

Board 1
 South Deals
 None Vul

♠ A 7 2
 ♥ Q J T 8
 ♦ 9 5
 ♣ K J 9 3

♠ K Q 3
 ♥ 9 6 4
 ♦ A Q 7 3
 ♣ 6 4 2



♠ 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

West	North	East	South
Pass	3NT	All Pass	1NT

3 NT by North

Baker Finesse 1
 South is to play 3NT. West 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 West holds the ♠ A. Win the first trick (if you don't West 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



♠ 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
	1 ♥	Pass	1NT
Pass	3NT	All Pass	

3 NT 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

North Deals

None Vul

♠ A T 7
 ♥ Q J T 9
 ♦ J 7 4
 ♣ T 6 3

♠ 6 5 3
 ♥ 8 6 4 2
 ♦ K 6
 ♣ K J 5 2



♠ 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

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

3 NT by North

Baker Finesse 3

South is to play 3NT. West 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 East has the ♠A. Win the first ♥, then play your 4 ♣ winners ending in dummy.

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

Unfortunately West 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



♠ 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

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

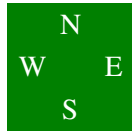
Board 5

North Deals

None Vul

♠ T 8 7 3
♥ K 8 3
♦ 6 2
♣ Q 9 6 4

♠ A Q J 2
♥ 9 7 6
♦ A K 5
♣ A J T



♠ 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

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

6NT by North

Baker Finesse 5

South is to play 6NT. West 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 West plays low. Let's say East 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 West holding either of two cards, the ♣Q OR the ♣K.

Board 6

South Deals

None Vul

♠ 6 5
♥ T 8 3
♦ K Q J T 7
♣ 8 4 2

♠ 4 3

♥ 7 5 2

♦ A 6 5 3

♣ J T 9 5

	N	
W		E
	S	

♠ K 7 2

♥ K 9 6 4

♦ 9 2

♣ K 7 6 3

♠ A Q J T 9 8

♥ A Q J

♦ 8 4

♣ A Q

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

4♠ by South

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

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.

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.