

TYPES OF FINESSE

Direct finesse against one card. May produce one extra trick if one of the opponents' cards is well placed.

AQ3

765

Indirect finesse against one card. May produce one extra trick if one of the opponent's cards is well placed but may involve losing the lead first

K9

65

Double/ Combination finesse. Involves finessing twice against two of the opponents' honour cards. May produce one extra trick in the first example and one or two tricks in the second.

AJ10

AQ10

765

765

Deep finesse. May produce one extra trick if two or more of the opponents' cards are well placed

AK10

765

Two-way finesse. Occurs where declarer may finesse against either opponent for a particular card. If you need three tricks from the second combination you need to assume that one opponent has Ax and play accordingly.

A105

Q765

KJ6

K432

Ruffing finesse. Achieved by leading from a sequence of honours in one hand and ruffing in the other hand if an opponent covers.

AQJ

KQJ

7

A ruffing finesse may be preferable to a direct finesse in the following circumstances

- The bidding or play suggests that a direct finesse will fail
- You have a loser to discard if the honour is not covered
- You wish to avoid losing the lead to the opponent sitting after the honours

TACTICAL MOVES IN FINESSES

With a broken sequence normally lead low towards high cards

AQ432 K10543 KQ2

J65 J64 543

In all cases lead low from the south hand

With a solid sequence normally lead a high card but preserve the ability to repeat the finesse.

AQ92 AQ104

J104 J93

In the first case lead J or 10. In the second case lead the 9 then the J.

Consider cashing one high honour if this does not harm finessing chances

AKJ105 AKJ105

432 43

In the first case cash A or K first as there might be a singleton queen. In the second case finesse immediately to preserve the ability to finesse twice.

Consider whether your objective is to make the maximum number of tricks or to make quick tricks without losing the lead

QJ75 AQ63

A43 J4

If you need two quick tricks take the finesse in each case. If you can afford to try for three tricks lead up to QJ and J4 hoping that the king is favourably placed,

Before taking a finesse consider carefully what will happen if it loses.

Reasons to refuse a finesse include

- If the finesse loses the opponent may make a damaging lead
- You need to draw trumps quickly to prevent a ruff
- You may lose a vital entry

There are equally occasions where declarer is unconcerned about losing a finesse because the opponent will then have to make a lead which is helpful to declarer

With eight cards including AKJ the odds favour a finesse of the queen. With nine cards the odds favour the play of AK.

The difference in probabilities is slight and may easily be changed by evidence from the bidding or play. Declarer may also wish to play this combination in a way which helps to avoid losing the lead to one particular opponent.

Consider whether there is a safety play which guarantees a sufficient number tricks for the contract subject to the possible loss of an overtrick. At team scoring the safety play will usually be correct but at pairs scoring the possible loss of an overtrick may be unacceptable. See notes from August 2018. Three examples are given below.

(1) AQ765 opposite 8432

If five tricks are needed finesse the queen. If four tricks are needed cash the ace and lead up to the queen. Guards against singleton king with east

(2) AJxx opposite K9xx

If four tricks are need finesse the jack. If three tricks are needed lead the ace then low towards the K9x and play the 9 if no honour appears. Guards against Q10xx in either hand.

(3) Axx opposite KJxx, AKJx opposite xxx, AJxx opposite Kxx

If four tricks are needed finesse the jack. If three tricks are needed cash AK and lead towards the jack.

Look for elimination and endplay possibilities instead of finessing. This involves passing the lead to an opponent at a moment when he is forced to lead into a finesse position or (in a trump contract) give a ruff and discard. See notes from August 2018. Two examples are given below

	S AQ	
	H 6	
S 432		S K5
H-		H J
	S 87	
	H 4	

The lead is with south. A finesse of the queen of spades will produce one trick. A throw in against east in hearts will produce two tricks.

	S xx	
	H QJx	
	D AQ53	
	C xxxx	
S K9xx		S J10xxx
H xxx		H xxx
D xx		D J109x
C J109x		C x
	S AQ	
	H AKxx	
	D Kxx	
	C AKQx	

West leads the jack of clubs against a 6NT contract. Before resorting to the spade finesse declarer cashes his winners in hearts, diamonds and clubs. West now has Jack of clubs and K9 of spades, Declarer simply leads his low club and west is forced to lead into AQ of spades.

Consider establishing a long suit or dropping an honour as an alternative to finessing. This involves comparing the odds in favour of each option.

A few common probabilities are given below. These assume no information on the location of missing cards. Information from the bidding and play may alter the probabilities significantly

The statistical chances of success for finesses are approximately as follows

A single finesse	50%
One out of two finesses	75%
Two out of two finesses	25%

As a guide to the possibility of establishing a long suit the probability of the division of missing cards is approximately as follows

- Six cards 3-3 (36%) 4-2 (48%) 5-1 (15%)
- Five cards 3-2 (68%) 4-1 (28%)
- Four cards 3-1 (50%) 2-2 (41%)

If you have eight cards in a suit headed by AK but missing the queen there is approximately a 33% chance that the queen will fall in two rounds. With seven cards the probability is approximately 18%.

Where there is a range of options, try to arrange the order of play to maximise your chances of success

Where there are several potential ways to achieve your contract try to take *successive* chances. These are options which allow you to try a different approach if the first one fails. This normally involves postponing finesses and testing other options first (eg establishing a long suit). If there are two possible finesses try to take them in the order which best preserves your options.

S 53
H 432
D AKQ5
C AKJ3

S A4
H AQ6
D J432
C 7654

You are in 3NT and a spade is led which you win. You can take either the club finesse or the heart finesse (50% chance) but if it fails the opponents will cash at least four spades. You increase your chance of success by cashing AK of clubs first. If that fails you can still try the heart finesse. There is a 33% chance that the QC will fall which increases your overall chance to about 66%. This does however risk two off instead of one off

Although finesses should normally be postponed be aware of cases where an immediate finesse is appropriate.

These include

- You may wish to test a finesse in order to guide the rest of the play (eg whether a safety play is appropriate.)
- You may need an immediate discard.
- You may need to start drawing trumps quickly.
- You may need to retain a trump in the short hand to maintain control.

QUESTIONS

Question 1 S K764
 H 83
 D K843
 C A52

 S AQ5
 H A6
 D AJ72
 C KJ83

Contract 3NT. Lead KH. You need to take nine tricks without losing the lead. What order of play gives you the best chance?

Question 2 S J93
 H AK4
 D AKJ109
 C K7

 S K105
 H QJ3
 D Q5
 C AJ543

Contract 6NT. Lead 10H. How do you play to give the best chance of success? Would it be any different if you had a sixth club in the south hand instead of the five of diamonds?

Question 3 S KJ104
 H AKJ3
 D 654
 C 65

 S AQ987
 H 654
 D AK2
 C AQ

Contract 6S Lead 3S. There is a safety play to make three tricks in hearts. Should you use it?

Question 4 S A987
 H 65
 D 7653
 C K54

 S KJ1065
 H 432
 D AQ
 C AJ6

Contract 3S Lead AH. The opponents play three rounds of hearts and you ruff the third round in dummy. You play the ace of spades to which both opponents follow with low cards. You then lead the nine of spades. East follows with another low card. Should you finesse or not?

Question 5 S 742
 H 98
 D K85
 C AKJ86

 S AJ86
 H KJ4
 D AQ4
 C 1094

Contract 3NT. Lead 6H. East plays the 10H and you win with the jack. How do you play the clubs?

Question 6 S 54
 H K54
 D AK954
 C QJ4

 S AQ
 H A32
 D QJ632
 C AK7

Contract 6D. West opened with a weak two hearts and leads QH, east following with the 6. How do you play?

Question 7 S AQ93
 H K642
 D Q72
 C J4

 S KJ10742
 H AJ
 D A63
 C AK

Contract 6S Lead 10C. You draw trumps in two rounds. How do you plan the hand?

Question 8 S K1052
 H AQ
 D K83
 C Q742

 S AQJ943
 H J84
 D 964
 C 5

Contract 4S after west opened one diamond. Lead 2H. Do you take the heart finesse?

Question 9 S K6432
H K7
D 4
C 96432

S 75
H QJ1098
D A753
C AQ

Contract 2H. Lead QD. Whenever you play the clubs will you take the finesse?

Question 10 S J105
H A65
D 654
C AQJ3

S AKQ432
H K32
D K32
S 2

Contract 4S. Lead QH. You have nine top tricks. What is the safest way to get a tenth?

Question 11 S K86
H 42
D KJ98
C AQ104

S AQ5
H AQ5
D 1054
C J963

Contract 3NT after east opened 1H. Lead 3H. East plays KH and you win with the ace. What is your best chance of making the contract?

Question 12 S AQ3
H KJ852
D K542
C Q

S 742
H A109
D AQ3
C A1042

Contract 3NT. Lead 5S. How do you make your contract against any distribution?

Question 13 S J2
 H AQ62
 D 85
 C K7542

 S AKQ10643
 H 94
 D AJ
 C A3

Contract 6S. Lead 3H. What do you play from dummy? How do you make your contract?

Question 14 S A854
 H 10543
 D 10765
 C 2

 S QJ1092
 H AQ
 D AQ
 C A943

Contract 4S. West doubled your 1S opening bid. Lead KC. You have finesse positions in three suits. Which do you take and which do you refuse?

Question 15 S AQ54
 H Q1092
 D K2
 C K103

 S 32
 H AKJ8
 D AQJ3
 C AJ2

Contract 6H. Lead 5H. You draw trumps in three rounds. You can now claim your contract. How?

Question 16 S J7
 H Q54
 D 87632
 C KQ4

 S AK10932
 H 876
 D A
 C AJ5

After two passes you open 1S and end up in 4S. West leads 10H. East cashes AKJH and leads QD. How do you play the spades?

Question 17 S J103
H J104
D AJ852
C AK

S K5
H AQ9852
D K73
C 74

Contract 4H. Lead QC. You take the heart finesse which loses while east plays the 3. West leads another club. How do you proceed?

Question 18 S KJ2
H A7
D 86543
C 752

S AQ10864
H J4
D AQ
C A63

Contract 4S. Lead 10C. What is the most promising way to make your tenth trick?

Question 19 S KJ10
H J109
D J652
C K65

S AQ9
H AKQ8
D AQ4
C AJ3

Contract 6NT Lead 5S. You win and finesse the queen of diamonds which holds. You may get your 12th trick either from a fourth diamond or the club finesse. How do you combine these options?

Question 20 S K2
H A
D AKQJ105
C 9762

S AQ10986
H 75
D 432
C AJ

Contract 6S. Lead KH. How do you proceed?

Question 21 S AQJ42
H J1084
D 106
C J2

S 7
H AQ97653
D AKJ
C AQ

Contract 6H Lead 3S. You win the lead with the ace and lead JH. East plays low. You can now guarantee your contract. Do you finesse or not?

Question 22 S 43
H 74
D J74
C KJ7642

S K7
H AQ
D AKQ10
C AQ1095

Contract 6C. You opened 2C and west overcalled 2S. Lead 3C. To make your contract you need to win your twelfth trick either with the king of spades or the queen of hearts. How do you play?

Question 23 S AQ73
H J 64
D AKQ
C 432

S K9852
H 97
D 432
C AQ9

Contract 4S. West opened 1H and leads AKQH. You ruff the third round and draw trumps in three rounds. Where do you get your tenth trick?