

**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



♠ 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

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**

West Deals

N-S Vul

♠ 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

N
W
E
S

♠ A Q 7
♥ T 6
♦ 9 8 5 2
♣ 8 6 4 3

♠ T 4 3
♥ 9 8 2
♦ K J 6 3
♣ J 9 7

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

3NT by West

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

Winners: ♠=1 ♥=5 ♦=1 ♣=1 Total = 8

You need just one more winner. Since South 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

N
W
E
S

♠ 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**

West Deals

Both Vul

♠ A 7 4

♥ K Q J 9 7 5

♦ 8

♣ K Q J

♠ 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

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

4♥ by West

hand. So you start pulling trumps and establishing the ♣s.

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

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

Losers: ♠=2 ♥=1 ♦=0 ♣=1 Total = 4

North 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

**Board 5**

North Deals

N-S 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



♠ 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

**Board 6**

East Deals

E-W Vul

♠ 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

♠ T 4 3

♥ 9 8 2

♦ K J 6 3

♣ J 9 7

**Board 7**

South Deals

Both 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

**Board 8**

West 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

**Board 9**

North Deals

E-W 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



♠ 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

**Board 10**

East Deals

Both Vul

♠ 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

♠ T 4 3

♥ 9 8 2

♦ K J 6 3

♣ J 9 7

**Board 11**

South 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

**Board 12**

West Deals

N-S Vul

♠ A 7 4

♥ K Q J 9 7 5

♦ 8

♣ K Q J

♠ 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

**Board 13**

North Deals

Both 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



♠ 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

**Board 14**

East Deals

None Vul

♠ 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

♠ T 4 3

♥ 9 8 2

♦ K J 6 3

♣ J 9 7

**Board 15**

South Deals

N-S 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

**Board 16**

West Deals

E-W Vul

♠ K Q 9 3

♥ T

♦ K T 6 5

♣ T 7 3 2

♠ A 7 4

♥ K Q J 9 7 5

♦ 8

♣ K Q J



♠ 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

**Board 17**

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



♠ 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

**Board 18**

East Deals

N-S Vul

♠ 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

♠ T 4 3

♥ 9 8 2

♦ K J 6 3

♣ J 9 7

**Board 19**

South Deals

E-W 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

**Board 20**

West Deals

Both Vul

♠ K Q 9 3

♥ T

♦ K T 6 5

♣ T 7 3 2

♠ A 7 4

♥ K Q J 9 7 5

♦ 8

♣ K Q J



♠ 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

**Board 21**

North Deals

N-S 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



♠ 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

**Board 22**

East Deals

E-W Vul

♠ 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

♠ T 4 3

♥ 9 8 2

♦ K J 6 3

♣ J 9 7

**Board 23**

South Deals

Both 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

**Board 24**

West Deals

None Vul

**Board 25**

North Deals

E-W 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



♠ 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

**Board 26**

East Deals

Both Vul

♠ 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

♠ T 4 3

♥ 9 8 2

♦ K J 6 3

♣ J 9 7

**Board 27**

South 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

**Board 28**

West Deals

N-S Vul

♠ A 7 4

♥ K Q J 9 7 5

♦ 8

♣ K Q J

♠ 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

**Board 29**

North Deals

Both 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



♠ 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

**Board 30**

East Deals

None Vul

♠ 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

	N	
W		E
	S	

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

♠ T 4 3

♥ 9 8 2

♦ K J 6 3

♣ J 9 7

**Board 31**

South Deals

N-S 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

**Board 32**

West Deals

E-W Vul

♠ K Q 9 3

♥ T

♦ K T 6 5

♣ T 7 3 2

♠ A 7 4

♥ K Q J 9 7 5

♦ 8

♣ K Q J



♠ 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

**Board 33**

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



♠ 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

**Board 34**

East Deals

N-S Vul

♠ 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

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

**Board 35**

South Deals

E-W 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

**Board 36**

West Deals

Both Vul

♠ K Q 9 3

♥ T

♦ K T 6 5

♣ T 7 3 2

♠ A 7 4

♥ K Q J 9 7 5

♦ 8

♣ K Q J



♠ 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