

## Declarer Play – Finessing

<div><div><div>♠432</div><div>♥AK</div><div>♦AK42</div><div>♣9762</div></div><div><div>♠986</div><div>♥876</div><div>♦QJ98</div><div>♣KJ10</div></div><div><div>♠KJ7</div><div>♥QJ109</div><div>♦1053</div><div>♣AQ8</div></div><div><div>♠AQ105</div><div>♥5432</div><div>♦76</div><div>♣543</div></div></div> <div><div>Board 1 : Dealer North : Love All</div><div><div><div>West</div><div>North</div><div>East</div><div>South</div></div><div><div></div><div>1NT</div><div>All Pass</div><div></div></div></div><div>East leads ♥Q, won by ♥A. Declarer will need to be lucky as he requires three spade tricks. He leads ♠2. Assuming East plays low, dummy's ♠10 wins the trick. Declarer now crosses to his ♦A and leads another spade to dummy's ♠Q. Lucky again. Even luckier when he cashes ♠A because both the outstanding spades drop, making ♠5 a winner. Eight tricks made.</div></div>
<div><div><div>♠K1098</div><div>♥8762</div><div>♦63</div><div>♣K109</div></div><div><div>♠A32</div><div>♥543</div><div>♦AKJ7</div><div>♣543</div></div><div><div>♠Q65</div><div>♥AK</div><div>♦Q982</div><div>♣J762</div></div><div><div>♠J74</div><div>♥QJ109</div><div>♦1054</div><div>♣AQ8</div></div></div> <div><div>Board 2 : Dealer East : NS Vulnerable</div><div><div><div>West</div><div>North</div><div>East</div><div>South</div></div><div><div>2NT</div><div>All Pass</div><div>1NT</div><div>Pass</div></div></div><div>South leads ♥Q, taken by ♥A. Declarer needs two spade tricks. It is pointless to lead ♠Q because he hasn't got ♠J. Suppose South does have ♠K. He covers ♠Q with ♠K, but it hasn't helped declarer who still has only one spade trick. Better play is for declarer to cross to dummy (maybe with a diamond) and lead a spade towards his ♠Q. He makes a second spade trick because North has ♠K.</div></div>
<div><div><div>♠AJ10</div><div>♥543</div><div>♦AKJ7</div><div>♣543</div></div><div><div>♠Q83</div><div>♥QJ1092</div><div>♦1054</div><div>♣Q8</div></div><div><div>♠K976</div><div>♥876</div><div>♦63</div><div>♣KJ109</div></div><div><div>♠542</div><div>♥AK</div><div>♦Q982</div><div>♣A762</div></div></div> <div><div>Board 3 : Dealer South : EW Vulnerable</div><div><div><div>West</div><div>North</div><div>East</div><div>South</div></div><div><div>Pass</div><div>3NT</div><div>All Pass</div><div>1NT</div></div></div><div>West leads ♥Q, taken by ♥A. Declarer needs two spade tricks. He finesses ♠J, losing to ♠K. East returns a heart, his partner's suit. Declarer takes ♥K and finesses ♠10. This time it wins because West has ♠Q. This double finesse works if West has either ♠K, or ♠Q, or both spade honours.</div></div>
<div><div><div>♠K74</div><div>♥QJ109</div><div>♦1054</div><div>♣AQ8</div></div><div><div>♠QJ10</div><div>♥AK</div><div>♦J982</div><div>♣J762</div></div><div><div>♠A32</div><div>♥543</div><div>♦AKQ7</div><div>♣543</div></div><div><div>♠9865</div><div>♥8762</div><div>♦63</div><div>♣K109</div></div></div> <div><div>Board 4 : Dealer West : Both Vulnerable</div><div><div><div>West</div><div>North</div><div>East</div><div>South</div></div><div><div>1NT</div><div>Pass</div><div>3NT</div><div>All Pass</div></div></div><div>North leads ♥Q, taken by ♥A. Declarer needs three spade tricks. He leads ♠Q and if North withholds ♠K declarer calls for a low spade from dummy. He then repeats the finesse by leading ♠J, again waiting to see if North covers before deciding which card to play from dummy. Nine tricks made irrespective of how North plays his spades.</div></div>

## Declarer Play – Finessing

<div><div>♠AK8764</div><div>♥2</div><div>♦10542</div><div>♣AJ</div><div>♠QJ10</div><div>♥J109</div><div>♦A986</div><div>♣1052</div><div>♠32</div><div>♥K87654</div><div>♦7</div><div>♣KQ98</div><div>♠95</div><div>♥AQ3</div><div>♦KQJ3</div><div>♣7643</div></div>	<div>Board 5 : Dealer North : NS vulnerable</div> <div><div><div>West</div><div>North</div><div>East</div><div>South</div></div><div><div></div><div>1♠</div><div>Pass</div><div>2♣</div></div><div><div>Pass</div><div>2♠</div><div>Pass</div><div>3NT</div></div><div><div>Pass</div><div>4♠</div><div>All pass</div><div></div></div></div> <div>East leads ♦7. West takes ♦A and returns a diamond which East ruffs. East switches to ♣K. Declarer wins ♣A and cashes ♠A K, hoping the remaining spades break 2-2, but West still has ♠Q. He cannot afford a club loser now so he must now risk finessing ♥Q. When it wins he discards ♣J.</div> <div>If the heart finesse had failed he would have gone two off.</div>
<div><div>♠93</div><div>♥1094</div><div>♦QJ</div><div>♣K87542</div><div>♠AQ10</div><div>♥J32</div><div>♦A7654</div><div>♣Q6</div><div>♠KJ8765</div><div>♥876</div><div>♦K2</div><div>♣A3</div><div>♠42</div><div>♥AKQ5</div><div>♦10983</div><div>♣J109</div></div>	<div>Board 6 : Dealer East : EW Vulnerable</div> <div><div><div>West</div><div>North</div><div>East</div><div>South</div></div><div><div></div><div></div><div>1♠</div><div>Pass</div></div><div><div>2♦</div><div>Pass</div><div>2♠</div><div>Pass</div></div><div><div>4♠</div><div>All Pass</div><div></div><div></div></div></div> <div>South cashes ♥A K Q and switches to ♣J. Declarer tries dummy's ♣Q but North covers with ♣K. Declarer wins ♣A and must find a way to get rid of his losing club. The answer lies in dummy's fifth diamond. Declarer cashes ♦K, crosses to dummy with ♦A and ruffs a diamond. Now a trump to dummy's ♠A is followed by another diamond ruff, making ♦7 a winner. Declarer completes drawing trumps ending in dummy and discards ♣3 on ♦7.</div>
<div><div>♠54</div><div>♥532</div><div>♦AQ2</div><div>♣106542</div><div>♠QJ106</div><div>♥9</div><div>♦J10983</div><div>♣987</div><div>♠K873</div><div>♥1064</div><div>♦K75</div><div>♣KQJ</div><div>♠A92</div><div>♥AKQJ87</div><div>♦64</div><div>♣A3</div></div>	<div>Board 7 : Dealer South : Both Vulnerable</div> <div><div><div>West</div><div>North</div><div>East</div><div>South</div></div><div><div></div><div></div><div></div><div>2♣</div></div><div><div>Pass</div><div>2♦</div><div>Pass</div><div>2♥</div></div><div><div>Pass</div><div>4♥</div><div>All pass</div><div></div></div></div> <div>West leads ♦J. Declarer can finesse ♦Q but it loses to ♦K and back comes another diamond. Declarer must prepare for a spade ruff in dummy. Perhaps he cashes ♠A and concedes a spade. When he gets the lead he ruffs ♠9 and then starts drawing trumps. Ten tricks and game made.</div>

## Declarer Play – Finessing

<div><div>♠ 5432</div><div>♥ AKQ</div><div>♦ K1043</div><div>♣ 76</div><div>♠ AJ1096</div><div>♥ J42</div><div>♦ AQ65</div><div>♣ 2</div><div>♠ KQ87</div><div>♥ 865</div><div>♦ 2</div><div>♣ AQ543</div><div>♠ -</div><div>♥ 10973</div><div>♦ J987</div><div>♣ KJ1098</div></div>	<div>Board 8 : Dealer West : Love All</div> <div><table><tr><th>West</th><th>North</th><th>East</th><th>South</th></tr><tr><td>1 ♠</td><td>Pass</td><td>2 ♣</td><td>Pass</td></tr><tr><td>2 ♦</td><td>Pass</td><td>4 ♠</td><td>All Pass</td></tr></table><p>North cashes ♥ A K Q, leaving declarer needing the rest of the tricks. Maybe North then switches to ♣ 7. Declarer does not need to take any finesses. He rises with ♣ A, cashes ♦ A and starts cross-ruffing diamonds and clubs. He has all the top trumps so there is no chance of a defender over-ruffing. The minor suit queens prove an illusion and may take a few down the wrong path.</p></div>	West	North	East	South	1 ♠	Pass	2 ♣	Pass	2 ♦	Pass	4 ♠	All Pass				
West	North	East	South														
1 ♠	Pass	2 ♣	Pass														
2 ♦	Pass	4 ♠	All Pass														
<div><div>♠ 65</div><div>♥ AKQ86</div><div>♦ 874</div><div>♣ KQ5</div><div>♠ J1074</div><div>♥ 10974</div><div>♦ 95</div><div>♣ 983</div><div>♠ K98</div><div>♥ 3</div><div>♦ AK632</div><div>♣ 10764</div><div>♠ AQ32</div><div>♥ J52</div><div>♦ QJ10</div><div>♣ AJ2</div></div>	<div>Board 1 (Talk): Dealer North : Love all</div> <div><table><tr><th>West</th><th>North</th><th>East</th><th>South</th></tr><tr><td></td><td>1 ♥</td><td>Pass</td><td>1 ♠</td></tr><tr><td>Pass</td><td>2 ♥</td><td>Pass</td><td>4 ♥</td></tr><tr><td>All Pass</td><td></td><td></td><td></td></tr></table><p>East leads ♦ A K. West follows with ♦ 9 5: high-low to encourage (playing low to encourage the order would be reversed). East continues with ♦ 3 and West ruffs. Declarer needs to avoid a spade loser. When he gets the lead he draws trumps and leads ♠ 5, inserting dummy's ♠ Q. This finesse wins because East has ♠ K.</p></div>	West	North	East	South		1 ♥	Pass	1 ♠	Pass	2 ♥	Pass	4 ♥	All Pass			
West	North	East	South														
	1 ♥	Pass	1 ♠														
Pass	2 ♥	Pass	4 ♥														
All Pass																	
<div><div>♠ QJ10</div><div>♥ 1097</div><div>♦ 952</div><div>♣ 9854</div><div>♠ K732</div><div>♥ Q52</div><div>♦ A63</div><div>♣ A32</div><div>♠ 65</div><div>♥ AKJ86</div><div>♦ 874</div><div>♣ KQ6</div><div>♠ A984</div><div>♥ 43</div><div>♦ KQJ10</div><div>♣ J107</div></div>	<div>Board 2 (Talk) : Dealer East : NS vulnerable</div> <div><table><tr><th>West</th><th>North</th><th>East</th><th>South</th></tr><tr><td></td><td></td><td>1 ♥</td><td>Pass</td></tr><tr><td>1 ♠</td><td>Pass</td><td>2 ♥</td><td>All Pass</td></tr><tr><td>4 ♥</td><td>All pass</td><td></td><td></td></tr></table><p>South leads ♦ K, taken by dummy's ♦ A. Declarer can afford to lose only one spade trick: he needs South to hold ♠ A. He draws trumps ending in his hand and leads ♠ 5 for a finesse. If South plays ♠ A, dummy's ♠ K is a winner. If South plays low then dummy's ♠ K wins this trick. Yes, playing the nine trick no trump game would have been easier (East might open 1N though the concentration of values in two suits plus the quality of the heart suit makes 1 ♥ sensible – see above board too).</p></div>	West	North	East	South			1 ♥	Pass	1 ♠	Pass	2 ♥	All Pass	4 ♥	All pass		
West	North	East	South														
		1 ♥	Pass														
1 ♠	Pass	2 ♥	All Pass														
4 ♥	All pass																