

DECLARER PLAY - WEEK 4
 PLAYING NO TRUMP CONTRACTS - PART 3
 (Finessing Opponents' High Cards)

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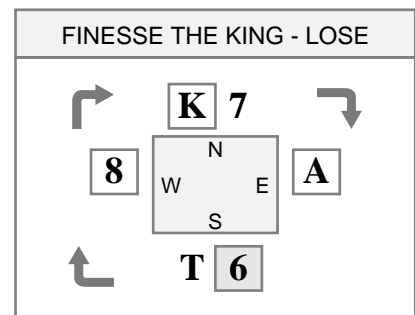
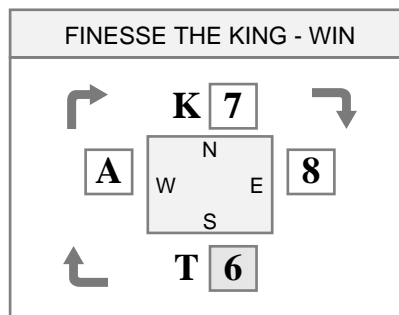
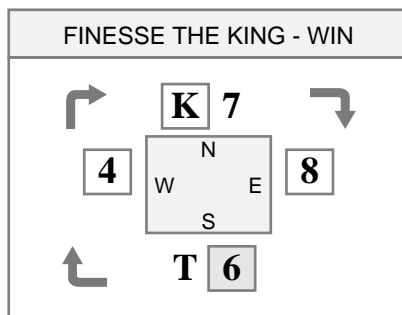
The basic strategy that should be followed to make your no trump contract is:

1. Listen to opponents' bids.
2. Observe the opening lead.
3. Plan your offense:
 - a. Consider the number of tricks you must win.
 - b. Count *sure winners* in the combined hands.
 - c. **Analyze ways to develop needed winners:**
 - ✓ Promote high cards.
 - ✓ Develop long suits.
 - ✓ **Finesse opponent's high cards.**
4. Execute the plan.
5. Watch defenders play.
6. Keep track of cards played.

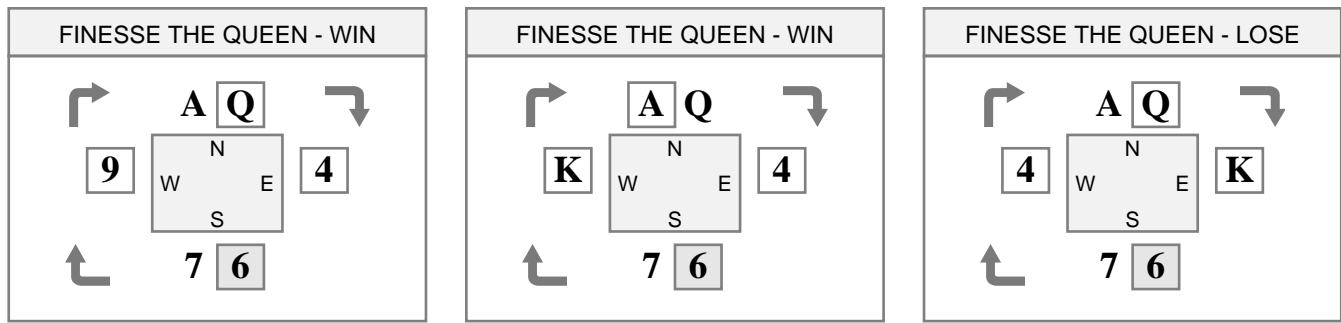
FINESSING OPPONENTS' HIGH CARDS

A *finesse* is any play in which you attempt to take a trick with a high card when one of your opponents has a higher card. A successful finesse depends on finding a specific card in a specific place.

The most common attempt to finesse begins with a lead of a low card toward the hand that contains the card you want to finesse. Suppose South is on lead and wants to finesse the King against the Ace. South should **lead a low card toward the King**:

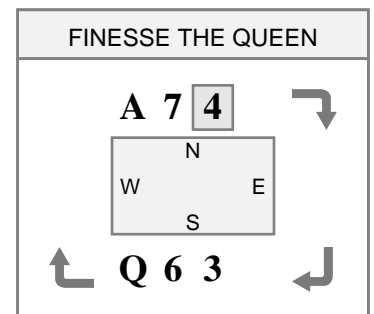


Now suppose South is on lead and wants to finesse the Queen against the King. South should **lead a low card toward the Queen**:



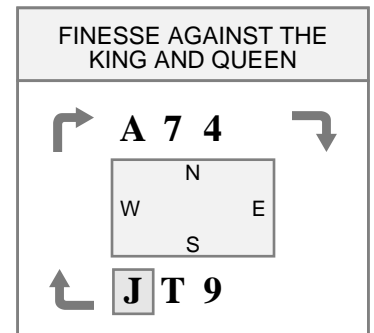
Note that the success of both of these finesses depends on West having the missing high card. If the missing card is in the East, the finesse fails.

In the example on the right, you might be able to take two tricks if you **lead a low card toward the Queen** to finesse against the King. If you try to finesse by leading the Queen toward the Ace you will only be able to take one trick because **either** West will play the King (cover an honor with an honor) to force your Ace **or** East will play the King to take the trick.

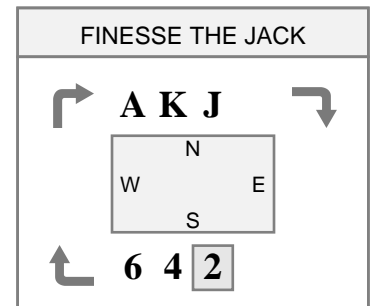


Compare the previous example to the example on the right. Here you might take two tricks if you start by leading the Jack and East does not have both the King and the Queen.

- If West plays the King or Queen, win the trick with the Ace and lead the Four toward the Nine to force the King and promote the Ten.
- If West plays low, play the Four to try the finesse. If the Jack loses to East's King or the Queen, you must return to your hand and lead the Nine. If West covers the Nine, play the Ace and you have promoted the Ten



If opponents did not bid, the chance that a finesse will work is 50%. But, you can improve the odds slightly if you can afford to take a trick in the suit before you try the finesse. For example, suppose you need to finesse the Jack against the Queen. If you have an entry into the South hand and do not need to preserve an entry into the North hand, you should play the Ace or King first to guard against a singleton Queen in the East. Then, return to the South hand and **lead a low card toward the Jack**. If West plays low, finesse the Jack.



COUNTING WINNERS • FINESSING A HIGH CARD

OPENING LEAD: ♣Q

Listen: The bidding is no help.

Observe: The ♣Q is probably top of connecting honors in a three card (broken) sequence. West should have the ♣J and either the ♣T or ♣9. East should have the ♣K. Opponents will probably try to establish their club suit.

Pause: You must win 9 tricks.

Look: You have 8 sure winners (2 ♠ + 1 ♥ + 4 ♦ + 1 ♣).

Analyze: Your only chance to make the contract is to finesse the ♥Q against the ♥K. If the finesse fails (50%) you are down one and if the missing clubs are split 5-2 or worse (38%) you are down more than one. If the missing diamonds are split 3-2 (68%) or 4-1 (28%) you might improve the odds by running the diamonds before attempting the finesse.

Execute: Take the first trick with the ♣A. Run the diamonds (watch for a bad split) and finish in the dummy. Then lead a low heart to start the finesse.

NORTH - DUMMY

♠ A 6 3
♥ 6 4
♦ A K 6 3
♣ 8 7 4 2

North	East	South	West
Pass	Pass	1NT	Pass
3NT	Pass	Pass	Pass

SOUTH - DECLARER

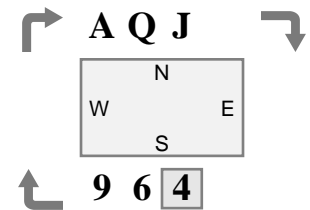
♠ K 8 5
♥ A Q 7 5
♦ Q J 8 2
♣ A 3

REPEATING A FINESSE

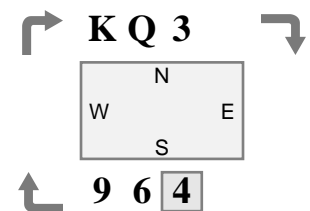
In the example on the right, you can promote one high card by losing one trick. But, if the King is on the left, you can promote two high cards by finessing against the King twice. Lead a low card toward the AQJ. If West plays the King, you have two winners. If West does not play the King, play the Jack (or the Queen). If East does not overtake with the King, return to your hand using an entry in another suit and repeat the finesse.

In the example on the right, you can promote one high card by losing one trick. But, if the Ace is on the left, you can promote two high cards by finessing against the Ace twice. Lead a low card toward the KQx. If West plays the Ace, you have two winners. If West does not play the Ace, play the Queen (or the King). If East does not overtake with the Ace, return to your hand using an entry in another suit and repeat the finesse.

REPEATING A FINESSE



REPEATING A FINESSE



COUNTING WINNERS • REPEATING A FINESSE

OPENING LEAD: ♥J

Listen: The bidding is no help.

Observe: The ♥J is probably top of connecting honors in a three card (broken) sequence. West should have at least three more hearts, including the ♥T and either the ♥9 or ♥8. East must have the ♥Q. Opponents will probably try to establish their heart suit.

Pause: You must take 9 tricks.

Look: You have 6 sure winners (1 ♠ + 2 ♥ + 2 ♦ + 1 ♣).

Analyze: The spade suit provides the best chance for three more tricks. If West has either ♠Kxx (17%), ♠Kx (12%), or ♠K (4%), a repeated finesse makes the contract. If the repeated finesse fails, two spades are promoted and the contract is down only one. Be sure to preserve an alternate entry into dummy to collect the fourth spade trick.

Execute: Take the first trick in your hand with the ♥K. Lead a low spade to start the finesse. If the finesse works, return to your hand and lead another low spade to repeat the finesse.

NORTH - DUMMY

♠ A J T 5
♥ A 4 2
♦ K 7 4
♣ J 8 5

South	West	North	East
1♦	Pass	1♠	Pass
1NT	Pass	3NT	Pass
Pass	Pass		

SOUTH - DECLARER

♠ Q 6 3
♥ K 7
♦ A 8 5 2
♣ A 7 6 2

COUNTING WINNERS • REPEATING A FINESSE

OPENING LEAD: ♠6

Listen: The bidding is no help.

Observe: The ♠6 is probably fourth highest in a long suit. West should have ♠K or ♠Q (or both).

Pause: You must take 9 tricks.

Look: You have 6 sure winners (2 ♠ + 1 ♥ + 2 ♦ + 1 ♣) because the opening lead gives you a free finesse against the ♠KQ.

Analyze: Can promote two hearts by losing one trick. But if you finesse against the ♥K three times, you might promote three heart tricks. Can finesse against the ♣K to promote the ♣Q.

Execute: If East plays an honor, cash the ♠A and the ♠J will eventually force the other honor to promote the ♠T. If East does not play an honor, the ♠J takes the trick. In either case, lead a low diamond to the ♦A in the dummy. Since you do not have another sure entry to the dummy, lead the ♥9 to try the finesse. If it works, lead the ♥Q to repeat the finesse. If that works, lead the ♥2 to repeat the finesse. If the heart finesse fails, you will eventually have to gamble on the club finesse to make the contract.

NORTH - DUMMY

♠ 7 4
♥ Q 9 2
♦ A 7 5 3
♣ Q 8 3 2

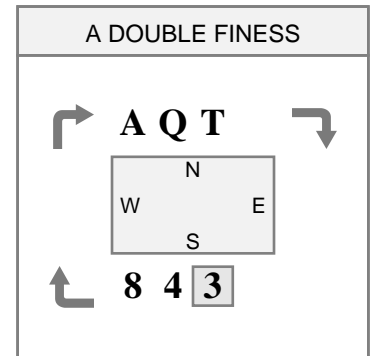
North	East	South	West
Pass	Pass	1NT	Pass
2NT	Pass	3NT	Pass
Pass	Pass		

SOUTH - DECLARER

♠ A J T
♥ A J T 4
♦ K 8 2
♣ A 7 4

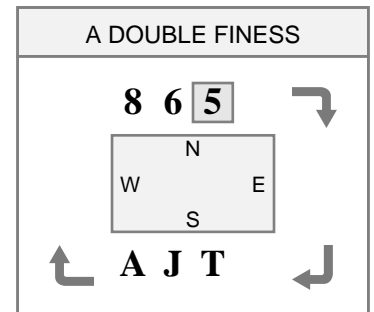
FINESSING TWO CARDS

If you have alternating cards, you should usually finesse twice, regardless of what happens the first time. The general guideline is to **lead toward the lower of your finessable cards first**. In the example on the right, you should consider finessing against the King and the Jack. Lead a low card from your hand and if West does not come up with the King or the Jack, finesse the Ten. Regardless of what East plays, repeat the finesse at the next opportunity.



If West has the King and the Jack, you take three tricks. If West has one of the honors and East has the other, you take two tricks. If East has the King and the Jack you only take one trick.

In this example you have one sure trick. But you can take two tricks if East has one of the missing honors. To start the finesse, **lead a low card toward the Ten**. If East plays low, finesse the Ten which will probably lose to the King or the Queen. When you regain the lead in the North, **lead a low card toward the Jack**. If East plays low again, finesse the Jack.



COUNTING WINNERS • FINESSE AGAINST TWO CARDS

OPENING LEAD: ♠Q

Listen: The bidding is no help.

Observe: The ♠Q is probably top of connecting honors in a three card (broken) sequence. West should have the ♠J and ♠T (you have the ♠9). Opponents will try to establish their spade suit.

Pause: You must take 9 tricks.

Look: You have 7 sure winners (2 ♠ + 0 ♥ + 1 ♦ + 4 ♣).

Analyze: You can definitely promote one heart by losing two heart tricks. But if East has the ♥Q (50%) you can finesse an extra heart trick. You will need two entries into the dummy so the clubs must be played carefully.

Execute: Take the first trick and lead a low club to gain entry to the dummy. Then lead a heart and play the ♥T if East does not play the queen. When you regain the lead, repeat the finesse.

NORTH - DUMMY

♠ 9 4 2
♥ 8 4 2
♦ 7 5 2
♣ A J 7 3

North	East	South	West
Pass	Pass	2NT	Pass
3NT	Pass	Pass	Pass

SOUTH - DECLARER

♠ A K 8
♥ K J T
♦ A 9 4
♣ K Q 8 2

WHEN TO FINESSE

If the bidding does not reveal any clues about the location of opponents high cards, then there is a:

- 50% chance that one finesse will yield one extra trick.
- 25% chance that two finesses will yield two extra tricks.
- 75% chance that two finesses will yield one extra trick.

Opponents' bids, opening lead, or play of the hand will often allow you to raise or lower these chances. But, there are two situations in which you should make the finesse regardless of the chance of success:

- **You can not make the contract without the finesse:**
In this case, you must try the finesse even if you suspect it will fail. a small chance of making the contract is better than no chance at all!
- **You can not lose the contract if the finesse fails:**
In this case, you have nothing to lose if the finesse fails. If it works you get an overtrick and a higher score.

CHOOSING THE BEST ALTERNATIVE

When you have two or more ways to develop the extra winners that you need, you must ask yourself if you can afford the losses that are required to develop one or more of the alternatives. Because defenders are hard at work developing their longest suit, you will usually have to choose the best alternative.

The following guidelines can help you pick the best alternative:

- **Go for the right number of tricks.**
If you have a choice of suits to develop, pick the one that ensures that you can make your contract before defenders develop their defense.
- **Go with the only chance.**
If one of your alternatives is almost certain to give the defense the chance to defeat the contract, choose that other alternative even though it might only have a small chance of success.
- **Go with the odds.**
If you must choose between two alternatives, pick the one with the best chance of success.

COUNTING WINNERS • CHOOSING AN ALTERNATIVE

OPENING LEAD: ♥6

Listen: The bidding is no help.

Observe: The ♥6 is probably fourth highest in longest and strongest suit. West should have at least one of the missing heart honors.

Pause: You must take 9 tricks.

Look: You have 8 sure winners (2 ♠ + 1 ♥ + 0 ♦ + 5 ♣).

Analyze: You can promote three diamonds by losing one diamond trick. But if you lose the diamond, defenders will be able to run their hearts and you have no chance to make the contract. You can finesse the ♠J against the ♠Q and have a 50% chance of making the contract against a 50% chance of going down at least two. Or, you can take your winners and only go down one.

Execute: Cash the ♥A. Cash 4 clubs (to force opponents to discard) but be sure to end in your hand. Then lead a low spade toward the ♠J to try the finesse.

NORTH - DUMMY

♠ A K J
♥ 9 5
♦ T 8 6
♣ K J 6 5 3

South	West	North	East
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1NT	Pass	3NT	Pass
Pass	Pass		

SOUTH - DECLARER

♠ 7 5 4
♥ A 7
♦ K Q J 2
♣ A Q 4 2

COUNTING WINNERS • CHOOSING AN ALTERNATIVE

OPENING LEAD: ♥A

Listen: West's overcall promises at least five hearts and 9-16 declarer points and the rebid implies six hearts and 13-16 points.

Observe: The ♥A is probably top of connecting honors from six hearts including ♥AKJxxx. East probably only has one heart.

Pause: You must take 9 tricks.

Look: You have 5 sure winners (1 ♠ + 0 ♥ + 1 ♦ + 3 ♣).

Analyze: Can take one heart if West continues with the ♥K. Can promote two spades by losing one. Might promote three spades if finesse against the ♠K. Can promote three diamonds by losing one. Might promote four diamonds by finessing against the ♦K. But you cannot afford a loss. Since the bidding suggests West probably has both kings, the best alternative is to finesse against the ♠K. In the unlikely event that East has the ♠K, East will not have a heart to return to West's hand.

Execute: When gain the lead, lead a low spade toward the dummy to try the spade finesse. If it works, lead a low club to return to you hand and lead the last spade to repeat the finesse.

NORTH - DUMMY

♠ A Q J T 2
♥ 6 4
♦ 8 2
♣ K Q 6 3

East	South	West	North
------	-------	------	-------

Pass	1♦	1♥	1♠
Pass	1NT	2♥	3♣
Pass	3NT	Pass	Pass
Pass			

SOUTH - DECLARER

♠ 6 4
♥ Q 9 8 7
♦ A Q J T 9
♣ A 7

MORE FINESSABLE CARD COMBINATIONS

Assume the bidding has not provided any clues about the location of missing high cards.

HOW MIGHT YOU MAKE THREE TRICKS?

Q J 4

DUMMY

DECLARER

A 7 5 2

Lead low to dummy's Jack. If win, return to hand and lead low to dummy's Queen. Makes three if West has the King. Makes three or four if split is 3-3 (35%). Need entry in hand to repeat finesse.

HOW MIGHT YOU MAKE THREE TRICKS?

J 7 4

DUMMY

DECLARER

A K 6 3

Cash the Ace. Then lead low to dummy's Jack. Makes three if West has the Queen or East has singleton Queen. Makes three or four if split is 3-3 (35%).

HOW MIGHT YOU MAKE TWO TRICKS?

A J T

DUMMY

DECLARER

7 5 4

Lead low toward dummy's Ten. Have 75% chance to make two tricks. Need entry in hand to repeat finesse.

HOW MIGHT YOU MAKE FOUR TRICKS?

Q 9 5 2

DUMMY

DECLARER

A J T 3

Suppose no other entries to the dummy:

Must assume East has the King. Lead dummy's Nine. If East does not play the King, play low from hand. If the King does not fall, lead dummy's Queen. If the King still does not fall, lead dummy's low spade.

HOW MIGHT YOU MAKE TWO TRICKS?

A Q 9

DUMMY

DECLARER

6 4 3

Most lead low from hand to finesse dummy's Queen. But have additional chance if finesse the Nine and East has King, West has Jack and Ten. Need entry in hand to repeat finesse.