



The Finesse in Bridge



Introduction

The finesse is a difficult concept for some novice bridge players. This book is an attempt to make it simpler to understand. The objective is this: The novice player should begin to see the *patterns* involved in finesses and, over time, start to make the proper plays *automatically*.

To move in this direction we will create names (**labels**) for situations that arise frequently in bridge games. We will learn some **sayings** and **mnemonics** that can work as memory hooks. These will make the patterns recognizable more quickly. They will make it easier to tie the correct play to the correct situation.

For now we will start with a simple definition of a finesse.

A finesse is an attempt to take a trick with a card for which there is a higher card out against it.

This definition will change a bit before we are through. However it will serve us well right now.

For the purpose of this book and understanding the concept of finesses, all examples involve **no trump contracts**. Nobody can ruff (trump) anything. Your finesses and your plans cannot be thwarted by trumps. This is all about card combinations.

Chapter I

The basic finesse

Tenace

All types of finesses involve a missing honor. When two honors surround one or more *missing* honor this is known as a tenace. Good bridge players recognize tenaces as patterns that stand out in each hand. Here is an exercise in pattern recognition. Please look for the tenaces in the following examples.



A-Q Q-10

Q-10

K-J

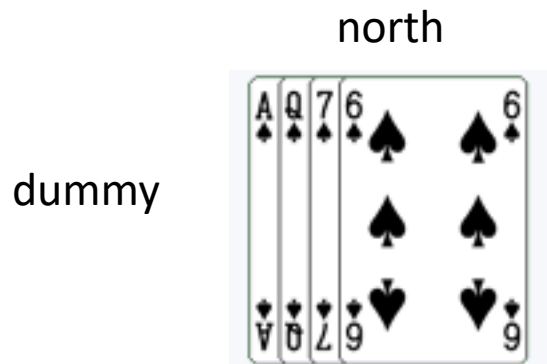
K-J J-9

Note, there is also an ace missing in the second and fourth example. There is, however, no tenace involved in the case of a missing ace. More about missing aces later.

General

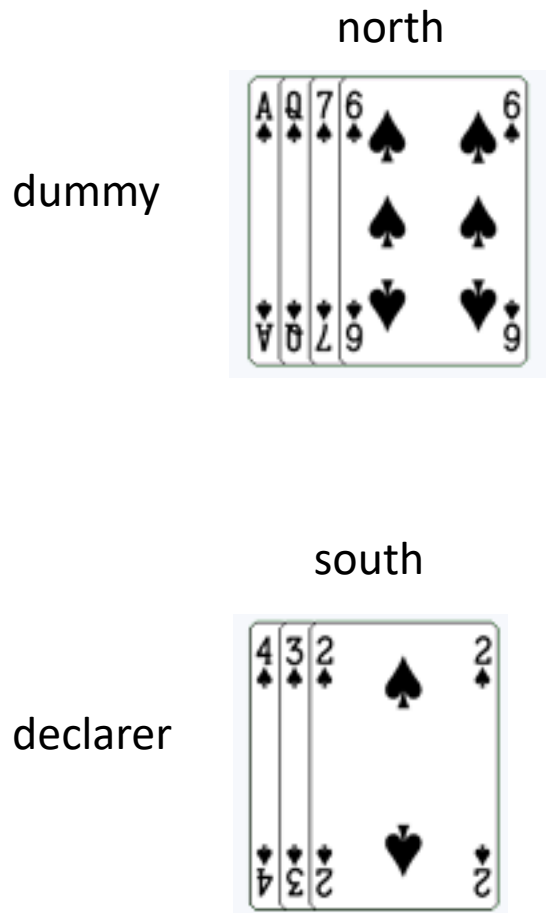
So what is a basic finesse?. For the time being let's focus on two specific honors that could be missing from your holdings, namely the *king* or the *queen*.

Example:



In the example above you are missing the king of spades, but you hold the ace and the queen. As you have seen, your ace and queen form a tenace. A *basic* finesse always involves a tenace with a single missing honor. In a *basic* finesse the tenace may be in your hand or in the dummy.

Remember, a basic finesse is an attempt to take a trick with an honor (in this case the queen) for which there is a higher card out against it (in this case the king).



Could you take a trick with the queen if you simply led the queen from the dummy? Surely any defender who is breathing and conscious would take your queen with his or her king. So no, you cannot simply lead the queen. Could you

take a trick with the queen by first leading the ace and then leading the queen? That is remotely possible if the king were a singleton, sitting alone in one of the defender's hands. But holding only 7 cards in spades it is unlikely that the remaining cards are split 5-1. So no, that can't be the best play.

But what if you lead a low card from your hand and make the following plan?

“I will play the queen if I do not see the king played in front of it, otherwise I will cover the king with the ace.”

This is the correct thinking when faced with a basic finesse. When you see a simple tenace in dummy or in your hand, lead *toward the tenace* and hope for the missing card to lie *in front* of the tenace. With the missing card in this position, the defender must decide to play the card or not, *before* you decide which card to play from the tencce.

Read carefully the statement of the correct plan. Try to fully understand all aspects of it.

What it means to “win” the finesse

Here is a key question that sometimes confuses novice players. If west holds the king, does it matter to you if the defender *plays* his or her king or not?

Assuming west holds the king and you lead from south,

1. Will you accomplish your objective if the defender in west plays the king?
Yes, you will win with the ace and your queen will then be good.
2. Will you accomplish your objective if the defender in west plays a low card?
Yes, you will take a trick with the queen if west holds the king and does not play it. Since your plan is to play the queen if you do not see the king, as long as you follow your plan to the letter your queen will win the trick.

Often we hear novice players misstate the objective. They say “I want west to play the king so I can take it with the ace.” This is *not* the objective. Often we hear

novice players say “I will win the finesse only if the king is *played*.” This is not the definition of “winning” the finesse. Remember: The *basic* finesse is an attempt to take a trick with a card for which a higher card is out against it. In this example taking a trick with the queen is the objective.

So what determines if a finesse wins or loses? A finesse wins or loses based on the same three things that sell real estate. Location, location and location. Where the missing card sits determines if a finesse wins or loses. In the example on page 4, if the king sits in east and overtakes your queen, the finesse lost. But this was a 50-50 chance and you did everything you could.

Basic finesse: don't lose your nerve

Look one more time at your plan. **“I will play the queen if I do not see the king played in front of it, otherwise I will cover the king with the ace.”**

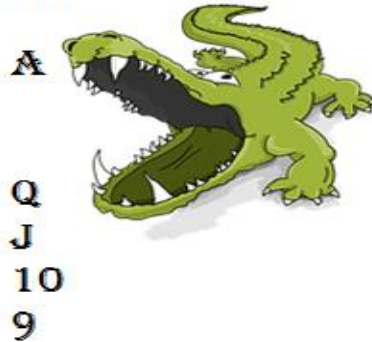
Lead the four from south. What will you do if west plays the six? Will you say “Rats, I didn't see the king, I better play the ace?” Please do not do that. That is not what taking a finesse means. Commit to the finesse. Lead low from south and, if you do not see the king, play the queen. Don't chicken out of a finesse. By sticking to your guns you will take a trick with the queen about 50% of the time. This is far better than taking a trick with the queen 0% of the time.

Direction of play

For any finesse to work you must always lead in the right direction. This has been described as stepping back from the tenace and shooting an arrow in the direction of your honors. In general you lead toward your honors forcing one defender to play in front of your strong holdings. If one defender out of two must play in front of the honors, this is what gives the finesse a 50-50 chance of taking the trick. In our examples the tenace has been in the north hand but, of course, it could have been in south. For a more detailed discussion of this, look at the chapter entitled The Positional Value of Honors in the great book entitled *The Play of the Hand at bridge* by Louis H. Watson.

It may help you to picture the tenace as a “jaw” waiting to clamp down on the missing honor, if that honor is played in front of it.

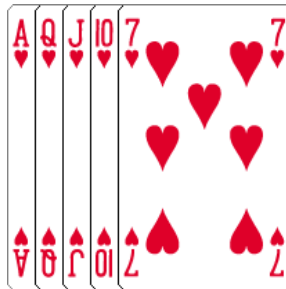
North



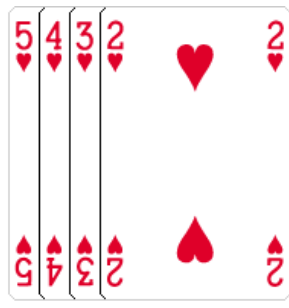
Locating the missing honor

north

dummy



declarer



south

In the example above, let's say you lead the two, play the queen and it wins. For all practical purposes you have now *located* the missing honor. If east held the king east would most likely have taken the trick. But east didn't. Please don't forget to exploit that knowledge.

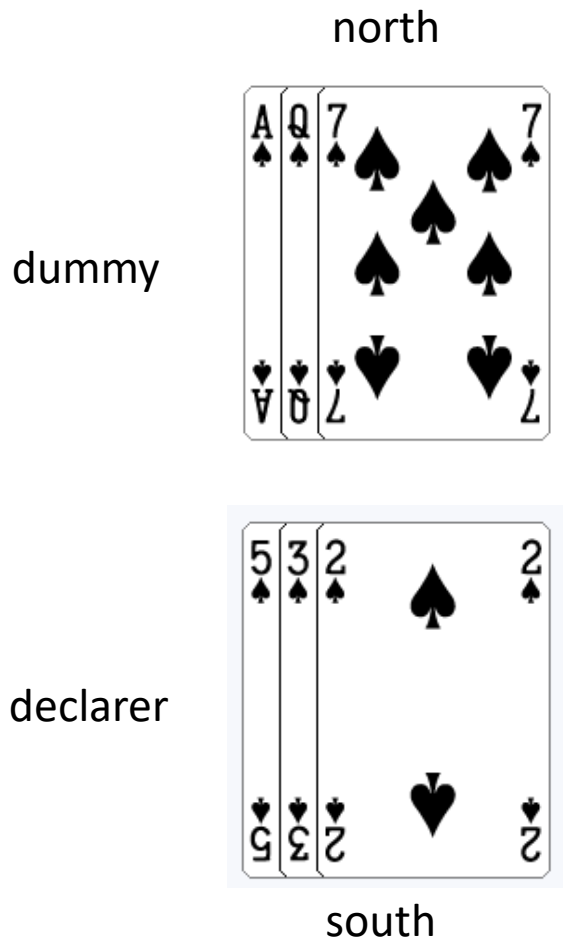
It is amazingly easy to forget that the king is in west and has not yet been played. You won the finesse with the queen but a tenace still exists in north. The ace and jack now form a tenace surrounding the missing king. The queen is gone. You played it. You are in exactly the same situation you were in at the beginning. You must get to the south hand. You must lead low toward the tenace. However, now you know your finesse will win. You located the king.

This has become what is known as a *marked finesse*.

It is "marked" that you will win if you take this finesse again. It is "written" as they say.

Exercises

1. How do you play this combination of cards?



2. How do you play this combination of cards?

north

dummy

6 ♠	5 ♠	3 ♠	♠	3 ♠
9 ♥	5 ♥	3 ♥	♥	3 ♥

declarer

A ♠	K ♠	J ♠	7 ♠	♠	7 ♠
A ♥	K ♥	J ♥	7 ♥	♥	7 ♥

south

Exercise solutions

1. You must lead from the south hand. You must commit to the following plan: **“If the king is not played by west I will play the queen. If the king is played by west I will overtake it with the ace”**
2. You must lead from the north hand. You must commit to the following plan: **“If the queen is not played by east I will play the jack.”**

Only with these exact lines of play can you hope to take a trick with the queen (exercise 1) or the jack (exercise 2). If you attack this suit from the wrong side you are not “taking the finesse.” If you do not play the lower card of the tenace in the case that the missing card fails to appear, you are not “taking the finesse.”

Only by taking the finesse can you hope to take a trick with the lower card of the tenace approximately 50% of the time. 50% is better than 0%.

There’s a well-known saying that goes like this: “Eight ever, nine never.” The purpose of this old bromide is to indicate that the odds of the *queen* falling when you hold nine total cards, and simply lead out the ace and the king, is greater than 50%. This means that you should *not* take the finesse against the queen when holding nine total cards or more in the suit. Better to lead the ace and then the king in an attempt to *drop* the queen. But the percentage difference between eight and nine is very slight. Given any additional information regarding the likely location of the queen, the finesse might still be better, even holding nine total cards. However, holding ten or more cards in the suit the odds get a great deal better that the queen will fall if you play the ace and king.

Quiz questions

True or false:

1. A *basic* finesse always involves a tenace in the dummy.
2. A *basic* finesse always involves one missing honor.
3. In a *basic* finesse the missing honor could be the queen.
4. A *basic* finesse means always playing the lower card of the tenace, regardless of what card is played ahead of it.
5. To win a *basic* finesse you must drive out the missing honor.
6. A finesse “wins” if the missing honor is “in front” of the tenace.
7. A basic finesse wins about half of the time.
8. Holding the ace and queen and a total of 6 cards, you can do just as well by leading the ace and then the queen as you can by taking the finesse.
9. Always play the high card of the tenace when taking a basic finesse.
10. With the ace and queen, you must “capture” the king to win the finesse.

Answers and explanations:

1. False. The tenace can be on either side.
2. True. That is our definition of a basic finesse.
3. Yes, the missing honor can be the king, queen or, rarely, the jack.
4. False. Play the lower card if you do not see the missing honor but cover the missing honor if it comes out.
5. False. You win a basic finesse by taking a trick with a card for which a higher card is out against it.
6. True. (location, location and location)
7. True.
8. False. It is much more likely to win the finesse than it is to “drop” the missing honor by playing the ace.
9. False. See 4.
10. False. See 5.

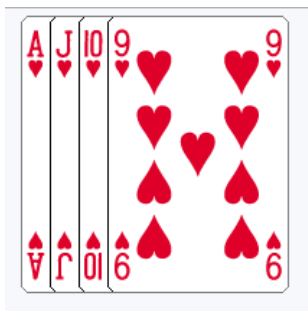
Chapter II

The double finesse

General

Please make sure you completely understand everything in Chapter I before moving on. If not, please re-read the information. Lay out some cards and look at the situations. Be sure you can identify a tenace, whenever you have one. Be sure you know what plan to make.

Moving on, a *double* finesse involves a tenace that surrounds *two missing honors*.

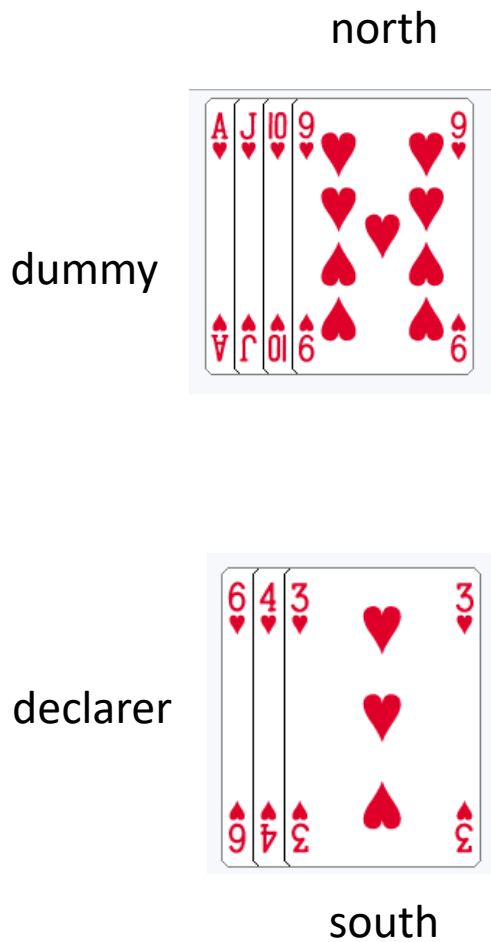


A-J tenace

For this type of finesse the “bottom” of the tenace must contain at least two touching cards. It may not be obvious why the tenace must have two touching honors at the bottom. The reason is that we will be executing this finesse twice.

Don’t forget that we lead toward our strength. We lead toward tenaces. With a *double* finesse, you must simply do so *twice*. As we will see, you will often lose the finesse once and win it once. Winning a *double* finesse one time out of two is a lot better than giving up to both missing honors.

Here is the complete example.



In this example you are missing both the *king* and the *queen* and the lower part of the tenace has at least a two-card combination (jack ten). What can you do? Can you hope to win all the tricks in hearts? Remember you are in a no-trump contract. Can you take six tricks in hearts? On the other hand, how many will you lose? Are you sure to lose two tricks? Will the defense take both their king and queen?

If you did the worst possible thing and led the cards from the top down it is quite likely that your jack would lose to one of the missing honors and your ten would lose to the other. But what can you do, and what is the objective?

Here the objective is to lose only one trick in hearts. This is a bit different than the objective for a *basic* finesse. Here you cannot hope to take a trick with all of the cards for which there is a missing honor, but you *might* take a trick with *all but one* of the cards for which there is a missing honor.

Your plan should be to play exactly as you would for a basic finesse. **Lead a low card from the south and if none of the missing honors comes out, play the jack.**

This finesse involves some simple probabilities. There is only a 25% chance that both missing honors are on the “wrong” side (east). But there is a 75% chance that one or both of the two is in east, so you are *very* likely to lose the jack, when playing as described above. So why did you play it?

The whole point of the *double* finesse is that you will take this finesse twice. To do this you must enter the south hand again, using some other suit. Then when you lead low from south, if you do not see the missing honor, play the ten.

By taking the *double* finesse twice, you are very likely to lose to only one of the two missing honors.

This is a pattern you should look for in the dummy or in your hand. When you see the pattern, say to yourself. “This is a *double* finesse and I should take it twice, expecting to win once and lose once.”

Later we will discuss when to avoid a finesse altogether. Occasionally it is more dangerous to take the finesse than to simply win your high cards. More about that later.

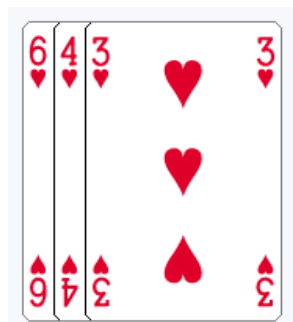
In this example the queen and jack are missing.

north

dummy



declarer



south

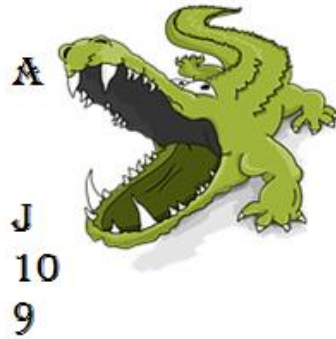
Missing the queen and jack, what is the proper play? The answer is: **lead low from south and if you do not see an honor, play the ten.** Again it is likely this will lose. But there is a small possibility (25%) that both missing honors are in west. This makes it just possible that you *could* win all the tricks in hearts.

If the queen shows up before you play from dummy, you could play the king. Then enter the south hand and run the finesse again. Now if the jack comes out you have the ace to cover it. So one fourth of the time you will win all the tricks when the *double* finesse is against the queen and jack.

In general, you should take the finesse twice, expecting to win the finesse on one of the two leads.

You might look at a *double finesse* as a wider jaw waiting to gobble up at least one of the missing honors.

North



5
4
3

South

Please start thinking about the position of honors. What is in front of what? What is behind what? This is what finesses are all about. Who plays after whom? What are my options if I do *or do not* see a missing honor played before I play? Where is my crocodile, and what might he eat?

Exercises

1. How do you play this combination of cards?

north

dummy

declarer

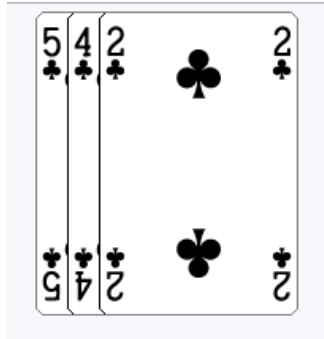
south

The diagram shows a diamond suit combination between dummy and declarer. Dummy's hand (top) contains the Ace, King, 10, 9, 6, and 2 of diamonds. Declarer's hand (bottom) contains the 7, 5, 3, 2, 2, and 2 of diamonds. The cards are arranged in two columns: the top column has A, K, 10, 9, 6, 2 and the bottom column has A, K, 10, 9, 6, 2. The diamond suits are represented by red diamonds.

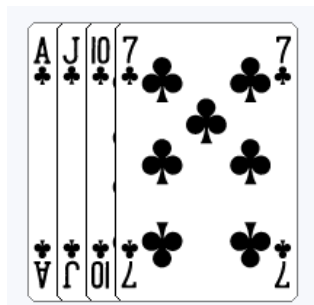
2. How do you play this combination of cards?

north

dummy



declarer



south

Exercise solutions

1. You must lead from the south hand. You must commit to the following plan: **“If neither the queen nor the jack is played by west I will play the ten.”** If this finesse loses (a 75% probability) you must re-enter the south hand and take the finesse again.

2. You must **lead from the north hand**. You must commit to the following plan: **“If neither the king nor the queen is played by east I will play the jack.”** If this finesse loses (a 75% probability) you must re-enter the north hand and take the finesse again.

Only with these exact lines of play can you hope to lose only one trick in this suit. Note that in example 1 there is a small chance (25%) that both missing honors are in west. If both are in west, you can take all the tricks in this suit provided you play as prescribed above.

Quiz questions

True or false:

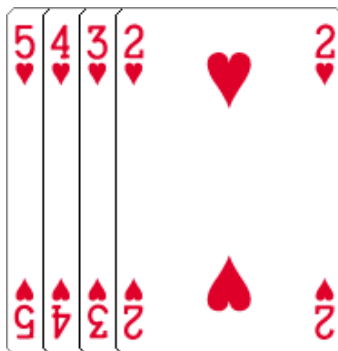
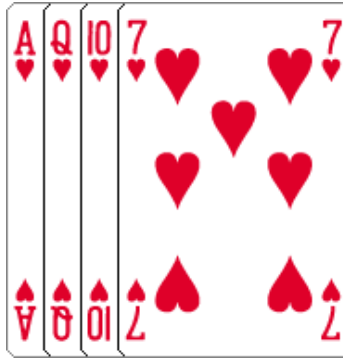
1. In the case of a *double* finesse you are missing two honors.
2. You can profit *partially* by taking the finesse once, but it is better to take it twice.
3. If you are missing the king and queen, and your jack wins on your first lead of the suit you will win all the tricks now, for sure.
4. If you are a defender holding both the king and queen in a suit, and the declarer leads “through” you to an ace, jack combination in dummy, you should play *second hand low* and hold onto your two honors.
5. After taking a double finesse and losing to one of the missing honors your odds are now 50-50 of winning the finesse the second time.
6. After taking a double finesse and losing to one of the honors, you now have the exact situation as a basic finesse.
7. One thing you must think about when faced with a double finesse is “entries.”

Answers and explanations:

1. True.
2. Generally false (unless you are missing queen and jack and both are in front of the king and ace). But still, you should take the finesse twice.
3. False. You must take the finesse again. If you cover a missing honor with your ace, the defenders still have a high honor left.
4. You should usually split your honors and play one of them rather than playing ‘second hand low.’ This will establish a winner in your hand as defender.
5. True. It is now a basic finesse
6. True.
7. True. To take the finesse twice, in the above examples, you must re-enter the hand with the low cards in order to lead toward the tenace.

Chapter III

The kangaroo finesse



General

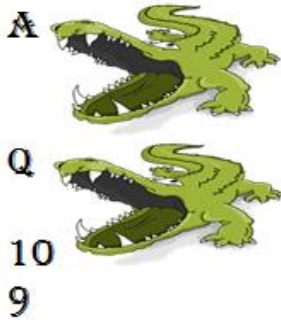
Here we are giving a name to a certain combination of cards that should help you recognize the pattern. Your honors have “hopped” over two missing honors. This is similar to a double finesse, right? Again you should *take the finesse twice*. Again the odds are that you will win once and lose once. But which card to play?

Lead low from south, of course. However, in order to have *any* chance of winning all the tricks you must play the ten if you do not see an honor come out in the west. In this way there is a small chance that you win all the hearts. If west has both missing honors and you start with the ten, you can take the finesse again and play either the queen or the ace, as required. If west holds both honors, west

is stuck. There is no play by west that you cannot pounce on. Do you see that if you had played the queen first, west could then win one of his or her honors?

A *kangaroo* finesse is like having two crocodiles, one to eat the king and one to eat the jack, if either is played.

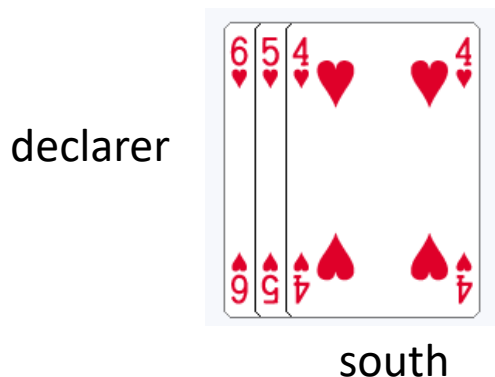
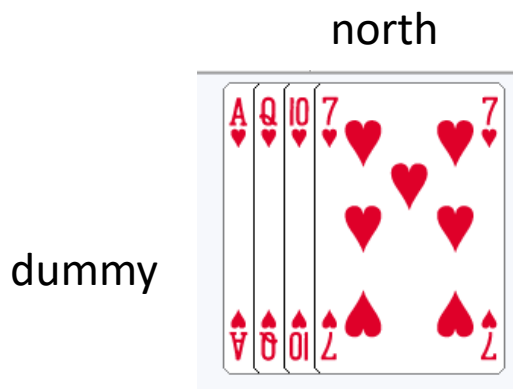
North



Here's a difference between a *kangaroo* finesse and a double finesse. The bottom of a *kangaroo* finesse can be a lone card (in this case the ten). The nine is not necessary for this finesse to work.

Exercise

1. How do I play this combination of cards?



Exercise solution:

Lead from the south hand and, if no honor is seen, play the ten. If this finesse loses, re-enter the south hand and lead toward the ace-queen tenace. The finesse has turned into a basic finesse.

The odds slightly favor ignoring the lower of the two missing honors if you hold nine total cards. It is another “eight ever, nine never” rule. Once again the difference in probabilities is very slight between finessing *deep* (to the ten) versus trying to *drop* the jack by finessing to the queen (*shallow*), when holding nine cards in total.

Quiz questions

True or false:

1. You can possibly win three tricks in a suit if you hold A Q ten in your hand and three small cards on the board.
2. You should take a *kangaroo* finesse twice, leading from the same side of the table on both occasions.
3. Your most likely result if a *kangaroo* finesse is played properly is to win once and lose once.
4. There is no concern for entries in the case of a *kangaroo* finesse.

Answers and explanations:

1. True. If both honors are in east, you can win three tricks. This will happen 25% of the time.
 2. True.
 3. True. You win one out of two finesses 50% of the time. You lose twice 25% of the time and win both finesses 25% of the time
 4. False. Entries are vital since you must take the finesse twice, both times from the side of the board holding the small cards. Always lead toward tenaces.
- .

Chapter IV

The stay there finesse

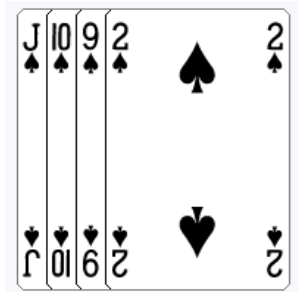
General

If you hold this combination of cards you might say “Where is the tenace?”

north



declarer



south

You have a missing honor, the queen. That is the cornerstone of any finesse. But the jack, and importantly the ten and the nine, are on one side of the board and the king is on the other. The tenace is, in effect, stretched across the table. No problem. You simply **lead the jack and if the queen is not seen, let it ride through**. Do not lose your nerve and play the king, unless it is needed to cover the queen.

So let's change the card combination just a little.

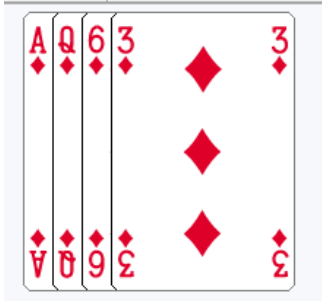
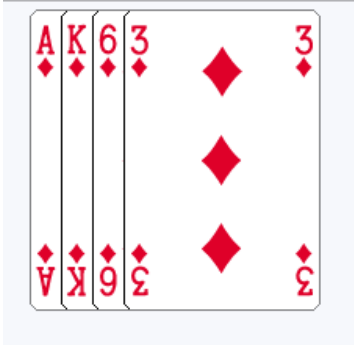
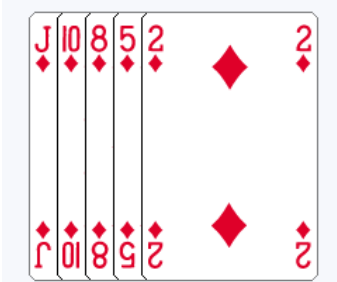
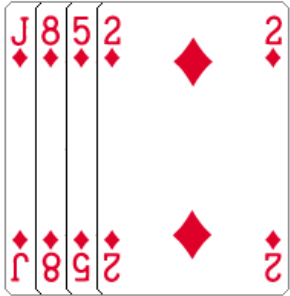


Now there is an obvious tenace in dummy. Should you lead the two and play the jack if you do not see the queen? It looks just like a basic finesse, right? But there is a very key difference. If you win the finesse with the jack (that is, if west holds the queen and does not play it) you have located the queen but you are now on the board and not in your hand. Clearly, you must take the finesse again. *But you are in the wrong place.*

Look at the difference if you started the finesse with the ten. If this card wins the trick you have located the queen *and* you are in the right place to run the finesse again. You “stayed there.” That is why we have named this situation a *stay there* finesse.

The need for back up

Please look at these two examples side by side.

	north		north
			
dummy		dummy	
			
declarer		declarer	
Ace queen tenace	south	King jack tenace	south

When a law officer goes into a tough situation she needs backup. A *stay there* finesse is a similar situation. In the example on the left the queen (the low card of the tenace) is “backed up” by the jack and the ten. In the example on the right, the jack (the low card of the tenace) has no cards directly beneath it, no back up. In the example on the left, the queen (the low card of the tenace) has two cards backing it up. These are the jack and the ten. Why is this important?

The reason is this. In the example on the right if you lead the jack, attempting a finesse against the queen, a good defender will cover the jack with the queen and you will have to win with the king. You used two honors to capture one and all you did was make defenders’ ten good. Please study this carefully until you clearly see why leading the jack (not backed up) will accomplish nothing.

In a coming chapter, we will discuss something called a “lonesome honor.” In the above example, the jack is a lonesome honor. As you will see in Chapter VI, the correct play is to lead toward this lonesome honor and hope that the missing honor lies in front of it. There will be much more on this later. For now, please understand that the lead of the jack is not a valid finesse, unless it is well backed up. It is well backed up in the example on the left and it has no back up in the example on the right.

Exercises

1. With the following card combination, what card do you lead and where do you hope the king is?

north

dummy

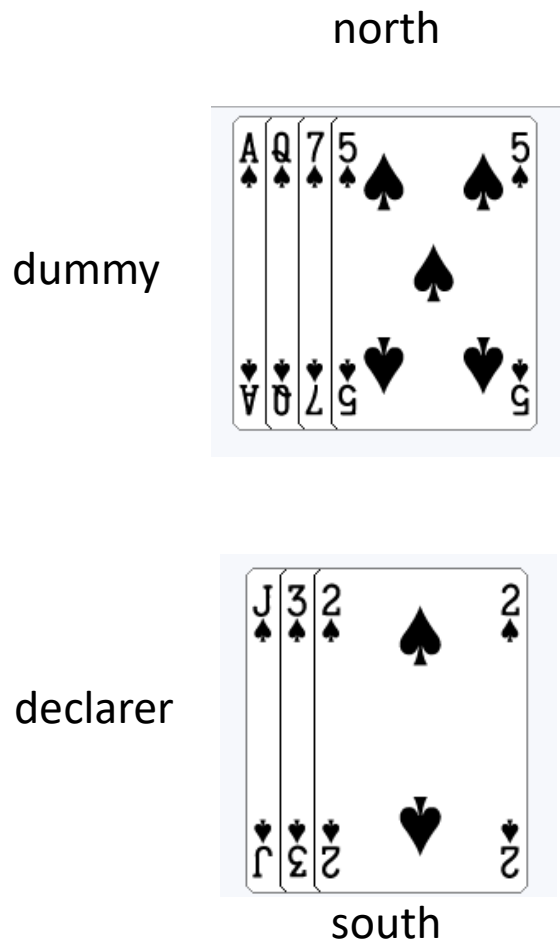
A	Q	6	3	♦	3
♦	♦	♦	♦	♦	♦
♦	♦	♦	♦	♦	♦
V	Q	6	3	♦	3

declarer

J	10	8	5	2	♦	2
♦	♦	♦	♦	♦	♦	♦
♦	♦	♦	♦	♦	♦	♦
J	10	8	5	2	♦	2

south

2. With the following card combination what card do you lead and where do you hope the king is?



Exercise solutions:

1. You should lead the jack (why not the ten?). You should hope that the king is in west. The ten works fine for the finesse, but the jack is more likely to drive out the king. The jack tempts the play of the king, since most defenders cover an honor. If the jack is covered, your finesse work is done for this suit.

2. Lead a low card toward the ace queen tenace. This is a basic finesse, not a *stay there* finesse. The jack has no back up. If you lead the jack it will either be covered by the queen in west or lose to the queen in east. In neither case have you accomplished anything.

Quiz questions

True or false:

1. The purpose of a *stay there* finesse is to remain on the correct side of the board in case the card led wins the trick.
2. A *stay there* finesse allows you to initiate the finesse from either side of the board.
3. A *stay there* finesse works no matter which side of the table the missing honor sits on.
4. A big difference between a *stay there* finesse and a basic finesse is that you almost always lead a small card in the case of a basic finesse and an honor in the case of a *stay there* finesse.

Answers and explanations:

1. True. Lead an honor and pass it through if it is not covered. You are positioned to take the finesse again.
2. False. You must always lead in the direction of your strength.
3. False. All finesses work about half the time. You win the finesse when the missing honor sits in front of your high card.
4. True.

Chapter V

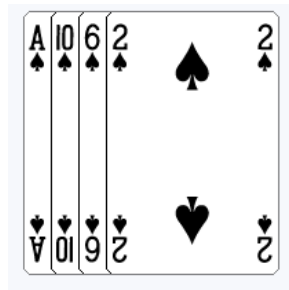
The two-way finesse

Example

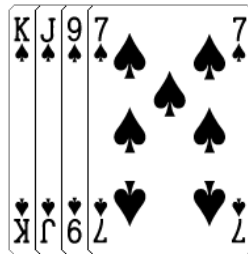
Consider this combination of cards:

north

dummy



declarer



south

What tenaces can you locate?

You probably saw the king jack tenace in the south hand. You could make the following plan: **“I will lead a low card from north toward the jack and if I do not see the queen, I will play the jack.”** There is nothing wrong with that. It’s a perfectly fine way to finesse against the queen. However, do you see the ace ten tenace in the north hand? Since you hold both the jack and the ten, the ten is *equivalent* to the jack. They are equal cards. So what if you made this plan instead? **“I will lead a low card from south toward the ten and if I do not see the queen, I will play the ten.”** This is also a perfectly good plan. So which way should you finesse?

Which way to finesse

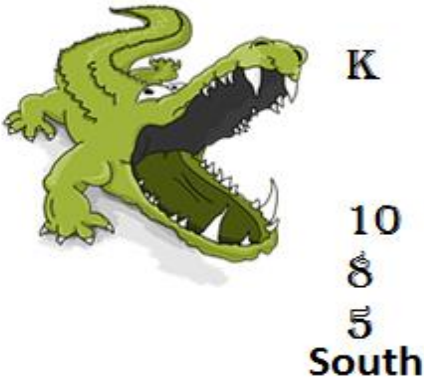
Often the bidding will suggest which way to finesse when you hold a *two-way* card combination. If west made a preemptive bid in diamonds, for example, west has already identified seven of her cards. There aren’t that many positions left for the queen of spades. You probably would hope for the queen to be in east. You would finesse toward the jack in south.

But what if west made a takeout double during the bidding? That might lead you to believe that west had the majority of the points. Then west is more likely to hold the queen of spades. If so you would lead toward the ten in north.

The defenders’ *leads* and defensive *signals* can also give information about the distribution of the cards in the defenders’ hands. From the distribution information you can sometimes increase the probability of guessing correctly in a two-way finesse situation.

When you have two tenaces, it is like having two crocodile jaws waiting to gobble up the missing honor. The only question is which crocodile to unleash.

North

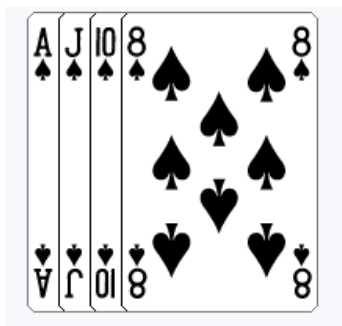


Exercises

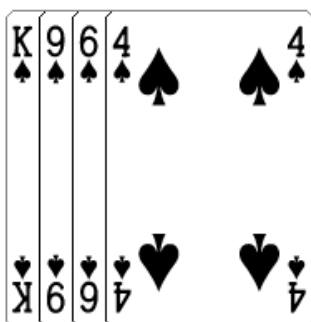
1. After east opened with a preemptive bid of three diamonds, you ended up in 3NT. How do you play the following card combination in spades?

north

dummy

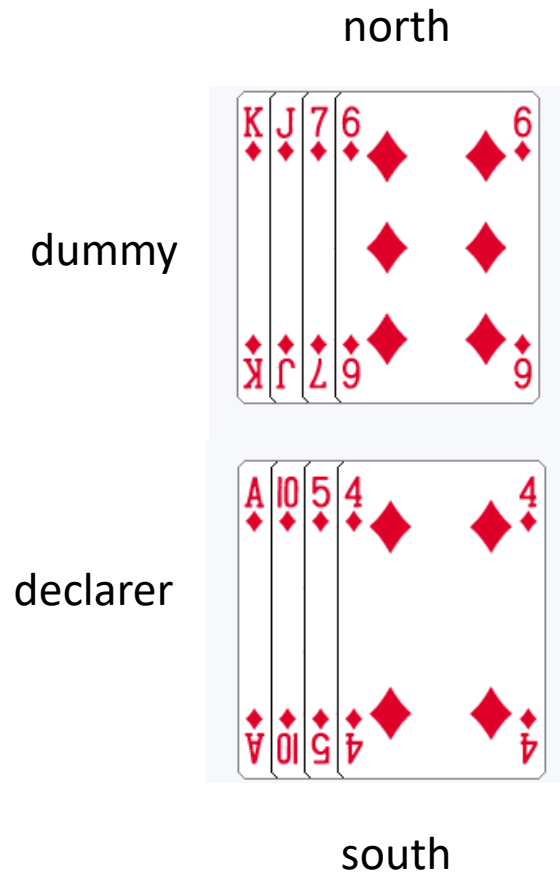


declarer



south

2. After west doubled your opening bid of 1 heart, you ended up in 3NT. How do you play this card combination in diamonds?



Exercise solutions:

1. You know seven of east's thirteen cards. That leaves 6 places (slots) in which the queen of diamonds could be. There are thirteen slots available in west for the diamond queen. That makes west more likely to hold the queen. Play the ace, and then finesse against the queen in west by **leading a low card toward the king jack tenace. If you don't see the queen, play the jack.** Don't lose your nerve and play the king.
2. West said "I support all suits except hearts." It is a virtual certainty that west holds the missing diamond. Play the ace and then lead toward the king jack in north. There will be more later about why to play the ace first.

Quiz questions

True or false:

1. A *two-way* finesse can be initiated from either side of the board.
2. A *two-way* finesse is almost certain to win since you can take it either way you want.
3. You sometimes have information that lets you improve the probabilities of winning a *two-way* finesse.
4. In the case of a *two-way* finesse, you only win the finesse if the defender plays the missing honor.
5. A *two-way* finesse involves tenaces on either side of the table.
6. You can try a *two-way* finesse in one direction and if it loses, you can then try it in the other direction.

Answers and explanations:

1. True. That's the whole point. You have two directions in which to finesse. You can choose.
2. False. You may be able to improve the odds to make it better than 50-50 but you can only rarely be certain of the direction.
3. True. The bidding, the leads and the signals by defenders can give you information.
4. False. It never matters if the defender plays the missing honor. It only matters where it sits (location, location and location).
5. True. You need tenaces on both sides in order to have a choice of directions for your finesse.
6. False. Once you lose the finesse, it is over. Now you have your winners to play out in that suit and the defenders have won with the missing honor.

Chapter VI

The lonesome honor finesse

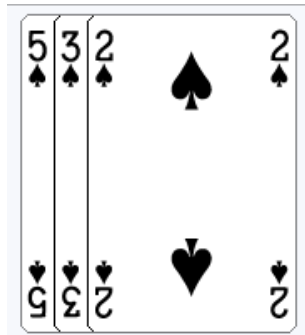
General

Here's a new definition. A **lonesome honor** is a king or a queen (occasionally a jack) that you hold, without holding the honor on either side of it, in either hand. For example, a king is "lonesome" if you have neither the queen nor the ace on either side of the table.

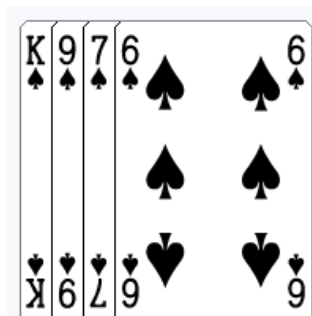
Here is a lonesome king. Note: there is no queen and no ace in either hand.

north

dummy



declarer



south

There are few absolute “never” or “always” situations in bridge (or in life for that matter). But this rule comes close. **Never lead a lonesome honor.** Can you see that if you lead the king, one or the other defender is virtually certain to take the trick with the ace? It is like putting your king’s head in a guillotine.



Do not lead a lonesome king, just to have its head chopped off. Can you see what to do instead?

Lead *toward* the king and, if the ace is not played, play the king. This will win 50% of the time. Here the objective is exactly the same as for a basic finesse. You are attempting to take a trick with a card for which there is a higher card out against it. Can you prevent the opponents from taking the ace at some point? Almost certainly, you cannot. Can you do better than the guillotine? Yes. 50% is better than 0%.

A queen with no friends

Please look at the following example.



The queen is a *lonesome honor*. You have no king and no jack on either side of the board. So, by our rule, you should not lead the queen. But isn't this a *stay there* finesse? No it is not. This situation is very often mishandled. You cannot lead the queen, hoping to find the king in east. You cannot win this finesse against anyone other than the barest beginner, if you lead the queen. East will cover your queen if she has the king and you will have accomplished nothing. Two of your honors will be gone and the opponents' jack and ten will be good.

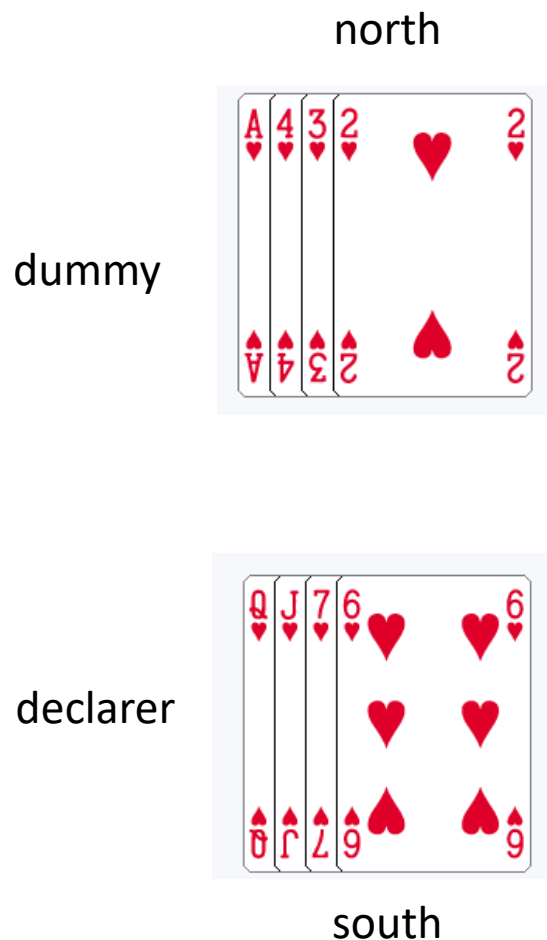
Since this is so often misplayed, we have a saying. **To a queen with no friends a small card you must send.** The queen's possible friends are her king and her jack. She has neither. She has no friends.

So lead a small card from south and, if the king is not played, play the queen. This is yet another attempt to take a trick with an honor for which there is a higher honor out against it. 50% of the time you will win with the queen.

Does it matter whether west plays her king or not? No (location, location and location). Will you prevent west from taking her king at some point? No, that is not the objective.

As throughout, you are leading toward your strength. Lead toward honors that you want to make good. Please learn to recognize this pattern. Learn how to play this combination of cards so that you will get it right each time. It is much better to lead toward the queen and make it good 50% of the time than to lead the queen and never get more than one trick from this suit.

Now, what about this combination of cards?



A queen with not enough friends

In the example above, you could be excused for thinking it is a *stay there* finesse. The queen has back up. But watch what happens if you lead the queen as a *stay there* finesse. Even if the king is where you want it, the queen gets covered by the king and you must play your ace. That leaves you with the jack and no other winning cards.

You are better off treating this queen and jack as *lonesome*. Play the ace and then lead a low card toward the queen hoping the king is in east. In this way you have a 50-50 chance of winning three tricks in this suit. You cannot hope to win three tricks by leading the queen. Even though the queen is not technically a lonesome honor, this situation should be treated as such.

If you lead toward the queen and it wins, what must you now do? The answer is you must re-enter the north hand and take the *lonesome honor* finesse again. Therefore entries are a significant concern in cases like this. You must be able to enter the north hand at least twice. Make sure you execute this play before you have played out all your winners in north. These necessary entries must be there for this play to work.

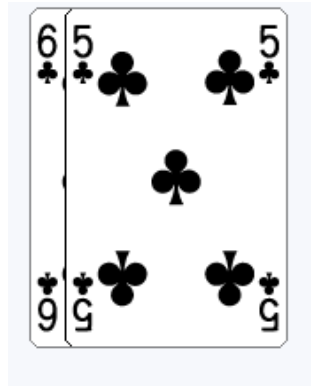
Leading toward the queen jack combination is an attempt to take a trick with cards for which there is a higher card out against them. If west holds the king, as you hope, can you prevent west from eventually winning the king? No. You will probably lose to the king no matter who holds it. You are not trying to capture the king. You are just trying to take three tricks instead of two.

Exercises

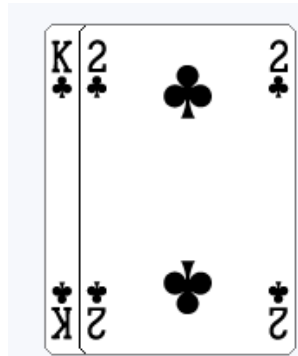
1. How do you play this combination of cards?

north

dummy

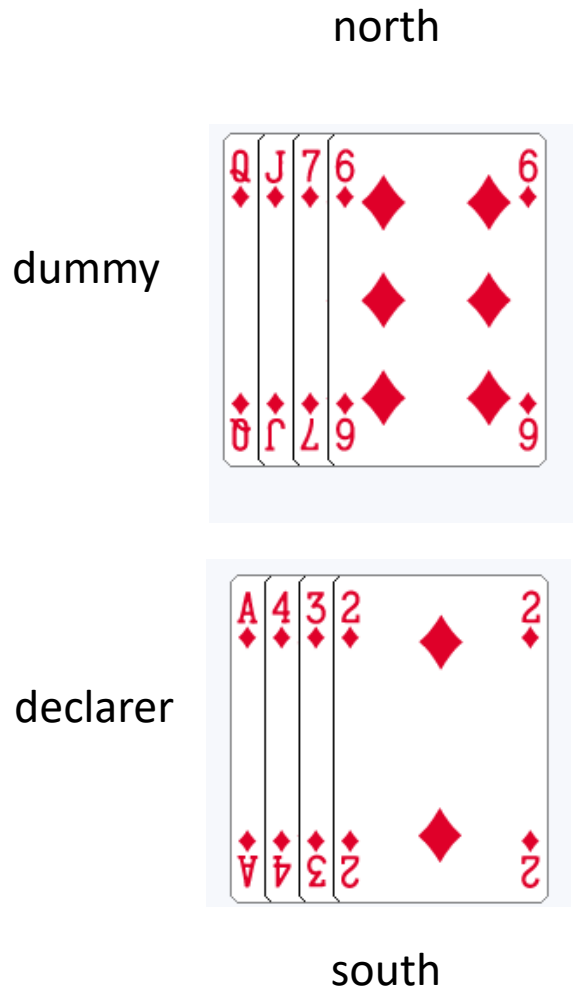


declarer



south

2. How do you play this combination of cards?



Exercise solutions:

1. Lead toward the king and if you do not see the ace play the king.
2. Play the ace, then lead toward the queen jack combination. If the king is not played, play the queen. If this works, do it again. Enter the south hand and lead again toward the jack. You have located the king. You will take three tricks in this suit. The defenders will win their king at some point, but you have met your objective.

Quiz questions

True or false:

1. If you have the king and three small cards in north and the queen and jack in south, the king is a lonesome honor since the other honors are on the opposite side.
2. If the ace is your only honor in a suit it is a lonesome honor and you should lead toward the ace.
3. With the ace and some small cards on the board and the queen and some small cards in your hand the queen is a lonesome honor.
4. Sometimes a queen and jack together on one side of the board must be played as if the queen were a lonesome honor.
5. Lead toward a lonesome honor so you can choose to play it or not depending on the play in front of it.

Answers and explanations:

1. False. The king is only lonesome if you are missing the ace and queen on both sides of the table.
2. False. The ace can never be a lonesome honor for finessing purposes.
3. True. This is a queen with no friends. Lead a small card toward the queen. To a queen with no friends, a small card you must send.
4. True. This is a queen with not enough friends, unless you hold the king or the ten somewhere.
5. True. This is the whole idea of the *lonesome honor* finesse.

Chapter VII

The marked finesse

Examples

opening lead

dummy

Your play from dummy

declarer

East's play

West led a small diamond, you played low from dummy (the eight) and east played low (the seven) allowing you to win the trick with either dummy's eight or south's nine. Do you see that you have located the queen? West led "bottom of something." West holds the queen or east would almost surely have played it. There is now an ace jack tenace in north that can be exploited.

Do not forget this fact as the hand unfolds. You might, for some good reason, turn to another suit. But when you return to diamonds, the finesse against the queen is *marked*. It is known. It has been determined. That is what it means to have a *marked* finesse. At some point, lead toward the strength in dummy. This finesse will win.

Here is another example.



Suppose you need all the tricks in this suit to make your contract. You lead the ace and east plays a diamond. Ugh! Are you sunk?

No. You have a 4-0 split against you, but you have located the jack. The jack is in west, since east has no spades. What can you do? Lead a low card to the queen and then play the ten (a *stay there* finesse against the jack). If west plays low, let the ten ride. If west plays the jack, cover it with the king and your nine is good, along with the final spade.

This finesse against the jack is a *marked* finesse. It is certain to win as soon as east shows out of spades. Always be cognizant of an honor that has been located. You were heartbroken when you saw a 4-0 split, holding only the top three honors. But you recovered by exploiting the *marked* finesse. You made your contract.

Quiz questions

True or false:

1. The opening lead is a small diamond. The king of diamonds is out against you. You win the trick in your hand (south) with a ten. The king is in west.
2. Dummy has ace ten nine seven of hearts. You hold king jack and two small hearts in your hand (south). You win the opening lead with the jack. You are likely to take all the tricks in this suit.
3. You hold the king and two small spades in dummy. You hold the ace jack and a small spade in your hand (south). A spade is led by west. You will take three tricks in spades.
4. You are east and in the dummy (north) you see the ace, queen and a small spade. Your partner led a spade on the opening lead and declarer let it ride to the jack in her hand. You should return your partner's lead when you gain the lead.

Answers and explanations:

1. True. East would be very likely to play the king if she had it. Best to count on the king in west.
2. True. The queen is marked as being in west and you have a *basic finesse* against it
3. True. As soon as any spade hits the table you are sure to win all three tricks. The lead is coming from your left *into* your tenace in south. You play last. You can decide whether to play the jack or the ace. You can't lose. We call this a lead into the "jaws of death."
4. False. You would be leading into a tenace. You would be leading into the *jaws of death*.

Chapter VIII

To finesse or not to finesse

If you must not lose the lead

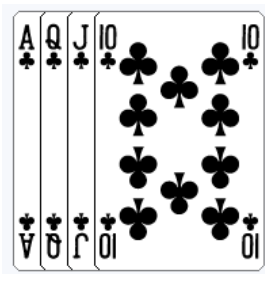
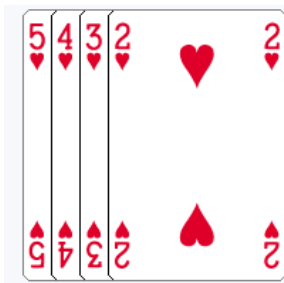
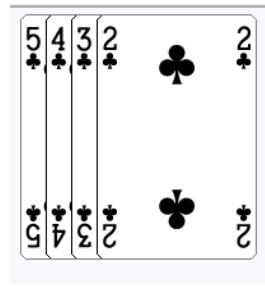
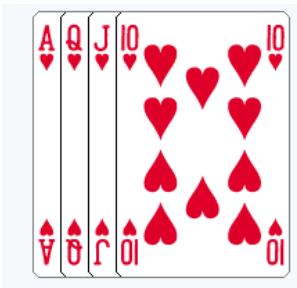
Suppose you are in 3NT and you have nine sure tricks, but you have no stopper at all in spades. You have a finesse in clubs which, if it wins, will make you one overtrick. Clearly, you should not attempt this finesse. If you lose the lead the defenders may well set your contract with spades. This is a case where you take your winners, make your contract and do not risk the finesse.

When you have finesses in more than one suit

There is a very important concept called “danger hand.” Suppose west is known to have a lot of spades but east is out of spades, and you have no spade stopper.

Which of these finesses would you take and which one would you avoid?

north



south

The question you must ask yourself is “To whom does the finesse lose?” That is, which defender will be in the lead if you lose the finesse? Can you see that if you take the club finesse against the king and lose the finesse, west will be in the lead? West has the spades that can set your contract. West is the *danger hand*.

On the other hand (no pun intended) if you lose the heart finesse it will put east in the lead and east is out of spades. East is the *non-danger hand* in this instance. Please look carefully at the hearts. It is vital that you understand that you will never put west in the lead by playing hearts. It is totally safe to play hearts to your heart’s (no pun intended) content.

Two finesses of which you need *one* to make your bid

There is a great deal to be said about this. The best reference for a full dose of this subject is the excellent book entitled *Take All Your Chances at Bridge* by Edwin Kantar. Here are some ideas.

1. Suppose you have two finesses against the queen but you only need to win one of them to make your contract. If one suit is longer than the other, play the ace and king of the longer suit. The queen might fall. If it does, you do not need any finesse. If it does not drop under your top honors, then fall back on the finesse. You have increased your odds overall.
2. If you have a finesse against a king and a finesse against a queen, but you only need to win one of them, try to *drop* the queen before taking the finesse against the king.
3. If you have a number of winners in other suits that will force the opponents to discard, play these cards out and count the discards in the two suits in which you have finesses. It is possible that you will determine that there are so few cards left in one of the two suits that the missing honor will now fall. This is a pretty advanced play known as a squeeze. A squeeze is considered by most to be an expert play.
4. Of course, if you have information from the bidding that makes one of the two finesses more likely to win, by all means choose that one.

5. Suppose one of the two finesses will not set up sufficient tricks to make your bid, but the other one will. Of course, you should take the finesse that will do the job and not the one that will still leave you short of your necessary tricks. This situation does not actually fit the topic. There are *not* two finesses one of which will make your bid. Only *one* of the finesses will ensure your contract. But we mention it because so many novice players see a finesse and take the finesse as a knee jerk reaction. Please make sure you are thinking of the overall hand and the ultimate objective.

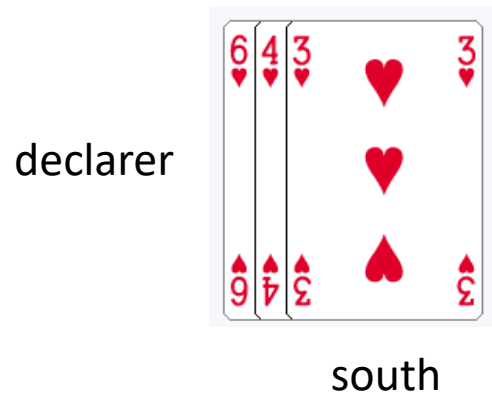
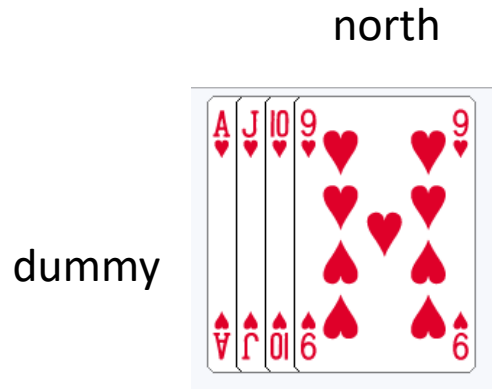
Playing for the drop first

Suppose you are missing a queen. Very often it is convenient to play the ace of that suit first, before taking the finesse against the queen. Every once in a while the queen is a singleton, and it falls. It is embarrassing to take a finesse against a queen and lose to a singleton. Get in the habit of laying down the ace and then leading toward the king jack tenace.

Chapter IX

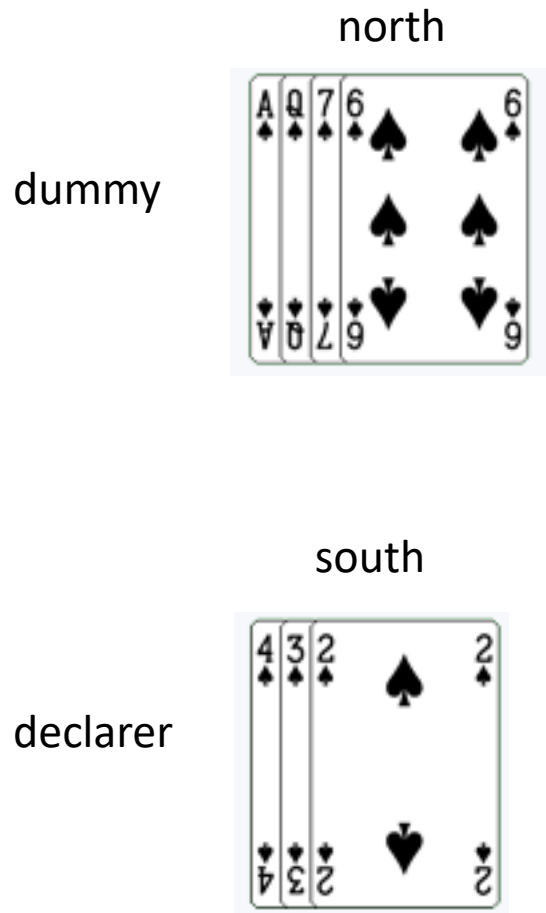
Pattern recognition

Problem 1. What type of finesse is this and what should be your plan?



Answer to problem 1: A *double* finesse. Lead from the south hand and, if no honor is played, play the jack. If this loses (likely), re-enter the south hand and lead toward the ace-ten tenace (now a basic finesse).

Problem 2. What type of finesse is this and what should be your plan?



Answer to problem 2. A *basic finesse*. Lead from the south hand and if the king is not played, play the queen. Don't lose your nerve if you don't see the king.

Problem 3. What type of finesse is this and what should be your plan?

north

dummy

A ♠	K ♠	J ♠	6 ♠	6 ♠
♥ A	♥ K	♥ J	♥ 9	♥ 9

declarer

10 ♠	9 ♠	2 ♠	♠	2 ♠
♥ 10	♥ 6	♥ 2	♥	♥ 2

south

Answer to problem 3. A *stay there* finesse. **Lead the ten and if the queen is not seen, let it ride through.** Do not lose your nerve and play the king, unless it is needed to cover the queen. If you play in this manner and win with the ten, you will be in the correct place to take the finesse again.

Problem 4. What type of finesse is this and what should be your plan?

north

dummy

K	10	9	6	♠	♠	6
♠	♠	♠	♠	♠	♠	♠
♣	♣	♣	♣	♥	♥	9
♣	10	6	9	♥	♥	9

declarer

A	J	8	7	♠	♠	7
♠	♠	♠	♠	♠	♠	♠
♥	♥	♥	♥	♥	♥	7
♥	J	8	7	♥	♥	7

south

Answer to problem 4. A *two-way* finesse. Once you decide on the direction in which you wish to finesse, then play to *stay there*. Lead the ten from north or the jack from south so that if the honor wins, you will be in position to repeat the finesse. So this is really a two way *stay there* finesse.

Problem 5. What type of finesse is this and what should be your plan?

north

dummy

9 ♠	6 ♠	4 ♠	3 ♠	2 ♠	♠	2 ♠
♥ 9	♥ 6	♥ 4	♥ 3	♥ 2	♥	♥ 2

declarer

A ♠	Q ♠	10 ♠	8 ♠	7 ♠	♠	♠	7 ♠
♥ A	♥ Q	♥ 10	♥ 8	♥ 7	♥	♥	♥ 7

south

Answer to problem 5. This looks like a *kangaroo* finesse. But look at the total number of cards you hold. The rule is that you finesse deep holding 8 or fewer (to the ten) and shallow (to the queen) holding nine or more. The difference in probability between eight and nine is fairly close. But with ten cards it is a “no brainer.” This is a *basic* finesse toward the ace queen tenace.