

## **Esther Discusses "As Declarer Is a 'Ruffing' Finesse Better than a 'Normal' Finesse?"**

**Esther Klinktoast-Houstonhousen<sup>1</sup>**

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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 talk us through "**As Declarer Is a 'Ruffing' Finesse Better than a 'Normal' Finesse?**". Ms. Klinktoast-Houstonhousen, thanks for taking the time to be with us today!

**Esther:** D\*\*n it, Bruce! How many times do I have to tell you to **NEVER, ever** call me Ms. Klinktoast-Houstonhousen! Always, **ALWAYS, ALWAYS** instead call me, Esther, because I am so "warm and caring"!

**Bruce:** Errr, well, sorry again about that, Ms. Klinktoast..., err, I mean Esther.

**Esther:** Well, Bruce. Please try to exercise at least a modicum of empathy, assuming you have at least the limited capacity to do so. Can you imagine how relentlessly all the other girls in grades K through 4 of my elementary school years relentlessly, endlessly tormented me about my last name, Klinktoast-Houstonhousen?

**Bruce:** Well, yes, sorry again, Esther! I do understand that young girls can indeed be quite vicious to each other. Well, in any case, Esther, I think most of our intrepid readers know what a "normal" finesse is:

For example, you as Declarer might play an Honor

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<sup>1</sup> 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](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**.

such as a Queen toward the Dummy holding A,x,x when your Opponents hold the "missing" King. You hope that your LHO holds the "missing" King and "ducks" and thus you "win" with your led Queen. But, Esther, would you now explain what you mean by a "ruffing" finesse?

**Esther:** Well, Bruce, I will certainly try to help you. A "ruffing" finesse occurs when you are playing as Declarer in a Suit contract and one Hand in your Partnership holds Honors in a "side" Suit and the other Hand in your Partnership holds a void in the same "side" Suit. For example, let's say your Partnership is playing a Spade Suit contract and in Hearts the 4 players hold:

NORTH		
Dummy		
	♥	--
WEST		EAST
♥ K 7 5		♥ 5 3 2
SOUTH		
<b>YOU</b>		
	♥	Q J T

If you as Declarer lead the Heart Queen and WEST "covers" with the Heart King you as Declarer will ruff in the NORTH Dummy. Otherwise, you will sluff a loser in the NORTH Dummy in the hopes (or expectations based on the auction or the cards played previously) that WEST holds the Heart King and "ducks" upon seeing the Dummy Heart void together with Trump Spades remaining in the NORTH Dummy. If WEST does not play the Heart King sluff a "loser" in the NORTH Dummy and once the "ruffing" finesse "wins" you then know that WEST indeed holds the Heart King. Because you still hold the Heart J,T in your "closed" (hidden) Hand *rinse and repeat!*

**Bruce:** Errr, well, Ms. Klinktoast..., err, I mean Esther, is there anything else you wish to say initially before you talk us through "**Is a 'Ruffing' Finesse Better than a 'Normal' Finesse?**"

**Esther:** Well, Bruce, yes indeed. At the outset I would like to acknowledge that the ideas presented here are drawn from David Bird's Tip #13 (pp. 44-46) in his 2005 book, 52 Great Bridge Tips on Declarer Play. Esther may have altered some of the cards in the Boards presented by Bird. The bidding here is by Esther.

**Bruce:** Errr, well, Ms. Klinktoast..., err, I mean Esther, would you tell us a little about this David Bird?

**Esther:** Well, Bruce, of course. David Bird is a highly regarded British bridge writer. He has authored more than 140 bridge books and has claimed that he is the most prolific bridge author of all time. **52 Great Bridge Tips on Declarer Play** is one of his 140+ books. He also is the bridge correspondent for both the Mail on Sunday and the London Evening Standard newspapers. He also over 30+ years has authored in Bridge Magazine a series of humorous instructional bridge stories about fictional bridge-playing monks in the fictional St. Titus Monastery.

**Bruce:** Errr, well, hmmm... Well would you now present your first example Board?

**Esther:** Well, Bruce, here is the first Board:

NORTH (13)

S: Q 8 3  
H: A T 3  
D: 9 6 5  
C: A Q J 2

WEST (7)

S: 9 4  
H: J 6 4  
D: Q J T 3  
C: K 9 6 4

EAST (5)

S: 7  
H: Q 9 8 5  
D: K 7 4 2  
C: T 8 5 3

SOUTH (15)

S: A K J T 6 5 2  
H: K 7 2  
D: A 8  
C: 7

### Bidding

SOUTH	WEST	NORTH	EAST
1S	PASS	2C*	PASS
3S	PASS	4NT	PASS
5D**	PASS	5S	PASS
6S	PASS	PASS	PASS

\*This is a "2 Over 1"<sup>2</sup> response bid that promises (1) nothing about Spade "support", (2) ~13+ HCPs, (3) and 3+ (usually 4) Clubs.

\*\*This is a "Roman 'Key' Card 1430"<sup>3</sup> bid saying, "Partner, among the 5 'key' cards (i.e., the 4 Aces and the Trump Suit King), I hold either 3 or 0 of the 5 'key' cards".

**Bruce:** Errr, well, Ms. Klinktoast..., err, I mean Esther, WOW! Oh, my goodness!!! Well, in any case on Trick #1 WEST leads his Diamond Queen from the "top" of his "touching" Diamond Honors and Declarer SOUTH "wins" with the Diamond Ace in his "closed" (hidden) Hand.

On Trick #2 Declarer SOUTH has 2 options with respect to Clubs: (1) lead his Club 7 and if WEST "ducks" play the NORTH Dummy Club Queen for a "normal" finesse, or (2) lead his Club 7 and play the NORTH Dummy Club Ace, and then on Trick #3 lead the NORTH Dummy Club Queen and (a) if EAST

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<sup>2</sup> Within the "Esther Bridge Lessons" see: "Esther Convention Lesson #1: The '2-Over-1' ('2/1') Response Bid":

[https://esther-bridge.com/pdf/2 over 1.pdf](https://esther-bridge.com/pdf/2%20over%201.pdf)

<sup>3</sup> Within the "Esther Bridge Lessons" see: "Esther Convention Lesson #3: Roman 'Key' Card (RKC) 1430": [https://esther-bridge.com/pdf/RKC 1430.pdf](https://esther-bridge.com/pdf/RKC%201430.pdf)

"ducks" sluff for a "ruffing" finesse or (b) otherwise ruff.

**Esther:** Well, Bruce, that indeed is exactly "correct"! But on this Board if you take a "normal" finesse your 6S contract will be set if the Club finesse fails! The probability of a "normal" Club finesse failing when (1) it is early in play and you have not collected much intel from Opponents' card play, and (2) both Opponents were silent throughout the auction, is *exactly* only **50%**.

The "ruffing" finesse is *clearly better* than the "normal" finesse on this Board. To recount, on Trick #2 as Declarer SOUTH you should lead Club singleton 7 from your "closed" Hand to the NORTH Dummy Club Ace. Then on Trick #3 lead the Club Queen from the NORTH Dummy and unless EAST plays the Club King sluff your Diamond 8 "loser" from your Diamond A,8 doubleton. The 10 cards held in the 4 Hands now are:

	NORTH (13)	
	S: Q 8 3	
	H: A T 3	
	D: 9 6	
	C: J 2	
WEST (7)		EAST (5)
S: 9 4		S: 7
H: J 6 4		H: Q 9 8 5
D: J T 3		D: K 7 4
C: 9 6		C: T 8
	SOUTH (15)	
	S: A K J T 6 5 2	
	H: K 7 2	
	D:	
	C:	

On Trick #4 you will "win" any "return". On Tricks #5 and #6 you "draw" 2 Rounds of Trump. On Trick #7 you can "cross" to the NORTH Dummy, if you are not already there, using the NORTH Dummy Heart Ace as an "entry". On Trick #8 you can play the NORTH Dummy "promoted" Club "winner" Jack and "dump" the only remaining "loser" in your "closed" Hand, your Heart 2. You will "win" all the remaining Tricks and exactly "make" your 6S contract by not having taken a "normal" Club finesse!

**Bruce:** Oh, my, Goodness, Esther. You have *blown my mind!* Can you give us another example Board involving making a choice between a "normal" finesse and a "ruffing" finesse?

**Esther:** Well, Bruce, I will certainly try to help you. How about this situation?

NORTH (15)  
**S:** A T 6 3  
**H:** K Q J T 6  
**D:** J 5  
**C:** A 6

WEST (7)  
**S:** 5  
**H:** A 9 7 4 2  
**D:** K 8 3  
**C:** T 9 8 3

EAST (5)  
**S:** 9  
**H:** 8 5 3  
**D:** 9 7 6 2  
**C:** K Q 7 4 2

SOUTH (15)  
**S:** K Q J 8 7 4 2  
**H:** --  
**D:** A Q T 4  
**C:** J 5

**Bidding**

SOUTH	WEST	NORTH	EAST
1 <b>S</b>	PASS	2 <b>NT</b> *	PASS
3 <b>D</b>	PASS	4 <b>NT</b>	PASS
5 <b>s</b> **	PASS	6 <b>S</b>	PASS
PASS	PASS		

\*This is a "Jacoby 2NT"<sup>4</sup> response bid that says, "Partner, I hold (1) ~13+ HCPs and (2) 4 Spades."

\*\*This is a "Roman 'Key' Card 1430" bid saying, "Partner, among the 5 'key' cards, the 4 Aces and the Trump Spade King, I hold (1) 2 of the 5 'key' cards and (2) the Trump Spade Queen."

**Bruce:** Oh, my, goodness, Esther. WEST leads the Club Ten and Declarer SOUTH "wins" Trick #1 in the NORTH Dummy with his Club Ace. On Trick #2 should Declarer SOUTH (1) now plays a "low" Diamond from the NORTH Dummy for a "normal" finesse

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<sup>4</sup> Within the "Esther Bridge Lessons" see: "Esther Convention Lesson #2: The Jacoby 2NT Response Bid":

<https://esther-bridge.com/pdf/jacoby2NT.pdf>

to the Diamond Queen in his "closed" Hand or (2) lead the NORTH Dummy's Heart King for a "ruffing" finesse?

**Esther:** Well, Bruce, Bird is pretty definitive in stating his opinion about the "ruffing" finesse being the Declarer's superior choice on this Board:

"The [D]iamond ["normal"] finesse gave him a **50%** chance of making the slam, yes, but the *ruffing* [H]eart finesse would have given him a **100%** chance. After drawing [T]rumps, he should have led the ♥K, discarding the last [C]lub from the South [H]and. The *ruffing* finesse would lose, as it happens, but [D]ummy's ♥Q-J-T would then be good for three [D]iamond discards." (p. 45, italics and bolding added)

**Bruce:** Oh, my, Goodness, Esther. Well, does this all mean that when you can take either the "normal" finesse or the "ruffing" finesse the "ruffing" finesse is *always* superior?

**Esther:** Well, Bruce, not necessarily! Let's look at a final Board:

Dealer: **SOUTH**

NORTH (11)

**S:** A T 6 3

**H:** 3

**D:** A Q J 8 4

**C:** 8 4 3

WEST (10)

**S:** 5

**H:** J 9 8 6 4

**D:** K 9 5

**C:** K Q J 9

EAST (6)

**S:** 9 4

**H:** A Q T 5 2

**D:** T 7 6 2

**C:** 6 5

SOUTH (13)

**S:** K Q J 8 7 2

**H:** K 7

**D:** 3

**C:** A T 7 2

Bidding

SOUTH	WEST	NORTH	EAST
1S	PASS	3S	PASS
4C*	PASS	4D**	PASS
4NT	PASS	5H***	PASS
6S	PASS		

\*This is a "bidding Aces 'up the line'" response bid that says, "Partner, I hold the Club Ace.

\*\*This is a "bidding Aces 'up the line'" response bid that says, "Partner, I hold the Diamond Ace.

\*\*\*This is a "Roman 'Key' Card 1430" bid saying, "Partner, among the 5 'key' cards, the 4 Aces and the Trump Spade King, I hold (1) 2 of the 5 'key' cards and (2) not the Trump Spade Queen."

**Bruce:** Oh, my, Goodness, Esther. Bidding 6S when your Partnership holds only 13 + 11 = 24 HCPs seems very ambitious! Of course, N/S have so far "shown" 2 Aces and probably the Trump Spade Ace.

Well, WEST on Trick #1 leads the Club King from his "touching" Club Honors sequence, and then Declarer SOUTH "wins" in his "closed" Hand with his Club Ace. On Trick #2 should Declarer SOUTH run a "normal" finesse by leading toward the NORTH Dummy Diamond Queen, or on Trick #2 should Declarer SOUTH "enter" the NORTH Dummy by leading a "low" Spade to the NORTH Dummy Spade Ace or Ten?

**Esther:** Well, Bruce, on this Bord N/S will lose **1** Trick to the E/W Heart Ace. N/S must take all the remaining Tricks to make their **6S** contract! This means that N/S *must* take **4** Diamond Tricks! This will work *only* if WEST holds the Diamond King and only if WEST holds K,x,x. Fortunately, because E/W together hold  $13 - 5 - 1 = 7$  Diamonds, an "odd" number, the most near-equal "split" is 4-3 (**62%** probability) while the probability of 5-2 "split" is **30%**.

Declarer SOUTH must play for a 4-3 Diamond "split" with WEST holding the Diamond K,x,x. Declarer SOUTH will take 3 Diamond "winners" in 3 steps using 3 different techniques. First, on Trick **#2** Declarer SOUTH must take a "normal" Diamond finesse by leading his Diamond singleton 3 toward the NORTH Dummy Diamond Queen. WEST will "duck". Once on Trick **#2** the "normal" finesse "works" when you "win" in the NORTH Dummy with the Dummy Diamond Queen you now know that WEST indeed does hold the Diamond King.

Second, on Trick **#3** Declarer SOUTH must lead a "low" NORTH Dummy Diamond toward his "closed" Hand for a simple ruff. Third, on Trick **#4** Declarer SOUTH will lead a "low" Trump Spade toward the NORTH Dummy Ace or Ten. Third, on Trick **#5** Declarer SOUTH will lead the NORTH Dummy Diamond Ace to "drop" WEST's Diamond King presuming WEST initially held the Diamond K,x,x.

On Trick **#6** Declarer SOUTH will lead his Heart singleton 3 toward the Heart King in his "closed" Hand for a "normal" finesse. If the 2<sup>nd</sup> "normal" finesse works, fine, and if the "normal" finesse "fails" Declarer SOUTH will later ruff his remaining Heart "loser" in the NORTH Dummy.

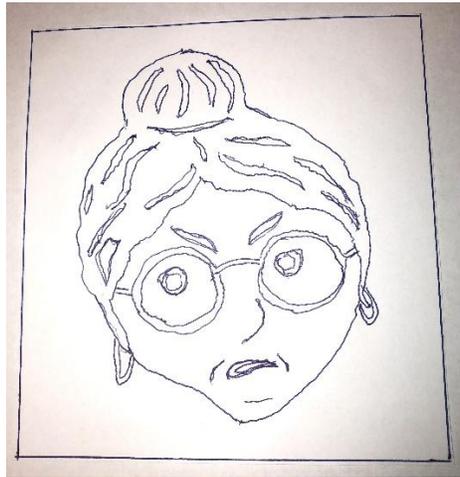
In total Declarer SOUTH with respect *only* to Diamonds has "won" in turn **1** Diamond Trick using a "normal" finesse, then a **2nd** Diamond Trick with a ruff by the Declarer, then a **3<sup>rd</sup>** Diamond Trick with the NORTH Dummy's Diamond Ace (1) on which Declarer SOUTH "dumps" **1** Club "loser" and (2) "drops" WEST's Diamond King, then a **4<sup>th</sup>** Diamond Trick by a ruff in Declarer's Hand, and finally a **5<sup>th</sup>** Diamond Trick in the NORTH Dummy on which Declarer SOUTH "dumps" a **2<sup>nd</sup>** Club "loser".

Karen Walker in her "Standard American Bidding (5-Card Major System)" posting<sup>5</sup> on her "Karen's Bridge Library" website suggests that **33+** HCPs are normally needed to

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<sup>5</sup> See: <https://kwbridge.com/basics.htm>

“make” a 6-level “small” slam contract. This Board with both N/S Partners holding singletons in 2 different “side” Suits can potentially make a slam bid with *fewer* than **33+** HCPs. This can happen in real bridge! Indeed, the ACBL documentary bridge film, “**Moonraker**”<sup>6</sup>, illustrates how ACBL LifeMaster James Bond, 007, made a **7C DOUBLED REDOUBLED** contract when his Partnership *together* held only **8** HCPs. Suit contracts are all about Trump card counts, the “**Law of Total Tricks**”, and voids and singletons, and not so much about the HCPs!



**Esther says:**

Why not proceed *immediately* to “**Bridge Base Online Bridge Master**” Level-4 Lesson #**B-04** to practice making a “*ruffing finesse*” play on this Board? Search “BBO”, then Click “Bridge Master”, then Click “Play”, then Click “Level 4”, then Click “**B-04**”. You can play this Board *repeatedly* in Bridge Master for *free*! You can also see more in-depth discussion of this “**BBO Bridge Master**” lesson if you proceed to “**Esther ‘Pop’ Quiz #260**”:

[https://esther-bridge.com/quiz/q0260\\_q.pdf](https://esther-bridge.com/quiz/q0260_q.pdf)

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<sup>6</sup> Within the “**Esther Bridge Lessons**” see “**The Moonraker Bridge Hand**”:

<https://esther-bridge.com/pdf/moonraker.pdf>