

SIMPLE FINESSING

LEAD A LOW CARD TOWARDS AN HONOUR

When you are missing a higher honour it is normally right to **lead a low card** towards the honour or honours you are hoping to make.

1. K 5 You are South and North is dummy. What are your chances of making a trick with the King? Providing you lead a **low card from South towards the King**, your chances are 50-50. If East has the Ace your King will never win but if West has the Ace you will make a trick with the King. You lead the
- | | | | | | |
|------------|---|---|-----|---|---------|
| A J 10 8 6 | <table style="border-collapse: collapse; margin: 0 auto;"> <tr><td style="padding: 2px 5px;">N</td></tr> <tr><td style="padding: 2px 5px;">W E</td></tr> <tr><td style="padding: 2px 5px;">S</td></tr> </table> | N | W E | S | Q 9 7 4 |
| N | | | | | |
| W E | | | | | |
| S | | | | | |
| | 3 2 | | | | |

two, if West plays the Ace your King will win next time. If West plays low your King will win. Note that if you lead the King it will never win!

Play low towards an honour.

2. A Q 5 When you have the Ace and Queen in one hand, play a low card toward the Queen and plan to play the Queen if 2nd player play low. If West has the King the Queen will win. The chances are 50-50.
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|----------|---|---|-----|---|-------|
| K J 10 6 | <table style="border-collapse: collapse; margin: 0 auto;"> <tr><td style="padding: 2px 5px;">N</td></tr> <tr><td style="padding: 2px 5px;">W E</td></tr> <tr><td style="padding: 2px 5px;">S</td></tr> </table> | N | W E | S | 9 8 7 |
| N | | | | | |
| W E | | | | | |
| S | | | | | |
| | 3 4 2 | | | | |
- Play low towards an honour.**

3. A 5 3 When you have the Ace and Queen in separate hands play a low card towards the Queen and plan to play the Queen if 2nd player plays low. (If in Trumps you might cash your Ace first in case the King is a singleton).
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|----------|---|---|-----|---|-------|
| J 10 9 6 | <table style="border-collapse: collapse; margin: 0 auto;"> <tr><td style="padding: 2px 5px;">N</td></tr> <tr><td style="padding: 2px 5px;">W E</td></tr> <tr><td style="padding: 2px 5px;">S</td></tr> </table> | N | W E | S | K 8 7 |
| N | | | | | |
| W E | | | | | |
| S | | | | | |
| | Q 4 2 | | | | |

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|---------|---|---|-----|---|--------|
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| N | | | | | |
| W E | | | | | |
| S | | | | | |
| | Q 4 2 | | | | |
- Note that it is wrong to lead the Queen hoping that West has the King. A good defender will play the King on the Queen (called 'covering an honour with an honour') and you will still only make one trick.
- Play low towards an honour.**

4. A Q J **The Repeated Finesse**
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|-------|---|---|-----|---|----------|
| K 9 8 | <table style="border-collapse: collapse; margin: 0 auto;"> <tr><td style="padding: 2px 5px;">N</td></tr> <tr><td style="padding: 2px 5px;">W E</td></tr> <tr><td style="padding: 2px 5px;">S</td></tr> </table> | N | W E | S | 10 7 6 5 |
| N | | | | | |
| W E | | | | | |
| S | | | | | |
| | 4 3 2 | | | | |
- Sometimes you have to finesse more than once. You lead the two towards dummy, 2nd player plays low and you win with the Jack. Then lead back to your hand **with another suit** and repeat the finesse. Note: When you see you are going to have to repeat a finesse make sure to keep enough entries before doing the finesse!

Try out these examples with a pack of cards!

LEADING A HIGH CARD FOR A FINESSE

We have looked at leading a low card towards the honour or honours you hope to make. Sometimes you take a finesse by leading a high card.

1. A 5 3 We learned that it is wrong to lead the Queen in this situation because a good defender will play the King on the Queen (called ‘covering an honour with an honour’) and you will still only make one trick. The correct play is to play low towards the Queen hoping that the King is with East.
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|--|---------------|--|
| K J 9 6 | N
W E
S | 10 8 7 |
| | | |
| | | Q 4 2 |

2. A 9 4 2 But here you are happy to lead the Queen planning to play low from dummy if West plays low. If the Queen wins you will lead the Jack planning to play low again unless the King appears. Why is it OK to lead the Queen in this case? Because you don't mind if West covers with the King as it will promote your Jack, 10 and 9.
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|---------|---------------|--------|
| K 6 5 3 | N
W E
S | 8 7 |
| | | |
| | | Q J 10 |

The general rule is that you should only lead a high card for a finesse if you are happy for it to be covered. This usually means that you need three or more adjacent honour cards between your hand and the dummy including the one you are planning to lead. e.g. In example 2 above you have the Queen, Jack, 10 and 9. If you are not be happy to see your honour covered (because it promotes a trick for the defenders), then you should **lead low towards the honour you are hoping to make**.

Here are some situations when it is wrong to lead an honour card.

3. Needing 4 tricks. If you lead the Queen on the first round and West covers with the King you will win this trick with the Ace and win the next trick with the Jack, but East will win the third round with the 10. (This why a defender covers an honour – to promote a trick for himself or partner!). You can never make four tricks by leading the Queen. The best chance for four tricks is to lead low to the Jack, then play the Ace hoping West has King doubleton. Your Queen will then win the third round. **Do not squander your honour.**
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|-----|---------------|---------|
| K 9 | N
W E
S | 10 7 5 |
| | | |
| | | Q 6 3 2 |

4. Needing 3 tricks. In this example you can never take four tricks however the cards lie. The best chance for three tricks is to cash the Ace then lead low towards the Q-J hoping that East has the King. If you lead the Queen you will lose two tricks in layout a) and b) **Do not squander your honour.**
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|------|---------------|----------|
| a) K | N
W E
S | 10 9 7 5 |
| b) 9 | | K 10 7 5 |
| | | Q J 3 2 |

Try out these examples with a pack of cards!

SOME OTHER TYPES OF FINESSE

The Two Way Finesse – when you can choose which way to finesse.

1.

K J 8 6	N	
Q 5 4	W E	9 7
	S	
A 10 3 2		

Here you can choose to play towards the K-J hoping that West has the Queen, or you can play towards the A-10 hoping that East has the Queen.

First you need to try and get clues from the bidding and the play to decide who is most likely to have

the Queen. Suppose you know from the bidding that West has most of the missing points, you will play West for the Queen. But before doing the finesse, cash the Ace from your hand – this is to guard against East having a singleton Queen.

Note: When you have eight cards missing the Queen, the odds are better to finesse. If you have nine cards missing the Queen **and no other information** from the bidding or the play, the odds are slightly better to play for the drop. i.e. cash the Ace and King and hope the Queen falls.

The Double Finesse – when you are missing two honours.

2.

A J 10	N	
Q 8 5	W E	K 9 7 6
	S	
4 3 2		

Here you are missing the King and the Queen. You are bound to lose at least one trick but you can make two tricks providing East doesn't have both the King and the Queen. If you are missing two honours it is usually best to play for them being split between the two defenders.

You will lead a low card towards the Jack – it will probably lose to East's honour but later you can lead a low card towards the A-10 hoping the other honour with is West.

3.

A Q 10	N	
K 8 5	W E	J 9 7 6
	S	
4 3 2		

Here you are missing the King and the Jack but unlike example 2 above you do have a chance of making all three tricks. The correct play is to play low to the 10 on the first round. If the missing honours are split between the two defenders you will lose to East but later finesse the other honour.

A Q 10	N	
K J 8	W E	9 7 6 5
	S	
4 3 2		

But if West has both the King and the Jack you have no losers when you lead low to the 10 first. Note that if you lead low to the Queen on the first round West can always make a trick.

Note: If you have nine or more cards missing the King and Jack **and no other information** from the bidding or the play, the chance of making 3 tricks are slightly better if you finesse the Queen on the first round and if no honour appears continue with the Ace hoping the King drops.

Try out these examples with a pack of cards!