

**Board 1**

South Deals  
None Vul

♠ T 9 8 4  
♥ Q 8 2  
♦ Q T  
♣ K J 9 7

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



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

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

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

2NT by North

to it.

So you win the first trick with your ♠K, then play a ♥, ducking in dummy.

An opponent will win the ♥, but whatever they return you win one of your Aces. Then play your last ♥ to dummy. If the suit splits you will make 4 ♥ tricks to go with your 4 other top honors.

But if you had not made the correct plan your good fortune would have been wasted.

Baker 100NT 21

Partner's 2♦ bid is a transfer so you bid 2♥. Partner now bids 2NT. What do you say?

Partner's 2♦ bid is a transfer so you bid 2♥. Partner now bids 2NT. What do you say?

Partner is describing an invitational hand (9-10 points) with a 5-card ♥ suit. With a bare 15 points and doubleton ♥ you just pass.

You try dummy's ♠J hopefully, but East puts on the ♠Q.

You must find two more winners. And you have very little to work with. In fact, the only real chance you have is to establish dummy's ♥ suit.

You must find the ♥s split 3-3. Even then, with no entries in dummy outside the ♥ suit you cannot afford to play ♥ A K followed by a third one. True, the suit would be established, but you could never get

**Board 2**

South Deals

N-S Vul

♠ A T 8 6 4

♥ 8 3

♦ 7 2

♣ K T 6 5

♠ K Q 9

♥ K 7 5 4

♦ K T

♣ A 8 4 2

	N	
W		E
	S	

♠ J 3

♥ J T 9 2

♦ J 9 8 4

♣ Q J 9

♠ 7 5 2

♥ A Q 6

♦ A Q 6 5 3

♣ 7 3

West

North

East

South

Pass

3NT

All Pass

1NT

3 NT by North

you can prevent West from getting the lead. So win the first trick with the ♠K. Notice that by winning with the ♠K you keep East in the dark as to whether you or West has the ♠Q.

You need just one more trick, and either red suit might split 3-3. So is that your plan? Lead out red winners and hope?

Truthfully, that wouldn't be a terrible plan. The chance of a 3-3 split in a suit is about 36%. But since you need either of two 36% chances that comes to almost 60% (if you aren't Math oriented don't worry about it, you can trust me).

There's a safer approach though; remember you only need 4 ♦ tricks, not 5.

There is a wonderful "safety play" that will practically guarantee your contract. Enter dummy with a ♥, then play a small ♦ toward your hand and finesse with your ♦T! East may win with the ♦J, but even if he does he is the Safe Hand and cannot play a ♠ without giving you a trick. And whatever else he could play you would win and make 4 ♦ tricks. In the actual Deal the ♦ finesse actually works and you make all 5 tricks in the suit.

Baker 100NT 22

You don't have enough points to be thinking about slam and you don't particularly want to play 5♦. So you bid 3NT and everybody passes.

The contract would be 3NT played by South.

To make North the declarer ROTATE.

North plays 3NT. East leads the ♠6; West plays the ♠J.

Your immediate problem is whether or not to hold up. ???

There is some merit in a holdup. West is likely to have just 2 ♠s, so a holdup would exhaust his cards in the suit. If he later got the lead he would have no ♠s. On the other hand, West might well switch to ♣s, and that would certainly be unwelcome. Finally, if you do win the first ♠ you have another stopper if

**Board 3**

South Deals

None Vul

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

♠ K J 7 3

♥ A 6 3

♦ K J 9 2

♣ T 4



♠ A 9 6 5

♥ K Q 4 2

♦ A 8 7

♣ Q 8

♠ Q T 2

♥ 8 5

♦ Q 6 4

♣ J 9 6 3 2

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

4 ♠ by South

Baker 100NT 23

With both Majors, the correct response to Stayman is 2♥. Partner now bids 3NT. What do you say?

With both Majors, the correct response to Stayman is 2♥. Partner now bids 3NT. What do you say?

Partner denies having 4 ♥s so obviously he must hold 4 ♠s. You therefore correct the contract to 4♠, your known 4-4 Major fit.

West takes two top ♣s, then leads the ♥J.

There are lots of possibilities for getting rid of one loser. The ♠Q might drop, or she might be in the West hand, finessable. The ♥s might split 3-3, providing for the discard of a ♦ loser. West might hold the ♦Q so that finesse works.

Suppose you win the ♥ in your hand and try the ♠ finesse. If East has the ♠Q you will then have to find the ♥s splitting, which is not likely, or the ♦Q in the West hand.

A better plan would be to shun the trump Queen finesse entirely. Play the ♠K, then ♠A. If the ♠Q falls then pull the last trump and you are home free.

If the ♠Q DOESN'T fall, play your other two ♥ winners. When East discards on the last ♥ you exit with a small trump to a defender's ♠Q.

If West wins the ♠ you will just have to depend on the ♦ finesse. But if East takes the trick he will be endplayed, having to give you a ruff/sluff in ♣s, or lead into dummy's ♦ K J.

**Board 4**

South Deals

Both Vul

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

♠ K 6 4

♥ K 5

♦ A 9 7 6 2

♣ A Q 4

	N	
W		E
	S	

♠ Q 5 2

♥ J T 6 4

♦ Q T 4

♣ K 8 3

♠ J 7

♥ A Q 7 2

♦ 8 3

♣ J T 9 7 5

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

3 NT by South

Baker 100NT 24

With 9 points you are in the game-invitational range.

And with a 4-card ♥ suit you should use Stayman.

You bid 2♣ and partner says 2♦. What is your next bid?

With 9 points you are in the game-invitational range.

And with a 4-card ♥ suit you should use Stayman.

You bid 2♣ and partner says 2♦. What is your next bid?

You are still in game-invitational range, but now you invite partner with 2NT. He replies 3NT and that ends the bidding.

The contract would be 3NT played by South.

To make North the declarer ROTATE.

North plays 3NT. East leads the ♠T. You cross your fingers and put on dummy's ♠J. No good, West covers with the ♠Q and you are forced to take your ♠K at the first trick.

Not only do you need 3 more winners, you need to get them without losing the lead because the instant you lose the lead East will take all his ♠ winners. You can HOPE that will only be 3 of them but you can't depend on it.

The ♣ suit is your only hope. If West holds the ♣K you can finesse him out of it. However, if he has ♣K x x and refuses to cover your ♣J, you will have to have a second entry to dummy to cash the good ♣s.

As it happens, you do have two entries, the ♥A and ♥Q! You just have to sacrifice your ♥K to use them both. At trick 2 play your small ♥ to the ♥Q. Play the ♣J, letting it ride when West plays low. Play a small ♣ to your ♣Q. Play the ♣A, dropping West's ♣K. And finally, play your ♥K to dummy's ♥A so you can enjoy cashing those two good ♣s.

You sacrifice one sure ♥ winner to create a second dummy entry which creates two ♣ winners.

**Board 5**  
 South Deals  
 None Vul

♠ K 6 3  
 ♥ K T 6 3  
 ♦ 7 6 3  
 ♣ 9 7 2

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

	N	
W		E
	S	

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

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

West	North	East	South
Pass	3NT	All Pass	1NT

3 NT by North

lead then he cannot have anything smaller and the ♥s are splitting 4-4.

Knowing they can only take 3 ♥ tricks makes it safe for you to drive out the ♣A.

So win the ♥A and drive out the ♣A. They will take their 2 ♥ tricks next. If East then leads a ♠ DO NOT FINESSE. Take your nine tricks and run.

While the answer may depend on the opponent, usually you should take their opening lead at face value. After all, their main goal is to give information to their partner, not to deceive you.

Baker 100NT 25  
 Partner has about 11 points and he has no 4-card Major suit.

He thinks 3NT would be a good spot. You have no reason to disagree so you pass.

East plays the ♥J and you duck, hoping he will switch to any other suit! But of course he doesn't; he continues with the ♥4.

You need three more winners. You can get them in ♣s by just driving out the ♣A. The danger is that EW might win the ♣A and 4 ♥ tricks. Or, you can get them in ♠s if East holds the ♠K, a 50% chance.

You should try to avoid 50% chances when you have something better. Consider the chance that EW will actually be able to win 4 ♥ tricks if you give them the lead with the ♣A. In particular notice that you were dealt the ♥2! If West's ♥3 is a fourth down