



## Sunshine Coast Contract Bridge Club

### THEME OF THE MONTH

# FINESSES

*By Alchemist*

To assist our members with their learning, particularly those at intermediate level, we have decided to focus each month on a particular aspect of bridge play (both declarer play and defence) and to illustrate it each week **with examples of boards from current play**.

For the first month, we have chosen finesses, and the first week features examples of double finesses while the second week features less commonly recognized card layouts where a finesse opportunity still exists. Even these less common finesses occur sufficiently frequently to allow the first month's examples to be drawn from one week only of bridge at our club.

In future weeks, we will also cover defensive strategies against finesses and, also, how defenders can choose to take finesses themselves. We will also suggest some strategies that declarer can deploy when playing holdings that might demand a finesse or where a finesse could be taken through either defender.

The themes for future months may include the basic patterns for declarer play in trump contracts and various defensive strategies including leads.

The author of these articles (Alchemist) is certainly fallible and mistakes may well be made. Therefore, feedback from our Members is invited as are examples of their own to illustrate the theme better.

# Theme of the Month 1 – Finesses (1)

## Finesses - Going Deeper Part 1 (Double Finesses):

Opportunities abound for declarer to take a finesse in bridge and it becomes one of the first techniques we learn.

Quite frequently, as declarer you will be faced with AQ10 opposite a few rags. If you have entries to the hand with the rags and are not too worried about losing the lead, you might lead a rag and play the 10. This may draw the K or even win the trick but if the J appears you can lead a second rag towards the Q next time. This approach enhances your chance of winning 2 tricks in the suit and is called a double finesse.

### Tuesday July 23 a.m. Board 19:

♠ A62  
♥ 98652  
♦ AK  
♣ T82

5  
♠ Q8753  
♥ AJT4  
♦ T97  
♣ K

Here is another common example of a double finesse opportunity but you will definitely have to lose one trick on this occasion. The contract is 3H with North declarer. West has bid clubs and East leads the 4C to West's AC and you trump the club continuation in dummy. How do you play trumps?

With a 9 card holding, many declarers just play A and another. However, this is not the same situation as where you have a 5-4 fit headed by the A and K and also hold the J and play off the A and K rather than finessing for the Q following the adage "eight ever/nine never".

In this situation, taking a double finesse has better odds to hold losers to one trick in the suit than playing off A and another.

Here is the complete hand.

19	♠ A62	Dir: S
	♥ 98652	Vul: EW
	♦ AK	
	♣ T82	
♠ KT94	♠ J	
♥ 3	♥ KQ7	
♦ 32	♦ QJ8654	
♣ AQJ965	♣ 743	
	♠ Q8753	
	♥ AJT4	
	♦ T97	
	♣ K	
		♣ ♦ ♥ ♠ NT
		N - - 3 2 -
		S - - 3 2 -
		E 2 1 - - 1
		W 2 1 - - 1

Look at Board 25 in the same round. It is another example of taking a double finesse in the heart trump suit but, in this case playing A and another, works as well.

**Tuesday July 23 a.m. Board 9:**

<b>9</b>	♠ K753	Dir: N
	♥ 86	Vul: EW
	♦ J94	
	♣ KQ54	
♠ AJT98	♠ 64	
♥ KQT	♥ J954	
♦ AT53	♦ 876	
♣ T	♣ A832	
	♠ Q2	
	♥ A732	
	♦ KQ2	
	♣ J976	
		♠ ♦ ♥ ♣ NT
		N 2 - - - -
		S 2 - - - -
		E - 2 1 2 -
		W - 2 1 2 -

Here is another common example of a double finesse opportunity but you will definitely have to lose one trick on this occasion. If, as West, you happen to win the contract in spades, you lead from the dummy and play the J if South does not play the K or Q. (Why the J rather than the 8 or something lesser? ..... don't give the defence information they don't deserve). North wins the trick with the KS. If you can get back to dummy later on you will repeat the finesse but be pleased to see the Q pop up when you do.

**Monday July 22 p.m. Board 14:**

♠ J4	♠ 4	♠ AQ85
♥ KJ3		♥ 62
♦ KQ2		♦ A987
♣ AK832		♣ T96

For some reason (it can happen you know), you end up in 5C after you used Stayman over partner's opening 1NT bid. You get a heart lead to the JH and North's AH and a heart return to your KH. If you

trump a heart before drawing trumps you have a heart loser, and most likely a trump loser. Diamonds may break avoiding the need for the spade finesse. You trump a heart back to hand. How do you handle trumps.

Most certainly must lose a trump trick so why not try a double finesse just in case South holds both the QC and JC? Run the 10C and duck. If the 10 is covered, win with the KC and return to hand with the AD and lead the 9C. If declarer covers, no worries. You play the AC and 8C and then start on diamonds. If South now ruffs with his 7C winner and leads a fourth heart you ruff with your fourth club, discard a spade and come home on the spade finesse. Similarly, if South does not cover you lead a diamond towards the QD in order to draw South's third trump. South should again ruff and exit with a heart. You must ruff and draw South's remaining trump with your AC. Again you fall back on the spade finesse which works.

<b>14</b>	♠ K62	Dir: E
	♥ A987	Vul: None
	♦ JT653	
	♣ 4	
♠ J4	♠ AQ85	
♥ KJ3	♥ 62	
♦ KQ2	♦ A987	
♣ AK832	♣ T96	
	♠ T973	
	♥ QT54	
	♦ 4	
	♣ QJ75	
		♠ ♦ ♥ ♣ NT
		N - - - - -
		S - - - - -
		E 5 3 1 3 4
		W 5 3 1 3 4

Most certainly must lose a trump trick so why not try a double finesse just in case South holds both the QC and JC? Run the 10C and duck. If the 10 is covered, win with the KC and return to hand with the AD and lead the 9C. If declarer covers, no worries. You play the AC and 8C and then start on diamonds. If South now ruffs with his 7C winner and leads a fourth heart you ruff with your fourth club, discard a spade and come home on the spade finesse. Similarly, if South does not cover you lead a diamond towards the QD in order to draw South's third trump. South should again ruff and exit with a heart. You must ruff and draw South's remaining trump with your AC. Again you fall back on the spade finesse which works.

You must ruff and draw South's remaining trump with your AC. Again you fall back on the spade finesse which works.

# Theme of the Month 1 – Finesses (2)

## Finesses – Going Deeper Part 2 (“To and Fro” and Deep Finesses”).

### (a) “To and Fro” Finesses:

This is a name I’ve coined because I don’t know the right term. Maybe the more learned amongst you could enlighten me? By “to and fro” I mean taking a finesse in one direction then in the other.

#### July 24 a.m. Board 13:

♠ AQ985	♠ 764
♥ K984	♥ QJT6
♦ AQ7	♦ J954
♣ 3	♣ T9

You are West in 2H. How do you play the diamond suit?

You don’t try to run the J because the 10 is not supporting it and if South has the KD and covers you will almost certainly lose to the 10 in one of the defenders’ hands. The best chance you have for winning all four diamond tricks is to play South for the doubleton Kx. You successfully finesse the Q, play the A, dropping the K and finesse the 10 in North’s hand by leading the 7 from dummy towards your J9.

13	♠ JT	<i>Dir: N</i>	
	♥ 5	<i>Vul: Both</i>	
	♦ T632	♠ 764	
	♣ KQ8762	♥ QJT6	
♠ AQ985		♦ J954	
♥ K984		♣ T9	
♦ AQ7	♠ K32		
♣ 3	♥ A732		
	♦ K8		
	♣ AJ54		
		♠ ♠ ♠ ♠ NT	
		N 3 - - - 1	
		S 3 - - - 1	
		E - 1 3 2 -	
		W - 1 3 2 -	

#### July 27 p.m. Board 4:

♠ JT	♠ K75
♥ K54	♥ AJT72
♦ A9753	♦ QJ8
♣ T52	♣ 86

You are East in 2H. How do you play the diamond suit to avoid losing a trick?

If the K is with South on-side and the defenders’ diamonds break 3-2 (supposedly 70% of the time but I wonder about that statistic with computer deals) then you have the chance of catching the 10 if it is a doubleton or if lies with North. South covers your QD with the KD and you play the AD in dummy. You now play a small diamond from dummy and if you play the 8D, you got it right.

4	♠ Q6	<i>Dir: W</i>	
	♥ 86	<i>Vul: Both</i>	
	♦ T42	♠ K75	
	♣ AKJ974	♥ AJT72	
♠ JT		♦ QJ8	
♥ K54		♣ 86	
♦ A9753	♠ A98432		
♣ T52	♥ Q93		
	♦ K6		
	♣ Q3		
		♠ ♠ ♠ ♠ NT	
		N 2 - - 1 -	
		S 2 - - 1 -	
		E - 3 3 - -	
		W - 3 3 - -	

**(b) Deep Finesses:**

10s, 9s and even 8s or lower can be influential cards in bridge hands, for example, when taking deep finesses.

Have you ever come across a holding such as AJ9 opposite three rags? If you play a rag and insert the 9 then if left hand defender had the 10, this will draw the Q or K. Furthermore, if the same defender holds either (or both) the K or Q as well as the 10 you will win two tricks in the suit by repeating the finesse and inserting the J.

**July 24 a.m. Board 9:**

♠ AKT6  
♥ AT  
♦ K975  
♣ AJ2

♠ Q4  
♥ KJ9764  
♦ T42  
♣ 74

You are South in 4H. You get the QC lead which you win with the AC. You play QS, a heart to the AH, AS and KS discarding your club. West shows out on the third round of spades. It seems you have a heart loser. You play the 10H overtaking with the JH and, sure enough, West discards. You play the KH leaving East with the QH winner. How do you play the diamonds?

If the AD is with West you have no problems but before leading to and playing the KD why not try a deep finesse first and play the 9D? If West has the QD and JD then your 9D will draw the AD....and this is how it proved to be. Playing the KD first round results in you losing three diamond tricks along with the trump trick.

9	♠ AKT6	Dir: N
	♥ AT	Vul: EW
	♦ K975	
	♣ AJ2	
♠ 87	♠ J9532	
♥ 5	♥ Q832	
♦ QJ86	♦ A3	
♣ QT9865	♣ K3	
	♠ Q4	
	♥ KJ9764	
	♦ T42	
	♣ 74	
		♠ ♦ ♥ ♣ NT
19		N - 3 4 2 4
5	10	S - 3 4 2 3
6		E 1 - - -
		W 1 - - -

## Theme of the Month 1 - Finesses (3)

**To cover or not to cover, that is the question:**

As a defender, when declarer embarks upon the type of finesse which involves leading a middle to high card from her hand or dummy towards a visible or implied higher card in the other hand, it is not always easy to know whether to cover or not. There are some guidelines such as:

- (1) Cover when you believe you may promote a winner in your hand or partners.

- (2) Cover the second time holding the K if the QJ (without the 10) is led through your hand (unless you have doubleton K whereupon you are recommended to cover the first time).
- (3) Don't cover if your honour card cannot be caught, that is, you have enough smaller cards to duck repeatedly.
- (4) Don't cover if you sense declarer has a long suit holding and is on a guess whether to finesse or play for the drop.

**July 23 a.m. Board 11:**

You are South. The bidding proceeds 2C (19-21 points) from West, 2D (less than 6 points) from East, 3C from West, passed out. North leads 5D and declarer wins with the JD in dummy and leads 9C from dummy. Do you cover or not?

♠ J8754  
 ♥ T5  
 ♦ J84  
 ♣ 985  
 ♠ 2  
 ♥ AKJ2  
 ♦ 932  
 ♣ QT762

Declarer should have the remaining five clubs for her bid, so you should cover to promote your own trumps. Declarer can finesse your QC but you will still make two club tricks yourself. If you do not cover, declarer can let the 9C run and repeat the finesse to hold you to one trick.

11	♠ QT963	Dir: S
	♥ Q9643	Vul: None
	♦ K65	
	♣	
♠ AK	♠ J8754	
♥ 87	♥ T5	
♦ AQT7	♦ J84	
♣ AKJ43	♣ 985	
	♠ 2	
	♥ AKJ2	
	♦ 932	
	♣ QT762	
		♣ ♦ ♥ ♠ NT
		N - - 4 - -
		S - - 4 - -
		E 2 1 - 1 1
		W 2 1 - 1 1

**July 23 a.m. Board 24:**

You are East. Against 3NT by South, partner leads the 2S to your KS and declarer's AS. Declarer plays AH, QH from hand and the KH from dummy and then leads the 10C. Do you cover?

♠ Q75      Dir: W  
 ♥ KT75      Vul: None  
 ♦ Q97  
 ♣ T96  
 ♠ K86  
 ♥ J843  
 ♦ T64  
 ♣ KJ8

You should cover with the JC because even if declarer has the AC and QC and later runs the 9C, you will be able to promote your 8C by covering again with the KC.

<b>24</b>	♠ Q75	Dir: W
	♥ KT75	Vul: None
	♦ Q97	
	♣ T96	
♠ J432	♠ K86	
♥ 96	♥ J843	
♦ K532	♦ T64	
♣ 732	♣ KJ8	
7	♠ AT9	
4 8	♥ AQ2	
21	♦ AJ8	
	♣ AQ54	
		♠ ♦ ♥ ♣ NT
		N 4 3 4 3 4
		S 4 3 4 3 4
		E - - - -
		W - - - -

Note that running an unsupported card such as the 9C the second time around here is nothing more than a bluff by declarer. You are probably familiar with West as declarer trying it on by leading the Q in a hand like July 19 a.m. Board 12 hoping you will not cover.....

<b>12</b>	♠ KJ2	Dir: W
	♥ K7	Vul: NS
	♦ 96532	
	♣ T92	
♠ QT3	♠ A86	
♥ AQ63	♥ 52	
♦ AJ8	♦ KQ74	
♣ AJ7	♣ Q865	
7	♠ 9754	
18 11	♥ JT984	
4	♦ T	
	♣ K43	
		♠ ♦ ♥ ♣ NT
		N - - - -
		S - - - -
		E 4 4 2 3 5
		W 4 4 2 3 5

.....or J from a hand with AQx in dummy when you are holding the K but not the 10. Declarer may or may not hold the 10 and if you don't cover may get away with an undeserved trick. You normally should cover in case your partner holds it. (If you think declarer has a long club suit, you may just decide not to cover if your K cannot be caught.)

### July 24 a.m. Board 15:

You are East with declarer North. The bidding went Pass, Pass, 1NT (15-17) by North, 2C by South, 2D by North (no major), 2NT by South and 3NT by North. Holding three kings possibly sitting over declarer, you decide to lead a passive 8C. Declarer wins with the KC and finesses the QS to your KS. You continue with a club, partner plays JC and declarer wins partner's 9C on the third round with the AC and leads the JD. Do you cover?

♠ 8632	♠ KJ7
♥ 842	♥ K75
♦ AQT8	♦ K953
♣ KT	♣ 854
	♠ ♦ ♥ ♣
	N 2 3 2 4
	S 1 3 2 4
	E - - - -

Yes you do because you have the chance of promoting and winning your 9D.







If you lead your J you will make all four tricks in this suit at no trump whereas if you lead the 2 and declarer ducks you will only make three tricks.

**(b) Declarer can make provision for a finesse:**

Quite frequently, declarer has a 4-4 fit headed by the AK and Q and all looks rosy to make all four tricks providing the defenders' cards split 3-2 which they do most of the time.

**July 23, Board 32:**

♠ J83	♠ A97
♥ AK86	♥ QT3
♦ 85	♦ KT7
♣ AK32	♣ QT86

East is in 3NT and gets a diamond lead to North's QD and she wins the KD. If the heart suit does not break 3-3 which should happen only one-third of the time, declarer needs to win all four clubs.

If the defenders' cards do break 4-1 and there is only one way to finesse for the J then declarer, when playing off two of the top three honours, needs to ensure that she keeps one in the hand where the finesse needs to be taken if a 4-1 break is exposed. Declarer can only finesse North for the JC so she plays off the AC intending to follow with the KC in case North has four clubs including the J. As it turns out North has all five clubs but woe betide any declarer who played the QC first up. There will be discussions in the car park!

<b>32</b>		♠ K42	<i>Dir: W</i>																																	
		♥ 75	<i>Vul: EW</i>																																	
♠ J83	♥ AK86	♦ Q94	♠ A97	♥ QT3	♦ KT7	♣ QT86																														
♦ 85	♣ AK32	♠ J9754	♠ QT65	♥ J942	♦ AJ632	♣																														
6	15	11	8	<table border="1"> <tr> <td></td> <td>♠</td> <td>♦</td> <td>♥</td> <td>♣</td> <td>NT</td> </tr> <tr> <td>N</td> <td>-</td> <td>1</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>S</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>E</td> <td>3</td> <td>-</td> <td>4</td> <td>1</td> <td>4</td> </tr> <tr> <td>W</td> <td>3</td> <td>-</td> <td>3</td> <td>1</td> <td>4</td> </tr> </table>				♠	♦	♥	♣	NT	N	-	1	-	-	-	S	-	-	-	-	-	E	3	-	4	1	4	W	3	-	3	1	4
	♠	♦	♥	♣	NT																															
N	-	1	-	-	-																															
S	-	-	-	-	-																															
E	3	-	4	1	4																															
W	3	-	3	1	4																															

**July 16, Board 6:**

Sometimes with a 4-4 fit situation, it is possible to finesse for the J in either direction if the defenders' cards split 4-1. South opened with 1D, North bid 1H, South rebid 1NT and North rebid 3NT. The 4D lead was led by West. Declarer can count 10 certain tricks via 3 x hearts, 4 x diamonds and 3 x clubs.

In this case, it is possible to finesse for the JC in either direction, but it is more likely that the longer club suit lies with East because it appears West's long suit is diamonds. Declarer should, therefore play off the AC and QC in dummy first in order to expose the 4-1 break, if it exists and then finesse the JC in East's hand.

<b>6</b>		♠ 9763	<i>Dir: E</i>																																	
		♥ AK76	<i>Vul: EW</i>																																	
♠ QJ2	♥ JT84	♦ Q	♠ AK8	♥ 952	♦ 872	♣ J753																														
♦ T6543	♣ 8	♠ AQ64	♠ T54	♥ Q3	♦ AKJ9	♣ KT92																														
15	4	8	13	<table border="1"> <tr> <td></td> <td>♠</td> <td>♦</td> <td>♥</td> <td>♣</td> <td>NT</td> </tr> <tr> <td>N</td> <td>4</td> <td>3</td> <td>3</td> <td>3</td> <td>4</td> </tr> <tr> <td>S</td> <td>4</td> <td>3</td> <td>3</td> <td>3</td> <td>4</td> </tr> <tr> <td>E</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>W</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> </table>				♠	♦	♥	♣	NT	N	4	3	3	3	4	S	4	3	3	3	4	E	-	-	-	-	-	W	-	-	-	-	-
	♠	♦	♥	♣	NT																															
N	4	3	3	3	4																															
S	4	3	3	3	4																															
E	-	-	-	-	-																															
W	-	-	-	-	-																															

If you are up to counting the cards around the table, it is possible to strengthen the assumption above. Declarer can win the QD, cross to the QH and then play three more rounds of diamonds from hand and two more rounds of hearts in dummy. Along the way, declarer can note that West has 5 x diamonds and at least 3 x hearts meaning that if West has 4 x clubs as well, then West only has a singleton spade and East, therefore, has 5 x spades with at least three of the top four honours and, yet, did not overcall 1S. It now seems even more likely that if anyone has four clubs it is East.

### July 23 a.m. Board 22:

Counting the cards can also be useful when deciding whether to finesse or play for the drop when you have a 4-3 fit headed by the A, K and Q.

```

♠ AK8
♥ KQ9642
♦ K
♣ KT3

♠ 543
♥ AJ87
♦ T5
♣ AQ98
  
```

After a weak 2D opening by East and some ambitious bidding on your own parts, you as North end up in 6H. East leads the AD followed by a trump switch. How do you decide to play the club suit to make your twelve tricks?

You draw trumps in two rounds, then you play two rounds of spades noting that East played the QS on the second round. If this is not a false card it appears that East holds 1 x heart, 2 x spades, 6 x diamonds (for his weak opening) and, therefore 4 x clubs. On that assumption, you play AC, KC and take the club finesse against East. If East had not opened but showed up with only tree cards in the majors, it would still make sense to take the club finesse rather than play for the drop. Finesses do have a 50% chance of winning whereas getting a 3-3 break happens only about a third of the time.

22	♠ AK8	Dir: E
	♥ KQ9642	Vul: EW
	♦ K	
	♣ KT3	
♠ JT762	♠ Q9	
♥ T5	♥ 3	
♦ Q872	♦ AJ9643	
♣ 42	♣ J765	
	♠ 543	
	♥ AJ87	
	♦ T5	
	♣ AQ98	
		♠ ♦ ♥ ♣ NT
18		N 6 - 6 1 1
3 8		S 6 - 6 1 1
11		E - 2 - -
		W - 2 - -