


Finessing Masterclass

Board 1
North Deals
None Vul

| | | | |
|-------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------------|--------------------------------------------------------|
| <p>♠ J 10 5 ♥ J 9 5 3 ♦ 7 ♣ A K 9 6 4</p> |  | <p>♠ A 9 4 ♥ K Q 8 6 ♦ A 10 3 2 ♣ J 7</p> | <p>♠ K 8 7 6 3 ♥ 10 7 ♦ Q 9 4 ♣ 10 8 2</p> |
| <p>♠ Q 2 ♥ A 4 2 ♦ K J 8 6 5 ♣ Q 5 3</p> | | | |

Contract: 3 NT by North; lead: 6 ♠

This hand contains a couple of sneaky manoeuvres in it that are essential but not too complex to get right. Notably, putting the QS up at T1 gives you a second spade stopper and there's no reason at all not to do so, because if you don't play it then, then it'll get squashed on the second round. The diamond finesse isn't marked and if you follow '8 ever 9 never' you may find yourself with a diamond loser, but as long as you played the spade suit correctly you can still make.

Board 2

East Deals

N-S Vul

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


Contract: 4 ♠ by East; Lead J♦

In addition to another example of '8 ever, 9 never' (which works this time), this hand also contains a practice finesse, which you have to immediately realise at T1 and NOT take, or you'll likely go down, as now opps have 3 hearts to cash with the KD. As long as declarer counts their losers and concludes they don't need to take a diamond finesse to make the contract, they'll be fine. We're not looking to make any heroic overtricks today!

Board 3

South Deals

E-W Vul

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

Contract: 3 NT by South; Lead J♣

If the defence mind their work and switch to attacking hearts, declarer finds themselves on very thin ice all of a sudden. If they decide to do the 'normal' thing, and focus on the diamond suit, they won't make because they'll lose a diamond, 3 hearts and a club. The only way to make this is to set up the club suit, which can be done if declarer reads the JC as promising the 10, and therefore finesses the 9C, which holds. This then gives them 3 clubs, 4 spades, a heart and a diamond, making the contract. Poor lead, West!

Board 4

West Deals

Both Vul

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

Contract, 4 ♠ by West; Lead: 2 ♠

This is another example of a practice finesse, which again must not be taken. If declarer keeps their losing tricks at the forefront of their planning, they'll see 3 off the top, but everything else is straightforward. Nothing flashy, and you're home.

Board 5

North Deals

N-S Vul

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

Contract: 2 ♥ by North

Depending on how this auction goes (and with people playing different systems it will vary), this hand will likely demonstrate a marked finesse, as East will have probably made an action of some kind, whether it be overcalling 1 NT, doubling, etc. In either case, declarer should have an idea that East is sat there with the vast majority of the missing points, and possibly even knows they have a heart stopper, so instead of following '8 ever, 9 never', they should finesse the hearts through the East hand (running the JH is best as it preserves entries), giving them 8 tricks.

Board 6

East Deals

E-W Vul

| | | | |
|-------------|---|----------------|---|
| ♠ Q | | ♠ A 6 5 | |
| ♥ K J 9 6 2 | | ♥ 3 | |
| ♦ K 9 6 3 | | ♦ J 10 8 7 2 | |
| ♣ 4 3 2 | | ♣ J 10 9 8 | |
| | W | | E |
| | | | |
| | S | | |
| | | | |
| | | ♠ J 10 9 4 | |
| | | ♥ A Q 10 8 7 5 | |
| | | ♦ — | |
| | | ♣ A Q 5 | |
| | | ♠ K 8 7 3 2 | |
| | | ♥ 4 | |
| | | ♦ A Q 5 4 | |
| | | ♣ K 7 6 | |

Contract: 6 ♥ by East; Lead 3 ♠

After winning the AS and glancing at dummy, North ought to be switching to the JC at T2. This of course puts immediate pressure on declarer to sort out this awkward hand. This hand is about clocking the lead and figuring that South must have the KS (plus North would have played the KS instead of the Ace if they'd had it), and therefore aiming for a ruffing finesse instead of playing the QC, which fails on this hand. It's a matter of winning the AC, drawing trumps and then playing the JS from hand and, depending on what South does, chuck losing clubs away accordingly.

Board 7

South Deals
Both Vul

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

Contract: 4 ♠ by West; Lead A ♦

Defenders who play signals will probably start proceedings with the AD, KD, and then switch to a club, which is won and then finally at T4 declarer can ruff in, but is under pressure as no more tricks can be lost now. The opening bid from South provides the key information for where the rest of the points are, and that they must have the QH. This is where we use an advanced technique called a backwards finesse, where (after drawing trumps and finishing in dummy), declarer must play the JH, and if it's covered, play the KH and then play a low heart back to dummy, dropping the 10H that North is holding, which in turn promotes our 9.

Yes, this is a complex example and yes it's fortunate to work, needing the 10 to be in the North hand, but based on what options and information we have, it's the only line we can take that gives us a chance to make our contract.

Board 9

North Deals
E-W Vul

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

Contract: 2 NT by North; Lead: 3 ♥

A classic case of NT defence here, as East West can scoop up the first four tricks without breaking a sweat. Assuming West wins the final heart, they can play a diamond now and declarer has no reason to not finesse this, however it loses. If a club is returned now, then it's decision time. Firstly, unless West is very sneaky they'd probably not lead away from their QC here, so finessing in this position is out, so it comes down to guessing the spades. It's a two-way finesse, but because North has already shown up with 11 points, odds favour East holding the QS, and so declarer should rise with the AC, cash the KS for good measure and then run the 10S, preserving the entry if needed.

Board 10
 East Deals
 Both Vul

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

| | | | | | | | | |
|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|---|---|---|--|--|-------|
| ♠ A 4 | <table style="border: 1px solid black; background-color: green; color: white; padding: 5px; text-align: center;"> <tr><td style="padding: 2px;">W</td><td style="padding: 2px;">N</td><td style="padding: 2px;">E</td></tr> <tr><td style="padding: 2px;">S</td><td></td><td></td></tr> </table> | W | N | E | S | | | ♠ A 4 |
| W | N | E | | | | | | |
| S | | | | | | | | |
| ♥ K 10 3 2 | | ♥ K 10 3 2 | | | | | | |
| ♦ K 9 8 5 | | ♦ K 9 8 5 | | | | | | |
| ♣ 8 6 5 | | ♣ 8 6 5 | | | | | | |

Contract: 4 ♠ by East; Lead: 6 ♣

This hand is a bit of a teaser because although it contains a practice finesse, on this occasion it has to be taken in order to make the contract. Off the top, declarer has 4 losers, 3 hearts and a spade, so if they start drawing trumps immediately then there's a serious risk that South will find a heart switch and beat the contract.

The way to make this is to finesse the diamond suit, and in fact the optimal line is to play the JD, and (assuming south ducks), overtake the QD, and then cash the AD, discarding a heart loser. You can run the Jack and cross over with a club, but you endanger the contract because now when South wins their AS, they can give their partner a club ruff.

This is a very difficult hand, and if we were playing pairs I suspect people would be highly fearful of taking the risk to make this contract, but seen as we're trying to make our contracts today I'm hoping we all had a crack at it!

Board 11

South Deals
None Vul

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

Contract: 2 ♥ by South; Lead: A ♠

This is another example of a marked finesse, except this time it's in relation to the club suit. This of course relies on the defenders not having itchy trigger fingers and cashing their AC at some point, but it effectively comes down to working out who has the AC and who has the QC. This situation arises a lot but most of the time declarer just has to close their eyes and pick one. Here, because West will probably have overcalled 1 NT, their hand is marked with lots of points, and therefore it's definitely right to play towards the KC.

Board 12

West Deals

N-S Vul

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

Contract: 6 NT by West, Lead: T♣

Initially, it appears that there's a few ways that this contract can be made. Unsurprisingly, neither the diamonds or the clubs break nicely, but it's still right to play them all out. After that, an endplay can be set up so that no dangerous finesses need to be taken (we don't like random guesses!). Declarer can lead a spade from dummy and finesse the jack. After that loses, North is endplayed to either give away a heart or a spade trick.

Board 13

North Deals
Both Vul

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

Contract: 3 NT by North; Lead K♠

This hand demonstrates what is called an 'avoidance play'. After (hopefully) ducking the first 2 rounds of spades, declarer can win and counts 8 top tricks: 3 clubs, a spade, 2 hearts and 2 diamonds. The only hope is to set up a diamond trick, and although it appears to be a two-way finesse, there's absolutely no way we can allow East to win another trick or it's all over. So it's imperative that the finesse be taken through the East hand.

Board 14
 East Deals
 None Vul

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

| | |
|-----------|-----------|
| ♠ A 10 5 | ♠ A 10 5 |
| ♥ 8 5 4 2 | ♥ 8 5 4 2 |
| ♦ Q J 3 | ♦ Q J 3 |
| ♣ J 10 5 | ♣ J 10 5 |



Contract: 3 NT by North; Lead K♥

After East opens 2S, the auction can proceed with North overcalling 2 NT and South geeing them up to game. The opening bid ought to give East an indication of where their 9th and final trick comes from here, as (although people open all sorts of rubbish these days) surely East **MUST** have the QS. Thus, a finesse through their hand will give them the contract.

Board 15
South Deals
N-S Vul

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

♠ K Q 4
♥ 6 5 4 2
♦ A J 3
♣ Q 9 6

Contract: 4 ♥ by South; Lead: 3 ♣

At first glance, this may have looked like a hand that involves a double finesse. However, because declarer holds a 9 card trump fit, it's actually superior to try just finessing the Q, and after that's successful, cashing the Ace, hoping for a 2-2 split, a bit like the '8 ever, 9 never' rule.

Board 16

West Deals

E-W Vul

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

Contract: 1 NT by West; Lead: 2 ♠

This hand is riddled with a number of finessing opportunities, but the key ones are in the spade suit. The opening lead tells declarer that North has exactly 4 spades, and if they had the King, Queen and 10 then they would definitely have started proceedings with the KS instead (and would likely have done so without the 10 as well). Therefore the honours are most likely split, so it's best to initially play the 9S, with the intention of finessing again later.