

# The Finesse

<p><b>Board 1</b> Dealer: North Vul: - Lead: ♥Q</p> <table border="1"> <tr><td>N</td><td>E</td><td>S</td><td>W</td></tr> <tr><td>2NT</td><td>P</td><td>3NT</td><td>P</td></tr> <tr><td>P</td><td>P</td><td></td><td></td></tr> </table> <p>♠ A102 ♥ K84 ♦ AQ107 ♣ AK4</p> <p>♠ QJ54 ♥ 52 ♦ K843 ♣ J105</p> <table border="1"> <tr><td>N</td><td>E</td><td>S</td><td>W</td></tr> <tr><td>W</td><td>E</td><td></td><td></td></tr> <tr><td>S</td><td></td><td></td><td></td></tr> </table> <p>♠ K93 ♥ QJ1063 ♦ 2 ♣ Q632</p> <p>♠ 876 ♥ A97 ♦ J965 ♣ 987</p>	N	E	S	W	2NT	P	3NT	P	P	P			N	E	S	W	W	E			S				<p>There are some hands where in order to make your contract you have to take a finesse; you have no other options. You must therefore assume that the finesse is going to win and prepare to make the most of your good fortune by organising your play to maximise your luck. This involves planning. The following four hands illustrate what I mean.</p> <p>To make 3NT you need the Diamond finesse to be right, not only right you require 4 tricks from the suit. To cater for West holding the guarded ♠K, it is essential to start by leading the ♠9 rather than the Jack so that if your card is not covered you retain the lead in Dummy to repeat the finesse. If you start with the J and then the 9 you will be inconveniently in hand unable to return to Dummy to repeat the finesse. (See example 17 in the notes). This may seem trivial but the 'rule' here is that where entries to repeat the finesse are scarce, start with the lower of equal honours.</p>	<p><b>Board 2</b> Dealer: East Vul: N-S Lead: ♠Q</p> <table border="1"> <tr><td>N</td><td>E</td><td>S</td><td>W</td></tr> <tr><td>-</td><td>1♦</td><td>P</td><td>1♥</td></tr> <tr><td>P</td><td>2NT</td><td>P</td><td>3NT</td></tr> <tr><td>P</td><td>P</td><td>P</td><td></td></tr> </table> <p>♠ J10532 ♥ J5 ♦ Q754 ♣ 65</p> <p>♠ K76 ♥ A874 ♦ J62 ♣ 872</p> <table border="1"> <tr><td>N</td><td>E</td><td>S</td><td>W</td></tr> <tr><td>W</td><td>E</td><td></td><td></td></tr> <tr><td>S</td><td></td><td></td><td></td></tr> </table> <p>♠ A84 ♥ K63 ♦ A1098 ♣ AK4</p> <p>♠ Q9 ♥ Q1092 ♦ K3 ♣ QJ1093</p>	N	E	S	W	-	1♦	P	1♥	P	2NT	P	3NT	P	P	P		N	E	S	W	W	E			S				<p>Playing in 3NT you have 7 top tricks and so need to find two more. The Diamond suit offers your best chance and you are planning to take a double finesse to gain your extra tricks. This has very good chances of success but only if you take care of your entries. Having won the opening lead, cross to Dummy in one of the majors and lead A SMALL DIAMOND towards your hand playing the 10. Should this lose, win the likely club return and cross to Dummy with the other major and now lead the ♥J. The reason for playing this way is that if the Jack is not covered you remain in Dummy to repeat the finesse. See what happens if you start with the Jack; this loses to South's honour and when you next lead a card from Dummy you are inconveniently in hand with no way back to Dummy and have to plonk down the Ace and hope that the suit splits 3:3. Not today I'm afraid. (See example 18).</p>
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<p><b>Board 3</b> Dealer: South Vul: E-W Lead: ♠K</p> <table border="1"> <tr><td>N</td><td>E</td><td>S</td><td>W</td></tr> <tr><td>4♠</td><td>S</td><td></td><td></td></tr> </table> <p>♠ 85 ♥ AQJ8 ♦ 9654 ♣ 876</p> <p>♠ 743 ♥ K94 ♦ K82 ♣ KQ109</p> <table border="1"> <tr><td>N</td><td>E</td><td>S</td><td>W</td></tr> <tr><td>W</td><td>E</td><td></td><td></td></tr> <tr><td>S</td><td></td><td></td><td></td></tr> </table> <p>♠ 92 ♥ 10532 ♦ AJ10 ♣ 5432</p> <p>♠ AKQJ106 ♥ 76 ♦ Q73 ♣ AJ</p>	N	E	S	W	4♠	S			N	E	S	W	W	E			S				<p>You play in 4♠ on the lead of the ♠K. You win and make a plan. You see that you will need the Heart finesse to achieve your 10 tricks. You draw trumps and take the finesse and are delighted to see it win. You return to hand ..... Oh dear! You have no way back. Perhaps you were a bit hasty drawing trumps. So let us rewind. You need the Heart finesse to be right so why not take it straight away. Now you can return to hand with a Spade, draw the remaining trumps and repeat the finesse, cash the ♥A throwing a loser and claim your contract. When you know you are going to have to take a finesse play the hand through. Plan your entries. (See examples 5 and 6.)</p>	<p><b>Board 4</b> Dealer: West Vul: All Lead: ♥4</p> <table border="1"> <tr><td>N</td><td>E</td><td>S</td><td>W</td></tr> <tr><td>-</td><td>-</td><td>-</td><td>2NT</td></tr> <tr><td>P</td><td>3NT</td><td>P</td><td>P</td></tr> <tr><td>P</td><td></td><td></td><td></td></tr> </table> <p>♠ K42 ♥ AJ643 ♦ 85 ♣ 975</p> <p>♠ QJ9 ♥ KQ ♦ AQJ10 ♣ AJ82</p> <table border="1"> <tr><td>N</td><td>E</td><td>S</td><td>W</td></tr> <tr><td>W</td><td>E</td><td></td><td></td></tr> <tr><td>S</td><td></td><td></td><td></td></tr> </table> <p>♠ 765 ♥ 1075 ♦ 643 ♣ KQ43</p> <p>♠ A1083 ♥ 982 ♦ K972 ♣ 106</p>	N	E	S	W	-	-	-	2NT	P	3NT	P	P	P				N	E	S	W	W	E			S				<p>You are in 3NT and receive the lead of a Heart. You count your top winners and make a plan! You only have 6 top tricks including the Heart and you cannot afford to lose the lead to either opponent as they threaten to cash 3 or 4 more Hearts and the ♠AK. You rightly conclude that you need the Diamond finesse to be right. The second part of the problem is not so easy - entries. It looks simple to cross to Dummy's top Clubs and take the finesse but did you consider the possibility that the ♠K may be guarded and you would need to finesse three times? If so, the sequence of play would be A Clubs and then ♠8 to the King noting that the suit is splitting 3:2, take the Diamond finesse which wins (this is a seminar you knew it would). The ♠J which it is now safe to overtake with the ♠Q, repeat the finesse and finally the ♠C2 to the ♠4 and a final finesse. 9 tricks. This hand is tricky and would, I think, defeat a large number of club players.</p>				
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<p><b>Board 7</b> Dealer: South Vul: All Lead: ♠Q</p> <table border="1"> <tr><td>N</td><td>E</td><td>S</td><td>W</td></tr> <tr><td>6♥</td><td>S</td><td></td><td></td></tr> </table> <p>♠ Q7 ♥ KJ952 ♦ K74 ♣ A84</p> <p>♠ K95 ♥ 87 ♦ Q86 ♣ QJ1065</p> <table border="1"> <tr><td>N</td><td>E</td><td>S</td><td>W</td></tr> <tr><td>W</td><td>E</td><td></td><td></td></tr> <tr><td>S</td><td></td><td></td><td></td></tr> </table> <p>♠ J10642 ♥ 4 ♦ 10932 ♣ 972</p> <p>♠ A83 ♥ AQ1063 ♦ AJ5 ♣ K3</p>	N	E	S	W	6♥	S			N	E	S	W	W	E			S				<p>This hand is about combining finesse chances. At first glance your slam appears to depend on the Diamond finesse but look again, there is a second finesse in the Spade suit. Draw trumps and lead towards the ♠Q in case the ♠SK is onside - a simple finesse. If it succeeds you have 12 tricks as Dummy's losing Diamond can now be discarded on a good Spade. If that finesse is wrong, East winning the ♠K then you have to rely on the Diamond finesse. These two options - Spade finesse and Diamond finesse - are not inter-changeable however. If you take the Diamond finesse first and it loses you are no longer in a position to try the Spade finesse as win or lose the Defenders will cash it. Combining chances is a common theme in many hands and the tenet is that you should tackle your options in a way that should your first line lose, you don't prejudice your remaining options. (Example 34). Did you recognise it as the quiz question in the notes?</p>	<p><b>Board 8</b> Dealer: West Vul: - Lead: ♦10</p> <table border="1"> <tr><td>N</td><td>E</td><td>S</td><td>W</td></tr> <tr><td>4♥</td><td>by West</td><td></td><td></td></tr> </table> <p>♠ K753 ♥ 96 ♦ K1098 ♣ K75</p> <p>♠ AQ ♥ KQ873 ♦ 6543 ♣ J6</p> <table border="1"> <tr><td>N</td><td>E</td><td>S</td><td>W</td></tr> <tr><td>W</td><td>E</td><td></td><td></td></tr> <tr><td>S</td><td></td><td></td><td></td></tr> </table> <p>♠ 986 ♥ AJ105 ♦ QJ7 ♣ AQ10</p> <p>♠ J1042 ♥ 42 ♦ A2 ♣ 98432</p>	N	E	S	W	4♥	by West			N	E	S	W	W	E			S				<p>Your 4♥ contract is put in immediate jeopardy when West leads a diamond to East's Ace, wins the Diamond return and gives Partner a ruff. East now switches to a Spade. Do you finesse suspecting East of trying it on? What would you do if the ♠Q was the 2? You would win the Ace, draw trumps and finesse in Clubs hoping to ditch the losing Spade. And that is what you should do here. You need the Club finesse to succeed to make your contract and if it does you have a spare trick on which to discard the ♠Q. Finessing the ♠Q would be a 'Practice Finesse' because even if it wins you are no nearer to making your contract and if it loses.....(See example 31).</p>												
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