

Intermediate Bridge Lesson
Palo Alto Bridge Club, April 8, 2019

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Finesses

A finesse is a declarer's attempt to take a trick with a card that is lower than a defender's higher card(s). The declarer leads to a trick (from dummy or from hand) through one defender, who is sitting in second position to the trick, and hopes that this defender holds the higher card(s) in the suit, so that she must commit to playing a card before the declarer decides whether to play his potential winner in third position.

To take a finesse, it is always essential to leads towards your honors, and not away from honors (lead from the hand with the lower cards to the hand with the higher card(s)).

Today we will look at five kinds of finesses: simple finesses, double finesses, deep finesses, two-way finesses; and ruffing finesses.

To ascertain the probabilities of taking a certain number of tricks from a given finesse position, you should consider the number of high honors that declarer is missing in a suit. The number of significant distributions in a suit is equal to the number 2, to the power of the number of significant honor cards that the declarer is missing in the suit. That was a mouthful – okay, but what does that mean??? If there is one significant honor card missing in a suit, say the King for example, with the declarer holding the Ace and Queen, there are only two possibilities (2^1 or “two to the first power”) as follows: the missing King may be on the left or the King may be on the right of the declarer's Queen. If there are two significant honors missing, such as the King and Queen or the King and Jack, let's call them “A” and “B,” there are 2^2 , or four, possibilities: both honors A and B on the left; A on the left and B on the right; A on the right and B on the left; and both A and B on the right. And if there are three honors missing, there are 2^3 , or eight, possibilities : 1) A, B, and C on the left; 2) A and B on the left; 3) A and C on the left; 4) B and C on the left; 5) A and B on the right; 6) A and C on the right; 7) B and C on the right; and 8) all three A, B, and C on the right.

Let's see how this may help us to determine which card to play in a given situation. Here are nine examples of finesses and descriptions of how to tackle them:¹

¹ Note: in each of these nine examples, we are assuming that none of the declarer's winning tricks are going to be ruffed by the defenders. Obviously, a defensive ruff would reduce the number of winners.

1) Kxx	2) AQx	3) AQ10	4) AJ10	5) AQ9
xxx	xxx	xxx	xxx	xxx

Hand 1: This is a Simple Finesse. Play small towards the King and play the King if LHO does not play the Ace in front of your King. There is a 50% chance of taking one trick; and a 50% chance of taking no trick.

Hand 2: This is a Simple Finesse. Play small towards dummy's honors and insert the Queen if LHO does not play the King. There is a 50% chance of taking two tricks; and a 50% chance of taking only one trick.

Hand 3: This is a Double Finesse. Play towards the AQ10 and, if LHO follows low, play the Ten on the first round. Then return to hand in another suit and play the Queen on the second round of the suit unless LHO plays the King. There is a 25% chance of taking 3 tricks if the King and Jack are both on the left; a 50% chance of taking two tricks if the missing honors are split; and a 25% chance of taking only one trick if RHO has both the King and Jack. The only chance of taking all three tricks is to try the 10 on the first round.

Hand 4: This is another Double Finesse. However, this time you do not have the Queen. There is a 0 % chance of taking 3 tricks since you are missing both the King and the Queen;² a 75% chance of taking two tricks; and a 25% chance of taking only one trick, when both the King and Queen are over the AJ10.

Hand 5: This is an example of a Deep Finesse. You may take one or two tricks depending on which opponents have the K, Q, and 10. You should play a small card to the NINE on the first round and then finesse the QUEEN on the second round, in the hope that LHO has the King, or has both Jack and 10. You will take two tricks five times out of eight or 62.5% of the time. The five distributions in which declarer can win two tricks are: King on the left; K-10 on the left; K-J on the left; K-J-10 on the left; and J-10 on the left with the King on the right. (You should never be able to take all three tricks even if LHO has the K, J and 10 since LHO should split her Jack and Ten to force the Queen on the first round.)

² It is theoretically possible to take three tricks in the suit, but your opponents would have to play both the King and the Queen under your Ace.

6) QJ10	7) AJx	8) AJx	9) S: AQJ	Example 9: Hearts are trumps.
Axx	Kxx	K10x	H: Axx	
			D: Axx	

S: x
H: KQxxx
D: xxx

Hand 6: This is a Simple Finesse situation. However, this time you finesse by running the Queen and playing small from hand unless RHO plays the King. You have a 50% chance of taking all three tricks and a 50% chance of winning two tricks.

Hand 7: This is a Simple Finesse. You have a 50% chance of taking three tricks if the Queen is on the left, and a 50% chance of taking two tricks. (Actually with proper play, your odds are slightly better than 50%. You should play the King first, before finessing the Jack just in case your RHO has a singleton Queen.)

Hand 8: This is a two-way finesse. You have a 50% chance of taking 3 tricks. The difference between this hand and the prior one is that in Hand 7, you did not have the ten, so you could only finesse one way, towards the A-J. If declarer has to play the suit himself in Hand 8, he will take either two or three tricks, depending on whether he properly guesses which opponent has the Queen. Declarer can take all three tricks if an opponent breaks the suit for him.

Hand 9: This is a ruffing finesse situation. Declarer can play the suit in either of two ways: as a straight finesse by playing small to the Queen, or as a ruffing finesse by winning the Ace and then running the Queen through RHO. When taking the ruffing finesse, declarer has a 50% chance of not losing a trick in the spade suit. If RHO holds the King and covers the Queen, declarer ruffs, returns to dummy with the Heart Ace, and discards a losing diamond on the Jack of Spades. If LHO has the Spade King, declarer can discard a diamond loser on the Queen, but will immediately lose a spade trick to the King, exchanging a spade loser for a diamond loser. The ruffing finesse position may also be used as an avoidance play against either defender, by employing a ruffing finesse to keep RHO off lead, or by using a standard finesse to keep LHO off lead.

One further thought: declarer should consider whether it might be better to delay taking a finesse, or to avoid taking a finesse entirely. Declarer may be able to avoid a loser by promoting declarer's high cards, dropping an honor, or setting up a long suit for discards, rather than risking a finesse.

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Finesses -- Hand Analysis

1. Dealer with 19 hcp's opens 1H, responder raises to 2H, and opener bids game. The lead is the SQ and declarer takes stock. There is one loser in hearts and four losers in clubs but an extra winner in spades. The only place to reduce the losers is in the club suit so declarer must find the CK on side. Declarer wins the opening lead in dummy and cashes the second spade winner at Trick 2, discarding a club. Declarer has no other entry to dummy so must try the club finesse at Trick 3. When the CK wins, declarer has only three losers and makes four.
2. After a pass, second seat opens a diamond and third seat overcalls a spade. Responder should make a Negative Double to show four hearts and a desire to compete. Opener has four hearts also, so bids 2H. Responder should invite game with 11 HCP and shortness in clubs. Opener with 14 hcp accepts. Since dummy has weak trumps, declarer needs to play carefully in order to get a ruff in dummy and also handle the trump suit. After the spade lead to declarer's ace, declarer should cross to the CA and run the H9. This loses to the King and LHO cashes a spade and leads a third spade which declarer ruffs in hand. Declarer now plays to the dummy in diamonds to finesse in hearts again. The second finesse wins and declarer draws defenders' last trump. The diamond suit does not break so there is a diamond loser. Declarer can ruff his last club in dummy and loses three tricks: a spade, the trump king, and a diamond.
3. After a pass, second seat opens a heart. Responder has an opening hand with three hearts, so should bid 2C, 2/1 game forcing. When opener rebids 3C, responder bids the heart game. The lead is a spade, which immediately exposes two losers in that suit. In addition, declarer has a heart loser and a potential club loser if the suit breaks badly for him. At Tricks 2 and 3, declarer should play a ruffing finesse in diamonds. This is at worst a no-lose play of a loser-on-loser, but will gain a trick if RHO has the DK. As it turns out, it is necessary to make this play to make the hand since clubs don't break and there is a club loser so long as LHO inserts the C9 to set up a trick for the defense. The ruffing finesse gains a trick to make 4.
4. Dealer has a 4333 13 count and opens 1C. Responder has an 18 count with only four losers and bids 1H. When opener supports hearts, responder expects to be in the slam zone since 4 losers plus the expected 7 losers is 11 losers. (In fact, opener has the rare nine loser opener.) Responder bids RKC. There is a key card missing and the pair bids a small slam. The lead is the DJ which declarer wins in hand. Declarer draws three rounds of trumps ending in hand, then plays a spade towards the King. When the King wins, declarer can discard a club on a spade to eliminate a loser there. The diamond loser can be ruffed in dummy. It is crucial to play on spades before clubs since a trick must be lost to set up a spade trick and if declarer finesses in clubs first he will go down, even when the SA is on side. The club suit can wait; spades cannot.

1

♠ 4
♥ AK863
♦ AKQ
♣ K432

♠ 9862
♥ QJ4
♦ 954
♣ AJ7

♠ QJ103
♥ 109
♦ 10732
♣ Q98

♠ AK75
♥ 752
♦ J86
♣ 1065

Dealer: North
Neither Vulnerable

West	North	East	South
	1 ♥	Pass	2 ♥
Pass	4 ♥	Pass	Pass
Pass			

Opening Lead: ♠ Q

2

♠ 863
♥ 9832
♦ AK75
♣ A7

♠ KQ10974
♥ K7
♦ 8
♣ QJ94

♠ J5
♥ Q54
♦ J1096
♣ 6532

♠ A2
♥ AJ106
♦ Q432
♣ K108

Dealer: East
N-S Vulnerable

West	North	East	South
		Pass	1 ♦
1 ♠	Dbl	Pass	2 ♥
2 ♠	3 ♥	Pass	4 ♥
Pass	Pass	Pass	

Opening Lead: ♠ K

3

♠ KQ10
♥ 94
♦ 9865
♣ J976

♠ A86
♥ KJ752
♦ 7
♣ KQ105

♠ 753
♥ Q103
♦ AQJ
♣ A842

♠ J942
♥ A86
♦ K10432
♣ 3

Dealer: South
E-W Vulnerable

West	North	East	South
			Pass
1 ♥	Pass	2 ♣	Pass
3 ♣	Pass	4 ♥	Pass
Pass	Pass		

Opening Lead: ♠ K

4

♠ 875432
♥ 2
♦ 52
♣ Q972

♠ KJ10
♥ KJ108
♦ 763
♣ AJ5

♠ 6
♥ AQ653
♦ AKQ8
♣ K43

♠ AQ9
♥ 974
♦ J1094
♣ 1086

Dealer: West
Both Vulnerable

West	North	East	South
1 ♣	Pass	1 ♥	Pass
2 ♥	Pass	4 NT	Pass
5 ♥	Pass	6 ♥	Pass
Pass	Pass		

Opening Lead: ♦ J