

Declarer Play III -- The Finesse

Some suit combinations allow you to create extra tricks by capturing the opponent's honors. You can do this by trying a *finesse* in a suit where you have one or more, but not all, of the high honors. When you finesse, you play the suit as if a certain opponent had one or more of the honors you're missing.

To run a finesse, first try to visualize where you need a missing honor to be. Then lead the suit *through* the opponent you hope has the honor (arrange for him to be *second* to play to the trick). Depending on which card he plays, choose a card from the third hand (yours or dummy's) that isn't the highest card in the suit, but which will win if second-hand has the honor you're trying to trap.

Keep in mind that your opponents will usually follow two defensive card-play rules:

- **Second-hand low** -- If you lead a small card from your hand or dummy, the next hand to play to the trick (your opponent) will play a low card from most holdings.
- **Cover an honor with an honor** -- If you lead an honor from your hand or dummy, the next hand to play to the trick will usually cover with a higher honor if he has one.

Finding queens:

- **If you have 8 or fewer total cards in a suit**, you should finesse to trap a missing queen. A queen will *not* usually drop if you cash ace-king.
- **If you have 9+ cards in a suit**, you should usually play for the drop instead of finessing. Since the defenders have only 4 cards in the suit, their queen is likely to fall if you cash ace-king.

Finding kings:

- **If you have 10 or fewer cards in a suit**, you should try a finesse to trap a missing king. A king will *not* usually fall under the ace unless you have an 11-card fit.

For a summary of the probabilities of winning a finesse, see [Declarer Play: Simple Odds](#).

Common Suit Combinations -- How to finesse

<p>(DUMMY) AQ5 432 (YOU)</p>	<p>With this combination, you have one winner and two losers <i>unless</i> your left-hand opponent (LHO) holds the king. Lead the 2 from your hand and, if LHO follows with a low card, play dummy's queen. This type of simple finesse will win 50% of the time.</p>
<p>K32 654</p>	<p>You can also finesse for an ace. Play LHO for that card by leading from your hand. If LHO follows low -- and he almost always will when he holds the ace -- play dummy's king. If your right-hand opponent (RHO) has the ace, you never had a chance to win a trick in this suit.</p>
<p>A432 QJ109</p>	<p>If LHO has the king, a finesse wins four tricks. Lead the queen and if LHO plays low, "let it ride" by playing low from dummy. If the queen wins, repeat the finesse by leading the jack.</p>
<p>AJ32 K654</p>	<p>In an 8-card fit, the queen will not usually fall if you cash ace-king, so plan to finesse LHO for the queen. Cash the king first (in case the queen is singleton), then lead toward the AJ3 left in dummy. If LHO plays low, play the jack. This line of play will win slightly more than 50% of the time.</p>
<p>AJ32 K1054</p>	<p>This suit offers a two-way finesse because you hold the jack <i>and</i> ten. Decide (or guess) which defender is more likely to hold the queen. If it's LHO, play the suit by cashing the king and then leading toward the AJ3, playing the jack if LHO follows low. If you think RHO has the queen, cash the ace, then lead toward the K105.</p>
<p>A432 J1098</p>	<p>You can try a double finesse if you're missing two honors. Here, you hope to lose only one trick by playing LHO for one or both honors. Lead the jack. If LHO plays low, play low from dummy and let RHO win his queen or king. You can now finesse LHO for the remaining honor by running the 10. This play will win three tricks 75% of the time.</p>
<p>AQ32 10987</p>	<p>This is a double finesse for the jack and king. Lead the 10 and let it ride, then repeat by leading the 9. If LHO holds both king and jack, you'll win four tricks. If he has either one of these honors, you'll win three tricks.</p>
<p>K432 J1098</p>	<p>This is another double finesse, but it offers an extra trick only if LHO has the queen. Lead the jack and let it ride. If this wins, or if RHO wins the ace, you'll know you've trapped LHO's queen. Repeat the finesse by leading the ten and letting it ride. This play will win three tricks 50% of the time.</p>
<p>A432</p>	<p>Since you don't have the jack to back up the queen, you can't trap the king if LHO</p>

<p>Q765</p>	<p>has it. (If you lead the queen, LHO will "cover an honor with an honor" to force the ace and you'll lose three tricks to the J109.) Instead, you must hope RHO has the king and will win it as you play small cards. Cash dummy's ace, then lead the 2 towards your Q76. If RHO plays low, play the queen. (Note that RHO won't always "fly" with his king, especially if this is the trump suit).</p>
<p>A432 Q1065</p>	<p>This is similar to the combination above, but holding the 10 gives you another option. If you think RHO has the king (because of a clue from the bidding or previous tricks), play the suit as above -- cash the ace and lead the 2 toward your Q106, playing the queen if RHO follows low.</p> <p>If you instead think that LHO has the king, you can finesse RHO for the jack. Cash the ace and lead toward your Q106, playing the ten. If in doubt, choose this option (ace, then low to the 10); this will succeed when RHO holds Jxx <i>or</i> KJxx.</p>
<p>A432 Q1098</p>	<p>You have the same honors as in the previous two examples, but the "solid" 1098 allows you to run another type of double finesse. The best way to play this suit for three winners is to lead the queen. If LHO covers with his king, you'll win the ace and lose only one trick to the jack. If LHO plays low on your queen, play low from dummy. If RHO wins the queen with the king, you'll take a second finesse -- play LHO for the jack by leading the 10 towards the A43 and letting it ride. Like other double finesses, this line of play will succeed 75% of the time.</p>

Note: For simplicity, all of the above examples show combinations where you and dummy have equal length in the suit. Most of the recommendations still apply if you have unequal suit lengths and/or if the "spot" cards are in different hands. For example, in the last combination above (A432 opposite Q1098), you would try the same double finesse if the cards were A43 opposite Q10982, or A983 opposite Q104, or even A102 opposite Q93.