

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			

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 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

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

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.

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



♠ 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	

♠ T 8 7 6

♥ 8 6 4 2

♦ 8 2

♣ T 7 3

♠ A Q 5

♥ K J 9

♦ A T 4

♣ Q J 9 2

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

3 NT by North

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.

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.