

Notwithstanding the times that we are forced to take finesses immediately, we should always be trying to not take finesses *for as long as is possible*..

d) AKJ109	Q76
65	AQ3
432	AKQ7
AKQ	652

Suppose you were in 7 Spades { yes I know you would never be in 7 !! but try }. The lead is the J Clubs. You win , draw trumps and are aware that the Heart finesse may have to be taken (at some point). Before relying on that finesse though you try and see how else the contract might make. Well ...should the Diamonds break 3--3 the last Diamond would be a winner and on that last Diamond we could throw our Heart ...in which case we wouldn't have to risk the Heart finesse .

The play is to draw trumps and play three rounds of Diamonds -if the last Diamond is a winner we chuck the losing Heart on it; and if the last Heart is NOT a winner ? ...then we simply come to hand and lead a Heart for the Heart finesse.

You are in 3NT and receive a small Heart lead.

d) AKQ	432	Probably the Heart finesse will work { the leader
653	AKJ	having led away from the Q } , <i>probably</i> but not
5432	AKJ	definitely -- at any rate there is no need to risk
QJ10	9876	that finesse straight away ;play the Ace Hearts at trick 1
		and get on with making some tricks in other suits.
		The Heart finesse <i>may</i> yet have to be taken but you
		should only want to take it when you are ready.

Try this hand in 6 Spades -see if you can identify the finesses that are :-

i) unavoidable ii) can be postponed .The lead is the 2 of Hearts.

e) AKJ2	10987	There are finesses available in trumps and Diamonds.
653	AKQ7	The Spade finesse <i>has</i> to be taken {{ cf 8 ever/9 never}}.
54	AQ	We will say it wins. Now we have to consider taking the
AKQ4	987	Diamond finesse..

There is no need to take the Diamond finesse immediately { we *may* take it *later* but not now } . Next we might decide to play Hearts. We play the A + K + Q and the last Heart may be a winner.If it is -we play that winning Heart and throw our losing Diamond. And if the Heart 7 is not a winner ? No problem , we try our luck with Clubs hoping that suit breaks 3-3. Only if that fails do we finally have to grit our teeth and take the Diamond finesse.

f) AKQJ7	10987	I think this hand goes along with the others. If a Diamond was
65	AQJ	led you should avoid it { for the moment and play the Ace};
542	AKJ	that goes for Clubs too. In Hearts though , <i>that</i> finesse is
432	AKJ	not to be dodged. If you did " <i>avoid</i> " it and play the Ace then

you would never be able to go back to it.We can say that with {xxx- AKJ } there is often no urgency to take the finesse immediately { there may be other things to try first} but with { xxx --- AQJ } you are pretty much forced to take the finesse regardless*.

* Unless I suppose that if you had your contract in top tricks already ie in 3NT with 9 top tricks taking a dangerous finesse for an extra trick would be somewhat *decadent*.

