

## Developer Notes – Finesses

### The Basic Finesse

Without any extra information from the bidding and earlier play, the chance of a basic finesse working is 50%. It all depends on which defender has the missing card.

	Dummy	
	♠ A Q 8	
♠ J 7 6 5	Declarer	♠ K T 9
	♠ 4 3 2	

#### Missing the King.

If declarer plays the two and the queen, East's king wins. Declarer makes just one trick.

Declarer plays the two. If West plays the king, declarer makes two tricks with ace and queen. If West plays low, declarer wins with the queen. The ace will be a second trick

	Dummy	
	♠ A Q 8	
♠ K 7 6 5	Declarer	♠ J T 9
	♠ 4 3 2	

	Dummy	
	♠ K 8 6	
♠ Q J 7 5	Declarer	♠ A T 9
	♠ 4 3 2	

#### Missing the Ace.

If declarer plays the two and the king, East's ace wins. Declarer makes no tricks.

Declarer plays the two. If West plays the ace, declarer will later make one trick with dummy's king. Otherwise, declarer will play the king and win a trick straight away.

	Dummy	
	♠ K 8 6	
♠ A Q 7 5	Declarer	♠ J T 9
	♠ 4 3 2	

### Repeated Finesses

After a successful finesse, it is sometimes necessary to repeat the finesse in order to obtain the maximum possible tricks. After the first finesse works, return to declarer's hand using another suit and finesse again.

	Dummy	
	♠ A Q J	
♠ T 7 5	Declarer	♠ K 9 8 6
	♠ 4 3 2	

#### Missing the King

Play the two towards the queen. It loses to East's king. Declarer makes two tricks in the spade suit.

	Dummy	
	♠ A Q J	
♠ K 7 5	Declarer	♠ T 9 8 6
	♠ 4 3 2	

Play the two towards the queen. Later, play the three towards the jack. Declarer makes three tricks.

If the lower honours are in declarer's hand the finesse can be repeated without the need to return to hand in a side suit.

	Dummy	
	♠ A 3 2	
♠ 9 7 5	Declarer	♠ K 8 6 4
	♠ Q J T	

### Honours in Declarer's Hand

Play the queen and the two. East wins with the king. Declarer makes two spade tricks.

	Dummy	
	♠ A 3 2	
♠ K 7 5	Declarer	♠ 9 8 6 4
	♠ Q J T	

Play the queen. If West covers with the king, win the ace and then play the jack and ten. If West plays low, the queen wins. Repeat the finesse using the jack.

### Unsupported Queen

Where one hand has an ace and the other has an unsupported queen, win the ace first and then play low towards the queen. It is a mistake to lead the queen. A competent defender will always cover with the king and declarer will not make more than one trick.

	Dummy	
	♠ A 3 2	
♠ J 7 6	Declarer	♠ K T 9 8
	♠ Q 5 4	

Cash the ace and play low towards the queen. If East takes the king, declarer's queen will win later.

	Dummy	
	♠ A 3 2	
♠ K 7 6	Declarer	♠ J T 9 8
	♠ Q 5 4	

This time, declarer's queen will lose to west's king. Declarer will make just one trick.

### Double Finesses

When two honours are missing, it may be possible to trap both of them with repeated finesses.

Dummy
♠ A Q T
Declarer
♠ 7 4 3

### Missing the King and Jack

Pay the three towards the ten. It is important to take the lower finesse first. Later, play the four towards the queen. The chance of making three tricks is 25%; two tricks 50%; one trick 25%. The chance of making **at least** two tricks is 75%.

	Dummy	
	♠ A Q T	
♠ K J 6	Declarer	♠ 9 8 5 2
	♠ 7 4 3	

Both finesses succeed and declarer makes three tricks. Playing the three and queen first is wrong. On the next finesse, west's jack knocks out dummy's king and declarer gets only two tricks.

	Dummy	
	♠ A Q T	
♠ 9 8 6	Declarer	♠ K J 5 2
	♠ 7 4 3	

Both finesses fail and declarer makes only one trick.

	Dummy	
	♠ A Q T	
♠ J 8 6	Declarer	♠ K 9 5 2
	♠ 7 4 3	

Play the three and the ten. East wins with the king but now the ace and queen are winners.

	Dummy	
	♠ A Q T	
♠ K 8 6	Declarer	♠ J 9 5 2
	♠ 7 4 3	

Play the three and the ten. East wins with the jack. Later, trap west's king by leading the four towards the queen.

Dummy
♠ A J T
Declarer
♠ 7 4 3

### Missing the King and Queen

Pay the three towards the ten. Later, play the four towards the jack. With this combination, three tricks are not possible but the chance of making at two tricks is 75%. The only way that declarer gets only one trick is if east has both king and queen.

	Dummy	
	♠ A J T	
♠ K Q 6	Declarer	♠ 9 8 5 2
	♠ 7 4 3	

Lead low from hand. If west plays king or queen, take the ace. Then the jack will knock out the queen leaving the ten as a winner.

	Dummy	
	♠ A J T	
♠ 9 8 6	Declarer	♠ K Q 5 2
	♠ 7 4 3	

Both finesses fail and declarer makes only one trick.

	Dummy	
	♠ A J T	
♠ Q 8 6	Declarer	♠ K 9 5 2
	♠ 7 4 3	

The ten loses to the king but the second finesse will trap the queen.

	Dummy	
	♠ A J T	
♠ K 8 6	Declarer	♠ Q 9 5 2
	♠ 7 4 3	

The ten loses to the queen but the second finesse will trap the king.

## Insufficient Stoppers

Suppose you are playing in a no trump contract and there is only one stopper in the danger suit. The opening lead knocks out that stopper. Does that mean that all is lost? Maybe or maybe not.

	North	
	♠ A 6 3 ♥ A 7 3 ♦ T 9 2 ♣ A K 5 2	
West		East
♠ 9 4 2 ♥ Q T 9 4 ♦ K 7 4 ♣ Q J 3		♠ K Q J 8 7 ♥ J 8 6 ♦ 8 6 ♣ 9 7 4
	South	
	♠ T 5 ♥ K 5 2 ♦ A Q J 5 3 ♣ T 8 6	

**West North East South**  
1NT Pass 3NT

All Pass

East leads the ♠K.

### Checklist

- There are five sure tricks.
- Four more tricks are needed.
- They will come from the long suit, diamonds.
- The lead may be lost once.
- The danger suit is spades and no stopper remains after trick one.

Suppose, declarer takes the opening lead with the ace and takes the diamond finesse. West will gleefully win with the king and play a spade back for east to take four more tricks. The contract is down. Not good!

What if declarer **ducks** the first trick and allows the king to win. East will continue with another spade and declarer ducks again. The third spade, declarer is forced to win and now, the situation is this.

	North	
	♠ ♥ A 7 ♦ T 9 2 ♣ A K 5 2	
West		East
♠ ♥ Q T 9 4 ♦ K 7 4 ♣ Q J 3		♠ 8 7 ♥ J 8 6 3 ♦ 8 6 ♣ 9 7 4
	South	
	♠ ♥ K 5 ♦ A Q J 5 3 ♣ T 8 6	

North has the lead and takes the diamond finesse. West wins, not nearly so gleefully. West has no spades to play. Declarer will win the return, take the winners and make the contract.

What declarer has done is to **break communications** between the two defenders hands. This technique is sometimes called a **hold up play**.

## The Danger Hand

Again you are playing in a no trump contract and there is only one stopper in the danger suit. The hand with cards left in the danger suit is known as the danger hand. You employ the hold up play as before but now you have a choice of plays. You should choose the one that prevents the danger hand getting the lead.

	North	
	♠ A 6 3 ♥ A 7 3 ♦ T 6 2 ♣ A K J 2	
West		East
♠ 9 4 2 ♥ J T 8 5 4 ♦ Q 7 4 3 ♣ 3		♠ K Q J 8 7 ♥ 9 6 ♦ 8 6 ♣ Q 8 7 5
	South	
	♠ T 5 ♥ K Q 2 ♦ A K J 5 ♣ T 9 6 4	

**West North East South**

1NT Pass 3NT

All Pass

East leads the ♠K.

### Checklist

- There are eight sure tricks.
- One more trick is needed.
- It may come from either clubs or diamonds.
- The lead may be lost once.
- The danger suit is spades and no stopper remains after the spades are led.

After declarer ducked two tricks and won the ace of spades, the situation is this.

	North	
	♠ ♥ A 7 3 ♦ T 6 2 ♣ A K J 2	
West		East
♠ ♥ J T 8 5 4 ♦ Q 7 4 3 ♣ 3		♠ 8 7 ♥ 9 6 ♦ 9 8 ♣ Q 8 7 5
	South	
	♠ ♥ K Q 2 ♦ A K J 5 ♣ T 9 6	

East has two spade winners and is the danger hand. Declarer can finesse in clubs or diamonds.

Avoid the club finesse! That is **finessing towards** the danger hand. If the finesse loses, east will be able to cash the spade winners.

Instead, finesse the diamonds. It does not matter if that loses because west has no more spades left.

In fact, there is an even better line. Before taking the diamond finesse, cash the ace and king of clubs. If the queen of clubs falls, great. If not, take the diamond finesse as before.

## Deal 1/5/9/13

	North	
	♠ A Q 6 ♥ A T 4 2 ♦ A K 2 ♣ 6 5 4	
West		East
♠ 7 5 2 ♥ Q J 9 7 ♦ Q T 5 4 ♣ 8 3		♠ J T 9 3 ♥ K 6 5 ♦ J 6 ♣ A T 9 7
	South	
	♠ K 8 4 ♥ 8 3 ♦ 9 8 7 3 ♣ K Q J 2	

**West North East South**  
 1NT Pass 2NT  
 Pass 3NT All Pass  
 East leads the ♠J.

### Checklist

- There are six sure tricks.
- Three more tricks are needed.
- They will come from the club suit by repeatedly finessing against the ace.
- The lead may be lost once.
- There is no immediate danger suit.

**The Plan.** Win the first trick with the ♠A. Play a low club towards the king. If it wins, return to hand with the queen of spades and play another low club to the queen. If that wins, return to hand with the ace of diamonds and play yet another club to the jack. If east has the ♣A, the repeated finesse will provide the three tricks needed. If west has the ♣A, declarer has to hope the clubs break 3-3 so that the ♣2 becomes a winner.

## Deal 2/6/10/14

	North	
	♠ J 6 5 3 ♥ Q T 9 7 5 ♦ 8 7 ♣ J 7	
West		East
♠ A Q T 9 7 ♥ A 4 ♦ 5 3 2 ♣ 6 5 4		♠ 4 2 ♥ K 3 2 ♦ A K 6 4 ♣ A Q 8 3
	South	
	♠ K 8 ♥ J 8 6 ♦ Q J T 9 ♣ K T 9 2	

**West North East South**  
 1NT Pass  
 2♥ Pass 2♠ Pass  
 3NT All Pass  
 South leads the ♦Q.

### Checklist

- There are six sure tricks.
- Three more tricks are needed.
- They will come from the spade suit by finessing against the jack and king.
- The lead may be lost twice.
- There is no danger suit.

**The Plan.** Win the first trick with the DA. Play a low spade to the ten. If it wins, return to hand with the king of hearts and lead a spade to the queen. If the ten of spades loses, regain the lead and then play a low spade towards the queen. If both spade finesses fail, declarer has to hope the club finesse will work.

## Deal 3/7/11/15

	North	
	♠ T 3 ♥ K 9 8 ♦ 9 8 5 4 ♣ A Q J 4	
West		East
♠ K Q J 9 4 ♥ 6 5 4 ♦ T 6 ♣ 9 8 2		♠ 8 7 5 ♥ J T 7 3 ♦ Q J 3 2 ♣ K 7
	South	
	♠ A 6 2 ♥ A Q 2 ♦ A K 7 ♣ T 6 5 3	

West	North	East	South
Pass	3NT	All Pass	1NT

West leads the ♠K.

### Checklist

- There are seven sure tricks.
- Two more tricks are needed.
- They will come from the club suit.
- The lead will be lost once.
- The danger suit is spades. No stopper remains after trick one.

**The Plan.** If the spades are divided 4-4, there is not a problem as the defence will only be able to take three spade tricks. In case west has five spades, a **hold up play** is needed. **Duck** two rounds of spades and win the third. Play the ten of clubs and low from dummy. East may win the ♣K but if east started with only three spades, there will be no way back to west's hand.

## Deal 4/8/12/16

	North	
	♠ 7 4 ♥ K Q J 7 6 ♦ 8 7 ♣ Q 6 5 4	
West		East
♠ K 8 6 ♥ A T 5 ♦ Q 9 6 ♣ A K J T		♠ A Q 5 3 ♥ 4 3 ♦ A J T 4 ♣ 7 3 2
	South	
	♠ J T 9 2 ♥ 9 8 2 ♦ K 5 3 2 ♣ 9 8	

West	North	East	South
1NT	Pass	2♣	Pass
2♦	Pass	3NT	All Pass

North leads the ♥K.

### Checklist

- There are seven sure tricks.
- Two more tricks are needed.
- They may come from either clubs or diamonds.
- The lead will be lost once.
- The danger suit is hearts and no stopper remains after hearts have been led.

**The Plan.** With just the one heart stopper, duck the first two heart tricks and win the third. North is the **danger hand**. Losing a club finesse to North will be fatal. Therefore, take a diamond finesse towards south. If the finesse loses and north started with five hearts, south will have no heart left to play. If the hearts are 4-4, declarer can afford to lose three heart tricks.

## Deal 17

	North	
	♠ A T 4 ♥ 7 3 2 ♦ A K 3 ♣ K Q 6 4	
West		East
♠ K Q 7 ♥ Q 8 5 4 ♦ 7 5 4 ♣ 9 8 7		♠ 9 6 5 3 ♥ 9 6 ♦ Q J T 9 2 ♣ A 3
	South	
	♠ J 8 2 ♥ A K J T ♦ 8 6 ♣ J T 5 2	

**West North East South**  
 1NT Pass 2♣  
 Pass 2♦ Pass 3NT  
 All Pass  
 East leads the ♦Q.

### Checklist

- There are five sure tricks.
- Four more tricks are needed.
- Three will come from clubs and one from hearts.
- The lead will be lost twice.
- The danger suit is diamonds.
- After the first trick, one stopper remains.

**The Plan.** After the diamonds are led, only one stopper remains. The lead may be lost twice. Therefore, duck the opening lead and win the second trick. Expect to lose the ♣A and the ♥Q. It is not possible to control which defender wins a club. By use of a finesse, it is possible to ensure that east, the danger hand does not win a heart. So, tackle the clubs first. The defence will take their ace and play another diamond. Regain the lead and take the heart finesse. If it loses, west will have no more diamonds to play.

## Deal 18

	North	
	♠ K ♥ A J 9 7 3 ♦ T 4 3 ♣ T 9 7 6	
West		East
♠ 9 5 2 ♥ T 6 5 ♦ A K 8 2 ♣ K 4 3		♠ A 8 4 ♥ Q 4 ♦ Q J 7 6 5 ♣ A Q J
	South	
	♠ Q J T 7 6 3 ♥ K 8 2 ♦ 9 ♣ 8 5 2	

**West North East South**  
 1NT Pass  
 3NT Pass Pass Pass  
 South leads the ♠Q.

### Checklist

- There are nine sure tricks.
- No more tricks are needed.
- The lead will not be lost.
- The danger suits are hearts and spades.
- After the first trick, no stopper remains in either suit.

**The Plan.** Thank your lucky stars that a heart was not led. Win the first trick and cash the eight winners in clubs and diamonds. It would be a mistake to duck spades on this hand because the heart suit is wide open. South would win the first trick and switch to hearts.



## Deal 19

	North	
	♠ A 6 4 ♥ 7 5 ♦ A 9 6 4 ♣ A T 5 3	
West		East
♠ Q 8 3 ♥ K J 9 6 2 ♦ 8 3 ♣ Q 8 7		♠ J T 7 5 ♥ Q T 4 ♦ J T 7 2 ♣ 9 2
	South	
	♠ K 9 2 ♥ A 8 3 ♦ K Q 5 ♣ K J 6 4	

<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>
Pass	3NT	All Pass	1NT

West leads the ♥6.

### Checklist

- There are eight sure tricks.
- One more trick is needed.
- It will come from clubs
- The lead may be lost once.
- The danger suit is hearts.
- After the heart lead, no stoppers remain.

**The Plan.** Duck two rounds of hearts and win the third. The clubs can be finessed either way. West is the danger hand and so the finesse must be taken towards east. Play the king and three of clubs first and then the jack and five (unless West plays the queen).

## Deal 20

	North	
	♠ K Q J 5 2 ♥ T 9 ♦ 7 5 ♣ Q 9 8 3	
West		East
♠ A 7 6 ♥ K Q 2 ♦ T 4 3 ♣ A K T 5		♠ 4 3 ♥ A 8 7 4 ♦ A Q J 6 ♣ J 7 4
	South	
	♠ T 9 8 ♥ J 6 5 3 ♦ K 9 8 2 ♣ 6 2	

<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>
1NT	Pass	2♣	Pass
2♦	Pass	3NT	All Pass

North leads the ♠K.

### Checklist

- There are seven sure tricks.
- Two more tricks are needed.
- They can come from clubs or diamonds.
- The lead may be lost once.
- The danger suit is spades.
- After the spades are led, no stoppers remain.

**The Plan.** Duck the first two spades leads and win the third. Since North is the danger hand, do not take the club finesse. Instead, lead the ten of diamonds and finesse against the king. South may win but has no more spades to play.

## Deal 21

		North		
		♠ A 7 4 ♥ A 9 2 ♦ A Q J 6 ♣ K 6 2		
West			East	
♠ T 8 5 ♥ K Q T 5 4 ♦ K T 9 7 ♣ 9			♠ K Q J 2 ♥ J 8 ♦ 5 2 ♣ T 8 7 5 3	
		South		
		♠ 9 6 3 ♥ 7 6 3 ♦ 8 4 3 ♣ A Q J 4		

**West North East South**

1♦ Pass 1NT

Pass 3NT All Pass

East leads the ♥K.

### Checklist

- There are seven sure tricks.
- Two more tricks are needed.
- They can only come from diamonds.
- The lead may be lost once.
- The danger suits are hearts and spades.
- After the hearts are led, no stopper remains in that suit.

**The Plan.** For the contract to succeed, the diamond finesse needs to work. Care must be taken not to block the club suit and also to use clubs as entries for repeated diamond finesses. Duck two rounds of hearts and win the third. Cash the ♣K and play a low club to the ace. Play a low diamond to the jack and a club back to the queen. Cash the last club and play another low diamond to the queen.

It would be a mistake to take four club tricks at the start.

## Deal 22

		North		
		♠ J 3 2 ♥ A 9 4 ♦ 9 8 7 ♣ K 8 4 2		
West			East	
♠ A 8 5 ♥ J 7 6 5 ♦ A 6 4 3 ♣ 6 3			♠ 7 4 ♥ K 3 2 ♦ K Q J 5 2 ♣ A Q J	
		South		
		♠ K Q T 9 6 ♥ Q T 8 ♦ T ♣ T 9 7 5		

**West North East South**

1NT Pass

2♣ Pass 2♦ Pass

2NT Pass 3NT All Pass

North leads the ♠K.

### Checklist

- There are seven sure tricks.
- Two more tricks are needed.
- They will come from clubs.
- The lead may be lost once.
- The danger suit is spades.
- After spades are led, no stopper remains.

**The Plan.** A finesse towards the ♥K may provide one trick but two are needed. They have to come from clubs. Duck the first two spades. Win the third spade trick and play a low club to the jack. Return to the ♦A and play another club to the queen.

It would be a mistake to play all the diamonds first. The ♦A is needed as an entry for the second club finesse.

