

Board 1

North Deals

None Vul

♠ K 9 6 2

♥ J 9 5

♦ Q J 6 2

♣ T 7

♠ 8 7 3

♥ A K 2

♦ K 8 3

♣ A J 5 2



♠ A J 4

♥ Q T 7 3

♦ T 9 4

♣ 9 4 3

♠ Q T 5

♥ 8 6 4

♦ A 7 5

♣ K Q 8 6

West

North

East

South

1NT

Pass

3NT

All Pass

3 NT by South

♠, going up with the ♠ Q if East plays low. If the ♠ Q wins, take your 9 tricks and run.

Whenever the ♠ A and ♠ K are in different hands, the only thing that matters is the location of the ♠ J.

So it is basically a 50% chance.

Baker Finesse 13

North is to play 3NT. East leads the ♥ 3.

Winners: ♠=0 ♥=2 ♦=2 ♣=4 Total = 8

First things first. Win the first ♥, do not hold up. East's ♥ 3 indicates he has led a 4-card suit so a hold-up wouldn't help you. And if you did hold up they might pocket their ♥ trick and switch to ♦s, a suit you are no better off in.

You need to get one more winner and it will have to be a ♠ winner. You could lead toward the ♠ Q, winning a trick if East holds BOTH the ♠ A and ♠ K. Or you could finesse the ♠ T, gaining a trick if East holds the ♠ J. Obviously the second choice is more likely.

Having won the first ♥ trick in your hand, play a small ♠ and finesse the ♠ T. Suppose West wins the ♠ K and returns a ♥. Take your ♥ A and play another

Board 2

East Deals

N-S Vul

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3

♠ K 5 4 3

♥ J 9 7 2

♦ A T 7

♣ T 7



♠ A J T 8

♥ K 4

♦ Q 5 3

♣ A K Q J

♠ 7

♥ Q T 8 3

♦ K J 9 2

♣ 9 8 4 2

West

North

East

South

3 ♣

Pass

3 ♠

Pass

4 ♠

All Pass

4 ♠ by West

Baker Finesse 14

East is to play 4 ♠. South leads the ♦ 2. The defenders win 3 ♦ tricks, then play a ♣.

Losers: ♠ = 0 or 1 ♥ = 0 ♦ = 3 ♣ = 0 Total = 3 or 4

Since you have already lost 3 ♦ tricks you cannot also lose a ♠ trick. That means North will have to have the ♠ K and it also means that you will have to be careful with your finessing.

In your hand with a ♣ you play over to dummy's ♥ A. Now lead the ♠ Q from dummy and when North plays low play the ♠ J (or T) from your hand.

The ♠ Q held the trick so you are still in dummy. Play the ♠ 9, and when North doesn't cover, play your ♠ 8 under it. South shows out on this trick and you are glad you played so carefully. Play one more ♠, finessing North's ♠ K again, then play your ♠ A and the rest of your winners.

True, the chances of North holding 4 ♠s to the King are pretty small, but it costs you nothing to protect yourself against that holding.

And the rewards are great.

Board 3

South Deals

None Vul

♠ J 8 4
 ♥ Q J 8 7 3
 ♦ J 9 4
 ♣ 9 4

♠ Q T 7
 ♥ T 5
 ♦ Q 7 2
 ♣ A Q T 8 5

	N	
W		E
	S	

♠ 9 6 5 2
 ♥ A 9 6 2
 ♦ T 8 3
 ♣ K 3

♠ A K 3
 ♥ K 4
 ♦ A K 6 5
 ♣ J 7 6 2

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

3 NT by South

decision, but to see how your decision would have turned out.

But at Match Point Pairs the reward would be much greater, a probable very high board. Of course with this layout it might have gotten you a bottom board.

Baker Finesse 15

South is to play 3NT. West leads the ♥7. East takes the ♥A and returns the ♥2.

Winners: ♠=3 ♥=1 ♦=3 ♣=1 Total = 8

You need one more winner and ♣s is your best suit. If the ♣K is in West's hand you can finesse it for 12 tricks. But if the ♣K is in East's hand you will lose that trick and at least 4 ♥s.

Before you put all your eggs in the ♣ finesse basket there is one thing you should do first.

You should test the ♦ suit by playing ♦Q, ♦K, ♦A. Both defenders follow three times and your ♦6 has become a winner, which you cash.

Now you have a problem. You have won 5 tricks so far and you have 4 more winners ready to take. So you can take your 9 tricks and run, or you can finesse the ♣ trying for 3 overtricks.

It's your

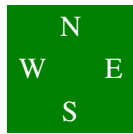
Board 4

West Deals

Both Vul

♠ Q J 7 4
 ♥ A K
 ♦ T 8 6 2
 ♣ A K Q

♠ T 8 5 2
 ♥ Q J 9 4 3
 ♦ Q 4
 ♣ J 9



♠ A 6 3
 ♥ 7 5 2
 ♦ A 7 5 3
 ♣ T 5 4

♠ K 9
 ♥ T 8 6
 ♦ K J 9
 ♣ 8 7 6 3 2

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

3 NT by West

Baker Finesse 16

West is to play 3NT. North leads the ♥Q.

Winners: ♠=1 ♥=2 ♦=1 ♣=3 Total = 7

You need two more winners and ♦s is your longest combined suit. But you can only establish one extra winner in ♦s, and before you could even do that the defenders would have taken a bunch of ♥ tricks.

So you must turn to the ♠s for the extra two winners.

You win the first ♥ and lead . . . which ♠? If you play the ♠Q you will go down, even if North has the ♠K. He would cover and you would be held to just 2 ♠ tricks.

The only way to get 3 tricks from this holding is to play South for the ♠K. So play a ♠ to dummy's ♠A and then a small ♠ back toward your ♠ Q J. Here South puts the ♠K on and you are home-free.

If it had not dropped you would just have played a third round of ♠s, hoping for a 3-3 split in the suit.

again.

Board 5

North Deals

N-S Vul

♠ K 9 6 2

♥ J 9 5

♦ Q J 6 2

♣ T 7

♠ 8 7 3

♥ A K 2

♦ K 8 3

♣ A J 5 2



♠ A J 4

♥ Q T 7 3

♦ T 9 4

♣ 9 4 3

♠ Q T 5

♥ 8 6 4

♦ A 7 5

♣ K Q 8 6

Board 6

East Deals

E-W Vul

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3

♠ K 5 4 3

♥ J 9 7 2

♦ A T 7

♣ T 7



♠ A J T 8

♥ K 4

♦ Q 5 3

♣ A K Q J

♠ 7

♥ Q T 8 3

♦ K J 9 2

♣ 9 8 4 2

Board 7

South Deals

Both Vul

♠ J 8 4

♥ Q J 8 7 3

♦ J 9 4

♣ 9 4

♠ Q T 7

♥ T 5

♦ Q 7 2

♣ A Q T 8 5



♠ 9 6 5 2

♥ A 9 6 2

♦ T 8 3

♣ K 3

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2

Board 8

West Deals

None Vul

♠ Q J 7 4

♥ A K

♦ T 8 6 2

♣ A K Q

♠ T 8 5 2

♥ Q J 9 4 3

♦ Q 4

♣ J 9



♠ A 6 3

♥ 7 5 2

♦ A 7 5 3

♣ T 5 4

♠ K 9

♥ T 8 6

♦ K J 9

♣ 8 7 6 3 2

Board 9

North Deals

E-W Vul

♠ K 9 6 2

♥ J 9 5

♦ Q J 6 2

♣ T 7

♠ 8 7 3

♥ A K 2

♦ K 8 3

♣ A J 5 2



♠ A J 4

♥ Q T 7 3

♦ T 9 4

♣ 9 4 3

♠ Q T 5

♥ 8 6 4

♦ A 7 5

♣ K Q 8 6

Board 10

East Deals

Both Vul

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3

♠ K 5 4 3

♥ J 9 7 2

♦ A T 7

♣ T 7



♠ A J T 8

♥ K 4

♦ Q 5 3

♣ A K Q J

♠ 7

♥ Q T 8 3

♦ K J 9 2

♣ 9 8 4 2

Board 11

South Deals

None Vul

♠ J 8 4

♥ Q J 8 7 3

♦ J 9 4

♣ 9 4

♠ Q T 7

♥ T 5

♦ Q 7 2

♣ A Q T 8 5



♠ 9 6 5 2

♥ A 9 6 2

♦ T 8 3

♣ K 3

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2

Board 12

West Deals

N-S Vul

♠ Q J 7 4

♥ A K

♦ T 8 6 2

♣ A K Q

♠ T 8 5 2

♥ Q J 9 4 3

♦ Q 4

♣ J 9



♠ A 6 3

♥ 7 5 2

♦ A 7 5 3

♣ T 5 4

♠ K 9

♥ T 8 6

♦ K J 9

♣ 8 7 6 3 2

Board 13

North Deals

Both Vul

♠ K 9 6 2

♥ J 9 5

♦ Q J 6 2

♣ T 7

♠ 8 7 3

♥ A K 2

♦ K 8 3

♣ A J 5 2



♠ A J 4

♥ Q T 7 3

♦ T 9 4

♣ 9 4 3

♠ Q T 5

♥ 8 6 4

♦ A 7 5

♣ K Q 8 6

Board 14

East Deals

None Vul

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3

♠ K 5 4 3

♥ J 9 7 2

♦ A T 7

♣ T 7



♠ A J T 8

♥ K 4

♦ Q 5 3

♣ A K Q J

♠ 7

♥ Q T 8 3

♦ K J 9 2

♣ 9 8 4 2

Board 15

South Deals

N-S Vul

♠ J 8 4

♥ Q J 8 7 3

♦ J 9 4

♣ 9 4

♠ Q T 7

♥ T 5

♦ Q 7 2

♣ A Q T 8 5



♠ 9 6 5 2

♥ A 9 6 2

♦ T 8 3

♣ K 3

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2

Board 16

West Deals

E-W Vul

♠ Q J 7 4

♥ A K

♦ T 8 6 2

♣ A K Q

♠ T 8 5 2

♥ Q J 9 4 3

♦ Q 4

♣ J 9



♠ A 6 3

♥ 7 5 2

♦ A 7 5 3

♣ T 5 4

♠ K 9

♥ T 8 6

♦ K J 9

♣ 8 7 6 3 2

Board 17

North Deals

None Vul

♠ K 9 6 2

♥ J 9 5

♦ Q J 6 2

♣ T 7

♠ 8 7 3

♥ A K 2

♦ K 8 3

♣ A J 5 2



♠ A J 4

♥ Q T 7 3

♦ T 9 4

♣ 9 4 3

♠ Q T 5

♥ 8 6 4

♦ A 7 5

♣ K Q 8 6

Board 18

East Deals

N-S Vul

♠ Q 9 6 2
♥ A 6 5
♦ 8 6 4
♣ 6 5 3

♠ K 5 4 3
♥ J 9 7 2
♦ A T 7
♣ T 7



♠ A J T 8
♥ K 4
♦ Q 5 3
♣ A K Q J

♠ 7
♥ Q T 8 3
♦ K J 9 2
♣ 9 8 4 2

Board 19

South Deals

E-W Vul

♠ J 8 4
♥ Q J 8 7 3
♦ J 9 4
♣ 9 4

♠ Q T 7
♥ T 5
♦ Q 7 2
♣ A Q T 8 5



♠ 9 6 5 2
♥ A 9 6 2
♦ T 8 3
♣ K 3

♠ A K 3
♥ K 4
♦ A K 6 5
♣ J 7 6 2

Board 20

West Deals

Both Vul

♠ Q J 7 4

♥ A K

♦ T 8 6 2

♣ A K Q

♠ T 8 5 2

♥ Q J 9 4 3

♦ Q 4

♣ J 9



♠ A 6 3

♥ 7 5 2

♦ A 7 5 3

♣ T 5 4

♠ K 9

♥ T 8 6

♦ K J 9

♣ 8 7 6 3 2

Board 21

North Deals

N-S Vul

♠ K 9 6 2

♥ J 9 5

♦ Q J 6 2

♣ T 7

♠ 8 7 3

♥ A K 2

♦ K 8 3

♣ A J 5 2



♠ A J 4

♥ Q T 7 3

♦ T 9 4

♣ 9 4 3

♠ Q T 5

♥ 8 6 4

♦ A 7 5

♣ K Q 8 6

Board 22

East Deals

E-W Vul

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3

♠ K 5 4 3

♥ J 9 7 2

♦ A T 7

♣ T 7



♠ A J T 8

♥ K 4

♦ Q 5 3

♣ A K Q J

♠ 7

♥ Q T 8 3

♦ K J 9 2

♣ 9 8 4 2

Board 23

South Deals

Both Vul

♠ J 8 4

♥ Q J 8 7 3

♦ J 9 4

♣ 9 4

♠ Q T 7

♥ T 5

♦ Q 7 2

♣ A Q T 8 5



♠ 9 6 5 2

♥ A 9 6 2

♦ T 8 3

♣ K 3

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2

Board 24

West Deals

None Vul

♠ Q J 7 4

♥ A K

♦ T 8 6 2

♣ A K Q

♠ T 8 5 2

♥ Q J 9 4 3

♦ Q 4

♣ J 9



♠ A 6 3

♥ 7 5 2

♦ A 7 5 3

♣ T 5 4

♠ K 9

♥ T 8 6

♦ K J 9

♣ 8 7 6 3 2

Board 25

North Deals

E-W Vul

♠ K 9 6 2

♥ J 9 5

♦ Q J 6 2

♣ T 7

♠ 8 7 3

♥ A K 2

♦ K 8 3

♣ A J 5 2



♠ A J 4

♥ Q T 7 3

♦ T 9 4

♣ 9 4 3

♠ Q T 5

♥ 8 6 4

♦ A 7 5

♣ K Q 8 6

Board 26

East Deals

Both Vul

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3

♠ K 5 4 3

♥ J 9 7 2

♦ A T 7

♣ T 7



♠ A J T 8

♥ K 4

♦ Q 5 3

♣ A K Q J

♠ 7

♥ Q T 8 3

♦ K J 9 2

♣ 9 8 4 2

Board 27

South Deals

None Vul

♠ J 8 4

♥ Q J 8 7 3

♦ J 9 4

♣ 9 4

♠ Q T 7

♥ T 5

♦ Q 7 2

♣ A Q T 8 5



♠ 9 6 5 2

♥ A 9 6 2

♦ T 8 3

♣ K 3

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2

Board 28

West Deals

N-S Vul

♠ Q J 7 4

♥ A K

♦ T 8 6 2

♣ A K Q

♠ T 8 5 2

♥ Q J 9 4 3

♦ Q 4

♣ J 9



♠ A 6 3

♥ 7 5 2

♦ A 7 5 3

♣ T 5 4

♠ K 9

♥ T 8 6

♦ K J 9

♣ 8 7 6 3 2

Board 29

North Deals

Both Vul

♠ K 9 6 2

♥ J 9 5

♦ Q J 6 2

♣ T 7

♠ 8 7 3

♥ A K 2

♦ K 8 3

♣ A J 5 2



♠ A J 4

♥ Q T 7 3

♦ T 9 4

♣ 9 4 3

♠ Q T 5

♥ 8 6 4

♦ A 7 5

♣ K Q 8 6

Board 30

East Deals

None Vul

♠ Q 9 6 2
♥ A 6 5
♦ 8 6 4
♣ 6 5 3

♠ K 5 4 3
♥ J 9 7 2
♦ A T 7
♣ T 7



♠ A J T 8
♥ K 4
♦ Q 5 3
♣ A K Q J

♠ 7
♥ Q T 8 3
♦ K J 9 2
♣ 9 8 4 2

Board 31

South Deals

N-S Vul

♠ J 8 4

♥ Q J 8 7 3

♦ J 9 4

♣ 9 4

♠ Q T 7

♥ T 5

♦ Q 7 2

♣ A Q T 8 5



♠ 9 6 5 2

♥ A 9 6 2

♦ T 8 3

♣ K 3

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2

Board 32

West Deals

E-W Vul

♠ Q J 7 4

♥ A K

♦ T 8 6 2

♣ A K Q

♠ T 8 5 2

♥ Q J 9 4 3

♦ Q 4

♣ J 9



♠ A 6 3

♥ 7 5 2

♦ A 7 5 3

♣ T 5 4

♠ K 9

♥ T 8 6

♦ K J 9

♣ 8 7 6 3 2

Board 33

North Deals

None Vul

♠ K 9 6 2

♥ J 9 5

♦ Q J 6 2

♣ T 7

♠ 8 7 3

♥ A K 2

♦ K 8 3

♣ A J 5 2



♠ A J 4

♥ Q T 7 3

♦ T 9 4

♣ 9 4 3

♠ Q T 5

♥ 8 6 4

♦ A 7 5

♣ K Q 8 6

Board 34

East Deals

N-S Vul

♠ Q 9 6 2
♥ A 6 5
♦ 8 6 4
♣ 6 5 3

♠ K 5 4 3
♥ J 9 7 2
♦ A T 7
♣ T 7



♠ A J T 8
♥ K 4
♦ Q 5 3
♣ A K Q J

♠ 7
♥ Q T 8 3
♦ K J 9 2
♣ 9 8 4 2

Board 35

South Deals

E-W Vul

♠ J 8 4

♥ Q J 8 7 3

♦ J 9 4

♣ 9 4

♠ Q T 7

♥ T 5

♦ Q 7 2

♣ A Q T 8 5



♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2

♠ 9 6 5 2

♥ A 9 6 2

♦ T 8 3

♣ K 3

Board 36

West Deals

Both Vul

♠ Q J 7 4

♥ A K

♦ T 8 6 2

♣ A K Q

♠ T 8 5 2

♥ Q J 9 4 3

♦ Q 4

♣ J 9



♠ A 6 3

♥ 7 5 2

♦ A 7 5 3

♣ T 5 4

♠ K 9

♥ T 8 6

♦ K J 9

♣ 8 7 6 3 2