

**Deal 1**  
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

N  
W E  
S

♠ 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

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
Pass	2 NT	Pass	6 NT
Pass	Pass	Pass	

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.

**Deal 2**East Deals  
None Vul

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

9  
5 20  
6

West

2 ♦

2 NT

Pass

4 ♠ by East

Lead: ♦ K

♠ 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

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

North      East      South

2 ♣      2 ♠      Pass

Pass      4 ♠      Pass

Pass      Pass

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.

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

Losers: ♠=1 ♥=1 ♦=1 ♣=1 Total = 4

South 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 South 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 4**  
 North Deals  
 None Vul

♠ A Q 5  
 ♥ K J 9  
 ♦ A 10 4  
 ♣ Q J 9 2

12  
 17 11  
 o

West      North      East      South  
 1 NT      Pass      Pass      Pass  
 Pass      Pass  
 3 NT by West  
 Lead: ♦ K

♠ K J 3  
 ♥ Q 7 3  
 ♦ K Q J 9 5  
 ♣ 8 4

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

♠ 10 8 7 6  
 ♥ 8 6 4 2  
 ♦ 8 2  
 ♣ 10 7 3

♠ 10 8 7 6  
 ♥ 8 6 4 2  
 ♦ 8 2  
 ♣ 10 7 3

♠ 10 8 7 6  
 ♥ 8 6 4 2  
 ♦ 8 2  
 ♣ 10 7 3

♠ 10 8 7 6  
 ♥ 8 6 4 2  
 ♦ 8 2  
 ♣ 10 7 3

♠ 10 8 7 6  
 ♥ 8 6 4 2  
 ♦ 8 2  
 ♣ 10 7 3

♠ 10 8 7 6  
 ♥ 8 6 4 2  
 ♦ 8 2  
 ♣ 10 7 3

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

Winners: ♠=1 ♥=2 ♦=1 ♣=4 Total = 8

You only need one more winner. If South 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 North 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 North doesn't cover, you will let it ride for your ninth trick. But North 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.