4. Suppose you need six tricks from this club suit:



How will the defenders' cards have to break in order for you to score six tricks from the suit? Will you need any entries to dummy in a different suit? If so, how many?

5. How would you play this suit for six tricks:



Would your play vary according to whether you held an entry to dummy in some different suit?

### Answers

- 1. You play the ace and king first, the highest cards in the shorter holding. On the third round you overtake the jack with dummy's queen. However, the defenders' cards break, the ten and nine will make the fourth and fifth tricks.
- First cash all three honours in the South hand. You then lead the ♥8 to dummy's ♥K and score a fifth trick with the ♥7.
- Your play in the suit will depend on how the opponents' cards divide. If both defenders follow to the first two rounds, you can afford to overtake the jack with the queen on the third round. The defenders will then have no diamonds left, so you can score further tricks with dummy's ◊7 and ◊6.

Suppose instead that one defender shows out on the second diamond. If you overtake the jack with the queen now, the other defender will make a trick on the fourth round. Instead you must lead the  $\Diamond J$  and follow with a low card from dummy. You will then need to cross to dummy in a different suit to score two more tricks with the  $\Diamond Q$  and  $\Diamond 7$ .

- 4. There are five cards out and you will need them to divide 3-2. In that case the defenders will have no clubs left after you have cashed the ace, king and queen. The remaining three cards in the suit will be 'good' (as bridge players say) and will each be worth one trick. Since the club suit is blocked, you will need one entry to dummy in a different suit. You will cash the A and the K and then cross to dummy in a different suit to score the remaining club tricks.
- 5. Your play will vary according to whether you hold an entry to dummy in a different suit. When you do have an extra entry to dummy, you will cash the  $\mathbf{A}$ K first. You will then cross to dummy with your entry in a different suit and play the three top diamond honours in dummy. Provided the suit breaks 3-3 or 4-2, you will make all six diamond tricks.

When you have no side entry the situation is less favourable. You will have to overtake the A with the A on the first round and then play the Q and the J. Only when the defenders' cards break 3-3 will the remaining three diamonds be good. In that case you can score six diamond tricks.

## lesson 2

# **Taking a Finesse**

Suppose you have a king in dummy and the defenders hold the ace. Will their ace capture dummy's king? Not always! It depends on which defender happens to hold the ace. Suppose the diamond suit lies like this:



What can West do when you lead one of your small cards towards dummy? If he plays low on the first round, dummy's king will win the trick. If instead West plays the ace on the first round, dummy's king will win on the second round. Leading towards high cards is one of the most important techniques available to you.

#### By leading towards a high card you increase the chance of making a trick with it.

What is the chance of making a trick with the  $\Diamond K$  in that position? It is 50% – one chance in two. You score a trick whenever the ace lies in front of the king (with West). You do not score a trick when the ace lies over the king (with East). But this assumes that you lead towards the king. If instead you make the mistake of leading the first round from dummy, you would hardly ever make a diamond trick. The defenders would win the first round cheaply and the ace would capture the king on the second round, whichever defender held the ace.

Sometimes there are two high cards that you are hoping to score:

You would like to make tricks with both the king and queen of diamonds. You can do this, provided you lead twice towards the high cards. It makes no difference when West decides to take his ace. If he plays the ace at any stage, you will play the  $\diamond$ 8 from dummy. Whether West takes his ace on the first, second or third round, you will make two diamond tricks. Again it is necessary for you to lead towards the high cards. If instead you lead the king from dummy on the first round, West will win with the ace and you will make only one diamond trick (with the  $\diamond$ Q), however the cards lie.

What happens when you hold the ace-queen in dummy instead of the king-queen? Let's take a look at that.

The ace is certain to score a trick but you would like to make a trick with the queen too. Once again you must lead towards the high card that you are hoping to score (the  $\Diamond Q$  here). You lead one of the low cards from the South hand and, when West plays low, you play the queen from dummy. Here you are lucky. Since the king lies with West, dummy's queen cannot be beaten. You make two tricks from the suit. Once again this was a 50% chance. If East held the missing king, you would make only one trick from the suit. Such a play is known as a finesse. Here you 'finessed the  $\Diamond Q$  successfully'.

Just as you led twice towards a K-Q-x combination (hoping to make the king and queen), so you can lead twice towards an A-Q-J combination. You are hoping to make tricks with the queen and jack as well as the ace:

You lead a low card towards dummy, playing the queen. Luck is with you and the queen wins. You then return to the South hand in some different suit and play low to the jack. You end with three diamond tricks. Of course, it would not help West to play the king at any stage. You would then win with dummy's ace. The play is known as a repeated finesse.

On the next combination you take a repeated finesse against a queen:

On the first round you lead a low diamond to the jack. Whether or not East take his ace on the first round, you will lead a low diamond to the ten on the second round. You will make two tricks whenever West holds the Q. Note that it would be poor play to lead to dummy's K on the first round. You could never score more than one diamond trick then, whether or not the K won.

Even when the defenders hold the ace and king, you can sometimes score a high card. Here you hold the queen and no other honour:

To score a trick with the  $\blacklozenge Q$  you must lead towards it twice and find East with both the higher honours. If East wins the first two rounds, you will win the third round. If he plays low on either of the first two tricks you will try your luck with the queen, succeeding on this occasion.

Your prospects of a trick are better when you hold the jack as well as the queen:



You lead a low card from dummy, playing the queen. No luck comes your way at this stage – West wins with the ace. When you regain the lead you will again lead a low card from dummy. You will then score a trick with the jack, whether East chooses to play the king on the second round or not. You would fail to score a trick only when West held both the A and K.

It can pay you to lead towards high cards even when your top card is only the jack.



Suppose you mistakenly lead the  $\bigstar$ J from dummy. West can win with the king and you will not make a trick from the suit. East's remaining  $\bigstar$  A-Q-8 sit over dummy's  $\bigstar$  10-9-3 and he will make all three of the remaining tricks. Now try leading towards the high cards. On the first round the jack loses to East's queen. When you lead a second round towards dummy, West has to play his king 'on thin air' (as the saying is). Dummy's 10-9 will now be worth a trick against East's A-8. This situation is similar:

Unless the suit breaks 3-3 (when dummy's last card will be good anyway), you must hope that West holds at least two of the missing honours. You lead towards dummy's jack, losing to the king. When you regain the lead, you lead towards dummy again and West has to rise with the queen to prevent dummy's ten from scoring. You repeat the process on the third round and West has to rise with the ace. It has been hard work but dummy's 10 is now worth a trick, even though the suit did not break 3-3.

Sometimes you lead towards an honour on the second round of the suit:

You play the ace on the first round and then lead towards the queen, the card that you are hoping will give you a second club trick. Whenever West holds the king, you will score two club tricks. As usual, you can take advantage of this fortunate situation only by leading towards the high card that you are hoping to score. If instead you led the &Q from dummy on the first or second round, you would make only one club trick.

Until now we have been leading towards the high card or cards that we were hoping to make. Sometimes you take a finesse by leading a high card. This is a familiar example:



You lead the AQ, intending to run the card (to play low from dummy, in other words). If the AQ wins, you will lead the AJ on the second round. West can do nothing. As soon as he decides to play his king, you will win with dummy's ace. Think of the AA as a leopard hiding in a bush. As soon as the gazelle (AK) appears, the leopard will pounce!

Why were you entirely happy to lead the AQ in that situation? Because you did not mind if West covered with the AK. If he did, you would win with the ace and score the next two tricks with the AJ and A10. In other words, you had sufficient adjacent cards accompanying the card that you led for the finesse.

Lead a high card for a finesse only when you would be happy to see it covered.

Sometimes you have to think carefully whether to lead a high card or a low card to a trick. Look at this spade situation:



Suppose you lead the AQ on the first round. It will cost you a trick! West covers with the AK and you win with dummy's AA. The AJ takes the second round but East's A10 will be the top card on the third round. East's A10 has been 'promoted', as bridge players say.

It is easy enough to score four spade tricks when West has a doubleton king. You lead a low spade from the South hand, finessing dummy's  $\bigstar$  J. The ace will then drop the king and your queen is still there to win the third round.

Here is a similar situation where, again, you do not hold the ten:

However the defenders' cards lie, you can never take all four spade tricks. What play will give you the best chance of landing three spade tricks, do you think? Should you lead the AQ? Or is it better to lead a low card towards the AQ?

As in the previous situation, the fact that you do not hold the ten means that you will not be well placed if you lead the queen and West covers with the king. You can take the trick with dummy's ace and win the second round with the jack. The defenders are then certain to win the third round and will win the fourth round too if the suit breaks 4-1. Look at the situation where East holds four spades to the king:



Let's see whether it works better to lead the queen or to lead towards the queen. If you lead the queen, East will win the first round with the king. You will take the second and third rounds, with the ace and jack, but East will then win the fourth round. You will make only two tricks.

Now try cashing the ace first and leading towards the queen. If East rises with the king on the second round, you will make three tricks. If he plays low instead, you can still make three tricks. After scoring tricks with the ace and queen you will enter dummy in some other suit and lead towards the  $\bigstar J$  on the third round. So, it is better to lead towards the queen than to lead the queen from your hand.

The situation changes when you also hold the ten of the suit:



Since you are certain to make three tricks however you play (one with the ace, two more from the Q-J-10), you might as well lead the AQ from your hand.

You will then be able to make all four tricks when West holds K-x-x or K-x. When the cards lie as in the diagram, the queen will lose to East's king. You can then make the remaining three tricks with the ace, jack and ten. Nothing has been lost.

How can you tell whether you should lead an honour or lead towards an honour? It's easy enough. Consider leading the honour first and ask yourself whether you would be happy to see the card covered. If not, because it might promote a trick for the other defender, then you should lead towards the honour you are hoping to make.

The next question to address is whether you should take a finesse in a suit or play the top cards in the suit, hoping that the missing honour will drop. We will look first at the situation where you are missing the queen. The (famous) guideline here is eight ever, nine never. What does that mean? If you have eight cards between your hand and the dummy, you should usually finesse against the queen. When you have nine cards between the hands, you should play the ace and king instead, hoping that the queen will fall. Suppose you have this club holding:



With a combined holding of only eight cards, you should finesse for the missing queen. You play the ace first and then lead a low card to dummy's jack. The odds strongly favour this play.

When you hold eight cards in a suit between the two hands and you are missing the queen, you should usually take a finesse.

Suppose next that you hold one extra card:



With nine cards between the hands, you should play the ace of clubs, followed by a club to the king. This is a better chance than taking a finesse, but only narrowly so. If there is any reason at all to think that East might be short in clubs (because he has shown up with length in another suit, for example), you might well decide to finesse West for the queen.

When you hold nine cards between the two hands and you are missing the queen, you should usually play for the drop.

We will end the chapter by looking at some holdings where you can take more than one finesse. What do you make of this diamond situation:



It's known as a double finesse. You lead low to dummy's  $\diamond 10$  on the first round. When West has the  $\diamond J$  and East has the  $\diamond K$ , the ten will force East's king and dummy's ace and queen will be good for two tricks. When West has both the  $\diamond J$  and the  $\diamond K$ , dummy's  $\diamond 10$  will win the first trick. You can then return to the South hand in some other suit, to lead towards the  $\diamond Q$ . You will then make a magnificent three tricks from the holding. The worst situation is when East holds the two missing honours. In that case both finesses will lose and you will score only one diamond trick.

Note that you must finesse the  $\diamond 10$  first to give yourself a chance of all three tricks. If instead you take a successful finesse of the  $\diamond Q$  on the first round, the defenders would be left with the  $\diamond K$  and  $\diamond J$ . You would have no chance of scoring a trick with the  $\diamond 10$ .

When you hold A-Q-10 opposite x-x-x, you should finesse the 10 first to give yourself a chance of three tricks.

You would take two finesses here, too:



You are bound to lose at least one trick, to the king or queen, and your aim is

to score a second trick from the suit. You lead a low diamond to the  $\Diamond 10$  on the first round. If this loses to East's king or queen, you will lead low to the  $\Diamond J$  on the second round. You will score the desired second diamond trick unless you are unlucky and East holds both the  $\Diamond K$  and the  $\Diamond Q$ . The play is known as a combination finesse. (It's not essential to know all the names, but it sure helps to impress the opponents... "Nice combination finesse there, partner!")

This is a slightly more complex situation:



How would you seek a second trick from this combination? If West holds the  $\heartsuit$ K and  $\heartsuit$ Q, a heart to the jack would work well. A better chance is to hope that West holds  $\heartsuit$ K-10-x or  $\heartsuit$ Q-10-x. In that case a heart to the nine will force a big honour from East. On the second round you will be able to finesse the  $\heartsuit$ J successfully.

A finesse of the jack works against only one holding with West (K-Q-x), whereas a finesse of the nine works against two holdings (K-10-x and Q-10-x). Finessing the nine is therefore twice as likely to generate the extra trick that you seek. The play is known as a deep finesse, because there are three cards missing above the card that you finesse on the first round.

## Key Points

- You should lead towards high cards to give yourself the best chance of scoring a trick with them
- Do not lead a high card in a finessing position unless you can afford it to be covered. You will need some adjacent honour cards for this to be true.
- Sometimes you can take more than one finesse within a single suit.
- With A-Q-10, a *double finesse*, finesse the ten first. Taking two finesses with A-J-10 is known as a *combination finesse*. Finessing the 9 from A-J-9 is known as a *deep finesse*.

## Questions

- 1. What is the reason for leading towards high cards?
- 2. How would you try to make three tricks from this suit:

How will the defenders' cards have to lie for your line to be successful? How will they have to lie for your line to fail? Can you ever make four tricks from this holding?

3. How would you try to make three tricks from this suit:

How will the defenders' cards have to lie for you to succeed?

4. Can you see any chance of making three tricks from this suit:



How will the defenders' cards have to lie for you to succeed?

5. How would you try to make one heart trick here:

$\heartsuit$	Q	10	9
$\heartsuit$	70	52	

How will the defenders' cards have to lie for you to succeed?

6. Suppose you need to make three tricks from this suit:



You plan to take two finesses, hoping that West holds at least one honour. Will you lead the  $\bigstar J$  on the first round, or play low to dummy's  $\bigstar 9$ ? What is the reason for your choice?

## Answers

- 1. So you can make a trick when the higher card (or cards) lie with the defender who is second to play to the trick. By leading towards a king, for example, you can score a trick whenever the second player holds the ace.
- 2. Start by playing the ace and king. On the third round you lead towards the jack. You will score the required three diamond tricks in these situations: when the suit divides 3-3, when the ◊Q falls in two rounds, when West holds the ◊Q. You will fail to score three tricks when East holds four or more diamonds including the queen. You can never score four tricks.
- 3. The ace and king are certain to score tricks. To have any chance of scoring a third trick, you must lead towards the  $\Diamond J$  on the first round. Whenever East holds the  $\Diamond Q$  you will score three diamond tricks. It would not be a good idea to play one of dummy's winners first. Your jack would then be bare (the only card left in the South hand) and would fall if East played the queen.
- 4. Suppose you play a low club to the queen. Whether or not the finesse wins, you will never make more than two tricks in the suit (unless West holds a singleton ♣K). If West holds the club king, your finesse of the queen will win but he will cover the jack on the next round, forcing the ace. You will make the ace and the queen, but that is all.

You can make three tricks only if East holds the king and no

more than three cards in the suit. You must first lead towards the jack. When East has the king, the jack will score a trick. You will play the ace on the second round and then lead dummy's 4.5. If East started with K-x-x in the suit he will have to play the king on the third round and dummy's queen will be good for a third trick.

- Your best chance is to finesse the ♥10, hoping that West holds the ♥J. If the ♥10 forces a high honour (ace or king) on the first round, you will finesse the ♥9 on the second round. This is called a repeated finesse.
- 6. You should not lead the ▲J on the first round. This will cost a trick when West holds a singleton ▲K or ▲Q. It is better to start with a low card to dummy's ▲9. If West does produce a singleton honour, you win with the ace. Your jack, ten and nine will guarantee that you win two of the next three rounds.