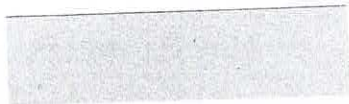


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THE FINE ART OF FINESSING

As we've played out hands over the weeks of instruction, I have referred to the term "finessing" a trick. This lesson is designed to go over a couple of examples of typical finesses, and their purpose.

We use the finesse when we are missing a high card, and we have a lower card that we are hoping to make good. It is important to note that using a finesse is a good strategy when you don't see a way to make your contract any other way, as you profit from the finesse 50% of the time. But as the finesse hurts you the other 50% of the time, don't use it if you can make the contract without it. Remember, as the declarer you make a plan as soon as the dummy is revealed. Decide at that point if you need to try a finesse.

Example 1: Very often, you have the A in a particular suit in one hand, and the Q J (and some others) in the other hand. You are missing the King. The hope is you play the Q (or J) towards the Ace. If your LHO (left hand opponent) plays low, you follow with a low card, and do NOT play the Ace. Your hope is that your LHO had the King, but didn't play it. If your RHO has the King, you lose the trick. If not, you have made a successful finesse.

Example 2: You can a very similar situation, but have the A Q J in the same hand, and are missing the King. The finesse will work the same way. You lead a low card towards the A Q J. If your LHO plays low, you play the Q or J. If he plays the King, you top it with the Ace, and you still have the Q and J. Again, if your RHO has the King, he will play it on your Q or J, and you will lose the finesse. It works approximately 50% of the time.

IN BOTH CASES, REMEMBER... IF YOU JUST LEAD THE ACE, AND DON'T FINESSE, YOU WILL DEFINITELY LOSE TO THE KING ON A SUBSEQUENT TRICK—UNLESS YOU ARE EXPECTING A SINGLETON KING TO COME OUT OF OPPONENT'S HAND (NOT LIKELY)

Example 3: Sometimes, you have a Q in one hand (no Jack), and an Ace in the other. You find you must finesse to try to make the contract. Lead low from the hand with the Ace towards the Queen. If your LHO plays the King, you still have the Ace and Queen for subsequent tricks. If he plays low, play the Queen, and hope that your RHO doesn't have the King. Like all finesses, you'll win half the time.

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SAMPLE HAND # 1- East is the Dealer

NORTH

Spades- J 7
Hearts- A J 6
Diamonds- A K 5 3 2
Clubs- 6 4 3

WEST

Spades- 8 5 2
Hearts- 10 7 4 3
Diamonds- Q J 9
Clubs- 8 7 5

EAST

Spades- Q 10 9 6 3
Hearts- K 10 9 2
Diamonds- 10 8
Clubs- Q 10 9

SOUTH

Spades- A K 4
Hearts- Q 8 5
Diamonds- 7 6 4
Clubs- A K J 2

SAMPLE HAND # 2- South is the Dealer

NORTH

Spades- 8 6 3
Hearts- 6 4 2
Diamonds- J 7 5
Clubs- K 6 5 4

WEST

Spades- 9 5 4
Hearts- 9 5
Diamonds- K Q 10 4 2
Clubs- Q 9 3

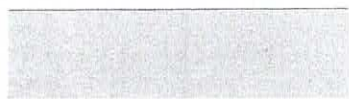
EAST

Spades- K J 7 2
Hearts- 8 7
Diamonds- A 9 8 6 3
Clubs- A J 7 2

SOUTH

Spades- A Q 10
Hearts- A K Q J 10 3
Diamonds- None
Clubs- A J 7 2

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SAMPLE HAND # 3- North is the Dealer

NORTH

Spades- A 4
Hearts- A 7 4
Diamonds- Q 3
Clubs- A Q 10 9 8 7

WEST

Spades- J 7
Hearts- K 9 8 3
Diamonds- 9 7 4 2
Clubs- K 6 5

EAST

Spades- 9 8 2
Hearts- Q J 6 5 2
Diamonds- K 8 6
Clubs- 4 3

SOUTH

Spades- K Q 10 6 5 3
Hearts- 10
Diamonds- A J 10 5
Clubs- J 2

-
1. Bid this hand out until you have a contract.
 2. Who is leading the first card? What should it be? _____
 3. Are we counting losers or winners? _____ If we're counting losers, how many do you see? _____ How can you avoid losing those tricks?

 4. Since this is a lesson on finessing, what opportunities for finessing do you see? _____ Will these finesses be made? _____