

North Deals
None Vul

♠ A K Q J
♥ 8 6 5
♦ 7 6 5
♣ 9 7 4



♠ 7 5 2
♥ A K Q J
♦ A 9 8
♣ A 6 5

| <i>North</i> | <i>South</i> |
|--------------|--------------|
| Pass | 1 ♣ |
| 1 ♠ | 2 N |
| 3 N | Pass |

Lead: ♠ 3

How many tricks do you have?

How many chances for extra tricks?

North Deals
None Vul

♠ A K Q J
♥ 8 6 5
♦ 7 6 5
♣ 9 7 4



♠ 7 5 2
♥ A K Q J
♦ A 9 8
♣ A 6 5

| <i>North</i> | <i>South</i> |
|--------------|--------------|
| Pass | 1 ♣ |
| 1 ♠ | 2 N |
| 3 N | Pass |

Lead: ♠ 3

10 tricks.

No extra chances. This is simply a matter of cashing your 10 top tricks. Boring!

Board 1

South Deals

None Vul

♠ J 10 6
♥ A K 9 3
♦ 9 8
♣ A K 5 4



♠ A Q 9 8 3
♥ 8 6
♦ K Q J
♣ Q 9 3

North

South

2 ♣

1 ♠

2 N

3 ♠

4 ♦

4 N

5 ♣

5 ♦

6 ♦

6 ♠

Pass

Lead: ♥ J

How many tricks do you have?

How many chances for extra tricks?

Board 1

South Deals

None Vul

♠ J 10 6
♥ A K 9 3
♦ 9 8
♣ A K 5 4



♠ A Q 9 8 3
♥ 8 6
♦ K Q J
♣ Q 9 3

| North | South |
|-------|-------|
| | 1 ♠ |
| 2 ♣ | 2 N |
| 3 ♠ | 4 ♦ |
| 4 N | 5 ♣ |
| 5 ♦ | 6 ♦ |
| 6 ♠ | Pass |

Lead: ♥ J

How many tricks do you have?

In spades you have 4 tricks. It's trump and you either will or will not lose the ♠ K)

hearts you have 2 tricks

Diamonds you have 2 tricks

Clubs you have 3 tricks

So you have 11 total tricks.

How many chances for extra tricks?

At first glance it seems like 2:

spade finesse

clubs splitting

But you already have 11 tricks and must lose the ♦ A. So that's 12 tricks already determined. Since the spade suit is trump you either will or will not lose the ♠ K. So the chance for an extra trick in clubs is a mirage because it would be a 14th trick.

Board 2

South Deals

N-S Vul

♠ 3 2
♥ 5 3 2
♦ A Q 7 6 5
♣ 7 6 4



♠ A K Q J 10
♥ 8 7 6
♦ K 4 2
♣ A Q

North

South

2 ♠¹

1 ♠
4 ♠

Pass

1. partner had a club in with their spades

| <i>Trick</i> | <i>Lead</i> | <i>2nd</i> | <i>3rd</i> | <i>4th</i> |
|--------------|-------------|------------|------------|------------|
| 1. W | ♥ <u>K</u> | 2 | 4 | 6 |
| 2. W | ♥ <u>Q</u> | 3 | <u>A</u> | 7 |
| 3. E | ♥ <u>J</u> | 8 | 10 | 5 |
| 4. E | ♣ 2 | - | - | - |

How many tricks do you have?

How many chances for extra tricks?

Board 2

South Deals

N-S Vul

♠ 3 2
 ♥ 5 3 2
 ♦ A Q 7 6 5
 ♣ 7 6 4



♠ A K Q J 10
 ♥ 8 7 6
 ♦ K 4 2
 ♣ A Q

| | |
|------------------|--------------|
| <i>North</i> | <i>South</i> |
| | 1 ♠ |
| 2 ♠ ¹ | 4 ♠ |
| Pass | |

1. partner had a club in with their spades

| <i>Trick</i> | <i>Lead</i> | <i>2nd</i> | <i>3rd</i> | <i>4th</i> |
|--------------|-------------|------------|------------|------------|
| 1. W | ♥ K | 2 | 4 | 6 |
| 2. W | ♥ Q | 3 | A | 7 |
| 3. E | ♥ J | 8 | 10 | 5 |
| 4. E | ♣ 2 | - | - | - |

How many tricks do you have?

5 spades

0 hearts

3 diamonds

1 club

= 9 tricks

How many chances for extra tricks?

I see club finesse

and the diamonds splitting

How do you choose between these two possibilities? Well in order to combine a chance for a split with a finesse you need to check for the split before taking the finesse. Since the opponents are leading clubs right now you must choose to take the finesse before you get to check on the split.

The finesse is a straight up 50% chance. A split when missing an odd number of cards is better than 50%. So play for the split.

This means fly with the ace of clubs, draw trump and then hope the diamonds split.

Board 3

South Deals

E-W Vul

♠ A Q 5 4 3
♥ J 7 2
♦ 2
♣ Q 5 4 3



♠ 6
♥ A K 4
♦ K 10 8 5
♣ A K J 8 6

North

South

1 ♠

1 ♣

3 ♣

2 ♦

Pass

3 N

Lead: ♥ 3

How many tricks do you have?

How many chances for extra tricks?

Board 3

South Deals

E-W Vul

♠ A Q 5 4 3

♥ J 7 2

♦ 2

♣ Q 5 4 3



♠ 6

♥ A K 4

♦ K 10 8 5

♣ A K J 8 6

*North**South*

1 ♠

1 ♣

3 ♣

2 ♦

Pass

3 N

Lead: ♥ 3

How many tricks do you have?

spades - 1

hearts - 2

diamonds - 0

clubs - 5

= 8 tricks

How many chances for extra tricks?

spades = finesse (50%)

hearts = finesse by playing the ♥ J (50%)

diamonds = finesse the ♦ K (50%)

What to do first. Take the heart finesse. This is your only opportunity to do so.

If that loses then you have a choice between two 50% finesse. When choosing between 50% finesses take the finesse in which you are missing the ace first. The opponents already have a trick in that suit. Taking the finesse in the suit in which you have the ace sets up a trick for them that they don't already have if it loses.

Board 4

South Deals

Both Vul

♠ 8 7 3
♥ Q 10 8
♦ A K 4 3
♣ J 9 2



♠ A Q
♥ A K 7 4 3 2
♦ 9 7 2
♣ 8 4

| <i>North</i> | <i>South</i> |
|--------------|--------------|
| | 1 ♥ |
| 1 N | 2 ♦ |
| 3 ♥ | 4 ♥ |
| Pass | |

| <i>Trick</i> | <i>Lead</i> | <i>2nd</i> | <i>3rd</i> | <i>4th</i> |
|--------------|-------------|------------|------------|------------|
| 1. W | <u>♣ K</u> | 2 | 3 | 4 |
| 2. W | <u>♣ Q</u> | 9 | 7 | 8 |
| 3. W | ♣ 6 | J | A | <u>♥ 2</u> |

How many tricks do you have?

How many chances for extra tricks (Outside of hearts)?

Board 4

South Deals

Both Vul

♠ 8 7 3
 ♥ Q 10 8
 ♦ A K 4 3
 ♣ J 9 2



♠ A Q
 ♥ A K 7 4 3 2
 ♦ 9 7 2
 ♣ 8 4

| North | South |
|-------|-------|
| | 1 ♥ |
| 1 N | 2 ♦ |
| 3 ♥ | 4 ♥ |
| Pass | |

| Trick | Lead | 2nd | 3rd | 4th |
|-------|------------|-----|-----|------------|
| 1. W | <u>♣ K</u> | 2 | 3 | 4 |
| 2. W | <u>♣ Q</u> | 9 | 7 | 8 |
| 3. W | ♣ 6 | J | A | <u>♥ 2</u> |

How many tricks do you have?

spades - 1 (A)

hearts - 5 (the suit might split 4-0)

diamonds - 2 (AK)

clubs - 0

How many chances for extra tricks (Outside of hearts)?

spade finesse - 50%

diamond split - 36%

Can you combine those chances? - yes! you do this by trying for the split first. A finesse either works or it doesn't. And when it doesn't, you've already lost a trick. That's why it's good technique to try for other chances that don't cause you to lose a trick before trying a finesse.

Board 5

South Deals

N-S Vul

♠ K J 9
♥ A 7
♦ 8 7 6
♣ A K J 9 8



♠ A 2
♥ K Q J 10 9 3
♦ A 2
♣ 10 7 5

| <i>North</i> | <i>South</i> |
|--------------|--------------|
| | 1 ♥ |
| 2 ♣ | 2 ♥ |
| 3 ♥ | 3 ♠ |
| 4 ♣ | 4 ♦ |
| 4 N | 5 ♦ |
| 5 N | 6 ♥ |
| Pass | |

Lead: ♦ 3

How many tricks do you have?

How many chances for extra tricks?

Board 5

South Deals

N-S Vul

♠ K J 9
 ♥ A 7
 ♦ 8 7 6
 ♣ A K J 9 8



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

| North | South |
|-------|-------|
| | 1 ♥ |
| 2 ♣ | 2 ♥ |
| 3 ♥ | 3 ♠ |
| 4 ♣ | 4 ♦ |
| 4 N | 5 ♦ |
| 5 N | 6 ♥ |
| Pass | |

Lead: ♦ 3

How many tricks do you have?

spades - 2 (AK)

hearts - 6

diamonds - 1 (A)

clubs - 2 (AK)

How many chances for extra tricks?

I see 4!

Spade finesse. - 50%

Club finesse. - 50%

cashed the ♠ AK, well the ♠ Q might drop doubleton - not likely!!

cashed the ♣ AK, well the ♣ Q might drop doubleton - possible.

Ordinarily we only look for the best chance of taking an extra trick in a suit. However, a smaller chance may be appropriate to try if it doesn't cause you lose a trick by trying it. This is such a scenario. Since a finesse will lose a trick if it doesn't work, you can opt to add some chances by trying a lower % way of taking an extra trick in one of the two finesse suits and then falling back on the finesse if the lower % way doesn't work.

clubs being 3-2 (68%) and the ♣ Q being in the 2 card suit. well that's 40% or 2 out of 5 cards multiply these together and you get about 28% chance of the doubleton ♣ Q.

Board 6

South Deals

E-W Vul

♠ A Q 7
♥ 9 6 5 4
♦ K 8
♣ A K 10 4



♠ 9 5 4
♥ —
♦ A Q J 7 4 3 2
♣ 8 6 2

North

South

5 ♦

3 ♦
Pass

Lead: ♠ J

How many tricks do you have?

How many chances for extra tricks?

Board 6

South Deals

E-W Vul

♠ A Q 7
♥ 9 6 5 4
♦ K 8
♣ A K 10 4



♠ 9 5 4
♥ —
♦ A Q J 7 4 3 2
♣ 8 6 2

North

South

5 ♦

3 ♦
Pass

Lead: ♠ J

Tricks

1 spade, 7 diamonds, 2 clubs = 10

Chances

spade finesse - 50%

club finesse - 25%

club split - 36%

Your best single chance is the spade finesse,

But you can delay this finesse by winning the ace right now. and then trying the club finesse and losing to east. They cannot attack spades successfully if they have the king. so you'll get to try the spade finesse later.