

# The Finesse

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The finesse is the first strategic play learned by most players. It is nothing more than an attempt to capture opposing high cards or establish extra tricks by taking advantage of the positional relationship of the cards.

A broken sequence of honors is known as a tenace<sup>1</sup>. As a general rule, it is advantageous to lead toward a tenace rather than away from it. Another, perhaps more familiar, way of stating this is that we lead *through* the opponents' strength and *up to* their weakness.

Before we go further, we should become familiar with the correct usage of the terminology of finessing. To finesse a card is to *play* that card. The card we hope to capture, or avoid losing a trick to, is *finessed against*. For example, if we lead a small card from 4-3-2 toward A-Q-5 and play the queen, hoping to win a trick with it, we are finessing the queen and finessing against the king. A common colloquialism for this play is to "hook" the queen.

Let's look at some examples:

## The Finesse to Capture an Opposing Honor

In both examples below, if the king is to our left, we can take all four tricks in this suit by leading three times (if necessary) from the closed hand toward dummy and finessing against the king.

[A] A Q J 10



4 3 2

[B] A Q 7 6



J 10 9

Holding [A], we must first finesse one of the lower honors, and then twice cross back to the closed hand in some other suit in order to repeat the finesse.

With [B], we can originally lead the jack and, if not covered, run the 10 immediately. Notice that if we lead either suit from dummy we must lose a trick to the king, no matter its location.

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<sup>1</sup> The word "tenace" has no relation to either "ten" or "ace," but is French in origin and is closely related to the word "tenacious," carrying the connotation of holding. The word is pronounced with the accent on the first syllable, and the a long as in ace.

—Louis H. Watson: The Play of the Hand at Bridge p. 17

# The Finesse

## The Finesse to Take Extra Tricks

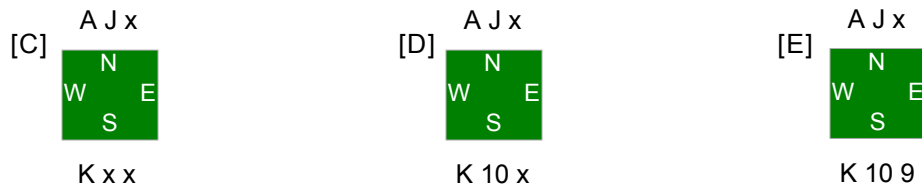


With both combinations above, we can take two tricks in each suit half the time (whenever the critical missing honor is held by West) if we lead toward the North hand. We will only take one trick if we lead from dummy.



[A] and [B] are similar in that we can take an extra trick half the time by leading from the proper hand. In [A] we simply lead toward the king and make a trick whenever the ace is onside.

The suit combination in [B] is one that is often misplayed by the novice. With proper defense, it can never gain to lead the queen for a “finesse” in this situation (however, see the “Chinese finesse”). The proper way to play this suit is to lead toward the queen and hope the king is in the East hand. If we can afford to, we’ll cash the ace first (kings have been known to be singleton), but if we must retain control of the suit, the best play is to lead a small card away from the ace toward the queen.



In the next three examples we always have two sure tricks, but we also have the possibility of making one more. Example [C] provides a one-way finesse of the jack and will take three tricks whenever the queen lies with West. First we cash the king, in case there is a singleton queen lurking around, and then we finesse the jack.

The addition of the 10 to the South hand in [D] and [E] offers other possibilities. Now we can finesse against the queen in either hand and if the opponents break the suit, from either side, we are now *assured* of three tricks. In [D] we first cash the high honor located under the hand we decide to finesse for the queen, then take the finesse through that hand. In other words, if we play West for the queen, first cash the king, then finesse the jack; if we decide to play East for the queen, we’ll cash the ace and finesse the 10.

The fact that we also hold the 9 in [E] makes our best play of the suit slightly different from [D]. Instead of simply cashing one of the high honors, we will lead one of the secondary honors (the jack or 10) to the high honor in the opposite hand – with no intention of finessing – in the hope that second hand, if he has

# The Finesse

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it, will cover with the queen. For example, if we decide to play West for the queen, our best play is to lead the jack from dummy. If East actually holds the queen, he may cover, eliminating the guess. If the queen is not covered, we intend to play the king and run the 10 through West.



Notice the difference the 10 makes in these two suits. Both suits will always take two tricks, led from either hand, but in [G] there is a possibility of taking three tricks by finessing, while in [F] the finesse still yields only the same two tricks. That is, taking a finesse with [F] will never develop another trick in the suit.

However, there may be good reasons for taking a finesse with [F]. Perhaps we need to keep the lead away from West or perhaps we need two tricks in this suit before surrendering the lead to either opponent. If we lead the queen, we will be successful half the time.

## The Finesse to Prepare For a Second Finesse



In these two examples we take a first-round finesse, not with the expectation of winning a trick, but to set up a second-round finessing situation. In [A] we lead a small card to the 10 and, if this loses to an honor in the East hand, we will finesse the jack on the next round, hoping for the honors to be split. In [B] the proper play is to lead a small card to the 9 (finessing against the 10) hoping to force an honor from East. If East wins the king or queen, we will finesse the jack on the next round.

# The Finesse

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## Double and Combination Finesses

[A] K J 10



x x x

[B] A 10 x



Q x x

[C] A x x



Q 10 x

In [A] all we are concerned about is the location of the queen. We will lose a trick to the ace no matter who holds it, but if West has the queen, we can take two tricks in this suit.

Examples [B] and [C] offer interesting possibilities and offer us a choice of plays. In [B] we can hope to score the queen by leading from either hand and making the proper play, but in most cases, we still must hope for the king to be with East. One way to play this suit, as we saw earlier is to simply lead a small card from dummy toward the queen. However, the addition of the 10 to the North hand produces another possibility. We can also lead from the South hand and finesse the 10, hoping the jack is to our left, to force the king and establish our queen. This play will actually gain a trick for us if both the king and jack are in the West hand, but it will lose if they are both located in East's hand. If the honors are split, we break even.

In [C] we must lead from dummy. But now we can play the queen, playing East for the king, or the 10 playing East for the jack.

[E] A K x x



J x x

[F] A K x x



J 10 x

Compare the difference between these two suits. In example [E] leading the jack stands to gain nothing and very possibly will cost a trick. We have two possibilities of taking three tricks with this combination. The suit may split 3-3, establishing the long card, in which case it makes no difference how we play. Or East may hold the queen, in which case we can establish the jack by leading low from dummy. In order to cater to both possibilities, the proper play is to cash one top card in dummy and follow by leading a small card to the jack.

In [F] we also make three tricks whenever the suit splits 3-3, but now it is possible to take four tricks in the suit (if West has Qxx) by finessing the jack. Notice that we will always make three tricks in this suit, whether the finesse wins or loses.

# The Finesse

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## The Finesse As a Safety Play

[A] K 9 2



A J 5 4 3

[B] A 10 9 8



K 5 4 3 2

To avoid losing two tricks when this suit splits 4-1 in example [A] South cashes the ace and leads a small card toward dummy. If West follows with a small card, South plays dummy's 9, protecting himself against an original holding of Q10xx in the West hand. If East follows suit to this trick, the suit must split 3-2 and dummy's king will pick up the remaining card.

In [B] declarer wishes to protect himself against a 4-0 split in the suit. His proper play is a small card from his hand on the first round. If West follows with a small card, the 8 is inserted from dummy. If West shows out on the first round, declarer goes up with dummy's ace and leads the 8 from dummy to force East to split his honors.

## The Finesse As an Avoidance Play

A 8 3



K J 9 6 2

To make all five tricks in this suit the percentage play is to lead to the ace and finesse the jack, but suppose we need only four tricks from the suit and, for some reason we cannot afford to let West have the lead (perhaps he has an established suit, ready to run as soon as he gains the lead). How should we play the suit?

The answer is to take a "backward" finesse. Play the jack, with the intention of letting it ride if West plays low. You are perfectly willing to lose to the queen in the East hand, since he can lead nothing to hurt you. If the adverse cards prove to split 3-2, as expected, the ace and king will pick up the rest of the cards and establish four tricks in the suit. If West covers the jack with the queen, you must go up with the ace and lead back to the king, hoping West either held a doubleton originally or that he doesn't hold the 10.

# The Finesse

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## The Finesse to Gain an Entry



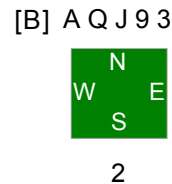
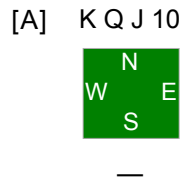
Consider this situation. South can obviously take both tricks in this suit by leading out the ace and king. But suppose he is one entry short to dummy, in the context of the rest of the hand. Here, he can create an extra entry to dummy by taking the “unnecessary” first-round finesse against the queen if West holds that card. Later, he can return to dummy by overtaking his king with dummy’s ace.

Notice that an astute defender in the West seat can thwart South’s plan by breaking the rule “second hand low” and rising with the queen on the first round, blocking the suit!

## The Ruffing Finesse

The ruffing finesse differs from those we have seen thus far because it depends on our holding in more than one suit. It is similar in that its success still depends on the positional relationship of the cards.

Let’s look at a couple of examples:



Assuming we have at least one trump in the closed hand and entries to dummy in some other suit, it may be possible to develop both these suits without the loss of a trick.

In [A] we simply lead the king and trump East’s ace if he plays it, then cross back to dummy in another suit to cash the queen, jack and 10. If East holds the ace and chooses not to cover the king, we discard on the king and continue to lead through East until he decides to cover.

Example [B] is slightly more complicated and offers several choices of how to play the suit. If we decide the king is more likely to lie with West, we can take the straightforward finesse of the queen (or jack), cash the ace and try to ruff out the king to establish the other honor.

If we decide to play East for the king, we can lead to the ace and lead the queen from dummy for a ruffing finesse. Actually, entries permitting, the best play with this particular card combination is to lead to the ace and ruff a small card, saving the ruffing finesse for later (this will also work when West has the doubleton king).

# The Finesse

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## The “Chinese Finesse”

The “Chinese finesse” is a desperation play and is really not a finesse at all. It is a tactical, or psychological, gambit that has no technological chance of success against proper defense.

The chance of a Chinese finesse being successful depends largely on the reputé of the player using it as well as the caliber of the defense. If declarer has the reputation of being a good player he may succeed against good opposition. On the other hand, if declarer is known as a “palooka,” his chance of success is very small indeed. It must be admitted that anyone may succeed with this play against very weak defenders.



Look at example [A]. If South must avoid a loser in this suit, he may dismiss the remote (less than one-half of one percent) possibility of dropping the singleton king, and try the effect of leading the unsupported queen from his hand. With some holding such as Kxxx, West may decide not to cover for fear that South holds something like QJ10. This play is more likely to succeed against poor defenders.

In [B] however, if declarer is sure East has the king, he can lead the ace and a small card from dummy. Now East has a very real problem. Declarer looks for all the world like a man with a singleton who is attempting to ruff out the king. East very well might decide to duck his king, allowing South to score the jack. This gambit is much more likely to work against a *thinking* defender than against a weak player, who will play his king willy-nilly.

# The Finesse

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## Advanced Finessing Situations

Some of these finessing situations may be new to you. But it is surprising how often they can appear and it would be to your advantage to study them and file them away in your memory.

### More Combination Finesses

[A] K 10 9 x



x x x

[B] Q 10 x



x x x

Example [A] is really a combination of two finessing situations we have already seen: the finesse to prepare for a second finesse and the combination finesse. It combines aspects of both situations plus something called *restricted choice* (which we will study later). The proper play of this suit is to take a first-round finesse of the 10 and later a second-round finesse of the 9. What we are hoping for is the queen and jack to be split between the two defenders' hands. If East wins the first trick with either the queen or jack, the chances that he holds the other honor are diminished (restricted choice). If West splits his honors on the first lead, our problems are solved.

Example [B] is a terrible suit combination for us to be forced to open ourselves, but sometimes we are forced to do just that. If North didn't hold the 10, our only hope would be to lead toward the queen and hope both the ace and king were with West – not a very likely situation. The addition of the 10, however, increases our chances somewhat. Now the proper play is to lead toward dummy and finesse the 10 if West plays low. If this loses to the ace or king, we can later lead toward the queen, winning a trick whenever the jack and a high honor are originally in the West hand. (Make a note of this when you are defending – when you see a combination like this to your left, in dummy, and you actually hold the ace and king without the jack, a smooth duck will often gain a trick for the defense.)

# The Finesse

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## Finessing to Avoid a Guess



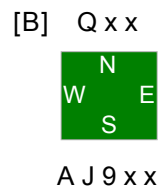
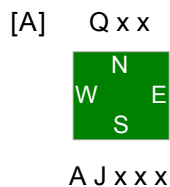
Again, this combination is similar to one we saw earlier. We saw the proper play in this suit was to play a card away from the ace toward the Q10. We then guessed whether to play East for the king or the jack. The difference here is that we also hold the 9 and 8. Now proper play eliminates our need to guess. Now we run the queen and, if it loses to the king, run the 10. This play actually may gain a trick if both missing honors are to our left, but it could lose a trick if they are both to our right. Therefore, both ways of playing the suit have the identical chance of success but the advantage to taking two finesses is that we *don't have to guess*.

This suit is somewhat similar:



Here, we run the jack and, if it loses, finesse the 9.

## Making the Maximum Number of Tricks



Example [A] is another combination often misplayed by many players. The *only* way to take all five tricks in this suit is to lead a small card (not the queen) from dummy, finesse the jack and cash the ace – playing East for a doubleton king. Let's see what happens if we lead the queen from dummy. If East holds the king, in any combination, he will cover, forcing the ace from South. Now, assuming West follows suit, there are still three cards outstanding (including the 10 and 9) and we have only the jack as a controlling card. We must lose another trick.

In example [B] the proper first-round play is still the small card from dummy to the jack. But the addition of the 9 to the South hand now affords us a choice of plays on the second round. We can now play the same way, playing East for a doubleton king, or we can lead the queen from dummy hoping to pin, or smother the 10. See the next example.

# The Finesse

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## Pinning a Card



Here we wish to avoid losing a trick in this suit. We hold ten cards in the suit, so there are only three outstanding, the king, jack and a small card. With no clues from the bidding or the play of other suits, we will lay down the ace in the hope of dropping the singleton king. If we can afford one, but not two losers in the suit, we will make the safety play of a small card from dummy to the 10 (protecting us against any 3-0 split).

If, however, we need all six tricks and we have a valid clue (such as East originally opening 1NT), we have another play available. We can lead the queen from dummy hoping to pin the singleton jack. This play will pick up the suit for us when the Kx is to our right and the singleton jack is to our left. This play is sometimes erroneously referred to as a smother play (a true smother play is another play which involves an obscure end-play in the trump suit).

## The Obligatory Finesse



Consider these two situations. In [A] our first play was a small card to the king, which held the trick. How should we continue? Most players will now lead a small card from dummy and play the queen when East follows with a small card. This can be demonstrated to be wrong. Our only hope of taking four tricks with this suit is to *duck* the second trick, playing West for a doubleton ace. If we play the queen, it will lose to the ace and only succeed in setting up the defenders' jack.

In [B] we cash the ace and lead a small card toward dummy's queen. Here, we can make the straightforward play of the queen, hoping the king is with West or we can again duck, playing East for the doubleton king.

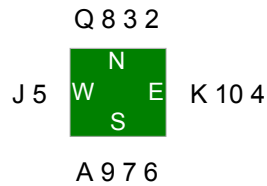
Now, we come to some really advanced examples of different ways one can approach broken suits. These are offered merely to demonstrate how flexibility of thinking can be a tremendous advantage at the bridge table.

Consider the following situations:

# The Finesse

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## The Intra-Finesse



As we have seen, the usual way to play this suit is to lead a small card toward the queen, playing West for the king. Another possibility is to play out the ace and lead a small card toward dummy planning to duck West's card (the obligatory finesse), playing East for the doubleton king. As you can see, both of those plays are destined to lose with this particular layout of the cards. Does that mean we can never avoid losing two tricks in this situation? Not a bit of it.

Look at what happens if South leads a small card to the 8 in dummy. East will win with the 10, but on the second round of the suit, South counters by leading the queen from dummy (pinning West's jack) and the defense collapses. This was a very pretty play by South, but it was definitely anti-percentage (it depended on West having either Jx or 10x). When you attempt a play like this, you'd better have a very good reason!

## The Backward Finesse



Consider this situation. The normal way to play this combination, as we have seen, is to cash the king and finesse the jack. But suppose for some reason you are sure West holds the queen. You might play the ace and king, hoping to drop the doubleton queen. That would surely be better than taking a losing finesse, but can you find a better play? The answer is yes; you can increase your odds of taking three tricks substantially by taking a backwards finesse. First lead the jack. If it is covered win with the king and finesse the 9 on the way back. If you are sure the queen lies with West, this play will work whenever the 10 is with East. Once again, this play is against the odds (because you have to find *two* cards right) so you'd better have a good reason for attempting it.

# The Finesse

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## Card Placing by Assumption

J 9 3



A 7 5 2

This time your partner's horrible bidding has landed you in a terrible slam contract and you find yourself in the awkward position of needing three tricks from this suit. Is it possible?

The first thing you do is look at all the possibilities. Can the K-Q be doubleton in one of the hands? No, that will establish the jack easily enough, but where will the third trick come from? After looking at all the possibilities, you finally come to the conclusion that three tricks can be brought in only if West was dealt specifically the 10-8 doubleton. Admittedly, that is not much of a chance, but it is your only one, so you proceed to play on the assumption that that is actually the case.

So, you lead a small card from your hand and, hallelujah, West follows with the 8 – you are halfway there. Following your convictions, you finesse the 9 and East wins with the queen. Upon regaining the lead, you cross to dummy and, with your heart in your mouth, lead the jack. East covers with the king and you rise with the ace as West follows with the 10. Now you can cross to dummy again and lead through East's 6-4 to your 7-5. Well played!

The actual layout of the cards was, as you had hoped:

