

**December 12 – Finesse by leading TOWARD an honor North is Declarer in 3 Heart Contract North is Dealer**

	North	
	QJ2	
	K9853	
	T9	
	AQ4	
West		East
T5		9763
AJT		Q
Q8762		AK43
J97		T852
	SOUTH	
	AK84	
	7642	
	J5	
	K63	

Losers are 2 diamonds and 2 or 3 hearts depending on the lay of the land. Expect a 3/1 split. You must LEAD toward the KING of hearts from Dummy in order to be successful.

**Repeated Finesse by leading TOWARD the Honors Dealer is East, Declarer is East Contract is 4 spades**

	NORTH	
	K97	
	93	
	A8643	
	QJ9	
WEST		EAST
6532		AQJT4
AK5		QJ74
K7		52
7543		A6
	SOUTH	

8, T862, QJT9, KT82

REPEATED finesse of King in North Hand, Diamond ACE and KING provide way to board to finesse

Dummy: AQ	K3	K3	432	A43	A43	A43
Declarer: 62	62	Q62	KQ6	Q62	Q6	J65

First example One winner unless K is in hand INFRONT of the AQ

Second 2 losers, UNLESS Ace is in hand INFRONT of the Kx

Third 2 losers, UNLESS ACE is in hand INFRONT of the KQx Requires repeated Finesse unless ACE is played first time

Fourth 2 losers UNLESS K is INFRONT of the Qxx

Fifth Similar to previous example; IF The KING is in front of Qx, you can get two tricks in this suit.

Sixth 2 losers UNLESS LHO leads the King from KING/QUEEN. Your ace captures the KING and you can play a low card from your hand towards the Jx later.