

Board 1
North Deals
None Vul

♠ 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

	N	
W		E
	S	

♠ 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

West	North	East	South
	1NT	Pass	3NT
All Pass			

3 NT by South

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 West 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.

West 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 West 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 East's ♥3 is a fourth down lead

Board 2

East Deals

N-S Vul

♠ A 6 3
 ♥ 9 7
 ♦ J 8 4
 ♣ A K Q 6 2

♠ K 9 7 4

♥ J T 4 3

♦ Q 7 6

♣ T 8



♠ 8

♥ A K 8 6 5 2

♦ K T 3

♣ J 7 4

♠ Q J T 5 2

♥ Q

♦ A 9 5 2

♣ 9 5 3

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

4♥ by West

Baker 100NT 26

Who knows whether you should use a transfer or just bid 4♥ yourself. Assume you decide on the transfer and bid 2♦. Partner bids 2♥ (of course). What do you say now?

Who knows whether you should use a transfer or just bid 4♥ yourself. Assume you decide on the transfer and bid 2♦. Partner bids 2♥ (of course). What do you say now?

Naturally you go ahead and bid 4♥, the final contract.

The contract would be 4♥ played by East.

To make West the declarer ROTATE.

West plays 4♥. North leads the ♠Q and South follows with the ♠9.

You win the first trick with the ♠A.

The loser count is very confused, but that ♣ suit is not confused at all. You want to be able to run the ♣s so your plan is to play the ♥ A K, and if both defenders follow go ahead and knock out the last ♥ so they can't ruff your ♣ tricks.

Unfortunately when you play ♥ A K, North plays the ♥Q, then discards a ♠.

You may think you should change your plan but you should go right ahead with it. South has two master trumps, but dummy still has 4 small ones. So play a ♥ to force out South's ♥T. He will no doubt play another ♠ and force dummy to ruff. No problem, knock out South's final ♥ and dummy will still have one tiny trump left. When you get back in you can run the ♣s unimpeded.

The exception is when you have a long suit you wish to run and you can't stand to have the running stopped by a ruff.

This Deal is unusual in that there are two master trumps, but the principle is the same.

Board 3

South Deals

None Vul

♠ K T 6
 ♥ J T 7 6
 ♦ A 6 5
 ♣ Q 7 5

♠ 8 2

♥ Q 9

♦ J 7 3

♣ J 9 8 6 3 2

	N	
W		E
	S	

♠ Q J 9 5 3

♥ K 4 3

♦ K 8 2

♣ T 4

♠ A 7 4

♥ A 8 5 2

♦ Q T 9 4

♣ A K

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

3♣ by South

Baker 100NT 27

The 2♠ bid is used as a transfer to 3♣.

If you don't use this in your system, just consider this hand; you might decide to incorporate it. So you bid 3♣ and everybody passes.

West leads the ♥J.

You play dummy's ♥Q hopefully, but East plays the ♥K.

That is one loser too many. The ♣Q MIGHT drop . . . but she won't. There are no finesse positions. So you are going to have to establish a winner somewhere to discard dummy's small ♠.

Do you see it? The ♥8. Take the ♥A. Then play your ♣A K. As predicted, the ♣Q doesn't fall. Then play a small ♥ to dummy's ♥9. Of course West will take the ♥T, but now your ♥8 is high.

As soon as you get the lead you play the ♥8 and discard dummy's ♠2.

The real reason for covering was so you could establish the ♥8 by force.

Suppose you had not played the ♥Q to trick one. East would have withheld the ♥K and you'd have had to take your ♥A. Later East would have taken dummy's ♥Q with his ♥K, then played a small ♥ through your ♥8 to West's ♥T 7.

Board 4

West Deals

Both Vul

♠ A K J 7 3

♥ 8 4 3

♦ A 5 4

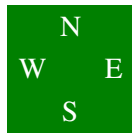
♣ K 9

♠ 9 6 4

♥ K 6 5 2

♦ T 7

♣ Q J T 3



♠ Q T 8 5

♥ A Q 7

♦ K Q 9 2

♣ A 6

♠ 2

♥ J T 9

♦ J 8 6 3

♣ 8 7 5 4 2

West

1NT

3♠

North

Pass

Pass

East

2♥

6♠

South

Pass

All Pass

6♠ by East

You win the first trick with the ♣A in your hand.

There are two obvious possibilities for avoiding the ♥ loser. You could finesse North for the ♥K; this is a 50% chance. The ♦s could split 3-3; this is a 36% chance.

In fact, your chances are better than either of those percentages because you can try the ♦s first, and if they DON'T split you can then try the ♥ finesse.

Pull trumps; South shows up with 3 trumps. Play the ♦K, then a small ♦ to dummy's ♦A. On this trick South follows with the ♦T.

Your contract just became a sure thing! Play the ♣K to strip both your hands of ♣s. Lead dummy's last ♦, and when North plays low, finesse the ♦9. If the finesse wins, discard a ♥ from dummy on your good ♦. But if the finesse loses to South's ♦J, he will be endplayed and have to lead a ♥ into your ♥A Q or give you a ruff/sluff with a ♣. And on top of that your fourth ♦ will be good.

But imagine that the ♦J is transposed to the South hand. He wins that ♦ trick but must give you the contract with his return.

Baker 100NT 28

You could either use a transfer or you could jump to 3♠. You decide on the transfer and bid 2♥. Partner jumps to 3♠! What do you say now?

You could either use a transfer or you could jump to 3♠. You decide on the transfer and bid 2♥. Partner jumps to 3♠! What do you say now?

The 3♠ bid is a "Super-accept", showing a maximum 1NT opener, 4 ♠s and a doubleton. In other words, partner's hand has revalued to 18 points. So you bid 6♠ (or you could ask for Aces instead).

The contract would be 6♠ played by West.

To make East the declarer ROTATE.

East plays 6♠. South leads the ♣Q, North follows with the ♣2.

Board 5

North Deals

N-S Vul

♠ J T 5 4

♥ 8 4

♦ J T 9 6

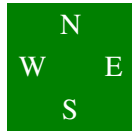
♣ J 8 2

♠ A K 6

♥ A T 3

♦ A 8 2

♣ T 9 7 4



♠ Q 9 2

♥ K Q J 9 7 5

♦ K Q 3

♣ 6

♠ 8 7 3

♥ 6 2

♦ 7 5 4

♣ A K Q 5 3

West

North

East

South

1NT

2♥

3NT

All Pass

3NT by South

Baker 100NT 29

Partner's jump to 3NT is a lebensohl method.

He is describing a hand with which he would have bid 3NT if there had been no overcall. But he is warning you that he DOES NOT HAVE a ♥ stopper!

Since you DO have a ♥ stopper you decide to pass and play 3NT.

You hold up your ♥ A until the third round.

You need two more winners. Barring a 4-0 ♣ split your two extra winners will be the ♣ 5 and ♣ 3.

So after winning the ♥ A, you play a ♣ to dummy's ♣ Q and breathe a sigh of relief when both defenders follow suit.

UhOh. Surely you didn't play your ♣ 4 to dummy's ♣ Q???

If you did then just look at the situation now. If the ♣ J doesn't fall on the next trick the suit will be blocked. Now go back in time and play the ♣ T to dummy's ♣ Q.

That's better. Now under the ♣ A K you can unblock the ♣ 9 7, which will leave you with the ♣ 4 to slip under dummy's ♣ 5.

Board 6

East Deals

E-W Vul

♠ A 4 2
 ♥ A 6
 ♦ A J 8 4 3
 ♣ Q 7 2

♠ 6
 ♥ Q 9 8 5 3 2
 ♦ Q T
 ♣ A J 6 3

	N	
W		E
	S	

♠ K Q J 9 5 3
 ♥ K J 7
 ♦ 6 2
 ♣ 8 4

♠ T 8 7
 ♥ T 4
 ♦ K 9 7 5
 ♣ K T 9 5

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

4♠ by West

to determine losers based on the long-trump hand. It's important to remember it in this Deal because the zero losers in ♥s assumes you will ruff a ♥ in your hand.

Pull one round of trumps with dummy's ♠K. Both defenders follow suit. Play the ♥A, then ♥6 to dummy's ♥K. On this trick North follows with the ♥T.

The Plan is still the same, you will ruff the ♥ in your hand, but you better be sure to ruff with your ♠A. Aha! Your precaution pays off when North shows out of ♥s, but of course he cannot over-ruff your ♠A.

When you are ruffing, ruff with as high a trump as you can afford.

Here, with only 2 trumps left out, you can afford the ♠A.

Baker 100NT 30

You decide to use a transfer so the lead will be into whatever holding partner has in the minor suits. You bid 2♥ and partner bids 2♠. What do you say now?

You decide to use a transfer so the lead will be into whatever holding partner has in the minor suits. You bid 2♥ and partner bids 2♠. What do you say now?

You are nowhere near strong enough to be thinking of slam so you bid 4♠.

The contract would be 4♠ played by East.

To make West the declarer ROTATE.

West plays 4♠. North leads the ♣T. South wins the ♣A. They continue ♣s and you ruff the third one in dummy.

Those losers are based on dummy's hand, not yours.

You can figure them either way but it is usually easier

Board 7

South Deals

Both Vul

♠ 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



♠ 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

Board 8

West Deals

None Vul

♠ A 6 3
♥ 9 7
♦ J 8 4
♣ A K Q 6 2

♠ K 9 7 4
♥ J T 4 3
♦ Q 7 6
♣ T 8



♠ 8
♥ A K 8 6 5 2
♦ K T 3
♣ J 7 4

♠ Q J T 5 2
♥ Q
♦ A 9 5 2
♣ 9 5 3

Board 9

North Deals

E-W Vul

♠ K T 6
♥ J T 7 6
♦ A 6 5
♣ Q 7 5

♠ 8 2
♥ Q 9
♦ J 7 3
♣ J 9 8 6 3 2



♠ Q J 9 5 3
♥ K 4 3
♦ K 8 2
♣ T 4

♠ A 7 4
♥ A 8 5 2
♦ Q T 9 4
♣ A K

Board 10

East Deals

Both Vul

♠ A K J 7 3
♥ 8 4 3
♦ A 5 4
♣ K 9

♠ 9 6 4
♥ K 6 5 2
♦ T 7
♣ Q J T 3



♠ Q T 8 5
♥ A Q 7
♦ K Q 9 2
♣ A 6

♠ 2
♥ J T 9
♦ J 8 6 3
♣ 8 7 5 4 2

Board 11

South Deals

None Vul

♠ J T 5 4

♥ 8 4

♦ J T 9 6

♣ J 8 2

♠ A K 6

♥ A T 3

♦ A 8 2

♣ T 9 7 4



♠ Q 9 2

♥ K Q J 9 7 5

♦ K Q 3

♣ 6

♠ 8 7 3

♥ 6 2

♦ 7 5 4

♣ A K Q 5 3

Board 12

West Deals

N-S Vul

♠ A 4 2
♥ A 6
♦ A J 8 4 3
♣ Q 7 2

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

Board 13

North Deals

Both Vul

♠ 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



♠ 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

Board 14

East Deals

None Vul

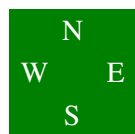
♠ A 6 3
♥ 9 7
♦ J 8 4
♣ A K Q 6 2

♠ K 9 7 4

♥ J T 4 3

♦ Q 7 6

♣ T 8



♠ 8
♥ A K 8 6 5 2
♦ K T 3
♣ J 7 4

♠ Q J T 5 2

♥ Q

♦ A 9 5 2

♣ 9 5 3

Board 15

South Deals

N-S Vul

♠ K T 6

♥ J T 7 6

♦ A 6 5

♣ Q 7 5

♠ 8 2

♥ Q 9

♦ J 7 3

♣ J 9 8 6 3 2



♠ Q J 9 5 3

♥ K 4 3

♦ K 8 2

♣ T 4

♠ A 7 4

♥ A 8 5 2

♦ Q T 9 4

♣ A K

Board 16

West Deals

E-W Vul

♠ A K J 7 3
♥ 8 4 3
♦ A 5 4
♣ K 9

♠ 9 6 4
♥ K 6 5 2
♦ T 7
♣ Q J T 3



♠ Q T 8 5
♥ A Q 7
♦ K Q 9 2
♣ A 6

♠ 2
♥ J T 9
♦ J 8 6 3
♣ 8 7 5 4 2

Board 17

North Deals

None Vul

♠ J T 5 4

♥ 8 4

♦ J T 9 6

♣ J 8 2

♠ A K 6

♥ A T 3

♦ A 8 2

♣ T 9 7 4



♠ Q 9 2

♥ K Q J 9 7 5

♦ K Q 3

♣ 6

♠ 8 7 3

♥ 6 2

♦ 7 5 4

♣ A K Q 5 3

Board 18

East Deals

N-S Vul

♠ A 4 2
♥ A 6
♦ A J 8 4 3
♣ Q 7 2

♠ 6

♥ Q 9 8 5 3 2

♦ Q T

♣ A J 6 3

	N	
W		E
	S	

♠ K Q J 9 5 3

♥ K J 7

♦ 6 2

♣ 8 4

♠ T 8 7

♥ T 4

♦ K 9 7 5

♣ K T 9 5

Board 19

South Deals

E-W Vul

♠ 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



♠ 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

Board 20

West Deals

Both Vul

♠ A 6 3
♥ 9 7
♦ J 8 4
♣ A K Q 6 2

♠ K 9 7 4

♥ J T 4 3

♦ Q 7 6

♣ T 8



♠ 8

♥ A K 8 6 5 2

♦ K T 3

♣ J 7 4

♠ Q J T 5 2

♥ Q

♦ A 9 5 2

♣ 9 5 3

Board 21

North Deals

N-S Vul

♠ K T 6

♥ J T 7 6

♦ A 6 5

♣ Q 7 5

♠ 8 2

♥ Q 9

♦ J 7 3

♣ J 9 8 6 3 2



♠ Q J 9 5 3

♥ K 4 3

♦ K 8 2

♣ T 4

♠ A 7 4

♥ A 8 5 2

♦ Q T 9 4

♣ A K

Board 22

East Deals

E-W Vul

♠ A K J 7 3

♥ 8 4 3

♦ A 5 4

♣ K 9

♠ 9 6 4

♥ K 6 5 2

♦ T 7

♣ Q J T 3



♠ Q T 8 5

♥ A Q 7

♦ K Q 9 2

♣ A 6

♠ 2

♥ J T 9

♦ J 8 6 3

♣ 8 7 5 4 2

Board 23

South Deals

Both Vul

♠ J T 5 4

♥ 8 4

♦ J T 9 6

♣ J 8 2

♠ A K 6

♥ A T 3

♦ A 8 2

♣ T 9 7 4



♠ Q 9 2

♥ K Q J 9 7 5

♦ K Q 3

♣ 6

♠ 8 7 3

♥ 6 2

♦ 7 5 4

♣ A K Q 5 3

Board 24

West Deals

None Vul

♠ A 4 2
♥ A 6
♦ A J 8 4 3
♣ Q 7 2

♠ 6
♥ Q 9 8 5 3 2
♦ Q T
♣ A J 6 3

	N	
W		E
	S	

♠ K Q J 9 5 3
♥ K J 7
♦ 6 2
♣ 8 4

♠ T 8 7
♥ T 4
♦ K 9 7 5
♣ K T 9 5

Board 25

North Deals

E-W Vul

♠ 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



♠ 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

Board 26

East Deals

Both Vul

♠ A 6 3
♥ 9 7
♦ J 8 4
♣ A K Q 6 2

♠ K 9 7 4

♥ J T 4 3

♦ Q 7 6

♣ T 8



♠ 8

♥ A K 8 6 5 2

♦ K T 3

♣ J 7 4

♠ Q J T 5 2

♥ Q

♦ A 9 5 2

♣ 9 5 3

Board 27

South Deals

None Vul

♠ K T 6

♥ J T 7 6

♦ A 6 5

♣ Q 7 5

♠ 8 2

♥ Q 9

♦ J 7 3

♣ J 9 8 6 3 2



♠ Q J 9 5 3

♥ K 4 3

♦ K 8 2

♣ T 4

♠ A 7 4

♥ A 8 5 2

♦ Q T 9 4

♣ A K

Board 28

West Deals

N-S Vul

♠ A K J 7 3
♥ 8 4 3
♦ A 5 4
♣ K 9

♠ 9 6 4
♥ K 6 5 2
♦ T 7
♣ Q J T 3

	N	
W		E
	S	

♠ Q T 8 5
♥ A Q 7
♦ K Q 9 2
♣ A 6

♠ 2
♥ J T 9
♦ J 8 6 3
♣ 8 7 5 4 2

Board 29

North Deals

Both Vul

♠ J T 5 4

♥ 8 4

♦ J T 9 6

♣ J 8 2

♠ A K 6

♥ A T 3

♦ A 8 2

♣ T 9 7 4



♠ Q 9 2

♥ K Q J 9 7 5

♦ K Q 3

♣ 6

♠ 8 7 3

♥ 6 2

♦ 7 5 4

♣ A K Q 5 3

Board 30

East Deals

None Vul

♠ A 4 2

♥ A 6

♦ A J 8 4 3

♣ Q 7 2

♠ 6

♥ Q 9 8 5 3 2

◆ QT

♣ A J 6 3

♠ K Q J 9 5 3

♥ K J 7

◆ 62

♣ 84

♠ T 8 7

♥ T4

◆ K 9 7 5

♣ K T 9 5

Board 31

South Deals

N-S Vul

♠ 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



♠ 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

Board 32

West Deals

E-W Vul

♠ A 6 3
♥ 9 7
♦ J 8 4
♣ A K Q 6 2

♠ K 9 7 4

♥ J T 4 3

♦ Q 7 6

♣ T 8



♠ 8

♥ A K 8 6 5 2

♦ K T 3

♣ J 7 4

♠ Q J T 5 2

♥ Q

♦ A 9 5 2

♣ 9 5 3

Board 33

North Deals

None Vul

♠ K T 6

♥ J T 7 6

♦ A 6 5

♣ Q 7 5

♠ 8 2

♥ Q 9

♦ J 7 3

♣ J 9 8 6 3 2



♠ Q J 9 5 3

♥ K 4 3

♦ K 8 2

♣ T 4

♠ A 7 4

♥ A 8 5 2

♦ Q T 9 4

♣ A K

Board 34

East Deals

N-S Vul

♠ A K J 7 3

♥ 8 4 3

♦ A 5 4

♣ K 9

♠ 9 6 4

♥ K 6 5 2

♦ T 7

♣ Q J T 3



♠ Q T 8 5

♥ A Q 7

♦ K Q 9 2

♣ A 6

♠ 2

♥ J T 9

♦ J 8 6 3

♣ 8 7 5 4 2

Board 35

South Deals

E-W Vul

♠ J T 5 4

♥ 8 4

♦ J T 9 6

♣ J 8 2

♠ A K 6

♥ A T 3

♦ A 8 2

♣ T 9 7 4



♠ Q 9 2

♥ K Q J 9 7 5

♦ K Q 3

♣ 6

♠ 8 7 3

♥ 6 2

♦ 7 5 4

♣ A K Q 5 3

Board 36

West Deals

Both Vul

♠ A 4 2
♥ A 6
♦ A J 8 4 3
♣ Q 7 2

♠ 6
♥ Q 9 8 5 3 2
♦ Q T
♣ A J 6 3

	N	
W		E
	S	

♠ K Q J 9 5 3
♥ K J 7
♦ 6 2
♣ 8 4

♠ T 8 7
♥ T 4
♦ K 9 7 5
♣ K T 9 5