

Board 1

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

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

6 NT 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 2

South Deals

None Vul

♠ 6 5
♥ T 8 3
♦ K Q J T 7
♣ 8 4 2

♠ 4 3

♥ 7 5 2

♦ A 6 5 3

♣ J T 9 5

	N	
W		E
	S	

♠ 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

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

4 ♠ by South

Baker Finesse 6
South is to play 4♠. West leads the ♦K.

Losers: ♠=1 ♥=1 ♦=1 ♣=1 Total = 4

West 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 West 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 3

North Deals

E-W Vul

♠ -
♥ T 8 7 3
♦ K J 9 4
♣ K 8 6 5 2

♠ K Q J 9 6 5 4

♥ A 4

♦ A 5 2

♣ 7

N
W
E
S

♠ T 2
♥ K Q J 5 2
♦ Q T 8
♣ 9 4 3

♠ A 8 7 3
♥ 9 6
♦ 7 6 3
♣ A Q J T

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

6 ♠ by North

on which you can discard 2 ♦ losers.

But they are easy to overlook, mainly because we don't use them often.

Baker Finesse 7
North is to play 6♠. East leads the ♥K.

Losers: ♠=0 ♥=1 ♦=2 ♣=0 Total = 3

Your only hope for ridding yourself of two of those losers is dummy's ♣ suit. One possibility would be to finesse East for the ♣K, and if that works, discard your ♥ loser on the ♣A. You could then establish another ♣ winner for one of the ♦ losers. The problem with that plan is that if the finesse fails the defense will immediately take the setting ♥ trick.

A better plan is a ruffing finesse. Win the first trick with your ♥A and pull trumps with your ♠ K Q.

Next play your ♣7 to dummy's ♣A. Then lead the ♣Q from dummy. If West plays the ♣K you will ruff, enter dummy, and discard two red losers on the ♣ J T. If West plays low instead, you discard your ♥ loser. East may be able to win the trick but you can ruff a ♥ return, and dummy will have two good ♣s

Board 4

West Deals

None Vul

♠ K J 3
♥ Q 7 3
♦ K Q J 9 5
♣ 8 4

♠ 9 4 2
♥ A T 5
♦ 7 6 3
♣ A K 6 5

N
W
E
S

♠ A Q 5
♥ K J 9
♦ A T 4
♣ Q J 9 2

♠ T 8 7 6
♥ 8 6 4 2
♦ 8 2
♣ T 7 3

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

3NT by North

Sometimes that may be right. But there are other times when information from the bidding or the opening lead allows you to make a higher-percentage guess.

Baker Finesse 8
South is to play 3NT. West leads the ♦K.

Winners: ♠=1 ♥=2 ♦=1 ♣=4 Total = 8

You only need one more winner. If East has the ♠K you can finesse him out of it. Or, you have a two-way finesse for the ♥Q.

It is an easy choice. The defenders only have 12 HCP and West opened the bidding. So you know he must have both of the cards you are interested in.

Hold up the ♦A until the third round just to be safe. Then play four rounds of ♣s ending in your hand.

Now play the ♥J. If West doesn't cover, you will let it ride for your ninth trick. But West does cover so you take dummy's ♥A, then your other 2 ♥ tricks. The ♠A is your ninth trick.