

North hands (Practice Page)

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

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

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

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

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

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

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

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 72		2NT	Pass	3♦
Vul: NS	♥ QJ4	♥ A109765	Pass	3♥	Pass	4♥
North HCP: 21	♦ AKJ	♦ Q63	AP			
South HCP: 10	♣ KQ106	♣ A8				
Contract: 4♥ N						

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

1. Texas
2. Blackwood 0314, for ♠
3. A=2/5 or 5/5, Q(S)=1

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ 76		2NT	Pass	4♦ ¹
Vul: Both	♥ 84	♥ AK7653	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AJ7	♦ K4	Pass	5♣ ³	Pass	5♦
South HCP: 12	♣ AKJ10	♣ Q73	Pass	5♥ ⁴	Pass	6♥
Contract: 6♥ N			AP			

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

South hands (Practice Page)

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

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

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

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

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

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

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

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 72		2NT	Pass	3♦
Vul: NS	♥ QJ4	♥ A109765	Pass	3♥	Pass	4♥
North HCP: 21	♦ AKJ	♦ Q63	AP			
South HCP: 10	♣ KQ106	♣ A8				
Contract: 4♥ N						

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

1. Texas
2. Blackwood 0314, for ♠
3. A=2/5 or 5/5, Q(S)=1

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ 76		2NT	Pass	4♦ ¹
Vul: Both	♥ 84	♥ AK7653	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AJ7	♦ K4	Pass	5♣ ³	Pass	5♦
South HCP: 12	♣ AKJ10	♣ Q73	Pass	5♥ ⁴	Pass	6♥
Contract: 6♥ N			AP			

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

North hands (Practice Page)

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

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

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

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

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

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

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

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ 72				2NT
Vul: NS	♥ Q10876	♥ A32	Pass	3♦	Pass	3♥
North HCP: 4	♦ 97	♦ AKQJ2	AP			
South HCP: 20	♣ 1064	♣ AQ3				
Contract: 3♥ S						
Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ 109842		2NT	Pass	3♥
Vul: Both	♥ AQJ5	♥ K106	Pass	3♠	Pass	3NT
North HCP: 20	♦ K75	♦ Q2	AP			
South HCP: 6	♣ AK106	♣ J84				
Contract: 3N N						
Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ QJ7				2NT
Vul: None	♥ KQ872	♥ AJ103	Pass	3♦	Pass	3NT ¹
North HCP: 8	♦ 8542	♦ AKQ10	Pass	6♥	AP	
South HCP: 21	♣ 943	♣ A7	1. Extended acceptance after NT			
Contract: 6♥ N						
Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ KJ53	♠ Q96		2NT	Pass	3♦
Vul: EW	♥ A432	♥ 98765	Pass	3NT ¹	Pass	4♥
North HCP: 20	♦ AQ6	♦ 52	AP			
South HCP: 5	♣ AQ	♣ K54	1. Extended acceptance after NT			
Contract: 4♥ S						
Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ Q3				2NT
Vul: Both	♥ AK963	♥ J4	Pass	3♦	Pass	3♥
North HCP: 14	♦ Q32	♦ AKJ8	Pass	6NT	AP	
South HCP: 20	♣ J108	♣ AKQ96				
Contract: 6N S						

South hands (Practice Page)

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

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

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

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

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

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

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

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ 72				2NT
Vul: NS	♥ Q10876	♥ A32	Pass	3♦	Pass	3♥
North HCP: 4	♦ 97	♦ AKQJ2	AP			
South HCP: 20	♣ 1064	♣ AQ3				
Contract: 3♥ S						
Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ 109842		2NT	Pass	3♥
Vul: Both	♥ AQJ5	♥ K106	Pass	3♠	Pass	3NT
North HCP: 20	♦ K75	♦ Q2	AP			
South HCP: 6	♣ AK106	♣ J84				
Contract: 3N N						
Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ QJ7				2NT
Vul: None	♥ KQ872	♥ AJ103	Pass	3♦	Pass	3NT ¹
North HCP: 8	♦ 8542	♦ AKQ10	Pass	6♥	AP	
South HCP: 21	♣ 943	♣ A7	1. Extended acceptance after NT			
Contract: 6♥ N						
Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ KJ53	♠ Q96		2NT	Pass	3♦
Vul: EW	♥ A432	♥ 98765	Pass	3NT ¹	Pass	4♥
North HCP: 20	♦ AQ6	♦ 52	AP			
South HCP: 5	♣ AQ	♣ K54	1. Extended acceptance after NT			
Contract: 4♥ S						
Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ Q3				2NT
Vul: Both	♥ AK963	♥ J4	Pass	3♦	Pass	3♥
North HCP: 14	♦ Q32	♦ AKJ8	Pass	6NT	AP	
South HCP: 20	♣ J108	♣ AKQ96				
Contract: 6N S						

North hands (Practice Page)

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

Board: 10	♠ A43	The opponents are silent.
Dealer: N	♥ AKQ107	
Vul: None	♦ J5	You bid first.
HCP: 20	♣ AQ9	

Board: 11	♠ AKJ1098	The opponents are silent.
Dealer: S	♥ 1065	
Vul: NS	♦ 54	Partner bids first.
HCP: 11	♣ K7	

Board: 12	♠ AJ98	The opponents are silent.
Dealer: N	♥ A62	
Vul: None	♦ AK9	You bid first.
HCP: 20	♣ A64	

Board: 13	♠ 964	The opponents are silent.
Dealer: S	♥ J10932	
Vul: NS	♦ J8	Partner bids first.
HCP: 7	♣ AJ3	

Board: 14	♠ 82	The opponents are silent.
Dealer: N	♥ AK109	
Vul: None	♦ AQ1098	You bid first.
HCP: 20	♣ AK	

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

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

North:
♠ A43
♥ AKQ107
♦ J5
♣ AQ9

South:
♠ Q109652
♥ 4
♦ AKQ1084
♣ —

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

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

North:
♠ AKJ1098
♥ 1065
♦ 54
♣ K7

South:
♠ Q73
♥ KJ74
♦ AK8
♣ AQJ

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

Board: 12
Dealer: N
Vul: None
North HCP: 20
South HCP: 8
Contract: 6♥ N

North:
♠ AJ98
♥ A62
♦ AK9
♣ A64

South:
♠ 107
♥ QJ9873
♦ 2
♣ KQ107

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

Board: 13
Dealer: S
Vul: NS
North HCP: 7
South HCP: 20
Contract: 3N S

North:
♠ 964
♥ J10932
♦ J8
♣ AJ3

South:
♠ AKQ32
♥ K7
♦ K742
♣ KQ

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

Board: 14
Dealer: N
Vul: None
North HCP: 20
South HCP: 8
Contract: 4♠ N

North:
♠ 82
♥ AK109
♦ AQ1098
♣ AK

South:
♠ AQJ954
♥ 83
♦ 74
♣ J108

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

South hands (Practice Page)

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

Board: 10	♠ Q109652	The opponents are silent.
Dealer: N	♥ 4	
Vul: None	♦ AKQ1084	Partner bids first.
HCP: 11	♣ —	
Board: 11	♠ Q73	The opponents are silent.
Dealer: S	♥ KJ74	
Vul: NS	♦ AK8	You bid first.
HCP: 20	♣ AQJ	
Board: 12	♠ 107	The opponents are silent.
Dealer: N	♥ QJ9873	
Vul: None	♦ 2	Partner bids first.
HCP: 8	♣ KQ107	
Board: 13	♠ AKQ32	The opponents are silent.
Dealer: S	♥ K7	
Vul: NS	♦ K742	You bid first.
HCP: 20	♣ KQ	
Board: 14	♠ AQJ954	The opponents are silent.
Dealer: N	♥ 83	
Vul: None	♦ 74	Partner bids first.
HCP: 8	♣ J108	

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

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

North:
♠ A43
♥ AKQ107
♦ J5
♣ AQ9

South:
♠ Q109652
♥ 4
♦ AKQ1084
♣ —

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

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

North:
♠ AKJ1098
♥ 1065
♦ 54
♣ K7

South:
♠ Q73
♥ KJ74
♦ AK8
♣ AQJ

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

Board: 12
Dealer: N
Vul: None
North HCP: 20
South HCP: 8
Contract: 6♥ N

North:
♠ AJ98
♥ A62
♦ AK9
♣ A64

South:
♠ 107
♥ QJ9873
♦ 2
♣ KQ107

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

Board: 13
Dealer: S
Vul: NS
North HCP: 7
South HCP: 20
Contract: 3N S

North:
♠ 964
♥ J10932
♦ J8
♣ AJ3

South:
♠ AKQ32
♥ K7
♦ K742
♣ KQ

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

Board: 14
Dealer: N
Vul: None
North HCP: 20
South HCP: 8
Contract: 4♠ N

North:
♠ 82
♥ AK109
♦ AQ1098
♣ AK

South:
♠ AQJ954
♥ 83
♦ 74
♣ J108

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

North hands (Practice Page)

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

Board: 15	♠ KJ	The opponents are silent.
Dealer: S	♥ AQ1094	
Vul: EW	♦ Q103	Partner bids first.
HCP: 16	♣ KJ4	

Board: 16	♠ A6	The opponents are silent.
Dealer: N	♥ QJ	
Vul: Both	♦ AKQJ10	You bid first.
HCP: 20	♣ K853	

Board: 17	♠ AJ642	The opponents are silent.
Dealer: S	♥ J4	
Vul: EW	♦ J976	Partner bids first.
HCP: 10	♣ K7	

Board: 18	♠ A109	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ AK5	You bid first.
HCP: 21	♣ AK762	

Board: 19	♠ K75	The opponents are silent.
Dealer: S	♥ AJ1073	
Vul: EW	♦ 54	Partner bids first.
HCP: 14	♣ KQJ	

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

Board: 15

Dealer: S

Vul: EW

North HCP: 16

South HCP: 20

Contract: 6N S

North:

♠ KJ

♥ AQ1094

♦ Q103

♣ KJ4

South:

♠ AQ

♥ J2

♦ AK85

♣ AQ972

West North East South

Pass 3♦ Pass 2NT

Pass 6NT AP

Board: 16

Dealer: N

Vul: Both

North HCP: 20

South HCP: 15

Contract: 7♥ N

North:

♠ A6

♥ QJ

♦ AKQJ10

♣ K853

South:

♠ K108

♥ AK9872

♦ 3

♣ AJ7

West North East South

Pass 2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♠³ Pass 7♥

AP

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

Board: 17

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 4♠ S

North:

♠ AJ642

♥ J4

♦ J976

♣ K7

South:

♠ KQ7

♥ Q963

♦ AK10

♣ AQ4

West North East South

Pass 3♥ Pass 2NT

Pass 3NT Pass 3♠

Pass 4♠

AP

Board: 18

Dealer: N

Vul: Both

North HCP: 21

South HCP: 12

Contract: 6♥ N

North:

♠ A109

♥ K4

♦ AK5

♣ AK762

South:

♠ KQ

♥ AQ8632

♦ 976

♣ J10

West North East South

Pass 2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♦³ Pass 6♥

AP

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

Board: 19

Dealer: S

Vul: EW

North HCP: 14

South HCP: 20

Contract: 6N S

North:

♠ K75

♥ AJ1073

♦ 54

♣ KQJ

South:

♠ AQJ92

♥ KQ

♦ KJ109

♣ A7

West North East South

Pass 3♦ Pass 2NT

Pass 6NT AP

South hands (Practice Page)

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

Board: 15	♠ AQ	The opponents are silent.
Dealer: S	♥ J2	
Vul: EW	♦ AK85	You bid first.
HCP: 20	♣ AQ972	

Board: 16	♠ K108	The opponents are silent.
Dealer: N	♥ AK9872	
Vul: Both	♦ 3	Partner bids first.
HCP: 15	♣ AJ7	

Board: 17	♠ KQ7	The opponents are silent.
Dealer: S	♥ Q963	
Vul: EW	♦ AK10	You bid first.
HCP: 20	♣ AQ4	

Board: 18	♠ KQ	The opponents are silent.
Dealer: N	♥ AQ8632	
Vul: Both	♦ 976	Partner bids first.
HCP: 12	♣ J10	

Board: 19	♠ AQJ92	The opponents are silent.
Dealer: S	♥ KQ	
Vul: EW	♦ KJ109	You bid first.
HCP: 20	♣ A7	

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

Board: 15

Dealer: S

Vul: EW

North HCP: 16

South HCP: 20

Contract: 6N S

North:

♠ KJ

♥ AQ1094

♦ Q103

♣ KJ4

South:

♠ AQ

♥ J2

♦ AK85

♣ AQ972

West North East South

Pass 3♦ Pass 2NT

Pass 6NT AP 3♥

Board: 16

Dealer: N

Vul: Both

North HCP: 20

South HCP: 15

Contract: 7♥ N

North:

♠ A6

♥ QJ

♦ AKQJ10

♣ K853

South:

♠ K108

♥ AK9872

♦ 3

♣ AJ7

West North East South

Pass 2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♠³ Pass 7♥

AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 17

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 4♠ S

North:

♠ AJ642

♥ J4

♦ J976

♣ K7

South:

♠ KQ7

♥ Q963

♦ AK10

♣ AQ4

West North East South

Pass 3♥ Pass 2NT

Pass 3NT Pass 3♠

Pass 4♠

AP

Board: 18

Dealer: N

Vul: Both

North HCP: 21

South HCP: 12

Contract: 6♥ N

North:

♠ A109

♥ K4

♦ AK5

♣ AK762

South:

♠ KQ

♥ AQ8632

♦ 976

♣ J10

West North East South

Pass 2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♦³ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

Board: 19

Dealer: S

Vul: EW

North HCP: 14

South HCP: 20

Contract: 6N S

North:

♠ K75

♥ AJ1073

♦ 54

♣ KQJ

South:

♠ AQJ92

♥ KQ

♦ KJ109

♣ A7

West North East South

Pass 3♦ Pass 2NT

Pass 6NT AP 3♥

North hands (Practice Page)

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

Board: 20 ♠ AKQ7
Dealer: N ♥ Q943
Vul: Both ♦ AKQ
HCP: 20 ♣ 97

The opponents are silent.

You bid first.

Board: 21 ♠ AQ103
Dealer: S ♥ KJ10532
Vul: NS ♦ 5
HCP: 10 ♣ 92

The opponents are silent.

Partner bids first.

Board: 22 ♠ AKQ97
Dealer: N ♥ J3
Vul: Both ♦ AK9
HCP: 21 ♣ A95

The opponents are silent.

You bid first.

Board: 23 ♠ 542
Dealer: S ♥ K8732
Vul: None ♦ 52
HCP: 6 ♣ K108

The opponents are silent.

Partner bids first.

Board: 24 ♠ J7
Dealer: N ♥ KQJ6
Vul: NS ♦ AK4
HCP: 20 ♣ AQ63

West Doubles 6NT if possible.

You bid first.

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

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

North:
 ♠ AKQ7
 ♥ Q943
 ♦ AKQ
 ♣ 97

South:
 ♠ 8532
 ♥ AKJ872
 ♦ 3
 ♣ AK

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♠ ³	Pass	7♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=2/5 or 5/5, Q(H)=1			

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

North:
 ♠ AQ103
 ♥ KJ10532
 ♦ 5
 ♣ 92

South:
 ♠ K82
 ♥ AQ9
 ♦ AK94
 ♣ KQ10

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

Board: 22
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 11
 Contract: 6N N

North:
 ♠ AKQ97
 ♥ J3
 ♦ AK9
 ♣ A95

South:
 ♠ 1062
 ♥ AQ854
 ♦ Q84
 ♣ K6

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

Board: 23
 Dealer: S
 Vul: None
 North HCP: 6
 South HCP: 21
 Contract: 4♥ S

North:
 ♠ 542
 ♥ K8732
 ♦ 52
 ♣ K108

South:
 ♠ KQJ
 ♥ AQ95
 ♦ KJ6
 ♣ AJ3

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

Board: 24

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6NX N

North:

♠ J7

♥ KQJ6

♦ AK4

♣ AQ63

South:

♠ AK843

♥ 5

♦ J108

♣ KJ52

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

South hands (Practice Page)

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

Board: 20	♠ 8532	The opponents are silent.
Dealer: N	♥ AKJ872	
Vul: Both	♦ 3	Partner bids first.
HCP: 15	♣ AK	
Board: 21	♠ K82	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: NS	♦ AK94	You bid first.
HCP: 21	♣ KQ10	
Board: 22	♠ 1062	The opponents are silent.
Dealer: N	♥ AQ854	
Vul: Both	♦ Q84	Partner bids first.
HCP: 11	♣ K6	
Board: 23	♠ KQJ	The opponents are silent.
Dealer: S	♥ AQ95	
Vul: None	♦ KJ6	You bid first.
HCP: 21	♣ AJ3	
Board: 24	♠ AK843	West Doubles 6NT if possible.
Dealer: N	♥ 5	
Vul: NS	♦ J108	Partner bids first.
HCP: 12	♣ KJ52	

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

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

North:
 ♠ AKQ7
 ♥ Q943
 ♦ AKQ
 ♣ 97

South:
 ♠ 8532
 ♥ AKJ872
 ♦ 3
 ♣ AK

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♠ ³	Pass	7♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=2/5 or 5/5, Q(H)=1			

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

North:
 ♠ AQ103
 ♥ KJ10532
 ♦ 5
 ♣ 92

South:
 ♠ K82
 ♥ AQ9
 ♦ AK94
 ♣ KQ10

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

Board: 22
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 11
 Contract: 6N N

North:
 ♠ AKQ97
 ♥ J3
 ♦ AK9
 ♣ A95

South:
 ♠ 1062
 ♥ AQ854
 ♦ Q84
 ♣ K6

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

Board: 23
 Dealer: S
 Vul: None
 North HCP: 6
 South HCP: 21
 Contract: 4♥ S

North:
 ♠ 542
 ♥ K8732
 ♦ 52
 ♣ K108

South:
 ♠ KQJ
 ♥ AQ95
 ♦ KJ6
 ♣ AJ3

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

Board: 24

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6NX N

North:

♠ J7

♥ KQJ6

♦ AK4

♣ AQ63

South:

♠ AK843

♥ 5

♦ J108

♣ KJ52

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

North hands (Practice Page)

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

Board: 25	♠ 9	The opponents are silent.
Dealer: S	♥ AKQ1093	
Vul: EW	♦ Q73	Partner bids first.
HCP: 11	♣ 965	

Board: 26	♠ Q107	The opponents are silent.
Dealer: N	♥ AK95	
Vul: None	♦ AKJ8	You bid first.
HCP: 21	♣ A6	

Board: 27	♠ KJ8762	The opponents are silent.
Dealer: S	♥ K65	
Vul: EW	♦ 86	Partner bids first.
HCP: 7	♣ 96	

Board: 28	♠ AKJ93	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ K8	You bid first.
HCP: 20	♣ A1042	

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

Board: 25
 Dealer: S
 Vul: EW
 North HCP: 11
 South HCP: 20
 Contract: 6♥ S

North:
 ♠ 9
 ♥ AKQ1093
 ♦ Q73
 ♣ 965

South:
 ♠ KJ6
 ♥ 754
 ♦ AK9
 ♣ AKQ3

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

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

Board: 26
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 7
 Contract: 4♠ N

North:
 ♠ Q107
 ♥ AK95
 ♦ AKJ8
 ♣ A6

South:
 ♠ KJ542
 ♥ J82
 ♦ 962
 ♣ Q5

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

Board: 27
 Dealer: S
 Vul: EW
 North HCP: 7
 South HCP: 21
 Contract: 4♠ S

North:
 ♠ KJ8762
 ♥ K65
 ♦ 86
 ♣ 96

South:
 ♠ A54
 ♥ A72
 ♦ AK72
 ♣ AQ3

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

Board: 28
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 13
 Contract: 6♠ N

North:
 ♠ AKJ93
 ♥ KQ
 ♦ K8
 ♣ A1042

South:
 ♠ Q108542
 ♥ AJ6
 ♦ AQ102
 ♣ —

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

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

South hands (Practice Page)

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

Board: 25	♠ KJ6	The opponents are silent.
Dealer: S	♥ 754	
Vul: EW	♦ AK9	You bid first.
HCP: 20	♣ AKQ3	

Board: 26	♠ KJ542	The opponents are silent.
Dealer: N	♥ J82	
Vul: None	♦ 962	Partner bids first.
HCP: 7	♣ Q5	

Board: 27	♠ A54	The opponents are silent.
Dealer: S	♥ A72	
Vul: EW	♦ AK72	You bid first.
HCP: 21	♣ AQ3	

Board: 28	♠ Q108542	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: Both	♦ AQ102	Partner bids first.
HCP: 13	♣ —	

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

Board: 25
 Dealer: S
 Vul: EW
 North HCP: 11
 South HCP: 20
 Contract: 6♥ S

North:
 ♠ 9
 ♥ AKQ1093
 ♦ Q73
 ♣ 965

South:
 ♠ KJ6
 ♥ 754
 ♦ AK9
 ♣ AKQ3

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

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

Board: 26
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 7
 Contract: 4♠ N

North:
 ♠ Q107
 ♥ AK95
 ♦ AKJ8
 ♣ A6

South:
 ♠ KJ542
 ♥ J82
 ♦ 962
 ♣ Q5

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

Board: 27
 Dealer: S
 Vul: EW
 North HCP: 7
 South HCP: 21
 Contract: 4♠ S

North:
 ♠ KJ8762
 ♥ K65
 ♦ 86
 ♣ 96

South:
 ♠ A54
 ♥ A72
 ♦ AK72
 ♣ AQ3

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

Board: 28
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 13
 Contract: 6♠ N

North:
 ♠ AKJ93
 ♥ KQ
 ♦ K8
 ♣ A1042

South:
 ♠ Q108542
 ♥ AJ6
 ♦ AQ102
 ♣ —

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

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

North hands (Practice Page)

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

Board: 29	♠ 10986	The opponents are silent.
Dealer: S	♥ AJ10986	
Vul: NS	♦ AK	Partner bids first.
HCP: 12	♣ 10	

Board: 30	♠ QJ	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: EW	♦ Q2	You bid first.
HCP: 20	♣ AKQ63	

Board: 31	♠ A109632	The opponents are silent.
Dealer: S	♥ AK8	
Vul: Both	♦ K8	Partner bids first.
HCP: 14	♣ 83	

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

Board: 29

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6♥ S

North:

♠ 10986

♥ AJ10986

♦ AK

♣ 10

South:

♠ AQ3

♥ K5

♦ Q53

♣ AKQ95

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

Pass	4NT ²	Pass	5♣ ³
------	------------------	------	-----------------

Pass	5♦	Pass	5♥ ⁴
------	----	------	-----------------

Pass	6♥	AP	
------	----	----	--

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

Board: 30

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 6♥ N

North:

♠ QJ

♥ KQJ10

♦ Q2

♣ AKQ63

South:

♠ K98

♥ A8652

♦ J974

♣ 7

West	North	East	South
	2NT	Pass	3♦

Pass	3NT ¹	Pass	4♣ ²
------	------------------	------	-----------------

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

Pass	5♣ ⁴	Pass	6♥
------	-----------------	------	----

AP

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♥
4. A=2/5 or 5/5, Q(H)=1

Board: 31

Dealer: S

Vul: Both

North HCP: 14

South HCP: 21

Contract: 7♠ S

North:

♠ A109632

♥ AK8

♦ K8

♣ 83

South:

♠ KQJ7

♥ Q1053

♦ AQ2

♣ AK

West	North	East	South
			2NT

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

Pass	4NT ²	Pass	5♣ ³
------	------------------	------	-----------------

Pass	5♦	Pass	6♣ ⁴
------	----	------	-----------------

Pass	7♠	AP	
------	----	----	--

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

South hands (Practice Page)

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

Board: 29	♠ AQ3	The opponents are silent.
Dealer: S	♥ K5	
Vul: NS	♦ Q53	You bid first.
HCP: 20	♣ AKQ95	

Board: 30	♠ K98	The opponents are silent.
Dealer: N	♥ A8652	
Vul: EW	♦ J974	Partner bids first.
HCP: 8	♣ 7	

Board: 31	♠ KQJ7	The opponents are silent.
Dealer: S	♥ Q1053	
Vul: Both	♦ AQ2	You bid first.
HCP: 21	♣ AK	

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

Board: 29

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6♥ S

North:

♠ 10986

♥ AJ10986

♦ AK

♣ 10

South:

♠ AQ3

♥ K5

♦ Q53

♣ AKQ95

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

Pass	4NT ²	Pass	5♣ ³
------	------------------	------	-----------------

Pass	5♦	Pass	5♥ ⁴
------	----	------	-----------------

Pass	6♥	AP	
------	----	----	--

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

Board: 30

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 6♥ N

North:

♠ QJ

♥ KQJ10

♦ Q2

♣ AKQ63

South:

♠ K98

♥ A8652

♦ J974

♣ 7

West	North	East	South
	2NT	Pass	3♦

Pass	3NT ¹	Pass	4♣ ²
------	------------------	------	-----------------

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

Pass	5♣ ⁴	Pass	6♥
------	-----------------	------	----

AP

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♥
4. A=2/5 or 5/5, Q(H)=1

Board: 31

Dealer: S

Vul: Both

North HCP: 14

South HCP: 21

Contract: 7♠ S

North:

♠ A109632

♥ AK8

♦ K8

♣ 83

South:

♠ KQJ7

♥ Q1053

♦ AQ2

♣ AK

West	North	East	South
			2NT

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

Pass	4NT ²	Pass	5♣ ³
------	------------------	------	-----------------

Pass	5♦	Pass	6♣ ⁴
------	----	------	-----------------

Pass	7♠	AP	
------	----	----	--

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

North hands (Practice Page)

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

Board: 32 ♠ AK10
Dealer: N ♥ Q872
Vul: None ♦ AKQ9
HCP: 21 ♣ K7

The opponents are silent.

You bid first.

Board: 33 ♠ 1082
Dealer: S ♥ AKQJ102
Vul: EW ♦ J85
HCP: 11 ♣ 10

West Doubles 5♣ if possible.

Partner bids first.

Board: 34 ♠ AKQJ
Dealer: N ♥ Q98
Vul: Both ♦ K862
HCP: 20 ♣ AJ

The opponents are silent.

You bid first.

Board: 35 ♠ J9752
Dealer: S ♥ A86
Vul: None ♦ J64
HCP: 6 ♣ 65

The opponents are silent.

Partner bids first.

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

Board: 32
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 9
 Contract: 6♥ N

North:
 ♠ AK10
 ♥ Q872
 ♦ AKQ9
 ♣ K7

South:
 ♠ J8
 ♥ AKJ943
 ♦ 752
 ♣ 85

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

Board: 33
 Dealer: S
 Vul: EW
 North HCP: 11
 South HCP: 21
 Contract: 6♥ S

North:
 ♠ 1082
 ♥ AKQJ102
 ♦ J85
 ♣ 10

South:
 ♠ AKQJ
 ♥ 974
 ♦ AK104
 ♣ A3

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

Board: 34
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 7
 Contract: 4♠ N

North:
 ♠ AKQJ
 ♥ Q98
 ♦ K862
 ♣ AJ

South:
 ♠ 108764
 ♥ A2
 ♦ 97
 ♣ K853

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

Board: 35
 Dealer: S
 Vul: None
 North HCP: 6
 South HCP: 20
 Contract: 3N S

North:
 ♠ J9752
 ♥ A86
 ♦ J64
 ♣ 65

South:
 ♠ AQ
 ♥ Q92
 ♦ A853
 ♣ AKJ7

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

South hands (Practice Page)

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

Board: 32	♠ J8	The opponents are silent.
Dealer: N	♥ AKJ943	
Vul: None	♦ 752	Partner bids first.
HCP: 9	♣ 85	

Board: 33	♠ AKQJ	West Doubles 5♣ if possible.
Dealer: S	♥ 974	
Vul: EW	♦ AK104	You bid first.
HCP: 21	♣ A3	

Board: 34	♠ 108764	The opponents are silent.
Dealer: N	♥ A2	
Vul: Both	♦ 97	Partner bids first.
HCP: 7	♣ K853	

Board: 35	♠ AQ	The opponents are silent.
Dealer: S	♥ Q92	
Vul: None	♦ A853	You bid first.
HCP: 20	♣ AKJ7	

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

Board: 32
Dealer: N
Vul: None
North HCP: 21
South HCP: 9
Contract: 6♥ N

North:
♠ AK10
♥ Q872
♦ AKQ9
♣ K7

South:
♠ J8
♥ AKJ943
♦ 752
♣ 85

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

Board: 33
Dealer: S
Vul: EW
North HCP: 11
South HCP: 21
Contract: 6♥ S

North:
♠ 1082
♥ AKQJ102
♦ J85
♣ 10

South:
♠ AKQJ
♥ 974
♦ AK104
♣ A3

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

Board: 34
Dealer: N
Vul: Both
North HCP: 20
South HCP: 7
Contract: 4♠ N

North:
♠ AKQJ
♥ Q98
♦ K862
♣ AJ

South:
♠ 108764
♥ A2
♦ 97
♣ K853

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

Board: 35
Dealer: S
Vul: None
North HCP: 6
South HCP: 20
Contract: 3N S

North:
♠ J9752
♥ A86
♦ J64
♣ 65

South:
♠ AQ
♥ Q92
♦ A853
♣ AKJ7

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

North hands (Practice Page)

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

Board: 36	♠ AKJ73	The opponents are silent.
Dealer: N	♥ A76	
Vul: NS	♦ AJ10	You bid first.
HCP: 20	♣ K10	

Board: 37	♠ KQ1087	The opponents are silent.
Dealer: S	♥ K7	
Vul: Both	♦ 82	Partner bids first.
HCP: 11	♣ K654	

Board: 38	♠ AK96	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: None	♦ K972	You bid first.
HCP: 20	♣ A7	

Board: 39	♠ K52	The opponents are silent.
Dealer: S	♥ K10543	
Vul: NS	♦ 75	Partner bids first.
HCP: 7	♣ J105	

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

Board: 36
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 6♠ S

North:
♠ AKJ73
♥ A76
♦ AJ10
♣ K10

South:
♠ 108652
♥ K
♦ Q97
♣ A953

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

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Blackwood 0314, for ♠
5. A=1/5 or 4/5
6. ♠ queen and ♣ king

Board: 37
Dealer: S
Vul: Both
North HCP: 11
South HCP: 21
Contract: 6♠ S

North:
♠ KQ1087
♥ K7
♦ 82
♣ K654

South:
♠ A43
♥ A94
♦ AQ94
♣ AQJ

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

1. Quantitative 4NT

Board: 38
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 4♥ N

North:
♠ AK96
♥ KQJ
♦ K972
♣ A7

South:
♠ Q5
♥ A109754
♦ J8
♣ K106

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

Board: 39
Dealer: S
Vul: NS
North HCP: 7
South HCP: 21
Contract: 4♥ S

North:
♠ K52
♥ K10543
♦ 75
♣ J105

South:
♠ 984
♥ AQJ
♦ AK1082
♣ AK

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

South hands (Practice Page)

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

Board: 36	♠ 108652	The opponents are silent.
Dealer: N	♥ K	
Vul: NS	♦ Q97	Partner bids first.
HCP: 9	♣ A953	

Board: 37	♠ A43	The opponents are silent.
Dealer: S	♥ A94	
Vul: Both	♦ AQ94	You bid first.
HCP: 21	♣ AQJ	

Board: 38	♠ Q5	The opponents are silent.
Dealer: N	♥ A109754	
Vul: None	♦ J8	Partner bids first.
HCP: 10	♣ K106	

Board: 39	♠ 984	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ AK1082	You bid first.
HCP: 21	♣ AK	

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

Board: 36
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 6♠ S

North:
♠ AKJ73
♥ A76
♦ AJ10
♣ K10

South:
♠ 108652
♥ K
♦ Q97
♣ A953

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

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Blackwood 0314, for ♠
5. A=1/5 or 4/5
6. ♠ queen and ♣ king

Board: 37
Dealer: S
Vul: Both
North HCP: 11
South HCP: 21
Contract: 6♠ S

North:
♠ KQ1087
♥ K7
♦ 82
♣ K654

South:
♠ A43
♥ A94
♦ AQ94
♣ AQJ

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

1. Quantitative 4NT

Board: 38
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 4♥ N

North:
♠ AK96
♥ KQJ
♦ K972
♣ A7

South:
♠ Q5
♥ A109754
♦ J8
♣ K106

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

Board: 39
Dealer: S
Vul: NS
North HCP: 7
South HCP: 21
Contract: 4♥ S

North:
♠ K52
♥ K10543
♦ 75
♣ J105

South:
♠ 984
♥ AQJ
♦ AK1082
♣ AK

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

North hands (Practice Page)

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

Board: 40	♠ 93	The opponents are silent.
Dealer: N	♥ A92	
Vul: EW	♦ AKQ9	You bid first.
HCP: 20	♣ AQJ7	

Board: 41	♠ 96	The opponents are silent.
Dealer: S	♥ A6432	
Vul: None	♦ 974	Partner bids first.
HCP: 7	♣ QJ7	

Board: 42	♠ A7	The opponents are silent.
Dealer: N	♥ AK109	
Vul: NS	♦ KQ52	You bid first.
HCP: 20	♣ A74	

Board: 43	♠ Q72	The opponents are silent.
Dealer: S	♥ K10764	
Vul: EW	♦ K105	Partner bids first.
HCP: 13	♣ KQ	

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

Board: 40
Dealer: N
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6♠ N

North:
♠ 93
♥ A92
♦ AKQ9
♣ AQJ7

South:
♠ AJ10754
♥ K107
♦ J
♣ K54

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

Board: 41
Dealer: S
Vul: None
North HCP: 7
South HCP: 20
Contract: 3N S

North:
♠ 96
♥ A6432
♦ 974
♣ QJ7

South:
♠ AJ
♥ J10
♦ AKQJ8
♣ A863

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

Board: 42
Dealer: N
Vul: NS
North HCP: 20
South HCP: 7
Contract: 4♥ N

North:
♠ A7
♥ AK109
♦ KQ52
♣ A74

South:
♠ K3
♥ 87654
♦ A1084
♣ 85

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

Board: 43
Dealer: S
Vul: EW
North HCP: 13
South HCP: 20
Contract: 6N S

North:
♠ Q72
♥ K10764
♦ K105
♣ KQ

South:
♠ AK1043
♥ AJ5
♦ A6
♣ A107

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

South hands (Practice Page)

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

Board: 40	♠ AJ10754	The opponents are silent.
Dealer: N	♥ K107	
Vul: EW	♦ J	Partner bids first.
HCP: 12	♣ K54	

Board: 41	♠ AJ	The opponents are silent.
Dealer: S	♥ J10	
Vul: None	♦ AKQJ8	You bid first.
HCP: 20	♣ A863	

Board: 42	♠ K3	The opponents are silent.
Dealer: N	♥ 87654	
Vul: NS	♦ A1084	Partner bids first.
HCP: 7	♣ 85	

Board: 43	♠ AK1043	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: EW	♦ A6	You bid first.
HCP: 20	♣ A107	

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

Board: 40
Dealer: N
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6♠ N

North:
♠ 93
♥ A92
♦ AKQ9
♣ AQJ7

South:
♠ AJ10754
♥ K107
♦ J
♣ K54

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

Board: 41
Dealer: S
Vul: None
North HCP: 7
South HCP: 20
Contract: 3N S

North:
♠ 96
♥ A6432
♦ 974
♣ QJ7

South:
♠ AJ
♥ J10
♦ AKQJ8
♣ A863

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

Board: 42
Dealer: N
Vul: NS
North HCP: 20
South HCP: 7
Contract: 4♥ N

North:
♠ A7
♥ AK109
♦ KQ52
♣ A74

South:
♠ K3
♥ 87654
♦ A1084
♣ 85

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

Board: 43
Dealer: S
Vul: EW
North HCP: 13
South HCP: 20
Contract: 6N S

North:
♠ Q72
♥ K10764
♦ K105
♣ KQ

South:
♠ AK1043
♥ AJ5
♦ A6
♣ A107

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

North hands (Practice Page)

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

Board: 44	♠ 64	The opponents are silent.
Dealer: N	♥ AJ72	
Vul: Both	♦ AKJ98	You bid first.
HCP: 20	♣ AK	

Board: 45	♠ AK10953	The opponents are silent.
Dealer: S	♥ Q1074	
Vul: EW	♦ J3	Partner bids first.
HCP: 10	♣ 10	

Board: 46	♠ AQ10	The opponents are silent.
Dealer: N	♥ AJ82	
Vul: None	♦ AQJ9	You bid first.
HCP: 21	♣ K3	

Board: 47	♠ KQ2	The opponents are silent.
Dealer: S	♥ K10632	
Vul: EW	♦ J7	Partner bids first.
HCP: 13	♣ A108	

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

Board: 44
Dealer: N
Vul: Both
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ 64
♥ AJ72
♦ AKJ98
♣ AK

South:
♠ AQJ1075
♥ Q1043
♦ Q2
♣ 7

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

Board: 45
Dealer: S
Vul: EW
North HCP: 10
South HCP: 20
Contract: 5♠ S

North:
♠ AK10953
♥ Q1074
♦ J3
♣ 10

South:
♠ 42
♥ AJ
♦ AK92
♣ AKJ96

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♣ ³
Pass	5♦	Pass	5♠ ⁴
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			
4. no ♠ queen			

Board: 46
Dealer: N
Vul: None
North HCP: 21
South HCP: 11
Contract: 4♥ S

North:
♠ AQ10
♥ AJ82
♦ AQJ9
♣ K3

South:
♠ K5
♥ KQ10954
♦ K102
♣ 104

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

Board: 47
Dealer: S
Vul: EW
North HCP: 13
South HCP: 21
Contract: 6N S

North:
♠ KQ2
♥ K10632
♦ J7
♣ A108

South:
♠ A9
♥ A9
♦ AK103
♣ KQJ64

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

South hands (Practice Page)

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

Board: 44	♠ AQJ1075	The opponents are silent.
Dealer: N	♥ Q1043	
Vul: Both	♦ Q2	Partner bids first.
HCP: 11	♣ 7	

Board: 45	♠ 42	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ AK92	You bid first.
HCP: 20	♣ AKJ96	

Board: 46	♠ K5	The opponents are silent.
Dealer: N	♥ KQ10954	
Vul: None	♦ K102	Partner bids first.
HCP: 11	♣ 104	

Board: 47	♠ A9	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ AK103	You bid first.
HCP: 21	♣ KQJ64	

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

Board: 44
Dealer: N
Vul: Both
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ 64
♥ AJ72
♦ AKJ98
♣ AK

South:
♠ AQJ1075
♥ Q1043
♦ Q2
♣ 7

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

Board: 45
Dealer: S
Vul: EW
North HCP: 10
South HCP: 20
Contract: 5♠ S

North:
♠ AK10953
♥ Q1074
♦ J3
♣ 10

South:
♠ 42
♥ AJ
♦ AK92
♣ AKJ96

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♣ ³
Pass	5♦	Pass	5♠ ⁴
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			
4. no ♠ queen			

Board: 46
Dealer: N
Vul: None
North HCP: 21
South HCP: 11
Contract: 4♥ S

North:
♠ AQ10
♥ AJ82
♦ AQJ9
♣ K3

South:
♠ K5
♥ KQ10954
♦ K102
♣ 104

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

Board: 47
Dealer: S
Vul: EW
North HCP: 13
South HCP: 21
Contract: 6N S

North:
♠ KQ2
♥ K10632
♦ J7
♣ A108

South:
♠ A9
♥ A9
♦ AK103
♣ KQJ64

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

North hands (Practice Page)

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

Board: 48	♠ AJ7	West Doubles 3♥ if possible.
Dealer: N	♥ K8	
Vul: Both	♦ AKQ53	You bid first.
HCP: 21	♣ A84	

Board: 49	♠ A5	The opponents are silent.
Dealer: S	♥ KQ9654	
Vul: None	♦ 872	Partner bids first.
HCP: 9	♣ 105	

Board: 50	♠ AKQJ	The opponents are silent.
Dealer: N	♥ 942	
Vul: NS	♦ QJ	You bid first.
HCP: 21	♣ AKJ6	

Board: 51	♠ 108432	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ K54	Partner bids first.
HCP: 6	♣ J94	

Board: 52	♠ AK4	The opponents are silent.
Dealer: N	♥ AK43	
Vul: None	♦ K85	You bid first.
HCP: 20	♣ K102	

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

Board: 48
Dealer: N
Vul: Both
North HCP: 21
South HCP: 4
Contract: 3♠ N

North:
♠ AJ7
♥ K8
♦ AKQ53
♣ A84

South:
♠ K9853
♥ J1095
♦ 108
♣ 65

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

Board: 49
Dealer: S
Vul: None
North HCP: 9
South HCP: 20
Contract: 6♥ S

North:
♠ A5
♥ KQ9654
♦ 872
♣ 105

South:
♠ QJ82
♥ A8
♦ AQ964
♣ AK

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

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

Board: 50
Dealer: N
Vul: NS
North HCP: 21
South HCP: 11
Contract: 6♥ N

North:
♠ AKQJ
♥ 942
♦ QJ
♣ AKJ6

South:
♠ 84
♥ AQJ107
♦ A1062
♣ 43

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

1. Quantitative 4NT

Board: 51
Dealer: S
Vul: Both
North HCP: 6
South HCP: 21
Contract: 4♠ N

North:
♠ 108432
♥ Q8
♦ K54
♣ J94

South:
♠ AQJ5
♥ AJ63
♦ AJ2
♣ A10

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

1. Extended acceptance after NT

Board: 52
Dealer: N
Vul: None
North HCP: 20
South HCP: 11
Contract: 6♠ N

North:
♠ AK4
♥ AK43
♦ K85
♣ K102

South:
♠ QJ975
♥ Q82
♦ 2
♣ AQ63

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

1. Quantitative 4NT

South hands (Practice Page)

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

Board: 48	♠ K9853	West Doubles 3♥ if possible.
Dealer: N	♥ J1095	
Vul: Both	♦ 108	Partner bids first.
HCP: 4	♣ 65	

Board: 49	♠ QJ82	The opponents are silent.
Dealer: S	♥ A8	
Vul: None	♦ AQ964	You bid first.
HCP: 20	♣ AK	

Board: 50	♠ 84	The opponents are silent.
Dealer: N	♥ AQJ107	
Vul: NS	♦ A1062	Partner bids first.
HCP: 11	♣ 43	

Board: 51	♠ AQJ5	The opponents are silent.
Dealer: S	♥ AJ63	
Vul: Both	♦ AJ2	You bid first.
HCP: 21	♣ A10	

Board: 52	♠ QJ975	The opponents are silent.
Dealer: N	♥ Q82	
Vul: None	♦ 2	Partner bids first.
HCP: 11	♣ AQ63	

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

Board: 48
Dealer: N
Vul: Both
North HCP: 21
South HCP: 4
Contract: 3♠ N

North:
♠ AJ7
♥ K8
♦ AKQ53
♣ A84

South:
♠ K9853
♥ J1095
♦ 108
♣ 65

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

Board: 49
Dealer: S
Vul: None
North HCP: 9
South HCP: 20
Contract: 6♥ S

North:
♠ A5
♥ KQ9654
♦ 872
♣ 105

South:
♠ QJ82
♥ A8
♦ AQ964
♣ AK

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

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

Board: 50
Dealer: N
Vul: NS
North HCP: 21
South HCP: 11
Contract: 6♥ N

North:
♠ AKQJ
♥ 942
♦ QJ
♣ AKJ6

South:
♠ 84
♥ AQJ107
♦ A1062
♣ 43

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

1. Quantitative 4NT

Board: 51
Dealer: S
Vul: Both
North HCP: 6
South HCP: 21
Contract: 4♠ N

North:
♠ 108432
♥ Q8
♦ K54
♣ J94

South:
♠ AQJ5
♥ AJ63
♦ AJ2
♣ A10

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

1. Extended acceptance after NT

Board: 52
Dealer: N
Vul: None
North HCP: 20
South HCP: 11
Contract: 6♠ N

North:
♠ AK4
♥ AK43
♦ K85
♣ K102

South:
♠ QJ975
♥ Q82
♦ 2
♣ AQ63

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

1. Quantitative 4NT

North hands (Practice Page)

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

Board: 53	♠ J82	The opponents are silent.
Dealer: S	♥ AK1073	
Vul: NS	♦ K	Partner bids first.
HCP: 15	♣ A542	

Board: 54	♠ K97	The opponents are silent.
Dealer: N	♥ A86	
Vul: EW	♦ AJ	You bid first.
HCP: 21	♣ AKQ64	

Board: 55	♠ K8752	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ 75	Partner bids first.
HCP: 12	♣ AJ104	

Board: 56	♠ A9832	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ AK	You bid first.
HCP: 21	♣ A1052	

Board: 57	♠ J94	The opponents are silent.
Dealer: S	♥ K6432	
Vul: NS	♦ A642	Partner bids first.
HCP: 8	♣ 8	

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

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ AKQ96				2NT
Vul: NS	♥ AK1073	♥ QJ6	Pass	3♦	Pass	3♥
North HCP: 15	♦ K	♦ A9	Pass	6NT	AP	
South HCP: 20	♣ A542	♣ KJ8				
Contract: 6N S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ 1054		2NT	Pass	3♦
Vul: EW	♥ A86	♥ KQJ43	Pass	3♥	Pass	4♥
North HCP: 21	♦ AJ	♦ Q872	AP			
South HCP: 8	♣ AKQ64	♣ 3				
Contract: 4♥ N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ K8752	♠ AQ6				2NT
Vul: NS	♥ A9	♥ KQ106	Pass	3♥	Pass	3♠
North HCP: 12	♦ 75	♦ AK83	Pass	4NT ¹	Pass	6♠
South HCP: 20	♣ AJ104	♣ Q9	AP			
Contract: 6♠ S			1. Quantitative 4NT			

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ A9832	♠ KQ		2NT	Pass	3♦
Vul: EW	♥ AQ	♥ KJ953	Pass	3♥	Pass	4NT ¹
North HCP: 21	♦ AK	♦ J875	Pass	6NT	AP	
South HCP: 13	♣ A1052	♣ K8	1. Quantitative 4NT			
Contract: 6N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ AKQ				2NT
Vul: NS	♥ K6432	♥ AQ10	Pass	3♦	Pass	3♥
North HCP: 8	♦ A642	♦ 75	Pass	3NT	Pass	4♥
South HCP: 21	♣ 8	♣ KQJ95	AP			
Contract: 4♥ S						

South hands (Practice Page)

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

Board: 53	♠ AKQ96	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: NS	♦ A9	You bid first.
HCP: 20	♣ KJ8	

Board: 54	♠ 1054	The opponents are silent.
Dealer: N	♥ KQJ43	
Vul: EW	♦ Q872	Partner bids first.
HCP: 8	♣ 3	

Board: 55	♠ AQ6	The opponents are silent.
Dealer: S	♥ KQ106	
Vul: NS	♦ AK83	You bid first.
HCP: 20	♣ Q9	

Board: 56	♠ KQ	The opponents are silent.
Dealer: N	♥ KJ953	
Vul: EW	♦ J875	Partner bids first.
HCP: 13	♣ K8	

Board: 57	♠ AKQ	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: NS	♦ 75	You bid first.
HCP: 21	♣ KQJ95	

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

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ AKQ96				2NT
Vul: NS	♥ AK1073	♥ QJ6	Pass	3♦	Pass	3♥
North HCP: 15	♦ K	♦ A9	Pass	6NT	AP	
South HCP: 20	♣ A542	♣ KJ8				
Contract: 6N S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ 1054		2NT	Pass	3♦
Vul: EW	♥ A86	♥ KQJ43	Pass	3♥	Pass	4♥
North HCP: 21	♦ AJ	♦ Q872	AP			
South HCP: 8	♣ AKQ64	♣ 3				
Contract: 4♥ N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ K8752	♠ AQ6				2NT
Vul: NS	♥ A9	♥ KQ106	Pass	3♥	Pass	3♠
North HCP: 12	♦ 75	♦ AK83	Pass	4NT ¹	Pass	6♠
South HCP: 20	♣ AJ104	♣ Q9	AP			
Contract: 6♠ S			1. Quantitative 4NT			

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ A9832	♠ KQ		2NT	Pass	3♦
Vul: EW	♥ AQ	♥ KJ953	Pass	3♥	Pass	4NT ¹
North HCP: 21	♦ AK	♦ J875	Pass	6NT	AP	
South HCP: 13	♣ A1052	♣ K8	1. Quantitative 4NT			
Contract: 6N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ AKQ				2NT
Vul: NS	♥ K6432	♥ AQ10	Pass	3♦	Pass	3♥
North HCP: 8	♦ A642	♦ 75	Pass	3NT	Pass	4♥
South HCP: 21	♣ 8	♣ KQJ95	AP			
Contract: 4♥ S						

North hands (Practice Page)

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

Board: 58	♠ KJ	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: EW	♦ AQ103	You bid first.
HCP: 21	♣ AQ65	

Board: 59	♠ KQJ92	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: Both	♦ 65	Partner bids first.
HCP: 11	♣ J52	

Board: 60	♠ A54	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: EW	♦ AK542	You bid first.
HCP: 21	♣ KQ	

Board: 61	♠ 5	The opponents are silent.
Dealer: S	♥ QJ10932	
Vul: Both	♦ 653	Partner bids first.
HCP: 3	♣ 743	

Board: 62	♠ AK876	The opponents are silent.
Dealer: N	♥ A63	
Vul: None	♦ AK8	You bid first.
HCP: 20	♣ Q2	

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

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 8		2NT	Pass	4♦ ¹
Vul: EW	♥ AJ3	♥ K109765	Pass	4♥	AP	
North HCP: 21	♦ AQ103	♦ 742	1. Texas			
South HCP: 3	♣ AQ65	♣ 1087				
Contract: 4♥ N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ KQJ92	♠ A5				2NT
Vul: Both	♥ KJ9	♥ A52	Pass	3♥	Pass	3♠
North HCP: 11	♦ 65	♦ AKQJ9	Pass	4NT ¹	Pass	6NT
South HCP: 21	♣ J52	♣ K76	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ J6		2NT	Pass	3♦
Vul: EW	♥ KQ5	♥ A10976	Pass	3♥	Pass	3NT
North HCP: 21	♦ AK542	♦ J1086	Pass	4♥	AP	
South HCP: 10	♣ KQ	♣ A4				
Contract: 4♥ N						

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK2				2NT
Vul: Both	♥ QJ10932	♥ A85	Pass	4♦ ¹	Pass	4♥
North HCP: 3	♦ 653	♦ Q108	AP			
South HCP: 20	♣ 743	♣ AK109	1. Texas			
Contract: 4♥ S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AK876	♠ QJ		2NT	Pass	4♦ ¹
Vul: None	♥ A63	♥ QJ10852	Pass	4♥	AP	
North HCP: 20	♦ AK8	♦ 103	1. Texas			
South HCP: 10	♣ Q2	♣ A53				
Contract: 4♥ N						

South hands (Practice Page)

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

Board: 58	♠ 8	The opponents are silent.
Dealer: N	♥ K109765	
Vul: EW	♦ 742	Partner bids first.
HCP: 3	♣ 1087	

Board: 59	♠ A5	The opponents are silent.
Dealer: S	♥ A52	
Vul: Both	♦ AKQJ9	You bid first.
HCP: 21	♣ K76	

Board: 60	♠ J6	The opponents are silent.
Dealer: N	♥ A10976	
Vul: EW	♦ J1086	Partner bids first.
HCP: 10	♣ A4	

Board: 61	♠ AK2	The opponents are silent.
Dealer: S	♥ A85	
Vul: Both	♦ Q108	You bid first.
HCP: 20	♣ AK109	

Board: 62	♠ QJ	The opponents are silent.
Dealer: N	♥ QJ10852	
Vul: None	♦ 103	Partner bids first.
HCP: 10	♣ A53	

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

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 8		2NT	Pass	4♦ ¹
Vul: EW	♥ AJ3	♥ K109765	Pass	4♥	AP	
North HCP: 21	♦ AQ103	♦ 742	1. Texas			
South HCP: 3	♣ AQ65	♣ 1087				
Contract: 4♥ N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ KQJ92	♠ A5				2NT
Vul: Both	♥ KJ9	♥ A52	Pass	3♥	Pass	3♠
North HCP: 11	♦ 65	♦ AKQJ9	Pass	4NT ¹	Pass	6NT
South HCP: 21	♣ J52	♣ K76	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ J6		2NT	Pass	3♦
Vul: EW	♥ KQ5	♥ A10976	Pass	3♥	Pass	3NT
North HCP: 21	♦ AK542	♦ J1086	Pass	4♥	AP	
South HCP: 10	♣ KQ	♣ A4				
Contract: 4♥ N						

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK2				2NT
Vul: Both	♥ QJ10932	♥ A85	Pass	4♦ ¹	Pass	4♥
North HCP: 3	♦ 653	♦ Q108	AP			
South HCP: 20	♣ 743	♣ AK109	1. Texas			
Contract: 4♥ S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AK876	♠ QJ		2NT	Pass	4♦ ¹
Vul: None	♥ A63	♥ QJ10852	Pass	4♥	AP	
North HCP: 20	♦ AK8	♦ 103	1. Texas			
South HCP: 10	♣ Q2	♣ A53				
Contract: 4♥ N						

North hands (Practice Page)

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

Board: 63	♠ KJ5	The opponents are silent.
Dealer: S	♥ K8643	
Vul: NS	♦ K	Partner bids first.
HCP: 14	♣ A843	

Board: 64	♠ AKQ	The opponents are silent.
Dealer: N	♥ AK7	
Vul: Both	♦ J9752	You bid first.
HCP: 20	♣ K7	

Board: 65	♠ KQ10754	The opponents are silent.
Dealer: S	♥ 4	
Vul: None	♦ J94	Partner bids first.
HCP: 10	♣ A83	

Board: 66	♠ AK86	West Doubles 3♦ if possible.
Dealer: N	♥ 54	
Vul: NS	♦ AQ93	You bid first.
HCP: 20	♣ AK9	

Board: 67	♠ J10843	The opponents are silent.
Dealer: S	♥ 10953	
Vul: EW	♦ K9	Partner bids first.
HCP: 4	♣ 103	

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

Board: 63

Dealer: S

Vul: NS

North HCP: 14

South HCP: 20

Contract: 6N S

North:

♠ KJ5
♥ K8643
♦ K
♣ A843

South:

♠ Q76
♥ AQ7
♦ AQJ5
♣ KQ2

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

Board: 64

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 4♥ N

North:

♠ AKQ
♥ AK7
♦ J9752
♣ K7

South:

♠ J54
♥ Q8432
♦ A
♣ J1094

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

Board: 65

Dealer: S

Vul: None

North HCP: 10

South HCP: 21

Contract: 6♠ S

North:

♠ KQ10754
♥ 4
♦ J94
♣ A83

South:

♠ A6
♥ A10
♦ AKQ107
♣ KJ65

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

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

Board: 66

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 4♥ S

North:

♠ AK86
♥ 54
♦ AQ93
♣ AK9

South:

♠ 1072
♥ KQJ1076
♦ 7
♣ 1074

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

1. artificial

Board: 67

Dealer: S

Vul: EW

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ J10843
♥ 10953
♦ K9
♣ 103

South:

♠ A97
♥ A4
♦ AQ105
♣ AQ64

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

South hands (Practice Page)

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

Board: 63	♠ Q76	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: NS	♦ AQJ5	You bid first.
HCP: 20	♣ KQ2	

Board: 64	♠ J54	The opponents are silent.
Dealer: N	♥ Q8432	
Vul: Both	♦ A	Partner bids first.
HCP: 8	♣ J1094	

Board: 65	♠ A6	The opponents are silent.
Dealer: S	♥ A10	
Vul: None	♦ AKQ107	You bid first.
HCP: 21	♣ KJ65	

Board: 66	♠ 1072	West Doubles 3♦ if possible.
Dealer: N	♥ KQJ1076	
Vul: NS	♦ 7	Partner bids first.
HCP: 6	♣ 1074	

Board: 67	♠ A97	The opponents are silent.
Dealer: S	♥ A4	
Vul: EW	♦ AQ105	You bid first.
HCP: 20	♣ AQ64	

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

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ KJ5	♠ Q76				2NT
Vul: NS	♥ K8643	♥ AQ7	Pass	3♦	Pass	3♥
North HCP: 14	♦ K	♦ AQJ5	Pass	6NT	AP	
South HCP: 20	♣ A843	♣ KQ2				
Contract: 6N S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J54		2NT	Pass	3♦
Vul: Both	♥ AK7	♥ Q8432	Pass	3♥	Pass	3NT
North HCP: 20	♦ J9752	♦ A	Pass	4♥	AP	
South HCP: 8	♣ K7	♣ J1094				
Contract: 4♥ N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ KQ10754	♠ A6	Pass	4♥ ¹	Pass	4♠
Vul: None	♥ 4	♥ A10	Pass	4NT ²	Pass	5♣ ³
North HCP: 10	♦ J94	♦ AKQ107	Pass	6♠	AP	
South HCP: 21	♣ A83	♣ KJ65				
Contract: 6♠ S						

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

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ 1072		2NT	Pass	3♦
Vul: NS	♥ 54	♥ KQJ1076	X	XX ¹	Pass	4♥
North HCP: 20	♦ AQ93	♦ 7	AP			
South HCP: 6	♣ AK9	♣ 1074				
Contract: 4♥ S						

1. artificial

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ J10843	♠ A97				2NT
Vul: EW	♥ 10953	♥ A4	Pass	3♥	Pass	3♠
North HCP: 4	♦ K9	♦ AQ105	AP			
South HCP: 20	♣ 103	♣ AQ64				
Contract: 3♠ S						

North hands (Practice Page)

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

Board: 68 ♠ A1042

Dealer: N ♥ AJ

Vul: None ♦ AKJ4

HCP: 21 ♣ A105

The opponents are silent.

You bid first.

Board: 69 ♠ KQ8543

Dealer: S ♥ K72

Vul: NS ♦ Q5

HCP: 13 ♣ K6

The opponents are silent.

Partner bids first.

Board: 70 ♠ KQ3

Dealer: N ♥ J8

Vul: EW ♦ KQ10

HCP: 20 ♣ AKQ75

The opponents are silent.

You bid first.

Board: 71 ♠ KQJ876

Dealer: S ♥ 62

Vul: NS ♦ 9

HCP: 10 ♣ A742

West Doubles Pass if possible.

Partner bids first.

Board: 72 ♠ KJ10

Dealer: N ♥ KQ

Vul: EW ♦ AJ64

HCP: 21 ♣ AK53

West Doubles 3♦ if possible.

You bid first.

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

Board: 68
Dealer: N
Vul: None
North HCP: 21
South HCP: 11
Contract: 6♥ N

North:
♠ A1042
♥ AJ
♦ AKJ4
♣ A105

South:
♠ KQ
♥ KQ9876
♦ 2
♣ J984

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

Board: 69
Dealer: S
Vul: NS
North HCP: 13
South HCP: 21
Contract: 6N S

North:
♠ KQ8543
♥ K72
♦ Q5
♣ K6

South:
♠ AJ
♥ QJ10
♦ AKJ3
♣ AJ93

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

Board: 70
Dealer: N
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ KQ3
♥ J8
♦ KQ10
♣ AKQ75

South:
♠ A10
♥ A10653
♦ A87
♣ 962

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

Board: 71
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 7♠X S

North:
♠ KQJ876
♥ 62
♦ 9
♣ A742

South:
♠ A2
♥ AQ73
♦ AK3
♣ K853

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♣ ³
Pass	7♠	Pass	Pass
X	AP		

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

Board: 72
Dealer: N
Vul: EW
North HCP: 21
South HCP: 4
Contract: 3♥ S

North:
♠ KJ10
♥ KQ
♦ AJ64
♣ AK53

South:
♠ Q3
♥ J8643
♦ 752
♣ J108

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

1. artificial

South hands (Practice Page)

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

Board: 68	♠ KQ	The opponents are silent.
Dealer: N	♥ KQ9876	
Vul: None	♦ 2	Partner bids first.
HCP: 11	♣ J984	

Board: 69	♠ AJ	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: NS	♦ AKJ3	You bid first.
HCP: 21	♣ AJ93	

Board: 70	♠ A10	The opponents are silent.
Dealer: N	♥ A10653	
Vul: EW	♦ A87	Partner bids first.
HCP: 12	♣ 962	

Board: 71	♠ A2	West Doubles Pass if possible.
Dealer: S	♥ AQ73	
Vul: NS	♦ AK3	You bid first.
HCP: 20	♣ K853	

Board: 72	♠ Q3	West Doubles 3♦ if possible.
Dealer: N	♥ J8643	
Vul: EW	♦ 752	Partner bids first.
HCP: 4	♣ J108	

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

Board: 68
Dealer: N
Vul: None
North HCP: 21
South HCP: 11
Contract: 6♥ N

North:
♠ A1042
♥ AJ
♦ AKJ4
♣ A105

South:
♠ KQ
♥ KQ9876
♦ 2
♣ J984

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

Board: 69
Dealer: S
Vul: NS
North HCP: 13
South HCP: 21
Contract: 6N S

North:
♠ KQ8543
♥ K72
♦ Q5
♣ K6

South:
♠ AJ
♥ QJ10
♦ AKJ3
♣ AJ93

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

Board: 70
Dealer: N
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ KQ3
♥ J8
♦ KQ10
♣ AKQ75

South:
♠ A10
♥ A10653
♦ A87
♣ 962

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

Board: 71
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 7♠X S

North:
♠ KQJ876
♥ 62
♦ 9
♣ A742

South:
♠ A2
♥ AQ73
♦ AK3
♣ K853

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♣ ³
Pass	7♠	Pass	Pass
X	AP		

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

Board: 72
Dealer: N
Vul: EW
North HCP: 21
South HCP: 4
Contract: 3♥ S

North:
♠ KJ10
♥ KQ
♦ AJ64
♣ AK53

South:
♠ Q3
♥ J8643
♦ 752
♣ J108

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

1. artificial

North hands (Practice Page)

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

Board: 73	♠ 72	The opponents are silent.
Dealer: S	♥ Q9532	
Vul: Both	♦ J94	Partner bids first.
HCP: 6	♣ K84	

Board: 74	♠ A1087	The opponents are silent.
Dealer: N	♥ AQ96	
Vul: None	♦ K9	You bid first.
HCP: 20	♣ AK2	

Board: 75	♠ AJ9874	The opponents are silent.
Dealer: S	♥ 74	
Vul: EW	♦ KJ	Partner bids first.
HCP: 11	♣ Q42	

Board: 76	♠ J103	The opponents are silent.
Dealer: N	♥ AKQ42	
Vul: Both	♦ AQ5	You bid first.
HCP: 20	♣ A5	

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

Board: 73

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 4♥ S

North:

♠ 72

♥ Q9532

♦ J94

♣ K84

South:

♠ AKQ64

♥ A106

♦ KQ

♣ Q95

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

AP

Board: 74

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 7♠ S

North:

♠ A1087

♥ AQ96

♦ K9

♣ AK2

South:

♠ KQ952

♥ 103

♦ A1085

♣ Q9

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♦²

Pass 4♥³ Pass 4NT⁴

Pass 5♣⁵ Pass 7♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=0/5 or 3/5

Board: 75

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ AJ9874

♥ 74

♦ KJ

♣ Q42

South:

♠ KQ52

♥ AQ9

♦ A32

♣ AJ9

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♦³

Pass 5♥ Pass 5NT⁴

Pass 6♣ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=1/5 or 4/5

4. ♠ queen no ♣ king no ♦ king no ♥ king

Board: 76

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ J103

♥ AKQ42

♦ AQ5

♣ A5

South:

♠ Q9865

♥ 109

♦ 1097

♣ Q108

West North East South

2NT Pass 3♥

Pass 3♠ AP

South hands (Practice Page)

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

Board: 73	♠ AKQ64	The opponents are silent.
Dealer: S	♥ A106	
Vul: Both	♦ KQ	You bid first.
HCP: 20	♣ Q95	

Board: 74	♠ KQ952	The opponents are silent.
Dealer: N	♥ 103	
Vul: None	♦ A1085	Partner bids first.
HCP: 11	♣ Q9	

Board: 75	♠ KQ52	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: EW	♦ A32	You bid first.
HCP: 20	♣ AJ9	

Board: 76	♠ Q9865	The opponents are silent.
Dealer: N	♥ 109	
Vul: Both	♦ 1097	Partner bids first.
HCP: 4	♣ Q108	

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

Board: 73

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 4♥ S

North:

♠ 72

♥ Q9532

♦ J94

♣ K84

South:

♠ AKQ64

♥ A106

♦ KQ

♣ Q95

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

AP

Board: 74

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 7♠ S

North:

♠ A1087

♥ AQ96

♦ K9

♣ AK2

South:

♠ KQ952

♥ 103

♦ A1085

♣ Q9

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♦²

Pass 4♥³ Pass 4NT⁴

Pass 5♣⁵ Pass 7♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=0/5 or 3/5

Board: 75

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ AJ9874

♥ 74

♦ KJ

♣ Q42

South:

♠ KQ52

♥ AQ9

♦ A32

♣ AJ9

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♦³

Pass 5♥ Pass 5NT⁴

Pass 6♣ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=1/5 or 4/5

4. ♠ queen no ♣ king no ♦ king no ♥ king

Board: 76

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ J103

♥ AKQ42

♦ AQ5

♣ A5

South:

♠ Q9865

♥ 109

♦ 1097

♣ Q108

West North East South

2NT Pass 3♥

Pass 3♠ AP

North hands (Practice Page)

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

Board: 77	♠ A65	The opponents are silent.
Dealer: S	♥ KJ1093	
Vul: None	♦ 86	Partner bids first.
HCP: 12	♣ A107	

Board: 78	♠ A98	The opponents are silent.
Dealer: N	♥ AK109	
Vul: NS	♦ AK5	You bid first.
HCP: 20	♣ Q65	

Board: 79	♠ KQJ104	The opponents are silent.
Dealer: S	♥ 1083	
Vul: Both	♦ 98	Partner bids first.
HCP: 9	♣ K94	

Board: 80	♠ AK73	The opponents are silent.
Dealer: N	♥ A1093	
Vul: None	♦ K8	You bid first.
HCP: 20	♣ AQ3	

Board: 81	♠ K3	The opponents are silent.
Dealer: S	♥ KQ10954	
Vul: NS	♦ Q4	Partner bids first.
HCP: 10	♣ 762	

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

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ A65	♠ KQ4				2NT
Vul: None	♥ KJ1093	♥ A7	Pass	3♦	Pass	3♥
North HCP: 12	♦ 86	♦ AQ2	Pass	4NT ¹	Pass	6NT
South HCP: 20	♣ A107	♣ KQ964	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ KQ1065				
Vul: NS	♥ AK109	♥ Q62		2NT	Pass	3♥
North HCP: 20	♦ AK5	♦ 72	Pass	3♠	Pass	3NT
South HCP: 7	♣ Q65	♣ 1087	Pass	4♠	AP	
Contract: 4♠ N						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ KQJ104	♠ A6				2NT
Vul: Both	♥ 1083	♥ KQ2	Pass	3♥	Pass	3♠
North HCP: 9	♦ 98	♦ AQ106	Pass	3NT	AP	
South HCP: 20	♣ K94	♣ AJ87				
Contract: 3N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ AK73	♠ J109				
Vul: None	♥ A1093	♥ KJ8654	Pass	2NT	Pass	3♦
North HCP: 20	♦ K8	♦ J9	Pass	3NT ¹	Pass	4♥
South HCP: 7	♣ AQ3	♣ J4	AP			
Contract: 4♥ S			1. Extended acceptance after NT			

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A1097				2NT
Vul: NS	♥ KQ10954	♥ A8	Pass	3♦	Pass	3♥
North HCP: 10	♦ Q4	♦ AK7	Pass	4♥	AP	
South HCP: 20	♣ 762	♣ AJ84				
Contract: 4♥ S						

South hands (Practice Page)

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

Board: 77	♠ KQ4	The opponents are silent.
Dealer: S	♥ A7	
Vul: None	♦ AQ2	You bid first.
HCP: 20	♣ KQ964	

Board: 78	♠ KQ1065	The opponents are silent.
Dealer: N	♥ Q62	
Vul: NS	♦ 72	Partner bids first.
HCP: 7	♣ 1087	

Board: 79	♠ A6	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: Both	♦ AQ106	You bid first.
HCP: 20	♣ AJ87	

Board: 80	♠ J109	The opponents are silent.
Dealer: N	♥ KJ8654	
Vul: None	♦ J9	Partner bids first.
HCP: 7	♣ J4	

Board: 81	♠ A1097	The opponents are silent.
Dealer: S	♥ A8	
Vul: NS	♦ AK7	You bid first.
HCP: 20	♣ AJ84	

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

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ A65	♠ KQ4				2NT
Vul: None	♥ KJ1093	♥ A7	Pass	3♦	Pass	3♥
North HCP: 12	♦ 86	♦ AQ2	Pass	4NT ¹	Pass	6NT
South HCP: 20	♣ A107	♣ KQ964	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ KQ1065		2NT	Pass	3♥
Vul: NS	♥ AK109	♥ Q62	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK5	♦ 72	Pass	4♠	AP	
South HCP: 7	♣ Q65	♣ 1087				
Contract: 4♠ N						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ KQJ104	♠ A6				2NT
Vul: Both	♥ 1083	♥ KQ2	Pass	3♥	Pass	3♠
North HCP: 9	♦ 98	♦ AQ106	Pass	3NT	AP	
South HCP: 20	♣ K94	♣ AJ87				
Contract: 3N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ AK73	♠ J109		2NT	Pass	3♦
Vul: None	♥ A1093	♥ KJ8654	Pass	3NT ¹	Pass	4♥
North HCP: 20	♦ K8	♦ J9	AP			
South HCP: 7	♣ AQ3	♣ J4				
Contract: 4♥ S			1. Extended acceptance after NT			

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A1097				2NT
Vul: NS	♥ KQ10954	♥ A8	Pass	3♦	Pass	3♥
North HCP: 10	♦ Q4	♦ AK7	Pass	4♥	AP	
South HCP: 20	♣ 762	♣ AJ84				
Contract: 4♥ S						

North hands (Practice Page)

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

Board: 82	♠ A7	The opponents are silent.
Dealer: N	♥ 95	
Vul: EW	♦ AQJ5	You bid first.
HCP: 21	♣ AKQJ10	

Board: 83	♠ 103	The opponents are silent.
Dealer: S	♥ K108742	
Vul: None	♦ A8	Partner bids first.
HCP: 10	♣ QJ3	

Board: 84	♠ A98	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: NS	♦ AKQJ7	You bid first.
HCP: 20	♣ 52	

Board: 85	♠ 105	The opponents are silent.
Dealer: S	♥ Q10976	
Vul: Both	♦ Q75	Partner bids first.
HCP: 8	♣ A107	

Board: 86	♠ KQ9	The opponents are silent.
Dealer: N	♥ K87	
Vul: NS	♦ KQJ10	You bid first.
HCP: 21	♣ AK8	

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

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K10432		2NT	Pass	3♥
Vul: EW	♥ 95	♥ AQ6	Pass	3♠	Pass	3NT
North HCP: 21	♦ AQJ5	♦ 42	AP			
South HCP: 9	♣ AKQJ10	♣ 965				
Contract: 3N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AKQJ				2NT
Vul: None	♥ K108742	♥ A5	Pass	3♦	Pass	3♥
North HCP: 10	♦ A8	♦ Q975	Pass	4♥	AP	
South HCP: 20	♣ QJ3	♣ A106				
Contract: 4♥ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ K62		2NT	Pass	3♦
Vul: NS	♥ AQ6	♥ KJ874	Pass	3♥	Pass	4NT ¹
North HCP: 20	♦ AKQJ7	♦ 42	Pass	6♥	AP	
South HCP: 11	♣ 52	♣ A97	1. Quantitative 4NT			
Contract: 6♥ N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ A63				2NT
Vul: Both	♥ Q10976	♥ AK3	Pass	3♦	Pass	3♥
North HCP: 8	♦ Q75	♦ AKJ	Pass	3NT	Pass	4♥
South HCP: 20	♣ A107	♣ J984	AP			
Contract: 4♥ S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ A8		2NT	Pass	3♦
Vul: NS	♥ K87	♥ Q10542	Pass	3♥	Pass	3NT
North HCP: 21	♦ KQJ10	♦ 8532	Pass	4♥	AP	
South HCP: 7	♣ AK8	♣ J5				
Contract: 4♥ N						

South hands (Practice Page)

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

Board: 82	♠ K10432	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: EW	♦ 42	Partner bids first.
HCP: 9	♣ 965	

Board: 83	♠ AKQJ	The opponents are silent.
Dealer: S	♥ A5	
Vul: None	♦ Q975	You bid first.
HCP: 20	♣ A106	

Board: 84	♠ K62	The opponents are silent.
Dealer: N	♥ KJ874	
Vul: NS	♦ 42	Partner bids first.
HCP: 11	♣ A97	

Board: 85	♠ A63	The opponents are silent.
Dealer: S	♥ AK3	
Vul: Both	♦ AKJ	You bid first.
HCP: 20	♣ J984	

Board: 86	♠ A8	The opponents are silent.
Dealer: N	♥ Q10542	
Vul: NS	♦ 8532	Partner bids first.
HCP: 7	♣ J5	

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

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K10432		2NT	Pass	3♥
Vul: EW	♥ 95	♥ AQ6	Pass	3♠	Pass	3NT
North HCP: 21	♦ AQJ5	♦ 42	AP			
South HCP: 9	♣ AKQJ10	♣ 965				
Contract: 3N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AKQJ				2NT
Vul: None	♥ K108742	♥ A5	Pass	3♦	Pass	3♥
North HCP: 10	♦ A8	♦ Q975	Pass	4♥	AP	
South HCP: 20	♣ QJ3	♣ A106				
Contract: 4♥ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ K62		2NT	Pass	3♦
Vul: NS	♥ AQ6	♥ KJ874	Pass	3♥	Pass	4NT ¹
North HCP: 20	♦ AKQJ7	♦ 42	Pass	6♥	AP	
South HCP: 11	♣ 52	♣ A97	1. Quantitative 4NT			
Contract: 6♥ N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ A63				2NT
Vul: Both	♥ Q10976	♥ AK3	Pass	3♦	Pass	3♥
North HCP: 8	♦ Q75	♦ AKJ	Pass	3NT	Pass	4♥
South HCP: 20	♣ A107	♣ J984	AP			
Contract: 4♥ S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ A8		2NT	Pass	3♦
Vul: NS	♥ K87	♥ Q10542	Pass	3♥	Pass	3NT
North HCP: 21	♦ KQJ10	♦ 8532	Pass	4♥	AP	
South HCP: 7	♣ AK8	♣ J5				
Contract: 4♥ N						

North hands (Practice Page)

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

Board: 87	♠ AK872	The opponents are silent.
Dealer: S	♥ 643	
Vul: EW	♦ A	Partner bids first.
HCP: 12	♣ J542	

Board: 88	♠ A54	The opponents are silent.
Dealer: N	♥ AK5	
Vul: Both	♦ A4	You bid first.
HCP: 20	♣ KQ743	

Board: 89	♠ 872	The opponents are silent.
Dealer: S	♥ QJ1042	
Vul: Both	♦ Q874	Partner bids first.
HCP: 5	♣ 6	

Board: 90	♠ K6	The opponents are silent.
Dealer: N	♥ AKQ73	
Vul: None	♦ Q85	You bid first.
HCP: 20	♣ AQ9	

Board: 91	♠ 54	The opponents are silent.
Dealer: S	♥ QJ8743	
Vul: NS	♦ KQ2	Partner bids first.
HCP: 10	♣ Q6	

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

Board: 87
Dealer: S
Vul: EW
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ AK872
♥ 643
♦ A
♣ J542

South:
♠ 54
♥ AQ82
♦ KQ7
♣ AKQ8

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

Board: 88
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6♠ N

North:
♠ A54
♥ AK5
♦ A4
♣ KQ743

South:
♠ KQJ987
♥ 7
♦ 762
♣ A62

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

Board: 89
Dealer: S
Vul: Both
North HCP: 5
South HCP: 20
Contract: 3N S

North:
♠ 872
♥ QJ1042
♦ Q874
♣ 6

South:
♠ AK54
♥ K6
♦ AK2
♣ QJ75

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

Board: 90
Dealer: N
Vul: None
North HCP: 20
South HCP: 11
Contract: 4N N

North:
♠ K6
♥ AKQ73
♦ Q85
♣ AQ9

South:
♠ AQ843
♥ 108
♦ AJ104
♣ 64

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

Board: 91
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 4♥ S

North:
♠ 54
♥ QJ8743
♦ KQ2
♣ Q6

South:
♠ A72
♥ AK2
♦ A5
♣ AJ987

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

South hands (Practice Page)

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

Board: 87	♠ 54	The opponents are silent.
Dealer: S	♥ AQ82	
Vul: EW	♦ KQ7	You bid first.
HCP: 20	♣ AKQ8	

Board: 88	♠ KQJ987	The opponents are silent.
Dealer: N	♥ 7	
Vul: Both	♦ 762	Partner bids first.
HCP: 10	♣ A62	

Board: 89	♠ AK54	The opponents are silent.
Dealer: S	♥ K6	
Vul: Both	♦ AK2	You bid first.
HCP: 20	♣ QJ75	

Board: 90	♠ AQ843	The opponents are silent.
Dealer: N	♥ 108	
Vul: None	♦ AJ104	Partner bids first.
HCP: 11	♣ 64	

Board: 91	♠ A72	The opponents are silent.
Dealer: S	♥ AK2	
Vul: NS	♦ A5	You bid first.
HCP: 20	♣ AJ987	

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

Board: 87
Dealer: S
Vul: EW
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ AK872
♥ 643
♦ A
♣ J542

South:
♠ 54
♥ AQ82
♦ KQ7
♣ AKQ8

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

Board: 88
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6♠ N

North:
♠ A54
♥ AK5
♦ A4
♣ KQ743

South:
♠ KQJ987
♥ 7
♦ 762
♣ A62

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

Board: 89
Dealer: S
Vul: Both
North HCP: 5
South HCP: 20
Contract: 3N S

North:
♠ 872
♥ QJ1042
♦ Q874
♣ 6

South:
♠ AK54
♥ K6
♦ AK2
♣ QJ75

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

Board: 90
Dealer: N
Vul: None
North HCP: 20
South HCP: 11
Contract: 4N N

North:
♠ K6
♥ AKQ73
♦ Q85
♣ AQ9

South:
♠ AQ843
♥ 108
♦ AJ104
♣ 64

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

Board: 91
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 4♥ S

North:
♠ 54
♥ QJ8743
♦ KQ2
♣ Q6

South:
♠ A72
♥ AK2
♦ A5
♣ AJ987

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

North hands (Practice Page)

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

Board: 92	♠ AJ2	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ AQ3	You bid first.
HCP: 20	♣ AQJ102	

Board: 93	♠ 4	The opponents are silent.
Dealer: S	♥ QJ7432	
Vul: None	♦ Q3	Partner bids first.
HCP: 11	♣ AQ108	

Board: 94	♠ AJ62	The opponents are silent.
Dealer: N	♥ Q93	
Vul: NS	♦ AK4	You bid first.
HCP: 20	♣ AQ5	

Board: 95	♠ 986	The opponents are silent.
Dealer: S	♥ K87632	
Vul: EW	♦ 1085	Partner bids first.
HCP: 3	♣ 4	

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

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

North:	South:
♠ AJ2	♠ K75
♥ Q9	♥ AK8762
♦ AQ3	♦ 974
♣ AQJ102	♣ 9

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

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

Board: 93
Dealer: S
Vul: None
North HCP: 11
South HCP: 21
Contract: 6♥ S

North:	South:
♠ 4	♠ AK87
♥ QJ7432	♥ A106
♦ Q3	♦ AK84
♣ AQ108	♣ K2

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

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

Board: 94
Dealer: N
Vul: NS
North HCP: 20
South HCP: 4
Contract: 3♠ N

North:	South:
♠ AJ62	♠ K10984
♥ Q93	♥ 75
♦ AK4	♦ 10952
♣ AQ5	♣ J3

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

Board: 95
Dealer: S
Vul: EW
North HCP: 3
South HCP: 20
Contract: 4♥ S

North:	South:
♠ 986	♠ KQ2
♥ K87632	♥ AJ5
♦ 1085	♦ K94
♣ 4	♣ AQJ5

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

1. Texas

South hands (Practice Page)

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

Board: 92	♠ K75	The opponents are silent.
Dealer: N	♥ AK8762	
Vul: Both	♦ 974	Partner bids first.
HCP: 10	♣ 9	

Board: 93	♠ AK87	The opponents are silent.
Dealer: S	♥ A106	
Vul: None	♦ AK84	You bid first.
HCP: 21	♣ K2	

Board: 94	♠ K10984	The opponents are silent.
Dealer: N	♥ 75	
Vul: NS	♦ 10952	Partner bids first.
HCP: 4	♣ J3	

Board: 95	♠ KQ2	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: EW	♦ K94	You bid first.
HCP: 20	♣ AQJ5	

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

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

North:
♠ AJ2
♥ Q9
♦ AQ3
♣ AQJ102

South:
♠ K75
♥ AK8762
♦ 974
♣ 9

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

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

Board: 93
Dealer: S
Vul: None
North HCP: 11
South HCP: 21
Contract: 6♥ S

North:
♠ 4
♥ QJ7432
♦ Q3
♣ AQ108

South:
♠ AK87
♥ A106
♦ AK84
♣ K2

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

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

Board: 94
Dealer: N
Vul: NS
North HCP: 20
South HCP: 4
Contract: 3♠ N

North:
♠ AJ62
♥ Q93
♦ AK4
♣ AQ5

South:
♠ K10984
♥ 75
♦ 10952
♣ J3

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

Board: 95
Dealer: S
Vul: EW
North HCP: 3
South HCP: 20
Contract: 4♥ S

North:
♠ 986
♥ K87632
♦ 1085
♣ 4

South:
♠ KQ2
♥ AJ5
♦ K94
♣ AQJ5

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

1. Texas

North hands (Practice Page)

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

Board: 96	♠ AK105	The opponents are silent.
Dealer: N	♥ AK5	
Vul: EW	♦ KQ6	You bid first.
HCP: 20	♣ J54	

Board: 97	♠ 32	The opponents are silent.
Dealer: S	♥ KQ8763	
Vul: Both	♦ A95	Partner bids first.
HCP: 11	♣ Q2	

Board: 98	♠ AKJ103	The opponents are silent.
Dealer: N	♥ KQ	
Vul: NS	♦ Q5	You bid first.
HCP: 21	♣ AQ85	

Board: 99	♠ K10742	The opponents are silent.
Dealer: S	♥ A2	
Vul: EW	♦ Q108	Partner bids first.
HCP: 11	♣ Q62	

Board: 100	♠ A7	The opponents are silent.
Dealer: N	♥ AKQ74	
Vul: Both	♦ AQ9	You bid first.
HCP: 21	♣ Q42	

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

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

North:
 ♠ AK105
 ♥ AK5
 ♦ KQ6
 ♣ J54

South:
 ♠ —
 ♥ QJ8742
 ♦ AJ2
 ♣ K1092

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

Board: 97
 Dealer: S
 Vul: Both
 North HCP: 11
 South HCP: 20
 Contract: 6♥ S

North:
 ♠ 32
 ♥ KQ8763
 ♦ A95
 ♣ Q2

South:
 ♠ A86
 ♥ AJ4
 ♦ KQJ32
 ♣ AJ

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

Board: 98
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 11
 Contract: 6N N

North:
 ♠ AKJ103
 ♥ KQ
 ♦ Q5
 ♣ AQ85

South:
 ♠ Q
 ♥ J10854
 ♦ AK108
 ♣ J107

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

Board: 99
 Dealer: S
 Vul: EW
 North HCP: 11
 South HCP: 21
 Contract: 6♠ S

North:
 ♠ K10742
 ♥ A2
 ♦ Q108
 ♣ Q62

South:
 ♠ AQJ5
 ♥ QJ84
 ♦ A6
 ♣ AK4

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

Board: 100

Dealer: N

Vul: Both

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ A7

♥ AKQ74

♦ AQ9

♣ Q42

South:

♠ QJ1065

♥ 6

♦ KJ73

♣ A107

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

South hands (Practice Page)

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

Board: 96	♠ —	The opponents are silent.
Dealer: N	♥ QJ8742	
Vul: EW	♦ AJ2	Partner bids first.
HCP: 11	♣ K1092	

Board: 97	♠ A86	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: Both	♦ KQJ32	You bid first.
HCP: 20	♣ AJ	

Board: 98	♠ Q	The opponents are silent.
Dealer: N	♥ J10854	
Vul: NS	♦ AK108	Partner bids first.
HCP: 11	♣ J107	

Board: 99	♠ AQJ5	The opponents are silent.
Dealer: S	♥ QJ84	
Vul: EW	♦ A6	You bid first.
HCP: 21	♣ AK4	

Board: 100	♠ QJ1065	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ KJ73	Partner bids first.
HCP: 11	♣ A107	

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

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

North:
 ♠ AK105
 ♥ AK5
 ♦ KQ6
 ♣ J54

South:
 ♠ —
 ♥ QJ8742
 ♦ AJ2
 ♣ K1092

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

Board: 97
 Dealer: S
 Vul: Both
 North HCP: 11
 South HCP: 20
 Contract: 6♥ S

North:
 ♠ 32
 ♥ KQ8763
 ♦ A95
 ♣ Q2

South:
 ♠ A86
 ♥ AJ4
 ♦ KQJ32
 ♣ AJ

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

Board: 98
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 11
 Contract: 6N N

North:
 ♠ AKJ103
 ♥ KQ
 ♦ Q5
 ♣ AQ85

South:
 ♠ Q
 ♥ J10854
 ♦ AK108
 ♣ J107

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

Board: 99
 Dealer: S
 Vul: EW
 North HCP: 11
 South HCP: 21
 Contract: 6♠ S

North:
 ♠ K10742
 ♥ A2
 ♦ Q108
 ♣ Q62

South:
 ♠ AQJ5
 ♥ QJ84
 ♦ A6
 ♣ AK4

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

Board: 100

Dealer: N

Vul: Both

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ A7

♥ AKQ74

♦ AQ9

♣ Q42

South:

♠ QJ1065

♥ 6

♦ KJ73

♣ A107

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

North hands (Practice Page)

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

Board: 101	♠ K975	The opponents are silent.
Dealer: S	♥ AQ10973	
Vul: None	♦ Q	Partner bids first.
HCP: 11	♣ 96	
Board: 102	♠ Q8	The opponents are silent.
Dealer: N	♥ AQJ8	
Vul: EW	♦ AQ8	You bid first.
HCP: 21	♣ KQJ7	
Board: 103	♠ KJ10953	The opponents are silent.
Dealer: S	♥ J10	
Vul: Both	♦ 4	Partner bids first.
HCP: 5	♣ 10763	
Board: 104	♠ KQ10	The opponents are silent.
Dealer: N	♥ KQ104	
Vul: None	♦ A75	You bid first.
HCP: 20	♣ AQ3	
Board: 105	♠ 10	East Bids 3♠ if possible.
Dealer: S	♥ K9864	
Vul: None	♦ Q1087653	Partner bids first.
HCP: 5	♣ —	

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

Board: 101
Dealer: S
Vul: None
North HCP: 11
South HCP: 20
Contract: 6N S

North:
♠ K975
♥ AQ10973
♦ Q
♣ 96

South:
♠ AQJ10
♥ 54
♦ AKJ
♣ KQ52

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

Board: 102
Dealer: N
Vul: EW
North HCP: 21
South HCP: 11
Contract: 6N N

North:
♠ Q8
♥ AQJ8
♦ AQ8
♣ KQJ7

South:
♠ A109542
♥ K973
♦ 7
♣ A6

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

Board: 103
Dealer: S
Vul: Both
North HCP: 5
South HCP: 20
Contract: 4♠ S

North:
♠ KJ10953
♥ J10
♦ 4
♣ 10763

South:
♠ 84
♥ AK64
♦ AQ72
♣ AK5

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

Board: 104
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 4♠ N

North:
♠ KQ10
♥ KQ104
♦ A75
♣ AQ3

South:
♠ J87642
♥ AJ9
♦ K1092
♣ —

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

Board: 105
Dealer: S
Vul: None
North HCP: 5
South HCP: 21
Contract: 3N S

North:
♠ 10
♥ K9864
♦ Q1087653
♣ —

South:
♠ A9
♥ QJ
♦ AK94
♣ AQJ106

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

South hands (Practice Page)

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

Board: 101	♠ AQJ10	The opponents are silent.
Dealer: S	♥ 54	
Vul: None	♦ AKJ	You bid first.
HCP: 20	♣ KQ52	

Board: 102	♠ A109542	The opponents are silent.
Dealer: N	♥ K973	
Vul: EW	♦ 7	Partner bids first.
HCP: 11	♣ A6	

Board: 103	♠ 84	The opponents are silent.
Dealer: S	♥ AK64	
Vul: Both	♦ AQ72	You bid first.
HCP: 20	♣ AK5	

Board: 104	♠ J87642	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: None	♦ K1092	Partner bids first.
HCP: 9	♣ —	

Board: 105	♠ A9	East Bids 3♠ if possible.
Dealer: S	♥ QJ	
Vul: None	♦ AK94	You bid first.
HCP: 21	♣ AQJ106	

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

Board: 101
Dealer: S
Vul: None
North HCP: 11
South HCP: 20
Contract: 6N S

North:
♠ K975
♥ AQ10973
♦ Q
♣ 96

South:
♠ AQJ10
♥ 54
♦ AKJ
♣ KQ52

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

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

Board: 102
Dealer: N
Vul: EW
North HCP: 21
South HCP: 11
Contract: 6N N

North:
♠ Q8
♥ AQJ8
♦ AQ8
♣ KQJ7

South:
♠ A109542
♥ K973
♦ 7
♣ A6

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

1. Texas
2. Blackwood 0314, for ♠
3. A=2/5 or 5/5, Q(S)=1

Board: 103
Dealer: S
Vul: Both
North HCP: 5
South HCP: 20
Contract: 4♠ S

North:
♠ KJ10953
♥ J10
♦ 4
♣ 10763

South:
♠ 84
♥ AK64
♦ AQ72
♣ AK5

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

Board: 104
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 4♠ N

North:
♠ KQ10
♥ KQ104
♦ A75
♣ AQ3

South:
♠ J87642
♥ AJ9
♦ K1092
♣ —

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

Board: 105
Dealer: S
Vul: None
North HCP: 5
South HCP: 21
Contract: 3N S

North:
♠ 10
♥ K9864
♦ Q1087653
♣ —

South:
♠ A9
♥ QJ
♦ AK94
♣ AQJ106

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

North hands (Practice Page)

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

Board: 106	♠ K642	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ AK765	You bid first.
HCP: 20	♣ AQ	

Board: 107	♠ 1094	The opponents are silent.
Dealer: S	♥ AJ10753	
Vul: EW	♦ A63	Partner bids first.
HCP: 10	♣ J	

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

Board: 109	♠ AQ6543	The opponents are silent.
Dealer: S	♥ Q2	
Vul: NS	♦ KQ97	Partner bids first.
HCP: 13	♣ 2	

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

Board: 106

Dealer: N

Vul: NS

North HCP: 20

South HCP: 3

Contract: 4♥ N

North:

♠ K642

♥ KJ

♦ AK765

♣ AQ

South:

♠ J1097

♥ Q108654

♦ 103

♣ 4

West North East South

2NT Pass 4♦¹

Pass 4♥ AP

1. Texas

Board: 107

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ 1094

♥ AJ10753

♦ A63

♣ J

South:

♠ AKJ5

♥ K8

♦ KJ10

♣ KQ102

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♥³

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 108

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 5♠ N

North:

♠ A1065

♥ AK10

♦ AKQ9

♣ 108

South:

♠ QJ9742

♥ 72

♦ 72

♣ KQJ

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♣²

Pass 4♦³ Pass 4♥⁴

Pass 4NT⁵ Pass 5♣⁶

Pass 5♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

5. Blackwood 0314, for ♠

6. A=0/5 or 3/5

Board: 109

Dealer: S

Vul: NS

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ AQ6543

♥ Q2

♦ KQ97

♣ 2

South:

♠ J1087

♥ AKJ10

♦ A8

♣ AK4

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

South hands (Practice Page)

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

Board: 106	♠ J1097	The opponents are silent.
Dealer: N	♥ Q108654	
Vul: NS	♦ 103	Partner bids first.
HCP: 3	♣ 4	

Board: 107	♠ AKJ5	The opponents are silent.
Dealer: S	♥ K8	
Vul: EW	♦ KJ10	You bid first.
HCP: 20	♣ KQ102	

Board: 108	♠ QJ9742	The opponents are silent.
Dealer: N	♥ 72	
Vul: None	♦ 72	Partner bids first.
HCP: 9	♣ KQJ	

Board: 109	♠ J1087	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: NS	♦ A8	You bid first.
HCP: 20	♣ AK4	

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

Board: 106

Dealer: N

Vul: NS

North HCP: 20

South HCP: 3

Contract: 4♥ N

North:

♠ K642

♥ KJ

♦ AK765

♣ AQ

South:

♠ J1097

♥ Q108654

♦ 103

♣ 4

West North East South

2NT Pass 4♦¹

Pass 4♥ AP

1. Texas

Board: 107

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ 1094

♥ AJ10753

♦ A63

♣ J

South:

♠ AKJ5

♥ K8

♦ KJ10

♣ KQ102

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♥³

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 108

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 5♠ N

North:

♠ A1065

♥ AK10

♦ AKQ9

♣ 108

South:

♠ QJ9742

♥ 72

♦ 72

♣ KQJ

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♣²

Pass 4♦³ Pass 4♥⁴

Pass 4NT⁵ Pass 5♣⁶

Pass 5♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

5. Blackwood 0314, for ♠

6. A=0/5 or 3/5

Board: 109

Dealer: S

Vul: NS

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ AQ6543

♥ Q2

♦ KQ97

♣ 2

South:

♠ J1087

♥ AKJ10

♦ A8

♣ AK4

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

North hands (Practice Page)

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

Board: 110	♠ A93	The opponents are silent.
Dealer: N	♥ KQ1042	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ A93	

Board: 111	♠ —	The opponents are silent.
Dealer: S	♥ 98653	
Vul: Both	♦ K952	Partner bids first.
HCP: 6	♣ K1073	

Board: 112	♠ KJ7	The opponents are silent.
Dealer: N	♥ J4	
Vul: NS	♦ AK5	You bid first.
HCP: 21	♣ AKQ93	

Board: 113	♠ QJ8732	The opponents are silent.
Dealer: S	♥ 42	
Vul: EW	♦ A4	Partner bids first.
HCP: 10	♣ K74	

Board: 114	♠ A8	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: Both	♦ AQJ72	You bid first.
HCP: 20	♣ 84	

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

Board: 110

Dealer: N

Vul: EW

North HCP: 20

South HCP: 5

Contract: 4♠ N

North:

♠ A93

♥ KQ1042

♦ AK

♣ A93

South:

♠ K10872

♥ 85

♦ 8652

♣ Q10

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♠ AP

Board: 111

Dealer: S

Vul: Both

North HCP: 6

South HCP: 21

Contract: 4♥ S

North:

♠ —

♥ 98653

♦ K952

♣ K1073

South:

♠ AKQJ

♥ K107

♦ AJ7

♣ QJ5

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

AP

Board: 112

Dealer: N

Vul: NS

North HCP: 21

South HCP: 12

Contract: 6♥ N

North:

♠ KJ7

♥ J4

♦ AK5

♣ AKQ93

South:

♠ A83

♥ AK9873

♦ J82

♣ 5

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♥³ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 113

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ QJ8732

♥ 42

♦ A4

♣ K74

South:

♠ A54

♥ AQ87

♦ K9

♣ AQJ9

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 114

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 4♥ S

North:

♠ A8

♥ AKQ7

♦ AQJ72

♣ 84

South:

♠ 753

♥ 109432

♦ 9

♣ A1096

West North East South

2NT Pass 3♦

Pass 3♠¹ Pass 4♥

AP

1. Extended acceptance after NT

South hands (Practice Page)

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

Board: 110	♠ K10872	The opponents are silent.
Dealer: N	♥ 85	
Vul: EW	♦ 8652	Partner bids first.
HCP: 5	♣ Q10	

Board: 111	♠ AKQJ	The opponents are silent.
Dealer: S	♥ K107	
Vul: Both	♦ AJ7	You bid first.
HCP: 21	♣ QJ5	

Board: 112	♠ A83	The opponents are silent.
Dealer: N	♥ AK9873	
Vul: NS	♦ J82	Partner bids first.
HCP: 12	♣ 5	

Board: 113	♠ A54	The opponents are silent.
Dealer: S	♥ AQ87	
Vul: EW	♦ K9	You bid first.
HCP: 20	♣ AQJ9	

Board: 114	♠ 753	The opponents are silent.
Dealer: N	♥ 109432	
Vul: Both	♦ 9	Partner bids first.
HCP: 4	♣ A1096	

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

Board: 110

Dealer: N

Vul: EW

North HCP: 20

South HCP: 5

Contract: 4♠ N

North:

♠ A93

♥ KQ1042

♦ AK

♣ A93

South:

♠ K10872

♥ 85

♦ 8652

♣ Q10

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♠ AP

Board: 111

Dealer: S

Vul: Both

North HCP: 6

South HCP: 21

Contract: 4♥ S

North:

♠ —

♥ 98653

♦ K952

♣ K1073

South:

♠ AKQJ

♥ K107

♦ AJ7

♣ QJ5

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

AP

Board: 112

Dealer: N

Vul: NS

North HCP: 21

South HCP: 12

Contract: 6♥ N

North:

♠ KJ7

♥ J4

♦ AK5

♣ AKQ93

South:

♠ A83

♥ AK9873

♦ J82

♣ 5

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♥³ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 113

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ QJ8732

♥ 42

♦ A4

♣ K74

South:

♠ A54

♥ AQ87

♦ K9

♣ AQJ9

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 114

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 4♥ S

North:

♠ A8

♥ AKQ7

♦ AQJ72

♣ 84

South:

♠ 753

♥ 109432

♦ 9

♣ A1096

West North East South

2NT Pass 3♦

Pass 3♠¹ Pass 4♥

AP

1. Extended acceptance after NT

North hands (Practice Page)

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

Board: 115	♠ AK5	The opponents are silent.
Dealer: S	♥ AQJ93	
Vul: None	♦ 10	Partner bids first.
HCP: 14	♣ 10653	
Board: 116	♠ J10	The opponents are silent.
Dealer: N	♥ A84	
Vul: EW	♦ AQ96	You bid first.
HCP: 21	♣ AKQJ	
Board: 117	♠ K2	The opponents are silent.
Dealer: S	♥ QJ10942	
Vul: Both	♦ 1093	Partner bids first.
HCP: 9	♣ K4	
Board: 118	♠ AKQ83	West Doubles 3♦ if possible.
Dealer: N	♥ AQ	
Vul: NS	♦ 109	You bid first.
HCP: 20	♣ AJ109	
Board: 119	♠ 98753	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ 742	Partner bids first.
HCP: 6	♣ AQ107	

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

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ AK5	♠ 842				2NT
Vul: None	♥ AQJ93	♥ K2	Pass	3♦	Pass	3♥
North HCP: 14	♦ 10	♦ AKQ75	Pass	6NT	AP	
South HCP: 20	♣ 10653	♣ AKJ				
Contract: 6N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ A42		2NT	Pass	3♦
Vul: EW	♥ A84	♥ KQJ102	Pass	3♥	Pass	4NT ¹
North HCP: 21	♦ AQ96	♦ J104	Pass	6♥	AP	
South HCP: 11	♣ AKQJ	♣ 97				
Contract: 6♥ N						

1. Quantitative 4NT

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AJ108				2NT
Vul: Both	♥ QJ10942	♥ A65	Pass	3♦	Pass	3♥
North HCP: 9	♦ 1093	♦ AK75	Pass	4♥	AP	
South HCP: 20	♣ K4	♣ A10				
Contract: 4♥ S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AKQ83	♠ 94		2NT	Pass	3♦
Vul: NS	♥ AQ	♥ K76543	X	Pass ¹	Pass	4♥
North HCP: 20	♦ 109	♦ 85	AP			
South HCP: 5	♣ AJ109	♣ Q76				
Contract: 4♥ S						

1. artificial

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 98753	♠ KJ2				2NT
Vul: Both	♥ 8	♥ KQ1074	Pass	3♥	Pass	3♠
North HCP: 6	♦ 742	♦ AKQ	Pass	3NT	Pass	4♠
South HCP: 21	♣ AQ107	♣ K9	AP			
Contract: 4♠ S						

South hands (Practice Page)

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

Board: 115	♠ 842	The opponents are silent.
Dealer: S	♥ K2	
Vul: None	♦ AKQ75	You bid first.
HCP: 20	♣ AKJ	

Board: 116	♠ A42	The opponents are silent.
Dealer: N	♥ KQJ102	
Vul: EW	♦ J104	Partner bids first.
HCP: 11	♣ 97	

Board: 117	♠ AJ108	The opponents are silent.
Dealer: S	♥ A65	
Vul: Both	♦ AK75	You bid first.
HCP: 20	♣ A10	

Board: 118	♠ 94	West Doubles 3♦ if possible.
Dealer: N	♥ K76543	
Vul: NS	♦ 85	Partner bids first.
HCP: 5	♣ Q76	

Board: 119	♠ KJ2	The opponents are silent.
Dealer: S	♥ KQ1074	
Vul: Both	♦ AKQ	You bid first.
HCP: 21	♣ K9	

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

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ AK5	♠ 842				2NT
Vul: None	♥ AQJ93	♥ K2	Pass	3♦	Pass	3♥
North HCP: 14	♦ 10	♦ AKQ75	Pass	6NT	AP	
South HCP: 20	♣ 10653	♣ AKJ				
Contract: 6N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ A42		2NT	Pass	3♦
Vul: EW	♥ A84	♥ KQJ102	Pass	3♥	Pass	4NT ¹
North HCP: 21	♦ AQ96	♦ J104	Pass	6♥	AP	
South HCP: 11	♣ AKQJ	♣ 97				
Contract: 6♥ N						

1. Quantitative 4NT

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AJ108				2NT
Vul: Both	♥ QJ10942	♥ A65	Pass	3♦	Pass	3♥
North HCP: 9	♦ 1093	♦ AK75	Pass	4♥	AP	
South HCP: 20	♣ K4	♣ A10				
Contract: 4♥ S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AKQ83	♠ 94		2NT	Pass	3♦
Vul: NS	♥ AQ	♥ K76543	X	Pass ¹	Pass	4♥
North HCP: 20	♦ 109	♦ 85	AP			
South HCP: 5	♣ AJ109	♣ Q76				
Contract: 4♥ S						

1. artificial

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 98753	♠ KJ2				2NT
Vul: Both	♥ 8	♥ KQ1074	Pass	3♥	Pass	3♠
North HCP: 6	♦ 742	♦ AKQ	Pass	3NT	Pass	4♠
South HCP: 21	♣ AQ107	♣ K9	AP			
Contract: 4♠ S						

North hands (Practice Page)

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

Board: 120	♠ J953	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ AJ6	You bid first.
HCP: 21	♣ AK8	

Board: 121	♠ K9753	The opponents are silent.
Dealer: S	♥ 7	
Vul: NS	♦ —	Partner bids first.
HCP: 9	♣ AQ98762	

Board: 122	♠ AQ2	The opponents are silent.
Dealer: N	♥ A62	
Vul: EW	♦ AK87	You bid first.
HCP: 21	♣ A62	

Board: 123	♠ Q98762	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ K86	Partner bids first.
HCP: 7	♣ Q53	

Board: 124	♠ KQ3	The opponents are silent.
Dealer: N	♥ J432	
Vul: NS	♦ AQ2	You bid first.
HCP: 20	♣ AKJ	

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

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ J953	♠ AK7		2NT	Pass	3♦
Vul: NS	♥ AKJ	♥ 109874	Pass	3♥	Pass	3NT
North HCP: 21	♦ AJ6	♦ Q732	Pass	4♥	AP	
South HCP: 10	♣ AK8	♣ J				
Contract: 4♥ N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ K9753	♠ A6				2NT
Vul: NS	♥ 7	♥ AKQ3	Pass	3♥	Pass	3♠
North HCP: 9	♦ —	♦ A964	Pass	3NT	AP	
South HCP: 20	♣ AQ98762	♣ K103				
Contract: 3N S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ J9		2NT	Pass	3♦
Vul: EW	♥ A62	♥ KQJ109	Pass	3♥	Pass	4NT ¹
North HCP: 21	♦ AK87	♦ J1062	Pass	6♥	AP	
South HCP: 11	♣ A62	♣ K8	1. Quantitative	4NT		
Contract: 6♥ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ Q98762	♠ AK10				2NT
Vul: Both	♥ 4	♥ AKQJ3	Pass	3♥	Pass	3♠
North HCP: 7	♦ K86	♦ A97	Pass	6♠	AP	
South HCP: 21	♣ Q53	♣ 74				
Contract: 6♠ S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ A106		2NT	Pass	3♦
Vul: NS	♥ J432	♥ KQ986	Pass	3♥	Pass	6NT
North HCP: 20	♦ AQ2	♦ K	AP			
South HCP: 12	♣ AKJ	♣ 10986				
Contract: 6N N						

South hands (Practice Page)

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

Board: 120	♠ AK7	The opponents are silent.
Dealer: N	♥ 109874	
Vul: NS	♦ Q732	Partner bids first.
HCP: 10	♣ J	

Board: 121	♠ A6	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: NS	♦ A964	You bid first.
HCP: 20	♣ K103	

Board: 122	♠ J9	The opponents are silent.
Dealer: N	♥ KQJ109	
Vul: EW	♦ J1062	Partner bids first.
HCP: 11	♣ K8	

Board: 123	♠ AK10	The opponents are silent.
Dealer: S	♥ AKQJ3	
Vul: Both	♦ A97	You bid first.
HCP: 21	♣ 74	

Board: 124	♠ A106	The opponents are silent.
Dealer: N	♥ KQ986	
Vul: NS	♦ K	Partner bids first.
HCP: 12	♣ 10986	

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

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ J953	♠ AK7		2NT	Pass	3♦
Vul: NS	♥ AKJ	♥ 109874	Pass	3♥	Pass	3NT
North HCP: 21	♦ AJ6	♦ Q732	Pass	4♥	AP	
South HCP: 10	♣ AK8	♣ J				
Contract: 4♥ N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ K9753	♠ A6				2NT
Vul: NS	♥ 7	♥ AKQ3	Pass	3♥	Pass	3♠
North HCP: 9	♦ —	♦ A964	Pass	3NT	AP	
South HCP: 20	♣ AQ98762	♣ K103				
Contract: 3N S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ J9		2NT	Pass	3♦
Vul: EW	♥ A62	♥ KQJ109	Pass	3♥	Pass	4NT ¹
North HCP: 21	♦ AK87	♦ J1062	Pass	6♥	AP	
South HCP: 11	♣ A62	♣ K8	1. Quantitative	4NT		
Contract: 6♥ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ Q98762	♠ AK10				2NT
Vul: Both	♥ 4	♥ AKQJ3	Pass	3♥	Pass	3♠
North HCP: 7	♦ K86	♦ A97	Pass	6♠	AP	
South HCP: 21	♣ Q53	♣ 74				
Contract: 6♠ S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ A106		2NT	Pass	3♦
Vul: NS	♥ J432	♥ KQ986	Pass	3♥	Pass	6NT
North HCP: 20	♦ AQ2	♦ K	AP			
South HCP: 12	♣ AKJ	♣ 10986				
Contract: 6N N						

North hands (Practice Page)

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

Board: 125	♠ 107	The opponents are silent.
Dealer: S	♥ A109653	
Vul: Both	♦ 103	Partner bids first.
HCP: 7	♣ K65	

Board: 126	♠ KJ86	The opponents are silent.
Dealer: N	♥ Q3	
Vul: EW	♦ KQ72	You bid first.
HCP: 20	♣ AKQ	

Board: 127	♠ 942	The opponents are silent.
Dealer: S	♥ AQ1084	
Vul: Both	♦ 9862	Partner bids first.
HCP: 7	♣ J	

Board: 128	♠ 102	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: None	♦ AKJ2	You bid first.
HCP: 20	♣ AK76	

Board: 129	♠ 3	The opponents are silent.
Dealer: S	♥ AQJ532	
Vul: NS	♦ Q8	Partner bids first.
HCP: 10	♣ J853	

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

Board: 125

Dealer: S

Vul: Both

North HCP: 7

South HCP: 21

Contract: 4♥ S

North:

♠ 107
♥ A109653
♦ 103
♣ K65

South:

♠ AK543
♥ K8
♦ AK5
♣ A97

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

Board: 126

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6♠ N

North:

♠ KJ86
♥ Q3
♦ KQ72
♣ AKQ

South:

♠ AQ942
♥ K10
♦ J96
♣ J96

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

1. Extended acceptance after NT
2. Quantitative 4NT

Board: 127

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 4♥ S

North:

♠ 942
♥ AQ1084
♦ 9862
♣ J

South:

♠ AK106
♥ KJ72
♦ KJ5
♣ KQ

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

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

Board: 128

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6♠ N

North:

♠ 102
♥ AJ8
♦ AKJ2
♣ AK76

South:

♠ KQJ954
♥ KQ64
♦ 86
♣ J

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

Board: 129

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 5♥ S

North:

♠ 3
♥ AQJ532
♦ Q8
♣ J853

South:

♠ QJ9
♥ K97
♦ AK765
♣ AK

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

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

South hands (Practice Page)

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

Board: 125	♠ AK543	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ AK5	You bid first.
HCP: 21	♣ A97	

Board: 126	♠ AQ942	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ J96	Partner bids first.
HCP: 11	♣ J96	

Board: 127	♠ AK106	The opponents are silent.
Dealer: S	♥ KJ72	
Vul: Both	♦ KJ5	You bid first.
HCP: 20	♣ KQ	

Board: 128	♠ KQJ954	The opponents are silent.
Dealer: N	♥ KQ64	
Vul: None	♦ 86	Partner bids first.
HCP: 12	♣ J	

Board: 129	♠ QJ9	The opponents are silent.
Dealer: S	♥ K97	
Vul: NS	♦ AK765	You bid first.
HCP: 20	♣ AK	

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

Board: 125

Dealer: S

Vul: Both

North HCP: 7

South HCP: 21

Contract: 4♥ S

North:

♠ 107

♥ A109653

♦ 103

♣ K65

South:

♠ AK543

♥ K8

♦ AK5

♣ A97

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4♥ AP

Board: 126

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6♠ N

North:

♠ KJ86

♥ Q3

♦ KQ72

♣ AKQ

South:

♠ AQ942

♥ K10

♦ J96

♣ J96

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4NT²

Pass 6♠ AP

1. Extended acceptance after NT

2. Quantitative 4NT

Board: 127

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 4♥ S

North:

♠ 942

♥ AQ1084

♦ 9862

♣ J

South:

♠ AK106

♥ KJ72

♦ KJ5

♣ KQ

West North East South

2NT

Pass 3♦ Pass 3NT¹

Pass 4♣² Pass 4♥

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

Board: 128

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6♠ N

North:

♠ 102

♥ AJ8

♦ AKJ2

♣ AK76

South:

♠ KQJ954

♥ KQ64

♦ 86

♣ J

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6♠

AP

Board: 129

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 5♥ S

North:

♠ 3

♥ AQJ532

♦ Q8

♣ J853

South:

♠ QJ9

♥ K97

♦ AK765

♣ AK

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♣³

Pass 5♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

North hands (Practice Page)

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

Board: 130	♠ AQJ76	The opponents are silent.
Dealer: N	♥ A4	
Vul: Both	♦ KJ	You bid first.
HCP: 20	♣ KQ94	

Board: 131	♠ KQJ962	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ A108	Partner bids first.
HCP: 10	♣ 985	

Board: 132	♠ KQ10	The opponents are silent.
Dealer: N	♥ K73	
Vul: NS	♦ AQ76	You bid first.
HCP: 20	♣ AQ10	

Board: 133	♠ AK10853	The opponents are silent.
Dealer: S	♥ Q94	
Vul: EW	♦ 1063	Partner bids first.
HCP: 10	♣ J	

Board: 134	♠ AJ8	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: None	♦ AQ5	You bid first.
HCP: 21	♣ Q107	

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

Board: 130

Dealer: N

Vul: Both

North HCP: 20

South HCP: 15

Contract: 6N N

North:

♠ AQJ76

♥ A4

♦ KJ

♣ KQ94

South:

♠ 4

♥ KQJ65

♦ A864

♣ AJ5

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6NT

AP

Board: 131

Dealer: S

Vul: None

North HCP: 10

South HCP: 21

Contract: 6♠ S

North:

♠ KQJ962

♥ 2

♦ A108

♣ 985

South:

♠ A10

♥ AK86

♦ KQ652

♣ AJ

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 132

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ KQ10

♥ K73

♦ AQ76

♣ AQ10

South:

♠ AJ9832

♥ J964

♦ J5

♣ 4

West North East South

2NT Pass 4♥¹

Pass 4♠ AP

1. Texas

Board: 133

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 5♠ S

North:

♠ AK10853

♥ Q94

♦ 1063

♣ J

South:

♠ J74

♥ AK3

♦ KQ

♣ AK1084

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♥³

Pass 5♠ AP

1. Texas

2. Blackwood 0314, for ♠

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

Board: 134

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 4♠ N

North:

♠ AJ8

♥ AKJ3

♦ AQ5

♣ Q107

South:

♠ 107542

♥ 942

♦ 7

♣ AK64

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♠ AP

South hands (Practice Page)

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

Board: 130	♠ 4	The opponents are silent.
Dealer: N	♥ KQJ65	
Vul: Both	♦ A864	Partner bids first.
HCP: 15	♣ AJ5	

Board: 131	♠ A10	The opponents are silent.
Dealer: S	♥ AK86	
Vul: None	♦ KQ652	You bid first.
HCP: 21	♣ AJ	

Board: 132	♠ AJ9832	The opponents are silent.
Dealer: N	♥ J964	
Vul: NS	♦ J5	Partner bids first.
HCP: 7	♣ 4	

Board: 133	♠ J74	The opponents are silent.
Dealer: S	♥ AK3	
Vul: EW	♦ KQ	You bid first.
HCP: 20	♣ AK1084	

Board: 134	♠ 107542	The opponents are silent.
Dealer: N	♥ 942	
Vul: None	♦ 7	Partner bids first.
HCP: 7	♣ AK64	

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

Board: 130

Dealer: N

Vul: Both

North HCP: 20

South HCP: 15

Contract: 6N N

North:

♠ AQJ76

♥ A4

♦ KJ

♣ KQ94

South:

♠ 4

♥ KQJ65

♦ A864

♣ AJ5

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6NT

AP

Board: 131

Dealer: S

Vul: None

North HCP: 10

South HCP: 21

Contract: 6♠ S

North:

♠ KQJ962

♥ 2

♦ A108

♣ 985

South:

♠ A10

♥ AK86

♦ KQ652

♣ AJ

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 132

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ KQ10

♥ K73

♦ AQ76

♣ AQ10

South:

♠ AJ9832

♥ J964

♦ J5

♣ 4

West North East South

2NT Pass 4♥¹

Pass 4♠ AP

1. Texas

Board: 133

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 5♠ S

North:

♠ AK10853

♥ Q94

♦ 1063

♣ J

South:

♠ J74

♥ AK3

♦ KQ

♣ AK1084

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♥³

Pass 5♠ AP

1. Texas

2. Blackwood 0314, for ♠

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

Board: 134

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 4♠ N

North:

♠ AJ8

♥ AKJ3

♦ AQ5

♣ Q107

South:

♠ 107542

♥ 942

♦ 7

♣ AK64

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♠ AP

North hands (Practice Page)

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

Board: 135	♠ 754	The opponents are silent.
Dealer: S	♥ K109543	
Vul: NS	♦ 10984	Partner bids first.
HCP: 3	♣ —	
Board: 136	♠ AJ5	The opponents are silent.
Dealer: N	♥ AKJ93	
Vul: EW	♦ K8	You bid first.
HCP: 21	♣ AJ7	
Board: 137	♠ AK10976	The opponents are silent.
Dealer: S	♥ 42	
Vul: Both	♦ A94	Partner bids first.
HCP: 11	♣ 93	
Board: 138	♠ KJ7	West Doubles 3♥ if possible.
Dealer: N	♥ AQ10	East Doubles Pass if possible.
Vul: NS	♦ A75	
HCP: 20	♣ KQJ6	You bid first.
Board: 139	♠ QJ7642	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ Q965	Partner bids first.
HCP: 9	♣ KJ	

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

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 754	♠ 1083				2NT
Vul: NS	♥ K109543	♥ AJ8	Pass	4♦ ¹	Pass	4♥
North HCP: 3	♦ 10984	♦ AKQ	AP			
South HCP: 21	♣ —	♣ AQJ6	1. Texas			
Contract: 4♥ S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ K97632		2NT	Pass	3♥
Vul: EW	♥ AKJ93	♥ 864	Pass	3♠	Pass	4♠
North HCP: 21	♦ K8	♦ 54	AP			
South HCP: 6	♣ AJ7	♣ K5				
Contract: 4♠ N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ AK10976	♠ QJ8				2NT
Vul: Both	♥ 42	♥ AKJ	Pass	4♥ ¹	Pass	4♠
North HCP: 11	♦ A94	♦ KJ3	Pass	4NT ²	Pass	5♦ ³
South HCP: 21	♣ 93	♣ KQJ7	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=1/5 or 4/5			

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ Q108652		2NT	Pass	3♥
Vul: NS	♥ AQ10	♥ 53	X	3♠	Pass	4♣ ¹
North HCP: 20	♦ A75	♦ QJ62	Pass	4♦ ²	Pass	6♠
South HCP: 5	♣ KQJ6	♣ 8	Pass	Pass	X	AP
Contract: 6♠X N			1. Cue bid, a ♣ stopper			
			2. Cue bid, a ♦ stopper			

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ QJ7642	♠ AK				2NT
Vul: Both	♥ 3	♥ AQ2	Pass	3♥	Pass	3♠
North HCP: 9	♦ Q965	♦ K82	Pass	4♠	AP	
South HCP: 20	♣ KJ	♣ A8543				
Contract: 4♠ S						

South hands (Practice Page)

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

Board: 135	♠ 1083	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: NS	♦ AKQ	You bid first.
HCP: 21	♣ AQJ6	
Board: 136	♠ K97632	The opponents are silent.
Dealer: N	♥ 864	
Vul: EW	♦ 54	Partner bids first.
HCP: 6	♣ K5	
Board: 137	♠ QJ8	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ KJ3	You bid first.
HCP: 21	♣ KQJ7	
Board: 138	♠ Q108652	West Doubles 3♥ if possible.
Dealer: N	♥ 53	East Doubles Pass if possible.
Vul: NS	♦ QJ62	
HCP: 5	♣ 8	Partner bids first.
Board: 139	♠ AK	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: Both	♦ K82	You bid first.
HCP: 20	♣ A8543	

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

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 754	♠ 1083				2NT
Vul: NS	♥ K109543	♥ AJ8	Pass	4♦ ¹	Pass	4♥
North HCP: 3	♦ 10984	♦ AKQ	AP			
South HCP: 21	♣ —	♣ AQJ6	1. Texas			
Contract: 4♥ S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ K97632		2NT	Pass	3♥
Vul: EW	♥ AKJ93	♥ 864	Pass	3♠	Pass	4♠
North HCP: 21	♦ K8	♦ 54	AP			
South HCP: 6	♣ AJ7	♣ K5				
Contract: 4♠ N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ AK10976	♠ QJ8				2NT
Vul: Both	♥ 42	♥ AKJ	Pass	4♥ ¹	Pass	4♠
North HCP: 11	♦ A94	♦ KJ3	Pass	4NT ²	Pass	5♦ ³
South HCP: 21	♣ 93	♣ KQJ7	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=1/5 or 4/5			

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ Q108652		2NT	Pass	3♥
Vul: NS	♥ AQ10	♥ 53	X	3♠	Pass	4♣ ¹
North HCP: 20	♦ A75	♦ QJ62	Pass	4♦ ²	Pass	6♠
South HCP: 5	♣ KQJ6	♣ 8	Pass	Pass	X	AP
Contract: 6♠X N			1. Cue bid, a ♣ stopper			
			2. Cue bid, a ♦ stopper			

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ QJ7642	♠ AK				2NT
Vul: Both	♥ 3	♥ AQ2	Pass	3♥	Pass	3♠
North HCP: 9	♦ Q965	♦ K82	Pass	4♠	AP	
South HCP: 20	♣ KJ	♣ A8543				
Contract: 4♠ S						

North hands (Practice Page)

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

Board: 140	♠ K75	The opponents are silent.
Dealer: N	♥ AQJ73	
Vul: None	♦ AQJ	You bid first.
HCP: 20	♣ K5	

Board: 141	♠ KQJ942	The opponents are silent.
Dealer: S	♥ 82	
Vul: EW	♦ 52	Partner bids first.
HCP: 6	♣ 643	

Board: 142	♠ AK52	The opponents are silent.
Dealer: N	♥ Q82	
Vul: Both	♦ AK6	You bid first.
HCP: 20	♣ A43	

Board: 143	♠ J32	The opponents are silent.
Dealer: S	♥ KJ1096	
Vul: None	♦ 54	Partner bids first.
HCP: 6	♣ J94	

Board: 144	♠ K5	The opponents are silent.
Dealer: N	♥ KQJ3	
Vul: NS	♦ KQ52	You bid first.
HCP: 21	♣ AK7	

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

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ K75	♠ J9864		2NT	Pass	3♥
Vul: None	♥ AQJ73	♥ K2	Pass	3♠	Pass	3NT
North HCP: 20	♦ AQJ	♦ 52	Pass	4♠	AP	
South HCP: 7	♣ K5	♣ QJ98				
Contract: 4♠ N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ KQJ942	♠ A107				2NT
Vul: EW	♥ 82	♥ A964	Pass	3♥	Pass	3♠
North HCP: 6	♦ 52	♦ KQ8	Pass	4♠	AP	
South HCP: 21	♣ 643	♣ AKJ				
Contract: 4♠ S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ Q9		2NT	Pass	3♦
Vul: Both	♥ Q82	♥ AJ1076	Pass	3♥	Pass	4NT ¹
North HCP: 20	♦ AK6	♦ J107	Pass	6♥	AP	
South HCP: 11	♣ A43	♣ K107	1. Quantitative	4NT		
Contract: 6♥ N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ AK				2NT
Vul: None	♥ KJ1096	♥ 72	Pass	3♦	Pass	3♥
North HCP: 6	♦ 54	♦ AKJ93	Pass	3NT	AP	
South HCP: 20	♣ J94	♣ KQ65				
Contract: 3N S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ J108764		2NT	Pass	4♥ ¹
Vul: NS	♥ KQJ3	♥ 8	Pass	4♠	AP	
North HCP: 21	♦ KQ52	♦ A108	1. Texas			
South HCP: 7	♣ AK7	♣ Q103				
Contract: 4♠ N						

South hands (Practice Page)

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

Board: 140	♠ J9864	The opponents are silent.
Dealer: N	♥ K2	
Vul: None	♦ 52	Partner bids first.
HCP: 7	♣ QJ98	

Board: 141	♠ A107	The opponents are silent.
Dealer: S	♥ A964	
Vul: EW	♦ KQ8	You bid first.
HCP: 21	♣ AKJ	

Board: 142	♠ Q9	The opponents are silent.
Dealer: N	♥ AJ1076	
Vul: Both	♦ J107	Partner bids first.
HCP: 11	♣ K107	

Board: 143	♠ AK	The opponents are silent.
Dealer: S	♥ 72	
Vul: None	♦ AKJ93	You bid first.
HCP: 20	♣ KQ65	

Board: 144	♠ J108764	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ A108	Partner bids first.
HCP: 7	♣ Q103	

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

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ K75	♠ J9864		2NT	Pass	3♥
Vul: None	♥ AQJ73	♥ K2	Pass	3♠	Pass	3NT
North HCP: 20	♦ AQJ	♦ 52	Pass	4♠	AP	
South HCP: 7	♣ K5	♣ QJ98				
Contract: 4♠ N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ KQJ942	♠ A107				2NT
Vul: EW	♥ 82	♥ A964	Pass	3♥	Pass	3♠
North HCP: 6	♦ 52	♦ KQ8	Pass	4♠	AP	
South HCP: 21	♣ 643	♣ AKJ				
Contract: 4♠ S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ Q9		2NT	Pass	3♦
Vul: Both	♥ Q82	♥ AJ1076	Pass	3♥	Pass	4NT ¹
North HCP: 20	♦ AK6	♦ J107	Pass	6♥	AP	
South HCP: 11	♣ A43	♣ K107	1. Quantitative	4NT		
Contract: 6♥ N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ AK				2NT
Vul: None	♥ KJ1096	♥ 72	Pass	3♦	Pass	3♥
North HCP: 6	♦ 54	♦ AKJ93	Pass	3NT	AP	
South HCP: 20	♣ J94	♣ KQ65				
Contract: 3N S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ J108764		2NT	Pass	4♥ ¹
Vul: NS	♥ KQJ3	♥ 8	Pass	4♠	AP	
North HCP: 21	♦ KQ52	♦ A108	1. Texas			
South HCP: 7	♣ AK7	♣ Q103				
Contract: 4♠ N						

North hands (Practice Page)

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

Board: 145	♠ J9	The opponents are silent.
Dealer: S	♥ AJ643	
Vul: Both	♦ J5	Partner bids first.
HCP: 11	♣ A842	

Board: 146	♠ Q8	The opponents are silent.
Dealer: N	♥ K106	
Vul: None	♦ AKQJ2	You bid first.
HCP: 20	♣ AJ8	

Board: 147	♠ 1063	The opponents are silent.
Dealer: S	♥ Q109874	
Vul: NS	♦ Q	Partner bids first.
HCP: 12	♣ AKJ	

Board: 148	♠ AK106	The opponents are silent.
Dealer: N	♥ K8	
Vul: NS	♦ QJ105	You bid first.
HCP: 20	♣ AK6	

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

Board: 145
Dealer: S
Vul: Both
North HCP: 11
South HCP: 21
Contract: 6♥ S

North:
♠ J9
♥ AJ643
♦ J5
♣ A842

South:
♠ A1062
♥ KQ75
♦ AK
♣ KQ5

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

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♥
4. A=0/5 or 3/5
5. ♥ queen and ♣ king

Board: 146
Dealer: N
Vul: None
North HCP: 20
South HCP: 15
Contract: 6N N

North:
♠ Q8
♥ K106
♦ AKQJ2
♣ AJ8

South:
♠ AKJ102
♥ Q72
♦ 8
♣ KQ104

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

Board: 147
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6♥ S

North:
♠ 1063
♥ Q109874
♦ Q
♣ AKJ

South:
♠ AKJ87
♥ K5
♦ AK72
♣ Q4

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

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

Board: 148
Dealer: N
Vul: NS
North HCP: 20
South HCP: 12
Contract: 4N N

North:
♠ AK106
♥ K8
♦ QJ105
♣ AK6

South:
♠ Q
♥ AJ1093
♦ A74
♣ J754

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

1. Quantitative 4NT

South hands (Practice Page)

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

Board: 145	♠ A1062	The opponents are silent.
Dealer: S	♥ KQ75	
Vul: Both	♦ AK	You bid first.
HCP: 21	♣ KQ5	

Board: 146	♠ AKJ102	The opponents are silent.
Dealer: N	♥ Q72	
Vul: None	♦ 8	Partner bids first.
HCP: 15	♣ KQ104	

Board: 147	♠ AKJ87	The opponents are silent.
Dealer: S	♥ K5	
Vul: NS	♦ AK72	You bid first.
HCP: 20	♣ Q4	

Board: 148	♠ Q	The opponents are silent.
Dealer: N	♥ AJ1093	
Vul: NS	♦ A74	Partner bids first.
HCP: 12	♣ J754	

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

Board: 145
Dealer: S
Vul: Both
North HCP: 11
South HCP: 21
Contract: 6♥ S

North:
♠ J9
♥ AJ643
♦ J5
♣ A842

South:
♠ A1062
♥ KQ75
♦ AK
♣ KQ5

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

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♥
4. A=0/5 or 3/5
5. ♥ queen and ♣ king

Board: 146
Dealer: N
Vul: None
North HCP: 20
South HCP: 15
Contract: 6N N

North:
♠ Q8
♥ K106
♦ AKQJ2
♣ AJ8

South:
♠ AKJ102
♥ Q72
♦ 8
♣ KQ104

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

Board: 147
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6♥ S

North:
♠ 1063
♥ Q109874
♦ Q
♣ AKJ

South:
♠ AKJ87
♥ K5
♦ AK72
♣ Q4

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

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

Board: 148
Dealer: N
Vul: NS
North HCP: 20
South HCP: 12
Contract: 4N N

North:
♠ AK106
♥ K8
♦ QJ105
♣ AK6

South:
♠ Q
♥ AJ1093
♦ A74
♣ J754

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

1. Quantitative 4NT

North hands (Practice Page)

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

Board: 149	♠ J93	The opponents are silent.
Dealer: S	♥ KQJ105	
Vul: EW	♦ Q652	Partner bids first.
HCP: 9	♣ 4	

Board: 150	♠ A952	West Doubles 4♦ if possible.
Dealer: N	♥ KJ	
Vul: Both	♦ KQ3	You bid first.
HCP: 20	♣ AK104	

Board: 151	♠ QJ9543	The opponents are silent.
Dealer: S	♥ A94	
Vul: NS	♦ K7	Partner bids first.
HCP: 12	♣ Q10	

Board: 152	♠ AK	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: EW	♦ KQ8	You bid first.
HCP: 21	♣ K854	

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

Board: 149
 Dealer: S
 Vul: EW
 North HCP: 9
 South HCP: 21
 Contract: 6♥ S

North:
 ♠ J93
 ♥ KQJ105
 ♦ Q652
 ♣ 4

South:
 ♠ K4
 ♥ A43
 ♦ AJ97
 ♣ AKQ3

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

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

Board: 150
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 6
 Contract: 4♥ S

North:
 ♠ A952
 ♥ KJ
 ♦ KQ3
 ♣ AK104

South:
 ♠ —
 ♥ A98542
 ♦ 952
 ♣ Q876

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

1. Texas
 2. denies a ♦ stopper

Board: 151
 Dealer: S
 Vul: NS
 North HCP: 12
 South HCP: 21
 Contract: 6♠ S

North:
 ♠ QJ9543
 ♥ A94
 ♦ K7
 ♣ Q10

South:
 ♠ AK102
 ♥ K632
 ♦ A5
 ♣ AK9

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

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

Board: 152
 Dealer: N
 Vul: EW
 North HCP: 21
 South HCP: 6
 Contract: 3N N

North:
 ♠ AK
 ♥ KQJ6
 ♦ KQ8
 ♣ K854

South:
 ♠ J10963
 ♥ 1073
 ♦ J63
 ♣ A6

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

South hands (Practice Page)

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

Board: 149	♠ K4	The opponents are silent.
Dealer: S	♥ A43	
Vul: EW	♦ AJ97	You bid first.
HCP: 21	♣ AKQ3	

Board: 150	♠ —	West Doubles 4♦ if possible.
Dealer: N	♥ A98542	
Vul: Both	♦ 952	Partner bids first.
HCP: 6	♣ Q876	

Board: 151	♠ AK102	The opponents are silent.
Dealer: S	♥ K632	
Vul: NS	♦ A5	You bid first.
HCP: 21	♣ AK9	

Board: 152	♠ J10963	The opponents are silent.
Dealer: N	♥ 1073	
Vul: EW	♦ J63	Partner bids first.
HCP: 6	♣ A6	

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

Board: 149
Dealer: S
Vul: EW
North HCP: 9
South HCP: 21
Contract: 6♥ S

North:
♠ J93
♥ KQJ105
♦ Q652
♣ 4

South:
♠ K4
♥ A43
♦ AJ97
♣ AKQ3

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

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

Board: 150
Dealer: N
Vul: Both
North HCP: 20
South HCP: 6
Contract: 4♥ S

North:
♠ A952
♥ KJ
♦ KQ3
♣ AK104

South:
♠ —
♥ A98542
♦ 952
♣ Q876

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

1. Texas
2. denies a ♦ stopper

Board: 151
Dealer: S
Vul: NS
North HCP: 12
South HCP: 21
Contract: 6♠ S

North:
♠ QJ9543
♥ A94
♦ K7
♣ Q10

South:
♠ AK102
♥ K632
♦ A5
♣ AK9

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

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

Board: 152
Dealer: N
Vul: EW
North HCP: 21
South HCP: 6
Contract: 3N N

North:
♠ AK
♥ KQJ6
♦ KQ8
♣ K854

South:
♠ J10963
♥ 1073
♦ J63
♣ A6

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

North hands (Practice Page)

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

Board: 153	♠ 3	The opponents are silent.
Dealer: S	♥ A87654	
Vul: Both	♦ AQ74	Partner bids first.
HCP: 13	♣ K3	

Board: 154	♠ AK43	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: None	♦ A62	You bid first.
HCP: 20	♣ K53	

Board: 155	♠ A73	The opponents are silent.
Dealer: S	♥ AK1052	
Vul: EW	♦ 2	Partner bids first.
HCP: 12	♣ J1076	

Board: 156	♠ 92	The opponents are silent.
Dealer: N	♥ AK93	
Vul: Both	♦ AK73	You bid first.
HCP: 21	♣ AK6	

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

Board: 153
Dealer: S
Vul: Both
North HCP: 13
South HCP: 21
Contract: 7♥ S

North:
♠ 3
♥ A87654
♦ AQ74
♣ K3

South:
♠ AK1092
♥ KQJ
♦ KJ6
♣ A7

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♣ ³
Pass	5♦	Pass	5♠ ⁴
Pass	7♥	AP	

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

Board: 154
Dealer: N
Vul: None
North HCP: 20
South HCP: 12
Contract: 6♥ N

North:
♠ AK43
♥ AQ3
♦ A62
♣ K53

South:
♠ Q7
♥ KJ10862
♦ Q54
♣ A10

West	North	East	South
	2NT	Pass	4♦ ¹

Pass	4♥	Pass	4NT ²
Pass	5♣ ³	Pass	5♦
Pass	5♠ ⁴	Pass	6♥
AP			

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

Board: 155
Dealer: S
Vul: EW
North HCP: 12
South HCP: 21
Contract: 6N S

North:
♠ A73
♥ AK1052
♦ 2
♣ J1076

South:
♠ KJ84
♥ J96
♦ AK5
♣ AKQ

West	North	East	South
			2NT

Pass	3♦	Pass	3♥
Pass	6NT	AP	

Board: 156
Dealer: N
Vul: Both
North HCP: 21
South HCP: 7
Contract: 4♠ N

North:
♠ 92
♥ AK93
♦ AK73
♣ AK6

South:
♠ A87654
♥ Q8
♦ J82
♣ 95

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	Pass	4♠
AP			

South hands (Practice Page)

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

Board: 153	♠ AK1092	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ KJ6	You bid first.
HCP: 21	♣ A7	

Board: 154	♠ Q7	The opponents are silent.
Dealer: N	♥ KJ10862	
Vul: None	♦ Q54	Partner bids first.
HCP: 12	♣ A10	

Board: 155	♠ KJ84	The opponents are silent.
Dealer: S	♥ J96	
Vul: EW	♦ AK5	You bid first.
HCP: 21	♣ AKQ	

Board: 156	♠ A87654	The opponents are silent.
Dealer: N	♥ Q8	
Vul: Both	♦ J82	Partner bids first.
HCP: 7	♣ 95	

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

Board: 153
Dealer: S
Vul: Both
North HCP: 13
South HCP: 21
Contract: 7♥ S

North:
♠ 3
♥ A87654
♦ AQ74
♣ K3

South:
♠ AK1092
♥ KQJ
♦ KJ6
♣ A7

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♣ ³
Pass	5♦	Pass	5♠ ⁴
Pass	7♥	AP	

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

Board: 154
Dealer: N
Vul: None
North HCP: 20
South HCP: 12
Contract: 6♥ N

North:
♠ AK43
♥ AQ3
♦ A62
♣ K53

South:
♠ Q7
♥ KJ10862
♦ Q54
♣ A10

West	North	East	South
	2NT	Pass	4♦ ¹

Pass	4♥	Pass	4NT ²
Pass	5♣ ³	Pass	5♦
Pass	5♠ ⁴	Pass	6♥
AP			

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

Board: 155
Dealer: S
Vul: EW
North HCP: 12
South HCP: 21
Contract: 6N S

North:
♠ A73
♥ AK1052
♦ 2
♣ J1076

South:
♠ KJ84
♥ J96
♦ AK5
♣ AKQ

West	North	East	South
			2NT

Pass	3♦	Pass	3♥
Pass	6NT	AP	

Board: 156
Dealer: N
Vul: Both
North HCP: 21
South HCP: 7
Contract: 4♠ N

North:
♠ 92
♥ AK93
♦ AK73
♣ AK6

South:
♠ A87654
♥ Q8
♦ J82
♣ 95

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	Pass	4♠
AP			

North hands (Practice Page)

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

Board: 157	♠ A109543	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ J9	Partner bids first.
HCP: 12	♣ KQJ7	

Board: 158	♠ AQ9	The opponents are silent.
Dealer: N	♥ AJ954	
Vul: NS	♦ A54	You bid first.
HCP: 20	♣ AJ	

Board: 159	♠ Q9864	The opponents are silent.
Dealer: S	♥ 975	
Vul: Both	♦ 764	Partner bids first.
HCP: 4	♣ Q6	

Board: 160	♠ AKJ95	The opponents are silent.
Dealer: N	♥ 95	
Vul: None	♦ AJ54	You bid first.
HCP: 20	♣ AK	

Board: 161	♠ 3	The opponents are silent.
Dealer: S	♥ J108763	
Vul: NS	♦ J7	Partner bids first.
HCP: 8	♣ AQ43	

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

Board: 157
Dealer: S
Vul: None
North HCP: 12
South HCP: 21
Contract: 7♠ S

North:
♠ A109543
♥ J
♦ J9
♣ KQJ7

South:
♠ KQ8
♥ AQ108
♦ AQ6
♣ A42

West	North	East	South
			2NT

Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♦ ³
Pass	5♥	Pass	5NT ⁴
Pass	7♠	AP	

1. Texas
2. Blackwood 0314, for ♠
3. A=1/5 or 4/5
4. ♠ queen no ♣ king no ♦ king no ♥ king

Board: 158
Dealer: N
Vul: NS
North HCP: 20
South HCP: 6
Contract: 4♠ N

North:
♠ AQ9
♥ AJ954
♦ A54
♣ AJ

South:
♠ KJ8542
♥ 1083
♦ —
♣ Q954

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

Board: 159
Dealer: S
Vul: Both
North HCP: 4
South HCP: 21
Contract: 3♠ S

North:
♠ Q9864
♥ 975
♦ 764
♣ Q6

South:
♠ AK73
♥ Q8
♦ AKJ105
♣ A5

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

Board: 160
Dealer: N
Vul: None
North HCP: 20
South HCP: 11
Contract: 4N N

North:
♠ AKJ95
♥ 95
♦ AJ54
♣ AK

South:
♠ 1043
♥ AKQ74
♦ 102
♣ Q103

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

1. Quantitative 4NT

Board: 161
Dealer: S
Vul: NS
North HCP: 8
South HCP: 20
Contract: 4♥ S

North:
♠ 3
♥ J108763
♦ J7
♣ AQ43

South:
♠ A97
♥ AQ5
♦ AK
♣ K9876

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
AP			

1. Texas

South hands (Practice Page)

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

Board: 157	♠ KQ8	The opponents are silent.
Dealer: S	♥ AQ108	
Vul: None	♦ AQ6	You bid first.
HCP: 21	♣ A42	

Board: 158	♠ KJ8542	The opponents are silent.
Dealer: N	♥ 1083	
Vul: NS	♦ —	Partner bids first.
HCP: 6	♣ Q954	

Board: 159	♠ AK73	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ AKJ105	You bid first.
HCP: 21	♣ A5	

Board: 160	♠ 1043	The opponents are silent.
Dealer: N	♥ AKQ74	
Vul: None	♦ 102	Partner bids first.
HCP: 11	♣ Q103	

Board: 161	♠ A97	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ K9876	

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

Board: 157			West	North	East	South
Dealer: S						2NT
Vul: None			Pass	4♥ ¹	Pass	4♠
North HCP: 12	North:	South:	Pass	4NT ²	Pass	5♦ ³
South HCP: 21	♠ A109543	♠ KQ8	Pass	5♥	Pass	5NT ⁴
Contract: 7♠ S	♥ J	♥ AQ108	Pass	7♠	AP	
	♦ J9	♦ AQ6				
	♣ KQJ7	♣ A42				
			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=1/5 or 4/5			
			4. ♠ queen no ♣ king no ♦ king no ♥ king			

Board: 158			West	North	East	South
Dealer: N						2NT
Vul: NS			Pass	3♠	Pass	3♥
North HCP: 20	North:	South:	Pass		Pass	4♠
South HCP: 6	♠ AQ9	♠ KJ8542	AP			
Contract: 4♠ N	♥ AJ954	♥ 1083				
	♦ A54	♦ —				
	♣ AJ	♣ Q954				

Board: 159			West	North	East	South
Dealer: S						2NT
Vul: Both			Pass	3♥	Pass	3♠
North HCP: 4	North:	South:	AP			
South HCP: 21	♠ Q9864	♠ AK73				
Contract: 3♠ S	♥ 975	♥ Q8				
	♦ 764	♦ AKJ105				
	♣ Q6	♣ A5				

Board: 160			West	North	East	South
Dealer: N						2NT
Vul: None			Pass	3♥	Pass	3♦
North HCP: 20	North:	South:	Pass		Pass	4NT ¹
South HCP: 11	♠ AKJ95	♠ 1043	AP			
Contract: 4N N	♥ 95	♥ AKQ74				
	♦ AJ54	♦ 102				
	♣ AK	♣ Q103				
			1. Quantitative 4NT			

Board: 161			West	North	East	South
Dealer: S						2NT
Vul: NS			Pass	4♦ ¹	Pass	4♥
North HCP: 8	North:	South:	AP			
South HCP: 20	♠ 3	♠ A97				
Contract: 4♥ S	♥ J108763	♥ AQ5				
	♦ J7	♦ AK				
	♣ AQ43	♣ K9876				
			1. Texas			

North hands (Practice Page)

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

Board: 162 ♠ AQ63
Dealer: N ♥ A7
Vul: None ♦ KQJ6
HCP: 20 ♣ A53

The opponents are silent.

You bid first.

Board: 163 ♠ K
Dealer: S ♥ AJ6543
Vul: NS ♦ 64
HCP: 12 ♣ A1053

The opponents are silent.

Partner bids first.

Board: 164 ♠ 1092
Dealer: N ♥ AKQJ7
Vul: Both ♦ A53
HCP: 20 ♣ AQ

The opponents are silent.

You bid first.

Board: 165 ♠ K109864
Dealer: S ♥ 842
Vul: NS ♦ A9
HCP: 10 ♣ K10

The opponents are silent.

Partner bids first.

Board: 166 ♠ K72
Dealer: N ♥ AQ8
Vul: EW ♦ Q42
HCP: 20 ♣ AKQ9

The opponents are silent.

You bid first.

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

Board: 162
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 6♥ N

North:
♠ AQ63
♥ A7
♦ KQJ6
♣ A53

South:
♠ —
♥ QJ10542
♦ A42
♣ Q1086

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

Board: 163
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6♥ S

North:
♠ K
♥ AJ6543
♦ 64
♣ A1053

South:
♠ AQJ10
♥ Q97
♦ AKQJ
♣ J4

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

Board: 164
Dealer: N
Vul: Both
North HCP: 20
South HCP: 7
Contract: 4♠ N

North:
♠ 1092
♥ AKQJ7
♦ A53
♣ AQ

South:
♠ QJ875
♥ 5
♦ K42
♣ J1095

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

Board: 165
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 4♠ S

North:
♠ K109864
♥ 842
♦ A9
♣ K10

South:
♠ Q7
♥ AKQJ6
♦ K106
♣ AJ5

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

Board: 166
Dealer: N
Vul: EW
North HCP: 20
South HCP: 9
Contract: 4♥ N

North:
♠ K72
♥ AQ8
♦ Q42
♣ AKQ9

South:
♠ J86
♥ KJ1074
♦ K8
♣ J87

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

South hands (Practice Page)

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

Board: 162	♠ —	The opponents are silent.
Dealer: N	♥ QJ10542	
Vul: None	♦ A42	Partner bids first.
HCP: 9	♣ Q1086	

Board: 163	♠ AQJ10	The opponents are silent.
Dealer: S	♥ Q97	
Vul: NS	♦ AKQJ	You bid first.
HCP: 20	♣ J4	

Board: 164	♠ QJ875	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ K42	Partner bids first.
HCP: 7	♣ J1095	

Board: 165	♠ Q7	The opponents are silent.
Dealer: S	♥ AKQJ6	
Vul: NS	♦ K106	You bid first.
HCP: 20	♣ AJ5	

Board: 166	♠ J86	The opponents are silent.
Dealer: N	♥ KJ1074	
Vul: EW	♦ K8	Partner bids first.
HCP: 9	♣ J87	

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

Board: 162
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 6♥ N

North:
♠ AQ63
♥ A7
♦ KQJ6
♣ A53

South:
♠ —
♥ QJ10542
♦ A42
♣ Q1086

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

Board: 163
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6♥ S

North:
♠ K
♥ AJ6543
♦ 64
♣ A1053

South:
♠ AQJ10
♥ Q97
♦ AKQJ
♣ J4

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

Board: 164
Dealer: N
Vul: Both
North HCP: 20
South HCP: 7
Contract: 4♠ N

North:
♠ 1092
♥ AKQJ7
♦ A53
♣ AQ

South:
♠ QJ875
♥ 5
♦ K42
♣ J1095

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

Board: 165
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 4♠ S

North:
♠ K109864
♥ 842
♦ A9
♣ K10

South:
♠ Q7
♥ AKQJ6
♦ K106
♣ AJ5

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

Board: 166
Dealer: N
Vul: EW
North HCP: 20
South HCP: 9
Contract: 4♥ N

North:
♠ K72
♥ AQ8
♦ Q42
♣ AKQ9

South:
♠ J86
♥ KJ1074
♦ K8
♣ J87

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

North hands (Practice Page)

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

Board: 167	♠ Q972	The opponents are silent.
Dealer: S	♥ Q98752	
Vul: Both	♦ Q	Partner bids first.
HCP: 12	♣ AQ	

Board: 168	♠ J2	The opponents are silent.
Dealer: N	♥ KQJ108	
Vul: None	♦ K7	You bid first.
HCP: 20	♣ AKQJ	

Board: 169	♠ 106	The opponents are silent.
Dealer: S	♥ KJ985	
Vul: EW	♦ K2	Partner bids first.
HCP: 8	♣ J1087	

Board: 170	♠ A76	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: Both	♦ AJ42	You bid first.
HCP: 21	♣ AQ9	

Board: 171	♠ 108763	The opponents are silent.
Dealer: S	♥ A10	
Vul: None	♦ K982	Partner bids first.
HCP: 11	♣ A9	

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

Board: 167

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6♥ S

North:

♠ Q972

♥ Q98752

♦ Q

♣ AQ

South:

♠ AK10

♥ AJ6

♦ AKJ7

♣ 763

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♣³

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 168

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ J2

♥ KQJ108

♦ K7

♣ AKQJ

South:

♠ KQ743

♥ A6

♦ 84

♣ 10965

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

AP

Board: 169

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ 106

♥ KJ985

♦ K2

♣ J1087

South:

♠ AJ54

♥ A10

♦ AQJ95

♣ A9

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT AP

Board: 170

Dealer: N

Vul: Both

North HCP: 21

South HCP: 7

Contract: 4♠ N

North:

♠ A76

♥ AQ6

♦ AJ42

♣ AQ9

South:

♠ J10983

♥ K9

♦ 95

♣ K1076

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♠ AP

Board: 171

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ 108763

♥ A10

♦ K982

♣ A9

South:

♠ AKJ

♥ KQJ5

♦ AQ43

♣ 105

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT¹ Pass 6♠

AP

1. Quantitative 4NT

South hands (Practice Page)

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

Board: 167	♠ AK10	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: Both	♦ AKJ7	You bid first.
HCP: 20	♣ 763	

Board: 168	♠ KQ743	The opponents are silent.
Dealer: N	♥ A6	
Vul: None	♦ 84	Partner bids first.
HCP: 9	♣ 10965	

Board: 169	♠ AJ54	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ AQJ95	You bid first.
HCP: 20	♣ A9	

Board: 170	♠ J10983	The opponents are silent.
Dealer: N	♥ K9	
Vul: Both	♦ 95	Partner bids first.
HCP: 7	♣ K1076	

Board: 171	♠ AKJ	The opponents are silent.
Dealer: S	♥ KQJ5	
Vul: None	♦ AQ43	You bid first.
HCP: 20	♣ 105	

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

Board: 167

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6♥ S

North:

♠ Q972

♥ Q98752

♦ Q

♣ AQ

South:

♠ AK10

♥ AJ6

♦ AKJ7

♣ 763

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

Pass	4NT ²	Pass	5♣ ³
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 168

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ J2

♥ KQJ108

♦ K7

♣ AKQJ

South:

♠ KQ743

♥ A6

♦ 84

♣ 10965

West	North	East	South
	2NT	Pass	3♥

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

AP

Board: 169

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ 106

♥ KJ985

♦ K2

♣ J1087

South:

♠ AJ54

♥ A10

♦ AQJ95

♣ A9

West	North	East	South
			2NT

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

Pass	3NT	AP	
------	-----	----	--

Board: 170

Dealer: N

Vul: Both

North HCP: 21

South HCP: 7

Contract: 4♠ N

North:

♠ A76

♥ AQ6

♦ AJ42

♣ AQ9

South:

♠ J10983

♥ K9

♦ 95

♣ K1076

West	North	East	South
	2NT	Pass	3♥

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

Pass	4♠	AP	
------	----	----	--

Board: 171

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ 108763

♥ A10

♦ K982

♣ A9

South:

♠ AKJ

♥ KQJ5

♦ AQ43

♣ 105

West	North	East	South
			2NT

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

Pass	4NT ¹	Pass	6♠
------	------------------	------	----

AP

1. Quantitative 4NT

North hands (Practice Page)

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

Board: 172	♠ 875	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ AKJ10	You bid first.
HCP: 20	♣ AKQ3	

Board: 173	♠ J9854	The opponents are silent.
Dealer: S	♥ K87	
Vul: Both	♦ K82	Partner bids first.
HCP: 7	♣ 95	

Board: 174	♠ A1098	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: None	♦ AK9	You bid first.
HCP: 20	♣ AQ3	

Board: 175	♠ K10	The opponents are silent.
Dealer: S	♥ AK10542	
Vul: NS	♦ Q1064	Partner bids first.
HCP: 13	♣ J	

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

Board: 172

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 4♥ N

North:

♠ 875

♥ K7

♦ AKJ10

♣ AKQ3

South:

♠ KQ

♥ QJ8543

♦ Q95

♣ 87

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

Board: 173

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ J9854

♥ K87

♦ K82

♣ 95

South:

♠ AK2

♥ A96

♦ AJ65

♣ A76

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 174

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ A1098

♥ QJ2

♦ AK9

♣ AQ3

South:

♠ J4

♥ AK9843

♦ Q6

♣ 1095

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♣³ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♣³

Pass 5♦ Pass 6♣⁴

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

4. ♥ queen and ♣ king

Board: 175

Dealer: S

Vul: NS

North HCP: 13

South HCP: 20

Contract: 6♥ S

North:

♠ K10

♥ AK10542

♦ Q1064

♣ J

South:

♠ A975

♥ Q6

♦ AK2

♣ AK95

South hands (Practice Page)

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

Board: 172	♠ KQ	The opponents are silent.
Dealer: N	♥ QJ8543	
Vul: NS	♦ Q95	Partner bids first.
HCP: 10	♣ 87	

Board: 173	♠ AK2	The opponents are silent.
Dealer: S	♥ A96	
Vul: Both	♦ AJ65	You bid first.
HCP: 20	♣ A76	

Board: 174	♠ J4	The opponents are silent.
Dealer: N	♥ AK9843	
Vul: None	♦ Q6	Partner bids first.
HCP: 10	♣ 1095	

Board: 175	♠ A975	The opponents are silent.
Dealer: S	♥ Q6	
Vul: NS	♦ AK2	You bid first.
HCP: 20	♣ AK95	

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

Board: 172

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 4♥ N

North:

♠ 875

♥ K7

♦ AKJ10

♣ AKQ3

South:

♠ KQ

♥ QJ8543

♦ Q95

♣ 87

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

Board: 173

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ J9854

♥ K87

♦ K82

♣ 95

South:

♠ AK2

♥ A96

♦ AJ65

♣ A76

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 174

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ A1098

♥ QJ2

♦ AK9

♣ AQ3

South:

♠ J4

♥ AK9843

♦ Q6

♣ 1095

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♣³ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♣³

Pass 5♦ Pass 6♣⁴

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

4. ♥ queen and ♣ king

Board: 175

Dealer: S

Vul: NS

North HCP: 13

South HCP: 20

Contract: 6♥ S

North:

♠ K10

♥ AK10542

♦ Q1064

♣ J

South:

♠ A975

♥ Q6

♦ AK2

♣ AK95

North hands (Practice Page)

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

Board: 176	♠ AKJ74	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ K54	You bid first.
HCP: 21	♣ A74	

Board: 177	♠ KQ10863	The opponents are silent.
Dealer: S	♥ 762	
Vul: None	♦ QJ9	Partner bids first.
HCP: 8	♣ 8	

Board: 178	♠ AQJ5	The opponents are silent.
Dealer: N	♥ Q1082	
Vul: NS	♦ A4	You bid first.
HCP: 20	♣ AK3	

Board: 179	♠ KJ6542	The opponents are silent.
Dealer: S	♥ Q2	
Vul: EW	♦ Q954	Partner bids first.
HCP: 8	♣ 9	

Board: 180	♠ AQ7	The opponents are silent.
Dealer: N	♥ K94	
Vul: Both	♦ AQ9	You bid first.
HCP: 20	♣ KQ85	

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

Board: 176
Dealer: N
Vul: EW
North HCP: 21
South HCP: 4
Contract: 3♥ N

North:
♠ AKJ74
♥ AQ
♦ K54
♣ A74

South:
♠ 108
♥ 106542
♦ 32
♣ KJ105

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

Board: 177
Dealer: S
Vul: None
North HCP: 8
South HCP: 21
Contract: 6♠ S

North:
♠ KQ10863
♥ 762
♦ QJ9
♣ 8

South:
♠ A9
♥ AKQ8
♦ A876
♣ A107

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

Board: 178
Dealer: N
Vul: NS
North HCP: 20
South HCP: 12
Contract: 6♥ N

North:
♠ AQJ5
♥ Q1082
♦ A4
♣ AK3

South:
♠ K2
♥ AKJ974
♦ 103
♣ J52

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

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

Board: 179
Dealer: S
Vul: EW
North HCP: 8
South HCP: 21
Contract: 4♠ S

North:
♠ KJ6542
♥ Q2
♦ Q954
♣ 9

South:
♠ Q98
♥ AK64
♦ AK
♣ KQ86

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

Board: 180
Dealer: N
Vul: Both
North HCP: 20
South HCP: 5
Contract: 4♥ N

North:
♠ AQ7
♥ K94
♦ AQ9
♣ KQ85

South:
♠ J103
♥ A10876
♦ 1076
♣ 106

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

South hands (Practice Page)

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

Board: 176	♠ 108	The opponents are silent.
Dealer: N	♥ 106542	
Vul: EW	♦ 32	Partner bids first.
HCP: 4	♣ KJ105	

Board: 177	♠ A9	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: None	♦ A876	You bid first.
HCP: 21	♣ A107	

Board: 178	♠ K2	The opponents are silent.
Dealer: N	♥ AKJ974	
Vul: NS	♦ 103	Partner bids first.
HCP: 12	♣ J52	

Board: 179	♠ Q98	The opponents are silent.
Dealer: S	♥ AK64	
Vul: EW	♦ AK	You bid first.
HCP: 21	♣ KQ86	

Board: 180	♠ J103	The opponents are silent.
Dealer: N	♥ A10876	
Vul: Both	♦ 1076	Partner bids first.
HCP: 5	♣ 106	

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

Board: 176
Dealer: N
Vul: EW
North HCP: 21
South HCP: 4
Contract: 3♥ N

North:
♠ AKJ74
♥ AQ
♦ K54
♣ A74

South:
♠ 108
♥ 106542
♦ 32
♣ KJ105

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

Board: 177
Dealer: S
Vul: None
North HCP: 8
South HCP: 21
Contract: 6♠ S

North:
♠ KQ10863
♥ 762
♦ QJ9
♣ 8

South:
♠ A9
♥ AKQ8
♦ A876
♣ A107

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

Board: 178
Dealer: N
Vul: NS
North HCP: 20
South HCP: 12
Contract: 6♥ N

North:
♠ AQJ5
♥ Q1082
♦ A4
♣ AK3

South:
♠ K2
♥ AKJ974
♦ 103
♣ J52

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

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

Board: 179
Dealer: S
Vul: EW
North HCP: 8
South HCP: 21
Contract: 4♠ S

North:
♠ KJ6542
♥ Q2
♦ Q954
♣ 9

South:
♠ Q98
♥ AK64
♦ AK
♣ KQ86

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

Board: 180
Dealer: N
Vul: Both
North HCP: 20
South HCP: 5
Contract: 4♥ N

North:
♠ AQ7
♥ K94
♦ AQ9
♣ KQ85

South:
♠ J103
♥ A10876
♦ 1076
♣ 106

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

North hands (Practice Page)

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

Board: 181 ♠ AKJ1032

Dealer: S ♥ 873

Vul: NS ♦ 65

HCP: 12 ♣ A5

The opponents are silent.

Partner bids first.

Board: 182 ♠ AK10

Dealer: N ♥ K1097

Vul: EW ♦ A52

HCP: 20 ♣ AQ4

The opponents are silent.

You bid first.

Board: 183 ♠ K105

Dealer: S ♥ J8763

Vul: EW ♦ 1096

HCP: 4 ♣ 64

West Doubles 3♠ if possible.

Partner bids first.

Board: 184 ♠ J3

Dealer: N ♥ AK

Vul: Both ♦ AKQ74

HCP: 21 ♣ A542

The opponents are silent.

You bid first.

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

Board: 181
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6♠ S

North:
♠ AKJ1032
♥ 873
♦ 65
♣ A5

South:
♠ Q95
♥ AKQ6
♦ AKQ
♣ 642

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

1. Texas
2. Blackwood 0314, for ♠
3. A=2/5 or 5/5, Q(S)=1

Board: 182
Dealer: N
Vul: EW
North HCP: 20
South HCP: 13
Contract: 7♠ N

North:
♠ AK10
♥ K1097
♦ A52
♣ AQ4

South:
♠ J98763
♥ A
♦ KQ98
♣ K5

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♦ ³	Pass	6NT
Pass	7♠	AP	

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

Board: 183
Dealer: S
Vul: EW
North HCP: 4
South HCP: 20
Contract: 4♥ N

North:
♠ K105
♥ J8763
♦ 1096
♣ 64

South:
♠ 43
♥ AQ94
♦ AQJ
♣ AK95

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

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

Board: 184
Dealer: N
Vul: Both
North HCP: 21
South HCP: 13
Contract: 6♠ N

North:
♠ J3
♥ AK
♦ AKQ74
♣ A542

South:
♠ AK8762
♥ Q102
♦ —
♣ KJ86

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

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

South hands (Practice Page)

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

Board: 181	♠ Q95	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: NS	♦ AKQ	You bid first.
HCP: 20	♣ 642	

Board: 182	♠ J98763	The opponents are silent.
Dealer: N	♥ A	
Vul: EW	♦ KQ98	Partner bids first.
HCP: 13	♣ K5	

Board: 183	♠ 43	West Doubles 3♠ if possible.
Dealer: S	♥ AQ94	
Vul: EW	♦ AQJ	You bid first.
HCP: 20	♣ AK95	

Board: 184	♠ AK8762	The opponents are silent.
Dealer: N	♥ Q102	
Vul: Both	♦ —	Partner bids first.
HCP: 13	♣ KJ86	

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

Board: 181
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6♠ S

North:
♠ AKJ1032
♥ 873
♦ 65
♣ A5

South:
♠ Q95
♥ AKQ6
♦ AKQ
♣ 642

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

1. Texas
2. Blackwood 0314, for ♠
3. A=2/5 or 5/5, Q(S)=1

Board: 182
Dealer: N
Vul: EW
North HCP: 20
South HCP: 13
Contract: 7♠ N

North:
♠ AK10
♥ K1097
♦ A52
♣ AQ4

South:
♠ J98763
♥ A
♦ KQ98
♣ K5

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♦ ³	Pass	6NT
Pass	7♠	AP	

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

Board: 183
Dealer: S
Vul: EW
North HCP: 4
South HCP: 20
Contract: 4♥ N

North:
♠ K105
♥ J8763
♦ 1096
♣ 64

South:
♠ 43
♥ AQ94
♦ AQJ
♣ AK95

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

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

Board: 184
Dealer: N
Vul: Both
North HCP: 21
South HCP: 13
Contract: 6♠ N

North:
♠ J3
♥ AK
♦ AKQ74
♣ A542

South:
♠ AK8762
♥ Q102
♦ —
♣ KJ86

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

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

North hands (Practice Page)

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

Board: 185	♠ Q96	The opponents are silent.
Dealer: S	♥ 106542	
Vul: None	♦ 63	Partner bids first.
HCP: 8	♣ AQ6	

Board: 186	♠ AKQ9	The opponents are silent.
Dealer: N	♥ K8	
Vul: NS	♦ AKJ2	You bid first.
HCP: 21	♣ J97	

Board: 187	♠ KJ1062	The opponents are silent.
Dealer: S	♥ A97	
Vul: Both	♦ K7	Partner bids first.
HCP: 11	♣ 752	

Board: 188	♠ KQ7	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: None	♦ KQ742	You bid first.
HCP: 21	♣ KQ	

Board: 189	♠ Q9742	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: NS	♦ 74	Partner bids first.
HCP: 7	♣ 1053	

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

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ 52				2NT
Vul: None	♥ 106542	♥ AKQ	Pass	3♦	Pass	3♥
North HCP: 8	♦ 63	♦ AKQ87	Pass	3NT	Pass	4♥
South HCP: 21	♣ AQ6	♣ K107	AP			
Contract: 4♥ S						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ J65		2NT	Pass	3♦
Vul: NS	♥ K8	♥ J10752	Pass	3♥	Pass	3NT
North HCP: 21	♦ AKJ2	♦ Q53	AP			
South HCP: 10	♣ J97	♣ AQ				
Contract: 3N N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ KJ1062	♠ AQ95				2NT
Vul: Both	♥ A97	♥ Q63	Pass	3♥	Pass	3♠
North HCP: 11	♦ K7	♦ AQ3	Pass	4NT ¹	Pass	6♣
South HCP: 20	♣ 752	♣ AQ10	AP			
Contract: 6♠ S			1. Quantitative 4NT			

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ A108642		2NT	Pass	4♥ ¹
Vul: None	♥ AQ2	♥ 874	Pass	4♠	AP	
North HCP: 21	♦ KQ742	♦ A				
South HCP: 8	♣ KQ	♣ 873	1. Texas			
Contract: 4♠ N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ Q9742	♠ KJ				2NT
Vul: NS	♥ AJ9	♥ 10543	Pass	3♥	Pass	3♠
North HCP: 7	♦ 74	♦ AKQ6	Pass	3NT	AP	
South HCP: 20	♣ 1053	♣ AK8				
Contract: 3N S						

South hands (Practice Page)

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

Board: 185	♠ 52	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ AKQ87	You bid first.
HCP: 21	♣ K107	

Board: 186	♠ J65	The opponents are silent.
Dealer: N	♥ J10752	
Vul: NS	♦ Q53	Partner bids first.
HCP: 10	♣ AQ	

Board: 187	♠ AQ95	The opponents are silent.
Dealer: S	♥ Q63	
Vul: Both	♦ AQ3	You bid first.
HCP: 20	♣ AQ10	

Board: 188	♠ A108642	The opponents are silent.
Dealer: N	♥ 874	
Vul: None	♦ A	Partner bids first.
HCP: 8	♣ 873	

Board: 189	♠ KJ	The opponents are silent.
Dealer: S	♥ 10543	
Vul: NS	♦ AKQ6	You bid first.
HCP: 20	♣ AK8	

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

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ 52				2NT
Vul: None	♥ 106542	♥ AKQ	Pass	3♦	Pass	3♥
North HCP: 8	♦ 63	♦ AKQ87	Pass	3NT	Pass	4♥
South HCP: 21	♣ AQ6	♣ K107	AP			
Contract: 4♥ S						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ J65		2NT	Pass	3♦
Vul: NS	♥ K8	♥ J10752	Pass	3♥	Pass	3NT
North HCP: 21	♦ AKJ2	♦ Q53	AP			
South HCP: 10	♣ J97	♣ AQ				
Contract: 3N N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ KJ1062	♠ AQ95				2NT
Vul: Both	♥ A97	♥ Q63	Pass	3♥	Pass	3♠
North HCP: 11	♦ K7	♦ AQ3	Pass	4NT ¹	Pass	6♣
South HCP: 20	♣ 752	♣ AQ10	AP			
Contract: 6♠ S			1. Quantitative 4NT			

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ A108642		2NT	Pass	4♥ ¹
Vul: None	♥ AQ2	♥ 874	Pass	4♠	AP	
North HCP: 21	♦ KQ742	♦ A	1. Texas			
South HCP: 8	♣ KQ	♣ 873				
Contract: 4♠ N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ Q9742	♠ KJ				2NT
Vul: NS	♥ AJ9	♥ 10543	Pass	3♥	Pass	3♠
North HCP: 7	♦ 74	♦ AKQ6	Pass	3NT	AP	
South HCP: 20	♣ 1053	♣ AK8				
Contract: 3N S						

North hands (Practice Page)

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

Board: 190	♠ AKJ5	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ Q982	You bid first.
HCP: 20	♣ AK8	

Board: 191	♠ K2	East Bids 4♠ if possible.
Dealer: S	♥ K10875	
Vul: None	♦ 876	Partner bids first.
HCP: 9	♣ K84	

Board: 192	♠ KJ4	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ AQ82	You bid first.
HCP: 21	♣ K85	

Board: 193	♠ 52	The opponents are silent.
Dealer: S	♥ J65432	
Vul: EW	♦ Q532	Partner bids first.
HCP: 3	♣ 3	

Board: 194	♠ A4	The opponents are silent.
Dealer: N	♥ A65	
Vul: Both	♦ AK53	You bid first.
HCP: 20	♣ KQ73	

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

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 107		2NT	Pass	4♦ ¹
Vul: EW	♥ K3	♥ AQ9762				
North HCP: 20	♦ Q982	♦ 7	Pass	4♥	AP	
South HCP: 7	♣ AK8	♣ J654	1. Texas			
Contract: 4♥ N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ A10				2NT
Vul: None	♥ K10875	♥ Q94				
North HCP: 9	♦ 876	♦ AKQ2	Pass	3♦	4♠	X
South HCP: 21	♣ K84	♣ AQ97	AP			
Contract: 4♠ X E						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ Q2		2NT	Pass	3♦
Vul: NS	♥ AKJ	♥ 97653				
North HCP: 21	♦ AQ82	♦ K1095	Pass	3♥	Pass	3NT
South HCP: 5	♣ K85	♣ 74	Pass	4♥	AP	
Contract: 4♥ N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AJ84				2NT
Vul: EW	♥ J65432	♥ AK10				
North HCP: 3	♦ Q532	♦ A986	Pass	3♦	Pass	3♥
South HCP: 20	♣ 3	♣ A8	AP			
Contract: 3♥ S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ J9		2NT	Pass	3♦
Vul: Both	♥ A65	♥ KQJ873				
North HCP: 20	♦ AK53	♦ Q94	Pass	3♥	Pass	4♥
South HCP: 10	♣ KQ73	♣ J10	AP			
Contract: 4♥ N						

South hands (Practice Page)

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

Board: 190	♠ 107	The opponents are silent.
Dealer: N	♥ AQ9762	
Vul: EW	♦ 7	Partner bids first.
HCP: 7	♣ J654	

Board: 191	♠ A10	East Bids 4♠ if possible.
Dealer: S	♥ Q94	
Vul: None	♦ AKQ2	You bid first.
HCP: 21	♣ AQ97	

Board: 192	♠ Q2	The opponents are silent.
Dealer: N	♥ 97653	
Vul: NS	♦ K1095	Partner bids first.
HCP: 5	♣ 74	

Board: 193	♠ AJ84	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ A986	You bid first.
HCP: 20	♣ A8	

Board: 194	♠ J9	The opponents are silent.
Dealer: N	♥ KQJ873	
Vul: Both	♦ Q94	Partner bids first.
HCP: 10	♣ J10	

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

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 107		2NT	Pass	4♦ ¹
Vul: EW	♥ K3	♥ AQ9762				
North HCP: 20	♦ Q982	♦ 7	Pass	4♥	AP	
South HCP: 7	♣ AK8	♣ J654	1. Texas			
Contract: 4♥ N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ A10				2NT
Vul: None	♥ K10875	♥ Q94				
North HCP: 9	♦ 876	♦ AKQ2	Pass	3♦	4♠	X
South HCP: 21	♣ K84	♣ AQ97	AP			
Contract: 4♠X E						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ Q2		2NT	Pass	3♦
Vul: NS	♥ AKJ	♥ 97653				
North HCP: 21	♦ AQ82	♦ K1095	Pass	3♥	Pass	3NT
South HCP: 5	♣ K85	♣ 74	Pass	4♥	AP	
Contract: 4♥ N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AJ84				2NT
Vul: EW	♥ J65432	♥ AK10				
North HCP: 3	♦ Q532	♦ A986	Pass	3♦	Pass	3♥
South HCP: 20	♣ 3	♣ A8	AP			
Contract: 3♥ S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ J9		2NT	Pass	3♦
Vul: Both	♥ A65	♥ KQJ873				
North HCP: 20	♦ AK53	♦ Q94	Pass	3♥	Pass	4♥
South HCP: 10	♣ KQ73	♣ J10	AP			
Contract: 4♥ N						

North hands (Practice Page)

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

Board: 195	♠ 4	The opponents are silent.
Dealer: S	♥ QJ10974	
Vul: NS	♦ KJ7	Partner bids first.
HCP: 10	♣ QJ3	

Board: 196	♠ K3	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: Both	♦ AKQ64	You bid first.
HCP: 21	♣ KJ9	

Board: 197	♠ KJ10763	The opponents are silent.
Dealer: S	♥ K732	
Vul: None	♦ 8	Partner bids first.
HCP: 10	♣ K10	

Board: 198	♠ Q10	The opponents are silent.
Dealer: N	♥ AQJ85	
Vul: EW	♦ K10	You bid first.
HCP: 20	♣ AKJ9	

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

Board: 195

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 6♥ S

North:

♠ 4

♥ QJ10974

♦ KJ7

♣ QJ3

South:

♠ AK1053

♥ AK

♦ A852

♣ K5

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6♥ AP

Board: 196

Dealer: N

Vul: Both

North HCP: 21

South HCP: 10

Contract: 6♠ N

North:

♠ K3

♥ AJ9

♦ AKQ64

♣ KJ9

South:

♠ AQ9652

♥ 8765

♦ 102

♣ A

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣³ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 197

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ KJ10763

♥ K732

♦ 8

♣ K10

South:

♠ A84

♥ A6

♦ AQ1092

♣ AQ6

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6♠ AP

Board: 198

Dealer: N

Vul: EW

North HCP: 20

South HCP: 17

Contract: 7♠ N

North:

♠ Q10

♥ AQJ85

♦ K10

♣ AKJ9

South:

♠ AKJ754

♥ K96

♦ A9

♣ Q3

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♠³ Pass 7♠

AP

1. Texas

2. Blackwood 0314, for ♠

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

South hands (Practice Page)

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

Board: 195	♠ AK1053	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ A852	You bid first.
HCP: 21	♣ K5	

Board: 196	♠ AQ9652	The opponents are silent.
Dealer: N	♥ 8765	
Vul: Both	♦ 102	Partner bids first.
HCP: 10	♣ A	

Board: 197	♠ A84	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ AQ1092	You bid first.
HCP: 20	♣ AQ6	

Board: 198	♠ AKJ754	The opponents are silent.
Dealer: N	♥ K96	
Vul: EW	♦ A9	Partner bids first.
HCP: 17	♣ Q3	

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

Board: 195

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 6♥ S

North:

♠ 4

♥ QJ10974

♦ KJ7

♣ QJ3

South:

♠ AK1053

♥ AK

♦ A852

♣ K5

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6♥ AP

Board: 196

Dealer: N

Vul: Both

North HCP: 21

South HCP: 10

Contract: 6♠ N

North:

♠ K3

♥ AJ9

♦ AKQ64

♣ KJ9

South:

♠ AQ9652

♥ 8765

♦ 102

♣ A

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣³ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 197

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ KJ10763

♥ K732

♦ 8

♣ K10

South:

♠ A84

♥ A6

♦ AQ1092

♣ AQ6

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6♠ AP

Board: 198

Dealer: N

Vul: EW

North HCP: 20

South HCP: 17

Contract: 7♠ N

North:

♠ Q10

♥ AQJ85

♦ K10

♣ AKJ9

South:

♠ AKJ754

♥ K96

♦ A9

♣ Q3

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♠³ Pass 7♠

AP

1. Texas

2. Blackwood 0314, for ♠

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

North hands (Practice Page)

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

Board: 199 ♠ AQJ862
Dealer: S ♥ 732
Vul: NS ♦ Q8
HCP: 13 ♣ A5

The opponents are silent.

Partner bids first.

Board: 200 ♠ AJ7
Dealer: N ♥ AJ9
Vul: Both ♦ AJ62
HCP: 21 ♣ AQ9

West Doubles 3♥ if possible.

You bid first.

Board: 201 ♠ K86542
Dealer: S ♥ 75
Vul: None ♦ 53
HCP: 5 ♣ Q95

The opponents are silent.

Partner bids first.

Board: 202 ♠ AQJ
Dealer: N ♥ Q83
Vul: NS ♦ AK103
HCP: 20 ♣ A83

The opponents are silent.

You bid first.

Board: 203 ♠ K10984
Dealer: S ♥ 973
Vul: EW ♦ A2
HCP: 7 ♣ 1085

The opponents are silent.

Partner bids first.

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

Board: 199

Dealer: S

Vul: NS

North HCP: 13

South HCP: 21

Contract: 7♠ S

North:

♠ AQJ862

♥ 732

♦ Q8

♣ A5

South:

♠ K104

♥ AKQ

♦ AK54

♣ Q72

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 7♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 200

Dealer: N

Vul: Both

North HCP: 21

South HCP: 8

Contract: 6♠ N

North:

♠ AJ7

♥ AJ9

♦ AJ62

♣ AQ9

South:

♠ Q98543

♥ 8

♦ K10

♣ K874

West North East South

2NT Pass 3♥

X 3♠ Pass 6♠

AP

Board: 201

Dealer: S

Vul: None

North HCP: 5

South HCP: 21

Contract: 4♠ S

North:

♠ K86542

♥ 75

♦ 53

♣ Q95

South:

♠ A3

♥ KJ108

♦ AKQ6

♣ KJ8

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

Board: 202

Dealer: N

Vul: NS

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ AQJ

♥ Q83

♦ AK103

♣ A83

South:

♠ K109643

♥ K75

♦ Q4

♣ KQ

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6NT

AP

Board: 203

Dealer: S

Vul: EW

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ K10984

♥ 973

♦ A2

♣ 1085

South:

♠ 75

♥ AKQJ

♦ Q1073

♣ AKQ

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

South hands (Practice Page)

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

Board: 199	♠ K104	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: NS	♦ AK54	You bid first.
HCP: 21	♣ Q72	
Board: 200	♠ Q98543	West Doubles 3♥ if possible.
Dealer: N	♥ 8	
Vul: Both	♦ K10	Partner bids first.
HCP: 8	♣ K874	
Board: 201	♠ A3	The opponents are silent.
Dealer: S	♥ KJ108	
Vul: None	♦ AKQ6	You bid first.
HCP: 21	♣ KJ8	
Board: 202	♠ K109643	The opponents are silent.
Dealer: N	♥ K75	
Vul: NS	♦ Q4	Partner bids first.
HCP: 13	♣ KQ	
Board: 203	♠ 75	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: EW	♦ Q1073	You bid first.
HCP: 21	♣ AKQ	

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

Board: 199

Dealer: S

Vul: NS

North HCP: 13

South HCP: 21

Contract: 7♠ S

North:

♠ AQJ862

♥ 732

♦ Q8

♣ A5

South:

♠ K104

♥ AKQ

♦ AK54

♣ Q72

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 7♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 200

Dealer: N

Vul: Both

North HCP: 21

South HCP: 8

Contract: 6♠ N

North:

♠ AJ7

♥ AJ9

♦ AJ62

♣ AQ9

South:

♠ Q98543

♥ 8

♦ K10

♣ K874

West North East South

2NT Pass 3♥

X 3♠ Pass 6♠

AP

Board: 201

Dealer: S

Vul: None

North HCP: 5

South HCP: 21

Contract: 4♠ S

North:

♠ K86542

♥ 75

♦ 53

♣ Q95

South:

♠ A3

♥ KJ108

♦ AKQ6

♣ KJ8

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

Board: 202

Dealer: N

Vul: NS

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ AQJ

♥ Q83

♦ AK103

♣ A83

South:

♠ K109643

♥ K75

♦ Q4

♣ KQ

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6NT

AP

Board: 203

Dealer: S

Vul: EW

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ K10984

♥ 973

♦ A2

♣ 1085

South:

♠ 75

♥ AKQJ

♦ Q1073

♣ AKQ

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

North hands (Practice Page)

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

Board: 204 ♠ K32
Dealer: N ♥ AK2
Vul: None ♦ AKQ54
HCP: 21 ♣ Q5

The opponents are silent.

You bid first.

Board: 205 ♠ 73
Dealer: S ♥ 98764
Vul: NS ♦ Q98
HCP: 4 ♣ Q97

The opponents are silent.

Partner bids first.

Board: 206 ♠ KQ5
Dealer: N ♥ AQ106
Vul: EW ♦ A73
HCP: 20 ♣ KQ10

The opponents are silent.

You bid first.

Board: 207 ♠ K109865
Dealer: S ♥ A3
Vul: Both ♦ K42
HCP: 11 ♣ J2

The opponents are silent.

Partner bids first.

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

Board: 204

Dealer: N

Vul: None

North HCP: 21

South HCP: 12

Contract: 7♠ N

North:

♠ K32

♥ AK2

♦ AKQ54

♣ Q5

South:

♠ AQJ965

♥ 864

♦ 102

♣ AJ

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣³ Pass 7♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 205

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 3♥ S

North:

♠ 73

♥ 98764

♦ Q98

♣ Q97

South:

♠ AK54

♥ Q5

♦ AK42

♣ A63

West North East South

Pass 3♦ Pass 2NT

Pass 3♥

AP

Board: 206

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ KQ5

♥ AQ106

♦ A73

♣ KQ10

South:

♠ J10643

♥ K542

♦ 9542

♣ —

West North East South

2NT Pass 3♥

Pass 3♠ AP

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 5♦ Pass 5♠⁴

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

4. no ♠ queen

Board: 207

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ K109865

♥ A3

♦ K42

♣ J2

South:

♠ A42

♥ QJ82

♦ AQ

♣ AK63

South hands (Practice Page)

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

Board: 204	♠ AQJ965	The opponents are silent.
Dealer: N	♥ 864	
Vul: None	♦ 102	Partner bids first.
HCP: 12	♣ AJ	

Board: 205	♠ AK54	The opponents are silent.
Dealer: S	♥ Q5	
Vul: NS	♦ AK42	You bid first.
HCP: 20	♣ A63	

Board: 206	♠ J10643	The opponents are silent.
Dealer: N	♥ K542	
Vul: EW	♦ 9542	Partner bids first.
HCP: 4	♣ —	

Board: 207	♠ A42	The opponents are silent.
Dealer: S	♥ QJ82	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ AK63	

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

Board: 204

Dealer: N

Vul: None

North HCP: 21

South HCP: 12

Contract: 7♠ N

North:

♠ K32

♥ AK2

♦ AKQ54

♣ Q5

South:

♠ AQJ965

♥ 864

♦ 102

♣ AJ

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣³ Pass 7♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 205

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 3♥ S

North:

♠ 73

♥ 98764

♦ Q98

♣ Q97

South:

♠ AK54

♥ Q5

♦ AK42

♣ A63

West North East South

Pass 3♦ Pass 2NT

Pass 3♥

AP

Board: 206

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ KQ5

♥ AQ106

♦ A73

♣ KQ10

South:

♠ J10643

♥ K542

♦ 9542

♣ —

West North East South

2NT Pass 3♥

Pass 3♠ AP

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 5♦ Pass 5♠⁴

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

4. no ♠ queen

Board: 207

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ K109865

♥ A3

♦ K42

♣ J2

South:

♠ A42

♥ QJ82

♦ AQ

♣ AK63

North hands (Practice Page)

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

Board: 208	♠ Q6	The opponents are silent.
Dealer: N	♥ AK102	
Vul: NS	♦ A876	You bid first.
HCP: 20	♣ AK4	
Board: 209	♠ AJ962	The opponents are silent.
Dealer: S	♥ 103	
Vul: EW	♦ 10972	Partner bids first.
HCP: 5	♣ 93	
Board: 210	♠ AQ752	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ AJ10	You bid first.
HCP: 21	♣ AQ8	
Board: 211	♠ J106543	East Doubles 4♥ if possible.
Dealer: S	♥ K52	
Vul: None	♦ 72	Partner bids first.
HCP: 4	♣ 76	

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

Board: 208
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 7♠ N

North:
♠ Q6
♥ AK102
♦ A876
♣ AK4

South:
♠ AK9843
♥ QJ64
♦ 94
♣ 5

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

Board: 209
Dealer: S
Vul: EW
North HCP: 5
South HCP: 21
Contract: 4♠ S

North:
♠ AJ962
♥ 103
♦ 10972
♣ 93

South:
♠ K83
♥ K84
♦ AKJ84
♣ AK

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

Board: 210
Dealer: N
Vul: Both
North HCP: 21
South HCP: 11
Contract: 6♥ N

North:
♠ AQ752
♥ KJ
♦ AJ10
♣ AQ8

South:
♠ J
♥ A98532
♦ KQ8
♣ J64

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♦ ³	Pass	5♠
Pass	6♥ ⁴	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=1/5 or 4/5			
4. no ♥ queen			

Board: 211
Dealer: S
Vul: None
North HCP: 4
South HCP: 20
Contract: 4♠ S

North:
♠ J106543
♥ K52
♦ 72
♣ 76

South:
♠ AK87
♥ 83
♦ AKQ94
♣ KJ

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

South hands (Practice Page)

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

Board: 208	♠ AK9843	The opponents are silent.
Dealer: N	♥ QJ64	
Vul: NS	♦ 94	Partner bids first.
HCP: 10	♣ 5	
Board: 209	♠ K83	The opponents are silent.
Dealer: S	♥ K84	
Vul: EW	♦ AKJ84	You bid first.
HCP: 21	♣ AK	
Board: 210	♠ J	The opponents are silent.
Dealer: N	♥ A98532	
Vul: Both	♦ KQ8	Partner bids first.
HCP: 11	♣ J64	
Board: 211	♠ AK87	East Doubles 4♥ if possible.
Dealer: S	♥ 83	
Vul: None	♦ AKQ94	You bid first.
HCP: 20	♣ KJ	

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

Board: 208
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 7♠ N

North:
♠ Q6
♥ AK102
♦ A876
♣ AK4

South:
♠ AK9843
♥ QJ64
♦ 94
♣ 5

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

Board: 209
Dealer: S
Vul: EW
North HCP: 5
South HCP: 21
Contract: 4♠ S

North:
♠ AJ962
♥ 103
♦ 10972
♣ 93

South:
♠ K83
♥ K84
♦ AKJ84
♣ AK

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

Board: 210
Dealer: N
Vul: Both
North HCP: 21
South HCP: 11
Contract: 6♥ N

North:
♠ AQ752
♥ KJ
♦ AJ10
♣ AQ8

South:
♠ J
♥ A98532
♦ KQ8
♣ J64

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♦ ³	Pass	5♠
Pass	6♥ ⁴	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=1/5 or 4/5			
4. no ♥ queen			

Board: 211
Dealer: S
Vul: None
North HCP: 4
South HCP: 20
Contract: 4♠ S

North:
♠ J106543
♥ K52
♦ 72
♣ 76

South:
♠ AK87
♥ 83
♦ AKQ94
♣ KJ

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

North hands (Practice Page)

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

Board: 212	♠ AKQ2	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: EW	♦ Q1054	You bid first.
HCP: 21	♣ A4	

Board: 213	♠ J10	The opponents are silent.
Dealer: S	♥ AQ8742	
Vul: Both	♦ J	Partner bids first.
HCP: 11	♣ K865	

Board: 214	♠ KQ84	West Doubles 4♣ if possible.
Dealer: N	♥ AK7	East Doubles Pass if possible.
Vul: None	♦ AK109	
HCP: 20	♣ J10	You bid first.

Board: 215	♠ Q82	The opponents are silent.
Dealer: S	♥ QJ1087	
Vul: NS	♦ 10876	Partner bids first.
HCP: 5	♣ 9	

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

Board: 212

Dealer: N

Vul: EW

North HCP: 21

South HCP: 3

Contract: 3♥ N

North:

♠ AKQ2

♥ AQ2

♦ Q1054

♣ A4

South:

♠ 1096

♥ 1098543

♦ 97

♣ K10

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

Board: 213

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ J10

♥ AQ8742

♦ J

♣ K865

South:

♠ K2

♥ K10

♦ AKQ3

♣ AJ742

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

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

Board: 214

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 6♠X S

North:

♠ KQ84

♥ AK7

♦ AK109

♣ J10

South:

♠ J6532

♥ 5

♦ 8732

♣ A98

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

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Blackwood 0314, for ♠
5. A=0/5 or 3/5

Board: 215

Dealer: S

Vul: NS

North HCP: 5

South HCP: 20

Contract: 3N S

North:

♠ Q82

♥ QJ1087

♦ 10876

♣ 9

South:

♠ AK654

♥ A9

♦ A2

♣ AJ84

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

South hands (Practice Page)

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

Board: 212 ♠ 1096
Dealer: N ♥ 1098543
Vul: EW ♦ 97
HCP: 3 ♣ K10

The opponents are silent.

Partner bids first.

Board: 213 ♠ K2
Dealer: S ♥ K10
Vul: Both ♦ AKQ3
HCP: 20 ♣ AJ742

The opponents are silent.

You bid first.

Board: 214 ♠ J6532
Dealer: N ♥ 5
Vul: None ♦ 8732
HCP: 5 ♣ A98

West Doubles 4♣ if possible.

East Doubles Pass if possible.

Partner bids first.

Board: 215 ♠ AK654
Dealer: S ♥ A9
Vul: NS ♦ A2
HCP: 20 ♣ AJ84

The opponents are silent.

You bid first.

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

Board: 212

Dealer: N

Vul: EW

North HCP: 21

South HCP: 3

Contract: 3♥ N

North:

♠ AKQ2

♥ AQ2

♦ Q1054

♣ A4

South:

♠ 1096

♥ 1098543

♦ 97

♣ K10

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

Board: 213

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ J10

♥ AQ8742

♦ J

♣ K865

South:

♠ K2

♥ K10

♦ AKQ3

♣ AJ742

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

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

Board: 214

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 6♠X S

North:

♠ KQ84

♥ AK7

♦ AK109

♣ J10

South:

♠ J6532

♥ 5

♦ 8732

♣ A98

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

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Blackwood 0314, for ♠
5. A=0/5 or 3/5

Board: 215

Dealer: S

Vul: NS

North HCP: 5

South HCP: 20

Contract: 3N S

North:

♠ Q82

♥ QJ1087

♦ 10876

♣ 9

South:

♠ AK654

♥ A9

♦ A2

♣ AJ84

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

North hands (Practice Page)

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

Board: 216	♠ 96	The opponents are silent.
Dealer: N	♥ AJ86	
Vul: Both	♦ KQ	You bid first.
HCP: 20	♣ AKQJ4	
Board: 217	♠ 1063	The opponents are silent.
Dealer: S	♥ J10863	
Vul: None	♦ A54	Partner bids first.
HCP: 6	♣ J6	
Board: 218	♠ AQ84	The opponents are silent.
Dealer: N	♥ A5	
Vul: EW	♦ A96	You bid first.
HCP: 21	♣ AK53	
Board: 219	♠ KJ975	The opponents are silent.
Dealer: S	♥ K10	
Vul: None	♦ 9542	Partner bids first.
HCP: 9	♣ Q9	
Board: 220	♠ AK	West Doubles 4♥ if possible.
Dealer: N	♥ J103	
Vul: NS	♦ AK10	You bid first.
HCP: 21	♣ KQJ104	

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

Board: 216			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♥ ¹
Vul: Both	♠ 96	♠ AKJ854	Pass	4♠	Pass	4NT ²
North HCP: 20	♥ AJ86	♥ Q54	Pass	5♥ ³	Pass	6♠
South HCP: 10	♦ KQ	♦ 95	AP			
Contract: 6♠ N	♣ AKQJ4	♣ 75	1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=2/5 or 5/5, Q(S)=0			

Board: 217			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ 1063	♠ AJ8	Pass	3♦	Pass	3♥
North HCP: 6	♥ J10863	♥ AK74	Pass	3NT	Pass	4♥
South HCP: 21	♦ A54	♦ KQ7	AP			
Contract: 4♥ S	♣ J6	♣ A108				

Board: 218			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♦
Vul: EW	♠ AQ84	♠ 65	Pass	3♥	Pass	4♥
North HCP: 21	♥ A5	♥ K76432	AP			
South HCP: 8	♦ A96	♦ K3				
Contract: 4♥ N	♣ AK53	♣ Q84				

Board: 219			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ KJ975	♠ A2	Pass	3♥	Pass	3♠
North HCP: 9	♥ K10	♥ A9742	Pass	3NT	AP	
South HCP: 21	♦ 9542	♦ AKQJ				
Contract: 3N S	♣ Q9	♣ K4				

Board: 220			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♥ ¹
Vul: NS	♠ AK	♠ QJ9865	X	4♠	AP	
North HCP: 21	♥ J103	♥ 765	1. Texas			
South HCP: 4	♦ AK10	♦ J6				
Contract: 4♠ N	♣ KQJ104	♣ 65				

South hands (Practice Page)

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

Board: 216	♠ AKJ854	The opponents are silent.
Dealer: N	♥ Q54	
Vul: Both	♦ 95	Partner bids first.
HCP: 10	♣ 75	
Board: 217	♠ AJ8	The opponents are silent.
Dealer: S	♥ AK74	
Vul: None	♦ KQ7	You bid first.
HCP: 21	♣ A108	
Board: 218	♠ 65	The opponents are silent.
Dealer: N	♥ K76432	
Vul: EW	♦ K3	Partner bids first.
HCP: 8	♣ Q84	
Board: 219	♠ A2	The opponents are silent.
Dealer: S	♥ A9742	
Vul: None	♦ AKQJ	You bid first.
HCP: 21	♣ K4	
Board: 220	♠ QJ9865	West Doubles 4♥ if possible.
Dealer: N	♥ 765	
Vul: NS	♦ J6	Partner bids first.
HCP: 4	♣ 65	

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

Board: 216			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♥ ¹
Vul: Both	♠ 96	♠ AKJ854	Pass	4♠	Pass	4NT ²
North HCP: 20	♥ AJ86	♥ Q54	Pass	5♥ ³	Pass	6♠
South HCP: 10	♦ KQ	♦ 95	AP			
Contract: 6♠ N	♣ AKQJ4	♣ 75	1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=2/5 or 5/5, Q(S)=0			

Board: 217			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ 1063	♠ AJ8	Pass	3♦	Pass	3♥
North HCP: 6	♥ J10863	♥ AK74	Pass	3NT	Pass	4♥
South HCP: 21	♦ A54	♦ KQ7	AP			
Contract: 4♥ S	♣ J6	♣ A108				

Board: 218			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♦
Vul: EW	♠ AQ84	♠ 65	Pass	3♥	Pass	4♥
North HCP: 21	♥ A5	♥ K76432	AP			
South HCP: 8	♦ A96	♦ K3				
Contract: 4♥ N	♣ AK53	♣ Q84				

Board: 219			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ KJ975	♠ A2	Pass	3♥	Pass	3♠
North HCP: 9	♥ K10	♥ A9742	Pass	3NT	AP	
South HCP: 21	♦ 9542	♦ AKQJ				
Contract: 3N S	♣ Q9	♣ K4				

Board: 220			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♥ ¹
Vul: NS	♠ AK	♠ QJ9865	X	4♠	AP	
North HCP: 21	♥ J103	♥ 765	1. Texas			
South HCP: 4	♦ AK10	♦ J6				
Contract: 4♠ N	♣ KQJ104	♣ 65				

North hands (Practice Page)

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

Board: 221	♠ AKJ87	The opponents are silent.
Dealer: S	♥ J97	
Vul: EW	♦ 106	Partner bids first.
HCP: 14	♣ KQ7	

Board: 222	♠ A10	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: Both	♦ A103	You bid first.
HCP: 20	♣ AQ1082	

Board: 223	♠ Q108	The opponents are silent.
Dealer: S	♥ AQ9753	
Vul: NS	♦ K83	Partner bids first.
HCP: 11	♣ 3	

Board: 224	♠ AK	The opponents are silent.
Dealer: N	♥ A84	
Vul: EW	♦ KQ843	You bid first.
HCP: 20	♣ KJ10	

Board: 225	♠ K109853	The opponents are silent.
Dealer: S	♥ 8764	
Vul: Both	♦ 92	Partner bids first.
HCP: 3	♣ 7	

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

Board: 221

Dealer: S

Vul: EW

North HCP: 14

South HCP: 20

Contract: 6N S

North:

♠ AKJ87

♥ J97

♦ 106

♣ KQ7

South:

♠ Q43

♥ AKQ82

♦ A2

♣ AJ5

West North East South

Pass 3♥ Pass 2NT

Pass 3♥ Pass 3♠

Pass 6NT AP

Board: 222

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 7♠ N

North:

♠ A10

♥ AQ8

♦ A103

♣ AQ1082

South:

♠ KJ9862

♥ K106

♦ J5

♣ KJ

West North East South

Pass 2NT Pass 3♥

Pass 3♠ Pass 5♠

Pass 7♠ AP

Board: 223

Dealer: S

Vul: NS

North HCP: 11

South HCP: 21

Contract: 6♥ S

North:

♠ Q108

♥ AQ9753

♦ K83

♣ 3

South:

♠ K96

♥ K4

♦ AQJ

♣ AKJ72

West North East South

Pass 2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♣³

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 224

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ AK

♥ A84

♦ KQ843

♣ KJ10

South:

♠ —

♥ Q107632

♦ A752

♣ A42

West North East South

Pass 2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♥³ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 225

Dealer: S

Vul: Both

North HCP: 3

South HCP: 20

Contract: 4♠ S

North:

♠ K109853

♥ 8764

♦ 92

♣ 7

South:

♠ Q76

♥ AQ10

♦ AJ3

♣ AK96

West North East South

Pass 2NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

South hands (Practice Page)

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

Board: 221	♠ Q43	The opponents are silent.
Dealer: S	♥ AKQ82	
Vul: EW	♦ A2	You bid first.
HCP: 20	♣ AJ5	

Board: 222	♠ KJ9862	The opponents are silent.
Dealer: N	♥ K106	
Vul: Both	♦ J5	Partner bids first.
HCP: 12	♣ KJ	

Board: 223	♠ K96	The opponents are silent.
Dealer: S	♥ K4	
Vul: NS	♦ AQJ	You bid first.
HCP: 21	♣ AKJ72	

Board: 224	♠ —	The opponents are silent.
Dealer: N	♥ Q107632	
Vul: EW	♦ A752	Partner bids first.
HCP: 10	♣ A42	

Board: 225	♠ Q76	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: Both	♦ AJ3	You bid first.
HCP: 20	♣ AK96	

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

Board: 221

Dealer: S

Vul: EW

North HCP: 14

South HCP: 20

Contract: 6N S

North:

♠ AKJ87

♥ J97

♦ 106

♣ KQ7

South:

♠ Q43

♥ AKQ82

♦ A2

♣ AJ5

West North East South

Pass 3♥ Pass 2NT

Pass 3♥ Pass 3♠

Pass 6NT AP

Board: 222

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 7♠ N

North:

♠ A10

♥ AQ8

♦ A103

♣ AQ1082

South:

♠ KJ9862

♥ K106

♦ J5

♣ KJ

West North East South

Pass 2NT Pass 3♥

Pass 3♠ Pass 5♠

Pass 7♠ AP

Board: 223

Dealer: S

Vul: NS

North HCP: 11

South HCP: 21

Contract: 6♥ S

North:

♠ Q108

♥ AQ9753

♦ K83

♣ 3

South:

♠ K96

♥ K4

♦ AQJ

♣ AKJ72

West North East South

Pass 2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♣³

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 224

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ AK

♥ A84

♦ KQ843

♣ KJ10

South:

♠ —

♥ Q107632

♦ A752

♣ A42

West North East South

Pass 2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♥³ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 225

Dealer: S

Vul: Both

North HCP: 3

South HCP: 20

Contract: 4♠ S

North:

♠ K109853

♥ 8764

♦ 92

♣ 7

South:

♠ Q76

♥ AQ10

♦ AJ3

♣ AK96

West North East South

Pass 2NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

North hands (Practice Page)

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

Board: 226	♠ AKJ	The opponents are silent.
Dealer: N	♥ A102	
Vul: None	♦ QJ4	You bid first.
HCP: 20	♣ AJ63	

Board: 227	♠ J6	The opponents are silent.
Dealer: S	♥ A97642	
Vul: EW	♦ 6	Partner bids first.
HCP: 5	♣ 8764	

Board: 228	♠ KQ82	The opponents are silent.
Dealer: N	♥ Q83	
Vul: Both	♦ AK4	You bid first.
HCP: 20	♣ AQ8	

Board: 229	♠ 1086543	The opponents are silent.
Dealer: S	♥ J5	
Vul: None	♦ QJ65	Partner bids first.
HCP: 4	♣ 7	

Board: 230	♠ AK2	The opponents are silent.
Dealer: N	♥ KQ102	
Vul: NS	♦ A1075	You bid first.
HCP: 20	♣ A3	

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

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 63		2NT	Pass	3♦
Vul: None	♥ A102	♥ KJ9873	Pass	3♥	Pass	4♥
North HCP: 20	♦ QJ4	♦ 5	AP			
South HCP: 6	♣ AJ63	♣ Q1087				
Contract: 4♥ N						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ AK103				2NT
Vul: EW	♥ A97642	♥ KQJ	Pass	3♦	Pass	3♥
North HCP: 5	♦ 6	♦ 532	Pass	4♥	AP	
South HCP: 20	♣ 8764	♣ AK3				
Contract: 4♥ S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ KQ82	♠ AJ9753		2NT	Pass	4♥ ¹
Vul: Both	♥ Q83	♥ A4	Pass	4♠	AP	
North HCP: 20	♦ AK4	♦ J95	1. Texas			
South HCP: 10	♣ AQ8	♣ 42				
Contract: 4♠ N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 1086543	♠ AK				2NT
Vul: None	♥ J5	♥ AQ62	Pass	4♥ ¹	Pass	4♠
North HCP: 4	♦ QJ65	♦ 83	AP			
South HCP: 20	♣ 7	♣ AQJ103	1. Texas			
Contract: 4♠ S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ QJ3		2NT	Pass	3♦
Vul: NS	♥ KQ102	♥ A8643	Pass	3NT ¹	Pass	4NT ²
North HCP: 20	♦ A1075	♦ Q96	Pass	6♥	AP	
South HCP: 11	♣ A3	♣ Q9	1. Extended acceptance after NT			
Contract: 6♥ N			2. Quantitative 4NT			

South hands (Practice Page)

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

Board: 226	♠ 63	The opponents are silent.
Dealer: N	♥ KJ9873	
Vul: None	♦ 5	Partner bids first.
HCP: 6	♣ Q1087	

Board: 227	♠ AK103	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: EW	♦ 532	You bid first.
HCP: 20	♣ AK3	

Board: 228	♠ AJ9753	The opponents are silent.
Dealer: N	♥ A4	
Vul: Both	♦ J95	Partner bids first.
HCP: 10	♣ 42	

Board: 229	♠ AK	The opponents are silent.
Dealer: S	♥ AQ62	
Vul: None	♦ 83	You bid first.
HCP: 20	♣ AQJ103	

Board: 230	♠ QJ3	The opponents are silent.
Dealer: N	♥ A8643	
Vul: NS	♦ Q96	Partner bids first.
HCP: 11	♣ Q9	

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

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 63		2NT	Pass	3♦
Vul: None	♥ A102	♥ KJ9873	Pass	3♥	Pass	4♥
North HCP: 20	♦ QJ4	♦ 5	AP			
South HCP: 6	♣ AJ63	♣ Q1087				
Contract: 4♥ N						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ AK103				2NT
Vul: EW	♥ A97642	♥ KQJ	Pass	3♦	Pass	3♥
North HCP: 5	♦ 6	♦ 532	Pass	4♥	AP	
South HCP: 20	♣ 8764	♣ AK3				
Contract: 4♥ S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ KQ82	♠ AJ9753		2NT	Pass	4♥ ¹
Vul: Both	♥ Q83	♥ A4	Pass	4♠	AP	
North HCP: 20	♦ AK4	♦ J95	1. Texas			
South HCP: 10	♣ AQ8	♣ 42				
Contract: 4♠ N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 1086543	♠ AK				2NT
Vul: None	♥ J5	♥ AQ62	Pass	4♥ ¹	Pass	4♠
North HCP: 4	♦ QJ65	♦ 83	AP			
South HCP: 20	♣ 7	♣ AQJ103	1. Texas			
Contract: 4♠ S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ QJ3		2NT	Pass	3♦
Vul: NS	♥ KQ102	♥ A8643	Pass	3NT ¹	Pass	4NT ²
North HCP: 20	♦ A1075	♦ Q96	Pass	6♥	AP	
South HCP: 11	♣ A3	♣ Q9	1. Extended acceptance after NT			
Contract: 6♥ N			2. Quantitative 4NT			

North hands (Practice Page)

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

Board: 231	♠ 74	The opponents are silent.
Dealer: S	♥ Q10953	
Vul: Both	♦ 1085	Partner bids first.
HCP: 4	♣ Q83	
Board: 232	♠ AQJ72	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: None	♦ A5	You bid first.
HCP: 21	♣ A108	
Board: 233	♠ A3	The opponents are silent.
Dealer: S	♥ A10876	
Vul: NS	♦ KJ42	Partner bids first.
HCP: 13	♣ J6	
Board: 234	♠ K2	The opponents are silent.
Dealer: N	♥ K10	
Vul: None	♦ AQ72	You bid first.
HCP: 20	♣ AKJ107	
Board: 235	♠ Q9754	East Doubles 3♥ if possible.
Dealer: S	♥ 852	
Vul: NS	♦ K6	Partner bids first.
HCP: 6	♣ J84	

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

Board: 231

Dealer: S

Vul: Both

North HCP: 4

South HCP: 20

Contract: 3♥ S

North:

♠ 74

♥ Q10953

♦ 1085

♣ Q83

South:

♠ K832

♥ AK8

♦ AKQ6

♣ J4

West North East South

Pass 3♦ Pass 2NT

AP 3♥

Board: 232

Dealer: N

Vul: None

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ AQJ72

♥ AQ6

♦ A5

♣ A108

South:

♠ K

♥ J98754

♦ KQ6

♣ K43

West North East South

Pass 2NT Pass 3♦

AP 3♥ Pass 6NT

Board: 233

Dealer: S

Vul: NS

North HCP: 13

South HCP: 21

Contract: 6♥ S

North:

♠ A3

♥ A10876

♦ KJ42

♣ J6

South:

♠ K8

♥ K95

♦ AQ7

♣ AKQ75

West North East South

Pass 3♦ Pass 2NT

AP 3♥

Pass 4NT¹ Pass 6♥

AP

1. Quantitative 4NT

Board: 234

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♠ N

North:

♠ K2

♥ K10

♦ AQ72

♣ AKJ107

South:

♠ AQ9754

♥ 32

♦ K93

♣ Q6

West North East South

Pass 2NT Pass 4♥¹

AP 4♠ Pass 4NT²

Pass 5♣³ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 235

Dealer: S

Vul: NS

North HCP: 6

South HCP: 20

Contract: 4♠ S

North:

♠ Q9754

♥ 852

♦ K6

♣ J84

South:

♠ AKJ2

♥ K76

♦ Q98

♣ AK10

West North East South

Pass 3♥ X 2NT

AP 3♠

Pass 4♠ AP

South hands (Practice Page)

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

Board: 231	♠ K832	The opponents are silent.
Dealer: S	♥ AK8	
Vul: Both	♦ AKQ6	You bid first.
HCP: 20	♣ J4	
Board: 232	♠ K	The opponents are silent.
Dealer: N	♥ J98754	
Vul: None	♦ KQ6	Partner bids first.
HCP: 12	♣ K43	
Board: 233	♠ K8	The opponents are silent.
Dealer: S	♥ K95	
Vul: NS	♦ AQ7	You bid first.
HCP: 21	♣ AKQ75	
Board: 234	♠ AQ9754	The opponents are silent.
Dealer: N	♥ 32	
Vul: None	♦ K93	Partner bids first.
HCP: 11	♣ Q6	
Board: 235	♠ AKJ2	East Doubles 3♥ if possible.
Dealer: S	♥ K76	
Vul: NS	♦ Q98	You bid first.
HCP: 20	♣ AK10	

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

Board: 231

Dealer: S

Vul: Both

North HCP: 4

South HCP: 20

Contract: 3♥ S

North:

♠ 74

♥ Q10953

♦ 1085

♣ Q83

South:

♠ K832

♥ AK8

♦ AKQ6

♣ J4

West North East South

Pass 3♦ Pass 2NT

Pass 3♥

AP

Board: 232

Dealer: N

Vul: None

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ AQJ72

♥ AQ6

♦ A5

♣ A108

South:

♠ K

♥ J98754

♦ KQ6

♣ K43

West North East South

Pass 2NT Pass 3♦

Pass 3♥ Pass 6NT

AP

Board: 233

Dealer: S

Vul: NS

North HCP: 13

South HCP: 21

Contract: 6♥ S

North:

♠ A3

♥ A10876

♦ KJ42

♣ J6

South:

♠ K8

♥ K95

♦ AQ7

♣ AKQ75

West North East South

Pass 2NT Pass 3♥

Pass 3♦ Pass 6♥

Pass 4NT¹ Pass

AP

1. Quantitative 4NT

Board: 234

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♠ N

North:

♠ K2

♥ K10

♦ AQ72

♣ AKJ107

South:

♠ AQ9754

♥ 32

♦ K93

♣ Q6

West North East South

Pass 2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣³ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 235

Dealer: S

Vul: NS

North HCP: 6

South HCP: 20

Contract: 4♠ S

North:

♠ Q9754

♥ 852

♦ K6

♣ J84

South:

♠ AKJ2

♥ K76

♦ Q98

♣ AK10

West North East South

Pass 2NT

Pass 3♥ X 3♠

Pass 4♠ AP

North hands (Practice Page)

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

Board: 236	♠ AK73	The opponents are silent.
Dealer: N	♥ K96	
Vul: EW	♦ A10	You bid first.
HCP: 21	♣ AK104	

Board: 237	♠ KJ9843	The opponents are silent.
Dealer: S	♥ 54	
Vul: Both	♦ 973	Partner bids first.
HCP: 4	♣ 85	

Board: 238	♠ K74	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ AQJ4	You bid first.
HCP: 21	♣ A876	

Board: 239	♠ 52	The opponents are silent.
Dealer: S	♥ AJ985	
Vul: None	♦ A42	Partner bids first.
HCP: 12	♣ K72	

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

Board: 236

Dealer: N

Vul: EW

North HCP: 21

South HCP: 11

Contract: 6♠ S

North:

♠ AK73

♥ K96

♦ A10

♣ AK104

South:

♠ QJ1086

♥ AQJ

♦ J964

♣ 5

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♣²

Pass 4♦³ Pass 4NT⁴

Pass 5♦⁵ Pass 6♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♠

5. A=1/5 or 4/5

Board: 237

Dealer: S

Vul: Both

North HCP: 4

South HCP: 21

Contract: 4♠ S

North:

♠ KJ9843

♥ 54

♦ 973

♣ 85

South:

♠ AQ

♥ K632

♦ A2

♣ AKJ97

West North East South

2NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

Board: 238

Dealer: N

Vul: EW

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ K74

♥ AK

♦ AQJ4

♣ A876

South:

♠ A85

♥ Q9865

♦ 953

♣ KQ

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4NT¹

Pass 6NT AP

1. Quantitative 4NT

Board: 239

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ 52

♥ AJ985

♦ A42

♣ K72

South:

♠ AQ74

♥ K2

♦ KQ73

♣ AQ6

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4NT¹ Pass 6NT

AP

1. Quantitative 4NT

South hands (Practice Page)

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

Board: 236	♠ QJ1086	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: EW	♦ J964	Partner bids first.
HCP: 11	♣ 5	

Board: 237	♠ AQ	The opponents are silent.
Dealer: S	♥ K632	
Vul: Both	♦ A2	You bid first.
HCP: 21	♣ AKJ97	

Board: 238	♠ A85	The opponents are silent.
Dealer: N	♥ Q9865	
Vul: EW	♦ 953	Partner bids first.
HCP: 11	♣ KQ	

Board: 239	♠ AQ74	The opponents are silent.
Dealer: S	♥ K2	
Vul: None	♦ KQ73	You bid first.
HCP: 20	♣ AQ6	

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

Board: 236
Dealer: N
Vul: EW
North HCP: 21
South HCP: 11
Contract: 6♠ S

North:
♠ AK73
♥ K96
♦ A10
♣ AK104

South:
♠ QJ1086
♥ AQJ
♦ J964
♣ 5

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

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

Board: 237
Dealer: S
Vul: Both
North HCP: 4
South HCP: 21
Contract: 4♠ S

North:
♠ KJ9843
♥ 54
♦ 973
♣ 85

South:
♠ AQ
♥ K632
♦ A2
♣ AKJ97

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

1. Texas

Board: 238
Dealer: N
Vul: EW
North HCP: 21
South HCP: 11
Contract: 6N N

North:
♠ K74
♥ AK
♦ AQJ4
♣ A876

South:
♠ A85
♥ Q9865
♦ 953
♣ KQ

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

1. Quantitative 4NT

Board: 239
Dealer: S
Vul: None
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ 52
♥ AJ985
♦ A42
♣ K72

South:
♠ AQ74
♥ K2
♦ KQ73
♣ AQ6

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

1. Quantitative 4NT

North hands (Practice Page)

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

Board: 240	♠ AKQ	The opponents are silent.
Dealer: N	♥ Q92	
Vul: EW	♦ AQ98	You bid first.
HCP: 21	♣ A104	

Board: 241	♠ AQ9	The opponents are silent.
Dealer: S	♥ AK10873	
Vul: Both	♦ K63	Partner bids first.
HCP: 17	♣ J	

Board: 242	♠ AK1075	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ AQ6	You bid first.
HCP: 20	♣ A86	

Board: 243	♠ A93	The opponents are silent.
Dealer: S	♥ 108542	
Vul: NS	♦ 52	Partner bids first.
HCP: 5	♣ J43	

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

Board: 240
Dealer: N
Vul: EW
North HCP: 21
South HCP: 13
Contract: 6♥ N

North:
♠ AKQ
♥ Q92
♦ AQ98
♣ A104

South:
♠ 5
♥ AKJ1074
♦ K6
♣ Q875

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

Board: 241
Dealer: S
Vul: Both
North HCP: 17
South HCP: 20
Contract: 7♥ S

North:
♠ AQ9
♥ AK10873
♦ K63
♣ J

South:
♠ KJ53
♥ QJ9
♦ A95
♣ AKQ

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♠ ³
Pass	7♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=2/5 or 5/5, Q(H)=1			

Board: 242
Dealer: N
Vul: None
North HCP: 20
South HCP: 11
Contract: 4♠ S

North:
♠ AK1075
♥ K8
♦ AQ6
♣ A86

South:
♠ QJ832
♥ Q6
♦ KJ108
♣ Q9

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

Board: 243
Dealer: S
Vul: NS
North HCP: 5
South HCP: 20
Contract: 4♥ S

North:
♠ A93
♥ 108542
♦ 52
♣ J43

South:
♠ K4
♥ KJ6
♦ AK974
♣ AQ8

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

South hands (Practice Page)

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

Board: 240	♠ 5	The opponents are silent.
Dealer: N	♥ AKJ1074	
Vul: EW	♦ K6	Partner bids first.
HCP: 13	♣ Q875	

Board: 241	♠ KJ53	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: Both	♦ A95	You bid first.
HCP: 20	♣ AKQ	

Board: 242	♠ QJ832	The opponents are silent.
Dealer: N	♥ Q6	
Vul: None	♦ KJ108	Partner bids first.
HCP: 11	♣ Q9	

Board: 243	♠ K4	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: NS	♦ AK974	You bid first.
HCP: 20	♣ AQ8	

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

Board: 240
Dealer: N
Vul: EW
North HCP: 21
South HCP: 13
Contract: 6♥ N

North:
♠ AKQ
♥ Q92
♦ AQ98
♣ A104

South:
♠ 5
♥ AKJ1074
♦ K6
♣ Q875

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

Board: 241
Dealer: S
Vul: Both
North HCP: 17
South HCP: 20
Contract: 7♥ S

North:
♠ AQ9
♥ AK10873
♦ K63
♣ J

South:
♠ KJ53
♥ QJ9
♦ A95
♣ AKQ

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♠ ³
Pass	7♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=2/5 or 5/5, Q(H)=1			

Board: 242
Dealer: N
Vul: None
North HCP: 20
South HCP: 11
Contract: 4♠ S

North:
♠ AK1075
♥ K8
♦ AQ6
♣ A86

South:
♠ QJ832
♥ Q6
♦ KJ108
♣ Q9

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

Board: 243
Dealer: S
Vul: NS
North HCP: 5
South HCP: 20
Contract: 4♥ S

North:
♠ A93
♥ 108542
♦ 52
♣ J43

South:
♠ K4
♥ KJ6
♦ AK974
♣ AQ8

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

North hands (Practice Page)

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

Board: 244	♠ AKQ9	The opponents are silent.
Dealer: N	♥ A42	
Vul: Both	♦ QJ8	You bid first.
HCP: 20	♣ A108	

Board: 245	♠ AQJ973	The opponents are silent.
Dealer: S	♥ QJ64	
Vul: None	♦ 8	Partner bids first.
HCP: 14	♣ A5	

Board: 246	♠ KJ104	The opponents are silent.
Dealer: N	♥ 76	
Vul: NS	♦ AKQ	You bid first.
HCP: 20	♣ AK108	

Board: 247	♠ J76	The opponents are silent.
Dealer: S	♥ AJ1074	
Vul: EW	♦ 1095	Partner bids first.
HCP: 6	♣ 54	

Board: 248	♠ AQ8	The opponents are silent.
Dealer: N	♥ A1094	
Vul: None	♦ AQJ2	You bid first.
HCP: 21	♣ A2	

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

Board: 244

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 4♥ N

North:

♠ AKQ9

♥ A42

♦ QJ8

♣ A108

South:

♠ 762

♥ KQ853

♦ A

♣ 9743

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

Board: 245

Dealer: S

Vul: None

North HCP: 14

South HCP: 21

Contract: 7♠ S

North:

♠ AQJ973

♥ QJ64

♦ 8

♣ A5

South:

♠ K1082

♥ AK98

♦ AQ

♣ KQ10

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♣ ³
Pass	7♠	AP	

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 246

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 4♥ N

North:

♠ KJ104

♥ 76

♦ AKQ

♣ AK108

South:

♠ 87

♥ AQ10542

♦ J3

♣ J63

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

1. Texas

Board: 247

Dealer: S

Vul: EW

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ J76

♥ AJ1074

♦ 1095

♣ 54

South:

♠ KQ95

♥ K3

♦ AK2

♣ AJ108

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

Board: 248

Dealer: N

Vul: None

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ AQ8

♥ A1094

♦ AQJ2

♣ A2

South:

♠ K109532

♥ K

♦ K6

♣ QJ43

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

South hands (Practice Page)

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

Board: 244	♠ 762	The opponents are silent.
Dealer: N	♥ KQ853	
Vul: Both	♦ A	Partner bids first.
HCP: 9	♣ 9743	

Board: 245	♠ K1082	The opponents are silent.
Dealer: S	♥ AK98	
Vul: None	♦ AQ	You bid first.
HCP: 21	♣ KQ10	

Board: 246	♠ 87	The opponents are silent.
Dealer: N	♥ AQ10542	
Vul: NS	♦ J3	Partner bids first.
HCP: 8	♣ J63	

Board: 247	♠ KQ95	The opponents are silent.
Dealer: S	♥ K3	
Vul: EW	♦ AK2	You bid first.
HCP: 20	♣ AJ108	

Board: 248	♠ K109532	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ K6	Partner bids first.
HCP: 12	♣ QJ43	

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

Board: 244

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 4♥ N

North:

♠ AKQ9

♥ A42

♦ QJ8

♣ A108

South:

♠ 762

♥ KQ853

♦ A

♣ 9743

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

Board: 245

Dealer: S

Vul: None

North HCP: 14

South HCP: 21

Contract: 7♠ S

North:

♠ AQJ973

♥ QJ64

♦ 8

♣ A5

South:

♠ K1082

♥ AK98

♦ AQ

♣ KQ10

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♣ ³
Pass	7♠	AP	

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 246

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 4♥ N

North:

♠ KJ104

♥ 76

♦ AKQ

♣ AK108

South:

♠ 87

♥ AQ10542

♦ J3

♣ J63

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

1. Texas

Board: 247

Dealer: S

Vul: EW

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ J76

♥ AJ1074

♦ 1095

♣ 54

South:

♠ KQ95

♥ K3

♦ AK2

♣ AJ108

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

Board: 248

Dealer: N

Vul: None

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ AQ8

♥ A1094

♦ AQJ2

♣ A2

South:

♠ K109532

♥ K

♦ K6

♣ QJ43

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

North hands (Practice Page)

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

Board: 249	♠ 8632	East Doubles 3♦ if possible.
Dealer: S	♥ J108763	
Vul: NS	♦ —	Partner bids first.
HCP: 5	♣ A87	

Board: 250	♠ 42	The opponents are silent.
Dealer: N	♥ AK97	
Vul: EW	♦ AQ94	You bid first.
HCP: 20	♣ AK3	

Board: 251	♠ A9865	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: Both	♦ 108	Partner bids first.
HCP: 11	♣ KJ7	

Board: 252	♠ A62	The opponents are silent.
Dealer: N	♥ A9	
Vul: NS	♦ AQ74	You bid first.
HCP: 21	♣ AQJ6	

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

Board: 249

Dealer: S

Vul: NS

North HCP: 5

South HCP: 20

Contract: 4♥ N

North:

♠ 8632

♥ J108763

♦ —

♣ A87

South:

♠ A1094

♥ AK54

♦ A2

♣ KQ5

West North East South

2NT

Pass 3♦ X 3NT¹

Pass 4♥ AP

1. Extended acceptance after NT

Board: 250

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 4♠ N

North:

♠ 42

♥ AK97

♦ AQ94

♣ AK3

South:

♠ QJ9863

♥ 63

♦ K76

♣ 64

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♣² Pass 4♦³

Pass 4♥⁴ Pass 4NT⁵

Pass 5♦⁶ Pass 5♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

5. Blackwood 0314, for ♠

6. A=1/5 or 4/5

Board: 251

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 5♠ S

North:

♠ A9865

♥ QJ4

♦ 108

♣ KJ7

South:

♠ KQ104

♥ A2

♦ AKQ6

♣ Q52

Board: 252

Dealer: N

Vul: NS

North HCP: 21

South HCP: 4

Contract: 4♠ N

North:

♠ A62

♥ A9

♦ AQ74

♣ AQJ6

South:

♠ KJ9854

♥ 10863

♦ 1092

♣ —

West North East South

2NT Pass 4♥¹

Pass 4♠ AP

1. Texas

South hands (Practice Page)

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

Board: 249	♠ A1094	East Doubles 3♦ if possible. You bid first.
Dealer: S	♥ AK54	
Vul: NS	♦ A2	
HCP: 20	♣ KQ5	

Board: 250	♠ QJ9863	The opponents are silent. Partner bids first.
Dealer: N	♥ 63	
Vul: EW	♦ K76	
HCP: 6	♣ 64	

Board: 251	♠ KQ104	The opponents are silent. You bid first.
Dealer: S	♥ A2	
Vul: Both	♦ AKQ6	
HCP: 20	♣ Q52	

Board: 252	♠ KJ9854	The opponents are silent. Partner bids first.
Dealer: N	♥ 10863	
Vul: NS	♦ 1092	
HCP: 4	♣ —	

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

Board: 249

Dealer: S

Vul: NS

North HCP: 5

South HCP: 20

Contract: 4♥ N

North:

♠ 8632

♥ J108763

♦ —

♣ A87

South:

♠ A1094

♥ AK54

♦ A2

♣ KQ5

West North East South

2NT

Pass 3♦ X 3NT¹

Pass 4♥ AP

1. Extended acceptance after NT

Board: 250

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 4♠ N

North:

♠ 42

♥ AK97

♦ AQ94

♣ AK3

South:

♠ QJ9863

♥ 63

♦ K76

♣ 64

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♣² Pass 4♦³

Pass 4♥⁴ Pass 4NT⁵

Pass 5♦⁶ Pass 5♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

5. Blackwood 0314, for ♠

6. A=1/5 or 4/5

Board: 251

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 5♠ S

North:

♠ A9865

♥ QJ4

♦ 108

♣ KJ7

South:

♠ KQ104

♥ A2

♦ AKQ6

♣ Q52

Board: 252

Dealer: N

Vul: NS

North HCP: 21

South HCP: 4

Contract: 4♠ N

North:

♠ A62

♥ A9

♦ AQ74

♣ AQJ6

South:

♠ KJ9854

♥ 10863

♦ 1092

♣ —

West North East South

2NT Pass 4♥¹

Pass 4♠ AP

1. Texas

North hands (Practice Page)

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

Board: 253	♠ K108742	East Doubles 4♥ if possible.
Dealer: S	♥ 10	
Vul: EW	♦ 65	Partner bids first.
HCP: 7	♣ A1064	

Board: 254	♠ AK4	The opponents are silent.
Dealer: N	♥ KQJ7	
Vul: Both	♦ AJ5	You bid first.
HCP: 21	♣ K54	

Board: 255	♠ AJ932	The opponents are silent.
Dealer: S	♥ A106	
Vul: None	♦ 92	Partner bids first.
HCP: 9	♣ 654	

Board: 256	♠ A2	The opponents are silent.
Dealer: N	♥ Q107	
Vul: EW	♦ AK62	You bid first.
HCP: 21	♣ AKJ9	

Board: 257	♠ 1075	The opponents are silent.
Dealer: S	♥ A10985	
Vul: Both	♦ J94	Partner bids first.
HCP: 5	♣ 108	

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

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ K108742	♠ AQJ3				2NT
Vul: EW	♥ 10	♥ AJ3	Pass	4♥ ¹	X	4♠
North HCP: 7	♦ 65	♦ AKJ10	AP			
South HCP: 20	♣ A1064	♣ 95	1. Texas			
Contract: 4♠ S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ Q9875		2NT	Pass	3♥
Vul: Both	♥ KQJ7	♥ A6	Pass	3♠	Pass	6NT
North HCP: 21	♦ AJ5	♦ Q2	AP			
South HCP: 12	♣ K54	♣ A983				
Contract: 6N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ AJ932	♠ K10				2NT
Vul: None	♥ A106	♥ KQ873	Pass	3♥	Pass	3♠
North HCP: 9	♦ 92	♦ AQ105	Pass	3NT	AP	
South HCP: 21	♣ 654	♣ AK				
Contract: 3N S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ J10953		2NT	Pass	3♥
Vul: EW	♥ Q107	♥ K63	Pass	3♠	AP	
North HCP: 21	♦ AK62	♦ 1054				
South HCP: 4	♣ AKJ9	♣ 106				
Contract: 3♠ N						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ AKJ				2NT
Vul: Both	♥ A10985	♥ KQ43	Pass	3♦	Pass	3♥
North HCP: 5	♦ J94	♦ A62	Pass	3NT	Pass	4♥
South HCP: 21	♣ 108	♣ A63	AP			
Contract: 4♥ S						

South hands (Practice Page)

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

Board: 253	♠ AQJ3	East Doubles 4♥ if possible. You bid first.
Dealer: S	♥ AJ3	
Vul: EW	♦ AKJ10	
HCP: 20	♣ 95	

Board: 254	♠ Q9875	The opponents are silent. Partner bids first.
Dealer: N	♥ A6	
Vul: Both	♦ Q2	
HCP: 12	♣ A983	

Board: 255	♠ K10	The opponents are silent. You bid first.
Dealer: S	♥ KQ873	
Vul: None	♦ AQ105	
HCP: 21	♣ AK	

Board: 256	♠ J10953	The opponents are silent. Partner bids first.
Dealer: N	♥ K63	
Vul: EW	♦ 1054	
HCP: 4	♣ 106	

Board: 257	♠ AKJ	The opponents are silent. You bid first.
Dealer: S	♥ KQ43	
Vul: Both	♦ A62	
HCP: 21	♣ A63	

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

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ K108742	♠ AQJ3				2NT
Vul: EW	♥ 10	♥ AJ3	Pass	4♥ ¹	X	4♠
North HCP: 7	♦ 65	♦ AKJ10	AP			
South HCP: 20	♣ A1064	♣ 95	1. Texas			
Contract: 4♠ S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ Q9875		2NT	Pass	3♥
Vul: Both	♥ KQJ7	♥ A6	Pass	3♠	Pass	6NT
North HCP: 21	♦ AJ5	♦ Q2	AP			
South HCP: 12	♣ K54	♣ A983				
Contract: 6N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ AJ932	♠ K10				2NT
Vul: None	♥ A106	♥ KQ873	Pass	3♥	Pass	3♠
North HCP: 9	♦ 92	♦ AQ105	Pass	3NT	AP	
South HCP: 21	♣ 654	♣ AK				
Contract: 3N S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ J10953		2NT	Pass	3♥
Vul: EW	♥ Q107	♥ K63	Pass	3♠	AP	
North HCP: 21	♦ AK62	♦ 1054				
South HCP: 4	♣ AKJ9	♣ 106				
Contract: 3♠ N						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ AKJ				2NT
Vul: Both	♥ A10985	♥ KQ43	Pass	3♦	Pass	3♥
North HCP: 5	♦ J94	♦ A62	Pass	3NT	Pass	4♥
South HCP: 21	♣ 108	♣ A63	AP			
Contract: 4♥ S						

North hands (Practice Page)

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

Board: 258	♠ KQJ	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: NS	♦ AJ84	You bid first.
HCP: 21	♣ A6	
Board: 259	♠ K106	The opponents are silent.
Dealer: S	♥ K10543	
Vul: Both	♦ 109	Partner bids first.
HCP: 6	♣ 654	
Board: 260	♠ AK872	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: None	♦ K2	You bid first.
HCP: 21	♣ AQ3	
Board: 261	♠ K2	West Doubles 6♥ if possible.
Dealer: S	♥ A107643	
Vul: NS	♦ A74	Partner bids first.
HCP: 11	♣ 98	
Board: 262	♠ AJ4	The opponents are silent.
Dealer: N	♥ A63	
Vul: EW	♦ A1093	You bid first.
HCP: 20	♣ AK4	

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

Board: 258

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6♠ N

North:

♠ KQJ
♥ KQJ6
♦ AJ84
♣ A6

South:

♠ 108763
♥ A4
♦ KQ103
♣ Q2

West North East South

2NT Pass 3♥
Pass 3♠ Pass 4NT¹
Pass 6♠ AP
1. Quantitative 4NT

Board: 259

Dealer: S

Vul: Both

North HCP: 6

South HCP: 21

Contract: 4♥ N

North:

♠ K106
♥ K10543
♦ 109
♣ 654

South:

♠ A5
♥ AQJ98
♦ A763
♣ AQ

West North East South

2NT
Pass 3♦ Pass 3♠¹
Pass 3NT² Pass 4♣³
Pass 4♥ AP
1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper

Board: 260

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 4♠ S

North:

♠ AK872
♥ AJ7
♦ K2
♣ AQ3

South:

♠ QJ653
♥ Q104
♦ J6
♣ J87

West North East South

2NT Pass 3♥
Pass 3NT¹ Pass 4♠
AP
1. Extended acceptance after NT

Board: 261

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6♥ X S

North:

♠ K2
♥ A107643
♦ A74
♣ 98

South:

♠ AQ
♥ Q92
♦ KQ6
♣ AQJ102

West North East South

2NT
Pass 3♦ Pass 3♥
Pass 4NT¹ Pass 6♥
X AP
1. Quantitative 4NT

Board: 262

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AJ4
♥ A63
♦ A1093
♣ AK4

South:

♠ KQ965
♥ 982
♦ KQ2
♣ Q9

West North East South

2NT Pass 3♥
Pass 3♠ Pass 6NT
AP

South hands (Practice Page)

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

Board: 258 ♠ 108763
Dealer: N ♥ A4
Vul: NS ♦ KQ103
HCP: 11 ♣ Q2

The opponents are silent.

Partner bids first.

Board: 259 ♠ A5
Dealer: S ♥ AQJ98
Vul: Both ♦ A763
HCP: 21 ♣ AQ

The opponents are silent.

You bid first.

Board: 260 ♠ QJ653
Dealer: N ♥ Q104
Vul: None ♦ J6
HCP: 7 ♣ J87

The opponents are silent.

Partner bids first.

Board: 261 ♠ AQ
Dealer: S ♥ Q92
Vul: NS ♦ KQ6
HCP: 20 ♣ AQJ102

West Doubles 6♥ if possible.

You bid first.

Board: 262 ♠ KQ965
Dealer: N ♥ 982
Vul: EW ♦ KQ2
HCP: 12 ♣ Q9

The opponents are silent.

Partner bids first.

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

Board: 258

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6♠ N

North:

♠ KQJ
♥ KQJ6
♦ AJ84
♣ A6

South:

♠ 108763
♥ A4
♦ KQ103
♣ Q2

West North East South

2NT Pass 3♥
Pass 3♠ Pass 4NT¹
Pass 6♠ AP
1. Quantitative 4NT

Board: 259

Dealer: S

Vul: Both

North HCP: 6

South HCP: 21

Contract: 4♥ N

North:

♠ K106
♥ K10543
♦ 109
♣ 654

South:

♠ A5
♥ AQJ98
♦ A763
♣ AQ

West North East South

2NT
Pass 3♦ Pass 3♠¹
Pass 3NT² Pass 4♣³
Pass 4♥ AP
1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper

Board: 260

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 4♠ S

North:

♠ AK872
♥ AJ7
♦ K2
♣ AQ3

South:

♠ QJ653
♥ Q104
♦ J6
♣ J87

West North East South

2NT Pass 3♥
Pass 3NT¹ Pass 4♠
AP
1. Extended acceptance after NT

Board: 261

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6♥ X S

North:

♠ K2
♥ A107643
♦ A74
♣ 98

South:

♠ AQ
♥ Q92
♦ KQ6
♣ AQJ102

West North East South

2NT
Pass 3♦ Pass 3♥
Pass 4NT¹ Pass 6♥
X AP
1. Quantitative 4NT

Board: 262

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AJ4
♥ A63
♦ A1093
♣ AK4

South:

♠ KQ965
♥ 982
♦ KQ2
♣ Q9

West North East South

2NT Pass 3♥
Pass 3♠ Pass 6NT
AP

North hands (Practice Page)

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

Board: 263	♠ QJ2	The opponents are silent.
Dealer: S	♥ A10985	
Vul: None	♦ 7	Partner bids first.
HCP: 11	♣ A862	

Board: 264	♠ K104	West Doubles 3♦ if possible.
Dealer: N	♥ AKQJ	West Doubles 4♦ if possible.
Vul: NS	♦ QJ	
HCP: 20	♣ A1084	You bid first.

Board: 265	♠ 943	The opponents are silent.
Dealer: S	♥ KJ10872	
Vul: EW	♦ 6	Partner bids first.
HCP: 5	♣ J87	

Board: 266	♠ A9	The opponents are silent.
Dealer: N	♥ 104	
Vul: Both	♦ AKQ63	You bid first.
HCP: 20	♣ AK43	

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

Board: 263
Dealer: S
Vul: None
North HCP: 11
South HCP: 21
Contract: 6N S

North:
♠ QJ2
♥ A10985
♦ 7
♣ A862

South:
♠ AK3
♥ K7
♦ AQ96
♣ KQ53

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

Board: 264
Dealer: N
Vul: NS
North HCP: 20
South HCP: 8
Contract: 6♥ N

North:
♠ K104
♥ AKQJ
♦ QJ
♣ A1084

South:
♠ AJ
♥ 108765
♦ 10762
♣ K7

West	North	East	South
			2NT
X	3♥	Pass	3♠ ¹
Pass	4♣ ²	Pass	4♦ ³
X	4♥	Pass	4NT ⁴
Pass	5♣ ⁵	Pass	6♥
AP			
1. Cue bid, a ♠ stopper			
2. Cue bid, a ♣ stopper			
3. Cue bid, surplus			
4. Blackwood 0314, for ♥			
5. A=0/5 or 3/5			

Board: 265
Dealer: S
Vul: EW
North HCP: 5
South HCP: 21
Contract: 4♥ S

North:
♠ 943
♥ KJ10872
♦ 6
♣ J87

South:
♠ AQ85
♥ A4
♦ AJ9
♣ AQ65

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

Board: 266
Dealer: N
Vul: Both
North HCP: 20
South HCP: 7
Contract: 4♠ N

North:
♠ A9
♥ 104
♦ AKQ63
♣ AK43

South:
♠ KQ10432
♥ Q98
♦ 108
♣ 98

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

South hands (Practice Page)

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

Board: 263	♠ AK3	The opponents are silent.
Dealer: S	♥ K7	
Vul: None	♦ AQ96	You bid first.
HCP: 21	♣ KQ53	

Board: 264	♠ AJ	West Doubles 3♦ if possible.
Dealer: N	♥ 108765	West Doubles 4♦ if possible.
Vul: NS	♦ 10762	
HCP: 8	♣ K7	Partner bids first.

Board: 265	♠ AQ85	The opponents are silent.
Dealer: S	♥ A4	
Vul: EW	♦ AJ9	You bid first.
HCP: 21	♣ AQ65	

Board: 266	♠ KQ10432	The opponents are silent.
Dealer: N	♥ Q98	
Vul: Both	♦ 108	Partner bids first.
HCP: 7	♣ 98	

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

Board: 263
Dealer: S
Vul: None
North HCP: 11
South HCP: 21
Contract: 6N S

North:
♠ QJ2
♥ A10985
♦ 7
♣ A862

South:
♠ AK3
♥ K7
♦ AQ96
♣ KQ53

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

Board: 264
Dealer: N
Vul: NS
North HCP: 20
South HCP: 8
Contract: 6♥ N

North:
♠ K104
♥ AKQJ
♦ QJ
♣ A1084

South:
♠ AJ
♥ 108765
♦ 10762
♣ K7

West	North	East	South
			2NT
X	3♥	Pass	3♠ ¹
Pass	4♣ ²	Pass	4♦ ³
X	4♥	Pass	4NT ⁴
Pass	5♣ ⁵	Pass	6♥
AP			
1. Cue bid, a ♠ stopper			
2. Cue bid, a ♣ stopper			
3. Cue bid, surplus			
4. Blackwood 0314, for ♥			
5. A=0/5 or 3/5			

Board: 265
Dealer: S
Vul: EW
North HCP: 5
South HCP: 21
Contract: 4♥ S

North:
♠ 943
♥ KJ10872
♦ 6
♣ J87

South:
♠ AQ85
♥ A4
♦ AJ9
♣ AQ65

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

Board: 266
Dealer: N
Vul: Both
North HCP: 20
South HCP: 7
Contract: 4♠ N

North:
♠ A9
♥ 104
♦ AKQ63
♣ AK43

South:
♠ KQ10432
♥ Q98
♦ 108
♣ 98

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

North hands (Practice Page)

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

Board: 267 ♠ A6543
Dealer: S ♥ 942
Vul: NS ♦ 1092
HCP: 5 ♣ J10

The opponents are silent.

Partner bids first.

Board: 268 ♠ AK
Dealer: N ♥ A643
Vul: EW ♦ KQ10
HCP: 21 ♣ KQ105

West Doubles 4♦ if possible.

You bid first.

Board: 269 ♠ KQ10765
Dealer: S ♥ KJ
Vul: Both ♦ 32
HCP: 13 ♣ A62

The opponents are silent.

Partner bids first.

Board: 270 ♠ KQ76
Dealer: N ♥ A3
Vul: None ♦ AK42
HCP: 21 ♣ AJ3

The opponents are silent.

You bid first.

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

Board: 267

Dealer: S

Vul: NS

North HCP: 5

South HCP: 21

Contract: 3N S

North:

♠ A6543

♥ 942

♦ 1092

♣ J10

South:

♠ K7

♥ A105

♦ AJ7

♣ AKQ95

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

Board: 268

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 5♥ N

North:

♠ AK

♥ A643

♦ KQ10

♣ KQ105

South:

♠ 1097

♥ KQJ108

♦ 7

♣ J963

West North East South

2NT Pass 3♦

Pass 3♠¹ Pass 3NT²

Pass 4♣³ Pass 4♦⁴

X Pass Pass 4NT⁵

Pass 5♥⁶ AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

5. Blackwood 0314, for ♥

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

Board: 269

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 7♠ S

North:

♠ KQ10765

♥ KJ

♦ 32

♣ A62

South:

♠ A83

♥ AQ862

♦ AKJ

♣ Q8

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 7♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 270

Dealer: N

Vul: None

North HCP: 21

South HCP: 6

Contract: 4♥ N

North:

♠ KQ76

♥ A3

♦ AK42

♣ AJ3

South:

♠ 4

♥ K98542

♦ 873

♣ K107

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

South hands (Practice Page)

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

Board: 267	♠ K7	The opponents are silent.
Dealer: S	♥ A105	
Vul: NS	♦ AJ7	You bid first.
HCP: 21	♣ AKQ95	

Board: 268	♠ 1097	West Doubles 4♦ if possible.
Dealer: N	♥ KQJ108	
Vul: EW	♦ 7	Partner bids first.
HCP: 7	♣ J963	

Board: 269	♠ A83	The opponents are silent.
Dealer: S	♥ AQ862	
Vul: Both	♦ AKJ	You bid first.
HCP: 20	♣ Q8	

Board: 270	♠ 4	The opponents are silent.
Dealer: N	♥ K98542	
Vul: None	♦ 873	Partner bids first.
HCP: 6	♣ K107	

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

Board: 267

Dealer: S

Vul: NS

North HCP: 5

South HCP: 21

Contract: 3N S

North:

♠ A6543

♥ 942

♦ 1092

♣ J10

South:

♠ K7

♥ A105

♦ AJ7

♣ AKQ95

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

Board: 268

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 5♥ N

North:

♠ AK

♥ A643

♦ KQ10

♣ KQ105

South:

♠ 1097

♥ KQJ108

♦ 7

♣ J963

West North East South

2NT Pass 3♦

Pass 3♠¹ Pass 3NT²

Pass 4♣³ Pass 4♦⁴

X Pass Pass 4NT⁵

Pass 5♥⁶ AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

5. Blackwood 0314, for ♥

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

Board: 269

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 7♠ S

North:

♠ KQ10765

♥ KJ

♦ 32

♣ A62

South:

♠ A83

♥ AQ862

♦ AKJ

♣ Q8

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 7♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 270

Dealer: N

Vul: None

North HCP: 21

South HCP: 6

Contract: 4♥ N

North:

♠ KQ76

♥ A3

♦ AK42

♣ AJ3

South:

♠ 4

♥ K98542

♦ 873

♣ K107

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

North hands (Practice Page)

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

Board: 271	♠ A84	The opponents are silent.
Dealer: S	♥ KQ1062	
Vul: EW	♦ 93	Partner bids first.
HCP: 12	♣ K106	

Board: 272	♠ A94	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: None	♦ AQ753	You bid first.
HCP: 20	♣ KQ	

Board: 273	♠ AKJ854	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ 763	Partner bids first.
HCP: 10	♣ Q85	

Board: 274	♠ K8	The opponents are silent.
Dealer: N	♥ 98643	
Vul: Both	♦ AKQ	You bid first.
HCP: 21	♣ AKQ	

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

Board: 271

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ A84

♥ KQ1062

♦ 93

♣ K106

South:

♠ K3

♥ A9

♦ AQ106

♣ AQJ82

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6NT AP

Board: 272

Dealer: N

Vul: None

North HCP: 20

South HCP: 14

Contract: 7♠ N

North:

♠ A94

♥ AJ5

♦ AQ753

♣ KQ

South:

♠ KQ7652

♥ Q1092

♦ K2

♣ A

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣³ Pass 7♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 273

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ AKJ854

♥ 10

♦ 763

♣ Q85

South:

♠ 73

♥ AQ4

♦ AKQJ2

♣ A94

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 5♦ Pass 5♠⁴

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

4. no ♠ queen

Board: 274

Dealer: N

Vul: Both

North HCP: 21

South HCP: 12

Contract: 7♠ N

North:

♠ K8

♥ 98643

♦ AKQ

♣ AKQ

South:

♠ AQJ762

♥ A72

♦ J8

♣ 64

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣³ Pass 7♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

South hands (Practice Page)

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

Board: 271	♠ K3	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ AQ106	You bid first.
HCP: 20	♣ AQJ82	

Board: 272	♠ KQ7652	The opponents are silent.
Dealer: N	♥ Q1092	
Vul: None	♦ K2	Partner bids first.
HCP: 14	♣ A	

Board: 273	♠ 73	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: NS	♦ AKQJ2	You bid first.
HCP: 20	♣ A94	

Board: 274	♠ AQJ762	The opponents are silent.
Dealer: N	♥ A72	
Vul: Both	♦ J8	Partner bids first.
HCP: 12	♣ 64	

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

Board: 271

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ A84

♥ KQ1062

♦ 93

♣ K106

South:

♠ K3

♥ A9

♦ AQ106

♣ AQJ82

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6NT AP

Board: 272

Dealer: N

Vul: None

North HCP: 20

South HCP: 14

Contract: 7♠ N

North:

♠ A94

♥ AJ5

♦ AQ753

♣ KQ

South:

♠ KQ7652

♥ Q1092

♦ K2

♣ A

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣³ Pass 7♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 273

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ AKJ854

♥ 10

♦ 763

♣ Q85

South:

♠ 73

♥ AQ4

♦ AKQJ2

♣ A94

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 5♦ Pass 5♠⁴

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

4. no ♠ queen

Board: 274

Dealer: N

Vul: Both

North HCP: 21

South HCP: 12

Contract: 7♠ N

North:

♠ K8

♥ 98643

♦ AKQ

♣ AKQ

South:

♠ AQJ762

♥ A72

♦ J8

♣ 64

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣³ Pass 7♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

North hands (Practice Page)

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

Board: 275	♠ A10	The opponents are silent.
Dealer: S	♥ QJ10832	
Vul: EW	♦ 1098	Partner bids first.
HCP: 7	♣ 74	

Board: 276	♠ Q52	The opponents are silent.
Dealer: N	♥ AK8	
Vul: None	♦ AQ8	You bid first.
HCP: 20	♣ AJ65	

Board: 277	♠ 105	The opponents are silent.
Dealer: S	♥ KQJ86	
Vul: NS	♦ 1092	Partner bids first.
HCP: 13	♣ AK3	

Board: 278	♠ AJ873	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ AQ10	You bid first.
HCP: 21	♣ KQ10	

Board: 279	♠ 52	The opponents are silent.
Dealer: S	♥ Q87432	
Vul: Both	♦ KQ	Partner bids first.
HCP: 11	♣ A65	

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

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ K2				2NT
Vul: EW	♥ QJ10832	♥ A7	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ 1098	♦ AKJ73	AP			
South HCP: 21	♣ 74	♣ AQ106	1. Texas			
Contract: 4♥ S						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ A8643		2NT	Pass	3♥
Vul: None	♥ AK8	♥ J102	Pass	3♠	Pass	4NT ¹
North HCP: 20	♦ AQ8	♦ K103	Pass	6♠	AP	
South HCP: 11	♣ AJ65	♣ K4	1. Quantitative 4NT			
Contract: 6♠ N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ AQ732				2NT
Vul: NS	♥ KQJ86	♥ A7	Pass	3♦	Pass	3♥
North HCP: 13	♦ 1092	♦ AKJ6	Pass	6NT	AP	
South HCP: 20	♣ AK3	♣ Q4				
Contract: 6N S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AJ873	♠ KQ6		2NT	Pass	3♦
Vul: EW	♥ KQ	♥ AJ642	Pass	3♥	Pass	4NT ¹
North HCP: 21	♦ AQ10	♦ J82	Pass	6NT	AP	
South HCP: 12	♣ KQ10	♣ J8	1. Quantitative 4NT			
Contract: 6N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AQJ4				2NT
Vul: Both	♥ Q87432	♥ AK	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♦ KQ	♦ 63	Pass	4NT ²	Pass	5♣ ³
South HCP: 20	♣ A65	♣ KQJ83	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			

South hands (Practice Page)

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

Board: 275	♠ K2	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ AKJ73	You bid first.
HCP: 21	♣ AQ106	

Board: 276	♠ A8643	The opponents are silent.
Dealer: N	♥ J102	
Vul: None	♦ K103	Partner bids first.
HCP: 11	♣ K4	

Board: 277	♠ AQ732	The opponents are silent.
Dealer: S	♥ A7	
Vul: NS	♦ AKJ6	You bid first.
HCP: 20	♣ Q4	

Board: 278	♠ KQ6	The opponents are silent.
Dealer: N	♥ AJ642	
Vul: EW	♦ J82	Partner bids first.
HCP: 12	♣ J8	

Board: 279	♠ AQJ4	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ 63	You bid first.
HCP: 20	♣ KQJ83	

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

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ K2				2NT
Vul: EW	♥ QJ10832	♥ A7	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ 1098	♦ AKJ73	AP			
South HCP: 21	♣ 74	♣ AQ106	1. Texas			
Contract: 4♥ S						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ A8643		2NT	Pass	3♥
Vul: None	♥ AK8	♥ J102	Pass	3♠	Pass	4NT ¹
North HCP: 20	♦ AQ8	♦ K103	Pass	6♠	AP	
South HCP: 11	♣ AJ65	♣ K4	1. Quantitative 4NT			
Contract: 6♠ N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ AQ732				2NT
Vul: NS	♥ KQJ86	♥ A7	Pass	3♦	Pass	3♥
North HCP: 13	♦ 1092	♦ AKJ6	Pass	6NT	AP	
South HCP: 20	♣ AK3	♣ Q4				
Contract: 6N S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AJ873	♠ KQ6		2NT	Pass	3♦
Vul: EW	♥ KQ	♥ AJ642	Pass	3♥	Pass	4NT ¹
North HCP: 21	♦ AQ10	♦ J82	Pass	6NT	AP	
South HCP: 12	♣ KQ10	♣ J8	1. Quantitative 4NT			
Contract: 6N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AQJ4				2NT
Vul: Both	♥ Q87432	♥ AK	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♦ KQ	♦ 63	Pass	4NT ²	Pass	5♣ ³
South HCP: 20	♣ A65	♣ KQJ83	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			

North hands (Practice Page)

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

Board: 280	♠ AKQ	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: NS	♦ 10962	You bid first.
HCP: 21	♣ AQJ	

Board: 281	♠ 1085	The opponents are silent.
Dealer: S	♥ AKJ753	
Vul: EW	♦ K63	Partner bids first.
HCP: 14	♣ K	

Board: 282	♠ K642	The opponents are silent.
Dealer: N	♥ K9	
Vul: Both	♦ AQ106	You bid first.
HCP: 20	♣ AKJ	

Board: 283	♠ AQ8754	The opponents are silent.
Dealer: S	♥ 92	
Vul: None	♦ J843	Partner bids first.
HCP: 10	♣ K	

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

Board: 280

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 4♥ N

North:

♠ AKQ

♥ AJ4

♦ 10962

♣ AQJ

South:

♠ 2

♥ K9763

♦ A853

♣ K54

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

Board: 281

Dealer: S

Vul: EW

North HCP: 14

South HCP: 20

Contract: 7♥ S

North:

♠ 1085

♥ AKJ753

♦ K63

♣ K

South:

♠ AK96

♥ Q102

♦ AJ87

♣ AQ

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♣ ³
Pass	5♦	Pass	5♠ ⁴
Pass	7♥	AP	

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

Board: 282

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ K642

♥ K9

♦ AQ106

♣ AKJ

South:

♠ Q9

♥ AQ10764

♦ 94

♣ Q65

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

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

Board: 283

Dealer: S

Vul: None

North HCP: 10

South HCP: 21

Contract: 6♠ S

North:

♠ AQ8754

♥ 92

♦ J843

♣ K

South:

♠ K2

♥ AK104

♦ AK107

♣ A92

West	North	East	South
			2NT

Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♦ ³
Pass	6♠	AP	

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

South hands (Practice Page)

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

Board: 280	♠ 2	The opponents are silent.
Dealer: N	♥ K9763	
Vul: NS	♦ A853	Partner bids first.
HCP: 10	♣ K54	

Board: 281	♠ AK96	The opponents are silent.
Dealer: S	♥ Q102	
Vul: EW	♦ AJ87	You bid first.
HCP: 20	♣ AQ	

Board: 282	♠ Q9	The opponents are silent.
Dealer: N	♥ AQ10764	
Vul: Both	♦ 94	Partner bids first.
HCP: 10	♣ Q65	

Board: 283	♠ K2	The opponents are silent.
Dealer: S	♥ AK104	
Vul: None	♦ AK107	You bid first.
HCP: 21	♣ A92	

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

Board: 280

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 4♥ N

North:

♠ AKQ

♥ AJ4

♦ 10962

♣ AQJ

South:

♠ 2

♥ K9763

♦ A853

♣ K54

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

Board: 281

Dealer: S

Vul: EW

North HCP: 14

South HCP: 20

Contract: 7♥ S

North:

♠ 1085

♥ AKJ753

♦ K63

♣ K

South:

♠ AK96

♥ Q102

♦ AJ87

♣ AQ

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♣ ³
Pass	5♦	Pass	5♠ ⁴
Pass	7♥	AP	

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

Board: 282

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ K642

♥ K9

♦ AQ106

♣ AKJ

South:

♠ Q9

♥ AQ10764

♦ 94

♣ Q65

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

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

Board: 283

Dealer: S

Vul: None

North HCP: 10

South HCP: 21

Contract: 6♠ S

North:

♠ AQ8754

♥ 92

♦ J843

♣ K

South:

♠ K2

♥ AK104

♦ AK107

♣ A92

West	North	East	South
			2NT

Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♦ ³
Pass	6♠	AP	

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

North hands (Practice Page)

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

Board: 284	♠ A5	The opponents are silent.
Dealer: N	♥ AQ632	
Vul: EW	♦ QJ10	You bid first.
HCP: 20	♣ AQJ	

Board: 285	♠ 542	The opponents are silent.
Dealer: S	♥ AQ976	
Vul: Both	♦ Q6	Partner bids first.
HCP: 11	♣ K95	

Board: 286	♠ AKJ94	The opponents are silent.
Dealer: N	♥ 82	
Vul: None	♦ AK5	You bid first.
HCP: 20	♣ AJ5	

Board: 287	♠ Q10874	The opponents are silent.
Dealer: S	♥ Q8	
Vul: NS	♦ A5	Partner bids first.
HCP: 15	♣ AQJ8	

Board: 288	♠ KJ632	The opponents are silent.
Dealer: N	♥ A32	
Vul: Both	♦ AK7	You bid first.
HCP: 21	♣ AQ	

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

Board: 284

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ A5
♥ AQ632
♦ QJ10
♣ AQJ

South:

♠ 108762
♥ J84
♦ 7
♣ K983

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

Board: 285

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ 542
♥ AQ976
♦ Q6
♣ K95

South:

♠ AK10
♥ KJ2
♦ AJ8
♣ A862

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

1. Quantitative 4NT

Board: 286

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AKJ94
♥ 82
♦ AK5
♣ AJ5

South:

♠ 82
♥ K9643
♦ 1097
♣ KQ8

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

Board: 287

Dealer: S

Vul: NS

North HCP: 15

South HCP: 21

Contract: 6N S

North:

♠ Q10874
♥ Q8
♦ A5
♣ AQJ8

South:

♠ AK2
♥ AKJ4
♦ K4
♣ K954

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

Board: 288

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 6♥ N

North:

♠ KJ632
♥ A32
♦ AK7
♣ AQ

South:

♠ 7
♥ QJ10876
♦ QJ10
♣ 1054

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

South hands (Practice Page)

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

Board: 284	♠ 108762	The opponents are silent.
Dealer: N	♥ J84	
Vul: EW	♦ 7	Partner bids first.
HCP: 4	♣ K983	

Board: 285	♠ AK10	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: Both	♦ AJ8	You bid first.
HCP: 20	♣ A862	

Board: 286	♠ 82	The opponents are silent.
Dealer: N	♥ K9643	
Vul: None	♦ 1097	Partner bids first.
HCP: 8	♣ KQ8	

Board: 287	♠ AK2	The opponents are silent.
Dealer: S	♥ AKJ4	
Vul: NS	♦ K4	You bid first.
HCP: 21	♣ K954	

Board: 288	♠ 7	The opponents are silent.
Dealer: N	♥ QJ10876	
Vul: Both	♦ QJ10	Partner bids first.
HCP: 6	♣ 1054	

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

Board: 284

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ A5
♥ AQ632
♦ QJ10
♣ AQJ

South:

♠ 108762
♥ J84
♦ 7
♣ K983

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

Board: 285

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ 542
♥ AQ976
♦ Q6
♣ K95

South:

♠ AK10
♥ KJ2
♦ AJ8
♣ A862

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

1. Quantitative 4NT

Board: 286

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AKJ94
♥ 82
♦ AK5
♣ AJ5

South:

♠ 82
♥ K9643
♦ 1097
♣ KQ8

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

Board: 287

Dealer: S

Vul: NS

North HCP: 15

South HCP: 21

Contract: 6N S

North:

♠ Q10874
♥ Q8
♦ A5
♣ AQJ8

South:

♠ AK2
♥ AKJ4
♦ K4
♣ K954

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

Board: 288

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 6♥ N

North:

♠ KJ632
♥ A32
♦ AK7
♣ AQ

South:

♠ 7
♥ QJ10876
♦ QJ10
♣ 1054

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

North hands (Practice Page)

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

Board: 289	♠ KJ832	The opponents are silent.
Dealer: S	♥ A7	
Vul: None	♦ KJ6	Partner bids first.
HCP: 13	♣ J97	

Board: 290	♠ AQ3	The opponents are silent.
Dealer: N	♥ KQ	
Vul: NS	♦ AKQ6	You bid first.
HCP: 20	♣ 10732	

Board: 291	♠ K7642	The opponents are silent.
Dealer: S	♥ 932	
Vul: None	♦ Q	Partner bids first.
HCP: 11	♣ AQ74	

Board: 292	♠ AK9	The opponents are silent.
Dealer: N	♥ AJ95	
Vul: NS	♦ AJ64	You bid first.
HCP: 21	♣ A8	

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

Board: 289
 Dealer: S
 Vul: None
 North HCP: 13
 South HCP: 21
 Contract: 6N S

North:
 ♠ KJ832
 ♥ A7
 ♦ KJ6
 ♣ J97

South:
 ♠ A10
 ♥ KQJ8
 ♦ AQ5
 ♣ KQ65

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

1. Quantitative 4NT

Board: 290
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 11
 Contract: 4N N

North:
 ♠ AQ3
 ♥ KQ
 ♦ AKQ6
 ♣ 10732

South:
 ♠ K95
 ♥ AJ1032
 ♦ 952
 ♣ K9

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

1. Quantitative 4NT

Board: 291
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 20
 Contract: 7♠ S

North:
 ♠ K7642
 ♥ 932
 ♦ Q
 ♣ AQ74

South:
 ♠ AQ853
 ♥ AQ10
 ♦ AK
 ♣ J105

West	North	East	South
			2NT
Pass	3♥	Pass	3NT ¹
Pass	4♣ ²	Pass	4♦ ³
Pass	4♥ ⁴	Pass	4♠
Pass	4NT ⁵	Pass	5♣ ⁶
Pass	5♦	Pass	6♦ ⁷
Pass	7♠	AP	

1. Extended acceptance after NT
 2. Cue bid, a ♣ stopper
 3. Cue bid, a ♦ stopper
 4. Cue bid, surplus
 5. Blackwood 0314, for ♠
 6. A=0/5 or 3/5
 7. ♠ queen and ♦ king

Board: 292
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 8
 Contract: 4♠ N

North:
 ♠ AK9
 ♥ AJ95
 ♦ AJ64
 ♣ A8

South:
 ♠ QJ10875
 ♥ Q72
 ♦ K97
 ♣ 9

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

South hands (Practice Page)

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

Board: 289	♠ A10	The opponents are silent.
Dealer: S	♥ KQJ8	
Vul: None	♦ AQ5	You bid first.
HCP: 21	♣ KQ65	

Board: 290	♠ K95	The opponents are silent.
Dealer: N	♥ AJ1032	
Vul: NS	♦ 952	Partner bids first.
HCP: 11	♣ K9	

Board: 291	♠ AQ853	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ J105	

Board: 292	♠ QJ10875	The opponents are silent.
Dealer: N	♥ Q72	
Vul: NS	♦ K97	Partner bids first.
HCP: 8	♣ 9	

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

Board: 289
Dealer: S
Vul: None
North HCP: 13
South HCP: 21
Contract: 6N S

North:
♠ KJ832
♥ A7
♦ KJ6
♣ J97

South:
♠ A10
♥ KQJ8
♦ AQ5
♣ KQ65

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

1. Quantitative 4NT

Board: 290
Dealer: N
Vul: NS
North HCP: 20
South HCP: 11
Contract: 4N N

North:
♠ AQ3
♥ KQ
♦ AKQ6
♣ 10732

South:
♠ K95
♥ AJ1032
♦ 952
♣ K9

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

1. Quantitative 4NT

Board: 291
Dealer: S
Vul: None
North HCP: 11
South HCP: 20
Contract: 7♠ S

North:
♠ K7642
♥ 932
♦ Q
♣ AQ74

South:
♠ AQ853
♥ AQ10
♦ AK
♣ J105

West	North	East	South
			2NT
Pass	3♥	Pass	3NT ¹
Pass	4♣ ²	Pass	4♦ ³
Pass	4♥ ⁴	Pass	4♠
Pass	4NT ⁵	Pass	5♣ ⁶
Pass	5♦	Pass	6♦ ⁷
Pass	7♠	AP	

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♠
6. A=0/5 or 3/5
7. ♠ queen and ♦ king

Board: 292
Dealer: N
Vul: NS
North HCP: 21
South HCP: 8
Contract: 4♠ N

North:
♠ AK9
♥ AJ95
♦ AJ64
♣ A8

South:
♠ QJ10875
♥ Q72
♦ K97
♣ 9

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

North hands (Practice Page)

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

Board: 293	♠ 87642	The opponents are silent.
Dealer: S	♥ A97	
Vul: EW	♦ 74	Partner bids first.
HCP: 4	♣ 653	

Board: 294	♠ Q6	The opponents are silent.
Dealer: N	♥ AQ103	
Vul: Both	♦ K97	You bid first.
HCP: 20	♣ AKQ5	

Board: 295	♠ K52	The opponents are silent.
Dealer: S	♥ QJ875	
Vul: NS	♦ Q4	Partner bids first.
HCP: 10	♣ Q93	

Board: 296	♠ AJ8	The opponents are silent.
Dealer: N	♥ AKQ109	
Vul: EW	♦ A52	You bid first.
HCP: 20	♣ Q6	

Board: 297	♠ J10842	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: Both	♦ 985	Partner bids first.
HCP: 5	♣ J3	

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

Board: 293

Dealer: S

Vul: EW

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ 87642

♥ A97

♦ 74

♣ 653

South:

♠ K10

♥ KQ3

♦ AJ52

♣ AK98

West North East South

Pass 3♥ Pass 2NT

Pass 3♥ Pass 3♠

AP

Board: 294

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 4♠ N

North:

♠ Q6

♥ AQ103

♦ K97

♣ AKQ5

South:

♠ K97432

♥ J54

♦ J3

♣ J9

West North East South

Pass 2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 295

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 4♥ N

North:

♠ K52

♥ QJ875

♦ Q4

♣ Q93

South:

♠ A63

♥ A9643

♦ AJ2

♣ AK

West North East South

Pass 3♦ Pass 2NT

Pass 3♦ Pass 3NT¹

Pass 4♥ AP

1. Extended acceptance after NT

Board: 296

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 4♠ N

North:

♠ AJ8

♥ AKQ109

♦ A52

♣ Q6

South:

♠ KQ10632

♥ 852

♦ J8

♣ 93

West North East South

Pass 2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 297

Dealer: S

Vul: Both

North HCP: 5

South HCP: 21

Contract: 3N S

North:

♠ J10842

♥ QJ6

♦ 985

♣ J3

South:

♠ A3

♥ AK854

♦ KQJ6

♣ A5

West North East South

Pass 3♥ Pass 2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

South hands (Practice Page)

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

Board: 293	♠ K10	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: EW	♦ AJ52	You bid first.
HCP: 20	♣ AK98	

Board: 294	♠ K97432	The opponents are silent.
Dealer: N	♥ J54	
Vul: Both	♦ J3	Partner bids first.
HCP: 6	♣ J9	

Board: 295	♠ A63	The opponents are silent.
Dealer: S	♥ A9643	
Vul: NS	♦ AJ2	You bid first.
HCP: 20	♣ AK	

Board: 296	♠ KQ10632	The opponents are silent.
Dealer: N	♥ 852	
Vul: EW	♦ J8	Partner bids first.
HCP: 6	♣ 93	

Board: 297	♠ A3	The opponents are silent.
Dealer: S	♥ AK854	
Vul: Both	♦ KQJ6	You bid first.
HCP: 21	♣ A5	

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

Board: 293

Dealer: S

Vul: EW

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ 87642

♥ A97

♦ 74

♣ 653

South:

♠ K10

♥ KQ3

♦ AJ52

♣ AK98

West North East South

Pass 3♥ Pass 2NT

AP 3♠

AP

Board: 294

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 4♠ N

North:

♠ Q6

♥ AQ103

♦ K97

♣ AKQ5

South:

♠ K97432

♥ J54

♦ J3

♣ J9

West North East South

Pass 2NT Pass 3♥

AP 3♠ Pass 4♠

AP

Board: 295

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 4♥ N

North:

♠ K52

♥ QJ875

♦ Q4

♣ Q93

South:

♠ A63

♥ A9643

♦ AJ2

♣ AK

West North East South

Pass 3♦ Pass 2NT

AP 3NT¹

AP 4♥

1. Extended acceptance after NT

Board: 296

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 4♠ N

North:

♠ AJ8

♥ AKQ109

♦ A52

♣ Q6

South:

♠ KQ10632

♥ 852

♦ J8

♣ 93

West North East South

Pass 2NT Pass 3♥

AP 3♠ Pass 4♠

AP

Board: 297

Dealer: S

Vul: Both

North HCP: 5

South HCP: 21

Contract: 3N S

North:

♠ J10842

♥ QJ6

♦ 985

♣ J3

South:

♠ A3

♥ AK854

♦ KQJ6

♣ A5

West North East South

Pass 3♥ Pass 2NT

AP 3♠

AP 3NT

North hands (Practice Page)

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

Board: 298	♠ AQJ103	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ AKQ2	You bid first.
HCP: 20	♣ 93	

Board: 299	♠ Q7	The opponents are silent.
Dealer: S	♥ KQ984	
Vul: EW	♦ Q4	Partner bids first.
HCP: 11	♣ Q1043	

Board: 300	♠ A632	The opponents are silent.
Dealer: N	♥ AK4	
Vul: Both	♦ KQJ4	You bid first.
HCP: 21	♣ A6	

Board: 301	♠ K9842	The opponents are silent.
Dealer: S	♥ J63	
Vul: None	♦ 632	Partner bids first.
HCP: 4	♣ 75	

Board: 302	♠ 65	The opponents are silent.
Dealer: N	♥ K72	
Vul: NS	♦ AKQ86	You bid first.
HCP: 20	♣ AKJ	

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

Board: 298
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 10
 Contract: 6♥ N

North:
 ♠ AQJ103
 ♥ A5
 ♦ AKQ2
 ♣ 93

South:
 ♠ 8
 ♥ KQJ764
 ♦ 10976
 ♣ A10

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

Board: 299
 Dealer: S
 Vul: EW
 North HCP: 11
 South HCP: 21
 Contract: 6N S

North:
 ♠ Q7
 ♥ KQ984
 ♦ Q4
 ♣ Q1043

South:
 ♠ AKJ
 ♥ A6
 ♦ A10762
 ♣ AJ8

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

Board: 300
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 8
 Contract: 4♥ N

North:
 ♠ A632
 ♥ AK4
 ♦ KQJ4
 ♣ A6

South:
 ♠ J9
 ♥ J7632
 ♦ 1092
 ♣ KQJ

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

Board: 301
 Dealer: S
 Vul: None
 North HCP: 4
 South HCP: 20
 Contract: 3♠ S

North:
 ♠ K9842
 ♥ J63
 ♦ 632
 ♣ 75

South:
 ♠ AQ10
 ♥ Q9
 ♦ KJ87
 ♣ AKJ10

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

Board: 302
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 5
 Contract: 3N N

North:
 ♠ 65
 ♥ K72
 ♦ AKQ86
 ♣ AKJ

South:
 ♠ AJ982
 ♥ 1085
 ♦ 1072
 ♣ 94

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

South hands (Practice Page)

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

Board: 298	♠ 8	The opponents are silent.
Dealer: N	♥ KQJ764	
Vul: None	♦ 10976	Partner bids first.
HCP: 10	♣ A10	

Board: 299	♠ AKJ	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ A10762	You bid first.
HCP: 21	♣ AJ8	

Board: 300	♠ J9	The opponents are silent.
Dealer: N	♥ J7632	
Vul: Both	♦ 1092	Partner bids first.
HCP: 8	♣ KQJ	

Board: 301	♠ AQ10	The opponents are silent.
Dealer: S	♥ Q9	
Vul: None	♦ KJ87	You bid first.
HCP: 20	♣ AKJ10	

Board: 302	♠ AJ982	The opponents are silent.
Dealer: N	♥ 1085	
Vul: NS	♦ 1072	Partner bids first.
HCP: 5	♣ 94	

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

Board: 298
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 6♥ N

North:
♠ AQJ103
♥ A5
♦ AKQ2
♣ 93

South:
♠ 8
♥ KQJ764
♦ 10976
♣ A10

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

Board: 299
Dealer: S
Vul: EW
North HCP: 11
South HCP: 21
Contract: 6N S

North:
♠ Q7
♥ KQ984
♦ Q4
♣ Q1043

South:
♠ AKJ
♥ A6
♦ A10762
♣ AJ8

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

Board: 300
Dealer: N
Vul: Both
North HCP: 21
South HCP: 8
Contract: 4♥ N

North:
♠ A632
♥ AK4
♦ KQJ4
♣ A6

South:
♠ J9
♥ J7632
♦ 1092
♣ KQJ

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

Board: 301
Dealer: S
Vul: None
North HCP: 4
South HCP: 20
Contract: 3♠ S

North:
♠ K9842
♥ J63
♦ 632
♣ 75

South:
♠ AQ10
♥ Q9
♦ KJ87
♣ AKJ10

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

Board: 302
Dealer: N
Vul: NS
North HCP: 20
South HCP: 5
Contract: 3N N

North:
♠ 65
♥ K72
♦ AKQ86
♣ AKJ

South:
♠ AJ982
♥ 1085
♦ 1072
♣ 94

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

North hands (Practice Page)

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

Board: 303	♠ QJ865	The opponents are silent.
Dealer: S	♥ A75	
Vul: Both	♦ K4	Partner bids first.
HCP: 10	♣ 854	

Board: 304	♠ KJ43	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ KJ74	You bid first.
HCP: 21	♣ AK10	

Board: 305	♠ J5	The opponents are silent.
Dealer: S	♥ 98654	
Vul: EW	♦ J104	Partner bids first.
HCP: 4	♣ Q63	

Board: 306	♠ AK1072	The opponents are silent.
Dealer: N	♥ KJ	
Vul: None	♦ Q854	You bid first.
HCP: 20	♣ AK	

Board: 307	♠ AQJ104	The opponents are silent.
Dealer: S	♥ 65	
Vul: NS	♦ A9	Partner bids first.
HCP: 15	♣ A1096	

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

Board: 303

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ QJ865

♥ A75

♦ K4

♣ 854

South:

♠ AK

♥ 43

♦ QJ106

♣ AKQJ3

West North East South

Pass 3♥ Pass 2NT

Pass 3NT Pass 3♠

Pass AP

Board: 304

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 4N N

North:

♠ KJ43

♥ AQ

♦ KJ74

♣ AK10

South:

♠ A8

♥ J10753

♦ A85

♣ Q72

West North East South

Pass 2NT Pass 3♦

Pass 3♥ Pass 4NT¹

AP

1. Quantitative 4NT

Board: 305

Dealer: S

Vul: EW

North HCP: 4

South HCP: 20

Contract: 3♥ S

North:

♠ J5

♥ 98654

♦ J104

♣ Q63

South:

♠ 62

♥ AQ2

♦ AK82

♣ AK87

West North East South

Pass 3♦ Pass 2NT

Pass 3♥

AP

Board: 306

Dealer: N

Vul: None

North HCP: 20

South HCP: 13

Contract: 6♠ S

North:

♠ AK1072

♥ KJ

♦ Q854

♣ AK

South:

♠ QJ963

♥ Q

♦ AK97

♣ J85

West North East South

Pass 2NT Pass 3♥

Pass 3NT¹ Pass 4♦²

Pass 4♥³ Pass 4NT⁴

Pass 5♣⁵ Pass 6♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=0/5 or 3/5

Board: 307

Dealer: S

Vul: NS

North HCP: 15

South HCP: 20

Contract: 6N S

North:

♠ AQJ104

♥ 65

♦ A9

♣ A1096

South:

♠ K32

♥ AKJ32

♦ KJ2

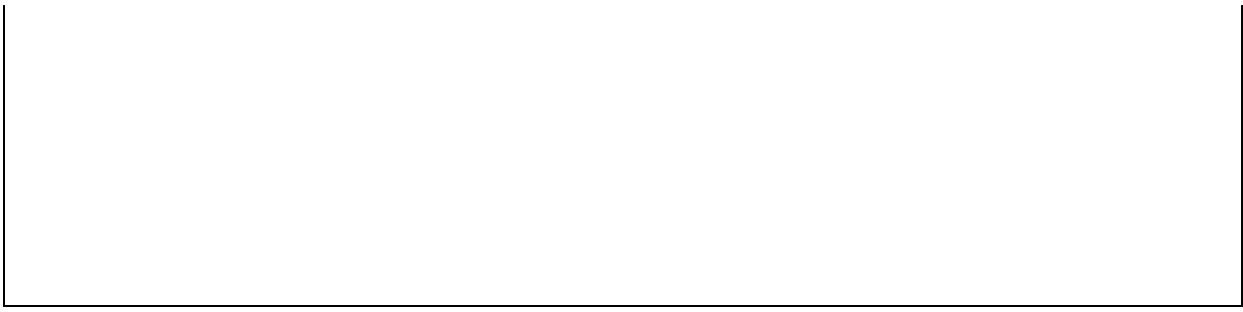
♣ KQ

West North East South

Pass 2NT

Pass 3♥ Pass 3♠

Pass 6NT AP



South hands (Practice Page)

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

Board: 303	♠ AK	The opponents are silent.
Dealer: S	♥ 43	
Vul: Both	♦ QJ106	You bid first.
HCP: 20	♣ AKQJ3	

Board: 304	♠ A8	The opponents are silent.
Dealer: N	♥ J10753	
Vul: NS	♦ A85	Partner bids first.
HCP: 11	♣ Q72	

Board: 305	♠ 62	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: EW	♦ AK82	You bid first.
HCP: 20	♣ AK87	

Board: 306	♠ QJ963	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ AK97	Partner bids first.
HCP: 13	♣ J85	

Board: 307	♠ K32	The opponents are silent.
Dealer: S	♥ AKJ32	
Vul: NS	♦ KJ2	You bid first.
HCP: 20	♣ KQ	

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

Board: 303

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ QJ865

♥ A75

♦ K4

♣ 854

South:

♠ AK

♥ 43

♦ QJ106

♣ AKQJ3

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

Board: 304

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 4N N

North:

♠ KJ43

♥ AQ

♦ KJ74

♣ AK10

South:

♠ A8

♥ J10753

♦ A85

♣ Q72

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4NT¹

AP

1. Quantitative 4NT

Board: 305

Dealer: S

Vul: EW

North HCP: 4

South HCP: 20

Contract: 3♥ S

North:

♠ J5

♥ 98654

♦ J104

♣ Q63

South:

♠ 62

♥ AQ2

♦ AK82

♣ AK87

West North East South

2NT

Pass 3♦ Pass 3♥

AP

Board: 306

Dealer: N

Vul: None

North HCP: 20

South HCP: 13

Contract: 6♠ S

North:

♠ AK1072

♥ KJ

♦ Q854

♣ AK

South:

♠ QJ963

♥ Q

♦ AK97

♣ J85

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♦²

Pass 4♥³ Pass 4NT⁴

Pass 5♣⁵ Pass 6♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=0/5 or 3/5

Board: 307

Dealer: S

Vul: NS

North HCP: 15

South HCP: 20

Contract: 6N S

North:

♠ AQJ104

♥ 65

♦ A9

♣ A1096

South:

♠ K32

♥ AKJ32

♦ KJ2

♣ KQ

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6NT AP



North hands (Practice Page)

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

Board: 308	♠ Q2	The opponents are silent.
Dealer: N	♥ A102	
Vul: EW	♦ AKJ7	You bid first.
HCP: 21	♣ AK43	

Board: 309	♠ AJ9642	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ AJ92	Partner bids first.
HCP: 14	♣ KJ2	

Board: 310	♠ AKQ5	The opponents are silent.
Dealer: N	♥ J3	
Vul: NS	♦ AQ832	You bid first.
HCP: 20	♣ A4	

Board: 311	♠ AJ853	The opponents are silent.
Dealer: S	♥ Q3	
Vul: EW	♦ 1096	Partner bids first.
HCP: 11	♣ A102	

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

Board: 308

Dealer: N

Vul: EW

North HCP: 21

South HCP: 6

Contract: 4♥ N

North:

♠ Q2

♥ A102

♦ AKJ7

♣ AK43

South:

♠ K107

♥ QJ9654

♦ 42

♣ 85

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

Board: 309

Dealer: S

Vul: Both

North HCP: 14

South HCP: 20

Contract: 6♠ S

North:

♠ AJ9642

♥ —

♦ AJ92

♣ KJ2

South:

♠ Q75

♥ AKQ

♦ K863

♣ AQ3

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♠³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

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

Board: 310

Dealer: N

Vul: NS

North HCP: 20

South HCP: 16

Contract: 6N N

North:

♠ AKQ5

♥ J3

♦ AQ832

♣ A4

South:

♠ J9862

♥ AK9

♦ K7

♣ KQ10

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6NT

AP

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♣² Pass 4♦³

Pass 4♥⁴ Pass 4NT⁵

Pass 5♥⁶ Pass 6♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

5. Blackwood 0314, for ♠

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

Board: 311

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ AJ853

♥ Q3

♦ 1096

♣ A102

South:

♠ KQ1072

♥ AKJ

♦ AK

♣ 963

South hands (Practice Page)

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

Board: 308	♠ K107	The opponents are silent.
Dealer: N	♥ QJ9654	
Vul: EW	♦ 42	Partner bids first.
HCP: 6	♣ 85	

Board: 309	♠ Q75	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: Both	♦ K863	You bid first.
HCP: 20	♣ AQ3	

Board: 310	♠ J9862	The opponents are silent.
Dealer: N	♥ AK9	
Vul: NS	♦ K7	Partner bids first.
HCP: 16	♣ KQ10	

Board: 311	♠ KQ1072	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ 963	

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

Board: 308

Dealer: N

Vul: EW

North HCP: 21

South HCP: 6

Contract: 4♥ N

North:

♠ Q2

♥ A102

♦ AKJ7

♣ AK43

South:

♠ K107

♥ QJ9654

♦ 42

♣ 85

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

Board: 309

Dealer: S

Vul: Both

North HCP: 14

South HCP: 20

Contract: 6♠ S

North:

♠ AJ9642

♥ —

♦ AJ92

♣ KJ2

South:

♠ Q75

♥ AKQ

♦ K863

♣ AQ3

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♠³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

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

Board: 310

Dealer: N

Vul: NS

North HCP: 20

South HCP: 16

Contract: 6N N

North:

♠ AKQ5

♥ J3

♦ AQ832

♣ A4

South:

♠ J9862

♥ AK9

♦ K7

♣ KQ10

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6NT

AP

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♣² Pass 4♦³

Pass 4♥⁴ Pass 4NT⁵

Pass 5♥⁶ Pass 6♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

5. Blackwood 0314, for ♠

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

Board: 311

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ AJ853

♥ Q3

♦ 1096

♣ A102

South:

♠ KQ1072

♥ AKJ

♦ AK

♣ 963

North hands (Practice Page)

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

Board: 312	♠ K103	The opponents are silent.
Dealer: N	♥ K8	
Vul: Both	♦ AQJ7	You bid first.
HCP: 20	♣ AK105	

Board: 313	♠ AQJ2	The opponents are silent.
Dealer: S	♥ KJ8653	
Vul: None	♦ 10	Partner bids first.
HCP: 11	♣ 85	

Board: 314	♠ K5	The opponents are silent.
Dealer: N	♥ A10643	
Vul: EW	♦ AKJ7	You bid first.
HCP: 20	♣ AJ	

Board: 315	♠ A108632	The opponents are silent.
Dealer: S	♥ K53	
Vul: Both	♦ K63	Partner bids first.
HCP: 10	♣ 10	

Board: 316	♠ KQJ87	The opponents are silent.
Dealer: N	♥ K76	
Vul: None	♦ AKQ	You bid first.
HCP: 21	♣ K3	

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

Board: 312

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 4♠ N

North:

♠ K103

♥ K8

♦ AQJ7

♣ AK105

South:

♠ AQJ874

♥ 65

♦ 943

♣ J6

West North East South

2NT Pass 4♥¹

Pass 4♠ AP

1. Texas

Board: 313

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ AQJ2

♥ KJ8653

♦ 10

♣ 85

South:

♠ K103

♥ A104

♦ AKQJ6

♣ QJ

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♥³

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 314

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ K5

♥ A10643

♦ AKJ7

♣ AJ

South:

♠ A9764

♥ QJ7

♦ 9542

♣ 9

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

AP

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6NT AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 315

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ A108632

♥ K53

♦ K63

♣ 10

South:

♠ KQ4

♥ AJ97

♦ AJ10

♣ KQ5

Board: 316

Dealer: N

Vul: None

North HCP: 21

South HCP: 4

Contract: 3♥ N

North:

♠ KQJ87

♥ K76

♦ AKQ

♣ K3

South:

♠ 10962

♥ A9852

♦ 942

♣ 8

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

South hands (Practice Page)

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

Board: 312	♠ AQJ874	The opponents are silent.
Dealer: N	♥ 65	
Vul: Both	♦ 943	Partner bids first.
HCP: 8	♣ J6	

Board: 313	♠ K103	The opponents are silent.
Dealer: S	♥ A104	
Vul: None	♦ AKQJ6	You bid first.
HCP: 20	♣ QJ	

Board: 314	♠ A9764	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: EW	♦ 9542	Partner bids first.
HCP: 7	♣ 9	

Board: 315	♠ KQ4	The opponents are silent.
Dealer: S	♥ AJ97	
Vul: Both	♦ AJ10	You bid first.
HCP: 20	♣ KQ5	

Board: 316	♠ 10962	The opponents are silent.
Dealer: N	♥ A9852	
Vul: None	♦ 942	Partner bids first.
HCP: 4	♣ 8	

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

Board: 312

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 4♠ N

North:

♠ K103

♥ K8

♦ AQJ7

♣ AK105

South:

♠ AQJ874

♥ 65

♦ 943

♣ J6

West North East South

2NT Pass 4♥¹

Pass 4♠ AP

1. Texas

Board: 313

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ AQJ2

♥ KJ8653

♦ 10

♣ 85

South:

♠ K103

♥ A104

♦ AKQJ6

♣ QJ

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♥³

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 314

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ K5

♥ A10643

♦ AKJ7

♣ AJ

South:

♠ A9764

♥ QJ7

♦ 9542

♣ 9

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

AP

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6NT AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 315

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ A108632

♥ K53

♦ K63

♣ 10

South:

♠ KQ4

♥ AJ97

♦ AJ10

♣ KQ5

Board: 316

Dealer: N

Vul: None

North HCP: 21

South HCP: 4

Contract: 3♥ N

North:

♠ KQJ87

♥ K76

♦ AKQ

♣ K3

South:

♠ 10962

♥ A9852

♦ 942

♣ 8

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

North hands (Practice Page)

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

Board: 317	♠ J98543	The opponents are silent.
Dealer: S	♥ AK106	
Vul: NS	♦ A9	Partner bids first.
HCP: 14	♣ Q	

Board: 318	♠ K2	The opponents are silent.
Dealer: N	♥ KQ953	
Vul: Both	♦ AKQ	You bid first.
HCP: 20	♣ QJ9	

Board: 319	♠ K7542	The opponents are silent.
Dealer: S	♥ 974	
Vul: None	♦ 97	Partner bids first.
HCP: 5	♣ Q75	

Board: 320	♠ 962	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ J86	You bid first.
HCP: 20	♣ AKQJ	

Board: 321	♠ KJ543	The opponents are silent.
Dealer: S	♥ Q94	
Vul: EW	♦ KJ7	Partner bids first.
HCP: 10	♣ 65	

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

Board: 317			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ J98543	♠ AK	Pass	4♥ ¹	Pass	4♠
North HCP: 14	♥ AK106	♥ QJ4	Pass	4NT ²	Pass	5♣ ³
South HCP: 20	♦ A9	♦ KQ87	Pass	6♠	AP	
Contract: 6♠ S	♣ Q	♣ AJ54	1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 318			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ K2	♠ AQ754		2NT	Pass	3♥
North HCP: 20	♥ KQ953	♥ J8	Pass	3♠	Pass	4NT ¹
South HCP: 12	♦ AKQ	♦ J8	AP			
Contract: 4N N	♣ QJ9	♣ A1054	1. Quantitative 4NT			

Board: 319			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ K7542	♠ AJ109	Pass	3♥	Pass	3♠
North HCP: 5	♥ 974	♥ AK2	Pass	3NT	Pass	4♠
South HCP: 20	♦ 97	♦ J32	AP			
Contract: 4♠ S	♣ Q75	♣ AK4				

Board: 320			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ 962	♠ 103		2NT	Pass	4♦ ¹
North HCP: 20	♥ AKQ	♥ J109732	Pass	4♥	AP	
South HCP: 4	♦ J86	♦ K542	1. Texas			
Contract: 4♥ N	♣ AKQJ	♣ 10				

Board: 321			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ KJ543	♠ 1062	Pass	3♥	Pass	3♠
North HCP: 10	♥ Q94	♥ AK3	Pass	3NT	Pass	4♠
South HCP: 20	♦ KJ7	♦ AQ96	AP			
Contract: 4♠ S	♣ 65	♣ AK7				

South hands (Practice Page)

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

Board: 317	♠ AK	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: NS	♦ KQ87	You bid first.
HCP: 20	♣ AJ54	

Board: 318	♠ AQ754	The opponents are silent.
Dealer: N	♥ J8	
Vul: Both	♦ J8	Partner bids first.
HCP: 12	♣ A1054	

Board: 319	♠ AJ109	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ J32	You bid first.
HCP: 20	♣ AK4	

Board: 320	♠ 103	The opponents are silent.
Dealer: N	♥ J109732	
Vul: NS	♦ K542	Partner bids first.
HCP: 4	♣ 10	

Board: 321	♠ 1062	The opponents are silent.
Dealer: S	♥ AK3	
Vul: EW	♦ AQ96	You bid first.
HCP: 20	♣ AK7	

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

Board: 317			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ J98543	♠ AK	Pass	4♥ ¹	Pass	4♠
North HCP: 14	♥ AK106	♥ QJ4	Pass	4NT ²	Pass	5♣ ³
South HCP: 20	♦ A9	♦ KQ87	Pass	6♠	AP	
Contract: 6♠ S	♣ Q	♣ AJ54	1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 318			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ K2	♠ AQ754		2NT	Pass	3♥
North HCP: 20	♥ KQ953	♥ J8	Pass	3♠	Pass	4NT ¹
South HCP: 12	♦ AKQ	♦ J8	AP			
Contract: 4N N	♣ QJ9	♣ A1054	1. Quantitative 4NT			

Board: 319			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ K7542	♠ AJ109	Pass	3♥	Pass	3♠
North HCP: 5	♥ 974	♥ AK2	Pass	3NT	Pass	4♠
South HCP: 20	♦ 97	♦ J32	AP			
Contract: 4♠ S	♣ Q75	♣ AK4				

Board: 320			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ 962	♠ 103		2NT	Pass	4♦ ¹
North HCP: 20	♥ AKQ	♥ J109732	Pass	4♥	AP	
South HCP: 4	♦ J86	♦ K542	1. Texas			
Contract: 4♥ N	♣ AKQJ	♣ 10				

Board: 321			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ KJ543	♠ 1062	Pass	3♥	Pass	3♠
North HCP: 10	♥ Q94	♥ AK3	Pass	3NT	Pass	4♠
South HCP: 20	♦ KJ7	♦ AQ96	AP			
Contract: 4♠ S	♣ 65	♣ AK7				

North hands (Practice Page)

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

Board: 322	♠ AQ9	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: None	♦ AJ876	You bid first.
HCP: 20	♣ A8	
Board: 323	♠ KJ	East Doubles 6♥ if possible.
Dealer: S	♥ AJ10985	
Vul: NS	♦ J1032	Partner bids first.
HCP: 10	♣ 10	
Board: 324	♠ K6	The opponents are silent.
Dealer: N	♥ AK86	
Vul: EW	♦ K6	You bid first.
HCP: 21	♣ AKJ74	
Board: 325	♠ K109843	The opponents are silent.
Dealer: S	♥ K103	
Vul: NS	♦ 762	Partner bids first.
HCP: 6	♣ 7	

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

Board: 322

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ AQ9

♥ AJ6

♦ AJ876

♣ A8

South:

♠ J10754

♥ 104

♦ K9

♣ K743

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

Board: 323

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♥ X S

North:

♠ KJ

♥ AJ10985

♦ J1032

♣ 10

South:

♠ AQ95

♥ K4

♦ AK64

♣ KJ5

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♣ ³
Pass	6♥	X	AP

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

Board: 324

Dealer: N

Vul: EW

North HCP: 21

South HCP: 11

Contract: 6♠ N

North:

♠ K6

♥ AK86

♦ K6

♣ AKJ74

South:

♠ AJ10853

♥ Q1095

♦ A9

♣ 9

West	North	East	South
	2NT	Pass	4♥ ¹

Pass	4♠	Pass	4NT ²
Pass	5♣ ³	Pass	5♦
Pass	5♠ ⁴	Pass	6♠
	AP		

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

Board: 325

Dealer: S

Vul: NS

North HCP: 6

South HCP: 20

Contract: 4♠ S

North:

♠ K109843

♥ K103

♦ 762

♣ 7

South:

♠ A5

♥ Q64

♦ KQ5

♣ AKQ65

West	North	East	South
			2NT

Pass	3♥	Pass	3♠
Pass	4♠	AP	

South hands (Practice Page)

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

Board: 322 ♠ J10754
Dealer: N ♥ 104
Vul: None ♦ K9
HCP: 7 ♣ K743

The opponents are silent.

Partner bids first.

Board: 323 ♠ AQ95
Dealer: S ♥ K4
Vul: NS ♦ AK64
HCP: 20 ♣ KJ5

East Doubles 6♥ if possible.

You bid first.

Board: 324 ♠ AJ10853
Dealer: N ♥ Q1095
Vul: EW ♦ A9
HCP: 11 ♣ 9

The opponents are silent.

Partner bids first.

Board: 325 ♠ A5
Dealer: S ♥ Q64
Vul: NS ♦ KQ5
HCP: 20 ♣ AKQ65

The opponents are silent.

You bid first.

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

Board: 322

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ AQ9

♥ AJ6

♦ AJ876

♣ A8

South:

♠ J10754

♥ 104

♦ K9

♣ K743

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

Board: 323

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♥ X S

North:

♠ KJ

♥ AJ10985

♦ J1032

♣ 10

South:

♠ AQ95

♥ K4

♦ AK64

♣ KJ5

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♣ ³
Pass	6♥	X	AP

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

Board: 324

Dealer: N

Vul: EW

North HCP: 21

South HCP: 11

Contract: 6♠ N

North:

♠ K6

♥ AK86

♦ K6

♣ AKJ74

South:

♠ AJ10853

♥ Q1095

♦ A9

♣ 9

West	North	East	South
	2NT	Pass	4♥ ¹

Pass	4♠	Pass	4NT ²
Pass	5♣ ³	Pass	5♦
Pass	5♠ ⁴	Pass	6♠
	AP		

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

Board: 325

Dealer: S

Vul: NS

North HCP: 6

South HCP: 20

Contract: 4♠ S

North:

♠ K109843

♥ K103

♦ 762

♣ 7

South:

♠ A5

♥ Q64

♦ KQ5

♣ AKQ65

West	North	East	South
			2NT

Pass	3♥	Pass	3♠
Pass	4♠	AP	

North hands (Practice Page)

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

Board: 326	♠ K10532	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: EW	♦ AK10	You bid first.
HCP: 21	♣ A9	

Board: 327	♠ A106542	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ K7	Partner bids first.
HCP: 10	♣ K1062	

Board: 328	♠ AK	The opponents are silent.
Dealer: N	♥ A6	
Vul: None	♦ K6532	You bid first.
HCP: 21	♣ AK63	

Board: 329	♠ AQ8654	The opponents are silent.
Dealer: S	♥ 106	
Vul: Both	♦ K962	Partner bids first.
HCP: 10	♣ J	

Board: 330	♠ AQ	The opponents are silent.
Dealer: N	♥ KQJ3	
Vul: None	♦ J98	You bid first.
HCP: 20	♣ AK97	

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

Board: 326

Dealer: N

Vul: EW

North HCP: 21

South HCP: 10

Contract: 4♥ N

North:

♠ K10532

♥ AQJ

♦ AK10

♣ A9

South:

♠ AJ9

♥ 106432

♦ J82

♣ KJ

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

Board: 327

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ A106542

♥ 8

♦ K7

♣ K1062

South:

♠ KJ8

♥ AKJ10

♦ J10

♣ AQJ3

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

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

Board: 328

Dealer: N

Vul: None

North HCP: 21

South HCP: 8

Contract: 4♠ N

North:

♠ AK

♥ A6

♦ K6532

♣ AK63

South:

♠ QJ8632

♥ 1052

♦ AJ

♣ 107

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

1. Texas

Board: 329

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ AQ8654

♥ 106

♦ K962

♣ J

South:

♠ 72

♥ KQJ5

♦ AJ5

♣ AKQ7

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

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

Board: 330

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AQ

♥ KQJ3

♦ J98

♣ AK97

South:

♠ KJ1054

♥ 52

♦ AK10

♣ 1082

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

	2NT	Pass	3♥
--	-----	------	----

Pass	3♠	Pass	4NT ¹
------	----	------	------------------

Pass	6NT	AP	
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1. Quantitative	4NT		
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South hands (Practice Page)

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

Board: 326	♠ AJ9	The opponents are silent.
Dealer: N	♥ 106432	
Vul: EW	♦ J82	Partner bids first.
HCP: 10	♣ KJ	

Board: 327	♠ KJ8	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: Both	♦ J10	You bid first.
HCP: 20	♣ AQJ3	

Board: 328	♠ QJ8632	The opponents are silent.
Dealer: N	♥ 1052	
Vul: None	♦ AJ	Partner bids first.
HCP: 8	♣ 107	

Board: 329	♠ 72	The opponents are silent.
Dealer: S	♥ KQJ5	
Vul: Both	♦ AJ5	You bid first.
HCP: 20	♣ AKQ7	

Board: 330	♠ KJ1054	The opponents are silent.
Dealer: N	♥ 52	
Vul: None	♦ AK10	Partner bids first.
HCP: 11	♣ 1082	

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

Board: 326

Dealer: N

Vul: EW

North HCP: 21

South HCP: 10

Contract: 4♥ N

North:

♠ K10532

♥ AQJ

♦ AK10

♣ A9

South:

♠ AJ9

♥ 106432

♦ J82

♣ KJ

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

Board: 327

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ A106542

♥ 8

♦ K7

♣ K1062

South:

♠ KJ8

♥ AKJ10

♦ J10

♣ AQJ3

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

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

Board: 328

Dealer: N

Vul: None

North HCP: 21

South HCP: 8

Contract: 4♠ N

North:

♠ AK

♥ A6

♦ K6532

♣ AK63

South:

♠ QJ8632

♥ 1052

♦ AJ

♣ 107

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

1. Texas

Board: 329

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ AQ8654

♥ 106

♦ K962

♣ J

South:

♠ 72

♥ KQJ5

♦ AJ5

♣ AKQ7

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

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

Board: 330

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AQ

♥ KQJ3

♦ J98

♣ AK97

South:

♠ KJ1054

♥ 52

♦ AK10

♣ 1082

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

	2NT	Pass	3♥
--	-----	------	----

Pass	3♠	Pass	4NT ¹
------	----	------	------------------

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

1. Quantitative	4NT		
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North hands (Practice Page)

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

Board: 331	♠ A8743	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ Q94	Partner bids first.
HCP: 12	♣ Q96	
Board: 332	♠ KJ	The opponents are silent.
Dealer: N	♥ AK7	
Vul: Both	♦ QJ1097	You bid first.
HCP: 20	♣ AQ8	
Board: 333	♠ 98	The opponents are silent.
Dealer: S	♥ K109832	
Vul: NS	♦ J854	Partner bids first.
HCP: 4	♣ 6	
Board: 334	♠ K1063	The opponents are silent.
Dealer: N	♥ J2	
Vul: EW	♦ AKQJ	You bid first.
HCP: 20	♣ AQ6	
Board: 335	♠ AQ8652	The opponents are silent.
Dealer: S	♥ 1065	
Vul: None	♦ J103	Partner bids first.
HCP: 7	♣ 6	

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

Board: 331

Dealer: S

Vul: NS

North HCP: 12

South HCP: 21

Contract: 6♠ S

North:

♠ A8743

♥ A9

♦ Q94

♣ Q96

South:

♠ QJ52

♥ KQJ8

♦ AK

♣ AJ10

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4NT² Pass 6♠

AP

1. Extended acceptance after NT

2. Quantitative 4NT

Board: 332

Dealer: N

Vul: Both

North HCP: 20

South HCP: 15

Contract: 6N N

North:

♠ KJ

♥ AK7

♦ QJ1097

♣ AQ8

South:

♠ AQ765

♥ Q42

♦ AK64

♣ 2

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6NT

AP

Board: 333

Dealer: S

Vul: NS

North HCP: 4

South HCP: 21

Contract: 4♥ S

North:

♠ 98

♥ K109832

♦ J854

♣ 6

South:

♠ KQ3

♥ AQJ7

♦ AK106

♣ Q9

West North East South

2NT

Pass 4♦¹ Pass 4♥

AP

1. Texas

Board: 334

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ K1063

♥ J2

♦ AKQJ

♣ AQ6

South:

♠ 752

♥ AQ10765

♦ 1086

♣ 5

West North East South

2NT Pass 4♦¹

Pass 4♥ AP

1. Texas

Board: 335

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ AQ8652

♥ 1065

♦ J103

♣ 6

South:

♠ KJ4

♥ Q72

♦ AK4

♣ AK54

West North East South

2NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

South hands (Practice Page)

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

Board: 331	♠ QJ52	The opponents are silent.
Dealer: S	♥ KQJ8	
Vul: NS	♦ AK	You bid first.
HCP: 21	♣ AJ10	

Board: 332	♠ AQ765	The opponents are silent.
Dealer: N	♥ Q42	
Vul: Both	♦ AK64	Partner bids first.
HCP: 15	♣ 2	

Board: 333	♠ KQ3	The opponents are silent.
Dealer: S	♥ AQJ7	
Vul: NS	♦ AK106	You bid first.
HCP: 21	♣ Q9	

Board: 334	♠ 752	The opponents are silent.
Dealer: N	♥ AQ10765	
Vul: EW	♦ 1086	Partner bids first.
HCP: 6	♣ 5	

Board: 335	♠ KJ4	The opponents are silent.
Dealer: S	♥ Q72	
Vul: None	♦ AK4	You bid first.
HCP: 20	♣ AK54	

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

Board: 331

Dealer: S

Vul: NS

North HCP: 12

South HCP: 21

Contract: 6♠ S

North:

♠ A8743

♥ A9

♦ Q94

♣ Q96

South:

♠ QJ52

♥ KQJ8

♦ AK

♣ AJ10

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4NT² Pass 6♠

AP

1. Extended acceptance after NT

2. Quantitative 4NT

Board: 332

Dealer: N

Vul: Both

North HCP: 20

South HCP: 15

Contract: 6N N

North:

♠ KJ

♥ AK7

♦ QJ1097

♣ AQ8

South:

♠ AQ765

♥ Q42

♦ AK64

♣ 2

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6NT

AP

Board: 333

Dealer: S

Vul: NS

North HCP: 4

South HCP: 21

Contract: 4♥ S

North:

♠ 98

♥ K109832

♦ J854

♣ 6

South:

♠ KQ3

♥ AQJ7

♦ AK106

♣ Q9

West North East South

2NT

Pass 4♦¹ Pass 4♥

AP

1. Texas

Board: 334

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ K1063

♥ J2

♦ AKQJ

♣ AQ6

South:

♠ 752

♥ AQ10765

♦ 1086

♣ 5

West North East South

2NT Pass 4♦¹

Pass 4♥ AP

1. Texas

Board: 335

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ AQ8652

♥ 1065

♦ J103

♣ 6

South:

♠ KJ4

♥ Q72

♦ AK4

♣ AK54

West North East South

2NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

North hands (Practice Page)

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

Board: 336	♠ AK2	The opponents are silent.
Dealer: N	♥ KQJ108	
Vul: NS	♦ K106	You bid first.
HCP: 20	♣ KJ	

Board: 337	♠ K9642	The opponents are silent.
Dealer: S	♥ J3	
Vul: EW	♦ A2	Partner bids first.
HCP: 11	♣ K742	

Board: 338	♠ AK7	The opponents are silent.
Dealer: N	♥ 107	
Vul: NS	♦ AK2	You bid first.
HCP: 20	♣ KQJ94	

Board: 339	♠ AJ6543	The opponents are silent.
Dealer: S	♥ 854	
Vul: EW	♦ A3	Partner bids first.
HCP: 10	♣ J8	

Board: 340	♠ A62	The opponents are silent.
Dealer: N	♥ J6	
Vul: Both	♦ AKQJ3	You bid first.
HCP: 20	♣ KQ9	

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

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ J98743		2NT	Pass	4♥ ¹
Vul: NS	♥ KQJ108	♥ 6				
North HCP: 20	♦ K106	♦ 52	Pass	4♠	AP	
South HCP: 3	♣ KJ	♣ Q765	1. Texas			
Contract: 4♠ N						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ K9642	♠ A7				2NT
Vul: EW	♥ J3	♥ K97	Pass	3♥	Pass	3♠
North HCP: 11	♦ A2	♦ KQJ4	Pass	4NT ¹	AP	
South HCP: 20	♣ K742	♣ AQJ5	1. Quantitative 4NT			
Contract: 4N S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 106		2NT	Pass	4♦ ¹
Vul: NS	♥ 107	♥ AK9532	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AK2	♦ Q86	Pass	5♥ ³	Pass	6♥
South HCP: 13	♣ KQJ94	♣ A8	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=2/5 or 5/5, Q(H)=0			

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ AJ6543	♠ K9				2NT
Vul: EW	♥ 854	♥ AKJ6	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ A3	♦ 974	AP			
South HCP: 20	♣ J8	♣ AKQ3	1. Texas			
Contract: 4♠ S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ KQ987		2NT	Pass	3♥
Vul: Both	♥ J6	♥ AQ4	Pass	3♠	Pass	4NT ¹
North HCP: 20	♦ AKQJ3	♦ 76	Pass	6♠	AP	
South HCP: 11	♣ KQ9	♣ 542	1. Quantitative 4NT			
Contract: 6♠ N						

South hands (Practice Page)

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

Board: 336	♠ J98743	The opponents are silent.
Dealer: N	♥ 6	
Vul: NS	♦ 52	Partner bids first.
HCP: 3	♣ Q765	

Board: 337	♠ A7	The opponents are silent.
Dealer: S	♥ K97	
Vul: EW	♦ KQJ4	You bid first.
HCP: 20	♣ AQJ5	

Board: 338	♠ 106	The opponents are silent.
Dealer: N	♥ AK9532	
Vul: NS	♦ Q86	Partner bids first.
HCP: 13	♣ A8	

Board: 339	♠ K9	The opponents are silent.
Dealer: S	♥ AKJ6	
Vul: EW	♦ 974	You bid first.
HCP: 20	♣ AKQ3	

Board: 340	♠ KQ987	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: Both	♦ 76	Partner bids first.
HCP: 11	♣ 542	

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

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ J98743		2NT	Pass	4♥ ¹
Vul: NS	♥ KQJ108	♥ 6				
North HCP: 20	♦ K106	♦ 52	Pass	4♠	AP	
South HCP: 3	♣ KJ	♣ Q765	1. Texas			
Contract: 4♠ N						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ K9642	♠ A7				2NT
Vul: EW	♥ J3	♥ K97	Pass	3♥	Pass	3♠
North HCP: 11	♦ A2	♦ KQJ4	Pass	4NT ¹	AP	
South HCP: 20	♣ K742	♣ AQJ5	1. Quantitative 4NT			
Contract: 4N S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 106		2NT	Pass	4♦ ¹
Vul: NS	♥ 107	♥ AK9532	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AK2	♦ Q86	Pass	5♥ ³	Pass	6♥
South HCP: 13	♣ KQJ94	♣ A8	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=2/5 or 5/5, Q(H)=0			

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ AJ6543	♠ K9				2NT
Vul: EW	♥ 854	♥ AKJ6	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ A3	♦ 974	AP			
South HCP: 20	♣ J8	♣ AKQ3	1. Texas			
Contract: 4♠ S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ KQ987		2NT	Pass	3♥
Vul: Both	♥ J6	♥ AQ4	Pass	3♠	Pass	4NT ¹
North HCP: 20	♦ AKQJ3	♦ 76	Pass	6♠	AP	
South HCP: 11	♣ KQ9	♣ 542	1. Quantitative 4NT			
Contract: 6♠ N						

North hands (Practice Page)

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

Board: 341	♠ J7532	The opponents are silent.
Dealer: S	♥ J43	
Vul: None	♦ Q76	Partner bids first.
HCP: 8	♣ A5	

Board: 342	♠ KQ5	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ A106	You bid first.
HCP: 21	♣ AKJ64	

Board: 343	♠ AQ10542	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ K753	Partner bids first.
HCP: 10	♣ 97	

Board: 344	♠ AQ9	The opponents are silent.
Dealer: N	♥ 96	
Vul: None	♦ AQJ	You bid first.
HCP: 20	♣ AQJ74	

Board: 345	♠ Q108632	The opponents are silent.
Dealer: S	♥ A7	
Vul: NS	♦ AQ2	Partner bids first.
HCP: 12	♣ 64	

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

Board: 341

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ J7532

♥ J43

♦ Q76

♣ A5

South:

♠ A10

♥ AKQ85

♦ A104

♣ K64

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

Board: 342

Dealer: N

Vul: EW

North HCP: 21

South HCP: 4

Contract: 4♥ N

North:

♠ KQ5

♥ A10

♦ A106

♣ AKJ64

South:

♠ J6

♥ QJ9652

♦ 72

♣ 1083

West North East South

2NT Pass 4♦¹

Pass 4♥ AP

1. Texas

Board: 343

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ AQ10542

♥ J

♦ K753

♣ 97

South:

♠ 963

♥ AK65

♦ AQJ4

♣ AQ

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 344

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 4♥ N

North:

♠ AQ9

♥ 96

♦ AQJ

♣ AQJ74

South:

♠ 103

♥ AQ10732

♦ K42

♣ 106

West North East South

2NT Pass 4♦¹

Pass 4♥ AP

1. Texas

Board: 345

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ Q108632

♥ A7

♦ AQ2

♣ 64

South:

♠ AKJ9

♥ K642

♦ K10

♣ KQJ

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

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

South hands (Practice Page)

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

Board: 341	♠ A10	The opponents are silent.
Dealer: S	♥ AKQ85	
Vul: None	♦ A104	You bid first.
HCP: 20	♣ K64	

Board: 342	♠ J6	The opponents are silent.
Dealer: N	♥ QJ9652	
Vul: EW	♦ 72	Partner bids first.
HCP: 4	♣ 1083	

Board: 343	♠ 963	The opponents are silent.
Dealer: S	♥ AK65	
Vul: Both	♦ AQJ4	You bid first.
HCP: 20	♣ AQ	

Board: 344	♠ 103	The opponents are silent.
Dealer: N	♥ AQ10732	
Vul: None	♦ K42	Partner bids first.
HCP: 9	♣ 106	

Board: 345	♠ AKJ9	The opponents are silent.
Dealer: S	♥ K642	
Vul: NS	♦ K10	You bid first.
HCP: 20	♣ KQJ	

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

Board: 341

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ J7532

♥ J43

♦ Q76

♣ A5

South:

♠ A10

♥ AKQ85

♦ A104

♣ K64

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

Board: 342

Dealer: N

Vul: EW

North HCP: 21

South HCP: 4

Contract: 4♥ N

North:

♠ KQ5

♥ A10

♦ A106

♣ AKJ64

South:

♠ J6

♥ QJ9652

♦ 72

♣ 1083

West North East South

2NT Pass 4♦¹

Pass 4♥ AP

1. Texas

Board: 343

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ AQ10542

♥ J

♦ K753

♣ 97

South:

♠ 963

♥ AK65

♦ AQJ4

♣ AQ

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 344

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 4♥ N

North:

♠ AQ9

♥ 96

♦ AQJ

♣ AQJ74

South:

♠ 103

♥ AQ10732

♦ K42

♣ 106

West North East South

2NT Pass 4♦¹

Pass 4♥ AP

1. Texas

Board: 345

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ Q108632

♥ A7

♦ AQ2

♣ 64

South:

♠ AKJ9

♥ K642

♦ K10

♣ KQJ

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

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

North hands (Practice Page)

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

Board: 346	♠ Q105	The opponents are silent.
Dealer: N	♥ AK97	
Vul: Both	♦ A3	You bid first.
HCP: 20	♣ AK107	

Board: 347	♠ J10932	The opponents are silent.
Dealer: S	♥ Q92	
Vul: None	♦ A853	Partner bids first.
HCP: 8	♣ J	

Board: 348	♠ J65	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: EW	♦ AQ10	You bid first.
HCP: 20	♣ AKJ4	

Board: 349	♠ QJ1063	The opponents are silent.
Dealer: S	♥ 732	
Vul: None	♦ A	Partner bids first.
HCP: 11	♣ KJ65	

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

Board: 346

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 6♥ S

North:

♠ Q105

♥ AK97

♦ A3

♣ AK107

South:

♠ K

♥ Q108542

♦ QJ42

♣ 63

West North East South

2NT Pass 3♦

Pass 3NT¹ Pass 6♥

AP

1. Extended acceptance after NT

Board: 347

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 6♠ S

North:

♠ J10932

♥ Q92

♦ A853

♣ J

South:

♠ AKQ5

♥ AK63

♦ KJ10

♣ 94

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♣² Pass 4♦³

Pass 4♥⁴ Pass 4♠

Pass 4NT⁵ Pass 5♣⁶

Pass 6♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

5. Blackwood 0314, for ♠

6. A=0/5 or 3/5

Board: 348

Dealer: N

Vul: EW

North HCP: 20

South HCP: 17

Contract: 7N N

North:

♠ J65

♥ AJ8

♦ AQ10

♣ AKJ4

South:

♠ AKQ108

♥ Q7

♦ KJ5

♣ Q87

West North East South

2NT Pass 3♥

Pass 3♠ Pass 7NT

AP

Board: 349

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ QJ1063

♥ 732

♦ A

♣ KJ65

South:

♠ AK8

♥ KJ84

♦ K76

♣ AQ7

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT¹ Pass 6♠

AP

1. Quantitative 4NT

South hands (Practice Page)

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

Board: 346	♠ K	The opponents are silent.
Dealer: N	♥ Q108542	
Vul: Both	♦ QJ42	Partner bids first.
HCP: 8	♣ 63	

Board: 347	♠ AKQ5	The opponents are silent.
Dealer: S	♥ AK63	
Vul: None	♦ KJ10	You bid first.
HCP: 20	♣ 94	

Board: 348	♠ AKQ108	The opponents are silent.
Dealer: N	♥ Q7	
Vul: EW	♦ KJ5	Partner bids first.
HCP: 17	♣ Q87	

Board: 349	♠ AK8	The opponents are silent.
Dealer: S	♥ KJ84	
Vul: None	♦ K76	You bid first.
HCP: 20	♣ AQ7	

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

Board: 346

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 6♥ S

North:

♠ Q105

♥ AK97

♦ A3

♣ AK107

South:

♠ K

♥ Q108542

♦ QJ42

♣ 63

West North East South

2NT Pass 3♦

Pass 3NT¹ Pass 6♥

AP

1. Extended acceptance after NT

Board: 347

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 6♠ S

North:

♠ J10932

♥ Q92

♦ A853

♣ J

South:

♠ AKQ5

♥ AK63

♦ KJ10

♣ 94

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♣² Pass 4♦³

Pass 4♥⁴ Pass 4♠

Pass 4NT⁵ Pass 5♣⁶

Pass 6♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

5. Blackwood 0314, for ♠

6. A=0/5 or 3/5

Board: 348

Dealer: N

Vul: EW

North HCP: 20

South HCP: 17

Contract: 7N N

North:

♠ J65

♥ AJ8

♦ AQ10

♣ AKJ4

South:

♠ AKQ108

♥ Q7

♦ KJ5

♣ Q87

West North East South

2NT Pass 3♥

Pass 3♠ Pass 7NT

AP

Board: 349

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ QJ1063

♥ 732

♦ A

♣ KJ65

South:

♠ AK8

♥ KJ84

♦ K76

♣ AQ7

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT¹ Pass 6♠

AP

1. Quantitative 4NT

North hands (Practice Page)

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

Board: 350	♠ A2	The opponents are silent.
Dealer: N	♥ AK73	
Vul: NS	♦ KQ	You bid first.
HCP: 21	♣ AJ973	

Board: 351	♠ J54	The opponents are silent.
Dealer: S	♥ 87543	
Vul: EW	♦ QJ98	Partner bids first.
HCP: 7	♣ K	

Board: 352	♠ AJ832	The opponents are silent.
Dealer: N	♥ Q10	
Vul: Both	♦ AK	You bid first.
HCP: 21	♣ AK53	

Board: 353	♠ AQJ432	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ A1052	Partner bids first.
HCP: 12	♣ J7	

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

Board: 350

Dealer: N

Vul: NS

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ A2

♥ AK73

♦ KQ

♣ AJ973

South:

♠ KQJ73

♥ J

♦ AJ87

♣ 1052

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6NT

AP

Board: 351

Dealer: S

Vul: EW

North HCP: 7

South HCP: 21

Contract: 4♥ S

North:

♠ J54

♥ 87543

♦ QJ98

♣ K

South:

♠ AK832

♥ AK2

♦ K2

♣ A53

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

AP

Board: 352

Dealer: N

Vul: Both

North HCP: 21

South HCP: 10

Contract: 6♥ N

North:

♠ AJ832

♥ Q10

♦ AK

♣ AK53

South:

♠ KQ9

♥ K98764

♦ Q

♣ 1072

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6♥

AP

Board: 353

Dealer: S

Vul: NS

North HCP: 12

South HCP: 21

Contract: 7♠ S

North:

♠ AQJ432

♥ 3

♦ A1052

♣ J7

South:

♠ K109

♥ AKJ9

♦ KQJ3

♣ A2

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 7♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

South hands (Practice Page)

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

Board: 350	♠ KQJ73	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ AJ87	Partner bids first.
HCP: 12	♣ 1052	

Board: 351	♠ AK832	The opponents are silent.
Dealer: S	♥ AK2	
Vul: EW	♦ K2	You bid first.
HCP: 21	♣ A53	

Board: 352	♠ KQ9	The opponents are silent.
Dealer: N	♥ K98764	
Vul: Both	♦ Q	Partner bids first.
HCP: 10	♣ 1072	

Board: 353	♠ K109	The opponents are silent.
Dealer: S	♥ AKJ9	
Vul: NS	♦ KQJ3	You bid first.
HCP: 21	♣ A2	

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

Board: 350

Dealer: N

Vul: NS

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ A2

♥ AK73

♦ KQ

♣ AJ973

South:

♠ KQJ73

♥ J

♦ AJ87

♣ 1052

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6NT

AP

Board: 351

Dealer: S

Vul: EW

North HCP: 7

South HCP: 21

Contract: 4♥ S

North:

♠ J54

♥ 87543

♦ QJ98

♣ K

South:

♠ AK832

♥ AK2

♦ K2

♣ A53

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

AP

Board: 352

Dealer: N

Vul: Both

North HCP: 21

South HCP: 10

Contract: 6♥ N

North:

♠ AJ832

♥ Q10

♦ AK

♣ AK53

South:

♠ KQ9

♥ K98764

♦ Q

♣ 1072

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6♥

AP

Board: 353

Dealer: S

Vul: NS

North HCP: 12

South HCP: 21

Contract: 7♠ S

North:

♠ AQJ432

♥ 3

♦ A1052

♣ J7

South:

♠ K109

♥ AKJ9

♦ KQJ3

♣ A2

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 7♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

North hands (Practice Page)

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

Board: 354	♠ AK104	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ 74	You bid first.
HCP: 20	♣ AKQJ6	

Board: 355	♠ K5	The opponents are silent.
Dealer: S	♥ KQ9752	
Vul: EW	♦ 85	Partner bids first.
HCP: 8	♣ 654	

Board: 356	♠ A762	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ AQ92	You bid first.
HCP: 20	♣ AQ6	

Board: 357	♠ J2	The opponents are silent.
Dealer: S	♥ QJ952	
Vul: None	♦ AJ3	Partner bids first.
HCP: 13	♣ A105	

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

Board: 354
Dealer: N
Vul: None
North HCP: 20
South HCP: 8
Contract: 6♠ S

North:
♠ AK104
♥ K6
♦ 74
♣ AKQJ6

South:
♠ Q9732
♥ 985
♦ AQ6
♣ 98

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

1. Extended acceptance after NT
2. Cue bid, a ♦ stopper
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♠
5. A=0/5 or 3/5

Board: 355
Dealer: S
Vul: EW
North HCP: 8
South HCP: 20
Contract: 4♥ S

North:
♠ K5
♥ KQ9752
♦ 85
♣ 654

South:
♠ AQ8
♥ J64
♦ AQJ97
♣ AQ

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

Board: 356
Dealer: N
Vul: Both
North HCP: 20
South HCP: 14
Contract: 7♥ N

North:
♠ A762
♥ KJ
♦ AQ92
♣ AQ6

South:
♠ Q
♥ AQ8732
♦ K8
♣ K732

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♦ ³	Pass	7♥
AP			

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

Board: 357
Dealer: S
Vul: None
North HCP: 13
South HCP: 21
Contract: 6♥ S

North:
♠ J2
♥ QJ952
♦ AJ3
♣ A105

South:
♠ AKQ8
♥ AK8
♦ Q10
♣ K987

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

1. Quantitative 4NT

South hands (Practice Page)

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

Board: 354	♠ Q9732	The opponents are silent.
Dealer: N	♥ 985	
Vul: None	♦ AQ6	Partner bids first.
HCP: 8	♣ 98	

Board: 355	♠ AQ8	The opponents are silent.
Dealer: S	♥ J64	
Vul: EW	♦ AQJ97	You bid first.
HCP: 20	♣ AQ	

Board: 356	♠ Q	The opponents are silent.
Dealer: N	♥ AQ8732	
Vul: Both	♦ K8	Partner bids first.
HCP: 14	♣ K732	

Board: 357	♠ AKQ8	The opponents are silent.
Dealer: S	♥ AK8	
Vul: None	♦ Q10	You bid first.
HCP: 21	♣ K987	

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

Board: 354

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 6♠ S

North:

♠ AK104

♥ K6

♦ 74

♣ AKQJ6

South:

♠ Q9732

♥ 985

♦ AQ6

♣ 98

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♦²

Pass 4♥³ Pass 4NT⁴

Pass 5♣⁵ Pass 6♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=0/5 or 3/5

Board: 355

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 4♥ S

North:

♠ K5

♥ KQ9752

♦ 85

♣ 654

South:

♠ AQ8

♥ J64

♦ AQJ97

♣ AQ

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4♥ AP

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♦³ Pass 7♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

Board: 356

Dealer: N

Vul: Both

North HCP: 20

South HCP: 14

Contract: 7♥ N

North:

♠ A762

♥ KJ

♦ AQ92

♣ AQ6

South:

♠ Q

♥ AQ8732

♦ K8

♣ K732

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4NT¹ Pass 6♥

AP

1. Quantitative 4NT

Board: 357

Dealer: S

Vul: None

North HCP: 13

South HCP: 21

Contract: 6♥ S

North:

♠ J2

♥ QJ952

♦ AJ3

♣ A105

South:

♠ AKQ8

♥ AK8

♦ Q10

♣ K987

North hands (Practice Page)

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

Board: 358	♠ AK7	The opponents are silent.
Dealer: N	♥ A10752	
Vul: NS	♦ A2	You bid first.
HCP: 21	♣ AQ5	

Board: 359	♠ 94	The opponents are silent.
Dealer: S	♥ KJ843	
Vul: Both	♦ AJ72	Partner bids first.
HCP: 9	♣ 64	

Board: 360	♠ A6	The opponents are silent.
Dealer: N	♥ A1043	
Vul: None	♦ AJ84	You bid first.
HCP: 21	♣ AKJ	

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

Board: 358

Dealer: N

Vul: NS

North HCP: 21

South HCP: 8

Contract: 6♠ N

North:

♠ AK7

♥ A10752

♦ A2

♣ AQ5

South:

♠ QJ6432

♥ KJ3

♦ 4

♣ J83

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

Board: 359

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 6♥ S

North:

♠ 94

♥ KJ843

♦ AJ72

♣ 64

South:

♠ AK

♥ A9752

♦ Q53

♣ AQJ

West	North	East	South
			2NT
Pass	3♦	Pass	3♠ ¹
Pass	3NT ²	Pass	4♣ ³
Pass	4♦ ⁴	Pass	4♥
Pass	4NT ⁵	Pass	5♣ ⁶
Pass	5♦	Pass	5♠ ⁷
Pass	6♥	AP	

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Cue bid, a ♦ stopper
5. Blackwood 0314, for ♥
6. A=0/5 or 3/5
7. ♥ queen and ♠ king

Board: 360

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 7♥ S

North:

♠ A6

♥ A1043

♦ AJ84

♣ AKJ

South:

♠ 4

♥ KQJ82

♦ K102

♣ Q1095

West	North	East	South
	2NT	Pass	3♦
Pass	3♠ ¹	Pass	3NT ²
Pass	4♣ ³	Pass	4NT ⁴
Pass	5♦ ⁵	Pass	7♥
AP			

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♥
5. A=1/5 or 4/5

South hands (Practice Page)

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

Board: 358	♠ QJ6432	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: NS	♦ 4	Partner bids first.
HCP: 8	♣ J83	

Board: 359	♠ AK	The opponents are silent.
Dealer: S	♥ A9752	
Vul: Both	♦ Q53	You bid first.
HCP: 20	♣ AQJ	

Board: 360	♠ 4	The opponents are silent.
Dealer: N	♥ KQJ82	
Vul: None	♦ K102	Partner bids first.
HCP: 11	♣ Q1095	

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

Board: 358

Dealer: N

Vul: NS

North HCP: 21

South HCP: 8

Contract: 6♠ N

North:

♠ AK7

♥ A10752

♦ A2

♣ AQ5

South:

♠ QJ6432

♥ KJ3

♦ 4

♣ J83

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

Board: 359

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 6♥ S

North:

♠ 94

♥ KJ843

♦ AJ72

♣ 64

South:

♠ AK

♥ A9752

♦ Q53

♣ AQJ

West	North	East	South
			2NT
Pass	3♦	Pass	3♠ ¹
Pass	3NT ²	Pass	4♣ ³
Pass	4♦ ⁴	Pass	4♥
Pass	4NT ⁵	Pass	5♣ ⁶
Pass	5♦	Pass	5♠ ⁷
Pass	6♥	AP	

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Cue bid, a ♦ stopper
5. Blackwood 0314, for ♥
6. A=0/5 or 3/5
7. ♥ queen and ♠ king

Board: 360

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 7♥ S

North:

♠ A6

♥ A1043

♦ AJ84

♣ AKJ

South:

♠ 4

♥ KQJ82

♦ K102

♣ Q1095

West	North	East	South
	2NT	Pass	3♦
Pass	3♠ ¹	Pass	3NT ²
Pass	4♣ ³	Pass	4NT ⁴
Pass	5♦ ⁵	Pass	7♥
AP			

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♥
5. A=1/5 or 4/5

North hands (Practice Page)

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

Board: 361	♠ AK932	The opponents are silent.
Dealer: S	♥ 984	
Vul: NS	♦ A3	Partner bids first.
HCP: 13	♣ Q82	

Board: 362	♠ KJ42	The opponents are silent.
Dealer: N	♥ AQ84	
Vul: EW	♦ AQ7	You bid first.
HCP: 20	♣ A3	

Board: 363	♠ K3	The opponents are silent.
Dealer: S	♥ KQ1072	
Vul: None	♦ 108	Partner bids first.
HCP: 11	♣ K875	

Board: 364	♠ AQ6	The opponents are silent.
Dealer: N	♥ 9842	
Vul: NS	♦ AK7	You bid first.
HCP: 20	♣ AK8	

Board: 365	♠ QJ10875	The opponents are silent.
Dealer: S	♥ Q42	
Vul: EW	♦ K102	Partner bids first.
HCP: 8	♣ 10	

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

Board: 361

Dealer: S

Vul: NS

North HCP: 13

South HCP: 20

Contract: 6N S

North:

♠ AK932

♥ 984

♦ A3

♣ Q82

South:

♠ 108

♥ AKQ10

♦ K75

♣ AKJ7

West North East South

Pass 3♥ Pass 2NT

Pass 3♠

Pass 6NT AP

Board: 362

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 6♥ S

North:

♠ KJ42

♥ AQ84

♦ AQ7

♣ A3

South:

♠ A5

♥ K10953

♦ K1092

♣ K8

West North East South

Pass 2NT Pass 3♦

Pass 3NT¹ Pass 6♥

AP

1. Extended acceptance after NT

Board: 363

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ K3

♥ KQ1072

♦ 108

♣ K875

South:

♠ AQ852

♥ A6

♦ KQJ6

♣ A10

West North East South

Pass 3♦ Pass 2NT

Pass 3♥

Pass 4NT¹ Pass 6NT

AP

1. Quantitative 4NT

Board: 364

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ AQ6

♥ 9842

♦ AK7

♣ AK8

South:

♠ J9843

♥ A10

♦ 1096

♣ Q109

West North East South

Pass 2NT Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♠ AP

Board: 365

Dealer: S

Vul: EW

North HCP: 8

South HCP: 21

Contract: 4♠ S

North:

♠ QJ10875

♥ Q42

♦ K102

♣ 10

South:

♠ AK4

♥ KJ8

♦ AQJ9

♣ QJ6

West North East South

Pass 2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

South hands (Practice Page)

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

Board: 361	♠ 108	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: NS	♦ K75	You bid first.
HCP: 20	♣ AKJ7	

Board: 362	♠ A5	The opponents are silent.
Dealer: N	♥ K10953	
Vul: EW	♦ K1092	Partner bids first.
HCP: 13	♣ K8	

Board: 363	♠ AQ852	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ KQJ6	You bid first.
HCP: 20	♣ A10	

Board: 364	♠ J9843	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ 1096	Partner bids first.
HCP: 7	♣ Q109	

Board: 365	♠ AK4	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: EW	♦ AQJ9	You bid first.
HCP: 21	♣ QJ6	

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

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ AK932	♠ 108				2NT
Vul: NS	♥ 984	♥ AKQ10	Pass	3♥	Pass	3♠
North HCP: 13	♦ A3	♦ K75	Pass	6NT	AP	
South HCP: 20	♣ Q82	♣ AKJ7				
Contract: 6N S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ KJ42	♠ A5		2NT	Pass	3♦
Vul: EW	♥ AQ84	♥ K10953	Pass	3NT ¹	Pass	6♥
North HCP: 20	♦ AQ7	♦ K1092	AP			
South HCP: 13	♣ A3	♣ K8				
Contract: 6♥ S						

1. Extended acceptance after NT

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ AQ852				2NT
Vul: None	♥ KQ1072	♥ A6	Pass	3♦	Pass	3♥
North HCP: 11	♦ 108	♦ KQJ6	Pass	4NT ¹	Pass	6NT
South HCP: 20	♣ K875	♣ A10	AP			
Contract: 6N S						

1. Quantitative 4NT

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ J9843		2NT	Pass	3♥
Vul: NS	♥ 9842	♥ A10	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK7	♦ 1096	Pass	4♠	AP	
South HCP: 7	♣ AK8	♣ Q109				
Contract: 4♠ N						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ QJ10875	♠ AK4				2NT
Vul: EW	♥ Q42	♥ KJ8	Pass	3♥	Pass	3♠
North HCP: 8	♦ K102	♦ AQJ9	Pass	4♠	AP	
South HCP: 21	♣ 10	♣ QJ6				
Contract: 4♠ S						

North hands (Practice Page)

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

Board: 366 ♠ KQ74
Dealer: N ♥ KQJ
Vul: Both ♦ A32
HCP: 21 ♣ AQ5

The opponents are silent.

You bid first.

Board: 367 ♠ QJ986
Dealer: S ♥ 1043
Vul: NS ♦ 1097
HCP: 4 ♣ J5

The opponents are silent.

Partner bids first.

Board: 368 ♠ Q9
Dealer: N ♥ AKJ
Vul: EW ♦ AK92
HCP: 20 ♣ K1054

The opponents are silent.

You bid first.

Board: 369 ♠ A108732
Dealer: S ♥ A97
Vul: Both ♦ 53
HCP: 8 ♣ 83

East Doubles 3♥ if possible.

Partner bids first.

Board: 370 ♠ KJ10
Dealer: N ♥ AQ95
Vul: EW ♦ KJ5
HCP: 21 ♣ AK9

The opponents are silent.

You bid first.

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

Board: 366
Dealer: N
Vul: Both
North HCP: 21
South HCP: 10
Contract: 5♥ N

North:
♠ KQ74
♥ KQJ
♦ A32
♣ AQ5

South:
♠ 8
♥ A87652
♦ KQ5
♣ J107

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

Board: 367
Dealer: S
Vul: NS
North HCP: 4
South HCP: 21
Contract: 3♠ S

North:
♠ QJ986
♥ 1043
♦ 1097
♣ J5

South:
♠ AK3
♥ K75
♦ KJ8
♣ AK76

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

Board: 368
Dealer: N
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6♥ N

North:
♠ Q9
♥ AKJ
♦ AK92
♣ K1054

South:
♠ K4
♥ 98652
♦ Q5
♣ AQJ9

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

Board: 369
Dealer: S
Vul: Both
North HCP: 8
South HCP: 21
Contract: 4♠ S

North:
♠ A108732
♥ A97
♦ 53
♣ 83

South:
♠ KQ6
♥ J10
♦ AK42
♣ AKJ7

West	North	East	South
			2NT
Pass	3♥	X	3♠
Pass	3NT ¹	Pass	4♣ ²
Pass	4♥ ³	Pass	4♠
AP			
1. Cue bid, a ♥ stopper			
2. Cue bid, a ♣ stopper			
3. Cue bid, surplus			

Board: 370

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 4♠ N

North:

♠ KJ10

♥ AQ95

♦ KJ5

♣ AK9

South:

♠ AQ854

♥ 2

♦ Q1082

♣ 865

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

South hands (Practice Page)

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

Board: 366	♠ 8	The opponents are silent.
Dealer: N	♥ A87652	
Vul: Both	♦ KQ5	Partner bids first.
HCP: 10	♣ J107	
Board: 367	♠ AK3	The opponents are silent.
Dealer: S	♥ K75	
Vul: NS	♦ KJ8	You bid first.
HCP: 21	♣ AK76	
Board: 368	♠ K4	The opponents are silent.
Dealer: N	♥ 98652	
Vul: EW	♦ Q5	Partner bids first.
HCP: 12	♣ AQJ9	
Board: 369	♠ KQ6	East Doubles 3♥ if possible.
Dealer: S	♥ J10	
Vul: Both	♦ AK42	You bid first.
HCP: 21	♣ AKJ7	
Board: 370	♠ AQ854	The opponents are silent.
Dealer: N	♥ 2	
Vul: EW	♦ Q1082	Partner bids first.
HCP: 8	♣ 865	

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

Board: 366
Dealer: N
Vul: Both
North HCP: 21
South HCP: 10
Contract: 5♥ N

North:
♠ KQ74
♥ KQJ
♦ A32
♣ AQ5

South:
♠ 8
♥ A87652
♦ KQ5
♣ J107

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

Board: 367
Dealer: S
Vul: NS
North HCP: 4
South HCP: 21
Contract: 3♠ S

North:
♠ QJ986
♥ 1043
♦ 1097
♣ J5

South:
♠ AK3
♥ K75
♦ KJ8
♣ AK76

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

Board: 368
Dealer: N
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6♥ N

North:
♠ Q9
♥ AKJ
♦ AK92
♣ K1054

South:
♠ K4
♥ 98652
♦ Q5
♣ AQJ9

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

Board: 369
Dealer: S
Vul: Both
North HCP: 8
South HCP: 21
Contract: 4♠ S

North:
♠ A108732
♥ A97
♦ 53
♣ 83

South:
♠ KQ6
♥ J10
♦ AK42
♣ AKJ7

West	North	East	South
			2NT
Pass	3♥	X	3♠
Pass	3NT ¹	Pass	4♣ ²
Pass	4♥ ³	Pass	4♠
AP			
1. Cue bid, a ♥ stopper			
2. Cue bid, a ♣ stopper			
3. Cue bid, surplus			

Board: 370

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 4♠ N

North:

♠ KJ10

♥ AQ95

♦ KJ5

♣ AK9

South:

♠ AQ854

♥ 2

♦ Q1082

♣ 865

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

North hands (Practice Page)

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

Board: 371	♠ J7	The opponents are silent.
Dealer: S	♥ KJ752	
Vul: Both	♦ J2	Partner bids first.
HCP: 9	♣ K953	

Board: 372	♠ KQ4	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ KQ6	You bid first.
HCP: 20	♣ KQJ75	

Board: 373	♠ J10972	The opponents are silent.
Dealer: S	♥ Q10	
Vul: NS	♦ 7543	Partner bids first.
HCP: 7	♣ A8	

Board: 374	♠ KQ1096	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ Q96	You bid first.
HCP: 20	♣ AQJ	

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

Board: 371

Dealer: S

Vul: Both

North HCP: 9

South HCP: 21

Contract: 6♥ S

North:

♠ J7

♥ KJ752

♦ J2

♣ K953

South:

♠ AK94

♥ AQ9

♦ AK64

♣ J7

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

Pass 4NT¹ Pass 5♣²

Pass 6♥ AP

1. Blackwood 0314, for ♥

2. A=0/5 or 3/5

Board: 372

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 4♥ N

North:

♠ KQ4

♥ A8

♦ KQ6

♣ KQJ75

South:

♠ 10963

♥ K97532

♦ A3

♣ 10

West North East South

2NT Pass 4♦¹

Pass 4♥ AP

1. Texas

Board: 373

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ J10972

♥ Q10

♦ 7543

♣ A8

South:

♠ A4

♥ AK76

♦ KJ2

♣ KQ54

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♣²

Pass 4♠ Pass 4NT³

Pass 5♣⁴ Pass 6♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 374

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6♠ N

North:

♠ KQ1096

♥ AQ

♦ Q96

♣ AQJ

South:

♠ AJ532

♥ KJ3

♦ 74

♣ K93

South hands (Practice Page)

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

Board: 371	♠ AK94	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: Both	♦ AK64	You bid first.
HCP: 21	♣ J7	

Board: 372	♠ 10963	The opponents are silent.
Dealer: N	♥ K97532	
Vul: None	♦ A3	Partner bids first.
HCP: 7	♣ 10	

Board: 373	♠ A4	The opponents are silent.
Dealer: S	♥ AK76	
Vul: NS	♦ KJ2	You bid first.
HCP: 20	♣ KQ54	

Board: 374	♠ AJ532	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: Both	♦ 74	Partner bids first.
HCP: 12	♣ K93	

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

Board: 371

Dealer: S

Vul: Both

North HCP: 9

South HCP: 21

Contract: 6♥ S

North:

♠ J7

♥ KJ752

♦ J2

♣ K953

South:

♠ AK94

♥ AQ9

♦ AK64

♣ J7

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

Pass 4NT¹ Pass 5♣²

Pass 6♥ AP

1. Blackwood 0314, for ♥

2. A=0/5 or 3/5

Board: 372

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 4♥ N

North:

♠ KQ4

♥ A8

♦ KQ6

♣ KQJ75

South:

♠ 10963

♥ K97532

♦ A3

♣ 10

West North East South

2NT Pass 4♦¹

Pass 4♥ AP

1. Texas

Board: 373

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ J10972

♥ Q10

♦ 7543

♣ A8

South:

♠ A4

♥ AK76

♦ KJ2

♣ KQ54

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♣²

Pass 4♠ Pass 4NT³

Pass 5♣⁴ Pass 6♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 374

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6♠ N

North:

♠ KQ1096

♥ AQ

♦ Q96

♣ AQJ

South:

♠ AJ532

♥ KJ3

♦ 74

♣ K93

North hands (Practice Page)

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

Board: 375	♠ J9874	The opponents are silent.
Dealer: S	♥ J93	
Vul: EW	♦ 10842	Partner bids first.
HCP: 6	♣ A	

Board: 376	♠ AK9	The opponents are silent.
Dealer: N	♥ K53	
Vul: None	♦ AJ65	You bid first.
HCP: 20	♣ KQ9	

Board: 377	♠ Q10653	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ A96	Partner bids first.
HCP: 11	♣ AJ103	

Board: 378	♠ AKQ42	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ J6	You bid first.
HCP: 20	♣ KQ87	

Board: 379	♠ 52	The opponents are silent.
Dealer: S	♥ QJ876	
Vul: EW	♦ J875	Partner bids first.
HCP: 7	♣ K8	

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

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ J9874	♠ AQ3				2NT
Vul: EW	♥ J93	♥ A10	Pass	3♥	Pass	3♠
North HCP: 6	♦ 10842	♦ AKJ	Pass	3NT	Pass	4♠
South HCP: 21	♣ A	♣ QJ754	AP			
Contract: 4♠ S						

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J64		2NT	Pass	3♦
Vul: None	♥ K53	♥ AJ9742	Pass	3♥	Pass	4♥
North HCP: 20	♦ AJ65	♦ 32	AP			
South HCP: 6	♣ KQ9	♣ 76				
Contract: 4♥ N						

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ Q10653	♠ AK				2NT
Vul: EW	♥ 10	♥ A42	Pass	3♥	Pass	3♠
North HCP: 11	♦ A96	♦ KJ75	Pass	4NT ¹	Pass	6NT
South HCP: 20	♣ AJ103	♣ KQ42	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ AKQ42	♠ J97653		2NT	Pass	4♥ ¹
Vul: Both	♥ KQ	♥ J1098	Pass	4♠	AP	
North HCP: 20	♦ J6	♦ Q85	1. Texas			
South HCP: 4	♣ KQ87	♣ —				
Contract: 4♠ N						

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AQ1084				2NT
Vul: EW	♥ QJ876	♥ A93	Pass	3♦	Pass	3♥
North HCP: 7	♦ J875	♦ KQ	Pass	3NT	Pass	4♥
South HCP: 20	♣ K8	♣ AJ7	AP			
Contract: 4♥ S						

South hands (Practice Page)

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

Board: 375	♠ AQ3	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ AKJ	You bid first.
HCP: 21	♣ QJ754	

Board: 376	♠ J64	The opponents are silent.
Dealer: N	♥ AJ9742	
Vul: None	♦ 32	Partner bids first.
HCP: 6	♣ 76	

Board: 377	♠ AK	The opponents are silent.
Dealer: S	♥ A42	
Vul: EW	♦ KJ75	You bid first.
HCP: 20	♣ KQ42	

Board: 378	♠ J97653	The opponents are silent.
Dealer: N	♥ J1098	
Vul: Both	♦ Q85	Partner bids first.
HCP: 4	♣ —	

Board: 379	♠ AQ1084	The opponents are silent.
Dealer: S	♥ A93	
Vul: EW	♦ KQ	You bid first.
HCP: 20	♣ AJ7	

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

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ J9874	♠ AQ3				2NT
Vul: EW	♥ J93	♥ A10	Pass	3♥	Pass	3♠
North HCP: 6	♦ 10842	♦ AKJ	Pass	3NT	Pass	4♠
South HCP: 21	♣ A	♣ QJ754	AP			
Contract: 4♠ S						

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J64		2NT	Pass	3♦
Vul: None	♥ K53	♥ AJ9742	Pass	3♥	Pass	4♥
North HCP: 20	♦ AJ65	♦ 32	AP			
South HCP: 6	♣ KQ9	♣ 76				
Contract: 4♥ N						

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ Q10653	♠ AK				2NT
Vul: EW	♥ 10	♥ A42	Pass	3♥	Pass	3♠
North HCP: 11	♦ A96	♦ KJ75	Pass	4NT ¹	Pass	6NT
South HCP: 20	♣ AJ103	♣ KQ42	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ AKQ42	♠ J97653		2NT	Pass	4♥ ¹
Vul: Both	♥ KQ	♥ J1098	Pass	4♠	AP	
North HCP: 20	♦ J6	♦ Q85	1. Texas			
South HCP: 4	♣ KQ87	♣ —				
Contract: 4♠ N						

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AQ1084				2NT
Vul: EW	♥ QJ876	♥ A93	Pass	3♦	Pass	3♥
North HCP: 7	♦ J875	♦ KQ	Pass	3NT	Pass	4♥
South HCP: 20	♣ K8	♣ AJ7	AP			
Contract: 4♥ S						

North hands (Practice Page)

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

Board: 380	♠ AJ	The opponents are silent.
Dealer: N	♥ AQJ7	
Vul: Both	♦ KQJ6	You bid first.
HCP: 20	♣ Q63	

Board: 381	♠ QJ986	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ A953	Partner bids first.
HCP: 11	♣ KJ9	

Board: 382	♠ A8	The opponents are silent.
Dealer: N	♥ AQJ6	
Vul: EW	♦ Q1074	You bid first.
HCP: 20	♣ AK3	

Board: 383	♠ Q4	The opponents are silent.
Dealer: S	♥ A10764	
Vul: Both	♦ 8763	Partner bids first.
HCP: 9	♣ K7	

Board: 384	♠ AK86	The opponents are silent.
Dealer: N	♥ J93	
Vul: None	♦ AKQ7	You bid first.
HCP: 20	♣ K5	

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

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 872		2NT	Pass	3♦
Vul: Both	♥ AQJ7	♥ K108532	Pass	3♥	Pass	4NT ¹
North HCP: 20	♦ KQJ6	♦ A7	Pass	6♥	AP	
South HCP: 11	♣ Q63	♣ A8	1. Quantitative		4NT	
Contract: 6♥ N						

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ QJ986	♠ AK72				2NT
Vul: None	♥ 2	♥ AQJ8	Pass	3♥	Pass	3NT ¹
North HCP: 11	♦ A953	♦ 864	Pass	6♠	AP	
South HCP: 20	♣ KJ9	♣ AQ	1. Extended acceptance after NT			
Contract: 6♠ N						

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KQJ743		2NT	Pass	3♥
Vul: EW	♥ AQJ6	♥ K32	Pass	3♠	Pass	6♠
North HCP: 20	♦ Q1074	♦ K	AP			
South HCP: 13	♣ AK3	♣ J97				
Contract: 6♠ N						

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ AK9				2NT
Vul: Both	♥ A10764	♥ K95	Pass	3♦	Pass	3♥
North HCP: 9	♦ 8763	♦ AK95	Pass	3NT	Pass	4♥
South HCP: 21	♣ K7	♣ A65	AP			
Contract: 4♥ S						

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ J97		2NT	Pass	3♦
Vul: None	♥ J93	♥ A10872	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKQ7	♦ 102	Pass	4♥	Pass	4NT ¹
South HCP: 9	♣ K5	♣ A108	Pass	5♥ ²	AP	
Contract: 5♥ N			1. Blackwood 0314, for ♥			
			2. A=2/5 or 5/5, Q(H)=0			

South hands (Practice Page)

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

Board: 380	♠ 872	The opponents are silent.
Dealer: N	♥ K108532	
Vul: Both	♦ A7	Partner bids first.
HCP: 11	♣ A8	
Board: 381	♠ AK72	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: None	♦ 864	You bid first.
HCP: 20	♣ AQ	
Board: 382	♠ KQJ743	The opponents are silent.
Dealer: N	♥ K32	
Vul: EW	♦ K	Partner bids first.
HCP: 13	♣ J97	
Board: 383	♠ AK9	The opponents are silent.
Dealer: S	♥ K95	
Vul: Both	♦ AK95	You bid first.
HCP: 21	♣ A65	
Board: 384	♠ J97	The opponents are silent.
Dealer: N	♥ A10872	
Vul: None	♦ 102	Partner bids first.
HCP: 9	♣ A108	

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

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 872		2NT	Pass	3♦
Vul: Both	♥ AQJ7	♥ K108532	Pass	3♥	Pass	4NT ¹
North HCP: 20	♦ KQJ6	♦ A7	Pass	6♥	AP	
South HCP: 11	♣ Q63	♣ A8	1. Quantitative		4NT	
Contract: 6♥ N						

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ QJ986	♠ AK72				2NT
Vul: None	♥ 2	♥ AQJ8	Pass	3♥	Pass	3NT ¹
North HCP: 11	♦ A953	♦ 864	Pass	6♠	AP	
South HCP: 20	♣ KJ9	♣ AQ	1. Extended acceptance after NT			
Contract: 6♠ N						

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KQJ743		2NT	Pass	3♥
Vul: EW	♥ AQJ6	♥ K32	Pass	3♠	Pass	6♠
North HCP: 20	♦ Q1074	♦ K	AP			
South HCP: 13	♣ AK3	♣ J97				
Contract: 6♠ N						

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ AK9				2NT
Vul: Both	♥ A10764	♥ K95	Pass	3♦	Pass	3♥
North HCP: 9	♦ 8763	♦ AK95	Pass	3NT	Pass	4♥
South HCP: 21	♣ K7	♣ A65	AP			
Contract: 4♥ S						

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ J97		2NT	Pass	3♦
Vul: None	♥ J93	♥ A10872	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKQ7	♦ 102	Pass	4♥	Pass	4NT ¹
South HCP: 9	♣ K5	♣ A108	Pass	5♥ ²	AP	
Contract: 5♥ N			1. Blackwood 0314, for ♥			
			2. A=2/5 or 5/5, Q(H)=0			

North hands (Practice Page)

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

Board: 385	♠ Q108753	The opponents are silent.
Dealer: S	♥ K1086	
Vul: Both	♦ 65	Partner bids first.
HCP: 5	♣ 10	
Board: 386	♠ AK	The opponents are silent.
Dealer: N	♥ A32	
Vul: None	♦ KQJ3	You bid first.
HCP: 20	♣ K963	
Board: 387	♠ A5	The opponents are silent.
Dealer: S	♥ J98432	
Vul: NS	♦ K542	Partner bids first.
HCP: 8	♣ 5	
Board: 388	♠ AQ5	West Doubles 3♦ if possible.
Dealer: N	♥ AK974	
Vul: EW	♦ K86	You bid first.
HCP: 20	♣ KJ	
Board: 389	♠ J9874	The opponents are silent.
Dealer: S	♥ 953	
Vul: None	♦ 82	Partner bids first.
HCP: 6	♣ KQ3	

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

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ Q108753	♠ KJ4				2NT
Vul: Both	♥ K1086	♥ AJ	Pass	3♥	Pass	3♠
North HCP: 5	♦ 65	♦ AKJ42	Pass	6♠	AP	
South HCP: 21	♣ 10	♣ A95				
Contract: 6♠ S						

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ9852		2NT	Pass	4♥ ¹
Vul: None	♥ A32	♥ 65	Pass	4♠	AP	
North HCP: 20	♦ KQJ3	♦ 96	1. Texas			
South HCP: 9	♣ K963	♣ AQ8				
Contract: 4♠ N						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ K7				2NT
Vul: NS	♥ J98432	♥ AK106	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ K542	♦ AQJ10	AP			
South HCP: 21	♣ 5	♣ A96	1. Texas			
Contract: 4♥ S						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K3		2NT	Pass	3♦
Vul: EW	♥ AK974	♥ Q10532	X	3NT ¹	Pass	4♥
North HCP: 20	♦ K86	♦ J75	AP			
South HCP: 6	♣ KJ	♣ 986	1. Extended acceptance after NT			
Contract: 4♥ S						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ J9874	♠ Q5				2NT
Vul: None	♥ 953	♥ AJ7	Pass	3♥	Pass	3♠
North HCP: 6	♦ 82	♦ AKQ106	Pass	3NT	AP	
South HCP: 20	♣ KQ3	♣ A54				
Contract: 3N S						

South hands (Practice Page)

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

Board: 385	♠ KJ4	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ AKJ42	You bid first.
HCP: 21	♣ A95	

Board: 386	♠ QJ9852	The opponents are silent.
Dealer: N	♥ 65	
Vul: None	♦ 96	Partner bids first.
HCP: 9	♣ AQ8	

Board: 387	♠ K7	The opponents are silent.
Dealer: S	♥ AK106	
Vul: NS	♦ AQJ10	You bid first.
HCP: 21	♣ A96	

Board: 388	♠ K3	West Doubles 3♦ if possible.
Dealer: N	♥ Q10532	
Vul: EW	♦ J75	Partner bids first.
HCP: 6	♣ 986	

Board: 389	♠ Q5	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: None	♦ AKQ106	You bid first.
HCP: 20	♣ A54	

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

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ Q108753	♠ KJ4				2NT
Vul: Both	♥ K1086	♥ AJ	Pass	3♥	Pass	3♠
North HCP: 5	♦ 65	♦ AKJ42	Pass	6♠	AP	
South HCP: 21	♣ 10	♣ A95				
Contract: 6♠ S						

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ9852		2NT	Pass	4♥ ¹
Vul: None	♥ A32	♥ 65	Pass	4♠	AP	
North HCP: 20	♦ KQJ3	♦ 96	1. Texas			
South HCP: 9	♣ K963	♣ AQ8				
Contract: 4♠ N						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ K7				2NT
Vul: NS	♥ J98432	♥ AK106	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ K542	♦ AQJ10	AP			
South HCP: 21	♣ 5	♣ A96	1. Texas			
Contract: 4♥ S						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K3		2NT	Pass	3♦
Vul: EW	♥ AK974	♥ Q10532	X	3NT ¹	Pass	4♥
North HCP: 20	♦ K86	♦ J75	AP			
South HCP: 6	♣ KJ	♣ 986	1. Extended acceptance after NT			
Contract: 4♥ S						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ J9874	♠ Q5				2NT
Vul: None	♥ 953	♥ AJ7	Pass	3♥	Pass	3♠
North HCP: 6	♦ 82	♦ AKQ106	Pass	3NT	AP	
South HCP: 20	♣ KQ3	♣ A54				
Contract: 3N S						

North hands (Practice Page)

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

Board: 390	♠ AQ10	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: NS	♦ J107	You bid first.
HCP: 20	♣ AKQ8	

Board: 391	♠ J10752	The opponents are silent.
Dealer: S	♥ J53	
Vul: EW	♦ 754	Partner bids first.
HCP: 6	♣ KJ	

Board: 392	♠ KQ	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ A10742	You bid first.
HCP: 20	♣ A108	

Board: 393	♠ AJ10542	The opponents are silent.
Dealer: S	♥ J86	
Vul: EW	♦ AQJ4	Partner bids first.
HCP: 13	♣ —	

Board: 394	♠ K832	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ AKQ4	You bid first.
HCP: 20	♣ AQ10	

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

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ KJ8652		2NT	Pass	4♥ ¹
Vul: NS	♥ KJ6	♥ 1072				
North HCP: 20	♦ J107	♦ 82	Pass	4♠	AP	
South HCP: 4	♣ AKQ8	♣ 107	1. Texas			
Contract: 4♠ N						

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ J10752	♠ Q63				2NT
Vul: EW	♥ J53	♥ AQ104	Pass	3♥	Pass	3♠
North HCP: 6	♦ 754	♦ AKQ10	Pass	3NT	Pass	4♠
South HCP: 21	♣ KJ	♣ A3	AP			
Contract: 4♠ S						

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ754		2NT	Pass	3♥
Vul: Both	♥ AK9	♥ Q103				
North HCP: 20	♦ A10742	♦ KQ	Pass	3♠	Pass	6NT
South HCP: 15	♣ A108	♣ K72	AP			
Contract: 6N N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ AJ10542	♠ KQ86				2NT
Vul: EW	♥ J86	♥ AK2	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♦ AQJ4	♦ K106	Pass	4NT ²	Pass	5♣ ³
South HCP: 20	♣ —	♣ AJ5	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ K832	♠ Q106		2NT	Pass	3♦
Vul: Both	♥ Q9	♥ KJ1072				
North HCP: 20	♦ AKQ4	♦ J1052	Pass	3♥	Pass	3NT
South HCP: 7	♣ AQ10	♣ 9	AP			
Contract: 3N N						

South hands (Practice Page)

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

Board: 390	♠ KJ8652	The opponents are silent.
Dealer: N	♥ 1072	
Vul: NS	♦ 82	Partner bids first.
HCP: 4	♣ 107	

Board: 391	♠ Q63	The opponents are silent.
Dealer: S	♥ AQ104	
Vul: EW	♦ AKQ10	You bid first.
HCP: 21	♣ A3	

Board: 392	♠ AJ754	The opponents are silent.
Dealer: N	♥ Q103	
Vul: Both	♦ KQ	Partner bids first.
HCP: 15	♣ K72	

Board: 393	♠ KQ86	The opponents are silent.
Dealer: S	♥ AK2	
Vul: EW	♦ K106	You bid first.
HCP: 20	♣ AJ5	

Board: 394	♠ Q106	The opponents are silent.
Dealer: N	♥ KJ1072	
Vul: Both	♦ J1052	Partner bids first.
HCP: 7	♣ 9	

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

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ KJ8652		2NT	Pass	4♥ ¹
Vul: NS	♥ KJ6	♥ 1072				
North HCP: 20	♦ J107	♦ 82	Pass	4♠	AP	
South HCP: 4	♣ AKQ8	♣ 107	1. Texas			
Contract: 4♠ N						

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ J10752	♠ Q63				2NT
Vul: EW	♥ J53	♥ AQ104	Pass	3♥	Pass	3♠
North HCP: 6	♦ 754	♦ AKQ10	Pass	3NT	Pass	4♠
South HCP: 21	♣ KJ	♣ A3	AP			
Contract: 4♠ S						

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ754		2NT	Pass	3♥
Vul: Both	♥ AK9	♥ Q103				
North HCP: 20	♦ A10742	♦ KQ	Pass	3♠	Pass	6NT
South HCP: 15	♣ A108	♣ K72	AP			
Contract: 6N N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ AJ10542	♠ KQ86				2NT
Vul: EW	♥ J86	♥ AK2	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♦ AQJ4	♦ K106	Pass	4NT ²	Pass	5♣ ³
South HCP: 20	♣ —	♣ AJ5	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ K832	♠ Q106		2NT	Pass	3♦
Vul: Both	♥ Q9	♥ KJ1072				
North HCP: 20	♦ AKQ4	♦ J1052	Pass	3♥	Pass	3NT
South HCP: 7	♣ AQ10	♣ 9	AP			
Contract: 3N N						

North hands (Practice Page)

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

Board: 395	♠ J10953	The opponents are silent.
Dealer: S	♥ K2	
Vul: None	♦ AQ93	Partner bids first.
HCP: 14	♣ A6	
Board: 396	♠ KJ	The opponents are silent.
Dealer: N	♥ QJ62	
Vul: EW	♦ AKJ8	You bid first.
HCP: 20	♣ KQ8	
Board: 397	♠ Q3	The opponents are silent.
Dealer: S	♥ KQ873	
Vul: None	♦ 1085	Partner bids first.
HCP: 14	♣ AK2	
Board: 398	♠ KJ73	West Doubles 3♥ if possible.
Dealer: N	♥ A8	
Vul: NS	♦ KQ42	You bid first.
HCP: 20	♣ AK7	

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

Board: 395

Dealer: S

Vul: None

North HCP: 14

South HCP: 20

Contract: 6♠ N

North:

♠ J10953

♥ K2

♦ AQ93

♣ A6

South:

♠ AKQ76

♥ AJ10

♦ J2

♣ KQ2

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 6♠ AP

1. Extended acceptance after NT

Board: 396

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 5♥ N

North:

♠ KJ

♥ QJ62

♦ AKJ8

♣ KQ8

South:

♠ 975

♥ K10843

♦ 9

♣ A973

West North East South

2NT Pass 3♦

Pass 3♠¹ Pass 3NT²

Pass 4♣³ Pass 4♦⁴

Pass 4♥ Pass 4NT⁵

Pass 5♦⁶ Pass 5♥

AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

5. Blackwood 0314, for ♥

6. A=1/5 or 4/5

Board: 397

Dealer: S

Vul: None

North HCP: 14

South HCP: 20

Contract: 6N S

North:

♠ Q3

♥ KQ873

♦ 1085

♣ AK2

South:

♠ AKJ106

♥ AJ5

♦ KQ

♣ Q86

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6NT AP

Board: 398

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 4♠ S

North:

♠ KJ73

♥ A8

♦ KQ42

♣ AK7

South:

♠ A106542

♥ J963

♦ J97

♣ —

West North East South

2NT Pass 3♥

X 3NT¹ Pass 4♠

AP

1. Extended acceptance after NT

South hands (Practice Page)

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

Board: 395	♠ AKQ76	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: None	♦ J2	You bid first.
HCP: 20	♣ KQ2	
Board: 396	♠ 975	The opponents are silent.
Dealer: N	♥ K10843	
Vul: EW	♦ 9	Partner bids first.
HCP: 7	♣ A973	
Board: 397	♠ AKJ106	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: None	♦ KQ	You bid first.
HCP: 20	♣ Q86	
Board: 398	♠ A106542	West Doubles 3♥ if possible.
Dealer: N	♥ J963	
Vul: NS	♦ J97	Partner bids first.
HCP: 6	♣ —	

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

Board: 395

Dealer: S

Vul: None

North HCP: 14

South HCP: 20

Contract: 6♠ N

North:

♠ J10953

♥ K2

♦ AQ93

♣ A6

South:

♠ AKQ76

♥ AJ10

♦ J2

♣ KQ2

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 6♠ AP

1. Extended acceptance after NT

Board: 396

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 5♥ N

North:

♠ KJ

♥ QJ62

♦ AKJ8

♣ KQ8

South:

♠ 975

♥ K10843

♦ 9

♣ A973

West North East South

2NT Pass 3♦

Pass 3♠¹ Pass 3NT²

Pass 4♣³ Pass 4♦⁴

Pass 4♥ Pass 4NT⁵

Pass 5♦⁶ Pass 5♥

AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

5. Blackwood 0314, for ♥

6. A=1/5 or 4/5

Board: 397

Dealer: S

Vul: None

North HCP: 14

South HCP: 20

Contract: 6N S

North:

♠ Q3

♥ KQ873

♦ 1085

♣ AK2

South:

♠ AKJ106

♥ AJ5

♦ KQ

♣ Q86

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6NT AP

Board: 398

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 4♠ S

North:

♠ KJ73

♥ A8

♦ KQ42

♣ AK7

South:

♠ A106542

♥ J963

♦ J97

♣ —

West North East South

2NT Pass 3♥

X 3NT¹ Pass 4♠

AP

1. Extended acceptance after NT

North hands (Practice Page)

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

Board: 399	♠ 75	The opponents are silent.
Dealer: S	♥ Q9432	
Vul: Both	♦ K75	Partner bids first.
HCP: 5	♣ 1065	

Board: 400	♠ KQ	The opponents are silent.
Dealer: N	♥ AK94	
Vul: None	♦ KJ72	You bid first.
HCP: 20	♣ A109	

Board: 401	♠ Q1042	The opponents are silent.
Dealer: S	♥ KQJ1074	
Vul: EW	♦ K6	Partner bids first.
HCP: 11	♣ 9	

Board: 402	♠ AK4	The opponents are silent.
Dealer: N	♥ AK94	
Vul: None	♦ A752	You bid first.
HCP: 20	♣ Q4	

Board: 403	♠ J94	East Bids 4♣ if possible.
Dealer: S	♥ KQ9854	
Vul: NS	♦ J852	Partner bids first.
HCP: 7	♣ —	

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

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AQJ				2NT
Vul: Both	♥ Q9432	♥ 1087	Pass	3♦	Pass	3♥
North HCP: 5	♦ K75	♦ AQ10	Pass	3NT	Pass	4♥
South HCP: 20	♣ 1065	♣ AK83	AP			
Contract: 4♥ S						

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ10653				
Vul: None	♥ AK94	♥ 1082		2NT	Pass	3♥
North HCP: 20	♦ KJ72	♦ 108	Pass	3♠	Pass	4♠
South HCP: 5	♣ A109	♣ 85	AP			
Contract: 4♠ N						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ Q1042	♠ AKJ83				2NT
Vul: EW	♥ KQJ1074	♥ A6	Pass	3♦	Pass	3♥
North HCP: 11	♦ K6	♦ AQ103	Pass	6♥	AP	
South HCP: 20	♣ 9	♣ Q6				
Contract: 6♥ S						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ Q953				2NT
Vul: None	♥ AK94	♥ Q6532	Pass	3NT ¹	Pass	4♥
North HCP: 20	♦ A752	♦ 10	AP			
South HCP: 4	♣ Q4	♣ 985				
Contract: 4♥ S						

1. Extended acceptance after NT

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ KQ2				2NT
Vul: NS	♥ KQ9854	♥ AJ3	Pass	3♦	4♣	Pass
North HCP: 7	♦ J852	♦ A97	Pass	4♥	AP	
South HCP: 21	♣ —	♣ AQJ7				
Contract: 4♥ N						

South hands (Practice Page)

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

Board: 399	♠ AQJ	The opponents are silent.
Dealer: S	♥ 1087	
Vul: Both	♦ AQ10	You bid first.
HCP: 20	♣ AK83	

Board: 400	♠ AJ10653	The opponents are silent.
Dealer: N	♥ 1082	
Vul: None	♦ 108	Partner bids first.
HCP: 5	♣ 85	

Board: 401	♠ AKJ83	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ AQ103	You bid first.
HCP: 20	♣ Q6	

Board: 402	♠ Q953	The opponents are silent.
Dealer: N	♥ Q6532	
Vul: None	♦ 10	Partner bids first.
HCP: 4	♣ 985	

Board: 403	♠ KQ2	East Bids 4♣ if possible.
Dealer: S	♥ AJ3	
Vul: NS	♦ A97	You bid first.
HCP: 21	♣ AQJ7	

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

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AQJ				2NT
Vul: Both	♥ Q9432	♥ 1087	Pass	3♦	Pass	3♥
North HCP: 5	♦ K75	♦ AQ10	Pass	3NT	Pass	4♥
South HCP: 20	♣ 1065	♣ AK83	AP			
Contract: 4♥ S						

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ10653				
Vul: None	♥ AK94	♥ 1082		2NT	Pass	3♥
North HCP: 20	♦ KJ72	♦ 108	Pass	3♠	Pass	4♠
South HCP: 5	♣ A109	♣ 85	AP			
Contract: 4♠ N						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ Q1042	♠ AKJ83				2NT
Vul: EW	♥ KQJ1074	♥ A6	Pass	3♦	Pass	3♥
North HCP: 11	♦ K6	♦ AQ103	Pass	6♥	AP	
South HCP: 20	♣ 9	♣ Q6				
Contract: 6♥ S						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ Q953				2NT
Vul: None	♥ AK94	♥ Q6532	Pass	3NT ¹	Pass	4♥
North HCP: 20	♦ A752	♦ 10	AP			
South HCP: 4	♣ Q4	♣ 985				
Contract: 4♥ S						

1. Extended acceptance after NT

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ KQ2				2NT
Vul: NS	♥ KQ9854	♥ AJ3	Pass	3♦	4♣	Pass
North HCP: 7	♦ J852	♦ A97	Pass	4♥	AP	
South HCP: 21	♣ —	♣ AQJ7				
Contract: 4♥ N						

North hands (Practice Page)

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

Board: 404	♠ A9	The opponents are silent.
Dealer: N	♥ A102	
Vul: NS	♦ AK543	You bid first.
HCP: 20	♣ AJ10	

Board: 405	♠ 4	The opponents are silent.
Dealer: S	♥ Q8762	
Vul: EW	♦ AK95	Partner bids first.
HCP: 13	♣ A86	

Board: 406	♠ A4	The opponents are silent.
Dealer: N	♥ AQ87	
Vul: Both	♦ AKQ4	You bid first.
HCP: 20	♣ J84	

Board: 407	♠ QJ875	The opponents are silent.
Dealer: S	♥ 108	
Vul: None	♦ KQ87	Partner bids first.
HCP: 11	♣ K6	

Board: 408	♠ A2	The opponents are silent.
Dealer: N	♥ K108	
Vul: EW	♦ AKJ	You bid first.
HCP: 21	♣ AQ1063	

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

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KQJ103		2NT	Pass	3♥
Vul: NS	♥ A102	♥ K74	Pass	3♠	Pass	4NT ¹
North HCP: 20	♦ AK543	♦ QJ9	AP			
South HCP: 12	♣ AJ10	♣ 85				
Contract: 4N N						1. Quantitative 4NT

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AK5				2NT
Vul: EW	♥ Q8762	♥ AKJ9	Pass	3♦	Pass	3♥
North HCP: 13	♦ AK95	♦ 1084	Pass	6NT	AP	
South HCP: 20	♣ A86	♣ KQ10				
Contract: 6N S						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K9652		2NT	Pass	3♥
Vul: Both	♥ AQ87	♥ 92	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQ4	♦ 765	AP			
South HCP: 7	♣ J84	♣ A65				
Contract: 3N N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ QJ875	♠ A9				2NT
Vul: None	♥ 108	♥ KQJ43	Pass	3♥	Pass	3♠
North HCP: 11	♦ KQ87	♦ AJ	Pass	4NT ¹	AP	
South HCP: 21	♣ K6	♣ AQ42				
Contract: 4N S						1. Quantitative 4NT

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ Q107643		2NT	Pass	3♥
Vul: EW	♥ K108	♥ 42	Pass	3♠	Pass	4♠
North HCP: 21	♦ AKJ	♦ 653	AP			
South HCP: 5	♣ AQ1063	♣ K9				
Contract: 4♠ N						

South hands (Practice Page)

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

Board: 404	♠ KQJ103	The opponents are silent.
Dealer: N	♥ K74	
Vul: NS	♦ QJ9	Partner bids first.
HCP: 12	♣ 85	

Board: 405	♠ AK5	The opponents are silent.
Dealer: S	♥ AKJ9	
Vul: EW	♦ 1084	You bid first.
HCP: 20	♣ KQ10	

Board: 406	♠ K9652	The opponents are silent.
Dealer: N	♥ 92	
Vul: Both	♦ 765	Partner bids first.
HCP: 7	♣ A65	

Board: 407	♠ A9	The opponents are silent.
Dealer: S	♥ KQJ43	
Vul: None	♦ AJ	You bid first.
HCP: 21	♣ AQ42	

Board: 408	♠ Q107643	The opponents are silent.
Dealer: N	♥ 42	
Vul: EW	♦ 653	Partner bids first.
HCP: 5	♣ K9	

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

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KQJ103		2NT	Pass	3♥
Vul: NS	♥ A102	♥ K74	Pass	3♠	Pass	4NT ¹
North HCP: 20	♦ AK543	♦ QJ9	AP			
South HCP: 12	♣ AJ10	♣ 85				
Contract: 4N N						1. Quantitative 4NT

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AK5				2NT
Vul: EW	♥ Q8762	♥ AKJ9	Pass	3♦	Pass	3♥
North HCP: 13	♦ AK95	♦ 1084	Pass	6NT	AP	
South HCP: 20	♣ A86	♣ KQ10				
Contract: 6N S						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K9652		2NT	Pass	3♥
Vul: Both	♥ AQ87	♥ 92	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQ4	♦ 765	AP			
South HCP: 7	♣ J84	♣ A65				
Contract: 3N N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ QJ875	♠ A9				2NT
Vul: None	♥ 108	♥ KQJ43	Pass	3♥	Pass	3♠
North HCP: 11	♦ KQ87	♦ AJ	Pass	4NT ¹	AP	
South HCP: 21	♣ K6	♣ AQ42				
Contract: 4N S						1. Quantitative 4NT

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ Q107643		2NT	Pass	3♥
Vul: EW	♥ K108	♥ 42	Pass	3♠	Pass	4♠
North HCP: 21	♦ AKJ	♦ 653	AP			
South HCP: 5	♣ AQ1063	♣ K9				
Contract: 4♠ N						

North hands (Practice Page)

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

Board: 409	♠ J109764	The opponents are silent.
Dealer: S	♥ 9873	
Vul: Both	♦ 95	Partner bids first.
HCP: 3	♣ Q	

Board: 410	♠ AJ	The opponents are silent.
Dealer: N	♥ AQ732	
Vul: None	♦ AJ84	You bid first.
HCP: 20	♣ A10	

Board: 411	♠ Q	The opponents are silent.
Dealer: S	♥ A108653	
Vul: NS	♦ Q32	Partner bids first.
HCP: 11	♣ K94	

Board: 412	♠ AK7	The opponents are silent.
Dealer: N	♥ AJ98	
Vul: Both	♦ KJ6	You bid first.
HCP: 21	♣ KQ10	

Board: 413	♠ 62	The opponents are silent.
Dealer: S	♥ QJ10984	
Vul: None	♦ K52	Partner bids first.
HCP: 10	♣ KJ	

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

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ J109764	♠ AQ				2NT
Vul: Both	♥ 9873	♥ K105	Pass	4♥ ¹	Pass	4♠
North HCP: 3	♦ 95	♦ AKJ72	AP			
South HCP: 20	♣ Q	♣ K64	1. Texas			
Contract: 4♠ S						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ Q10963		2NT	Pass	3♥
Vul: None	♥ AQ732	♥ 5	Pass	3♠	Pass	3NT
North HCP: 20	♦ AJ84	♦ K72	AP			
South HCP: 7	♣ A10	♣ Q875				
Contract: 3N N						

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK85				2NT
Vul: NS	♥ A108653	♥ QJ	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♦ Q32	♦ K76	Pass	4NT ²	Pass	5♠ ³
South HCP: 20	♣ K94	♣ AQJ2	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=2/5 or 5/5, Q(H)=1			

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J65432		2NT	Pass	4♥ ¹
Vul: Both	♥ AJ98	♥ 5	Pass	4♠	AP	
North HCP: 21	♦ KJ6	♦ A1074				
South HCP: 5	♣ KQ10	♣ 84	1. Texas			
Contract: 4♠ N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ AJ103				2NT
Vul: None	♥ QJ10984	♥ AK6	Pass	3♦	Pass	3♥
North HCP: 10	♦ K52	♦ AJ7	Pass	4♥	AP	
South HCP: 21	♣ KJ	♣ A108				
Contract: 4♥ S						

South hands (Practice Page)

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

Board: 409	♠ AQ	The opponents are silent.
Dealer: S	♥ K105	
Vul: Both	♦ AKJ72	You bid first.
HCP: 20	♣ K64	

Board: 410	♠ Q10963	The opponents are silent.
Dealer: N	♥ 5	
Vul: None	♦ K72	Partner bids first.
HCP: 7	♣ Q875	

Board: 411	♠ AK85	The opponents are silent.
Dealer: S	♥ QJ	
Vul: NS	♦ K76	You bid first.
HCP: 20	♣ AQJ2	

Board: 412	♠ J65432	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ A1074	Partner bids first.
HCP: 5	♣ 84	

Board: 413	♠ AJ103	The opponents are silent.
Dealer: S	♥ AK6	
Vul: None	♦ AJ7	You bid first.
HCP: 21	♣ A108	

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

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ J109764	♠ AQ				2NT
Vul: Both	♥ 9873	♥ K105	Pass	4♥ ¹	Pass	4♠
North HCP: 3	♦ 95	♦ AKJ72	AP			
South HCP: 20	♣ Q	♣ K64	1. Texas			
Contract: 4♠ S						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ Q10963		2NT	Pass	3♥
Vul: None	♥ AQ732	♥ 5	Pass	3♠	Pass	3NT
North HCP: 20	♦ AJ84	♦ K72	AP			
South HCP: 7	♣ A10	♣ Q875				
Contract: 3N N						

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK85				2NT
Vul: NS	♥ A108653	♥ QJ	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♦ Q32	♦ K76	Pass	4NT ²	Pass	5♠ ³
South HCP: 20	♣ K94	♣ AQJ2	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=2/5 or 5/5, Q(H)=1			

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J65432		2NT	Pass	4♥ ¹
Vul: Both	♥ AJ98	♥ 5	Pass	4♠	AP	
North HCP: 21	♦ KJ6	♦ A1074				
South HCP: 5	♣ KQ10	♣ 84	1. Texas			
Contract: 4♠ N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ AJ103				2NT
Vul: None	♥ QJ10984	♥ AK6	Pass	3♦	Pass	3♥
North HCP: 10	♦ K52	♦ AJ7	Pass	4♥	AP	
South HCP: 21	♣ KJ	♣ A108				
Contract: 4♥ S						

North hands (Practice Page)

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

Board: 414	♠ K76	The opponents are silent.
Dealer: N	♥ K4	
Vul: NS	♦ AKQ104	You bid first.
HCP: 20	♣ KQ7	

Board: 415	♠ Q108	The opponents are silent.
Dealer: S	♥ AQ982	
Vul: EW	♦ Q4	Partner bids first.
HCP: 10	♣ 865	

Board: 416	♠ KQ52	The opponents are silent.
Dealer: N	♥ AK64	
Vul: NS	♦ A5	You bid first.
HCP: 20	♣ A92	

Board: 417	♠ KJ1075	The opponents are silent.
Dealer: S	♥ 82	
Vul: EW	♦ 952	Partner bids first.
HCP: 10	♣ AQ8	

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

Board: 414
Dealer: N
Vul: NS
North HCP: 20
South HCP: 11
Contract: 6♥ N

North:
♠ K76
♥ K4
♦ AKQ104
♣ KQ7

South:
♠ A4
♥ AJ10832
♦ J95
♣ J4

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

Board: 415
Dealer: S
Vul: EW
North HCP: 10
South HCP: 21
Contract: 4♥ N

North:
♠ Q108
♥ AQ982
♦ Q4
♣ 865

South:
♠ AKJ3
♥ KJ63
♦ AK6
♣ Q7

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

Board: 416
Dealer: N
Vul: NS
North HCP: 20
South HCP: 11
Contract: 6♠ N

North:
♠ KQ52
♥ AK64
♦ A5
♣ A92

South:
♠ AJ1086
♥ J10
♦ Q92
♣ K106

West	North	East	South
	2NT	Pass	3♥
Pass	3NT ¹	Pass	4♣ ²
Pass	4♦ ³	Pass	4♥ ⁴
Pass	4NT ⁵	Pass	5♦ ⁶
Pass	6♠	AP	
1. Extended acceptance after NT			
2. Cue bid, a ♣ stopper			
3. Cue bid, a ♦ stopper			
4. Cue bid, surplus			
5. Blackwood 0314, for ♠			
6. A=1/5 or 4/5			

Board: 417
Dealer: S
Vul: EW
North HCP: 10
South HCP: 20
Contract: 4♠ S

North:
♠ KJ1075
♥ 82
♦ 952
♣ AQ8

South:
♠ Q62
♥ AK973
♦ AK7
♣ KJ

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

South hands (Practice Page)

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

Board: 414	♠ A4	The opponents are silent.
Dealer: N	♥ AJ10832	
Vul: NS	♦ J95	Partner bids first.
HCP: 11	♣ J4	

Board: 415	♠ AKJ3	The opponents are silent.
Dealer: S	♥ KJ63	
Vul: EW	♦ AK6	You bid first.
HCP: 21	♣ Q7	

Board: 416	♠ AJ1086	The opponents are silent.
Dealer: N	♥ J10	
Vul: NS	♦ Q92	Partner bids first.
HCP: 11	♣ K106	

Board: 417	♠ Q62	The opponents are silent.
Dealer: S	♥ AK973	
Vul: EW	♦ AK7	You bid first.
HCP: 20	♣ KJ	

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

Board: 414
Dealer: N
Vul: NS
North HCP: 20
South HCP: 11
Contract: 6♥ N

North:
♠ K76
♥ K4
♦ AKQ104
♣ KQ7

South:
♠ A4
♥ AJ10832
♦ J95
♣ J4

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

Board: 415
Dealer: S
Vul: EW
North HCP: 10
South HCP: 21
Contract: 4♥ N

North:
♠ Q108
♥ AQ982
♦ Q4
♣ 865

South:
♠ AKJ3
♥ KJ63
♦ AK6
♣ Q7

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

Board: 416
Dealer: N
Vul: NS
North HCP: 20
South HCP: 11
Contract: 6♠ N

North:
♠ KQ52
♥ AK64
♦ A5
♣ A92

South:
♠ AJ1086
♥ J10
♦ Q92
♣ K106

West	North	East	South
	2NT	Pass	3♥
Pass	3NT ¹	Pass	4♣ ²
Pass	4♦ ³	Pass	4♥ ⁴
Pass	4NT ⁵	Pass	5♦ ⁶
Pass	6♠	AP	
1. Extended acceptance after NT			
2. Cue bid, a ♣ stopper			
3. Cue bid, a ♦ stopper			
4. Cue bid, surplus			
5. Blackwood 0314, for ♠			
6. A=1/5 or 4/5			

Board: 417
Dealer: S
Vul: EW
North HCP: 10
South HCP: 20
Contract: 4♠ S

North:
♠ KJ1075
♥ 82
♦ 952
♣ AQ8

South:
♠ Q62
♥ AK973
♦ AK7
♣ KJ

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

North hands (Practice Page)

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

Board: 418	♠ AJ1098	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: NS	♦ KJ5	You bid first.
HCP: 20	♣ AQ	

Board: 419	♠ —	The opponents are silent.
Dealer: S	♥ QJ732	
Vul: EW	♦ Q984	Partner bids first.
HCP: 5	♣ 8543	

Board: 420	♠ AKQ9	The opponents are silent.
Dealer: N	♥ 107	
Vul: Both	♦ A10743	You bid first.
HCP: 20	♣ AK	

Board: 421	♠ K10876	The opponents are silent.
Dealer: S	♥ K73	
Vul: EW	♦ Q42	Partner bids first.
HCP: 9	♣ J8	

Board: 422	♠ AK6	The opponents are silent.
Dealer: N	♥ AQ62	
Vul: Both	♦ KQ8	You bid first.
HCP: 21	♣ K85	

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

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ AJ1098	♠ K73		2NT	Pass	3♦
Vul: NS	♥ KQ7	♥ AJ542	Pass	3♥	Pass	4NT ¹
North HCP: 20	♦ KJ5	♦ A4	Pass	6♥	AP	
South HCP: 12	♣ AQ	♣ 764	1. Quantitative	4NT		
Contract: 6♥ N						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ J53				2NT
Vul: EW	♥ QJ732	♥ AK6	Pass	3♦	Pass	3♥
North HCP: 5	♦ Q984	♦ AK62	Pass	3NT	Pass	4♥
South HCP: 21	♣ 8543	♣ AQ10	AP			
Contract: 4♥ S						

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ 75		2NT	Pass	4♦ ¹
Vul: Both	♥ 107	♥ AQJ532	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ A10743	♦ KQ2	Pass	5♣ ³	Pass	6♥
South HCP: 13	♣ AK	♣ J4	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ K10876	♠ AJ5				2NT
Vul: EW	♥ K73	♥ AJ4	Pass	3♥	Pass	3♠
North HCP: 9	♦ Q42	♦ K1075	Pass	3NT	Pass	4♠
South HCP: 20	♣ J8	♣ AK10	AP			
Contract: 4♠ S						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J109843		2NT	Pass	4♥ ¹
Vul: Both	♥ AQ62	♥ 104	Pass	4♠	AP	
North HCP: 21	♦ KQ8	♦ 432	1. Texas			
South HCP: 3	♣ K85	♣ Q10				
Contract: 4♠ N						

South hands (Practice Page)

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

Board: 418	♠ K73	The opponents are silent.
Dealer: N	♥ AJ542	
Vul: NS	♦ A4	Partner bids first.
HCP: 12	♣ 764	

Board: 419	♠ J53	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ AK62	You bid first.
HCP: 21	♣ AQ10	

Board: 420	♠ 75	The opponents are silent.
Dealer: N	♥ AQJ532	
Vul: Both	♦ KQ2	Partner bids first.
HCP: 13	♣ J4	

Board: 421	♠ AJ5	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: EW	♦ K1075	You bid first.
HCP: 20	♣ AK10	

Board: 422	♠ J109843	The opponents are silent.
Dealer: N	♥ 104	
Vul: Both	♦ 432	Partner bids first.
HCP: 3	♣ Q10	

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

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ AJ1098	♠ K73		2NT	Pass	3♦
Vul: NS	♥ KQ7	♥ AJ542	Pass	3♥	Pass	4NT ¹
North HCP: 20	♦ KJ5	♦ A4	Pass	6♥	AP	
South HCP: 12	♣ AQ	♣ 764	1. Quantitative	4NT		
Contract: 6♥ N						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ J53				2NT
Vul: EW	♥ QJ732	♥ AK6	Pass	3♦	Pass	3♥
North HCP: 5	♦ Q984	♦ AK62	Pass	3NT	Pass	4♥
South HCP: 21	♣ 8543	♣ AQ10	AP			
Contract: 4♥ S						

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ 75		2NT	Pass	4♦ ¹
Vul: Both	♥ 107	♥ AQJ532	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ A10743	♦ KQ2	Pass	5♣ ³	Pass	6♥
South HCP: 13	♣ AK	♣ J4	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ K10876	♠ AJ5				2NT
Vul: EW	♥ K73	♥ AJ4	Pass	3♥	Pass	3♠
North HCP: 9	♦ Q42	♦ K1075	Pass	3NT	Pass	4♠
South HCP: 20	♣ J8	♣ AK10	AP			
Contract: 4♠ S						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J109843		2NT	Pass	4♥ ¹
Vul: Both	♥ AQ62	♥ 104	Pass	4♠	AP	
North HCP: 21	♦ KQ8	♦ 432	1. Texas			
South HCP: 3	♣ K85	♣ Q10				
Contract: 4♠ N						

North hands (Practice Page)

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

Board: 423	♠ AJ2	The opponents are silent.
Dealer: S	♥ Q109852	
Vul: NS	♦ AK103	Partner bids first.
HCP: 14	♣ —	

Board: 424	♠ Q7	The opponents are silent.
Dealer: N	♥ AKJ9	
Vul: Both	♦ KJ109	You bid first.
HCP: 20	♣ KQJ	

Board: 425	♠ QJ763	The opponents are silent.
Dealer: S	♥ A107	
Vul: None	♦ Q87	Partner bids first.
HCP: 12	♣ K3	

Board: 426	♠ AKJ	The opponents are silent.
Dealer: N	♥ KQ85	
Vul: EW	♦ AK75	You bid first.
HCP: 20	♣ 86	

Board: 427	♠ K964	The opponents are silent.
Dealer: S	♥ QJ9653	
Vul: Both	♦ J	Partner bids first.
HCP: 11	♣ A4	

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

Board: 423
Dealer: S
Vul: NS
North HCP: 14
South HCP: 20
Contract: 7♥ S

North:
♠ AJ2
♥ Q109852
♦ AK103
♣ —

South:
♠ K87
♥ AK
♦ QJ864
♣ AK5

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

Board: 424
Dealer: N
Vul: Both
North HCP: 20
South HCP: 13
Contract: 6N N

North:
♠ Q7
♥ AKJ9
♦ KJ109
♣ KQJ

South:
♠ AJ832
♥ Q2
♦ Q82
♣ A95

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

Board: 425
Dealer: S
Vul: None
North HCP: 12
South HCP: 20
Contract: 6♠ S

North:
♠ QJ763
♥ A107
♦ Q87
♣ K3

South:
♠ K105
♥ Q42
♦ AKJ9
♣ AQJ

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

Board: 426
Dealer: N
Vul: EW
North HCP: 20
South HCP: 3
Contract: 4♥ N

North:
♠ AKJ
♥ KQ85
♦ AK75
♣ 86

South:
♠ Q643
♥ J97642
♦ 84
♣ 3

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

Board: 427
Dealer: S
Vul: Both
North HCP: 11
South HCP: 21
Contract: 6♥ S

North:
♠ K964
♥ QJ9653
♦ J
♣ A4

South:
♠ AQJ72
♥ AK4
♦ A52
♣ K9

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

South hands (Practice Page)

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

Board: 423	♠ K87	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ QJ864	You bid first.
HCP: 20	♣ AK5	

Board: 424	♠ AJ832	The opponents are silent.
Dealer: N	♥ Q2	
Vul: Both	♦ Q82	Partner bids first.
HCP: 13	♣ A95	

Board: 425	♠ K105	The opponents are silent.
Dealer: S	♥ Q42	
Vul: None	♦ AKJ9	You bid first.
HCP: 20	♣ AQJ	

Board: 426	♠ Q643	The opponents are silent.
Dealer: N	♥ J97642	
Vul: EW	♦ 84	Partner bids first.
HCP: 3	♣ 3	

Board: 427	♠ AQJ72	The opponents are silent.
Dealer: S	♥ AK4	
Vul: Both	♦ A52	You bid first.
HCP: 21	♣ K9	

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

Board: 423
Dealer: S
Vul: NS
North HCP: 14
South HCP: 20
Contract: 7♥ S

North:
♠ AJ2
♥ Q109852
♦ AK103
♣ —

South:
♠ K87
♥ AK
♦ QJ864
♣ AK5

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

Board: 424
Dealer: N
Vul: Both
North HCP: 20
South HCP: 13
Contract: 6N N

North:
♠ Q7
♥ AKJ9
♦ KJ109
♣ KQJ

South:
♠ AJ832
♥ Q2
♦ Q82
♣ A95

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

Board: 425
Dealer: S
Vul: None
North HCP: 12
South HCP: 20
Contract: 6♠ S

North:
♠ QJ763
♥ A107
♦ Q87
♣ K3

South:
♠ K105
♥ Q42
♦ AKJ9
♣ AQJ

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

Board: 426
Dealer: N
Vul: EW
North HCP: 20
South HCP: 3
Contract: 4♥ N

North:
♠ AKJ
♥ KQ85
♦ AK75
♣ 86

South:
♠ Q643
♥ J97642
♦ 84
♣ 3

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

Board: 427
Dealer: S
Vul: Both
North HCP: 11
South HCP: 21
Contract: 6♥ S

North:
♠ K964
♥ QJ9653
♦ J
♣ A4

South:
♠ AQJ72
♥ AK4
♦ A52
♣ K9

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

