

# Declarer Play – Finessing. Foundation

(DLM ref : HBSET52)

<p>                     ♠ 65                      ♥ AKQ86                      ♦ 874                      ♣ KQ5                      ♠ J1074      ♠ K98                      ♥ 10974      ♥ 3                      ♦ 95      ♦ AK632                      ♣ 983      ♣ 10764                      ♠ AQ32                      ♥ J52                      ♦ QJ10                      ♣ AJ2                 </p>	<p>Board 1 : Dealer North : Love all</p> <table border="0"> <thead> <tr> <th>West</th> <th>North</th> <th>East</th> <th>South</th> </tr> </thead> <tbody> <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 colspan="4">All Pass</td> </tr> </tbody> </table> <p>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 wins because East has ♠K.</p>	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																	
<p>                     ♠ 107                      ♥ 10974                      ♦ 95                      ♣ J10932                      ♠ AQJ32      ♠ 654                      ♥ J52      ♥ AKQ86                      ♦ QJ10      ♦ 874                      ♣ A5      ♣ KQ                      ♠ K98                      ♥ 3                      ♦ AK632                      ♣ 8764                 </p>	<p>Board 2 : Dealer East : NS vulnerable</p> <table border="0"> <thead> <tr> <th>West</th> <th>North</th> <th>East</th> <th>South</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>1♥</td> <td>Pass</td> </tr> <tr> <td>1♠</td> <td>Pass</td> <td>2♥</td> <td>Pass</td> </tr> <tr> <td>4♥</td> <td>All Pass</td> <td></td> <td></td> </tr> </tbody> </table> <p>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.</p>	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																
<p>                     ♠ KQ732                      ♥ J52                      ♦ A63                      ♣ A2                      ♠ A98      ♠ J10                      ♥ 43      ♥ 1097                      ♦ KQJ10      ♦ 952                      ♣ J1076      ♣ 98543                      ♠ 654                      ♥ AKQ86                      ♦ 874                      ♣ KQ                 </p>	<p>Board 3 : Dealer South : EW vulnerable</p> <table border="0"> <thead> <tr> <th>West</th> <th>North</th> <th>East</th> <th>South</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td>1♥</td> </tr> <tr> <td>Pass</td> <td>1♠</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>4♥</td> <td>All Pass</td> <td></td> </tr> </tbody> </table> <p>West leads ♦K, taken by dummy's ♦A. Declarer can afford to lose only one spade trick: he needs West to hold ♠A. He draws trumps ending in his hand and leads ♠4. West plays low and dummy's ♠K wins. Now declarer returns to his hand with ♣K and leads another spade. West is helpless.</p>	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															
<p>                     ♠ A984                      ♥ 43                      ♦ KQJ10                      ♣ J107                      ♠ 65      ♠ K732                      ♥ AKJ86      ♥ Q52                      ♦ 874      ♦ A63                      ♣ KQ6      ♣ A32                      ♠ QJ10                      ♥ 1097                      ♦ 952                      ♣ 9854                 </p>	<p>Board 4 : Dealer West : All vulnerable</p> <table border="0"> <thead> <tr> <th>West</th> <th>North</th> <th>East</th> <th>South</th> </tr> </thead> <tbody> <tr> <td>1♥</td> <td>Pass</td> <td>1♠</td> <td>Pass</td> </tr> <tr> <td>2♥</td> <td>Pass</td> <td>4♥</td> <td>All Pass</td> </tr> </tbody> </table> <p>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 ♠5 for a finesse. If North plays ♠A, dummy's ♠K is a winner. If North plays low then dummy's ♠K wins this trick.</p>	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														

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<p>                     ♠ 432                      ♥ AK                      ♦ AK42                      ♣ 9762                        ♠ 986                      ♠ KJ7                      ♥ 876                      ♥ QJ109                      ♦ QJ98                    ♦ 1053                      ♣ KJ10                    ♣ AQ8                        ♠ AQ105                      ♥ 5432                      ♦ 76                      ♣ 543                 </p>	<p>Board 5 : Dealer North : NS vulnerable</p> <table border="0"> <tr> <td><b>West</b></td> <td><b>North</b></td> <td><b>East</b></td> <td><b>South</b></td> </tr> <tr> <td></td> <td>1NT</td> <td>All Pass</td> <td></td> </tr> </table> <p>East leads ♥Q, won by ♥A. Declarer will need to be lucky, 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</p>	<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>		1NT	All Pass	
<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>						
	1NT	All Pass							
<p>                     ♠ KJ96                      ♥ 876                      ♦ QJ9                      ♣ KJ10                        ♠ AQ105                  ♠ 432                      ♥ 5432                    ♥ AK                      ♦ 76                        ♦ AK42                      ♣ 543                      ♣ 9762                        ♠ 87                      ♥ QJ109                      ♦ 10853                      ♣ AQ8                 </p>	<p>Board 6 : Dealer East : EW vulnerable</p> <table border="0"> <tr> <td><b>West</b></td> <td><b>North</b></td> <td><b>East</b></td> <td><b>South</b></td> </tr> <tr> <td></td> <td></td> <td>1NT</td> <td>All Pass</td> </tr> </table> <p>South leads ♥Q, won by ♥A. Declarer will need to be lucky, he requires three spade tricks. He leads ♠2 and tries dummy's ♠10. This loses to ♠J. North returns a heart, won by ♥K and declarer finesses ♠Q. This also loses. Fate again is unkind when the spades don't break 3-3 so declarer is held to five tricks.</p>	<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>			1NT	All Pass
<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>						
		1NT	All Pass						
<p>                     ♠ AQ105                      ♥ 5432                      ♦ 76                      ♣ 543                        ♠ K87                      ♠ J96                      ♥ QJ109                  ♥ 876                      ♦ 985                      ♦ QJ103                      ♣ AQ8                    ♣ KJ10                        ♠ 432                      ♥ AK                      ♦ AK42                      ♣ 9762                 </p>	<p>Board 7 : Dealer South : All vulnerable</p> <table border="0"> <tr> <td><b>West</b></td> <td><b>North</b></td> <td><b>East</b></td> <td><b>South</b></td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> </table> <p>All Pass</p> <p>West leads ♥Q, won by ♥A. 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 wins, and when he cashes ♠A both missing spades fall, making ♠5 a winner. Seven tricks made.</p>	<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>				1NT
<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>						
			1NT						
<p>                     ♠ J876                      ♥ QJ109                      ♦ 98                      ♣ AQ8                        ♠ 432                      ♠ AQ105                      ♥ AK                        ♥ 5432                      ♦ AK42                    ♦ 76                      ♣ 9762                    ♣ 543                        ♠ K9                      ♥ 876                      ♦ QJ1053                      ♣ KJ10                 </p>	<p>Board 8 : Dealer West : Love all</p> <table border="0"> <tr> <td><b>West</b></td> <td><b>North</b></td> <td><b>East</b></td> <td><b>South</b></td> </tr> <tr> <td>1NT</td> <td>All Pass</td> <td></td> <td></td> </tr> </table> <p>North leads ♥Q, won by ♥A. Declarer will need to be lucky, he requires three spade tricks. He leads ♠2 and tries dummy's ♠10. This loses to ♠K. South returns a heart, won by ♥K. Declarer now cashes ♠A Q and the 3-3 break makes ♠5 a winner. Seven tricks made.</p>	<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>	1NT	All Pass		
<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>						
1NT	All Pass								

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<p>                     ♠ QJ10                      ♥ AK                      ♦ J982                      ♣ J762                      ♠ 9865                      ♠ K74                      ♥ 8762                      ♥ QJ109                      ♦ 63                              ♦ 1054                      ♣ K109                        ♣ AQ8                      ♠ A32                      ♥ 543                      ♦ AKQ7                      ♣ 543                 </p>	<p>Board 9 : Dealer North : EW vulnerable</p> <table border="0"> <tr> <td><b>West</b></td> <td><b>North</b></td> <td><b>East</b></td> <td><b>South</b></td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>3NT</td> </tr> </table> <p>All Pass</p> <p>East leads ♥Q, taken by ♥A. Declarer needs three spade tricks. He leads ♠Q and if East withholds ♠K declarer calls for a low spade from dummy. He then repeats the finesse by leading ♠J, again waiting to see if East covers before deciding which card to play from dummy. Nine tricks made.</p>	<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>		1NT	Pass	3NT
<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>						
	1NT	Pass	3NT						
<p>                     ♠ K1098                      ♥ 8762                      ♦ 63                      ♣ K109                      ♠ A32                        ♠ Q65                      ♥ 543                        ♥ AK                      ♦ AKJ7                      ♦ Q982                      ♣ 543                        ♣ J762                      ♠ J74                      ♥ QJ109                      ♦ 1054                      ♣ AQ8                 </p>	<p>Board 10 : Dealer East : All vulnerable</p> <table border="0"> <tr> <td><b>West</b></td> <td><b>North</b></td> <td><b>East</b></td> <td><b>South</b></td> </tr> <tr> <td>2NT</td> <td>All Pass</td> <td>1NT</td> <td>Pass</td> </tr> </table> <p>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.</p>	<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>	2NT	All Pass	1NT	Pass
<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>						
2NT	All Pass	1NT	Pass						
<p>                     ♠ AJ10                      ♥ 543                      ♦ AKJ7                      ♣ 543                      ♠ Q83                        ♠ K976                      ♥ QJ1092                    ♥ 876                      ♦ 1054                        ♦ 63                      ♣ Q8                            ♣ KJ109                      ♠ 542                      ♥ AK                      ♦ Q982                      ♣ A762                 </p>	<p>Board 11 : Dealer South : Love all</p> <table border="0"> <tr> <td><b>West</b></td> <td><b>North</b></td> <td><b>East</b></td> <td><b>South</b></td> </tr> <tr> <td>Pass</td> <td>3NT</td> <td>All Pass</td> <td>1NT</td> </tr> </table> <p>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.</p>	<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>	Pass	3NT	All Pass	1NT
<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>						
Pass	3NT	All Pass	1NT						
<p>                     ♠ Q83                      ♥ QJ1092                      ♦ 1054                      ♣ Q8                      ♠ J109                        ♠ A42                      ♥ AK                            ♥ 543                      ♦ Q982                        ♦ AKJ7                      ♣ A762                        ♣ 543                      ♠ K765                      ♥ 876                      ♦ 63                      ♣ KJ109                 </p>	<p>Board 12 : Dealer West : NS vulnerable</p> <table border="0"> <tr> <td><b>West</b></td> <td><b>North</b></td> <td><b>East</b></td> <td><b>South</b></td> </tr> <tr> <td>1NT 3NT</td> <td>Pass All Pass</td> <td>2NT</td> <td>Pass</td> </tr> </table> <p>North leads ♥Q, taken by ♥A. Declarer needs two spade tricks. The spades are promising because declarer has a good solid sequence: ♠J 10 9. He leads ♠J. If North plays low then declarer calls for dummy's ♠2. This loses to South's ♠K. South returns a heart, his partner's suit. Declarer takes ♥K and tries ♠10. This time the finesse wins because North has ♠Q. This double finesse works if North has either ♠K, or ♠Q, or both.</p>	<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>	1NT 3NT	Pass All Pass	2NT	Pass
<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>						
1NT 3NT	Pass All Pass	2NT	Pass						

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<p>♠ 753 ♥ AK ♦ A542 ♣ J652</p> <p>♠ 984                      ♠ AQ6 ♥ 65                        ♥ QJ1098 ♦ QJ109                  ♦ 876 ♣ KQ93                  ♣ A10</p> <p>♠ KJ102 ♥ 7432 ♦ K3 ♣ 874</p>	<p>Board 13 : Dealer North : All vulnerable</p> <table border="0"> <thead> <tr> <th>West</th> <th>North</th> <th>East</th> <th>South</th> </tr> </thead> <tbody> <tr> <td></td> <td>1NT</td> <td>All Pass</td> <td></td> </tr> </tbody> </table> <p>East leads ♥Q, taken by ♥A. Declarer needs three spade tricks. He leads ♠3, trying dummy's ♠10 if East plays low. ♠10 wins the trick. Declarer now returns to his hand with ♦A and leads another spade. Whatever East does he cannot prevent declarer taking three spade tricks.</p>	West	North	East	South		1NT	All Pass	
West	North	East	South						
	1NT	All Pass							
<p>♠ 1098 ♥ 65 ♦ QJ109 ♣ KQ93</p> <p>♠ KJ42                      ♠ 753 ♥ 7432                      ♥ AK ♦ 43                         ♦ AK52 ♣ A84                      ♣ 7652</p> <p>♠ AQ6 ♥ QJ1098 ♦ 876 ♣ J10</p>	<p>Board 14 : Dealer East : Love all</p> <table border="0"> <thead> <tr> <th>West</th> <th>North</th> <th>East</th> <th>South</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>1NT</td> <td>All Pass</td> </tr> </tbody> </table> <p>South leads ♥Q, taken by ♥A. Declarer needs two spade tricks. He leads ♠3, trying dummy's ♠J if South plays low. This wins the trick. Declarer now returns to his hand with ♦A and leads another spade. Whatever South does he cannot prevent declarer taking three spade tricks, helped by the fact that South has ♠A and ♠Q and the suit breaks 3-3</p>	West	North	East	South			1NT	All Pass
West	North	East	South						
		1NT	All Pass						
<p>♠ AK2 ♥ 7432 ♦ K53 ♣ A84</p> <p>♠ 106                      ♠ Q983 ♥ QJ1098                ♥ 65 ♦ 8762                    ♦ J109 ♣ J10                      ♣ KQ93</p> <p>♠ J754 ♥ AK ♦ AQ4 ♣ 7652</p>	<p>Board 15 : Dealer South : NS vulnerable</p> <table border="0"> <thead> <tr> <th>West</th> <th>North</th> <th>East</th> <th>South</th> </tr> </thead> <tbody> <tr> <td>Pass</td> <td>3NT</td> <td>All Pass</td> <td>1NT</td> </tr> </tbody> </table> <p>West leads ♥Q, taken by ♥A. 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.</p>	West	North	East	South	Pass	3NT	All Pass	1NT
West	North	East	South						
Pass	3NT	All Pass	1NT						
<p>♠ 63 ♥ QJ1098 ♦ 8762 ♣ J10</p> <p>♠ QJ75                      ♠ A42 ♥ AK                        ♥ 7432 ♦ A43                      ♦ KQ5 ♣ 7652                      ♣ A84</p> <p>♠ K1098 ♥ 65 ♦ J109 ♣ KQ93</p>	<p>Board 16 : Dealer West : EW vulnerable</p> <table border="0"> <thead> <tr> <th>West</th> <th>North</th> <th>East</th> <th>South</th> </tr> </thead> <tbody> <tr> <td>1NT</td> <td>Pass</td> <td>3NT</td> <td>All Pass</td> </tr> </tbody> </table> <p>North leads ♥Q, taken by ♥A. 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 re-enters dummy with ♦K and leads another spade towards ♠J. He succeeds if South has ♠K, but even if North had ♠Q declarer would succeed if spades broke 3-3.</p>	West	North	East	South	1NT	Pass	3NT	All Pass
West	North	East	South						
1NT	Pass	3NT	All Pass						