

**Board 1**

North Deals

None Vul

♠ -	♠ K Q J 9 6 5 4	♠ T 2
♥ T 8 7 3	♥ A 4	♥ K Q J 5 2
♦ K J 9 4	♦ A 5 2	♦ Q T 8
♣ K 8 6 5 2	♣ 7	♣ 9 4 3
	<div style="display: flex; align-items: center; justify-content: center;"> <div style="background-color: green; color: white; padding: 5px; margin: 0 5px;">             N W     E S           </div> </div>	
	♠ A 8 7 3	
	♥ 9 6	
	♦ 7 6 3	
	♣ A Q J T	

West	North	East	South
	1 ♠	Pass	3 ♠
Pass	4NT	Pass	5 ♥
Pass	6 ♠	All Pass	

6 ♠ by North

on which you can discard 2 ♦ losers.

But they are easy to overlook, mainly because we don't use them often.

**Baker Finesse 7**

North is to play 6 ♠. East leads the ♥K.

Losers: ♠=0 ♥=1 ♦=2 ♣=0 Total = 3

Your only hope for ridding yourself of two of those losers is dummy's ♣ suit. One possibility would be to finesse East for the ♣K, and if that works, discard your ♥ loser on the ♣A. You could then establish another ♣ winner for one of the ♦ losers. The problem with that plan is that if the finesse fails the defense will immediately take the setting ♥ trick.

A better plan is a ruffing finesse. Win the first trick with your ♥A and pull trumps with your ♠ K Q.

Next play your ♣7 to dummy's ♣A. Then lead the ♣Q from dummy. If West plays the ♣K you will ruff, enter dummy, and discard two red losers on the ♣ J T. If West plays low instead, you discard your ♥ loser. East may be able to win the trick but you can ruff a ♥ return, and dummy will have two good ♣s

**Board 2**  
 South Deals  
 N-S Vul

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

♠ T 8 7 6  
 ♥ 8 6 4 2  
 ♦ 8 2  
 ♣ T 7 3

	N	
W		E
	S	

♠ A Q 5  
 ♥ K J 9  
 ♦ A T 4  
 ♣ Q J 9 2

♠ K J 3  
 ♥ Q 7 3  
 ♦ K Q J 9 5  
 ♣ 8 4

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

3 NT by West

Baker Finesse 8  
 East is to play 3NT. South leads the ♦ K.

Winners: ♠=1 ♥=2 ♦=1 ♣=4 Total = 8

You only need one more winner. If North has the ♠ K you can finesse him out of it. Or, you have a two-way finesse for the ♥ Q.

It is an easy choice. The defenders only have 12 HCP and South opened the bidding. So you know he must have both of the cards you are interested in.

Hold up the ♦ A until the third round just to be safe. Then play four rounds of ♣s ending in your hand.

Now play the ♥ J. If South doesn't cover, you will let it ride for your ninth trick. But South does cover so you take dummy's ♥ A, then your other 2 ♥ tricks. The ♠ A is your ninth trick.

Sometimes that may be right. But there are other times when information from the bidding or the opening lead allows you to make a higher-percentage guess.

**Board 3**

North Deals

None Vul

♠ K 2  
♥ K J 8 5  
♦ J 8 7 4  
♣ T 6 3

♠ A J 7 4

♥ T 9 6

♦ Q 5

♣ A K 8 2



♠ T 9 8

♥ A Q 3

♦ T 9 6 3 2

♣ 9 7

♠ Q 6 5 3

♥ 7 4 2

♦ A K

♣ Q J 5 4

West	North	East	South
	1 ♣	Pass	1 ♠
Pass	2 ♠	Pass	4 ♠
All Pass			

4 ♠ by South

**Baker Finesse 9**

South is to play 4 ♠. West leads the ♥ 5. The defense wins 3 ♥ tricks, then switches to a ♦.

Losers: ♠ = ? ♥ = 3 ♦ = 0 ♣ = 0 Total = 3 ?

You have already lost the 3 ♥ tricks so you must pick up the trump suit without loss. The odds aren't in your favor, but you have no choice but to play West for the doubleton King.

Lead a small ♠ from your hand and when West plays low put on the ♠ J. When this holds the trick plunk down the ♠ A and hope.

for the complete Deal to see if the ♠ K dropped or not.

Look what would have occurred if you had started with the ♠ Q. West would have covered with the ♠ K (if he had it) and you would have lost a trick to the ♠ T later.

The only hope is to try to drop the ♠ K without wasting an extra honor.

**Board 4**

South Deals

Both Vul

♠ A  
 ♥ K J 9 8 7 4 2  
 ♦ Q J  
 ♣ A J T

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

	N	
W		E
	S	

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

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

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

4♥ by West

**Baker Finesse 10**

West is to play 4♥. North leads the ♦ A. The defenders take two ♦ tricks, then switch to a trump.

Losers: ♠=0 ♥=0 ♦=2 ♣=2 Total = 4

The status is pretty clear, you've already lost the 2 ♦s so you have to keep your ♣ losers to just one. You have a good chance of pulling that off by playing for the ♣K and ♣Q to lie in different hands and taking two finesses.

But you will only be in dummy once more so you **MUST** make the first finesse right now. Play a small ♣ from dummy and play the ♣T. North wins with the ♣Q and plays another trump.

In dummy for the last time you must now take your second ♣ finesse. You play a small ♣ to your ♣J. When the ♣J wins you pull any leftover trumps and your hand is good.

It was probably a better example of watching your entries. If you had pulled another trump before taking that first ♣ finesse you would not have been able to take the second one.

### Board 5

West Deals

N-S Vul

♠ J T 9 2  
♥ T 9 8  
♦ 4  
♣ A J 9 5 3

♠ A Q 5  
♥ A K 7 5  
♦ K Q 9 8 6 3  
♣ -



♠ K 8 6  
♥ Q 4 3 2  
♦ 5  
♣ K Q T 4 2

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

West	North	East	South
Pass	1 ♦	Pass	2 ♦
Pass	3 ♥	Pass	5 ♦
Pass	6 ♦	All Pass	

6 ♦ by North

### Baker Finesse 11

North is to play 6 ♦. East leads the ♣K.

Losers: ♠=2 ♥=2 ♦=0 ♣=0 Total = 4

You don't really have 2 ♥ losers since both of them can be ruffed in dummy. The 2 ♠ losers are real, though, and must be dealt with. If West holds the ♠K then a simple finesse will win the contract for you. A 50% chance. But there is more to this Deal than a simple finesse, look at it carefully.

In addition to the trumps, dummy has another useful card, the ♥J. You can give yourself a second chance by playing East to hold the ♥Q.

Ruff the opening ♣ lead, pull trumps with the ♦K, (they split 1-1), and play a low ♥ toward the ♥J. East fidgets, then puts on the ♥Q and plays another ♣ which you ruff.

You are in control now. You play a ♥ to dummy's ♥J, then a ♠ back to your ♠A. Discard dummy's 2 ♠ losers on the ♥ A K and claim your slam.

to see that this was the only way it would make this time.

Then you would have to rely on the ♠ finesse after all. You'd be no worse off because you could still discard one of dummy's ♠s on a big ♥.

This method of play gave you two chances instead of just one.

**Board 6**

East Deals

E-W Vul

♠ K J 7  
 ♥ K 7  
 ♦ A J T 8  
 ♣ K J 9 6

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

	N	
W		E
	S	

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

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

West	North	East	South
4♣	Pass	2NT	Pass
7NT	All Pass	4NT	Pass

7NT by West

to see what happened.

It always pays to look for a second chance. Here you try to drop the ♣Q, and if it doesn't work you have the finesse for the ♥Q in reserve.

Why not try to drop the ♥Q and keep the finesse for the ♣Q in reserve? Because you and dummy had 8 ♣s between you and only 6 ♥s. So the ♣Q was far more likely to be doubleton than the ♥Q.

**Baker Finesse 12**

East is to play 7NT. South leads the ♠T.

Winners: ♠=4 ♥=2 ♦=4 ♣=2 Total = 12

A. Conan Doyle would have called this "The Tale of Two Queens". You need to find one more trick and to do so you are going to have to find either the ♥Q or the ♣Q. You can finesse North for the ♥Q, and you can finesse either defender for the ♣Q.

So which will you choose?

Neither, yet. First take your 8 winners in ♠s and ♦s, hoping somebody discards something to help you. They don't.

Now play the ♣A, then ♣K, hoping the ♣Q falls. If she does you have your thirteenth trick in ♣s. If she doesn't you take the ♥K then finesse North for the ♥Q. Two chances.