

The Finesse

A finesse is an attempt to win a trick with a card that could be beaten by an opponent's higher (critical) card that is held by one of your opponents. You are hoping the opponents' critical high card is favourably placed. If you succeed you will have 'promoted' your card.

West K83	East 974	If the critical missing high card (ace) is with South you will succeed in making 1 trick as long as you lead from the East hand towards the king. The correct terminology is that you are finessing your King against the ace.
West AQ3	East 974	If the critical missing high card (King) is with South you will succeed in making 2 tricks as long as you lead from the East hand and insert the Q if the K does not appear.
West A83	East QJ10	If you lead repeatedly from East and critical high card (king) is with South you can usually make all 3 tricks. If you lead the queen and the king still does not appear then play low from your West hand (it's called 'running the queen'), and repeat the process by running the Jack. If at any point South's King appears you overtake it with your Ace and your 10 is a winner.
West AQJ	East 974	If the critical high card (king) is with South you will succeed in making 3 tricks as long as you lead from the East hand towards the jack or queen (either will do). If it wins return to the East hand via an entry card in another suit and lead towards the other lower honour.
West KQ3	East 974	If the critical high card (ace) is with South you will succeed in making 2 tricks as long as you lead from the East hand towards your honours twice. If the king wins return to the East hand via an entry card in another suit and then lead towards the queen.
West Q4	East A87652	The way to try to promote Q is to lead towards it, to lead 2 from hand. You must hope South holds K, playing before Q. If South plays K, West plays 4 (and Q wins next time); if South plays low, West's Q wins the trick. Naturally, half the time you cannot promote Q, as North, sitting over Q, holds K.
West J4	East AK76	Leading the J can never work. You will only ever win two tricks. Lead the 6 towards the J. If South holds the Q then the J will be promoted and will win either the first or second round, making 3 tricks.

West
AQ10

East
432

DEEP FINESSE: Try to promote your lower card first. You should lead 2 to West's 10, your only chance to promote 10. If South holds KJx, 10 is promoted. If 10 draws South's K, West's Q is promoted. If West's 10 loses to North's J, you can next lead 3 to Q.

West
AJ542

East
K8763

RETAINING THE FINESSE POSITION: You are missing only three hearts and are confident Q will fall under your AK. However, in case the suit splits 3-0, you should cash K, not A. Now, if North discards, revealing South started with Q109, you will be able to pick up the suit via a marked finesse (3 to 10 and J). Note, if North holds Q109, there's nothing you can do to avoid a loser.

West
AQJ10

East
2

RUFFING FINESSE: In a suit contract, the correct way to play this suit, with trumps in hand and a side entry card to dummy, is almost certainly to lead 2 to A then run Q. You hope North holds the K, in which case you can ruff away his K then cross to West to enjoy the promoted J10, thereby scoring three tricks without losing one (which would be very unlikely if you took the normal finesse — 2 to Q). A further advantage of the ruffing finesse is that, if the ruffing finesse loses (to South), you have been able to discard a loser.

West
Q852

East
AJ10976

FINESSE OR DROP (1): To avoid losing a trick to K, should you finesse (leading from West — you can afford to lead Q as you have J10)? Or play for the "drop" (cashing A, hoping for the K to drop underneath)? The Finesse or Drop Test (FDT) will give you the a priori odds.

FDT: 1. Work out how many cards are missing. 2. Assume they will split as evenly as possible. 3. Mentally place the missing honour in the longer length. 4. Will it drop? If so, 'drop'. If not, 'finesse'

Here you are missing three cards, K, 4 and 3. Assume a 2-1 split with K in the two-card length. (This will happen two-thirds of the time as there are two cards either of which could be K, as opposed to only one card.) The K will not drop, so take a finesse (running the Q)

West
K52

East
AJ864

FINESSE OR DROP (2): Here you are missing five cards, Q, 10, 9, 7 and 3. Assume a 3-2 split, with the Q in the longer suit. The Q will not drop. So cash the K and lead to the J.

West
K642

East
A10753

PRINCIPLE OF RESTRICTED CHOICE (PRC). Initially hoping for a two-two split, you lead 3 to K. If both opponents have followed low, you'll have to hope the J and Q will drop on the second round. However, what if South plays a picture, say J, on the first round? After winning K and returning 2, your A10 now form a finesse position. Should you finesse and play South's J to be singleton; or should you rise with the A and play South to have started with QJ? If South began with QJ, he would have had a choice whether to play J or Q. If he held a singleton J, he'd have had to play it. Therefore, you should play him to have had no choice — his J is singleton. Finesse 10.