

**Board 1**

North Deals

None Vul

♠ 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



♠ A J 4

♥ Q T 7 3

♦ T 9 4

♣ 9 4 3

West	North	East	South
	1NT	Pass	3NT

All Pass

3NT by South

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

♦, going up with the ♠Q if East 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  
North is to play 3NT. East leads the ♥3.

Winners: ♠=0 ♥=2 ♦=2 ♣=4 Total = 8

First things first. Win the first ♥, do not hold up. East'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 East holds BOTH the ♠A and ♠K. Or you could finesse the ♠T, gaining a trick if East holds the ♠J. Obviously the second choice is more likely.

**Board 2**

East Deals

N-S Vul

♠ 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

	N	
W		E
	S	

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

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

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

4 ♠ by West

True, the chances of North 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.

**Baker Finesse 14**

East is to play 4♠. South 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 North 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 North 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 North doesn't cover, play your ♠8 under it. South shows out on this trick and you are glad you played so carefully. Play one more ♠, finessing North's ♠K again, then play your ♠A and the rest of your winners.

**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



♠ 9 6 5 2

♥ A 9 6 2

♦ T 8 3

♣ K 3

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2

West	North	East	South
Pass	2♣	Pass	1♦
All Pass			

3 NT by South

decision, but to see how your decision would have turned out.&lt;br&gt;&lt;br&gt;

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.&lt;br&gt;&lt;br&gt;It's your

**Board 4**

West Deals

Both Vul

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

♠ 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

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

3NT by West

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  
West is to play 3NT. North 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 North 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 South for the ♠K. So play a ♠ to dummy's ♠A and then a small ♠ back toward your ♠ Q J. Here South puts the ♠K on and you are home-free.

**Board 5**

South Deals  
N-S Vul  
  
 ♠ 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	
N	
W	E
S	
♠ 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	

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

3 NT by South

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 West and when you played a ♠ from dummy West would jump up with the ♠K and cash his winning ♦ for down 1.

**Baker Finesse 17**

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

West 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 West for the ♠K and lead toward your ♠Q.

The chance of West 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%.

So you should enter dummy with a ♥ and play a

**Board 6**  
 South Deals  
 E-W Vul  
 ♠ 9 4 2  
 ♥ A 8 5  
 ♦ 7 6 3  
 ♣ A K 6 5

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

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

3 NT by West

Now play the ♥J. If South doesn't cover, you will let it ride for your ninth trick. But South does cover so you must take dummy's ♥A. Next play a small ♥ from dummy and finesse the ♥9, hoping North 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  
 East is to play 3NT. South leads the ♦K.

Winners: ♠=1 ♥=2 ♦=1 ♣=4 Total = 8

You only need one more winner. If North 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 South gets in he may take too many ♦ tricks. But the bigger problem is that North cannot possibly have either of those two high cards. You and dummy together hold 28 HCP and South 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 North has only 2. He does. Then play four rounds of ♣s ending in your hand.

Now play the ♥J. If South doesn't cover, you will let

**Board 7**

South Deals

Both Vul

♠ 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



♠ 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

**Board 8**

West Deals

None Vul

♠ 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

♠ 7

♥ Q T 8 3

♦ K J 9 2

♣ 9 8 4 2

**Board 9**

North Deals

E-W 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



♠ 9 6 5 2

♥ A 9 6 2

♦ T 8 3

♣ K 3

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2

**Board 10**

East Deals

Both Vul

♠ T 8 5 2

♥ Q J 9 4 3

♦ Q 4

♣ J 9

♠ Q J 7 4

♥ A K

♦ T 8 6 2

♣ A K Q



♠ 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

**Board 11**

South Deals

None Vul

♠ 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



♠ 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

**Board 12**

West Deals

N-S Vul

♠ 9 4 2

♥ A 8 5

♦ 7 6 3

♣ A K 6 5

♠ T 8 7 6

♥ T 6 4 2

♦ 8 2

♣ T 7 3



♠ A Q 5

♥ K J 9

♦ A T 4

♣ Q J 9 2

♠ K J 3

♥ Q 7 3

♦ K Q J 9 5

♣ 8 4

**Board 13**

North Deals

Both Vul

♠ 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



♠ 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

**Board 14**

East Deals

None Vul

♠ K 5 4 3

♥ J 9 7 2

♦ A T 7

♣ T 7

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3



♠ A J T 8

♥ K 4

♦ Q 5 3

♣ A K Q J

♠ 7

♥ Q T 8 3

♦ K J 9 2

♣ 9 8 4 2

**Board 15**

South Deals

N-S 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



♠ 9 6 5 2

♥ A 9 6 2

♦ T 8 3

♣ K 3

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2

**Board 16**

West Deals

E-W Vul

♠ Q J 7 4

♥ A K

♦ T 8 6 2

♣ A K Q

♠ 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

**Board 17**

North Deals

None Vul

♠ 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



♠ 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

**Board 18**

East Deals

N-S Vul

S-N Vul

E-W Vul

♠ 9 4 2  
♥ A 8 5  
♦ 7 6 3  
♣ A K 6 5

♠ T 8 7 6

♥ T 6 4 2

♦ 8 2

♣ T 7 3

	N	
W		E
	S	

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

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

**Board 19**

South Deals

E-W Vul

♠ 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



♠ 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

**Board 20**

West Deals

Both Vul

♠ K 5 4 3

♥ J 9 7 2

♦ A T 7

♣ T 7

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3



♠ A J T 8

♥ K 4

♦ Q 5 3

♣ A K Q J

♠ 7

♥ Q T 8 3

♦ K J 9 2

♣ 9 8 4 2

**Board 21**

North Deals

N-S Vul

S-N Vul

E-W 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



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

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2

**Board 22**

East Deals

E-W Vul

♠ T 8 5 2

♥ Q J 9 4 3

♦ Q 4

♣ J 9

♠ Q J 7 4

♥ A K

♦ T 8 6 2

♣ A K Q



♠ 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

**Board 23**

South Deals

Both Vul

♠ 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



♠ 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

**Board 24**

West Deals

None Vul

♠ 9 4 2

♥ A 8 5

♦ 7 6 3

♣ A K 6 5

♠ T 8 7 6

♥ T 6 4 2

♦ 8 2

♣ T 7 3



♠ A Q 5

♥ K J 9

♦ A T 4

♣ Q J 9 2

♠ K J 3

♥ Q 7 3

♦ K Q J 9 5

♣ 8 4

**Board 25**

North Deals

E-W Vul

♠ 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



♠ 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

**Board 26**

East Deals

Both Vul

♠ K 5 4 3

♥ J 9 7 2

♦ A T 7

♣ T 7

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3



♠ A J T 8

♥ K 4

♦ Q 5 3

♣ A K Q J

♠ 7

♥ Q T 8 3

♦ K J 9 2

♣ 9 8 4 2

**Board 27**

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



♠ 9 6 5 2

♥ A 9 6 2

♦ T 8 3

♣ K 3

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2

**Board 28**

West Deals

N-S Vul

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

♠ 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

**Board 29**

North Deals

Both Vul

♠ 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



♠ 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

**Board 30**

East Deals

None Vul

♠ 9 4 2

♥ A 8 5

♦ 7 6 3

♣ A K 6 5

♠ T 8 7 6

♥ T 6 4 2

♦ 8 2

♣ T 7 3



♠ A Q 5

♥ K J 9

♦ A T 4

♣ Q J 9 2

♠ K J 3

♥ Q 7 3

♦ K Q J 9 5

♣ 8 4

**Board 31**

South Deals

N-S Vul

♠ 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



♠ 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

**Board 32**

West Deals

E-W Vul

♠ K 5 4 3

♥ J 9 7 2

♦ A T 7

♣ T 7

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3



♠ A J T 8

♥ K 4

♦ Q 5 3

♣ A K Q J

♠ 7

♥ Q T 8 3

♦ K J 9 2

♣ 9 8 4 2

**Board 33**

North 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



♠ 9 6 5 2

♥ A 9 6 2

♦ T 8 3

♣ K 3

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2

**Board 34**

East Deals

N-S Vul

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

♠ 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

**Board 35**

South Deals

E-W Vul

♠ 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



♠ 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

**Board 36**

West Deals

Both Vul

♦ 8 2

♣ T 7 3

♠ 9 4 2      ♠ T 8 7 6  
♥ A 8 5      ♥ T 6 4 2  
♦ 7 6 3      ♦ 8 2  
♣ A K 6 5      ♣ T 7 3

N  
W      E  
S

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

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