

**Board 1**  
North Deals  
N-S Vul

♠ A 10 9  
♥ 5 4  
♦ A Q 6 5 4  
♣ J 5 3



♠ J 2  
♥ A 9 7  
♦ 7 3 2  
♣ A K Q 9 6

3 N by South  
Lead: ♥ 2

So you're in 3N. It's NT so you should count your winners.

Suit	Actual		Potential
	Us	Them	Us
♠	1	0	1
♥	1	0	0
♦	1	0	3
♣	5	0	0

So what should we attack diamonds or spades?

**Board 1**

North Deals

N-S Vul

♠ A 10 9  
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♦ A Q 6 5 4  
♣ J 5 3



♠ J 2  
♥ A 9 7  
♦ 7 3 2  
♣ A K Q 9 6

3 N by South

Lead: ♥ 2

The key thing to recognize is that the opening lead has changed things. It's created a danger suit, namely hearts. We can duck the first 2 hearts and win the third, but LHO led the ♥ 2. So assuming they are playing 4th best there's no need to duck.

Instead we need to see that they now have 3 winners in the heart suit! So as soon as we lose a trick, they will cash 3 more. **That means we do not need to care about the potential winners, we only need to care which chance is more likely to work.**

In this case, the diamonds are 50% and the spades are 75%. Play on spades.

**Board 2**

North Deals  
N-S Vul

♠ A 2  
♥ 6 3  
♦ A Q 8 6 4  
♣ A 5 4 3



♠ K 4  
♥ K Q 5 4  
♦ 7 5 3  
♣ K Q J 6

3 N by South  
Lead: ♠ 6

Once again 3N so you should count your winners.

Suit	Actual		Potential
	Us	Them	Us
♠	2	0	0
♥	0	1	2
♦	1	0	3
♣	4	0	0

7 tricks so we need 2 more.

Which suit should we attack, diamonds or hearts?

Another time to think carefully at trick one. Counting winners you have 2 spades, 4 clubs and a diamond for 7 top tricks. Needing two more, you can play on either hearts or diamonds. Hearts requires the ♥ A onside, whereas diamonds needs both the ♦ K onside *and* the 3-2 split. A finesse plus something else is always worse odds than just a finesse, so play for the heart ace to be onside.

**Board 2**

North Deals

N-S Vul

♠ A 2  
♥ 6 3  
♦ A Q 8 6 4  
♣ A 5 4 3



♠ K 4  
♥ K Q 5 4  
♦ 7 5 3  
♣ K Q J 6

3 N by South

Lead: ♠ 6

In isolation, diamonds is once again the better choice. To get 2 tricks in diamonds you need 3-2 diamonds or the king onside. That gives you approx 85% chance of getting your 2 extra tricks.


Note that you are missing 3 honors in the diamond suit, **so you must lose 1 trick in diamonds** before you can enjoy any length tricks.

Once you lose any trick the opponents will return spades and setup 3 winners for their side. So if you lose the finesse in diamonds you will go down. That means it's 3-2 diamonds AND the king onside.

Well a finesse AND anything is worse than 50%. In hearts all you need is the ♥ A onside. That makes hearts the more likely way to make the contract.

Note: that in matchpoints an extra trick can be the difference between a top and a bottom, so you might be tempted to try for diamonds anyways. But we all want >50% games, so taking an action that is less than 50% isn't favored.

**Board 2**  
 North Deals  
 N-S Vul

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

3 N by South

<i>Trick</i>	<i>Lead</i>	<i>2nd</i>	<i>3rd</i>	<i>4th</i>
1. W	♠ 6	<u>A</u>	3	4
2. N	♥ 6	2	<u>K</u>	7
3. S	<u>♣ K</u>	2	3	7
4. S	<u>♣ Q</u>	8	4	9
5. S	<u>♣ J</u>	♦ 2	5	10
6. S	♣ 6	♦ 10	<u>A</u>	♠ 7
7. N	♥ 3	9	<u>Q</u>	8
8. S	♦ 7	♥ 10	Q	<u>K</u>

**Board 3**  
 North Deals  
 E-W Vul

♠ K J 6 5  
 ♥ 5 4  
 ♦ A K 5 3 2  
 ♣ A Q



♠ A 8 7 4 3 2  
 ♥ A K 3  
 ♦ 4  
 ♣ 6 5 4

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
	1 ♦	Pass	1 ♠
Pass	4 ♠	Pass	5 ♥
Pass	6 ♠	All pass	
Lead: ♣ 3			

After the opening lead, South should stop and count their losers.

- ♠ = 0 (possibly 1)
- ♥ = 1
- ♦ = 0
- ♣ = 2

you can ruff the heart and pitch one of the clubs on the ♦ K so it seems like all you need is the club finesse to make 7 (unless spades are foul). Shame that West led them so you have to take it on trick 1.

Finesse or not?

**Board 3**  
 North Deals  
 E-W Vul

♠ K J 6 5  
 ♥ 5 4  
 ♦ A K 5 3 2  
 ♣ A Q



♠ A 8 7 4 3 2  
 ♥ A K 3  
 ♦ 4  
 ♣ 6 5 4

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
	1 ♦	Pass	1 ♠
Pass	4 ♠	Pass	5 ♥
Pass	6 ♠	All pass	
Lead: ♣ 3			

The club finesse is 50%. Is there any alternative?

Yes! You can try to setup your fifth diamond to pitch the other club. Missing 7 diamonds, the odds of a 4-3 split are better than 50%. Go with the odds and don't take the finesse at trick 1.

**Board 3**  
 North Deals  
 E-W Vul

♠ K J 6 5  
 ♥ 5 4  
 ♦ A K 5 3 2  
 ♣ A Q

♠ —  
 ♥ Q 10 7 6  
 ♦ Q 10 8 6  
 ♣ J 9 8 3 2



♠ Q 10 9  
 ♥ J 9 8 2  
 ♦ J 9 7  
 ♣ K 10 7

♠ A 8 7 4 3 2  
 ♥ A K 3  
 ♦ 4  
 ♣ 6 5 4

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>	
	1 ♦	Pass	1 ♠	
Pass	4 ♠	Pass	5 ♥	
Pass	6 ♠	All pass		
<i>Trick</i>	<i>Lead</i>	<i>2nd</i>	<i>3rd</i>	<i>4th</i>
1. W	♣ 3	<u>A</u>	7	6
2. N	♠ 5	9	<u>A</u>	♣ 2
3. S	♦ 4	6	<u>A</u>	7
4. N	<u>♦ K</u>	9	♣ 4	8
5. N	♦ 2	J	<u>♠ 2</u>	10
6. S	♠ 3	♣ 8	<u>K</u>	10
7. N	♦ 3	-	-	-

**Board 4**  
 North Deals  
 E-W Vul

♠ A 9 8 2  
 ♥ A 6 5  
 ♦ 9 6 3  
 ♣ A 4 2



♠ K J 10 7 5  
 ♥ K 8  
 ♦ A 7 4  
 ♣ K 8 5

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
	1 ♣	2 ♥	2 ♠
Pass	3 ♠	Pass	4 ♠
All pass			
Lead: ♥ 7			

After the opening lead, South should stop and count their losers.

- ♠ = 0 (possibly 1)
- ♥ = 0
- ♦ = 2
- ♣ = 1

You have 9 spades, missing the ♠ Q. Should you finesse for the queen or play for the drop?

**Board 4**  
 North Deals  
 E-W Vul

♠ A 9 8 2  
 ♥ A 6 5  
 ♦ 9 6 3  
 ♣ A 4 2



♠ K J 10 7 5  
 ♥ K 8  
 ♦ A 7 4  
 ♣ K 8 5

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
	1 ♣	2 ♥	2 ♠
Pass	3 ♠	Pass	4 ♠
All pass			
Lead: ♥ 7			

The rule is "8 ever 9 never". However the odds strongly favor a person with a 6 card suit having a singleton or void. Go with the odds and finesse West for the ♠ Q.

**Board 4**  
 North Deals  
 E-W Vul

♠ Q 6 4	♠ A 9 8 2	♠ 3
♥ 7 2	♥ A 6 5	♥ Q J 10 9 4 3
♦ Q J 10 8	♦ 9 6 3	♦ K 5 2
♣ Q J 10 9	♣ A 4 2	♣ 7 6 3
	<div style="display: inline-block; background-color: #008000; color: white; padding: 5px; text-align: center; border: 1px solid black;">           N            W     E            S         </div>	
	♠ K J 10 7 5	
	♥ K 8	
	♦ A 7 4	
	♣ K 8 5	

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
	1 ♣	2 ♥	2 ♠
Pass	3 ♠	Pass	4 ♠

All pass

<i>Trick</i>	<i>Lead</i>	<i>2nd</i>	<i>3rd</i>	<i>4th</i>
1. W	♥ 7	5	9	<u>K</u>
2. S	<u>♠ K</u>	4	2	3
3. S	<u>♠ J</u>	6	8	♥ 3

**Board 5**

North Deals

N-S Vul

♠ A 10 5 3 2

♥ A Q 3

♦ A Q 3

♣ K Q



♠ K 7 6 4

♥ K J 7

♦ K J 7

♣ A J 6

7 ♠ by South

Lead: ♥ 10

After the opening lead, South should stop and count their losers.

♠ = possibly 2.

♥ = 0

♦ = 0

♣ = 0

Might as well have been in 7N. We have stoppers everywhere and the only potential losers are in spades. Oh well, at least we're in the grand. But we're missing the ♠ QJxx so even that doesn't seem good. If only partner had asked about the ♠ Q we could've been in a nice, safe 6N contract, but nooooooo!

Enough whining! Time to try and make the contract. We have the ♠T but not the ♠ 9. So we need to cash the ♠ K before the ♠ A so that we can preserve the only potential tenace.

**Board 5**  
 North Deals  
 N-S Vul

♠ A 10 5 3 2  
 ♥ A Q 3  
 ♦ A Q 3  
 ♣ K Q



♠ K 7 6 4  
 ♥ K J 7  
 ♦ K J 7  
 ♣ A J 6

7 ♠ by South

<i>Trick</i>	<i>Lead</i>	<i>2nd</i>	<i>3rd</i>	<i>4th</i>
1. W	♥ 10	<u>A</u>	5	7
2. N	♠ 2	J	<u>K</u>	8

We won the ♥ A in dummy to show off and then led a spade to the ♠ K. East helpfully played the ♠ J. Now what? Should we finesse West for the ♠ Q or play small to ♠ A to drop East's ♠ Q?

**Board 5**  
 North Deals  
 N-S Vul

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

♠ K 7 6 4
♥ K J 7
♦ K J 7
♣ A J 6

7 ♠ by South

<i>Trick</i>	<i>Lead</i>	<i>2nd</i>	<i>3rd</i>	<i>4th</i>
1. W	♥ 10	<u>A</u>	5	7
2. N	♠ 2	J	<u>K</u>	8
3. S	♠ 4	9	<u>10</u>	♣ 2

This is where the restricted choice principle comes into play. When East plays either the ♠ Q or the ♠ J assume that their partner has the other honor and play for the finesse.