

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

Finessing with Linda

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

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
		1 ♣	Pass
1 ♠	Pass	1 NT	Pass
4 NT	Pass	6 NT	All pass

**Auction Commentary:** When opener rebids 1 NT, they've described the hand as 12-14 HCP balanced, denying a ♠ fit. When a player limits their hand, they are never "in charge" of the auction. West has to take charge, and uses "Quantitative 4 NT." This bid asks if East had the low end or the high end of the point range. With 12 HCP, pass the invitation, and **with 14, bid 6 NT!**

**Opening Lead:** Q♦ (From Q-J-9 -- which is ALMOST Q-J-10! Treat Q-J-9 as sequence and lead the top of your sequence!)

**Planning the Play:** In NT, Declarer must count their winners. There are 11 top tricks, assuming the ♣ suit behaves. The only way to make 12 tricks is to play a small ♠ toward the Q♠, and then play the A♠ in hopes for K♠ doubleton on the left. Choosing instead to lay the J♠ on the table will do no good. When South covers your J♠ with the K♠, what you've now done is to promote the 10♠, which you do not own. Never lead with the card you want to take the trick, unless you're okay with that card losing... and the only way you'd be okay losing it is if you owned the card below it! When you don't have both the J♠ and 10♠, **you should not lead with the J♠**. In this case, you want the Q♠ to win, then you want the K♠ to drop under the A♠. If it does, you will have promoted your J♠.

If the K♠ doesn't drop, then nobody in the room can make 6 NT. And that's okay, too, because everyone going down one is an average score :)

One final aside: Look at the Club suit . In case the clubs divide 4/1, there is only one way to play the suit. The A-10♣ creates a finesse of the J♣ by playing the two top honors first. If LHO has 4 clubs, you can pick up the suit and score all 4 tricks. If RHO has 4 clubs missing the J♣ and the 9♣, you cannot make 4 club tricks.

**Board 11**  
 South Deals  
 None Vul

**Double Finesse**

♠ Q 7 6 ♥ K 7 2 ♦ A K 6 3 ♣ 9 7 3		<b>Double Finesse</b> ♠ A 10 3 ♥ 10 3 ♦ Q 7 4 2 ♣ K 8 5 2	♠ J 5 4 ♥ Q 8 5 ♦ J 9 5 ♣ Q J 10 6								
♠ K 9 8 2 ♥ A J 9 6 4 ♦ 10 8 ♣ A 4	<table style="width: 100%; border: none;"> <tr> <td style="width: 25%;"><i>West</i></td> <td style="width: 25%;"><i>North</i></td> <td style="width: 25%;"><i>East</i></td> <td style="width: 25%;"><i>South</i></td> </tr> <tr> <td>Pass</td> <td>1 NT</td> <td>All pass</td> <td>1 ♥</td> </tr> </table>	<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>	Pass	1 NT	All pass	1 ♥		
<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>								
Pass	1 NT	All pass	1 ♥								

**Auction Commentary:** Opener passes responder's 1 NT, holding a minimum opening hand and knowing there is no ♥ fit, and responder doesn't hold 4 ♠s, either. Opener expects responder to have the minors.

*IMPORTANT: When responder denies holding 4 pieces in the ♠ suit, opener cannot rebid ♠s! That sequence is called a "reverse," (when you bid a higher-ranking suit at a higher level), and it shows 17+ points! South shouldn't reverse here with this minimum.*

**Opening Lead:** Q♣ - top of the sequence of honors

**Planning the Play:** In NT, Declarer must count their winners: 2 ♠s, 1 ♥, and 2 ♣s. The clear answer to making this contract lies in the ♥ suit -- and the Double Finesse of this suit will help. When you are missing 2 honors, play them to be split between the two defenders' hands -- it's what statistically happens the majority of the time! Play the 10♥, and watch the K♥ win on your right. Next you will finesse to either the 9♥ or the J♥ - (they are the same value, since you've already played the 10♥). Then playing the A♥ will drop the Q♥, and the rest of the hearts are yours.

The fruits of your labor: 2 ♠ tricks, 4 ♥ tricks, and 2 ♣ tricks - making 2 NT (an overtrick). Well done!

**Board 12**  
West Deals  
N-S Vul

Finessing with Linda

	♠ K 3 2							
	♥ A 10 8 7 5							
	♦ 8 3							
	♣ Q 8 2							
♠ A Q 6	<table border="1" style="border-collapse: collapse; width: 40px; height: 40px; margin: auto;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td style="background-color: #008000; color: white; text-align: center;">S</td><td style="text-align: center;">E</td></tr> </table>		N		W	S	E	♠ J 4
	N							
W	S	E						
♥ K J 2		♥ 6 4 3						
♦ A Q 4		♦ K 7 2						
♣ K J 6 3		♣ A 10 9 7 4						
	♠ 10 9 8 7 5							
	♥ Q 9							
	♦ J 10 9 6 5							
	♣ 5							
<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>					
2 NT	Pass	3 NT	All pass					

**Auction Commentary:** 2 NT is a very specific opening bid: 20 or 21 HCP, balanced. East does the math, and with 8 HCP, even considering the 5-card ♣ suit, slam isn't likely. 3 NT it is!

**Opening Lead:** 7 ♥, 4th best. (Everyone at the table now applies the Rule of 11, to find that there are 4 ♥s higher than the 7 ♥ in the East, South and West hands combined. Since Dummy has no ♥s higher than the 7 ♥, it means there are 4 between South and West.)

*Rule of 11:* If the opening lead is exactly the 4th card down from the suit led, take the "spot" of that card, subtract it from the number 11, and the remainder equals the number of cards higher than that "spot" in the OTHER three hands combined. Here, the "spot" led was 7, so 11-7 = 4.

**Planning the Play:** Before Declarer plays a card to trick one, they must realize who is the Dangerous Opponent -- the one who, if they get the lead, can cause the contract to fail. This ♥ suit has a dangerous opponent: NOT the one who holds the long ♥ suit -- it is the one who can lead THROUGH Declarer's ♥ suit into the waiting catcher's mitt of the North hand! Declarer plans to win the first trick. Then analyzing: if RHO (South) gains the lead, and they play the 9♥, the J♥ will cover but the A♥ wins and there go the rest of the ♥ tricks. Declarer can't make the contract. BUT if LHO is on lead, no matter which ♥ they play, Declarer's J♥ is safe. If North plays the A♥, the J♥ is now set up. If LHO plays a small ♥, away from the A♥, Declarer's J♥ will win. Do not take a spade finesse if they continue hearts. Be happy to make the contract. Greed does not pay!

When you have a choice of which opponent's hand you're going to finesse for the missing Q♣, this analysis must be made. If you lose the finesse, you don't want to lose it into the South hand!

Now a Safety Play: Don't rely on a 2/2 ♣ split. Lay the A♣ on the table in case the Q♣ is a singleton. Then finesse toward the J♣. Yes, the finesse will lose into the North hand. But now the North hand can't hurt you in ♥s! You will win 1 ♠ trick, 1 ♥ trick, 3 ♦ tricks and 4 ♣s. And if North comes back a ♥ or a ♠, you'll get a "free finesse," and you will make an overtrick!