

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 1	♠ Q8765	The opponents are silent.
Dealer: S	♥ 64	
Vul: None	♦ 652	Partner bids first.
HCP: 4	♣ Q106	

Board: 2	♠ AK5	The opponents are silent.
Dealer: N	♥ KQJ92	
Vul: NS	♦ A2	You bid first.
HCP: 21	♣ A85	

Board: 3	♠ 62	The opponents are silent.
Dealer: S	♥ KQ8743	
Vul: EW	♦ K85	Partner bids first.
HCP: 12	♣ A5	

Board: 4	♠ AQ4	The opponents are silent.
Dealer: N	♥ A1094	
Vul: Both	♦ AJ32	You bid first.
HCP: 20	♣ AJ	

Board: 5	♠ 103	The opponents are silent.
Dealer: S	♥ J10986	
Vul: NS	♦ Q84	Partner bids first.
HCP: 6	♣ K95	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 1  
Dealer: S  
Vul: None  
North HCP: 4  
South HCP: 20  
Contract: 4♠ N

North:  
♠ Q8765  
♥ 64  
♦ 652  
♣ Q106

South:  
♠ AK1093  
♥ Q53  
♦ AK7  
♣ A8

West	North	East	South
			2NT
Pass	3♥	Pass	3NT <sup>1</sup>
Pass	4♠	AP	

1. Extended acceptance after NT

Board: 2  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 5  
Contract: 4♥ S

North:  
♠ AK5  
♥ KQJ92  
♦ A2  
♣ A85

South:  
♠ QJ7  
♥ 1076543  
♦ 875  
♣ Q

West	North	East	South
	2NT	Pass	3♦
Pass	3NT <sup>1</sup>	Pass	4♥
AP			

1. Extended acceptance after NT

Board: 3  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 7♥ S

North:  
♠ 62  
♥ KQ8743  
♦ K85  
♣ A5

South:  
♠ AK8  
♥ A1092  
♦ AQ  
♣ K832

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	7♥	AP	

1. Texas  
2. Blackwood 0314, for ♥  
3. A=0/5 or 3/5

Board: 4  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 4  
Contract: 4♠ N

North:  
♠ AQ4  
♥ A1094  
♦ AJ32  
♣ AJ

South:  
♠ J109753  
♥ 62  
♦ K754  
♣ 6

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

Board: 5  
Dealer: S  
Vul: NS  
North HCP: 6  
South HCP: 21  
Contract: 4♥ S

North:  
♠ 103  
♥ J10986  
♦ Q84  
♣ K95

South:  
♠ AK6  
♥ KQ4  
♦ AK1075  
♣ Q7

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	3NT	Pass	4♥
AP			

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 1	♠ AK1093	The opponents are silent.
Dealer: S	♥ Q53	
Vul: None	♦ AK7	You bid first.
HCP: 20	♣ A8	

Board: 2	♠ QJ7	The opponents are silent.
Dealer: N	♥ 1076543	
Vul: NS	♦ 875	Partner bids first.
HCP: 5	♣ Q	

Board: 3	♠ AK8	The opponents are silent.
Dealer: S	♥ A1092	
Vul: EW	♦ AQ	You bid first.
HCP: 20	♣ K832	

Board: 4	♠ J109753	The opponents are silent.
Dealer: N	♥ 62	
Vul: Both	♦ K754	Partner bids first.
HCP: 4	♣ 6	

Board: 5	♠ AK6	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: NS	♦ AK1075	You bid first.
HCP: 21	♣ Q7	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 1  
Dealer: S  
Vul: None  
North HCP: 4  
South HCP: 20  
Contract: 4♠ N

North:  
♠ Q8765  
♥ 64  
♦ 652  
♣ Q106

South:  
♠ AK1093  
♥ Q53  
♦ AK7  
♣ A8

West	North	East	South
			2NT
Pass	3♥	Pass	3NT <sup>1</sup>
Pass	4♠	AP	

1. Extended acceptance after NT

Board: 2  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 5  
Contract: 4♥ S

North:  
♠ AK5  
♥ KQJ92  
♦ A2  
♣ A85

South:  
♠ QJ7  
♥ 1076543  
♦ 875  
♣ Q

West	North	East	South
	2NT	Pass	3♦
Pass	3NT <sup>1</sup>	Pass	4♥
AP			

1. Extended acceptance after NT

Board: 3  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 7♥ S

North:  
♠ 62  
♥ KQ8743  
♦ K85  
♣ A5

South:  
♠ AK8  
♥ A1092  
♦ AQ  
♣ K832

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	7♥	AP	

1. Texas  
2. Blackwood 0314, for ♥  
3. A=0/5 or 3/5

Board: 4  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 4  
Contract: 4♠ N

North:  
♠ AQ4  
♥ A1094  
♦ AJ32  
♣ AJ

South:  
♠ J109753  
♥ 62  
♦ K754  
♣ 6

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

Board: 5  
Dealer: S  
Vul: NS  
North HCP: 6  
South HCP: 21  
Contract: 4♥ S

North:  
♠ 103  
♥ J10986  
♦ Q84  
♣ K95

South:  
♠ AK6  
♥ KQ4  
♦ AK1075  
♣ Q7

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	3NT	Pass	4♥
AP			

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 6	♠ A4	The opponents are silent.
Dealer: N	♥ KQJ8	
Vul: EW	♦ AQ3	You bid first.
HCP: 20	♣ A1084	

Board: 7	♠ A105	The opponents are silent.
Dealer: S	♥ J8732	
Vul: Both	♦ 872	Partner bids first.
HCP: 5	♣ 107	

Board: 8	♠ AK2	The opponents are silent.
Dealer: N	♥ Q10	
Vul: None	♦ AK7	You bid first.
HCP: 20	♣ A10843	

Board: 9	♠ —	The opponents are silent.
Dealer: S	♥ Q7632	
Vul: EW	♦ Q10532	Partner bids first.
HCP: 4	♣ 876	

Board: 10	♠ A8	The opponents are silent.
Dealer: N	♥ A865	
Vul: Both	♦ K3	You bid first.
HCP: 20	♣ AKQ104	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q109752		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ KQJ8	♥ 94				
North HCP: 20	♦ AQ3	♦ 86	Pass	4♠	AP	
South HCP: 3	♣ A1084	♣ J95	1. Texas			
Contract: 4♠ N						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ A105	♠ KQ76				2NT
Vul: Both	♥ J8732	♥ AQ6	Pass	3♦	Pass	3♥
North HCP: 5	♦ 872	♦ AQ94	Pass	3NT	Pass	4♥
South HCP: 20	♣ 107	♣ K3	AP			
Contract: 4♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 107		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ Q10	♥ AK98743	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK7	♦ Q96	Pass	5♣ <sup>3</sup>	Pass	5♦
South HCP: 9	♣ A10843	♣ 5	Pass	5♠ <sup>4</sup>	Pass	6♥
Contract: 6♥ N			AP			
			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			
			4. ♥ queen and ♠ king			

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQJ10				2NT
Vul: EW	♥ Q7632	♥ A5				
North HCP: 4	♦ Q10532	♦ AKJ74	Pass	3♦	Pass	3♥
South HCP: 21	♣ 876	♣ K10	AP			
Contract: 3♥ S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KJ1092		2NT	Pass	3♥
Vul: Both	♥ A865	♥ Q7				
North HCP: 20	♦ K3	♦ A10862	Pass	3♠	Pass	3NT
South HCP: 10	♣ AKQ104	♣ 6	AP			
Contract: 3N N						

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 6	♠ Q109752	The opponents are silent.
Dealer: N	♥ 94	
Vul: EW	♦ 86	Partner bids first.
HCP: 3	♣ J95	

Board: 7	♠ KQ76	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: Both	♦ AQ94	You bid first.
HCP: 20	♣ K3	

Board: 8	♠ 107	The opponents are silent.
Dealer: N	♥ AK98743	
Vul: None	♦ Q96	Partner bids first.
HCP: 9	♣ 5	

Board: 9	♠ KQJ10	The opponents are silent.
Dealer: S	♥ A5	
Vul: EW	♦ AKJ74	You bid first.
HCP: 21	♣ K10	

Board: 10	♠ KJ1092	The opponents are silent.
Dealer: N	♥ Q7	
Vul: Both	♦ A10862	Partner bids first.
HCP: 10	♣ 6	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q109752		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ KQJ8	♥ 94				
North HCP: 20	♦ AQ3	♦ 86	Pass	4♠	AP	
South HCP: 3	♣ A1084	♣ J95	1. Texas			
Contract: 4♠ N						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ A105	♠ KQ76				2NT
Vul: Both	♥ J8732	♥ AQ6	Pass	3♦	Pass	3♥
North HCP: 5	♦ 872	♦ AQ94	Pass	3NT	Pass	4♥
South HCP: 20	♣ 107	♣ K3	AP			
Contract: 4♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 107		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ Q10	♥ AK98743	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK7	♦ Q96	Pass	5♣ <sup>3</sup>	Pass	5♦
South HCP: 9	♣ A10843	♣ 5	Pass	5♠ <sup>4</sup>	Pass	6♥
Contract: 6♥ N			AP			
			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			
			4. ♥ queen and ♠ king			

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQJ10				2NT
Vul: EW	♥ Q7632	♥ A5				
North HCP: 4	♦ Q10532	♦ AKJ74	Pass	3♦	Pass	3♥
South HCP: 21	♣ 876	♣ K10	AP			
Contract: 3♥ S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KJ1092		2NT	Pass	3♥
Vul: Both	♥ A865	♥ Q7				
North HCP: 20	♦ K3	♦ A10862	Pass	3♠	Pass	3NT
South HCP: 10	♣ AKQ104	♣ 6	AP			
Contract: 3N N						



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 11	♠ 543	The opponents are silent.
Dealer: S	♥ Q9742	
Vul: None	♦ K1042	Partner bids first.
HCP: 5	♣ 3	

Board: 12	♠ A2	The opponents are silent.
Dealer: N	♥ K6	
Vul: Both	♦ AQ82	You bid first.
HCP: 20	♣ AQJ109	

Board: 13	♠ QJ10853	The opponents are silent.
Dealer: S	♥ K5	
Vul: None	♦ A53	Partner bids first.
HCP: 12	♣ Q9	

Board: 14	♠ AK5	The opponents are silent.
Dealer: N	♥ 9762	
Vul: NS	♦ AKJ	You bid first.
HCP: 21	♣ KQJ	

Board: 15	♠ J107	The opponents are silent.
Dealer: S	♥ KJ975	
Vul: EW	♦ 7	Partner bids first.
HCP: 6	♣ J973	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 543	♠ AKQ				2NT
Vul: None	♥ Q9742	♥ KJ10	Pass	3♦	Pass	3♥
North HCP: 5	♦ K1042	♦ AJ65	Pass	3NT	Pass	4♥
South HCP: 21	♣ 3	♣ K84	AP			
Contract: 4♥ S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ J10943		2NT	Pass	3♦
Vul: Both	♥ K6	♥ A109743	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQ82	♦ —	AP			
South HCP: 8	♣ AQJ109	♣ K7				
Contract: 4♥ N						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ QJ10853	♠ K62				2NT
Vul: None	♥ K5	♥ AQ972	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ A53	♦ KQ8	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 21	♣ Q9	♣ AK	Pass	6♠	AP	
Contract: 6♠ S						

1. Texas  
2. Blackwood 0314, for ♠  
3. A=0/5 or 3/5

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 8		2NT	Pass	3♦
Vul: NS	♥ 9762	♥ KQ543	Pass	3♥	Pass	4♥
North HCP: 21	♦ AKJ	♦ 8543	AP			
South HCP: 9	♣ KQJ	♣ A85				
Contract: 4♥ N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ J107	♠ 9853				2NT
Vul: EW	♥ KJ975	♥ A3	Pass	3♦	Pass	3♥
North HCP: 6	♦ 7	♦ AKQ4	Pass	3NT	AP	
South HCP: 20	♣ J973	♣ AK10				
Contract: 3N S						

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 11	♠ AKQ	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: None	♦ AJ65	You bid first.
HCP: 21	♣ K84	

Board: 12	♠ J10943	The opponents are silent.
Dealer: N	♥ A109743	
Vul: Both	♦ —	Partner bids first.
HCP: 8	♣ K7	

Board: 13	♠ K62	The opponents are silent.
Dealer: S	♥ AQ972	
Vul: None	♦ KQ8	You bid first.
HCP: 21	♣ AK	

Board: 14	♠ 8	The opponents are silent.
Dealer: N	♥ KQ543	
Vul: NS	♦ 8543	Partner bids first.
HCP: 9	♣ A85	

Board: 15	♠ 9853	The opponents are silent.
Dealer: S	♥ A3	
Vul: EW	♦ AKQ4	You bid first.
HCP: 20	♣ AK10	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 543	♠ AKQ				2NT
Vul: None	♥ Q9742	♥ KJ10	Pass	3♦	Pass	3♥
North HCP: 5	♦ K1042	♦ AJ65	Pass	3NT	Pass	4♥
South HCP: 21	♣ 3	♣ K84	AP			
Contract: 4♥ S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ J10943		2NT	Pass	3♦
Vul: Both	♥ K6	♥ A109743	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQ82	♦ —	AP			
South HCP: 8	♣ AQJ109	♣ K7				
Contract: 4♥ N						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ QJ10853	♠ K62				2NT
Vul: None	♥ K5	♥ AQ972	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ A53	♦ KQ8	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 21	♣ Q9	♣ AK	Pass	6♠	AP	
Contract: 6♠ S						

1. Texas  
2. Blackwood 0314, for ♠  
3. A=0/5 or 3/5

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 8		2NT	Pass	3♦
Vul: NS	♥ 9762	♥ KQ543	Pass	3♥	Pass	4♥
North HCP: 21	♦ AKJ	♦ 8543	AP			
South HCP: 9	♣ KQJ	♣ A85				
Contract: 4♥ N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ J107	♠ 9853				2NT
Vul: EW	♥ KJ975	♥ A3	Pass	3♦	Pass	3♥
North HCP: 6	♦ 7	♦ AKQ4	Pass	3NT	AP	
South HCP: 20	♣ J973	♣ AK10				
Contract: 3N S						

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 16	♠ AQJ65	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ 74	You bid first.
HCP: 21	♣ AKJ5	

Board: 17	♠ —	The opponents are silent.
Dealer: S	♥ AKJ543	
Vul: NS	♦ 86	Partner bids first.
HCP: 9	♣ J9853	

Board: 18	♠ AQ6	The opponents are silent.
Dealer: N	♥ Q2	
Vul: EW	♦ AJ832	You bid first.
HCP: 20	♣ AQJ	

Board: 19	♠ Q87	The opponents are silent.
Dealer: S	♥ AQJ1054	
Vul: Both	♦ J10	Partner bids first.
HCP: 10	♣ 87	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 16  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 18  
Contract: 7♥ N

North:  
♠ AQJ65  
♥ AQ  
♦ 74  
♣ AKJ5

South:  
♠ K2  
♥ KJ6532  
♦ AKQ  
♣ Q10

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	6♣ <sup>4</sup>	Pass	7♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			
4. ♥ queen and ♣ king			

Board: 17  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 20  
Contract: 6♥ S

North:  
♠ —  
♥ AKJ543  
♦ 86  
♣ J9853

South:  
♠ AQJ  
♥ 87  
♦ AK972  
♣ AQ4

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	6♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			

Board: 18  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 3  
Contract: 4♥ N

North:  
♠ AQ6  
♥ Q2  
♦ AJ832  
♣ AQJ

South:  
♠ 10753  
♥ K98543  
♦ 7  
♣ 98

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 19  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 6N S

North:  
♠ Q87  
♥ AQJ1054  
♦ J10  
♣ 87

South:  
♠ AK1092  
♥ K92  
♦ KQ  
♣ KQ6

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
Pass	6NT	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=2/5 or 5/5, Q(H)=0			

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 16	♠ K2	The opponents are silent.
Dealer: N	♥ KJ6532	
Vul: None	♦ AKQ	Partner bids first.
HCP: 18	♣ Q10	

Board: 17	♠ AQJ	The opponents are silent.
Dealer: S	♥ 87	
Vul: NS	♦ AK972	You bid first.
HCP: 20	♣ AQ4	

Board: 18	♠ 10753	The opponents are silent.
Dealer: N	♥ K98543	
Vul: EW	♦ 7	Partner bids first.
HCP: 3	♣ 98	

Board: 19	♠ AK1092	The opponents are silent.
Dealer: S	♥ K92	
Vul: Both	♦ KQ	You bid first.
HCP: 20	♣ KQ6	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 16  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 18  
Contract: 7♥ N

North:  
♠ AQJ65  
♥ AQ  
♦ 74  
♣ AKJ5

South:  
♠ K2  
♥ KJ6532  
♦ AKQ  
♣ Q10

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	6♣ <sup>4</sup>	Pass	7♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			
4. ♥ queen and ♣ king			

Board: 17  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 20  
Contract: 6♥ S

North:  
♠ —  
♥ AKJ543  
♦ 86  
♣ J9853

South:  
♠ AQJ  
♥ 87  
♦ AK972  
♣ AQ4

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	6♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			

Board: 18  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 3  
Contract: 4♥ N

North:  
♠ AQ6  
♥ Q2  
♦ AJ832  
♣ AQJ

South:  
♠ 10753  
♥ K98543  
♦ 7  
♣ 98

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 19  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 6N S

North:  
♠ Q87  
♥ AQJ1054  
♦ J10  
♣ 87

South:  
♠ AK1092  
♥ K92  
♦ KQ  
♣ KQ6

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
Pass	6NT	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=2/5 or 5/5, Q(H)=0			



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 20	♠ AQJ7	West Bids 5♦ if possible.
Dealer: N	♥ A2	
Vul: NS	♦ AJ	You bid first.
HCP: 20	♣ A9832	

Board: 21	♠ J10653	The opponents are silent.
Dealer: S	♥ Q6	
Vul: EW	♦ AK73	Partner bids first.
HCP: 11	♣ J7	

Board: 22	♠ KQ6	The opponents are silent.
Dealer: N	♥ Q92	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ AK1085	

Board: 23	♠ AJ8432	The opponents are silent.
Dealer: S	♥ Q98	
Vul: None	♦ 643	Partner bids first.
HCP: 9	♣ Q	

Board: 24	♠ KJ3	The opponents are silent.
Dealer: N	♥ K105	
Vul: EW	♦ AK7	You bid first.
HCP: 20	♣ AQ43	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 20

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♥ S

North:

♠ AQJ7

♥ A2

♦ AJ

♣ A9832

South:

♠ 65

♥ KQ108653

♦ 6

♣ KQ6

West North East South

2NT Pass 3♦

5♦ X Pass 6♥

AP

Board: 21

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ J10653

♥ Q6

♦ AK73

♣ J7

South:

♠ K94

♥ AK9

♦ QJ82

♣ AK4

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT<sup>1</sup> Pass 6♠

AP

1. Quantitative 4NT

Board: 22

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6♥ N

North:

♠ KQ6

♥ Q92

♦ AQ

♣ AK1085

South:

♠ AJ2

♥ AJ1073

♦ 82

♣ Q64

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4NT<sup>1</sup>

Pass 6♥ AP

1. Quantitative 4NT

Board: 23

Dealer: S

Vul: None

North HCP: 9

South HCP: 21

Contract: 6♠ S

North:

♠ AJ8432

♥ Q98

♦ 643

♣ Q

South:

♠ K65

♥ AK4

♦ K7

♣ AKJ84

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 24

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ KJ3

♥ K105

♦ AK7

♣ AQ43

South:

♠ 109862

♥ QJ8

♦ J654

♣ 5

West North East South

2NT Pass 3♥

Pass 3♠ AP

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 20	♠ 65	West Bids 5♦ if possible.
Dealer: N	♥ KQ108653	
Vul: NS	♦ 6	Partner bids first.
HCP: 10	♣ KQ6	

Board: 21	♠ K94	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ QJ82	You bid first.
HCP: 20	♣ AK4	

Board: 22	♠ AJ2	The opponents are silent.
Dealer: N	♥ AJ1073	
Vul: Both	♦ 82	Partner bids first.
HCP: 12	♣ Q64	

Board: 23	♠ K65	The opponents are silent.
Dealer: S	♥ AK4	
Vul: None	♦ K7	You bid first.
HCP: 21	♣ AKJ84	

Board: 24	♠ 109862	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: EW	♦ J654	Partner bids first.
HCP: 4	♣ 5	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 20  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 10  
Contract: 6♥ S

North:  
♠ AQJ7  
♥ A2  
♦ AJ  
♣ A9832

South:  
♠ 65  
♥ KQ108653  
♦ 6  
♣ KQ6

West	North	East	South
	2NT	Pass	3♦
5♦	X	Pass	6♥
AP			

Board: 21  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 20  
Contract: 6♠ S

North:  
♠ J10653  
♥ Q6  
♦ AK73  
♣ J7

South:  
♠ K94  
♥ AK9  
♦ QJ82  
♣ AK4

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	4NT <sup>1</sup>	Pass	6♠
AP			

1. Quantitative 4NT

Board: 22  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 12  
Contract: 6♥ N

North:  
♠ KQ6  
♥ Q92  
♦ AQ  
♣ AK1085

South:  
♠ AJ2  
♥ AJ1073  
♦ 82  
♣ Q64

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4NT <sup>1</sup>
Pass	6♥	AP	

1. Quantitative 4NT

Board: 23  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 21  
Contract: 6♠ S

North:  
♠ AJ8432  
♥ Q98  
♦ 643  
♣ Q

South:  
♠ K65  
♥ AK4  
♦ K7  
♣ AKJ84

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	6♠	AP	

1. Texas  
2. Blackwood 0314, for ♠  
3. A=0/5 or 3/5

Board: 24  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 4  
Contract: 3♠ N

North:  
♠ KJ3  
♥ K105  
♦ AK7  
♣ AQ43

South:  
♠ 109862  
♥ QJ8  
♦ J654  
♣ 5

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	AP	

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 25      ♠ KJ972  
Dealer: S      ♥ Q3  
Vul: Both     ♦ 962  
HCP: 6        ♣ 863

East Doubles 3♥ if possible.

Partner bids first.

Board: 26      ♠ AQJ104  
Dealer: N      ♥ Q6  
Vul: None     ♦ AKJ  
HCP: 21       ♣ A103

The opponents are silent.

You bid first.

Board: 27      ♠ J9653  
Dealer: S      ♥ —  
Vul: NS       ♦ KQJ3  
HCP: 14       ♣ AK85

The opponents are silent.

Partner bids first.

Board: 28      ♠ AJ  
Dealer: N      ♥ AQ98  
Vul: Both     ♦ AQ96  
HCP: 21       ♣ A74

The opponents are silent.

You bid first.

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 25

Dealer: S

Vul: Both

North HCP: 6

South HCP: 21

Contract: 3♠ N

North:

♠ KJ972

♥ Q3

♦ 962

♣ 863

South:

♠ AQ

♥ J87

♦ KQ8

♣ AKQ75

West North East South

2NT

Pass 3♥ X Pass<sup>1</sup>

Pass 3♠ AP

1. artificial

Board: 26

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 5♥ N

North:

♠ AQJ104

♥ Q6

♦ AKJ

♣ A103

South:

♠ 52

♥ AJ108743

♦ 82

♣ Q5

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 5♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 27

Dealer: S

Vul: NS

North HCP: 14

South HCP: 20

Contract: 7♠ N

North:

♠ J9653

♥ —

♦ KQJ3

♣ AK85

South:

♠ AK42

♥ AQJ2

♦ A8

♣ Q74

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♦<sup>3</sup>

Pass 4NT<sup>4</sup> Pass 5♦<sup>5</sup>

Pass 7♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♠

5. A=1/5 or 4/5

Board: 28

Dealer: N

Vul: Both

North HCP: 21

South HCP: 5

Contract: 4♠ N

North:

♠ AJ

♥ AQ98

♦ AQ96

♣ A74

South:

♠ Q98654

♥ 75

♦ K32

♣ 65

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 25	♠ AQ	East Doubles 3♥ if possible.
Dealer: S	♥ J87	
Vul: Both	♦ KQ8	You bid first.
HCP: 21	♣ AKQ75	

Board: 26	♠ 52	The opponents are silent.
Dealer: N	♥ AJ108743	
Vul: None	♦ 82	Partner bids first.
HCP: 7	♣ Q5	

Board: 27	♠ AK42	The opponents are silent.
Dealer: S	♥ AQJ2	
Vul: NS	♦ A8	You bid first.
HCP: 20	♣ Q74	

Board: 28	♠ Q98654	The opponents are silent.
Dealer: N	♥ 75	
Vul: Both	♦ K32	Partner bids first.
HCP: 5	♣ 65	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 25

Dealer: S

Vul: Both

North HCP: 6

South HCP: 21

Contract: 3♠ N

North:

♠ KJ972

♥ Q3

♦ 962

♣ 863

South:

♠ AQ

♥ J87

♦ KQ8

♣ AKQ75

West North East South

2NT

Pass 3♥ X Pass<sup>1</sup>

Pass 3♠ AP

1. artificial

Board: 26

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 5♥ N

North:

♠ AQJ104

♥ Q6

♦ AKJ

♣ A103

South:

♠ 52

♥ AJ108743

♦ 82

♣ Q5

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 5♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 27

Dealer: S

Vul: NS

North HCP: 14

South HCP: 20

Contract: 7♠ N

North:

♠ J9653

♥ —

♦ KQJ3

♣ AK85

South:

♠ AK42

♥ AQJ2

♦ A8

♣ Q74

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♦<sup>3</sup>

Pass 4NT<sup>4</sup> Pass 5♦<sup>5</sup>

Pass 7♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♠

5. A=1/5 or 4/5

Board: 28

Dealer: N

Vul: Both

North HCP: 21

South HCP: 5

Contract: 4♠ N

North:

♠ AJ

♥ AQ98

♦ AQ96

♣ A74

South:

♠ Q98654

♥ 75

♦ K32

♣ 65

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 29	♠ KQ9864	The opponents are silent.
Dealer: S	♥ 109	
Vul: None	♦ 975	Partner bids first.
HCP: 12	♣ AK	

Board: 30	♠ K42	The opponents are silent.
Dealer: N	♥ A3	
Vul: NS	♦ AKQ10	You bid first.
HCP: 20	♣ KJ54	

Board: 31	♠ AK10532	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: EW	♦ Q5	Partner bids first.
HCP: 17	♣ Q3	

Board: 32	♠ AK	The opponents are silent.
Dealer: N	♥ AK1054	
Vul: None	♦ 106	You bid first.
HCP: 21	♣ AK105	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 29

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ KQ9864

♥ 109

♦ 975

♣ AK

South:

♠ A5

♥ AQJ

♦ KQJ8

♣ QJ32

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

3. A=2/5 or 5/5, Q(S)=0

Board: 30

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6♠ N

North:

♠ K42

♥ A3

♦ AKQ10

♣ KJ54

South:

♠ AJ9753

♥ K108

♦ 98

♣ A2

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>

Pass	4♠	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♣ <sup>3</sup>	Pass	5♦
------	-----------------	------	----

Pass	5♠ <sup>4</sup>	Pass	6♠
------	-----------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

4. no ♠ queen

Board: 31

Dealer: S

Vul: EW

North HCP: 17

South HCP: 20

Contract: 7♠ S

North:

♠ AK10532

♥ AQ7

♦ Q5

♣ Q3

South:

♠ Q87

♥ K42

♦ AKJ109

♣ AK

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♠ <sup>3</sup>
------	------------------	------	-----------------

Pass	7♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

3. A=2/5 or 5/5, Q(S)=1

Board: 32

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ AK

♥ AK1054

♦ 106

♣ AK105

South:

♠ Q9632

♥ Q73

♦ AK9

♣ 63

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	6NT	AP	
------	-----	----	--

1. Quantitative 4NT

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 29	♠ A5	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ KQJ8	You bid first.
HCP: 20	♣ QJ32	

Board: 30	♠ AJ9753	The opponents are silent.
Dealer: N	♥ K108	
Vul: NS	♦ 98	Partner bids first.
HCP: 12	♣ A2	

Board: 31	♠ Q87	The opponents are silent.
Dealer: S	♥ K42	
Vul: EW	♦ AKJ109	You bid first.
HCP: 20	♣ AK	

Board: 32	♠ Q9632	The opponents are silent.
Dealer: N	♥ Q73	
Vul: None	♦ AK9	Partner bids first.
HCP: 11	♣ 63	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 29

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ KQ9864

♥ 109

♦ 975

♣ AK

South:

♠ A5

♥ AQJ

♦ KQJ8

♣ QJ32

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

3. A=2/5 or 5/5, Q(S)=0

Board: 30

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6♠ N

North:

♠ K42

♥ A3

♦ AKQ10

♣ KJ54

South:

♠ AJ9753

♥ K108

♦ 98

♣ A2

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>

Pass	4♠	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♣ <sup>3</sup>	Pass	5♦
------	-----------------	------	----

Pass	5♠ <sup>4</sup>	Pass	6♠
------	-----------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

4. no ♠ queen

Board: 31

Dealer: S

Vul: EW

North HCP: 17

South HCP: 20

Contract: 7♠ S

North:

♠ AK10532

♥ AQ7

♦ Q5

♣ Q3

South:

♠ Q87

♥ K42

♦ AKJ109

♣ AK

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♠ <sup>3</sup>
------	------------------	------	-----------------

Pass	7♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

3. A=2/5 or 5/5, Q(S)=1

Board: 32

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ AK

♥ AK1054

♦ 106

♣ AK105

South:

♠ Q9632

♥ Q73

♦ AK9

♣ 63

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	6NT	AP	
------	-----	----	--

1. Quantitative 4NT

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 33	♠ KQ632	The opponents are silent.
Dealer: S	♥ A3	
Vul: NS	♦ K53	Partner bids first.
HCP: 12	♣ 987	

Board: 34	♠ AK10	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ K8652	You bid first.
HCP: 20	♣ AQ9	

Board: 35	♠ QJ97643	The opponents are silent.
Dealer: S	♥ Q98	
Vul: Both	♦ Q	Partner bids first.
HCP: 10	♣ QJ	

Board: 36	♠ KQ	The opponents are silent.
Dealer: N	♥ K82	
Vul: NS	♦ AK43	You bid first.
HCP: 20	♣ AJ87	

Board: 37	♠ Q10	The opponents are silent.
Dealer: S	♥ KQJ76	
Vul: EW	♦ J72	Partner bids first.
HCP: 11	♣ Q53	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ KQ632	♠ A10				2NT
Vul: NS	♥ A3	♥ QJ10	Pass	3♥	Pass	3♠
North HCP: 12	♦ K53	♦ AJ1092	Pass	6NT	AP	
South HCP: 20	♣ 987	♣ AKJ				
Contract: 6N S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ J962		2NT	Pass	3♦
Vul: EW	♥ A7	♥ KJ6432	Pass	3♥	Pass	4♥
North HCP: 20	♦ K8652	♦ 7	AP			
South HCP: 5	♣ AQ9	♣ 104				
Contract: 4♥ N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ QJ97643	♠ A10				2NT
Vul: Both	♥ Q98	♥ A54	Pass	3♥	Pass	3♠
North HCP: 10	♦ Q	♦ AJ8	Pass	6♠	AP	
South HCP: 20	♣ QJ	♣ AK1075				
Contract: 6♠ S						

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A107542		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ K82	♥ J10965	Pass	4♠	AP	
North HCP: 20	♦ AK43	♦ Q	1. Texas			
South HCP: 9	♣ AJ87	♣ Q				
Contract: 4♠ N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AK754				2NT
Vul: EW	♥ KQJ76	♥ A8	Pass	3♦	Pass	3♥
North HCP: 11	♦ J72	♦ AK4	Pass	4NT <sup>1</sup>	Pass	6NT
South HCP: 21	♣ Q53	♣ K84	AP			
Contract: 6N S			1. Quantitative 4NT			

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 33	♠ A10	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: NS	♦ AJ1092	You bid first.
HCP: 20	♣ AKJ	

Board: 34	♠ J962	The opponents are silent.
Dealer: N	♥ KJ6432	
Vul: EW	♦ 7	Partner bids first.
HCP: 5	♣ 104	

Board: 35	♠ A10	The opponents are silent.
Dealer: S	♥ A54	
Vul: Both	♦ AJ8	You bid first.
HCP: 20	♣ AK1075	

Board: 36	♠ A107542	The opponents are silent.
Dealer: N	♥ J10965	
Vul: NS	♦ Q	Partner bids first.
HCP: 9	♣ Q	

Board: 37	♠ AK754	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ AK4	You bid first.
HCP: 21	♣ K84	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ KQ632	♠ A10				2NT
Vul: NS	♥ A3	♥ QJ10	Pass	3♥	Pass	3♠
North HCP: 12	♦ K53	♦ AJ1092	Pass	6NT	AP	
South HCP: 20	♣ 987	♣ AKJ				
Contract: 6N S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ J962		2NT	Pass	3♦
Vul: EW	♥ A7	♥ KJ6432	Pass	3♥	Pass	4♥
North HCP: 20	♦ K8652	♦ 7	AP			
South HCP: 5	♣ AQ9	♣ 104				
Contract: 4♥ N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ QJ97643	♠ A10				2NT
Vul: Both	♥ Q98	♥ A54	Pass	3♥	Pass	3♠
North HCP: 10	♦ Q	♦ AJ8	Pass	6♠	AP	
South HCP: 20	♣ QJ	♣ AK1075				
Contract: 6♠ S						

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A107542		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ K82	♥ J10965	Pass	4♠	AP	
North HCP: 20	♦ AK43	♦ Q	1. Texas			
South HCP: 9	♣ AJ87	♣ Q				
Contract: 4♠ N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AK754				2NT
Vul: EW	♥ KQJ76	♥ A8	Pass	3♦	Pass	3♥
North HCP: 11	♦ J72	♦ AK4	Pass	4NT <sup>1</sup>	Pass	6NT
South HCP: 21	♣ Q53	♣ K84	AP			
Contract: 6N S			1. Quantitative 4NT			



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 38	♠ K7	The opponents are silent.
Dealer: N	♥ K3	
Vul: Both	♦ AK105	You bid first.
HCP: 21	♣ AKJ74	

Board: 39	♠ AK	The opponents are silent.
Dealer: S	♥ AQJ32	
Vul: None	♦ J8652	Partner bids first.
HCP: 15	♣ 5	

Board: 40	♠ AK6	The opponents are silent.
Dealer: N	♥ J9	
Vul: EW	♦ KJ65	You bid first.
HCP: 20	♣ AKJ7	

Board: 41	♠ Q1097632	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ K7	Partner bids first.
HCP: 12	♣ AK87	

Board: 42	♠ K764	The opponents are silent.
Dealer: N	♥ A82	
Vul: None	♦ A9	You bid first.
HCP: 20	♣ AKQ6	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 38

Dealer: N

Vul: Both

North HCP: 21

South HCP: 8

Contract: 4♠ N

North:

♠ K7

♥ K3

♦ AK105

♣ AKJ74

South:

♠ AQJ1095

♥ J106542

♦ —

♣ 2

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ AP

1. Texas

Board: 39

Dealer: S

Vul: None

North HCP: 15

South HCP: 20

Contract: 6N S

North:

♠ AK

♥ AQJ32

♦ J8652

♣ 5

South:

♠ QJ8

♥ K10

♦ AQ107

♣ AKJ4

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6NT AP

Board: 40

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 7♥ N

North:

♠ AK6

♥ J9

♦ KJ65

♣ AKJ7

South:

♠ 3

♥ AKQ1063

♦ A107

♣ 532

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♥<sup>3</sup> Pass 7♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=2/5 or 5/5, Q(H)=0

Board: 41

Dealer: S

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6♠ S

North:

♠ Q1097632

♥ —

♦ K7

♣ AK87

South:

♠ A54

♥ AKQ4

♦ AQ105

♣ Q3

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 42

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 4♠ N

North:

♠ K764

♥ A82

♦ A9

♣ AKQ6

South:

♠ AJ10832

♥ Q3

♦ Q102

♣ J10

West	North	East	South
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	2NT	Pass	4♥ <sup>1</sup>
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Pass	4♠	AP	
------	----	----	--

1. Texas

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 38	♠ AQJ1095	The opponents are silent.
Dealer: N	♥ J106542	
Vul: Both	♦ —	Partner bids first.
HCP: 8	♣ 2	

Board: 39	♠ QJ8	The opponents are silent.
Dealer: S	♥ K10	
Vul: None	♦ AQ107	You bid first.
HCP: 20	♣ AKJ4	

Board: 40	♠ 3	The opponents are silent.
Dealer: N	♥ AKQ1063	
Vul: EW	♦ A107	Partner bids first.
HCP: 13	♣ 532	

Board: 41	♠ A54	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: Both	♦ AQ105	You bid first.
HCP: 21	♣ Q3	

Board: 42	♠ AJ10832	The opponents are silent.
Dealer: N	♥ Q3	
Vul: None	♦ Q102	Partner bids first.
HCP: 10	♣ J10	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 38

Dealer: N

Vul: Both

North HCP: 21

South HCP: 8

Contract: 4♠ N

North:

♠ K7

♥ K3

♦ AK105

♣ AKJ74

South:

♠ AQJ1095

♥ J106542

♦ —

♣ 2

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ AP

1. Texas

Board: 39

Dealer: S

Vul: None

North HCP: 15

South HCP: 20

Contract: 6N S

North:

♠ AK

♥ AQJ32

♦ J8652

♣ 5

South:

♠ QJ8

♥ K10

♦ AQ107

♣ AKJ4

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6NT AP

Board: 40

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 7♥ N

North:

♠ AK6

♥ J9

♦ KJ65

♣ AKJ7

South:

♠ 3

♥ AKQ1063

♦ A107

♣ 532

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♥<sup>3</sup> Pass 7♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=2/5 or 5/5, Q(H)=0

Board: 41

Dealer: S

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6♠ S

North:

♠ Q1097632

♥ —

♦ K7

♣ AK87

South:

♠ A54

♥ AKQ4

♦ AQ105

♣ Q3

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 42

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 4♠ N

North:

♠ K764

♥ A82

♦ A9

♣ AKQ6

South:

♠ AJ10832

♥ Q3

♦ Q102

♣ J10

West	North	East	South
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	2NT	Pass	4♥ <sup>1</sup>
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Pass	4♠	AP	
------	----	----	--

1. Texas

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 43	♠ AQJ10	The opponents are silent.
Dealer: S	♥ KJ9852	
Vul: NS	♦ 1063	Partner bids first.
HCP: 11	♣ —	

Board: 44	♠ 98	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: None	♦ K1043	You bid first.
HCP: 20	♣ AKQ	

Board: 45	♠ QJ9873	The opponents are silent.
Dealer: S	♥ 86	
Vul: NS	♦ 84	Partner bids first.
HCP: 3	♣ 843	

Board: 46	♠ KQ2	The opponents are silent.
Dealer: N	♥ A107	
Vul: EW	♦ AJ	You bid first.
HCP: 20	♣ KQJ73	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 43

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ AQJ10

♥ KJ9852

♦ 1063

♣ —

South:

♠ K2

♥ A73

♦ AQJ2

♣ AQ93

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 44

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ 98

♥ AKJ5

♦ K1043

♣ AKQ

South:

♠ J7653

♥ Q63

♦ J872

♣ J

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	Pass	3NT
------	----	------	-----

AP

Board: 45

Dealer: S

Vul: NS

North HCP: 3

South HCP: 21

Contract: 4♠ S

North:

♠ QJ9873

♥ 86

♦ 84

♣ 843

South:

♠ AK5

♥ AK7

♦ 632

♣ AK97

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

AP

1. Texas

Board: 46

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 6♠ N

North:

♠ KQ2

♥ A107

♦ AJ

♣ KQJ73

South:

♠ A8653

♥ KJ8

♦ KQ102

♣ 9

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	Pass	4♦
------	----	------	----

Pass	4♠	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	5♣ <sup>2</sup>	Pass	6♠
------	-----------------	------	----

AP

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5



## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 43	♠ K2	The opponents are silent.
Dealer: S	♥ A73	
Vul: NS	♦ AQJ2	You bid first.
HCP: 20	♣ AQ93	

Board: 44	♠ J7653	The opponents are silent.
Dealer: N	♥ Q63	
Vul: None	♦ J872	Partner bids first.
HCP: 5	♣ J	

Board: 45	♠ AK5	The opponents are silent.
Dealer: S	♥ AK7	
Vul: NS	♦ 632	You bid first.
HCP: 21	♣ AK97	

Board: 46	♠ A8653	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: EW	♦ KQ102	Partner bids first.
HCP: 13	♣ 9	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 43

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ AQJ10

♥ KJ9852

♦ 1063

♣ —

South:

♠ K2

♥ A73

♦ AQJ2

♣ AQ93

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 44

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ 98

♥ AKJ5

♦ K1043

♣ AKQ

South:

♠ J7653

♥ Q63

♦ J872

♣ J

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	Pass	3NT
------	----	------	-----

AP

Board: 45

Dealer: S

Vul: NS

North HCP: 3

South HCP: 21

Contract: 4♠ S

North:

♠ QJ9873

♥ 86

♦ 84

♣ 843

South:

♠ AK5

♥ AK7

♦ 632

♣ AK97

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

AP

1. Texas

Board: 46

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 6♠ N

North:

♠ KQ2

♥ A107

♦ AJ

♣ KQJ73

South:

♠ A8653

♥ KJ8

♦ KQ102

♣ 9

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	Pass	4♦
------	----	------	----

Pass	4♠	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	5♣ <sup>2</sup>	Pass	6♠
------	-----------------	------	----

AP

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 47	♠ —	The opponents are silent.
Dealer: S	♥ AK1087532	
Vul: None	♦ 82	Partner bids first.
HCP: 7	♣ 873	

Board: 48	♠ KQJ	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: NS	♦ AK52	You bid first.
HCP: 21	♣ 73	

Board: 49	♠ AJ10875	The opponents are silent.
Dealer: S	♥ Q2	
Vul: Both	♦ 9762	Partner bids first.
HCP: 7	♣ 7	

Board: 50	♠ AQJ	The opponents are silent.
Dealer: N	♥ J873	
Vul: NS	♦ KJ	You bid first.
HCP: 21	♣ AKQ10	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 47  
 Dealer: S  
 Vul: None  
 North HCP: 7  
 South HCP: 21  
 Contract: 6♥ S

North:  
 ♠ —  
 ♥ AK1087532  
 ♦ 82  
 ♣ 873

South:  
 ♠ KQ43  
 ♥ Q4  
 ♦ AKQ53  
 ♣ KQ

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
Pass	6♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=1/5 or 4/5			

Board: 48  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 9  
 Contract: 6♥ N

North:  
 ♠ KQJ  
 ♥ AKJ5  
 ♦ AK52  
 ♣ 73

South:  
 ♠ 83  
 ♥ Q109743  
 ♦ 4  
 ♣ AK105

West	North	East	South
			2NT
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			

Board: 49  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 21  
 Contract: 4♠ S

North:  
 ♠ AJ10875  
 ♥ Q2  
 ♦ 9762  
 ♣ 7

South:  
 ♠ 64  
 ♥ AK9  
 ♦ AKJ5  
 ♣ AQ54

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 50  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 14  
 Contract: 6♥ S

North:  
 ♠ AQJ  
 ♥ J873  
 ♦ KJ  
 ♣ AKQ10

South:  
 ♠ K97  
 ♥ AKQ62  
 ♦ Q6  
 ♣ 942

West	North	East	South
			2NT
Pass	3NT <sup>1</sup>	Pass	3♦
AP			
1. Extended acceptance after NT			

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 47	♠ KQ43	The opponents are silent.
Dealer: S	♥ Q4	
Vul: None	♦ AKQ53	You bid first.
HCP: 21	♣ KQ	

Board: 48	♠ 83	The opponents are silent.
Dealer: N	♥ Q109743	
Vul: NS	♦ 4	Partner bids first.
HCP: 9	♣ AK105	

Board: 49	♠ 64	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ AKJ5	You bid first.
HCP: 21	♣ AQ54	

Board: 50	♠ K97	The opponents are silent.
Dealer: N	♥ AKQ62	
Vul: NS	♦ Q6	Partner bids first.
HCP: 14	♣ 942	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 47  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 21  
Contract: 6♥ S

North:  
♠ —  
♥ AK1087532  
♦ 82  
♣ 873

South:  
♠ KQ43  
♥ Q4  
♦ AKQ53  
♣ KQ

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
Pass	6♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=1/5 or 4/5			

Board: 48  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 9  
Contract: 6♥ N

North:  
♠ KQJ  
♥ AKJ5  
♦ AK52  
♣ 73

South:  
♠ 83  
♥ Q109743  
♦ 4  
♣ AK105

West	North	East	South
			2NT
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			

Board: 49  
Dealer: S  
Vul: Both  
North HCP: 7  
South HCP: 21  
Contract: 4♠ S

North:  
♠ AJ10875  
♥ Q2  
♦ 9762  
♣ 7

South:  
♠ 64  
♥ AK9  
♦ AKJ5  
♣ AQ54

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 50  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 14  
Contract: 6♥ S

North:  
♠ AQJ  
♥ J873  
♦ KJ  
♣ AKQ10

South:  
♠ K97  
♥ AKQ62  
♦ Q6  
♣ 942

West	North	East	South
			2NT
Pass	3NT <sup>1</sup>	Pass	3♦
AP			
1. Extended acceptance after NT			

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 51	♠ AQ2	The opponents are silent.
Dealer: S	♥ KQ9872	
Vul: Both	♦ K63	Partner bids first.
HCP: 14	♣ 4	

Board: 52	♠ AKQ7	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ KJ942	You bid first.
HCP: 21	♣ KQ	

Board: 53	♠ KQ10753	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ A82	Partner bids first.
HCP: 10	♣ J1075	

Board: 54	♠ QJ102	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: None	♦ AQ2	You bid first.
HCP: 20	♣ AQ2	

Board: 55	♠ KQJ76	The opponents are silent.
Dealer: S	♥ J65	
Vul: NS	♦ 72	Partner bids first.
HCP: 7	♣ 1064	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 51  
Dealer: S  
Vul: Both  
North HCP: 14  
South HCP: 20  
Contract: 7♥ S

North:  
♠ AQ2  
♥ KQ9872  
♦ K63  
♣ 4

South:  
♠ K8  
♥ A5  
♦ AQ108  
♣ AK1082

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	7♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			

Board: 52  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 7  
Contract: 4♥ N

North:  
♠ AKQ7  
♥ K6  
♦ KJ942  
♣ KQ

South:  
♠ 63  
♥ Q109853  
♦ A10  
♣ J109

West	North	East	South
			2NT
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 53  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 7♠ S

North:  
♠ KQ10753  
♥ —  
♦ A82  
♣ J1075

South:  
♠ A8  
♥ AQ106  
♦ K10973  
♣ AK

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	7♠	AP	
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			

Board: 54  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 10  
Contract: 6♥ N

North:  
♠ QJ102  
♥ AJ6  
♦ AQ2  
♣ AQ2

South:  
♠ 6  
♥ KQ10932  
♦ J3  
♣ KJ94

West	North	East	South
			2NT
	2NT	Pass	3♦
Pass	3♥	Pass	6♥
AP			

Board: 55  
Dealer: S  
Vul: NS  
North HCP: 7  
South HCP: 21  
Contract: 4♠ S

North:  
♠ KQJ76  
♥ J65  
♦ 72  
♣ 1064

South:  
♠ 1053  
♥ AQ108  
♦ AKQ  
♣ AQ9

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



## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 51	♠ K8	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ AQ108	You bid first.
HCP: 20	♣ AK1082	

Board: 52	♠ 63	The opponents are silent.
Dealer: N	♥ Q109853	
Vul: None	♦ A10	Partner bids first.
HCP: 7	♣ J109	

Board: 53	♠ A8	The opponents are silent.
Dealer: S	♥ AQ106	
Vul: EW	♦ K10973	You bid first.
HCP: 20	♣ AK	

Board: 54	♠ 6	The opponents are silent.
Dealer: N	♥ KQ10932	
Vul: None	♦ J3	Partner bids first.
HCP: 10	♣ KJ94	

Board: 55	♠ 1053	The opponents are silent.
Dealer: S	♥ AQ108	
Vul: NS	♦ AKQ	You bid first.
HCP: 21	♣ AQ9	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 51  
Dealer: S  
Vul: Both  
North HCP: 14  
South HCP: 20  
Contract: 7♥ S

North:  
♠ AQ2  
♥ KQ9872  
♦ K63  
♣ 4

South:  
♠ K8  
♥ A5  
♦ AQ108  
♣ AK1082

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	7♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			

Board: 52  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 7  
Contract: 4♥ N

North:  
♠ AKQ7  
♥ K6  
♦ KJ942  
♣ KQ

South:  
♠ 63  
♥ Q109853  
♦ A10  
♣ J109

West	North	East	South
			2NT
		Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 53  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 7♠ S

North:  
♠ KQ10753  
♥ —  
♦ A82  
♣ J1075

South:  
♠ A8  
♥ AQ106  
♦ K10973  
♣ AK

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	7♠	AP	
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			

Board: 54  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 10  
Contract: 6♥ N

North:  
♠ QJ102  
♥ AJ6  
♦ AQ2  
♣ AQ2

South:  
♠ 6  
♥ KQ10932  
♦ J3  
♣ KJ94

West	North	East	South
			2NT
		Pass	3♦
Pass	3♥	Pass	6♥
AP			

Board: 55  
Dealer: S  
Vul: NS  
North HCP: 7  
South HCP: 21  
Contract: 4♠ S

North:  
♠ KQJ76  
♥ J65  
♦ 72  
♣ 1064

South:  
♠ 1053  
♥ AQ108  
♦ AKQ  
♣ AQ9

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

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 56	♠ KQ64	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: Both	♦ KQJ4	You bid first.
HCP: 20	♣ A8	

Board: 57	♠ J1075	The opponents are silent.
Dealer: S	♥ J109653	
Vul: None	♦ 103	Partner bids first.
HCP: 3	♣ J	

Board: 58	♠ AQJ6	The opponents are silent.
Dealer: N	♥ 75	
Vul: NS	♦ AK7	You bid first.
HCP: 21	♣ AK109	

Board: 59	♠ Q7654	The opponents are silent.
Dealer: S	♥ 92	
Vul: EW	♦ Q952	Partner bids first.
HCP: 4	♣ 43	

Board: 60	♠ AQ5	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: None	♦ K65	You bid first.
HCP: 20	♣ KQ105	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 56  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 4  
 Contract: 4♥ N

North:  
 ♠ KQ64  
 ♥ AJ3  
 ♦ KQJ4  
 ♣ A8

South:  
 ♠ 9  
 ♥ K98742  
 ♦ 102  
 ♣ J963

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 57  
 Dealer: S  
 Vul: None  
 North HCP: 3  
 South HCP: 20  
 Contract: 4♥ S

North:  
 ♠ J1075  
 ♥ J109653  
 ♦ 103  
 ♣ J

South:  
 ♠ KQ2  
 ♥ Q7  
 ♦ AQJ8  
 ♣ AQ85

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 58  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 11  
 Contract: 6♠ N

North:  
 ♠ AQJ6  
 ♥ 75  
 ♦ AK7  
 ♣ AK109

South:  
 ♠ K9742  
 ♥ AQ4  
 ♦ Q105  
 ♣ 62

West	North	East	South
	2NT	Pass	3♥
Pass	3NT <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	6♠	AP	
1. Extended acceptance after NT			
2. Quantitative 4NT			

Board: 59  
 Dealer: S  
 Vul: EW  
 North HCP: 4  
 South HCP: 21  
 Contract: 3♠ S

North:  
 ♠ Q7654  
 ♥ 92  
 ♦ Q952  
 ♣ 43

South:  
 ♠ A109  
 ♥ AKQ8  
 ♦ J6  
 ♣ AK97

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
AP			

Board: 60  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 7  
 Contract: 6♦ S

North:  
 ♠ AQ5  
 ♥ AQ10  
 ♦ K65  
 ♣ KQ105

South:  
 ♠ J9762  
 ♥ 8  
 ♦ AQ9874  
 ♣ 8

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	6♦
AP			

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 56	♠ 9	The opponents are silent.
Dealer: N	♥ K98742	
Vul: Both	♦ 102	Partner bids first.
HCP: 4	♣ J963	

Board: 57	♠ KQ2	The opponents are silent.
Dealer: S	♥ Q7	
Vul: None	♦ AQJ8	You bid first.
HCP: 20	♣ AQ85	

Board: 58	♠ K9742	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: NS	♦ Q105	Partner bids first.
HCP: 11	♣ 62	

Board: 59	♠ A109	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: EW	♦ J6	You bid first.
HCP: 21	♣ AK97	

Board: 60	♠ J9762	The opponents are silent.
Dealer: N	♥ 8	
Vul: None	♦ AQ9874	Partner bids first.
HCP: 7	♣ 8	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 56  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 4  
 Contract: 4♥ N

North:  
 ♠ KQ64  
 ♥ AJ3  
 ♦ KQJ4  
 ♣ A8

South:  
 ♠ 9  
 ♥ K98742  
 ♦ 102  
 ♣ J963

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 57  
 Dealer: S  
 Vul: None  
 North HCP: 3  
 South HCP: 20  
 Contract: 4♥ S

North:  
 ♠ J1075  
 ♥ J109653  
 ♦ 103  
 ♣ J

South:  
 ♠ KQ2  
 ♥ Q7  
 ♦ AQJ8  
 ♣ AQ85

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 58  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 11  
 Contract: 6♠ N

North:  
 ♠ AQJ6  
 ♥ 75  
 ♦ AK7  
 ♣ AK109

South:  
 ♠ K9742  
 ♥ AQ4  
 ♦ Q105  
 ♣ 62

West	North	East	South
	2NT	Pass	3♥
Pass	3NT <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	6♠	AP	
1. Extended acceptance after NT			
2. Quantitative 4NT			

Board: 59  
 Dealer: S  
 Vul: EW  
 North HCP: 4  
 South HCP: 21  
 Contract: 3♠ S

North:  
 ♠ Q7654  
 ♥ 92  
 ♦ Q952  
 ♣ 43

South:  
 ♠ A109  
 ♥ AKQ8  
 ♦ J6  
 ♣ AK97

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
AP			

Board: 60  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 7  
 Contract: 6♦ S

North:  
 ♠ AQ5  
 ♥ AQ10  
 ♦ K65  
 ♣ KQ105

South:  
 ♠ J9762  
 ♥ 8  
 ♦ AQ9874  
 ♣ 8

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	6♦
AP			

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 61	♠ Q76	The opponents are silent.
Dealer: S	♥ A86543	
Vul: NS	♦ 2	Partner bids first.
HCP: 8	♣ Q86	

Board: 62	♠ QJ3	The opponents are silent.
Dealer: N	♥ 72	
Vul: EW	♦ AKQ5	You bid first.
HCP: 20	♣ AKJ6	

Board: 63	♠ QJ1072	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ 98543	Partner bids first.
HCP: 8	♣ AJ10	

Board: 64	♠ AK642	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ A7	You bid first.
HCP: 20	♣ A987	

Board: 65	♠ 765	The opponents are silent.
Dealer: S	♥ A107532	
Vul: Both	♦ 74	Partner bids first.
HCP: 7	♣ QJ	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ A932				2NT
Vul: NS	♥ A86543	♥ QJ2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8	♦ 2	♦ AQ104	AP			
South HCP: 20	♣ Q86	♣ AK	1. Texas			
Contract: 4♥ S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ QJ3	♠ AK10875		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ 72	♥ K	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKQ5	♦ 976	Pass	5♠ <sup>3</sup>	Pass	6♠
South HCP: 10	♣ AKJ6	♣ 532	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=2/5 or 5/5, Q(S)=1			

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ QJ1072	♠ A98				2NT
Vul: NS	♥ —	♥ AQJ92	Pass	3♥	Pass	3♠
North HCP: 8	♦ 98543	♦ KJ	Pass	3NT	Pass	4♠
South HCP: 20	♣ AJ10	♣ KQ7	AP			
Contract: 4♠ S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AK642	♠ 5		2NT	Pass	3♦
Vul: EW	♥ AJ	♥ KQ10972	Pass	3♥	Pass	6♥
North HCP: 20	♦ A7	♦ K95	AP			
South HCP: 11	♣ A987	♣ K53				
Contract: 6♥ N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ AJ3				2NT
Vul: Both	♥ A107532	♥ KQ6	Pass	3♦	Pass	3♥
North HCP: 7	♦ 74	♦ K52	Pass	4♥	AP	
South HCP: 20	♣ QJ	♣ AK109				
Contract: 4♥ S						



## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 61	♠ A932	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: NS	♦ AQ104	You bid first.
HCP: 20	♣ AK	

Board: 62	♠ AK10875	The opponents are silent.
Dealer: N	♥ K	
Vul: EW	♦ 976	Partner bids first.
HCP: 10	♣ 532	

Board: 63	♠ A98	The opponents are silent.
Dealer: S	♥ AQJ92	
Vul: NS	♦ KJ	You bid first.
HCP: 20	♣ KQ7	

Board: 64	♠ 5	The opponents are silent.
Dealer: N	♥ KQ10972	
Vul: EW	♦ K95	Partner bids first.
HCP: 11	♣ K53	

Board: 65	♠ AJ3	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: Both	♦ K52	You bid first.
HCP: 20	♣ AK109	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ A932				2NT
Vul: NS	♥ A86543	♥ QJ2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8	♦ 2	♦ AQ104	AP			
South HCP: 20	♣ Q86	♣ AK	1. Texas			
Contract: 4♥ S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ QJ3	♠ AK10875		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ 72	♥ K	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKQ5	♦ 976	Pass	5♠ <sup>3</sup>	Pass	6♠
South HCP: 10	♣ AKJ6	♣ 532	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=2/5 or 5/5, Q(S)=1			

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ QJ1072	♠ A98				2NT
Vul: NS	♥ —	♥ AQJ92	Pass	3♥	Pass	3♠
North HCP: 8	♦ 98543	♦ KJ	Pass	3NT	Pass	4♠
South HCP: 20	♣ AJ10	♣ KQ7	AP			
Contract: 4♠ S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AK642	♠ 5		2NT	Pass	3♦
Vul: EW	♥ AJ	♥ KQ10972	Pass	3♥	Pass	6♥
North HCP: 20	♦ A7	♦ K95	AP			
South HCP: 11	♣ A987	♣ K53				
Contract: 6♥ N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ AJ3				2NT
Vul: Both	♥ A107532	♥ KQ6	Pass	3♦	Pass	3♥
North HCP: 7	♦ 74	♦ K52	Pass	4♥	AP	
South HCP: 20	♣ QJ	♣ AK109				
Contract: 4♥ S						

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 66	♠ AJ	West Doubles 3♥ if possible.  You bid first.
Dealer: N	♥ 43	
Vul: None	♦ KQJ7	
HCP: 20	♣ AKQ64	

Board: 67	♠ AJ2	The opponents are silent.  Partner bids first.
Dealer: S	♥ KJ952	
Vul: EW	♦ 103	
HCP: 12	♣ K85	

Board: 68	♠ A84	The opponents are silent.  You bid first.
Dealer: N	♥ AJ5	
Vul: Both	♦ AK10	
HCP: 20	♣ A1042	

Board: 69	♠ A972	The opponents are silent.  Partner bids first.
Dealer: S	♥ KJ10432	
Vul: None	♦ 5	
HCP: 10	♣ Q4	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 66  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 9  
 Contract: 4♠ N

North:  
 ♠ AJ  
 ♥ 43  
 ♦ KQJ7  
 ♣ AKQ64

South:  
 ♠ KQ752  
 ♥ 65  
 ♦ A98652  
 ♣ —

West	North	East	South
	2NT	Pass	3♥
X	Pass <sup>1</sup>	Pass	4♦
Pass	4♠	AP	

1. artificial

Board: 67  
 Dealer: S  
 Vul: EW  
 North HCP: 12  
 South HCP: 20  
 Contract: 6N S

North:  
 ♠ AJ2  
 ♥ KJ952  
 ♦ 103  
 ♣ K85

South:  
 ♠ Q10653  
 ♥ AQ  
 ♦ AJ  
 ♣ AQJ7

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	4NT <sup>1</sup>	Pass	6NT
AP			

1. Quantitative 4NT

Board: 68  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 11  
 Contract: 6N N

North:  
 ♠ A84  
 ♥ AJ5  
 ♦ AK10  
 ♣ A1042

South:  
 ♠ KQ932  
 ♥ K73  
 ♦ 9865  
 ♣ K

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	6NT
AP			

Board: 69  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 20  
 Contract: 7♥ S

North:  
 ♠ A972  
 ♥ KJ10432  
 ♦ 5  
 ♣ Q4

South:  
 ♠ J65  
 ♥ AQ8  
 ♦ AKQ94  
 ♣ A7

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	5♦	Pass	6♦ <sup>4</sup>
Pass	7♥	AP	

1. Texas  
 2. Blackwood 0314, for ♥  
 3. A=0/5 or 3/5  
 4. ♥ queen and ♦ king

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 66	♠ KQ752	West Doubles 3♥ if possible.
Dealer: N	♥ 65	
Vul: None	♦ A98652	Partner bids first.
HCP: 9	♣ —	

Board: 67	♠ Q10653	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ AJ	You bid first.
HCP: 20	♣ AQJ7	

Board: 68	♠ KQ932	The opponents are silent.
Dealer: N	♥ K73	
Vul: Both	♦ 9865	Partner bids first.
HCP: 11	♣ K	

Board: 69	♠ J65	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: None	♦ AKQ94	You bid first.
HCP: 20	♣ A7	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 66  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 9  
 Contract: 4♠ N

North:  
 ♠ AJ  
 ♥ 43  
 ♦ KQJ7  
 ♣ AKQ64

South:  
 ♠ KQ752  
 ♥ 65  
 ♦ A98652  
 ♣ —

West	North	East	South
	2NT	Pass	3♥
X	Pass <sup>1</sup>	Pass	4♦
Pass	4♠	AP	

1. artificial

Board: 67  
 Dealer: S  
 Vul: EW  
 North HCP: 12  
 South HCP: 20  
 Contract: 6N S

North:  
 ♠ AJ2  
 ♥ KJ952  
 ♦ 103  
 ♣ K85

South:  
 ♠ Q10653  
 ♥ AQ  
 ♦ AJ  
 ♣ AQJ7

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	4NT <sup>1</sup>	Pass	6NT
AP			

1. Quantitative 4NT

Board: 68  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 11  
 Contract: 6N N

North:  
 ♠ A84  
 ♥ AJ5  
 ♦ AK10  
 ♣ A1042

South:  
 ♠ KQ932  
 ♥ K73  
 ♦ 9865  
 ♣ K

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	6NT
AP			

Board: 69  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 20  
 Contract: 7♥ S

North:  
 ♠ A972  
 ♥ KJ10432  
 ♦ 5  
 ♣ Q4

South:  
 ♠ J65  
 ♥ AQ8  
 ♦ AKQ94  
 ♣ A7

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	5♦	Pass	6♦ <sup>4</sup>
Pass	7♥	AP	

1. Texas  
 2. Blackwood 0314, for ♥  
 3. A=0/5 or 3/5  
 4. ♥ queen and ♦ king

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 70	♠ KJ3	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: NS	♦ 85	You bid first.
HCP: 20	♣ AKQJ6	

Board: 71	♠ J109876	The opponents are silent.
Dealer: S	♥ J108	
Vul: Both	♦ K2	Partner bids first.
HCP: 5	♣ 103	

Board: 72	♠ AJ3	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ AJ5	You bid first.
HCP: 21	♣ KQ975	

Board: 73	♠ J105	The opponents are silent.
Dealer: S	♥ KQ109862	
Vul: NS	♦ 32	Partner bids first.
HCP: 6	♣ 8	

Board: 74	♠ KQ876	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ AQ3	You bid first.
HCP: 21	♣ KJ	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 70  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 13  
Contract: 7♥ N

North:  
♠ KJ3  
♥ AQ10  
♦ 85  
♣ AKQJ6

South:  
♠ A8  
♥ K8765  
♦ AQ63  
♣ 42

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4♦
Pass	4♥	Pass	4NT <sup>1</sup>
Pass	5♣ <sup>2</sup>	Pass	7♥
	AP		

1. Blackwood 0314, for ♥
2. A=2/5 or 5/5, Q(H)=1

Board: 71  
Dealer: S  
Vul: Both  
North HCP: 5  
South HCP: 20  
Contract: 4♠ S

North:  
♠ J109876  
♥ J108  
♦ K2  
♣ 103

South:  
♠ AK4  
♥ KQ97  
♦ AJ54  
♣ K5

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

Board: 72  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 7  
Contract: 4♠ N

North:  
♠ AJ3  
♥ AQ  
♦ AJ5  
♣ KQ975

South:  
♠ Q86542  
♥ J985  
♦ 6  
♣ A6

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

Board: 73  
Dealer: S  
Vul: NS  
North HCP: 6  
South HCP: 20  
Contract: 6♥ S

North:  
♠ J105  
♥ KQ109862  
♦ 32  
♣ 8

South:  
♠ AK9  
♥ 75  
♦ AKQ8  
♣ KJ54

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	6♥	AP	

Board: 74  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 4  
Contract: 4♥ N

North:  
♠ KQ876  
♥ AQ7  
♦ AQ3  
♣ KJ

South:  
♠ 10  
♥ K109543  
♦ J1084  
♣ 104

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	

1. Texas



## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 70	♠ A8	The opponents are silent.
Dealer: N	♥ K8765	
Vul: NS	♦ AQ63	Partner bids first.
HCP: 13	♣ 42	

Board: 71	♠ AK4	The opponents are silent.
Dealer: S	♥ KQ97	
Vul: Both	♦ AJ54	You bid first.
HCP: 20	♣ K5	

Board: 72	♠ Q86542	The opponents are silent.
Dealer: N	♥ J985	
Vul: None	♦ 6	Partner bids first.
HCP: 7	♣ A6	

Board: 73	♠ AK9	The opponents are silent.
Dealer: S	♥ 75	
Vul: NS	♦ AKQ8	You bid first.
HCP: 20	♣ KJ54	

Board: 74	♠ 10	The opponents are silent.
Dealer: N	♥ K109543	
Vul: EW	♦ J1084	Partner bids first.
HCP: 4	♣ 104	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 70  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 13  
Contract: 7♥ N

North:  
♠ KJ3  
♥ AQ10  
♦ 85  
♣ AKQJ6

South:  
♠ A8  
♥ K8765  
♦ AQ63  
♣ 42

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4♦
Pass	4♥	Pass	4NT <sup>1</sup>
Pass	5♣ <sup>2</sup>	Pass	7♥
	AP		

1. Blackwood 0314, for ♥
2. A=2/5 or 5/5, Q(H)=1

Board: 71  
Dealer: S  
Vul: Both  
North HCP: 5  
South HCP: 20  
Contract: 4♠ S

North:  
♠ J109876  
♥ J108  
♦ K2  
♣ 103

South:  
♠ AK4  
♥ KQ97  
♦ AJ54  
♣ K5

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

Board: 72  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 7  
Contract: 4♠ N

North:  
♠ AJ3  
♥ AQ  
♦ AJ5  
♣ KQ975

South:  
♠ Q86542  
♥ J985  
♦ 6  
♣ A6

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

Board: 73  
Dealer: S  
Vul: NS  
North HCP: 6  
South HCP: 20  
Contract: 6♥ S

North:  
♠ J105  
♥ KQ109862  
♦ 32  
♣ 8

South:  
♠ AK9  
♥ 75  
♦ AKQ8  
♣ KJ54

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	6♥	AP	

Board: 74  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 4  
Contract: 4♥ N

North:  
♠ KQ876  
♥ AQ7  
♦ AQ3  
♣ KJ

South:  
♠ 10  
♥ K109543  
♦ J1084  
♣ 104

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	

1. Texas

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 75	♠ AQJ10974	The opponents are silent.
Dealer: S	♥ 4	
Vul: None	♦ QJ	Partner bids first.
HCP: 13	♣ K96	
Board: 76	♠ K4	The opponents are silent.
Dealer: N	♥ AK2	
Vul: NS	♦ A94	You bid first.
HCP: 21	♣ AK964	
Board: 77	♠ 103	The opponents are silent.
Dealer: S	♥ KQ943	
Vul: EW	♦ J986	Partner bids first.
HCP: 6	♣ 104	
Board: 78	♠ AJ	The opponents are silent.
Dealer: N	♥ Q96	
Vul: Both	♦ K632	You bid first.
HCP: 20	♣ AKQJ	
Board: 79	♠ K107643	The opponents are silent.
Dealer: S	♥ J63	
Vul: NS	♦ J102	Partner bids first.
HCP: 5	♣ 5	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 75

Dealer: S

Vul: None

North HCP: 13

South HCP: 20

Contract: 7♠ S

North:

♠ AQJ10974

♥ 4

♦ QJ

♣ K96

South:

♠ K6

♥ A10

♦ AK76

♣ AQ732

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
------	------------------	------	-----------------

Pass	7♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

3. A=1/5 or 4/5

Board: 76

Dealer: N

Vul: NS

North HCP: 21

South HCP: 6

Contract: 6♥ N

North:

♠ K4

♥ AK2

♦ A94

♣ AK964

South:

♠ 53

♥ QJ1063

♦ K8752

♣ 7

West	North	East	South
	2NT	Pass	3♦

Pass	3♥	Pass	3NT
------	----	------	-----

Pass	4♥	Pass	6♥
------	----	------	----

AP

Board: 77

Dealer: S

Vul: EW

North HCP: 6

South HCP: 20

Contract: 4♥ S

North:

♠ 103

♥ KQ943

♦ J986

♣ 104

South:

♠ 62

♥ A62

♦ AKQ54

♣ AK7

West	North	East	South
			2NT

Pass	3♦	Pass	3♥
------	----	------	----

Pass	3NT	Pass	4♥
------	-----	------	----

AP

Board: 78

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 4♥ N

North:

♠ AJ

♥ Q96

♦ K632

♣ AKQJ

South:

♠ 74

♥ AJ1082

♦ QJ94

♣ 85

West	North	East	South
	2NT	Pass	3♦

Pass	3♥	Pass	4♥
------	----	------	----

AP

Board: 79

Dealer: S

Vul: NS

North HCP: 5

South HCP: 21

Contract: 4♠ S

North:

♠ K107643

♥ J63

♦ J102

♣ 5

South:

♠ AJ8

♥ KQ5

♦ AQ8

♣ KQ107

West	North	East	South
			2NT

Pass	3♥	Pass	3♠
------	----	------	----

Pass	4♠	AP	
------	----	----	--

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 75	♠ K6	The opponents are silent.
Dealer: S	♥ A10	
Vul: None	♦ AK76	You bid first.
HCP: 20	♣ AQ732	

Board: 76	♠ 53	The opponents are silent.
Dealer: N	♥ QJ1063	
Vul: NS	♦ K8752	Partner bids first.
HCP: 6	♣ 7	

Board: 77	♠ 62	The opponents are silent.
Dealer: S	♥ A62	
Vul: EW	♦ AKQ54	You bid first.
HCP: 20	♣ AK7	

Board: 78	♠ 74	The opponents are silent.
Dealer: N	♥ AJ1082	
Vul: Both	♦ QJ94	Partner bids first.
HCP: 8	♣ 85	

Board: 79	♠ AJ8	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: NS	♦ AQ8	You bid first.
HCP: 21	♣ KQ107	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 75

Dealer: S

Vul: None

North HCP: 13

South HCP: 20

Contract: 7♠ S

North:

♠ AQJ10974

♥ 4

♦ QJ

♣ K96

South:

♠ K6

♥ A10

♦ AK76

♣ AQ732

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♦<sup>3</sup>

Pass 7♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=1/5 or 4/5

Board: 76

Dealer: N

Vul: NS

North HCP: 21

South HCP: 6

Contract: 6♥ N

North:

♠ K4

♥ AK2

♦ A94

♣ AK964

South:

♠ 53

♥ QJ1063

♦ K8752

♣ 7

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ Pass 6♥

AP

Board: 77

Dealer: S

Vul: EW

North HCP: 6

South HCP: 20

Contract: 4♥ S

North:

♠ 103

♥ KQ943

♦ J986

♣ 104

South:

♠ 62

♥ A62

♦ AKQ54

♣ AK7

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

AP

Board: 78

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 4♥ N

North:

♠ AJ

♥ Q96

♦ K632

♣ AKQJ

South:

♠ 74

♥ AJ1082

♦ QJ94

♣ 85

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

Board: 79

Dealer: S

Vul: NS

North HCP: 5

South HCP: 21

Contract: 4♠ S

North:

♠ K107643

♥ J63

♦ J102

♣ 5

South:

♠ AJ8

♥ KQ5

♦ AQ8

♣ KQ107

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 80	♠ AK5	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: EW	♦ A86	You bid first.
HCP: 20	♣ 743	

Board: 81	♠ AJ10985	The opponents are silent.
Dealer: S	♥ 103	
Vul: Both	♦ 3	Partner bids first.
HCP: 7	♣ Q753	

Board: 82	♠ A96	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: Both	♦ KQ2	You bid first.
HCP: 21	♣ AQ73	

Board: 83	♠ AJ10763	The opponents are silent.
Dealer: S	♥ 103	
Vul: NS	♦ Q84	Partner bids first.
HCP: 7	♣ 64	

Board: 84	♠ 62	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: Both	♦ AQJ94	You bid first.
HCP: 21	♣ AJ	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 80			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♠ AK5	♠ J4	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♥ AKQ3	♥ J876542	Pass	5♦ <sup>3</sup>	Pass	6♥
South HCP: 9	♦ A86	♦ K7	AP			
Contract: 6♥ N	♣ 743	♣ A2	1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=1/5 or 4/5			

Board: 81			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ AJ10985	♠ K7432	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♥ 103	♥ AK6	AP			
South HCP: 20	♦ 3	♦ AQ7	1. Texas			
Contract: 4♠ S	♣ Q753	♣ A10				

Board: 82			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♦
Vul: Both	♠ A96	♠ J3	Pass	3♥	Pass	4♥
North HCP: 21	♥ AQ3	♥ K87542	AP			
South HCP: 5	♦ KQ2	♦ J1074				
Contract: 4♥ N	♣ AQ73	♣ 6				

Board: 83			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ AJ10763	♠ KQ	Pass	3♥	Pass	3♠
North HCP: 7	♥ 103	♥ A64	Pass	4♠	AP	
South HCP: 20	♦ Q84	♦ AJ102				
Contract: 4♠ S	♣ 64	♣ AQ87				



Board: 84  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 12  
Contract: 7♠ N

North:  
♠ 62  
♥ AKQ10  
♦ AQJ94  
♣ AJ

South:  
♠ AKQ973  
♥ 86  
♦ K2  
♣ 754

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	7♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 80	♠ J4	The opponents are silent.
Dealer: N	♥ J876542	
Vul: EW	♦ K7	Partner bids first.
HCP: 9	♣ A2	

Board: 81	♠ K7432	The opponents are silent.
Dealer: S	♥ AK6	
Vul: Both	♦ AQ7	You bid first.
HCP: 20	♣ A10	

Board: 82	♠ J3	The opponents are silent.
Dealer: N	♥ K87542	
Vul: Both	♦ J1074	Partner bids first.
HCP: 5	♣ 6	

Board: 83	♠ KQ	The opponents are silent.
Dealer: S	♥ A64	
Vul: NS	♦ AJ102	You bid first.
HCP: 20	♣ AQ87	

Board: 84	♠ AKQ973	The opponents are silent.
Dealer: N	♥ 86	
Vul: Both	♦ K2	Partner bids first.
HCP: 12	♣ 754	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 80			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♠ AK5	♠ J4	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♥ AKQ3	♥ J876542	Pass	5♦ <sup>3</sup>	Pass	6♥
South HCP: 9	♦ A86	♦ K7	AP			
Contract: 6♥ N	♣ 743	♣ A2	1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=1/5 or 4/5			

Board: 81			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ AJ10985	♠ K7432	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♥ 103	♥ AK6	AP			
South HCP: 20	♦ 3	♦ AQ7	1. Texas			
Contract: 4♠ S	♣ Q753	♣ A10				

Board: 82			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♦
Vul: Both	♠ A96	♠ J3	Pass	3♥	Pass	4♥
North HCP: 21	♥ AQ3	♥ K87542	AP			
South HCP: 5	♦ KQ2	♦ J1074				
Contract: 4♥ N	♣ AQ73	♣ 6				

Board: 83			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ AJ10763	♠ KQ	Pass	3♥	Pass	3♠
North HCP: 7	♥ 103	♥ A64	Pass	4♠	AP	
South HCP: 20	♦ Q84	♦ AJ102				
Contract: 4♠ S	♣ 64	♣ AQ87				

Board: 84  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 12  
Contract: 7♠ N

North:  
♠ 62  
♥ AKQ10  
♦ AQJ94  
♣ AJ

South:  
♠ AKQ973  
♥ 86  
♦ K2  
♣ 754

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	7♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 85	♠ K9875	The opponents are silent.
Dealer: S	♥ 1093	
Vul: None	♦ AK7	Partner bids first.
HCP: 11	♣ J8	
Board: 86	♠ A4	The opponents are silent.
Dealer: N	♥ AK1053	
Vul: NS	♦ A109	You bid first.
HCP: 21	♣ AQ7	
Board: 87	♠ J10854	The opponents are silent.
Dealer: S	♥ J2	
Vul: EW	♦ QJ1082	Partner bids first.
HCP: 5	♣ 8	
Board: 88	♠ AKJ	East Doubles 5♣ if possible.
Dealer: N	♥ J5	
Vul: None	♦ AK104	You bid first.
HCP: 20	♣ A653	
Board: 89	♠ Q86532	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ 32	Partner bids first.
HCP: 10	♣ AKJ53	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 85  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 20  
 Contract: 6♠ S

North:  
 ♠ K9875  
 ♥ 1093  
 ♦ AK7  
 ♣ J8

South:  
 ♠ AQ3  
 ♥ AQ2  
 ♦ J10986  
 ♣ AK

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	4NT <sup>1</sup>	Pass	6♠
AP			
1. Quantitative 4NT			

Board: 86  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 10  
 Contract: 4♠ N

North:  
 ♠ A4  
 ♥ AK1053  
 ♦ A109  
 ♣ AQ7

South:  
 ♠ J108532  
 ♥ Q4  
 ♦ K8  
 ♣ KJ3

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

Board: 87  
 Dealer: S  
 Vul: EW  
 North HCP: 5  
 South HCP: 20  
 Contract: 4♠ S

North:  
 ♠ J10854  
 ♥ J2  
 ♦ QJ1082  
 ♣ 8

South:  
 ♠ AKQ  
 ♥ K9743  
 ♦ AK6  
 ♣ J9

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

Board: 88  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 13  
 Contract: 6♥ N

North:  
 ♠ AKJ  
 ♥ J5  
 ♦ AK104  
 ♣ A653

South:  
 ♠ Q9  
 ♥ AKQ1042  
 ♦ Q82  
 ♣ 107

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	X	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			

Board: 89

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ Q86532

♥ —

♦ 32

♣ AKJ53

South:

♠ AK

♥ AK7

♦ A9765

♣ Q102

West	North	East	South
------	-------	------	-------

2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

3. A=1/5 or 4/5

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 85	♠ AQ3	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: None	♦ J10986	You bid first.
HCP: 20	♣ AK	
Board: 86	♠ J108532	The opponents are silent.
Dealer: N	♥ Q4	
Vul: NS	♦ K8	Partner bids first.
HCP: 10	♣ KJ3	
Board: 87	♠ AKQ	The opponents are silent.
Dealer: S	♥ K9743	
Vul: EW	♦ AK6	You bid first.
HCP: 20	♣ J9	
Board: 88	♠ Q9	East Doubles 5♣ if possible.
Dealer: N	♥ AKQ1042	
Vul: None	♦ Q82	Partner bids first.
HCP: 13	♣ 107	
Board: 89	♠ AK	The opponents are silent.
Dealer: S	♥ AK7	
Vul: NS	♦ A9765	You bid first.
HCP: 20	♣ Q102	



## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 85  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 20  
 Contract: 6♠ S

North:  
 ♠ K9875  
 ♥ 1093  
 ♦ AK7  
 ♣ J8

South:  
 ♠ AQ3  
 ♥ AQ2  
 ♦ J10986  
 ♣ AK

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	4NT <sup>1</sup>	Pass	6♠
AP			
1. Quantitative 4NT			

Board: 86  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 10  
 Contract: 4♠ N

North:  
 ♠ A4  
 ♥ AK1053  
 ♦ A109  
 ♣ AQ7

South:  
 ♠ J108532  
 ♥ Q4  
 ♦ K8  
 ♣ KJ3

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

Board: 87  
 Dealer: S  
 Vul: EW  
 North HCP: 5  
 South HCP: 20  
 Contract: 4♠ S

North:  
 ♠ J10854  
 ♥ J2  
 ♦ QJ1082  
 ♣ 8

South:  
 ♠ AKQ  
 ♥ K9743  
 ♦ AK6  
 ♣ J9

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

Board: 88  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 13  
 Contract: 6♥ N

North:  
 ♠ AKJ  
 ♥ J5  
 ♦ AK104  
 ♣ A653

South:  
 ♠ Q9  
 ♥ AKQ1042  
 ♦ Q82  
 ♣ 107

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	X	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			

Board: 89

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ Q86532

♥ —

♦ 32

♣ AKJ53

South:

♠ AK

♥ AK7

♦ A9765

♣ Q102

West	North	East	South
------	-------	------	-------

2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♠	AP	
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1. Texas

2. Blackwood 0314, for ♠

3. A=1/5 or 4/5

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 90	♠ AQ	The opponents are silent.
Dealer: N	♥ A654	
Vul: EW	♦ KQ87	You bid first.
HCP: 20	♣ AJ7	

Board: 91	♠ A9842	The opponents are silent.
Dealer: S	♥ 96	
Vul: Both	♦ KQJ8	Partner bids first.
HCP: 10	♣ 104	

Board: 92	♠ K108	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ AJ72	You bid first.
HCP: 21	♣ AKJ3	

Board: 93	♠ Q107642	The opponents are silent.
Dealer: S	♥ AK102	
Vul: EW	♦ 7	Partner bids first.
HCP: 9	♣ 97	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 90

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 6♠ N

North:

♠ AQ

♥ A654

♦ KQ87

♣ AJ7

South:

♠ KJ98543

♥ K8

♦ 1063

♣ 10

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6♠

AP

Board: 91

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 4♠ S

North:

♠ A9842

♥ 96

♦ KQJ8

♣ 104

South:

♠ KQ5

♥ KJ8

♦ A1097

♣ AK7

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 92

Dealer: N

Vul: NS

North HCP: 21

South HCP: 16

Contract: 7♥ N

North:

♠ K108

♥ AJ

♦ AJ72

♣ AKJ3

South:

♠ A97

♥ KQ1076

♦ KQ104

♣ Q

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♦

Pass 4♥ Pass 4NT<sup>1</sup>

Pass 5♣<sup>2</sup> Pass 7♥

AP

1. Blackwood 0314, for ♥

2. A=0/5 or 3/5

Board: 93

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ Q107642

♥ AK102

♦ 7

♣ 97

South:

♠ KJ3

♥ Q9

♦ AK532

♣ AK4

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 90	♠ KJ98543	The opponents are silent.
Dealer: N	♥ K8	
Vul: EW	♦ 1063	Partner bids first.
HCP: 7	♣ 10	

Board: 91	♠ KQ5	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: Both	♦ A1097	You bid first.
HCP: 20	♣ AK7	

Board: 92	♠ A97	The opponents are silent.
Dealer: N	♥ KQ1076	
Vul: NS	♦ KQ104	Partner bids first.
HCP: 16	♣ Q	

Board: 93	♠ KJ3	The opponents are silent.
Dealer: S	♥ Q9	
Vul: EW	♦ AK532	You bid first.
HCP: 20	♣ AK4	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 90

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 6♠ N

North:

♠ AQ

♥ A654

♦ KQ87

♣ AJ7

South:

♠ KJ98543

♥ K8

♦ 1063

♣ 10

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6♠

AP

Board: 91

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 4♠ S

North:

♠ A9842

♥ 96

♦ KQJ8

♣ 104

South:

♠ KQ5

♥ KJ8

♦ A1097

♣ AK7

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 92

Dealer: N

Vul: NS

North HCP: 21

South HCP: 16

Contract: 7♥ N

North:

♠ K108

♥ AJ

♦ AJ72

♣ AKJ3

South:

♠ A97

♥ KQ1076

♦ KQ104

♣ Q

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♦

Pass 4♥ Pass 4NT<sup>1</sup>

Pass 5♣<sup>2</sup> Pass 7♥

AP

1. Blackwood 0314, for ♥

2. A=0/5 or 3/5

Board: 93

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ Q107642

♥ AK102

♦ 7

♣ 97

South:

♠ KJ3

♥ Q9

♦ AK532

♣ AK4

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 94	♠ AJ4	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ AKQ3	You bid first.
HCP: 21	♣ A1054	

Board: 95	♠ 652	The opponents are silent.
Dealer: S	♥ KJ987	
Vul: EW	♦ 72	Partner bids first.
HCP: 5	♣ J107	

Board: 96	♠ KJ52	The opponents are silent.
Dealer: N	♥ K85	
Vul: Both	♦ AK3	You bid first.
HCP: 20	♣ AQ9	

Board: 97	♠ —	The opponents are silent.
Dealer: S	♥ AK9742	
Vul: None	♦ Q1082	Partner bids first.
HCP: 10	♣ J108	

Board: 98	♠ AK3	The opponents are silent.
Dealer: N	♥ QJ102	
Vul: NS	♦ AQ2	You bid first.
HCP: 20	♣ KJ6	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 94  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 12  
Contract: 7♥ N

North:  
♠ AJ4  
♥ K4  
♦ AKQ3  
♣ A1054

South:  
♠ K8  
♥ AQJ9832  
♦ 94  
♣ Q6

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♦ <sup>3</sup>	Pass	7♥
	AP		

1. Texas
2. Blackwood 0314, for ♥
3. A=1/5 or 4/5

Board: 95  
Dealer: S  
Vul: EW  
North HCP: 5  
South HCP: 20  
Contract: 4♥ N

North:  
♠ 652  
♥ KJ987  
♦ 72  
♣ J107

South:  
♠ Q4  
♥ Q10652  
♦ AKQ8  
♣ AK

West	North	East	South
			2NT
Pass	3♦	Pass	3NT <sup>1</sup>
Pass	4♥	AP	

1. Extended acceptance after NT

Board: 96  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 11  
Contract: 6♥ N

North:  
♠ KJ52  
♥ K85  
♦ AK3  
♣ AQ9

South:  
♠ Q109  
♥ AQ973  
♦ QJ2  
♣ 108

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4NT <sup>1</sup>
Pass	6♥	AP	

1. Quantitative 4NT

Board: 97  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 21  
Contract: 6♥ S

North:  
♠ —  
♥ AK9742  
♦ Q1082  
♣ J108

South:  
♠ AKJ9  
♥ Q5  
♦ A7  
♣ AK962

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	6♥	AP	

1. Texas
2. Blackwood 0314, for ♥
3. A=0/5 or 3/5



Board: 98

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 4♥ N

North:

♠ AK3

♥ QJ102

♦ AQ2

♣ KJ6

South:

♠ 42

♥ AK853

♦ 109

♣ 7543

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	3NT
Pass	4♥	AP	

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 94	♠ K8	The opponents are silent.
Dealer: N	♥ AQJ9832	
Vul: None	♦ 94	Partner bids first.
HCP: 12	♣ Q6	

Board: 95	♠ Q4	The opponents are silent.
Dealer: S	♥ Q10652	
Vul: EW	♦ AKQ8	You bid first.
HCP: 20	♣ AK	

Board: 96	♠ Q109	The opponents are silent.
Dealer: N	♥ AQ973	
Vul: Both	♦ QJ2	Partner bids first.
HCP: 11	♣ 108	

Board: 97	♠ AKJ9	The opponents are silent.
Dealer: S	♥ Q5	
Vul: None	♦ A7	You bid first.
HCP: 21	♣ AK962	

Board: 98	♠ 42	The opponents are silent.
Dealer: N	♥ AK853	
Vul: NS	♦ 109	Partner bids first.
HCP: 7	♣ 7543	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 94  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 12  
Contract: 7♥ N

North:  
♠ AJ4  
♥ K4  
♦ AKQ3  
♣ A1054

South:  
♠ K8  
♥ AQJ9832  
♦ 94  
♣ Q6

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♦ <sup>3</sup>	Pass	7♥
AP			

1. Texas
2. Blackwood 0314, for ♥
3. A=1/5 or 4/5

Board: 95  
Dealer: S  
Vul: EW  
North HCP: 5  
South HCP: 20  
Contract: 4♥ N

North:  
♠ 652  
♥ KJ987  
♦ 72  
♣ J107

South:  
♠ Q4  
♥ Q10652  
♦ AKQ8  
♣ AK

West	North	East	South
			2NT
Pass	3♦	Pass	3NT <sup>1</sup>
Pass	4♥	AP	

1. Extended acceptance after NT

Board: 96  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 11  
Contract: 6♥ N

North:  
♠ KJ52  
♥ K85  
♦ AK3  
♣ AQ9

South:  
♠ Q109  
♥ AQ973  
♦ QJ2  
♣ 108

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4NT <sup>1</sup>
Pass	6♥	AP	

1. Quantitative 4NT

Board: 97  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 21  
Contract: 6♥ S

North:  
♠ —  
♥ AK9742  
♦ Q1082  
♣ J108

South:  
♠ AKJ9  
♥ Q5  
♦ A7  
♣ AK962

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	6♥	AP	

1. Texas
2. Blackwood 0314, for ♥
3. A=0/5 or 3/5

Board: 98

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 4♥ N

North:

♠ AK3

♥ QJ102

♦ AQ2

♣ KJ6

South:

♠ 42

♥ AK853

♦ 109

♣ 7543

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	3NT
Pass	4♥	AP	

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 99	♠ A7643	The opponents are silent.
Dealer: S	♥ A72	
Vul: Both	♦ J8	Partner bids first.
HCP: 13	♣ KJ6	

Board: 100	♠ AQ876	The opponents are silent.
Dealer: N	♥ AK6	
Vul: None	♦ QJ2	You bid first.
HCP: 20	♣ A3	

Board: 101	♠ 852	The opponents are silent.
Dealer: S	♥ A97543	
Vul: NS	♦ Q10	Partner bids first.
HCP: 6	♣ 93	

Board: 102	♠ AK102	The opponents are silent.
Dealer: N	♥ Q3	
Vul: EW	♦ AQ6	You bid first.
HCP: 20	♣ AJ92	

Board: 103	♠ KJ643	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ 5	Partner bids first.
HCP: 13	♣ AJ652	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 99  
Dealer: S  
Vul: Both  
North HCP: 13  
South HCP: 21  
Contract: 6N S

North:  
♠ A7643  
♥ A72  
♦ J8  
♣ KJ6

South:  
♠ K10  
♥ KQ43  
♦ AK62  
♣ AQ3

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	4NT <sup>1</sup>	Pass	6NT
AP			
1. Quantitative 4NT			

Board: 100  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 7  
Contract: 6♥ N

North:  
♠ AQ876  
♥ AK6  
♦ QJ2  
♣ A3

South:  
♠ 103  
♥ QJ1098742  
♦ A  
♣ 108

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♦ <sup>3</sup>	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=1/5 or 4/5			

Board: 101  
Dealer: S  
Vul: NS  
North HCP: 6  
South HCP: 20  
Contract: 4♥ S

North:  
♠ 852  
♥ A97543  
♦ Q10  
♣ 93

South:  
♠ AK64  
♥ KJ10  
♦ A72  
♣ AJ10

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	4♥	AP	

Board: 102  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 12  
Contract: 6♠ S

North:  
♠ AK102  
♥ Q3  
♦ AQ6  
♣ AJ92

South:  
♠ QJ943  
♥ KJ  
♦ K9843  
♣ Q

West	North	East	South
	2NT	Pass	3♥
Pass	3NT <sup>1</sup>	Pass	6♠
AP			
1. Extended acceptance after NT			

Board: 103  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 20  
Contract: 6♠ S

North:  
♠ KJ643  
♥ A4  
♦ 5  
♣ AJ652

South:  
♠ A72  
♥ Q93  
♦ AKQ10  
♣ KQ4

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	4NT <sup>1</sup>	Pass	6♠
AP			
1. Quantitative 4NT			

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 99	♠ K10	The opponents are silent.
Dealer: S	♥ KQ43	
Vul: Both	♦ AK62	You bid first.
HCP: 21	♣ AQ3	

Board: 100	♠ 103	The opponents are silent.
Dealer: N	♥ QJ1098742	
Vul: None	♦ A	Partner bids first.
HCP: 7	♣ 108	

Board: 101	♠ AK64	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: NS	♦ A72	You bid first.
HCP: 20	♣ AJ10	

Board: 102	♠ QJ943	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ K9843	Partner bids first.
HCP: 12	♣ Q	

Board: 103	♠ A72	The opponents are silent.
Dealer: S	♥ Q93	
Vul: None	♦ AKQ10	You bid first.
HCP: 20	♣ KQ4	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 99  
Dealer: S  
Vul: Both  
North HCP: 13  
South HCP: 21  
Contract: 6N S

North:  
♠ A7643  
♥ A72  
♦ J8  
♣ KJ6

South:  
♠ K10  
♥ KQ43  
♦ AK62  
♣ AQ3

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	4NT <sup>1</sup>	Pass	6NT
AP			
1. Quantitative 4NT			

Board: 100  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 7  
Contract: 6♥ N

North:  
♠ AQ876  
♥ AK6  
♦ QJ2  
♣ A3

South:  
♠ 103  
♥ QJ1098742  
♦ A  
♣ 108

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♦ <sup>3</sup>	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=1/5 or 4/5			

Board: 101  
Dealer: S  
Vul: NS  
North HCP: 6  
South HCP: 20  
Contract: 4♥ S

North:  
♠ 852  
♥ A97543  
♦ Q10  
♣ 93

South:  
♠ AK64  
♥ KJ10  
♦ A72  
♣ AJ10

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	4♥	AP	

Board: 102  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 12  
Contract: 6♠ S

North:  
♠ AK102  
♥ Q3  
♦ AQ6  
♣ AJ92

South:  
♠ QJ943  
♥ KJ  
♦ K9843  
♣ Q

West	North	East	South
	2NT	Pass	3♥
Pass	3NT <sup>1</sup>	Pass	6♠
AP			
1. Extended acceptance after NT			

Board: 103  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 20  
Contract: 6♠ S

North:  
♠ KJ643  
♥ A4  
♦ 5  
♣ AJ652

South:  
♠ A72  
♥ Q93  
♦ AKQ10  
♣ KQ4

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	4NT <sup>1</sup>	Pass	6♠
AP			
1. Quantitative 4NT			



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 104	♠ 53	The opponents are silent.
Dealer: N	♥ KQ109	
Vul: NS	♦ AKQ	You bid first.
HCP: 21	♣ AQJ6	

Board: 105	♠ QJ10986	The opponents are silent.
Dealer: S	♥ AKJ9	
Vul: EW	♦ 65	Partner bids first.
HCP: 12	♣ J	

Board: 106	♠ A32	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ AKQ92	You bid first.
HCP: 20	♣ J74	

Board: 107	♠ K109865	The opponents are silent.
Dealer: S	♥ 1052	
Vul: NS	♦ 2	Partner bids first.
HCP: 6	♣ QJ5	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 104

Dealer: N

Vul: NS

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ 53

♥ KQ109

♦ AKQ

♣ AQJ6

South:

♠ KQ976

♥ J8

♦ 109752

♣ 3

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

AP

Board: 105

Dealer: S

Vul: EW

North HCP: 12

South HCP: 21

Contract: 6♠ S

North:

♠ QJ10986

♥ AKJ9

♦ 65

♣ J

South:

♠ K52

♥ Q107

♦ AK4

♣ AKQ3

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 106

Dealer: N

Vul: Both

North HCP: 20

South HCP: 3

Contract: 4♥ N

North:

♠ A32

♥ AQ

♦ AKQ92

♣ J74

South:

♠ 106

♥ J1086543

♦ 7

♣ Q95

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♦<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 4NT<sup>4</sup> Pass 5♠<sup>5</sup>

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=2/5 or 5/5, Q(S)=1

Board: 107

Dealer: S

Vul: NS

North HCP: 6

South HCP: 21

Contract: 5♠ S

North:

♠ K109865

♥ 1052

♦ 2

♣ QJ5

South:

♠ QJ72

♥ AKQ9

♦ Q5

♣ AK7

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 104	♠ KQ976	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ 109752	Partner bids first.
HCP: 6	♣ 3	

Board: 105	♠ K52	The opponents are silent.
Dealer: S	♥ Q107	
Vul: EW	♦ AK4	You bid first.
HCP: 21	♣ AKQ3	

Board: 106	♠ 106	The opponents are silent.
Dealer: N	♥ J1086543	
Vul: Both	♦ 7	Partner bids first.
HCP: 3	♣ Q95	

Board: 107	♠ QJ72	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: NS	♦ Q5	You bid first.
HCP: 21	♣ AK7	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 104

Dealer: N

Vul: NS

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ 53

♥ KQ109

♦ AKQ

♣ AQJ6

South:

♠ KQ976

♥ J8

♦ 109752

♣ 3

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

AP

Board: 105

Dealer: S

Vul: EW

North HCP: 12

South HCP: 21

Contract: 6♠ S

North:

♠ QJ10986

♥ AKJ9

♦ 65

♣ J

South:

♠ K52

♥ Q107

♦ AK4

♣ AKQ3

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 106

Dealer: N

Vul: Both

North HCP: 20

South HCP: 3

Contract: 4♥ N

North:

♠ A32

♥ AQ

♦ AKQ92

♣ J74

South:

♠ 106

♥ J1086543

♦ 7

♣ Q95

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♦<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 4NT<sup>4</sup> Pass 5♠<sup>5</sup>

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=2/5 or 5/5, Q(S)=1

Board: 107

Dealer: S

Vul: NS

North HCP: 6

South HCP: 21

Contract: 5♠ S

North:

♠ K109865

♥ 1052

♦ 2

♣ QJ5

South:

♠ QJ72

♥ AKQ9

♦ Q5

♣ AK7

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 108	♠ AJ6	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: Both	♦ AK432	You bid first.
HCP: 20	♣ KJ	

Board: 109	♠ 987542	The opponents are silent.
Dealer: S	♥ J10	
Vul: None	♦ Q654	Partner bids first.
HCP: 3	♣ 3	

Board: 110	♠ A10	The opponents are silent.
Dealer: N	♥ KQ97	
Vul: EW	♦ AKQ3	You bid first.
HCP: 20	♣ Q109	

Board: 111	♠ J10972	The opponents are silent.
Dealer: S	♥ J8	
Vul: Both	♦ QJ1082	Partner bids first.
HCP: 5	♣ 9	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 108  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ AJ6  
♥ KJ6  
♦ AK432  
♣ KJ

South:  
♠ KQ9853  
♥ 107  
♦ —  
♣ AQ832

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=2/5 or 5/5, Q(S)=0			

Board: 109  
Dealer: S  
Vul: None  
North HCP: 3  
South HCP: 20  
Contract: 3♠ S

North:  
♠ 987542  
♥ J10  
♦ Q654  
♣ 3

South:  
♠ 106  
♥ AKQ8  
♦ AK97  
♣ KJ4

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
AP			

Board: 110  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 10  
Contract: 6♥ N

North:  
♠ A10  
♥ KQ97  
♦ AKQ3  
♣ Q109

South:  
♠ KQ42  
♥ AJ10643  
♦ 864  
♣ —

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	6♦ <sup>4</sup>	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			
4. ♥ queen and ♦ king			

Board: 111  
Dealer: S  
Vul: Both  
North HCP: 5  
South HCP: 21  
Contract: 3N S

North:  
♠ J10972  
♥ J8  
♦ QJ1082  
♣ 9

South:  
♠ Q5  
♥ KQ954  
♦ AK7  
♣ AQJ

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	3NT	AP	

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 108	♠ KQ9853	The opponents are silent.
Dealer: N	♥ 107	
Vul: Both	♦ —	Partner bids first.
HCP: 11	♣ AQ832	

Board: 109	♠ 106	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: None	♦ AK97	You bid first.
HCP: 20	♣ KJ4	

Board: 110	♠ KQ42	The opponents are silent.
Dealer: N	♥ AJ10643	
Vul: EW	♦ 864	Partner bids first.
HCP: 10	♣ —	

Board: 111	♠ Q5	The opponents are silent.
Dealer: S	♥ KQ954	
Vul: Both	♦ AK7	You bid first.
HCP: 21	♣ AQJ	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 108  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ AJ6  
♥ KJ6  
♦ AK432  
♣ KJ

South:  
♠ KQ9853  
♥ 107  
♦ —  
♣ AQ832

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=2/5 or 5/5, Q(S)=0			

Board: 109  
Dealer: S  
Vul: None  
North HCP: 3  
South HCP: 20  
Contract: 3♠ S

North:  
♠ 987542  
♥ J10  
♦ Q654  
♣ 3

South:  
♠ 106  
♥ AKQ8  
♦ AK97  
♣ KJ4

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
AP			

Board: 110  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 10  
Contract: 6♥ N

North:  
♠ A10  
♥ KQ97  
♦ AKQ3  
♣ Q109

South:  
♠ KQ42  
♥ AJ10643  
♦ 864  
♣ —

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	6♦ <sup>4</sup>	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			
4. ♥ queen and ♦ king			

Board: 111  
Dealer: S  
Vul: Both  
North HCP: 5  
South HCP: 21  
Contract: 3N S

North:  
♠ J10972  
♥ J8  
♦ QJ1082  
♣ 9

South:  
♠ Q5  
♥ KQ954  
♦ AK7  
♣ AQJ

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	3NT	AP	



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 112	♠ A87	The opponents are silent.
Dealer: N	♥ K10	
Vul: None	♦ KQ109	You bid first.
HCP: 20	♣ AKJ9	

Board: 113	♠ Q	The opponents are silent.
Dealer: S	♥ K108654	
Vul: NS	♦ KQ5	Partner bids first.
HCP: 11	♣ J105	

Board: 114	♠ K8	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: Both	♦ AQ973	You bid first.
HCP: 20	♣ AK6	

Board: 115	♠ AK873	The opponents are silent.
Dealer: S	♥ 4	
Vul: None	♦ J754	Partner bids first.
HCP: 10	♣ Q73	

Board: 116	♠ AK	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ Q1062	You bid first.
HCP: 20	♣ KQJ96	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ 103		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K10	♥ AQJ962				
North HCP: 20	♦ KQ109	♦ J3	Pass	4♥	AP	
South HCP: 8	♣ AKJ9	♣ 763	1. Texas			
Contract: 4♥ N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A53				2NT
Vul: NS	♥ K108654	♥ A93	Pass	3♦	Pass	3♥
North HCP: 11	♦ KQ5	♦ A6	Pass	6♥	AP	
South HCP: 21	♣ J105	♣ AKQ97				
Contract: 6♥ S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ QJ10954		2NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ KJ5	♥ A8				
North HCP: 20	♦ AQ973	♦ 106	Pass	4♠	AP	
South HCP: 7	♣ AK6	♣ 1095	1. Texas			
Contract: 4♠ N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ AK873	♠ 54				2NT
Vul: None	♥ 4	♥ KJ1085	Pass	3♥	Pass	3♠
North HCP: 10	♦ J754	♦ AKQ2	Pass	4♠	AP	
South HCP: 20	♣ Q73	♣ AK				
Contract: 4♠ S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q9852		2NT	Pass	3♥
Vul: NS	♥ AJ	♥ 82	Pass	3♠	Pass	3NT
North HCP: 20	♦ Q1062	♦ AJ9	AP			
South HCP: 7	♣ KQJ96	♣ 874				
Contract: 3N N						

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 112	♠ 103	The opponents are silent.
Dealer: N	♥ AQJ962	
Vul: None	♦ J3	Partner bids first.
HCP: 8	♣ 763	

Board: 113	♠ A53	The opponents are silent.
Dealer: S	♥ A93	
Vul: NS	♦ A6	You bid first.
HCP: 21	♣ AKQ97	

Board: 114	♠ QJ10954	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ 106	Partner bids first.
HCP: 7	♣ 1095	

Board: 115	♠ 54	The opponents are silent.
Dealer: S	♥ KJ1085	
Vul: None	♦ AKQ2	You bid first.
HCP: 20	♣ AK	

Board: 116	♠ Q9852	The opponents are silent.
Dealer: N	♥ 82	
Vul: NS	♦ AJ9	Partner bids first.
HCP: 7	♣ 874	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ 103		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K10	♥ AQJ962				
North HCP: 20	♦ KQ109	♦ J3	Pass	4♥	AP	
South HCP: 8	♣ AKJ9	♣ 763	1. Texas			
Contract: 4♥ N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A53				2NT
Vul: NS	♥ K108654	♥ A93	Pass	3♦	Pass	3♥
North HCP: 11	♦ KQ5	♦ A6	Pass	6♥	AP	
South HCP: 21	♣ J105	♣ AKQ97				
Contract: 6♥ S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ QJ10954		2NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ KJ5	♥ A8				
North HCP: 20	♦ AQ973	♦ 106	Pass	4♠	AP	
South HCP: 7	♣ AK6	♣ 1095	1. Texas			
Contract: 4♠ N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ AK873	♠ 54				2NT
Vul: None	♥ 4	♥ KJ1085	Pass	3♥	Pass	3♠
North HCP: 10	♦ J754	♦ AKQ2	Pass	4♠	AP	
South HCP: 20	♣ Q73	♣ AK				
Contract: 4♠ S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q9852		2NT	Pass	3♥
Vul: NS	♥ AJ	♥ 82	Pass	3♠	Pass	3NT
North HCP: 20	♦ Q1062	♦ AJ9	AP			
South HCP: 7	♣ KQJ96	♣ 874				
Contract: 3N N						

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 117	♠ 7	The opponents are silent.
Dealer: S	♥ KQJ75	
Vul: EW	♦ 87642	Partner bids first.
HCP: 6	♣ 103	

Board: 118	♠ KQJ7	East Doubles Pass if possible.
Dealer: N	♥ AKJ8	
Vul: None	♦ Q2	You bid first.
HCP: 21	♣ AJ3	

Board: 119	♠ Q10752	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: NS	♦ J5	Partner bids first.
HCP: 13	♣ AK7	

Board: 120	♠ J7	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ AJ105	You bid first.
HCP: 20	♣ AKJ87	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 117

Dealer: S

Vul: EW

North HCP: 6

South HCP: 20

Contract: 6♥ N

North:

♠ 7

♥ KQJ75

♦ 87642

♣ 103

South:

♠ AK102

♥ A1098

♦ A95

♣ AJ

West North East South

2NT

Pass 3♦ Pass 3NT<sup>1</sup>

Pass 6♥ AP

1. Extended acceptance after NT

Board: 118

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 7♠X N

North:

♠ KQJ7

♥ AKJ8

♦ Q2

♣ AJ3

South:

♠ A106432

♥ 54

♦ A10

♣ K76

West North East South

2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♣<sup>2</sup>

Pass 4♠ Pass 4NT<sup>3</sup>

Pass 5♣<sup>4</sup> Pass 7♠

Pass Pass X AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 119

Dealer: S

Vul: NS

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ Q10752

♥ QJ9

♦ J5

♣ AK7

South:

♠ AKJ8

♥ AK

♦ K8432

♣ Q8

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♦<sup>3</sup>

Pass 4♥<sup>4</sup> Pass 4♠

Pass 4NT<sup>5</sup> Pass 5♣<sup>6</sup>

Pass 6♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

5. Blackwood 0314, for ♠

6. A=0/5 or 3/5

Board: 120

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ J7

♥ AQ

♦ AJ105

♣ AKJ87

South:

♠ Q

♥ K97652

♦ KQ86

♣ 53

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6♥

AP

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 117      ♠ AK102

Dealer: S      ♥ A1098

Vul: EW      ♦ A95

HCP: 20      ♣ AJ

The opponents are silent.

You bid first.

Board: 118      ♠ A106432

Dealer: N      ♥ 54

Vul: None      ♦ A10

HCP: 11      ♣ K76

East Doubles Pass if possible.

Partner bids first.

Board: 119      ♠ AKJ8

Dealer: S      ♥ AK

Vul: NS      ♦ K8432

HCP: 20      ♣ Q8

The opponents are silent.

You bid first.

Board: 120      ♠ Q

Dealer: N      ♥ K97652

Vul: EW      ♦ KQ86

HCP: 10      ♣ 53

The opponents are silent.

Partner bids first.

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 117

Dealer: S

Vul: EW

North HCP: 6

South HCP: 20

Contract: 6♥ N

North:

♠ 7

♥ KQJ75

♦ 87642

♣ 103

South:

♠ AK102

♥ A1098

♦ A95

♣ AJ

West North East South

2NT

Pass 3♦ Pass 3NT<sup>1</sup>

Pass 6♥ AP

1. Extended acceptance after NT

Board: 118

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 7♠X N

North:

♠ KQJ7

♥ AKJ8

♦ Q2

♣ AJ3

South:

♠ A106432

♥ 54

♦ A10

♣ K76

West North East South

2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♣<sup>2</sup>

Pass 4♠ Pass 4NT<sup>3</sup>

Pass 5♣<sup>4</sup> Pass 7♠

Pass Pass X AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 119

Dealer: S

Vul: NS

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ Q10752

♥ QJ9

♦ J5

♣ AK7

South:

♠ AKJ8

♥ AK

♦ K8432

♣ Q8

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♦<sup>3</sup>

Pass 4♥<sup>4</sup> Pass 4♠

Pass 4NT<sup>5</sup> Pass 5♣<sup>6</sup>

Pass 6♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

5. Blackwood 0314, for ♠

6. A=0/5 or 3/5

Board: 120

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ J7

♥ AQ

♦ AJ105

♣ AKJ87

South:

♠ Q

♥ K97652

♦ KQ86

♣ 53

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6♥

AP



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 121      ♠ Q8532

Dealer: S      ♥ 103

Vul: Both      ♦ Q963

HCP: 4      ♣ 54

The opponents are silent.

Partner bids first.

Board: 122      ♠ AQJ98

Dealer: N      ♥ 76

Vul: NS      ♦ AQ107

HCP: 20      ♣ AK

The opponents are silent.

You bid first.

Board: 123      ♠ 964

Dealer: S      ♥ QJ10653

Vul: EW      ♦ —

HCP: 10      ♣ AK52

The opponents are silent.

Partner bids first.

Board: 124      ♠ AJ7

Dealer: N      ♥ K63

Vul: Both      ♦ AKQ

HCP: 20      ♣ QJ42

The opponents are silent.

You bid first.

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 121

Dealer: S

Vul: Both

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ Q8532

♥ 103

♦ Q963

♣ 54

South:

♠ J106

♥ AK87

♦ AJ

♣ AQJ8

West North East South

Pass 3♥ Pass 2NT

Pass 3♥ Pass 3♠

AP

Board: 122

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AQJ98

♥ 76

♦ AQ107

♣ AK

South:

♠ K

♥ AJ432

♦ J4

♣ QJ542

West North East South

Pass 2NT Pass 3♦

Pass 3♥ Pass 6NT

AP

Board: 123

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ 964

♥ QJ10653

♦ —

♣ AK52

South:

♠ AKJ2

♥ K8

♦ AKQ107

♣ 109

West North East South

Pass 4♦<sup>1</sup> Pass 2NT

Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 124

Dealer: N

Vul: Both

North HCP: 20

South HCP: 14

Contract: 7♥ N

North:

♠ AJ7

♥ K63

♦ AKQ

♣ QJ42

South:

♠ K105

♥ AQJ1075

♦ 9

♣ A96

West North East South

Pass 2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 7♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 121	♠ J106	The opponents are silent.
Dealer: S	♥ AK87	
Vul: Both	♦ AJ	You bid first.
HCP: 20	♣ AQJ8	

Board: 122	♠ K	The opponents are silent.
Dealer: N	♥ AJ432	
Vul: NS	♦ J4	Partner bids first.
HCP: 12	♣ QJ542	

Board: 123	♠ AKJ2	The opponents are silent.
Dealer: S	♥ K8	
Vul: EW	♦ AKQ107	You bid first.
HCP: 20	♣ 109	

Board: 124	♠ K105	The opponents are silent.
Dealer: N	♥ AQJ1075	
Vul: Both	♦ 9	Partner bids first.
HCP: 14	♣ A96	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 121

Dealer: S

Vul: Both

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ Q8532

♥ 103

♦ Q963

♣ 54

South:

♠ J106

♥ AK87

♦ AJ

♣ AQJ8

West North East South

Pass 3♥ Pass 2NT

AP 3♠

AP

Board: 122

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AQJ98

♥ 76

♦ AQ107

♣ AK

South:

♠ K

♥ AJ432

♦ J4

♣ QJ542

West North East South

Pass 2NT Pass 3♦

AP 3♥ Pass 6NT

AP

Board: 123

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ 964

♥ QJ10653

♦ —

♣ AK52

South:

♠ AKJ2

♥ K8

♦ AKQ107

♣ 109

West North East South

Pass 4♦<sup>1</sup> Pass 2NT

Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 124

Dealer: N

Vul: Both

North HCP: 20

South HCP: 14

Contract: 7♥ N

North:

♠ AJ7

♥ K63

♦ AKQ

♣ QJ42

South:

♠ K105

♥ AQJ1075

♦ 9

♣ A96

West North East South

Pass 2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 7♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 125	♠ AQ2	The opponents are silent.
Dealer: S	♥ KJ9753	
Vul: None	♦ 2	Partner bids first.
HCP: 10	♣ 1043	

Board: 126	♠ QJ864	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: EW	♦ AK7	You bid first.
HCP: 20	♣ A8	

Board: 127	♠ K97632	The opponents are silent.
Dealer: S	♥ 9	
Vul: Both	♦ A74	Partner bids first.
HCP: 12	♣ KQ4	

Board: 128	♠ K98	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ AK108	You bid first.
HCP: 21	♣ A973	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 125  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 7♥ S

North:  
♠ AQ2  
♥ KJ9753  
♦ 2  
♣ 1043

South:  
♠ K105  
♥ AQ10  
♦ A75  
♣ AK95

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	5♦	Pass	5♠ <sup>4</sup>
Pass	7♥	AP	

1. Texas
2. Blackwood 0314, for ♥
3. A=0/5 or 3/5
4. ♥ queen and ♠ king

Board: 126  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 12  
Contract: 6♥ N

North:  
♠ QJ864  
♥ AQ2  
♦ AK7  
♣ A8

South:  
♠ AK  
♥ 109875  
♦ Q104  
♣ QJ3

West	North	East	South
	2NT	Pass	3♦

Pass	3♥	Pass	4NT <sup>1</sup>
Pass	6♥	AP	

1. Quantitative 4NT

Board: 127  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 20  
Contract: 6♠ S

North:  
♠ K97632  
♥ 9  
♦ A74  
♣ KQ4

South:  
♠ AJ  
♥ AQ1054  
♦ KQ5  
♣ A92

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	5♦	Pass	5♠ <sup>4</sup>
Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠
3. A=0/5 or 3/5
4. no ♠ queen

Board: 128  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 10  
Contract: 4♥ N

North:  
♠ K98  
♥ AK  
♦ AK108  
♣ A973

South:  
♠ AQJ  
♥ Q97643  
♦ J4  
♣ 84

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>

Pass	4♥	AP	
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1. Texas

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 125	♠ K105	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: None	♦ A75	You bid first.
HCP: 20	♣ AK95	

Board: 126	♠ AK	The opponents are silent.
Dealer: N	♥ 109875	
Vul: EW	♦ Q104	Partner bids first.
HCP: 12	♣ QJ3	

Board: 127	♠ AJ	The opponents are silent.
Dealer: S	♥ AQ1054	
Vul: Both	♦ KQ5	You bid first.
HCP: 20	♣ A92	

Board: 128	♠ AQJ	The opponents are silent.
Dealer: N	♥ Q97643	
Vul: None	♦ J4	Partner bids first.
HCP: 10	♣ 84	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 125  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 7♥ S

North:  
♠ AQ2  
♥ KJ9753  
♦ 2  
♣ 1043

South:  
♠ K105  
♥ AQ10  
♦ A75  
♣ AK95

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	5♦	Pass	5♠ <sup>4</sup>
Pass	7♥	AP	

1. Texas
2. Blackwood 0314, for ♥
3. A=0/5 or 3/5
4. ♥ queen and ♠ king

Board: 126  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 12  
Contract: 6♥ N

North:  
♠ QJ864  
♥ AQ2  
♦ AK7  
♣ A8

South:  
♠ AK  
♥ 109875  
♦ Q104  
♣ QJ3

West	North	East	South
	2NT	Pass	3♦

Pass	3♥	Pass	4NT <sup>1</sup>
Pass	6♥	AP	

1. Quantitative 4NT

Board: 127  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 20  
Contract: 6♠ S

North:  
♠ K97632  
♥ 9  
♦ A74  
♣ KQ4

South:  
♠ AJ  
♥ AQ1054  
♦ KQ5  
♣ A92

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	5♦	Pass	5♠ <sup>4</sup>
Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠
3. A=0/5 or 3/5
4. no ♠ queen

Board: 128  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 10  
Contract: 4♥ N

North:  
♠ K98  
♥ AK  
♦ AK108  
♣ A973

South:  
♠ AQJ  
♥ Q97643  
♦ J4  
♣ 84

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>

Pass	4♥	AP	
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1. Texas



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 129	♠ AQ7543	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ Q1073	Partner bids first.
HCP: 10	♣ Q96	

Board: 130	♠ A2	The opponents are silent.
Dealer: N	♥ AQJ94	
Vul: None	♦ AJ103	You bid first.
HCP: 21	♣ KQ	

Board: 131	♠ J42	The opponents are silent.
Dealer: S	♥ QJ942	
Vul: EW	♦ 106	Partner bids first.
HCP: 6	♣ Q64	

Board: 132	♠ 843	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ AKQ	You bid first.
HCP: 20	♣ AK1087	

Board: 133	♠ AJ10862	The opponents are silent.
Dealer: S	♥ Q3	
Vul: NS	♦ Q3	Partner bids first.
HCP: 12	♣ K103	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 129

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ AQ7543

♥ —

♦ Q1073

♣ Q96

South:

♠ K982

♥ AKJ4

♦ AJ9

♣ A3

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♦<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=1/5 or 4/5

Board: 130

Dealer: N

Vul: None

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ A2

♥ AQJ94

♦ AJ103

♣ KQ

South:

♠ KJ963

♥ 2

♦ K2

♣ J8754

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

AP

Board: 131

Dealer: S

Vul: EW

North HCP: 6

South HCP: 21

Contract: 4♥ S

North:

♠ J42

♥ QJ942

♦ 106

♣ Q64

South:

♠ K873

♥ AK6

♦ AK87

♣ A7

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

AP

Board: 132

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♠ N

North:

♠ 843

♥ A2

♦ AKQ

♣ AK1087

South:

♠ AQ762

♥ K83

♦ J4

♣ J65

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4NT<sup>1</sup>

Pass 6♠ AP

1. Quantitative 4NT

Board: 133

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ AJ10862

♥ Q3

♦ Q3

♣ K103

South:

♠ K4

♥ AK985

♦ AK

♣ QJ54

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 129	♠ K982	The opponents are silent.
Dealer: S	♥ AKJ4	
Vul: NS	♦ AJ9	You bid first.
HCP: 20	♣ A3	

Board: 130	♠ KJ963	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ K2	Partner bids first.
HCP: 8	♣ J8754	

Board: 131	♠ K873	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ AK87	You bid first.
HCP: 21	♣ A7	

Board: 132	♠ AQ762	The opponents are silent.
Dealer: N	♥ K83	
Vul: None	♦ J4	Partner bids first.
HCP: 11	♣ J65	

Board: 133	♠ K4	The opponents are silent.
Dealer: S	♥ AK985	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ QJ54	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 129

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:  
♠ AQ7543  
♥ —  
♦ Q1073  
♣ Q96

South:  
♠ K982  
♥ AKJ4  
♦ AJ9  
♣ A3

West North East South  
2NT

Pass 4♥<sup>1</sup> Pass 4♠  
Pass 4NT<sup>2</sup> Pass 5♦<sup>3</sup>  
Pass 6♠ AP

1. Texas
2. Blackwood 0314, for ♠
3. A=1/5 or 4/5

Board: 130

Dealer: N

Vul: None

North HCP: 21

South HCP: 8

Contract: 3N N

North:  
♠ A2  
♥ AQJ94  
♦ AJ103  
♣ KQ

South:  
♠ KJ963  
♥ 2  
♦ K2  
♣ J8754

West North East South  
2NT Pass 3♥  
Pass 3♠ Pass 3NT  
AP

Board: 131

Dealer: S

Vul: EW

North HCP: 6

South HCP: 21

Contract: 4♥ S

North:  
♠ J42  
♥ QJ942  
♦ 106  
♣ Q64

South:  
♠ K873  
♥ AK6  
♦ AK87  
♣ A7

West North East South  
2NT  
Pass 3♦ Pass 3♥  
Pass 3NT Pass 4♥  
AP

Board: 132

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♠ N

North:  
♠ 843  
♥ A2  
♦ AKQ  
♣ AK1087

South:  
♠ AQ762  
♥ K83  
♦ J4  
♣ J65

West North East South  
2NT Pass 3♥  
Pass 3♠ Pass 4NT<sup>1</sup>  
Pass 6♠ AP  
1. Quantitative 4NT

Board: 133

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:  
♠ AJ10862  
♥ Q3  
♦ Q3  
♣ K103

South:  
♠ K4  
♥ AK985  
♦ AK  
♣ QJ54

West North East South  
2NT

Pass 4♥<sup>1</sup> Pass 4♠  
Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>  
Pass 6♠ AP

1. Texas
2. Blackwood 0314, for ♠
3. A=0/5 or 3/5

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 134	♠ AJ2	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ Q1076	You bid first.
HCP: 20	♣ AQ64	
Board: 135	♠ 5	The opponents are silent.
Dealer: S	♥ K10865	
Vul: Both	♦ 754	Partner bids first.
HCP: 6	♣ QJ107	
Board: 136	♠ AK2	The opponents are silent.
Dealer: N	♥ K8	
Vul: NS	♦ KQJ	You bid first.
HCP: 21	♣ AJ854	
Board: 137	♠ J	The opponents are silent.
Dealer: S	♥ J7532	
Vul: EW	♦ Q987	Partner bids first.
HCP: 4	♣ 1074	
Board: 138	♠ AQ2	West Doubles 4♣ if possible.
Dealer: N	♥ AQ92	
Vul: Both	♦ AKJ8	You bid first.
HCP: 20	♣ 106	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 134  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 9  
Contract: 3N N

North:  
♠ AJ2  
♥ AK  
♦ Q1076  
♣ AQ64

South:  
♠ 85  
♥ Q9764  
♦ KJ85  
♣ K10

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	3NT
AP			

Board: 135  
Dealer: S  
Vul: Both  
North HCP: 6  
South HCP: 21  
Contract: 4♥ S

North:  
♠ 5  
♥ K10865  
♦ 754  
♣ QJ107

South:  
♠ AK43  
♥ J94  
♦ AKQ2  
♣ A3

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	3NT	Pass	4♥
AP			

Board: 136  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 9  
Contract: 4♥ N

North:  
♠ AK2  
♥ K8  
♦ KQJ  
♣ AJ854

South:  
♠ 94  
♥ A97654  
♦ 62  
♣ KQ10

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4♥
AP			

Board: 137  
Dealer: S  
Vul: EW  
North HCP: 4  
South HCP: 21  
Contract: 4♥ N

North:  
♠ J  
♥ J7532  
♦ Q987  
♣ 1074

South:  
♠ AK8  
♥ K964  
♦ AKJ2  
♣ QJ

West	North	East	South
			2NT
Pass	3♦	Pass	3NT <sup>1</sup>
Pass	4♥	AP	

1. Extended acceptance after NT

Board: 138  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 10  
Contract: 4♥ N

North:  
♠ AQ2  
♥ AQ92  
♦ AKJ8  
♣ 106

South:  
♠ K5  
♥ K10643  
♦ 7432  
♣ A5

West	North	East	South
	2NT	Pass	3♦
Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
X	Pass	Pass	4♦ <sup>3</sup>
Pass	4♥	AP	

1. Extended acceptance after NT  
2. Cue bid, a ♣ stopper  
3. Cue bid, surplus

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 134	♠ 85	The opponents are silent.
Dealer: N	♥ Q9764	
Vul: EW	♦ KJ85	Partner bids first.
HCP: 9	♣ K10	
Board: 135	♠ AK43	The opponents are silent.
Dealer: S	♥ J94	
Vul: Both	♦ AKQ2	You bid first.
HCP: 21	♣ A3	
Board: 136	♠ 94	The opponents are silent.
Dealer: N	♥ A97654	
Vul: NS	♦ 62	Partner bids first.
HCP: 9	♣ KQ10	
Board: 137	♠ AK8	The opponents are silent.
Dealer: S	♥ K964	
Vul: EW	♦ AKJ2	You bid first.
HCP: 21	♣ QJ	
Board: 138	♠ K5	West Doubles 4♣ if possible.
Dealer: N	♥ K10643	
Vul: Both	♦ 7432	Partner bids first.
HCP: 10	♣ A5	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 134  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 9  
Contract: 3N N

North:  
♠ AJ2  
♥ AK  
♦ Q1076  
♣ AQ64

South:  
♠ 85  
♥ Q9764  
♦ KJ85  
♣ K10

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	3NT
AP			

Board: 135  
Dealer: S  
Vul: Both  
North HCP: 6  
South HCP: 21  
Contract: 4♥ S

North:  
♠ 5  
♥ K10865  
♦ 754  
♣ QJ107

South:  
♠ AK43  
♥ J94  
♦ AKQ2  
♣ A3

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	3NT	Pass	4♥
AP			

Board: 136  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 9  
Contract: 4♥ N

North:  
♠ AK2  
♥ K8  
♦ KQJ  
♣ AJ854

South:  
♠ 94  
♥ A97654  
♦ 62  
♣ KQ10

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4♥
AP			

Board: 137  
Dealer: S  
Vul: EW  
North HCP: 4  
South HCP: 21  
Contract: 4♥ N

North:  
♠ J  
♥ J7532  
♦ Q987  
♣ 1074

South:  
♠ AK8  
♥ K964  
♦ AKJ2  
♣ QJ

West	North	East	South
			2NT
Pass	3♦	Pass	3NT <sup>1</sup>
Pass	4♥	AP	

1. Extended acceptance after NT

Board: 138  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 10  
Contract: 4♥ N

North:  
♠ AQ2  
♥ AQ92  
♦ AKJ8  
♣ 106

South:  
♠ K5  
♥ K10643  
♦ 7432  
♣ A5

West	North	East	South
	2NT	Pass	3♦
Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
X	Pass	Pass	4♦ <sup>3</sup>
Pass	4♥	AP	

1. Extended acceptance after NT  
2. Cue bid, a ♣ stopper  
3. Cue bid, surplus



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 139	♠ KJ653	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ J	Partner bids first.
HCP: 11	♣ AQ8652	

Board: 140	♠ AQJ87	The opponents are silent.
Dealer: N	♥ Q2	
Vul: EW	♦ Q4	You bid first.
HCP: 20	♣ AKQ9	

Board: 141	♠ Q6543	The opponents are silent.
Dealer: S	♥ K103	
Vul: Both	♦ 76	Partner bids first.
HCP: 6	♣ J94	

Board: 142	♠ AJ1052	The opponents are silent.
Dealer: N	♥ A6	
Vul: None	♦ A6	You bid first.
HCP: 20	♣ AK108	

Board: 143	♠ KJ9863	The opponents are silent.
Dealer: S	♥ 1065	
Vul: NS	♦ J632	Partner bids first.
HCP: 5	♣ —	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 139

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♣ N

North:

♠ KJ653

♥ 2

♦ J

♣ AQ8652

South:

♠ AQ

♥ A975

♦ AK652

♣ K4

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6♣ AP

Board: 140

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ AQJ87

♥ Q2

♦ Q4

♣ AKQ9

South:

♠ K105

♥ K9753

♦ 9

♣ 10865

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

AP

Board: 141

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 4♠ N

North:

♠ Q6543

♥ K103

♦ 76

♣ J94

South:

♠ AK972

♥ A2

♦ QJ2

♣ AQ3

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♠ AP

1. Extended acceptance after NT

Board: 142

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♦ S

North:

♠ AJ1052

♥ A6

♦ A6

♣ AK108

South:

♠ K

♥ J10532

♦ KQ10852

♣ Q

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6♦

AP

Board: 143

Dealer: S

Vul: NS

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ KJ9863

♥ 1065

♦ J632

♣ —

South:

♠ A4

♥ AKJ3

♦ AK9

♣ J1073

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 139	♠ AQ	The opponents are silent.
Dealer: S	♥ A975	
Vul: None	♦ AK652	You bid first.
HCP: 20	♣ K4	

Board: 140	♠ K105	The opponents are silent.
Dealer: N	♥ K9753	
Vul: EW	♦ 9	Partner bids first.
HCP: 6	♣ 10865	

Board: 141	♠ AK972	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ QJ2	You bid first.
HCP: 20	♣ AQ3	

Board: 142	♠ K	The opponents are silent.
Dealer: N	♥ J10532	
Vul: None	♦ KQ10852	Partner bids first.
HCP: 11	♣ Q	

Board: 143	♠ A4	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: NS	♦ AK9	You bid first.
HCP: 20	♣ J1073	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 139

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♣ N

North:

♠ KJ653

♥ 2

♦ J

♣ AQ8652

South:

♠ AQ

♥ A975

♦ AK652

♣ K4

West North East South

Pass 3♥ Pass 2NT

Pass 3♥ Pass 3♠

Pass 6♣ AP

Board: 140

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ AQJ87

♥ Q2

♦ Q4

♣ AKQ9

South:

♠ K105

♥ K9753

♦ 9

♣ 10865

West North East South

Pass 2NT Pass 3♦

Pass 3♥ Pass 3NT

AP

Board: 141

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 4♠ N

North:

♠ Q6543

♥ K103

♦ 76

♣ J94

South:

♠ AK972

♥ A2

♦ QJ2

♣ AQ3

West North East South

Pass 3♥ Pass 2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♠ AP

1. Extended acceptance after NT

Board: 142

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♦ S

North:

♠ AJ1052

♥ A6

♦ A6

♣ AK108

South:

♠ K

♥ J10532

♦ KQ10852

♣ Q

West North East South

Pass 2NT Pass 3♦

Pass 3♥ Pass 6♦

AP

Board: 143

Dealer: S

Vul: NS

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ KJ9863

♥ 1065

♦ J632

♣ —

South:

♠ A4

♥ AKJ3

♦ AK9

♣ J1073

West North East South

Pass 2NT Pass 3♠

Pass 3♥ Pass 3♠

Pass 4♠ AP

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 144	♠ AK3	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: Both	♦ 86543	You bid first.
HCP: 21	♣ KQ	

Board: 145	♠ AQ8643	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: None	♦ 543	Partner bids first.
HCP: 12	♣ 8	

Board: 146	♠ KQ5	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ AKQ8	You bid first.
HCP: 20	♣ K1096	

Board: 147	♠ Q74	The opponents are silent.
Dealer: S	♥ AQ10962	
Vul: EW	♦ K43	Partner bids first.
HCP: 11	♣ 10	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 144

Dealer: N

Vul: Both

North HCP: 21

South HCP: 8

Contract: 4♥ N

North:

♠ AK3

♥ AKQ

♦ 86543

♣ KQ

South:

♠ 95

♥ 108752

♦ AKJ

♣ 1075

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	3NT
Pass	4♥	AP	

Board: 145

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 7♠ S

North:

♠ AQ8643

♥ AQ8

♦ 543

♣ 8

South:

♠ KJ9

♥ KJ3

♦ AKJ6

♣ A92

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	7♠	AP	

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 146

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ KQ5

♥ K10

♦ AKQ8

♣ K1096

South:

♠ AJ4

♥ J987643

♦ 94

♣ A

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	6♥
	AP		

1. Texas

2. Blackwood 0314, for ♥

3. A=2/5 or 5/5, Q(H)=0

Board: 147

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ Q74

♥ AQ10962

♦ K43

♣ 10

South:

♠ K8

♥ K75

♦ AQJ97

♣ AK4

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	6♥	AP	

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 144	♠ 95	The opponents are silent.
Dealer: N	♥ 108752	
Vul: Both	♦ AKJ	Partner bids first.
HCP: 8	♣ 1075	

Board: 145	♠ KJ9	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: None	♦ AKJ6	You bid first.
HCP: 20	♣ A92	

Board: 146	♠ AJ4	The opponents are silent.
Dealer: N	♥ J987643	
Vul: NS	♦ 94	Partner bids first.
HCP: 10	♣ A	

Board: 147	♠ K8	The opponents are silent.
Dealer: S	♥ K75	
Vul: EW	♦ AQJ97	You bid first.
HCP: 20	♣ AK4	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 144

Dealer: N

Vul: Both

North HCP: 21

South HCP: 8

Contract: 4♥ N

North:

♠ AK3

♥ AKQ

♦ 86543

♣ KQ

South:

♠ 95

♥ 108752

♦ AKJ

♣ 1075

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	3NT
Pass	4♥	AP	

Board: 145

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 7♠ S

North:

♠ AQ8643

♥ AQ8

♦ 543

♣ 8

South:

♠ KJ9

♥ KJ3

♦ AKJ6

♣ A92

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	7♠	AP	

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 146

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ KQ5

♥ K10

♦ AKQ8

♣ K1096

South:

♠ AJ4

♥ J987643

♦ 94

♣ A

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	6♥
	AP		

1. Texas

2. Blackwood 0314, for ♥

3. A=2/5 or 5/5, Q(H)=0

Board: 147

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ Q74

♥ AQ10962

♦ K43

♣ 10

South:

♠ K8

♥ K75

♦ AQJ97

♣ AK4

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	6♥	AP	

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 148	♠ KQ2	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ Q2	You bid first.
HCP: 21	♣ AK764	

Board: 149	♠ KQJ7653	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ QJ87	Partner bids first.
HCP: 10	♣ 5	

Board: 150	♠ KQ	The opponents are silent.
Dealer: N	♥ A843	
Vul: EW	♦ Q92	You bid first.
HCP: 20	♣ AKQ5	

Board: 151	♠ J95	The opponents are silent.
Dealer: S	♥ KJ10954	
Vul: Both	♦ 2	Partner bids first.
HCP: 8	♣ K97	

Board: 152	♠ AQJ	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: NS	♦ 86	You bid first.
HCP: 20	♣ AKJ54	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 148  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 3  
Contract: 3♥ N

North:  
♠ KQ2  
♥ AK2  
♦ Q2  
♣ AK764

South:  
♠ 103  
♥ Q10874  
♦ 108765  
♣ J

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	AP	

Board: 149  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 6♠ S

North:  
♠ KQJ7653  
♥ J  
♦ QJ87  
♣ 5

South:  
♠ A2  
♥ 1082  
♦ AK10  
♣ AKQ92

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	6♠	AP	

Board: 150  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 12  
Contract: 7♠ N

North:  
♠ KQ  
♥ A843  
♦ Q92  
♣ AKQ5

South:  
♠ AJ9542  
♥ K7  
♦ A85  
♣ 109

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	6♣ <sup>4</sup>	Pass	7♠
	AP		

1. Texas
2. Blackwood 0314, for ♠
3. A=0/5 or 3/5
4. ♠ queen and ♣ king

Board: 151  
Dealer: S  
Vul: Both  
North HCP: 8  
South HCP: 21  
Contract: 6♥ S

North:  
♠ J95  
♥ KJ10954  
♦ 2  
♣ K97

South:  
♠ A83  
♥ A8  
♦ AK864  
♣ AQ8

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	6♥	AP	

Board: 152  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 4  
Contract: 3♠ N

North:  
♠ AQJ  
♥ KQ4  
♦ 86  
♣ AKJ54

South:  
♠ 109874  
♥ 76  
♦ A92  
♣ 876

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	AP	

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 148	♠ 103	The opponents are silent.
Dealer: N	♥ Q10874	
Vul: None	♦ 108765	Partner bids first.
HCP: 3	♣ J	

Board: 149	♠ A2	The opponents are silent.
Dealer: S	♥ 1082	
Vul: NS	♦ AK10	You bid first.
HCP: 20	♣ AKQ92	

Board: 150	♠ AJ9542	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ A85	Partner bids first.
HCP: 12	♣ 109	

Board: 151	♠ A83	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ AK864	You bid first.
HCP: 21	♣ AQ8	

Board: 152	♠ 109874	The opponents are silent.
Dealer: N	♥ 76	
Vul: NS	♦ A92	Partner bids first.
HCP: 4	♣ 876	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 148  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 3  
Contract: 3♥ N

North:  
♠ KQ2  
♥ AK2  
♦ Q2  
♣ AK764

South:  
♠ 103  
♥ Q10874  
♦ 108765  
♣ J

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	AP	

Board: 149  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 6♠ S

North:  
♠ KQJ7653  
♥ J  
♦ QJ87  
♣ 5

South:  
♠ A2  
♥ 1082  
♦ AK10  
♣ AKQ92

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	6♠	AP	

Board: 150  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 12  
Contract: 7♠ N

North:  
♠ KQ  
♥ A843  
♦ Q92  
♣ AKQ5

South:  
♠ AJ9542  
♥ K7  
♦ A85  
♣ 109

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	6♣ <sup>4</sup>	Pass	7♠
	AP		

1. Texas
2. Blackwood 0314, for ♠
3. A=0/5 or 3/5
4. ♠ queen and ♣ king

Board: 151  
Dealer: S  
Vul: Both  
North HCP: 8  
South HCP: 21  
Contract: 6♥ S

North:  
♠ J95  
♥ KJ10954  
♦ 2  
♣ K97

South:  
♠ A83  
♥ A8  
♦ AK864  
♣ AQ8

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	6♥	AP	

Board: 152  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 4  
Contract: 3♠ N

North:  
♠ AQJ  
♥ KQ4  
♦ 86  
♣ AKJ54

South:  
♠ 109874  
♥ 76  
♦ A92  
♣ 876

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	AP	

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 153	♠ 1098543	The opponents are silent.
Dealer: S	♥ J92	
Vul: EW	♦ Q8	Partner bids first.
HCP: 3	♣ 93	

Board: 154	♠ AK63	The opponents are silent.
Dealer: N	♥ AK42	
Vul: Both	♦ K85	You bid first.
HCP: 20	♣ K9	

Board: 155	♠ 1074	The opponents are silent.
Dealer: S	♥ J10732	
Vul: None	♦ K2	Partner bids first.
HCP: 6	♣ Q84	

Board: 156	♠ AKQ4	The opponents are silent.
Dealer: N	♥ A86	
Vul: EW	♦ AJ6	You bid first.
HCP: 20	♣ Q98	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 153

Dealer: S

Vul: EW

North HCP: 3

South HCP: 21

Contract: 3♠ S

North:

♠ 1098543

♥ J92

♦ Q8

♣ 93

South:

♠ QJ6

♥ AKQ5

♦ K72

♣ AQ8

West North East South

Pass 3♥ Pass 3♠

AP

West North East South

2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♣<sup>2</sup>

Pass 4♦<sup>3</sup> Pass 4NT<sup>4</sup>

Pass 5♣<sup>5</sup> Pass 5♦

Pass 5♠<sup>6</sup> Pass 7♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♠

5. A=0/5 or 3/5

6. no ♠ queen

Board: 154

Dealer: N

Vul: Both

North HCP: 20

South HCP: 14

Contract: 7♠ N

North:

♠ AK63

♥ AK42

♦ K85

♣ K9

South:

♠ J9872

♥ Q10

♦ AQJ

♣ A73

Board: 155

Dealer: S

Vul: None

North HCP: 6

South HCP: 20

Contract: 4♥ N

North:

♠ 1074

♥ J10732

♦ K2

♣ Q84

South:

♠ KQ9

♥ AQ98

♦ AQ93

♣ K5

West North East South

Pass 3♦ Pass 3NT<sup>1</sup>

Pass 4♥ AP

1. Extended acceptance after NT

Board: 156

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 4♥ N

North:

♠ AKQ4

♥ A86

♦ AJ6

♣ Q98

South:

♠ 32

♥ Q10942

♦ K1097

♣ K3

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ AP

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 153	♠ QJ6	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: EW	♦ K72	You bid first.
HCP: 21	♣ AQ8	

Board: 154	♠ J9872	The opponents are silent.
Dealer: N	♥ Q10	
Vul: Both	♦ AQJ	Partner bids first.
HCP: 14	♣ A73	

Board: 155	♠ KQ9	The opponents are silent.
Dealer: S	♥ AQ98	
Vul: None	♦ AQ93	You bid first.
HCP: 20	♣ K5	

Board: 156	♠ 32	The opponents are silent.
Dealer: N	♥ Q10942	
Vul: EW	♦ K1097	Partner bids first.
HCP: 8	♣ K3	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 153

Dealer: S

Vul: EW

North HCP: 3

South HCP: 21

Contract: 3♠ S

North:

♠ 1098543

♥ J92

♦ Q8

♣ 93

South:

♠ QJ6

♥ AKQ5

♦ K72

♣ AQ8

West North East South

Pass 3♥ Pass 2NT

Pass 3♥ Pass 3♠

AP

Board: 154

Dealer: N

Vul: Both

North HCP: 20

South HCP: 14

Contract: 7♠ N

North:

♠ AK63

♥ AK42

♦ K85

♣ K9

South:

♠ J9872

♥ Q10

♦ AQJ

♣ A73

West North East South

Pass 2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♣<sup>2</sup>

Pass 4♦<sup>3</sup> Pass 4NT<sup>4</sup>

Pass 5♣<sup>5</sup> Pass 5♦

Pass 5♠<sup>6</sup> Pass 7♠

AP

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Blackwood 0314, for ♠
5. A=0/5 or 3/5
6. no ♠ queen

Board: 155

Dealer: S

Vul: None

North HCP: 6

South HCP: 20

Contract: 4♥ N

North:

♠ 1074

♥ J10732

♦ K2

♣ Q84

South:

♠ KQ9

♥ AQ98

♦ AQ93

♣ K5

West North East South

Pass 2NT

Pass 3♦ Pass 3NT<sup>1</sup>

Pass 4♥ AP

1. Extended acceptance after NT

Board: 156

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 4♥ N

North:

♠ AKQ4

♥ A86

♦ AJ6

♣ Q98

South:

♠ 32

♥ Q10942

♦ K1097

♣ K3

West North East South

Pass 2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ AP



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 157	♠ J10	The opponents are silent.
Dealer: S	♥ KJ10953	
Vul: Both	♦ 83	Partner bids first.
HCP: 6	♣ J76	

Board: 158	♠ A75	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: None	♦ 42	You bid first.
HCP: 20	♣ AKJ6	

Board: 159	♠ KQJ1094	The opponents are silent.
Dealer: S	♥ K10	
Vul: NS	♦ J62	Partner bids first.
HCP: 10	♣ 72	

Board: 160	♠ KJ	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ QJ982	You bid first.
HCP: 20	♣ AK96	

Board: 161	♠ 82	The opponents are silent.
Dealer: S	♥ Q8763	
Vul: None	♦ J5	Partner bids first.
HCP: 6	♣ K1084	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ AQ6				2NT
Vul: Both	♥ KJ10953	♥ A64	Pass	3♦	Pass	3♥
North HCP: 6	♦ 83	♦ K7	Pass	4♥	AP	
South HCP: 20	♣ J76	♣ AK1043				
Contract: 4♥ S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ K9643		2NT	Pass	3♥
Vul: None	♥ AKJ10	♥ 43	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ 42	♦ KQJ7	Pass	6♠	AP	
South HCP: 11	♣ AKJ6	♣ Q2	1. Quantitative			4NT
Contract: 6♠ N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ KQJ1094	♠ 72				2NT
Vul: NS	♥ K10	♥ Q85	Pass	3♥	Pass	3♠
North HCP: 10	♦ J62	♦ AKQ93	Pass	4♠	AP	
South HCP: 20	♣ 72	♣ AKQ				
Contract: 4♠ S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A10975		2NT	Pass	3♥
Vul: Both	♥ AQ	♥ KJ2	Pass	3♠	Pass	3NT
North HCP: 20	♦ QJ982	♦ 6	AP			
South HCP: 10	♣ AK96	♣ Q1087				
Contract: 3N N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ AKJ5				2NT
Vul: None	♥ Q8763	♥ AJ	Pass	3♦	Pass	3♥
North HCP: 6	♦ J5	♦ K976	Pass	3NT	AP	
South HCP: 20	♣ K1084	♣ A93				
Contract: 3N S						

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 157	♠ AQ6	The opponents are silent.
Dealer: S	♥ A64	
Vul: Both	♦ K7	You bid first.
HCP: 20	♣ AK1043	

Board: 158	♠ K9643	The opponents are silent.
Dealer: N	♥ 43	
Vul: None	♦ KQJ7	Partner bids first.
HCP: 11	♣ Q2	

Board: 159	♠ 72	The opponents are silent.
Dealer: S	♥ Q85	
Vul: NS	♦ AKQ93	You bid first.
HCP: 20	♣ AKQ	

Board: 160	♠ A10975	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: Both	♦ 6	Partner bids first.
HCP: 10	♣ Q1087	

Board: 161	♠ AKJ5	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ K976	You bid first.
HCP: 20	♣ A93	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ AQ6				2NT
Vul: Both	♥ KJ10953	♥ A64	Pass	3♦	Pass	3♥
North HCP: 6	♦ 83	♦ K7	Pass	4♥	AP	
South HCP: 20	♣ J76	♣ AK1043				
Contract: 4♥ S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ K9643		2NT	Pass	3♥
Vul: None	♥ AKJ10	♥ 43	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ 42	♦ KQJ7	Pass	6♠	AP	
South HCP: 11	♣ AKJ6	♣ Q2	1. Quantitative		4NT	
Contract: 6♠ N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ KQJ1094	♠ 72				2NT
Vul: NS	♥ K10	♥ Q85	Pass	3♥	Pass	3♠
North HCP: 10	♦ J62	♦ AKQ93	Pass	4♠	AP	
South HCP: 20	♣ 72	♣ AKQ				
Contract: 4♠ S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A10975		2NT	Pass	3♥
Vul: Both	♥ AQ	♥ KJ2	Pass	3♠	Pass	3NT
North HCP: 20	♦ QJ982	♦ 6	AP			
South HCP: 10	♣ AK96	♣ Q1087				
Contract: 3N N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ AKJ5				2NT
Vul: None	♥ Q8763	♥ AJ	Pass	3♦	Pass	3♥
North HCP: 6	♦ J5	♦ K976	Pass	3NT	AP	
South HCP: 20	♣ K1084	♣ A93				
Contract: 3N S						

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 162	♠ AK93	The opponents are silent.
Dealer: N	♥ K8	
Vul: EW	♦ A72	You bid first.
HCP: 20	♣ AQ86	

Board: 163	♠ KQJ1094	The opponents are silent.
Dealer: S	♥ K109	
Vul: None	♦ 972	Partner bids first.
HCP: 12	♣ K	

Board: 164	♠ Q10	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: NS	♦ AK53	You bid first.
HCP: 20	♣ AJ3	

Board: 165	♠ Q109742	The opponents are silent.
Dealer: S	♥ 95	
Vul: EW	♦ J4	Partner bids first.
HCP: 5	♣ Q53	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 162  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 7  
Contract: 4♠ S

North:  
♠ AK93  
♥ K8  
♦ A72  
♣ AQ86

South:  
♠ J8765  
♥ J  
♦ KJ8  
♣ J1054

West	North	East	South
	2NT	Pass	3♥
Pass	3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>
Pass	4♥ <sup>3</sup>	Pass	4♠
AP			

1. Extended acceptance after NT
2. Cue bid, a ♦ stopper
3. Cue bid, a ♣ stopper

Board: 163  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 20  
Contract: 6♠ S

North:  
♠ KQJ1094  
♥ K109  
♦ 972  
♣ K

South:  
♠ A52  
♥ AQJ  
♦ A108  
♣ AJ87

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	6♠	AP	

Board: 164  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6N N

North:  
♠ Q10  
♥ KQJ10  
♦ AK53  
♣ AJ3

South:  
♠ A72  
♥ A96532  
♦ 4  
♣ K95

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	6♦ <sup>4</sup>	Pass	6NT
AP			

1. Texas
2. Blackwood 0314, for ♥
3. A=0/5 or 3/5
4. ♥ queen and ♦ king

Board: 165  
Dealer: S  
Vul: EW  
North HCP: 5  
South HCP: 20  
Contract: 4♠ S

North:  
♠ Q109742  
♥ 95  
♦ J4  
♣ Q53

South:  
♠ J8  
♥ KQ1072  
♦ AK  
♣ AK106

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

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 162	♠ J8765	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ KJ8	Partner bids first.
HCP: 7	♣ J1054	

Board: 163	♠ A52	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ A108	You bid first.
HCP: 20	♣ AJ87	

Board: 164	♠ A72	The opponents are silent.
Dealer: N	♥ A96532	
Vul: NS	♦ 4	Partner bids first.
HCP: 11	♣ K95	

Board: 165	♠ J8	The opponents are silent.
Dealer: S	♥ KQ1072	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ AK106	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 162  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 7  
Contract: 4♠ S

North:  
♠ AK93  
♥ K8  
♦ A72  
♣ AQ86

South:  
♠ J8765  
♥ J  
♦ KJ8  
♣ J1054

West	North	East	South
	2NT	Pass	3♥
Pass	3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>
Pass	4♥ <sup>3</sup>	Pass	4♠
	AP		

1. Extended acceptance after NT
2. Cue bid, a ♦ stopper
3. Cue bid, a ♣ stopper

Board: 163  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 20  
Contract: 6♠ S

North:  
♠ KQJ1094  
♥ K109  
♦ 972  
♣ K

South:  
♠ A52  
♥ AQJ  
♦ A108  
♣ AJ87

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	6♠	AP	

Board: 164  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6N N

North:  
♠ Q10  
♥ KQJ10  
♦ AK53  
♣ AJ3

South:  
♠ A72  
♥ A96532  
♦ 4  
♣ K95

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	6♦ <sup>4</sup>	Pass	6NT
	AP		

1. Texas
2. Blackwood 0314, for ♥
3. A=0/5 or 3/5
4. ♥ queen and ♦ king

Board: 165  
Dealer: S  
Vul: EW  
North HCP: 5  
South HCP: 20  
Contract: 4♠ S

North:  
♠ Q109742  
♥ 95  
♦ J4  
♣ Q53

South:  
♠ J8  
♥ KQ1072  
♦ AK  
♣ AK106

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



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 166	♠ J9	The opponents are silent.
Dealer: N	♥ AQ108	
Vul: Both	♦ AKJ	You bid first.
HCP: 20	♣ AJ65	
Board: 167	♠ AJ9842	The opponents are silent.
Dealer: S	♥ 965	
Vul: NS	♦ 32	Partner bids first.
HCP: 5	♣ 98	
Board: 168	♠ A1032	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: EW	♦ AQ4	You bid first.
HCP: 20	♣ AQ6	
Board: 169	♠ Q9876	The opponents are silent.
Dealer: S	♥ 642	
Vul: Both	♦ K42	Partner bids first.
HCP: 5	♣ 74	
Board: 170	♠ AQ	West Doubles 6♥ if possible.
Dealer: N	♥ K6	
Vul: None	♦ Q753	You bid first.
HCP: 21	♣ AKQJ7	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 166  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 10  
Contract: 6♠ N

North:  
♠ J9  
♥ AQ108  
♦ AKJ  
♣ AJ65

South:  
♠ AK10632  
♥ K643  
♦ 942  
♣ —

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			

Board: 167  
Dealer: S  
Vul: NS  
North HCP: 5  
South HCP: 20  
Contract: 4♠ S

North:  
♠ AJ9842  
♥ 965  
♦ 32  
♣ 98

South:  
♠ Q10  
♥ AQ8  
♦ KJ10  
♣ AKJ76

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 168  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 4  
Contract: 3♠ N

North:  
♠ A1032  
♥ KJ2  
♦ AQ4  
♣ AQ6

South:  
♠ K9864  
♥ 863  
♦ 83  
♣ J94

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	AP	

Board: 169  
Dealer: S  
Vul: Both  
North HCP: 5  
South HCP: 20  
Contract: 4♠ S

North:  
♠ Q9876  
♥ 642  
♦ K42  
♣ 74

South:  
♠ AK5  
♥ KJ873  
♦ A75  
♣ KQ

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

Board: 170  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 5  
Contract: 6♥ X N

North:  
♠ AQ  
♥ K6  
♦ Q753  
♣ AKQJ7

South:  
♠ K10754  
♥ Q107432  
♦ 8  
♣ 6

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	6♥
X	AP		

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 166	♠ AK10632	The opponents are silent.
Dealer: N	♥ K643	
Vul: Both	♦ 942	Partner bids first.
HCP: 10	♣ —	
Board: 167	♠ Q10	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: NS	♦ KJ10	You bid first.
HCP: 20	♣ AKJ76	
Board: 168	♠ K9864	The opponents are silent.
Dealer: N	♥ 863	
Vul: EW	♦ 83	Partner bids first.
HCP: 4	♣ J94	
Board: 169	♠ AK5	The opponents are silent.
Dealer: S	♥ KJ873	
Vul: Both	♦ A75	You bid first.
HCP: 20	♣ KQ	
Board: 170	♠ K10754	West Doubles 6♥ if possible.
Dealer: N	♥ Q107432	
Vul: None	♦ 8	Partner bids first.
HCP: 5	♣ 6	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 166  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 10  
Contract: 6♠ N

North:  
♠ J9  
♥ AQ108  
♦ AKJ  
♣ AJ65

South:  
♠ AK10632  
♥ K643  
♦ 942  
♣ —

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			

Board: 167  
Dealer: S  
Vul: NS  
North HCP: 5  
South HCP: 20  
Contract: 4♠ S

North:  
♠ AJ9842  
♥ 965  
♦ 32  
♣ 98

South:  
♠ Q10  
♥ AQ8  
♦ KJ10  
♣ AKJ76

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 168  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 4  
Contract: 3♠ N

North:  
♠ A1032  
♥ KJ2  
♦ AQ4  
♣ AQ6

South:  
♠ K9864  
♥ 863  
♦ 83  
♣ J94

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	AP	

Board: 169  
Dealer: S  
Vul: Both  
North HCP: 5  
South HCP: 20  
Contract: 4♠ S

North:  
♠ Q9876  
♥ 642  
♦ K42  
♣ 74

South:  
♠ AK5  
♥ KJ873  
♦ A75  
♣ KQ

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

Board: 170  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 5  
Contract: 6♥ X N

North:  
♠ AQ  
♥ K6  
♦ Q753  
♣ AKQJ7

South:  
♠ K10754  
♥ Q107432  
♦ 8  
♣ 6

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	6♥
X	AP		

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 171	♠ Q98432	The opponents are silent.
Dealer: S	♥ KJ986	
Vul: EW	♦ 108	Partner bids first.
HCP: 6	♣ —	

Board: 172	♠ AKQ10	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: Both	♦ QJ74	You bid first.
HCP: 21	♣ A4	

Board: 173	♠ K10	The opponents are silent.
Dealer: S	♥ 97432	
Vul: NS	♦ A63	Partner bids first.
HCP: 7	♣ 965	

Board: 174	♠ A4	The opponents are silent.
Dealer: N	♥ A10987	
Vul: Both	♦ A2	You bid first.
HCP: 20	♣ AKJ3	

Board: 175	♠ KQ1072	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ Q1052	Partner bids first.
HCP: 7	♣ 875	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ Q98432	♠ AJ				2NT
Vul: EW	♥ KJ986	♥ A10753	Pass	3♥	Pass	3♠
North HCP: 6	♦ 108	♦ K2	Pass	4♠	AP	
South HCP: 20	♣ —	♣ AKJ3				
Contract: 4♠ S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ 854		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ KQ4	♥ J109752	Pass	4♥	AP	
North HCP: 21	♦ QJ74	♦ —	1. Texas			
South HCP: 4	♣ A4	♣ K753				
Contract: 4♥ N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ QJ7				2NT
Vul: NS	♥ 97432	♥ A105	Pass	3♦	Pass	3♥
North HCP: 7	♦ A63	♦ KQ9	Pass	3NT	Pass	4♥
South HCP: 20	♣ 965	♣ AKJ4	AP			
Contract: 4♥ S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K1097632		2NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ A10987	♥ 3	Pass	4♠	AP	
North HCP: 20	♦ A2	♦ J7	1. Texas			
South HCP: 4	♣ AKJ3	♣ 765				
Contract: 4♠ N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ KQ1072	♠ 65				2NT
Vul: None	♥ 6	♥ AK72	Pass	3♥	Pass	3♠
North HCP: 7	♦ Q1052	♦ KJ	Pass	3NT	AP	
South HCP: 20	♣ 875	♣ AKQ64				
Contract: 3N S						

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 171	♠ AJ	The opponents are silent.
Dealer: S	♥ A10753	
Vul: EW	♦ K2	You bid first.
HCP: 20	♣ AKJ3	

Board: 172	♠ 854	The opponents are silent.
Dealer: N	♥ J109752	
Vul: Both	♦ —	Partner bids first.
HCP: 4	♣ K753	

Board: 173	♠ QJ7	The opponents are silent.
Dealer: S	♥ A105	
Vul: NS	♦ KQ9	You bid first.
HCP: 20	♣ AKJ4	

Board: 174	♠ K1097632	The opponents are silent.
Dealer: N	♥ 3	
Vul: Both	♦ J7	Partner bids first.
HCP: 4	♣ 765	

Board: 175	♠ 65	The opponents are silent.
Dealer: S	♥ AK72	
Vul: None	♦ KJ	You bid first.
HCP: 20	♣ AKQ64	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ Q98432	♠ AJ				2NT
Vul: EW	♥ KJ986	♥ A10753	Pass	3♥	Pass	3♠
North HCP: 6	♦ 108	♦ K2	Pass	4♠	AP	
South HCP: 20	♣ —	♣ AKJ3				
Contract: 4♠ S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ 854		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ KQ4	♥ J109752	Pass	4♥	AP	
North HCP: 21	♦ QJ74	♦ —	1. Texas			
South HCP: 4	♣ A4	♣ K753				
Contract: 4♥ N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ QJ7				2NT
Vul: NS	♥ 97432	♥ A105	Pass	3♦	Pass	3♥
North HCP: 7	♦ A63	♦ KQ9	Pass	3NT	Pass	4♥
South HCP: 20	♣ 965	♣ AKJ4	AP			
Contract: 4♥ S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K1097632		2NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ A10987	♥ 3	Pass	4♠	AP	
North HCP: 20	♦ A2	♦ J7	1. Texas			
South HCP: 4	♣ AKJ3	♣ 765				
Contract: 4♠ N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ KQ1072	♠ 65				2NT
Vul: None	♥ 6	♥ AK72	Pass	3♥	Pass	3♠
North HCP: 7	♦ Q1052	♦ KJ	Pass	3NT	AP	
South HCP: 20	♣ 875	♣ AKQ64				
Contract: 3N S						



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 176	♠ KQ62	The opponents are silent.
Dealer: N	♥ AQ53	
Vul: NS	♦ AJ	You bid first.
HCP: 20	♣ A72	

Board: 177	♠ 86	The opponents are silent.
Dealer: S	♥ QJ943	
Vul: None	♦ J62	Partner bids first.
HCP: 4	♣ 1053	

Board: 178	♠ AK96	The opponents are silent.
Dealer: N	♥ J7	
Vul: NS	♦ AKQ103	You bid first.
HCP: 21	♣ A7	

Board: 179	♠ 106542	The opponents are silent.
Dealer: S	♥ 62	
Vul: EW	♦ AQ4	Partner bids first.
HCP: 7	♣ J74	

Board: 180	♠ AJ2	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ AK54	You bid first.
HCP: 21	♣ KJ53	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 176  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 12  
 Contract: 6N N

North:  
 ♠ KQ62  
 ♥ AQ53  
 ♦ AJ  
 ♣ A72

South:  
 ♠ AJ754  
 ♥ 7  
 ♦ Q6  
 ♣ KQ1053

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	6NT
AP			

Board: 177  
 Dealer: S  
 Vul: None  
 North HCP: 4  
 South HCP: 21  
 Contract: 4♥ N

North:  
 ♠ 86  
 ♥ QJ943  
 ♦ J62  
 ♣ 1053

South:  
 ♠ Q7  
 ♥ K876  
 ♦ AKQ84  
 ♣ AK

West	North	East	South
			2NT
Pass	3♦	Pass	3NT <sup>1</sup>
Pass	4♥	AP	

1. Extended acceptance after NT

Board: 178  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 12  
 Contract: 6N N

North:  
 ♠ AK96  
 ♥ J7  
 ♦ AKQ103  
 ♣ A7

South:  
 ♠ Q5  
 ♥ AKQ106  
 ♦ 52  
 ♣ J985

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4NT <sup>1</sup>
Pass	6NT	AP	

1. Quantitative 4NT

Board: 179  
 Dealer: S  
 Vul: EW  
 North HCP: 7  
 South HCP: 20  
 Contract: 4♠ S

North:  
 ♠ 106542  
 ♥ 62  
 ♦ AQ4  
 ♣ J74

South:  
 ♠ AK8  
 ♥ AK5  
 ♦ KJ982  
 ♣ Q6

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

Board: 180  
 Dealer: N  
 Vul: Both  
 North HCP: 21  
 South HCP: 8  
 Contract: 4♥ N

North:  
 ♠ AJ2  
 ♥ AJ  
 ♦ AK54  
 ♣ KJ53

South:  
 ♠ K8  
 ♥ K109643  
 ♦ 732  
 ♣ Q4

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4♥
AP			

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 176	♠ AJ754	The opponents are silent.
Dealer: N	♥ 7	
Vul: NS	♦ Q6	Partner bids first.
HCP: 12	♣ KQ1053	
Board: 177	♠ Q7	The opponents are silent.
Dealer: S	♥ K876	
Vul: None	♦ AKQ84	You bid first.
HCP: 21	♣ AK	
Board: 178	♠ Q5	The opponents are silent.
Dealer: N	♥ AKQ106	
Vul: NS	♦ 52	Partner bids first.
HCP: 12	♣ J985	
Board: 179	♠ AK8	The opponents are silent.
Dealer: S	♥ AK5	
Vul: EW	♦ KJ982	You bid first.
HCP: 20	♣ Q6	
Board: 180	♠ K8	The opponents are silent.
Dealer: N	♥ K109643	
Vul: Both	♦ 732	Partner bids first.
HCP: 8	♣ Q4	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 176  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 12  
 Contract: 6N N

North:  
 ♠ KQ62  
 ♥ AQ53  
 ♦ AJ  
 ♣ A72

South:  
 ♠ AJ754  
 ♥ 7  
 ♦ Q6  
 ♣ KQ1053

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	6NT
AP			

Board: 177  
 Dealer: S  
 Vul: None  
 North HCP: 4  
 South HCP: 21  
 Contract: 4♥ N

North:  
 ♠ 86  
 ♥ QJ943  
 ♦ J62  
 ♣ 1053

South:  
 ♠ Q7  
 ♥ K876  
 ♦ AKQ84  
 ♣ AK

West	North	East	South
			2NT
Pass	3♦	Pass	3NT <sup>1</sup>
Pass	4♥	AP	

1. Extended acceptance after NT

Board: 178  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 12  
 Contract: 6N N

North:  
 ♠ AK96  
 ♥ J7  
 ♦ AKQ103  
 ♣ A7

South:  
 ♠ Q5  
 ♥ AKQ106  
 ♦ 52  
 ♣ J985

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4NT <sup>1</sup>
Pass	6NT	AP	

1. Quantitative 4NT

Board: 179  
 Dealer: S  
 Vul: EW  
 North HCP: 7  
 South HCP: 20  
 Contract: 4♠ S

North:  
 ♠ 106542  
 ♥ 62  
 ♦ AQ4  
 ♣ J74

South:  
 ♠ AK8  
 ♥ AK5  
 ♦ KJ982  
 ♣ Q6

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

Board: 180  
 Dealer: N  
 Vul: Both  
 North HCP: 21  
 South HCP: 8  
 Contract: 4♥ N

North:  
 ♠ AJ2  
 ♥ AJ  
 ♦ AK54  
 ♣ KJ53

South:  
 ♠ K8  
 ♥ K109643  
 ♦ 732  
 ♣ Q4

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4♥
AP			

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 181	♠ J107642	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ 432	Partner bids first.
HCP: 7	♣ QJ	

Board: 182	♠ AKJ10	The opponents are silent.
Dealer: N	♥ J1064	
Vul: EW	♦ A94	You bid first.
HCP: 20	♣ AK	

Board: 183	♠ A102	The opponents are silent.
Dealer: S	♥ J9654	
Vul: None	♦ 62	Partner bids first.
HCP: 9	♣ A84	

Board: 184	♠ AQJ4	The opponents are silent.
Dealer: N	♥ AQ104	
Vul: EW	♦ A5	You bid first.
HCP: 21	♣ KJ4	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 181

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ J107642

♥ K3

♦ 432

♣ QJ

South:

♠ 53

♥ AQ

♦ AK1096

♣ AK85

West North East South

Pass 3♥ Pass 2NT

Pass 4♠ AP 3♠

Pass 4♠ AP

Board: 182

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6♠ S

North:

♠ AKJ10

♥ J1064

♦ A94

♣ AK

South:

♠ 98654

♥ AK

♦ K1062

♣ J9

West North East South

Pass 2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♦<sup>2</sup>

Pass 4♥<sup>3</sup> Pass 4NT<sup>4</sup>

Pass 5♦<sup>5</sup> Pass 5♥

Pass 6♣<sup>6</sup> Pass 6♠

AP

1. Extended acceptance after NT
2. Cue bid, a ♦ stopper
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♠
5. A=1/5 or 4/5
6. ♠ queen and ♣ king

Board: 183

Dealer: S

Vul: None

North HCP: 9

South HCP: 21

Contract: 4♥ S

North:

♠ A102

♥ J9654

♦ 62

♣ A84

South:

♠ K3

♥ AQ10

♦ AKJ

♣ KJ765

West North East South

Pass 3♦ Pass 2NT

Pass 4♥ AP 3♥

Pass 4♥ AP

Board: 184

Dealer: N

Vul: EW

North HCP: 21

South HCP: 6

Contract: 4♠ S

North:

♠ AQJ4

♥ AQ104

♦ A5

♣ KJ4

South:

♠ K8652

♥ 852

♦ J62

♣ Q8

West North East South

Pass 2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♠

AP

1. Extended acceptance after NT

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 181	♠ 53	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ AK1096	You bid first.
HCP: 20	♣ AK85	

Board: 182	♠ 98654	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ K1062	Partner bids first.
HCP: 11	♣ J9	

Board: 183	♠ K3	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: None	♦ AKJ	You bid first.
HCP: 21	♣ KJ765	

Board: 184	♠ K8652	The opponents are silent.
Dealer: N	♥ 852	
Vul: EW	♦ J62	Partner bids first.
HCP: 6	♣ Q8	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 181

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ J107642

♥ K3

♦ 432

♣ QJ

South:

♠ 53

♥ AQ

♦ AK1096

♣ AK85

West North East South

Pass 3♥ Pass 2NT

Pass 4♠ AP 3♠

Pass 4♠ AP

Board: 182

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6♠ S

North:

♠ AKJ10

♥ J1064

♦ A94

♣ AK

South:

♠ 98654

♥ AK

♦ K1062

♣ J9

West North East South

Pass 2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♦<sup>2</sup>

Pass 4♥<sup>3</sup> Pass 4NT<sup>4</sup>

Pass 5♦<sup>5</sup> Pass 5♥

Pass 6♣<sup>6</sup> Pass 6♠

AP

1. Extended acceptance after NT
2. Cue bid, a ♦ stopper
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♠
5. A=1/5 or 4/5
6. ♠ queen and ♣ king

Board: 183

Dealer: S

Vul: None

North HCP: 9

South HCP: 21

Contract: 4♥ S

North:

♠ A102

♥ J9654

♦ 62

♣ A84

South:

♠ K3

♥ AQ10

♦ AKJ

♣ KJ765

West North East South

Pass 3♦ Pass 2NT

Pass 4♥ Pass 3♥

Pass 4♥ AP

Board: 184

Dealer: N

Vul: EW

North HCP: 21

South HCP: 6

Contract: 4♠ S

North:

♠ AQJ4

♥ AQ104

♦ A5

♣ KJ4

South:

♠ K8652

♥ 852

♦ J62

♣ Q8

West North East South

Pass 2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♠

AP

1. Extended acceptance after NT



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 185     ♠ AK1082  
Dealer: S       ♥ J7  
Vul: Both      ♦ KQJ852  
HCP: 14       ♣ —

The opponents are silent.

Partner bids first.

Board: 186     ♠ AQ9  
Dealer: N       ♥ KQJ8  
Vul: None      ♦ A92  
HCP: 20       ♣ A109

West Doubles 3♥ if possible.

East Doubles 4♦ if possible.

You bid first.

Board: 187     ♠ KJ632  
Dealer: S       ♥ 732  
Vul: NS        ♦ 105  
HCP: 4        ♣ 964

The opponents are silent.

Partner bids first.

Board: 188     ♠ AQ103  
Dealer: N       ♥ KQ3  
Vul: Both      ♦ AQ95  
HCP: 21       ♣ A10

The opponents are silent.

You bid first.

Board: 189     ♠ K87  
Dealer: S       ♥ KQJ865  
Vul: None      ♦ —  
HCP: 11       ♣ Q1062

The opponents are silent.

Partner bids first.

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 185

Dealer: S

Vul: Both

North HCP: 14

South HCP: 20

Contract: 6♠ N

North:

♠ AK1082

♥ J7

♦ KQJ852

♣ —

South:

♠ 7654

♥ AK5

♦ A7

♣ AKQ10

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 6♠ AP

1. Extended acceptance after NT

Board: 186

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 6♠ N

North:

♠ AQ9

♥ KQJ8

♦ A92

♣ A109

South:

♠ K10854

♥ —

♦ J64

♣ K7654

West North East South

2NT Pass 3♥

X 3♠ Pass 4♣<sup>1</sup>

Pass 4♦<sup>2</sup> X 4NT<sup>3</sup>

Pass 5♣<sup>4</sup> Pass 6♠

AP

1. Cue bid, a ♣ stopper

2. Cue bid, a ♦ stopper

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 187

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ KJ632

♥ 732

♦ 105

♣ 964

South:

♠ Q7

♥ AKQ9

♦ AKJ2

♣ J105

West North East South

2NT

Pass 3♥ Pass 3♠

AP

Board: 188

Dealer: N

Vul: Both

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ AQ103

♥ KQ3

♦ AQ95

♣ A10

South:

♠ 82

♥ A10852

♦ KJ6

♣ KQ8

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6NT

AP

Board: 189

Dealer: S

Vul: None

North HCP: 11

South HCP: 21

Contract: 6♥ S

North:

♠ K87

♥ KQJ865

♦ —

♣ Q1062

South:

♠ AJ10

♥ A109

♦ AJ3

♣ AK73

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4NT<sup>1</sup> Pass 6♥

AP

1. Quantitative 4NT

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 185	♠ 7654	The opponents are silent.
Dealer: S	♥ AK5	
Vul: Both	♦ A7	You bid first.
HCP: 20	♣ AKQ10	

Board: 186	♠ K10854	West Doubles 3♥ if possible.
Dealer: N	♥ —	East Doubles 4♦ if possible.
Vul: None	♦ J64	
HCP: 7	♣ K7654	Partner bids first.

Board: 187	♠ Q7	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: NS	♦ AKJ2	You bid first.
HCP: 20	♣ J105	

Board: 188	♠ 82	The opponents are silent.
Dealer: N	♥ A10852	
Vul: Both	♦ KJ6	Partner bids first.
HCP: 13	♣ KQ8	

Board: 189	♠ AJ10	The opponents are silent.
Dealer: S	♥ A109	
Vul: None	♦ AJ3	You bid first.
HCP: 21	♣ AK73	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 185

Dealer: S

Vul: Both

North HCP: 14

South HCP: 20

Contract: 6♠ N

North:

♠ AK1082

♥ J7

♦ KQJ852

♣ —

South:

♠ 7654

♥ AK5

♦ A7

♣ AKQ10

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 6♠ AP

1. Extended acceptance after NT

Board: 186

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 6♠ N

North:

♠ AQ9

♥ KQJ8

♦ A92

♣ A109

South:

♠ K10854

♥ —

♦ J64

♣ K7654

West North East South

2NT Pass 3♥

X 3♠ Pass 4♣<sup>1</sup>

Pass 4♦<sup>2</sup> X 4NT<sup>3</sup>

Pass 5♣<sup>4</sup> Pass 6♠

AP

1. Cue bid, a ♣ stopper

2. Cue bid, a ♦ stopper

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 187

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ KJ632

♥ 732

♦ 105

♣ 964

South:

♠ Q7

♥ AKQ9

♦ AKJ2

♣ J105

West North East South

2NT

Pass 3♥ Pass 3♠

AP

Board: 188

Dealer: N

Vul: Both

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ AQ103

♥ KQ3

♦ AQ95

♣ A10

South:

♠ 82

♥ A10852

♦ KJ6

♣ KQ8

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6NT

AP

Board: 189

Dealer: S

Vul: None

North HCP: 11

South HCP: 21

Contract: 6♥ S

North:

♠ K87

♥ KQJ865

♦ —

♣ Q1062

South:

♠ AJ10

♥ A109

♦ AJ3

♣ AK73

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4NT<sup>1</sup> Pass 6♥

AP

1. Quantitative 4NT

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 190	♠ AJ10	The opponents are silent.
Dealer: N	♥ J42	
Vul: NS	♦ AK103	You bid first.
HCP: 20	♣ AK10	

Board: 191	♠ 92	The opponents are silent.
Dealer: S	♥ KQJ865	
Vul: EW	♦ A4	Partner bids first.
HCP: 10	♣ 1093	

Board: 192	♠ AQ9	The opponents are silent.
Dealer: N	♥ A103	
Vul: None	♦ AKQ75	You bid first.
HCP: 20	♣ J5	

Board: 193	♠ 76	The opponents are silent.
Dealer: S	♥ AQJ106	
Vul: EW	♦ AQJ6	Partner bids first.
HCP: 14	♣ 62	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 190  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 7♥ N

North:  
♠ AJ10  
♥ J42  
♦ AK103  
♣ AK10

South:  
♠ K  
♥ AKQ9863  
♦ 9742  
♣ 3

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	7♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			

Board: 191  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 6♥ S

North:  
♠ 92  
♥ KQJ865  
♦ A4  
♣ 1093

South:  
♠ AK6  
♥ A7  
♦ KJ109  
♣ AJ42

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	6♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			

Board: 192  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 8  
Contract: 4♠ N

North:  
♠ AQ9  
♥ A103  
♦ AKQ75  
♣ J5

South:  
♠ KJ853  
♥ Q84  
♦ 4  
♣ Q943

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

Board: 193  
Dealer: S  
Vul: EW  
North HCP: 14  
South HCP: 20  
Contract: 6♥ N

North:  
♠ 76  
♥ AQJ106  
♦ AQJ6  
♣ 62

South:  
♠ AKJ  
♥ K8732  
♦ K102  
♣ AQ

West	North	East	South
			2NT
Pass	3♦	Pass	3NT <sup>1</sup>
Pass	6♥	AP	
1. Extended acceptance after NT			

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 190	♠ K	The opponents are silent.
Dealer: N	♥ AKQ9863	
Vul: NS	♦ 9742	Partner bids first.
HCP: 12	♣ 3	

Board: 191	♠ AK6	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ KJ109	You bid first.
HCP: 20	♣ AJ42	

Board: 192	♠ KJ853	The opponents are silent.
Dealer: N	♥ Q84	
Vul: None	♦ 4	Partner bids first.
HCP: 8	♣ Q943	

Board: 193	♠ AKJ	The opponents are silent.
Dealer: S	♥ K8732	
Vul: EW	♦ K102	You bid first.
HCP: 20	♣ AQ	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 190  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 7♥ N

North:  
♠ AJ10  
♥ J42  
♦ AK103  
♣ AK10

South:  
♠ K  
♥ AKQ9863  
♦ 9742  
♣ 3

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	7♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			

Board: 191  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 6♥ S

North:  
♠ 92  
♥ KQJ865  
♦ A4  
♣ 1093

South:  
♠ AK6  
♥ A7  
♦ KJ109  
♣ AJ42

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	6♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			

Board: 192  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 8  
Contract: 4♠ N

North:  
♠ AQ9  
♥ A103  
♦ AKQ75  
♣ J5

South:  
♠ KJ853  
♥ Q84  
♦ 4  
♣ Q943

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

Board: 193  
Dealer: S  
Vul: EW  
North HCP: 14  
South HCP: 20  
Contract: 6♥ N

North:  
♠ 76  
♥ AQJ106  
♦ AQJ6  
♣ 62

South:  
♠ AKJ  
♥ K8732  
♦ K102  
♣ AQ

West	North	East	South
			2NT
Pass	3♦	Pass	3NT <sup>1</sup>
Pass	6♥	AP	
1. Extended acceptance after NT			



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 194	♠ AK54	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: NS	♦ KJ94	You bid first.
HCP: 21	♣ KJ	

Board: 195	♠ QJ7542	The opponents are silent.
Dealer: S	♥ AK7	
Vul: EW	♦ 3	Partner bids first.
HCP: 10	♣ 973	

Board: 196	♠ A9	West Doubles 4♥ if possible.
Dealer: N	♥ J10	
Vul: Both	♦ AQ53	You bid first.
HCP: 20	♣ AKQ64	

Board: 197	♠ J10765432	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ 72	Partner bids first.
HCP: 4	♣ K65	

Board: 198	♠ A53	The opponents are silent.
Dealer: N	♥ A96	
Vul: EW	♦ KQ98	You bid first.
HCP: 20	♣ AK10	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 194  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 9  
Contract: 6♠ N

North:  
♠ AK54  
♥ AQ9  
♦ KJ94  
♣ KJ

South:  
♠ QJ97632  
♥ 64  
♦ A7  
♣ Q3

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			

Board: 195  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 6♠ S

North:  
♠ QJ7542  
♥ AK7  
♦ 3  
♣ 973

South:  
♠ AK86  
♥ J4  
♦ AKQ109  
♣ K10

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	6♠	AP	
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			

Board: 196  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 3  
Contract: 4♠ N

North:  
♠ A9  
♥ J10  
♦ AQ53  
♣ AKQ64

South:  
♠ K108654  
♥ 96  
♦ 62  
♣ 1053

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
X	4♠	AP	
1. Texas			

Board: 197  
Dealer: S  
Vul: None  
North HCP: 4  
South HCP: 20  
Contract: 4♠ S

North:  
♠ J10765432  
♥ —  
♦ 72  
♣ K65

South:  
♠ A9  
♥ A763  
♦ AKJ96  
♣ A8

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 198  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 12  
Contract: 6♠ N

North:  
♠ A53  
♥ A96  
♦ KQ98  
♣ AK10

South:  
♠ KQJ1082  
♥ K8  
♦ J6  
♣ Q94

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	4NT <sup>1</sup>
Pass	6♠	AP	
1. Quantitative 4NT			

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 194	♠ QJ97632	The opponents are silent.
Dealer: N	♥ 64	
Vul: NS	♦ A7	Partner bids first.
HCP: 9	♣ Q3	
Board: 195	♠ AK86	The opponents are silent.
Dealer: S	♥ J4	
Vul: EW	♦ AKQ109	You bid first.
HCP: 20	♣ K10	
Board: 196	♠ K108654	West Doubles 4♥ if possible.
Dealer: N	♥ 96	
Vul: Both	♦ 62	Partner bids first.
HCP: 3	♣ 1053	
Board: 197	♠ A9	The opponents are silent.
Dealer: S	♥ A763	
Vul: None	♦ AKJ96	You bid first.
HCP: 20	♣ A8	
Board: 198	♠ KQJ1082	The opponents are silent.
Dealer: N	♥ K8	
Vul: EW	♦ J6	Partner bids first.
HCP: 12	♣ Q94	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 194  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 9  
Contract: 6♠ N

North:  
♠ AK54  
♥ AQ9  
♦ KJ94  
♣ KJ

South:  
♠ QJ97632  
♥ 64  
♦ A7  
♣ Q3

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			

Board: 195  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 6♠ S

North:  
♠ QJ7542  
♥ AK7  
♦ 3  
♣ 973

South:  
♠ AK86  
♥ J4  
♦ AKQ109  
♣ K10

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	6♠	AP	
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			

Board: 196  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 3  
Contract: 4♠ N

North:  
♠ A9  
♥ J10  
♦ AQ53  
♣ AKQ64

South:  
♠ K108654  
♥ 96  
♦ 62  
♣ 1053

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
X	4♠	AP	
1. Texas			

Board: 197  
Dealer: S  
Vul: None  
North HCP: 4  
South HCP: 20  
Contract: 4♠ S

North:  
♠ J10765432  
♥ —  
♦ 72  
♣ K65

South:  
♠ A9  
♥ A763  
♦ AKJ96  
♣ A8

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 198  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 12  
Contract: 6♠ N

North:  
♠ A53  
♥ A96  
♦ KQ98  
♣ AK10

South:  
♠ KQJ1082  
♥ K8  
♦ J6  
♣ Q94

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	4NT <sup>1</sup>
Pass	6♠	AP	
1. Quantitative 4NT			

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 199	♠ KJ9743	The opponents are silent.
Dealer: S	♥ AKJ109	
Vul: Both	♦ —	Partner bids first.
HCP: 13	♣ J3	
Board: 200	♠ AK75	West Doubles 3♥ if possible.
Dealer: N	♥ QJ10	
Vul: NS	♦ K2	You bid first.
HCP: 20	♣ AK86	
Board: 201	♠ 9	The opponents are silent.
Dealer: S	♥ AJ1093	
Vul: Both	♦ 10	Partner bids first.
HCP: 9	♣ A109832	
Board: 202	♠ KQJ83	The opponents are silent.
Dealer: N	♥ 106	
Vul: None	♦ AKQ	You bid first.
HCP: 21	♣ AQ5	
Board: 203	♠ KQ106	The opponents are silent.
Dealer: S	♥ KQ8764	
Vul: NS	♦ 53	Partner bids first.
HCP: 11	♣ J	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 199

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ KJ9743

♥ AKJ109

♦ —

♣ J3

South:

♠ 106

♥ Q53

♦ AKQ94

♣ AKQ

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♥<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=2/5 or 5/5, Q(S)=0

Board: 200

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 4♠ S

North:

♠ AK75

♥ QJ10

♦ K2

♣ AK86

South:

♠ Q10932

♥ 763

♦ A6

♣ 1095

West North East South

2NT Pass 3♥

X 3NT<sup>1</sup> Pass 4♦<sup>2</sup>

Pass 4♥<sup>3</sup> Pass 4♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

Board: 201

Dealer: S

Vul: Both

North HCP: 9

South HCP: 21

Contract: 6♣ N

North:

♠ 9

♥ AJ1093

♦ 10

♣ A109832

South:

♠ AQ32

♥ K4

♦ AKJ8

♣ KJ6

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6♣ AP

Board: 202

Dealer: N

Vul: None

North HCP: 21

South HCP: 4

Contract: 4♥ N

North:

♠ KQJ83

♥ 106

♦ AKQ

♣ AQ5

South:

♠ 10

♥ KJ9832

♦ 962

♣ 643

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 203

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ KQ106

♥ KQ8764

♦ 53

♣ J

South:

♠ A953

♥ A9

♦ K96

♣ AKQ4

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6♥ AP

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 199	♠ 106	The opponents are silent.
Dealer: S	♥ Q53	
Vul: Both	♦ AKQ94	You bid first.
HCP: 20	♣ AKQ	

Board: 200	♠ Q10932	West Doubles 3♥ if possible.
Dealer: N	♥ 763	
Vul: NS	♦ A6	Partner bids first.
HCP: 6	♣ 1095	

Board: 201	♠ AQ32	The opponents are silent.
Dealer: S	♥ K4	
Vul: Both	♦ AKJ8	You bid first.
HCP: 21	♣ KJ6	

Board: 202	♠ 10	The opponents are silent.
Dealer: N	♥ KJ9832	
Vul: None	♦ 962	Partner bids first.
HCP: 4	♣ 643	

Board: 203	♠ A953	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ K96	You bid first.
HCP: 20	♣ AKQ4	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 199

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ KJ9743

♥ AKJ109

♦ —

♣ J3

South:

♠ 106

♥ Q53

♦ AKQ94

♣ AKQ

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♥<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=2/5 or 5/5, Q(S)=0

Board: 200

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 4♠ S

North:

♠ AK75

♥ QJ10

♦ K2

♣ AK86

South:

♠ Q10932

♥ 763

♦ A6

♣ 1095

West North East South

2NT Pass 3♥

X 3NT<sup>1</sup> Pass 4♦<sup>2</sup>

Pass 4♥<sup>3</sup> Pass 4♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

Board: 201

Dealer: S

Vul: Both

North HCP: 9

South HCP: 21

Contract: 6♣ N

North:

♠ 9

♥ AJ1093

♦ 10

♣ A109832

South:

♠ AQ32

♥ K4

♦ AKJ8

♣ KJ6

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6♣ AP

Board: 202

Dealer: N

Vul: None

North HCP: 21

South HCP: 4

Contract: 4♥ N

North:

♠ KQJ83

♥ 106

♦ AKQ

♣ AQ5

South:

♠ 10

♥ KJ9832

♦ 962

♣ 643

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 203

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ KQ106

♥ KQ8764

♦ 53

♣ J

South:

♠ A953

♥ A9

♦ K96

♣ AKQ4

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6♥ AP



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 204	♠ AQ852	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ AQJ	You bid first.
HCP: 20	♣ J108	

Board: 205	♠ K9	The opponents are silent.
Dealer: S	♥ QJ1093	
Vul: None	♦ J92	Partner bids first.
HCP: 12	♣ KQ4	

Board: 206	♠ 982	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ A5	You bid first.
HCP: 20	♣ AK1085	

Board: 207	♠ K72	The opponents are silent.
Dealer: S	♥ AQ87543	
Vul: EW	♦ —	Partner bids first.
HCP: 9	♣ 953	

Board: 208	♠ KJ10	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ KQJ94	You bid first.
HCP: 21	♣ A9	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 204

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ AQ852

♥ AQ

♦ AQJ

♣ J108

South:

♠ 73

♥ KJ1053

♦ 105

♣ Q765

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

AP

Board: 205

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6♥ S

North:

♠ K9

♥ QJ1093

♦ J92

♣ KQ4

South:

♠ AQ10

♥ AK6

♦ AQ84

♣ J52

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4NT<sup>1</sup> Pass 6♥

AP

1. Quantitative 4NT

Board: 206

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 4♠ N

North:

♠ 982

♥ AKQ

♦ A5

♣ AK1085

South:

♠ K107643

♥ J1064

♦ 6

♣ 43

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ AP

1. Texas

Board: 207

Dealer: S

Vul: EW

North HCP: 9

South HCP: 21

Contract: 7♥ S

North:

♠ K72

♥ AQ87543

♦ —

♣ 953

South:

♠ A104

♥ K9

♦ AK96

♣ AK72

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♦<sup>3</sup>

Pass 7♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

Board: 208

Dealer: N

Vul: Both

North HCP: 21

South HCP: 3

Contract: 4♥ N

North:

♠ KJ10

♥ AK9

♦ KQJ94

♣ A9

South:

♠ Q87

♥ J1086432

♦ 8

♣ 43

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 204	♠ 73	The opponents are silent.
Dealer: N	♥ KJ1053	
Vul: EW	♦ 105	Partner bids first.
HCP: 6	♣ Q765	
Board: 205	♠ AQ10	The opponents are silent.
Dealer: S	♥ AK6	
Vul: None	♦ AQ84	You bid first.
HCP: 20	♣ J52	
Board: 206	♠ K107643	The opponents are silent.
Dealer: N	♥ J1064	
Vul: NS	♦ 6	Partner bids first.
HCP: 4	♣ 43	
Board: 207	♠ A104	The opponents are silent.
Dealer: S	♥ K9	
Vul: EW	♦ AK96	You bid first.
HCP: 21	♣ AK72	
Board: 208	♠ Q87	The opponents are silent.
Dealer: N	♥ J1086432	
Vul: Both	♦ 8	Partner bids first.
HCP: 3	♣ 43	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 204

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ AQ852

♥ AQ

♦ AQJ

♣ J108

South:

♠ 73

♥ KJ1053

♦ 105

♣ Q765

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

AP

Board: 205

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6♥ S

North:

♠ K9

♥ QJ1093

♦ J92

♣ KQ4

South:

♠ AQ10

♥ AK6

♦ AQ84

♣ J52

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4NT<sup>1</sup> Pass 6♥

AP

1. Quantitative 4NT

Board: 206

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 4♠ N

North:

♠ 982

♥ AKQ

♦ A5

♣ AK1085

South:

♠ K107643

♥ J1064

♦ 6

♣ 43

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ AP

1. Texas

Board: 207

Dealer: S

Vul: EW

North HCP: 9

South HCP: 21

Contract: 7♥ S

North:

♠ K72

♥ AQ87543

♦ —

♣ 953

South:

♠ A104

♥ K9

♦ AK96

♣ AK72

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♦<sup>3</sup>

Pass 7♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

Board: 208

Dealer: N

Vul: Both

North HCP: 21

South HCP: 3

Contract: 4♥ N

North:

♠ KJ10

♥ AK9

♦ KQJ94

♣ A9

South:

♠ Q87

♥ J1086432

♦ 8

♣ 43

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 209	♠ Q32	The opponents are silent.
Dealer: S	♥ 1098763	
Vul: NS	♦ J5	Partner bids first.
HCP: 6	♣ K6	

Board: 210	♠ AKQ	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: EW	♦ J2	You bid first.
HCP: 20	♣ J876	

Board: 211	♠ K4	The opponents are silent.
Dealer: S	♥ A9876	
Vul: Both	♦ A95	Partner bids first.
HCP: 14	♣ QJ2	

Board: 212	♠ J94	The opponents are silent.
Dealer: N	♥ AQJ10	
Vul: None	♦ AKQ	You bid first.
HCP: 21	♣ A107	

Board: 213	♠ 63	The opponents are silent.
Dealer: S	♥ J8762	
Vul: EW	♦ 72	Partner bids first.
HCP: 4	♣ K985	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 209

Dealer: S

Vul: NS

North HCP: 6

South HCP: 20

Contract: 4♥ S

North:

♠ Q32

♥ 1098763

♦ J5

♣ K6

South:

♠ AJ9

♥ AQ5

♦ AK93

♣ Q74

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4♥ AP

Board: 210

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 6♠ N

North:

♠ AKQ

♥ AKQ5

♦ J2

♣ J876

South:

♠ J1097652

♥ J

♦ Q96

♣ A9

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 211

Dealer: S

Vul: Both

North HCP: 14

South HCP: 21

Contract: 6N S

North:

♠ K4

♥ A9876

♦ A95

♣ QJ2

South:

♠ AQ3

♥ KQJ2

♦ KQ8

♣ A105

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6NT AP

Board: 212

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6♥ N

North:

♠ J94

♥ AQJ10

♦ AKQ

♣ A107

South:

♠ K10

♥ K9632

♦ J7

♣ KJ94

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4NT<sup>1</sup>

Pass 6♥ AP

1. Quantitative 4NT

Board: 213

Dealer: S

Vul: EW

North HCP: 4

South HCP: 21

Contract: 3♥ S

North:

♠ 63

♥ J8762

♦ 72

♣ K985

South:

♠ A1094

♥ A3

♦ AK654

♣ AQ

West North East South

2NT

Pass 3♦ Pass 3♥

AP

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 209	♠ AJ9	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: NS	♦ AK93	You bid first.
HCP: 20	♣ Q74	

Board: 210	♠ J1097652	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ Q96	Partner bids first.
HCP: 8	♣ A9	

Board: 211	♠ AQ3	The opponents are silent.
Dealer: S	♥ KQJ2	
Vul: Both	♦ KQ8	You bid first.
HCP: 21	♣ A105	

Board: 212	♠ K10	The opponents are silent.
Dealer: N	♥ K9632	
Vul: None	♦ J7	Partner bids first.
HCP: 11	♣ KJ94	

Board: 213	♠ A1094	The opponents are silent.
Dealer: S	♥ A3	
Vul: EW	♦ AK654	You bid first.
HCP: 21	♣ AQ	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 209

Dealer: S

Vul: NS

North HCP: 6

South HCP: 20

Contract: 4♥ S

North:

♠ Q32

♥ 1098763

♦ J5

♣ K6

South:

♠ AJ9

♥ AQ5

♦ AK93

♣ Q74

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4♥ AP

Board: 210

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 6♠ N

North:

♠ AKQ

♥ AKQ5

♦ J2

♣ J876

South:

♠ J1097652

♥ J

♦ Q96

♣ A9

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 211

Dealer: S

Vul: Both

North HCP: 14

South HCP: 21

Contract: 6N S

North:

♠ K4

♥ A9876

♦ A95

♣ QJ2

South:

♠ AQ3

♥ KQJ2

♦ KQ8

♣ A105

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6NT AP

Board: 212

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6♥ N

North:

♠ J94

♥ AQJ10

♦ AKQ

♣ A107

South:

♠ K10

♥ K9632

♦ J7

♣ KJ94

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4NT<sup>1</sup>

Pass 6♥ AP

1. Quantitative 4NT

Board: 213

Dealer: S

Vul: EW

North HCP: 4

South HCP: 21

Contract: 3♥ S

North:

♠ 63

♥ J8762

♦ 72

♣ K985

South:

♠ A1094

♥ A3

♦ AK654

♣ AQ

West North East South

2NT

Pass 3♦ Pass 3♥

AP



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 214	♠ KQ85	The opponents are silent.
Dealer: N	♥ A32	
Vul: Both	♦ KQ10	You bid first.
HCP: 21	♣ AQJ	

Board: 215	♠ J109732	The opponents are silent.
Dealer: S	♥ K	
Vul: None	♦ K53	Partner bids first.
HCP: 8	♣ J96	

Board: 216	♠ A102	The opponents are silent.
Dealer: N	♥ J6	
Vul: NS	♦ AQ7	You bid first.
HCP: 21	♣ AKQJ5	

Board: 217	♠ QJ3	The opponents are silent.
Dealer: S	♥ J6542	
Vul: Both	♦ A65	Partner bids first.
HCP: 8	♣ 96	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 214  
 Dealer: N  
 Vul: Both  
 North HCP: 21  
 South HCP: 9  
 Contract: 4♥ N

North:  
 ♠ KQ85  
 ♥ A32  
 ♦ KQ10  
 ♣ AQJ

South:  
 ♠ 104  
 ♥ KQJ10875  
 ♦ 754  
 ♣ K

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4♥
AP			

Board: 215  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 20  
 Contract: 6♠ S

North:  
 ♠ J109732  
 ♥ K  
 ♦ K53  
 ♣ J96

South:  
 ♠ AK  
 ♥ 1073  
 ♦ A10842  
 ♣ AKQ

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	6♠	AP	

Board: 216  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 12  
 Contract: 6♠ N

North:  
 ♠ A102  
 ♥ J6  
 ♦ AQ7  
 ♣ AKQJ5

South:  
 ♠ K97653  
 ♥ AKQ3  
 ♦ 64  
 ♣ 2

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	5♠ <sup>4</sup>	Pass	6♠
AP			

1. Texas
2. Blackwood 0314, for ♠
3. A=0/5 or 3/5
4. no ♠ queen

Board: 217  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 21  
 Contract: 4♥ S

North:  
 ♠ QJ3  
 ♥ J6542  
 ♦ A65  
 ♣ 96

South:  
 ♠ 98  
 ♥ AKQ8  
 ♦ KQJ  
 ♣ AQ75

West	North	East	South
			2NT
Pass	3♦	Pass	3♠ <sup>1</sup>
Pass	3NT <sup>2</sup>	Pass	4♣ <sup>3</sup>
Pass	4♦ <sup>4</sup>	Pass	4♥

- AP
1. Extended acceptance after NT
  2. Cue bid, surplus
  3. Cue bid, a ♣ stopper
  4. Cue bid, a ♦ stopper

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 214	♠ 104	The opponents are silent.
Dealer: N	♥ KQJ10875	
Vul: Both	♦ 754	Partner bids first.
HCP: 9	♣ K	

Board: 215	♠ AK	The opponents are silent.
Dealer: S	♥ 1073	
Vul: None	♦ A10842	You bid first.
HCP: 20	♣ AKQ	

Board: 216	♠ K97653	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: NS	♦ 64	Partner bids first.
HCP: 12	♣ 2	

Board: 217	♠ 98	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: Both	♦ KQJ	You bid first.
HCP: 21	♣ AQ75	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 214  
 Dealer: N  
 Vul: Both  
 North HCP: 21  
 South HCP: 9  
 Contract: 4♥ N

North:  
 ♠ KQ85  
 ♥ A32  
 ♦ KQ10  
 ♣ AQJ

South:  
 ♠ 104  
 ♥ KQJ10875  
 ♦ 754  
 ♣ K

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4♥
AP			

Board: 215  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 20  
 Contract: 6♠ S

North:  
 ♠ J109732  
 ♥ K  
 ♦ K53  
 ♣ J96

South:  
 ♠ AK  
 ♥ 1073  
 ♦ A10842  
 ♣ AKQ

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	6♠	AP	

Board: 216  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 12  
 Contract: 6♠ N

North:  
 ♠ A102  
 ♥ J6  
 ♦ AQ7  
 ♣ AKQJ5

South:  
 ♠ K97653  
 ♥ AKQ3  
 ♦ 64  
 ♣ 2

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	5♠ <sup>4</sup>	Pass	6♠
AP			

1. Texas
2. Blackwood 0314, for ♠
3. A=0/5 or 3/5
4. no ♠ queen

Board: 217  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 21  
 Contract: 4♥ S

North:  
 ♠ QJ3  
 ♥ J6542  
 ♦ A65  
 ♣ 96

South:  
 ♠ 98  
 ♥ AKQ8  
 ♦ KQJ  
 ♣ AQ75

West	North	East	South
			2NT
Pass	3♦	Pass	3♠ <sup>1</sup>
Pass	3NT <sup>2</sup>	Pass	4♣ <sup>3</sup>
Pass	4♦ <sup>4</sup>	Pass	4♥

- AP
1. Extended acceptance after NT
  2. Cue bid, surplus
  3. Cue bid, a ♣ stopper
  4. Cue bid, a ♦ stopper

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 218	♠ AK9	West Doubles 3♥ if possible.
Dealer: N	♥ 96	
Vul: None	♦ AQ4	
HCP: 20	♣ AQJ86	You bid first.

Board: 219	♠ 109753	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ KQ	
HCP: 10	♣ KQ1053	Partner bids first.

Board: 220	♠ AQ103	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: EW	♦ KQ82	
HCP: 20	♣ KQ	You bid first.

Board: 221	♠ K43	The opponents are silent.
Dealer: S	♥ 109832	
Vul: None	♦ 982	
HCP: 4	♣ J7	Partner bids first.

Board: 222	♠ AJ	The opponents are silent.
Dealer: N	♥ A76	
Vul: NS	♦ AKJ10	
HCP: 20	♣ K763	You bid first.

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 218  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 9  
 Contract: 6♠ N

North:  
 ♠ AK9  
 ♥ 96  
 ♦ AQ4  
 ♣ AQJ86

South:  
 ♠ QJ1076  
 ♥ Q43  
 ♦ J1032  
 ♣ K

West	North	East	South
	2NT	Pass	3♥
X	3♠	Pass	4♣ <sup>1</sup>
Pass	4♦ <sup>2</sup>	Pass	4♥ <sup>3</sup>
Pass	4♠	Pass	6♠
	AP		

1. Cue bid, a ♣ stopper
2. Cue bid, a ♦ stopper
3. Cue bid, surplus

Board: 219  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 21  
 Contract: 6♠ S

North:  
 ♠ 109753  
 ♥ 3  
 ♦ KQ  
 ♣ KQ1053

South:  
 ♠ AKQJ  
 ♥ Q65  
 ♦ A82  
 ♣ AJ2

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	3NT	Pass	4♠
Pass	6♠	AP	

Board: 220  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 13  
 Contract: 6♥ N

North:  
 ♠ AQ103  
 ♥ KJ5  
 ♦ KQ82  
 ♣ KQ

South:  
 ♠ 2  
 ♥ A109643  
 ♦ A10  
 ♣ AJ83

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	6♥
	AP		

1. Texas
2. Blackwood 0314, for ♥
3. A=2/5 or 5/5, Q(H)=0

Board: 221  
 Dealer: S  
 Vul: None  
 North HCP: 4  
 South HCP: 21  
 Contract: 3♥ S

North:  
 ♠ K43  
 ♥ 109832  
 ♦ 982  
 ♣ J7

South:  
 ♠ AJ986  
 ♥ A75  
 ♦ AK4  
 ♣ KQ

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
	AP		

Board: 222

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AJ

♥ A76

♦ AKJ10

♣ K763

South:

♠ K10

♥ K9432

♦ 942

♣ AQ8

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	6NT
AP			

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 218	♠ QJ1076	West Doubles 3♥ if possible.  Partner bids first.
Dealer: N	♥ Q43	
Vul: None	♦ J1032	
HCP: 9	♣ K	

Board: 219	♠ AKQJ	The opponents are silent.  You bid first.
Dealer: S	♥ Q65	
Vul: NS	♦ A82	
HCP: 21	♣ AJ2	

Board: 220	♠ 2	The opponents are silent.  Partner bids first.
Dealer: N	♥ A109643	
Vul: EW	♦ A10	
HCP: 13	♣ AJ83	

Board: 221	♠ AJ986	The opponents are silent.  You bid first.
Dealer: S	♥ A75	
Vul: None	♦ AK4	
HCP: 21	♣ KQ	

Board: 222	♠ K10	The opponents are silent.  Partner bids first.
Dealer: N	♥ K9432	
Vul: NS	♦ 942	
HCP: 12	♣ AQ8	



## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 218  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 9  
 Contract: 6♠ N

North:  
 ♠ AK9  
 ♥ 96  
 ♦ AQ4  
 ♣ AQJ86

South:  
 ♠ QJ1076  
 ♥ Q43  
 ♦ J1032  
 ♣ K

West North East South

2NT Pass 3♥

X 3♠ Pass 4♣<sup>1</sup>

Pass 4♦<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 4♠ Pass 6♠

AP

1. Cue bid, a ♣ stopper

2. Cue bid, a ♦ stopper

3. Cue bid, surplus

Board: 219  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 21  
 Contract: 6♠ S

North:  
 ♠ 109753  
 ♥ 3  
 ♦ KQ  
 ♣ KQ1053

South:  
 ♠ AKQJ  
 ♥ Q65  
 ♦ A82  
 ♣ AJ2

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

Pass 6♠ AP

Board: 220  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 13  
 Contract: 6♥ N

North:  
 ♠ AQ103  
 ♥ KJ5  
 ♦ KQ82  
 ♣ KQ

South:  
 ♠ 2  
 ♥ A109643  
 ♦ A10  
 ♣ AJ83

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♥<sup>3</sup> Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=2/5 or 5/5, Q(H)=0

Board: 221  
 Dealer: S  
 Vul: None  
 North HCP: 4  
 South HCP: 21  
 Contract: 3♥ S

North:  
 ♠ K43  
 ♥ 109832  
 ♦ 982  
 ♣ J7

South:  
 ♠ AJ986  
 ♥ A75  
 ♦ AK4  
 ♣ KQ

West North East South

2NT

Pass 3♦ Pass 3♥

AP

Board: 222

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AJ

♥ A76

♦ AKJ10

♣ K763

South:

♠ K10

♥ K9432

♦ 942

♣ AQ8

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	6NT
AP			

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 223      ♠ AQJ1085

Dealer: S      ♥ 6

Vul: EW      ♦ 1092

HCP: 9      ♣ Q93

The opponents are silent.

Partner bids first.

Board: 224      ♠ AQ62

Dealer: N      ♥ A4

Vul: Both      ♦ A872

HCP: 20      ♣ KQJ

The opponents are silent.

You bid first.

Board: 225      ♠ J7654

Dealer: S      ♥ K52

Vul: NS      ♦ 10

HCP: 4      ♣ 10765

The opponents are silent.

Partner bids first.

Board: 226      ♠ K107

Dealer: N      ♥ AQ

Vul: EW      ♦ A642

HCP: 20      ♣ AK93

The opponents are silent.

You bid first.

Board: 227      ♠ J10863

Dealer: S      ♥ 52

Vul: Both      ♦ K8

HCP: 9      ♣ KQ105

The opponents are silent.

Partner bids first.

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 223			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ AQJ1085	♠ 76	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♥ 6	♥ AQ3	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 20	♦ 1092	♦ AKQ5	Pass	6♠	AP	
Contract: 6♠ S	♣ Q93	♣ AJ108	1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			
Board: 224			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AQ62	♠ K8754		2NT	Pass	3♥
North HCP: 20	♥ A4	♥ 3	Pass	3NT <sup>1</sup>	Pass	6♠
South HCP: 10	♦ A872	♦ K6	AP			
Contract: 6♠ S	♣ KQJ	♣ A9876	1. Extended acceptance after NT			
Board: 225			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ J7654	♠ AK3	Pass	3♥	Pass	3♠
North HCP: 4	♥ K52	♥ J4	AP			
South HCP: 21	♦ 10	♦ AQ6				
Contract: 3♠ S	♣ 10765	♣ AQJ43				
Board: 226			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ K107	♠ AJ8632		2NT	Pass	4♥ <sup>1</sup>
North HCP: 20	♥ AQ	♥ J973	Pass	4♠	AP	
South HCP: 9	♦ A642	♦ J10	1. Texas			
Contract: 4♠ N	♣ AK93	♣ Q				
Board: 227			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ J10863	♠ AKQ2	Pass	3♥	Pass	3♠
North HCP: 9	♥ 52	♥ Q984	Pass	4♠	AP	
South HCP: 20	♦ K8	♦ AJ4				
Contract: 4♠ S	♣ KQ105	♣ A8				

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 223	♠ 76	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: EW	♦ AKQ5	You bid first.
HCP: 20	♣ AJ108	

Board: 224	♠ K8754	The opponents are silent.
Dealer: N	♥ 3	
Vul: Both	♦ K6	Partner bids first.
HCP: 10	♣ A9876	

Board: 225	♠ AK3	The opponents are silent.
Dealer: S	♥ J4	
Vul: NS	♦ AQ6	You bid first.
HCP: 21	♣ AQJ43	

Board: 226	♠ AJ8632	The opponents are silent.
Dealer: N	♥ J973	
Vul: EW	♦ J10	Partner bids first.
HCP: 9	♣ Q	

Board: 227	♠ AKQ2	The opponents are silent.
Dealer: S	♥ Q984	
Vul: Both	♦ AJ4	You bid first.
HCP: 20	♣ A8	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 223			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ AQJ1085	♠ 76	Pass	4♥ <sup>1</sup>	Pass	4♣
North HCP: 9	♥ 6	♥ AQ3	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 20	♦ 1092	♦ AKQ5	Pass	6♣	AP	
Contract: 6♠ S	♣ Q93	♣ AJ108	1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			
Board: 224			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AQ62	♠ K8754		2NT	Pass	3♥
North HCP: 20	♥ A4	♥ 3	Pass	3NT <sup>1</sup>	Pass	6♣
South HCP: 10	♦ A872	♦ K6	AP			
Contract: 6♠ S	♣ KQJ	♣ A9876	1. Extended acceptance after NT			
Board: 225			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ J7654	♠ AK3	Pass	3♥	Pass	3♣
North HCP: 4	♥ K52	♥ J4	AP			
South HCP: 21	♦ 10	♦ AQ6				
Contract: 3♠ S	♣ 10765	♣ AQJ43				
Board: 226			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ K107	♠ AJ8632		2NT	Pass	4♥ <sup>1</sup>
North HCP: 20	♥ AQ	♥ J973	Pass	4♣	AP	
South HCP: 9	♦ A642	♦ J10	1. Texas			
Contract: 4♠ N	♣ AK93	♣ Q				
Board: 227			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ J10863	♠ AKQ2	Pass	3♥	Pass	3♣
North HCP: 9	♥ 52	♥ Q984	Pass	4♣	AP	
South HCP: 20	♦ K8	♦ AJ4				
Contract: 4♠ S	♣ KQ105	♣ A8				

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 228     ♠ AKJ10  
Dealer: N     ♥ AK4  
Vul: None     ♦ A109  
HCP: 21     ♣ Q95

The opponents are silent.

You bid first.

Board: 229     ♠ 102  
Dealer: S     ♥ QJ1098  
Vul: EW     ♦ QJ7  
HCP: 6     ♣ 1074

East Doubles 3♦ if possible.

Partner bids first.

Board: 230     ♠ AKQ7  
Dealer: N     ♥ KJ6  
Vul: Both     ♦ Q72  
HCP: 21     ♣ KQJ

The opponents are silent.

You bid first.

Board: 231     ♠ 864  
Dealer: S     ♥ A108742  
Vul: None     ♦ QJ9  
HCP: 7     ♣ 6

The opponents are silent.

Partner bids first.

Board: 232     ♠ A2  
Dealer: N     ♥ AJ52  
Vul: NS     ♦ AKQJ  
HCP: 21     ♣ Q75

The opponents are silent.

You bid first.

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ 52		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ AK4	♥ QJ7632				
North HCP: 21	♦ A109	♦ J863	Pass	4♥	AP	
South HCP: 4	♣ Q95	♣ 8	1. Texas			
Contract: 4♥ N						
Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AQ87				2NT
Vul: EW	♥ QJ1098	♥ AK74	Pass	3♦	X	3NT <sup>1</sup>
North HCP: 6	♦ QJ7	♦ 32	Pass	4♥	AP	
South HCP: 20	♣ 1074	♣ AK5	1. Extended acceptance after NT			
Contract: 4♥ N						
Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J10986		2NT	Pass	3♥
Vul: Both	♥ KJ6	♥ Q	Pass	3♠	Pass	3NT
North HCP: 21	♦ Q72	♦ 984	Pass	4♠	AP	
South HCP: 7	♣ KQJ	♣ A653				
Contract: 4♠ N						
Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 864	♠ AK7				2NT
Vul: None	♥ A108742	♥ Q3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ QJ9	♦ A842	AP			
South HCP: 20	♣ 6	♣ AK95	1. Texas			
Contract: 4♥ S						
Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ KJ973		2NT	Pass	3♥
Vul: NS	♥ AJ52	♥ K103	Pass	3♠	Pass	3NT
North HCP: 21	♦ AKQJ	♦ 732	AP			
South HCP: 8	♣ Q75	♣ J8				
Contract: 3N N						



## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 228	♠ 52	The opponents are silent.
Dealer: N	♥ QJ7632	
Vul: None	♦ J863	Partner bids first.
HCP: 4	♣ 8	

Board: 229	♠ AQ87	East Doubles 3♦ if possible.
Dealer: S	♥ AK74	
Vul: EW	♦ 32	You bid first.
HCP: 20	♣ AK5	

Board: 230	♠ J10986	The opponents are silent.
Dealer: N	♥ Q	
Vul: Both	♦ 984	Partner bids first.
HCP: 7	♣ A653	

Board: 231	♠ AK7	The opponents are silent.
Dealer: S	♥ Q3	
Vul: None	♦ A842	You bid first.
HCP: 20	♣ AK95	

Board: 232	♠ KJ973	The opponents are silent.
Dealer: N	♥ K103	
Vul: NS	♦ 732	Partner bids first.
HCP: 8	♣ J8	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ 52		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ AK4	♥ QJ7632				
North HCP: 21	♦ A109	♦ J863	Pass	4♥	AP	
South HCP: 4	♣ Q95	♣ 8	1. Texas			
Contract: 4♥ N						
Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AQ87				2NT
Vul: EW	♥ QJ1098	♥ AK74	Pass	3♦	X	3NT <sup>1</sup>
North HCP: 6	♦ QJ7	♦ 32	Pass	4♥	AP	
South HCP: 20	♣ 1074	♣ AK5	1. Extended acceptance after NT			
Contract: 4♥ N						
Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J10986		2NT	Pass	3♥
Vul: Both	♥ KJ6	♥ Q	Pass	3♠	Pass	3NT
North HCP: 21	♦ Q72	♦ 984	Pass	4♠	AP	
South HCP: 7	♣ KQJ	♣ A653				
Contract: 4♠ N						
Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 864	♠ AK7				2NT
Vul: None	♥ A108742	♥ Q3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ QJ9	♦ A842	AP			
South HCP: 20	♣ 6	♣ AK95	1. Texas			
Contract: 4♥ S						
Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ KJ973		2NT	Pass	3♥
Vul: NS	♥ AJ52	♥ K103	Pass	3♠	Pass	3NT
North HCP: 21	♦ AKQJ	♦ 732	AP			
South HCP: 8	♣ Q75	♣ J8				
Contract: 3N N						

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 233	♠ 6	The opponents are silent.
Dealer: S	♥ QJ10632	
Vul: Both	♦ AJ4	Partner bids first.
HCP: 11	♣ QJ6	

Board: 234	♠ KQ6	The opponents are silent.
Dealer: N	♥ AQJ6	
Vul: NS	♦ KQ74	You bid first.
HCP: 20	♣ K10	

Board: 235	♠ J8643	The opponents are silent.
Dealer: S	♥ A109	
Vul: EW	♦ A7	Partner bids first.
HCP: 10	♣ J65	

Board: 236	♠ A2	The opponents are silent.
Dealer: N	♥ AQ98	
Vul: EW	♦ KQ	You bid first.
HCP: 20	♣ AJ1042	

Board: 237	♠ 73	The opponents are silent.
Dealer: S	♥ J10752	
Vul: Both	♦ 10543	Partner bids first.
HCP: 4	♣ K8	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 233

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ 6

♥ QJ10632

♦ AJ4

♣ QJ6

South:

♠ A104

♥ AK8

♦ KQ87

♣ A73

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
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Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

Board: 234

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 4♥ S

North:

♠ KQ6

♥ AQJ6

♦ KQ74

♣ K10

South:

♠ 73

♥ K10752

♦ A2

♣ J953

West	North	East	South
	2NT	Pass	3♦

Pass	3NT <sup>1</sup>	Pass	4♥
------	------------------	------	----

AP

1. Extended acceptance after NT

Board: 235

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ J8643

♥ A109

♦ A7

♣ J65

South:

♠ K5

♥ KQ64

♦ KQ95

♣ AK10

West	North	East	South
			2NT

Pass	3♥	Pass	3♠
------	----	------	----

Pass	3NT	AP	
------	-----	----	--

Board: 236

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ A2

♥ AQ98

♦ KQ

♣ AJ1042

South:

♠ KQJ75

♥ KJ10

♦ 75

♣ Q75

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	6NT	AP	
------	-----	----	--

1. Quantitative 4NT

Board: 237

Dealer: S

Vul: Both

North HCP: 4

South HCP: 21

Contract: 3♥ S

North:

♠ 73

♥ J10752

♦ 10543

♣ K8

South:

♠ KQJ95

♥ Q8

♦ AK62

♣ AQ

West	North	East	South
			2NT

Pass	3♦	Pass	3♥
------	----	------	----

AP

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 233	♠ A104	The opponents are silent.
Dealer: S	♥ AK8	
Vul: Both	♦ KQ87	You bid first.
HCP: 20	♣ A73	

Board: 234	♠ 73	The opponents are silent.
Dealer: N	♥ K10752	
Vul: NS	♦ A2	Partner bids first.
HCP: 8	♣ J953	

Board: 235	♠ K5	The opponents are silent.
Dealer: S	♥ KQ64	
Vul: EW	♦ KQ95	You bid first.
HCP: 20	♣ AK10	

Board: 236	♠ KQJ75	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: EW	♦ 75	Partner bids first.
HCP: 12	♣ Q75	

Board: 237	♠ KQJ95	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ AK62	You bid first.
HCP: 21	♣ AQ	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 233

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ 6

♥ QJ10632

♦ AJ4

♣ QJ6

South:

♠ A104

♥ AK8

♦ KQ87

♣ A73

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

Board: 234

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 4♥ S

North:

♠ KQ6

♥ AQJ6

♦ KQ74

♣ K10

South:

♠ 73

♥ K10752

♦ A2

♣ J953

West	North	East	South
	2NT	Pass	3♦

Pass	3NT <sup>1</sup>	Pass	4♥
------	------------------	------	----

AP

1. Extended acceptance after NT

Board: 235

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ J8643

♥ A109

♦ A7

♣ J65

South:

♠ K5

♥ KQ64

♦ KQ95

♣ AK10

West	North	East	South
			2NT

Pass	3♥	Pass	3♠
------	----	------	----

Pass	3NT	AP	
------	-----	----	--

Board: 236

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ A2

♥ AQ98

♦ KQ

♣ AJ1042

South:

♠ KQJ75

♥ KJ10

♦ 75

♣ Q75

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	6NT	AP	
------	-----	----	--

1. Quantitative 4NT

Board: 237

Dealer: S

Vul: Both

North HCP: 4

South HCP: 21

Contract: 3♥ S

North:

♠ 73

♥ J10752

♦ 10543

♣ K8

South:

♠ KQJ95

♥ Q8

♦ AK62

♣ AQ

West	North	East	South
			2NT

Pass	3♦	Pass	3♥
------	----	------	----

AP

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 238	♠ J9	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: NS	♦ AQJ	You bid first.
HCP: 20	♣ AK874	

Board: 239	♠ J5	The opponents are silent.
Dealer: S	♥ AKQ53	
Vul: EW	♦ 1072	Partner bids first.
HCP: 10	♣ 983	

Board: 240	♠ A62	The opponents are silent.
Dealer: N	♥ 62	
Vul: Both	♦ AK9	You bid first.
HCP: 20	♣ AKQ74	

Board: 241	♠ QJ872	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: None	♦ J6	Partner bids first.
HCP: 11	♣ A82	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 238  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 11  
 Contract: 6♠ N

North:  
 ♠ J9  
 ♥ KQ2  
 ♦ AQJ  
 ♣ AK874

South:  
 ♠ KQ7653  
 ♥ A843  
 ♦ —  
 ♣ Q52

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=2/5 or 5/5, Q(S)=0			

Board: 239  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ J5  
 ♥ AKQ53  
 ♦ 1072  
 ♣ 983

South:  
 ♠ AQ98  
 ♥ J10  
 ♦ AK  
 ♣ AQ654

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	3NT	AP	

Board: 240  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 10  
 Contract: 7♠ N

North:  
 ♠ A62  
 ♥ 62  
 ♦ AK9  
 ♣ AKQ74

South:  
 ♠ KQ10873  
 ♥ AJ108  
 ♦ 6  
 ♣ 86

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	7♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			



Board: 241

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ QJ872

♥ QJ2

♦ J6

♣ A82

South:

♠ AK1096

♥ A97

♦ KQ

♣ KJ7

West	North	East	South
			2NT

Pass	3♥	Pass	3NT <sup>1</sup>
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Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
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Pass	4♥ <sup>4</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>5</sup>	Pass	5♣ <sup>6</sup>
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

5. Blackwood 0314, for ♠

6. A=0/5 or 3/5

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 238	♠ KQ7653	The opponents are silent.
Dealer: N	♥ A843	
Vul: NS	♦ —	Partner bids first.
HCP: 11	♣ Q52	

Board: 239	♠ AQ98	The opponents are silent.
Dealer: S	♥ J10	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ AQ654	

Board: 240	♠ KQ10873	The opponents are silent.
Dealer: N	♥ AJ108	
Vul: Both	♦ 6	Partner bids first.
HCP: 10	♣ 86	

Board: 241	♠ AK1096	The opponents are silent.
Dealer: S	♥ A97	
Vul: None	♦ KQ	You bid first.
HCP: 20	♣ KJ7	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 238  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 11  
 Contract: 6♠ N

North:  
 ♠ J9  
 ♥ KQ2  
 ♦ AQJ  
 ♣ AK874

South:  
 ♠ KQ7653  
 ♥ A843  
 ♦ —  
 ♣ Q52

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=2/5 or 5/5, Q(S)=0			

Board: 239  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ J5  
 ♥ AKQ53  
 ♦ 1072  
 ♣ 983

South:  
 ♠ AQ98  
 ♥ J10  
 ♦ AK  
 ♣ AQ654

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	3NT	AP	

Board: 240  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 10  
 Contract: 7♠ N

North:  
 ♠ A62  
 ♥ 62  
 ♦ AK9  
 ♣ AKQ74

South:  
 ♠ KQ10873  
 ♥ AJ108  
 ♦ 6  
 ♣ 86

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	7♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			

Board: 241

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ QJ872

♥ QJ2

♦ J6

♣ A82

South:

♠ AK1096

♥ A97

♦ KQ

♣ KJ7

West	North	East	South
			2NT

Pass	3♥	Pass	3NT <sup>1</sup>
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Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
------	-----------------	------	-----------------

Pass	4♥ <sup>4</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>5</sup>	Pass	5♣ <sup>6</sup>
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

5. Blackwood 0314, for ♠

6. A=0/5 or 3/5

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 242	♠ J87	The opponents are silent.
Dealer: N	♥ AK3	
Vul: EW	♦ AKQJ2	You bid first.
HCP: 21	♣ K8	

Board: 243	♠ J87642	The opponents are silent.
Dealer: S	♥ K5	
Vul: Both	♦ K94	Partner bids first.
HCP: 7	♣ 73	

Board: 244	♠ K74	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ A103	You bid first.
HCP: 20	♣ KQJ7	

Board: 245	♠ 103	The opponents are silent.
Dealer: S	♥ KJ10875	
Vul: NS	♦ 92	Partner bids first.
HCP: 4	♣ 965	

Board: 246	♠ AQ7	The opponents are silent.
Dealer: N	♥ Q72	
Vul: Both	♦ AKQ85	You bid first.
HCP: 20	♣ K6	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ J87	♠ Q9652		2NT	Pass	3♥
Vul: EW	♥ AK3	♥ Q	Pass	3♠	Pass	3NT
North HCP: 21	♦ AKQJ2	♦ 8	Pass	4♠	AP	
South HCP: 7	♣ K8	♣ QJ10943				
Contract: 4♠ N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ J87642	♠ AQ5				2NT
Vul: Both	♥ K5	♥ AQJ7	Pass	3♥	Pass	3♠
North HCP: 7	♦ K94	♦ A102	Pass	4♠	AP	
South HCP: 20	♣ 73	♣ K109				
Contract: 4♠ S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ AQJ1082		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AQJ	♥ K92	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ A103	♦ J4	Pass	5♣ <sup>3</sup>	Pass	6♠
South HCP: 11	♣ KQJ7	♣ 32	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ K42				2NT
Vul: NS	♥ KJ10875	♥ A32	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 4	♦ 92	♦ AKQJ7	AP			
South HCP: 21	♣ 965	♣ A3	1. Texas			
Contract: 4♥ S						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ KJ9643		2NT	Pass	3♥
Vul: Both	♥ Q72	♥ 9864	Pass	3♠	Pass	6♠
North HCP: 20	♦ AKQ85	♦ 3	AP			
South HCP: 7	♣ K6	♣ QJ				
Contract: 6♠ N						

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 242	♠ Q9652	The opponents are silent.
Dealer: N	♥ Q	
Vul: EW	♦ 8	Partner bids first.
HCP: 7	♣ QJ10943	
Board: 243	♠ AQ5	The opponents are silent.
Dealer: S	♥ AQJ7	
Vul: Both	♦ A102	You bid first.
HCP: 20	♣ K109	
Board: 244	♠ AQJ1082	The opponents are silent.
Dealer: N	♥ K92	
Vul: None	♦ J4	Partner bids first.
HCP: 11	♣ 32	
Board: 245	♠ K42	The opponents are silent.
Dealer: S	♥ A32	
Vul: NS	♦ AKQJ7	You bid first.
HCP: 21	♣ A3	
Board: 246	♠ KJ9643	The opponents are silent.
Dealer: N	♥ 9864	
Vul: Both	♦ 3	Partner bids first.
HCP: 7	♣ QJ	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ J87	♠ Q9652		2NT	Pass	3♥
Vul: EW	♥ AK3	♥ Q	Pass	3♠	Pass	3NT
North HCP: 21	♦ AKQJ2	♦ 8	Pass	4♠	AP	
South HCP: 7	♣ K8	♣ QJ10943				
Contract: 4♠ N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ J87642	♠ AQ5				2NT
Vul: Both	♥ K5	♥ AQJ7	Pass	3♥	Pass	3♠
North HCP: 7	♦ K94	♦ A102	Pass	4♠	AP	
South HCP: 20	♣ 73	♣ K109				
Contract: 4♠ S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ AQJ1082		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AQJ	♥ K92	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ A103	♦ J4	Pass	5♣ <sup>3</sup>	Pass	6♠
South HCP: 11	♣ KQJ7	♣ 32	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ K42				2NT
Vul: NS	♥ KJ10875	♥ A32	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 4	♦ 92	♦ AKQJ7	AP			
South HCP: 21	♣ 965	♣ A3	1. Texas			
Contract: 4♥ S						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ KJ9643		2NT	Pass	3♥
Vul: Both	♥ Q72	♥ 9864	Pass	3♠	Pass	6♠
North HCP: 20	♦ AKQ85	♦ 3	AP			
South HCP: 7	♣ K6	♣ QJ				
Contract: 6♠ N						



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 247	♠ Q9	The opponents are silent.
Dealer: S	♥ 107643	
Vul: None	♦ K8	Partner bids first.
HCP: 9	♣ KJ65	

Board: 248	♠ Q52	The opponents are silent.
Dealer: N	♥ AK842	
Vul: NS	♦ A4	You bid first.
HCP: 20	♣ AK4	

Board: 249	♠ Q8532	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ A7	Partner bids first.
HCP: 11	♣ J1097	

Board: 250	♠ AK109	The opponents are silent.
Dealer: N	♥ A4	
Vul: None	♦ KQJ63	You bid first.
HCP: 21	♣ A7	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 247

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 4♥ S

North:

♠ Q9  
♥ 107643  
♦ K8  
♣ KJ65

South:

♠ KJ76  
♥ A92  
♦ AQ62  
♣ AQ

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	3NT	Pass	4♥
AP			

Board: 248

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♠ N

North:

♠ Q52  
♥ AK842  
♦ A4  
♣ AK4

South:

♠ AJ9873  
♥ Q1093  
♦ K7  
♣ 6

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♠
Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠
3. A=0/5 or 3/5

Board: 249

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6♠ N

North:

♠ Q8532  
♥ KJ  
♦ A7  
♣ J1097

South:

♠ AK97  
♥ A1085  
♦ K10  
♣ AK8

West	North	East	South
			2NT
Pass	3♥	Pass	3NT <sup>1</sup>
Pass	4♦ <sup>2</sup>	Pass	4♥ <sup>3</sup>
Pass	4NT <sup>4</sup>	Pass	5♦ <sup>5</sup>
Pass	6♠	AP	

1. Extended acceptance after NT
2. Cue bid, a ♦ stopper
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♠
5. A=1/5 or 4/5

Board: 250

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 6♥ N

North:

♠ AK109  
♥ A4  
♦ KQJ63  
♣ A7

South:

♠ —  
♥ KQ10962  
♦ 109  
♣ Q6543

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	6♥
AP			

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 247	♠ KJ76	The opponents are silent.
Dealer: S	♥ A92	
Vul: None	♦ AQ62	You bid first.
HCP: 20	♣ AQ	

Board: 248	♠ AJ9873	The opponents are silent.
Dealer: N	♥ Q1093	
Vul: NS	♦ K7	Partner bids first.
HCP: 10	♣ 6	

Board: 249	♠ AK97	The opponents are silent.
Dealer: S	♥ A1085	
Vul: EW	♦ K10	You bid first.
HCP: 21	♣ AK8	

Board: 250	♠ —	The opponents are silent.
Dealer: N	♥ KQ10962	
Vul: None	♦ 109	Partner bids first.
HCP: 7	♣ Q6543	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 247

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 4♥ S

North:

♠ Q9  
♥ 107643  
♦ K8  
♣ KJ65

South:

♠ KJ76  
♥ A92  
♦ AQ62  
♣ AQ

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	3NT	Pass	4♥
AP			

Board: 248

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♠ N

North:

♠ Q52  
♥ AK842  
♦ A4  
♣ AK4

South:

♠ AJ9873  
♥ Q1093  
♦ K7  
♣ 6

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♠
Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠
3. A=0/5 or 3/5

Board: 249

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6♠ N

North:

♠ Q8532  
♥ KJ  
♦ A7  
♣ J1097

South:

♠ AK97  
♥ A1085  
♦ K10  
♣ AK8

West	North	East	South
			2NT
Pass	3♥	Pass	3NT <sup>1</sup>
Pass	4♦ <sup>2</sup>	Pass	4♥ <sup>3</sup>
Pass	4NT <sup>4</sup>	Pass	5♦ <sup>5</sup>
Pass	6♠	AP	

1. Extended acceptance after NT
2. Cue bid, a ♦ stopper
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♠
5. A=1/5 or 4/5

Board: 250

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 6♥ N

North:

♠ AK109  
♥ A4  
♦ KQJ63  
♣ A7

South:

♠ —  
♥ KQ10962  
♦ 109  
♣ Q6543

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	6♥
AP			

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 251	♠ 7654	The opponents are silent.
Dealer: S	♥ KJ10843	
Vul: NS	♦ 9	Partner bids first.
HCP: 4	♣ 94	

Board: 252	♠ K7	The opponents are silent.
Dealer: N	♥ AK4	
Vul: EW	♦ AQ2	You bid first.
HCP: 21	♣ AJ1076	

Board: 253	♠ AQ10874	The opponents are silent.
Dealer: S	♥ 6	
Vul: NS	♦ K654	Partner bids first.
HCP: 12	♣ K3	

Board: 254	♠ AK	The opponents are silent.
Dealer: N	♥ KQJ105	
Vul: EW	♦ 109	You bid first.
HCP: 20	♣ AK94	

Board: 255	♠ 984	The opponents are silent.
Dealer: S	♥ J10864	
Vul: None	♦ K10	Partner bids first.
HCP: 6	♣ Q75	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ 7654	♠ AQ82				2NT
Vul: NS	♥ KJ10843	♥ AQ6	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 4	♦ 9	♦ Q1082	AP			
South HCP: 21	♣ 94	♣ AK	1. Texas			
Contract: 4♥ S						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q94		2NT	Pass	3♦
Vul: EW	♥ AK4	♥ QJ9853	Pass	3♥	Pass	4♥
North HCP: 21	♦ AQ2	♦ J7	AP			
South HCP: 9	♣ AJ1076	♣ K5				
Contract: 4♥ N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ AQ10874	♠ KJ652				2NT
Vul: NS	♥ 6	♥ AKJ	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ K654	♦ A8	Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
South HCP: 21	♣ K3	♣ AJ8	Pass	7♠	AP	
Contract: 7♠ S			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=1/5 or 4/5			

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 108432				
Vul: EW	♥ KQJ105	♥ A9		2NT	Pass	3♥
North HCP: 20	♦ 109	♦ AKQJ5	Pass	3♠	Pass	6NT
South HCP: 14	♣ AK94	♣ 10	AP			
Contract: 6N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ AK				2NT
Vul: None	♥ J10864	♥ Q75	Pass	3♦	Pass	3♥
North HCP: 6	♦ K10	♦ A975	Pass	3NT	Pass	4♥
South HCP: 20	♣ Q75	♣ AK108	AP			
Contract: 4♥ S						

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 251	♠ AQ82	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: NS	♦ Q1082	You bid first.
HCP: 21	♣ AK	

Board: 252	♠ Q94	The opponents are silent.
Dealer: N	♥ QJ9853	
Vul: EW	♦ J7	Partner bids first.
HCP: 9	♣ K5	

Board: 253	♠ KJ652	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: NS	♦ A8	You bid first.
HCP: 21	♣ AJ8	

Board: 254	♠ 108432	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ AKQJ5	Partner bids first.
HCP: 14	♣ 10	

Board: 255	♠ AK	The opponents are silent.
Dealer: S	♥ Q75	
Vul: None	♦ A975	You bid first.
HCP: 20	♣ AK108	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ 7654	♠ AQ82				2NT
Vul: NS	♥ KJ10843	♥ AQ6	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 4	♦ 9	♦ Q1082	AP			
South HCP: 21	♣ 94	♣ AK	1. Texas			
Contract: 4♥ S						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q94		2NT	Pass	3♦
Vul: EW	♥ AK4	♥ QJ9853	Pass	3♥	Pass	4♥
North HCP: 21	♦ AQ2	♦ J7	AP			
South HCP: 9	♣ AJ1076	♣ K5				
Contract: 4♥ N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ AQ10874	♠ KJ652				2NT
Vul: NS	♥ 6	♥ AKJ	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ K654	♦ A8	Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
South HCP: 21	♣ K3	♣ AJ8	Pass	7♠	AP	
Contract: 7♠ S			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=1/5 or 4/5			

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 108432				
Vul: EW	♥ KQJ105	♥ A9		2NT	Pass	3♥
North HCP: 20	♦ 109	♦ AKQJ5	Pass	3♠	Pass	6NT
South HCP: 14	♣ AK94	♣ 10	AP			
Contract: 6N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ AK				2NT
Vul: None	♥ J10864	♥ Q75	Pass	3♦	Pass	3♥
North HCP: 6	♦ K10	♦ A975	Pass	3NT	Pass	4♥
South HCP: 20	♣ Q75	♣ AK108	AP			
Contract: 4♥ S						



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 256	♠ A9873	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ KQ2	You bid first.
HCP: 20	♣ A104	

Board: 257	♠ K8762	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: Both	♦ J987	Partner bids first.
HCP: 11	♣ Q	

Board: 258	♠ J10	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: None	♦ AQ9	You bid first.
HCP: 20	♣ AK985	

Board: 259	♠ K10653	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ KJ5	Partner bids first.
HCP: 11	♣ KJ82	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 256  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 5  
Contract: 4♠ S

North:  
♠ A9873  
♥ AK  
♦ KQ2  
♣ A104

South:  
♠ Q10542  
♥ 108  
♦ 965  
♣ K75

West	North	East	South
	2NT	Pass	3♥
Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	4♦ <sup>3</sup>	Pass	4♠
	AP		

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper

Board: 257  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ K8762  
♥ AJ2  
♦ J987  
♣ Q

South:  
♠ A9  
♥ K105  
♦ AK63  
♣ AK52

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	6NT	AP	

Board: 258  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 12  
Contract: 7♠ N

North:  
♠ J10  
♥ AQ10  
♦ AQ9  
♣ AK985

South:  
♠ AKQ864  
♥ 4  
♦ J52  
♣ Q32

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	7♠
	AP		

1. Texas
2. Blackwood 0314, for ♠
3. A=0/5 or 3/5

Board: 259  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 21  
Contract: 6♠ S

North:  
♠ K10653  
♥ 6  
♦ KJ5  
♣ KJ82

South:  
♠ AQJ  
♥ A84  
♦ A74  
♣ AQ95

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	4♣	Pass	4♠
Pass	4NT <sup>1</sup>	Pass	5♦ <sup>2</sup>
Pass	5♥	Pass	5NT <sup>3</sup>
Pass	6♠	AP	

1. Blackwood 0314, for ♠
2. A=1/5 or 4/5
3. ♠ queen no ♣ king no ♦ king no ♥ king

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 256	♠ Q10542	The opponents are silent.
Dealer: N	♥ 108	
Vul: EW	♦ 965	Partner bids first.
HCP: 5	♣ K75	

Board: 257	♠ A9	The opponents are silent.
Dealer: S	♥ K105	
Vul: Both	♦ AK63	You bid first.
HCP: 21	♣ AK52	

Board: 258	♠ AKQ864	The opponents are silent.
Dealer: N	♥ 4	
Vul: None	♦ J52	Partner bids first.
HCP: 12	♣ Q32	

Board: 259	♠ AQJ	The opponents are silent.
Dealer: S	♥ A84	
Vul: Both	♦ A74	You bid first.
HCP: 21	♣ AQ95	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 256  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 5  
Contract: 4♠ S

North:  
♠ A9873  
♥ AK  
♦ KQ2  
♣ A104

South:  
♠ Q10542  
♥ 108  
♦ 965  
♣ K75

West	North	East	South
	2NT	Pass	3♥
Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	4♦ <sup>3</sup>	Pass	4♠
	AP		

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper

Board: 257  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ K8762  
♥ AJ2  
♦ J987  
♣ Q

South:  
♠ A9  
♥ K105  
♦ AK63  
♣ AK52

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	6NT	AP	

Board: 258  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 12  
Contract: 7♠ N

North:  
♠ J10  
♥ AQ10  
♦ AQ9  
♣ AK985

South:  
♠ AKQ864  
♥ 4  
♦ J52  
♣ Q32

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	7♠
	AP		

1. Texas
2. Blackwood 0314, for ♠
3. A=0/5 or 3/5

Board: 259  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 21  
Contract: 6♠ S

North:  
♠ K10653  
♥ 6  
♦ KJ5  
♣ KJ82

South:  
♠ AQJ  
♥ A84  
♦ A74  
♣ AQ95

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	4♣	Pass	4♠
Pass	4NT <sup>1</sup>	Pass	5♦ <sup>2</sup>
Pass	5♥	Pass	5NT <sup>3</sup>
Pass	6♠	AP	

1. Blackwood 0314, for ♠
2. A=1/5 or 4/5
3. ♠ queen no ♣ king no ♦ king no ♥ king

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 260	♠ KJ5	The opponents are silent.
Dealer: N	♥ AK8	
Vul: None	♦ KQ9	You bid first.
HCP: 20	♣ KJ107	

Board: 261	♠ QJ532	The opponents are silent.
Dealer: S	♥ 2	
Vul: NS	♦ K108	Partner bids first.
HCP: 7	♣ J653	

Board: 262	♠ Q97	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: EW	♦ AQ63	You bid first.
HCP: 21	♣ A5	

Board: 263	♠ Q10953	The opponents are silent.
Dealer: S	♥ 103	
Vul: None	♦ 1065	Partner bids first.
HCP: 7	♣ AJ5	

Board: 264	♠ A10	The opponents are silent.
Dealer: N	♥ A432	
Vul: NS	♦ AJ8	You bid first.
HCP: 20	♣ AK92	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 260  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 10  
Contract: 6♥ N

North:  
♠ KJ5  
♥ AK8  
♦ KQ9  
♣ KJ107

South:  
♠ 4  
♥ Q9542  
♦ A1072  
♣ A54

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	3NT
Pass	4♥	Pass	4NT <sup>1</sup>
Pass	5♥ <sup>2</sup>	Pass	6♥
	AP		

1. Blackwood 0314, for ♥
2. A=2/5 or 5/5, Q(H)=0

Board: 261  
Dealer: S  
Vul: NS  
North HCP: 7  
South HCP: 20  
Contract: 3N S

North:  
♠ QJ532  
♥ 2  
♦ K108  
♣ J653

South:  
♠ A10  
♥ AQJ108  
♦ A7  
♣ KQ74

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	3NT	AP	

Board: 262  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 6  
Contract: 5♠ N

North:  
♠ Q97  
♥ AKQ10  
♦ AQ63  
♣ A5

South:  
♠ AJ108532  
♥ 9876  
♦ J  
♣ 6

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♠
	AP		

1. Texas
2. Blackwood 0314, for ♠
3. A=0/5 or 3/5

Board: 263  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 20  
Contract: 4♠ S

North:  
♠ Q10953  
♥ 103  
♦ 1065  
♣ AJ5

South:  
♠ A82  
♥ AJ9  
♦ AKQ8  
♣ Q106

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

Board: 264

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ A10

♥ A432

♦ AJ8

♣ AK92

South:

♠ K6432

♥ K

♦ KQ76

♣ 873

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	6NT
AP			

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 260	♠ 4	The opponents are silent.
Dealer: N	♥ Q9542	
Vul: None	♦ A1072	Partner bids first.
HCP: 10	♣ A54	
Board: 261	♠ A10	The opponents are silent.
Dealer: S	♥ AQJ108	
Vul: NS	♦ A7	You bid first.
HCP: 20	♣ KQ74	
Board: 262	♠ AJ108532	The opponents are silent.
Dealer: N	♥ 9876	
Vul: EW	♦ J	Partner bids first.
HCP: 6	♣ 6	
Board: 263	♠ A82	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: None	♦ AKQ8	You bid first.
HCP: 20	♣ Q106	
Board: 264	♠ K6432	The opponents are silent.
Dealer: N	♥ K	
Vul: NS	♦ KQ76	Partner bids first.
HCP: 11	♣ 873	



## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 260  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 10  
Contract: 6♥ N

North:  
♠ KJ5  
♥ AK8  
♦ KQ9  
♣ KJ107

South:  
♠ 4  
♥ Q9542  
♦ A1072  
♣ A54

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	3NT
Pass	4♥	Pass	4NT <sup>1</sup>
Pass	5♥ <sup>2</sup>	Pass	6♥
	AP		

1. Blackwood 0314, for ♥
2. A=2/5 or 5/5, Q(H)=0

Board: 261  
Dealer: S  
Vul: NS  
North HCP: 7  
South HCP: 20  
Contract: 3N S

North:  
♠ QJ532  
♥ 2  
♦ K108  
♣ J653

South:  
♠ A10  
♥ AQJ108  
♦ A7  
♣ KQ74

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	3NT	AP	

Board: 262  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 6  
Contract: 5♠ N

North:  
♠ Q97  
♥ AKQ10  
♦ AQ63  
♣ A5

South:  
♠ AJ108532  
♥ 9876  
♦ J  
♣ 6

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♠
	AP		

1. Texas
2. Blackwood 0314, for ♠
3. A=0/5 or 3/5

Board: 263  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 20  
Contract: 4♠ S

North:  
♠ Q10953  
♥ 103  
♦ 1065  
♣ AJ5

South:  
♠ A82  
♥ AJ9  
♦ AKQ8  
♣ Q106

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

Board: 264

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ A10

♥ A432

♦ AJ8

♣ AK92

South:

♠ K6432

♥ K

♦ KQ76

♣ 873

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	6NT
AP			

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 265	♠ AK108654	The opponents are silent.
Dealer: S	♥ K2	
Vul: EW	♦ 10986	Partner bids first.
HCP: 10	♣ —	

Board: 266	♠ Q32	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: Both	♦ KQ54	You bid first.
HCP: 21	♣ AJ	

Board: 267	♠ Q7	The opponents are silent.
Dealer: S	♥ KQ6543	
Vul: NS	♦ 975	Partner bids first.
HCP: 10	♣ QJ	

Board: 268	♠ AK3	West Doubles 5♠ if possible.
Dealer: N	♥ AJ74	
Vul: EW	♦ KQ9	You bid first.
HCP: 20	♣ QJ4	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 265

Dealer: S

Vul: EW

North HCP: 10

South HCP: 21

Contract: 6♠ S

North:

♠ AK108654

♥ K2

♦ 10986

♣ —

South:

♠ J932

♥ A9

♦ AK3

♣ AKQ5

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 266

Dealer: N

Vul: Both

North HCP: 21

South HCP: 8

Contract: 4♠ N

North:

♠ Q32

♥ AKQ9

♦ KQ54

♣ AJ

South:

♠ AKJ85

♥ 8

♦ 1072

♣ 8764

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	Pass	4♠
------	----	------	----

AP

Board: 267

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 4♥ S

North:

♠ Q7

♥ KQ6543

♦ 975

♣ QJ

South:

♠ AK832

♥ J2

♦ KQ4

♣ AK7

West	North	East	South
			2NT

Pass	3♦	Pass	3♥
------	----	------	----

Pass	4♥	AP	
------	----	----	--

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	Pass	3NT
------	----	------	-----

Pass	4♠	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	5♣ <sup>2</sup>	Pass	5♠
------	-----------------	------	----

X	AP		
---	----	--	--

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

Board: 268

Dealer: N

Vul: EW

North HCP: 20

South HCP: 5

Contract: 5♠X N

North:

♠ AK3

♥ AJ74

♦ KQ9

♣ QJ4

South:

♠ J8762

♥ 6

♦ A10842

♣ 103

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 265	♠ J932	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ AK3	You bid first.
HCP: 21	♣ AKQ5	
Board: 266	♠ AKJ85	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ 1072	Partner bids first.
HCP: 8	♣ 8764	
Board: 267	♠ AK832	The opponents are silent.
Dealer: S	♥ J2	
Vul: NS	♦ KQ4	You bid first.
HCP: 20	♣ AK7	
Board: 268	♠ J8762	West Doubles 5♠ if possible.
Dealer: N	♥ 6	
Vul: EW	♦ A10842	Partner bids first.
HCP: 5	♣ 103	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 265

Dealer: S

Vul: EW

North HCP: 10

South HCP: 21

Contract: 6♠ S

North:

♠ AK108654

♥ K2

♦ 10986

♣ —

South:

♠ J932

♥ A9

♦ AK3

♣ AKQ5

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 266

Dealer: N

Vul: Both

North HCP: 21

South HCP: 8

Contract: 4♠ N

North:

♠ Q32

♥ AKQ9

♦ KQ54

♣ AJ

South:

♠ AKJ85

♥ 8

♦ 1072

♣ 8764

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	Pass	4♠
------	----	------	----

AP

Board: 267

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 4♥ S

North:

♠ Q7

♥ KQ6543

♦ 975

♣ QJ

South:

♠ AK832

♥ J2

♦ KQ4

♣ AK7

West	North	East	South
			2NT

Pass	3♦	Pass	3♥
------	----	------	----

Pass	4♥	AP	
------	----	----	--

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	Pass	3NT
------	----	------	-----

Pass	4♠	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	5♣ <sup>2</sup>	Pass	5♠
------	-----------------	------	----

X	AP		
---	----	--	--

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

Board: 268

Dealer: N

Vul: EW

North HCP: 20

South HCP: 5

Contract: 5♠X N

North:

♠ AK3

♥ AJ74

♦ KQ9

♣ QJ4

South:

♠ J8762

♥ 6

♦ A10842

♣ 103

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 269	♠ 1093	The opponents are silent.
Dealer: S	♥ A87432	
Vul: Both	♦ Q107	Partner bids first.
HCP: 10	♣ A	

Board: 270	♠ Q6	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: None	♦ AQ832	You bid first.
HCP: 20	♣ K5	

Board: 271	♠ K86543	The opponents are silent.
Dealer: S	♥ K73	
Vul: EW	♦ A8	Partner bids first.
HCP: 10	♣ 87	

Board: 272	♠ KJ4	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: Both	♦ AJ10	You bid first.
HCP: 20	♣ AQ103	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 269

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ 1093

♥ A87432

♦ Q107

♣ A

South:

♠ AK82

♥ Q6

♦ AK4

♣ KJ87

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♠ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Texas
2. Blackwood 0314, for ♥
3. A=2/5 or 5/5, Q(H)=1

Board: 270

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 5♠ N

North:

♠ Q6

♥ AKQ6

♦ AQ832

♣ K5

South:

♠ J108754

♥ 9

♦ J9

♣ AQ108

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>

Pass	4♠	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♠ <sup>3</sup>	AP	
------	-----------------	----	--

1. Texas
2. Blackwood 0314, for ♠
3. A=2/5 or 5/5, Q(S)=1

Board: 271

Dealer: S

Vul: EW

North HCP: 10

South HCP: 21

Contract: 6♠ S

North:

♠ K86543

♥ K73

♦ A8

♣ 87

South:

♠ A9

♥ AQ2

♦ KJ4

♣ AQJ106

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
------	------------------	------	-----------------

Pass	5♦	Pass	5♠ <sup>4</sup>
------	----	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Texas
2. Blackwood 0314, for ♠
3. A=0/5 or 3/5
4. no ♠ queen



Board: 272  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 14  
Contract: 6♥ N

North:  
♠ KJ4  
♥ KQ9  
♦ AJ10  
♣ AQ103

South:  
♠ AQ10  
♥ AJ7653  
♦ 8  
♣ K94

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	5♠ <sup>4</sup>	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			
4. ♥ queen and ♠ king			

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 269	♠ AK82	The opponents are silent.
Dealer: S	♥ Q6	
Vul: Both	♦ AK4	You bid first.
HCP: 20	♣ KJ87	

Board: 270	♠ J108754	The opponents are silent.
Dealer: N	♥ 9	
Vul: None	♦ J9	Partner bids first.
HCP: 8	♣ AQ108	

Board: 271	♠ A9	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: EW	♦ KJ4	You bid first.
HCP: 21	♣ AQJ106	

Board: 272	♠ AQ10	The opponents are silent.
Dealer: N	♥ AJ7653	
Vul: Both	♦ 8	Partner bids first.
HCP: 14	♣ K94	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 269

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ 1093

♥ A87432

♦ Q107

♣ A

South:

♠ AK82

♥ Q6

♦ AK4

♣ KJ87

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♠<sup>3</sup>

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=2/5 or 5/5, Q(H)=1

Board: 270

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 5♠ N

North:

♠ Q6

♥ AKQ6

♦ AQ832

♣ K5

South:

♠ J108754

♥ 9

♦ J9

♣ AQ108

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♠<sup>3</sup> AP

1. Texas

2. Blackwood 0314, for ♠

3. A=2/5 or 5/5, Q(S)=1

Board: 271

Dealer: S

Vul: EW

North HCP: 10

South HCP: 21

Contract: 6♠ S

North:

♠ K86543

♥ K73

♦ A8

♣ 87

South:

♠ A9

♥ AQ2

♦ KJ4

♣ AQJ106

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 5♦ Pass 5♠<sup>4</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

4. no ♠ queen

Board: 272  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 14  
Contract: 6♥ N

North:  
♠ KJ4  
♥ KQ9  
♦ AJ10  
♣ AQ103

South:  
♠ AQ10  
♥ AJ7653  
♦ 8  
♣ K94

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	5♠ <sup>4</sup>	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			
4. ♥ queen and ♠ king			

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 273	♠ Q1098765	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ Q	Partner bids first.
HCP: 11	♣ Q97	

Board: 274	♠ A95	The opponents are silent.
Dealer: N	♥ A53	
Vul: NS	♦ AQ5	You bid first.
HCP: 21	♣ AK87	

Board: 275	♠ Q10982	The opponents are silent.
Dealer: S	♥ 964	
Vul: Both	♦ KQ6	Partner bids first.
HCP: 8	♣ J6	

Board: 276	♠ KQ8	The opponents are silent.
Dealer: N	♥ AQ43	
Vul: EW	♦ A32	You bid first.
HCP: 20	♣ AJ9	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 273

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ Q1098765

♥ KQ

♦ Q

♣ Q97

South:

♠ KJ

♥ A73

♦ AK102

♣ AJ83

West	North	East	South
------	-------	------	-------

2NT

Pass	3♥	Pass	3♠
------	----	------	----

Pass	6♠	AP	
------	----	----	--

Board: 274

Dealer: N

Vul: NS

North HCP: 21

South HCP: 3

Contract: 4♥ N

North:

♠ A95

♥ A53

♦ AQ5

♣ AK87

South:

♠ J832

♥ J108742

♦ 3

♣ J9

West	North	East	South
------	-------	------	-------

2NT Pass 4♦<sup>1</sup>

Pass	4♥	AP	
------	----	----	--

1. Texas

Board: 275

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 4♠ S

North:

♠ Q10982

♥ 964

♦ KQ6

♣ J6

South:

♠ K65

♥ AQJ

♦ J10

♣ AKQ85

West	North	East	South
------	-------	------	-------

2NT

Pass	3♥	Pass	3♠
------	----	------	----

Pass	3NT	Pass	4♠
------	-----	------	----

AP

West	North	East	South
------	-------	------	-------

2NT Pass 4♦<sup>1</sup>

Pass	4♥	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♣ <sup>3</sup>	Pass	5♦
------	-----------------	------	----

Pass	5♠ <sup>4</sup>	Pass	6♥
------	-----------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

4. ♥ queen and ♠ king

Board: 276

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ KQ8

♥ AQ43

♦ A32

♣ AJ9

South:

♠ A1097

♥ KJ9862

♦ 7

♣ Q6

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 273	♠ KJ	The opponents are silent.
Dealer: S	♥ A73	
Vul: None	♦ AK102	You bid first.
HCP: 20	♣ AJ83	

Board: 274	♠ J832	The opponents are silent.
Dealer: N	♥ J108742	
Vul: NS	♦ 3	Partner bids first.
HCP: 3	♣ J9	

Board: 275	♠ K65	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: Both	♦ J10	You bid first.
HCP: 20	♣ AKQ85	

Board: 276	♠ A1097	The opponents are silent.
Dealer: N	♥ KJ9862	
Vul: EW	♦ 7	Partner bids first.
HCP: 10	♣ Q6	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 273

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ Q1098765

♥ KQ

♦ Q

♣ Q97

South:

♠ KJ

♥ A73

♦ AK102

♣ AJ83

West North East South

Pass 3♥ Pass 2NT

Pass 6♠ Pass 3♠

Pass AP

Board: 274

Dealer: N

Vul: NS

North HCP: 21

South HCP: 3

Contract: 4♥ N

North:

♠ A95

♥ A53

♦ AQ5

♣ AK87

South:

♠ J832

♥ J108742

♦ 3

♣ J9

West North East South

Pass 2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 275

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 4♠ S

North:

♠ Q10982

♥ 964

♦ KQ6

♣ J6

South:

♠ K65

♥ AQJ

♦ J10

♣ AKQ85

West North East South

Pass 3♥ Pass 2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 276

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ KQ8

♥ AQ43

♦ A32

♣ AJ9

South:

♠ A1097

♥ KJ9862

♦ 7

♣ Q6

West North East South

Pass 2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 5♦

Pass 5♠<sup>4</sup> Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

4. ♥ queen and ♠ king



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 277	♠ 43	The opponents are silent.
Dealer: S	♥ KQJ872	
Vul: None	♦ 864	Partner bids first.
HCP: 10	♣ A8	

Board: 278	♠ K843	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: NS	♦ AK108	You bid first.
HCP: 20	♣ AJ	

Board: 279	♠ QJ108652	The opponents are silent.
Dealer: S	♥ K97	
Vul: EW	♦ 10	Partner bids first.
HCP: 9	♣ K2	

Board: 280	♠ K932	The opponents are silent.
Dealer: N	♥ AK106	
Vul: Both	♦ Q6	You bid first.
HCP: 20	♣ AKJ	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 277

Dealer: S

Vul: None

North HCP: 10

South HCP: 21

Contract: 6♥ S

North:

♠ 43

♥ KQJ872

♦ 864

♣ A8

South:

♠ A9

♥ A6

♦ AK1072

♣ KQJ6

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 278

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 4♥ N

North:

♠ K843

♥ AJ10

♦ AK108

♣ AJ

South:

♠ 65

♥ KQ942

♦ Q4

♣ 10975

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ AP

Board: 279

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ QJ108652

♥ K97

♦ 10

♣ K2

South:

♠ A9

♥ A1043

♦ KQ9

♣ AQJ3

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6♠ AP

Board: 280

Dealer: N

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6♠ N

North:

♠ K932

♥ AK106

♦ Q6

♣ AKJ

South:

♠ AQ8764

♥ J8

♦ A2

♣ Q53

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 277	♠ A9	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ AK1072	You bid first.
HCP: 21	♣ KQJ6	

Board: 278	♠ 65	The opponents are silent.
Dealer: N	♥ KQ942	
Vul: NS	♦ Q4	Partner bids first.
HCP: 7	♣ 10975	

Board: 279	♠ A9	The opponents are silent.
Dealer: S	♥ A1043	
Vul: EW	♦ KQ9	You bid first.
HCP: 20	♣ AQJ3	

Board: 280	♠ AQ8764	The opponents are silent.
Dealer: N	♥ J8	
Vul: Both	♦ A2	Partner bids first.
HCP: 13	♣ Q53	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 277

Dealer: S

Vul: None

North HCP: 10

South HCP: 21

Contract: 6♥ S

North:

♠ 43

♥ KQJ872

♦ 864

♣ A8

South:

♠ A9

♥ A6

♦ AK1072

♣ KQJ6

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 278

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 4♥ N

North:

♠ K843

♥ AJ10

♦ AK108

♣ AJ

South:

♠ 65

♥ KQ942

♦ Q4

♣ 10975

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ AP

Board: 279

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ QJ108652

♥ K97

♦ 10

♣ K2

South:

♠ A9

♥ A1043

♦ KQ9

♣ AQJ3

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6♠ AP

Board: 280

Dealer: N

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6♠ N

North:

♠ K932

♥ AK106

♦ Q6

♣ AKJ

South:

♠ AQ8764

♥ J8

♦ A2

♣ Q53

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 281	♠ KQ64	The opponents are silent.
Dealer: S	♥ Q98652	
Vul: NS	♦ AQ	Partner bids first.
HCP: 15	♣ Q	

Board: 282	♠ K92	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: EW	♦ AKQ	You bid first.
HCP: 20	♣ KJ96	

Board: 283	♠ A10964	The opponents are silent.
Dealer: S	♥ Q2	
Vul: Both	♦ A7	Partner bids first.
HCP: 13	♣ QJ43	

Board: 284	♠ AK75	The opponents are silent.
Dealer: N	♥ K3	
Vul: None	♦ Q32	You bid first.
HCP: 21	♣ AKQ4	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 281

Dealer: S

Vul: NS

North HCP: 15

South HCP: 20

Contract: 6♥ S

North:

♠ KQ64

♥ Q98652

♦ AQ

♣ Q

South:

♠ AJ

♥ AK

♦ J973

♣ AK732

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

Board: 282

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ K92

♥ KJ2

♦ AKQ

♣ KJ96

South:

♠ QJ8765

♥ 103

♦ 42

♣ A73

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>

Pass	4♠	AP	
------	----	----	--

1. Texas

Board: 283

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ A10964

♥ Q2

♦ A7

♣ QJ43

South:

♠ K83

♥ AKJ3

♦ Q106

♣ AK8

West	North	East	South
			2NT

Pass	3♥	Pass	3♠
------	----	------	----

Pass	4♣	Pass	4♠
------	----	------	----

Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
------	------------------	------	-----------------

Pass	5♦	Pass	5♠ <sup>3</sup>
------	----	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

3. no ♠ queen

Board: 284

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 4♥ N

North:

♠ AK75

♥ K3

♦ Q32

♣ AKQ4

South:

♠ QJ

♥ J98762

♦ K108

♣ 87

West	North	East	South
	2NT	Pass	3♦

Pass	3♥	Pass	4♥
------	----	------	----

AP			
----	--	--	--

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 281	♠ AJ	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ J973	You bid first.
HCP: 20	♣ AK732	

Board: 282	♠ QJ8765	The opponents are silent.
Dealer: N	♥ 103	
Vul: EW	♦ 42	Partner bids first.
HCP: 7	♣ A73	

Board: 283	♠ K83	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: Both	♦ Q106	You bid first.
HCP: 20	♣ AK8	

Board: 284	♠ QJ	The opponents are silent.
Dealer: N	♥ J98762	
Vul: None	♦ K108	Partner bids first.
HCP: 7	♣ 87	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 281

Dealer: S

Vul: NS

North HCP: 15

South HCP: 20

Contract: 6♥ S

North:

♠ KQ64

♥ Q98652

♦ AQ

♣ Q

South:

♠ AJ

♥ AK

♦ J973

♣ AK732

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

Board: 282

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ K92

♥ KJ2

♦ AKQ

♣ KJ96

South:

♠ QJ8765

♥ 103

♦ 42

♣ A73

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>

Pass	4♠	AP	
------	----	----	--

1. Texas

Board: 283

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ A10964

♥ Q2

♦ A7

♣ QJ43

South:

♠ K83

♥ AKJ3

♦ Q106

♣ AK8

West	North	East	South
			2NT

Pass	3♥	Pass	3♠
------	----	------	----

Pass	4♣	Pass	4♠
------	----	------	----

Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
------	------------------	------	-----------------

Pass	5♦	Pass	5♠ <sup>3</sup>
------	----	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

3. no ♠ queen

Board: 284

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 4♥ N

North:

♠ AK75

♥ K3

♦ Q32

♣ AKQ4

South:

♠ QJ

♥ J98762

♦ K108

♣ 87

West	North	East	South
	2NT	Pass	3♦

Pass	3♥	Pass	4♥
------	----	------	----

AP			
----	--	--	--



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 285	♠ A	The opponents are silent.
Dealer: S	♥ K987653	
Vul: EW	♦ 2	Partner bids first.
HCP: 10	♣ K972	

Board: 286	♠ AK	The opponents are silent.
Dealer: N	♥ A52	
Vul: Both	♦ A864	You bid first.
HCP: 21	♣ AQ104	

Board: 287	♠ A75	The opponents are silent.
Dealer: S	♥ J10963	
Vul: None	♦ K32	Partner bids first.
HCP: 12	♣ A7	

Board: 288	♠ AQ3	The opponents are silent.
Dealer: N	♥ J6	
Vul: NS	♦ AKQJ	You bid first.
HCP: 20	♣ K986	

Board: 289	♠ AQ984	The opponents are silent.
Dealer: S	♥ 9	
Vul: Both	♦ 8642	Partner bids first.
HCP: 11	♣ AJ8	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 285  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 6♥ S

North:  
♠ A  
♥ K987653  
♦ 2  
♣ K972

South:  
♠ KJ76  
♥ AQ  
♦ AK7  
♣ QJ103

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♠ <sup>3</sup>
Pass	6♥	AP	

1. Texas  
2. Blackwood 0314, for ♥  
3. A=2/5 or 5/5, Q(H)=1

Board: 286  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 11  
Contract: 6♥ N

North:  
♠ AK  
♥ A52  
♦ A864  
♣ AQ104

South:  
♠ J7  
♥ K10987  
♦ K103  
♣ KJ2

West	North	East	South
			2NT
Pass	3♥	Pass	4NT <sup>1</sup>
Pass	6♥	AP	

1. Quantitative 4NT

Board: 287  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 20  
Contract: 6♥ S

North:  
♠ A75  
♥ J10963  
♦ K32  
♣ A7

South:  
♠ KQJ3  
♥ AK8  
♦ AQ108  
♣ J8

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	4NT <sup>1</sup>	Pass	6♥
AP			

1. Quantitative 4NT

Board: 288  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 10  
Contract: 3N N

North:  
♠ AQ3  
♥ J6  
♦ AKQJ  
♣ K986

South:  
♠ K102  
♥ AQ832  
♦ 965  
♣ J3

West	North	East	South
			2NT
Pass	3♥	Pass	3NT
AP			

Board: 289  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ AQ984  
♥ 9  
♦ 8642  
♣ AJ8

South:  
♠ 106  
♥ AQJ  
♦ AKQ10  
♣ KQ109

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	6NT	AP	

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 285	♠ KJ76	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ AK7	You bid first.
HCP: 20	♣ QJ103	

Board: 286	♠ J7	The opponents are silent.
Dealer: N	♥ K10987	
Vul: Both	♦ K103	Partner bids first.
HCP: 11	♣ KJ2	

Board: 287	♠ KQJ3	The opponents are silent.
Dealer: S	♥ AK8	
Vul: None	♦ AQ108	You bid first.
HCP: 20	♣ J8	

Board: 288	♠ K102	The opponents are silent.
Dealer: N	♥ AQ832	
Vul: NS	♦ 965	Partner bids first.
HCP: 10	♣ J3	

Board: 289	♠ 106	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: Both	♦ AKQ10	You bid first.
HCP: 21	♣ KQ109	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 285

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ A  
♥ K987653  
♦ 2  
♣ K972

South:

♠ KJ76  
♥ AQ  
♦ AK7  
♣ QJ103

West North East South  
2NT

Pass 4♦<sup>1</sup> Pass 4♥  
Pass 4NT<sup>2</sup> Pass 5♠<sup>3</sup>  
Pass 6♥ AP

1. Texas
2. Blackwood 0314, for ♥
3. A=2/5 or 5/5, Q(H)=1

Board: 286

Dealer: N

Vul: Both

North HCP: 21

South HCP: 11

Contract: 6♥ N

North:

♠ AK  
♥ A52  
♦ A864  
♣ AQ104

South:

♠ J7  
♥ K10987  
♦ K103  
♣ KJ2

West North East South  
2NT Pass 3♦

Pass 3♥ Pass 4NT<sup>1</sup>  
Pass 6♥ AP

1. Quantitative 4NT

Board: 287

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6♥ S

North:

♠ A75  
♥ J10963  
♦ K32  
♣ A7

South:

♠ KQJ3  
♥ AK8  
♦ AQ108  
♣ J8

West North East South  
2NT

Pass 3♦ Pass 3♥  
Pass 4NT<sup>1</sup> Pass 6♥  
AP

1. Quantitative 4NT

Board: 288

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ AQ3  
♥ J6  
♦ AKQJ  
♣ K986

South:

♠ K102  
♥ AQ832  
♦ 965  
♣ J3

West North East South  
2NT Pass 3♦

Pass 3♥ Pass 3NT  
AP

Board: 289

Dealer: S

Vul: Both

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ AQ984  
♥ 9  
♦ 8642  
♣ AJ8

South:

♠ 106  
♥ AQJ  
♦ AKQ10  
♣ KQ109

West North East South  
2NT

Pass 3♥ Pass 3♠  
Pass 6NT AP

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 290	♠ AJ	The opponents are silent.
Dealer: N	♥ AK108	
Vul: None	♦ KQ9	You bid first.
HCP: 21	♣ KJ74	

Board: 291	♠ K876542	The opponents are silent.
Dealer: S	♥ K64	
Vul: NS	♦ 96	Partner bids first.
HCP: 6	♣ 5	

Board: 292	♠ AQ7	The opponents are silent.
Dealer: N	♥ AQ62	
Vul: EW	♦ KQ9	You bid first.
HCP: 20	♣ K76	

Board: 293	♠ A73	The opponents are silent.
Dealer: S	♥ KJ108532	
Vul: None	♦ 5	Partner bids first.
HCP: 13	♣ AJ	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 290

Dealer: N

Vul: None

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ AJ

♥ AK108

♦ KQ9

♣ KJ74

South:

♠ K9863

♥ Q93

♦ 2

♣ 10985

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

AP

Board: 291

Dealer: S

Vul: NS

North HCP: 6

South HCP: 20

Contract: 6♠ S

North:

♠ K876542

♥ K64

♦ 96

♣ 5

South:

♠ Q109

♥ AQ82

♦ AKQ

♣ K103

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6♠ AP

Board: 292

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 7♠ N

North:

♠ AQ7

♥ AQ62

♦ KQ9

♣ K76

South:

♠ KJ852

♥ 10

♦ A1074

♣ AJ3

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♦

Pass 4♠ Pass 4NT<sup>1</sup>

Pass 5♠<sup>2</sup> Pass 7♠

AP

1. Blackwood 0314, for ♠

2. A=2/5 or 5/5, Q(S)=1

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♠<sup>3</sup>

Pass 7♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=2/5 or 5/5, Q(H)=1

Board: 293

Dealer: S

Vul: None

North HCP: 13

South HCP: 21

Contract: 7♥ S

North:

♠ A73

♥ KJ108532

♦ 5

♣ AJ

South:

♠ KQJ86

♥ AQ

♦ AK8

♣ Q93

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 290	♠ K9863	The opponents are silent.
Dealer: N	♥ Q93	
Vul: None	♦ 2	Partner bids first.
HCP: 5	♣ 10985	

Board: 291	♠ Q109	The opponents are silent.
Dealer: S	♥ AQ82	
Vul: NS	♦ AKQ	You bid first.
HCP: 20	♣ K103	

Board: 292	♠ KJ852	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ A1074	Partner bids first.
HCP: 13	♣ AJ3	

Board: 293	♠ KQJ86	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ AK8	You bid first.
HCP: 21	♣ Q93	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 290

Dealer: N

Vul: None

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ AJ

♥ AK108

♦ KQ9

♣ KJ74

South:

♠ K9863

♥ Q93

♦ 2

♣ 10985

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

AP

Board: 291

Dealer: S

Vul: NS

North HCP: 6

South HCP: 20

Contract: 6♠ S

North:

♠ K876542

♥ K64

♦ 96

♣ 5

South:

♠ Q109

♥ AQ82

♦ AKQ

♣ K103

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6♠ AP

Board: 292

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 7♠ N

North:

♠ AQ7

♥ AQ62

♦ KQ9

♣ K76

South:

♠ KJ852

♥ 10

♦ A1074

♣ AJ3

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♦

Pass 4♠ Pass 4NT<sup>1</sup>

Pass 5♠<sup>2</sup> Pass 7♠

AP

1. Blackwood 0314, for ♠

2. A=2/5 or 5/5, Q(S)=1

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♠<sup>3</sup>

Pass 7♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=2/5 or 5/5, Q(H)=1

Board: 293

Dealer: S

Vul: None

North HCP: 13

South HCP: 21

Contract: 7♥ S

North:

♠ A73

♥ KJ108532

♦ 5

♣ AJ

South:

♠ KQJ86

♥ AQ

♦ AK8

♣ Q93



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 294	♠ K9	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: NS	♦ AK1086	You bid first.
HCP: 21	♣ AJ4	

Board: 295	♠ K10842	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: EW	♦ 52	Partner bids first.
HCP: 11	♣ KQ10	

Board: 296	♠ AQ72	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ AKQ2	You bid first.
HCP: 21	♣ Q74	

Board: 297	♠ 107	The opponents are silent.
Dealer: S	♥ A98742	
Vul: EW	♦ Q7	Partner bids first.
HCP: 9	♣ K54	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 294  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 10  
Contract: 6♥ N

North:  
♠ K9  
♥ AQ9  
♦ AK1086  
♣ AJ4

South:  
♠ AQ7  
♥ KJ7653  
♦ 92  
♣ 109

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	5♠ <sup>4</sup>	Pass	6♥
AP			

1. Texas
2. Blackwood 0314, for ♥
3. A=0/5 or 3/5
4. ♥ queen and ♠ king

Board: 295  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 20  
Contract: 6N S

North:  
♠ K10842  
♥ QJ2  
♦ 52  
♣ KQ10

South:  
♠ AQ  
♥ K1076  
♦ AQ104  
♣ AJ3

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	4NT <sup>1</sup>	Pass	6NT
AP			

1. Quantitative 4NT

Board: 296  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 4  
Contract: 4♠ N

North:  
♠ AQ72  
♥ KJ  
♦ AKQ2  
♣ Q74

South:  
♠ KJ98654  
♥ 973  
♦ 63  
♣ 5

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

Board: 297  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 21  
Contract: 6♥ S

North:  
♠ 107  
♥ A98742  
♦ Q7  
♣ K54

South:  
♠ AKQ9  
♥ KQ63  
♦ K54  
♣ A7

West	North	East	South
			2NT
Pass	3♦	Pass	3NT <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4♥
Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
Pass	6♥	AP	

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♥
4. A=0/5 or 3/5

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 294	♠ AQ7	The opponents are silent.
Dealer: N	♥ KJ7653	
Vul: NS	♦ 92	Partner bids first.
HCP: 10	♣ 109	

Board: 295	♠ AQ	The opponents are silent.
Dealer: S	♥ K1076	
Vul: EW	♦ AQ104	You bid first.
HCP: 20	♣ AJ3	

Board: 296	♠ KJ98654	The opponents are silent.
Dealer: N	♥ 973	
Vul: Both	♦ 63	Partner bids first.
HCP: 4	♣ 5	

Board: 297	♠ AKQ9	The opponents are silent.
Dealer: S	♥ KQ63	
Vul: EW	♦ K54	You bid first.
HCP: 21	♣ A7	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 294  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 10  
Contract: 6♥ N

North:  
♠ K9  
♥ AQ9  
♦ AK1086  
♣ AJ4

South:  
♠ AQ7  
♥ KJ7653  
♦ 92  
♣ 109

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	5♠ <sup>4</sup>	Pass	6♥
AP			

1. Texas
2. Blackwood 0314, for ♥
3. A=0/5 or 3/5
4. ♥ queen and ♠ king

Board: 295  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 20  
Contract: 6N S

North:  
♠ K10842  
♥ QJ2  
♦ 52  
♣ KQ10

South:  
♠ AQ  
♥ K1076  
♦ AQ104  
♣ AJ3

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	4NT <sup>1</sup>	Pass	6NT
AP			

1. Quantitative 4NT

Board: 296  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 4  
Contract: 4♠ N

North:  
♠ AQ72  
♥ KJ  
♦ AKQ2  
♣ Q74

South:  
♠ KJ98654  
♥ 973  
♦ 63  
♣ 5

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

Board: 297  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 21  
Contract: 6♥ S

North:  
♠ 107  
♥ A98742  
♦ Q7  
♣ K54

South:  
♠ AKQ9  
♥ KQ63  
♦ K54  
♣ A7

West	North	East	South
			2NT
Pass	3♦	Pass	3NT <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4♥
Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
Pass	6♥	AP	

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♥
4. A=0/5 or 3/5

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 298	♠ A3	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: Both	♦ AQJ6	You bid first.
HCP: 20	♣ J53	

Board: 299	♠ KJ1087654	The opponents are silent.
Dealer: S	♥ 743	
Vul: EW	♦ —	Partner bids first.
HCP: 4	♣ 53	

Board: 300	♠ A83	The opponents are silent.
Dealer: N	♥ Q8	
Vul: None	♦ AK1074	You bid first.
HCP: 20	♣ AK3	

Board: 301	♠ 75	The opponents are silent.
Dealer: S	♥ AQ108764	
Vul: Both	♦ 4	Partner bids first.
HCP: 10	♣ A43	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 298  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 13  
Contract: 7♠ N

North:  
♠ A3  
♥ AKJ10  
♦ AQJ6  
♣ J53

South:  
♠ KQ98542  
♥ Q  
♦ 43  
♣ AQ8

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	7♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			

Board: 299  
Dealer: S  
Vul: EW  
North HCP: 4  
South HCP: 20  
Contract: 4♠ S

North:  
♠ KJ1087654  
♥ 743  
♦ —  
♣ 53

South:  
♠ A92  
♥ KQ65  
♦ A52  
♣ AQJ

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 300  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 13  
Contract: 7♥ N

North:  
♠ A83  
♥ Q8  
♦ AK1074  
♣ AK3

South:  
♠ J9  
♥ AKJ9632  
♦ Q86  
♣ Q

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	6♣ <sup>4</sup>	Pass	7♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			
4. ♥ queen and ♣ king			

Board: 301  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 21  
Contract: 6♥ S

North:  
♠ 75  
♥ AQ108764  
♦ 4  
♣ A43

South:  
♠ AQJ3  
♥ 95  
♦ AKQJ10  
♣ KJ

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
Pass	6♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=2/5 or 5/5, Q(H)=0			

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 298	♠ KQ98542	The opponents are silent.
Dealer: N	♥ Q	
Vul: Both	♦ 43	Partner bids first.
HCP: 13	♣ AQ8	

Board: 299	♠ A92	The opponents are silent.
Dealer: S	♥ KQ65	
Vul: EW	♦ A52	You bid first.
HCP: 20	♣ AQJ	

Board: 300	♠ J9	The opponents are silent.
Dealer: N	♥ AKJ9632	
Vul: None	♦ Q86	Partner bids first.
HCP: 13	♣ Q	

Board: 301	♠ AQJ3	The opponents are silent.
Dealer: S	♥ 95	
Vul: Both	♦ AKQJ10	You bid first.
HCP: 21	♣ KJ	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 298  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 13  
Contract: 7♠ N

North:  
♠ A3  
♥ AKJ10  
♦ AQJ6  
♣ J53

South:  
♠ KQ98542  
♥ Q  
♦ 43  
♣ AQ8

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	7♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			

Board: 299  
Dealer: S  
Vul: EW  
North HCP: 4  
South HCP: 20  
Contract: 4♠ S

North:  
♠ KJ1087654  
♥ 743  
♦ —  
♣ 53

South:  
♠ A92  
♥ KQ65  
♦ A52  
♣ AQJ

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 300  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 13  
Contract: 7♥ N

North:  
♠ A83  
♥ Q8  
♦ AK1074  
♣ AK3

South:  
♠ J9  
♥ AKJ9632  
♦ Q86  
♣ Q

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	6♣ <sup>4</sup>	Pass	7♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			
4. ♥ queen and ♣ king			

Board: 301  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 21  
Contract: 6♥ S

North:  
♠ 75  
♥ AQ108764  
♦ 4  
♣ A43

South:  
♠ AQJ3  
♥ 95  
♦ AKQJ10  
♣ KJ

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
Pass	6♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=2/5 or 5/5, Q(H)=0			



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 302	♠ AJ	The opponents are silent.
Dealer: N	♥ AQJ4	
Vul: NS	♦ QJ3	You bid first.
HCP: 21	♣ AQ72	

Board: 303	♠ A107542	The opponents are silent.
Dealer: S	♥ A	
Vul: EW	♦ 10764	Partner bids first.
HCP: 11	♣ QJ	

Board: 304	♠ KJ4	The opponents are silent.
Dealer: N	♥ AK974	
Vul: None	♦ A8	You bid first.
HCP: 21	♣ AQ9	

Board: 305	♠ KQ1084	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: NS	♦ K62	Partner bids first.
HCP: 16	♣ KJ	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 302  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 9  
Contract: 7♠ N

North:  
♠ AJ  
♥ AQJ4  
♦ QJ3  
♣ AQ72

South:  
♠ KQ109542  
♥ 752  
♦ A  
♣ 93

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	7♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			

Board: 303  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 21  
Contract: 6♠ S

North:  
♠ A107542  
♥ A  
♦ 10764  
♣ QJ

South:  
♠ KQJ  
♥ KQ5  
♦ AQ8  
♣ A852

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	5♦	Pass	5♥ <sup>4</sup>
Pass	6♠	AP	
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			
4. ♠ queen and ♥ king			

Board: 304  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 7  
Contract: 4♠ N

North:  
♠ KJ4  
♥ AK974  
♦ A8  
♣ AQ9

South:  
♠ A9652  
♥ J105  
♦ Q1062  
♣ 10

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

Board: 305  
Dealer: S  
Vul: NS  
North HCP: 16  
South HCP: 21  
Contract: 6N S

North:  
♠ KQ1084  
♥ KJ3  
♦ K62  
♣ KJ

South:  
♠ AJ9  
♥ A865  
♦ AQ5  
♣ AQ4

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	6NT	AP	

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 302	♠ KQ109542	The opponents are silent.
Dealer: N	♥ 752	
Vul: NS	♦ A	Partner bids first.
HCP: 9	♣ 93	

Board: 303	♠ KQJ	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: EW	♦ AQ8	You bid first.
HCP: 21	♣ A852	

Board: 304	♠ A9652	The opponents are silent.
Dealer: N	♥ J105	
Vul: None	♦ Q1062	Partner bids first.
HCP: 7	♣ 10	

Board: 305	♠ AJ9	The opponents are silent.
Dealer: S	♥ A865	
Vul: NS	♦ AQ5	You bid first.
HCP: 21	♣ AQ4	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 302  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 9  
Contract: 7♠ N

North:  
♠ AJ  
♥ AQJ4  
♦ QJ3  
♣ AQ72

South:  
♠ KQ109542  
♥ 752  
♦ A  
♣ 93

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	7♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			

Board: 303  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 21  
Contract: 6♠ S

North:  
♠ A107542  
♥ A  
♦ 10764  
♣ QJ

South:  
♠ KQJ  
♥ KQ5  
♦ AQ8  
♣ A852

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	5♦	Pass	5♥ <sup>4</sup>
Pass	6♠	AP	
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			
4. ♠ queen and ♥ king			

Board: 304  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 7  
Contract: 4♠ N

North:  
♠ KJ4  
♥ AK974  
♦ A8  
♣ AQ9

South:  
♠ A9652  
♥ J105  
♦ Q1062  
♣ 10

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

Board: 305  
Dealer: S  
Vul: NS  
North HCP: 16  
South HCP: 21  
Contract: 6N S

North:  
♠ KQ1084  
♥ KJ3  
♦ K62  
♣ KJ

South:  
♠ AJ9  
♥ A865  
♦ AQ5  
♣ AQ4

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	6NT	AP	

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 306     ♠ AKJ3  
Dealer: N       ♥ J5  
Vul: EW       ♦ AJ76  
HCP: 20       ♣ AQ9

West Doubles 4♥ if possible.

You bid first.

Board: 307     ♠ AQ  
Dealer: S       ♥ AQ975  
Vul: Both      ♦ J64  
HCP: 16       ♣ K109

The opponents are silent.

Partner bids first.

Board: 308     ♠ KQJ8  
Dealer: N       ♥ K7  
Vul: NS       ♦ AK102  
HCP: 20       ♣ KJ5

The opponents are silent.

You bid first.

Board: 309     ♠ J10987654  
Dealer: S       ♥ Q1032  
Vul: EW       ♦ 5  
HCP: 3       ♣ —

The opponents are silent.

Partner bids first.

Board: 310     ♠ 752  
Dealer: N       ♥ AJ109  
Vul: Both      ♦ AK4  
HCP: 21       ♣ AKQ

The opponents are silent.

You bid first.

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 306  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 7  
Contract: 6♠ N

North:  
♠ AKJ3  
♥ J5  
♦ AJ76  
♣ AQ9

South:  
♠ Q1098652  
♥ A82  
♦ 8  
♣ J8

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
X	4♠	Pass	4NT <sup>2</sup>
Pass	5♦ <sup>3</sup>	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=1/5 or 4/5			

Board: 307  
Dealer: S  
Vul: Both  
North HCP: 16  
South HCP: 20  
Contract: 6N S

North:  
♠ AQ  
♥ AQ975  
♦ J64  
♣ K109

South:  
♠ K72  
♥ KJ3  
♦ AKQ93  
♣ A8

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	6NT	AP	

Board: 308  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 13  
Contract: 6♥ N

North:  
♠ KQJ8  
♥ K7  
♦ AK102  
♣ KJ5

South:  
♠ A4  
♥ AQ9862  
♦ J76  
♣ Q2

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=2/5 or 5/5, Q(H)=0			

Board: 309  
Dealer: S  
Vul: EW  
North HCP: 3  
South HCP: 20  
Contract: 4♠ S

North:  
♠ J10987654  
♥ Q1032  
♦ 5  
♣ —

South:  
♠ AQ  
♥ K6  
♦ AQ83  
♣ KQ1086

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 310

Dealer: N

Vul: Both

North HCP: 21

South HCP: 10

Contract: 4♠ N

North:

♠ 752

♥ AJ109

♦ AK4

♣ AKQ

South:

♠ KQJ103

♥ K75

♦ J72

♣ 96

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

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 306	♠ Q1098652	West Doubles 4♥ if possible.
Dealer: N	♥ A82	
Vul: EW	♦ 8	Partner bids first.
HCP: 7	♣ J8	

Board: 307	♠ K72	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: Both	♦ AKQ93	You bid first.
HCP: 20	♣ A8	

Board: 308	♠ A4	The opponents are silent.
Dealer: N	♥ AQ9862	
Vul: NS	♦ J76	Partner bids first.
HCP: 13	♣ Q2	

Board: 309	♠ AQ	The opponents are silent.
Dealer: S	♥ K6	
Vul: EW	♦ AQ83	You bid first.
HCP: 20	♣ KQ1086	

Board: 310	♠ KQJ103	The opponents are silent.
Dealer: N	♥ K75	
Vul: Both	♦ J72	Partner bids first.
HCP: 10	♣ 96	



## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 306  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 7  
Contract: 6♠ N

North:  
♠ AKJ3  
♥ J5  
♦ AJ76  
♣ AQ9

South:  
♠ Q1098652  
♥ A82  
♦ 8  
♣ J8

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
X	4♠	Pass	4NT <sup>2</sup>
Pass	5♦ <sup>3</sup>	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=1/5 or 4/5			

Board: 307  
Dealer: S  
Vul: Both  
North HCP: 16  
South HCP: 20  
Contract: 6N S

North:  
♠ AQ  
♥ AQ975  
♦ J64  
♣ K109

South:  
♠ K72  
♥ KJ3  
♦ AKQ93  
♣ A8

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	6NT	AP	

Board: 308  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 13  
Contract: 6♥ N

North:  
♠ KQJ8  
♥ K7  
♦ AK102  
♣ KJ5

South:  
♠ A4  
♥ AQ9862  
♦ J76  
♣ Q2

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=2/5 or 5/5, Q(H)=0			

Board: 309  
Dealer: S  
Vul: EW  
North HCP: 3  
South HCP: 20  
Contract: 4♠ S

North:  
♠ J10987654  
♥ Q1032  
♦ 5  
♣ —

South:  
♠ AQ  
♥ K6  
♦ AQ83  
♣ KQ1086

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 310

Dealer: N

Vul: Both

North HCP: 21

South HCP: 10

Contract: 4♠ N

North:

♠ 752

♥ AJ109

♦ AK4

♣ AKQ

South:

♠ KQJ103

♥ K75

♦ J72

♣ 96

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

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 311	♠ KQJ6542	The opponents are silent.
Dealer: S	♥ J1062	
Vul: None	♦ Q4	Partner bids first.
HCP: 9	♣ —	
Board: 312	♠ AQJ9	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ J642	You bid first.
HCP: 20	♣ AQ5	
Board: 313	♠ 98743	The opponents are silent.
Dealer: S	♥ J85	
Vul: None	♦ K102	Partner bids first.
HCP: 4	♣ 65	
Board: 314	♠ AQ832	The opponents are silent.
Dealer: N	♥ A2	
Vul: NS	♦ AQ85	You bid first.
HCP: 20	♣ A9	
Board: 315	♠ KQ108732	East Doubles 6♠ if possible.
Dealer: S	♥ 3	
Vul: Both	♦ Q962	Partner bids first.
HCP: 7	♣ 10	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ KQJ6542	♠ A8				2NT
Vul: None	♥ J1062	♥ AK75	Pass	3♥	Pass	3♠
North HCP: 9	♦ Q4	♦ A76	Pass	4♠	AP	
South HCP: 21	♣ —	♣ KQJ6				
Contract: 4♠ S						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ AQJ9	♠ 107		2NT	Pass	3♦
Vul: EW	♥ AQ	♥ KJ98532	Pass	3♥	Pass	4♥
North HCP: 20	♦ J642	♦ K5	AP			
South HCP: 7	♣ AQ5	♣ 63				
Contract: 4♥ N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 98743	♠ AK10				2NT
Vul: None	♥ J85	♥ Q43	Pass	3♥	Pass	3♠
North HCP: 4	♦ K102	♦ AQ84	AP			
South HCP: 20	♣ 65	♣ KQ7				
Contract: 3♠ S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AQ832	♠ K104		2NT	Pass	3♦
Vul: NS	♥ A2	♥ KQJ97	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AQ85	♦ 976	Pass	6NT	AP	
South HCP: 12	♣ A9	♣ K5				
Contract: 6N N						

1. Quantitative 4NT

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ KQ108732	♠ AJ64				2NT
Vul: Both	♥ 3	♥ QJ	Pass	3♥	Pass	3♠
North HCP: 7	♦ Q962	♦ A85	Pass	6♠	X	AP
South HCP: 20	♣ 10	♣ AKJ5				
Contract: 6♠ X S						

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 311	♠ A8	The opponents are silent.
Dealer: S	♥ AK75	
Vul: None	♦ A76	You bid first.
HCP: 21	♣ KQJ6	
Board: 312	♠ 107	The opponents are silent.
Dealer: N	♥ KJ98532	
Vul: EW	♦ K5	Partner bids first.
HCP: 7	♣ 63	
Board: 313	♠ AK10	The opponents are silent.
Dealer: S	♥ Q43	
Vul: None	♦ AQ84	You bid first.
HCP: 20	♣ KQ7	
Board: 314	♠ K104	The opponents are silent.
Dealer: N	♥ KQJ97	
Vul: NS	♦ 976	Partner bids first.
HCP: 12	♣ K5	
Board: 315	♠ AJ64	East Doubles 6♠ if possible.
Dealer: S	♥ QJ	
Vul: Both	♦ A85	You bid first.
HCP: 20	♣ AKJ5	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ KQJ6542	♠ A8				2NT
Vul: None	♥ J1062	♥ AK75	Pass	3♥	Pass	3♠
North HCP: 9	♦ Q4	♦ A76	Pass	4♠	AP	
South HCP: 21	♣ —	♣ KQJ6				
Contract: 4♠ S						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ AQJ9	♠ 107		2NT	Pass	3♦
Vul: EW	♥ AQ	♥ KJ98532	Pass	3♥	Pass	4♥
North HCP: 20	♦ J642	♦ K5	AP			
South HCP: 7	♣ AQ5	♣ 63				
Contract: 4♥ N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 98743	♠ AK10				2NT
Vul: None	♥ J85	♥ Q43	Pass	3♥	Pass	3♠
North HCP: 4	♦ K102	♦ AQ84	AP			
South HCP: 20	♣ 65	♣ KQ7				
Contract: 3♠ S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AQ832	♠ K104		2NT	Pass	3♦
Vul: NS	♥ A2	♥ KQJ97	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AQ85	♦ 976	Pass	6NT	AP	
South HCP: 12	♣ A9	♣ K5				
Contract: 6N N						

1. Quantitative 4NT

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ KQ108732	♠ AJ64				2NT
Vul: Both	♥ 3	♥ QJ	Pass	3♥	Pass	3♠
North HCP: 7	♦ Q962	♦ A85	Pass	6♠	X	AP
South HCP: 20	♣ 10	♣ AKJ5				
Contract: 6♠ X S						

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 316	♠ Q4	The opponents are silent.
Dealer: N	♥ J982	
Vul: None	♦ AKQ9	You bid first.
HCP: 20	♣ AKJ	

Board: 317	♠ —	The opponents are silent.
Dealer: S	♥ 1087642	
Vul: NS	♦ K75	Partner bids first.
HCP: 4	♣ J763	

Board: 318	♠ AJ82	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ A9	You bid first.
HCP: 21	♣ AKJ82	

Board: 319	♠ 53	The opponents are silent.
Dealer: S	♥ KJ8765	
Vul: None	♦ 952	Partner bids first.
HCP: 4	♣ 107	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 316  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 13  
 Contract: 7♠ N

North:  
 ♠ Q4  
 ♥ J982  
 ♦ AKQ9  
 ♣ AKJ

South:  
 ♠ AK9865  
 ♥ AQ6  
 ♦ 5  
 ♣ 1052

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♠ <sup>3</sup>	Pass	7♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=2/5 or 5/5, Q(S)=1			

Board: 317  
 Dealer: S  
 Vul: NS  
 North HCP: 4  
 South HCP: 20  
 Contract: 4♥ S

North:  
 ♠ —  
 ♥ 1087642  
 ♦ K75  
 ♣ J763

South:  
 ♠ A9643  
 ♥ AJ  
 ♦ AJ  
 ♣ AQ104

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 318  
 Dealer: N  
 Vul: EW  
 North HCP: 21  
 South HCP: 12  
 Contract: 6N N

North:  
 ♠ AJ82  
 ♥ A7  
 ♦ A9  
 ♣ AKJ82

South:  
 ♠ KQ  
 ♥ KQ532  
 ♦ Q10765  
 ♣ 6

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	6NT
AP			

Board: 319  
 Dealer: S  
 Vul: None  
 North HCP: 4  
 South HCP: 20  
 Contract: 4♥ S

North:  
 ♠ 53  
 ♥ KJ8765  
 ♦ 952  
 ♣ 107

South:  
 ♠ AQ62  
 ♥ AQ3  
 ♦ Q4  
 ♣ AQ86

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			



## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 316	♠ AK9865	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: None	♦ 5	Partner bids first.
HCP: 13	♣ 1052	

Board: 317	♠ A9643	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ AJ	You bid first.
HCP: 20	♣ AQ104	

Board: 318	♠ KQ	The opponents are silent.
Dealer: N	♥ KQ532	
Vul: EW	♦ Q10765	Partner bids first.
HCP: 12	♣ 6	

Board: 319	♠ AQ62	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: None	♦ Q4	You bid first.
HCP: 20	♣ AQ86	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 316  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 13  
 Contract: 7♠ N

North:  
 ♠ Q4  
 ♥ J982  
 ♦ AKQ9  
 ♣ AKJ

South:  
 ♠ AK9865  
 ♥ AQ6  
 ♦ 5  
 ♣ 1052

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♠ <sup>3</sup>	Pass	7♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=2/5 or 5/5, Q(S)=1			

Board: 317  
 Dealer: S  
 Vul: NS  
 North HCP: 4  
 South HCP: 20  
 Contract: 4♥ S

North:  
 ♠ —  
 ♥ 1087642  
 ♦ K75  
 ♣ J763

South:  
 ♠ A9643  
 ♥ AJ  
 ♦ AJ  
 ♣ AQ104

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 318  
 Dealer: N  
 Vul: EW  
 North HCP: 21  
 South HCP: 12  
 Contract: 6N N

North:  
 ♠ AJ82  
 ♥ A7  
 ♦ A9  
 ♣ AKJ82

South:  
 ♠ KQ  
 ♥ KQ532  
 ♦ Q10765  
 ♣ 6

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	6NT
AP			

Board: 319  
 Dealer: S  
 Vul: None  
 North HCP: 4  
 South HCP: 20  
 Contract: 4♥ S

North:  
 ♠ 53  
 ♥ KJ8765  
 ♦ 952  
 ♣ 107

South:  
 ♠ AQ62  
 ♥ AQ3  
 ♦ Q4  
 ♣ AQ86

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 320	♠ J8	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: NS	♦ AKJ107	You bid first.
HCP: 21	♣ AQ10	

Board: 321	♠ K10642	The opponents are silent.
Dealer: S	♥ 92	
Vul: EW	♦ KQ3	Partner bids first.
HCP: 8	♣ 1065	

Board: 322	♠ AK9	The opponents are silent.
Dealer: N	♥ A932	
Vul: Both	♦ K102	You bid first.
HCP: 21	♣ AK10	

Board: 323	♠ K9753	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: NS	♦ J	Partner bids first.
HCP: 13	♣ K632	

Board: 324	♠ AK106	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: EW	♦ A106	You bid first.
HCP: 20	♣ AQ10	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 320  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 10  
Contract: 6♠ N

North:  
♠ J8  
♥ AQ7  
♦ AKJ107  
♣ AQ10

South:  
♠ AK9432  
♥ K52  
♦ 98  
♣ 53

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	5♠ <sup>4</sup>	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			
4. no ♠ queen			

Board: 321  
Dealer: S  
Vul: EW  
North HCP: 8  
South HCP: 20  
Contract: 4♠ S

North:  
♠ K10642  
♥ 92  
♦ KQ3  
♣ 1065

South:  
♠ AQ3  
♥ J74  
♦ AJ87  
♣ AKJ

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

Board: 322  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 14  
Contract: 6N N

North:  
♠ AK9  
♥ A932  
♦ K102  
♣ AK10

South:  
♠ QJ532  
♥ K10  
♦ AQ7  
♣ Q84

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	6NT
AP			

Board: 323  
Dealer: S  
Vul: NS  
North HCP: 13  
South HCP: 21  
Contract: 6♠ S

North:  
♠ K9753  
♥ KQJ  
♦ J  
♣ K632

South:  
♠ A106  
♥ A8  
♦ AKQ102  
♣ A109

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	4♣	Pass	6♠
AP			

Board: 324  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 11  
Contract: 6N N

North:  
♠ AK106  
♥ QJ9  
♦ A106  
♣ AQ10

South:  
♠ J  
♥ A7653  
♦ K32  
♣ K854

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	6NT
AP			

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 320	♠ AK9432	The opponents are silent.
Dealer: N	♥ K52	
Vul: NS	♦ 98	Partner bids first.
HCP: 10	♣ 53	

Board: 321	♠ AQ3	The opponents are silent.
Dealer: S	♥ J74	
Vul: EW	♦ AJ87	You bid first.
HCP: 20	♣ AKJ	

Board: 322	♠ QJ532	The opponents are silent.
Dealer: N	♥ K10	
Vul: Both	♦ AQ7	Partner bids first.
HCP: 14	♣ Q84	

Board: 323	♠ A106	The opponents are silent.
Dealer: S	♥ A8	
Vul: NS	♦ AKQ102	You bid first.
HCP: 21	♣ A109	

Board: 324	♠ J	The opponents are silent.
Dealer: N	♥ A7653	
Vul: EW	♦ K32	Partner bids first.
HCP: 11	♣ K854	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 320  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 10  
Contract: 6♠ N

North:  
♠ J8  
♥ AQ7  
♦ AKJ107  
♣ AQ10

South:  
♠ AK9432  
♥ K52  
♦ 98  
♣ 53

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	5♠ <sup>4</sup>	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			
4. no ♠ queen			

Board: 321  
Dealer: S  
Vul: EW  
North HCP: 8  
South HCP: 20  
Contract: 4♠ S

North:  
♠ K10642  
♥ 92  
♦ KQ3  
♣ 1065

South:  
♠ AQ3  
♥ J74  
♦ AJ87  
♣ AKJ

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

Board: 322  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 14  
Contract: 6N N

North:  
♠ AK9  
♥ A932  
♦ K102  
♣ AK10

South:  
♠ QJ532  
♥ K10  
♦ AQ7  
♣ Q84

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	6NT
AP			

Board: 323  
Dealer: S  
Vul: NS  
North HCP: 13  
South HCP: 21  
Contract: 6♠ S

North:  
♠ K9753  
♥ KQJ  
♦ J  
♣ K632

South:  
♠ A106  
♥ A8  
♦ AKQ102  
♣ A109

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	4♣	Pass	6♠
AP			

Board: 324  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 11  
Contract: 6N N

North:  
♠ AK106  
♥ QJ9  
♦ A106  
♣ AQ10

South:  
♠ J  
♥ A7653  
♦ K32  
♣ K854

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	6NT
AP			

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 325	♠ 94	The opponents are silent.
Dealer: S	♥ J10852	
Vul: Both	♦ Q542	Partner bids first.
HCP: 8	♣ AJ	
Board: 326	♠ AQJ	The opponents are silent.
Dealer: N	♥ A103	
Vul: EW	♦ AJ63	You bid first.
HCP: 20	♣ A65	
Board: 327	♠ Q5	The opponents are silent.
Dealer: S	♥ AJ10843	
Vul: Both	♦ J10	Partner bids first.
HCP: 11	♣ K84	
Board: 328	♠ A9	East Doubles Pass if possible.
Dealer: N	♥ AJ7	
Vul: None	♦ AQ1084	You bid first.
HCP: 20	♣ KQ8	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AKJ8				2NT
Vul: Both	♥ J10852	♥ AK4	Pass	3♦	Pass	3♥
North HCP: 8	♦ Q542	♦ K106	Pass	3NT	Pass	4♥
South HCP: 20	♣ AJ	♣ Q54	AP			
Contract: 4♥ S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 109862		2NT	Pass	3♥
Vul: EW	♥ A103	♥ KJ	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AJ63	♦ Q9	Pass	6♠	AP	
South HCP: 11	♣ A65	♣ KQ109	1. Quantitative 4NT			
Contract: 6♠ N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ A2				2NT
Vul: Both	♥ AJ10843	♥ KQ5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ J10	♦ KQ8	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 20	♣ K84	♣ AQ976	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KQ86432		2NT	Pass	3♥
Vul: None	♥ AJ7	♥ 65	Pass	3♠	Pass	6♠
North HCP: 20	♦ AQ1084	♦ 9				
South HCP: 5	♣ KQ8	♣ 763	Pass	Pass	X	AP
Contract: 6♠X N						



## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 325	♠ AKJ8	The opponents are silent.
Dealer: S	♥ AK4	
Vul: Both	♦ K106	You bid first.
HCP: 20	♣ Q54	
Board: 326	♠ 109862	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ Q9	Partner bids first.
HCP: 11	♣ KQ109	
Board: 327	♠ A2	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: Both	♦ KQ8	You bid first.
HCP: 20	♣ AQ976	
Board: 328	♠ KQ86432	East Doubles Pass if possible.
Dealer: N	♥ 65	
Vul: None	♦ 9	Partner bids first.
HCP: 5	♣ 763	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AKJ8				2NT
Vul: Both	♥ J10852	♥ AK4	Pass	3♦	Pass	3♥
North HCP: 8	♦ Q542	♦ K106	Pass	3NT	Pass	4♥
South HCP: 20	♣ AJ	♣ Q54	AP			
Contract: 4♥ S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 109862		2NT	Pass	3♥
Vul: EW	♥ A103	♥ KJ	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AJ63	♦ Q9	Pass	6♠	AP	
South HCP: 11	♣ A65	♣ KQ109	1. Quantitative 4NT			
Contract: 6♠ N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ A2				2NT
Vul: Both	♥ AJ10843	♥ KQ5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ J10	♦ KQ8	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 20	♣ K84	♣ AQ976	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KQ86432		2NT	Pass	3♥
Vul: None	♥ AJ7	♥ 65	Pass	3♠	Pass	6♠
North HCP: 20	♦ AQ1084	♦ 9				
South HCP: 5	♣ KQ8	♣ 763	Pass	Pass	X	AP
Contract: 6♠X N						

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 329	♠ 1098432	East Doubles 3♥ if possible.
Dealer: S	♥ AQ	
Vul: NS	♦ KJ8	Partner bids first.
HCP: 11	♣ J5	

Board: 330	♠ AK983	The opponents are silent.
Dealer: N	♥ Q10	
Vul: None	♦ AKJ4	You bid first.
HCP: 21	♣ A5	

Board: 331	♠ 6	The opponents are silent.
Dealer: S	♥ AKQ8762	
Vul: NS	♦ Q6	Partner bids first.
HCP: 11	♣ 643	

Board: 332	♠ AQ1098	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ A107	You bid first.
HCP: 21	♣ AK2	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 329

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ 1098432

♥ AQ

♦ KJ8

♣ J5

South:

♠ AK5

♥ 85

♦ AQ65

♣ AK97

West	North	East	South
			2NT

Pass	3♥	X	3♠
------	----	---	----

Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
------	------------------	------	-----------------

Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
------	------------------	------	-----------------

Pass	5♥	Pass	5♠ <sup>5</sup>
------	----	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Cue bid, a ♥ stopper
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♠
4. A=1/5 or 4/5
5. no ♠ queen

Board: 330

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 4♠ N

North:

♠ AK983

♥ Q10

♦ AKJ4

♣ A5

South:

♠ QJ10762

♥ A96

♦ 983

♣ 6

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>

Pass	4♠	AP	
------	----	----	--

1. Texas

Board: 331

Dealer: S

Vul: NS

North HCP: 11

South HCP: 21

Contract: 6♥ S

North:

♠ 6

♥ AKQ8762

♦ Q6

♣ 643

South:

♠ AK5

♥ J10

♦ KJ2

♣ AKQ52

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Texas
2. Blackwood 0314, for ♥
3. A=2/5 or 5/5, Q(H)=0

Board: 332

Dealer: N

Vul: EW

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ AQ1098

♥ KJ

♦ A107

♣ AK2

South:

♠ KJ

♥ A10765

♦ QJ2

♣ Q85

West	North	East	South
	2NT	Pass	3♦

Pass	3♥	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	6NT	AP	
------	-----	----	--

1. Quantitative 4NT

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 329	♠ AK5	East Doubles 3♥ if possible.
Dealer: S	♥ 85	
Vul: NS	♦ AQ65	
HCP: 20	♣ AK97	You bid first.

Board: 330	♠ QJ10762	The opponents are silent.
Dealer: N	♥ A96	
Vul: None	♦ 983	Partner bids first.
HCP: 7	♣ 6	

Board: 331	♠ AK5	The opponents are silent.
Dealer: S	♥ J10	
Vul: NS	♦ KJ2	You bid first.
HCP: 21	♣ AKQ52	

Board: 332	♠ KJ	The opponents are silent.
Dealer: N	♥ A10765	
Vul: EW	♦ QJ2	Partner bids first.
HCP: 13	♣ Q85	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 329

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ 1098432

♥ AQ

♦ KJ8

♣ J5

South:

♠ AK5

♥ 85

♦ AQ65

♣ AK97

West	North	East	South
			2NT

Pass	3♥	X	3♠
------	----	---	----

Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
------	------------------	------	-----------------

Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
------	------------------	------	-----------------

Pass	5♥	Pass	5♠ <sup>5</sup>
------	----	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Cue bid, a ♥ stopper
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♠
4. A=1/5 or 4/5
5. no ♠ queen

Board: 330

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 4♠ N

North:

♠ AK983

♥ Q10

♦ AKJ4

♣ A5

South:

♠ QJ10762

♥ A96

♦ 983

♣ 6

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>

Pass	4♠	AP	
------	----	----	--

1. Texas

Board: 331

Dealer: S

Vul: NS

North HCP: 11

South HCP: 21

Contract: 6♥ S

North:

♠ 6

♥ AKQ8762

♦ Q6

♣ 643

South:

♠ AK5

♥ J10

♦ KJ2

♣ AKQ52

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Texas
2. Blackwood 0314, for ♥
3. A=2/5 or 5/5, Q(H)=0

Board: 332

Dealer: N

Vul: EW

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ AQ1098

♥ KJ

♦ A107

♣ AK2

South:

♠ KJ

♥ A10765

♦ QJ2

♣ Q85

West	North	East	South
	2NT	Pass	3♦

Pass	3♥	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	6NT	AP	
------	-----	----	--

1. Quantitative 4NT

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 333	♠ KQ106542	The opponents are silent.
Dealer: S	♥ A52	
Vul: None	♦ Q	Partner bids first.
HCP: 11	♣ 52	

Board: 334	♠ A42	The opponents are silent.
Dealer: N	♥ K106	
Vul: NS	♦ KQ93	You bid first.
HCP: 20	♣ AKJ	

Board: 335	♠ AKQ52	The opponents are silent.
Dealer: S	♥ Q9	
Vul: EW	♦ 932	Partner bids first.
HCP: 11	♣ 1082	

Board: 336	♠ AQ54	The opponents are silent.
Dealer: N	♥ A76	
Vul: Both	♦ AJ3	You bid first.
HCP: 21	♣ AQ7	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 333

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 7♠ S

North:

♠ KQ106542

♥ A52

♦ Q

♣ 52

South:

♠ AJ8

♥ KJ4

♦ A102

♣ AQJ9

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 7♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 334

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 4♥ N

North:

♠ A42

♥ K106

♦ KQ93

♣ AKJ

South:

♠ K3

♥ A98732

♦ J62

♣ Q6

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

Board: 335

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ AKQ52

♥ Q9

♦ 932

♣ 1082

South:

♠ 108

♥ AJ7

♦ AKQ5

♣ AK95

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT<sup>1</sup> Pass 6NT

AP

1. Quantitative 4NT

Board: 336

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 4♠ N

North:

♠ AQ54

♥ A76

♦ AJ3

♣ AQ7

South:

♠ KJ10876

♥ Q1083

♦ 107

♣ 10

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP



## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 333	♠ AJ8	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: None	♦ A102	You bid first.
HCP: 20	♣ AQJ9	

Board: 334	♠ K3	The opponents are silent.
Dealer: N	♥ A98732	
Vul: NS	♦ J62	Partner bids first.
HCP: 10	♣ Q6	

Board: 335	♠ 108	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: EW	♦ AKQ5	You bid first.
HCP: 21	♣ AK95	

Board: 336	♠ KJ10876	The opponents are silent.
Dealer: N	♥ Q1083	
Vul: Both	♦ 107	Partner bids first.
HCP: 6	♣ 10	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 333

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 7♠ S

North:

♠ KQ106542

♥ A52

♦ Q

♣ 52

South:

♠ AJ8

♥ KJ4

♦ A102

♣ AQJ9

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 7♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 334

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 4♥ N

North:

♠ A42

♥ K106

♦ KQ93

♣ AKJ

South:

♠ K3

♥ A98732

♦ J62

♣ Q6

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

Board: 335

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ AKQ52

♥ Q9

♦ 932

♣ 1082

South:

♠ 108

♥ AJ7

♦ AKQ5

♣ AK95

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT<sup>1</sup> Pass 6NT

AP

1. Quantitative 4NT

Board: 336

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 4♠ N

North:

♠ AQ54

♥ A76

♦ AJ3

♣ AQ7

South:

♠ KJ10876

♥ Q1083

♦ 107

♣ 10

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 337	♠ AJ1054	The opponents are silent.
Dealer: S	♥ K	
Vul: NS	♦ A954	Partner bids first.
HCP: 12	♣ 765	

Board: 338	♠ AKJ	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ K10875	You bid first.
HCP: 20	♣ Q96	

Board: 339	♠ AQ10982	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ K82	Partner bids first.
HCP: 9	♣ 8643	

Board: 340	♠ AK	The opponents are silent.
Dealer: N	♥ AK87	
Vul: EW	♦ KJ5	You bid first.
HCP: 21	♣ K973	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 337  
Dealer: S  
Vul: NS  
North HCP: 12  
South HCP: 21  
Contract: 7♠ N

North:  
♠ AJ1054  
♥ K  
♦ A954  
♣ 765

South:  
♠ KQ82  
♥ A2  
♦ K2  
♣ AKQ84

West	North	East	South
			2NT
Pass	3♥	Pass	3NT <sup>1</sup>
Pass	4♦ <sup>2</sup>	Pass	4♥ <sup>3</sup>
Pass	4NT <sup>4</sup>	Pass	5♣ <sup>5</sup>
Pass	5♦	Pass	6♣ <sup>6</sup>
Pass	7♠	AP	

1. Extended acceptance after NT
2. Cue bid, a ♦ stopper
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♠
5. A=0/5 or 3/5
6. ♠ queen and ♣ king

Board: 338  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 7  
Contract: 4♠ N

North:  
♠ AKJ  
♥ AK  
♦ K10875  
♣ Q96

South:  
♠ Q87653  
♥ 9864  
♦ —  
♣ AJ7

West	North	East	South
			2NT
		Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

Board: 339  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 20  
Contract: 5♠ S

North:  
♠ AQ10982  
♥ —  
♦ K82  
♣ 8643

South:  
♠ 53  
♥ AK1042  
♦ AQ4  
♣ AQJ

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	5♠	AP	

1. Texas
2. Blackwood 0314, for ♠
3. A=0/5 or 3/5

Board: 340  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 6  
Contract: 4♠ N

North:  
♠ AK  
♥ AK87  
♦ KJ5  
♣ K973

South:  
♠ Q97543  
♥ —  
♦ 109832  
♣ A10

West	North	East	South
			2NT
		Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 337	♠ KQ82	The opponents are silent.
Dealer: S	♥ A2	
Vul: NS	♦ K2	You bid first.
HCP: 21	♣ AKQ84	

Board: 338	♠ Q87653	The opponents are silent.
Dealer: N	♥ 9864	
Vul: Both	♦ —	Partner bids first.
HCP: 7	♣ AJ7	

Board: 339	♠ 53	The opponents are silent.
Dealer: S	♥ AK1042	
Vul: None	♦ AQ4	You bid first.
HCP: 20	♣ AQJ	

Board: 340	♠ Q97543	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ 109832	Partner bids first.
HCP: 6	♣ A10	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 337

Dealer: S

Vul: NS

North HCP: 12

South HCP: 21

Contract: 7♠ N

North:

♠ AJ1054

♥ K

♦ A954

♣ 765

South:

♠ KQ82

♥ A2

♦ K2

♣ AKQ84

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♦<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 4NT<sup>4</sup> Pass 5♣<sup>5</sup>

Pass 5♦ Pass 6♣<sup>6</sup>

Pass 7♠ AP

1. Extended acceptance after NT
2. Cue bid, a ♦ stopper
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♠
5. A=0/5 or 3/5
6. ♠ queen and ♣ king

Board: 338

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ AKJ

♥ AK

♦ K10875

♣ Q96

South:

♠ Q87653

♥ 9864

♦ —

♣ AJ7

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ AP

1. Texas

Board: 339

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 5♠ S

North:

♠ AQ10982

♥ —

♦ K82

♣ 8643

South:

♠ 53

♥ AK1042

♦ AQ4

♣ AQJ

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 5♠ AP

1. Texas
2. Blackwood 0314, for ♠
3. A=0/5 or 3/5

Board: 340

Dealer: N

Vul: EW

North HCP: 21

South HCP: 6

Contract: 4♠ N

North:

♠ AK

♥ AK87

♦ KJ5

♣ K973

South:

♠ Q97543

♥ —

♦ 109832

♣ A10

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ AP

1. Texas

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 341	♠ A862	East Doubles 4♦ if possible.  Partner bids first.
Dealer: S	♥ AQ10732	
Vul: Both	♦ J	
HCP: 11	♣ 102	

Board: 342	♠ AKJ10	The opponents are silent.  You bid first.
Dealer: N	♥ AQ53	
Vul: None	♦ K75	
HCP: 20	♣ K10	

Board: 343	♠ AKQ10653	The opponents are silent.  Partner bids first.
Dealer: S	♥ 8	
Vul: NS	♦ 654	
HCP: 10	♣ J4	

Board: 344	♠ 108	The opponents are silent.  You bid first.
Dealer: N	♥ AQ2	
Vul: Both	♦ AK86	
HCP: 20	♣ AK98	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 341  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 7♥ S

North:  
♠ A862  
♥ AQ10732  
♦ J  
♣ 102

South:  
♠ QJ  
♥ KJ95  
♦ A3  
♣ AKQ87

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	X	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	7♥	AP	

1. Texas  
2. Blackwood 0314, for ♥  
3. A=0/5 or 3/5

Board: 342  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 5  
Contract: 4♠ S

North:  
♠ AKJ10  
♥ AQ53  
♦ K75  
♣ K10

South:  
♠ 876432  
♥ K86  
♦ Q62  
♣ 9

West	North	East	South
	2NT	Pass	3♥
Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	4♦ <sup>3</sup>	Pass	4♠
	AP		

1. Extended acceptance after NT  
2. Cue bid, a ♣ stopper  
3. Cue bid, a ♦ stopper

Board: 343  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 21  
Contract: 6♠ S

North:  
♠ AKQ10653  
♥ 8  
♦ 654  
♣ J4

South:  
♠ J2  
♥ AK654  
♦ A10  
♣ AKQ2

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	6♠	AP	

1. Texas  
2. Blackwood 0314, for ♠  
3. A=0/5 or 3/5

Board: 344  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ 108  
♥ AQ2  
♦ AK86  
♣ AK98

South:  
♠ AKQ432  
♥ 9854  
♦ Q  
♣ 106

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	6♠
	AP		

1. Texas  
2. Blackwood 0314, for ♠  
3. A=0/5 or 3/5



## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 341	♠ QJ	East Doubles 4♦ if possible.
Dealer: S	♥ KJ95	
Vul: Both	♦ A3	
HCP: 20	♣ AKQ87	You bid first.

Board: 342	♠ 876432	The opponents are silent.
Dealer: N	♥ K86	
Vul: None	♦ Q62	Partner bids first.
HCP: 5	♣ 9	

Board: 343	♠ J2	The opponents are silent.
Dealer: S	♥ AK654	
Vul: NS	♦ A10	You bid first.
HCP: 21	♣ AKQ2	

Board: 344	♠ AKQ432	The opponents are silent.
Dealer: N	♥ 9854	
Vul: Both	♦ Q	Partner bids first.
HCP: 11	♣ 106	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 341

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 7♥ S

North:

♠ A862

♥ AQ10732

♦ J

♣ 102

South:

♠ QJ

♥ KJ95

♦ A3

♣ AKQ87

West North East South

2NT

Pass 4♦<sup>1</sup> X 4♥

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 7♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 342

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 4♠ S

North:

♠ AKJ10

♥ AQ53

♦ K75

♣ K10

South:

♠ 876432

♥ K86

♦ Q62

♣ 9

West North East South

2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♣<sup>2</sup>

Pass 4♦<sup>3</sup> Pass 4♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

Board: 343

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 6♠ S

North:

♠ AKQ10653

♥ 8

♦ 654

♣ J4

South:

♠ J2

♥ AK654

♦ A10

♣ AKQ2

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 344

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6♠ N

North:

♠ 108

♥ AQ2

♦ AK86

♣ AK98

South:

♠ AKQ432

♥ 9854

♦ Q

♣ 106

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 345	♠ Q109752	The opponents are silent.
Dealer: S	♥ Q842	
Vul: None	♦ —	Partner bids first.
HCP: 8	♣ A103	

Board: 346	♠ AJ4	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ AJ103	You bid first.
HCP: 20	♣ AK75	

Board: 347	♠ Q109865	The opponents are silent.
Dealer: S	♥ J754	
Vul: EW	♦ 8	Partner bids first.
HCP: 5	♣ Q7	

Board: 348	♠ A4	The opponents are silent.
Dealer: N	♥ K86	
Vul: None	♦ AKQ94	You bid first.
HCP: 20	♣ A95	

Board: 349	♠ AK643	The opponents are silent.
Dealer: S	♥ Q73	
Vul: EW	♦ 2	Partner bids first.
HCP: 13	♣ KJ108	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ Q109752	♠ AK4				2NT
Vul: None	♥ Q842	♥ AK105	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ —	♦ 942	AP			
South HCP: 20	♣ A103	♣ KQJ	1. Texas			
Contract: 4♠ S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ K9872		2NT	Pass	3♥
Vul: NS	♥ K7	♥ 1032	Pass	3♠	Pass	3NT
North HCP: 20	♦ AJ103	♦ KQ7	Pass	4♠	AP	
South HCP: 8	♣ AK75	♣ 108				
Contract: 4♠ N						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ Q109865	♠ AJ4				2NT
Vul: EW	♥ J754	♥ AK82	Pass	3♥	Pass	3♠
North HCP: 5	♦ 8	♦ AJ52	Pass	4♠	AP	
South HCP: 21	♣ Q7	♣ KJ				
Contract: 4♠ S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ QJ8765		2NT	Pass	3♥
Vul: None	♥ K86	♥ Q2	Pass	3♠	Pass	4♠
North HCP: 20	♦ AKQ94	♦ 73	AP			
South HCP: 6	♣ A95	♣ J87				
Contract: 4♠ N						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ AK643	♠ Q5				2NT
Vul: EW	♥ Q73	♥ AK9	Pass	3♥	Pass	3♠
North HCP: 13	♦ 2	♦ KQ983	Pass	4♣	AP	
South HCP: 20	♣ KJ108	♣ AQ4				
Contract: 4♣ N						

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 345	♠ AK4	The opponents are silent.
Dealer: S	♥ AK105	
Vul: None	♦ 942	You bid first.
HCP: 20	♣ KQJ	

Board: 346	♠ K9872	The opponents are silent.
Dealer: N	♥ 1032	
Vul: NS	♦ KQ7	Partner bids first.
HCP: 8	♣ 108	

Board: 347	♠ AJ4	The opponents are silent.
Dealer: S	♥ AK82	
Vul: EW	♦ AJ52	You bid first.
HCP: 21	♣ KJ	

Board: 348	♠ QJ8765	The opponents are silent.
Dealer: N	♥ Q2	
Vul: None	♦ 73	Partner bids first.
HCP: 6	♣ J87	

Board: 349	♠ Q5	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ KQ983	You bid first.
HCP: 20	♣ AQ4	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ Q109752	♠ AK4				2NT
Vul: None	♥ Q842	♥ AK105	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ —	♦ 942	AP			
South HCP: 20	♣ A103	♣ KQJ	1. Texas			
Contract: 4♠ S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ K9872		2NT	Pass	3♥
Vul: NS	♥ K7	♥ 1032	Pass	3♠	Pass	3NT
North HCP: 20	♦ AJ103	♦ KQ7	Pass	4♠	AP	
South HCP: 8	♣ AK75	♣ 108				
Contract: 4♠ N						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ Q109865	♠ AJ4				2NT
Vul: EW	♥ J754	♥ AK82	Pass	3♥	Pass	3♠
North HCP: 5	♦ 8	♦ AJ52	Pass	4♠	AP	
South HCP: 21	♣ Q7	♣ KJ				
Contract: 4♠ S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ QJ8765		2NT	Pass	3♥
Vul: None	♥ K86	♥ Q2	Pass	3♠	Pass	4♠
North HCP: 20	♦ AKQ94	♦ 73	AP			
South HCP: 6	♣ A95	♣ J87				
Contract: 4♠ N						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ AK643	♠ Q5				2NT
Vul: EW	♥ Q73	♥ AK9	Pass	3♥	Pass	3♠
North HCP: 13	♦ 2	♦ KQ983	Pass	4♣	AP	
South HCP: 20	♣ KJ108	♣ AQ4				
Contract: 4♣ N						

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 350     ♠ KQ83  
Dealer: N       ♥ A93  
Vul: Both      ♦ AQ3  
HCP: 20       ♣ KQ5

The opponents are silent.

You bid first.

Board: 351     ♠ 108532  
Dealer: S       ♥ K102  
Vul: NS        ♦ Q1062  
HCP: 5         ♣ 6

The opponents are silent.

Partner bids first.

Board: 352     ♠ AK  
Dealer: N       ♥ AJ92  
Vul: EW        ♦ KQ542  
HCP: 21       ♣ A2

The opponents are silent.

You bid first.

Board: 353     ♠ AKJ1074  
Dealer: S       ♥ 65  
Vul: Both      ♦ 4  
HCP: 12       ♣ A1062

The opponents are silent.

Partner bids first.

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 350

Dealer: N

Vul: Both

North HCP: 20

South HCP: 5

Contract: 4♥ N

North:

♠ KQ83

♥ A93

♦ AQ3

♣ KQ5

South:

♠ A74

♥ J10864

♦ 1087

♣ 108

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ AP

Board: 351

Dealer: S

Vul: NS

North HCP: 5

South HCP: 21

Contract: 4♠ N

North:

♠ 108532

♥ K102

♦ Q1062

♣ 6

South:

♠ KQ97

♥ 94

♦ AKJ8

♣ AKJ

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♦<sup>3</sup>

Pass 4♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

West North East South

2NT Pass 3♦

Pass 3♠<sup>1</sup> Pass 3NT<sup>2</sup>

Pass 4♣<sup>3</sup> Pass 4♦<sup>4</sup>

Pass 4NT<sup>5</sup> Pass 5♦<sup>6</sup>

Pass 6♥ AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

5. Blackwood 0314, for ♥

6. A=1/5 or 4/5

Board: 352

Dealer: N

Vul: EW

North HCP: 21

South HCP: 12

Contract: 6♥ N

North:

♠ AK

♥ AJ92

♦ KQ542

♣ A2

South:

♠ Q62

♥ Q10763

♦ A9

♣ KJ3

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♥<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=2/5 or 5/5, Q(S)=0

Board: 353

Dealer: S

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6♠ S

North:

♠ AKJ1074

♥ 65

♦ 4

♣ A1062

South:

♠ 982

♥ AK3

♦ AKQ8

♣ KQ9



## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 350	♠ A74	The opponents are silent.
Dealer: N	♥ J10864	
Vul: Both	♦ 1087	Partner bids first.
HCP: 5	♣ 108	

Board: 351	♠ KQ97	The opponents are silent.
Dealer: S	♥ 94	
Vul: NS	♦ AKJ8	You bid first.
HCP: 21	♣ AKJ	

Board: 352	♠ Q62	The opponents are silent.
Dealer: N	♥ Q10763	
Vul: EW	♦ A9	Partner bids first.
HCP: 12	♣ KJ3	

Board: 353	♠ 982	The opponents are silent.
Dealer: S	♥ AK3	
Vul: Both	♦ AKQ8	You bid first.
HCP: 21	♣ KQ9	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 350

Dealer: N

Vul: Both

North HCP: 20

South HCP: 5

Contract: 4♥ N

North:

♠ KQ83

♥ A93

♦ AQ3

♣ KQ5

South:

♠ A74

♥ J10864

♦ 1087

♣ 108

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ AP

Board: 351

Dealer: S

Vul: NS

North HCP: 5

South HCP: 21

Contract: 4♠ N

North:

♠ 108532

♥ K102

♦ Q1062

♣ 6

South:

♠ KQ97

♥ 94

♦ AKJ8

♣ AKJ

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♦<sup>3</sup>

Pass 4♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

West North East South

2NT Pass 3♦

Pass 3♠<sup>1</sup> Pass 3NT<sup>2</sup>

Pass 4♣<sup>3</sup> Pass 4♦<sup>4</sup>

Pass 4NT<sup>5</sup> Pass 5♦<sup>6</sup>

Pass 6♥ AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

5. Blackwood 0314, for ♥

6. A=1/5 or 4/5

Board: 352

Dealer: N

Vul: EW

North HCP: 21

South HCP: 12

Contract: 6♥ N

North:

♠ AK

♥ AJ92

♦ KQ542

♣ A2

South:

♠ Q62

♥ Q10763

♦ A9

♣ KJ3

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♥<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=2/5 or 5/5, Q(S)=0

Board: 353

Dealer: S

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6♠ S

North:

♠ AKJ1074

♥ 65

♦ 4

♣ A1062

South:

♠ 982

♥ AK3

♦ AKQ8

♣ KQ9

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 354	♠ K5	The opponents are silent.
Dealer: N	♥ A106	
Vul: None	♦ AQJ5	You bid first.
HCP: 21	♣ AK104	

Board: 355	♠ 765432	The opponents are silent.
Dealer: S	♥ J94	
Vul: EW	♦ —	Partner bids first.
HCP: 3	♣ Q865	

Board: 356	♠ A6	The opponents are silent.
Dealer: N	♥ AJ643	
Vul: Both	♦ AQ7	You bid first.
HCP: 21	♣ AQ8	

Board: 357	♠ Q9653	The opponents are silent.
Dealer: S	♥ 1052	
Vul: None	♦ Q9	Partner bids first.
HCP: 7	♣ K74	

Board: 358	♠ A3	The opponents are silent.
Dealer: N	♥ AK5	
Vul: NS	♦ K62	You bid first.
HCP: 21	♣ AK754	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 354

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 4♥ N

North:

♠ K5

♥ A106

♦ AQJ5

♣ AK104

South:

♠ AQ

♥ QJ9842

♦ 104

♣ J92

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 355

Dealer: S

Vul: EW

North HCP: 3

South HCP: 21

Contract: 4♠ S

North:

♠ 765432

♥ J94

♦ —

♣ Q865

South:

♠ KQJ

♥ K6

♦ A64

♣ AKJ104

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

AP

1. Texas

Board: 356

Dealer: N

Vul: Both

North HCP: 21

South HCP: 4

Contract: 3♠ N

North:

♠ A6

♥ AJ643

♦ AQ7

♣ AQ8

South:

♠ K10854

♥ 7

♦ 10652

♣ J73

West North East South

2NT Pass 3♥

Pass 3♠ AP

Board: 357

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ Q9653

♥ 1052

♦ Q9

♣ K74

South:

♠ AK2

♥ Q964

♦ AK2

♣ A106

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 358

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6♥ N

North:

♠ A3

♥ AK5

♦ K62

♣ AK754

South:

♠ K

♥ QJ109863

♦ AJ54

♣ 10

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♦<sup>3</sup> Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 354	♠ AQ	The opponents are silent.
Dealer: N	♥ QJ9842	
Vul: None	♦ 104	Partner bids first.
HCP: 10	♣ J92	

Board: 355	♠ KQJ	The opponents are silent.
Dealer: S	♥ K6	
Vul: EW	♦ A64	You bid first.
HCP: 21	♣ AKJ104	

Board: 356	♠ K10854	The opponents are silent.
Dealer: N	♥ 7	
Vul: Both	♦ 10652	Partner bids first.
HCP: 4	♣ J73	

Board: 357	♠ AK2	The opponents are silent.
Dealer: S	♥ Q964	
Vul: None	♦ AK2	You bid first.
HCP: 20	♣ A106	

Board: 358	♠ K	The opponents are silent.
Dealer: N	♥ QJ109863	
Vul: NS	♦ AJ54	Partner bids first.
HCP: 11	♣ 10	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ AQ		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ A106	♥ QJ9842	Pass	4♥	AP	
North HCP: 21	♦ AQJ5	♦ 104	1. Texas			
South HCP: 10	♣ AK104	♣ J92				
Contract: 4♥ N						

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ 765432	♠ KQJ				2NT
Vul: EW	♥ J94	♥ K6	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 3	♦ —	♦ A64	AP			
South HCP: 21	♣ Q865	♣ AKJ104	1. Texas			
Contract: 4♠ S						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K10854		2NT	Pass	3♥
Vul: Both	♥ AJ643	♥ 7	Pass	3♠	AP	
North HCP: 21	♦ AQ7	♦ 10652				
South HCP: 4	♣ AQ8	♣ J73				
Contract: 3♠ N						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ Q9653	♠ AK2				2NT
Vul: None	♥ 1052	♥ Q964	Pass	3♥	Pass	3♠
North HCP: 7	♦ Q9	♦ AK2	Pass	3NT	Pass	4♠
South HCP: 20	♣ K74	♣ A106	AP			
Contract: 4♠ S						

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ K		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ AK5	♥ QJ109863	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ K62	♦ AJ54	Pass	5♦ <sup>3</sup>	Pass	6♥
South HCP: 11	♣ AK754	♣ 10	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=1/5 or 4/5			

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 359     ♠ QJ9532  
Dealer: S       ♥ A7  
Vul: Both      ♦ —  
HCP: 10       ♣ K10762

The opponents are silent.

Partner bids first.

Board: 360     ♠ AQJ2  
Dealer: N       ♥ K93  
Vul: None      ♦ AJ42  
HCP: 21       ♣ AQ

The opponents are silent.

You bid first.

Board: 361     ♠ 97543  
Dealer: S       ♥ K4  
Vul: NS        ♦ 86  
HCP: 5        ♣ Q985

The opponents are silent.

Partner bids first.

Board: 362     ♠ AQJ42  
Dealer: N       ♥ 72  
Vul: EW        ♦ AQJ  
HCP: 20       ♣ AQ3

The opponents are silent.

You bid first.

Board: 363     ♠ Q109752  
Dealer: S       ♥ 653  
Vul: None      ♦ 85  
HCP: 6        ♣ A4

The opponents are silent.

Partner bids first.

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 359

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ QJ9532

♥ A7

♦ —

♣ K10762

South:

♠ AK

♥ KJ965

♦ AJ106

♣ A4

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

3. A=1/5 or 4/5

Board: 360

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 4♥ N

North:

♠ AQJ2

♥ K93

♦ AJ42

♣ AQ

South:

♠ 97

♥ AQ1074

♦ 763

♣ J87

West	North	East	South
	2NT	Pass	3♦

Pass	3♥	Pass	3NT
------	----	------	-----

Pass	4♥	AP	
------	----	----	--

Board: 361

Dealer: S

Vul: NS

North HCP: 5

South HCP: 21

Contract: 4♠ N

North:

♠ 97543

♥ K4

♦ 86

♣ Q985

South:

♠ KJ82

♥ A982

♦ AQ

♣ AK7

West	North	East	South
			2NT

Pass	3♥	Pass	3NT <sup>1</sup>
------	----	------	------------------

Pass	4♠	AP	
------	----	----	--

1. Extended acceptance after NT

Board: 362

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 4♣ S

North:

♠ AQJ42

♥ 72

♦ AQJ

♣ AQ3

South:

♠ 10

♥ AKJ53

♦ 852

♣ K874

West	North	East	South
	2NT	Pass	3♦

Pass	3♥	Pass	4♣
------	----	------	----

AP

Board: 363

Dealer: S

Vul: None

North HCP: 6

South HCP: 20

Contract: 4♠ S

North:

♠ Q109752

♥ 653

♦ 85

♣ A4

South:

♠ AJ6

♥ AK9

♦ K9

♣ KQ986

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

AP

1. Texas



## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 359	♠ AK	The opponents are silent.
Dealer: S	♥ KJ965	
Vul: Both	♦ AJ106	You bid first.
HCP: 20	♣ A4	

Board: 360	♠ 97	The opponents are silent.
Dealer: N	♥ AQ1074	
Vul: None	♦ 763	Partner bids first.
HCP: 7	♣ J87	

Board: 361	♠ KJ82	The opponents are silent.
Dealer: S	♥ A982	
Vul: NS	♦ AQ	You bid first.
HCP: 21	♣ AK7	

Board: 362	♠ 10	The opponents are silent.
Dealer: N	♥ AKJ53	
Vul: EW	♦ 852	Partner bids first.
HCP: 11	♣ K874	

Board: 363	♠ AJ6	The opponents are silent.
Dealer: S	♥ AK9	
Vul: None	♦ K9	You bid first.
HCP: 20	♣ KQ986	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 359

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ QJ9532

♥ A7

♦ —

♣ K10762

South:

♠ AK

♥ KJ965

♦ AJ106

♣ A4

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

3. A=1/5 or 4/5

Board: 360

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 4♥ N

North:

♠ AQJ2

♥ K93

♦ AJ42

♣ AQ

South:

♠ 97

♥ AQ1074

♦ 763

♣ J87

West	North	East	South
			2NT

Pass	3♥	Pass	3♦
------	----	------	----

Pass	4♥	AP	
------	----	----	--

Board: 361

Dealer: S

Vul: NS

North HCP: 5

South HCP: 21

Contract: 4♠ N

North:

♠ 97543

♥ K4

♦ 86

♣ Q985

South:

♠ KJ82

♥ A982

♦ AQ

♣ AK7

West	North	East	South
			2NT

Pass	3♥	Pass	3NT <sup>1</sup>
------	----	------	------------------

Pass	4♠	AP	
------	----	----	--

1. Extended acceptance after NT

Board: 362

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 4♣ S

North:

♠ AQJ42

♥ 72

♦ AQJ

♣ AQ3

South:

♠ 10

♥ AKJ53

♦ 852

♣ K874

West	North	East	South
			2NT

Pass	3♥	Pass	4♣
------	----	------	----

AP

Board: 363

Dealer: S

Vul: None

North HCP: 6

South HCP: 20

Contract: 4♠ S

North:

♠ Q109752

♥ 653

♦ 85

♣ A4

South:

♠ AJ6

♥ AK9

♦ K9

♣ KQ986

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

AP

1. Texas

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 364	♠ AQJ9	The opponents are silent.
Dealer: N	♥ 74	
Vul: NS	♦ AQ4	You bid first.
HCP: 20	♣ AK76	

Board: 365	♠ AQ86432	The opponents are silent.
Dealer: S	♥ Q97	
Vul: Both	♦ J4	Partner bids first.
HCP: 9	♣ 4	

Board: 366	♠ AQ982	The opponents are silent.
Dealer: N	♥ K43	
Vul: NS	♦ AK9	You bid first.
HCP: 20	♣ KJ	

Board: 367	♠ K10962	The opponents are silent.
Dealer: S	♥ QJ10632	
Vul: EW	♦ 5	Partner bids first.
HCP: 8	♣ Q	

Board: 368	♠ AJ	The opponents are silent.
Dealer: N	♥ A53	
Vul: Both	♦ KJ742	You bid first.
HCP: 20	♣ AK5	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 364

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AQJ9

♥ 74

♦ AQ4

♣ AK76

South:

♠ K107

♥ KJ952

♦ J765

♣ 10

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

AP

Board: 365

Dealer: S

Vul: Both

North HCP: 9

South HCP: 21

Contract: 5♠ S

North:

♠ AQ86432

♥ Q97

♦ J4

♣ 4

South:

♠ KJ109

♥ AK5

♦ K8

♣ AK82

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 5♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 366

Dealer: N

Vul: NS

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ AQ982

♥ K43

♦ AK9

♣ KJ

South:

♠ —

♥ AQ876

♦ Q72

♣ AQ1065

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6NT

AP

Board: 367

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 6♥ N

North:

♠ K10962

♥ QJ10632

♦ 5

♣ Q

South:

♠ A7

♥ AK54

♦ KQ742

♣ A8

West North East South

2NT

Pass 3♦ Pass 3♠<sup>1</sup>

Pass 6♥ AP

1. Extended acceptance after NT

Board: 368

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 4♥ N

North:

♠ AJ

♥ A53

♦ KJ742

♣ AK5

South:

♠ K10

♥ KQJ7642

♦ 10953

♣ —

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 364	♠ K107	The opponents are silent.
Dealer: N	♥ KJ952	
Vul: NS	♦ J765	Partner bids first.
HCP: 8	♣ 10	

Board: 365	♠ KJ109	The opponents are silent.
Dealer: S	♥ AK5	
Vul: Both	♦ K8	You bid first.
HCP: 21	♣ AK82	

Board: 366	♠ —	The opponents are silent.
Dealer: N	♥ AQ876	
Vul: NS	♦ Q72	Partner bids first.
HCP: 14	♣ AQ1065	

Board: 367	♠ A7	The opponents are silent.
Dealer: S	♥ AK54	
Vul: EW	♦ KQ742	You bid first.
HCP: 20	♣ A8	

Board: 368	♠ K10	The opponents are silent.
Dealer: N	♥ KQJ7642	
Vul: Both	♦ 10953	Partner bids first.
HCP: 9	♣ —	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 364

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AQJ9

♥ 74

♦ AQ4

♣ AK76

South:

♠ K107

♥ KJ952

♦ J765

♣ 10

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

AP

Board: 365

Dealer: S

Vul: Both

North HCP: 9

South HCP: 21

Contract: 5♠ S

North:

♠ AQ86432

♥ Q97

♦ J4

♣ 4

South:

♠ KJ109

♥ AK5

♦ K8

♣ AK82

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 5♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 366

Dealer: N

Vul: NS

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ AQ982

♥ K43

♦ AK9

♣ KJ

South:

♠ —

♥ AQ876

♦ Q72

♣ AQ1065

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6NT

AP

Board: 367

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 6♥ N

North:

♠ K10962

♥ QJ10632

♦ 5

♣ Q

South:

♠ A7

♥ AK54

♦ KQ742

♣ A8

West North East South

2NT

Pass 3♦ Pass 3♠<sup>1</sup>

Pass 6♥ AP

1. Extended acceptance after NT

Board: 368

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 4♥ N

North:

♠ AJ

♥ A53

♦ KJ742

♣ AK5

South:

♠ K10

♥ KQJ7642

♦ 10953

♣ —

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 369	♠ QJ9854	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ K7432	Partner bids first.
HCP: 7	♣ J4	

Board: 370	♠ AK9	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: EW	♦ A9652	You bid first.
HCP: 20	♣ A9	

Board: 371	♠ 93	The opponents are silent.
Dealer: S	♥ KQ1082	
Vul: Both	♦ KJ94	Partner bids first.
HCP: 11	♣ Q7	

Board: 372	♠ AK6	The opponents are silent.
Dealer: N	♥ 653	
Vul: None	♦ KJ2	You bid first.
HCP: 20	♣ AKQ5	

Board: 373	♠ KJ10974	The opponents are silent.
Dealer: S	♥ A105	
Vul: NS	♦ K10	Partner bids first.
HCP: 11	♣ 75	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 369

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ QJ9854

♥ —

♦ K7432

♣ J4

South:

♠ AK10

♥ AJ10

♦ QJ65

♣ KQ7

West North East South

Pass 3♥ Pass 2NT

Pass 4♠ AP 3♠

Pass 4♠ AP

Board: 370

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6♠ N

North:

♠ AK9

♥ KQ7

♦ A9652

♣ A9

South:

♠ Q10653

♥ A109

♦ J8

♣ KQ10

West North East South

Pass 2NT Pass 3♥

Pass 3♠ Pass 4NT<sup>1</sup>

Pass 6♠ AP

1. Quantitative 4NT

Board: 371

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ 93

♥ KQ1082

♦ KJ94

♣ Q7

South:

♠ K8752

♥ A3

♦ AQ

♣ AK42

West North East South

Pass 3♦ Pass 2NT

Pass 3♥

Pass 4NT<sup>1</sup> Pass 6NT

AP

1. Quantitative 4NT

Board: 372

Dealer: N

Vul: None

North HCP: 20

South HCP: 13

Contract: 6♠ N

North:

♠ AK6

♥ 653

♦ KJ2

♣ AKQ5

South:

♠ J10943

♥ AJ4

♦ AQ

♣ J96

West North East South

Pass 2NT Pass 3♥

Pass 3♠ Pass 4NT<sup>1</sup>

Pass 6♠ AP

1. Quantitative 4NT

Board: 373

Dealer: S

Vul: NS

North HCP: 11

South HCP: 21

Contract: 6♠ S

North:

♠ KJ10974

♥ A105

♦ K10

♣ 75

South:

♠ AQ

♥ K3

♦ A432

♣ AKJ108

West North East South

Pass 4♥<sup>1</sup> Pass 2NT

Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 5♦ Pass 5♥<sup>4</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

4. ♠ queen and ♥ king



## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 369	♠ AK10	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: None	♦ QJ65	You bid first.
HCP: 20	♣ KQ7	

Board: 370	♠ Q10653	The opponents are silent.
Dealer: N	♥ A109	
Vul: EW	♦ J8	Partner bids first.
HCP: 12	♣ KQ10	

Board: 371	♠ K8752	The opponents are silent.
Dealer: S	♥ A3	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ AK42	

Board: 372	♠ J10943	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: None	♦ AQ	Partner bids first.
HCP: 13	♣ J96	

Board: 373	♠ AQ	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ A432	You bid first.
HCP: 21	♣ AKJ108	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 369

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ QJ9854

♥ —

♦ K7432

♣ J4

South:

♠ AK10

♥ AJ10

♦ QJ65

♣ KQ7

West North East South

Pass 3♥ Pass 2NT

Pass 4♠ AP 3♠

Board: 370

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6♠ N

North:

♠ AK9

♥ KQ7

♦ A9652

♣ A9

South:

♠ Q10653

♥ A109

♦ J8

♣ KQ10

West North East South

Pass 2NT Pass 3♥

Pass 3♠ Pass 4NT<sup>1</sup>

Pass 6♠ AP

1. Quantitative 4NT

Board: 371

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ 93

♥ KQ1082

♦ KJ94

♣ Q7

South:

♠ K8752

♥ A3

♦ AQ

♣ AK42

West North East South

Pass 3♦ Pass 2NT

Pass 4NT<sup>1</sup> Pass 3♥

AP 6NT

1. Quantitative 4NT

Board: 372

Dealer: N

Vul: None

North HCP: 20

South HCP: 13

Contract: 6♠ N

North:

♠ AK6

♥ 653

♦ KJ2

♣ AKQ5

South:

♠ J10943

♥ AJ4

♦ AQ

♣ J96

West North East South

Pass 2NT Pass 3♥

Pass 3♠ Pass 4NT<sup>1</sup>

Pass 6♠ AP

1. Quantitative 4NT

Board: 373

Dealer: S

Vul: NS

North HCP: 11

South HCP: 21

Contract: 6♠ S

North:

♠ KJ10974

♥ A105

♦ K10

♣ 75

South:

♠ AQ

♥ K3

♦ A432

♣ AKJ108

West North East South

Pass 4♥<sup>1</sup> Pass 2NT

Pass 4NT<sup>2</sup> Pass 4♠

Pass 5♦ Pass 5♣<sup>3</sup>

Pass 5♥<sup>4</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

4. ♠ queen and ♥ king

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 374	♠ AKQ6	The opponents are silent.
Dealer: N	♥ K85	
Vul: Both	♦ J6	You bid first.
HCP: 21	♣ AKJ2	

Board: 375	♠ Q98	The opponents are silent.
Dealer: S	♥ K8765	
Vul: None	♦ 10852	Partner bids first.
HCP: 5	♣ 5	

Board: 376	♠ KJ	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: NS	♦ AKJ4	You bid first.
HCP: 20	♣ A432	

Board: 377	♠ 1085	The opponents are silent.
Dealer: S	♥ KQ10732	
Vul: EW	♦ J8	Partner bids first.
HCP: 11	♣ AJ	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 374

Dealer: N

Vul: Both

North HCP: 21

South HCP: 12

Contract: 6♠ S

North:

♠ AKQ6

♥ K85

♦ J6

♣ AKJ2

South:

♠ 97543

♥ A72

♦ AQ8

♣ Q10

West North East South

2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♦<sup>2</sup>

Pass 4♥<sup>3</sup> Pass 4NT<sup>4</sup>

Pass 5♣<sup>5</sup> Pass 5♦

Pass 5♥<sup>6</sup> Pass 6♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=0/5 or 3/5

6. ♠ queen and ♥ king

Board: 375

Dealer: S

Vul: None

North HCP: 5

South HCP: 20

Contract: 4♥ S

North:

♠ Q98

♥ K8765

♦ 10852

♣ 5

South:

♠ A762

♥ A93

♦ AQJ

♣ KQ6

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

AP

Board: 376

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6♠ N

North:

♠ KJ

♥ KJ10

♦ AKJ4

♣ A432

South:

♠ AQ9764

♥ Q7

♦ 8

♣ KJ95

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 377  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 21  
Contract: 6♥ S

North:  
♠ 1085  
♥ KQ10732  
♦ J8  
♣ AJ

South:  
♠ K3  
♥ A6  
♦ AKQ92  
♣ KQ53

West	North	East	South
------	-------	------	-------

Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
Pass	6♥	AP	

1. Texas
2. Blackwood 0314, for ♥
3. A=2/5 or 5/5, Q(H)=0

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 374	♠ 97543	The opponents are silent.
Dealer: N	♥ A72	
Vul: Both	♦ AQ8	Partner bids first.
HCP: 12	♣ Q10	

Board: 375	♠ A762	The opponents are silent.
Dealer: S	♥ A93	
Vul: None	♦ AQJ	You bid first.
HCP: 20	♣ KQ6	

Board: 376	♠ AQ9764	The opponents are silent.
Dealer: N	♥ Q7	
Vul: NS	♦ 8	Partner bids first.
HCP: 12	♣ KJ95	

Board: 377	♠ K3	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ AKQ92	You bid first.
HCP: 21	♣ KQ53	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 374

Dealer: N

Vul: Both

North HCP: 21

South HCP: 12

Contract: 6♠ S

North:

♠ AKQ6

♥ K85

♦ J6

♣ AKJ2

South:

♠ 97543

♥ A72

♦ AQ8

♣ Q10

West North East South

2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♦<sup>2</sup>

Pass 4♥<sup>3</sup> Pass 4NT<sup>4</sup>

Pass 5♣<sup>5</sup> Pass 5♦

Pass 5♥<sup>6</sup> Pass 6♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=0/5 or 3/5

6. ♠ queen and ♥ king

Board: 375

Dealer: S

Vul: None

North HCP: 5

South HCP: 20

Contract: 4♥ S

North:

♠ Q98

♥ K8765

♦ 10852

♣ 5

South:

♠ A762

♥ A93

♦ AQJ

♣ KQ6

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

AP

Board: 376

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6♠ N

North:

♠ KJ

♥ KJ10

♦ AKJ4

♣ A432

South:

♠ AQ9764

♥ Q7

♦ 8

♣ KJ95

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 377  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 21  
Contract: 6♥ S

North:  
♠ 1085  
♥ KQ10732  
♦ J8  
♣ AJ

South:  
♠ K3  
♥ A6  
♦ AKQ92  
♣ KQ53

West	North	East	South
------	-------	------	-------

Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
Pass	6♥	AP	

1. Texas
2. Blackwood 0314, for ♥
3. A=2/5 or 5/5, Q(H)=0



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 378	♠ AKQ5	The opponents are silent.
Dealer: N	♥ AJ32	
Vul: None	♦ A107	You bid first.
HCP: 20	♣ Q2	

Board: 379	♠ QJ986	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ KQ965	Partner bids first.
HCP: 9	♣ J53	

Board: 380	♠ A43	The opponents are silent.
Dealer: N	♥ K92	
Vul: EW	♦ AJ10	You bid first.
HCP: 21	♣ AKQ3	

Board: 381	♠ AJ87643	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ J1072	Partner bids first.
HCP: 6	♣ 97	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 378  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 10  
Contract: 6♠ N

North:  
♠ AKQ5  
♥ AJ32  
♦ A107  
♣ Q2

South:  
♠ J986432  
♥ 7  
♦ Q92  
♣ AK

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♦ <sup>3</sup>	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=1/5 or 4/5			

Board: 379  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 21  
Contract: 4♠ S

North:  
♠ QJ986  
♥ —  
♦ KQ965  
♣ J53

South:  
♠ A4  
♥ KJ86  
♦ A742  
♣ AKQ

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

Board: 380  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 12  
Contract: 6♥ N

North:  
♠ A43  
♥ K92  
♦ AJ10  
♣ AKQ3

South:  
♠ J5  
♥ AQ8765  
♦ KQ  
♣ 1054

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♦ <sup>3</sup>	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=1/5 or 4/5			

Board: 381  
Dealer: S  
Vul: Both  
North HCP: 6  
South HCP: 21  
Contract: 4♠ S

North:  
♠ AJ87643  
♥ —  
♦ J1072  
♣ 97

South:  
♠ KQ1095  
♥ KQ3  
♦ A4  
♣ AK4

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 378	♠ J986432	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ Q92	Partner bids first.
HCP: 10	♣ AK	

Board: 379	♠ A4	The opponents are silent.
Dealer: S	♥ KJ86	
Vul: NS	♦ A742	You bid first.
HCP: 21	♣ AKQ	

Board: 380	♠ J5	The opponents are silent.
Dealer: N	♥ AQ8765	
Vul: EW	♦ KQ	Partner bids first.
HCP: 12	♣ 1054	

Board: 381	♠ KQ1095	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: Both	♦ A4	You bid first.
HCP: 21	♣ AK4	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 378  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 10  
Contract: 6♠ N

North:  
♠ AKQ5  
♥ AJ32  
♦ A107  
♣ Q2

South:  
♠ J986432  
♥ 7  
♦ Q92  
♣ AK

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♦ <sup>3</sup>	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=1/5 or 4/5			

Board: 379  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 21  
Contract: 4♠ S

North:  
♠ QJ986  
♥ —  
♦ KQ965  
♣ J53

South:  
♠ A4  
♥ KJ86  
♦ A742  
♣ AKQ

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

Board: 380  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 12  
Contract: 6♥ N

North:  
♠ A43  
♥ K92  
♦ AJ10  
♣ AKQ3

South:  
♠ J5  
♥ AQ8765  
♦ KQ  
♣ 1054

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♦ <sup>3</sup>	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=1/5 or 4/5			

Board: 381  
Dealer: S  
Vul: Both  
North HCP: 6  
South HCP: 21  
Contract: 4♠ S

North:  
♠ AJ87643  
♥ —  
♦ J1072  
♣ 97

South:  
♠ KQ1095  
♥ KQ3  
♦ A4  
♣ AK4

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 382	♠ KQ9	The opponents are silent.
Dealer: N	♥ 103	
Vul: NS	♦ AKQ106	You bid first.
HCP: 20	♣ AQ3	

Board: 383	♠ —	The opponents are silent.
Dealer: S	♥ 97653	
Vul: EW	♦ K972	Partner bids first.
HCP: 12	♣ AKQ10	

Board: 384	♠ AK	The opponents are silent.
Dealer: N	♥ K8	
Vul: Both	♦ KJ976	You bid first.
HCP: 21	♣ AQJ10	

Board: 385	♠ K4	The opponents are silent.
Dealer: S	♥ K10863	
Vul: None	♦ 10975	Partner bids first.
HCP: 6	♣ 106	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 382  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 15  
Contract: 6♥ N

North:  
♠ KQ9  
♥ 103  
♦ AKQ106  
♣ AQ3

South:  
♠ A73  
♥ AQJ872  
♦ 52  
♣ KJ

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=2/5 or 5/5, Q(H)=0			

Board: 383  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 6♥ S

North:  
♠ —  
♥ 97653  
♦ K972  
♣ AKQ10

South:  
♠ AK9  
♥ AQ42  
♦ AQJ  
♣ 963

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	4♣	Pass	4♥
Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
Pass	5♦	Pass	5♠ <sup>3</sup>
Pass	6♥	AP	
1. Blackwood 0314, for ♥			
2. A=0/5 or 3/5			
3. ♥ queen and ♠ king			

Board: 384  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 8  
Contract: 3N N

North:  
♠ AK  
♥ K8  
♦ KJ976  
♣ AQJ10

South:  
♠ J54  
♥ QJ964  
♦ A103  
♣ 86

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	3NT
AP			

Board: 385  
Dealer: S  
Vul: None  
North HCP: 6  
South HCP: 20  
Contract: 4♥ S

North:  
♠ K4  
♥ K10863  
♦ 10975  
♣ 106

South:  
♠ AQ963  
♥ AJ7  
♦ AK4  
♣ Q3

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	3NT	Pass	4♥
AP			

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 382	♠ A73	The opponents are silent.
Dealer: N	♥ AQJ872	
Vul: NS	♦ 52	Partner bids first.
HCP: 15	♣ KJ	

Board: 383	♠ AK9	The opponents are silent.
Dealer: S	♥ AQ42	
Vul: EW	♦ AQJ	You bid first.
HCP: 20	♣ 963	

Board: 384	♠ J54	The opponents are silent.
Dealer: N	♥ QJ964	
Vul: Both	♦ A103	Partner bids first.
HCP: 8	♣ 86	

Board: 385	♠ AQ963	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: None	♦ AK4	You bid first.
HCP: 20	♣ Q3	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 382  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 15  
Contract: 6♥ N

North:  
♠ KQ9  
♥ 103  
♦ AKQ106  
♣ AQ3

South:  
♠ A73  
♥ AQJ872  
♦ 52  
♣ KJ

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=2/5 or 5/5, Q(H)=0			

Board: 383  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 6♥ S

North:  
♠ —  
♥ 97653  
♦ K972  
♣ AKQ10

South:  
♠ AK9  
♥ AQ42  
♦ AQJ  
♣ 963

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	4♣	Pass	4♥
Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
Pass	5♦	Pass	5♠ <sup>3</sup>
Pass	6♥	AP	
1. Blackwood 0314, for ♥			
2. A=0/5 or 3/5			
3. ♥ queen and ♠ king			

Board: 384  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 8  
Contract: 3N N

North:  
♠ AK  
♥ K8  
♦ KJ976  
♣ AQJ10

South:  
♠ J54  
♥ QJ964  
♦ A103  
♣ 86

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	3NT
AP			

Board: 385  
Dealer: S  
Vul: None  
North HCP: 6  
South HCP: 20  
Contract: 4♥ S

North:  
♠ K4  
♥ K10863  
♦ 10975  
♣ 106

South:  
♠ AQ963  
♥ AJ7  
♦ AK4  
♣ Q3

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	3NT	Pass	4♥
AP			



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 386	♠ Q97	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: EW	♦ AK5	You bid first.
HCP: 20	♣ K95	

Board: 387	♠ 654	The opponents are silent.
Dealer: S	♥ QJ10865	
Vul: Both	♦ K9	Partner bids first.
HCP: 10	♣ A4	

Board: 388	♠ AQ8	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: None	♦ Q1082	You bid first.
HCP: 20	♣ AQJ	

Board: 389	♠ KJ32	The opponents are silent.
Dealer: S	♥ KQ9874	
Vul: NS	♦ 9	Partner bids first.
HCP: 9	♣ 74	

Board: 390	♠ KJ105	The opponents are silent.
Dealer: N	♥ AK7	
Vul: Both	♦ KQ8	You bid first.
HCP: 20	♣ A74	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 386

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 4♠ N

North:

♠ Q97

♥ AKJ5

♦ AK5

♣ K95

South:

♠ AJ8543

♥ 863

♦ Q7

♣ Q4

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ AP

1. Texas

Board: 387

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ 654

♥ QJ10865

♦ K9

♣ A4

South:

♠ A32

♥ AK42

♦ A107

♣ KQ6

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♦<sup>3</sup>

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

Board: 388

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ AQ8

♥ AJ8

♦ Q1082

♣ AQJ

South:

♠ J97542

♥ Q9

♦ KJ

♣ 1065

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 389

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 6♥ S

North:

♠ KJ32

♥ KQ9874

♦ 9

♣ 74

South:

♠ A7

♥ AJ6

♦ AQJ

♣ A10985

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6♥ AP

Board: 390

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 4♥ N

North:

♠ KJ105

♥ AK7

♦ KQ8

♣ A74

South:

♠ Q72

♥ 1098642

♦ J

♣ KJ10

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 386	♠ AJ8543	The opponents are silent.
Dealer: N	♥ 863	
Vul: EW	♦ Q7	Partner bids first.
HCP: 9	♣ Q4	

Board: 387	♠ A32	The opponents are silent.
Dealer: S	♥ AK42	
Vul: Both	♦ A107	You bid first.
HCP: 20	♣ KQ6	

Board: 388	♠ J97542	The opponents are silent.
Dealer: N	♥ Q9	
Vul: None	♦ KJ	Partner bids first.
HCP: 7	♣ 1065	

Board: 389	♠ A7	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: NS	♦ AQJ	You bid first.
HCP: 20	♣ A10985	

Board: 390	♠ Q72	The opponents are silent.
Dealer: N	♥ 1098642	
Vul: Both	♦ J	Partner bids first.
HCP: 7	♣ KJ10	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 386

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 4♠ N

North:

♠ Q97

♥ AKJ5

♦ AK5

♣ K95

South:

♠ AJ8543

♥ 863

♦ Q7

♣ Q4

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ AP

1. Texas

Board: 387

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ 654

♥ QJ10865

♦ K9

♣ A4

South:

♠ A32

♥ AK42

♦ A107

♣ KQ6

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♦<sup>3</sup>

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

Board: 388

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ AQ8

♥ AJ8

♦ Q1082

♣ AQJ

South:

♠ J97542

♥ Q9

♦ KJ

♣ 1065

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 389

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 6♥ S

North:

♠ KJ32

♥ KQ9874

♦ 9

♣ 74

South:

♠ A7

♥ AJ6

♦ AQJ

♣ A10985

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6♥ AP

Board: 390

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 4♥ N

North:

♠ KJ105

♥ AK7

♦ KQ8

♣ A74

South:

♠ Q72

♥ 1098642

♦ J

♣ KJ10

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 391	♠ K108642	East Doubles 4♥ if possible.
Dealer: S	♥ 9543	
Vul: None	♦ —	Partner bids first.
HCP: 3	♣ 843	

Board: 392	♠ AK3	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: NS	♦ KQ85	You bid first.
HCP: 20	♣ A94	

Board: 393	♠ K104	The opponents are silent.
Dealer: S	♥ 108642	
Vul: None	♦ AK5	Partner bids first.
HCP: 11	♣ J7	

Board: 394	♠ 54	The opponents are silent.
Dealer: N	♥ K876	
Vul: NS	♦ AK7	You bid first.
HCP: 20	♣ AKQJ	

Board: 395	♠ AQJ10872	The opponents are silent.
Dealer: S	♥ K98	
Vul: EW	♦ 97	Partner bids first.
HCP: 10	♣ 8	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ K108642	♠ AQ5				2NT
Vul: None	♥ 9543	♥ J7	Pass	4♥ <sup>1</sup>	X	4♠
North HCP: 3	♦ —	♦ AK742	AP			
South HCP: 20	♣ 843	♣ AQ7	1. Texas			
Contract: 4♠ S						
Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ J10542		2NT	Pass	3♥
Vul: NS	♥ KJ3	♥ Q92	Pass	3♠	Pass	3NT
North HCP: 20	♦ KQ85	♦ 2	Pass	4♠	AP	
South HCP: 6	♣ A94	♣ K1053				
Contract: 4♠ N						
Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ K104	♠ A82				2NT
Vul: None	♥ 108642	♥ AKQJ	Pass	3♦	Pass	3NT <sup>1</sup>
North HCP: 11	♦ AK5	♦ 109	Pass	4NT <sup>2</sup>	Pass	6♥
South HCP: 20	♣ J7	♣ AQ94	AP			
Contract: 6♥ S			1. Extended acceptance after NT			
			2. Quantitative 4NT			
Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ AK9732		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ K876	♥ A95	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK7	♦ J62	Pass	5♥ <sup>3</sup>	Pass	6♠
South HCP: 12	♣ AKQJ	♣ 4	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=2/5 or 5/5, Q(S)=0			

Board: 395

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 7♠ S

North:

♠ AQJ10872

♥ K98

♦ 97

♣ 8

South:

♠ K3

♥ A43

♦ AK82

♣ AQ72

West	North	East	South
------	-------	------	-------

2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
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Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
------	------------------	------	-----------------

Pass	7♠	AP	
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1. Texas

2. Blackwood 0314, for ♠

3. A=1/5 or 4/5

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 391	♠ AQ5	East Doubles 4♥ if possible.
Dealer: S	♥ J7	
Vul: None	♦ AK742	
HCP: 20	♣ AQ7	You bid first.

Board: 392	♠ J10542	The opponents are silent.
Dealer: N	♥ Q92	
Vul: NS	♦ 2	Partner bids first.
HCP: 6	♣ K1053	

Board: 393	♠ A82	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: None	♦ 109	You bid first.
HCP: 20	♣ AQ94	

Board: 394	♠ AK9732	The opponents are silent.
Dealer: N	♥ A95	
Vul: NS	♦ J62	Partner bids first.
HCP: 12	♣ 4	

Board: 395	♠ K3	The opponents are silent.
Dealer: S	♥ A43	
Vul: EW	♦ AK82	You bid first.
HCP: 20	♣ AQ72	



## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ K108642	♠ AQ5				2NT
Vul: None	♥ 9543	♥ J7	Pass	4♥ <sup>1</sup>	X	4♠
North HCP: 3	♦ —	♦ AK742	AP			
South HCP: 20	♣ 843	♣ AQ7	1. Texas			
Contract: 4♠ S						
Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ J10542		2NT	Pass	3♥
Vul: NS	♥ KJ3	♥ Q92	Pass	3♠	Pass	3NT
North HCP: 20	♦ KQ85	♦ 2	Pass	4♠	AP	
South HCP: 6	♣ A94	♣ K1053				
Contract: 4♠ N						
Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ K104	♠ A82				2NT
Vul: None	♥ 108642	♥ AKQJ	Pass	3♦	Pass	3NT <sup>1</sup>
North HCP: 11	♦ AK5	♦ 109	Pass	4NT <sup>2</sup>	Pass	6♥
South HCP: 20	♣ J7	♣ AQ94	AP			
Contract: 6♥ S			1. Extended acceptance after NT			
			2. Quantitative 4NT			
Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ AK9732		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ K876	♥ A95	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK7	♦ J62	Pass	5♥ <sup>3</sup>	Pass	6♠
South HCP: 12	♣ AKQJ	♣ 4	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=2/5 or 5/5, Q(S)=0			

Board: 395

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 7♠ S

North:

♠ AQJ10872

♥ K98

♦ 97

♣ 8

South:

♠ K3

♥ A43

♦ AK82

♣ AQ72

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♦<sup>3</sup>

Pass 7♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=1/5 or 4/5

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 396     ♠ K1062  
Dealer: N       ♥ KJ  
Vul: NS         ♦ AK96  
HCP: 20        ♣ KQJ

West Doubles 3♥ if possible.

You bid first.

Board: 397     ♠ K  
Dealer: S       ♥ Q10873  
Vul: Both      ♦ KJ10863  
HCP: 9         ♣ 5

The opponents are silent.

Partner bids first.

Board: 398     ♠ AQ5  
Dealer: N       ♥ K3  
Vul: None      ♦ AK104  
HCP: 20        ♣ A1083

The opponents are silent.

You bid first.

Board: 399     ♠ 10963  
Dealer: S       ♥ K109543  
Vul: EW        ♦ 4  
HCP: 3         ♣ 84

The opponents are silent.

Partner bids first.

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 396  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ K1062  
♥ KJ  
♦ AK96  
♣ KQJ

South:  
♠ AQJ84  
♥ 873  
♦ 7  
♣ A972

West	North	East	South
	2NT	Pass	3♥
X	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	4♦ <sup>3</sup>	Pass	4♥ <sup>4</sup>
Pass	4♠	Pass	4NT <sup>5</sup>
Pass	5♥ <sup>6</sup>	Pass	6♠
AP			

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♠
6. A=2/5 or 5/5, Q(S)=0

Board: 397  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 20  
Contract: 6♦ N

North:  
♠ K  
♥ Q10873  
♦ KJ10863  
♣ 5

South:  
♠ AQ853  
♥ K2  
♦ Q95  
♣ AKQ

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	6♦	AP	

Board: 398  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 10  
Contract: 4♥ N

North:  
♠ AQ5  
♥ K3  
♦ AK104  
♣ A1083

South:  
♠ KJ  
♥ AJ9762  
♦ J3  
♣ 964

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 399  
Dealer: S  
Vul: EW  
North HCP: 3  
South HCP: 20  
Contract: 4♥ S

North:  
♠ 10963  
♥ K109543  
♦ 4  
♣ 84

South:  
♠ AQ842  
♥ AQJ  
♦ K87  
♣ KJ

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 396	♠ AQJ84	West Doubles 3♥ if possible.  Partner bids first.
Dealer: N	♥ 873	
Vul: NS	♦ 7	
HCP: 11	♣ A972	

Board: 397	♠ AQ853	The opponents are silent.  You bid first.
Dealer: S	♥ K2	
Vul: Both	♦ Q95	
HCP: 20	♣ AKQ	

Board: 398	♠ KJ	The opponents are silent.  Partner bids first.
Dealer: N	♥ AJ9762	
Vul: None	♦ J3	
HCP: 10	♣ 964	

Board: 399	♠ AQ842	The opponents are silent.  You bid first.
Dealer: S	♥ AQJ	
Vul: EW	♦ K87	
HCP: 20	♣ KJ	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 396  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ K1062  
♥ KJ  
♦ AK96  
♣ KQJ

South:  
♠ AQJ84  
♥ 873  
♦ 7  
♣ A972

West	North	East	South
	2NT	Pass	3♥
X	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	4♦ <sup>3</sup>	Pass	4♥ <sup>4</sup>
Pass	4♠	Pass	4NT <sup>5</sup>
Pass	5♥ <sup>6</sup>	Pass	6♠
AP			

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♠
6. A=2/5 or 5/5, Q(S)=0

Board: 397  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 20  
Contract: 6♦ N

North:  
♠ K  
♥ Q10873  
♦ KJ10863  
♣ 5

South:  
♠ AQ853  
♥ K2  
♦ Q95  
♣ AKQ

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	6♦	AP	

Board: 398  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 10  
Contract: 4♥ N

North:  
♠ AQ5  
♥ K3  
♦ AK104  
♣ A1083

South:  
♠ KJ  
♥ AJ9762  
♦ J3  
♣ 964

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 399  
Dealer: S  
Vul: EW  
North HCP: 3  
South HCP: 20  
Contract: 4♥ S

North:  
♠ 10963  
♥ K109543  
♦ 4  
♣ 84

South:  
♠ AQ842  
♥ AQJ  
♦ K87  
♣ KJ

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 400	♠ AK	The opponents are silent.
Dealer: N	♥ A107	
Vul: Both	♦ A765	You bid first.
HCP: 20	♣ KQ84	

Board: 401	♠ 109	The opponents are silent.
Dealer: S	♥ Q10984	
Vul: None	♦ K432	Partner bids first.
HCP: 9	♣ A7	

Board: 402	♠ A42	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ A985	You bid first.
HCP: 20	♣ AKJ8	

Board: 403	♠ AKQ92	The opponents are silent.
Dealer: S	♥ 954	
Vul: Both	♦ 1064	Partner bids first.
HCP: 11	♣ Q9	

Board: 404	♠ K3	The opponents are silent.
Dealer: N	♥ K953	
Vul: None	♦ AK83	You bid first.
HCP: 20	♣ AK4	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ9654		2NT	Pass	3♥
Vul: Both	♥ A107	♥ K854	Pass	3♠	Pass	4♠
North HCP: 20	♦ A765	♦ J32	AP			
South HCP: 7	♣ KQ84	♣ —				
Contract: 4♠ N						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ A54				2NT
Vul: None	♥ Q10984	♥ AKJ2	Pass	3♦	Pass	3♥
North HCP: 9	♦ K432	♦ AQ10	Pass	4♥	AP	
South HCP: 21	♣ A7	♣ QJ9				
Contract: 4♥ S						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ K		2NT	Pass	3♦
Vul: NS	♥ KJ	♥ Q9842	Pass	3♥	Pass	6NT
North HCP: 20	♦ A985	♦ KQ	AP			
South HCP: 12	♣ AKJ8	♣ Q10754				
Contract: 6N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ AKQ92	♠ 106				2NT
Vul: Both	♥ 954	♥ AK63	Pass	3♥	Pass	3♠
North HCP: 11	♦ 1064	♦ KQ8	Pass	4NT <sup>1</sup>	Pass	6NT
South HCP: 20	♣ Q9	♣ AKJ10	AP			
Contract: 6N S						

1. Quantitative 4NT

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ AQ952		2NT	Pass	3♥
Vul: None	♥ K953	♥ AQ6	Pass	3♠	Pass	6NT
North HCP: 20	♦ AK83	♦ 52	AP			
South HCP: 12	♣ AK4	♣ 1052				
Contract: 6N N						



## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 400	♠ QJ9654	The opponents are silent.
Dealer: N	♥ K854	
Vul: Both	♦ J32	Partner bids first.
HCP: 7	♣ —	

Board: 401	♠ A54	The opponents are silent.
Dealer: S	♥ AKJ2	
Vul: None	♦ AQ10	You bid first.
HCP: 21	♣ QJ9	

Board: 402	♠ K	The opponents are silent.
Dealer: N	♥ Q9842	
Vul: NS	♦ KQ	Partner bids first.
HCP: 12	♣ Q10754	

Board: 403	♠ 106	The opponents are silent.
Dealer: S	♥ AK63	
Vul: Both	♦ KQ8	You bid first.
HCP: 20	♣ AKJ10	

Board: 404	♠ AQ952	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: None	♦ 52	Partner bids first.
HCP: 12	♣ 1052	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ9654		2NT	Pass	3♥
Vul: Both	♥ A107	♥ K854	Pass	3♠	Pass	4♠
North HCP: 20	♦ A765	♦ J32	AP			
South HCP: 7	♣ KQ84	♣ —				
Contract: 4♠ N						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ A54				2NT
Vul: None	♥ Q10984	♥ AKJ2	Pass	3♦	Pass	3♥
North HCP: 9	♦ K432	♦ AQ10	Pass	4♥	AP	
South HCP: 21	♣ A7	♣ QJ9				
Contract: 4♥ S						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ K		2NT	Pass	3♦
Vul: NS	♥ KJ	♥ Q9842	Pass	3♥	Pass	6NT
North HCP: 20	♦ A985	♦ KQ	AP			
South HCP: 12	♣ AKJ8	♣ Q10754				
Contract: 6N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ AKQ92	♠ 106				2NT
Vul: Both	♥ 954	♥ AK63	Pass	3♥	Pass	3♠
North HCP: 11	♦ 1064	♦ KQ8	Pass	4NT <sup>1</sup>	Pass	6NT
South HCP: 20	♣ Q9	♣ AKJ10	AP			
Contract: 6N S						

1. Quantitative 4NT

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ AQ952		2NT	Pass	3♥
Vul: None	♥ K953	♥ AQ6	Pass	3♠	Pass	6NT
North HCP: 20	♦ AK83	♦ 52	AP			
South HCP: 12	♣ AK4	♣ 1052				
Contract: 6N N						

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 405	♠ 63	The opponents are silent.
Dealer: S	♥ Q10984	
Vul: NS	♦ Q1092	Partner bids first.
HCP: 6	♣ Q5	
Board: 406	♠ KQJ9	The opponents are silent.
Dealer: N	♥ AK9	
Vul: EW	♦ K4	You bid first.
HCP: 20	♣ A1098	
Board: 407	♠ J95432	The opponents are silent.
Dealer: S	♥ A85	
Vul: None	♦ J932	Partner bids first.
HCP: 6	♣ —	
Board: 408	♠ AQ4	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: NS	♦ AQ72	You bid first.
HCP: 21	♣ K96	
Board: 409	♠ Q	East Doubles 3♦ if possible.
Dealer: S	♥ QJ9742	
Vul: EW	♦ K8653	Partner bids first.
HCP: 8	♣ 7	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AK8				2NT
Vul: NS	♥ Q10984	♥ K72	Pass	3♦	Pass	3♥
North HCP: 6	♦ Q1092	♦ AK3	Pass	3NT	Pass	4♥
South HCP: 20	♣ Q5	♣ K1076	AP			
Contract: 4♥ S						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ KQJ9	♠ 874		2NT	Pass	3♦
Vul: EW	♥ AK9	♥ 108654	Pass	3♥	Pass	3NT
North HCP: 20	♦ K4	♦ AJ10	Pass	4♥	AP	
South HCP: 6	♣ A1098	♣ J3				
Contract: 4♥ N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ J95432	♠ AKQ				2NT
Vul: None	♥ A85	♥ Q1076	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 6	♦ J932	♦ AQ5	AP			
South HCP: 20	♣ —	♣ K86	1. Texas			
Contract: 4♠ S						

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ K10976		2NT	Pass	3♥
Vul: NS	♥ KQJ	♥ A63	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 21	♦ AQ72	♦ KJ8	Pass	6♠	AP	
South HCP: 11	♣ K96	♣ 105	1. Quantitative	4NT		
Contract: 6♠ N						

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK87				2NT
Vul: EW	♥ QJ9742	♥ AK6	Pass	3♦	X	3♥
North HCP: 8	♦ K8653	♦ QJ	Pass	6♥	AP	
South HCP: 20	♣ 7	♣ K1053				
Contract: 6♥ S						

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 405	♠ AK8	The opponents are silent.
Dealer: S	♥ K72	
Vul: NS	♦ AK3	You bid first.
HCP: 20	♣ K1076	
Board: 406	♠ 874	The opponents are silent.
Dealer: N	♥ 108654	
Vul: EW	♦ AJ10	Partner bids first.
HCP: 6	♣ J3	
Board: 407	♠ AKQ	The opponents are silent.
Dealer: S	♥ Q1076	
Vul: None	♦ AQ5	You bid first.
HCP: 20	♣ K86	
Board: 408	♠ K10976	The opponents are silent.
Dealer: N	♥ A63	
Vul: NS	♦ KJ8	Partner bids first.
HCP: 11	♣ 105	
Board: 409	♠ AK87	East Doubles 3♦ if possible.
Dealer: S	♥ AK6	
Vul: EW	♦ QJ	You bid first.
HCP: 20	♣ K1053	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AK8				2NT
Vul: NS	♥ Q10984	♥ K72	Pass	3♦	Pass	3♥
North HCP: 6	♦ Q1092	♦ AK3	Pass	3NT	Pass	4♥
South HCP: 20	♣ Q5	♣ K1076	AP			
Contract: 4♥ S						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ KQJ9	♠ 874		2NT	Pass	3♦
Vul: EW	♥ AK9	♥ 108654	Pass	3♥	Pass	3NT
North HCP: 20	♦ K4	♦ AJ10	Pass	4♥	AP	
South HCP: 6	♣ A1098	♣ J3				
Contract: 4♥ N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ J95432	♠ AKQ				2NT
Vul: None	♥ A85	♥ Q1076	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 6	♦ J932	♦ AQ5	AP			
South HCP: 20	♣ —	♣ K86	1. Texas			
Contract: 4♠ S						

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ K10976		2NT	Pass	3♥
Vul: NS	♥ KQJ	♥ A63	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 21	♦ AQ72	♦ KJ8	Pass	6♠	AP	
South HCP: 11	♣ K96	♣ 105	1. Quantitative	4NT		
Contract: 6♠ N						

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK87				2NT
Vul: EW	♥ QJ9742	♥ AK6	Pass	3♦	X	3♥
North HCP: 8	♦ K8653	♦ QJ	Pass	6♥	AP	
South HCP: 20	♣ 7	♣ K1053				
Contract: 6♥ S						

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 410      ♠ KQJ86  
Dealer: N        ♥ A2  
Vul: Both       ♦ AK2  
HCP: 20        ♣ K97

The opponents are silent.

You bid first.

Board: 411      ♠ J4  
Dealer: S        ♥ A9752  
Vul: NS         ♦ 85432  
HCP: 8         ♣ K

The opponents are silent.

Partner bids first.

Board: 412      ♠ A72  
Dealer: N        ♥ AK7  
Vul: EW         ♦ A96  
HCP: 20        ♣ KQ65

The opponents are silent.

You bid first.

Board: 413      ♠ 98  
Dealer: S        ♥ QJ10743  
Vul: Both       ♦ 10862  
HCP: 4         ♣ J

The opponents are silent.

Partner bids first.

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 410  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 13  
 Contract: 6♥ N

North:  
 ♠ KQJ86  
 ♥ A2  
 ♦ AK2  
 ♣ K97

South:  
 ♠ A  
 ♥ KQJ863  
 ♦ 1083  
 ♣ QJ3

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=2/5 or 5/5, Q(H)=0			

Board: 411  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 21  
 Contract: 3N S

North:  
 ♠ J4  
 ♥ A9752  
 ♦ 85432  
 ♣ K

South:  
 ♠ AQ10  
 ♥ KJ  
 ♦ KQ6  
 ♣ AQ865

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	3NT	AP	

Board: 412  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 9  
 Contract: 4♠ N

North:  
 ♠ A72  
 ♥ AK7  
 ♦ A96  
 ♣ KQ65

South:  
 ♠ KJ1053  
 ♥ Q8  
 ♦ Q52  
 ♣ J83

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

Board: 413  
 Dealer: S  
 Vul: Both  
 North HCP: 4  
 South HCP: 20  
 Contract: 4♥ S

North:  
 ♠ 98  
 ♥ QJ10743  
 ♦ 10862  
 ♣ J

South:  
 ♠ AQ62  
 ♥ A8  
 ♦ AK94  
 ♣ K103

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			



## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 410	♠ A	The opponents are silent.
Dealer: N	♥ KQJ863	
Vul: Both	♦ 1083	Partner bids first.
HCP: 13	♣ QJ3	

Board: 411	♠ AQ10	The opponents are silent.
Dealer: S	♥ KJ	
Vul: NS	♦ KQ6	You bid first.
HCP: 21	♣ AQ865	

Board: 412	♠ KJ1053	The opponents are silent.
Dealer: N	♥ Q8	
Vul: EW	♦ Q52	Partner bids first.
HCP: 9	♣ J83	

Board: 413	♠ AQ62	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ AK94	You bid first.
HCP: 20	♣ K103	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 410  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 13  
 Contract: 6♥ N

North:  
 ♠ KQJ86  
 ♥ A2  
 ♦ AK2  
 ♣ K97

South:  
 ♠ A  
 ♥ KQJ863  
 ♦ 1083  
 ♣ QJ3

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=2/5 or 5/5, Q(H)=0			

Board: 411  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 21  
 Contract: 3N S

North:  
 ♠ J4  
 ♥ A9752  
 ♦ 85432  
 ♣ K

South:  
 ♠ AQ10  
 ♥ KJ  
 ♦ KQ6  
 ♣ AQ865

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	3NT	AP	

Board: 412  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 9  
 Contract: 4♠ N

North:  
 ♠ A72  
 ♥ AK7  
 ♦ A96  
 ♣ KQ65

South:  
 ♠ KJ1053  
 ♥ Q8  
 ♦ Q52  
 ♣ J83

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

Board: 413  
 Dealer: S  
 Vul: Both  
 North HCP: 4  
 South HCP: 20  
 Contract: 4♥ S

North:  
 ♠ 98  
 ♥ QJ10743  
 ♦ 10862  
 ♣ J

South:  
 ♠ AQ62  
 ♥ A8  
 ♦ AK94  
 ♣ K103

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 414	♠ AK93	The opponents are silent.
Dealer: N	♥ AK43	
Vul: None	♦ KJ4	You bid first.
HCP: 20	♣ Q10	

Board: 415	♠ J109754	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ Q9	Partner bids first.
HCP: 12	♣ AKQ95	

Board: 416	♠ J5	The opponents are silent.
Dealer: N	♥ K52	
Vul: Both	♦ AKQ2	You bid first.
HCP: 20	♣ AK93	

Board: 417	♠ QJ843	The opponents are silent.
Dealer: S	♥ A102	
Vul: None	♦ 7	Partner bids first.
HCP: 13	♣ AQ75	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 414  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 12  
Contract: 6♥ N

North:  
♠ AK93  
♥ AK43  
♦ KJ4  
♣ Q10

South:  
♠ Q52  
♥ J9852  
♦ A9  
♣ AJ7

West	North	East	South
	2NT	Pass	3♦
Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	4♥	Pass	4NT <sup>3</sup>
Pass	5♣ <sup>4</sup>	Pass	5♦
Pass	5♥ <sup>5</sup>	Pass	6♥
	AP		

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♥
4. A=0/5 or 3/5
5. no ♥ queen

Board: 415  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 7N S

North:  
♠ J109754  
♥ —  
♦ Q9  
♣ AKQ95

South:  
♠ AK  
♥ AKJ10  
♦ A10742  
♣ J7

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
Pass	7NT	AP	

1. Texas
2. Blackwood 0314, for ♠
3. A=1/5 or 4/5

Board: 416  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ J5  
♥ K52  
♦ AKQ2  
♣ AK93

South:  
♠ AKQ97432  
♥ Q4  
♦ 97  
♣ 7

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	6♠
	AP		

1. Texas
2. Blackwood 0314, for ♠
3. A=2/5 or 5/5, Q(S)=0

Board: 417  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 20  
Contract: 6♠ N

North:  
♠ QJ843  
♥ A102  
♦ 7  
♣ AQ75

South:  
♠ AK106  
♥ K965  
♦ AK  
♣ K96

West	North	East	South
			2NT
Pass	3♥	Pass	3NT <sup>1</sup>
Pass	6♠	AP	

1. Extended acceptance after NT

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 414	♠ Q52	The opponents are silent.
Dealer: N	♥ J9852	
Vul: None	♦ A9	Partner bids first.
HCP: 12	♣ AJ7	

Board: 415	♠ AK	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: EW	♦ A10742	You bid first.
HCP: 20	♣ J7	

Board: 416	♠ AKQ97432	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ 97	Partner bids first.
HCP: 11	♣ 7	

Board: 417	♠ AK106	The opponents are silent.
Dealer: S	♥ K965	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ K96	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 414  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 12  
Contract: 6♥ N

North:  
♠ AK93  
♥ AK43  
♦ KJ4  
♣ Q10

South:  
♠ Q52  
♥ J9852  
♦ A9  
♣ AJ7

West	North	East	South
	2NT	Pass	3♦
Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	4♥	Pass	4NT <sup>3</sup>
Pass	5♣ <sup>4</sup>	Pass	5♦
Pass	5♥ <sup>5</sup>	Pass	6♥
	AP		

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♥
4. A=0/5 or 3/5
5. no ♥ queen

Board: 415  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 7N S

North:  
♠ J109754  
♥ —  
♦ Q9  
♣ AKQ95

South:  
♠ AK  
♥ AKJ10  
♦ A10742  
♣ J7

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
Pass	7NT	AP	

1. Texas
2. Blackwood 0314, for ♠
3. A=1/5 or 4/5

Board: 416  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ J5  
♥ K52  
♦ AKQ2  
♣ AK93

South:  
♠ AKQ97432  
♥ Q4  
♦ 97  
♣ 7

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	6♠
	AP		

1. Texas
2. Blackwood 0314, for ♠
3. A=2/5 or 5/5, Q(S)=0

Board: 417  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 20  
Contract: 6♠ N

North:  
♠ QJ843  
♥ A102  
♦ 7  
♣ AQ75

South:  
♠ AK106  
♥ K965  
♦ AK  
♣ K96

West	North	East	South
			2NT
Pass	3♥	Pass	3NT <sup>1</sup>
Pass	6♠	AP	

1. Extended acceptance after NT

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 418	♠ K2	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: Both	♦ A64	You bid first.
HCP: 20	♣ AK1074	

Board: 419	♠ 9	The opponents are silent.
Dealer: S	♥ A109873	
Vul: None	♦ K8	Partner bids first.
HCP: 10	♣ K1043	

Board: 420	♠ AQ742	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: NS	♦ KQ2	You bid first.
HCP: 20	♣ A9	

Board: 421	♠ AJ872	The opponents are silent.
Dealer: S	♥ 87	
Vul: EW	♦ AK6	Partner bids first.
HCP: 14	♣ Q76	

Board: 422	♠ AQ5	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: None	♦ KQ1076	You bid first.
HCP: 20	♣ A10	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 418

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6♥ N

North:

♠ K2

♥ AQ10

♦ A64

♣ AK1074

South:

♠ AQ

♥ 95432

♦ KQ85

♣ J3

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4NT<sup>1</sup>

Pass 6♥ AP

1. Quantitative 4NT

Board: 419

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ 9

♥ A109873

♦ K8

♣ K1043

South:

♠ K8

♥ KQ

♦ AQ652

♣ AQ76

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6NT AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 420

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ AQ742

♥ KQ3

♦ KQ2

♣ A9

South:

♠ 85

♥ J8642

♦ J9

♣ KJ106

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ AP

Board: 421

Dealer: S

Vul: EW

North HCP: 14

South HCP: 21

Contract: 6♠ N

North:

♠ AJ872

♥ 87

♦ AK6

♣ Q76

South:

♠ KQ963

♥ AK6

♦ Q5

♣ AK2

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 6♠ AP

1. Extended acceptance after NT

Board: 422

Dealer: N

Vul: None

North HCP: 20

South HCP: 6

Contract: 4♠ N

North:

♠ AQ5

♥ AJ2

♦ KQ1076

♣ A10

South:

♠ 109742

♥ K8

♦ 5

♣ QJ873

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♠ AP



## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 418	♠ AQ	The opponents are silent.
Dealer: N	♥ 95432	
Vul: Both	♦ KQ85	Partner bids first.
HCP: 12	♣ J3	

Board: 419	♠ K8	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ AQ652	You bid first.
HCP: 20	♣ AQ76	

Board: 420	♠ 85	The opponents are silent.
Dealer: N	♥ J8642	
Vul: NS	♦ J9	Partner bids first.
HCP: 6	♣ KJ106	

Board: 421	♠ KQ963	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ Q5	You bid first.
HCP: 21	♣ AK2	

Board: 422	♠ 109742	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ 5	Partner bids first.
HCP: 6	♣ QJ873	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 418

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6♥ N

North:

♠ K2

♥ AQ10

♦ A64

♣ AK1074

South:

♠ AQ

♥ 95432

♦ KQ85

♣ J3

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4NT<sup>1</sup>

Pass 6♥ AP

1. Quantitative 4NT

Board: 419

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ 9

♥ A109873

♦ K8

♣ K1043

South:

♠ K8

♥ KQ

♦ AQ652

♣ AQ76

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6NT AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 420

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ AQ742

♥ KQ3

♦ KQ2

♣ A9

South:

♠ 85

♥ J8642

♦ J9

♣ KJ106

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ AP

Board: 421

Dealer: S

Vul: EW

North HCP: 14

South HCP: 21

Contract: 6♠ N

North:

♠ AJ872

♥ 87

♦ AK6

♣ Q76

South:

♠ KQ963

♥ AK6

♦ Q5

♣ AK2

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 6♠ AP

1. Extended acceptance after NT

Board: 422

Dealer: N

Vul: None

North HCP: 20

South HCP: 6

Contract: 4♠ N

North:

♠ AQ5

♥ AJ2

♦ KQ1076

♣ A10

South:

♠ 109742

♥ K8

♦ 5

♣ QJ873

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♠ AP

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 423	♠ Q65	The opponents are silent.
Dealer: S	♥ K98652	
Vul: NS	♦ J5	Partner bids first.
HCP: 8	♣ Q8	
Board: 424	♠ K107	The opponents are silent.
Dealer: N	♥ Q3	
Vul: EW	♦ AKQ65	You bid first.
HCP: 20	♣ AQ2	
Board: 425	♠ K10653	The opponents are silent.
Dealer: S	♥ 86	
Vul: Both	♦ K97	Partner bids first.
HCP: 6	♣ 843	
Board: 426	♠ A2	East Doubles Pass if possible.
Dealer: N	♥ A109	
Vul: NS	♦ QJ83	You bid first.
HCP: 20	♣ AKQ6	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 423

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 4♥ S

North:

♠ Q65

♥ K98652

♦ J5

♣ Q8

South:

♠ AK3

♥ AJ4

♦ A874

♣ A103

West	North	East	South
------	-------	------	-------

2NT

Pass	3♦	Pass	3♥
------	----	------	----

Pass	4♥	AP	
------	----	----	--

Board: 424

Dealer: N

Vul: EW

North HCP: 20

South HCP: 14

Contract: 7♥ N

North:

♠ K107

♥ Q3

♦ AKQ65

♣ AQ2

South:

♠ A82

♥ AK10976

♦ 42

♣ K10

West	North	East	South
------	-------	------	-------

2NT

Pass

4♦<sup>1</sup>

Pass	4♥	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♠ <sup>3</sup>	Pass	7♥
------	-----------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=2/5 or 5/5, Q(H)=1

Board: 425

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 4♠ S

North:

♠ K10653

♥ 86

♦ K97

♣ 843

South:

♠ AJ8

♥ AQ1073

♦ J4

♣ AKJ

West	North	East	South
------	-------	------	-------

2NT

Pass	3♥	Pass	3♠
------	----	------	----

Pass	3NT	Pass	4♠
------	-----	------	----

AP

Board: 426

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♠X N

North:

♠ A2

♥ A109

♦ QJ83

♣ AKQ6

South:

♠ K97643

♥ K7

♦ A1054

♣ 9

West	North	East	South
------	-------	------	-------

2NT

Pass

4♥<sup>1</sup>

Pass	4♠	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♣ <sup>3</sup>	Pass	5♦
------	-----------------	------	----

Pass	5♠ <sup>4</sup>	Pass	6♠
------	-----------------	------	----

Pass	Pass	X	AP
------	------	---	----

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

4. no ♠ queen

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 423	♠ AK3	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: NS	♦ A874	You bid first.
HCP: 20	♣ A103	

Board: 424	♠ A82	The opponents are silent.
Dealer: N	♥ AK10976	
Vul: EW	♦ 42	Partner bids first.
HCP: 14	♣ K10	

Board: 425	♠ AJ8	The opponents are silent.
Dealer: S	♥ AQ1073	
Vul: Both	♦ J4	You bid first.
HCP: 20	♣ AKJ	

Board: 426	♠ K97643	East Doubles Pass if possible.
Dealer: N	♥ K7	
Vul: NS	♦ A1054	Partner bids first.
HCP: 10	♣ 9	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 423

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 4♥ S

North:

♠ Q65

♥ K98652

♦ J5

♣ Q8

South:

♠ AK3

♥ AJ4

♦ A874

♣ A103

West	North	East	South
------	-------	------	-------

2NT

Pass	3♦	Pass	3♥
------	----	------	----

Pass	4♥	AP	
------	----	----	--

Board: 424

Dealer: N

Vul: EW

North HCP: 20

South HCP: 14

Contract: 7♥ N

North:

♠ K107

♥ Q3

♦ AKQ65

♣ AQ2

South:

♠ A82

♥ AK10976

♦ 42

♣ K10

West	North	East	South
------	-------	------	-------

2NT Pass 4♦<sup>1</sup>

Pass	4♥	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♠ <sup>3</sup>	Pass	7♥
------	-----------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=2/5 or 5/5, Q(H)=1

Board: 425

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 4♠ S

North:

♠ K10653

♥ 86

♦ K97

♣ 843

South:

♠ AJ8

♥ AQ1073

♦ J4

♣ AKJ

West	North	East	South
------	-------	------	-------

2NT

Pass	3♥	Pass	3♠
------	----	------	----

Pass	3NT	Pass	4♠
------	-----	------	----

AP

Board: 426

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♠X N

North:

♠ A2

♥ A109

♦ QJ83

♣ AKQ6

South:

♠ K97643

♥ K7

♦ A1054

♣ 9

West	North	East	South
------	-------	------	-------

2NT Pass 4♥<sup>1</sup>

Pass	4♠	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♣ <sup>3</sup>	Pass	5♦
------	-----------------	------	----

Pass	5♠ <sup>4</sup>	Pass	6♠
------	-----------------	------	----

Pass	Pass	X	AP
------	------	---	----

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

4. no ♠ queen

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 427	♠ AKQ943	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ J2	Partner bids first.
HCP: 12	♣ Q843	
Board: 428	♠ 106	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: Both	♦ AQJ72	You bid first.
HCP: 20	♣ AKJ	
Board: 429	♠ 4	East Doubles 7♥ if possible.
Dealer: S	♥ A985432	
Vul: None	♦ A2	Partner bids first.
HCP: 9	♣ J53	
Board: 430	♠ A632	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ A5	You bid first.
HCP: 20	♣ KQJ105	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 427

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ AKQ943

♥ 2

♦ J2

♣ Q843

South:

♠ J8

♥ KJ87

♦ AK7

♣ AKJ2

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♥<sup>3</sup>

Pass 6♣ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=2/5 or 5/5, Q(S)=0

Board: 428

Dealer: N

Vul: Both

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ 106

♥ KQ9

♦ AQJ72

♣ AKJ

South:

♠ KQJ93

♥ AJ2

♦ K8

♣ 865

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6NT

AP

Board: 429

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 7♥ X S

North:

♠ 4

♥ A985432

♦ A2

♣ J53

South:

♠ AJ7

♥ KJ

♦ KJ65

♣ AK104

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 5♦ Pass 5♥<sup>4</sup>

Pass 7♥ X AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

4. no ♥ queen

Board: 430

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 7♥ N

North:

♠ A632

♥ AQ

♦ A5

♣ KQJ105

South:

♠ —

♥ K1087632

♦ Q4

♣ A984

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 7♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5



## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 427	♠ J8	The opponents are silent.
Dealer: S	♥ KJ87	
Vul: EW	♦ AK7	You bid first.
HCP: 20	♣ AKJ2	
Board: 428	♠ KQJ93	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: Both	♦ K8	Partner bids first.
HCP: 14	♣ 865	
Board: 429	♠ AJ7	East Doubles 7♥ if possible.
Dealer: S	♥ KJ	
Vul: None	♦ KJ65	You bid first.
HCP: 20	♣ AK104	
Board: 430	♠ —	The opponents are silent.
Dealer: N	♥ K1087632	
Vul: None	♦ Q4	Partner bids first.
HCP: 9	♣ A984	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 427

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ AKQ943

♥ 2

♦ J2

♣ Q843

South:

♠ J8

♥ KJ87

♦ AK7

♣ AKJ2

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♥<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=2/5 or 5/5, Q(S)=0

Board: 428

Dealer: N

Vul: Both

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ 106

♥ KQ9

♦ AQJ72

♣ AKJ

South:

♠ KQJ93

♥ AJ2

♦ K8

♣ 865

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6NT

AP

Board: 429

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 7♥ X S

North:

♠ 4

♥ A985432

♦ A2

♣ J53

South:

♠ AJ7

♥ KJ

♦ KJ65

♣ AK104

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 5♦ Pass 5♥<sup>4</sup>

Pass 7♥ X AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

4. no ♥ queen

Board: 430

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 7♥ N

North:

♠ A632

♥ AQ

♦ A5

♣ KQJ105

South:

♠ —

♥ K1087632

♦ Q4

♣ A984

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 7♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 431	♠ 2	The opponents are silent.
Dealer: S	♥ AJ109842	
Vul: NS	♦ 64	Partner bids first.
HCP: 6	♣ J103	

Board: 432	♠ A43	The opponents are silent.
Dealer: N	♥ A63	
Vul: Both	♦ KQ	You bid first.
HCP: 20	♣ AK965	

Board: 433	♠ 102	The opponents are silent.
Dealer: S	♥ AK1076	
Vul: None	♦ A107	Partner bids first.
HCP: 11	♣ 432	

Board: 434	♠ AKQJ	The opponents are silent.
Dealer: N	♥ A984	
Vul: NS	♦ K87	You bid first.
HCP: 20	♣ QJ	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 431  
Dealer: S  
Vul: NS  
North HCP: 6  
South HCP: 21  
Contract: 5♥ S

North:  
♠ 2  
♥ AJ109842  
♦ 64  
♣ J103

South:  
♠ AJ103  
♥ KQ3  
♦ KJ102  
♣ AK

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	5♥	AP	

1. Texas  
2. Blackwood 0314, for ♥  
3. A=0/5 or 3/5

Board: 432  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 8  
Contract: 4♠ N

North:  
♠ A43  
♥ A63  
♦ KQ  
♣ AK965

South:  
♠ QJ1062  
♥ 85  
♦ A84  
♣ J74

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

Board: 433  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 20  
Contract: 6N S

North:  
♠ 102  
♥ AK1076  
♦ A107  
♣ 432

South:  
♠ AQ865  
♥ 95  
♦ KQ6  
♣ AKQ

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	4NT <sup>1</sup>	Pass	6NT
AP			

1. Quantitative 4NT

Board: 434  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 10  
Contract: 5♥ N

North:  
♠ AKQJ  
♥ A984  
♦ K87  
♣ QJ

South:  
♠ 1062  
♥ QJ1062  
♦ 94  
♣ AK6

West	North	East	South
			2NT
Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	4♥	Pass	4NT <sup>3</sup>
Pass	5♥ <sup>4</sup>	AP	

1. Extended acceptance after NT  
2. Cue bid, a ♣ stopper  
3. Blackwood 0314, for ♥  
4. A=2/5 or 5/5, Q(H)=0

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 431	♠ AJ103	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: NS	♦ KJ102	You bid first.
HCP: 21	♣ AK	

Board: 432	♠ QJ1062	The opponents are silent.
Dealer: N	♥ 85	
Vul: Both	♦ A84	Partner bids first.
HCP: 8	♣ J74	

Board: 433	♠ AQ865	The opponents are silent.
Dealer: S	♥ 95	
Vul: None	♦ KQ6	You bid first.
HCP: 20	♣ AKQ	

Board: 434	♠ 1062	The opponents are silent.
Dealer: N	♥ QJ1062	
Vul: NS	♦ 94	Partner bids first.
HCP: 10	♣ AK6	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 431  
Dealer: S  
Vul: NS  
North HCP: 6  
South HCP: 21  
Contract: 5♥ S

North:  
♠ 2  
♥ AJ109842  
♦ 64  
♣ J103

South:  
♠ AJ103  
♥ KQ3  
♦ KJ102  
♣ AK

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	5♥	AP	

1. Texas  
2. Blackwood 0314, for ♥  
3. A=0/5 or 3/5

Board: 432  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 8  
Contract: 4♠ N

North:  
♠ A43  
♥ A63  
♦ KQ  
♣ AK965

South:  
♠ QJ1062  
♥ 85  
♦ A84  
♣ J74

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

Board: 433  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 20  
Contract: 6N S

North:  
♠ 102  
♥ AK1076  
♦ A107  
♣ 432

South:  
♠ AQ865  
♥ 95  
♦ KQ6  
♣ AKQ

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	4NT <sup>1</sup>	Pass	6NT
AP			

1. Quantitative 4NT

Board: 434  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 10  
Contract: 5♥ N

North:  
♠ AKQJ  
♥ A984  
♦ K87  
♣ QJ

South:  
♠ 1062  
♥ QJ1062  
♦ 94  
♣ AK6

West	North	East	South
			2NT
Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	4♥	Pass	4NT <sup>3</sup>
Pass	5♥ <sup>4</sup>	AP	

1. Extended acceptance after NT  
2. Cue bid, a ♣ stopper  
3. Blackwood 0314, for ♥  
4. A=2/5 or 5/5, Q(H)=0

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 435	♠ J10	The opponents are silent.
Dealer: S	♥ K10543	
Vul: EW	♦ K4	Partner bids first.
HCP: 11	♣ A652	

Board: 436	♠ AK93	The opponents are silent.
Dealer: N	♥ KJ	
Vul: None	♦ AQ94	You bid first.
HCP: 21	♣ A76	

Board: 437	♠ A10964	The opponents are silent.
Dealer: S	♥ 4	
Vul: NS	♦ 1054	Partner bids first.
HCP: 10	♣ AQ83	

Board: 438	♠ AQ98	The opponents are silent.
Dealer: N	♥ AK5	
Vul: EW	♦ AKJ	You bid first.
HCP: 21	♣ 765	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 435  
 Dealer: S  
 Vul: EW  
 North HCP: 11  
 South HCP: 21  
 Contract: 7♥ S

North:  
 ♠ J10  
 ♥ K10543  
 ♦ K4  
 ♣ A652

South:  
 ♠ A75  
 ♥ AQJ97  
 ♦ A6  
 ♣ KQJ

West	North	East	South
			2NT
Pass	3♦	Pass	3NT <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4♥
Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
Pass	5♦	Pass	6♣ <sup>5</sup>
Pass	7♥	AP	

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♥
4. A=0/5 or 3/5
5. ♥ queen and ♣ king

Board: 436  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 9  
 Contract: 6♠ N

North:  
 ♠ AK93  
 ♥ KJ  
 ♦ AQ94  
 ♣ A76

South:  
 ♠ QJ10542  
 ♥ AQ65  
 ♦ 8  
 ♣ 109

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♦ <sup>3</sup>	Pass	6♣
	AP		

1. Texas
2. Blackwood 0314, for ♠
3. A=1/5 or 4/5

Board: 437  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 20  
 Contract: 6♠ S

North:  
 ♠ A10964  
 ♥ 4  
 ♦ 1054  
 ♣ AQ83

South:  
 ♠ KJ7  
 ♥ A65  
 ♦ AKQ76  
 ♣ K9

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	3NT	Pass	4♠
Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
Pass	5♦	Pass	5♠ <sup>3</sup>
Pass	6♠	AP	

1. Blackwood 0314, for ♠
2. A=0/5 or 3/5
3. no ♠ queen



Board: 438

Dealer: N

Vul: EW

North HCP: 21

South HCP: 6

Contract: 4♥ N

North:

♠ AQ98

♥ AK5

♦ AKJ

♣ 765

South:

♠ —

♥ J10832

♦ 9652

♣ AJ103

West	North	East	South
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	2NT	Pass	3♦
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Pass	3♥	Pass	3NT
------	----	------	-----

Pass	4♥	AP	
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## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 435	♠ A75	The opponents are silent.
Dealer: S	♥ AQJ97	
Vul: EW	♦ A6	You bid first.
HCP: 21	♣ KQJ	

Board: 436	♠ QJ10542	The opponents are silent.
Dealer: N	♥ AQ65	
Vul: None	♦ 8	Partner bids first.
HCP: 9	♣ 109	

Board: 437	♠ KJ7	The opponents are silent.
Dealer: S	♥ A65	
Vul: NS	♦ AKQ76	You bid first.
HCP: 20	♣ K9	

Board: 438	♠ —	The opponents are silent.
Dealer: N	♥ J10832	
Vul: EW	♦ 9652	Partner bids first.
HCP: 6	♣ AJ103	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 435  
 Dealer: S  
 Vul: EW  
 North HCP: 11  
 South HCP: 21  
 Contract: 7♥ S

North:  
 ♠ J10  
 ♥ K10543  
 ♦ K4  
 ♣ A652

South:  
 ♠ A75  
 ♥ AQJ97  
 ♦ A6  
 ♣ KQJ

West	North	East	South
			2NT
Pass	3♦	Pass	3NT <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4♥
Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
Pass	5♦	Pass	6♣ <sup>5</sup>
Pass	7♥	AP	

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♥
4. A=0/5 or 3/5
5. ♥ queen and ♣ king

Board: 436  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 9  
 Contract: 6♠ N

North:  
 ♠ AK93  
 ♥ KJ  
 ♦ AQ94  
 ♣ A76

South:  
 ♠ QJ10542  
 ♥ AQ65  
 ♦ 8  
 ♣ 109

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♦ <sup>3</sup>	Pass	6♣
	AP		

1. Texas
2. Blackwood 0314, for ♠
3. A=1/5 or 4/5

Board: 437  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 20  
 Contract: 6♠ S

North:  
 ♠ A10964  
 ♥ 4  
 ♦ 1054  
 ♣ AQ83

South:  
 ♠ KJ7  
 ♥ A65  
 ♦ AKQ76  
 ♣ K9

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	3NT	Pass	4♠
Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
Pass	5♦	Pass	5♠ <sup>3</sup>
Pass	6♠	AP	

1. Blackwood 0314, for ♠
2. A=0/5 or 3/5
3. no ♠ queen

Board: 438

Dealer: N

Vul: EW

North HCP: 21

South HCP: 6

Contract: 4♥ N

North:

♠ AQ98

♥ AK5

♦ AKJ

♣ 765

South:

♠ —

♥ J10832

♦ 9652

♣ AJ103

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	3NT
Pass	4♥	AP	

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 439	♠ AQ	The opponents are silent.
Dealer: S	♥ A1098432	
Vul: Both	♦ 1064	Partner bids first.
HCP: 10	♣ 4	

Board: 440	♠ A4	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: NS	♦ KQ108	You bid first.
HCP: 21	♣ K98	

Board: 441	♠ J8732	The opponents are silent.
Dealer: S	♥ 75	
Vul: EW	♦ Q2	Partner bids first.
HCP: 8	♣ KQ96	

Board: 442	♠ AQ7	The opponents are silent.
Dealer: N	♥ QJ	
Vul: Both	♦ AJ2	You bid first.
HCP: 20	♣ AQ1098	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 439

Dealer: S

Vul: Both

North HCP: 10

South HCP: 21

Contract: 6♥ S

North:

♠ AQ

♥ A1098432

♦ 1064

♣ 4

South:

♠ K84

♥ KQJ5

♦ AKJ

♣ KJ2

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♠<sup>3</sup>

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=2/5 or 5/5, Q(H)=1

Board: 440

Dealer: N

Vul: NS

North HCP: 21

South HCP: 5

Contract: 4♠ N

North:

♠ A4

♥ AKQ6

♦ KQ108

♣ K98

South:

♠ Q98732

♥ 82

♦ J2

♣ Q104

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 441

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 4♠ S

North:

♠ J8732

♥ 75

♦ Q2

♣ KQ96

South:

♠ AK94

♥ AJ64

♦ K10

♣ AJ10

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♦<sup>3</sup>

Pass 4♥<sup>4</sup> Pass 4♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

Board: 442

Dealer: N

Vul: Both

North HCP: 20

South HCP: 5

Contract: 4♥ N

North:

♠ AQ7

♥ QJ

♦ AJ2

♣ AQ1098

South:

♠ 10986

♥ K98643

♦ Q10

♣ 3

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 439	♠ K84	The opponents are silent.
Dealer: S	♥ KQJ5	
Vul: Both	♦ AKJ	You bid first.
HCP: 21	♣ KJ2	

Board: 440	♠ Q98732	The opponents are silent.
Dealer: N	♥ 82	
Vul: NS	♦ J2	Partner bids first.
HCP: 5	♣ Q104	

Board: 441	♠ AK94	The opponents are silent.
Dealer: S	♥ AJ64	
Vul: EW	♦ K10	You bid first.
HCP: 20	♣ AJ10	

Board: 442	♠ 10986	The opponents are silent.
Dealer: N	♥ K98643	
Vul: Both	♦ Q10	Partner bids first.
HCP: 5	♣ 3	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 439

Dealer: S

Vul: Both

North HCP: 10

South HCP: 21

Contract: 6♥ S

North:

♠ AQ

♥ A1098432

♦ 1064

♣ 4

South:

♠ K84

♥ KQJ5

♦ AKJ

♣ KJ2

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♠<sup>3</sup>

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=2/5 or 5/5, Q(H)=1

Board: 440

Dealer: N

Vul: NS

North HCP: 21

South HCP: 5

Contract: 4♠ N

North:

♠ A4

♥ AKQ6

♦ KQ108

♣ K98

South:

♠ Q98732

♥ 82

♦ J2

♣ Q104

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 441

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 4♠ S

North:

♠ J8732

♥ 75

♦ Q2

♣ KQ96

South:

♠ AK94

♥ AJ64

♦ K10

♣ AJ10

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♦<sup>3</sup>

Pass 4♥<sup>4</sup> Pass 4♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

Board: 442

Dealer: N

Vul: Both

North HCP: 20

South HCP: 5

Contract: 4♥ N

North:

♠ AQ7

♥ QJ

♦ AJ2

♣ AQ1098

South:

♠ 10986

♥ K98643

♦ Q10

♣ 3

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 443	♠ AK1053	The opponents are silent.
Dealer: S	♥ 853	
Vul: None	♦ J2	Partner bids first.
HCP: 9	♣ J97	

Board: 444	♠ AK543	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ Q7	You bid first.
HCP: 20	♣ KJ9	

Board: 445	♠ 4	The opponents are silent.
Dealer: S	♥ KQJ974	
Vul: Both	♦ K106	Partner bids first.
HCP: 12	♣ K104	

Board: 446	♠ 107	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: None	♦ KQJ5	You bid first.
HCP: 20	♣ AKQ8	

Board: 447	♠ KQ2	The opponents are silent.
Dealer: S	♥ AQJ975	
Vul: Both	♦ 8	Partner bids first.
HCP: 16	♣ A84	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 443

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 4♠ S

North:

♠ AK1053

♥ 853

♦ J2

♣ J97

South:

♠ 96

♥ AK2

♦ AK543

♣ AQ5

West North East South

Pass 3♥ Pass 2NT

Pass 4♠ Pass 3♠

Pass AP

Board: 444

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 6♥ N

North:

♠ AK543

♥ AK7

♦ Q7

♣ KJ9

South:

♠ J8

♥ J10932

♦ AK82

♣ A4

West North East South

Pass 2NT Pass 3♦

Pass 3♥ Pass 4NT<sup>1</sup>

Pass 6♥ AP

1. Quantitative 4NT

Board: 445

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6♥ S

North:

♠ 4

♥ KQJ974

♦ K106

♣ K104

South:

♠ A32

♥ A3

♦ AQ982

♣ AQ5

West North East South

Pass 3♦ Pass 2NT

Pass 6♥ Pass 3♥

Pass AP

Board: 446

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♥ N

North:

♠ 107

♥ KQ8

♦ KQJ5

♣ AKQ8

South:

♠ AJ

♥ J107542

♦ A9

♣ J104

West North East South

Pass 2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♠<sup>3</sup> Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=2/5 or 5/5, Q(H)=1

Board: 447

Dealer: S

Vul: Both

North HCP: 16

South HCP: 20

Contract: 7♥ S

North:

♠ KQ2

♥ AQJ975

♦ 8

♣ A84

South:

♠ AJ76

♥ K102

♦ AKQ

♣ K96

West North East South

Pass 2NT Pass 4♥

Pass 4♦<sup>1</sup> Pass 5♣<sup>3</sup>

Pass 4NT<sup>2</sup> Pass

Pass 7♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 443	♠ 96	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ AK543	You bid first.
HCP: 20	♣ AQ5	

Board: 444	♠ J8	The opponents are silent.
Dealer: N	♥ J10932	
Vul: EW	♦ AK82	Partner bids first.
HCP: 13	♣ A4	

Board: 445	♠ A32	The opponents are silent.
Dealer: S	♥ A3	
Vul: Both	♦ AQ982	You bid first.
HCP: 20	♣ AQ5	

Board: 446	♠ AJ	The opponents are silent.
Dealer: N	♥ J107542	
Vul: None	♦ A9	Partner bids first.
HCP: 11	♣ J104	

Board: 447	♠ AJ76	The opponents are silent.
Dealer: S	♥ K102	
Vul: Both	♦ AKQ	You bid first.
HCP: 20	♣ K96	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 443

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 4♠ S

North:

♠ AK1053

♥ 853

♦ J2

♣ J97

South:

♠ 96

♥ AK2

♦ AK543

♣ AQ5

West North East South

Pass 3♥ Pass 2NT

Pass 4♠ Pass 3♠

Pass AP

Board: 444

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 6♥ N

North:

♠ AK543

♥ AK7

♦ Q7

♣ KJ9

South:

♠ J8

♥ J10932

♦ AK82

♣ A4

West North East South

Pass 2NT Pass 3♦

Pass 3♥ Pass 4NT<sup>1</sup>

Pass 6♥ AP

1. Quantitative 4NT

Board: 445

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6♥ S

North:

♠ 4

♥ KQJ974

♦ K106

♣ K104

South:

♠ A32

♥ A3

♦ AQ982

♣ AQ5

West North East South

Pass 3♦ Pass 2NT

Pass 6♥ Pass 3♥

Pass AP

Board: 446

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♥ N

North:

♠ 107

♥ KQ8

♦ KQJ5

♣ AKQ8

South:

♠ AJ

♥ J107542

♦ A9

♣ J104

West North East South

Pass 2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♠<sup>3</sup> Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=2/5 or 5/5, Q(H)=1

Board: 447

Dealer: S

Vul: Both

North HCP: 16

South HCP: 20

Contract: 7♥ S

North:

♠ KQ2

♥ AQJ975

♦ 8

♣ A84

South:

♠ AJ76

♥ K102

♦ AKQ

♣ K96

West North East South

Pass 2NT Pass 4♥

Pass 4♦<sup>1</sup> Pass 5♣<sup>3</sup>

Pass 4NT<sup>2</sup> Pass

Pass 7♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 448	♠ AK	The opponents are silent.
Dealer: N	♥ K9863	
Vul: None	♦ K6	You bid first.
HCP: 20	♣ AK85	

Board: 449	♠ AKJ9843	The opponents are silent.
Dealer: S	♥ 42	
Vul: NS	♦ Q4	Partner bids first.
HCP: 10	♣ 86	

Board: 450	♠ AK	The opponents are silent.
Dealer: N	♥ Q6	
Vul: EW	♦ KQ72	You bid first.
HCP: 20	♣ KQJ54	

Board: 451	♠ K93	The opponents are silent.
Dealer: S	♥ KQJ64	
Vul: None	♦ Q62	Partner bids first.
HCP: 11	♣ 92	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 448

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ AK  
♥ K9863  
♦ K6  
♣ AK85

South:

♠ QJ1097  
♥ —  
♦ AQ109532  
♣ 9

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	6♦
AP			

Board: 449

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 6♠ S

North:

♠ AKJ9843  
♥ 42  
♦ Q4  
♣ 86

South:

♠ Q5  
♥ AKQ8  
♦ KJ62  
♣ AQ4

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♠ <sup>3</sup>
Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠
3. A=2/5 or 5/5, Q(S)=1

Board: 450

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 5♠ N

North:

♠ AK  
♥ Q6  
♦ KQ72  
♣ KQJ54

South:

♠ QJ109543  
♥ K5  
♦ 93  
♣ A10

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	5♠
AP			

1. Texas
2. Blackwood 0314, for ♠
3. A=2/5 or 5/5, Q(S)=0

Board: 451

Dealer: S

Vul: None

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ K93  
♥ KQJ64  
♦ Q62  
♣ 92

South:

♠ AQ85  
♥ A3  
♦ AK104  
♣ A54

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	4NT <sup>1</sup>	Pass	6NT
AP			

1. Quantitative 4NT

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 448	♠ QJ1097	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ AQ109532	Partner bids first.
HCP: 9	♣ 9	

Board: 449	♠ Q5	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: NS	♦ KJ62	You bid first.
HCP: 21	♣ AQ4	

Board: 450	♠ QJ109543	The opponents are silent.
Dealer: N	♥ K5	
Vul: EW	♦ 93	Partner bids first.
HCP: 10	♣ A10	

Board: 451	♠ AQ85	The opponents are silent.
Dealer: S	♥ A3	
Vul: None	♦ AK104	You bid first.
HCP: 21	♣ A54	

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 448

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ AK  
♥ K9863  
♦ K6  
♣ AK85

South:

♠ QJ1097  
♥ —  
♦ AQ109532  
♣ 9

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	6♦
AP			

Board: 449

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 6♠ S

North:

♠ AKJ9843  
♥ 42  
♦ Q4  
♣ 86

South:

♠ Q5  
♥ AKQ8  
♦ KJ62  
♣ AQ4

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♠ <sup>3</sup>
Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠
3. A=2/5 or 5/5, Q(S)=1

Board: 450

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 5♠ N

North:

♠ AK  
♥ Q6  
♦ KQ72  
♣ KQJ54

South:

♠ QJ109543  
♥ K5  
♦ 93  
♣ A10

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	5♠
AP			

1. Texas
2. Blackwood 0314, for ♠
3. A=2/5 or 5/5, Q(S)=0

Board: 451

Dealer: S

Vul: None

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ K93  
♥ KQJ64  
♦ Q62  
♣ 92

South:

♠ AQ85  
♥ A3  
♦ AK104  
♣ A54

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	4NT <sup>1</sup>	Pass	6NT
AP			

1. Quantitative 4NT



## North hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 452

Dealer: N

Vul: NS

HCP: 20

♠ AQJ

♥ K105

♦ KJ6

♣ AQ64

The opponents are silent.

You bid first.

Board: 453

Dealer: S

Vul: Both

HCP: 9

♠ K

♥ KQ109752

♦ 7

♣ J1093

West Doubles Pass if possible.

Partner bids first.

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 452

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 6♥ N

North:

♠ AQJ

♥ K105

♦ KJ6

♣ AQ64

South:

♠ 98532

♥ AQ9873

♦ 10

♣ 10

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 453

Dealer: S

Vul: Both

North HCP: 9

South HCP: 21

Contract: 6♥X S

North:

♠ K

♥ KQ109752

♦ 7

♣ J1093

South:

♠ AQ7

♥ AJ

♦ J82

♣ AKQ84

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6♥ Pass Pass

X AP

## South hands (Practice Page)

**20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is**

Board: 452      ♠ 98532

Dealer: N      ♥ AQ9873

Vul: NS      ♦ 10

HCP: 6      ♣ 10

The opponents are silent.

Partner bids first.

Board: 453      ♠ AQ7

Dealer: S      ♥ AJ

Vul: Both      ♦ J82

HCP: 21      ♣ AKQ84

West Doubles Pass if possible.

You bid first.

## 20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 452

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 6♥ N

North:

♠ AQJ

♥ K105

♦ KJ6

♣ AQ64

South:

♠ 98532

♥ AQ9873

♦ 10

♣ 10

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 453

Dealer: S

Vul: Both

North HCP: 9

South HCP: 21

Contract: 6♥X S

North:

♠ K

♥ KQ109752

♦ 7

♣ J1093

South:

♠ AQ7

♥ AJ

♦ J82

♣ AKQ84

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6♥ Pass Pass

X AP