Assumption: Your first thought was to finesse West for the King, by playing a low card from South and (assuming West did not play the King) play the Queen.

Missing cards are the KJ 10 5 3

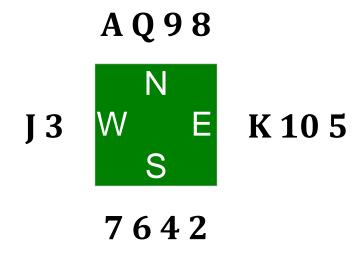


Better Odds: Play a low card from South and (assuming West did not play the King, Jack or Ten) play the 9 (or 8).

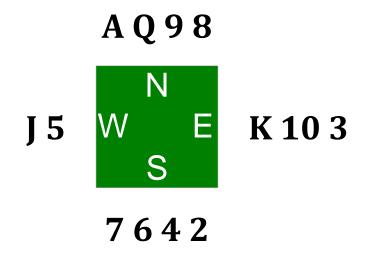
Missing cards are the KJ 10 5 3



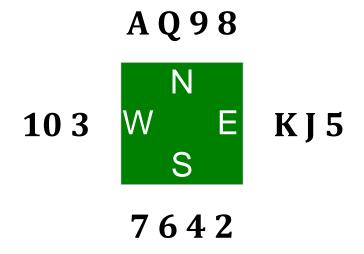
3/2 Trumps



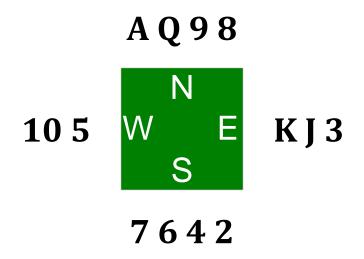
3/2 Trumps



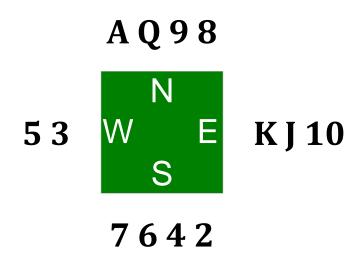
3/2 Trumps

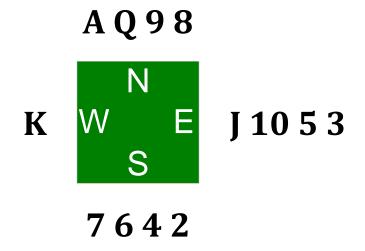


3/2 Trumps

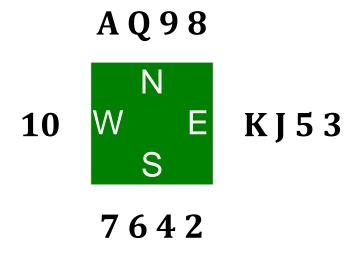


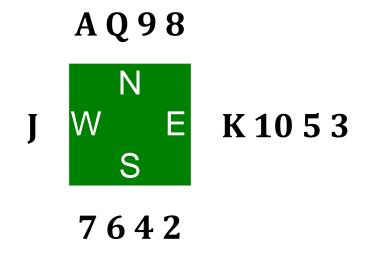
3/2 Trumps



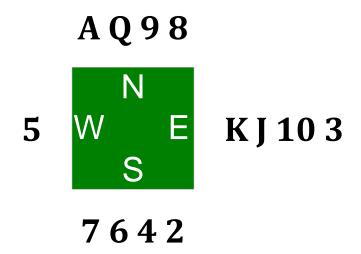


4/1 Trumps

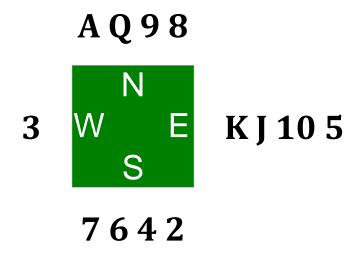




4/1 Trumps

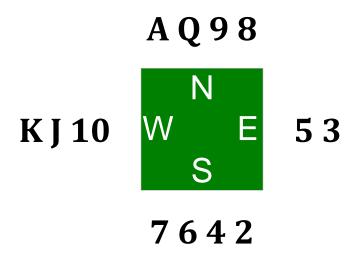


Some instances, it does not matter what you play. You will always lose at least two tricks.

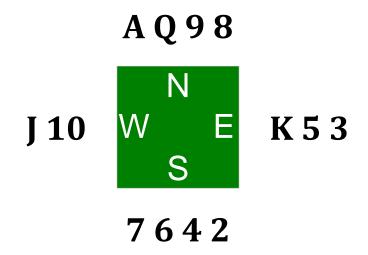


Some instances, it does not matter what you planned. You will always lose ONLY one trick.

Planning to Finesse for King or 9(8)- Win 3/2 Trumps



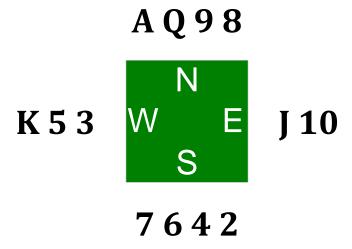
Planning to Finesse for King or 9(8)- Win 3/2 Trumps

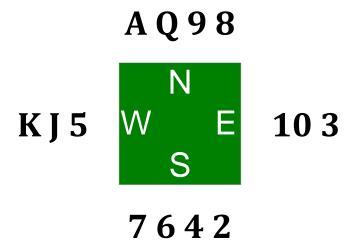


SO WHEN DOES IT MATTER?WHEN DO YOU *LOSE TWO* TRICKS INSTEAD OF *WINNING THREE* TRICKS?

Finesse for the 9(8) Lose 3/2 Trumps

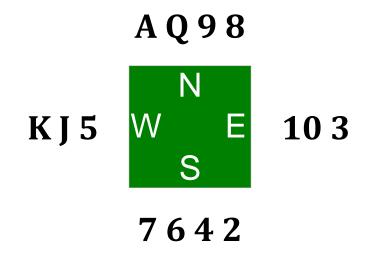
Finesse for the King - Win 3/2 Trumps

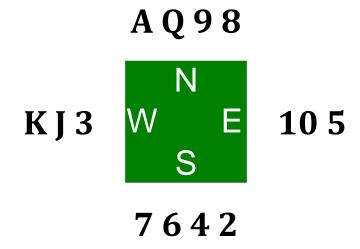




FINESSE FOR KING - WIN

3/2 Trumps





FINESSE FOR KING - WIN

3/2 Trumps

AQ98

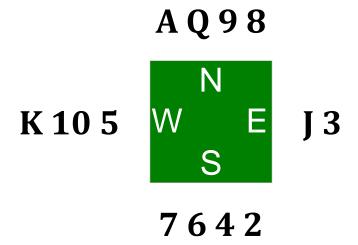
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KJ3

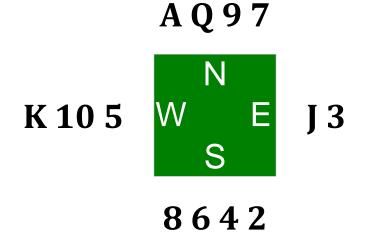
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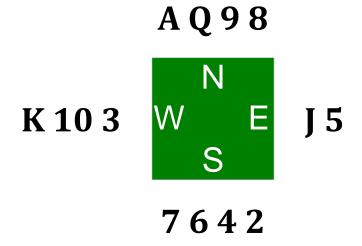
E

T 6 4 2

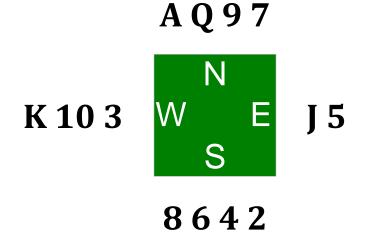


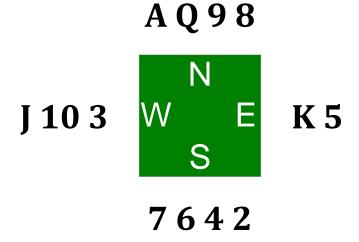
FINESSE FOR KING - WIN 3/2 Trumps





FINESSE FOR KING - WIN 3/2 Trumps





FINESSE FOR KING - LOSE 3/2 Trumps

AQ98

N

J 10 3

W

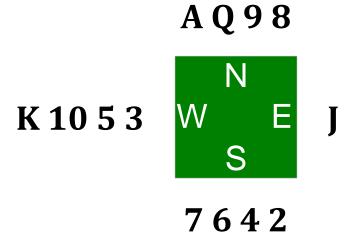
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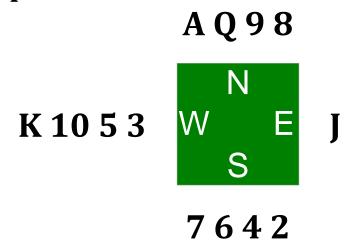
7 6 4 2

PLAN TO FINESSE 9 AND THEN 8 - WIN

4/1 Trumps

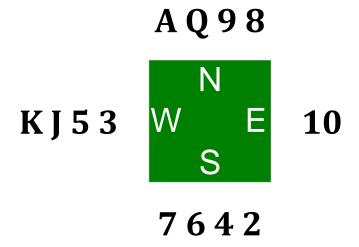


PLAN TO FINESSE KING - LOSE

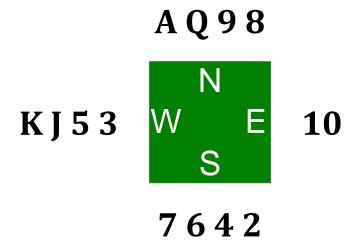


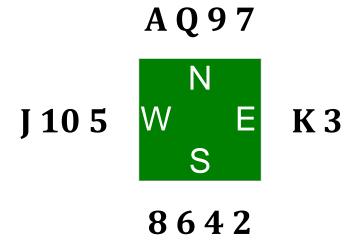
PLAN TO FINESSE 9 AND THEN 8 - WIN

4/1 Trumps

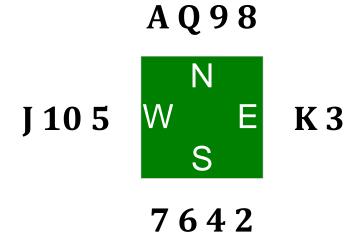


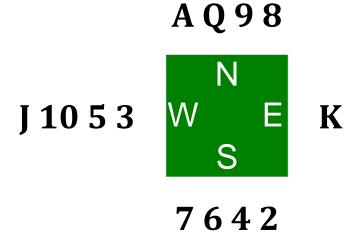
PLAN TO FINESSE KING - LOSE





FINESSE FOR KING - LOSE 3/2 Trumps





Plan to Finesse the King - Lose 4/1 Trumps

AQ98

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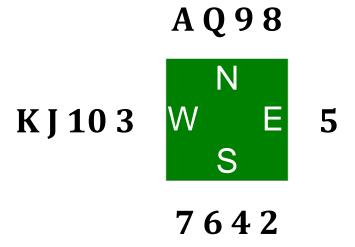
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S

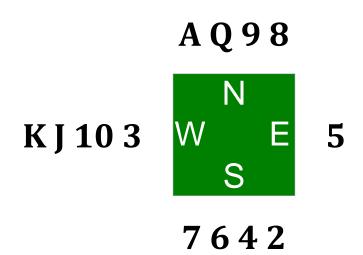
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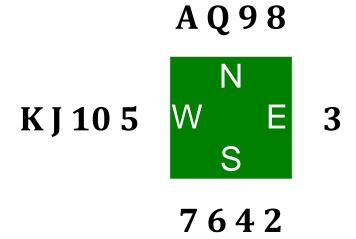
S

7642



Plan to Finesse King - Lose 4/1 Trumps





Plan to Finesse King - Lose 4/1 Trumps

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N

KJ105

W

S

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