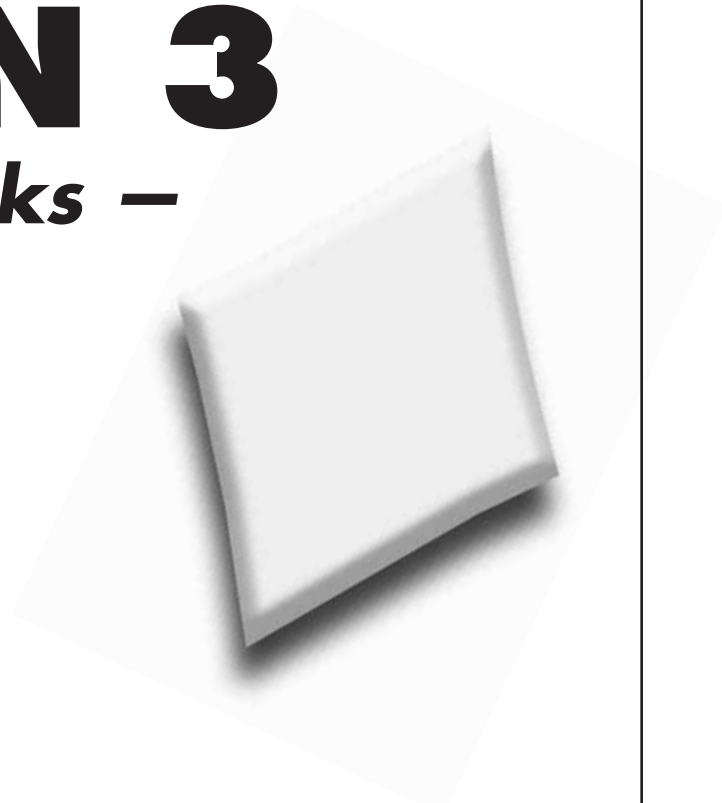


LESSON 3

Developing Tricks – the Finesse



General Concepts

General Information

Group Activities

Sample Deals



GENERAL CONCEPTS

Play of the Hand

The finesse

- Leading toward the high card
- A repeated finesse
- Finessing against two cards
- Leading the high card

Guidelines for Defense

Leading partner's suit

Returning partner's suit

Bidding

Review of overcalls

Review of advances after overcalls

GENERAL INTRODUCTION

There are so many things that could be said about finessing, that it's difficult to know where to start. We want to give the students something of substance, and yet it can't be too hard or we'll lose them. For many students, the idea of a finesse is difficult. They do seem to understand the general idea that you lead toward the card you hope will take a trick — so that seems like a good place to start.

Once they understand that idea, the repeated finesse is easier for the students to follow. Give the general guideline that when you are finessing against two cards, you still lead toward the card you hope will take a trick. Play the lower of the two first. Finally, the idea of leading the high card, instead of toward the high card, is introduced.

“The finesse is one of the most popular ways to win an extra trick. It's an attempt to win a trick with a card, when one of the opponents holds a higher card. This may seem like an impossible task, but it's all a matter of the position of the cards. Let's see how it works.”

GROUP ACTIVITIES

EXERCISE ONE: The Finesse

Introduction

Have the students work with one suit and illustrate how you can take a trick with a card when one of the opponents holds a higher card.

“North is the dummy, and South is the declarer. Put out the following spades:

N — K 4

S — 3 2

“You would like to take a trick with the ♠K. The key to the finesse is that in most cases you lead toward the card you hope will take a trick, the king. Randomly deal out the rest of the spades between East and West (the opponents) and turn them face-up. At some tables, you’ll be able to win a trick with the ♠K and at others you won’t. It depends on where the ♠A is.

“When the ace is the higher card held by an opponent, it’s called finessing against the ace. Lead the ♠2. Look at the cards on your table. If West has the ♠A, then your ♠K will win a trick. If West plays the ♠A, your ♠K will win the next trick. If West doesn’t play the ace, the king will win the present trick. On the other hand, if East has the ♠A, you lose both tricks.”

You might say that a finesse usually works about half the time. If you have four tables, it’s likely that two tables would win a trick with the king and two wouldn’t.

“Sometimes the missing card that the opponents have is the king. This is called finessing against the king. Let’s look at another pattern. Put out these cards:

N — A Q 4

S — 5 3 2

“What card do you hope will take a trick? (♠Q.) You lead toward the queen. Randomly deal the rest of the spades and see what happens. Play the ♠2. Look at the rest of the cards. If West has the ♠K, your queen will be a winner. Suppose West plays it on the first trick. You’ll win the trick with the ace, and your queen is good. If West doesn’t play the king, you play (finesse) the queen, and it wins the trick because East doesn’t have a higher card.

“On the other hand, if East has the ♠K, you can’t win a trick with the queen by leading small from your hand. You’d have to hope that East would lead the suit, and that’s not likely to happen.

“Exchange the ♠Q and ♠5:

N — A 5 4
S — Q 3 2

“You hope to win a trick with the queen, so this time you lead from the dummy toward the queen. Randomly deal the rest of the cards and see if the finesse works.

“Sometimes you’re finessing against the queen — that is, the queen is the card held by the opponents — and you’re trying to win a trick with the jack. Put out this layout:

N — A K J
S — 5 3 2

“You hope to win a trick with the jack, so lead toward the card you hope will take a trick. Lead the ♠2 from declarer’s hand. Randomly deal the rest of the spades to East and West. Your finesse will work if West has the queen. If East has the queen, you made your best effort. Remember that a finesse like this has only a 50% chance of succeeding.

“Let’s look at one last example:

N — J 4
S — A K 6 2

“The ace and king will take tricks. Which card do you hope will also take a trick? The jack. Lead toward the jack. In this example, you may have to give up a trick, but you can make three tricks if West has the ♠Q. Randomly deal the rest of the spades and test your luck.”

Instructions

“In the examples in Exercise One, how many sure tricks are there? How might you be able to get an extra trick?”

DUMMY:	1) A Q 3	2) 4 3	3) A K J	4) Q 4 2	5) K J 3
DECLARER:	7 6 5	K 5	7 5 3	A 7 3	A 5
	1	0	2	1	2
	<u>finesse</u>	<u>finesse</u>	<u>finesse</u>	<u>finesse</u>	<u>finesse</u>
	<u>the queen</u>	<u>the king</u>	<u>the jack</u>	<u>the queen</u>	<u>the jack</u>

Follow-up

There has been a lot of discussion in the introduction, so have a member of one of the groups report the findings of that group. There probably won’t be too much more to talk about.

Conclusion

“The finesse is a way of trying to take a trick with a card when the opponents have a higher card. It’s often based on the idea of leading toward the card you hope will take a trick. Half the time you’ll be successful. That’s better than accepting that you can’t take a trick with a card when the opponents have one higher.”

Follow-up

Have a student report on the group's discussion.

Conclusion

“You may have a choice between getting a trick by promotion or by using the finesse. Often the finesse will yield more tricks. There are other considerations, of course. You have to be able to lead toward the card you hope will take a trick. That means you have to be able to lead from the opposite hand. In this exercise, assume declarer has plenty of high cards and can get to the proper hand.”

EXERCISE THREE: Suit Development

Introduction

It's important for the students to be able to combine techniques. This exercise shows how to combine methods that use a finesse with those that develop tricks through length.

“We have several ways of developing extra tricks. We can do it through the promotion of high cards, through the development of long suits and through the finesse. We saw in the last exercise that sometimes we have a choice of developing tricks through promotion or by finessing. Many times a combination of methods is used in one suit. Take the diamond suit and lay out this example:

N — Q 4 3

S — A 8 7 6 5

“The ace will take a trick. You hope the queen will take a trick as well. Plan to lead toward the card you hope will take a trick, the \spadesuit Q in dummy.

“Now let's consider the length of this suit. The opponents have only five cards. They are probably divided 3–2. It's possible, then, to take four tricks in the suit if West has the \spadesuit K. Randomly deal the rest of the diamonds to East and West. Turn them up and see how many tricks you can take. The number will depend on where the king is located.”

Instructions

“Combine the idea of the finesse with the development of long suits. Determine how many tricks you might be able to take with each of the combinations in Exercise Three, if the location of the high cards and division of the missing cards are as favorable as possible.”

DUMMY: 1) Q 4 3 2) K Q 3 2 3) K 9 7 5 2 4) A Q J 3 2 5) 9 7 4

DECLARER: A 8 7 6 5 7 6 5 4 8 6 3 7 6 5 A K J 3

4
3
3
5
4

Follow-up

There are two things to discuss in each example, so you should probably lead the discussion. Take each example in turn. Discuss first of all where the missing high card would have to be to take the most tricks and then cover how many tricks could be taken.

Conclusion

“Extra tricks can be developed by combining the finesse with the development of long suits. How many tricks you take will depend on the location of the missing high cards and how the suit is divided in the opponents' hands.”

EXERCISE FOUR: Leading the High Card

Introduction

Leading the high card is worth mentioning, but it isn't necessary to go into too much detail. The general idea is that if you don't mind the opponents covering the high card you lead, it was probably right for you to have led the card. Another way of explaining it is that generally you lead the high card when you can afford to — when you have all of the missing high cards but one.

“Let's compare two examples. We'll start by laying out a familiar combination using the heart suit:

N — A 5 4

S — Q 3 2

“The ace is a sure trick, and you hope the queen will win a trick, too. You try the finesse; you lead toward the card you hope will take a trick, the queen.

“Let's change the example by replacing the ♥3 and ♥2 with ♥J and ♥10.

N — A 5 4

S — Q J 10

“This time the ace is a sure trick, and you know you will take one more trick because you can promote it — after you play one of the high cards in declarer's hand, the other will be good. But you could hope to do better by trying to trap the opponents' ♥K. You have enough strength to do it. This time, then, rather than leading *toward* the queen, try leading the queen. Randomly deal the rest of the hearts and see if you take three tricks.

“If West has the ♥K, you'll be able to take three tricks, if East has it, you won't — again a 50% chance of success. Notice that even if East has the king, you still end up with the two tricks you could have promoted.

“Now you seem to have a choice of leading toward the high card or leading the high card itself. If you have all of the high cards but one, you can generally afford to lead a high card to try to trap the missing card. In the above example, that meant leading the queen to trap the king. Another way of looking at it is to ask yourself, ‘How will I feel if I lead a card and the opponent plays a higher card (covers it)?’ In the above example, you'll be quite pleased if the queen is covered by the king. You'll win the trick with the ace, and your ♥J and ♥10 will be promoted into winners.”

Instructions

“How would you plan to play each of the suits in Exercise Four to get the maximum number of tricks?”

DUMMY:	1) A 7 3	2) J 10 9	3) Q 7	4) Q J 5 2	5) J 4
DECLARER:	Q J 10	A K 3 2	A 9 3	A 6 3	A Q 10 9
	<u>Q</u>	<u>J</u>	toward <u>Q</u>	toward <u>Q</u>	<u>J</u>

Follow-up

Discuss the exercise.

Conclusion

“Lead the card you hope will take a trick, instead of leading toward it only when you have most of the high-card strength and when you don’t mind if the opponent covers your card with a higher card. Otherwise, lead toward the card you hope will take a trick.”

EXERCISE FIVE: Leading toward the Lower High Card First**Introduction**

Remember, this is the first time the concept of the finesse is being introduced. It's not necessary that the students understand these ideas in depth. We're introducing the ideas. They'll get to know them as time goes on.

"Sometimes you have more than one card that you hope will take a trick. Let's look at an example using the club suit:

N — A Q 10
S — 7 4 2

"You have three of the top five honors and are missing two, the ♣K and the ♣J. You have a sure trick with the ♣A. You would like to take at least one more trick, and it would be very nice if you could take three tricks.

"Maybe it's your lucky day and the cards are divided like this. Give West the ♣K, ♣J, ♣8 and ♣5 and give East the remaining clubs.

NORTH (DUMMY)		
♣ A Q 10		
WEST	■	EAST
♣ K J 8 5		♣ 9 6 3
SOUTH (DECLARER)		
♣ 7 4 2		

"You have a chance of taking all three tricks if you follow this guideline. If there are two cards that you hope will win tricks, lead toward the lower one first. Lead a low club from your hand. Assume that West plays low. Play the 10 and it wins the trick. Get back to your hand in another suit and lead low again. This time you can win a trick with the queen and finally take your ace.

"Now let's see what happens if you play the queen on the first trick. It wins. You come back to your hand in another suit and lead low toward the ♣10. This time West can play the ♣J, which will force you to win the trick with the ♣A, and West's ♣K is a winner. In order to take three tricks, you have to lead toward the ♣10 before the ♣Q.

"Now if East had both the king and jack, it wouldn't matter whether you played the 10 or the queen first, because you'd take only one trick (the ace).

"It's possible for the ♣K and ♣J to be divided in other ways between the opponents' hands. Take the opponents' clubs and randomly divide them between East and West. Try playing a club to the ♣10 and see what happens.

"Is there any case where you could have done better by playing a club to the queen first? (No.) The way to be most successful, regardless of how the cards are divided, is to lead toward the lower honor first."

Instructions

“How would you plan to take the maximum number of tricks with each of the combinations in Exercise Five. How would the missing cards have to be located?”

DUMMY:	1) A Q 10	2) 5 4 3	3) A J 10
DECLARER:	7 5 3	K J 10	8 6 4
	<u>Finesse 10;</u> <u>K & J on left</u>	<u>Finesse 10;</u> <u>Q on right</u>	<u>Finesse 10;</u> <u>K & Q on left</u>

Follow-up

Discuss the exercise.

Conclusion

“When you are leading toward cards you hope will take tricks and have a choice of cards to play, play the lower-ranking card first.”

EXERCISE SIX: Leading Partner's Suit

Introduction

“The game of bridge relies on three things. First, lady luck — you can't get away from her. Second, skill — important in any sport. Third, but not necessarily least, your relationship with your partner. The more you adore the things your partner says and does at the bridge table, the more your game will improve. The more you can please your partner, the better you will do. One way to please your partner is to lead the suit that partner bids.

“Lead the top of touching high cards, the top of a doubleton and low (fourth best if you have four) from a three card or longer suit, if you don't have touching high cards. There's one exception: if you're defending against a suit contract, don't lead away from an ace; lead it.”

Instructions

“Which card would you lead from the combination in Exercise Six, if your partner has bid the suit?”

Q J 3	J 3	K 7 4	10 8 6 2	A J 3
<u>Q</u>	<u>J</u>	<u>4</u>	<u>2</u>	<u>A-suit</u> <u>3-NT</u>

Follow-up

This is a very easy exercise which can be discussed quickly. You might want to work with the group as a whole.

Conclusion

“Leading your partner's suit is a good way to get more tricks and to develop a loving relationship with the person sitting on the other side of the table. Also, if partner leads a suit, it's a good idea for you to return it (lead it back), unless you clearly have a better alternative.”

EXERCISE SEVEN: Review of Overcalls

Introduction

This is a review of the bidding in the *Bidding in the 21st Century* text, so you don't want to spend too much time. The rules for overcalling are simple, and the examples can be discussed with the class as a whole. Give the students lots of information, so that the bid comes quickly — count the number of points and give them a bidding clue.

“When the opponents open the bidding, you should consider competing in the auction with an overcall, if you have a five-card or longer suit — for both majors and minors. If you have a good suit and can bid at the one level, you can overcall with less than an opening bid. A 1NT overcall shows a balanced hand of 15 to 18 HCP with some strength in the opponent's suit.”

Instructions

“What would you call with each of the hands in Exercise Seven, if the opponent on your right opened the bidding 1♦?”

1) ♠ A Q J 10 7 ♥ K 3 ♦ 6 4 2 ♣ A 6 3 <u>1♠</u>	2) ♠ K Q J ♥ A Q J ♦ K J 10 ♣ 10 9 6 3 <u>1NT</u>	3) ♠ J 8 5 3 ♥ A Q ♦ Q J 6 2 ♣ Q J 7 <u>Pass</u>
4) ♠ K J 10 6 3 ♥ A Q 8 6 5 ♦ 6 ♣ Q 4 <u>1♠</u>	5) ♠ J 5 3 ♥ 4 2 ♦ A K J 8 4 ♣ A 7 5 <u>Pass</u>	6) ♠ J 10 ♥ A 8 4 ♦ Q 9 2 ♣ Q 10 8 6 3 <u>Pass</u>

Follow-up

You could say something like this:

“On the first hand, you have an opening hand and a good five-card suit. Overcall 1♠. The second hand is a balanced hand with 17 HCP and some strength in the opponent's suit. Overcall 1NT. On the third hand, you don't have a five-card suit with which to overcall. You would pass. Even if you have the strength for an opening bid, you don't have to bid when the opponents open the bidding.

“On the fourth hand, with a choice of suits to overcall, use the same rules as when opening the bidding. Overcall the higher-ranking of your two five-card suits. Overcall 1 ♠. On the fifth hand, the opponents have bid your suit. Don’t overcall in the same suit that the opponents are bidding. Pass. You’re happy defending with diamonds as trump. On the last hand, you have a five-card suit, but aren’t strong enough to overcall at the two level. Pass.”

Conclusion

“To overcall, you have to have a good five-card suit. To overcall at the one-level, you don’t need an opening hand. To overcall at the two-level, you should have opening points. A 1NT overcall requires 15-18 HCP, a balanced hand and at least one stopper in the opponents’ suit.”

EXERCISE EIGHT: Review of Advances after Overcalls**Introduction**

“Advances are a little different after an overcall.

“Advances after overcalls are straightforward. First of all, if your partner overcalls 1NT, the advances are the same as they would be if partner had opened 1NT. After a suit overcall, the advancer raises partner to a convenient level with three-card or longer support. The more points the advancer has, the higher the advancer bids. Raise to the two level with 8 to 9 points, and begin with a cuebid if you have a limit raise or better. Remember to count dummy points.

“If you can’t support partner’s suit, you can bid a new suit or, with strength in the opponent’s suit, you can bid notrump. You need 6 or more points to bid a new suit at the one level, 11 or more points if you have to bid a new suit at the two level. Remember to watch the level at which partner has overcalled. If partner has overcalled at the two level and you have 6 to 10 points, you don’t have enough to take the partnership any higher. Let’s see how all of this works.”

Instructions

“How would you advance the bidding with each of the hands in Exercise Eight, if the opponent on your left opens the bidding 1♦, your partner overcalls 1♥ and your right-hand opponent passes?”

- | | | |
|---|--|--|
| 1) ♠ A J 10 7
♥ Q 8 3
♦ 6 2
♣ J 10 6 3 | 2) ♠ J 9 8 6 2
♥ 3
♦ Q 5 3
♣ 10 9 6 2 | 3) ♠ J 8 5
♥ 5 4
♦ A Q 10 3
♣ Q 9 7 4 |
| <u>2♥</u> | <u>Pass</u> | <u>1NT</u> |
| 4) ♠ A K 10 6 3
♥ 8 5
♦ J 7 4
♣ K 7 3 | 5) ♠ A 5 3
♥ Q J 4 2
♦ 6
♣ K Q 8 7 5 | 6) ♠ K J 10
♥ Q 4
♦ Q J 9 2
♣ A K 3 2 |
| <u>1♠</u> | <u>4♥</u> | <u>3NT</u> |

Follow-up

“On the first hand, you have support for partner and a minimum hand of 9 dummy points. Raise to 2♥. On the next hand, you have only 4 points. Pass, you can’t afford to go higher on the Bidding Scale to try to find a better contract. On the third hand, you have 9 points, enough to respond 1NT since you can’t support partner’s suit.

“On the fourth hand, you have 12 points. Without support for partner’s suit, bid a new suit, 1♠. On the fifth hand, you have 15 dummy points in support of partner’s suit. Raise to game, 4♥. On the last hand, you have 16 HCP, enough for game. Without support for partner’s suit but with a balanced hand and strength in the opponent’s suit, bid 3NT.”

If some of the students bid 2♣ on the last hand, that’s okay. You could point out how much more descriptive 3NT is.

Conclusion

“After partner overcalls, you want to get to where you’re going as efficiently as possible. Raise partner or cuebid — *the more you have, the more you bid* — with three-card or more support. Otherwise, bid a new suit or notrump.”

SAMPLE DEALS

EXERCISE NINE: Taking a Finesse

Introduction

“When you are looking at ways to get extra tricks in the third step of your PLAN, you may want to take a trick with a card when the opponents have one that’s higher than yours. This is possible by using the finesse. It will all depend on which opponent has the higher card. Let’s look at an example deal.”

Instructions

“Turn up all of the cards on the first pre-dealt hand. Put each hand dummy style at the edge of the table in front of each player.”

(E-Z Deal Cards: #3, Deal 1)

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

The Bidding

“What opening bid best describes North’s hand? (1 ♠.)

“East has an opening bid and a good five-card suit. What bid can East make to compete in the auction? (2 ♥.)

“South passes. With support for partner’s suit, West can use dummy points to evaluate the hand. What level does the partnership belong in? (Possibly game in hearts.) What strain? (Hearts.) What would West bid? (2 ♠, a cuebid.)

“How would the auction proceed from there? (Pass, 4 ♥, all pass.) What would the contract be? (4 ♥.) Who would be the declarer? (East.)”

The Play

“Which player makes the opening lead? (South.) What would the opening lead be? (♠ 5.) Why? (Partner’s suit.)

“Declarer starts by making a PLAN:

1. **Pause to consider your objective** (Declarer can afford three losers.)
2. **Look at your winners and losers** (Declarer has four losers.)
3. **Analyze your alternatives** (There is the opportunity for a finesse in the diamond suit.)
4. **Now put it all together** (Declarer has to plan to be in dummy to take the diamond finesse after trumps are drawn.)

“What must declarer be careful about after the opening lead, if North continues to lead spades? (Declarer must ruff the fourth spade high to avoid an overruff.)”

Follow-up

Have the students bid and play the deal.

Conclusion

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

The Play

“Which player makes the opening lead? (West.) What would the opening lead be? (♦ 8.) Why? (Partner’s suit, top of doubleton.)

“Declarer makes the PLAN. After going through the four steps, how would declarer decide to play the hand? (Declarer needs to take the repeated spade finesse to get nine tricks.)

“What must declarer be careful about? (Declarer will have to use dummy’s high cards wisely in order to lead spades twice toward declarer’s hand.)”

Follow-up

Have the students bid and play the deal.

Conclusion

“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.”

The Play

“Which player makes the opening lead? (North.) What would the opening lead be? (♦Q.) Why? (Top of touching honors in partner’s suit.)

“Declarer starts by making a PLAN. After going through the four steps, how does declarer plan to eliminate one of the club losers? (Finesse.) To do this, what must declarer be careful about? (Using the ♠Q and ♥A as entries to dummy to lead first toward the lower-ranked card, then toward the higher-ranked card, thus repeating the finesse.)”

Follow-up

Have the students bid and play the deal.

Conclusion

“Declarer may sometimes have to try a finesse twice before winning an extra trick.”

EXERCISE TWELVE: Leading the High Card**Introduction**

Up to this point, students have been shown cases where the best play is to lead toward the high card, the card you hope will take a trick. This time students are encouraged to play the high card. The guideline is that they ask themselves if they would be pleased if the opponents covered their high card with a higher card.

“When you have enough high cards, sometimes you can afford to lead one to try and trap an outstanding card held by the opponents.”

Instructions

“Turn up all of the cards on the fourth pre-dealt hand. Put each hand dummy style at the edge of the table in front of each player.”

(E-Z Deal Cards: #3, Deal 4)

Dealer: West			
	♠ A 4		
	♥ A Q J 9 6 5		
	♦ 9 5 4		
	♣ A K		
♠ 10 9 6 5 2	N W E S	♠ K J 8	
♥ K 8 4		♥ 7	
♦ 8		♦ K Q J 10 3 2	
♣ 10 9 8 2		♣ Q J 4	
	♠ Q 7 3		
	♥ 10 3 2		
	♦ A 7 6		
	♣ 7 6 5 3		

The Bidding

“West doesn’t have enough to open the bidding. What would North bid? (1♥.)

“East has a good suit and an opening bid. What would East bid? (2♦.)

“Does South have support for partner’s major suit? (Yes.) What would South respond? (2♥.)

“West passes. Does North have a minimum, medium or maximum hand? (Maximum.) What would North rebid? (4♥.)

“How would the auction proceed from there? (Pass, pass, pass.) What would the contract be? (4♥.) Who would be the declarer? (North.)”

The Play

“Which player makes the opening lead? (East.) What would the opening lead be? (♦K.)

“Declarer starts by making a PLAN. After going through the four steps, how would declarer decide to play the hand? (Declarer hopes to avoid losing a trump trick.)

“How does declarer plan to avoid losing a trump trick? (Declarer hopes West has the ♥K.)

“Which card must declarer be careful to lead from dummy? (♥10.) Why? (If declarer leads a small heart and takes the finesse, it’s impossible to get back to dummy to repeat the finesse.)”

Follow-up

Have the students bid and play the deal. Point out what would happen if declarer led a small heart from dummy.

Conclusion

“Somethimes, when you have enough high cards, you can afford to lead one of them to try to trap one of the opponents’ 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.”

