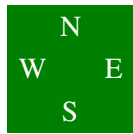


**Board 1**  
 South Deals  
 None Vul

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

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



♠ J T 9 5  
 ♥ 7 5 2  
 ♦ 8 6 4  
 ♣ Q T 5

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

West	North	East	South
Pass	3NT	All Pass	1NT

3 NT by North

Baker Finesse 1  
 South is to play 3NT. West leads the ♥ Q.

Winners: ♠=0 ♥=2 ♦=4 ♣=1 Total = 7

Needing two more winners you will have to make both the ♠ K and ♠ Q. This will only be possible if West holds the ♠ A. Win the first trick (if you don't West might switch to ♣ s) and play a small ♠ toward dummy's ♠ Q. It holds the trick.

You should take your four ♦ winners now, being sure to end up in your hand. Then play another small ♠ toward dummy's ♠ K. This also wins.

You have now won 7 tricks so don't mess around now. Take your two Aces and let them have the last four tricks.

A Simple Finesse has only a 50% success rate. That's why we only take finesses as a last resort.

**Board 2**

North Deals

None Vul

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

♠ 9 8 6

♥ A K Q J 4

♦ A 7 4

♣ A 2



♠ K J 5 2

♥ 7 5 3

♦ Q T

♣ K Q T 5

♠ A Q 7

♥ T 6

♦ 9 8 5 2

♣ 8 6 4 3

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

3 NT by North

**Baker Finesse 2**

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

Winners: ♠=1 ♥=5 ♦=1 ♣=1 Total = 8

You need just one more winner. Since West probably has 4 ♦s you will not be able to establish a trick in that suit, so your only hope is the ♠Q. You win the first ♦ so they don't get a chance to switch to ♣s, a suit you are worse off in. Then take your 5 ♥ tricks, ending in dummy.

You can't put it off any longer so play a small ♠ from dummy and put the ♠Q on. If it wins you will make your contract, if it loses you won't.

to find out which.

But remember, finesses only work half the time. The other half they lose.

**Board 3**

North Deals

None Vul

♠ A T 7  
 ♥ Q J T 9  
 ♦ J 7 4  
 ♣ T 6 3

♠ 6 5 3

♥ 8 6 4 2

♦ K 6

♣ K J 5 2



♠ Q J 9 4

♥ 7 5 3

♦ Q T 9 2

♣ 9 4

♠ K 8 2

♥ A K

♦ A 8 5 3

♣ A Q 8 7

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

3 NT by North

**Baker Finesse 3**

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

Winners: ♠=0 ♥=2 ♦=2 ♣=4 Total = 8

Needing one more winner you should see right away that it cannot come from ♥s, ♦s, or ♣s. That means you must hope that East has the ♠A. Win the first ♥, then play your 4 ♣ winners ending in dummy.

The moment of truth. You lead a small ♠ from dummy. East plays low and you play the ♠K.

Unfortunately West takes your ♠K with the ♠A. He then plays another ♥ and you at least make 8 tricks but have no hope for a ninth one so you go down 1.

to see the bad news.

Welcome to the real world.

**Board 4**

South Deals

None Vul

♠ K Q 9 3

♥ T

♦ K T 6 5

♣ T 7 3 2

♠ 8 6 2

♥ 8 4 3 2

♦ A Q 7 4

♣ 9 5



♠ J T 5

♥ A 6

♦ J 9 3 2

♣ A 8 6 4

♠ A 7 4

♥ K Q J 9 7 5

♦ 8

♣ K Q J

West

North

East

South

Pass

2♥

Pass

4♥

All Pass

4♥ by South

the ♣s.

The risk was worthwhile though since it gave you your only chance of making the contract.

**Baker Finesse 4**

South is to play 4♥. West leads the ♠K.

Losers: ♠=2 ♥=1 ♦=0 ♣=1 Total = 4

West found the best opening lead for his side, exposing your ♠ losers before you could establish the ♣ suit for a discard. If you start to pull trumps right away the defense will grab the ♥A, then take their two ♠ tricks and you will still have the ♣A that you cannot avoid.

Other than the ♦A the only useful card in dummy is the ♦Q so you must try to make a winner out of that for a discard. So win the ♠A, lead your singleton ♦ and finesse the ♦Q. Your luck has returned, the ♦Q wins and you discard one of your ♠ losers on the ♦A.

At this point you have not lost any tricks, and you can see that you have only 3 losers remaining in your hand. So you start pulling trumps and establishing

**Board 5**

North Deals

None Vul

♠ T 8 7 3

♥ K 8 3

♦ 6 2

♣ Q 9 6 4

♠ A Q J 2

♥ 9 7 6

♦ A K 5

♣ A J T



♠ 6 4

♥ J T 5 4

♦ 9 4 3

♣ K 7 5 2

♠ K 9 5

♥ A Q 2

♦ Q J T 8 7

♣ 8 3

West

North

East

South

1 ♣

Pass

2NT

Pass

6NT

All Pass

6NT by North

**Baker Finesse 5**

South is to play 6NT. West leads the ♠ 3.

Winners: ♠=4 ♥=1 ♦=5 ♣=1 Total = 11

You need one more winner from the ♥ or ♣ suit. The straight finesse of the ♥K offers a 50% chance of success. The double finesse of the ♣ K Q offers a 75% chance of success. It's a no-brainer. Run 4 ♠s and 5 ♦s ending in your hand. Be very careful not to discard a ♣ from your hand.

Lead a small ♣ and play the ♣T if West plays low. Let's say East wins the ♣K and returns a ♥.

DO NOT FINESSE THE ♥. Stick with your original 75% plan. Take the ♥A and play your small ♣, finessing the ♣J. This is why you couldn't discard a ♣ earlier.

The double ♣ finesse is much better because its success depends on West holding either of two cards, the ♣Q OR the ♣K.