

**Board 1**

North Deals

None Vul

♠ Q 9 5  
♥ K 9 8 3  
♦ Q J 9 5 3  
♣ 6

♠ A K 8 7 4 2

♥ A 6

♦ A T 2

♣ 5 3

	N		♠ J T
W		♥ Q J T 2	
	E		♦ K 8
	S		♣ T 9 8 4 2

♠ 6 3  
♥ 7 5 4  
♦ 7 6 4  
♣ A K Q J 7

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

4 ♠ by South

Baker 100Deals 25

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

Of course you open 1♠. Partner responds 2♣.

With 17 points and a 6-card suit you jump to 3♠. Partner bids the game.

North plays 4♠. East leads the ♥Q.

Losers: ♠ 1 : ♥ 1 : ♦ 2 : ♣ 0 : Total = 4

You have plenty of ♣ winners in dummy but you must be careful because there are no outside entries. You win your ♥A and play ♠A and ♠K, both defenders following suit. The ♠Q is still out. To make sure you get to enjoy those ♣ winners you should continue with another ♠, forcing out the ♠Q. The defense will now take a ♥ if they are smart, but the rest of the tricks are yours because you can run the ♣ suit without anyone trumping in.

West would have used his master ♠Q to ruff the second ♣, before you had taken any discards. You would still have to lose a ♥ and two ♦s.

**Board 2**

East Deals

N-S Vul

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

♠ Q T 7

♥ K 9 5

♦ J T 8 3

♣ K Q 2



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

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

West	North	East	South
		1NT	All Pass

1 NT by East

realize that North started with 5 ♣s (he led the ♣4, later played the ♣3). So the defenders will win 2 more ♣ tricks to go with the 2 they already have. And they can also take the ♥A and ♥K whenever they want. In other words, they also have 6 winners. So the battle is for the 7th trick for either side. If you do anything that gives them a trick they will win.

So you don't try for a trick in ♠s or ♦s. Instead you play on ♥s, the suit where they have the 2 sure winners anyway. They will win one of their high honors, take their 2 ♣s, then play either ♠s or ♦s. You win and drive out the other ♥ honor.

If you play your three high ♦s you will set up a winner for THEM and you will go down.

Only if you establish your ♥s can you set up a winner for YOU without giving them an extra trick.

**Baker 100Deals 26**

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

East's 1NT opening shows a maximum of 17 points. Add your 7 and you come up with only 24 - not enough to think about game. So you pass.

East would play 1NT.

West plays 1NT. North leads the ♣4. South plays the ♣Q, then the ♣K, North playing the ♣3 on the second trick. South then plays the ♣2 which you win with your ♣A.

Winners: ♠ 2 : ♥ 0 : ♦ 3 : ♣ 1 : Total = 6

You only need one more winner and there are possibilities in ♠s, ♥s and ♦s. But you need to be very careful. If you watched those ♣ spots you will

**Board 3**

South Deals

None Vul

♠ 9 7

♥ A J 6 4

♦ Q T

♣ Q J T 5 2

♠ 8 6

♥ 9 3

♦ A 9 7 4 2

♣ A 7 6 3



♠ T 4 3

♥ T 8 5 2

♦ K J 8 6

♣ K 8

♠ A K Q J 5 2

♥ K Q 7

♦ 5 3

♣ 9 4

West	North	East	South
			1♠
Pass	1NT	Pass	3♠

Pass

4♠

All Pass

**Baker 100Deals 27**

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

You have an easy choice, you open 1♠.

Partner responds 1NT.

Partner is showing 6-10 points. With 17 points you are strong enough to invite game. You show your 6-card suit by jumping to 3♠. Partner bids 4♠.

South plays 4♠. West leads the ♣Q.

Losers: ♠ 0 : ♥ 2 : ♦ 1 : ♣ 1 : Total = 4

4♠ by North

You have no time to waste. You have no way to discard either minor suit loser, so you absolutely must ruff a ♥ in dummy. You dare not pull a trump. Win the ♣A in dummy and play a ♥ to your ♥Q. West will win and probably lead a trump. You win, cash the ♥K and ruff your small ♥ with dummy's last trump. Now take the ♦A and give up the lead. Ruff at the first opportunity and pull trumps, making 6 ♠ tricks, 2 minor suit Aces, one ♥ trick and a ♥ ruff in dummy.

Always draw them - unless you have some other need for them first. Like in this hand.

Notice this. You cannot fault West for his opening lead, top of an honor sequence is very logical. BUT, if he had led a trump you would have gone down.

**Board 4**

West Deals

Both Vul

♠ A K Q 9 8

♥ K 8 3

♦ J 5 2

♣ 7 4

♠ 7 3 2

♥ Q J T 6 4 2

♦ A 7

♣ T 5



♠ T 6 4

♥ A 5

♦ 9 6 4 3

♣ K J 6 2

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

West	North	East	South
1♠	Pass	2♠	All Pass

2 ♠ by East

**Baker 100Deals 28**

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

You open 1♠. Partner responds 2♠. What is your bid?

This was easy. You had a minimum opening bid and partner gave a minimum response. You pass.

West plays 2♠. North leads the ♥Q.

Losers: ♠ 0 : ♥ 1 : ♦ 3 : ♣ 2 : Total = 6

You have one loser too many. It doesn't seem you can do anything about the 3 ♦s but you might be able to avoid one of the ♣s if you are lucky. However, you can probably get rid of the ♥ loser by ruffing it in dummy.

One small worry - South's play of the ♥9 might be the start of a doubleton signal. If so, he may be able to over-ruff dummy. You should have played the ♥A on the first trick. Next you pull two rounds of trumps with ♠A, ♠K. Only then do you play ♥K and ♥8 ruffing with dummy's last trump. Fortunately South only had two trumps and cannot over-ruff, even though he is out of ♥s.

When you get back in you will pull trumps and lead toward dummy's ♣ K J, hoping to make a good guess.

The only way to make the contract was to ruff a ♥ in dummy.

**Board 5**

West Deals

N-S Vul

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

♠ K 7 3

♥ A 6 4

♦ Q J T 5

♣ A 8 2

	N	
W		E
	S	

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

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

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

3 NT by South

The problem is that if you win the first or second ♣ and then try the ♦ finesse West may win and still have a ♣ to lead back to his partner. So you should hold up the ♣ A until the third round of the suit. Then if West wins the ♦ K he may not have another ♣.

When West won the ♦ K he would still have had a ♣ to return to East's hand. You would have lost 4 ♣ tricks and the ♦ K.

But what if West DID have another ♣ when he won the ♦ K?

to see different West/East hands.

When West won the ♦ K here he had a fourth ♣ to return to East's hand. That means the ♣ suit split 4-4 so you would have lost only 3 ♣ tricks and the ♦ K.

**Baker 100Deals 29**

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

With 14 points you will naturally open the bidding. You should open a 4-card ♦ suit rather than a 3-card ♣ suit. Partner responds 1♥.

Partner might have bid a 4-card suit so you cannot support ♥s with only 3. Instead, you describe your balanced, minimum opener by bidding 1NT. Partner then bids 3NT and you pass.

North plays 3NT. East leads the ♣ K.

Winners: ♠ 3 : ♥ 2 : ♦ 1 : ♣ 1 : Total = 7

You need to find 2 more winners and they can come from the ♦ suit. You can finesse East for the ♦ K. If he has it then you will get 3 extra tricks, but even if West has the ♦ K you can still make 2 winners.

**Board 6**

East Deals

E-W Vul

♠ Q 7 2  
♥ K Q 8 6  
♦ Q 9 2  
♣ K Q 7

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

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

4 ♠ by East

East plays 4♠. South leads the ♦A, then ♦K, then ♦J. North discards on the second ♦ and ruffs the third one with the ♠T.

Losers: ♠ 0? : ♥ 1 : ♦ 2? : ♣ 0 : Total = 3?

The loser count looks a little messy - that's because of the circumstances. If you could have just played three rounds of ♠s you would probably have had 0 losers, and if you ruff this ♦ you will have only 2 ♦ losers, but maybe create a ♠ loser.

But though the loser count is confused your plan should not be. You DO NOT over-ruff the ♠T. Instead you discard your one ♥ loser (a loser-on-loser play). North can have this trick but whatever he returns you will win, pull trumps in THREE rounds if necessary, and take the rest of the tricks.

But did you notice that South made a bad play? He should have cashed his ♥A before he led the third ♦ for his partner to ruff. Then when his partner ruffed with the ♠T your goose would have been cooked.

**Baker 100Deals 30**

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

You have an easy 1♠ opening bid.

But South overcalls 2♦ and partner bids 3♦.

What do you bid next?

You should be certain to have a partnership agreement on the meaning of a cue-bid after an overcall.

Most good players use it to show support for opener's suit and at least 11 points. In other words, a hand with which you would have made a limit-raise or better.

So you bid the ♠ game.

**Board 7**

South Deals

Both Vul

♦ A T 2

♣ 5 3

♠ Q 9 5

♥ K 9 8 3

♦ Q J 9 5 3

♣ 6



♠ J T

♥ Q J T 2

♦ K 8

♣ T 9 8 4 2

♠ 6 3

♥ 7 5 4

♦ 7 6 4

♣ A K Q J 7

**Board 8**

West Deals

None Vul

♦ K 8 6 4

♥ Q J 3

♦ A K 2

♣ A 9 5

♠ Q T 7

♥ K 9 5

♦ J T 8 3

♣ K Q 2



♠ A J 3

♥ T 8 6 4

♦ Q 9 6 5

♣ 8 7

♠ 9 5 2

♥ A 7 2

♦ 7 4

♣ J T 6 4 3

**Board 9**

North Deals

E-W Vul

♦ A 9 7 4 2

♣ A 7 6 3

♠ 9 7

♥ A J 6 4

♦ Q T

♣ Q J T 5 2

♠ 8 6

♥ 9 3

♦ A 9 7 4 2

♣ A 7 6 3

	N	
W		E
	S	

♠ T 4 3

♥ T 8 5 2

♦ K J 8 6

♣ K 8

♠ A K Q J 5 2

♥ K Q 7

♦ 5 3

♣ 9 4

**Board 10**

East Deals

Both Vul

♠ 7 3 2

♥ Q J T 6 4 2

♦ A 7

♣ T 5

♠ A K Q 9 8

♥ K 8 3

♦ J 5 2

♣ 7 4



♠ T 6 4

♥ A 5

♦ 9 6 4 3

♣ K J 6 2

♠ J 5

♥ 9 7

♦ K Q T 8

♣ A Q 9 8 3

**Board 11**

South Deals

None Vul

♠ J 9 8 4

♥ Q T 3

♦ K 9 2

♣ 9 6 3

♠ K 7 3

♥ A 6 4

♦ Q J T 5

♣ A 8 2



♠ T 5 2

♥ J 9 8

♦ 6 4

♣ K Q J T 4

♠ A Q 6

♥ K 7 5 2

♦ A 8 7 3

♣ 7 5

**Board 12**

West Deals

N-S Vul

♠ Q 7 2

♥ K Q 8 6

♦ Q 9 2

♣ K Q 7

♠ T

♥ T 9 7 4 2

♦ 7 3

♣ T 9 5 4 2



♠ A K 8 6 5 4

♥ J

♦ 8 6

♣ A J 8 3

♠ J 9 3

♥ A 5 3

♦ A K J T 5 4

♣ 6

**Board 13**

North Deals

Both Vul

♦ A T 2

♣ 5 3

♠ Q 9 5  
♥ K 9 8 3  
♦ Q J 9 5 3  
♣ 6N  
W E  
S♠ J T  
♥ Q J T 2  
♦ K 8  
♣ T 9 8 4 2♠ 6 3  
♥ 7 5 4  
♦ 7 6 4  
♣ A K Q J 7

**Board 14**

East Deals

None Vul

♠ K 8 6 4

♥ Q J 3

♦ A K 2

♣ A 9 5

♠ Q T 7

♥ K 9 5

♦ J T 8 3

♣ K Q 2



♠ A J 3

♥ T 8 6 4

♦ Q 9 6 5

♣ 8 7

♠ 9 5 2

♥ A 7 2

♦ 7 4

♣ J T 6 4 3

**Board 15**

South Deals

N-S Vul

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

♠ 8 6

♥ 9 3

♦ A 9 7 4 2

♣ A 7 6 3



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

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

**Board 16**

West Deals

E-W Vul

♠ 7 3 2

♥ Q J T 6 4 2

♦ A 7

♣ T 5

♠ A K Q 9 8

♥ K 8 3

♦ J 5 2

♣ 7 4



♠ T 6 4

♥ A 5

♦ 9 6 4 3

♣ K J 6 2

♠ J 5

♥ 9 7

♦ K Q T 8

♣ A Q 9 8 3

**Board 17**

North Deals

None Vul

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

♠ K 7 3

♥ A 6 4

♦ Q J T 5

♣ A 8 2



♠ T 5 2

♥ J 9 8

♦ 6 4

♣ K Q J T 4

♠ A Q 6

♥ K 7 5 2

♦ A 8 7 3

♣ 7 5

**Board 18**

East Deals

N-S Vul

♠ Q 7 2  
♥ K Q 8 6  
♦ Q 9 2  
♣ K Q 7

♠ T

♥ T 9 7 4 2

♦ 7 3

♣ T 9 5 4 2

	N	
W		E
	S	

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

♠ J 9 3

♥ A 5 3

♦ A K J T 5 4

♣ 6

**Board 19**

South Deals

E-W Vul

♦ A T 2

♣ 5 3

♠ Q 9 5  
♥ K 9 8 3  
♦ Q J 9 5 3  
♣ 6N  
W E  
S♠ J T  
♥ Q J T 2  
♦ K 8  
♣ T 9 8 4 2♠ 6 3  
♥ 7 5 4  
♦ 7 6 4  
♣ A K Q J 7

**Board 20**

West Deals

Both Vul

♦ K 8 6 4

♥ Q J 3

♦ A K 2

♣ A 9 5

♠ Q T 7

♥ K 9 5

♦ J T 8 3

♣ K Q 2



♠ A J 3

♥ T 8 6 4

♦ Q 9 6 5

♣ 8 7

♠ 9 5 2

♥ A 7 2

♦ 7 4

♣ J T 6 4 3

**Board 21**

North Deals

N-S Vul

♦ A 9 7 4 2

♣ A 7 6 3

♠ 9 7

♥ A J 6 4

♦ Q T

♣ Q J T 5 2



♠ 8 6

♥ 9 3

♦ A 9 7 4 2

♣ K 8

♠ T 4 3

♥ T 8 5 2

♦ K J 8 6

♣ K 8

♠ A K Q J 5 2

♥ K Q 7

♦ 5 3

♣ 9 4

**Board 22**

East Deals

E-W Vul

♠ 7 3 2

♥ Q J T 6 4 2

♦ A 7

♣ T 5

♠ A K Q 9 8

♥ K 8 3

♦ J 5 2

♣ 7 4



♠ T 6 4

♥ A 5

♦ 9 6 4 3

♣ K J 6 2

♠ J 5

♥ 9 7

♦ K Q T 8

♣ A Q 9 8 3

**Board 23**

South Deals

Both Vul

♠ J 9 8 4

♥ Q T 3

♦ K 9 2

♣ 9 6 3

♠ K 7 3

♥ A 6 4

♦ Q J T 5

♣ A 8 2



♠ T 5 2

♥ J 9 8

♦ 6 4

♣ K Q J T 4

♠ A Q 6

♥ K 7 5 2

♦ A 8 7 3

♣ 7 5

**Board 24**

West Deals

None Vul

♠ Q 7 2  
♥ K Q 8 6  
♦ Q 9 2  
♣ K Q 7

♠ T

♥ T 9 7 4 2

♦ 7 3

♣ T 9 5 4 2



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

♠ J 9 3

♥ A 5 3

♦ A K J T 5 4

♣ 6

**Board 25**

North Deals

E-W Vul

♦ A T 2

♣ 5 3

♠ Q 9 5  
♥ K 9 8 3  
♦ Q J 9 5 3  
♣ 6N  
W E  
S♠ J T  
♥ Q J T 2  
♦ K 8  
♣ T 9 8 4 2♠ 6 3  
♥ 7 5 4  
♦ 7 6 4  
♣ A K Q J 7

**Board 26**

East Deals

Both Vul

♠ K 8 6 4

♥ Q J 3

♦ A K 2

♣ A 9 5

♠ Q T 7

♥ K 9 5

♦ J T 8 3

♣ K Q 2



♠ A J 3

♥ T 8 6 4

♦ Q 9 6 5

♣ 8 7

♠ 9 5 2

♥ A 7 2

♦ 7 4

♣ J T 6 4 3

**Board 27**

South Deals

None Vul

♦ A 9 7 4 2

♣ A 7 6 3

♠ 9 7  
♥ A J 6 4  
♦ Q T  
♣ Q J T 5 2N  
W E  
S♠ 8 6  
♥ 9 3  
♦ A 9 7 4 2  
♣ A 7 6 3♠ T 4 3  
♥ T 8 5 2  
♦ K J 8 6  
♣ K 8♠ A K Q J 5 2  
♥ K Q 7  
♦ 5 3  
♣ 9 4

**Board 28**

West Deals

N-S Vul

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

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



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

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

**Board 29**

North Deals

Both Vul

♠ J 9 8 4

♥ Q T 3

♦ K 9 2

♣ 9 6 3

♠ K 7 3

♥ A 6 4

♦ Q J T 5

♣ A 8 2



♠ T 5 2

♥ J 9 8

♦ 6 4

♣ K Q J T 4

♠ A Q 6

♥ K 7 5 2

♦ A 8 7 3

♣ 7 5

**Board 30**

East Deals

None Vul

♠ Q 7 2  
♥ K Q 8 6  
♦ Q 9 2  
♣ K Q 7

♠ T

♥ T 9 7 4 2

♦ 7 3

♣ T 9 5 4 2

N  
W      E  
S

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

♠ J 9 3

♥ A 5 3

♦ A K J T 5 4

♣ 6

**Board 31**

South Deals

N-S Vul

♠ Q 9 5  
♥ K 9 8 3  
♦ Q J 9 5 3  
♣ 6

♠ A K 8 7 4 2

♥ A 6

♦ A T 2

♣ 5 3



♠ J T

♥ Q J T 2  
♦ K 8  
♣ T 9 8 4 2

♠ 6 3

♥ 7 5 4

♦ 7 6 4

♣ A K Q J 7

**Board 32**

West Deals

E-W Vul

♠ K 8 6 4

♥ Q J 3

♦ A K 2

♣ A 9 5

♠ Q T 7

♥ K 9 5

♦ J T 8 3

♣ K Q 2



♠ A J 3

♥ T 8 6 4

♦ Q 9 6 5

♣ 8 7

♠ 9 5 2

♥ A 7 2

♦ 7 4

♣ J T 6 4 3

**Board 33**

North Deals

None Vul

♦ A 9 7 4 2

♣ A 7 6 3

♠ 9 7

♥ A J 6 4

♦ Q T

♣ Q J T 5 2



♠ 8 6

♥ 9 3

♦ A 9 7 4 2

♣ A 7 6 3

♠ T 4 3

♥ T 8 5 2

♦ K J 8 6

♣ K 8

♠ A K Q J 5 2

♥ K Q 7

♦ 5 3

♣ 9 4

**Board 34**

East Deals

N-S Vul

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

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



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

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

**Board 35**

South Deals

E-W Vul

♠ J 9 8 4

♥ Q T 3

♦ K 9 2

♣ 9 6 3

♠ K 7 3

♥ A 6 4

♦ Q J T 5

♣ A 8 2



♠ T 5 2

♥ J 9 8

♦ 6 4

♣ K Q J T 4

♠ A Q 6

♥ K 7 5 2

♦ A 8 7 3

♣ 7 5

**Board 36**

West Deals

Both Vul

♠ Q 7 2

♥ K Q 8 6

♦ Q 9 2

♣ K Q 7

♠ T

♥ T 9 7 4 2

♦ 7 3

♣ T 9 5 4 2



♠ A K 8 6 5 4

♥ J

♦ 8 6

♣ A J 8 3

♠ J 9 3

♥ A 5 3

♦ A K J T 5 4

♣ 6