

North hands (Practice Page)

Jacoby Transfers

Board: 1	♠ AJ932	The opponents are silent.
Dealer: S	♥ Q75	
Vul: EW	♦ Q87	Partner bids first.
HCP: 10	♣ J9	
Board: 2	♠ 10987	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: Both	♦ 74	You bid first.
HCP: 15	♣ AKQJ	
Board: 3	♠ AQ1072	East Doubles 2♥ if possible.
Dealer: S	♥ 53	
Vul: EW	♦ J54	Partner bids first.
HCP: 13	♣ AQ9	
Board: 4	♠ AK4	The opponents are silent.
Dealer: N	♥ 1073	
Vul: Both	♦ AKJ87	You bid first.
HCP: 15	♣ 54	
Board: 5	♠ Q10542	The opponents are silent.
Dealer: S	♥ K7	
Vul: EW	♦ KJ873	Partner bids first.
HCP: 10	♣ J	
Board: 6	♠ QJ104	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: NS	♦ KQ86	You bid first.
HCP: 16	♣ Q7	

Jacoby Transfers Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ AJ932	♠ K87				1NT
Vul: EW	♥ Q75	♥ AK96	Pass	2♥	Pass	2♣
North HCP: 10	♦ Q87	♦ 63	Pass	3NT	Pass	4♣
South HCP: 15	♣ J9	♣ KQ32	AP			
Contract: 4♠ S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ 10987	♠ AKQJ2		1NT	Pass	2♥
Vul: Both	♥ KQ5	♥ A4	Pass	2NT ¹	Pass	7♣
North HCP: 15	♦ 74	♦ AJ8	AP			
South HCP: 19	♣ AKQJ	♣ 765				
Contract: 7♠ S			1. Extended acceptance after NT			

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ AQ1072	♠ K9				1NT
Vul: EW	♥ 53	♥ AJ86	Pass	2♥	X	XX ¹
North HCP: 13	♦ J54	♦ A1096	Pass	3NT	AP	
South HCP: 16	♣ AQ9	♣ KJ10	1. artificial			
Contract: 3N S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ QJ10852		1NT	Pass	4♥ ¹
Vul: Both	♥ 1073	♥ Q6	Pass	4♣	AP	
North HCP: 15	♦ AKJ87	♦ 32	1. Texas			
South HCP: 8	♣ 54	♣ K92				
Contract: 4♠ N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ Q10542	♠ K93				1NT
Vul: EW	♥ K7	♥ A1053	Pass	2♥	Pass	2♣
North HCP: 10	♦ KJ873	♦ A94	Pass	3♦	Pass	4♣
South HCP: 17	♣ J	♣ AQ8	AP			
Contract: 4♠ S						

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ QJ104	♠ A7652		1NT	Pass	2♥
Vul: NS	♥ AQ9	♥ J8	Pass	2♠	Pass	3NT
North HCP: 16	♦ KQ86	♦ A104	Pass	4♣	AP	
South HCP: 14	♣ Q7	♣ AJ4				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfers

Board: 1	♠ K87	The opponents are silent.
Dealer: S	♥ AK96	
Vul: EW	♦ 63	You bid first.
HCP: 15	♣ KQ32	

Board: 2	♠ AKQJ2	The opponents are silent.
Dealer: N	♥ A4	
Vul: Both	♦ AJ8	Partner bids first.
HCP: 19	♣ 765	

Board: 3	♠ K9	East Doubles 2♥ if possible.
Dealer: S	♥ AJ86	
Vul: EW	♦ A1096	You bid first.
HCP: 16	♣ KJ10	

Board: 4	♠ QJ10852	The opponents are silent.
Dealer: N	♥ Q6	
Vul: Both	♦ 32	Partner bids first.
HCP: 8	♣ K92	

Board: 5	♠ K93	The opponents are silent.
Dealer: S	♥ A1053	
Vul: EW	♦ A94	You bid first.
HCP: 17	♣ AQ8	

Board: 6	♠ A7652	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ A104	Partner bids first.
HCP: 14	♣ AJ4	

Jacoby Transfers Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ AJ932	♠ K87				1NT
Vul: EW	♥ Q75	♥ AK96	Pass	2♥	Pass	2♣
North HCP: 10	♦ Q87	♦ 63	Pass	3NT	Pass	4♣
South HCP: 15	♣ J9	♣ KQ32	AP			
Contract: 4♠ S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ 10987	♠ AKQJ2		1NT	Pass	2♥
Vul: Both	♥ KQ5	♥ A4	Pass	2NT ¹	Pass	7♣
North HCP: 15	♦ 74	♦ AJ8	AP			
South HCP: 19	♣ AKQJ	♣ 765				
Contract: 7♠ S			1. Extended acceptance after NT			

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ AQ1072	♠ K9				1NT
Vul: EW	♥ 53	♥ AJ86	Pass	2♥	X	XX ¹
North HCP: 13	♦ J54	♦ A1096	Pass	3NT	AP	
South HCP: 16	♣ AQ9	♣ KJ10	1. artificial			
Contract: 3N S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ QJ10852		1NT	Pass	4♥ ¹
Vul: Both	♥ 1073	♥ Q6	Pass	4♣	AP	
North HCP: 15	♦ AKJ87	♦ 32	1. Texas			
South HCP: 8	♣ 54	♣ K92				
Contract: 4♠ N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ Q10542	♠ K93				1NT
Vul: EW	♥ K7	♥ A1053	Pass	2♥	Pass	2♣
North HCP: 10	♦ KJ873	♦ A94	Pass	3♦	Pass	4♣
South HCP: 17	♣ J	♣ AQ8	AP			
Contract: 4♠ S						

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ QJ104	♠ A7652		1NT	Pass	2♥
Vul: NS	♥ AQ9	♥ J8	Pass	2♠	Pass	3NT
North HCP: 16	♦ KQ86	♦ A104	Pass	4♣	AP	
South HCP: 14	♣ Q7	♣ AJ4				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfers

Board: 7	♠ J10763	The opponents are silent.
Dealer: S	♥ Q43	
Vul: EW	♦ K8	Partner bids first.
HCP: 10	♣ A108	
Board: 8	♠ KQ7	The opponents are silent.
Dealer: N	♥ KQ98	
Vul: Both	♦ 74	You bid first.
HCP: 15	♣ KQ64	
Board: 9	♠ AQ107643	The opponents are silent.
Dealer: S	♥ 842	
Vul: None	♦ Q	Partner bids first.
HCP: 8	♣ 76	
Board: 10	♠ KQ	The opponents are silent.
Dealer: N	♥ KQ954	
Vul: EW	♦ K65	You bid first.
HCP: 15	♣ Q95	
Board: 11	♠ AK743	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: Both	♦ 86	Partner bids first.
HCP: 14	♣ A42	
Board: 12	♠ 64	West Doubles 2♥ if possible.
Dealer: N	♥ A107	
Vul: NS	♦ AJ1092	You bid first.
HCP: 15	♣ AQ7	

Jacoby Transfers Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ J10763	♠ 94				1NT
Vul: EW	♥ Q43	♥ AKJ86	Pass	2♥	Pass	2♠
North HCP: 10	♦ K8	♦ AQ4	Pass	3NT	AP	
South HCP: 15	♣ A108	♣ J96				
Contract: 3N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ A10965		1NT	Pass	2♥
Vul: Both	♥ KQ98	♥ A	Pass	2♠	Pass	2NT
North HCP: 15	♦ 74	♦ J1052	Pass	3♠	Pass	4♠
South HCP: 9	♣ KQ64	♣ 1085	AP			
Contract: 4♠ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ AQ107643	♠ K92				1NT
Vul: None	♥ 842	♥ AQ109	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ Q	♦ AK105	AP			
South HCP: 16	♣ 76	♣ 53	1. Texas			
Contract: 4♠ S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ109832		1NT	Pass	4♥ ¹
Vul: EW	♥ KQ954	♥ J8	Pass	4♠	AP	
North HCP: 15	♦ K65	♦ 743	1. Texas			
South HCP: 6	♣ Q95	♣ 3				
Contract: 4♠ N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ AK743	♠ Q108				1NT
Vul: Both	♥ QJ10	♥ K8	Pass	2♥	Pass	2♠
North HCP: 14	♦ 86	♦ AJ97	Pass	3NT	Pass	4♠
South HCP: 15	♣ A42	♣ KQ76	Pass	4NT ¹	Pass	5♣
Contract: 6♠ S			Pass	6♠	AP	
			1. Blackwood 1430, for ♠			

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ 64	♠ KJ753		1NT	Pass	2♥
Vul: NS	♥ A107	♥ 5	X	XX ¹	Pass	2NT
North HCP: 15	♦ AJ1092	♦ Q763	AP			
South HCP: 9	♣ AQ7	♣ K53	1. artificial			
Contract: 2N N						

South hands (Practice Page)

Jacoby Transfers

Board: 7	♠ 94	The opponents are silent.
Dealer: S	♥ AKJ86	
Vul: EW	♦ AQ4	You bid first.
HCP: 15	♣ J96	
Board: 8	♠ A10965	The opponents are silent.
Dealer: N	♥ A	
Vul: Both	♦ J1052	Partner bids first.
HCP: 9	♣ 1085	
Board: 9	♠ K92	The opponents are silent.
Dealer: S	♥ AQ109	
Vul: None	♦ AK105	You bid first.
HCP: 16	♣ 53	
Board: 10	♠ AJ109832	The opponents are silent.
Dealer: N	♥ J8	
Vul: EW	♦ 743	Partner bids first.
HCP: 6	♣ 3	
Board: 11	♠ Q108	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ AJ97	You bid first.
HCP: 15	♣ KQ76	
Board: 12	♠ KJ753	West Doubles 2♥ if possible.
Dealer: N	♥ 5	
Vul: NS	♦ Q763	Partner bids first.
HCP: 9	♣ K53	

Jacoby Transfers Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ J10763	♠ 94				1NT
Vul: EW	♥ Q43	♥ AKJ86	Pass	2♥	Pass	2♠
North HCP: 10	♦ K8	♦ AQ4	Pass	3NT	AP	
South HCP: 15	♣ A108	♣ J96				
Contract: 3N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ A10965		1NT	Pass	2♥
Vul: Both	♥ KQ98	♥ A	Pass	2♠	Pass	2NT
North HCP: 15	♦ 74	♦ J1052	Pass	3♠	Pass	4♠
South HCP: 9	♣ KQ64	♣ 1085	AP			
Contract: 4♠ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ AQ107643	♠ K92				1NT
Vul: None	♥ 842	♥ AQ109	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ Q	♦ AK105	AP			
South HCP: 16	♣ 76	♣ 53	1. Texas			
Contract: 4♠ S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ109832		1NT	Pass	4♥ ¹
Vul: EW	♥ KQ954	♥ J8	Pass	4♠	AP	
North HCP: 15	♦ K65	♦ 743	1. Texas			
South HCP: 6	♣ Q95	♣ 3				
Contract: 4♠ N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ AK743	♠ Q108				1NT
Vul: Both	♥ QJ10	♥ K8	Pass	2♥	Pass	2♠
North HCP: 14	♦ 86	♦ AJ97	Pass	3NT	Pass	4♠
South HCP: 15	♣ A42	♣ KQ76	Pass	4NT ¹	Pass	5♣
Contract: 6♠ S			Pass	6♠	AP	
			1. Blackwood 1430, for ♠			

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ 64	♠ KJ753		1NT	Pass	2♥
Vul: NS	♥ A107	♥ 5	X	XX ¹	Pass	2NT
North HCP: 15	♦ AJ1092	♦ Q763	AP			
South HCP: 9	♣ AQ7	♣ K53	1. artificial			
Contract: 2N N						

North hands (Practice Page)

Jacoby Transfers

Board: 13	♠ K8632	The opponents are silent.
Dealer: S	♥ 95	
Vul: EW	♦ Q	Partner bids first.
HCP: 9	♣ A10732	

Board: 14	♠ Q2	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: EW	♦ AJ32	You bid first.
HCP: 15	♣ QJ76	

Board: 15	♠ AJ943	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: NS	♦ K5	Partner bids first.
HCP: 14	♣ 843	

Board: 16	♠ KQ7	The opponents are silent.
Dealer: N	♥ A6	
Vul: None	♦ KQ984	You bid first.
HCP: 15	♣ J32	

Board: 17	♠ AJ8732	The opponents are silent.
Dealer: S	♥ Q102	
Vul: Both	♦ 1086	Partner bids first.
HCP: 7	♣ 4	

Jacoby Transfers Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ K8632	♠ A7				1NT
Vul: EW	♥ 95	♥ AJ1073	Pass	2♥	Pass	2♠
North HCP: 9	♦ Q	♦ A74	Pass	3♣	Pass	3♥
South HCP: 15	♣ A10732	♣ Q65	AP			
Contract: 3♥ N						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ KJ109876				
Vul: EW	♥ KQ8	♥ 1074		1NT	Pass	4♥ ¹
North HCP: 15	♦ AJ32	♦ K87	Pass	4♠	AP	
South HCP: 7	♣ QJ76	♣ —	1. Texas			
Contract: 4♠ N						

			West	North	East	South
						1NT
			Pass	2♥	Pass	2NT ¹
			Pass	3NT ²	Pass	4♣ ³
			Pass	4♦ ⁴	Pass	4NT ⁵
			Pass	5♣	Pass	6♠
			AP			
			1. Extended acceptance after NT			
			2. Cue bid, surplus			
			3. Cue bid, a ♣ stopper			
			4. Cue bid, a ♦ stopper			
			5. Blackwood 1430, for ♠			

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ A8654				
Vul: None	♥ A6	♥ Q8		1NT	Pass	2♥
North HCP: 15	♦ KQ984	♦ J10	Pass	2♠	Pass	3♣
South HCP: 12	♣ J32	♣ KQ76	Pass	4♠	AP	
Contract: 4♠ N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ AJ8732	♠ Q94				1NT
Vul: Both	♥ Q102	♥ K8	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 1086	♦ K94	AP			
South HCP: 16	♣ 4	♣ AKJ103	1. Texas			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 13	♠ A7	The opponents are silent.
Dealer: S	♥ AJ1073	
Vul: EW	♦ A74	You bid first.
HCP: 15	♣ Q65	

Board: 14	♠ KJ109876	The opponents are silent.
Dealer: N	♥ 1074	
Vul: EW	♦ K87	Partner bids first.
HCP: 7	♣ —	

Board: 15	♠ Q876	The opponents are silent.
Dealer: S	♥ A6	
Vul: NS	♦ A92	You bid first.
HCP: 17	♣ AQJ9	

Board: 16	♠ A8654	The opponents are silent.
Dealer: N	♥ Q8	
Vul: None	♦ J10	Partner bids first.
HCP: 12	♣ KQ76	

Board: 17	♠ Q94	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ K94	You bid first.
HCP: 16	♣ AKJ103	

Jacoby Transfers Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ K8632	♠ A7				1NT
Vul: EW	♥ 95	♥ AJ1073	Pass	2♥	Pass	2♠
North HCP: 9	♦ Q	♦ A74	Pass	3♣	Pass	3♥
South HCP: 15	♣ A10732	♣ Q65	AP			
Contract: 3♥ N						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ KJ109876				
Vul: EW	♥ KQ8	♥ 1074		1NT	Pass	4♥ ¹
North HCP: 15	♦ AJ32	♦ K87	Pass	4♠	AP	
South HCP: 7	♣ QJ76	♣ —	1. Texas			
Contract: 4♠ N						

			West	North	East	South
						1NT
			Pass	2♥	Pass	2NT ¹
			Pass	3NT ²	Pass	4♣ ³
			Pass	4♦ ⁴	Pass	4NT ⁵
			Pass	5♣	Pass	6♠
			AP			
			1. Extended acceptance after NT			
			2. Cue bid, surplus			
			3. Cue bid, a ♣ stopper			
			4. Cue bid, a ♦ stopper			
			5. Blackwood 1430, for ♠			

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ A8654				
Vul: None	♥ A6	♥ Q8		1NT	Pass	2♥
North HCP: 15	♦ KQ984	♦ J10	Pass	2♠	Pass	3♣
South HCP: 12	♣ J32	♣ KQ76	Pass	4♠	AP	
Contract: 4♠ N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ AJ8732	♠ Q94				1NT
Vul: Both	♥ Q102	♥ K8	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 1086	♦ K94	AP			
South HCP: 16	♣ 4	♣ AKJ103	1. Texas			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfers

Board: 18	♠ AQ8	West Bids 5♦ if possible.
Dealer: N	♥ Q632	
Vul: NS	♦ K107	
HCP: 15	♣ A82	You bid first.

Board: 19	♠ AQ6543	The opponents are silent.
Dealer: S	♥ 105	
Vul: Both	♦ 6	
HCP: 6	♣ 8643	Partner bids first.

Board: 20	♠ J95	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: None	♦ Q83	
HCP: 17	♣ KQ6	You bid first.

Board: 21	♠ K9853	East Doubles 2♥ if possible.
Dealer: S	♥ K62	
Vul: NS	♦ K1053	
HCP: 9	♣ 2	Partner bids first.

Board: 22	♠ Q10	The opponents are silent.
Dealer: N	♥ QJ874	
Vul: NS	♦ AK2	
HCP: 15	♣ K82	You bid first.

Board: 23	♠ AJ1093	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ J103	
HCP: 12	♣ Q42	Partner bids first.

Jacoby Transfers Both hands (Answers Page)

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ KJ9762		1NT	Pass	4♥ ¹
Vul: NS	♥ Q632	♥ K109	5♦	Pass	Pass	XA♠♠
North HCP: 15	♦ K107	♦ —	AP			
South HCP: 7	♣ A82	♣ 9764	1. Texas			
Contract: 5♦X W						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ AQ6543	♠ KJ10				1NT
Vul: Both	♥ 105	♥ A93	Pass	4♥ ¹	Pass	4♠
North HCP: 6	♦ 6	♦ AK1072	AP			
South HCP: 15	♣ 8643	♣ 109	1. Texas			
Contract: 4♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ J95	♠ AQ764		1NT	Pass	2♥
Vul: None	♥ AKQ7	♥ J6	Pass	2♠	Pass	3NT
North HCP: 17	♦ Q83	♦ A62	Pass	4♠	AP	
South HCP: 11	♣ KQ6	♣ 1087				
Contract: 4♠ N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ K9853	♠ A7				1NT
Vul: NS	♥ K62	♥ QJ8	Pass	2♥	X	XX ¹
North HCP: 9	♦ K1053	♦ 942	Pass	2NT	AP	
South HCP: 15	♣ 2	♣ AKJ109	1. artificial			
Contract: 2N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ KJ732		1NT	Pass	2♥
Vul: NS	♥ QJ874	♥ 6	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK2	♦ J10853	AP			
South HCP: 9	♣ K82	♣ A10				
Contract: 2N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ AJ1093	♠ Q82				1NT
Vul: EW	♥ A7	♥ KJ83	Pass	2♥	Pass	2♠
North HCP: 12	♦ J103	♦ K87	Pass	3NT	Pass	4♠
South HCP: 16	♣ Q42	♣ AK8	AP			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 18	♠ KJ9762	West Bids 5♦ if possible.
Dealer: N	♥ K109	
Vul: NS	♦ —	Partner bids first.
HCP: 7	♣ 9764	
Board: 19	♠ KJ10	The opponents are silent.
Dealer: S	♥ A93	
Vul: Both	♦ AK1072	You bid first.
HCP: 15	♣ 109	
Board: 20	♠ AQ764	The opponents are silent.
Dealer: N	♥ J6	
Vul: None	♦ A62	Partner bids first.
HCP: 11	♣ 1087	
Board: 21	♠ A7	East Doubles 2♥ if possible.
Dealer: S	♥ QJ8	
Vul: NS	♦ 942	You bid first.
HCP: 15	♣ AKJ109	
Board: 22	♠ KJ732	The opponents are silent.
Dealer: N	♥ 6	
Vul: NS	♦ J10853	Partner bids first.
HCP: 9	♣ A10	
Board: 23	♠ Q82	The opponents are silent.
Dealer: S	♥ KJ83	
Vul: EW	♦ K87	You bid first.
HCP: 16	♣ AK8	

Jacoby Transfers Both hands (Answers Page)

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ KJ9762		1NT	Pass	4♥ ¹
Vul: NS	♥ Q632	♥ K109	5♦	Pass	Pass	XA♠♠
North HCP: 15	♦ K107	♦ —	AP			
South HCP: 7	♣ A82	♣ 9764	1. Texas			
Contract: 5♦X W						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ AQ6543	♠ KJ10				1NT
Vul: Both	♥ 105	♥ A93	Pass	4♥ ¹	Pass	4♠
North HCP: 6	♦ 6	♦ AK1072	AP			
South HCP: 15	♣ 8643	♣ 109	1. Texas			
Contract: 4♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ J95	♠ AQ764		1NT	Pass	2♥
Vul: None	♥ AKQ7	♥ J6	Pass	2♠	Pass	3NT
North HCP: 17	♦ Q83	♦ A62	Pass	4♠	AP	
South HCP: 11	♣ KQ6	♣ 1087				
Contract: 4♠ N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ K9853	♠ A7				1NT
Vul: NS	♥ K62	♥ QJ8	Pass	2♥	X	XX ¹
North HCP: 9	♦ K1053	♦ 942	Pass	2NT	AP	
South HCP: 15	♣ 2	♣ AKJ109	1. artificial			
Contract: 2N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ KJ732		1NT	Pass	2♥
Vul: NS	♥ QJ874	♥ 6	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK2	♦ J10853	AP			
South HCP: 9	♣ K82	♣ A10				
Contract: 2N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ AJ1093	♠ Q82				1NT
Vul: EW	♥ A7	♥ KJ83	Pass	2♥	Pass	2♠
North HCP: 12	♦ J103	♦ K87	Pass	3NT	Pass	4♠
South HCP: 16	♣ Q42	♣ AK8	AP			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfers

Board: 24	♠ A10	The opponents are silent.
Dealer: N	♥ A532	
Vul: NS	♦ KJ52	You bid first.
HCP: 16	♣ KJ2	
Board: 25	♠ KJ97432	East Bids 4♠ if possible.
Dealer: S	♥ 5	West Bids 5♥ if possible.
Vul: EW	♦ 63	West Bids XA♠♠ if possible.
HCP: 8	♣ A42	Partner bids first.
Board: 26	♠ K7	The opponents are silent.
Dealer: N	♥ AJ1076	
Vul: Both	♦ J73	You bid first.
HCP: 16	♣ AK4	
Board: 27	♠ KQ952	The opponents are silent.
Dealer: S	♥ Q98	
Vul: NS	♦ 43	Partner bids first.
HCP: 14	♣ AK9	
Board: 28	♠ 653	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ AJ932	You bid first.
HCP: 15	♣ J10	
Board: 29	♠ Q7532	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: NS	♦ Q4	Partner bids first.
HCP: 9	♣ J106	

Jacoby Transfers Both hands (Answers Page)

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 987542		1NT	Pass	2♥
Vul: NS	♥ A532	♥ 104	Pass	2♠	AP	
North HCP: 16	♦ KJ52	♦ A9				
South HCP: 4	♣ KJ2	♣ 854				
Contract: 2♠ N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ KJ97432	♠ A106	Pass	4♥ ¹	4♠ ²	X
Vul: EW	♥ 5	♥ QJ10	5♥	5♠	Pass	Pass
North HCP: 8	♦ 63	♦ AJ97	XA♣♣	AP		
South HCP: 15	♣ A42	♣ K97				
Contract: 5♠X N			1. Texas			
			2. Michaels Cuebid			

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ AQ1096		1NT	Pass	2♥
Vul: Both	♥ AJ1076	♥ K42	Pass	2♠	Pass	3NT
North HCP: 16	♦ J73	♦ A108	AP			
South HCP: 13	♣ AK4	♣ 107				
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ KQ952	♠ A108				1NT
Vul: NS	♥ Q98	♥ AK1065	Pass	2♥	Pass	2♠
North HCP: 14	♦ 43	♦ A109	Pass	3NT	Pass	4♠
South HCP: 15	♣ AK9	♣ 76	AP			
Contract: 4♠ S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ 653	♠ KJ1082		1NT	Pass	2♥
Vul: None	♥ AKQ	♥ 76	Pass	2♠	Pass	3NT
North HCP: 15	♦ AJ932	♦ 1074	Pass	4♠	AP	
South HCP: 11	♣ J10	♣ AK9				
Contract: 4♠ N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ Q7532	♠ A8				1NT
Vul: NS	♥ KJ10	♥ A75	Pass	2♥	Pass	2♠
North HCP: 9	♦ Q4	♦ J1032	Pass	2NT	AP	
South HCP: 16	♣ J106	♣ AK52				
Contract: 2N S						

South hands (Practice Page)

Jacoby Transfers

Board: 24	♠ 987542	The opponents are silent.
Dealer: N	♥ 104	
Vul: NS	♦ A9	Partner bids first.
HCP: 4	♣ 854	
Board: 25	♠ A106	East Bids 4♠ if possible.
Dealer: S	♥ QJ10	West Bids 5♥ if possible.
Vul: EW	♦ AJ97	West Bids XA♠♠ if possible.
HCP: 15	♣ K97	You bid first.
Board: 26	♠ AQ1096	The opponents are silent.
Dealer: N	♥ K42	
Vul: Both	♦ A108	Partner bids first.
HCP: 13	♣ 107	
Board: 27	♠ A108	The opponents are silent.
Dealer: S	♥ AK1065	
Vul: NS	♦ A109	You bid first.
HCP: 15	♣ 76	
Board: 28	♠ KJ1082	The opponents are silent.
Dealer: N	♥ 76	
Vul: None	♦ 1074	Partner bids first.
HCP: 11	♣ AK9	
Board: 29	♠ A8	The opponents are silent.
Dealer: S	♥ A75	
Vul: NS	♦ J1032	You bid first.
HCP: 16	♣ AK52	

Jacoby Transfers Both hands (Answers Page)

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 987542		1NT	Pass	2♥
Vul: NS	♥ A532	♥ 104	Pass	2♠	AP	
North HCP: 16	♦ KJ52	♦ A9				
South HCP: 4	♣ KJ2	♣ 854				
Contract: 2♠ N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ KJ97432	♠ A106				1NT
Vul: EW	♥ 5	♥ QJ10	Pass	4♥ ¹	4♠ ²	X
North HCP: 8	♦ 63	♦ AJ97	5♥	5♠	Pass	Pass
South HCP: 15	♣ A42	♣ K97	XA♣♣	AP		
Contract: 5♠X N			1. Texas			
			2. Michaels Cuebid			

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ AQ1096		1NT	Pass	2♥
Vul: Both	♥ AJ1076	♥ K42	Pass	2♠	Pass	3NT
North HCP: 16	♦ J73	♦ A108	AP			
South HCP: 13	♣ AK4	♣ 107				
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ KQ952	♠ A108				1NT
Vul: NS	♥ Q98	♥ AK1065	Pass	2♥	Pass	2♠
North HCP: 14	♦ 43	♦ A109	Pass	3NT	Pass	4♠
South HCP: 15	♣ AK9	♣ 76	AP			
Contract: 4♠ S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ 653	♠ KJ1082		1NT	Pass	2♥
Vul: None	♥ AKQ	♥ 76	Pass	2♠	Pass	3NT
North HCP: 15	♦ AJ932	♦ 1074	Pass	4♠	AP	
South HCP: 11	♣ J10	♣ AK9				
Contract: 4♠ N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ Q7532	♠ A8				1NT
Vul: NS	♥ KJ10	♥ A75	Pass	2♥	Pass	2♠
North HCP: 9	♦ Q4	♦ J1032	Pass	2NT	AP	
South HCP: 16	♣ J106	♣ AK52				
Contract: 2N S						

North hands (Practice Page)

Jacoby Transfers

Board: 30	♠ A7	The opponents are silent.
Dealer: N	♥ AK10	
Vul: Both	♦ J72	You bid first.
HCP: 15	♣ QJ842	

Board: 31	♠ KQ10754	The opponents are silent.
Dealer: S	♥ 5	
Vul: NS	♦ 109732	Partner bids first.
HCP: 5	♣ 4	

Board: 32	♠ A4	The opponents are silent.
Dealer: N	♥ KJ73	
Vul: None	♦ Q106	You bid first.
HCP: 16	♣ KQJ9	

Board: 33	♠ AK953	The opponents are silent.
Dealer: S	♥ Q32	
Vul: Both	♦ A875	Partner bids first.
HCP: 13	♣ 10	

Board: 34	♠ K8	The opponents are silent.
Dealer: N	♥ A1042	
Vul: Both	♦ AKJ	You bid first.
HCP: 15	♣ 10842	

Board: 35	♠ AJ9764	The opponents are silent.
Dealer: S	♥ 9	
Vul: EW	♦ 73	Partner bids first.
HCP: 8	♣ K1062	

Jacoby Transfers Both hands (Answers Page)

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K86532		1NT	Pass	4♥ ¹
Vul: Both	♥ AK10	♥ 43				
North HCP: 15	♦ J72	♦ K9843	Pass	4♠	AP	
South HCP: 6	♣ QJ842	♣ —	1. Texas			
Contract: 4♠ N						

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ KQ10754	♠ 98				1NT
Vul: NS	♥ 5	♥ AQ4	Pass	4♥ ¹	Pass	4♠
North HCP: 5	♦ 109732	♦ AJ84	AP			
South HCP: 16	♣ 4	♣ KQ32	1. Texas			
Contract: 4♠ S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ J109652		1NT	Pass	2♥
Vul: None	♥ KJ73	♥ 862				
North HCP: 16	♦ Q106	♦ A3	Pass	2♠	AP	
South HCP: 5	♣ KQJ9	♣ 105				
Contract: 2♠ N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ AK953	♠ J104				1NT
Vul: Both	♥ Q32	♥ A8654	Pass	2♥	Pass	2♠
North HCP: 13	♦ A875	♦ K3	Pass	3♦	Pass	4♠
South HCP: 17	♣ 10	♣ AKQ	AP			
Contract: 4♠ S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ J10643		1NT	Pass	2♥
Vul: Both	♥ A1042	♥ K98				
North HCP: 15	♦ AKJ	♦ Q642	Pass	2♠	Pass	3♦
South HCP: 9	♣ 10842	♣ K	Pass	3NT	AP	
Contract: 3N N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ AJ9764	♠ K532				1NT
Vul: EW	♥ 9	♥ AQ63	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ 73	♦ 98	AP			
South HCP: 15	♣ K1062	♣ AQ4	1. Texas			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 30	♠ K86532	The opponents are silent.
Dealer: N	♥ 43	
Vul: Both	♦ K9843	Partner bids first.
HCP: 6	♣ —	

Board: 31	♠ 98	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: NS	♦ AJ84	You bid first.
HCP: 16	♣ KQ32	

Board: 32	♠ J109652	The opponents are silent.
Dealer: N	♥ 862	
Vul: None	♦ A3	Partner bids first.
HCP: 5	♣ 105	

Board: 33	♠ J104	The opponents are silent.
Dealer: S	♥ A8654	
Vul: Both	♦ K3	You bid first.
HCP: 17	♣ AKQ	

Board: 34	♠ J10643	The opponents are silent.
Dealer: N	♥ K98	
Vul: Both	♦ Q642	Partner bids first.
HCP: 9	♣ K	

Board: 35	♠ K532	The opponents are silent.
Dealer: S	♥ AQ63	
Vul: EW	♦ 98	You bid first.
HCP: 15	♣ AQ4	

Jacoby Transfers Both hands (Answers Page)

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K86532		1NT	Pass	4♥ ¹
Vul: Both	♥ AK10	♥ 43				
North HCP: 15	♦ J72	♦ K9843	Pass	4♠	AP	
South HCP: 6	♣ QJ842	♣ —	1. Texas			
Contract: 4♠ N						

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ KQ10754	♠ 98				1NT
Vul: NS	♥ 5	♥ AQ4	Pass	4♥ ¹	Pass	4♠
North HCP: 5	♦ 109732	♦ AJ84	AP			
South HCP: 16	♣ 4	♣ KQ32	1. Texas			
Contract: 4♠ S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ J109652		1NT	Pass	2♥
Vul: None	♥ KJ73	♥ 862				
North HCP: 16	♦ Q106	♦ A3	Pass	2♠	AP	
South HCP: 5	♣ KQJ9	♣ 105				
Contract: 2♠ N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ AK953	♠ J104				1NT
Vul: Both	♥ Q32	♥ A8654	Pass	2♥	Pass	2♠
North HCP: 13	♦ A875	♦ K3	Pass	3♦	Pass	4♠
South HCP: 17	♣ 10	♣ AKQ	AP			
Contract: 4♠ S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ J10643		1NT	Pass	2♥
Vul: Both	♥ A1042	♥ K98				
North HCP: 15	♦ AKJ	♦ Q642	Pass	2♠	Pass	3♦
South HCP: 9	♣ 10842	♣ K	Pass	3NT	AP	
Contract: 3N N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ AJ9764	♠ K532				1NT
Vul: EW	♥ 9	♥ AQ63	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ 73	♦ 98	AP			
South HCP: 15	♣ K1062	♣ AQ4	1. Texas			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfers

Board: 36	♠ Q3	West Doubles 2♥ if possible.
Dealer: N	♥ J84	
Vul: NS	♦ AQ109	You bid first.
HCP: 15	♣ AQ103	
Board: 37	♠ Q10853	East Bids 2♠ if possible.
Dealer: S	♥ K4	
Vul: EW	♦ AJ1075	Partner bids first.
HCP: 10	♣ 9	
Board: 38	♠ J93	The opponents are silent.
Dealer: N	♥ A85	
Vul: Both	♦ KQ5	You bid first.
HCP: 15	♣ KQ104	
Board: 39	♠ AKQ94	The opponents are silent.
Dealer: S	♥ J4	
Vul: NS	♦ 987	Partner bids first.
HCP: 15	♣ KQ2	
Board: 40	♠ K76	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ A642	You bid first.
HCP: 16	♣ KQJ8	
Board: 41	♠ K108542	The opponents are silent.
Dealer: S	♥ A	
Vul: Both	♦ 54	Partner bids first.
HCP: 7	♣ 9653	

Jacoby Transfers Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ AJ954		1NT	Pass	2♥
Vul: NS	♥ J84	♥ 72	X	Pass ¹	Pass	2NT
North HCP: 15	♦ AQ109	♦ 643	AP			
South HCP: 9	♣ AQ103	♣ KJ4	1. artificial			
Contract: 2N N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ Q10853	♠ AKJ9				1NT
Vul: EW	♥ K4	♥ Q53	Pass	2♥	2♠ ¹	3♠
North HCP: 10	♦ AJ1075	♦ K2	Pass	3NT ²	Pass	4♦ ³
South HCP: 15	♣ 9	♣ Q852	Pass	4♥ ⁴	Pass	4♠
Contract: 4♠ S			AP			
			1. Michaels Cuebid			
			2. Cue bid, a ♥ stopper			
			3. Cue bid, a ♦ stopper			
			4. Cue bid, surplus			

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ AK1086		1NT	Pass	2♥
Vul: Both	♥ A85	♥ 943	Pass	2♠	Pass	3NT
North HCP: 15	♦ KQ5	♦ AJ10	Pass	4♠	AP	
South HCP: 12	♣ KQ104	♣ 63				
Contract: 4♠ N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ AKQ94	♠ 732				1NT
Vul: NS	♥ J4	♥ AK10	Pass	2♥	Pass	2♠
North HCP: 15	♦ 987	♦ KJ632	Pass	3NT	Pass	4♠
South HCP: 15	♣ KQ2	♣ A9	AP			
Contract: 4♠ S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ J108542		1NT	Pass	2♥
Vul: EW	♥ K10	♥ 63	Pass	2♠	Pass	3♠
North HCP: 16	♦ A642	♦ K75	AP			
South HCP: 4	♣ KQJ8	♣ 104				
Contract: 3♠ N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ K108542	♠ AQ6				1NT
Vul: Both	♥ A	♥ KJ643	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 54	♦ QJ	AP			
South HCP: 16	♣ 9653	♣ K102	1. Texas			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 36	♠ AJ954	West Doubles 2♥ if possible.
Dealer: N	♥ 72	
Vul: NS	♦ 643	Partner bids first.
HCP: 9	♣ KJ4	
Board: 37	♠ AKJ9	East Bids 2♠ if possible.
Dealer: S	♥ Q53	
Vul: EW	♦ K2	You bid first.
HCP: 15	♣ Q852	
Board: 38	♠ AK1086	The opponents are silent.
Dealer: N	♥ 943	
Vul: Both	♦ AJ10	Partner bids first.
HCP: 12	♣ 63	
Board: 39	♠ 732	The opponents are silent.
Dealer: S	♥ AK10	
Vul: NS	♦ KJ632	You bid first.
HCP: 15	♣ A9	
Board: 40	♠ J108542	The opponents are silent.
Dealer: N	♥ 63	
Vul: EW	♦ K75	Partner bids first.
HCP: 4	♣ 104	
Board: 41	♠ AQ6	The opponents are silent.
Dealer: S	♥ KJ643	
Vul: Both	♦ QJ	You bid first.
HCP: 16	♣ K102	

Jacoby Transfers Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ AJ954		1NT	Pass	2♥
Vul: NS	♥ J84	♥ 72	X	Pass ¹	Pass	2NT
North HCP: 15	♦ AQ109	♦ 643	AP			
South HCP: 9	♣ AQ103	♣ KJ4	1. artificial			
Contract: 2N N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ Q10853	♠ AKJ9				1NT
Vul: EW	♥ K4	♥ Q53	Pass	2♥	2♠ ¹	3♠
North HCP: 10	♦ AJ1075	♦ K2	Pass	3NT ²	Pass	4♦ ³
South HCP: 15	♣ 9	♣ Q852	Pass	4♥ ⁴	Pass	4♠
Contract: 4♠ S			AP			
			1. Michaels Cuebid			
			2. Cue bid, a ♥ stopper			
			3. Cue bid, a ♦ stopper			
			4. Cue bid, surplus			

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ AK1086		1NT	Pass	2♥
Vul: Both	♥ A85	♥ 943	Pass	2♠	Pass	3NT
North HCP: 15	♦ KQ5	♦ AJ10	Pass	4♠	AP	
South HCP: 12	♣ KQ104	♣ 63				
Contract: 4♠ N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ AKQ94	♠ 732				1NT
Vul: NS	♥ J4	♥ AK10	Pass	2♥	Pass	2♠
North HCP: 15	♦ 987	♦ KJ632	Pass	3NT	Pass	4♠
South HCP: 15	♣ KQ2	♣ A9	AP			
Contract: 4♠ S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ J108542		1NT	Pass	2♥
Vul: EW	♥ K10	♥ 63	Pass	2♠	Pass	3♠
North HCP: 16	♦ A642	♦ K75	AP			
South HCP: 4	♣ KQJ8	♣ 104				
Contract: 3♠ N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ K108542	♠ AQ6				1NT
Vul: Both	♥ A	♥ KJ643	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 54	♦ QJ	AP			
South HCP: 16	♣ 9653	♣ K102	1. Texas			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfers

Board: 42	♠ K42	The opponents are silent.
Dealer: N	♥ AK1076	
Vul: EW	♦ A32	You bid first.
HCP: 17	♣ K4	

Board: 43	♠ K8765	The opponents are silent.
Dealer: S	♥ J94	
Vul: Both	♦ AQ983	Partner bids first.
HCP: 10	♣ —	

Board: 44	♠ K2	The opponents are silent.
Dealer: N	♥ AKQ43	
Vul: None	♦ A53	You bid first.
HCP: 16	♣ 1032	

Board: 45	♠ KQJ64	East Bids 2♠ if possible.
Dealer: S	♥ A52	West Bids 3♥ if possible.
Vul: None	♦ 2	Partner bids first.
HCP: 14	♣ A852	

Board: 46	♠ 54	The opponents are silent.
Dealer: N	♥ AK54	
Vul: Both	♦ K82	You bid first.
HCP: 16	♣ AQ32	

Board: 47	♠ AQ943	The opponents are silent.
Dealer: S	♥ Q52	
Vul: NS	♦ 53	Partner bids first.
HCP: 10	♣ Q109	

Jacoby Transfers Both hands (Answers Page)

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ K42	♠ AQ876		1NT	Pass	2♥
Vul: EW	♥ AK1076	♥ 43	Pass	2♠	Pass	2NT
North HCP: 17	♦ A32	♦ Q5	Pass	4♠	AP	
South HCP: 9	♣ K4	♣ J983				
Contract: 4♠ N						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ K8765	♠ Q32				1NT
Vul: Both	♥ J94	♥ AQ875	Pass	2♥	Pass	2♠
North HCP: 10	♦ AQ983	♦ K6	Pass	3♦	Pass	4♠
South HCP: 15	♣ —	♣ A106	AP			
Contract: 4♠ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ QJ764		1NT	Pass	2♥
Vul: None	♥ AKQ43	♥ 2	Pass	2♠	Pass	3♣
North HCP: 16	♦ A53	♦ J62	Pass	3♥	Pass	3NT
South HCP: 11	♣ 1032	♣ AQJ8	AP			
Contract: 3N N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ KQJ64	♠ A109				1NT
Vul: None	♥ A52	♥ QJ	Pass	2♥	2♠ ¹	X
North HCP: 14	♦ 2	♦ AK83	3♥	4NT ²	Pass	5♥
South HCP: 16	♣ A852	♣ Q1094	Pass	6♠	AP	
Contract: 6♠ N			1. Michaels Cuebid			
			2. Blackwood 1430, for ♠			

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ A9863		1NT	Pass	2♥
Vul: Both	♥ AK54	♥ Q7	Pass	2♠	Pass	3♦
North HCP: 16	♦ K82	♦ A1093	Pass	3NT	AP	
South HCP: 10	♣ AQ32	♣ 64				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ AQ943	♠ KJ10				1NT
Vul: NS	♥ Q52	♥ K1097	Pass	2♥	Pass	2♠
North HCP: 10	♦ 53	♦ AJ8	Pass	3NT	Pass	4♠
South HCP: 17	♣ Q109	♣ AJ8	AP			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 42	♠ AQ876	The opponents are silent.
Dealer: N	♥ 43	
Vul: EW	♦ Q5	Partner bids first.
HCP: 9	♣ J983	

Board: 43	♠ Q32	The opponents are silent.
Dealer: S	♥ AQ875	
Vul: Both	♦ K6	You bid first.
HCP: 15	♣ A106	

Board: 44	♠ QJ764	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ J62	Partner bids first.
HCP: 11	♣ AQJ8	

Board: 45	♠ A109	East Bids 2♠ if possible.
Dealer: S	♥ QJ	West Bids 3♥ if possible.
Vul: None	♦ AK83	
HCP: 16	♣ Q1094	You bid first.

Board: 46	♠ A9863	The opponents are silent.
Dealer: N	♥ Q7	
Vul: Both	♦ A1093	Partner bids first.
HCP: 10	♣ 64	

Board: 47	♠ KJ10	The opponents are silent.
Dealer: S	♥ K1097	
Vul: NS	♦ AJ8	You bid first.
HCP: 17	♣ AJ8	

Jacoby Transfers Both hands (Answers Page)

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ K42	♠ AQ876		1NT	Pass	2♥
Vul: EW	♥ AK1076	♥ 43	Pass	2♠	Pass	2NT
North HCP: 17	♦ A32	♦ Q5	Pass	4♠	AP	
South HCP: 9	♣ K4	♣ J983				
Contract: 4♠ N						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ K8765	♠ Q32				1NT
Vul: Both	♥ J94	♥ AQ875	Pass	2♥	Pass	2♠
North HCP: 10	♦ AQ983	♦ K6	Pass	3♦	Pass	4♠
South HCP: 15	♣ —	♣ A106	AP			
Contract: 4♠ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ QJ764		1NT	Pass	2♥
Vul: None	♥ AKQ43	♥ 2	Pass	2♠	Pass	3♣
North HCP: 16	♦ A53	♦ J62	Pass	3♥	Pass	3NT
South HCP: 11	♣ 1032	♣ AQJ8	AP			
Contract: 3N N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ KQJ64	♠ A109				1NT
Vul: None	♥ A52	♥ QJ	Pass	2♥	2♠ ¹	X
North HCP: 14	♦ 2	♦ AK83	3♥	4NT ²	Pass	5♥
South HCP: 16	♣ A852	♣ Q1094	Pass	6♠	AP	
Contract: 6♠ N			1. Michaels Cuebid			
			2. Blackwood 1430, for ♠			

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ A9863		1NT	Pass	2♥
Vul: Both	♥ AK54	♥ Q7	Pass	2♠	Pass	3♦
North HCP: 16	♦ K82	♦ A1093	Pass	3NT	AP	
South HCP: 10	♣ AQ32	♣ 64				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ AQ943	♠ KJ10				1NT
Vul: NS	♥ Q52	♥ K1097	Pass	2♥	Pass	2♠
North HCP: 10	♦ 53	♦ AJ8	Pass	3NT	Pass	4♠
South HCP: 17	♣ Q109	♣ AJ8	AP			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfers

Board: 48	♠ K763	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: None	♦ A92	You bid first.
HCP: 16	♣ A84	
Board: 49	♠ AQJ108	The opponents are silent.
Dealer: S	♥ A85	
Vul: EW	♦ J92	Partner bids first.
HCP: 18	♣ AQ	
Board: 50	♠ KQJ4	West Doubles 2♥ if possible.
Dealer: N	♥ 102	
Vul: Both	♦ AK4	You bid first.
HCP: 17	♣ KJ105	
Board: 51	♠ QJ7542	The opponents are silent.
Dealer: S	♥ 109	
Vul: Both	♦ 964	Partner bids first.
HCP: 3	♣ 102	
Board: 52	♠ K9	The opponents are silent.
Dealer: N	♥ K85	
Vul: NS	♦ A10763	You bid first.
HCP: 15	♣ AJ2	
Board: 53	♠ Q97642	East Bids 2♠ if possible.
Dealer: S	♥ 943	
Vul: NS	♦ 9543	Partner bids first.
HCP: 2	♣ —	

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ K763	♠ QJ854		1NT	Pass	2♥
Vul: None	♥ AJ10	♥ K92	Pass	2♠	Pass	3NT
North HCP: 16	♦ A92	♦ Q6	Pass	4♠	AP	
South HCP: 13	♣ A84	♣ KQ2				
Contract: 4♠ N						
Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ AQJ108	♠ K3				1NT
Vul: EW	♥ A85	♥ K1093	Pass	2♥	Pass	2♠
North HCP: 18	♦ J92	♦ AQ103	Pass	5NT	Pass	6NT
South HCP: 15	♣ AQ	♣ K97	AP			
Contract: 6N S						
Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ KQJ4	♠ A10532		1NT	Pass	2♥
Vul: Both	♥ 102	♥ 95	X	2NT ¹	Pass	4♠
North HCP: 17	♦ AK4	♦ QJ6	AP			
South HCP: 11	♣ KJ105	♣ A86				
Contract: 4♠ S						
						1. Extended acceptance after NT
Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ QJ7542	♠ 109				1NT
Vul: Both	♥ 109	♥ AQ	Pass	2♥	Pass	2♠
North HCP: 3	♦ 964	♦ AJ1083	AP			
South HCP: 16	♣ 102	♣ KQ85				
Contract: 2♠ S						
Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ AJ1075		1NT	Pass	2♥
Vul: NS	♥ K85	♥ AJ2	Pass	2♠	Pass	3NT
North HCP: 15	♦ A10763	♦ 82	AP			
South HCP: 12	♣ AJ2	♣ Q64				
Contract: 3N N						
Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ Q97642	♠ K53				1NT
Vul: NS	♥ 943	♥ J8	Pass	2♥	2♠ ¹	3♥ ²
North HCP: 2	♦ 9543	♦ AKQ6	Pass	3♠	AP	
South HCP: 17	♣ —	♣ A762				
Contract: 3♠ N						
						1. Michaels Cuebid
						2. limit raise or better in ♠

South hands (Practice Page)

Jacoby Transfers

Board: 48	♠ QJ854	The opponents are silent.
Dealer: N	♥ K92	
Vul: None	♦ Q6	Partner bids first.
HCP: 13	♣ KQ2	
Board: 49	♠ K3	The opponents are silent.
Dealer: S	♥ K1093	
Vul: EW	♦ AQ103	You bid first.
HCP: 15	♣ K97	
Board: 50	♠ A10532	West Doubles 2♥ if possible.
Dealer: N	♥ 95	
Vul: Both	♦ QJ6	Partner bids first.
HCP: 11	♣ A86	
Board: 51	♠ 109	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ AJ1083	You bid first.
HCP: 16	♣ KQ85	
Board: 52	♠ AJ1075	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: NS	♦ 82	Partner bids first.
HCP: 12	♣ Q64	
Board: 53	♠ K53	East Bids 2♠ if possible.
Dealer: S	♥ J8	
Vul: NS	♦ AKQ6	You bid first.
HCP: 17	♣ A762	

Jacoby Transfers Both hands (Answers Page)

Board: 48 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 4♠ N	North: ♠ K763 ♥ AJ10 ♦ A92 ♣ A84	South: ♠ QJ854 ♥ K92 ♦ Q6 ♣ KQ2	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	South 2♥ 3NT
Board: 49 Dealer: S Vul: EW North HCP: 18 South HCP: 15 Contract: 6N S	North: ♠ AQJ108 ♥ A85 ♦ J92 ♣ AQ	South: ♠ K3 ♥ K1093 ♦ AQ103 ♣ K97	West Pass Pass AP	North 2♥ 5NT	East Pass Pass	South 1NT 2♠ 6NT
Board: 50 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 4♠ S	North: ♠ KQJ4 ♥ 102 ♦ AK4 ♣ KJ105	South: ♠ A10532 ♥ 95 ♦ QJ6 ♣ A86	West X AP	North 1NT 2NT ¹	East Pass Pass	South 2♥ 4♠
			1. Extended acceptance after NT			
Board: 51 Dealer: S Vul: Both North HCP: 3 South HCP: 16 Contract: 2♠ S	North: ♠ QJ7542 ♥ 109 ♦ 964 ♣ 102	South: ♠ 109 ♥ AQ ♦ AJ1083 ♣ KQ85	West Pass AP	North 2♥	East Pass	South 1NT 2♠
Board: 52 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ K9 ♥ K85 ♦ A10763 ♣ AJ2	South: ♠ AJ1075 ♥ AJ2 ♦ 82 ♣ Q64	West Pass AP	North 1NT 2♠	East Pass Pass	South 2♥ 3NT
Board: 53 Dealer: S Vul: NS North HCP: 2 South HCP: 17 Contract: 3♠ N	North: ♠ Q97642 ♥ 943 ♦ 9543 ♣ —	South: ♠ K53 ♥ J8 ♦ AKQ6 ♣ A762	West Pass Pass	North 2♥ 3♠	East 2♠ ¹ AP	South 1NT 3♥ ²
			1. Michaels Cuebid 2. limit raise or better in ♠			

North hands (Practice Page)

Jacoby Transfers

Board: 54	♠ AJ83	The opponents are silent.
Dealer: N	♥ AK74	
Vul: None	♦ 854	You bid first.
HCP: 17	♣ AJ	

Board: 55	♠ KQ9863	East Bids 4♠ if possible.
Dealer: S	♥ —	West Bids 5♥ if possible.
Vul: None	♦ 107	
HCP: 5	♣ 96532	Partner bids first.

Board: 56	♠ A2	The opponents are silent.
Dealer: N	♥ KQ65	
Vul: NS	♦ AJ85	You bid first.
HCP: 17	♣ K103	

Board: 57	♠ Q10963	The opponents are silent.
Dealer: S	♥ 9	
Vul: Both	♦ 74	Partner bids first.
HCP: 9	♣ AK862	

Board: 58	♠ K873	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: NS	♦ K65	You bid first.
HCP: 16	♣ KQ6	

Board: 59	♠ AK952	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ A10	Partner bids first.
HCP: 16	♣ QJ102	

Jacoby Transfers Both hands (Answers Page)

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AJ83	♠ 1097642		1NT	Pass	2♥
Vul: None	♥ AK74	♥ 532	Pass	2NT ¹	Pass	3♠
North HCP: 17	♦ 854	♦ KJ2	AP			
South HCP: 4	♣ AJ	♣ 4				
Contract: 3♠ S			1. Extended acceptance after NT			

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ KQ9863	♠ 105				1NT
Vul: None	♥ —	♥ AK98	Pass	4♥ ¹	4♠ ²	Pass
North HCP: 5	♦ 107	♦ KQJ2	5♥	5♠	AP	
South HCP: 17	♣ 96532	♣ A74	1. Texas			
Contract: 5♠ N			2. Michaels Cuebid			

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ J9843		1NT	Pass	2♥
Vul: NS	♥ KQ65	♥ AJ	Pass	2♠	Pass	3♦
North HCP: 17	♦ AJ85	♦ KQ63	Pass	3NT	AP	
South HCP: 12	♣ K103	♣ J4				
Contract: 3N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ Q10963	♠ AK8				1NT
Vul: Both	♥ 9	♥ AQ865	Pass	2♥	Pass	2♠
North HCP: 9	♦ 74	♦ Q62	Pass	3♣	Pass	4♠
South HCP: 15	♣ AK862	♣ 95	AP			
Contract: 4♠ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ K873	♠ AJ1042		1NT	Pass	2♥
Vul: NS	♥ AJ9	♥ 1083	Pass	2♠	Pass	3NT
North HCP: 16	♦ K65	♦ Q9	Pass	4♠	AP	
South HCP: 11	♣ KQ6	♣ A103				
Contract: 4♠ N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ AK952	♠ Q4				1NT
Vul: Both	♥ Q8	♥ AK92	Pass	2♥	Pass	2♠
North HCP: 16	♦ A10	♦ K64	Pass	3♣	Pass	3NT
South HCP: 16	♣ QJ102	♣ A653	Pass	4NT ¹	Pass	7♣
Contract: 7♣ N			AP			
			1. Quantitative 4NT			

South hands (Practice Page)

Jacoby Transfers

Board: 54	♠ 1097642	The opponents are silent.
Dealer: N	♥ 532	
Vul: None	♦ KJ2	Partner bids first.
HCP: 4	♣ 4	

Board: 55	♠ 105	East Bids 4♠ if possible.
Dealer: S	♥ AK98	West Bids 5♥ if possible.
Vul: None	♦ KQJ2	
HCP: 17	♣ A74	You bid first.

Board: 56	♠ J9843	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ KQ63	Partner bids first.
HCP: 12	♣ J4	

Board: 57	♠ AK8	The opponents are silent.
Dealer: S	♥ AQ865	
Vul: Both	♦ Q62	You bid first.
HCP: 15	♣ 95	

Board: 58	♠ AJ1042	The opponents are silent.
Dealer: N	♥ 1083	
Vul: NS	♦ Q9	Partner bids first.
HCP: 11	♣ A103	

Board: 59	♠ Q4	The opponents are silent.
Dealer: S	♥ AK92	
Vul: Both	♦ K64	You bid first.
HCP: 16	♣ A653	

Jacoby Transfers Both hands (Answers Page)

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AJ83	♠ 1097642		1NT	Pass	2♥
Vul: None	♥ AK74	♥ 532	Pass	2NT ¹	Pass	3♠
North HCP: 17	♦ 854	♦ KJ2	AP			
South HCP: 4	♣ AJ	♣ 4				
Contract: 3♠ S			1. Extended acceptance after NT			

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ KQ9863	♠ 105				1NT
Vul: None	♥ —	♥ AK98	Pass	4♥ ¹	4♠ ²	Pass
North HCP: 5	♦ 107	♦ KQJ2	5♥	5♠	AP	
South HCP: 17	♣ 96532	♣ A74	1. Texas			
Contract: 5♠ N			2. Michaels Cuebid			

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ J9843		1NT	Pass	2♥
Vul: NS	♥ KQ65	♥ AJ	Pass	2♠	Pass	3♦
North HCP: 17	♦ AJ85	♦ KQ63	Pass	3NT	AP	
South HCP: 12	♣ K103	♣ J4				
Contract: 3N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ Q10963	♠ AK8				1NT
Vul: Both	♥ 9	♥ AQ865	Pass	2♥	Pass	2♠
North HCP: 9	♦ 74	♦ Q62	Pass	3♠	Pass	4♠
South HCP: 15	♣ AK862	♣ 95	AP			
Contract: 4♠ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ K873	♠ AJ1042		1NT	Pass	2♥
Vul: NS	♥ AJ9	♥ 1083	Pass	2♠	Pass	3NT
North HCP: 16	♦ K65	♦ Q9	Pass	4♠	AP	
South HCP: 11	♣ KQ6	♣ A103				
Contract: 4♠ N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ AK952	♠ Q4				1NT
Vul: Both	♥ Q8	♥ AK92	Pass	2♥	Pass	2♠
North HCP: 16	♦ A10	♦ K64	Pass	3♠	Pass	3NT
South HCP: 16	♣ QJ102	♣ A653	Pass	4NT ¹	Pass	7♣
Contract: 7♣ N			AP			
			1. Quantitative 4NT			

North hands (Practice Page)

Jacoby Transfers

Board: 60	♠ 854	The opponents are silent.
Dealer: N	♥ AKJ94	
Vul: NS	♦ A9	You bid first.
HCP: 15	♣ K107	

Board: 61	♠ KJ1064	The opponents are silent.
Dealer: S	♥ K6	
Vul: None	♦ 83	Partner bids first.
HCP: 14	♣ AK84	

Board: 62	♠ Q94	The opponents are silent.
Dealer: N	♥ AJ96	
Vul: None	♦ J5	You bid first.
HCP: 15	♣ AK42	

Board: 63	♠ KQ1092	The opponents are silent.
Dealer: S	♥ 73	
Vul: None	♦ QJ43	Partner bids first.
HCP: 10	♣ Q9	

Board: 64	♠ AQJ8	West Bids 3♣ if possible.
Dealer: N	♥ AK87	
Vul: EW	♦ 1094	You bid first.
HCP: 15	♣ J3	

Jacoby Transfers Both hands (Answers Page)

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ 854	♠ AQJ106		1NT	Pass	2♥
Vul: NS	♥ AKJ94	♥ Q105	Pass	2♠	Pass	3♦
North HCP: 15	♦ A9	♦ KJ106	Pass	4♠	AP	
South HCP: 14	♣ K107	♣ J				
Contract: 4♠ N						

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ KJ1064	♠ A9853	Pass	2♥	Pass	2NT ¹
Vul: None	♥ K6	♥ AJ2	Pass	3NT ²	Pass	4♦ ³
North HCP: 14	♦ 83	♦ A6	Pass	4♥ ⁴	Pass	4♠
South HCP: 15	♣ AK84	♣ Q105	AP			
Contract: 4♠ S			1. Extended acceptance after NT			
			2. Cue bid, surplus			
			3. Cue bid, a ♦ stopper			
			4. Cue bid, a ♥ stopper			

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ AK862		1NT	Pass	2♥
Vul: None	♥ AJ96	♥ K	Pass	2♠	Pass	3♦
North HCP: 15	♦ J5	♦ A10862	Pass	4♠	Pass	4NT ¹
South HCP: 14	♣ AK42	♣ 105	Pass	5♠	Pass	6♠
Contract: 6♠ N			AP			
			1. Blackwood 1430, for ♠			

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ KQ1092	♠ AJ				1NT
Vul: None	♥ 73	♥ QJ2	Pass	2♥	Pass	2♠
North HCP: 10	♦ QJ43	♦ A987	Pass	3♦	Pass	3NT
South HCP: 15	♣ Q9	♣ K764	AP			
Contract: 3N S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ 1097642		1NT	Pass	2♥
Vul: EW	♥ AK87	♥ 102	3♣	3♠	Pass	4♠
North HCP: 15	♦ 1094	♦ KJ2	AP			
South HCP: 7	♣ J3	♣ K6				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfers

Board: 60	♠ AQJ106	The opponents are silent.
Dealer: N	♥ Q105	
Vul: NS	♦ KJ106	Partner bids first.
HCP: 14	♣ J	

Board: 61	♠ A9853	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: None	♦ A6	You bid first.
HCP: 15	♣ Q105	

Board: 62	♠ AK862	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ A10862	Partner bids first.
HCP: 14	♣ 105	

Board: 63	♠ AJ	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: None	♦ A987	You bid first.
HCP: 15	♣ K764	

Board: 64	♠ 1097642	West Bids 3♣ if possible.
Dealer: N	♥ 102	
Vul: EW	♦ KJ2	Partner bids first.
HCP: 7	♣ K6	

Jacoby Transfers Both hands (Answers Page)

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ 854	♠ AQJ106		1NT	Pass	2♥
Vul: NS	♥ AKJ94	♥ Q105	Pass	2♠	Pass	3♦
North HCP: 15	♦ A9	♦ KJ106	Pass	4♠	AP	
South HCP: 14	♣ K107	♣ J				
Contract: 4♠ N						

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ KJ1064	♠ A9853	Pass	2♥	Pass	2NT ¹
Vul: None	♥ K6	♥ AJ2	Pass	3NT ²	Pass	4♦ ³
North HCP: 14	♦ 83	♦ A6	Pass	4♥ ⁴	Pass	4♠
South HCP: 15	♣ AK84	♣ Q105	AP			
Contract: 4♠ S			1. Extended acceptance after NT			
			2. Cue bid, surplus			
			3. Cue bid, a ♦ stopper			
			4. Cue bid, a ♥ stopper			

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ AK862		1NT	Pass	2♥
Vul: None	♥ AJ96	♥ K	Pass	2♠	Pass	3♦
North HCP: 15	♦ J5	♦ A10862	Pass	4♠	Pass	4NT ¹
South HCP: 14	♣ AK42	♣ 105	Pass	5♠	Pass	6♠
Contract: 6♠ N			AP			
			1. Blackwood 1430, for ♠			

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ KQ1092	♠ AJ				1NT
Vul: None	♥ 73	♥ QJ2	Pass	2♥	Pass	2♠
North HCP: 10	♦ QJ43	♦ A987	Pass	3♦	Pass	3NT
South HCP: 15	♣ Q9	♣ K764	AP			
Contract: 3N S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ 1097642		1NT	Pass	2♥
Vul: EW	♥ AK87	♥ 102	3♣	3♠	Pass	4♠
North HCP: 15	♦ 1094	♦ KJ2	AP			
South HCP: 7	♣ J3	♣ K6				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfers

Board: 65	♠ Q10986	The opponents are silent.
Dealer: S	♥ 1086	
Vul: NS	♦ A	Partner bids first.
HCP: 10	♣ A1073	

Board: 66	♠ A872	The opponents are silent.
Dealer: N	♥ K107	
Vul: NS	♦ J102	You bid first.
HCP: 15	♣ AK10	

Board: 67	♠ QJ10532	The opponents are silent.
Dealer: S	♥ J97	
Vul: EW	♦ A4	Partner bids first.
HCP: 8	♣ 73	

Board: 68	♠ 92	The opponents are silent.
Dealer: N	♥ K107	
Vul: Both	♦ AK93	You bid first.
HCP: 17	♣ AK96	

Board: 69	♠ 1087632	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ 54	Partner bids first.
HCP: 2	♣ 8753	

Board: 70	♠ Q542	The opponents are silent.
Dealer: N	♥ Q75	
Vul: NS	♦ K4	You bid first.
HCP: 15	♣ AKJ5	

Jacoby Transfers Both hands (Answers Page)

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ Q10986	♠ A73				1NT
Vul: NS	♥ 1086	♥ A42	Pass	2♥	Pass	2♠
North HCP: 10	♦ A	♦ QJ107	Pass	3♣	Pass	4♠
South HCP: 15	♣ A1073	♣ KJ2	AP			
Contract: 4♠ S						
Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ A872	♠ KQJ105		1NT	Pass	2♥
Vul: NS	♥ K107	♥ AJ2	Pass	2♠	Pass	3NT
North HCP: 15	♦ J102	♦ 85	Pass	4♠	AP	
South HCP: 12	♣ AK10	♣ J97				
Contract: 4♠ N						
Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ QJ10532	♠ 876				1NT
Vul: EW	♥ J97	♥ AKQ	Pass	2♥	Pass	2♠
North HCP: 8	♦ A4	♦ K72	Pass	3♠	AP	
South HCP: 16	♣ 73	♣ KJ85				
Contract: 3♠ S						
Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ AJ10654		1NT	Pass	4♥ ¹
Vul: Both	♥ K107	♥ J32	Pass	4♠	AP	
North HCP: 17	♦ AK93	♦ J87	1. Texas			
South HCP: 7	♣ AK96	♣ 2				
Contract: 4♠ N						
Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 1087632	♠ AQ				1NT
Vul: None	♥ Q	♥ A754	Pass	2♥	Pass	2♠
North HCP: 2	♦ 54	♦ AJ109	AP			
South HCP: 16	♣ 8753	♣ J62				
Contract: 2♠ S						
Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ Q542	♠ KJ10983		1NT	Pass	2♥
Vul: NS	♥ Q75	♥ 1086	Pass	2NT ¹	Pass	3♠
North HCP: 15	♦ K4	♦ 952	AP			
South HCP: 4	♣ AKJ5	♣ 2	1. Extended acceptance after NT			
Contract: 3♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 65	♠ A73	The opponents are silent.
Dealer: S	♥ A42	
Vul: NS	♦ QJ107	You bid first.
HCP: 15	♣ KJ2	

Board: 66	♠ KQJ105	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: NS	♦ 85	Partner bids first.
HCP: 12	♣ J97	

Board: 67	♠ 876	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ K72	You bid first.
HCP: 16	♣ KJ85	

Board: 68	♠ AJ10654	The opponents are silent.
Dealer: N	♥ J32	
Vul: Both	♦ J87	Partner bids first.
HCP: 7	♣ 2	

Board: 69	♠ AQ	The opponents are silent.
Dealer: S	♥ A754	
Vul: None	♦ AJ109	You bid first.
HCP: 16	♣ J62	

Board: 70	♠ KJ10983	The opponents are silent.
Dealer: N	♥ 1086	
Vul: NS	♦ 952	Partner bids first.
HCP: 4	♣ 2	

Jacoby Transfers Both hands (Answers Page)

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ Q10986	♠ A73				1NT
Vul: NS	♥ 1086	♥ A42	Pass	2♥	Pass	2♠
North HCP: 10	♦ A	♦ QJ107	Pass	3♣	Pass	4♠
South HCP: 15	♣ A1073	♣ KJ2	AP			
Contract: 4♠ S						
Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ A872	♠ KQJ105		1NT	Pass	2♥
Vul: NS	♥ K107	♥ AJ2	Pass	2♠	Pass	3NT
North HCP: 15	♦ J102	♦ 85	Pass	4♠	AP	
South HCP: 12	♣ AK10	♣ J97				
Contract: 4♠ N						
Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ QJ10532	♠ 876				1NT
Vul: EW	♥ J97	♥ AKQ	Pass	2♥	Pass	2♠
North HCP: 8	♦ A4	♦ K72	Pass	3♠	AP	
South HCP: 16	♣ 73	♣ KJ85				
Contract: 3♠ S						
Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ AJ10654		1NT	Pass	4♥ ¹
Vul: Both	♥ K107	♥ J32	Pass	4♠	AP	
North HCP: 17	♦ AK93	♦ J87	1. Texas			
South HCP: 7	♣ AK96	♣ 2				
Contract: 4♠ N						
Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 1087632	♠ AQ				1NT
Vul: None	♥ Q	♥ A754	Pass	2♥	Pass	2♠
North HCP: 2	♦ 54	♦ AJ109	AP			
South HCP: 16	♣ 8753	♣ J62				
Contract: 2♠ S						
Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ Q542	♠ KJ10983		1NT	Pass	2♥
Vul: NS	♥ Q75	♥ 1086	Pass	2NT ¹	Pass	3♠
North HCP: 15	♦ K4	♦ 952	AP			
South HCP: 4	♣ AKJ5	♣ 2	1. Extended acceptance after NT			
Contract: 3♠ S						

North hands (Practice Page)

Jacoby Transfers

Board: 71	♠ 108543	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ Q9	Partner bids first.
HCP: 9	♣ AK1087	
Board: 72	♠ A63	West Doubles 2♥ if possible.
Dealer: N	♥ Q109	
Vul: Both	♦ K1098	You bid first.
HCP: 16	♣ AK10	
Board: 73	♠ Q9653	The opponents are silent.
Dealer: S	♥ Q2	
Vul: None	♦ Q10	Partner bids first.
HCP: 12	♣ AQ94	
Board: 74	♠ Q63	The opponents are silent.
Dealer: N	♥ AK74	
Vul: Both	♦ KQ2	You bid first.
HCP: 17	♣ K84	
Board: 75	♠ KQJ763	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ 1097	Partner bids first.
HCP: 8	♣ Q105	
Board: 76	♠ AQ86	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: EW	♦ J1053	You bid first.
HCP: 16	♣ K5	

Jacoby Transfers Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ 108543	♠ AK2				1NT
Vul: EW	♥ 2	♥ A103	Pass	2♥	Pass	2♠
North HCP: 9	♦ Q9	♦ A10853	Pass	3♣	Pass	4♠
South HCP: 17	♣ AK1087	♣ Q5	AP			
Contract: 4♠ S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ J98742				
Vul: Both	♥ Q109	♥ 85		1NT	Pass	2♥
North HCP: 16	♦ K1098	♦ 74	X	2♠	AP	
South HCP: 1	♣ AK10	♣ 832				
Contract: 2♠ N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ Q9653	♠ AKJ				1NT
Vul: None	♥ Q2	♥ 974	Pass	2♥	Pass	2♠
North HCP: 12	♦ Q10	♦ A5432	Pass	3♣	Pass	4♠
South HCP: 15	♣ AQ94	♣ K10	AP			
Contract: 4♠ S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ Q63	♠ AK1094		1NT	Pass	2♥
Vul: Both	♥ AK74	♥ 8	Pass	2♠	Pass	3♣
North HCP: 17	♦ KQ2	♦ A95	Pass	4♠	Pass	4NT ¹
South HCP: 18	♣ K84	♣ AQJ2	Pass	5♣	Pass	5♦
Contract: 7♠ N			Pass	5♥	Pass	7♠
			AP			
			1. Blackwood 1430, for ♠			

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ KQJ763	♠ 102				1NT
Vul: None	♥ 10	♥ AKQ3	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ 1097	♦ Q864	AP			
South HCP: 15	♣ Q105	♣ KJ7	1. Texas			
Contract: 4♠ S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ AQ86	♠ 1075432		1NT	Pass	2♥
Vul: EW	♥ AQ2	♥ J65	Pass	2NT ¹	Pass	3♠
North HCP: 16	♦ J1053	♦ Q6	AP			
South HCP: 7	♣ K5	♣ A8	1. Extended acceptance after NT			
Contract: 3♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 71	♠ AK2	The opponents are silent.
Dealer: S	♥ A103	
Vul: EW	♦ A10853	You bid first.
HCP: 17	♣ Q5	
Board: 72	♠ J98742	West Doubles 2♥ if possible.
Dealer: N	♥ 85	
Vul: Both	♦ 74	Partner bids first.
HCP: 1	♣ 832	
Board: 73	♠ AKJ	The opponents are silent.
Dealer: S	♥ 974	
Vul: None	♦ A5432	You bid first.
HCP: 15	♣ K10	
Board: 74	♠ AK1094	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ A95	Partner bids first.
HCP: 18	♣ AQJ2	
Board: 75	♠ 102	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: None	♦ Q864	You bid first.
HCP: 15	♣ KJ7	
Board: 76	♠ 1075432	The opponents are silent.
Dealer: N	♥ J65	
Vul: EW	♦ Q6	Partner bids first.
HCP: 7	♣ A8	

Jacoby Transfers Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ 108543	♠ AK2				1NT
Vul: EW	♥ 2	♥ A103	Pass	2♥	Pass	2♠
North HCP: 9	♦ Q9	♦ A10853	Pass	3♣	Pass	4♠
South HCP: 17	♣ AK1087	♣ Q5	AP			
Contract: 4♠ S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ J98742				
Vul: Both	♥ Q109	♥ 85		1NT	Pass	2♥
North HCP: 16	♦ K1098	♦ 74	X	2♠	AP	
South HCP: 1	♣ AK10	♣ 832				
Contract: 2♠ N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ Q9653	♠ AKJ				1NT
Vul: None	♥ Q2	♥ 974	Pass	2♥	Pass	2♠
North HCP: 12	♦ Q10	♦ A5432	Pass	3♣	Pass	4♠
South HCP: 15	♣ AQ94	♣ K10	AP			
Contract: 4♠ S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ Q63	♠ AK1094		1NT	Pass	2♥
Vul: Both	♥ AK74	♥ 8	Pass	2♠	Pass	3♣
North HCP: 17	♦ KQ2	♦ A95	Pass	4♠	Pass	4NT ¹
South HCP: 18	♣ K84	♣ AQJ2	Pass	5♣	Pass	5♦
Contract: 7♠ N			Pass	5♥	Pass	7♠
			AP			
			1. Blackwood 1430, for ♠			

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ KQJ763	♠ 102				1NT
Vul: None	♥ 10	♥ AKQ3	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ 1097	♦ Q864	AP			
South HCP: 15	♣ Q105	♣ KJ7	1. Texas			
Contract: 4♠ S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ AQ86	♠ 1075432		1NT	Pass	2♥
Vul: EW	♥ AQ2	♥ J65	Pass	2NT ¹	Pass	3♠
North HCP: 16	♦ J1053	♦ Q6	AP			
South HCP: 7	♣ K5	♣ A8	1. Extended acceptance after NT			
Contract: 3♠ S						

North hands (Practice Page)

Jacoby Transfers

Board: 77	♠ AQ1072	The opponents are silent.
Dealer: S	♥ J104	
Vul: Both	♦ K1092	Partner bids first.
HCP: 13	♣ K	
Board: 78	♠ 872	The opponents are silent.
Dealer: N	♥ K72	
Vul: EW	♦ AJ10	You bid first.
HCP: 15	♣ AK85	
Board: 79	♠ AKJ76	East Doubles 2♥ if possible.
Dealer: S	♥ Q92	
Vul: EW	♦ 1097	Partner bids first.
HCP: 10	♣ 102	
Board: 80	♠ A7	The opponents are silent.
Dealer: N	♥ A83	
Vul: Both	♦ KJ1097	You bid first.
HCP: 15	♣ QJ10	
Board: 81	♠ QJ10932	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ K6	Partner bids first.
HCP: 6	♣ 10854	
Board: 82	♠ KJ76	The opponents are silent.
Dealer: N	♥ A1042	
Vul: NS	♦ AQ10	You bid first.
HCP: 17	♣ K4	

Jacoby Transfers Both hands (Answers Page)

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ AQ1072	♠ KJ8				1NT
Vul: Both	♥ J104	♥ A86	Pass	2♥	Pass	2♠
North HCP: 13	♦ K1092	♦ Q3	Pass	3♦	Pass	4♠
South HCP: 16	♣ K	♣ AQ642	AP			
Contract: 4♠ S						
Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ 872	♠ AK1053		1NT	Pass	2♥
Vul: EW	♥ K72	♥ A105	Pass	2♠	Pass	3NT
North HCP: 15	♦ AJ10	♦ 83	Pass	4♠	AP	
South HCP: 13	♣ AK85	♣ Q63				
Contract: 4♠ N						
Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ AKJ76	♠ 85				1NT
Vul: EW	♥ Q92	♥ K63	Pass	2♥	X	XX ¹
North HCP: 10	♦ 1097	♦ AKQ	Pass	3NT	AP	
South HCP: 15	♣ 102	♣ QJ983	1. artificial			
Contract: 3N S						
Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ KQ1098		1NT	Pass	2♥
Vul: Both	♥ A83	♥ K109	Pass	2♠	Pass	3NT
North HCP: 15	♦ KJ1097	♦ A53	AP			
South HCP: 15	♣ QJ10	♣ K7				
Contract: 3N N						
Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ QJ10932	♠ 54				1NT
Vul: None	♥ 6	♥ AQ3	Pass	2♥	Pass	2♠
North HCP: 6	♦ K6	♦ QJ852	Pass	3♠	AP	
South HCP: 16	♣ 10854	♣ AQJ				
Contract: 3♠ S						
Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ KJ76	♠ AQ1032		1NT	Pass	2♥
Vul: NS	♥ A1042	♥ K	Pass	2NT ¹	Pass	4♠
North HCP: 17	♦ AQ10	♦ J763	AP			
South HCP: 11	♣ K4	♣ J97	1. Extended acceptance after NT			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 77	♠ KJ8	The opponents are silent.
Dealer: S	♥ A86	
Vul: Both	♦ Q3	You bid first.
HCP: 16	♣ AQ642	
Board: 78	♠ AK1053	The opponents are silent.
Dealer: N	♥ A105	
Vul: EW	♦ 83	Partner bids first.
HCP: 13	♣ Q63	
Board: 79	♠ 85	East Doubles 2♥ if possible.
Dealer: S	♥ K63	
Vul: EW	♦ AKQ	You bid first.
HCP: 15	♣ QJ983	
Board: 80	♠ KQ1098	The opponents are silent.
Dealer: N	♥ K109	
Vul: Both	♦ A53	Partner bids first.
HCP: 15	♣ K7	
Board: 81	♠ 54	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: None	♦ QJ852	You bid first.
HCP: 16	♣ AQJ	
Board: 82	♠ AQ1032	The opponents are silent.
Dealer: N	♥ K	
Vul: NS	♦ J763	Partner bids first.
HCP: 11	♣ J97	

Jacoby Transfers Both hands (Answers Page)

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ AQ1072	♠ KJ8				1NT
Vul: Both	♥ J104	♥ A86	Pass	2♥	Pass	2♠
North HCP: 13	♦ K1092	♦ Q3	Pass	3♦	Pass	4♠
South HCP: 16	♣ K	♣ AQ642	AP			
Contract: 4♠ S						
Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ 872	♠ AK1053		1NT	Pass	2♥
Vul: EW	♥ K72	♥ A105	Pass	2♠	Pass	3NT
North HCP: 15	♦ AJ10	♦ 83	Pass	4♠	AP	
South HCP: 13	♣ AK85	♣ Q63				
Contract: 4♠ N						
Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ AKJ76	♠ 85				1NT
Vul: EW	♥ Q92	♥ K63	Pass	2♥	X	XX ¹
North HCP: 10	♦ 1097	♦ AKQ	Pass	3NT	AP	
South HCP: 15	♣ 102	♣ QJ983	1. artificial			
Contract: 3N S						
Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ KQ1098		1NT	Pass	2♥
Vul: Both	♥ A83	♥ K109	Pass	2♠	Pass	3NT
North HCP: 15	♦ KJ1097	♦ A53	AP			
South HCP: 15	♣ QJ10	♣ K7				
Contract: 3N N						
Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ QJ10932	♠ 54				1NT
Vul: None	♥ 6	♥ AQ3	Pass	2♥	Pass	2♠
North HCP: 6	♦ K6	♦ QJ852	Pass	3♠	AP	
South HCP: 16	♣ 10854	♣ AQJ				
Contract: 3♠ S						
Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ KJ76	♠ AQ1032		1NT	Pass	2♥
Vul: NS	♥ A1042	♥ K	Pass	2NT ¹	Pass	4♠
North HCP: 17	♦ AQ10	♦ J763	AP			
South HCP: 11	♣ K4	♣ J97	1. Extended acceptance after NT			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfers

Board: 83	♠ A108532	The opponents are silent.
Dealer: S	♥ Q	
Vul: Both	♦ 72	Partner bids first.
HCP: 6	♣ 9642	

Board: 84	♠ AJ10	The opponents are silent.
Dealer: N	♥ AQJ10	
Vul: NS	♦ K6	You bid first.
HCP: 15	♣ 7654	

Board: 85	♠ A10973	The opponents are silent.
Dealer: S	♥ 85	
Vul: NS	♦ K64	Partner bids first.
HCP: 10	♣ K53	

Board: 86	♠ A7	The opponents are silent.
Dealer: N	♥ Q104	
Vul: EW	♦ Q963	You bid first.
HCP: 16	♣ AKJ9	

Board: 87	♠ AJ643	The opponents are silent.
Dealer: S	♥ K2	
Vul: Both	♦ 532	Partner bids first.
HCP: 10	♣ Q82	

Board: 88	♠ K6	The opponents are silent.
Dealer: N	♥ AK108	
Vul: EW	♦ J43	You bid first.
HCP: 15	♣ A764	

Jacoby Transfers Both hands (Answers Page)

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ A108532	♠ KQJ7				1NT
Vul: Both	♥ Q	♥ KJ9	Pass	2♥	Pass	2♠
North HCP: 6	♦ 72	♦ K86	Pass	3♠	AP	
South HCP: 17	♣ 9642	♣ KJ5				
Contract: 3♠ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ KQ98743		1NT	Pass	4♥ ¹
Vul: NS	♥ AQJ10	♥ K82	Pass	4♠	AP	
North HCP: 15	♦ K6	♦ 85	1. Texas			
South HCP: 8	♣ 7654	♣ 9				
Contract: 4♠ N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ A10973	♠ KQJ				1NT
Vul: NS	♥ 85	♥ K72	Pass	2♥	Pass	2♠
North HCP: 10	♦ K64	♦ J109	Pass	3NT	Pass	4♠
South HCP: 16	♣ K53	♣ AQ96	AP			
Contract: 4♠ S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ KJ654		1NT	Pass	2♥
Vul: EW	♥ Q104	♥ 2	Pass	2♠	Pass	3♣
North HCP: 16	♦ Q963	♦ AK2	Pass	3NT	AP	
South HCP: 13	♣ AKJ9	♣ Q874				
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ AJ643	♠ 95				1NT
Vul: Both	♥ K2	♥ A6	Pass	2♥	Pass	2♠
North HCP: 10	♦ 532	♦ AQJ64	Pass	3NT	AP	
South HCP: 15	♣ Q82	♣ KJ104				
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ QJ10984		1NT	Pass	4♥ ¹
Vul: EW	♥ AK108	♥ 64	Pass	4♠	AP	
North HCP: 15	♦ J43	♦ A62	1. Texas			
South HCP: 8	♣ A764	♣ J9				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfers

Board: 83	♠ KQJ7	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: Both	♦ K86	You bid first.
HCP: 17	♣ KJ5	

Board: 84	♠ KQ98743	The opponents are silent.
Dealer: N	♥ K82	
Vul: NS	♦ 85	Partner bids first.
HCP: 8	♣ 9	

Board: 85	♠ KQJ	The opponents are silent.
Dealer: S	♥ K72	
Vul: NS	♦ J109	You bid first.
HCP: 16	♣ AQ96	

Board: 86	♠ KJ654	The opponents are silent.
Dealer: N	♥ 2	
Vul: EW	♦ AK2	Partner bids first.
HCP: 13	♣ Q874	

Board: 87	♠ 95	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ AQJ64	You bid first.
HCP: 15	♣ KJ104	

Board: 88	♠ QJ10984	The opponents are silent.
Dealer: N	♥ 64	
Vul: EW	♦ A62	Partner bids first.
HCP: 8	♣ J9	

Jacoby Transfers Both hands (Answers Page)

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ A108532	♠ KQJ7				1NT
Vul: Both	♥ Q	♥ KJ9	Pass	2♥	Pass	2♠
North HCP: 6	♦ 72	♦ K86	Pass	3♠	AP	
South HCP: 17	♣ 9642	♣ KJ5				
Contract: 3♠ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ KQ98743		1NT	Pass	4♥ ¹
Vul: NS	♥ AQJ10	♥ K82	Pass	4♠	AP	
North HCP: 15	♦ K6	♦ 85	1. Texas			
South HCP: 8	♣ 7654	♣ 9				
Contract: 4♠ N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ A10973	♠ KQJ				1NT
Vul: NS	♥ 85	♥ K72	Pass	2♥	Pass	2♠
North HCP: 10	♦ K64	♦ J109	Pass	3NT	Pass	4♠
South HCP: 16	♣ K53	♣ AQ96	AP			
Contract: 4♠ S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ KJ654		1NT	Pass	2♥
Vul: EW	♥ Q104	♥ 2	Pass	2♠	Pass	3♣
North HCP: 16	♦ Q963	♦ AK2	Pass	3NT	AP	
South HCP: 13	♣ AKJ9	♣ Q874				
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ AJ643	♠ 95				1NT
Vul: Both	♥ K2	♥ A6	Pass	2♥	Pass	2♠
North HCP: 10	♦ 532	♦ AQJ64	Pass	3NT	AP	
South HCP: 15	♣ Q82	♣ KJ104				
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ QJ10984		1NT	Pass	4♥ ¹
Vul: EW	♥ AK108	♥ 64	Pass	4♠	AP	
North HCP: 15	♦ J43	♦ A62	1. Texas			
South HCP: 8	♣ A764	♣ J9				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfers

Board: 89	♠ A9543	The opponents are silent.
Dealer: S	♥ J107	
Vul: None	♦ 7642	Partner bids first.
HCP: 9	♣ A	

Board: 90	♠ J3	The opponents are silent.
Dealer: N	♥ KJ32	
Vul: NS	♦ QJ54	You bid first.
HCP: 16	♣ AKJ	

Board: 91	♠ KQJ75	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: Both	♦ 532	Partner bids first.
HCP: 14	♣ Q7	

Board: 92	♠ KQ	The opponents are silent.
Dealer: N	♥ K642	
Vul: EW	♦ Q102	You bid first.
HCP: 15	♣ AJ62	

Board: 93	♠ KJ1086	The opponents are silent.
Dealer: S	♥ 75	
Vul: Both	♦ KQ872	Partner bids first.
HCP: 9	♣ 5	

Board: 94	♠ J9	The opponents are silent.
Dealer: N	♥ A842	
Vul: NS	♦ AQ10	You bid first.
HCP: 15	♣ KJ73	

Jacoby Transfers Both hands (Answers Page)

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ A9543	♠ K2				1NT
Vul: None	♥ J107	♥ AKQ9	Pass	2♥	Pass	2♠
North HCP: 9	♦ 7642	♦ 953	Pass	2NT	AP	
South HCP: 15	♣ A	♣ QJ95				
Contract: 2N S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ KQ1084		1NT	Pass	2♥
Vul: NS	♥ KJ32	♥ Q105	Pass	2♠	Pass	3NT
North HCP: 16	♦ QJ54	♦ A8	AP			
South HCP: 11	♣ AKJ	♣ 943				
Contract: 3N N						

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ KQJ75	♠ A92				1NT
Vul: Both	♥ AQ6	♥ K2	Pass	2♥	Pass	2♠
North HCP: 14	♦ 532	♦ J107	Pass	3NT	Pass	4♠
South HCP: 16	♣ Q7	♣ AKJ96	AP			
Contract: 4♠ S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J107643		1NT	Pass	2♥
Vul: EW	♥ K642	♥ AQ	Pass	2♠	Pass	3♠
North HCP: 15	♦ Q102	♦ J86	AP			
South HCP: 8	♣ AJ62	♣ 87				
Contract: 3♠ N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ KJ1086	♠ AQ5				1NT
Vul: Both	♥ 75	♥ K94	Pass	2♥	Pass	2♠
North HCP: 9	♦ KQ872	♦ 94	Pass	3♦	Pass	4♠
South HCP: 15	♣ 5	♣ AQ763	AP			
Contract: 4♠ S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ AK1072		1NT	Pass	2♥
Vul: NS	♥ A842	♥ KQJ	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQ10	♦ 73	AP			
South HCP: 13	♣ KJ73	♣ 652				
Contract: 3N N						

South hands (Practice Page)

Jacoby Transfers

Board: 89	♠ K2	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: None	♦ 953	You bid first.
HCP: 15	♣ QJ95	

Board: 90	♠ KQ1084	The opponents are silent.
Dealer: N	♥ Q105	
Vul: NS	♦ A8	Partner bids first.
HCP: 11	♣ 943	

Board: 91	♠ A92	The opponents are silent.
Dealer: S	♥ K2	
Vul: Both	♦ J107	You bid first.
HCP: 16	♣ AKJ96	

Board: 92	♠ J107643	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ J86	Partner bids first.
HCP: 8	♣ 87	

Board: 93	♠ AQ5	The opponents are silent.
Dealer: S	♥ K94	
Vul: Both	♦ 94	You bid first.
HCP: 15	♣ AQ763	

Board: 94	♠ AK1072	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: NS	♦ 73	Partner bids first.
HCP: 13	♣ 652	

Jacoby Transfers Both hands (Answers Page)

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ A9543	♠ K2				1NT
Vul: None	♥ J107	♥ AKQ9	Pass	2♥	Pass	2♠
North HCP: 9	♦ 7642	♦ 953	Pass	2NT	AP	
South HCP: 15	♣ A	♣ QJ95				
Contract: 2N S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ KQ1084		1NT	Pass	2♥
Vul: NS	♥ KJ32	♥ Q105	Pass	2♠	Pass	3NT
North HCP: 16	♦ QJ54	♦ A8	AP			
South HCP: 11	♣ AKJ	♣ 943				
Contract: 3N N						

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ KQJ75	♠ A92				1NT
Vul: Both	♥ AQ6	♥ K2	Pass	2♥	Pass	2♠
North HCP: 14	♦ 532	♦ J107	Pass	3NT	Pass	4♠
South HCP: 16	♣ Q7	♣ AKJ96	AP			
Contract: 4♠ S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J107643		1NT	Pass	2♥
Vul: EW	♥ K642	♥ AQ	Pass	2♠	Pass	3♠
North HCP: 15	♦ Q102	♦ J86	AP			
South HCP: 8	♣ AJ62	♣ 87				
Contract: 3♠ N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ KJ1086	♠ AQ5				1NT
Vul: Both	♥ 75	♥ K94	Pass	2♥	Pass	2♠
North HCP: 9	♦ KQ872	♦ 94	Pass	3♦	Pass	4♠
South HCP: 15	♣ 5	♣ AQ763	AP			
Contract: 4♠ S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ AK1072		1NT	Pass	2♥
Vul: NS	♥ A842	♥ KQJ	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQ10	♦ 73	AP			
South HCP: 13	♣ KJ73	♣ 652				
Contract: 3N N						

North hands (Practice Page)

Jacoby Transfers

Board: 95	♠ J108742	East Doubles 4♥ if possible.
Dealer: S	♥ 10	
Vul: EW	♦ K986	Partner bids first.
HCP: 8	♣ A2	
Board: 96	♠ 92	The opponents are silent.
Dealer: N	♥ AQ1074	
Vul: Both	♦ A75	You bid first.
HCP: 15	♣ AJ10	
Board: 97	♠ AJ98764	East Doubles Pass if possible.
Dealer: S	♥ 7	
Vul: None	♦ 42	Partner bids first.
HCP: 5	♣ 976	
Board: 98	♠ KQ53	The opponents are silent.
Dealer: N	♥ K85	
Vul: EW	♦ K105	You bid first.
HCP: 15	♣ A72	
Board: 99	♠ AQJ62	The opponents are silent.
Dealer: S	♥ 4	
Vul: NS	♦ KQ73	Partner bids first.
HCP: 13	♣ J75	
Board: 100	♠ QJ	The opponents are silent.
Dealer: N	♥ AKJ9	
Vul: Both	♦ J952	You bid first.
HCP: 15	♣ QJ2	

Jacoby Transfers Both hands (Answers Page)

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ J108742	♠ A95				1NT
Vul: EW	♥ 10	♥ AJ5	Pass	4♥ ¹	X	4♠
North HCP: 8	♦ K986	♦ AJ10	AP			
South HCP: 17	♣ A2	♣ K873	1. Texas			
Contract: 4♠ S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ A10653		1NT	Pass	2♥
Vul: Both	♥ AQ1074	♥ KJ	Pass	2♠	Pass	2NT
North HCP: 15	♦ A75	♦ J32	AP			
South HCP: 9	♣ AJ10	♣ 752				
Contract: 2N N						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ AJ98764	♠ KQ10				1NT
Vul: None	♥ 7	♥ Q984	Pass	4♥ ¹	Pass	4♠
North HCP: 5	♦ 42	♦ KJ	Pass	Pass	X	AP
South HCP: 15	♣ 976	♣ KJ108	1. Texas			
Contract: 4♠X S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ KQ53	♠ 98764		1NT	Pass	2♥
Vul: EW	♥ K85	♥ Q3	Pass	2♠	Pass	3♣
North HCP: 15	♦ K105	♦ A2	Pass	4♠	AP	
South HCP: 10	♣ A72	♣ KJ86				
Contract: 4♠ N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ AQJ62	♠ 853				1NT
Vul: NS	♥ 4	♥ A83	Pass	2♥	Pass	2♠
North HCP: 13	♦ KQ73	♦ AJ2	Pass	3♦	Pass	4♠
South HCP: 15	♣ J75	♣ AQ62	AP			
Contract: 4♠ S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A109754		1NT	Pass	2♥
Vul: Both	♥ AKJ9	♥ 103	Pass	2♠	Pass	3♠
North HCP: 15	♦ J952	♦ 1084	AP			
South HCP: 8	♣ QJ2	♣ A3				
Contract: 3♠ N						

South hands (Practice Page)

Jacoby Transfers

Board: 95	♠ A95	East Doubles 4♥ if possible.
Dealer: S	♥ AJ5	
Vul: EW	♦ AJ10	You bid first.
HCP: 17	♣ K873	
Board: 96	♠ A10653	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ J32	Partner bids first.
HCP: 9	♣ 752	
Board: 97	♠ KQ10	East Doubles Pass if possible.
Dealer: S	♥ Q984	
Vul: None	♦ KJ	You bid first.
HCP: 15	♣ KJ108	
Board: 98	♠ 98764	The opponents are silent.
Dealer: N	♥ Q3	
Vul: EW	♦ A2	Partner bids first.
HCP: 10	♣ KJ86	
Board: 99	♠ 853	The opponents are silent.
Dealer: S	♥ A83	
Vul: NS	♦ AJ2	You bid first.
HCP: 15	♣ AQ62	
Board: 100	♠ A109754	The opponents are silent.
Dealer: N	♥ 103	
Vul: Both	♦ 1084	Partner bids first.
HCP: 8	♣ A3	

Jacoby Transfers Both hands (Answers Page)

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ J108742	♠ A95				1NT
Vul: EW	♥ 10	♥ AJ5	Pass	4♥ ¹	X	4♠
North HCP: 8	♦ K986	♦ AJ10	AP			
South HCP: 17	♣ A2	♣ K873	1. Texas			
Contract: 4♠ S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ A10653		1NT	Pass	2♥
Vul: Both	♥ AQ1074	♥ KJ	Pass	2♠	Pass	2NT
North HCP: 15	♦ A75	♦ J32	AP			
South HCP: 9	♣ AJ10	♣ 752				
Contract: 2N N						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ AJ98764	♠ KQ10				1NT
Vul: None	♥ 7	♥ Q984	Pass	4♥ ¹	Pass	4♠
North HCP: 5	♦ 42	♦ KJ	Pass	Pass	X	AP
South HCP: 15	♣ 976	♣ KJ108	1. Texas			
Contract: 4♠X S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ KQ53	♠ 98764		1NT	Pass	2♥
Vul: EW	♥ K85	♥ Q3	Pass	2♠	Pass	3♣
North HCP: 15	♦ K105	♦ A2	Pass	4♠	AP	
South HCP: 10	♣ A72	♣ KJ86				
Contract: 4♠ N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ AQJ62	♠ 853				1NT
Vul: NS	♥ 4	♥ A83	Pass	2♥	Pass	2♠
North HCP: 13	♦ KQ73	♦ AJ2	Pass	3♦	Pass	4♠
South HCP: 15	♣ J75	♣ AQ62	AP			
Contract: 4♠ S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A109754		1NT	Pass	2♥
Vul: Both	♥ AKJ9	♥ 103	Pass	2♠	Pass	3♠
North HCP: 15	♦ J952	♦ 1084	AP			
South HCP: 8	♣ QJ2	♣ A3				
Contract: 3♠ N						

North hands (Practice Page)

Jacoby Transfers

Board: 101	♠ AQJ74	The opponents are silent.
Dealer: S	♥ J10	
Vul: None	♦ 95	Partner bids first.
HCP: 9	♣ J543	
Board: 102	♠ AJ	West Doubles 2♥ if possible.
Dealer: N	♥ A65	
Vul: Both	♦ KQ72	You bid first.
HCP: 15	♣ J875	
Board: 103	♠ K9742	The opponents are silent.
Dealer: S	♥ Q3	
Vul: NS	♦ J6	Partner bids first.
HCP: 9	♣ K987	
Board: 104	♠ K7	The opponents are silent.
Dealer: N	♥ A987	
Vul: EW	♦ KQ2	You bid first.
HCP: 15	♣ K1076	
Board: 105	♠ AJ987	The opponents are silent.
Dealer: S	♥ 762	
Vul: EW	♦ A32	Partner bids first.
HCP: 11	♣ Q6	
Board: 106	♠ AQ72	West Bids 3♦ if possible.
Dealer: N	♥ A87	East Bids 4♦ if possible.
Vul: None	♦ A63	
HCP: 17	♣ K86	You bid first.

Jacoby Transfers Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ AQJ74	♠ 32				1NT
Vul: None	♥ J10	♥ Q875	Pass	2♥	Pass	2♠
North HCP: 9	♦ 95	♦ AK73	Pass	2NT	AP	
South HCP: 16	♣ J543	♣ AK8				
Contract: 2N S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ985		1NT	Pass	2♥
Vul: Both	♥ A65	♥ —	X	XX ¹	Pass	3♦
North HCP: 15	♦ KQ72	♦ AJ854	Pass	4♦	Pass	5♦
South HCP: 15	♣ J875	♣ KQ10	AP			
Contract: 5♦ S			1. artificial			

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ K9742	♠ A8				1NT
Vul: NS	♥ Q3	♥ 8652	Pass	2♥	Pass	2♠
North HCP: 9	♦ J6	♦ A43	Pass	3♣	Pass	3NT
South HCP: 15	♣ K987	♣ AQJ5	AP			
Contract: 3N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q9832		1NT	Pass	2♥
Vul: EW	♥ A987	♥ K104	Pass	2♠	Pass	3♣
North HCP: 15	♦ KQ2	♦ 3	Pass	3NT	AP	
South HCP: 10	♣ K1076	♣ AJ53				
Contract: 3N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ AJ987	♠ 106				1NT
Vul: EW	♥ 762	♥ A3	Pass	2♥	Pass	2♠
North HCP: 11	♦ A32	♦ K10987	Pass	3NT	AP	
South HCP: 15	♣ Q6	♣ AKJ4				
Contract: 3N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AQ72	♠ K109865		1NT	Pass	2♥
Vul: None	♥ A87	♥ 653	3♦	3♠	4♦	X♦
North HCP: 17	♦ A63	♦ 9	AP			
South HCP: 4	♣ K86	♣ J92				
Contract: 4♦X W						

South hands (Practice Page)

Jacoby Transfers

Board: 101	♠ 32	The opponents are silent.
Dealer: S	♥ Q875	
Vul: None	♦ AK73	You bid first.
HCP: 16	♣ AK8	
Board: 102	♠ KQ985	West Doubles 2♥ if possible.
Dealer: N	♥ —	
Vul: Both	♦ AJ854	Partner bids first.
HCP: 15	♣ KQ10	
Board: 103	♠ A8	The opponents are silent.
Dealer: S	♥ 8652	
Vul: NS	♦ A43	You bid first.
HCP: 15	♣ AQJ5	
Board: 104	♠ Q9832	The opponents are silent.
Dealer: N	♥ K104	
Vul: EW	♦ 3	Partner bids first.
HCP: 10	♣ AJ53	
Board: 105	♠ 106	The opponents are silent.
Dealer: S	♥ A3	
Vul: EW	♦ K10987	You bid first.
HCP: 15	♣ AKJ4	
Board: 106	♠ K109865	West Bids 3♦ if possible.
Dealer: N	♥ 653	East Bids 4♦ if possible.
Vul: None	♦ 9	
HCP: 4	♣ J92	Partner bids first.

Jacoby Transfers Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ AQJ74	♠ 32				1NT
Vul: None	♥ J10	♥ Q875	Pass	2♥	Pass	2♠
North HCP: 9	♦ 95	♦ AK73	Pass	2NT	AP	
South HCP: 16	♣ J543	♣ AK8				
Contract: 2N S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ985		1NT	Pass	2♥
Vul: Both	♥ A65	♥ —	X	XX ¹	Pass	3♦
North HCP: 15	♦ KQ72	♦ AJ854	Pass	4♦	Pass	5♦
South HCP: 15	♣ J875	♣ KQ10	AP			
Contract: 5♦ S			1. artificial			

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ K9742	♠ A8				1NT
Vul: NS	♥ Q3	♥ 8652	Pass	2♥	Pass	2♠
North HCP: 9	♦ J6	♦ A43	Pass	3♣	Pass	3NT
South HCP: 15	♣ K987	♣ AQJ5	AP			
Contract: 3N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q9832		1NT	Pass	2♥
Vul: EW	♥ A987	♥ K104	Pass	2♠	Pass	3♣
North HCP: 15	♦ KQ2	♦ 3	Pass	3NT	AP	
South HCP: 10	♣ K1076	♣ AJ53				
Contract: 3N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ AJ987	♠ 106				1NT
Vul: EW	♥ 762	♥ A3	Pass	2♥	Pass	2♠
North HCP: 11	♦ A32	♦ K10987	Pass	3NT	AP	
South HCP: 15	♣ Q6	♣ AKJ4				
Contract: 3N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AQ72	♠ K109865		1NT	Pass	2♥
Vul: None	♥ A87	♥ 653	3♦	3♠	4♦	X♦
North HCP: 17	♦ A63	♦ 9	AP			
South HCP: 4	♣ K86	♣ J92				
Contract: 4♦X W						

North hands (Practice Page)

Jacoby Transfers

Board: 107	♠ K6532	The opponents are silent.
Dealer: S	♥ 64	
Vul: None	♦ 2	Partner bids first.
HCP: 9	♣ KQJ102	
Board: 108	♠ AJ75	The opponents are silent.
Dealer: N	♥ A54	
Vul: NS	♦ Q542	You bid first.
HCP: 15	♣ A10	
Board: 109	♠ K9876	The opponents are silent.
Dealer: S	♥ Q65	
Vul: None	♦ AQ	Partner bids first.
HCP: 11	♣ 642	
Board: 110	♠ AJ10	The opponents are silent.
Dealer: N	♥ KQ62	
Vul: NS	♦ KQ2	You bid first.
HCP: 16	♣ J108	
Board: 111	♠ AKQ42	East Doubles 2♥ if possible.
Dealer: S	♥ J10	
Vul: EW	♦ Q1065	Partner bids first.
HCP: 12	♣ 109	
Board: 112	♠ A85	The opponents are silent.
Dealer: N	♥ AQ96	
Vul: None	♦ 103	You bid first.
HCP: 15	♣ AJ63	

Jacoby Transfers Both hands (Answers Page)

Board: 107 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4♠ S	North: ♠ K6532 ♥ 64 ♦ 2 ♣ KQJ102	South: ♠ AQ10 ♥ KQ109 ♦ KQ8 ♣ 654	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	South 1NT 2♠ 4♠
Board: 108 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4♠ S	North: ♠ AJ75 ♥ A54 ♦ Q542 ♣ A10	South: ♠ KQ1083 ♥ KQ7 ♦ 86 ♣ 932	West Pass AP 1. Extended acceptance after NT	North 1NT 2NT ¹	East Pass Pass	South 2♥ 4♠
Board: 109 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 4♠ S	North: ♠ K9876 ♥ Q65 ♦ AQ ♣ 642	South: ♠ AJ2 ♥ AK ♦ J742 ♣ QJ75	West Pass Pass AP	North 2♥ 3NT	East Pass Pass	South 1NT 2♠ 4♠
Board: 110 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4♠ N	North: ♠ AJ10 ♥ KQ62 ♦ KQ2 ♣ J108	South: ♠ Q9753 ♥ 1084 ♦ A65 ♣ K4	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	South 2♥ 2NT
Board: 111 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ AKQ42 ♥ J10 ♦ Q1065 ♣ 109	South: ♠ 107 ♥ A86 ♦ KJ43 ♣ AK73	West Pass Pass 1. artificial	North 2♥ 3NT	East X AP	South 1NT XX ¹
Board: 112 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 3♠ N	North: ♠ A85 ♥ AQ96 ♦ 103 ♣ AJ63	South: ♠ KQJ1096 ♥ 75 ♦ 98 ♣ 1072	West Pass AP	North 1NT 2♠	East Pass Pass	South 2♥ 3♠

South hands (Practice Page)

Jacoby Transfers

Board: 107	♠ AQ10	The opponents are silent.
Dealer: S	♥ KQ109	
Vul: None	♦ KQ8	You bid first.
HCP: 16	♣ 654	
Board: 108	♠ KQ1083	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: NS	♦ 86	Partner bids first.
HCP: 10	♣ 932	
Board: 109	♠ AJ2	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ J742	You bid first.
HCP: 16	♣ QJ75	
Board: 110	♠ Q9753	The opponents are silent.
Dealer: N	♥ 1084	
Vul: NS	♦ A65	Partner bids first.
HCP: 9	♣ K4	
Board: 111	♠ 107	East Doubles 2♥ if possible.
Dealer: S	♥ A86	
Vul: EW	♦ KJ43	You bid first.
HCP: 15	♣ AK73	
Board: 112	♠ KQJ1096	The opponents are silent.
Dealer: N	♥ 75	
Vul: None	♦ 98	Partner bids first.
HCP: 6	♣ 1072	

Jacoby Transfers Both hands (Answers Page)

Board: 107 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4♠ S	North: ♠ K6532 ♥ 64 ♦ 2 ♣ KQJ102	South: ♠ AQ10 ♥ KQ109 ♦ KQ8 ♣ 654	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	South 1NT 2♠ 4♠
Board: 108 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4♠ S	North: ♠ AJ75 ♥ A54 ♦ Q542 ♣ A10	South: ♠ KQ1083 ♥ KQ7 ♦ 86 ♣ 932	West Pass AP 1. Extended acceptance after NT	North 1NT 2NT ¹	East Pass Pass	South 2♥ 4♠
Board: 109 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 4♠ S	North: ♠ K9876 ♥ Q65 ♦ AQ ♣ 642	South: ♠ AJ2 ♥ AK ♦ J742 ♣ QJ75	West Pass Pass AP	North 2♥ 3NT	East Pass Pass	South 1NT 2♠ 4♠
Board: 110 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4♠ N	North: ♠ AJ10 ♥ KQ62 ♦ KQ2 ♣ J108	South: ♠ Q9753 ♥ 1084 ♦ A65 ♣ K4	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	South 2♥ 2NT
Board: 111 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ AKQ42 ♥ J10 ♦ Q1065 ♣ 109	South: ♠ 107 ♥ A86 ♦ KJ43 ♣ AK73	West Pass Pass 1. artificial	North 2♥ 3NT	East X AP	South 1NT XX ¹
Board: 112 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 3♠ N	North: ♠ A85 ♥ AQ96 ♦ 103 ♣ AJ63	South: ♠ KQJ1096 ♥ 75 ♦ 98 ♣ 1072	West Pass AP	North 1NT 2♠	East Pass Pass	South 2♥ 3♠

North hands (Practice Page)

Jacoby Transfers

Board: 113	♠ QJ973	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: None	♦ K1082	Partner bids first.
HCP: 9	♣ 4	

Board: 114	♠ QJ7	The opponents are silent.
Dealer: N	♥ AQ92	
Vul: Both	♦ QJ8	You bid first.
HCP: 15	♣ QJ2	

Board: 115	♠ AJ742	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ 986	Partner bids first.
HCP: 9	♣ J32	

Board: 116	♠ Q3	West Doubles 2♥ if possible.
Dealer: N	♥ AQ54	
Vul: NS	♦ A109	You bid first.
HCP: 17	♣ KQ97	

Board: 117	♠ KJ432	East Doubles 2♥ if possible.
Dealer: S	♥ J5	
Vul: EW	♦ QJ4	Partner bids first.
HCP: 10	♣ Q94	

Board: 118	♠ 97	The opponents are silent.
Dealer: N	♥ A105	
Vul: Both	♦ AK43	You bid first.
HCP: 15	♣ KJ83	

Jacoby Transfers Both hands (Answers Page)

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ QJ973	♠ K82				1NT
Vul: None	♥ QJ4	♥ A63	Pass	2♥	Pass	2♠
North HCP: 9	♦ K1082	♦ A743	Pass	3♦	Pass	4♠
South HCP: 16	♣ 4	♣ AJ8	AP			
Contract: 4♠ S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ QJ7	♠ K10853		1NT	Pass	2♥
Vul: Both	♥ AQ92	♥ K5	Pass	2♠	Pass	3♦
North HCP: 15	♦ QJ8	♦ K1073	Pass	4♠	AP	
South HCP: 9	♣ QJ2	♣ 107				
Contract: 4♠ N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ AJ742	♠ K9				1NT
Vul: None	♥ K8	♥ Q952	Pass	2♥	Pass	2♠
North HCP: 9	♦ 986	♦ AQ53	Pass	2NT	AP	
South HCP: 15	♣ J32	♣ A85				
Contract: 2N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ AK1086	X	XX ¹	Pass	3♣
Vul: NS	♥ AQ54	♥ 9	Pass	4♣	Pass	4NT ²
North HCP: 17	♦ A109	♦ J4	Pass	5♦	Pass	6♣
South HCP: 12	♣ KQ97	♣ A8643	AP			
Contract: 6♣ S						

1. artificial
2. Blackwood 1430, for ♣

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ KJ432	♠ 107				1NT
Vul: EW	♥ J5	♥ AQ73	Pass	2♥	X	XX ¹
North HCP: 10	♦ QJ4	♦ AK75	Pass	3NT	AP	
South HCP: 16	♣ Q94	♣ K32				
Contract: 3N S			1. artificial			

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ 97	♠ AQJ104		1NT	Pass	2♥
Vul: Both	♥ A105	♥ K4	Pass	2♠	Pass	3NT
North HCP: 15	♦ AK43	♦ 952	AP			
South HCP: 10	♣ KJ83	♣ 752				
Contract: 3N N						

South hands (Practice Page)

Jacoby Transfers

Board: 113	♠ K82	The opponents are silent.
Dealer: S	♥ A63	
Vul: None	♦ A743	You bid first.
HCP: 16	♣ AJ8	
Board: 114	♠ K10853	The opponents are silent.
Dealer: N	♥ K5	
Vul: Both	♦ K1073	Partner bids first.
HCP: 9	♣ 107	
Board: 115	♠ K9	The opponents are silent.
Dealer: S	♥ Q952	
Vul: None	♦ AQ53	You bid first.
HCP: 15	♣ A85	
Board: 116	♠ AK1086	West Doubles 2♥ if possible.
Dealer: N	♥ 9	
Vul: NS	♦ J4	Partner bids first.
HCP: 12	♣ A8643	
Board: 117	♠ 107	East Doubles 2♥ if possible.
Dealer: S	♥ AQ73	
Vul: EW	♦ AK75	You bid first.
HCP: 16	♣ K32	
Board: 118	♠ AQJ104	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ 952	Partner bids first.
HCP: 10	♣ 752	

Jacoby Transfers Both hands (Answers Page)

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ QJ973	♠ K82				1NT
Vul: None	♥ QJ4	♥ A63	Pass	2♥	Pass	2♠
North HCP: 9	♦ K1082	♦ A743	Pass	3♦	Pass	4♠
South HCP: 16	♣ 4	♣ AJ8	AP			
Contract: 4♠ S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ QJ7	♠ K10853		1NT	Pass	2♥
Vul: Both	♥ AQ92	♥ K5	Pass	2♠	Pass	3♦
North HCP: 15	♦ QJ8	♦ K1073	Pass	4♠	AP	
South HCP: 9	♣ QJ2	♣ 107				
Contract: 4♠ N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ AJ742	♠ K9				1NT
Vul: None	♥ K8	♥ Q952	Pass	2♥	Pass	2♠
North HCP: 9	♦ 986	♦ AQ53	Pass	2NT	AP	
South HCP: 15	♣ J32	♣ A85				
Contract: 2N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ AK1086	X	XX ¹	Pass	3♣
Vul: NS	♥ AQ54	♥ 9	Pass	4♣	Pass	4NT ²
North HCP: 17	♦ A109	♦ J4	Pass	5♦	Pass	6♣
South HCP: 12	♣ KQ97	♣ A8643	AP			
Contract: 6♣ S						

1. artificial
2. Blackwood 1430, for ♣

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ KJ432	♠ 107				1NT
Vul: EW	♥ J5	♥ AQ73	Pass	2♥	X	XX ¹
North HCP: 10	♦ QJ4	♦ AK75	Pass	3NT	AP	
South HCP: 16	♣ Q94	♣ K32				
Contract: 3N S			1. artificial			

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ 97	♠ AQJ104		1NT	Pass	2♥
Vul: Both	♥ A105	♥ K4	Pass	2♠	Pass	3NT
North HCP: 15	♦ AK43	♦ 952	AP			
South HCP: 10	♣ KJ83	♣ 752				
Contract: 3N N						

North hands (Practice Page)

Jacoby Transfers

Board: 119	♠ KJ1072	The opponents are silent.
Dealer: S	♥ A83	
Vul: NS	♦ Q108	Partner bids first.
HCP: 11	♣ J4	

Board: 120	♠ J76	The opponents are silent.
Dealer: N	♥ AKQ105	
Vul: Both	♦ A108	You bid first.
HCP: 16	♣ Q4	

Board: 121	♠ J1087643	East Bids 4♠ if possible.
Dealer: S	♥ —	West Bids 5♥ if possible.
Vul: NS	♦ 876	
HCP: 4	♣ K107	Partner bids first.

Board: 122	♠ KJ4	The opponents are silent.
Dealer: N	♥ AQ984	
Vul: Both	♦ A4	You bid first.
HCP: 16	♣ Q74	

Board: 123	♠ 109632	The opponents are silent.
Dealer: S	♥ J3	
Vul: None	♦ A1063	Partner bids first.
HCP: 9	♣ A10	

Board: 124	♠ A108	The opponents are silent.
Dealer: N	♥ QJ65	
Vul: EW	♦ A985	You bid first.
HCP: 17	♣ AQ	

Jacoby Transfers Both hands (Answers Page)

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ KJ1072	♠ Q96				1NT
Vul: NS	♥ A83	♥ KJ42	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q108	♦ AK6	Pass	3NT	Pass	4♠
South HCP: 16	♣ J4	♣ K76	AP			
Contract: 4♠ S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ J76	♠ AQ1093		1NT	Pass	2♥
Vul: Both	♥ AKQ105	♥ 864	Pass	2♠	Pass	3NT
North HCP: 16	♦ A108	♦ 42	Pass	4♠	AP	
South HCP: 10	♣ Q4	♣ A53				
Contract: 4♠ N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ J1087643	♠ KQ5				1NT
Vul: NS	♥ —	♥ QJ95	Pass	4♥ ¹	4♠ ²	X
North HCP: 4	♦ 876	♦ KQ	5♥	Pass	Pass	X
South HCP: 17	♣ K107	♣ A954	AP			
Contract: 5♥ X W			1. Texas			
			2. Michaels Cuebid			

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ AQ983		1NT	Pass	2♥
Vul: Both	♥ AQ984	♥ J52	Pass	2♠	Pass	3NT
North HCP: 16	♦ A4	♦ QJ2	Pass	4♠	AP	
South HCP: 14	♣ Q74	♣ A9				
Contract: 4♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 109632	♠ 875				1NT
Vul: None	♥ J3	♥ AK5	Pass	2♥	Pass	2♠
North HCP: 9	♦ A1063	♦ K54	Pass	3♦	Pass	4♠
South HCP: 15	♣ A10	♣ KQ54	AP			
Contract: 4♠ S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ Q96532		1NT	Pass	4♥ ¹
Vul: EW	♥ QJ65	♥ 97	Pass	4♠	AP	
North HCP: 17	♦ A985	♦ 4				
South HCP: 5	♣ AQ	♣ K975	1. Texas			
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfers

Board: 119	♠ Q96	The opponents are silent.
Dealer: S	♥ KJ42	
Vul: NS	♦ AK6	You bid first.
HCP: 16	♣ K76	

Board: 120	♠ AQ1093	The opponents are silent.
Dealer: N	♥ 864	
Vul: Both	♦ 42	Partner bids first.
HCP: 10	♣ A53	

Board: 121	♠ KQ5	East Bids 4♠ if possible.
Dealer: S	♥ QJ95	West Bids 5♥ if possible.
Vul: NS	♦ KQ	
HCP: 17	♣ A954	You bid first.

Board: 122	♠ AQ983	The opponents are silent.
Dealer: N	♥ J52	
Vul: Both	♦ QJ2	Partner bids first.
HCP: 14	♣ A9	

Board: 123	♠ 875	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ K54	You bid first.
HCP: 15	♣ KQ54	

Board: 124	♠ Q96532	The opponents are silent.
Dealer: N	♥ 97	
Vul: EW	♦ 4	Partner bids first.
HCP: 5	♣ K975	

Jacoby Transfers Both hands (Answers Page)

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ KJ1072	♠ Q96				1NT
Vul: NS	♥ A83	♥ KJ42	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q108	♦ AK6	Pass	3NT	Pass	4♠
South HCP: 16	♣ J4	♣ K76	AP			
Contract: 4♠ S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ J76	♠ AQ1093		1NT	Pass	2♥
Vul: Both	♥ AKQ105	♥ 864	Pass	2♠	Pass	3NT
North HCP: 16	♦ A108	♦ 42	Pass	4♠	AP	
South HCP: 10	♣ Q4	♣ A53				
Contract: 4♠ N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ J1087643	♠ KQ5				1NT
Vul: NS	♥ —	♥ QJ95	Pass	4♥ ¹	4♠ ²	X
North HCP: 4	♦ 876	♦ KQ	5♥	Pass	Pass	X
South HCP: 17	♣ K107	♣ A954	AP			
Contract: 5♥ X W			1. Texas			
			2. Michaels Cuebid			

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ AQ983		1NT	Pass	2♥
Vul: Both	♥ AQ984	♥ J52	Pass	2♠	Pass	3NT
North HCP: 16	♦ A4	♦ QJ2	Pass	4♠	AP	
South HCP: 14	♣ Q74	♣ A9				
Contract: 4♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 109632	♠ 875				1NT
Vul: None	♥ J3	♥ AK5	Pass	2♥	Pass	2♠
North HCP: 9	♦ A1063	♦ K54	Pass	3♦	Pass	4♠
South HCP: 15	♣ A10	♣ KQ54	AP			
Contract: 4♠ S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ Q96532		1NT	Pass	4♥ ¹
Vul: EW	♥ QJ65	♥ 97	Pass	4♠	AP	
North HCP: 17	♦ A985	♦ 4				
South HCP: 5	♣ AQ	♣ K975	1. Texas			
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfers

Board: 125	♠ KQJ1065	East Doubles 4♥ if possible.
Dealer: S	♥ —	
Vul: EW	♦ 98643	Partner bids first.
HCP: 6	♣ 83	

Board: 126	♠ 7432	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: NS	♦ Q9	You bid first.
HCP: 15	♣ AKJ3	

Board: 127	♠ J107642	The opponents are silent.
Dealer: S	♥ 106	
Vul: EW	♦ 5	Partner bids first.
HCP: 7	♣ AQ102	

Board: 128	♠ K86	The opponents are silent.
Dealer: N	♥ AK8	
Vul: None	♦ A1093	You bid first.
HCP: 17	♣ K109	

Board: 129	♠ AQJ63	The opponents are silent.
Dealer: S	♥ 975	
Vul: EW	♦ 9	Partner bids first.
HCP: 11	♣ A532	

Board: 130	♠ A942	The opponents are silent.
Dealer: N	♥ KQ92	
Vul: None	♦ A8	You bid first.
HCP: 17	♣ A84	

Jacoby Transfers Both hands (Answers Page)

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ KQJ1065	♠ A42				1NT
Vul: EW	♥ —	♥ Q82	Pass	4♥ ¹	X	4♠
North HCP: 6	♦ 98643	♦ Q7	AP			
South HCP: 16	♣ 83	♣ AKJ75	1. Texas			
Contract: 4♠ S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ 7432	♠ AKJ95		1NT	Pass	2♥
Vul: NS	♥ AJ10	♥ 74	Pass	2♠	Pass	3♦
North HCP: 15	♦ Q9	♦ AKJ7	Pass	4♠	Pass	4NT ¹
South HCP: 16	♣ AKJ3	♣ 42	Pass	5♥	Pass	6♠
Contract: 6♠ N			AP			
			1. Blackwood 1430, for ♠			

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ J107642	♠ AQ				1NT
Vul: EW	♥ 106	♥ KQ83	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 5	♦ AJ97	AP			
South HCP: 17	♣ AQ102	♣ J74	1. Texas			
Contract: 4♠ S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ AQ1032		1NT	Pass	2♥
Vul: None	♥ AK8	♥ 43	Pass	2♠	Pass	3NT
North HCP: 17	♦ A1093	♦ KJ2	Pass	4♠	AP	
South HCP: 14	♣ K109	♣ A85				
Contract: 4♠ N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ AQJ63	♠ K7				1NT
Vul: EW	♥ 975	♥ A106	Pass	2♥	Pass	2♠
North HCP: 11	♦ 9	♦ KQ4	Pass	3♠	Pass	3NT
South HCP: 15	♣ A532	♣ K10984	AP			
Contract: 3N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ A942	♠ J10653		1NT	Pass	2♥
Vul: None	♥ KQ92	♥ AJ8	Pass	2NT ¹	Pass	4♠
North HCP: 17	♦ A8	♦ 732	Pass	4NT ²	Pass	5♣
South HCP: 9	♣ A84	♣ K9	Pass	5♠	AP	
Contract: 5♠ S			1. Extended acceptance after NT			
			2. Blackwood 1430, for ♠			

South hands (Practice Page)

Jacoby Transfers

Board: 125	♠ A42	East Doubles 4♥ if possible.
Dealer: S	♥ Q82	
Vul: EW	♦ Q7	You bid first.
HCP: 16	♣ AKJ75	
Board: 126	♠ AKJ95	The opponents are silent.
Dealer: N	♥ 74	
Vul: NS	♦ AKJ7	Partner bids first.
HCP: 16	♣ 42	
Board: 127	♠ AQ	The opponents are silent.
Dealer: S	♥ KQ83	
Vul: EW	♦ AJ97	You bid first.
HCP: 17	♣ J74	
Board: 128	♠ AQ1032	The opponents are silent.
Dealer: N	♥ 43	
Vul: None	♦ KJ2	Partner bids first.
HCP: 14	♣ A85	
Board: 129	♠ K7	The opponents are silent.
Dealer: S	♥ A106	
Vul: EW	♦ KQ4	You bid first.
HCP: 15	♣ K10984	
Board: 130	♠ J10653	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: None	♦ 732	Partner bids first.
HCP: 9	♣ K9	

Jacoby Transfers Both hands (Answers Page)

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ KQJ1065	♠ A42				1NT
Vul: EW	♥ —	♥ Q82	Pass	4♥ ¹	X	4♠
North HCP: 6	♦ 98643	♦ Q7	AP			
South HCP: 16	♣ 83	♣ AKJ75	1. Texas			
Contract: 4♠ S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ 7432	♠ AKJ95		1NT	Pass	2♥
Vul: NS	♥ AJ10	♥ 74	Pass	2♠	Pass	3♦
North HCP: 15	♦ Q9	♦ AKJ7	Pass	4♠	Pass	4NT ¹
South HCP: 16	♣ AKJ3	♣ 42	Pass	5♥	Pass	6♠
Contract: 6♠ N			AP			
			1. Blackwood 1430, for ♠			

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ J107642	♠ AQ				1NT
Vul: EW	♥ 106	♥ KQ83	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 5	♦ AJ97	AP			
South HCP: 17	♣ AQ102	♣ J74	1. Texas			
Contract: 4♠ S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ AQ1032		1NT	Pass	2♥
Vul: None	♥ AK8	♥ 43	Pass	2♠	Pass	3NT
North HCP: 17	♦ A1093	♦ KJ2	Pass	4♠	AP	
South HCP: 14	♣ K109	♣ A85				
Contract: 4♠ N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ AQJ63	♠ K7				1NT
Vul: EW	♥ 975	♥ A106	Pass	2♥	Pass	2♠
North HCP: 11	♦ 9	♦ KQ4	Pass	3♠	Pass	3NT
South HCP: 15	♣ A532	♣ K10984	AP			
Contract: 3N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ A942	♠ J10653		1NT	Pass	2♥
Vul: None	♥ KQ92	♥ AJ8	Pass	2NT ¹	Pass	4♠
North HCP: 17	♦ A8	♦ 732	Pass	4NT ²	Pass	5♣
South HCP: 9	♣ A84	♣ K9	Pass	5♠	AP	
Contract: 5♠ S			1. Extended acceptance after NT			
			2. Blackwood 1430, for ♠			

North hands (Practice Page)

Jacoby Transfers

Board: 131	♠ AQ106542	The opponents are silent.
Dealer: S	♥ 432	
Vul: Both	♦ 102	Partner bids first.
HCP: 6	♣ 6	
Board: 132	♠ A9	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: NS	♦ KJ1063	You bid first.
HCP: 15	♣ Q106	
Board: 133	♠ K109832	The opponents are silent.
Dealer: S	♥ J10	
Vul: EW	♦ 93	Partner bids first.
HCP: 4	♣ 1065	
Board: 134	♠ 96	West Bids 2♠ if possible.
Dealer: N	♥ K42	East Bids 2NT if possible.
Vul: NS	♦ AQ1086	
HCP: 15	♣ KQJ	You bid first.
Board: 135	♠ A9754	East Bids 2NT if possible.
Dealer: S	♥ K4	West Redoubles if possible.
Vul: NS	♦ 7642	
HCP: 10	♣ K4	Partner bids first.
Board: 136	♠ A53	The opponents are silent.
Dealer: N	♥ A107	
Vul: None	♦ AQ64	You bid first.
HCP: 17	♣ K73	

Jacoby Transfers Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ AQ106542	♠ K7				1NT
Vul: Both	♥ 432	♥ KQ9	Pass	4♥ ¹	Pass	4♠
North HCP: 6	♦ 102	♦ A65	AP			
South HCP: 17	♣ 6	♣ KQ874	1. Texas			
Contract: 4♠ S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ QJ7432		1NT	Pass	2♥
Vul: NS	♥ KQ5	♥ AJ	Pass	2♠	Pass	3♠
North HCP: 15	♦ KJ1063	♦ 752	AP			
South HCP: 8	♣ Q106	♣ 52				
Contract: 3♠ N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ K109832	♠ A5				1NT
Vul: EW	♥ J10	♥ A6542	Pass	2♥	Pass	2♠
North HCP: 4	♦ 93	♦ AQ4	AP			
South HCP: 15	♣ 1065	♣ J42				
Contract: 2♠ S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ 96	♠ AQJ104		1NT	Pass	2♥
Vul: NS	♥ K42	♥ J107	2♠ ¹	Pass	2NT ²	3NT
North HCP: 15	♦ AQ1086	♦ K75	AP			
South HCP: 11	♣ KQJ	♣ 73	1. Michaels Cuebid			
Contract: 3N N			2. to the partner's longer			

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ A9754	♠ KJ8				1NT
Vul: NS	♥ K4	♥ QJ76	Pass	2♥	2NT ¹	X ²
North HCP: 10	♦ 7642	♦ J9	XX ³	3♠ ⁴	Pass	3♠
South HCP: 15	♣ K4	♣ AQJ2	Pass	4♠	AP	
Contract: 4♠ S			1. Unusual 2NT			
			2. artificial			
			3. show your better suit			
			4. artificial			

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ A53	♠ KQ1062		1NT	Pass	2♥
Vul: None	♥ A107	♥ 932	Pass	2♠	Pass	3NT
North HCP: 17	♦ AQ64	♦ K85	Pass	4♠	AP	
South HCP: 10	♣ K73	♣ Q8				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfers

Board: 131	♠ K7	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: Both	♦ A65	You bid first.
HCP: 17	♣ KQ874	

Board: 132	♠ QJ7432	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ 752	Partner bids first.
HCP: 8	♣ 52	

Board: 133	♠ A5	The opponents are silent.
Dealer: S	♥ A6542	
Vul: EW	♦ AQ4	You bid first.
HCP: 15	♣ J42	

Board: 134	♠ AQJ104	West Bids 2♠ if possible.
Dealer: N	♥ J107	East Bids 2NT if possible.
Vul: NS	♦ K75	
HCP: 11	♣ 73	Partner bids first.

Board: 135	♠ KJ8	East Bids 2NT if possible.
Dealer: S	♥ QJ76	West Redoubles if possible.
Vul: NS	♦ J9	
HCP: 15	♣ AQJ2	You bid first.

Board: 136	♠ KQ1062	The opponents are silent.
Dealer: N	♥ 932	
Vul: None	♦ K85	Partner bids first.
HCP: 10	♣ Q8	

Jacoby Transfers Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ AQ106542	♠ K7				1NT
Vul: Both	♥ 432	♥ KQ9	Pass	4♥ ¹	Pass	4♠
North HCP: 6	♦ 102	♦ A65	AP			
South HCP: 17	♣ 6	♣ KQ874	1. Texas			
Contract: 4♠ S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ QJ7432		1NT	Pass	2♥
Vul: NS	♥ KQ5	♥ AJ	Pass	2♠	Pass	3♠
North HCP: 15	♦ KJ1063	♦ 752	AP			
South HCP: 8	♣ Q106	♣ 52				
Contract: 3♠ N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ K109832	♠ A5				1NT
Vul: EW	♥ J10	♥ A6542	Pass	2♥	Pass	2♠
North HCP: 4	♦ 93	♦ AQ4	AP			
South HCP: 15	♣ 1065	♣ J42				
Contract: 2♠ S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ 96	♠ AQJ104		1NT	Pass	2♥
Vul: NS	♥ K42	♥ J107	2♠ ¹	Pass	2NT ²	3NT
North HCP: 15	♦ AQ1086	♦ K75	AP			
South HCP: 11	♣ KQJ	♣ 73	1. Michaels Cuebid			
Contract: 3N N			2. to the partner's longer			

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ A9754	♠ KJ8				1NT
Vul: NS	♥ K4	♥ QJ76	Pass	2♥	2NT ¹	X ²
North HCP: 10	♦ 7642	♦ J9	XX ³	3♠ ⁴	Pass	3♠
South HCP: 15	♣ K4	♣ AQJ2	Pass	4♠	AP	
Contract: 4♠ S			1. Unusual 2NT			
			2. artificial			
			3. show your better suit			
			4. artificial			

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ A53	♠ KQ1062		1NT	Pass	2♥
Vul: None	♥ A107	♥ 932	Pass	2♠	Pass	3NT
North HCP: 17	♦ AQ64	♦ K85	Pass	4♠	AP	
South HCP: 10	♣ K73	♣ Q8				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfers

Board: 137	♠ A10632	The opponents are silent.
Dealer: S	♥ 43	
Vul: Both	♦ K5	Partner bids first.
HCP: 12	♣ KQ109	

Board: 138	♠ 64	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: NS	♦ A7654	You bid first.
HCP: 15	♣ AQ6	

Board: 139	♠ A10873	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: EW	♦ 87	Partner bids first.
HCP: 10	♣ Q86	

Board: 140	♠ Q3	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ A10983	You bid first.
HCP: 16	♣ A976	

Board: 141	♠ KQJ65	The opponents are silent.
Dealer: S	♥ Q8	
Vul: EW	♦ Q1087	Partner bids first.
HCP: 10	♣ 94	

Board: 142	♠ KJ6	The opponents are silent.
Dealer: N	♥ K1065	
Vul: None	♦ AK10	You bid first.
HCP: 15	♣ J95	

Jacoby Transfers Both hands (Answers Page)

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ A10632	♠ KQ				1NT
Vul: Both	♥ 43	♥ K75	Pass	2♥	Pass	2♣
North HCP: 12	♦ K5	♦ A10972	Pass	3♣	Pass	3NT
South HCP: 17	♣ KQ109	♣ AJ4	AP			
Contract: 3N S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ 64	♠ AKQ97		1NT	Pass	2♥
Vul: NS	♥ AJ10	♥ 965	Pass	2♣	Pass	3NT
North HCP: 15	♦ A7654	♦ 1092	AP			
South HCP: 10	♣ AQ6	♣ J4				
Contract: 3N N						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ A10873	♠ QJ6				1NT
Vul: EW	♥ KJ2	♥ A864	Pass	2♥	Pass	2♣
North HCP: 10	♦ 87	♦ Q3	Pass	3NT	Pass	4♣
South HCP: 16	♣ Q86	♣ AK95	AP			
Contract: 4♠ S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ AJ974		1NT	Pass	2♥
Vul: Both	♥ AQ	♥ 8	Pass	2♣	Pass	3♣
North HCP: 16	♦ A10983	♦ 52	Pass	3NT	AP	
South HCP: 10	♣ A976	♣ KQ1052				
Contract: 3N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ KQJ65	♠ A9				1NT
Vul: EW	♥ Q8	♥ A654	Pass	2♥	Pass	2♣
North HCP: 10	♦ Q1087	♦ A64	Pass	3♦	Pass	3NT
South HCP: 15	♣ 94	♣ QJ102	AP			
Contract: 3N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ Q8542		1NT	Pass	2♥
Vul: None	♥ K1065	♥ Q94	Pass	2♣	Pass	3♣
North HCP: 15	♦ AK10	♦ J	Pass	4♣	AP	
South HCP: 9	♣ J95	♣ A1082				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfers

Board: 137	♠ KQ	The opponents are silent.
Dealer: S	♥ K75	
Vul: Both	♦ A10972	You bid first.
HCP: 17	♣ AJ4	

Board: 138	♠ AKQ97	The opponents are silent.
Dealer: N	♥ 965	
Vul: NS	♦ 1092	Partner bids first.
HCP: 10	♣ J4	

Board: 139	♠ QJ6	The opponents are silent.
Dealer: S	♥ A864	
Vul: EW	♦ Q3	You bid first.
HCP: 16	♣ AK95	

Board: 140	♠ AJ974	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ 52	Partner bids first.
HCP: 10	♣ KQ1052	

Board: 141	♠ A9	The opponents are silent.
Dealer: S	♥ A654	
Vul: EW	♦ A64	You bid first.
HCP: 15	♣ QJ102	

Board: 142	♠ Q8542	The opponents are silent.
Dealer: N	♥ Q94	
Vul: None	♦ J	Partner bids first.
HCP: 9	♣ A1082	

Jacoby Transfers Both hands (Answers Page)

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ A10632	♠ KQ				1NT
Vul: Both	♥ 43	♥ K75	Pass	2♥	Pass	2♣
North HCP: 12	♦ K5	♦ A10972	Pass	3♣	Pass	3NT
South HCP: 17	♣ KQ109	♣ AJ4	AP			
Contract: 3N S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ 64	♠ AKQ97		1NT	Pass	2♥
Vul: NS	♥ AJ10	♥ 965	Pass	2♣	Pass	3NT
North HCP: 15	♦ A7654	♦ 1092	AP			
South HCP: 10	♣ AQ6	♣ J4				
Contract: 3N N						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ A10873	♠ QJ6				1NT
Vul: EW	♥ KJ2	♥ A864	Pass	2♥	Pass	2♣
North HCP: 10	♦ 87	♦ Q3	Pass	3NT	Pass	4♣
South HCP: 16	♣ Q86	♣ AK95	AP			
Contract: 4♠ S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ AJ974		1NT	Pass	2♥
Vul: Both	♥ AQ	♥ 8	Pass	2♣	Pass	3♣
North HCP: 16	♦ A10983	♦ 52	Pass	3NT	AP	
South HCP: 10	♣ A976	♣ KQ1052				
Contract: 3N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ KQJ65	♠ A9				1NT
Vul: EW	♥ Q8	♥ A654	Pass	2♥	Pass	2♣
North HCP: 10	♦ Q1087	♦ A64	Pass	3♦	Pass	3NT
South HCP: 15	♣ 94	♣ QJ102	AP			
Contract: 3N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ Q8542		1NT	Pass	2♥
Vul: None	♥ K1065	♥ Q94	Pass	2♣	Pass	3♣
North HCP: 15	♦ AK10	♦ J	Pass	4♣	AP	
South HCP: 9	♣ J95	♣ A1082				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfers

Board: 143	♠ KJ1043	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: Both	♦ J	Partner bids first.
HCP: 15	♣ A752	
Board: 144	♠ AK7	The opponents are silent.
Dealer: N	♥ Q765	
Vul: NS	♦ K52	You bid first.
HCP: 17	♣ KQ10	
Board: 145	♠ Q9752	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: NS	♦ Q1032	Partner bids first.
HCP: 10	♣ J	
Board: 146	♠ 987	The opponents are silent.
Dealer: N	♥ K732	
Vul: None	♦ AK65	You bid first.
HCP: 15	♣ KQ	
Board: 147	♠ AKQ97	The opponents are silent.
Dealer: S	♥ 973	
Vul: EW	♦ K952	Partner bids first.
HCP: 12	♣ 10	
Board: 148	♠ AJ1076	West Doubles 2♥ if possible.
Dealer: N	♥ K43	
Vul: NS	♦ KQ	You bid first.
HCP: 16	♣ K103	

Jacoby Transfers Both hands (Answers Page)

Board: 143			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ KJ1043	♠ 95	Pass	2♥	Pass	2♣
North HCP: 15	♥ AQ9	♥ 62	Pass	3♣	Pass	4♣
South HCP: 15	♦ J	♦ AKQ54	Pass	4♦ ¹	Pass	5♣
Contract: 6♣ N	♣ A752	♣ KQJ9	Pass	6♣	AP	
1. Cue bid, a ♦ stopper						

Board: 144			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AK7	♠ QJ1042		1NT	Pass	2♥
North HCP: 17	♥ Q765	♥ A103	Pass	2♠	Pass	3NT
South HCP: 12	♦ K52	♦ A8	Pass	4♠	AP	
Contract: 4♠ N	♣ KQ10	♣ J54				

Board: 145			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ Q9752	♠ A3	Pass	2♥	Pass	2♣
North HCP: 10	♥ KQ7	♥ 96	Pass	3♦	Pass	5♦
South HCP: 16	♦ Q1032	♦ AKJ74	AP			
Contract: 5♦ N	♣ J	♣ A543				

Board: 146			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ 987	♠ AJ1063		1NT	Pass	2♥
North HCP: 15	♥ K732	♥ A	Pass	2♠	Pass	3NT
South HCP: 11	♦ AK65	♦ J1097	Pass	4♠	AP	
Contract: 4♠ N	♣ KQ	♣ J42				

Board: 147			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ AKQ97	♠ J10	Pass	2♥	Pass	2♣
North HCP: 12	♥ 973	♥ A62	Pass	3♦	Pass	3NT
South HCP: 17	♦ K952	♦ AQ7	AP			
Contract: 3N S	♣ 10	♣ AQ983				

Board: 148			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AJ1076	♠ KQ953		1NT	Pass	2♥
North HCP: 16	♥ K43	♥ Q7	X	2NT ¹	Pass	4♠
South HCP: 11	♦ KQ	♦ J643	AP			
Contract: 4♠ S	♣ K103	♣ QJ	1. Extended acceptance after NT			

South hands (Practice Page)

Jacoby Transfers

Board: 143	♠ 95	The opponents are silent.
Dealer: S	♥ 62	
Vul: Both	♦ AKQ54	You bid first.
HCP: 15	♣ KQJ9	
Board: 144	♠ QJ1042	The opponents are silent.
Dealer: N	♥ A103	
Vul: NS	♦ A8	Partner bids first.
HCP: 12	♣ J54	
Board: 145	♠ A3	The opponents are silent.
Dealer: S	♥ 96	
Vul: NS	♦ AKJ74	You bid first.
HCP: 16	♣ A543	
Board: 146	♠ AJ1063	The opponents are silent.
Dealer: N	♥ A	
Vul: None	♦ J1097	Partner bids first.
HCP: 11	♣ J42	
Board: 147	♠ J10	The opponents are silent.
Dealer: S	♥ A62	
Vul: EW	♦ AQ7	You bid first.
HCP: 17	♣ AQ983	
Board: 148	♠ KQ953	West Doubles 2♥ if possible.
Dealer: N	♥ Q7	
Vul: NS	♦ J643	Partner bids first.
HCP: 11	♣ QJ	

Jacoby Transfers Both hands (Answers Page)

Board: 143			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ KJ1043	♠ 95	Pass	2♥	Pass	2♣
North HCP: 15	♥ AQ9	♥ 62	Pass	3♣	Pass	4♣
South HCP: 15	♦ J	♦ AKQ54	Pass	4♦ ¹	Pass	5♣
Contract: 6♣ N	♣ A752	♣ KQJ9	Pass	6♣	AP	
1. Cue bid, a ♦ stopper						

Board: 144			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AK7	♠ QJ1042		1NT	Pass	2♥
North HCP: 17	♥ Q765	♥ A103	Pass	2♠	Pass	3NT
South HCP: 12	♦ K52	♦ A8	Pass	4♠	AP	
Contract: 4♠ N	♣ KQ10	♣ J54				

Board: 145			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ Q9752	♠ A3	Pass	2♥	Pass	2♣
North HCP: 10	♥ KQ7	♥ 96	Pass	3♦	Pass	5♦
South HCP: 16	♦ Q1032	♦ AKJ74	AP			
Contract: 5♦ N	♣ J	♣ A543				

Board: 146			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ 987	♠ AJ1063		1NT	Pass	2♥
North HCP: 15	♥ K732	♥ A	Pass	2♠	Pass	3NT
South HCP: 11	♦ AK65	♦ J1097	Pass	4♠	AP	
Contract: 4♠ N	♣ KQ	♣ J42				

Board: 147			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ AKQ97	♠ J10	Pass	2♥	Pass	2♣
North HCP: 12	♥ 973	♥ A62	Pass	3♦	Pass	3NT
South HCP: 17	♦ K952	♦ AQ7	AP			
Contract: 3N S	♣ 10	♣ AQ983				

Board: 148			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AJ1076	♠ KQ953		1NT	Pass	2♥
North HCP: 16	♥ K43	♥ Q7	X	2NT ¹	Pass	4♠
South HCP: 11	♦ KQ	♦ J643	AP			
Contract: 4♠ S	♣ K103	♣ QJ	1. Extended acceptance after NT			

North hands (Practice Page)

Jacoby Transfers

Board: 149	♠ KQJ97	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ 863	Partner bids first.
HCP: 13	♣ 763	

Board: 150	♠ AJ3	West Bids 3♦ if possible.
Dealer: N	♥ J93	
Vul: NS	♦ K8	You bid first.
HCP: 15	♣ AQ1095	

Board: 151	♠ KQ532	The opponents are silent.
Dealer: S	♥ J6	
Vul: EW	♦ K92	Partner bids first.
HCP: 9	♣ 864	

Board: 152	♠ A105	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: Both	♦ 32	You bid first.
HCP: 15	♣ KQ752	

Board: 153	♠ AK1085	The opponents are silent.
Dealer: S	♥ Q85	
Vul: NS	♦ K	Partner bids first.
HCP: 15	♣ K1085	

Board: 154	♠ 6532	The opponents are silent.
Dealer: N	♥ AK104	
Vul: Both	♦ AQ2	You bid first.
HCP: 17	♣ A3	

Jacoby Transfers Both hands (Answers Page)

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ KQJ97	♠ A4				1NT
Vul: EW	♥ AK	♥ 1063	Pass	2♥	Pass	2♠
North HCP: 13	♦ 863	♦ AKQJ	Pass	3NT	AP	
South HCP: 17	♣ 763	♣ K542				
Contract: 3N S						
Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ Q9642		1NT	Pass	2♥
Vul: NS	♥ J93	♥ 762	3♦	Pass	Pass	XA♠♠
North HCP: 15	♦ K8	♦ AQ5	AP			
South HCP: 9	♣ AQ1095	♣ J3				
Contract: 3♦X W						
Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ KQ532	♠ AJ				1NT
Vul: EW	♥ J6	♥ K1097	Pass	2♥	Pass	2♠
North HCP: 9	♦ K92	♦ A104	Pass	2NT	Pass	3NT
South HCP: 17	♣ 864	♣ KQ103	AP			
Contract: 3N S						
Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ KQJ72		1NT	Pass	2♥
Vul: Both	♥ AQ3	♥ 1097	Pass	2♠	Pass	3♦
North HCP: 15	♦ 32	♦ K1096	Pass	4♠	AP	
South HCP: 9	♣ KQ752	♣ 10				
Contract: 4♠ N						
Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ AK1085	♠ 42				1NT
Vul: NS	♥ Q85	♥ AK9	Pass	2♥	Pass	2♠
North HCP: 15	♦ K	♦ A1092	Pass	3♣	Pass	3NT
South HCP: 16	♣ K1085	♣ AJ76	AP			
Contract: 3N S						
Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ 6532	♠ AQJ108		1NT	Pass	2♥
Vul: Both	♥ AK104	♥ 853	Pass	2NT ¹	Pass	4♦ ²
North HCP: 17	♦ AQ2	♦ —	Pass	4♠	AP	
South HCP: 12	♣ A3	♣ KQ762				
Contract: 4♠ N						

1. Extended acceptance after NT
2. Splinter

South hands (Practice Page)

Jacoby Transfers

Board: 149	♠ A4	The opponents are silent.
Dealer: S	♥ 1063	
Vul: EW	♦ AKQJ	You bid first.
HCP: 17	♣ K542	

Board: 150	♠ Q9642	West Bids 3♦ if possible.
Dealer: N	♥ 762	
Vul: NS	♦ AQ5	Partner bids first.
HCP: 9	♣ J3	

Board: 151	♠ AJ	The opponents are silent.
Dealer: S	♥ K1097	
Vul: EW	♦ A104	You bid first.
HCP: 17	♣ KQ103	

Board: 152	♠ KQJ72	The opponents are silent.
Dealer: N	♥ 1097	
Vul: Both	♦ K1096	Partner bids first.
HCP: 9	♣ 10	

Board: 153	♠ 42	The opponents are silent.
Dealer: S	♥ AK9	
Vul: NS	♦ A1092	You bid first.
HCP: 16	♣ AJ76	

Board: 154	♠ AQJ108	The opponents are silent.
Dealer: N	♥ 853	
Vul: Both	♦ —	Partner bids first.
HCP: 12	♣ KQ762	

Jacoby Transfers Both hands (Answers Page)

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ KQJ97	♠ A4				1NT
Vul: EW	♥ AK	♥ 1063	Pass	2♥	Pass	2♠
North HCP: 13	♦ 863	♦ AKQJ	Pass	3NT	AP	
South HCP: 17	♣ 763	♣ K542				
Contract: 3N S						
Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ Q9642		1NT	Pass	2♥
Vul: NS	♥ J93	♥ 762	3♦	Pass	Pass	XA♠♠
North HCP: 15	♦ K8	♦ AQ5	AP			
South HCP: 9	♣ AQ1095	♣ J3				
Contract: 3♦X W						
Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ KQ532	♠ AJ				1NT
Vul: EW	♥ J6	♥ K1097	Pass	2♥	Pass	2♠
North HCP: 9	♦ K92	♦ A104	Pass	2NT	Pass	3NT
South HCP: 17	♣ 864	♣ KQ103	AP			
Contract: 3N S						
Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ KQJ72		1NT	Pass	2♥
Vul: Both	♥ AQ3	♥ 1097	Pass	2♠	Pass	3♦
North HCP: 15	♦ 32	♦ K1096	Pass	4♠	AP	
South HCP: 9	♣ KQ752	♣ 10				
Contract: 4♠ N						
Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ AK1085	♠ 42				1NT
Vul: NS	♥ Q85	♥ AK9	Pass	2♥	Pass	2♠
North HCP: 15	♦ K	♦ A1092	Pass	3♣	Pass	3NT
South HCP: 16	♣ K1085	♣ AJ76	AP			
Contract: 3N S						
Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ 6532	♠ AQJ108		1NT	Pass	2♥
Vul: Both	♥ AK104	♥ 853	Pass	2NT ¹	Pass	4♦ ²
North HCP: 17	♦ AQ2	♦ —	Pass	4♠	AP	
South HCP: 12	♣ A3	♣ KQ762				
Contract: 4♠ N						

1. Extended acceptance after NT
2. Splinter

North hands (Practice Page)

Jacoby Transfers

Board: 155	♠ AKQJ4	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ 92	Partner bids first.
HCP: 14	♣ J10762	

Board: 156	♠ 65	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ AQJ10	You bid first.
HCP: 16	♣ K9842	

Board: 157	♠ KQ852	The opponents are silent.
Dealer: S	♥ 64	
Vul: None	♦ J108	Partner bids first.
HCP: 11	♣ AJ3	

Board: 158	♠ K53	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ J7	You bid first.
HCP: 15	♣ A10754	

Board: 159	♠ A9876	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ 1092	Partner bids first.
HCP: 9	♣ A75	

Board: 160	♠ K74	The opponents are silent.
Dealer: N	♥ A6	
Vul: NS	♦ KQ6	You bid first.
HCP: 15	♣ QJ953	

Jacoby Transfers Both hands (Answers Page)

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ AKQJ4	♠ 832				1NT
Vul: EW	♥ K	♥ Q32	Pass	2♥	Pass	2♠
North HCP: 14	♦ 92	♦ AJ8	Pass	3♣	Pass	4♠
South HCP: 16	♣ J10762	♣ AKQ9	AP			
Contract: 4♠ S						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ AQJ73		1NT	Pass	2♥
Vul: None	♥ AQ	♥ K43	Pass	2♠	Pass	3NT
North HCP: 16	♦ AQJ10	♦ 542	AP			
South HCP: 12	♣ K9842	♣ Q3				
Contract: 3N N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ KQ852	♠ A10				1NT
Vul: None	♥ 64	♥ Q97	Pass	2♥	Pass	2♠
North HCP: 11	♦ J108	♦ A65	Pass	3NT	AP	
South HCP: 15	♣ AJ3	♣ KQ965				
Contract: 3N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ A8762		1NT	Pass	2♥
Vul: EW	♥ AK10	♥ 4	Pass	2♠	Pass	3♣
North HCP: 15	♦ J7	♦ KQ6	Pass	4♠	AP	
South HCP: 14	♣ A10754	♣ KQ83				
Contract: 4♠ N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ A9876	♠ KQJ				1NT
Vul: None	♥ J4	♥ A972	Pass	2♥	Pass	2♠
North HCP: 9	♦ 1092	♦ A874	Pass	2NT	Pass	3♠
South HCP: 16	♣ A75	♣ Q9	Pass	4♠	AP	
Contract: 4♠ S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ Q10832		1NT	Pass	2♥
Vul: NS	♥ A6	♥ K87	Pass	2♠	Pass	3♦
North HCP: 15	♦ KQ6	♦ A843	Pass	4♠	AP	
South HCP: 9	♣ QJ953	♣ 2				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfers

Board: 155	♠ 832	The opponents are silent.
Dealer: S	♥ Q32	
Vul: EW	♦ AJ8	You bid first.
HCP: 16	♣ AKQ9	

Board: 156	♠ AQJ73	The opponents are silent.
Dealer: N	♥ K43	
Vul: None	♦ 542	Partner bids first.
HCP: 12	♣ Q3	

Board: 157	♠ A10	The opponents are silent.
Dealer: S	♥ Q97	
Vul: None	♦ A65	You bid first.
HCP: 15	♣ KQ965	

Board: 158	♠ A8762	The opponents are silent.
Dealer: N	♥ 4	
Vul: EW	♦ KQ6	Partner bids first.
HCP: 14	♣ KQ83	

Board: 159	♠ KQJ	The opponents are silent.
Dealer: S	♥ A972	
Vul: None	♦ A874	You bid first.
HCP: 16	♣ Q9	

Board: 160	♠ Q10832	The opponents are silent.
Dealer: N	♥ K87	
Vul: NS	♦ A843	Partner bids first.
HCP: 9	♣ 2	

Jacoby Transfers Both hands (Answers Page)

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ AKQJ4	♠ 832				1NT
Vul: EW	♥ K	♥ Q32	Pass	2♥	Pass	2♠
North HCP: 14	♦ 92	♦ AJ8	Pass	3♣	Pass	4♠
South HCP: 16	♣ J10762	♣ AKQ9	AP			
Contract: 4♠ S						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ AQJ73		1NT	Pass	2♥
Vul: None	♥ AQ	♥ K43	Pass	2♠	Pass	3NT
North HCP: 16	♦ AQJ10	♦ 542	AP			
South HCP: 12	♣ K9842	♣ Q3				
Contract: 3N N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ KQ852	♠ A10				1NT
Vul: None	♥ 64	♥ Q97	Pass	2♥	Pass	2♠
North HCP: 11	♦ J108	♦ A65	Pass	3NT	AP	
South HCP: 15	♣ AJ3	♣ KQ965				
Contract: 3N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ A8762		1NT	Pass	2♥
Vul: EW	♥ AK10	♥ 4	Pass	2♠	Pass	3♣
North HCP: 15	♦ J7	♦ KQ6	Pass	4♠	AP	
South HCP: 14	♣ A10754	♣ KQ83				
Contract: 4♠ N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ A9876	♠ KQJ				1NT
Vul: None	♥ J4	♥ A972	Pass	2♥	Pass	2♠
North HCP: 9	♦ 1092	♦ A874	Pass	2NT	Pass	3♠
South HCP: 16	♣ A75	♣ Q9	Pass	4♠	AP	
Contract: 4♠ S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ Q10832		1NT	Pass	2♥
Vul: NS	♥ A6	♥ K87	Pass	2♠	Pass	3♦
North HCP: 15	♦ KQ6	♦ A843	Pass	4♠	AP	
South HCP: 9	♣ QJ953	♣ 2				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfers

Board: 161	♠ AJ862	The opponents are silent.
Dealer: S	♥ Q2	
Vul: Both	♦ Q62	Partner bids first.
HCP: 11	♣ Q105	
Board: 162	♠ K107	The opponents are silent.
Dealer: N	♥ AKJ86	
Vul: None	♦ A6	You bid first.
HCP: 15	♣ 1032	
Board: 163	♠ 109865	East Doubles 2♥ if possible.
Dealer: S	♥ 10	
Vul: EW	♦ AJ973	Partner bids first.
HCP: 11	♣ AQ	
Board: 164	♠ KQ8	The opponents are silent.
Dealer: N	♥ Q1075	
Vul: EW	♦ AKJ	You bid first.
HCP: 16	♣ J87	
Board: 165	♠ Q97543	East Doubles 2♥ if possible.
Dealer: S	♥ K2	
Vul: Both	♦ 5	Partner bids first.
HCP: 8	♣ K1073	
Board: 166	♠ A76	The opponents are silent.
Dealer: N	♥ A108	
Vul: NS	♦ KJ9	You bid first.
HCP: 16	♣ KJ108	

Jacoby Transfers Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ AJ862	♠ 43				1NT
Vul: Both	♥ Q2	♥ AJ83	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q62	♦ AKJ4	Pass	3NT	AP	
South HCP: 17	♣ Q105	♣ A87				
Contract: 3N S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ K107	♠ QJ543		1NT	Pass	2♥
Vul: None	♥ AKJ86	♥ 2	Pass	2♠	Pass	3♣
North HCP: 15	♦ A6	♦ 954	Pass	4♠	AP	
South HCP: 10	♣ 1032	♣ AK84				
Contract: 4♠ N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 109865	♠ AQJ				1NT
Vul: EW	♥ 10	♥ A82	Pass	2♥	X	2♠
North HCP: 11	♦ AJ973	♦ K1086	Pass	4♥ ¹	Pass	4♠
South HCP: 17	♣ AQ	♣ K72	AP			
Contract: 4♠ S			1. Cue bid, a ♥ stopper			

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ J109753		1NT	Pass	2♥
Vul: EW	♥ Q1075	♥ AJ8	Pass	2♠	Pass	3♠
North HCP: 16	♦ AKJ	♦ 852	AP			
South HCP: 6	♣ J87	♣ 5				
Contract: 3♠ N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ Q97543	♠ K1062				1NT
Vul: Both	♥ K2	♥ J10	Pass	2♥	X	2♠
North HCP: 8	♦ 5	♦ AJ103	Pass	4♠	AP	
South HCP: 15	♣ K1073	♣ AQ6				
Contract: 4♠ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ KJ1098		1NT	Pass	2♥
Vul: NS	♥ A108	♥ 74	Pass	2♠	Pass	4NT ¹
North HCP: 16	♦ KJ9	♦ AQ8	Pass	6♠	AP	
South HCP: 16	♣ KJ108	♣ AQ9	1. Quantitative 4NT			
Contract: 6♠ N						

South hands (Practice Page)

Jacoby Transfers

Board: 161	♠ 43	The opponents are silent.
Dealer: S	♥ AJ83	
Vul: Both	♦ AKJ4	You bid first.
HCP: 17	♣ A87	
Board: 162	♠ QJ543	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ 954	Partner bids first.
HCP: 10	♣ AK84	
Board: 163	♠ AQJ	East Doubles 2♥ if possible.
Dealer: S	♥ A82	
Vul: EW	♦ K1086	You bid first.
HCP: 17	♣ K72	
Board: 164	♠ J109753	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: EW	♦ 852	Partner bids first.
HCP: 6	♣ 5	
Board: 165	♠ K1062	East Doubles 2♥ if possible.
Dealer: S	♥ J10	
Vul: Both	♦ AJ103	You bid first.
HCP: 15	♣ AQ6	
Board: 166	♠ KJ1098	The opponents are silent.
Dealer: N	♥ 74	
Vul: NS	♦ AQ8	Partner bids first.
HCP: 16	♣ AQ9	

Jacoby Transfers Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ AJ862	♠ 43				1NT
Vul: Both	♥ Q2	♥ AJ83	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q62	♦ AKJ4	Pass	3NT	AP	
South HCP: 17	♣ Q105	♣ A87				
Contract: 3N S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ K107	♠ QJ543		1NT	Pass	2♥
Vul: None	♥ AKJ86	♥ 2	Pass	2♠	Pass	3♣
North HCP: 15	♦ A6	♦ 954	Pass	4♠	AP	
South HCP: 10	♣ 1032	♣ AK84				
Contract: 4♠ N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 109865	♠ AQJ				1NT
Vul: EW	♥ 10	♥ A82	Pass	2♥	X	2♠
North HCP: 11	♦ AJ973	♦ K1086	Pass	4♥ ¹	Pass	4♠
South HCP: 17	♣ AQ	♣ K72	AP			
Contract: 4♠ S			1. Cue bid, a ♥ stopper			

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ J109753		1NT	Pass	2♥
Vul: EW	♥ Q1075	♥ AJ8	Pass	2♠	Pass	3♠
North HCP: 16	♦ AKJ	♦ 852	AP			
South HCP: 6	♣ J87	♣ 5				
Contract: 3♠ N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ Q97543	♠ K1062				1NT
Vul: Both	♥ K2	♥ J10	Pass	2♥	X	2♠
North HCP: 8	♦ 5	♦ AJ103	Pass	4♠	AP	
South HCP: 15	♣ K1073	♣ AQ6				
Contract: 4♠ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ KJ1098		1NT	Pass	2♥
Vul: NS	♥ A108	♥ 74	Pass	2♠	Pass	4NT ¹
North HCP: 16	♦ KJ9	♦ AQ8	Pass	6♠	AP	
South HCP: 16	♣ KJ108	♣ AQ9	1. Quantitative 4NT			
Contract: 6♠ N						

North hands (Practice Page)

Jacoby Transfers

Board: 167	♠ AQ732	The opponents are silent.
Dealer: S	♥ 102	
Vul: None	♦ Q109	Partner bids first.
HCP: 9	♣ J63	
Board: 168	♠ AQ9	The opponents are silent.
Dealer: N	♥ A94	
Vul: EW	♦ AJ85	You bid first.
HCP: 15	♣ 1083	
Board: 169	♠ KQJ75	East Doubles 2♥ if possible.
Dealer: S	♥ 72	
Vul: None	♦ J8	Partner bids first.
HCP: 10	♣ K1052	
Board: 170	♠ AQ	West Doubles 2♥ if possible.
Dealer: N	♥ KQ9	
Vul: NS	♦ Q1043	You bid first.
HCP: 16	♣ K632	
Board: 171	♠ K10973	East Doubles 2♥ if possible.
Dealer: S	♥ 9	
Vul: Both	♦ Q86	Partner bids first.
HCP: 11	♣ AQ75	
Board: 172	♠ 32	The opponents are silent.
Dealer: N	♥ K83	
Vul: None	♦ AQ10	You bid first.
HCP: 16	♣ AK753	

Jacoby Transfers Both hands (Answers Page)

Board: 167 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♠ S	North: ♠ AQ732 ♥ 102 ♦ Q109 ♣ J63	South: ♠ K109 ♥ AJ865 ♦ K75 ♣ A9	West Pass Pass AP	North 2♥ 2NT	East Pass Pass	South 1NT 2♠ 4♠
Board: 168 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3♠ N	North: ♠ AQ9 ♥ A94 ♦ AJ85 ♣ 1083	South: ♠ J108652 ♥ K8 ♦ Q1032 ♣ Q	West Pass AP	North 1NT 2♠	East Pass Pass	South 2♥ 3♠
Board: 169 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4♠ N	North: ♠ KQJ75 ♥ 72 ♦ J8 ♣ K1052	South: ♠ A1083 ♥ 105 ♦ AQ106 ♣ AJ6	West Pass Pass 1. Extended acceptance after NT	North 2♥ 4♠	East X AP	South 1NT 2NT ¹
Board: 170 Dealer: N Vul: NS North HCP: 16 South HCP: 5 Contract: 2♠ S	North: ♠ AQ ♥ KQ9 ♦ Q1043 ♣ K632	South: ♠ KJ9862 ♥ 653 ♦ J96 ♣ 4	West X AP 1. artificial	North 1NT XX ¹	East Pass Pass	South 2♥ 2♠
Board: 171 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 4♠ S	North: ♠ K10973 ♥ 9 ♦ Q86 ♣ AQ75	South: ♠ A42 ♥ Q52 ♦ AKJ93 ♣ K6	West Pass Pass AP 1. Cue bid, a ♥ stopper	North 2♥ 4♥ ¹	East X Pass	South 1NT 2♠ 4♠
Board: 172 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 3♠ N	North: ♠ 32 ♥ K83 ♦ AQ10 ♣ AK753	South: ♠ KJ9765 ♥ 64 ♦ 9542 ♣ 4	West Pass AP	North 1NT 2♠	East Pass Pass	South 2♥ 3♠

South hands (Practice Page)

Jacoby Transfers

Board: 167	♠ K109	The opponents are silent.
Dealer: S	♥ AJ865	
Vul: None	♦ K75	You bid first.
HCP: 15	♣ A9	
Board: 168	♠ J108652	The opponents are silent.
Dealer: N	♥ K8	
Vul: EW	♦ Q1032	Partner bids first.
HCP: 8	♣ Q	
Board: 169	♠ A1083	East Doubles 2♥ if possible.
Dealer: S	♥ 105	
Vul: None	♦ AQ106	You bid first.
HCP: 15	♣ AJ6	
Board: 170	♠ KJ9862	West Doubles 2♥ if possible.
Dealer: N	♥ 653	
Vul: NS	♦ J96	Partner bids first.
HCP: 5	♣ 4	
Board: 171	♠ A42	East Doubles 2♥ if possible.
Dealer: S	♥ Q52	
Vul: Both	♦ AKJ93	You bid first.
HCP: 17	♣ K6	
Board: 172	♠ KJ9765	The opponents are silent.
Dealer: N	♥ 64	
Vul: None	♦ 9542	Partner bids first.
HCP: 4	♣ 4	

Jacoby Transfers Both hands (Answers Page)

Board: 167 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♠ S	North: ♠ AQ732 ♥ 102 ♦ Q109 ♣ J63	South: ♠ K109 ♥ AJ865 ♦ K75 ♣ A9	West Pass Pass AP	North 2♥ 2NT	East Pass Pass	South 1NT 2♠ 4♠
Board: 168 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3♠ N	North: ♠ AQ9 ♥ A94 ♦ AJ85 ♣ 1083	South: ♠ J108652 ♥ K8 ♦ Q1032 ♣ Q	West Pass AP	North 1NT 2♠	East Pass Pass	South 2♥ 3♠
Board: 169 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4♠ N	North: ♠ KQJ75 ♥ 72 ♦ J8 ♣ K1052	South: ♠ A1083 ♥ 105 ♦ AQ106 ♣ AJ6	West Pass Pass 1. Extended acceptance after NT	North 2♥ 4♠	East X AP	South 1NT 2NT ¹
Board: 170 Dealer: N Vul: NS North HCP: 16 South HCP: 5 Contract: 2♠ S	North: ♠ AQ ♥ KQ9 ♦ Q1043 ♣ K632	South: ♠ KJ9862 ♥ 653 ♦ J96 ♣ 4	West X AP 1. artificial	North 1NT XX ¹	East Pass Pass	South 2♥ 2♠
Board: 171 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 4♠ S	North: ♠ K10973 ♥ 9 ♦ Q86 ♣ AQ75	South: ♠ A42 ♥ Q52 ♦ AKJ93 ♣ K6	West Pass Pass AP 1. Cue bid, a ♥ stopper	North 2♥ 4♥ ¹	East X Pass	South 1NT 2♠ 4♠
Board: 172 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 3♠ N	North: ♠ 32 ♥ K83 ♦ AQ10 ♣ AK753	South: ♠ KJ9765 ♥ 64 ♦ 9542 ♣ 4	West Pass AP	North 1NT 2♠	East Pass Pass	South 2♥ 3♠

North hands (Practice Page)

Jacoby Transfers

Board: 173	♠ Q9842	The opponents are silent.
Dealer: S	♥ K4	
Vul: NS	♦ 73	Partner bids first.
HCP: 9	♣ KJ103	
Board: 174	♠ Q84	The opponents are silent.
Dealer: N	♥ K742	
Vul: Both	♦ AJ5	You bid first.
HCP: 15	♣ AJ2	
Board: 175	♠ KQ1095	East Doubles 2♥ if possible.
Dealer: S	♥ 10	
Vul: Both	♦ K1084	Partner bids first.
HCP: 11	♣ K96	
Board: 176	♠ K108	The opponents are silent.
Dealer: N	♥ KQ1073	
Vul: None	♦ Q9	You bid first.
HCP: 16	♣ AQ2	
Board: 177	♠ Q10642	The opponents are silent.
Dealer: S	♥ 1085	
Vul: None	♦ A2	Partner bids first.
HCP: 13	♣ AK6	
Board: 178	♠ AQ10	The opponents are silent.
Dealer: N	♥ A732	
Vul: EW	♦ 98	You bid first.
HCP: 17	♣ AK32	

Jacoby Transfers Both hands (Answers Page)

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ Q9842	♠ AKJ				1NT
Vul: NS	♥ K4	♥ QJ6	Pass	2♥	Pass	2♠
North HCP: 9	♦ 73	♦ J105	Pass	3♣	Pass	4♠
South HCP: 16	♣ KJ103	♣ A964	AP			
Contract: 4♠ S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ Q84	♠ AJ10975		1NT	Pass	4♥ ¹
Vul: Both	♥ K742	♥ J65	Pass	4♠	AP	
North HCP: 15	♦ AJ5	♦ Q84	1. Texas			
South HCP: 8	♣ AJ2	♣ 8				
Contract: 4♠ N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ KQ1095	♠ 72				1NT
Vul: Both	♥ 10	♥ AJ5	Pass	2♥	X	XX ¹
North HCP: 11	♦ K1084	♦ A62	Pass	3NT	AP	
South HCP: 15	♣ K96	♣ AQ1083	1. artificial			
Contract: 3N S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ QJ532		1NT	Pass	2♥
Vul: None	♥ KQ1073	♥ AJ2	Pass	2♠	Pass	3NT
North HCP: 16	♦ Q9	♦ J	Pass	4♠	AP	
South HCP: 10	♣ AQ2	♣ J753				
Contract: 4♠ N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ Q10642	♠ A97				1NT
Vul: None	♥ 1085	♥ AKQ3	Pass	2♥	Pass	2♠
North HCP: 13	♦ A2	♦ QJ	Pass	3NT	Pass	4♠
South HCP: 16	♣ AK6	♣ 9875	AP			
Contract: 4♠ S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 76432		1NT	Pass	2♥
Vul: EW	♥ A732	♥ 98	Pass	2♠	Pass	3♦
North HCP: 17	♦ 98	♦ AQ73	Pass	4♠	AP	
South HCP: 9	♣ AK32	♣ QJ				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfers

Board: 173	♠ AKJ	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: NS	♦ J105	You bid first.
HCP: 16	♣ A964	
Board: 174	♠ AJ10975	The opponents are silent.
Dealer: N	♥ J65	
Vul: Both	♦ Q84	Partner bids first.
HCP: 8	♣ 8	
Board: 175	♠ 72	East Doubles 2♥ if possible.
Dealer: S	♥ AJ5	
Vul: Both	♦ A62	You bid first.
HCP: 15	♣ AQ1083	
Board: 176	♠ QJ532	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: None	♦ J	Partner bids first.
HCP: 10	♣ J753	
Board: 177	♠ A97	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: None	♦ QJ	You bid first.
HCP: 16	♣ 9875	
Board: 178	♠ 76432	The opponents are silent.
Dealer: N	♥ 98	
Vul: EW	♦ AQ73	Partner bids first.
HCP: 9	♣ QJ	

Jacoby Transfers Both hands (Answers Page)

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ Q9842	♠ AKJ				1NT
Vul: NS	♥ K4	♥ QJ6	Pass	2♥	Pass	2♠
North HCP: 9	♦ 73	♦ J105	Pass	3♣	Pass	4♠
South HCP: 16	♣ KJ103	♣ A964	AP			
Contract: 4♠ S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ Q84	♠ AJ10975		1NT	Pass	4♥ ¹
Vul: Both	♥ K742	♥ J65	Pass	4♠	AP	
North HCP: 15	♦ AJ5	♦ Q84	1. Texas			
South HCP: 8	♣ AJ2	♣ 8				
Contract: 4♠ N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ KQ1095	♠ 72				1NT
Vul: Both	♥ 10	♥ AJ5	Pass	2♥	X	XX ¹
North HCP: 11	♦ K1084	♦ A62	Pass	3NT	AP	
South HCP: 15	♣ K96	♣ AQ1083	1. artificial			
Contract: 3N S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ QJ532		1NT	Pass	2♥
Vul: None	♥ KQ1073	♥ AJ2	Pass	2♠	Pass	3NT
North HCP: 16	♦ Q9	♦ J	Pass	4♠	AP	
South HCP: 10	♣ AQ2	♣ J753				
Contract: 4♠ N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ Q10642	♠ A97				1NT
Vul: None	♥ 1085	♥ AKQ3	Pass	2♥	Pass	2♠
North HCP: 13	♦ A2	♦ QJ	Pass	3NT	Pass	4♠
South HCP: 16	♣ AK6	♣ 9875	AP			
Contract: 4♠ S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 76432		1NT	Pass	2♥
Vul: EW	♥ A732	♥ 98	Pass	2♠	Pass	3♦
North HCP: 17	♦ 98	♦ AQ73	Pass	4♠	AP	
South HCP: 9	♣ AK32	♣ QJ				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfers

Board: 179	♠ A10842	The opponents are silent.
Dealer: S	♥ A	
Vul: None	♦ 10863	Partner bids first.
HCP: 11	♣ K98	
Board: 180	♠ K6	West Doubles 2♥ if possible.
Dealer: N	♥ Q10	
Vul: EW	♦ AQJ65	You bid first.
HCP: 15	♣ K1085	
Board: 181	♠ QJ9863	The opponents are silent.
Dealer: S	♥ K85	
Vul: NS	♦ 2	Partner bids first.
HCP: 8	♣ Q63	
Board: 182	♠ Q84	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: EW	♦ K95	You bid first.
HCP: 17	♣ AK75	
Board: 183	♠ KQ1093	The opponents are silent.
Dealer: S	♥ 2	
Vul: Both	♦ Q1032	Partner bids first.
HCP: 11	♣ A85	
Board: 184	♠ AQ65	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ A1052	You bid first.
HCP: 16	♣ K86	

Jacoby Transfers Both hands (Answers Page)

Board: 179 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 4♠ S	North: ♠ A10842 ♥ A ♦ 10863 ♣ K98	South: ♠ K65 ♥ KQ10 ♦ QJ4 ♣ AQ63	West Pass Pass AP	North 2♥ 3NT	East Pass Pass	South 1NT 2♠ 4♣
Board: 180 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♣ S	North: ♠ K6 ♥ Q10 ♦ AQJ65 ♣ K1085	South: ♠ AQ987 ♥ 3 ♦ 842 ♣ QJ92	West X Pass 1. artificial	North 1NT Pass ¹ 4♣	East Pass Pass AP	South 2♥ 3♣
Board: 181 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 4♠ S	North: ♠ QJ9863 ♥ K85 ♦ 2 ♣ Q63	South: ♠ AK ♥ Q743 ♦ KJ54 ♣ A92	West Pass AP 1. Texas	North 4♥ ¹	East Pass	South 1NT 4♠
Board: 182 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4♠ N	North: ♠ Q84 ♥ AJ9 ♦ K95 ♣ AK75	South: ♠ AKJ10752 ♥ 84 ♦ 108 ♣ 98	West Pass 1. Texas	North 1NT 4♠	East Pass AP	South 4♥ ¹
Board: 183 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 4♠ S	North: ♠ KQ1093 ♥ 2 ♦ Q1032 ♣ A85	South: ♠ A87 ♥ A6 ♦ KJ87 ♣ KQ43	West Pass Pass AP	North 2♥ 3♦	East Pass Pass	South 1NT 2♠ 4♠
Board: 184 Dealer: N Vul: None North HCP: 16 South HCP: 6 Contract: 3♠ S	North: ♠ AQ65 ♥ K8 ♦ A1052 ♣ K86	South: ♠ KJ7432 ♥ Q6 ♦ 93 ♣ 1094	West Pass AP 1. Extended acceptance after NT	North 1NT 2NT ¹	East Pass Pass	South 2♥ 3♠

South hands (Practice Page)

Jacoby Transfers

Board: 179	♠ K65	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: None	♦ QJ4	You bid first.
HCP: 17	♣ AQ63	
Board: 180	♠ AQ987	West Doubles 2♥ if possible.
Dealer: N	♥ 3	
Vul: EW	♦ 842	Partner bids first.
HCP: 9	♣ QJ92	
Board: 181	♠ AK	The opponents are silent.
Dealer: S	♥ Q743	
Vul: NS	♦ KJ54	You bid first.
HCP: 17	♣ A92	
Board: 182	♠ AKJ10752	The opponents are silent.
Dealer: N	♥ 84	
Vul: EW	♦ 108	Partner bids first.
HCP: 8	♣ 98	
Board: 183	♠ A87	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ KJ87	You bid first.
HCP: 17	♣ KQ43	
Board: 184	♠ KJ7432	The opponents are silent.
Dealer: N	♥ Q6	
Vul: None	♦ 93	Partner bids first.
HCP: 6	♣ 1094	

Jacoby Transfers Both hands (Answers Page)

Board: 179 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 4♠ S	North: ♠ A10842 ♥ A ♦ 10863 ♣ K98	South: ♠ K65 ♥ KQ10 ♦ QJ4 ♣ AQ63	West Pass Pass AP	North 2♥ 3NT	East Pass Pass	South 1NT 2♠ 4♣
Board: 180 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♣ S	North: ♠ K6 ♥ Q10 ♦ AQJ65 ♣ K1085	South: ♠ AQ987 ♥ 3 ♦ 842 ♣ QJ92	West X Pass 1. artificial	North 1NT Pass ¹ 4♣	East Pass Pass AP	South 2♥ 3♣
Board: 181 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 4♠ S	North: ♠ QJ9863 ♥ K85 ♦ 2 ♣ Q63	South: ♠ AK ♥ Q743 ♦ KJ54 ♣ A92	West Pass AP 1. Texas	North 4♥ ¹	East Pass	South 1NT 4♠
Board: 182 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4♠ N	North: ♠ Q84 ♥ AJ9 ♦ K95 ♣ AK75	South: ♠ AKJ10752 ♥ 84 ♦ 108 ♣ 98	West Pass 1. Texas	North 1NT 4♠	East Pass AP	South 4♥ ¹
Board: 183 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 4♠ S	North: ♠ KQ1093 ♥ 2 ♦ Q1032 ♣ A85	South: ♠ A87 ♥ A6 ♦ KJ87 ♣ KQ43	West Pass Pass AP	North 2♥ 3♦	East Pass Pass	South 1NT 2♠ 4♠
Board: 184 Dealer: N Vul: None North HCP: 16 South HCP: 6 Contract: 3♠ S	North: ♠ AQ65 ♥ K8 ♦ A1052 ♣ K86	South: ♠ KJ7432 ♥ Q6 ♦ 93 ♣ 1094	West Pass AP 1. Extended acceptance after NT	North 1NT 2NT ¹	East Pass Pass	South 2♥ 3♠

North hands (Practice Page)

Jacoby Transfers

Board: 185	♠ KJ532	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ K853	Partner bids first.
HCP: 11	♣ Q93	
Board: 186	♠ 743	West Doubles 2♥ if possible.
Dealer: N	♥ Q9	
Vul: EW	♦ AK53	You bid first.
HCP: 16	♣ AK64	
Board: 187	♠ A8632	The opponents are silent.
Dealer: S	♥ K107	
Vul: None	♦ 96	Partner bids first.
HCP: 12	♣ KQ8	
Board: 188	♠ K8	The opponents are silent.
Dealer: N	♥ K1095	
Vul: EW	♦ AQ6	You bid first.
HCP: 17	♣ KQ74	
Board: 189	♠ A10853	East Bids 2NT if possible.
Dealer: S	♥ A7	
Vul: NS	♦ 102	Partner bids first.
HCP: 11	♣ QJ74	
Board: 190	♠ K98	The opponents are silent.
Dealer: N	♥ A98	
Vul: Both	♦ KQ105	You bid first.
HCP: 17	♣ AJ2	

Jacoby Transfers Both hands (Answers Page)

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ KJ532	♠ Q986				1NT
Vul: NS	♥ Q	♥ AK32	Pass	2♥	Pass	2NT ¹
North HCP: 11	♦ K853	♦ A42	Pass	4♠	AP	
South HCP: 16	♣ Q93	♣ K6	1. Extended acceptance after NT			
Contract: 4♠ N						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ 743	♠ AKJ105				
Vul: EW	♥ Q9	♥ 8		1NT	Pass	2♥
North HCP: 16	♦ AK53	♦ Q972	X	2♠	Pass	4♠
South HCP: 10	♣ AK64	♣ 852	AP			
Contract: 4♠ N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ A8632	♠ KQ				1NT
Vul: None	♥ K107	♥ Q64	Pass	2♥	Pass	2♠
North HCP: 12	♦ 96	♦ KQ5	Pass	3NT	AP	
South HCP: 16	♣ KQ8	♣ A9732				
Contract: 3N S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ QJ9765432				
Vul: EW	♥ K1095	♥ A		1NT	Pass	4♥ ¹
North HCP: 17	♦ AQ6	♦ 102	Pass	4♠	AP	
South HCP: 7	♣ KQ74	♣ 9	1. Texas			
Contract: 4♠ N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ A10853	♠ KQJ2				1NT
Vul: NS	♥ A7	♥ Q943	Pass	2♥	2NT ¹	3♠ ²
North HCP: 11	♦ 102	♦ AK3	Pass	4♠	AP	
South HCP: 15	♣ QJ74	♣ 52	1. Unusual 2NT			
Contract: 4♠ S			2. artificial			

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ A10642				
Vul: Both	♥ A98	♥ K72		1NT	Pass	2♥
North HCP: 17	♦ KQ105	♦ J84	Pass	2♠	Pass	3NT
South HCP: 11	♣ AJ2	♣ K9	Pass	4♠	AP	
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfers

Board: 185	♠ Q986	The opponents are silent.
Dealer: S	♥ AK32	
Vul: NS	♦ A42	You bid first.
HCP: 16	♣ K6	
Board: 186	♠ AKJ105	West Doubles 2♥ if possible.
Dealer: N	♥ 8	
Vul: EW	♦ Q972	Partner bids first.
HCP: 10	♣ 852	
Board: 187	♠ KQ	The opponents are silent.
Dealer: S	♥ Q64	
Vul: None	♦ KQ5	You bid first.
HCP: 16	♣ A9732	
Board: 188	♠ QJ9765432	The opponents are silent.
Dealer: N	♥ A	
Vul: EW	♦ 102	Partner bids first.
HCP: 7	♣ 9	
Board: 189	♠ KQJ2	East Bids 2NT if possible.
Dealer: S	♥ Q943	
Vul: NS	♦ AK3	You bid first.
HCP: 15	♣ 52	
Board: 190	♠ A10642	The opponents are silent.
Dealer: N	♥ K72	
Vul: Both	♦ J84	Partner bids first.
HCP: 11	♣ K9	

Jacoby Transfers Both hands (Answers Page)

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ KJ532	♠ Q986				1NT
Vul: NS	♥ Q	♥ AK32	Pass	2♥	Pass	2NT ¹
North HCP: 11	♦ K853	♦ A42	Pass	4♠	AP	
South HCP: 16	♣ Q93	♣ K6	1. Extended acceptance after NT			
Contract: 4♠ N						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ 743	♠ AKJ105				
Vul: EW	♥ Q9	♥ 8		1NT	Pass	2♥
North HCP: 16	♦ AK53	♦ Q972	X	2♠	Pass	4♠
South HCP: 10	♣ AK64	♣ 852	AP			
Contract: 4♠ N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ A8632	♠ KQ				1NT
Vul: None	♥ K107	♥ Q64	Pass	2♥	Pass	2♠
North HCP: 12	♦ 96	♦ KQ5	Pass	3NT	AP	
South HCP: 16	♣ KQ8	♣ A9732				
Contract: 3N S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ QJ9765432				
Vul: EW	♥ K1095	♥ A		1NT	Pass	4♥ ¹
North HCP: 17	♦ AQ6	♦ 102	Pass	4♠	AP	
South HCP: 7	♣ KQ74	♣ 9	1. Texas			
Contract: 4♠ N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ A10853	♠ KQJ2				1NT
Vul: NS	♥ A7	♥ Q943	Pass	2♥	2NT ¹	3♠ ²
North HCP: 11	♦ 102	♦ AK3	Pass	4♠	AP	
South HCP: 15	♣ QJ74	♣ 52	1. Unusual 2NT			
Contract: 4♠ S			2. artificial			

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ A10642				
Vul: Both	♥ A98	♥ K72		1NT	Pass	2♥
North HCP: 17	♦ KQ105	♦ J84	Pass	2♠	Pass	3NT
South HCP: 11	♣ AJ2	♣ K9	Pass	4♠	AP	
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfers

Board: 191	♠ AQJ97	East Doubles 2♥ if possible.
Dealer: S	♥ 84	
Vul: Both	♦ J1092	Partner bids first.
HCP: 9	♣ J2	

Board: 192	♠ KQJ6	The opponents are silent.
Dealer: N	♥ AK103	
Vul: None	♦ J64	You bid first.
HCP: 17	♣ K8	

Board: 193	♠ AKJ43	The opponents are silent.
Dealer: S	♥ Q76	
Vul: NS	♦ 87	Partner bids first.
HCP: 13	♣ K102	

Board: 194	♠ AKJ	The opponents are silent.
Dealer: N	♥ Q9	
Vul: None	♦ AK954	You bid first.
HCP: 17	♣ 1084	

Board: 195	♠ J8752	The opponents are silent.
Dealer: S	♥ A63	
Vul: NS	♦ 7	Partner bids first.
HCP: 9	♣ A1042	

Board: 196	♠ AJ10	The opponents are silent.
Dealer: N	♥ Q965	
Vul: EW	♦ AJ10	You bid first.
HCP: 16	♣ A92	

Jacoby Transfers Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ AQJ97	♠ K108				1NT
Vul: Both	♥ 84	♥ AJ3	Pass	2♥	X	2♠
North HCP: 9	♦ J1092	♦ 876	Pass	4♠	AP	
South HCP: 15	♣ J2	♣ AK53				
Contract: 4♠ S						
Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ KQJ6	♠ 987532		1NT	Pass	2♥
Vul: None	♥ AK103	♥ 2	Pass	2NT ¹	Pass	4♠
North HCP: 17	♦ J64	♦ 932	AP			
South HCP: 6	♣ K8	♣ AQ5	1. Extended acceptance after NT			
Contract: 4♠ S						
Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ AKJ43	♠ Q98				1NT
Vul: NS	♥ Q76	♥ A82	Pass	2♥	Pass	2♠
North HCP: 13	♦ 87	♦ AQJ3	Pass	3NT	Pass	4♠
South HCP: 15	♣ K102	♣ Q53	AP			
Contract: 4♠ S						
Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 87654		1NT	Pass	2♥
Vul: None	♥ Q9	♥ AK8	Pass	2♠	Pass	2NT
North HCP: 17	♦ AK954	♦ Q62	Pass	4♠	AP	
South HCP: 9	♣ 1084	♣ 72				
Contract: 4♠ N						
Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ J8752	♠ AQ6				1NT
Vul: NS	♥ A63	♥ K872	Pass	2♥	Pass	2♠
North HCP: 9	♦ 7	♦ A109	Pass	3♣	Pass	4♠
South HCP: 15	♣ A1042	♣ Q93	AP			
Contract: 4♠ S						
Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ K9542		1NT	Pass	2♥
Vul: EW	♥ Q965	♥ AJ4	Pass	2♠	Pass	3NT
North HCP: 16	♦ AJ10	♦ KQ	Pass	4♠	AP	
South HCP: 13	♣ A92	♣ 1065				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfers

Board: 191	♠ K108	East Doubles 2♥ if possible.
Dealer: S	♥ AJ3	
Vul: Both	♦ 876	You bid first.
HCP: 15	♣ AK53	
Board: 192	♠ 987532	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ 932	Partner bids first.
HCP: 6	♣ AQ5	
Board: 193	♠ Q98	The opponents are silent.
Dealer: S	♥ A82	
Vul: NS	♦ AQJ3	You bid first.
HCP: 15	♣ Q53	
Board: 194	♠ 87654	The opponents are silent.
Dealer: N	♥ AK8	
Vul: None	♦ Q62	Partner bids first.
HCP: 9	♣ 72	
Board: 195	♠ AQ6	The opponents are silent.
Dealer: S	♥ K872	
Vul: NS	♦ A109	You bid first.
HCP: 15	♣ Q93	
Board: 196	♠ K9542	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: EW	♦ KQ	Partner bids first.
HCP: 13	♣ 1065	

Jacoby Transfers Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ AQJ97	♠ K108				1NT
Vul: Both	♥ 84	♥ AJ3	Pass	2♥	X	2♣
North HCP: 9	♦ J1092	♦ 876	Pass	4♠	AP	
South HCP: 15	♣ J2	♣ AK53				
Contract: 4♠ S						
Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ KQJ6	♠ 987532		1NT	Pass	2♥
Vul: None	♥ AK103	♥ 2	Pass	2NT ¹	Pass	4♠
North HCP: 17	♦ J64	♦ 932	AP			
South HCP: 6	♣ K8	♣ AQ5	1. Extended acceptance after NT			
Contract: 4♠ S						
Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ AKJ43	♠ Q98				1NT
Vul: NS	♥ Q76	♥ A82	Pass	2♥	Pass	2♠
North HCP: 13	♦ 87	♦ AQJ3	Pass	3NT	Pass	4♠
South HCP: 15	♣ K102	♣ Q53	AP			
Contract: 4♠ S						
Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 87654		1NT	Pass	2♥
Vul: None	♥ Q9	♥ AK8	Pass	2♠	Pass	2NT
North HCP: 17	♦ AK954	♦ Q62	Pass	4♠	AP	
South HCP: 9	♣ 1084	♣ 72				
Contract: 4♠ N						
Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ J8752	♠ AQ6				1NT
Vul: NS	♥ A63	♥ K872	Pass	2♥	Pass	2♠
North HCP: 9	♦ 7	♦ A109	Pass	3♣	Pass	4♠
South HCP: 15	♣ A1042	♣ Q93	AP			
Contract: 4♠ S						
Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ K9542		1NT	Pass	2♥
Vul: EW	♥ Q965	♥ AJ4	Pass	2♠	Pass	3NT
North HCP: 16	♦ AJ10	♦ KQ	Pass	4♠	AP	
South HCP: 13	♣ A92	♣ 1065				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfers

Board: 197	♠ J98764	East Doubles Pass if possible.
Dealer: S	♥ 874	West Bids 3♥ if possible.
Vul: Both	♦ 10	
HCP: 1	♣ 876	Partner bids first.
Board: 198	♠ K3	The opponents are silent.
Dealer: N	♥ AQJ106	
Vul: NS	♦ 953	You bid first.
HCP: 15	♣ KQ4	
Board: 199	♠ KQ984	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ Q1087	Partner bids first.
HCP: 11	♣ A86	
Board: 200	♠ K7	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ AJ952	You bid first.
HCP: 15	♣ K865	
Board: 201	♠ QJ952	The opponents are silent.
Dealer: S	♥ K94	
Vul: NS	♦ J3	Partner bids first.
HCP: 14	♣ AK9	
Board: 202	♠ Q3	The opponents are silent.
Dealer: N	♥ K6542	
Vul: Both	♦ AK3	You bid first.
HCP: 17	♣ KQ3	

Jacoby Transfers Both hands (Answers Page)

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ J98764	♠ Q3				1NT
Vul: Both	♥ 874	♥ KQ	Pass	2♥	Pass	2♠
North HCP: 1	♦ 10	♦ QJ972	Pass	Pass	X	Pass
South HCP: 16	♣ 876	♣ AQ53	3♥	AP		
Contract: 3♥ W						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ J8762		1NT	Pass	2♥
Vul: NS	♥ AQJ106	♥ K75	Pass	2♠	Pass	3♣
North HCP: 15	♦ 953	♦ A	Pass	3♥	Pass	4♥
South HCP: 13	♣ KQ4	♣ AJ52	AP			
Contract: 4♥ S						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ KQ984	♠ AJ3				1NT
Vul: Both	♥ 5	♥ A976	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q1087	♦ A65	Pass	3♦	Pass	4♠
South HCP: 15	♣ A86	♣ Q42	AP			
Contract: 4♠ S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ A9432		1NT	Pass	2♥
Vul: EW	♥ A10	♥ KJ2	Pass	2♠	Pass	3♦
North HCP: 15	♦ AJ952	♦ KQ87	Pass	3NT	AP	
South HCP: 13	♣ K865	♣ 3				
Contract: 3N N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ QJ952	♠ AK106				1NT
Vul: NS	♥ K94	♥ A65	Pass	2♥	Pass	2♠
North HCP: 14	♦ J3	♦ A62	Pass	3NT	Pass	4♠
South HCP: 15	♣ AK9	♣ 543	AP			
Contract: 4♠ S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ K97652		1NT	Pass	2♥
Vul: Both	♥ K6542	♥ 97	Pass	2♠	Pass	3♠
North HCP: 17	♦ AK3	♦ J97	Pass	4♠	AP	
South HCP: 8	♣ KQ3	♣ A2				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfers

Board: 197	♠ Q3	East Doubles Pass if possible.
Dealer: S	♥ KQ	West Bids 3♥ if possible.
Vul: Both	♦ QJ972	
HCP: 16	♣ AQ53	You bid first.
Board: 198	♠ J8762	The opponents are silent.
Dealer: N	♥ K75	
Vul: NS	♦ A	Partner bids first.
HCP: 13	♣ AJ52	
Board: 199	♠ AJ3	The opponents are silent.
Dealer: S	♥ A976	
Vul: Both	♦ A65	You bid first.
HCP: 15	♣ Q42	
Board: 200	♠ A9432	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: EW	♦ KQ87	Partner bids first.
HCP: 13	♣ 3	
Board: 201	♠ AK106	The opponents are silent.
Dealer: S	♥ A65	
Vul: NS	♦ A62	You bid first.
HCP: 15	♣ 543	
Board: 202	♠ K97652	The opponents are silent.
Dealer: N	♥ 97	
Vul: Both	♦ J97	Partner bids first.
HCP: 8	♣ A2	

Jacoby Transfers Both hands (Answers Page)

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ J98764	♠ Q3				1NT
Vul: Both	♥ 874	♥ KQ	Pass	2♥	Pass	2♠
North HCP: 1	♦ 10	♦ QJ972	Pass	Pass	X	Pass
South HCP: 16	♣ 876	♣ AQ53	3♥	AP		
Contract: 3♥ W						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ J8762		1NT	Pass	2♥
Vul: NS	♥ AQJ106	♥ K75	Pass	2♠	Pass	3♣
North HCP: 15	♦ 953	♦ A	Pass	3♥	Pass	4♥
South HCP: 13	♣ KQ4	♣ AJ52	AP			
Contract: 4♥ S						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ KQ984	♠ AJ3				1NT
Vul: Both	♥ 5	♥ A976	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q1087	♦ A65	Pass	3♦	Pass	4♠
South HCP: 15	♣ A86	♣ Q42	AP			
Contract: 4♠ S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ A9432		1NT	Pass	2♥
Vul: EW	♥ A10	♥ KJ2	Pass	2♠	Pass	3♦
North HCP: 15	♦ AJ952	♦ KQ87	Pass	3NT	AP	
South HCP: 13	♣ K865	♣ 3				
Contract: 3N N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ QJ952	♠ AK106				1NT
Vul: NS	♥ K94	♥ A65	Pass	2♥	Pass	2♠
North HCP: 14	♦ J3	♦ A62	Pass	3NT	Pass	4♠
South HCP: 15	♣ AK9	♣ 543	AP			
Contract: 4♠ S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ K97652		1NT	Pass	2♥
Vul: Both	♥ K6542	♥ 97	Pass	2♠	Pass	3♠
North HCP: 17	♦ AK3	♦ J97	Pass	4♠	AP	
South HCP: 8	♣ KQ3	♣ A2				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfers

Board: 203	♠ QJ843	The opponents are silent.
Dealer: S	♥ A73	
Vul: None	♦ 96	Partner bids first.
HCP: 10	♣ K98	

Board: 204	♠ Q97	The opponents are silent.
Dealer: N	♥ AQ86	
Vul: NS	♦ AKQ6	You bid first.
HCP: 17	♣ 105	

Jacoby Transfers Both hands (Answers Page)

Board: 203

Dealer: S

Vul: None

North HCP: 10

South HCP: 15

Contract: 3N S

North:

♠ QJ843

♥ A73

♦ 96

♣ K98

South:

♠ A9

♥ 865

♦ A7532

♣ AQJ

West

North

East

South

1NT

Pass

2♥

Pass

2♠

Pass

3NT

AP

Board: 204

Dealer: N

Vul: NS

North HCP: 17

South HCP: 9

Contract: 4♠ N

North:

♠ Q97

♥ AQ86

♦ AKQ6

♣ 105

South:

♠ AKJ82

♥ 72

♦ 73

♣ J974

West

North

East

South

1NT

Pass

2♥

Pass

2♠

Pass

2NT

Pass

4♠

AP

South hands (Practice Page)

Jacoby Transfers

Board: 203	♠ A9	The opponents are silent.
Dealer: S	♥ 865	
Vul: None	♦ A7532	You bid first.
HCP: 15	♣ AQJ	

Board: 204	♠ AKJ82	The opponents are silent.
Dealer: N	♥ 72	
Vul: NS	♦ 73	Partner bids first.
HCP: 9	♣ J974	

Jacoby Transfers Both hands (Answers Page)

Board: 203

Dealer: S

Vul: None

North HCP: 10

South HCP: 15

Contract: 3N S

North:

♠ QJ843

♥ A73

♦ 96

♣ K98

South:

♠ A9

♥ 865

♦ A7532

♣ AQJ

West North East South

Pass 2♥ Pass 1NT

Pass 3NT Pass 2♠

Pass AP

Board: 204

Dealer: N

Vul: NS

North HCP: 17

South HCP: 9

Contract: 4♠ N

North:

♠ Q97

♥ AQ86

♦ AKQ6

♣ 105

South:

♠ AKJ82

♥ 72

♦ 73

♣ J974

West North East South

Pass 1NT Pass 2♥

Pass 2♠ Pass 2NT

Pass 4♠ AP