

**Board 1**

North Deals

None Vul

♠ Q T 2  
♥ 9 8 7 4 3  
♦ T 9  
♣ 8 5 4

♠ A K 7 6 4

♥ A J T

♦ 8

♣ K Q J 7



♠ J 3  
♥ K 6 5 2  
♦ K Q J 5 2  
♣ 6 3

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

West	North	East	South
	1♠	Pass	3♠
Pass	4NT	Pass	5♥
Pass	6♠	All Pass	

6 ♠ by North

cleanest approach is just to ruff two ♥s in dummy. Of course you must do this before you pull trumps.

Win the ♦ A in dummy. Play the ♥Q to the ♥A and ruff the ♥T with dummy's ♠8. Play the ♠5 to your ♠A and ruff the ♥J with dummy's ♠9.

Return to your hand with a ♣ and pull another round of trumps with your ♠K. Leaving the master trump out start playing ♣ winners. Someone may ruff with their master trump but that's the only trick they will get.

But that would have been all for nothing if North had not found the PLAN to make it.

## Baker 100Deals 19

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

You open 1♠ and partner jumps to 3♠.

What do you bid next?

Wow. It looks like you might have a great fit. You bid 4NT and partner responds 5♥.

What do you bid next?

Partner shows 2 Aces so you bid 6♠.

North plays 6♠. East leads the ♦K.

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

If trumps don't split 3-2 you will definitely go down 1, so assume they do split. You could finesse West once in ♥s, or use a ruffing finesse on East, but the

**Board 2**

East Deals

N-S Vul

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

♠ Q J T 8

♥ 6 5 3

♦ Q 5 4

♣ J 7 4

N
W
E
S

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

♠ A 3 2  
♥ Q J T 7 2  
♦ J  
♣ 9 8 6 2

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

3 NT by South

**Baker 100Deals 20**

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

With 13 points and 4 of partner's minor suit you may be tempted to say 2NT or 3♦. Both these temptations should be resisted - your first obligation is to show a 4-card Major if you have one. As poor as the suit is, you still respond 1♠.

Partner comes back with 1NT. (Hint: don't rebid the ♠s.)

Partner has 13/14 points and a balanced hand. You have 13 points and a balanced hand. How about 3NT?

East would play 3NT.

West plays 3NT. North leads the ♥Q.

Winner count: ♠ 0 : ♥ 2 : ♦ 2 : ♣ 3 : Total = 7

You need two more winners and you can almost surely get them in ♦s. In fact, if the suit splits 2-2 you could actually get three more winners. But the danger here is that if they DON'T split 2-2 and if South happens to win the third ♦ he might lead a ♠. And that might lead to disaster!

Instead, you allow for the possibility that ♦s may not split evenly and you make sure South (the Danger hand) doesn't get the lead. Win the ♥K in dummy. Play the ♦A, (which happens to draw the ♦J from North), then play a small ♦ and finesse with the ♦9. If North can win the trick then the ♦s have split 2-2 and your other 3 ♦s are good. Most importantly though, North cannot lead a ♠ without giving you a trick with your ♠K. If the finesse works, you make 5 ♦ tricks.

Here the bad thing would be for South to get the lead and play a ♠. In this case you were able to avoid the bad situation by playing a suit differently than you might have done if there were no danger.

**Board 3**

East Deals

None Vul

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

♠ 7 4

♥ K 5 3 2

♦ 9 5 4

♣ Q J 8 3



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

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

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

4 ♠ by North

South plays 4♠. West leads the ♥Q.

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

That question mark means that if ♠s don't split 3-2 you will have 2 losers in which case the ♦ finesse will just have to work. However, the 3-2 split will probably occur, so you make your PLAN based on that.

Unless West is a complete moron dummy's ♥K is a goner no matter what you do. So you duck, then ruff the ♥J continuation. Next you play ♠A, ♠K, both defenders following. At this point one defender still holds the master ♠Q and you must decide whether to leave it outstanding or force them to play it.

When dummy has a side suit you want to run but no outside entries it usually pays to drive out the master trump. So you play another ♠ and East wins the ♠Q. He now plays a ♦ and you hopefully play the ♦Q, but West takes the ♦K and plays another ♦. You are now in control. Win the ♦A and play 4 rounds of ♣s, discarding your ♦ loser.

You would have played ♣A, ♣K, then a small ♣ to dummy's ♣J. East would ruff this with his ♠Q and you would never be able to reach dummy's ♣J. You would be down 1, losing 1 ♠, 1 ♥ and 2 ♦s.

**Baker 100Deals 21**

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

With 22 points you are too strong to open with a 1-bid.

You start with a forcing 2♣, partner responds 2♦. This is a "waiting" bid, showing 0-7 points.

No need to jump. If you say anything other than 2NT partner is forced to bid again.

You bid 2♠ and it is partner who says 2NT.

Always keep in mind that you don't need to bid the same values twice. Partner knows that you have 22 or more points and knows that you have a good ♠ suit. So all you do at this point is rebid your ♠s to show that it is a 6-card suit.

You bid 3♠ and partner raises you to game.

**Board 4**

East Deals

Both Vul

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

♠ A Q

♥ T 8 5

♦ K Q J T

♣ 7 6 3 2



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

West	North	East	South
1♠	Pass	2♠	All Pass

2♠ by East

defender with a doubleton trump happened to get a ruff then your trump losers would go to 4. You should lead trumps to try to prevent this.

So win the ♦A and lead a ♠. North will win and play 3 high ♦s. You ruff the third one in dummy. South may over-ruff, and if he does you can hope that he was the defender who started with 3 trumps. Suppose South now leads a ♥. You win in your hand and play another trump, happily observing the ♠K and ♠A both fall. You win the rest of the tricks, discarding your ♥ loser on dummy's third ♣.

You were a little lucky that the defender who got the ruff, South, was the one who started with 3 trumps.

**Baker 100Deals 22**

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

There are three legitimate choices, 1♦, 1♠ or 1NT.

You should always show a Major suit if you can, even a poor one like this.

You bid 1♠. Partner says 2♠ and it is your bid.

Partner has a minimum opener. You pass in a flash.

West plays 2♠. North leads the ♦K.

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

Your ♥ loser can disappear on dummy's third ♣.

If ♠s split 3-2 you can hold your losers in the suit to 3 as long as the defenders don't get a ruff. But if the

**Board 5**

North Deals

N-S Vul

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

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 8 7 2



♠ Q T 7  
♥ T 5  
♦ Q 7 2  
♣ A Q T 9 5

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

3NT by North

the finesse works you will make 6. Of course if it fails you will go down. But there is one thing you should do before you stake everything on a 50% finesse. You should play 3 rounds of ♦s. If they split 3-3 you will have found your ninth trick and you won't risk the ♣ finesse.

The best thing about this plan is that when you test the ♦s, if it turns out they do not split 3-3 you can still try the ♣ finesse.

## Baker 100Deals 23

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

You are too strong to open 1NT. With two 4-card minors the correct opening bid is 1♦. Partner responds 2♣.

You now need to make a jump bid. You MIGHT jump to 4♣ but that would bypass what is probably your best game. Instead you just jump to 3NT. Partner doesn't HAVE to pass, but he does.

North plays 3NT. East leads the ♥7 West wins ♥A and returns ♥9.

Winner count: ♠ 3 : ♥ 1 : ♦ 3 : ♣ 1 : Total = 8

You have a LOT of points - but only 8 tricks. And you know that if you lose the lead there will be a deluge of ♥s on the table. ♣s is your best suit, and if

**Board 6**

West Deals

E-W Vul

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

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



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

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

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

4 ♠ by East

pull trumps. You win the ♥A and play the ♠A. North plays the ♠K!

Do you change your Plan? ?

Well, North may be false-carding. He may also have the ♠Q for example. But if you decide to play another trump and it turns out he was NOT false-carding you will be dead in the water. South will take his three trump tricks and some ♥s. Many ♥s.

So don't take the chance. Abandon trumps and start playing ♣ winners. Let South take the three trumps whenever he wants to. You will not lose control of the hand and will make your T tricks.

As you see, South would have pulled your and dummy's trumps and then won 3 ♥ tricks.

A slightly different Plan would also have worked. At trick two you could have played a low trump from both hands. North would win the ♠K, then probably play another ♥. You ruff, play a ♠ to the ♠A and discover the split. From there the Plan is the same, play your ♣s and let South ruff when he wants.

**Baker 100Deals 24**

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

Well, you're pretty sure you have a ♣ fit. But before you show partner your fine ♣ support you have an obligation to show a 4-card Major.

You respond 1♠, partner jumps to 3♠. What do you bid?

Your hand revalues to 11 or 12 points so you should bid game. 5♣ requires 11 tricks and 4♠ only T tricks. You bid 4♠.

East plays 4♠. South leads the ♥K.

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

You expect trumps to split 3-2 so you would lose 2 trumps. You have no other losers so you decide to

**Board 7**

South Deals

Both Vul

♠ A K 7 6 4

♥ A J T

♦ 8

♣ K Q J 7



♠ J 3

♥ K 6 5 2

♦ K Q J 5 2

♣ 6 3

♠ 9 8 5

♥ Q

♦ A 7 6 4 3

♣ A T 9 2

**Board 8**

West Deals

None Vul

♠ K 5

♥ A 9 4

♦ K 9 8 7 3

♣ K T 5

♠ Q J T 8

♥ 6 5 3

♦ Q 5 4

♣ J 7 4



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

♠ A 3 2  
♥ Q J T 7 2  
♦ J  
♣ 9 8 6 2

**Board 9**

North Deals

E-W Vul

♠ T 3

♥ Q J T 8

♦ K 8 2

♣ 9 7 6 4

♠ 7 4

♥ K 5 3 2

♦ 9 5 4

♣ Q J 8 3



♠ Q J 2

♥ A 7 6 4

♦ J T 7 3

♣ T 5

♠ A K 9 8 6 5

♥ 9

♦ A Q 6

♣ A K 2

**Board 10**

East Deals

Both Vul

♦ T 6 5 4

♥ A K 3

♦ 9 6 4 2

♣ J 8

♠ A Q

♥ T 8 5

♦ K Q J T

♣ 7 6 3 2



♠ 9 8 7 3

♥ 9 6 4

♦ A 8 5

♣ A K Q

♠ K J 2

♥ Q J 7 2

♦ 7 3

♣ T 9 5 4

**Board 11**

South Deals

None Vul

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

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 8 7 2



♠ J 8 6  
♥ Q J 8 7 2  
♦ T 9 4  
♣ 6 3

♠ Q T 7  
♥ T 5  
♦ Q 7 2  
♣ A Q T 9 5

**Board 12**

West Deals

N-S Vul

♠ A 8 5 3

♥ A 6 4 2

♦ K 7

♣ A K 5

♠ K

♥ J 9 8 3

♦ Q 9 5 4 3

♣ 6 4 2



♠ T 7 6 2

♥ 5

♦ A 6

♣ Q J T 8 7 3

♠ Q J 9 4

♥ K Q T 7

♦ J T 8 2

♣ 9

**Board 13**

North Deals

Both Vul

♠ Q T 2  
♥ 9 8 7 4 3  
♦ T 9  
♣ 8 5 4

♠ A K 7 6 4

♥ A J T

♦ 8

♣ K Q J 7



♠ J 3

♥ K 6 5 2

♦ K Q J 5 2

♣ 6 3

♠ 9 8 5

♥ Q

♦ A 7 6 4 3

♣ A T 9 2

**Board 14**

East Deals

None Vul

♠ K 5

♥ A 9 4

♦ K 9 8 7 3

♣ K T 5

♠ Q J T 8

♥ 6 5 3

♦ Q 5 4

♣ J 7 4



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

♠ A 3 2  
♥ Q J T 7 2  
♦ J  
♣ 9 8 6 2

**Board 15**

South Deals

N-S Vul

♠ T 3

♥ Q J T 8

♦ K 8 2

♣ 9 7 6 4

♠ 7 4

♥ K 5 3 2

♦ 9 5 4

♣ Q J 8 3



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

♠ A K 9 8 6 5

♥ 9

♦ A Q 6

♣ A K 2

**Board 16**

West Deals

E-W Vul

♠ T 6 5 4

♥ A K 3

♦ 9 6 4 2

♣ J 8

♠ A Q

♥ T 8 5

♦ K Q J T

♣ 7 6 3 2



♠ 9 8 7 3

♥ 9 6 4

♦ A 8 5

♣ A K Q

♠ K J 2

♥ Q J 7 2

♦ 7 3

♣ T 9 5 4

**Board 17**

North Deals

None Vul

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

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 8 7 2



♠ J 8 6  
♥ Q J 8 7 2  
♦ T 9 4  
♣ 6 3

♠ Q T 7  
♥ T 5  
♦ Q 7 2  
♣ A Q T 9 5

**Board 18**

East Deals

N-S Vul

♠ A 8 5 3

♥ A 6 4 2

♦ K 7

♣ A K 5

♠ K

♥ J 9 8 3

♦ Q 9 5 4 3

♣ 6 4 2



♠ T 7 6 2

♥ 5

♦ A 6

♣ Q J T 8 7 3

♠ Q J 9 4

♥ K Q T 7

♦ J T 8 2

♣ 9

**Board 19**

South Deals

E-W Vul

♠ Q T 2  
♥ 9 8 7 4 3  
♦ T 9  
♣ 8 5 4

♠ A K 7 6 4

♥ A J T

♦ 8

♣ K Q J 7



♠ J 3

♥ K 6 5 2

♦ K Q J 5 2

♣ 6 3

♠ 9 8 5

♥ Q

♦ A 7 6 4 3

♣ A T 9 2

**Board 20**

West Deals

Both Vul

♠ Q J T 8

♥ 6 5 3

♦ Q 5 4

♣ J 7 4

♠ K 5

♥ A 9 4

♦ K 9 8 7 3

♣ K T 5



♠ 9 7 6 4

♥ K 8

♦ A T 6 2

♣ A Q 3

♠ A 3 2

♥ Q J T 7 2

♦ J

♣ 9 8 6 2

**Board 21**

North Deals

N-S Vul

♠ T 3

♥ Q J T 8

♦ K 8 2

♣ 9 7 6 4

♠ 7 4

♥ K 5 3 2

♦ 9 5 4

♣ Q J 8 3



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

♠ A K 9 8 6 5

♥ 9

♦ A Q 6

♣ A K 2

**Board 22**

East Deals

E-W Vul

♠ T 6 5 4

♥ A K 3

♦ 9 6 4 2

♣ J 8

♠ A Q

♥ T 8 5

♦ K Q J T

♣ 7 6 3 2



♠ 9 8 7 3

♥ 9 6 4

♦ A 8 5

♣ A K Q

♠ K J 2

♥ Q J 7 2

♦ 7 3

♣ T 9 5 4

**Board 23**

South Deals

Both Vul

♠ 9 5 4 2

♥ A 9 6 3

♦ J 8 3

♣ K 4

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 8 7 2



♠ J 8 6

♥ Q J 8 7 2

♦ T 9 4

♣ 6 3

♠ Q T 7

♥ T 5

♦ Q 7 2

♣ A Q T 9 5

**Board 24**

West Deals

None Vul

♠ A 8 5 3

♥ A 6 4 2

♦ K 7

♣ A K 5

♠ K

♥ J 9 8 3

♦ Q 9 5 4 3

♣ 6 4 2



♠ T 7 6 2

♥ 5

♦ A 6

♣ Q J T 8 7 3

♠ Q J 9 4

♥ K Q T 7

♦ J T 8 2

♣ 9

**Board 25**

North Deals

E-W Vul

♠ Q T 2  
♥ 9 8 7 4 3  
♦ T 9  
♣ 8 5 4

♠ A K 7 6 4

♥ A J T

♦ 8

♣ K Q J 7



♠ J 3

♥ K 6 5 2

♦ K Q J 5 2

♣ 6 3

♠ 9 8 5

♥ Q

♦ A 7 6 4 3

♣ A T 9 2

**Board 26**

East Deals

Both Vul

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

♠ Q J T 8

♥ 6 5 3

♦ Q 5 4

♣ J 7 4



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

♠ A 3 2  
♥ Q J T 7 2  
♦ J  
♣ 9 8 6 2

**Board 27**

South Deals

None Vul

♠ T 3

♥ Q J T 8

♦ K 8 2

♣ 9 7 6 4

♠ 7 4

♥ K 5 3 2

♦ 9 5 4

♣ Q J 8 3



♠ Q J 2

♥ A 7 6 4

♦ J T 7 3

♣ T 5

♠ A K 9 8 6 5

♥ 9

♦ A Q 6

♣ A K 2

**Board 28**

West Deals

N-S Vul

♠ T 6 5 4

♥ A K 3

♦ 9 6 4 2

♣ J 8

♠ A Q

♥ T 8 5

♦ K Q J T

♣ 7 6 3 2



♠ 9 8 7 3

♥ 9 6 4

♦ A 8 5

♣ A K Q

♠ K J 2

♥ Q J 7 2

♦ 7 3

♣ T 9 5 4

**Board 29**

North Deals

Both Vul

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

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 8 7 2



♠ J 8 6  
♥ Q J 8 7 2  
♦ T 9 4  
♣ 6 3

♠ Q T 7  
♥ T 5  
♦ Q 7 2  
♣ A Q T 9 5

**Board 30**

East Deals

None Vul

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



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

**Board 31**

South Deals

N-S Vul

♠ Q T 2  
♥ 9 8 7 4 3  
♦ T 9  
♣ 8 5 4

♠ A K 7 6 4

♥ A J T

♦ 8

♣ K Q J 7



♠ J 3

♥ K 6 5 2

♦ K Q J 5 2

♣ 6 3

♠ 9 8 5

♥ Q

♦ A 7 6 4 3

♣ A T 9 2

**Board 32**

West Deals

E-W Vul

♠ K 5

♥ A 9 4

♦ K 9 8 7 3

♣ K T 5

♠ Q J T 8

♥ 6 5 3

♦ Q 5 4

♣ J 7 4



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

♠ A 3 2

♥ Q J T 7 2

♦ J

♣ 9 8 6 2

**Board 33**

North Deals

None Vul

♠ T 3

♥ Q J T 8

♦ K 8 2

♣ 9 7 6 4

♠ 7 4

♥ K 5 3 2

♦ 9 5 4

♣ Q J 8 3



♠ Q J 2

♥ A 7 6 4

♦ J T 7 3

♣ T 5

♠ A K 9 8 6 5

♥ 9

♦ A Q 6

♣ A K 2

**Board 34**

East Deals

N-S Vul

♠ T 6 5 4

♥ A K 3

♦ 9 6 4 2

♣ J 8

♠ A Q

♥ T 8 5

♦ K Q J T

♣ 7 6 3 2



♠ 9 8 7 3

♥ 9 6 4

♦ A 8 5

♣ A K Q

♠ K J 2

♥ Q J 7 2

♦ 7 3

♣ T 9 5 4

**Board 35**

South Deals

E-W Vul

♠ 9 5 4 2

♥ A 9 6 3

♦ J 8 3

♣ K 4

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 8 7 2



♠ J 8 6

♥ Q J 8 7 2

♦ T 9 4

♣ 6 3

♠ Q T 7

♥ T 5

♦ Q 7 2

♣ A Q T 9 5

**Board 36**

West Deals

Both Vul

♠ A 8 5 3

♥ A 6 4 2

♦ K 7

♣ A K 5

♠ K

♥ J 9 8 3

♦ Q 9 5 4 3

♣ 6 4 2



♠ T 7 6 2

♥ 5

♦ A 6

♣ Q J T 8 7 3

♠ Q J 9 4

♥ K Q T 7

♦ J T 8 2

♣ 9