

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

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.