

The Finesse

Board 9

Dealer: North
Vul: E-W
Lead: ♠A

| N | E | S | W |
|----|----|-----|----|
| 1♠ | 1♠ | Db1 | 3♣ |
| P | P | 5♣ | |

| ♠ Q85 ♥ 8 ♦ K543 ♣ AKJ32 | | ♠ AK9432 ♥ 942 ♦ A82 ♣ 10 | | | | | | | | | | | | |
|------------------------------------|--|------------------------------------|---|---|---|--|--|--|--|--|--|--|--|-------------------------------|
| ♠ J1076 ♥ K765 ♦ QJ9 ♣ 94 | <table border="1"> <thead> <tr> <th>N</th> <th>E</th> <th>S</th> <th>W</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> | N | E | S | W | | | | | | | | | ♠ AQJ103 ♥ 1076 ♦ Q8765 |
| N | E | S | W | | | | | | | | | | | |
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Partner has made a good decision here and your contract looks hopeful. You can count 5 trumps in hand, 3 Spade ruffs in Dummy and the ♥A which gives you 9. The Heart suit looks like providing you with the extra two. There seems to be two ways of tackling the Heart suit; the simple finesse or a ruffing finesse. Which to choose? South is more likely to hold the ♥K for his over-call but should your finesse lose you have exposed your diamond holding to attack. For this reason, you should choose the ruffing finesse. You ruff the opening lead and draw trumps ending in hand. Play a Heart to the Ace and lead the ♥Q throwing a Diamond if it is not covered. Even if the finesse loses your ♥K is protected and you have established winners in Dummy to take care of your other losing Diamonds. On this occasion the ♥Q is covered and you end up with 12 tricks - bid up Partner!

Board 10

Dealer: East
Vul: All
Lead: ♥A

| N | E | S | W |
|---|---|----|---------|
| | | 4♠ | By East |

| ♠ 84 ♥ QJ5 ♦ 97542 ♣ KJ3 | | ♠ AQ952 ♥ A3 ♦ QJ3 ♣ 1064 | | | | | | | | | | | | |
|-------------------------------------|--|------------------------------------|---|---|---|--|--|--|--|--|--|--|--|------------------------------------|
| ♠ KJ107 ♥ 109642 ♦ 6 ♣ AQ9 | <table border="1"> <thead> <tr> <th>N</th> <th>E</th> <th>S</th> <th>W</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> | N | E | S | W | | | | | | | | | ♠ 63 ♥ K87 ♦ AK108 ♣ 8752 |
| N | E | S | W | | | | | | | | | | | |
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For those of you that play regularly at Bradgate this hand may be familiar - it was played on a Monday night a few weeks ago. 13 Easts played in 4♠ and all received the ♥A lead but only 8 succeeded. I don't know but I'm guessing that most Souths looking at Dummy switched to a Club. Declarer can see a Heart loser to go with the Diamond already lost. How to avoid 2 club losers. In isolation the double finesse, small to the 9 and then small towards the AQ hoping for one of the honours to be right offers you a good chance. Good odds but on this occasion you would be unlucky. But the opening lead has given you an almost certain way to come to 10 tricks. Assuming South has lead Ace from Ace-King then when you next gain the lead, draw trumps and lead the ♥Q from hand intending to let it run if not covered, throwing a Club. If South plays the King, ruff, return to hand and play the ♥J now discarding a Club.

Board 11

Dealer: South
Vul: -
Lead: ♠Q

| N | E | S | W |
|----|---|----|---|
| - | - | 2♥ | P |
| 4♥ | P | P | P |

| ♠ AQJ6 ♥ A42 ♦ K72 ♣ A73 | | ♠ K10872 ♥ 10 ♦ AJ106 ♣ 654 | | | | | | | | | | | | |
|------------------------------------|--|--------------------------------------|---|---|---|--|--|--|--|--|--|--|--|-----------------------------------|
| ♠ 943 ♥ 965 ♦ Q84 ♣ QJ108 | <table border="1"> <thead> <tr> <th>N</th> <th>E</th> <th>S</th> <th>W</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> | N | E | S | W | | | | | | | | | ♠ 5 ♥ KQJ873 ♦ 953 ♣ K92 |
| N | E | S | W | | | | | | | | | | | |
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9 top tricks and once again we have a choice of ways to play a suit - spades on this occasion - to gain our tenth. Which hand is the danger hand? West as should he gain the lead a Diamond switch could spell disaster. With this in mind and having drawn we take a simple Spade finesse and although it loses and we have just lost a trick we didn't need to, we have both generated 2 winners and protected Dummy's vulnerable ♥K. (Example 11). 6 trumps, 2 Clubs and 2 Spades comes to 10 tricks.

Board 12

Dealer: West
Vul: -
Lead: ♥Q

| N | E | S | W |
|---|----|---|----|
| - | - | - | 2♠ |
| P | 4♣ | P | P |
| P | | | |

| ♠ 82 ♥ QJ102 ♦ Q92 ♣ K1073 | | ♠ Q65 ♥ A87 ♦ A65 ♣ AQJ5 | | | | | | | | | | | | |
|-------------------------------------|--|-----------------------------------|---|---|---|--|--|--|--|--|--|--|--|------------------------------------|
| ♠ KJ10973 ♥ 643 ♦ K83 ♣ 2 | <table border="1"> <thead> <tr> <th>N</th> <th>E</th> <th>S</th> <th>W</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> | N | E | S | W | | | | | | | | | ♠ A4 ♥ K95 ♦ J1074 ♣ 9864 |
| N | E | S | W | | | | | | | | | | | |
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Sitting West you are in a good contract of 4♠ and although there are 4 potential losers Dummy has provided you with a Club suit of some substance. A successful finesse or ruffing finesse will see you home. It is normally good practice to draw trumps if they are not to be used for ruffing but if you try to do that on this hand the Defence will cash their two Heart winners now you will have to make a correct guess in Clubs to discard your losing Diamond. We don't like 50-50 guesses when there is a sure way home. Delay drawing trumps win the opening lead play ♠A and the Q. If South covers you ruff and tackle trumps the ♠J giving you your extra winner but if South plays small you simply discard a losing Heart. Now you have swapped a Heart loser for a Club loser but in the process have generated an additional winner. Ok, so the finesse was right all along but why choose a 50% chance when you have an almost 100% one available.

Board 13

Dealer: North
Vul: All
Lead: ♠5

| N | E | S | W |
|-----|---|-----|----|
| 1♥ | P | 2♠ | 2♠ |
| 2NT | P | 3NT | P |
| P | P | | |

| ♠ K8 ♥ AQJ4 ♦ AJ102 ♣ 1052 | | ♠ 52 ♥ 109832 ♦ Q875 ♣ J3 | | | | | | | | | | | | |
|-------------------------------------|--|------------------------------------|---|---|---|--|--|--|--|--|--|--|--|-----------------------------------|
| ♠ AJ10643 ♥ 7 ♦ 963 ♣ KQ4 | <table border="1"> <thead> <tr> <th>N</th> <th>E</th> <th>S</th> <th>W</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> | N | E | S | W | | | | | | | | | ♠ Q97 ♥ K65 ♦ K4 ♣ A9876 |
| N | E | S | W | | | | | | | | | | | |
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There is a common theme in the following 4 deals - the avoidance finesse. What we mean by this is that where there is a Defender who you want to keep off lead - the danger hand - you might sometimes have to reverse your usual finesse strategy to prevent that hand from gaining the lead.

East leads a Spade his Partner's suit, West plays the ♠10 and you win with the ♠K. You count your top tricks: 1 Spade, 4 Hearts, 2 Diamonds and 1 Club making 8. The Diamond suit offers opportunities for an extra trick. With no other information you might try crossing to the ♥K and finessing the Jack but given the bidding it is essential to keep East off lead as a losing finesse could spell disaster should East return another Spade. At trick two therefore you lead the ♥J from hand and let it run if it is not covered. Win or lose you have created a ninth trick and protected Dummy's Spade holding from attack.

Board 14

Dealer: East
Vul: -
Lead: ♠4

| N | E | S | W |
|---|-----|---|-----|
| - | 1♦ | P | 1♥ |
| P | 1NT | P | 3NT |
| P | P | P | |

| ♠ 1053 ♥ Q854 ♦ 84 ♣ K943 | | ♠ KJ8 ♥ K10 ♦ AQ106 ♣ QJ102 | | | | | | | | | | | | |
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| ♠ 76 ♥ AJ76 ♦ KJ7 ♣ A765 | <table border="1"> <thead> <tr> <th>N</th> <th>E</th> <th>S</th> <th>W</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> | N | E | S | W | | | | | | | | | ♠ AQ942 ♥ 932 ♦ 9532 ♣ 8 |
| N | E | S | W | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |

After South's Spade lead you have 8 tricks. The obvious source of extras is the Club suit where a successful finesse will give you plenty of tricks. The problem, as you are now probably realising, is that should the finesse lose (as it is likely to*) and a Spade is returned you are quite likely to go down. The same argument applies to finessing the ♥J. So what can you do? We need to finesse into the safe, non-danger South hand. Consider the effect of crossing to Dummy with a Diamond and finessing the ♥10. If it wins you have your extra tricks and should it lose you have created another winner in the ♥J and protected your Spade holding. 4 Diamonds, 3 Hearts and one each in Clubs and Spades. (* With a good Spade suit and the ♠K South would possibly over-call 1♠).

Board 15

Dealer: South
Vul: N-S
Lead: ♠Q

| N | E | S | W |
|----|----------|---|---|
| 4♠ | by South | | |

| ♠ K954 ♥ 864 ♦ AJ107 ♣ A4 | | ♠ Q73 ♥ QJ109 ♦ 32 ♣ 8753 | | | | | | | | | | | | |
|------------------------------------|--|------------------------------------|---|---|---|--|--|--|--|--|--|--|--|------------------------------------|
| ♠ 8 ♥ A72 ♦ 9654 ♣ QJ1096 | <table border="1"> <thead> <tr> <th>N</th> <th>E</th> <th>S</th> <th>W</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> | N | E | S | W | | | | | | | | | ♠ AJ1062 ♥ K53 ♦ KQ8 ♣ K2 |
| N | E | S | W | | | | | | | | | | | |
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When Dummy goes down you wonder whether you may have underbid this one. 5 Trumps, 4 Diamonds, 2 Clubs and a possible ♥K adds up to 12 tricks. Well if you approach this hand with that mind set you may be in for a nasty surprise. There appears to be 11 top tricks but you don't need 11, you need 10 and must ensure that that is what you focus on. You win in Dummy and draw trumps. STOP right there. How are we drawing trumps? Well with 9 trumps we play for the drop don't we? The 8 ever 9 never rhyme is fine in isolation, but we never play a suit in isolation - we play it in the context of the whole hand. Can you see the problem? Should East gain the lead and play a heart through your King you could be in trouble. How can East get the lead? Only in trumps, so forget the rhyme cash the ♠K and take the finesse. Should it lose then the defence can only score 2 hearts at the end. Playing for the drop allows East to ruff in early and lead a Heart for 1 down. Oops!

Board 16

Dealer: West
Vul: E-W
Lead: ♥10

| N | E | S | W |
|---|-----|---|-----|
| - | - | - | 1NT |
| P | 2♠ | P | 2♦ |
| P | 3NT | P | P |
| P | | | |

| ♠ J9 ♥ K109432 ♦ 432 ♣ Q2 | | ♠ Q765 ♥ A ♦ AK1097 ♣ J94 | | | | | | | | | | | | |
|------------------------------------|--|------------------------------------|---|---|---|--|--|--|--|--|--|--|--|-------------------------------------|
| ♠ AK2 ♥ Q75 ♦ J65 ♣ A753 | <table border="1"> <thead> <tr> <th>N</th> <th>E</th> <th>S</th> <th>W</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> | N | E | S | W | | | | | | | | | ♠ 843 ♥ J1086 ♦ Q8 ♣ K1086 |
| N | E | S | W | | | | | | | | | | | |
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| | | | | | | | | | | | | | | |

You open 1NT, Partner tries Stayman and you finish in 3NT. North leads the ♥10 and you see that you are on tricky ground. You have 7 top tricks and even if the Spades behave that will only elevate your total to 8. The contract seems to rely on the Diamond finesse. If it loses you will have to hope that South holds the ♥K, otherwise you are going down. There is a rather pleasing paradox to this hand in that, if the Diamond finesse is working, you don't need to take it! You are not worried about North gaining the lead as North is the non-danger hand; your ♥Q will be protected. So, in an attempt to reduce the chances of South gaining the lead, decline the finesse and bash out the ♥AK and if the Queen has not appeared play another and hope it is in the North hand. In this example her Majesty obliges and all is well. If South turns up with the guarded queen you have done your best and hope for a well-placed ♥K. Not an avoidance finesse more an avoidance non-finesse.