

**Board 1**

North Deals

None Vul

♠ J T 9 5

♥ 7 5 2

♦ 8 6 4

♣ Q T 5

♠ 8 6 4

♥ A K 3

♦ K J T 2

♣ A 8 7



♠ K Q 3

♥ 9 6 4

♦ A Q 7 3

♣ 6 4 2

♠ A 7 2

♥ Q J T 8

♦ 9 5

♣ K J 9 3

West	North	East	South
	1NT	Pass	3NT

All Pass

3NT by South

Baker Finesse 1  
North is to play 3NT. East leads the ♥Q.

Winners: ♠=0 ♥=2 ♦=4 ♣=1 Total = 7

Needing two more winners you will have to make both the ♠K and ♠Q. This will only be possible if East holds the ♠A. Win the first trick (if you don't East might switch to ♣s) and play a small ♠ toward dummy's ♠Q. It holds the trick.

You should take your four ♦ winners now, being sure to end up in your hand. Then play another small ♠ toward dummy's ♠K. This also wins.

You have now won 7 tricks so don't mess around now. Take your two Aces and let them have the last four tricks.

A Simple Finesse has only a 50% success rate. That's why we only take finesses as a last resort.

**Board 2**

North Deals

None Vul

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

♠ 9 8 6

♥ A K Q J 4

♦ A 7 4

♣ A 2

	N	
W		E
	S	

♠ K J 5 2  
♥ 7 5 3  
♦ Q T  
♣ K Q T 5

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

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

3NT by North

Baker Finesse 2  
South is to play 3NT. West leads the ♦ 3.

Winners: ♠=1 ♥=5 ♦=1 ♣=1 Total = 8

You need just one more winner. Since West probably has 4 ♦s you will not be able to establish a trick in that suit, so your only hope is the ♠Q. You win the first ♦ so they don't get a chance to switch to ♣s, a suit you are worse off in. Then take your 5 ♥ tricks, ending in dummy.

You can't put it off any longer so play a small ♠ from dummy and put the ♠Q on. If it wins you will make your contract, if it loses you won't.

to find out which.

But remember, finesses only work half the time. The other half they lose.

**Board 3**

South Deals

E-W Vul

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

♠ K 8 2

♥ A K

♦ A 8 5 3

♣ A Q 8 7



♠ 6 5 3

♥ 8 6 4 2

♦ K 6

♣ K J 5 2

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

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

3 NT by South

Baker Finesse 3  
North is to play 3NT. East leads the ♥Q.

Winners: ♠=0 ♥=2 ♦=2 ♣=4 Total = 8

Needing one more winner you should see right away that it cannot come from ♥s, ♦s, or ♣s. That means you must hope that West has the ♠A. Win the first ♥, then play your 4 ♣ winners ending in dummy.

The moment of truth. You lead a small ♠ from dummy. West plays low and you play the ♠K.

Unfortunately East takes your ♠K with the ♠A. He then plays another ♥ and you at least make 8 tricks but have no hope for a ninth one so you go down 1.

to see the bad news.

Welcome to the real world.

**Board 4**

South Deals

None Vul

♠ K Q 9 3

♥ T

♦ K T 6 5

♣ T 7 3 2

♠ 8 6 2

♥ 8 4 3 2

♦ A Q 7 4

♣ 9 5

	N	E
	W	S

♠ J T 5

♥ A 6

♦ J 9 3 2

♣ A 8 6 4

♠ A 7 4

♥ K Q J 9 7 5

♦ 8

♣ K Q J

West	North	East	South
			1♥
Pass	2♥	Pass	4♥
All Pass			

4♥ by South

the ♣s.

The risk was worthwhile though since it gave you your only chance of making the contract.

Baker Finesse 4  
 South is to play 4♥. West leads the ♠K.

Losers: ♠=2 ♥=1 ♦=0 ♣=1 Total = 4

West found the best opening lead for his side, exposing your ♠ losers before you could establish the ♣ suit for a discard. If you start to pull trumps right away the defense will grab the ♥A, then take their two ♠ tricks and you will still have the ♣A that you cannot avoid.

Other than the ♦A the only useful card in dummy is the ♦Q so you must try to make a winner out of that for a discard. So win the ♠A, lead your singleton ♦ and finesse the ♦Q. Your luck has returned, the ♦Q wins and you discard one of your ♠ losers on the ♦A.

At this point you have not lost any tricks, and you can see that you have only 3 losers remaining in your hand. So you start pulling trumps and establishing

**Board 5**

South Deals

N-S 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

N
W
E
S

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

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

West	North	East	South
Pass	2NT	Pass	6NT
All Pass			

6 NT 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 6*

South Deals

None Vul

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

43

♥ 752

◆ A 653

♣ J T 9 5

N  
W E  
S

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

**♠ K 7 2  
♥ K 9 6 4  
♦ 9 2  
♣ K 7 6 3**

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.

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

4 ♠ by South

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.

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