

**Board 1**  
North Deals  
None Vul

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

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



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

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

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

3 NT by North

just one ♠s, you make it. West may win the ♣A and have a fourth ♠ to lead, you make it. West may win the ♣A and be out of ♠s, you make it.

If you win the first or second ♠ trick you will fail. When you attack ♣s, West will win the ♣A and play a ♠.

Holding up twice can never hurt, and in this case it is the only way to make the contract.

Baker 100NT 1  
Partner's 2NT bid invites you to bid game if you have a maximum hand. Your 17 points is certainly a maximum so you bid 3NT.

Will you take your ♠A immediately? or at trick 2? or trick 3?

You need 3 more tricks, and they must come from ♣s. So you must drive out the ♣A. The problem is that when the defenders win the ♣A they may also take 4 ♠ tricks.

While you cannot guarantee the contract you can at least give yourself a better chance by holding up your ♠A on the first trick, and also on West's ♠ continuation. You win the third ♠ with your ♠A.

Now you drive out the ♣A. There are four possibilities: East may win the ♣A and cash two more ♠s, down 1. East may win the ♣A and cash

## Board 2

East Deals

N-S Vul

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

♠ K 7

♥ J T 9 8

♦ J 9 7 2

♣ Q 9 5

	N	
W		E
	S	

♠ J 9 8 6 4 2

♥ 4

♦ K 6 5 3

♣ 8 3

♠ A Q 3

♥ K 7 5 3

♦ T 8

♣ K T 6 2

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

2♠ by East

time).

You can make the contract if you just force out their big trumps. But there is another tempting possibility. You could enter dummy with the ♦K and play the ♥4, finessing South for the ♥K. If the finesse is successful you could then discard dummy's ♣ loser on the ♥A.

Should you or shouldn't you?

The reward for this play would be an overtrick. The price of failure would be going down in a cold contract. So obviously, at rubber bridge, you would be foolish to take such a risk. Playing Duplicate though, you might consider it. But let's say you decide to play safe.

Win the ♣A and play a trump. As soon as you get in play another trump. The defenders will no doubt take their ♣ winner when they get in. South will no doubt win one of those high trump tricks, and he MAY lead a ♥ when he gets in. There you will be, trying to decide again whether to finesse . . .

As you see, the ♥K is in the wrong place this time, but might be right the next time.

Usually you should not risk your contract for the sake of an overtrick.

Baker 100NT 2

In the pre-transfer days you would have bid 2♠ with this hand and partner would have passed. Now you make partner bid the ♠s first by saying 2♥. Partner dutifully replies 2♠. What do you say?

In the pre-transfer days you would have bid 2♠ with this hand and partner would have passed. Now you make partner bid the ♠s first by saying 2♥. Partner dutifully replies 2♠. What do you say?

You say pass.

The contract would be 2♠ played by East.

To make West the declarer ROTATE.

West plays 2♠. North leads the ♣2. South plays the ♣Q which you take with your ♣A.

Count losers in the long-trump hand, (dummy this

**Board 3**

South Deals  
None Vul

♠ Q T 8 7 3  
♥ 6 4 2  
♦ 9 5  
♣ Q 9 5

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



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

♠ K 6 5  
♥ K Q  
♦ K Q 8 2  
♣ A T 7 4

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

3NT by South

at trick #3.

Now you drive out the ♦ A. If West has it and also started with 5 ♠ s you will go down. But if East has the ♦ A you will make the contract no matter how ♠ s split.

If you win the second ♠ East will still have a ♠ when he wins the ♦ A.

But if you hold up your ♠ K East will have no ♠ to put his partner in with.

Baker 100NT 3

Partner's 2♣ is Stayman convention. With no 4-card Major suit your response is 2♦. Partner now bids 2NT. What do you say?

Partner's 2♣ is Stayman convention. With no 4-card Major suit your response is 2♦. Partner now bids 2NT. What do you say?

The 2NT bid is invitational, asking you to bid game with a maximum, pass with a minimum. You have 17 points so you bid 3NT.

You put on dummy's ♠ J, but East wins the ♠ A then continues with the ♠ 9. Do you play your ♠ K now?

You need 3 more tricks, and they must come from ♦ s. So you must drive out the ♦ A. The problem is that when the defenders win the ♦ A they may also take 4 ♠ tricks.

This is another case where you should hold up. Allow EW to win the second trick and take your ♠ K only

**Board 4**

West Deals

Both Vul

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

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

	N	
W		E
	S	

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

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

West	North	East	South
2NT	Pass	3NT	All Pass

3 NT by East

South led fourth down he must have only a 4-card suit since there are no cards he could have lower than the ♥5. With ♥s splitting 4-4 a holdup would do no good, and isn't necessary anyway.

So take the ♥A. Then what?

You COULD try the ♦ finesse. Even if it loses it would establish several ♦ winners. However, if the defenders win just 1 ♦ trick they will quickly grab their 3 ♥ tricks and their ♠A and put you down 1.

This is why it is important to make a Plan which includes a Winner count. You need just one additional winner and all you have to do to get it is play a ♠ honor.

When you can see all four hands, including the location of the ♦Q, it kind of makes you wished you had finessed and gotten all those overtricks.

Good Bridge players like to take tricks, but they are not greedy.

Baker 100NT 4

Even if you wanted to show your ♦ suit how would you do it? If you bid 3♦ it would be a transfer and if you bid 4♦ you would have bypassed 3NT, your probable best contract.

But you didn't want to bid them anyway, you just wanted to bid 3NT, right?

The contract would be 3NT played by West.

To make East the declarer ROTATE.

South leads ♥5, North plays the ♥Q.

The first thing you need to decide is whether to hold up on the ♥.

First decide the holdup question. South led the ♥5 and you can see the ♥4, ♥3 and ♥2. Assuming

**Board 5**

North Deals

N-S Vul

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

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



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

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

West	North	East	South
	1NT	Pass	2♥
Pass	3♠	Pass	4NT
Pass	5♦	Pass	6♠
All Pass			

6♠ by South

possibilities: Finesse East for the ♥Q. (50% chance) Try to drop the ♥Q by ruffing the third round. (also about 50%) Establish a ♦ honor. (100% certain)

First pull trumps, ending in dummy. It takes two rounds. Next play the ♦5 toward your ♦Q. East wins this and plays another ♣. Win the ♣, come to your hand with the ♥K, then play your good ♦Q, discarding dummy's losing ♣.

You will need to ruff two ♥s in your hand, but the rest of the tricks are yours.

If they had been 3-1 you would have had to leave the last trump undrawn until after you had ruffed two ♥s in your hand.

Baker 100NT 5

Partner's 2♥ bid is a transfer; he expects you to bid 2♠. However, with such great ♠ support and an outside doubleton your hand now revalues to 18 points - more than an opening 1NT. You indicate this with a jump to 3♠. This is called a "Super-Accept". Partner now bids 4NT. What do you answer?

Partner's 2♥ bid is a transfer; he expects you to bid 2♠. However, with such great ♠ support and an outside doubleton your hand now revalues to 18 points - more than an opening 1NT. You indicate this with a jump to 3♠. This is called a "Super-Accept". Partner now bids 4NT. What do you answer?

Blackwood, and with one Ace you answer 5♦. Partner bids 6♠ and everybody passes.

It won't matter where you take it, but assume you win in your hand.

Since the ♦ loser is a sure thing you will need to find somewhere to discard a ♣. There are three

possibilities: Finesse East for the ♥Q. (50% chance) Try to drop the ♥Q by ruffing the third round. (also about 50%) Establish a ♦ honor. (100% certain)

**Board 6**

East Deals

E-W Vul

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

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

N  
W       E  
     S

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

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

**Board 7**

South Deals

Both Vul

♠ T 5

♥ A Q 6 2

♦ A Q 4

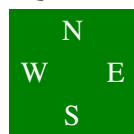
♣ A J 7 4

♠ K 7

♥ J T 9 8

♦ J 9 7 2

♣ Q 9 5



♠ J 9 8 6 4 2

♥ 4

♦ K 6 5 3

♣ 8 3

♠ A Q 3

♥ K 7 5 3

♦ T 8

♣ K T 6 2

**Board 8**

West Deals

None Vul

♠ Q T 8 7 3  
♥ 6 4 2  
♦ 9 5  
♣ Q 9 5

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



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

♠ K 6 5  
♥ K Q  
♦ K Q 8 2  
♣ A T 7 4



**Board 9**

North Deals

E-W Vul

♠ Q 9

♥ 8 4 3

♦ K J T 8 2

♣ J T 4

♠ J 7 4 3

♥ K J 9 5

♦ Q 9 5

♣ 8 5



♠ K 8 5

♥ A 2

♦ A 7 3

♣ A K Q 7 2

♠ A T 6 2

♥ Q T 7 6

♦ 6 4

♣ 9 6 3

**Board 10**

East Deals

Both Vul

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

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



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

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

**Board 11**

South Deals

None Vul

♠ Q T 3

♥ Q 9 5

♦ J 9 8 6

♣ A 7 3

♠ A 8 2

♥ A T 8 2

♦ A 3

♣ K Q T 4



♠ K J 9 6 4

♥ J 7 3

♦ T 5 2

♣ 5 2

♠ 7 5

♥ K 6 4

♦ K Q 7 4

♣ J 9 8 6

**Board 12**

West Deals

N-S Vul

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

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



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

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

**Board 13**

North Deals

Both Vul

♠ Q T 8 7 3

♥ 6 4 2

♦ 9 5

♣ Q 9 5

♠ J 4

♥ A 9 8 5

♦ J T 7 3

♣ K 8 2



♠ A 9 2

♥ J T 7 3

♦ A 6 4

♣ J 6 3

♠ K 6 5

♥ K Q

♦ K Q 8 2

♣ A T 7 4

**Board 14**

East Deals

None Vul

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

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



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

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

**Board 15**

South Deals

N-S Vul

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

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



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

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

**Board 16**

West Deals

E-W Vul

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

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



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

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



Board 17

North Deals  
None Vul

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

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



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

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

**Board 18**

East Deals

N-S Vul

♠ Q T 8 7 3

♥ 6 4 2

♦ 9 5

♣ Q 9 5

♠ J 4

♥ A 9 8 5

♦ J T 7 3

♣ K 8 2



♠ A 9 2

♥ J T 7 3

♦ A 6 4

♣ J 6 3

♠ K 6 5

♥ K Q

♦ K Q 8 2

♣ A T 7 4

**Board 19**

South Deals

E-W Vul

♠ Q 9

♥ 8 4 3

♦ K J T 8 2

♣ J T 4

♠ J 7 4 3

♥ K J 9 5

♦ Q 9 5

♣ 8 5



♠ K 8 5

♥ A 2

♦ A 7 3

♣ A K Q 7 2

♠ A T 6 2

♥ Q T 7 6

♦ 6 4

♣ 9 6 3

**Board 20**

West Deals

Both Vul

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

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



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

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

**Board 21**

North Deals

N-S Vul

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

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

	N	
W		E
	S	

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

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

**Board 22**

East Deals

E-W Vul

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

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

N  
W       E  
     S

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

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



**Board 23**

South Deals

Both Vul

♠ Q T 8 7 3

♥ 6 4 2

♦ 9 5

♣ Q 9 5

♠ J 4

♥ A 9 8 5

♦ J T 7 3

♣ K 8 2



♠ A 9 2

♥ J T 7 3

♦ A 6 4

♣ J 6 3

♠ K 6 5

♥ K Q

♦ K Q 8 2

♣ A T 7 4

**Board 24**

West Deals

None Vul

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

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



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

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



**Board 25**

North Deals

E-W Vul

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

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



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

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

**Board 26**

East Deals

Both Vul

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

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

N  
W       E  
     S

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

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

**Board 27**

South Deals  
None Vul

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

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

N  
W       E  
     S

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

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

**Board 28**

West Deals

N-S Vul

♠ Q T 8 7 3

♥ 6 4 2

♦ 9 5

♣ Q 9 5

♠ J 4

♥ A 9 8 5

♦ J T 7 3

♣ K 8 2



♠ A 9 2

♥ J T 7 3

♦ A 6 4

♣ J 6 3

♠ K 6 5

♥ K Q

♦ K Q 8 2

♣ A T 7 4

**Board 29**

North Deals

Both Vul

♠ Q 9

♥ 8 4 3

♦ K J T 8 2

♣ J T 4

♠ J 7 4 3

♥ K J 9 5

♦ Q 9 5

♣ 8 5



♠ K 8 5

♥ A 2

♦ A 7 3

♣ A K Q 7 2

♠ A T 6 2

♥ Q T 7 6

♦ 6 4

♣ 9 6 3

**Board 30**

East Deals

None Vul

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

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



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

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

**Board 31**

South Deals

N-S Vul

♠ Q T 3

♥ Q 9 5

♦ J 9 8 6

♣ A 7 3

♠ A 8 2

♥ A T 8 2

♦ A 3

♣ K Q T 4



♠ K J 9 6 4

♥ J 7 3

♦ T 5 2

♣ 5 2

♠ 7 5

♥ K 6 4

♦ K Q 7 4

♣ J 9 8 6

Board 32

West Deals

E-W Vul

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

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



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

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



**Board 33**

North Deals

None Vul

♠ Q T 8 7 3

♥ 6 4 2

♦ 9 5

♣ Q 9 5

♠ J 4

♥ A 9 8 5

♦ J T 7 3

♣ K 8 2



♠ A 9 2

♥ J T 7 3

♦ A 6 4

♣ J 6 3

♠ K 6 5

♥ K Q

♦ K Q 8 2

♣ A T 7 4

**Board 34**

East Deals

N-S Vul

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

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



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

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

**Board 35**

South Deals

E-W Vul

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

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



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

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