

## Play the Odds

### A) Should I Finesse or Play for the Drop? (in the absence of other information)

- **A finesse will succeed 50% of the time.**
- **With 7 cards in a suit: Finesse against King or Queen. Drop Jack.**
  - K drops 3% of the time.
  - Q drops 19% of the time.
  - J drops 54% of the time.
- **With 8 cards in a suit: Finesse against King or Queen. Drop Jack.**
  - K drops 6% of the time.
  - Q drops 33% of the time.
  - J drops 73% of the time.
- **With 9 cards in a suit: Finesse against King. Drop Queen or Jack.**
  - K drops 12% of the time.
  - Q drops 52% of the time.
  - J drops 90% of the time.
- **With 10 cards in a suit: Finesse against King. Drop Queen or Jack.**
  - K drops 26% of the time.
  - Q drops 78% of the time.
  - J drops 100% of the time.
- **With 11 cards in a suit: Drop King, Queen or Jack.**
  - K drops 52% of the time.
  - Q drops 100% of the time.
  - J drops 100% of the time.
- **8 ever, 9 never: Missing Queen**, finesse with 8 cards; play for drop with 9 cards.
- **10 ever, 11 never: Missing King**, finesse with 10 cards; play for drop with 11 cards.

### B) Will my Long Suit Run? Will the Opponent Cards Break Evenly?

- **Missing an odd number of cards, they tend to break as evenly as possible.**
  - **Missing 3 cards:** Split 2-1 78% of the time.
  - **Missing 5 cards:** Split 3-2 68% of the time.
  - **Missing 7 cards:** Split 4-3 62% of the time.
- **Missing an even number of cards, they tend NOT to break evenly.**
  - **Missing 4 cards:** Split 3-1 50% of the time. Split 2-2 40% of the time.
  - **Missing 6 cards:** Split 4:2 48% of the time. Split 3-3 36% of the time.
- **Missing 6 cards: Why is "Jack drop" 54% when "3-3 split" is only 36%?**
  - Answer: Jack might be part of the doubleton in a 4-2 split.
  - **With AKQT facing 432:** Jack drops with a 3-3 split and sometimes with a 4-2 split. Your Ten becomes good & you get 4 tricks 54% of the time. (Tens are important.)
  - **With AKQ5 facing 432:** In a 4-2 split, even if the Jack drops as part of the doubleton, your 5 never becomes good. You get 4 tricks only 36% of the time.

## C) Combine Your Chances

- **Some combination probabilities:**
  - Probability of succeeding once in two finesses: **75%**.
  - Probability of succeeding twice in two finesses: **25%**.
  - Probability that one of two suits will break 3-3: **60%**.
  - Probability that both of two suits will break 3-3: **13%**.
  - Probability that a suit will break 3-3 OR a finesse will work: **68%**.
- **Conclusions:**
  - If you need only 1 good thing to happen, your chances of success are good.
  - If you need 2 or 3 good things to happen, your chances of success are slim.
- **Strategy:** (Things to consider when planning the hand, including “staying alive”).
  - If either of two finesses will give you your contract, plan to take them both.
  - If you want to try a drop and a finesse, try the drop first so that you don't lose the lead (don't go down right away) and stay alive to try the finesse.
  - Missing an A and a K, if you finesse the K first and lose, you always lose the A later. If you finesse the A first and lose, you still have a chance against the K.
  - For the drop: Playing A, K & a ruff will sometimes drop an opponent Q or J.

## D) Other Information

- **You get information from the bidding and from the cards played so far.** This information changes the probabilities of various outcomes. Examples
  - **An opponent shows 5-5 in the minors:** If you can finesse for the Queen of clubs in either direction, the person with 5 clubs is more likely to have it. The odds of a finesse succeeding are no longer 50-50, more like 60-40 or 70-30.
  - **An opponent has opened the bidding; your side has 28 combined HCP:** The opponent who opened the bidding will surely have any missing K or Q.
  - **An opponent preempted showing 7 cards in diamonds:** The other suits are NOT likely to break evenly. The opponent who preempted is likely to be short in the other three suits. The preemptor will also have fewer high cards.
- **Use this “other information” to your advantage.**
- **Do not play for odds that no longer apply.**

### An example of combining your chances:

<u>West</u>	<u>East</u>	
S: A4	S: 32	Contract=3NT. Lead=KS. Opponents can cash many spades.
H: A654	H: K32	<b>The plan: Drop QC. If this fails, finesse against QD.</b>
D: AKJ3	D: T92	1) Play for the most likely drop. Finesse the other suit. With 8 clubs, “Q drop” = 33%. With 7 diamonds, “Q drop” = 19%.
C: AKJ	C: 65432	If club Q drops, you have 5 club tricks + 5 other A & K.

2) If club Q does not drop, cash AH & use KH to get to the East hand. Lead the TD to finesse against the QD. This succeeds half the time. If this succeeds, you have 4 diamond tricks + 5 other A & K. Total chance of success = 33% + half of 67% = 67%. (If you play for both drops, the total chance of success is only 33% + 19% of 67% = 46%.)