When and How to Finesse

Paul Tobias 12/7/2013

11 and 10 Card Fit missing only the K

Rule: With only 2 missing it is better to play to the A, hoping they split and the K drops (*unless the off-sides opponent has shown a very long suit – then finesse*).

Rule: With 3 to the K missing it is almost always better to finesse.

If also missing the 10, it may matter *how* you finesse – see following hand:

<p style="text-align:center">N
AQ972</p>

<p>W   E</p>

<p style="text-align:center">S
J8543</p>

Odds strongly favor a finesse, so you should not play to the A *unless you have a very good reason to suspect a singleton K in East's hand* (hopefully other than peeking or a dropped card!). So you are finessing – **but don't carelessly lead to the Q! Lead the J and, if covered and East shows out, you go back to your hand and finesse the 10.** That way you pick up a K10x on-sides without a loser. There is no downside to leading the J – it

can never cost and it wins when K10x is on-sides. If you lead to the Q, you lose a trick when K10x are on-sides.

Missing the K and the 10 With a 9 Card Fit

<div align="center">

N
AQ972

W   **E**

S
J854

</div>
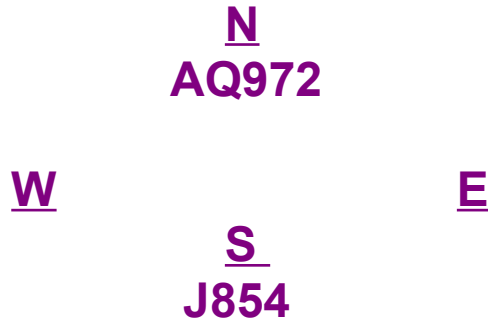
Now, surprisingly, it is no longer correct to lead the J. You should play to the Q and, if the 10 drops from East, go back to your hand and finesse again. If East follows low to the first lead, after winning the Q Play the A. Your chance of success is 33%. Leading the J loses when there is a singleton K in West's hand, which does not happen when you lead low to the Q.

Missing the K and the 10 With an 8 Card Fit

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N
AQ97

W   **E**

S
J854

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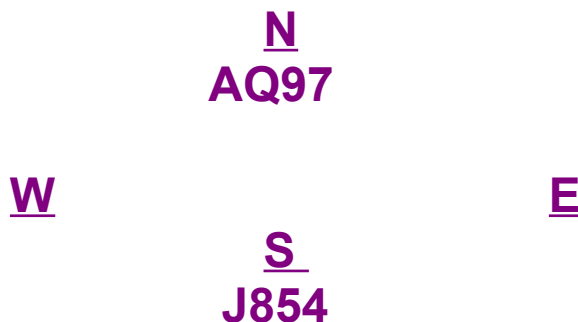
Now, again surprisingly, it is once more right to lead the J and, if covered by the K, go back to your hand and lead to the 9 in dummy. This gives you about a 27% chance of 4 tricks – but that's the best you can do.

8 or 9 Card Fits missing only the Q

When playing a suit with 8 or 9 cards in the two hands missing the Q, the old Bridge adage **"8 ever, 9 never"** is easy to remember and close to accurate – a better version would be **"8 ever, 9 hardly ever"**. First we look at 9 card fits.

AJ10xx

Kxxx

Rule: Play the K and if both follow, next play the A. This wins significantly more often than finessing after playing the K – *but if you know one of the opponents has one or two very long suits (because of a pre-empt or Michaels or Unusual NT bid, say, or a bid and rebid of a suit) then the odds shift enough so that it is right to finesse the other player on the second round of the suit).*

With *8 cards* in the two hands, play the A or K and *then finesse for the Q*.

AJ10x

K9xx

Rule: Decide who you want to finesse for the Q and play the high honor in the hand in front of that player. Next,

finesse for the missing Q. *This is much better than playing the A and then the K (hoping the Q will drop).*

Note: When you have an 8 card fit and can finesse either opponent for the Q – pick an opponent to finesse **and first play your ace or king**, then finesse. If you have AJ10 opposite K9xxx and know nothing about which opponent to finesse, play the A first, then finesse the J – that way you can pick up 4 to the Q. In general, play from the shorter suit, if 5-3, so you can pick up 4 to the Q on-sides.

Exceptions: when you are almost certain that one defender has a long trump suit you may have to take a first round finesse if that defender is in front of the 3 card suit.

7 Card Fits Missing the Jack

Here are three typical examples:

AQ10x	KQ10xx	AKQ10x
Kxx	Ax	xx

In the first, you play the A, then the K and lead to the Q10. In the second you play the A and lead to the KQ10x. In the third you could play the A and go to the other hand and lead towards the KQ10x. **The question is whether to finesse the 10 or play for the drop**. You may know that a 4-2 split is more likely than a 3-3 split (very true). *But, in all of these cases it is best to not finesse and instead to play the high cards hoping to drop the Jack.*

Rule: with 7 cards, missing only the jack (and no reason to strongly suspect one opponent is very short in the suit) you should play the high cards instead if finessing.

Missing The KQ or QJ or KJ

1. Missing the KQ with AJ10 in one hand.

<div align="center">

AJ10(xx)

xx(xx)

</div>

First lead to the 10 and, if it loses to the K or Q, next lead to the J. *Do this even if you have 9 cards in the suit.*

2. Missing the QJ with 9 cards in the suit.

<div align="center">

A10xxx

Kxxx

</div>

Play the K and, if the J or Q falls on your right, next finesse the 10. Otherwise, play the A next.

3. Missing the QJ with 8 cards in the suit.

<div align="center">

A109x

Kxxx

</div>

Play the K and next play to the 9 regardless of whether a small card or the J or Q falls on the right (safety play).

4. Missing the K and J with 9 cards.

AQ10xx

xxxx

Play low to Q. If it loses, next play to the A.

5. Missing the K and J with 8 or fewer cards.

With cards as in 4, but 8 or fewer of them, play low to 10 and, if it loses to the J, next time finesse the Q.

<u>The Principle of Restricted Choice in Bridge</u>

Missing the QJ with 9 cards in the suit, we learned it was best to finesse on the second lead of the suit if an honor fell, instead of playing a top honor. This seems to contradict standard advice to play the A and the K when you have 9 in the suit. Why is it suddenly correct to finesse after the player on the right shows one of the 2 missing (touching) honors on the first lead of the suit?

The same was true when we held 9 cards missing the K and Q and you led to the AJ10(xx) and lost the finesse to the Q. Why is finessing again correct instead of playing for the drop?

The Principle of Restricted Choice states that when a player plays one of two touching honors from a holding that could be either both honors (and no other cards left in that suit) or just that honor (and no other cards in the suit), assume he had no choice but to play the precise card he did (in other words, assume he had just one of the two missing honors, not both). He played the card he did because his choice was restricted - in other words, he had no other choice.

<u>Note</u>: We are assuming that with doubleton QJ or KQ, the defender will mentally toss a coin and pick one to play, rather than always false carding with the higher one or always playing the lower one –the random play strategy is the best one for a defender to use so, unless you know otherwise, assume it is the case.

Here's an example:

<div align="center">

AQ9x
Kxx

</div>

Here, you play the A and then the K. If the J or 10 falls on the right, assume that hand does not have the other missing honor and finesse the 9 next.

Now look at these two suit holdings:

a)   **AKQ9xx**   b)   **KQ9xxx**
            xx   **Ax**

Assume you play the A from dummy in a) and East (your right hand opponent plays the 10 or the J. In b), assume you lead to the A and East plays the 10 or J. Should you next finesse the 9? *In other words, is this a situation where you should apply the Principle of Restricted Choice? The answer is NO!* East could have J10x and be making a good *false card*! East is not restricted to either having just the card played or the J10. He can have other cards like the J10x and be false carding.

Note: When you are sitting East, the J or 10 is a good false card because it cannot cost and it gives declarer a choice and a chance to go wrong! The same situation holds when declarer has an 8 card trump holding missing the Q and you are behind the KJxx with the 10x and declarer plays the A. If you play low, declarer will certainly finesse your partner's Q. False card the 10 and declarer may think restricted choice applies and you have either the singleton 10 or the Q10 (your choice is *restricted* in both cases) and the doubleton Q is slightly more likely, so he may play for the drop!

## Playing Suits missing most of the top honors

We next look at how to play several fairly common suit card combinations when you need (want!) the maximum number of tricks possible – even if the odds are against success. Those shown involve missing many of the top honors - some of these are rarely treated in bridge books and often misplayed at the table. While the topic is advanced, playing these combinations correctly will increase your bridge success (and you will also feel great when it works!)

The common theme is: *Picture the most likely opponent card holdings (based on bidding, play and bridge probabilities) and then play the suit to maximize your success* **–** *If a likely holding gives you no chance, then play for less likely holdings that do allow success.*

In many of the examples a secondary theme is: *When missing many of the top honors it is very often correct to lead so that the opponent you think is most likely to have an honor doubleton plays second – there are cases when this does not apply but it is correct often enough that it is a good rule to remember*

All examples assume we have no entry problems to get to either hand. In all cases we are playing the best way possible to get the maximum possible tricks – we do not consider safety plays that improve chances for a number of tricks less than the maximum possible.

1. We start with a simple, well known case where you have an 8 card fit but are missing the A and J and 10. You want to win 3 tricks

<div align="center">

N
Q862

**W**   **E**
S
K743

</div>
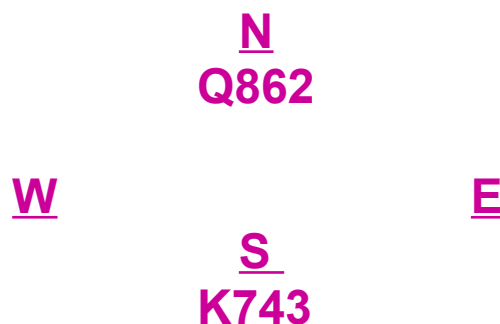
Based on the bidding or the play you think that East is more likely to either be short or to have the ace. Therefore you lead small from the Q hand to the K and, if it holds, you

duck the next round in both hands. If East has the Ax you only lose the A. Of course, if you think West has the A or is likely to be short, lead small from the K the first time.

Variations: If you have **Kxxxx** in one hand and **Qxx** in the other play the same way. If you have **Kxxxxx** opposite **Qx** lead to the **Q** and next duck in both hands if the **Q** wins.

2.   Here's an all too common poor suit holding you may be stuck with. You want or need to win 3 tricks out of 4.

<div align="center">

N
J854

W   **E**

S
A1043

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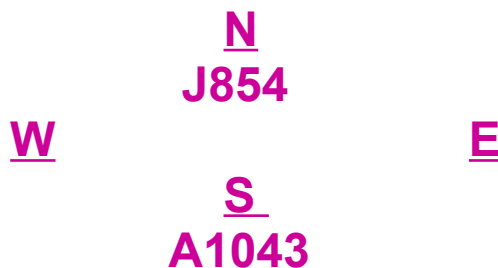
Start by assuming the suit splits 3-2 (almost 68%) and the **K** and **Q** are in separate hands (over 61% chance). ***The textbook recommendation is to lead low to the 10 and when it loses play the A next***. This wins whenever East has a doubleton honor or either player has a **KQ** doubleton or East has KQx. ***However, you can improve this if the bidding or play makes it more likely that West has the doubleton honor. If that is the case, lead low to the J and, if West wins, finesse the 10 next***. This wins whenever West has a doubleton honor and also wins when East has **KQ** doubleton*. It also wins when West makes the mistake of rising with Qxx or Kxx*.

Variations: **A10xxx** in one hand and **Jxx** in the other or **Jxxxx** opposite **A10x** - play the same way (low from the hand when the next hand is more likely to have a doubleton

honor – or low to the **10** if no information). Of course, you can switch the **J** with the **10** in all these cases.

<u>If you don't remember this</u>: **Place the cards where you think they are likely to be when you assume a 3-2 split with honors split. Then try out different plays in your mind and you'll arrive at the ones recommended.**

Another poor trump holding we have had to struggle with too many times:

<div align="center">

N
J1054

W   **E**

S
A743

</div>

Play this just like the last combination – *Lead so that the hand you hope has honor doubleton plays second. If East, lead the J (if covered, win and lead to the 10 – if not covered let it ride and play the A next). If West, lead low to the J and finesse East next if West wins the trick*. As in case 2, when West rises mistakenly with **Qxx** or **Kxx** (or when East has a doubleton **KQ**) you also succeed.

Variations: Holdings with **Axxxx** opposite **J10x** should be played the same way. You can also play the same way when you have **Axxx** opposite **J10x**, but chances of finding a hand with honor doubleton are much smaller.

An even worse holding a partner of mine was stuck with (twice!!) during a National tournament:

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                    N
                  J942
     W                        E
                    S
                  A753
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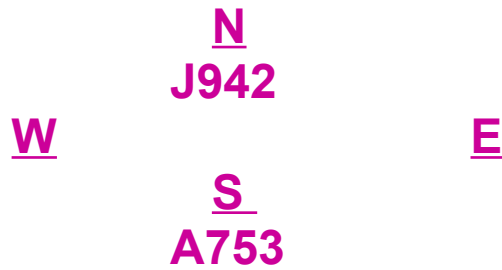
It looks hopeless to win 3 tricks and many players lay down the **A** hoping for a **KQ** doubleton. But there is a better way to play that gives you a 50% greater chance of success. Lead low to the **9** playing West for **K10** or **Q10**. If West wins, lead the **J** for a finesse against East smothering the **10**. If East wins when you play the 9, next play the **A** and win when East has **KQ** doubleton.

Variations: Axxxx opposite **J9x**, **A9xx** opposite **Jxxx**, A9xxx opposite **Jxx** all should be played the same way (leading low to the **J** the first time). Even **A9xxxx** opposite **Jx** can be played this way.

Note: Chance of success is often only 7% but it is a lot less if you play any other way.

Remember: When you have a poor 8 card trump fit, place the cards where you think they are likely to be, assuming a 3-2 split with missing honors split. Then try out different plays in your mind until you come up with the winning play!