

North hands

Jacoby_Transfer

Board: 1	♠ QT4	Partner bids first.
Dealer: South	♥ J9643	The opponents are silent.
Vul: None	♦ T	
HCP: 9+1	♣ AQT6	

Board: 2	♠ A952	You bid first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: N-S	♦ KQJT	
HCP: 17	♣ QT6	

Board: 3	♠ A7	You bid first.
Dealer: North	♥ K98	The opponents are silent.
Vul: E-W	♦ Q73	
HCP: 15+1	♣ AQ976	

Board: 4	♠ AKT65	Partner bids first.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: Both	♦ T6	
HCP: 14+1	♣ A95	

Board: 5	♠ J85	You bid first.
Dealer: North	♥ K9	The opponents are silent.
Vul: N-S	♦ AQ5	
HCP: 15+1	♣ KQ953	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ QT4	♠ KJ5				1NT
Vul: None	♥ J9643	♥ AKQT	Pass	2♦	Pass	2NT ¹
North HCP: 9+1	♦ T	♦ J532	Pass	4♥	All Pass	
South HCP: 17	♣ AQT6	♣ K5				1. Extended acceptance after NT
Contract: 4♥ North						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ A952	♠ QT643		1NT	Pass	2♥
Vul: N-S	♥ AJ	♥ 84	Pass	2NT ¹	Pass	4♠
North HCP: 17	♦ KQJT	♦ A64	All Pass			
South HCP: 9+1	♣ QT6	♣ K92				1. Extended acceptance after NT
Contract: 4♠ South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ QJ4		1NT	Pass	2♦
Vul: E-W	♥ K98	♥ A6432	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ Q73	♦ KT4	Pass	4♥	All Pass	
South HCP: 14+1	♣ AQ976	♣ KJ				
Contract: 4♥ North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ AKT65	♠ 732				1NT
Vul: Both	♥ QJ4	♥ AK2	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ T6	♦ AQ97	Pass	3NT	Pass	4♠
South HCP: 15	♣ A95	♣ QT6	All Pass			
Contract: 4♠ South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ J85	♠ K43		1NT	Pass	2♦
Vul: N-S	♥ K9	♥ AT862	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ AQ5	♦ T4	All Pass			
South HCP: 11+1	♣ KQ953	♣ A86				
Contract: 3NT South						

South hands

Jacoby_Transfer

Board: 1 ♠ KJ5 You bid first.

Dealer: South ♥ AKQT The opponents are silent.

Vul: None ♦ J532

HCP: 17 ♣ K5

Board: 2 ♠ QT643 Partner bids first.

Dealer: North ♥ 84 The opponents are silent.

Vul: N-S ♦ A64

HCP: 9+1 ♣ K92

Board: 3 ♠ QJ4 Partner bids first.

Dealer: North ♥ A6432 The opponents are silent.

Vul: E-W ♦ KT4

HCP: 14+1 ♣ KJ

Board: 4 ♠ 732 You bid first.

Dealer: South ♥ AK2 The opponents are silent.

Vul: Both ♦ AQ97

HCP: 15 ♣ QT6

Board: 5 ♠ K43 Partner bids first.

Dealer: North ♥ AT862 The opponents are silent.

Vul: N-S ♦ T4

HCP: 11+1 ♣ A86

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ QT4	♠ KJ5				1NT
Vul: None	♥ J9643	♥ AKQT	Pass	2♦	Pass	2NT ¹
North HCP: 9+1	♦ T	♦ J532	Pass	4♥	All Pass	
South HCP: 17	♣ AQT6	♣ K5				1. Extended acceptance after NT
Contract: 4♥ North						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ A952	♠ QT643		1NT	Pass	2♥
Vul: N-S	♥ AJ	♥ 84	Pass	2NT ¹	Pass	4♠
North HCP: 17	♦ KQJT	♦ A64	All Pass			
South HCP: 9+1	♣ QT6	♣ K92				1. Extended acceptance after NT
Contract: 4♠ South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ QJ4		1NT	Pass	2♦
Vul: E-W	♥ K98	♥ A6432	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ Q73	♦ KT4	Pass	4♥	All Pass	
South HCP: 14+1	♣ AQ976	♣ KJ				
Contract: 4♥ North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ AKT65	♠ 732				1NT
Vul: Both	♥ QJ4	♥ AK2	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ T6	♦ AQ97	Pass	3NT	Pass	4♠
South HCP: 15	♣ A95	♣ QT6	All Pass			
Contract: 4♠ South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ J85	♠ K43		1NT	Pass	2♦
Vul: N-S	♥ K9	♥ AT862	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ AQ5	♦ T4	All Pass			
South HCP: 11+1	♣ KQ953	♣ A86				
Contract: 3NT South						

North hands

Jacoby_Transfer

Board: 6 ♠ 9842 You bid first.

Dealer: North ♥ AKJ5 The opponents are silent.

Vul: E-W ♦ KT

HCP: 15 ♣ KJ4

Board: 7 ♠ A7 You bid first.

Dealer: North ♥ Q932 The opponents are silent.

Vul: Both ♦ A52

HCP: 16 ♣ AQ73

Board: 8 ♠ A6543 Partner bids first.

Dealer: South ♥ 7 The opponents are silent.

Vul: None ♦ K43

HCP: 9+1 ♣ QT63

Board: 9 ♠ AQJT6 Partner bids first.

Dealer: South ♥ 72 East (LHO) Doubles 2♥ if possible.

Vul: E-W ♦ KQT

HCP: 14+1 ♣ Q72

Board: 10 ♠ K8542 Partner bids first.

Dealer: South ♥ 4 The opponents are silent.

Vul: Both ♦ A

HCP: 9+3 ♣ QT9832

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ 9842	♠ JT5		1NT	Pass	2♦
Vul: E-W	♥ AKJ5	♥ QT763	Pass	2NT ¹	Pass	4♥
North HCP: 15	♦ KT	♦ AQ9		All Pass		
South HCP: 9+1	♣ KJ4	♣ T7				
Contract: 4♥ South						1. Extended acceptance after NT

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ QJT954		1NT	Pass	2♥
Vul: Both	♥ Q932	♥ J6	Pass	2♠	Pass	3♠
North HCP: 16	♦ A52	♦ T93	Pass	4♠	All Pass	
South HCP: 4+2	♣ AQ73	♣ 82				
Contract: 4♠ North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ A6543	♠ KT2				1NT
Vul: None	♥ 7	♥ AK986	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ K43	♦ AQT	Pass	3♣	Pass	4♠
South HCP: 16+1	♣ QT63	♣ 97		All Pass		
Contract: 4♠ South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ AQJT6	♠ K842				1NT
Vul: E-W	♥ 72	♥ K5	Pass	2♥	X	2NT ¹
North HCP: 14+1	♦ KQT	♦ AJ9	Pass	3♦	Pass	3♥
South HCP: 16	♣ Q72	♣ AJ95	Pass	4♠	All Pass	
Contract: 4♠ North						1. Extended acceptance after NT

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ K8542	♠ A3				1NT
Vul: Both	♥ 4	♥ K863	Pass	2♥	Pass	2♠
North HCP: 9+3	♦ A	♦ KT32	Pass	3♣	Pass	3NT
South HCP: 15	♣ QT9832	♣ AJ5		All Pass		
Contract: 3NT South						

South hands

Jacoby_Transfer

Board: 6	♠ JT5	Partner bids first.
Dealer: North	♥ QT763	The opponents are silent.
Vul: E-W	♦ AQ9	
HCP: 9+1	♣ T7	

Board: 7	♠ QJT954	Partner bids first.
Dealer: North	♥ J6	The opponents are silent.
Vul: Both	♦ T93	
HCP: 4+2	♣ 82	

Board: 8	♠ KT2	You bid first.
Dealer: South	♥ AK986	The opponents are silent.
Vul: None	♦ AQT	
HCP: 16+1	♣ 97	

Board: 9	♠ K842	You bid first.
Dealer: South	♥ K5	East (RHO) Doubles 2♥ if possible.
Vul: E-W	♦ AJ9	
HCP: 16	♣ AJ95	

Board: 10	♠ A3	You bid first.
Dealer: South	♥ K863	The opponents are silent.
Vul: Both	♦ KT32	
HCP: 15	♣ AJ5	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ 9842	♠ JT5		1NT	Pass	2♦
Vul: E-W	♥ AKJ5	♥ QT763	Pass	2NT ¹	Pass	4♥
North HCP: 15	♦ KT	♦ AQ9		All Pass		
South HCP: 9+1	♣ KJ4	♣ T7				
Contract: 4♥ South						1. Extended acceptance after NT

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ QJT954		1NT	Pass	2♥
Vul: Both	♥ Q932	♥ J6	Pass	2♠	Pass	3♠
North HCP: 16	♦ A52	♦ T93	Pass	4♠	All Pass	
South HCP: 4+2	♣ AQ73	♣ 82				
Contract: 4♠ North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ A6543	♠ KT2				1NT
Vul: None	♥ 7	♥ AK986	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ K43	♦ AQT	Pass	3♣	Pass	4♠
South HCP: 16+1	♣ QT63	♣ 97		All Pass		
Contract: 4♠ South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ AQJT6	♠ K842				1NT
Vul: E-W	♥ 72	♥ K5	Pass	2♥	X	2NT ¹
North HCP: 14+1	♦ KQT	♦ AJ9	Pass	3♦	Pass	3♥
South HCP: 16	♣ Q72	♣ AJ95	Pass	4♠	All Pass	
Contract: 4♠ North						1. Extended acceptance after NT

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ K8542	♠ A3				1NT
Vul: Both	♥ 4	♥ K863	Pass	2♥	Pass	2♠
North HCP: 9+3	♦ A	♦ KT32	Pass	3♣	Pass	3NT
South HCP: 15	♣ QT9832	♣ AJ5		All Pass		
Contract: 3NT South						

North hands

Jacoby_Transfer

Board: 11 ♠ J765 You bid first.

Dealer: North ♥ A9 The opponents are silent.

Vul: None ♦ AKQ

HCP: 16 ♣ QT94

Board: 12 ♠ K4 Partner bids first.

Dealer: South ♥ J9642 The opponents are silent.

Vul: N-S ♦ KQT6

HCP: 9+1 ♣ 95

Board: 13 ♠ K54 You bid first.

Dealer: North ♥ QJ64 The opponents are silent.

Vul: Both ♦ AK

HCP: 17 ♣ AT95

Board: 14 ♠ AQJ75 Partner bids first.

Dealer: South ♥ 86 The opponents are silent.

Vul: None ♦ Q874

HCP: 9+1 ♣ 72

Board: 15 ♠ A86 You bid first.

Dealer: North ♥ K2 The opponents are silent.

Vul: N-S ♦ KT53

HCP: 17 ♣ AK94

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ J765	♠ AQ9		1NT	Pass	2♦
Vul: None	♥ A9	♥ T6542	Pass	2♥	Pass	3NT
North HCP: 16	♦ AKQ	♦ 95		All Pass		
South HCP: 9+1	♣ QT94	♣ K32				
Contract: 3NT South						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ A76				1NT
Vul: N-S	♥ J9642	♥ A85	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ KQT6	♦ A2	Pass	3♦	Pass	4♥
South HCP: 16+1	♣ 95	♣ KJ743		All Pass		
Contract: 4♥ South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ AJ862		1NT	Pass	2♥
Vul: Both	♥ QJ64	♥ A5	Pass	2♠	Pass	3NT
North HCP: 17	♦ AK	♦ J72	Pass	4♠	All Pass	
South HCP: 11+1	♣ AT95	♣ J43				
Contract: 4♠ North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ AQJ75	♠ K4				1NT
Vul: None	♥ 86	♥ JT2	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ Q874	♦ AKJ52	Pass	3♦	Pass	3♠
South HCP: 15+1	♣ 72	♣ K84	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ KQJ72		1NT	Pass	2♥
Vul: N-S	♥ K2	♥ T85	Pass	2♠	Pass	2NT
North HCP: 17	♦ KT53	♦ J6	Pass	4♠	All Pass	
South HCP: 9+1	♣ AK94	♣ QT8				
Contract: 4♠ North						

South hands

Jacoby_Transfer

Board: 11	♠ AQ9	Partner bids first.
Dealer: North	♥ T6542	The opponents are silent.
Vul: None	♦ 95	
HCP: 9+1	♣ K32	

Board: 12	♠ A76	You bid first.
Dealer: South	♥ A85	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 16+1	♣ KJ743	

Board: 13	♠ AJ862	Partner bids first.
Dealer: North	♥ A5	The opponents are silent.
Vul: Both	♦ J72	
HCP: 11+1	♣ J43	

Board: 14	♠ K4	You bid first.
Dealer: South	♥ JT2	The opponents are silent.
Vul: None	♦ AKJ52	
HCP: 15+1	♣ K84	

Board: 15	♠ KQJ72	Partner bids first.
Dealer: North	♥ T85	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 9+1	♣ QT8	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ J765	♠ AQ9		1NT	Pass	2♦
Vul: None	♥ A9	♥ T6542	Pass	2♥	Pass	3NT
North HCP: 16	♦ AKQ	♦ 95		All Pass		
South HCP: 9+1	♣ QT94	♣ K32				
Contract: 3NT South						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ A76				1NT
Vul: N-S	♥ J9642	♥ A85	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ KQT6	♦ A2	Pass	3♦	Pass	4♥
South HCP: 16+1	♣ 95	♣ KJ743		All Pass		
Contract: 4♥ South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ AJ862		1NT	Pass	2♥
Vul: Both	♥ QJ64	♥ A5	Pass	2♠	Pass	3NT
North HCP: 17	♦ AK	♦ J72	Pass	4♠	All Pass	
South HCP: 11+1	♣ AT95	♣ J43				
Contract: 4♠ North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ AQJ75	♠ K4				1NT
Vul: None	♥ 86	♥ JT2	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ Q874	♦ AKJ52	Pass	3♦	Pass	3♠
South HCP: 15+1	♣ 72	♣ K84	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ KQJ72		1NT	Pass	2♥
Vul: N-S	♥ K2	♥ T85	Pass	2♠	Pass	2NT
North HCP: 17	♦ KT53	♦ J6	Pass	4♠	All Pass	
South HCP: 9+1	♣ AK94	♣ QT8				
Contract: 4♠ North						

North hands

Jacoby_Transfer

Board: 16	♠ AK876	Partner bids first.
Dealer: South	♥ A8	The opponents are silent.
Vul: E-W	♦ Q874	
HCP: 15+1	♣ Q6	

Board: 17	♠ QJT54	Partner bids first.
Dealer: South	♥ 974	East (LHO) bids 3♣ if possible.
Vul: None	♦ Q42	
HCP: 9+1	♣ KJ	

Board: 18	♠ Q4	Partner bids first.
Dealer: South	♥ 87642	The opponents are silent.
Vul: N-S	♦ AJ8	
HCP: 11+1	♣ KJT	

Board: 19	♠ K75	You bid first.
Dealer: North	♥ Q52	The opponents are silent.
Vul: E-W	♦ K92	
HCP: 16	♣ AKJT	

Board: 20	♠ 72	Partner bids first.
Dealer: South	♥ AK983	The opponents are silent.
Vul: Both	♦ A76	
HCP: 14+1	♣ K76	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ AK876	♠ T2				1NT
Vul: E-W	♥ A8	♥ KQT5	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ Q874	♦ AT	Pass	3♦	Pass	3NT
South HCP: 16+1	♣ Q6	♣ AK543	Pass	4NT	Pass	6NT
Contract: 6NT South			All Pass			

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ QJT54	♠ AK63				1NT
Vul: None	♥ 974	♥ AJ2	Pass	2♥	3♣	X
North HCP: 9+1	♦ Q42	♦ KJ93	Pass	4♠	All Pass	
South HCP: 16	♣ KJ	♣ 42				
Contract: 4♠ North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ A982				1NT
Vul: N-S	♥ 87642	♥ AJ	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ AJ8	♦ Q42	Pass	3NT	All Pass	
South HCP: 15	♣ KJT	♣ A953				
Contract: 3NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ K75	♠ AT864		1NT	Pass	2♥
Vul: E-W	♥ Q52	♥ A	Pass	2♠	Pass	3♦
North HCP: 16	♦ K92	♦ AQJ654	Pass	4♠	Pass	4NT
South HCP: 15+3	♣ AKJT	♣ 2	Pass	5♥ ¹	Pass	6♠
Contract: 6♠ South			All Pass			

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

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ AKQ4				1NT
Vul: Both	♥ AK983	♥ QJ7	Pass	2♦	Pass	2♥
North HCP: 14+1	♦ A76	♦ QT43	Pass	3NT	Pass	4♥
South HCP: 15	♣ K76	♣ J9	All Pass			
Contract: 4♥ South						

South hands

Jacoby_Transfer

Board: 16 ♠ T2 You bid first.

Dealer: South ♥ KQT5 The opponents are silent.

Vul: E-W ♦ AT

HCP: 16+1 ♣ AK543

Board: 17 ♠ AK63 You bid first.

Dealer: South ♥ AJ2 East (RHO) bids 3♣ if possible.

Vul: None ♦ KJ93

HCP: 16 ♣ 42

Board: 18 ♠ A982 You bid first.

Dealer: South ♥ AJ The opponents are silent.

Vul: N-S ♦ Q42

HCP: 15 ♣ A953

Board: 19 ♠ AT864 Partner bids first.

Dealer: North ♥ A The opponents are silent.

Vul: E-W ♦ AQJ654

HCP: 15+3 ♣ 2

Board: 20 ♠ AKQ4 You bid first.

Dealer: South ♥ QJ7 The opponents are silent.

Vul: Both ♦ QT43

HCP: 15 ♣ J9

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ AK876	♠ T2				1NT
Vul: E-W	♥ A8	♥ KQT5	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ Q874	♦ AT	Pass	3♦	Pass	3NT
South HCP: 16+1	♣ Q6	♣ AK543	Pass	4NT	Pass	6NT
Contract: 6NT South			All Pass			

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ QJT54	♠ AK63				1NT
Vul: None	♥ 974	♥ AJ2	Pass	2♥	3♣	X
North HCP: 9+1	♦ Q42	♦ KJ93	Pass	4♠	All Pass	
South HCP: 16	♣ KJ	♣ 42				
Contract: 4♠ North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ A982				1NT
Vul: N-S	♥ 87642	♥ AJ	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ AJ8	♦ Q42	Pass	3NT	All Pass	
South HCP: 15	♣ KJT	♣ A953				
Contract: 3NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ K75	♠ AT864		1NT	Pass	2♥
Vul: E-W	♥ Q52	♥ A	Pass	2♠	Pass	3♦
North HCP: 16	♦ K92	♦ AQJ654	Pass	4♠	Pass	4NT
South HCP: 15+3	♣ AKJT	♣ 2	Pass	5♥ ¹	Pass	6♠
Contract: 6♠ South			All Pass			

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

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ AKQ4				1NT
Vul: Both	♥ AK983	♥ QJ7	Pass	2♦	Pass	2♥
North HCP: 14+1	♦ A76	♦ QT43	Pass	3NT	Pass	4♥
South HCP: 15	♣ K76	♣ J9	All Pass			
Contract: 4♥ South						

North hands

Jacoby_Transfer

Board: 21	♠ T2	Partner bids first.
Dealer: South	♥ JT7653	The opponents are silent.
Vul: N-S	♦ 9843	
HCP: 1+2	♣ 2	

Board: 22	♠ QT762	Partner bids first.
Dealer: South	♥ AK6	The opponents are silent.
Vul: E-W	♦ K984	
HCP: 12+1	♣ 5	

Board: 23	♠ AJ	You bid first.
Dealer: North	♥ KJ32	West (RHO) bids 3♠ if possible.
Vul: Both	♦ KJ5	
HCP: 16	♣ QJ87	

Board: 24	♠ AKT53	Partner bids first.
Dealer: South	♥ AQ2	The opponents are silent.
Vul: None	♦ T98	
HCP: 15+1	♣ QT	

Board: 25	♠ QJ8	You bid first.
Dealer: North	♥ AK9	The opponents are silent.
Vul: E-W	♦ KJ4	
HCP: 17	♣ QJT2	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ A763				1NT
Vul: N-S	♥ JT7653	♥ A982	Pass	2♦	Pass	2NT ¹
North HCP: 1+2	♦ 9843	♦ AJ	Pass	3♥	All Pass	
South HCP: 17	♣ 2	♣ AT6				
Contract: 3♥ North			1. Extended acceptance after NT			

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ QT762	♠ AK5				1NT
Vul: E-W	♥ AK6	♥ QJ7	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ K984	♦ 52	Pass	3♦	Pass	4♠
South HCP: 15+1	♣ 5	♣ AJ873	All Pass			
Contract: 4♠ South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ 7		1NT	Pass	2♦
Vul: Both	♥ KJ32	♥ AQT76	3♠	Pass	Pass	4♦
North HCP: 16	♦ KJ5	♦ A8743	Pass	4♥	All Pass	
South HCP: 10+2	♣ QJ87	♣ T2				
Contract: 4♥ North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ AKT53	♠ QJ6				1NT
Vul: None	♥ AQ2	♥ 98643	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ T98	♦ KQJ	Pass	6NT	All Pass	
South HCP: 16+1	♣ QT	♣ AK				
Contract: 6NT North						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ 643		1NT	Pass	2♦
Vul: E-W	♥ AK9	♥ JT843	Pass	2♥	Pass	3NT
North HCP: 17	♦ KJ4	♦ AQ	Pass	4♥	All Pass	
South HCP: 10+1	♣ QJT2	♣ K63				
Contract: 4♥ North						

South hands

Jacoby_Transfer

Board: 21 ♠ A763 You bid first.

Dealer: South ♥ A982 The opponents are silent.

Vul: N-S ♦ AJ

HCP: 17 ♣ AT6

Board: 22 ♠ AK5 You bid first.

Dealer: South ♥ QJ7 The opponents are silent.

Vul: E-W ♦ 52

HCP: 15+1 ♣ AJ873

Board: 23 ♠ 7 Partner bids first.

Dealer: North ♥ AQT76 West (LHO) bids 3♠ if possible.

Vul: Both ♦ A8743

HCP: 10+2 ♣ T2

Board: 24 ♠ QJ6 You bid first.

Dealer: South ♥ 98643 The opponents are silent.

Vul: None ♦ KQJ

HCP: 16+1 ♣ AK

Board: 25 ♠ 643 Partner bids first.

Dealer: North ♥ JT843 The opponents are silent.

Vul: E-W ♦ AQ

HCP: 10+1 ♣ K63

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ A763				1NT
Vul: N-S	♥ JT7653	♥ A982	Pass	2♦	Pass	2NT ¹
North HCP: 1+2	♦ 9843	♦ AJ	Pass	3♥	All Pass	
South HCP: 17	♣ 2	♣ AT6				
Contract: 3♥ North			1. Extended acceptance after NT			

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ QT762	♠ AK5				1NT
Vul: E-W	♥ AK6	♥ QJ7	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ K984	♦ 52	Pass	3♦	Pass	4♠
South HCP: 15+1	♣ 5	♣ AJ873	All Pass			
Contract: 4♠ South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ 7		1NT	Pass	2♦
Vul: Both	♥ KJ32	♥ AQT76	3♠	Pass	Pass	4♦
North HCP: 16	♦ KJ5	♦ A8743	Pass	4♥	All Pass	
South HCP: 10+2	♣ QJ87	♣ T2				
Contract: 4♥ North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ AKT53	♠ QJ6				1NT
Vul: None	♥ AQ2	♥ 98643	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ T98	♦ KQJ	Pass	6NT	All Pass	
South HCP: 16+1	♣ QT	♣ AK				
Contract: 6NT North						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ 643		1NT	Pass	2♦
Vul: E-W	♥ AK9	♥ JT843	Pass	2♥	Pass	3NT
North HCP: 17	♦ KJ4	♦ AQ	Pass	4♥	All Pass	
South HCP: 10+1	♣ QJT2	♣ K63				
Contract: 4♥ North						

North hands

Jacoby_Transfer

Board: 26	♠ A4	Partner bids first.
Dealer: South	♥ AQT42	The opponents are silent.
Vul: Both	♦ T86	
HCP: 13+1	♣ K73	

Board: 27	♠ AK962	You bid first.
Dealer: North	♥ JT4	The opponents are silent.
Vul: None	♦ K8	
HCP: 15+1	♣ A93	

Board: 28	♠ T83	Partner bids first.
Dealer: South	♥ Q87653	East (LHO) Doubles 2♦ if possible.
Vul: N-S	♦ T2	East (LHO) bids 2♠ if possible.
HCP: 2+2	♣ 94	

Board: 29	♠ AQ32	You bid first.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: Both	♦ 8763	
HCP: 16	♣ A3	

Board: 30	♠ T96	Partner bids first.
Dealer: South	♥ QT6532	The opponents are silent.
Vul: None	♦ 6	
HCP: 3+2	♣ J83	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ A4	♠ K832				1NT
Vul: Both	♥ AQT42	♥ J76	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ T86	♦ AK92	Pass	3NT	Pass	4♥
South HCP: 16	♣ K73	♣ AJ	All Pass			
Contract: 4♥ South						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ AK962	♠ 73		1NT	Pass	2♦
Vul: None	♥ JT4	♥ AK763	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ K8	♦ AT2	Pass	4♥	All Pass	
South HCP: 14+1	♣ A93	♣ QJ5				
Contract: 4♥ North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ T83	♠ A62				1NT
Vul: N-S	♥ Q87653	♥ AKJ	Pass	2♦	X	2♥
North HCP: 2+2	♦ T2	♦ AJ76	Pass	Pass	2♠	Pass
South HCP: 17	♣ 94	♣ 876	Pass	3♥	All Pass	
Contract: 3♥ North						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AQ32	♠ K6		1NT	Pass	2♦
Vul: Both	♥ AQ8	♥ KJT52	Pass	2♥	Pass	3NT
North HCP: 16	♦ 8763	♦ AJ4	Pass	4♥	All Pass	
South HCP: 14+1	♣ A3	♣ Q75				
Contract: 4♥ North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ T96	♠ J872				1NT
Vul: None	♥ QT6532	♥ AK9	Pass	2♦	Pass	2♥
North HCP: 3+2	♦ 6	♦ AQ7	All Pass			
South HCP: 16	♣ J83	♣ Q54				
Contract: 2♥ South						

South hands**Jacoby_Transfer****Board: 26** ♠ K832 You bid first.

Dealer: South ♥ J76 The opponents are silent.

Vul: Both ♦ AK92

HCP: 16 ♣ AJ

Board: 27 ♠ 73 Partner bids first.

Dealer: North ♥ AK763 The opponents are silent.

Vul: None ♦ AT2

HCP: 14+1 ♣ QJ5

Board: 28 ♠ A62 You bid first.

Dealer: South ♥ AKJ East (RHO) Doubles 2♦ if possible.

Vul: N-S ♦ AJ76 East (RHO) bids 2♠ if possible.

HCP: 17 ♣ 876

Board: 29 ♠ K6 Partner bids first.

Dealer: North ♥ KJT52 The opponents are silent.

Vul: Both ♦ AJ4

HCP: 14+1 ♣ Q75

Board: 30 ♠ J872 You bid first.

Dealer: South ♥ AK9 The opponents are silent.

Vul: None ♦ AQ7

HCP: 16 ♣ Q54

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ A4	♠ K832				1NT
Vul: Both	♥ AQT42	♥ J76	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ T86	♦ AK92	Pass	3NT	Pass	4♥
South HCP: 16	♣ K73	♣ AJ	All Pass			
Contract: 4♥ South						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ AK962	♠ 73		1NT	Pass	2♦
Vul: None	♥ JT4	♥ AK763	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ K8	♦ AT2	Pass	4♥	All Pass	
South HCP: 14+1	♣ A93	♣ QJ5				
Contract: 4♥ North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ T83	♠ A62				1NT
Vul: N-S	♥ Q87653	♥ AKJ	Pass	2♦	X	2♥
North HCP: 2+2	♦ T2	♦ AJ76	Pass	Pass	2♠	Pass
South HCP: 17	♣ 94	♣ 876	Pass	3♥	All Pass	
Contract: 3♥ North						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AQ32	♠ K6		1NT	Pass	2♦
Vul: Both	♥ AQ8	♥ KJT52	Pass	2♥	Pass	3NT
North HCP: 16	♦ 8763	♦ AJ4	Pass	4♥	All Pass	
South HCP: 14+1	♣ A3	♣ Q75				
Contract: 4♥ North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ T96	♠ J872				1NT
Vul: None	♥ QT6532	♥ AK9	Pass	2♦	Pass	2♥
North HCP: 3+2	♦ 6	♦ AQ7	All Pass			
South HCP: 16	♣ J83	♣ Q54				
Contract: 2♥ South						

North hands

Jacoby_Transfer

Board: 31 ♠ AT You bid first.

Dealer: North ♥ KQ6 The opponents are silent.

Vul: N-S ♦ K9852

HCP: 16+1 ♣ KJ2

Board: 32 ♠ T5 You bid first.

Dealer: North ♥ AK8 The opponents are silent.

Vul: E-W ♦ AT94

HCP: 15 ♣ A942

Board: 33 ♠ 42 You bid first.

Dealer: North ♥ Q872 The opponents are silent.

Vul: None ♦ AQJ

HCP: 16 ♣ AQJ2

Board: 34 ♠ AKQ32 Partner bids first.

Dealer: South ♥ Q94 The opponents are silent.

Vul: N-S ♦ Q82

HCP: 16+1 ♣ QJ

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ Q8742		1NT	Pass	2♥
Vul: N-S	♥ KQ6	♥ AJ8	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ K9852	♦ J6		All Pass		
South HCP: 10+1	♣ KJ2	♣ Q93				
Contract: 3NT South						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ AKJ96		1NT	Pass	2♥
Vul: E-W	♥ AK8	♥ 5	Pass	2♠	Pass	3♣
North HCP: 15	♦ AT94	♦ Q7	Pass	5♣	Pass	6♣
South HCP: 13+2	♣ A942	♣ K8653		All Pass		
Contract: 6♣ South						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ 42	♠ AK753		1NT	Pass	2♥
Vul: None	♥ Q872	♥ J54	Pass	2♠	Pass	3NT
North HCP: 16	♦ AQJ	♦ K93		All Pass		
South HCP: 14+1	♣ AQJ2	♣ K3				
Contract: 3NT South						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ AKQ32	♠ J965				1NT
Vul: N-S	♥ Q94	♥ AK7	Pass	2♥	Pass	2NT ¹
North HCP: 16+1	♦ Q82	♦ AK	Pass	3NT	Pass	4♠
South HCP: 15	♣ QJ	♣ T752	Pass	4NT	Pass	5♥ ²
Contract: 5♠ North			Pass	5♠	All Pass	

1. Extended acceptance after NT

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

South hands

Jacoby_Transfer

Board: 31	♠ Q8742	Partner bids first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 10+1	♣ Q93	

Board: 32	♠ AKJ96	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 13+2	♣ K8653	

Board: 33	♠ AK753	Partner bids first.
Dealer: North	♥ J54	The opponents are silent.
Vul: None	♦ K93	
HCP: 14+1	♣ K3	

Board: 34	♠ J965	You bid first.
Dealer: South	♥ AK7	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 15	♣ T752	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ Q8742		1NT	Pass	2♥
Vul: N-S	♥ KQ6	♥ AJ8	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ K9852	♦ J6		All Pass		
South HCP: 10+1	♣ KJ2	♣ Q93				
Contract: 3NT South						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ AKJ96		1NT	Pass	2♥
Vul: E-W	♥ AK8	♥ 5	Pass	2♠	Pass	3♣
North HCP: 15	♦ AT94	♦ Q7	Pass	5♣	Pass	6♣
South HCP: 13+2	♣ A942	♣ K8653		All Pass		
Contract: 6♣ South						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ 42	♠ AK753		1NT	Pass	2♥
Vul: None	♥ Q872	♥ J54	Pass	2♠	Pass	3NT
North HCP: 16	♦ AQJ	♦ K93		All Pass		
South HCP: 14+1	♣ AQJ2	♣ K3				
Contract: 3NT South						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ AKQ32	♠ J965				1NT
Vul: N-S	♥ Q94	♥ AK7	Pass	2♥	Pass	2NT ¹
North HCP: 16+1	♦ Q82	♦ AK	Pass	3NT	Pass	4♠
South HCP: 15	♣ QJ	♣ T752	Pass	4NT	Pass	5♥ ²
Contract: 5♠ North			Pass	5♠	All Pass	

1. Extended acceptance after NT

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

North hands

Jacoby_Transfer

Board: 35	♠ K8	You bid first.
Dealer: North	♥ J7	The opponents are silent.
Vul: E-W	♦ KJ943	
HCP: 15+1	♣ AK97	
Board: 36	♠ AKT65	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ AQ864	
HCP: 17+2	♣ AT3	
Board: 37	♠ KQJT6	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ QJ9542	
HCP: 10+3	♣ J5	
Board: 38	♠ T4	RHO opens the bidding 1NT.
Dealer: West	♥ QT8	You bid next.
Vul: N-S	♦ Q8742	East (LHO) bids 2♦ if possible.
HCP: 5+1	♣ JT8	East (LHO) Doubles 3♠ if possible.

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ A9752		1NT	Pass	2♥
Vul: E-W	♥ J7	♥ AT9	Pass	2♦	Pass	3♣
North HCP: 15+1	♦ KJ943	♦ 8	Pass	3♦	Pass	3NT
South HCP: 10+1	♣ AK97	♣ QT32	All Pass			
Contract: 3NT South						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ AKT65	♠ QJ3				1NT
Vul: Both	♥ -	♥ AQ87	Pass	2♥	Pass	2♦
North HCP: 17+2	♦ AQ864	♦ JT	Pass	3♦	Pass	4♠
South HCP: 16	♣ AT3	♣ KQJ9	Pass	4NT	Pass	5♦ ¹
Contract: 7♠ North			Pass	5♥	Pass	6♣ ²
			Pass	7♠	All Pass	

1. A=1/5 or 4/5

2. !S queen and !C king

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ KQJT6	♠ 85				1NT
Vul: N-S	♥ -	♥ AJT	Pass	2♥	Pass	2♦
North HCP: 10+3	♦ QJ9542	♦ A63	Pass	3♦	Pass	3NT
South HCP: 16+1	♣ J5	♣ AKT76	Pass	4♦	Pass	4NT
Contract: 5♦ South			Pass	5♣ ¹	Pass	5♦
			All Pass			

1. A=0/5 or 3/5

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ T4	♠ KQJ9762	1NT	Pass	2♦	3♣
Vul: N-S	♥ QT8	♥ 6	Pass	Pass	X	All Pass
North HCP: 5+1	♦ Q8742	♦ AJ3				
South HCP: 11+3	♣ JT8	♣ 72				
Contract: 3♣ X South						

South hands

Jacoby_Transfer

Board: 35	♠ A9752	Partner bids first.
Dealer: North	♥ AT9	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 10+1	♣ QT32	

Board: 36	♠ QJ3	You bid first.
Dealer: South	♥ AQ87	The opponents are silent.
Vul: Both	♦ JT	
HCP: 16	♣ KQJ9	

Board: 37	♠ 85	You bid first.
Dealer: South	♥ AJT	The opponents are silent.
Vul: N-S	♦ A63	
HCP: 16+1	♣ AKT76	

Board: 38	♠ KQJ9762	LHO opens the bidding 1NT.
Dealer: West	♥ 6	Partner bids next.
Vul: N-S	♦ AJ3	East (RHO) bids 2♦ if possible.
HCP: 11+3	♣ 72	East (RHO) Doubles 3♠ if possible.

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ A9752		1NT	Pass	2♥
Vul: E-W	♥ J7	♥ AT9	Pass	2♦	Pass	3♣
North HCP: 15+1	♦ KJ943	♦ 8	Pass	3♦	Pass	3NT
South HCP: 10+1	♣ AK97	♣ QT32	All Pass			
Contract: 3NT South						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ AKT65	♠ QJ3				1NT
Vul: Both	♥ -	♥ AQ87	Pass	2♥	Pass	2♦
North HCP: 17+2	♦ AQ864	♦ JT	Pass	3♦	Pass	4♠
South HCP: 16	♣ AT3	♣ KQJ9	Pass	4NT	Pass	5♦ ¹
Contract: 7♠ North			Pass	5♥	Pass	6♣ ²
			Pass	7♠	All Pass	

1. A=1/5 or 4/5

2. !S queen and !C king

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ KQJT6	♠ 85				1NT
Vul: N-S	♥ -	♥ AJT	Pass	2♥	Pass	2♦
North HCP: 10+3	♦ QJ9542	♦ A63	Pass	3♦	Pass	3NT
South HCP: 16+1	♣ J5	♣ AKT76	Pass	4♦	Pass	4NT
Contract: 5♦ South			Pass	5♣ ¹	Pass	5♦
			All Pass			

1. A=0/5 or 3/5

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ T4	♠ KQJ9762	1NT	Pass	2♦	3♣
Vul: N-S	♥ QT8	♥ 6	Pass	Pass	X	All Pass
North HCP: 5+1	♦ Q8742	♦ AJ3				
South HCP: 11+3	♣ JT8	♣ 72				
Contract: 3♣ X South						

North hands

Jacoby_Transfer

Board: 39 ♠ AQ8 You bid first.

Dealer: North ♥ KT2 The opponents are silent.

Vul: Both ♦ QJ654

HCP: 15+1 ♣ K9

Board: 40 ♠ A8642 Partner bids first.

Dealer: South ♥ J97 The opponents are silent.

Vul: None ♦ J2

HCP: 11+1 ♣ AJ9

Board: 41 ♠ AT4 You bid first.

Dealer: North ♥ K98 The opponents are silent.

Vul: E-W ♦ KJ4

HCP: 16 ♣ AJ93

Board: 42 ♠ A8 Partner bids first.

Dealer: South ♥ QT943 The opponents are silent.

Vul: Both ♦ 7

HCP: 9+2 ♣ KT863

Board: 43 ♠ K4 You bid first.

Dealer: North ♥ A983 The opponents are silent.

Vul: None ♦ AKT54

HCP: 15+1 ♣ J9

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ 2		1NT	Pass	2♦
Vul: Both	♥ KT2	♥ AQ983	Pass	2♥	Pass	3♣
North HCP: 15+1	♦ QJ654	♦ 73	Pass	4♥	Pass	4NT
South HCP: 12+2	♣ K9	♣ AQT73	Pass	5♥ ¹	Pass	6♥
Contract: 6♥ South			All Pass			

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

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ A8642	♠ KJT				1NT
Vul: None	♥ J97	♥ A53	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ J2	♦ A987	Pass	3NT	Pass	4♠
South HCP: 17	♣ AJ9	♣ KQ3	All Pass			
Contract: 4♠ South						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AT4	♠ K7		1NT	Pass	2♦
Vul: E-W	♥ K98	♥ AT763	Pass	2♥	Pass	3♦
North HCP: 16	♦ KJ4	♦ AQT5	Pass	4♥	All Pass	
South HCP: 13+1	♣ AJ93	♣ 42				
Contract: 4♥ North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ K72				1NT
Vul: Both	♥ QT943	♥ K6	Pass	2♦	Pass	2♥
North HCP: 9+2	♦ 7	♦ AQJT3	Pass	3♣	Pass	3♦
South HCP: 15+1	♣ KT863	♣ Q97	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ J9653		1NT	Pass	2♥
Vul: None	♥ A983	♥ KQ5	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ AKT54	♦ 98	All Pass			
South HCP: 9+1	♣ J9	♣ K86				
Contract: 3NT South						

South hands

Jacoby_Transfer

Board: 39	♠ 2	Partner bids first.
Dealer: North	♥ AQ983	The opponents are silent.
Vul: Both	♦ 73	
HCP: 12+2	♣ AQT73	

Board: 40	♠ KJT	You bid first.
Dealer: South	♥ A53	The opponents are silent.
Vul: None	♦ A987	
HCP: 17	♣ KQ3	

Board: 41	♠ K7	Partner bids first.
Dealer: North	♥ AT763	The opponents are silent.
Vul: E-W	♦ AQT5	
HCP: 13+1	♣ 42	

Board: 42	♠ K72	You bid first.
Dealer: South	♥ K6	The opponents are silent.
Vul: Both	♦ AQJT3	
HCP: 15+1	♣ Q97	

Board: 43	♠ J9653	Partner bids first.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: None	♦ 98	
HCP: 9+1	♣ K86	

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ 2		1NT	Pass	2♦
Vul: Both	♥ KT2	♥ AQ983	Pass	2♥	Pass	3♣
North HCP: 15+1	♦ QJ654	♦ 73	Pass	4♥	Pass	4NT
South HCP: 12+2	♣ K9	♣ AQT73	Pass	5♥ ¹	Pass	6♥
Contract: 6♥ South			All Pass			

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

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ A8642	♠ KJT				1NT
Vul: None	♥ J97	♥ A53	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ J2	♦ A987	Pass	3NT	Pass	4♠
South HCP: 17	♣ AJ9	♣ KQ3	All Pass			
Contract: 4♠ South						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AT4	♠ K7		1NT	Pass	2♦
Vul: E-W	♥ K98	♥ AT763	Pass	2♥	Pass	3♦
North HCP: 16	♦ KJ4	♦ AQT5	Pass	4♥	All Pass	
South HCP: 13+1	♣ AJ93	♣ 42				
Contract: 4♥ North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ K72				1NT
Vul: Both	♥ QT943	♥ K6	Pass	2♦	Pass	2♥
North HCP: 9+2	♦ 7	♦ AQJT3	Pass	3♣	Pass	3♦
South HCP: 15+1	♣ KT863	♣ Q97	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ J9653		1NT	Pass	2♥
Vul: None	♥ A983	♥ KQ5	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ AKT54	♦ 98	All Pass			
South HCP: 9+1	♣ J9	♣ K86				
Contract: 3NT South						

North hands

Jacoby_Transfer

Board: 44	♠ Q8765	Partner bids first.
Dealer: South	♥ A9	The opponents are silent.
Vul: N-S	♦ K	
HCP: 12+2	♣ QJ942	

Board: 45	♠ 92	You bid first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: Both	♦ AQ92	
HCP: 15+1	♣ AKT32	

Board: 46	♠ 98	Partner bids first.
Dealer: South	♥ J8532	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 9+1	♣ KQJ5	

Board: 47	♠ AKQ84	You bid first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: E-W	♦ KT6	
HCP: 15+1	♣ JT6	

Board: 48	♠ Q9543	Partner bids first.
Dealer: South	♥ 2	East (LHO) Doubles 2♥ if possible.
Vul: None	♦ J43	West (RHO) bids 3♥ if possible.
HCP: 9+1	♣ AQ83	

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ Q8765	♠ AT				1NT
Vul: N-S	♥ A9	♥ KJ4	Pass	2♥	Pass	2♠
North HCP: 12+2	♦ K	♦ AQ753	Pass	3♣	Pass	3NT
South HCP: 17+1	♣ QJ942	♣ K65	All Pass			
Contract: 3NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ K5		1NT	Pass	2♦
Vul: Both	♥ Q7	♥ JT6432	Pass	2♥	Pass	3♥
North HCP: 15+1	♦ AQ92	♦ 87	All Pass			
South HCP: 5+2	♣ AKT32	♣ J75				
Contract: 3♥ South						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ A64				1NT
Vul: N-S	♥ J8532	♥ AK4	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ Q5	♦ AJ6	Pass	3♣	Pass	4♥
South HCP: 16	♣ KQJ5	♣ T973	All Pass			
Contract: 4♥ South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AKQ84	♠ J5		1NT	Pass	2♦
Vul: E-W	♥ Q7	♥ J9842	Pass	2♥	Pass	3♣
North HCP: 15+1	♦ KT6	♦ A8	Pass	3♠	Pass	4NT
South HCP: 15+1	♣ JT6	♣ AKQ4	All Pass			
Contract: 4NT South						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ Q9543	♠ AJ87				1NT
Vul: None	♥ 2	♥ Q75	Pass	2♥	X	2♠
North HCP: 9+1	♦ J43	♦ AQ2	3♥	4♠	All Pass	
South HCP: 17	♣ AQ83	♣ KJ4				
Contract: 4♠ North						

South hands

Jacoby_Transfer

Board: 44 ♠ AT You bid first.

Dealer: South ♥ KJ4 The opponents are silent.

Vul: N-S ♦ AQ753

HCP: 17+1 ♣ K65

Board: 45 ♠ K5 Partner bids first.

Dealer: North ♥ JT6432 The opponents are silent.

Vul: Both ♦ 87

HCP: 5+2 ♣ J75

Board: 46 ♠ A64 You bid first.

Dealer: South ♥ AK4 The opponents are silent.

Vul: N-S ♦ AJ6

HCP: 16 ♣ T973

Board: 47 ♠ J5 Partner bids first.

Dealer: North ♥ J9842 The opponents are silent.

Vul: E-W ♦ A8

HCP: 15+1 ♣ AKQ4

Board: 48 ♠ AJ87 You bid first.

Dealer: South ♥ Q75 East (RHO) Doubles 2♥ if possible.

Vul: None ♦ AQ2 West (LHO) bids 3♥ if possible.

HCP: 17 ♣ KJ4

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ Q8765	♠ AT				1NT
Vul: N-S	♥ A9	♥ KJ4	Pass	2♥	Pass	2♠
North HCP: 12+2	♦ K	♦ AQ753	Pass	3♣	Pass	3NT
South HCP: 17+1	♣ QJ942	♣ K65	All Pass			
Contract: 3NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ K5		1NT	Pass	2♦
Vul: Both	♥ Q7	♥ JT6432	Pass	2♥	Pass	3♥
North HCP: 15+1	♦ AQ92	♦ 87	All Pass			
South HCP: 5+2	♣ AKT32	♣ J75				
Contract: 3♥ South						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ A64				1NT
Vul: N-S	♥ J8532	♥ AK4	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ Q5	♦ AJ6	Pass	3♣	Pass	4♥
South HCP: 16	♣ KQJ5	♣ T973	All Pass			
Contract: 4♥ South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AKQ84	♠ J5		1NT	Pass	2♦
Vul: E-W	♥ Q7	♥ J9842	Pass	2♥	Pass	3♣
North HCP: 15+1	♦ KT6	♦ A8	Pass	3♠	Pass	4NT
South HCP: 15+1	♣ JT6	♣ AKQ4	All Pass			
Contract: 4NT South						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ Q9543	♠ AJ87				1NT
Vul: None	♥ 2	♥ Q75	Pass	2♥	X	2♠
North HCP: 9+1	♦ J43	♦ AQ2	3♥	4♠	All Pass	
South HCP: 17	♣ AQ83	♣ KJ4				
Contract: 4♠ North						

North hands

Jacoby_Transfer

Board: 49	♠ AK4	You bid first.
Dealer: North	♥ J2	The opponents are silent.
Vul: N-S	♦ AT5	
HCP: 17+1	♣ AJT86	

Board: 50	♠ KQT53	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 11+2	♣ J9874	

Both hands (Answers Page)

Board: 49

Dealer: North

North:

♠ AK4

South:

♠ QT863

W N E S

1NT Pass 2♥

Vul: N-S

♥ J2

♥ KQ3

Pass 2♠ Pass 3NT

North HCP: 17+1

♦ AT5

♦ J92

Pass 4♠ All Pass

South HCP: 10+1

♣ AJT86

♣ Q4

Contract: 4♠ North

Board: 50

Dealer: South

North:

♠ KQT53

South:

♠ J98

W N E S

1NT

Vul: E-W

♥ 9

♥ AKQJ6

Pass 2♥ Pass 2♠

North HCP: 11+2

♦ AJ

♦ Q96

Pass 3NT Pass 4♠

South HCP: 15+1

♣ J9874

♣ QT

All Pass

Contract: 4♠ South

South hands

Jacoby_Transfer

Board: 49	♠ QT863	Partner bids first.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: N-S	♦ J92	
HCP: 10+1	♣ Q4	

Board: 50	♠ J98	You bid first.
Dealer: South	♥ AKQJ6	The opponents are silent.
Vul: E-W	♦ Q96	
HCP: 15+1	♣ QT	

Both hands (Answers Page)

Board: 49

Dealer: North

North:

♠ AK4

South:

♠ QT863

W N E S

1NT Pass 2♥

Vul: N-S

♥ J2

♥ KQ3

Pass 2♠ Pass 3NT

North HCP: 17+1

♦ AT5

♦ J92

Pass 4♠ All Pass

South HCP: 10+1

♣ AJT86

♣ Q4

Contract: 4♠ North

Board: 50

Dealer: South

North:

♠ KQT53

South:

♠ J98

W N E S

1NT

Vul: E-W

♥ 9

♥ AKQJ6

Pass 2♥ Pass 2♠

North HCP: 11+2

♦ AJ

♦ Q96

Pass 3NT Pass 4♠

South HCP: 15+1

♣ J9874

♣ QT

All Pass

Contract: 4♠ South