★ ♥ Finessing Lesson 1 by lan Dalziel ◆ ♣

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A finesse is an attempt to win a trick with a card lower than one still held by opponents. E.g. You try to win a trick with the King when opponents have the Ace. You try to win a trick with a Queen when opponents hold the King. You try to win a trick with a Jack when opponents hold the Queen.

Finessing is done by declarer (defenders rarely finesse and use different techniques if they do).

Finessing applies equally to suit contracts and NT though the examples below are short side suits in suit contracts (in NT you would leave the short suits alone and keep them as stoppers).

In the examples below South is declarer and North is dummy. (The cards actually played are in red: Note T means ten in the diagrams below.) *You may find it useful to play out these combinations with playing cards.*

1.	South leads a low card and plays the Queen from North if West plays low, thus the Queen wins. If West plays the King it is beaten by the Ace and the Queen wins later. (However if East holds the King the Queen loses, but it loses anyway no matter what North played.)	
2.	$ \begin{array}{c} \mathbf{x} \\ \mathbf$	North leads a low card and if East plays low South wins with the King. If East plays the Ace, the King wins later. (However if West holds the Ace the King loses, but it would have lost anyway). This is called an "Open Finesse" as you lose a trick (to Ace) but win finesse (with King)
3.	Qxx W E Kxx	South leads a low card and plays the Jack from North if West plays low, thus the Jack wins. If West plays the Queen it is beaten by the Ace and the Jack wins later. (However if East holds the Queen the Jack loses, but it would lose anyway no matter what North played.)

A finesse has a 50% chance of success when the opponent's higher card is favourably positioned. ie the higher card is "in front" of the card you hope will win (in clockwise rotation of play).

You should assume the missing (higher) honour is favourably positioned and proceed accordingly. Usually play towards the card you hope will win a trick. This is called a **"Towards Finesse"**

When dummy goes down you should scan the four suits to see which suits contain finesses. Note a finesse "exists" whether or not it wins (you don't know if it wins till you try it).

A finesse exists when the number of tricks depends on the location of an opponents honour....

NO FINESSE: if the number of tricks in a suit is clear-cut. ie minimum tricks = maximum tricks.

FINESSE EXISTS: if the number of tricks depends on "what lies where" and "who does what".

Now look at the suit combinations 4 to 13 below and write down **F** (Finesse exists) or **N** (no finesse)' Write your answers in pencil in the empty boxes below and check them on the next page.

4.	5.	6.	7.	8.	9.	10.	11.	12.	13.
xx	Qx	AJx	Axx	Qxx	Jx	ххх	Qxx	J9xx	Kx
AQ	Kx	Кхх	Kxx	Axx	Qx	AKJ	JTx	QTxx	xx

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4a.	$ \begin{array}{c} xx \\ Jxxx \\ \underbrace{ \begin{bmatrix} N \\ W \\ E \\ S \\ AQ \\ \end{array} \\ KTxxx $	Finesse exists (and wins) . Max tricks = 2 (here); Min tricks = 1 (below). What key card is missing? King. Where do you want it to lie? East. How will you play? Lead from North towards AQ, if E plays low then play the Queen, if East plays King cover it with the Ace.
4b.	$\begin{array}{c} xx \\ Kxxx \begin{bmatrix} N \\ W \\ S \end{bmatrix} JTxxx \\ AQ \end{array}$	Finesse exists (but loses) . Max tricks = 2 (above); Min tricks = 1 (here). Lead from North, E plays low, you play the Queen, but it loses to the King in the West hand. However your Queen was a loser whatever you did. By taking the finesse you had a 50% of making the Queen.

Note that if West leads the suit in above examples you make two tricks whether the King lies with East (4a) or West (4b). (If East leads the suit you must try the finesse). Hence an opening lead by West from Kxxx will cost the defence a trick in 4b. That's why such an opening lead comes at No.9 in the top 10 leads at suit contract in page 32 of the bridge manual. If South leads the suit he loses the Q no matter where the King lies. Declarer might leave the suit alone in the hope that West leads it to him if the cards are in 4b. However if this doesn't happen it may be too late to reach dummy and try the finesse.

Make sure you fully understand 4a and 4b whether the lead is from North, East, South or West.

5.	$Axx W^{N} E QJTxxx$	No Finesse . Min tricks=1; Max tricks =1. You develop 1 trick by "force". Lose one honour to the Ace and the other honour wins. You can't get 2 tricks even if West leads the Ace as your Queen and King will now crash together.
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6a. Qx	$ \begin{array}{c} \text{AJx} \\ \text{W} \\ \text{W} \\ \text{E} \\ \text{S} \\ \text{Kxx} \end{array} $ T9xx	Finesse exists (and wins) . Max tricks = 3 (here); Min tricks = 2 (below). What key card is missing? Queen. Where do you want it to lie? West. How will you play? Cash K then lead from South towards J, if W plays low then play the Jack, if East plays Queen cover it with the Ace.
6b. TS	$ \begin{array}{c} AJx \\ 9xx \begin{bmatrix} N \\ W \\ S \end{bmatrix} \\ Kxx \end{array} Qxx $	Finesse exists (but loses) . Max tricks = 3 (above); Min tricks = 2 (here). Cash K then lead from South towards J but it loses to the Q. However your J was a loser whatever you did. By taking the finesse you had a 50% of making the Jack. Leading the J from North won't help as East can cover with Q which you cover with K. Hence you only make the two tricks you had originally Ace and King.

In examples 6 above you might try playing the King then Ace hoping the Queen drops as a doubleton but as opponents hold 7 cards the chance of this is very low (about 4%). The finesse at 50% is far superior. Leading J from North hoping East holds Q but doesn't cover is also a poor chance as you need East to hold the Q and to make a mistake by not covering. As most players will "cover an honour with an honour" this is a poor play unless the bidding suggests East holds Q.

7.	$ \begin{array}{c} Axx \\ Qxx \begin{bmatrix} N \\ W \\ E \\ S \end{bmatrix} \\ Kxx \\ Kxx \end{array} $	No Finesse. Min tricks=2; Max tricks =2. You get 2 tricks, no more, no less.	
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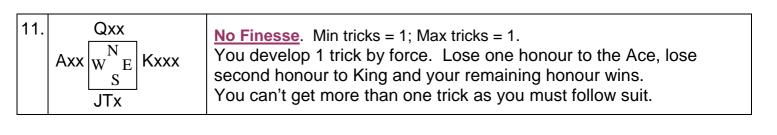
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8a.	Qxx $Kxx \begin{bmatrix} N \\ S \\ S \end{bmatrix}$ JTxx AxxFinesse exists (and wins) What key card is missing? King. Where do you want it to lie? West. How will you play? Lead towards Q from South hand. If East takes How you get Q later, if East plays low you get Q now.					
Jxx $\begin{bmatrix} N \\ W \\ S \end{bmatrix}$ KTxx Lead towards Q was a loser what making the Quee cover with K whi		Finesse exists (but loses) . Max tricks = 2 (above); Min tricks = 1 (here). Lead towards Q from South hand but it loses to East's K. However your Q was a loser whatever you did. By taking the finesse you had a 50% of making the Queen. <i>Leading the Q from North won't help as East can cover with K which you cover with A. Hence you only make the one trick you had originally, the Ace.</i>				
nee hoi del wh	Leading Q from North hoping East holds K but doesn't cover has a low chance of success as you need East to hold the K and to make a mistake by not covering. As most players will "cover an honour with an honour" this is a poor play unless the bidding suggests East holds K. You might delay playing the suit in the hope that East leads the suit first thus you make 2 tricks regardless of where the King lies. If East leads a low card South plays low, if East leads the King South covers it with the Ace) and you make 2 tricks no matter where the King lies.					

9.	$ \begin{array}{c} Jx \\ Axxx \begin{bmatrix} N \\ W \\ S \end{bmatrix} \\ Qx \end{array} \\ KTxxx $	<u>No Finesse</u> . Min tricks=0; Max tricks =0. You make no tricks as Ace and King will swallow your Queen and Jack.
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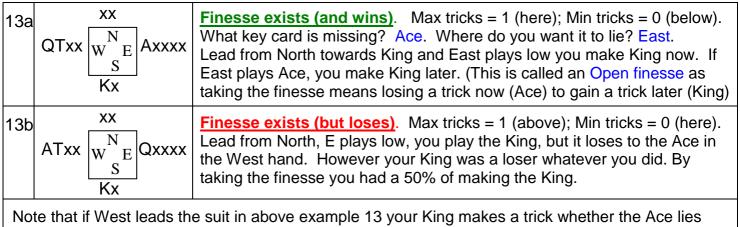
10a	$ \begin{array}{c} xxx \\ xxx \\ W \\ S \\ AKJ \end{array} QTxx $	Finesse exists (and wins) . Max tricks = 3 (here); Min tricks = 2 (below). What key card is missing? Queen. Where do you want it to lie? East. How will you play? Lead from North towards J
10b	$ \begin{array}{c} xxx\\ Qxx \begin{bmatrix} N\\ W\\ E\\ S\\ \hline AKJ \end{array} Txxx $	Finesse exists (but loses) . Max tricks = 3 (above); Min tricks = 2 (here). Lead from North towards J but it loses to the Q. However your J was a loser whatever you did. By taking the finesse you had a 50% of making the Jack.

You increase you chances slightly by playing the Ace first before entering the North hand to finesse the J. This way you catch a singleton Q in the West hand but the gain is very low indeed (about 0.5%) If West leads the suit you make 3 tricks whether the Queen lies with West (10a) or East (10b). That's why such an opening lead from Qxx comes at No.9 in the top 10 leads at suit contract in page 32 of the bridge manual. However you might delay taking the finesse hoping West makes a subsequent lead but don't delay to long or you might not be able to reach dummy to try the finesse.



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12	. J9xx Axx W E Kx	No Finesse . Min tricks= 2; Max tricks =2. You develop 2 tricks by force. Lose Queen to the Ace, lose Jack to King and your remaining 10 and 9 win tricks. You can play these
	QTxx	cards in any order as long as you play a high card each time.



Note that if West leads the suit in above example 13 your King makes a trick whether the Ace lies with East (13a) or West (13b). (If East follows with a low card your King wins now, if East plays the Ace your King wins later). Hence an opening lead by West from Axxx will cost the defence a trick in 13b. That's why such an opening lead comes at No.10 in the top 10 leads at suit contract in page 32 of the bridge manual. If South leads the suit the King loses to the Ace in 13a and 13b. However you might delay taking the finesse hoping West leads the suit later but don't delay too long or you might not be able to reach dummy to try the finesse.

The examples above include some of the most common "towards finesses" (where you lead towards an honour which you hope will win). You should check each suit for finesses when dummy goes down and put down put an imaginary "HANDLE WITH CARE" flag at each finessing suit.

I have gone into these basic finesses in some depth, for if you fully grasp the concept you will be able to understand the more complex finesses which come later.

Some of the finesses above involve only 2 cards (Ace and King), some 3 cards (Ace, King and Queen) and some 4 cards (Ace, King, Queen and Jack). If you find finessing difficult you MUST extract one suit from a pack of cards and play out the combinations above.

On the next page is a quiz on finessing. <u>ildalziel@gmail.com</u>

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FINESSING QUIZ No.1

Is there a finesse in each of these combinations? If not say "NO". If there <u>is</u> a finesse how do you play the cards in order to get maximum tricks? You may start from either hand and assume you have outside entries if needed to repeat a finesse. The form of your answer should be eg $\ldots x$ to K; x to J.

If the next player plays low you will play as intended, if the next player plays an honour you will cover it if you can.

For each answer give as many rounds as you think necessary assuming that the first round goes favourably.

It may help you to play these out with one suit from a pack of cards.

$\begin{bmatrix} 1 & Kx & 2 & Kxx \\ & & & \\$		4) J10x	5) AQx	6) XXX AQX	7) Kxxx AJxx	⁸⁾ Jxx 10xx		
9) Axx 10) KJx	11) Kx	12) _{Axxx}	13) _{KQx}	14) _{AKJ}	15) _{Q×}	16) _{Axx}		
Qxx xxx		Kxxx	Jxx	xxx	J10	KJx		
17) _{Axxx} 18) Jx		20) _{xxx}	²¹⁾ KJxx	22) _{AQ10x}		24) _{Qx}		
Qxxx Qx 25) _{AJ10x} 26) _{AKJ}		KQ× 28) _{Kxx}	Q10xx 29) xxx	³⁰⁾ J9xx	31) xxx	32) AQXX		
		Jxx	AJ10	10876	AQJ	Kxxx		
ANSWERS								
1) x to K			17) x to	The Designation of the owner of the second	<u></u>			
2) No finesse,	2 sure trie	CKS.		the second se	J lose to	and the second designed and in the second seco		
 x to Q No finesse, 	1 trick by	forco			tricks if			
5) No finesse,		the state of the s	and high diversion of the local diversion of	and a factor to be a sufficient to the sufficient to the sufficient of the sufficien	tricks by	standing of a subscription of the subscription of the		
$\frac{1}{6} \times to Q$	5 Buie ci i	<u>.</u>	the statements in succession of the succession o	10, x to		10100.		
7) x to J			23) x to J; x to Q (or vice versa).					
8) No finnesse	, lose to Al	KQ.	24) No finesse Q loses to AK.					
9) x to Q			25) x to 10; x to J (or vice versa)					
10) x to J; x t	0 K		26) No finesse, 4 sure tricks					
11) No finesse,	27) No finesse, force 3 tricks if 3-2							
12) No finesse,	28) x to K; x to J (or vice versa).							
13) No finesse,	13) No finesse, 2 tricks by force.				29) x to 10; x to J (or vice versa)			
14) x to J	30) No finesse; 1 trick by force.							
15) No finesse,	lose to AK		31) x to J; x to Q (or vice versa).					
16) x to J			32) No f	inesse, 4	tricks if	3-2 break		

*** Reference:- My Bridge Manual page 28 (Finessing by Declarer V3).
*** Reading:- Introduction to Declarer Play by Edward Kantar.....p25-37.

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