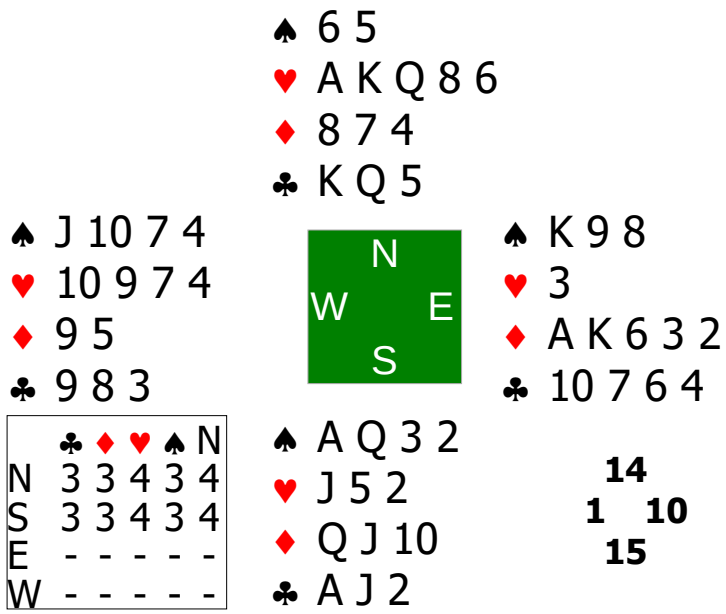
BFP BP L03 Finesses

Board 1
North Deals
None Vul



	♣	♦	♥	♠	N
N	3	3	4	3	4
S	3	3	4	3	4
E	-	-	-	-	-
W	-	-	-	-	-

14
1 10
15

West	North	East	South
	1 ♥	Pass	1 ♠
Pass	2 ♥	Pass	4 ♥
All pass			

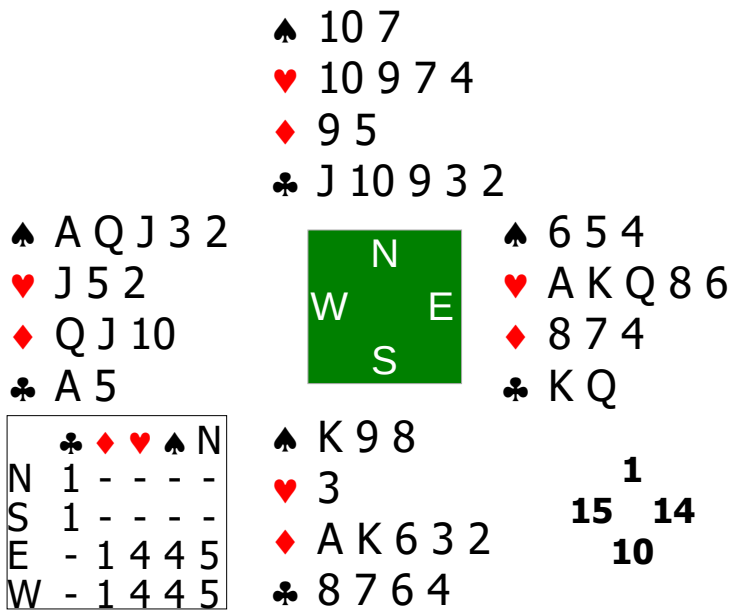
East leads ♦ A K. West follows with ♦ 9 5: hi-low to encourage. East continues with ♦ 3 and West ruffs.

Declarer needs to avoid a spade loser. When he gets the lead, he draws trumps and leads ♠ 5, inserting dummy's ♠ Q. This finesse succeeds because East has ♠ K.

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BFP BP L03 Finesses

Board 2
East Deals
N-S Vul



	♣	♦	♥	♠	N
N	1	-	-	-	-
S	1	-	-	-	-
E	-	1	4	4	5
W	-	1	4	4	5

West	North	East	South
		1 ♥	Pass
1 ♠	Pass	2 ♥	Pass
4 ♥	All pass		

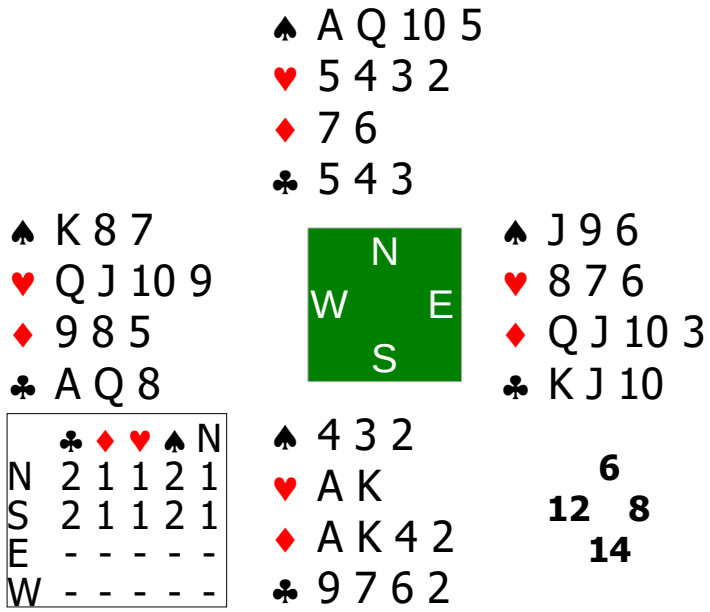
South leads ♦ A K. North follows with ♦ 9 5: hi-low to encourage. South continues with ♦ 3 and North ruffs.

Declarer needs to avoid a spade loser. When he gets the lead, he draws trumps and leads ♠ 4, inserting dummy's ♠ Q. He now returns to hand with ♣ K and leads ♠ 5 to dummy's ♠ J. This finesse, taken twice, works because South has ♠ K.

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Board 3
South Deals
E-W Vul



	♣	♦	♥	♠	N
N	2	1	1	2	1
S	2	1	1	2	1
E	-	-	-	-	-
W	-	-	-	-	-

West	North	East	South
			1 NT
All pass			

West leads ♥ Q, won by ♥ A.

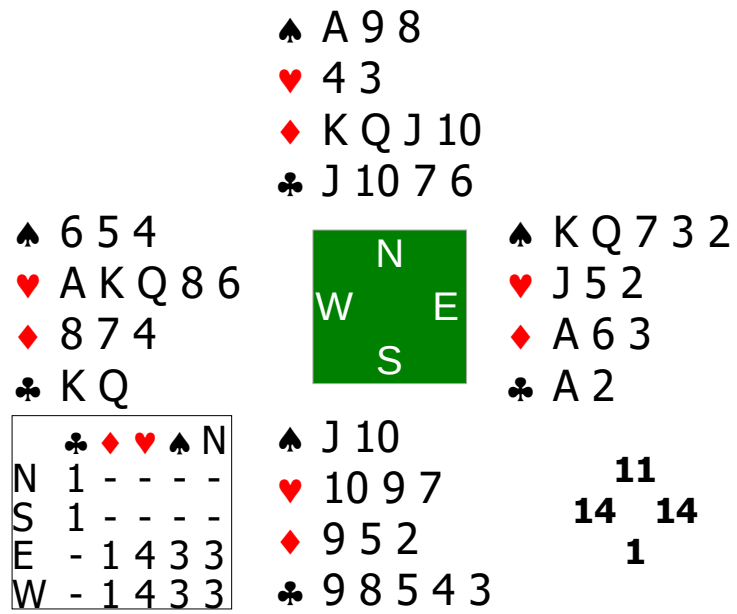
There are 3 easy winners: 2 hearts and 2 diamonds. The extra tricks required can only come from spades.

Declarer will need to be lucky, he requires three spade tricks. He leads ♠ 2 and tries dummy's ♠ 10. This loses to ♠ J. East returns a heart, won by ♥ K and declarer finesses ♠ Q. This time the finesse succeeds, and when declarer cashes ♠ A both missing spades fall, making ♠ 5 a winner. Seven tricks made.

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Board 4
West Deals
Both Vul



	♣	♦	♥	♠	N
N	1	-	-	-	-
S	1	-	-	-	-
E	-	1	4	3	3
W	-	1	4	3	3

West	North	East	South
1 ♥	Pass	1 ♠	Pass
2 ♥	Pass	4 ♥	All pass

North leads ♦ K, taken by dummy's ♦ A.

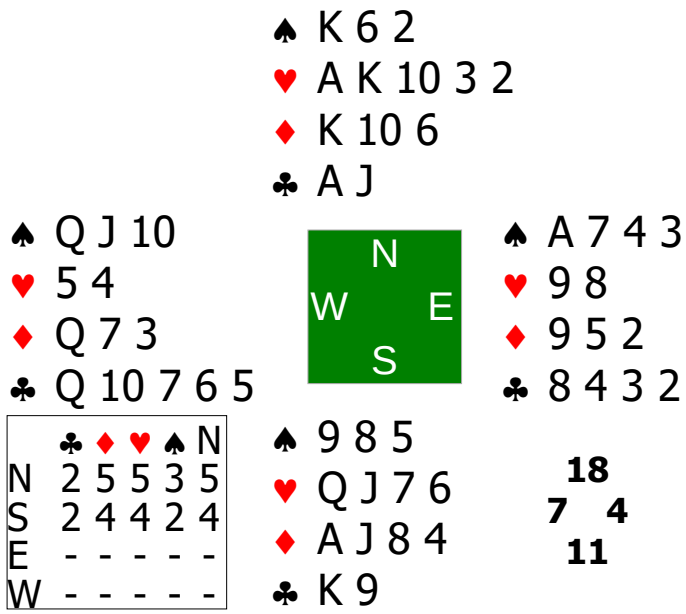
Declarer can afford to lose only one spade trick: he needs North to hold ♠ A. He draws trumps ending in his hand and leads ♠ 4. North plays low and dummy's ♠ K wins. Now declarer returns to his hand with ♣ K and leads another spade.

North is helpless; he can win only ♠ A and two diamond tricks, but declarer wins all the remaining tricks to make the contract.

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Board 5
North Deals
N-S Vul



	♣	♦	♥	♠	N
N	2	5	5	3	5
S	2	4	4	2	4
E	-	-	-	-	-
W	-	-	-	-	-

West	North	East	South
	1 ♥	Pass	3 ♥
Pass	4 ♥	All pass	

East does not have a good lead, so will probably lead ♥ 8.

There are 9 top winners: 5 hearts, 2 diamonds, and 2 clubs. The extra trick will come from diamonds.

There is a choice of which way to finesse diamonds. However, ♠ K looks to be vulnerable if West has the lead, so it is better that East has the lead if the finesse fails.

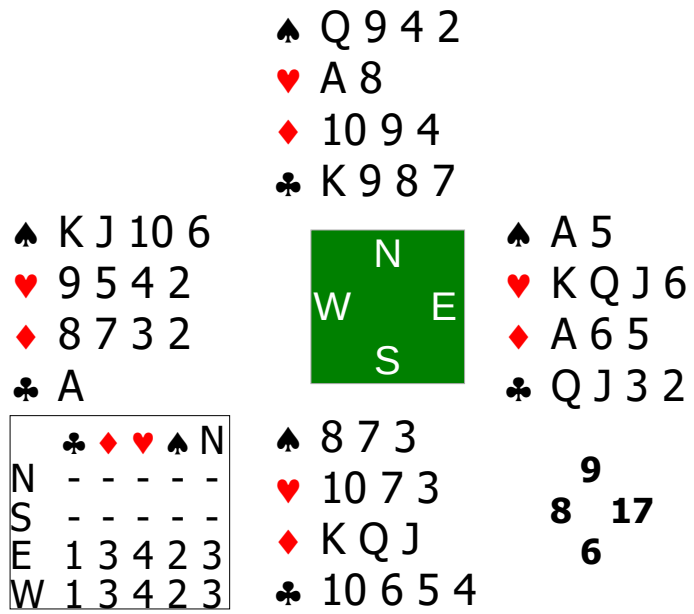
Declarer draws trumps in two rounds, then cashes ♦ A, just in case ♦ Q happens to be a singleton, then leads ♦ 4 and plays ♦ 10 from hand. The finesse is successful, and when West's ♦ Q appears when ♦ K is played, the ♦ J is left as a winner. One of declarer's spades can be discarded on ♦ J, but two tricks will be lost in spades.

Note that even if the diamond finesse had failed declarer would still make 10 tricks.

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Board 6
East Deals
E-W Vul



	♣	♦	♥	♠	N
N	-	-	-	-	-
S	-	-	-	-	-
E	1	3	4	2	3
W	1	3	4	2	3

West	North	East	South
		1 ♥	Pass
3 ♥	Pass	4 ♥	All pass

The most likely opening lead by South is ♦ K.
Declarer should win the trick with ♦ A and start clearing trumps by playing ♥ K. This trick will be won by North's ♥ A, who will probably return diamonds for South to win two tricks with ♦ Q and ♦ J.
(At this point declarer should note that ♦ 8 is the last diamond.)

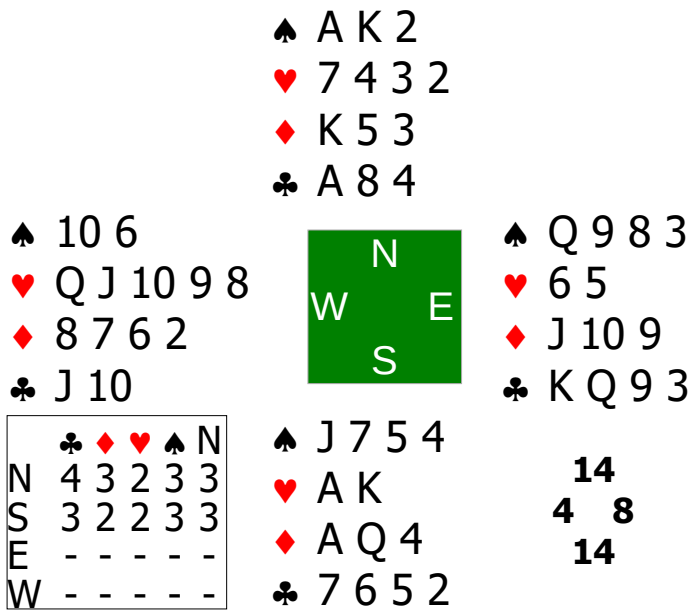
South's next lead may well be a trump to reduce dummy's ruffing capability. Declarer plays ♥ Q and ♥ J to clear the remaining trumps.
There are now two critical missing cards: ♣ K and ♠ Q. However, if declarer believes that North has ♠ Q then the contract can be made with a "ruffing finesse" regardless of the location of ♣ K.

Declarer wins ♠ A and dummy's ♠ K, then cashes ♦ 8, discarding a club, and leads ♠ J from dummy. If North covers with ♠ Q it can be ruffed, otherwise declarer continues to believe that North has ♠ Q and discards another club. Now declarer's remaining losing clubs can be discarded on dummy's winners. Contract made.

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BFP BP L03 Finesses

Board 7
South Deals
Both Vul



	♣	♦	♥	♠	N
N	4	3	2	3	3
S	3	2	2	3	3
E	-	-	-	-	-
W	-	-	-	-	-

West	North	East	South
			1 NT
Pass	3 NT	All pass	

West leads ♥ Q, taken by ♥ A.

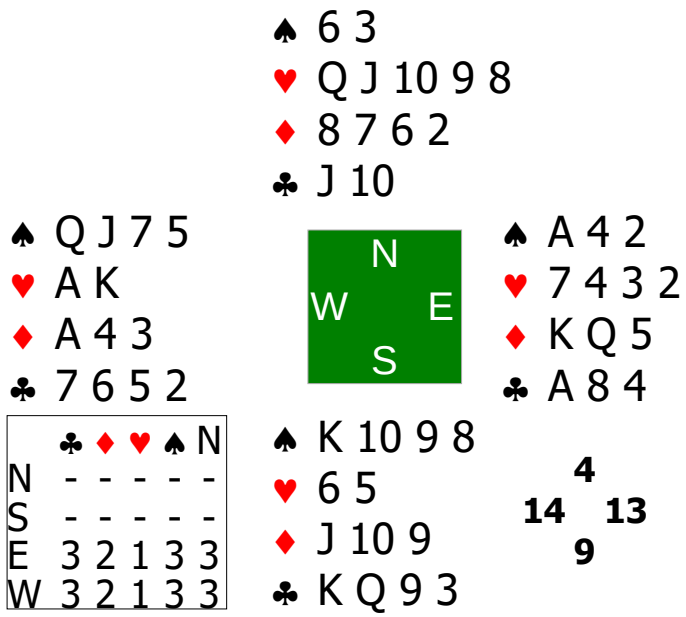
Declarer can count easy tricks: 2 spades, 2 hearts, 3 diamonds, and one club: total = 8. Spades looks to be the only suit which might provide the ninth trick.

Declarer needs three spade tricks. It would be pointless playing ♠ J because he doesn't have ♠ 10, Better play is to hope that East has ♠ Q. He cashes ♠ A K and leads a low spade towards his ♠ J, making a third spade trick when East has ♠ Q.
Even if West had ♠ Q, declarer would have succeeded if ♠ Q was doubleton, or spades broke 3-3.

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BFP BP L03 Finesses

Board 8
West Deals
None Vul



	♣	♦	♥	♠	N
N	-	-	-	-	-
S	-	-	-	-	-
E	3	2	1	3	3
W	3	2	1	3	3

West	North	East	South
1 NT	Pass	3 NT	All pass

North leads ♥ Q, taken by ♥ A.

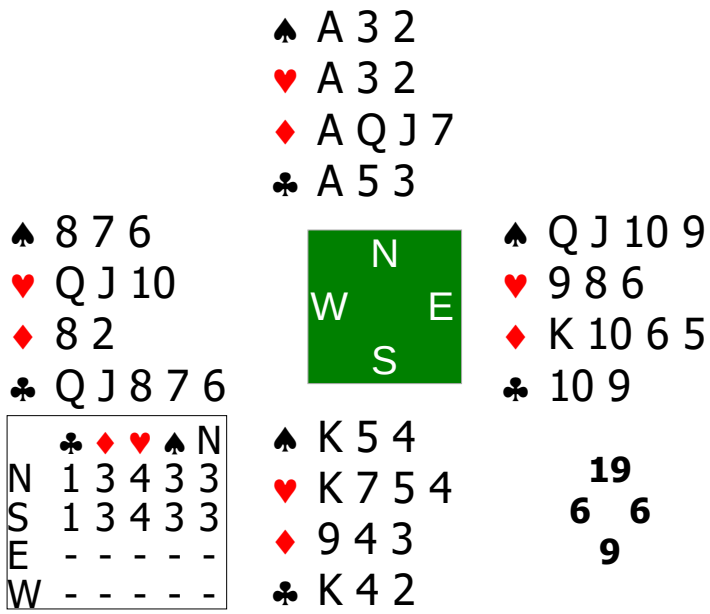
Declarer can count easy tricks: one spade, 2 hearts, 3 diamonds, and one club: total = 8. Spades looks to be the only suit which might provide two more tricks.

Declarer needs three spade tricks. It is not correct to lead ♠ Q because if North covered with ♠ K and dummy took ♠ A, ♠ J would take the next trick, but declarer would have to rely on a 3-3 break. Better play is to cash ♠ A and lead ♠ 2 towards declarer's hand. ♠ Q wins the trick. Declarer can return to dummy with ♦ K and lead ♠ 4 towards ♠ J. This ploy succeeds if South has ♠ K, but even if North had ♠ K declarer would succeed if spades broke 3-3.

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Board 9
North Deals
E-W Vul



	♣	♦	♥	♠	N
N	1	3	4	3	3
S	1	3	4	3	3
E	-	-	-	-	-
W	-	-	-	-	-

West	North	East	South
	1 ♦	Pass	1 ♥
Pass	3 NT	All pass	

East has the obvious top of a sequence ♠ Q opening lead.

Declarer can count 7 easy tricks: 2 spades, 2 hearts, one diamond, and 2 clubs. Diamonds is the only suit which can provide the extra two tricks to make the contract.

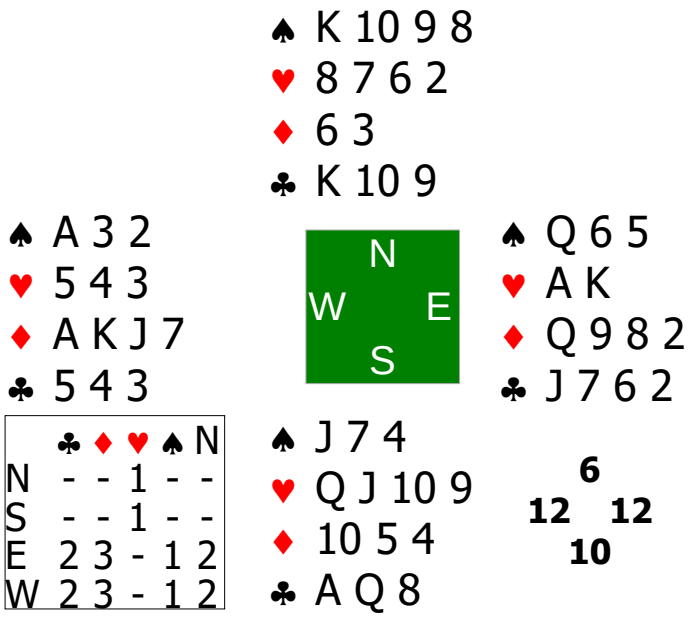
Declarer can take the first trick with dummy's ♣ K in order to lead a diamond to play ♦ Q from hand. The trick is won by East's ♦ K, who now leads ♠ J.

Declarer has a further eight tricks to make the contract, but cannot make an overtrick due to East's ♦ 10 covering declarer's ♦ 7.

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Board 10
East Deals
Both Vul



	♣	♦	♥	♠	N
N	-	-	1	-	-
S	-	-	1	-	-
E	2	3	-	1	2
W	2	3	-	1	2

West	North	East	South
		1 NT	Pass
2 NT	All pass		

South leads ♥ Q, taken by ♥ A.

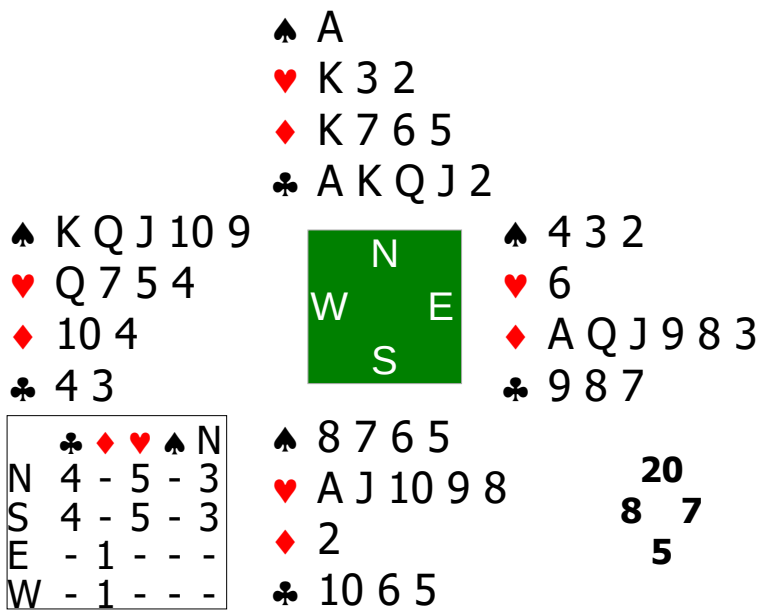
Declarer needs two spade tricks. It is pointless to lead ♠ Q because he hasn't got ♠ J. If South covers with ♠ K, the trick can be won with ♠ A, but declarer will win only one spade trick.

Better play is for declarer to cross to dummy's ♦ A and then lead a spade towards his ♠ Q. He makes a second spade trick because North has ♠ K.

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Board 11
South Deals
None Vul



	♣	♦	♥	♠	N
N	4	-	5	-	3
S	4	-	5	-	3
E	-	1	-	-	-
W	-	1	-	-	-

West	North	East	South
			Pass
Pass	2 NT	Pass	3 ♥
Pass	4 ♥	All pass	

West has the obvious top of a sequence ♠ K opening lead, so the first trick is won by North's ♠ A.

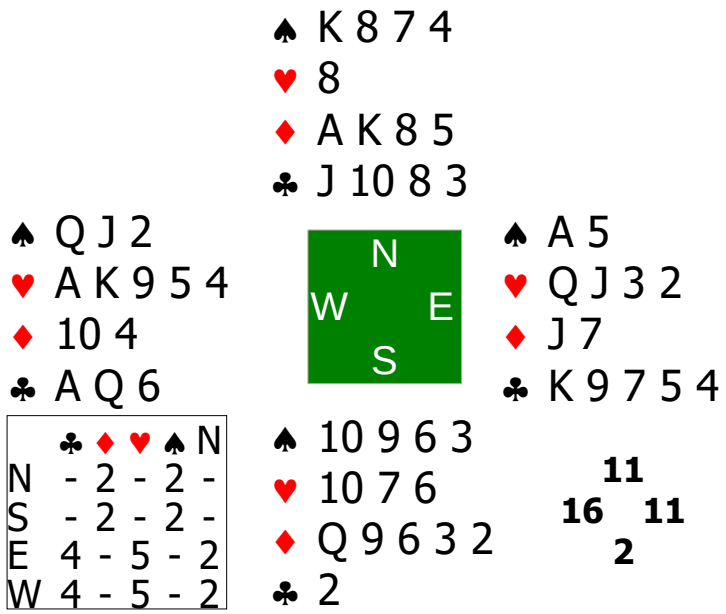
Declarer needs to drive out ♥ Q so leads ♥ 2 from dummy and tries the finesse by playing ♥ J from hand.

West wins the trick with ♥ Q and will probably attack diamonds by leading ♦ 10. Declarer ruffs the second round of diamonds and then ruffs a spade in dummy with ♥ K, clears the remaining trumps, and wins the last five tricks in clubs. Contract made with an overtrick.

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BFP BP L03 Finesses

Board 12
West Deals
N-S Vul



	♣	♦	♥	♠
N	-	2	-	2
S	-	2	-	2
E	4	-	5	- 2
W	4	-	5	- 2

West	North	East	South
1 ♥	Pass	3 ♥	Pass
4 ♥	All pass		

North leads ♦ A K to win the first two tricks. After that the only safe lead is ♥ 8.

Declarer draws trumps in three rounds and then switches to clubs playing ♣ A Q from hand. South discards on the second round of clubs, so declarer must ruff the fourth round of clubs and lead ♠ Q to try a spade finesse. On this hand it is successful and declarer finishes with eleven tricks.

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Board 13
North Deals
Both Vul

♠ Q J 2
♥ A K 9 5 4
♦ 10 4
♣ A Q 6

♠ K 9 6 3
♥ 10 7 6
♦ Q 9 6 3 2
♣ 2



♠ 10 8 7 4
♥ 8
♦ A K 8 5
♣ J 10 8 3

	♣	♦	♥	♠	N
N	3	-	4	-	2
S	3	-	4	-	2
E	-	3	-	2	-
W	-	3	-	2	-

♠ A 5
♥ Q J 3 2
♦ J 7
♣ K 9 7 5 4

16
5 8
11

West	North	East	South
	1 ♥	Pass	3 ♥
Pass	4 ♥	All pass	

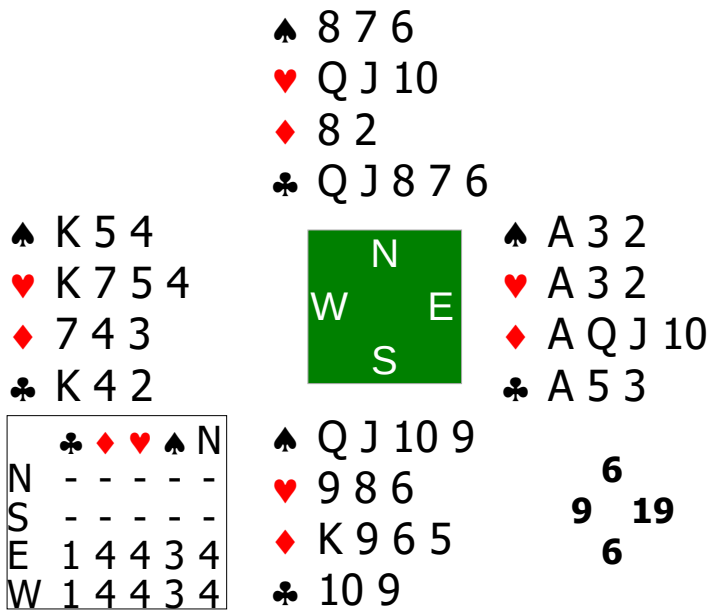
East leads ♦ A K to win the first two tricks. After that the only safe lead is ♥ 8.

Declarer draws trumps in three rounds and then switches to clubs playing ♣ A Q from hand. West discards on the second round of clubs, so declarer must ruff the fourth round of clubs and lead ♠ Q to try a spade finesse. On this hand it fails and declarer finishes with ten tricks.

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BFP BP L03 Finesses

Board 14
East Deals
None Vul



	♣	♦	♥	♠	N
N	-	-	-	-	-
S	-	-	-	-	-
E	1	4	4	3	4
W	1	4	4	3	4

West	North	East	South
		1 ♦	Pass
1 ♥	Pass	3 NT	All pass

South has the obvious top of a sequence ♠ Q opening lead.

Declarer can count 7 easy tricks: 2 spades, 2 hearts, one diamond, and 2 clubs. Diamonds is the only suit which can provide the extra tricks to make the contract.

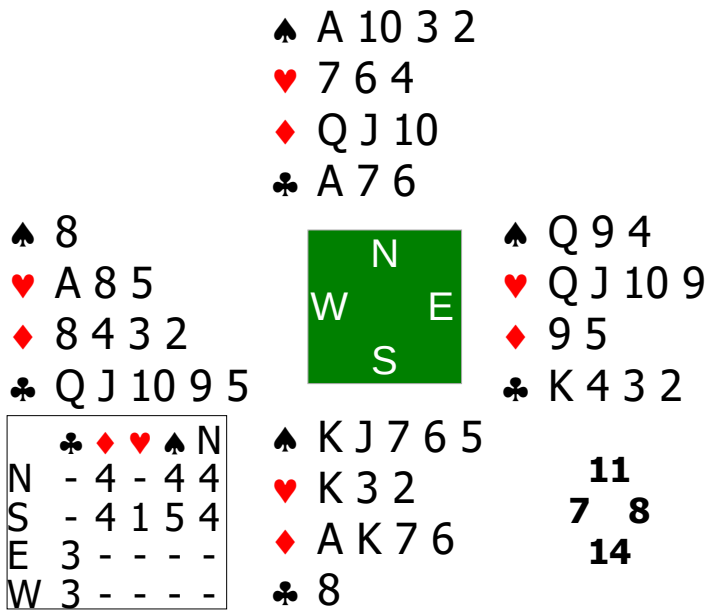
Declarer can take the first trick with dummy's ♣ K in order to lead a diamond to play ♦ Q from hand. The trick is won by South's ♦ K, who now leads ♠ J.

Declarer has a further nine tricks to finish with an overtrick.

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Board 15
South Deals
N-S Vul



	♣	♦	♥	♠	N
N	-	4	-	4	4
S	-	4	1	5	4
E	3	-	-	-	-
W	3	-	-	-	-

West	North	East	South
			1 ♠
Pass	3 ♠	Pass	4 ♠
All pass			

West's only viable opening lead is top of a sequence ♣ Q with the trick being won by dummy's ♣ A.

Declarer needs to draw trumps but ♠ Q is missing. However, the heart suit looks very vulnerable if East has the lead so it is safer to win ♠ A and then try the spade finesse.

When the finesse is successful, the ♠ Q can be cleared using ♠ K. Next, playing ♦ Q and ♦ J from dummy followed by ♦ A and ♦ K from hand enables one of dummy's hearts to be discarded.

There are two heart tricks to lose. Contract made with an overtrick.

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Board 16
West Deals
E-W Vul

♠ J 9 8 7
♥ Q J 10
♦ 5
♣ 8 7 5 4 3

♠ 2
♥ 7 3 2
♦ K Q 10 8 6 3 2
♣ A 6

N
W E
S

♠ A K Q 10 5 4 3
♥ K 9 6 5
♦ A 4
♣ --

	♣	♦	♥	♠	N
N	4	-	-	-	-
S	4	-	-	-	-
E	-	6	3	4	6
W	-	4	3	4	4

♠ 6
♥ A 8 4
♦ J 9 7
♣ K Q J 10 9 2

4
9 16
11

West	North	East	South
3 ♦	Pass	4 ♠	All pass

South's only viable opening lead is top of sequence ♣ K with the trick being won by dummy's ♣ A and declarer discarding a heart.

Declarer needs to clear trumps so leads ♠ 2 from dummy and plays ♠ 10 to guard against a 4-1 trump split and to protect ♥ K which looks very vulnerable against a heart lead by North.

Unexpectedly the finesse is successful so declarer clears all the remaining trumps from the defenders, cashes ♦ A and leads to dummy's diamonds.

The ♦ K and ♦ Q clear out all the remaining diamonds held by the defenders, so declarer can continue winning diamond tricks in dummy discarding hearts until only trumps are left in hand. Thirteen tricks made.

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