

**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

♠ 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

N  
W E  
S

West      North      East      South  
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**

South Deals

None Vul

♠ 4 3	♦ A 6 5 3
♥ 7 5 2	♣ J 10 9 5

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

5	6 9
20	

West	North	East	South
			2 ♣

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

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.

**Deal 3**

North Deals  
None Vul

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

<sup>14</sup>  
7 8  
<sup>11</sup>

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

N  
W E S  
♠ 10 2  
♥ K Q J 5 2  
♦ Q 10 8  
♣ 9 4 3

♠ A 8 7 3  
♥ 9 6  
♦ 7 6 3  
♣ A Q J 10

6 ♠ by North  
Lead: ♥ K

West plays low instead, you discard your ♥ loser. East 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.

North is to play 6 ♠. East 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 East 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 West plays the ♣ K you will ruff, enter dummy, and discard two red losers on the ♣ J T. If

**Deal 4**West Deals  
None Vul

**♠ KJ3**  
**♥ Q73**  
**♦ KQJ95**  
**♣ 84**

**11**  
**12 o**  
**17**



**♠ 942**  
**♥ A105**  
**♦ 763**  
**♣ AK65**

**♠ 10876**  
**♥ 8642**  
**♦ 82**  
**♣ 1073**

**♠ 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			

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.