

**Board 1**

North Deals

None Vul

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

♠ A 6

♥ K 7 4

♦ A J 9 3

♣ A 9 7 4



♠ 7 3

♥ A 9 5 3

♦ 8 7 6

♣ Q J T 2

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

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

All Pass

4 ♠ by South

because he is the Danger Hand. So play dummy's ♦ K, then play the ♦ T and let it ride.

to see how your Plan turned out.

Another time East will hold the ♦ Q and you will make the contract, but no overtrick.

Baker 100NT 85

Partner transfers and you naturally respond 2♠.

Partner bids the ♠ game and you pass.

West plays the ♣ 8 and your first decision is whether to hold up.

You should certainly hold up. West is the Danger hand here because if West ever gets the lead he can play a ♥ through your unprotected ♥K, possibly giving you two ♥ losers. If you take the first trick with the ♣A you open the door for West to gain entry with the ♣K which you know he has.

Next pull three rounds of trumps. Fortune smiles and they split 3-2.

Now it's time to play on ♦ s. Do you finesse for the ♦Q? and if so, which way do you finesse?

Missing 6 ♦s to the Queen of course you should finesse. And you will finesse through West, of course,

**Board 2**

East Deals

N-S Vul

♠ 9 8 4

♥ A 6 2

♦ A Q

♣ A J 9 8 5

♠ K Q J 3

♥ K T 4

♦ J 9 3

♣ 7 4 3



♠ T 6 2

♥ Q J 8 3

♦ T 7 6 2

♣ K 6

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

3NT by East

North has 4 ♥s because he led the ♥3 and you can see the ♥2. Therefore you should NOT hold up because they can only win 3 ♥s and the ♣K right now. But if you hold up, South might pocket his ♥ trick and switch to ♠s, where you are just as bad off.

So win the ♥A and unblock the ♦ A Q, then play ♣J, expecting to lose the trick. In fact, North takes his ♣K.

North cashes his 3 ♥ tricks, then plays a ♠. Pounce with dummy's ♠A, cash the ♦K, then take your 4 ♣ tricks and the game.

Not all finesses should be taken - certainly not this one.

Another possibility, playing ♣A first, should also be rejected. On the rare day where the ♣K fell singleton you might be happy, but on the more frequent days where a defender held ♣ K x x and took the third ♣ trick you'd feel like a complete fool. Rightly so.

**Baker 100NT 86**

With 9 points and a balanced hand you go into Invitational Mode. Bid 2NT. Partner will raise to 3NT with a maximum, pass with a minimum. Today he has a middling 16 points, but bids 3NT anyway.

The contract would be 3NT played by East.

To make West the declarer ROTATE.

West plays 3NT. North leads the ♥3 and South plays the ♥K.

Do you hold up or not?

You count 3 ♦ tricks but will need to be careful to get all 3. And obviously your three extra winners will have to be from the ♣ suit.

Most important for now, how do you read the ♥ suit? Do you hold up?

**Board 3**

East Deals

None Vul

♠ 8 5 4 2

♥ Q T 5

♦ J T 8

♣ 9 8 5

♠ K 6

♥ J 6 4

♦ K 9 7 5 4

♣ J 7 3

	N	
W		E
	S	

♠ Q J T 9 3

♥ K 9 7

♦ A 3

♣ Q T 4

♠ A 7

♥ A 8 3 2

♦ Q 6 2

♣ A K 6 2

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

3 NT by South

real chance is to find a distribution that will give you 4 ♦ tricks. With that in mind, where do you win the first trick?

Without thinking it through you might decide to save that entry to dummy and win the first trick in your hand. But to get the 4 ♦ tricks you need you are going to have to make them play their ♦ A WITHOUT using one of your two honors. That means the ♦ A must be doubleton, AND you must lead through it. And EAST is the one most likely to hold ♦ A x.

You win dummy's ♠ K and play a low ♦. When East follows with the ♦ 3 you play your ♦ Q which wins.

Then play a low ♦ from your hand, and DUCK IN DUMMY. East plays the ♦ A on this trick and you are now home-free!

Sometimes you must try to visualize some possible distribution of the defender's cards which will allow you to make your bid and then just go ahead and play for that distribution.

**Baker 100NT 87**

A takeout double would not be a terrible bid. But if you don't overcall 1NT right now it will be hard to later convince partner that you have 17 points balanced. So you bite the bullet and say 1NT. Partner now bids 2NT. What do you say?

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There is no point bidding ♥s; you are absolutely sure that partner does not have four of them. He has told you to bid 3NT with a maximum so you bid 3NT.

Of course West leads his partner's suit.

When the going gets tough, the tough better figure out a good plan! Although you MIGHT manage to get an extra trick in ♥s or ♣s, you can see that your only

real chance is to find a distribution that will give you 4 ♦ tricks. With that in mind, where do you win the first trick?

Without thinking it through you might decide to save that entry to dummy and win the first trick in your hand. But to get the 4 ♦ tricks you need you are going to have to make them play their ♦ A WITHOUT using one of your two honors. That means the ♦ A must be doubleton, AND you must lead through it. And EAST is the one most likely to hold ♦ A x.

You win dummy's ♠ K and play a low ♦. When East follows with the ♦ 3 you play your ♦ Q which wins.

Then play a low ♦ from your hand, and DUCK IN DUMMY. East plays the ♦ A on this trick and you are now home-free!

Sometimes you must try to visualize some possible distribution of the defender's cards which will allow you to make your bid and then just go ahead and play for that distribution.

**Board 4**

East Deals

Both Vul

♠ A K 7 3 2

♥ J T 9 8 6

♦ 6 4

♣ 5

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

	N	
W		E
	S	

♠ Q T 6 4  
♥ A 4  
♦ A T 2  
♣ 8 4 3 2

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

4♥ by East

**Baker 100NT 88**

With two 5-card Major suits you can transfer to either one first. A good system is to use the "weaker" transfer to show an invitational hand, the "stronger" to show a forcing to game hand.

So you bid 2♥ and partner replies 2♠. What next?

With two 5-card Major suits you can transfer to either one first. A good system is to use the "weaker" transfer to show an invitational hand, the "stronger" to show a forcing to game hand.

So you bid 2♥ and partner replies 2♠. What next?

Partner now knows you have 5 ♠s, so you now bid 3♥ which lets him know you have 5 of that suit also. Partner chooses the ♥ game.

South wins the first trick with the ♥A and returns the ♥4.

You are surely going to lose the two red Aces, so you must keep the ♠ losers to 1. A possible Plan is to pull the last trump and trust the ♠s to split 3-3. Good Plan?

Stinking Plan. The chance of a 3-3 ♠ split is 36%, just a little over 1 in 3. A much better idea is to leave that trump out for a while longer, take your ♠ A K, and ruff one ♠ with dummy's last ♥. Then what?

Be careful, you are still in danger. You need to pull that last trump but playing ♣A and a ruff at this point could result in you losing trump control. First you need to establish a ♦ trick, so play the ♦K.

South wins the ♦A but he can't hurt you. Suppose he plays another ♦. You win in dummy, ruff a ♦ back to your hand, and pull North's last trump. Then play a ♠ to South's ♠Q. Your fifth ♠ is now established and you still have a trump to get to your hand with.

You must then pull North's last trump, leaving you with only one trump.

When you give up the ♠ to South he could play a ♣, forcing you to use your last trump, and although you could take your ♠ winner you wouldn't have the ♦ trick established. Not an easy hand.

**Board 5**

North Deals

None Vul

♠ K J T

♥ Q 7

♦ Q J 9

♣ K J 9 6 3

♠ A 7 5 4 2

♥ 6 5 3

♦ T 6 5

♣ 8 4



♠ Q 8

♥ J T 9 8 4

♦ K 8 7 2

♣ Q T

West	North	East	South
	1NT	All Pass	

1 NT by North

You need 2 additional ♠ winners, but dummy has but one entry. So?

So you must duck twice. Win the ♥K and play a low ♠ from each hand. A defender will win and probably continue ♥s.

Win the ♥A and play another low ♠ from each hand. West wins and cashes 3 ♥s. He then plays the ♣Q.

You win the ♣A and take the ♦A and the 3 good ♠s in dummy. The 4 high cards from your hand plus the 3 ♠ tricks from dummy add up to 7. Hallelujah.

But since they may be right you need to be on the lookout for ducking plays because one entry in dummy may be all you are going to have.

**Baker 100NT 89**

Here is the question. Is 2♠ a better contract than 1NT? If so, you should transfer partner, then pass. If not, you should just pass now. With just a 5-card suit, and with no singleton, pass is probably better.

The contract would be 1NT played by North.

To make South the declarer ROTATE.

South plays 1NT. West leads the ♥J and East plays the ♥Q.

Do you hold up or not?

Outside ♠s you have 6 combined cards in each suit, so you must assume that you aren't any worse off in ♥s than in one of the minors. And, in ♥s you have 2 stops. So don't hold up.

**Board 6**

South Deals

E-W Vul

♠ A T 2

♥ A 8 3

♦ A 7 5

♣ K Q J 4

♠ 9 7 4

♥ J T 7 2

♦ 9 6 4 3

♣ 7 2



♠ 8 5

♥ Q 6 5

♦ Q 8 2

♣ A 9 8 6 3

♠ K Q J 6 3

♥ K 9 4

♦ K J T

♣ T 5

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

3 NT by East

You need to find one winner and it seems that it must come from one of dummy's red Queens. You are certain that North has both red Kings for his opening bid, (you and dummy have 26 HCP between you so that only leaves 14). But you also know that North has at least 5 ♠s, so if you lead toward a red Queen North will grab his red King plus 4 ♠ tricks.

Does that resolve the holdup question for you?

Yes. You hold up ONCE, and take the ♠A at trick 2. Next you play ♣ K Q J to strip North of that suit. Then play the ♠T to throw North into the lead.

He can take his other 3 ♠ winners, but after that he must lead a red card. Of course you confidently put up dummy's Queen which will be your ninth trick.

Here you couldn't afford to hold up twice because then you would not have a throw in card left to put North on lead.

But you had to hold up on the first trick to make sure South couldn't gain entry in the suit.

By the way, if North had a 6-card suit this plan wouldn't work. But then, no other plan would either.

**Baker 100NT 90**

It is good to be a little bold with your overcalls. But with a suit this tattered and only two outside Queens this is not good enough for a 2-level overcall. So you pass. Then you hear partner say 1NT.

It is good to be a little bold with your overcalls. But with a suit this tattered and only two outside Queens this is not good enough for a 2-level overcall. So you pass. Then you hear partner say 1NT.

A 1NT overcall shows 15-18 points and a stopper(s) in their suit. With 9 points you invite with 2NT and partner bids the game.

The contract would be 3NT played by East.

To make West the declarer ROTATE.

West plays 3NT. North leads the ♠K. Do you hold up twice? Or just once? Or not at all?

**Board 7**

South Deals

Both Vul

♠ J T 5

♥ Q J T 2

♦ Q 5 4

♣ K 8 6

♠ A 6

♥ K 7 4

♦ A J 9 3

♣ A 9 7 4



♠ 7 3

♥ A 9 5 3

♦ 8 7 6

♣ Q J T 2

♠ K Q 9 8 4 2

♥ 8 6

♦ K T 2

♣ 5 3

**Board 8**

West Deals

None Vul

♠ 9 8 4

♥ A 6 2

♦ A Q

♣ A J 9 8 5

♠ K Q J 3

♥ K T 4

♦ J 9 3

♣ 7 4 3



♠ A 7 5

♥ 9 7 5

♦ K 8 5 4

♣ Q T 2

♠ T 6 2

♥ Q J 8 3

♦ T 7 6 2

♣ K 6

**Board 9**

North Deals

E-W Vul

♠ 8 5 4 2

♥ Q T 5

♦ J T 8

♣ 9 8 5

♠ K 6

♥ J 6 4

♦ K 9 7 5 4

♣ J 7 3



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

♠ A 7  
♥ A 8 3 2  
♦ Q 6 2  
♣ A K 6 2

**Board 10**

East Deals

Both Vul

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

♠ J 8

♥ 5 3 2

♦ J 9 8 5

♣ K Q T 7



♠ 9 5

♥ K Q 7

♦ K Q 7 3

♣ A J 9 6

♠ Q T 6 4  
♥ A 4  
♦ A T 2  
♣ 8 4 3 2

**Board 11**

South Deals

None Vul

♠ K J T

♥ Q 7

♦ Q J 9

♣ K J 9 6 3

♠ A 7 5 4 2

♥ 6 5 3

♦ T 6 5

♣ 8 4



♠ Q 8

♥ J T 9 8 4

♦ K 8 7 2

♣ Q T

♠ 9 6 3

♥ A K 2

♦ A 4 3

♣ A 7 5 2

**Board 12**

West Deals

N-S Vul

♠ A T 2

♥ A 8 3

♦ A 7 5

♣ K Q J 4

♠ 9 7 4

♥ J T 7 2

♦ 9 6 4 3

♣ 7 2



♠ 8 5

♥ Q 6 5

♦ Q 8 2

♣ A 9 8 6 3

♠ K Q J 6 3

♥ K 9 4

♦ K J T

♣ T 5

**Board 13**

North Deals

Both Vul

♠ J T 5

♥ Q J T 2

♦ Q 5 4

♣ K 8 6

♠ A 6

♥ K 7 4

♦ A J 9 3

♣ A 9 7 4



♠ 7 3

♥ A 9 5 3

♦ 8 7 6

♣ Q J T 2

♠ K Q 9 8 4 2

♥ 8 6

♦ K T 2

♣ 5 3

**Board 14**

East Deals

None Vul

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

♠ K Q J 3

♥ K T 4

♦ J 9 3

♣ 7 4 3



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

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

**Board 15**

South Deals

N-S Vul

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

♠ K 6

♥ J 6 4

♦ K 9 7 5 4

♣ J 7 3

	N	
W		E
	S	

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

♠ A 7  
♥ A 8 3 2  
♦ Q 6 2  
♣ A K 6 2

**Board 16**

West Deals

E-W Vul

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

♠ J 8

♥ 5 3 2

♦ J 9 8 5

♣ K Q T 7



♠ 9 5

♥ K Q 7

♦ K Q 7 3

♣ A J 9 6

♠ Q T 6 4

♥ A 4

♦ A T 2

♣ 8 4 3 2

**Board 17**

North Deals

None Vul

♦ K J T

♥ Q 7

♦ Q J 9

♣ K J 9 6 3

♠ A 7 5 4 2

♥ 6 5 3

♦ T 6 5

♣ 8 4



♠ Q 8

♥ J T 9 8 4

♦ K 8 7 2

♣ Q T

♠ 9 6 3

♥ A K 2

♦ A 4 3

♣ A 7 5 2

**Board 18**

East Deals

N-S Vul

♠ A T 2

♥ A 8 3

♦ A 7 5

♣ K Q J 4

♠ 9 7 4

♥ J T 7 2

♦ 9 6 4 3

♣ 7 2



♠ 8 5

♥ Q 6 5

♦ Q 8 2

♣ A 9 8 6 3

♠ K Q J 6 3

♥ K 9 4

♦ K J T

♣ T 5

**Board 19**

South Deals

E-W Vul

♠ J T 5

♥ Q J T 2

♦ Q 5 4

♣ K 8 6

♠ A 6

♥ K 7 4

♦ A J 9 3

♣ A 9 7 4



♠ 7 3

♥ A 9 5 3

♦ 8 7 6

♣ Q J T 2

♠ K Q 9 8 4 2

♥ 8 6

♦ K T 2

♣ 5 3

**Board 20**

West Deals

Both Vul

♠ K Q J 3

♥ K T 4

♦ J 9 3

♣ 7 4 3

♠ 9 8 4

♥ A 6 2

♦ A Q

♣ A J 9 8 5



♠ A 7 5

♥ 9 7 5

♦ K 8 5 4

♣ Q T 2

♠ T 6 2

♥ Q J 8 3

♦ T 7 6 2

♣ K 6

**Board 21**

North Deals

N-S Vul

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

♠ K 6

♥ J 6 4

♦ K 9 7 5 4

♣ J 7 3

	N	
W		E
	S	

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

♠ A 7  
♥ A 8 3 2  
♦ Q 6 2  
♣ A K 6 2

**Board 22**

East Deals

E-W Vul

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

♠ J 8

♥ 5 3 2

♦ J 9 8 5

♣ K Q T 7



♠ 9 5

♥ K Q 7

♦ K Q 7 3

♣ A J 9 6

♠ Q T 6 4  
♥ A 4  
♦ A T 2  
♣ 8 4 3 2

**Board 23**

South Deals

Both Vul

♦ A 7 5 4 2

♥ 6 5 3

♦ T 6 5

♣ 8 4

♠ K J T

♥ Q 7

♦ Q J 9

♣ K J 9 6 3



♠ Q 8

♥ J T 9 8 4

♦ K 8 7 2

♣ Q T

♠ 9 6 3

♥ A K 2

♦ A 4 3

♣ A 7 5 2

**Board 24**

West Deals

None Vul

♠ 9 7 4

♥ J T 7 2

♦ 9 6 4 3

♣ 7 2

♠ A T 2

♥ A 8 3

♦ A 7 5

♣ K Q J 4



♠ 8 5

♥ Q 6 5

♦ Q 8 2

♣ A 9 8 6 3

♠ K Q J 6 3

♥ K 9 4

♦ K J T

♣ T 5

**Board 25**

North Deals

E-W Vul

♠ J T 5

♥ Q J T 2

♦ Q 5 4

♣ K 8 6

♠ A 6

♥ K 7 4

♦ A J 9 3

♣ A 9 7 4



♠ 7 3

♥ A 9 5 3

♦ 8 7 6

♣ Q J T 2

♠ K Q 9 8 4 2

♥ 8 6

♦ K T 2

♣ 5 3

**Board 26**

East Deals

Both Vul

♠ 9 8 4

♥ A 6 2

♦ A Q

♣ A J 9 8 5

♠ K Q J 3

♥ K T 4

♦ J 9 3

♣ 7 4 3



♠ A 7 5

♥ 9 7 5

♦ K 8 5 4

♣ Q T 2

♠ T 6 2

♥ Q J 8 3

♦ T 7 6 2

♣ K 6

**Board 27**

South Deals

None Vul

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

♠ K 6

♥ J 6 4

♦ K 9 7 5 4

♣ J 7 3

	N	
W		E
	S	

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

♠ A 7  
♥ A 8 3 2  
♦ Q 6 2  
♣ A K 6 2

**Board 28**

West Deals

N-S Vul

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

♠ J 8

♥ 5 3 2

♦ J 9 8 5

♣ K Q T 7



♠ 9 5

♥ K Q 7

♦ K Q 7 3

♣ A J 9 6

♠ Q T 6 4

♥ A 4

♦ A T 2

♣ 8 4 3 2

**Board 29**

North Deals

Both Vul

♦ A 7 5 4 2

♥ 6 5 3

♦ T 6 5

♣ 8 4

♠ K J T

♥ Q 7

♦ Q J 9

♣ K J 9 6 3



♠ Q 8

♥ J T 9 8 4

♦ K 8 7 2

♣ Q T

♠ 9 6 3

♥ A K 2

♦ A 4 3

♣ A 7 5 2

**Board 30**

East Deals

None Vul

♠ A T 2

♥ A 8 3

♦ A 7 5

♣ K Q J 4

♠ 9 7 4

♥ J T 7 2

♦ 9 6 4 3

♣ 7 2



♠ 8 5

♥ Q 6 5

♦ Q 8 2

♣ A 9 8 6 3

♠ K Q J 6 3

♥ K 9 4

♦ K J T

♣ T 5

**Board 31**

South Deals

N-S Vul

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

♠ A 6

♥ K 7 4

♦ A J 9 3

♣ A 9 7 4



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

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

**Board 32**

West Deals

E-W Vul

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

♠ K Q J 3

♥ K T 4

♦ J 9 3

♣ 7 4 3

	N	
W		E
	S	

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

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

**Board 33**

North Deals

None Vul

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

♠ K 6

♥ J 6 4

♦ K 9 7 5 4

♣ J 7 3

	N	
W		E
	S	

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

♠ A 7  
♥ A 8 3 2  
♦ Q 6 2  
♣ A K 6 2

**Board 34**

East Deals

N-S Vul

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

♠ J 8

♥ 5 3 2

♦ J 9 8 5

♣ K Q T 7



♠ 9 5

♥ K Q 7

♦ K Q 7 3

♣ A J 9 6

♠ Q T 6 4  
♥ A 4  
♦ A T 2  
♣ 8 4 3 2

**Board 35**

South Deals

E-W Vul

♠ K J T

♥ Q 7

♦ Q J 9

♣ K J 9 6 3

♠ A 7 5 4 2

♥ 6 5 3

♦ T 6 5

♣ 8 4



♠ Q 8

♥ J T 9 8 4

♦ K 8 7 2

♣ Q T

♠ 9 6 3

♥ A K 2

♦ A 4 3

♣ A 7 5 2

**Board 36**

West Deals

Both Vul

♦ 9 6 4 3

♣ 7 2

♠ A T 2

♥ A 8 3

♦ A 7 5

♣ K Q J 4



♠ 8 5

♥ Q 6 5

♦ Q 8 2

♣ A 9 8 6 3

♠ K Q J 6 3

♥ K 9 4

♦ K J T

♣ T 5