

**Board 1**

North Deals

None Vul

♠ K 8 6 4
♥ K 7 4
♦ T 7 3
♣ Q J 3

♠ A Q J T

♥ A 6 5

♦ A Q 8 5

♣ K T

N
W
E
S

♠ 9 2
♥ J T 9 8 2
♦ 9 4
♣ A 9 7 6

♠ 7 5 3
♥ Q 3
♦ K J 6 2
♣ 8 5 4 2

West	North	East	South
	2NT	Pass	3NT

All Pass

3NT by South

If the ♦'s split 3-2 the answer is YES. Play the ♦A, then lead your ♦8 to dummy's ♦J. Watch carefully to see if both defenders follow to this trick. They do. Play a ♠ to your ♠T, which holds the trick. Play your ♠Q to dummy's ♦K. Finesse the ♠ again. Return to dummy by playing your ♦5 to dummy's ♦6, then finesse the ♠ one last time.

That would have been very unlucky.

If you played your ♦5 too early you would not have been able to enter dummy three times even when there was a 3-2 split. That would have been very unsmart.

Baker 100NT 37  
You are the Dealer.

With 20 HCP and balanced distribution you should open 2NT. Do not let the good 4-card ♠ suit sway you to anything else. Partner bids 3NT and everybody passes.

You try the ♥Q, but West plays the ♥K.

You need 3 more winners and at least 2 of them must come from ♠s. Furthermore you don't want West to lead ♣s through your King. Your best hope is that West holds the ♠K so you can finesse.

So you win the ♥A and start thinking about dummy entries. Your obvious entries are the ♦K and ♦J. If West holds only two small ♠s with his ♠K, then two entries will be enough. But what if West holds ♠ K x x x ? Can you find a third entry to dummy?

**Board 2**

East Deals

N-S Vul

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

♠ 7 6

♥ K T 7

♦ Q J 6 2

♣ Q 7 6 2



♠ K J 3

♥ J 8 3

♦ 7 4

♣ J T 9 5 4

West	North	East	South
3NT	All Pass	2NT	Pass

3NT by West

you will return to dummy for the two ♣ winners. That means you need TWO dummy entries.

Those two entries can only be the ♠K and ♠J. So you absolutely MUST win the first trick in your hand with the ♠A. Then play the ♣A K. Over to dummy by playing ♠9 to ♠J. Lead the ♣J to drive out the ♣Q. Win whatever they return and play ♠Q to ♠K to reach your two good ♣s.

You can only win 3 ♠ tricks however you play it, so you play to suit your entry needs.

**Baker 100NT 38**

You have 6 HCP and a 5-card suit. Although you can't be sure, there is a good chance your hand will be useful to partner.

So you bid 3NT.

The contract would be 3NT played by East.

To make West the declarer ROTATE.

West plays 3NT. North leads the ♠4. You play dummy's ♠3 and South contributes the ♠6.

Make a Plan then

You need two more winners. You can get them in ♣s, but only if you are careful.

After you unblock the ♣A K you will go to dummy and play the ♣J. Then, after the ♣Q is driven out

**Board 3**

South Deals

None Vul

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

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

	N	
W		E
	S	

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

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

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

3 NT by South

## Baker 100NT 39

With no 4-card Major suit you respond 2♦ to partner's Stayman bid. Partner now bids 2NT. What do you say?

With no 4-card Major suit you respond 2♦ to partner's Stayman bid. Partner now bids 2NT. What do you say?

With a full 17 points you accept partner's game invitation and bid 3NT.

West leads the ♠6 on which East plays the ♠Q.

You need 3 more tricks, obviously coming from the ♣ suit.

But the burning question right now is what do you do at trick one. Do you win or hold up?

You should assume that West holds the ♠K.

If you take the ♠A right now your ♠J 5 will provide a second stopper if it is West who gets the lead. However, if East gets the lead he will play through your holding and you may lose 4 ♠ tricks.

If you hold up you can expect East to play another ♠ through your ♠A J and West will then establish the suit. However, in doing so he will remove any ♠ held by East.

The answer key lies in the ♣ suit. You will be finessing through West, so East is the only defender who can get the lead in ♣s. Therefore you must hold up on ♠s until the third round.

But, if you hold up your ♠A until the third round, East will have no ♠ left when he wins the ♣K.

**Board 4**

East Deals

Both Vul

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

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

	N	
W		E
	S	

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

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

4 ♠ by East

you cannot afford to lose a ♦ trick.

Take dummy's ♦ A and then play ♠ A, ♠ K, relaxing a little when both defenders follow suit both times.

Play your three high ♥s, discarding all three ♦s from dummy. Play your ♣ toward the ♣ K. North will no doubt grab his ♣ A but the rest will be yours, since you can ruff your ♦ loser in dummy.

But it was very very lucky that the ruffer happened to be the defender with three trumps!

That meant you could pull trumps with two pulls, leaving that one important one in dummy.

**Baker 100NT 40**

When you are 5-5 in the Majors you can transfer to either suit. Most will say transfer first to ♥s when you have invitational strength. So you bid 2♦.

Partner says 2♥; what do you bid?

When you are 5-5 in the Majors you can transfer to either suit. Most will say transfer first to ♥s when you have invitational strength. So you bid 2♦.

Partner says 2♥; what do you bid?

Now you show your other 5-card Major by bidding 2♠. This one hits the spot and partner raises to 4♠.

South takes the ♥ A and returns the ♥ 6 which North ruffs. North then plays the ♦ 2.

That's an odd way to show the second ♥ loser but you get the idea. You've lost 2 tricks already and it doesn't look like you can dodge the ♣ A. Soooooo,

**Board 5**

North Deals

N-S Vul

♠ T 9 6 3

♥ 9 3

♦ K 5

♣ T 9 8 4 2

♠ A J 4

♥ A K 7

♦ T 7 4 2

♣ K J 3



♠ K 8 2  
♥ 6 4  
♦ Q J 9 8 6  
♣ A 7 6

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

3NT by North

the second. If East started with 6 ♥s then West will be out. So whether he wins his ♦ trick first or second he still won't be able to continue ♥s.

On the other hand, if East takes the first ♦ trick he can certainly drive out your last ♥ stopper. But then, when West takes HIS ♦ winner he will have no ♥.

Finally, if East had only a 5-card ♥ suit, good defense would beat you. But they have to be sure West wins the first ♦ trick, and they might slip up.

**Baker 100NT 41**

Partner's 3♦ bid shows a 5-card suit and is forcing to game. While 5♦ is possibly the best contract your double ♥ stopper should sway you to 3NT instead. This is the old "9 tricks are easier than 11" principle.

As expected, East attacks in his ♥ suit.

Even if West holds both black Queens, (not likely), you can only finesse your way to 8 tricks. Since you need 9 tricks you must establish the ♦ suit.

If East holds both the ♦ A and ♦ K then you are going down, because they will win the race to establish ♥s before you can establish ♦s.

But when the ♦ A and ♦ K are in different hands you have a good chance for success; it depends on West having no ♥ at the time he takes his ♦ winner.

So you should hold up on the first ♥ trick and win

the second. If East started with 6 ♥s then West will be out. So whether he wins his ♦ trick first or second he still won't be able to continue ♥s.

On the other hand, if East takes the first ♦ trick he can certainly drive out your last ♥ stopper. But then,

when West takes HIS ♦ winner he will have no ♥.

Finally, if East had only a 5-card ♥ suit, good defense would beat you. But they have to be sure West wins the first ♦ trick, and they might slip up.

**Board 6**

East Deals

E-W Vul

♠ J 9 6

♥ A 8

♦ A K T 5 3

♣ A K 6

♠ A 7 4

♥ K T 4 2

♦ J 9 7 4

♣ Q J



♠ K 5

♥ J 7 5 3

♦ Q 6 2

♣ 8 5 4 2

♠ Q T 8 3 2

♥ Q 9 6

♦ 8

♣ T 9 7 3

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

3 NT by West

dummy's ♠K. North plays the ♠2 on this trick.

You need 2 more winners, and you need to get them before you lose the lead because it appears that North can cash 3 more ♠ tricks.

That means you need all 5 ♦ tricks. The good news is that the 5 missing ♦s will split 3-2 about two-thirds of the time. The bad news is that they will be 4-1 about one-third of the time. Can you protect yourself against a 4-1 break?

Maybe and maybe not. If North has ♦ J x x x there won't be anything you can do about it. But if South has this holding then you can succeed if you play your cards right.

*Did you like that "play your cards right" quip?* First play a ♦ to your ♦K; both defenders follow. Next play a ♦ to dummy's ♦Q. North discards a ♣. You are conveniently in dummy so you play dummy's last ♦ and South's ♦ J 9 are caught in a pincer movement by your ♦ A T 5.

Suppose your first ♦ play had been dummy's ♦Q. You could make your contract if you play a small ♦ and finesse the ♦T. But at that point you wouldn't know whether the ♦s were splitting evenly or not. You'd be risking defeat on a hand where everybody who played for the 3-2 split was making the contract.

By taking the SECOND ♦ trick with dummy's ♦Q the 4-1 split is exposed at the right time.

**Baker 100NT 42**

Partner's 2NT opening shows 20-21 points so you know you want to be in game. To find out which game you bid a Stayman 3♣. Partner replies 3♦. What do you say now?

Partner's 2NT opening shows 20-21 points so you know you want to be in game. To find out which game you bid a Stayman 3♣. Partner replies 3♦. What do you say now?

You don't have a 4-4 ♥ fit, so you bid 3NT.

The contract would be 3NT played by East.

To make West the declarer ROTATE.

West plays 3NT. North leads the ♠3. Your first problem is which ♠ to play from dummy. That is an easy problem. If you play the ♠K you might lose the first five or six tricks. If you play low you guarantee a ♠ stopper. South plays the ♠A and returns the ♠7 to

**Board 7**

South Deals

Both Vul

♠ K 8 6 4

♥ K 7 4

♦ T 7 3

♣ Q J 3

♠ A Q J T

♥ A 6 5

♦ A Q 8 5

♣ K T



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

♠ 7 5 3

♥ Q 3

♦ K J 6 2

♣ 8 5 4 2

**Board 8**

West Deals

None Vul

♠ 7 6

♥ K T 7

♦ Q J 6 2

♣ Q 7 6 2



♠ K J 3

♥ J 8 3

♦ 7 4

♣ J T 9 5 4

♠ T 8 5 4 2

♥ Q 9 5

♦ K 8 5

♣ 8 3

**Board 9**

North Deals

E-W Vul

♠ K T 8 6 2

♥ Q T 4

♦ J 8 4 3

♣ 6

♠ 7 4

♥ K 7 5 2

♦ 9 5

♣ A Q 8 4 3



♠ Q 9 3

♥ J 9 8

♦ Q T 7 2

♣ K 7 5

♠ A J 5

♥ A 6 3

♦ A K 6

♣ J T 9 2

**Board 10**

East Deals

Both Vul

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

♠ T 9 4

♥ 5

♦ Q 9 6 2

♣ A T 9 7 2



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

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

**Board 11**

South Deals

None Vul

♠ T 9 6 3

♥ 9 3

♦ K 5

♣ T 9 8 4 2

♠ A J 4

♥ A K 7

♦ T 7 4 2

♣ K J 3



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

♠ K 8 2  
♥ 6 4  
♦ Q J 9 8 6  
♣ A 7 6

**Board 12**

West Deals

N-S Vul

♠ J 9 6

♥ A 8

♦ A K T 5 3

♣ A K 6

♠ A 7 4

♥ K T 4 2

♦ J 9 7 4

♣ Q J



♠ K 5

♥ J 7 5 3

♦ Q 6 2

♣ 8 5 4 2

♠ Q T 8 3 2

♥ Q 9 6

♦ 8

♣ T 9 7 3

**Board 13**

North Deals

Both Vul

♠ K 8 6 4

♥ K 7 4

♦ T 7 3

♣ Q J 3

♠ A Q J T

♥ A 6 5

♦ A Q 8 5

♣ K T



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

♠ 7 5 3

♥ Q 3

♦ K J 6 2

♣ 8 5 4 2

**Board 14**

East Deals

None Vul

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

♠ 7 6

♥ K T 7

♦ Q J 6 2

♣ Q 7 6 2



♠ K J 3

♥ J 8 3

♦ 7 4

♣ J T 9 5 4

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

**Board 15**

South Deals

N-S Vul

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

♠ 7 4

♥ K 7 5 2

♦ 9 5

♣ A Q 8 4 3



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

♠ A J 5

♥ A 6 3

♦ A K 6

♣ J T 9 2

**Board 16**

West Deals

E-W Vul

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

♠ T 9 4

♥ 5

♦ Q 9 6 2

♣ A T 9 7 2

	N	
W		E
	S	

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

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

**Board 17**

North Deals

None Vul

♠ T 9 6 3

♥ 9 3

♦ K 5

♣ T 9 8 4 2

♠ A J 4

♥ A K 7

♦ T 7 4 2

♣ K J 3



♠ Q 7 5

♥ Q J T 8 5 2

♦ A 3

♣ Q 5

♠ K 8 2

♥ 6 4

♦ Q J 9 8 6

♣ A 7 6

**Board 18**

East Deals

N-S Vul

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

♠ A 7 4

♥ K T 4 2

♦ J 9 7 4

♣ Q J



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

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

**Board 19**

South Deals

E-W Vul

♠ K 8 6 4

♥ K 7 4

♦ T 7 3

♣ Q J 3

♠ A Q J T

♥ A 6 5

♦ A Q 8 5

♣ K T



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

♠ 7 5 3

♥ Q 3

♦ K J 6 2

♣ 8 5 4 2

**Board 20**

West Deals

Both Vul

♠ A Q 9

♥ A 6 4 2

♦ A T 9 3

♣ A K

♠ 7 6

♥ K T 7

♦ Q J 6 2

♣ Q 7 6 2



♠ K J 3

♥ J 8 3

♦ 7 4

♣ J T 9 5 4

♠ T 8 5 4 2

♥ Q 9 5

♦ K 8 5

♣ 8 3

**Board 21**

North Deals

N-S Vul

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

♠ 7 4

♥ K 7 5 2

♦ 9 5

♣ A Q 8 4 3



♠ Q 9 3

♥ J 9 8

♦ Q T 7 2

♣ K 7 5

♠ A J 5

♥ A 6 3

♦ A K 6

♣ J T 9 2

**Board 22**

East Deals

E-W Vul

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

♠ T 9 4

♥ 5

♦ Q 9 6 2

♣ A T 9 7 2

	N	
W		E
	S	

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

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

**Board 23**

South Deals

Both Vul

♠ T 9 6 3

♥ 9 3

♦ K 5

♣ T 9 8 4 2

♠ A J 4

♥ A K 7

♦ T 7 4 2

♣ K J 3



♠ Q 7 5

♥ Q J T 8 5 2

♦ A 3

♣ Q 5

♠ K 8 2

♥ 6 4

♦ Q J 9 8 6

♣ A 7 6

**Board 24**

West Deals

None Vul

♠ J 9 6

♥ A 8

♦ A K T 5 3

♣ A K 6

♠ A 7 4

♥ K T 4 2

♦ J 9 7 4

♣ Q J



♠ K 5

♥ J 7 5 3

♦ Q 6 2

♣ 8 5 4 2

♠ Q T 8 3 2

♥ Q 9 6

♦ 8

♣ T 9 7 3

**Board 25**

North Deals

E-W Vul

♠ A Q J T

♥ A 6 5

♦ A Q 8 5

♣ K T

♠ K 8 6 4

♥ K 7 4

♦ T 7 3

♣ Q J 3



♠ 9 2

♥ J T 9 8 2

♦ 9 4

♣ A 9 7 6

♠ 7 5 3

♥ Q 3

♦ K J 6 2

♣ 8 5 4 2

**Board 26**

East Deals

Both Vul

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

♠ 7 6

♥ K T 7

♦ Q J 6 2

♣ Q 7 6 2



♠ K J 3

♥ J 8 3

♦ 7 4

♣ J T 9 5 4

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

**Board 27**

South Deals

None Vul

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

♠ 7 4

♥ K 7 5 2

♦ 9 5

♣ A Q 8 4 3



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

♠ A J 5

♥ A 6 3

♦ A K 6

♣ J T 9 2

**Board 28**

West Deals

N-S Vul

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

♠ T 9 4

♥ 5

♦ Q 9 6 2

♣ A T 9 7 2

	N	
W		E
	S	

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

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

**Board 29**

North Deals

Both Vul

♠ T 9 6 3

♥ 9 3

♦ K 5

♣ T 9 8 4 2

♠ A J 4

♥ A K 7

♦ T 7 4 2

♣ K J 3



♠ Q 7 5

♥ Q J T 8 5 2

♦ A 3

♣ Q 5

♠ K 8 2

♥ 6 4

♦ Q J 9 8 6

♣ A 7 6

**Board 30**

East Deals

None Vul

♠ J 9 6

♥ A 8

♦ A K T 5 3

♣ A K 6

♠ A 7 4

♥ K T 4 2

♦ J 9 7 4

♣ Q J



♠ K 5

♥ J 7 5 3

♦ Q 6 2

♣ 8 5 4 2

♠ Q T 8 3 2

♥ Q 9 6

♦ 8

♣ T 9 7 3

**Board 31**

South Deals

N-S Vul

♠ K 8 6 4

♥ K 7 4

♦ T 7 3

♣ Q J 3

♠ A Q J T

♥ A 6 5

♦ A Q 8 5

♣ K T



♠ 9 2

♥ J T 9 8 2

♦ 9 4

♣ A 9 7 6

♠ 7 5 3

♥ Q 3

♦ K J 6 2

♣ 8 5 4 2

**Board 32**

West Deals

E-W Vul

♠ A Q 9

♥ A 6 4 2

♦ A T 9 3

♣ A K

♠ 7 6

♥ K T 7

♦ Q J 6 2

♣ Q 7 6 2



♠ K J 3

♥ J 8 3

♦ 7 4

♣ J T 9 5 4

♠ T 8 5 4 2

♥ Q 9 5

♦ K 8 5

♣ 8 3

**Board 33**

North Deals

None Vul

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

♠ 7 4

♥ K 7 5 2

♦ 9 5

♣ A Q 8 4 3



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

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

**Board 34**

East Deals

N-S Vul

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

♠ T 9 4

♥ 5

♦ Q 9 6 2

♣ A T 9 7 2

	N	
W		E
	S	

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

♠ 8 7

♥ A 9 8 6 2

♦ K 7 5

♣ Q J 3

**Board 35**

South Deals

E-W Vul

♠ T 9 6 3

♥ 9 3

♦ K 5

♣ T 9 8 4 2

♠ A J 4

♥ A K 7

♦ T 7 4 2

♣ K J 3



♠ Q 7 5

♥ Q J T 8 5 2

♦ A 3

♣ Q 5

♠ K 8 2

♥ 6 4

♦ Q J 9 8 6

♣ A 7 6

**Board 36**

West Deals

Both Vul

♠ J 9 6

♥ A 8

♦ A K T 5 3

♣ A K 6

♠ A 7 4

♥ K T 4 2

♦ J 9 7 4

♣ Q J



♠ K 5

♥ J 7 5 3

♦ Q 6 2

♣ 8 5 4 2

♠ Q T 8 3 2

♥ Q 9 6

♦ 8

♣ T 9 7 3