




12 deals on combination, double & ruffing finesses

VB#9 Y2 Ruffing and double finesses (ACOL)	Contract: 3N
Date: 07/10/2015	By: South
Dealer: North	Board #: 1
<a href="#">Play this hand online!</a>	Vulnerable: None

North			
♠ 763			
♥ T97			
♦ AKT5			
♣ AQT			
West		East	
♠ QJT92		♠ 85	
♥ J5		♥ KQ832	
♦ 83		♦ 642	
♣ K863		♣ J95	
South			
♠ AK4			
♥ A64			
♦ QJ97			
♣ 742			

In this series we are revisiting the finesse. This common play occurs in more forms than you can imagine - in this set of six deals we are looking at the *double finesse* and the *combination finesse*. In the second series we are going to investigate the ruffing finesse.

Hand 1 is not so difficult - it just helps set the scene.

West	North	East	South
-	P	P	1NT
P	3NT	P	P
P			

Lead: ♠ Q

A nice warm-up hand with several techniques you should be making habitual. Like starting by thanking partner for his contributions so far.

We reach 3NT in rapid fashion and dummy is reasonable (a flat 13 points). We are relieved that West sees fit to lead a Spade rather than a Heart.

Our preliminary **Count** shows we've got two Spades, one Heart, four Diamonds and one Club off the top. We need one more trick, and looking at our suits, it can only come from the Clubs.

Our **Plan** requires us to make two decisions. Firstly, which card should we finesse toward, the ♠Q or the ♠10? One of our favourite suit combinations is the ace-queen-ten because you have a chance to make all three good if both the jack and king are to your left. Since we've got the second Spade stopper, we can afford the risk. We are going to take the **double finesse**.

Do you see how if you had no more Spade stoppers, you'd just have to lead toward the ♠Q and pray? But the second stopper gives us a little wriggle room.

The second decision we need to make in our **Plan** is the order in which we will take our tricks. Almost all the time, you want to find your additional winning trick(s) before you cash your winners. (The only exception is when you are squeezing the opponents, but that's a story for another day). Today, we are going to attack the Clubs immediately.

So, we snatch trick one, and play a low club toward the ♠10. Rats. It didn't work, East takes his ♠J, but that's not fatal. At trick three, we win the expected Spade return and hit the Clubs again with a second finesse, and there it is! Trick number nine is the ♠Q.

We perform our mid-hand recount, see that all our tricks are now there, and employ what we are going to call our *Hit and Run* strategy, cashing everything that's due to us. In this case that's the ♠A, four Diamonds and the ♥A.

Now, here's a point we want to make, and we want you to memorise it. When there are two honours out against you, you've got a 75% chance of finding them split either between the two opponents' hands or where you want them - to your left.

If the honours split, one in each opponent's hand, you'll pick up one trick. If they are both in *front* of the cards you're finessing toward, you'll also pick up your trick. (Here, you would pick up two tricks).

Of the four possible positions of the missing two Club honours, the only one that can kill you is if both the honours are behind the card(s) you're finessing toward. On this hand, if East held both the ♠K and ♠J we would have been toast.

Note that the first finesse of the ♠10 might have forced the ♠K from East (mentally swap the Club honours in the East-West hands to see what we mean). If that happened then we'd be home and dry early in the piece.

Now, there are times when a finesse is **marked** – you know who has it from the bidding or the count. But when you don't have any clues, breathe deeply and remember: With a double finesse position (a two-pronged fork, essentially), you have a 75% chance of making at least two tricks when you finesse twice. Not so bad.




12 deals on combination, double & ruffing finesses

VB#9 Y2 Ruffing and double finesses (ACOL)	Contract: 3N
Date: 07/10/2015	By: South
Dealer: East	Board #: 2
<a href="#">Play this hand online!</a>	Vulnerable: N / S

West	North	East	South
-	-	P	1NT
P	3NT	P	P
P			

Lead: ♠ Q

This is a straightforward hand to illustrate the **combination finesse**.

North		East	
♠ 76		♠ 8542	
♥ A87		♥ K532	
♦ K54		♦ 976	
♣ AJT75		♣ K9	
West		East	
♠ QJT9		♠ 8542	
♥ QT9		♥ K532	
♦ QT8		♦ 976	
♣ Q86		♣ K9	
South			
♠ AK3			
♥ J64			
♦ AJ32			
♣ 432			

Here's a tidy piece of information to tuck into your Bag of Strategy Tips: *When touching honours are out against you, they are usually split between opponents.*

So, without any hints from the bidding or play, figure the opponents for one each. Let's see how we make that work for us.

First, we are in a very reasonable 3NT contract. The opening lead tells us where the rest of the Spade honours are. Our count of *top tricks* (two Spades, one Heart, two Diamonds and one Club) shows we are three tricks short of victory.

The Clubs represent our only chance of success. This is another example of the *75% solution*. When touching honours are out against us, we have (barring other information) a 75% chance of a favourable split, with each opponent holding one honour or West holding both. The only holding that can hurt us is if *both* honours are behind our ♣A J 10, with East, a 25% chance.

We need one other break on this hand, and it's a 3-2 split in Clubs. That's a 68% chance. So we've got a 75% chance of a 68% chance that we need to come in. (The statisticians out there will know exactly what that adds up to. The rest of us just happily count on a happy outcome.)

Our **plan** requires us to finesse toward the dummy twice. After taking the ♠K at trick one we make our first Club finesse, and it loses. Not unexpected. After trick three, we are back on lead... having spent our last Spade stopper.


We hold our breath and finesse the Clubs again, and to our delight the ♣J holds. Not only that but East follows suit, showing that Clubs split nicely.

Now it's time for a Mid-Hand Recount. We've taken three tricks and we have three more Club tricks, plus the ♦A K, and the ♥A waiting. That's the nine we need. After our recount, we employ our *Hit and Run* strategy, cashing all our remaining winners.



12 deals on combination, double & ruffing finesses

VB#9 Y2 Ruffing and double finesses (ACOL)	Contract: 3N
Date: 07/10/2015	By: South
Dealer: South	Board #: 3
<a href="#">Play this hand online!</a>	Vulnerable: E / W

	North	
	♠ KJ76	
	♥ A53	
	♦ Q63	
	♣ 642	
West		East
♠ A93		♠ QT4
♥ 64		♥ T9872
♦ T9874		♦ 52
♣ KJ3		♣ QT5
	South	
	♠ 852	
	♥ KQJ	
	♦ AKJ	
	♣ A987	

On this deal it may feel as though the gods are against you.

However, you just have to keep plugging away and hope that things turn out well in the end...

West	North	East	South
-	-	-	1♣
P	1♠	P	2NT
P	3NT	P	P
P			

Lead: ♦ T

Help comes from the oddest places! The bidding to 3NT was routine and put us in a good place. An initial **Count** and **Plan** shows we only have seven tricks to start, despite the high point-count.

Since we need two more tricks, we cannot count on a 3-3 Club split (in any case, that would only give us one more trick), so we have to pin our hopes on the Spades.

We are going to have to finesse toward the dummy. If we are **very** lucky, both the ♠A and ♠Q would be in West **and** we'd get a 3-3 split. But we'll be satisfied if we can just manage to get two tricks from the suit.

Our plan is to finesse toward the dummy twice, hoping to get a lucky lie of the cards.

At trick one, we grab the Diamond lead and make our first attempt. We lead toward dummy's ♠J and it fails; East takes the ♠Q.


But we are pluggers and we just keep at it. When we do it again, our ♠K holds. That's one trick! Now, we lead another Spade, hoping for a good split.

This is our lucky day. We get our 3-3 split. The Spades provided the two tricks we needed, thanks to our playing them properly...taking the finesse twice. Whew!



12 deals on combination, double & ruffing finesses

VB#9 Y2 Ruffing and double finesses (ACOL)	Contract: 3N
Date: 07/10/2015	By: South
Dealer: West	Board #: 4
<a href="#">Play this hand online!</a>	Vulnerable: All

North		East	
♠ AQJ		♠ T9642	
♥ K9		♥ J53	
♦ KT985		♦ J	
♣ 962		♣ Q543	
West		East	
♠ 73		♠ T9642	
♥ 87642		♥ J53	
♦ AQ72		♦ J	
♣ KJ		♣ Q543	
South			
♠ K85			
♥ AQT			
♦ 643			
♣ AT87			

We should know by now that the usual place to seek extra tricks in No-trump contracts is from the long suit. However, what is the correct way to play some of these long suits - especially those that are missing key honour cards?

West	North	East	South
P	P	P	1NT
P	3NT	P	P
P			

Lead: ♥ 7

The auction to 3NT is certainly nothing special, just a comfortable auction to game, and we are pleased with the sight of dummy.

Our **Count** and **Plan** reveals that we need two more tricks and there's only one place they can come from... the long Diamonds. The problem is that the Diamonds are a mess. We do, however, hold a collection of useful *Honourettes* (also known as intermediates) in the suit, and they may produce for us.

With so many honours missing, we need to use a combination of finesses and erosion. If we play them often enough, we'll just plain run the opponents out of them.

We are hoping to find as many of the honours in West as possible. We're also hoping for a 3-2 split. And a lottery win.

At trick one, we grab the Heart lead in hand and go right after the Diamonds, finessing toward the Honourettes. Now, the focus of this deal is the way to play the Diamond suit. We could go all hot-headed and play a low card to the ♦K but if that should lose to the ♦A we'd have three losers in the suit with no possibility of recovery.

It is much better to keep our powder dry and to finesse the ♦8 (or the ♦9 or the ♦10 if you feel strongly about it). As the cards actually are we lose to what turns out to be a singleton ♦J. Still, patience is what this game is about. All is not lost. At trick three, East continues the Hearts, and we win in hand again, and fire off yet another Diamond.

Now, when West plays low again (good defence, note. With that suit in the dummy he's certainly in no hurry to play his ♦A) we have a decision. Is it right to play the ♦K or to finesse again with the ♦10? It may look to be a 50-50 guess but it certainly isn't - the finesse is twice as good. Playing the ♦K would only work if West started with ♦A x x and East with ♦Q J doubleton. Taking the second finesse is far superior and wins in the actual position as well as other layouts.

This second Diamond finesse holds, but we see

that all the remaining Diamonds are with West. So at trick five, we come back to hand with a Spade to lead Diamonds again. West (sighing deeply) goes in with his ♦A and clears the Hearts. At trick 7, we regain the lead with the ♥10. However, at this stage we have done all the necessary hard work. We can return to dummy to use those Diamonds.

Ultimately, we lose a Club and two Diamonds, for an overtrick. Amazing what you can do by repeating a finesse. We wore them down.



12 deals on combination, double & ruffing finesses

VB#9 Y2 Ruffing and double finesses (ACOL)	Contract: 3N
Date: 07/10/2015	By: South
Dealer: North	Board #: 5
<a href="#">Play this hand online!</a>	Vulnerable: E / W

North	
♠ 54	
♥ JT9	
♦ J862	
♣ AKT9	
West	East
♠ 963	♠ KJT87
♥ 876532	♥ Q
♦	♦ KQT9
♣ J865	♣ Q73
South	
♠ AQ2	
♥ AK4	
♦ A7543	
♣ 42	

Here you reach a perfectly normal contract and receive a rude awakening in the form of a nasty break.

How do you recover?

West	North	East	South
-	P	1♠	1NT
P	3NT	P	P
P			

Lead: ♠ 6

A 1NT overcall in second seat shows 15-17 points with stoppers in the opponents' suit. And that's just what we have. Partner only has 9 points, but he's chock-full of intermediates, so why not raise all the way to game? It does express his faith in us.

Our **Count and Plan** shows two Spades, two Hearts, one Diamond and two Clubs. We've got a nine-card Diamond fit to work with to produce the extra two tricks we need. A friendly 2-2 split will do the trick. That or East obliging with a singleton King or Queen. Not too much to ask, is it?

We take trick one, and at trick two we lead the ♦A. We're hoping to catch a stray honour in the East hand and, since we're sure to lose a Diamond trick, this is much the best play.

Experience the horror with us when at trick two, West shows out of Diamonds. Rats. What makes it worse is that all the Diamond honours are in East and we can't set the suit up at all. Double rats.

We need a Plan B and we need it fast. Let's look at the Clubs. We had only planned on getting two tricks from that suit, but what if we try a *double finesse*? That will pick up one more trick for us, making three tricks in that suit.

We will still need another trick, and since East has everything, we can run the ♥J for our ninth trick.

So with a prayer in our heart and a mind full of clean thoughts we, at trick three, play a Club and finesse the ♣9. As expected East wins it and plays another Spade at trick four to clear the suit.

We're back in, so at trick five we lead another Club for the second finesse, and it **works!** (Had it lost we would have been heavily defeated, it goes that way sometimes).

For our grand finale, we run a Heart and the ♥Q falls. Lucky, maybe, but then we had to have some good fortune to make up for that savage

4-0 Diamond break. Also, given the opening bid, the ♥Q was very likely to be with East.


Let's count up again to make sure. We have two Spades, three Hearts, one Diamond and three Clubs. Yes, that makes nine all right.





12 deals on combination, double & ruffing finesses

VB#9 Y2 Ruffing and double finesses (ACOL)	Contract: 3N
Date: 07/10/2015	By: South
Dealer: East	Board #: 6
<a href="#">Play this hand online!</a>	Vulnerable: E / W

North			
♠ AJ93			
♥ 643			
♦ KT8			
♣ Q63			
West		East	
♠ KT75		♠ Q8	
♥ KQJT8		♥ 9	
♦ 4		♦ J96532	
♣ 752		♣ T984	
South			
♠ 642			
♥ A752			
♦ AQ7			
♣ AKJ			

How can you wangle an extra trick out of this deal?

The bidding may be straightforward but the play may need some thought.

West	North	East	South
-	-	P	1♥
P	1♠	P	2NT
P	3NT	P	P
P			

Lead: ♥ K

We (South, as ever) end up in 3NT after a simple auction. Somewhat unexpectedly, West leads the King of our Heart suit.

You can see that there's plenty in the dummy although, for all the combined 28 points, 3NT is no cake-walk. In terms of top-tricks there are just eight (one Spade, one Heart, three Diamonds and three Clubs). The only extra trick (s) can come from Spades – as sure as eggs are eggs the Hearts aren't going to break 3-3!

Now how should you play the combination of A J 9 × facing three low cards? It is wrong to play low to the Jack: firstly it's against the odds and, secondly, if West has the ♠K Q he will defeat 3NT by playing an honour to set up his fifth trick.

The best play is to lead low and finesse the ♠9, hoping that the hand on your left (West) has ♠K 10 × or ♠Q 10 ×. This way the suit can be set up without allowing West to gain the lead (an important consideration on this deal!)

So, the play. Win the second round of Hearts (this is best play so that you can learn the Heart layout) and note that Hearts are 5-1. Now try your luck in Spades by playing a low card to the ♠9. That loses to the ♠Q. East leads a Club back (nothing is any better) so you win that and revert to Spades, this time playing a Spade to the ♠J.

As West does hold the hoped-for holding of ♠K 10 × this wins the trick and you have your ninth trick. Icing on the cake would be if Spades were 3-3 but they aren't (and you know it – when West plays two low Spades but is known to hold the ♠K 10 how can they be?) Accordingly, you cash your winners and settle happily for nine tricks.

That's the end of a testing set of deals. Well done if you got them all right!