



## Lesson 39 Examples

Some card combinations are quite dull:

♥A72

♥KQ6

With this holding we will make 3 tricks. No more and no less. We can cash our tricks in any order we please.

♥KJ2

♥A53

This time we cash the ace, then lead low to the jack, finessing against the queen. We make 3 tricks 50% of the time, when West has ♥Q.

### Percentage Plays

a) ♠J10965

♠AQ7432

Lead ♠J from dummy. If East plays ♠8 should we finesse or play ♠A, hoping the king drops? We are missing just 2 cards. They will divide evenly, **a 1-1 break**, 52% of the time. One player will hold both cards, **a 2-0 break**, 48% of the time. So we *play for the drop*.

b) ♠Q1096

♠AJ872

This time lead ♠Q from dummy. If East follows with any low card, (♠5, 4 or 3) - **finesse**. If ♠Q wins continue with ♠10, and run that unless East plays ♠K. The difference is in the number of cards we hold. In a) we have 11 cards, here only 9. The king is very unlikely to drop

c) ♠J1062

♠AK943

Start by cashing the ace in case the queen is singleton. When the queen does not drop and both East and West play low there are 2 missing cards ♠Qx. Play ♠K next, relying on the 2-2 break.

d) ♠A543

♠KJ76

This time we have 8 cards, missing the queen and ten. Lead to ♠A, then back towards ♠KJ7. If nothing interesting happens finesse the jack ***Eight ever, nine never*** (finesse)

### 'Best' Plays

a) ♠J972

♠-

♠K103

♠AQ8654

Lead ♠J from dummy, run it if East plays low. *NB: it is wrong to play low to ♠Q with 10 cards.* If East has ♠K10x the ♠Q scores but East's K10 must make a trick later. If East covers ♠J and West shows out you have a **marked finesse** against ♠10.

b) ♠Q876

♠A5432

This time leading the queen is silly – it is a 'Chinese finesse'. Cash the ace, then lead ***towards the unsupported honour***, ♠Q

c) ♣J10

♣AK96

Here we cannot afford to cash the ace before we finesse. If East has ♣Q873 we must run the jack on the first round.

d) ♣43

♣AKJ1072

We must finesse on the first round to pick up ♣Qxxx in East. Laying down ♣A would drop a singleton queen, but a small singleton is four times as likely.

e) ♣J43

♣AK72

Cash the ace than ***lead towards the unsupported honour***, the jack.

f) ♣J4

♣AK72

Here we cannot afford to cash the ace first – if you lead towards a singleton honour the queen is bound to win!



## Lesson 39 Examples

### 'Sure Trick' Plays

- a) ♦ Q1053      With this combination you can make 5 tricks no matter how the cards are divided.  
      ♦ AK942      **When the missing cards are Jxxx** start with a high card from the hand with 2 top honours (here ♦ A). If everybody follows you continue to play top cards, but if anybody shows out you have a **marked finesse** against his partner's remaining Jxx.

### Combination finesses

- a) ♥ AJ10  
      ♥ 543

Start by playing low to ♥10. If West has ♥KQ he must **split his honours** or you make 2 tricks at once. If West plays low and East wins ♥K or ♥Q lead low to ♥J later, making 2 tricks unless East has ♥KQ. (A 75% chance)

- b) ♥ AJ9  
      ♥ 543

This time play low to ♥9. If East has ♥10 you make just 1 trick. If West has ♥10 and East wins ♥K or ♥Q you can lead low to ♥J making 2 tricks if West has ♥K10x or ♥Q10x.

- c) ♥ AJ6  
      ♥ 543

The only hope of 2 tricks is that West has ♥KQ - a 25% shot. Still worth a try!

- d) ♥ KQ10  
      ♥ 543

Start by playing low to ♥K. If East wins ♥A finesse ♥10 next time. If ♥K wins play low to ♥Q. (Note that East gives you a nasty guess by refusing to take his ace on the first round)

- e) ♥ K109  
      ♥ 543

Low to ♥9 will probably lose to ♥Q or ♥J. Later try low to ♥10 - you win a trick whenever West has ♥Q or ♥J. It does not matter who has ♥A



## Lesson 39 Examples

### Some Real Hands where Logic is More Important than Rules.

None Vul	♠K93		
Dealer East	♥Q873		
	♦AQ42		
	♣94		
♠8		N	♠Q105
♥1092		W E	♥AJ64
♦107653			♦KJ9
♣AQ52		S	♣J107
	♠AJ7642		
	♥K5		
	♦8		
	♣K863		

NS Vul	♠10		
Dealer West	♥AJ96		
	♦KQ54		
	♣KQ52		
♠AQJ8654		N	♠73
♥4		W E	♥Q73
♦J83			♦A962
♣93		S	♣A1074
	♠K92		
	♥K10852		
	♦107		
	♣J86		

West	North	East	South
-	-	1NT	2♠
Pass	3♠	Pass	4♠

West	North	East	South
3♠	Dble	Pass	4♥
Pass	Pass	Pass	

West leads ♥10. East wins ♥A and returns ♣J to ♣K and ♣A. West cashes ♣Q and switches to a diamond. You have 22 HCP between the hands, and West has shown 6 so far, leaving 12 outstanding. East opened 1NT, 12-14 HCP. **He must hold ♠Q**, so ignore the percentage play and finesse.

West leads ♣9 to East's ace. East cashes ♦A and returns ♠7 to ♠J. South has lost 3 tricks and must pick up the trump suit for no losers. West has shown 7 spades in the bidding and has not been able to ruff anything. He is very likely to hold a singleton heart, so you should finesse.

### A Safety Play

♠432			
♥853			
♦AKQ654			
♣5			
	N		
	W E		
	S		
♠AK5			
♥AKQ			
♦32			
♣AK743			

South plays in 6NT. He can count 10 Sure Tricks: 2 spades, 3 hearts, 3 diamonds and 2 clubs. If diamonds break 3-2 he will make 3 extra diamond tricks, 13 tricks in all. But if either defender has 4 diamonds (which happens 28% of the time) declarer will go down in his slam if he plays diamonds 'from the top', laying down ♦AKQ. He makes no length tricks in diamonds, and no more than the 10 tricks he started with. A good player guards against such unlucky breaks. He plays **low from both hands** on the first round of diamonds, conceding an 'unnecessary' trick to guard against a bad break. Later he plays ♦AKQ and makes 2 length tricks unless the suit breaks 5-0. (Note that our expert can afford to lose the lead because he has all the other suits double stopped. Safety plays are a luxury - you should not make them if losing the lead means you will go down!)