

**Board 1**  
North Deals  
None Vul

♠ T 8 6 5  
♥ K 9 4 3  
♦ 7 4  
♣ 8 7 4

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

	N	
W		E
	S	

♠ A Q 4  
♥ A J T  
♦ A Q J 8  
♣ K Q 6

♠ K J 7 3  
♥ Q 7 6 2  
♦ T 9 3  
♣ 9 5

West	North	East	South
	2♣	Pass	3♣
Pass	4NT	Pass	5♦
Pass	5NT	Pass	6♦
Pass	6NT	All Pass	

6NT by North

South plays 6NT. West leads the ♦T.

Winner count: ♠ 1 : ♥ 1 : ♦ 4 : ♣ 5 : Total = 11

You need just one more winner. If the ♠K is with East then a simple finesse will provide it. This would not be a terrible plan - you can expect it to succeed 50% of the time. Of course that means you will go down the other 50% of the time.

The double finesse in ♥s is better. If East holds EITHER the ♥K OR the ♥Q you will succeed. This raises your chances to 75%.

So win the opening lead with dummy's ♦K. Play the ♥5, finessing your ♥T. West will probably win this with either ♥K or ♥Q. No matter. Win West's probable ♦ return and take 5 ♣ tricks, discarding your 2 ♠ losers. Lead dummy's ♥7 and finesse the ♥J. When this wins the rest of the tricks are yours.

The choice between a single finesse and a double finesse is one that you will face many times. So remember that the double finesse works 75% of the time.

Baker 100Deals 69

You are South and it is your bid. Decide what you would say, then on BID.

With 9 points you have enough strength to make a positive response. And with a good 5-card suit you respond 3♣.

Partner says 4NT.

Partner's 4NT bid is clearly Blackwood. With one Ace you answer 5♦.

Partner says 5NT.

Partner's 5NT bid guarantees that your side has all the Aces, and asks for your Kings. With one King you answer 6♦.

Partner says 6NT and you pass.

North would play 6NT.

**Board 2**  
 South Deals  
 N-S Vul

♠ J 9 5 2  
 ♥ K 8 7 3  
 ♦ A 7 5 2  
 ♣ 6

♠ K 7 6 4  
 ♥ A Q  
 ♦ K Q 8  
 ♣ A J 9 4



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

♠ 8 3  
 ♥ 6 4  
 ♦ T 6  
 ♣ K Q T 8 7 3 2

West	North	East	South
Pass	5♣	All Pass	1♣

5♣ by North

Baker 100 Deals 70  
 You are North and it is your bid. Decide what you would say, then on BID.

This is NOT a simple choice.

Partner may have a hand where 3NT is a laydown. Or he may have a hand where 3NT is a godown.

Science isn't going to help you so you guess that 5♣ probably has a good chance.

South would play 5♣.

North plays 5♣. East leads ♦A, then ♦2.

Losers: ♠ 2 : ♥ 1 : ♦ 1 : ♣ 0 : Total = 4

MAYBE West will have the ♠A and the ♥K. But maybe not. You do have an extra ♦ trick so you need to determine the best use you can make of that.

First pull trumps. It takes one round. Play your other ♦ winner and discard one of dummy's ♠s. This protects you from losing more than one ♠. Enter dummy with a trump and lead the last ♠. Assume West has the ♠A. If he goes up with it you will be able to dump dummy's ♥ loser on your ♠K. If he plays low you put on your ♠K and you no longer have a ♠ loser.

If it turns out East has the ♠A then your ♠ play didn't work. In that case you would enter dummy again and try the ♥ finesse. This plan is a winner if West holds EITHER the ♥K or the ♠A.

With correct play you succeed when West holds the ♠A, but also if he holds the ♥K.

The key play was dumping the ♠ on your ♦K rather than a ♥.

### Board 3

North Deals  
E-W Vul

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

♠ A 5  
♥ A K Q 7 6 4  
♦ Q 7 3  
♣ 8 5

	N	
W		E
	S	

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

♠ K 8 6 4  
♥ T 5 2  
♦ K 8  
♣ T 6 4 3

West	North	East	South
	1 ♥	Pass	2 ♥
Pass	3 ♦	Pass	4 ♥
All Pass			

4 ♥ by South

point or two.

North plays 4 ♥. East leads the ♣A, ♣K, ♣Q.

Losers: ♠ 0 : ♥ 0 : ♦ 2 : ♣ 2 : Total = 4

You must eliminate one ♦ loser, that means ruffing it in dummy. You would like to pull trumps first but you cannot chance pulling two rounds because if they don't split 2-2 you would have to leave one out until after you had ruffed the ♦. The problem would then be that the defender who took the ♦A might lead the third trump, preventing your ruff.

So first you must drive out the ♦A. After you ruff the ♣ you play a ♦ to dummy's ♦K. West takes the ♦A and leads a trump. You win in your hand, pull one more trump, then play ♦Q, ♦7, ruffing in dummy. Back to your hand with the ♠A, pull the last trump and claim.

And you couldn't get the ♦ ruff until after you had forced out the ♦A.

Baker 100Deals 71

You are North and it is your bid. Decide what you would say, then on BID.

You have a straightforward 1 ♥ opening bid.

Partner responds 2 ♥.

With 17 points and two doubletons you are on the borderline between passing and bidding game. If partner has the top of his 6-10 points you want to be in game, if he is at the bottom you don't.

A reasonable bid would be 3 ♥, inviting partner to bid game with a maximum.

A better bid is 3 ♦, a Help Suit Game Try. This says the same thing, bid game with a maximum, but also says "Use your ♦ holding to help you decide."

That was just what South needed. He only had 7 points but decided the ♦ help was worth an extra

**Board 4**

West Deals

None Vul

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

♠ A J 4 3

♥ 4

♦ K 7 3 2

♣ A K 7 3

	N	
W		E
	S	

♠ Q T 9

♥ 8 5

♦ T 9 8 6

♣ T 8 5 4

♠ K 7 6 2

♥ A 7 6 3

♦ A 5

♣ 9 6 2

West	North	East	South
1 ♥	Pass	2 ♠	Pass
4 ♠	All Pass		

4 ♠ by West

Total = 7

Thinking like this makes it clear that you must win 3 of your 4 small trumps. The best way to do this is to win the ♥A and pull 2 rounds of trumps with ♠A and ♠K, spurning the finesse. Trumps split 3-2, so leave the master trump out and cash your other high card winners. Then start cross-ruffing, ♥s in dummy and ♦s in your hand. The defender with the master trump is welcome to ruff with it whenever he wants - it won't stop you from coming to T tricks.

If you tried that East would have won his ♠Q, then played another ♠. That would leave both you and dummy with only one trump each and you would have come up a trick short. You can afford to pull just two rounds of trumps, then must cross-ruff with your remaining four.

Baker 100Deals 72

You are South and it is your bid. Decide what you would say, then on BID.

When responding to partner's Takeout Double:- with 0-8 points you bid cheaply- with 9-11 points you jump in a suit- with 12 or more points you cue-bid their suit

You have 11 so you jump to 2 ♠. Partner bids 4 ♠ and you pass.

South plays 4 ♠. West leads the ♥K.

Losers: ♠ 1 : ♥ 3? : ♦ 0 : ♣ 1 : Total = 5?

The loser count is somewhat misleading because obviously you can ruff some ♥s in dummy.

Sometimes it is better to count winners, even though it is a suit contract. Winners: ♠ 2 : ♥ 1 : ♦ 2 : ♣ 2 :