

Deal 1

North Deals

None Vul

♠ A Q J 2

♥ 9 7 6

♦ A K 5

♣ A J 10

♠ 10 8 7 3

♥ K 8 3

♦ 6 2

♣ Q 9 6 4

19
5 4
12

♠ 6 4

♥ J 10 5 4

♦ 9 4 3

♣ K 7 5 2

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

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
	1♣	Pass	2 NT

Pass
Pass
6 NT by South

Lead: ♠ 3

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 2

South Deals

None Vul

♠ 4 3
♥ 7 5 2
♦ A 6 5 3
♣ J 10 9 5

♠ 6 5
♥ 10 8 3
♦ K Q J 10 7
♣ 8 4 2

5
6 9
20

N
W E
S

♠ K 7 2
♥ K 9 6 4
♦ 9 2
♣ K 7 6 3

♠ A Q J 10 9 8
♥ A Q J
♦ 8 4
♣ A Q

West	North	East	South
			2 ♣

Pass	2 ♦	Pass	2 ♠
Pass	2 NT	Pass	4 ♠
Pass	Pass	Pass	

4 ♠ by South
Lead: ♦ 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.

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

Deal 3

South Deals	♠ A 8 7 3
None Vul	♥ 9 6
	♦ 7 6 3
	♣ A Q J 10

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



West	North	East	South
			1 ♠
Pass	3 ♠	Pass	4 NT
Pass	5 ♥	Pass	6 ♠
Pass	Pass	Pass	

6 ♠ by South
Lead: ♥ K

East plays low instead, you discard your ♥ loser. West may be able to win the trick but you can ruff a ♥ return, and dummy will have two good ♣s on which you can discard 2 ♦ losers.

But they are easy to overlook, mainly because we don't use them often.

South is to play 6 ♠. West leads the ♥ K.

Losers: ♠=0 ♥=1 ♦=2 ♣=0 Total = 3

Your only hope for ridding yourself of two of those losers is dummy's ♣ suit. One possibility would be to finesse West for the ♣ K, and if that works, discard your ♥ loser on the ♣ A. You could then establish another ♠ winner for one of the ♦ losers. The problem with that plan is that if the finesse fails the defense will immediately take the setting ♥ trick.

A better plan is a ruffing finesse. Win the first trick with your ♥ A and pull trumps with your ♠ K Q.

Next play your ♣ 7 to dummy's ♣ A. Then lead the ♣ Q from dummy. If East plays the ♣ K you will ruff, enter dummy, and discard two red losers on the ♣ J T. If

Deal 4West Deals
None Vul

♠ KJ3
♥ Q73
♦ KQJ95
♣ 84

11
12 o
17



♠ AQ5
♥ KJ9
♦ A104
♣ QJ92

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
1♦	Pass	Pass	1 NT
Pass	3 NT	Pass	Pass
Pass			
3 NT by South			
Lead: ♦K			

♠ 942
♥ A105
♦ 763
♣ AK65

♠ 10876
♥ 8642
♦ 82
♣ 1073

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

Winners: ♠=1 ♥=2 ♦=1 ♣=4 Total = 8

You only need one more winner. If East has the ♠ K you can finesse him out of it. Or, you have a two-way finesse for the ♥ Q.

It is an easy choice. The defenders only have 12 HCP and West opened the bidding. So you know he must have both of the cards you are interested in.

Hold up the ♦ A until the third round just to be safe. Then play four rounds of ♣s ending in your hand.

Now play the ♥ J. If West doesn't cover, you will let it ride for your ninth trick. But West does cover so you take dummy's

♥ A, then your other 2 ♥ tricks. The ♠ A is your ninth trick.

Sometimes that may be right. But there are other times when information from the bidding or the opening lead allows you to make a higher-percentage guess.