

Deal 1
South Deals
None Vul

♠ A 7 2
♥ Q J 10 8
♦ 9 5
♣ K J 9 3

11
11 3
15

West North East South
Pass 3 NT 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

♠ J 10 9 5
♥ 7 5 2
♦ 8 6 4
♣ Q 10 5

♠ 8 6 4
♥ A K 3
♦ K J 10 2
♣ A 8 7

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

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

♠ 9 8 6
♥ A K Q J 4
♦ A 7 4
♣ A 2

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

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, finesse 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

♠ Q J 9 4
♥ 7 5 3
♦ Q 10 9 2
♣ 9 4

♠ K 8 2
♥ A K
♦ 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 4South Deals
None Vul

♠ K Q 9 3
♥ 10
♦ K 10 6 5
♣ 10 7 3 2

6
8 10
16

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
Pass	2 ♥	Pass	4 ♥
Pass by South			
Lead: ♠ K			

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



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

♠ 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 6

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