

"As Declarer Executing an 'Unmarked Finesse', a 'Marked Finesse', or a 'Semi-Marked Finesse'"

Esther Klinktoast-Houstonhousen¹

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Bruce: Today, we are honored to have with us Esther Klinktoast-Houstonhousen, Quintuple Gold Emerald Life Master (20 Million+ ACBL MasterPoints), who will discuss **"As Declarer Executing an 'Unmarked Finesse', a 'Marked Finesse', or a 'Semi-Marked Finesse'"**. Well, Esther, thank you for talking to us today!

Esther: D**n it, Bruce! How many times do I have to tell you to **NEVER, ever** call me Esther! Always, **ALWAYS, ALWAYS** instead call me, Ms. Klinktoast-Houstonhousen!

Bruce: Errr, well, Est... err, I mean Ms. Klinktoast-Houstonhousen, sorry about that. Well, at the outset would you briefly review what a bridge finesse is?

Esther: Well, Bruce, I will certainly try to help you. A finesse is a *strategic card play technique used to try to win a Trick with a "lower" Honor (such as a Queen or a Jack) when the Hand you are using to finesse also holds a higher Honor such as an Ace or a King)*. If the finesse "succeeds", the Declarer will then win an "extra" Trick.

Bruce: Errr, well... Err, I mean... Ms. Klinktoast-Houstonhousen, ummm... Are there various kinds of finesses?

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¹ As noted in an article in the Winter/Spring, 2024 article in The American Bridge Teachers' Association (ABTA) Journal, https://esther-bridge.com/pdf/ABTA_1_24.pdf, Esther Klinktoast-Houstonhousen in fact is a hypothetical, and not a real person! So this article was really, really written by Bruce Thompson.

Esther: Well, Bruce, yes, there are indeed various kinds of finesse. There are basically **2** kinds of finesses: (1) the "**Direct Finesse**" and the (2) "**Indirect Finesse**".

"Direct Finesse"

NORTH

Dummy

S A Q

YOU

Declarer

S 8 3

A "**Direct Finesse**" occurs when as Declarer you lead the Spade 3 and once WEST does **not** play the "missing" E/W Spade King you then play the NORTH Dummy Queen on the hope that WEST holds the "missing" Spade King and did not play that King because he saw the Spade Ace in the exposed Dummy.

Bruce: Errr, well... Err, I mean... Ms. Klinktoast-Houstonhousen, that is pretty clear. What then is an "**Indirect Finesse**"?

Esther: Well, Bruce, here is a brief description of an "**Indirect Finesse**":

"Indirect Finesse"

NORTH

Dummy

S K 8

YOU

Declarer

S 6 2

An "**Indirect Finesse**" occurs when as Declarer you lead the Spade 2 and once WEST does **not** play the "missing" E/W Spade Ace you then play the NORTH King on the hope that WEST holds the "missing" Spade Ace and did not play that Ace because he saw the Spade King in the exposed Dummy and decided to not play the Spade Ace either for strategic purposes or due to incompetence.

Bruce: Errr, well... Err, I mean... Ms. Klinktoast-Houstonhousen, I believe that the "**Direct Finesse**" is much more common than the "**Indirect Finesse**". Henceforth shall we therefore focus here *only* on the "**Direct Finesse**"? Are there also various types of "**Direct Finesses**"?

Esther: Well, Bruce, yes, indeed. There are 3 types of **"Direct Finesses"**: the (1) **"Unmarked Finesse"**, the (2) **"Marked Finesse"**, and the (3) **"Semi-Marked Finesse"**.

"Unmarked Finesse"

Bruce: Errr, well... Err, I mean... Ms. Klinktoast-Houstonhousen, would you define an **"Unmarked Finesse"**?

Esther: Well, Bruce, sure. In the **"Unmarked Finesse"** you have *ZERO* information about where a "missing" Opponent's Honor is "placed", because (a) the Opponents were both silent throughout the auction and (b) it is early in play so you have gained little or no information with which to "place" a "missing" Opponent's Honor. For example, if you are playing early in play and WEST plays several Honors you might then "place" a "missing" Honor as likely being held by EAST because if WEST had a lot of HCPs that WEST would likely have bid, so the Partner of the Opponent playing several Honors, EAST, is then more likely to hold the "missing" Honor of interest to you.

Bruce: Errr, well... Err, I mean... Ms. Klinktoast-Houstonhousen, the **"Unmarked Finesse"** seems pretty straughtford. Are there various things that we need to know about the **"Unmarked Finesse"**?

Esther: Well, Bruce, of course:

1. Because in the case of the **"Unmarked Finesse"** you have *ZERO* information about where a "missing" Opponent's Honor is "placed", the probability of a successful **"Unmarked Finesse"** is exactly **50-50** or **50%**. This means that the **"Unmarked Finesse"** is intrinsically very *risky!!!* As Declarer, you should only execute an **"Unmarked Finesse"** when you can see *no other way* to "make" your contract. Try to think of other bridge plays that have a higher probability of succeeding. For example, if your Hand and the exposed Dummy hold $6 + 4 = 10$ cards in a Suit, and your Opponents hold the Q,x,x "missing" cards in the Suit, you can rather than finesse instead try to "drop" the missing Queen by successively playing the A,K in the Suit, and this has

a **78%** probability of "success".²

2. However, when the "**Unmarked Finesse**" is the only way you as Declarer can "make" your contract, then an "**Unmarked Finesse**" is exactly what you **must** do! It is axiomatic in duplicate that you can "make" your contract *only* if *unlikely*, or even very, *extremely unlikely* events have occurred, then you *must* assume that a miracle has occurred (e.g., your Opponents hold **5** cards in a Suit, including the King, and you can *only* "make" your contract by playing an Ace to "drop" the Opponents' King, then that is what you *must* do, even though this play is *extremely unlikely* to succeed!).

"**Marked Finesse**"

Bruce: Errr, well... Err, I mean... Ms. Klinktoast-Houstonhousen, the "**Unmarked Finesse**" seems fairly straightforward. Would you now talk us through the **Marked Finesse**?"

Esther: Well, Bruce, sure. In the "**Marked Finesse**" you as Declarer know for "certain" which Opponent holds a "missing" Honor, such that you know for "certain" through which Opponent you should run your finesse. For example, let's say that as Declarer you are "missing" **3** cards in a Suit including the Suit Queen, and you lead the Suit from your own Hand and WEST "shows out" of the Suit. You now know for "certain" that EAST holds the "missing" Q,x,x in the Suit. Repeatedly "cross" to the Dummy and *repeatedly* lead the Suit through EAST and then "win" in your own Hand as cheaply as possible each time.

"**Semi-Marked Finesse**"

Bruce: Errr, well... Err, I mean... Ms. Klinktoast-Houstonhousen, would you now talk us through the "**Semi-Marked Finesse**"?

² Within the "Esther Bridge Lessons" see "**A Comprehensive List of 8 Different Categories of Bridge Probabilities, and How These May Help Guide Your Bidding and Play**":
https://esther-bridge.com/pdf/8_probs.pdf

Esther: Well, Bruce, sure. In the "**Semi-Marked Finesse**" you have some information either (1) from the auction from the Opponents' bidding or (2) from one Opponent playing several Honors early in play while the other Opponent has not played any, so the Opponent who has not played any Honors is the Opponent *more likely* to hold the "missing" Honor. Here are some examples of "placing" a "missing" Honor in a given Opponent's Hand from "listening to the auction":

- A. Your LHO bid Hearts during the auction, your RHO was silent during the auction, and your Partnership is "missing" the Heart Queen. As Declarer you should finesse in Hearts through your LHO and toward the Dummy.
- B. As Declarer you want to finesse in Spades. Your LHO bid Hearts during the auction, your RHO was silent during the auction, and your Partnership is "missing" the Spade Queen. You should finesse in Hearts from the Dummy through your RHO toward your own "closed" (hidden) Hand.

Of course, the "**Semi-Marked Finesse**" has a higher probability *more than 50%*, then the "**Marked Finesse**" but less than **100%** probability of success, and the "**Marked Finesse**" which has a **100%** probability of success.

Esther: Well, Bruce, sure. To discuss the "**Semi-Marked Finesse**" I will use a "Real Deal" Board discussed by Richard Pavlicek in one of his 3/24/85 newspaper bridge columns, "Unlucky Finesse Was Unnecessary". His newspaper bridge columns are archived at:

<https://www.rpbridge.net/rpco.htm>

<https://www.rpbridge.net/rpco.htm>

The "Unlucky Finesse Was Unnecessary" bridge column is available at:

<https://www.rpbridge.net/7b46.htm>

<https://www.rpbridge.net/7b46.htm>

Here is some information about Richard Pavlicek as a bridge player and author:

About Richard Pavlicek

Richard Pavlicek (1945-) has won **11** North American Bridge Championships, including a record-setting **3** straight wins in the Reisinger Board-a-Match Teams, 1982-84, and again in 1990. He won the 1973 inaugural Grand National Teams tournament and repeated a win there in 1997. He has written or co-authored several bridge books, including with co-author William S. Root

their 1981 book, Modern Bridge Conventions. From 1984 until 1990 Pavlicek was the Bridge Columnist for the Fort Lauderdale News and Sun-Sentinel.

The "Real Deal" Board discussed here was played in a regional ACBL tournament:

Dealer: **EAST**

Vul: **NONE**

		NORTH (9)			
		S: Q 9 5 2			
		H: Q 2			
		D: A J 6			
		C: 7 6 5 4			
				EAST (7)	
WEST (8)				S: A 7 3	
S: --				H: J 9 8 7 5 4	
H: T 6 3				D: Q 5	
D: T 9 8 7 3				C: T 2	
C: A K J 9 8					
		SOUTH (16)			
		S: K J T 8 6 4			
		H: A K			
		D: K 4 2			
		C: Q 3			

Bidding

EAST	SOUTH	WEST	NORTH
PASS	1S	2NT*	3S
PASS	4S	PASS	PASS

*This is an "Unusual 2NT" Overcall³ which says, "Partner, I hold 5+ Clubs and 5+ Diamonds presumably with good 'Suit Quality'. If my LHO PASSES, please bid your 'longest and strongest' Minor".

On Tricks #1 and #2 WEST "cash" his Club A,K "winners". On Trick #3 WEST continued Clubs and Declarer SOUTH ruffed from his own "closed" Hand.

Bruce: Errr, well... Err, I mean... Ms. Klinktoast-Houstonhousen, on this Board once the NORTH Dummy was exposed Declarer SOUTH sees that E/W held 13 - 3 - 3 = 7 Diamonds. Specifically, E/W hold the Diamond Q,T,9,8,7,5,3. Declarer SOUTH wants to finesse through WEST towards the NORTH Dummy assuming that

³ Within the "Esther Bridge Lessons" see the "Esther Bridge Conventions Lesson" on the "Unusual 2NT Overcall Convention": https://esther-bridge.com/pdf/unus_2NT.pdf

WEST holds the "missing" Diamond Queen. If Declarer does this, what kind of finesse is this?

Esther: Well, Bruce, this would be a "**Semi-Marked Finesse**". From the bidding Declarer SOUTH knows that WEST holds **5** Diamonds and after the NORTH Dummy is exposed SOUTH knows that EAST holds exactly $13 - 3 - 3 - 5 = 2$ Diamonds. Because SOUTH knows that WEST holds **5** Diamonds while EAST holds **2** Diamonds therefore SOUTH knows that is considerably more likely that WEST holds the "missing" Diamond card especially since WEST's **2NT** Overcall "promised" good "Suit Quality" in both his **5**-card Majors.⁴

Bruce: Errr, well Ms. Klinktoast-Houstonhousen, when Declarer SOUTH executed his "**Semi-Marked Finesse**" the finesse in fact actually *failed*. Where did Declarer SOUTH go wrong?

Esther: Well, Bruce, as Pavlicek pointed out, "Declarer was **wrong** in taking the diamond finesse at all. It was **completely unnecessary**!"

What many declarers overlooked was the presence of dummy's fourth club. That card was a threat against West, who would have to retain a high club throughout the play.

Before touching the diamond suit, declarer should lead all of his trumps and top hearts, reducing everyone to three cards. If West keeps two diamonds and a high club (as he must to protect clubs), then dummy's last club is discarded to keep three diamonds.

The rest is easy. Declarer cashes the diamond king and leads a diamond toward dummy. When West follows small, it is obvious that he cannot have the queen. Why not? Because his remaining card is known to be a club. Therefore, the only logical play is go up with dummy's ace. And great is the fall thereon." (**emphasis added**)

Remember, taking a "**Marked Finesse**" is OK because a "**Marked Finesse**" (100% probability of success) is not risky because the outcome is "certain". But do not take a "**Semi-Marked Finesse**" and certainly not an "**Unmarked Finesse**" (50%

⁴ In fact, WEST's Diamonds do not have very good "Suit Quality" and Esther probably would **not** have made this "**Unusual 2NT**" Overcall bid!

probability of success) unless you absolutely **must** do so in order to make your contract.