

# Play & Learn



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## A better maxim

On the deal below, cover up the East–West hands and decide the best play to make 4♠. West leads the ♥K, ♥Q and a third heart to East’s ace. At trick four, East leads the ♦6 to your ace. Now what?

You have lost three tricks, so you must take the rest. Do you have any other losers? Your diamond can be ruffed in dummy, but the ♠K is missing. Do you finesse for the king or play for the drop?

	♠ J 10 7 6 2		
	♥ 9 7 2		
	♦ 9		
	♣ K 9 8 3		
♠ 9	N	♠ K 4	
♥ K Q 4	W	♥ A 8 6	
♦ Q 8 5 4 2	E	♦ K J 7 6 3	
♣ J 6 5 4	S	♣ 10 7 2	
	♠ A Q 8 5 3		
	♥ J 10 5 3		
	♦ A 10		
	♣ A Q		

Perhaps the maxim “eight ever, nine never” came to mind and led you to cash the ♠A, hoping for the king to drop. I hope that many of you realize that this maxim applies to playing for a missing queen to drop under the ace–king when you hold nine or more cards in the suit and have no other information to help you. On this deal, we have a missing king, so the maxim doesn’t apply. You must finesse for the ♠K. You can get to dummy for the finesse by ruffing your diamond or overtaking the ♣Q with the king. How do you decide what to do in trumps on this deal? Well, even bridge teachers are still learning. Thanks to

an interactive CD (*Finesse, Opening Lead, Signal and Discards*) from Great Britain’s foremost bridge player–teacher–writer, Andrew Robson, I have discovered a better alternative to the “eight-ever” maxim. It’s called the Finesse Drop Test or FDT. It’s not perfect, but it’s helpful when there are no other clues about how to play a suit.

FDT is a way to decide whether to finesse or play for the drop of a critical missing honor when you have no information from the bidding or play.

To use the FDT, follow these steps: 1) Identify the critical missing honor; 2) Calculate the number of cards the opponents hold in the suit; 3) Imagine those cards split as evenly as possible. With an odd number of cards missing, picture the missing critical honor in the hand of the opponent with the longer holding, where the odds say it is likely to be, and 4) With that picture in mind, ask if the critical honor will fall if you play the suit from the top. If so, play for the drop. If not, finesse. Use FDT to decide whether to finesse in each situation that follows (trying for the maximum number of tricks):

- (a) North: ♣A J 7 6  
South: ♣K 5 4 3
- (b) North: ♦8 5 4 3  
South: ♦A K J 6 2
- (c) North: ♠A Q 9 8 6 2  
South: ♠10 7 5 4 3
- (d) North: ♥Q 7 3  
South: ♥A K 10 5

Let’s see how it works in examples (a) through (d) before we apply it to the trump suit in the full deal.

- (a) The ♣Q is the critical missing

card. Five clubs are missing. The most even division you can make of those missing cards is 3–2.

Place the missing ♣Q in the hand having three cards. If you play the ♣A and ♣K, the queen will not fall, so opt for the finesse: ♣K followed by a low club, planning to play the jack if LHO follows low.

- (b) The queen is the key card but you are missing only four diamonds. If the diamonds split as evenly as possible (2–2.), the queen will fall when you bang down the top diamonds. Don’t finesse.
- (c) The ♠K is the critical card. The opponents hold a total of two spades. Splitting them evenly (1–1) tells you not to finesse. Play the ♠A and hope for the king to drop.
- (d) This time the card that concerns you is the ♥J. You have seven hearts, the opponents six. If you split them 3–3, the jack would drop under the three top hearts. Cash them and hope the jack falls.

Do you see how the Finesse Drop Test applies to the deal at the beginning of this article? With a 10-card fit, you split the missing spades 2–1 and assume the ♠K is in the hand having two spades. It won’t drop if we bang down the ace, so we finesse. □