Finesse is an attempt to win a trick, or develop a subsequent trick in the same suit, with a card that is not the highest in its suit by leading through an opponent who has a higher card. If the leading side also has the highest card in the suit, it is a primary finesse, which is generally assumed by default. If the leading side does not have the highest card, it is a secondary finesse.

1. Primary finesse

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♠ 2</td>
<td>9</td>
<td>Q!</td>
<td></td>
</tr>
</tbody>
</table>

If you think West has ♠ A play ♠ J first then ♠ K.

2. Secondary finesse

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♠ 2</td>
<td>10</td>
<td>K!</td>
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</tr>
</tbody>
</table>

If you think West has ♠ A play ♠ J first then ♠ K.

3. Double finesse

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead</th>
<th>2nd</th>
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<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♠ 2</td>
<td>8</td>
<td>9!</td>
<td>6</td>
</tr>
<tr>
<td>2. N</td>
<td>♥ 2</td>
<td>4</td>
<td>A</td>
<td>3</td>
</tr>
<tr>
<td>3. S</td>
<td>♠ 3</td>
<td>10</td>
<td>J</td>
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</tbody>
</table>

4. Secondary double finesse

<table>
<thead>
<tr>
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<th>Lead</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♠ 2</td>
<td>10</td>
<td>0</td>
<td>J</td>
</tr>
<tr>
<td>2. N</td>
<td>♥ 2</td>
<td>5</td>
<td>K</td>
<td>6</td>
</tr>
<tr>
<td>3. S</td>
<td>♠ 3</td>
<td>7</td>
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5. Preparatory double finesse

<table>
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</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♠ J</td>
<td>Q</td>
<td>A</td>
<td>4</td>
</tr>
<tr>
<td>2. N</td>
<td>♠ 2</td>
<td>5</td>
<td>K</td>
<td>6</td>
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<tr>
<td>3. S</td>
<td>♠ 3</td>
<td>7</td>
<td>8</td>
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</table>

If you think West has ♠ A play ♠ J first then ♠ K.
6. Secondary preparatory double finesse

<table>
<thead>
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<th>Trick</th>
<th>Lead</th>
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<th>4th</th>
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</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♠ 10</td>
<td>J K A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. E</td>
<td>♥ K A</td>
<td>3 4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. S</td>
<td>♠ Q 5</td>
<td>3 4</td>
<td>♥ 3</td>
<td></td>
</tr>
<tr>
<td>4. S</td>
<td>♠ 2 6</td>
<td>7</td>
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</table>

Also works if West has A-J-x-x.

7. Repeat finesse

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♠ Q 5</td>
<td>2 7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. S</td>
<td>♠ J</td>
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</tr>
</tbody>
</table>

8. Secondary repeat finesse

<table>
<thead>
<tr>
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<th>Lead</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♥ J 6</td>
<td>2! A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. E</td>
<td>♥ 2 A</td>
<td>7 3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. S</td>
<td>♠ 10</td>
<td></td>
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</table>

9. Entry retention finesse

<table>
<thead>
<tr>
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<th>Lead</th>
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<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♠ 9 6</td>
<td>3 4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. S</td>
<td>♠ Q 7 10 5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. S</td>
<td>♠ 2 8 J</td>
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<td></td>
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</table>

10. Secondary entry retention finesse

<table>
<thead>
<tr>
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<th>Lead</th>
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<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♠ Q 9 2</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>2. N</td>
<td>♥ 2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. S</td>
<td>♠ J 8 3</td>
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11. Delayed repeat finesse

<table>
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<th>4th</th>
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</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♠ A Q 7</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. N</td>
<td>♥ 2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. S</td>
<td>♠ K 7 6</td>
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</tbody>
</table>

Finesse 3 by Richard Pavlicek

Finesse 4 by Richard Pavlicek
12. Secondary delayed repeat finesse NT

Trick  Lead  2nd  3rd  4th
1. S  ♠ 2  5  10!  6
2. N  ♥ 2  3  A  ♠ 8  ♠ Q 9 8 5
3. S  ♠ 3  9  J

♣ K J 10  NT
♥ 2  win 3

13. Combined finesse NT

Trick  Lead  2nd  3rd  4th
1. S  ♠ 2  7  10!  Q
2. E  ♥ 3  ♠ 3  A  2  ♠ K 8 7
3. W  ♠ 8  J!

♣ A J 10  NT
♥ 2  win 2

14. Secondary combined finesse NT

Trick  Lead  2nd  3rd  4th
1. S  ♠ 2  7  9!  J
2. E  ♥ 3  ♠ 3  A  2  ♠ Q 8 7
3. W  ♠ 8  10!  A

♣ K 10 9  NT
♥ 2  win 1

15. Two-way finesse NT

Trick  Lead  2nd  3rd  4th
1. S  ♠ 3  7

♣ A 10 2  NT
♥ A  win 4

16. Secondary two-way finesse NT

Trick  Lead  2nd  3rd  4th
1. S  ♠ 3  7

♣ Q 9 2  NT
♥ A  win 3

17. Backward finesse NT

Trick  Lead  2nd  3rd  4th
1. S  ♠ J!  Q  K  7
2. N  ♥ A  3  ♠ 4  2
3. N  ♠ 2  8  9

♠ K 3 2  NT
♥ A  win 4

Most common on defense with ♠ Q or ♠ 10 in view.
### Finesse 7

**18. Secondary backward finesse**

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead 2nd 3rd 4th</th>
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</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♠ J Q 5</td>
</tr>
<tr>
<td>2. N</td>
<td>♠ 3 6 8</td>
</tr>
</tbody>
</table>

Most common on defense with ♠ J or ♠ 9 in view.

*by Richard Pavlicek*

### Finesse 8

**19. Surround attack finesse**

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead 2nd 3rd 4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♠ Q K</td>
</tr>
</tbody>
</table>

Most common on defense with ♠ K or ♠ J in view.

*by Richard Pavlicek*

**20. Secondary surround attack finesse**

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead 2nd 3rd 4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♠ J Q</td>
</tr>
</tbody>
</table>

Most common on defense with ♠ Q or ♠ 10 in view.

*by Richard Pavlicek*

**21. Tertiary surround attack finesse**

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead 2nd 3rd 4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♠ J Q</td>
</tr>
</tbody>
</table>

Most common on defense with ♠ J or ♠ 9 in view.

*by Richard Pavlicek*

**22. Squash finesse**

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead 2nd 3rd 4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♠ J K A Q</td>
</tr>
</tbody>
</table>

*by Richard Pavlicek*

**23. Secondary squash finesse**

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead 2nd 3rd 4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♠ J K Q</td>
</tr>
</tbody>
</table>

*by Richard Pavlicek*
### 24. Double squash finesse

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♥ 10</td>
<td>K</td>
<td>A</td>
<td>7</td>
</tr>
<tr>
<td>2. N</td>
<td>♥ 2</td>
<td>Q</td>
<td>A</td>
<td>4</td>
</tr>
<tr>
<td>3. S</td>
<td>♥ 9!</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- ♥ A Q 6 NT win 4
- ♦ 2
- ♦ —
- ♦ —
- ♠ —

- ♥ K J 5 4
- ♦ —
- ♦ —
- ♢ —
- ♣ —

2. North

- ♥ 10 9 2
- ♦ A
- ♦ —
- ♣ —
- South leads

South leads

**Appropriate only if East is marked for the ace.**

### 25. Secondary double squash finesse

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♥ J</td>
<td>A</td>
<td>5</td>
<td>8</td>
</tr>
<tr>
<td>2. W</td>
<td>♥ 5</td>
<td>2</td>
<td>J</td>
<td>A</td>
</tr>
<tr>
<td>3. S</td>
<td>♥ 10!</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- ♠ K 7 6 5 NT win 4
- ♥ 2
- ♦ —
- ♦ —
- ♣ —

- ♦ 9 8
- ♦ K Q J
- ♦ —
- ♢ —
- ♣ —

- ♥ J 10 3 2
- ♦ A
- ♦ —
- ♣ —
- South leads

South leads

### 26. Deep finesse

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
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</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♥ 2</td>
<td>8</td>
<td>9!</td>
<td>K</td>
</tr>
</tbody>
</table>

- ♥ A Q 9 NT win 2
- ♥ 2
- ♦ —
- ♦ —
- ♣ —

- ♠ J 10 8
- ♥ A
- ♦ —
- ♣ —
- South leads

### 27. Secondary deep finesse

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♥ 2</td>
<td>7</td>
<td>8!</td>
<td>Q</td>
</tr>
</tbody>
</table>

- ♥ 10 9 7
- ♦ 3
- ♦ —
- ♣ —
- ♠ —

- ♥ 5 4 3 2
- ♦ —
- ♦ —
- ♣ —
- South leads

**Appropriate only if East is marked for the ace.**

### 28. Intrafinesse

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♥ 2</td>
<td>6</td>
<td>8!</td>
<td>10</td>
</tr>
<tr>
<td>2. E</td>
<td>♥ 3</td>
<td>2</td>
<td>Q</td>
<td>A</td>
</tr>
<tr>
<td>3. N</td>
<td>♥ Q!</td>
<td>K</td>
<td>A</td>
<td>J</td>
</tr>
</tbody>
</table>

- ♥ Q 8 3 NT win 3
- ♦ A
- ♦ —
- ♣ —
- ♠ —

- ♦ 9 2
- ♦ 2
- ♦ —
- ♣ —
- South leads

South leads

### 29. Secondary intrafinesse

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead</th>
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<th>3rd</th>
<th>4th</th>
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</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♥ 2</td>
<td>4</td>
<td>7!</td>
<td>10</td>
</tr>
<tr>
<td>2. E</td>
<td>♥ 4</td>
<td>2</td>
<td>J</td>
<td>A</td>
</tr>
<tr>
<td>3. N</td>
<td>♥ K!</td>
<td>A</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td>4. E</td>
<td>♥ 6</td>
<td>8</td>
<td></td>
<td></td>
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</tbody>
</table>

- ♥ K 7 5 NT win 3
- ♥ A 3
- ♦ —
- ♣ —
- ♣ —

- ♥ 9 4
- ♦ K Q J
- ♦ —
- ♣ —
- ♠ —

- ♥ Q 8 3 2
- ♦ 2
- ♦ —
- ♣ —
- South leads

South leads

**Finesse by Richard Pavlicek**

**Finesse 9 by Richard Pavlicek**
30. Preparatory duck finesse

Trick  Lead  2nd  3rd  4th
1. S  ♣ 2  K  5! 6

♠ K Q 10
♥ —
♦ —
♣ —

♠ A J 5  NT
♥ —  win 2
♦ —
♣ —

♠ 8 7 6
N
W
S
E

31. Obligatory duck finesse

Trick  Lead  2nd  3rd  4th
1. S  ♣ 2 6  K  8
1. N  ♠ 4 9 3! A

♠ A 6  ♦ K Q
♥ —
♦ —
♣ —

♠ K 5 4  NT  ♦ 2  win 3
♥ —
♦ —
♣ —

♠ J 10 9 8
N
W
S
E

32. Entry retention combined finesse

Trick  Lead  2nd  3rd  4th
1. S  ♠ 2! 5 J!  K
2. W  ♠ 5 6  Q  9
3. S  ♠ 9! 6 8 4
4. S  ♠ 3 7 10

♠ 9 3 2  ♥ 5 3  ♦ 6 4 4  ♣ 9
❤ —
♦ —
♣ —

♠ A J 10 8  NT  ♦ 4  win 4
♥ —
♦ —
♣ —

♠ K 4
N
W
S
E

33. Unblock finesse

Trick  Lead  2nd  3rd  4th
1. S  ♠ 5  K  Q! 8
2. W  ♥ K A 3  ♦ 6
3. N  ♠ 4 9 10

♠ K 7  ♦ Q K Q
♥ —
♦ —
♣ —

♠ 9 8
N
W
S
E

34. Unblock combined finesse

Trick  Lead  2nd  3rd  4th
1. W  ♠ 5 3  K  J!
2. E  ♥ K A ♠ 6 2
3. S  ♠ 2 8 10!

♠ Q 9 8 6 5  ♦ K 7  ♣ Q K J
♥ —
♦ —
♣ —

♠ J 2  ♦ A 4 3
N
W
S
E

35. Unblock duck finesse

Trick  Lead  2nd  3rd  4th
1. W  ♠ 6 3  Q  9!
2. E  ♥ Q A 5 3
3. S  ♠ 10 K 4! 5
4. W  ♥ 6 4 9  K
5. S  ♠ 2 7 10!

♠ K J 7 6  ♦ 6 5  ♣ 9 2
♥ —
♦ —
♣ —

♠ Q 5  ♦ Q J 10 9
N
W
S
E

Finesse  11  by Richard Pavlicek

Finesse  12  by Richard Pavlicek
36. Preparatory unblock finesse

<table>
<thead>
<tr>
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<th>4th</th>
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<tbody>
<tr>
<td>1. S</td>
<td>♠ 10!</td>
<td>5</td>
<td>K</td>
<td>8</td>
</tr>
<tr>
<td>2. N</td>
<td>♠ 3</td>
<td>♥ J</td>
<td>A</td>
<td>6</td>
</tr>
<tr>
<td>3. S</td>
<td>♠ 2</td>
<td>7</td>
<td>9</td>
<td></td>
</tr>
</tbody>
</table>

♠ K Q 9 4 3 NT
♥ —      win 5
♦ —      bi
♣ —      

♠ A 10 2
♥ 3 2
♦ —      South
♣ —      leads

37. Entry retention unblock dual finesse

<table>
<thead>
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<th>Lead</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♠ Q!</td>
<td>3</td>
<td>J!</td>
<td>5</td>
</tr>
<tr>
<td>2. S</td>
<td>♠ 10</td>
<td>K</td>
<td>A</td>
<td>6</td>
</tr>
<tr>
<td>3. N</td>
<td>♠ 2</td>
<td>7</td>
<td>9</td>
<td>4</td>
</tr>
<tr>
<td>4. S</td>
<td>♥ 2</td>
<td>4</td>
<td>Q</td>
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</tbody>
</table>

♠ A J 2 NT
♥ A Q win 5
♦ —
♣ —

♠ Q 10 9
♥ 3 2
♦ —      South
♣ —      leads

38. Forced revelation double finesse

<table>
<thead>
<tr>
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<th>Lead</th>
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<th>3rd</th>
<th>4th</th>
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<tbody>
<tr>
<td>1. S</td>
<td>♠ K</td>
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<td>4</td>
<td>5</td>
</tr>
<tr>
<td>2. S</td>
<td>♠ 10!</td>
<td>Q</td>
<td>A</td>
<td>♥ 4</td>
</tr>
<tr>
<td>3. N</td>
<td>♥ 2</td>
<td>5</td>
<td>A</td>
<td>3</td>
</tr>
<tr>
<td>4. S</td>
<td>♠ 2</td>
<td>7</td>
<td>8</td>
<td></td>
</tr>
</tbody>
</table>

♠ A J 8 4 NT
♥ 2 win 5
♦ —      bi
♣ —

♠ K 10 3 2
♥ A
♦ —      South
♣ —      leads

39. High-risk finesse

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♠ 2</td>
<td>9</td>
<td>J!</td>
<td></td>
</tr>
</tbody>
</table>

♠ K J NT
♥ —      win 4
♦ 3 2
♣ —

♠ 8 7
♥ —
♦ 10 9
♣ —

If East has ♠ Q, South wins only 2 tricks.

40. Finesse refusal establishment

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♠ 3</td>
<td>8</td>
<td>A!</td>
<td>2</td>
</tr>
<tr>
<td>2. N</td>
<td>♠ Q</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

♠ A Q NT
♥ 3 2 win 3
♦ — auto bi
♣ —

♠ A Q
♥ 3 2
♦ 4
♣ —

♠ A 3 2
♥ —
♦ A
♣ — South

41. Finesse refusal entry

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. W</td>
<td>♠ 6</td>
<td>Q</td>
<td>3</td>
<td>A!</td>
</tr>
<tr>
<td>2. S</td>
<td>♥ A</td>
<td>2</td>
<td>J</td>
<td>3</td>
</tr>
<tr>
<td>3. S</td>
<td>♠ 2</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

♠ K J 9 NT
♥ K Q J win 5
♦ — auto bi
♣ —

♠ K 8 7 6
♥ 2
♦ 3
♣ —

♠ A 10 2
♥ A
♦ A
♣ — West

♠ A 2
♥ —
♦ —
♣ leads
Finesse 15 by Richard Pavlicek

42. Overtake entry finesse

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♠ K!</td>
<td>7</td>
<td>A!</td>
<td>♦ 2</td>
</tr>
<tr>
<td>2. N</td>
<td>♥ 3</td>
<td>6</td>
<td>Q</td>
<td>9</td>
</tr>
<tr>
<td>3. S</td>
<td>♠ 2</td>
<td>8</td>
<td>10</td>
<td>♦ 3</td>
</tr>
</tbody>
</table>

♠ A Q 10 NT
♥ 5 4 3 win 6
♦ — bi
♠ —

West can defeat, but ♠ Q hop is rare in practice.

43. Overtake gambit entry finesse

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♠ J</td>
<td>5</td>
<td>K!</td>
<td>8</td>
</tr>
<tr>
<td>2. N</td>
<td>♥ 2</td>
<td>9</td>
<td>Q</td>
<td>6</td>
</tr>
<tr>
<td>3. S</td>
<td>♠ Q</td>
<td>6</td>
<td>A!</td>
<td>9</td>
</tr>
<tr>
<td>4. N</td>
<td>♥ 3</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

♠ A K 2 NT
♥ 4 3 2 win 6
♦ — bi
♠ —

South leads

44. Finesse-assist duck

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. W</td>
<td>♠ J</td>
<td>3</td>
<td>6</td>
<td>2!</td>
</tr>
</tbody>
</table>

♠ Q 4 3 NT
♥ — auto bi
♦ —
♠ —

If North is dummy, play assumes West has ♠ 10.

45. Gambit entry finesse

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♠ 2</td>
<td>7?</td>
<td>J!</td>
<td>9</td>
</tr>
</tbody>
</table>

♠ Q 8 7 NT
♥ 4 3 2 win 5
♦ — not
♠ —

West leads

46. Winner retention anti one-suit squeeze

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. S</td>
<td>♠ 10</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

♠ A Q J 8 NT
♥ — win 4
♦ —
♠ —

West leads

47. Entry duck unblock finesse

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. W</td>
<td>♠ K</td>
<td>8!</td>
<td>3</td>
<td>10!</td>
</tr>
</tbody>
</table>

♠ A 9 8 NT
♥ 5 4 3 win 3
♦ — bi
♠ —

West leads
Finesse 17 by Richard Pavlicek

48. Forced entry unblock finesse

Trick  Lead  2nd  3rd  4th
1. W  ♠ K  8  3  J!

♠ K Q 7 6 5
♥ —
♦ —
♣ —

♠ 10 9 8  NT
♥ 4 3  win 3
♦ —
♣ —

West leads

49. Entry hop and unblock finesse

Trick  Lead  2nd  3rd  4th
1. W  ♠ J 6  J!  A  K!

♠ Q 8 7 6
♥ 4
♦ —
♣ —

♠ J 10 2  NT
♥ 3 2  win 3
♦ —  auto?
♣ —

West leads

50. Insurance finesse

Trick  Lead  2nd  3rd  4th
1. S  ♠ 2  4  10!  J

♠ 5 4
♥ K Q 9 8
♦ —
♣ —

♠ A K Q 10 9  NT
♥ 5  win 5
♦ —  auto bi
♣ —

Ensures 5 tricks at the cost of 1 if ♠ J fell.

51. Avoidance finesse

Trick  Lead  2nd  3rd  4th
1. S  ♠ 3  6  9!

♠ J 7 6
♥ 3
♦ A
♣ —

West leads

52. Cover anti finesse

Trick  Lead  2nd  3rd  4th
1. W  ♠ Q  K!

♠ Q 9 8
♥ —
♦ —
♣ —

West leads

53. Non-cover anti finesse

Trick  Lead  2nd  3rd  4th
1. W  ♠ Q  2!

♠ Q J 9
♥ —
♦ —
♣ —

West leads

Anti finesse
54. High cover anti finesse

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>W</td>
<td>♠️ 9?</td>
<td>K!</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>N</td>
<td>♥️ 5!</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

With exit North only needs South to have ♠️ 8.

55. Middle cover anti finesse

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>S</td>
<td>♠️ 8!</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Without exit North must hope South has ♠️ 8-7.

56. Repeat cover anti finesse

<table>
<thead>
<tr>
<th>Trick</th>
<th>Lead</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>E</td>
<td>♥️ 4</td>
<td>8</td>
<td>A</td>
<td>2</td>
</tr>
<tr>
<td>W</td>
<td>♠️ 9</td>
<td>J!</td>
<td>A</td>
<td>♥️ 9</td>
</tr>
<tr>
<td>E</td>
<td>♥️ 5</td>
<td>10</td>
<td>K</td>
<td>3</td>
</tr>
<tr>
<td>W</td>
<td>♠️ 6</td>
<td>7</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If West leads ♥️ K first, North must duck.
60. Entry denial hop anti finesse

If ♠ Q or ♦ J led, North must duck.

61. Finesse refusal anti establishment

Presumes dummy is West or East.

62. Duck to avail guess

Presumes dummy is West or East.

63. Cover to avail guess

Presumes dummy is West or East.

64. Duck to avail finesse

Presumes dummy is West or East.

65. Known card release to avail finesse

Presumes dummy is West or East.