"Rule of 11"
and the "3rd Hand Rule"

When partner makes an opening lead against a NT contract, you should use the Rule of 11 to figure how many cards higher than the opening lead card are in declarer's hand. The rule states that if you subtract the opening lead from 11, that gives the number of cards HIGHER than the opening lead in the other 3 hands: dummy, you and declarer. If partner starts the 6 then $11 - 6 = 5$ cards higher in the other three hands. In each case below, declarer calls low from dummy.

The easiest application of the Rule is when you know declarer has NO cards higher than the opening lead. In this case play a card just sufficient to beat what declarer calls from dummy.

1.　　　Dummy: KJ8
Lead: 6　　　　　You: QT4

In this example you see 5 cards between you and dummy above the 6, so declarer has NO cards higher than the 6. If declarer calls the 8 from dummy you can confidently play the Ten. Here the dummy should have been declarer since it held the stoppers in the suit. The opponents' bidding "wrong-sided" the hand, which sometimes can't be helped.

It's rare when declarer has no cards higher than the opening lead. Again, the Rule of 11 tells you how many higher cards declarer has, _but it doesn't tell you what to play as 3rd hand_. When declarer holds 1 or more cards higher, we need to apply something I'll call the "3rd Hand Rule" described below.

2.　　　Dummy: T83
Lead: 6　　　　　You: K95

You see 2 cards higher in dummy, you have 2 cards higher, therefore declarer has 1 card higher than the 6. You also know that the missing cards that can be divided between partner and declarer are the A, Q, J and 7.

Here is the "3rd hand rule"
1. If dummy has no cards higher than the Ten, play your highest card if it is higher than dummy's highest card. Holding no honor just play your highest card.
2. If dummy has an honor and you hold a higher honor and your second card is a 9 or better play your second highest card.

What are the possible card combinations in this example? If partner held AQ76, declarer is holding Jxx and deserves no tricks in the suit. With no honor in dummy rise with the K which wins and return the 9, your second highest, and your side gets all 4 tricks. (More on your return card later.)

If partner held AJ76 declarer holds Qxx. Winning the K and returning the 9 also gives you 4 tricks in the suit.

If partner held QJ76, declarer holds the Axx, and your K is enough to get you 3 tricks in the suit. (In this case declarer might do a hold-up play and allow your K to win.)

OK, let's change one of dummy's cards.

3.   Dummy: Q83
Lead: 6   You: K95

The missing cards divided between partner and declarer are the A, J, T and 7. In this example we see that dummy has an honor and so do we, so we play our second highest card, the 9. What are the card combinations?   If partner held AJT6, yes they led the wrong card, they should have started the J. In any case you play the 9 and it holds as declarer held 7xx. You then lead the K and continue and your side gets all 4 tricks. Dummy's Q does not score.

If partner correctly leads the J from AJT7, signal high with the 9. Partner should continue low, you win the K and return the suit, and you get 4 tricks in the suit. The Q in dummy does not score.

If declarer calls for the Q (see NOTE 1), win the K and return the 9 and again, you win all 4 tricks.

If partner held AJ76 your 9 loses to declarer's' Ten but later you win 3 tricks in the suit. If partner held AT76 your 9 loses to the J but later you win 3 tricks in the suit.

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NOTE 1: Declarer might call the Q hoping the opening leader held the A and K.

NOTE 2: If declarer has the following card combinations between their hand and dummy, they have a stopper if your side starts the suit:

Qx opposite Jxx   and   Jx opposite Qxx .   Kx opposite Jxx and Jx opposite Kxx

All declarer needs do is duck in the 2nd hand to play, and declarer has a trick in the suit if your side wins and leads the suit again.

NOTE 3: Partner starts a low card, there are no honors in dummy, you play 3rd hand high and you win. If you started with 3 cards in the suit, return your 2nd highest card. Q94: if the Q wins return the 9.

If you started with 4, return your original 4th best. Q942: if the Q wins, return the 2.

Exception: QT92: if the Q wins, return the T.