

Board 1
North Deals
None Vul

♠ K 6 4
♥ Q T 4
♦ 9 6 5
♣ T 7 5 2

♠ 9 8 3
♥ 7 3
♦ A K 4 2
♣ A K Q J

	N	
W		E
	S	

♠ A Q T
♥ J 6 2
♦ Q J T 8
♣ 9 6 4

♠ J 7 5 2
♥ A K 9 8 5
♦ 7 3
♣ 8 3

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

3 NT by North

West will win the ♥ and return a ♦ which you win in your hand. You now play your last ♥ to dummy, and if the suit was originally 3-3 you will win 4 ♥ tricks.

to see whether you made the game or not.

Of course you'd look pretty stupid to have those 2 ♥ winners in dummy and no way to reach them.

So you use the duck instead.

Baker 100NT 19

In response to partner's Stayman bid you bid 2♦ to indicate no 4-card Major. Partner now bids 2♥. What do you say?

In response to partner's Stayman bid you bid 2♦ to indicate no 4-card Major. Partner now bids 2♥. What do you say?

Partner's bid shows 5♥s, and by inference, 4♠s. You hand does not provide an 8-card fit in either Major, so with 17 points you say 3NT.

You need one more winner and without question it must come from the ♥ suit.

Your problem is finding dummy entries, all dummy has is the ♥ A K.

You must find the ♥s split 3-3. You must also duck a ♥ to keep a valuable entry. Win the ♦ and play the ♥7, ducking in dummy.

Board 2

East Deals

N-S Vul

♠ K T
 ♥ A K 7
 ♦ Q J 9 5
 ♣ A K 8 2

♠ 6 3

♥ 9 8 4

♦ A 8 6 4 3

♣ Q J 3

	N	
W		E
	S	

♠ J 9 8 7 5 2

♥ 6 5 2

♦ K

♣ 9 7 4

♠ A Q 4

♥ Q J T 3

♦ T 7 2

♣ T 6 5

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

4♠ by West

Baker 100NT 20

With your 6-card Major suit you naturally use a transfer; bid 3♥. Partner responds 3♠.

With your 6-card Major suit you naturally use a transfer; bid 3♥. Partner responds 3♠.

Partner has at least 20 points so you bid 4♠.

The contract would be 4♠ played by East.

To make West the declarer ROTATE.

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

You win the first trick with your ♥A. By doing this you leave North in the dark about who holds the ♥K. If you had instead won with the ♥K North would have known you held both honors since South would have played the ♥A if he held it.

You have 2 losers to get rid of and the good news is that you can establish 2 ♦ winners pretty easily. So do you start pulling trumps now?

No, stay away from trumps for now. You might have to lose the lead twice in trumps, and the first time they get the lead they will play another ♥ and expose the loser in that suit. Then, the next time they get the lead they will take their ♥ winner. You need to get rid of that ♥ loser BEFORE you start on trumps.

Play a small ♦ to the ♦K. South will take this and play another ♥ to your ♥K. Play your ♦Q and discard dummy's ♥ loser. Now you might just as well ruff that ♥ in dummy, (with the ♠7 to be safe), and play trumps from that side. It turns out that North has both high trumps but you don't care because dummy's ♣ loser can be dumped on your ♦J.

Did you notice that if the opening lead had been a ♣ instead of a ♥ you would have used the same technique?

Board 3

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 4

West Deals

Both Vul

♠ 7 5 2
♥ A Q 6
♦ A Q 6 5 3
♣ 7 3

♠ A T 8 6 4

♥ 8 3

♦ 7 2

♣ K T 6 5

	N	
W		E
	S	

♠ K Q 9
♥ K 7 5 4
♦ K T
♣ A 8 4 2

♠ J 3

♥ J T 9 2

♦ J 9 8 4

♣ Q J 9

West	North	East	South
1NT	Pass	3NT	All Pass

3 NT by East

if you do win the first ♠ you have another stopper if you can prevent North from getting the lead. So win the first trick with the ♠K. Notice that by winning with the ♠K you keep South in the dark as to whether you or North 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! South 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 West.

To make East the declarer ROTATE.

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

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

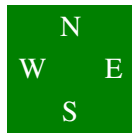
There is some merit in a holdup. North is likely to have just 2 ♠s, so a holdup would exhaust his cards in the suit. If he later got the lead he would have no ♠s. On the other hand, North might well switch to ♣s, and that would certainly be unwelcome. Finally,

Board 5

North Deals
N-S Vul

♠ Q T 2
♥ 8 5
♦ Q 6 4
♣ J 9 6 3 2

♠ A 9 6 5
♥ K Q 4 2
♦ A 8 7
♣ Q 8



♠ 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

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

4 ♠ by North

East 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 West discards on the last ♥ you exit with a small trump to a defender's ♠Q.

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

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.

East 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 East hand, finessable. The ♥s might split 3-3, providing for the discard of a ♦ loser. East might hold the ♦Q so that finesse works.

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

Board 6

East Deals

E-W Vul

♠ K 6 4
 ♥ K 5
 ♦ A 9 7 6 2
 ♣ A Q 4

♠ Q 5 2
 ♥ J T 6 4
 ♦ Q T 4
 ♣ K 8 3

	N	
W		E
	S	

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

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

3 NT by East

♠ 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 North 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 South holds the ♣ K you can finesse him out of it. However, if he has ♣ K 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 South plays low. Play a small ♣ to your ♣ Q. Play the ♣ A, dropping South'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.

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 East.

To make West the declarer ROTATE.

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

Board 7

South Deals

Both Vul

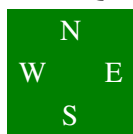
♠ K 6 4
♥ Q T 4
♦ 9 6 5
♣ T 7 5 2

♠ 9 8 3

♥ 7 3

♦ A K 4 2

♣ A K Q J



♠ A Q T
♥ J 6 2
♦ Q J T 8
♣ 9 6 4

♠ J 7 5 2

♥ A K 9 8 5

♦ 7 3

♣ 8 3

Board 8

West Deals

None Vul

♠ K T
♥ A K 7
♦ Q J 9 5
♣ A K 8 2

♠ 6 3

♥ 9 8 4

♦ A 8 6 4 3

♣ Q J 3



♠ J 9 8 7 5 2

♥ 6 5 2

♦ K

♣ 9 7 4

♠ A Q 4

♥ Q J T 3

♦ T 7 2

♣ T 6 5

Board 9

North Deals

E-W 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

Board 10

East Deals

Both Vul

♠ 7 5 2
♥ A Q 6
♦ A Q 6 5 3
♣ 7 3

♠ 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

♠ J 3

♥ J T 9 2

♦ J 9 8 4

♣ Q J 9

Board 11

South Deals

None Vul

♠ Q T 2

♥ 8 5

♦ Q 6 4

♣ J 9 6 3 2

♠ A 9 6 5

♥ K Q 4 2

♦ A 8 7

♣ Q 8



♠ 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

Board 12

West Deals

N-S Vul

♠ K 6 4
♥ K 5
♦ A 9 7 6 2
♣ A Q 4

♠ Q 5 2
♥ J T 6 4
♦ Q T 4
♣ K 8 3

	N	
W		E
	S	

♠ J 7
♥ A Q 7 2
♦ 8 3
♣ J T 9 7 5

♠ A T 9 8 3
♥ 9 8 3
♦ K J 5
♣ 6 2

Board 13

North Deals

Both Vul

♠ K 6 4
♥ Q T 4
♦ 9 6 5
♣ T 7 5 2

♠ 9 8 3

♥ 7 3

♦ A K 4 2

♣ A K Q J



♠ A Q T
♥ J 6 2
♦ Q J T 8
♣ 9 6 4

♠ J 7 5 2

♥ A K 9 8 5

♦ 7 3

♣ 8 3

Board 14

East Deals

None Vul

♠ K T
♥ A K 7
♦ Q J 9 5
♣ A K 8 2

♠ 6 3
♥ 9 8 4
♦ A 8 6 4 3
♣ Q J 3

N
W E
S

♠ J 9 8 7 5 2
♥ 6 5 2
♦ K
♣ 9 7 4

♠ A Q 4
♥ Q J T 3
♦ T 7 2
♣ T 6 5

Board 15

South Deals

N-S 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

Board 16

West Deals

E-W Vul

♠ 7 5 2
♥ A Q 6
♦ A Q 6 5 3
♣ 7 3

♠ 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

♠ J 3

♥ J T 9 2

♦ J 9 8 4

♣ Q J 9

Board 17

North Deals

None Vul

♠ Q T 2
♥ 8 5
♦ Q 6 4
♣ J 9 6 3 2

♠ A 9 6 5
♥ K Q 4 2
♦ A 8 7
♣ Q 8



♠ 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

Board 18

East Deals

N-S Vul

♠ K 6 4
♥ K 5
♦ A 9 7 6 2
♣ A Q 4

♠ Q 5 2
♥ J T 6 4
♦ Q T 4
♣ K 8 3

N
W E
 S

♠ J 7
♥ A Q 7 2
♦ 8 3
♣ J T 9 7 5

♠ A T 9 8 3
♥ 9 8 3
♦ K J 5
♣ 6 2

♠ J 7
♥ A Q 7 2
♦ 8 3
♣ J T 9 7 5

♠ A T 9 8 3
♥ 9 8 3
♦ K J 5
♣ 6 2

Board 19

South Deals

E-W Vul

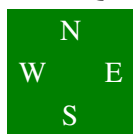
♠ K 6 4
♥ Q T 4
♦ 9 6 5
♣ T 7 5 2

♠ 9 8 3

♥ 7 3

♦ A K 4 2

♣ A K Q J



♠ A Q T
♥ J 6 2
♦ Q J T 8
♣ 9 6 4

♠ J 7 5 2

♥ A K 9 8 5

♦ 7 3

♣ 8 3

Board 20

West Deals

Both Vul

♠ K T
♥ A K 7
♦ Q J 9 5
♣ A K 8 2

♠ 6 3
♥ 9 8 4
♦ A 8 6 4 3
♣ Q J 3



♠ J 9 8 7 5 2
♥ 6 5 2
♦ K
♣ 9 7 4

♠ A Q 4
♥ Q J T 3
♦ T 7 2
♣ T 6 5

Board 21

North Deals

N-S 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

Board 22

East Deals

E-W Vul

♠ 7 5 2
♥ A Q 6
♦ A Q 6 5 3
♣ 7 3

♠ 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

♠ J 3

♥ J T 9 2

♦ J 9 8 4

♣ Q J 9

Board 23

South Deals

Both Vul

♠ Q T 2

♥ 8 5

♦ Q 6 4

♣ J 9 6 3 2

♠ A 9 6 5

♥ K Q 4 2

♦ A 8 7

♣ Q 8



♠ 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

Board 24

West Deals

None Vul

♠ K 6 4

♥ K 5

♦ A 9 7 6 2

♣ A Q 4

♠ 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

♠ A T 9 8 3

♥ 9 8 3

♦ K J 5

♣ 6 2

Board 25

North Deals

E-W Vul

♠ K 6 4
♥ Q T 4
♦ 9 6 5
♣ T 7 5 2

♠ 9 8 3

♥ 7 3

♦ A K 4 2

♣ A K Q J



♠ A Q T
♥ J 6 2
♦ Q J T 8
♣ 9 6 4

♠ J 7 5 2

♥ A K 9 8 5

♦ 7 3

♣ 8 3

Board 26

East Deals

Both Vul

♠ K T
♥ A K 7
♦ Q J 9 5
♣ A K 8 2

♠ 6 3
♥ 9 8 4
♦ A 8 6 4 3
♣ Q J 3



♠ J 9 8 7 5 2
♥ 6 5 2
♦ K
♣ 9 7 4

♠ A Q 4
♥ Q J T 3
♦ T 7 2
♣ T 6 5

Board 27

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

Board 28

West Deals

N-S Vul

♠ 7 5 2
♥ A Q 6
♦ A Q 6 5 3
♣ 7 3

♠ 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

♠ J 3

♥ J T 9 2

♦ J 9 8 4

♣ Q J 9

Board 29

North Deals

Both Vul

♠ Q T 2

♥ 8 5

♦ Q 6 4

♣ J 9 6 3 2

♠ A 9 6 5

♥ K Q 4 2

♦ A 8 7

♣ Q 8



♠ 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

Board 30

East Deals

None Vul

♠ K 6 4

♥ K 5

♦ A 9 7 6 2

♣ A Q 4

♠ 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

♠ A T 9 8 3

♥ 9 8 3

♦ K J 5

♣ 6 2

Board 31

South Deals

N-S Vul

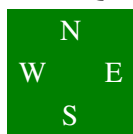
♠ K 6 4
♥ Q T 4
♦ 9 6 5
♣ T 7 5 2

♠ 9 8 3

♥ 7 3

♦ A K 4 2

♣ A K Q J



♠ A Q T
♥ J 6 2
♦ Q J T 8
♣ 9 6 4

♠ J 7 5 2

♥ A K 9 8 5

♦ 7 3

♣ 8 3

Board 32

West Deals

E-W Vul

♠ K T
♥ A K 7
♦ Q J 9 5
♣ A K 8 2

♠ 6 3
♥ 9 8 4
♦ A 8 6 4 3
♣ Q J 3



♠ J 9 8 7 5 2
♥ 6 5 2
♦ K
♣ 9 7 4

♠ A Q 4
♥ Q J T 3
♦ T 7 2
♣ T 6 5

Board 33

North 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

Board 34

East Deals

N-S Vul

♠ 7 5 2
♥ A Q 6
♦ A Q 6 5 3
♣ 7 3

♠ 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

♠ J 3

♥ J T 9 2

♦ J 9 8 4

♣ Q J 9

Board 35

South Deals

E-W Vul

♠ Q T 2
♥ 8 5
♦ Q 6 4
♣ J 9 6 3 2

♠ A 9 6 5
♥ K Q 4 2
♦ A 8 7
♣ Q 8

	N	
W		E
	S	

♠ 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

Board 36

West Deals

Both Vul

♠ K 6 4

♥ K 5

♦ A 9 7 6 2

♣ A Q 4

♠ 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

♠ A T 9 8 3

♥ 9 8 3

♦ K J 5

♣ 6 2