

	West	East
1.	A-Q	—
2.	A	Q
3.	Q	A
4.	—	A-Q

If West has both honors, you will win two tricks; only one chance in four.

If West has one honor, you will win one trick; two chances in four.

If West has neither honor, you will win no tricks; one chance in four.

Note that you will win *at least* one trick in three cases out of four; the odds are 3-to-1 in your favor.

#9	North A K 10
	South 9 5 4

If West has both the queen and jack, you can win three tricks by leading low from your hand and finessing the ten—a double finesse. Since you must find two cards onside, you have only one chance in four; the odds are 3-to-1 against you.

#10	North A 10 2
	South Q 7 5

Your goal is to win two tricks. The best chance is to lead low from dummy to your queen. If West captures the queen with the king, you should eventually lead low from your hand and finesse the ten. Unless West has the king and East the jack, you will win two tricks.

#11	North A J 9
	South 5 4 2

The best play to win two tricks is to lead low from your hand and finesse the nine—a “triple finesse.” If East wins with the king or queen, you will next lead low from your hand and finesse the jack. If West has the king-ten, queen-ten, or king-queen-ten, you will win two tricks. The odds are against you; but the chances are much better than a first-round finesse of the jack, which would succeed only if West had the king and queen.

Lead Toward Honor Cards

#12	North Q 4 3 2
	South A 10 9 8

The best play to win three tricks is to take repeated finesses through East. Lead dummy's two to your ten (or nine or eight). Assuming West wins with the jack, you should eventually lead the queen to finesse through East again. You will succeed if East has either the king or jack (or both), 3-to-1 odds in your favor.

Note: With fewer cards between the two hands, you should still finesse twice through East. However, with *nine* total cards, the best play is to cash the ace first, and then lead toward the queen.

#1 North
Q 7 *EXERCISE I*

South
A 4 3

Lead a low card from your hand toward the queen. If West has the king, the queen will win a trick; a 50-50 chance.

#2 North
Q J 10

South
A 3 2

Lead the queen, jack, or ten intending to finesse through East for the king. If East has the king, you will win three tricks whether or not he covers your honor-card lead.

#3 North
Q J 6

South
A 7 4 2

Your goal is to win three tricks. The correct play is to lead low from your hand toward the queen and jack; if you are allowed to win the first trick with the queen, return to your hand with a different suit and lead another low card toward the jack. If West has the king, you will win three tricks no matter how the suit divides; if East captures your queen with the king, you will need a 3-3 split.

This is a far better play than *leading* the queen or jack. East can cover if he has the king, or the finesse will lose if West has the king, so your only chance for three tricks is that the suit divides 3-3. When you are contemplating leading an honor card to take a finesse, ask yourself: What will I have left if the honor is covered? If you don't like the answer, don't lead the honor card.

#4 North
J 6 5

South
A Q 10 3

The best chance to win four tricks is to lead a *low* card from dummy and, assuming East plays low, finesse the ten (or queen). If the finesse succeeds, return to dummy and lead a second *low* card intending to finesse the queen. It is *wrong* to lead the jack as it will cost you a trick if East has a singleton or doubleton king; he will cover your jack and limit you to three tricks. Leading low cards from dummy may gain a trick and cannot cost an extra trick no matter how the suit divides.

If you held A Q 10 9, it would be safe to lead the jack; if East covers with the king, you have the queen, ten, and *nine* left to win the rest of the tricks.

The correct way to play a suit combination depends on how many tricks you need. For example, how would you play the next combination to win four tricks? How would you play if you need only three tricks?

#5 North
A Q 6 3

South
J 5 4 2

The only chance to win four tricks is to find West with a doubleton king. So lead low from your hand and finesse the queen. If the queen wins, cash the ace and hope for the king to drop. Note that *leading the jack* is a hopeless play; West would cover with the king and there would be no chance for four tricks.

If your goal is to win three tricks, your first play should be the *ace*, in case East has a singleton king. You will always win three tricks if the suit divides 3-2, but cannot win more than two tricks if either defender has four to the king.

#6 North
A K 3 2

South
J 8

If your goal is to win three tricks, lead low from dummy toward the jack. You will win a trick with the jack if East has the queen.

#7 North
Q 10 5

South
K 7 4

If West has the jack, you can win two tricks by finessing the ten. However, your first play should be a low card from dummy as East may contribute the ace or jack and solve your problem. If East plays low when you lead from dummy, put up the king; whether your king wins this trick or West wins with the ace, you will be able to finesse the ten next time the suit is led.

#8 North
K J 2

South
7 6 5

Your first play should be to lead low from your hand to the jack. If East captures the jack with the queen, your next play should be to lead low from your hand to the king. This is the first illustration of a "double finesse." Several more will follow, so it is important that you know the odds. The ace and queen (or any two cards) can be divided four ways:

To Finesse, or to Play for the Drop

Sometimes you must decide whether to finesse for an honor, or to play for it to drop. The combined length of the suit enters the picture.

For example:

1	North A Q 10 5
	South K 2

Your goal here is to win four tricks and, after cashing the king, the question is whether to finesse the ten or play the ace-queen and hope the jack drops. The percentage play is to finesse the ten. Since the opponents began with seven cards in the suit, the 50-50 chance that the finesse will work is better than the hope that the defender with fewer than four cards has the jack.

2	North A Q 10 4
	South K 7 3

You cash the ace and king and the jack does not fall. Then you lead toward dummy's queen-ten and West follows with a low card. Since the opponents began with only six cards, the odds are slightly in favor that East has the jack; so playing the queen offers a better chance than the finesse.

3	North A 10 9 8
	South K J 5 2

You have two ways to finesse for the queen and must guess which defender has it, but your first play should be to cash the ace or king, in case the queen is singleton. Assuming the queen does not drop, lead toward the remaining honor (king or ace) with the intention of finessing if second hand follows suit with a low card. When there are five cards missing, the odds are strongly in favor of finessing, rather than cashing the ace-king and hoping the queen drops.

4	North K J 4
	South A 10 8 5 2

This may appear to be another two-way finesse, but the odds favor playing East for the queen because you can run the suit without losing a trick even if he has four to the queen. First cash the king and then lead the jack, intending to finesse. If East covers the jack with the queen, win with the ace. Then if West shows out, you will return to dummy in a different suit and finesse the eight.

Note that if your first play is the ace, you cannot pick up the suit if West started with four to the queen.

5

North
A K J 10 7 5

South
4 2

Again you are missing five cards including the queen and should finesse, but this time you should not cash the ace or king before you finesse, or else you will be able to finesse only once. If West has Q x x x you will have to finesse twice to pick up the suit, and this holding is much more likely than finding East with a singleton queen.

6

North
A K J 10 7 5

South
6 3 2

Your first play is to cash the ace (or king) in case the queen drops or East shows out. If both players follow with low cards, cash the king and hope that the queen will drop. Holding nine cards, the odds slightly favor playing to drop an outstanding queen.

7

North
A Q J 10 9

South
8 6 5 4 2

Suppose you lead a low card from your hand and West follows with a low card. You can avoid losing a trick by going up with the ace if East has a singleton king, or by finessing if East has a singleton spot card or a void suit. With ten cards in the combined hands, there are more combinations where the finesse will succeed; so the odds are substantially in favor of finessing.

8

North
A Q J 10 9

South
8 7 5 4 3 2

Once again you lead low from your hand, and West follows with the missing low card. You can avoid losing a trick by playing the ace if East has the king, or by finessing if he is

void in the suit. It is almost a toss-up, but with eleven cards in the suit the odds slightly favor going up with the ace; two cards will divide 1-1 52 percent of the time and 2-0 48 percent of the time.

Since this is an easy one to understand, here is an explanation of the way the odds are figured. After West follows suit with the low card, he has 12 unknown cards left in his hand while East has 13. So there are 12 chances out of 25 (which equals 48 percent) that West has the king and 13 chances out of 25 (which equals 52 percent) that East has the king. These odds assume there is nothing revealing about the enemy distribution from the bidding or earlier plays in other suits.

9

North
A J 9 5 4

South
Q 7 6 3 2

As in illustration 21, you are missing three cards including the king, and the percentage play is to finesse. However, your first play should be to lead the queen to guard against West having K 10 8. If your first play were low to the jack, West would have a sure trick if his remaining cards were the king-ten. Here is a rare case where leading an unsupported honor may gain a trick and cannot lose.