

North hands (Practice Page)

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

Board: 1	♠ AQJ	The opponents are silent.
Dealer: S	♥ QJ832	
Vul: None	♦ 54	Partner bids first.
HCP: 14	♣ A95	

Board: 2	♠ KQ3	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: NS	♦ AKJ	You bid first.
HCP: 21	♣ KQ106	

Board: 3	♠ AQ10872	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ 1074	Partner bids first.
HCP: 10	♣ A86	

Board: 4	♠ AK53	The opponents are silent.
Dealer: N	♥ 84	
Vul: Both	♦ AJ7	You bid first.
HCP: 20	♣ AKJ10	

Board: 5	♠ Q108	The opponents are silent.
Dealer: S	♥ Q10876	
Vul: NS	♦ 97	Partner bids first.
HCP: 4	♣ 1064	

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ AQJ	♠ K94				2NT
Vul: None	♥ QJ832	♥ AK7	Pass	3♦	Pass	3♥
North HCP: 14	♦ 54	♦ AKQ72	Pass	6NT	AP	
South HCP: 20	♣ A95	♣ J8				
Contract: 6N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 72		2NT	Pass	4♦ ¹
Vul: NS	♥ QJ4	♥ A109765	Pass	4♥	Pass	4NT ²
North HCP: 21	♦ AKJ	♦ Q63	Pass	5♦	Pass	5♥
South HCP: 10	♣ KQ106	♣ A8	AP			
Contract: 5♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ AQ10872	♠ KJ64				2NT
Vul: EW	♥ 6	♥ KJ	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ 1074	♦ AKQ93	Pass	4NT ²	Pass	5♠
South HCP: 20	♣ A86	♣ K2	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ 76		2NT	Pass	4♦ ¹
Vul: Both	♥ 84	♥ AK7653	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AJ7	♦ K4	Pass	5♣	Pass	5♦
South HCP: 12	♣ AKJ10	♣ Q73	Pass	5♥	Pass	6NT
Contract: 6N N			AP			
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 5

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 3♥ S

North:

♠ Q108

♥ Q10876

♦ 97

♣ 1064

South:

♠ 72

♥ A32

♦ AKQJ2

♣ AQ3

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: 1	♠ K94	The opponents are silent.
Dealer: S	♥ AK7	
Vul: None	♦ AKQ72	You bid first.
HCP: 20	♣ J8	

Board: 2	♠ 72	The opponents are silent.
Dealer: N	♥ A109765	
Vul: NS	♦ Q63	Partner bids first.
HCP: 10	♣ A8	

Board: 3	♠ KJ64	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ AKQ93	You bid first.
HCP: 20	♣ K2	

Board: 4	♠ 76	The opponents are silent.
Dealer: N	♥ AK7653	
Vul: Both	♦ K4	Partner bids first.
HCP: 12	♣ Q73	

Board: 5	♠ 72	The opponents are silent.
Dealer: S	♥ A32	
Vul: NS	♦ AKQJ2	You bid first.
HCP: 20	♣ AQ3	

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ AQJ	♠ K94				2NT
Vul: None	♥ QJ832	♥ AK7	Pass	3♦	Pass	3♥
North HCP: 14	♦ 54	♦ AKQ72	Pass	6NT	AP	
South HCP: 20	♣ A95	♣ J8				
Contract: 6N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 72		2NT	Pass	4♦ ¹
Vul: NS	♥ QJ4	♥ A109765	Pass	4♥	Pass	4NT ²
North HCP: 21	♦ AKJ	♦ Q63	Pass	5♦	Pass	5♥
South HCP: 10	♣ KQ106	♣ A8	AP			
Contract: 5♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ AQ10872	♠ KJ64				2NT
Vul: EW	♥ 6	♥ KJ	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ 1074	♦ AKQ93	Pass	4NT ²	Pass	5♠
South HCP: 20	♣ A86	♣ K2	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ 76		2NT	Pass	4♦ ¹
Vul: Both	♥ 84	♥ AK7653	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AJ7	♦ K4	Pass	5♣	Pass	5♦
South HCP: 12	♣ AKJ10	♣ Q73	Pass	5♥	Pass	6NT
Contract: 6N N			AP			
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 5

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 3♥ S

North:

♠ Q108

♥ Q10876

♦ 97

♣ 1064

South:

♠ 72

♥ A32

♦ AKQJ2

♣ AQ3

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: 6	♠ K6	The opponents are silent.
Dealer: N	♥ AQJ5	
Vul: Both	♦ K75	You bid first.
HCP: 20	♣ AK106	

Board: 7	♠ K	The opponents are silent.
Dealer: S	♥ KQ872	
Vul: None	♦ 8542	Partner bids first.
HCP: 8	♣ 943	

Board: 8	♠ KJ53	The opponents are silent.
Dealer: N	♥ A432	
Vul: EW	♦ AQ6	You bid first.
HCP: 20	♣ AQ	

Board: 9	♠ A5	The opponents are silent.
Dealer: S	♥ AK963	
Vul: Both	♦ Q32	Partner bids first.
HCP: 14	♣ J108	

Board: 10	♠ Q73	The opponents are silent.
Dealer: N	♥ KJ74	
Vul: None	♦ AK8	You bid first.
HCP: 20	♣ AQJ	

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

Board: 6
Dealer: N
Vul: Both
North HCP: 20
South HCP: 6
Contract: 3N N

North:
♠ K6
♥ AQJ5
♦ K75
♣ AK106

South:
♠ 109842
♥ K106
♦ Q2
♣ J84

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

Board: 7
Dealer: S
Vul: None
North HCP: 8
South HCP: 21
Contract: 6♥ N

North:
♠ K
♥ KQ872
♦ 8542
♣ 943

South:
♠ QJ7
♥ AJ103
♦ AKQ10
♣ A7

West	North	East	South
			2NT
Pass	3♦	Pass	3NT ¹
Pass	6♥	AP	

1. Extended acceptance after NT

Board: 8
Dealer: N
Vul: EW
North HCP: 20
South HCP: 5
Contract: 4♥ S

North:
♠ KJ53
♥ A432
♦ AQ6
♣ AQ

South:
♠ Q96
♥ 98765
♦ 52
♣ K54

West	North	East	South
	2NT	Pass	3♦
Pass	3NT ¹	Pass	4♥
AP			

1. Extended acceptance after NT

Board: 9
Dealer: S
Vul: Both
North HCP: 14
South HCP: 20
Contract: 6N S

North:
♠ A5
♥ AK963
♦ Q32
♣ J108

South:
♠ Q3
♥ J4
♦ AKJ8
♣ AKQ96

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

Board: 10
Dealer: N
Vul: None
North HCP: 20
South HCP: 11
Contract: 6♠ N

North:
♠ Q73
♥ KJ74
♦ AK8
♣ AQJ

South:
♠ AKJ1098
♥ 1065
♦ 54
♣ K7

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♠	Pass	6♠
AP			

1. Texas
2. Blackwood 0314, for ♠

South hands (Practice Page)

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

Board: 6	♠ 109842	The opponents are silent.
Dealer: N	♥ K106	
Vul: Both	♦ Q2	Partner bids first.
HCP: 6	♣ J84	

Board: 7	♠ QJ7	The opponents are silent.
Dealer: S	♥ AJ103	
Vul: None	♦ AKQ10	You bid first.
HCP: 21	♣ A7	

Board: 8	♠ Q96	The opponents are silent.
Dealer: N	♥ 98765	
Vul: EW	♦ 52	Partner bids first.
HCP: 5	♣ K54	

Board: 9	♠ Q3	The opponents are silent.
Dealer: S	♥ J4	
Vul: Both	♦ AKJ8	You bid first.
HCP: 20	♣ AKQ96	

Board: 10	♠ AKJ1098	The opponents are silent.
Dealer: N	♥ 1065	
Vul: None	♦ 54	Partner bids first.
HCP: 11	♣ K7	

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

Board: 6
Dealer: N
Vul: Both
North HCP: 20
South HCP: 6
Contract: 3N N

North:
♠ K6
♥ AQJ5
♦ K75
♣ AK106

South:
♠ 109842
♥ K106
♦ Q2
♣ J84

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

Board: 7
Dealer: S
Vul: None
North HCP: 8
South HCP: 21
Contract: 6♥ N

North:
♠ K
♥ KQ872
♦ 8542
♣ 943

South:
♠ QJ7
♥ AJ103
♦ AKQ10
♣ A7

West	North	East	South
			2NT
Pass	3♦	Pass	3NT ¹
Pass	6♥	AP	

1. Extended acceptance after NT

Board: 8
Dealer: N
Vul: EW
North HCP: 20
South HCP: 5
Contract: 4♥ S

North:
♠ KJ53
♥ A432
♦ AQ6
♣ AQ

South:
♠ Q96
♥ 98765
♦ 52
♣ K54

West	North	East	South
	2NT	Pass	3♦
Pass	3NT ¹	Pass	4♥
AP			

1. Extended acceptance after NT

Board: 9
Dealer: S
Vul: Both
North HCP: 14
South HCP: 20
Contract: 6N S

North:
♠ A5
♥ AK963
♦ Q32
♣ J108

South:
♠ Q3
♥ J4
♦ AKJ8
♣ AKQ96

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

Board: 10
Dealer: N
Vul: None
North HCP: 20
South HCP: 11
Contract: 6♠ N

North:
♠ Q73
♥ KJ74
♦ AK8
♣ AQJ

South:
♠ AKJ1098
♥ 1065
♦ 54
♣ K7

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♠	Pass	6♠
AP			

1. Texas
2. Blackwood 0314, for ♠

North hands (Practice Page)

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

Board: 11	♠ 107	The opponents are silent.
Dealer: S	♥ QJ9873	
Vul: Both	♦ 2	Partner bids first.
HCP: 8	♣ KQ107	

Board: 12	♠ 82	The opponents are silent.
Dealer: N	♥ AK109	
Vul: EW	♦ AQ1098	You bid first.
HCP: 20	♣ AK	

Board: 13	♠ KJ	The opponents are silent.
Dealer: S	♥ AQ1094	
Vul: EW	♦ Q103	Partner bids first.
HCP: 16	♣ KJ4	

Board: 14	♠ A6	The opponents are silent.
Dealer: N	♥ QJ	
Vul: Both	♦ AKQJ10	You bid first.
HCP: 20	♣ K853	

Board: 15	♠ AJ642	The opponents are silent.
Dealer: S	♥ J4	
Vul: Both	♦ J976	Partner bids first.
HCP: 10	♣ K7	

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	♠ 107	♠ AJ98				2NT
Vul: Both	♥ QJ9873	♥ A62	Pass	3♦	Pass	3♥
North HCP: 8	♦ 2	♦ AK9	Pass	6♥	AP	
South HCP: 20	♣ KQ107	♣ A64				
Contract: 6♥ S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ AQJ954		2NT	Pass	4♥ ¹
Vul: EW	♥ AK109	♥ 83	Pass	4♠	AP	
North HCP: 20	♦ AQ1098	♦ 74	1. Texas			
South HCP: 8	♣ AK	♣ J108				
Contract: 4♠ N						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ AQ				2NT
Vul: EW	♥ AQ1094	♥ J2	Pass	3♦	Pass	3♥
North HCP: 16	♦ Q103	♦ AK85	Pass	6NT	AP	
South HCP: 20	♣ KJ4	♣ AQ972				
Contract: 6N S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K108		2NT	Pass	4♦ ¹
Vul: Both	♥ QJ	♥ AK9872	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AKQJ10	♦ 3	Pass	5♠	Pass	7NT
South HCP: 15	♣ K853	♣ AJ7	AP			
Contract: 7N N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ AJ642	♠ KQ7				2NT
Vul: Both	♥ J4	♥ Q963	Pass	3♥	Pass	3♠
North HCP: 10	♦ J976	♦ AK10	Pass	3NT	Pass	4♠
South HCP: 20	♣ K7	♣ AQ4	AP			
Contract: 4♠ S						

South hands (Practice Page)

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

Board: 11	♠ AJ98	The opponents are silent.
Dealer: S	♥ A62	
Vul: Both	♦ AK9	You bid first.
HCP: 20	♣ A64	

Board: 12	♠ AQJ954	The opponents are silent.
Dealer: N	♥ 83	
Vul: EW	♦ 74	Partner bids first.
HCP: 8	♣ J108	

Board: 13	♠ AQ	The opponents are silent.
Dealer: S	♥ J2	
Vul: EW	♦ AK85	You bid first.
HCP: 20	♣ AQ972	

Board: 14	♠ K108	The opponents are silent.
Dealer: N	♥ AK9872	
Vul: Both	♦ 3	Partner bids first.
HCP: 15	♣ AJ7	

Board: 15	♠ KQ7	The opponents are silent.
Dealer: S	♥ Q963	
Vul: Both	♦ AK10	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: 11	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AJ98				2NT
Vul: Both	♥ QJ9873	♥ A62	Pass	3♦	Pass	3♥
North HCP: 8	♦ 2	♦ AK9	Pass	6♥	AP	
South HCP: 20	♣ KQ107	♣ A64				
Contract: 6♥ S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ AQJ954		2NT	Pass	4♥ ¹
Vul: EW	♥ AK109	♥ 83	Pass	4♠	AP	
North HCP: 20	♦ AQ1098	♦ 74	1. Texas			
South HCP: 8	♣ AK	♣ J108				
Contract: 4♠ N						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ AQ				2NT
Vul: EW	♥ AQ1094	♥ J2	Pass	3♦	Pass	3♥
North HCP: 16	♦ Q103	♦ AK85	Pass	6NT	AP	
South HCP: 20	♣ KJ4	♣ AQ972				
Contract: 6N S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K108		2NT	Pass	4♦ ¹
Vul: Both	♥ QJ	♥ AK9872	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AKQJ10	♦ 3	Pass	5♠	Pass	7NT
South HCP: 15	♣ K853	♣ AJ7	AP			
Contract: 7N N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ AJ642	♠ KQ7				2NT
Vul: Both	♥ J4	♥ Q963	Pass	3♥	Pass	3♠
North HCP: 10	♦ J976	♦ AK10	Pass	3NT	Pass	4♠
South HCP: 20	♣ K7	♣ AQ4	AP			
Contract: 4♠ S						

North hands (Practice Page)

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

Board: 16	♠ A109	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ AK5	You bid first.
HCP: 21	♣ AK762	

Board: 17	♠ 8532	The opponents are silent.
Dealer: S	♥ AKJ872	
Vul: Both	♦ 3	Partner bids first.
HCP: 15	♣ AK	

Board: 18	♠ K82	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: NS	♦ AK94	You bid first.
HCP: 21	♣ KQ10	

Board: 19	♠ 542	The opponents are silent.
Dealer: S	♥ K8732	
Vul: Both	♦ 52	Partner bids first.
HCP: 6	♣ K108	

Board: 20	♠ J7	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: None	♦ AK4	You bid first.
HCP: 20	♣ AQ63	

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: 12
 Contract: 6♥ N

North:
 ♠ A109
 ♥ K4
 ♦ AK5
 ♣ AK762

South:
 ♠ KQ
 ♥ AQ8632
 ♦ 976
 ♣ J10

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♦	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			

Board: 17
 Dealer: S
 Vul: Both
 North HCP: 15
 South HCP: 20
 Contract: 7N S

North:
 ♠ 8532
 ♥ AKJ872
 ♦ 3
 ♣ AK

South:
 ♠ AKQ7
 ♥ Q943
 ♦ AKQ
 ♣ 97

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♠
Pass	7NT	AP	
1. Texas			
2. Blackwood 0314, for ♥			

Board: 18
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 10
 Contract: 6♥ N

North:
 ♠ K82
 ♥ AQ9
 ♦ AK94
 ♣ KQ10

South:
 ♠ AQ103
 ♥ KJ10532
 ♦ 5
 ♣ 92

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♠	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			

Board: 19
 Dealer: S
 Vul: Both
 North HCP: 6
 South HCP: 21
 Contract: 4♥ S

North:
 ♠ 542
 ♥ K8732
 ♦ 52
 ♣ K108

South:
 ♠ KQJ
 ♥ AQ95
 ♦ KJ6
 ♣ AJ3

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

Board: 20

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ J7

♥ KQJ6

♦ AK4

♣ AQ63

South:

♠ AK843

♥ 5

♦ J108

♣ KJ52

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: 16	♠ KQ	The opponents are silent.
Dealer: N	♥ AQ8632	
Vul: None	♦ 976	Partner bids first.
HCP: 12	♣ J10	

Board: 17	♠ AKQ7	The opponents are silent.
Dealer: S	♥ Q943	
Vul: Both	♦ AKQ	You bid first.
HCP: 20	♣ 97	

Board: 18	♠ AQ103	The opponents are silent.
Dealer: N	♥ KJ10532	
Vul: NS	♦ 5	Partner bids first.
HCP: 10	♣ 92	

Board: 19	♠ KQJ	The opponents are silent.
Dealer: S	♥ AQ95	
Vul: Both	♦ KJ6	You bid first.
HCP: 21	♣ AJ3	

Board: 20	♠ AK843	The opponents are silent.
Dealer: N	♥ 5	
Vul: None	♦ J108	Partner bids first.
HCP: 12	♣ KJ52	

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: 12
 Contract: 6♥ N

North:
 ♠ A109
 ♥ K4
 ♦ AK5
 ♣ AK762

South:
 ♠ KQ
 ♥ AQ8632
 ♦ 976
 ♣ J10

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♦	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			

Board: 17
 Dealer: S
 Vul: Both
 North HCP: 15
 South HCP: 20
 Contract: 7N S

North:
 ♠ 8532
 ♥ AKJ872
 ♦ 3
 ♣ AK

South:
 ♠ AKQ7
 ♥ Q943
 ♦ AKQ
 ♣ 97

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♠
Pass	7NT	AP	
1. Texas			
2. Blackwood 0314, for ♥			

Board: 18
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 10
 Contract: 6♥ N

North:
 ♠ K82
 ♥ AQ9
 ♦ AK94
 ♣ KQ10

South:
 ♠ AQ103
 ♥ KJ10532
 ♦ 5
 ♣ 92

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♠	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			

Board: 19
 Dealer: S
 Vul: Both
 North HCP: 6
 South HCP: 21
 Contract: 4♥ S

North:
 ♠ 542
 ♥ K8732
 ♦ 52
 ♣ K108

South:
 ♠ KQJ
 ♥ AQ95
 ♦ KJ6
 ♣ AJ3

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

Board: 20

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ J7

♥ KQJ6

♦ AK4

♣ AQ63

South:

♠ AK843

♥ 5

♦ J108

♣ KJ52

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: 21	♠ 9	The opponents are silent.
Dealer: S	♥ AKQ1093	
Vul: EW	♦ Q73	Partner bids first.
HCP: 11	♣ 965	

Board: 22	♠ Q107	The opponents are silent.
Dealer: N	♥ AK95	
Vul: None	♦ AKJ8	You bid first.
HCP: 21	♣ A6	

Board: 23	♠ KJ8762	The opponents are silent.
Dealer: S	♥ K65	
Vul: EW	♦ 86	Partner bids first.
HCP: 7	♣ 96	

Board: 24	♠ AQ3	The opponents are silent.
Dealer: N	♥ K5	
Vul: NS	♦ Q53	You bid first.
HCP: 20	♣ AKQ95	

Board: 25	♠ K98	The opponents are silent.
Dealer: S	♥ A8652	
Vul: EW	♦ J974	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: 21
Dealer: S
Vul: EW
North HCP: 11
South HCP: 20
Contract: 6♥ S

North:
♠ 9
♥ AKQ1093
♦ Q73
♣ 965

South:
♠ KJ6
♥ 754
♦ AK9
♣ AKQ3

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♥
Pass	6♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			

Board: 22
Dealer: N
Vul: None
North HCP: 21
South HCP: 7
Contract: 4♠ N

North:
♠ Q107
♥ AK95
♦ AKJ8
♣ A6

South:
♠ KJ542
♥ J82
♦ 962
♣ Q5

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

Board: 23
Dealer: S
Vul: EW
North HCP: 7
South HCP: 21
Contract: 4♠ S

North:
♠ KJ8762
♥ K65
♦ 86
♣ 96

South:
♠ A54
♥ A72
♦ AK72
♣ AQ3

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

Board: 24
Dealer: N
Vul: NS
North HCP: 20
South HCP: 12
Contract: 6♥ N

North:
♠ AQ3
♥ K5
♦ Q53
♣ AKQ95

South:
♠ 10986
♥ AJ10986
♦ AK
♣ 10

West	North	East	South
			2NT
Pass	4♥	Pass	4♦ ¹
Pass	5♣	Pass	4NT ²
Pass	5♥	Pass	5♦
AP		Pass	6♥
1. Texas			
2. Blackwood 0314, for ♥			

Board: 25
Dealer: S
Vul: EW
North HCP: 8
South HCP: 20
Contract: 6♥ S

North:
♠ K98
♥ A8652
♦ J974
♣ 7

South:
♠ QJ
♥ KQJ10
♦ Q2
♣ AKQ63

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	3NT	Pass	4♥
Pass	4NT ¹	Pass	5♠
Pass	6♥	AP	

1. Blackwood 0314, for ♥

South hands (Practice Page)

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

Board: 21	♠ KJ6	The opponents are silent.
Dealer: S	♥ 754	
Vul: EW	♦ AK9	You bid first.
HCP: 20	♣ AKQ3	

Board: 22	♠ KJ542	The opponents are silent.
Dealer: N	♥ J82	
Vul: None	♦ 962	Partner bids first.
HCP: 7	♣ Q5	

Board: 23	♠ A54	The opponents are silent.
Dealer: S	♥ A72	
Vul: EW	♦ AK72	You bid first.
HCP: 21	♣ AQ3	

Board: 24	♠ 10986	The opponents are silent.
Dealer: N	♥ AJ10986	
Vul: NS	♦ AK	Partner bids first.
HCP: 12	♣ 10	

Board: 25	♠ QJ	The opponents are silent.
Dealer: S	♥ KQJ10	
Vul: EW	♦ Q2	You bid first.
HCP: 20	♣ AKQ63	

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

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

North:
♠ 9
♥ AKQ1093
♦ Q73
♣ 965

South:
♠ KJ6
♥ 754
♦ AK9
♣ AKQ3

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♥
Pass	6♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			

Board: 22
Dealer: N
Vul: None
North HCP: 21
South HCP: 7
Contract: 4♠ N

North:
♠ Q107
♥ AK95
♦ AKJ8
♣ A6

South:
♠ KJ542
♥ J82
♦ 962
♣ Q5

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

Board: 23
Dealer: S
Vul: EW
North HCP: 7
South HCP: 21
Contract: 4♠ S

North:
♠ KJ8762
♥ K65
♦ 86
♣ 96

South:
♠ A54
♥ A72
♦ AK72
♣ AQ3

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

Board: 24
Dealer: N
Vul: NS
North HCP: 20
South HCP: 12
Contract: 6♥ N

North:
♠ AQ3
♥ K5
♦ Q53
♣ AKQ95

South:
♠ 10986
♥ AJ10986
♦ AK
♣ 10

West	North	East	South
			2NT
Pass	4♥	Pass	4♦ ¹
Pass	5♣	Pass	4NT ²
Pass	5♥	Pass	5♦
AP		Pass	6♥
1. Texas			
2. Blackwood 0314, for ♥			

Board: 25
Dealer: S
Vul: EW
North HCP: 8
South HCP: 20
Contract: 6♥ S

North:
♠ K98
♥ A8652
♦ J974
♣ 7

South:
♠ QJ
♥ KQJ10
♦ Q2
♣ AKQ63

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	3NT	Pass	4♥
Pass	4NT ¹	Pass	5♠
Pass	6♥	AP	

1. Blackwood 0314, for ♥

North hands (Practice Page)

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

Board: 26	♠ KQJ7	The opponents are silent.
Dealer: N	♥ Q1053	
Vul: Both	♦ AQ2	You bid first.
HCP: 21	♣ AK	

Board: 27	♠ J8	The opponents are silent.
Dealer: S	♥ AKJ943	
Vul: None	♦ 752	Partner bids first.
HCP: 9	♣ 85	

Board: 28	♠ AKQJ	East Doubles 5♣ if possible.
Dealer: N	♥ 974	
Vul: EW	♦ AK104	You bid first.
HCP: 21	♣ A3	

Board: 29	♠ 108764	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ 97	Partner bids first.
HCP: 7	♣ K853	

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

Board: 26
Dealer: N
Vul: Both
North HCP: 21
South HCP: 14
Contract: 7N N

North:
♠ KQJ7
♥ Q1053
♦ AQ2
♣ AK

South:
♠ A109632
♥ AK8
♦ K8
♣ 83

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♣	Pass	5♦
Pass	6♣	Pass	7NT
	AP		

1. Texas
2. Blackwood 0314, for ♠

Board: 27
Dealer: S
Vul: None
North HCP: 9
South HCP: 21
Contract: 6♥ S

North:
♠ J8
♥ AKJ943
♦ 752
♣ 85

South:
♠ AK10
♥ Q872
♦ AKQ9
♣ K7

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♠
Pass	6♥	AP	

1. Texas
2. Blackwood 0314, for ♥

Board: 28
Dealer: N
Vul: EW
North HCP: 21
South HCP: 11
Contract: 6♥ N

North:
♠ AKQJ
♥ 974
♦ AK104
♣ A3

South:
♠ 1082
♥ AKQJ102
♦ J85
♣ 10

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♣	X	6♥
	AP		

1. Texas
2. Blackwood 0314, for ♥

Board: 29
Dealer: S
Vul: Both
North HCP: 7
South HCP: 20
Contract: 4♠ S

North:
♠ 108764
♥ A2
♦ 97
♣ K853

South:
♠ AKQJ
♥ Q98
♦ K862
♣ AJ

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

- AP
1. Extended acceptance after NT
 2. Cue bid, a ♣ stopper
 3. Cue bid, a ♦ stopper
 4. Cue bid, surplus

South hands (Practice Page)

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

Board: 26 ♠ A109632

Dealer: N ♥ AK8

Vul: Both ♦ K8

HCP: 14 ♣ 83

The opponents are silent.

Partner bids first.

Board: 27 ♠ AK10

Dealer: S ♥ Q872

Vul: None ♦ AKQ9

HCP: 21 ♣ K7

The opponents are silent.

You bid first.

Board: 28 ♠ 1082

Dealer: N ♥ AKQJ102

Vul: EW ♦ J85

HCP: 11 ♣ 10

East Doubles 5♣ if possible.

Partner bids first.

Board: 29 ♠ AKQJ

Dealer: S ♥ Q98

Vul: Both ♦ K862

HCP: 20 ♣ AJ

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: 26
Dealer: N
Vul: Both
North HCP: 21
South HCP: 14
Contract: 7N N

North:
♠ KQJ7
♥ Q1053
♦ AQ2
♣ AK

South:
♠ A109632
♥ AK8
♦ K8
♣ 83

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♣	Pass	5♦
Pass	6♣	Pass	7NT
	AP		

1. Texas
2. Blackwood 0314, for ♠

Board: 27
Dealer: S
Vul: None
North HCP: 9
South HCP: 21
Contract: 6♥ S

North:
♠ J8
♥ AKJ943
♦ 752
♣ 85

South:
♠ AK10
♥ Q872
♦ AKQ9
♣ K7

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♠
Pass	6♥	AP	

1. Texas
2. Blackwood 0314, for ♥

Board: 28
Dealer: N
Vul: EW
North HCP: 21
South HCP: 11
Contract: 6♥ N

North:
♠ AKQJ
♥ 974
♦ AK104
♣ A3

South:
♠ 1082
♥ AKQJ102
♦ J85
♣ 10

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♣	X	6♥
	AP		

1. Texas
2. Blackwood 0314, for ♥

Board: 29
Dealer: S
Vul: Both
North HCP: 7
South HCP: 20
Contract: 4♠ S

North:
♠ 108764
♥ A2
♦ 97
♣ K853

South:
♠ AKQJ
♥ Q98
♦ K862
♣ AJ

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

- AP
1. Extended acceptance after NT
 2. Cue bid, a ♣ stopper
 3. Cue bid, a ♦ stopper
 4. Cue bid, surplus

North hands (Practice Page)

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

Board: 30	♠ AQ	The opponents are silent.
Dealer: N	♥ Q92	
Vul: None	♦ A853	You bid first.
HCP: 20	♣ AKJ7	

Board: 31	♠ KQ1087	The opponents are silent.
Dealer: S	♥ K7	
Vul: NS	♦ 82	Partner bids first.
HCP: 11	♣ K654	

Board: 32	♠ AK96	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: Both	♦ K972	You bid first.
HCP: 20	♣ A7	

Board: 33	♠ AJ10754	The opponents are silent.
Dealer: S	♥ K107	
Vul: None	♦ J	Partner bids first.
HCP: 12	♣ K54	

Board: 34	♠ AJ	The opponents are silent.
Dealer: N	♥ J10	
Vul: EW	♦ AKQJ8	You bid first.
HCP: 20	♣ A863	

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

Board: 30
Dealer: N
Vul: None
North HCP: 20
South HCP: 6
Contract: 3N N

North:
♠ AQ
♥ Q92
♦ A853
♣ AKJ7

South:
♠ J9752
♥ A86
♦ J64
♣ 65

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

Board: 31
Dealer: S
Vul: NS
North HCP: 11
South HCP: 21
Contract: 6N S

North:
♠ KQ1087
♥ K7
♦ 82
♣ K654

South:
♠ A43
♥ A94
♦ AQ94
♣ AQJ

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

Board: 32
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 4♥ N

North:
♠ AK96
♥ KQJ
♦ K972
♣ A7

South:
♠ Q5
♥ A109754
♦ J8
♣ K106

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

Board: 33
Dealer: S
Vul: None
North HCP: 12
South HCP: 20
Contract: 6♠ S

North:
♠ AJ10754
♥ K107
♦ J
♣ K54

South:
♠ 93
♥ A92
♦ AKQ9
♣ AQJ7

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♣
Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 34
Dealer: N
Vul: EW
North HCP: 20
South HCP: 7
Contract: 3N N

North:
♠ AJ
♥ J10
♦ AKQJ8
♣ A863

South:
♠ 96
♥ A6432
♦ 974
♣ QJ7

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: 30	♠ J9752	The opponents are silent.
Dealer: N	♥ A86	
Vul: None	♦ J64	Partner bids first.
HCP: 6	♣ 65	

Board: 31	♠ A43	The opponents are silent.
Dealer: S	♥ A94	
Vul: NS	♦ AQ94	You bid first.
HCP: 21	♣ AQJ	

Board: 32	♠ Q5	The opponents are silent.
Dealer: N	♥ A109754	
Vul: Both	♦ J8	Partner bids first.
HCP: 10	♣ K106	

Board: 33	♠ 93	The opponents are silent.
Dealer: S	♥ A92	
Vul: None	♦ AKQ9	You bid first.
HCP: 20	♣ AQJ7	

Board: 34	♠ 96	The opponents are silent.
Dealer: N	♥ A6432	
Vul: EW	♦ 974	Partner bids first.
HCP: 7	♣ QJ7	

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

Board: 30
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 6
 Contract: 3N N

North:
 ♠ AQ
 ♥ Q92
 ♦ A853
 ♣ AKJ7

South:
 ♠ J9752
 ♥ A86
 ♦ J64
 ♣ 65

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

Board: 31
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 21
 Contract: 6N S

North:
 ♠ KQ1087
 ♥ K7
 ♦ 82
 ♣ K654

South:
 ♠ A43
 ♥ A94
 ♦ AQ94
 ♣ AQJ

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

Board: 32
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 10
 Contract: 4♥ N

North:
 ♠ AK96
 ♥ KQJ
 ♦ K972
 ♣ A7

South:
 ♠ Q5
 ♥ A109754
 ♦ J8
 ♣ K106

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

Board: 33
 Dealer: S
 Vul: None
 North HCP: 12
 South HCP: 20
 Contract: 6♠ S

North:
 ♠ AJ10754
 ♥ K107
 ♦ J
 ♣ K54

South:
 ♠ 93
 ♥ A92
 ♦ AKQ9
 ♣ AQJ7

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♣
Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 34
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 7
 Contract: 3N N

North:
 ♠ AJ
 ♥ J10
 ♦ AKQJ8
 ♣ A863

South:
 ♠ 96
 ♥ A6432
 ♦ 974
 ♣ QJ7

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: 35	♠ K3	The opponents are silent.
Dealer: S	♥ 87654	
Vul: None	♦ A1084	Partner bids first.
HCP: 7	♣ 85	

Board: 36	♠ 64	The opponents are silent.
Dealer: N	♥ AJ72	
Vul: NS	♦ AKJ98	You bid first.
HCP: 20	♣ AK	

Board: 37	♠ AJ10643	The opponents are silent.
Dealer: S	♥ 7	
Vul: EW	♦ A97632	Partner bids first.
HCP: 9	♣ —	

Board: 38	♠ 42	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ AK92	You bid first.
HCP: 20	♣ AKJ96	

Board: 39	♠ K5	The opponents are silent.
Dealer: S	♥ KQ10954	
Vul: Both	♦ K102	Partner bids first.
HCP: 11	♣ 104	

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

Board: 35
 Dealer: S
 Vul: None
 North HCP: 7
 South HCP: 20
 Contract: 4♥ N

North:
 ♠ K3
 ♥ 87654
 ♦ A1084
 ♣ 85

South:
 ♠ A7
 ♥ AK109
 ♦ KQ52
 ♣ A74

West	North	East	South
			2NT
Pass	3♦	Pass	3♠ ¹
Pass	4♥	AP	

1. Extended acceptance after NT

Board: 36
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 11
 Contract: 6♠ N

North:
 ♠ 64
 ♥ AJ72
 ♦ AKJ98
 ♣ AK

South:
 ♠ AQJ1075
 ♥ Q1043
 ♦ Q2
 ♣ 7

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♣	Pass	6♠
	AP		

1. Texas
 2. Blackwood 0314, for ♠

Board: 37
 Dealer: S
 Vul: EW
 North HCP: 9
 South HCP: 20
 Contract: 6♠ S

North:
 ♠ AJ10643
 ♥ 7
 ♦ A97632
 ♣ —

South:
 ♠ K52
 ♥ A4
 ♦ KQJ84
 ♣ AQJ

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♣
Pass	6♠	AP	

1. Texas
 2. Blackwood 0314, for ♠

Board: 38
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 10
 Contract: 6♠ N

North:
 ♠ 42
 ♥ AJ
 ♦ AK92
 ♣ AKJ96

South:
 ♠ AK10953
 ♥ Q1074
 ♦ J3
 ♣ 10

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♣	Pass	5♦
Pass	5♠	Pass	6♠
	AP		

1. Texas
 2. Blackwood 0314, for ♠

Board: 39
Dealer: S
Vul: Both
North HCP: 11
South HCP: 21
Contract: 6♥ S

North:
♠ K5
♥ KQ10954
♦ K102
♣ 104

South:
♠ AQ10
♥ AJ82
♦ AQJ9
♣ K3

West	North	East	South
			2NT
Pass	3♦	Pass	3NT ¹
Pass	4NT ²	Pass	6♥
AP			
1. Extended acceptance after NT			
2. Quantitative 4NT			

South hands (Practice Page)

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

Board: 35	♠ A7	The opponents are silent.
Dealer: S	♥ AK109	
Vul: None	♦ KQ52	You bid first.
HCP: 20	♣ A74	

Board: 36	♠ AQJ1075	The opponents are silent.
Dealer: N	♥ Q1043	
Vul: NS	♦ Q2	Partner bids first.
HCP: 11	♣ 7	

Board: 37	♠ K52	The opponents are silent.
Dealer: S	♥ A4	
Vul: EW	♦ KQJ84	You bid first.
HCP: 20	♣ AQJ	

Board: 38	♠ AK10953	The opponents are silent.
Dealer: N	♥ Q1074	
Vul: Both	♦ J3	Partner bids first.
HCP: 10	♣ 10	

Board: 39	♠ AQ10	The opponents are silent.
Dealer: S	♥ AJ82	
Vul: Both	♦ AQJ9	You bid first.
HCP: 21	♣ K3	

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

Board: 35
 Dealer: S
 Vul: None
 North HCP: 7
 South HCP: 20
 Contract: 4♥ N

North:
 ♠ K3
 ♥ 87654
 ♦ A1084
 ♣ 85

South:
 ♠ A7
 ♥ AK109
 ♦ KQ52
 ♣ A74

West	North	East	South
			2NT
Pass	3♦	Pass	3♠ ¹
Pass	4♥	AP	

1. Extended acceptance after NT

Board: 36
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 11
 Contract: 6♠ N

North:
 ♠ 64
 ♥ AJ72
 ♦ AKJ98
 ♣ AK

South:
 ♠ AQJ1075
 ♥ Q1043
 ♦ Q2
 ♣ 7

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♣	Pass	6♠
	AP		

1. Texas
 2. Blackwood 0314, for ♠

Board: 37
 Dealer: S
 Vul: EW
 North HCP: 9
 South HCP: 20
 Contract: 6♠ S

North:
 ♠ AJ10643
 ♥ 7
 ♦ A97632
 ♣ —

South:
 ♠ K52
 ♥ A4
 ♦ KQJ84
 ♣ AQJ

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♣
Pass	6♠	AP	

1. Texas
 2. Blackwood 0314, for ♠

Board: 38
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 10
 Contract: 6♠ N

North:
 ♠ 42
 ♥ AJ
 ♦ AK92
 ♣ AKJ96

South:
 ♠ AK10953
 ♥ Q1074
 ♦ J3
 ♣ 10

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♣	Pass	5♦
Pass	5♠	Pass	6♠
	AP		

1. Texas
 2. Blackwood 0314, for ♠

Board: 39
Dealer: S
Vul: Both
North HCP: 11
South HCP: 21
Contract: 6♥ S

North:
♠ K5
♥ KQ10954
♦ K102
♣ 104

South:
♠ AQ10
♥ AJ82
♦ AQJ9
♣ K3

West	North	East	South
			2NT
Pass	3♦	Pass	3NT ¹
Pass	4NT ²	Pass	6♥
AP			
1. Extended acceptance after NT			
2. Quantitative 4NT			

North hands (Practice Page)

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

Board: 40	♠ AJ7	West Doubles 3♥ if possible.
Dealer: N	♥ K8	
Vul: None	♦ AKQ53	You bid first.
HCP: 21	♣ A84	

Board: 41	♠ A5	The opponents are silent.
Dealer: S	♥ KQ9654	
Vul: EW	♦ 872	Partner bids first.
HCP: 9	♣ 105	

Board: 42	♠ AKQJ	The opponents are silent.
Dealer: N	♥ 942	
Vul: Both	♦ QJ	You bid first.
HCP: 21	♣ AKJ6	

Board: 43	♠ 108432	The opponents are silent.
Dealer: S	♥ Q8	
Vul: None	♦ K54	Partner bids first.
HCP: 6	♣ J94	

Board: 44	♠ AK4	The opponents are silent.
Dealer: N	♥ AK43	
Vul: NS	♦ K85	You bid first.
HCP: 20	♣ K102	

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

1. Quantitative 4NT

South hands (Practice Page)

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

Board: 40	♠ K9853	West Doubles 3♥ if possible. Partner bids first.
Dealer: N	♥ J1095	
Vul: None	♦ 108	
HCP: 4	♣ 65	

Board: 41	♠ QJ82	The opponents are silent. You bid first.
Dealer: S	♥ A8	
Vul: EW	♦ AQ964	
HCP: 20	♣ AK	

Board: 42	♠ 84	The opponents are silent. Partner bids first.
Dealer: N	♥ AQJ107	
Vul: Both	♦ A1062	
HCP: 11	♣ 43	

Board: 43	♠ AQJ5	The opponents are silent. You bid first.
Dealer: S	♥ AJ63	
Vul: None	♦ AJ2	
HCP: 21	♣ A10	

Board: 44	♠ QJ975	The opponents are silent. Partner bids first.
Dealer: N	♥ Q82	
Vul: NS	♦ 2	
HCP: 11	♣ AQ63	

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

1. Quantitative 4NT

North hands (Practice Page)

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

Board: 45	♠ K8752	The opponents are silent.
Dealer: S	♥ A9	
Vul: None	♦ 75	Partner bids first.
HCP: 12	♣ AJ104	

Board: 46	♠ KJ	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: EW	♦ AQ103	You bid first.
HCP: 21	♣ AQ65	

Board: 47	♠ J6	The opponents are silent.
Dealer: S	♥ A10976	
Vul: NS	♦ J1086	Partner bids first.
HCP: 10	♣ A4	

Board: 48	♠ AK2	The opponents are silent.
Dealer: N	♥ A85	
Vul: EW	♦ Q108	You bid first.
HCP: 20	♣ AK109	

Board: 49	♠ KJ5	The opponents are silent.
Dealer: S	♥ K8643	
Vul: Both	♦ K	Partner bids first.
HCP: 14	♣ A843	

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

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ K8752	♠ AQ6				2NT
Vul: None	♥ A9	♥ KQ106	Pass	3♥	Pass	3♠
North HCP: 12	♦ 75	♦ AK83	Pass	6NT	AP	
South HCP: 20	♣ AJ104	♣ Q9				
Contract: 6N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 8		2NT	Pass	4♦ ¹
Vul: EW	♥ AJ3	♥ K109765	Pass	4♥	AP	
North HCP: 21	♦ AQ103	♦ 742	1. Texas			
South HCP: 3	♣ AQ65	♣ 1087				
Contract: 4♥ N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ A54				2NT
Vul: NS	♥ A10976	♥ KQ5	Pass	3♦	Pass	3♥
North HCP: 10	♦ J1086	♦ AK542	Pass	3NT	Pass	4♥
South HCP: 21	♣ A4	♣ KQ	Pass	4NT ¹	Pass	5♣
Contract: 6♥ S			Pass	6♥	AP	
			1. Blackwood 0314, for ♥			

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 5		2NT	Pass	4♦ ¹
Vul: EW	♥ A85	♥ QJ10932	Pass	4♥	AP	
North HCP: 20	♦ Q108	♦ 653	1. Texas			
South HCP: 3	♣ AK109	♣ 743				
Contract: 4♥ N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ KJ5	♠ Q76				2NT
Vul: Both	♥ K8643	♥ AQ7	Pass	3♦	Pass	3♥
North HCP: 14	♦ K	♦ AQJ5	Pass	6NT	AP	
South HCP: 20	♣ A843	♣ KQ2				
Contract: 6N S						

South hands (Practice Page)

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

Board: 45	♠ AQ6	The opponents are silent.
Dealer: S	♥ KQ106	
Vul: None	♦ AK83	You bid first.
HCP: 20	♣ Q9	

Board: 46	♠ 8	The opponents are silent.
Dealer: N	♥ K109765	
Vul: EW	♦ 742	Partner bids first.
HCP: 3	♣ 1087	

Board: 47	♠ A54	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: NS	♦ AK542	You bid first.
HCP: 21	♣ KQ	

Board: 48	♠ 5	The opponents are silent.
Dealer: N	♥ QJ10932	
Vul: EW	♦ 653	Partner bids first.
HCP: 3	♣ 743	

Board: 49	♠ Q76	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: Both	♦ AQJ5	You bid first.
HCP: 20	♣ KQ2	

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

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ K8752	♠ AQ6				2NT
Vul: None	♥ A9	♥ KQ106	Pass	3♥	Pass	3♠
North HCP: 12	♦ 75	♦ AK83	Pass	6NT	AP	
South HCP: 20	♣ AJ104	♣ Q9				
Contract: 6N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 8		2NT	Pass	4♦ ¹
Vul: EW	♥ AJ3	♥ K109765	Pass	4♥	AP	
North HCP: 21	♦ AQ103	♦ 742	1. Texas			
South HCP: 3	♣ AQ65	♣ 1087				
Contract: 4♥ N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ A54				2NT
Vul: NS	♥ A10976	♥ KQ5	Pass	3♦	Pass	3♥
North HCP: 10	♦ J1086	♦ AK542	Pass	3NT	Pass	4♥
South HCP: 21	♣ A4	♣ KQ	Pass	4NT ¹	Pass	5♣
Contract: 6♥ S			Pass	6♥	AP	
			1. Blackwood 0314, for ♥			

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 5		2NT	Pass	4♦ ¹
Vul: EW	♥ A85	♥ QJ10932	Pass	4♥	AP	
North HCP: 20	♦ Q108	♦ 653	1. Texas			
South HCP: 3	♣ AK109	♣ 743				
Contract: 4♥ N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ KJ5	♠ Q76				2NT
Vul: Both	♥ K8643	♥ AQ7	Pass	3♦	Pass	3♥
North HCP: 14	♦ K	♦ AQJ5	Pass	6NT	AP	
South HCP: 20	♣ A843	♣ KQ2				
Contract: 6N S						

North hands (Practice Page)

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

Board: 50	♠ AKQ	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ J9752	You bid first.
HCP: 20	♣ K7	

Board: 51	♠ 1072	East Doubles 3♦ if possible.
Dealer: S	♥ KQJ1076	
Vul: Both	♦ 7	Partner bids first.
HCP: 6	♣ 1074	

Board: 52	♠ A97	The opponents are silent.
Dealer: N	♥ A4	
Vul: None	♦ AQ105	You bid first.
HCP: 20	♣ AQ64	

Board: 53	♠ KQ	The opponents are silent.
Dealer: S	♥ KQ9876	
Vul: None	♦ 2	Partner bids first.
HCP: 11	♣ J984	

Board: 54	♠ AJ	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: NS	♦ AKJ3	You bid first.
HCP: 21	♣ AJ93	

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

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J54		2NT	Pass	3♦
Vul: EW	♥ AK7	♥ Q8432	Pass	3♥	Pass	3NT
North HCP: 20	♦ J9752	♦ A	Pass	4♥	AP	
South HCP: 8	♣ K7	♣ J1094				
Contract: 4♥ N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ 1072	♠ AK86				2NT
Vul: Both	♥ KQJ1076	♥ 54	Pass	3♦	X	XX ¹
North HCP: 6	♦ 7	♦ AQ93	Pass	6♥	AP	
South HCP: 20	♣ 1074	♣ AK9	1. artificial			
Contract: 6♥ N						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ J10843		2NT	Pass	3♥
Vul: None	♥ A4	♥ 10953	Pass	3♠	AP	
North HCP: 20	♦ AQ105	♦ K9				
South HCP: 4	♣ AQ64	♣ 103				
Contract: 3♠ N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A1042				2NT
Vul: None	♥ KQ9876	♥ AJ	Pass	3♦	Pass	3♥
North HCP: 11	♦ 2	♦ AKJ4	Pass	6♥	AP	
South HCP: 21	♣ J984	♣ A105				
Contract: 6♥ S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ8543		2NT	Pass	3♥
Vul: NS	♥ QJ10	♥ K72	Pass	3♠	Pass	6NT
North HCP: 21	♦ AKJ3	♦ Q5	AP			
South HCP: 13	♣ AJ93	♣ K6				
Contract: 6N N						

South hands (Practice Page)

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

Board: 50	♠ J54	The opponents are silent.
Dealer: N	♥ Q8432	
Vul: EW	♦ A	Partner bids first.
HCP: 8	♣ J1094	

Board: 51	♠ AK86	East Doubles 3♦ if possible.
Dealer: S	♥ 54	
Vul: Both	♦ AQ93	You bid first.
HCP: 20	♣ AK9	

Board: 52	♠ J10843	The opponents are silent.
Dealer: N	♥ 10953	
Vul: None	♦ K9	Partner bids first.
HCP: 4	♣ 103	

Board: 53	♠ A1042	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ AKJ4	You bid first.
HCP: 21	♣ A105	

Board: 54	♠ KQ8543	The opponents are silent.
Dealer: N	♥ K72	
Vul: NS	♦ Q5	Partner bids first.
HCP: 13	♣ K6	

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

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J54		2NT	Pass	3♦
Vul: EW	♥ AK7	♥ Q8432	Pass	3♥	Pass	3NT
North HCP: 20	♦ J9752	♦ A	Pass	4♥	AP	
South HCP: 8	♣ K7	♣ J1094				
Contract: 4♥ N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ 1072	♠ AK86				2NT
Vul: Both	♥ KQJ1076	♥ 54	Pass	3♦	X	XX ¹
North HCP: 6	♦ 7	♦ AQ93	Pass	6♥	AP	
South HCP: 20	♣ 1074	♣ AK9	1. artificial			
Contract: 6♥ N						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ J10843		2NT	Pass	3♥
Vul: None	♥ A4	♥ 10953	Pass	3♠	AP	
North HCP: 20	♦ AQ105	♦ K9				
South HCP: 4	♣ AQ64	♣ 103				
Contract: 3♠ N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A1042				2NT
Vul: None	♥ KQ9876	♥ AJ	Pass	3♦	Pass	3♥
North HCP: 11	♦ 2	♦ AKJ4	Pass	6♥	AP	
South HCP: 21	♣ J984	♣ A105				
Contract: 6♥ S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ8543		2NT	Pass	3♥
Vul: NS	♥ QJ10	♥ K72	Pass	3♠	Pass	6NT
North HCP: 21	♦ AKJ3	♦ Q5	AP			
South HCP: 13	♣ AJ93	♣ K6				
Contract: 6N N						

North hands (Practice Page)

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

Board: 55 ♠ A10
Dealer: S ♥ A10653
Vul: Both ♦ A87
HCP: 12 ♣ 962

The opponents are silent.

Partner bids first.

Board: 56 ♠ A2
Dealer: N ♥ AQ73
Vul: NS ♦ AK3
HCP: 20 ♣ K853

East Doubles Pass if possible.

You bid first.

Board: 57 ♠ Q3
Dealer: S ♥ J8643
Vul: EW ♦ 752
HCP: 4 ♣ J108

East Doubles 3♦ if possible.

Partner bids first.

Board: 58 ♠ A1087
Dealer: N ♥ AQ96
Vul: None ♦ K9
HCP: 20 ♣ AK2

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: 55

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ A10

♥ A10653

♦ A87

♣ 962

South:

♠ KQ3

♥ J8

♦ KQ10

♣ AKQ75

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6NT AP

Board: 56

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 7♠X N

North:

♠ A2

♥ AQ73

♦ AK3

♣ K853

South:

♠ KQJ876

♥ 62

♦ 9

♣ A742

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣ Pass 7♠

Pass Pass X AP

1. Texas

2. Blackwood 0314, for ♠

Board: 57

Dealer: S

Vul: EW

North HCP: 4

South HCP: 21

Contract: 3♥ N

North:

♠ Q3

♥ J8643

♦ 752

♣ J108

South:

♠ KJ10

♥ KQ

♦ AJ64

♣ AK53

West North East South

2NT

Pass 3♦ X XX¹

Pass 3♥ AP

1. artificial

Board: 58

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 7♠ S

North:

♠ A1087

♥ AQ96

♦ K9

♣ AK2

South:

♠ KQ952

♥ 103

♦ A1085

♣ Q9

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♦²

Pass 4♥³ Pass 4NT⁴

Pass 5♣ Pass 7♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

South hands (Practice Page)

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

Board: 55	♠ KQ3	The opponents are silent.
Dealer: S	♥ J8	
Vul: Both	♦ KQ10	You bid first.
HCP: 20	♣ AKQ75	
Board: 56	♠ KQJ876	East Doubles Pass if possible.
Dealer: N	♥ 62	
Vul: NS	♦ 9	Partner bids first.
HCP: 10	♣ A742	
Board: 57	♠ KJ10	East Doubles 3♦ if possible.
Dealer: S	♥ KQ	
Vul: EW	♦ AJ64	You bid first.
HCP: 21	♣ AK53	
Board: 58	♠ KQ952	The opponents are silent.
Dealer: N	♥ 103	
Vul: None	♦ A1085	Partner bids first.
HCP: 11	♣ Q9	

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

Board: 55

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ A10

♥ A10653

♦ A87

♣ 962

South:

♠ KQ3

♥ J8

♦ KQ10

♣ AKQ75

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6NT AP

Board: 56

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 7♠X N

North:

♠ A2

♥ AQ73

♦ AK3

♣ K853

South:

♠ KQJ876

♥ 62

♦ 9

♣ A742

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣ Pass 7♠

Pass Pass X AP

1. Texas

2. Blackwood 0314, for ♠

Board: 57

Dealer: S

Vul: EW

North HCP: 4

South HCP: 21

Contract: 3♥ N

North:

♠ Q3

♥ J8643

♦ 752

♣ J108

South:

♠ KJ10

♥ KQ

♦ AJ64

♣ AK53

West North East South

2NT

Pass 3♦ X XX¹

Pass 3♥ AP

1. artificial

Board: 58

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 7♠ S

North:

♠ A1087

♥ AQ96

♦ K9

♣ AK2

South:

♠ KQ952

♥ 103

♦ A1085

♣ Q9

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♦²

Pass 4♥³ Pass 4NT⁴

Pass 5♣ Pass 7♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

North hands (Practice Page)

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

Board: 59	♠ AJ9874	The opponents are silent.
Dealer: S	♥ 74	
Vul: NS	♦ KJ	Partner bids first.
HCP: 11	♣ Q42	

Board: 60	♠ KQ4	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ AQ2	You bid first.
HCP: 20	♣ KQ964	

Board: 61	♠ KQ1065	The opponents are silent.
Dealer: S	♥ Q62	
Vul: Both	♦ 72	Partner bids first.
HCP: 7	♣ 1087	

Board: 62	♠ A6	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: NS	♦ AQ106	You bid first.
HCP: 20	♣ AJ87	

Board: 63	♠ J109	The opponents are silent.
Dealer: S	♥ KJ8654	
Vul: EW	♦ J9	Partner bids first.
HCP: 7	♣ J4	

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

Board: 59
Dealer: S
Vul: NS
North HCP: 11
South HCP: 20
Contract: 6N S

North:
♠ AJ9874
♥ 74
♦ KJ
♣ Q42

South:
♠ KQ52
♥ AQ9
♦ A32
♣ AJ9

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♦
Pass	5♥	Pass	5NT
Pass	6NT	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 60
Dealer: N
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ KQ4
♥ A7
♦ AQ2
♣ KQ964

South:
♠ A65
♥ KJ1093
♦ 86
♣ A107

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

Board: 61
Dealer: S
Vul: Both
North HCP: 7
South HCP: 20
Contract: 4♠ S

North:
♠ KQ1065
♥ Q62
♦ 72
♣ 1087

South:
♠ A98
♥ AK109
♦ AK5
♣ Q65

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

Board: 62
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 4♠ N

North:
♠ A6
♥ KQ2
♦ AQ106
♣ AJ87

South:
♠ KQJ104
♥ 1083
♦ 98
♣ K94

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

Board: 63
Dealer: S
Vul: EW
North HCP: 7
South HCP: 20
Contract: 4♥ N

North:
♠ J109
♥ KJ8654
♦ J9
♣ J4

South:
♠ AK73
♥ A1093
♦ K8
♣ AQ3

West	North	East	South
			2NT
Pass	3♦	Pass	3NT ¹
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: 59	♠ KQ52	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: NS	♦ A32	You bid first.
HCP: 20	♣ AJ9	

Board: 60	♠ A65	The opponents are silent.
Dealer: N	♥ KJ1093	
Vul: EW	♦ 86	Partner bids first.
HCP: 12	♣ A107	

Board: 61	♠ A98	The opponents are silent.
Dealer: S	♥ AK109	
Vul: Both	♦ AK5	You bid first.
HCP: 20	♣ Q65	

Board: 62	♠ KQJ104	The opponents are silent.
Dealer: N	♥ 1083	
Vul: NS	♦ 98	Partner bids first.
HCP: 9	♣ K94	

Board: 63	♠ AK73	The opponents are silent.
Dealer: S	♥ A1093	
Vul: EW	♦ K8	You bid first.
HCP: 20	♣ AQ3	

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

Board: 59
Dealer: S
Vul: NS
North HCP: 11
South HCP: 20
Contract: 6N S

North:
♠ AJ9874
♥ 74
♦ KJ
♣ Q42

South:
♠ KQ52
♥ AQ9
♦ A32
♣ AJ9

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♦
Pass	5♥	Pass	5NT
Pass	6NT	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 60
Dealer: N
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ KQ4
♥ A7
♦ AQ2
♣ KQ964

South:
♠ A65
♥ KJ1093
♦ 86
♣ A107

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

Board: 61
Dealer: S
Vul: Both
North HCP: 7
South HCP: 20
Contract: 4♠ S

North:
♠ KQ1065
♥ Q62
♦ 72
♣ 1087

South:
♠ A98
♥ AK109
♦ AK5
♣ Q65

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

Board: 62
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 4♠ N

North:
♠ A6
♥ KQ2
♦ AQ106
♣ AJ87

South:
♠ KQJ104
♥ 1083
♦ 98
♣ K94

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

Board: 63
Dealer: S
Vul: EW
North HCP: 7
South HCP: 20
Contract: 4♥ N

North:
♠ J109
♥ KJ8654
♦ J9
♣ J4

South:
♠ AK73
♥ A1093
♦ K8
♣ AQ3

West	North	East	South
			2NT
Pass	3♦	Pass	3NT ¹
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: 64	♠ A1097	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ AK7	You bid first.
HCP: 20	♣ AJ84	

Board: 65	♠ 103	The opponents are silent.
Dealer: S	♥ K108742	
Vul: None	♦ A8	Partner bids first.
HCP: 10	♣ QJ3	

Board: 66	♠ A98	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: EW	♦ AKQJ7	You bid first.
HCP: 20	♣ 52	

Board: 67	♠ 105	The opponents are silent.
Dealer: S	♥ Q10976	
Vul: None	♦ Q75	Partner bids first.
HCP: 8	♣ A107	

Board: 68	♠ KQ9	The opponents are silent.
Dealer: N	♥ K87	
Vul: NS	♦ KQJ10	You bid first.
HCP: 21	♣ AK8	

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

Board: 64
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 4♥ N

North:
♠ A1097
♥ A8
♦ AK7
♣ AJ84

South:
♠ K3
♥ KQ10954
♦ Q4
♣ 762

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

Board: 65
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 6N S

North:
♠ 103
♥ K108742
♦ A8
♣ QJ3

South:
♠ AKQJ
♥ A5
♦ Q975
♣ A106

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♣
Pass	5♦	Pass	5♥
Pass	6NT	AP	

1. Texas
2. Blackwood 0314, for ♥

Board: 66
Dealer: N
Vul: EW
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ A98
♥ AQ6
♦ AKQJ7
♣ 52

South:
♠ K62
♥ KJ874
♦ 42
♣ A97

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

Board: 67
Dealer: S
Vul: None
North HCP: 8
South HCP: 20
Contract: 4♥ S

North:
♠ 105
♥ Q10976
♦ Q75
♣ A107

South:
♠ A63
♥ AK3
♦ AKJ
♣ J984

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

Board: 68
Dealer: N
Vul: NS
North HCP: 21
South HCP: 7
Contract: 4♥ N

North:
♠ KQ9
♥ K87
♦ KQJ10
♣ AK8

South:
♠ A8
♥ Q10542
♦ 8532
♣ J5

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: 64	♠ K3	The opponents are silent.
Dealer: N	♥ KQ10954	
Vul: Both	♦ Q4	Partner bids first.
HCP: 10	♣ 762	

Board: 65	♠ AKQJ	The opponents are silent.
Dealer: S	♥ A5	
Vul: None	♦ Q975	You bid first.
HCP: 20	♣ A106	

Board: 66	♠ K62	The opponents are silent.
Dealer: N	♥ KJ874	
Vul: EW	♦ 42	Partner bids first.
HCP: 11	♣ A97	

Board: 67	♠ A63	The opponents are silent.
Dealer: S	♥ AK3	
Vul: None	♦ AKJ	You bid first.
HCP: 20	♣ J984	

Board: 68	♠ A8	The opponents are silent.
Dealer: N	♥ Q10542	
Vul: NS	♦ 8532	Partner bids first.
HCP: 7	♣ J5	

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

Board: 64
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 4♥ N

North:
♠ A1097
♥ A8
♦ AK7
♣ AJ84

South:
♠ K3
♥ KQ10954
♦ Q4
♣ 762

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

Board: 65
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 6N S

North:
♠ 103
♥ K108742
♦ A8
♣ QJ3

South:
♠ AKQJ
♥ A5
♦ Q975
♣ A106

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♣
Pass	5♦	Pass	5♥
Pass	6NT	AP	

1. Texas
2. Blackwood 0314, for ♥

Board: 66
Dealer: N
Vul: EW
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ A98
♥ AQ6
♦ AKQJ7
♣ 52

South:
♠ K62
♥ KJ874
♦ 42
♣ A97

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

Board: 67
Dealer: S
Vul: None
North HCP: 8
South HCP: 20
Contract: 4♥ S

North:
♠ 105
♥ Q10976
♦ Q75
♣ A107

South:
♠ A63
♥ AK3
♦ AKJ
♣ J984

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

Board: 68
Dealer: N
Vul: NS
North HCP: 21
South HCP: 7
Contract: 4♥ N

North:
♠ KQ9
♥ K87
♦ KQJ10
♣ AK8

South:
♠ A8
♥ Q10542
♦ 8532
♣ J5

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: 69	♠ AK872	The opponents are silent.
Dealer: S	♥ 643	
Vul: Both	♦ A	Partner bids first.
HCP: 12	♣ J542	

Board: 70	♠ A54	The opponents are silent.
Dealer: N	♥ AK5	
Vul: None	♦ A4	You bid first.
HCP: 20	♣ KQ743	

Board: 71	♠ 872	The opponents are silent.
Dealer: S	♥ QJ1042	
Vul: NS	♦ Q874	Partner bids first.
HCP: 5	♣ 6	

Board: 72	♠ A72	The opponents are silent.
Dealer: N	♥ AK2	
Vul: EW	♦ A5	You bid first.
HCP: 20	♣ AJ987	

Board: 73	♠ K75	The opponents are silent.
Dealer: S	♥ AK8762	
Vul: Both	♦ 974	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: 69

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ AK872

♥ 643

♦ A

♣ J542

South:

♠ 54

♥ AQ82

♦ KQ7

♣ AKQ8

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6NT AP

Board: 70

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ A54

♥ AK5

♦ A4

♣ KQ743

South:

♠ KQJ987

♥ 7

♦ 762

♣ A62

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣ Pass 6NT

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 71

Dealer: S

Vul: NS

North HCP: 5

South HCP: 20

Contract: 3N S

North:

♠ 872

♥ QJ1042

♦ Q874

♣ 6

South:

♠ AK54

♥ K6

♦ AK2

♣ QJ75

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT AP

Board: 72

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 4♥ N

North:

♠ A72

♥ AK2

♦ A5

♣ AJ987

South:

♠ 54

♥ QJ8743

♦ KQ2

♣ Q6

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

Board: 73

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ K75

♥ AK8762

♦ 974

♣ 9

South:

♠ AJ2

♥ Q9

♦ AQ3

♣ AQJ102

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♣

Pass 5♦ Pass 5NT

Pass 6NT AP

1. Texas

2. Blackwood 0314, for ♥

South hands (Practice Page)

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

Board: 69	♠ 54	The opponents are silent.
Dealer: S	♥ AQ82	
Vul: Both	♦ KQ7	You bid first.
HCP: 20	♣ AKQ8	

Board: 70	♠ KQJ987	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ 762	Partner bids first.
HCP: 10	♣ A62	

Board: 71	♠ AK54	The opponents are silent.
Dealer: S	♥ K6	
Vul: NS	♦ AK2	You bid first.
HCP: 20	♣ QJ75	

Board: 72	♠ 54	The opponents are silent.
Dealer: N	♥ QJ8743	
Vul: EW	♦ KQ2	Partner bids first.
HCP: 10	♣ Q6	

Board: 73	♠ AJ2	The opponents are silent.
Dealer: S	♥ Q9	
Vul: Both	♦ AQ3	You bid first.
HCP: 20	♣ AQJ102	

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

Board: 69

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ AK872

♥ 643

♦ A

♣ J542

South:

♠ 54

♥ AQ82

♦ KQ7

♣ AKQ8

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6NT AP

Board: 70

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ A54

♥ AK5

♦ A4

♣ KQ743

South:

♠ KQJ987

♥ 7

♦ 762

♣ A62

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣ Pass 6NT

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 71

Dealer: S

Vul: NS

North HCP: 5

South HCP: 20

Contract: 3N S

North:

♠ 872

♥ QJ1042

♦ Q874

♣ 6

South:

♠ AK54

♥ K6

♦ AK2

♣ QJ75

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT AP

Board: 72

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 4♥ N

North:

♠ A72

♥ AK2

♦ A5

♣ AJ987

South:

♠ 54

♥ QJ8743

♦ KQ2

♣ Q6

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

Board: 73

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ K75

♥ AK8762

♦ 974

♣ 9

South:

♠ AJ2

♥ Q9

♦ AQ3

♣ AQJ102

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♣

Pass 5♦ Pass 5NT

Pass 6NT AP

1. Texas

2. Blackwood 0314, for ♥

North hands (Practice Page)

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

Board: 74	♠ AK87	The opponents are silent.
Dealer: N	♥ A106	
Vul: None	♦ AK84	You bid first.
HCP: 21	♣ K2	

Board: 75	♠ K10984	The opponents are silent.
Dealer: S	♥ 75	
Vul: EW	♦ 10952	Partner bids first.
HCP: 4	♣ J3	

Board: 76	♠ KQ2	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: Both	♦ K94	You bid first.
HCP: 20	♣ AQJ5	

Board: 77	♠ 94	The opponents are silent.
Dealer: S	♥ 1098763	
Vul: None	♦ KQ86	Partner bids first.
HCP: 5	♣ 8	

Board: 78	♠ AK105	The opponents are silent.
Dealer: N	♥ AK5	
Vul: None	♦ KQ6	You bid first.
HCP: 20	♣ J54	

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

Board: 74
Dealer: N
Vul: None
North HCP: 21
South HCP: 11
Contract: 6♥ N

North:
♠ AK87
♥ A106
♦ AK84
♣ K2

South:
♠ 4
♥ QJ7432
♦ Q3
♣ AQ108

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♣	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			

Board: 75
Dealer: S
Vul: EW
North HCP: 4
South HCP: 20
Contract: 3♠ S

North:
♠ K10984
♥ 75
♦ 10952
♣ J3

South:
♠ AJ62
♥ Q93
♦ AK4
♣ AQ5

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

Board: 76
Dealer: N
Vul: Both
North HCP: 20
South HCP: 3
Contract: 4♥ N

North:
♠ KQ2
♥ AJ5
♦ K94
♣ AQJ5

South:
♠ 986
♥ K87632
♦ 1085
♣ 4

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

Board: 77
Dealer: S
Vul: None
North HCP: 5
South HCP: 20
Contract: 4♥ S

North:
♠ 94
♥ 1098763
♦ KQ86
♣ 8

South:
♠ AJ87
♥ AKJ
♦ A72
♣ K107

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

Board: 78
Dealer: N
Vul: None
North HCP: 20
South HCP: 11
Contract: 6♥ N

North:
♠ AK105
♥ AK5
♦ KQ6
♣ J54

South:
♠ —
♥ QJ8742
♦ AJ2
♣ K1092

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♣	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			

South hands (Practice Page)

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

Board: 74	♠ 4	The opponents are silent.
Dealer: N	♥ QJ7432	
Vul: None	♦ Q3	Partner bids first.
HCP: 11	♣ AQ108	

Board: 75	♠ AJ62	The opponents are silent.
Dealer: S	♥ Q93	
Vul: EW	♦ AK4	You bid first.
HCP: 20	♣ AQ5	

Board: 76	♠ 986	The opponents are silent.
Dealer: N	♥ K87632	
Vul: Both	♦ 1085	Partner bids first.
HCP: 3	♣ 4	

Board: 77	♠ AJ87	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ A72	You bid first.
HCP: 20	♣ K107	

Board: 78	♠ —	The opponents are silent.
Dealer: N	♥ QJ8742	
Vul: None	♦ AJ2	Partner bids first.
HCP: 11	♣ K1092	

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

Board: 74
Dealer: N
Vul: None
North HCP: 21
South HCP: 11
Contract: 6♥ N

North:
♠ AK87
♥ A106
♦ AK84
♣ K2

South:
♠ 4
♥ QJ7432
♦ Q3
♣ AQ108

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♣	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			

Board: 75
Dealer: S
Vul: EW
North HCP: 4
South HCP: 20
Contract: 3♠ S

North:
♠ K10984
♥ 75
♦ 10952
♣ J3

South:
♠ AJ62
♥ Q93
♦ AK4
♣ AQ5

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

Board: 76
Dealer: N
Vul: Both
North HCP: 20
South HCP: 3
Contract: 4♥ N

North:
♠ KQ2
♥ AJ5
♦ K94
♣ AQJ5

South:
♠ 986
♥ K87632
♦ 1085
♣ 4

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

Board: 77
Dealer: S
Vul: None
North HCP: 5
South HCP: 20
Contract: 4♥ S

North:
♠ 94
♥ 1098763
♦ KQ86
♣ 8

South:
♠ AJ87
♥ AKJ
♦ A72
♣ K107

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

Board: 78
Dealer: N
Vul: None
North HCP: 20
South HCP: 11
Contract: 6♥ N

North:
♠ AK105
♥ AK5
♦ KQ6
♣ J54

South:
♠ —
♥ QJ8742
♦ AJ2
♣ K1092

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♣	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			

North hands (Practice Page)

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

Board: 79	♠ 32	The opponents are silent.
Dealer: S	♥ KQ8763	
Vul: NS	♦ A95	Partner bids first.
HCP: 11	♣ Q2	

Board: 80	♠ AQJ5	The opponents are silent.
Dealer: N	♥ QJ84	
Vul: None	♦ A6	You bid first.
HCP: 21	♣ AK4	

Board: 81	♠ K975	The opponents are silent.
Dealer: S	♥ AQ10973	
Vul: NS	♦ Q	Partner bids first.
HCP: 11	♣ 96	

Board: 82	♠ Q8	The opponents are silent.
Dealer: N	♥ AQJ8	
Vul: EW	♦ AQ8	You bid first.
HCP: 21	♣ KQJ7	

Board: 83	♠ KJ10953	The opponents are silent.
Dealer: S	♥ J10	
Vul: Both	♦ 4	Partner bids first.
HCP: 5	♣ 10763	

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

Board: 79

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ 32

♥ KQ8763

♦ A95

♣ Q2

South:

♠ A86

♥ AJ4

♦ KQJ32

♣ AJ

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♣

Pass 6NT AP

1. Texas

2. Blackwood 0314, for ♥

Board: 80

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6♠ S

North:

♠ AQJ5

♥ QJ84

♦ A6

♣ AK4

South:

♠ K10742

♥ A2

♦ Q108

♣ Q62

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 6♠

AP

1. Extended acceptance after NT

Board: 81

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ K975

♥ AQ10973

♦ Q

♣ 96

South:

♠ AQJ10

♥ 54

♦ AKJ

♣ KQ52

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♥

Pass 6NT AP

1. Texas

2. Blackwood 0314, for ♥

Board: 82

Dealer: N

Vul: EW

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ Q8

♥ AQJ8

♦ AQ8

♣ KQJ7

South:

♠ A109542

♥ K973

♦ 7

♣ A6

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♠ Pass 6NT

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 83

Dealer: S

Vul: Both

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ KJ10953

♥ J10

♦ 4

♣ 10763

South:

♠ 84

♥ AK64

♦ AQ72

♣ AK5

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: 79	♠ A86	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: NS	♦ KQJ32	You bid first.
HCP: 20	♣ AJ	

Board: 80	♠ K10742	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ Q108	Partner bids first.
HCP: 11	♣ Q62	

Board: 81	♠ AQJ10	The opponents are silent.
Dealer: S	♥ 54	
Vul: NS	♦ AKJ	You bid first.
HCP: 20	♣ KQ52	

Board: 82	♠ A109542	The opponents are silent.
Dealer: N	♥ K973	
Vul: EW	♦ 7	Partner bids first.
HCP: 11	♣ A6	

Board: 83	♠ 84	The opponents are silent.
Dealer: S	♥ AK64	
Vul: Both	♦ AQ72	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: 79

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ 32

♥ KQ8763

♦ A95

♣ Q2

South:

♠ A86

♥ AJ4

♦ KQJ32

♣ AJ

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♣

Pass 6NT AP

1. Texas

2. Blackwood 0314, for ♥

Board: 80

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6♠ S

North:

♠ AQJ5

♥ QJ84

♦ A6

♣ AK4

South:

♠ K10742

♥ A2

♦ Q108

♣ Q62

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 6♠

AP

1. Extended acceptance after NT

Board: 81

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ K975

♥ AQ10973

♦ Q

♣ 96

South:

♠ AQJ10

♥ 54

♦ AKJ

♣ KQ52

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♥

Pass 6NT AP

1. Texas

2. Blackwood 0314, for ♥

Board: 82

Dealer: N

Vul: EW

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ Q8

♥ AQJ8

♦ AQ8

♣ KQJ7

South:

♠ A109542

♥ K973

♦ 7

♣ A6

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♠ Pass 6NT

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 83

Dealer: S

Vul: Both

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ KJ10953

♥ J10

♦ 4

♣ 10763

South:

♠ 84

♥ AK64

♦ AQ72

♣ AK5

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: 84	♠ KQ10	The opponents are silent.
Dealer: N	♥ KQ104	
Vul: Both	♦ A75	You bid first.
HCP: 20	♣ AQ3	

Board: 85	♠ 10	The opponents are silent.
Dealer: S	♥ K9864	
Vul: None	♦ Q1087653	Partner bids first.
HCP: 5	♣ —	

Board: 86	♠ K642	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ AK765	You bid first.
HCP: 20	♣ AQ	

Board: 87	♠ 1094	The opponents are silent.
Dealer: S	♥ AJ10753	
Vul: Both	♦ A63	Partner bids first.
HCP: 10	♣ J	

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

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ J87642		2NT	Pass	3♥
Vul: Both	♥ KQ104	♥ AJ9	Pass	3♠	Pass	4♠
North HCP: 20	♦ A75	♦ K1092	AP			
South HCP: 9	♣ AQ3	♣ —				
Contract: 4♠ N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ A9				2NT
Vul: None	♥ K9864	♥ QJ	Pass	3♦	Pass	3♥
North HCP: 5	♦ Q1087653	♦ AK94	Pass	3NT	AP	
South HCP: 21	♣ —	♣ AQJ106				
Contract: 3N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ K642	♠ J1097		2NT	Pass	4♦ ¹
Vul: NS	♥ KJ	♥ Q108654	Pass	4♥	AP	
North HCP: 20	♦ AK765	♦ 103	1. Texas			
South HCP: 3	♣ AQ	♣ 4				
Contract: 4♥ N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ AKJ5				2NT
Vul: Both	♥ AJ10753	♥ K8	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♦ A63	♦ KJ10	Pass	4NT ²	Pass	5♥
South HCP: 20	♣ J	♣ KQ102	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

South hands (Practice Page)

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

Board: 84	♠ J87642	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: Both	♦ K1092	Partner bids first.
HCP: 9	♣ —	

Board: 85	♠ A9	The opponents are silent.
Dealer: S	♥ QJ	
Vul: None	♦ AK94	You bid first.
HCP: 21	♣ AQJ106	

Board: 86	♠ J1097	The opponents are silent.
Dealer: N	♥ Q108654	
Vul: NS	♦ 103	Partner bids first.
HCP: 3	♣ 4	

Board: 87	♠ AKJ5	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ KJ10	You bid first.
HCP: 20	♣ KQ102	

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

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ J87642		2NT	Pass	3♥
Vul: Both	♥ KQ104	♥ AJ9	Pass	3♠	Pass	4♠
North HCP: 20	♦ A75	♦ K1092	AP			
South HCP: 9	♣ AQ3	♣ —				
Contract: 4♠ N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ A9				2NT
Vul: None	♥ K9864	♥ QJ	Pass	3♦	Pass	3♥
North HCP: 5	♦ Q1087653	♦ AK94	Pass	3NT	AP	
South HCP: 21	♣ —	♣ AQJ106				
Contract: 3N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ K642	♠ J1097		2NT	Pass	4♦ ¹
Vul: NS	♥ KJ	♥ Q108654	Pass	4♥	AP	
North HCP: 20	♦ AK765	♦ 103	1. Texas			
South HCP: 3	♣ AQ	♣ 4				
Contract: 4♥ N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ AKJ5				2NT
Vul: Both	♥ AJ10753	♥ K8	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♦ A63	♦ KJ10	Pass	4NT ²	Pass	5♥
South HCP: 20	♣ J	♣ KQ102	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

North hands (Practice Page)

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

Board: 88	♠ A1065	The opponents are silent.
Dealer: N	♥ AK10	
Vul: None	♦ AKQ9	You bid first.
HCP: 20	♣ 108	

Board: 89	♠ AQ6543	The opponents are silent.
Dealer: S	♥ Q2	
Vul: EW	♦ KQ97	Partner bids first.
HCP: 13	♣ 2	

Board: 90	♠ AKQJ	The opponents are silent.
Dealer: N	♥ K107	
Vul: None	♦ AJ7	You bid first.
HCP: 21	♣ QJ5	

Board: 91	♠ A83	The opponents are silent.
Dealer: S	♥ AK9873	
Vul: NS	♦ J82	Partner bids first.
HCP: 12	♣ 5	

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

Board: 88
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 5♠ N

North:
♠ A1065
♥ AK10
♦ AKQ9
♣ 108

South:
♠ QJ9742
♥ 72
♦ 72
♣ KQJ

West	North	East	South
	2NT	Pass	3♥
Pass	3NT ¹	Pass	4♣ ²
Pass	4♦ ³	Pass	4♥ ⁴
Pass	4NT ⁵	Pass	5♣
Pass	5♠	AP	

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♠

Board: 89
Dealer: S
Vul: EW
North HCP: 13
South HCP: 20
Contract: 6♠ S

North:
♠ AQ6543
♥ Q2
♦ KQ97
♣ 2

South:
♠ J1087
♥ AKJ10
♦ A8
♣ AK4

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♣
Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 90
Dealer: N
Vul: None
North HCP: 21
South HCP: 6
Contract: 4♥ N

North:
♠ AKQJ
♥ K107
♦ AJ7
♣ QJ5

South:
♠ —
♥ 98653
♦ K952
♣ K1073

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

Board: 91
Dealer: S
Vul: NS
North HCP: 12
South HCP: 21
Contract: 6N S

North:
♠ A83
♥ AK9873
♦ J82
♣ 5

South:
♠ KJ7
♥ J4
♦ AK5
♣ AKQ93

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♥
Pass	6NT	AP	

1. Texas
2. Blackwood 0314, for ♥

South hands (Practice Page)

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

Board: 88	♠ QJ9742	The opponents are silent.
Dealer: N	♥ 72	
Vul: None	♦ 72	Partner bids first.
HCP: 9	♣ KQJ	

Board: 89	♠ J1087	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: EW	♦ A8	You bid first.
HCP: 20	♣ AK4	

Board: 90	♠ —	The opponents are silent.
Dealer: N	♥ 98653	
Vul: None	♦ K952	Partner bids first.
HCP: 6	♣ K1073	

Board: 91	♠ KJ7	The opponents are silent.
Dealer: S	♥ J4	
Vul: NS	♦ AK5	You bid first.
HCP: 21	♣ AKQ93	

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

Board: 88
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 5♠ N

North:
♠ A1065
♥ AK10
♦ AKQ9
♣ 108

South:
♠ QJ9742
♥ 72
♦ 72
♣ KQJ

West	North	East	South
	2NT	Pass	3♥
Pass	3NT ¹	Pass	4♣ ²
Pass	4♦ ³	Pass	4♥ ⁴
Pass	4NT ⁵	Pass	5♣
Pass	5♠	AP	

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♠

Board: 89
Dealer: S
Vul: EW
North HCP: 13
South HCP: 20
Contract: 6♠ S

North:
♠ AQ6543
♥ Q2
♦ KQ97
♣ 2

South:
♠ J1087
♥ AKJ10
♦ A8
♣ AK4

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♣
Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 90
Dealer: N
Vul: None
North HCP: 21
South HCP: 6
Contract: 4♥ N

North:
♠ AKQJ
♥ K107
♦ AJ7
♣ QJ5

South:
♠ —
♥ 98653
♦ K952
♣ K1073

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

Board: 91
Dealer: S
Vul: NS
North HCP: 12
South HCP: 21
Contract: 6N S

North:
♠ A83
♥ AK9873
♦ J82
♣ 5

South:
♠ KJ7
♥ J4
♦ AK5
♣ AKQ93

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♥
Pass	6NT	AP	

1. Texas
2. Blackwood 0314, for ♥

North hands (Practice Page)

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

Board: 92	♠ A54	The opponents are silent.
Dealer: N	♥ AQ87	
Vul: EW	♦ K9	You bid first.
HCP: 20	♣ AQJ9	

Board: 93	♠ 753	The opponents are silent.
Dealer: S	♥ 109432	
Vul: Both	♦ 9	Partner bids first.
HCP: 4	♣ A1096	

Board: 94	♠ 842	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ AKQ75	You bid first.
HCP: 20	♣ AKJ	

Board: 95	♠ A42	The opponents are silent.
Dealer: S	♥ KQJ102	
Vul: Both	♦ J104	Partner bids first.
HCP: 11	♣ 97	

Board: 96	♠ AJ108	The opponents are silent.
Dealer: N	♥ A65	
Vul: EW	♦ AK75	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: 92
Dealer: N
Vul: EW
North HCP: 20
South HCP: 10
Contract: 6N N

North:
♠ A54
♥ AQ87
♦ K9
♣ AQJ9

South:
♠ QJ8732
♥ 42
♦ A4
♣ K74

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♣	Pass	6NT
AP			
1. Texas			
2. Blackwood 0314, for ♠			

Board: 93
Dealer: S
Vul: Both
North HCP: 4
South HCP: 20
Contract: 4♥ N

North:
♠ 753
♥ 109432
♦ 9
♣ A1096

South:
♠ A8
♥ AKQ7
♦ AQJ72
♣ 84

West	North	East	South
			2NT
Pass	3♦	Pass	3♠ ¹
Pass	4♥	AP	
1. Extended acceptance after NT			

Board: 94
Dealer: N
Vul: NS
North HCP: 20
South HCP: 14
Contract: 6N N

North:
♠ 842
♥ K2
♦ AKQ75
♣ AKJ

South:
♠ AK5
♥ AQJ93
♦ 10
♣ 10653

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

Board: 95
Dealer: S
Vul: Both
North HCP: 11
South HCP: 21
Contract: 6N S

North:
♠ A42
♥ KQJ102
♦ J104
♣ 97

South:
♠ J10
♥ A84
♦ AQ96
♣ AKQJ

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

Board: 96
Dealer: N
Vul: EW
North HCP: 20
South HCP: 9
Contract: 4♥ N

North:
♠ AJ108
♥ A65
♦ AK75
♣ A10

South:
♠ K2
♥ QJ10942
♦ 1093
♣ K4

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: 92	♠ QJ8732	The opponents are silent.
Dealer: N	♥ 42	
Vul: EW	♦ A4	Partner bids first.
HCP: 10	♣ K74	

Board: 93	♠ A8	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: Both	♦ AQJ72	You bid first.
HCP: 20	♣ 84	

Board: 94	♠ AK5	The opponents are silent.
Dealer: N	♥ AQJ93	
Vul: NS	♦ 10	Partner bids first.
HCP: 14	♣ 10653	

Board: 95	♠ J10	The opponents are silent.
Dealer: S	♥ A84	
Vul: Both	♦ AQ96	You bid first.
HCP: 21	♣ AKQJ	

Board: 96	♠ K2	The opponents are silent.
Dealer: N	♥ QJ10942	
Vul: EW	♦ 1093	Partner bids first.
HCP: 9	♣ K4	

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

Board: 92
Dealer: N
Vul: EW
North HCP: 20
South HCP: 10
Contract: 6N N

North:
♠ A54
♥ AQ87
♦ K9
♣ AQJ9

South:
♠ QJ8732
♥ 42
♦ A4
♣ K74

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♣	Pass	6NT
AP			
1. Texas			
2. Blackwood 0314, for ♠			

Board: 93
Dealer: S
Vul: Both
North HCP: 4
South HCP: 20
Contract: 4♥ N

North:
♠ 753
♥ 109432
♦ 9
♣ A1096

South:
♠ A8
♥ AKQ7
♦ AQJ72
♣ 84

West	North	East	South
			2NT
Pass	3♦	Pass	3♠ ¹
Pass	4♥	AP	
1. Extended acceptance after NT			

Board: 94
Dealer: N
Vul: NS
North HCP: 20
South HCP: 14
Contract: 6N N

North:
♠ 842
♥ K2
♦ AKQ75
♣ AKJ

South:
♠ AK5
♥ AQJ93
♦ 10
♣ 10653

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

Board: 95
Dealer: S
Vul: Both
North HCP: 11
South HCP: 21
Contract: 6N S

North:
♠ A42
♥ KQJ102
♦ J104
♣ 97

South:
♠ J10
♥ A84
♦ AQ96
♣ AKQJ

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

Board: 96
Dealer: N
Vul: EW
North HCP: 20
South HCP: 9
Contract: 4♥ N

North:
♠ AJ108
♥ A65
♦ AK75
♣ A10

South:
♠ K2
♥ QJ10942
♦ 1093
♣ K4

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: 97	♠ AK7	The opponents are silent.
Dealer: S	♥ 109874	
Vul: None	♦ Q732	Partner bids first.
HCP: 10	♣ J	

Board: 98	♠ A6	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: None	♦ A964	You bid first.
HCP: 20	♣ K103	

Board: 99	♠ J9	The opponents are silent.
Dealer: S	♥ KQJ109	
Vul: NS	♦ J1062	Partner bids first.
HCP: 11	♣ K8	

Board: 100	♠ KQ3	The opponents are silent.
Dealer: N	♥ J432	
Vul: EW	♦ AQ2	You bid first.
HCP: 20	♣ AKJ	

Board: 101	♠ AQ942	The opponents are silent.
Dealer: S	♥ K10	
Vul: EW	♦ J96	Partner bids first.
HCP: 11	♣ J96	

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

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ AK7	♠ J953				2NT
Vul: None	♥ 109874	♥ AKJ	Pass	3♦	Pass	3♥
North HCP: 10	♦ Q732	♦ AJ6	Pass	3NT	Pass	4♥
South HCP: 21	♣ J	♣ AK8	AP			
Contract: 4♥ S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K9753		2NT	Pass	3♥
Vul: None	♥ AKQ3	♥ 7	Pass	3♠	Pass	3NT
North HCP: 20	♦ A964	♦ —	AP			
South HCP: 9	♣ K103	♣ AQ98762				
Contract: 3N N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ AQ2				2NT
Vul: NS	♥ KQJ109	♥ A62	Pass	3♦	Pass	3♥
North HCP: 11	♦ J1062	♦ AK87	Pass	4NT ¹	Pass	6♥
South HCP: 21	♣ K8	♣ A62	AP			
Contract: 6♥ S			1. Quantitative 4NT			

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ A106		2NT	Pass	3♦
Vul: EW	♥ J432	♥ KQ986	Pass	3♥	Pass	6NT
North HCP: 20	♦ AQ2	♦ K	AP			
South HCP: 12	♣ AKJ	♣ 10986				
Contract: 6N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ AQ942	♠ KJ86				2NT
Vul: EW	♥ K10	♥ Q3	Pass	3♥	Pass	3♠
North HCP: 11	♦ J96	♦ KQ72	Pass	6NT	AP	
South HCP: 20	♣ J96	♣ AKQ				
Contract: 6N S						

South hands (Practice Page)

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

Board: 97	♠ J953	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ AJ6	You bid first.
HCP: 21	♣ AK8	

Board: 98	♠ K9753	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ —	Partner bids first.
HCP: 9	♣ AQ98762	

Board: 99	♠ AQ2	The opponents are silent.
Dealer: S	♥ A62	
Vul: NS	♦ AK87	You bid first.
HCP: 21	♣ A62	

Board: 100	♠ A106	The opponents are silent.
Dealer: N	♥ KQ986	
Vul: EW	♦ K	Partner bids first.
HCP: 12	♣ 10986	

Board: 101	♠ KJ86	The opponents are silent.
Dealer: S	♥ Q3	
Vul: EW	♦ KQ72	You bid first.
HCP: 20	♣ AKQ	

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

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ AK7	♠ J953				2NT
Vul: None	♥ 109874	♥ AKJ	Pass	3♦	Pass	3♥
North HCP: 10	♦ Q732	♦ AJ6	Pass	3NT	Pass	4♥
South HCP: 21	♣ J	♣ AK8	AP			
Contract: 4♥ S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K9753		2NT	Pass	3♥
Vul: None	♥ AKQ3	♥ 7	Pass	3♠	Pass	3NT
North HCP: 20	♦ A964	♦ —	AP			
South HCP: 9	♣ K103	♣ AQ98762				
Contract: 3N N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ AQ2				2NT
Vul: NS	♥ KQJ109	♥ A62	Pass	3♦	Pass	3♥
North HCP: 11	♦ J1062	♦ AK87	Pass	4NT ¹	Pass	6♥
South HCP: 21	♣ K8	♣ A62	AP			
Contract: 6♥ S			1. Quantitative 4NT			

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ A106		2NT	Pass	3♦
Vul: EW	♥ J432	♥ KQ986	Pass	3♥	Pass	6NT
North HCP: 20	♦ AQ2	♦ K	AP			
South HCP: 12	♣ AKJ	♣ 10986				
Contract: 6N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ AQ942	♠ KJ86				2NT
Vul: EW	♥ K10	♥ Q3	Pass	3♥	Pass	3♠
North HCP: 11	♦ J96	♦ KQ72	Pass	6NT	AP	
South HCP: 20	♣ J96	♣ AKQ				
Contract: 6N S						

North hands (Practice Page)

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

Board: 102	♠ AK106	West Doubles 4♣ if possible.
Dealer: N	♥ KJ72	West Doubles 6♥ if possible.
Vul: Both	♦ KJ5	
HCP: 20	♣ KQ	You bid first.

Board: 103	♠ KQJ954	The opponents are silent.
Dealer: S	♥ KQ64	
Vul: None	♦ 86	Partner bids first.
HCP: 12	♣ J	

Board: 104	♠ QJ9	The opponents are silent.
Dealer: N	♥ K97	
Vul: EW	♦ AK765	You bid first.
HCP: 20	♣ AK	

Board: 105	♠ AJ9832	The opponents are silent.
Dealer: S	♥ J964	
Vul: None	♦ J5	Partner bids first.
HCP: 7	♣ 4	

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

Board: 102
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 7
 Contract: 6♥XN

North:
 ♠ AK106
 ♥ KJ72
 ♦ KJ5
 ♣ KQ

South:
 ♠ 942
 ♥ AQ1084
 ♦ 9862
 ♣ J

West	North	East	South
	2NT	Pass	3♦
Pass	3NT ¹	Pass	4♣ ²
X	Pass	Pass	4♦ ³
Pass	4♥	Pass	4NT ⁴
Pass	5♠	Pass	6♥
X	AP		

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, surplus
4. Blackwood 0314, for ♥

Board: 103
 Dealer: S
 Vul: None
 North HCP: 12
 South HCP: 20
 Contract: 6♠S

North:
 ♠ KQJ954
 ♥ KQ64
 ♦ 86
 ♣ J

South:
 ♠ 102
 ♥ AJ8
 ♦ AKJ2
 ♣ AK76

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

Board: 104
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 10
 Contract: 5♥N

North:
 ♠ QJ9
 ♥ K97
 ♦ AK765
 ♣ AK

South:
 ♠ 3
 ♥ AQJ532
 ♦ Q8
 ♣ J853

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♣	Pass	5♥
	AP		

1. Texas
2. Blackwood 0314, for ♥

Board: 105
 Dealer: S
 Vul: None
 North HCP: 7
 South HCP: 20
 Contract: 4♠S

North:
 ♠ AJ9832
 ♥ J964
 ♦ J5
 ♣ 4

South:
 ♠ KQ10
 ♥ K73
 ♦ AQ76
 ♣ AQ10

West	North	East	South
			2NT
Pass	4♥ ¹	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: 102	♠ 942	West Doubles 4♣ if possible.
Dealer: N	♥ AQ1084	West Doubles 6♥ if possible.
Vul: Both	♦ 9862	
HCP: 7	♣ J	Partner bids first.

Board: 103	♠ 102	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: None	♦ AKJ2	You bid first.
HCP: 20	♣ AK76	

Board: 104	♠ 3	The opponents are silent.
Dealer: N	♥ AQJ532	
Vul: EW	♦ Q8	Partner bids first.
HCP: 10	♣ J853	

Board: 105	♠ KQ10	The opponents are silent.
Dealer: S	♥ K73	
Vul: None	♦ AQ76	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: 102
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 7
 Contract: 6♥XN

North:
 ♠ AK106
 ♥ KJ72
 ♦ KJ5
 ♣ KQ

South:
 ♠ 942
 ♥ AQ1084
 ♦ 9862
 ♣ J

West	North	East	South
	2NT	Pass	3♦
Pass	3NT ¹	Pass	4♣ ²
X	Pass	Pass	4♦ ³
Pass	4♥	Pass	4NT ⁴
Pass	5♠	Pass	6♥
X	AP		

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, surplus
4. Blackwood 0314, for ♥

Board: 103
 Dealer: S
 Vul: None
 North HCP: 12
 South HCP: 20
 Contract: 6♠S

North:
 ♠ KQJ954
 ♥ KQ64
 ♦ 86
 ♣ J

South:
 ♠ 102
 ♥ AJ8
 ♦ AKJ2
 ♣ AK76

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

Board: 104
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 10
 Contract: 5♥N

North:
 ♠ QJ9
 ♥ K97
 ♦ AK765
 ♣ AK

South:
 ♠ 3
 ♥ AQJ532
 ♦ Q8
 ♣ J853

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♣	Pass	5♥
	AP		

1. Texas
2. Blackwood 0314, for ♥

Board: 105
 Dealer: S
 Vul: None
 North HCP: 7
 South HCP: 20
 Contract: 4♠S

North:
 ♠ AJ9832
 ♥ J964
 ♦ J5
 ♣ 4

South:
 ♠ KQ10
 ♥ K73
 ♦ AQ76
 ♣ AQ10

West	North	East	South
			2NT
Pass	4♥ ¹	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: 106	♠ J74	The opponents are silent.
Dealer: N	♥ AK3	
Vul: Both	♦ KQ	You bid first.
HCP: 20	♣ AK1084	
Board: 107	♠ 107542	The opponents are silent.
Dealer: S	♥ 942	
Vul: None	♦ 7	Partner bids first.
HCP: 7	♣ AK64	
Board: 108	♠ 1083	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: EW	♦ AKQ	You bid first.
HCP: 21	♣ AQJ6	
Board: 109	♠ AK10976	The opponents are silent.
Dealer: S	♥ 42	
Vul: None	♦ A94	Partner bids first.
HCP: 11	♣ 93	
Board: 110	♠ KJ7	West Doubles 3♥ if possible.
Dealer: N	♥ AQ10	
Vul: NS	♦ A75	You bid first.
HCP: 20	♣ KQJ6	

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

Board: 106
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6♠ N

North:
♠ J74
♥ AK3
♦ KQ
♣ AK1084

South:
♠ AK10853
♥ Q94
♦ 1063
♣ J

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♠	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			

Board: 107
Dealer: S
Vul: None
North HCP: 7
South HCP: 21
Contract: 4♠ S

North:
♠ 107542
♥ 942
♦ 7
♣ AK64

South:
♠ AJ8
♥ AKJ3
♦ AQ5
♣ Q107

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

Board: 108
Dealer: N
Vul: EW
North HCP: 21
South HCP: 3
Contract: 4♥ N

North:
♠ 1083
♥ AJ8
♦ AKQ
♣ AQJ6

South:
♠ 754
♥ K109543
♦ 10984
♣ —

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

Board: 109
Dealer: S
Vul: None
North HCP: 11
South HCP: 21
Contract: 6♠ S

North:
♠ AK10976
♥ 42
♦ A94
♣ 93

South:
♠ QJ8
♥ AKJ
♦ KJ3
♣ KQJ7

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♦
Pass	6♠	AP	
1. Texas			
2. Blackwood 0314, for ♠			

Board: 110
Dealer: N
Vul: NS
North HCP: 20
South HCP: 5
Contract: 4♠ N

North:
♠ KJ7
♥ AQ10
♦ A75
♣ KQJ6

South:
♠ Q108652
♥ 53
♦ QJ62
♣ 8

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

South hands (Practice Page)

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

Board: 106	♠ AK10853	The opponents are silent.
Dealer: N	♥ Q94	
Vul: Both	♦ 1063	Partner bids first.
HCP: 10	♣ J	
Board: 107	♠ AJ8	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: None	♦ AQ5	You bid first.
HCP: 21	♣ Q107	
Board: 108	♠ 754	The opponents are silent.
Dealer: N	♥ K109543	
Vul: EW	♦ 10984	Partner bids first.
HCP: 3	♣ —	
Board: 109	♠ QJ8	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ KJ3	You bid first.
HCP: 21	♣ KQJ7	
Board: 110	♠ Q108652	West Doubles 3♥ if possible.
Dealer: N	♥ 53	
Vul: NS	♦ QJ62	Partner bids first.
HCP: 5	♣ 8	

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

Board: 106
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6♠ N

North:
♠ J74
♥ AK3
♦ KQ
♣ AK1084

South:
♠ AK10853
♥ Q94
♦ 1063
♣ J

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♠	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			

Board: 107
Dealer: S
Vul: None
North HCP: 7
South HCP: 21
Contract: 4♠ S

North:
♠ 107542
♥ 942
♦ 7
♣ AK64

South:
♠ AJ8
♥ AKJ3
♦ AQ5
♣ Q107

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

Board: 108
Dealer: N
Vul: EW
North HCP: 21
South HCP: 3
Contract: 4♥ N

North:
♠ 1083
♥ AJ8
♦ AKQ
♣ AQJ6

South:
♠ 754
♥ K109543
♦ 10984
♣ —

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

Board: 109
Dealer: S
Vul: None
North HCP: 11
South HCP: 21
Contract: 6♠ S

North:
♠ AK10976
♥ 42
♦ A94
♣ 93

South:
♠ QJ8
♥ AKJ
♦ KJ3
♣ KQJ7

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♦
Pass	6♠	AP	
1. Texas			
2. Blackwood 0314, for ♠			

Board: 110
Dealer: N
Vul: NS
North HCP: 20
South HCP: 5
Contract: 4♠ N

North:
♠ KJ7
♥ AQ10
♦ A75
♣ KQJ6

South:
♠ Q108652
♥ 53
♦ QJ62
♣ 8

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

North hands (Practice Page)

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

Board: 111	♠ QJ7642	The opponents are silent.
Dealer: S	♥ 3	
Vul: None	♦ Q965	Partner bids first.
HCP: 9	♣ KJ	

Board: 112	♠ A107	The opponents are silent.
Dealer: N	♥ A964	
Vul: EW	♦ KQ8	You bid first.
HCP: 21	♣ AKJ	

Board: 113	♠ Q9	The opponents are silent.
Dealer: S	♥ AJ1076	
Vul: Both	♦ J107	Partner bids first.
HCP: 11	♣ K107	

Board: 114	♠ AK	The opponents are silent.
Dealer: N	♥ 72	
Vul: None	♦ AKJ93	You bid first.
HCP: 20	♣ KQ65	

Board: 115	♠ J108764	The opponents are silent.
Dealer: S	♥ 8	
Vul: NS	♦ A108	Partner bids first.
HCP: 7	♣ Q103	

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

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ QJ7642	♠ AK				2NT
Vul: None	♥ 3	♥ AQ2	Pass	3♥	Pass	3♠
North HCP: 9	♦ Q965	♦ K82	Pass	4♠	AP	
South HCP: 20	♣ KJ	♣ A8543				
Contract: 4♠ S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ KQJ942				
Vul: EW	♥ A964	♥ 82		2NT	Pass	3♥
North HCP: 21	♦ KQ8	♦ 52	Pass	3♠	Pass	4♠
South HCP: 6	♣ AKJ	♣ 643	AP			
Contract: 4♠ N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AK52				2NT
Vul: Both	♥ AJ1076	♥ Q82	Pass	3♦	Pass	3♥
North HCP: 11	♦ J107	♦ AK6	Pass	6NT	AP	
South HCP: 20	♣ K107	♣ A43				
Contract: 6N S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J32				
Vul: None	♥ 72	♥ KJ1096		2NT	Pass	3♦
North HCP: 20	♦ AKJ93	♦ 54	Pass	3♥	Pass	3NT
South HCP: 6	♣ KQ65	♣ J94	AP			
Contract: 3N N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ J108764	♠ K5				2NT
Vul: NS	♥ 8	♥ KQJ3	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ A108	♦ KQ52	AP			
South HCP: 21	♣ Q103	♣ AK7	1. Texas			
Contract: 4♠ S						

South hands (Practice Page)

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

Board: 111	♠ AK	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: None	♦ K82	You bid first.
HCP: 20	♣ A8543	

Board: 112	♠ KQJ942	The opponents are silent.
Dealer: N	♥ 82	
Vul: EW	♦ 52	Partner bids first.
HCP: 6	♣ 643	

Board: 113	♠ AK52	The opponents are silent.
Dealer: S	♥ Q82	
Vul: Both	♦ AK6	You bid first.
HCP: 20	♣ A43	

Board: 114	♠ J32	The opponents are silent.
Dealer: N	♥ KJ1096	
Vul: None	♦ 54	Partner bids first.
HCP: 6	♣ J94	

Board: 115	♠ K5	The opponents are silent.
Dealer: S	♥ KQJ3	
Vul: NS	♦ KQ52	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: 111	North:	South:	West	North	East	South
Dealer: S	♠ QJ7642	♠ AK				2NT
Vul: None	♥ 3	♥ AQ2	Pass	3♥	Pass	3♠
North HCP: 9	♦ Q965	♦ K82	Pass	4♠	AP	
South HCP: 20	♣ KJ	♣ A8543				
Contract: 4♠ S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ KQJ942				
Vul: EW	♥ A964	♥ 82		2NT	Pass	3♥
North HCP: 21	♦ KQ8	♦ 52	Pass	3♠	Pass	4♠
South HCP: 6	♣ AKJ	♣ 643	AP			
Contract: 4♠ N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AK52				2NT
Vul: Both	♥ AJ1076	♥ Q82	Pass	3♦	Pass	3♥
North HCP: 11	♦ J107	♦ AK6	Pass	6NT	AP	
South HCP: 20	♣ K107	♣ A43				
Contract: 6N S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J32				
Vul: None	♥ 72	♥ KJ1096		2NT	Pass	3♦
North HCP: 20	♦ AKJ93	♦ 54	Pass	3♥	Pass	3NT
South HCP: 6	♣ KQ65	♣ J94	AP			
Contract: 3N N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ J108764	♠ K5				2NT
Vul: NS	♥ 8	♥ KQJ3	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ A108	♦ KQ52	AP			
South HCP: 21	♣ Q103	♣ AK7	1. Texas			
Contract: 4♠ S						

North hands (Practice Page)

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

Board: 116	♠ A1062	The opponents are silent.
Dealer: N	♥ KQ75	
Vul: Both	♦ AK	You bid first.
HCP: 21	♣ KQ5	
Board: 117	♠ AKJ102	The opponents are silent.
Dealer: S	♥ Q72	
Vul: NS	♦ 8	Partner bids first.
HCP: 15	♣ KQ104	
Board: 118	♠ AK106	The opponents are silent.
Dealer: N	♥ K8	
Vul: NS	♦ QJ105	You bid first.
HCP: 20	♣ AK6	
Board: 119	♠ J93	The opponents are silent.
Dealer: S	♥ KQJ105	
Vul: EW	♦ Q652	Partner bids first.
HCP: 9	♣ 4	
Board: 120	♠ A952	West Doubles 4♦ if possible.
Dealer: N	♥ KJ	
Vul: Both	♦ KQ3	You bid first.
HCP: 20	♣ AK104	

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

Board: 116
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 11
 Contract: 6♥ N

North:
 ♠ A1062
 ♥ KQ75
 ♦ AK
 ♣ KQ5

South:
 ♠ J9
 ♥ AJ643
 ♦ J5
 ♣ A842

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

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♥

Board: 117
 Dealer: S
 Vul: NS
 North HCP: 15
 South HCP: 20
 Contract: 6N S

North:
 ♠ AKJ102
 ♥ Q72
 ♦ 8
 ♣ KQ104

South:
 ♠ Q8
 ♥ K106
 ♦ AKQJ2
 ♣ AJ8

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

Board: 118
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 12
 Contract: 6N N

North:
 ♠ AK106
 ♥ K8
 ♦ QJ105
 ♣ AK6

South:
 ♠ Q
 ♥ AJ1093
 ♦ A74
 ♣ J754

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

Board: 119
 Dealer: S
 Vul: EW
 North HCP: 9
 South HCP: 21
 Contract: 6♥ S

North:
 ♠ J93
 ♥ KQJ105
 ♦ Q652
 ♣ 4

South:
 ♠ K4
 ♥ A43
 ♦ AJ97
 ♣ AKQ3

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

1. Blackwood 0314, for ♥

Board: 120

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 4♥ S

North:

♠ A952

♥ KJ

♦ KQ3

♣ AK104

South:

♠ —

♥ A98542

♦ 952

♣ Q876

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

2NT	Pass	4♦ ¹
-----	------	-----------------

X	Pass ²	Pass	4♥
---	-------------------	------	----

AP

1. Texas

2. denies a ♦ stopper

South hands (Practice Page)

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

Board: 116	♠ J9	The opponents are silent.
Dealer: N	♥ AJ643	
Vul: Both	♦ J5	Partner bids first.
HCP: 11	♣ A842	
Board: 117	♠ Q8	The opponents are silent.
Dealer: S	♥ K106	
Vul: NS	♦ AKQJ2	You bid first.
HCP: 20	♣ AJ8	
Board: 118	♠ Q	The opponents are silent.
Dealer: N	♥ AJ1093	
Vul: NS	♦ A74	Partner bids first.
HCP: 12	♣ J754	
Board: 119	♠ K4	The opponents are silent.
Dealer: S	♥ A43	
Vul: EW	♦ AJ97	You bid first.
HCP: 21	♣ AKQ3	
Board: 120	♠ —	West Doubles 4♦ if possible.
Dealer: N	♥ A98542	
Vul: Both	♦ 952	Partner bids first.
HCP: 6	♣ Q876	

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

Board: 116
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 11
 Contract: 6♥ N

North:
 ♠ A1062
 ♥ KQ75
 ♦ AK
 ♣ KQ5

South:
 ♠ J9
 ♥ AJ643
 ♦ J5
 ♣ A842

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

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♥

Board: 117
 Dealer: S
 Vul: NS
 North HCP: 15
 South HCP: 20
 Contract: 6N S

North:
 ♠ AKJ102
 ♥ Q72
 ♦ 8
 ♣ KQ104

South:
 ♠ Q8
 ♥ K106
 ♦ AKQJ2
 ♣ AJ8

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

Board: 118
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 12
 Contract: 6N N

North:
 ♠ AK106
 ♥ K8
 ♦ QJ105
 ♣ AK6

South:
 ♠ Q
 ♥ AJ1093
 ♦ A74
 ♣ J754

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

Board: 119
 Dealer: S
 Vul: EW
 North HCP: 9
 South HCP: 21
 Contract: 6♥ S

North:
 ♠ J93
 ♥ KQJ105
 ♦ Q652
 ♣ 4

South:
 ♠ K4
 ♥ A43
 ♦ AJ97
 ♣ AKQ3

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

1. Blackwood 0314, for ♥

Board: 120

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 4♥ S

North:

♠ A952

♥ KJ

♦ KQ3

♣ AK104

South:

♠ —

♥ A98542

♦ 952

♣ Q876

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

2NT	Pass	4♦ ¹
-----	------	-----------------

X	Pass ²	Pass	4♥
---	-------------------	------	----

AP

1. Texas

2. denies a ♦ stopper

North hands (Practice Page)

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

Board: 121	♠ QJ9543	The opponents are silent.
Dealer: S	♥ A94	
Vul: NS	♦ K7	Partner bids first.
HCP: 12	♣ Q10	

Board: 122	♠ AK	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: EW	♦ KQ8	You bid first.
HCP: 21	♣ K854	

Board: 123	♠ Q7	The opponents are silent.
Dealer: S	♥ KJ10862	
Vul: Both	♦ Q54	Partner bids first.
HCP: 12	♣ A10	

Board: 124	♠ KJ84	The opponents are silent.
Dealer: N	♥ J96	
Vul: None	♦ AK5	You bid first.
HCP: 21	♣ AKQ	

Board: 125	♠ A87654	The opponents are silent.
Dealer: S	♥ Q8	
Vul: EW	♦ J82	Partner bids first.
HCP: 7	♣ 95	

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

Board: 121
Dealer: S
Vul: NS
North HCP: 12
South HCP: 21
Contract: 7♠ S

North:
♠ QJ9543
♥ A94
♦ K7
♣ Q10

South:
♠ AK102
♥ K632
♦ A5
♣ AK9

West	North	East	South
			2NT

Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♦
Pass	6NT	Pass	7♠
AP			

1. Texas
2. Blackwood 0314, for ♠

Board: 122
Dealer: N
Vul: EW
North HCP: 21
South HCP: 6
Contract: 3N N

North:
♠ AK
♥ KQJ6
♦ KQ8
♣ K854

South:
♠ J10963
♥ 1073
♦ J63
♣ A6

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	Pass	3NT
AP			

Board: 123
Dealer: S
Vul: Both
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ Q7
♥ KJ10862
♦ Q54
♣ A10

South:
♠ AK43
♥ AQ3
♦ A62
♣ K53

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♣
Pass	5♦	Pass	5♠
Pass	6NT	AP	

1. Texas
2. Blackwood 0314, for ♥

Board: 124
Dealer: N
Vul: None
North HCP: 21
South HCP: 12
Contract: 6N N

North:
♠ KJ84
♥ J96
♦ AK5
♣ AKQ

South:
♠ A73
♥ AK1052
♦ 2
♣ J1076

West	North	East	South
	2NT	Pass	3♦

Pass	3♥	Pass	6NT
AP			

Board: 125
Dealer: S
Vul: EW
North HCP: 7
South HCP: 21
Contract: 4♠ S

North:
♠ A87654
♥ Q8
♦ J82
♣ 95

South:
♠ 92
♥ AK93
♦ AK73
♣ AK6

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: 121	♠ AK102	The opponents are silent.
Dealer: S	♥ K632	
Vul: NS	♦ A5	You bid first.
HCP: 21	♣ AK9	

Board: 122	♠ J10963	The opponents are silent.
Dealer: N	♥ 1073	
Vul: EW	♦ J63	Partner bids first.
HCP: 6	♣ A6	

Board: 123	♠ AK43	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: Both	♦ A62	You bid first.
HCP: 20	♣ K53	

Board: 124	♠ A73	The opponents are silent.
Dealer: N	♥ AK1052	
Vul: None	♦ 2	Partner bids first.
HCP: 12	♣ J1076	

Board: 125	♠ 92	The opponents are silent.
Dealer: S	♥ AK93	
Vul: EW	♦ AK73	You bid first.
HCP: 21	♣ AK6	

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

Board: 121
Dealer: S
Vul: NS
North HCP: 12
South HCP: 21
Contract: 7♠ S

North:
♠ QJ9543
♥ A94
♦ K7
♣ Q10

South:
♠ AK102
♥ K632
♦ A5
♣ AK9

West	North	East	South
			2NT

Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♦
Pass	6NT	Pass	7♠
AP			

1. Texas
2. Blackwood 0314, for ♠

Board: 122
Dealer: N
Vul: EW
North HCP: 21
South HCP: 6
Contract: 3N N

North:
♠ AK
♥ KQJ6
♦ KQ8
♣ K854

South:
♠ J10963
♥ 1073
♦ J63
♣ A6

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	Pass	3NT
AP			

Board: 123
Dealer: S
Vul: Both
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ Q7
♥ KJ10862
♦ Q54
♣ A10

South:
♠ AK43
♥ AQ3
♦ A62
♣ K53

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♣
Pass	5♦	Pass	5♠
Pass	6NT	AP	

1. Texas
2. Blackwood 0314, for ♥

Board: 124
Dealer: N
Vul: None
North HCP: 21
South HCP: 12
Contract: 6N N

North:
♠ KJ84
♥ J96
♦ AK5
♣ AKQ

South:
♠ A73
♥ AK1052
♦ 2
♣ J1076

West	North	East	South
	2NT	Pass	3♦

Pass	3♥	Pass	6NT
AP			

Board: 125
Dealer: S
Vul: EW
North HCP: 7
South HCP: 21
Contract: 4♠ S

North:
♠ A87654
♥ Q8
♦ J82
♣ 95

South:
♠ 92
♥ AK93
♦ AK73
♣ AK6

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: 126	♠ KQ8	The opponents are silent.
Dealer: N	♥ AQ108	
Vul: Both	♦ AQ6	You bid first.
HCP: 21	♣ A42	

Board: 127	♠ Q9864	The opponents are silent.
Dealer: S	♥ 975	
Vul: None	♦ 764	Partner bids first.
HCP: 4	♣ Q6	

Board: 128	♠ A97	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ K9876	

Board: 129	♠ —	The opponents are silent.
Dealer: S	♥ QJ10542	
Vul: NS	♦ A42	Partner bids first.
HCP: 9	♣ Q1086	

Board: 130	♠ AQJ10	The opponents are silent.
Dealer: N	♥ Q97	
Vul: EW	♦ AKQJ	You bid first.
HCP: 20	♣ J4	

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

Board: 126
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 12
 Contract: 7N N

North:
 ♠ KQ8
 ♥ AQ108
 ♦ AQ6
 ♣ A42

South:
 ♠ A109543
 ♥ J
 ♦ J9
 ♣ KQJ7

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♦	Pass	5♥
Pass	5NT	Pass	7NT
AP			

1. Texas
2. Blackwood 0314, for ♠

Board: 127
 Dealer: S
 Vul: None
 North HCP: 4
 South HCP: 21
 Contract: 3♠ S

North:
 ♠ Q9864
 ♥ 975
 ♦ 764
 ♣ Q6

South:
 ♠ AK73
 ♥ Q8
 ♦ AKJ105
 ♣ A5

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

Board: 128
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 8
 Contract: 4♥ N

North:
 ♠ A97
 ♥ AQ5
 ♦ AK
 ♣ K9876

South:
 ♠ 3
 ♥ J108763
 ♦ J7
 ♣ AQ43

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	AP	

1. Texas

Board: 129
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 20
 Contract: 6♥ S

North:
 ♠ —
 ♥ QJ10542
 ♦ A42
 ♣ Q1086

South:
 ♠ AQ63
 ♥ A7
 ♦ KQJ6
 ♣ A53

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♣
Pass	6♥	AP	

1. Texas
2. Blackwood 0314, for ♥

Board: 130

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6♥ N

North:

♠ AQJ10

♥ Q97

♦ AKQJ

♣ J4

South:

♠ K

♥ AJ6543

♦ 64

♣ A1053

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

	2NT	Pass	4♦ ¹
--	-----	------	-----------------

Pass	4♥	Pass	4NT ²
------	----	------	------------------

Pass	5♠	Pass	6♥
------	----	------	----

AP

1. Texas

2. Blackwood 0314, for ♥

South hands (Practice Page)

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

Board: 126	♠ A109543	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ J9	Partner bids first.
HCP: 12	♣ KQJ7	

Board: 127	♠ AK73	The opponents are silent.
Dealer: S	♥ Q8	
Vul: None	♦ AKJ105	You bid first.
HCP: 21	♣ A5	

Board: 128	♠ 3	The opponents are silent.
Dealer: N	♥ J108763	
Vul: Both	♦ J7	Partner bids first.
HCP: 8	♣ AQ43	

Board: 129	♠ AQ63	The opponents are silent.
Dealer: S	♥ A7	
Vul: NS	♦ KQJ6	You bid first.
HCP: 20	♣ A53	

Board: 130	♠ K	The opponents are silent.
Dealer: N	♥ AJ6543	
Vul: EW	♦ 64	Partner bids first.
HCP: 12	♣ A1053	

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

Board: 126
Dealer: N
Vul: Both
North HCP: 21
South HCP: 12
Contract: 7N N

North:
♠ KQ8
♥ AQ108
♦ AQ6
♣ A42

South:
♠ A109543
♥ J
♦ J9
♣ KQJ7

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♦	Pass	5♥
Pass	5NT	Pass	7NT
AP			

1. Texas
2. Blackwood 0314, for ♠

Board: 127
Dealer: S
Vul: None
North HCP: 4
South HCP: 21
Contract: 3♠ S

North:
♠ Q9864
♥ 975
♦ 764
♣ Q6

South:
♠ AK73
♥ Q8
♦ AKJ105
♣ A5

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

Board: 128
Dealer: N
Vul: Both
North HCP: 20
South HCP: 8
Contract: 4♥ N

North:
♠ A97
♥ AQ5
♦ AK
♣ K9876

South:
♠ 3
♥ J108763
♦ J7
♣ AQ43

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	AP	

1. Texas

Board: 129
Dealer: S
Vul: NS
North HCP: 9
South HCP: 20
Contract: 6♥ S

North:
♠ —
♥ QJ10542
♦ A42
♣ Q1086

South:
♠ AQ63
♥ A7
♦ KQJ6
♣ A53

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♣
Pass	6♥	AP	

1. Texas
2. Blackwood 0314, for ♥

Board: 130

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6♥ N

North:

♠ AQJ10

♥ Q97

♦ AKQJ

♣ J4

South:

♠ K

♥ AJ6543

♦ 64

♣ A1053

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

	2NT	Pass	4♦ ¹
--	-----	------	-----------------

Pass	4♥	Pass	4NT ²
------	----	------	------------------

Pass	5♠	Pass	6♥
------	----	------	----

AP

1. Texas

2. Blackwood 0314, for ♥

North hands (Practice Page)

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

Board: 131	♠ J86	The opponents are silent.
Dealer: S	♥ KJ1074	
Vul: EW	♦ K8	Partner bids first.
HCP: 9	♣ J87	

Board: 132	♠ AK10	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: Both	♦ AKJ7	You bid first.
HCP: 20	♣ 763	

Board: 133	♠ 106	The opponents are silent.
Dealer: S	♥ KJ985	
Vul: EW	♦ K2	Partner bids first.
HCP: 8	♣ J1087	

Board: 134	♠ A76	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: None	♦ AJ42	You bid first.
HCP: 21	♣ AQ9	

Board: 135	♠ 108763	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ K982	Partner bids first.
HCP: 11	♣ A9	

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

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ K72				2NT
Vul: EW	♥ KJ1074	♥ AQ8	Pass	3♦	Pass	3♥
North HCP: 9	♦ K8	♦ Q42	Pass	3NT	Pass	4♥
South HCP: 20	♣ J87	♣ AKQ9	AP			
Contract: 4♥ S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q972		2NT	Pass	4♦ ¹
Vul: Both	♥ AJ6	♥ Q98752	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AKJ7	♦ Q	Pass	5♣	Pass	6♥
South HCP: 12	♣ 763	♣ AQ	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ AJ54				2NT
Vul: EW	♥ KJ985	♥ A10	Pass	3♦	Pass	3♥
North HCP: 8	♦ K2	♦ AQJ95	Pass	3NT	AP	
South HCP: 20	♣ J1087	♣ A9				
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ J10983		2NT	Pass	3♥
Vul: None	♥ AQ6	♥ K9	Pass	3♠	Pass	4♠
North HCP: 21	♦ AJ42	♦ 95	AP			
South HCP: 7	♣ AQ9	♣ K1076				
Contract: 4♠ N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 108763	♠ AKJ				2NT
Vul: EW	♥ A10	♥ KQJ5	Pass	3♥	Pass	3♠
North HCP: 11	♦ K982	♦ AQ43	Pass	6NT	AP	
South HCP: 20	♣ A9	♣ 105				
Contract: 6N S						

South hands (Practice Page)

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

Board: 131	♠ K72	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: EW	♦ Q42	You bid first.
HCP: 20	♣ AKQ9	

Board: 132	♠ Q972	The opponents are silent.
Dealer: N	♥ Q98752	
Vul: Both	♦ Q	Partner bids first.
HCP: 12	♣ AQ	

Board: 133	♠ AJ54	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ AQJ95	You bid first.
HCP: 20	♣ A9	

Board: 134	♠ J10983	The opponents are silent.
Dealer: N	♥ K9	
Vul: None	♦ 95	Partner bids first.
HCP: 7	♣ K1076	

Board: 135	♠ AKJ	The opponents are silent.
Dealer: S	♥ KQJ5	
Vul: EW	♦ AQ43	You bid first.
HCP: 20	♣ 105	

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

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ K72				2NT
Vul: EW	♥ KJ1074	♥ AQ8	Pass	3♦	Pass	3♥
North HCP: 9	♦ K8	♦ Q42	Pass	3NT	Pass	4♥
South HCP: 20	♣ J87	♣ AKQ9	AP			
Contract: 4♥ S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q972		2NT	Pass	4♦ ¹
Vul: Both	♥ AJ6	♥ Q98752	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AKJ7	♦ Q	Pass	5♣	Pass	6♥
South HCP: 12	♣ 763	♣ AQ	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ AJ54				2NT
Vul: EW	♥ KJ985	♥ A10	Pass	3♦	Pass	3♥
North HCP: 8	♦ K2	♦ AQJ95	Pass	3NT	AP	
South HCP: 20	♣ J1087	♣ A9				
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ J10983		2NT	Pass	3♥
Vul: None	♥ AQ6	♥ K9	Pass	3♠	Pass	4♠
North HCP: 21	♦ AJ42	♦ 95	AP			
South HCP: 7	♣ AQ9	♣ K1076				
Contract: 4♠ N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 108763	♠ AKJ				2NT
Vul: EW	♥ A10	♥ KQJ5	Pass	3♥	Pass	3♠
North HCP: 11	♦ K982	♦ AQ43	Pass	6NT	AP	
South HCP: 20	♣ A9	♣ 105				
Contract: 6N S						

North hands (Practice Page)

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

Board: 136	♠ 875	The opponents are silent.
Dealer: N	♥ K7	
Vul: Both	♦ AKJ10	You bid first.
HCP: 20	♣ AKQ3	

Board: 137	♠ J9854	The opponents are silent.
Dealer: S	♥ K87	
Vul: None	♦ K82	Partner bids first.
HCP: 7	♣ 95	

Board: 138	♠ A1098	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: NS	♦ AK9	You bid first.
HCP: 20	♣ AQ3	

Board: 139	♠ K10	The opponents are silent.
Dealer: S	♥ AK10542	
Vul: Both	♦ Q1064	Partner bids first.
HCP: 13	♣ J	

Board: 140	♠ A9	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: NS	♦ A876	You bid first.
HCP: 21	♣ A107	

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

Board: 136

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 4♥ N

North:

♠ 875

♥ K7

♦ AKJ10

♣ AKQ3

South:

♠ KQ

♥ QJ8543

♦ Q95

♣ 87

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

Board: 137

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ J9854

♥ K87

♦ K82

♣ 95

South:

♠ AK2

♥ A96

♦ AJ65

♣ A76

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 138

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ A1098

♥ QJ2

♦ AK9

♣ AQ3

South:

♠ J4

♥ AK9843

♦ Q6

♣ 1095

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♣ Pass 5♦

Pass 6♦ Pass 6NT

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 139

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6N S

North:

♠ K10

♥ AK10542

♦ Q1064

♣ J

South:

♠ A975

♥ Q6

♦ AK2

♣ AK95

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♣

Pass 5♦ Pass 6♣

Pass 6NT AP

1. Texas

2. Blackwood 0314, for ♥

Board: 140

Dealer: N

Vul: NS

North HCP: 21

South HCP: 8

Contract: 6♠ N

North:

♠ A9

♥ AKQ8

♦ A876

♣ A107

South:

♠ KQ10863

♥ 762

♦ QJ9

♣ 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: 136	♠ KQ	The opponents are silent.
Dealer: N	♥ QJ8543	
Vul: Both	♦ Q95	Partner bids first.
HCP: 10	♣ 87	
Board: 137	♠ AK2	The opponents are silent.
Dealer: S	♥ A96	
Vul: None	♦ AJ65	You bid first.
HCP: 20	♣ A76	
Board: 138	♠ J4	The opponents are silent.
Dealer: N	♥ AK9843	
Vul: NS	♦ Q6	Partner bids first.
HCP: 10	♣ 1095	
Board: 139	♠ A975	The opponents are silent.
Dealer: S	♥ Q6	
Vul: Both	♦ AK2	You bid first.
HCP: 20	♣ AK95	
Board: 140	♠ KQ10863	The opponents are silent.
Dealer: N	♥ 762	
Vul: NS	♦ QJ9	Partner bids first.
HCP: 8	♣ 8	

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

Board: 136

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 4♥ N

North:

♠ 875

♥ K7

♦ AKJ10

♣ AKQ3

South:

♠ KQ

♥ QJ8543

♦ Q95

♣ 87

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

Board: 137

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ J9854

♥ K87

♦ K82

♣ 95

South:

♠ AK2

♥ A96

♦ AJ65

♣ A76

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 138

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ A1098

♥ QJ2

♦ AK9

♣ AQ3

South:

♠ J4

♥ AK9843

♦ Q6

♣ 1095

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♣ Pass 5♦

Pass 6♦ Pass 6NT

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 139

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6N S

North:

♠ K10

♥ AK10542

♦ Q1064

♣ J

South:

♠ A975

♥ Q6

♦ AK2

♣ AK95

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♣

Pass 5♦ Pass 6♣

Pass 6NT AP

1. Texas

2. Blackwood 0314, for ♥

Board: 140

Dealer: N

Vul: NS

North HCP: 21

South HCP: 8

Contract: 6♠ N

North:

♠ A9

♥ AKQ8

♦ A876

♣ A107

South:

♠ KQ10863

♥ 762

♦ QJ9

♣ 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: 141	♠ K2	The opponents are silent.
Dealer: S	♥ AKJ974	
Vul: EW	♦ 103	Partner bids first.
HCP: 12	♣ J52	

Board: 142	♠ Q98	The opponents are silent.
Dealer: N	♥ AK64	
Vul: None	♦ AK	You bid first.
HCP: 21	♣ KQ86	

Board: 143	♠ J103	The opponents are silent.
Dealer: S	♥ A10876	
Vul: NS	♦ 1076	Partner bids first.
HCP: 5	♣ 106	

Board: 144	♠ Q95	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: EW	♦ AKQ	You bid first.
HCP: 20	♣ 642	

Board: 145	♠ J98763	The opponents are silent.
Dealer: S	♥ A	
Vul: Both	♦ KQ98	Partner bids first.
HCP: 13	♣ K5	

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

Board: 141
 Dealer: S
 Vul: EW
 North HCP: 12
 South HCP: 20
 Contract: 6N S

North:
 ♠ K2
 ♥ AKJ974
 ♦ 103
 ♣ J52

South:
 ♠ AQJ5
 ♥ Q1082
 ♦ A4
 ♣ AK3

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♣
Pass	5♦	Pass	6♣
Pass	6NT	AP	

1. Texas
2. Blackwood 0314, for ♥

Board: 142
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 8
 Contract: 4♠ N

North:
 ♠ Q98
 ♥ AK64
 ♦ AK
 ♣ KQ86

South:
 ♠ KJ6542
 ♥ Q2
 ♦ Q954
 ♣ 9

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

Board: 143
 Dealer: S
 Vul: NS
 North HCP: 5
 South HCP: 20
 Contract: 4♥ S

North:
 ♠ J103
 ♥ A10876
 ♦ 1076
 ♣ 106

South:
 ♠ AQ7
 ♥ K94
 ♦ AQ9
 ♣ KQ85

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

Board: 144
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 12
 Contract: 6♠ N

North:
 ♠ Q95
 ♥ AKQ6
 ♦ AKQ
 ♣ 642

South:
 ♠ AKJ1032
 ♥ 873
 ♦ 65
 ♣ A5

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♠	Pass	6♠
AP			

1. Texas
2. Blackwood 0314, for ♠

Board: 145

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 7♠ S

North:

♠ J98763

♥ A

♦ KQ98

♣ K5

South:

♠ AK10

♥ K1097

♦ A52

♣ AQ4

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

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

Pass	4NT ²	Pass	5♦
------	------------------	------	----

Pass	6NT	Pass	7♠
------	-----	------	----

AP

1. Texas

2. Blackwood 0314, for ♠

South hands (Practice Page)

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

Board: 141	♠ AQJ5	The opponents are silent.
Dealer: S	♥ Q1082	
Vul: EW	♦ A4	You bid first.
HCP: 20	♣ AK3	

Board: 142	♠ KJ6542	The opponents are silent.
Dealer: N	♥ Q2	
Vul: None	♦ Q954	Partner bids first.
HCP: 8	♣ 9	

Board: 143	♠ AQ7	The opponents are silent.
Dealer: S	♥ K94	
Vul: NS	♦ AQ9	You bid first.
HCP: 20	♣ KQ85	

Board: 144	♠ AKJ1032	The opponents are silent.
Dealer: N	♥ 873	
Vul: EW	♦ 65	Partner bids first.
HCP: 12	♣ A5	

Board: 145	♠ AK10	The opponents are silent.
Dealer: S	♥ K1097	
Vul: Both	♦ A52	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: 141
Dealer: S
Vul: EW
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ K2
♥ AKJ974
♦ 103
♣ J52

South:
♠ AQJ5
♥ Q1082
♦ A4
♣ AK3

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♣
Pass	5♦	Pass	6♣
Pass	6NT	AP	

1. Texas
2. Blackwood 0314, for ♥

Board: 142
Dealer: N
Vul: None
North HCP: 21
South HCP: 8
Contract: 4♠ N

North:
♠ Q98
♥ AK64
♦ AK
♣ KQ86

South:
♠ KJ6542
♥ Q2
♦ Q954
♣ 9

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

Board: 143
Dealer: S
Vul: NS
North HCP: 5
South HCP: 20
Contract: 4♥ S

North:
♠ J103
♥ A10876
♦ 1076
♣ 106

South:
♠ AQ7
♥ K94
♦ AQ9
♣ KQ85

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

Board: 144
Dealer: N
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6♠ N

North:
♠ Q95
♥ AKQ6
♦ AKQ
♣ 642

South:
♠ AKJ1032
♥ 873
♦ 65
♣ A5

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♠	Pass	6♠
AP			

1. Texas
2. Blackwood 0314, for ♠

Board: 145

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 7♠ S

North:

♠ J98763

♥ A

♦ KQ98

♣ K5

South:

♠ AK10

♥ K1097

♦ A52

♣ AQ4

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

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

Pass	4NT ²	Pass	5♦
------	------------------	------	----

Pass	6NT	Pass	7♠
------	-----	------	----

AP

1. Texas

2. Blackwood 0314, for ♠

North hands (Practice Page)

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

Board: 146	♠ 43	East Doubles 3♠ if possible.
Dealer: N	♥ AQ94	
Vul: EW	♦ AQJ	
HCP: 20	♣ AK95	You bid first.

Board: 147	♠ AK8762	The opponents are silent.
Dealer: S	♥ Q102	
Vul: Both	♦ —	Partner bids first.
HCP: 13	♣ KJ86	

Board: 148	♠ AKQ9	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ AKJ2	
HCP: 21	♣ J97	You bid first.

Board: 149	♠ KJ1062	The opponents are silent.
Dealer: S	♥ A97	
Vul: EW	♦ K7	Partner bids first.
HCP: 11	♣ 752	

Board: 150	♠ KQ7	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: Both	♦ KQ742	
HCP: 21	♣ KQ	You bid first.

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

Board: 146
Dealer: N
Vul: EW
North HCP: 20
South HCP: 4
Contract: 4♥ S

North:
♠ 43
♥ AQ94
♦ AQJ
♣ AK95

South:
♠ K105
♥ J8763
♦ 1096
♣ 64

West	North	East	South
	2NT	Pass	3♦
Pass	3♠ ¹	X	3NT ²
Pass	4♣ ³	Pass	4♥
AP			

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

Board: 147
Dealer: S
Vul: Both
North HCP: 13
South HCP: 21
Contract: 6♠ S

North:
♠ AK8762
♥ Q102
♦ —
♣ KJ86

South:
♠ J3
♥ AK
♦ AKQ74
♣ A542

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♣
Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 148
Dealer: N
Vul: None
North HCP: 21
South HCP: 10
Contract: 3N N

North:
♠ AKQ9
♥ K8
♦ AKJ2
♣ J97

South:
♠ J65
♥ J10752
♦ Q53
♣ AQ

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

Board: 149
Dealer: S
Vul: EW
North HCP: 11
South HCP: 20
Contract: 6N S

North:
♠ KJ1062
♥ A97
♦ K7
♣ 752

South:
♠ AQ95
♥ Q63
♦ AQ3
♣ AQ10

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

Board: 150
Dealer: N
Vul: Both
North HCP: 21
South HCP: 8
Contract: 4♠ N

North:
♠ KQ7
♥ AQ2
♦ KQ742
♣ KQ

South:
♠ A108642
♥ 874
♦ A
♣ 873

West	North	East	South
	2NT	Pass	4♥ ¹
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: 146	♠ K105	East Doubles 3♠ if possible.
Dealer: N	♥ J8763	
Vul: EW	♦ 1096	Partner bids first.
HCP: 4	♣ 64	

Board: 147	♠ J3	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ AKQ74	You bid first.
HCP: 21	♣ A542	

Board: 148	♠ J65	The opponents are silent.
Dealer: N	♥ J10752	
Vul: None	♦ Q53	Partner bids first.
HCP: 10	♣ AQ	

Board: 149	♠ AQ95	The opponents are silent.
Dealer: S	♥ Q63	
Vul: EW	♦ AQ3	You bid first.
HCP: 20	♣ AQ10	

Board: 150	♠ A108642	The opponents are silent.
Dealer: N	♥ 874	
Vul: Both	♦ A	Partner bids first.
HCP: 8	♣ 873	

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

Board: 146
Dealer: N
Vul: EW
North HCP: 20
South HCP: 4
Contract: 4♥ S

North:
♠ 43
♥ AQ94
♦ AQJ
♣ AK95

South:
♠ K105
♥ J8763
♦ 1096
♣ 64

West	North	East	South
	2NT	Pass	3♦
Pass	3♠ ¹	X	3NT ²
Pass	4♣ ³	Pass	4♥
AP			

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

Board: 147
Dealer: S
Vul: Both
North HCP: 13
South HCP: 21
Contract: 6♠ S

North:
♠ AK8762
♥ Q102
♦ —
♣ KJ86

South:
♠ J3
♥ AK
♦ AKQ74
♣ A542

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♣
Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 148
Dealer: N
Vul: None
North HCP: 21
South HCP: 10
Contract: 3N N

North:
♠ AKQ9
♥ K8
♦ AKJ2
♣ J97

South:
♠ J65
♥ J10752
♦ Q53
♣ AQ

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

Board: 149
Dealer: S
Vul: EW
North HCP: 11
South HCP: 20
Contract: 6N S

North:
♠ KJ1062
♥ A97
♦ K7
♣ 752

South:
♠ AQ95
♥ Q63
♦ AQ3
♣ AQ10

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

Board: 150
Dealer: N
Vul: Both
North HCP: 21
South HCP: 8
Contract: 4♠ N

North:
♠ KQ7
♥ AQ2
♦ KQ742
♣ KQ

South:
♠ A108642
♥ 874
♦ A
♣ 873

West	North	East	South
	2NT	Pass	4♥ ¹
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: 151	♠ Q9742	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: None	♦ 74	Partner bids first.
HCP: 7	♣ 1053	

Board: 152	♠ AKJ5	The opponents are silent.
Dealer: N	♥ K3	
Vul: Both	♦ Q982	You bid first.
HCP: 20	♣ AK8	

Board: 153	♠ K2	East Bids 4♠ if possible.
Dealer: S	♥ K10875	
Vul: None	♦ 876	Partner bids first.
HCP: 9	♣ K84	

Board: 154	♠ KJ4	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: EW	♦ AQ82	You bid first.
HCP: 21	♣ K85	

Board: 155	♠ 52	The opponents are silent.
Dealer: S	♥ J65432	
Vul: None	♦ Q532	Partner bids first.
HCP: 3	♣ 3	

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

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ Q9742	♠ KJ				2NT
Vul: None	♥ AJ9	♥ 10543	Pass	3♥	Pass	3♠
North HCP: 7	♦ 74	♦ AKQ6	Pass	3NT	AP	
South HCP: 20	♣ 1053	♣ AK8				
Contract: 3N S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 107		2NT	Pass	4♦ ¹
Vul: Both	♥ K3	♥ AQ9762	Pass	4♥	AP	
North HCP: 20	♦ Q982	♦ 7	1. Texas			
South HCP: 7	♣ AK8	♣ J654				
Contract: 4♥ N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ A10				2NT
Vul: None	♥ K10875	♥ Q94	Pass	3♦	4♠	X
North HCP: 9	♦ 876	♦ AKQ2	AP			
South HCP: 21	♣ K84	♣ AQ97				
Contract: 4♠ X E						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ Q2		2NT	Pass	3♦
Vul: EW	♥ AKJ	♥ 97653	Pass	3♥	Pass	3NT
North HCP: 21	♦ AQ82	♦ K1095	Pass	4♥	AP	
South HCP: 5	♣ K85	♣ 74				
Contract: 4♥ N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AJ84				2NT
Vul: None	♥ J65432	♥ AK10	Pass	3♦	Pass	3♥
North HCP: 3	♦ Q532	♦ A986	AP			
South HCP: 20	♣ 3	♣ A8				
Contract: 3♥ S						

South hands (Practice Page)

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

Board: 151	♠ KJ	The opponents are silent.
Dealer: S	♥ 10543	
Vul: None	♦ AKQ6	You bid first.
HCP: 20	♣ AK8	

Board: 152	♠ 107	The opponents are silent.
Dealer: N	♥ AQ9762	
Vul: Both	♦ 7	Partner bids first.
HCP: 7	♣ J654	

Board: 153	♠ A10	East Bids 4♠ if possible.
Dealer: S	♥ Q94	
Vul: None	♦ AKQ2	You bid first.
HCP: 21	♣ AQ97	

Board: 154	♠ Q2	The opponents are silent.
Dealer: N	♥ 97653	
Vul: EW	♦ K1095	Partner bids first.
HCP: 5	♣ 74	

Board: 155	♠ AJ84	The opponents are silent.
Dealer: S	♥ AK10	
Vul: None	♦ A986	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: 151	North:	South:	West	North	East	South
Dealer: S	♠ Q9742	♠ KJ				2NT
Vul: None	♥ AJ9	♥ 10543	Pass	3♥	Pass	3♠
North HCP: 7	♦ 74	♦ AKQ6	Pass	3NT	AP	
South HCP: 20	♣ 1053	♣ AK8				
Contract: 3N S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 107		2NT	Pass	4♦ ¹
Vul: Both	♥ K3	♥ AQ9762	Pass	4♥	AP	
North HCP: 20	♦ Q982	♦ 7	1. Texas			
South HCP: 7	♣ AK8	♣ J654				
Contract: 4♥ N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ A10				2NT
Vul: None	♥ K10875	♥ Q94	Pass	3♦	4♠	X
North HCP: 9	♦ 876	♦ AKQ2	AP			
South HCP: 21	♣ K84	♣ AQ97				
Contract: 4♠ X E						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ Q2		2NT	Pass	3♦
Vul: EW	♥ AKJ	♥ 97653	Pass	3♥	Pass	3NT
North HCP: 21	♦ AQ82	♦ K1095	Pass	4♥	AP	
South HCP: 5	♣ K85	♣ 74				
Contract: 4♥ N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AJ84				2NT
Vul: None	♥ J65432	♥ AK10	Pass	3♦	Pass	3♥
North HCP: 3	♦ Q532	♦ A986	AP			
South HCP: 20	♣ 3	♣ A8				
Contract: 3♥ S						

North hands (Practice Page)

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

Board: 156	♠ A4	The opponents are silent.
Dealer: N	♥ A65	
Vul: NS	♦ AK53	You bid first.
HCP: 20	♣ KQ73	

Board: 157	♠ AQ9652	The opponents are silent.
Dealer: S	♥ 8765	
Vul: NS	♦ 102	Partner bids first.
HCP: 10	♣ A	

Board: 158	♠ A84	The opponents are silent.
Dealer: N	♥ A6	
Vul: EW	♦ AQ1092	You bid first.
HCP: 20	♣ AQ6	

Board: 159	♠ KQ74	The opponents are silent.
Dealer: S	♥ QJ10974	
Vul: None	♦ QJ	Partner bids first.
HCP: 11	♣ 5	

Board: 160	♠ K104	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ AK54	You bid first.
HCP: 21	♣ Q72	

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

Board: 156

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 4♥ N

North:

♠ A4

♥ A65

♦ AK53

♣ KQ73

South:

♠ J9

♥ KQJ873

♦ Q94

♣ J10

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

Board: 157

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 6N S

North:

♠ AQ9652

♥ 8765

♦ 102

♣ A

South:

♠ K3

♥ AJ9

♦ AKQ64

♣ KJ9

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣

Pass 6NT AP

1. Texas

2. Blackwood 0314, for ♠

Board: 158

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♠ N

North:

♠ A84

♥ A6

♦ AQ1092

♣ AQ6

South:

♠ KJ10763

♥ K732

♦ 8

♣ K10

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6♠

AP

Board: 159

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ KQ74

♥ QJ10974

♦ QJ

♣ 5

South:

♠ AJ85

♥ AK83

♦ K3

♣ AJ4

West North East South

2NT

Pass 3♦ Pass 3NT¹

Pass 4♣² Pass 4♥

Pass 4NT³ Pass 5♦

Pass 6♥ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♥

Board: 160

Dealer: N

Vul: EW

North HCP: 21

South HCP: 13

Contract: 7N N

North:

♠ K104

♥ AKQ

♦ AK54

♣ Q72

South:

♠ AQJ862

♥ 732

♦ Q8

♣ A5

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

	2NT	Pass	4♥ ¹
--	-----	------	-----------------

Pass	4♠	Pass	4NT ²
------	----	------	------------------

Pass	5♣	Pass	7NT
------	----	------	-----

AP

1. Texas

2. Blackwood 0314, for ♠

South hands (Practice Page)

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

Board: 156	♠ J9	The opponents are silent.
Dealer: N	♥ KQJ873	
Vul: NS	♦ Q94	Partner bids first.
HCP: 10	♣ J10	

Board: 157	♠ K3	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: NS	♦ AKQ64	You bid first.
HCP: 21	♣ KJ9	

Board: 158	♠ KJ10763	The opponents are silent.
Dealer: N	♥ K732	
Vul: EW	♦ 8	Partner bids first.
HCP: 10	♣ K10	

Board: 159	♠ AJ85	The opponents are silent.
Dealer: S	♥ AK83	
Vul: None	♦ K3	You bid first.
HCP: 20	♣ AJ4	

Board: 160	♠ AQJ862	The opponents are silent.
Dealer: N	♥ 732	
Vul: EW	♦ Q8	Partner bids first.
HCP: 13	♣ A5	

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

Board: 156

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 4♥ N

North:

♠ A4

♥ A65

♦ AK53

♣ KQ73

South:

♠ J9

♥ KQJ873

♦ Q94

♣ J10

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

Board: 157

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 6N S

North:

♠ AQ9652

♥ 8765

♦ 102

♣ A

South:

♠ K3

♥ AJ9

♦ AKQ64

♣ KJ9

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣

Pass 6NT AP

1. Texas

2. Blackwood 0314, for ♠

Board: 158

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♠ N

North:

♠ A84

♥ A6

♦ AQ1092

♣ AQ6

South:

♠ KJ10763

♥ K732

♦ 8

♣ K10

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6♠

AP

Board: 159

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ KQ74

♥ QJ10974

♦ QJ

♣ 5

South:

♠ AJ85

♥ AK83

♦ K3

♣ AJ4

West North East South

2NT

Pass 3♦ Pass 3NT¹

Pass 4♣² Pass 4♥

Pass 4NT³ Pass 5♦

Pass 6♥ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♥

Board: 160

Dealer: N

Vul: EW

North HCP: 21

South HCP: 13

Contract: 7N N

North:

♠ K104

♥ AKQ

♦ AK54

♣ Q72

South:

♠ AQJ862

♥ 732

♦ Q8

♣ A5

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

	2NT	Pass	4♥ ¹
--	-----	------	-----------------

Pass	4♠	Pass	4NT ²
------	----	------	------------------

Pass	5♣	Pass	7NT
------	----	------	-----

AP

1. Texas

2. Blackwood 0314, for ♠

North hands (Practice Page)

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

Board: 161	♠ Q98543	East Doubles 3♥ if possible.
Dealer: S	♥ 8	
Vul: Both	♦ K10	Partner bids first.
HCP: 8	♣ K874	

Board: 162	♠ A3	The opponents are silent.
Dealer: N	♥ KJ108	
Vul: None	♦ AKQ6	You bid first.
HCP: 21	♣ KJ8	

Board: 163	♠ K109643	The opponents are silent.
Dealer: S	♥ K75	
Vul: NS	♦ Q4	Partner bids first.
HCP: 13	♣ KQ	

Board: 164	♠ 75	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: Both	♦ Q1073	You bid first.
HCP: 21	♣ AKQ	

Board: 165	♠ AQJ965	The opponents are silent.
Dealer: S	♥ 864	
Vul: None	♦ 102	Partner bids first.
HCP: 12	♣ AJ	

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

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ Q98543	♠ AJ7				2NT
Vul: Both	♥ 8	♥ AJ9	Pass	3♥	X	3♠
North HCP: 8	♦ K10	♦ AJ62	Pass	4NT ¹	Pass	5♦
South HCP: 21	♣ K874	♣ AQ9	Pass	6♠	AP	
Contract: 6♠ S			1. Blackwood 0314, for ♠			

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ K86542		2NT	Pass	3♥
Vul: None	♥ KJ108	♥ 75	Pass	3♠	Pass	4♠
North HCP: 21	♦ AKQ6	♦ 53	AP			
South HCP: 5	♣ KJ8	♣ Q95				
Contract: 4♠ N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ K109643	♠ AQJ				2NT
Vul: NS	♥ K75	♥ Q83	Pass	3♥	Pass	3♠
North HCP: 13	♦ Q4	♦ AK103	Pass	6NT	AP	
South HCP: 20	♣ KQ	♣ A83				
Contract: 6N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ K10984		2NT	Pass	3♥
Vul: Both	♥ AKQJ	♥ 973	Pass	3♠	Pass	3NT
North HCP: 21	♦ Q1073	♦ A2	AP			
South HCP: 7	♣ AKQ	♣ 1085				
Contract: 3N N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ AQJ965	♠ K32				2NT
Vul: None	♥ 864	♥ AK2	Pass	4♥ ¹	Pass	4♠
North HCP: 12	♦ 102	♦ AKQ54	Pass	4NT ²	Pass	5♣
South HCP: 21	♣ AJ	♣ Q5	Pass	7NT	AP	
Contract: 7N S			1. Texas			
			2. Blackwood 0314, for ♠			

South hands (Practice Page)

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

Board: 161	♠ AJ7	East Doubles 3♥ if possible.
Dealer: S	♥ AJ9	
Vul: Both	♦ AJ62	
HCP: 21	♣ AQ9	You bid first.

Board: 162	♠ K86542	The opponents are silent.
Dealer: N	♥ 75	
Vul: None	♦ 53	
HCP: 5	♣ Q95	Partner bids first.

Board: 163	♠ AQJ	The opponents are silent.
Dealer: S	♥ Q83	
Vul: NS	♦ AK103	
HCP: 20	♣ A83	You bid first.

Board: 164	♠ K10984	The opponents are silent.
Dealer: N	♥ 973	
Vul: Both	♦ A2	
HCP: 7	♣ 1085	Partner bids first.

Board: 165	♠ K32	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ AKQ54	
HCP: 21	♣ Q5	You bid first.

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

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ Q98543	♠ AJ7				2NT
Vul: Both	♥ 8	♥ AJ9	Pass	3♥	X	3♠
North HCP: 8	♦ K10	♦ AJ62	Pass	4NT ¹	Pass	5♦
South HCP: 21	♣ K874	♣ AQ9	Pass	6♠	AP	
Contract: 6♠ S			1. Blackwood 0314, for ♠			

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ K86542		2NT	Pass	3♥
Vul: None	♥ KJ108	♥ 75	Pass	3♠	Pass	4♠
North HCP: 21	♦ AKQ6	♦ 53	AP			
South HCP: 5	♣ KJ8	♣ Q95				
Contract: 4♠ N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ K109643	♠ AQJ				2NT
Vul: NS	♥ K75	♥ Q83	Pass	3♥	Pass	3♠
North HCP: 13	♦ Q4	♦ AK103	Pass	6NT	AP	
South HCP: 20	♣ KQ	♣ A83				
Contract: 6N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ K10984		2NT	Pass	3♥
Vul: Both	♥ AKQJ	♥ 973	Pass	3♠	Pass	3NT
North HCP: 21	♦ Q1073	♦ A2	AP			
South HCP: 7	♣ AKQ	♣ 1085				
Contract: 3N N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ AQJ965	♠ K32				2NT
Vul: None	♥ 864	♥ AK2	Pass	4♥ ¹	Pass	4♠
North HCP: 12	♦ 102	♦ AKQ54	Pass	4NT ²	Pass	5♣
South HCP: 21	♣ AJ	♣ Q5	Pass	7NT	AP	
Contract: 7N S			1. Texas			
			2. Blackwood 0314, for ♠			

North hands (Practice Page)

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

Board: 166	♠ AK54	The opponents are silent.
Dealer: N	♥ Q5	
Vul: NS	♦ AK42	You bid first.
HCP: 20	♣ A63	
Board: 167	♠ J10643	The opponents are silent.
Dealer: S	♥ K542	
Vul: EW	♦ 9542	Partner bids first.
HCP: 4	♣ —	
Board: 168	♠ A42	The opponents are silent.
Dealer: N	♥ QJ82	
Vul: None	♦ AQ	You bid first.
HCP: 20	♣ AK63	
Board: 169	♠ AK9843	The opponents are silent.
Dealer: S	♥ QJ64	
Vul: NS	♦ 94	Partner bids first.
HCP: 10	♣ 5	
Board: 170	♠ AK87	West Doubles 4♥ if possible.
Dealer: N	♥ 83	
Vul: EW	♦ AKQ94	You bid first.
HCP: 20	♣ KJ	

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

Board: 166

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 3♥ N

North:

♠ AK54

♥ Q5

♦ AK42

♣ A63

South:

♠ 73

♥ 98764

♦ Q98

♣ Q97

West North East South

2NT Pass 3♦

Pass 3♥ AP

Board: 167

Dealer: S

Vul: EW

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ J10643

♥ K542

♦ 9542

♣ —

South:

♠ KQ5

♥ AQ106

♦ A73

♣ KQ10

West North East South

2NT

Pass 3♥ Pass 3♠

AP

Board: 168

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ A42

♥ QJ82

♦ AQ

♣ AK63

South:

♠ K109865

♥ A3

♦ K42

♣ J2

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣ Pass 5♦

Pass 5♠ Pass 6NT

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 169

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 7N S

North:

♠ AK9843

♥ QJ64

♦ 94

♣ 5

South:

♠ Q6

♥ AK102

♦ A876

♣ AK4

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣

Pass 5♦ Pass 5♥

Pass 7NT AP

1. Texas

2. Blackwood 0314, for ♠

Board: 170

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 4♠ N

North:

♠ AK87

♥ 83

♦ AKQ94

♣ KJ

South:

♠ J106543

♥ K52

♦ 72

♣ 76

West North East South

2NT Pass 4♥¹

X 4♠ AP

1. Texas

South hands (Practice Page)

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

Board: 166	♠ 73	The opponents are silent.
Dealer: N	♥ 98764	
Vul: NS	♦ Q98	Partner bids first.
HCP: 4	♣ Q97	
Board: 167	♠ KQ5	The opponents are silent.
Dealer: S	♥ AQ106	
Vul: EW	♦ A73	You bid first.
HCP: 20	♣ KQ10	
Board: 168	♠ K109865	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ K42	Partner bids first.
HCP: 11	♣ J2	
Board: 169	♠ Q6	The opponents are silent.
Dealer: S	♥ AK102	
Vul: NS	♦ A876	You bid first.
HCP: 20	♣ AK4	
Board: 170	♠ J106543	West Doubles 4♥ if possible.
Dealer: N	♥ K52	
Vul: EW	♦ 72	Partner bids first.
HCP: 4	♣ 76	

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

Board: 166

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 3♥ N

North:

♠ AK54

♥ Q5

♦ AK42

♣ A63

South:

♠ 73

♥ 98764

♦ Q98

♣ Q97

West North East South

2NT Pass 3♦

Pass 3♥ AP

Board: 167

Dealer: S

Vul: EW

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ J10643

♥ K542

♦ 9542

♣ —

South:

♠ KQ5

♥ AQ106

♦ A73

♣ KQ10

West North East South

2NT

Pass 3♥ Pass 3♠

AP

Board: 168

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ A42

♥ QJ82

♦ AQ

♣ AK63

South:

♠ K109865

♥ A3

♦ K42

♣ J2

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣ Pass 5♦

Pass 5♠ Pass 6NT

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 169

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 7N S

North:

♠ AK9843

♥ QJ64

♦ 94

♣ 5

South:

♠ Q6

♥ AK102

♦ A876

♣ AK4

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣

Pass 5♦ Pass 5♥

Pass 7NT AP

1. Texas

2. Blackwood 0314, for ♠

Board: 170

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 4♠ N

North:

♠ AK87

♥ 83

♦ AKQ94

♣ KJ

South:

♠ J106543

♥ K52

♦ 72

♣ 76

West North East South

2NT Pass 4♥¹

X 4♠ AP

1. Texas

North hands (Practice Page)

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

Board: 171	♠ 1096	The opponents are silent.
Dealer: S	♥ 1098543	
Vul: Both	♦ 97	Partner bids first.
HCP: 3	♣ K10	

Board: 172	♠ K2	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ AKQ3	You bid first.
HCP: 20	♣ AJ742	

Board: 173	♠ J6532	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ 8732	Partner bids first.
HCP: 5	♣ A98	

Board: 174	♠ 96	The opponents are silent.
Dealer: N	♥ AJ86	
Vul: None	♦ KQ	You bid first.
HCP: 20	♣ AKQJ4	

Board: 175	♠ 1063	The opponents are silent.
Dealer: S	♥ J10863	
Vul: Both	♦ A54	Partner bids first.
HCP: 6	♣ J6	

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	♠ 1096	♠ AKQ2				2NT
Vul: Both	♥ 1098543	♥ AQ2	Pass	3♦	Pass	3♥
North HCP: 3	♦ 97	♦ Q1054	AP			
South HCP: 21	♣ K10	♣ A4				
Contract: 3♥ S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ J10		2NT	Pass	4♦ ¹
Vul: NS	♥ K10	♥ AQ8742	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AKQ3	♦ J	Pass	5♣	Pass	6♥
South HCP: 11	♣ AJ742	♣ K865	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ J6532	♠ KQ84				2NT
Vul: Both	♥ 5	♥ AK7	Pass	3♥	Pass	3♠
North HCP: 5	♦ 8732	♦ AK109	Pass	3NT	Pass	4♠
South HCP: 20	♣ A98	♣ J10	AP			
Contract: 4♠ S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ 96	♠ AKJ854		2NT	Pass	4♥ ¹
Vul: None	♥ AJ86	♥ Q54	Pass	4♠	Pass	4NT ²
North HCP: 20	♦ KQ	♦ 95	Pass	5♥	Pass	6NT
South HCP: 10	♣ AKQJ4	♣ 75	AP			
Contract: 6N N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 1063	♠ AJ8				2NT
Vul: Both	♥ J10863	♥ AK74	Pass	3♦	Pass	3♥
North HCP: 6	♦ A54	♦ KQ7	Pass	3NT	Pass	4♥
South HCP: 21	♣ J6	♣ A108	AP			
Contract: 4♥ S						

South hands (Practice Page)

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

Board: 171	♠ AKQ2	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: Both	♦ Q1054	You bid first.
HCP: 21	♣ A4	

Board: 172	♠ J10	The opponents are silent.
Dealer: N	♥ AQ8742	
Vul: NS	♦ J	Partner bids first.
HCP: 11	♣ K865	

Board: 173	♠ KQ84	The opponents are silent.
Dealer: S	♥ AK7	
Vul: Both	♦ AK109	You bid first.
HCP: 20	♣ J10	

Board: 174	♠ AKJ854	The opponents are silent.
Dealer: N	♥ Q54	
Vul: None	♦ 95	Partner bids first.
HCP: 10	♣ 75	

Board: 175	♠ AJ8	The opponents are silent.
Dealer: S	♥ AK74	
Vul: Both	♦ KQ7	You bid first.
HCP: 21	♣ A108	

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	♠ 1096	♠ AKQ2				2NT
Vul: Both	♥ 1098543	♥ AQ2	Pass	3♦	Pass	3♥
North HCP: 3	♦ 97	♦ Q1054	AP			
South HCP: 21	♣ K10	♣ A4				
Contract: 3♥ S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ J10		2NT	Pass	4♦ ¹
Vul: NS	♥ K10	♥ AQ8742	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AKQ3	♦ J	Pass	5♣	Pass	6♥
South HCP: 11	♣ AJ742	♣ K865	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ J6532	♠ KQ84				2NT
Vul: Both	♥ 5	♥ AK7	Pass	3♥	Pass	3♠
North HCP: 5	♦ 8732	♦ AK109	Pass	3NT	Pass	4♠
South HCP: 20	♣ A98	♣ J10	AP			
Contract: 4♠ S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ 96	♠ AKJ854		2NT	Pass	4♥ ¹
Vul: None	♥ AJ86	♥ Q54	Pass	4♠	Pass	4NT ²
North HCP: 20	♦ KQ	♦ 95	Pass	5♥	Pass	6NT
South HCP: 10	♣ AKQJ4	♣ 75	AP			
Contract: 6N N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 1063	♠ AJ8				2NT
Vul: Both	♥ J10863	♥ AK74	Pass	3♦	Pass	3♥
North HCP: 6	♦ A54	♦ KQ7	Pass	3NT	Pass	4♥
South HCP: 21	♣ J6	♣ A108	AP			
Contract: 4♥ S						

North hands (Practice Page)

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

Board: 176	♠ AQ84	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ A96	You bid first.
HCP: 21	♣ AK53	

Board: 177	♠ KJ9862	The opponents are silent.
Dealer: S	♥ K106	
Vul: NS	♦ J5	Partner bids first.
HCP: 12	♣ KJ	

Board: 178	♠ K96	The opponents are silent.
Dealer: N	♥ K4	
Vul: EW	♦ AQJ	You bid first.
HCP: 21	♣ AKJ72	

Board: 179	♠ —	The opponents are silent.
Dealer: S	♥ Q107632	
Vul: None	♦ A752	Partner bids first.
HCP: 10	♣ A42	

Board: 180	♠ Q76	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: NS	♦ AJ3	You bid first.
HCP: 20	♣ AK96	

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

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AQ84	♠ 65		2NT	Pass	3♦
Vul: None	♥ A5	♥ K76432	Pass	3♥	Pass	4♥
North HCP: 21	♦ A96	♦ K3	AP			
South HCP: 8	♣ AK53	♣ Q84				
Contract: 4♥ N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ KJ9862	♠ A10				2NT
Vul: NS	♥ K106	♥ AQ8	Pass	3♥	Pass	3♠
North HCP: 12	♦ J5	♦ A103	Pass	6♠	AP	
South HCP: 20	♣ KJ	♣ AQ1082				
Contract: 6♠ S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ Q108		2NT	Pass	4♦ ¹
Vul: EW	♥ K4	♥ AQ9753	Pass	4♥	Pass	4NT ²
North HCP: 21	♦ AQJ	♦ K83	Pass	5♣	Pass	6♥
South HCP: 11	♣ AKJ72	♣ 3	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK				2NT
Vul: None	♥ Q107632	♥ A84	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♦ A752	♦ KQ843	Pass	4NT ²	Pass	5♥
South HCP: 20	♣ A42	♣ KJ10	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ K109853		2NT	Pass	4♥ ¹
Vul: NS	♥ AQ10	♥ 8764	Pass	4♠	AP	
North HCP: 20	♦ AJ3	♦ 92	1. Texas			
South HCP: 3	♣ AK96	♣ 7				
Contract: 4♠ N						

South hands (Practice Page)

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

Board: 176	♠ 65	The opponents are silent.
Dealer: N	♥ K76432	
Vul: None	♦ K3	Partner bids first.
HCP: 8	♣ Q84	

Board: 177	♠ A10	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: NS	♦ A103	You bid first.
HCP: 20	♣ AQ1082	

Board: 178	♠ Q108	The opponents are silent.
Dealer: N	♥ AQ9753	
Vul: EW	♦ K83	Partner bids first.
HCP: 11	♣ 3	

Board: 179	♠ AK	The opponents are silent.
Dealer: S	♥ A84	
Vul: None	♦ KQ843	You bid first.
HCP: 20	♣ KJ10	

Board: 180	♠ K109853	The opponents are silent.
Dealer: N	♥ 8764	
Vul: NS	♦ 92	Partner bids first.
HCP: 3	♣ 7	

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

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AQ84	♠ 65		2NT	Pass	3♦
Vul: None	♥ A5	♥ K76432	Pass	3♥	Pass	4♥
North HCP: 21	♦ A96	♦ K3	AP			
South HCP: 8	♣ AK53	♣ Q84				
Contract: 4♥ N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ KJ9862	♠ A10				2NT
Vul: NS	♥ K106	♥ AQ8	Pass	3♥	Pass	3♠
North HCP: 12	♦ J5	♦ A103	Pass	6♠	AP	
South HCP: 20	♣ KJ	♣ AQ1082				
Contract: 6♠ S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ Q108		2NT	Pass	4♦ ¹
Vul: EW	♥ K4	♥ AQ9753	Pass	4♥	Pass	4NT ²
North HCP: 21	♦ AQJ	♦ K83	Pass	5♣	Pass	6♥
South HCP: 11	♣ AKJ72	♣ 3	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK				2NT
Vul: None	♥ Q107632	♥ A84	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♦ A752	♦ KQ843	Pass	4NT ²	Pass	5♥
South HCP: 20	♣ A42	♣ KJ10	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ K109853		2NT	Pass	4♥ ¹
Vul: NS	♥ AQ10	♥ 8764	Pass	4♠	AP	
North HCP: 20	♦ AJ3	♦ 92	1. Texas			
South HCP: 3	♣ AK96	♣ 7				
Contract: 4♠ N						

North hands (Practice Page)

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

Board: 181	♠ 63	The opponents are silent.
Dealer: S	♥ KJ9873	
Vul: EW	♦ 5	Partner bids first.
HCP: 6	♣ Q1087	

Board: 182	♠ AK103	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: Both	♦ 532	You bid first.
HCP: 20	♣ AK3	

Board: 183	♠ AJ9753	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ J95	Partner bids first.
HCP: 10	♣ 42	

Board: 184	♠ AK	The opponents are silent.
Dealer: N	♥ AQ62	
Vul: EW	♦ 83	You bid first.
HCP: 20	♣ AQJ103	

Board: 185	♠ QJ3	The opponents are silent.
Dealer: S	♥ A8643	
Vul: Both	♦ Q96	Partner bids first.
HCP: 11	♣ Q9	

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

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AKJ				2NT
Vul: EW	♥ KJ9873	♥ A102	Pass	3♦	Pass	3♥
North HCP: 6	♦ 5	♦ QJ4	Pass	4♥	AP	
South HCP: 20	♣ Q1087	♣ AJ63				
Contract: 4♥ S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ J6		2NT	Pass	3♦
Vul: Both	♥ KQJ	♥ A97642	Pass	3♥	Pass	4♥
North HCP: 20	♦ 532	♦ 6	AP			
South HCP: 5	♣ AK3	♣ 8764				
Contract: 4♥ N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ AJ9753	♠ KQ82				2NT
Vul: NS	♥ A4	♥ Q83	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ J95	♦ AK4	Pass	4NT ²	Pass	5♣
South HCP: 20	♣ 42	♣ AQ8	Pass	5♦	Pass	6♦
Contract: 6♠ S			Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 1086543		2NT	Pass	4♥ ¹
Vul: EW	♥ AQ62	♥ J5	Pass	4♠	AP	
North HCP: 20	♦ 83	♦ QJ65	1. Texas			
South HCP: 4	♣ AQJ103	♣ 7				
Contract: 4♠ N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ AK2				2NT
Vul: Both	♥ A8643	♥ KQ102	Pass	3♦	Pass	3NT ¹
North HCP: 11	♦ Q96	♦ A1075	Pass	4NT ²	Pass	6♥
South HCP: 20	♣ Q9	♣ A3	AP			
Contract: 6♥ S			1. Extended acceptance after NT 2. Quantitative 4NT			

South hands (Practice Page)

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

Board: 181	♠ AKJ	The opponents are silent.
Dealer: S	♥ A102	
Vul: EW	♦ QJ4	You bid first.
HCP: 20	♣ AJ63	

Board: 182	♠ J6	The opponents are silent.
Dealer: N	♥ A97642	
Vul: Both	♦ 6	Partner bids first.
HCP: 5	♣ 8764	

Board: 183	♠ KQ82	The opponents are silent.
Dealer: S	♥ Q83	
Vul: NS	♦ AK4	You bid first.
HCP: 20	♣ AQ8	

Board: 184	♠ 1086543	The opponents are silent.
Dealer: N	♥ J5	
Vul: EW	♦ QJ65	Partner bids first.
HCP: 4	♣ 7	

Board: 185	♠ AK2	The opponents are silent.
Dealer: S	♥ KQ102	
Vul: Both	♦ A1075	You bid first.
HCP: 20	♣ A3	

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

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AKJ				2NT
Vul: EW	♥ KJ9873	♥ A102	Pass	3♦	Pass	3♥
North HCP: 6	♦ 5	♦ QJ4	Pass	4♥	AP	
South HCP: 20	♣ Q1087	♣ AJ63				
Contract: 4♥ S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ J6		2NT	Pass	3♦
Vul: Both	♥ KQJ	♥ A97642	Pass	3♥	Pass	4♥
North HCP: 20	♦ 532	♦ 6	AP			
South HCP: 5	♣ AK3	♣ 8764				
Contract: 4♥ N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ AJ9753	♠ KQ82				2NT
Vul: NS	♥ A4	♥ Q83	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ J95	♦ AK4	Pass	4NT ²	Pass	5♣
South HCP: 20	♣ 42	♣ AQ8	Pass	5♦	Pass	6♦
Contract: 6♠ S			Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 1086543		2NT	Pass	4♥ ¹
Vul: EW	♥ AQ62	♥ J5	Pass	4♠	AP	
North HCP: 20	♦ 83	♦ QJ65	1. Texas			
South HCP: 4	♣ AQJ103	♣ 7				
Contract: 4♠ N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ AK2				2NT
Vul: Both	♥ A8643	♥ KQ102	Pass	3♦	Pass	3NT ¹
North HCP: 11	♦ Q96	♦ A1075	Pass	4NT ²	Pass	6♥
South HCP: 20	♣ Q9	♣ A3	AP			
Contract: 6♥ S			1. Extended acceptance after NT 2. Quantitative 4NT			

North hands (Practice Page)

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

Board: 186	♠ K832	The opponents are silent.
Dealer: N	♥ AK8	
Vul: EW	♦ AKQ6	You bid first.
HCP: 20	♣ J4	

Board: 187	♠ A3	The opponents are silent.
Dealer: S	♥ A10876	
Vul: None	♦ KJ42	Partner bids first.
HCP: 13	♣ J6	

Board: 188	♠ K2	The opponents are silent.
Dealer: N	♥ K10	
Vul: Both	♦ AQ72	You bid first.
HCP: 20	♣ AKJ107	

Board: 189	♠ Q9754	East Doubles 3♥ if possible.
Dealer: S	♥ 852	
Vul: None	♦ K6	Partner bids first.
HCP: 6	♣ J84	

Board: 190	♠ AK73	The opponents are silent.
Dealer: N	♥ K96	
Vul: NS	♦ A10	You bid first.
HCP: 21	♣ AK104	

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

Board: 186

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 3♥ N

North:

♠ K832

♥ AK8

♦ AKQ6

♣ J4

South:

♠ 74

♥ Q10953

♦ 1085

♣ Q83

West North East South

2NT Pass 3♦

Pass 3♥ AP

Board: 187

Dealer: S

Vul: None

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ A3

♥ A10876

♦ KJ42

♣ J6

South:

♠ K8

♥ K95

♦ AQ7

♣ AKQ75

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6NT AP

Board: 188

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ K2

♥ K10

♦ AQ72

♣ AKJ107

South:

♠ AQ9754

♥ 32

♦ K93

♣ Q6

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣ Pass 6NT

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 189

Dealer: S

Vul: None

North HCP: 6

South HCP: 20

Contract: 4♠ S

North:

♠ Q9754

♥ 852

♦ K6

♣ J84

South:

♠ AKJ2

♥ K76

♦ Q98

♣ AK10

West North East South

2NT

Pass 3♥ X 3♠

Pass 4♠ AP

Board: 190
Dealer: N
Vul: NS
North HCP: 21
South HCP: 11
Contract: 6♠ S

North:
♠ AK73
♥ K96
♦ A10
♣ AK104

South:
♠ QJ1086
♥ AQJ
♦ J964
♣ 5

West	North	East	South
	2NT	Pass	3♥
Pass	3NT ¹	Pass	4♣ ²
Pass	4♦ ³	Pass	4NT ⁴
Pass	5♦	Pass	6♠
	AP		

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Blackwood 0314, for ♠

South hands (Practice Page)

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

Board: 186	♠ 74	The opponents are silent.
Dealer: N	♥ Q10953	
Vul: EW	♦ 1085	Partner bids first.
HCP: 4	♣ Q83	
Board: 187	♠ K8	The opponents are silent.
Dealer: S	♥ K95	
Vul: None	♦ AQ7	You bid first.
HCP: 21	♣ AKQ75	
Board: 188	♠ AQ9754	The opponents are silent.
Dealer: N	♥ 32	
Vul: Both	♦ K93	Partner bids first.
HCP: 11	♣ Q6	
Board: 189	♠ AKJ2	East Doubles 3♥ if possible.
Dealer: S	♥ K76	
Vul: None	♦ Q98	You bid first.
HCP: 20	♣ AK10	
Board: 190	♠ QJ1086	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: NS	♦ J964	Partner bids first.
HCP: 11	♣ 5	

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

Board: 186

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 3♥ N

North:

♠ K832

♥ AK8

♦ AKQ6

♣ J4

South:

♠ 74

♥ Q10953

♦ 1085

♣ Q83

West North East South

2NT Pass 3♦

Pass 3♥ AP

Board: 187

Dealer: S

Vul: None

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ A3

♥ A10876

♦ KJ42

♣ J6

South:

♠ K8

♥ K95

♦ AQ7

♣ AKQ75

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6NT AP

Board: 188

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ K2

♥ K10

♦ AQ72

♣ AKJ107

South:

♠ AQ9754

♥ 32

♦ K93

♣ Q6

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣ Pass 6NT

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 189

Dealer: S

Vul: None

North HCP: 6

South HCP: 20

Contract: 4♠ S

North:

♠ Q9754

♥ 852

♦ K6

♣ J84

South:

♠ AKJ2

♥ K76

♦ Q98

♣ AK10

West North East South

2NT

Pass 3♥ X 3♠

Pass 4♠ AP

Board: 190
Dealer: N
Vul: NS
North HCP: 21
South HCP: 11
Contract: 6♠ S

North:
♠ AK73
♥ K96
♦ A10
♣ AK104

South:
♠ QJ1086
♥ AQJ
♦ J964
♣ 5

West	North	East	South
	2NT	Pass	3♥
Pass	3NT ¹	Pass	4♣ ²
Pass	4♦ ³	Pass	4NT ⁴
Pass	5♦	Pass	6♠
	AP		

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Blackwood 0314, for ♠

North hands (Practice Page)

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

Board: 191	♠ A85	The opponents are silent.
Dealer: S	♥ Q9865	
Vul: EW	♦ 953	Partner bids first.
HCP: 11	♣ KQ	

Board: 192	♠ AQ74	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ KQ73	You bid first.
HCP: 20	♣ AQ6	

Board: 193	♠ 5	The opponents are silent.
Dealer: S	♥ AKJ1074	
Vul: EW	♦ K6	Partner bids first.
HCP: 13	♣ Q875	

Board: 194	♠ KJ53	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: Both	♦ A95	You bid first.
HCP: 20	♣ AKQ	

Board: 195	♠ A93	The opponents are silent.
Dealer: S	♥ 108542	
Vul: NS	♦ 52	Partner bids first.
HCP: 5	♣ J43	

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

Board: 191

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ A85

♥ Q9865

♦ 953

♣ KQ

South:

♠ K74

♥ AK

♦ AQJ4

♣ A876

West North East South

Pass 3♦ Pass 2NT

Pass 3♥

Pass 6NT AP

Board: 192

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AQ74

♥ K2

♦ KQ73

♣ AQ6

South:

♠ 52

♥ AJ985

♦ A42

♣ K72

West North East South

Pass 2NT Pass 3♦

Pass 3♥ Pass 6NT

AP

Board: 193

Dealer: S

Vul: EW

North HCP: 13

South HCP: 21

Contract: 7♥ S

North:

♠ 5

♥ AKJ1074

♦ K6

♣ Q875

South:

♠ AKQ

♥ Q92

♦ AQ98

♣ A104

West North East South

Pass 2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♣

Pass 5♦ Pass 5♠

Pass 6NT Pass 7♥

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 194

Dealer: N

Vul: Both

North HCP: 20

South HCP: 17

Contract: 7N N

North:

♠ KJ53

♥ QJ9

♦ A95

♣ AKQ

South:

♠ AQ9

♥ AK10873

♦ K63

♣ J

West North East South

Pass 2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♠ Pass 7NT

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 195

Dealer: S

Vul: NS

North HCP: 5

South HCP: 20

Contract: 4♥ S

North:

♠ A93

♥ 108542

♦ 52

♣ J43

South:

♠ K4

♥ KJ6

♦ AK974

♣ AQ8

West North East South

Pass 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: 191	♠ K74	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ AQJ4	You bid first.
HCP: 21	♣ A876	

Board: 192	♠ 52	The opponents are silent.
Dealer: N	♥ AJ985	
Vul: NS	♦ A42	Partner bids first.
HCP: 12	♣ K72	

Board: 193	♠ AKQ	The opponents are silent.
Dealer: S	♥ Q92	
Vul: EW	♦ AQ98	You bid first.
HCP: 21	♣ A104	

Board: 194	♠ AQ9	The opponents are silent.
Dealer: N	♥ AK10873	
Vul: Both	♦ K63	Partner bids first.
HCP: 17	♣ J	

Board: 195	♠ K4	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: NS	♦ AK974	You bid first.
HCP: 20	♣ AQ8	

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

Board: 191

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ A85

♥ Q9865

♦ 953

♣ KQ

South:

♠ K74

♥ AK

♦ AQJ4

♣ A876

West North East South

Pass 3♦ Pass 2NT

Pass 3♥

Pass 6NT AP

Board: 192

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AQ74

♥ K2

♦ KQ73

♣ AQ6

South:

♠ 52

♥ AJ985

♦ A42

♣ K72

West North East South

Pass 2NT Pass 3♦

Pass 3♥ Pass 6NT

AP

Board: 193

Dealer: S

Vul: EW

North HCP: 13

South HCP: 21

Contract: 7♥ S

North:

♠ 5

♥ AKJ1074

♦ K6

♣ Q875

South:

♠ AKQ

♥ Q92

♦ AQ98

♣ A104

West North East South

Pass 2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♣

Pass 5♦ Pass 5♠

Pass 6NT Pass 7♥

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 194

Dealer: N

Vul: Both

North HCP: 20

South HCP: 17

Contract: 7N N

North:

♠ KJ53

♥ QJ9

♦ A95

♣ AKQ

South:

♠ AQ9

♥ AK10873

♦ K63

♣ J

West North East South

Pass 2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♠ Pass 7NT

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 195

Dealer: S

Vul: NS

North HCP: 5

South HCP: 20

Contract: 4♥ S

North:

♠ A93

♥ 108542

♦ 52

♣ J43

South:

♠ K4

♥ KJ6

♦ AK974

♣ AQ8

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: 196	♠ AKQ9	The opponents are silent.
Dealer: N	♥ A42	
Vul: EW	♦ QJ8	You bid first.
HCP: 20	♣ A108	

Board: 197	♠ AQJ973	The opponents are silent.
Dealer: S	♥ QJ64	
Vul: None	♦ 8	Partner bids first.
HCP: 14	♣ A5	

Board: 198	♠ KJ104	The opponents are silent.
Dealer: N	♥ 76	
Vul: EW	♦ AKQ	You bid first.
HCP: 20	♣ AK108	

Board: 199	♠ J76	The opponents are silent.
Dealer: S	♥ AJ1074	
Vul: Both	♦ 1095	Partner bids first.
HCP: 6	♣ 54	

Board: 200	♠ AQ8	The opponents are silent.
Dealer: N	♥ A1094	
Vul: None	♦ AQJ2	You bid first.
HCP: 21	♣ A2	

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

Board: 196

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 4♥ N

North:

♠ AKQ9

♥ A42

♦ QJ8

♣ A108

South:

♠ 762

♥ KQ853

♦ A

♣ 9743

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

Board: 197

Dealer: S

Vul: None

North HCP: 14

South HCP: 21

Contract: 7♠ S

North:

♠ AQJ973

♥ QJ64

♦ 8

♣ A5

South:

♠ K1082

♥ AK98

♦ AQ

♣ KQ10

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♣
Pass	7♠	AP	

1. Texas

2. Blackwood 0314, for ♠

Board: 198

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 4♥ N

North:

♠ KJ104

♥ 76

♦ AKQ

♣ AK108

South:

♠ 87

♥ AQ10542

♦ J3

♣ J63

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	AP	

1. Texas

Board: 199

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ J76

♥ AJ1074

♦ 1095

♣ 54

South:

♠ KQ95

♥ K3

♦ AK2

♣ AJ108

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

Board: 200

Dealer: N

Vul: None

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ AQ8

♥ A1094

♦ AQJ2

♣ A2

South:

♠ K109532

♥ K

♦ K6

♣ QJ43

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: 196	♠ 762	The opponents are silent.
Dealer: N	♥ KQ853	
Vul: EW	♦ A	Partner bids first.
HCP: 9	♣ 9743	
Board: 197	♠ K1082	The opponents are silent.
Dealer: S	♥ AK98	
Vul: None	♦ AQ	You bid first.
HCP: 21	♣ KQ10	
Board: 198	♠ 87	The opponents are silent.
Dealer: N	♥ AQ10542	
Vul: EW	♦ J3	Partner bids first.
HCP: 8	♣ J63	
Board: 199	♠ KQ95	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ AK2	You bid first.
HCP: 20	♣ AJ108	
Board: 200	♠ K109532	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ K6	Partner bids first.
HCP: 12	♣ QJ43	

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

Board: 196
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 9
 Contract: 4♥ N

North:
 ♠ AKQ9
 ♥ A42
 ♦ QJ8
 ♣ A108

South:
 ♠ 762
 ♥ KQ853
 ♦ A
 ♣ 9743

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

Board: 197
 Dealer: S
 Vul: None
 North HCP: 14
 South HCP: 21
 Contract: 7♠ S

North:
 ♠ AQJ973
 ♥ QJ64
 ♦ 8
 ♣ A5

South:
 ♠ K1082
 ♥ AK98
 ♦ AQ
 ♣ KQ10

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♣
Pass	7♠	AP	

1. Texas
 2. Blackwood 0314, for ♠

Board: 198
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 8
 Contract: 4♥ N

North:
 ♠ KJ104
 ♥ 76
 ♦ AKQ
 ♣ AK108

South:
 ♠ 87
 ♥ AQ10542
 ♦ J3
 ♣ J63

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	AP	

1. Texas

Board: 199
 Dealer: S
 Vul: Both
 North HCP: 6
 South HCP: 20
 Contract: 3N S

North:
 ♠ J76
 ♥ AJ1074
 ♦ 1095
 ♣ 54

South:
 ♠ KQ95
 ♥ K3
 ♦ AK2
 ♣ AJ108

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

Board: 200
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 12
 Contract: 6N N

North:
 ♠ AQ8
 ♥ A1094
 ♦ AQJ2
 ♣ A2

South:
 ♠ K109532
 ♥ K
 ♦ K6
 ♣ QJ43

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: 201	♠ 8632	East Doubles 3♦ if possible.
Dealer: S	♥ J108763	
Vul: NS	♦ —	Partner bids first.
HCP: 5	♣ A87	

Board: 202	♠ 42	The opponents are silent.
Dealer: N	♥ AK97	
Vul: Both	♦ AQ94	You bid first.
HCP: 20	♣ AK3	

Board: 203	♠ A9865	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: None	♦ 108	Partner bids first.
HCP: 11	♣ KJ7	

Board: 204	♠ A62	The opponents are silent.
Dealer: N	♥ A9	
Vul: NS	♦ AQ74	You bid first.
HCP: 21	♣ AQJ6	

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

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 8632	♠ A1094				2NT
Vul: NS	♥ J108763	♥ AK54	Pass	3♦	X	3NT ¹
North HCP: 5	♦ —	♦ A2	Pass	4♥	AP	
South HCP: 20	♣ A87	♣ KQ5				
Contract: 4♥ N						1. Extended acceptance after NT

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ QJ9863				2NT
Vul: Both	♥ AK97	♥ 63			Pass	3♥
North HCP: 20	♦ AQ94	♦ K76	Pass	3♠	Pass	4♠
South HCP: 6	♣ AK3	♣ 64	AP			
Contract: 4♠ N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ A9865	♠ KQ104				2NT
Vul: None	♥ QJ4	♥ A2	Pass	3♥	Pass	3NT ¹
North HCP: 11	♦ 108	♦ AKQ6	Pass	4♣ ²	Pass	4♦ ³
South HCP: 20	♣ KJ7	♣ Q52	Pass	4♥ ⁴	Pass	4NT ⁵
Contract: 5♠ S			Pass	5♦	Pass	5♠
			AP			
						1. Extended acceptance after NT
						2. Cue bid, a ♣ stopper
						3. Cue bid, a ♦ stopper
						4. Cue bid, surplus
						5. Blackwood 0314, for ♠

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ KJ9854				2NT
Vul: NS	♥ A9	♥ 10863			Pass	4♥ ¹
North HCP: 21	♦ AQ74	♦ 1092	Pass	4♠	AP	
South HCP: 4	♣ AQJ6	♣ —				
Contract: 4♠ N						1. Texas

South hands (Practice Page)

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

Board: 201	♠ A1094	East Doubles 3♦ if possible. You bid first.
Dealer: S	♥ AK54	
Vul: NS	♦ A2	
HCP: 20	♣ KQ5	

Board: 202	♠ QJ9863	The opponents are silent. Partner bids first.
Dealer: N	♥ 63	
Vul: Both	♦ K76	
HCP: 6	♣ 64	

Board: 203	♠ KQ104	The opponents are silent. You bid first.
Dealer: S	♥ A2	
Vul: None	♦ AKQ6	
HCP: 20	♣ Q52	

Board: 204	♠ KJ9854	The opponents are silent. Partner bids first.
Dealer: N	♥ 10863	
Vul: NS	♦ 1092	
HCP: 4	♣ —	

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

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 8632	♠ A1094				2NT
Vul: NS	♥ J108763	♥ AK54	Pass	3♦	X	3NT ¹
North HCP: 5	♦ —	♦ A2	Pass	4♥	AP	
South HCP: 20	♣ A87	♣ KQ5				
Contract: 4♥ N						1. Extended acceptance after NT

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ QJ9863				2NT
Vul: Both	♥ AK97	♥ 63			Pass	3♥
North HCP: 20	♦ AQ94	♦ K76	Pass	3♠	Pass	4♠
South HCP: 6	♣ AK3	♣ 64	AP			
Contract: 4♠ N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ A9865	♠ KQ104				2NT
Vul: None	♥ QJ4	♥ A2	Pass	3♥	Pass	3NT ¹
North HCP: 11	♦ 108	♦ AKQ6	Pass	4♣ ²	Pass	4♦ ³
South HCP: 20	♣ KJ7	♣ Q52	Pass	4♥ ⁴	Pass	4NT ⁵
Contract: 5♠ S			Pass	5♦	Pass	5♠
			AP			
						1. Extended acceptance after NT
						2. Cue bid, a ♣ stopper
						3. Cue bid, a ♦ stopper
						4. Cue bid, surplus
						5. Blackwood 0314, for ♠

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ KJ9854				2NT
Vul: NS	♥ A9	♥ 10863			Pass	4♥ ¹
North HCP: 21	♦ AQ74	♦ 1092	Pass	4♠	AP	
South HCP: 4	♣ AQJ6	♣ —				
Contract: 4♠ N						1. Texas

North hands (Practice Page)

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

Board: 205	♠ K108742	East Doubles 4♥ if possible.
Dealer: S	♥ 10	
Vul: EW	♦ 65	Partner bids first.
HCP: 7	♣ A1064	

Board: 206	♠ AK4	The opponents are silent.
Dealer: N	♥ KQJ7	
Vul: None	♦ AJ5	You bid first.
HCP: 21	♣ K54	

Board: 207	♠ J10953	The opponents are silent.
Dealer: S	♥ K63	
Vul: NS	♦ 1054	Partner bids first.
HCP: 4	♣ 106	

Board: 208	♠ AKJ	The opponents are silent.
Dealer: N	♥ KQ43	
Vul: EW	♦ A62	You bid first.
HCP: 21	♣ A63	

Board: 209	♠ 108763	The opponents are silent.
Dealer: S	♥ A4	
Vul: EW	♦ KQ103	Partner bids first.
HCP: 11	♣ Q2	

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

Board: 205

Dealer: S

Vul: EW

North HCP: 7

South HCP: 20

Contract: 7♠ S

North:

♠ K108742

♥ 10

♦ 65

♣ A1064

South:

♠ AQJ3

♥ AJ3

♦ AKJ10

♣ 95

West	North	East	South
			2NT

Pass	4♥ ¹	X	4♠
------	-----------------	---	----

Pass	4NT ²	Pass	5♣
------	------------------	------	----

Pass	5♦	Pass	6♦
------	----	------	----

Pass	7♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

Board: 206

Dealer: N

Vul: None

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ AK4

♥ KQJ7

♦ AJ5

♣ K54

South:

♠ Q9875

♥ A6

♦ Q2

♣ A983

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	Pass	6NT
------	----	------	-----

AP			
----	--	--	--

Board: 207

Dealer: S

Vul: NS

North HCP: 4

South HCP: 21

Contract: 3♠ S

North:

♠ J10953

♥ K63

♦ 1054

♣ 106

South:

♠ A2

♥ Q107

♦ AK62

♣ AKJ9

West	North	East	South
			2NT

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

AP			
----	--	--	--

Board: 208

Dealer: N

Vul: EW

North HCP: 21

South HCP: 5

Contract: 3♥ N

North:

♠ AKJ

♥ KQ43

♦ A62

♣ A63

South:

♠ 1075

♥ A10985

♦ J94

♣ 108

West	North	East	South
	2NT	Pass	3♦

Pass	3♥	AP	
------	----	----	--

Board: 209

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ 108763

♥ A4

♦ KQ103

♣ Q2

South:

♠ KQJ

♥ KQJ6

♦ AJ84

♣ A6

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: 205	♠ AQJ3	East Doubles 4♥ if possible.
Dealer: S	♥ AJ3	
Vul: EW	♦ AKJ10	
HCP: 20	♣ 95	You bid first.

Board: 206	♠ Q9875	The opponents are silent.
Dealer: N	♥ A6	
Vul: None	♦ Q2	
HCP: 12	♣ A983	Partner bids first.

Board: 207	♠ A2	The opponents are silent.
Dealer: S	♥ Q107	
Vul: NS	♦ AK62	
HCP: 21	♣ AKJ9	You bid first.

Board: 208	♠ 1075	The opponents are silent.
Dealer: N	♥ A10985	
Vul: EW	♦ J94	
HCP: 5	♣ 108	Partner bids first.

Board: 209	♠ KQJ	The opponents are silent.
Dealer: S	♥ KQJ6	
Vul: EW	♦ AJ84	
HCP: 21	♣ A6	You bid first.

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

Board: 205

Dealer: S

Vul: EW

North HCP: 7

South HCP: 20

Contract: 7♠ S

North:

♠ K108742

♥ 10

♦ 65

♣ A1064

South:

♠ AQJ3

♥ AJ3

♦ AKJ10

♣ 95

West North East South

2NT

Pass 4♥¹ X 4♠

Pass 4NT² Pass 5♣

Pass 5♦ Pass 6♦

Pass 7♠ AP

1. Texas

2. Blackwood 0314, for ♠

Board: 206

Dealer: N

Vul: None

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ AK4

♥ KQJ7

♦ AJ5

♣ K54

South:

♠ Q9875

♥ A6

♦ Q2

♣ A983

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6NT

AP

Board: 207

Dealer: S

Vul: NS

North HCP: 4

South HCP: 21

Contract: 3♠ S

North:

♠ J10953

♥ K63

♦ 1054

♣ 106

South:

♠ A2

♥ Q107

♦ AK62

♣ AKJ9

West North East South

2NT

Pass 3♥ Pass 3♠

AP

Board: 208

Dealer: N

Vul: EW

North HCP: 21

South HCP: 5

Contract: 3♥ N

North:

♠ AKJ

♥ KQ43

♦ A62

♣ A63

South:

♠ 1075

♥ A10985

♦ J94

♣ 108

West North East South

2NT Pass 3♦

Pass 3♥ AP

Board: 209

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ 108763

♥ A4

♦ KQ103

♣ Q2

South:

♠ KQJ

♥ KQJ6

♦ AJ84

♣ A6

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: 210	♠ AQ	The opponents are silent.
Dealer: N	♥ Q92	
Vul: None	♦ KQ6	You bid first.
HCP: 20	♣ AQJ102	
Board: 211	♠ KQ965	The opponents are silent.
Dealer: S	♥ 982	
Vul: EW	♦ KQ2	Partner bids first.
HCP: 12	♣ Q9	
Board: 212	♠ AK3	The opponents are silent.
Dealer: N	♥ K7	
Vul: Both	♦ AQ96	You bid first.
HCP: 21	♣ KQ53	
Board: 213	♠ AJ	East Doubles 3♦ if possible.
Dealer: S	♥ 108765	
Vul: None	♦ 10762	Partner bids first.
HCP: 8	♣ K7	
Board: 214	♠ AQ85	The opponents are silent.
Dealer: N	♥ A4	
Vul: Both	♦ AJ9	You bid first.
HCP: 21	♣ AQ65	

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

Board: 210
Dealer: N
Vul: None
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ AQ
♥ Q92
♦ KQ6
♣ AQJ102

South:
♠ K2
♥ A107643
♦ A74
♣ 98

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♠	Pass	6NT
AP			
1. Texas			
2. Blackwood 0314, for ♥			

Board: 211
Dealer: S
Vul: EW
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ KQ965
♥ 982
♦ KQ2
♣ Q9

South:
♠ AJ4
♥ A63
♦ A1093
♣ AK4

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

Board: 212
Dealer: N
Vul: Both
North HCP: 21
South HCP: 11
Contract: 6N N

North:
♠ AK3
♥ K7
♦ AQ96
♣ KQ53

South:
♠ QJ2
♥ A10985
♦ 7
♣ A862

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

Board: 213
Dealer: S
Vul: None
North HCP: 8
South HCP: 20
Contract: 4♥ S

North:
♠ AJ
♥ 108765
♦ 10762
♣ K7

South:
♠ K104
♥ AKQJ
♦ QJ
♣ A1084

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

Board: 214
Dealer: N
Vul: Both
North HCP: 21
South HCP: 5
Contract: 4♥ N

North:
♠ AQ85
♥ A4
♦ AJ9
♣ AQ65

South:
♠ 943
♥ KJ10872
♦ 6
♣ J87

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: 210	♠ K2	The opponents are silent.
Dealer: N	♥ A107643	
Vul: None	♦ A74	Partner bids first.
HCP: 11	♣ 98	
Board: 211	♠ AJ4	The opponents are silent.
Dealer: S	♥ A63	
Vul: EW	♦ A1093	You bid first.
HCP: 20	♣ AK4	
Board: 212	♠ QJ2	The opponents are silent.
Dealer: N	♥ A10985	
Vul: Both	♦ 7	Partner bids first.
HCP: 11	♣ A862	
Board: 213	♠ K104	East Doubles 3♦ if possible.
Dealer: S	♥ AKQJ	
Vul: None	♦ QJ	You bid first.
HCP: 20	♣ A1084	
Board: 214	♠ 943	The opponents are silent.
Dealer: N	♥ KJ10872	
Vul: Both	♦ 6	Partner bids first.
HCP: 5	♣ J87	

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

Board: 210
Dealer: N
Vul: None
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ AQ
♥ Q92
♦ KQ6
♣ AQJ102

South:
♠ K2
♥ A107643
♦ A74
♣ 98

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♠	Pass	6NT
AP			
1. Texas			
2. Blackwood 0314, for ♥			

Board: 211
Dealer: S
Vul: EW
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ KQ965
♥ 982
♦ KQ2
♣ Q9

South:
♠ AJ4
♥ A63
♦ A1093
♣ AK4

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

Board: 212
Dealer: N
Vul: Both
North HCP: 21
South HCP: 11
Contract: 6N N

North:
♠ AK3
♥ K7
♦ AQ96
♣ KQ53

South:
♠ QJ2
♥ A10985
♦ 7
♣ A862

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

Board: 213
Dealer: S
Vul: None
North HCP: 8
South HCP: 20
Contract: 4♥ S

North:
♠ AJ
♥ 108765
♦ 10762
♣ K7

South:
♠ K104
♥ AKQJ
♦ QJ
♣ A1084

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

Board: 214
Dealer: N
Vul: Both
North HCP: 21
South HCP: 5
Contract: 4♥ N

North:
♠ AQ85
♥ A4
♦ AJ9
♣ AQ65

South:
♠ 943
♥ KJ10872
♦ 6
♣ J87

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: 215	♠ KQ10432	The opponents are silent.
Dealer: S	♥ Q98	
Vul: NS	♦ 108	Partner bids first.
HCP: 7	♣ 98	

Board: 216	♠ K7	The opponents are silent.
Dealer: N	♥ A105	
Vul: EW	♦ AJ7	You bid first.
HCP: 21	♣ AKQ95	

Board: 217	♠ 1097	East Doubles 4♦ if possible.
Dealer: S	♥ KQJ108	
Vul: None	♦ 7	Partner bids first.
HCP: 7	♣ J963	

Board: 218	♠ KQ76	The opponents are silent.
Dealer: N	♥ A3	
Vul: NS	♦ AK42	You bid first.
HCP: 21	♣ AJ3	

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

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ KQ10432	♠ A9				2NT
Vul: NS	♥ Q98	♥ 104	Pass	3♥	Pass	3♠
North HCP: 7	♦ 108	♦ AKQ63	Pass	4♠	AP	
South HCP: 20	♣ 98	♣ AK43				
Contract: 4♠ S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ A6543		2NT	Pass	3♥
Vul: EW	♥ A105	♥ 942	Pass	3♠	Pass	3NT
North HCP: 21	♦ AJ7	♦ 1092	AP			
South HCP: 5	♣ AKQ95	♣ J10				
Contract: 3N N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ AK				2NT
Vul: None	♥ KQJ108	♥ A643	Pass	3♦	Pass	3♠ ¹
North HCP: 7	♦ 7	♦ KQ10	Pass	3NT ²	Pass	4♣ ³
South HCP: 21	♣ J963	♣ KQ105	Pass	4♦ ⁴	X	Pass
Contract: 5♥ S			Pass	4NT ⁵	Pass	5♥
			AP			

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Cue bid, a ♦ stopper
5. Blackwood 0314, for ♥

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ KQ76	♠ 4		2NT	Pass	3♦
Vul: NS	♥ A3	♥ K98542	Pass	3♥	Pass	4♥
North HCP: 21	♦ AK42	♦ 873	AP			
South HCP: 6	♣ AJ3	♣ K107				
Contract: 4♥ N						

South hands (Practice Page)

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

Board: 215	♠ A9	The opponents are silent.
Dealer: S	♥ 104	
Vul: NS	♦ AKQ63	You bid first.
HCP: 20	♣ AK43	
Board: 216	♠ A6543	The opponents are silent.
Dealer: N	♥ 942	
Vul: EW	♦ 1092	Partner bids first.
HCP: 5	♣ J10	
Board: 217	♠ AK	East Doubles 4♦ if possible.
Dealer: S	♥ A643	
Vul: None	♦ KQ10	You bid first.
HCP: 21	♣ KQ105	
Board: 218	♠ 4	The opponents are silent.
Dealer: N	♥ K98542	
Vul: NS	♦ 873	Partner bids first.
HCP: 6	♣ K107	

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

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ KQ10432	♠ A9				2NT
Vul: NS	♥ Q98	♥ 104	Pass	3♥	Pass	3♠
North HCP: 7	♦ 108	♦ AKQ63	Pass	4♠	AP	
South HCP: 20	♣ 98	♣ AK43				
Contract: 4♠ S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ A6543		2NT	Pass	3♥
Vul: EW	♥ A105	♥ 942	Pass	3♠	Pass	3NT
North HCP: 21	♦ AJ7	♦ 1092	AP			
South HCP: 5	♣ AKQ95	♣ J10				
Contract: 3N N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ AK				2NT
Vul: None	♥ KQJ108	♥ A643	Pass	3♦	Pass	3♠ ¹
North HCP: 7	♦ 7	♦ KQ10	Pass	3NT ²	Pass	4♣ ³
South HCP: 21	♣ J963	♣ KQ105	Pass	4♦ ⁴	X	Pass
Contract: 5♥ S			Pass	4NT ⁵	Pass	5♥
			AP			

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Cue bid, a ♦ stopper
5. Blackwood 0314, for ♥

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ KQ76	♠ 4		2NT	Pass	3♦
Vul: NS	♥ A3	♥ K98542	Pass	3♥	Pass	4♥
North HCP: 21	♦ AK42	♦ 873	AP			
South HCP: 6	♣ AJ3	♣ K107				
Contract: 4♥ N						

North hands (Practice Page)

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

Board: 219	♠ A84	The opponents are silent.
Dealer: S	♥ KQ1062	
Vul: EW	♦ 93	Partner bids first.
HCP: 12	♣ K106	

Board: 220	♠ A94	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: Both	♦ AQ753	You bid first.
HCP: 20	♣ KQ	

Board: 221	♠ AKJ854	West Doubles 5♣ if possible.
Dealer: S	♥ 10	
Vul: NS	♦ 763	Partner bids first.
HCP: 10	♣ Q85	

Board: 222	♠ K2	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ AKJ73	You bid first.
HCP: 21	♣ AQ106	

Board: 223	♠ A8643	The opponents are silent.
Dealer: S	♥ J102	
Vul: None	♦ K103	Partner bids first.
HCP: 11	♣ K4	

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

Board: 219

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ A84

♥ KQ1062

♦ 93

♣ K106

South:

♠ K3

♥ A9

♦ AQ106

♣ AQJ82

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6NT AP

Board: 220

Dealer: N

Vul: Both

North HCP: 20

South HCP: 14

Contract: 7N N

North:

♠ A94

♥ AJ5

♦ AQ753

♣ KQ

South:

♠ KQ7652

♥ Q1092

♦ K2

♣ A

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣ Pass 7NT

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 221

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ AKJ854

♥ 10

♦ 763

♣ Q85

South:

♠ 73

♥ AQ4

♦ AKQJ2

♣ A94

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣

X 5♦ Pass 5♠

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

Board: 222

Dealer: N

Vul: Both

North HCP: 21

South HCP: 7

Contract: 4♥ N

North:

♠ K2

♥ A7

♦ AKJ73

♣ AQ106

South:

♠ A10

♥ QJ10832

♦ 1098

♣ 74

West North East South

2NT Pass 4♦¹

Pass 4♥ AP

1. Texas

Board: 223

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ A8643

♥ J102

♦ K103

♣ K4

South:

♠ Q52

♥ AK8

♦ AQ8

♣ AJ65

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: 219	♠ K3	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ AQ106	You bid first.
HCP: 20	♣ AQJ82	
Board: 220	♠ KQ7652	The opponents are silent.
Dealer: N	♥ Q1092	
Vul: Both	♦ K2	Partner bids first.
HCP: 14	♣ A	
Board: 221	♠ 73	West Doubles 5♣ if possible.
Dealer: S	♥ AQ4	
Vul: NS	♦ AKQJ2	You bid first.
HCP: 20	♣ A94	
Board: 222	♠ A10	The opponents are silent.
Dealer: N	♥ QJ10832	
Vul: Both	♦ 1098	Partner bids first.
HCP: 7	♣ 74	
Board: 223	♠ Q52	The opponents are silent.
Dealer: S	♥ AK8	
Vul: None	♦ AQ8	You bid first.
HCP: 20	♣ AJ65	

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

Board: 219

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ A84

♥ KQ1062

♦ 93

♣ K106

South:

♠ K3

♥ A9

♦ AQ106

♣ AQJ82

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6NT AP

Board: 220

Dealer: N

Vul: Both

North HCP: 20

South HCP: 14

Contract: 7N N

North:

♠ A94

♥ AJ5

♦ AQ753

♣ KQ

South:

♠ KQ7652

♥ Q1092

♦ K2

♣ A

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣ Pass 7NT

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 221

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ AKJ854

♥ 10

♦ 763

♣ Q85

South:

♠ 73

♥ AQ4

♦ AKQJ2

♣ A94

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣

X 5♦ Pass 5♠

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

Board: 222

Dealer: N

Vul: Both

North HCP: 21

South HCP: 7

Contract: 4♥ N

North:

♠ K2

♥ A7

♦ AKJ73

♣ AQ106

South:

♠ A10

♥ QJ10832

♦ 1098

♣ 74

West North East South

2NT Pass 4♦¹

Pass 4♥ AP

1. Texas

Board: 223

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ A8643

♥ J102

♦ K103

♣ K4

South:

♠ Q52

♥ AK8

♦ AQ8

♣ AJ65

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: 224 ♠ AQJ4
Dealer: N ♥ AK
Vul: EW ♦ 63
HCP: 20 ♣ KQJ83

West Doubles 4♦ if possible.

You bid first.

Board: 225 ♠ 2
Dealer: S ♥ K9763
Vul: Both ♦ A853
HCP: 10 ♣ K54

The opponents are silent.

Partner bids first.

Board: 226 ♠ AK96
Dealer: N ♥ Q102
Vul: NS ♦ AJ87
HCP: 20 ♣ AQ

The opponents are silent.

You bid first.

Board: 227 ♠ Q9
Dealer: S ♥ AQ10764
Vul: Both ♦ 94
HCP: 10 ♣ Q65

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: 224

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6♥ S

North:

♠ AQJ4

♥ AK

♦ 63

♣ KQJ83

South:

♠ 52

♥ Q87432

♦ KQ

♣ A65

West North East South

2NT Pass 4♦¹

X Pass² Pass 4NT³

Pass 5♣ Pass 6♥

AP

1. Texas

2. denies a ♦ stopper

3. Blackwood 0314, for ♥

Board: 225

Dealer: S

Vul: Both

North HCP: 10

South HCP: 21

Contract: 6♥ S

North:

♠ 2

♥ K9763

♦ A853

♣ K54

South:

♠ AKQ

♥ AJ4

♦ 10962

♣ AQJ

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

Pass 4NT¹ Pass 5♣

Pass 5♦ Pass 5♥

Pass 6♥ AP

1. Blackwood 0314, for ♥

Board: 226

Dealer: N

Vul: NS

North HCP: 20

South HCP: 14

Contract: 7N N

North:

♠ AK96

♥ Q102

♦ AJ87

♣ AQ

South:

♠ 1085

♥ AKJ753

♦ K63

♣ K

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♣ Pass 5♦

Pass 5♠ Pass 7NT

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 227

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ Q9

♥ AQ10764

♦ 94

♣ Q65

South:

♠ K642

♥ K9

♦ AQ106

♣ AKJ

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♣

Pass 6NT AP

1. Texas

2. Blackwood 0314, for ♥

South hands (Practice Page)

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

Board: 224	♠ 52	West Doubles 4♦ if possible.
Dealer: N	♥ Q87432	
Vul: EW	♦ KQ	Partner bids first.
HCP: 11	♣ A65	

Board: 225	♠ AKQ	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: Both	♦ 10962	You bid first.
HCP: 21	♣ AQJ	

Board: 226	♠ 1085	The opponents are silent.
Dealer: N	♥ AKJ753	
Vul: NS	♦ K63	Partner bids first.
HCP: 14	♣ K	

Board: 227	♠ K642	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ AQ106	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: 224
Dealer: N
Vul: EW
North HCP: 20
South HCP: 11
Contract: 6♥ S

North:
♠ AQJ4
♥ AK
♦ 63
♣ KQJ83

South:
♠ 52
♥ Q87432
♦ KQ
♣ A65

West	North	East	South
	2NT	Pass	4♦ ¹
X	Pass ²	Pass	4NT ³
Pass	5♣	Pass	6♥
AP			

1. Texas
2. denies a ♦ stopper
3. Blackwood 0314, for ♥

Board: 225
Dealer: S
Vul: Both
North HCP: 10
South HCP: 21
Contract: 6♥ S

North:
♠ 2
♥ K9763
♦ A853
♣ K54

South:
♠ AKQ
♥ AJ4
♦ 10962
♣ AQJ

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

1. Blackwood 0314, for ♥

Board: 226
Dealer: N
Vul: NS
North HCP: 20
South HCP: 14
Contract: 7N N

North:
♠ AK96
♥ Q102
♦ AJ87
♣ AQ

South:
♠ 1085
♥ AKJ753
♦ K63
♣ K

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♣	Pass	5♦
Pass	5♠	Pass	7NT
AP			

1. Texas
2. Blackwood 0314, for ♥

Board: 227
Dealer: S
Vul: Both
North HCP: 10
South HCP: 20
Contract: 6N S

North:
♠ Q9
♥ AQ10764
♦ 94
♣ Q65

South:
♠ K642
♥ K9
♦ AQ106
♣ AKJ

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♣
Pass	6NT	AP	

1. Texas
2. Blackwood 0314, for ♥

North hands (Practice Page)

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

Board: 228	♠ K2	The opponents are silent.
Dealer: N	♥ AK104	
Vul: None	♦ AK107	You bid first.
HCP: 21	♣ A92	

Board: 229	♠ 542	The opponents are silent.
Dealer: S	♥ AQ976	
Vul: None	♦ Q6	Partner bids first.
HCP: 11	♣ K95	

Board: 230	♠ AK2	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: NS	♦ K4	You bid first.
HCP: 21	♣ K954	

Board: 231	♠ KJ832	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ KJ6	Partner bids first.
HCP: 13	♣ J97	

Board: 232	♠ AQ3	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ AKQ6	You bid first.
HCP: 20	♣ 10732	

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

Board: 228

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 7♠ N

North:

♠ K2

♥ AK104

♦ AK107

♣ A92

South:

♠ AQ8754

♥ 92

♦ J843

♣ K

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♦ Pass 6NT

Pass 7♠ AP

1. Texas

2. Blackwood 0314, for ♠

Board: 229

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ 542

♥ AQ976

♦ Q6

♣ K95

South:

♠ AK10

♥ KJ2

♦ AJ8

♣ A862

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6NT AP

Board: 230

Dealer: N

Vul: NS

North HCP: 21

South HCP: 15

Contract: 6N N

North:

♠ AK2

♥ AKJ4

♦ K4

♣ K954

South:

♠ Q10874

♥ Q8

♦ A5

♣ AQJ8

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6NT

AP

Board: 231

Dealer: S

Vul: EW

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ KJ832

♥ A7

♦ KJ6

♣ J97

South:

♠ A10

♥ KQJ8

♦ AQ5

♣ KQ65

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6NT AP

Board: 232

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AQ3

♥ KQ

♦ AKQ6

♣ 10732

South:

♠ K95

♥ AJ1032

♦ 952

♣ K9

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: 228	♠ AQ8754	The opponents are silent.
Dealer: N	♥ 92	
Vul: None	♦ J843	Partner bids first.
HCP: 10	♣ K	

Board: 229	♠ AK10	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: None	♦ AJ8	You bid first.
HCP: 20	♣ A862	

Board: 230	♠ Q10874	The opponents are silent.
Dealer: N	♥ Q8	
Vul: NS	♦ A5	Partner bids first.
HCP: 15	♣ AQJ8	

Board: 231	♠ A10	The opponents are silent.
Dealer: S	♥ KQJ8	
Vul: EW	♦ AQ5	You bid first.
HCP: 21	♣ KQ65	

Board: 232	♠ K95	The opponents are silent.
Dealer: N	♥ AJ1032	
Vul: Both	♦ 952	Partner bids first.
HCP: 11	♣ K9	

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

Board: 228
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 10
 Contract: 7♠ N

North:
 ♠ K2
 ♥ AK104
 ♦ AK107
 ♣ A92

South:
 ♠ AQ8754
 ♥ 92
 ♦ J843
 ♣ K

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♦	Pass	6NT
Pass	7♠	AP	

1. Texas
 2. Blackwood 0314, for ♠

Board: 229
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 20
 Contract: 6N S

North:
 ♠ 542
 ♥ AQ976
 ♦ Q6
 ♣ K95

South:
 ♠ AK10
 ♥ KJ2
 ♦ AJ8
 ♣ A862

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

Board: 230
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 15
 Contract: 6N N

North:
 ♠ AK2
 ♥ AKJ4
 ♦ K4
 ♣ K954

South:
 ♠ Q10874
 ♥ Q8
 ♦ A5
 ♣ AQJ8

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

Board: 231
 Dealer: S
 Vul: EW
 North HCP: 13
 South HCP: 21
 Contract: 6N S

North:
 ♠ KJ832
 ♥ A7
 ♦ KJ6
 ♣ J97

South:
 ♠ A10
 ♥ KQJ8
 ♦ AQ5
 ♣ KQ65

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

Board: 232
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 11
 Contract: 6N N

North:
 ♠ AQ3
 ♥ KQ
 ♦ AKQ6
 ♣ 10732

South:
 ♠ K95
 ♥ AJ1032
 ♦ 952
 ♣ K9

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: 233	♠ QJ10875	The opponents are silent.
Dealer: S	♥ Q72	
Vul: EW	♦ K97	Partner bids first.
HCP: 8	♣ 9	

Board: 234	♠ K10	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: Both	♦ AJ52	You bid first.
HCP: 20	♣ AK98	

Board: 235	♠ K97432	The opponents are silent.
Dealer: S	♥ J54	
Vul: None	♦ J3	Partner bids first.
HCP: 6	♣ J9	

Board: 236	♠ A632	The opponents are silent.
Dealer: N	♥ AK4	
Vul: EW	♦ KQJ4	You bid first.
HCP: 21	♣ A6	

Board: 237	♠ K9842	The opponents are silent.
Dealer: S	♥ J63	
Vul: Both	♦ 632	Partner bids first.
HCP: 4	♣ 75	

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

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ QJ10875	♠ AK9				2NT
Vul: EW	♥ Q72	♥ AJ95	Pass	3♥	Pass	3♠
North HCP: 8	♦ K97	♦ AJ64	Pass	4♠	AP	
South HCP: 21	♣ 9	♣ A8				
Contract: 4♠ S						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ 87642				
Vul: Both	♥ KQ3	♥ A97		2NT	Pass	3♥
North HCP: 20	♦ AJ52	♦ 74	Pass	3♠	AP	
South HCP: 4	♣ AK98	♣ 653				
Contract: 3♠ N						

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ K97432	♠ Q6				2NT
Vul: None	♥ J54	♥ AQ103	Pass	3♥	Pass	3♠
North HCP: 6	♦ J3	♦ K97	Pass	4♠	AP	
South HCP: 20	♣ J9	♣ AKQ5				
Contract: 4♠ S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ J9				
Vul: EW	♥ AK4	♥ J7632		2NT	Pass	3♦
North HCP: 21	♦ KQJ4	♦ 1092	Pass	3♥	Pass	3NT
South HCP: 8	♣ A6	♣ KQJ	Pass	4♥	AP	
Contract: 4♥ N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ K9842	♠ AQ10				2NT
Vul: Both	♥ J63	♥ Q9	Pass	3♥	Pass	3♠
North HCP: 4	♦ 632	♦ KJ87	AP			
South HCP: 20	♣ 75	♣ AKJ10				
Contract: 3♠ S						

South hands (Practice Page)

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

Board: 233	♠ AK9	The opponents are silent.
Dealer: S	♥ AJ95	
Vul: EW	♦ AJ64	You bid first.
HCP: 21	♣ A8	

Board: 234	♠ 87642	The opponents are silent.
Dealer: N	♥ A97	
Vul: Both	♦ 74	Partner bids first.
HCP: 4	♣ 653	

Board: 235	♠ Q6	The opponents are silent.
Dealer: S	♥ AQ103	
Vul: None	♦ K97	You bid first.
HCP: 20	♣ AKQ5	

Board: 236	♠ J9	The opponents are silent.
Dealer: N	♥ J7632	
Vul: EW	♦ 1092	Partner bids first.
HCP: 8	♣ KQJ	

Board: 237	♠ AQ10	The opponents are silent.
Dealer: S	♥ Q9	
Vul: Both	♦ KJ87	You bid first.
HCP: 20	♣ AKJ10	

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

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ QJ10875	♠ AK9				2NT
Vul: EW	♥ Q72	♥ AJ95	Pass	3♥	Pass	3♠
North HCP: 8	♦ K97	♦ AJ64	Pass	4♠	AP	
South HCP: 21	♣ 9	♣ A8				
Contract: 4♠ S						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ 87642				
Vul: Both	♥ KQ3	♥ A97		2NT	Pass	3♥
North HCP: 20	♦ AJ52	♦ 74	Pass	3♠	AP	
South HCP: 4	♣ AK98	♣ 653				
Contract: 3♠ N						

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ K97432	♠ Q6				2NT
Vul: None	♥ J54	♥ AQ103	Pass	3♥	Pass	3♠
North HCP: 6	♦ J3	♦ K97	Pass	4♠	AP	
South HCP: 20	♣ J9	♣ AKQ5				
Contract: 4♠ S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ J9				
Vul: EW	♥ AK4	♥ J7632		2NT	Pass	3♦
North HCP: 21	♦ KQJ4	♦ 1092	Pass	3♥	Pass	3NT
South HCP: 8	♣ A6	♣ KQJ	Pass	4♥	AP	
Contract: 4♥ N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ K9842	♠ AQ10				2NT
Vul: Both	♥ J63	♥ Q9	Pass	3♥	Pass	3♠
North HCP: 4	♦ 632	♦ KJ87	AP			
South HCP: 20	♣ 75	♣ AKJ10				
Contract: 3♠ S						

North hands (Practice Page)

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

Board: 238	♠ 65	The opponents are silent.
Dealer: N	♥ K72	
Vul: None	♦ AKQ86	You bid first.
HCP: 20	♣ AKJ	

Board: 239	♠ QJ865	The opponents are silent.
Dealer: S	♥ A75	
Vul: NS	♦ K4	Partner bids first.
HCP: 10	♣ 854	

Board: 240	♠ KJ43	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ KJ74	You bid first.
HCP: 21	♣ AK10	

Board: 241	♠ J5	The opponents are silent.
Dealer: S	♥ 98654	
Vul: EW	♦ J104	Partner bids first.
HCP: 4	♣ Q63	

Board: 242	♠ Q2	The opponents are silent.
Dealer: N	♥ A102	
Vul: None	♦ AKJ7	You bid first.
HCP: 21	♣ AK43	

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

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ AJ982		2NT	Pass	3♥
Vul: None	♥ K72	♥ 1085	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQ86	♦ 1072	AP			
South HCP: 5	♣ AKJ	♣ 94				
Contract: 3N N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ QJ865	♠ AK				2NT
Vul: NS	♥ A75	♥ 43	Pass	3♥	Pass	3♠
North HCP: 10	♦ K4	♦ QJ106	Pass	3NT	AP	
South HCP: 20	♣ 854	♣ AKQJ3				
Contract: 3N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ KJ43	♠ A8		2NT	Pass	3♦
Vul: NS	♥ AQ	♥ J10753	Pass	3♥	Pass	6NT
North HCP: 21	♦ KJ74	♦ A85	AP			
South HCP: 11	♣ AK10	♣ Q72				
Contract: 6N N						

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ 62				2NT
Vul: EW	♥ 98654	♥ AQ2	Pass	3♦	Pass	3♥
North HCP: 4	♦ J104	♦ AK82	AP			
South HCP: 20	♣ Q63	♣ AK87				
Contract: 3♥ S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ K107		2NT	Pass	3♦
Vul: None	♥ A102	♥ QJ9654	Pass	3♥	Pass	4♥
North HCP: 21	♦ AKJ7	♦ 42	AP			
South HCP: 6	♣ AK43	♣ 85				
Contract: 4♥ N						

South hands (Practice Page)

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

Board: 238	♠ AJ982	The opponents are silent.
Dealer: N	♥ 1085	
Vul: None	♦ 1072	Partner bids first.
HCP: 5	♣ 94	

Board: 239	♠ AK	The opponents are silent.
Dealer: S	♥ 43	
Vul: NS	♦ QJ106	You bid first.
HCP: 20	♣ AKQJ3	

Board: 240	♠ A8	The opponents are silent.
Dealer: N	♥ J10753	
Vul: NS	♦ A85	Partner bids first.
HCP: 11	♣ Q72	

Board: 241	♠ 62	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: EW	♦ AK82	You bid first.
HCP: 20	♣ AK87	

Board: 242	♠ K107	The opponents are silent.
Dealer: N	♥ QJ9654	
Vul: None	♦ 42	Partner bids first.
HCP: 6	♣ 85	

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

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ AJ982		2NT	Pass	3♥
Vul: None	♥ K72	♥ 1085	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQ86	♦ 1072	AP			
South HCP: 5	♣ AKJ	♣ 94				
Contract: 3N N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ QJ865	♠ AK				2NT
Vul: NS	♥ A75	♥ 43	Pass	3♥	Pass	3♠
North HCP: 10	♦ K4	♦ QJ106	Pass	3NT	AP	
South HCP: 20	♣ 854	♣ AKQJ3				
Contract: 3N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ KJ43	♠ A8		2NT	Pass	3♦
Vul: NS	♥ AQ	♥ J10753	Pass	3♥	Pass	6NT
North HCP: 21	♦ KJ74	♦ A85	AP			
South HCP: 11	♣ AK10	♣ Q72				
Contract: 6N N						

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ 62				2NT
Vul: EW	♥ 98654	♥ AQ2	Pass	3♦	Pass	3♥
North HCP: 4	♦ J104	♦ AK82	AP			
South HCP: 20	♣ Q63	♣ AK87				
Contract: 3♥ S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ K107		2NT	Pass	3♦
Vul: None	♥ A102	♥ QJ9654	Pass	3♥	Pass	4♥
North HCP: 21	♦ AKJ7	♦ 42	AP			
South HCP: 6	♣ AK43	♣ 85				
Contract: 4♥ N						

North hands (Practice Page)

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

Board: 243	♠ AJ9642	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ AJ92	Partner bids first.
HCP: 14	♣ KJ2	

Board: 244	♠ AKQ5	The opponents are silent.
Dealer: N	♥ J3	
Vul: Both	♦ AQ832	You bid first.
HCP: 20	♣ A4	

Board: 245	♠ AQJ874	The opponents are silent.
Dealer: S	♥ 65	
Vul: EW	♦ 943	Partner bids first.
HCP: 8	♣ J6	

Board: 246	♠ K103	The opponents are silent.
Dealer: N	♥ A104	
Vul: Both	♦ AKQJ6	You bid first.
HCP: 20	♣ QJ	

Board: 247	♠ A108632	The opponents are silent.
Dealer: S	♥ K53	
Vul: None	♦ K63	Partner bids first.
HCP: 10	♣ 10	

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

Board: 243

Dealer: S

Vul: EW

North HCP: 14

South HCP: 20

Contract: 6♠ S

North:

♠ AJ9642

♥ —

♦ AJ92

♣ KJ2

South:

♠ Q75

♥ AKQ

♦ K863

♣ AQ3

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♠

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

Board: 244

Dealer: N

Vul: Both

North HCP: 20

South HCP: 16

Contract: 6N N

North:

♠ AKQ5

♥ J3

♦ AQ832

♣ A4

South:

♠ J9862

♥ AK9

♦ K7

♣ KQ10

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6NT

AP

Board: 245

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 4♠ S

North:

♠ AQJ874

♥ 65

♦ 943

♣ J6

South:

♠ K103

♥ K8

♦ AQJ7

♣ AK105

West North East South

2NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

Board: 246

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6♥ N

North:

♠ K103

♥ A104

♦ AKQJ6

♣ QJ

South:

♠ AQJ2

♥ KJ8653

♦ 10

♣ 85

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♥ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 247

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ A108632

♥ K53

♦ K63

♣ 10

South:

♠ KQ4

♥ AJ97

♦ AJ10

♣ KQ5

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

2NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

Pass	4NT ²	Pass	5♣
------	------------------	------	----

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

1. Texas

2. Blackwood 0314, for ♠

South hands (Practice Page)

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

Board: 243	♠ Q75	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ K863	You bid first.
HCP: 20	♣ AQ3	

Board: 244	♠ J9862	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ K7	Partner bids first.
HCP: 16	♣ KQ10	

Board: 245	♠ K103	The opponents are silent.
Dealer: S	♥ K8	
Vul: EW	♦ AQJ7	You bid first.
HCP: 20	♣ AK105	

Board: 246	♠ AQJ2	The opponents are silent.
Dealer: N	♥ KJ8653	
Vul: Both	♦ 10	Partner bids first.
HCP: 11	♣ 85	

Board: 247	♠ KQ4	The opponents are silent.
Dealer: S	♥ AJ97	
Vul: None	♦ AJ10	You bid first.
HCP: 20	♣ KQ5	

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

Board: 243

Dealer: S

Vul: EW

North HCP: 14

South HCP: 20

Contract: 6♠ S

North:

♠ AJ9642

♥ —

♦ AJ92

♣ KJ2

South:

♠ Q75

♥ AKQ

♦ K863

♣ AQ3

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♠

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

Board: 244

Dealer: N

Vul: Both

North HCP: 20

South HCP: 16

Contract: 6N N

North:

♠ AKQ5

♥ J3

♦ AQ832

♣ A4

South:

♠ J9862

♥ AK9

♦ K7

♣ KQ10

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6NT

AP

Board: 245

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 4♠ S

North:

♠ AQJ874

♥ 65

♦ 943

♣ J6

South:

♠ K103

♥ K8

♦ AQJ7

♣ AK105

West North East South

2NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

Board: 246

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6♥ N

North:

♠ K103

♥ A104

♦ AKQJ6

♣ QJ

South:

♠ AQJ2

♥ KJ8653

♦ 10

♣ 85

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♥ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 247

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ A108632

♥ K53

♦ K63

♣ 10

South:

♠ KQ4

♥ AJ97

♦ AJ10

♣ KQ5

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

2NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

Pass	4NT ²	Pass	5♣
------	------------------	------	----

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

1. Texas

2. Blackwood 0314, for ♠

North hands (Practice Page)

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

Board: 248	♠ AK	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: Both	♦ KQ87	You bid first.
HCP: 20	♣ AJ54	

Board: 249	♠ K7542	The opponents are silent.
Dealer: S	♥ 974	
Vul: None	♦ 97	Partner bids first.
HCP: 5	♣ Q75	

Board: 250	♠ 962	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ J86	You bid first.
HCP: 20	♣ AKQJ	

Board: 251	♠ KJ543	The opponents are silent.
Dealer: S	♥ Q94	
Vul: Both	♦ KJ7	Partner bids first.
HCP: 10	♣ 65	

Board: 252	♠ AQ9	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: None	♦ AJ876	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: 248
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 14
 Contract: 6♠ N

North:
 ♠ AK
 ♥ QJ4
 ♦ KQ87
 ♣ AJ54

South:
 ♠ J98543
 ♥ AK106
 ♦ A9
 ♣ Q

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♣	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			

Board: 249
 Dealer: S
 Vul: None
 North HCP: 5
 South HCP: 20
 Contract: 4♠ S

North:
 ♠ K7542
 ♥ 974
 ♦ 97
 ♣ Q75

South:
 ♠ AJ109
 ♥ AK2
 ♦ J32
 ♣ AK4

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

Board: 250
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 4
 Contract: 4♥ N

North:
 ♠ 962
 ♥ AKQ
 ♦ J86
 ♣ AKQJ

South:
 ♠ 103
 ♥ J109732
 ♦ K542
 ♣ 10

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

Board: 251
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 20
 Contract: 6♠ S

North:
 ♠ KJ543
 ♥ Q94
 ♦ KJ7
 ♣ 65

South:
 ♠ 1062
 ♥ AK3
 ♦ AQ96
 ♣ AK7

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	3NT	Pass	4♠
Pass	4NT ¹	Pass	5♣
Pass	6♠	AP	
1. Blackwood 0314, for ♠			

Board: 252
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 7
 Contract: 4♠ N

North:
 ♠ AQ9
 ♥ AJ6
 ♦ AJ876
 ♣ A8

South:
 ♠ J10754
 ♥ 104
 ♦ K9
 ♣ K743

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: 248	♠ J98543	The opponents are silent.
Dealer: N	♥ AK106	
Vul: Both	♦ A9	Partner bids first.
HCP: 14	♣ Q	

Board: 249	♠ AJ109	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ J32	You bid first.
HCP: 20	♣ AK4	

Board: 250	♠ 103	The opponents are silent.
Dealer: N	♥ J109732	
Vul: NS	♦ K542	Partner bids first.
HCP: 4	♣ 10	

Board: 251	♠ 1062	The opponents are silent.
Dealer: S	♥ AK3	
Vul: Both	♦ AQ96	You bid first.
HCP: 20	♣ AK7	

Board: 252	♠ J10754	The opponents are silent.
Dealer: N	♥ 104	
Vul: None	♦ K9	Partner bids first.
HCP: 7	♣ K743	

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

Board: 248
Dealer: N
Vul: Both
North HCP: 20
South HCP: 14
Contract: 6♠ N

North:
♠ AK
♥ QJ4
♦ KQ87
♣ AJ54

South:
♠ J98543
♥ AK106
♦ A9
♣ Q

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♣	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			

Board: 249
Dealer: S
Vul: None
North HCP: 5
South HCP: 20
Contract: 4♠ S

North:
♠ K7542
♥ 974
♦ 97
♣ Q75

South:
♠ AJ109
♥ AK2
♦ J32
♣ AK4

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

Board: 250
Dealer: N
Vul: NS
North HCP: 20
South HCP: 4
Contract: 4♥ N

North:
♠ 962
♥ AKQ
♦ J86
♣ AKQJ

South:
♠ 103
♥ J109732
♦ K542
♣ 10

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

Board: 251
Dealer: S
Vul: Both
North HCP: 10
South HCP: 20
Contract: 6♠ S

North:
♠ KJ543
♥ Q94
♦ KJ7
♣ 65

South:
♠ 1062
♥ AK3
♦ AQ96
♣ AK7

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	3NT	Pass	4♠
Pass	4NT ¹	Pass	5♣
Pass	6♠	AP	
1. Blackwood 0314, for ♠			

Board: 252
Dealer: N
Vul: None
North HCP: 20
South HCP: 7
Contract: 4♠ N

North:
♠ AQ9
♥ AJ6
♦ AJ876
♣ A8

South:
♠ J10754
♥ 104
♦ K9
♣ K743

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: 253	♠ KJ	The opponents are silent.
Dealer: S	♥ AJ10985	
Vul: NS	♦ J1032	Partner bids first.
HCP: 10	♣ 10	

Board: 254	♠ K6	The opponents are silent.
Dealer: N	♥ AK86	
Vul: None	♦ K6	You bid first.
HCP: 21	♣ AKJ74	

Board: 255	♠ K109843	The opponents are silent.
Dealer: S	♥ K103	
Vul: EW	♦ 762	Partner bids first.
HCP: 6	♣ 7	

Board: 256	♠ KJ8	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: Both	♦ J10	You bid first.
HCP: 20	♣ AQJ3	

Board: 257	♠ AQ8654	The opponents are silent.
Dealer: S	♥ 106	
Vul: EW	♦ K962	Partner bids first.
HCP: 10	♣ J	

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

Board: 253

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ KJ

♥ AJ10985

♦ J1032

♣ 10

South:

♠ AQ95

♥ K4

♦ AK64

♣ KJ5

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♣

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

Board: 254

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6♠ N

North:

♠ K6

♥ AK86

♦ K6

♣ AKJ74

South:

♠ AJ10853

♥ Q1095

♦ A9

♣ 9

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣ Pass 5♦

Pass 5♠ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 255

Dealer: S

Vul: EW

North HCP: 6

South HCP: 20

Contract: 4♠ S

North:

♠ K109843

♥ K103

♦ 762

♣ 7

South:

♠ A5

♥ Q64

♦ KQ5

♣ AKQ65

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣ Pass 6NT

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 256

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ KJ8

♥ AKJ10

♦ J10

♣ AQJ3

South:

♠ A106542

♥ 8

♦ K7

♣ K1062

Board: 257

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ AQ8654

♥ 106

♦ K962

♣ J

South:

♠ 72

♥ KQJ5

♦ AJ5

♣ AKQ7

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

2NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

Pass	4NT ²	Pass	5♥
------	------------------	------	----

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

1. Texas

2. Blackwood 0314, for ♠

South hands (Practice Page)

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

Board: 253	♠ AQ95	The opponents are silent.
Dealer: S	♥ K4	
Vul: NS	♦ AK64	You bid first.
HCP: 20	♣ KJ5	

Board: 254	♠ AJ10853	The opponents are silent.
Dealer: N	♥ Q1095	
Vul: None	♦ A9	Partner bids first.
HCP: 11	♣ 9	

Board: 255	♠ A5	The opponents are silent.
Dealer: S	♥ Q64	
Vul: EW	♦ KQ5	You bid first.
HCP: 20	♣ AKQ65	

Board: 256	♠ A106542	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ K7	Partner bids first.
HCP: 10	♣ K1062	

Board: 257	♠ 72	The opponents are silent.
Dealer: S	♥ KQJ5	
Vul: EW	♦ AJ5	You bid first.
HCP: 20	♣ AKQ7	

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

Board: 253

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ KJ

♥ AJ10985

♦ J1032

♣ 10

South:

♠ AQ95

♥ K4

♦ AK64

♣ KJ5

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♣

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

Board: 254

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6♠ N

North:

♠ K6

♥ AK86

♦ K6

♣ AKJ74

South:

♠ AJ10853

♥ Q1095

♦ A9

♣ 9

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣ Pass 5♦

Pass 5♠ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 255

Dealer: S

Vul: EW

North HCP: 6

South HCP: 20

Contract: 4♠ S

North:

♠ K109843

♥ K103

♦ 762

♣ 7

South:

♠ A5

♥ Q64

♦ KQ5

♣ AKQ65

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣ Pass 6NT

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 256

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ KJ8

♥ AKJ10

♦ J10

♣ AQJ3

South:

♠ A106542

♥ 8

♦ K7

♣ K1062

Board: 257

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ AQ8654

♥ 106

♦ K962

♣ J

South:

♠ 72

♥ KQJ5

♦ AJ5

♣ AKQ7

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

2NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

Pass	4NT ²	Pass	5♥
------	------------------	------	----

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

1. Texas

2. Blackwood 0314, for ♠

North hands (Practice Page)

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

Board: 258	♠ AQ	The opponents are silent.
Dealer: N	♥ KQJ3	
Vul: Both	♦ J98	You bid first.
HCP: 20	♣ AK97	

Board: 259	♠ A8743	The opponents are silent.
Dealer: S	♥ A9	
Vul: None	♦ Q94	Partner bids first.
HCP: 12	♣ Q96	

Board: 260	♠ KJ	The opponents are silent.
Dealer: N	♥ AK7	
Vul: None	♦ QJ1097	You bid first.
HCP: 20	♣ AQ8	

Board: 261	♠ 98	The opponents are silent.
Dealer: S	♥ K109832	
Vul: Both	♦ J854	Partner bids first.
HCP: 4	♣ 6	

Board: 262	♠ K1063	The opponents are silent.
Dealer: N	♥ J2	
Vul: NS	♦ AKQJ	You bid first.
HCP: 20	♣ AQ6	

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

Board: 258

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AQ
♥ KQJ3
♦ J98
♣ AK97

South:

♠ KJ1054
♥ 52
♦ AK10
♣ 1082

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

Board: 259

Dealer: S

Vul: None

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ A8743
♥ A9
♦ Q94
♣ Q96

South:

♠ QJ52
♥ KQJ8
♦ AK
♣ AJ10

West	North	East	South
			2NT
Pass	3♥	Pass	3NT ¹
Pass	6NT	AP	

1. Extended acceptance after NT

Board: 260

Dealer: N

Vul: None

North HCP: 20

South HCP: 15

Contract: 7N N

North:

♠ KJ
♥ AK7
♦ QJ1097
♣ AQ8

South:

♠ AQ765
♥ Q42
♦ AK64
♣ 2

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	7NT
AP			

Board: 261

Dealer: S

Vul: Both

North HCP: 4

South HCP: 21

Contract: 4♥ S

North:

♠ 98
♥ K109832
♦ J854
♣ 6

South:

♠ KQ3
♥ AQJ7
♦ AK106
♣ Q9

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
AP			

1. Texas

Board: 262

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ K1063
♥ J2
♦ AKQJ
♣ AQ6

South:

♠ 752
♥ AQ10765
♦ 1086
♣ 5

West	North	East	South
	2NT	Pass	4♦ ¹
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: 258	♠ KJ1054	The opponents are silent.
Dealer: N	♥ 52	
Vul: Both	♦ AK10	Partner bids first.
HCP: 11	♣ 1082	
Board: 259	♠ QJ52	The opponents are silent.
Dealer: S	♥ KQJ8	
Vul: None	♦ AK	You bid first.
HCP: 21	♣ AJ10	
Board: 260	♠ AQ765	The opponents are silent.
Dealer: N	♥ Q42	
Vul: None	♦ AK64	Partner bids first.
HCP: 15	♣ 2	
Board: 261	♠ KQ3	The opponents are silent.
Dealer: S	♥ AQJ7	
Vul: Both	♦ AK106	You bid first.
HCP: 21	♣ Q9	
Board: 262	♠ 752	The opponents are silent.
Dealer: N	♥ AQ10765	
Vul: NS	♦ 1086	Partner bids first.
HCP: 6	♣ 5	

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

Board: 258

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AQ
♥ KQJ3
♦ J98
♣ AK97

South:

♠ KJ1054
♥ 52
♦ AK10
♣ 1082

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

Board: 259

Dealer: S

Vul: None

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ A8743
♥ A9
♦ Q94
♣ Q96

South:

♠ QJ52
♥ KQJ8
♦ AK
♣ AJ10

West	North	East	South
			2NT
Pass	3♥	Pass	3NT ¹
Pass	6NT	AP	

1. Extended acceptance after NT

Board: 260

Dealer: N

Vul: None

North HCP: 20

South HCP: 15

Contract: 7N N

North:

♠ KJ
♥ AK7
♦ QJ1097
♣ AQ8

South:

♠ AQ765
♥ Q42
♦ AK64
♣ 2

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	7NT
AP			

Board: 261

Dealer: S

Vul: Both

North HCP: 4

South HCP: 21

Contract: 4♥ S

North:

♠ 98
♥ K109832
♦ J854
♣ 6

South:

♠ KQ3
♥ AQJ7
♦ AK106
♣ Q9

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
AP			

1. Texas

Board: 262

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ K1063
♥ J2
♦ AKQJ
♣ AQ6

South:

♠ 752
♥ AQ10765
♦ 1086
♣ 5

West	North	East	South
	2NT	Pass	4♦ ¹
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: 263 ♠ AQ8652
Dealer: S ♥ 1065
Vul: EW ♦ J103
HCP: 7 ♣ 6

The opponents are silent.

Partner bids first.

Board: 264 ♠ A7
Dealer: N ♥ K97
Vul: None ♦ KQJ4
HCP: 20 ♣ AQJ5

East Doubles Pass if possible.

You bid first.

Board: 265 ♠ 106
Dealer: S ♥ AK9532
Vul: EW ♦ Q86
HCP: 13 ♣ A8

The opponents are silent.

Partner bids first.

Board: 266 ♠ K9
Dealer: N ♥ AKJ6
Vul: EW ♦ 974
HCP: 20 ♣ AKQ3

The opponents are silent.

You bid first.

Board: 267 ♠ KQ987
Dealer: S ♥ AQ4
Vul: Both ♦ 76
HCP: 11 ♣ 542

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: 263	North:	South:	West	North	East	South
Dealer: S	♠ AQ8652	♠ KJ4				2NT
Vul: EW	♥ 1065	♥ Q72	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ J103	♦ AK4	AP			
South HCP: 20	♣ 6	♣ AK54	1. Texas			
Contract: 4♠ S						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K9642		2NT	Pass	3♥
Vul: None	♥ K97	♥ J3	Pass	3♠	Pass	6NT
North HCP: 20	♦ KQJ4	♦ A2	Pass	Pass	X	AP
South HCP: 11	♣ AQJ5	♣ K742				
Contract: 6NX N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ AK7				2NT
Vul: EW	♥ AK9532	♥ 107	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ Q86	♦ AK2	Pass	4NT ²	Pass	5♥
South HCP: 20	♣ A8	♣ KQJ94	Pass	6NT	AP	
Contract: 6N S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ AJ6543		2NT	Pass	4♥ ¹
Vul: EW	♥ AKJ6	♥ 854	Pass	4♠	Pass	4NT ²
North HCP: 20	♦ 974	♦ A3	Pass	5♣	Pass	5♦
South HCP: 10	♣ AKQ3	♣ J8	Pass	5♠	Pass	6♠
Contract: 6♠ N			AP			
			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ KQ987	♠ A62				2NT
Vul: Both	♥ AQ4	♥ J6	Pass	3♥	Pass	3♠
North HCP: 11	♦ 76	♦ AKQJ3	Pass	6NT	AP	
South HCP: 20	♣ 542	♣ KQ9				
Contract: 6N S						

South hands (Practice Page)

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

Board: 263	♠ KJ4	The opponents are silent.
Dealer: S	♥ Q72	
Vul: EW	♦ AK4	You bid first.
HCP: 20	♣ AK54	

Board: 264	♠ K9642	East Doubles Pass if possible.
Dealer: N	♥ J3	
Vul: None	♦ A2	Partner bids first.
HCP: 11	♣ K742	

Board: 265	♠ AK7	The opponents are silent.
Dealer: S	♥ 107	
Vul: EW	♦ AK2	You bid first.
HCP: 20	♣ KQJ94	

Board: 266	♠ AJ6543	The opponents are silent.
Dealer: N	♥ 854	
Vul: EW	♦ A3	Partner bids first.
HCP: 10	♣ J8	

Board: 267	♠ A62	The opponents are silent.
Dealer: S	♥ J6	
Vul: Both	♦ AKQJ3	You bid first.
HCP: 20	♣ KQ9	

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

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ AQ8652	♠ KJ4				2NT
Vul: EW	♥ 1065	♥ Q72	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ J103	♦ AK4	AP			
South HCP: 20	♣ 6	♣ AK54	1. Texas			
Contract: 4♠ S						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K9642		2NT	Pass	3♥
Vul: None	♥ K97	♥ J3	Pass	3♠	Pass	6NT
North HCP: 20	♦ KQJ4	♦ A2	Pass	Pass	X	AP
South HCP: 11	♣ AQJ5	♣ K742				
Contract: 6NX N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ AK7				2NT
Vul: EW	♥ AK9532	♥ 107	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ Q86	♦ AK2	Pass	4NT ²	Pass	5♥
South HCP: 20	♣ A8	♣ KQJ94	Pass	6NT	AP	
Contract: 6N S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ AJ6543		2NT	Pass	4♥ ¹
Vul: EW	♥ AKJ6	♥ 854	Pass	4♠	Pass	4NT ²
North HCP: 20	♦ 974	♦ A3	Pass	5♣	Pass	5♦
South HCP: 10	♣ AKQ3	♣ J8	Pass	5♠	Pass	6♠
Contract: 6♠ N			AP			
			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ KQ987	♠ A62				2NT
Vul: Both	♥ AQ4	♥ J6	Pass	3♥	Pass	3♠
North HCP: 11	♦ 76	♦ AKQJ3	Pass	6NT	AP	
South HCP: 20	♣ 542	♣ KQ9				
Contract: 6N S						

North hands (Practice Page)

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

Board: 268	♠ 963	The opponents are silent.
Dealer: N	♥ AK65	
Vul: None	♦ AQJ4	You bid first.
HCP: 20	♣ AQ	

Board: 269	♠ 103	The opponents are silent.
Dealer: S	♥ AQ10732	
Vul: EW	♦ K42	Partner bids first.
HCP: 9	♣ 106	

Board: 270	♠ AKJ9	The opponents are silent.
Dealer: N	♥ K642	
Vul: Both	♦ K10	You bid first.
HCP: 20	♣ KQJ	

Board: 271	♠ K	East Doubles 3♦ if possible.
Dealer: S	♥ Q108542	East Doubles 7♥ if possible.
Vul: NS	♦ QJ42	
HCP: 8	♣ 63	Partner bids first.

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

Board: 268

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6♠ N

North:

♠ 963

♥ AK65

♦ AQJ4

♣ AQ

South:

♠ AQ10542

♥ J

♦ K753

♣ 97

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 269

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 4♥ S

North:

♠ 103

♥ AQ10732

♦ K42

♣ 106

South:

♠ AQ9

♥ 96

♦ AQJ

♣ AQJ74

West North East South

2NT

Pass 4♦¹ Pass 4♥

AP

1. Texas

Board: 270

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AKJ9

♥ K642

♦ K10

♣ KQJ

South:

♠ Q108632

♥ A7

♦ AQ2

♣ 64

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♠ Pass 6NT

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 271

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 7♥X N

North:

♠ K

♥ Q108542

♦ QJ42

♣ 63

South:

♠ Q105

♥ AK97

♦ A3

♣ AK107

West North East South

2NT

Pass 3♦ X 3NT¹

Pass 7♥ X 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: 268	♠ AQ10542	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ K753	Partner bids first.
HCP: 10	♣ 97	

Board: 269	♠ AQ9	The opponents are silent.
Dealer: S	♥ 96	
Vul: EW	♦ AQJ	You bid first.
HCP: 20	♣ AQJ74	

Board: 270	♠ Q108632	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ AQ2	Partner bids first.
HCP: 12	♣ 64	

Board: 271	♠ Q105	East Doubles 3♦ if possible.
Dealer: S	♥ AK97	East Doubles 7♥ if possible.
Vul: NS	♦ A3	
HCP: 20	♣ AK107	You bid first.

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

Board: 268

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6♠ N

North:

♠ 963

♥ AK65

♦ AQJ4

♣ AQ

South:

♠ AQ10542

♥ J

♦ K753

♣ 97

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 269

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 4♥ S

North:

♠ 103

♥ AQ10732

♦ K42

♣ 106

South:

♠ AQ9

♥ 96

♦ AQJ

♣ AQJ74

West North East South

2NT

Pass 4♦¹ Pass 4♥

AP

1. Texas

Board: 270

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AKJ9

♥ K642

♦ K10

♣ KQJ

South:

♠ Q108632

♥ A7

♦ AQ2

♣ 64

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♠ Pass 6NT

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 271

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 7♥X N

North:

♠ K

♥ Q108542

♦ QJ42

♣ 63

South:

♠ Q105

♥ AK97

♦ A3

♣ AK107

West North East South

2NT

Pass 3♦ X 3NT¹

Pass 7♥ X 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: 272	♠ AKQ5	East Doubles 5♣ if possible. You bid first.
Dealer: N	♥ AK63	
Vul: Both	♦ KJ10	
HCP: 20	♣ 94	

Board: 273	♠ K96	The opponents are silent. Partner bids first.
Dealer: S	♥ A106532	
Vul: NS	♦ 2	
HCP: 10	♣ K92	

Board: 274	♠ J65	The opponents are silent. You bid first.
Dealer: N	♥ AJ8	
Vul: EW	♦ AQ10	
HCP: 20	♣ AKJ4	

Board: 275	♠ QJ1063	The opponents are silent. Partner bids first.
Dealer: S	♥ 732	
Vul: None	♦ A	
HCP: 11	♣ KJ65	

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

Board: 272
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 8
 Contract: 6♠ N

North:
 ♠ AKQ5
 ♥ AK63
 ♦ KJ10
 ♣ 94

South:
 ♠ J10932
 ♥ Q92
 ♦ A853
 ♣ J

West	North	East	South
	2NT	Pass	3♥
Pass	3NT ¹	Pass	4♣ ²
Pass	4♦ ³	Pass	4♥ ⁴
Pass	4♠	Pass	4NT ⁵
Pass	5♣	X	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 ♠

Board: 273
 Dealer: S
 Vul: NS
 North HCP: 10
 South HCP: 21
 Contract: 6♥ S

North:
 ♠ K96
 ♥ A106532
 ♦ 2
 ♣ K92

South:
 ♠ AJ43
 ♥ KJ7
 ♦ AKJ7
 ♣ A10

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♦
Pass	6♥	AP	

1. Texas
2. Blackwood 0314, for ♥

Board: 274
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 17
 Contract: 7N N

North:
 ♠ J65
 ♥ AJ8
 ♦ AQ10
 ♣ AKJ4

South:
 ♠ AKQ108
 ♥ Q7
 ♦ KJ5
 ♣ Q87

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	7NT
AP			

Board: 275
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 20
 Contract: 6N S

North:
 ♠ QJ1063
 ♥ 732
 ♦ A
 ♣ KJ65

South:
 ♠ AK8
 ♥ KJ84
 ♦ K76
 ♣ AQ7

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: 272	♠ J10932	East Doubles 5♣ if possible.
Dealer: N	♥ Q92	
Vul: Both	♦ A853	Partner bids first.
HCP: 8	♣ J	

Board: 273	♠ AJ43	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: NS	♦ AKJ7	You bid first.
HCP: 21	♣ A10	

Board: 274	♠ AKQ108	The opponents are silent.
Dealer: N	♥ Q7	
Vul: EW	♦ KJ5	Partner bids first.
HCP: 17	♣ Q87	

Board: 275	♠ AK8	The opponents are silent.
Dealer: S	♥ KJ84	
Vul: None	♦ K76	You bid first.
HCP: 20	♣ AQ7	

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

Board: 272
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 8
 Contract: 6♠ N

North:
 ♠ AKQ5
 ♥ AK63
 ♦ KJ10
 ♣ 94

South:
 ♠ J10932
 ♥ Q92
 ♦ A853
 ♣ J

West	North	East	South
	2NT	Pass	3♥
Pass	3NT ¹	Pass	4♣ ²
Pass	4♦ ³	Pass	4♥ ⁴
Pass	4♠	Pass	4NT ⁵
Pass	5♣	X	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 ♠

Board: 273
 Dealer: S
 Vul: NS
 North HCP: 10
 South HCP: 21
 Contract: 6♥ S

North:
 ♠ K96
 ♥ A106532
 ♦ 2
 ♣ K92

South:
 ♠ AJ43
 ♥ KJ7
 ♦ AKJ7
 ♣ A10

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♦
Pass	6♥	AP	

1. Texas
2. Blackwood 0314, for ♥

Board: 274
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 17
 Contract: 7N N

North:
 ♠ J65
 ♥ AJ8
 ♦ AQ10
 ♣ AKJ4

South:
 ♠ AKQ108
 ♥ Q7
 ♦ KJ5
 ♣ Q87

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	7NT
AP			

Board: 275
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 20
 Contract: 6N S

North:
 ♠ QJ1063
 ♥ 732
 ♦ A
 ♣ KJ65

South:
 ♠ AK8
 ♥ KJ84
 ♦ K76
 ♣ AQ7

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: 276	♠ A2	The opponents are silent.
Dealer: N	♥ AK73	
Vul: NS	♦ KQ	You bid first.
HCP: 21	♣ AJ973	

Board: 277	♠ AQJ432	The opponents are silent.
Dealer: S	♥ 3	
Vul: EW	♦ A1052	Partner bids first.
HCP: 12	♣ J7	

Board: 278	♠ AK5	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: NS	♦ Q876	You bid first.
HCP: 20	♣ A65	

Board: 279	♠ Q9732	The opponents are silent.
Dealer: S	♥ 985	
Vul: Both	♦ AQ6	Partner bids first.
HCP: 8	♣ 98	

Board: 280	♠ AQ8	The opponents are silent.
Dealer: N	♥ J64	
Vul: None	♦ AQJ97	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: 276

Dealer: N

Vul: NS

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ A2

♥ AK73

♦ KQ

♣ AJ973

South:

♠ KQJ73

♥ J

♦ AJ87

♣ 1052

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6NT

AP

Board: 277

Dealer: S

Vul: EW

North HCP: 12

South HCP: 21

Contract: 7♠ S

North:

♠ AQJ432

♥ 3

♦ A1052

♣ J7

South:

♠ K109

♥ AKJ9

♦ KQJ3

♣ A2

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣

Pass 7♠ AP

1. Texas

2. Blackwood 0314, for ♠

Board: 278

Dealer: N

Vul: NS

North HCP: 20

South HCP: 3

Contract: 4♠ N

North:

♠ AK5

♥ AQJ

♦ Q876

♣ A65

South:

♠ QJ7432

♥ 963

♦ 10542

♣ —

West North East South

2NT Pass 4♥¹

Pass 4♠ AP

1. Texas

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♦² Pass 4♥³

Pass 4NT⁴ Pass 5♣

Pass 6♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

Board: 279

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 6♠ N

North:

♠ Q9732

♥ 985

♦ AQ6

♣ 98

South:

♠ AK104

♥ K6

♦ 74

♣ AKQJ6

Board: 280

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 4♥ N

North:

♠ AQ8

♥ J64

♦ AQJ97

♣ AQ

South:

♠ K5

♥ KQ9752

♦ 85

♣ 654

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: 276	♠ KQJ73	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ AJ87	Partner bids first.
HCP: 12	♣ 1052	

Board: 277	♠ K109	The opponents are silent.
Dealer: S	♥ AKJ9	
Vul: EW	♦ KQJ3	You bid first.
HCP: 21	♣ A2	

Board: 278	♠ QJ7432	The opponents are silent.
Dealer: N	♥ 963	
Vul: NS	♦ 10542	Partner bids first.
HCP: 3	♣ —	

Board: 279	♠ AK104	The opponents are silent.
Dealer: S	♥ K6	
Vul: Both	♦ 74	You bid first.
HCP: 20	♣ AKQJ6	

Board: 280	♠ K5	The opponents are silent.
Dealer: N	♥ KQ9752	
Vul: None	♦ 85	Partner bids first.
HCP: 8	♣ 654	

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

Board: 276

Dealer: N

Vul: NS

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ A2

♥ AK73

♦ KQ

♣ AJ973

South:

♠ KQJ73

♥ J

♦ AJ87

♣ 1052

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6NT

AP

Board: 277

Dealer: S

Vul: EW

North HCP: 12

South HCP: 21

Contract: 7♠ S

North:

♠ AQJ432

♥ 3

♦ A1052

♣ J7

South:

♠ K109

♥ AKJ9

♦ KQJ3

♣ A2

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣

Pass 7♠ AP

1. Texas

2. Blackwood 0314, for ♠

Board: 278

Dealer: N

Vul: NS

North HCP: 20

South HCP: 3

Contract: 4♠ N

North:

♠ AK5

♥ AQJ

♦ Q876

♣ A65

South:

♠ QJ7432

♥ 963

♦ 10542

♣ —

West North East South

2NT Pass 4♥¹

Pass 4♠ AP

1. Texas

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♦² Pass 4♥³

Pass 4NT⁴ Pass 5♣

Pass 6♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

Board: 279

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 6♠ N

North:

♠ Q9732

♥ 985

♦ AQ6

♣ 98

South:

♠ AK104

♥ K6

♦ 74

♣ AKQJ6

Board: 280

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 4♥ N

North:

♠ AQ8

♥ J64

♦ AQJ97

♣ AQ

South:

♠ K5

♥ KQ9752

♦ 85

♣ 654

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: 281	♠ Q	The opponents are silent.
Dealer: S	♥ AQ8732	
Vul: EW	♦ K8	Partner bids first.
HCP: 14	♣ K732	

Board: 282	♠ AKQ8	The opponents are silent.
Dealer: N	♥ AK8	
Vul: Both	♦ Q10	You bid first.
HCP: 21	♣ K987	

Board: 283	♠ 4	The opponents are silent.
Dealer: S	♥ KQJ82	
Vul: NS	♦ K102	Partner bids first.
HCP: 11	♣ Q1095	

Board: 284	♠ 108	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: Both	♦ K75	You bid first.
HCP: 20	♣ AKJ7	

Board: 285	♠ A5	The opponents are silent.
Dealer: S	♥ K10953	
Vul: None	♦ K1092	Partner bids first.
HCP: 13	♣ K8	

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

Board: 281

Dealer: S

Vul: EW

North HCP: 14

South HCP: 20

Contract: 7N S

North:

♠ Q
♥ AQ8732
♦ K8
♣ K732

South:

♠ A762
♥ KJ
♦ AQ92
♣ AQ6

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♦

Pass 7NT AP

1. Texas

2. Blackwood 0314, for ♥

Board: 282

Dealer: N

Vul: Both

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ AKQ8
♥ AK8
♦ Q10
♣ K987

South:

♠ J2
♥ QJ952
♦ AJ3
♣ A105

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6NT

AP

Board: 283

Dealer: S

Vul: NS

North HCP: 11

South HCP: 21

Contract: 7♥ N

North:

♠ 4
♥ KQJ82
♦ K102
♣ Q1095

South:

♠ A6
♥ A1043
♦ AJ84
♣ AKJ

West North East South

2NT

Pass 3♦ Pass 3♠¹

Pass 3NT² Pass 4♣³

Pass 4NT⁴ Pass 5♦

Pass 7♥ AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♥

Board: 284

Dealer: N

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ 108
♥ AKQ10
♦ K75
♣ AKJ7

South:

♠ AK932
♥ 984
♦ A3
♣ Q82

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6NT

AP

Board: 285

Dealer: S

Vul: None

North HCP: 13

South HCP: 20

Contract: 6N S

North:

♠ A5

♥ K10953

♦ K1092

♣ K8

South:

♠ KJ42

♥ AQ84

♦ AQ7

♣ A3

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

			2NT
--	--	--	-----

Pass	3♦	Pass	3NT ¹
------	----	------	------------------

Pass	6NT	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: 281	♠ A762	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ AQ92	You bid first.
HCP: 20	♣ AQ6	

Board: 282	♠ J2	The opponents are silent.
Dealer: N	♥ QJ952	
Vul: Both	♦ AJ3	Partner bids first.
HCP: 13	♣ A105	

Board: 283	♠ A6	The opponents are silent.
Dealer: S	♥ A1043	
Vul: NS	♦ AJ84	You bid first.
HCP: 21	♣ AKJ	

Board: 284	♠ AK932	The opponents are silent.
Dealer: N	♥ 984	
Vul: Both	♦ A3	Partner bids first.
HCP: 13	♣ Q82	

Board: 285	♠ KJ42	The opponents are silent.
Dealer: S	♥ AQ84	
Vul: None	♦ AQ7	You bid first.
HCP: 20	♣ A3	

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

Board: 281

Dealer: S

Vul: EW

North HCP: 14

South HCP: 20

Contract: 7N S

North:

♠ Q
♥ AQ8732
♦ K8
♣ K732

South:

♠ A762
♥ KJ
♦ AQ92
♣ AQ6

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♦

Pass 7NT AP

1. Texas

2. Blackwood 0314, for ♥

Board: 282

Dealer: N

Vul: Both

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ AKQ8
♥ AK8
♦ Q10
♣ K987

South:

♠ J2
♥ QJ952
♦ AJ3
♣ A105

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6NT

AP

Board: 283

Dealer: S

Vul: NS

North HCP: 11

South HCP: 21

Contract: 7♥ N

North:

♠ 4
♥ KQJ82
♦ K102
♣ Q1095

South:

♠ A6
♥ A1043
♦ AJ84
♣ AKJ

West North East South

2NT

Pass 3♦ Pass 3♠¹

Pass 3NT² Pass 4♣³

Pass 4NT⁴ Pass 5♦

Pass 7♥ AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♥

Board: 284

Dealer: N

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ 108
♥ AKQ10
♦ K75
♣ AKJ7

South:

♠ AK932
♥ 984
♦ A3
♣ Q82

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6NT

AP

Board: 285

Dealer: S

Vul: None

North HCP: 13

South HCP: 20

Contract: 6N S

North:

♠ A5

♥ K10953

♦ K1092

♣ K8

South:

♠ KJ42

♥ AQ84

♦ AQ7

♣ A3

West North East South

2NT

Pass 3♦ Pass 3NT¹

Pass 6NT 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: 286	♠ AQ6	The opponents are silent.
Dealer: N	♥ 9842	
Vul: NS	♦ AK7	You bid first.
HCP: 20	♣ AK8	

Board: 287	♠ QJ10875	The opponents are silent.
Dealer: S	♥ Q42	
Vul: EW	♦ K102	Partner bids first.
HCP: 8	♣ 10	

Board: 288	♠ KQ74	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: None	♦ A32	You bid first.
HCP: 21	♣ AQ5	

Board: 289	♠ QJ986	The opponents are silent.
Dealer: S	♥ 1043	
Vul: NS	♦ 1097	Partner bids first.
HCP: 4	♣ J5	

Board: 290	♠ Q9	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: EW	♦ AK92	You bid first.
HCP: 20	♣ K1054	

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

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ J9843		2NT	Pass	3♥
Vul: NS	♥ 9842	♥ A10	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK7	♦ 1096	Pass	4♠	AP	
South HCP: 7	♣ AK8	♣ Q109				
Contract: 4♠ N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ QJ10875	♠ AK4				2NT
Vul: EW	♥ Q42	♥ KJ8	Pass	3♥	Pass	3♠
North HCP: 8	♦ K102	♦ AQJ9	Pass	4♠	AP	
South HCP: 21	♣ 10	♣ QJ6				
Contract: 4♠ S						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ KQ74	♠ 8		2NT	Pass	4♦ ¹
Vul: None	♥ KQJ	♥ A87652	Pass	4♥	Pass	4NT ²
North HCP: 21	♦ A32	♦ KQ5	Pass	5♣	Pass	6NT
South HCP: 10	♣ AQ5	♣ J107	AP			
Contract: 6N N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ QJ986	♠ AK3				2NT
Vul: NS	♥ 1043	♥ K75	Pass	3♥	Pass	3♠
North HCP: 4	♦ 1097	♦ KJ8	AP			
South HCP: 21	♣ J5	♣ AK76				
Contract: 3♠ S						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ K4		2NT	Pass	3♦
Vul: EW	♥ AKJ	♥ 98652	Pass	3♥	Pass	6NT
North HCP: 20	♦ AK92	♦ Q5	AP			
South HCP: 12	♣ K1054	♣ AQJ9				
Contract: 6N N						

South hands (Practice Page)

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

Board: 286	♠ J9843	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ 1096	Partner bids first.
HCP: 7	♣ Q109	

Board: 287	♠ AK4	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: EW	♦ AQJ9	You bid first.
HCP: 21	♣ QJ6	

Board: 288	♠ 8	The opponents are silent.
Dealer: N	♥ A87652	
Vul: None	♦ KQ5	Partner bids first.
HCP: 10	♣ J107	

Board: 289	♠ AK3	The opponents are silent.
Dealer: S	♥ K75	
Vul: NS	♦ KJ8	You bid first.
HCP: 21	♣ AK76	

Board: 290	♠ K4	The opponents are silent.
Dealer: N	♥ 98652	
Vul: EW	♦ Q5	Partner bids first.
HCP: 12	♣ AQJ9	

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

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ J9843		2NT	Pass	3♥
Vul: NS	♥ 9842	♥ A10	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK7	♦ 1096	Pass	4♠	AP	
South HCP: 7	♣ AK8	♣ Q109				
Contract: 4♠ N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ QJ10875	♠ AK4				2NT
Vul: EW	♥ Q42	♥ KJ8	Pass	3♥	Pass	3♠
North HCP: 8	♦ K102	♦ AQJ9	Pass	4♠	AP	
South HCP: 21	♣ 10	♣ QJ6				
Contract: 4♠ S						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ KQ74	♠ 8		2NT	Pass	4♦ ¹
Vul: None	♥ KQJ	♥ A87652	Pass	4♥	Pass	4NT ²
North HCP: 21	♦ A32	♦ KQ5	Pass	5♣	Pass	6NT
South HCP: 10	♣ AQ5	♣ J107	AP			
Contract: 6N N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ QJ986	♠ AK3				2NT
Vul: NS	♥ 1043	♥ K75	Pass	3♥	Pass	3♠
North HCP: 4	♦ 1097	♦ KJ8	AP			
South HCP: 21	♣ J5	♣ AK76				
Contract: 3♠ S						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ K4		2NT	Pass	3♦
Vul: EW	♥ AKJ	♥ 98652	Pass	3♥	Pass	6NT
North HCP: 20	♦ AK92	♦ Q5	AP			
South HCP: 12	♣ K1054	♣ AQJ9				
Contract: 6N N						

North hands (Practice Page)

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

Board: 291	♠ A108732	East Doubles 4♥ if possible.
Dealer: S	♥ A97	
Vul: NS	♦ 53	Partner bids first.
HCP: 8	♣ 83	

Board: 292	♠ KJ10	West Doubles 3♥ if possible.
Dealer: N	♥ AQ95	
Vul: Both	♦ KJ5	You bid first.
HCP: 21	♣ AK9	

Board: 293	♠ J7	The opponents are silent.
Dealer: S	♥ KJ752	
Vul: None	♦ J2	Partner bids first.
HCP: 9	♣ K953	

Board: 294	♠ KQ4	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ KQ6	You bid first.
HCP: 20	♣ KQJ75	

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

Board: 291

Dealer: S

Vul: NS

North HCP: 8

South HCP: 21

Contract: 6♠ S

North:

♠ A108732

♥ A97

♦ 53

♣ 83

South:

♠ KQ6

♥ J10

♦ AK42

♣ AKJ7

West	North	East	South
			2NT

Pass	4♥ ¹	X	4♠
------	-----------------	---	----

Pass	4NT ²	Pass	5♣
------	------------------	------	----

Pass	5♦	Pass	6♣
------	----	------	----

Pass	6♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

Board: 292

Dealer: N

Vul: Both

North HCP: 21

South HCP: 8

Contract: 6♠ N

North:

♠ KJ10

♥ AQ95

♦ KJ5

♣ AK9

South:

♠ AQ854

♥ 2

♦ Q1082

♣ 865

West	North	East	South
	2NT	Pass	3♥

X	3♠	Pass	3NT ¹
---	----	------	------------------

Pass	4♣ ²	Pass	4♥ ³
------	-----------------	------	-----------------

Pass	4♠	Pass	4NT ⁴
------	----	------	------------------

Pass	5♣	Pass	6♠
------	----	------	----

AP

1. Cue bid, a ♥ stopper

2. Cue bid, a ♣ stopper

3. Cue bid, surplus

4. Blackwood 0314, for ♠

Board: 293

Dealer: S

Vul: None

North HCP: 9

South HCP: 21

Contract: 6♥ S

North:

♠ J7

♥ KJ752

♦ J2

♣ K953

South:

♠ AK94

♥ AQ9

♦ AK64

♣ J7

West	North	East	South
			2NT

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

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

Pass	4NT ¹	Pass	5♣
------	------------------	------	----

Pass	6♥	AP	
------	----	----	--

1. Blackwood 0314, for ♥

Board: 294

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 4♥ N

North:

♠ KQ4

♥ A8

♦ KQ6

♣ KQJ75

South:

♠ 10963

♥ K97532

♦ A3

♣ 10

West	North	East	South
	2NT	Pass	4♦ ¹

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: 291	♠ KQ6	East Doubles 4♥ if possible.
Dealer: S	♥ J10	
Vul: NS	♦ AK42	You bid first.
HCP: 21	♣ AKJ7	

Board: 292	♠ AQ854	West Doubles 3♥ if possible.
Dealer: N	♥ 2	
Vul: Both	♦ Q1082	Partner bids first.
HCP: 8	♣ 865	

Board: 293	♠ AK94	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: None	♦ AK64	You bid first.
HCP: 21	♣ J7	

Board: 294	♠ 10963	The opponents are silent.
Dealer: N	♥ K97532	
Vul: EW	♦ A3	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: 291

Dealer: S

Vul: NS

North HCP: 8

South HCP: 21

Contract: 6♠ S

North:

♠ A108732

♥ A97

♦ 53

♣ 83

South:

♠ KQ6

♥ J10

♦ AK42

♣ AKJ7

West	North	East	South
			2NT

Pass	4♥ ¹	X	4♠
------	-----------------	---	----

Pass	4NT ²	Pass	5♣
------	------------------	------	----

Pass	5♦	Pass	6♣
------	----	------	----

Pass	6♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

Board: 292

Dealer: N

Vul: Both

North HCP: 21

South HCP: 8

Contract: 6♠ N

North:

♠ KJ10

♥ AQ95

♦ KJ5

♣ AK9

South:

♠ AQ854

♥ 2

♦ Q1082

♣ 865

West	North	East	South
	2NT	Pass	3♥

X	3♠	Pass	3NT ¹
---	----	------	------------------

Pass	4♣ ²	Pass	4♥ ³
------	-----------------	------	-----------------

Pass	4♠	Pass	4NT ⁴
------	----	------	------------------

Pass	5♣	Pass	6♠
------	----	------	----

AP

1. Cue bid, a ♥ stopper

2. Cue bid, a ♣ stopper

3. Cue bid, surplus

4. Blackwood 0314, for ♠

Board: 293

Dealer: S

Vul: None

North HCP: 9

South HCP: 21

Contract: 6♥ S

North:

♠ J7

♥ KJ752

♦ J2

♣ K953

South:

♠ AK94

♥ AQ9

♦ AK64

♣ J7

West	North	East	South
			2NT

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

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

Pass	4NT ¹	Pass	5♣
------	------------------	------	----

Pass	6♥	AP	
------	----	----	--

1. Blackwood 0314, for ♥

Board: 294

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 4♥ N

North:

♠ KQ4

♥ A8

♦ KQ6

♣ KQJ75

South:

♠ 10963

♥ K97532

♦ A3

♣ 10

West	North	East	South
	2NT	Pass	4♦ ¹

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: 295	♠ J10972	The opponents are silent.
Dealer: S	♥ Q10	
Vul: None	♦ 7543	Partner bids first.
HCP: 7	♣ A8	
Board: 296	♠ K974	The opponents are silent.
Dealer: N	♥ A104	
Vul: Both	♦ AJ7	You bid first.
HCP: 20	♣ AKJ	
Board: 297	♠ J64	The opponents are silent.
Dealer: S	♥ AJ9742	
Vul: None	♦ 32	Partner bids first.
HCP: 6	♣ 76	
Board: 298	♠ AK	The opponents are silent.
Dealer: N	♥ A42	
Vul: EW	♦ KJ75	You bid first.
HCP: 20	♣ KQ42	
Board: 299	♠ 872	The opponents are silent.
Dealer: S	♥ K108532	
Vul: EW	♦ A7	Partner bids first.
HCP: 11	♣ A8	

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

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ J10972	♠ A4				2NT
Vul: None	♥ Q10	♥ AK76	Pass	3♥	Pass	3♠
North HCP: 7	♦ 7543	♦ KJ2	Pass	3NT	AP	
South HCP: 20	♣ A8	♣ KQ54				
Contract: 3N S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ K974	♠ Q5		2NT	Pass	3♦
Vul: Both	♥ A104	♥ QJ9865	Pass	3♥	Pass	4♥
North HCP: 20	♦ AJ7	♦ Q862	AP			
South HCP: 7	♣ AKJ	♣ 9				
Contract: 4♥ N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ AK9				2NT
Vul: None	♥ AJ9742	♥ K53	Pass	3♦	Pass	3♥
North HCP: 6	♦ 32	♦ AJ65	Pass	4♥	AP	
South HCP: 20	♣ 76	♣ KQ9				
Contract: 4♥ S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q10653		2NT	Pass	3♥
Vul: EW	♥ A42	♥ 10	Pass	3♠	Pass	6NT
North HCP: 20	♦ KJ75	♦ A96	AP			
South HCP: 11	♣ KQ42	♣ AJ103				
Contract: 6N N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ AJ				2NT
Vul: EW	♥ K108532	♥ AQJ7	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♦ A7	♦ KQJ6	Pass	4NT ²	Pass	5♠
South HCP: 20	♣ A8	♣ Q63	Pass	7NT	AP	
Contract: 7N S						

1. Texas
2. Blackwood 0314, for ♥

South hands (Practice Page)

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

Board: 295	♠ A4	The opponents are silent.
Dealer: S	♥ AK76	
Vul: None	♦ KJ2	You bid first.
HCP: 20	♣ KQ54	

Board: 296	♠ Q5	The opponents are silent.
Dealer: N	♥ QJ9865	
Vul: Both	♦ Q862	Partner bids first.
HCP: 7	♣ 9	

Board: 297	♠ AK9	The opponents are silent.
Dealer: S	♥ K53	
Vul: None	♦ AJ65	You bid first.
HCP: 20	♣ KQ9	

Board: 298	♠ Q10653	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ A96	Partner bids first.
HCP: 11	♣ AJ103	

Board: 299	♠ AJ	The opponents are silent.
Dealer: S	♥ AQJ7	
Vul: EW	♦ KQJ6	You bid first.
HCP: 20	♣ Q63	

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

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ J10972	♠ A4				2NT
Vul: None	♥ Q10	♥ AK76	Pass	3♥	Pass	3♠
North HCP: 7	♦ 7543	♦ KJ2	Pass	3NT	AP	
South HCP: 20	♣ A8	♣ KQ54				
Contract: 3N S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ K974	♠ Q5		2NT	Pass	3♦
Vul: Both	♥ A104	♥ QJ9865	Pass	3♥	Pass	4♥
North HCP: 20	♦ AJ7	♦ Q862	AP			
South HCP: 7	♣ AKJ	♣ 9				
Contract: 4♥ N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ AK9				2NT
Vul: None	♥ AJ9742	♥ K53	Pass	3♦	Pass	3♥
North HCP: 6	♦ 32	♦ AJ65	Pass	4♥	AP	
South HCP: 20	♣ 76	♣ KQ9				
Contract: 4♥ S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q10653		2NT	Pass	3♥
Vul: EW	♥ A42	♥ 10	Pass	3♠	Pass	6NT
North HCP: 20	♦ KJ75	♦ A96	AP			
South HCP: 11	♣ KQ42	♣ AJ103				
Contract: 6N N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ AJ				2NT
Vul: EW	♥ K108532	♥ AQJ7	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♦ A7	♦ KQJ6	Pass	4NT ²	Pass	5♠
South HCP: 20	♣ A8	♣ Q63	Pass	7NT	AP	
Contract: 7N S						

1. Texas
2. Blackwood 0314, for ♥

North hands (Practice Page)

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

Board: 300	♠ AK72	West Doubles 3♥ if possible.
Dealer: N	♥ AQJ8	
Vul: Both	♦ 864	
HCP: 20	♣ AQ	You bid first.

Board: 301	♠ KQJ743	The opponents are silent.
Dealer: S	♥ K32	
Vul: NS	♦ K	
HCP: 13	♣ J97	Partner bids first.

Board: 302	♠ AK9	The opponents are silent.
Dealer: N	♥ K95	
Vul: EW	♦ AK95	
HCP: 21	♣ A65	You bid first.

Board: 303	♠ J97	The opponents are silent.
Dealer: S	♥ A10872	
Vul: Both	♦ 102	
HCP: 9	♣ A108	Partner bids first.

Board: 304	♠ AK	The opponents are silent.
Dealer: N	♥ A32	
Vul: None	♦ KQJ3	
HCP: 20	♣ K963	You bid first.

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

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ AK72	♠ QJ986		2NT	Pass	3♥
Vul: Both	♥ AQJ8	♥ 2	X	3NT ¹	Pass	6♠
North HCP: 20	♦ 864	♦ A953	AP			
South HCP: 11	♣ AQ	♣ KJ9				
Contract: 6♠ S						

1. Extended acceptance after NT

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ KQJ743	♠ A8				2NT
Vul: NS	♥ K32	♥ AQJ6	Pass	3♥	Pass	3♠
North HCP: 13	♦ K	♦ Q1074	Pass	6♠	AP	
South HCP: 20	♣ J97	♣ AK3				
Contract: 6♠ S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ Q4		2NT	Pass	3♦
Vul: EW	♥ K95	♥ A10764	Pass	3♥	Pass	3NT
North HCP: 21	♦ AK95	♦ 8763	Pass	4♥	AP	
South HCP: 9	♣ A65	♣ K7				
Contract: 4♥ N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AK86				2NT
Vul: Both	♥ A10872	♥ J93	Pass	3♦	Pass	3♥
North HCP: 9	♦ 102	♦ AKQ7	Pass	3NT	Pass	4♥
South HCP: 20	♣ A108	♣ K5	Pass	4NT ¹	Pass	5♥
Contract: 5♥ S			AP			

1. Blackwood 0314, for ♥

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ9852		2NT	Pass	4♥ ¹
Vul: None	♥ A32	♥ 65	Pass	4♠	Pass	4NT ²
North HCP: 20	♦ KQJ3	♦ 96	Pass	5♣	Pass	6♠
South HCP: 9	♣ K963	♣ AQ8	AP			
Contract: 6♠ N						

1. Texas
2. Blackwood 0314, for ♠

South hands (Practice Page)

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

Board: 300	♠ QJ986	West Doubles 3♥ if possible.
Dealer: N	♥ 2	
Vul: Both	♦ A953	Partner bids first.
HCP: 11	♣ KJ9	

Board: 301	♠ A8	The opponents are silent.
Dealer: S	♥ AQJ6	
Vul: NS	♦ Q1074	You bid first.
HCP: 20	♣ AK3	

Board: 302	♠ Q4	The opponents are silent.
Dealer: N	♥ A10764	
Vul: EW	♦ 8763	Partner bids first.
HCP: 9	♣ K7	

Board: 303	♠ AK86	The opponents are silent.
Dealer: S	♥ J93	
Vul: Both	♦ AKQ7	You bid first.
HCP: 20	♣ K5	

Board: 304	♠ QJ9852	The opponents are silent.
Dealer: N	♥ 65	
Vul: None	♦ 96	Partner bids first.
HCP: 9	♣ AQ8	

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

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ AK72	♠ QJ986		2NT	Pass	3♥
Vul: Both	♥ AQJ8	♥ 2	X	3NT ¹	Pass	6♠
North HCP: 20	♦ 864	♦ A953	AP			
South HCP: 11	♣ AQ	♣ KJ9				
Contract: 6♠ S						

1. Extended acceptance after NT

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ KQJ743	♠ A8				2NT
Vul: NS	♥ K32	♥ AQJ6	Pass	3♥	Pass	3♠
North HCP: 13	♦ K	♦ Q1074	Pass	6♠	AP	
South HCP: 20	♣ J97	♣ AK3				
Contract: 6♠ S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ Q4		2NT	Pass	3♦
Vul: EW	♥ K95	♥ A10764	Pass	3♥	Pass	3NT
North HCP: 21	♦ AK95	♦ 8763	Pass	4♥	AP	
South HCP: 9	♣ A65	♣ K7				
Contract: 4♥ N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AK86				2NT
Vul: Both	♥ A10872	♥ J93	Pass	3♦	Pass	3♥
North HCP: 9	♦ 102	♦ AKQ7	Pass	3NT	Pass	4♥
South HCP: 20	♣ A108	♣ K5	Pass	4NT ¹	Pass	5♥
Contract: 5♥ S			AP			

1. Blackwood 0314, for ♥

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ9852		2NT	Pass	4♥ ¹
Vul: None	♥ A32	♥ 65	Pass	4♠	Pass	4NT ²
North HCP: 20	♦ KQJ3	♦ 96	Pass	5♣	Pass	6♠
South HCP: 9	♣ K963	♣ AQ8	AP			
Contract: 6♠ N						

1. Texas
2. Blackwood 0314, for ♠

North hands (Practice Page)

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

Board: 305	♠ A5	The opponents are silent.
Dealer: S	♥ J98432	
Vul: EW	♦ K542	Partner bids first.
HCP: 8	♣ 5	

Board: 306	♠ Q5	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: Both	♦ AKQ106	You bid first.
HCP: 20	♣ A54	

Board: 307	♠ KJ8652	The opponents are silent.
Dealer: S	♥ 1072	
Vul: None	♦ 82	Partner bids first.
HCP: 4	♣ 107	

Board: 308	♠ Q63	The opponents are silent.
Dealer: N	♥ AQ104	
Vul: NS	♦ AKQ10	You bid first.
HCP: 21	♣ A3	

Board: 309	♠ AJ754	The opponents are silent.
Dealer: S	♥ Q103	
Vul: Both	♦ KQ	Partner bids first.
HCP: 15	♣ K72	

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

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ K7				2NT
Vul: EW	♥ J98432	♥ AK106	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ K542	♦ AQJ10	AP			
South HCP: 21	♣ 5	♣ A96	1. Texas			
Contract: 4♥ S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ J9874		2NT	Pass	3♥
Vul: Both	♥ AJ7	♥ 953	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQ106	♦ 82	AP			
South HCP: 6	♣ A54	♣ KQ3				
Contract: 3N N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ KJ8652	♠ AQ10				2NT
Vul: None	♥ 1072	♥ KJ6	Pass	4♥ ¹	Pass	4♠
North HCP: 4	♦ 82	♦ J107	AP			
South HCP: 20	♣ 107	♣ AKQ8	1. Texas			
Contract: 4♠ S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ Q63	♠ J10752		2NT	Pass	3♥
Vul: NS	♥ AQ104	♥ J53	Pass	3♠	Pass	3NT
North HCP: 21	♦ AKQ10	♦ 754	Pass	4♠	AP	
South HCP: 6	♣ A3	♣ KJ				
Contract: 4♠ N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ AJ754	♠ KQ				2NT
Vul: Both	♥ Q103	♥ AK9	Pass	3♥	Pass	3♠
North HCP: 15	♦ KQ	♦ A10742	Pass	6NT	AP	
South HCP: 20	♣ K72	♣ A108				
Contract: 6N S						

South hands (Practice Page)

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

Board: 305	♠ K7	The opponents are silent.
Dealer: S	♥ AK106	
Vul: EW	♦ AQJ10	You bid first.
HCP: 21	♣ A96	

Board: 306	♠ J9874	The opponents are silent.
Dealer: N	♥ 953	
Vul: Both	♦ 82	Partner bids first.
HCP: 6	♣ KQ3	

Board: 307	♠ AQ10	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: None	♦ J107	You bid first.
HCP: 20	♣ AKQ8	

Board: 308	♠ J10752	The opponents are silent.
Dealer: N	♥ J53	
Vul: NS	♦ 754	Partner bids first.
HCP: 6	♣ KJ	

Board: 309	♠ KQ	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ A10742	You bid first.
HCP: 20	♣ A108	

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

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ K7				2NT
Vul: EW	♥ J98432	♥ AK106	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ K542	♦ AQJ10	AP			
South HCP: 21	♣ 5	♣ A96	1. Texas			
Contract: 4♥ S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ J9874		2NT	Pass	3♥
Vul: Both	♥ AJ7	♥ 953	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQ106	♦ 82	AP			
South HCP: 6	♣ A54	♣ KQ3				
Contract: 3N N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ KJ8652	♠ AQ10				2NT
Vul: None	♥ 1072	♥ KJ6	Pass	4♥ ¹	Pass	4♠
North HCP: 4	♦ 82	♦ J107	AP			
South HCP: 20	♣ 107	♣ AKQ8	1. Texas			
Contract: 4♠ S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ Q63	♠ J10752		2NT	Pass	3♥
Vul: NS	♥ AQ104	♥ J53	Pass	3♠	Pass	3NT
North HCP: 21	♦ AKQ10	♦ 754	Pass	4♠	AP	
South HCP: 6	♣ A3	♣ KJ				
Contract: 4♠ N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ AJ754	♠ KQ				2NT
Vul: Both	♥ Q103	♥ AK9	Pass	3♥	Pass	3♠
North HCP: 15	♦ KQ	♦ A10742	Pass	6NT	AP	
South HCP: 20	♣ K72	♣ A108				
Contract: 6N S						

North hands (Practice Page)

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

Board: 310 ♠ KQ86
Dealer: N ♥ AK2
Vul: NS ♦ K106
HCP: 20 ♣ AJ5

The opponents are silent.

You bid first.

Board: 311 ♠ Q106
Dealer: S ♥ KJ1072
Vul: EW ♦ J1052
HCP: 7 ♣ 9

The opponents are silent.

Partner bids first.

Board: 312 ♠ KJ
Dealer: N ♥ QJ62
Vul: None ♦ AKJ8
HCP: 20 ♣ KQ8

The opponents are silent.

You bid first.

Board: 313 ♠ A106542
Dealer: S ♥ J963
Vul: EW ♦ J97
HCP: 6 ♣ —

East Doubles 3♥ if possible.

Partner bids first.

Board: 314 ♠ AQJ
Dealer: N ♥ 1087
Vul: Both ♦ AQ10
HCP: 20 ♣ AK83

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: 310
Dealer: N
Vul: NS
North HCP: 20
South HCP: 13
Contract: 6♠ N

North:
♠ KQ86
♥ AK2
♦ K106
♣ AJ5

South:
♠ AJ10542
♥ J86
♦ AQJ4
♣ —

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♣	Pass	6♠
	AP		
	1. Texas		
	2. Blackwood 0314, for ♠		

Board: 311
Dealer: S
Vul: EW
North HCP: 7
South HCP: 20
Contract: 3N S

North:
♠ Q106
♥ KJ1072
♦ J1052
♣ 9

South:
♠ K832
♥ Q9
♦ AKQ4
♣ AQ10

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

Board: 312
Dealer: N
Vul: None
North HCP: 20
South HCP: 7
Contract: 4♥ N

North:
♠ KJ
♥ QJ62
♦ AKJ8
♣ KQ8

South:
♠ 975
♥ K10843
♦ 9
♣ A973

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

Board: 313
Dealer: S
Vul: EW
North HCP: 6
South HCP: 20
Contract: 6♠ N

North:
♠ A106542
♥ J963
♦ J97
♣ —

South:
♠ KJ73
♥ A8
♦ KQ42
♣ AK7

West	North	East	South
			2NT
Pass	3♥	X	3NT ¹
Pass	6♠	AP	
	1. Extended acceptance after NT		

Board: 314
Dealer: N
Vul: Both
North HCP: 20
South HCP: 5
Contract: 4♥ N

North:
♠ AQJ
♥ 1087
♦ AQ10
♣ AK83

South:
♠ 75
♥ Q9432
♦ K75
♣ 1065

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: 310	♠ AJ10542	The opponents are silent.
Dealer: N	♥ J86	
Vul: NS	♦ AQJ4	Partner bids first.
HCP: 13	♣ —	
Board: 311	♠ K832	The opponents are silent.
Dealer: S	♥ Q9	
Vul: EW	♦ AKQ4	You bid first.
HCP: 20	♣ AQ10	
Board: 312	♠ 975	The opponents are silent.
Dealer: N	♥ K10843	
Vul: None	♦ 9	Partner bids first.
HCP: 7	♣ A973	
Board: 313	♠ KJ73	East Doubles 3♥ if possible.
Dealer: S	♥ A8	
Vul: EW	♦ KQ42	You bid first.
HCP: 20	♣ AK7	
Board: 314	♠ 75	The opponents are silent.
Dealer: N	♥ Q9432	
Vul: Both	♦ K75	Partner bids first.
HCP: 5	♣ 1065	

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

Board: 310
Dealer: N
Vul: NS
North HCP: 20
South HCP: 13
Contract: 6♠ N

North:
♠ KQ86
♥ AK2
♦ K106
♣ AJ5

South:
♠ AJ10542
♥ J86
♦ AQJ4
♣ —

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♣	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			

Board: 311
Dealer: S
Vul: EW
North HCP: 7
South HCP: 20
Contract: 3N S

North:
♠ Q106
♥ KJ1072
♦ J1052
♣ 9

South:
♠ K832
♥ Q9
♦ AKQ4
♣ AQ10

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

Board: 312
Dealer: N
Vul: None
North HCP: 20
South HCP: 7
Contract: 4♥ N

North:
♠ KJ
♥ QJ62
♦ AKJ8
♣ KQ8

South:
♠ 975
♥ K10843
♦ 9
♣ A973

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

Board: 313
Dealer: S
Vul: EW
North HCP: 6
South HCP: 20
Contract: 6♠ N

North:
♠ A106542
♥ J963
♦ J97
♣ —

South:
♠ KJ73
♥ A8
♦ KQ42
♣ AK7

West	North	East	South
			2NT
Pass	3♥	X	3NT ¹
Pass	6♠	AP	
1. Extended acceptance after NT			

Board: 314
Dealer: N
Vul: Both
North HCP: 20
South HCP: 5
Contract: 4♥ N

North:
♠ AQJ
♥ 1087
♦ AQ10
♣ AK83

South:
♠ 75
♥ Q9432
♦ K75
♣ 1065

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: 315	♠ AJ10653	The opponents are silent.
Dealer: S	♥ 1082	
Vul: NS	♦ 108	Partner bids first.
HCP: 5	♣ 85	

Board: 316	♠ AK4	The opponents are silent.
Dealer: N	♥ AK94	
Vul: Both	♦ A752	You bid first.
HCP: 20	♣ Q4	

Board: 317	♠ J94	East Bids 4♣ if possible.
Dealer: S	♥ KQ9854	
Vul: None	♦ J852	Partner bids first.
HCP: 7	♣ —	

Board: 318	♠ AK62	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ AQ986	You bid first.
HCP: 20	♣ K3	

Board: 319	♠ KQJ103	The opponents are silent.
Dealer: S	♥ K74	
Vul: None	♦ QJ9	Partner bids first.
HCP: 12	♣ 85	

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

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ AJ10653	♠ KQ				2NT
Vul: NS	♥ 1082	♥ AK94	Pass	3♥	Pass	3♠
North HCP: 5	♦ 108	♦ KJ72	Pass	4♠	AP	
South HCP: 20	♣ 85	♣ A109				
Contract: 4♠ S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ Q953				
Vul: Both	♥ AK94	♥ Q6532		2NT	Pass	3♦
North HCP: 20	♦ A752	♦ 10	Pass	3♥	AP	
South HCP: 4	♣ Q4	♣ 985				
Contract: 3♥ N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ KQ2				2NT
Vul: None	♥ KQ9854	♥ AJ3	Pass	3♦	4♣	Pass
North HCP: 7	♦ J852	♦ A97	Pass	4♥	AP	
South HCP: 21	♣ —	♣ AQJ7				
Contract: 4♥ N						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ 10984				
Vul: EW	♥ A9	♥ Q76543		2NT	Pass	4♦ ¹
North HCP: 20	♦ AQ986	♦ J5	Pass	4♥	AP	
South HCP: 3	♣ K3	♣ 10	1. Texas			
Contract: 4♥ N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ KQJ103	♠ A9				2NT
Vul: None	♥ K74	♥ A102	Pass	3♥	Pass	3♠
North HCP: 12	♦ QJ9	♦ AK543	Pass	6NT	AP	
South HCP: 20	♣ 85	♣ AJ10				
Contract: 6N S						

South hands (Practice Page)

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

Board: 315	♠ KQ	The opponents are silent.
Dealer: S	♥ AK94	
Vul: NS	♦ KJ72	You bid first.
HCP: 20	♣ A109	

Board: 316	♠ Q953	The opponents are silent.
Dealer: N	♥ Q6532	
Vul: Both	♦ 10	Partner bids first.
HCP: 4	♣ 985	

Board: 317	♠ KQ2	East Bids 4♣ if possible.
Dealer: S	♥ AJ3	
Vul: None	♦ A97	You bid first.
HCP: 21	♣ AQJ7	

Board: 318	♠ 10984	The opponents are silent.
Dealer: N	♥ Q76543	
Vul: EW	♦ J5	Partner bids first.
HCP: 3	♣ 10	

Board: 319	♠ A9	The opponents are silent.
Dealer: S	♥ A102	
Vul: None	♦ AK543	You bid first.
HCP: 20	♣ AJ10	

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

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ AJ10653	♠ KQ				2NT
Vul: NS	♥ 1082	♥ AK94	Pass	3♥	Pass	3♠
North HCP: 5	♦ 108	♦ KJ72	Pass	4♠	AP	
South HCP: 20	♣ 85	♣ A109				
Contract: 4♠ S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ Q953				
Vul: Both	♥ AK94	♥ Q6532		2NT	Pass	3♦
North HCP: 20	♦ A752	♦ 10	Pass	3♥	AP	
South HCP: 4	♣ Q4	♣ 985				
Contract: 3♥ N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ KQ2				2NT
Vul: None	♥ KQ9854	♥ AJ3	Pass	3♦	4♣	Pass
North HCP: 7	♦ J852	♦ A97	Pass	4♥	AP	
South HCP: 21	♣ —	♣ AQJ7				
Contract: 4♥ N						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ 10984				
Vul: EW	♥ A9	♥ Q76543		2NT	Pass	4♦ ¹
North HCP: 20	♦ AQ986	♦ J5	Pass	4♥	AP	
South HCP: 3	♣ K3	♣ 10	1. Texas			
Contract: 4♥ N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ KQJ103	♠ A9				2NT
Vul: None	♥ K74	♥ A102	Pass	3♥	Pass	3♠
North HCP: 12	♦ QJ9	♦ AK543	Pass	6NT	AP	
South HCP: 20	♣ 85	♣ AJ10				
Contract: 6N S						

North hands (Practice Page)

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

Board: 320	♠ AK5	The opponents are silent.
Dealer: N	♥ AKJ9	
Vul: NS	♦ 1084	You bid first.
HCP: 20	♣ KQ10	

Board: 321	♠ K9652	The opponents are silent.
Dealer: S	♥ 92	
Vul: Both	♦ 765	Partner bids first.
HCP: 7	♣ A65	

Board: 322	♠ AQ	The opponents are silent.
Dealer: N	♥ K105	
Vul: NS	♦ AKJ72	You bid first.
HCP: 20	♣ K64	

Board: 323	♠ Q	The opponents are silent.
Dealer: S	♥ A108653	
Vul: EW	♦ Q32	Partner bids first.
HCP: 11	♣ K94	

Board: 324	♠ AK7	The opponents are silent.
Dealer: N	♥ AJ98	
Vul: None	♦ KJ6	You bid first.
HCP: 21	♣ KQ10	

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

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 4		2NT	Pass	3♦
Vul: NS	♥ AKJ9	♥ Q8762	Pass	3♥	Pass	6NT
North HCP: 20	♦ 1084	♦ AK95	AP			
South HCP: 13	♣ KQ10	♣ A86				
Contract: 6N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ K9652	♠ A4				2NT
Vul: Both	♥ 92	♥ AQ87	Pass	3♥	Pass	3♠
North HCP: 7	♦ 765	♦ AKQ4	Pass	3NT	AP	
South HCP: 20	♣ A65	♣ J84				
Contract: 3N S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J109764		2NT	Pass	4♥ ¹
Vul: NS	♥ K105	♥ 9873	Pass	4♠	AP	
North HCP: 20	♦ AKJ72	♦ 95	1. Texas			
South HCP: 3	♣ K64	♣ Q				
Contract: 4♠ N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK85				2NT
Vul: EW	♥ A108653	♥ QJ	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♦ Q32	♦ K76	Pass	4NT ²	Pass	5♠
South HCP: 20	♣ K94	♣ AQJ2	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J65432		2NT	Pass	4♥ ¹
Vul: None	♥ AJ98	♥ 5	Pass	4♠	AP	
North HCP: 21	♦ KJ6	♦ A1074	1. Texas			
South HCP: 5	♣ KQ10	♣ 84				
Contract: 4♠ N						

South hands (Practice Page)

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

Board: 320	♠ 4	The opponents are silent.
Dealer: N	♥ Q8762	
Vul: NS	♦ AK95	Partner bids first.
HCP: 13	♣ A86	

Board: 321	♠ A4	The opponents are silent.
Dealer: S	♥ AQ87	
Vul: Both	♦ AKQ4	You bid first.
HCP: 20	♣ J84	

Board: 322	♠ J109764	The opponents are silent.
Dealer: N	♥ 9873	
Vul: NS	♦ 95	Partner bids first.
HCP: 3	♣ Q	

Board: 323	♠ AK85	The opponents are silent.
Dealer: S	♥ QJ	
Vul: EW	♦ K76	You bid first.
HCP: 20	♣ AQJ2	

Board: 324	♠ J65432	The opponents are silent.
Dealer: N	♥ 5	
Vul: None	♦ A1074	Partner bids first.
HCP: 5	♣ 84	

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

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 4		2NT	Pass	3♦
Vul: NS	♥ AKJ9	♥ Q8762	Pass	3♥	Pass	6NT
North HCP: 20	♦ 1084	♦ AK95	AP			
South HCP: 13	♣ KQ10	♣ A86				
Contract: 6N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ K9652	♠ A4				2NT
Vul: Both	♥ 92	♥ AQ87	Pass	3♥	Pass	3♠
North HCP: 7	♦ 765	♦ AKQ4	Pass	3NT	AP	
South HCP: 20	♣ A65	♣ J84				
Contract: 3N S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J109764		2NT	Pass	4♥ ¹
Vul: NS	♥ K105	♥ 9873	Pass	4♠	AP	
North HCP: 20	♦ AKJ72	♦ 95	1. Texas			
South HCP: 3	♣ K64	♣ Q				
Contract: 4♠ N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK85				2NT
Vul: EW	♥ A108653	♥ QJ	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♦ Q32	♦ K76	Pass	4NT ²	Pass	5♠
South HCP: 20	♣ K94	♣ AQJ2	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J65432		2NT	Pass	4♥ ¹
Vul: None	♥ AJ98	♥ 5	Pass	4♠	AP	
North HCP: 21	♦ KJ6	♦ A1074	1. Texas			
South HCP: 5	♣ KQ10	♣ 84				
Contract: 4♠ N						

North hands (Practice Page)

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

Board: 325	♠ 62	The opponents are silent.
Dealer: S	♥ QJ10984	
Vul: NS	♦ K52	Partner bids first.
HCP: 10	♣ KJ	

Board: 326	♠ K76	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ AKQ104	You bid first.
HCP: 20	♣ KQ7	

Board: 327	♠ Q108	The opponents are silent.
Dealer: S	♥ AQ982	
Vul: NS	♦ Q4	Partner bids first.
HCP: 10	♣ 865	

Board: 328	♠ KQ52	The opponents are silent.
Dealer: N	♥ AK64	
Vul: Both	♦ A5	You bid first.
HCP: 20	♣ A92	

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

Board: 325

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 4♥ S

North:

♠ 62

♥ QJ10984

♦ K52

♣ KJ

South:

♠ AJ103

♥ AK6

♦ AJ7

♣ A108

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

2NT

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

Pass	4♥	AP	
------	----	----	--

Board: 326

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ K76

♥ K4

♦ AKQ104

♣ KQ7

South:

♠ A4

♥ AJ10832

♦ J95

♣ J4

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

2NT Pass 4♦¹

Pass	4♥	Pass	4NT ²
------	----	------	------------------

Pass	5♥	Pass	6NT
------	----	------	-----

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 327

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 4♥ S

North:

♠ Q108

♥ AQ982

♦ Q4

♣ 865

South:

♠ AKJ3

♥ KJ63

♦ AK6

♣ Q7

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

2NT

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

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

AP

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

2NT Pass 3♥

Pass	3NT ¹	Pass	4♣ ²
------	------------------	------	-----------------

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

Pass	4NT ⁵	Pass	5♦
------	------------------	------	----

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 ♠

Board: 328

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6♠ N

North:

♠ KQ52

♥ AK64

♦ A5

♣ A92

South:

♠ AJ1086

♥ J10

♦ Q92

♣ K106

South hands (Practice Page)

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

Board: 325	♠ AJ103	The opponents are silent.
Dealer: S	♥ AK6	
Vul: NS	♦ AJ7	You bid first.
HCP: 21	♣ A108	

Board: 326	♠ A4	The opponents are silent.
Dealer: N	♥ AJ10832	
Vul: Both	♦ J95	Partner bids first.
HCP: 11	♣ J4	

Board: 327	♠ AKJ3	The opponents are silent.
Dealer: S	♥ KJ63	
Vul: NS	♦ AK6	You bid first.
HCP: 21	♣ Q7	

Board: 328	♠ AJ1086	The opponents are silent.
Dealer: N	♥ J10	
Vul: Both	♦ Q92	Partner bids first.
HCP: 11	♣ K106	

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

Board: 325

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 4♥ S

North:

♠ 62

♥ QJ10984

♦ K52

♣ KJ

South:

♠ AJ103

♥ AK6

♦ AJ7

♣ A108

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

2NT

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

Pass	4♥	AP	
------	----	----	--

Board: 326

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ K76

♥ K4

♦ AKQ104

♣ KQ7

South:

♠ A4

♥ AJ10832

♦ J95

♣ J4

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

2NT Pass 4♦¹

Pass	4♥	Pass	4NT ²
------	----	------	------------------

Pass	5♥	Pass	6NT
------	----	------	-----

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 327

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 4♥ S

North:

♠ Q108

♥ AQ982

♦ Q4

♣ 865

South:

♠ AKJ3

♥ KJ63

♦ AK6

♣ Q7

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

2NT

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

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

AP

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

2NT Pass 3♥

Pass	3NT ¹	Pass	4♣ ²
------	------------------	------	-----------------

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

Pass	4NT ⁵	Pass	5♦
------	------------------	------	----

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 ♠

Board: 328

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6♠ N

North:

♠ KQ52

♥ AK64

♦ A5

♣ A92

South:

♠ AJ1086

♥ J10

♦ Q92

♣ K106

North hands (Practice Page)

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

Board: 329	♠ —	The opponents are silent.
Dealer: S	♥ QJ732	
Vul: EW	♦ Q984	Partner bids first.
HCP: 5	♣ 8543	

Board: 330	♠ AKQ9	The opponents are silent.
Dealer: N	♥ 107	
Vul: Both	♦ A10743	You bid first.
HCP: 20	♣ AK	

Board: 331	♠ K10876	The opponents are silent.
Dealer: S	♥ K73	
Vul: NS	♦ Q42	Partner bids first.
HCP: 9	♣ J8	

Board: 332	♠ AK6	The opponents are silent.
Dealer: N	♥ AQ62	
Vul: Both	♦ KQ8	You bid first.
HCP: 21	♣ K85	

Board: 333	♠ AJ2	The opponents are silent.
Dealer: S	♥ Q109852	
Vul: NS	♦ AK103	Partner bids first.
HCP: 14	♣ —	

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

Board: 329

Dealer: S

Vul: EW

North HCP: 5

South HCP: 21

Contract: 4♥ S

North:

♠ —

♥ QJ732

♦ Q984

♣ 8543

South:

♠ J53

♥ AK6

♦ AK62

♣ AQ10

West North East South

Pass 3♦ Pass 2NT

Pass 3♥

Pass 3NT Pass 4♥

AP

Board: 330

Dealer: N

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6♥ N

North:

♠ AKQ9

♥ 107

♦ A10743

♣ AK

South:

♠ 75

♥ AQJ532

♦ KQ2

♣ J4

West North East South

Pass 2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♣ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 331

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ K10876

♥ K73

♦ Q42

♣ J8

South:

♠ AJ5

♥ AJ4

♦ K1075

♣ AK10

West North East South

Pass 3♥ Pass 2NT

Pass 3♠

Pass 3NT Pass 4♠

Pass 4NT¹ Pass 5♣

Pass 6♠ AP

1. Blackwood 0314, for ♠

Board: 332

Dealer: N

Vul: Both

North HCP: 21

South HCP: 3

Contract: 4♠ N

North:

♠ AK6

♥ AQ62

♦ KQ8

♣ K85

South:

♠ J109843

♥ 104

♦ 432

♣ Q10

West North East South

Pass 2NT Pass 4♥¹

Pass 4♠ AP

1. Texas

Board: 333

Dealer: S

Vul: NS

North HCP: 14

South HCP: 20

Contract: 7N S

North:

♠ AJ2

♥ Q109852

♦ AK103

♣ —

South:

♠ K87

♥ AK

♦ QJ864

♣ AK5

West North East South

Pass 4♦¹ Pass 2NT

Pass 4♥

Pass 4NT² Pass 5♣

Pass 7NT AP

1. Texas

2. Blackwood 0314, for ♥

South hands (Practice Page)

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

Board: 329	♠ J53	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ AK62	You bid first.
HCP: 21	♣ AQ10	

Board: 330	♠ 75	The opponents are silent.
Dealer: N	♥ AQJ532	
Vul: Both	♦ KQ2	Partner bids first.
HCP: 13	♣ J4	

Board: 331	♠ AJ5	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: NS	♦ K1075	You bid first.
HCP: 20	♣ AK10	

Board: 332	♠ J109843	The opponents are silent.
Dealer: N	♥ 104	
Vul: Both	♦ 432	Partner bids first.
HCP: 3	♣ Q10	

Board: 333	♠ K87	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ QJ864	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: 329

Dealer: S

Vul: EW

North HCP: 5

South HCP: 21

Contract: 4♥ S

North:

♠ —

♥ QJ732

♦ Q984

♣ 8543

South:

♠ J53

♥ AK6

♦ AK62

♣ AQ10

West North East South

Pass 3♦ Pass 2NT

Pass 3♥

Pass 3NT Pass 4♥

AP

Board: 330

Dealer: N

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6♥ N

North:

♠ AKQ9

♥ 107

♦ A10743

♣ AK

South:

♠ 75

♥ AQJ532

♦ KQ2

♣ J4

West North East South

Pass 2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♣ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 331

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ K10876

♥ K73

♦ Q42

♣ J8

South:

♠ AJ5

♥ AJ4

♦ K1075

♣ AK10

West North East South

Pass 3♥ Pass 2NT

Pass 3♠

Pass 3NT Pass 4♠

Pass 4NT¹ Pass 5♣

Pass 6♠ AP

1. Blackwood 0314, for ♠

Board: 332

Dealer: N

Vul: Both

North HCP: 21

South HCP: 3

Contract: 4♠ N

North:

♠ AK6

♥ AQ62

♦ KQ8

♣ K85

South:

♠ J109843

♥ 104

♦ 432

♣ Q10

West North East South

Pass 2NT Pass 4♥¹

Pass 4♠ AP

1. Texas

Board: 333

Dealer: S

Vul: NS

North HCP: 14

South HCP: 20

Contract: 7N S

North:

♠ AJ2

♥ Q109852

♦ AK103

♣ —

South:

♠ K87

♥ AK

♦ QJ864

♣ AK5

West North East South

Pass 4♦¹ Pass 2NT

Pass 4♥

Pass 4NT² Pass 5♣

Pass 7NT AP

1. Texas

2. Blackwood 0314, for ♥

North hands (Practice Page)

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

Board: 334	♠ Q7	The opponents are silent.
Dealer: N	♥ AKJ9	
Vul: EW	♦ KJ109	You bid first.
HCP: 20	♣ KQJ	

Board: 335	♠ QJ763	The opponents are silent.
Dealer: S	♥ A107	
Vul: None	♦ Q87	Partner bids first.
HCP: 12	♣ K3	

Board: 336	♠ AKJ	The opponents are silent.
Dealer: N	♥ KQ85	
Vul: EW	♦ AK75	You bid first.
HCP: 20	♣ 86	

Board: 337	♠ A9	The opponents are silent.
Dealer: S	♥ AKJ765	
Vul: Both	♦ QJ6	Partner bids first.
HCP: 15	♣ 94	

Board: 338	♠ J95	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: None	♦ AK9	You bid first.
HCP: 20	♣ AK107	

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

Board: 334

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ Q7
♥ AKJ9
♦ KJ109
♣ KQJ

South:

♠ AJ832
♥ Q2
♦ Q82
♣ A95

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

Board: 335

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ QJ763
♥ A107
♦ Q87
♣ K3

South:

♠ K105
♥ Q42
♦ AKJ9
♣ AQJ

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

Board: 336

Dealer: N

Vul: EW

North HCP: 20

South HCP: 3

Contract: 4♥ N

North:

♠ AKJ
♥ KQ85
♦ AK75
♣ 86

South:

♠ Q643
♥ J97642
♦ 84
♣ 3

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

Board: 337

Dealer: S

Vul: Both

North HCP: 15

South HCP: 20

Contract: 6♥ S

North:

♠ A9
♥ AKJ765
♦ QJ6
♣ 94

South:

♠ KQJ
♥ 1092
♦ AK95
♣ AK3

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♥
Pass	6♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			

Board: 338

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 4♠ N

North:

♠ J95
♥ KQ3
♦ AK9
♣ AK107

South:

♠ AK7432
♥ 5
♦ J105
♣ 954

West	North	East	South
	2NT	Pass	4♥ ¹
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: 334	♠ AJ832	The opponents are silent.
Dealer: N	♥ Q2	
Vul: EW	♦ Q82	Partner bids first.
HCP: 13	♣ A95	

Board: 335	♠ K105	The opponents are silent.
Dealer: S	♥ Q42	
Vul: None	♦ AKJ9	You bid first.
HCP: 20	♣ AQJ	

Board: 336	♠ Q643	The opponents are silent.
Dealer: N	♥ J97642	
Vul: EW	♦ 84	Partner bids first.
HCP: 3	♣ 3	

Board: 337	♠ KQJ	The opponents are silent.
Dealer: S	♥ 1092	
Vul: Both	♦ AK95	You bid first.
HCP: 20	♣ AK3	

Board: 338	♠ AK7432	The opponents are silent.
Dealer: N	♥ 5	
Vul: None	♦ J105	Partner bids first.
HCP: 8	♣ 954	

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

Board: 334

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ Q7
♥ AKJ9
♦ KJ109
♣ KQJ

South:

♠ AJ832
♥ Q2
♦ Q82
♣ A95

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

Board: 335

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ QJ763
♥ A107
♦ Q87
♣ K3

South:

♠ K105
♥ Q42
♦ AKJ9
♣ AQJ

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

Board: 336

Dealer: N

Vul: EW

North HCP: 20

South HCP: 3

Contract: 4♥ N

North:

♠ AKJ
♥ KQ85
♦ AK75
♣ 86

South:

♠ Q643
♥ J97642
♦ 84
♣ 3

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

Board: 337

Dealer: S

Vul: Both

North HCP: 15

South HCP: 20

Contract: 6♥ S

North:

♠ A9
♥ AKJ765
♦ QJ6
♣ 94

South:

♠ KQJ
♥ 1092
♦ AK95
♣ AK3

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♥
Pass	6♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			

Board: 338

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 4♠ N

North:

♠ J95
♥ KQ3
♦ AK9
♣ AK107

South:

♠ AK7432
♥ 5
♦ J105
♣ 954

West	North	East	South
	2NT	Pass	4♥ ¹
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: 339	♠ 10872	The opponents are silent.
Dealer: S	♥ AJ6543	
Vul: EW	♦ KQ	Partner bids first.
HCP: 12	♣ Q	
Board: 340	♠ AQ83	The opponents are silent.
Dealer: N	♥ K6	
Vul: Both	♦ KQ63	You bid first.
HCP: 21	♣ AK7	
Board: 341	♠ Q42	The opponents are silent.
Dealer: S	♥ 76532	
Vul: NS	♦ 8652	Partner bids first.
HCP: 4	♣ Q	
Board: 342	♠ K6	West Doubles 3♥ if possible.
Dealer: N	♥ KJ	
Vul: None	♦ AKQ62	You bid first.
HCP: 21	♣ KQ95	
Board: 343	♠ K10842	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: NS	♦ 62	Partner bids first.
HCP: 12	♣ KQ2	

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

Board: 339

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6♥ S

North:

♠ 10872

♥ AJ6543

♦ KQ

♣ Q

South:

♠ AKJ6

♥ Q72

♦ AJ

♣ AJ76

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♣

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

Board: 340

Dealer: N

Vul: Both

North HCP: 21

South HCP: 14

Contract: 6N N

North:

♠ AQ83

♥ K6

♦ KQ63

♣ AK7

South:

♠ K62

♥ AQJ54

♦ A5

♣ 542

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6NT

AP

Board: 341

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 3♥ S

North:

♠ Q42

♥ 76532

♦ 8652

♣ Q

South:

♠ KJ

♥ AK4

♦ AQ109

♣ K543

West North East South

2NT

Pass 3♦ Pass 3♥

AP

Board: 342

Dealer: N

Vul: None

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ K6

♥ KJ

♦ AKQ62

♣ KQ95

South:

♠ A10982

♥ 32

♦ 854

♣ J104

West North East South

2NT Pass 3♥

X XX¹ Pass 3NT

AP

1. artificial

Board: 343

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ K10842

♥ KJ6

♦ 62

♣ KQ2

South:

♠ A97

♥ AQ73

♦ KQJ3

♣ A10

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: 339	♠ AKJ6	The opponents are silent.
Dealer: S	♥ Q72	
Vul: EW	♦ AJ	You bid first.
HCP: 20	♣ AJ76	

Board: 340	♠ K62	The opponents are silent.
Dealer: N	♥ AQJ54	
Vul: Both	♦ A5	Partner bids first.
HCP: 14	♣ 542	

Board: 341	♠ KJ	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ AQ109	You bid first.
HCP: 20	♣ K543	

Board: 342	♠ A10982	West Doubles 3♥ if possible.
Dealer: N	♥ 32	
Vul: None	♦ 854	Partner bids first.
HCP: 5	♣ J104	

Board: 343	♠ A97	The opponents are silent.
Dealer: S	♥ AQ73	
Vul: NS	♦ KQJ3	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: 339

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6♥ S

North:

♠ 10872

♥ AJ6543

♦ KQ

♣ Q

South:

♠ AKJ6

♥ Q72

♦ AJ

♣ AJ76

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♣

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

Board: 340

Dealer: N

Vul: Both

North HCP: 21

South HCP: 14

Contract: 6N N

North:

♠ AQ83

♥ K6

♦ KQ63

♣ AK7

South:

♠ K62

♥ AQJ54

♦ A5

♣ 542

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6NT

AP

Board: 341

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 3♥ S

North:

♠ Q42

♥ 76532

♦ 8652

♣ Q

South:

♠ KJ

♥ AK4

♦ AQ109

♣ K543

West North East South

2NT

Pass 3♦ Pass 3♥

AP

Board: 342

Dealer: N

Vul: None

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ K6

♥ KJ

♦ AKQ62

♣ KQ95

South:

♠ A10982

♥ 32

♦ 854

♣ J104

West North East South

2NT Pass 3♥

X XX¹ Pass 3NT

AP

1. artificial

Board: 343

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ K10842

♥ KJ6

♦ 62

♣ KQ2

South:

♠ A97

♥ AQ73

♦ KQJ3

♣ A10

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: 344	♠ AJ3	West Doubles 3♥ if possible.
Dealer: N	♥ QJ	
Vul: EW	♦ KJ10	
HCP: 20	♣ AKJ87	You bid first.

Board: 345	♠ AKJ832	The opponents are silent.
Dealer: S	♥ J1062	
Vul: None	♦ 76	
HCP: 9	♣ 9	Partner bids first.

Board: 346	♠ AK97	The opponents are silent.
Dealer: N	♥ 74	
Vul: NS	♦ AKQ64	
HCP: 20	♣ A4	You bid first.

Board: 347	♠ J6432	The opponents are silent.
Dealer: S	♥ J2	
Vul: EW	♦ A52	
HCP: 11	♣ KQ4	Partner bids first.

Board: 348	♠ AK107	The opponents are silent.
Dealer: N	♥ AQ104	
Vul: EW	♦ K109	
HCP: 20	♣ A5	You bid first.

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

Board: 344

Dealer: N

Vul: EW

North HCP: 20

South HCP: 5

Contract: 4♠ N

North:

♠ AJ3

♥ QJ

♦ KJ10

♣ AKJ87

South:

♠ K10985

♥ 87

♦ 954

♣ Q63

West North East South

2NT Pass 3♥

X 3♠ Pass 4♠

AP

Board: 345

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ AKJ832

♥ J1062

♦ 76

♣ 9

South:

♠ 97

♥ A98

♦ AKQJ5

♣ AQ10

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣

Pass 5♦ Pass 5♠

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

Board: 346

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AK97

♥ 74

♦ AKQ64

♣ A4

South:

♠ 843

♥ KQJ96

♦ J8

♣ 876

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

AP

Board: 347

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ J6432

♥ J2

♦ A52

♣ KQ4

South:

♠ AK5

♥ AK9

♦ Q3

♣ A9752

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6NT AP

Board: 348

Dealer: N

Vul: EW

North HCP: 20

South HCP: 3

Contract: 4♥ S

North:

♠ AK107

♥ AQ104

♦ K109

♣ A5

South:

♠ 83

♥ J98732

♦ J32

♣ J3

West North East South

2NT Pass 3♦

Pass 3NT¹ 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: 344	♠ K10985	West Doubles 3♥ if possible.
Dealer: N	♥ 87	
Vul: EW	♦ 954	Partner bids first.
HCP: 5	♣ Q63	
Board: 345	♠ 97	The opponents are silent.
Dealer: S	♥ A98	
Vul: None	♦ AKQJ5	You bid first.
HCP: 20	♣ AQ10	
Board: 346	♠ 843	The opponents are silent.
Dealer: N	♥ KQJ96	
Vul: NS	♦ J8	Partner bids first.
HCP: 7	♣ 876	
Board: 347	♠ AK5	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ Q3	You bid first.
HCP: 20	♣ A9752	
Board: 348	♠ 83	The opponents are silent.
Dealer: N	♥ J98732	
Vul: EW	♦ J32	Partner bids first.
HCP: 3	♣ J3	

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

Board: 344

Dealer: N

Vul: EW

North HCP: 20

South HCP: 5

Contract: 4♠ N

North:

♠ AJ3

♥ QJ

♦ KJ10

♣ AKJ87

South:

♠ K10985

♥ 87

♦ 954

♣ Q63

West North East South

2NT Pass 3♥

X 3♠ Pass 4♠

AP

Board: 345

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ AKJ832

♥ J1062

♦ 76

♣ 9

South:

♠ 97

♥ A98

♦ AKQJ5

♣ AQ10

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣

Pass 5♦ Pass 5♠

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

Board: 346

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AK97

♥ 74

♦ AKQ64

♣ A4

South:

♠ 843

♥ KQJ96

♦ J8

♣ 876

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

AP

Board: 347

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ J6432

♥ J2

♦ A52

♣ KQ4

South:

♠ AK5

♥ AK9

♦ Q3

♣ A9752

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6NT AP

Board: 348

Dealer: N

Vul: EW

North HCP: 20

South HCP: 3

Contract: 4♥ S

North:

♠ AK107

♥ AQ104

♦ K109

♣ A5

South:

♠ 83

♥ J98732

♦ J32

♣ J3

West North East South

2NT Pass 3♦

Pass 3NT¹ 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: 349	♠ KJ3	The opponents are silent.
Dealer: S	♥ K10532	
Vul: None	♦ A7	Partner bids first.
HCP: 11	♣ 1052	

Board: 350	♠ A10	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: EW	♦ KQ65	You bid first.
HCP: 20	♣ AJ86	

Board: 351	♠ QJ9762	The opponents are silent.
Dealer: S	♥ AK8	
Vul: Both	♦ 43	Partner bids first.
HCP: 12	♣ Q10	

Board: 352	♠ AKQ3	The opponents are silent.
Dealer: N	♥ K1063	
Vul: None	♦ A62	You bid first.
HCP: 20	♣ A6	

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

Board: 349

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ KJ3

♥ K10532

♦ A7

♣ 1052

South:

♠ A4

♥ QJ98

♦ KQJ3

♣ AQJ

West	North	East	South
			2NT

Pass	3♦	Pass	3♠ ¹
------	----	------	-----------------

Pass	3NT ²	Pass	4♣ ³
------	------------------	------	-----------------

Pass	4NT ⁴	Pass	5♠
------	------------------	------	----

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

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♥

Board: 350

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ A10

♥ AQ6

♦ KQ65

♣ AJ86

South:

♠ KQJ75

♥ J94

♦ J82

♣ Q4

West	North	East	South
	2NT	Pass	3♥

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

AP

Board: 351

Dealer: S

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ QJ9762

♥ AK8

♦ 43

♣ Q10

South:

♠ AK3

♥ Q732

♦ KQ102

♣ AK

West	North	East	South
			2NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

Pass	4NT ²	Pass	5♣
------	------------------	------	----

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

1. Texas

2. Blackwood 0314, for ♠

Board: 352

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 4♠ S

North:

♠ AKQ3

♥ K1063

♦ A62

♣ A6

South:

♠ 109652

♥ J

♦ K95

♣ J983

West	North	East	South
	2NT	Pass	3♥

Pass	3NT ¹	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: 349	♠ A4	The opponents are silent.
Dealer: S	♥ QJ98	
Vul: None	♦ KQJ3	You bid first.
HCP: 20	♣ AQJ	

Board: 350	♠ KQJ75	The opponents are silent.
Dealer: N	♥ J94	
Vul: EW	♦ J82	Partner bids first.
HCP: 10	♣ Q4	

Board: 351	♠ AK3	The opponents are silent.
Dealer: S	♥ Q732	
Vul: Both	♦ KQ102	You bid first.
HCP: 21	♣ AK	

Board: 352	♠ 109652	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ K95	Partner bids first.
HCP: 5	♣ J983	

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

Board: 349

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ KJ3

♥ K10532

♦ A7

♣ 1052

South:

♠ A4

♥ QJ98

♦ KQJ3

♣ AQJ

West	North	East	South
			2NT

Pass	3♦	Pass	3♠ ¹
------	----	------	-----------------

Pass	3NT ²	Pass	4♣ ³
------	------------------	------	-----------------

Pass	4NT ⁴	Pass	5♠
------	------------------	------	----

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

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♥

Board: 350

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ A10

♥ AQ6

♦ KQ65

♣ AJ86

South:

♠ KQJ75

♥ J94

♦ J82

♣ Q4

West	North	East	South
	2NT	Pass	3♥

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

AP

Board: 351

Dealer: S

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ QJ9762

♥ AK8

♦ 43

♣ Q10

South:

♠ AK3

♥ Q732

♦ KQ102

♣ AK

West	North	East	South
			2NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

Pass	4NT ²	Pass	5♣
------	------------------	------	----

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

1. Texas

2. Blackwood 0314, for ♠

Board: 352

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 4♠ S

North:

♠ AKQ3

♥ K1063

♦ A62

♣ A6

South:

♠ 109652

♥ J

♦ K95

♣ J983

West	North	East	South
	2NT	Pass	3♥

Pass	3NT ¹	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: 353	♠ AK10742	The opponents are silent.
Dealer: S	♥ K7	
Vul: NS	♦ 84	Partner bids first.
HCP: 13	♣ QJ7	
Board: 354	♠ KQJ5	East Doubles 5♠ if possible.
Dealer: N	♥ J92	West Doubles 7♥ if possible.
Vul: Both	♦ A4	
HCP: 20	♣ AKQ3	You bid first.
Board: 355	♠ 73	The opponents are silent.
Dealer: S	♥ K98653	
Vul: None	♦ 1032	Partner bids first.
HCP: 5	♣ Q5	
Board: 356	♠ KQ95	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: NS	♦ KQ98	You bid first.
HCP: 21	♣ AQ	
Board: 357	♠ KQ9732	The opponents are silent.
Dealer: S	♥ KJ86	
Vul: EW	♦ 642	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: 353

Dealer: S

Vul: NS

North HCP: 13

South HCP: 21

Contract: 7N S

North:

♠ AK10742

♥ K7

♦ 84

♣ QJ7

South:

♠ Q6

♥ AJ108

♦ AK2

♣ AK85

West	North	East	South
			2NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

Pass	4NT ²	Pass	5♣
------	------------------	------	----

Pass	5♦	Pass	6♣
------	----	------	----

Pass	7NT	AP	
------	-----	----	--

1. Texas

2. Blackwood 0314, for ♠

Board: 354

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 7♥XN

North:

♠ KQJ5

♥ J92

♦ A4

♣ AKQ3

South:

♠ —

♥ AKQ764

♦ QJ83

♣ 874

West	North	East	South
	2NT	Pass	4♦ ¹

Pass	4♥	Pass	4NT ²
------	----	------	------------------

Pass	5♠	X	7♥
------	----	---	----

X	AP		
---	----	--	--

1. Texas

2. Blackwood 0314, for ♥

Board: 355

Dealer: S

Vul: None

North HCP: 5

South HCP: 20

Contract: 4♥S

North:

♠ 73

♥ K98653

♦ 1032

♣ Q5

South:

♠ KJ102

♥ AQ

♦ AJ4

♣ AJ73

West	North	East	South
			2NT

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

Pass	4♥	AP	
------	----	----	--

Board: 356

Dealer: N

Vul: NS

North HCP: 21

South HCP: 6

Contract: 4♥N

North:

♠ KQ95

♥ AJ10

♦ KQ98

♣ AQ

South:

♠ 106

♥ Q9875

♦ J542

♣ K10

West	North	East	South
	2NT	Pass	3♦

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

Pass	4♥	AP	
------	----	----	--

Board: 357

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 4♠S

North:

♠ KQ9732

♥ KJ86

♦ 642

♣ —

South:

♠ AJ4

♥ A5

♦ KQ107

♣ KQJ6

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: 353	♠ Q6	The opponents are silent.
Dealer: S	♥ AJ108	
Vul: NS	♦ AK2	You bid first.
HCP: 21	♣ AK85	

Board: 354	♠ —	East Doubles 5♠ if possible.
Dealer: N	♥ AKQ764	West Doubles 7♥ if possible.
Vul: Both	♦ QJ83	
HCP: 12	♣ 874	Partner bids first.

Board: 355	♠ KJ102	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ AJ4	You bid first.
HCP: 20	♣ AJ73	

Board: 356	♠ 106	The opponents are silent.
Dealer: N	♥ Q9875	
Vul: NS	♦ J542	Partner bids first.
HCP: 6	♣ K10	

Board: 357	♠ AJ4	The opponents are silent.
Dealer: S	♥ A5	
Vul: EW	♦ KQ107	You bid first.
HCP: 20	♣ KQJ6	

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

Board: 353

Dealer: S

Vul: NS

North HCP: 13

South HCP: 21

Contract: 7N S

North:

♠ AK10742

♥ K7

♦ 84

♣ QJ7

South:

♠ Q6

♥ AJ108

♦ AK2

♣ AK85

West	North	East	South
			2NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

Pass	4NT ²	Pass	5♣
------	------------------	------	----

Pass	5♦	Pass	6♣
------	----	------	----

Pass	7NT	AP	
------	-----	----	--

1. Texas

2. Blackwood 0314, for ♠

Board: 354

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 7♥XN

North:

♠ KQJ5

♥ J92

♦ A4

♣ AKQ3

South:

♠ —

♥ AKQ764

♦ QJ83

♣ 874

West	North	East	South
	2NT	Pass	4♦ ¹

Pass	4♥	Pass	4NT ²
------	----	------	------------------

Pass	5♠	X	7♥
------	----	---	----

X	AP		
---	----	--	--

1. Texas

2. Blackwood 0314, for ♥

Board: 355

Dealer: S

Vul: None

North HCP: 5

South HCP: 20

Contract: 4♥S

North:

♠ 73

♥ K98653

♦ 1032

♣ Q5

South:

♠ KJ102

♥ AQ

♦ AJ4

♣ AJ73

West	North	East	South
			2NT

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

Pass	4♥	AP	
------	----	----	--

Board: 356

Dealer: N

Vul: NS

North HCP: 21

South HCP: 6

Contract: 4♥N

North:

♠ KQ95

♥ AJ10

♦ KQ98

♣ AQ

South:

♠ 106

♥ Q9875

♦ J542

♣ K10

West	North	East	South
	2NT	Pass	3♦

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

Pass	4♥	AP	
------	----	----	--

Board: 357

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 4♠S

North:

♠ KQ9732

♥ KJ86

♦ 642

♣ —

South:

♠ AJ4

♥ A5

♦ KQ107

♣ KQJ6

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: 358	♠ A7	The opponents are silent.
Dealer: N	♥ AK82	
Vul: EW	♦ J75	You bid first.
HCP: 20	♣ AKJ8	

Board: 359	♠ AQJ103	The opponents are silent.
Dealer: S	♥ A43	
Vul: Both	♦ 76	Partner bids first.
HCP: 11	♣ 762	

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

Board: 358
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 10
 Contract: 6♥ N

North:
 ♠ A7
 ♥ AK82
 ♦ J75
 ♣ AKJ8

South:
 ♠ 863
 ♥ QJ10753
 ♦ AK
 ♣ 43

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♦	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			

Board: 359
 Dealer: S
 Vul: Both
 North HCP: 11
 South HCP: 20
 Contract: 6N S

North:
 ♠ AQJ103
 ♥ A43
 ♦ 76
 ♣ 762

South:
 ♠ K9
 ♥ J65
 ♦ AKQ105
 ♣ AK9

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: 358 ♠ 863

Dealer: N ♥ QJ10753

Vul: EW ♦ AK

HCP: 10 ♣ 43

The opponents are silent.

Partner bids first.

Board: 359 ♠ K9

Dealer: S ♥ J65

Vul: Both ♦ AKQ105

HCP: 20 ♣ AK9

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: 358
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 10
 Contract: 6♥ N

North:
 ♠ A7
 ♥ AK82
 ♦ J75
 ♣ AKJ8

South:
 ♠ 863
 ♥ QJ10753
 ♦ AK
 ♣ 43

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♦	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			

Board: 359
 Dealer: S
 Vul: Both
 North HCP: 11
 South HCP: 20
 Contract: 6N S

North:
 ♠ AQJ103
 ♥ A43
 ♦ 76
 ♣ 762

South:
 ♠ K9
 ♥ J65
 ♦ AKQ105
 ♣ AK9

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