

**"The Art of the Finesse: As Declarer,
When Should You Finesse, How Many Times,
and in What Card Play Sequence?"**

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 "**The Art of the Finesse: As Declarer, When Should You Finesse, How Many Times, and in What Card Play Sequence?**" 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, very sorry about that, Ms. Klinktoast-Houstonhousen. Well, is there anything you wish to say initially *before* you begin discussing your latest excellent duplicate bridge lesson?

Esther: Well, Bruce, of course I will try to help you! Yes, indeed, I would like to make a preliminary comment. The ideas and the Boards discussed in the present "Esther Bridge Lesson" were drawn from Richard Pavlicek's excellent website posting, "Card Combinations", on his "For Bridge Players" website. The examples here are also drawn from this posting, but Esther has somewhat modified the Hands.

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¹As 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**.

Bruce: Errr, well, Esther, ..err, I mean Ms. Klinktoast-Houstonhousen, would you first tell us a little bit about Richard Pavlicek?

Esther: Bruce, I will try to help you. 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 numerous bridge books, including with co-author William S. Root his 1981 book, Modern Bridge Conventions. From 1984 until 1990 Pavlicek was the Bridge Columnist for the Fort Lauderdale News and Sun-Sentinel.

Bruce: Errr, well, Esther, ..err, I mean Ms. Klinktoast-Houstonhousen, would you next briefly define what a bridge finesse is?

Esther: Sure, Bruce, I will try to help you. A bridge finesse is performed when you as Declarer attempt to "win" without "trumping" a Trick with a card that is not the highest card in the card's Suit. For example, if the bridge Dummy holds the A,Q,x,x in a Suit, and you as Declarer lead a low card in the Suit, play the Dummy Queen, and you win the Trick, you have executed a "successful" finesse.

As Karen Walker, a bridge Giant explains on her excellent bridge website, "Karen's Bridge Library", in her posting, "The Finesse"²:

"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."

Bruce: Errr, well, Ms. Klinktoast-Houstonhousen, shouldn't bridge Declarers try to finesse *quite often* to try to "win" "extra" Tricks?

² See: <https://kwbridge.com/finesse.htm>

Esther: Bruce, I do not think that this would be a *generally* smart "Line of Play"! If both Opponents were silent throughout the auction, and it is early in the play of the Hand, you do not have much *information* to guide you in guessing which Opponent holds a Honor that you are missing in a Suit. The "odds" of successfully executing a "finesse" in this situation are exactly 50%-50%. Strategies other than a finesse, such as playing for a "drop", may be more likely to succeed.

Bruce: Errr, Ms. Klinktoast-Houstonhousen, what if my Opponents instead bid during the auction? Can you derive hints from the auction about which Opponent holds a missing Honor?

Esther: Bruce, yes, indeed. *First*, if an Opponent bid a Suit that you want to finesse that Opponent likely holds both "length and strength" in this bid Suit, so you are more likely to "place" a "missing" Honor as being held by that Opponent. *Second*, if play has proceeded fairly far and both Opponents were "silent" throughout the auction, and one Opponent has played several Honors, then the *other* Opponent is likely to hold the remaining "missing" Honor. *Third*, if one Opponent bid a Suit during the auction, and the other Opponent was "silent" throughout the auction, the second Opponent is more likely to hold the "missing" Honor, and you should finesse "through" that Opponent. On this last situation you might consult "Esther Bridge Lesson" "**1 of David Bird's 52 Great Bridge Tips on Declarer Play: 'Eight Ever, Nine Never', Maybe Not Always**".³

Bruce: Errr, Ms. Klinktoast-Houstonhousen, am I correct that you should *never* finesse unless you *must* do so to in order to make your contract?

Esther: Generally, yes, Bruce. You might finesse for an "extra" Trick beyond what is needed to "make" your contract iff ("if, and only if") you had strong evidence about where a "missing" Honor should be "placed" across the Opponents' 2 Hands. But that is risky business.

³ See: https://esther-bridge.com/pdf/8_ever.pdf

Bruce: Well, Ms. Klinktoast-Houstonhousen, assuming that you *must* finesse to make your contract, can you give us any further advice about how to execute the necessary finesse?

Esther: Well, Bruce, the manner in which you should finesse is guided by (1) how many Honors you are "missing" and (2) how many cards you and Dummy *together* hold in the Suit that you wish to finesse.

1. If you are "missing" *only* the Suit **King**, and your Partnership holds the Suit A,Q,J,T, you should finesse **1** time, *only* if you hold **10 or fewer** cards in the Suit.
2. If you are "missing" *only* the Suit **Queen**, and your Partnership holds the Suit A,K,J,T, you should finesse **1** time, *only* if you hold **8 or fewer** cards in the Suit.
3. If you are "missing" *only* the Suit **Queen and Jack**, and your Partnership holds the Suit A,K,T, you should finesse **1** time or **2** times, depending on how many cards you hold in the Suit.
4. If you are "missing" *only* the Suit **King and Queen**, and your Partnership holds the Suit A,J,T, you should finesse **2** times, *irrespective* of how many cards your Partnership holds in the Suit.

For some of these common situations this information can be summarized in a chart:

Your Pair		Opps	Iff Must Finesse,
Pair Holds	Cards	Hold	Finesse How Many Times?
A,Q,J,T	10 or less	K	1
A,K,J,T	8 or less	Q	1
A,K,T	8 or less	Q,J	1 or 2
A,J,T	-- less	K,Q	2

Bruce: Well, Ms. Klinktoast-Houstonhousen, would you give us some example Hands to help make this complex discussion more concrete?

Esther: Yes, Bruce, I will try to help you. Here are a few situations in which you as the SOUTH Declarer need to try to finesse when you are missing Honors in a given Suit. For

each of the covered examples I suggest *how many times* you should finesse and *what strategy* you should use to finesse.

Pair	Card	NORTH	Suggested
Missing	Hold	Dummy	Strategy
King	A, Q, J, T	J, 5, 2	Don't lead the J. Lead the 2. If LHO ducks play the Q. If Q wins, play A.
	8=5+3	A, Q, 7, 4, 3	
	7=4+3	A, Q, J, T	Don't lead the T. Lead the 2. If LHO ducks play the Q. If Q wins, later return to your Hand in another Suit and lead the 4.
	7=4+3	A, J, T, 2	Q, 9, 3
	7=5+2	A, J, 9, 7, 3	Q, 2
	8=5+3	Q, J, 7, 5, 3	A, 4, 2
			Cash the A. Then lead toward your Q, J, twice if needed to maximize chance of 4 Tricks.

Pair	Card	NORTH	Suggested
Missing	Hold	Dummy	Strategy
Queen	A, K, J, T	K, 5, 4	Cash the K to try to drop the Q. Then lead the 4 to finesse with the J.
	7=4+3	A, J, 3, 2	
	8=5+3	A, K, J, T, 2	5, 4, 3
	8=5+3	A, K, J, 8, 3	T, 4, 2
	7=5+2	A, J, 9, 8, 2	Q, 3
	8=5+3	Q, J, 6, 5, 2	A, 4, 3
			Cash the A. Enter Dummy in another Suit and finesse toward your J or T.
			Cash the A. Enter Dummy in another Suit. Lead the T to try to pick up Q, 9, x, x in RHO's Hand.
			Lead the Q. If it loses to RHO's K, later cash A and J to try to drop the T.
			Cash the A. Lead to Q, J (twice if necessary). You are trying to win 4 Tricks in a Suit that you cannot "run".

Missing	Pair Holds	Card Count	YOU	NORTH Dummy	Suggested Strategy
Q, J	A, K, T	7=5+2	A, K, T, 9, 2	4, 3	Lead toward your T. If it loses later <i>finesse again</i> towards your 9.
		8=5+3	A, K, T, 9, 4	6, 5, 3	Lead toward your T. If it loses cash the A and the rest are "good".
		7=4+3	A, T, 9, 3	K, 4, 2	Cash the A. Lead toward your T. If it loses later <i>finesse again</i> toward your 9.
K, Q	A, J, T	7=4+3	A, J, T, 4	6, 5, 3	Lead toward your J. If it loses later <i>finesse again</i> toward your T.
		9=5+4	A, J, T, 9, 2	6, 5, 4, 3	<i>Finesse twice</i> unless the Suit is Trump. If an enemy ruff is imminent play the A first then the J.