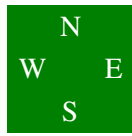


**Board 1**  
 South Deals  
 None Vul

♠ A J 4  
 ♥ Q T 7 3  
 ♦ T 9 4  
 ♣ 9 4 3

♠ Q T 5  
 ♥ 8 6 4  
 ♦ A 7 5  
 ♣ K Q 8 6



♠ K 9 6 2  
 ♥ J 9 5  
 ♦ Q J 6 2  
 ♣ T 7

♠ 8 7 3  
 ♥ A K 2  
 ♦ K 8 3  
 ♣ A J 5 2

| West | North | East     | South |
|------|-------|----------|-------|
| Pass | 3NT   | All Pass | 1NT   |

3 NT by North

♠, going up with the ♠ Q if West plays low. If the ♠ Q wins, take your 9 tricks and run.

Whenever the ♠ A and ♠ K are in different hands, the only thing that matters is the location of the ♠ J.

So it is basically a 50% chance.

Baker Finesse 13  
 South is to play 3NT. West leads the ♥ 3.

Winners: ♠=0 ♥=2 ♦=2 ♣=4 Total = 8

First things first. Win the first ♥, do not hold up. West's ♥ 3 indicates he has led a 4-card suit so a hold-up wouldn't help you. And if you did hold up they might pocket their ♥ trick and switch to ♦ s, a suit you are no better off in.

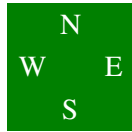
You need to get one more winner and it will have to be a ♠ winner. You could lead toward the ♠ Q, winning a trick if West holds BOTH the ♠ A and ♠ K. Or you could finesse the ♠ T, gaining a trick if West holds the ♠ J. Obviously the second choice is more likely.

Having won the first ♥ trick in your hand, play a small ♠ and finesse the ♠ T. Suppose East wins the ♠ K and returns a ♥. Take your ♥ A and play another

**Board 2**  
 South Deals  
 None Vul

♠ 7  
 ♥ Q T 8 3  
 ♦ K J 9 2  
 ♣ 9 8 4 2

♠ Q 9 6 2  
 ♥ A 6 5  
 ♦ 8 6 4  
 ♣ 6 5 3



♠ K 5 4 3  
 ♥ J 9 7 2  
 ♦ A T 7  
 ♣ T 7

♠ A J T 8  
 ♥ K 4  
 ♦ Q 5 3  
 ♣ A K Q J

| West | North | East     | South |
|------|-------|----------|-------|
| Pass | 3 ♣   | Pass     | 2NT   |
| Pass | 4 ♠   | All Pass | 3 ♠   |

4 ♠ by North

Baker Finesse 14  
 South is to play 4 ♠. West leads the ♦ 2. The defenders win 3 ♦ tricks, then play a ♣.

Losers: ♠ = 0 or 1 ♥ = 0 ♦ = 3 ♣ = 0 Total = 3 or 4

Since you have already lost 3 ♦ tricks you cannot also lose a ♠ trick. That means East will have to have the ♠ K and it also means that you will have to be careful with your finessing.

In your hand with a ♣ you play over to dummy's ♥ A. Now lead the ♠ Q from dummy and when East plays low play the ♠ J (or T) from your hand.

The ♠ Q held the trick so you are still in dummy. Play the ♠ 9, and when East doesn't cover, play your ♠ 8 under it. West shows out on this trick and you are glad you played so carefully. Play one more ♠, finessing East's ♠ K again, then play your ♠ A and the rest of your winners.

True, the chances of East holding 4 ♠s to the King are pretty small, but it costs you nothing to protect yourself against that holding.

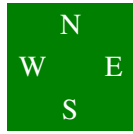
And the rewards are great.

### Board 3

South Deals  
None Vul

♠ J 8 4  
♥ Q J 8 7 3  
♦ J 9 4  
♣ 9 4

♠ Q T 7  
♥ T 5  
♦ Q 7 2  
♣ A Q T 8 5



♠ A K 3  
♥ K 4  
♦ A K 6 5  
♣ J 7 6 2

♠ 9 6 5 2  
♥ A 9 6 2  
♦ T 8 3  
♣ K 3

| West     | North | East | South |
|----------|-------|------|-------|
|          |       |      | 1 ♦   |
| Pass     | 2 ♣   | Pass | 3NT   |
| All Pass |       |      |       |

3 NT by South

decision, but to see how your decision would have turned out.

But at Match Point Pairs the reward would be much greater, a probable very high board. Of course with this layout it might have gotten you a bottom board.

### Baker Finesse 15

South is to play 3NT. West leads the ♥ 7. East takes the ♥ A and returns the ♥ 2.

Winners: ♠=3 ♥=1 ♦=3 ♣=1 Total = 8

You need one more winner and ♣s is your best suit. If the ♣K is in West's hand you can finesse it for 12 tricks. But if the ♣K is in East's hand you will lose that trick and at least 4 ♥s.

Before you put all your eggs in the ♣ finesse basket there is one thing you should do first.

You should test the ♦ suit by playing ♦Q, ♦K, ♦A. Both defenders follow three times and your ♦6 has become a winner, which you cash.

Now you have a problem. You have won 5 tricks so far and you have 4 more winners ready to take. So you can take your 9 tricks and run, or you can finesse the ♣ trying for 3 overtricks.

It's your

**Board 4**

South Deals

None Vul

♠ T 8 5 2  
 ♥ Q J 9 4 3  
 ♦ Q 4  
 ♣ J 9

♠ A 6 3

♥ 7 5 2

♦ A 7 5 3

♣ T 5 4



♠ K 9  
 ♥ T 8 6  
 ♦ K J 9  
 ♣ 8 7 6 3 2

♠ Q J 7 4

♥ A K

♦ T 8 6 2

♣ A K Q

| West     | North | East | South |
|----------|-------|------|-------|
|          |       |      | 1 ♦   |
| Pass     | 2 ♦   | Pass | 3NT   |
| All Pass |       |      |       |

3 NT by South

If it had not dropped you would just have played a third round of ♠s, hoping for a 3-3 split in the suit.

again.

**Baker Finesse 16**

South is to play 3NT. West leads the ♥Q.

Winners: ♠=1 ♥=2 ♦=1 ♣=3 Total = 7

You need two more winners and ♦s is your longest combined suit. But you can only establish one extra winner in ♦s, and before you could even do that the defenders would have taken a bunch of ♥ tricks.

So you must turn to the ♠s for the extra two winners.

You win the first ♥ and lead . . . which ♠? If you play the ♠Q you will go down, even if West has the ♠K. He would cover and you would be held to just 2 ♠ tricks.

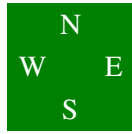
The only way to get 3 tricks from this holding is to play East for the ♠K. So play a ♠ to dummy's ♠A and then a small ♠ back toward your ♠Q J. Here East puts the ♠K on and you are home-free.

**Board 5**

North Deals  
None Vul

♠ T 9 6 2  
♥ 8 7 6  
♦ 7 3  
♣ A K 8 2

♠ A 7 5  
♥ A J 3  
♦ A 8 6  
♣ T 9 6 3



♠ K J 8 4  
♥ T 9 4 2  
♦ Q J T 5  
♣ 5

♠ Q 3  
♥ K Q 5  
♦ K 9 4 2  
♣ Q J 7 4

|      |       |          |       |
|------|-------|----------|-------|
| West | North | East     | South |
|      | 1 ♣   | Pass     | 2NT   |
| Pass | 3NT   | All Pass |       |

3 NT by North

So you should enter dummy with a ♥ and play a small ♠ toward your ♠ Q.

Did it work? to see.

The problem is that you might run into this very distribution. You would establish a ♦ for East and when you played a ♠ from dummy East would jump up with the ♠ K and cash his winning ♦ for down 1.

**Baker Finesse 17**

South is to play 3NT. West leads the ♣ A, then ♣ K, ♣ 2. East follows once, then discards a ♠ and a ♥.

East follows once, then discards a ♠ and a ♥.

Winners: ♠=1 ♥=3 ♦=2 ♣=2 Total = 8

There are two possibilities for getting an extra winner. If the ♦s are splitting 3-3 you could play ♦ A, ♦ K and another ♦ and establish the thirteenth ♦ as a winner. Or you could play East for the ♠ K and lead toward your ♠ Q.

The chance of East holding the ♠ K is a little greater than 50%. (it is higher than the usual 50% because we know he started with only one ♣, giving him more spaces for other cards).

The chance of ♦s splitting 3-3 is about 40%.

**Board 6**

West Deals

None Vul

♠ K J 3  
 ♥ Q 7 3  
 ♦ K Q J 9 5  
 ♣ 8 4

♠ 9 4 2

♥ A 8 5

♦ 7 6 3

♣ A K 6 5

|   |   |   |
|---|---|---|
|   | N |   |
| W |   | E |
|   | S |   |

♠ A Q 5

♥ K J 9

♦ A T 4

♣ Q J 9 2

♠ T 8 7 6

♥ T 6 4 2

♦ 8 2

♣ T 7 3

| West | North | East     | South |
|------|-------|----------|-------|
| 1 ♦  | Pass  | Pass     | 1NT   |
| Pass | 3NT   | All Pass |       |

3 NT by North

Now play the ♥J. If West doesn't cover, you will let it ride for your ninth trick. But West does cover so you must take dummy's ♥A. Next play a small ♥ from dummy and finesse the ♥9, hoping East has the ♥T. This is the Backward Finesse.

for the complete Deal to see if it worked.

Like this time.

By the way. Those of you with great short-term memories might think they have seen this hand before. Well, you ALMOST have. Deal 8 has an almost identical layout but a much simpler theme. Check it out.

**Baker Finesse 18**

South is to play 3NT. West leads the ♦K.

Winners: ♠=1 ♥=2 ♦=1 ♣=4 Total = 8

You only need one more winner. If East has the ♠K or the ♥Q a simple finesse will give you the trick.

There are two problems though. The first one is that if West gets in he may take too many ♦ tricks. But the bigger problem is that East cannot possibly have either of those two high cards. You and dummy together hold 28 HCP and West must surely hold the other 12 since he opened the bidding. Neither simple finesse will work so you must try what is called a Backward Finesse.

Hold up the ♦A until the third round to confirm that East has only 2. He does. Then play four rounds of ♣s ending in your hand.