

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

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

	N	
W		E
	S	

♠ 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 3

South Deals

None Vul

♠ T 2

♥ K Q J 5 2

♦ Q T 8

♣ 9 4 3

♠ A 8 7 3

96

◆ 763

♣ A Q J T

N
W E
S

-

♥ T 873

♦ K J 9 4

♣ K 8 6 5 2

♠ K Q J 9 6 5 4

♥ A 4

◆ A 52

♣ 7

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

6 ♠ by South

Baker Finesse 7
South is to play 6♠. West 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 West 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 East plays the ♣K you will ruff, enter dummy, and discard two red losers on the ♣J T. If East plays low instead, you discard your ♥ loser. West may be able to win the trick but you can ruff a ♥ return, and dummy will have two good ♣s on which you can discard 2 ♦ losers.

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

Board 4

North Deals

Both Vul

♠ A Q 5
♥ K J 9
♦ A T 4
♣ Q J 9 2

♠ K J 3
♥ Q 7 3
♦ K Q J 9 5
♣ 8 4



♠ 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 East

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

Winners: ♠=1 ♥=2 ♦=1 ♣=4 Total = 8

You only need one more winner. If South 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 North 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 North doesn't cover, you will let it ride for your ninth trick. But North does cover so you take dummy's ♥A, then your other 2 ♥ tricks. The ♠A is your ninth trick.

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.

Board 5

North 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

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

	N	
W		E
	S	

♠ 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 7

South Deals

Both Vul

♠ 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



♠ -

♥ 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

Board 8

West Deals

None Vul

♠ A Q 5

♥ K J 9

♦ A T 4

♣ Q J 9 2

♠ 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

♠ T 8 7 6

♥ 8 6 4 2

♦ 8 2

♣ T 7 3

Board 9

North Deals

E-W Vul

♠ K 9 5

♥ A Q 2

♦ Q J T 8 7

♣ 8 3

♠ 6 4

♥ J T 5 4

♦ 9 4 3

♣ K 7 5 2



♠ 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 10

East 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

N
W E
S

♠ 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 11

South Deals

None Vul

♠ 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



♠ -

♥ 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

Board 12

West Deals

N-S Vul

♠ A Q 5

♥ K J 9

♦ A T 4

♣ Q J 9 2

♠ 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

♠ T 8 7 6

♥ 8 6 4 2

♦ 8 2

♣ T 7 3

Board 13

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 14

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 15

South Deals

N-S Vul

♠ 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



♠ -

♥ 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

Board 16

West Deals

E-W Vul

♠ A Q 5
♥ K J 9
♦ A T 4
♣ Q J 9 2

♠ K J 3

♥ Q 7 3

♦ K Q J 9 5

♣ 8 4

	N	
W		E
	S	

♠ 9 4 2

♥ A T 5

♦ 7 6 3

♣ A K 6 5

♠ T 8 7 6
♥ 8 6 4 2
♦ 8 2
♣ T 7 3

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

	N	
W		E
	S	

♠ 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

♠ 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



♠ -

♥ 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

Board 20

West Deals

Both Vul

♠ A Q 5
♥ K J 9
♦ A T 4
♣ Q J 9 2

♠ K J 3

♥ Q 7 3

♦ K Q J 9 5

♣ 8 4

N
W E
S

♠ 9 4 2

♥ A T 5

♦ 7 6 3

♣ A K 6 5

♠ T 8 7 6

♥ 8 6 4 2

♦ 8 2

♣ T 7 3

Board 21

North 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

Board 22

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

Board 23

South Deals

Both Vul

♠ 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



♠ -

♥ 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

Board 24

West Deals

None Vul

♠ A Q 5
♥ K J 9
♦ A T 4
♣ Q J 9 2

♠ 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

♠ T 8 7 6
♥ 8 6 4 2
♦ 8 2
♣ T 7 3

Board 25

North Deals

E-W Vul

♦ Q J T 8 7

♣ 8 3

♠ 6 4

♥ J T 5 4

♦ 9 4 3

♣ K 7 5 2



♠ K 9 5

♥ A Q 2

♦ 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 26

East 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

Board 27

South Deals

None Vul

♠ 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



♠ -

♥ 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

Board 28

West Deals

N-S Vul

♠ A Q 5
♥ K J 9
♦ A T 4
♣ Q J 9 2

♠ 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

♠ T 8 7 6

♥ 8 6 4 2

♦ 8 2

♣ T 7 3

Board 29

North Deals

Both Vul

♦ Q J T 8 7

♣ 8 3

♠ 6 4
♥ J T 5 4
♦ 9 4 3
♣ K 7 5 2N
W E
S♠ 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

N
W E
S

♠ 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

♠ 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

	N	
W		E
	S	

♠ -

♥ 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

Board 32

West Deals

E-W Vul

♠ A Q 5
♥ K J 9
♦ A T 4
♣ Q J 9 2

♠ K J 3

♥ Q 7 3

♦ K Q J 9 5

♣ 8 4

	N	
W		E
	S	

♠ 9 4 2
♥ A T 5
♦ 7 6 3
♣ A K 6 5

♠ T 8 7 6
♥ 8 6 4 2
♦ 8 2
♣ T 7 3

Board 33

North Deals

None Vul

♠ K 9 5

♥ A Q 2

♦ Q J T 8 7

♣ 8 3

♠ 6 4

♥ J T 5 4

♦ 9 4 3

♣ K 7 5 2



♠ 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 34

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 35

South Deals

E-W Vul

♠ 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



♠ -

♥ 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

Board 36

West Deals

Both Vul

♠ A Q 5
♥ K J 9
♦ A T 4
♣ Q J 9 2

♠ 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

♠ T 8 7 6

♥ 8 6 4 2

♦ 8 2

♣ T 7 3