

**Deal 1**

North Deals

None Vul

♠ J 10 9 5

♥ 7 5 2

♦ 8 6 4

♣ Q 10 5

15

3 11

11

West

Pass

3 NT by North

Lead: ♥ Q

♠ 8 6 4

♥ A K 3

♦ K J 10 2

♣ A 8 7



♠ K Q 3

♥ 9 6 4

♦ A Q 7 3

♣ 6 4 2

North

1 NT

Pass

East

Pass

Pass

South

3 NT

North is to play 3 NT. East 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 East holds the ♠ A. Win the first trick (if you don't East 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**

West Deals  
None Vul

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

11  
18 6  
5

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

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



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

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

East is to play 3 NT. South leads the ♦ 3.

Winners: ♠=1 ♥=5 ♦=1 ♣=1 Total = 8

You need just one more winner. Since South 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**

West Deals

None Vul

♠ A 7 4

♥ K Q J 9 7 5

♦ 8

♣ K Q J

8  
16 6  
10

♠ K Q 9 3

♥ 10

♦ K 10 6 5

♣ 10 7 3 2



♠ J 10 5

♥ A 6

♦ J 9 3 2

♣ A 8 6 4

♠ 8 6 2

♥ 8 4 3 2

♦ A Q 7 4

♣ 9 5

*West*

1 ♥

4 ♥

4 ♥ by West

Lead: ♠ K

*North*

Pass

Pass

*East*

2 ♥

Pass

*South*

Pass

Pass

West is to play 4 ♥. North leads the ♠ K.

Losers: ♠=2 ♥=1 ♦=0 ♣=1 Total = 4

North 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**

South Deals

None Vul

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

12  
 4 5  
 19

West

Pass

Pass

6 NT by North

Lead: ♠ 3

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



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

North

2 NT

Pass

East

Pass

Pass

South

1 ♣

6 NT

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

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.