

To Finesse or Not

When we first start advancing as declarers, one of the first things we learn about is the finesse. At its most basic, a finesse is winning a trick with a card other than the highest one. When the opponents' cards are situated correctly, a finesse often feels like stealing a trick! Initially, we focus on holdings like these:

North	North	North	North
A Q 4	7 3 2	A 8 3	K 5 2
South	South	South	South
6 3 2	A Q J	Q 6 2	7 6 4

All these are examples of **simple finesses** or **direct finesses**. The idea is that you lead a low card toward the honor you're trying to promote. (Note: In the third combination, this is toward the Queen in South's hand.) If the higher honor is in the desired hand, you score an extra trick, whether the opponents take their higher card immediately or not.

The next version that we learn about are **indirect finesses**. This is when we lead a high card from one hand toward an even higher card in the other hand. For this type of finesse to work, you'll need to have the next lowest card in one of your hands. Examples of these holdings are:

North	North	North	North
A 6 4	A K 4 3	J 7 3	K 5 2
South	South	South	South
Q J 2	J 10 7	K 10 2	J 10 9 8

On the second hand above, if we need four tricks in the suit, our best hope is to lead the J at the first trick. If West holds exactly Qxx in the suit, then we'll take all four tricks: one with the Ace, one with the King, one with the Jack or Ten, whichever doesn't get covered, and one with the 3 since that will be the 13th card in the suit. If we didn't hold the 10, we would have no practical way to make four tricks.

With a **double finesse**, you're missing two high cards, often the King and Queen. The goal is to capture at least one of those honors to promote your lower cards. Because you're expecting multiple high cards to be played on a single trick, you'll need more support cards to make that happen.

Possible holdings are:

North	North	North
A J 10	A 4 3	10 8 4 3
South	South	South
7 4 2	J 10 9 7	K 9 6 2

It's worth noting the difference between the first two hands. In the direct case (i.e. the first hand), we only need two lower cards, since we're hoping to cover either West's King or Queen with the Ace. The Jack will drive out the other making the 10 good. However, in the indirect case (i.e. the second hand), you need three touching cards, since we expect both the Jack and the 10 will be covered by honors.

All these holdings represent **one-way finesses** because the finesse has to be taken in a specific direction. For example, in the first hand above, you must lead low cards from the South hand toward North's A J 10 holding to get an extra trick. If you lead the suit from the North hand, then you'll almost always only get one trick. There are combinations where the finesse can be taken into either hand. Not surprisingly, these are called **two-way finesses**. Examples of this type of finesse include:

North	North	North
A 10 4	A J 10 3	K 9 3
South	South	South
K J 2	K 8 7	Q 10 2

This is the least common type of finesse because you need to have all of the following: 1. Each hand has to have exactly one of the top honors. 2. You must have the two cards directly below the one being finessed against. 3. Each hand must have at least three cards in the suit. However, when they do happen, there're very powerful because you have much more control over the situation. With a one-way finesse, it either works or it doesn't. With a two-way finesse, you can use all the information you've gleaned about the hand (e.g. which opponent has more cards in the suit, how the missing high-card points are split) to help make the best decision on which way to take the finesse.

Now, that we've talked about finesses, it's time to focus on the most important aspect of them: when NOT to take them. In general, a finesse will gain you about half a trick: 50% of the time it works and you get an extra trick. So, it's usually a good idea to take advantage of them. However, there are some key situations in which that chance at an extra trick isn't worth it. These include the following:

- If you can make the contract without the finesse. This is especially true if you're: 1. in a slam; 2. playing a doubled contract or; 3. finessing into the danger hand. For example, consider the following holdings:

North

♠ 8 7 2

♥ 9 7 3

South

♠ A Q J 6 4

♥ K 4 2

- If you're in 3NT and West has led a minor, you should feel free to finesse the spades. That's because if West has the ♠K, he can't successfully attack hearts. On the other hand, if West attacks hearts first, he may be able to set you with the ♠K and four heart tricks. So, you should try to find another route to nine tricks.
- If a successful finesse won't get you any additional tricks. This usually happens when the hand that has to be on lead for the finesse either has 1. shortness in that suit or 2. not enough entries. While this most often happens with double finesses, it also comes up in suit combinations like this:

North

♠ 8

South

♠ A Q J 10 7

With most East/West holdings, we're going to get four tricks in this suit. If you finesse and it wins, you'll have to play the Ace on the second trick. So, you gain a trick only in the very unlikely situation that East has exactly Kx in the suit.

- If attempting the finesse will break communication between declarer and dummy. Specifically, an astute defender may not take the first opportunity to win her trick. Consider this holding in which North has no outside entries:

North

♠ A Q J 6 4

South

♠ 8 5

If East has ♠Kxx, then she knows her side is only going to win one spade. In fact, if she wins the first spade trick, North will get four tricks: the 6 and 4 in North's hand will be good since spades split 3-3. But what if she holds up on the first trick? In that case, you'll likely return to your hand and repeat the "winning" finesse! Except, this time East grabs her ♠K. Now you have three good spades in dummy, but you can't get back to them!

- If you know from the bidding that the finesse is almost certain to lose. In each of these auctions, West is telling you quite a bit about his hand in terms of points and distribution. You can often use that information to determine which finesses are either very likely, or guaranteed, to fail:

W	N	E	S
1NT	2H	Pass	4H
All Pass			

W	N	E	S
2S	2NT	Pass	3NT
All Pass			

- If a losing finesse will expose you to a ruff. This is especially true against the online robots because they ALWAYS lead a singleton on the opening lead if they have one.

Quick Quiz

How should you play these combinations in isolation?

North

A Q 6

North

A Q 10 9

North

Q J 10 5

North

5 4

South

7 3 2

South

8 5 2

South

A 6 2

South

A J 10 6

In 3NT at IMPs, North leads a spade. How do you proceed?

West

♠ A K Q

♥ 5

♦ A K 10 9 5

♣ 8 6 3 2

East

♠ 9 7 5

♥ A J 10 9 8

♦ 7 5 4

♣ A Q J

How would your plan change on a low heart lead?

In 4♥, North leads a spade to the first two tricks. How do you proceed?

West

♠ 3

♥ K J 10 9 6

♦ A K 2

♣ A Q 6 3

East

♠ 9 7 5 2

♥ A 4 3

♦ 7 5 4

♣ K 5 2