

# Improve your finessing

**How to take them; when to take them; when not to take them  
and how to avoid taking them!**

**For the 'See-one-take-one' finesseaholics and  
the 'Why-bother-mine-always-lose' finesseaphobes.**

**A Finesse** can be defined as:

“Gaining tricks with cards that are not the highest by their position relative to other higher cards”.

The finesse is one of the first card techniques we are taught; the mechanics are reasonably simple to describe and relatively easy to apply. Whilst teaching explains the principle of the finesse it often stops short of explaining many other aspects of good 'finesse technique'. These seminars hope to address some of those issues. The hands in the lessons are based around teams (or rubber) type scoring where securing your contract is fundamental to getting a good score – the overtricks matter little – but sound technique applies to any form of scoring. When taking a finesse, it is important to do so at the proper time, in the proper order by leading the correct card and into (where possible) the non-danger hand. One also needs to appreciate that it is different taking an early finesse to avoid an immediate loser as opposed to taking a finesse to get rid of an eventual loser or create extra tricks needed to fulfil your contract. Hopefully after these seminars you will be better placed to weigh up the merits of taking your finesses and approach them in a more confident and considered manner.

## **The Game Plan**

Experienced players will always try to follow the line of play which rates to have the highest percentage chance of success. A finesse should therefore always **fit into the overall game plan**, rather than just be attempted every time there is such possibility (the 'See-one-take-one' brigade please note!). A finesse is a 50-50 shot; is this the best you can do?

Before the start of play always make a plan. If a significant finesse is available ask yourself:

- 1) Will taking this finesse **help** with making my contract? Is it essential to the success (**is it necessary**) or **an unnecessary risk? Is it avoidable?**
- 2) If this finesse loses, can it **endanger** my contract? Will the **danger hand** be on lead? The concept of a 'danger hand' is fundamental to good card play and occurs during the play of many hands in many situations both in no-trumps, where, for example, you wish to prevent a defender from gaining the lead to cash an established suit or equally crucial make a damaging switch; and trump contracts, where as well as the above considerations, preventing a lead for a potential ruff may be a consideration. The taking of a finesse, should it lose, may allow the danger hand to be on lead and avoiding this happening is a crucial part of finesse management.

This theme, the danger hand, will occur in several guises during the seminars.

- 3) What are the odds of this finesse succeeding, and **is there a better line of play?** Remember, a finesse is, in isolation, only a 50:50 shot – it wins or it loses!

## The Mechanics of a Finesse

The finesse come in several forms and bridge literature has been given them different names to help differentiate the process by which a particular finesse is achieved. They are however, all reliant to some degree or other on the arrangement of the opponents' outstanding cards.

### The Simple Finesse

- North**
1.      42     K3
  2.      42     AQ3
  3.      A43    Q52
  4.      QJ10    A43

We are all probably familiar with examples 1-4. These are the types of finesse we are taught early in our bridge playing career and in one form or another occur in almost every hand we play. We lead from the West hand towards the East and play the appropriate card depending on which card North plays. In 1 we hope North holds the Ace, as this is our only chance of making a trick, and we rise with the King if North plays low.

In 2 and 3 we hope the King is well placed in the North hand to make 2 tricks by playing towards the Queen.

In 4 we lead a card from the West hand and if it is not covered and it wins, we repeat the play. We win 2 tricks on a bad day – 3 on a good day. Good days and bad days occur with equal probability when it comes to finesses.

### The Repeat Finesse

5.      K986    75  
            432  
            AQJ10
6.      Q985    765  
            43  
            AKJ102

Sometimes our card holdings are more robust and we hope to win multiple tricks by way of several finesses in the same suit. The mechanics are no different to the simple finesse **but when considering a repeat finesse, it is important to ensure that your entries to the relevant hand are preserved to allow for repeat finesses.**

In 5 South may need 3 entries to repeat the finesse 3 times to ensure trapping the King should the suit be distributed as in the example.

In 6 two entries may be needed to repeat the finesse. (Also see examples 23 and 24)

### The Double Finesse

- North**
7.      432     AJ10
  8.      J109    A32

In the following examples we are looking to make 2 tricks from our combined holding. In examples 7 and 8 we are playing for a position commonly referred to as '**split honours**'. What this means is that we hope that the outstanding high cards are either both in the North hand or (more likely) split between the defenders.

In 7 we lead towards the AJ10 and if North plays low put in the J or 10. We then return to hand and lead towards the remaining AJ covering whichever card North plays.

In 8 we set off with the J and return to hand to play the 10 to repeat the finesse if South wins.

Whilst the simple finesse has a 50% chance of success; the double finesse (to win 2 tricks) is closer to 76%.

## The Ruffing finesse

9. KQJ10  Void

Most players will be familiar with the idea of the ruffing finesse. This may entail giving up a trick in a suit where originally there were no losers, in order to generate extra tricks.

A top card from a sequence is led from either Dummy or hand towards a void with the intention of either ruffing if the card is covered or discarding a loser if it isn't.

In example 9 the King is lead and providing there is an entry, establishing 3 extra tricks.

## Simple finesse v Ruffing finesse

In an attempt to establish extra tricks, during the course of play it may be possible to take either a **simple finesse** or a **ruffing finesse** in the same suit. Which you elect to take will often depend on the holdings in your other suits and which of the defenders is perceived to be the **danger hand**.

Examples 10 and 11 should explain the two considerations.

10. 

North	
♠ 4	♠ AQJ
♥ 87	♥ void
♦ K32	♦ 764
♣ K6	♣ A7

Sitting West you are playing in Hearts and having drawn trumps require 6 of the last 8 tricks to make your contract. The spade suit offers your best chance of gaining an extra trick without risking the diamond suit (leading towards the ♦K and hoping the ♦A is onside). You have two choices; the simple finesse – small to the ♠J; or the ruffing-finesse small to the ♠A and the ♠Q from dummy. Both have an equal chance of generating an extra trick so which to play?

The vulnerable position of your diamond holding dictates that you should play the ruffing finesse – small to the ♠A and run the ♠Q and if South does not cover throw a diamond loser. Should North win he cannot profitably lead diamonds without giving you a trick and you are now able to return to dummy with the ♣A to cash the spade winner throwing a losing diamond.

11. 

North	
♠ 4	♠ AQJ
♥ 87	♥ void
♦ 432	♦ K76
♣ K6	♣ A7

Again, sitting West you are playing in hearts needing 6 more tricks but in this example the diamond suits have been swapped round. Now the danger hand is North who can make a potentially fatal diamond switch should he gain the lead. On this occasion the simple finesse into the (safe) South hand (win or lose) generates your extra trick and protects the ♦King from attack.

## 2-way Finesse

When you are missing the Queen of a suit and can finesse either defender for it, this is known as a 2-way finesse.

12. AJ3  K102

Sometimes we are presented with a finesse dilemma: we need 3 tricks from a suit to fulfil our contract but have a choice of two ways to play it: the 2-way finesse. Example 12 is of the most common situations. We can cash one top honour and lead towards the other with the intention of finessing; but which way round?

13. AJ10  K32

A similar situation is the layout in example 13 we can lead the Jack towards the King and let it run if not covered or lead towards the Jack for a simple finesse. Short of tossing a coin, what else can we do? This is a position that the experienced player seems to get right more often than the less experienced. Sometimes there will be clues; such as one opponent has opened 1NT and is odds-on to hold the Queen for his bid. Or perhaps one defender has shown up with say 10 cards in the suits not under consideration; the other defender is, by simple maths, more likely to hold the missing Queen.

This topic is discussed in more detail later in the notes but by way of a taster, the best way to deal with these 2-way finesses is, where possible, to encourage the opponents to lead the suit!

### Quick tricks' or 'Extra tricks' finesses (Non trick-gaining finesse)

When it comes to generating tricks, taking a finesse is designed to achieve one of two major objectives: **gaining quick tricks without losing the lead**; or **creating extra tricks** where you are prepared to lose the lead. The following examples belong, on the face of it, to the 'simple finesse' group and this is so if all we are aiming to achieve is two quick tricks. However, if the quest is to generate extra tricks the 'simple finesse' will fail you.

14. A32  QJ54

In example 14 leading the Queen for a simple finesse will achieve 3 tricks (if that is your goal) only if the suit divides 3:3. Let us consider why. If South holds the King, he will cover the first or second round and if North holds the King, the same applies. Whichever way it is, you will only score 2 top cards and a third must come from a 3-3 break.

A32  QJ54  
K8  
10976

For 2 quick tricks take the finesse – for more lead towards the QJ54. This will produce 3 tricks when the suit splits 3:3 **and also** when the K is off-side (just as likely as on-side) as in the situation opposite.

15. AQ32  J5

A similar situation exists in example 15 where two tricks would be your maximum (barring a singleton King) by way of the simple finesse. The secret to generating extra tricks in these type of hands – unless you have evidence to the contrary – is to **lead towards the isolated honour(s)** when you will benefit from a well-positioned defender's high card. This is still a 'simple' type of finesse (see examples 1 and 3) but in a more complex setting. For two quick tricks lead towards the AQ; for more lead towards the J.

If you are not certain about this then lay out some cards and try it for yourself.

### Non (trick-gaining) Chinese finesse

16. A2  Q54  
J1098  
K763

We have seen (example 3) that the correct way to attempt to create two tricks from example 16 is to lead towards the Queen and hope that the King is well placed. However, many players will lead the Queen in a vain hope that the defender declines to cover. This is the play of both a novice (poorly judged) and of the more experienced player (psychological ploy) and is often referred to as a 'Chinese finesse'. If the expert declarer sitting East, with his hand concealed, as in example 16 requires two tricks from this holding and he KNOWS that South holds the King, he may try leading the Queen (from the closed hand) in the hope that South, aware there is nothing to be gained by covering declines to do so! (Remember the principle reason for covering a card in a finesse position is to promote lower cards into winners).

## How to take a finesse.

Now that we have familiarised ourselves with some of the types of finesse situations, it's time to look at how we go about accomplishing our goal. There is more to taking finesses than simply leading a card and keeping your fingers crossed. Much of it has to do with preserving entries and being aware of the 'danger hand'.

### The card you initially lead.

17.            Q93  
               76        K852  
                   AJ104
- In this example you are sitting South with North on lead. If you intend to finesse, it is important to start with the 9 (playing the 4 from hand), then the Q and then a small card if East declines to cover. If you start with the Q and then the 9 and East covers you will be in-hand at trick 2 unable to repeat the finesse unless you have an entry to Dummy. Or perhaps you have an entry but don't wish to use it at this time as it may weaken your holding in the suit.

It is possible to formulate a general principle here:

**When Declarer and Dummy's cards are effectively equal, it is important to play the lowest equal card from Dummy first so as to be able to remain in Dummy to repeat the finesse.**

Needing 3 tricks from this combination you intend to take a double finesse.

18.            932  
               K4        Q765  
                   AJ108
- If entries to Dummy (North) are limited you should initially play small to the J or 10 and then, when next in Dummy play the 9 playing the 8 from hand. If the 9 is not covered you are conveniently still in dummy and in a position to finesse again. This way you make 3 tricks providing the honours are split. If you set off with the 9 you can only take the finesse once more and only make 2 tricks unless you have an additional entry to Dummy or the suit breaks 3:3.

It is possible to formulate general principle here too:

**Where entries are limited, when taking a double finesse and you have equal cards in Dummy and hand, you should first play to an equal card in hand and then the equal card from Dummy.**

### The number of tricks required.

The number of tricks you need may influence the way you play the suit. There are thousands of card combinations listed in books illustrating the 'correct percentage' play from specific card holdings but the following few are common situations involving simple finesses.

**If you require 5-tricks from the following N-S holding:**

19.            Q43  
               1098        K7  
                   AJ765
- Small from dummy to the Jack and cash Ace hoping for the position in 19. Leading the Queen can never be right as East will cover and West will make his 10.



## Cashing a top card before taking the finesse.

23. AKJ105  
  
643

Less experienced players are often keen to cash a top card in both situation 23 and 24 in the hope of dropping a singleton Queen (2% chance – but every little helps) and then finesse if she doesn't appear. Whilst the examples are similar, in that you hold the identical 8 cards in both hands, the distribution of the suit is different. If you are trying to maximise the number of tricks you can make it would be correct to cash the Ace in example 23 but not 24.

Why? When is it right to cash a top card before taking a finesse?

24. AKJ1065  
  
43

If the suit breaks evenly and the Queen is on-side it doesn't really matter which option you take but what if the suit splits 4:1 which will happen around 15% of the time? Assuming entries to the South hand are readily available, as mentioned it would probably be right to first cash the Ace in example 23 but not 24. By cashing the Ace, you cater for the singleton Q in both cases but in example 23 you are still in a position to pick up Qxxx in the West hand by taking 2 more finesses as you have sufficient small cards to do it, but not in 24 because you have insufficient cards and can only now take the finesse once more. Whilst the extra chance of picking up a singleton Q is not to be scorned the chance of the suit splitting Qxxx : x as opposed to xxx : Q is, as you can appreciate, 4 times greater and you will need both your small cards to take 2 finesses to cater for this situation.

## 8 ever – 9 never.

Whilst we are talking about small percentage chances how do we play this combination?

25. K32  
  
AJ7654

We are 'taught' 8 ever-9 never when we hold either 8 or 9 cards respectively in a suit and are looking for a missing Queen. Consider example 25. In fact, statistically a 3:1 split is more likely than 2:2 and it is only when we cash one top honour and cater for a singleton Queen do the odds switch in favour of playing for the drop. So, in isolation play for the drop.

**BUT rarely are you playing a suit (or taking a finesse) in isolation;** it is part of a whole hand. Sometimes the bidding will suggest taking the finesse (for example, LHO may have pre-empted and is thus more likely to be short in a suit) or, by taking the finesse – even if it loses – you guarantee your contract as in example 26.

26.  
♠ A43  
♥ AKQ54  
♦ 65  
♣ J109  
  
♠ KJ10982  
♥ J62  
♦ K92  
♣ 7

As South you arrive in the sound contract of 4♠. West plays 2 top clubs and you ruff. There seems to be plenty of tricks once you draw trumps; so how do you intend to draw them? If you invoke '9 never' and play for the drop, you may have just gone down in a cold contract? Taking the finesse is the 'correct' way to play the hand in context if not the suit in isolation.

The only way to go down in this contract is if you permit East to gain the lead and play a diamond through your potentially vulnerable ♦K92 holding before you can dispose of some of them on dummy's good hearts. **East is the danger hand.** (See examples 10 and 11 for the same – recurring – theme). This entry can only be in trumps so the finesse is a safety play to guarantee your contract. If the finesse loses your ♦K is protected from attack by West and you can still count 10 tricks and if it wins – you have an overtrick!





The hand below is a good example.

You play in 6NT and receive the lead of the ♠Q. What are your chances?

28.	♠ A653		
	♥ AK6		
	♦ QJ5		
	♣ K65		
♠ QJ1092		♠ 4	
♥ 2	□	♥ J107543	
♦ 108742		♦ 96	
♣ 72		♣ J983	
	♠ K87		
	♥ Q98		
	♦ AK3		
	♣ AQ104		

You have 8 tricks outside the Club suit so need 4 tricks here to make your contract (given the opening lead the 3-3 spade break seems unlikely). Do you take the 50% finesse of the ♣J or play for the 3:3 break with the possibility of the ♣J coming down in two rounds?

The secret to success, as is the case with a huge number of hands, is counting. As 13 tricks are out of the question and in preparation to getting a better picture of the hand it costs nothing to duck the first spade (also catering for a 3:3 spade break) and win the probable spade continuation, East discarding a heart. Now when you cash your top tricks leaving the critical Club suit to the end, you notice that West started with 5 spades, 5 diamonds (East discards again) only 1 heart and thus can hold ONLY 2 CLUBS! The counting involved adding up to 13. The ♣A and small to the ♣K reveals that one of West's 2 clubs was not the Jack and you can now take the 'marked' finesse against East in the knowledge he holds 4 cards in the suit which includes the ♣J.

Once again you are in 6NT with the ♠Q lead but we have altered the defenders' cards a little:

29.	♠ A653		
	♥ AK6		
	♦ QJ5		
	♣ K65		
♠ QJ102		♠ 94	
♥ 72	□	♥ J10543	
♦ 10874		♦ 962	
♣ J72		♣ 983	
	♠ K87		
	♥ Q98		
	♦ AK3		
	♣ AQ104		

Now when we do a count up (duck the spade and cash top cards except for clubs) we find that West started with 4 spades (East followed to 2 rounds but not the third), 3 or 4 diamonds, only 2 hearts and so 3 or possibly 4 clubs. Your only choice is to play for the drop. Again, simply counting to 13 gives you the right way to play the suit.

The process may seem hard work but once you get into the mindset and habit of counting you will find many more of your decisions and finesses working!

Things are not always so clear cut as the examples above but that should not stop you doing the same detective work.

30.	♠ A65		
	♥ AK6		
	♦ QJ52		
	♣ KJ5		
♠ QJ1032		♠ 94	
♥ 42	□	♥ J10753	
♦ 10874		♦ 9	
♣ 72		♣ Q9863	
	♠ K87		
	♥ QJ9		
	♦ AK93		
	♣ A104		

Once again you are in 6NT (you do pick up some really good hands) again on the lead of the ♠Q. The duplication in distribution means that you need a correct guess as to who holds the ♣Q to land your contract. You could spin a coin and 50% of the time you will be right but you can substantially increase the odds in your favour by doing your detective work.

You duck the ♠Q lead to help you gain the count (spot the recurring theme?) and cash your top tricks discovering that West has 2 clubs and thus East 5. The odds therefore of East holding the Queen are now 5:2 or two and a half times greater than West. Your 50:50 shot has now become over 70%: finesse East for the Queen. On a bad day when you lose to the doubleton Queen, you have the comfort of knowing that you played the hand to best advantage with the odds.

Before we leave this section on taking finesses, I am going to conclude with another type of finesse; **'The Practice Finesse'**. This is a way of saying, "When you have a choice of finesses, take the one that will generate sufficient tricks to fulfil your contract making the other one unnecessary." Or, put another way, "don't take 2 finesses where one will do". The following example should show you the idea.

31.

♠ 54  
 ♥ AQ106  
 ♦ -  
 ♣ -  
 ☐ ♠6 lead  
 ♠ AQ  
 ♥ J3  
 ♦ 87  
 ♣ -

Sitting South you are playing in diamonds and having drawn trumps you reach this position having to take all the remaining tricks to make your contract. East who is on lead plays a spade. You may be tempted to finesse, after all you have a losing spade, but even if you strongly suspect that East holds the King, there is no reason to finesse and you should rise with the Ace. Finessing would be a 'Practice Finesse' because even if the finesse were to win you still need the heart finesse to succeed to make your contract – and if the heart finesse succeeds then there will be spare tricks on which to discard your losing spade.

### The art of not taking finesses: Looking for a better option.

**"Show me a player who goes out of his way to avoid a finesse, and I will show you a winning player".**

Beginners learn how to take a finesse – experts and improvers learn to avoid them if they can, or at least leave them as a last resort – because 50:50 are not great odds!

We have seen in the above examples ways and reasons behind taking or in certain situations, refusing to take, finesses. The following sections look at ways of either avoiding finesses or leaving them to the end of the play as a last resort.

### Planning when to take a finesse - Ways to avoid taking a finesse.

**In No Trumps** additional options may include:

**Count your winners!** Sometimes a finesse offers a source of tricks if it works but risks the contract if it loses. At Pairs you have a tricky choice as overtricks are important but at teams you should never take a risky finesse when you can be sure of your contract without it, as in example 32 below. If you have enough tricks take the money and run! I am sure that most of us would get this one right but.....

32.

♠ KJ3  
 ♥ 64  
 ♦ AQ85  
 ♣ KJ53  
 ☐  
 ♠ Q87  
 ♥ AQ  
 ♦ 9732  
 ♣ AQ102

You need to plan your play in 3NT on the lead of the ♥J to East's King and you win with the ♥A. A successful diamond finesse will give you 10 tricks. However, what happens if it loses? East will clear the hearts and the defenders will then sit back to cash them when you knock out the ♠A which you need to do to reach 9 tricks. Down 1 or 2 when the contract is cold!

With 7 tricks on top – knock out the ♠A and claim 9. (Finessaholics please note!)

### Combining Chances.

**Cash outside winners** first 'just in case' something good happens to avoid taking a finesse.

- i) If possible, try cashing a 7-card suit to see if the outstanding cards split 3:3 (36%)
- ii) Faced with a choice of finesses in 2 suits each missing a Queen, and not being able to let the opponents in, play the Ace-King of your combined longer suit (example 33)
- iii) And when all this fails take the finesse in the short suit. (finesses are 50-50 irrespective of the number of cards you hold in the suit).

33.   ♦ AQ  
      ♣ A875  
      □  
      ♦ 65  
      ♣ KJ32
- Playing in no-trumps and needing 4 of the last 6 tricks but unable to let the defenders in, unless there is strong evidence to the contrary, you should cash your top clubs ending in the South hand declining the finesse in the hope of dropping the Queen and then finesse the diamonds.

The following hand shows declarer taking every chance available.

Behind in a team match your partner (bless her!) propels you into 7NT. With 12 tricks on top you need to conjure up a thirteenth. How do you rate your chances?

The order of play to give you the best odds on the lead of the ♦10 might be:

34.   ♠ AKQ10                   Win in Dummy and:  
      ♥ Q54                   i)     Cash 3 rounds of hearts and hope for a 3:3 split.  
      ♦ J6                    ii)     If this fails to materialise, cash the Ace and King of Clubs (your  
      ♣ K972                   longest suit combination) hoping for the ♣Q to drop.  
      □                       iii)     and finally, if these chances fail, cash your diamonds throwing  
                                  clubs from dummy and take the spade finesse\*.  
      ♠ 9                       This adds up to a total chance of around 74%. Not bad odds for a Grand!  
      ♥ AK82                   \*There may be squeeze positions available as well.  
      ♦ AKQ4  
      ♣ AJ74

### In trump contracts:

**Setting up a side suit:** If entries allow, it may be better to try and establish a side suit rather than take a risky finesse. Whilst a finesse offers a 50% chance of success; a 3:3 or 4:2 split offers just over a 70% chance. To do this, entries must be available and used to best advantage.

### The 100% 2-way finesse!

We have seen the following card combination several time already; how do you play it for 3 tricks?

35.   A103  
      □  
      KJ2

To digress a little, there are many combinations of cards which will produce a better or more certain yield of tricks if defenders can be persuaded to make the first lead in the suit.

36. 54 54

or

K2 AQ

In both of these situations if West can be 'encouraged' to lead the suit your guess is removed.

Similarly, either opponent leading the following suits.....

37. A94 Q107 A106

K105 K92 Q43

.... will often allow declarer to play the combinations to best effects. (This is the realm of 'frozen-suits' but we will limit ourselves to discussing the 2-way finesse).

Remember this hand (30) from earlier where you played in 6NT and you had to find the ♣Q? This time you reach the superior contract of 6♦ – superior because it requires little more than a 3:2 trump split.

38. ♠ A65  
♥ AK6  
♦ QJ52  
♣ KJ5  
  
♠ K87  
♥ QJ9  
♦ AK93  
♣ A104

Whereas the mirror distribution was a disappointment in 6NT it proves to be an asset in 6♦.

In 6NT we ducked a spade, cashed winners to get a count of the hand and hoped to judge who held the ♣Q. Now the losing spade can be put to another good use. This time we win the ♠Q lead, draw trumps, cash the top hearts and spade and exit with our losing spade. Whichever defender wins will now have to either open up the Club suit or provide you with an equally welcomed ruff and discard.

I have avoided using the terms 'Elimination and End-play' – although that is what this play is - as many improving players either switch off believing that these types of play belong in the realm of the 'Expert' or think the technique for accomplishing such a play is beyond their capabilities. Not so. You cashed your winners, got rid of a loser, and sat back. Easy once you appreciate the situation!

Whilst this series of lessons is not about elimination and endplays this example illustrates a relatively simple process to avoid taking a coin-toss finesse. Some hands need a bit more work than the example above to get to the situation of bringing about an endplay but you get the idea. It is a case of having a mindset that says, "I may need to take a finesse for my contract; what can I do avoid it?"

To finish a simple quiz hand.

♠ Q2  
♥ K9743  
♦ K74  
♣ A42

♣Q lead

♠ A83  
♥ AQJ102  
♦ AJ5  
♣ K6

Q: You play in 6♥ from South on the lead of the ♣Q. You win with the ♣K and draw trumps in 2 rounds. Which card do you lead next and why?

A: If you are not certain then the seminars are for you.

Clue: Don't put all your eggs in one basket.

