



4a.	<p style="text-align: center;">xx</p> <table style="margin: auto;"> <tr><td style="border: none;">Jxxx</td><td style="border: none;">N</td><td style="border: none;">E</td><td style="border: none;">KTxxx</td></tr> <tr><td style="border: none;">W</td><td style="border: 1px solid black; padding: 2px;"> </td><td style="border: none;"> </td><td style="border: none;"> </td></tr> <tr><td style="border: none;">S</td><td style="border: none;"> </td><td style="border: none;"> </td><td style="border: none;"> </td></tr> <tr><td style="border: none;">AQ</td><td style="border: none;"> </td><td style="border: none;"> </td><td style="border: none;"> </td></tr> </table>	Jxxx	N	E	KTxxx	W				S				AQ				<p><b>Finesse exists (and wins).</b> Max tricks = 2 (here); Min tricks = 1 (below).                  What key card is missing? <b>King</b>. Where do you want it to lie? <b>East</b>.                  How will you play? Lead from North towards AQ, if E plays low then play the Queen, if East plays King cover it with the Ace.</p>
Jxxx	N	E	KTxxx															
W																		
S																		
AQ																		
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Kxxx	N	E	JTxxx															
W																		
S																		
AQ																		

Note that if West leads the suit in above examples you make two tricks whether the King lies with East (4a) or West (4b). (If East leads the suit you must try the finesse). Hence an opening lead by West from Kxxx will cost the defence a trick in 4b. That's why such an opening lead comes at No.9 in the top 10 leads at suit contract in page 32 of the bridge manual. If South leads the suit he loses the Q no matter where the King lies. Declarer might leave the suit alone in the hope that West leads it to him if the cards are in 4b. However if this doesn't happen it may be too late to reach dummy and try the finesse.

Make sure you fully understand 4a and 4b whether the lead is from North, East, South or West.

5.	<p style="text-align: center;">Qx</p> <table style="margin: auto;"> <tr><td style="border: none;">Axx</td><td style="border: none;">N</td><td style="border: none;">E</td><td style="border: none;">QJTxxx</td></tr> <tr><td style="border: none;">W</td><td style="border: 1px solid black; padding: 2px;"> </td><td style="border: none;"> </td><td style="border: none;"> </td></tr> <tr><td style="border: none;">S</td><td style="border: none;"> </td><td style="border: none;"> </td><td style="border: none;"> </td></tr> <tr><td style="border: none;">Kx</td><td style="border: none;"> </td><td style="border: none;"> </td><td style="border: none;"> </td></tr> </table>	Axx	N	E	QJTxxx	W				S				Kx				<p><b>No Finesse.</b> Min tricks=1; Max tricks =1.                  You develop 1 trick by "force". Lose one honour to the Ace and the other honour wins. You can't get 2 tricks even if West leads the Ace as your Queen and King will now crash together.</p>
Axx	N	E	QJTxxx															
W																		
S																		
Kx																		

6a.	<p style="text-align: center;">AJx</p> <table style="margin: auto;"> <tr><td style="border: none;">Qxx</td><td style="border: none;">N</td><td style="border: none;">E</td><td style="border: none;">T9xx</td></tr> <tr><td style="border: none;">W</td><td style="border: 1px solid black; padding: 2px;"> </td><td style="border: none;"> </td><td style="border: none;"> </td></tr> <tr><td style="border: none;">S</td><td style="border: none;"> </td><td style="border: none;"> </td><td style="border: none;"> </td></tr> <tr><td style="border: none;">Kxx</td><td style="border: none;"> </td><td style="border: none;"> </td><td style="border: none;"> </td></tr> </table>	Qxx	N	E	T9xx	W				S				Kxx				<p><b>Finesse exists (and wins).</b> Max tricks = 3 (here); Min tricks = 2 (below).                  What key card is missing? <b>Queen</b>. Where do you want it to lie? <b>West</b>.                  How will you play? Cash K then lead from South towards J, if W plays low then play the Jack, if East plays Queen cover it with the Ace.</p>
Qxx	N	E	T9xx															
W																		
S																		
Kxx																		
6b.	<p style="text-align: center;">AJx</p> <table style="margin: auto;"> <tr><td style="border: none;">T9xx</td><td style="border: none;">N</td><td style="border: none;">E</td><td style="border: none;">Qxx</td></tr> <tr><td style="border: none;">W</td><td style="border: 1px solid black; padding: 2px;"> </td><td style="border: none;"> </td><td style="border: none;"> </td></tr> <tr><td style="border: none;">S</td><td style="border: none;"> </td><td style="border: none;"> </td><td style="border: none;"> </td></tr> <tr><td style="border: none;">Kxx</td><td style="border: none;"> </td><td style="border: none;"> </td><td style="border: none;"> </td></tr> </table>	T9xx	N	E	Qxx	W				S				Kxx				<p><b>Finesse exists (but loses).</b> Max tricks = 3 (above); Min tricks = 2 (here).                  Cash K then lead from South towards J but it loses to the Q. However your J was a loser whatever you did. By taking the finesse you had a 50% of making the Jack. <i>Leading the J from North won't help as East can cover with Q which you cover with K. Hence you only make the two tricks you had originally.... Ace and King.</i></p>
T9xx	N	E	Qxx															
W																		
S																		
Kxx																		

In examples 6 above you might try playing the King then Ace hoping the Queen drops as a doubleton but as opponents hold 7 cards the chance of this is very low (about 4%). The finesse at 50% is far superior. Leading J from North hoping East holds Q but doesn't cover is also a poor chance as you need East to hold the Q and to make a mistake by not covering. As most players will "cover an honour with an honour" this is a poor play unless the bidding suggests East holds Q.

7.	<p style="text-align: center;">Axx</p> <table style="margin: auto;"> <tr><td style="border: none;">Qxx</td><td style="border: none;">N</td><td style="border: none;">E</td><td style="border: none;">JTxx</td></tr> <tr><td style="border: none;">W</td><td style="border: 1px solid black; padding: 2px;"> </td><td style="border: none;"> </td><td style="border: none;"> </td></tr> <tr><td style="border: none;">S</td><td style="border: none;"> </td><td style="border: none;"> </td><td style="border: none;"> </td></tr> <tr><td style="border: none;">Kxx</td><td style="border: none;"> </td><td style="border: none;"> </td><td style="border: none;"> </td></tr> </table>	Qxx	N	E	JTxx	W				S				Kxx				<p><b>No Finesse.</b> Min tricks=2; Max tricks =2.                  You get 2 tricks, no more, no less.</p>
Qxx	N	E	JTxx															
W																		
S																		
Kxx																		

8a.	<p>Qxx Kxx <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td> </td><td>N</td><td> </td></tr><tr><td>W</td><td> </td><td>E</td></tr><tr><td> </td><td>S</td><td> </td></tr></table> JTxx Axx</p>		N		W		E		S		<p><b>Finesse exists (and wins).</b> Max tricks = 2 (here); Min tricks = 1 (below). What key card is missing? <b>King</b>. Where do you want it to lie? <b>West</b>. How will you play? Lead towards Q from South hand. If East takes K, you get Q later, if East plays low you get Q now.</p>
	N										
W		E									
	S										
8b.	<p>Qxx Jxx <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td> </td><td>N</td><td> </td></tr><tr><td>W</td><td> </td><td>E</td></tr><tr><td> </td><td>S</td><td> </td></tr></table> KTxx Axx</p>		N		W		E		S		<p><b>Finesse exists (but loses).</b> Max tricks = 2 (above); Min tricks = 1 (here). Lead towards Q from South hand but it loses to East's K. However your Q was a loser whatever you did. By taking the finesse you had a 50% of making the Queen. <i>Leading the Q from North won't help as East can cover with K which you cover with A. Hence you only make the one trick you had originally, the Ace.</i></p>
	N										
W		E									
	S										

Leading Q from North hoping East holds K but doesn't cover has a low chance of success as you need East to hold the K and to make a mistake by not covering. As most players will "cover an honour with an honour" this is a poor play unless the bidding suggests East holds K. You might delay playing the suit in the hope that East leads the suit first thus you make 2 tricks regardless of where the King lies. If East leads a low card South plays low, if East leads the King South covers it with the Ace) and you make 2 tricks no matter where the King lies.

9.	<p>Jx Axxx <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td> </td><td>N</td><td> </td></tr><tr><td>W</td><td> </td><td>E</td></tr><tr><td> </td><td>S</td><td> </td></tr></table> KTxxx Qx</p>		N		W		E		S		<p><b>No Finesse.</b> Min tricks=0; Max tricks =0. You make no tricks as Ace and King will swallow your Queen and Jack.</p>
	N										
W		E									
	S										

10a	<p>xxx xxx <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td> </td><td>N</td><td> </td></tr><tr><td>W</td><td> </td><td>E</td></tr><tr><td> </td><td>S</td><td> </td></tr></table> QTxx AKJ</p>		N		W		E		S		<p><b>Finesse exists (and wins).</b> Max tricks = 3 (here); Min tricks = 2 (below). What key card is missing? <b>Queen</b>. Where do you want it to lie? <b>East</b>. How will you play? Lead from North towards J</p>
	N										
W		E									
	S										
10b	<p>xxx Qxx <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td> </td><td>N</td><td> </td></tr><tr><td>W</td><td> </td><td>E</td></tr><tr><td> </td><td>S</td><td> </td></tr></table> Txxx AKJ</p>		N		W		E		S		<p><b>Finesse exists (but loses).</b> Max tricks = 3 (above); Min tricks = 2 (here). Lead from North towards J but it loses to the Q. However your J was a loser whatever you did. By taking the finesse you had a 50% of making the Jack.</p>
	N										
W		E									
	S										

You increase your chances slightly by playing the Ace first before entering the North hand to finesse the J. This way you catch a singleton Q in the West hand but the gain is very low indeed (about 0.5%) If West leads the suit you make 3 tricks whether the Queen lies with West (10a) or East (10b). That's why such an opening lead from Qxx comes at No.9 in the top 10 leads at suit contract in page 32 of the bridge manual. However you might delay taking the finesse hoping West makes a subsequent lead but don't delay too long or you might not be able to reach dummy to try the finesse.

11.	<p>Qxx Axx <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td> </td><td>N</td><td> </td></tr><tr><td>W</td><td> </td><td>E</td></tr><tr><td> </td><td>S</td><td> </td></tr></table> Kxxx JTxx</p>		N		W		E		S		<p><b>No Finesse.</b> Min tricks = 1; Max tricks = 1. You develop 1 trick by force. Lose one honour to the Ace, lose second honour to King and your remaining honour wins. You can't get more than one trick as you must follow suit.</p>
	N										
W		E									
	S										

12.	<p style="text-align: center;">J9xx</p> <table style="margin: auto;"> <tr> <td style="padding: 0 10px;">Axx</td> <td style="border: 1px solid black; padding: 5px;"> <table style="margin: auto;"> <tr><td style="text-align: center;">N</td></tr> <tr><td style="text-align: center;">W   E</td></tr> <tr><td style="text-align: center;">S</td></tr> </table> </td> <td style="padding: 0 10px;">Kx</td> </tr> </table> <p style="text-align: center;">QTxx</p>	Axx	<table style="margin: auto;"> <tr><td style="text-align: center;">N</td></tr> <tr><td style="text-align: center;">W   E</td></tr> <tr><td style="text-align: center;">S</td></tr> </table>	N	W   E	S	Kx	<p><b>No Finesse.</b> Min tricks= 2; Max tricks =2.          You develop 2 tricks by force. Lose Queen to the Ace, lose Jack to King and your remaining 10 and 9 win tricks. You can play these cards in any order as long as you play a high card each time.</p>
Axx	<table style="margin: auto;"> <tr><td style="text-align: center;">N</td></tr> <tr><td style="text-align: center;">W   E</td></tr> <tr><td style="text-align: center;">S</td></tr> </table>	N	W   E	S	Kx			
N								
W   E								
S								

13a	<p style="text-align: center;">xx</p> <table style="margin: auto;"> <tr> <td style="padding: 0 10px;">QTxx</td> <td style="border: 1px solid black; padding: 5px;"> <table style="margin: auto;"> <tr><td style="text-align: center;">N</td></tr> <tr><td style="text-align: center;">W   E</td></tr> <tr><td style="text-align: center;">S</td></tr> </table> </td> <td style="padding: 0 10px;">Axxxx</td> </tr> </table> <p style="text-align: center;">Kx</p>	QTxx	<table style="margin: auto;"> <tr><td style="text-align: center;">N</td></tr> <tr><td style="text-align: center;">W   E</td></tr> <tr><td style="text-align: center;">S</td></tr> </table>	N	W   E	S	Axxxx	<p><b>Finesse exists (and wins).</b> Max tricks = 1 (here); Min tricks = 0 (below).          What key card is missing? <b>Ace</b>. Where do you want it to lie? <b>East</b>.          Lead from North towards King and East plays low you make King now. If East plays Ace, you make King later. (This is called an <b>Open finesse</b> as taking the finesse means losing a trick now (Ace) to gain a trick later (King))</p>
QTxx	<table style="margin: auto;"> <tr><td style="text-align: center;">N</td></tr> <tr><td style="text-align: center;">W   E</td></tr> <tr><td style="text-align: center;">S</td></tr> </table>	N	W   E	S	Axxxx			
N								
W   E								
S								

13b	<p style="text-align: center;">xx</p> <table style="margin: auto;"> <tr> <td style="padding: 0 10px;">ATxx</td> <td style="border: 1px solid black; padding: 5px;"> <table style="margin: auto;"> <tr><td style="text-align: center;">N</td></tr> <tr><td style="text-align: center;">W   E</td></tr> <tr><td style="text-align: center;">S</td></tr> </table> </td> <td style="padding: 0 10px;">Qxxxx</td> </tr> </table> <p style="text-align: center;">Kx</p>	ATxx	<table style="margin: auto;"> <tr><td style="text-align: center;">N</td></tr> <tr><td style="text-align: center;">W   E</td></tr> <tr><td style="text-align: center;">S</td></tr> </table>	N	W   E	S	Qxxxx	<p><b>Finesse exists (but loses).</b> Max tricks = 1 (above); Min tricks = 0 (here).          Lead from North, E plays low, you play the King, but it loses to the Ace in the West hand. However your King was a loser whatever you did. By taking the finesse you had a 50% of making the King.</p>
ATxx	<table style="margin: auto;"> <tr><td style="text-align: center;">N</td></tr> <tr><td style="text-align: center;">W   E</td></tr> <tr><td style="text-align: center;">S</td></tr> </table>	N	W   E	S	Qxxxx			
N								
W   E								
S								

Note that if West leads the suit in above example 13 your King makes a trick whether the Ace lies with East (13a) or West (13b). (If East follows with a low card your King wins now, if East plays the Ace your King wins later). Hence an opening lead by West from Axxx will cost the defence a trick in 13b. That's why such an opening lead comes at No.10 in the top 10 leads at suit contract in page 32 of the bridge manual. If South leads the suit the King loses to the Ace in 13a and 13b. However you might delay taking the finesse hoping West leads the suit later but don't delay too long or you might not be able to reach dummy to try the finesse.

The examples above include some of the most common "towards finesses" (where you lead towards an honour which you hope will win). You should check each suit for finesses when dummy goes down and put down put an imaginary **"HANDLE WITH CARE"** flag at each finessing suit.

I have gone into these basic finesses in some depth, for if you fully grasp the concept you will be able to understand the more complex finesses which come later.

Some of the finesses above involve only 2 cards (Ace and King), some 3 cards (Ace, King and Queen) and some 4 cards (Ace, King, Queen and Jack). If you find finessing difficult you **MUST** extract one suit from a pack of cards and play out the combinations above.

On the next page is a quiz on finessing. [ildalziel@gmail.com](mailto:ildalziel@gmail.com)

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## FINESSING QUIZ No.1

Is there a finesse in each of these combinations? If not say "NO". If there is a finesse how do you play the cards in order to get maximum tricks? You may start from either hand and assume you have outside entries if needed to repeat a finesse. The form of your answer should be eg ....x to K; x to J.

If the next player plays low you will play as intended, if the next player plays an honour you will cover it if you can.

For each answer give as many rounds as you think necessary assuming that the first round goes favourably.

It may help you to play these out with one suit from a pack of cards.

1) Kx <input type="checkbox"/> xx	2) Kxx <input type="checkbox"/> Axx	3) AQ <input type="checkbox"/> xx	4) J10x <input type="checkbox"/> Qxx	5) AQx <input type="checkbox"/> Kxx	6) xxx <input type="checkbox"/> AQx	7) Kxxx <input type="checkbox"/> AJxx	8) Jxx <input type="checkbox"/> 10xx
9) Axx <input type="checkbox"/> Qxx	10) KJx <input type="checkbox"/> xxx	11) Kx <input type="checkbox"/> Qx	12) Axxx <input type="checkbox"/> Kxxx	13) KQx <input type="checkbox"/> Jxx	14) AKJ <input type="checkbox"/> xxx	15) Qx <input type="checkbox"/> J10	16) Axx <input type="checkbox"/> KJx
17) Axxx <input type="checkbox"/> Qxxx	18) Jx <input type="checkbox"/> Qx	19) AKxx <input type="checkbox"/> xxxx	20) xxx <input type="checkbox"/> KQx	21) KJxx <input type="checkbox"/> Q10xx	22) AQ10x <input type="checkbox"/> xxxx	23) AQJx <input type="checkbox"/> xxxx	24) Qx <input type="checkbox"/> xxx
25) AJ10x <input type="checkbox"/> xxxx	26) AKJx <input type="checkbox"/> Qxxx	27) Qxxx <input type="checkbox"/> KJxx	28) Kxx <input type="checkbox"/> Jxx	29) xxx <input type="checkbox"/> AJ10	30) J9xx <input type="checkbox"/> 10876	31) xxx <input type="checkbox"/> AQJ	32) AQxx <input type="checkbox"/> Kxxx

### ANSWERS

1) x to K	17) x to Q
2) No finesse, 2 sure tricks.	18) No finesse, QJ lose to AK
3) x to Q	19) No finesse, 3 tricks if 3-2
4) No finesse, 1 trick by force.	20) x to Q; x to K (or vice versa).
5) No finesse, 3 sure tricks.	21) No finesse, 3 tricks by force.
6) x to Q	22) x to 10, x to Q
7) x to J	23) x to J; x to Q (or vice versa).
8) No finesse, lose to AKQ.	24) No finesse Q loses to AK.
9) x to Q	25) x to 10; x to J (or vice versa)
10) x to J; x to K	26) No finesse, 4 sure tricks
11) No finesse, 1 trick by force.	27) No finesse, force 3 tricks if 3-2
12) No finesse, 3 tricks if 3-2	28) x to K; x to J (or vice versa).
13) No finesse, 2 tricks by force.	29) x to 10; x to J (or vice versa)
14) x to J	30) No finesse; 1 trick by force.
15) No finesse, lose to AK	31) x to J; x to Q (or vice versa).
16) x to J	32) No finesse, 4 tricks if 3-2 break

\*\*\* Reference:- My Bridge Manual page 28 (Finessing by Declarer V3).

\*\*\* Reading:- Introduction to Declarer Play by Edward Kantar.....p25-37.