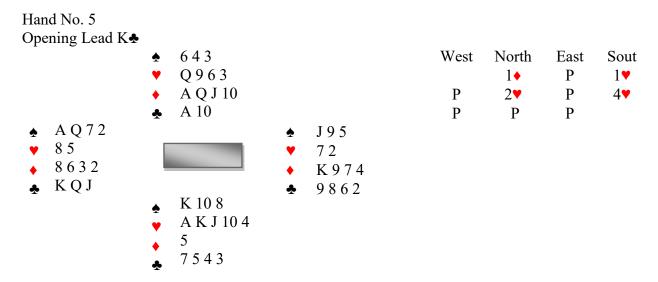
A ruffing finesse occurs when you lead the top of a sequence from one hand whIle having a void in the other hand. Sometimes you will a situation such as the one shown below.

Dummy	A Q J 10
Hand	5

You have a choice of taking the direct finesse or of playing the A and taking the ruffing finesse. It is almost always better to take the **ruffing finesse**. The direct finesse risks losing a trick that you not have to lose (50% chance).

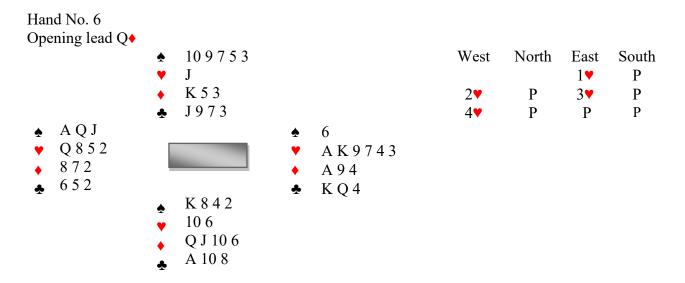
If you attempt the ruffing finesse and discover that you are going to lose to a king that is on your left, you can sluff a loser. (Loser on loser play)



After winning  $A \clubsuit$ , draw trump and play  $A \spadesuit$  followed by  $Q \spadesuit$ . If  $K \spadesuit$  appears, ruff it. You can now sluff two spade losers on the J and 10 of diamonds, making five.

If instead, you lead toward dummy and play  $Q \blacklozenge$ , you will go down. On winning  $K \blacklozenge$ , east will lead a spade (toward weakness in the dummy). You will end up losing a diamond, two spades and a club.

Suppose that it is west who has  $K \blacklozenge$ . You still succeed by sluffing a spade (loser on loser). When west wins  $K \blacklozenge$ , he can cash  $K \clubsuit$  and  $A \spadesuit$  but you then have the rest of the tricks. If he fails to cash  $A \spadesuit$ , you can sluff two spades on the J and 10 of diamonds, making five.



After winning  $A \blacklozenge$ , draw trump and play  $A \spadesuit$ . Now lead  $Q \spadesuit$  and sluff a diamond when  $K \spadesuit$  does not appear (loser on loser). The opponents will win  $K \spadesuit$ ,  $A \spadesuit$  and a diamond. A club loser can eventually be sluffed on  $J \spadesuit$ . You will make four.

On the other hand, if declarer were to take the spade finesse, it would win, but he would still have to lose a diamond and two clubs. He will not be able to get a trick with  $J \triangleq$ . The ruffing finesse is almost always as good as, or better than the direct finesse.