

In 3NT you have this holding :

3 led----->     AJ4  
                          |  
                          K76

well are you tempted to finesse the Jack ? Of course it might work but if you would rather preserve your options you can simply play low from dummy and win with the King.Later , if you think it a good idea , you can take the finesse of the Jack.

How would you play the Hearts here on the lead of the J ? The contract is 4Sp.

(dummy)  
KQJ4  
AQ2  
KQJ5  
43  
  
A987  
543  
1032  
KQJ

There are 2 certain losers in Clubs and Diamonds and the Heart position looks far from rosy .The finesse in Hearts is likely to lose and then you will have 4 losers. It is quite a problem.  
You may gain though by refusing the finesse entirely and playing the Ace.

If you look at the full deal you will see that any play other than the Ace at trick 1 results in 4Sp -1. If you play the Ace , then 10 tricks can not be prevented.

	(dummy)	
	KQJ5	
	AQ2	
	KQJ5	
	43	
432		106
J1098	----- -----	K76
987		A64
1098		A7652
	A987	
	543	
	1032	
	KQJ	

The reason why this odd play worked was that the left hand opponent could never gain the lead to lead another Heart through your Queen Hearts.The opponents could take 3 tricks in the K Hearts and Ace Clubs and Ace Diamonds but your Q Hearts was safe from attack. {Perhaps this was lucky ...and it did need the right hand opponent to have all the outstanding high cards ; perhaps it was but you will be the one writing 120 in the WE column if you play this way . }