

**Board 1**

South Deals

None Vul

♠ 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



♠ 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

West	North	East	South
			1NT
Pass	3NT	All Pass	

3NT by North

Having won the first ♥ trick in your hand, play a small ♠ and finesse the ♠T. Suppose East wins the ♠K and returns a ♥. Take your ♥A and play another

♠, going up with the ♠Q if West 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  
South is to play 3NT. West leads the ♥3.

Winners: ♠=0 ♥=2 ♦=2 ♣=4 Total = 8

First things first. Win the first ♥, do not hold up. West'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 West holds BOTH the ♠A and ♠K. Or you could finesse the ♠T, gaining a trick if West holds the ♠J. Obviously the second choice is more likely.

**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

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.

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.

**Board 3**

South Deals

None Vul

♠ 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



♠ 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

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

3 NT by South

decision, but to see how your decision would have turned out.&lt;br&gt;&lt;br&gt;

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**

South is to play 3NT. West leads the ♥7. East 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 West's hand you can finesse it for 12 tricks. But if the ♣K is in East'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 the ♣ trying for 3 overtricks.&lt;br&gt;&lt;br&gt;It's your

**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



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

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

3 NT by South

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.

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.