

Declarer Play- Finesse or Drop

Declarer play often involves a decision about playing for a finesse or to drop an outstanding honor card. Although nothing works all of the time, you need to play what works more often than not. Whether to play your high cards and hope the missing honor falls depends on which honor is missing and how many cards in the suit are outstanding. Also, you should cash as many winners in the suit as possible to see if you learn something about the distribution or the honor happens to fall. Assuming that you have no bidding by the opponents to go on, the odds generally favor taking a **finesse** if you are:

- a) Missing the Jack when you have 6 cards or fewer
- b) Missing the Queen when you have 8 cards or fewer
- c) Missing the King when you have 10 cards or fewer

This means that with 7 or more cards missing the Jack you should play the top 3 honors. With 9 or more cards in a suit missing the Queen you should play the top two honors. With 11 cards in the suit missing the king you should play the Ace. But, again, always try to postpone a decision as long as possible.

Missing the Jack:

- a) AK987 QT65 You have 9 cards in the suit and are only missing the Jack. Cash the Ace first from the hand with two honors. If both opponents follow suit you will win all the tricks. If one opponent does not follow you will have a marked finesse.
- b) AK987 Q654 This may look identical but it is quite different because you are missing both the Jack and the ten. If

the suit splits 2-2 or 3-1 there is no problem. If the hand behind the AK987 has four cards you will have one loser no matter what you do. But if the four card suit is in front of the hand with the AK987 you will not have any losers if you play the Queen first and then take two marked finesses.

c) AK98 QT65 Cash the Ace first because it is in the hand with the two honors. This is just in case one opponent shows out. If both opponents follow suit, with 8 cards in the suit you are going to play for the drop. Whether you next lead the King or the Queen next is the same odds.

Missing the Queen:

a) AJ32 K54 With 7 cards in the suit you should finesse. Lead the King and then finesse the Jack.

b) 543 AKJT2 With 8 cards in the suit you should finesse. But cash the Ace first in case the Queen drops singleton and the return to the other hand and finesse with the Jack.

c) 65 AKJT2 Again, this may appear to be the same as the above example but it is different because you only have 2 cards in one hand. If you cash the Ace first you will be left with only one card to finesse with. An opponent having four cards in the suit headed by the Queen is much more likely than a singleton Queen.

d) AJ92 KT3 Lead the King first and next finesse with the ten. If you start with the Ace and finesse the other way you cannot get all four tricks unless the suit splits 3-3. If you take a first round finesse by leading to the ten you will lose to a singleton Queen.

Missing the King:

- a) J32 AQ654 With less than 10 cards in the suit you are going to finesse. Lead the 2. Do not lead the Jack. The only way to not lose a trick is if LHO has a doubleton King. If you lead the Jack he will cover and you will have a loser in the suit.
- b) AJT3 Q92 You are going to finesse because you only have 7 cards in the suit. This time with all the cards beneath the King you can afford to have your honor covered. Start by leading the 9. This allows you to remain in the same hand to lead the Queen next to repeat the finesse.
- c) A32 QJ654 Because you have no intermediate cards, there is no way to make all 5 tricks. If you lead the Queen and your RHO has the King he will cover and you will have a loser. If you play the Queen first and your LHO has the King with three other cards in the suit you will lose 2 tricks in the suit. You should lead the Ace first and then low towards the QJ.