

### 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

♠ Q T 5

♥ 8 6 4

♦ A 7 5

♣ K Q 8 6

West

North

East

South

1NT

Pass

3NT

All Pass

3 NT by South

♠, 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.

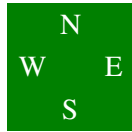
You need to get one more winner and it will have to be a ♠ winner. You could lead toward the ♠ Q, winning a trick if East holds BOTH the ♠ A and ♠ K. Or you could finesse the ♠ T, gaining a trick if East holds the ♠ J. Obviously the second choice is more likely.

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

**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

North Deals

E-W Vul

♠ 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

N  
W E  
S

♠ 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

West

North

East

South

Pass

1♦

Pass

2♣

3NT

All Pass

3 NT by North

the ♣ trying for 3 overtricks.  
It's your 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

North is to play 3NT. East leads the ♥7. West 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 East's hand you can finesse it for 12 tricks. But if the ♣K is in West'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

**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

**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.

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.