




12 deals on combination, double & ruffing finesses

VB#9 Y2 Ruffing and double finesses (ACOL)	Contract: 4S
Date: 07/10/2015	By: South
Dealer: North	Board #: 1
Play this hand online!	Vulnerable: None

North			
♠ KT53			
♥ KQJT			
♦ J86			
♣ J5			
West		East	
♠ 4		♠ 96	
♥ 975432		♥ A86	
♦ T9		♦ AK542	
♣ KQ73		♣ T94	
South			
♠ AQJ872			
♥			
♦ Q73			
♣ A862			

This series continues the theme of the finesse but now we are focusing on trump contracts and the *ruffing finesse*. You are not sure what that means? Well, allow us to explain by means of a simple example...

Hand 1 sets the scene. Only if a critical card is in the right hand can you make this contract. Isn't that the very definition of a finesse?

You may particularly enjoy how the ruffing finesse puts the opponents between a rock and a hard place. Schadenfreude, anyone?

West	North	East	South
-	P	P	1♠
P	3♠	P	4♠
P	P	P	

Lead: ♦ T

The bidding was routine, an invitation to game accepted, but let's look at the lead. Normally, leading a worthless doubleton is poor bridge but a connected suit (♦10 9, or ♦J 10) is not so bad and here West's choice struck lucky. East obliged with the ♦A K and the defenders had three fast tricks. Good for them, bad for our side.

We are "tight" after the third trick and therefore cannot lose another trick. That means we won't be able to ruff Club losers in dummy, as we'd have to lose one first. Plan B is needed.

Check out the Hearts. Dummy has great winners for us to drop the Clubs on, but he's missing the ♥A. Our void gives us the opportunity to meet our new friend, *The Ruffing Finesse*. Simply put, we need the ♥A to be in East. We are going to lead the ♥K. If East plays the ♥A, we can ruff. If he holds on to it, we'll chuck a Club, and keep leading Hearts until he finally plays it. We don't care when he plays it. We can ruff it and get back to dummy with our carefully-preserved trump entries.

Notice that if the ♥A is in West, we are going down as if we were wearing cement overshoes. We have to find East with the card.


Remember that **trumping** or **dumping** are how we get rid of losers. We couldn't *trump* the Clubs (we couldn't afford another loser) so we had to *dump* them.

Are you beginning to see how it works? Good, because we've got five more practice hands.



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VB#9 Y2 Ruffing and double finesses (ACOL)	Contract: 4S
Date: 07/10/2015	By: South
Dealer: East	Board #: 2
Play this hand online!	Vulnerable: N / S

	North	
	♠ K642	
	♥ K7653	
	♦ KQ8	
	♣ 5	
West		East
♠ T5		♠ 983
♥ QJ		♥ AT98
♦ J952		♦ AT643
♣ Q8763		♣ 4
	South	
	♠ AQJ7	
	♥ 42	
	♦ 7	
	♣ AKJT92	

With ordinary finesses there is such a thing as a *marked finesse* where, based on either the bidding or play, you know who has the missing card.

If you understand this principle, how about the idea of a "marked ruffing finesse"?

Is it difficult? It sounds like a back flip with a triple spin, but hang on. It's not difficult at all.

West	North	East	South
-	-	P	1♣
P	1♥	P	1♠
P	3♠	P	4♠
P	P	P	

Lead: ♥ Q

We've got a beautiful hand with all the things we like. We have long suits containing high honours and when partner supports our Spade suit, we bid 4♠ with delight.

Our **Count and Plan** shows we've got two Heart losers (after the ♥Q lead), one Diamond and a possible Club. The good news is we can save the day by bringing in all the Clubs as winners *if* the ♣Q either drops on our ♣A or ♣K. If that doesn't happen, maybe we can *ruff the ♣Q out*.

We sit quietly and grumble as the bad guys take the first three tricks with two Heart winners and a switch to Diamonds at trick three.

Having taken the ♦A East then switches to his singleton Club, letting us do all our own work. We pull trumps in three rounds, ending in hand, (getting the 68% chance of a 3-2 split) and we begin working on the remaining Clubs.

On the second Club trick East shows out. And now, we have a **marked ruffing finesse**. We know who has the ♣Q. We are in a perfect position to keep playing high Clubs until West plays the ♣Q. We can choose whether or not to ruff in dummy, depending on whether West or not plays his Queen.

Notice that if West plays the ♣Q early, we can ruff and return to our hand by trumping a red card in hand.

West is absolutely helpless beneath the power of our ruffing finesse.



12 deals on combination, double & ruffing finesses

VB#9 Y2 Ruffing and double finesses (ACOL)	Contract: 4S
Date: 07/10/2015	By: South
Dealer: South	Board #: 3
Play this hand online!	Vulnerable: None

North	
♠	KT9
♥	K84
♦	AQJ3
♣	853
West	East
♠ 42	♠ 65
♥ QJT7	♥ 963
♦ K95	♦ T8642
♣ K942	♣ AJT
South	
♠	AQJ873
♥	A52
♦	7
♣	Q76

This hand appears to have a guess involved - that's a 50-50 shot. We'd much prefer to have better odds than that.

Incidentally, we're going to be talking about **fast losers** and **slow losers** during this hand.

Preview: A **fast** loser is one that's going down now. A **slow** loser is one that is protected by a stopper. This will be important in our strategy.

West	North	East	South
-	-	-	1♠
P	2♦	P	2♠
P	4♠	P	P
P			

Lead: ♥ Q

The bidding to 4♠ is routine. Partner knows of a good Spade fit and sufficient values and, bless his heart, he provides us with the perfect dummy.

Our **Count** reveals that we have four losers, three Clubs and one Heart. The Club losers are potentially going fast - we are lucky that the opponents haven't led the suit. The Heart loser is protected once (after the opening lead).

So we examine our options: Because of the *mirror suits* (same number of cards in each hand) we can't **trump** our losers in dummy. So what are we going to do with our fourth loser? Well, when we can't trump a loser we have to **dump** it - but where?

We can take a "standard" finesse, leading our ♦7 from hand to dummy's ♦Q, hoping the ♦K is in West. That would give us a place to **dump** a loser - we'd pitch one on the ♦A.

The problem, however, is that if the ♦K is in East, we've added yet another loser. You can be sure that East would switch to Clubs (at round about the speed of light) and his side would make three tricks there before you had time to blink. So the Diamond finesse is a straight 50-50 shot. Can we find a 100% way of playing the hand? Well, naturally enough, **yes we can**. (Thank you for the quote, Mr President).

Let's take it trick by trick. We're going to take the opening lead in our hand, since we want to preserve every possible entry to dummy. At tricks two and three, we pull trumps, again staying in hand.

At trick four, we begin our shot at greatness by leading our singleton Diamond up to the ♦A in dummy. At trick 5, we run the ♦Q. When East plays low we get rid of one of our **fast** Club losers.

Today, on this layout of the cards, West has the ♦K, and takes the trick, but we still make our contract. We have established the ♦J in dummy as a winner to **dump** our slow-losing Heart.

At tricks six and seven, the Bad Guys take their (only!) two Club losers. We are able to win whatever they return, and we cross to dummy (we certainly have lots of entries) with our ♥K, **dump** the slow Heart loser in hand on the ♦J and claim the rest.

Here's what I want you to focus on for the grand finale. Yes, the ♦K was actually finessable **this time** and a regular old finesse would have worked. **But** (and it's a huge **but**) we only had a 50% chance of success. Swap the East-West Diamonds and this play would have lost the contract.

The line of play we chose, *the ruffing finesse*, had a 100% chance of success. It didn't matter **who** had the ♦K, we would still have ended up with only three losers. Suppose East had held the ♦K. What could he have done when the ♦Q was led? Put the King up? Ducked? Either way he was toast.

Which would you rather have? A 50% chance or a 100% chance? As Homer once said, "Doh!" (That's Homer Simpson, by the way...)



12 deals on combination, double & ruffing finesses

VB#9 Y2 Ruffing and double finesses (ACOL)	Contract: 4S
Date: 07/10/2015	By: South
Dealer: West	Board #: 4
Play this hand online!	Vulnerable: All

<p>North</p> <p>♠ KT4</p> <p>♥ AQJT9</p> <p>♦ K5</p> <p>♣ 763</p>		<p>East</p> <p>♠ 65</p> <p>♥ K72</p> <p>♦ AQJ962</p> <p>♣ Q8</p>	
<p>West</p> <p>♠ 982</p> <p>♥ 8654</p> <p>♦ T4</p> <p>♣ KT95</p>		<p>South</p> <p>♠ AQJ73</p> <p>♥ 3</p> <p>♦ 873</p> <p>♣ AJ42</p>	

This hand has echoes of the previous deal - although there is a crucial difference. In Hand 3 you had a 100% shot by taking a ruffing finesse over a "normal" finesse.

On this deal you have the same choice - ordinary finesse or ruffing finesse? The problem is that this time around you have to get it right. A misguess would spell defeat.

West	North	East	South
P	1♥	2♦	2♠
P	3♠	P	4♠
P	P	P	

Lead: ♦ T

The bidding here is more revealing than usual, and provides some clues to the best line of play. When East overcalls Diamonds, vulnerable, he promises a great Diamond suit and extras on the side, and that's just what he has. We're going to use that knowledge against him when we plan the play.

When dummy comes down, we start our **Count and Plan**. We have no losers in the majors, but two losers in each minor. We might play to ruff some minor-suit losers, but there just doesn't seem to be a way to get rid of other losers – until we remember that side-suits are there to be used as dumping grounds.

The Hearts are just what we need, but **how** to use them is the question. We could try a finesse to the ♥Q, but if it loses, we develop yet another loser. And it is likely to lose. The bidding told us that East has the preponderance of outstanding points, and while it is certainly possible that West has the ♥K, the chances are not good.

Crucially, suppose we took the "normal" Heart finesse through West and it held – what then? We'd only have the ♥A as a winner and that would take care of exactly one of our losers. Not enough. If, however, **East** is the culprit, clutching the ♥K to his bosom, we can set up **four** Heart tricks, three of them as discards.

This is the perfect opportunity for a *ruffing finesse*. What if we take the ♥A and then run the ♥Q? If East has the ♥K and covers, we can **ruff in hand**, leaving dummy with three winning Hearts. If East doesn't cover, we can drop one of our Club losers.

At tricks one and two we lose to the ♦A Q. At trick three, East leads the ♣Q, denying the ♣K. West confirms our suspicions of where the ♣K is by signalling violently with the ♣10. Now... given the evidence so far, *just where do you think the ♥K is?* We were going to have to play East for the ♥K anyway but the way the play goes early on appears to confirm that East must have the card.

If **West** has the ♥K we are one down very quickly, but we just don't think he has it. All

right – if East has overcalled 2♦ on tat and West has both the ♥K and the ♣K we are going down – probably two down. *C'est la vie*. Taking the ruffing Heart finesse represents much the best chance of making the contract, though.

So we pop up with the ♣A, and immediately attack our side-suit. At trick four, we lead our Heart up to the ♥A, and at trick five call for the ♥Q. East would do best to play low on this with a nonchalant air but he's only human and he tries to win the trick with the ♥K.


Success! We ruff the King and now draw trumps. We are immensely relieved to see that Spades are 3-2 (meaning that we can draw three rounds and remain on the table). We can now cash the remaining Hearts, and at the end, we give up a losing Club.

We want you to notice, though, how important visualising who had the ♥K was. If we didn't think about who had what, we might have tried a regular old finesse and lost big time.



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VB#9 Y2 Ruffing and double finesses (ACOL)	Contract: 4S
Date: 07/10/2015	By: South
Dealer: North	Board #: 5
Play this hand online!	Vulnerable: None

North			
♠ QJ74			
♥ 732			
♦ KQ54			
♣ K4			
West		East	
♠ T9		♠ 2	
♥ KQ6		♥ T985	
♦ 9832		♦ AJT76	
♣ QJT8		♣ A97	
South			
♠ AK8653			
♥ AJ4			
♦			
♣ 6532			

We have seen one deal where we could place the opponents' cards with reasonable accuracy.

We have also seen a hand where the location of a key missing card was irrelevant. Here is a deal where you have no information to go on.

The deal is a straight 50-50 proposition - rather like Hand 1.

West	North	East	South
-	P	P	1♠
P	3♠	P	4♠
P	P	P	

Lead: ♣ Q

We end up in a decent 4♠ contract after an opening bid and invitational raise. Partner's bidding is perfectly respectable but the hands don't fit that well (the ♥K in the dummy instead of the ♠K would have been much more useful) and the opening lead is bad news. Initially the ♠K is a 50-50 shot to be worth a trick; after West leads the ♣Q it is deadlier than a dodo.

So, let's count our winners and losers. We have six winning Spades and the ♥A on top. Further (assuming trumps aren't 3-0) we can manage to ruff two Clubs on table (in the short trump hand, note). So we can see nine winners.

Losers? Well, we can see two Clubs after this opening lead (whether we play a futile ♠K or not) and two Heart losers. We suspect that the opponents are going to grab two Club tricks early, leaving us the problem of what to do with the two losing Hearts. We can't **trump** them (there are three in each hand) so we have to **dump** (one of) them. On what, though?

At first glance, the ♦K Q look to be useless cards facing our void but we may be able to put them to some use if East (our Right-Hand opponent) has the ♦A. Having drawn trumps in two rounds (ending on table) we can lead the ♦K, planning a *ruffing finesse* to set up the ♦Q as a discard for a Heart. East triumphantly plays his ♦A on the ♦K and then his smile fades as we ruff that, leaving the ♦Q on table as a winner.

After that it's just a question of tidying up the house. A Club ruff on table is followed by the pitching of a Heart loser on the ♦Q. Now a Diamond ruff is followed by a last Club ruff and we are home and dry. Sure, one of the opponents will make a Heart trick but that is their lot.

Neatly done - and on to the last deal.



12 deals on combination, double & ruffing finesses

VB#9 Y2 Ruffing and double finesses (ACOL)	Contract: 6S
Date: 07/10/2015	By: South
Dealer: East	Board #: 6
Play this hand online!	Vulnerable: None

<p>North</p> <p>♠ 9543</p> <p>♥ QJT9</p> <p>♦ A92</p> <p>♣ K7</p>		<p>East</p> <p>♠ T72</p> <p>♥ K8654</p> <p>♦ 84</p> <p>♣ Q43</p>	
<p>West</p> <p>♠ 6</p> <p>♥ A732</p> <p>♦ QJT7</p> <p>♣ J962</p>		<p>South</p> <p>♠ AKQJ8</p> <p>♥</p> <p>♦ K653</p> <p>♣ AT85</p>	

Here we are going to launch a moon rocket and get to bid optimistically. (Have you heard that two optimists should never be partners?)

Are you up for the challenge of playing the resulting contract?

West	North	East	South
-	-	P	1♠
P	3♠	P	4♣
P	4♦	P	6♠
P	P	P	

Lead: ♦ Q

Don't worry too much about the bidding. Anyone can play an easy contract; you're ready for Prime Time. Besides, who wants to play in dull part-scores and games all the time?

Here you reach 6♠ after you stretch a little (all right, after you stretch a lot). Still, where there's life, there's hope.

Our initial **Count** reminds us that there are only two main ways to get rid of losers: **Trump** in dummy or **dump** on a side-suit. Plan A says that we have two Clubs and one Diamond that need to be trumped in dummy. Problem: We don't have enough trumps in dummy to pull it off. Also, with those terrible trumps on table there is a risk that someone may over-ruff. In practice we need to draw some trumps or risk something nasty happening.

So we need Plan B. And the Hearts in dummy provide salvation. The opening lead tells us that West does **not** have both the ♥A and ♥K. If he did, he would have led them, and might even have Doubled you. So! They are either both in East or, most likely, split. This provides us with a chance to use those Hearts to dump losers.

Our **Plan**, then, is to pull trumps, preserving entries in dummy to get to the Hearts. Then we're going to play the Hearts, employing our Ruffing Finesse strategy.

After drawing trumps, we cross to dummy and lead the ♥Q. When East plays low, we make the key play of the entire hand: we do not ruff, we throw a Diamond loser.

If West doesn't take the trick, then East has both the honours. Good news. But we don't mind one little bit when West takes the trick. We can win any return. We then re-enter dummy and play another Heart. We dump a Diamond. It holds. We continue and ruff when East plays his ♥K. We get back to dummy by ruffing a Club, and throw our last loser on dummy's good Heart.

We won this hand by a) *Reading the Lead* and

knowing West didn't have both Heart honours,
and b) using the Hearts for our ruffing finesses.

We think this is a ***double ruffing finesse***. Or is
it a ***combination ruffing finesse***? Whatever
the play is called it nets the slam bonus.

Easy-Peasy.