

Deal 1

North Deals

None Vul

♠ J 10 9 5
♥ 7 5 2
♦ 8 6 4
♣ Q 10 5

¹⁵
3 11

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
	1 NT	Pass	3 NT
Pass	Pass	Pass	

3 NT by North
Lead: ♥ Q

♠ 8 6 4

♥ A K 3

♦ K J 10 2

♣ A 8 7

W	N	E	S
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♠ A 7 2
♥ Q J 10 8
♦ 9 5
♣ K J 9 3

♠ K Q 3
♥ 9 6 4
♦ A Q 7 3
♣ 6 4 2

North is to play 3 NT. East leads the ♥ Q.

Winners: ♠=0 ♥=2 ♦=4 ♣=1 Total = 7

Needing two more winners you will have to make both the ♠ K and ♠ Q. This will only be possible if East holds the ♠ A. Win the first trick (if you don't East might switch to ♣s) and play a small ♠ toward dummy's ♠ Q. It holds the trick.

You should take your four ♦ winners now, being sure to end up in your hand. Then play another small ♠ toward dummy's ♠ K. This also wins.

You have now won 7 tricks so don't mess around now. Take your two Aces and let them have the last four tricks.

A Simple Finesse has only a 50% success rate. That's why we only take finesses as a last resort.

Deal 2

West Deals	♠ K J 5 2
None Vul	♥ 7 5 3
	♦ Q 10
	♣ K Q 10 5

♠ 9 8 6	♠ A Q 7
♥ A K Q J 4	♥ 10 6
♦ A 7 4	♦ 9 8 5 2
♣ A 2	♣ 8 6 4 3

18	11	♠ 10 4 3
6		♥ 9 8 2
5		♦ K J 6 3
		♣ J 9 7



West	North	East	South
1 ♥	Pass	1 NT	Pass
3 NT	Pass	Pass	Pass

3 NT by East
Lead: ♦ 3

the time. The other half they lose.

East is to play 3 NT. South leads the ♦ 3.

Winners: ♠=1 ♥=5 ♦=1 ♣=1 Total = 8

You need just one more winner. Since South probably has 4 ♦s you will not be able to establish a trick in that suit, so your only hope is the ♠ Q. You win the first ♦ so they don't get a chance to switch to ♣s, a suit you are worse off in. Then take your 5 ♥ tricks, ending in dummy.

You can't put it off any longer so play a small ♠ from dummy and put the ♠ Q on. If it wins you will make your contract, if it loses you won't.

to find out which.

But remember, finesse only work half

Deal 3

North Deals
None Vul

♠ A 10 7
♥ Q J 10 9
♦ J 7 4
♣ 10 6 3

7
8 5
20

♠ 6 5 3
♥ 8 6 4 2
♦ K 6
♣ K J 5 2

N
W E
S

♠ Q J 9 4
♥ 7 5 3
♦ Q 10 9 2
♣ 9 4

♠ K 8 2
♥ AK
♦ A 8 5 3
♣ A Q 8 7

South is to play 3 NT. West leads the ♥ Q.

Winners: ♠=0 ♥=2 ♦=2 ♣=4 Total = 8

Needing one more winner you should see right away that it cannot come from ♥s, ♦s, or ♣s. That means you must hope that East has the ♠A. Win the first ♥, then play your 4 ♣ winners ending in dummy.

The moment of truth. You lead a small ♠ from dummy. East plays low and you play the ♠K.

Unfortunately West takes your ♠K with the ♠A. He then plays another ♥ and you at least make 8 tricks but have no hope for a ninth one so you go down 1.

to see the bad news.

Welcome to the real world.

Deal 4

West Deals	♠ K Q 9 3
None Vul	♥ 10
	♦ K 10 6 5
	♣ 10 7 3 2

♠ A 7 4	♠ 8 6 2
♥ K Q J 9 7 5	♥ 8 4 3 2
♦ 8	♦ A Q 7 4
♣ K Q J	♣ 9 5
8 16 6 10	♠ J 10 5 ♥ A 6 ♦ J 9 3 2 ♣ A 8 6 4

West	North	East	South
1 ♥	Pass	2 ♥	Pass
4 ♥	Pass	Pass	Pass

4 ♥ by West

Lead: ♠ K

West is to play 4 ♥. North leads the ♠ K.

Losers: ♠=2 ♥=1 ♦=0 ♣=1 Total = 4

North found the best opening lead for his side, exposing your ♠ losers before you could establish the ♣ suit for a discard. If you start to pull trumps right away the defense will grab the ♥ A, then take their two ♠ tricks and you will still have the ♣ A that you cannot avoid.

Other than the ♦ A the only useful card in dummy is the ♦ Q so you must try to make a winner out of that for a discard. So win the ♠ A, lead your singleton ♦ and finesse the ♦ Q. Your luck has returned, the ♦ Q wins and you discard one of your ♠ losers on the ♦ A.

At this point you have not lost any tricks, and you can see that you have only 3 losers remaining in your hand. So you start pulling trumps and establishing the ♣s.

The risk was worthwhile though since it gave you your only chance of making the contract.

Deal 5

South Deals

None Vul

♠ 6 4
♥ J 10 5 4
♦ 9 4 3
♣ K 7 5 2

¹²
4 5
¹⁹

♠ K 9 5
♥ A Q 2
♦ Q J 10 8 7
♣ 8 3



♠ 10 8 7 3
♥ K 8 3
♦ 6 2
♣ Q 9 6 4

♠ A Q J 2
♥ 9 7 6
♦ A K 5
♣ A J 10

West North East South
Pass 2 NT Pass 1 ♣

Pass Pass Pass 6 NT

6 NT by North

Lead: ♠ 3

North is to play 6 NT. East leads the ♠ 3.

Winners: ♠=4 ♥=1 ♦=5 ♣=1 Total = 11

You need one more winner from the ♥ or ♣ suit. The straight finesse of the ♥ K offers a 50% chance of success. The double finesse of the ♣ K Q offers a 75% chance of success. It's a no-brainer. Run 4 ♠s and 5 ♦s ending in your hand. Be very careful not to discard a ♣ from your hand.

Lead a small ♣ and play the ♣ T if East plays low. Let's say West wins the ♣ K and returns a ♥.

DO NOT FINESSE THE ♥. Stick with your original 75% plan. Take the ♥ A and play your small ♣, finessing the ♣ J. This is why you couldn't discard a ♣ earlier.

The double ♣ finesse is much better because its success depends on East holding either of two cards, the ♣ Q OR the ♣ K.