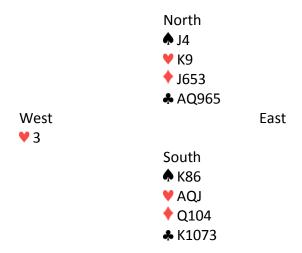
GO FOR SAFETY

After a simple auction you land in 3NT and receive a low heart lead from West. This is the dummy you see:



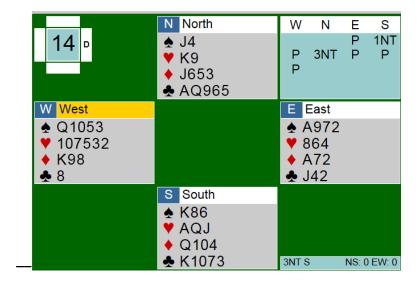
You are playing notrump openings of 15-17 points. This hand just meets that standard. Your partner has a bare minimum for his jump to game. We're going to need some luck to make our contract.

The lead is the first bit of luck we receive. A spade lead would certainly portend ill. We have 3 hearts and should collect all 5 clubs. We need only 1 more trick. There is the obvious spade finesse, but if it loses, the opponents will take at least 4 spades. These along with the two top diamonds means down 2.

Better we look to the diamond suit for the extra trick. We have three honors and can promote one for our 9th trick. We'll need a little deception. Since East thinks his partner is trying to set up hearts, let's hope he will continue to lead hearts when he gets the lead.

Let's assume the diamond honors are split. Let's let East win the first diamond trick by going to our hand in clubs and leading to the dummy's →J. East, we hope will return a heart. Now we can play the →Q. When West wins this trick he will probably return a spade. But spades are safe if led by West. We make our contract, and because the diamonds split 3-3, we make an overtrick with our 4th diamond. We must be careful not to block the clubs in our hand, since we want to take our dummy's five clubs.

Here is the entire hand:



You can see how this hand should be played by clicking on this link:

http://tinyurl.com/nb7bpfd , copy and paste it into your browser. Click on the "Next" button on the bottom to advance through each trick. Alternatively, by clicking on "Play" you can play all four hands and see if you can make the hand on your own.