

Developing Tricks — the Finesse

Deal 1

East Deals

None Vul

♠ 5

♥ 7 4

♦ 10 8 6 5 3 2

♣ J 8 7 6

12

1 13

14

West

North

East

South

Pass

4 ♥

1 ♠

2 ♥

4 ♥ by South

Lead: ♠ 5

♠ 9 8 7 2

♥ K 9 6 5

♦ 9 7

♣ A K Q



♠ A K Q 10 6

♥ 8 3

♦ K J 4

♣ 9 5 2

♠ J 4 3

♥ A Q J 10 2

♦ A Q

♣ 10 4 3

Taking a Finesse

Bidding. South holds enough to overcall at the two-level to show a good five-card suit and 13–18 points.

With 13 points in support of hearts, North can just bid game. An alternative is to cue-bid 2 ♠ and then bid 4 ♥ to show a good raise (an immediate 4 ♥ can be bid with five-card support, a weak hand, and a singleton). However, such a sequence invites slam, which is not quite warranted.

Defense. Remembering the bidding, West leads partner's suit. East can take the ♠ Q-A-K. Another round of spades is fine as it is *declarer* who will be ruffing and partner may be able to overruff.

Switching to a diamond also has merit.

Declarer play. Nine sure tricks, needing one more. The only chance of another is to score the ♦ Q by way of a finesse. Since East opened the bidding, this finesse is very likely to succeed.

Ruff the fourth round of spades *high*, lest West overruff. Now pull trumps, enter dummy with a club, and lead a diamond to the ♦ Q.

Key point. The finesse is a good way to get the extra trick you need to make a contract.

Developing Tricks — the Finesse

Deal 2

East Deals
N-S Vul

♠ 7 6 3 2
♥ Q 7 6
♦ 8 6
♣ 10 8 5 3

10
2 12
16

West	North	East	South
Pass	3 NT	1 ♦	1 NT
3 NT by South		All pass	
Lead: ♦ 8			

♠ 10 8 4
♥ A J 3
♦ 9 4 2
♣ K Q 9 2



♠ A Q J
♥ 9 5 2
♦ A 7 3
♣ A J 6 4

♠ K 9 5
♥ K 10 8 4
♦ K Q J 10 5
♣ 7

A Repeated Finesse

Bidding. South overcalls 1 NT to show 15–18 points, balanced, with some strength in opener's suit. North has the option of advancing with Stayman 2 ♣ or a Jacoby transfer, but on this hand has no interest in a major-suit contract so just bids game in notrump.

Defense. With nothing more attractive, West leads diamonds — partner's suit — selecting the ♦ 8, highest of a doubleton. Yes, East might hold as few as three diamonds, but probably holds more. Any other lead is purely speculative.

Since the ♦ 9 is in dummy, West's ♦ 8 is as high as any of East's diamonds.

Regardless, East can afford to overtake with the ♦ 10 in case West holds a singleton diamond. If declarer ducks the first trick, East should continue with the ♦ K.

Declarer play. Seven sure tricks, needing two more. The only chance is to score the ♠ Q and ♠ J by way of *repeated finesses*. Dummy's clubs will provide the two entries needed.

You could hold up in diamonds, but this runs the risk of a shift to hearts. Just win the ♦ A, play a low club to dummy's ♣ K, then lead a low spade to the ♠ Q. This wins, so play another low club to dummy's ♣ Q to lead a second spade to the ♠ J. Now you have nine tricks.

Key point. By leading toward your honors, you can hope to take tricks with them, if the opponents' high cards are favorably placed. In this hand, luck was with the declarer, provided the hand was played carefully.

Developing Tricks — the Finesse

Deal 3

East Deals

N-S Vul

♠ 9 6 2
♥ 10 7 6 2
♦ Q J 6
♣ Q 7 5

9
5 13
13

West

Pass

2 ♠ by South

Lead: ♦ Q

♠ Q 4 3
♥ A 9 3
♦ K 5 4 3
♣ 8 6 2



♠ A K J 10 8
♥ 8 5 4
♦ 7 2
♣ A J 10

North

2 ♠

East

1 ♦

All pass

South

1 ♠

Finessing against Two Cards

Bidding. North holds enough to overcall at the one-level to show a good five-card suit and 8–18 points.

North advances to 2 ♠ to show 8–10 support points. Raising the overcall obstructs rebids by opener, so might even be risked with fewer points and no chance of game.

Over 2 ♠, East doesn't hold much extra with which to compete. Doubling for takeout is possible, but should promise some extra values lest West-East bid too high.

With 14 points, South is satisfied with a partscore contract.

Defense. West leads partner's suit, diamonds, selecting the ♦ Q, highest of touching honors. East signals encouragement with the ♦ 10 (unless the ♦ K is played from dummy), and West continues with the ♦ J and her last diamond.

Declarer play. Seven sure tricks, needing one more. The chance that the ♦ K would win a trick has flown. However, if East holds the ♣ K or ♣ Q, then two finesses in clubs will yield an extra trick. You can use the ♠ Q and ♥ A as two entries to dummy to take the finesse.

Ruff the third round of diamonds. Play a spade to the ♠ Q, then a low club to the ♣ J. West wins and shifts to a low heart. You can win this with the ♥ A to lead a second club, this time finessing the ♣ 10. It works, so now pull trumps and take the ♣ A for eight tricks.

Key point. Declarer may sometimes have to finesse twice in order to win an extra trick.

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Deal 4
 East Deals
 Both Vul

♠ K J 8	♠ Q 7 3	♠ 10 9 6 5 2
♥ 7	♥ 10 3 2	♥ K 8 4
♦ K Q J 10 3 2	♦ A 7 6	♦ 8
♣ Q J 4	♣ 7 6 5 3	♣ 10 9 8 2

	♠ A 4	
	♥ A Q J 9 6 5	
	♦ 9 5 4	
	♣ A K	

West	North	East	South
		Pass	1 ♥
2 ♦	2 ♥	Pass	4 ♥

All pass
 4 ♥ by South
 Lead: ♦ K

Leading a High Card

Bidding. West holds enough to overcall at the two-level to show a good five-card suit and 13–18 points.

North can still raise opener to 2 ♥ as she had planned to do before West overcalled. Game is still possible.

Sure enough, South holds a maximum-strength hand and contracts for game, which should have a good chance even if North holds only six points.

Defense. West leads the ♦ K, highest of touching honors. East perforce plays the ♦ 8. Considering West's diamond honors, and that the ♦ A is in dummy, this must be a discouraging play from ♦ 9 8, or a singleton.

Declarer play. Only five sure tricks, needing five more.

The ♠ Q might score via a finesse, but West should win the ♠ K immediately to cash two tricks in diamonds. Now you have no entry to dummy and no eventual losers to discard on ♠ Q anyway.

Your best chance is to score five extra winners in the trump suit, hearts. Win the ♦ A immediately lest it get ruffed away. Then lead the ♥ 10. Since you hold so much strength in hearts, you would be pleased if East covered with the ♥ K. If she does not, you are well placed in dummy to lead a second heart for a finesse of the ♥ Q. Now the ♥ A picks up East's last heart.

Notice what happens if you lead a low heart from dummy to finesse the ♥ Q. The finesse wins, but you have no entry to dummy to repeat the finesse. Now you can lose four tricks... and your contract.

Key point. Sometimes, when you have enough high cards, you can afford to lead one of them to try to trap one of the defender's cards. This is the case when you don't lead toward the card you hope will take a trick, but lead the high card itself. Before leading a card for a finesse, always ask yourself whether you would be happy if the opponent played a higher card on it. If not, try to lead toward the card you hope will take a trick.