

**Board 1**

North Deals

None Vul

♠ J T 9 5

♥ 7 5 2

♦ 8 6 4

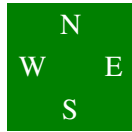
♣ Q T 5

♠ 8 6 4

♥ A K 3

♦ K J T 2

♣ A 8 7



♠ A 7 2

♥ Q J T 8

♦ 9 5

♣ K J 9 3

♠ K Q 3

♥ 9 6 4

♦ A Q 7 3

♣ 6 4 2

West

North

East

South

1NT

Pass

3NT

All Pass

3NT by South

**Baker Finesse 1**

North is to play 3NT. East leads the ♥Q.

Winners: ♠=0 ♥=2 ♦=4 ♣=1 Total = 7

Needing two more winners you will have to make both the ♠K and ♠Q. This will only be possible if East holds the ♠A. Win the first trick (if you don't East might switch to ♣s) and play a small ♠ toward dummy's ♠Q. It holds the trick.

You should take your four ♦ winners now, being sure to end up in your hand. Then play another small ♠ toward dummy's ♠K. This also wins.

You have now won 7 tricks so don't mess around now. Take your two Aces and let them have the last four tricks.

A Simple Finesse has only a 50% success rate. That's why we only take finesses as a last resort.

**Board 2**

West Deals

N-S Vul

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

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

	N	
W		E
	S	

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

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

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

3 NT by West

**Baker Finesse 2**

East is to play 3NT. South leads the ♦ 3.

Winners: ♠=1 ♥=5 ♦=1 ♣=1 Total = 8

You need just one more winner. Since South probably has 4 ♦s you will not be able to establish a trick in that suit, so your only hope is the ♠Q. You win the first ♦ so they don't get a chance to switch to ♣s, a suit you are worse off in. Then take your 5 ♥ tricks, ending in dummy.

You can't put it off any longer so play a small ♠ from dummy and put the ♠Q on. If it wins you will make your contract, if it loses you won't.

to find out which.

But remember, finesses only work half the time. The other half they lose.

**Board 3**

North Deals

None Vul

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

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

	N	
W		E
	S	

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

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

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

3 NT by North

**Baker Finesse 3**

South is to play 3NT. West leads the ♥Q.

Winners: ♠=0 ♥=2 ♦=2 ♣=4 Total = 8

Needing one more winner you should see right away that it cannot come from ♥s, ♦s, or ♣s. That means you must hope that East has the ♠A. Win the first ♥, then play your 4 ♣ winners ending in dummy.

The moment of truth. You lead a small ♠ from dummy. East plays low and you play the ♠K.

Unfortunately West takes your ♠K with the ♠A. He then plays another ♥ and you at least make 8 tricks but have no hope for a ninth one so you go down 1.

to see the bad news.

Welcome to the real world.

**Board 4**

West Deals

Both Vul

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

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

	N	
W		E
	S	

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

West	North	East	South
1 ♥	Pass	2 ♥	Pass
4 ♥	All Pass		

4 ♥ by West

hand. So you start pulling trumps and establishing the ♣s.

The risk was worthwhile though since it gave you your only chance of making the contract.

**Baker Finesse 4**

West is to play 4 ♥. North leads the ♠ K.

Losers: ♠=2 ♥=1 ♦=0 ♣=1 Total = 4

North found the best opening lead for his side, exposing your ♠ losers before you could establish the ♣ suit for a discard. If you start to pull trumps right away the defense will grab the ♥ A, then take their two ♠ tricks and you will still have the ♣ A that you cannot avoid.

Other than the ♦ A the only useful card in dummy is the ♦ Q so you must try to make a winner out of that for a discard. So win the ♠ A, lead your singleton ♦ and finesse the ♦ Q. Your luck has returned, the ♦ Q wins and you discard one of your ♠ losers on the ♦ A.

At this point you have not lost any tricks, and you can see that you have only 3 losers remaining in your

**Board 5**

South Deals

N-S Vul

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

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



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

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

West	North	East	South
			1 ♣
Pass	2NT	Pass	6NT
All Pass			

6NT by South

the ♣Q OR the ♣K.

**Baker Finesse 5**

North is to play 6NT. East leads the ♠3.

Winners: ♠=4 ♥=1 ♦=5 ♣=1 Total = 11

You need one more winner from the ♥ or ♣ suit. The straight finesse of the ♥K offers a 50% chance of success. The double finesse of the ♣ K Q offers a 75% chance of success. It's a no-brainer. Run 4 ♠s and 5 ♦s ending in your hand. Be very careful not to discard a ♣ from your hand.

Lead a small ♣ and play the ♣T if East plays low. Let's say West wins the ♣K and returns a ♥.

DO NOT FINESSE THE ♥. Stick with your original 75% plan. Take the ♥A and play your small ♣, finessing the ♣J. This is why you couldn't discard a ♣ earlier.

The double ♣ finesse is much better because its success depends on East holding either of two cards,

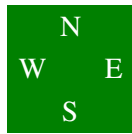
**Board 6**

East Deals

E-W Vul

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

♠ K 7 2  
 ♥ K 9 6 4  
 ♦ 9 2  
 ♣ K 7 6 3



♠ A Q J T 9 8  
 ♥ A Q J  
 ♦ 8 4  
 ♣ A Q

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

West	North	East	South
		2 ♣	Pass
2 ♦	Pass	2 ♠	Pass
2NT	Pass	4 ♠	All Pass

4 ♠ by East

**Baker Finesse 6**

East is to play 4 ♠. South leads the ♦ K.

Losers: ♠=1 ♥=1 ♦=1 ♣=1 Total = 4

South has made another great lead. Any other suit would have given you a free finesse. You should duck the first ♦. It is very possible that South has led from ♦ K Q T and will be afraid to continue for fear you have the ♦ J in your hand. You'd be very happy to see him switch to any other suit. But he doesn't, he continues with the ♦ Q which you take with dummy's ♦ A.

You are in dummy for the first, last, and only time. You need to try a finesse right now, but which one? At first you might think it makes no difference but, in fact, there is only one reasonable choice. If you finesse the ♠ K successfully you may still have a ♠ loser. If you finesse the ♥ K successfully you will surely still have a ♥ loser. But if you finesse the ♣ K successfully you will eliminate your ♣ loser.

But as you can see, only the ♣ finesse will actually save you a trick.

**Board 7**

South Deals

Both Vul

♠ J T 9 5

♥ 7 5 2

♦ 8 6 4

♣ Q T 5

♠ 8 6 4

♥ A K 3

♦ K J T 2

♣ A 8 7



♠ A 7 2

♥ Q J T 8

♦ 9 5

♣ K J 9 3

♠ K Q 3

♥ 9 6 4

♦ A Q 7 3

♣ 6 4 2

**Board 8**

West Deals

None Vul

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

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

	N	
W		E
	S	

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

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



**Board 9**

North Deals

E-W Vul

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

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



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

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

**Board 10**

East Deals

Both Vul

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

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



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

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

**Board 11**

South Deals

None Vul

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

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



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

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

**Board 12**

West Deals

N-S Vul

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

♠ K 7 2  
♥ K 9 6 4  
♦ 9 2  
♣ K 7 6 3



♠ A Q J T 9 8  
♥ A Q J  
♦ 8 4  
♣ A Q

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

**Board 13**

North Deals

Both Vul

♠ J T 9 5

♥ 7 5 2

♦ 8 6 4

♣ Q T 5

♠ 8 6 4

♥ A K 3

♦ K J T 2

♣ A 8 7



♠ A 7 2

♥ Q J T 8

♦ 9 5

♣ K J 9 3

♠ K Q 3

♥ 9 6 4

♦ A Q 7 3

♣ 6 4 2

**Board 14**

East Deals

None Vul

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

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

	N	
W		E
	S	

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

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

**Board 15**

South Deals

N-S Vul

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

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

	N	
W		E
	S	

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

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

**Board 16**

West Deals

E-W Vul

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

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



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

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



**Board 17**

North Deals

None Vul

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

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



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

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

**Board 18**

East Deals

N-S Vul

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

♠ K 7 2  
♥ K 9 6 4  
♦ 9 2  
♣ K 7 6 3



♠ A Q J T 9 8  
♥ A Q J  
♦ 8 4  
♣ A Q

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

**Board 19**

South Deals

E-W Vul

♠ J T 9 5

♥ 7 5 2

♦ 8 6 4

♣ Q T 5

♠ 8 6 4

♥ A K 3

♦ K J T 2

♣ A 8 7



♠ A 7 2

♥ Q J T 8

♦ 9 5

♣ K J 9 3

♠ K Q 3

♥ 9 6 4

♦ A Q 7 3

♣ 6 4 2

**Board 20**

West Deals

Both Vul

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

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

	N	
W		E
	S	

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

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

**Board 21**

North Deals

N-S Vul

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

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

	N	
W		E
	S	

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

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

**Board 22**

East Deals

E-W Vul

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

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



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

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

**Board 23**

South Deals

Both Vul

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

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



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

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

**Board 24**

West Deals

None Vul

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

♠ K 7 2  
♥ K 9 6 4  
♦ 9 2  
♣ K 7 6 3



♠ A Q J T 9 8  
♥ A Q J  
♦ 8 4  
♣ A Q

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



**Board 25**

North Deals

E-W Vul

♠ J T 9 5

♥ 7 5 2

♦ 8 6 4

♣ Q T 5

♠ 8 6 4

♥ A K 3

♦ K J T 2

♣ A 8 7



♠ A 7 2

♥ Q J T 8

♦ 9 5

♣ K J 9 3

♠ K Q 3

♥ 9 6 4

♦ A Q 7 3

♣ 6 4 2

**Board 26**

East Deals

Both Vul

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

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



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

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

**Board 27**

South Deals

None Vul

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

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



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

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

Board 28

West Deals

N-S Vul

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

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



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

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

**Board 29**

North Deals

Both Vul

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

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



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

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

**Board 30**

East Deals

None Vul

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

♠ K 7 2  
♥ K 9 6 4  
♦ 9 2  
♣ K 7 6 3



♠ A Q J T 9 8  
♥ A Q J  
♦ 8 4  
♣ A Q

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

**Board 31**

South Deals

N-S Vul

♠ J T 9 5

♥ 7 5 2

♦ 8 6 4

♣ Q T 5

♠ 8 6 4

♥ A K 3

♦ K J T 2

♣ A 8 7



♠ A 7 2

♥ Q J T 8

♦ 9 5

♣ K J 9 3

♠ K Q 3

♥ 9 6 4

♦ A Q 7 3

♣ 6 4 2

**Board 32**

West Deals

E-W Vul

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

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



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

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



**Board 33**

North Deals

None Vul

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

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

	N	
W		E
	S	

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

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

**Board 34**

East Deals

N-S Vul

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

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

N  
W E  
S

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

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

**Board 35**

South Deals

E-W Vul

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

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



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

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

**Board 36**

West Deals

Both Vul

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

♠ K 7 2  
♥ K 9 6 4  
♦ 9 2  
♣ K 7 6 3



♠ A Q J T 9 8  
♥ A Q J  
♦ 8 4  
♣ A Q

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