

North hands

Jacoby_Transfer

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

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

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

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

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

Both hands (Answers Page)

Board: 1

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 17

Contract: 4♥ North

North:

♠ QT4

♥ J9643

♦ T

♣ AQT6

South:

♠ KJ5

♥ AKQT

♦ J532

♣ K5

W N E S

1NT

Pass 2♦ Pass 2NT¹

Pass 4♥ All Pass

1. Extended acceptance after NT

Board: 2

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 9+1

Contract: 4♠ South

North:

♠ A952

♥ AJ

♦ KQJT

♣ QT6

South:

♠ QT643

♥ 84

♦ A64

♣ K92

W N E S

1NT Pass 2♥

Pass 2NT¹ Pass 4♠

All Pass

1. Extended acceptance after NT

Board: 3

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 14+1

Contract: 4♥ North

North:

♠ A7

♥ K98

♦ Q73

♣ AQ976

South:

♠ QJ4

♥ A6432

♦ KT4

♣ KJ

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

Board: 4

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 15

Contract: 4♠ South

North:

♠ AKT65

♥ QJ4

♦ T6

♣ A95

South:

♠ 732

♥ AK2

♦ AQ97

♣ QT6

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3NT Pass 4♠

All Pass

Board: 5

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 11+1

Contract: 3NT South

North:

♠ J85

♥ K9

♦ AQ5

♣ KQ953

South:

♠ K43

♥ AT862

♦ T4

♣ A86

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

All Pass

South hands

Jacoby_Transfer

Board: 1	♠ KJ5	You bid first.
Dealer: South	♥ AKQT	The opponents are silent.
Vul: None	♦ J532	
HCP: 17	♣ K5	

Board: 2	♠ QT643	Partner bids first.
Dealer: North	♥ 84	The opponents are silent.
Vul: N-S	♦ A64	
HCP: 9+1	♣ K92	

Board: 3	♠ QJ4	Partner bids first.
Dealer: North	♥ A6432	The opponents are silent.
Vul: E-W	♦ KT4	
HCP: 14+1	♣ KJ	

Board: 4	♠ 732	You bid first.
Dealer: South	♥ AK2	The opponents are silent.
Vul: Both	♦ AQ97	
HCP: 15	♣ QT6	

Board: 5	♠ K43	Partner bids first.
Dealer: North	♥ AT862	The opponents are silent.
Vul: N-S	♦ T4	
HCP: 11+1	♣ A86	

Both hands (Answers Page)

Board: 1

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 17

Contract: 4♥ North

North:

♠ QT4

♥ J9643

♦ T

♣ AQT6

South:

♠ KJ5

♥ AKQT

♦ J532

♣ K5

W N E S

1NT

Pass 2♦ Pass 2NT¹

Pass 4♥ All Pass

1. Extended acceptance after NT

Board: 2

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 9+1

Contract: 4♠ South

North:

♠ A952

♥ AJ

♦ KQJT

♣ QT6

South:

♠ QT643

♥ 84

♦ A64

♣ K92

W N E S

1NT Pass 2♥

Pass 2NT¹ Pass 4♠

All Pass

1. Extended acceptance after NT

Board: 3

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 14+1

Contract: 4♥ North

North:

♠ A7

♥ K98

♦ Q73

♣ AQ976

South:

♠ QJ4

♥ A6432

♦ KT4

♣ KJ

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

Board: 4

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 15

Contract: 4♠ South

North:

♠ AKT65

♥ QJ4

♦ T6

♣ A95

South:

♠ 732

♥ AK2

♦ AQ97

♣ QT6

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3NT Pass 4♠

All Pass

Board: 5

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 11+1

Contract: 3NT South

North:

♠ J85

♥ K9

♦ AQ5

♣ KQ953

South:

♠ K43

♥ AT862

♦ T4

♣ A86

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

All Pass

North hands

Jacoby_Transfer

Board: 6 ♠ 9842 You bid first.
 Dealer: North ♥ AKJ5 The opponents are silent.
 Vul: E-W ♦ KT
 HCP: 15 ♣ KJ4

Board: 7 ♠ A7 You bid first.
 Dealer: North ♥ Q932 The opponents are silent.
 Vul: Both ♦ A52
 HCP: 16 ♣ AQ73

Board: 8 ♠ A6543 Partner bids first.
 Dealer: South ♥ 7 The opponents are silent.
 Vul: None ♦ K43
 HCP: 9+1 ♣ QT63

Board: 9 ♠ AQJT6 Partner bids first.
 Dealer: South ♥ 72 East (LHO) Doubles 2♥ if possible.
 Vul: E-W ♦ KQT
 HCP: 14+1 ♣ Q72

Board: 10 ♠ K8542 Partner bids first.
 Dealer: South ♥ 4 The opponents are silent.
 Vul: Both ♦ A
 HCP: 9+3 ♣ QT9832

Both hands (Answers Page)

Board: 6

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4♥ South

North:

♠ 9842

♥ AKJ5

♦ KT

♣ KJ4

South:

♠ JT5

♥ QT763

♦ AQ9

♣ T7

W N E S

1NT Pass 2♦

Pass 2NT¹ Pass 4♥

All Pass

1. Extended acceptance after NT

Board: 7

Dealer: North

Vul: Both

North HCP: 16

South HCP: 4+2

Contract: 4♠ North

North:

♠ A7

♥ Q932

♦ A52

♣ AQ73

South:

♠ QJT954

♥ J6

♦ T93

♣ 82

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♠

Pass 4♠ All Pass

Board: 8

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ A6543

♥ 7

♦ K43

♣ QT63

South:

♠ KT2

♥ AK986

♦ AQT

♣ 97

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3♣ Pass 4♠

All Pass

Board: 9

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 16

Contract: 4♠ North

North:

♠ AQJT6

♥ 72

♦ KQT

♣ Q72

South:

♠ K842

♥ K5

♦ AJ9

♣ AJ95

W N E S

1NT

Pass 2♥ X 2NT¹

Pass 3♦ Pass 3♥

Pass 4♠ All Pass

1. Extended acceptance after NT

Board: 10

Dealer: South

Vul: Both

North HCP: 9+3

South HCP: 15

Contract: 3NT South

North:

♠ K8542

♥ 4

♦ A

♣ QT9832

South:

♠ A3

♥ K863

♦ KT32

♣ AJ5

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3♣ Pass 3NT

All Pass

South hands

Jacoby_Transfer

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

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

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

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

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

Both hands (Answers Page)

Board: 6

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4♥ South

North:

♠ 9842

♥ AKJ5

♦ KT

♣ KJ4

South:

♠ JT5

♥ QT763

♦ AQ9

♣ T7

W	N	E	S
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	1NT	Pass	2♦
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Pass	2NT ¹	Pass	4♥
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All Pass

1. Extended acceptance after NT

Board: 7

Dealer: North

Vul: Both

North HCP: 16

South HCP: 4+2

Contract: 4♠ North

North:

♠ A7

♥ Q932

♦ A52

♣ AQ73

South:

♠ QJT954

♥ J6

♦ T93

♣ 82

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	Pass	3♠
------	----	------	----

Pass	4♠	All Pass	
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Board: 8

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ A6543

♥ 7

♦ K43

♣ QT63

South:

♠ KT2

♥ AK986

♦ AQT

♣ 97

W	N	E	S
---	---	---	---

1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3♣	Pass	4♠
------	----	------	----

All Pass

Board: 9

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 16

Contract: 4♠ North

North:

♠ AQJT6

♥ 72

♦ KQT

♣ Q72

South:

♠ K842

♥ K5

♦ AJ9

♣ AJ95

W	N	E	S
---	---	---	---

1NT

Pass	2♥	X	2NT ¹
------	----	---	------------------

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

Pass	4♠	All Pass	
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1. Extended acceptance after NT

Board: 10

Dealer: South

Vul: Both

North HCP: 9+3

South HCP: 15

Contract: 3NT South

North:

♠ K8542

♥ 4

♦ A

♣ QT9832

South:

♠ A3

♥ K863

♦ KT32

♣ AJ5

W	N	E	S
---	---	---	---

1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3♣	Pass	3NT
------	----	------	-----

All Pass

North hands

Jacoby_Transfer

Board: 11	♠ J765	You bid first.
Dealer: North	♥ A9	The opponents are silent.
Vul: None	♦ AKQ	
HCP: 16	♣ QT94	

Board: 12	♠ K4	Partner bids first.
Dealer: South	♥ J9642	The opponents are silent.
Vul: N-S	♦ KQT6	
HCP: 9+1	♣ 95	

Board: 13	♠ K54	You bid first.
Dealer: North	♥ QJ64	The opponents are silent.
Vul: Both	♦ AK	
HCP: 17	♣ AT95	

Board: 14	♠ AQJ75	Partner bids first.
Dealer: South	♥ 86	The opponents are silent.
Vul: None	♦ Q874	
HCP: 9+1	♣ 72	

Board: 15	♠ A86	You bid first.
Dealer: North	♥ K2	The opponents are silent.
Vul: N-S	♦ KT53	
HCP: 17	♣ AK94	

Both hands (Answers Page)

Board: 11

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

Board: 12

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

Board: 13

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

Board: 14

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

Board: 15

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

South hands

Jacoby_Transfer

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

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

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

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

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

Both hands (Answers Page)

Board: 11

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

Board: 12

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

Board: 13

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

Board: 14

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

Board: 15

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

North hands

Jacoby_Transfer

Board: 16	♠ AK876	Partner bids first.
Dealer: South	♥ A8	The opponents are silent.
Vul: E-W	♦ Q874	
HCP: 15+1	♣ Q6	
Board: 17	♠ QJT54	Partner bids first.
Dealer: South	♥ 974	East (LHO) bids 3♣ if possible.
Vul: None	♦ Q42	
HCP: 9+1	♣ KJ	
Board: 18	♠ Q4	Partner bids first.
Dealer: South	♥ 87642	The opponents are silent.
Vul: N-S	♦ AJ8	
HCP: 11+1	♣ KJT	
Board: 19	♠ K75	You bid first.
Dealer: North	♥ Q52	The opponents are silent.
Vul: E-W	♦ K92	
HCP: 16	♣ AKJT	
Board: 20	♠ 72	Partner bids first.
Dealer: South	♥ AK983	The opponents are silent.
Vul: Both	♦ A76	
HCP: 14+1	♣ K76	

Both hands (Answers Page)

Board: 16

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 16+1

Contract: 6NT South

North:

♠ AK876

♥ A8

♦ Q874

♣ Q6

South:

♠ T2

♥ KQT5

♦ AT

♣ AK543

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♦	Pass	3NT
Pass	4NT	Pass	6NT
All Pass			

Board: 17

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 16

Contract: 4♠ North

North:

♠ QJT54

♥ 974

♦ Q42

♣ KJ

South:

♠ AK63

♥ AJ2

♦ KJ93

♣ 42

W	N	E	S
			1NT
Pass	2♥	3♣	X
Pass	4♠	All Pass	

Board: 18

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 3NT North

North:

♠ Q4

♥ 87642

♦ AJ8

♣ KJT

South:

♠ A982

♥ AJ

♦ Q42

♣ A953

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3NT	All Pass	

Board: 19

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 15+3

Contract: 6♠ South

North:

♠ K75

♥ Q52

♦ K92

♣ AKJT

South:

♠ AT864

♥ A

♦ AQJ654

♣ 2

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♦
Pass	4♠	Pass	4NT
Pass	5♥ ¹	Pass	6♠
All Pass			

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

Board: 20

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 15

Contract: 4♥ South

North:

♠ 72

♥ AK983

♦ A76

♣ K76

South:

♠ AKQ4

♥ QJ7

♦ QT43

♣ J9

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3NT	Pass	4♥
All Pass			

South hands

Jacoby_Transfer

Board: 16	♠ T2	You bid first.
Dealer: South	♥ KQT5	The opponents are silent.
Vul: E-W	♦ AT	
HCP: 16+1	♣ AK543	

Board: 17	♠ AK63	You bid first.
Dealer: South	♥ AJ2	East (RHO) bids 3♣ if possible.
Vul: None	♦ KJ93	
HCP: 16	♣ 42	

Board: 18	♠ A982	You bid first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: N-S	♦ Q42	
HCP: 15	♣ A953	

Board: 19	♠ AT864	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ AQJ654	
HCP: 15+3	♣ 2	

Board: 20	♠ AKQ4	You bid first.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: Both	♦ QT43	
HCP: 15	♣ J9	

Both hands (Answers Page)

Board: 16

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 16+1

Contract: 6NT South

North:

♠ AK876

♥ A8

♦ Q874

♣ Q6

South:

♠ T2

♥ KQT5

♦ AT

♣ AK543

W

N

E

S

1NT

Pass

2♥

Pass

2♠

Pass

3♦

Pass

3NT

Pass

4NT

Pass

6NT

All Pass

Board: 17

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 16

Contract: 4♠ North

North:

♠ QJT54

♥ 974

♦ Q42

♣ KJ

South:

♠ AK63

♥ AJ2

♦ KJ93

♣ 42

W

N

E

S

1NT

Pass

2♥

3♣

X

Pass

4♠

All Pass

Board: 18

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 3NT North

North:

♠ Q4

♥ 87642

♦ AJ8

♣ KJT

South:

♠ A982

♥ AJ

♦ Q42

♣ A953

W

N

E

S

1NT

Pass

2♦

Pass

2♥

Pass

3NT

All Pass

Board: 19

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 15+3

Contract: 6♠ South

North:

♠ K75

♥ Q52

♦ K92

♣ AKJT

South:

♠ AT864

♥ A

♦ AQJ654

♣ 2

W

N

E

S

1NT

Pass

2♥

Pass

2♠

Pass

3♦

Pass

4♠

Pass

4NT

Pass

5♥¹

Pass

6♠

All Pass

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

Board: 20

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 15

Contract: 4♥ South

North:

♠ 72

♥ AK983

♦ A76

♣ K76

South:

♠ AKQ4

♥ QJ7

♦ QT43

♣ J9

W

N

E

S

1NT

Pass

2♦

Pass

2♥

Pass

3NT

Pass

4♥

All Pass

North hands

Jacoby_Transfer

Board: 21	♠ T2	Partner bids first.
Dealer: South	♥ JT7653	The opponents are silent.
Vul: N-S	♦ 9843	
HCP: 1+2	♣ 2	
Board: 22	♠ QT762	Partner bids first.
Dealer: South	♥ AK6	The opponents are silent.
Vul: E-W	♦ K984	
HCP: 12+1	♣ 5	
Board: 23	♠ AJ	You bid first.
Dealer: North	♥ KJ32	West (RHO) bids 3 ♠ if possible.
Vul: Both	♦ KJ5	
HCP: 16	♣ QJ87	
Board: 24	♠ AKT53	Partner bids first.
Dealer: South	♥ AQ2	The opponents are silent.
Vul: None	♦ T98	
HCP: 15+1	♣ QT	
Board: 25	♠ QJ8	You bid first.
Dealer: North	♥ AK9	The opponents are silent.
Vul: E-W	♦ KJ4	
HCP: 17	♣ QJT2	

Both hands (Answers Page)

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

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

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

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

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

South hands

Jacoby_Transfer

Board: 21	♠ A763	You bid first.
Dealer: South	♥ A982	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 17	♣ AT6	
Board: 22	♠ AK5	You bid first.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: E-W	♦ 52	
HCP: 15+1	♣ AJ873	
Board: 23	♠ 7	Partner bids first.
Dealer: North	♥ AQT76	West (LHO) bids 3♠ if possible.
Vul: Both	♦ A8743	
HCP: 10+2	♣ T2	
Board: 24	♠ QJ6	You bid first.
Dealer: South	♥ 98643	The opponents are silent.
Vul: None	♦ KQJ	
HCP: 16+1	♣ AK	
Board: 25	♠ 643	Partner bids first.
Dealer: North	♥ JT843	The opponents are silent.
Vul: E-W	♦ AQ	
HCP: 10+1	♣ K63	

Both hands (Answers Page)

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

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

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

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

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

North hands

Jacoby_Transfer

Board: 26

♠ A4

Partner bids first.

Dealer: South

♥ AQT42

The opponents are silent.

Vul: Both

♦ T86

HCP: 13+1

♣ K73

Board: 27

♠ AK962

You bid first.

Dealer: North

♥ JT4

The opponents are silent.

Vul: None

♦ K8

HCP: 15+1

♣ A93

Board: 28

♠ T83

Partner bids first.

Dealer: South

♥ Q87653

East (LHO) Doubles 2♦ if possible.

Vul: N-S

♦ T2

East (LHO) bids 2♠ if possible.

HCP: 2+2

♣ 94

Board: 29

♠ AQ32

You bid first.

Dealer: North

♥ AQ8

The opponents are silent.

Vul: Both

♦ 8763

HCP: 16

♣ A3

Board: 30

♠ T96

Partner bids first.

Dealer: South

♥ QT6532

The opponents are silent.

Vul: None

♦ 6

HCP: 3+2

♣ J83

Both hands (Answers Page)

Board: 26

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 16

Contract: 4♥ South

North:

♠ A4

♥ AQT42

♦ T86

♣ K73

South:

♠ K832

♥ J76

♦ AK92

♣ AJ

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3NT Pass 4♥

All Pass

Board: 27

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 14+1

Contract: 4♥ North

North:

♠ AK962

♥ JT4

♦ K8

♣ A93

South:

♠ 73

♥ AK763

♦ AT2

♣ QJ5

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

Board: 28

Dealer: South

Vul: N-S

North HCP: 2+2

South HCP: 17

Contract: 3♥ North

North:

♠ T83

♥ Q87653

♦ T2

♣ 94

South:

♠ A62

♥ AKJ

♦ AJ76

♣ 876

W

N

E

S

1NT

Pass 2♦ X 2♥

Pass Pass 2♠ Pass

Pass 3♥ All Pass

Board: 29

Dealer: North

Vul: Both

North HCP: 16

South HCP: 14+1

Contract: 4♥ North

North:

♠ AQ32

♥ AQ8

♦ 8763

♣ A3

South:

♠ K6

♥ KJT52

♦ AJ4

♣ Q75

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

Board: 30

Dealer: South

Vul: None

North HCP: 3+2

South HCP: 16

Contract: 2♥ South

North:

♠ T96

♥ QT6532

♦ 6

♣ J83

South:

♠ J872

♥ AK9

♦ AQ7

♣ Q54

W

N

E

S

1NT

Pass 2♦ Pass 2♥

All Pass

South hands

Jacoby_Transfer

Board: 26	♠ K832	You bid first.
Dealer: South	♥ J76	The opponents are silent.
Vul: Both	♦ AK92	
HCP: 16	♣ AJ	
Board: 27	♠ 73	Partner bids first.
Dealer: North	♥ AK763	The opponents are silent.
Vul: None	♦ AT2	
HCP: 14+1	♣ QJ5	
Board: 28	♠ A62	You bid first.
Dealer: South	♥ AKJ	East (RHO) Doubles 2♦ if possible.
Vul: N-S	♦ AJ76	East (RHO) bids 2♠ if possible.
HCP: 17	♣ 876	
Board: 29	♠ K6	Partner bids first.
Dealer: North	♥ KJT52	The opponents are silent.
Vul: Both	♦ AJ4	
HCP: 14+1	♣ Q75	
Board: 30	♠ J872	You bid first.
Dealer: South	♥ AK9	The opponents are silent.
Vul: None	♦ AQ7	
HCP: 16	♣ Q54	

Both hands (Answers Page)

Board: 26

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 16

Contract: 4♥ South

North:

♠ A4

♥ AQT42

♦ T86

♣ K73

South:

♠ K832

♥ J76

♦ AK92

♣ AJ

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3NT Pass 4♥

All Pass

Board: 27

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 14+1

Contract: 4♥ North

North:

♠ AK962

♥ JT4

♦ K8

♣ A93

South:

♠ 73

♥ AK763

♦ AT2

♣ QJ5

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

Board: 28

Dealer: South

Vul: N-S

North HCP: 2+2

South HCP: 17

Contract: 3♥ North

North:

♠ T83

♥ Q87653

♦ T2

♣ 94

South:

♠ A62

♥ AKJ

♦ AJ76

♣ 876

W

N

E

S

1NT

Pass 2♦ X 2♥

Pass Pass 2♠ Pass

Pass 3♥ All Pass

Board: 29

Dealer: North

Vul: Both

North HCP: 16

South HCP: 14+1

Contract: 4♥ North

North:

♠ AQ32

♥ AQ8

♦ 8763

♣ A3

South:

♠ K6

♥ KJT52

♦ AJ4

♣ Q75

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

Board: 30

Dealer: South

Vul: None

North HCP: 3+2

South HCP: 16

Contract: 2♥ South

North:

♠ T96

♥ QT6532

♦ 6

♣ J83

South:

♠ J872

♥ AK9

♦ AQ7

♣ Q54

W

N

E

S

1NT

Pass 2♦ Pass 2♥

All Pass

Board: 31	♠ AT	You bid first.
Dealer: North	♥ KQ6	The opponents are silent.
Vul: N-S	♦ K9852	
HCP: 16+1	♣ KJ2	

Board: 32	♠ T5	You bid first.
Dealer: North	♥ AK8	The opponents are silent.
Vul: E-W	♦ AT94	
HCP: 15	♣ A942	

Board: 33	♠ 42	You bid first.
Dealer: North	♥ Q872	The opponents are silent.
Vul: None	♦ AQJ	
HCP: 16	♣ AQJ2	

Board: 34	♠ AKQ32	Partner bids first.
Dealer: South	♥ Q94	The opponents are silent.
Vul: N-S	♦ Q82	
HCP: 16+1	♣ QJ	

Both hands (Answers Page)

Board: 31

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

Board: 32

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

Board: 33

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

Board: 34

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

1. Extended acceptance after NT

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

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

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

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

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

Both hands (Answers Page)

Board: 31

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

Board: 32

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

Board: 33

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

Board: 34

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

1. Extended acceptance after NT

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

North hands

Jacoby_Transfer

Board: 35

♠ K8

You bid first.

Dealer: North

♥ J7

The opponents are silent.

Vul: E-W

♦ KJ943

HCP: 15+1

♣ AK97

Board: 36

♠ AKT65

Partner bids first.

Dealer: South

♥ -

The opponents are silent.

Vul: Both

♦ AQ864

HCP: 17+2

♣ AT3

Board: 37

♠ KQJT6

Partner bids first.

Dealer: South

♥ -

The opponents are silent.

Vul: N-S

♦ QJ9542

HCP: 10+3

♣ J5

Board: 38

♠ T4

RHO opens the bidding 1NT.

Dealer: West

♥ QT8

You bid next.

Vul: N-S

♦ Q8742

East (LHO) bids 2♦ if possible.

HCP: 5+1

♣ JT8

East (LHO) Doubles 3♠ if possible.

Both hands (Answers Page)

Board: 35

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 10+1

Contract: 3NT South

North:

♠ K8

♥ J7

♦ KJ943

♣ AK97

South:

♠ A9752

♥ AT9

♦ 8

♣ QT32

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	3♦	Pass	3NT
All Pass			

Board: 36

Dealer: South

Vul: Both

North HCP: 17+2

South HCP: 16

Contract: 7♠ North

North:

♠ AKT65

♥ -

♦ AQ864

♣ AT3

South:

♠ QJ3

♥ AQ87

♦ JT

♣ KQJ9

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♦	Pass	4♠
Pass	4NT	Pass	5♦ ¹
Pass	5♥	Pass	6♣ ²
Pass	7♠	All Pass	

1. A=1/5 or 4/5

2. !S queen and !C king

Board: 37

Dealer: South

Vul: N-S

North HCP: 10+3

South HCP: 16+1

Contract: 5♦ South

North:

♠ KQJT6

♥ -

♦ QJ9542

♣ J5

South:

♠ 85

♥ AJT

♦ A63

♣ AKT76

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♦	Pass	3NT
Pass	4♦	Pass	4NT
Pass	5♣ ¹	Pass	5♦
All Pass			

1. A=0/5 or 3/5

Board: 38

Dealer: West

Vul: N-S

North HCP: 5+1

South HCP: 11+3

Contract: 3♠X South

North:

♠ T4

♥ QT8

♦ Q8742

♣ JT8

South:

♠ KQJ9762

♥ 6

♦ AJ3

♣ 72

W	N	E	S
1NT	Pass	2♦	3♠
Pass	Pass	X	All Pass

Board: 35	♠ A9752	Partner bids first.
Dealer: North	♥ AT9	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 10+1	♣ QT32	
<hr/>		
Board: 36	♠ QJ3	You bid first.
Dealer: South	♥ AQ87	The opponents are silent.
Vul: Both	♦ JT	
HCP: 16	♣ KQJ9	
<hr/>		
Board: 37	♠ 85	You bid first.
Dealer: South	♥ AJT	The opponents are silent.
Vul: N-S	♦ A63	
HCP: 16+1	♣ AKT76	
<hr/>		
Board: 38	♠ KQJ9762	LHO opens the bidding 1NT.
Dealer: West	♥ 6	Partner bids next.
Vul: N-S	♦ AJ3	East (RHO) bids 2♦ if possible.
HCP: 11+3	♣ 72	East (RHO) Doubles 3♠ if possible.

Both hands (Answers Page)

Board: 35

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 10+1

Contract: 3NT South

North:

♠ K8

♥ J7

♦ KJ943

♣ AK97

South:

♠ A9752

♥ AT9

♦ 8

♣ QT32

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	3♦	Pass	3NT
All Pass			

Board: 36

Dealer: South

Vul: Both

North HCP: 17+2

South HCP: 16

Contract: 7♠ North

North:

♠ AKT65

♥ -

♦ AQ864

♣ AT3

South:

♠ QJ3

♥ AQ87

♦ JT

♣ KQJ9

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♦	Pass	4♠
Pass	4NT	Pass	5♦ ¹
Pass	5♥	Pass	6♣ ²
Pass	7♠	All Pass	

1. A=1/5 or 4/5

2. !S queen and !C king

Board: 37

Dealer: South

Vul: N-S

North HCP: 10+3

South HCP: 16+1

Contract: 5♦ South

North:

♠ KQJT6

♥ -

♦ QJ9542

♣ J5

South:

♠ 85

♥ AJT

♦ A63

♣ AKT76

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♦	Pass	3NT
Pass	4♦	Pass	4NT
Pass	5♣ ¹	Pass	5♦
All Pass			

1. A=0/5 or 3/5

Board: 38

Dealer: West

Vul: N-S

North HCP: 5+1

South HCP: 11+3

Contract: 3♠X South

North:

♠ T4

♥ QT8

♦ Q8742

♣ JT8

South:

♠ KQJ9762

♥ 6

♦ AJ3

♣ 72

W	N	E	S
1NT	Pass	2♦	3♠
Pass	Pass	X	All Pass

North hands

Jacoby_Transfer

Board: 39	♠ AQ8	You bid first.
Dealer: North	♥ KT2	The opponents are silent.
Vul: Both	♦ QJ654	
HCP: 15+1	♣ K9	

Board: 40	♠ A8642	Partner bids first.
Dealer: South	♥ J97	The opponents are silent.
Vul: None	♦ J2	
HCP: 11+1	♣ AJ9	

Board: 41	♠ AT4	You bid first.
Dealer: North	♥ K98	The opponents are silent.
Vul: E-W	♦ KJ4	
HCP: 16	♣ AJ93	

Board: 42	♠ A8	Partner bids first.
Dealer: South	♥ QT943	The opponents are silent.
Vul: Both	♦ 7	
HCP: 9+2	♣ KT863	

Board: 43	♠ K4	You bid first.
Dealer: North	♥ A983	The opponents are silent.
Vul: None	♦ AKT54	
HCP: 15+1	♣ J9	

Both hands (Answers Page)

Board: 39

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 12+2

Contract: 6♥ South

North:

♠ AQ8

♥ KT2

♦ QJ654

♣ K9

South:

♠ 2

♥ AQ983

♦ 73

♣ AQT73

W	N	E	S
---	---	---	---

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	Pass	3♣
------	----	------	----

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

Pass	5♥ ¹	Pass	6♥
------	-----------------	------	----

All Pass

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

Board: 40

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 17

Contract: 4♠ South

North:

♠ A8642

♥ J97

♦ J2

♣ AJ9

South:

♠ KJT

♥ A53

♦ A987

♣ KQ3

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3NT	Pass	4♠
------	-----	------	----

All Pass

Board: 41

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 13+1

Contract: 4♥ North

North:

♠ AT4

♥ K98

♦ KJ4

♣ AJ93

South:

♠ K7

♥ AT763

♦ AQT5

♣ 42

W	N	E	S
---	---	---	---

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	Pass	3♦
------	----	------	----

Pass	4♥	All Pass	
------	----	----------	--

Board: 42

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15+1

Contract: 3NT North

North:

♠ A8

♥ QT943

♦ 7

♣ KT863

South:

♠ K72

♥ K6

♦ AQJT3

♣ Q97

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2♦	Pass	2♥
------	----	------	----

Pass	3♣	Pass	3♦
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

Board: 43

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9+1

Contract: 3NT South

North:

♠ K4

♥ A983

♦ AKT54

♣ J9

South:

♠ J9653

♥ KQ5

♦ 98

♣ K86

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	Pass	3NT
------	----	------	-----

All Pass

South hands

Jacoby_Transfer

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

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

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

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

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

Both hands (Answers Page)

Board: 39

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 12+2

Contract: 6♥ South

North:

♠ AQ8

♥ KT2

♦ QJ654

♣ K9

South:

♠ 2

♥ AQ983

♦ 73

♣ AQT73

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♣
Pass	4♥	Pass	4NT
Pass	5♥ ¹	Pass	6♥
All Pass			

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

Board: 40

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 17

Contract: 4♠ South

North:

♠ A8642

♥ J97

♦ J2

♣ AJ9

South:

♠ KJT

♥ A53

♦ A987

♣ KQ3

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3NT	Pass	4♠
All Pass			

Board: 41

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 13+1

Contract: 4♥ North

North:

♠ AT4

♥ K98

♦ KJ4

♣ AJ93

South:

♠ K7

♥ AT763

♦ AQT5

♣ 42

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	4♥	All Pass	

Board: 42

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15+1

Contract: 3NT North

North:

♠ A8

♥ QT943

♦ 7

♣ KT863

South:

♠ K72

♥ K6

♦ AQJT3

♣ Q97

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	Pass	3♦
Pass	3NT	All Pass	

Board: 43

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9+1

Contract: 3NT South

North:

♠ K4

♥ A983

♦ AKT54

♣ J9

South:

♠ J9653

♥ KQ5

♦ 98

♣ K86

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
All Pass			

North hands

Jacoby_Transfer

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

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

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

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

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

Both hands (Answers Page)

Board: 44

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

Board: 45

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

Board: 46

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

Board: 47

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

Board: 48

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

South hands

Jacoby_Transfer

Board: 44 ♠ AT You bid first.
 Dealer: South ♥ KJ4 The opponents are silent.
 Vul: N-S ♦ AQ753
 HCP: 17+1 ♣ K65

Board: 45 ♠ K5 Partner bids first.
 Dealer: North ♥ JT6432 The opponents are silent.
 Vul: Both ♦ 87
 HCP: 5+2 ♣ J75

Board: 46 ♠ A64 You bid first.
 Dealer: South ♥ AK4 The opponents are silent.
 Vul: N-S ♦ AJ6
 HCP: 16 ♣ T973

Board: 47 ♠ J5 Partner bids first.
 Dealer: North ♥ J9842 The opponents are silent.
 Vul: E-W ♦ A8
 HCP: 15+1 ♣ AKQ4

Board: 48 ♠ AJ87 You bid first.
 Dealer: South ♥ Q75 East (RHO) Doubles 2♥ if possible.
 Vul: None ♦ AQ2 West (LHO) bids 3♥ if possible.
 HCP: 17 ♣ KJ4

Both hands (Answers Page)

Board: 44

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

Board: 45

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

Board: 46

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

Board: 47

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

Board: 48

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

North hands

Jacoby_Transfer

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

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

Board: 51	♠ Q4	You bid first.
Dealer: North	♥ KQT6	The opponents are silent.
Vul: Both	♦ QJ4	
HCP: 15	♣ AJ32	

Board: 52	♠ A7642	Partner bids first.
Dealer: South	♥ QT	The opponents are silent.
Vul: N-S	♦ QT7	
HCP: 9+1	♣ JT3	

Board: 53	♠ KQ4	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: E-W	♦ K873	
HCP: 15	♣ K953	

Both hands (Answers Page)

Board: 49

	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ QT863		1NT	Pass	2♥
Vul: N-S	♥ J2	♥ KQ3	Pass	2♠	Pass	3NT
North HCP: 17+1	♦ AT5	♦ J92	Pass	4♠	All Pass	
South HCP: 10+1	♣ AJT86	♣ Q4				
Contract: 4♠ North						

Board: 50

	North:	South:	W	N	E	S
Dealer: South	♠ KQT53	♠ J98				1NT
Vul: E-W	♥ 9	♥ AKQJ6	Pass	2♥	Pass	2♠
North HCP: 11+2	♦ AJ	♦ Q96	Pass	3NT	Pass	4♠
South HCP: 15+1	♣ J9874	♣ QT	All Pass			
Contract: 4♠ South						

Board: 51

	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ AK2		1NT	Pass	2♦
Vul: Both	♥ KQT6	♥ A9543	Pass	2♥	Pass	3NT
North HCP: 15	♦ QJ4	♦ 97	Pass	4♥	All Pass	
South HCP: 11+1	♣ AJ32	♣ 975				
Contract: 4♥ North						

Board: 52

	North:	South:	W	N	E	S
Dealer: South	♠ A7642	♠ QJ9				1NT
Vul: N-S	♥ QT	♥ K632	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ QT7	♦ K8	Pass	2NT	Pass	3♠
South HCP: 15	♣ JT3	♣ AQ97	All Pass			
Contract: 3♠ South						

Board: 53

	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ T7		1NT	Pass	2♦
Vul: E-W	♥ AT	♥ K5432	Pass	2♥	Pass	3♦
North HCP: 15	♦ K873	♦ AT92	Pass	3NT	All Pass	
South HCP: 9+1	♣ K953	♣ Q6				
Contract: 3NT North						

South hands**Jacoby_Transfer**

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

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

Board: 51	♠ AK2	Partner bids first.
Dealer: North	♥ A9543	The opponents are silent.
Vul: Both	♦ 97	
HCP: 11+1	♣ 975	

Board: 52	♠ QJ9	You bid first.
Dealer: South	♥ K632	The opponents are silent.
Vul: N-S	♦ K8	
HCP: 15	♣ AQ97	

Board: 53	♠ T7	Partner bids first.
Dealer: North	♥ K5432	The opponents are silent.
Vul: E-W	♦ AT92	
HCP: 9+1	♣ Q6	

Both hands (Answers Page)

Board: 49

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ AK4

♥ J2

♦ AT5

♣ AJT86

South:

♠ QT863

♥ KQ3

♦ J92

♣ Q4

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
Pass	4♠	All Pass	

Board: 50

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ KQT53

♥ 9

♦ AJ

♣ J9874

South:

♠ J98

♥ AKQJ6

♦ Q96

♣ QT

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3NT	Pass	4♠
All Pass			

Board: 51

Dealer: North

Vul: Both

North HCP: 15

South HCP: 11+1

Contract: 4♥ North

North:

♠ Q4

♥ KQT6

♦ QJ4

♣ AJ32

South:

♠ AK2

♥ A9543

♦ 97

♣ 975

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3NT
Pass	4♥	All Pass	

Board: 52

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 3♠ South

North:

♠ A7642

♥ QT

♦ QT7

♣ JT3

South:

♠ QJ9

♥ K632

♦ K8

♣ AQ97

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	2NT	Pass	3♠
All Pass			

Board: 53

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 3NT North

North:

♠ KQ4

♥ AT

♦ K873

♣ K953

South:

♠ T7

♥ K5432

♦ AT92

♣ Q6

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	3NT	All Pass	

North hands

Jacoby_Transfer

Board: 54 ♠ 95 RHO opens the bidding 1NT.
 Dealer: West ♥ AQ87 You bid next.
 Vul: Both ♦ J96 East (LHO) bids 2♦ if possible.
 HCP: 8 ♣ JT74 West (RHO) Doubles 2♠ if possible.
 East (LHO) bids 3♥ if possible.

Board: 55 ♠ A2 You bid first.
 Dealer: North ♥ AQJ3 The opponents are silent.
 Vul: E-W ♦ A9743
 HCP: 15+1 ♣ 98

Board: 56 ♠ 43 Partner bids first.
 Dealer: South ♥ KT863 The opponents are silent.
 Vul: Both ♦ Q8
 HCP: 11+1 ♣ AQT2

Board: 57 ♠ Q94 You bid first.
 Dealer: North ♥ KQ2 The opponents are silent.
 Vul: None ♦ AK643
 HCP: 15+1 ♣ J8

Board: 58 ♠ KQ976 Partner bids first.
 Dealer: South ♥ K3 The opponents are silent.
 Vul: N-S ♦ A7653
 HCP: 12+2 ♣ 6

Both hands (Answers Page)

Board: 54

Dealer: West

Vul: Both

North HCP: 8

South HCP: 16+2

Contract: 3 ♠ South

North:

♠ 95

♥ AQ87

♦ J96

♣ JT74

South:

♠ AKQJ74

♥ -

♦ AQ5

♣ 9652

W	N	E	S
---	---	---	---

1NT	Pass	2 ♦	2 ♠
-----	------	-----	-----

X	Pass	3 ♥	3 ♠
---	------	-----	-----

All Pass

Board: 55

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 10+1

Contract: 3NT South

North:

♠ A2

♥ AQJ3

♦ A9743

♣ 98

South:

♠ KT764

♥ 95

♦ Q62

♣ KQ6

W	N	E	S
---	---	---	---

	1NT	Pass	2 ♥
--	-----	------	-----

Pass	2 ♠	Pass	3NT
------	-----	------	-----

All Pass

Board: 56

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 16

Contract: 4 ♥ South

North:

♠ 43

♥ KT863

♦ Q8

♣ AQT2

South:

♠ AJT9

♥ AJ5

♦ K76

♣ K94

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2 ♦	Pass	2 ♥
------	-----	------	-----

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

All Pass

Board: 57

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 10+1

Contract: 4 ♥ North

North:

♠ Q94

♥ KQ2

♦ AK643

♣ J8

South:

♠ J

♥ J9643

♦ J72

♣ AKT9

W	N	E	S
---	---	---	---

	1NT	Pass	2 ♦
--	-----	------	-----

Pass	2 ♥	Pass	3 ♣
------	-----	------	-----

Pass	4 ♥	All Pass	
------	-----	----------	--

Board: 58

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ KQ976

♥ K3

♦ A7653

♣ 6

South:

♠ J42

♥ AQ874

♦ Q2

♣ AQJ

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2 ♥	Pass	2 ♠
------	-----	------	-----

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

All Pass

South hands

Jacoby_Transfer

Board: 54 ♠ AKQJ74 LHO opens the bidding 1NT.
 Dealer: West ♥ - Partner bids next.
 Vul: Both ♦ AQ5 East (RHO) bids 2♦ if possible.
 HCP: 16+2 ♣ 9652 West (LHO) Doubles 2♠ if possible.
 East (RHO) bids 3♥ if possible.

Board: 55 ♠ KT764 Partner bids first.
 Dealer: North ♥ 95 The opponents are silent.
 Vul: E-W ♦ Q62
 HCP: 10+1 ♣ KQ6

Board: 56 ♠ AJT9 You bid first.
 Dealer: South ♥ AJ5 The opponents are silent.
 Vul: Both ♦ K76
 HCP: 16 ♣ K94

Board: 57 ♠ J Partner bids first.
 Dealer: North ♥ J9643 The opponents are silent.
 Vul: None ♦ J72
 HCP: 10+1 ♣ AKT9

Board: 58 ♠ J42 You bid first.
 Dealer: South ♥ AQ874 The opponents are silent.
 Vul: N-S ♦ Q2
 HCP: 16+1 ♣ AQJ

Both hands (Answers Page)

Board: 54

Dealer: West

Vul: Both

North HCP: 8

South HCP: 16+2

Contract: 3 ♠ South

North:

♠ 95

♥ AQ87

♦ J96

♣ JT74

South:

♠ AKQJ74

♥ -

♦ AQ5

♣ 9652

W	N	E	S
---	---	---	---

1NT	Pass	2 ♦	2 ♠
-----	------	-----	-----

X	Pass	3 ♥	3 ♠
---	------	-----	-----

All Pass

Board: 55

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 10+1

Contract: 3NT South

North:

♠ A2

♥ AQJ3

♦ A9743

♣ 98

South:

♠ KT764

♥ 95

♦ Q62

♣ KQ6

W	N	E	S
---	---	---	---

	1NT	Pass	2 ♥
--	-----	------	-----

Pass	2 ♠	Pass	3NT
------	-----	------	-----

All Pass

Board: 56

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 16

Contract: 4 ♥ South

North:

♠ 43

♥ KT863

♦ Q8

♣ AQT2

South:

♠ AJT9

♥ AJ5

♦ K76

♣ K94

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2 ♦	Pass	2 ♥
------	-----	------	-----

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

All Pass

Board: 57

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 10+1

Contract: 4 ♥ North

North:

♠ Q94

♥ KQ2

♦ AK643

♣ J8

South:

♠ J

♥ J9643

♦ J72

♣ AKT9

W	N	E	S
---	---	---	---

	1NT	Pass	2 ♦
--	-----	------	-----

Pass	2 ♥	Pass	3 ♣
------	-----	------	-----

Pass	4 ♥	All Pass	
------	-----	----------	--

Board: 58

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ KQ976

♥ K3

♦ A7653

♣ 6

South:

♠ J42

♥ AQ874

♦ Q2

♣ AQJ

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2 ♥	Pass	2 ♠
------	-----	------	-----

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

All Pass

North hands

Jacoby_Transfer

Board: 59	♠ A952	You bid first.
Dealer: North	♥ Q9	The opponents are silent.
Vul: Both	♦ AK5	
HCP: 17	♣ A983	

Board: 60	♠ 954	Partner bids first.
Dealer: South	♥ AQT85	The opponents are silent.
Vul: None	♦ T4	
HCP: 9+1	♣ K53	

Board: 61	♠ AK3	You bid first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: N-S	♦ AQ52	
HCP: 16	♣ J54	

Board: 62	♠ A8653	Partner bids first.
Dealer: South	♥ Q6	The opponents are silent.
Vul: E-W	♦ J83	
HCP: 9+1	♣ Q63	

Board: 63	♠ K96	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: None	♦ KQJT5	
HCP: 16+1	♣ QT3	

Both hands (Answers Page)

Board: 59

	North:	South:	W	N	E	S
Dealer: North	♠ A952	♠ QT		1NT	Pass	2♦
Vul: Both	♥ Q9	♥ AKJT7	Pass	2♥	Pass	3NT
North HCP: 17	♦ AK5	♦ J73	All Pass			
South HCP: 11+1	♣ A983	♣ 652				
Contract: 3NT South						

Board: 60

	North:	South:	W	N	E	S
Dealer: South	♠ 954	♠ KQJ				1NT
Vul: None	♥ AQT85	♥ 974	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ T4	♦ AKQ	Pass	3NT	Pass	4♥
South HCP: 16	♣ K53	♣ JT62	All Pass			
Contract: 4♥ South						

Board: 61

	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ QT9652		1NT	Pass	2♥
Vul: N-S	♥ Q86	♥ 42	Pass	2♠	Pass	3♠
North HCP: 16	♦ AQ52	♦ T87	All Pass			
South HCP: 6+2	♣ J54	♣ A8				
Contract: 3♠ South						

Board: 62

	North:	South:	W	N	E	S
Dealer: South	♠ A8653	♠ 97				1NT
Vul: E-W	♥ Q6	♥ AKT4	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ J83	♦ KQT64	Pass	2NT	All Pass	
South HCP: 15+1	♣ Q63	♣ K9				
Contract: 2NT North						

Board: 63

	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ Q3		1NT	Pass	2♦
Vul: None	♥ KQ	♥ A8764	Pass	2♥	Pass	3NT
North HCP: 16+1	♦ KQJT5	♦ A62	All Pass			
South HCP: 10+1	♣ QT3	♣ 852				
Contract: 3NT South						

South hands

Jacoby_Transfer

Board: 59	♠ QT	Partner bids first.
Dealer: North	♥ AKJT7	The opponents are silent.
Vul: Both	♦ J73	
HCP: 11+1	♣ 652	

Board: 60	♠ KQJ	You bid first.
Dealer: South	♥ 974	The opponents are silent.
Vul: None	♦ AKQ	
HCP: 16	♣ JT62	

Board: 61	♠ QT9652	Partner bids first.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ T87	
HCP: 6+2	♣ A8	

Board: 62	♠ 97	You bid first.
Dealer: South	♥ AKT4	The opponents are silent.
Vul: E-W	♦ KQT64	
HCP: 15+1	♣ K9	

Board: 63	♠ Q3	Partner bids first.
Dealer: North	♥ A8764	The opponents are silent.
Vul: None	♦ A62	
HCP: 10+1	♣ 852	

Both hands (Answers Page)

Board: 59

	North:	South:	W	N	E	S
Dealer: North	♠ A952	♠ QT		1NT	Pass	2♦
Vul: Both	♥ Q9	♥ AKJT7	Pass	2♥	Pass	3NT
North HCP: 17	♦ AK5	♦ J73	All Pass			
South HCP: 11+1	♣ A983	♣ 652				
Contract: 3NT South						

Board: 60

	North:	South:	W	N	E	S
Dealer: South	♠ 954	♠ KQJ				1NT
Vul: None	♥ AQT85	♥ 974	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ T4	♦ AKQ	Pass	3NT	Pass	4♥
South HCP: 16	♣ K53	♣ JT62	All Pass			
Contract: 4♥ South						

Board: 61

	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ QT9652		1NT	Pass	2♥
Vul: N-S	♥ Q86	♥ 42	Pass	2♠	Pass	3♠
North HCP: 16	♦ AQ52	♦ T87	All Pass			
South HCP: 6+2	♣ J54	♣ A8				
Contract: 3♠ South						

Board: 62

	North:	South:	W	N	E	S
Dealer: South	♠ A8653	♠ 97				1NT
Vul: E-W	♥ Q6	♥ AKT4	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ J83	♦ KQT64	Pass	2NT	All Pass	
South HCP: 15+1	♣ Q63	♣ K9				
Contract: 2NT North						

Board: 63

	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ Q3		1NT	Pass	2♦
Vul: None	♥ KQ	♥ A8764	Pass	2♥	Pass	3NT
North HCP: 16+1	♦ KQJT5	♦ A62	All Pass			
South HCP: 10+1	♣ QT3	♣ 852				
Contract: 3NT South						

North hands

Jacoby_Transfer

Board: 64	♠ Q52	Partner bids first.
Dealer: South	♥ A9732	The opponents are silent.
Vul: N-S	♦ QT3	
HCP: 13+1	♣ KQ	

Board: 65	♠ KT92	You bid first.
Dealer: North	♥ AK85	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 15	♣ J82	

Board: 66	♠ KQ982	Partner bids first.
Dealer: South	♥ QT4	The opponents are silent.
Vul: Both	♦ Q6	
HCP: 11+1	♣ Q98	

Board: 67	♠ KT2	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: N-S	♦ KT96	
HCP: 16	♣ KJ43	

Board: 68	♠ T94	Partner bids first.
Dealer: South	♥ AQJ76	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 17+1	♣ AK4	

Both hands (Answers Page)

Board: 64

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 16+1

Contract: 4♥ South

North:

♠ Q52

♥ A9732

♦ QT3

♣ KQ

South:

♠ A83

♥ KJ8

♦ AKJ84

♣ 87

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3NT	Pass	4♥
All Pass			

Board: 65

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 4♥ North

North:

♠ KT92

♥ AK85

♦ A8

♣ J82

South:

♠ Q8

♥ Q9432

♦ Q764

♣ A3

W	N	E	S
	1NT	Pass	2♦
Pass	2NT ¹	Pass	3NT
Pass	4♥	All Pass	

1. Extended acceptance after NT

Board: 66

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ KQ982

♥ QT4

♦ Q6

♣ Q98

South:

♠ J73

♥ A7

♦ AKJ53

♣ K65

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3NT	Pass	4♠
All Pass			

Board: 67

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 11+1

Contract: 3NT South

North:

♠ KT2

♥ AQ

♦ KT96

♣ KJ43

South:

♠ A73

♥ J7432

♦ 84

♣ AQ2

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3NT
All Pass			

Board: 68

Dealer: South

Vul: E-W

North HCP: 17+1

South HCP: 15

Contract: 6NT North

North:

♠ T94

♥ AQJ76

♦ QJ

♣ AK4

South:

♠ AQ83

♥ T4

♦ AK64

♣ Q72

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	6NT	All Pass	

South hands

Jacoby_Transfer

Board: 64	♠ A83	You bid first.
Dealer: South	♥ KJ8	The opponents are silent.
Vul: N-S	♦ AKJ84	
HCP: 16+1	♣ 87	

Board: 65	♠ Q8	Partner bids first.
Dealer: North	♥ Q9432	The opponents are silent.
Vul: E-W	♦ Q764	
HCP: 10+1	♣ A3	

Board: 66	♠ J73	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: Both	♦ AKJ53	
HCP: 16+1	♣ K65	

Board: 67	♠ A73	Partner bids first.
Dealer: North	♥ J7432	The opponents are silent.
Vul: N-S	♦ 84	
HCP: 11+1	♣ AQ2	

Board: 68	♠ AQ83	You bid first.
Dealer: South	♥ T4	The opponents are silent.
Vul: E-W	♦ AK64	
HCP: 15	♣ Q72	

Both hands (Answers Page)

Board: 64

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 16+1

Contract: 4♥ South

North:

♠ Q52

♥ A9732

♦ QT3

♣ KQ

South:

♠ A83

♥ KJ8

♦ AKJ84

♣ 87

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3NT	Pass	4♥
All Pass			

Board: 65

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 4♥ North

North:

♠ KT92

♥ AK85

♦ A8

♣ J82

South:

♠ Q8

♥ Q9432

♦ Q764

♣ A3

W	N	E	S
	1NT	Pass	2♦
Pass	2NT ¹	Pass	3NT
Pass	4♥	All Pass	

1. Extended acceptance after NT

Board: 66

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ KQ982

♥ QT4

♦ Q6

♣ Q98

South:

♠ J73

♥ A7

♦ AKJ53

♣ K65

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3NT	Pass	4♠
All Pass			

Board: 67

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 11+1

Contract: 3NT South

North:

♠ KT2

♥ AQ

♦ KT96

♣ KJ43

South:

♠ A73

♥ J7432

♦ 84

♣ AQ2

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3NT
All Pass			

Board: 68

Dealer: South

Vul: E-W

North HCP: 17+1

South HCP: 15

Contract: 6NT North

North:

♠ T94

♥ AQJ76

♦ QJ

♣ AK4

South:

♠ AQ83

♥ T4

♦ AK64

♣ Q72

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	6NT	All Pass	

North hands

Jacoby_Transfer

Board: 69

♠ T654

You bid first.

Dealer: North

♥ JT

The opponents are silent.

Vul: Both

♦ AQ2

HCP: 15

♣ AKJ9

Board: 70

♠ AQJ52

Partner bids first.

Dealer: South

♥ 3

The opponents are silent.

Vul: None

♦ JT2

HCP: 14+1

♣ AQ86

Board: 71

♠ KQ2

You bid first.

Dealer: North

♥ K9542

The opponents are silent.

Vul: E-W

♦ A3

HCP: 15+1

♣ K63

Board: 72

♠ T

RHO opens the bidding 1NT.

Dealer: West

♥ QT765

You bid next.

Vul: Both

♦ T96

East (LHO) bids 2♥ if possible.

HCP: 5+1

♣ K654

East (LHO) bids 3♠ if possible.

West (RHO) Doubles 4♣ if possible.

Both hands (Answers Page)

Board: 69

	North:	South:	W	N	E	S
Dealer: North	♠ T654	♠ Q7		1NT	Pass	2♦
Vul: Both	♥ JT	♥ AKQ65	Pass	2♥	Pass	3NT
North HCP: 15	♦ AQ2	♦ J76	All Pass			
South HCP: 12+1	♣ AKJ9	♣ T42				
Contract: 3NT South						

Board: 70

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ52	♠ K4				1NT
Vul: None	♥ 3	♥ KQT	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ JT2	♦ A986	Pass	3♣	Pass	3NT
South HCP: 15	♣ AQ86	♣ K743	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 71

	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ AJ864		1NT	Pass	2♥
Vul: E-W	♥ K9542	♥ T	Pass	2♠	Pass	3♦
North HCP: 15+1	♦ A3	♦ KT87	Pass	4♠	All Pass	
South HCP: 10+1	♣ K63	♣ Q42				
Contract: 4♠ North						

Board: 72

	North:	South:	W	N	E	S
Dealer: West	♠ T	♠ J73	1NT	Pass	2♥	3♣
Vul: Both	♥ QT765	♥ 4	Pass	Pass	3♠	4♣
North HCP: 5+1	♦ T96	♦ AK	X	All Pass		
South HCP: 13+3	♣ K654	♣ AJ98732				
Contract: 4♣X South						

Board: 69

♠ Q7

Partner bids first.

Dealer: North

♥ AKQ65

The opponents are silent.

Vul: Both

♦ J76

HCP: 12+1

♣ T42

Board: 70

♠ K4

You bid first.

Dealer: South

♥ KQT

The opponents are silent.

Vul: None

♦ A986

HCP: 15

♣ K743

Board: 71

♠ AJ864

Partner bids first.

Dealer: North

♥ T

The opponents are silent.

Vul: E-W

♦ KT87

HCP: 10+1

♣ Q42

Board: 72

♠ J73

LHO opens the bidding 1NT.

Dealer: West

♥ 4

Partner bids next.

Vul: Both

♦ AK

East (RHO) bids 2♥ if possible.

HCP: 13+3

♣ AJ98732

East (RHO) bids 3♠ if possible.

West (LHO) Doubles 4♣ if possible.

Both hands (Answers Page)

Board: 69

	North:	South:	W	N	E	S
Dealer: North	♠ T654	♠ Q7		1NT	Pass	2♦
Vul: Both	♥ JT	♥ AKQ65	Pass	2♥	Pass	3NT
North HCP: 15	♦ AQ2	♦ J76	All Pass			
South HCP: 12+1	♣ AKJ9	♣ T42				
Contract: 3NT South						

Board: 70

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ52	♠ K4				1NT
Vul: None	♥ 3	♥ KQT	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ JT2	♦ A986	Pass	3♣	Pass	3NT
South HCP: 15	♣ AQ86	♣ K743	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 71

	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ AJ864		1NT	Pass	2♥
Vul: E-W	♥ K9542	♥ T	Pass	2♠	Pass	3♦
North HCP: 15+1	♦ A3	♦ KT87	Pass	4♠	All Pass	
South HCP: 10+1	♣ K63	♣ Q42				
Contract: 4♠ North						

Board: 72

	North:	South:	W	N	E	S
Dealer: West	♠ T	♠ J73	1NT	Pass	2♥	3♣
Vul: Both	♥ QT765	♥ 4	Pass	Pass	3♠	4♣
North HCP: 5+1	♦ T96	♦ AK	X	All Pass		
South HCP: 13+3	♣ K654	♣ AJ98732				
Contract: 4♣X South						

North hands

Jacoby_Transfer

Board: 73	♠ Q42	You bid first.
Dealer: North	♥ J82	The opponents are silent.
Vul: None	♦ K54	
HCP: 15	♣ AKQ7	

Board: 74	♠ KJ842	Partner bids first.
Dealer: South	♥ JT4	The opponents are silent.
Vul: N-S	♦ KT83	
HCP: 10+1	♣ Q	

Board: 75	♠ K4	You bid first.
Dealer: North	♥ A62	The opponents are silent.
Vul: Both	♦ AQ642	
HCP: 17+1	♣ AT3	

Board: 76	♠ KQJT8	Partner bids first.
Dealer: South	♥ K64	East (LHO) Doubles 2♥ if possible.
Vul: None	♦ 943	
HCP: 9+1	♣ 97	

Both hands (Answers Page)

Board: 73

Dealer: North

Vul: None

North HCP: 15

South HCP: 14+1

Contract: 6♠ South

North:

♠ Q42

♥ J82

♦ K54

♣ AKQ7

South:

♠ AKT96

♥ K76

♦ A82

♣ T5

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

Pass 4♠ Pass 4NT

Pass 5♦¹ Pass 5♥

Pass 6♣² Pass 6♠

All Pass

1. A=1/5 or 4/5

2. !S queen and !C king

Board: 74

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 15+1

Contract: 3NT South

North:

♠ KJ842

♥ JT4

♦ KT83

♣ Q

South:

♠ T3

♥ AK6

♦ AJ9

♣ K6543

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3♦ Pass 3NT

All Pass

Board: 75

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 10+1

Contract: 4♥ North

North:

♠ K4

♥ A62

♦ AQ642

♣ AT3

South:

♠ J

♥ KQ983

♦ K87

♣ J762

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

Board: 76

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 4♠ North

North:

♠ KQJT8

♥ K64

♦ 943

♣ 97

South:

♠ A43

♥ J82

♦ KQ7

♣ KQ53

W N E S

1NT

Pass 2♥ X 2♠

Pass 4♠ All Pass

Board: 73	♠ AKT96	Partner bids first.
Dealer: North	♥ K76	The opponents are silent.
Vul: None	♦ A82	
HCP: 14+1	♣ T5	

Board: 74	♠ T3	You bid first.
Dealer: South	♥ AK6	The opponents are silent.
Vul: N-S	♦ AJ9	
HCP: 15+1	♣ K6543	

Board: 75	♠ J	Partner bids first.
Dealer: North	♥ KQ983	The opponents are silent.
Vul: Both	♦ K87	
HCP: 10+1	♣ J762	

Board: 76	♠ A43	You bid first.
Dealer: South	♥ J82	East (RHO) Doubles 2♥ if possible.
Vul: None	♦ KQ7	
HCP: 15	♣ KQ53	

Both hands (Answers Page)

Board: 73

Dealer: North

Vul: None

North HCP: 15

South HCP: 14+1

Contract: 6♠ South

North:

♠ Q42

♥ J82

♦ K54

♣ AKQ7

South:

♠ AKT96

♥ K76

♦ A82

♣ T5

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

Pass 4♠ Pass 4NT

Pass 5♦¹ Pass 5♥

Pass 6♣² Pass 6♠

All Pass

1. A=1/5 or 4/5

2. !S queen and !C king

Board: 74

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 15+1

Contract: 3NT South

North:

♠ KJ842

♥ JT4

♦ KT83

♣ Q

South:

♠ T3

♥ AK6

♦ AJ9

♣ K6543

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3♦ Pass 3NT

All Pass

Board: 75

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 10+1

Contract: 4♥ North

North:

♠ K4

♥ A62

♦ AQ642

♣ AT3

South:

♠ J

♥ KQ983

♦ K87

♣ J762

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

Board: 76

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 4♠ North

North:

♠ KQJT8

♥ K64

♦ 943

♣ 97

South:

♠ A43

♥ J82

♦ KQ7

♣ KQ53

W N E S

1NT

Pass 2♥ X 2♠

Pass 4♠ All Pass

North hands

Jacoby_Transfer

Board: 77	♠ AJT6	You bid first.
Dealer: North	♥ K76	The opponents are silent.
Vul: N-S	♦ A43	
HCP: 17	♣ KQ6	

Board: 78	♠ J8	Partner bids first.
Dealer: South	♥ AQ765	The opponents are silent.
Vul: E-W	♦ AQ5	
HCP: 17+1	♣ A82	

Board: 79	♠ A96	You bid first.
Dealer: North	♥ J74	The opponents are silent.
Vul: None	♦ AK532	
HCP: 15+1	♣ K6	

Board: 80	♠ 864	Partner bids first.
Dealer: South	♥ QJT98	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 9+1	♣ K84	

Both hands (Answers Page)

Board: 77

	North:	South:	W	N	E	S
Dealer: North	♠ AJT6	♠ Q8432		1NT	Pass	2♥
Vul: N-S	♥ K76	♥ AQJ	Pass	2♠	Pass	3NT
North HCP: 17	♦ A43	♦ 865	Pass	4♠	All Pass	
South HCP: 9+1	♣ KQ6	♣ 72				
Contract: 4♠ North						

Board: 78

	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ A543				1NT
Vul: E-W	♥ AQ765	♥ K42	Pass	2♦	Pass	2♥
North HCP: 17+1	♦ AQ5	♦ K984	Pass	6NT	All Pass	
South HCP: 15	♣ A82	♣ KQ				
Contract: 6NT North						

Board: 79

	North:	South:	W	N	E	S
Dealer: North	♠ A96	♠ QT3		1NT	Pass	2♦
Vul: None	♥ J74	♥ AKT63	Pass	2♥	Pass	3♣
North HCP: 15+1	♦ AK532	♦ T	Pass	4♥	Pass	4NT
South HCP: 15+1	♣ K6	♣ AQT2	Pass	5♥ ¹	Pass	5NT ²
Contract: 6♥ North			Pass	6♥ ³	All Pass	

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

2. King ask by 5NT

3. K=2

Board: 80

	North:	South:	W	N	E	S
Dealer: South	♠ 864	♠ 97				1NT
Vul: N-S	♥ QJT98	♥ A63	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ K7	♦ AJT83	Pass	3NT	Pass	4♥
South HCP: 15+1	♣ K84	♣ AQ5	All Pass			
Contract: 4♥ South						

South hands

Jacoby_Transfer

Board: 77	♠ Q8432	Partner bids first.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: N-S	♦ 865	
HCP: 9+1	♣ 72	

Board: 78	♠ A543	You bid first.
Dealer: South	♥ K42	The opponents are silent.
Vul: E-W	♦ K984	
HCP: 15	♣ KQ	

Board: 79	♠ QT3	Partner bids first.
Dealer: North	♥ AKT63	The opponents are silent.
Vul: None	♦ T	
HCP: 15+1	♣ AQT2	

Board: 80	♠ 97	You bid first.
Dealer: South	♥ A63	The opponents are silent.
Vul: N-S	♦ AJT83	
HCP: 15+1	♣ AQ5	

Both hands (Answers Page)

Board: 77

	North:	South:	W	N	E	S
Dealer: North	♠ AJT6	♠ Q8432		1NT	Pass	2♥
Vul: N-S	♥ K76	♥ AQJ	Pass	2♠	Pass	3NT
North HCP: 17	♦ A43	♦ 865	Pass	4♠	All Pass	
South HCP: 9+1	♣ KQ6	♣ 72				
Contract: 4♠ North						

Board: 78

	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ A543				1NT
Vul: E-W	♥ AQ765	♥ K42	Pass	2♦	Pass	2♥
North HCP: 17+1	♦ AQ5	♦ K984	Pass	6NT	All Pass	
South HCP: 15	♣ A82	♣ KQ				
Contract: 6NT North						

Board: 79

	North:	South:	W	N	E	S
Dealer: North	♠ A96	♠ QT3		1NT	Pass	2♦
Vul: None	♥ J74	♥ AKT63	Pass	2♥	Pass	3♣
North HCP: 15+1	♦ AK532	♦ T	Pass	4♥	Pass	4NT
South HCP: 15+1	♣ K6	♣ AQT2	Pass	5♥ ¹	Pass	5NT ²
Contract: 6♥ North			Pass	6♥ ³	All Pass	

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

2. King ask by 5NT

3. K=2

Board: 80

	North:	South:	W	N	E	S
Dealer: South	♠ 864	♠ 97				1NT
Vul: N-S	♥ QJT98	♥ A63	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ K7	♦ AJT83	Pass	3NT	Pass	4♥
South HCP: 15+1	♣ K84	♣ AQ5	All Pass			
Contract: 4♥ South						

Board: 81	♠ 874	You bid first.
Dealer: North	♥ K5	The opponents are silent.
Vul: E-W	♦ AKQT7	
HCP: 15+1	♣ K84	

Board: 82	♠ AQ754	Partner bids first.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: Both	♦ T7	
HCP: 10+1	♣ J98	

Board: 83	♠ K93	You bid first.
Dealer: North	♥ K92	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 17+1	♣ AK964	

Board: 84	♠ J9	You bid first.
Dealer: North	♥ KQT63	The opponents are silent.
Vul: E-W	♦ A74	
HCP: 16+1	♣ AQ8	

Both hands (Answers Page)

Board: 81

	North:	South:	W	N	E	S
Dealer: North	♠ 874	♠ KQJT2		1NT	Pass	2♥
Vul: E-W	♥ K5	♥ A6	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ AKQT7	♦ J543	Pass	4♠	All Pass	
South HCP: 11+1	♣ K84	♣ 32				
Contract: 4♠ North						

Board: 82

	North:	South:	W	N	E	S
Dealer: South	♠ AQ754	♠ JT				1NT
Vul: Both	♥ QJ9	♥ AT7	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ T7	♦ K8432	Pass	3NT	All Pass	
South HCP: 15+1	♣ J98	♣ AK7				
Contract: 3NT North						

Board: 83

	North:	South:	W	N	E	S
Dealer: North	♠ K93	♠ AQJT4		1NT	Pass	2♥
Vul: N-S	♥ K92	♥ A	Pass	2♠	Pass	3♦
North HCP: 17+1	♦ AT	♦ K9754	Pass	4♠	Pass	4NT
South HCP: 14+2	♣ AK964	♣ 82	Pass	5♣ ¹	Pass	6♠
Contract: 6♠ South			All Pass			

1. A=0/5 or 3/5

Board: 84

	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ AQ5		1NT	Pass	2♦
Vul: E-W	♥ KQT63	♥ 98542	Pass	2♠ ¹	Pass	2NT
North HCP: 16+1	♦ A74	♦ KJ9	Pass	3♣	Pass	3♥
South HCP: 13+1	♣ AQ8	♣ K9	Pass	4♦	Pass	4♠
Contract: 5♥ North			Pass	5♥	All Pass	

1. Extended acceptance after NT

Board: 81	♠ KQJT2	Partner bids first.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ J543	
HCP: 11+1	♣ 32	

Board: 82	♠ JT	You bid first.
Dealer: South	♥ AT7	The opponents are silent.
Vul: Both	♦ K8432	
HCP: 15+1	♣ AK7	

Board: 83	♠ AQJT4	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: N-S	♦ K9754	
HCP: 14+2	♣ 82	

Board: 84	♠ AQ5	Partner bids first.
Dealer: North	♥ 98542	The opponents are silent.
Vul: E-W	♦ KJ9	
HCP: 13+1	♣ K9	

Both hands (Answers Page)

Board: 81

	North:	South:	W	N	E	S
Dealer: North	♠ 874	♠ KQJT2		1NT	Pass	2♥
Vul: E-W	♥ K5	♥ A6	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ AKQT7	♦ J543	Pass	4♠	All Pass	
South HCP: 11+1	♣ K84	♣ 32				
Contract: 4♠ North						

Board: 82

	North:	South:	W	N	E	S
Dealer: South	♠ AQ754	♠ JT				1NT
Vul: Both	♥ QJ9	♥ AT7	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ T7	♦ K8432	Pass	3NT	All Pass	
South HCP: 15+1	♣ J98	♣ AK7				
Contract: 3NT North						

Board: 83

	North:	South:	W	N	E	S
Dealer: North	♠ K93	♠ AQJT4		1NT	Pass	2♥
Vul: N-S	♥ K92	♥ A	Pass	2♠	Pass	3♦
North HCP: 17+1	♦ AT	♦ K9754	Pass	4♠	Pass	4NT
South HCP: 14+2	♣ AK964	♣ 82	Pass	5♣ ¹	Pass	6♠
Contract: 6♠ South			All Pass			

1. A=0/5 or 3/5

Board: 84

	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ AQ5		1NT	Pass	2♦
Vul: E-W	♥ KQT63	♥ 98542	Pass	2♠ ¹	Pass	2NT
North HCP: 16+1	♦ A74	♦ KJ9	Pass	3♣	Pass	3♥
South HCP: 13+1	♣ AQ8	♣ K9	Pass	4♦	Pass	4♠
Contract: 5♥ North			Pass	5♥	All Pass	

1. Extended acceptance after NT

North hands

Jacoby_Transfer

Board: 85

♠ 62

Partner bids first.

Dealer: South

♥ AT873

East (LHO) bids 2♠ if possible.

Vul: Both

♦ K87

HCP: 9+1

♣ Q52

Board: 86

♠ AKT73

Partner bids first.

Dealer: South

♥ 52

The opponents are silent.

Vul: None

♦ AQ4

HCP: 16+1

♣ QJ2

Board: 87

♠ QT

You bid first.

Dealer: North

♥ AJ2

The opponents are silent.

Vul: E-W

♦ A743

HCP: 15

♣ A652

Board: 88

♠ 842

Partner bids first.

Dealer: South

♥ JT9874

East (LHO) Doubles 2♦ if possible.

Vul: Both

♦ Q

HCP: 4+2

♣ J73

Board: 89

♠ T5

You bid first.

Dealer: North

♥ AKJ72

The opponents are silent.

Vul: None

♦ K63

HCP: 15+1

♣ KJ4

Both hands (Answers Page)

Board: 85

	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ K95				1NT
Vul: Both	♥ AT873	♥ KJ	Pass	2♦	2♠	Pass
North HCP: 9+1	♦ K87	♦ AJ54	Pass	X	Pass	3♣
South HCP: 15	♣ Q52	♣ KT98	Pass	3♥	All Pass	
Contract: 3♥ North						

Board: 86

	North:	South:	W	N	E	S
Dealer: South	♠ AKT73	♠ Q5				1NT
Vul: None	♥ 52	♥ AK83	Pass	2♥	Pass	2♠
North HCP: 16+1	♦ AQ4	♦ K8762	Pass	4NT	All Pass	
South HCP: 15+1	♣ QJ2	♣ KT				
Contract: 4NT North						

Board: 87

	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ KJ2		1NT	Pass	2♦
Vul: E-W	♥ AJ2	♥ KQ954	Pass	2♥	Pass	3NT
North HCP: 15	♦ A743	♦ T6	Pass	4♥	All Pass	
South HCP: 12+1	♣ A652	♣ QJT				
Contract: 4♥ North						

Board: 88

	North:	South:	W	N	E	S
Dealer: South	♠ 842	♠ AJ93				1NT
Vul: Both	♥ JT9874	♥ AK2	Pass	2♦	X	2♥
North HCP: 4+2	♦ Q	♦ JT43	All Pass			
South HCP: 16	♣ J73	♣ K4				
Contract: 2♥ South						

Board: 89

	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ AQJ97		1NT	Pass	2♥
Vul: None	♥ AKJ72	♥ 84	Pass	2♠	Pass	3♣
North HCP: 15+1	♦ K63	♦ A7	Pass	3♥	Pass	3NT
South HCP: 13+1	♣ KJ4	♣ QT93	All Pass			
Contract: 3NT South						

South hands

Jacoby_Transfer

Board: 85	♠ K95	You bid first.
Dealer: South	♥ KJ	East (RHO) bids 2♠ if possible.
Vul: Both	♦ AJ54	
HCP: 15	♣ KT98	

Board: 86	♠ Q5	You bid first.
Dealer: South	♥ AK83	The opponents are silent.
Vul: None	♦ K8762	
HCP: 15+1	♣ KT	

Board: 87	♠ KJ2	Partner bids first.
Dealer: North	♥ KQ954	The opponents are silent.
Vul: E-W	♦ T6	
HCP: 12+1	♣ QJT	

Board: 88	♠ AJ93	You bid first.
Dealer: South	♥ AK2	East (RHO) Doubles 2♦ if possible.
Vul: Both	♦ JT43	
HCP: 16	♣ K4	

Board: 89	♠ AQJ97	Partner bids first.
Dealer: North	♥ 84	The opponents are silent.
Vul: None	♦ A7	
HCP: 13+1	♣ QT93	

Both hands (Answers Page)

Board: 85

	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ K95				1NT
Vul: Both	♥ AT873	♥ KJ	Pass	2♦	2♠	Pass
North HCP: 9+1	♦ K87	♦ AJ54	Pass	X	Pass	3♣
South HCP: 15	♣ Q52	♣ KT98	Pass	3♥	All Pass	
Contract: 3♥ North						

Board: 86

	North:	South:	W	N	E	S
Dealer: South	♠ AKT73	♠ Q5				1NT
Vul: None	♥ 52	♥ AK83	Pass	2♥	Pass	2♠
North HCP: 16+1	♦ AQ4	♦ K8762	Pass	4NT	All Pass	
South HCP: 15+1	♣ QJ2	♣ KT				
Contract: 4NT North						

Board: 87

	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ KJ2		1NT	Pass	2♦
Vul: E-W	♥ AJ2	♥ KQ954	Pass	2♥	Pass	3NT
North HCP: 15	♦ A743	♦ T6	Pass	4♥	All Pass	
South HCP: 12+1	♣ A652	♣ QJT				
Contract: 4♥ North						

Board: 88

	North:	South:	W	N	E	S
Dealer: South	♠ 842	♠ AJ93				1NT
Vul: Both	♥ JT9874	♥ AK2	Pass	2♦	X	2♥
North HCP: 4+2	♦ Q	♦ JT43	All Pass			
South HCP: 16	♣ J73	♣ K4				
Contract: 2♥ South						

Board: 89

	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ AQJ97		1NT	Pass	2♥
Vul: None	♥ AKJ72	♥ 84	Pass	2♠	Pass	3♣
North HCP: 15+1	♦ K63	♦ A7	Pass	3♥	Pass	3NT
South HCP: 13+1	♣ KJ4	♣ QT93	All Pass			
Contract: 3NT South						

North hands

Jacoby_Transfer

Board: 90	♠ KQ843	Partner bids first.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: N-S	♦ QT6	
HCP: 16+1	♣ J5	
Board: 91	♠ K93	You bid first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 17+1	♣ KQJ86	
Board: 92	♠ QT9	RHO opens the bidding 1NT.
Dealer: West	♥ 2	You bid next.
Vul: None	♦ J9854	East (LHO) bids 2♥ if possible.
HCP: 3+1	♣ 7643	
Board: 93	♠ J96	Partner bids first.
Dealer: South	♥ KJ9863	East (LHO) bids 3♦ if possible.
Vul: N-S	♦ T5	
HCP: 5+2	♣ 53	
Board: 94	♠ AJ543	Partner bids first.
Dealer: South	♥ A8	The opponents are silent.
Vul: E-W	♦ AT95	
HCP: 13+1	♣ 93	

Both hands (Answers Page)

Board: 90

Dealer: South

Vul: N-S

North HCP: 16+1

South HCP: 15

Contract: 6NT North

North:

♠ KQ843

♥ AKJ

♦ QT6

♣ J5

South:

♠ A92

♥ T632

♦ A52

♣ AK2

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	6NT	All Pass	
------	-----	----------	--

Board: 91

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 10+1

Contract: 4♠ North

North:

♠ K93

♥ Q2

♦ AQ8

♣ KQJ86

South:

♠ AQ854

♥ AT6

♦ 72

♣ T53

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	Pass	3NT
------	----	------	-----

Pass	4♠	All Pass	
------	----	----------	--

Board: 92

Dealer: West

Vul: None

North HCP: 3+1

South HCP: 13+2

Contract: 3♥ South

North:

♠ QT9

♥ 2

♦ J9854

♣ 7643

South:

♠ AK

♥ AQT974

♦ T76

♣ T5

W	N	E	S
1NT	Pass	2♥	3♥

All Pass

Board: 93

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 15+1

Contract: 3♥ North

North:

♠ J96

♥ KJ9863

♦ T5

♣ 53

South:

♠ AT8

♥ Q4

♦ KQ3

♣ KJ642

W	N	E	S
			1NT

Pass	2♦	3♦	Pass
------	----	----	------

Pass	3♥	All Pass	
------	----	----------	--

Board: 94

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 15

Contract: 4♠ South

North:

♠ AJ543

♥ A8

♦ AT95

♣ 93

South:

♠ KQ92

♥ KQT3

♦ J32

♣ KJ

W	N	E	S
			1NT

Pass	2♥	Pass	2NT ¹
------	----	------	------------------

Pass	3NT	Pass	4♠
------	-----	------	----

All Pass

1. Extended acceptance after NT

South hands

Jacoby_Transfer

Board: 90	♠ A92	You bid first.
Dealer: South	♥ T632	The opponents are silent.
Vul: N-S	♦ A52	
HCP: 15	♣ AK2	
Board: 91	♠ AQ854	Partner bids first.
Dealer: North	♥ AT6	The opponents are silent.
Vul: Both	♦ 72	
HCP: 10+1	♣ T53	
Board: 92	♠ AK	LHO opens the bidding 1NT.
Dealer: West	♥ AQT974	Partner bids next.
Vul: None	♦ T76	East (RHO) bids 2♥ if possible.
HCP: 13+2	♣ T5	
Board: 93	♠ AT8	You bid first.
Dealer: South	♥ Q4	East (RHO) bids 3♦ if possible.
Vul: N-S	♦ KQ3	
HCP: 15+1	♣ KJ642	
Board: 94	♠ KQ92	You bid first.
Dealer: South	♥ KQT3	The opponents are silent.
Vul: E-W	♦ J32	
HCP: 15	♣ KJ	

Both hands (Answers Page)

Board: 90

Dealer: South

Vul: N-S

North HCP: 16+1

South HCP: 15

Contract: 6NT North

North:

♠ KQ843

♥ AKJ

♦ QT6

♣ J5

South:

♠ A92

♥ T632

♦ A52

♣ AK2

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	6NT	All Pass	
------	-----	----------	--

Board: 91

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 10+1

Contract: 4♠ North

North:

♠ K93

♥ Q2

♦ AQ8

♣ KQJ86

South:

♠ AQ854

♥ AT6

♦ 72

♣ T53

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	Pass	3NT
------	----	------	-----

Pass	4♠	All Pass	
------	----	----------	--

Board: 92

Dealer: West

Vul: None

North HCP: 3+1

South HCP: 13+2

Contract: 3♥ South

North:

♠ QT9

♥ 2

♦ J9854

♣ 7643

South:

♠ AK

♥ AQT974

♦ T76

♣ T5

W	N	E	S
1NT	Pass	2♥	3♥

All Pass

Board: 93

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 15+1

Contract: 3♥ North

North:

♠ J96

♥ KJ9863

♦ T5

♣ 53

South:

♠ AT8

♥ Q4

♦ KQ3

♣ KJ642

W	N	E	S
			1NT

Pass	2♦	3♦	Pass
------	----	----	------

Pass	3♥	All Pass	
------	----	----------	--

Board: 94

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 15

Contract: 4♠ South

North:

♠ AJ543

♥ A8

♦ AT95

♣ 93

South:

♠ KQ92

♥ KQT3

♦ J32

♣ KJ

W	N	E	S
			1NT

Pass	2♥	Pass	2NT ¹
------	----	------	------------------

Pass	3NT	Pass	4♠
------	-----	------	----

All Pass

1. Extended acceptance after NT

North hands

Jacoby_Transfer

Board: 95

Dealer: North

Vul: None

HCP: 15

♠ KJ98

♥ KT5

♦ J8

♣ AK98

You bid first.

The opponents are silent.

Board: 96

Dealer: South

Vul: N-S

HCP: 12+2

♠ KT952

♥ K

♦ KQJ75

♣ T6

Partner bids first.

The opponents are silent.

Board: 97

Dealer: North

Vul: E-W

HCP: 16

♠ AKJT

♥ K63

♦ J6

♣ AT74

You bid first.

The opponents are silent.

Board: 98

Dealer: South

Vul: Both

HCP: 9+1

♠ 4

♥ KQT52

♦ J82

♣ K972

Partner bids first.

The opponents are silent.

Board: 99

Dealer: North

Vul: N-S

HCP: 15

♠ K75

♥ AT63

♦ KJT

♣ A84

You bid first.

The opponents are silent.

Both hands (Answers Page)

Board: 95

Dealer: North

Vul: None

North HCP: 15

South HCP: 11+1

Contract: 4♥ North

North:

♠ KJ98

♥ KT5

♦ J8

♣ AK98

South:

♠ 62

♥ AQ842

♦ KQT5

♣ 62

W	N	E	S
---	---	---	---

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	Pass	3♦
------	----	------	----

Pass	4♥	All Pass	
------	----	----------	--

Board: 96

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 17

Contract: 4♠ South

North:

♠ KT952

♥ K

♦ KQJ75

♣ T6

South:

♠ A76

♥ AT74

♦ A4

♣ KQ97

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2♥	Pass	2♠
------	----	------	----

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

All Pass			
----------	--	--	--

Board: 97

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 10+1

Contract: 4♥ North

North:

♠ AKJT

♥ K63

♦ J6

♣ AT74

South:

♠ 87

♥ AQ542

♦ K732

♣ J3

W	N	E	S
---	---	---	---

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	Pass	3♦
------	----	------	----

Pass	4♥	All Pass	
------	----	----------	--

Board: 98

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 16+1

Contract: 4♥ South

North:

♠ 4

♥ KQT52

♦ J82

♣ K972

South:

♠ AQ765

♥ A86

♦ A73

♣ QT

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2♦	Pass	2♥
------	----	------	----

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

All Pass			
----------	--	--	--

Board: 99

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 13+1

Contract: 4♥ North

North:

♠ K75

♥ AT63

♦ KJT

♣ A84

South:

♠ AT

♥ KQJ85

♦ 962

♣ K72

W	N	E	S
---	---	---	---

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	Pass	3NT
------	----	------	-----

Pass	4♥	All Pass	
------	----	----------	--

South hands

Jacoby_Transfer

Board: 95	♠ 62	Partner bids first.
Dealer: North	♥ AQ842	The opponents are silent.
Vul: None	♦ KQT5	
HCP: 11+1	♣ 62	

Board: 96	♠ A76	You bid first.
Dealer: South	♥ AT74	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 17	♣ KQ97	

Board: 97	♠ 87	Partner bids first.
Dealer: North	♥ AQ542	The opponents are silent.
Vul: E-W	♦ K732	
HCP: 10+1	♣ J3	

Board: 98	♠ AQ765	You bid first.
Dealer: South	♥ A86	The opponents are silent.
Vul: Both	♦ A73	
HCP: 16+1	♣ QT	

Board: 99	♠ AT	Partner bids first.
Dealer: North	♥ KQJ85	The opponents are silent.
Vul: N-S	♦ 962	
HCP: 13+1	♣ K72	

Both hands (Answers Page)

Board: 95

	North:	South:	W	N	E	S
Dealer: North	♠ KJ98	♠ 62		1NT	Pass	2♦
Vul: None	♥ KT5	♥ AQ842	Pass	2♥	Pass	3♦
North HCP: 15	♦ J8	♦ KQT5	Pass	4♥	All Pass	
South HCP: 11+1	♣ AK98	♣ 62				
Contract: 4♥ North						

Board: 96

	North:	South:	W	N	E	S
Dealer: South	♠ KT952	♠ A76				1NT
Vul: N-S	♥ K	♥ AT74	Pass	2♥	Pass	2♠
North HCP: 12+2	♦ KQJ75	♦ A4	Pass	3♦	Pass	4♠
South HCP: 17	♣ T6	♣ KQ97	All Pass			
Contract: 4♠ South						

Board: 97

	North:	South:	W	N	E	S
Dealer: North	♠ AKJT	♠ 87		1NT	Pass	2♦
Vul: E-W	♥ K63	♥ AQ542	Pass	2♥	Pass	3♦
North HCP: 16	♦ J6	♦ K732	Pass	4♥	All Pass	
South HCP: 10+1	♣ AT74	♣ J3				
Contract: 4♥ North						

Board: 98

	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AQ765				1NT
Vul: Both	♥ KQT52	♥ A86	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ J82	♦ A73	Pass	3♣	Pass	4♥
South HCP: 16+1	♣ K972	♣ QT	All Pass			
Contract: 4♥ South						

Board: 99

	North:	South:	W	N	E	S
Dealer: North	♠ K75	♠ AT		1NT	Pass	2♦
Vul: N-S	♥ AT63	♥ KQJ85	Pass	2♥	Pass	3NT
North HCP: 15	♦ KJT	♦ 962	Pass	4♥	All Pass	
South HCP: 13+1	♣ A84	♣ K72				
Contract: 4♥ North						

North hands

Jacoby_Transfer

Board: 100	♠ 75	Partner bids first.
Dealer: South	♥ AJ864	East (LHO) Doubles 2♦ if possible.
Vul: E-W	♦ T5	
HCP: 9+1	♣ A953	

Board: 101	♠ K7	You bid first.
Dealer: North	♥ K82	The opponents are silent.
Vul: Both	♦ A62	
HCP: 17+1	♣ AQJ62	

Board: 102	♠ 98652	Partner bids first.
Dealer: South	♥ AT6	East (LHO) bids 2♠ if possible.
Vul: None	♦ J743	West (RHO) bids 2NT if possible.
HCP: 9+1	♣ A	

Board: 103	♠ AJ97	You bid first.
Dealer: North	♥ K85	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 15	♣ A983	

Both hands (Answers Page)

Board: 100

	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AQJ3				1NT
Vul: E-W	♥ AJ864	♥ 32	Pass	2♦	X	XX
North HCP: 9+1	♦ T5	♦ A97	Pass	3NT	All Pass	
South HCP: 16	♣ A953	♣ KQ42				
Contract: 3NT North						

Board: 101

	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ QJ983		1NT	Pass	2♥
Vul: Both	♥ K82	♥ A76	Pass	2♠	Pass	3NT
North HCP: 17+1	♦ A62	♦ QJ	All Pass			
South HCP: 13+1	♣ AQJ62	♣ KT9				
Contract: 3NT South						

Board: 102

	North:	South:	W	N	E	S
Dealer: South	♠ 98652	♠ AKQ				1NT
Vul: None	♥ AT6	♥ 753	Pass	2♥	2♠ ¹	X
North HCP: 9+1	♦ J743	♦ AK652	2NT ²	3♥	Pass	3♠
South HCP: 17+1	♣ A	♣ J7	Pass	4♠	All Pass	
Contract: 4♠ North						

1. Michaels Cuebid
2. to the partner's longer

Board: 103

	North:	South:	W	N	E	S
Dealer: North	♠ AJ97	♠ Q52		1NT	Pass	2♦
Vul: E-W	♥ K85	♥ AQJT4	Pass	2♥	Pass	3♦
North HCP: 15	♦ QJ	♦ AK95	Pass	4♥	Pass	4NT
South HCP: 16+1	♣ A983	♣ 5	Pass	5♣ ¹	Pass	5NT ²
Contract: 6♥ South			Pass	6♣ ³	Pass	6♥
			All Pass			

1. A=0/5 or 3/5
2. King ask by 5NT
3. K=0

South hands

Jacoby_Transfer

Board: 100	♠ AQJ3	You bid first.
Dealer: South	♥ 32	East (RHO) Doubles 2♦ if possible.
Vul: E-W	♦ A97	
HCP: 16	♣ KQ42	

Board: 101	♠ QJ983	Partner bids first.
Dealer: North	♥ A76	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 13+1	♣ KT9	

Board: 102	♠ AKQ	You bid first.
Dealer: South	♥ 753	East (RHO) bids 2♠ if possible.
Vul: None	♦ AK652	West (LHO) bids 2NT if possible.
HCP: 17+1	♣ J7	

Board: 103	♠ Q52	Partner bids first.
Dealer: North	♥ AQJT4	The opponents are silent.
Vul: E-W	♦ AK95	
HCP: 16+1	♣ 5	

Both hands (Answers Page)

Board: 100

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 16

Contract: 3NT North

North:

♠ 75

♥ AJ864

♦ T5

♣ A953

South:

♠ AQJ3

♥ 32

♦ A97

♣ KQ42

W	N	E	S
			1NT
Pass	2♦	X	XX
Pass	3NT	All Pass	

Board: 101

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 13+1

Contract: 3NT South

North:

♠ K7

♥ K82

♦ A62

♣ AQJ62

South:

♠ QJ983

♥ A76

♦ QJ

♣ KT9

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
All Pass			

Board: 102

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 17+1

Contract: 4♠ North

North:

♠ 98652

♥ AT6

♦ J743

♣ A

South:

♠ AKQ

♥ 753

♦ AK652

♣ J7

W	N	E	S
			1NT
Pass	2♥	2♠ ¹	X
2NT ²	3♥	Pass	3♠
Pass	4♠	All Pass	

1. Michaels Cuebid
2. to the partner's longer

Board: 103

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 16+1

Contract: 6♥ South

North:

♠ AJ97

♥ K85

♦ QJ

♣ A983

South:

♠ Q52

♥ AQJT4

♦ AK95

♣ 5

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	4♥	Pass	4NT
Pass	5♣ ¹	Pass	5NT ²
Pass	6♣ ³	Pass	6♥
All Pass			

1. A=0/5 or 3/5
2. King ask by 5NT
3. K=0

North hands

Jacoby_Transfer

Board: 104	♠ KQJ87	Partner bids first.
Dealer: South	♥ 65	The opponents are silent.
Vul: Both	♦ KT3	
HCP: 10+1	♣ JT7	
Board: 105	♠ AK	You bid first.
Dealer: North	♥ 864	The opponents are silent.
Vul: None	♦ JT64	
HCP: 17	♣ AKQ9	
Board: 106	♠ T4	RHO opens the bidding 1NT.
Dealer: West	♥ J43	You bid next.
Vul: E-W	♦ K52	East (LHO) bids 2♦ if possible.
HCP: 5+1	♣ JT963	East (LHO) Doubles 3♠ if possible.
Board: 107	♠ Q865	You bid first.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ AK74	
HCP: 17	♣ A76	
Board: 108	♠ Q7532	Partner bids first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: None	♦ AQT5	
HCP: 11+1	♣ J7	

Both hands (Answers Page)

Board: 104

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15+1

Contract: 3NT North

North:

♠ KQJ87

♥ 65

♦ KT3

♣ JT7

South:

♠ 95

♥ AQJ9

♦ AQ

♣ Q8652

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3NT	All Pass	
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Board: 105

Dealer: North

Vul: None

North HCP: 17

South HCP: 11+1

Contract: 4♥ North

North:

♠ AK

♥ 864

♦ JT64

♣ AKQ9

South:

♠ 65

♥ AQJ97

♦ K92

♣ J32

W	N	E	S
	1NT	Pass	2♦

Pass	2♥	Pass	3NT
------	----	------	-----

Pass	4♥	All Pass	
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Board: 106

Dealer: West

Vul: E-W

North HCP: 5+1

South HCP: 10+3

Contract: 3♠X South

North:

♠ T4

♥ J43

♦ K52

♣ JT963

South:

♠ AKJ9863

♥ Q2

♦ 9

♣ 854

W	N	E	S
1NT	Pass	2♦	3♠

Pass	Pass	X	All Pass
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Board: 107

Dealer: North

Vul: Both

North HCP: 17

South HCP: 13+1

Contract: 3NT South

North:

♠ Q865

♥ A4

♦ AK74

♣ A76

South:

♠ KJ4

♥ KQJ32

♦ QT

♣ J54

W	N	E	S
	1NT	Pass	2♦

Pass	2♥	Pass	3NT
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All Pass			
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Board: 108

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 17

Contract: 4♠ South

North:

♠ Q7532

♥ Q7

♦ AQT5

♣ J7

South:

♠ KT8

♥ A65

♦ K73

♣ AKT2

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3♦	Pass	4♠
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All Pass			
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South hands

Jacoby_Transfer

Board: 104	♠ 95	You bid first.
Dealer: South	♥ AQJ9	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 15+1	♣ Q8652	
<hr/>		
Board: 105	♠ 65	Partner bids first.
Dealer: North	♥ AQJ97	The opponents are silent.
Vul: None	♦ K92	
HCP: 11+1	♣ J32	
<hr/>		
Board: 106	♠ AKJ9863	LHO opens the bidding 1NT.
Dealer: West	♥ Q2	Partner bids next.
Vul: E-W	♦ 9	East (RHO) bids 2♦ if possible.
HCP: 10+3	♣ 854	East (RHO) Doubles 3♠ if possible.
<hr/>		
Board: 107	♠ KJ4	Partner bids first.
Dealer: North	♥ KQJ32	The opponents are silent.
Vul: Both	♦ QT	
HCP: 13+1	♣ J54	
<hr/>		
Board: 108	♠ KT8	You bid first.
Dealer: South	♥ A65	The opponents are silent.
Vul: None	♦ K73	
HCP: 17	♣ AKT2	

Both hands (Answers Page)

Board: 104

	North:	South:	W	N	E	S
Dealer: South	♠ KQJ87	♠ 95				1NT
Vul: Both	♥ 65	♥ AQJ9	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ KT3	♦ AQ	Pass	3NT	All Pass	
South HCP: 15+1	♣ JT7	♣ Q8652				
Contract: 3NT North						

Board: 105

	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 65		1NT	Pass	2♦
Vul: None	♥ 864	♥ AQJ97	Pass	2♥	Pass	3NT
North HCP: 17	♦ JT64	♦ K92	Pass	4♥	All Pass	
South HCP: 11+1	♣ AKQ9	♣ J32				
Contract: 4♥ North						

Board: 106

	North:	South:	W	N	E	S
Dealer: West	♠ T4	♠ AKJ9863	1NT	Pass	2♦	3♠
Vul: E-W	♥ J43	♥ Q2	Pass	Pass	X	All Pass
North HCP: 5+1	♦ K52	♦ 9				
South HCP: 10+3	♣ JT963	♣ 854				
Contract: 3♠X South						

Board: 107

	North:	South:	W	N	E	S
Dealer: North	♠ Q865	♠ KJ4		1NT	Pass	2♦
Vul: Both	♥ A4	♥ KQJ32	Pass	2♥	Pass	3NT
North HCP: 17	♦ AK74	♦ QT	All Pass			
South HCP: 13+1	♣ A76	♣ J54				
Contract: 3NT South						

Board: 108

	North:	South:	W	N	E	S
Dealer: South	♠ Q7532	♠ KT8				1NT
Vul: None	♥ Q7	♥ A65	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ AQT5	♦ K73	Pass	3♦	Pass	4♠
South HCP: 17	♣ J7	♣ AKT2	All Pass			
Contract: 4♠ South						

Board: 109

♠ AQT82

You bid first.

Dealer: North

♥ JT4

The opponents are silent.

Vul: N-S

♦ AJ

HCP: 15+1

♣ K53

Board: 110

♠ AQJ73

Partner bids first.

Dealer: South

♥ 64

East (LHO) Doubles 2♥ if possible.

Vul: E-W

♦ QJ3

HCP: 12+1

♣ QT7

Board: 111

♠ K932

You bid first.

Dealer: North

♥ JT

The opponents are silent.

Vul: None

♦ AK3

HCP: 15

♣ A542

Board: 112

♠ A3

Partner bids first.

Dealer: South

♥ AK432

The opponents are silent.

Vul: N-S

♦ KQ864

HCP: 16+2

♣ 3

Both hands (Answers Page)

Board: 109

	North:	South:	W	N	E	S
Dealer: North	♠ AQT82	♠ K7		1NT	Pass	2♦
Vul: N-S	♥ JT4	♥ AQ765	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ AJ	♦ Q42	Pass	4♥	All Pass	
South HCP: 13+1	♣ K53	♣ QT7				
Contract: 4♥ North						

Board: 110

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ73	♠ K54				1NT
Vul: E-W	♥ 64	♥ AQ8	Pass	2♥	X	2♠
North HCP: 12+1	♦ QJ3	♦ K974	Pass	4♠	All Pass	
South HCP: 16	♣ QT7	♣ A94				
Contract: 4♠ North						

Board: 111

	North:	South:	W	N	E	S
Dealer: North	♠ K932	♠ AJ7		1NT	Pass	2♦
Vul: None	♥ JT	♥ K5432	Pass	2♥	Pass	3NT
North HCP: 15	♦ AK3	♦ 872	All Pass			
South HCP: 10+1	♣ A542	♣ QT				
Contract: 3NT South						

Board: 112

	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ KQ8				1NT
Vul: N-S	♥ AK432	♥ QT6	Pass	2♦	Pass	2♥
North HCP: 16+2	♦ KQ864	♦ AJ2	Pass	3♦	Pass	4♥
South HCP: 17	♣ 3	♣ KQT5	Pass	4NT	Pass	5♦ ¹
Contract: 6♥ North			Pass	5♠	Pass	6♣ ²
			Pass	6♥	All Pass	

1. A=1/5 or 4/5

2. !H queen and !C king

South hands

Jacoby_Transfer

Board: 109

♠ K7

Partner bids first.

Dealer: North

♥ AQ765

The opponents are silent.

Vul: N-S

♦ Q42

HCP: 13+1

♣ QT7

Board: 110

♠ K54

You bid first.

Dealer: South

♥ AQ8

East (RHO) Doubles 2♥ if possible.

Vul: E-W

♦ K974

HCP: 16

♣ A94

Board: 111

♠ AJ7

Partner bids first.

Dealer: North

♥ K5432

The opponents are silent.

Vul: None

♦ 872

HCP: 10+1

♣ QT

Board: 112

♠ KQ8

You bid first.

Dealer: South

♥ QT6

The opponents are silent.

Vul: N-S

♦ AJ2

HCP: 17

♣ KQT5

Both hands (Answers Page)

Board: 109

	North:	South:	W	N	E	S
Dealer: North	♠ AQT82	♠ K7		1NT	Pass	2♦
Vul: N-S	♥ JT4	♥ AQ765	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ AJ	♦ Q42	Pass	4♥	All Pass	
South HCP: 13+1	♣ K53	♣ QT7				
Contract: 4♥ North						

Board: 110

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ73	♠ K54				1NT
Vul: E-W	♥ 64	♥ AQ8	Pass	2♥	X	2♠
North HCP: 12+1	♦ QJ3	♦ K974	Pass	4♠	All Pass	
South HCP: 16	♣ QT7	♣ A94				
Contract: 4♠ North						

Board: 111

	North:	South:	W	N	E	S
Dealer: North	♠ K932	♠ AJ7		1NT	Pass	2♦
Vul: None	♥ JT	♥ K5432	Pass	2♥	Pass	3NT
North HCP: 15	♦ AK3	♦ 872	All Pass			
South HCP: 10+1	♣ A542	♣ QT				
Contract: 3NT South						

Board: 112

	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ KQ8				1NT
Vul: N-S	♥ AK432	♥ QT6	Pass	2♦	Pass	2♥
North HCP: 16+2	♦ KQ864	♦ AJ2	Pass	3♦	Pass	4♥
South HCP: 17	♣ 3	♣ KQT5	Pass	4NT	Pass	5♦ ¹
Contract: 6♥ North			Pass	5♠	Pass	6♣ ²
			Pass	6♥	All Pass	

1. A=1/5 or 4/5

2. !H queen and !C king

North hands

Jacoby_Transfer

Board: 113	♠ A9	You bid first.
Dealer: North	♥ Q93	The opponents are silent.
Vul: E-W	♦ A872	
HCP: 15	♣ AJ84	

Board: 114	♠ Q8	Partner bids first.
Dealer: South	♥ AK654	The opponents are silent.
Vul: Both	♦ 932	
HCP: 14+1	♣ KQ2	

Board: 115	♠ KQ43	You bid first.
Dealer: North	♥ AJ53	The opponents are silent.
Vul: N-S	♦ JT4	
HCP: 15	♣ KJ	

Board: 116	♠ AKT42	Partner bids first.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ Q32	
HCP: 14+1	♣ Q874	

Board: 117	♠ AQJ	You bid first.
Dealer: North	♥ K3	The opponents are silent.
Vul: Both	♦ K762	
HCP: 16	♣ KT72	

Both hands (Answers Page)

Board: 113

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ KQ875		1NT	Pass	2♥
Vul: E-W	♥ Q93	♥ A62	Pass	2♠	Pass	3♦
North HCP: 15	♦ A872	♦ QT64	Pass	3NT	All Pass	
South HCP: 11+1	♣ AJ84	♣ T				
Contract: 3NT North						

Board: 114

	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ AK94				1NT
Vul: Both	♥ AK654	♥ Q32	Pass	2♦	Pass	2♥
North HCP: 14+1	♦ 932	♦ Q7	Pass	3NT	Pass	4♥
South HCP: 15	♣ KQ2	♣ AT53	All Pass			
Contract: 4♥ South						

Board: 115

	North:	South:	W	N	E	S
Dealer: North	♠ KQ43	♠ AJ865		1NT	Pass	2♥
Vul: N-S	♥ AJ53	♥ QT	Pass	2♠	Pass	3♣
North HCP: 15	♦ JT4	♦ Q9	Pass	4♠	All Pass	
South HCP: 15+1	♣ KJ	♣ AQT4				
Contract: 4♠ North						

Board: 116

	North:	South:	W	N	E	S
Dealer: South	♠ AKT42	♠ J8				1NT
Vul: E-W	♥ K	♥ AQ52	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ Q32	♦ J75	Pass	3♣	Pass	3♠
South HCP: 16	♣ Q874	♣ AKJ6	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 117

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ KT953		1NT	Pass	2♥
Vul: Both	♥ K3	♥ JT6	Pass	2♠	Pass	3NT
North HCP: 16	♦ K762	♦ AQT	Pass	4♠	Pass	4NT
South HCP: 14+1	♣ KT72	♣ A5	Pass	5♦ ¹	Pass	6♠
Contract: 6♠ South			All Pass			

1. A=1/5 or 4/5

Board: 113	♠ KQ875	Partner bids first.
Dealer: North	♥ A62	The opponents are silent.
Vul: E-W	♦ QT64	
HCP: 11+1	♣ T	

Board: 114	♠ AK94	You bid first.
Dealer: South	♥ Q32	The opponents are silent.
Vul: Both	♦ Q7	
HCP: 15	♣ AT53	

Board: 115	♠ AJ865	Partner bids first.
Dealer: North	♥ QT	The opponents are silent.
Vul: N-S	♦ Q9	
HCP: 15+1	♣ AQT4	

Board: 116	♠ J8	You bid first.
Dealer: South	♥ AQ52	The opponents are silent.
Vul: E-W	♦ J75	
HCP: 16	♣ AKJ6	

Board: 117	♠ KT953	Partner bids first.
Dealer: North	♥ JT6	The opponents are silent.
Vul: Both	♦ AQT	
HCP: 14+1	♣ A5	

Both hands (Answers Page)

Board: 113

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ KQ875		1NT	Pass	2♥
Vul: E-W	♥ Q93	♥ A62	Pass	2♠	Pass	3♦
North HCP: 15	♦ A872	♦ QT64	Pass	3NT	All Pass	
South HCP: 11+1	♣ AJ84	♣ T				
Contract: 3NT North						

Board: 114

	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ AK94				1NT
Vul: Both	♥ AK654	♥ Q32	Pass	2♦	Pass	2♥
North HCP: 14+1	♦ 932	♦ Q7	Pass	3NT	Pass	4♥
South HCP: 15	♣ KQ2	♣ AT53	All Pass			
Contract: 4♥ South						

Board: 115

	North:	South:	W	N	E	S
Dealer: North	♠ KQ43	♠ AJ865		1NT	Pass	2♥
Vul: N-S	♥ AJ53	♥ QT	Pass	2♠	Pass	3♣
North HCP: 15	♦ JT4	♦ Q9	Pass	4♠	All Pass	
South HCP: 15+1	♣ KJ	♣ AQT4				
Contract: 4♠ North						

Board: 116

	North:	South:	W	N	E	S
Dealer: South	♠ AKT42	♠ J8				1NT
Vul: E-W	♥ K	♥ AQ52	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ Q32	♦ J75	Pass	3♣	Pass	3♠
South HCP: 16	♣ Q874	♣ AKJ6	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 117

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ KT953		1NT	Pass	2♥
Vul: Both	♥ K3	♥ JT6	Pass	2♠	Pass	3NT
North HCP: 16	♦ K762	♦ AQT	Pass	4♠	Pass	4NT
South HCP: 14+1	♣ KT72	♣ A5	Pass	5♦ ¹	Pass	6♠
Contract: 6♠ South			All Pass			

1. A=1/5 or 4/5

North hands

Jacoby_Transfer

Board: 118

♠ AKT82

Partner bids first.

Dealer: South

♥ 7

The opponents are silent.

Vul: None

♦ KJ73

HCP: 15+1

♣ AT3

Board: 119

♠ KQT4

You bid first.

Dealer: North

♥ AK3

West (RHO) Doubles 2♦ if possible.

Vul: E-W

♦ K62

West (RHO) bids 3♦ if possible.

HCP: 15

♣ T83

Board: 120

♠ AQ753

Partner bids first.

Dealer: South

♥ QJ4

The opponents are silent.

Vul: Both

♦ Q75

HCP: 11+1

♣ 54

Board: 121

♠ A75

You bid first.

Dealer: North

♥ JT9

The opponents are silent.

Vul: None

♦ AKT5

HCP: 15

♣ KT7

Both hands (Answers Page)

Board: 118

Dealer: South

Vul: None

North HCP: 15+1

South HCP: 15

Contract: 6 ♠ North

North:

♠ AKT82

♥ 7

♦ KJ73

♣ AT3

South:

♠ Q74

♥ AK5

♦ A95

♣ Q987

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♦	Pass	4♠
Pass	4NT	Pass	5♠ ¹
Pass	5NT ²	Pass	6♦ ³
Pass	6♠	All Pass	

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

2. King ask by 5NT

3. K=1

Board: 119

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5+2

Contract: 3♥ South

North:

♠ KQT4

♥ AK3

♦ K62

♣ T83

South:

♠ J76

♥ QJT985

♦ 83

♣ J9

W	N	E	S
	1NT	Pass	2♦
X	2♥	Pass	Pass
3♦	Pass	Pass	3♥
All Pass			

Board: 120

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 15+1

Contract: 4♠ South

North:

♠ AQ753

♥ QJ4

♦ Q75

♣ 54

South:

♠ KJT

♥ AK863

♦ T98

♣ KJ

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3NT	Pass	4♠
All Pass			

Board: 121

Dealer: North

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 4♠ North

North:

♠ A75

♥ JT9

♦ AKT5

♣ KT7

South:

♠ KQT62

♥ Q87

♦ 6

♣ QJ53

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	4♠	All Pass	

South hands

Jacoby_Transfer

Board: 118	♠ Q74	You bid first.
Dealer: South	♥ AK5	The opponents are silent.
Vul: None	♦ A95	
HCP: 15	♣ Q987	
<hr/>		
Board: 119	♠ J76	Partner bids first.
Dealer: North	♥ QJT985	West (LHO) Doubles 2♦ if possible.
Vul: E-W	♦ 83	West (LHO) bids 3♦ if possible.
HCP: 5+2	♣ J9	
<hr/>		
Board: 120	♠ KJT	You bid first.
Dealer: South	♥ AK863	The opponents are silent.
Vul: Both	♦ T98	
HCP: 15+1	♣ KJ	
<hr/>		
Board: 121	♠ KQT62	Partner bids first.
Dealer: North	♥ Q87	The opponents are silent.
Vul: None	♦ 6	
HCP: 10+1	♣ QJ53	

Both hands (Answers Page)

Board: 118

Dealer: South

Vul: None

North HCP: 15+1

South HCP: 15

Contract: 6 ♠ North

North:

♠ AKT82

♥ 7

♦ KJ73

♣ AT3

South:

♠ Q74

♥ AK5

♦ A95

♣ Q987

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3 ♦	Pass	4 ♠
Pass	4NT	Pass	5 ♠ ¹
Pass	5NT ²	Pass	6 ♦ ³
Pass	6 ♠	All Pass	

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

2. King ask by 5NT

3. K=1

Board: 119

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5+2

Contract: 3 ♥ South

North:

♠ KQT4

♥ AK3

♦ K62

♣ T83

South:

♠ J76

♥ QJT985

♦ 83

♣ J9

W	N	E	S
	1NT	Pass	2 ♦
X	2 ♥	Pass	Pass
3 ♦	Pass	Pass	3 ♥
All Pass			

Board: 120

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AQ753

♥ QJ4

♦ Q75

♣ 54

South:

♠ KJT

♥ AK863

♦ T98

♣ KJ

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3NT	Pass	4 ♠
All Pass			

Board: 121

Dealer: North

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ A75

♥ JT9

♦ AKT5

♣ KT7

South:

♠ KQT62

♥ Q87

♦ 6

♣ QJ53

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	3 ♣
Pass	4 ♠	All Pass	

North hands

Jacoby_Transfer

Board: 122 ♠ AKT85 Partner bids first.
 Dealer: South ♥ 94 The opponents are silent.
 Vul: N-S ♦ K876
 HCP: 10+1 ♣ 97

Board: 123 ♠ JT763 You bid first.
 Dealer: North ♥ J63 The opponents are silent.
 Vul: None ♦ AKQ
 HCP: 15+1 ♣ KJ

Board: 124 ♠ KQJ83 Partner bids first.
 Dealer: South ♥ T6 The opponents are silent.
 Vul: N-S ♦ J762
 HCP: 11+1 ♣ A2

Board: 125 ♠ KQ532 You bid first.
 Dealer: North ♥ Q6 The opponents are silent.
 Vul: E-W ♦ K97
 HCP: 15+1 ♣ AJ8

Board: 126 ♠ AK983 Partner bids first.
 Dealer: South ♥ 4 The opponents are silent.
 Vul: None ♦ 8543
 HCP: 12+1 ♣ KQ7

Both hands (Answers Page)

Board: 122

	North:	South:	W	N	E	S
Dealer: South	♠ AKT85	♠ J3				1NT
Vul: N-S	♥ 94	♥ AQ862	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ K876	♦ J94	Pass	3♦	Pass	3♥
South HCP: 15+1	♣ 97	♣ AK6	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 123

	North:	South:	W	N	E	S
Dealer: North	♠ JT763	♠ K		1NT	Pass	2♦
Vul: None	♥ J63	♥ KQT97	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ AKQ	♦ J8754	Pass	4♥	All Pass	
South HCP: 9+2	♣ KJ	♣ 94				
Contract: 4♥ North						

Board: 124

	North:	South:	W	N	E	S
Dealer: South	♠ KQJ83	♠ A64				1NT
Vul: N-S	♥ T6	♥ AK83	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ J762	♦ KT3	Pass	3NT	Pass	4♠
South HCP: 17	♣ A2	♣ KT8	All Pass			
Contract: 4♠ South						

Board: 125

	North:	South:	W	N	E	S
Dealer: North	♠ KQ532	♠ 874		1NT	Pass	2♦
Vul: E-W	♥ Q6	♥ AKT72	Pass	2♥	Pass	3♣
North HCP: 15+1	♦ K97	♦ A	Pass	3♠	Pass	6♠
South HCP: 13+1	♣ AJ8	♣ Q975	All Pass			
Contract: 6♠ South						

Board: 126

	North:	South:	W	N	E	S
Dealer: South	♠ AK983	♠ JT2				1NT
Vul: None	♥ 4	♥ AK87	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ 8543	♦ K72	Pass	3♦	Pass	4♠
South HCP: 15	♣ KQ7	♣ A65	All Pass			
Contract: 4♠ South						

South hands**Jacoby_Transfer**

Board: 122	♠ J3	You bid first.
Dealer: South	♥ AQ862	The opponents are silent.
Vul: N-S	♦ J94	
HCP: 15+1	♣ AK6	

Board: 123	♠ K	Partner bids first.
Dealer: North	♥ KQT97	The opponents are silent.
Vul: None	♦ J8754	
HCP: 9+2	♣ 94	

Board: 124	♠ A64	You bid first.
Dealer: South	♥ AK83	The opponents are silent.
Vul: N-S	♦ KT3	
HCP: 17	♣ KT8	

Board: 125	♠ 874	Partner bids first.
Dealer: North	♥ AKT72	The opponents are silent.
Vul: E-W	♦ A	
HCP: 13+1	♣ Q975	

Board: 126	♠ JT2	You bid first.
Dealer: South	♥ AK87	The opponents are silent.
Vul: None	♦ K72	
HCP: 15	♣ A65	

Both hands (Answers Page)

Board: 122

	North:	South:	W	N	E	S
Dealer: South	♠ AKT85	♠ J3				1NT
Vul: N-S	♥ 94	♥ AQ862	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ K876	♦ J94	Pass	3♦	Pass	3♥
South HCP: 15+1	♣ 97	♣ AK6	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 123

	North:	South:	W	N	E	S
Dealer: North	♠ JT763	♠ K		1NT	Pass	2♦
Vul: None	♥ J63	♥ KQT97	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ AKQ	♦ J8754	Pass	4♥	All Pass	
South HCP: 9+2	♣ KJ	♣ 94				
Contract: 4♥ North						

Board: 124

	North:	South:	W	N	E	S
Dealer: South	♠ KQJ83	♠ A64				1NT
Vul: N-S	♥ T6	♥ AK83	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ J762	♦ KT3	Pass	3NT	Pass	4♠
South HCP: 17	♣ A2	♣ KT8	All Pass			
Contract: 4♠ South						

Board: 125

	North:	South:	W	N	E	S
Dealer: North	♠ KQ532	♠ 874		1NT	Pass	2♦
Vul: E-W	♥ Q6	♥ AKT72	Pass	2♥	Pass	3♣
North HCP: 15+1	♦ K97	♦ A	Pass	3♠	Pass	6♠
South HCP: 13+1	♣ AJ8	♣ Q975	All Pass			
Contract: 6♠ South						

Board: 126

	North:	South:	W	N	E	S
Dealer: South	♠ AK983	♠ JT2				1NT
Vul: None	♥ 4	♥ AK87	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ 8543	♦ K72	Pass	3♦	Pass	4♠
South HCP: 15	♣ KQ7	♣ A65	All Pass			
Contract: 4♠ South						

Board: 127	♠ K63	You bid first.
Dealer: North	♥ A532	The opponents are silent.
Vul: N-S	♦ KQ4	
HCP: 15	♣ QJ2	
<hr/>		
Board: 128	♠ AKJ	You bid first.
Dealer: North	♥ QJ742	West (RHO) bids 3♣ if possible.
Vul: E-W	♦ QJ5	
HCP: 15+1	♣ J6	
<hr/>		
Board: 129	♠ QT852	You bid first.
Dealer: North	♥ Q64	The opponents are silent.
Vul: Both	♦ KQ4	
HCP: 15+1	♣ AQ	
<hr/>		
Board: 130	♠ T85	RHO opens the bidding 1NT.
Dealer: West	♥ 9752	You bid next.
Vul: E-W	♦ A652	East (LHO) bids 2♦ if possible.
HCP: 7	♣ K5	East (LHO) bids 3♥ if possible.
		East (LHO) Doubles 3♠ if possible.

Both hands (Answers Page)

Board: 127

	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ A97		1NT	Pass	2♦
Vul: N-S	♥ A532	♥ T9764	Pass	2♥	Pass	3♣
North HCP: 15	♦ KQ4	♦ T	Pass	4♥	All Pass	
South HCP: 11+1	♣ QJ2	♣ AKT4				
Contract: 4♥ North						

Board: 128

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ Q98642		1NT	Pass	2♥
Vul: E-W	♥ QJ742	♥ T8	3♣	Pass	Pass	3♠
North HCP: 15+1	♦ QJ5	♦ 72	All Pass			
South HCP: 2+2	♣ J6	♣ T92				
Contract: 3♠ South						

Board: 129

	North:	South:	W	N	E	S
Dealer: North	♠ QT852	♠ KJ		1NT	Pass	2♦
Vul: Both	♥ Q64	♥ AKT92	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ KQ4	♦ 6	Pass	4♥	All Pass	
South HCP: 11+2	♣ AQ	♣ T7652				
Contract: 4♥ North						

Board: 130

	North:	South:	W	N	E	S
Dealer: West	♠ T85	♠ AKQ62	1NT	Pass	2♦	2♠
Vul: E-W	♥ 9752	♥ 8	Pass	Pass	3♥	Pass
North HCP: 7	♦ A652	♦ K74	Pass	3♠	X	All Pass
South HCP: 12+1	♣ K5	♣ T943				
Contract: 3♠ X North						

Board: 127	♠ A97	Partner bids first.
Dealer: North	♥ T9764	The opponents are silent.
Vul: N-S	♦ T	
HCP: 11+1	♣ AKT4	
<hr/>		
Board: 128	♠ Q98642	Partner bids first.
Dealer: North	♥ T8	West (LHO) bids 3♣ if possible.
Vul: E-W	♦ 72	
HCP: 2+2	♣ T92	
<hr/>		
Board: 129	♠ KJ	Partner bids first.
Dealer: North	♥ AKT92	The opponents are silent.
Vul: Both	♦ 6	
HCP: 11+2	♣ T7652	
<hr/>		
Board: 130	♠ AKQ62	LHO opens the bidding 1NT.
Dealer: West	♥ 8	Partner bids next.
Vul: E-W	♦ K74	East (RHO) bids 2♦ if possible.
HCP: 12+1	♣ T943	East (RHO) bids 3♥ if possible.
		East (RHO) Doubles 3♠ if possible.

Both hands (Answers Page)

Board: 127

	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ A97		1NT	Pass	2♦
Vul: N-S	♥ A532	♥ T9764	Pass	2♥	Pass	3♣
North HCP: 15	♦ KQ4	♦ T	Pass	4♥	All Pass	
South HCP: 11+1	♣ QJ2	♣ AKT4				
Contract: 4♥ North						

Board: 128

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ Q98642		1NT	Pass	2♥
Vul: E-W	♥ QJ742	♥ T8	3♣	Pass	Pass	3♠
North HCP: 15+1	♦ QJ5	♦ 72	All Pass			
South HCP: 2+2	♣ J6	♣ T92				
Contract: 3♠ South						

Board: 129

	North:	South:	W	N	E	S
Dealer: North	♠ QT852	♠ KJ		1NT	Pass	2♦
Vul: Both	♥ Q64	♥ AKT92	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ KQ4	♦ 6	Pass	4♥	All Pass	
South HCP: 11+2	♣ AQ	♣ T7652				
Contract: 4♥ North						

Board: 130

	North:	South:	W	N	E	S
Dealer: West	♠ T85	♠ AKQ62	1NT	Pass	2♦	2♠
Vul: E-W	♥ 9752	♥ 8	Pass	Pass	3♥	Pass
North HCP: 7	♦ A652	♦ K74	Pass	3♠	X	All Pass
South HCP: 12+1	♣ K5	♣ T943				
Contract: 3♠ X North						

Board: 131	♠ A9	You bid first.
Dealer: North	♥ J73	The opponents are silent.
Vul: E-W	♦ AKJ53	
HCP: 15+1	♣ Q87	

Board: 132	♠ JT6	Partner bids first.
Dealer: South	♥ QJ862	The opponents are silent.
Vul: Both	♦ Q754	
HCP: 9+1	♣ K	

Board: 133	♠ 64	You bid first.
Dealer: North	♥ KQJ3	The opponents are silent.
Vul: None	♦ QT74	
HCP: 15	♣ AK5	

Board: 134	♠ Q9742	Partner bids first.
Dealer: South	♥ K2	The opponents are silent.
Vul: E-W	♦ AQT43	
HCP: 14+2	♣ K	

Both hands (Answers Page)

Board: 131

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 14+1

Contract: 6♥ South

North:

♠ A9

♥ J73

♦ AKJ53

♣ Q87

South:

♠ 432

♥ AQ984

♦ 4

♣ AKJT

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♣

Pass 4♥ Pass 4NT

Pass 5♥¹ Pass 6♥

All Pass

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

Board: 132

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 4♥ South

North:

♠ JT6

♥ QJ862

♦ Q754

♣ K

South:

♠ AK32

♥ K94

♦ J2

♣ A853

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

All Pass

Board: 133

Dealer: North

Vul: None

North HCP: 15

South HCP: 14+1

Contract: 3NT North

North:

♠ 64

♥ KQJ3

♦ QT74

♣ AK5

South:

♠ AK982

♥ A8

♦ K2

♣ T976

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 3NT All Pass

Board: 134

Dealer: South

Vul: E-W

North HCP: 14+2

South HCP: 15

Contract: 6♠ North

North:

♠ Q9742

♥ K2

♦ AQT43

♣ K

South:

♠ AK5

♥ AJ64

♦ K965

♣ 54

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3♦ Pass 4♠

Pass 4NT Pass 5♣¹

Pass 6♠ All Pass

1. A=0/5 or 3/5

Board: 131	♠ 432	Partner bids first.
Dealer: North	♥ AQ984	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 14+1	♣ AKJT	

Board: 132	♠ AK32	You bid first.
Dealer: South	♥ K94	The opponents are silent.
Vul: Both	♦ J2	
HCP: 15	♣ A853	

Board: 133	♠ AK982	Partner bids first.
Dealer: North	♥ A8	The opponents are silent.
Vul: None	♦ K2	
HCP: 14+1	♣ T976	

Board: 134	♠ AK5	You bid first.
Dealer: South	♥ AJ64	The opponents are silent.
Vul: E-W	♦ K965	
HCP: 15	♣ 54	

Both hands (Answers Page)

Board: 131

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 14+1

Contract: 6♥ South

North:

♠ A9

♥ J73

♦ AKJ53

♣ Q87

South:

♠ 432

♥ AQ984

♦ 4

♣ AKJT

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♣

Pass 4♥ Pass 4NT

Pass 5♥¹ Pass 6♥

All Pass

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

Board: 132

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 4♥ South

North:

♠ JT6

♥ QJ862

♦ Q754

♣ K

South:

♠ AK32

♥ K94

♦ J2

♣ A853

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

All Pass

Board: 133

Dealer: North

Vul: None

North HCP: 15

South HCP: 14+1

Contract: 3NT North

North:

♠ 64

♥ KQJ3

♦ QT74

♣ AK5

South:

♠ AK982

♥ A8

♦ K2

♣ T976

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 3NT All Pass

Board: 134

Dealer: South

Vul: E-W

North HCP: 14+2

South HCP: 15

Contract: 6♠ North

North:

♠ Q9742

♥ K2

♦ AQT43

♣ K

South:

♠ AK5

♥ AJ64

♦ K965

♣ 54

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3♦ Pass 4♠

Pass 4NT Pass 5♣¹

Pass 6♠ All Pass

1. A=0/5 or 3/5

Board: 135	♠ KT2	You bid first.
Dealer: North	♥ AQT75	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 15+1	♣ T2	

Board: 136	♠ AJ762	Partner bids first.
Dealer: South	♥ 42	The opponents are silent.
Vul: None	♦ J98	
HCP: 13+1	♣ AKT	

Board: 137	♠ Q8654	Partner bids first.
Dealer: South	♥ 965	The opponents are silent.
Vul: N-S	♦ AK5	
HCP: 9+1	♣ 65	

Board: 138	♠ KJ	Partner bids first.
Dealer: South	♥ A8653	The opponents are silent.
Vul: Both	♦ QJ4	
HCP: 11+1	♣ T53	

Both hands (Answers Page)

Board: 135

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 13+1

Contract: 6 ♠ South

North:

♠ KT2

♥ AQT75

♦ AQ8

♣ T2

South:

♠ A9654

♥ K94

♦ 4

♣ AQ54

W	N	E	S
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	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	Pass	3♣
------	----	------	----

Pass	4♠	Pass	4NT
------	----	------	-----

Pass	5♣ ¹	Pass	5♦
------	-----------------	------	----

Pass	5♠ ²	Pass	6♠
------	-----------------	------	----

All Pass

1. A=0/5 or 3/5

2. no !S queen

Board: 136

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 15+1

Contract: 3NT North

North:

♠ AJ762

♥ 42

♦ J98

♣ AKT

South:

♠ K4

♥ AKQ73

♦ K75

♣ 742

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

Board: 137

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 4 ♠ North

North:

♠ Q8654

♥ 965

♦ AK5

♣ 65

South:

♠ AJ92

♥ AJ

♦ Q42

♣ K843

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2♥	Pass	2NT ¹
------	----	------	------------------

Pass	4♠	All Pass	
------	----	----------	--

1. Extended acceptance after NT

Board: 138

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 17

Contract: 3NT North

North:

♠ KJ

♥ A8653

♦ QJ4

♣ T53

South:

♠ Q874

♥ KQ

♦ KT5

♣ AK62

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2♦	Pass	2♥
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

Board: 135	♠ A9654	Partner bids first.
Dealer: North	♥ K94	The opponents are silent.
Vul: Both	♦ 4	
HCP: 13+1	♣ AQ54	

Board: 136	♠ K4	You bid first.
Dealer: South	♥ AKQ73	The opponents are silent.
Vul: None	♦ K75	
HCP: 15+1	♣ 742	

Board: 137	♠ AJ92	You bid first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: N-S	♦ Q42	
HCP: 15	♣ K843	

Board: 138	♠ Q874	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: Both	♦ KT5	
HCP: 17	♣ AK62	

Both hands (Answers Page)

Board: 135

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 13+1

Contract: 6 ♠ South

North:

♠ KT2

♥ AQT75

♦ AQ8

♣ T2

South:

♠ A9654

♥ K94

♦ 4

♣ AQ54

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 4♠ Pass 4NT

Pass 5♣¹ Pass 5♦

Pass 5♠² Pass 6♠

All Pass

1. A=0/5 or 3/5

2. no !S queen

Board: 136

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 15+1

Contract: 3NT North

North:

♠ AJ762

♥ 42

♦ J98

♣ AKT

South:

♠ K4

♥ AKQ73

♦ K75

♣ 742

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3NT All Pass

Board: 137

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 4♠ North

North:

♠ Q8654

♥ 965

♦ AK5

♣ 65

South:

♠ AJ92

♥ AJ

♦ Q42

♣ K843

W N E S

1NT

Pass 2♥ Pass 2NT¹

Pass 4♠ All Pass

1. Extended acceptance after NT

Board: 138

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 17

Contract: 3NT North

North:

♠ KJ

♥ A8653

♦ QJ4

♣ T53

South:

♠ Q874

♥ KQ

♦ KT5

♣ AK62

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3NT All Pass

North hands

Jacoby_Transfer

Board: 139	♠ AKJ	You bid first.
Dealer: North	♥ AJ4	West (RHO) Doubles 2♥ if possible.
Vul: None	♦ T9	
HCP: 17+1	♣ KJ943	

Board: 140	♠ 5	RHO opens the bidding 1NT.
Dealer: West	♥ Q73	You bid next.
Vul: E-W	♦ Q964	East (LHO) bids 2♥ if possible.
HCP: 5+1	♣ JT865	West (RHO) Doubles 3♥ if possible.
		East (LHO) bids 3♠ if possible.

Board: 141	♠ AK62	You bid first.
Dealer: North	♥ JT	West (RHO) Doubles 2♥ if possible.
Vul: E-W	♦ K985	West (RHO) Doubles 3♥ if possible.
HCP: 15	♣ A74	

Board: 142	♠ A7	You bid first.
Dealer: North	♥ AKT6	The opponents are silent.
Vul: None	♦ J97	
HCP: 17	♣ AJ98	

Both hands (Answers Page)

Board: 139

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ Q8653		1NT	Pass	2♥
Vul: None	♥ AJ4	♥ 5	X	2♠	Pass	2NT
North HCP: 17+1	♦ T9	♦ AQ64	Pass	3♣	Pass	3♦
South HCP: 12+1	♣ KJ943	♣ AT7	Pass	3♥	Pass	4♣
Contract: 4♠ North			Pass	4♠	All Pass	

Board: 140

	North:	South:	W	N	E	S
Dealer: West	♠ 5	♠ 9	1NT	Pass	2♥	3♥
Vul: E-W	♥ Q73	♥ AKJT952	X	Pass	3♠	4♥
North HCP: 5+1	♦ Q964	♦ KT	All Pass			
South HCP: 14+3	♣ JT865	♣ K72				
Contract: 4♥ South						

Board: 141

	North:	South:	W	N	E	S
Dealer: North	♠ AK62	♠ QT985		1NT	Pass	2♥
Vul: E-W	♥ JT	♥ 2	X	2NT ¹	Pass	3♣
North HCP: 15	♦ K985	♦ A642	Pass	3♦	Pass	3♥
South HCP: 9+1	♣ A74	♣ K62	X	Pass	Pass	4♦
Contract: 4♠ North			Pass	4♠	All Pass	

1. Extended acceptance after NT

Board: 142

	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ QT		1NT	Pass	2♦
Vul: None	♥ AKT6	♥ QJ732	Pass	2♠ ¹	Pass	4♥
North HCP: 17	♦ J97	♦ KT84	All Pass			
South HCP: 10+1	♣ AJ98	♣ Q4				
Contract: 4♥ South						

1. Extended acceptance after NT

Board: 139 ♠ Q8653 Partner bids first.
Dealer: North ♥ 5 West (LHO) Doubles 2♥ if possible.
Vul: None ♦ AQ64
HCP: 12+1 ♣ AT7

Board: 140 ♠ 9 LHO opens the bidding 1NT.
Dealer: West ♥ AKJT952 Partner bids next.
Vul: E-W ♦ KT East (RHO) bids 2♥ if possible.
HCP: 14+3 ♣ K72 West (LHO) Doubles 3♥ if possible.
East (RHO) bids 3♠ if possible.

Board: 141 ♠ QT985 Partner bids first.
Dealer: North ♥ 2 West (LHO) Doubles 2♥ if possible.
Vul: E-W ♦ A642 West (LHO) Doubles 3♥ if possible.
HCP: 9+1 ♣ K62

Board: 142 ♠ QT Partner bids first.
Dealer: North ♥ QJ732 The opponents are silent.
Vul: None ♦ KT84
HCP: 10+1 ♣ Q4

Both hands (Answers Page)

Board: 139

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ Q8653		1NT	Pass	2♥
Vul: None	♥ AJ4	♥ 5	X	2♠	Pass	2NT
North HCP: 17+1	♦ T9	♦ AQ64	Pass	3♣	Pass	3♦
South HCP: 12+1	♣ KJ943	♣ AT7	Pass	3♥	Pass	4♣
Contract: 4♠ North			Pass	4♠	All Pass	

Board: 140

	North:	South:	W	N	E	S
Dealer: West	♠ 5	♠ 9	1NT	Pass	2♥	3♥
Vul: E-W	♥ Q73	♥ AKJT952	X	Pass	3♠	4♥
North HCP: 5+1	♦ Q964	♦ KT	All Pass			
South HCP: 14+3	♣ JT865	♣ K72				
Contract: 4♥ South						

Board: 141

	North:	South:	W	N	E	S
Dealer: North	♠ AK62	♠ QT985		1NT	Pass	2♥
Vul: E-W	♥ JT	♥ 2	X	2NT ¹	Pass	3♣
North HCP: 15	♦ K985	♦ A642	Pass	3♦	Pass	3♥
South HCP: 9+1	♣ A74	♣ K62	X	Pass	Pass	4♦
Contract: 4♠ North			Pass	4♠	All Pass	

1. Extended acceptance after NT

Board: 142

	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ QT		1NT	Pass	2♦
Vul: None	♥ AKT6	♥ QJ732	Pass	2♠ ¹	Pass	4♥
North HCP: 17	♦ J97	♦ KT84	All Pass			
South HCP: 10+1	♣ AJ98	♣ Q4				
Contract: 4♥ South						

1. Extended acceptance after NT

North hands

Jacoby_Transfer

Board: 143	♠ AKT	You bid first.
Dealer: North	♥ J73	The opponents are silent.
Vul: N-S	♦ A65	
HCP: 15	♣ QJ83	
<hr/>		
Board: 144	♠ K97	You bid first.
Dealer: North	♥ KJ8	West (RHO) bids 3♣ if possible.
Vul: E-W	♦ AT97	
HCP: 15	♣ AT8	
<hr/>		
Board: 145	♠ AT84	You bid first.
Dealer: North	♥ A862	West (RHO) Doubles 2♥ if possible.
Vul: Both	♦ J52	
HCP: 16	♣ AK	
<hr/>		
Board: 146	♠ Q	Partner bids first.
Dealer: South	♥ AKT73	The opponents are silent.
Vul: N-S	♦ AT86	
HCP: 13+1	♣ 542	
<hr/>		
Board: 147	♠ AJ7	You bid first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: E-W	♦ QJ83	
HCP: 15	♣ QJ62	

Both hands (Answers Page)

Board: 143

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10+1

Contract: 4♥ North

North:

♠ AKT

♥ J73

♦ A65

♣ QJ83

South:

♠ 86

♥ QT864

♦ JT3

♣ AK2

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

Board: 144

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 3+2

Contract: 3♥ South

North:

♠ K97

♥ KJ8

♦ AT97

♣ AT8

South:

♠ T5

♥ T96542

♦ QJ2

♣ 62

W N E S

1NT Pass 2♦

3♣ Pass Pass 3♥

All Pass

Board: 145

Dealer: North

Vul: Both

North HCP: 16

South HCP: 10+1

Contract: 4♠ North

North:

♠ AT84

♥ A862

♦ J52

♣ AK

South:

♠ QJ952

♥ Q

♦ A763

♣ J86

W N E S

1NT Pass 2♥

X 2NT¹ Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♠ All Pass

1. Extended acceptance after NT

Board: 146

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 16

Contract: 4♥ South

North:

♠ Q

♥ AKT73

♦ AT86

♣ 542

South:

♠ AKJ

♥ Q85

♦ Q97

♣ KJT8

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

All Pass

Board: 147

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 16+1

Contract: 6NT South

North:

♠ AJ7

♥ KJ

♦ QJ83

♣ QJ62

South:

♠ KQT53

♥ A8

♦ AT2

♣ K85

W N E S

1NT Pass 2♥

Pass 2♠ Pass 6NT

All Pass

South hands

Jacoby_Transfer

Board: 143	♠ 86	Partner bids first.
Dealer: North	♥ QT864	The opponents are silent.
Vul: N-S	♦ JT3	
HCP: 10+1	♣ AK2	
Board: 144	♠ T5	Partner bids first.
Dealer: North	♥ T96542	West (LHO) bids 3♣ if possible.
Vul: E-W	♦ QJ2	
HCP: 3+2	♣ 62	
Board: 145	♠ QJ952	Partner bids first.
Dealer: North	♥ Q	West (LHO) Doubles 2♥ if possible.
Vul: Both	♦ A763	
HCP: 10+1	♣ J86	
Board: 146	♠ AKJ	You bid first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: N-S	♦ Q97	
HCP: 16	♣ KJT8	
Board: 147	♠ KQT53	Partner bids first.
Dealer: North	♥ A8	The opponents are silent.
Vul: E-W	♦ AT2	
HCP: 16+1	♣ K85	

Both hands (Answers Page)

Board: 143

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10+1

Contract: 4♥ North

North:

♠ AKT

♥ J73

♦ A65

♣ QJ83

South:

♠ 86

♥ QT864

♦ JT3

♣ AK2

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

Board: 144

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 3+2

Contract: 3♥ South

North:

♠ K97

♥ KJ8

♦ AT97

♣ AT8

South:

♠ T5

♥ T96542

♦ QJ2

♣ 62

W N E S

1NT Pass 2♦

3♣ Pass Pass 3♥

All Pass

Board: 145

Dealer: North

Vul: Both

North HCP: 16

South HCP: 10+1

Contract: 4♠ North

North:

♠ AT84

♥ A862

♦ J52

♣ AK

South:

♠ QJ952

♥ Q

♦ A763

♣ J86

W N E S

1NT Pass 2♥

X 2NT¹ Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♠ All Pass

1. Extended acceptance after NT

Board: 146

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 16

Contract: 4♥ South

North:

♠ Q

♥ AKT73

♦ AT86

♣ 542

South:

♠ AKJ

♥ Q85

♦ Q97

♣ KJT8

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

All Pass

Board: 147

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 16+1

Contract: 6NT South

North:

♠ AJ7

♥ KJ

♦ QJ83

♣ QJ62

South:

♠ KQT53

♥ A8

♦ AT2

♣ K85

W N E S

1NT Pass 2♥

Pass 2♠ Pass 6NT

All Pass

Board: 148	♠ KQT87	Partner bids first.
Dealer: South	♥ J86	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 18+1	♣ AKQ	

Board: 149	♠ 75	You bid first.
Dealer: North	♥ A62	The opponents are silent.
Vul: None	♦ KQT9	
HCP: 16	♣ AK63	

Board: 150	♠ 5	Partner bids first.
Dealer: South	♥ AQ983	The opponents are silent.
Vul: E-W	♦ QJ2	
HCP: 13+1	♣ AT52	

Board: 151	♠ K86	You bid first.
Dealer: North	♥ AT85	The opponents are silent.
Vul: Both	♦ QJ9	
HCP: 16	♣ AQ2	

Both hands (Answers Page)

Board: 148

Dealer: South

Vul: Both

North HCP: 18+1

South HCP: 15+1

Contract: 6NT North

North:

♠ KQT87

♥ J86

♦ QJ

♣ AKQ

South:

♠ A9

♥ AK4

♦ A9862

♣ T43

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	6NT	All Pass	

Board: 149

Dealer: North

Vul: None

North HCP: 16

South HCP: 11+1

Contract: 3NT North

North:

♠ 75

♥ A62

♦ KQT9

♣ AK63

South:

♠ AKJ43

♥ T83

♦ 8

♣ QJ82

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	3NT	All Pass	

Board: 150

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 15+1

Contract: 6♥ North

North:

♠ 5

♥ AQ983

♦ QJ2

♣ AT52

South:

♠ Q7

♥ K752

♦ AK643

♣ K8

W	N	E	S
			1NT
Pass	2♦	Pass	2NT ¹
Pass	3NT	Pass	4♥
Pass	4NT	Pass	5♥ ²
Pass	6♥	All Pass	

1. Extended acceptance after NT

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

Board: 151

Dealer: North

Vul: Both

North HCP: 16

South HCP: 16+1

Contract: 6NT South

North:

♠ K86

♥ AT85

♦ QJ9

♣ AQ2

South:

♠ AQJ92

♥ Q9

♦ A53

♣ K95

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	6NT
All Pass			

Board: 148	♠ A9	You bid first.
Dealer: South	♥ AK4	The opponents are silent.
Vul: Both	♦ A9862	
HCP: 15+1	♣ T43	

Board: 149	♠ AKJ43	Partner bids first.
Dealer: North	♥ T83	The opponents are silent.
Vul: None	♦ 8	
HCP: 11+1	♣ QJ82	

Board: 150	♠ Q7	You bid first.
Dealer: South	♥ K752	The opponents are silent.
Vul: E-W	♦ AK643	
HCP: 15+1	♣ K8	

Board: 151	♠ AQJ92	Partner bids first.
Dealer: North	♥ Q9	The opponents are silent.
Vul: Both	♦ A53	
HCP: 16+1	♣ K95	

Both hands (Answers Page)

Board: 148

Dealer: South

Vul: Both

North HCP: 18+1

South HCP: 15+1

Contract: 6NT North

North:

♠ KQT87

♥ J86

♦ QJ

♣ AKQ

South:

♠ A9

♥ AK4

♦ A9862

♣ T43

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	6NT	All Pass	
------	-----	----------	--

Board: 149

Dealer: North

Vul: None

North HCP: 16

South HCP: 11+1

Contract: 3NT North

North:

♠ 75

♥ A62

♦ KQT9

♣ AK63

South:

♠ AKJ43

♥ T83

♦ 8

♣ QJ82

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	Pass	3♣
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

Board: 150

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 15+1

Contract: 6♥ North

North:

♠ 5

♥ AQ983

♦ QJ2

♣ AT52

South:

♠ Q7

♥ K752

♦ AK643

♣ K8

W	N	E	S
			1NT

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

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

Pass	4NT	Pass	5♥ ²
------	-----	------	-----------------

Pass	6♥	All Pass	
------	----	----------	--

1. Extended acceptance after NT

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

Board: 151

Dealer: North

Vul: Both

North HCP: 16

South HCP: 16+1

Contract: 6NT South

North:

♠ K86

♥ AT85

♦ QJ9

♣ AQ2

South:

♠ AQJ92

♥ Q9

♦ A53

♣ K95

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	Pass	6NT
------	----	------	-----

All Pass			
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North hands

Jacoby_Transfer

Board: 152	♠ K74	Partner bids first.
Dealer: South	♥ KT765	The opponents are silent.
Vul: None	♦ J7	
HCP: 10+1	♣ QJ2	

Board: 153	♠ K74	You bid first.
Dealer: North	♥ K8	The opponents are silent.
Vul: N-S	♦ A965	
HCP: 15	♣ KQ84	

Board: 154	♠ JT9	Partner bids first.
Dealer: South	♥ KQJ62	The opponents are silent.
Vul: Both	♦ Q973	
HCP: 10+1	♣ J	

Board: 155	♠ 2	Partner bids first.
Dealer: South	♥ J9765	The opponents are silent.
Vul: None	♦ AJT4	
HCP: 9+1	♣ K83	

Board: 156	♠ KT854	Partner bids first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: N-S	♦ AJT7	
HCP: 13+1	♣ K	

Both hands (Answers Page)

Board: 152

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 16+1

Contract: 3NT North

North:

♠ K74

♥ KT765

♦ J7

♣ QJ2

South:

♠ Q82

♥ AQ

♦ AT3

♣ AT963

W N E S

Pass 2♦ Pass 2♥

Pass 3NT All Pass

Pass 3NT All Pass

Pass 3NT All Pass

Board: 153

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12+1

Contract: 3NT South

North:

♠ K74

♥ K8

♦ A965

♣ KQ84

South:

♠ Q52

♥ AQT43

♦ 32

♣ A76

W N E S

Pass 2♥ Pass 3NT

Pass 2♥ Pass 3NT

All Pass

All Pass

All Pass

Board: 154

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 17

Contract: 4♥ South

North:

♠ JT9

♥ KQJ62

♦ Q973

♣ J

South:

♠ AK65

♥ AT85

♦ AT2

♣ Q3

W N E S

Pass 2♦ Pass 2NT¹

Pass 3NT Pass 4♥

Pass 3NT Pass 4♥

All Pass

All Pass

1. Extended acceptance after NT

Board: 155

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 4♥ North

North:

♠ 2

♥ J9765

♦ AJT4

♣ K83

South:

♠ J84

♥ AT43

♦ KQ75

♣ AJ

W N E S

Pass 2♦ Pass 2NT¹

Pass 4♥ All Pass

Pass 4♥ All Pass

All Pass

1. Extended acceptance after NT

Board: 156

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 15

Contract: 4♠ South

North:

♠ KT854

♥ Q85

♦ AJT7

♣ K

South:

♠ AQ93

♥ AK7

♦ Q985

♣ T4

W N E S

Pass 2♥ Pass 2NT¹

Pass 3NT Pass 4♠

Pass 3NT Pass 4♠

All Pass

1. Extended acceptance after NT

South hands**Jacoby_Transfer**

Board: 152	♠ Q82	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: None	♦ AT3	
HCP: 16+1	♣ AT963	

Board: 153	♠ Q52	Partner bids first.
Dealer: North	♥ AQT43	The opponents are silent.
Vul: N-S	♦ 32	
HCP: 12+1	♣ A76	

Board: 154	♠ AK65	You bid first.
Dealer: South	♥ AT85	The opponents are silent.
Vul: Both	♦ AT2	
HCP: 17	♣ Q3	

Board: 155	♠ J84	You bid first.
Dealer: South	♥ AT43	The opponents are silent.
Vul: None	♦ KQ75	
HCP: 15	♣ AJ	

Board: 156	♠ AQ93	You bid first.
Dealer: South	♥ AK7	The opponents are silent.
Vul: N-S	♦ Q985	
HCP: 15	♣ T4	

Both hands (Answers Page)

Board: 152

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 16+1

Contract: 3NT North

North:

♠ K74

♥ KT765

♦ J7

♣ QJ2

South:

♠ Q82

♥ AQ

♦ AT3

♣ AT963

W N E S

Pass 2♦ Pass 2♥

Pass 3NT All Pass

Board: 153

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12+1

Contract: 3NT South

North:

♠ K74

♥ K8

♦ A965

♣ KQ84

South:

♠ Q52

♥ AQT43

♦ 32

♣ A76

W N E S

Pass 2♥ Pass 3NT

All Pass

Board: 154

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 17

Contract: 4♥ South

North:

♠ JT9

♥ KQJ62

♦ Q973

♣ J

South:

♠ AK65

♥ AT85

♦ AT2

♣ Q3

W N E S

Pass 2♦ Pass 2NT¹

Pass 3NT Pass 4♥

All Pass

1. Extended acceptance after NT

Board: 155

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 4♥ North

North:

♠ 2

♥ J9765

♦ AJT4

♣ K83

South:

♠ J84

♥ AT43

♦ KQ75

♣ AJ

W N E S

Pass 2♦ Pass 2NT¹

Pass 4♥ All Pass

1. Extended acceptance after NT

Board: 156

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 15

Contract: 4♠ South

North:

♠ KT854

♥ Q85

♦ AJT7

♣ K

South:

♠ AQ93

♥ AK7

♦ Q985

♣ T4

W N E S

Pass 2♥ Pass 2NT¹

Pass 3NT Pass 4♠

All Pass

1. Extended acceptance after NT

North hands

Jacoby_Transfer

Board: 157

♠ KQ9

Partner bids first.

Dealer: South

♥ AJT92

The opponents are silent.

Vul: E-W

♦ QJ7

HCP: 13+1

♣ 72

Board: 158

♠ AKJT

You bid first.

Dealer: North

♥ QT5

West (RHO) bids 2 ♠ if possible.

Vul: None

♦ Q43

East (LHO) bids 3 ♥ if possible.

HCP: 16

♣ A93

Board: 159

♠ AT43

You bid first.

Dealer: North

♥ 72

The opponents are silent.

Vul: N-S

♦ AJ86

HCP: 16

♣ AK7

Board: 160

♠ KQT43

Partner bids first.

Dealer: South

♥ 9

The opponents are silent.

Vul: E-W

♦ AT942

HCP: 9+2

♣ 93

Both hands (Answers Page)

Board: 157

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 16+1

Contract: 5♥ South

North:

♠ KQ9

♥ AJT92

♦ QJ7

♣ 72

South:

♠ 73

♥ KQ863

♦ A63

♣ AK8

W	N	E	S
			1NT
Pass	2♦	Pass	2♠ ¹
Pass	2NT	Pass	3♣
Pass	3♥	Pass	4♦
Pass	4♠	Pass	5♥
All Pass			

1. Extended acceptance after NT

Board: 158

Dealer: North

Vul: None

North HCP: 16

South HCP: 13+1

Contract: 6♠ South

North:

♠ AKJT

♥ QT5

♦ Q43

♣ A93

South:

♠ Q6543

♥ AK

♦ AT76

♣ T7

W	N	E	S
	1NT	Pass	2♥
2♠ ¹	X	3♥	4NT
Pass	5♣ ²	Pass	6♠
All Pass			

1. Michaels Cuebid

2. A=0/5 or 3/5

Board: 159

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 14+1

Contract: 3NT North

North:

♠ AT43

♥ 72

♦ AJ86

♣ AK7

South:

♠ KQ9

♥ KJ965

♦ K

♣ QT98

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♣
Pass	3NT	All Pass	

Board: 160

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 15

Contract: 4♠ South

North:

♠ KQT43

♥ 9

♦ AT942

♣ 93

South:

♠ A82

♥ AT32

♦ J8

♣ KQJ2

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♦	Pass	4♠
All Pass			

Board: 157	♠ 73	You bid first.
Dealer: South	♥ KQ863	The opponents are silent.
Vul: E-W	♦ A63	
HCP: 16+1	♣ AK8	
<hr/>		
Board: 158	♠ Q6543	Partner bids first.
Dealer: North	♥ AK	West (LHO) bids 2♠ if possible.
Vul: None	♦ AT76	East (RHO) bids 3♥ if possible.
HCP: 13+1	♣ T7	
<hr/>		
Board: 159	♠ KQ9	Partner bids first.
Dealer: North	♥ KJ965	The opponents are silent.
Vul: N-S	♦ K	
HCP: 14+1	♣ QT98	
<hr/>		
Board: 160	♠ A82	You bid first.
Dealer: South	♥ AT32	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 15	♣ KQJ2	

Both hands (Answers Page)

Board: 157

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 16+1

Contract: 5♥ South

North:

♠ KQ9

♥ AJT92

♦ QJ7

♣ 72

South:

♠ 73

♥ KQ863

♦ A63

♣ AK8

W	N	E	S
			1NT
Pass	2♦	Pass	2♠ ¹
Pass	2NT	Pass	3♣
Pass	3♥	Pass	4♦
Pass	4♠	Pass	5♥
All Pass			

1. Extended acceptance after NT

Board: 158

Dealer: North

Vul: None

North HCP: 16

South HCP: 13+1

Contract: 6♠ South

North:

♠ AKJT

♥ QT5

♦ Q43

♣ A93

South:

♠ Q6543

♥ AK

♦ AT76

♣ T7

W	N	E	S
	1NT	Pass	2♥
2♠ ¹	X	3♥	4NT
Pass	5♣ ²	Pass	6♠
All Pass			

1. Michaels Cuebid

2. A=0/5 or 3/5

Board: 159

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 14+1

Contract: 3NT North

North:

♠ AT43

♥ 72

♦ AJ86

♣ AK7

South:

♠ KQ9

♥ KJ965

♦ K

♣ QT98

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♣
Pass	3NT	All Pass	

Board: 160

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 15

Contract: 4♠ South

North:

♠ KQT43

♥ 9

♦ AT942

♣ 93

South:

♠ A82

♥ AT32

♦ J8

♣ KQJ2

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♦	Pass	4♠
All Pass			

North hands

Jacoby_Transfer

Board: 161 ♠ A43 You bid first.
 Dealer: North ♥ A64 West (RHO) Doubles 2♥ if possible.
 Vul: Both ♦ AKJ4
 HCP: 16 ♣ 876

Board: 162 ♠ QT Partner bids first.
 Dealer: South ♥ JT854 The opponents are silent.
 Vul: N-S ♦ AJT
 HCP: 9+1 ♣ J87

Board: 163 ♠ K54 You bid first.
 Dealer: North ♥ J52 The opponents are silent.
 Vul: E-W ♦ AK
 HCP: 16+1 ♣ KQ873

Board: 164 ♠ 72 Partner bids first.
 Dealer: South ♥ K98542 The opponents are silent.
 Vul: Both ♦ 652
 HCP: 3+2 ♣ 64

Board: 165 ♠ QT752 Partner bids first.
 Dealer: South ♥ 3 The opponents are silent.
 Vul: None ♦ KQJ6
 HCP: 14+1 ♣ AQ6

Both hands (Answers Page)

Board: 161

	North:	South:	W	N	E	S
Dealer: North	♠ A43	♠ KQJ76		1NT	Pass	2♥
Vul: Both	♥ A64	♥ 732	X	2♠	Pass	4♠
North HCP: 16	♦ AKJ4	♦ Q62	All Pass			
South HCP: 10+1	♣ 876	♣ Q9				
Contract: 4♠ South						

Board: 162

	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ AK75				1NT
Vul: N-S	♥ JT854	♥ Q32	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ AJT	♦ K852	Pass	3NT	Pass	4♥
South HCP: 15	♣ J87	♣ KT	All Pass			
Contract: 4♥ South						

Board: 163

	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ Q86		1NT	Pass	2♦
Vul: E-W	♥ J52	♥ AKT74	Pass	2♥	Pass	3NT
North HCP: 16+1	♦ AK	♦ Q83	Pass	4♥	All Pass	
South HCP: 11+1	♣ KQ873	♣ T6				
Contract: 4♥ North						

Board: 164

	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ QJ65				1NT
Vul: Both	♥ K98542	♥ AT73	Pass	2♦	Pass	2♥
North HCP: 3+2	♦ 652	♦ AJ4	All Pass			
South HCP: 15	♣ 64	♣ K7				
Contract: 2♥ South						

Board: 165

	North:	South:	W	N	E	S
Dealer: South	♠ QT752	♠ AKJ84				1NT
Vul: None	♥ 3	♥ AT	Pass	2♥	Pass	2NT ¹
North HCP: 14+1	♦ KQJ6	♦ A82	Pass	6♠	All Pass	
South HCP: 16+1	♣ AQ6	♣ T98				
Contract: 6♠ North						

1. Extended acceptance after NT

South hands

Jacoby_Transfer

Board: 161	♠ KQJ76	Partner bids first.
Dealer: North	♥ 732	West (LHO) Doubles 2♥ if possible.
Vul: Both	♦ Q62	
HCP: 10+1	♣ Q9	

Board: 162	♠ AK75	You bid first.
Dealer: South	♥ Q32	The opponents are silent.
Vul: N-S	♦ K852	
HCP: 15	♣ KT	

Board: 163	♠ Q86	Partner bids first.
Dealer: North	♥ AKT74	The opponents are silent.
Vul: E-W	♦ Q83	
HCP: 11+1	♣ T6	

Board: 164	♠ QJ65	You bid first.
Dealer: South	♥ AT73	The opponents are silent.
Vul: Both	♦ AJ4	
HCP: 15	♣ K7	

Board: 165	♠ AKJ84	You bid first.
Dealer: South	♥ AT	The opponents are silent.
Vul: None	♦ A82	
HCP: 16+1	♣ T98	

Both hands (Answers Page)

Board: 161

	North:	South:	W	N	E	S
Dealer: North	♠ A43	♠ KQJ76		1NT	Pass	2♥
Vul: Both	♥ A64	♥ 732	X	2♠	Pass	4♠
North HCP: 16	♦ AKJ4	♦ Q62	All Pass			
South HCP: 10+1	♣ 876	♣ Q9				
Contract: 4♠ South						

Board: 162

	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ AK75				1NT
Vul: N-S	♥ JT854	♥ Q32	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ AJT	♦ K852	Pass	3NT	Pass	4♥
South HCP: 15	♣ J87	♣ KT	All Pass			
Contract: 4♥ South						

Board: 163

	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ Q86		1NT	Pass	2♦
Vul: E-W	♥ J52	♥ AKT74	Pass	2♥	Pass	3NT
North HCP: 16+1	♦ AK	♦ Q83	Pass	4♥	All Pass	
South HCP: 11+1	♣ KQ873	♣ T6				
Contract: 4♥ North						

Board: 164

	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ QJ65				1NT
Vul: Both	♥ K98542	♥ AT73	Pass	2♦	Pass	2♥
North HCP: 3+2	♦ 652	♦ AJ4	All Pass			
South HCP: 15	♣ 64	♣ K7				
Contract: 2♥ South						

Board: 165

	North:	South:	W	N	E	S
Dealer: South	♠ QT752	♠ AKJ84				1NT
Vul: None	♥ 3	♥ AT	Pass	2♥	Pass	2NT ¹
North HCP: 14+1	♦ KQJ6	♦ A82	Pass	6♠	All Pass	
South HCP: 16+1	♣ AQ6	♣ T98				
Contract: 6♠ North						

1. Extended acceptance after NT

North hands

Jacoby_Transfer

Board: 166 ♠ 542 Partner bids first.
 Dealer: South ♥ KJ864 The opponents are silent.
 Vul: E-W ♦ AQ75
 HCP: 10+1 ♣ 9

Board: 167 ♠ A98 You bid first.
 Dealer: North ♥ A82 The opponents are silent.
 Vul: Both ♦ QJ73
 HCP: 16 ♣ KQ7

Board: 168 ♠ AQ854 Partner bids first.
 Dealer: South ♥ 65 The opponents are silent.
 Vul: None ♦ KQ
 HCP: 11+1 ♣ 9432

Board: 169 ♠ QJ4 You bid first.
 Dealer: North ♥ AK653 The opponents are silent.
 Vul: N-S ♦ JT
 HCP: 15+1 ♣ A74

Board: 170 ♠ QJ3 Partner bids first.
 Dealer: South ♥ AK732 East (LHO) Doubles 2♦ if possible.
 Vul: Both ♦ 53
 HCP: 10+1 ♣ 532

Both hands (Answers Page)

Board: 166

	North:	South:	W	N	E	S
Dealer: South	♠ 542	♠ AK87				1NT
Vul: E-W	♥ KJ864	♥ AT3	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ AQ75	♦ J92	Pass	3♦	Pass	4♥
South HCP: 15	♣ 9	♣ KT3	All Pass			
Contract: 4♥ South						

Board: 167

	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ KJ763		1NT	Pass	2♥
Vul: Both	♥ A82	♥ K7	Pass	2♠	Pass	4NT
North HCP: 16	♦ QJ73	♦ A85	Pass	6♠	All Pass	
South HCP: 15+1	♣ KQ7	♣ A95				
Contract: 6♠ North						

Board: 168

	North:	South:	W	N	E	S
Dealer: South	♠ AQ854	♠ 96				1NT
Vul: None	♥ 65	♥ AJ9	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ KQ	♦ AT962	Pass	3NT	All Pass	
South HCP: 16+1	♣ 9432	♣ AKT				
Contract: 3NT North						

Board: 169

	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ AKT65		1NT	Pass	2♥
Vul: N-S	♥ AK653	♥ QJ4	Pass	2♠	Pass	4NT
North HCP: 15+1	♦ JT	♦ 94	Pass	6♠	All Pass	
South HCP: 15+1	♣ A74	♣ KQ2				
Contract: 6♠ North						

Board: 170

	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ 75				1NT
Vul: Both	♥ AK732	♥ J5	Pass	2♦	X	XX
North HCP: 10+1	♦ 53	♦ AQT97	Pass	3NT	All Pass	
South HCP: 15+1	♣ 532	♣ AKJ6				
Contract: 3NT North						

Board: 166	♠ AK87	You bid first.
Dealer: South	♥ AT3	The opponents are silent.
Vul: E-W	♦ J92	
HCP: 15	♣ KT3	

Board: 167	♠ KJ763	Partner bids first.
Dealer: North	♥ K7	The opponents are silent.
Vul: Both	♦ A85	
HCP: 15+1	♣ A95	

Board: 168	♠ 96	You bid first.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: None	♦ AT962	
HCP: 16+1	♣ AKT	

Board: 169	♠ AKT65	Partner bids first.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: N-S	♦ 94	
HCP: 15+1	♣ KQ2	

Board: 170	♠ 75	You bid first.
Dealer: South	♥ J5	East (RHO) Doubles 2♦ if possible.
Vul: Both	♦ AQT97	
HCP: 15+1	♣ AKJ6	

Both hands (Answers Page)

Board: 166

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 4♥ South

North:

♠ 542

♥ KJ864

♦ AQ75

♣ 9

South:

♠ AK87

♥ AT3

♦ J92

♣ KT3

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

All Pass

Board: 167

Dealer: North

Vul: Both

North HCP: 16

South HCP: 15+1

Contract: 6♠ North

North:

♠ A98

♥ A82

♦ QJ73

♣ KQ7

South:

♠ KJ763

♥ K7

♦ A85

♣ A95

W

N

E

S

1NT Pass 2♥

Pass 2♠ Pass 4NT

Pass 6♠ All Pass

Board: 168

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 16+1

Contract: 3NT North

North:

♠ AQ854

♥ 65

♦ KQ

♣ 9432

South:

♠ 96

♥ AJ9

♦ AT962

♣ AKT

W

N

E

S

1NT

Pass 2♥ Pass 2♠

Pass 3NT All Pass

Board: 169

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 15+1

Contract: 6♠ North

North:

♠ QJ4

♥ AK653

♦ JT

♣ A74

South:

♠ AKT65

♥ QJ4

♦ 94

♣ KQ2

W

N

E

S

1NT Pass 2♥

Pass 2♠ Pass 4NT

Pass 6♠ All Pass

Board: 170

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15+1

Contract: 3NT North

North:

♠ QJ3

♥ AK732

♦ 53

♣ 532

South:

♠ 75

♥ J5

♦ AQT97

♣ AKJ6

W

N

E

S

1NT

Pass 2♦ X XX

Pass 3NT All Pass

North hands

Jacoby_Transfer

Board: 171	♠ K9653	You bid first.
Dealer: North	♥ A2	The opponents are silent.
Vul: None	♦ A97	
HCP: 16+1	♣ AJ9	
Board: 172	♠ J965	You bid first.
Dealer: North	♥ K7	The opponents are silent.
Vul: N-S	♦ AK84	
HCP: 17	♣ AQ5	
Board: 173	♠ K87543	Partner bids first.
Dealer: South	♥ 743	East (LHO) bids 3 ♦ if possible.
Vul: E-W	♦ Q2	
HCP: 5+2	♣ 32	
Board: 174	♠ J65	Partner bids first.
Dealer: South	♥ AQ975	The opponents are silent.
Vul: None	♦ AJ4	
HCP: 12+1	♣ 84	
Board: 175	♠ KJ92	You bid first.
Dealer: North	♥ J4	The opponents are silent.
Vul: N-S	♦ AQT4	
HCP: 15	♣ A64	

Both hands (Answers Page)

Board: 171

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 10+1

Contract: 3NT South

North:

♠ K9653

♥ A2

♦ A97

♣ AJ9

South:

♠ 87

♥ QJ965

♦ KQ52

♣ Q4

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	3♠	Pass	3NT
All Pass			

Board: 172

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 12+1

Contract: 4♠ South

North:

♠ J965

♥ K7

♦ AK84

♣ AQ5

South:

♠ AK872

♥ T6

♦ JT2

♣ KJ4

W	N	E	S
	1NT	Pass	2♥
Pass	2NT ¹	Pass	3NT
Pass	4♣	Pass	4♠
All Pass			

1. Extended acceptance after NT

Board: 173

Dealer: South

Vul: E-W

North HCP: 5+2

South HCP: 16

Contract: 3♠ North

North:

♠ K87543

♥ 743

♦ Q2

♣ 32

South:

♠ QJ6

♥ QJ9

♦ AK9

♣ KT84

W	N	E	S
			1NT
Pass	2♥	3♦	X
Pass	3♠	All Pass	

Board: 174

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 15+1

Contract: 4♥ South

North:

♠ J65

♥ AQ975

♦ AJ4

♣ 84

South:

♠ AT432

♥ 862

♦ KQ

♣ KQJ

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3NT	Pass	4♥
All Pass			

Board: 175

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 14+1

Contract: 4♠ North

North:

♠ KJ92

♥ J4

♦ AQT4

♣ A64

South:

♠ AQ653

♥ AK

♦ 875

♣ J98

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
Pass	4♠	All Pass	

South hands

Jacoby_Transfer

Board: 171	♠ 87	Partner bids first.
Dealer: North	♥ QJ965	The opponents are silent.
Vul: None	♦ KQ52	
HCP: 10+1	♣ Q4	
Board: 172	♠ AK872	Partner bids first.
Dealer: North	♥ T6	The opponents are silent.
Vul: N-S	♦ JT2	
HCP: 12+1	♣ KJ4	
Board: 173	♠ QJ6	You bid first.
Dealer: South	♥ QJ9	East (RHO) bids 3 ♦ if possible.
Vul: E-W	♦ AK9	
HCP: 16	♣ KT84	
Board: 174	♠ AT432	You bid first.
Dealer: South	♥ 862	The opponents are silent.
Vul: None	♦ KQ	
HCP: 15+1	♣ KQJ	
Board: 175	♠ AQ653	Partner bids first.
Dealer: North	♥ AK	The opponents are silent.
Vul: N-S	♦ 875	
HCP: 14+1	♣ J98	

Both hands (Answers Page)

Board: 171

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 10+1

Contract: 3NT South

North:

♠ K9653

♥ A2

♦ A97

♣ AJ9

South:

♠ 87

♥ QJ965

♦ KQ52

♣ Q4

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 3♠ Pass 3NT

All Pass

Board: 172

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 12+1

Contract: 4♠ South

North:

♠ J965

♥ K7

♦ AK84

♣ AQ5

South:

♠ AK872

♥ T6

♦ JT2

♣ KJ4

W N E S

1NT Pass 2♥

Pass 2NT¹ Pass 3NT

Pass 4♣ Pass 4♠

All Pass

1. Extended acceptance after NT

Board: 173

Dealer: South

Vul: E-W

North HCP: 5+2

South HCP: 16

Contract: 3♠ North

North:

♠ K87543

♥ 743

♦ Q2

♣ 32

South:

♠ QJ6

♥ QJ9

♦ AK9

♣ KT84

W N E S

1NT

Pass 2♥ 3♦ X

Pass 3♠ All Pass

Board: 174

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 15+1

Contract: 4♥ South

North:

♠ J65

♥ AQ975

♦ AJ4

♣ 84

South:

♠ AT432

♥ 862

♦ KQ

♣ KQJ

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3NT Pass 4♥

All Pass

Board: 175

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 14+1

Contract: 4♠ North

North:

♠ KJ92

♥ J4

♦ AQT4

♣ A64

South:

♠ AQ653

♥ AK

♦ 875

♣ J98

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

Pass 4♠ All Pass

North hands

Jacoby_Transfer

Board: 176

♠ 96

Partner bids first.

Dealer: South

♥ AJ865

The opponents are silent.

Vul: E-W

♦ A752

HCP: 12+1

♣ K9

Board: 177

♠ AKJ

You bid first.

Dealer: North

♥ A76

West (RHO) Doubles 2♥ if possible.

Vul: Both

♦ T52

HCP: 15

♣ K763

Board: 178

♠ K3

Partner bids first.

Dealer: South

♥ J8632

The opponents are silent.

Vul: N-S

♦ A9

HCP: 10+1

♣ Q632

Board: 179

♠ J2

You bid first.

Dealer: North

♥ QJ85

The opponents are silent.

Vul: E-W

♦ KT43

HCP: 15

♣ AKJ

Board: 180

♠ Q6532

Partner bids first.

Dealer: South

♥ 4

The opponents are silent.

Vul: Both

♦ A93

HCP: 11+1

♣ KQT6

Both hands (Answers Page)

Board: 176

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15

Contract: 3NT North

North:

♠ 96

♥ AJ865

♦ A752

♣ K9

South:

♠ AQ82

♥ K2

♦ KQ63

♣ J65

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 3♥

Pass 3NT All Pass

Board: 177

Dealer: North

Vul: Both

North HCP: 15

South HCP: 11+1

Contract: 4♠ North

North:

♠ AKJ

♥ A76

♦ T52

♣ K763

South:

♠ QT962

♥ 8

♦ AKJ7

♣ JT4

W

N

E

S

1NT Pass 2♥

X 2♠ Pass 2NT

Pass 3♣ Pass 3♦

Pass 4♠ All Pass

Board: 178

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 16+1

Contract: 3NT North

North:

♠ K3

♥ J8632

♦ A9

♣ Q632

South:

♠ AQJT4

♥ K7

♦ K52

♣ K98

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 3♠

Pass 3NT All Pass

Board: 179

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 16+1

Contract: 6NT South

North:

♠ J2

♥ QJ85

♦ KT43

♣ AKJ

South:

♠ AKQT7

♥ K76

♦ A2

♣ T75

W

N

E

S

1NT Pass 2♥

Pass 2♠ Pass 6NT

All Pass

Board: 180

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 15+1

Contract: 3NT North

North:

♠ Q6532

♥ 4

♦ A93

♣ KQT6

South:

♠ K8

♥ KQ762

♦ K42

♣ A73

W

N

E

S

1NT

Pass 2♥ Pass 2♠

Pass 3♣ Pass 3♥

Pass 3NT All Pass

Board: 176	♠ AQ82	You bid first.
Dealer: South	♥ K2	The opponents are silent.
Vul: E-W	♦ KQ63	
HCP: 15	♣ J65	

Board: 177	♠ QT962	Partner bids first.
Dealer: North	♥ 8	West (LHO) Doubles 2♥ if possible.
Vul: Both	♦ AKJ7	
HCP: 11+1	♣ JT4	

Board: 178	♠ AQJT4	You bid first.
Dealer: South	♥ K7	The opponents are silent.
Vul: N-S	♦ K52	
HCP: 16+1	♣ K98	

Board: 179	♠ AKQT7	Partner bids first.
Dealer: North	♥ K76	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 16+1	♣ T75	

Board: 180	♠ K8	You bid first.
Dealer: South	♥ KQ762	The opponents are silent.
Vul: Both	♦ K42	
HCP: 15+1	♣ A73	

Both hands (Answers Page)

Board: 176

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15

Contract: 3NT North

North:

♠ 96

♥ AJ865

♦ A752

♣ K9

South:

♠ AQ82

♥ K2

♦ KQ63

♣ J65

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 3♥

Pass 3NT All Pass

Board: 177

Dealer: North

Vul: Both

North HCP: 15

South HCP: 11+1

Contract: 4♠ North

North:

♠ AKJ

♥ A76

♦ T52

♣ K763

South:

♠ QT962

♥ 8

♦ AKJ7

♣ JT4

W

N

E

S

1NT Pass 2♥

X 2♠ Pass 2NT

Pass 3♣ Pass 3♦

Pass 4♠ All Pass

Board: 178

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 16+1

Contract: 3NT North

North:

♠ K3

♥ J8632

♦ A9

♣ Q632

South:

♠ AQJT4

♥ K7

♦ K52

♣ K98

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 3♠

Pass 3NT All Pass

Board: 179

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 16+1

Contract: 6NT South

North:

♠ J2

♥ QJ85

♦ KT43

♣ AKJ

South:

♠ AKQT7

♥ K76

♦ A2

♣ T75

W

N

E

S

1NT Pass 2♥

Pass 2♠ Pass 6NT

All Pass

Board: 180

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 15+1

Contract: 3NT North

North:

♠ Q6532

♥ 4

♦ A93

♣ KQT6

South:

♠ K8

♥ KQ762

♦ K42

♣ A73

W

N

E

S

1NT

Pass 2♥ Pass 2♠

Pass 3♣ Pass 3♥

Pass 3NT All Pass

North hands

Jacoby_Transfer

Board: 181	♠ AQ86	You bid first.
Dealer: North	♥ Q42	The opponents are silent.
Vul: None	♦ AK5	
HCP: 15	♣ 983	

Board: 182	♠ J98	Partner bids first.
Dealer: South	♥ QJT95	The opponents are silent.
Vul: E-W	♦ KJ9	
HCP: 9+1	♣ J8	

Board: 183	♠ AQ72	You bid first.
Dealer: North	♥ Q85	The opponents are silent.
Vul: Both	♦ A85	
HCP: 15	♣ K87	

Board: 184	♠ KQ942	Partner bids first.
Dealer: South	♥ A7	East (LHO) bids 2♠ if possible.
Vul: None	♦ A86	West (RHO) bids 3♥ if possible.
HCP: 13+1	♣ T52	

Board: 185	♠ K3	You bid first.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: N-S	♦ 983	
HCP: 15+1	♣ AK832	

Both hands (Answers Page)

Board: 181

	North:	South:	W	N	E	S
Dealer: North	♠ AQ86	♠ 53		1NT	Pass	2♦
Vul: None	♥ Q42	♥ AJT98	Pass	2♥	Pass	3NT
North HCP: 15	♦ AK5	♦ Q74	Pass	4♥	All Pass	
South HCP: 14+1	♣ 983	♣ AK4				
Contract: 4♥ North						

Board: 182

	North:	South:	W	N	E	S
Dealer: South	♠ J98	♠ KQT				1NT
Vul: E-W	♥ QJT95	♥ 76	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ KJ9	♦ AT43	Pass	3NT	All Pass	
South HCP: 15	♣ J8	♣ AQ93				
Contract: 3NT North						

Board: 183

	North:	South:	W	N	E	S
Dealer: North	♠ AQ72	♠ K64		1NT	Pass	2♦
Vul: Both	♥ Q85	♥ AT742	Pass	2♥	Pass	3NT
North HCP: 15	♦ A85	♦ QJ6	Pass	4♥	All Pass	
South HCP: 11+1	♣ K87	♣ JT				
Contract: 4♥ North						

Board: 184

	North:	South:	W	N	E	S
Dealer: South	♠ KQ942	♠ A7				1NT
Vul: None	♥ A7	♥ 983	Pass	2♥	2♠ ¹	Pass
North HCP: 13+1	♦ A86	♦ K93	3♥	3NT	All Pass	
South HCP: 16+1	♣ T52	♣ AKQ87				
Contract: 3NT North						

1. Michaels Cuebid

Board: 185

	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AQ974		1NT	Pass	2♥
Vul: N-S	♥ AJ6	♥ K72	Pass	2♠	Pass	3♦
North HCP: 15+1	♦ 983	♦ AK54	Pass	3NT	Pass	4NT
South HCP: 16+1	♣ AK832	♣ 6	All Pass			
Contract: 4NT South						

South hands

Jacoby_Transfer

Board: 181	♠ 53	Partner bids first.
Dealer: North	♥ AJT98	The opponents are silent.
Vul: None	♦ Q74	
HCP: 14+1	♣ AK4	

Board: 182	♠ KQT	You bid first.
Dealer: South	♥ 76	The opponents are silent.
Vul: E-W	♦ AT43	
HCP: 15	♣ AQ93	

Board: 183	♠ K64	Partner bids first.
Dealer: North	♥ AT742	The opponents are silent.
Vul: Both	♦ QJ6	
HCP: 11+1	♣ JT	

Board: 184	♠ A7	You bid first.
Dealer: South	♥ 983	East (RHO) bids 2♠ if possible.
Vul: None	♦ K93	West (LHO) bids 3♥ if possible.
HCP: 16+1	♣ AKQ87	

Board: 185	♠ AQ974	Partner bids first.
Dealer: North	♥ K72	The opponents are silent.
Vul: N-S	♦ AK54	
HCP: 16+1	♣ 6	

Both hands (Answers Page)

Board: 181

	North:	South:	W	N	E	S
Dealer: North	♠ AQ86	♠ 53		1NT	Pass	2♦
Vul: None	♥ Q42	♥ AJT98	Pass	2♥	Pass	3NT
North HCP: 15	♦ AK5	♦ Q74	Pass	4♥	All Pass	
South HCP: 14+1	♣ 983	♣ AK4				
Contract: 4♥ North						

Board: 182

	North:	South:	W	N	E	S
Dealer: South	♠ J98	♠ KQT				1NT
Vul: E-W	♥ QJT95	♥ 76	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ KJ9	♦ AT43	Pass	3NT	All Pass	
South HCP: 15	♣ J8	♣ AQ93				
Contract: 3NT North						

Board: 183

	North:	South:	W	N	E	S
Dealer: North	♠ AQ72	♠ K64		1NT	Pass	2♦
Vul: Both	♥ Q85	♥ AT742	Pass	2♥	Pass	3NT
North HCP: 15	♦ A85	♦ QJ6	Pass	4♥	All Pass	
South HCP: 11+1	♣ K87	♣ JT				
Contract: 4♥ North						

Board: 184

	North:	South:	W	N	E	S
Dealer: South	♠ KQ942	♠ A7				1NT
Vul: None	♥ A7	♥ 983	Pass	2♥	2♠ ¹	Pass
North HCP: 13+1	♦ A86	♦ K93	3♥	3NT	All Pass	
South HCP: 16+1	♣ T52	♣ AKQ87				
Contract: 3NT North						

1. Michaels Cuebid

Board: 185

	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AQ974		1NT	Pass	2♥
Vul: N-S	♥ AJ6	♥ K72	Pass	2♠	Pass	3♦
North HCP: 15+1	♦ 983	♦ AK54	Pass	3NT	Pass	4NT
South HCP: 16+1	♣ AK832	♣ 6	All Pass			
Contract: 4NT South						

North hands

Jacoby_Transfer

Board: 186	♠ 54	Partner bids first.
Dealer: South	♥ KQJ75	The opponents are silent.
Vul: Both	♦ A8	
HCP: 14+1	♣ KJ92	

Board: 187	♠ QJ	You bid first.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: None	♦ KT8	
HCP: 15+1	♣ K7643	

Board: 188	♠ KT986	Partner bids first.
Dealer: South	♥ A4	The opponents are silent.
Vul: N-S	♦ 953	
HCP: 10+1	♣ KT5	

Board: 189	♠ Q8654	You bid first.
Dealer: North	♥ 84	The opponents are silent.
Vul: E-W	♦ AK7	
HCP: 16+1	♣ AKT	

Board: 190	♠ JT6	Partner bids first.
Dealer: South	♥ Q9843	The opponents are silent.
Vul: None	♦ Q64	
HCP: 12+1	♣ AK	

Both hands (Answers Page)

Board: 186

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 17+1

Contract: 4♥ South

North:

♠ 54

♥ KQJ75

♦ A8

♣ KJ92

South:

♠ AJ3

♥ A64

♦ Q2

♣ AQT75

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	Pass	4♥
All Pass			

Board: 187

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 14+1

Contract: 5♥ South

North:

♠ QJ

♥ AQ2

♦ KT8

♣ K7643

South:

♠ K64

♥ JT984

♦ AQ75

♣ A

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	4♥	Pass	4NT
Pass	5♦ ¹	Pass	5♥
All Pass			

1. A=1/5 or 4/5

Board: 188

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 16+1

Contract: 3NT North

North:

♠ KT986

♥ A4

♦ 953

♣ KT5

South:

♠ A3

♥ KJ2

♦ KJT74

♣ A97

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3NT	All Pass	

Board: 189

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 10+1

Contract: 3NT South

North:

♠ Q8654

♥ 84

♦ AK7

♣ AKT

South:

♠ A3

♥ KJT73

♦ 854

♣ Q64

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3NT
All Pass			

Board: 190

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 16+1

Contract: 4♥ South

North:

♠ JT6

♥ Q9843

♦ Q64

♣ AK

South:

♠ KQ4

♥ AT652

♦ A9

♣ QJ2

W	N	E	S
			1NT
Pass	2♦	Pass	2NT ¹
Pass	3NT	Pass	4♥
All Pass			

1. Extended acceptance after NT

South hands

Jacoby_Transfer

Board: 186	♠ AJ3	You bid first.
Dealer: South	♥ A64	The opponents are silent.
Vul: Both	♦ Q2	
HCP: 17+1	♣ AQT75	

Board: 187	♠ K64	Partner bids first.
Dealer: North	♥ JT984	The opponents are silent.
Vul: None	♦ AQ75	
HCP: 14+1	♣ A	

Board: 188	♠ A3	You bid first.
Dealer: South	♥ KJ2	The opponents are silent.
Vul: N-S	♦ KJT74	
HCP: 16+1	♣ A97	

Board: 189	♠ A3	Partner bids first.
Dealer: North	♥ KJT73	The opponents are silent.
Vul: E-W	♦ 854	
HCP: 10+1	♣ Q64	

Board: 190	♠ KQ4	You bid first.
Dealer: South	♥ AT652	The opponents are silent.
Vul: None	♦ A9	
HCP: 16+1	♣ QJ2	

Both hands (Answers Page)

Board: 186

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 17+1

Contract: 4♥ South

North:

♠ 54

♥ KQJ75

♦ A8

♣ KJ92

South:

♠ AJ3

♥ A64

♦ Q2

♣ AQT75

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	Pass	4♥
All Pass			

Board: 187

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 14+1

Contract: 5♥ South

North:

♠ QJ

♥ AQ2

♦ KT8

♣ K7643

South:

♠ K64

♥ JT984

♦ AQ75

♣ A

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	4♥	Pass	4NT
Pass	5♦ ¹	Pass	5♥
All Pass			

1. A=1/5 or 4/5

Board: 188

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 16+1

Contract: 3NT North

North:

♠ KT986

♥ A4

♦ 953

♣ KT5

South:

♠ A3

♥ KJ2

♦ KJT74

♣ A97

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3NT	All Pass	

Board: 189

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 10+1

Contract: 3NT South

North:

♠ Q8654

♥ 84

♦ AK7

♣ AKT

South:

♠ A3

♥ KJT73

♦ 854

♣ Q64

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3NT
All Pass			

Board: 190

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 16+1

Contract: 4♥ South

North:

♠ JT6

♥ Q9843

♦ Q64

♣ AK

South:

♠ KQ4

♥ AT652

♦ A9

♣ QJ2

W	N	E	S
			1NT
Pass	2♦	Pass	2NT ¹
Pass	3NT	Pass	4♥
All Pass			

1. Extended acceptance after NT

North hands

Jacoby_Transfer

Board: 191	♠ Q97	RHO opens the bidding 1NT.
Dealer: West	♥ JT2	You bid next.
Vul: E-W	♦ 8763	East (LHO) bids 2♦ if possible.
HCP: 8	♣ KQ5	West (RHO) bids 2♥ if possible.
		East (LHO) Doubles 3♦ if possible.

Board: 192	♠ 97642	Partner bids first.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: E-W	♦ AT	
HCP: 11+1	♣ A92	

Board: 193	♠ 72	You bid first.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: Both	♦ AKQ7	
HCP: 17	♣ K653	

Board: 194	♠ T3	Partner bids first.
Dealer: South	♥ AQJ63	The opponents are silent.
Vul: N-S	♦ 986	
HCP: 11+1	♣ AT7	

Board: 195	♠ AJ	You bid first.
Dealer: North	♥ Q43	The opponents are silent.
Vul: E-W	♦ 632	
HCP: 17+1	♣ AKQJ5	

Both hands (Answers Page)

Board: 191	North:	South:	W	N	E	S
Dealer: West	♠ Q97	♠ K643	1NT	Pass	2♦	X
Vul: E-W	♥ JT2	♥ 54	2♥	3♦	X	All Pass
North HCP: 8	♦ 8763	♦ KJT42				
South HCP: 7+1	♣ KQ5	♣ 87				
Contract: 3♦ X North						

Board: 192	North:	South:	W	N	E	S
Dealer: South	♠ 97642	♠ K53				1NT
Vul: E-W	♥ QJ7	♥ AKT9	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ AT	♦ Q96	Pass	3NT	Pass	4♠
South HCP: 15	♣ A92	♣ K43	All Pass			
Contract: 4♠ South						

Board: 193	North:	South:	W	N	E	S
Dealer: North	♠ 72	♠ AQ985		1NT	Pass	2♥
Vul: Both	♥ AJ5	♥ 963	Pass	2♠	Pass	3♣
North HCP: 17	♦ AKQ7	♦ 6	Pass	3NT	All Pass	
South HCP: 9+1	♣ K653	♣ QJT2				
Contract: 3NT North						

Board: 194	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ AKQ4				1NT
Vul: N-S	♥ AQJ63	♥ T4	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ 986	♦ Q42	Pass	3NT	All Pass	
South HCP: 16	♣ AT7	♣ KQ86				
Contract: 3NT North						

Board: 195	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ K98732		1NT	Pass	2♥
Vul: E-W	♥ Q43	♥ JT7	Pass	2♠	Pass	3♠
North HCP: 17+1	♦ 632	♦ 7	All Pass			
South HCP: 4+2	♣ AKQJ5	♣ T86				
Contract: 3♠ South						

South hands

Jacoby_Transfer

Board: 191	♠ K643	LHO opens the bidding 1NT.
Dealer: West	♥ 54	Partner bids next.
Vul: E-W	♦ KJT42	East (RHO) bids 2♦ if possible.
HCP: 7+1	♣ 87	West (LHO) bids 2♥ if possible.
		East (RHO) Doubles 3♦ if possible.

Board: 192	♠ K53	You bid first.
Dealer: South	♥ AKT9	The opponents are silent.
Vul: E-W	♦ Q96	
HCP: 15	♣ K43	

Board: 193	♠ AQ985	Partner bids first.
Dealer: North	♥ 963	The opponents are silent.
Vul: Both	♦ 6	
HCP: 9+1	♣ QJT2	

Board: 194	♠ AKQ4	You bid first.
Dealer: South	♥ T4	The opponents are silent.
Vul: N-S	♦ Q42	
HCP: 16	♣ KQ86	

Board: 195	♠ K98732	Partner bids first.
Dealer: North	♥ JT7	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 4+2	♣ T86	

Both hands (Answers Page)

Board: 191	North:	South:	W	N	E	S
Dealer: West	♠ Q97	♠ K643	1NT	Pass	2♦	X
Vul: E-W	♥ JT2	♥ 54	2♥	3♦	X	All Pass
North HCP: 8	♦ 8763	♦ KJT42				
South HCP: 7+1	♣ KQ5	♣ 87				
Contract: 3♦ X North						

Board: 192	North:	South:	W	N	E	S
Dealer: South	♠ 97642	♠ K53				1NT
Vul: E-W	♥ QJ7	♥ AKT9	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ AT	♦ Q96	Pass	3NT	Pass	4♠
South HCP: 15	♣ A92	♣ K43	All Pass			
Contract: 4♠ South						

Board: 193	North:	South:	W	N	E	S
Dealer: North	♠ 72	♠ AQ985		1NT	Pass	2♥
Vul: Both	♥ AJ5	♥ 963	Pass	2♠	Pass	3♣
North HCP: 17	♦ AKQ7	♦ 6	Pass	3NT	All Pass	
South HCP: 9+1	♣ K653	♣ QJT2				
Contract: 3NT North						

Board: 194	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ AKQ4				1NT
Vul: N-S	♥ AQJ63	♥ T4	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ 986	♦ Q42	Pass	3NT	All Pass	
South HCP: 16	♣ AT7	♣ KQ86				
Contract: 3NT North						

Board: 195	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ K98732		1NT	Pass	2♥
Vul: E-W	♥ Q43	♥ JT7	Pass	2♠	Pass	3♠
North HCP: 17+1	♦ 632	♦ 7	All Pass			
South HCP: 4+2	♣ AKQJ5	♣ T86				
Contract: 3♠ South						

North hands

Jacoby_Transfer

Board: 196

♠ K4

Partner bids first.

Dealer: South

♥ KQ765

The opponents are silent.

Vul: Both

♦ 842

HCP: 12+1

♣ KJ9

Board: 197

♠ KQ8

You bid first.

Dealer: North

♥ T875

West (RHO) Doubles 2♥ if possible.

Vul: None

♦ KJ

HCP: 16

♣ AQJ5

Board: 198

♠ AQ92

You bid first.

Dealer: North

♥ AK87

The opponents are silent.

Vul: E-W

♦ KJ2

HCP: 17

♣ T9

Board: 199

♠ 85

Partner bids first.

Dealer: South

♥ AT9832

East (LHO) bids 3♦ if possible.

Vul: None

♦ 54

HCP: 4+2

♣ T32

Board: 200

♠ K8752

Partner bids first.

Dealer: South

♥ AJ

The opponents are silent.

Vul: N-S

♦ 863

HCP: 12+1

♣ A76

Both hands (Answers Page)

Board: 196

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15+1

Contract: 3NT North

North:

♠ K4

♥ KQ765

♦ 842

♣ KJ9

South:

♠ T9

♥ A8

♦ AJT5

♣ AQT42

W	N	E	S
			1NT

Pass	2♦	Pass	2♥
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

Board: 197

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+1

Contract: 4♠ South

North:

♠ KQ8

♥ T875

♦ KJ

♣ AQJ5

South:

♠ J9742

♥ AQ

♦ QT43

♣ 92

W	N	E	S
	1NT	Pass	2♥

X	2♠	Pass	4♠
---	----	------	----

All Pass

Board: 198

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 13+1

Contract: 4♠ South

North:

♠ AQ92

♥ AK87

♦ KJ2

♣ T9

South:

♠ KJ654

♥ QJ

♦ AQ85

♣ 85

W	N	E	S
	1NT	Pass	2♥

Pass	2NT ¹	Pass	3NT
------	------------------	------	-----

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

All Pass

1. Extended acceptance after NT

Board: 199

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 16

Contract: 3♥ North

North:

♠ 85

♥ AT9832

♦ 54

♣ T32

South:

♠ QJ72

♥ KQJ

♦ T96

♣ AK4

W	N	E	S
			1NT

Pass	2♦	3♦	X
------	----	----	---

Pass	3♥	All Pass	
------	----	----------	--

Board: 200

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 17

Contract: 4♠ South

North:

♠ K8752

♥ AJ

♦ 863

♣ A76

South:

♠ AT94

♥ KQT3

♦ KQ

♣ QJ3

W	N	E	S
			1NT

Pass	2♥	Pass	2NT ¹
------	----	------	------------------

Pass	3NT	Pass	4♦
------	-----	------	----

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

All Pass

1. Extended acceptance after NT

South hands

Jacoby_Transfer

Board: 196	♠ T9	You bid first.
Dealer: South	♥ A8	The opponents are silent.
Vul: Both	♦ AJT5	
HCP: 15+1	♣ AQT42	
<hr/>		
Board: 197	♠ J9742	Partner bids first.
Dealer: North	♥ AQ	West (LHO) Doubles 2♥ if possible.
Vul: None	♦ QT43	
HCP: 9+1	♣ 92	
<hr/>		
Board: 198	♠ KJ654	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: E-W	♦ AQ85	
HCP: 13+1	♣ 85	
<hr/>		
Board: 199	♠ QJ72	You bid first.
Dealer: South	♥ KQJ	East (RHO) bids 3♦ if possible.
Vul: None	♦ T96	
HCP: 16	♣ AK4	
<hr/>		
Board: 200	♠ AT94	You bid first.
Dealer: South	♥ KQT3	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 17	♣ QJ3	

Both hands (Answers Page)

Board: 196

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15+1

Contract: 3NT North

North:

♠ K4

♥ KQ765

♦ 842

♣ KJ9

South:

♠ T9

♥ A8

♦ AJT5

♣ AQT42

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3NT	All Pass	

Board: 197

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+1

Contract: 4♠ South

North:

♠ KQ8

♥ T875

♦ KJ

♣ AQJ5

South:

♠ J9742

♥ AQ

♦ QT43

♣ 92

W	N	E	S
	1NT	Pass	2♥
X	2♠	Pass	4♠
All Pass			

Board: 198

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 13+1

Contract: 4♠ South

North:

♠ AQ92

♥ AK87

♦ KJ2

♣ T9

South:

♠ KJ654

♥ QJ

♦ AQ85

♣ 85

W	N	E	S
	1NT	Pass	2♥
Pass	2NT ¹	Pass	3NT
Pass	4♦	Pass	4♠
All Pass			

1. Extended acceptance after NT

Board: 199

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 16

Contract: 3♥ North

North:

♠ 85

♥ AT9832

♦ 54

♣ T32

South:

♠ QJ72

♥ KQJ

♦ T96

♣ AK4

W	N	E	S
			1NT
Pass	2♦	3♦	X
Pass	3♥	All Pass	

Board: 200

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 17

Contract: 4♠ South

North:

♠ K8752

♥ AJ

♦ 863

♣ A76

South:

♠ AT94

♥ KQT3

♦ KQ

♣ QJ3

W	N	E	S
			1NT
Pass	2♥	Pass	2NT ¹
Pass	3NT	Pass	4♦
Pass	4♥	Pass	4♠
All Pass			

1. Extended acceptance after NT

North hands

Jacoby_Transfer

Board: 201	♠ AK4	You bid first.
Dealer: North	♥ QJ65	The opponents are silent.
Vul: Both	♦ 97	
HCP: 17	♣ AK42	

Board: 202	♠ T75	Partner bids first.
Dealer: South	♥ A9743	The opponents are silent.
Vul: None	♦ A2	
HCP: 12+1	♣ AT7	

Board: 203	♠ Q2	You bid first.
Dealer: North	♥ QT73	The opponents are silent.
Vul: N-S	♦ KJ5	
HCP: 17	♣ AKQT	

Board: 204	♠ A7	Partner bids first.
Dealer: South	♥ J8653	The opponents are silent.
Vul: E-W	♦ K752	
HCP: 11+1	♣ K6	

Board: 205	♠ KQ3	You bid first.
Dealer: North	♥ 85432	The opponents are silent.
Vul: None	♦ AQ	
HCP: 15+1	♣ A76	

Both hands (Answers Page)

Board: 201

Dealer: North

Vul: Both

North HCP: 17

South HCP: 12+1

Contract: 4♥ North

North:

♠ AK4

♥ QJ65

♦ 97

♣ AK42

South:

♠ J73

♥ AK943

♦ K

♣ JT53

W N E S

1NT Pass 2♦

Pass 2NT¹ Pass 3NT

Pass 4♣ Pass 4♦

Pass 4♥ All Pass

1. Extended acceptance after NT

Board: 202

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 15

Contract: 4♥ South

North:

♠ T75

♥ A9743

♦ A2

♣ AT7

South:

♠ K93

♥ KQ86

♦ QT9

♣ KQ8

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3NT Pass 4♥

All Pass

Board: 203

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 12+1

Contract: 3NT North

North:

♠ Q2

♥ QT73

♦ KJ5

♣ AKQT

South:

♠ AJ853

♥ A9

♦ QT

♣ J854

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 3NT All Pass

Board: 204

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 15+1

Contract: 4♥ South

North:

♠ A7

♥ J8653

♦ K752

♣ K6

South:

♠ 85

♥ AK9

♦ J94

♣ AQJT2

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

All Pass

Board: 205

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 13+1

Contract: 4♠ North

North:

♠ KQ3

♥ 85432

♦ AQ

♣ A76

South:

♠ A9872

♥ KJ

♦ T4

♣ KQ98

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 4♠ All Pass

South hands

Jacoby_Transfer

Board: 201	♠ J73	Partner bids first.
Dealer: North	♥ AK943	The opponents are silent.
Vul: Both	♦ K	
HCP: 12+1	♣ JT53	

Board: 202	♠ K93	You bid first.
Dealer: South	♥ KQ86	The opponents are silent.
Vul: None	♦ QT9	
HCP: 15	♣ KQ8	

Board: 203	♠ AJ853	Partner bids first.
Dealer: North	♥ A9	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 12+1	♣ J854	

Board: 204	♠ 85	You bid first.
Dealer: South	♥ AK9	The opponents are silent.
Vul: E-W	♦ J94	
HCP: 15+1	♣ AQJT2	

Board: 205	♠ A9872	Partner bids first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: None	♦ T4	
HCP: 13+1	♣ KQ98	

Both hands (Answers Page)

Board: 201

Dealer: North

Vul: Both

North HCP: 17

South HCP: 12+1

Contract: 4♥ North

North:

♠ AK4

♥ QJ65

♦ 97

♣ AK42

South:

♠ J73

♥ AK943

♦ K

♣ JT53

W N E S

1NT Pass 2♦

Pass 2NT¹ Pass 3NT

Pass 4♣ Pass 4♦

Pass 4♥ All Pass

1. Extended acceptance after NT

Board: 202

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 15

Contract: 4♥ South

North:

♠ T75

♥ A9743

♦ A2

♣ AT7

South:

♠ K93

♥ KQ86

♦ QT9

♣ KQ8

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3NT Pass 4♥

All Pass

Board: 203

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 12+1

Contract: 3NT North

North:

♠ Q2

♥ QT73

♦ KJ5

♣ AKQT

South:

♠ AJ853

♥ A9

♦ QT

♣ J854

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 3NT All Pass

Board: 204

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 15+1

Contract: 4♥ South

North:

♠ A7

♥ J8653

♦ K752

♣ K6

South:

♠ 85

♥ AK9

♦ J94

♣ AQJT2

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

All Pass

Board: 205

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 13+1

Contract: 4♠ North

North:

♠ KQ3

♥ 85432

♦ AQ

♣ A76

South:

♠ A9872

♥ KJ

♦ T4

♣ KQ98

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 4♠ All Pass

North hands

Jacoby_Transfer

Board: 206	♠ 3	Partner bids first.
Dealer: South	♥ J8753	The opponents are silent.
Vul: N-S	♦ JT6	
HCP: 9+1	♣ AK98	

Board: 207	♠ AQ3	You bid first.
Dealer: North	♥ 632	The opponents are silent.
Vul: E-W	♦ AQ63	
HCP: 17	♣ AJ2	

Board: 208	♠ AKJ9	You bid first.
Dealer: North	♥ 762	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 16	♣ A842	

Board: 209	♠ AQ73	You bid first.
Dealer: North	♥ A964	The opponents are silent.
Vul: E-W	♦ AJ5	
HCP: 17	♣ Q4	

Board: 210	♠ 76	Partner bids first.
Dealer: South	♥ AJ865	The opponents are silent.
Vul: Both	♦ QJ2	
HCP: 9+1	♣ J98	

Both hands (Answers Page)

Board: 206

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 16

Contract: 4♥ South

North:

♠ 3

♥ J8753

♦ JT6

♣ AK98

South:

♠ AQJ2

♥ A96

♦ KQ75

♣ 62

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 4♥

All Pass

Board: 207

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 12+1

Contract: 4♥ North

North:

♠ AQ3

♥ 632

♦ AQ63

♣ AJ2

South:

♠ KT5

♥ AKT54

♦ 94

♣ Q84

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

Board: 208

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 12+2

Contract: 6♠ South

North:

♠ AKJ9

♥ 762

♦ A6

♣ A842

South:

♠ Q8743

♥ AK

♦ KT973

♣ 7

W

N

E

S

1NT Pass 2♥

Pass 2NT¹ Pass 6♠

All Pass

1. Extended acceptance after NT

Board: 209

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 13+1

Contract: 4♥ North

North:

♠ AQ73

♥ A964

♦ AJ5

♣ Q4

South:

♠ K9

♥ KQJ53

♦ 963

♣ KJ9

W

N

E

S

1NT Pass 2♦

Pass 2NT¹ Pass 3NT

Pass 4♥ All Pass

1. Extended acceptance after NT

Board: 210

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15+1

Contract: 3NT North

North:

♠ 76

♥ AJ865

♦ QJ2

♣ J98

South:

♠ AJT

♥ T9

♦ AK976

♣ K72

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3NT All Pass

Board: 206	♠ AQJ2	You bid first.
Dealer: South	♥ A96	The opponents are silent.
Vul: N-S	♦ KQ75	
HCP: 16	♣ 62	

Board: 207	♠ KT5	Partner bids first.
Dealer: North	♥ AKT54	The opponents are silent.
Vul: E-W	♦ 94	
HCP: 12+1	♣ Q84	

Board: 208	♠ Q8743	Partner bids first.
Dealer: North	♥ AK	The opponents are silent.
Vul: N-S	♦ KT973	
HCP: 12+2	♣ 7	

Board: 209	♠ K9	Partner bids first.
Dealer: North	♥ KQJ53	The opponents are silent.
Vul: E-W	♦ 963	
HCP: 13+1	♣ KJ9	

Board: 210	♠ AJT	You bid first.
Dealer: South	♥ T9	The opponents are silent.
Vul: Both	♦ AK976	
HCP: 15+1	♣ K72	

Both hands (Answers Page)

Board: 206

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 16

Contract: 4♥ South

North:

♠ 3

♥ J8753

♦ JT6

♣ AK98

South:

♠ AQJ2

♥ A96

♦ KQ75

♣ 62

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 4♥

All Pass

Board: 207

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 12+1

Contract: 4♥ North

North:

♠ AQ3

♥ 632

♦ AQ63

♣ AJ2

South:

♠ KT5

♥ AKT54

♦ 94

♣ Q84

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

Board: 208

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 12+2

Contract: 6♠ South

North:

♠ AKJ9

♥ 762

♦ A6

♣ A842

South:

♠ Q8743

♥ AK

♦ KT973

♣ 7

W

N

E

S

1NT Pass 2♥

Pass 2NT¹ Pass 6♠

All Pass

1. Extended acceptance after NT

Board: 209

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 13+1

Contract: 4♥ North

North:

♠ AQ73

♥ A964

♦ AJ5

♣ Q4

South:

♠ K9

♥ KQJ53

♦ 963

♣ KJ9

W

N

E

S

1NT Pass 2♦

Pass 2NT¹ Pass 3NT

Pass 4♥ All Pass

1. Extended acceptance after NT

Board: 210

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15+1

Contract: 3NT North

North:

♠ 76

♥ AJ865

♦ QJ2

♣ J98

South:

♠ AJT

♥ T9

♦ AK976

♣ K72

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3NT All Pass

North hands

Jacoby_Transfer

Board: 211	♠ AK	You bid first.
Dealer: North	♥ Q75	The opponents are silent.
Vul: None	♦ AT532	
HCP: 17+1	♣ A76	

Board: 212	♠ AJ762	Partner bids first.
Dealer: South	♥ 63	The opponents are silent.
Vul: E-W	♦ AT92	
HCP: 13+1	♣ A5	

Board: 213	♠ 943	You bid first.
Dealer: North	♥ AQ32	The opponents are silent.
Vul: Both	♦ AT3	
HCP: 16	♣ KQJ	

Board: 214	♠ 63	Partner bids first.
Dealer: South	♥ AK876	The opponents are silent.
Vul: None	♦ Q4	
HCP: 14+1	♣ AJ43	

Both hands (Answers Page)

Board: 211

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 16+2

Contract: 7♥ South

North:

♠ AK

♥ Q75

♦ AT532

♣ A76

South:

♠ 9

♥ AK983

♦ KQJ97

♣ K8

W	N	E	S
---	---	---	---

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	Pass	3♦
------	----	------	----

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

Pass	5♣ ¹	Pass	5♦
------	-----------------	------	----

Pass	5♠ ²	Pass	5NT ³
------	-----------------	------	------------------

Pass	6♦ ⁴	Pass	7♥
------	-----------------	------	----

All Pass

1. A=0/5 or 3/5

2. !H queen and !S king

3. King ask by 5NT

4. K=1

Board: 212

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 15+1

Contract: 4♠ South

North:

♠ AJ762

♥ 63

♦ AT92

♣ A5

South:

♠ KQ5

♥ AT754

♦ K7

♣ QJ8

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2♥	Pass	2♠
------	----	------	----

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

All Pass

Board: 213

Dealer: North

Vul: Both

North HCP: 16

South HCP: 14+1

Contract: 4♠ North

North:

♠ 943

♥ AQ32

♦ AT3

♣ KQJ

South:

♠ AKQJ7

♥ 76

♦ KJ

♣ T876

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	Pass	3♣
------	----	------	----

Pass	4♠	All Pass	
------	----	----------	--

Board: 214

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 15

Contract: 4♥ South

North:

♠ 63

♥ AK876

♦ Q4

♣ AJ43

South:

♠ KJ2

♥ Q954

♦ AKT2

♣ Q7

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

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

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

All Pass

1. Extended acceptance after NT

Board: 211	♠ 9	Partner bids first.
Dealer: North	♥ AK983	The opponents are silent.
Vul: None	♦ KQJ97	
HCP: 16+2	♣ K8	

Board: 212	♠ KQ5	You bid first.
Dealer: South	♥ AT754	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 15+1	♣ QJ8	

Board: 213	♠ AKQJ7	Partner bids first.
Dealer: North	♥ 76	The opponents are silent.
Vul: Both	♦ KJ	
HCP: 14+1	♣ T876	

Board: 214	♠ KJ2	You bid first.
Dealer: South	♥ Q954	The opponents are silent.
Vul: None	♦ AKT2	
HCP: 15	♣ Q7	

Both hands (Answers Page)

Board: 211

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 16+2

Contract: 7♥ South

North:

♠ AK

♥ Q75

♦ AT532

♣ A76

South:

♠ 9

♥ AK983

♦ KQJ97

♣ K8

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	4♥	Pass	4NT
Pass	5♣ ¹	Pass	5♦
Pass	5♠ ²	Pass	5NT ³
Pass	6♦ ⁴	Pass	7♥
All Pass			

1. A=0/5 or 3/5

2. !H queen and !S king

3. King ask by 5NT

4. K=1

Board: 212

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 15+1

Contract: 4♠ South

North:

♠ AJ762

♥ 63

♦ AT92

♣ A5

South:

♠ KQ5

♥ AT754

♦ K7

♣ QJ8

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♦	Pass	4♠
All Pass			

Board: 213

Dealer: North

Vul: Both

North HCP: 16

South HCP: 14+1

Contract: 4♠ North

North:

♠ 943

♥ AQ32

♦ AT3

♣ KQJ

South:

♠ AKQJ7

♥ 76

♦ KJ

♣ T876

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	4♠	All Pass	

Board: 214

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 15

Contract: 4♥ South

North:

♠ 63

♥ AK876

♦ Q4

♣ AJ43

South:

♠ KJ2

♥ Q954

♦ AKT2

♣ Q7

W	N	E	S
			1NT
Pass	2♦	Pass	2NT ¹
Pass	3NT	Pass	4♥
All Pass			

1. Extended acceptance after NT

North hands

Jacoby_Transfer

Board: 215	♠ AT	You bid first.
Dealer: North	♥ Q95	West (RHO) Doubles 2♥ if possible.
Vul: N-S	♦ Q95	
HCP: 15+1	♣ AK865	

Board: 216	♠ KJ	Partner bids first.
Dealer: South	♥ QJT84	The opponents are silent.
Vul: Both	♦ T86	
HCP: 10+1	♣ K63	

Board: 217	♠ K742	You bid first.
Dealer: North	♥ 632	The opponents are silent.
Vul: None	♦ AQ4	
HCP: 15	♣ AQ7	

Board: 218	♠ KQJ95	Partner bids first.
Dealer: South	♥ 873	The opponents are silent.
Vul: N-S	♦ QJ76	
HCP: 9+1	♣ 3	

Board: 219	♠ 97	You bid first.
Dealer: North	♥ K52	The opponents are silent.
Vul: E-W	♦ AJ8	
HCP: 16+1	♣ AKJ85	

Both hands (Answers Page)

Board: 215

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KQ843		1NT	Pass	2♥
Vul: N-S	♥ Q95	♥ 73	X	XX	Pass	3NT
North HCP: 15+1	♦ Q95	♦ A43	All Pass			
South HCP: 10+1	♣ AK865	♣ J94				
Contract: 3NT South						

Board: 216

	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ Q9863				1NT
Vul: Both	♥ QJT84	♥ K6	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ T86	♦ AQ7	Pass	3NT	All Pass	
South HCP: 15+1	♣ K63	♣ A87				
Contract: 3NT North						

Board: 217

	North:	South:	W	N	E	S
Dealer: North	♠ K742	♠ AQJT9		1NT	Pass	2♥
Vul: None	♥ 632	♥ AK9	Pass	2♠	Pass	4NT
North HCP: 15	♦ AQ4	♦ 32	Pass	6♠	All Pass	
South HCP: 15+1	♣ AQ7	♣ J63				
Contract: 6♠ North						

Board: 218

	North:	South:	W	N	E	S
Dealer: South	♠ KQJ95	♠ AT3				1NT
Vul: N-S	♥ 873	♥ A654	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ QJ76	♦ A5	Pass	3♦	Pass	4♠
South HCP: 15	♣ 3	♣ K962	All Pass			
Contract: 4♠ South						

Board: 219

	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ JT8652		1NT	Pass	2♥
Vul: E-W	♥ K52	♥ A93	Pass	2♠	Pass	3♠
North HCP: 16+1	♦ AJ8	♦ T6	All Pass			
South HCP: 5+2	♣ AKJ85	♣ T7				
Contract: 3♠ South						

South hands

Jacoby_Transfer

Board: 215 ♠ KQ843 Partner bids first.
 Dealer: North ♥ 73 West (LHO) Doubles 2♥ if possible.
 Vul: N-S ♦ A43
 HCP: 10+1 ♣ J94

Board: 216 ♠ Q9863 You bid first.
 Dealer: South ♥ K6 The opponents are silent.
 Vul: Both ♦ AQ7
 HCP: 15+1 ♣ A87

Board: 217 ♠ AQJT9 Partner bids first.
 Dealer: North ♥ AK9 The opponents are silent.
 Vul: None ♦ 32
 HCP: 15+1 ♣ J63

Board: 218 ♠ AT3 You bid first.
 Dealer: South ♥ A654 The opponents are silent.
 Vul: N-S ♦ A5
 HCP: 15 ♣ K962

Board: 219 ♠ JT8652 Partner bids first.
 Dealer: North ♥ A93 The opponents are silent.
 Vul: E-W ♦ T6
 HCP: 5+2 ♣ T7

Both hands (Answers Page)

Board: 215

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KQ843		1NT	Pass	2♥
Vul: N-S	♥ Q95	♥ 73	X	XX	Pass	3NT
North HCP: 15+1	♦ Q95	♦ A43	All Pass			
South HCP: 10+1	♣ AK865	♣ J94				
Contract: 3NT South						

Board: 216

	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ Q9863				1NT
Vul: Both	♥ QJT84	♥ K6	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ T86	♦ AQ7	Pass	3NT	All Pass	
South HCP: 15+1	♣ K63	♣ A87				
Contract: 3NT North						

Board: 217

	North:	South:	W	N	E	S
Dealer: North	♠ K742	♠ AQJT9		1NT	Pass	2♥
Vul: None	♥ 632	♥ AK9	Pass	2♠	Pass	4NT
North HCP: 15	♦ AQ4	♦ 32	Pass	6♠	All Pass	
South HCP: 15+1	♣ AQ7	♣ J63				
Contract: 6♠ North						

Board: 218

	North:	South:	W	N	E	S
Dealer: South	♠ KQJ95	♠ AT3				1NT
Vul: N-S	♥ 873	♥ A654	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ QJ76	♦ A5	Pass	3♦	Pass	4♠
South HCP: 15	♣ 3	♣ K962	All Pass			
Contract: 4♠ South						

Board: 219

	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ JT8652		1NT	Pass	2♥
Vul: E-W	♥ K52	♥ A93	Pass	2♠	Pass	3♠
North HCP: 16+1	♦ AJ8	♦ T6	All Pass			
South HCP: 5+2	♣ AKJ85	♣ T7				
Contract: 3♠ South						

North hands

Jacoby_Transfer

Board: 220	♠ T	Partner bids first.
Dealer: South	♥ AT863	The opponents are silent.
Vul: None	♦ K753	
HCP: 11+1	♣ A83	

Board: 221	♠ 654	You bid first.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: N-S	♦ T8	
HCP: 15+1	♣ AQT54	

Board: 222	♠ AKT63	Partner bids first.
Dealer: South	♥ KQT	The opponents are silent.
Vul: E-W	♦ Q84	
HCP: 14+1	♣ 65	

Board: 223	♠ J76	You bid first.
Dealer: North	♥ AK4	The opponents are silent.
Vul: Both	♦ T3	
HCP: 15+1	♣ AKT53	

Board: 224	♠ T96	Partner bids first.
Dealer: South	♥ KQJ74	The opponents are silent.
Vul: N-S	♦ -	
HCP: 11+2	♣ AJT65	

Both hands (Answers Page)

Board: 220

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 15

Contract: 3NT South

North:

♠ T

♥ AT863

♦ K753

♣ A83

South:

♠ K65

♥ K5

♦ AQJ9

♣ QT72

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♦	Pass	3NT
All Pass			

Board: 221

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+3

Contract: 4♠ North

North:

♠ 654

♥ AKQ

♦ T8

♣ AQT54

South:

♠ QJT93

♥ 7

♦ KQJ975

♣ 9

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♦
Pass	4♠	All Pass	

Board: 222

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 16

Contract: 4♠ South

North:

♠ AKT63

♥ KQT

♦ Q84

♣ 65

South:

♠ 975

♥ A83

♦ AJ7

♣ AQJ2

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3NT	Pass	4♠
All Pass			

Board: 223

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 16+1

Contract: 6♠ South

North:

♠ J76

♥ AK4

♦ T3

♣ AKT53

South:

♠ AQ953

♥ Q

♦ AKJ7

♣ 872

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♦
Pass	4♠	Pass	4NT
Pass	5♥ ¹	Pass	6♠
All Pass			

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

Board: 224

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 16+1

Contract: 3NT South

North:

♠ T96

♥ KQJ74

♦ -

♣ AJT65

South:

♠ A53

♥ 82

♦ AK743

♣ KQ2

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	Pass	3NT
All Pass			

South hands**Jacoby_Transfer**

Board: 220	♠ K65	You bid first.
Dealer: South	♥ K5	The opponents are silent.
Vul: None	♦ AQJ9	
HCP: 15	♣ QT72	

Board: 221	♠ QJT93	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: N-S	♦ KQJ975	
HCP: 9+3	♣ 9	

Board: 222	♠ 975	You bid first.
Dealer: South	♥ A83	The opponents are silent.
Vul: E-W	♦ AJ7	
HCP: 16	♣ AQJ2	

Board: 223	♠ AQ953	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: Both	♦ AKJ7	
HCP: 16+1	♣ 872	

Board: 224	♠ A53	You bid first.
Dealer: South	♥ 82	The opponents are silent.
Vul: N-S	♦ AK743	
HCP: 16+1	♣ KQ2	

Both hands (Answers Page)

Board: 220

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 15

Contract: 3NT South

North:

♠ T

♥ AT863

♦ K753

♣ A83

South:

♠ K65

♥ K5

♦ AQJ9

♣ QT72

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♦	Pass	3NT
All Pass			

Board: 221

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+3

Contract: 4♠ North

North:

♠ 654

♥ AKQ

♦ T8

♣ AQT54

South:

♠ QJT93

♥ 7

♦ KQJ975

♣ 9

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♦
Pass	4♠	All Pass	

Board: 222

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 16

Contract: 4♠ South

North:

♠ AKT63

♥ KQT

♦ Q84

♣ 65

South:

♠ 975

♥ A83

♦ AJ7

♣ AQJ2

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3NT	Pass	4♠
All Pass			

Board: 223

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 16+1

Contract: 6♠ South

North:

♠ J76

♥ AK4

♦ T3

♣ AKT53

South:

♠ AQ953

♥ Q

♦ AKJ7

♣ 872

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♦
Pass	4♠	Pass	4NT
Pass	5♥ ¹	Pass	6♠
All Pass			

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

Board: 224

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 16+1

Contract: 3NT South

North:

♠ T96

♥ KQJ74

♦ -

♣ AJT65

South:

♠ A53

♥ 82

♦ AK743

♣ KQ2

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	Pass	3NT
All Pass			

North hands

Jacoby_Transfer

Board: 225	♠ 875	You bid first.
Dealer: North	♥ JT8	The opponents are silent.
Vul: E-W	♦ KQ82	
HCP: 15	♣ AKQ	

Board: 226	♠ AK7	Partner bids first.
Dealer: South	♥ KT987	The opponents are silent.
Vul: Both	♦ 83	
HCP: 10+1	♣ 932	

Board: 227	♠ AQ8	You bid first.
Dealer: North	♥ AK6	The opponents are silent.
Vul: None	♦ QT762	
HCP: 15+1	♣ T4	

Board: 228	♠ AK654	Partner bids first.
Dealer: South	♥ 983	The opponents are silent.
Vul: E-W	♦ QJ5	
HCP: 10+1	♣ 95	

Board: 229	♠ K74	You bid first.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ Q54	
HCP: 17+1	♣ AKJ86	

Both hands (Answers Page)

Board: 225

	North:	South:	W	N	E	S
Dealer: North	♠ 875	♠ KQ962		1NT	Pass	2♥
Vul: E-W	♥ JT8	♥ 65	Pass	2♠	Pass	3NT
North HCP: 15	♦ KQ82	♦ A7	Pass	4♠	All Pass	
South HCP: 10+1	♣ AKQ	♣ JT92				
Contract: 4♠ North						

Board: 226

	North:	South:	W	N	E	S
Dealer: South	♠ AK7	♠ QT				1NT
Vul: Both	♥ KT987	♥ QJ3	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ 83	♦ AKJT6	Pass	3NT	Pass	4♥
South HCP: 16+1	♣ 932	♣ QJ4	All Pass			
Contract: 4♥ South						

Board: 227

	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ KJT62		1NT	Pass	2♥
Vul: None	♥ AK6	♥ Q75	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ QT762	♦ 83	Pass	4♠	All Pass	
South HCP: 10+1	♣ T4	♣ A52				
Contract: 4♠ North						

Board: 228

	North:	South:	W	N	E	S
Dealer: South	♠ AK654	♠ Q7				1NT
Vul: E-W	♥ 983	♥ AQ4	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ QJ5	♦ AKT4	Pass	3NT	All Pass	
South HCP: 17	♣ 95	♣ QT73				
Contract: 3NT North						

Board: 229

	North:	South:	W	N	E	S
Dealer: North	♠ K74	♠ A9532		1NT	Pass	2♥
Vul: Both	♥ A4	♥ K97	Pass	2♠	Pass	3NT
North HCP: 17+1	♦ Q54	♦ KT9	Pass	4♠	All Pass	
South HCP: 10+1	♣ AKJ86	♣ 32				
Contract: 4♠ North						

South hands**Jacoby_Transfer**

Board: 225	♠ KQ962	Partner bids first.
Dealer: North	♥ 65	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 10+1	♣ JT92	

Board: 226	♠ QT	You bid first.
Dealer: South	♥ QJ3	The opponents are silent.
Vul: Both	♦ AKJT6	
HCP: 16+1	♣ QJ4	

Board: 227	♠ KJT62	Partner bids first.
Dealer: North	♥ Q75	The opponents are silent.
Vul: None	♦ 83	
HCP: 10+1	♣ A52	

Board: 228	♠ Q7	You bid first.
Dealer: South	♥ AQ4	The opponents are silent.
Vul: E-W	♦ AKT4	
HCP: 17	♣ QT73	

Board: 229	♠ A9532	Partner bids first.
Dealer: North	♥ K97	The opponents are silent.
Vul: Both	♦ KT9	
HCP: 10+1	♣ 32	

Both hands (Answers Page)

Board: 225

	North:	South:	W	N	E	S
Dealer: North	♠ 875	♠ KQ962		1NT	Pass	2♥
Vul: E-W	♥ JT8	♥ 65	Pass	2♠	Pass	3NT
North HCP: 15	♦ KQ82	♦ A7	Pass	4♠	All Pass	
South HCP: 10+1	♣ AKQ	♣ JT92				
Contract: 4♠ North						

Board: 226

	North:	South:	W	N	E	S
Dealer: South	♠ AK7	♠ QT				1NT
Vul: Both	♥ KT987	♥ QJ3	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ 83	♦ AKJT6	Pass	3NT	Pass	4♥
South HCP: 16+1	♣ 932	♣ QJ4	All Pass			
Contract: 4♥ South						

Board: 227

	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ KJT62		1NT	Pass	2♥
Vul: None	♥ AK6	♥ Q75	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ QT762	♦ 83	Pass	4♠	All Pass	
South HCP: 10+1	♣ T4	♣ A52				
Contract: 4♠ North						

Board: 228

	North:	South:	W	N	E	S
Dealer: South	♠ AK654	♠ Q7				1NT
Vul: E-W	♥ 983	♥ AQ4	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ QJ5	♦ AKT4	Pass	3NT	All Pass	
South HCP: 17	♣ 95	♣ QT73				
Contract: 3NT North						

Board: 229

	North:	South:	W	N	E	S
Dealer: North	♠ K74	♠ A9532		1NT	Pass	2♥
Vul: Both	♥ A4	♥ K97	Pass	2♠	Pass	3NT
North HCP: 17+1	♦ Q54	♦ KT9	Pass	4♠	All Pass	
South HCP: 10+1	♣ AKJ86	♣ 32				
Contract: 4♠ North						

North hands

Jacoby_Transfer

Board: 230 ♠ KQ9 Partner bids first.
 Dealer: South ♥ QJT83 East (LHO) bids 3 ♦ if possible.
 Vul: None ♦ 65
 HCP: 9+1 ♣ J85

Board: 231 ♠ AJ9 You bid first.
 Dealer: North ♥ AT2 The opponents are silent.
 Vul: N-S ♦ A74
 HCP: 17 ♣ AT96

Board: 232 ♠ T8 Partner bids first.
 Dealer: South ♥ K9653 The opponents are silent.
 Vul: Both ♦ Q2
 HCP: 10+1 ♣ AJT7

Board: 233 ♠ KQ842 You bid first.
 Dealer: North ♥ K76 The opponents are silent.
 Vul: None ♦ K7
 HCP: 15+1 ♣ A84

Board: 234 ♠ Q86 Partner bids first.
 Dealer: South ♥ AQ842 The opponents are silent.
 Vul: N-S ♦ K
 HCP: 12+1 ♣ JT97

Both hands (Answers Page)

Board: 230

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 16

Contract: 3NT North

North:

♠ KQ9

♥ QJT83

♦ 65

♣ J85

South:

♠ AJ63

♥ K6

♦ K82

♣ KQ72

W

N

E

S

1NT

Pass 2♦ 3♦ Pass

Pass X Pass 3♠

Pass 3NT All Pass

Board: 231

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 10+1

Contract: 4♠ North

North:

♠ AJ9

♥ AT2

♦ A74

♣ AT96

South:

♠ KQ863

♥ K95

♦ 98

♣ Q53

W

N

E

S

1NT Pass 2♥

Pass 2♠ Pass 3NT

Pass 4♠ All Pass

Board: 232

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15

Contract: 3NT South

North:

♠ T8

♥ K9653

♦ Q2

♣ AJT7

South:

♠ Q92

♥ A8

♦ KJ75

♣ KQ53

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 3NT

All Pass

Board: 233

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 14+1

Contract: 4♥ North

North:

♠ KQ842

♥ K76

♦ K7

♣ A84

South:

♠ A5

♥ AT852

♦ AQ43

♣ T2

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 4♥ All Pass

Board: 234

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 15+1

Contract: 3NT North

North:

♠ Q86

♥ AQ842

♦ K

♣ JT97

South:

♠ K7

♥ J3

♦ AJ876

♣ AQ52

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 3♦

Pass 3NT All Pass

South hands

Jacoby_Transfer

Board: 230	♠ AJ63	You bid first.
Dealer: South	♥ K6	East (RHO) bids 3 ♦ if possible.
Vul: None	♦ K82	
HCP: 16	♣ KQ72	

Board: 231	♠ KQ863	Partner bids first.
Dealer: North	♥ K95	The opponents are silent.
Vul: N-S	♦ 98	
HCP: 10+1	♣ Q53	

Board: 232	♠ Q92	You bid first.
Dealer: South	♥ A8	The opponents are silent.
Vul: Both	♦ KJ75	
HCP: 15	♣ KQ53	

Board: 233	♠ A5	Partner bids first.
Dealer: North	♥ AT852	The opponents are silent.
Vul: None	♦ AQ43	
HCP: 14+1	♣ T2	

Board: 234	♠ K7	You bid first.
Dealer: South	♥ J3	The opponents are silent.
Vul: N-S	♦ AJ876	
HCP: 15+1	♣ AQ52	

Both hands (Answers Page)

Board: 230

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 16

Contract: 3NT North

North:

♠ KQ9

♥ QJT83

♦ 65

♣ J85

South:

♠ AJ63

♥ K6

♦ K82

♣ KQ72

W

N

E

S

1NT

Pass 2♦ 3♦ Pass

Pass X Pass 3♠

Pass 3NT All Pass

Board: 231

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 10+1

Contract: 4♠ North

North:

♠ AJ9

♥ AT2

♦ A74

♣ AT96

South:

♠ KQ863

♥ K95

♦ 98

♣ Q53

W

N

E

S

1NT Pass 2♥

Pass 2♠ Pass 3NT

Pass 4♠ All Pass

Board: 232

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15

Contract: 3NT South

North:

♠ T8

♥ K9653

♦ Q2

♣ AJT7

South:

♠ Q92

♥ A8

♦ KJ75

♣ KQ53

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 3NT

All Pass

Board: 233

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 14+1

Contract: 4♥ North

North:

♠ KQ842

♥ K76

♦ K7

♣ A84

South:

♠ A5

♥ AT852

♦ AQ43

♣ T2

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 4♥ All Pass

Board: 234

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 15+1

Contract: 3NT North

North:

♠ Q86

♥ AQ842

♦ K

♣ JT97

South:

♠ K7

♥ J3

♦ AJ876

♣ AQ52

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 3♦

Pass 3NT All Pass

North hands

Jacoby_Transfer

Board: 235	♠ AT	You bid first.
Dealer: North	♥ KQJ76	The opponents are silent.
Vul: None	♦ J32	
HCP: 15+1	♣ A76	

Board: 236	♠ AT876	Partner bids first.
Dealer: South	♥ 965	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 9+1	♣ Q62	

Board: 237	♠ K83	You bid first.
Dealer: North	♥ K7	The opponents are silent.
Vul: E-W	♦ AQ87	
HCP: 16	♣ AT52	

Board: 238	♠ J9	Partner bids first.
Dealer: South	♥ KQJ73	The opponents are silent.
Vul: Both	♦ A983	
HCP: 13+1	♣ Q4	

Board: 239	♠ Q3	You bid first.
Dealer: North	♥ A8	The opponents are silent.
Vul: N-S	♦ QT643	
HCP: 15+1	♣ AKT6	

Both hands (Answers Page)

Board: 235

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KJ754		1NT	Pass	2♥
Vul: None	♥ KQJ76	♥ -	Pass	2♠	Pass	3♣
North HCP: 15+1	♦ J32	♦ AT65	Pass	3♥	Pass	3NT
South HCP: 13+1	♣ A76	♣ KQ98	All Pass			
Contract: 3NT South						

Board: 236

	North:	South:	W	N	E	S
Dealer: South	♠ AT876	♠ Q5				1NT
Vul: N-S	♥ 965	♥ AQ3	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ KT	♦ 8743	Pass	2NT	All Pass	
South HCP: 16	♣ Q62	♣ AKJ9				
Contract: 2NT North						

Board: 237

	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ 52		1NT	Pass	2♦
Vul: E-W	♥ K7	♥ Q8532	Pass	2♥	Pass	3♦
North HCP: 16	♦ AQ87	♦ KJT6	Pass	3NT	All Pass	
South HCP: 9+1	♣ AT52	♣ K9				
Contract: 3NT North						

Board: 238

	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ KQT86				1NT
Vul: Both	♥ KQJ73	♥ 854	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ A983	♦ K4	Pass	3♦	Pass	4♥
South HCP: 15+1	♣ Q4	♣ AK2	All Pass			
Contract: 4♥ South						

Board: 239

	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ 874		1NT	Pass	2♦
Vul: N-S	♥ A8	♥ QJT753	Pass	2♥	All Pass	
North HCP: 15+1	♦ QT643	♦ J8				
South HCP: 6+2	♣ AKT6	♣ Q2				
Contract: 2♥ North						

South hands

Jacoby_Transfer

Board: 235	♠ KJ754	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ AT65	
HCP: 13+1	♣ KQ98	

Board: 236	♠ Q5	You bid first.
Dealer: South	♥ AQ3	The opponents are silent.
Vul: N-S	♦ 8743	
HCP: 16	♣ AKJ9	

Board: 237	♠ 52	Partner bids first.
Dealer: North	♥ Q8532	The opponents are silent.
Vul: E-W	♦ KJT6	
HCP: 9+1	♣ K9	

Board: 238	♠ KQT86	You bid first.
Dealer: South	♥ 854	The opponents are silent.
Vul: Both	♦ K4	
HCP: 15+1	♣ AK2	

Board: 239	♠ 874	Partner bids first.
Dealer: North	♥ QJT753	The opponents are silent.
Vul: N-S	♦ J8	
HCP: 6+2	♣ Q2	

Both hands (Answers Page)

Board: 235

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KJ754		1NT	Pass	2♥
Vul: None	♥ KQJ76	♥ -	Pass	2♠	Pass	3♣
North HCP: 15+1	♦ J32	♦ AT65	Pass	3♥	Pass	3NT
South HCP: 13+1	♣ A76	♣ KQ98	All Pass			
Contract: 3NT South						

Board: 236

	North:	South:	W	N	E	S
Dealer: South	♠ AT876	♠ Q5				1NT
Vul: N-S	♥ 965	♥ AQ3	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ KT	♦ 8743	Pass	2NT	All Pass	
South HCP: 16	♣ Q62	♣ AKJ9				
Contract: 2NT North						

Board: 237

	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ 52		1NT	Pass	2♦
Vul: E-W	♥ K7	♥ Q8532	Pass	2♥	Pass	3♦
North HCP: 16	♦ AQ87	♦ KJT6	Pass	3NT	All Pass	
South HCP: 9+1	♣ AT52	♣ K9				
Contract: 3NT North						

Board: 238

	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ KQT86				1NT
Vul: Both	♥ KQJ73	♥ 854	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ A983	♦ K4	Pass	3♦	Pass	4♥
South HCP: 15+1	♣ Q4	♣ AK2	All Pass			
Contract: 4♥ South						

Board: 239

	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ 874		1NT	Pass	2♦
Vul: N-S	♥ A8	♥ QJT753	Pass	2♥	All Pass	
North HCP: 15+1	♦ QT643	♦ J8				
South HCP: 6+2	♣ AKT6	♣ Q2				
Contract: 2♥ North						

North hands

Jacoby_Transfer

Board: 240	♠ AT982	Partner bids first.
Dealer: South	♥ A	The opponents are silent.
Vul: E-W	♦ QT8542	
HCP: 12+3	♣ Q	
Board: 241	♠ A2	You bid first.
Dealer: North	♥ A432	West (RHO) Doubles 2♥ if possible.
Vul: Both	♦ AK83	
HCP: 16	♣ J63	
Board: 242	♠ 76	Partner bids first.
Dealer: South	♥ KQT92	The opponents are silent.
Vul: None	♦ AQ3	
HCP: 12+1	♣ J93	
Board: 243	♠ 932	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: E-W	♦ AQT32	
HCP: 15+1	♣ KJ7	
Board: 244	♠ Q9654	Partner bids first.
Dealer: South	♥ Q5	The opponents are silent.
Vul: Both	♦ A64	
HCP: 9+1	♣ JT2	

Both hands (Answers Page)

Board: 240

Dealer: South

Vul: E-W

North HCP: 12+3

South HCP: 17

Contract: 4 ♠ South

North:

♠ AT982

♥ A

♦ QT8542

♣ Q

South:

♠ QJ6

♥ Q7

♦ AK93

♣ AJ95

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3 ♦	Pass	4 ♠
All Pass			

Board: 241

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 3NT South

North:

♠ A2

♥ A432

♦ AK83

♣ J63

South:

♠ QT983

♥ Q75

♦ J75

♣ A4

W	N	E	S
	1NT	Pass	2 ♥
X	XX	Pass	3NT
All Pass			

Board: 242

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 16

Contract: 3NT North

North:

♠ 76

♥ KQT92

♦ AQ3

♣ J93

South:

♠ AK5

♥ 64

♦ 9854

♣ AKQ2

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3NT	All Pass	

Board: 243

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 6+2

Contract: 3 ♥ South

North:

♠ 932

♥ KQ

♦ AQT32

♣ KJ7

South:

♠ J8

♥ J96532

♦ 976

♣ A2

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	3 ♥
All Pass			

Board: 244

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 17

Contract: 4 ♠ South

North:

♠ Q9654

♥ Q5

♦ A64

♣ JT2

South:

♠ K73

♥ KJ4

♦ K95

♣ AK97

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3NT	Pass	4 ♠
All Pass			

South hands

Jacoby_Transfer

Board: 240	♠ QJ6	You bid first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: E-W	♦ AK93	
HCP: 17	♣ AJ95	

Board: 241	♠ QT983	Partner bids first.
Dealer: North	♥ Q75	West (LHO) Doubles 2♥ if possible.
Vul: Both	♦ J75	
HCP: 9+1	♣ A4	

Board: 242	♠ AK5	You bid first.
Dealer: South	♥ 64	The opponents are silent.
Vul: None	♦ 9854	
HCP: 16	♣ AKQ2	

Board: 243	♠ J8	Partner bids first.
Dealer: North	♥ J96532	The opponents are silent.
Vul: E-W	♦ 976	
HCP: 6+2	♣ A2	

Board: 244	♠ K73	You bid first.
Dealer: South	♥ KJ4	The opponents are silent.
Vul: Both	♦ K95	
HCP: 17	♣ AK97	

Both hands (Answers Page)

Board: 240

	North:	South:	W	N	E	S
Dealer: South	♠ AT982	♠ QJ6				1NT
Vul: E-W	♥ A	♥ Q7	Pass	2♥	Pass	2♠
North HCP: 12+3	♦ QT8542	♦ AK93	Pass	3♦	Pass	4♠
South HCP: 17	♣ Q	♣ AJ95	All Pass			
Contract: 4♠ South						

Board: 241

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ QT983		1NT	Pass	2♥
Vul: Both	♥ A432	♥ Q75	X	XX	Pass	3NT
North HCP: 16	♦ AK83	♦ J75	All Pass			
South HCP: 9+1	♣ J63	♣ A4				
Contract: 3NT South						

Board: 242

	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ AK5				1NT
Vul: None	♥ KQT92	♥ 64	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ AQ3	♦ 9854	Pass	3NT	All Pass	
South HCP: 16	♣ J93	♣ AKQ2				
Contract: 3NT North						

Board: 243

	North:	South:	W	N	E	S
Dealer: North	♠ 932	♠ J8		1NT	Pass	2♦
Vul: E-W	♥ KQ	♥ J96532	Pass	2♥	Pass	3♥
North HCP: 15+1	♦ AQT32	♦ 976	All Pass			
South HCP: 6+2	♣ KJ7	♣ A2				
Contract: 3♥ South						

Board: 244

	North:	South:	W	N	E	S
Dealer: South	♠ Q9654	♠ K73				1NT
Vul: Both	♥ Q5	♥ KJ4	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ A64	♦ K95	Pass	3NT	Pass	4♠
South HCP: 17	♣ JT2	♣ AK97	All Pass			
Contract: 4♠ South						

North hands

Jacoby_Transfer

Board: 245	♠ A63	You bid first.
Dealer: North	♥ AK964	The opponents are silent.
Vul: None	♦ J3	
HCP: 15+1	♣ QJ3	
Board: 246	♠ A9654	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: N-S	♦ 963	
HCP: 11+1	♣ AKT7	
Board: 247	♠ Q52	You bid first.
Dealer: North	♥ AQT	The opponents are silent.
Vul: Both	♦ A84	
HCP: 15	♣ KT65	
Board: 248	♠ QJT87	Partner bids first.
Dealer: South	♥ A62	The opponents are silent.
Vul: None	♦ K542	
HCP: 10+1	♣ 6	
Board: 249	♠ A9	LHO opens the bidding 1NT.
Dealer: East	♥ AKT5	Partner bids next.
Vul: E-W	♦ KT654	West (RHO) bids 2♥ if possible.
HCP: 14+1	♣ 64	

Both hands (Answers Page)

Board: 245

	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ KJT74		1NT	Pass	2♥
Vul: None	♥ AK964	♥ J	Pass	2♠	Pass	3♦
North HCP: 15+1	♦ J3	♦ K987	Pass	4♠	All Pass	
South HCP: 11+1	♣ QJ3	♣ K96				
Contract: 4♠ North						

Board: 246

	North:	South:	W	N	E	S
Dealer: South	♠ A9654	♠ KJ2				1NT
Vul: N-S	♥ 8	♥ AKQT	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ 963	♦ JT82	Pass	3♣	Pass	4♠
South HCP: 15	♣ AKT7	♣ J3	All Pass			
Contract: 4♠ South						

Board: 247

	North:	South:	W	N	E	S
Dealer: North	♠ Q52	♠ AT3		1NT	Pass	2♦
Vul: Both	♥ AQT	♥ J9865	Pass	2♥	Pass	3NT
North HCP: 15	♦ A84	♦ 963	Pass	4♥	All Pass	
South HCP: 11+1	♣ KT65	♣ AQ				
Contract: 4♥ North						

Board: 248

	North:	South:	W	N	E	S
Dealer: South	♠ QJT87	♠ A54				1NT
Vul: None	♥ A62	♥ QJT4	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ K542	♦ AJT	Pass	3♦	Pass	4♠
South HCP: 15	♣ 6	♣ QJ2	All Pass			
Contract: 4♠ South						

Board: 249

	North:	South:	W	N	E	S
Dealer: East	♠ A9	♠ KT8			1NT	Pass
Vul: E-W	♥ AKT5	♥ QJ9	2♥	3♦	All Pass	
North HCP: 14+1	♦ KT654	♦ J32				
South HCP: 10	♣ 64	♣ KT32				
Contract: 3♦ North						

South hands

Jacoby_Transfer

Board: 245	♠ KJT74	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ K987	
HCP: 11+1	♣ K96	
Board: 246	♠ KJ2	You bid first.
Dealer: South	♥ AKQT	The opponents are silent.
Vul: N-S	♦ JT82	
HCP: 15	♣ J3	
Board: 247	♠ AT3	Partner bids first.
Dealer: North	♥ J9865	The opponents are silent.
Vul: Both	♦ 963	
HCP: 11+1	♣ AQ	
Board: 248	♠ A54	You bid first.
Dealer: South	♥ QJT4	The opponents are silent.
Vul: None	♦ AJT	
HCP: 15	♣ QJ2	
Board: 249	♠ KT8	RHO opens the bidding 1NT.
Dealer: East	♥ QJ9	You bid next.
Vul: E-W	♦ J32	West (LHO) bids 2♥ if possible.
HCP: 10	♣ KT32	

Both hands (Answers Page)

Board: 245

	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ KJT74		1NT	Pass	2♥
Vul: None	♥ AK964	♥ J	Pass	2♠	Pass	3♦
North HCP: 15+1	♦ J3	♦ K987	Pass	4♠	All Pass	
South HCP: 11+1	♣ QJ3	♣ K96				
Contract: 4♠ North						

Board: 246

	North:	South:	W	N	E	S
Dealer: South	♠ A9654	♠ KJ2				1NT
Vul: N-S	♥ 8	♥ AKQT	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ 963	♦ JT82	Pass	3♣	Pass	4♠
South HCP: 15	♣ AKT7	♣ J3	All Pass			
Contract: 4♠ South						

Board: 247

	North:	South:	W	N	E	S
Dealer: North	♠ Q52	♠ AT3		1NT	Pass	2♦
Vul: Both	♥ AQT	♥ J9865	Pass	2♥	Pass	3NT
North HCP: 15	♦ A84	♦ 963	Pass	4♥	All Pass	
South HCP: 11+1	♣ KT65	♣ AQ				
Contract: 4♥ North						

Board: 248

	North:	South:	W	N	E	S
Dealer: South	♠ QJT87	♠ A54				1NT
Vul: None	♥ A62	♥ QJT4	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ K542	♦ AJT	Pass	3♦	Pass	4♠
South HCP: 15	♣ 6	♣ QJ2	All Pass			
Contract: 4♠ South						

Board: 249

	North:	South:	W	N	E	S
Dealer: East	♠ A9	♠ KT8			1NT	Pass
Vul: E-W	♥ AKT5	♥ QJ9	2♥	3♦	All Pass	
North HCP: 14+1	♦ KT654	♦ J32				
South HCP: 10	♣ 64	♣ KT32				
Contract: 3♦ North						

North hands

Jacoby_Transfer

Board: 250 ♠ AK764 Partner bids first.
 Dealer: South ♥ 85 The opponents are silent.
 Vul: E-W ♦ Q74
 HCP: 9+1 ♣ T75

Board: 251 ♠ AK64 You bid first.
 Dealer: North ♥ A4 The opponents are silent.
 Vul: None ♦ KT2
 HCP: 17 ♣ QJT6

Board: 252 ♠ AT6 You bid first.
 Dealer: North ♥ K532 The opponents are silent.
 Vul: N-S ♦ K4
 HCP: 17 ♣ AKT3

Board: 253 ♠ A2 You bid first.
 Dealer: North ♥ Q8 The opponents are silent.
 Vul: E-W ♦ 98765
 HCP: 15+1 ♣ AKQ3

Board: 254 ♠ KT You bid first.
 Dealer: North ♥ AQJ7 The opponents are silent.
 Vul: Both ♦ 652
 HCP: 17 ♣ AK97

Both hands (Answers Page)

Board: 250

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15+1

Contract: 3NT North

North:

♠ AK764

♥ 85

♦ Q74

♣ T75

South:

♠ Q2

♥ K7

♦ K985

♣ AK643

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3NT	All Pass	

Board: 251

Dealer: North

Vul: None

North HCP: 17

South HCP: 12+1

Contract: 3NT South

North:

♠ AK64

♥ A4

♦ KT2

♣ QJT6

South:

♠ QJT

♥ K9653

♦ Q63

♣ A9

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3NT
All Pass			

Board: 252

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 10+1

Contract: 4♥ South

North:

♠ AT6

♥ K532

♦ K4

♣ AKT3

South:

♠ J32

♥ AQJ94

♦ T2

♣ Q84

W	N	E	S
	1NT	Pass	2♦
Pass	2NT ¹	Pass	3NT
Pass	4♣	Pass	4♥
All Pass			

1. Extended acceptance after NT

Board: 253

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 10+1

Contract: 3NT South

North:

♠ A2

♥ Q8

♦ 98765

♣ AKQ3

South:

♠ K6

♥ KT964

♦ K3

♣ J765

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3NT
All Pass			

Board: 254

Dealer: North

Vul: Both

North HCP: 17

South HCP: 9+1

Contract: 4♥ South

North:

♠ KT

♥ AQJ7

♦ 652

♣ AK97

South:

♠ J

♥ K8432

♦ KT7

♣ Q832

W	N	E	S
	1NT	Pass	2♦
Pass	2♠ ¹	Pass	4♥
All Pass			

1. Extended acceptance after NT

South hands**Jacoby_Transfer**

Board: 250	♠ Q2	You bid first.
Dealer: South	♥ K7	The opponents are silent.
Vul: E-W	♦ K985	
HCP: 15+1	♣ AK643	

Board: 251	♠ QJT	Partner bids first.
Dealer: North	♥ K9653	The opponents are silent.
Vul: None	♦ Q63	
HCP: 12+1	♣ A9	

Board: 252	♠ J32	Partner bids first.
Dealer: North	♥ AQJ94	The opponents are silent.
Vul: N-S	♦ T2	
HCP: 10+1	♣ Q84	

Board: 253	♠ K6	Partner bids first.
Dealer: North	♥ KT964	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 10+1	♣ J765	

Board: 254	♠ J	Partner bids first.
Dealer: North	♥ K8432	The opponents are silent.
Vul: Both	♦ KT7	
HCP: 9+1	♣ Q832	

Both hands (Answers Page)

Board: 250

	North:	South:	W	N	E	S
Dealer: South	♠ AK764	♠ Q2				1NT
Vul: E-W	♥ 85	♥ K7	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ Q74	♦ K985	Pass	3NT	All Pass	
South HCP: 15+1	♣ T75	♣ AK643				
Contract: 3NT North						

Board: 251

	North:	South:	W	N	E	S
Dealer: North	♠ AK64	♠ QJT		1NT	Pass	2♦
Vul: None	♥ A4	♥ K9653	Pass	2♥	Pass	3NT
North HCP: 17	♦ KT2	♦ Q63	All Pass			
South HCP: 12+1	♣ QJT6	♣ A9				
Contract: 3NT South						

Board: 252

	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ J32		1NT	Pass	2♦
Vul: N-S	♥ K532	♥ AQJ94	Pass	2NT ¹	Pass	3NT
North HCP: 17	♦ K4	♦ T2	Pass	4♣	Pass	4♥
South HCP: 10+1	♣ AKT3	♣ Q84	All Pass			
Contract: 4♥ South						

1. Extended acceptance after NT

Board: 253

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ K6		1NT	Pass	2♦
Vul: E-W	♥ Q8	♥ KT964	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ 98765	♦ K3	All Pass			
South HCP: 10+1	♣ AKQ3	♣ J765				
Contract: 3NT South						

Board: 254

	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ J		1NT	Pass	2♦
Vul: Both	♥ AQJ7	♥ K8432	Pass	2♠ ¹	Pass	4♥
North HCP: 17	♦ 652	♦ KT7	All Pass			
South HCP: 9+1	♣ AK97	♣ Q832				
Contract: 4♥ South						

1. Extended acceptance after NT

North hands

Jacoby_Transfer

Board: 255 ♠ QJ2 You bid first.
 Dealer: North ♥ AK5 The opponents are silent.
 Vul: N-S ♦ K842
 HCP: 17 ♣ KJ6

Board: 256 ♠ KJT75 Partner bids first.
 Dealer: South ♥ A32 The opponents are silent.
 Vul: E-W ♦ JT
 HCP: 12+1 ♣ QJ3

Board: 257 ♠ A4 You bid first.
 Dealer: North ♥ 42 The opponents are silent.
 Vul: Both ♦ KJT8
 HCP: 15+1 ♣ AK975

Board: 258 ♠ AT5 Partner bids first.
 Dealer: South ♥ QT987 The opponents are silent.
 Vul: None ♦ QT4
 HCP: 12+1 ♣ A7

Board: 259 ♠ Q64 You bid first.
 Dealer: North ♥ AJ The opponents are silent.
 Vul: E-W ♦ AQJT4
 HCP: 17+1 ♣ K65

Both hands (Answers Page)

Board: 255

	North:	South:	W	N	E	S
Dealer: North	♠ QJ2	♠ A8653		1NT	Pass	2♥
Vul: N-S	♥ AK5	♥ J92	Pass	2♠	Pass	3NT
North HCP: 17	♦ K842	♦ A53	Pass	4♠	All Pass	
South HCP: 9+1	♣ KJ6	♣ 42				
Contract: 4♠ North						

Board: 256

	North:	South:	W	N	E	S
Dealer: South	♠ KJT75	♠ A94				1NT
Vul: E-W	♥ A32	♥ QJ976	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ JT	♦ A8	Pass	3NT	Pass	4♠
South HCP: 15+1	♣ QJ3	♣ A95	All Pass			
Contract: 4♠ South						

Board: 257

	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ KQ6		1NT	Pass	2♦
Vul: Both	♥ 42	♥ AQJ63	Pass	2♥	Pass	6NT
North HCP: 15+1	♦ KJT8	♦ A9	All Pass			
South HCP: 16+1	♣ AK975	♣ T86				
Contract: 6NT South						

Board: 258

	North:	South:	W	N	E	S
Dealer: South	♠ AT5	♠ K96				1NT
Vul: None	♥ QT987	♥ A64	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ QT4	♦ AKJ82	Pass	3NT	Pass	4♥
South HCP: 15+1	♣ A7	♣ 85	All Pass			
Contract: 4♥ South						

Board: 259

	North:	South:	W	N	E	S
Dealer: North	♠ Q64	♠ KJ975		1NT	Pass	2♥
Vul: E-W	♥ AJ	♥ K52	Pass	2♠	Pass	3♣
North HCP: 17+1	♦ AQJT4	♦ 6	Pass	4♠	All Pass	
South HCP: 11+1	♣ K65	♣ A832				
Contract: 4♠ North						

South hands

Jacoby_Transfer

Board: 255 ♠ A8653 Partner bids first.
 Dealer: North ♥ J92 The opponents are silent.
 Vul: N-S ♦ A53
 HCP: 9+1 ♣ 42

Board: 256 ♠ A94 You bid first.
 Dealer: South ♥ QJ976 The opponents are silent.
 Vul: E-W ♦ A8
 HCP: 15+1 ♣ A95

Board: 257 ♠ KQ6 Partner bids first.
 Dealer: North ♥ AQJ63 The opponents are silent.
 Vul: Both ♦ A9
 HCP: 16+1 ♣ T86

Board: 258 ♠ K96 You bid first.
 Dealer: South ♥ A64 The opponents are silent.
 Vul: None ♦ AKJ82
 HCP: 15+1 ♣ 85

Board: 259 ♠ KJ975 Partner bids first.
 Dealer: North ♥ K52 The opponents are silent.
 Vul: E-W ♦ 6
 HCP: 11+1 ♣ A832

Both hands (Answers Page)

Board: 255

	North:	South:	W	N	E	S
Dealer: North	♠ QJ2	♠ A8653		1NT	Pass	2♥
Vul: N-S	♥ AK5	♥ J92	Pass	2♠	Pass	3NT
North HCP: 17	♦ K842	♦ A53	Pass	4♠	All Pass	
South HCP: 9+1	♣ KJ6	♣ 42				
Contract: 4♠ North						

Board: 256

	North:	South:	W	N	E	S
Dealer: South	♠ KJT75	♠ A94				1NT
Vul: E-W	♥ A32	♥ QJ976	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ JT	♦ A8	Pass	3NT	Pass	4♠
South HCP: 15+1	♣ QJ3	♣ A95	All Pass			
Contract: 4♠ South						

Board: 257

	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ KQ6		1NT	Pass	2♦
Vul: Both	♥ 42	♥ AQJ63	Pass	2♥	Pass	6NT
North HCP: 15+1	♦ KJT8	♦ A9	All Pass			
South HCP: 16+1	♣ AK975	♣ T86				
Contract: 6NT South						

Board: 258

	North:	South:	W	N	E	S
Dealer: South	♠ AT5	♠ K96				1NT
Vul: None	♥ QT987	♥ A64	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ QT4	♦ AKJ82	Pass	3NT	Pass	4♥
South HCP: 15+1	♣ A7	♣ 85	All Pass			
Contract: 4♥ South						

Board: 259

	North:	South:	W	N	E	S
Dealer: North	♠ Q64	♠ KJ975		1NT	Pass	2♥
Vul: E-W	♥ AJ	♥ K52	Pass	2♠	Pass	3♣
North HCP: 17+1	♦ AQJT4	♦ 6	Pass	4♠	All Pass	
South HCP: 11+1	♣ K65	♣ A832				
Contract: 4♠ North						

North hands

Jacoby_Transfer

Board: 260 ♠ JT942 Partner bids first.
 Dealer: South ♥ AJ5 The opponents are silent.
 Vul: Both ♦ A92
 HCP: 14+1 ♣ AT

Board: 261 ♠ J8 You bid first.
 Dealer: North ♥ A86 The opponents are silent.
 Vul: None ♦ KQJ98
 HCP: 15+1 ♣ A52

Board: 262 ♠ 532 Partner bids first.
 Dealer: South ♥ K9632 The opponents are silent.
 Vul: N-S ♦ J5
 HCP: 9+1 ♣ AJ7

Board: 263 ♠ A3 Partner bids first.
 Dealer: South ♥ AJT75 The opponents are silent.
 Vul: Both ♦ 932
 HCP: 9+1 ♣ T97

Board: 264 ♠ 842 Partner bids first.
 Dealer: South ♥ AK986 The opponents are silent.
 Vul: None ♦ 73
 HCP: 9+1 ♣ Q75

Both hands (Answers Page)

Board: 260

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 16

Contract: 6 ♠ North

North:

♠ JT942

♥ AJ5

♦ A92

♣ AT

South:

♠ KQ8

♥ KQ2

♦ QJ54

♣ K43

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3NT	Pass	4 ♠
Pass	4NT	Pass	5 ♦ ¹
Pass	6 ♠	All Pass	

1. A=1/5 or 4/5

Board: 261

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+1

Contract: 3NT South

North:

♠ J8

♥ A86

♦ KQJ98

♣ A52

South:

♠ AK543

♥ T7

♦ AT6

♣ T86

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	3NT
All Pass			

Board: 262

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15+1

Contract: 4 ♥ South

North:

♠ 532

♥ K9632

♦ J5

♣ AJ7

South:

♠ AK8

♥ QT4

♦ AT764

♣ Q2

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3NT	Pass	4 ♥
All Pass			

Board: 263

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 16

Contract: 4 ♥ North

North:

♠ A3

♥ AJT75

♦ 932

♣ T97

South:

♠ KT7

♥ K862

♦ QJ

♣ AK42

W	N	E	S
			1NT
Pass	2 ♦	Pass	2NT ¹
Pass	4 ♥	All Pass	
1. Extended acceptance after NT			

Board: 264

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 16+1

Contract: 4 ♥ South

North:

♠ 842

♥ AK986

♦ 73

♣ Q75

South:

♠ AJ

♥ T42

♦ AKT65

♣ A98

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3NT	Pass	4 ♥
All Pass			

Board: 260	♠ KQ8	You bid first.
Dealer: South	♥ KQ2	The opponents are silent.
Vul: Both	♦ QJ54	
HCP: 16	♣ K43	

Board: 261	♠ AK543	Partner bids first.
Dealer: North	♥ T7	The opponents are silent.
Vul: None	♦ AT6	
HCP: 11+1	♣ T86	

Board: 262	♠ AK8	You bid first.
Dealer: South	♥ QT4	The opponents are silent.
Vul: N-S	♦ AT764	
HCP: 15+1	♣ Q2	

Board: 263	♠ KT7	You bid first.
Dealer: South	♥ K862	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 16	♣ AK42	

Board: 264	♠ AJ	You bid first.
Dealer: South	♥ T42	The opponents are silent.
Vul: None	♦ AKT65	
HCP: 16+1	♣ A98	

Both hands (Answers Page)

Board: 260

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 16

Contract: 6 ♠ North

North:

♠ JT942

♥ AJ5

♦ A92

♣ AT

South:

♠ KQ8

♥ KQ2

♦ QJ54

♣ K43

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3NT	Pass	4 ♠
Pass	4NT	Pass	5 ♦ ¹
Pass	6 ♠	All Pass	

1. A=1/5 or 4/5

Board: 261

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+1

Contract: 3NT South

North:

♠ J8

♥ A86

♦ KQJ98

♣ A52

South:

♠ AK543

♥ T7

♦ AT6

♣ T86

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	3NT
All Pass			

Board: 262

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15+1

Contract: 4 ♥ South

North:

♠ 532

♥ K9632

♦ J5

♣ AJ7

South:

♠ AK8

♥ QT4

♦ AT764

♣ Q2

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3NT	Pass	4 ♥
All Pass			

Board: 263

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 16

Contract: 4 ♥ North

North:

♠ A3

♥ AJT75

♦ 932

♣ T97

South:

♠ KT7

♥ K862

♦ QJ

♣ AK42

W	N	E	S
			1NT
Pass	2 ♦	Pass	2NT ¹
Pass	4 ♥	All Pass	

1. Extended acceptance after NT

Board: 264

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 16+1

Contract: 4 ♥ South

North:

♠ 842

♥ AK986

♦ 73

♣ Q75

South:

♠ AJ

♥ T42

♦ AKT65

♣ A98

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3NT	Pass	4 ♥
All Pass			

Board: 265	♠ J43	You bid first.
Dealer: North	♥ AJ632	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 15+1	♣ AQ7	

Board: 266	♠ 732	Partner bids first.
Dealer: South	♥ AJ876	The opponents are silent.
Vul: E-W	♦ 32	
HCP: 9+1	♣ AT5	

Board: 267	♠ QJ84	You bid first.
Dealer: North	♥ Q76	The opponents are silent.
Vul: None	♦ AK8	
HCP: 16	♣ A83	

Board: 268	♠ 985	Partner bids first.
Dealer: South	♥ AKJ98	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 10+1	♣ QT73	

Board: 269	♠ K85	You bid first.
Dealer: North	♥ A874	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 17	♣ AQ7	

Both hands (Answers Page)

Board: 265

	North:	South:	W	N	E	S
Dealer: North	♠ J43	♠ AT862		1NT	Pass	2♥
Vul: N-S	♥ AJ632	♥ K5	Pass	2♠	Pass	3♦
North HCP: 15+1	♦ K3	♦ AQ876	Pass	4♠	All Pass	
South HCP: 13+2	♣ AQ7	♣ 3				
Contract: 4♠ North						

Board: 266

	North:	South:	W	N	E	S
Dealer: South	♠ 732	♠ AQ				1NT
Vul: E-W	♥ AJ876	♥ T53	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ 32	♦ AKT98	Pass	3NT	Pass	4♥
South HCP: 16+1	♣ AT5	♣ K63	All Pass			
Contract: 4♥ South						

Board: 267

	North:	South:	W	N	E	S
Dealer: North	♠ QJ84	♠ T7		1NT	Pass	2♦
Vul: None	♥ Q76	♥ AKT32	Pass	2♥	Pass	3NT
North HCP: 16	♦ AK8	♦ 965	Pass	4♥	All Pass	
South HCP: 10+1	♣ A83	♣ KT6				
Contract: 4♥ North						

Board: 268

	North:	South:	W	N	E	S
Dealer: South	♠ 985	♠ KJ63				1NT
Vul: N-S	♥ AKJ98	♥ Q74	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ 8	♦ AQJ2	Pass	3♣	Pass	4♥
South HCP: 17	♣ QT73	♣ A5	All Pass			
Contract: 4♥ South						

Board: 269

	North:	South:	W	N	E	S
Dealer: North	♠ K85	♠ J9743		1NT	Pass	2♥
Vul: E-W	♥ A874	♥ Q	Pass	2♠	Pass	3♦
North HCP: 17	♦ AT3	♦ QJ92	Pass	4♠	All Pass	
South HCP: 10+1	♣ AQ7	♣ KJ4				
Contract: 4♠ North						

South hands

Jacoby_Transfer

Board: 265	♠ AT862	Partner bids first.
Dealer: North	♥ K5	The opponents are silent.
Vul: N-S	♦ AQ876	
HCP: 13+2	♣ 3	

Board: 266	♠ AQ	You bid first.
Dealer: South	♥ T53	The opponents are silent.
Vul: E-W	♦ AKT98	
HCP: 16+1	♣ K63	

Board: 267	♠ T7	Partner bids first.
Dealer: North	♥ AKT32	The opponents are silent.
Vul: None	♦ 965	
HCP: 10+1	♣ KT6	

Board: 268	♠ KJ63	You bid first.
Dealer: South	♥ Q74	The opponents are silent.
Vul: N-S	♦ AQJ2	
HCP: 17	♣ A5	

Board: 269	♠ J9743	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ QJ92	
HCP: 10+1	♣ KJ4	

Both hands (Answers Page)

Board: 265

	North:	South:	W	N	E	S
Dealer: North	♠ J43	♠ AT862		1NT	Pass	2♥
Vul: N-S	♥ AJ632	♥ K5	Pass	2♠	Pass	3♦
North HCP: 15+1	♦ K3	♦ AQ876	Pass	4♠	All Pass	
South HCP: 13+2	♣ AQ7	♣ 3				
Contract: 4♠ North						

Board: 266

	North:	South:	W	N	E	S
Dealer: South	♠ 732	♠ AQ				1NT
Vul: E-W	♥ AJ876	♥ T53	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ 32	♦ AKT98	Pass	3NT	Pass	4♥
South HCP: 16+1	♣ AT5	♣ K63	All Pass			
Contract: 4♥ South						

Board: 267

	North:	South:	W	N	E	S
Dealer: North	♠ QJ84	♠ T7		1NT	Pass	2♦
Vul: None	♥ Q76	♥ AKT32	Pass	2♥	Pass	3NT
North HCP: 16	♦ AK8	♦ 965	Pass	4♥	All Pass	
South HCP: 10+1	♣ A83	♣ KT6				
Contract: 4♥ North						

Board: 268

	North:	South:	W	N	E	S
Dealer: South	♠ 985	♠ KJ63				1NT
Vul: N-S	♥ AKJ98	♥ Q74	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ 8	♦ AQJ2	Pass	3♣	Pass	4♥
South HCP: 17	♣ QT73	♣ A5	All Pass			
Contract: 4♥ South						

Board: 269

	North:	South:	W	N	E	S
Dealer: North	♠ K85	♠ J9743		1NT	Pass	2♥
Vul: E-W	♥ A874	♥ Q	Pass	2♠	Pass	3♦
North HCP: 17	♦ AT3	♦ QJ92	Pass	4♠	All Pass	
South HCP: 10+1	♣ AQ7	♣ KJ4				
Contract: 4♠ North						

North hands

Jacoby_Transfer

Board: 270

♠ 96

Partner bids first.

Dealer: South

♥ QJ432

The opponents are silent.

Vul: Both

♦ KQ92

HCP: 9+1

♣ J7

Board: 271

♠ K85

You bid first.

Dealer: North

♥ KQJ6

West (RHO) bids 2♥ if possible.

Vul: N-S

♦ QJ4

East (LHO) bids 2NT if possible.

HCP: 15

♣ KT4

Board: 272

♠ AKQ42

Partner bids first.

Dealer: South

♥ K9

The opponents are silent.

Vul: E-W

♦ Q6

HCP: 14+1

♣ T852

Board: 273

♠ A9

You bid first.

Dealer: North

♥ K843

The opponents are silent.

Vul: Both

♦ AQT6

HCP: 16

♣ K92

Both hands (Answers Page)

Board: 270

	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ AQJ43				1NT
Vul: Both	♥ QJ432	♥ A95	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ KQ92	♦ T84	Pass	3♦	Pass	4♥
South HCP: 15+1	♣ J7	♣ A6	All Pass			
Contract: 4♥ South						

Board: 271

	North:	South:	W	N	E	S
Dealer: North	♠ K85	♠ AJ6		1NT	Pass	2♦
Vul: N-S	♥ KQJ6	♥ AT982	2♥ ¹	Pass	2NT ²	3NT
North HCP: 15	♦ QJ4	♦ 5	Pass	4♥	Pass	4NT
South HCP: 15+1	♣ KT4	♣ AQ76	Pass	5♦ ³	Pass	5♥
Contract: 5♥ South			All Pass			

1. Michaels Cuebid
2. to the partner's longer
3. A=1/5 or 4/5

Board: 272

	North:	South:	W	N	E	S
Dealer: South	♠ AKQ42	♠ 853				1NT
Vul: E-W	♥ K9	♥ AJ4	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ Q6	♦ AKJT4	Pass	3♣	Pass	4♠
South HCP: 16+1	♣ T852	♣ K3	All Pass			
Contract: 4♠ South						

Board: 273

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ 6		1NT	Pass	2♦
Vul: Both	♥ K843	♥ A9652	Pass	2♠ ¹	Pass	4NT
North HCP: 16	♦ AQT6	♦ K984	Pass	5♣ ²	Pass	5♦
South HCP: 12+1	♣ K92	♣ AJ8	Pass	5♥ ³	Pass	6♥
Contract: 6♥ South			All Pass			

1. Extended acceptance after NT
2. A=0/5 or 3/5
3. no !H queen

Board: 270	♠ AQJ43	You bid first.
Dealer: South	♥ A95	The opponents are silent.
Vul: Both	♦ T84	
HCP: 15+1	♣ A6	
<hr/>		
Board: 271	♠ AJ6	Partner bids first.
Dealer: North	♥ AT982	West (LHO) bids 2♥ if possible.
Vul: N-S	♦ 5	East (RHO) bids 2NT if possible.
HCP: 15+1	♣ AQ76	
<hr/>		
Board: 272	♠ 853	You bid first.
Dealer: South	♥ AJ4	The opponents are silent.
Vul: E-W	♦ AKJT4	
HCP: 16+1	♣ K3	
<hr/>		
Board: 273	♠ 6	Partner bids first.
Dealer: North	♥ A9652	The opponents are silent.
Vul: Both	♦ K984	
HCP: 12+1	♣ AJ8	

Both hands (Answers Page)

Board: 270

	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ AQJ43				1NT
Vul: Both	♥ QJ432	♥ A95	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ KQ92	♦ T84	Pass	3♦	Pass	4♥
South HCP: 15+1	♣ J7	♣ A6	All Pass			
Contract: 4♥ South						

Board: 271

	North:	South:	W	N	E	S
Dealer: North	♠ K85	♠ AJ6		1NT	Pass	2♦
Vul: N-S	♥ KQJ6	♥ AT982	2♥ ¹	Pass	2NT ²	3NT
North HCP: 15	♦ QJ4	♦ 5	Pass	4♥	Pass	4NT
South HCP: 15+1	♣ KT4	♣ AQ76	Pass	5♦ ³	Pass	5♥
Contract: 5♥ South			All Pass			

1. Michaels Cuebid
2. to the partner's longer
3. A=1/5 or 4/5

Board: 272

	North:	South:	W	N	E	S
Dealer: South	♠ AKQ42	♠ 853				1NT
Vul: E-W	♥ K9	♥ AJ4	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ Q6	♦ AKJT4	Pass	3♣	Pass	4♠
South HCP: 16+1	♣ T852	♣ K3	All Pass			
Contract: 4♠ South						

Board: 273

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ 6		1NT	Pass	2♦
Vul: Both	♥ K843	♥ A9652	Pass	2♠ ¹	Pass	4NT
North HCP: 16	♦ AQT6	♦ K984	Pass	5♣ ²	Pass	5♦
South HCP: 12+1	♣ K92	♣ AJ8	Pass	5♥ ³	Pass	6♥
Contract: 6♥ South			All Pass			

1. Extended acceptance after NT
2. A=0/5 or 3/5
3. no !H queen

North hands

Jacoby_Transfer

Board: 274	♠ Q96	Partner bids first.
Dealer: South	♥ AQJT9	The opponents are silent.
Vul: None	♦ AT2	
HCP: 15+1	♣ Q6	

Board: 275	♠ AQ6	You bid first.
Dealer: North	♥ K94	The opponents are silent.
Vul: E-W	♦ AT974	
HCP: 16+1	♣ K5	

Board: 276	♠ AQ742	Partner bids first.
Dealer: South	♥ T9	The opponents are silent.
Vul: Both	♦ A962	
HCP: 13+1	♣ K8	

Board: 277	♠ A74	You bid first.
Dealer: North	♥ KJ95	The opponents are silent.
Vul: None	♦ J8	
HCP: 16	♣ AK64	

Board: 278	♠ AJ962	Partner bids first.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: N-S	♦ J7	
HCP: 14+1	♣ AT7	

Both hands (Answers Page)

Board: 274

Dealer: South

Vul: None

North HCP: 15+1

South HCP: 17+1

Contract: 6♥ South

North:

♠ Q96

♥ AQJT9

♦ AT2

♣ Q6

South:

♠ A43

♥ K43

♦ Q4

♣ AKJ92

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	4NT	Pass	6♥
All Pass			

Board: 275

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 10+1

Contract: 4♥ North

North:

♠ AQ6

♥ K94

♦ AT974

♣ K5

South:

♠ KJ8

♥ AQT53

♦ 62

♣ 432

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3NT
Pass	4♥	All Pass	

Board: 276

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 15

Contract: 4♠ South

North:

♠ AQ742

♥ T9

♦ A962

♣ K8

South:

♠ T86

♥ AKQ6

♦ Q3

♣ A932

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♦	Pass	4♠
All Pass			

Board: 277

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+1

Contract: 4♠ North

North:

♠ A74

♥ KJ95

♦ J8

♣ AK64

South:

♠ KT965

♥ 86

♦ A6

♣ Q752

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	4♠	All Pass	

Board: 278

Dealer: South

Vul: N-S

North HCP: 14+1

South HCP: 15+1

Contract: 4♠ South

North:

♠ AJ962

♥ KJ9

♦ J7

♣ AT7

South:

♠ KQ5

♥ AQ743

♦ KT

♣ J43

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3NT	Pass	4♠
All Pass			

South hands

Jacoby_Transfer

Board: 274	♠ A43	You bid first.
Dealer: South	♥ K43	The opponents are silent.
Vul: None	♦ Q4	
HCP: 17+1	♣ AKJ92	

Board: 275	♠ KJ8	Partner bids first.
Dealer: North	♥ AQT53	The opponents are silent.
Vul: E-W	♦ 62	
HCP: 10+1	♣ 432	

Board: 276	♠ T86	You bid first.
Dealer: South	♥ AKQ6	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 15	♣ A932	

Board: 277	♠ KT965	Partner bids first.
Dealer: North	♥ 86	The opponents are silent.
Vul: None	♦ A6	
HCP: 9+1	♣ Q752	

Board: 278	♠ KQ5	You bid first.
Dealer: South	♥ AQ743	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 15+1	♣ J43	

Both hands (Answers Page)

Board: 274

Dealer: South

Vul: None

North HCP: 15+1

South HCP: 17+1

Contract: 6♥ South

North:

♠ Q96

♥ AQJT9

♦ AT2

♣ Q6

South:

♠ A43

♥ K43

♦ Q4

♣ AKJ92

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 4NT Pass 6♥

All Pass

Board: 275

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 10+1

Contract: 4♥ North

North:

♠ AQ6

♥ K94

♦ AT974

♣ K5

South:

♠ KJ8

♥ AQT53

♦ 62

♣ 432

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

Board: 276

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 15

Contract: 4♠ South

North:

♠ AQ742

♥ T9

♦ A962

♣ K8

South:

♠ T86

♥ AKQ6

♦ Q3

♣ A932

W

N

E

S

1NT

Pass 2♥ Pass 2♠

Pass 3♦ Pass 4♠

All Pass

Board: 277

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+1

Contract: 4♠ North

North:

♠ A74

♥ KJ95

♦ J8

♣ AK64

South:

♠ KT965

♥ 86

♦ A6

♣ Q752

W

N

E

S

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 4♠ All Pass

Board: 278

Dealer: South

Vul: N-S

North HCP: 14+1

South HCP: 15+1

Contract: 4♠ South

North:

♠ AJ962

♥ KJ9

♦ J7

♣ AT7

South:

♠ KQ5

♥ AQ743

♦ KT

♣ J43

W

N

E

S

1NT

Pass 2♥ Pass 2♠

Pass 3NT Pass 4♠

All Pass

North hands

Jacoby_Transfer

Board: 279

♠ J73

You bid first.

Dealer: North

♥ AJ2

The opponents are silent.

Vul: Both

♦ AKT73

HCP: 15+1

♣ Q7

Board: 280

♠ KJ94

You bid first.

Dealer: North

♥ K6

West (RHO) Doubles 2♥ if possible.

Vul: None

♦ AKQ

HCP: 16

♣ 8764

Board: 281

♠ 865432

Partner bids first.

Dealer: South

♥ Q6

East (LHO) bids 3♣ if possible.

Vul: N-S

♦ Q75

HCP: 4+2

♣ 75

Board: 282

♠ JT

Partner bids first.

Dealer: South

♥ AQT62

The opponents are silent.

Vul: E-W

♦ JT2

HCP: 12+1

♣ A83

Both hands (Answers Page)

Board: 279

	North:	South:	W	N	E	S
Dealer: North	♠ J73	♠ Q8		1NT	Pass	2♦
Vul: Both	♥ AJ2	♥ KQT97	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ AKT73	♦ 842	Pass	4♥	All Pass	
South HCP: 11+1	♣ Q7	♣ A42				
Contract: 4♥ North						

Board: 280

	North:	South:	W	N	E	S
Dealer: North	♠ KJ94	♠ AQ865		1NT	Pass	2♥
Vul: None	♥ K6	♥ J	X	2NT ¹	Pass	3♣
North HCP: 16	♦ AKQ	♦ J9854	Pass	3♦	Pass	4NT
South HCP: 14+2	♣ 8764	♣ AQ	Pass	5♥ ²	Pass	6♠
Contract: 6♠ South			All Pass			

1. Extended acceptance after NT

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

Board: 281

	North:	South:	W	N	E	S
Dealer: South	♠ 865432	♠ Q7				1NT
Vul: N-S	♥ Q6	♥ 9432	Pass	2♥	3♣	Pass
North HCP: 4+2	♦ Q75	♦ AKJ9	Pass	3♠	All Pass	
South HCP: 15	♣ 75	♣ KQ6				
Contract: 3♠ North						

Board: 282

	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ AK83				1NT
Vul: E-W	♥ AQT62	♥ KJ9	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ JT2	♦ KQ95	Pass	3NT	Pass	4♥
South HCP: 17	♣ A83	♣ J6	All Pass			
Contract: 4♥ South						

South hands

Jacoby_Transfer

Board: 279	♠ Q8	Partner bids first.
Dealer: North	♥ KQT97	The opponents are silent.
Vul: Both	♦ 842	
HCP: 11+1	♣ A42	
Board: 280	♠ AQ865	Partner bids first.
Dealer: North	♥ J	West (LHO) Doubles 2♥ if possible.
Vul: None	♦ J9854	
HCP: 14+2	♣ AQ	
Board: 281	♠ Q7	You bid first.
Dealer: South	♥ 9432	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ AKJ9	
HCP: 15	♣ KQ6	
Board: 282	♠ AK83	You bid first.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: E-W	♦ KQ95	
HCP: 17	♣ J6	

Both hands (Answers Page)

Board: 279

	North:	South:	W	N	E	S
Dealer: North	♠ J73	♠ Q8		1NT	Pass	2♦
Vul: Both	♥ AJ2	♥ KQT97	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ AKT73	♦ 842	Pass	4♥	All Pass	
South HCP: 11+1	♣ Q7	♣ A42				
Contract: 4♥ North						

Board: 280

	North:	South:	W	N	E	S
Dealer: North	♠ KJ94	♠ AQ865		1NT	Pass	2♥
Vul: None	♥ K6	♥ J	X	2NT ¹	Pass	3♣
North HCP: 16	♦ AKQ	♦ J9854	Pass	3♦	Pass	4NT
South HCP: 14+2	♣ 8764	♣ AQ	Pass	5♥ ²	Pass	6♠
Contract: 6♠ South			All Pass			

1. Extended acceptance after NT

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

Board: 281

	North:	South:	W	N	E	S
Dealer: South	♠ 865432	♠ Q7				1NT
Vul: N-S	♥ Q6	♥ 9432	Pass	2♥	3♣	Pass
North HCP: 4+2	♦ Q75	♦ AKJ9	Pass	3♠	All Pass	
South HCP: 15	♣ 75	♣ KQ6				
Contract: 3♠ North						

Board: 282

	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ AK83				1NT
Vul: E-W	♥ AQT62	♥ KJ9	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ JT2	♦ KQ95	Pass	3NT	Pass	4♥
South HCP: 17	♣ A83	♣ J6	All Pass			
Contract: 4♥ South						

North hands

Jacoby_Transfer

Board: 283 ♠ 764 Partner bids first.
 Dealer: South ♥ JT9642 East (LHO) bids 3♣ if possible.
 Vul: None ♦ J53
 HCP: 5+2 ♣ K

Board: 284 ♠ 6 Partner bids first.
 Dealer: South ♥ AJT93 The opponents are silent.
 Vul: N-S ♦ J87
 HCP: 9+1 ♣ K876

Board: 285 ♠ AKJ8 You bid first.
 Dealer: North ♥ K2 West (RHO) bids 2♠ if possible.
 Vul: E-W ♦ A72
 HCP: 15 ♣ 6532

Board: 286 ♠ JT You bid first.
 Dealer: North ♥ AJ965 The opponents are silent.
 Vul: Both ♦ AQ6
 HCP: 16+1 ♣ KJ9

Board: 287 ♠ AK2 You bid first.
 Dealer: North ♥ 43 The opponents are silent.
 Vul: N-S ♦ Q83
 HCP: 15+1 ♣ AQ986

Both hands (Answers Page)

Board: 283

Dealer: South

Vul: None

North HCP: 5+2

South HCP: 17

Contract: 3♥ North

North:

♠ 764

♥ JT9642

♦ J53

♣ K

South:

♠ AKJ5

♥ AQ

♦ KT82

♣ 874

W	N	E	S
			1NT
Pass	2♦	3♣	Pass
Pass	3♥	All Pass	

Board: 284

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15+1

Contract: 4♥ South

North:

♠ 6

♥ AJT93

♦ J87

♣ K876

South:

♠ AQJ

♥ K85

♦ KQ942

♣ 92

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	Pass	4♥
All Pass			

Board: 285

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ AKJ8

♥ K2

♦ A72

♣ 6532

South:

♠ Q

♥ J6543

♦ K95

♣ QJT7

W	N	E	S
	1NT	Pass	2♦
2♠	Pass	Pass	X
Pass	3♥	Pass	3NT
All Pass			

Board: 286

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9+2

Contract: 3♥ North

North:

♠ JT

♥ AJ965

♦ AQ6

♣ KJ9

South:

♠ AK942

♥ 4

♦ 84

♣ Q8632

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	3♥	All Pass	

Board: 287

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 13+1

Contract: 3NT South

North:

♠ AK2

♥ 43

♦ Q83

♣ AQ986

South:

♠ T97

♥ AKQ95

♦ KJ7

♣ T7

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3NT
All Pass			

South hands

Jacoby_Transfer

Board: 283	♠ AKJ5	You bid first.
Dealer: South	♥ AQ	East (RHO) bids 3♣ if possible.
Vul: None	♦ KT82	
HCP: 17	♣ 874	

Board: 284	♠ AQJ	You bid first.
Dealer: South	♥ K85	The opponents are silent.
Vul: N-S	♦ KQ942	
HCP: 15+1	♣ 92	

Board: 285	♠ Q	Partner bids first.
Dealer: North	♥ J6543	West (LHO) bids 2♠ if possible.
Vul: E-W	♦ K95	
HCP: 9+1	♣ QJT7	

Board: 286	♠ AK942	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: Both	♦ 84	
HCP: 9+2	♣ Q8632	

Board: 287	♠ T97	Partner bids first.
Dealer: North	♥ AKQ95	The opponents are silent.
Vul: N-S	♦ KJ7	
HCP: 13+1	♣ T7	

Both hands (Answers Page)

Board: 283

Dealer: South

Vul: None

North HCP: 5+2

South HCP: 17

Contract: 3♥ North

North:

♠ 764

♥ JT9642

♦ J53

♣ K

South:

♠ AKJ5

♥ AQ

♦ KT82

♣ 874

W

N

E

S

1NT

Pass

2♦

3♣

Pass

Pass

3♥

All Pass

Board: 284

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15+1

Contract: 4♥ South

North:

♠ 6

♥ AJT93

♦ J87

♣ K876

South:

♠ AQJ

♥ K85

♦ KQ942

♣ 92

W

N

E

S

1NT

Pass

2♦

Pass

2♥

Pass

3♣

Pass

4♥

All Pass

Board: 285

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ AKJ8

♥ K2

♦ A72

♣ 6532

South:

♠ Q

♥ J6543

♦ K95

♣ QJT7

W

N

E

S

1NT

Pass

2♦

2♠

Pass

Pass

X

Pass

3♥

Pass

3NT

All Pass

Board: 286

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9+2

Contract: 3♥ North

North:

♠ JT

♥ AJ965

♦ AQ6

♣ KJ9

South:

♠ AK942

♥ 4

♦ 84

♣ Q8632

W

N

E

S

1NT

Pass

2♥

Pass

2♠

Pass

3♣

Pass

3♥

All Pass

Board: 287

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 13+1

Contract: 3NT South

North:

♠ AK2

♥ 43

♦ Q83

♣ AQ986

South:

♠ T97

♥ AKQ95

♦ KJ7

♣ T7

W

N

E

S

1NT

Pass

2♦

Pass

2♥

Pass

3NT

All Pass

North hands

Jacoby_Transfer

Board: 288 ♠ 2 Partner bids first.
 Dealer: South ♥ AKJ54 The opponents are silent.
 Vul: E-W ♦ J96
 HCP: 10+1 ♣ JT92

Board: 289 ♠ QJ8 You bid first.
 Dealer: North ♥ AJ42 The opponents are silent.
 Vul: Both ♦ AKT
 HCP: 15 ♣ 764

Board: 290 ♠ QJ82 You bid first.
 Dealer: North ♥ QT6 The opponents are silent.
 Vul: None ♦ AK83
 HCP: 15 ♣ QJ

Board: 291 ♠ Q65 You bid first.
 Dealer: North ♥ KQ87 West (RHO) Doubles 2♥ if possible.
 Vul: E-W ♦ KJ7
 HCP: 17 ♣ AQ9

Board: 292 ♠ KT642 Partner bids first.
 Dealer: South ♥ K4 The opponents are silent.
 Vul: Both ♦ AJ5
 HCP: 12+1 ♣ J92

Both hands (Answers Page)

Board: 288

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 16

Contract: 4♥ South

North:

♠ 2

♥ AKJ54

♦ J96

♣ JT92

South:

♠ AJ6

♥ Q32

♦ AKQ8

♣ 765

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3NT	Pass	4♥
All Pass			

Board: 289

Dealer: North

Vul: Both

North HCP: 15

South HCP: 14+1

Contract: 4♠ North

North:

♠ QJ8

♥ AJ42

♦ AKT

♣ 764

South:

♠ K9532

♥ K9

♦ J42

♣ AKT

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
Pass	4♠	All Pass	

Board: 290

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 4♠ South

North:

♠ QJ82

♥ QT6

♦ AK83

♣ QJ

South:

♠ AK743

♥ 72

♦ Q742

♣ 52

W	N	E	S
	1NT	Pass	2♥
Pass	2NT ¹	Pass	4♠
All Pass			

1. Extended acceptance after NT

Board: 291

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11+3

Contract: 6♠ South

North:

♠ Q65

♥ KQ87

♦ KJ7

♣ AQ9

South:

♠ AKJ97

♥ -

♦ T98642

♣ K4

W	N	E	S
	1NT	Pass	2♥
X	2♠	Pass	4NT
Pass	5♦ ¹	Pass	6♠
All Pass			

1. A=1/5 or 4/5

Board: 292

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 17

Contract: 4♠ South

North:

♠ KT642

♥ K4

♦ AJ5

♣ J92

South:

♠ AQ75

♥ AJ7

♦ Q83

♣ AT5

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3NT	Pass	4♠
All Pass			

South hands

Jacoby_Transfer

Board: 288 ♠ AJ6 You bid first.
 Dealer: South ♥ Q32 The opponents are silent.
 Vul: E-W ♦ AKQ8
 HCP: 16 ♣ 765

Board: 289 ♠ K9532 Partner bids first.
 Dealer: North ♥ K9 The opponents are silent.
 Vul: Both ♦ J42
 HCP: 14+1 ♣ AKT

Board: 290 ♠ AK743 Partner bids first.
 Dealer: North ♥ 72 The opponents are silent.
 Vul: None ♦ Q742
 HCP: 9+1 ♣ 52

Board: 291 ♠ AKJ97 Partner bids first.
 Dealer: North ♥ - West (LHO) Doubles 2♥ if possible.
 Vul: E-W ♦ T98642
 HCP: 11+3 ♣ K4

Board: 292 ♠ AQ75 You bid first.
 Dealer: South ♥ AJ7 The opponents are silent.
 Vul: Both ♦ Q83
 HCP: 17 ♣ AT5

Both hands (Answers Page)

Board: 288

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 16

Contract: 4♥ South

North:

♠ 2

♥ AKJ54

♦ J96

♣ JT92

South:

♠ AJ6

♥ Q32

♦ AKQ8

♣ 765

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3NT	Pass	4♥
All Pass			

Board: 289

Dealer: North

Vul: Both

North HCP: 15

South HCP: 14+1

Contract: 4♠ North

North:

♠ QJ8

♥ AJ42

♦ AKT

♣ 764

South:

♠ K9532

♥ K9

♦ J42

♣ AKT

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
Pass	4♠	All Pass	

Board: 290

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 4♠ South

North:

♠ QJ82

♥ QT6

♦ AK83

♣ QJ

South:

♠ AK743

♥ 72

♦ Q742

♣ 52

W	N	E	S
	1NT	Pass	2♥
Pass	2NT ¹	Pass	4♠
All Pass			

1. Extended acceptance after NT

Board: 291

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11+3

Contract: 6♠ South

North:

♠ Q65

♥ KQ87

♦ KJ7

♣ AQ9

South:

♠ AKJ97

♥ -

♦ T98642

♣ K4

W	N	E	S
	1NT	Pass	2♥
X	2♠	Pass	4NT
Pass	5♦ ¹	Pass	6♠
All Pass			

1. A=1/5 or 4/5

Board: 292

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 17

Contract: 4♠ South

North:

♠ KT642

♥ K4

♦ AJ5

♣ J92

South:

♠ AQ75

♥ AJ7

♦ Q83

♣ AT5

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3NT	Pass	4♠
All Pass			

North hands

Jacoby_Transfer

Board: 293

♠ KJ9

You bid first.

Dealer: North

♥ QJ63

The opponents are silent.

Vul: None

♦ Q8

HCP: 15

♣ KQJT

Board: 294

♠ A93

Partner bids first.

Dealer: South

♥ J9652

East (LHO) bids 2♥ if possible.

Vul: N-S

♦ AQ6

West (RHO) bids 2♠ if possible.

HCP: 15+1

♣ A6

Board: 295

♠ AQ8

You bid first.

Dealer: North

♥ A3

The opponents are silent.

Vul: Both

♦ Q87

HCP: 17+1

♣ KQ875

Board: 296

♠ QJ765

Partner bids first.

Dealer: South

♥ A4

The opponents are silent.

Vul: None

♦ Q8

HCP: 12+1

♣ KT64

Both hands (Answers Page)

Board: 293

Dealer: North

Vul: None

North HCP: 15

South HCP: 17+1

Contract: 6NT South

North:

♠ KJ9

♥ QJ63

♦ Q8

♣ KQJT

South:

♠ AQ643

♥ K98

♦ AKJ

♣ 84

W N E S

1NT Pass 2♥

Pass 2♠ Pass 6NT

All Pass

Board: 294

Dealer: South

Vul: N-S

North HCP: 15+1

South HCP: 15+1

Contract: 5♥ South

North:

♠ A93

♥ J9652

♦ AQ6

♣ A6

South:

♠ Q6

♥ AK3

♦ KT874

♣ K82

W N E S

1NT

Pass 2♦ 2♥¹ Pass

2♠ 3NT Pass 4♥

Pass 4NT Pass 5♥²

All Pass

1. Michaels Cuebid

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

Board: 295

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 10+1

Contract: 3NT South

North:

♠ AQ8

♥ A3

♦ Q87

♣ KQ875

South:

♠ J4

♥ J9872

♦ KJT

♣ AT9

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

All Pass

Board: 296

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 15

Contract: 4♠ South

North:

♠ QJ765

♥ A4

♦ Q8

♣ KT64

South:

♠ A84

♥ K87

♦ AK42

♣ J87

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3♣ Pass 4♠

All Pass

South hands

Jacoby_Transfer

Board: 293	♠ AQ643	Partner bids first.
Dealer: North	♥ K98	The opponents are silent.
Vul: None	♦ AKJ	
HCP: 17+1	♣ 84	
Board: 294	♠ Q6	You bid first.
Dealer: South	♥ AK3	East (RHO) bids 2♥ if possible.
Vul: N-S	♦ KT874	West (LHO) bids 2♠ if possible.
HCP: 15+1	♣ K82	
Board: 295	♠ J4	Partner bids first.
Dealer: North	♥ J9872	The opponents are silent.
Vul: Both	♦ KJT	
HCP: 10+1	♣ AT9	
Board: 296	♠ A84	You bid first.
Dealer: South	♥ K87	The opponents are silent.
Vul: None	♦ AK42	
HCP: 15	♣ J87	

Both hands (Answers Page)

Board: 293

	North:	South:	W	N	E	S
Dealer: North	♠ KJ9	♠ AQ643		1NT	Pass	2♥
Vul: None	♥ QJ63	♥ K98	Pass	2♠	Pass	6NT
North HCP: 15	♦ Q8	♦ AKJ	All Pass			
South HCP: 17+1	♣ KQJT	♣ 84				
Contract: 6NT South						

Board: 294

	North:	South:	W	N	E	S
Dealer: South	♠ A93	♠ Q6				1NT
Vul: N-S	♥ J9652	♥ AK3	Pass	2♦	2♥ ¹	Pass
North HCP: 15+1	♦ AQ6	♦ KT874	2♠	3NT	Pass	4♥
South HCP: 15+1	♣ A6	♣ K82	Pass	4NT	Pass	5♥ ²
Contract: 5♥ South			All Pass			

1. Michaels Cuebid

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

Board: 295

	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ J4		1NT	Pass	2♦
Vul: Both	♥ A3	♥ J9872	Pass	2♥	Pass	3NT
North HCP: 17+1	♦ Q87	♦ KJT	All Pass			
South HCP: 10+1	♣ KQ875	♣ AT9				
Contract: 3NT South						

Board: 296

	North:	South:	W	N	E	S
Dealer: South	♠ QJ765	♠ A84				1NT
Vul: None	♥ A4	♥ K87	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ Q8	♦ AK42	Pass	3♣	Pass	4♠
South HCP: 15	♣ KT64	♣ J87	All Pass			
Contract: 4♠ South						

North hands

Jacoby_Transfer

Board: 297 ♠ J982 You bid first.
 Dealer: North ♥ Q76 The opponents are silent.
 Vul: N-S ♦ K9
 HCP: 15 ♣ AKQ9

Board: 298 ♠ A8532 Partner bids first.
 Dealer: South ♥ J East (LHO) Doubles 2♥ if possible.
 Vul: E-W ♦ AQ753
 HCP: 12+2 ♣ J9

Board: 299 ♠ Q9 You bid first.
 Dealer: North ♥ KQ4 The opponents are silent.
 Vul: None ♦ A9432
 HCP: 15+1 ♣ KJ2

Board: 300 ♠ 93 Partner bids first.
 Dealer: South ♥ AQJ92 The opponents are silent.
 Vul: N-S ♦ KJT95
 HCP: 11+2 ♣ 9

Board: 301 ♠ KJ You bid first.
 Dealer: North ♥ AK85 The opponents are silent.
 Vul: E-W ♦ K32
 HCP: 16 ♣ Q832

Both hands (Answers Page)

Board: 297

	North:	South:	W	N	E	S
Dealer: North	♠ J982	♠ Q7		1NT	Pass	2♦
Vul: N-S	♥ Q76	♥ AKJ53	Pass	2♥	Pass	3♦
North HCP: 15	♦ K9	♦ 8765	Pass	4♥	All Pass	
South HCP: 10+1	♣ AKQ9	♣ T2				
Contract: 4♥ North						

Board: 298

	North:	South:	W	N	E	S
Dealer: South	♠ A8532	♠ KQ7				1NT
Vul: E-W	♥ J	♥ KT5	Pass	2♥	X	2♠
North HCP: 12+2	♦ AQ753	♦ KT2	Pass	2NT	Pass	3♣
South HCP: 16	♣ J9	♣ KQ72	Pass	3♦	Pass	4♠
Contract: 4♠ South			All Pass			

Board: 299

	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ JT876		1NT	Pass	2♥
Vul: None	♥ KQ4	♥ 985	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ A9432	♦ KJ	All Pass			
South HCP: 9+1	♣ KJ2	♣ A73				
Contract: 3NT South						

Board: 300

	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ AKJ72				1NT
Vul: N-S	♥ AQJ92	♥ K8	Pass	2♦	Pass	2♥
North HCP: 11+2	♦ KJT95	♦ A86	Pass	3♦	Pass	3♠
South HCP: 15+1	♣ 9	♣ 762	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 301

	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ AQ965		1NT	Pass	2♥
Vul: E-W	♥ AK85	♥ T9	Pass	2♠	Pass	3♣
North HCP: 16	♦ K32	♦ -	Pass	3NT	Pass	4♣
South HCP: 11+3	♣ Q832	♣ AJ9754	Pass	4NT	Pass	5♥ ¹
Contract: 5♠ North			Pass	5♠	All Pass	

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

South hands

Jacoby_Transfer

Board: 297	♠ Q7	Partner bids first.
Dealer: North	♥ AKJ53	The opponents are silent.
Vul: N-S	♦ 8765	
HCP: 10+1	♣ T2	
Board: 298	♠ KQ7	You bid first.
Dealer: South	♥ KT5	East (RHO) Doubles 2♥ if possible.
Vul: E-W	♦ KT2	
HCP: 16	♣ KQ72	
Board: 299	♠ JT876	Partner bids first.
Dealer: North	♥ 985	The opponents are silent.
Vul: None	♦ KJ	
HCP: 9+1	♣ A73	
Board: 300	♠ AKJ72	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: N-S	♦ A86	
HCP: 15+1	♣ 762	
Board: 301	♠ AQ965	Partner bids first.
Dealer: North	♥ T9	The opponents are silent.
Vul: E-W	♦ -	
HCP: 11+3	♣ AJ9754	

Both hands (Answers Page)

Board: 297

	North:	South:	W	N	E	S
Dealer: North	♠ J982	♠ Q7		1NT	Pass	2♦
Vul: N-S	♥ Q76	♥ AKJ53	Pass	2♥	Pass	3♦
North HCP: 15	♦ K9	♦ 8765	Pass	4♥	All Pass	
South HCP: 10+1	♣ AKQ9	♣ T2				
Contract: 4♥ North						

Board: 298

	North:	South:	W	N	E	S
Dealer: South	♠ A8532	♠ KQ7				1NT
Vul: E-W	♥ J	♥ KT5	Pass	2♥	X	2♠
North HCP: 12+2	♦ AQ753	♦ KT2	Pass	2NT	Pass	3♣
South HCP: 16	♣ J9	♣ KQ72	Pass	3♦	Pass	4♠
Contract: 4♠ South			All Pass			

Board: 299

	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ JT876		1NT	Pass	2♥
Vul: None	♥ KQ4	♥ 985	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ A9432	♦ KJ	All Pass			
South HCP: 9+1	♣ KJ2	♣ A73				
Contract: 3NT South						

Board: 300

	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ AKJ72				1NT
Vul: N-S	♥ AQJ92	♥ K8	Pass	2♦	Pass	2♥
North HCP: 11+2	♦ KJT95	♦ A86	Pass	3♦	Pass	3♠
South HCP: 15+1	♣ 9	♣ 762	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 301

	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ AQ965		1NT	Pass	2♥
Vul: E-W	♥ AK85	♥ T9	Pass	2♠	Pass	3♣
North HCP: 16	♦ K32	♦ -	Pass	3NT	Pass	4♣
South HCP: 11+3	♣ Q832	♣ AJ9754	Pass	4NT	Pass	5♥ ¹
Contract: 5♠ North			Pass	5♠	All Pass	

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

North hands

Jacoby_Transfer

Board: 302	♠ K5	Partner bids first.
Dealer: South	♥ KJ642	The opponents are silent.
Vul: Both	♦ T94	
HCP: 10+1	♣ QJ3	

Board: 303	♠ T865	You bid first.
Dealer: North	♥ AK3	The opponents are silent.
Vul: N-S	♦ K83	
HCP: 16	♣ AQ8	

Board: 304	♠ Q73	Partner bids first.
Dealer: South	♥ AQ743	The opponents are silent.
Vul: E-W	♦ AK7	
HCP: 15+1	♣ T2	

Board: 305	♠ QT	You bid first.
Dealer: North	♥ KQJ8	The opponents are silent.
Vul: Both	♦ Q8	
HCP: 15+1	♣ KQ643	

Board: 306	♠ AKQ87	Partner bids first.
Dealer: South	♥ JT3	The opponents are silent.
Vul: None	♦ K95	
HCP: 13+1	♣ T5	

Both hands (Answers Page)

Board: 302

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 17

Contract: 3NT North

North:

♠ K5

♥ KJ642

♦ T94

♣ QJ3

South:

♠ J86

♥ AT

♦ AJ87

♣ AK87

W	N	E	S
			1NT

Pass	2♦	Pass	2♥
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

Board: 303

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 9+1

Contract: 4♠ North

North:

♠ T865

♥ AK3

♦ K83

♣ AQ8

South:

♠ AK932

♥ 96

♦ JT5

♣ J53

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	Pass	3NT
------	----	------	-----

Pass	4♠	All Pass	
------	----	----------	--

Board: 304

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 15

Contract: 6♥ South

North:

♠ Q73

♥ AQ743

♦ AK7

♣ T2

South:

♠ A82

♥ KJ5

♦ T32

♣ AQJ3

W	N	E	S
			1NT

Pass	2♦	Pass	2♥
------	----	------	----

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

All Pass			
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Board: 305

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 12+1

Contract: 4♥ North

North:

♠ QT

♥ KQJ8

♦ Q8

♣ KQ643

South:

♠ AK5

♥ T9743

♦ JT9

♣ A8

W	N	E	S
	1NT	Pass	2♦

Pass	2NT ¹	Pass	3NT
------	------------------	------	-----

Pass	4♥	All Pass	
------	----	----------	--

1. Extended acceptance after NT

Board: 306

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 16

Contract: 3NT North

North:

♠ AKQ87

♥ JT3

♦ K95

♣ T5

South:

♠ 65

♥ AK76

♦ Q82

♣ AK43

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3NT	All Pass	
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South hands**Jacoby_Transfer**

Board: 302	♠ J86	You bid first.
Dealer: South	♥ AT	The opponents are silent.
Vul: Both	♦ AJ87	
HCP: 17	♣ AK87	

Board: 303	♠ AK932	Partner bids first.
Dealer: North	♥ 96	The opponents are silent.
Vul: N-S	♦ JT5	
HCP: 9+1	♣ J53	

Board: 304	♠ A82	You bid first.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: E-W	♦ T32	
HCP: 15	♣ AQJ3	

Board: 305	♠ AK5	Partner bids first.
Dealer: North	♥ T9743	The opponents are silent.
Vul: Both	♦ JT9	
HCP: 12+1	♣ A8	

Board: 306	♠ 65	You bid first.
Dealer: South	♥ AK76	The opponents are silent.
Vul: None	♦ Q82	
HCP: 16	♣ AK43	

Both hands (Answers Page)

Board: 302

	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ J86				1NT
Vul: Both	♥ KJ642	♥ AT	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ T94	♦ AJ87	Pass	3NT	All Pass	
South HCP: 17	♣ QJ3	♣ AK87				
Contract: 3NT North						

Board: 303

	North:	South:	W	N	E	S
Dealer: North	♠ T865	♠ AK932		1NT	Pass	2♥
Vul: N-S	♥ AK3	♥ 96	Pass	2♠	Pass	3NT
North HCP: 16	♦ K83	♦ JT5	Pass	4♠	All Pass	
South HCP: 9+1	♣ AQ8	♣ J53				
Contract: 4♠ North						

Board: 304

	North:	South:	W	N	E	S
Dealer: South	♠ Q73	♠ A82				1NT
Vul: E-W	♥ AQ743	♥ KJ5	Pass	2♦	Pass	2♥
North HCP: 15+1	♦ AK7	♦ T32	Pass	4NT	Pass	6♥
South HCP: 15	♣ T2	♣ AQJ3	All Pass			
Contract: 6♥ South						

Board: 305

	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ AK5		1NT	Pass	2♦
Vul: Both	♥ KQJ8	♥ T9743	Pass	2NT ¹	Pass	3NT
North HCP: 15+1	♦ Q8	♦ JT9	Pass	4♥	All Pass	
South HCP: 12+1	♣ KQ643	♣ A8				
Contract: 4♥ North						

1. Extended acceptance after NT

Board: 306

	North:	South:	W	N	E	S
Dealer: South	♠ AKQ87	♠ 65				1NT
Vul: None	♥ JT3	♥ AK76	Pass	2♥	Pass	2♠
North HCP: 13+1	♦ K95	♦ Q82	Pass	3NT	All Pass	
South HCP: 16	♣ T5	♣ AK43				
Contract: 3NT North						

North hands

Jacoby_Transfer

Board: 307 ♠ AK3 You bid first.
 Dealer: North ♥ Q76 West (RHO) Doubles 2♥ if possible.
 Vul: E-W ♦ AQ763
 HCP: 15+1 ♣ 53

Board: 308 ♠ KT763 Partner bids first.
 Dealer: South ♥ 85 The opponents are silent.
 Vul: Both ♦ 62
 HCP: 10+1 ♣ AK64

Board: 309 ♠ KQJ3 You bid first.
 Dealer: North ♥ J6 West (RHO) Doubles 2♥ if possible.
 Vul: None ♦ QJ42 East (LHO) bids 2♠ if possible.
 HCP: 15 ♣ AJ5

Board: 310 ♠ AKJT4 Partner bids first.
 Dealer: South ♥ T64 The opponents are silent.
 Vul: N-S ♦ QJ
 HCP: 11+1 ♣ 832

Board: 311 ♠ Q5 You bid first.
 Dealer: North ♥ AJ7 The opponents are silent.
 Vul: Both ♦ KJ843
 HCP: 15+1 ♣ KJ9

Both hands (Answers Page)

Board: 307

	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ J9852		1NT	Pass	2♥
Vul: E-W	♥ Q76	♥ JT	X	2♠	Pass	3♣
North HCP: 15+1	♦ AQ763	♦ K9	Pass	3♦	Pass	4♦
South HCP: 11+1	♣ 53	♣ AQ87	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 308

	North:	South:	W	N	E	S
Dealer: South	♠ KT763	♠ AQ4				1NT
Vul: Both	♥ 85	♥ AQJ6	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ 62	♦ KJ5	Pass	3♣	Pass	4♠
South HCP: 17	♣ AK64	♣ 853	All Pass			
Contract: 4♠ South						

Board: 309

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ3	♠ 95		1NT	Pass	2♦
Vul: None	♥ J6	♥ AT9842	Pass	2♥	Pass	Pass
North HCP: 15	♦ QJ42	♦ 87	X	Pass	2♠	3♥
South HCP: 4+2	♣ AJ5	♣ 964	All Pass			
Contract: 3♥ South						

Board: 310

	North:	South:	W	N	E	S
Dealer: South	♠ AKJT4	♠ 653				1NT
Vul: N-S	♥ T64	♥ K82	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ QJ	♦ K54	Pass	3NT	Pass	4♠
South HCP: 15	♣ 832	♣ AKQ6	All Pass			
Contract: 4♠ South						

Board: 311

	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ AKJT3		1NT	Pass	2♥
Vul: Both	♥ AJ7	♥ K62	Pass	2♠	Pass	6NT
North HCP: 15+1	♦ KJ843	♦ Q9	All Pass			
South HCP: 17+1	♣ KJ9	♣ AT4				
Contract: 6NT South						

South hands

Jacoby_Transfer

Board: 307	♠ J9852	Partner bids first.
Dealer: North	♥ JT	West (LHO) Doubles 2♥ if possible.
Vul: E-W	♦ K9	
HCP: 11+1	♣ AQ87	

Board: 308	♠ AQ4	You bid first.
Dealer: South	♥ AQJ6	The opponents are silent.
Vul: Both	♦ KJ5	
HCP: 17	♣ 853	

Board: 309	♠ 95	Partner bids first.
Dealer: North	♥ AT9842	West (LHO) Doubles 2♥ if possible.
Vul: None	♦ 87	East (RHO) bids 2♠ if possible.
HCP: 4+2	♣ 964	

Board: 310	♠ 653	You bid first.
Dealer: South	♥ K82	The opponents are silent.
Vul: N-S	♦ K54	
HCP: 15	♣ AKQ6	

Board: 311	♠ AKJT3	Partner bids first.
Dealer: North	♥ K62	The opponents are silent.
Vul: Both	♦ Q9	
HCP: 17+1	♣ AT4	

Both hands (Answers Page)

Board: 307

	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ J9852		1NT	Pass	2♥
Vul: E-W	♥ Q76	♥ JT	X	2♠	Pass	3♣
North HCP: 15+1	♦ AQ763	♦ K9	Pass	3♦	Pass	4♦
South HCP: 11+1	♣ 53	♣ AQ87	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 308

	North:	South:	W	N	E	S
Dealer: South	♠ KT763	♠ AQ4				1NT
Vul: Both	♥ 85	♥ AQJ6	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ 62	♦ KJ5	Pass	3♣	Pass	4♠
South HCP: 17	♣ AK64	♣ 853	All Pass			
Contract: 4♠ South						

Board: 309

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ3	♠ 95		1NT	Pass	2♦
Vul: None	♥ J6	♥ AT9842	Pass	2♥	Pass	Pass
North HCP: 15	♦ QJ42	♦ 87	X	Pass	2♠	3♥
South HCP: 4+2	♣ AJ5	♣ 964	All Pass			
Contract: 3♥ South						

Board: 310

	North:	South:	W	N	E	S
Dealer: South	♠ AKJT4	♠ 653				1NT
Vul: N-S	♥ T64	♥ K82	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ QJ	♦ K54	Pass	3NT	Pass	4♠
South HCP: 15	♣ 832	♣ AKQ6	All Pass			
Contract: 4♠ South						

Board: 311

	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ AKJT3		1NT	Pass	2♥
Vul: Both	♥ AJ7	♥ K62	Pass	2♠	Pass	6NT
North HCP: 15+1	♦ KJ843	♦ Q9	All Pass			
South HCP: 17+1	♣ KJ9	♣ AT4				
Contract: 6NT South						

North hands

Jacoby_Transfer

Board: 312	♠ AT753	Partner bids first.
Dealer: South	♥ 65	East (LHO) Doubles 2♥ if possible.
Vul: None	♦ A93	
HCP: 10+1	♣ QT4	

Board: 313	♠ 62	You bid first.
Dealer: North	♥ AQ32	The opponents are silent.
Vul: N-S	♦ AQT	
HCP: 15	♣ K986	

Board: 314	♠ 732	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: E-W	♦ KQ86	
HCP: 15	♣ KT42	

Board: 315	♠ KJT85	You bid first.
Dealer: North	♥ J4	The opponents are silent.
Vul: None	♦ A64	
HCP: 15+1	♣ AQ2	

Board: 316	♠ QJ	Partner bids first.
Dealer: South	♥ AJ832	East (LHO) bids 2♥ if possible.
Vul: N-S	♦ J6	West (RHO) bids 2♠ if possible.
HCP: 12+1	♣ QJT5	

Both hands (Answers Page)

Board: 312

	North:	South:	W	N	E	S
Dealer: South	♠ AT753	♠ QJ6				1NT
Vul: None	♥ 65	♥ A7	Pass	2♥	X	2♠
North HCP: 10+1	♦ A93	♦ KJ72	Pass	4♠	All Pass	
South HCP: 15	♣ QT4	♣ KJ86				
Contract: 4♠ North						

Board: 313

	North:	South:	W	N	E	S
Dealer: North	♠ 62	♠ 97543		1NT	Pass	2♥
Vul: N-S	♥ AQ32	♥ 87	Pass	2♠	Pass	3♣
North HCP: 15	♦ AQT	♦ K4	Pass	3NT	All Pass	
South HCP: 9+1	♣ K986	♣ AQ43				
Contract: 3NT North						

Board: 314

	North:	South:	W	N	E	S
Dealer: North	♠ 732	♠ AQ		1NT	Pass	2♦
Vul: E-W	♥ AK	♥ JT654	Pass	2♥	Pass	3♣
North HCP: 15	♦ KQ86	♦ A7	Pass	3♥	Pass	6NT
South HCP: 17+1	♣ KT42	♣ AQ65	Pass	7♣	All Pass	
Contract: 7♣ North						

Board: 315

	North:	South:	W	N	E	S
Dealer: North	♠ KJT85	♠ A42		1NT	Pass	2♦
Vul: None	♥ J4	♥ KT762	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ A64	♦ QJ	All Pass			
South HCP: 14+1	♣ AQ2	♣ KJ9				
Contract: 3NT South						

Board: 316

	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ K5				1NT
Vul: N-S	♥ AJ832	♥ Q974	Pass	2♦	2♥ ¹	X
North HCP: 12+1	♦ J6	♦ KQ8	2♠	3♠	Pass	4♥
South HCP: 17	♣ QJT5	♣ AK97	All Pass			
Contract: 4♥ South						

1. Michaels Cuebid

South hands

Jacoby_Transfer

Board: 312	♠ QJ6	You bid first.
Dealer: South	♥ A7	East (RHO) Doubles 2♥ if possible.
Vul: None	♦ KJ72	
HCP: 15	♣ KJ86	

Board: 313	♠ 97543	Partner bids first.
Dealer: North	♥ 87	The opponents are silent.
Vul: N-S	♦ K4	
HCP: 9+1	♣ AQ43	

Board: 314	♠ AQ	Partner bids first.
Dealer: North	♥ JT654	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 17+1	♣ AQ65	

Board: 315	♠ A42	Partner bids first.
Dealer: North	♥ KT762	The opponents are silent.
Vul: None	♦ QJ	
HCP: 14+1	♣ KJ9	

Board: 316	♠ K5	You bid first.
Dealer: South	♥ Q974	East (RHO) bids 2♥ if possible.
Vul: N-S	♦ KQ8	West (LHO) bids 2♠ if possible.
HCP: 17	♣ AK97	

Both hands (Answers Page)

Board: 312

	North:	South:	W	N	E	S
Dealer: South	♠ AT753	♠ QJ6				1NT
Vul: None	♥ 65	♥ A7	Pass	2♥	X	2♠
North HCP: 10+1	♦ A93	♦ KJ72	Pass	4♠	All Pass	
South HCP: 15	♣ QT4	♣ KJ86				
Contract: 4♠ North						

Board: 313

	North:	South:	W	N	E	S
Dealer: North	♠ 62	♠ 97543		1NT	Pass	2♥
Vul: N-S	♥ AQ32	♥ 87	Pass	2♠	Pass	3♣
North HCP: 15	♦ AQT	♦ K4	Pass	3NT	All Pass	
South HCP: 9+1	♣ K986	♣ AQ43				
Contract: 3NT North						

Board: 314

	North:	South:	W	N	E	S
Dealer: North	♠ 732	♠ AQ		1NT	Pass	2♦
Vul: E-W	♥ AK	♥ JT654	Pass	2♥	Pass	3♣
North HCP: 15	♦ KQ86	♦ A7	Pass	3♥	Pass	6NT
South HCP: 17+1	♣ KT42	♣ AQ65	Pass	7♣	All Pass	
Contract: 7♣ North						

Board: 315

	North:	South:	W	N	E	S
Dealer: North	♠ KJT85	♠ A42		1NT	Pass	2♦
Vul: None	♥ J4	♥ KT762	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ A64	♦ QJ	All Pass			
South HCP: 14+1	♣ AQ2	♣ KJ9				
Contract: 3NT South						

Board: 316

	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ K5				1NT
Vul: N-S	♥ AJ832	♥ Q974	Pass	2♦	2♥ ¹	X
North HCP: 12+1	♦ J6	♦ KQ8	2♠	3♠	Pass	4♥
South HCP: 17	♣ QJT5	♣ AK97	All Pass			
Contract: 4♥ South						

1. Michaels Cuebid

North hands

Jacoby_Transfer

Board: 317	♠ J3	You bid first.
Dealer: North	♥ AK854	The opponents are silent.
Vul: Both	♦ A63	
HCP: 16+1	♣ AT7	

Board: 318	♠ AQT5	You bid first.
Dealer: North	♥ QT5	The opponents are silent.
Vul: N-S	♦ A3	
HCP: 16	♣ KJ53	

Board: 319	♠ KJ75	You bid first.
Dealer: North	♥ Q62	The opponents are silent.
Vul: E-W	♦ AT2	
HCP: 17	♣ AK4	

Board: 320	♠ T7	Partner bids first.
Dealer: South	♥ KT987	The opponents are silent.
Vul: Both	♦ T63	
HCP: 10+1	♣ AK5	

Board: 321	♠ KT2	You bid first.
Dealer: North	♥ KQ2	The opponents are silent.
Vul: None	♦ QT2	
HCP: 15	♣ AJ95	

Both hands (Answers Page)

Board: 317

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 5+2

Contract: 4 ♠ North

North:

♠ J3

♥ AK854

♦ A63

♣ AT7

South:

♠ QT9765

♥ 7

♦ QJ75

♣ 94

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♠
Pass	4♠	All Pass	

Board: 318

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ AQT5

♥ QT5

♦ A3

♣ KJ53

South:

♠ J9642

♥ AK8

♦ J7

♣ T82

W	N	E	S
	1NT	Pass	2♥
Pass	2NT ¹	Pass	4♠
All Pass			

1. Extended acceptance after NT

Board: 319

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ KJ75

♥ Q62

♦ AT2

♣ AK4

South:

♠ AT863

♥ AT

♦ KQ76

♣ 95

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♦
Pass	4♠	All Pass	

Board: 320

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16+1

Contract: 4 ♥ South

North:

♠ T7

♥ KT987

♦ T63

♣ AK5

South:

♠ AKQ43

♥ AJ2

♦ J95

♣ J2

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3NT	Pass	4♥
All Pass			

Board: 321

Dealer: North

Vul: None

North HCP: 15

South HCP: 16+3

Contract: 6 ♠ South

North:

♠ KT2

♥ KQ2

♦ QT2

♣ AJ95

South:

♠ A9853

♥ A7

♦ AKJ985

♣ -

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♦
Pass	4♠	Pass	4NT
Pass	5♥ ¹	Pass	6♠
All Pass			

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

Board: 317	♠ QT9765	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: Both	♦ QJ75	
HCP: 5+2	♣ 94	

Board: 318	♠ J9642	Partner bids first.
Dealer: North	♥ AK8	The opponents are silent.
Vul: N-S	♦ J7	
HCP: 9+1	♣ T82	

Board: 319	♠ AT863	Partner bids first.
Dealer: North	♥ AT	The opponents are silent.
Vul: E-W	♦ KQ76	
HCP: 13+1	♣ 95	

Board: 320	♠ AKQ43	You bid first.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: Both	♦ J95	
HCP: 16+1	♣ J2	

Board: 321	♠ A9853	Partner bids first.
Dealer: North	♥ A7	The opponents are silent.
Vul: None	♦ AKJ985	
HCP: 16+3	♣ -	

Both hands (Answers Page)

Board: 317

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 5+2

Contract: 4 ♠ North

North:

♠ J3

♥ AK854

♦ A63

♣ AT7

South:

♠ QT9765

♥ 7

♦ QJ75

♣ 94

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♠
Pass	4♠	All Pass	

Board: 318

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ AQT5

♥ QT5

♦ A3

♣ KJ53

South:

♠ J9642

♥ AK8

♦ J7

♣ T82

W	N	E	S
	1NT	Pass	2♥
Pass	2NT ¹	Pass	4♠
All Pass			

1. Extended acceptance after NT

Board: 319

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ KJ75

♥ Q62

♦ AT2

♣ AK4

South:

♠ AT863

♥ AT

♦ KQ76

♣ 95

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♦
Pass	4♠	All Pass	

Board: 320

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16+1

Contract: 4 ♥ South

North:

♠ T7

♥ KT987

♦ T63

♣ AK5

South:

♠ AKQ43

♥ AJ2

♦ J95

♣ J2

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3NT	Pass	4♥
All Pass			

Board: 321

Dealer: North

Vul: None

North HCP: 15

South HCP: 16+3

Contract: 6 ♠ South

North:

♠ KT2

♥ KQ2

♦ QT2

♣ AJ95

South:

♠ A9853

♥ A7

♦ AKJ985

♣ -

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♦
Pass	4♠	Pass	4NT
Pass	5♥ ¹	Pass	6♠
All Pass			

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

Board: 322	♠ AJ932	Partner bids first.
Dealer: South	♥ J8	The opponents are silent.
Vul: E-W	♦ A94	
HCP: 14+1	♣ A92	

Board: 323	♠ A543	You bid first.
Dealer: North	♥ AK8	The opponents are silent.
Vul: Both	♦ JT98	
HCP: 15	♣ K9	

Board: 324	♠ T3	Partner bids first.
Dealer: South	♥ KJ932	The opponents are silent.
Vul: None	♦ Q9	
HCP: 10+1	♣ A854	

Board: 325	♠ AQT	You bid first.
Dealer: North	♥ KQT52	The opponents are silent.
Vul: N-S	♦ 953	
HCP: 15+1	♣ A9	

Both hands (Answers Page)

Board: 322

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15+1

Contract: 6 ♠ North

North:

♠ AJ932

♥ J8

♦ A94

♣ A92

South:

♠ KQT87

♥ AT7

♦ KT

♣ K53

W N E S

1NT

Pass 2 ♥ Pass 2NT¹

Pass 3NT Pass 4 ♠

Pass 4NT Pass 5 ♠²

Pass 6 ♠ All Pass

1. Extended acceptance after NT

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

Board: 323

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 4 ♥ North

North:

♠ A543

♥ AK8

♦ JT98

♣ K9

South:

♠ K98

♥ Q9752

♦ A

♣ 7532

W N E S

1NT Pass 2 ♦

Pass 2 ♥ Pass 3NT

Pass 4 ♥ All Pass

Board: 324

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 3NT South

North:

♠ T3

♥ KJ932

♦ Q9

♣ A854

South:

♠ KJ87

♥ A6

♦ AT5

♣ KT96

W N E S

1NT

Pass 2 ♦ Pass 2 ♥

Pass 3 ♣ Pass 3NT

All Pass

Board: 325

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ AQT

♥ KQT52

♦ 953

♣ A9

South:

♠ KJ432

♥ 43

♦ A642

♣ J5

W N E S

1NT Pass 2 ♥

Pass 2 ♠ Pass 3 ♦

Pass 4 ♠ All Pass

Board: 322	♠ KQT87	You bid first.
Dealer: South	♥ AT7	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 15+1	♣ K53	

Board: 323	♠ K98	Partner bids first.
Dealer: North	♥ Q9752	The opponents are silent.
Vul: Both	♦ A	
HCP: 9+1	♣ 7532	

Board: 324	♠ KJ87	You bid first.
Dealer: South	♥ A6	The opponents are silent.
Vul: None	♦ AT5	
HCP: 15	♣ KT96	

Board: 325	♠ KJ432	Partner bids first.
Dealer: North	♥ 43	The opponents are silent.
Vul: N-S	♦ A642	
HCP: 9+1	♣ J5	

Both hands (Answers Page)

Board: 322

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15+1

Contract: 6 ♠ North

North:

♠ AJ932

♥ J8

♦ A94

♣ A92

South:

♠ KQT87

♥ AT7

♦ KT

♣ K53

W N E S

1NT

Pass 2 ♥ Pass 2NT¹

Pass 3NT Pass 4 ♠

Pass 4NT Pass 5 ♠²

Pass 6 ♠ All Pass

1. Extended acceptance after NT

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

Board: 323

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 4 ♥ North

North:

♠ A543

♥ AK8

♦ JT98

♣ K9

South:

♠ K98

♥ Q9752

♦ A

♣ 7532

W N E S

1NT Pass 2 ♦

Pass 2 ♥ Pass 3NT

Pass 4 ♥ All Pass

Board: 324

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 3NT South

North:

♠ T3

♥ KJ932

♦ Q9

♣ A854

South:

♠ KJ87

♥ A6

♦ AT5

♣ KT96

W N E S

1NT

Pass 2 ♦ Pass 2 ♥

Pass 3 ♣ Pass 3NT

All Pass

Board: 325

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ AQT

♥ KQT52

♦ 953

♣ A9

South:

♠ KJ432

♥ 43

♦ A642

♣ J5

W N E S

1NT Pass 2 ♥

Pass 2 ♠ Pass 3 ♦

Pass 4 ♠ All Pass

North hands

Jacoby_Transfer

Board: 326

♠ J9

You bid first.

Dealer: North

♥ AQ63

The opponents are silent.

Vul: Both

♦ KQ

HCP: 16+1

♣ A8542

Board: 327

♠ KQ9

You bid first.

Dealer: North

♥ AQ94

The opponents are silent.

Vul: None

♦ J8

HCP: 16

♣ AT95

Board: 328

♠ K92

You bid first.

Dealer: North

♥ QJ92

West (RHO) Doubles 2♦ if possible.

Vul: N-S

♦ AQ

HCP: 17

♣ AJT9

Board: 329

♠ 873

You bid first.

Dealer: North

♥ KJT

The opponents are silent.

Vul: E-W

♦ A83

HCP: 15

♣ AKT2

Board: 330

♠ JT764

Partner bids first.

Dealer: South

♥ KJ

The opponents are silent.

Vul: None

♦ KT75

HCP: 10+1

♣ Q8

Both hands (Answers Page)

Board: 326

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 16+2

Contract: 6♣ North

North:

♠ J9

♥ AQ63

♦ KQ

♣ A8542

South:

♠ AKQ52

♥ KJ

♦ 9

♣ QJT63

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 3NT Pass 4NT

Pass 6♣ All Pass

Board: 327

Dealer: North

Vul: None

North HCP: 16

South HCP: 11+1

Contract: 4♠ North

North:

♠ KQ9

♥ AQ94

♦ J8

♣ AT95

South:

♠ JT854

♥ -

♦ AK63

♣ K763

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 4♠ All Pass

Board: 328

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 11+1

Contract: 5♥ South

North:

♠ K92

♥ QJ92

♦ AQ

♣ AJT9

South:

♠ Q5

♥ AKT86

♦ 872

♣ Q43

W N E S

1NT Pass 2♦

X 2NT¹ Pass 4♥

Pass 4NT Pass 5♥²

All Pass

1. Extended acceptance after NT

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

Board: 329

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 4♠ North

North:

♠ 873

♥ KJT

♦ A83

♣ AKT2

South:

♠ AKJ62

♥ 643

♦ 92

♣ Q95

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

Pass 4♠ All Pass

Board: 330

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 16

Contract: 4♠ South

North:

♠ JT764

♥ KJ

♦ KT75

♣ Q8

South:

♠ AK2

♥ Q876

♦ A2

♣ K752

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3♦ Pass 4♠

All Pass

South hands

Jacoby_Transfer

Board: 326	♠ AKQ52	Partner bids first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: Both	♦ 9	
HCP: 16+2	♣ QJT63	
Board: 327	♠ JT854	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ AK63	
HCP: 11+1	♣ K763	
Board: 328	♠ Q5	Partner bids first.
Dealer: North	♥ AKT86	West (LHO) Doubles 2♦ if possible.
Vul: N-S	♦ 872	
HCP: 11+1	♣ Q43	
Board: 329	♠ AKJ62	Partner bids first.
Dealer: North	♥ 643	The opponents are silent.
Vul: E-W	♦ 92	
HCP: 10+1	♣ Q95	
Board: 330	♠ AK2	You bid first.
Dealer: South	♥ Q876	The opponents are silent.
Vul: None	♦ A2	
HCP: 16	♣ K752	

Both hands (Answers Page)

Board: 326

	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ AKQ52		1NT	Pass	2♥
Vul: Both	♥ AQ63	♥ KJ	Pass	2♠	Pass	3♣
North HCP: 16+1	♦ KQ	♦ 9	Pass	3NT	Pass	4NT
South HCP: 16+2	♣ A8542	♣ QJT63	Pass	6♣	All Pass	
Contract: 6♣ North						

Board: 327

	North:	South:	W	N	E	S
Dealer: North	♠ KQ9	♠ JT854		1NT	Pass	2♥
Vul: None	♥ AQ94	♥ -	Pass	2♠	Pass	3♣
North HCP: 16	♦ J8	♦ AK63	Pass	4♠	All Pass	
South HCP: 11+1	♣ AT95	♣ K763				
Contract: 4♠ North						

Board: 328

	North:	South:	W	N	E	S
Dealer: North	♠ K92	♠ Q5		1NT	Pass	2♦
Vul: N-S	♥ QJ92	♥ AKT86	X	2NT ¹	Pass	4♥
North HCP: 17	♦ AQ	♦ 872	Pass	4NT	Pass	5♥ ²
South HCP: 11+1	♣ AJT9	♣ Q43	All Pass			
Contract: 5♥ South						

1. Extended acceptance after NT

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

Board: 329

	North:	South:	W	N	E	S
Dealer: North	♠ 873	♠ AKJ62		1NT	Pass	2♥
Vul: E-W	♥ KJT	♥ 643	Pass	2♠	Pass	3NT
North HCP: 15	♦ A83	♦ 92	Pass	4♠	All Pass	
South HCP: 10+1	♣ AKT2	♣ Q95				
Contract: 4♠ North						

Board: 330

	North:	South:	W	N	E	S
Dealer: South	♠ JT764	♠ AK2				1NT
Vul: None	♥ KJ	♥ Q876	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ KT75	♦ A2	Pass	3♦	Pass	4♠
South HCP: 16	♣ Q8	♣ K752	All Pass			
Contract: 4♠ South						

Board: 331

♠ 72

You bid first.

Dealer: North

♥ AQT

The opponents are silent.

Vul: N-S

♦ AJ87

HCP: 16

♣ KQ92

Board: 332

♠ AQT86

Partner bids first.

Dealer: South

♥ Q

East (LHO) Doubles 2♥ if possible.

Vul: E-W

♦ Q95

HCP: 15+1

♣ AJ84

Board: 333

♠ A863

You bid first.

Dealer: North

♥ Q5

The opponents are silent.

Vul: Both

♦ K652

HCP: 16

♣ AK9

Board: 334

♠ AQ864

Partner bids first.

Dealer: South

♥ -

The opponents are silent.

Vul: N-S

♦ AKT4

HCP: 17+1

♣ AT94

Both hands (Answers Page)

Board: 331

	North:	South:	W	N	E	S
Dealer: North	♠ 72	♠ JT9865		1NT	Pass	2♥
Vul: N-S	♥ AQT	♥ 65	Pass	2♠	All Pass	
North HCP: 16	♦ AJ87	♦ T32				
South HCP: 1+2	♣ KQ92	♣ 64				
Contract: 2♠ North						

Board: 332

	North:	South:	W	N	E	S
Dealer: South	♠ AQT86	♠ KJ				1NT
Vul: E-W	♥ Q	♥ 9762	Pass	2♥	X	Pass
North HCP: 15+1	♦ Q95	♦ AKJT	Pass	3♣	Pass	3♠
South HCP: 15	♣ AJ84	♣ K52	Pass	4NT	Pass	5♠
Contract: 5♠ South			All Pass			

Board: 333

	North:	South:	W	N	E	S
Dealer: North	♠ A863	♠ J		1NT	Pass	2♦
Vul: Both	♥ Q5	♥ J9743	Pass	2♥	Pass	2NT
North HCP: 16	♦ K652	♦ AQ7	All Pass			
South HCP: 9+1	♣ AK9	♣ J765				
Contract: 2NT South						

Board: 334

	North:	South:	W	N	E	S
Dealer: South	♠ AQ864	♠ KJ9				1NT
Vul: N-S	♥ -	♥ A73	Pass	2♥	Pass	2♠
North HCP: 17+1	♦ AKT4	♦ Q932	Pass	3♣	Pass	4♠
South HCP: 16	♣ AT94	♣ KQJ	Pass	4NT	Pass	5♥ ¹
Contract: 6♠ North			Pass	5NT ²	Pass	6♦ ³
			Pass	6♠	All Pass	

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

2. King ask by 5NT

3. K=1

South hands

Jacoby_Transfer

Board: 331 ♠ JT9865 Partner bids first.
 Dealer: North ♥ 65 The opponents are silent.
 Vul: N-S ♦ T32
 HCP: 1+2 ♣ 64

Board: 332 ♠ KJ You bid first.
 Dealer: South ♥ 9762 East (RHO) Doubles 2♥ if possible.
 Vul: E-W ♦ AKJT
 HCP: 15 ♣ K52

Board: 333 ♠ J Partner bids first.
 Dealer: North ♥ J9743 The opponents are silent.
 Vul: Both ♦ AQ7
 HCP: 9+1 ♣ J765

Board: 334 ♠ KJ9 You bid first.
 Dealer: South ♥ A73 The opponents are silent.
 Vul: N-S ♦ Q932
 HCP: 16 ♣ KQJ

Both hands (Answers Page)

Board: 331

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 1+2

Contract: 2 ♠ North

North:

♠ 72

♥ AQT

♦ AJ87

♣ KQ92

South:

♠ JT9865

♥ 65

♦ T32

♣ 64

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	All Pass	

Board: 332

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 15

Contract: 5 ♠ South

North:

♠ AQT86

♥ Q

♦ Q95

♣ AJ84

South:

♠ KJ

♥ 9762

♦ AKJT

♣ K52

W	N	E	S
			1NT
Pass	2 ♥	X	Pass
Pass	3 ♣	Pass	3 ♠
Pass	4NT	Pass	5 ♠
All Pass			

Board: 333

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 2NT South

North:

♠ A863

♥ Q5

♦ K652

♣ AK9

South:

♠ J

♥ J9743

♦ AQ7

♣ J765

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	2NT
All Pass			

Board: 334

Dealer: South

Vul: N-S

North HCP: 17+1

South HCP: 16

Contract: 6 ♠ North

North:

♠ AQ864

♥ -

♦ AKT4

♣ AT94

South:

♠ KJ9

♥ A73

♦ Q932

♣ KQJ

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3 ♣	Pass	4 ♠
Pass	4NT	Pass	5 ♥ ¹
Pass	5NT ²	Pass	6 ♦ ³
Pass	6 ♠	All Pass	

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

2. King ask by 5NT

3. K=1

Board: 335	♠ 62	You bid first.
Dealer: North	♥ AT7	The opponents are silent.
Vul: E-W	♦ KQT6	
HCP: 15	♣ KQJ6	

Board: 336	♠ Q9732	Partner bids first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: Both	♦ T642	
HCP: 11+1	♣ A5	

Board: 337	♠ K2	You bid first.
Dealer: North	♥ A5	The opponents are silent.
Vul: None	♦ K864	
HCP: 15+1	♣ KQ985	

Board: 338	♠ AQT63	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ 972	
HCP: 9+1	♣ QJ65	

Board: 339	♠ K4	You bid first.
Dealer: North	♥ A87	The opponents are silent.
Vul: Both	♦ AT85	
HCP: 16	♣ KQ32	

Both hands (Answers Page)

Board: 335

	North:	South:	W	N	E	S
Dealer: North	♠ 62	♠ K93		1NT	Pass	2♦
Vul: E-W	♥ AT7	♥ KQ654	Pass	2♥	Pass	6NT
North HCP: 15	♦ KQT6	♦ A82	All Pass			
South HCP: 16+1	♣ KQJ6	♣ A3				
Contract: 6NT South						

Board: 336

	North:	South:	W	N	E	S
Dealer: South	♠ Q9732	♠ AJ5				1NT
Vul: Both	♥ AJ	♥ Q2	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ T642	♦ AKQ9	Pass	3NT	Pass	4♠
South HCP: 17	♣ A5	♣ J763	All Pass			
Contract: 4♠ South						

Board: 337

	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ QJ7		1NT	Pass	2♦
Vul: None	♥ A5	♥ KJ976	Pass	2♥	Pass	4NT
North HCP: 15+1	♦ K864	♦ AQ3	All Pass			
South HCP: 17+1	♣ KQ985	♣ A6				
Contract: 4NT South						

Board: 338

	North:	South:	W	N	E	S
Dealer: South	♠ AQT63	♠ 82				1NT
Vul: E-W	♥ 5	♥ AKT3	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ 972	♦ AQ43	Pass	3♣	Pass	3NT
South HCP: 16	♣ QJ65	♣ K92	All Pass			
Contract: 3NT South						

Board: 339

	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ AQT73		1NT	Pass	2♥
Vul: Both	♥ A87	♥ Q6	Pass	2♠	Pass	3NT
North HCP: 16	♦ AT85	♦ 962	All Pass			
South HCP: 9+1	♣ KQ32	♣ JT4				
Contract: 3NT South						

Board: 335	♠ K93	Partner bids first.
Dealer: North	♥ KQ654	The opponents are silent.
Vul: E-W	♦ A82	
HCP: 16+1	♣ A3	

Board: 336	♠ AJ5	You bid first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: Both	♦ AKQ9	
HCP: 17	♣ J763	

Board: 337	♠ QJ7	Partner bids first.
Dealer: North	♥ KJ976	The opponents are silent.
Vul: None	♦ AQ3	
HCP: 17+1	♣ A6	

Board: 338	♠ 82	You bid first.
Dealer: South	♥ AKT3	The opponents are silent.
Vul: E-W	♦ AQ43	
HCP: 16	♣ K92	

Board: 339	♠ AQT73	Partner bids first.
Dealer: North	♥ Q6	The opponents are silent.
Vul: Both	♦ 962	
HCP: 9+1	♣ JT4	

Both hands (Answers Page)

Board: 335

	North:	South:	W	N	E	S
Dealer: North	♠ 62	♠ K93		1NT	Pass	2♦
Vul: E-W	♥ AT7	♥ KQ654	Pass	2♥	Pass	6NT
North HCP: 15	♦ KQT6	♦ A82	All Pass			
South HCP: 16+1	♣ KQJ6	♣ A3				
Contract: 6NT South						

Board: 336

	North:	South:	W	N	E	S
Dealer: South	♠ Q9732	♠ AJ5				1NT
Vul: Both	♥ AJ	♥ Q2	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ T642	♦ AKQ9	Pass	3NT	Pass	4♠
South HCP: 17	♣ A5	♣ J763	All Pass			
Contract: 4♠ South						

Board: 337

	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ QJ7		1NT	Pass	2♦
Vul: None	♥ A5	♥ KJ976	Pass	2♥	Pass	4NT
North HCP: 15+1	♦ K864	♦ AQ3	All Pass			
South HCP: 17+1	♣ KQ985	♣ A6				
Contract: 4NT South						

Board: 338

	North:	South:	W	N	E	S
Dealer: South	♠ AQT63	♠ 82				1NT
Vul: E-W	♥ 5	♥ AKT3	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ 972	♦ AQ43	Pass	3♣	Pass	3NT
South HCP: 16	♣ QJ65	♣ K92	All Pass			
Contract: 3NT South						

Board: 339

	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ AQT73		1NT	Pass	2♥
Vul: Both	♥ A87	♥ Q6	Pass	2♠	Pass	3NT
North HCP: 16	♦ AT85	♦ 962	All Pass			
South HCP: 9+1	♣ KQ32	♣ JT4				
Contract: 3NT South						

North hands

Jacoby_Transfer

Board: 340	♠ KQ	You bid first.
Dealer: North	♥ Q2	West (RHO) Doubles 2♥ if possible.
Vul: None	♦ A982	
HCP: 15+1	♣ A7543	

Board: 341	♠ T94	You bid first.
Dealer: North	♥ Q765	The opponents are silent.
Vul: N-S	♦ AKT5	
HCP: 16	♣ AK	

Board: 342	♠ K9875	Partner bids first.
Dealer: South	♥ A98	The opponents are silent.
Vul: Both	♦ AT95	
HCP: 11+1	♣ 6	

Board: 343	♠ JT	You bid first.
Dealer: North	♥ KT72	The opponents are silent.
Vul: None	♦ AJ5	
HCP: 17	♣ AKJ6	

Board: 344	♠ AT542	Partner bids first.
Dealer: South	♥ Q85	East (LHO) bids 2♠ if possible.
Vul: N-S	♦ KQ6	West (RHO) bids 2NT if possible.
HCP: 12+1	♣ J6	

Both hands (Answers Page)

Board: 340

Board: 340	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ AJT83		1NT	Pass	2♥
Vul: None	♥ Q2	♥ JT9	X	Pass	Pass	3♠
North HCP: 15+1	♦ A982	♦ K63	All Pass			
South HCP: 10+1	♣ A7543	♣ J6				
Contract: 3♠ South						

Board: 341

Board: 341	North:	South:	W	N	E	S
Dealer: North	♠ T94	♠ KJ876		1NT	Pass	2♥
Vul: N-S	♥ Q765	♥ KT3	Pass	2♠	Pass	3♣
North HCP: 16	♦ AKT5	♦ Q	Pass	4♠	All Pass	
South HCP: 12+1	♣ AK	♣ QJ73				
Contract: 4♠ North						

Board: 342

Board: 342	North:	South:	W	N	E	S
Dealer: South	♠ K9875	♠ T3				1NT
Vul: Both	♥ A98	♥ KQ54	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ AT95	♦ K86	Pass	3♦	Pass	3NT
South HCP: 17	♣ 6	♣ AKQ8	All Pass			
Contract: 3NT South						

Board: 343

Board: 343	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ A53		1NT	Pass	2♦
Vul: None	♥ KT72	♥ AQ965	Pass	2♠ ¹	Pass	2NT
North HCP: 17	♦ AJ5	♦ 943	Pass	3♥	Pass	4♥
South HCP: 10+1	♣ AKJ6	♣ 72	All Pass			
Contract: 4♥ South						

1. Extended acceptance after NT

Board: 344

Board: 344	North:	South:	W	N	E	S
Dealer: South	♠ AT542	♠ QJ7				1NT
Vul: N-S	♥ Q85	♥ AT7	Pass	2♥	2♠ ¹	Pass
North HCP: 12+1	♦ KQ6	♦ AT	2NT ²	3NT	Pass	4♠
South HCP: 15+1	♣ J6	♣ A7532	All Pass			
Contract: 4♠ South						

1. Michaels Cuebid

2. to the partner's longer

South hands

Jacoby_Transfer

Board: 340 ♠ AJT83 Partner bids first.
 Dealer: North ♥ JT9 West (LHO) Doubles 2♥ if possible.
 Vul: None ♦ K63
 HCP: 10+1 ♣ J6

Board: 341 ♠ KJ876 Partner bids first.
 Dealer: North ♥ KT3 The opponents are silent.
 Vul: N-S ♦ Q
 HCP: 12+1 ♣ QJ73

Board: 342 ♠ T3 You bid first.
 Dealer: South ♥ KQ54 The opponents are silent.
 Vul: Both ♦ K86
 HCP: 17 ♣ AKQ8

Board: 343 ♠ A53 Partner bids first.
 Dealer: North ♥ AQ965 The opponents are silent.
 Vul: None ♦ 943
 HCP: 10+1 ♣ 72

Board: 344 ♠ QJ7 You bid first.
 Dealer: South ♥ AT7 East (RHO) bids 2♠ if possible.
 Vul: N-S ♦ AT West (LHO) bids 2NT if possible.
 HCP: 15+1 ♣ A7532

Both hands (Answers Page)

Board: 340

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 10+1

Contract: 3 ♠ South

North:

♠ KQ

♥ Q2

♦ A982

♣ A7543

South:

♠ AJT83

♥ JT9

♦ K63

♣ J6

W	N	E	S
	1NT	Pass	2♥
X	Pass	Pass	3♠
All Pass			

Board: 341

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 12+1

Contract: 4 ♠ North

North:

♠ T94

♥ Q765

♦ AKT5

♣ AK

South:

♠ KJ876

♥ KT3

♦ Q

♣ QJ73

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	4♠	All Pass	

Board: 342

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 17

Contract: 3NT South

North:

♠ K9875

♥ A98

♦ AT95

♣ 6

South:

♠ T3

♥ KQ54

♦ K86

♣ AKQ8

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♦	Pass	3NT
All Pass			

Board: 343

Dealer: North

Vul: None

North HCP: 17

South HCP: 10+1

Contract: 4♥ South

North:

♠ JT

♥ KT72

♦ AJ5

♣ AKJ6

South:

♠ A53

♥ AQ965

♦ 943

♣ 72

W	N	E	S
	1NT	Pass	2♦
Pass	2♠ ¹	Pass	2NT
Pass	3♥	Pass	4♥
All Pass			

1. Extended acceptance after NT

Board: 344

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 15+1

Contract: 4♠ South

North:

♠ AT542

♥ Q85

♦ KQ6

♣ J6

South:

♠ QJ7

♥ AT7

♦ AT

♣ A7532

W	N	E	S
			1NT
Pass	2♥	2♠ ¹	Pass
2NT ²	3NT	Pass	4♠
All Pass			

1. Michaels Cuebid

2. to the partner's longer

North hands

Jacoby_Transfer

Board: 345	♠ AJ94	You bid first.
Dealer: North	♥ KQ4	The opponents are silent.
Vul: E-W	♦ J9	
HCP: 15	♣ KJ84	

Board: 346	♠ K64	Partner bids first.
Dealer: South	♥ QT953	The opponents are silent.
Vul: None	♦ K43	
HCP: 12+1	♣ A8	

Board: 347	♠ 943	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: N-S	♦ AQT53	
HCP: 16+1	♣ AQ8	

Board: 348	♠ K8	Partner bids first.
Dealer: South	♥ AT964	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 16+2	♣ AKQ86	

Both hands (Answers Page)

Board: 345

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ AJ94

♥ KQ4

♦ J9

♣ KJ84

South:

♠ KQT52

♥ 87

♦ 83

♣ AQT7

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

Pass	2NT ¹	Pass	3NT
------	------------------	------	-----

Pass	4♠	All Pass	
------	----	----------	--

1. Extended acceptance after NT

Board: 346

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 15

Contract: 3NT North

North:

♠ K64

♥ QT953

♦ K43

♣ A8

South:

♠ QJ73

♥ AK2

♦ Q98

♣ QJ5

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2♦	Pass	2♥
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

Board: 347

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 14+2

Contract: 4 ♠ North

North:

♠ 943

♥ AT

♦ AQT53

♣ AQ8

South:

♠ AKQ75

♥ Q4

♦ 7

♣ K7632

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	Pass	3♣
------	----	------	----

Pass	4♠	All Pass	
------	----	----------	--

Board: 348

Dealer: South

Vul: E-W

North HCP: 16+2

South HCP: 16+1

Contract: 6♥ North

North:

♠ K8

♥ AT964

♦ 5

♣ AKQ86

South:

♠ AT954

♥ KQ8

♦ AK

♣ 542

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2♦	Pass	2♥
------	----	------	----

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

Pass	4NT	Pass	5♣ ¹
------	-----	------	-----------------

Pass	5♦	Pass	6♦ ²
------	----	------	-----------------

Pass	6♥	All Pass	
------	----	----------	--

1. A=0/5 or 3/5

2. !H queen and !D king

Board: 345	♠ KQT52	Partner bids first.
Dealer: North	♥ 87	The opponents are silent.
Vul: E-W	♦ 83	
HCP: 11+1	♣ AQT7	

Board: 346	♠ QJ73	You bid first.
Dealer: South	♥ AK2	The opponents are silent.
Vul: None	♦ Q98	
HCP: 15	♣ QJ5	

Board: 347	♠ AKQ75	Partner bids first.
Dealer: North	♥ Q4	The opponents are silent.
Vul: N-S	♦ 7	
HCP: 14+2	♣ K7632	

Board: 348	♠ AT954	You bid first.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 16+1	♣ 542	

Both hands (Answers Page)

Board: 345

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ AJ94

♥ KQ4

♦ J9

♣ KJ84

South:

♠ KQT52

♥ 87

♦ 83

♣ AQT7

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

Pass	2NT ¹	Pass	3NT
------	------------------	------	-----

Pass	4♠	All Pass	
------	----	----------	--

1. Extended acceptance after NT

Board: 346

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 15

Contract: 3NT North

North:

♠ K64

♥ QT953

♦ K43

♣ A8

South:

♠ QJ73

♥ AK2

♦ Q98

♣ QJ5

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2♦	Pass	2♥
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

Board: 347

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 14+2

Contract: 4 ♠ North

North:

♠ 943

♥ AT

♦ AQT53

♣ AQ8

South:

♠ AKQ75

♥ Q4

♦ 7

♣ K7632

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	Pass	3♣
------	----	------	----

Pass	4♠	All Pass	
------	----	----------	--

Board: 348

Dealer: South

Vul: E-W

North HCP: 16+2

South HCP: 16+1

Contract: 6♥ North

North:

♠ K8

♥ AT964

♦ 5

♣ AKQ86

South:

♠ AT954

♥ KQ8

♦ AK

♣ 542

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2♦	Pass	2♥
------	----	------	----

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

Pass	4NT	Pass	5♣ ¹
------	-----	------	-----------------

Pass	5♦	Pass	6♦ ²
------	----	------	-----------------

Pass	6♥	All Pass	
------	----	----------	--

1. A=0/5 or 3/5

2. !H queen and !D king

North hands

Jacoby_Transfer

Board: 349

♠ KQ4

You bid first.

Dealer: North

♥ QT9

The opponents are silent.

Vul: Both

♦ KQ

HCP: 16+1

♣ AT765

Board: 350

♠ AJ9

Partner bids first.

Dealer: South

♥ JT872

East (LHO) bids 3♣ if possible.

Vul: N-S

♦ J753

HCP: 10+1

♣ K

Board: 351

♠ 73

You bid first.

Dealer: North

♥ K95

The opponents are silent.

Vul: E-W

♦ AQJT

HCP: 17

♣ AK72

Board: 352

♠ AJ542

Partner bids first.

Dealer: South

♥ K72

The opponents are silent.

Vul: Both

♦ 532

HCP: 12+1

♣ AT

Board: 353

♠ J93

You bid first.

Dealer: North

♥ AK

The opponents are silent.

Vul: None

♦ A54

HCP: 16+1

♣ KJT75

Both hands (Answers Page)

Board: 349

	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ J83		1NT	Pass	2♦
Vul: Both	♥ QT9	♥ K6542	Pass	2♥	Pass	3NT
North HCP: 16+1	♦ KQ	♦ A73	Pass	4♥	All Pass	
South HCP: 9+1	♣ AT765	♣ J2				
Contract: 4♥ North						

Board: 350

	North:	South:	W	N	E	S
Dealer: South	♠ AJ9	♠ KQ32				1NT
Vul: N-S	♥ JT872	♥ KQ	Pass	2♦	3♣	Pass
North HCP: 10+1	♦ J753	♦ AQ9	Pass	3♦	Pass	3NT
South HCP: 17	♣ K	♣ J843	All Pass			
Contract: 3NT South						

Board: 351

	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ J6		1NT	Pass	2♦
Vul: E-W	♥ K95	♥ AQ764	Pass	2♥	Pass	3♦
North HCP: 17	♦ AQJT	♦ 9853	Pass	4♥	All Pass	
South HCP: 10+1	♣ AK72	♣ QJ				
Contract: 4♥ North						

Board: 352

	North:	South:	W	N	E	S
Dealer: South	♠ AJ542	♠ KQ				1NT
Vul: Both	♥ K72	♥ A943	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ 532	♦ KT	Pass	3NT	All Pass	
South HCP: 15+1	♣ AT	♣ K9854				
Contract: 3NT North						

Board: 353

	North:	South:	W	N	E	S
Dealer: North	♠ J93	♠ A4		1NT	Pass	2♦
Vul: None	♥ AK	♥ QT983	Pass	2♥	Pass	3♦
North HCP: 16+1	♦ A54	♦ KQ962	Pass	3NT	All Pass	
South HCP: 11+2	♣ KJT75	♣ 9				
Contract: 3NT North						

South hands

Jacoby_Transfer

Board: 349	♠ J83	Partner bids first.
Dealer: North	♥ K6542	The opponents are silent.
Vul: Both	♦ A73	
HCP: 9+1	♣ J2	

Board: 350	♠ KQ32	You bid first.
Dealer: South	♥ KQ	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ AQ9	
HCP: 17	♣ J843	

Board: 351	♠ J6	Partner bids first.
Dealer: North	♥ AQ764	The opponents are silent.
Vul: E-W	♦ 9853	
HCP: 10+1	♣ QJ	

Board: 352	♠ KQ	You bid first.
Dealer: South	♥ A943	The opponents are silent.
Vul: Both	♦ KT	
HCP: 15+1	♣ K9854	

Board: 353	♠ A4	Partner bids first.
Dealer: North	♥ QT983	The opponents are silent.
Vul: None	♦ KQ962	
HCP: 11+2	♣ 9	

Both hands (Answers Page)

Board: 349

	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ J83		1NT	Pass	2♦
Vul: Both	♥ QT9	♥ K6542	Pass	2♥	Pass	3NT
North HCP: 16+1	♦ KQ	♦ A73	Pass	4♥	All Pass	
South HCP: 9+1	♣ AT765	♣ J2				
Contract: 4♥ North						

Board: 350

	North:	South:	W	N	E	S
Dealer: South	♠ AJ9	♠ KQ32				1NT
Vul: N-S	♥ JT872	♥ KQ	Pass	2♦	3♣	Pass
North HCP: 10+1	♦ J753	♦ AQ9	Pass	3♦	Pass	3NT
South HCP: 17	♣ K	♣ J843	All Pass			
Contract: 3NT South						

Board: 351

	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ J6		1NT	Pass	2♦
Vul: E-W	♥ K95	♥ AQ764	Pass	2♥	Pass	3♦
North HCP: 17	♦ AQJT	♦ 9853	Pass	4♥	All Pass	
South HCP: 10+1	♣ AK72	♣ QJ				
Contract: 4♥ North						

Board: 352

	North:	South:	W	N	E	S
Dealer: South	♠ AJ542	♠ KQ				1NT
Vul: Both	♥ K72	♥ A943	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ 532	♦ KT	Pass	3NT	All Pass	
South HCP: 15+1	♣ AT	♣ K9854				
Contract: 3NT North						

Board: 353

	North:	South:	W	N	E	S
Dealer: North	♠ J93	♠ A4		1NT	Pass	2♦
Vul: None	♥ AK	♥ QT983	Pass	2♥	Pass	3♦
North HCP: 16+1	♦ A54	♦ KQ962	Pass	3NT	All Pass	
South HCP: 11+2	♣ KJT75	♣ 9				
Contract: 3NT North						

North hands

Jacoby_Transfer

Board: 354 ♠ 2 Partner bids first.
 Dealer: South ♥ AK532 The opponents are silent.
 Vul: E-W ♦ QJ6
 HCP: 10+1 ♣ T852

Board: 355 ♠ J32 You bid first.
 Dealer: North ♥ KQ92 The opponents are silent.
 Vul: Both ♦ AKQ6
 HCP: 16 ♣ J6

Board: 356 ♠ 96 Partner bids first.
 Dealer: South ♥ Q96432 The opponents are silent.
 Vul: None ♦ Q
 HCP: 5+2 ♣ JT63

Board: 357 ♠ AJ4 You bid first.
 Dealer: North ♥ 82 West (RHO) bids 2 ♠ if possible.
 Vul: N-S ♦ KQ2
 HCP: 15+1 ♣ KQT62

Board: 358 ♠ T86 Partner bids first.
 Dealer: South ♥ Q9653 The opponents are silent.
 Vul: Both ♦ AQ5
 HCP: 10+1 ♣ Q9

Both hands (Answers Page)

Board: 354

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ 2

♥ AK532

♦ QJ6

♣ T852

South:

♠ Q873

♥ Q9

♦ AT5

♣ AK93

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3NT All Pass

Board: 355

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9+2

Contract: 4♠ North

North:

♠ J32

♥ KQ92

♦ AKQ6

♣ J6

South:

♠ AQT65

♥ J

♦ 93

♣ QT973

W

N

E

S

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 4♠ All Pass

Board: 356

Dealer: South

Vul: None

North HCP: 5+2

South HCP: 17

Contract: 3♥ North

North:

♠ 96

♥ Q96432

♦ Q

♣ JT63

South:

♠ AKQ3

♥ AJ8

♦ K82

♣ 985

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♥ All Pass

Board: 357

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+1

Contract: 2NT South

North:

♠ AJ4

♥ 82

♦ KQ2

♣ KQT62

South:

♠ Q76

♥ KQJT6

♦ T86

♣ J5

W

N

E

S

1NT Pass 2♦

2♠ Pass Pass 2NT

All Pass

Board: 358

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16+1

Contract: 3NT North

North:

♠ T86

♥ Q9653

♦ AQ5

♣ Q9

South:

♠ QJ5

♥ AJ

♦ K92

♣ AJ652

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3NT All Pass

Board: 354	♠ Q873	You bid first.
Dealer: South	♥ Q9	The opponents are silent.
Vul: E-W	♦ AT5	
HCP: 15	♣ AK93	

Board: 355	♠ AQT65	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: Both	♦ 93	
HCP: 9+2	♣ QT973	

Board: 356	♠ AKQ3	You bid first.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: None	♦ K82	
HCP: 17	♣ 985	

Board: 357	♠ Q76	Partner bids first.
Dealer: North	♥ KQJT6	West (LHO) bids 2♠ if possible.
Vul: N-S	♦ T86	
HCP: 9+1	♣ J5	

Board: 358	♠ QJ5	You bid first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: Both	♦ K92	
HCP: 16+1	♣ AJ652	

Both hands (Answers Page)

Board: 354

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ 2

♥ AK532

♦ QJ6

♣ T852

South:

♠ Q873

♥ Q9

♦ AT5

♣ AK93

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3NT All Pass

Board: 355

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9+2

Contract: 4♠ North

North:

♠ J32

♥ KQ92

♦ AKQ6

♣ J6

South:

♠ AQT65

♥ J

♦ 93

♣ QT973

W

N

E

S

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 4♠ All Pass

Board: 356

Dealer: South

Vul: None

North HCP: 5+2

South HCP: 17

Contract: 3♥ North

North:

♠ 96

♥ Q96432

♦ Q

♣ JT63

South:

♠ AKQ3

♥ AJ8

♦ K82

♣ 985

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♥ All Pass

Board: 357

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+1

Contract: 2NT South

North:

♠ AJ4

♥ 82

♦ KQ2

♣ KQT62

South:

♠ Q76

♥ KQJT6

♦ T86

♣ J5

W

N

E

S

1NT Pass 2♦

2♠ Pass Pass 2NT

All Pass

Board: 358

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16+1

Contract: 3NT North

North:

♠ T86

♥ Q9653

♦ AQ5

♣ Q9

South:

♠ QJ5

♥ AJ

♦ K92

♣ AJ652

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3NT All Pass

Board: 359	♠ AT	You bid first.
Dealer: North	♥ KJ96	The opponents are silent.
Vul: None	♦ Q543	
HCP: 15	♣ AJ6	

Board: 360	♠ -	Partner bids first.
Dealer: South	♥ AKJT9	The opponents are silent.
Vul: N-S	♦ J852	
HCP: 12+1	♣ K982	

Board: 361	♠ KQ732	You bid first.
Dealer: North	♥ 965	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 15+1	♣ KQJ	

Board: 362	♠ AK4	You bid first.
Dealer: North	♥ K7	The opponents are silent.
Vul: None	♦ KJ862	
HCP: 16+1	♣ Q64	

Both hands (Answers Page)

Board: 359

Dealer: North

Vul: None

North HCP: 15

South HCP: 13+1

Contract: 3NT South

North:

♠ AT

♥ KJ96

♦ Q543

♣ AJ6

South:

♠ J8642

♥ Q5

♦ AK6

♣ K95

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

All Pass

Board: 360

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 15

Contract: 6♥ North

North:

♠ -

♥ AKJT9

♦ J852

♣ K982

South:

♠ AK62

♥ 764

♦ K94

♣ AJT

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 4♥

Pass 4NT Pass 5♥¹

Pass 6♥ All Pass

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

Board: 361

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 15+2

Contract: 6♥ South

North:

♠ KQ732

♥ 965

♦ A3

♣ KQJ

South:

♠ 8

♥ AKJ84

♦ K4

♣ A7543

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♣

Pass 4♥ Pass 4NT

Pass 5♦¹ Pass 6♥

All Pass

1. A=1/5 or 4/5

Board: 362

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 18+1

Contract: 6♦ North

North:

♠ AK4

♥ K7

♦ KJ862

♣ Q64

South:

♠ J

♥ AQT65

♦ A973

♣ AKT

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 3NT Pass 4NT

Pass 6♦ All Pass

Board: 359	♠ J8642	Partner bids first.
Dealer: North	♥ Q5	The opponents are silent.
Vul: None	♦ AK6	
HCP: 13+1	♣ K95	

Board: 360	♠ AK62	You bid first.
Dealer: South	♥ 764	The opponents are silent.
Vul: N-S	♦ K94	
HCP: 15	♣ AJT	

Board: 361	♠ 8	Partner bids first.
Dealer: North	♥ AKJ84	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 15+2	♣ A7543	

Board: 362	♠ J	Partner bids first.
Dealer: North	♥ AQT65	The opponents are silent.
Vul: None	♦ A973	
HCP: 18+1	♣ AKT	

Both hands (Answers Page)

Board: 359

Dealer: North

Vul: None

North HCP: 15

South HCP: 13+1

Contract: 3NT South

North:

♠ AT

♥ KJ96

♦ Q543

♣ AJ6

South:

♠ J8642

♥ Q5

♦ AK6

♣ K95

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

All Pass

Board: 360

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 15

Contract: 6♥ North

North:

♠ -

♥ AKJT9

♦ J852

♣ K982

South:

♠ AK62

♥ 764

♦ K94

♣ AJT

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 4♥

Pass 4NT Pass 5♥¹

Pass 6♥ All Pass

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

Board: 361

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 15+2

Contract: 6♥ South

North:

♠ KQ732

♥ 965

♦ A3

♣ KQJ

South:

♠ 8

♥ AKJ84

♦ K4

♣ A7543

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♣

Pass 4♥ Pass 4NT

Pass 5♦¹ Pass 6♥

All Pass

1. A=1/5 or 4/5

Board: 362

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 18+1

Contract: 6♦ North

North:

♠ AK4

♥ K7

♦ KJ862

♣ Q64

South:

♠ J

♥ AQT65

♦ A973

♣ AKT

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 3NT Pass 4NT

Pass 6♦ All Pass

North hands

Jacoby_Transfer

Board: 363 ♠ K82 You bid first.
 Dealer: North ♥ A9642 The opponents are silent.
 Vul: N-S ♦ KJ4
 HCP: 15+1 ♣ A5

Board: 364 ♠ KQ743 Partner bids first.
 Dealer: South ♥ KT3 The opponents are silent.
 Vul: E-W ♦ K73
 HCP: 11+1 ♣ 64

Board: 365 ♠ A4 You bid first.
 Dealer: North ♥ K654 The opponents are silent.
 Vul: Both ♦ A54
 HCP: 16 ♣ AJT8

Board: 366 ♠ KT976 Partner bids first.
 Dealer: South ♥ - East (LHO) Doubles 2♥ if possible.
 Vul: N-S ♦ 654
 HCP: 10+2 ♣ AQJ54

Board: 367 ♠ K4 You bid first.
 Dealer: North ♥ AKT85 The opponents are silent.
 Vul: E-W ♦ KJ2
 HCP: 15+1 ♣ J53

Both hands (Answers Page)

Board: 363

	North:	South:	W	N	E	S
Dealer: North	♠ K82	♠ AQJ97		1NT	Pass	2♥
Vul: N-S	♥ A9642	♥ 873	Pass	2♠	Pass	3♦
North HCP: 15+1	♦ KJ4	♦ A986	Pass	4♠	All Pass	
South HCP: 11+1	♣ A5	♣ 8				
Contract: 4♠ North						

Board: 364

	North:	South:	W	N	E	S
Dealer: South	♠ KQ743	♠ T2				1NT
Vul: E-W	♥ KT3	♥ AJ86	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ K73	♦ AQ5	Pass	3NT	All Pass	
South HCP: 15	♣ 64	♣ A852				
Contract: 3NT North						

Board: 365

	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ QT853		1NT	Pass	2♥
Vul: Both	♥ K654	♥ A2	Pass	2♠	Pass	3NT
North HCP: 16	♦ A54	♦ KT2	All Pass			
South HCP: 9+1	♣ AJT8	♣ 742				
Contract: 3NT South						

Board: 366

	North:	South:	W	N	E	S
Dealer: South	♠ KT976	♠ Q8				1NT
Vul: N-S	♥ -	♥ KT95	Pass	2♥	X	XX
North HCP: 10+2	♦ 654	♦ AKT93	Pass	3NT	All Pass	
South HCP: 15+1	♣ AQJ54	♣ KT				
Contract: 3NT North						

Board: 367

	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ AJT73		1NT	Pass	2♥
Vul: E-W	♥ AKT85	♥ J	Pass	2♠	Pass	3♣
North HCP: 15+1	♦ KJ2	♦ 963	Pass	3♥	Pass	3NT
South HCP: 10+1	♣ J53	♣ AT64	All Pass			
Contract: 3NT South						

South hands

Jacoby_Transfer

Board: 363 ♠ AQJ97 Partner bids first.
 Dealer: North ♥ 873 The opponents are silent.
 Vul: N-S ♦ A986
 HCP: 11+1 ♣ 8

Board: 364 ♠ T2 You bid first.
 Dealer: South ♥ AJ86 The opponents are silent.
 Vul: E-W ♦ AQ5
 HCP: 15 ♣ A852

Board: 365 ♠ QT853 Partner bids first.
 Dealer: North ♥ A2 The opponents are silent.
 Vul: Both ♦ KT2
 HCP: 9+1 ♣ 742

Board: 366 ♠ Q8 You bid first.
 Dealer: South ♥ KT95 East (RHO) Doubles 2♥ if possible.
 Vul: N-S ♦ AKT93
 HCP: 15+1 ♣ KT

Board: 367 ♠ AJT73 Partner bids first.
 Dealer: North ♥ J The opponents are silent.
 Vul: E-W ♦ 963
 HCP: 10+1 ♣ AT64

Both hands (Answers Page)

Board: 363

	North:	South:	W	N	E	S
Dealer: North	♠ K82	♠ AQJ97		1NT	Pass	2♥
Vul: N-S	♥ A9642	♥ 873	Pass	2♠	Pass	3♦
North HCP: 15+1	♦ KJ4	♦ A986	Pass	4♠	All Pass	
South HCP: 11+1	♣ A5	♣ 8				
Contract: 4♠ North						

Board: 364

	North:	South:	W	N	E	S
Dealer: South	♠ KQ743	♠ T2				1NT
Vul: E-W	♥ KT3	♥ AJ86	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ K73	♦ AQ5	Pass	3NT	All Pass	
South HCP: 15	♣ 64	♣ A852				
Contract: 3NT North						

Board: 365

	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ QT853		1NT	Pass	2♥
Vul: Both	♥ K654	♥ A2	Pass	2♠	Pass	3NT
North HCP: 16	♦ A54	♦ KT2	All Pass			
South HCP: 9+1	♣ AJT8	♣ 742				
Contract: 3NT South						

Board: 366

	North:	South:	W	N	E	S
Dealer: South	♠ KT976	♠ Q8				1NT
Vul: N-S	♥ -	♥ KT95	Pass	2♥	X	XX
North HCP: 10+2	♦ 654	♦ AKT93	Pass	3NT	All Pass	
South HCP: 15+1	♣ AQJ54	♣ KT				
Contract: 3NT North						

Board: 367

	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ AJT73		1NT	Pass	2♥
Vul: E-W	♥ AKT85	♥ J	Pass	2♠	Pass	3♣
North HCP: 15+1	♦ KJ2	♦ 963	Pass	3♥	Pass	3NT
South HCP: 10+1	♣ J53	♣ AT64	All Pass			
Contract: 3NT South						

Board: 368	♠ AJ874	Partner bids first.
Dealer: South	♥ J52	The opponents are silent.
Vul: Both	♦ QT7	
HCP: 10+1	♣ Q6	

Board: 369	♠ KT2	You bid first.
Dealer: North	♥ KQ62	The opponents are silent.
Vul: None	♦ AT65	
HCP: 15	♣ K6	

Board: 370	♠ AQJ76	Partner bids first.
Dealer: South	♥ K85	The opponents are silent.
Vul: E-W	♦ QJ53	
HCP: 13+1	♣ T	

Board: 371	♠ QT7	Partner bids first.
Dealer: South	♥ KQT62	The opponents are silent.
Vul: Both	♦ K94	
HCP: 10+1	♣ 87	

Both hands (Answers Page)

Board: 368

	North:	South:	W	N	E	S
Dealer: South	♠ AJ874	♠ T93				1NT
Vul: Both	♥ J52	♥ A74	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ QT7	♦ AK52	Pass	3NT	Pass	4♠
South HCP: 15	♣ Q6	♣ AT9	All Pass			
Contract: 4♠ South						

Board: 369

	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ AJ873		1NT	Pass	2♥
Vul: None	♥ KQ62	♥ AT4	Pass	2♠	Pass	6NT
North HCP: 15	♦ AT65	♦ KQ	All Pass			
South HCP: 18+1	♣ K6	♣ A93				
Contract: 6NT South						

Board: 370

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ76	♠ K93				1NT
Vul: E-W	♥ K85	♥ Q764	Pass	2♥	Pass	2♠
North HCP: 13+1	♦ QJ53	♦ A4	Pass	3♦	Pass	4♠
South HCP: 16	♣ T	♣ AK75	Pass	4NT	Pass	5♣ ¹
Contract: 6♠ South			Pass	5♠	Pass	6♠
			All Pass			

1. A=0/5 or 3/5

Board: 371

	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ A9				1NT
Vul: Both	♥ KQT62	♥ A985	Pass	2♦	Pass	2♠ ¹
North HCP: 10+1	♦ K94	♦ AT8	Pass	2NT	Pass	3♣
South HCP: 15	♣ 87	♣ K965	Pass	3♦	Pass	3♠
Contract: 4♥ North			Pass	4♥	All Pass	

1. Extended acceptance after NT

Board: 368	♠ T93	You bid first.
Dealer: South	♥ A74	The opponents are silent.
Vul: Both	♦ AK52	
HCP: 15	♣ AT9	

Board: 369	♠ AJ873	Partner bids first.
Dealer: North	♥ AT4	The opponents are silent.
Vul: None	♦ KQ	
HCP: 18+1	♣ A93	

Board: 370	♠ K93	You bid first.
Dealer: South	♥ Q764	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 16	♣ AK75	

Board: 371	♠ A9	You bid first.
Dealer: South	♥ A985	The opponents are silent.
Vul: Both	♦ AT8	
HCP: 15	♣ K965	

Both hands (Answers Page)

Board: 368

	North:	South:	W	N	E	S
Dealer: South	♠ AJ874	♠ T93				1NT
Vul: Both	♥ J52	♥ A74	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ QT7	♦ AK52	Pass	3NT	Pass	4♠
South HCP: 15	♣ Q6	♣ AT9	All Pass			
Contract: 4♠ South						

Board: 369

	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ AJ873		1NT	Pass	2♥
Vul: None	♥ KQ62	♥ AT4	Pass	2♠	Pass	6NT
North HCP: 15	♦ AT65	♦ KQ	All Pass			
South HCP: 18+1	♣ K6	♣ A93				
Contract: 6NT South						

Board: 370

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ76	♠ K93				1NT
Vul: E-W	♥ K85	♥ Q764	Pass	2♥	Pass	2♠
North HCP: 13+1	♦ QJ53	♦ A4	Pass	3♦	Pass	4♠
South HCP: 16	♣ T	♣ AK75	Pass	4NT	Pass	5♣ ¹
Contract: 6♠ South			Pass	5♠	Pass	6♠
			All Pass			

1. A=0/5 or 3/5

Board: 371

	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ A9				1NT
Vul: Both	♥ KQT62	♥ A985	Pass	2♦	Pass	2♠ ¹
North HCP: 10+1	♦ K94	♦ AT8	Pass	2NT	Pass	3♣
South HCP: 15	♣ 87	♣ K965	Pass	3♦	Pass	3♠
Contract: 4♥ North			Pass	4♥	All Pass	

1. Extended acceptance after NT

North hands

Jacoby_Transfer

Board: 372	♠ A9854	Partner bids first.
Dealer: South	♥ 7	The opponents are silent.
Vul: None	♦ T92	
HCP: 10+1	♣ AQ95	

Board: 373	♠ KJ83	You bid first.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: N-S	♦ J8	
HCP: 15	♣ KQ98	

Board: 374	♠ 72	Partner bids first.
Dealer: South	♥ A97642	The opponents are silent.
Vul: Both	♦ Q5	
HCP: 6+2	♣ 976	

Board: 375	♠ AQ4	You bid first.
Dealer: North	♥ KQ94	West (RHO) bids 2♠ if possible.
Vul: None	♦ A73	East (LHO) bids 2NT if possible.
HCP: 16	♣ JT3	

Both hands (Answers Page)

Board: 372

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 17

Contract: 4 ♠ South

North:

♠ A9854

♥ 7

♦ T92

♣ AQ95

South:

♠ QJ3

♥ AKJ3

♦ AQ65

♣ 72

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3 ♣	Pass	4 ♠
All Pass			

Board: 373

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 11+2

Contract: 4 ♥ North

North:

♠ KJ83

♥ AJ4

♦ J8

♣ KQ98

South:

♠ 5

♥ K9832

♦ K6

♣ AJ732

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	3 ♣
Pass	4 ♥	All Pass	

Board: 374

Dealer: South

Vul: Both

North HCP: 6+2

South HCP: 15+1

Contract: 3 ♥ North

North:

♠ 72

♥ A97642

♦ Q5

♣ 976

South:

♠ 98

♥ KQ

♦ A763

♣ KQJ85

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3 ♥	All Pass	

Board: 375

Dealer: North

Vul: None

North HCP: 16

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ AQ4

♥ KQ94

♦ A73

♣ JT3

South:

♠ KJT76

♥ T3

♦ K4

♣ AQ92

W	N	E	S
	1NT	Pass	2 ♥
2 ♠ ¹	Pass	2NT ²	3 ♣
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Michaels Cuebid
2. to the partner's longer

Board: 372	♠ QJ3	You bid first.
Dealer: South	♥ AKJ3	The opponents are silent.
Vul: None	♦ AQ65	
HCP: 17	♣ 72	

Board: 373	♠ 5	Partner bids first.
Dealer: North	♥ K9832	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 11+2	♣ AJ732	

Board: 374	♠ 98	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: Both	♦ A763	
HCP: 15+1	♣ KQJ85	

Board: 375	♠ KJT76	Partner bids first.
Dealer: North	♥ T3	West (LHO) bids 2♠ if possible.
Vul: None	♦ K4	East (RHO) bids 2NT if possible.
HCP: 13+1	♣ AQ92	

Both hands (Answers Page)

Board: 372

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 17

Contract: 4 ♠ South

North:

♠ A9854

♥ 7

♦ T92

♣ AQ95

South:

♠ QJ3

♥ AKJ3

♦ AQ65

♣ 72

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3 ♣	Pass	4 ♠
All Pass			

Board: 373

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 11+2

Contract: 4 ♥ North

North:

♠ KJ83

♥ AJ4

♦ J8

♣ KQ98

South:

♠ 5

♥ K9832

♦ K6

♣ AJ732

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	3 ♣
Pass	4 ♥	All Pass	

Board: 374

Dealer: South

Vul: Both

North HCP: 6+2

South HCP: 15+1

Contract: 3 ♥ North

North:

♠ 72

♥ A97642

♦ Q5

♣ 976

South:

♠ 98

♥ KQ

♦ A763

♣ KQJ85

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3 ♥	All Pass	

Board: 375

Dealer: North

Vul: None

North HCP: 16

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ AQ4

♥ KQ94

♦ A73

♣ JT3

South:

♠ KJT76

♥ T3

♦ K4

♣ AQ92

W	N	E	S
	1NT	Pass	2 ♥
2 ♠ ¹	Pass	2NT ²	3 ♣
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Michaels Cuebid
2. to the partner's longer

North hands

Jacoby_Transfer

Board: 376	♠ 932	Partner bids first.
Dealer: South	♥ AQ852	The opponents are silent.
Vul: N-S	♦ -	
HCP: 12+2	♣ AQ653	

Board: 377	♠ AKQ72	You bid first.
Dealer: North	♥ 852	The opponents are silent.
Vul: E-W	♦ J43	
HCP: 15+1	♣ AJ	

Board: 378	♠ J7	Partner bids first.
Dealer: South	♥ KJ832	The opponents are silent.
Vul: None	♦ AJ965	
HCP: 10+2	♣ 6	

Board: 379	♠ Q2	Partner bids first.
Dealer: South	♥ K8754	The opponents are silent.
Vul: N-S	♦ KT642	
HCP: 11+2	♣ K	

Both hands (Answers Page)

Board: 376

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 15

Contract: 5♥ South

North:

♠ 932

♥ AQ852

♦ -

♣ AQ653

South:

♠ AK75

♥ T93

♦ AK3

♣ JT7

W N E S

Pass 2♦ Pass 2♥

Pass 3♣ Pass 4♥

Pass 4NT Pass 5♥¹

All Pass

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

Board: 377

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 17+1

Contract: 6NT South

North:

♠ AKQ72

♥ 852

♦ J43

♣ AJ

South:

♠ 4

♥ AK973

♦ KQ9

♣ KQ94

W N E S

Pass 1NT Pass 2♦

Pass 2♥ Pass 3♣

Pass 4♥ Pass 4NT

Pass 5♥¹ Pass 6NT

All Pass

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

Board: 378

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 15

Contract: 4♥ South

North:

♠ J7

♥ KJ832

♦ AJ965

♣ 6

South:

♠ AQ96

♥ A96

♦ K3

♣ Q832

W N E S

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

All Pass

Board: 379

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 16

Contract: 5♦ South

North:

♠ Q2

♥ K8754

♦ KT642

♣ K

South:

♠ A753

♥ AQ

♦ AQ73

♣ T64

W N E S

Pass 2♦ Pass 2♥

Pass 3♦ Pass 5♦

All Pass

Board: 376	♠ AK75	You bid first.
Dealer: South	♥ T93	The opponents are silent.
Vul: N-S	♦ AK3	
HCP: 15	♣ JT7	

Board: 377	♠ 4	Partner bids first.
Dealer: North	♥ AK973	The opponents are silent.
Vul: E-W	♦ KQ9	
HCP: 17+1	♣ KQ94	

Board: 378	♠ AQ96	You bid first.
Dealer: South	♥ A96	The opponents are silent.
Vul: None	♦ K3	
HCP: 15	♣ Q832	

Board: 379	♠ A753	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: N-S	♦ AQ73	
HCP: 16	♣ T64	

Both hands (Answers Page)

Board: 376

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 15

Contract: 5♥ South

North:

♠ 932

♥ AQ852

♦ -

♣ AQ653

South:

♠ AK75

♥ T93

♦ AK3

♣ JT7

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	Pass	4♥
Pass	4NT	Pass	5♥ ¹
All Pass			

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

Board: 377

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 17+1

Contract: 6NT South

North:

♠ AKQ72

♥ 852

♦ J43

♣ AJ

South:

♠ 4

♥ AK973

♦ KQ9

♣ KQ94

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♣
Pass	4♥	Pass	4NT
Pass	5♥ ¹	Pass	6NT
All Pass			

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

Board: 378

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 15

Contract: 4♥ South

North:

♠ J7

♥ KJ832

♦ AJ965

♣ 6

South:

♠ AQ96

♥ A96

♦ K3

♣ Q832

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♦	Pass	4♥
All Pass			

Board: 379

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 16

Contract: 5♦ South

North:

♠ Q2

♥ K8754

♦ KT642

♣ K

South:

♠ A753

♥ AQ

♦ AQ73

♣ T64

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♦	Pass	5♦
All Pass			

North hands

Jacoby_Transfer

Board: 380 ♠ KQ963 Partner bids first.
 Dealer: South ♥ J2 The opponents are silent.
 Vul: E-W ♦ 752
 HCP: 9+1 ♣ K64

Board: 381 ♠ AT8 You bid first.
 Dealer: North ♥ AJ952 The opponents are silent.
 Vul: Both ♦ K7
 HCP: 15+1 ♣ K83

Board: 382 ♠ J76 Partner bids first.
 Dealer: South ♥ J9843 The opponents are silent.
 Vul: N-S ♦ AQJ
 HCP: 11+1 ♣ Q7

Board: 383 ♠ KJ You bid first.
 Dealer: North ♥ AK8 The opponents are silent.
 Vul: E-W ♦ J76
 HCP: 17+1 ♣ AJ862

Board: 384 ♠ A97 Partner bids first.
 Dealer: South ♥ AK874 The opponents are silent.
 Vul: Both ♦ J76
 HCP: 15+1 ♣ K5

Both hands (Answers Page)

Board: 380

	North:	South:	W	N	E	S
Dealer: South	♠ KQ963	♠ A84				1NT
Vul: E-W	♥ J2	♥ 954	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ 752	♦ KJ	Pass	2NT	Pass	3♠
South HCP: 15+1	♣ K64	♣ AQJ95	All Pass			
Contract: 3♠ South						

Board: 381

	North:	South:	W	N	E	S
Dealer: North	♠ AT8	♠ QJ963		1NT	Pass	2♥
Vul: Both	♥ AJ952	♥ Q76	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ K7	♦ T64	Pass	4♠	All Pass	
South HCP: 9+1	♣ K83	♣ AT				
Contract: 4♠ North						

Board: 382

	North:	South:	W	N	E	S
Dealer: South	♠ J76	♠ K952				1NT
Vul: N-S	♥ J9843	♥ AKQ	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ AQJ	♦ 84	Pass	3NT	Pass	4♥
South HCP: 16	♣ Q7	♣ KJ52	All Pass			
Contract: 4♥ South						

Board: 383

	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ T8653		1NT	Pass	2♥
Vul: E-W	♥ AK8	♥ QJ	Pass	2♠	Pass	3♦
North HCP: 17+1	♦ J76	♦ AQ43	Pass	3NT	All Pass	
South HCP: 12+1	♣ AJ862	♣ K9				
Contract: 3NT North						

Board: 384

	North:	South:	W	N	E	S
Dealer: South	♠ A97	♠ QJ5				1NT
Vul: Both	♥ AK874	♥ Q9	Pass	2♦	Pass	2♥
North HCP: 15+1	♦ J76	♦ AK92	Pass	4NT	Pass	6NT
South HCP: 16	♣ K5	♣ A732	All Pass			
Contract: 6NT South						

South hands

Jacoby_Transfer

Board: 380	♠ A84	You bid first.
Dealer: South	♥ 954	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 15+1	♣ AQJ95	

Board: 381	♠ QJ963	Partner bids first.
Dealer: North	♥ Q76	The opponents are silent.
Vul: Both	♦ T64	
HCP: 9+1	♣ AT	

Board: 382	♠ K952	You bid first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: N-S	♦ 84	
HCP: 16	♣ KJ52	

Board: 383	♠ T8653	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: E-W	♦ AQ43	
HCP: 12+1	♣ K9	

Board: 384	♠ QJ5	You bid first.
Dealer: South	♥ Q9	The opponents are silent.
Vul: Both	♦ AK92	
HCP: 16	♣ A732	

Both hands (Answers Page)

Board: 380

	North:	South:	W	N	E	S
Dealer: South	♠ KQ963	♠ A84				1NT
Vul: E-W	♥ J2	♥ 954	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ 752	♦ KJ	Pass	2NT	Pass	3♠
South HCP: 15+1	♣ K64	♣ AQJ95	All Pass			
Contract: 3♠ South						

Board: 381

	North:	South:	W	N	E	S
Dealer: North	♠ AT8	♠ QJ963		1NT	Pass	2♥
Vul: Both	♥ AJ952	♥ Q76	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ K7	♦ T64	Pass	4♠	All Pass	
South HCP: 9+1	♣ K83	♣ AT				
Contract: 4♠ North						

Board: 382

	North:	South:	W	N	E	S
Dealer: South	♠ J76	♠ K952				1NT
Vul: N-S	♥ J9843	♥ AKQ	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ AQJ	♦ 84	Pass	3NT	Pass	4♥
South HCP: 16	♣ Q7	♣ KJ52	All Pass			
Contract: 4♥ South						

Board: 383

	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ T8653		1NT	Pass	2♥
Vul: E-W	♥ AK8	♥ QJ	Pass	2♠	Pass	3♦
North HCP: 17+1	♦ J76	♦ AQ43	Pass	3NT	All Pass	
South HCP: 12+1	♣ AJ862	♣ K9				
Contract: 3NT North						

Board: 384

	North:	South:	W	N	E	S
Dealer: South	♠ A97	♠ QJ5				1NT
Vul: Both	♥ AK874	♥ Q9	Pass	2♦	Pass	2♥
North HCP: 15+1	♦ J76	♦ AK92	Pass	4NT	Pass	6NT
South HCP: 16	♣ K5	♣ A732	All Pass			
Contract: 6NT South						

North hands

Jacoby_Transfer

Board: 385	♠ AKJ	You bid first.
Dealer: North	♥ K87	The opponents are silent.
Vul: None	♦ T5	
HCP: 15+1	♣ KJ942	

Board: 386	♠ Q	Partner bids first.
Dealer: South	♥ KT854	The opponents are silent.
Vul: E-W	♦ AT642	
HCP: 10+2	♣ J7	

Board: 387	♠ 832	You bid first.
Dealer: North	♥ AT9	The opponents are silent.
Vul: Both	♦ KJ87	
HCP: 15	♣ AK8	

Board: 388	♠ KJT32	Partner bids first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: None	♦ KJ9	
HCP: 12+1	♣ 87	

Board: 389	♠ KQ	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: N-S	♦ K8653	
HCP: 15+1	♣ 9864	

Both hands (Answers Page)

Board: 385

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ QT		1NT	Pass	2♦
Vul: None	♥ K87	♥ AT432	Pass	2♥	Pass	3♦
North HCP: 15+1	♦ T5	♦ KJ876	Pass	4♥	All Pass	
South HCP: 12+2	♣ KJ942	♣ Q				
Contract: 4♥ North						

Board: 386

	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AKT				1NT
Vul: E-W	♥ KT854	♥ AJ96	Pass	2♦	Pass	2NT ¹
North HCP: 10+2	♦ AT642	♦ J985	Pass	3NT	Pass	4♥
South HCP: 15	♣ J7	♣ Q9	All Pass			
Contract: 4♥ South						

1. Extended acceptance after NT

Board: 387

	North:	South:	W	N	E	S
Dealer: North	♠ 832	♠ A9		1NT	Pass	2♦
Vul: Both	♥ AT9	♥ J7532	Pass	2♥	Pass	3NT
North HCP: 15	♦ KJ87	♦ A95	Pass	4♥	All Pass	
South HCP: 9+1	♣ AK8	♣ 432				
Contract: 4♥ North						

Board: 388

	North:	South:	W	N	E	S
Dealer: South	♠ KJT32	♠ A5				1NT
Vul: None	♥ KJ6	♥ QT74	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ KJ9	♦ AQ4	Pass	3NT	All Pass	
South HCP: 15	♣ 87	♣ K542				
Contract: 3NT North						

Board: 389

	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ J9743		1NT	Pass	2♥
Vul: N-S	♥ AK	♥ QJ6	Pass	2♠	Pass	3♣
North HCP: 15+1	♦ K8653	♦ 9	Pass	3♦	Pass	3NT
South HCP: 9+1	♣ 9864	♣ KQ53	All Pass			
Contract: 3NT South						

South hands

Jacoby_Transfer

Board: 385	♠ QT	Partner bids first.
Dealer: North	♥ AT432	The opponents are silent.
Vul: None	♦ KJ876	
HCP: 12+2	♣ Q	

Board: 386	♠ AKT	You bid first.
Dealer: South	♥ AJ96	The opponents are silent.
Vul: E-W	♦ J985	
HCP: 15	♣ Q9	

Board: 387	♠ A9	Partner bids first.
Dealer: North	♥ J7532	The opponents are silent.
Vul: Both	♦ A95	
HCP: 9+1	♣ 432	

Board: 388	♠ A5	You bid first.
Dealer: South	♥ QT74	The opponents are silent.
Vul: None	♦ AQ4	
HCP: 15	♣ K542	

Board: 389	♠ J9743	Partner bids first.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 9+1	♣ KQ53	

Both hands (Answers Page)

Board: 385

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ QT		1NT	Pass	2♦
Vul: None	♥ K87	♥ AT432	Pass	2♥	Pass	3♦
North HCP: 15+1	♦ T5	♦ KJ876	Pass	4♥	All Pass	
South HCP: 12+2	♣ KJ942	♣ Q				
Contract: 4♥ North						

Board: 386

	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AKT				1NT
Vul: E-W	♥ KT854	♥ AJ96	Pass	2♦	Pass	2NT ¹
North HCP: 10+2	♦ AT642	♦ J985	Pass	3NT	Pass	4♥
South HCP: 15	♣ J7	♣ Q9	All Pass			
Contract: 4♥ South						

1. Extended acceptance after NT

Board: 387

	North:	South:	W	N	E	S
Dealer: North	♠ 832	♠ A9		1NT	Pass	2♦
Vul: Both	♥ AT9	♥ J7532	Pass	2♥	Pass	3NT
North HCP: 15	♦ KJ87	♦ A95	Pass	4♥	All Pass	
South HCP: 9+1	♣ AK8	♣ 432				
Contract: 4♥ North						

Board: 388

	North:	South:	W	N	E	S
Dealer: South	♠ KJT32	♠ A5				1NT
Vul: None	♥ KJ6	♥ QT74	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ KJ9	♦ AQ4	Pass	3NT	All Pass	
South HCP: 15	♣ 87	♣ K542				
Contract: 3NT North						

Board: 389

	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ J9743		1NT	Pass	2♥
Vul: N-S	♥ AK	♥ QJ6	Pass	2♠	Pass	3♣
North HCP: 15+1	♦ K8653	♦ 9	Pass	3♦	Pass	3NT
South HCP: 9+1	♣ 9864	♣ KQ53	All Pass			
Contract: 3NT South						

North hands

Jacoby_Transfer

Board: 390	♠ K7	Partner bids first.
Dealer: South	♥ K8532	East (LHO) Doubles 2 ♦ if possible.
Vul: Both	♦ Q54	
HCP: 11+1	♣ K63	

Board: 391	♠ 852	You bid first.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: None	♦ KQ98	
HCP: 16	♣ AK4	

Board: 392	♠ 75	Partner bids first.
Dealer: South	♥ AJ876	The opponents are silent.
Vul: N-S	♦ KJ843	
HCP: 13+2	♣ A	

Board: 393	♠ K762	You bid first.
Dealer: North	♥ A52	The opponents are silent.
Vul: E-W	♦ AK93	
HCP: 16	♣ Q6	

Both hands (Answers Page)

Board: 390

	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ T86				1NT
Vul: Both	♥ K8532	♥ AQ4	Pass	2♦	X	2♥
North HCP: 11+1	♦ Q54	♦ A8	Pass	2♠	Pass	3♣
South HCP: 15+1	♣ K63	♣ AJ984	Pass	4♣	Pass	4♥
Contract: 4♥ South			All Pass			

Board: 391

	North:	South:	W	N	E	S
Dealer: North	♠ 852	♠ A		1NT	Pass	2♦
Vul: None	♥ KJ9	♥ A8653	Pass	2♥	Pass	3♦
North HCP: 16	♦ KQ98	♦ AT62	Pass	4♥	All Pass	
South HCP: 12+1	♣ AK4	♣ T53				
Contract: 4♥ North						

Board: 392

	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AQ96				1NT
Vul: N-S	♥ AJ876	♥ KQT	Pass	2♦	Pass	2♥
North HCP: 13+2	♦ KJ843	♦ A9	Pass	3♦	Pass	4♥
South HCP: 15	♣ A	♣ 6542	All Pass			
Contract: 4♥ South						

Board: 393

	North:	South:	W	N	E	S
Dealer: North	♠ K762	♠ AJ3		1NT	Pass	2♦
Vul: E-W	♥ A52	♥ KJ973	Pass	2♥	Pass	4NT
North HCP: 16	♦ AK93	♦ QT6	Pass	6♥	All Pass	
South HCP: 16+1	♣ Q6	♣ AJ				
Contract: 6♥ North						

South hands

Jacoby_Transfer

Board: 390	♠ T86	You bid first.
Dealer: South	♥ AQ4	East (RHO) Doubles 2♦ if possible.
Vul: Both	♦ A8	
HCP: 15+1	♣ AJ984	

Board: 391	♠ A	Partner bids first.
Dealer: North	♥ A8653	The opponents are silent.
Vul: None	♦ AT62	
HCP: 12+1	♣ T53	

Board: 392	♠ AQ96	You bid first.
Dealer: South	♥ KQT	The opponents are silent.
Vul: N-S	♦ A9	
HCP: 15	♣ 6542	

Board: 393	♠ AJ3	Partner bids first.
Dealer: North	♥ KJ973	The opponents are silent.
Vul: E-W	♦ QT6	
HCP: 16+1	♣ AJ	

Both hands (Answers Page)

Board: 390

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 15+1

Contract: 4♥ South

North:

♠ K7

♥ K8532

♦ Q54

♣ K63

South:

♠ T86

♥ AQ4

♦ A8

♣ AJ984

W

N

E

S

1NT

Pass 2♦ X 2♥

Pass 2♠ Pass 3♣

Pass 4♣ Pass 4♥

All Pass

Board: 391

Dealer: North

Vul: None

North HCP: 16

South HCP: 12+1

Contract: 4♥ North

North:

♠ 852

♥ KJ9

♦ KQ98

♣ AK4

South:

♠ A

♥ A8653

♦ AT62

♣ T53

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 4♥ All Pass

Board: 392

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 15

Contract: 4♥ South

North:

♠ 75

♥ AJ876

♦ KJ843

♣ A

South:

♠ AQ96

♥ KQT

♦ A9

♣ 6542

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

All Pass

Board: 393

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 16+1

Contract: 6♥ North

North:

♠ K762

♥ A52

♦ AK93

♣ Q6

South:

♠ AJ3

♥ KJ973

♦ QT6

♣ AJ

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 4NT

Pass 6♥ All Pass

North hands

Jacoby_Transfer

Board: 394	♠ AKT62	Partner bids first.
Dealer: South	♥ K2	The opponents are silent.
Vul: None	♦ J2	
HCP: 16+1	♣ AJ96	

Board: 395	♠ AKT42	You bid first.
Dealer: North	♥ J74	The opponents are silent.
Vul: N-S	♦ A8	
HCP: 15+1	♣ K54	

Board: 396	♠ KT	Partner bids first.
Dealer: South	♥ AJT54	The opponents are silent.
Vul: E-W	♦ AJ75	
HCP: 13+1	♣ 74	

Board: 397	♠ AT965	You bid first.
Dealer: North	♥ K87	The opponents are silent.
Vul: Both	♦ K74	
HCP: 16+1	♣ AQ	

Both hands (Answers Page)

Board: 394

Dealer: South

Vul: None

North HCP: 16+1

South HCP: 16

Contract: 6 ♠ North

North:

♠ AKT62

♥ K2

♦ J2

♣ AJ96

South:

♠ Q74

♥ A98

♦ AK85

♣ KT7

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♣	Pass	4♠
Pass	4NT	Pass	5♠ ¹
Pass	5NT ²	Pass	6♥ ³
Pass	6♠	All Pass	

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

2. King ask by 5NT

3. K=2

Board: 395

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+1

Contract: 4♥ North

North:

♠ AKT42

♥ J74

♦ A8

♣ K54

South:

♠ 853

♥ AQT98

♦ K942

♣ 8

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	4♥	All Pass	

Board: 396

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 17

Contract: 4♥ South

North:

♠ KT

♥ AJT54

♦ AJ75

♣ 74

South:

♠ QJ2

♥ Q976

♦ KQ98

♣ AK

W	N	E	S
			1NT
Pass	2♦	Pass	2NT ¹
Pass	3NT	Pass	4♣
Pass	4♦	Pass	4♥
All Pass			

1. Extended acceptance after NT

Board: 397

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 15+1

Contract: 6♥ North

North:

♠ AT965

♥ K87

♦ K74

♣ AQ

South:

♠ K2

♥ AT642

♦ AJT

♣ K43

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	4NT
Pass	6♥	All Pass	

Board: 394	♠ Q74	You bid first.
Dealer: South	♥ A98	The opponents are silent.
Vul: None	♦ AK85	
HCP: 16	♣ KT7	

Board: 395	♠ 853	Partner bids first.
Dealer: North	♥ AQT98	The opponents are silent.
Vul: N-S	♦ K942	
HCP: 9+1	♣ 8	

Board: 396	♠ QJ2	You bid first.
Dealer: South	♥ Q976	The opponents are silent.
Vul: E-W	♦ KQ98	
HCP: 17	♣ AK	

Board: 397	♠ K2	Partner bids first.
Dealer: North	♥ AT642	The opponents are silent.
Vul: Both	♦ AJT	
HCP: 15+1	♣ K43	

Both hands (Answers Page)

Board: 394

Dealer: South

Vul: None

North HCP: 16+1

South HCP: 16

Contract: 6 ♠ North

North:

♠ AKT62

♥ K2

♦ J2

♣ AJ96

South:

♠ Q74

♥ A98

♦ AK85

♣ KT7

W N E S

1NT

Pass 2 ♥ Pass 2 ♠

Pass 3 ♣ Pass 4 ♠

Pass 4NT Pass 5 ♠¹

Pass 5NT² Pass 6 ♥³

Pass 6 ♠ All Pass

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

2. King ask by 5NT

3. K=2

Board: 395

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+1

Contract: 4 ♥ North

North:

♠ AKT42

♥ J74

♦ A8

♣ K54

South:

♠ 853

♥ AQT98

♦ K942

♣ 8

W N E S

1NT Pass 2 ♦

Pass 2 ♥ Pass 3 ♦

Pass 4 ♥ All Pass

Board: 396

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 17

Contract: 4 ♥ South

North:

♠ KT

♥ AJT54

♦ AJ75

♣ 74

South:

♠ QJ2

♥ Q976

♦ KQ98

♣ AK

W N E S

1NT

Pass 2 ♦ Pass 2NT¹

Pass 3NT Pass 4 ♣

Pass 4 ♦ Pass 4 ♥

All Pass

1. Extended acceptance after NT

Board: 397

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 15+1

Contract: 6 ♥ North

North:

♠ AT965

♥ K87

♦ K74

♣ AQ

South:

♠ K2

♥ AT642

♦ AJT

♣ K43

W N E S

1NT Pass 2 ♦

Pass 2 ♥ Pass 4NT

Pass 6 ♥ All Pass

North hands

Jacoby_Transfer

Board: 398

♠ K83

Partner bids first.

Dealer: South

♥ AKQ94

The opponents are silent.

Vul: N-S

♦ A

HCP: 17+1

♣ JT42

Board: 399

♠ AQJ

You bid first.

Dealer: North

♥ A54

West (RHO) Doubles 2♦ if possible.

Vul: Both

♦ KQJ5

HCP: 17

♣ 943

Board: 400

♠ AT543

Partner bids first.

Dealer: South

♥ 832

The opponents are silent.

Vul: None

♦ K6

HCP: 10+1

♣ K97

Board: 401

♠ KQJ9

You bid first.

Dealer: North

♥ A83

The opponents are silent.

Vul: E-W

♦ A762

HCP: 15

♣ JT

Board: 402

♠ JT832

Partner bids first.

Dealer: South

♥ 7

East (LHO) Doubles 2♥ if possible.

Vul: Both

♦ KJ4

HCP: 12+1

♣ AK95

Both hands (Answers Page)

Board: 398

Dealer: South

Vul: N-S

North HCP: 17+1

South HCP: 16+1

Contract: 6NT North

North:

♠ K83

♥ AKQ94

♦ A

♣ JT42

South:

♠ A42

♥ 83

♦ KQ932

♣ AK7

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 3NT

Pass 6NT All Pass

Board: 399

Dealer: North

Vul: Both

North HCP: 17

South HCP: 9+1

Contract: 4♥ South

North:

♠ AQJ

♥ A54

♦ KQJ5

♣ 943

South:

♠ 84

♥ QT732

♦ 98

♣ AQJ8

W

N

E

S

1NT Pass 2♦

X 2♥ Pass 4♥

All Pass

Board: 400

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 16+1

Contract: 3NT North

North:

♠ AT543

♥ 832

♦ K6

♣ K97

South:

♠ K8

♥ KT64

♦ AQ982

♣ A3

W

N

E

S

1NT

Pass 2♥ Pass 2♠

Pass 3NT All Pass

Board: 401

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 4♥ North

North:

♠ KQJ9

♥ A83

♦ A762

♣ JT

South:

♠ 3

♥ T9652

♦ QT

♣ AK954

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 3♣

Pass 4♥ All Pass

Board: 402

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 4♠ North

North:

♠ JT832

♥ 7

♦ KJ4

♣ AK95

South:

♠ AK7

♥ QJ54

♦ QT

♣ QJ76

W

N

E

S

1NT

Pass 2♥ X 2♠

Pass 4♠ All Pass

South hands

Jacoby_Transfer

Board: 398	♠ A42	You bid first.
Dealer: South	♥ 83	The opponents are silent.
Vul: N-S	♦ KQ932	
HCP: 16+1	♣ AK7	
Board: 399	♠ 84	Partner bids first.
Dealer: North	♥ QT732	West (LHO) Doubles 2♦ if possible.
Vul: Both	♦ 98	
HCP: 9+1	♣ AQJ8	
Board: 400	♠ K8	You bid first.
Dealer: South	♥ KT64	The opponents are silent.
Vul: None	♦ AQ982	
HCP: 16+1	♣ A3	
Board: 401	♠ 3	Partner bids first.
Dealer: North	♥ T9652	The opponents are silent.
Vul: E-W	♦ QT	
HCP: 9+2	♣ AK954	
Board: 402	♠ AK7	You bid first.
Dealer: South	♥ QJ54	East (RHO) Doubles 2♥ if possible.
Vul: Both	♦ QT	
HCP: 15	♣ QJ76	

Both hands (Answers Page)

Board: 398

Dealer: South

Vul: N-S

North HCP: 17+1

South HCP: 16+1

Contract: 6NT North

North:

♠ K83

♥ AKQ94

♦ A

♣ JT42

South:

♠ A42

♥ 83

♦ KQ932

♣ AK7

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 3NT

Pass 6NT All Pass

Board: 399

Dealer: North

Vul: Both

North HCP: 17

South HCP: 9+1

Contract: 4♥ South

North:

♠ AQJ

♥ A54

♦ KQJ5

♣ 943

South:

♠ 84

♥ QT732

♦ 98

♣ AQJ8

W

N

E

S

1NT Pass 2♦

X 2♥ Pass 4♥

All Pass

Board: 400

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 16+1

Contract: 3NT North

North:

♠ AT543

♥ 832

♦ K6

♣ K97

South:

♠ K8

♥ KT64

♦ AQ982

♣ A3

W

N

E

S

1NT

Pass 2♥ Pass 2♠

Pass 3NT All Pass

Board: 401

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 4♥ North

North:

♠ KQJ9

♥ A83

♦ A762

♣ JT

South:

♠ 3

♥ T9652

♦ QT

♣ AK954

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 3♣

Pass 4♥ All Pass

Board: 402

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 4♠ North

North:

♠ JT832

♥ 7

♦ KJ4

♣ AK95

South:

♠ AK7

♥ QJ54

♦ QT

♣ QJ76

W

N

E

S

1NT

Pass 2♥ X 2♠

Pass 4♠ All Pass

North hands

Jacoby_Transfer

Board: 403

♠ AT87

You bid first.

Dealer: North

♥ A9

The opponents are silent.

Vul: None

♦ A983

HCP: 16

♣ KJ3

Board: 404

♠ A74

Partner bids first.

Dealer: South

♥ A8642

East (LHO) bids 2♥ if possible.

Vul: N-S

♦ KT

West (RHO) bids 2NT if possible.

HCP: 12+1

♣ J64

Board: 405

♠ KQ6

You bid first.

Dealer: North

♥ QJ

The opponents are silent.

Vul: Both

♦ KJ764

HCP: 16+1

♣ KJ2

Board: 406

♠ 985

Partner bids first.

Dealer: South

♥ QT943

The opponents are silent.

Vul: N-S

♦ A8

HCP: 14+1

♣ AKJ

Board: 407

♠ AT5

You bid first.

Dealer: North

♥ KJ7

The opponents are silent.

Vul: E-W

♦ KJT6

HCP: 16

♣ AT2

Both hands (Answers Page)

Board: 403

	North:	South:	W	N	E	S
Dealer: North	♠ AT87	♠ Q6		1NT	Pass	2♦
Vul: None	♥ A9	♥ KQ863	Pass	2♥	Pass	3NT
North HCP: 16	♦ A983	♦ QJ2	All Pass			
South HCP: 12+1	♣ KJ3	♣ Q54				
Contract: 3NT South						

Board: 404

	North:	South:	W	N	E	S
Dealer: South	♠ A74	♠ 65				1NT
Vul: N-S	♥ A8642	♥ QT5	Pass	2♦	2♥ ¹	Pass
North HCP: 12+1	♦ KT	♦ A84	2NT ²	3NT	Pass	4♥
South HCP: 15+1	♣ J64	♣ AKQ32	All Pass			
Contract: 4♥ South						

1. Michaels Cuebid
2. to the partner's longer

Board: 405

	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ 43		1NT	Pass	2♦
Vul: Both	♥ QJ	♥ AKT73	Pass	2♥	Pass	3NT
North HCP: 16+1	♦ KJ764	♦ QT8	All Pass			
South HCP: 9+1	♣ KJ2	♣ 985				
Contract: 3NT South						

Board: 406

	North:	South:	W	N	E	S
Dealer: South	♠ 985	♠ AK				1NT
Vul: N-S	♥ QT943	♥ J872	Pass	2♦	Pass	2♠ ¹
North HCP: 14+1	♦ A8	♦ KQJ2	Pass	2NT	Pass	4♥
South HCP: 16	♣ AKJ	♣ Q85	All Pass			
Contract: 4♥ South						

1. Extended acceptance after NT

Board: 407

	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ QJ7		1NT	Pass	2♦
Vul: E-W	♥ KJ7	♥ AT853	Pass	2♥	Pass	3NT
North HCP: 16	♦ KJT6	♦ 92	Pass	4♥	All Pass	
South HCP: 10+1	♣ AT2	♣ QJ7				
Contract: 4♥ North						

South hands

Jacoby_Transfer

Board: 403

♠ Q6

Partner bids first.

Dealer: North

♥ KQ863

The opponents are silent.

Vul: None

♦ QJ2

HCP: 12+1

♣ Q54

Board: 404

♠ 65

You bid first.

Dealer: South

♥ QT5

East (RHO) bids 2♥ if possible.

Vul: N-S

♦ A84

West (LHO) bids 2NT if possible.

HCP: 15+1

♣ AKQ32

Board: 405

♠ 43

Partner bids first.

Dealer: North

♥ AKT73

The opponents are silent.

Vul: Both

♦ QT8

HCP: 9+1

♣ 985

Board: 406

♠ AK

You bid first.

Dealer: South

♥ J872

The opponents are silent.

Vul: N-S

♦ KQJ2

HCP: 16

♣ Q85

Board: 407

♠ QJ7

Partner bids first.

Dealer: North

♥ AT853

The opponents are silent.

Vul: E-W

♦ 92

HCP: 10+1

♣ QJ7

Both hands (Answers Page)

Board: 403

	North:	South:	W	N	E	S
Dealer: North	♠ AT87	♠ Q6		1NT	Pass	2♦
Vul: None	♥ A9	♥ KQ863	Pass	2♥	Pass	3NT
North HCP: 16	♦ A983	♦ QJ2	All Pass			
South HCP: 12+1	♣ KJ3	♣ Q54				
Contract: 3NT South						

Board: 404

	North:	South:	W	N	E	S
Dealer: South	♠ A74	♠ 65				1NT
Vul: N-S	♥ A8642	♥ QT5	Pass	2♦	2♥ ¹	Pass
North HCP: 12+1	♦ KT	♦ A84	2NT ²	3NT	Pass	4♥
South HCP: 15+1	♣ J64	♣ AKQ32	All Pass			
Contract: 4♥ South						

1. Michaels Cuebid
2. to the partner's longer

Board: 405

	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ 43		1NT	Pass	2♦
Vul: Both	♥ QJ	♥ AKT73	Pass	2♥	Pass	3NT
North HCP: 16+1	♦ KJ764	♦ QT8	All Pass			
South HCP: 9+1	♣ KJ2	♣ 985				
Contract: 3NT South						

Board: 406

	North:	South:	W	N	E	S
Dealer: South	♠ 985	♠ AK				1NT
Vul: N-S	♥ QT943	♥ J872	Pass	2♦	Pass	2♠ ¹
North HCP: 14+1	♦ A8	♦ KQJ2	Pass	2NT	Pass	4♥
South HCP: 16	♣ AKJ	♣ Q85	All Pass			
Contract: 4♥ South						

1. Extended acceptance after NT

Board: 407

	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ QJ7		1NT	Pass	2♦
Vul: E-W	♥ KJ7	♥ AT853	Pass	2♥	Pass	3NT
North HCP: 16	♦ KJT6	♦ 92	Pass	4♥	All Pass	
South HCP: 10+1	♣ AT2	♣ QJ7				
Contract: 4♥ North						

Jacoby_Transfer

Board: 411	♠ J6	You bid first.
Dealer: North	♥ K94	The opponents are silent.
Vul: N-S	♦ A7532	
HCP: 16+1	♣ AKJ	

Both hands (Answers Page)

Board: 408

Dealer: East

Vul: None

North HCP: 11+2

South HCP: 10

Contract: 4 ♠ X South

North:

♠ AQ875

♥ 9

♦ Q7

♣ QJT92

South:

♠ KJ62

♥ Q5

♦ 8643

♣ A54

W	N	E	S
		1NT	Pass
2♦	2♥ ¹	Pass	2♠
3♥	Pass	Pass	3♠
4♥	Pass	Pass	4♠
X	All Pass		

1. Michaels Cuebid

Board: 409

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 5+2

Contract: 4 ♠ North

North:

♠ A86

♥ A93

♦ A432

♣ AT5

South:

♠ QJT975

♥ 852

♦ J

♣ J98

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♠
Pass	4♠	All Pass	

Board: 410

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15

Contract: 3NT North

North:

♠ AJ8

♥ AK987

♦ Q73

♣ T5

South:

♠ KQ32

♥ QJ

♦ AJ84

♣ Q93

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3NT	All Pass	

Board: 411

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 13+1

Contract: 3NT South

North:

♠ J6

♥ K94

♦ A7532

♣ AKJ

South:

♠ AQT92

♥ Q63

♦ KT

♣ Q87

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
All Pass			

South hands

Jacoby_Transfer

Board: 408	♠ KJ62	RHO opens the bidding 1NT.
Dealer: East	♥ Q5	You bid next.
Vul: None	♦ 8643	West (LHO) bids 2♦ if possible.
HCP: 10	♣ A54	West (LHO) bids 3♥ if possible.
		West (LHO) bids 4♥ if possible.
		West (LHO) Doubles 4♠ if possible.

Board: 409	♠ QJT975	Partner bids first.
Dealer: North	♥ 852	The opponents are silent.
Vul: N-S	♦ J	
HCP: 5+2	♣ J98	

Board: 410	♠ KQ32	You bid first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: E-W	♦ AJ84	
HCP: 15	♣ Q93	

Board: 411	♠ AQT92	Partner bids first.
Dealer: North	♥ Q63	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 13+1	♣ Q87	

Both hands (Answers Page)

Board: 408

Dealer: East

Vul: None

North HCP: 11+2

South HCP: 10

Contract: 4 ♠ X South

North:

♠ AQ875

♥ 9

♦ Q7

♣ QJT92

South:

♠ KJ62

♥ Q5

♦ 8643

♣ A54

W	N	E	S
		1NT	Pass
2♦	2♥ ¹	Pass	2♠
3♥	Pass	Pass	3♠
4♥	Pass	Pass	4♠
X	All Pass		

1. Michaels Cuebid

Board: 409

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 5+2

Contract: 4 ♠ North

North:

♠ A86

♥ A93

♦ A432

♣ AT5

South:

♠ QJT975

♥ 852

♦ J

♣ J98

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♠
Pass	4♠	All Pass	

Board: 410

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15

Contract: 3NT North

North:

♠ AJ8

♥ AK987

♦ Q73

♣ T5

South:

♠ KQ32

♥ QJ

♦ AJ84

♣ Q93

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3NT	All Pass	

Board: 411

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 13+1

Contract: 3NT South

North:

♠ J6

♥ K94

♦ A7532

♣ AKJ

South:

♠ AQT92

♥ Q63

♦ KT

♣ Q87

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
All Pass			

North hands

Jacoby_Transfer

Board: 412 ♠ AKJ98 Partner bids first.
 Dealer: South ♥ A2 The opponents are silent.
 Vul: E-W ♦ J6
 HCP: 14+1 ♣ J984

Board: 413 ♠ AJ72 You bid first.
 Dealer: North ♥ K94 The opponents are silent.
 Vul: Both ♦ K4
 HCP: 17 ♣ KQJ6

Board: 414 ♠ 96 Partner bids first.
 Dealer: South ♥ AT432 The opponents are silent.
 Vul: E-W ♦ JT7
 HCP: 9+1 ♣ A84

Board: 415 ♠ AK92 You bid first.
 Dealer: North ♥ Q72 The opponents are silent.
 Vul: Both ♦ A8
 HCP: 16 ♣ K852

Board: 416 ♠ 97 You bid first.
 Dealer: North ♥ AK832 The opponents are silent.
 Vul: None ♦ AJ5
 HCP: 16+1 ♣ KJ3

Both hands (Answers Page)

Board: 412

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15

Contract: 3NT South

North:

♠ AKJ98

♥ A2

♦ J6

♣ J984

South:

♠ Q7

♥ KT75

♦ KQ43

♣ KQ5

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♣	Pass	3NT
All Pass			

Board: 413

Dealer: North

Vul: Both

North HCP: 17

South HCP: 10+1

Contract: 4♠ North

North:

♠ AJ72

♥ K94

♦ K4

♣ KQJ6

South:

♠ Q8643

♥ QJT

♦ J6

♣ A53

W	N	E	S
	1NT	Pass	2♥
Pass	2NT ¹	Pass	3NT
Pass	4♠	All Pass	

1. Extended acceptance after NT

Board: 414

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 17+1

Contract: 3NT North

North:

♠ 96

♥ AT432

♦ JT7

♣ A84

South:

♠ AJT

♥ K9

♦ AKQ32

♣ T92

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3NT	All Pass	

Board: 415

Dealer: North

Vul: Both

North HCP: 16

South HCP: 10+1

Contract: 4♥ North

North:

♠ AK92

♥ Q72

♦ A8

♣ K852

South:

♠ J73

♥ AJ984

♦ KJ94

♣ 7

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	4♥	All Pass	

Board: 416

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 12+3

Contract: 6♦ South

North:

♠ 97

♥ AK832

♦ AJ5

♣ KJ3

South:

♠ AQJT5

♥ 6

♦ KQ9863

♣ 2

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♦
Pass	3♥	Pass	6♦
All Pass			

Board: 412	♠ Q7	You bid first.
Dealer: South	♥ KT75	The opponents are silent.
Vul: E-W	♦ KQ43	
HCP: 15	♣ KQ5	

Board: 413	♠ Q8643	Partner bids first.
Dealer: North	♥ QJT	The opponents are silent.
Vul: Both	♦ J6	
HCP: 10+1	♣ A53	

Board: 414	♠ AJT	You bid first.
Dealer: South	♥ K9	The opponents are silent.
Vul: E-W	♦ AKQ32	
HCP: 17+1	♣ T92	

Board: 415	♠ J73	Partner bids first.
Dealer: North	♥ AJ984	The opponents are silent.
Vul: Both	♦ KJ94	
HCP: 10+1	♣ 7	

Board: 416	♠ AQJT5	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: None	♦ KQ9863	
HCP: 12+3	♣ 2	

Both hands (Answers Page)

Board: 412

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15

Contract: 3NT South

North:

♠ AKJ98

♥ A2

♦ J6

♣ J984

South:

♠ Q7

♥ KT75

♦ KQ43

♣ KQ5

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♣	Pass	3NT
All Pass			

Board: 413

Dealer: North

Vul: Both

North HCP: 17

South HCP: 10+1

Contract: 4♠ North

North:

♠ AJ72

♥ K94

♦ K4

♣ KQJ6

South:

♠ Q8643

♥ QJT

♦ J6

♣ A53

W	N	E	S
	1NT	Pass	2♥
Pass	2NT ¹	Pass	3NT
Pass	4♠	All Pass	

1. Extended acceptance after NT

Board: 414

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 17+1

Contract: 3NT North

North:

♠ 96

♥ AT432

♦ JT7

♣ A84

South:

♠ AJT

♥ K9

♦ AKQ32

♣ T92

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3NT	All Pass	

Board: 415

Dealer: North

Vul: Both

North HCP: 16

South HCP: 10+1

Contract: 4♥ North

North:

♠ AK92

♥ Q72

♦ A8

♣ K852

South:

♠ J73

♥ AJ984

♦ KJ94

♣ 7

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	4♥	All Pass	

Board: 416

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 12+3

Contract: 6♦ South

North:

♠ 97

♥ AK832

♦ AJ5

♣ KJ3

South:

♠ AQJT5

♥ 6

♦ KQ9863

♣ 2

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♦
Pass	3♥	Pass	6♦
All Pass			

Board: 417	♠ AK93	You bid first.
Dealer: North	♥ KT5	The opponents are silent.
Vul: N-S	♦ AJ86	
HCP: 16	♣ JT	
<hr/>		
Board: 418	♠ AK	You bid first.
Dealer: North	♥ Q62	West (RHO) bids 3 ♦ if possible.
Vul: Both	♦ AT6	East (LHO) Doubles 3 ♠ if possible.
HCP: 15+1	♣ QT763	
<hr/>		
Board: 419	♠ Q42	You bid first.
Dealer: North	♥ KQJT	The opponents are silent.
Vul: None	♦ KQ73	
HCP: 15	♣ Q2	
<hr/>		
Board: 420	♠ AQJ76	Partner bids first.
Dealer: South	♥ A	East (LHO) Doubles 2 ♥ if possible.
Vul: N-S	♦ 75	
HCP: 11+2	♣ 95432	

Both hands (Answers Page)

Board: 417

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 19+2

Contract: 7♥ South

North:

♠ AK93

♥ KT5

♦ AJ86

♣ JT

South:

♠ -

♥ AQJ42

♦ K74

♣ AKQ82

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♣
Pass	4♥	Pass	4NT
Pass	5♣ ¹	Pass	7♥
All Pass			

1. A=0/5 or 3/5

Board: 418

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 4+2

Contract: 3♠X South

North:

♠ AK

♥ Q62

♦ AT6

♣ QT763

South:

♠ QJ7653

♥ J5

♦ 74

♣ 852

W	N	E	S
	1NT	Pass	2♥
3♦	Pass	Pass	3♠
Pass	Pass	X	All Pass

Board: 419

Dealer: North

Vul: None

North HCP: 15

South HCP: 20+1

Contract: 7♠ South

North:

♠ Q42

♥ KQJT

♦ KQ73

♣ Q2

South:

♠ A9853

♥ A4

♦ A9

♣ AKJ6

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	4♠	Pass	4NT
Pass	5♣ ¹	Pass	5♦
Pass	5♥ ²	Pass	7♠
All Pass			

1. A=0/5 or 3/5

2. !S queen and !H king

Board: 420

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 17+1

Contract: 3NT North

North:

♠ AQJ76

♥ A

♦ 75

♣ 95432

South:

♠ KT

♥ T84

♦ AK3

♣ AQJ87

W	N	E	S
			1NT
Pass	2♥	X	Pass
Pass	3NT	All Pass	

South hands

Jacoby_Transfer

Board: 417	♠ -	Partner bids first.
Dealer: North	♥ AQJ42	The opponents are silent.
Vul: N-S	♦ K74	
HCP: 19+2	♣ AKQ82	
<hr/>		
Board: 418	♠ QJ7653	Partner bids first.
Dealer: North	♥ J5	West (LHO) bids 3♦ if possible.
Vul: Both	♦ 74	East (RHO) Doubles 3♠ if possible.
HCP: 4+2	♣ 852	
<hr/>		
Board: 419	♠ A9853	Partner bids first.
Dealer: North	♥ A4	The opponents are silent.
Vul: None	♦ A9	
HCP: 20+1	♣ AKJ6	
<hr/>		
Board: 420	♠ KT	You bid first.
Dealer: South	♥ T84	East (RHO) Doubles 2♥ if possible.
Vul: N-S	♦ AK3	
HCP: 17+1	♣ AQJ87	

Both hands (Answers Page)

Board: 417

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 19+2

Contract: 7♥ South

North:

♠ AK93

♥ KT5

♦ AJ86

♣ JT

South:

♠ -

♥ AQJ42

♦ K74

♣ AKQ82

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♣
Pass	4♥	Pass	4NT
Pass	5♣ ¹	Pass	7♥
All Pass			

1. A=0/5 or 3/5

Board: 418

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 4+2

Contract: 3♠X South

North:

♠ AK

♥ Q62

♦ AT6

♣ QT763

South:

♠ QJ7653

♥ J5

♦ 74

♣ 852

W	N	E	S
	1NT	Pass	2♥
3♦	Pass	Pass	3♠
Pass	Pass	X	All Pass

Board: 419

Dealer: North

Vul: None

North HCP: 15

South HCP: 20+1

Contract: 7♠ South

North:

♠ Q42

♥ KQJT

♦ KQ73

♣ Q2

South:

♠ A9853

♥ A4

♦ A9

♣ AKJ6

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	4♠	Pass	4NT
Pass	5♣ ¹	Pass	5♦
Pass	5♥ ²	Pass	7♠
All Pass			

1. A=0/5 or 3/5

2. !S queen and !H king

Board: 420

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 17+1

Contract: 3NT North

North:

♠ AQJ76

♥ A

♦ 75

♣ 95432

South:

♠ KT

♥ T84

♦ AK3

♣ AQJ87

W	N	E	S
			1NT
Pass	2♥	X	Pass
Pass	3NT	All Pass	

North hands

Jacoby_Transfer

Board: 421	♠ AK4	You bid first.
Dealer: North	♥ K542	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 16	♣ QT72	

Board: 422	♠ AT7	Partner bids first.
Dealer: South	♥ KQT97	The opponents are silent.
Vul: None	♦ T64	
HCP: 9+1	♣ 52	

Board: 423	♠ J42	You bid first.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: N-S	♦ AK75	
HCP: 15	♣ K43	

Board: 424	♠ J5	Partner bids first.
Dealer: South	♥ AQ742	The opponents are silent.
Vul: E-W	♦ KJ3	
HCP: 14+1	♣ QJ5	

Board: 425	♠ QJ	You bid first.
Dealer: North	♥ AK6	The opponents are silent.
Vul: Both	♦ AT965	
HCP: 16+1	♣ Q43	

Both hands (Answers Page)

Board: 421

	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ Q98752		1NT	Pass	2♥
Vul: E-W	♥ K542	♥ T6	Pass	2♠	Pass	3♠
North HCP: 16	♦ A9	♦ Q542	All Pass			
South HCP: 4+2	♣ QT72	♣ 8				
Contract: 3♠ South						

Board: 422

	North:	South:	W	N	E	S
Dealer: South	♠ AT7	♠ KQ85				1NT
Vul: None	♥ KQT97	♥ J5	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ T64	♦ Q73	Pass	3NT	All Pass	
South HCP: 15	♣ 52	♣ AK86				
Contract: 3NT North						

Board: 423

	North:	South:	W	N	E	S
Dealer: North	♠ J42	♠ KQ975		1NT	Pass	2♥
Vul: N-S	♥ KJ6	♥ T94	Pass	2♠	Pass	3NT
North HCP: 15	♦ AK75	♦ Q6	Pass	4♠	All Pass	
South HCP: 11+1	♣ K43	♣ AT8				
Contract: 4♠ North						

Board: 424

	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ K94				1NT
Vul: E-W	♥ AQ742	♥ K6	Pass	2♦	Pass	2♥
North HCP: 14+1	♦ KJ3	♦ A642	Pass	3NT	All Pass	
South HCP: 17	♣ QJ5	♣ AK76				
Contract: 3NT North						

Board: 425

	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ 6		1NT	Pass	2♦
Vul: Both	♥ AK6	♥ QJ872	Pass	2♥	Pass	3♦
North HCP: 16+1	♦ AT965	♦ QJ87	Pass	4♥	All Pass	
South HCP: 9+1	♣ Q43	♣ K92				
Contract: 4♥ North						

South hands

Jacoby_Transfer

Board: 421 ♠ Q98752 Partner bids first.
 Dealer: North ♥ T6 The opponents are silent.
 Vul: E-W ♦ Q542
 HCP: 4+2 ♣ 8

Board: 422 ♠ KQ85 You bid first.
 Dealer: South ♥ J5 The opponents are silent.
 Vul: None ♦ Q73
 HCP: 15 ♣ AK86

Board: 423 ♠ KQ975 Partner bids first.
 Dealer: North ♥ T94 The opponents are silent.
 Vul: N-S ♦ Q6
 HCP: 11+1 ♣ AT8

Board: 424 ♠ K94 You bid first.
 Dealer: South ♥ K6 The opponents are silent.
 Vul: E-W ♦ A642
 HCP: 17 ♣ AK76

Board: 425 ♠ 6 Partner bids first.
 Dealer: North ♥ QJ872 The opponents are silent.
 Vul: Both ♦ QJ87
 HCP: 9+1 ♣ K92

Both hands (Answers Page)

Board: 421

	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ Q98752		1NT	Pass	2♥
Vul: E-W	♥ K542	♥ T6	Pass	2♠	Pass	3♠
North HCP: 16	♦ A9	♦ Q542	All Pass			
South HCP: 4+2	♣ QT72	♣ 8				
Contract: 3♠ South						

Board: 422

	North:	South:	W	N	E	S
Dealer: South	♠ AT7	♠ KQ85				1NT
Vul: None	♥ KQT97	♥ J5	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ T64	♦ Q73	Pass	3NT	All Pass	
South HCP: 15	♣ 52	♣ AK86				
Contract: 3NT North						

Board: 423

	North:	South:	W	N	E	S
Dealer: North	♠ J42	♠ KQ975		1NT	Pass	2♥
Vul: N-S	♥ KJ6	♥ T94	Pass	2♠	Pass	3NT
North HCP: 15	♦ AK75	♦ Q6	Pass	4♠	All Pass	
South HCP: 11+1	♣ K43	♣ AT8				
Contract: 4♠ North						

Board: 424

	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ K94				1NT
Vul: E-W	♥ AQ742	♥ K6	Pass	2♦	Pass	2♥
North HCP: 14+1	♦ KJ3	♦ A642	Pass	3NT	All Pass	
South HCP: 17	♣ QJ5	♣ AK76				
Contract: 3NT North						

Board: 425

	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ 6		1NT	Pass	2♦
Vul: Both	♥ AK6	♥ QJ872	Pass	2♥	Pass	3♦
North HCP: 16+1	♦ AT965	♦ QJ87	Pass	4♥	All Pass	
South HCP: 9+1	♣ Q43	♣ K92				
Contract: 4♥ North						

North hands

Jacoby_Transfer

Board: 426 ♠ A83 You bid first.
 Dealer: North ♥ J2 West (RHO) bids 3♥ if possible.
 Vul: N-S ♦ AJT92
 HCP: 15+1 ♣ KQ4

Board: 427 ♠ AT You bid first.
 Dealer: North ♥ K92 The opponents are silent.
 Vul: E-W ♦ AK652
 HCP: 17+1 ♣ K62

Board: 428 ♠ AJ543 Partner bids first.
 Dealer: South ♥ 98 The opponents are silent.
 Vul: Both ♦ AJT87
 HCP: 14+2 ♣ A

Board: 429 ♠ A76 You bid first.
 Dealer: North ♥ Q84 The opponents are silent.
 Vul: None ♦ A6
 HCP: 17+1 ♣ AK983

Board: 430 ♠ A9643 Partner bids first.
 Dealer: South ♥ K6 The opponents are silent.
 Vul: E-W ♦ AQJ
 HCP: 14+1 ♣ 753

Both hands (Answers Page)

Board: 426

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 6+2

Contract: 3 ♠ South

North:

♠ A83

♥ J2

♦ AJT92

♣ KQ4

South:

♠ J97654

♥ K

♦ Q3

♣ T532

W	N	E	S
	1NT	Pass	2♥
3♥	Pass	Pass	3♠
All Pass			

Board: 427

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 12+2

Contract: 4♥ North

North:

♠ AT

♥ K92

♦ AK652

♣ K62

South:

♠ Q6

♥ AJT64

♦ 7

♣ AJ843

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♣
Pass	4♥	All Pass	

Board: 428

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 16+1

Contract: 6♠ North

North:

♠ AJ543

♥ 98

♦ AJT87

♣ A

South:

♠ KT9

♥ KQ5

♦ K2

♣ KQ932

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♦	Pass	4♠
Pass	4NT	Pass	5♦ ¹
Pass	6♠	All Pass	

1. A=1/5 or 4/5

Board: 429

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 10+1

Contract: 4♥ North

North:

♠ A76

♥ Q84

♦ A6

♣ AK983

South:

♠ QT9

♥ AKJ97

♦ T984

♣ T

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3NT
Pass	4♥	All Pass	

Board: 430

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15

Contract: 4♠ South

North:

♠ A9643

♥ K6

♦ AQJ

♣ 753

South:

♠ J52

♥ AQ8

♦ 9643

♣ AKJ

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3NT	Pass	4♠
All Pass			

South hands

Jacoby_Transfer

Board: 426 ♠ J97654 Partner bids first.
 Dealer: North ♥ K West (LHO) bids 3♥ if possible.
 Vul: N-S ♦ Q3
 HCP: 6+2 ♣ T532

Board: 427 ♠ Q6 Partner bids first.
 Dealer: North ♥ AJT64 The opponents are silent.
 Vul: E-W ♦ 7
 HCP: 12+2 ♣ AJ843

Board: 428 ♠ KT9 You bid first.
 Dealer: South ♥ KQ5 The opponents are silent.
 Vul: Both ♦ K2
 HCP: 16+1 ♣ KQ932

Board: 429 ♠ QT9 Partner bids first.
 Dealer: North ♥ AKJ97 The opponents are silent.
 Vul: None ♦ T984
 HCP: 10+1 ♣ T

Board: 430 ♠ J52 You bid first.
 Dealer: South ♥ AQ8 The opponents are silent.
 Vul: E-W ♦ 9643
 HCP: 15 ♣ AKJ

Both hands (Answers Page)

Board: 426

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 6+2

Contract: 3 ♠ South

North:

♠ A83

♥ J2

♦ AJT92

♣ KQ4

South:

♠ J97654

♥ K

♦ Q3

♣ T532

W	N	E	S
	1NT	Pass	2♥
3♥	Pass	Pass	3♠
All Pass			

Board: 427

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 12+2

Contract: 4♥ North

North:

♠ AT

♥ K92

♦ AK652

♣ K62

South:

♠ Q6

♥ AJT64

♦ 7

♣ AJ843

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♣
Pass	4♥	All Pass	

Board: 428

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 16+1

Contract: 6♠ North

North:

♠ AJ543

♥ 98

♦ AJT87

♣ A

South:

♠ KT9

♥ KQ5

♦ K2

♣ KQ932

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♦	Pass	4♠
Pass	4NT	Pass	5♦ ¹
Pass	6♠	All Pass	

1. A=1/5 or 4/5

Board: 429

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 10+1

Contract: 4♥ North

North:

♠ A76

♥ Q84

♦ A6

♣ AK983

South:

♠ QT9

♥ AKJ97

♦ T984

♣ T

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3NT
Pass	4♥	All Pass	

Board: 430

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15

Contract: 4♠ South

North:

♠ A9643

♥ K6

♦ AQJ

♣ 753

South:

♠ J52

♥ AQ8

♦ 9643

♣ AKJ

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3NT	Pass	4♠
All Pass			

North hands

Jacoby_Transfer

Board: 431	♠ K4	You bid first.
Dealer: North	♥ AK76	The opponents are silent.
Vul: Both	♦ QJ62	
HCP: 17	♣ A32	

Board: 432	♠ KQT72	Partner bids first.
Dealer: South	♥ K93	The opponents are silent.
Vul: None	♦ A86	
HCP: 12+1	♣ 85	

Board: 433	♠ Q83	You bid first.
Dealer: North	♥ K7	The opponents are silent.
Vul: N-S	♦ AKJ74	
HCP: 17+1	♣ A75	

Board: 434	♠ AJ986	Partner bids first.
Dealer: South	♥ T2	The opponents are silent.
Vul: Both	♦ 875	
HCP: 14+1	♣ AKQ	

Board: 435	♠ J52	You bid first.
Dealer: North	♥ AKQJ	The opponents are silent.
Vul: None	♦ QJ	
HCP: 15	♣ JT76	

Both hands (Answers Page)

Board: 431

	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ AQ865		1NT	Pass	2♥
Vul: Both	♥ AK76	♥ 3	Pass	2♠	Pass	3♣
North HCP: 17	♦ QJ62	♦ AK4	Pass	3NT	Pass	6NT
South HCP: 16+1	♣ A32	♣ KT84	All Pass			
Contract: 6NT South						

Board: 432

	North:	South:	W	N	E	S
Dealer: South	♠ KQT72	♠ J94				1NT
Vul: None	♥ K93	♥ QJ6	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ A86	♦ Q973	Pass	3NT	All Pass	
South HCP: 15	♣ 85	♣ AKQ				
Contract: 3NT North						

Board: 433

	North:	South:	W	N	E	S
Dealer: North	♠ Q83	♠ A64		1NT	Pass	2♦
Vul: N-S	♥ K7	♥ AT952	Pass	2♥	Pass	4NT
North HCP: 17+1	♦ AKJ74	♦ Q9	Pass	6NT	All Pass	
South HCP: 15+1	♣ A75	♣ KQ8				
Contract: 6NT North						

Board: 434

	North:	South:	W	N	E	S
Dealer: South	♠ AJ986	♠ T73				1NT
Vul: Both	♥ T2	♥ AJ	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ 875	♦ AKQJ	Pass	3NT	Pass	4♠
South HCP: 15	♣ AKQ	♣ 7532	All Pass			
Contract: 4♠ South						

Board: 435

	North:	South:	W	N	E	S
Dealer: North	♠ J52	♠ KQ964		1NT	Pass	2♥
Vul: None	♥ AKQJ	♥ 72	Pass	2♠	Pass	3NT
North HCP: 15	♦ QJ	♦ T82	All Pass			
South HCP: 12+1	♣ JT76	♣ AK8				
Contract: 3NT South						

South hands

Jacoby_Transfer

Board: 431 ♠ AQ865 Partner bids first.
 Dealer: North ♥ 3 The opponents are silent.
 Vul: Both ♦ AK4
 HCP: 16+1 ♣ KT84

Board: 432 ♠ J94 You bid first.
 Dealer: South ♥ QJ6 The opponents are silent.
 Vul: None ♦ Q973
 HCP: 15 ♣ AKQ

Board: 433 ♠ A64 Partner bids first.
 Dealer: North ♥ AT952 The opponents are silent.
 Vul: N-S ♦ Q9
 HCP: 15+1 ♣ KQ8

Board: 434 ♠ T73 You bid first.
 Dealer: South ♥ AJ The opponents are silent.
 Vul: Both ♦ AKQJ
 HCP: 15 ♣ 7532

Board: 435 ♠ KQ964 Partner bids first.
 Dealer: North ♥ 72 The opponents are silent.
 Vul: None ♦ T82
 HCP: 12+1 ♣ AK8

Both hands (Answers Page)

Board: 431

	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ AQ865		1NT	Pass	2♥
Vul: Both	♥ AK76	♥ 3	Pass	2♠	Pass	3♣
North HCP: 17	♦ QJ62	♦ AK4	Pass	3NT	Pass	6NT
South HCP: 16+1	♣ A32	♣ KT84	All Pass			
Contract: 6NT South						

Board: 432

	North:	South:	W	N	E	S
Dealer: South	♠ KQT72	♠ J94				1NT
Vul: None	♥ K93	♥ QJ6	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ A86	♦ Q973	Pass	3NT	All Pass	
South HCP: 15	♣ 85	♣ AKQ				
Contract: 3NT North						

Board: 433

	North:	South:	W	N	E	S
Dealer: North	♠ Q83	♠ A64		1NT	Pass	2♦
Vul: N-S	♥ K7	♥ AT952	Pass	2♥	Pass	4NT
North HCP: 17+1	♦ AKJ74	♦ Q9	Pass	6NT	All Pass	
South HCP: 15+1	♣ A75	♣ KQ8				
Contract: 6NT North						

Board: 434

	North:	South:	W	N	E	S
Dealer: South	♠ AJ986	♠ T73				1NT
Vul: Both	♥ T2	♥ AJ	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ 875	♦ AKQJ	Pass	3NT	Pass	4♠
South HCP: 15	♣ AKQ	♣ 7532	All Pass			
Contract: 4♠ South						

Board: 435

	North:	South:	W	N	E	S
Dealer: North	♠ J52	♠ KQ964		1NT	Pass	2♥
Vul: None	♥ AKQJ	♥ 72	Pass	2♠	Pass	3NT
North HCP: 15	♦ QJ	♦ T82	All Pass			
South HCP: 12+1	♣ JT76	♣ AK8				
Contract: 3NT South						

North hands

Jacoby_Transfer

Board: 436	♠ QT3	Partner bids first.
Dealer: South	♥ KQT92	The opponents are silent.
Vul: E-W	♦ Q92	
HCP: 16+1	♣ AK	

Board: 437	♠ KJ	You bid first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: None	♦ KQJ83	
HCP: 16+1	♣ JT9	

Board: 438	♠ QT972	Partner bids first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: N-S	♦ K98	
HCP: 15+1	♣ AQ	

Board: 439	♠ AK	You bid first.
Dealer: North	♥ 92	The opponents are silent.
Vul: E-W	♦ AT86	
HCP: 15+1	♣ A9643	

Board: 440	♠ 4	Partner bids first.
Dealer: South	♥ QJ765	The opponents are silent.
Vul: Both	♦ KQ84	
HCP: 11+1	♣ K96	

Both hands (Answers Page)

Board: 436

	North:	South:	W	N	E	S
Dealer: South	♠ QT3	♠ A84				1NT
Vul: E-W	♥ KQT92	♥ A86	Pass	2♦	Pass	2♥
North HCP: 16+1	♦ Q92	♦ AKT73	Pass	6NT	All Pass	
South HCP: 15+1	♣ AK	♣ 95				
Contract: 6NT North						

Board: 437

	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ T96543		1NT	Pass	2♥
Vul: None	♥ AJ8	♥ 73	Pass	2♠	Pass	3♠
North HCP: 16+1	♦ KQJ83	♦ A75	All Pass			
South HCP: 4+2	♣ JT9	♣ 64				
Contract: 3♠ South						

Board: 438

	North:	South:	W	N	E	S
Dealer: South	♠ QT972	♠ AJ				1NT
Vul: N-S	♥ KJ6	♥ A92	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ K98	♦ AQJT6	Pass	4NT	Pass	6NT
South HCP: 17+1	♣ AQ	♣ JT8	All Pass			
Contract: 6NT South						

Board: 439

	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ J73		1NT	Pass	2♦
Vul: E-W	♥ 92	♥ AKJT7	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ AT86	♦ Q72	All Pass			
South HCP: 13+1	♣ A9643	♣ Q8				
Contract: 3NT South						

Board: 440

	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ KQJ7				1NT
Vul: Both	♥ QJ765	♥ AT9	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ KQ84	♦ A6	Pass	3♦	Pass	4♥
South HCP: 16	♣ K96	♣ QT54	All Pass			
Contract: 4♥ South						

Board: 436	♠ A84	You bid first.
Dealer: South	♥ A86	The opponents are silent.
Vul: E-W	♦ AKT73	
HCP: 15+1	♣ 95	

Board: 437	♠ T96543	Partner bids first.
Dealer: North	♥ 73	The opponents are silent.
Vul: None	♦ A75	
HCP: 4+2	♣ 64	

Board: 438	♠ AJ	You bid first.
Dealer: South	♥ A92	The opponents are silent.
Vul: N-S	♦ AQJT6	
HCP: 17+1	♣ JT8	

Board: 439	♠ J73	Partner bids first.
Dealer: North	♥ AKJT7	The opponents are silent.
Vul: E-W	♦ Q72	
HCP: 13+1	♣ Q8	

Board: 440	♠ KQJ7	You bid first.
Dealer: South	♥ AT9	The opponents are silent.
Vul: Both	♦ A6	
HCP: 16	♣ QT54	

Both hands (Answers Page)

Board: 436

	North:	South:	W	N	E	S
Dealer: South	♠ QT3	♠ A84				1NT
Vul: E-W	♥ KQT92	♥ A86	Pass	2♦	Pass	2♥
North HCP: 16+1	♦ Q92	♦ AKT73	Pass	6NT	All Pass	
South HCP: 15+1	♣ AK	♣ 95				
Contract: 6NT North						

Board: 437

	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ T96543		1NT	Pass	2♥
Vul: None	♥ AJ8	♥ 73	Pass	2♠	Pass	3♠
North HCP: 16+1	♦ KQJ83	♦ A75	All Pass			
South HCP: 4+2	♣ JT9	♣ 64				
Contract: 3♠ South						

Board: 438

	North:	South:	W	N	E	S
Dealer: South	♠ QT972	♠ AJ				1NT
Vul: N-S	♥ KJ6	♥ A92	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ K98	♦ AQJT6	Pass	4NT	Pass	6NT
South HCP: 17+1	♣ AQ	♣ JT8	All Pass			
Contract: 6NT South						

Board: 439

	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ J73		1NT	Pass	2♦
Vul: E-W	♥ 92	♥ AKJT7	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ AT86	♦ Q72	All Pass			
South HCP: 13+1	♣ A9643	♣ Q8				
Contract: 3NT South						

Board: 440

	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ KQJ7				1NT
Vul: Both	♥ QJ765	♥ AT9	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ KQ84	♦ A6	Pass	3♦	Pass	4♥
South HCP: 16	♣ K96	♣ QT54	All Pass			
Contract: 4♥ South						

North hands

Jacoby_Transfer

Board: 441	♠ QJ	You bid first.
Dealer: North	♥ AQ5	The opponents are silent.
Vul: N-S	♦ A632	
HCP: 16	♣ K965	

Board: 442	♠ 97	Partner bids first.
Dealer: South	♥ K8432	The opponents are silent.
Vul: E-W	♦ J43	
HCP: 9+1	♣ KQ2	

Board: 443	♠ A63	You bid first.
Dealer: North	♥ AQ98	The opponents are silent.
Vul: Both	♦ T5	
HCP: 17	♣ AK98	

Board: 444	♠ AT973	Partner bids first.
Dealer: South	♥ Q53	The opponents are silent.
Vul: None	♦ KJ8	
HCP: 11+1	♣ JT	

Board: 445	♠ J3	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: E-W	♦ QT93	
HCP: 15+1	♣ AJ972	

Both hands (Answers Page)

Board: 441

	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ A65		1NT	Pass	2♦
Vul: N-S	♥ AQ5	♥ T8742	Pass	2♥	Pass	3♦
North HCP: 16	♦ A632	♦ KQT7	Pass	4♥	All Pass	
South HCP: 11+1	♣ K965	♣ Q				
Contract: 4♥ North						

Board: 442

	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ AQT64				1NT
Vul: E-W	♥ K8432	♥ QJ	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ J43	♦ Q86	Pass	3NT	All Pass	
South HCP: 15+1	♣ KQ2	♣ AT7				
Contract: 3NT North						

Board: 443

	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ QJ987		1NT	Pass	2♥
Vul: Both	♥ AQ98	♥ 3	Pass	2♠	Pass	3♦
North HCP: 17	♦ T5	♦ AQJ62	Pass	4♠	All Pass	
South HCP: 10+2	♣ AK98	♣ T4				
Contract: 4♠ North						

Board: 444

	North:	South:	W	N	E	S
Dealer: South	♠ AT973	♠ QJ2				1NT
Vul: None	♥ Q53	♥ KJ87	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ KJ8	♦ A764	Pass	3NT	Pass	4♠
South HCP: 15	♣ JT	♣ A8	All Pass			
Contract: 4♠ South						

Board: 445

	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ AQ764		1NT	Pass	2♥
Vul: E-W	♥ AK	♥ 65	Pass	2♠	Pass	3♦
North HCP: 15+1	♦ QT93	♦ K742	Pass	3NT	All Pass	
South HCP: 9+1	♣ AJ972	♣ T8				
Contract: 3NT North						

South hands

Jacoby_Transfer

Board: 441	♠ A65	Partner bids first.
Dealer: North	♥ T8742	The opponents are silent.
Vul: N-S	♦ KQT7	
HCP: 11+1	♣ Q	

Board: 442	♠ AQT64	You bid first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: E-W	♦ Q86	
HCP: 15+1	♣ AT7	

Board: 443	♠ QJ987	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ AQJ62	
HCP: 10+2	♣ T4	

Board: 444	♠ QJ2	You bid first.
Dealer: South	♥ KJ87	The opponents are silent.
Vul: None	♦ A764	
HCP: 15	♣ A8	

Board: 445	♠ AQ764	Partner bids first.
Dealer: North	♥ 65	The opponents are silent.
Vul: E-W	♦ K742	
HCP: 9+1	♣ T8	

Both hands (Answers Page)

Board: 441

	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ A65		1NT	Pass	2♦
Vul: N-S	♥ AQ5	♥ T8742	Pass	2♥	Pass	3♦
North HCP: 16	♦ A632	♦ KQT7	Pass	4♥	All Pass	
South HCP: 11+1	♣ K965	♣ Q				
Contract: 4♥ North						

Board: 442

	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ AQT64				1NT
Vul: E-W	♥ K8432	♥ QJ	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ J43	♦ Q86	Pass	3NT	All Pass	
South HCP: 15+1	♣ KQ2	♣ AT7				
Contract: 3NT North						

Board: 443

	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ QJ987		1NT	Pass	2♥
Vul: Both	♥ AQ98	♥ 3	Pass	2♠	Pass	3♦
North HCP: 17	♦ T5	♦ AQJ62	Pass	4♠	All Pass	
South HCP: 10+2	♣ AK98	♣ T4				
Contract: 4♠ North						

Board: 444

	North:	South:	W	N	E	S
Dealer: South	♠ AT973	♠ QJ2				1NT
Vul: None	♥ Q53	♥ KJ87	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ KJ8	♦ A764	Pass	3NT	Pass	4♠
South HCP: 15	♣ JT	♣ A8	All Pass			
Contract: 4♠ South						

Board: 445

	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ AQ764		1NT	Pass	2♥
Vul: E-W	♥ AK	♥ 65	Pass	2♠	Pass	3♦
North HCP: 15+1	♦ QT93	♦ K742	Pass	3NT	All Pass	
South HCP: 9+1	♣ AJ972	♣ T8				
Contract: 3NT North						

North hands

Jacoby_Transfer

Board: 446	♠ T8643	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: Both	♦ Q96	
HCP: 9+1	♣ AK97	

Board: 447	♠ QJ74	You bid first.
Dealer: North	♥ AK4	The opponents are silent.
Vul: None	♦ J97	
HCP: 16	♣ AJ9	

Board: 448	♠ J8532	Partner bids first.
Dealer: South	♥ Q54	The opponents are silent.
Vul: N-S	♦ QJ2	
HCP: 10+1	♣ KJ	

Board: 449	♠ J63	You bid first.
Dealer: North	♥ AK5	The opponents are silent.
Vul: Both	♦ AT863	
HCP: 16+1	♣ A9	

Board: 450	♠ QJT85	Partner bids first.
Dealer: South	♥ K52	The opponents are silent.
Vul: None	♦ K7	
HCP: 13+1	♣ A32	

Both hands (Answers Page)

Board: 446

	North:	South:	W	N	E	S
Dealer: South	♠ T8643	♠ AK7				1NT
Vul: Both	♥ 4	♥ KQ87	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ Q96	♦ KT5	Pass	3♣	Pass	4♠
South HCP: 15	♣ AK97	♣ T62	All Pass			
Contract: 4♠ South						

Board: 447

	North:	South:	W	N	E	S
Dealer: North	♠ QJ74	♠ AK982		1NT	Pass	2♥
Vul: None	♥ AK4	♥ 863	Pass	2♠	Pass	3NT
North HCP: 16	♦ J97	♦ K8	Pass	4♠	All Pass	
South HCP: 10+1	♣ AJ9	♣ 432				
Contract: 4♠ North						

Board: 448

	North:	South:	W	N	E	S
Dealer: South	♠ J8532	♠ 976				1NT
Vul: N-S	♥ Q54	♥ A83	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ QJ2	♦ AK853	Pass	3NT	Pass	4♠
South HCP: 15+1	♣ KJ	♣ A9	All Pass			
Contract: 4♠ South						

Board: 449

	North:	South:	W	N	E	S
Dealer: North	♠ J63	♠ AQ842		1NT	Pass	2♥
Vul: Both	♥ AK5	♥ 32	Pass	2♠	Pass	3♣
North HCP: 16+1	♦ AT863	♦ 2	Pass	4♠	All Pass	
South HCP: 11+2	♣ A9	♣ KQT53				
Contract: 4♠ North						

Board: 450

	North:	South:	W	N	E	S
Dealer: South	♠ QJT85	♠ AK2				1NT
Vul: None	♥ K52	♥ AQ64	Pass	2♥	Pass	2♠
North HCP: 13+1	♦ K7	♦ 65	Pass	3NT	Pass	4♠
South HCP: 16	♣ A32	♣ K964	All Pass			
Contract: 4♠ South						

Board: 446	♠ AK7	You bid first.
Dealer: South	♥ KQ87	The opponents are silent.
Vul: Both	♦ KT5	
HCP: 15	♣ T62	

Board: 447	♠ AK982	Partner bids first.
Dealer: North	♥ 863	The opponents are silent.
Vul: None	♦ K8	
HCP: 10+1	♣ 432	

Board: 448	♠ 976	You bid first.
Dealer: South	♥ A83	The opponents are silent.
Vul: N-S	♦ AK853	
HCP: 15+1	♣ A9	

Board: 449	♠ AQ842	Partner bids first.
Dealer: North	♥ 32	The opponents are silent.
Vul: Both	♦ 2	
HCP: 11+2	♣ KQT53	

Board: 450	♠ AK2	You bid first.
Dealer: South	♥ AQ64	The opponents are silent.
Vul: None	♦ 65	
HCP: 16	♣ K964	

Both hands (Answers Page)

Board: 446

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ T8643

♥ 4

♦ Q96

♣ AK97

South:

♠ AK7

♥ KQ87

♦ KT5

♣ T62

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3 ♣	Pass	4 ♠
All Pass			

Board: 447

Dealer: North

Vul: None

North HCP: 16

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ QJ74

♥ AK4

♦ J97

♣ AJ9

South:

♠ AK982

♥ 863

♦ K8

♣ 432

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	3NT
Pass	4 ♠	All Pass	

Board: 448

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ J8532

♥ Q54

♦ QJ2

♣ KJ

South:

♠ 976

♥ A83

♦ AK853

♣ A9

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3NT	Pass	4 ♠
All Pass			

Board: 449

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ J63

♥ AK5

♦ AT863

♣ A9

South:

♠ AQ842

♥ 32

♦ 2

♣ KQT53

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	3 ♣
Pass	4 ♠	All Pass	

Board: 450

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ QJT85

♥ K52

♦ K7

♣ A32

South:

♠ AK2

♥ AQ64

♦ 65

♣ K964

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3NT	Pass	4 ♠
All Pass			

North hands

Jacoby_Transfer

Board: 451	♠ QJ3	You bid first.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: N-S	♦ Q983	
HCP: 16	♣ Q43	

Board: 452	♠ KT874	Partner bids first.
Dealer: South	♥ K9	The opponents are silent.
Vul: E-W	♦ A62	
HCP: 14+1	♣ KJ5	

Board: 453	♠ AK	You bid first.
Dealer: North	♥ J53	The opponents are silent.
Vul: None	♦ AQ854	
HCP: 17+1	♣ QJ4	

Board: 454	♠ 3	Partner bids first.
Dealer: South	♥ KJ952	The opponents are silent.
Vul: N-S	♦ KQ84	
HCP: 9+1	♣ 985	

Board: 455	♠ AK54	You bid first.
Dealer: North	♥ 76	The opponents are silent.
Vul: E-W	♦ AJ4	
HCP: 17	♣ AJ43	

Both hands (Answers Page)

Board: 451

	North:	South:	W	N	E	S
Dealer: North	♠ QJ3	♠ T8652		1NT	Pass	2♥
Vul: N-S	♥ AKQ	♥ J	Pass	2♠	Pass	3♣
North HCP: 16	♦ Q983	♦ 74	Pass	4♠	All Pass	
South HCP: 9+2	♣ Q43	♣ AKJ76				
Contract: 4♠ North						

Board: 452

	North:	South:	W	N	E	S
Dealer: South	♠ KT874	♠ A9				1NT
Vul: E-W	♥ K9	♥ A852	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ A62	♦ J94	Pass	3NT	All Pass	
South HCP: 15	♣ KJ5	♣ AQ94				
Contract: 3NT North						

Board: 453

	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ J9754		1NT	Pass	2♥
Vul: None	♥ J53	♥ A6	Pass	2♠	Pass	3♣
North HCP: 17+1	♦ AQ854	♦ J3	Pass	3♦	Pass	3NT
South HCP: 9+1	♣ QJ4	♣ K875	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 454

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KQT9				1NT
Vul: N-S	♥ KJ952	♥ Q6	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ KQ84	♦ A53	Pass	3♦	Pass	3NT
South HCP: 15	♣ 985	♣ KJ62	All Pass			
Contract: 3NT South						

Board: 455

	North:	South:	W	N	E	S
Dealer: North	♠ AK54	♠ 732		1NT	Pass	2♦
Vul: E-W	♥ 76	♥ AKT94	Pass	2♥	Pass	3NT
North HCP: 17	♦ AJ4	♦ Q98	All Pass			
South HCP: 14+1	♣ AJ43	♣ KQ				
Contract: 3NT South						

South hands**Jacoby_Transfer**

Board: 451	♠ T8652	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ 74	
HCP: 9+2	♣ AKJ76	

Board: 452	♠ A9	You bid first.
Dealer: South	♥ A852	The opponents are silent.
Vul: E-W	♦ J94	
HCP: 15	♣ AQ94	

Board: 453	♠ J9754	Partner bids first.
Dealer: North	♥ A6	The opponents are silent.
Vul: None	♦ J3	
HCP: 9+1	♣ K875	

Board: 454	♠ KQT9	You bid first.
Dealer: South	♥ Q6	The opponents are silent.
Vul: N-S	♦ A53	
HCP: 15	♣ KJ62	

Board: 455	♠ 732	Partner bids first.
Dealer: North	♥ AKT94	The opponents are silent.
Vul: E-W	♦ Q98	
HCP: 14+1	♣ KQ	

Both hands (Answers Page)

Board: 451

	North:	South:	W	N	E	S
Dealer: North	♠ QJ3	♠ T8652		1NT	Pass	2♥
Vul: N-S	♥ AKQ	♥ J	Pass	2♠	Pass	3♣
North HCP: 16	♦ Q983	♦ 74	Pass	4♠	All Pass	
South HCP: 9+2	♣ Q43	♣ AKJ76				
Contract: 4♠ North						

Board: 452

	North:	South:	W	N	E	S
Dealer: South	♠ KT874	♠ A9				1NT
Vul: E-W	♥ K9	♥ A852	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ A62	♦ J94	Pass	3NT	All Pass	
South HCP: 15	♣ KJ5	♣ AQ94				
Contract: 3NT North						

Board: 453

	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ J9754		1NT	Pass	2♥
Vul: None	♥ J53	♥ A6	Pass	2♠	Pass	3♣
North HCP: 17+1	♦ AQ854	♦ J3	Pass	3♦	Pass	3NT
South HCP: 9+1	♣ QJ4	♣ K875	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 454

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KQT9				1NT
Vul: N-S	♥ KJ952	♥ Q6	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ KQ84	♦ A53	Pass	3♦	Pass	3NT
South HCP: 15	♣ 985	♣ KJ62	All Pass			
Contract: 3NT South						

Board: 455

	North:	South:	W	N	E	S
Dealer: North	♠ AK54	♠ 732		1NT	Pass	2♦
Vul: E-W	♥ 76	♥ AKT94	Pass	2♥	Pass	3NT
North HCP: 17	♦ AJ4	♦ Q98	All Pass			
South HCP: 14+1	♣ AJ43	♣ KQ				
Contract: 3NT South						

North hands

Jacoby_Transfer

Board: 456 ♠ KQJ82 Partner bids first.
 Dealer: South ♥ K The opponents are silent.
 Vul: Both ♦ QJ6
 HCP: 15+1 ♣ QJ42

Board: 457 ♠ AT You bid first.
 Dealer: North ♥ J962 The opponents are silent.
 Vul: N-S ♦ K853
 HCP: 16 ♣ AKJ

Board: 458 ♠ AJ874 Partner bids first.
 Dealer: South ♥ A The opponents are silent.
 Vul: E-W ♦ 642
 HCP: 10+1 ♣ J983

Board: 459 ♠ 654 Partner bids first.
 Dealer: South ♥ QT9762 East (LHO) bids 3♣ if possible.
 Vul: Both ♦ T7
 HCP: 4+2 ♣ Q3

Board: 460 ♠ 84 Partner bids first.
 Dealer: South ♥ KT853 The opponents are silent.
 Vul: E-W ♦ J53
 HCP: 9+1 ♣ AJ3

Both hands (Answers Page)

Board: 456

	North:	South:	W	N	E	S
Dealer: South	♠ KQJ82	♠ A6				1NT
Vul: Both	♥ K	♥ JT76	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ QJ6	♦ AK43	Pass	3♣	Pass	3NT
South HCP: 15	♣ QJ42	♣ KT8	Pass	4NT	All Pass	
Contract: 4NT North						

Board: 457

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ K9542		1NT	Pass	2♥
Vul: N-S	♥ J962	♥ AK8	Pass	2♠	Pass	3NT
North HCP: 16	♦ K853	♦ A7	All Pass			
South HCP: 14+1	♣ AKJ	♣ T74				
Contract: 3NT South						

Board: 458

	North:	South:	W	N	E	S
Dealer: South	♠ AJ874	♠ Q52				1NT
Vul: E-W	♥ A	♥ KQJT	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ 642	♦ A875	Pass	3NT	Pass	4♠
South HCP: 15	♣ J983	♣ K7	All Pass			
Contract: 4♠ South						

Board: 459

	North:	South:	W	N	E	S
Dealer: South	♠ 654	♠ QJ73				1NT
Vul: Both	♥ QT9762	♥ AK8	Pass	2♦	3♣	Pass
North HCP: 4+2	♦ T7	♦ 983	Pass	3♥	All Pass	
South HCP: 15	♣ Q3	♣ AJ5				
Contract: 3♥ North						

Board: 460

	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ AQ753				1NT
Vul: E-W	♥ KT853	♥ A74	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ J53	♦ A9	Pass	3NT	Pass	4♥
South HCP: 16+1	♣ AJ3	♣ Q42	All Pass			
Contract: 4♥ South						

South hands

Jacoby_Transfer

Board: 456	♠ A6	You bid first.
Dealer: South	♥ JT76	The opponents are silent.
Vul: Both	♦ AK43	
HCP: 15	♣ KT8	

Board: 457	♠ K9542	Partner bids first.
Dealer: North	♥ AK8	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 14+1	♣ T74	

Board: 458	♠ Q52	You bid first.
Dealer: South	♥ KQJT	The opponents are silent.
Vul: E-W	♦ A875	
HCP: 15	♣ K7	

Board: 459	♠ QJ73	You bid first.
Dealer: South	♥ AK8	East (RHO) bids 3♣ if possible.
Vul: Both	♦ 983	
HCP: 15	♣ AJ5	

Board: 460	♠ AQ753	You bid first.
Dealer: South	♥ A74	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 16+1	♣ Q42	

Both hands (Answers Page)

Board: 456

	North:	South:	W	N	E	S
Dealer: South	♠ KQJ82	♠ A6				1NT
Vul: Both	♥ K	♥ JT76	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ QJ6	♦ AK43	Pass	3♣	Pass	3NT
South HCP: 15	♣ QJ42	♣ KT8	Pass	4NT	All Pass	
Contract: 4NT North						

Board: 457

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ K9542		1NT	Pass	2♥
Vul: N-S	♥ J962	♥ AK8	Pass	2♠	Pass	3NT
North HCP: 16	♦ K853	♦ A7	All Pass			
South HCP: 14+1	♣ AKJ	♣ T74				
Contract: 3NT South						

Board: 458

	North:	South:	W	N	E	S
Dealer: South	♠ AJ874	♠ Q52				1NT
Vul: E-W	♥ A	♥ KQJT	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ 642	♦ A875	Pass	3NT	Pass	4♠
South HCP: 15	♣ J983	♣ K7	All Pass			
Contract: 4♠ South						

Board: 459

	North:	South:	W	N	E	S
Dealer: South	♠ 654	♠ QJ73				1NT
Vul: Both	♥ QT9762	♥ AK8	Pass	2♦	3♣	Pass
North HCP: 4+2	♦ T7	♦ 983	Pass	3♥	All Pass	
South HCP: 15	♣ Q3	♣ AJ5				
Contract: 3♥ North						

Board: 460

	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ AQ753				1NT
Vul: E-W	♥ KT853	♥ A74	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ J53	♦ A9	Pass	3NT	Pass	4♥
South HCP: 16+1	♣ AJ3	♣ Q42	All Pass			
Contract: 4♥ South						

North hands

Jacoby_Transfer

Board: 461 ♠ AQ9 You bid first.
 Dealer: North ♥ AK4 The opponents are silent.
 Vul: Both ♦ 952
 HCP: 17 ♣ KJ96

Board: 462 ♠ AQT32 Partner bids first.
 Dealer: South ♥ J52 The opponents are silent.
 Vul: None ♦ QJ5
 HCP: 10+1 ♣ 87

Board: 463 ♠ AK3 You bid first.
 Dealer: North ♥ AQ74 The opponents are silent.
 Vul: N-S ♦ 82
 HCP: 17 ♣ A432

Board: 464 ♠ KQ82 You bid first.
 Dealer: North ♥ K872 West (RHO) Doubles 2♦ if possible.
 Vul: Both ♦ A53
 HCP: 15 ♣ K7

Board: 465 ♠ KJ63 You bid first.
 Dealer: North ♥ A93 The opponents are silent.
 Vul: None ♦ AK43
 HCP: 15 ♣ 65

Both hands (Answers Page)

Board: 461

	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ KJ652		1NT	Pass	2♥
Vul: Both	♥ AK4	♥ 32	Pass	2♠	Pass	3♣
North HCP: 17	♦ 952	♦ Q4	Pass	4♠	All Pass	
South HCP: 12+1	♣ KJ96	♣ AQ82				
Contract: 4♠ North						

Board: 462

	North:	South:	W	N	E	S
Dealer: South	♠ AQT32	♠ J76				1NT
Vul: None	♥ J52	♥ AK7	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ QJ5	♦ A832	Pass	3NT	Pass	4♠
South HCP: 16	♣ 87	♣ A54	All Pass			
Contract: 4♠ South						

Board: 463

	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ QJT75		1NT	Pass	2♥
Vul: N-S	♥ AQ74	♥ KJT	Pass	2♠	Pass	3NT
North HCP: 17	♦ 82	♦ K73	Pass	4♠	All Pass	
South HCP: 13+1	♣ A432	♣ K9				
Contract: 4♠ North						

Board: 464

	North:	South:	W	N	E	S
Dealer: North	♠ KQ82	♠ T65		1NT	Pass	2♦
Vul: Both	♥ K872	♥ AQJ53	X	2NT ¹	Pass	4♥
North HCP: 15	♦ A53	♦ Q76	All Pass			
South HCP: 10+1	♣ K7	♣ J8				
Contract: 4♥ South						

1. Extended acceptance after NT

Board: 465

	North:	South:	W	N	E	S
Dealer: North	♠ KJ63	♠ A8		1NT	Pass	2♦
Vul: None	♥ A93	♥ KQJ54	Pass	2♥	Pass	3♣
North HCP: 15	♦ AK43	♦ 96	Pass	4♥	Pass	4NT
South HCP: 19+1	♣ 65	♣ AKQ7	Pass	5♥ ¹	Pass	7♥
Contract: 7♥ South			All Pass			

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

South hands

Jacoby_Transfer

Board: 461 ♠ KJ652 Partner bids first.
 Dealer: North ♥ 32 The opponents are silent.
 Vul: Both ♦ Q4
 HCP: 12+1 ♣ AQ82

Board: 462 ♠ J76 You bid first.
 Dealer: South ♥ AK7 The opponents are silent.
 Vul: None ♦ A832
 HCP: 16 ♣ A54

Board: 463 ♠ QJT75 Partner bids first.
 Dealer: North ♥ KJT The opponents are silent.
 Vul: N-S ♦ K73
 HCP: 13+1 ♣ K9

Board: 464 ♠ T65 Partner bids first.
 Dealer: North ♥ AQJ53 West (LHO) Doubles 2♦ if possible.
 Vul: Both ♦ Q76
 HCP: 10+1 ♣ J8

Board: 465 ♠ A8 Partner bids first.
 Dealer: North ♥ KQJ54 The opponents are silent.
 Vul: None ♦ 96
 HCP: 19+1 ♣ AKQ7

Both hands (Answers Page)

Board: 461

	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ KJ652		1NT	Pass	2♥
Vul: Both	♥ AK4	♥ 32	Pass	2♠	Pass	3♣
North HCP: 17	♦ 952	♦ Q4	Pass	4♠	All Pass	
South HCP: 12+1	♣ KJ96	♣ AQ82				
Contract: 4♠ North						

Board: 462

	North:	South:	W	N	E	S
Dealer: South	♠ AQT32	♠ J76				1NT
Vul: None	♥ J52	♥ AK7	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ QJ5	♦ A832	Pass	3NT	Pass	4♠
South HCP: 16	♣ 87	♣ A54	All Pass			
Contract: 4♠ South						

Board: 463

	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ QJT75		1NT	Pass	2♥
Vul: N-S	♥ AQ74	♥ KJT	Pass	2♠	Pass	3NT
North HCP: 17	♦ 82	♦ K73	Pass	4♠	All Pass	
South HCP: 13+1	♣ A432	♣ K9				
Contract: 4♠ North						

Board: 464

	North:	South:	W	N	E	S
Dealer: North	♠ KQ82	♠ T65		1NT	Pass	2♦
Vul: Both	♥ K872	♥ AQJ53	X	2NT ¹	Pass	4♥
North HCP: 15	♦ A53	♦ Q76	All Pass			
South HCP: 10+1	♣ K7	♣ J8				
Contract: 4♥ South						

1. Extended acceptance after NT

Board: 465

	North:	South:	W	N	E	S
Dealer: North	♠ KJ63	♠ A8		1NT	Pass	2♦
Vul: None	♥ A93	♥ KQJ54	Pass	2♥	Pass	3♣
North HCP: 15	♦ AK43	♦ 96	Pass	4♥	Pass	4NT
South HCP: 19+1	♣ 65	♣ AKQ7	Pass	5♥ ¹	Pass	7♥
Contract: 7♥ South			All Pass			

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

North hands

Jacoby_Transfer

Board: 466	♠ QJT63	Partner bids first.
Dealer: South	♥ AK	The opponents are silent.
Vul: N-S	♦ JT642	
HCP: 11+2	♣ 4	

Board: 467	♠ AJ7	You bid first.
Dealer: North	♥ QT	The opponents are silent.
Vul: E-W	♦ AK8	
HCP: 17+1	♣ QJ654	

Board: 468	♠ KQJ92	Partner bids first.
Dealer: South	♥ J94	The opponents are silent.
Vul: None	♦ Q4	
HCP: 10+1	♣ J92	

Board: 469	♠ KQ82	You bid first.
Dealer: North	♥ AK63	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 15	♣ T96	

Board: 470	♠ AQ862	Partner bids first.
Dealer: South	♥ 42	The opponents are silent.
Vul: E-W	♦ AJ52	
HCP: 13+1	♣ QT	

Both hands (Answers Page)

Board: 466

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ QJT63

♥ AK

♦ JT642

♣ 4

South:

♠ AK2

♥ 52

♦ Q953

♣ AQJ3

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3NT	Pass	4 ♠
All Pass			

Board: 467

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 17+1

Contract: 6NT South

North:

♠ AJ7

♥ QT

♦ AK8

♣ QJ654

South:

♠ K63

♥ AKJ42

♦ QT62

♣ A

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	3 ♦
Pass	3NT	Pass	6NT
All Pass			

Board: 468

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 17

Contract: 4 ♠ South

North:

♠ KQJ92

♥ J94

♦ Q4

♣ J92

South:

♠ A64

♥ A32

♦ T53

♣ AKQ6

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3NT	Pass	4 ♠
All Pass			

Board: 469

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ KQ82

♥ AK63

♦ KT

♣ T96

South:

♠ AJ643

♥ 542

♦ AQ7

♣ 75

W	N	E	S
	1NT	Pass	2 ♥
Pass	2NT ¹	Pass	3NT
Pass	4 ♠	All Pass	

1. Extended acceptance after NT

Board: 470

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ AQ862

♥ 42

♦ AJ52

♣ QT

South:

♠ JT7

♥ AQ9

♦ T73

♣ AKJ9

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3 ♦	Pass	4 ♠
All Pass			

South hands

Jacoby_Transfer

Board: 466	♠ AK2	You bid first.
Dealer: South	♥ 52	The opponents are silent.
Vul: N-S	♦ Q953	
HCP: 16	♣ AQJ3	

Board: 467	♠ K63	Partner bids first.
Dealer: North	♥ AKJ42	The opponents are silent.
Vul: E-W	♦ QT62	
HCP: 17+1	♣ A	

Board: 468	♠ A64	You bid first.
Dealer: South	♥ A32	The opponents are silent.
Vul: None	♦ T53	
HCP: 17	♣ AKQ6	

Board: 469	♠ AJ643	Partner bids first.
Dealer: North	♥ 542	The opponents are silent.
Vul: N-S	♦ AQ7	
HCP: 11+1	♣ 75	

Board: 470	♠ JT7	You bid first.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: E-W	♦ T73	
HCP: 15	♣ AKJ9	

Both hands (Answers Page)

Board: 466

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ QJT63

♥ AK

♦ JT642

♣ 4

South:

♠ AK2

♥ 52

♦ Q953

♣ AQJ3

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3NT	Pass	4 ♠
All Pass			

Board: 467

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 17+1

Contract: 6NT South

North:

♠ AJ7

♥ QT

♦ AK8

♣ QJ654

South:

♠ K63

♥ AKJ42

♦ QT62

♣ A

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	3 ♦
Pass	3NT	Pass	6NT
All Pass			

Board: 468

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 17

Contract: 4 ♠ South

North:

♠ KQJ92

♥ J94

♦ Q4

♣ J92

South:

♠ A64

♥ A32

♦ T53

♣ AKQ6

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3NT	Pass	4 ♠
All Pass			

Board: 469

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ KQ82

♥ AK63

♦ KT

♣ T96

South:

♠ AJ643

♥ 542

♦ AQ7

♣ 75

W	N	E	S
	1NT	Pass	2 ♥
Pass	2NT ¹	Pass	3NT
Pass	4 ♠	All Pass	

1. Extended acceptance after NT

Board: 470

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ AQ862

♥ 42

♦ AJ52

♣ QT

South:

♠ JT7

♥ AQ9

♦ T73

♣ AKJ9

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3 ♦	Pass	4 ♠
All Pass			

North hands

Jacoby_Transfer

Board: 471	♠ A86	You bid first.
Dealer: North	♥ 72	The opponents are silent.
Vul: Both	♦ KJ4	
HCP: 15+1	♣ AQJ53	
Board: 472	♠ AQT96	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: N-S	♦ A876	
HCP: 12+1	♣ QT9	
Board: 473	♠ AQ6	You bid first.
Dealer: North	♥ AT2	West (RHO) Doubles 2♦ if possible.
Vul: E-W	♦ T3	
HCP: 16+1	♣ KQJ43	
Board: 474	♠ J83	Partner bids first.
Dealer: South	♥ AQ764	The opponents are silent.
Vul: Both	♦ QT3	
HCP: 13+1	♣ KJ	
Board: 475	♠ J8	You bid first.
Dealer: North	♥ K85	The opponents are silent.
Vul: None	♦ AQ9	
HCP: 16+1	♣ KQJ43	

Both hands (Answers Page)

Board: 471

	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ KQT54		1NT	Pass	2♥
Vul: Both	♥ 72	♥ Q63	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ KJ4	♦ Q82	Pass	4♠	All Pass	
South HCP: 9+1	♣ AQJ53	♣ 82				
Contract: 4♠ North						

Board: 472

	North:	South:	W	N	E	S
Dealer: South	♠ AQT96	♠ 85				1NT
Vul: N-S	♥ 8	♥ AKQ9	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ A876	♦ Q42	Pass	3♦	Pass	3NT
South HCP: 16	♣ QT9	♣ AJ64	All Pass			
Contract: 3NT South						

Board: 473

	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ KJ4		1NT	Pass	2♦
Vul: E-W	♥ AT2	♥ K8654	X	2♥	Pass	3♥
North HCP: 16+1	♦ T3	♦ Q52	Pass	4♥	All Pass	
South HCP: 9+1	♣ KQJ43	♣ T7				
Contract: 4♥ North						

Board: 474

	North:	South:	W	N	E	S
Dealer: South	♠ J83	♠ AK6				1NT
Vul: Both	♥ AQ764	♥ J2	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ QT3	♦ AJ4	Pass	3NT	All Pass	
South HCP: 15+1	♣ KJ	♣ Q9765				
Contract: 3NT North						

Board: 475

	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ 43		1NT	Pass	2♦
Vul: None	♥ K85	♥ AT764	Pass	2♥	Pass	3NT
North HCP: 16+1	♦ AQ9	♦ K76	Pass	4♥	All Pass	
South HCP: 11+1	♣ KQJ43	♣ A52				
Contract: 4♥ North						

South hands

Jacoby_Transfer

Board: 471	♠ KQT54	Partner bids first.
Dealer: North	♥ Q63	The opponents are silent.
Vul: Both	♦ Q82	
HCP: 9+1	♣ 82	
Board: 472	♠ 85	You bid first.
Dealer: South	♥ AKQ9	The opponents are silent.
Vul: N-S	♦ Q42	
HCP: 16	♣ AJ64	
Board: 473	♠ KJ4	Partner bids first.
Dealer: North	♥ K8654	West (LHO) Doubles 2♦ if possible.
Vul: E-W	♦ Q52	
HCP: 9+1	♣ T7	
Board: 474	♠ AK6	You bid first.
Dealer: South	♥ J2	The opponents are silent.
Vul: Both	♦ AJ4	
HCP: 15+1	♣ Q9765	
Board: 475	♠ 43	Partner bids first.
Dealer: North	♥ AT764	The opponents are silent.
Vul: None	♦ K76	
HCP: 11+1	♣ A52	

Both hands (Answers Page)

Board: 471

	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ KQT54		1NT	Pass	2♥
Vul: Both	♥ 72	♥ Q63	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ KJ4	♦ Q82	Pass	4♠	All Pass	
South HCP: 9+1	♣ AQJ53	♣ 82				
Contract: 4♠ North						

Board: 472

	North:	South:	W	N	E	S
Dealer: South	♠ AQT96	♠ 85				1NT
Vul: N-S	♥ 8	♥ AKQ9	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ A876	♦ Q42	Pass	3♦	Pass	3NT
South HCP: 16	♣ QT9	♣ AJ64	All Pass			
Contract: 3NT South						

Board: 473

	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ KJ4		1NT	Pass	2♦
Vul: E-W	♥ AT2	♥ K8654	X	2♥	Pass	3♥
North HCP: 16+1	♦ T3	♦ Q52	Pass	4♥	All Pass	
South HCP: 9+1	♣ KQJ43	♣ T7				
Contract: 4♥ North						

Board: 474

	North:	South:	W	N	E	S
Dealer: South	♠ J83	♠ AK6				1NT
Vul: Both	♥ AQ764	♥ J2	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ QT3	♦ AJ4	Pass	3NT	All Pass	
South HCP: 15+1	♣ KJ	♣ Q9765				
Contract: 3NT North						

Board: 475

	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ 43		1NT	Pass	2♦
Vul: None	♥ K85	♥ AT764	Pass	2♥	Pass	3NT
North HCP: 16+1	♦ AQ9	♦ K76	Pass	4♥	All Pass	
South HCP: 11+1	♣ KQJ43	♣ A52				
Contract: 4♥ North						

Board: 476	♠ AQ6	Partner bids first.
Dealer: South	♥ AKT52	The opponents are silent.
Vul: E-W	♦ QT4	
HCP: 16+1	♣ J5	

Board: 477	♠ Q86	You bid first.
Dealer: North	♥ KQ86	The opponents are silent.
Vul: Both	♦ AK53	
HCP: 15	♣ J6	

Board: 478	♠ Q9832	Partner bids first.
Dealer: South	♥ AJT	The opponents are silent.
Vul: None	♦ 94	
HCP: 9+1	♣ Q53	

Board: 479	♠ AQ86	You bid first.
Dealer: North	♥ AJ63	The opponents are silent.
Vul: N-S	♦ 752	
HCP: 15	♣ A8	

Both hands (Answers Page)

Board: 476

Dealer: South

Vul: E-W

North HCP: 16+1

South HCP: 16

Contract: 6NT North

North:

♠ AQ6

♥ AKT52

♦ QT4

♣ J5

South:

♠ J43

♥ Q3

♦ KJ87

♣ AKQ4

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	6NT	All Pass	

Board: 477

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 4♠ North

North:

♠ Q86

♥ KQ86

♦ AK53

♣ J6

South:

♠ AJT75

♥ AJ

♦ 84

♣ T973

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
Pass	4♠	All Pass	

Board: 478

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15+1

Contract: 3NT North

North:

♠ Q9832

♥ AJT

♦ 94

♣ Q53

South:

♠ KT

♥ 843

♦ AJT72

♣ AK4

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3NT	All Pass	

Board: 479

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 14+1

Contract: 6♥ South

North:

♠ AQ86

♥ AJ63

♦ 752

♣ A8

South:

♠ 743

♥ KQ975

♦ AKQ9

♣ 9

W	N	E	S
	1NT	Pass	2♦
Pass	2NT ¹	Pass	3NT
Pass	4♥	Pass	4NT
Pass	5♣ ²	Pass	6♥
All Pass			

1. Extended acceptance after NT

2. A=0/5 or 3/5

Board: 476	♠ J43	You bid first.
Dealer: South	♥ Q3	The opponents are silent.
Vul: E-W	♦ KJ87	
HCP: 16	♣ AKQ4	

Board: 477	♠ AJT75	Partner bids first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: Both	♦ 84	
HCP: 10+1	♣ T973	

Board: 478	♠ KT	You bid first.
Dealer: South	♥ 843	The opponents are silent.
Vul: None	♦ AJT72	
HCP: 15+1	♣ AK4	

Board: 479	♠ 743	Partner bids first.
Dealer: North	♥ KQ975	The opponents are silent.
Vul: N-S	♦ AKQ9	
HCP: 14+1	♣ 9	

Both hands (Answers Page)

Board: 476

Dealer: South

Vul: E-W

North HCP: 16+1

South HCP: 16

Contract: 6NT North

North:

♠ AQ6

♥ AKT52

♦ QT4

♣ J5

South:

♠ J43

♥ Q3

♦ KJ87

♣ AKQ4

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	6NT	All Pass	

Board: 477

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 4♠ North

North:

♠ Q86

♥ KQ86

♦ AK53

♣ J6

South:

♠ AJT75

♥ AJ

♦ 84

♣ T973

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
Pass	4♠	All Pass	

Board: 478

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15+1

Contract: 3NT North

North:

♠ Q9832

♥ AJT

♦ 94

♣ Q53

South:

♠ KT

♥ 843

♦ AJT72

♣ AK4

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3NT	All Pass	

Board: 479

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 14+1

Contract: 6♥ South

North:

♠ AQ86

♥ AJ63

♦ 752

♣ A8

South:

♠ 743

♥ KQ975

♦ AKQ9

♣ 9

W	N	E	S
	1NT	Pass	2♦
Pass	2NT ¹	Pass	3NT
Pass	4♥	Pass	4NT
Pass	5♣ ²	Pass	6♥
All Pass			

1. Extended acceptance after NT

2. A=0/5 or 3/5

North hands

Jacoby_Transfer

Board: 480	♠ A42	Partner bids first.
Dealer: South	♥ AT763	The opponents are silent.
Vul: Both	♦ 732	
HCP: 9+1	♣ J5	

Board: 481	♠ KT74	You bid first.
Dealer: North	♥ 963	The opponents are silent.
Vul: None	♦ KQ	
HCP: 15	♣ AK54	

Board: 482	♠ J	Partner bids first.
Dealer: South	♥ A9762	The opponents are silent.
Vul: N-S	♦ K984	
HCP: 12+1	♣ A96	

Board: 483	♠ K972	You bid first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: E-W	♦ A43	
HCP: 16	♣ AK62	

Board: 484	♠ AT862	Partner bids first.
Dealer: South	♥ K8	The opponents are silent.
Vul: None	♦ 64	
HCP: 14+1	♣ AK43	

Both hands (Answers Page)

Board: 480

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 4♥ South

North:

♠ A42

♥ AT763

♦ 732

♣ J5

South:

♠ KJT7

♥ J95

♦ AT4

♣ AQ2

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3NT	Pass	4♥
All Pass			

Board: 481

Dealer: North

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ KT74

♥ 963

♦ KQ

♣ AK54

South:

♠ 53

♥ KQT42

♦ AT7

♣ J72

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3NT
All Pass			

Board: 482

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 15

Contract: 4♥ South

North:

♠ J

♥ A9762

♦ K984

♣ A96

South:

♠ AQ86

♥ K83

♦ A76

♣ Q82

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♦	Pass	4♥
All Pass			

Board: 483

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 9+1

Contract: 3NT South

North:

♠ K972

♥ Q7

♦ A43

♣ AK62

South:

♠ A5

♥ KJT92

♦ T8

♣ JT97

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3NT
All Pass			

Board: 484

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 15

Contract: 4♠ South

North:

♠ AT862

♥ K8

♦ 64

♣ AK43

South:

♠ 975

♥ AQJ

♦ AQJ

♣ JT97

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♣	Pass	4♠
All Pass			

Board: 480	♠ KJT7	You bid first.
Dealer: South	♥ J95	The opponents are silent.
Vul: Both	♦ AT4	
HCP: 15	♣ AQ2	

Board: 481	♠ 53	Partner bids first.
Dealer: North	♥ KQT42	The opponents are silent.
Vul: None	♦ AT7	
HCP: 10+1	♣ J72	

Board: 482	♠ AQ86	You bid first.
Dealer: South	♥ K83	The opponents are silent.
Vul: N-S	♦ A76	
HCP: 15	♣ Q82	

Board: 483	♠ A5	Partner bids first.
Dealer: North	♥ KJT92	The opponents are silent.
Vul: E-W	♦ T8	
HCP: 9+1	♣ JT97	

Board: 484	♠ 975	You bid first.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: None	♦ AQJ	
HCP: 15	♣ JT97	

Both hands (Answers Page)

Board: 480

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 4♥ South

North:

♠ A42

♥ AT763

♦ 732

♣ J5

South:

♠ KJT7

♥ J95

♦ AT4

♣ AQ2

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3NT	Pass	4♥
All Pass			

Board: 481

Dealer: North

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ KT74

♥ 963

♦ KQ

♣ AK54

South:

♠ 53

♥ KQT42

♦ AT7

♣ J72

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3NT
All Pass			

Board: 482

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 15

Contract: 4♥ South

North:

♠ J

♥ A9762

♦ K984

♣ A96

South:

♠ AQ86

♥ K83

♦ A76

♣ Q82

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♦	Pass	4♥
All Pass			

Board: 483

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 9+1

Contract: 3NT South

North:

♠ K972

♥ Q7

♦ A43

♣ AK62

South:

♠ A5

♥ KJT92

♦ T8

♣ JT97

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3NT
All Pass			

Board: 484

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 15

Contract: 4♠ South

North:

♠ AT862

♥ K8

♦ 64

♣ AK43

South:

♠ 975

♥ AQJ

♦ AQJ

♣ JT97

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♣	Pass	4♠
All Pass			

North hands

Jacoby_Transfer

Board: 485

♠ K62

You bid first.

Dealer: North

♥ AK93

The opponents are silent.

Vul: N-S

♦ J72

HCP: 15

♣ A74

Board: 486

♠ Q6

Partner bids first.

Dealer: South

♥ T8642

The opponents are silent.

Vul: E-W

♦ K9

HCP: 10+1

♣ AJ75

Board: 487

♠ AKQ2

You bid first.

Dealer: North

♥ K86

West (RHO) Doubles 2♥ if possible.

Vul: Both

♦ 974

HCP: 17

♣ KQ4

Both hands (Answers Page)

Board: 485

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10+2

Contract: 4 ♠ North

North:

♠ K62

♥ AK93

♦ J72

♣ A74

South:

♠ T9843

♥ T

♦ AK865

♣ K5

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♦
Pass	4♠	All Pass	

Board: 486

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 4♥ South

North:

♠ Q6

♥ T8642

♦ K9

♣ AJ75

South:

♠ AJ32

♥ KJ3

♦ QJ3

♣ K96

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	Pass	4♥
All Pass			

Board: 487

Dealer: North

Vul: Both

North HCP: 17

South HCP: 10+1

Contract: 4♠ South

North:

♠ AKQ2

♥ K86

♦ 974

♣ KQ4

South:

♠ J8653

♥ Q4

♦ K8

♣ A872

W	N	E	S
	1NT	Pass	2♥
X	2♠	Pass	4♠
All Pass			

South hands**Jacoby_Transfer****Board: 485**

♠ T9843

Partner bids first.

Dealer: North

♥ T

The opponents are silent.

Vul: N-S

♦ AK865

HCP: 10+2

♣ K5

Board: 486

♠ AJ32

You bid first.

Dealer: South

♥ KJ3

The opponents are silent.

Vul: E-W

♦ QJ3

HCP: 15

♣ K96

Board: 487

♠ J8653

Partner bids first.

Dealer: North

♥ Q4

West (LHO) Doubles 2♥ if possible.

Vul: Both

♦ K8

HCP: 10+1

♣ A872

Both hands (Answers Page)

Board: 485

	North:	South:	W	N	E	S
Dealer: North	♠ K62	♠ T9843		1NT	Pass	2♥
Vul: N-S	♥ AK93	♥ T	Pass	2♠	Pass	3♦
North HCP: 15	♦ J72	♦ AK865	Pass	4♠	All Pass	
South HCP: 10+2	♣ A74	♣ K5				
Contract: 4♠ North						

Board: 486

	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ AJ32				1NT
Vul: E-W	♥ T8642	♥ KJ3	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ K9	♦ QJ3	Pass	3♣	Pass	4♥
South HCP: 15	♣ AJ75	♣ K96	All Pass			
Contract: 4♥ South						

Board: 487

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ2	♠ J8653		1NT	Pass	2♥
Vul: Both	♥ K86	♥ Q4	X	2♠	Pass	4♠
North HCP: 17	♦ 974	♦ K8	All Pass			
South HCP: 10+1	♣ KQ4	♣ A872				
Contract: 4♠ South						