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(120) Declarer Play - Notrump: Finesses and Double Finesses

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General

When it comes to taking tricks, we have Top Tricks that we can just cash (also called immediate winners) and we have tricks that we can simply develop by knocking out the opponents' stopper (e.g., when we hold KQJT, if we knockout the Ace, we will have three tricks). To develop these tricks requires us to give up the lead (use a Tempo) in order to turn these cards into winners. Another way we can try to develop potential tricks into winners that may or may not require losing the lead is a *finesse*. A finesse requires a *tenace* of honors (like AQ) and the ability to lead up towards it (or a split tenace like Ax opposite QJ and the ability to lead from the QJ side), with the hope that the missing honor (the King in this case) is sandwiched between our cards. If it is, we can get two tricks here without losing one. If it's not, we haven't lost anything more than we would have if we just played the Ace outright. Let's take a look at what all a finesse has to offer.

Issues Related to Finesses

When we are examining taking a finesse to try to develop additional tricks we have lots of things to consider. Let's take a look at some of these:

- Top Tricks vs. Potential Tricks – Finesses are potential tricks that we are trying to develop into winners (they have a chance of becoming winners, they are not certain to be winners). This is the big difference between a finesse and a “developed trick” like knocking out the Ace when we have KQJ – Finesses have potential of becoming extra tricks, but are not a certainty.
- Transportation – In order to take a finesse we need to be in the proper hand (usually to lead up to our tenace). Thus, a finesse requires transportation to the proper hand in order to execute it.
- Tempo – A finesse has the danger of giving up the lead if it is not successful. We should keep this in mind, as we may not be able to take a finesse (or we may need to wait until we have tried other options first) if we can not afford to give up the lead. An example of this is in Notrump when the opponents have a long suit that they are getting ready to run (cash) on us. But a finesse

may not give up the lead if it is successful. In this way, it has an advantage over developing a winner by knocking out an Ace or other sure loser if the opponents have a long suit to run against us.

- Loser – Not only does a finesse risk giving up the lead, it also give may give the opponents an extra trick (if it loses). If we cannot afford to give up another trick then we may not be able to take a finesse or we may need to try other options first, before risking losing a trick to a failed finesse.
- Timing – Taking a finesse can also be a part of a larger plan of playing the hand. The order in which we try to take our tricks can have to do with a lot of different things (Danger Hands, Transportation, Attacking Entries, Needing to Repeat a Finesse, and much more...) When we take our finesse will be a part of this larger plan. This is called the “Timing of the Hand” and will be an important part of many finesse choices.

Now let’s take a look at types of finesses and some specific examples.

Finesse

In a traditional finesse we lead up towards two honors and try to produce an extra trick (or a first trick) that we could not take by leading that suit from the side that contains the honors. If the honor is *onside* (where we want it to be) then we will produce an additional trick. Here are some examples:

- AQ
- KJ
- AQJ This Finesse can be repeated.
- KJT This Finesse can be repeated.

We can also can take a finesse when our honors are split (in different hands). In order to do this we need to be able to lead one of the honors and let it go. For this to work we need to have honors underneath (supporting honors) the one that we lead.

- Ax QJ We want the King onside.
- AKx JTx We want the Queen onside.
- Axx QJT We want the King onside.

A finesse is usually successful if a card is *onside* (between or in front of our cards) and not successful if the card is *offside*. Thus, it usually has about a 50% chance of success.

Leading Up to an Honor

A variation on a finesse (setting up an honor trick that is not certain to set up, depending on the location of another honor) is leading up towards an honor. Here are some examples:

- Axx Qxx We want the King onside (leading small up to the Q).
- xx Kx We want the Ace onside.
- xxx KQx We want the Ace onside.

Combining a Finesse with Knocking out a Stopper

There are also plays that combine a finesse with setting up tricks by knocking out an honor. This is also called a *"Repeatable Finesse"* in that if it wins we can repeat it (to produce the maximum number of tricks) and even if it loses we will be left with winners.

- AQJT xxx 3 Tricks for certain and 4 tricks if the finesse works.
- AKJT xx 3 Tricks for certain and 4 tricks if the finesse works.

Double Finesse

A *Double Finesse* is a finesse (leading up towards honors) that needs one (or both) of the missing honors onside. Here are some examples:

- AJT xxx If either the K or Q are onside we will have 2 tricks.
- AQT xxx If either the K or J are onside we will have 2 tricks (3 tricks if both are onside.)
- AKT9 xxx If either the Q or J are onside we will have 3 tricks (4 tricks if both are onside.)
- KT9 xxx If either the Q or J are onside we will have a trick.

Taking a double finesse usually has a good probability of success. It only requires one of two cards to be where we want it to be – usually about a 75% chance!

Split Honors Double Finesse

If we have lots of good spots (support cards for our honors) then we can take a double finesse even if our honors are split into different hands. We will lead an honor (like we did in our previous split honors example) and we only need one of two (or both) of the missing honors onside in order for the finesse to work. Some examples:

- AQx T98 If the K or J is onside we get 2 tricks (3 if both are onside.)
- AT9 Qxx If the K or J is onside we get 2 tricks.
- K76 1098 If either the Q or J is onside we get a trick.

Two Way Finesses

A Two-Way Finesse is usually just a simple finesse (though it can be a double finesse) that we can take through either player – we can lead up to either hand. The classic (very common) example of this is a two-way finesse on a Queen of a suit.

- AJx KTx We can finesse either player for the Queen with this holding. This two-way finesse can be complicated because we have to guess which way to take it – we must guess which player we think has the Queen.

Conclusion

There are many Declarer play topics related to finesses that can help us make our decisions:

- Probabilities (Card Combinations),
- Playing for the Drop (also related to probability),
- Combining our chances,
- Intra-Finesses,
- Pinning an honor,
- Counting HCP and Shape of the opponents' hands,
- Guessing the Queen (or other guesses in general)
- and many more...

We will not attempt to cover these topics here – that will be for later discussion. The important thing is for us to have a clear and simple understanding of a basic finesse -- how it works and what we need to consider when thinking about taking one. Make this a skill you have mastered and be able to simply apply it as part of your larger Declarer play plan!