

**Board 1**

North Deals

None Vul

♠ A T 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2

♠ Q 7 3

♥ A Q 6 4 3

♦ 8 5 2

♣ A J

	N	
W		E
	S	

♠ K J 9

♥ T 2

♦ K 7 4 3

♣ Q T 6 4

♠ 8 6 2

♥ K 9 8 7

♦ A Q J T

♣ 8 3

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

4♥ by North

itself, in case he has ♦ K x x x you also have to have three entries to your hand. Two of them will be the ♥A and ♥Q and the third entry must be the ♣A.

So you win the first trick with the ♣A and immediately take your first ♦ finesse. It wins, so you return to your hand with a ♥ to the ♥Q and take another ♦ finesse. Back to your hand with the ♥A (pulling the last trumps) and take a third ♦ finesse. Finally on the ♦A you can discard either your ♣ loser or a ♠. You will have to give up three tricks at the end.

Any other plan that was based on East holding the ♦K would work ALMOST 50% of the time but would fail when East had three protectors for the ♦K.

## Baker 100Deals 73

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

You open 1♥, partner responds 3♥.

What is your next bid?

Partner's 3♥ response shows 11-12 points with good trumps.

With your 14 points you decide to bid the game.

North plays 4♥. East leads the ♣4, West plays the ♣K.

Losers: ♠ 3 : ♥ 0 : ♦ 2 : ♣ 1 : Total = 6

There is no hope of extra winners except the ♦ suit. You are wide open in ♠s, so you have to hope that East holds the ♦K. But that won't be enough by

**Board 2**

East Deals

N-S Vul

♠ A 4 2

♥ Q J T 5 3

♦ K J 7

♣ A 3

♠ 9 6 5

♥ K 7

♦ T 9 8 5

♣ K J 8 2

	N	
	W	E
	S	

♠ K 7 3

♥ A 8 6 2

♦ Q 4

♣ Q 7 5 4

♠ Q J T 8	
♥ 9 4	
♦ A 6 3 2	
♣ T 9 6	

West

North

East

South

3♥

1♥

Pass

Pass

4♥

All Pass

4♥ by East

eventually take the ♥ finesse, so should you take it now? Visualize the likely defense actions if you do. Say South wins the ♥K. He will surely play another ♠, knocking out dummy's ♠K. Whenever you try to set up ♦s the defense will take their ♠ trick and you will eventually go down.

What happened is that you gave the defense a tempo and let them control the timing of the play. You should not have rushed into the ♥ finesse. Instead suppose that you win the first trick with dummy's ♠K and immediately play the ♦Q. The defense can take their ♦A when they want to and push another ♠, but now the timing is on your side. You can discard a ♠ from dummy on your good ♦ in time.

Set up the ♦ winner before you take the ♥ finesse and you will always be able to dump the ♠ loser no matter who has the ♥K.

**Baker 100Deals 74**

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

You have 11 (perhaps 12) points and four trumps. Just right for a limit raise.

So you bid 3♥ and partner goes to game.

East would play 4♥.

West plays 4♥. North leads the ♠Q.

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

You know you can't get rid of the ♦ loser, and it's hard to imagine a way that would let you get rid of the ♣ loser. The ♥ loser depends on the finesse. So you should try to find somewhere to put the ♠ loser.

First you win the ♠A. You know that you will

eventually take the ♥ finesse, so should you take it now? Visualize the likely defense actions if you do. Say South wins the ♥K. He will surely play another ♠, knocking out dummy's ♠K. Whenever you try to set up ♦s the defense will take their ♠ trick and you will eventually go down.

What happened is that you gave the defense a tempo and let them control the timing of the play. You should not have rushed into the ♥ finesse. Instead suppose that you win the first trick with dummy's ♠K and immediately play the ♦Q. The defense can take their ♦A when they want to and push another ♠, but now the timing is on your side. You can discard a ♠ from dummy on your good ♦ in time.

Set up the ♦ winner before you take the ♥ finesse and you will always be able to dump the ♠ loser no matter who has the ♥K.

**Board 3**

South Deals  
None Vul

♠ K 7 2  
♥ T 5 4  
♦ K J 9 2  
♣ 7 6 4

♠ Q T 4

♥ A Q J 6  
♦ 7 5 4

♣ K T 8

N  
W E  
S

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

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

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

3 NT by North

Baker 100Deals 75

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

With 15 points and a balanced hand of course you open 1NT.

Partner's response is 2♣. What do you bid?

Partner's 2♣ bid is Stayman asking you to name a 4-card Major.

You bid 2♠, but that must not have been the Major he wanted so he bids 3NT.

South plays 3NT. West leads the ♦ 2. East plays ♦ Q. You hold up on this trick and East returns the ♦ 3.

You hold up on this trick and East returns the ♦ 3.

Winners: ♠ 1 : ♥ 4 : ♦ 1 : ♣ 0 : Total = 6

You need to get three more winners and you have two very clear possibilities.

If East holds the ♠ K you can finesse him out of it and win an additional 3 tricks in the suit. The problem with this approach is that half the time West will hold the ♠ K and you will go down.

Or you can drive out the ♣ A and definitely set up an additional 3 tricks in that suit. The problem with this approach is that if the defender's ♦ s split 5-3 they will be able to win 4 ♦ s and the ♣ A.

If you pay attention to the opening lead this becomes a simple decision. West led the ♦ 2. Assuming that was fourth down then he must have led from a 4-card suit. So it looks like the ♦ s must be splitting 4-4 and it is safe for you to establish ♣ s. So you drive out the ♣ A. The defenders take their other 2 ♦ s but you make the game losing only 3 ♦ s and the ♣ A.

West's lead of the ♦ 2 should have made you pretty sure that he had led from a 4-card suit. If the ♦ 2 is fourth down, there cannot be a fifth down. Additionally, East's return of the ♦ 3 confirmed that conclusion. If East had started with only 3 ♦ s, (say ♦ Q 6 3) his correct return at trick 2 would have been his next highest, the ♦ 6. With 4 cards in the suit his correct return is his original fourth down.

**Board 4**

West Deals

Both Vul

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

♠ J 5 2

♥ T 9 3

♦ J T 9 4

♣ J 8 2

	N	
W		E
	S	

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

♠ 4  
 ♥ K J 8 6 2  
 ♦ K Q 5  
 ♣ K T 7 3

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

4 ♠ by South

**Baker 100Deals 76**

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

You have a good hand, a very good hand. But not good enough to open 2♣.

Instead you open 1♠, partner raises to 2♠ and South doubles.

Some would think it clever to now redouble - to put the pressure on South maybe.

But why bother? South would just bid 3♥ or 3♦ and then you would bid 4♠. So save all the in-between and just bid it now.

West plays 4♠. North leads the ♦ J.

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

One loser to get rid of. Perhaps you could lead toward the ♥ Q? Nope, that wouldn't work because South surely has the ♥ K for his Takeout Double.

Play South for the ♣ K and finesse him out of it? That probably would work since he likely has that card for his Takeout Double.

So you take the ♦ A, pull trumps and then . . . and then you apologize to your partner. You had to be in dummy to finesse the ♣ and you were only going to be there once. You must finesse the ♣ immediately, then pull trumps.

If you decided to play for trumps to split 2-2 so you could use the ♠ 8 as an entry back to dummy for the ♣ finesse then you need to start thinking more clearly!

**Board 5**

North Deals

N-S Vul

♠ A T 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2

♠ Q 7 3

♥ A Q 6 4 3

♦ 8 5 2

♣ A J

	N	
W		E
	S	

♠ K J 9

♥ T 2

♦ K 7 4 3

♣ Q T 6 4

♠ 8 6 2

♥ K 9 8 7

♦ A Q J T

♣ 8 3

**Board 6**

East Deals

E-W Vul

S

N

W

E

S

A 4 2

Q J T 5 3

K J 7

A 3

9 6 5

K 7

T 9 8 5

K J 8 2

K 7 3

A 8 6 2

Q 4

Q 7 5 4

Q J T 8

9 4

A 6 3 2

T 9 6

**Board 7**

South Deals

Both Vul

♠ K 7 2

♥ T 5 4

♦ K J 9 2

♣ 7 6 4

♠ Q T 4

♥ A Q J 6

♦ 7 5 4

♣ K T 8



♠ 8 6 5

♥ 9 7 3

♦ Q T 6 3

♣ A 9 2

♠ A J 9 3

♥ K 8 2

♦ A 8

♣ Q J 5 3

**Board 8**

West Deals

None Vul

♠ A K Q T 9 7

♥ A 5

♦ 7 3

♣ A Q 6

♠ J 5 2

♥ T 9 3

♦ J T 9 4

♣ J 8 2



♠ 8 6 3

♥ Q 7 4

♦ A 8 6 2

♣ 9 5 4

♠ 4

♥ K J 8 6 2

♦ K Q 5

♣ K T 7 3

**Board 9**

North Deals

E-W Vul

♠ A T 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2

♠ Q 7 3

♥ A Q 6 4 3

♦ 8 5 2

♣ A J

	N	
W		E
	S	

♠ K J 9

♥ T 2

♦ K 7 4 3

♣ Q T 6 4

♠ 8 6 2

♥ K 9 8 7

♦ A Q J T

♣ 8 3

**Board 10**

East Deals

Both Vul

♠ A 4 2

♥ Q J T 5 3

♦ K J 7

♣ A 3

♠ 9 6 5

♥ K 7

♦ T 9 8 5

♣ K J 8 2

	N	
W		E
	S	

♠ K 7 3

♥ A 8 6 2

♦ Q 4

♣ Q 7 5 4

♠ Q J T 8

♥ 9 4

♦ A 6 3 2

♣ T 9 6

**Board 11**

South Deals

None Vul

♠ K 7 2

♥ T 5 4

♦ K J 9 2

♣ 7 6 4

♠ Q T 4

♥ A Q J 6

♦ 7 5 4

♣ K T 8

	N	
W		E
	S	

♠ 8 6 5

♥ 9 7 3

♦ Q T 6 3

♣ A 9 2

♠ A J 9 3

♥ K 8 2

♦ A 8

♣ Q J 5 3

**Board 12**

West Deals

N-S Vul

♠ J 5 2

♥ T 9 3

♦ J T 9 4

♣ J 8 2

♠ A K Q T 9 7

♥ A 5

♦ 7 3

♣ A Q 6

	N	
W		E
	S	

♠ 8 6 3

♥ Q 7 4

♦ A 8 6 2

♣ 9 5 4

♠ 4

♥ K J 8 6 2

♦ K Q 5

♣ K T 7 3

**Board 13**

North Deals

Both Vul

♠ A T 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2

♠ Q 7 3

♥ A Q 6 4 3

♦ 8 5 2

♣ A J

	N	
W		E
	S	

♠ K J 9

♥ T 2

♦ K 7 4 3

♣ Q T 6 4

♠ 8 6 2

♥ K 9 8 7

♦ A Q J T

♣ 8 3

**Board 14**

East Deals

None Vul

♠ A 4 2

♥ Q J T 5 3

♦ K J 7

♣ A 3

♠ 9 6 5

♥ K 7

♦ T 9 8 5

♣ K J 8 2

	N	
W		E
	S	

♠ K 7 3

♥ A 8 6 2

♦ Q 4

♣ Q 7 5 4

♠ Q J T 8

♥ 9 4

♦ A 6 3 2

♣ T 9 6

**Board 15**

South Deals

N-S Vul

♠ K 7 2

♥ T 5 4

♦ K J 9 2

♣ 7 6 4

♠ Q T 4

♥ A Q J 6

♦ 7 5 4

♣ K T 8

	N	
W		E
	S	

♠ 8 6 5

♥ 9 7 3

♦ Q T 6 3

♣ A 9 2

♠ A J 9 3

♥ K 8 2

♦ A 8

♣ Q J 5 3

**Board 16**

West Deals

E-W Vul

♠ J 5 2

♥ T 9 3

♦ J T 9 4

♣ J 8 2

♠ A K Q T 9 7

♥ A 5

♦ 7 3

♣ A Q 6

	N	
W		E
	S	

♠ 8 6 3

♥ Q 7 4

♦ A 8 6 2

♣ 9 5 4

♠ 4

♥ K J 8 6 2

♦ K Q 5

♣ K T 7 3

**Board 17**

North Deals

None Vul

♠ A T 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2

♠ Q 7 3

♥ A Q 6 4 3

♦ 8 5 2

♣ A J

	N	
W		E
	S	

♠ K J 9

♥ T 2

♦ K 7 4 3

♣ Q T 6 4

♠ 8 6 2

♥ K 9 8 7

♦ A Q J T

♣ 8 3

**Board 18**

East Deals

N-S Vul

♠ A 4 2

♥ Q J T 5 3

♦ K J 7

♣ A 3

♠ 9 6 5

♥ K 7

♦ T 9 8 5

♣ K J 8 2



♠ K 7 3

♥ A 8 6 2

♦ Q 4

♣ Q 7 5 4

♠ Q J T 8

♥ 9 4

♦ A 6 3 2

♣ T 9 6

**Board 19**

South Deals

E-W Vul

♠ K 7 2

♥ T 5 4

♦ K J 9 2

♣ 7 6 4

♠ Q T 4

♥ A Q J 6

♦ 7 5 4

♣ K T 8

	N	
W		E
	S	

♠ 8 6 5

♥ 9 7 3

♦ Q T 6 3

♣ A 9 2

♠ A J 9 3

♥ K 8 2

♦ A 8

♣ Q J 5 3

**Board 20**

West Deals

Both Vul

♠ J 5 2

♥ T 9 3

♦ J T 9 4

♣ J 8 2

♠ A K Q T 9 7

♥ A 5

♦ 7 3

♣ A Q 6

	N	
W		E
	S	

♠ 8 6 3

♥ Q 7 4

♦ A 8 6 2

♣ 9 5 4

♠ 4

♥ K J 8 6 2

♦ K Q 5

♣ K T 7 3

**Board 21**

North Deals

N-S Vul

♠ A T 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2

♠ Q 7 3

♥ A Q 6 4 3

♦ 8 5 2

♣ A J

	N	
W		E
	S	

♠ K J 9

♥ T 2

♦ K 7 4 3

♣ Q T 6 4

♠ 8 6 2

♥ K 9 8 7

♦ A Q J T

♣ 8 3

**Board 22**

East Deals

E-W Vul

♠ A 4 2

♥ Q J T 5 3

♦ K J 7

♣ A 3

♠ 9 6 5

♥ K 7

♦ T 9 8 5

♣ K J 8 2



♠ K 7 3

♥ A 8 6 2

♦ Q 4

♣ Q 7 5 4

♠ Q J T 8

♥ 9 4

♦ A 6 3 2

♣ T 9 6

**Board 23**

South Deals

Both Vul

♠ K 7 2

♥ T 5 4

♦ K J 9 2

♣ 7 6 4

♠ Q T 4

♥ A Q J 6

♦ 7 5 4

♣ K T 8

	N	
W		E
	S	

♠ 8 6 5

♥ 9 7 3

♦ Q T 6 3

♣ A 9 2

♠ A J 9 3

♥ K 8 2

♦ A 8

♣ Q J 5 3

**Board 24**

West Deals

None Vul

♠ A K Q T 9 7

♥ A 5

♦ 7 3

♣ A Q 6

♠ J 5 2

♥ T 9 3

♦ J T 9 4

♣ J 8 2



♠ 8 6 3

♥ Q 7 4

♦ A 8 6 2

♣ 9 5 4

♠ 4

♥ K J 8 6 2

♦ K Q 5

♣ K T 7 3

**Board 25**

North Deals

E-W Vul

♠ A T 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2

♠ Q 7 3

♥ A Q 6 4 3

♦ 8 5 2

♣ A J

	N	
W		E
	S	

♠ K J 9

♥ T 2

♦ K 7 4 3

♣ Q T 6 4

♠ 8 6 2

♥ K 9 8 7

♦ A Q J T

♣ 8 3

**Board 26**

East Deals

Both Vul

♠ A 4 2

♥ Q J T 5 3

♦ K J 7

♣ A 3

♠ 9 6 5

♥ K 7

♦ T 9 8 5

♣ K J 8 2



♠ K 7 3

♥ A 8 6 2

♦ Q 4

♣ Q 7 5 4

♠ Q J T 8

♥ 9 4

♦ A 6 3 2

♣ T 9 6

### *Board 27*

## South Deals

None Vul

♠ K 7 2

◆ T 54

♦ 134  
♦ KJ92

♠ Q T 4

♥ A Q J 6

◆ 754

♦ K T 8

N

N  
W E  
S

♠ 8 6 5

1 8 8 3  
973

♦ 975  
♦ OT6

♦ Q 1 0  
♣ A 9 2

♠ A J 9 3

◆ K 82

♦ K 8  
♦ A 8

♦ A 8  
♣ Q J 5 3

**Board 28**

West Deals

N-S Vul

♠ J 5 2

♥ T 9 3

♦ J T 9 4

♣ J 8 2

♠ A K Q T 9 7

♥ A 5

♦ 7 3

♣ A Q 6

	N	
W		E
	S	

♠ 8 6 3

♥ Q 7 4

♦ A 8 6 2

♣ 9 5 4

♠ 4

♥ K J 8 6 2

♦ K Q 5

♣ K T 7 3

**Board 29**

North Deals

Both Vul

♠ A T 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2

♠ Q 7 3

♥ A Q 6 4 3

♦ 8 5 2

♣ A J

	N	
W		E
	S	

♠ K J 9

♥ T 2

♦ K 7 4 3

♣ Q T 6 4

♠ 8 6 2

♥ K 9 8 7

♦ A Q J T

♣ 8 3

**Board 30**

East Deals

None Vul

♠ A 4 2

♥ Q J T 5 3

♦ K J 7

♣ A 3

♠ 9 6 5

♥ K 7

♦ T 9 8 5

♣ K J 8 2

	N	
W		E
	S	

♠ K 7 3

♥ A 8 6 2

♦ Q 4

♣ Q 7 5 4

♠ Q J T 8

♥ 9 4

♦ A 6 3 2

♣ T 9 6

**Board 31**

South Deals

N-S Vul

♠ K 7 2

♥ T 5 4

♦ K J 9 2

♣ 7 6 4

♠ Q T 4

♥ A Q J 6

♦ 7 5 4

♣ K T 8

	N	
W		E
	S	

♠ 8 6 5

♥ 9 7 3

♦ Q T 6 3

♣ A 9 2

♠ A J 9 3

♥ K 8 2

♦ A 8

♣ Q J 5 3

**Board 32**

West Deals

E-W Vul

♠ J 5 2

♥ T 9 3

♦ J T 9 4

♣ J 8 2

♠ A K Q T 9 7

♥ A 5

♦ 7 3

♣ A Q 6



♠ 8 6 3

♥ Q 7 4

♦ A 8 6 2

♣ 9 5 4

♠ 4

♥ K J 8 6 2

♦ K Q 5

♣ K T 7 3

**Board 33**

North Deals

None Vul

♠ A T 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2

♠ Q 7 3

♥ A Q 6 4 3

♦ 8 5 2

♣ A J

	N	
W		E
	S	

♠ K J 9

♥ T 2

♦ K 7 4 3

♣ Q T 6 4

♠ 8 6 2

♥ K 9 8 7

♦ A Q J T

♣ 8 3

**Board 34**

East Deals

N-S Vul

♠ A 4 2

♥ Q J T 5 3

♦ K J 7

♣ A 3

♠ 9 6 5

♥ K 7

♦ T 9 8 5

♣ K J 8 2



♠ K 7 3

♥ A 8 6 2

♦ Q 4

♣ Q 7 5 4

♠ Q J T 8

♥ 9 4

♦ A 6 3 2

♣ T 9 6

**Board 35**

South Deals

E-W Vul

♠ K 7 2

♥ T 5 4

♦ K J 9 2

♣ 7 6 4

♠ Q T 4

♥ A Q J 6

♦ 7 5 4

♣ K T 8

	N	
W		E
	S	

♠ 8 6 5

♥ 9 7 3

♦ Q T 6 3

♣ A 9 2

♠ A J 9 3

♥ K 8 2

♦ A 8

♣ Q J 5 3

**Board 36**

West Deals

Both Vul

♠ J 5 2

♥ T 9 3

♦ J T 9 4

♣ J 8 2

♠ A K Q T 9 7

♥ A 5

♦ 7 3

♣ A Q 6



♠ 8 6 3

♥ Q 7 4

♦ A 8 6 2

♣ 9 5 4

♠ 4

♥ K J 8 6 2

♦ K Q 5

♣ K T 7 3