POLISH UP YOUR PLAY
Week 5

Finesse
an attempt to win a trick with a high card even though the opponents have a higher one

DECLARING – FINESSING

How a Finesse Works

Dummy (N)

♥ K 5 2

♥ 9 6 4

You (S)

We will start with the simplest type of finesse, where the King is your only honour in a suit. With the cards shown here, a finesse of the King is your only realistic chance of winning a heart trick.

Follow the standard steps shown below; they work for almost all finesses.

Finesse Steps	*Our example*
1. Identify the card that you want to turn into a winner - your **finesse card**.	*Your **finesse card** is ♥K – it is a high card, but a defender has an even higher one: ♥A. We say that you are **finessing** ♥K **against** ♥A.*
2. Lead a low card from the **opposite hand** towards the finesse card.	*Lead ♥4 from your hand **towards** your ♥K. Don't lead the finesse card itself.*
3. Hope that the **second player** has the missing higher card.	*You must hope that West has ♥A, so she will have to play (or not play) it **before** you decide whether to play dummy's ♥K.*
4. (a) If the second player plays low, play your finesse card. (b) If the second player plays the missing card, win with your finesse card later.	*If West plays low, then play ♥K and cross your fingers:* *- if West has ♥A, your ♥K will win. The finesse has succeeded.* *- If East has ♥A, your ♥K will lose and the finesse has failed.* *If West plays ♥A, you can't beat it. So play dummy's ♥2 now and win later with ♥K. Your finesse has succeeded.*

How does this work? 'Aces were born to kill Kings', so how does a finesse prevent ♥A from killing your ♥K? It all depends on the position of ♥A and on which hand you lead from.

```
          ♥ K 5 2
            N
♥ A J 7   W   E   ♥ Q 10 8 3
            S
          ♥ 9 6 4
```

If West has ♥A, then by leading from your hand you can make her play (or not play) ♥A **before** dummy's ♥K. If she plays low, ♥K wins; if she plays ♥A, ♥K will win the next trick. The finesse won't work if you lead from dummy (the hand with the finesse card), as then West will play **after** dummy and save her ♥A to kill ♥K.

If East has ♥A, on the other hand, then she can play it **after** dummy's ♥K. So she just waits until you play ♥K and then kills it with her ♥A. It makes no difference if you lead from dummy – East can still play ♥A **after** ♥K.

```
          ♥ K 5 2
            N
♥ Q J 7   W   E   ♥ A 10 8 3
            S
          ♥ 9 6 4
```

So your finesse will work if West has ♥A, but not if East has it. It has a 50% chance of success.

Seven types of finesse

These are the most common types of finesse. Their names are unimportant: you just need to recognise how to play them. The standard steps on p. 1 will work for all except the seventh.

1 DIRECT FINESSE In a **direct finesse**, you have a sure winner that is higher than both your finesse card and the missing card. If the finesse works, your finesse card will win an extra trick without losing one first.

♥ A Q 7

♥ 8 6 3

Here, your ♥A is a sure winner and your finesse card is ♥Q. You must lead from your hand and hope that West has ♥K. If she does, then you can win two tricks with ♥A and ♥Q whatever she plays.

Here is another example of a **direct finesse**. ♥A and ♥K are two sure winners. Your finesse card, ♥J, is in your hand, so you must lead low from dummy and hope that East has ♥Q. If she does, you will win three heart tricks without losing any.

♥ K 5 2

♥ A J 7

2 INDIRECT FINESSE In an **indirect finesse**, you don't have a sure winner above your finesse card, so you can't stop a defender from winning the first trick.

This is the example we looked at on page 1. If you finesse ♥K, you must be prepared to lose a trick first if West has ♥A and decides to play it; of course, you also run the risk of losing three tricks if East has ♥A.

♥ K 5 2

♥ 9 6 4

3 SPLIT FINESSE In a **split finesse** you have a finesse card and a sure winner, but they are in opposite hands. It is a type of indirect finesse, so you may lose a trick before the finesse card wins.

Your finesse card here is ♥Q, so you should lead a low card from dummy towards it and hope that East has ♥K. If so, she might win with it now but your ♥Q will still win eventually.

♥ A 6 3

♥ Q 7 4

NB: it's no use leading ♥Q from your hand and hoping that West has ♥K. A good defender will play ♥K on your ♥Q; even though you can kill ♥K with your ♥A, this will only win you one trick and now you will have promoted the defenders' lower honours.

Here is another **split finesse**. You have two sure winners in your hand and you can finesse ♥J by leading low from your hand on the first round of hearts and hoping that West has ♥Q. Even if she plays it, you can win the second round with ♥J and win later with ♥A and ♥K.

♥ J 8

♥ A K 5 2

4 REPEATED FINESSE A **repeated finesse** is one where you have two or more touching finesse cards in the same hand, so you can finesse them both against the same missing card.

Your two finesse cards here are ♥Q and ♥J. Lead ♥5, hope that West has ♥K, and play dummy's ♥J; if it wins, come back to your hand to lead ♥8 and finesse ♥Q before playing ♥A for your third winner. If East has ♥K and your finesse loses, you will still win two heart tricks.

♥ A Q J

♥ 8 5

Here is another **repeated finesse**; this time it is also **indirect**. You have 3 finesse cards in your own hand - ♥K, ♥Q and ♥J. You can always promote 2 winners by leading them from your own hand and allowing one of them to lose to ♥A. But if you want to win with all three, you must lead from dummy three times and hope that East has ♥A.

♥ 8 6 2

♥ K Q J 4

5 TWO-WAY FINESSE In a **two-way finesse**, you have a possible finesse card in each hand and can choose which way to play the finesse.

Here, you have two sure winners and can win a third by finessing dummy's ♥10 (if West has ♥Q) or your own ♥J (if East has ♥Q). Use clues from the bidding and play to help you to decide which finesse to try – for instance, if you think East has more hearts than West, then East is more likely than West to have ♥Q and so you should finesse ♥J.

| ♥ A 10 5 |
| ♥ K J 3 |

6 DOUBLE FINESSE In a **double finesse**, you have 2 possible finesse cards and there are 2 missing higher ones.

Here, your finesse cards are ♥J and ♥10 and the defenders have both ♥K and ♥Q. The correct play is to lead from dummy and play ♥10 if East plays low. West will probably win, but when you regain the lead you should lead again from dummy and play ♥J.

| ♥ 7 6 2 |
| ♥ A J 10 |

Let's see how this works. There are 4 possible ways that ♥K and ♥Q can be positioned:

♥7 6 2		♥7 6 2		♥7 6 2		♥7 6 2	
♥K Q 4	♥9 8 5 3	♥K 9 4	♥Q 8 5 3	♥Q 9 4	♥K 8 5 3	♥9 8 4	♥K Q 5 3
♥ A J 10		♥ A J 10		♥ A J 10		♥ A J 10	
W has both ♥K and ♥Q. Your ♥10 will lose to ♥Q. Your ♥J will lose to ♥K. *You will only win 1 trick.*		*W has ♥K and E has ♥Q.* Your ♥10 will lose to ♥K. Your ♥J will win. *You will win 2 tricks.*		*W has ♥Q and E has ♥K.* This is like the previous arrangement. *You will win 2 tricks.*		*E has both ♥K and ♥Q.* Whatever E plays, you will win with ♥A and ♥J or ♥10. *You will win 2 tricks.*	

In 3 cases out of 4, then, you will win with one of your finesse cards. You must lose one trick, but the double finesse gives you a 75% chance of winning a second trick.

Here is another **double finesse** position. This time, your two finesse cards (♥Q & ♥10) are not touching, nor are the two missing ones (♥K & ♥J). ♥A is a sure winner, but you would like to win with ♥Q or ♥10 as well if you can. You should lead towards the finesse cards from the opposite hand (yours) as usual and hope that West has one or both of the missing cards. If West plays low, then play your **lower** finesse card first, ♥10. Whether it wins or loses, you can return to your hand and lead towards your **higher** finesse card next, ♥Q. This play has a 75% chance of winning at least one extra trick, and a 25% chance of two.

| ♥ A Q 10 |
| ♥ 6 4 3 |

7 REVERSE FINESSE You have a **reverse finesse** position when you have a sure winner in one hand and at least two touching finesse cards in the other hand, while the defenders have one higher card that can beat them. In this example, dummy has three finesse cards and you are missing ♥K.

| ♥ Q J 10 |
| ♥ A 5 2 |

A **reverse finesse** is the only finesse that does not follow the standard rules. Instead of leading <u>towards</u> your finesse cards, you should lead <u>a finesse card itself</u> towards your sure winner. Here, lead ♥Q and hope that East (not West) has ♥K. If she has it and plays low, then ♥Q will win and you can repeat the procedure with ♥J before playing ♥10 to your ♥A. If East covers ♥Q or ♥J with ♥K, you can just win with ♥A and now dummy's remaining heart honours will have been promoted into winners.

Here is another **reverse finesse.** You can always win two tricks just by playing ♥A, ♥Q and ♥J and letting the defender with ♥K win a trick. But if you need to win two tricks without losing any, you can lead ♥Q and hope that West has ♥K. If she does, you will win two tricks without loss.

| ♥ A 7 4 |
| ♥ Q J 3 |

Should You Try the Finesse?

A finesse is a gamble that usually has only a 50% chance of success, depending on who has the missing card. If it fails, you will lose a trick and hand the lead to your opponents, who may be able to do further damage to you. So you should always ask yourself: *Is this finesse a necessary risk? Is there a better chance? Can you try something else first?*

Is it a necessary risk?

West leads ♥J, East plays ♥K and you win with ♥A. You count 2 sure heart winners, 1 diamond and 4 clubs, so you need 2 more.

If West has ♦K, you can finesse ♦Q and then promote two spades, making 10 tricks! But you'd be taking the risk that East will produce ♦K and play another heart, knocking out your ♥Q. Then when you drive out ♠A the defenders will be able to cash at least three long hearts, defeating your contract.

You don't need to take this risk; the contract is sure to make if you ignore the finesse. Just play your spades, driving out ♠A and promoting the two winners you need. You don't need to risk the diamond finesse.

> *Dummy*
> ♠ K J 3
> ♥ 6 4
> ♦ A Q 8 5
> ♣ K J 5 3
>
> Contract: 3NT
> Lead: ♥J
>
> ♠ Q 8 7
> ♥ A Q
> ♦ 9 7 3 2
> ♣ A Q 10 2
> *You*

Is there a better chance?

West wins the first two tricks with ♣K and ♣Q. East wins the third with ♣A and leads ♥3 at Trick 4. Should you finesse ♥Q?

You have lost 3 tricks and must win the rest. Your only remaining loser is ♥Q. If the finesse succeeds, ♥Q will become a winner, but there's a 50% chance that it will fail and you will be defeated. So you should look to see if there is a better option – and there is. The opponents' diamonds probably split 3-2, in which case you can discard ♥Q on dummy's long cards. It's not certain, but it's a better than 50% chance.

So refuse the finesse. Play ♥A, draw trumps and then run dummy's diamonds, discarding your ♥Q on the fourth one if they split in the most likely way.

> ♠ K 10 5
> ♥ 6 4
> ♦ A K Q 8 5
> ♣ 9 5 3
>
> Contract: 4♠
> Lead: ♣K
>
> ♠ A Q J 8 4
> ♥ A Q
> ♦ 9 7 2
> ♣ J 7 4

Can you try something else first?

In the previous example, suppose that East leads ♠3 instead of ♥3 at Trick 4. Now you can combine your chances if you play in the right order. Draw trumps and run dummy's diamonds. If they split 3-2, you can discard ♥Q on the fourth diamond as above. If you are unlucky and they split 4-1, however, you can still switch to Plan B and try the heart finesse.

In this example, you have 12 sure winners and need one more. You can try to finesse ♠10, but it's better to try another chance first if you can do so without losing a trick.

i. Play your three top hearts – the defenders' cards might split 3-3, giving you an extra trick.

ii. If that doesn't work, settle for the finesse: lead ♠9 and finesse ♠10.

A 3-3 heart split has only a 35% chance of success, but checking it out won't cost you a trick and will increase your overall chance of success to 67% - much better than the 50% chance of the spade finesse on its own. Don't try the finesse first, though – if it fails, you'll lose a trick and then it will be too late to check the hearts.

> ♠ A K Q 10
> ♥ Q 5 4
> ♦ J 6
> ♣ K 9 5 2
>
> Contract: 7NT
> Lead: ♣K
>
> ♠ 9
> ♥ A K 8 2
> ♦ A K Q 4
> ♣ A 7 4 3

Can you play for the drop?

Here is a common situation in a long suit, especially trumps. You have nine spades and are missing ♠Q and three others. You want to win every trick, without losing to ♠Q. One option is to finesse ♠J. It will work 50% of the time, whenever East has ♠Q. Even if East has all four spades, you can just repeat the finesse with ♠10.

♠ 9 6 3 2

♠ A K J 10 4

But there's another option - play ♠A and then ♠K. If the spades split 2-2, then ♠Q will **drop** under your ♠K. If they split 3-1 with a singleton ♠Q, it will also be **dropped**. If they split 4-0, you will know about it after the first round and, if East has all four cards, you can still take a repeated finesse. The maths is tricky, but you have slightly more chance (57%) of taking all the tricks if you play this way – we call it **playing for the drop**.

Drop

If an opponent has a high card in a short suit, you can play sure winners until it **drops** under one of them.

♥ A K 7 5 2

♥ 10 9   ♥ Q 4

♥ J 8 6 3

Play ♥A and ♥K to **drop** ♥Q.

> *If you have 9 cards in a suit and are missing the Queen, it's slightly better to play for the drop than to finesse the Jack. But with 8 cards, the finesse is better.*

Of course, you may find clues in the bidding or play to make you think differently.   Perhaps one defender has 6 hearts and the other has only 1 – so the one with the singleton is more likely to hold ♠Q. If it's East, you should play the finesse (though you might as well cash ♠A first, just in case West has the singleton ♠Q). If you think West has ♠Q, your only chance is to play for the drop.

Here's another situation where you can **play for the drop**. You can't finesse ♦J – even if East has ♦Q, she can just play it when you lead from dummy and so you can only win two tricks. But if you play ♦A and ♦K first, then there's a chance that one defender has a doubleton ♦Q x, in which case the Queen will **drop** and your Jack will win the third round. It's only a 9% chance, but don't sneeze at it.

♦ A K 3

♦ J 6 4

When a finesse is your best option

Sometimes a finesse is your only hope of winning the extra trick that you need. Here, you have 4 losers – 1 ♠, 2 ♦s and 1 ♣ - and wish that you were playing in 3NT instead of 4♥. There is no prospect of a promotion, a length winner or a ruff, so you will have to try to finesse ♠Q, hoping that East has ♠K.

This is a **split finesse** (p 2), so even if it works East can still win with ♠K. The order of play is important. Draw trumps first, ending in dummy, and lead ♠4; East plays ♠K and the defenders win two diamonds before leading a club. Win with ♣K, cash ♠Q, and cross to dummy's ♣A so that you can play ♠A, discarding your losing club.

♠ A 7 5 4
♥ A J 3
♦ 9 8 2
♣ A 8 4

Contract: 4♥
  Lead: ♦K

♠ Q 6
♥ K Q 10 5 4
♦ A 5 3
♣ K 7 2

A finesse can also be your best choice even when you have another option for creating winners, particularly when you are worried about losing an early trick.

Here, West leads ♥5 and East plays ♥J. You win with ♥K, for fear of immediately losing a host of heart tricks, and you count 8 sure winners including ♥K. You can promote 3 certain spade winners, but would have to lose to ♠A first and that would probably be followed by a deluge of hearts. You must try the club finesse instead – only a 50% chance, but if it succeeds you won't have to lose a club first, so you can run off 9 winners before letting the defenders in to play merry with their hearts.

♠ K J 10 7
♥ 8 6
♦ K 9 3
♣ 9 8 5 4

Contract: 3NT
  Lead: ♥5

♠ Q 4
♥ K 7 3
♦ A Q J 8 5 2
♣ A Q

Quiz

1. You want to win at least one extra trick by finessing.

   i. Which is/are your finesse card(s)?

   ii. Which hand will you lead from? *(N or S)*

   iii. If successful, how many tricks can you win?

	(a)	(b)	(c)	(d)	(e)
Dummy (N)	♦ Q 7 3	♦ 8 4 2	♦ Q J 10	♦ A Q J	♦ 8 4 2
You (S)	♦ A 9 5	♦ K Q 5	♦ A 5 3	♦ 9 5 3	♦ A J 10
i.					
ii.					
iii.					

2. You are the declarer in a 4♠ contract after the bidding shown.

The defenders win three quick ♥ tricks and then lead a ♦. *The cards they play are shown.*

You win Trick 4 and then draw trumps; they split 2-2.

You have a two-way finesse in clubs and must get it right to make your contract.

Who is more likely to have ♣Q? W or E?

	(a)	(b)	(c)	(d)
Bidding	W N E S 1♥ 1♠ - 4♠ all pass	W N E S - 1♠ - 4♠ all pass	W N E S - 1♠ - 4♠ all pass	W N E S - 1♠ - 4♠ all pass
Dummy (North)	♠ K Q 7 4 2 ♥ J 6 4 ♦ A K ♣ K J 3	♠ K Q 7 4 2 ♥ 9 6 4 ♦ A K ♣ K J 3	♠ K Q 7 4 2 ♥ 9 6 4 ♦ A K ♣ K J 3	♠ K Q 7 4 2 ♥ 9 6 4 ♦ A K ♣ K J 3
You (South)	♠ A J 10 5 3 ♥ 10 5 2 ♦ Q J ♣ A 10 7	♠ A J 10 5 3 ♥ 10 5 2 ♦ Q J ♣ A 10 7	♠ A J 10 5 3 ♥ 10 5 2 ♦ Q J ♣ A 10 7	♠ A J 10 5 3 ♥ 10 5 2 ♦ Q J ♣ A 10 7
Trick 1 *Trick 2* *Trick 3* *Trick 4*	W:♥7 E:♥Q E:♥A W:♥3 E:♥K W:♦2 E:♦3 . . .	W:♥7 E:♥J E:♥A W:♥3 E:♥K W:♦2 E:♦3 . . .	W:♥K E:♥A E:♥7 W:♥J W:♥Q E:♥2 W:♦3 . . .	W:♥A E:♥8 W:♥7 E:♥J E:♥K W:♦2 E:♦3 . . .
♣Q?				

3. You are the declarer in the contract shown and you have won the first trick as shown.

You have the chance of a heart finesse. Should you try anything else first (after drawing trumps if there are any)?

	(a)	(b)	(c)	(d)
Contract	3NT by South	6NT by South	4♠ by South	5♦ by South
Dummy (North)	♠ 7 6 4 ♥ A Q 7 ♦ K 6 ♣ K J 10 6 2	♠ K 6 ♥ K 5 2 ♦ K 8 6 4 ♣ A 10 4 3	♠ J 8 3 ♥ A Q 7 ♦ A 7 2 ♣ J 6 3 2	♠ K 8 3 ♥ A Q 7 5 ♦ K Q 6 ♣ 7 5 2
You (South)	♠ A Q 8 ♥ 8 5 4 ♦ Q 7 2 ♣ A Q 5 4	♠ A Q 8 ♥ 7 3 ♦ A Q J 5 ♣ K Q J 5	♠ A K Q 10 4 ♥ 8 5 ♦ 9 6 3 ♣ K Q 4	♠ A Q 5 2 ♥ 6 ♦ A J 10 9 4 3 ♣ 10 8
Trick 1	W:♠J N:♠4 E:♠3 S:♠Q	W:♦7 N:♦4 E:♦10 S:♦A	W:♦Q N:♦A E:♦8 S:♦3	W:♦7 N:♦K E:♦5 S:♦3

Quiz Answers

	i.	ii.	iii.
1.			
(a)	♦Q	S	2: ♦A and ♦Q
(b)	♦K, ♦Q	N	2: ♦K and ♦Q
(c)	♦Q, ♦J, ♦10	N	3: ♦A and 2 of dummy's honours
(d)	♦Q, ♦J	S	3: ♦A, ♦Q and ♦J
(e)	♦J, ♦10	N	2: ♦A and ♦J or ♦10. *Even if E has both ♦K and ♦Q, you can't stop her from winning with one of them.*

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2. (a) E *East opened the bidding. She has 9 points in hearts. She should have ♣Q as well, to justify her bid.*

(b) W *East did not bid. She has all the top hearts, i.e. 10 points. If she had ♣Q as well, she should have opened the bidding.*

(c) E *East has only 2 hearts and West has 5. So East has more chance than West of holding ♣Q.*

(d) W *West has only 2 hearts and East has 5. So West has more chance than East of holding ♣Q.*

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3. (a) *Promote a diamond – don't take the finesse.*
You have 8 sure winners, thanks to the spade lead, so you only need 1 more. Promoting a diamond will always work. If you try the finesse and it fails, you could lose 1 ♥, 1 ♦ and 3 ♠s.

(b) *Take the finesse: lead a heart towards ♥K and hope.*
You have 11 sure winners and there is no other chance of a twelfth.

(c) *Play clubs before you try the finesse. If they split 3-3, discard a heart on dummy's long club; if they don't, then try the heart finesse – lead towards ♥Q.*
Don't try the heart finesse first – if it fails, you'll lose a trick and still have to lose to ♣A. But if you try the clubs first and they don't split 3-3, you can still make your contract if the finesse works.

(d) *You have 2 club losers and a spade loser; you may not be able to avoid losing the clubs so you want to eliminate the spade loser.*
   i. *Draw trumps first; if they split 2-2 you'll have one left in dummy to ruff your spade loser.*
  ii. *If the trumps don't split 2-2, play your top three spades; if they split 3-3, your fourth will have become a length winner.*
 iii. *If neither of these works, then try the heart finesse – lead towards ♥Q; if it wins, discard your spade loser on ♥A.*
Don't try the finesse first – if it fails, you'll have lost a heart, probably followed by two quick clubs.