

**Deal 1**

South Deals

None Vul

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

11  
 11 3  
 15

West

Pass

Pass

3 NT by South

Lead: ♥ Q

♠ K Q 3

♥ 9 6 4

♦ A Q 7 3

♣ 6 4 2

	N	
W		E
	S	

♠ 8 6 4

♥ A K 3

♦ K J 10 2

♣ A 8 7

North

3 NT

East

Pass

South

1 NT

Pass

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

South is to play 3 NT. West 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 West holds the ♠ A. Win the first trick (if you don't West 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**

North Deals

None Vul

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

18  
 5 11  
 6

West

Pass

Pass

3 NT by South

Lead: ♦ 3

♠ 9 8 6

♥ A K Q J 4

♦ A 7 4

♣ A 2



♠ A Q 7

♥ 10 6

♦ 9 8 5 2

♣ 8 6 4 3

♠ K J 5 2

♥ 7 5 3

♦ Q 10

♣ K Q 10 5

East

Pass

Pass

South

1 NT

Pass

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

Winners: ♠=1 ♥=5 ♦=1 ♣=1 Total = 8

You need just one more winner. Since West 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, finesses only work half the time. The other half they lose.

**Deal 3**

North Deals

None Vul

♠ A 10 7  
 ♥ Q J 10 9  
 ♦ J 7 4  
 ♣ 10 6 3

7  
 8 5  
 20

West

Pass

Pass

Pass

3 NT by South

Lead: ♥ Q

♠ 6 5 3  
 ♥ 8 6 4 2  
 ♦ K 6  
 ♣ K J 5 2

	N	
W		E
	S	

♠ K 8 2  
 ♥ A K  
 ♦ A 8 5 3  
 ♣ A Q 8 7

North

Pass

3 ♣

3 NT

East

Pass

Pass

Pass

South

2 NT

3 ♦

Pass

♠ Q J 9 4  
 ♥ 7 5 3  
 ♦ Q 10 9 2  
 ♣ 9 4

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**

South Deals

None Vul

♠ K Q 9 3

♥ 10

♦ K 10 6 5

♣ 10 7 3 2

6  
8 10  
16

West

Pass

Pass

4 ♥ by South

Lead: ♠ K

♠ 8 6 2

♥ 8 4 3 2

♦ A Q 7 4

♣ 9 5



♠ A 7 4

♥ K Q J 9 7 5

♦ 8

♣ K Q J

North

2 ♥

Pass

East

Pass

Pass

South

1 ♥

4 ♥

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

Losers: ♠=2 ♥=1 ♦=0 ♣=1 Total = 4

West 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**

North Deals

None Vul

♠ 10 8 7 3

♥ K 8 3

♦ 6 2

♣ Q 9 6 4

19

5 4

12

West

Pass

Pass

6 NT by South

Lead: ♠ 3

♠ A Q J 2

♥ 9 7 6

♦ A K 5

♣ A J 10



♠ K 9 5

♥ A Q 2

♦ Q J 10 8 7

♣ 8 3

North

1 ♣

6 NT

East

Pass

Pass

South

2 NT

Pass

♠ 6 4

♥ J 10 5 4

♦ 9 4 3

♣ K 7 5 2

South is to play 6 NT. West 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 West plays low. Let's say East 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 West holding either of two cards, the ♣ Q OR the ♣ K.

**Deal 6**

South Deals

None Vul

♠ 6 5

♥ 10 8 3

♦ K Q J 10 7

♣ 8 4 2

5  
6 9  
20

♠ 4 3

♥ 7 5 2

♦ A 6 5 3

♣ J 10 9 5



♠ A Q J 10 9 8

♥ A Q J

♦ 8 4

♣ A Q

♠ K 7 2

♥ K 9 6 4

♦ 9 2

♣ K 7 6 3

West	North	East	South
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Pass

2 ♦

Pass

2 ♣

Pass

2 NT

Pass

2 ♠

Pass

Pass

Pass

4 ♠

4 ♠ by South

Lead: ♦ K

South is to play 4 ♠. West leads the ♦ K.

Losers: ♠=1 ♥=1 ♦=1 ♣=1 Total = 4

West has made another great lead. Any other suit would have given you a free finesse. You should duck the first ♦. It is very possible that West has led from ♦ K Q T and will be afraid to continue for fear you have the ♦ J in your hand. You'd be very happy to see him switch to any other suit. But he doesn't, he continues with the ♦ Q which you take with dummy's ♦ A.

You are in dummy for the first, last, and only time. You need to try a finesse right now, but which one? At first you might think it makes no difference but, in fact, there is only one reasonable choice. If you finesse the ♠ K successfully you may still have a ♠ loser. If you finesse the ♥ K

successfully you will surely still have a ♥ loser. But if you finesse the ♣ K successfully you will eliminate your ♣ loser.

But as you can see, only the ♣ finesse will actually save you a trick.