

**Board 1**

North Deals  
None Vul

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

♠ K 6 3

♥ A T 5

♦ A 7 6 2

♣ A 7 5



♠ A Q J 9 7 4

♥ -

♦ K Q J 3

♣ J 8 3

♠ 8 5

♥ Q J 9 7 6 4 2

♦ 9

♣ K 9 4

West	North	East	South
	1NT	2♠	4♥

All Pass

4♥ by South

East's ♠A! Another ♠ from East won't hurt you since dummy would be able to over-ruff West. Whatever East plays you can win, then finesse West out of his ♥K.

for the full layout.

That was true, so instead you were able to discard it on a loser!

**Baker 100NT 36**

You would really like to have a transfer bid in this situation, to make North bid ♥s.

But you don't have one, so you just bid 4♥ yourself.

You play low in dummy and West holds the trick. He continues the suit and East takes the ♠Q and then plays the ♠A.

You've already lost the 2 ♠s. If West has the ♥K you might avoid a loser there. You don't have a winner on which to discard the ♣ loser.

If East has the ♥K it will have to be a singleton to help you, so it is more logical to play West for the ♥K. But if West does have the ♥K it will do you no good to ruff East's ♠A, West will over-ruff and you would still have that ♣ loser.

So do it this way instead. Discard the ♣ loser on

East's ♠A! Another ♠ from East won't hurt you since dummy would be able to over-ruff West. Whatever

East plays you can win, then finesse West out of his ♥K.

**Board 2**

South Deals

None Vul

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

♠ 7 5 3

♥ Q 3

♦ K J 6 2

♣ 8 5 4 2

	N	
W		E
	S	

♠ A Q J T  
♥ A 6 5  
♦ A Q 8 5  
♣ K T

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

West	North	East	South
			2NT
Pass	3NT	All Pass	

3NT by North

If the ♦'s split 3-2 the answer is YES. Play the ♦A, then lead your ♦8 to dummy's ♦J. Watch carefully to see if both defenders follow to this trick. They do. Play a ♠ to your ♠T, which holds the trick. Play your ♠Q to dummy's ♠K. Finesse the ♠ again. Return to dummy by playing your ♦5 to dummy's ♦6, then finesse the ♦ one last time.

That would have been very unlucky.

If you played your ♦5 too early you would not have been able to enter dummy three times even when there was a 3-2 split. That would have been very unsmart.

Baker 100NT 37  
You are the Dealer.

With 20 HCP and balanced distribution you should open 2NT. Do not let the good 4-card ♠ suit sway you to anything else. Partner bids 3NT and everybody passes.

You try the ♥Q, but East plays the ♥K.

You need 3 more winners and at least 2 of them must come from ♠s. Furthermore you don't want East to lead ♣s through your King. Your best hope is that East holds the ♠K so you can finesse.

So you win the ♥A and start thinking about dummy entries. Your obvious entries are the ♦K and ♦J. If East holds only two small ♠s with his ♠K, then two entries will be enough. But what if East holds ♠ K x x x ? Can you find a third entry to dummy?

**Board 3**

South Deals

E-W Vul

♠ T 8 5 4 2

♥ Q 9 5

♦ K 8 5

♣ 8 3

♠ A Q 9

♥ A 6 4 2

♦ A T 9 3

♣ A K



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

West	North	East	South
Pass	3NT	All Pass	2NT

3NT by North

you will return to dummy for the two ♣ winners. That means you need TWO dummy entries.

Those two entries can only be the ♠K and ♠J. So you absolutely MUST win the first trick in your hand with the ♠A. Then play the ♣A K. Over to dummy by playing ♠9 to ♠J. Lead the ♣J to drive out the ♣Q. Win whatever they return and play ♠Q to ♠K to reach your two good ♣s.

You can only win 3 ♠ tricks however you play it, so you play to suit your entry needs.

**Baker 100NT 38**

You have 6 HCP and a 5-card suit. Although you can't be sure, there is a good chance your hand will be useful to partner.

So you bid 3NT.

The contract would be 3NT played by South.

To make North the declarer ROTATE.

North plays 3NT. East leads the ♠4. You play dummy's ♠3 and West contributes the ♠6.

Make a Plan then

You need two more winners. You can get them in ♣s, but only if you are careful.

After you unblock the ♣A K you will go to dummy and play the ♣J. Then, after the ♣Q is driven out

**Board 4**

South Deals

None Vul

♠ K T 8 6 2

♥ Q T 4

♦ J 8 4 3

♣ 6

♠ 7 4

♥ K 7 5 2

♦ 9 5

♣ A Q 8 4 3



♠ Q 9 3

♥ J 9 8

♦ Q T 7 2

♣ K 7 5

♠ A J 5

♥ A 6 3

♦ A K 6

♣ J T 9 2

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

All Pass  
3 NT by South

## Baker 100NT 39

With no 4-card Major suit you respond 2♦ to partner's Stayman bid. Partner now bids 2NT. What do you say?

With no 4-card Major suit you respond 2♦ to partner's Stayman bid. Partner now bids 2NT. What do you say?

With a full 17 points you accept partner's game invitation and bid 3NT.

West leads the ♠6 on which East plays the ♠Q.

You need 3 more tricks, obviously coming from the ♣ suit.

But the burning question right now is what do you do at trick one. Do you win or hold up?

You should assume that West holds the ♠K.

If you take the ♠A right now your ♠J 5 will provide a second stopper if it is West who gets the lead. However, if East gets the lead he will play through your holding and you may lose 4 ♠ tricks.

If you hold up you can expect East to play another ♠ through your ♠A J and West will then establish the suit. However, in doing so he will remove any ♠ held by East.

The answer key lies in the ♣ suit. You will be finessing through West, so East is the only defender who can get the lead in ♣s. Therefore you must hold up on ♠s until the third round.

But, if you hold up your ♠A until the third round, East will have no ♠ left when he wins the ♣K.

**Board 5**

North Deals

None Vul

♠ T 9 4

♥ 5

♦ Q 9 6 2

♣ A T 9 7 2

♠ A Q 3

♥ K 7

♦ A J T 4

♣ K 8 6 5



♠ K J 6 5 2

♥ Q J T 4 3

♦ 8 3

♣ 4

West	North	East	South
	1NT	Pass	2♦
Pass	2♥	Pass	2♠
Pass	4♠	All Pass	

4 ♠ by North

you cannot afford to lose a ♦ trick.

Take dummy's ♦ A and then play ♠ A, ♠ K, relaxing a little when both defenders follow suit both times.

Play your three high ♥s, discarding all three ♦s from dummy. Play your ♣ toward the ♣ K. West will no doubt grab his ♣ A but the rest will be yours, since you can ruff your ♦ loser in dummy.

But it was very very lucky that the ruffer happened to be the defender with three trumps!

That meant you could pull trumps with two pulls, leaving that one important one in dummy.

**Baker 100NT 40**

When you are 5-5 in the Majors you can transfer to either suit. Most will say transfer first to ♥s when you have invitational strength. So you bid 2♦.

Partner says 2♥; what do you bid?

When you are 5-5 in the Majors you can transfer to either suit. Most will say transfer first to ♥s when you have invitational strength. So you bid 2♦.

Partner says 2♥; what do you bid?

Now you show your other 5-card Major by bidding 2♠. This one hits the spot and partner raises to 4♠.

East takes the ♥ A and returns the ♥ 6 which West ruffs. West then plays the ♦ 2.

That's an odd way to show the second ♥ loser but you get the idea. You've lost 2 tricks already and it doesn't look like you can dodge the ♣ A. Soooooo,