

BRIDGE – BEGINNER’S LESSONS III - 27

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Planning the Play of the Hand

To Finesse Or Not To Finesse

1. Never take a finesse just because it is there! Weigh the pros and the cons with respect to possible success and failure.
2. Review the logical alternatives for seeking a safer means to the same end, if available.
3. Remember that if the finesse is destined to succeed early in the play, it will surely succeed later as well.

A. When Not to Finesse:

1. When the Finesse is Unnecessary:

- a. With no losers in the suit, otherwise.

(In a suit contract, holding **ATx** opposite **KQx**, to finesse is unnecessary, and could be costly.)

- b. Where the contract is otherwise secure and all that there is to gain is an overtrick, should the finesse win, but be jeopardized should the finesse fail.

2. When the Finesse Must Fail:

- a. As indicated by the bidding - An Opponent might have shown great strength in the suit, perhaps by pre-empting, overcalling, or even opening the suit.

- b. An Opponent’s bidding might have promised an amount of strength that is equivalent to the point-value of all the missing honor cards.

(Suppose you are playing in a 4S contract and your combined Partnership strength is 27 HCP’s. If one of the Opponents had opened the bidding, promising approximately 13 HCP’s, you can presume where the missing honors are likely to be.)

- c. As indicated by the opening lead.

(If the **Queen** is led by your LHO (promising the **Jack**) up to your **AKT**, win the Ace but **do not finesse** the **Ten** later, as it is sure to lose.)

(If a high spot card is led, showing no interest in the suit, place the missing honor(s) in the other Opponent’s hand.)

(If the lead is clearly a singleton, based either on the bidding or on your own combined length, avoid finessing in that suit, since you know it must lose.)

3. When the Potential Cost, if the Finesse Should Fail, is a Likely Negative, Because:

- a. The lead might be lost to the “dangerous” Opponent.
- b. The Opponents now cash enough tricks to beat the contract.
- c. On the return lead, the Opponents find a defensive ruff.
- d. They make a devastating switch through a particularly vulnerable holding of yours.

4. When There is a Better Percentage Play:

a. Never rely on a finesse, when there is a greater probability that the missing honor(s) will drop under your high ones.

(With **AKJxxx** opposite **xxxx**, do not finesse the **Jack** right away. Cash the **Ace** first to see if the missing cards divide 2-1, in which case the **Queen** must fall. Take the finesse, only if the suit divides 3-0 and the **Queen** is well placed.)

b. Never rely on a finesse, when there is a greater probability that another suit will divide favorably for you and produce at least the same number of extra winners.

(Suppose you are playing a trump contract and in one side suit you hold **AQ** Opposite **xx**, while in another you hold **AKxxx** opposite **xx**. If possible, avoid the finesse (a 50% chance) and, alternatively, try to establish the long suit for a discard (an 84% chance that the missing cards will divide either 3-3 or 4-2.)

c. When you can force the Opponents to lead the suit for you by end-playing them.

(The positional advantage of playing 4th to any trick greatly increases your chances of establishing an extra winner.)

B. When to Finesse:

1. When You Can Avoid One or More Losers in the Suit Only by Taking the Finesse:

(If you hold **AJT** opposite **xxx** and you have no other way to dispose of losers in this suit, your best chance to eliminate one of them is to take the double finesse. If, instead, you were to cash the **Ace** first, you would lose two tricks.)

2. When the finesse is the percentage play:

(Take a simple finesse, when its alternative is less than a 50% chance. Take a double finesse, when its alternative is less than a 76% chance.)

3. When the Finesse Must Work: If either the bidding or the play marks the finesse as certain to succeed, it would be imprudent not to take it.

(Suppose you hold **AKQT8** opposite **xxx** and, when you cash the **Ace**, the next player shows out. Make your subsequent leads in this suit from the other side of the table, planning to finesse both the **8** and the **10**.)

4. When there is more to gain than just winning an extra trick:

a. Developing long suits.

(In the process of establishing such suits as **AQTxx** or **KJTxx** opposite **xxx**, the proper way to start is by finessing.)

b. Creating entries.

(Holding **AQJ** opposite **xxx**, you have potentially three entries to the hand with the **AQJ** by finessing.)

c. Keeping the more dangerous Opponent from gaining the lead.

(Holding **KT8x** opposite **AJ9x**, you have a two-way finesse for the missing **Queen**. If one Opponent is potentially more dangerous than the other, finesse through that hand to keep him/her from getting the lead.)