

**Board 1**

North Deals

None Vul

♠ 9 2
♥ A Q 8 4 3
♦ T 8 7 2
♣ 9 4

♠ A 6 4

♥ 7 5 2

♦ A K Q

♣ K J T 3

N
W
E
S

♠ Q J T 7
♥ J T 9
♦ 9 4
♣ Q 8 6 5

♠ K 8 5 3
♥ K 6
♦ J 6 5 3
♣ A 7 2

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

3 NT by South

let East get into the lead since he can lead through dummy's ♥K. If West gets the lead with the ♣Q, he cannot hurt you.

Win the first trick with the ♠A. (DO NOT HOLD UP, EAST MAY SWITCH). Play the ♣K then ♣J, letting it ride if not covered. West can win the ♣Q but cannot lead a ♥ without giving you a trick. You win whatever else he returns and make your 9 tricks. Of course you must be careful to unblock the ♦ A K Q while you still have a dummy entry to the ♦J.

Be on the lookout for this type of situation because many times you have a finesse that can be made either way. So you finesse into the Safe hand.

**Baker 100Deals 56**

You are North and it is your bid. Decide what you would say, then on BID.

Balanced, 17 points. You open 1NT. Partner's response is 2♣. What do you bid?

Partner's 2♣ is Stayman. You have no 4-card Major to show so you bid 2♦. Partner now says 3NT and you pass.

North plays 3NT. East leads ♠Q.

Winners: ♠ 2 : ♥ 0 : ♦ 4 : ♣ 2 : Total = 8

The only thing better than being good is being lucky! You are very lucky that you didn't get a ♥ lead - now you must take advantage of your good luck.

You only need one more winner, and the ♣ suit is your best bet. You can finesse either defender for the ♣Q so naturally you will finesse East. You dare not

**Board 2**

East Deals

N-S Vul

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

♠ -

♥ K 6 3  
♦ K J T 9 4 2  
♣ T 9 6 2



West	North	East	South
4♥		3♥	3♠
All Pass			

4♥ by West

3-level, so if you play the ♠A North will ruff and one of your winners will disappear. So don't play the ♠A. Duck and let South win the trick while North shows out as expected. South will lead the ♠Q and you duck again. So South will lead the ♠J and you duck one more time, but now you can ruff in your hand.

Lead your ♥Q and finesse, North winning the ♥K. North will probably return a ♦ which you win in dummy. Play the ♥A. Then ruff a ♦ to get back to your hand and pull any trumps left out. Play a ♣ to dummy's ♣A and at long last play dummy's ♠A and discard your ♣ loser.

To make sure the ♠A didn't disappear you had to hold it until North no longer had a trump.

**Baker 100Deals 57**

You are East and it is your bid. Decide what you would say, then on BID.

You estimate your hand has 6 playing tricks. That is reasonable for a preemptive 3♥ bid. South overcalls 3♠ and partner bids 4♥. Everybody passes.

East plays 4♥. South leads the ♠K.

Losers: ♠ 1 : ♥ 1 : ♦ 0 : ♣ 1 : Total = 3

This looks way too easy. If the ♥ finesse works and the ♣ finesse works you could make 6. It is when things look too easy that you should look for danger! What if you play the ♠A and North ruffs. What if North also gets a trick with the ♥K and South gets a trick with the ♣Q. What with your ♠ loser you would be down 1.

South probably has a 7-card suit to overcall at the 3-level, so if you play the ♠A North will ruff and one of your winners will disappear. So don't play the ♠A. Duck and let South win the trick while North shows out as expected. South will lead the ♠Q and you duck again. So South will lead the ♠J and you duck one more time, but now you can ruff in your hand.

Lead your ♥Q and finesse, North winning the ♥K. North will probably return a ♦ which you win in dummy. Play the ♥A. Then ruff a ♦ to get back to your hand and pull any trumps left out. Play a ♣ to dummy's ♣A and at long last play dummy's ♠A and discard your ♣ loser.

To make sure the ♠A didn't disappear you had to hold it until North no longer had a trump.

**Board 3**

North Deals

None Vul

♠ J T 9 4  
♥ 9 6 5  
♦ J 8 5 4  
♣ 9 4

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

	N	
W		E
	S	

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

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

West	North	East	South
	2♣	Pass	2NT
Pass	4♣	Pass	4♦
Pass	6NT	All Pass	

6 NT by North

You need 4 more winners. The ♣ suit will provide 3 of them once the ♣ A is gone. A 3-2 split in ♦s will assure 2 more ♦ tricks. There are lots of possibilities but you must be careful of entries and unblocking. In particular, you only have one entry to your hand (if you don't waste the ♠ Q) and that is the ♣ K Q. So you need to be sure to unblock the ♠ A Q before you try to get to your hand in ♣s.

But there is something you MUST do first - test the ♦s. You win the ♠ A and play ♦ A, ♦ K. East shows out on the second ♦! Now you unblock your ♠ Q, then lead a ♣ to your ♣ Q. Assume a defender takes the ♣ A and plays a ♠. You win the ♠ K, then the ♣ K. Next a ♦ toward dummy, finessing West out of the ♦ J. Dummy is now high.

for the full Deal - and an auxiliary plan.

You must abandon ♣s temporarily and take the ♦ finesse. You take your good ♦s and then go back to ♣s.

## Baker 100Deals 58

You are South and it is your bid. Decide what you would say, then on BID.

With 9 points opposite an opening 2♣ bid you are too strong for a negative response.

A suit response would promise a 5-card suit so you bid 2NT. Partner says 4♣.

What do you bid?

Partner's jump to 4♣ over your 2NT is Gerber convention.

You have no Aces so you respond 4♦. Partner bids 6NT.

South to play 6NT. West leads the ♠ J.

Winners: ♠ 3 : ♥ 2 : ♦ 3 : ♣ 0 : Total = 8

**Board 4**

West Deals

Both Vul

♠ K 7 3

♥ K 8 4

♦ A K J

♣ K J T 6

♠ J T 9 4

♥ J 9 3

♦ T 9 3

♣ 8 5 2

	N	
W		E
	S	

♠ A Q 8

♥ A 7 6 2

♦ 8 5 4

♣ A Q 9

♠ 6 5 2

♥ Q T 5

♦ Q 7 6 2

♣ 7 4 3

West	North	East	South
1NT	Pass	6NT	All Pass

6NT by East

## Baker 100Deals 59

You are East and it is your bid. Decide what you would say, then on BID.

Partner has a balanced hand with 15-17 points. You have a balanced hand with 18 points. Together that makes two balanced hands with 33-35 points.

So you bid 6NT.

West would play 6NT.

East plays 6NT. South leads the ♠J.

Winners: ♠ 3 : ♥ 2 : ♦ 2 : ♣ 4 : Total = 11

It's nice to make Plans for slams because there are so few losers to worry about.

This one is definitely straightforward. You need to get one more winner. You can hope for a 3-3 ♥ split which would mean your fourth ♥ would become a winner, or you can hope that South has the ♦Q in which case a simple finesse will give you the winner. But instead of making it an either/or situation you can combine your chances.

Win the first trick in either hand and duck a ♥. Win the return and play your 4 ♣ winners (discarding a ♦ from your hand) followed by your other 2 ♠ winners. Then play ♦A, ♥K and ♥A. You will be in your hand with two cards - the ♥7 and the ♦8. If the ♥7 is good, cash it and win the last trick with dummy's ♦K. If the ♥7 is not a winner then finesse the ♦J.

Here the ♦ finesse was one possibility, but by ducking a ♥ you could test the ♥ suit and still keep the ♦ finesse in reserve.

**Board 5**

North Deals

N-S Vul

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

♠ A K T 9 6 4

♥ J T 3

♦ 9 5 2

♣ A

	N	
W		E
	S	

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

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

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

4 ♠ by North

**Baker 100Deals 60**

You are North and it is your bid. Decide what you would say, then on BID.

You open 1♠ and partner responds 2♥.

What do you bid?

With only 14 points and a 6-card suit you rebid a minimum 2♠. Partner raises to 3♠.

What do you say now?

Your bids show 13-15 points. Partner has decided to invite you to bid game with a maximum. Since you have 14 points it's not really clear whether you should accept the invitation. You decide to add a little for your singleton Ace and bid 4♠.

North plays 4♠. East leads the ♦K.

Losers: ♠ 0 : ♥ 2 : ♦ 2 : ♣ 0 : Total = 4

The two fast losers in ♥s can't be helped, but maybe you can get rid of one of the ♦ losers.

Win the ♦A and play the ♣6 to your ♣A. Play ♠A, then a small ♠ to dummy's ♠J. Lead the ♣Q. If West covers, ruff and re-enter dummy with a trump so you can discard a ♦ loser on the ♣J. If West doesn't cover the ♣Q when you lead it, discard a ♦ immediately. As long as West holds the ♣K you can make the contract. This is called a Ruffing Finesse.

But in this deal the ruffing finesse is the only Plan that works.

**Board 6**

East Deals

E-W Vul

♠ A 6 4

♥ 7 5 2

♦ A K Q

♣ K J T 3

♠ 9 2

♥ A Q 8 4 3

♦ T 8 7 2

♣ 9 4



♠ Q J T 7

♥ J T 9

♦ 9 4

♣ Q 8 6 5

♠ K 8 5 3

♥ K 6

♦ J 6 5 3

♣ A 7 2

**Board 7**

South Deals

Both Vul

♠ A 9 6 2

♥ A 8

♦ A 8 7 6

♣ A 4 3

♠ -

♥ K 6 3

♦ K J T 9 4 2

♣ T 9 6 2

	N	
W		E
	S	

♠ 8 5

♥ Q J T 9 7 4 2

♦ 5

♣ K J 8

♠ K Q J T 7 4 3

♥ 5

♦ Q 3

♣ Q 7 5

**Board 8**

West Deals

None Vul

♠ J T 9 4

♥ 9 6 5

♦ J 8 5 4

♣ 9 4

♠ A Q

♥ A K

♦ A K Q T 2

♣ J T 7 6



♠ 6 5 2

♥ Q T 7 3

♦ 7

♣ A 8 5 3 2

♠ K 8 7 3

♥ J 8 4 2

♦ 9 6 3

♣ K Q

**Board 9**

North Deals

E-W Vul

♠ K 7 3

♥ K 8 4

♦ A K J

♣ K J T 6

♠ J T 9 4

♥ J 9 3

♦ T 9 3

♣ 8 5 2

	N	
W		E
	S	

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

♠ 6 5 2

♥ Q T 5

♦ Q 7 6 2

♣ 7 4 3

**Board 10**

East Deals

Both Vul

♣ A

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

N  
W E  
S

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

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

**Board 11**

South Deals

None Vul

♠ 9 2

♥ A Q 8 4 3

♦ T 8 7 2

♣ 9 4

♠ A 6 4

♥ 7 5 2

♦ A K Q

♣ K J T 3



♠ Q J T 7

♥ J T 9

♦ 9 4

♣ Q 8 6 5

♠ K 8 5 3

♥ K 6

♦ J 6 5 3

♣ A 7 2

**Board 12**

West Deals

N-S Vul

♠ A 9 6 2

♥ A 8

♦ A 8 7 6

♣ A 4 3

♠ -

♥ K 6 3

♦ K J T 9 4 2

♣ T 9 6 2

	N	
W		E
	S	

♠ 8 5

♥ Q J T 9 7 4 2

♦ 5

♣ K J 8

♠ K Q J T 7 4 3

♥ 5

♦ Q 3

♣ Q 7 5

**Board 13**

North Deals

Both Vul

♦ A K Q T 2

♣ J T 7 6

♠ J T 9 4

♥ 9 6 5

♦ J 8 5 4

♣ 9 4

	N	
W		E
	S	

♠ 6 5 2

♥ Q T 7 3

♦ 7

♣ A 8 5 3 2

♠ K 8 7 3

♥ J 8 4 2

♦ 9 6 3

♣ K Q

**Board 14**

East Deals

None Vul

♠ K 7 3

♥ K 8 4

♦ A K J

♣ K J T 6

♠ J T 9 4

♥ J 9 3

♦ T 9 3

♣ 8 5 2

	N	
W		E
	S	

♠ A Q 8

♥ A 7 6 2

♦ 8 5 4

♣ A Q 9

♠ 6 5 2

♥ Q T 5

♦ Q 7 6 2

♣ 7 4 3

**Board 15**

South Deals

N-S Vul

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

♠ A K T 9 6 4

♥ J T 3

♦ 9 5 2

♣ A

	N	
W		E
	S	

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

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

**Board 16**

West Deals

E-W Vul

♠ A 6 4

♥ 7 5 2

♦ A K Q

♣ K J T 3

♠ 9 2

♥ A Q 8 4 3

♦ T 8 7 2

♣ 9 4



♠ Q J T 7

♥ J T 9

♦ 9 4

♣ Q 8 6 5

♠ K 8 5 3

♥ K 6

♦ J 6 5 3

♣ A 7 2

**Board 17**

North Deals

None Vul

♦ A 9 6 2

♥ A 8

♦ A 8 7 6

♣ A 4 3

♠ -

♥ K 6 3

♦ K J T 9 4 2

♣ T 9 6 2

	N	
W		E
	S	

♠ 8 5

♥ Q J T 9 7 4 2

♦ 5

♣ K J 8

♠ K Q J T 7 4 3

♥ 5

♦ Q 3

♣ Q 7 5

**Board 18**

East Deals

N-S Vul

♠ J T 9 4

♥ 9 6 5

♦ J 8 5 4

♣ 9 4

♠ A Q

♥ A K

♦ A K Q T 2

♣ J T 7 6



♠ 6 5 2

♥ Q T 7 3

♦ 7

♣ A 8 5 3 2

♠ K 8 7 3

♥ J 8 4 2

♦ 9 6 3

♣ K Q

**Board 19**

South Deals

E-W Vul

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

♠ J T 9 4

♥ J 9 3

♦ T 9 3

♣ 8 5 2

	N	
W		E
	S	

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

♠ 6 5 2

♥ Q T 5

♦ Q 7 6 2

♣ 7 4 3

**Board 20**

West Deals

Both Vul

♠ 8

♥ K 7 5 4

♦ T 8 6

♣ K T 9 5 2

♠ A K T 9 6 4

♥ J T 3

♦ 9 5 2

♣ A



♠ 7 3 2

♥ A 8

♦ K Q J 3

♣ 8 7 4 3

♠ Q J 5

♥ Q 9 6 2

♦ A 7 4

♣ Q J 6

**Board 21**

North Deals

N-S Vul

♠ 9 2

♥ A Q 8 4 3

♦ T 8 7 2

♣ 9 4

♠ A 6 4

♥ 7 5 2

♦ A K Q

♣ K J T 3



♠ Q J T 7

♥ J T 9

♦ 9 4

♣ Q 8 6 5

♠ K 8 5 3

♥ K 6

♦ J 6 5 3

♣ A 7 2

**Board 22**

East Deals

E-W Vul

♠ A 9 6 2

♥ A 8

♦ A 8 7 6

♣ A 4 3

♠ -

♥ K 6 3

♦ K J T 9 4 2

♣ T 9 6 2

	N	
W		E
	S	

♠ 8 5

♥ Q J T 9 7 4 2

♦ 5

♣ K J 8

♠ K Q J T 7 4 3

♥ 5

♦ Q 3

♣ Q 7 5

**Board 23**

South Deals

Both Vul

♦ A K Q T 2

♣ J T 7 6

♠ J T 9 4

♥ 9 6 5

♦ J 8 5 4

♣ 9 4

	N	
W		E
	S	

♠ 6 5 2

♥ Q T 7 3

♦ 7

♣ A 8 5 3 2

♠ K 8 7 3

♥ J 8 4 2

♦ 9 6 3

♣ K Q

**Board 24**

West Deals

None Vul

♠ K 7 3

♥ K 8 4

♦ A K J

♣ K J T 6

♠ J T 9 4

♥ J 9 3

♦ T 9 3

♣ 8 5 2

	N	
W		E
	S	

♠ A Q 8

♥ A 7 6 2

♦ 8 5 4

♣ A Q 9

♠ 6 5 2

♥ Q T 5

♦ Q 7 6 2

♣ 7 4 3

**Board 25**

North Deals

E-W Vul

♣ A

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

N  
W E  
S

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

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

**Board 26**

East Deals

Both Vul

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

♠ A 6 4

♥ 7 5 2

♦ A K Q

♣ K J T 3

	N	
W		E
	S	

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

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

**Board 27**

South Deals

None Vul

♠ A 9 6 2

♥ A 8

♦ A 8 7 6

♣ A 4 3

♠ -

♥ K 6 3

♦ K J T 9 4 2

♣ T 9 6 2

	N	
W		E
	S	

♠ 8 5

♥ Q J T 9 7 4 2

♦ 5

♣ K J 8

♠ K Q J T 7 4 3

♥ 5

♦ Q 3

♣ Q 7 5

**Board 28**

West Deals

N-S Vul

♠ J T 9 4

♥ 9 6 5

♦ J 8 5 4

♣ 9 4

♠ A Q

♥ A K

♦ A K Q T 2

♣ J T 7 6



♠ 6 5 2

♥ Q T 7 3

♦ 7

♣ A 8 5 3 2

♠ K 8 7 3

♥ J 8 4 2

♦ 9 6 3

♣ K Q

**Board 29**

North Deals

Both Vul

♠ K 7 3

♥ K 8 4

♦ A K J

♣ K J T 6

♠ J T 9 4

♥ J 9 3

♦ T 9 3

♣ 8 5 2

	N	
W		E
	S	

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

♠ 6 5 2

♥ Q T 5

♦ Q 7 6 2

♣ 7 4 3

**Board 30**

East Deals

None Vul

♣ A

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

N  
W E  
S

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

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

**Board 31**

South Deals

N-S Vul

♠ 9 2

♥ A Q 8 4 3

♦ T 8 7 2

♣ 9 4

♠ A 6 4

♥ 7 5 2

♦ A K Q

♣ K J T 3



♠ Q J T 7

♥ J T 9

♦ 9 4

♣ Q 8 6 5

♠ K 8 5 3

♥ K 6

♦ J 6 5 3

♣ A 7 2

**Board 32**

West Deals

E-W Vul

♠ A 9 6 2

♥ A 8

♦ A 8 7 6

♣ A 4 3

♠ -

♥ K 6 3

♦ K J T 9 4 2

♣ T 9 6 2

	N	
W		E
	S	

♠ 8 5

♥ Q J T 9 7 4 2

♦ 5

♣ K J 8

♠ K Q J T 7 4 3

♥ 5

♦ Q 3

♣ Q 7 5

**Board 33**

North Deals

None Vul

♠ J T 9 4

♥ 9 6 5

♦ J 8 5 4

♣ 9 4

♠ A Q

♥ A K

♦ A K Q T 2

♣ J T 7 6



♠ 6 5 2

♥ Q T 7 3

♦ 7

♣ A 8 5 3 2

♠ K 8 7 3

♥ J 8 4 2

♦ 9 6 3

♣ K Q

**Board 34**

East Deals

N-S Vul

♠ K 7 3

♥ K 8 4

♦ A K J

♣ K J T 6

♠ J T 9 4

♥ J 9 3

♦ T 9 3

♣ 8 5 2

N  
W E  
S

♠ A Q 8

♥ A 7 6 2

♦ 8 5 4

♣ A Q 9

♠ 6 5 2

♥ Q T 5

♦ Q 7 6 2

♣ 7 4 3

**Board 35**

South Deals

E-W Vul

♣ A

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

N  
W E  
S

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

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