

# Learning Points – That Extra Chance for an Overtrick II

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by Steve Moese; edited by Mike Purcell

<b>W Deals</b>	♠ ?8	
<b>EW Vul</b>	♥ AJ2	
	♦ KJ63	
Adam	♣ QJ72	Steve
♠ 10963	N	♠ AQ4
♥ 3		♥ KQ10954
♦ A1042	W 16 E	♦ Q8
♣ AK98	S	♣ 106
	♠ ?752	Deep Finesse:
	♥ 876	EW 4♥, 4♠, 4N
	♦ 975	
	♣ 543	

Saturday January 17, 2009. Saturday Afternoon Open Pairs, Mike Lipp, Director, Cincinnati Bridge Association Bridge Center, 2860 Cooper Road, Cincinnati, OH 45241 (513) 631-8070 . My partner is Adam Parrish. Many thanks to Adam for his improvements to this article.

Whether to finesse or not. When necessary for game, the decision is often simple. When seeking overtricks the decision can be complex.

Absent clues from play, the right choice depends on current advantage and the method of scoring (Matchpoint Pairs, Team IMPs, Rubber Bridge, and Board-a-Match). Declarer might have to make the right choice based on expected results without knowing what score they will receive for being right or wrong. A keen sense of what your opponents will do helps declarer value the choice to finesse or not.

Kit Woolsey wrote "Matchpoints," a seminal book where you can find **expectations weighted decisions** explored in some detail. Simply put, the payout has to be worth the risk you take.

## The Bidding

Adam and I play Precision with a few gadgets, but Standard and 2/1 auctions would be similar. Opener is limited to 15 HCP and only promises two cards in ♦. 2♣ is a conventional bid saying

West	North	East	South
1♦ <sup>1</sup>	Pass	1♥	Pass
1♠	Pass	2♣ <sup>2</sup>	Pass
2N <sup>3</sup>	Pass	3♥ <sup>4</sup>	Pass
3N <sup>5</sup>	Pass	Pass <sup>6</sup>	Pass

North leads ♣2

1= 11-15 HCP, at least 2 ♦. May have longer ♣

2 = 4<sup>th</sup> Suit Forces Game

3 = Showing NT stopper in ♣

4 = 6 card suit; choice of games

5 = I like my chances

6 = Should I bid 4♥ if partner has a doubleton?

nothing about ♣ that forces game and seeks more information from West to choose the right strain. 4<sup>th</sup> **Suit Forcing** is a very valuable constructive bidding convention when used with discipline.

Using 4<sup>th</sup> suit forcing East can rebid 3♥ to offer a choice of strains for game. West will not pass 3♥. Keeping the auction low with strength allows better game strain choices and offers more room to explore slam controls. Any suit bid by West after East's 3♥ would be a cue bid in support of ♥. East does not know West has a ♥ singleton though this is possible. (West chose not to bid 3♣ because in our system that would often show a hand with 2 or 3♦ and 5♣). East's last pass defers to partner, who had all the information available about East's hand and chose NT. Besides if EW have a 6-2 ♥ fit, 3NT might just score more in MPs. (In Pairs the extra 10 points for NT over a Major suit contract is substantial).

## The Play

North led the ♣2 to declarer's ♣8. Declarer could count 5 tricks off the top. Looks like all 3 side suits offer tricks to develop. Declarer led his ♥3 to the ♥10, which held. Declarer played the ♥K, both following low and played the ♥Q, North taking the ♥A. (Declarer pitched two ♠s.) North returned the ♣Q to declarer's ♣K. Declarer led a ♦ toward the board, and North took his ♦K and returned a ♦. Out of entries to hand to cash the good ♣, declarer overtook the ♦Q with the ♦A and cashed the ♣A noting the ♣J is still out. Declarer has 2 ♥, 1 ♦ and 3 ♣ and 4 tricks in dummy for 10 tricks. **Should West take the ♠ finesse?**

West on lead after winning the ♦A.	♠ ?8	
	♥	
	♦ J6	
Declarer	♣ J	Dummy
♠ 109	N	♠ AQ
♥		♥ 954
♦ 104	W 16 E	♦
♣ 9	S	♣
	♠ ?752	
	♥	
	♦ 9	
	♣	

To answer this question we need to think what others might do. Proper play by pairs in 4♥ yields 5♥ tricks, two♦ and two♣ (assuming a different opening lead). In a♥ contract there will be no risk in taking the♠ finesse, since everyone will do it. So in 4♥, we will score 620 when the♠ hook is off and 650 when it is on. Said differently, we'd still make game even if the finesse loses – not so in NT. By taking the finesse, we get a top if it is on and a bottom if it is off. By not taking it, we get a top if it is off and a near bottom (presuming the field is in 4♥) if it is on. However not everyone rates to be in 4♥.

Declarer finessed and eventually fell 2 tricks short of the game contract. 3N-2 and -200 was worth 0.5 of 12 match points. Note that 3N+4 for +430 would have scored 11 MP.

Bd 11	A1	A2	A3	A4	A5	A6	A7	A8	A9	A10	A11	A12	A13	A14	A15
MP	7.5	0.5	11	4.5	0.5	2.5	7.5	4.5	2.5	---	12	---	7.5	7.5	10
Score	140	-200	600	120	-200	-100	14-	120	-100	---	660	---	140	140	170

### Post Mortem

Matchpoint scoring puts a premium on overtricks. Declarer assesses whether the likely gain is worth the additional risk. Here the risk/reward is not as easy to divine as it seems at first glance.

3N is a stretch on these cards. 4♥ contracts are even less likely. Holding a combined 24 HCP suggests a majority of a club field will not bid game (your opinion might change in an expert game). With the early success at creating 10 tricks, perhaps West should cash out and forget the finesse option. West will beat all those who did not bid game, and those who bid game in♥ and come to the same number of tricks. Cashing out might be a 65%+ board.

North has already shown up with 11 HCP of the 16 HCP owned by the defenders. Declarer doesn't know the location of the♦J or♠J. Since North did not bid, North is less likely to hold the♠K too. Note North has no suit to bid and can't make a standard takeout double. The evidence locating the♠K is weak at best.

### Expectations Weighted Decisions

The idea is that any chance we take should be supported by how much we stand to gain.

1. If taking a 50% risk (like a finesse), the odds of success (how many points you will win if you succeed versus how many you will lose if you fail) must be greater than 1:1.
2. If you are in a 3♠ contract while the field is in 2♠ and need a finesse for your 9<sup>th</sup> trick (and losing the finesse will cost an extra trick and put you down 2), you must finesse! If most of the field is scoring up +110 in 2♠, you have little to lose by taking the finesse. Your -50 is already a terrible score. -100 is not much worse.
3. However, if you reach a 24 HCP slam and have the same choice – a finesse that will gain an overtrick if won and cost the contract if lost – you should not finesse. Many in the field will not reach this slam and +1430 will be a sufficiently good result. Say there are 12 other tables playing this board, and three of them reach the slam. You are betting the 10.5 match points you have in the bag (nine for beating the nine tables not in slam and 1.5 for tying the other three) against the extra 1.5 match points you could score if you make 13 tricks for a 12 top. This is not a good bet.

See the appendix for a detailed discussion.

### Fourth Suit Forcing

Without 4<sup>th</sup> suit forcing a standard auction would likely proceed by East jumping to 3♥ at the 2<sup>nd</sup> bid. This forcing approach obscures whether East has 5 or 6♥ – an important strain decision fact but makes inviting with 5-6 hearts♥. If you play invitational jump bids (*preferred*) you have to bid something else to force to game! Clarity on invitational or forcing strength and suit length is critical to good constructive and competitive bidding.

4<sup>th</sup> suit forcing allows responder to clearly differentiate among 4, 5, and 6+ suits, and allows the partnership to avoid a point-count NT contract that will fail absent a stopper in the 4<sup>th</sup> suit. Since opener

will almost always rebid NT when holding a positional stopper in the 4<sup>th</sup> suit, the NT contract is more often declared by the correct hand. Sometimes 4<sup>th</sup> suit forcing allows the pair to find a makeable major suit game in a 5-2 fit when NT and minors both fall one trick short. Opener should be on the lookout to raise partner's major with Ax, Kx, or Qx when missing a 4<sup>th</sup> suit stopper and other bids are flawed.

This convention is in our Top 10 and we recommend you adopt it. In auctions where 3 suits have been bid with no interference or jumps, the 4<sup>th</sup> suit can be treated conventionally. Note: 4<sup>th</sup> suit forcing is off in all auctions where a game force is already established. Even if responder has a natural 4<sup>th</sup> suit, the conventional responses will almost always get us to the right strain. The 4<sup>th</sup> suit bidder almost always has a 5-card or longer 1<sup>st</sup> suit. Typically responder is trying to get help deciding whether to play in their 5-card major or NT. A NT call by opener promises a stopper in the 4<sup>th</sup> suit. The 4<sup>th</sup> suit is often just 2 or 3 cards. It can be longer. Be sure to talk this over with your partner! Avoid bidding 4<sup>th</sup> suit forcing if some number of NT is a better positional bid.

When partner makes a 4<sup>th</sup> suit force, opener's responsibilities in order of priority:

- 1) Raise responder's 1<sup>st</sup> suit with 3-card support.
- 2) Bid NT with a positional stopper in the 4<sup>th</sup> suit
- 3) Rebid opener's 2<sup>nd</sup> suit with 5 or more
- 4) Rebid opener's 1<sup>st</sup> suit with 6 or more
- 5) Raise the 4<sup>th</sup> suit with 4 cards.

### Expert Preferences using 4<sup>th</sup> Suit Forcing:

West North East South 2001 Bridge World Expert Votes

1♣	Pass	1♥	Pass	44% 1 Round Force
1♠	Pass	2♦	Pass	37% Game Force
1♣	Pass	1♠	Pass	16% Game Forcing
2♦	Pass	3♥	Pass	84% Invitational in ♥
1♠	Pass	2♣	Pass	
2♦	Pass	4♥	Pass	84% Game Force ♦ w/ ♥ splinter
1♦	Pass	1♥	Pass	9% Forcing 1 round
2♣	Pass	2♠	Pass	91% Game Force (Reverse)
1♦	Pass	1♥	Pass	7% Natural invitational
2♣	Pass	3♠	Pass	93% ♣Game Force w/ ♠ Splinter
1♣	Pass	1♥	Pass	
1♠	Pass	2N, 3♣/♥/♠		100% Invitational.
1♣	Pass	1♦	Pass	53% Natural not forcing
1♥	Pass	1♠	Pass	40% Forcing 1 Round
1♣	Pass	1♦	Pass	53% Game Forcing
1♥	Pass	2♣	Pass	40% Natural

With some hands, opener will have to tell the best lie. Holding ♠A, ♥AJxxx, ♦10xx, ♣KJxx and opening the auction: 1♥-P-1♠-P Opener has no good bid. (2N stops ♦. 2♣ shows 2♣-P-2♦-P-?? 2-3 cards. 3♣ shows 5 and 2♥ implies 6). Here a simple 2♥ looks best even though opener has only 5 cards in ♥. With ♠Ax however 2♣ is attractive. Responder will bid NT holding a ♦ stopper. Decide if Responder's 2NT invites or forces.

Partner's 4<sup>th</sup> suit bid creates a force. You must decide if it is forcing to game or just for one round. Many who play 2/1 forcing and do not have a strong jump-shift play forcing to game. Some who do use strong jumps play the 4<sup>th</sup> suit as forcing for one round. Standard bidders might want to be flexible based on context. Some decide based on the bidding sequence – a 1-round force if at the 2-level and a game force if at the 3-level. Experts favor a non-reverse jump to show a real suit in an invitational hand (double-jump would be a splinter) and a jump-reverse shows a splinter raise of opener's 2<sup>nd</sup> suit. Even the experts have different opinions! The chart ← shows expert preferences using 4<sup>th</sup> suit forcing.

A jump in the 4<sup>th</sup> suit is often played to show 1) either 55 or better, or 2) a singleton or void and support for partner's 2<sup>nd</sup> suit. Be sure to decide.

(We prefer showing the singleton and so do the Bridge World experts – a 93% favorite. With a 5 card 4<sup>th</sup> suit a minimum NT rebid is often appropriate – opener only has 4 cards or less in your 2 suits). A 1-level 4<sup>th</sup> suit auction might be natural and non-forcing with responder having to jump to 2♠ to force game.

Keep in mind responder's 4<sup>th</sup> suit forcing call must come at responder's 2<sup>nd</sup> bid. Here's an auction where the 4<sup>th</sup> suit is bid by opener is NOT → conventional. It's natural, showing a minimum 4♠ 6♣ hand. East should bid again; there is no game force yet. Be sure to review how you handle this situation with your partner.

West	North	East	South
1♣	Pass	1♥	Pass
2♣	Pass	2♦	Pass
2♠			

For more on 4<sup>th</sup> Suit Forcing: [http://www.bridgeworld.com/default.asp?d=bw\\_standard&f=bwspolls.html](http://www.bridgeworld.com/default.asp?d=bw_standard&f=bwspolls.html) (Scroll to Partnership Bidding Methods item number 1509 and above)

For the basics see: [http://web2.acbl.org/documentLibrary/play/Commonly\\_Used\\_Conventions/4thsuitforcing.pdf](http://web2.acbl.org/documentLibrary/play/Commonly_Used_Conventions/4thsuitforcing.pdf)

### **Learning Pointers:**

- 1) Use 4<sup>th</sup> Suit Forcing to explore best strain when strong enough to force game.
- 2) If you took right chances early in the hand and you are in a high-risk contract many won't reach, taking your plus might be the best path to an above-average result.
- 3) 60% games are best built on many above-average boards. Striving for pure Tops means higher than normal risks, and more bottoms as a result.
- 4) Keep tally of the key opponent's HCP. If they must have a major card that gives them 13 or more HCP and have passed in the auction, they probably don't have it.

### **Appendix - Risk-Based Decisions**

Choosing the right play depend on 2 key facts: 1) accurate estimate of the probability a choice will succeed, and 2) accurate estimate of the value of success or failure. Attention to the play of the cards allows declarer to gather information shape and HCP location. This improves the success probability estimate. Unfortunately, the VALUE of success or failure depends more on an accurate estimate of the opponents' behavior and less on the actual hand.

If we know the *a priori* value for a success and a failure, and we know the *a priori* likelihood that each will occur we can estimate what declarer stands to gain or lose. For this example we'll use perfect information from the press report fort his hand to estimate the value declarer should use when deciding to take the spade finesse. Yes, this is 20/20 hindsight but bear with us.

$$\text{Expected Gain} = (11.5 - 10.5) \times \frac{1}{2} = 0.5 \text{ MP.}$$

$$\text{Expected Loss} = (11.5 - 0.5) \times \frac{1}{2} \text{ or } 5.5 \text{ MPs}$$

The expected value is 0.5 MP – 5.5 MP = -5 MP loss. What makes this calculation hard at the table is that declarer can only estimate the *MP score for success and failure*. Having the press report in front of us here gives us exact scores and 20/20 hind sight surprises: what appeared to be a 50/50 toss-up chance was really a 7.6/92.4 chance against!!!

Now, let's go back to Declarer's line of thinking. If West believes that a near top is likely and a near bottom will result from not taking the finesse, then the decision has a different apparent value.

$$\text{Expected Gain} = (12 - 2) \times \frac{1}{2} = 5 \text{ MPs}$$

$$\text{Expected Loss} = (3 - 2) \times \frac{1}{2} = 1 \text{ MP}$$

for a risk weighted decision value of +4 MPs. If the field is as declarer assumes, then Declarer takes this finesse. Knowing what the field is likely to do changes declarer's play based on the true value of success.

Wow – bridge judgment isn't so simple after all, is it? Here's how the scoring method impacts the Expected Value for declarer's decision:

Scoring:	Match Point Pairs	IMPS	Board a Match	Rubber Bridge
Expected Value	+0.5 : -5.5 MPs	+1 : - 13	+ 1/2: -1/2	+30 : -700
Success Odds	1 : 11	1 : 13	1 : 1	1 : 23

For **Matchpoint Pairs**, the finesse can gain 0.5 or lose 5.5, a range of 6 MPs. That makes the relative gain 1/12 of the range and long odds indeed. For **IMPS** a 30 point increase (one overtrick) is worth only +1 IMP, while a losing finesse could be as bad as – 830 (= -200 minus 630) or a 13 IMP loss. This assumes the worst case where we take the losing finesse and our opponents do not. For **Board-a-Match** we have a tougher evaluation but a simpler decision. It's really hard to know what one specific pair will do with the same cards. However we can look at the extreme win or lose decision to bracket our choice. Here we see the odds would be 1 : 1, equal to the finesse absent information from the play of the cards. Finally in **rubber bridge** we can look at the value of one overtrick against the cost of the under tricks and the lost Vulnerable game bonus. Only in Board-a-Match would finessing be attractive all else equal.