

North hands (Practice Page)

Jacoby Transfer

Board: 1	♠ AQ754	East Doubles 2♥ if possible.
Dealer: S	♥ Q5	
Vul: None	♦ J94	Partner bids first.
HCP: 11	♣ Q74	
Board: 2	♠ A542	The opponents are silent.
Dealer: N	♥ AK3	
Vul: NS	♦ KJ	You bid first.
HCP: 15	♣ 10753	
Board: 3	♠ 942	The opponents are silent.
Dealer: S	♥ Q7642	
Vul: EW	♦ K83	Partner bids first.
HCP: 9	♣ A8	
Board: 4	♠ K1063	The opponents are silent.
Dealer: N	♥ J82	
Vul: Both	♦ AQ10	You bid first.
HCP: 16	♣ AQ10	
Board: 5	♠ Q10643	The opponents are silent.
Dealer: S	♥ QJ	
Vul: NS	♦ J87	Partner bids first.
HCP: 10	♣ A75	

Jacoby Transfer Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ AQ754	♠ 1092				1NT
Vul: None	♥ Q5	♥ AJ6	Pass	2♥	X	2♠
North HCP: 11	♦ J94	♦ AQ76	Pass	4♠	AP	
South HCP: 15	♣ Q74	♣ A106				
Contract: 4♠ S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ A542	♠ KQ873		1NT	Pass	2♥
Vul: NS	♥ AK3	♥ J4	Pass	2NT ¹	Pass	4♠
North HCP: 15	♦ KJ	♦ 10985	AP			
South HCP: 10	♣ 10753	♣ A4				
Contract: 4♠ S						

1. Extended acceptance after NT

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ K65				1NT
Vul: EW	♥ Q7642	♥ A98	Pass	2♦	Pass	2♥
North HCP: 9	♦ K83	♦ AQJ64	Pass	2NT	Pass	4♥
South HCP: 17	♣ A8	♣ K2	AP			
Contract: 4♥ S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ K1063	♠ A87		1NT	Pass	2♦
Vul: Both	♥ J82	♥ AKQ104	Pass	2♥	Pass	3♦
North HCP: 16	♦ AQ10	♦ J762	Pass	4♥	Pass	4NT ¹
South HCP: 14	♣ AQ10	♣ 9	Pass	5♥ ²	Pass	6♥
Contract: 6♥ N			AP			

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

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ Q10643	♠ AK9				1NT
Vul: NS	♥ QJ	♥ AK65	Pass	2♥	Pass	2♠
North HCP: 10	♦ J87	♦ 943	Pass	3NT	Pass	4♠
South HCP: 16	♣ A75	♣ Q62	AP			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfer

Board: 1	♠ 1092	East Doubles 2♥ if possible.
Dealer: S	♥ AJ6	
Vul: None	♦ AQ76	You bid first.
HCP: 15	♣ A106	

Board: 2	♠ KQ873	The opponents are silent.
Dealer: N	♥ J4	
Vul: NS	♦ 10985	Partner bids first.
HCP: 10	♣ A4	

Board: 3	♠ K65	The opponents are silent.
Dealer: S	♥ A98	
Vul: EW	♦ AQJ64	You bid first.
HCP: 17	♣ K2	

Board: 4	♠ A87	The opponents are silent.
Dealer: N	♥ AKQ104	
Vul: Both	♦ J762	Partner bids first.
HCP: 14	♣ 9	

Board: 5	♠ AK9	The opponents are silent.
Dealer: S	♥ AK65	
Vul: NS	♦ 943	You bid first.
HCP: 16	♣ Q62	

Jacoby Transfer Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ AQ754	♠ 1092				1NT
Vul: None	♥ Q5	♥ AJ6	Pass	2♥	X	2♠
North HCP: 11	♦ J94	♦ AQ76	Pass	4♠	AP	
South HCP: 15	♣ Q74	♣ A106				
Contract: 4♠ S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ A542	♠ KQ873		1NT	Pass	2♥
Vul: NS	♥ AK3	♥ J4	Pass	2NT ¹	Pass	4♠
North HCP: 15	♦ KJ	♦ 10985	AP			
South HCP: 10	♣ 10753	♣ A4				
Contract: 4♠ S						

1. Extended acceptance after NT

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ K65				1NT
Vul: EW	♥ Q7642	♥ A98	Pass	2♦	Pass	2♥
North HCP: 9	♦ K83	♦ AQJ64	Pass	2NT	Pass	4♥
South HCP: 17	♣ A8	♣ K2	AP			
Contract: 4♥ S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ K1063	♠ A87		1NT	Pass	2♦
Vul: Both	♥ J82	♥ AKQ104	Pass	2♥	Pass	3♦
North HCP: 16	♦ AQ10	♦ J762	Pass	4♥	Pass	4NT ¹
South HCP: 14	♣ AQ10	♣ 9	Pass	5♥ ²	Pass	6♥
Contract: 6♥ N			AP			

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

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ Q10643	♠ AK9				1NT
Vul: NS	♥ QJ	♥ AK65	Pass	2♥	Pass	2♠
North HCP: 10	♦ J87	♦ 943	Pass	3NT	Pass	4♠
South HCP: 16	♣ A75	♣ Q62	AP			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfer

Board: 6	♠ AKQJ5	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ QJ2	You bid first.
HCP: 16	♣ 642	

Board: 7	♠ J53	The opponents are silent.
Dealer: S	♥ AQ962	
Vul: Both	♦ J3	Partner bids first.
HCP: 10	♣ Q65	

Board: 8	♠ Q94	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: None	♦ A32	You bid first.
HCP: 15	♣ A1063	

Board: 9	♠ KQ1087	The opponents are silent.
Dealer: S	♥ 95	
Vul: EW	♦ Q9	Partner bids first.
HCP: 10	♣ QJ84	

Board: 10	♠ AJ103	The opponents are silent.
Dealer: N	♥ K832	
Vul: None	♦ AJ2	You bid first.
HCP: 17	♣ KJ	

Jacoby Transfer Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ5	♠ 107		1NT	Pass	2♦
Vul: EW	♥ K7	♥ AJ632	Pass	2♥	Pass	3♣
North HCP: 16	♦ QJ2	♦ A10	Pass	3♠	Pass	3NT
South HCP: 13	♣ 642	♣ KJ98	AP			
Contract: 3N N						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ A10876				1NT
Vul: Both	♥ AQ962	♥ K75	Pass	2♦	Pass	2♥
North HCP: 10	♦ J3	♦ KQ2	Pass	3NT	Pass	4♥
South HCP: 15	♣ Q65	♣ K10	AP			
Contract: 4♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ A53		1NT	Pass	2♦
Vul: None	♥ AJ4	♥ K9652	Pass	2♥	Pass	3NT
North HCP: 15	♦ A32	♦ QJ6	Pass	4♥	AP	
South HCP: 10	♣ A1063	♣ 54				
Contract: 4♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ KQ1087	♠ A63				1NT
Vul: EW	♥ 95	♥ AK83	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q9	♦ K5	Pass	3♣	Pass	4♠
South HCP: 17	♣ QJ84	♣ K976	AP			
Contract: 4♠ S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AJ103	♠ K9852		1NT	Pass	2♥
Vul: None	♥ K832	♥ A	Pass	2NT ¹	Pass	3♦ ²
North HCP: 17	♦ AJ2	♦ K73	Pass	3♥ ³	Pass	4♥ ⁴
South HCP: 10	♣ KJ	♣ 9732	Pass	4♠	AP	
Contract: 4♠ N						

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

South hands (Practice Page)

Jacoby Transfer

Board: 6	♠ 107	The opponents are silent.
Dealer: N	♥ AJ632	
Vul: EW	♦ A10	Partner bids first.
HCP: 13	♣ KJ98	

Board: 7	♠ A10876	The opponents are silent.
Dealer: S	♥ K75	
Vul: Both	♦ KQ2	You bid first.
HCP: 15	♣ K10	

Board: 8	♠ A53	The opponents are silent.
Dealer: N	♥ K9652	
Vul: None	♦ QJ6	Partner bids first.
HCP: 10	♣ 54	

Board: 9	♠ A63	The opponents are silent.
Dealer: S	♥ AK83	
Vul: EW	♦ K5	You bid first.
HCP: 17	♣ K976	

Board: 10	♠ K9852	The opponents are silent.
Dealer: N	♥ A	
Vul: None	♦ K73	Partner bids first.
HCP: 10	♣ 9732	

Jacoby Transfer Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ5	♠ 107		1NT	Pass	2♦
Vul: EW	♥ K7	♥ AJ632	Pass	2♥	Pass	3♣
North HCP: 16	♦ QJ2	♦ A10	Pass	3♠	Pass	3NT
South HCP: 13	♣ 642	♣ KJ98	AP			
Contract: 3N N						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ A10876				1NT
Vul: Both	♥ AQ962	♥ K75	Pass	2♦	Pass	2♥
North HCP: 10	♦ J3	♦ KQ2	Pass	3NT	Pass	4♥
South HCP: 15	♣ Q65	♣ K10	AP			
Contract: 4♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ A53		1NT	Pass	2♦
Vul: None	♥ AJ4	♥ K9652	Pass	2♥	Pass	3NT
North HCP: 15	♦ A32	♦ QJ6	Pass	4♥	AP	
South HCP: 10	♣ A1063	♣ 54				
Contract: 4♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ KQ1087	♠ A63				1NT
Vul: EW	♥ 95	♥ AK83	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q9	♦ K5	Pass	3♣	Pass	4♠
South HCP: 17	♣ QJ84	♣ K976	AP			
Contract: 4♠ S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AJ103	♠ K9852		1NT	Pass	2♥
Vul: None	♥ K832	♥ A	Pass	2NT ¹	Pass	3♦ ²
North HCP: 17	♦ AJ2	♦ K73	Pass	3♥ ³	Pass	4♥ ⁴
South HCP: 10	♣ KJ	♣ 9732	Pass	4♠	AP	
Contract: 4♠ N						

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

North hands (Practice Page)

Jacoby Transfer

Board: 11	♠ AKJ96	East Doubles 2♥ if possible.
Dealer: S	♥ 2	
Vul: NS	♦ 53	Partner bids first.
HCP: 12	♣ KJ1053	

Board: 12	♠ A94	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: Both	♦ AQ43	You bid first.
HCP: 16	♣ Q104	

Board: 13	♠ Q4	The opponents are silent.
Dealer: S	♥ AQ732	
Vul: None	♦ QJ	Partner bids first.
HCP: 12	♣ J942	

Board: 14	♠ AJ42	The opponents are silent.
Dealer: N	♥ A6	
Vul: NS	♦ J1043	You bid first.
HCP: 15	♣ AJ2	

Jacoby Transfer Both hands (Answers Page)

Board: 11
Dealer: S
Vul: NS
North HCP: 12
South HCP: 17
Contract: 6♠ S

North:
♠ AKJ96
♥ 2
♦ 53
♣ KJ1053

South:
♠ 8543
♥ A10
♦ AK74
♣ AQ2

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

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Blackwood 0314, for ♠
5. A=0/5 or 3/5
6. no ♠ queen

Board: 12
Dealer: N
Vul: Both
North HCP: 16
South HCP: 11
Contract: 4♠ N

North:
♠ A94
♥ KJ9
♦ AQ43
♣ Q104

South:
♠ QJ1085
♥ A102
♦ K75
♣ J9

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

Board: 13
Dealer: S
Vul: None
North HCP: 12
South HCP: 16
Contract: 3N S

North:
♠ Q4
♥ AQ732
♦ QJ
♣ J942

South:
♠ AK7
♥ K9
♦ 6532
♣ AQ86

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

Board: 14
Dealer: N
Vul: NS
North HCP: 15
South HCP: 11
Contract: 4♠ N

North:
♠ AJ42
♥ A6
♦ J1043
♣ AJ2

South:
♠ K8765
♥ Q54
♦ K9
♣ K109

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

South hands (Practice Page)

Jacoby Transfer

Board: 11	♠ 8543	East Doubles 2♥ if possible.
Dealer: S	♥ A10	
Vul: NS	♦ AK74	You bid first.
HCP: 17	♣ AQ2	
Board: 12	♠ QJ1085	The opponents are silent.
Dealer: N	♥ A102	
Vul: Both	♦ K75	Partner bids first.
HCP: 11	♣ J9	
Board: 13	♠ AK7	The opponents are silent.
Dealer: S	♥ K9	
Vul: None	♦ 6532	You bid first.
HCP: 16	♣ AQ86	
Board: 14	♠ K8765	The opponents are silent.
Dealer: N	♥ Q54	
Vul: NS	♦ K9	Partner bids first.
HCP: 11	♣ K109	

Jacoby Transfer Both hands (Answers Page)

Board: 11
Dealer: S
Vul: NS
North HCP: 12
South HCP: 17
Contract: 6♠ S

North:
♠ AKJ96
♥ 2
♦ 53
♣ KJ1053

South:
♠ 8543
♥ A10
♦ AK74
♣ AQ2

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

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Blackwood 0314, for ♠
5. A=0/5 or 3/5
6. no ♠ queen

Board: 12
Dealer: N
Vul: Both
North HCP: 16
South HCP: 11
Contract: 4♠ N

North:
♠ A94
♥ KJ9
♦ AQ43
♣ Q104

South:
♠ QJ1085
♥ A102
♦ K75
♣ J9

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

Board: 13
Dealer: S
Vul: None
North HCP: 12
South HCP: 16
Contract: 3N S

North:
♠ Q4
♥ AQ732
♦ QJ
♣ J942

South:
♠ AK7
♥ K9
♦ 6532
♣ AQ86

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

Board: 14
Dealer: N
Vul: NS
North HCP: 15
South HCP: 11
Contract: 4♠ N

North:
♠ AJ42
♥ A6
♦ J1043
♣ AJ2

South:
♠ K8765
♥ Q54
♦ K9
♣ K109

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

North hands (Practice Page)

Jacoby Transfer

Board: 15	♠ 83	East Bids 2♠ if possible.
Dealer: S	♥ KQ964	
Vul: EW	♦ 42	Partner bids first.
HCP: 9	♣ KJ107	

Board: 16	♠ AK54	The opponents are silent.
Dealer: N	♥ Q108	
Vul: None	♦ Q542	You bid first.
HCP: 16	♣ AJ	

Board: 17	♠ K5	East Bids 3♣ if possible.
Dealer: S	♥ J10432	
Vul: NS	♦ KQ864	Partner bids first.
HCP: 10	♣ J	

Board: 18	♠ AKJ82	West Doubles 2♦ if possible.
Dealer: N	♥ J5	
Vul: EW	♦ KQ6	You bid first.
HCP: 17	♣ QJ5	

Board: 19	♠ 92	The opponents are silent.
Dealer: S	♥ AK1087	
Vul: NS	♦ 92	Partner bids first.
HCP: 9	♣ Q1097	

Jacoby Transfer Both hands (Answers Page)

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ AQ7				1NT
Vul: EW	♥ KQ964	♥ 73	Pass	2♦	2♠	Pass
North HCP: 9	♦ 42	♦ A73	Pass	3♣	AP	
South HCP: 16	♣ KJ107	♣ AQ863				
Contract: 3♣ N						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ 1073		1NT	Pass	2♦
Vul: None	♥ Q108	♥ AK732	Pass	2♥	Pass	3NT
North HCP: 16	♦ Q542	♦ AJ	Pass	4♥	Pass	4NT ¹
South HCP: 14	♣ AJ	♣ Q72	Pass	5♠ ²	Pass	6♥
Contract: 6♥ N			AP			

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

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ Q6				1NT
Vul: NS	♥ J10432	♥ KQ76	Pass	2♦	3♣	Pass
North HCP: 10	♦ KQ864	♦ AJ1053	Pass	3♦	Pass	4♥
South HCP: 15	♣ J	♣ K3	AP			
Contract: 4♥ S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ AKJ82	♠ 96		1NT	Pass	2♦
Vul: EW	♥ J5	♥ AK763	X	XX ¹	Pass	3NT
North HCP: 17	♦ KQ6	♦ 5	Pass	4♥	AP	
South HCP: 11	♣ QJ5	♣ A8762	1. artificial			
Contract: 4♥ N						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ AKJ				1NT
Vul: NS	♥ AK1087	♥ QJ	Pass	2♦	Pass	2♥
North HCP: 9	♦ 92	♦ Q73	Pass	3♣	Pass	3NT
South HCP: 17	♣ Q1097	♣ KJ863	AP			
Contract: 3N S						

South hands (Practice Page)

Jacoby Transfer

Board: 15	♠ AQ7	East Bids 2♠ if possible.
Dealer: S	♥ 73	
Vul: EW	♦ A73	
HCP: 16	♣ AQ863	You bid first.

Board: 16	♠ 1073	The opponents are silent.
Dealer: N	♥ AK732	
Vul: None	♦ AJ	
HCP: 14	♣ Q72	Partner bids first.

Board: 17	♠ Q6	East Bids 3♣ if possible.
Dealer: S	♥ KQ76	
Vul: NS	♦ AJ1053	
HCP: 15	♣ K3	You bid first.

Board: 18	♠ 96	West Doubles 2♦ if possible.
Dealer: N	♥ AK763	
Vul: EW	♦ 5	
HCP: 11	♣ A8762	Partner bids first.

Board: 19	♠ AKJ	The opponents are silent.
Dealer: S	♥ QJ	
Vul: NS	♦ Q73	
HCP: 17	♣ KJ863	You bid first.

Jacoby Transfer Both hands (Answers Page)

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ AQ7				1NT
Vul: EW	♥ KQ964	♥ 73	Pass	2♦	2♠	Pass
North HCP: 9	♦ 42	♦ A73	Pass	3♣	AP	
South HCP: 16	♣ KJ107	♣ AQ863				
Contract: 3♣ N						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ 1073		1NT	Pass	2♦
Vul: None	♥ Q108	♥ AK732	Pass	2♥	Pass	3NT
North HCP: 16	♦ Q542	♦ AJ	Pass	4♥	Pass	4NT ¹
South HCP: 14	♣ AJ	♣ Q72	Pass	5♠ ²	Pass	6♥
Contract: 6♥ N			AP			

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

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ Q6				1NT
Vul: NS	♥ J10432	♥ KQ76	Pass	2♦	3♣	Pass
North HCP: 10	♦ KQ864	♦ AJ1053	Pass	3♦	Pass	4♥
South HCP: 15	♣ J	♣ K3	AP			
Contract: 4♥ S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ AKJ82	♠ 96		1NT	Pass	2♦
Vul: EW	♥ J5	♥ AK763	X	XX ¹	Pass	3NT
North HCP: 17	♦ KQ6	♦ 5	Pass	4♥	AP	
South HCP: 11	♣ QJ5	♣ A8762	1. artificial			
Contract: 4♥ N						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ AKJ				1NT
Vul: NS	♥ AK1087	♥ QJ	Pass	2♦	Pass	2♥
North HCP: 9	♦ 92	♦ Q73	Pass	3♣	Pass	3NT
South HCP: 17	♣ Q1097	♣ KJ863	AP			
Contract: 3N S						

North hands (Practice Page)

Jacoby Transfer

Board: 20	♠ QJ	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: EW	♦ Q942	You bid first.
HCP: 17	♣ AKJ8	

Board: 21	♠ 107632	The opponents are silent.
Dealer: S	♥ Q	
Vul: Both	♦ A8	Partner bids first.
HCP: 9	♣ QJ983	

Board: 22	♠ 98	The opponents are silent.
Dealer: N	♥ K65	
Vul: None	♦ AJ6	You bid first.
HCP: 15	♣ AK986	

Board: 23	♠ J9842	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ A9732	Partner bids first.
HCP: 9	♣ 8	

Board: 24	♠ K64	The opponents are silent.
Dealer: N	♥ A96	
Vul: Both	♦ AQ43	You bid first.
HCP: 17	♣ A76	

Jacoby Transfer Both hands (Answers Page)

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ K10432		1NT	Pass	2♥
Vul: EW	♥ KJ9	♥ 76	Pass	2♠	Pass	3♣
North HCP: 17	♦ Q942	♦ A8	Pass	3NT	AP	
South HCP: 9	♣ AKJ8	♣ Q653				
Contract: 3N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 107632	♠ KQ9				1NT
Vul: Both	♥ Q	♥ A9652	Pass	2♥	Pass	2♠
North HCP: 9	♦ A8	♦ KQJ	Pass	3♣	Pass	4♠
South HCP: 15	♣ QJ983	♣ 107	AP			
Contract: 4♠ S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ 98	♠ KQ1052		1NT	Pass	2♥
Vul: None	♥ K65	♥ J9	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ6	♦ K108	AP			
South HCP: 10	♣ AK986	♣ J72				
Contract: 2N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ J9842	♠ AK75				1NT
Vul: EW	♥ A8	♥ Q62	Pass	2♥	Pass	2♠
North HCP: 9	♦ A9732	♦ KJ6	Pass	3♦	Pass	4♠
South HCP: 17	♣ 8	♣ A106	AP			
Contract: 4♠ S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ QJ1082		1NT	Pass	2♥
Vul: Both	♥ A96	♥ K84	Pass	2♠	Pass	3NT
North HCP: 17	♦ AQ43	♦ 62	Pass	4♠	AP	
South HCP: 11	♣ A76	♣ KQ2				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 20	♠ K10432	The opponents are silent.
Dealer: N	♥ 76	
Vul: EW	♦ A8	Partner bids first.
HCP: 9	♣ Q653	

Board: 21	♠ KQ9	The opponents are silent.
Dealer: S	♥ A9652	
Vul: Both	♦ KQJ	You bid first.
HCP: 15	♣ 107	

Board: 22	♠ KQ1052	The opponents are silent.
Dealer: N	♥ J9	
Vul: None	♦ K108	Partner bids first.
HCP: 10	♣ J72	

Board: 23	♠ AK75	The opponents are silent.
Dealer: S	♥ Q62	
Vul: EW	♦ KJ6	You bid first.
HCP: 17	♣ A106	

Board: 24	♠ QJ1082	The opponents are silent.
Dealer: N	♥ K84	
Vul: Both	♦ 62	Partner bids first.
HCP: 11	♣ KQ2	

Jacoby Transfer Both hands (Answers Page)

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ K10432		1NT	Pass	2♥
Vul: EW	♥ KJ9	♥ 76	Pass	2♠	Pass	3♣
North HCP: 17	♦ Q942	♦ A8	Pass	3NT	AP	
South HCP: 9	♣ AKJ8	♣ Q653				
Contract: 3N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 107632	♠ KQ9				1NT
Vul: Both	♥ Q	♥ A9652	Pass	2♥	Pass	2♠
North HCP: 9	♦ A8	♦ KQJ	Pass	3♣	Pass	4♠
South HCP: 15	♣ QJ983	♣ 107	AP			
Contract: 4♠ S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ 98	♠ KQ1052		1NT	Pass	2♥
Vul: None	♥ K65	♥ J9	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ6	♦ K108	AP			
South HCP: 10	♣ AK986	♣ J72				
Contract: 2N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ J9842	♠ AK75				1NT
Vul: EW	♥ A8	♥ Q62	Pass	2♥	Pass	2♠
North HCP: 9	♦ A9732	♦ KJ6	Pass	3♦	Pass	4♠
South HCP: 17	♣ 8	♣ A106	AP			
Contract: 4♠ S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ QJ1082		1NT	Pass	2♥
Vul: Both	♥ A96	♥ K84	Pass	2♠	Pass	3NT
North HCP: 17	♦ AQ43	♦ 62	Pass	4♠	AP	
South HCP: 11	♣ A76	♣ KQ2				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 25	♠ 1087432	East Doubles 2♥ if possible.
Dealer: S	♥ —	West Bids 3♥ if possible.
Vul: None	♦ 985	
HCP: 4	♣ KJ86	Partner bids first.
Board: 26	♠ AQ7	The opponents are silent.
Dealer: N	♥ J98	
Vul: NS	♦ A83	You bid first.
HCP: 15	♣ A974	
Board: 27	♠ AJ975	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ Q108	Partner bids first.
HCP: 18	♣ AK5	
Board: 28	♠ K96	West Bids 3♣ if possible.
Dealer: N	♥ AQ986	
Vul: None	♦ A9	You bid first.
HCP: 15	♣ Q87	
Board: 29	♠ AQ652	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ AJ1073	Partner bids first.
HCP: 13	♣ 107	

Jacoby Transfer Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 1087432	♠ KJ6				1NT
Vul: None	♥ —	♥ J974	Pass	2♥	X	2♠
North HCP: 4	♦ 985	♦ AQ72	3♥	3♠	AP	
South HCP: 15	♣ KJ86	♣ A10				
Contract: 3♠ S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ J		1NT	Pass	2♦
Vul: NS	♥ J98	♥ KQ1054	Pass	2♥	Pass	3♦
North HCP: 15	♦ A83	♦ J10642	Pass	4♥	AP	
South HCP: 12	♣ A974	♣ KQ				
Contract: 4♥ N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ AJ975	♠ KQ63				1NT
Vul: Both	♥ A6	♥ KJ9	Pass	2♥	Pass	2♠
North HCP: 18	♦ Q108	♦ K53	Pass	6NT	AP	
South HCP: 15	♣ AK5	♣ QJ3				
Contract: 6N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ 875432		1NT	Pass	2♥
Vul: None	♥ AQ986	♥ 73	3♣	Pass	Pass	3♠
North HCP: 15	♦ A9	♦ KQ74	AP			
South HCP: 5	♣ Q87	♣ 3				
Contract: 3♠ S						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ AQ652	♠ 109				1NT
Vul: NS	♥ Q	♥ AK1052	Pass	2♥	Pass	2♠
North HCP: 13	♦ AJ1073	♦ KQ2	Pass	3♦	Pass	3♥
South HCP: 16	♣ 107	♣ A64	Pass	3NT	AP	
Contract: 3N S						

South hands (Practice Page)

Jacoby Transfer

Board: 25	♠ KJ6	East Doubles 2♥ if possible.
Dealer: S	♥ J974	West Bids 3♥ if possible.
Vul: None	♦ AQ72	
HCP: 15	♣ A10	You bid first.
Board: 26	♠ J	The opponents are silent.
Dealer: N	♥ KQ1054	
Vul: NS	♦ J10642	Partner bids first.
HCP: 12	♣ KQ	
Board: 27	♠ KQ63	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: Both	♦ K53	You bid first.
HCP: 15	♣ QJ3	
Board: 28	♠ 875432	West Bids 3♣ if possible.
Dealer: N	♥ 73	
Vul: None	♦ KQ74	Partner bids first.
HCP: 5	♣ 3	
Board: 29	♠ 109	The opponents are silent.
Dealer: S	♥ AK1052	
Vul: NS	♦ KQ2	You bid first.
HCP: 16	♣ A64	

Jacoby Transfer Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 1087432	♠ KJ6				1NT
Vul: None	♥ —	♥ J974	Pass	2♥	X	2♠
North HCP: 4	♦ 985	♦ AQ72	3♥	3♠	AP	
South HCP: 15	♣ KJ86	♣ A10				
Contract: 3♠ S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ J		1NT	Pass	2♦
Vul: NS	♥ J98	♥ KQ1054	Pass	2♥	Pass	3♦
North HCP: 15	♦ A83	♦ J10642	Pass	4♥	AP	
South HCP: 12	♣ A974	♣ KQ				
Contract: 4♥ N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ AJ975	♠ KQ63				1NT
Vul: Both	♥ A6	♥ KJ9	Pass	2♥	Pass	2♠
North HCP: 18	♦ Q108	♦ K53	Pass	6NT	AP	
South HCP: 15	♣ AK5	♣ QJ3				
Contract: 6N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ 875432		1NT	Pass	2♥
Vul: None	♥ AQ986	♥ 73	3♣	Pass	Pass	3♠
North HCP: 15	♦ A9	♦ KQ74	AP			
South HCP: 5	♣ Q87	♣ 3				
Contract: 3♠ S						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ AQ652	♠ 109				1NT
Vul: NS	♥ Q	♥ AK1052	Pass	2♥	Pass	2♠
North HCP: 13	♦ AJ1073	♦ KQ2	Pass	3♦	Pass	3♥
South HCP: 16	♣ 107	♣ A64	Pass	3NT	AP	
Contract: 3N S						

North hands (Practice Page)

Jacoby Transfer

Board: 30	♠ A5	The opponents are silent.
Dealer: N	♥ K86	
Vul: EW	♦ AQJ108	You bid first.
HCP: 16	♣ Q107	

Board: 31	♠ AQ754	The opponents are silent.
Dealer: S	♥ Q83	
Vul: None	♦ A75	Partner bids first.
HCP: 13	♣ J2	

Board: 32	♠ Q7	West Bids 3♦ if possible.
Dealer: N	♥ AQ74	East Bids 4♦ if possible.
Vul: NS	♦ A106	
HCP: 15	♣ K1073	You bid first.

Board: 33	♠ K9732	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ 92	Partner bids first.
HCP: 10	♣ QJ94	

Board: 34	♠ AK103	The opponents are silent.
Dealer: N	♥ K87	
Vul: Both	♦ A9	You bid first.
HCP: 15	♣ J943	

Jacoby Transfer Both hands (Answers Page)

Board: 30			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♦
Vul: EW	♠ A5	♠ Q87	Pass	2♥	Pass	3♣
North HCP: 16	♥ K86	♥ AQ743	Pass	4♥	Pass	4NT ¹
South HCP: 15	♦ AQJ108	♦ 9	Pass	5♣ ²	Pass	6♥
Contract: 6♥ N	♣ Q107	♣ AK85	AP			
			1. Blackwood 0314, for ♥			
			2. A=0/5 or 3/5			

Board: 31			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ AQ754	♠ J2	Pass	2♥	Pass	2♠
North HCP: 13	♥ Q83	♥ AKJ2	Pass	3NT	AP	
South HCP: 17	♦ A75	♦ KJ84				
Contract: 3N S	♣ J2	♣ A86				

Board: 32			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♥
Vul: NS	♠ Q7	♠ J96432	Pass	2♠	Pass	Pass
North HCP: 15	♥ AQ74	♥ 52	3♦	Pass	Pass	3♠
South HCP: 3	♦ A106	♦ 3	Pass	Pass	4♦	AP
Contract: 4♦ W	♣ K1073	♣ Q952				

Board: 33			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ K9732	♠ Q4	Pass	2♥	Pass	2♠
North HCP: 10	♥ A6	♥ K10743	Pass	3♣	Pass	3♥
South HCP: 16	♦ 92	♦ A73	Pass	3NT	AP	
Contract: 3N S	♣ QJ94	♣ AK7				

Board: 34			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♦
Vul: Both	♠ AK103	♠ 974	Pass	2♥	Pass	3NT
North HCP: 15	♥ K87	♥ AQ965	Pass	4♥	AP	
South HCP: 11	♦ A9	♦ KQ				
Contract: 4♥ N	♣ J943	♣ 1072				

South hands (Practice Page)

Jacoby Transfer

Board: 30	♠ Q87	The opponents are silent.
Dealer: N	♥ AQ743	
Vul: EW	♦ 9	Partner bids first.
HCP: 15	♣ AK85	

Board: 31	♠ J2	The opponents are silent.
Dealer: S	♥ AKJ2	
Vul: None	♦ KJ84	You bid first.
HCP: 17	♣ A86	

Board: 32	♠ J96432	West Bids 3♦ if possible.
Dealer: N	♥ 52	East Bids 4♦ if possible.
Vul: NS	♦ 3	
HCP: 3	♣ Q952	Partner bids first.

Board: 33	♠ Q4	The opponents are silent.
Dealer: S	♥ K10743	
Vul: EW	♦ A73	You bid first.
HCP: 16	♣ AK7	

Board: 34	♠ 974	The opponents are silent.
Dealer: N	♥ AQ965	
Vul: Both	♦ KQ	Partner bids first.
HCP: 11	♣ 1072	

Jacoby Transfer Both hands (Answers Page)

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ Q87		1NT	Pass	2♦
Vul: EW	♥ K86	♥ AQ743	Pass	2♥	Pass	3♣
North HCP: 16	♦ AQJ108	♦ 9	Pass	4♥	Pass	4NT ¹
South HCP: 15	♣ Q107	♣ AK85	Pass	5♣ ²	Pass	6♥
Contract: 6♥ N			AP			
			1. Blackwood 0314, for ♥			
			2. A=0/5 or 3/5			

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ AQ754	♠ J2				1NT
Vul: None	♥ Q83	♥ AKJ2	Pass	2♥	Pass	2♠
North HCP: 13	♦ A75	♦ KJ84	Pass	3NT	AP	
South HCP: 17	♣ J2	♣ A86				
Contract: 3N S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ J96432		1NT	Pass	2♥
Vul: NS	♥ AQ74	♥ 52	Pass	2♠	Pass	Pass
North HCP: 15	♦ A106	♦ 3	3♦	Pass	Pass	3♠
South HCP: 3	♣ K1073	♣ Q952	Pass	Pass	4♦	AP
Contract: 4♦ W						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ K9732	♠ Q4				1NT
Vul: EW	♥ A6	♥ K10743	Pass	2♥	Pass	2♠
North HCP: 10	♦ 92	♦ A73	Pass	3♣	Pass	3♥
South HCP: 16	♣ QJ94	♣ AK7	Pass	3NT	AP	
Contract: 3N S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ 974		1NT	Pass	2♦
Vul: Both	♥ K87	♥ AQ965	Pass	2♥	Pass	3NT
North HCP: 15	♦ A9	♦ KQ	Pass	4♥	AP	
South HCP: 11	♣ J943	♣ 1072				
Contract: 4♥ N						

North hands (Practice Page)

Jacoby Transfer

Board: 35	♠ A9653	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: Both	♦ 94	Partner bids first.
HCP: 9	♣ 753	

Board: 36	♠ AQ98	The opponents are silent.
Dealer: N	♥ K54	
Vul: EW	♦ K432	You bid first.
HCP: 16	♣ KJ	

Board: 37	♠ Q10874	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ K65	Partner bids first.
HCP: 10	♣ 1083	

Board: 38	♠ 65	The opponents are silent.
Dealer: N	♥ AQJ2	
Vul: NS	♦ AK85	You bid first.
HCP: 15	♣ J73	

Board: 39	♠ J9	The opponents are silent.
Dealer: S	♥ AKQ104	
Vul: Both	♦ 543	Partner bids first.
HCP: 10	♣ 742	

Jacoby Transfer Both hands (Answers Page)

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ A9653	♠ KJ4				1NT
Vul: Both	♥ KQ8	♥ A932	Pass	2♥	Pass	2♠
North HCP: 9	♦ 94	♦ K87	Pass	2NT	Pass	3♠
South HCP: 16	♣ 753	♣ AJ2	Pass	4♠	AP	
Contract: 4♠ S						

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ K104				
Vul: EW	♥ K54	♥ A10832		1NT	Pass	2♦
North HCP: 16	♦ K432	♦ 95	Pass	2♥	Pass	3NT
South HCP: 11	♣ KJ	♣ A104	Pass	4♥	AP	
Contract: 4♥ N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ Q10874	♠ KJ				1NT
Vul: None	♥ AJ	♥ Q97	Pass	2♥	Pass	2♠
North HCP: 10	♦ K65	♦ AQ3	Pass	3NT	AP	
South HCP: 17	♣ 1083	♣ AJ965				
Contract: 3N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ A8743				
Vul: NS	♥ AQJ2	♥ 986		1NT	Pass	2♥
North HCP: 15	♦ AK85	♦ QJ7	Pass	2♠	Pass	3NT
South HCP: 10	♣ J73	♣ K2	AP			
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ K52				1NT
Vul: Both	♥ AKQ104	♥ J63	Pass	2♦	Pass	2♥
North HCP: 10	♦ 543	♦ AK1087	Pass	3NT	Pass	4♥
South HCP: 16	♣ 742	♣ KQ	AP			
Contract: 4♥ S						

South hands (Practice Page)

Jacoby Transfer

Board: 35	♠ KJ4	The opponents are silent.
Dealer: S	♥ A932	
Vul: Both	♦ K87	You bid first.
HCP: 16	♣ AJ2	

Board: 36	♠ K104	The opponents are silent.
Dealer: N	♥ A10832	
Vul: EW	♦ 95	Partner bids first.
HCP: 11	♣ A104	

Board: 37	♠ KJ	The opponents are silent.
Dealer: S	♥ Q97	
Vul: None	♦ AQ3	You bid first.
HCP: 17	♣ AJ965	

Board: 38	♠ A8743	The opponents are silent.
Dealer: N	♥ 986	
Vul: NS	♦ QJ7	Partner bids first.
HCP: 10	♣ K2	

Board: 39	♠ K52	The opponents are silent.
Dealer: S	♥ J63	
Vul: Both	♦ AK1087	You bid first.
HCP: 16	♣ KQ	

Jacoby Transfer Both hands (Answers Page)

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ A9653	♠ KJ4				1NT
Vul: Both	♥ KQ8	♥ A932	Pass	2♥	Pass	2♠
North HCP: 9	♦ 94	♦ K87	Pass	2NT	Pass	3♠
South HCP: 16	♣ 753	♣ AJ2	Pass	4♠	AP	
Contract: 4♠ S						

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ K104				
Vul: EW	♥ K54	♥ A10832		1NT	Pass	2♦
North HCP: 16	♦ K432	♦ 95	Pass	2♥	Pass	3NT
South HCP: 11	♣ KJ	♣ A104	Pass	4♥	AP	
Contract: 4♥ N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ Q10874	♠ KJ				1NT
Vul: None	♥ AJ	♥ Q97	Pass	2♥	Pass	2♠
North HCP: 10	♦ K65	♦ AQ3	Pass	3NT	AP	
South HCP: 17	♣ 1083	♣ AJ965				
Contract: 3N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ A8743				
Vul: NS	♥ AQJ2	♥ 986		1NT	Pass	2♥
North HCP: 15	♦ AK85	♦ QJ7	Pass	2♠	Pass	3NT
South HCP: 10	♣ J73	♣ K2	AP			
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ K52				1NT
Vul: Both	♥ AKQ104	♥ J63	Pass	2♦	Pass	2♥
North HCP: 10	♦ 543	♦ AK1087	Pass	3NT	Pass	4♥
South HCP: 16	♣ 742	♣ KQ	AP			
Contract: 4♥ S						

North hands (Practice Page)

Jacoby Transfer

Board: 40	♠ AQ	The opponents are silent.
Dealer: N	♥ AQ95	
Vul: None	♦ KJ854	You bid first.
HCP: 16	♣ 106	

Board: 41	♠ K108	The opponents are silent.
Dealer: S	♥ AQ843	
Vul: None	♦ 5	Partner bids first.
HCP: 11	♣ Q1083	

Board: 42	♠ A97	The opponents are silent.
Dealer: N	♥ A96	
Vul: NS	♦ K85	You bid first.
HCP: 16	♣ AJ87	

Board: 43	♠ KQ943	The opponents are silent.
Dealer: S	♥ K5	
Vul: EW	♦ K64	Partner bids first.
HCP: 14	♣ K76	

Board: 44	♠ A3	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: Both	♦ KJ853	You bid first.
HCP: 16	♣ K53	

Jacoby Transfer Both hands (Answers Page)

Board: 40
Dealer: N
Vul: None
North HCP: 16
South HCP: 12
Contract: 3N N

North:
♠ AQ
♥ AQ95
♦ KJ854
♣ 106

South:
♠ 107654
♥ K3
♦ A106
♣ KQ9

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

Board: 41
Dealer: S
Vul: None
North HCP: 11
South HCP: 15
Contract: 3N S

North:
♠ K108
♥ AQ843
♦ 5
♣ Q1083

South:
♠ AQJ6
♥ K10
♦ KJ108
♣ J76

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

Board: 42
Dealer: N
Vul: NS
North HCP: 16
South HCP: 15
Contract: 6♠ N

North:
♠ A97
♥ A96
♦ K85
♣ AJ87

South:
♠ KJ864
♥ K3
♦ QJ63
♣ KQ

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

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

Board: 43
Dealer: S
Vul: EW
North HCP: 14
South HCP: 15
Contract: 3N S

North:
♠ KQ943
♥ K5
♦ K64
♣ K76

South:
♠ A2
♥ Q84
♦ A10832
♣ AJ5

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

Board: 44
Dealer: N
Vul: Both
North HCP: 16
South HCP: 9
Contract: 4♥ N

North:
♠ A3
♥ AJ8
♦ KJ853
♣ K53

South:
♠ KQ4
♥ Q10532
♦ Q109
♣ 108

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

South hands (Practice Page)

Jacoby Transfer

Board: 40	♠ 107654	The opponents are silent.
Dealer: N	♥ K3	
Vul: None	♦ A106	Partner bids first.
HCP: 12	♣ KQ9	

Board: 41	♠ AQJ6	The opponents are silent.
Dealer: S	♥ K10	
Vul: None	♦ KJ108	You bid first.
HCP: 15	♣ J76	

Board: 42	♠ KJ864	The opponents are silent.
Dealer: N	♥ K3	
Vul: NS	♦ QJ63	Partner bids first.
HCP: 15	♣ KQ	

Board: 43	♠ A2	The opponents are silent.
Dealer: S	♥ Q84	
Vul: EW	♦ A10832	You bid first.
HCP: 15	♣ AJ5	

Board: 44	♠ KQ4	The opponents are silent.
Dealer: N	♥ Q10532	
Vul: Both	♦ Q109	Partner bids first.
HCP: 9	♣ 108	

Jacoby Transfer Both hands (Answers Page)

Board: 40
Dealer: N
Vul: None
North HCP: 16
South HCP: 12
Contract: 3N N

North:
♠ AQ
♥ AQ95
♦ KJ854
♣ 106

South:
♠ 107654
♥ K3
♦ A106
♣ KQ9

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

Board: 41
Dealer: S
Vul: None
North HCP: 11
South HCP: 15
Contract: 3N S

North:
♠ K108
♥ AQ843
♦ 5
♣ Q1083

South:
♠ AQJ6
♥ K10
♦ KJ108
♣ J76

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

Board: 42
Dealer: N
Vul: NS
North HCP: 16
South HCP: 15
Contract: 6♠ N

North:
♠ A97
♥ A96
♦ K85
♣ AJ87

South:
♠ KJ864
♥ K3
♦ QJ63
♣ KQ

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

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

Board: 43
Dealer: S
Vul: EW
North HCP: 14
South HCP: 15
Contract: 3N S

North:
♠ KQ943
♥ K5
♦ K64
♣ K76

South:
♠ A2
♥ Q84
♦ A10832
♣ AJ5

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

Board: 44
Dealer: N
Vul: Both
North HCP: 16
South HCP: 9
Contract: 4♥ N

North:
♠ A3
♥ AJ8
♦ KJ853
♣ K53

South:
♠ KQ4
♥ Q10532
♦ Q109
♣ 108

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

North hands (Practice Page)

Jacoby Transfer

Board: 45	♠ 6	East Bids 4♠ if possible.
Dealer: S	♥ K7543	
Vul: NS	♦ AQJ	Partner bids first.
HCP: 11	♣ J1052	

Board: 46	♠ K87	The opponents are silent.
Dealer: N	♥ K432	
Vul: EW	♦ AKQ2	You bid first.
HCP: 15	♣ 87	

Board: 47	♠ KJ963	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ KJ876	Partner bids first.
HCP: 11	♣ K3	

Board: 48	♠ 93	The opponents are silent.
Dealer: N	♥ AK102	
Vul: None	♦ AK872	You bid first.
HCP: 16	♣ Q7	

Board: 49	♠ KQ872	The opponents are silent.
Dealer: S	♥ J94	
Vul: EW	♦ AJ96	Partner bids first.
HCP: 11	♣ 5	

Jacoby Transfer Both hands (Answers Page)

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK				1NT
Vul: NS	♥ K7543	♥ A10962	Pass	2♦	4♠	Pass
North HCP: 11	♦ AQJ	♦ 654	Pass	X	AP	
South HCP: 15	♣ J1052	♣ A73				
Contract: 4♠X E						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ J96532				
Vul: EW	♥ K432	♥ 976		1NT	Pass	2♥
North HCP: 15	♦ AKQ2	♦ J8	Pass	2♠	AP	
South HCP: 5	♣ 87	♣ K3				
Contract: 2♠ N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ KJ963	♠ AQ5				1NT
Vul: Both	♥ 4	♥ AK7	Pass	2♥	Pass	2♠
North HCP: 11	♦ KJ876	♦ A42	Pass	3♦	Pass	4♠
South HCP: 17	♣ K3	♣ 9862	AP			
Contract: 4♠ S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ A8765				
Vul: None	♥ AK102	♥ Q93		1NT	Pass	2♥
North HCP: 16	♦ AK872	♦ Q54	Pass	2♠	Pass	3NT
South HCP: 12	♣ Q7	♣ KJ	AP			
Contract: 3N N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ KQ872	♠ 43				1NT
Vul: EW	♥ J94	♥ AQ108	Pass	2♥	Pass	2♠
North HCP: 11	♦ AJ96	♦ K104	Pass	3♦	Pass	3NT
South HCP: 15	♣ 5	♣ AQ103	AP			
Contract: 3N S						

South hands (Practice Page)

Jacoby Transfer

Board: 45	♠ AK	East Bids 4♠ if possible.
Dealer: S	♥ A10962	
Vul: NS	♦ 654	You bid first.
HCP: 15	♣ A73	

Board: 46	♠ J96532	The opponents are silent.
Dealer: N	♥ 976	
Vul: EW	♦ J8	Partner bids first.
HCP: 5	♣ K3	

Board: 47	♠ AQ5	The opponents are silent.
Dealer: S	♥ AK7	
Vul: Both	♦ A42	You bid first.
HCP: 17	♣ 9862	

Board: 48	♠ A8765	The opponents are silent.
Dealer: N	♥ Q93	
Vul: None	♦ Q54	Partner bids first.
HCP: 12	♣ KJ	

Board: 49	♠ 43	The opponents are silent.
Dealer: S	♥ AQ108	
Vul: EW	♦ K104	You bid first.
HCP: 15	♣ AQ103	

Jacoby Transfer Both hands (Answers Page)

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK				1NT
Vul: NS	♥ K7543	♥ A10962	Pass	2♦	4♠	Pass
North HCP: 11	♦ AQJ	♦ 654	Pass	X	AP	
South HCP: 15	♣ J1052	♣ A73				
Contract: 4♠X E						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ J96532				
Vul: EW	♥ K432	♥ 976		1NT	Pass	2♥
North HCP: 15	♦ AKQ2	♦ J8	Pass	2♠	AP	
South HCP: 5	♣ 87	♣ K3				
Contract: 2♠ N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ KJ963	♠ AQ5				1NT
Vul: Both	♥ 4	♥ AK7	Pass	2♥	Pass	2♠
North HCP: 11	♦ KJ876	♦ A42	Pass	3♦	Pass	4♠
South HCP: 17	♣ K3	♣ 9862	AP			
Contract: 4♠ S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ A8765				
Vul: None	♥ AK102	♥ Q93		1NT	Pass	2♥
North HCP: 16	♦ AK872	♦ Q54	Pass	2♠	Pass	3NT
South HCP: 12	♣ Q7	♣ KJ	AP			
Contract: 3N N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ KQ872	♠ 43				1NT
Vul: EW	♥ J94	♥ AQ108	Pass	2♥	Pass	2♠
North HCP: 11	♦ AJ96	♦ K104	Pass	3♦	Pass	3NT
South HCP: 15	♣ 5	♣ AQ103	AP			
Contract: 3N S						

North hands (Practice Page)

Jacoby Transfer

Board: 50	♠ AK9	The opponents are silent.
Dealer: N	♥ K2	
Vul: None	♦ 762	You bid first.
HCP: 16	♣ AQ1063	
Board: 51	♠ AK964	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ J105	Partner bids first.
HCP: 11	♣ 1075	
Board: 52	♠ AKQ	West Doubles 2♦ if possible.
Dealer: N	♥ A1085	
Vul: Both	♦ 96	You bid first.
HCP: 17	♣ A932	
Board: 53	♠ AQ753	The opponents are silent.
Dealer: S	♥ Q3	
Vul: None	♦ 75	Partner bids first.
HCP: 11	♣ QJ73	
Board: 54	♠ 92	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: NS	♦ AKQ10	You bid first.
HCP: 17	♣ K984	

Jacoby Transfer Both hands (Answers Page)

Board: 50
Dealer: N
Vul: None
North HCP: 16
South HCP: 14
Contract: 5♣ S

North:
♠ AK9
♥ K2
♦ 762
♣ AQ1063

South:
♠ 83
♥ AQ964
♦ A3
♣ KJ87

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

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

Board: 51
Dealer: S
Vul: NS
North HCP: 11
South HCP: 15
Contract: 3N S

North:
♠ AK964
♥ K3
♦ J105
♣ 1075

South:
♠ Q7
♥ A1092
♦ AQ98
♣ K64

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

Board: 52
Dealer: N
Vul: Both
North HCP: 17
South HCP: 11
Contract: 5♥ S

North:
♠ AKQ
♥ A1085
♦ 96
♣ A932

South:
♠ 976
♥ KJ763
♦ K53
♣ KJ

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

1. Extended acceptance after NT
2. Blackwood 0314, for ♥
3. A=1/5 or 4/5

Board: 53
Dealer: S
Vul: None
North HCP: 11
South HCP: 15
Contract: 4♠ S

North:
♠ AQ753
♥ Q3
♦ 75
♣ QJ73

South:
♠ K94
♥ KJ9
♦ AJ983
♣ K9

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

Board: 54
Dealer: N
Vul: NS
North HCP: 17
South HCP: 11
Contract: 4♥ N

North:
♠ 92
♥ KQ4
♦ AKQ10
♣ K984

South:
♠ KQ3
♥ A10753
♦ 6
♣ Q632

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

South hands (Practice Page)

Jacoby Transfer

Board: 50	♠ 83	The opponents are silent.
Dealer: N	♥ AQ964	
Vul: None	♦ A3	Partner bids first.
HCP: 14	♣ KJ87	

Board: 51	♠ Q7	The opponents are silent.
Dealer: S	♥ A1092	
Vul: NS	♦ AQ98	You bid first.
HCP: 15	♣ K64	

Board: 52	♠ 976	West Doubles 2♦ if possible.
Dealer: N	♥ KJ763	
Vul: Both	♦ K53	Partner bids first.
HCP: 11	♣ KJ	

Board: 53	♠ K94	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: None	♦ AJ983	You bid first.
HCP: 15	♣ K9	

Board: 54	♠ KQ3	The opponents are silent.
Dealer: N	♥ A10753	
Vul: NS	♦ 6	Partner bids first.
HCP: 11	♣ Q632	

Jacoby Transfer Both hands (Answers Page)

Board: 50
Dealer: N
Vul: None
North HCP: 16
South HCP: 14
Contract: 5♣ S

North:
♠ AK9
♥ K2
♦ 762
♣ AQ1063

South:
♠ 83
♥ AQ964
♦ A3
♣ KJ87

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

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

Board: 51
Dealer: S
Vul: NS
North HCP: 11
South HCP: 15
Contract: 3N S

North:
♠ AK964
♥ K3
♦ J105
♣ 1075

South:
♠ Q7
♥ A1092
♦ AQ98
♣ K64

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

Board: 52
Dealer: N
Vul: Both
North HCP: 17
South HCP: 11
Contract: 5♥ S

North:
♠ AKQ
♥ A1085
♦ 96
♣ A932

South:
♠ 976
♥ KJ763
♦ K53
♣ KJ

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

1. Extended acceptance after NT
2. Blackwood 0314, for ♥
3. A=1/5 or 4/5

Board: 53
Dealer: S
Vul: None
North HCP: 11
South HCP: 15
Contract: 4♠ S

North:
♠ AQ753
♥ Q3
♦ 75
♣ QJ73

South:
♠ K94
♥ KJ9
♦ AJ983
♣ K9

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

Board: 54
Dealer: N
Vul: NS
North HCP: 17
South HCP: 11
Contract: 4♥ N

North:
♠ 92
♥ KQ4
♦ AKQ10
♣ K984

South:
♠ KQ3
♥ A10753
♦ 6
♣ Q632

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

North hands (Practice Page)

Jacoby Transfer

Board: 55 ♠ Q
Dealer: S ♥ AJ632
Vul: EW ♦ K3
HCP: 13 ♣ K10982

The opponents are silent.

Partner bids first.

Board: 56 ♠ AJ2
Dealer: N ♥ Q3
Vul: None ♦ KJ75
HCP: 15 ♣ KJ63

West Doubles Pass if possible.

East Bids 2♠ if possible.

East Bids 3♠ if possible.

East Doubles Pass if possible.

You bid first.

Board: 57 ♠ J76
Dealer: S ♥ KJ642
Vul: NS ♦ —
HCP: 10 ♣ AJ962

The opponents are silent.

Partner bids first.

Board: 58 ♠ K104
Dealer: N ♥ AK92
Vul: EW ♦ K104
HCP: 15 ♣ Q73

The opponents are silent.

You bid first.

Board: 59 ♠ J
Dealer: S ♥ A9764
Vul: NS ♦ A73
HCP: 13 ♣ A753

The opponents are silent.

Partner bids first.

Jacoby Transfer Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A95				1NT
Vul: EW	♥ AJ632	♥ Q10	Pass	2♦	Pass	2♥
North HCP: 13	♦ K3	♦ A1096	Pass	3♣	Pass	3NT
South HCP: 16	♣ K10982	♣ AQ64	AP			
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ 65		1NT	Pass	2♦
Vul: None	♥ Q3	♥ J108742	Pass	2♥	Pass	Pass
North HCP: 15	♦ KJ75	♦ Q3	X	Pass	2♠	3♥
South HCP: 5	♣ KJ63	♣ Q94	Pass	Pass	3♠	4♥
Contract: 4♥ X N			Pass	Pass	X	AP

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ J76	♠ AQ92				1NT
Vul: NS	♥ KJ642	♥ AQ	Pass	2♦	Pass	2♥
North HCP: 10	♦ —	♦ K1054	Pass	3♣	Pass	3NT
South HCP: 15	♣ AJ962	♣ 743	AP			
Contract: 3N S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ A9732		1NT	Pass	2♥
Vul: EW	♥ AK92	♥ 86	Pass	2♠	Pass	3♣
North HCP: 15	♦ K104	♦ Q2	Pass	4♠	AP	
South HCP: 9	♣ Q73	♣ K862				
Contract: 4♠ N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ963				1NT
Vul: NS	♥ A9764	♥ KQ	Pass	2♦	Pass	2♥
North HCP: 13	♦ A73	♦ 1042	Pass	3♣	Pass	3♠
South HCP: 16	♣ A753	♣ KQ4	Pass	3NT	AP	
Contract: 3N S						

South hands (Practice Page)

Jacoby Transfer

Board: 55 ♠ A95
Dealer: S ♥ Q10
Vul: EW ♦ A1096
HCP: 16 ♣ AQ64

The opponents are silent.

You bid first.

Board: 56 ♠ 65
Dealer: N ♥ J108742
Vul: None ♦ Q3
HCP: 5 ♣ Q94

West Doubles Pass if possible.

East Bids 2♠ if possible.

East Bids 3♠ if possible.

East Doubles Pass if possible.

Partner bids first.

Board: 57 ♠ AQ92
Dealer: S ♥ AQ
Vul: NS ♦ K1054
HCP: 15 ♣ 743

The opponents are silent.

You bid first.

Board: 58 ♠ A9732
Dealer: N ♥ 86
Vul: EW ♦ Q2
HCP: 9 ♣ K862

The opponents are silent.

Partner bids first.

Board: 59 ♠ AQ963
Dealer: S ♥ KQ
Vul: NS ♦ 1042
HCP: 16 ♣ KQ4

The opponents are silent.

You bid first.

Jacoby Transfer Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A95				1NT
Vul: EW	♥ AJ632	♥ Q10	Pass	2♦	Pass	2♥
North HCP: 13	♦ K3	♦ A1096	Pass	3♣	Pass	3NT
South HCP: 16	♣ K10982	♣ AQ64	AP			
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ 65		1NT	Pass	2♦
Vul: None	♥ Q3	♥ J108742	Pass	2♥	Pass	Pass
North HCP: 15	♦ KJ75	♦ Q3	X	Pass	2♠	3♥
South HCP: 5	♣ KJ63	♣ Q94	Pass	Pass	3♠	4♥
Contract: 4♥ X N			Pass	Pass	X	AP

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ J76	♠ AQ92				1NT
Vul: NS	♥ KJ642	♥ AQ	Pass	2♦	Pass	2♥
North HCP: 10	♦ —	♦ K1054	Pass	3♣	Pass	3NT
South HCP: 15	♣ AJ962	♣ 743	AP			
Contract: 3N S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ A9732		1NT	Pass	2♥
Vul: EW	♥ AK92	♥ 86	Pass	2♠	Pass	3♣
North HCP: 15	♦ K104	♦ Q2	Pass	4♠	AP	
South HCP: 9	♣ Q73	♣ K862				
Contract: 4♠ N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ963				1NT
Vul: NS	♥ A9764	♥ KQ	Pass	2♦	Pass	2♥
North HCP: 13	♦ A73	♦ 1042	Pass	3♣	Pass	3♠
South HCP: 16	♣ A753	♣ KQ4	Pass	3NT	AP	
Contract: 3N S						

North hands (Practice Page)

Jacoby Transfer

Board: 60	♠ KQ5	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: EW	♦ AJ94	You bid first.
HCP: 15	♣ Q83	

Board: 61	♠ QJ964	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: Both	♦ QJ92	Partner bids first.
HCP: 11	♣ 6	

Board: 62	♠ AKQ	The opponents are silent.
Dealer: N	♥ Q83	
Vul: None	♦ Q1095	You bid first.
HCP: 17	♣ A54	

Board: 63	♠ J108	East Doubles Pass if possible.
Dealer: S	♥ QJ7654	West Bids 3♣ if possible.
Vul: None	♦ 95	
HCP: 4	♣ 93	Partner bids first.

Board: 64	♠ A4	West Doubles 2♥ if possible.
Dealer: N	♥ AJ62	
Vul: Both	♦ 107	You bid first.
HCP: 16	♣ AQJ87	

Jacoby Transfer Both hands (Answers Page)

Board: 60
Dealer: N
Vul: EW
North HCP: 15
South HCP: 12
Contract: 3N N

North:
♠ KQ5
♥ QJ9
♦ AJ94
♣ Q83

South:
♠ J103
♥ K7654
♦ KQ10
♣ K2

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

Board: 61
Dealer: S
Vul: Both
North HCP: 11
South HCP: 17
Contract: 4♠ S

North:
♠ QJ964
♥ KQ6
♦ QJ92
♣ 6

South:
♠ AK83
♥ A54
♦ 1063
♣ AQ9

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

Board: 62
Dealer: N
Vul: None
North HCP: 17
South HCP: 18
Contract: 7♥ N

North:
♠ AKQ
♥ Q83
♦ Q1095
♣ A54

South:
♠ 10
♥ AKJ106
♦ AKJ63
♣ Q10

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

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

Board: 63
Dealer: S
Vul: None
North HCP: 4
South HCP: 16
Contract: 3♥ S

North:
♠ J108
♥ QJ7654
♦ 95
♣ 93

South:
♠ AQ765
♥ K10
♦ A87
♣ K62

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

Board: 64
Dealer: N
Vul: Both
North HCP: 16
South HCP: 9
Contract: 3♠ N

North:
♠ A4
♥ AJ62
♦ 107
♣ AQJ87

South:
♠ KJ873
♥ —
♦ KQ9432
♣ 65

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

South hands (Practice Page)

Jacoby Transfer

Board: 60	♠ J103	The opponents are silent.
Dealer: N	♥ K7654	
Vul: EW	♦ KQ10	Partner bids first.
HCP: 12	♣ K2	
Board: 61	♠ AK83	The opponents are silent.
Dealer: S	♥ A54	
Vul: Both	♦ 1063	You bid first.
HCP: 17	♣ AQ9	
Board: 62	♠ 10	The opponents are silent.
Dealer: N	♥ AKJ106	
Vul: None	♦ AKJ63	Partner bids first.
HCP: 18	♣ Q10	
Board: 63	♠ AQ765	East Doubles Pass if possible.
Dealer: S	♥ K10	West Bids 3♣ if possible.
Vul: None	♦ A87	
HCP: 16	♣ K62	You bid first.
Board: 64	♠ KJ873	West Doubles 2♥ if possible.
Dealer: N	♥ —	
Vul: Both	♦ KQ9432	Partner bids first.
HCP: 9	♣ 65	

Jacoby Transfer Both hands (Answers Page)

Board: 60
Dealer: N
Vul: EW
North HCP: 15
South HCP: 12
Contract: 3N N

North:
♠ KQ5
♥ QJ9
♦ AJ94
♣ Q83

South:
♠ J103
♥ K7654
♦ KQ10
♣ K2

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

Board: 61
Dealer: S
Vul: Both
North HCP: 11
South HCP: 17
Contract: 4♠ S

North:
♠ QJ964
♥ KQ6
♦ QJ92
♣ 6

South:
♠ AK83
♥ A54
♦ 1063
♣ AQ9

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

Board: 62
Dealer: N
Vul: None
North HCP: 17
South HCP: 18
Contract: 7♥ N

North:
♠ AKQ
♥ Q83
♦ Q1095
♣ A54

South:
♠ 10
♥ AKJ106
♦ AKJ63
♣ Q10

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

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

Board: 63
Dealer: S
Vul: None
North HCP: 4
South HCP: 16
Contract: 3♥ S

North:
♠ J108
♥ QJ7654
♦ 95
♣ 93

South:
♠ AQ765
♥ K10
♦ A87
♣ K62

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

Board: 64
Dealer: N
Vul: Both
North HCP: 16
South HCP: 9
Contract: 3♠ N

North:
♠ A4
♥ AJ62
♦ 107
♣ AQJ87

South:
♠ KJ873
♥ —
♦ KQ9432
♣ 65

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

North hands (Practice Page)

Jacoby Transfer

Board: 65	♠ Q	The opponents are silent.
Dealer: S	♥ K9863	
Vul: None	♦ 7	Partner bids first.
HCP: 9	♣ A98743	

Board: 66	♠ AQ4	The opponents are silent.
Dealer: N	♥ K972	
Vul: NS	♦ A82	You bid first.
HCP: 17	♣ KJ10	

Board: 67	♠ Q10843	The opponents are silent.
Dealer: S	♥ 953	
Vul: EW	♦ KJ5	Partner bids first.
HCP: 10	♣ A9	

Board: 68	♠ KQ4	The opponents are silent.
Dealer: N	♥ 1085	
Vul: NS	♦ KQ6	You bid first.
HCP: 15	♣ KQ109	

Board: 69	♠ 54	The opponents are silent.
Dealer: S	♥ J9874	
Vul: Both	♦ KQ7	Partner bids first.
HCP: 11	♣ AJ4	

Jacoby Transfer Both hands (Answers Page)

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K65				1NT
Vul: None	♥ K9863	♥ AJ2	Pass	2♦	Pass	2♥
North HCP: 9	♦ 7	♦ AJ1086	Pass	3♣	Pass	4♥
South HCP: 16	♣ A98743	♣ QJ	AP			
Contract: 4♥ S						

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ K3				
Vul: NS	♥ K972	♥ AJ543		1NT	Pass	2♦
North HCP: 17	♦ A82	♦ Q5	Pass	2♥	Pass	3NT
South HCP: 10	♣ KJ10	♣ 8652	Pass	4♥	AP	
Contract: 4♥ N						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ Q10843	♠ AK62				1NT
Vul: EW	♥ 953	♥ AKJ	Pass	2♥	Pass	2♠
North HCP: 10	♦ KJ5	♦ 1064	Pass	3NT	Pass	4♠
South HCP: 16	♣ A9	♣ J107	AP			
Contract: 4♠ S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ A10872				
Vul: NS	♥ 1085	♥ KQ4	Pass	2♠	Pass	3♣
North HCP: 15	♦ KQ6	♦ 2	Pass	4♠	Pass	4NT ¹
South HCP: 14	♣ KQ109	♣ AJ73	Pass	5♦ ²	Pass	5♠
Contract: 5♠ N			AP			

1. Blackwood 0314, for ♠
2. A=1/5 or 4/5

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ AK97				1NT
Vul: Both	♥ J9874	♥ KQ32	Pass	2♦	Pass	2NT ¹
North HCP: 11	♦ KQ7	♦ A63	Pass	4♥	AP	
South HCP: 16	♣ AJ4	♣ 86				
Contract: 4♥ N						

1. Extended acceptance after NT

South hands (Practice Page)

Jacoby Transfer

Board: 65	♠ K65	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: None	♦ AJ1086	You bid first.
HCP: 16	♣ QJ	

Board: 66	♠ K3	The opponents are silent.
Dealer: N	♥ AJ543	
Vul: NS	♦ Q5	Partner bids first.
HCP: 10	♣ 8652	

Board: 67	♠ AK62	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ 1064	You bid first.
HCP: 16	♣ J107	

Board: 68	♠ A10872	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: NS	♦ 2	Partner bids first.
HCP: 14	♣ AJ73	

Board: 69	♠ AK97	The opponents are silent.
Dealer: S	♥ KQ32	
Vul: Both	♦ A63	You bid first.
HCP: 16	♣ 86	

Jacoby Transfer Both hands (Answers Page)

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K65				1NT
Vul: None	♥ K9863	♥ AJ2	Pass	2♦	Pass	2♥
North HCP: 9	♦ 7	♦ AJ1086	Pass	3♣	Pass	4♥
South HCP: 16	♣ A98743	♣ QJ	AP			
Contract: 4♥ S						

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ K3				
Vul: NS	♥ K972	♥ AJ543		1NT	Pass	2♦
North HCP: 17	♦ A82	♦ Q5	Pass	2♥	Pass	3NT
South HCP: 10	♣ KJ10	♣ 8652	Pass	4♥	AP	
Contract: 4♥ N						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ Q10843	♠ AK62				1NT
Vul: EW	♥ 953	♥ AKJ	Pass	2♥	Pass	2♠
North HCP: 10	♦ KJ5	♦ 1064	Pass	3NT	Pass	4♠
South HCP: 16	♣ A9	♣ J107	AP			
Contract: 4♠ S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ A10872				
Vul: NS	♥ 1085	♥ KQ4		1NT	Pass	2♥
North HCP: 15	♦ KQ6	♦ 2	Pass	2♠	Pass	3♣
South HCP: 14	♣ KQ109	♣ AJ73	Pass	4♠	Pass	4NT ¹
Contract: 5♠ N			Pass	5♦ ²	Pass	5♠
			AP			

1. Blackwood 0314, for ♠
2. A=1/5 or 4/5

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ AK97				1NT
Vul: Both	♥ J9874	♥ KQ32	Pass	2♦	Pass	2NT ¹
North HCP: 11	♦ KQ7	♦ A63	Pass	4♥	AP	
South HCP: 16	♣ AJ4	♣ 86				
Contract: 4♥ N						

1. Extended acceptance after NT

North hands (Practice Page)

Jacoby Transfer

Board: 70	♠ A7	The opponents are silent.
Dealer: N	♥ AQ864	
Vul: NS	♦ AJ4	You bid first.
HCP: 15	♣ 852	

Board: 71	♠ K9852	The opponents are silent.
Dealer: S	♥ A109	
Vul: EW	♦ KQ9	Partner bids first.
HCP: 16	♣ A6	

Board: 72	♠ 98	The opponents are silent.
Dealer: N	♥ A43	
Vul: Both	♦ AKQ3	You bid first.
HCP: 15	♣ Q543	

Board: 73	♠ A2	The opponents are silent.
Dealer: S	♥ AJ432	
Vul: None	♦ 108	Partner bids first.
HCP: 13	♣ A1064	

Board: 74	♠ Q4	The opponents are silent.
Dealer: N	♥ KJ87	
Vul: EW	♦ AQ63	You bid first.
HCP: 16	♣ A107	

Jacoby Transfer Both hands (Answers Page)

Board: 70
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 12
 Contract: 3N N

North:
 ♠ A7
 ♥ AQ864
 ♦ AJ4
 ♣ 852

South:
 ♠ KQJ106
 ♥ J95
 ♦ 1095
 ♣ KQ

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

Board: 71
 Dealer: S
 Vul: EW
 North HCP: 16
 South HCP: 15
 Contract: 6♠ S

North:
 ♠ K9852
 ♥ A109
 ♦ KQ9
 ♣ A6

South:
 ♠ A73
 ♥ QJ86
 ♦ A8
 ♣ KJ95

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

1. Quantitative 4NT

Board: 72
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 14
 Contract: 3N N

North:
 ♠ 98
 ♥ A43
 ♦ AKQ3
 ♣ Q543

South:
 ♠ AQJ64
 ♥ Q82
 ♦ 4
 ♣ AJ98

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

Board: 73
 Dealer: S
 Vul: None
 North HCP: 13
 South HCP: 15
 Contract: 3N S

North:
 ♠ A2
 ♥ AJ432
 ♦ 108
 ♣ A1064

South:
 ♠ J76
 ♥ Q10
 ♦ AKQ42
 ♣ K98

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

Board: 74
Dealer: N
Vul: EW
North HCP: 16
South HCP: 13
Contract: 6♥ S

North:
♠ Q4
♥ KJ87
♦ AQ63
♣ A107

South:
♠ A107
♥ A9543
♦ 95
♣ KQ5

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

AP

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

South hands (Practice Page)

Jacoby Transfer

Board: 70	♠ KQJ106	The opponents are silent.
Dealer: N	♥ J95	
Vul: NS	♦ 1095	Partner bids first.
HCP: 12	♣ KQ	

Board: 71	♠ A73	The opponents are silent.
Dealer: S	♥ QJ86	
Vul: EW	♦ A8	You bid first.
HCP: 15	♣ KJ95	

Board: 72	♠ AQJ64	The opponents are silent.
Dealer: N	♥ Q82	
Vul: Both	♦ 4	Partner bids first.
HCP: 14	♣ AJ98	

Board: 73	♠ J76	The opponents are silent.
Dealer: S	♥ Q10	
Vul: None	♦ AKQ42	You bid first.
HCP: 15	♣ K98	

Board: 74	♠ A107	The opponents are silent.
Dealer: N	♥ A9543	
Vul: EW	♦ 95	Partner bids first.
HCP: 13	♣ KQ5	

Jacoby Transfer Both hands (Answers Page)

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ KQJ106		1NT	Pass	2♥
Vul: NS	♥ AQ864	♥ J95	Pass	2♠	Pass	3NT
North HCP: 15	♦ AJ4	♦ 1095	AP			
South HCP: 12	♣ 852	♣ KQ				
Contract: 3N N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ K9852	♠ A73				1NT
Vul: EW	♥ A109	♥ QJ86	Pass	2♥	Pass	2♠
North HCP: 16	♦ KQ9	♦ A8	Pass	4NT ¹	Pass	6♠
South HCP: 15	♣ A6	♣ KJ95	AP			
Contract: 6♠ S						

1. Quantitative 4NT

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ 98	♠ AQJ64		1NT	Pass	2♥
Vul: Both	♥ A43	♥ Q82	Pass	2♠	Pass	3♣
North HCP: 15	♦ AKQ3	♦ 4	Pass	3NT	AP	
South HCP: 14	♣ Q543	♣ AJ98				
Contract: 3N N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ J76				1NT
Vul: None	♥ AJ432	♥ Q10	Pass	2♦	Pass	2♥
North HCP: 13	♦ 108	♦ AKQ42	Pass	3♣	Pass	3♦
South HCP: 15	♣ A1064	♣ K98	Pass	3NT	AP	
Contract: 3N S						

Board: 74
Dealer: N
Vul: EW
North HCP: 16
South HCP: 13
Contract: 6♥ S

North:
♠ Q4
♥ KJ87
♦ AQ63
♣ A107

South:
♠ A107
♥ A9543
♦ 95
♣ KQ5

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

AP

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

North hands (Practice Page)

Jacoby Transfer

Board: 75	♠ AK1074	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ 1072	Partner bids first.
HCP: 14	♣ AQJ2	

Board: 76	♠ A76	The opponents are silent.
Dealer: N	♥ K1054	
Vul: None	♦ AK107	You bid first.
HCP: 15	♣ J8	

Board: 77	♠ KJ973	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: NS	♦ AJ	Partner bids first.
HCP: 17	♣ Q105	

Board: 78	♠ J4	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: Both	♦ KQ94	You bid first.
HCP: 15	♣ Q832	

Board: 79	♠ AJ1064	The opponents are silent.
Dealer: S	♥ Q98	
Vul: None	♦ K62	Partner bids first.
HCP: 14	♣ A5	

Jacoby Transfer Both hands (Answers Page)

Board: 75
Dealer: S
Vul: Both
North HCP: 14
South HCP: 15
Contract: 5♠ S

North:
♠ AK1074
♥ 3
♦ 1072
♣ AQJ2

South:
♠ 952
♥ AJ64
♦ AK3
♣ K63

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

1. Blackwood 0314, for ♠
2. A=2/5 or 5/5, Q(S)=0

Board: 76
Dealer: N
Vul: None
North HCP: 15
South HCP: 6
Contract: 4♠ N

North:
♠ A76
♥ K1054
♦ AK107
♣ J8

South:
♠ QJ10984
♥ 632
♦ 53
♣ K10

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

Board: 77
Dealer: S
Vul: NS
North HCP: 17
South HCP: 16
Contract: 6♠ S

North:
♠ KJ973
♥ AQ8
♦ AJ
♣ Q105

South:
♠ AQ4
♥ J62
♦ KQ4
♣ A642

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

1. Quantitative 4NT

Board: 78
Dealer: N
Vul: Both
North HCP: 15
South HCP: 10
Contract: 3N N

North:
♠ J4
♥ AQJ
♦ KQ94
♣ Q832

South:
♠ K10872
♥ 976
♦ A10
♣ K75

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

Board: 79
Dealer: S
Vul: None
North HCP: 14
South HCP: 15
Contract: 3N S

North:
♠ AJ1064
♥ Q98
♦ K62
♣ A5

South:
♠ K9
♥ A7632
♦ AJ3
♣ K42

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

South hands (Practice Page)

Jacoby Transfer

Board: 75	♠ 952	The opponents are silent.
Dealer: S	♥ AJ64	
Vul: Both	♦ AK3	You bid first.
HCP: 15	♣ K63	

Board: 76	♠ QJ10984	The opponents are silent.
Dealer: N	♥ 632	
Vul: None	♦ 53	Partner bids first.
HCP: 6	♣ K10	

Board: 77	♠ AQ4	The opponents are silent.
Dealer: S	♥ J62	
Vul: NS	♦ KQ4	You bid first.
HCP: 16	♣ A642	

Board: 78	♠ K10872	The opponents are silent.
Dealer: N	♥ 976	
Vul: Both	♦ A10	Partner bids first.
HCP: 10	♣ K75	

Board: 79	♠ K9	The opponents are silent.
Dealer: S	♥ A7632	
Vul: None	♦ AJ3	You bid first.
HCP: 15	♣ K42	

Jacoby Transfer Both hands (Answers Page)

Board: 75
Dealer: S
Vul: Both
North HCP: 14
South HCP: 15
Contract: 5♠ S

North:
♠ AK1074
♥ 3
♦ 1072
♣ AQJ2

South:
♠ 952
♥ AJ64
♦ AK3
♣ K63

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

1. Blackwood 0314, for ♠
2. A=2/5 or 5/5, Q(S)=0

Board: 76
Dealer: N
Vul: None
North HCP: 15
South HCP: 6
Contract: 4♠ N

North:
♠ A76
♥ K1054
♦ AK107
♣ J8

South:
♠ QJ10984
♥ 632
♦ 53
♣ K10

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

Board: 77
Dealer: S
Vul: NS
North HCP: 17
South HCP: 16
Contract: 6♠ S

North:
♠ KJ973
♥ AQ8
♦ AJ
♣ Q105

South:
♠ AQ4
♥ J62
♦ KQ4
♣ A642

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

1. Quantitative 4NT

Board: 78
Dealer: N
Vul: Both
North HCP: 15
South HCP: 10
Contract: 3N N

North:
♠ J4
♥ AQJ
♦ KQ94
♣ Q832

South:
♠ K10872
♥ 976
♦ A10
♣ K75

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

Board: 79
Dealer: S
Vul: None
North HCP: 14
South HCP: 15
Contract: 3N S

North:
♠ AJ1064
♥ Q98
♦ K62
♣ A5

South:
♠ K9
♥ A7632
♦ AJ3
♣ K42

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

North hands (Practice Page)

Jacoby Transfer

Board: 80	♠ AJ9	The opponents are silent.
Dealer: N	♥ K9	
Vul: NS	♦ K742	You bid first.
HCP: 15	♣ A1065	

Board: 81	♠ AKQ42	East Doubles 2♥ if possible.
Dealer: S	♥ 875	
Vul: EW	♦ KJ4	Partner bids first.
HCP: 13	♣ 65	

Board: 82	♠ KQ43	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: None	♦ J43	You bid first.
HCP: 15	♣ A108	

Board: 83	♠ 9	The opponents are silent.
Dealer: S	♥ AJ1085	
Vul: EW	♦ A7	Partner bids first.
HCP: 10	♣ J10862	

Jacoby Transfer Both hands (Answers Page)

Board: 80

Dealer: N

Vul: NS

North HCP: 15

South HCP: 12

Contract: 4♠ N

North:

♠ AJ9

♥ K9

♦ K742

♣ A1065

South:

♠ KQ1053

♥ J105

♦ AQ9

♣ 73

West	North	East	South
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	1NT	Pass	2♥
--	-----	------	----

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

Pass	4♠	AP	
------	----	----	--

Board: 81

Dealer: S

Vul: EW

North HCP: 13

South HCP: 15

Contract: 4♠ S

North:

♠ AKQ42

♥ 875

♦ KJ4

♣ 65

South:

♠ J76

♥ AQ6

♦ A83

♣ A1043

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

1NT

Pass	2♥	X	2♠
------	----	---	----

Pass	3♦ ¹	Pass	3♥ ²
------	-----------------	------	-----------------

Pass	4♥ ³	Pass	4♠
------	-----------------	------	----

AP

1. Cue bid, a ♦ stopper

2. Cue bid, a ♣ stopper

3. Cue bid, a ♥ stopper

Board: 82

Dealer: N

Vul: None

North HCP: 15

South HCP: 13

Contract: 4♥ N

North:

♠ KQ43

♥ KQ2

♦ J43

♣ A108

South:

♠ J7

♥ A9854

♦ KQ8

♣ K53

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

	1NT	Pass	2♦
--	-----	------	----

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

Pass	4♥	AP	
------	----	----	--

Board: 83

Dealer: S

Vul: EW

North HCP: 10

South HCP: 17

Contract: 3N S

North:

♠ 9

♥ AJ1085

♦ A7

♣ J10862

South:

♠ A1043

♥ K4

♦ KQ8

♣ KQ97

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

1NT

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

Pass	3NT	AP	
------	-----	----	--

South hands (Practice Page)

Jacoby Transfer

Board: 80 ♠ KQ1053
Dealer: N ♥ J105
Vul: NS ♦ AQ9
HCP: 12 ♣ 73

The opponents are silent.

Partner bids first.

Board: 81 ♠ J76
Dealer: S ♥ AQ6
Vul: EW ♦ A83
HCP: 15 ♣ A1043

East Doubles 2♥ if possible.

You bid first.

Board: 82 ♠ J7
Dealer: N ♥ A9854
Vul: None ♦ KQ8
HCP: 13 ♣ K53

The opponents are silent.

Partner bids first.

Board: 83 ♠ A1043
Dealer: S ♥ K4
Vul: EW ♦ KQ8
HCP: 17 ♣ KQ97

The opponents are silent.

You bid first.

Jacoby Transfer Both hands (Answers Page)

Board: 80

Dealer: N

Vul: NS

North HCP: 15

South HCP: 12

Contract: 4♠ N

North:

♠ AJ9

♥ K9

♦ K742

♣ A1065

South:

♠ KQ1053

♥ J105

♦ AQ9

♣ 73

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

	1NT	Pass	2♥
--	-----	------	----

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

Pass	4♠	AP	
------	----	----	--

Board: 81

Dealer: S

Vul: EW

North HCP: 13

South HCP: 15

Contract: 4♠ S

North:

♠ AKQ42

♥ 875

♦ KJ4

♣ 65

South:

♠ J76

♥ AQ6

♦ A83

♣ A1043

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

1NT

Pass	2♥	X	2♠
------	----	---	----

Pass	3♦ ¹	Pass	3♥ ²
------	-----------------	------	-----------------

Pass	4♥ ³	Pass	4♠
------	-----------------	------	----

AP

1. Cue bid, a ♦ stopper

2. Cue bid, a ♣ stopper

3. Cue bid, a ♥ stopper

Board: 82

Dealer: N

Vul: None

North HCP: 15

South HCP: 13

Contract: 4♥ N

North:

♠ KQ43

♥ KQ2

♦ J43

♣ A108

South:

♠ J7

♥ A9854

♦ KQ8

♣ K53

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

	1NT	Pass	2♦
--	-----	------	----

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

Pass	4♥	AP	
------	----	----	--

Board: 83

Dealer: S

Vul: EW

North HCP: 10

South HCP: 17

Contract: 3N S

North:

♠ 9

♥ AJ1085

♦ A7

♣ J10862

South:

♠ A1043

♥ K4

♦ KQ8

♣ KQ97

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

1NT

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

Pass	3NT	AP	
------	-----	----	--

North hands (Practice Page)

Jacoby Transfer

Board: 84	♠ QJ76	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ K1076	You bid first.
HCP: 17	♣ A4	

Board: 85	♠ AQ1054	The opponents are silent.
Dealer: S	♥ 4	
Vul: NS	♦ Q9752	Partner bids first.
HCP: 12	♣ KJ	

Board: 86	♠ 85	The opponents are silent.
Dealer: N	♥ AK5	
Vul: EW	♦ AQ109	You bid first.
HCP: 15	♣ Q632	

Board: 87	♠ KJ652	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ AJ9762	Partner bids first.
HCP: 9	♣ 8	

Jacoby Transfer Both hands (Answers Page)

Board: 84
Dealer: N
Vul: Both
North HCP: 17
South HCP: 15
Contract: 6♠ N

North:
♠ QJ76
♥ AK9
♦ K1076
♣ A4

South:
♠ AK953
♥ 105
♦ AQJ
♣ J76

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

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Cue bid, a ♦ stopper
5. Blackwood 0314, for ♠
6. A=0/5 or 3/5

Board: 85
Dealer: S
Vul: NS
North HCP: 12
South HCP: 15
Contract: 4♠ S

North:
♠ AQ1054
♥ 4
♦ Q9752
♣ KJ

South:
♠ K72
♥ KQ7
♦ J84
♣ AQ65

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

Board: 86
Dealer: N
Vul: EW
North HCP: 15
South HCP: 14
Contract: 6♣ S

North:
♠ 85
♥ AK5
♦ AQ109
♣ Q632

South:
♠ AQ1064
♥ J62
♦ 7
♣ AK97

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

Board: 87
Dealer: S
Vul: Both
North HCP: 9
South HCP: 17
Contract: 4♠ S

North:
♠ KJ652
♥ 6
♦ AJ9762
♣ 8

South:
♠ A93
♥ AK95
♦ K8
♣ QJ62

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

South hands (Practice Page)

Jacoby Transfer

Board: 84	♠ AK953	The opponents are silent.
Dealer: N	♥ 105	
Vul: Both	♦ AQJ	Partner bids first.
HCP: 15	♣ J76	

Board: 85	♠ K72	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: NS	♦ J84	You bid first.
HCP: 15	♣ AQ65	

Board: 86	♠ AQ1064	The opponents are silent.
Dealer: N	♥ J62	
Vul: EW	♦ 7	Partner bids first.
HCP: 14	♣ AK97	

Board: 87	♠ A93	The opponents are silent.
Dealer: S	♥ AK95	
Vul: Both	♦ K8	You bid first.
HCP: 17	♣ QJ62	

Jacoby Transfer Both hands (Answers Page)

Board: 84
Dealer: N
Vul: Both
North HCP: 17
South HCP: 15
Contract: 6♠ N

North:
♠ QJ76
♥ AK9
♦ K1076
♣ A4

South:
♠ AK953
♥ 105
♦ AQJ
♣ J76

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

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Cue bid, a ♦ stopper
5. Blackwood 0314, for ♠
6. A=0/5 or 3/5

Board: 85
Dealer: S
Vul: NS
North HCP: 12
South HCP: 15
Contract: 4♠ S

North:
♠ AQ1054
♥ 4
♦ Q9752
♣ KJ

South:
♠ K72
♥ KQ7
♦ J84
♣ AQ65

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

Board: 86
Dealer: N
Vul: EW
North HCP: 15
South HCP: 14
Contract: 6♣ S

North:
♠ 85
♥ AK5
♦ AQ109
♣ Q632

South:
♠ AQ1064
♥ J62
♦ 7
♣ AK97

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

Board: 87
Dealer: S
Vul: Both
North HCP: 9
South HCP: 17
Contract: 4♠ S

North:
♠ KJ652
♥ 6
♦ AJ9762
♣ 8

South:
♠ A93
♥ AK95
♦ K8
♣ QJ62

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

North hands (Practice Page)

Jacoby Transfer

Board: 88	♠ AQ5	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ QJ95	You bid first.
HCP: 15	♣ 10753	

Board: 89	♠ KQ7	The opponents are silent.
Dealer: S	♥ KQ953	
Vul: Both	♦ A1065	Partner bids first.
HCP: 14	♣ 4	

Board: 90	♠ Q7	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: None	♦ A73	You bid first.
HCP: 15	♣ 10965	

Board: 91	♠ QJ1064	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ 2	Partner bids first.
HCP: 11	♣ A8653	

Board: 92	♠ KQJ9	The opponents are silent.
Dealer: N	♥ AK7	
Vul: Both	♦ 1076	You bid first.
HCP: 15	♣ Q109	

Jacoby Transfer Both hands (Answers Page)

Board: 88
Dealer: N
Vul: None
North HCP: 15
South HCP: 13
Contract: 3N N

North:
♠ AQ5
♥ AQ
♦ QJ95
♣ 10753

South:
♠ K63
♥ K9532
♦ A76
♣ K8

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

Board: 89
Dealer: S
Vul: Both
North HCP: 14
South HCP: 16
Contract: 6♥ S

North:
♠ KQ7
♥ KQ953
♦ A1065
♣ 4

South:
♠ A5
♥ A87
♦ J842
♣ AK62

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

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

Board: 90
Dealer: N
Vul: None
North HCP: 15
South HCP: 13
Contract: 3N N

North:
♠ Q7
♥ AKQ8
♦ A73
♣ 10965

South:
♠ AJ843
♥ 432
♦ KJ
♣ A72

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

Board: 91
Dealer: S
Vul: NS
North HCP: 11
South HCP: 17
Contract: 4♠ S

North:
♠ QJ1064
♥ A4
♦ 2
♣ A8653

South:
♠ AK9
♥ Q6
♦ AK103
♣ J1094

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

Board: 92
Dealer: N
Vul: Both
North HCP: 15
South HCP: 15
Contract: 6♠ N

North:
♠ KQJ9
♥ AK7
♦ 1076
♣ Q109

South:
♠ A7542
♥ 6
♦ KJ54
♣ AK3

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

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

South hands (Practice Page)

Jacoby Transfer

Board: 88	♠ K63	The opponents are silent.
Dealer: N	♥ K9532	
Vul: None	♦ A76	Partner bids first.
HCP: 13	♣ K8	

Board: 89	♠ A5	The opponents are silent.
Dealer: S	♥ A87	
Vul: Both	♦ J842	You bid first.
HCP: 16	♣ AK62	

Board: 90	♠ AJ843	The opponents are silent.
Dealer: N	♥ 432	
Vul: None	♦ KJ	Partner bids first.
HCP: 13	♣ A72	

Board: 91	♠ AK9	The opponents are silent.
Dealer: S	♥ Q6	
Vul: NS	♦ AK103	You bid first.
HCP: 17	♣ J1094	

Board: 92	♠ A7542	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ KJ54	Partner bids first.
HCP: 15	♣ AK3	

Jacoby Transfer Both hands (Answers Page)

Board: 88
Dealer: N
Vul: None
North HCP: 15
South HCP: 13
Contract: 3N N

North:
♠ AQ5
♥ AQ
♦ QJ95
♣ 10753

South:
♠ K63
♥ K9532
♦ A76
♣ K8

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

Board: 89
Dealer: S
Vul: Both
North HCP: 14
South HCP: 16
Contract: 6♥ S

North:
♠ KQ7
♥ KQ953
♦ A1065
♣ 4

South:
♠ A5
♥ A87
♦ J842
♣ AK62

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

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

Board: 90
Dealer: N
Vul: None
North HCP: 15
South HCP: 13
Contract: 3N N

North:
♠ Q7
♥ AKQ8
♦ A73
♣ 10965

South:
♠ AJ843
♥ 432
♦ KJ
♣ A72

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

Board: 91
Dealer: S
Vul: NS
North HCP: 11
South HCP: 17
Contract: 4♠ S

North:
♠ QJ1064
♥ A4
♦ 2
♣ A8653

South:
♠ AK9
♥ Q6
♦ AK103
♣ J1094

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

Board: 92
Dealer: N
Vul: Both
North HCP: 15
South HCP: 15
Contract: 6♠ N

North:
♠ KQJ9
♥ AK7
♦ 1076
♣ Q109

South:
♠ A7542
♥ 6
♦ KJ54
♣ AK3

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

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

North hands (Practice Page)

Jacoby Transfer

Board: 93	♠ QJ1093	The opponents are silent.
Dealer: S	♥ A85	
Vul: None	♦ AQ2	Partner bids first.
HCP: 13	♣ 108	

Board: 94	♠ A9	The opponents are silent.
Dealer: N	♥ A94	
Vul: NS	♦ Q653	You bid first.
HCP: 17	♣ AK63	

Board: 95	♠ 8	The opponents are silent.
Dealer: S	♥ AK985	
Vul: EW	♦ AK53	Partner bids first.
HCP: 14	♣ 632	

Board: 96	♠ A6	The opponents are silent.
Dealer: N	♥ AK5	
Vul: None	♦ K982	You bid first.
HCP: 15	♣ J743	

Board: 97	♠ 1083	The opponents are silent.
Dealer: S	♥ AK974	
Vul: EW	♦ K64	Partner bids first.
HCP: 14	♣ KJ	

Jacoby Transfer Both hands (Answers Page)

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ QJ1093	♠ AK				1NT
Vul: None	♥ A85	♥ 107632	Pass	2♥	Pass	2♠
North HCP: 13	♦ AQ2	♦ KJ9	Pass	3NT	AP	
South HCP: 15	♣ 108	♣ KJ6				
Contract: 3N S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ 107		1NT	Pass	2♦
Vul: NS	♥ A94	♥ KQJ107	Pass	2♥	Pass	3NT
North HCP: 17	♦ Q653	♦ KJ10	Pass	4♥	AP	
South HCP: 13	♣ AK63	♣ QJ9				
Contract: 4♥ N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ A1054				1NT
Vul: EW	♥ AK985	♥ J3	Pass	2♦	Pass	2♥
North HCP: 14	♦ AK53	♦ QJ4	Pass	3♦	Pass	3NT
South HCP: 17	♣ 632	♣ AKQ5	AP			
Contract: 3N S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K107		1NT	Pass	2♦
Vul: None	♥ AK5	♥ 108762	Pass	2♥	Pass	2NT
North HCP: 15	♦ K982	♦ Q6	Pass	4♥	AP	
South HCP: 9	♣ J743	♣ A96				
Contract: 4♥ N						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ KJ				1NT
Vul: EW	♥ AK974	♥ Q82	Pass	2♦	Pass	2♥
North HCP: 14	♦ K64	♦ AJ7	Pass	3NT	AP	
South HCP: 15	♣ KJ	♣ A10962				
Contract: 3N S						

South hands (Practice Page)

Jacoby Transfer

Board: 93	♠ AK	The opponents are silent.
Dealer: S	♥ 107632	
Vul: None	♦ KJ9	You bid first.
HCP: 15	♣ KJ6	

Board: 94	♠ 107	The opponents are silent.
Dealer: N	♥ KQJ107	
Vul: NS	♦ KJ10	Partner bids first.
HCP: 13	♣ QJ9	

Board: 95	♠ A1054	The opponents are silent.
Dealer: S	♥ J3	
Vul: EW	♦ QJ4	You bid first.
HCP: 17	♣ AKQ5	

Board: 96	♠ K107	The opponents are silent.
Dealer: N	♥ 108762	
Vul: None	♦ Q6	Partner bids first.
HCP: 9	♣ A96	

Board: 97	♠ KJ	The opponents are silent.
Dealer: S	♥ Q82	
Vul: EW	♦ AJ7	You bid first.
HCP: 15	♣ A10962	

Jacoby Transfer Both hands (Answers Page)

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ QJ1093	♠ AK				1NT
Vul: None	♥ A85	♥ 107632	Pass	2♥	Pass	2♠
North HCP: 13	♦ AQ2	♦ KJ9	Pass	3NT	AP	
South HCP: 15	♣ 108	♣ KJ6				
Contract: 3N S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ 107		1NT	Pass	2♦
Vul: NS	♥ A94	♥ KQJ107	Pass	2♥	Pass	3NT
North HCP: 17	♦ Q653	♦ KJ10	Pass	4♥	AP	
South HCP: 13	♣ AK63	♣ QJ9				
Contract: 4♥ N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ A1054				1NT
Vul: EW	♥ AK985	♥ J3	Pass	2♦	Pass	2♥
North HCP: 14	♦ AK53	♦ QJ4	Pass	3♦	Pass	3NT
South HCP: 17	♣ 632	♣ AKQ5	AP			
Contract: 3N S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K107		1NT	Pass	2♦
Vul: None	♥ AK5	♥ 108762	Pass	2♥	Pass	2NT
North HCP: 15	♦ K982	♦ Q6	Pass	4♥	AP	
South HCP: 9	♣ J743	♣ A96				
Contract: 4♥ N						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ KJ				1NT
Vul: EW	♥ AK974	♥ Q82	Pass	2♦	Pass	2♥
North HCP: 14	♦ K64	♦ AJ7	Pass	3NT	AP	
South HCP: 15	♣ KJ	♣ A10962				
Contract: 3N S						

North hands (Practice Page)

Jacoby Transfer

Board: 98	♠ A9	The opponents are silent.
Dealer: N	♥ QJ94	
Vul: Both	♦ Q52	You bid first.
HCP: 16	♣ AQJ3	
Board: 99	♠ K9654	The opponents are silent.
Dealer: S	♥ 43	
Vul: NS	♦ AKQ	Partner bids first.
HCP: 12	♣ 983	
Board: 100	♠ 843	West Doubles 2♥ if possible.
Dealer: N	♥ KJ	
Vul: Both	♦ AQ7	You bid first.
HCP: 16	♣ AQ753	
Board: 101	♠ A9872	The opponents are silent.
Dealer: S	♥ A93	
Vul: None	♦ K107	Partner bids first.
HCP: 11	♣ 103	
Board: 102	♠ KQ7	The opponents are silent.
Dealer: N	♥ K965	
Vul: EW	♦ KJ98	You bid first.
HCP: 16	♣ A2	

Jacoby Transfer Both hands (Answers Page)

Board: 98
 Dealer: N
 Vul: Both
 North HCP: 16
 South HCP: 12
 Contract: 3N N

North:
 ♠ A9
 ♥ QJ94
 ♦ Q52
 ♣ AQJ3

South:
 ♠ KQJ42
 ♥ K2
 ♦ K8
 ♣ 10765

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

Board: 99
 Dealer: S
 Vul: NS
 North HCP: 12
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ K9654
 ♥ 43
 ♦ AKQ
 ♣ 983

South:
 ♠ QJ32
 ♥ AK
 ♦ 754
 ♣ KQ106

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

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

Board: 100
 Dealer: N
 Vul: Both
 North HCP: 16
 South HCP: 10
 Contract: 4♠ N

North:
 ♠ 843
 ♥ KJ
 ♦ AQ7
 ♣ AQ753

South:
 ♠ AKQJ10
 ♥ 932
 ♦ 843
 ♣ 104

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

Board: 101
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 15
 Contract: 3N S

North:
 ♠ A9872
 ♥ A93
 ♦ K107
 ♣ 103

South:
 ♠ K10
 ♥ KQ6
 ♦ Q52
 ♣ KQ764

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

Board: 102
 Dealer: N
 Vul: EW
 North HCP: 16
 South HCP: 13
 Contract: 4♠ N

North:
 ♠ KQ7
 ♥ K965
 ♦ KJ98
 ♣ A2

South:
 ♠ A10984
 ♥ A8
 ♦ 63
 ♣ KQ104

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

South hands (Practice Page)

Jacoby Transfer

Board: 98	♠ KQJ42	The opponents are silent.
Dealer: N	♥ K2	
Vul: Both	♦ K8	Partner bids first.
HCP: 12	♣ 10765	
Board: 99	♠ QJ32	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ 754	You bid first.
HCP: 15	♣ KQ106	
Board: 100	♠ AKQJ10	West Doubles 2♥ if possible.
Dealer: N	♥ 932	
Vul: Both	♦ 843	Partner bids first.
HCP: 10	♣ 104	
Board: 101	♠ K10	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: None	♦ Q52	You bid first.
HCP: 15	♣ KQ764	
Board: 102	♠ A10984	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ 63	Partner bids first.
HCP: 13	♣ KQ104	

Jacoby Transfer Both hands (Answers Page)

Board: 98
 Dealer: N
 Vul: Both
 North HCP: 16
 South HCP: 12
 Contract: 3N N

North:
 ♠ A9
 ♥ QJ94
 ♦ Q52
 ♣ AQJ3

South:
 ♠ KQJ42
 ♥ K2
 ♦ K8
 ♣ 10765

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

Board: 99
 Dealer: S
 Vul: NS
 North HCP: 12
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ K9654
 ♥ 43
 ♦ AKQ
 ♣ 983

South:
 ♠ QJ32
 ♥ AK
 ♦ 754
 ♣ KQ106

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

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

Board: 100
 Dealer: N
 Vul: Both
 North HCP: 16
 South HCP: 10
 Contract: 4♠ N

North:
 ♠ 843
 ♥ KJ
 ♦ AQ7
 ♣ AQ753

South:
 ♠ AKQJ10
 ♥ 932
 ♦ 843
 ♣ 104

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

Board: 101
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 15
 Contract: 3N S

North:
 ♠ A9872
 ♥ A93
 ♦ K107
 ♣ 103

South:
 ♠ K10
 ♥ KQ6
 ♦ Q52
 ♣ KQ764

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

Board: 102
 Dealer: N
 Vul: EW
 North HCP: 16
 South HCP: 13
 Contract: 4♠ N

North:
 ♠ KQ7
 ♥ K965
 ♦ KJ98
 ♣ A2

South:
 ♠ A10984
 ♥ A8
 ♦ 63
 ♣ KQ104

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

North hands (Practice Page)

Jacoby Transfer

Board: 103	♠ 762	The opponents are silent.
Dealer: S	♥ AQ874	
Vul: Both	♦ A1063	Partner bids first.
HCP: 10	♣ 10	
Board: 104	♠ A8	The opponents are silent.
Dealer: N	♥ KQ63	
Vul: Both	♦ AQ106	You bid first.
HCP: 17	♣ Q83	
Board: 105	♠ AQ5	The opponents are silent.
Dealer: S	♥ A10863	
Vul: None	♦ J5	Partner bids first.
HCP: 12	♣ J103	
Board: 106	♠ KQ92	West Doubles 2♥ if possible.
Dealer: N	♥ QJ5	
Vul: NS	♦ 92	You bid first.
HCP: 15	♣ AK83	

Jacoby Transfer Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 762	♠ KQ105				1NT
Vul: Both	♥ AQ874	♥ K96	Pass	2♦	Pass	2♥
North HCP: 10	♦ A1063	♦ J8	Pass	3♦	Pass	4♥
South HCP: 16	♣ 10	♣ AQJ2	AP			
Contract: 4♥ S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KJ973		1NT	Pass	2♥
Vul: Both	♥ KQ63	♥ A72	Pass	2♠	Pass	4NT ¹
North HCP: 17	♦ AQ106	♦ J7	Pass	6NT	AP	
South HCP: 16	♣ Q83	♣ AK7	1. Quantitative	4NT		
Contract: 6N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ AQ5	♠ K9				1NT
Vul: None	♥ A10863	♥ QJ42	Pass	2♦	Pass	2♠ ¹
North HCP: 12	♦ J5	♦ K9	Pass	2NT ²	Pass	3♣ ³
South HCP: 15	♣ J103	♣ AQ752	Pass	3♥	Pass	4♥
Contract: 4♥ N			AP			
			1. Extended acceptance after NT			
			2. Cue bid, surplus			
			3. Cue bid, a ♣ stopper			

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ KQ92	♠ AJ1083				1NT
Vul: NS	♥ QJ5	♥ 7	X	2NT ¹	Pass	2♥
North HCP: 15	♦ 92	♦ K1085	Pass	3♥ ³	Pass	3♦ ²
South HCP: 11	♣ AK83	♣ QJ9	Pass	5♠ ⁵	AP	4NT ⁴
Contract: 5♠ N						
			1. Extended acceptance after NT			
			2. Cue bid, a ♦ stopper			
			3. Cue bid, a ♣ stopper			
			4. Blackwood 0314, for ♠			
			5. A=2/5 or 5/5, Q(S)=1			

South hands (Practice Page)

Jacoby Transfer

Board: 103	♠ KQ105	The opponents are silent.
Dealer: S	♥ K96	
Vul: Both	♦ J8	You bid first.
HCP: 16	♣ AQJ2	
Board: 104	♠ KJ973	The opponents are silent.
Dealer: N	♥ A72	
Vul: Both	♦ J7	Partner bids first.
HCP: 16	♣ AK7	
Board: 105	♠ K9	The opponents are silent.
Dealer: S	♥ QJ42	
Vul: None	♦ K9	You bid first.
HCP: 15	♣ AQ752	
Board: 106	♠ AJ1083	West Doubles 2♥ if possible.
Dealer: N	♥ 7	
Vul: NS	♦ K1085	Partner bids first.
HCP: 11	♣ QJ9	

Jacoby Transfer Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 762	♠ KQ105				1NT
Vul: Both	♥ AQ874	♥ K96	Pass	2♦	Pass	2♥
North HCP: 10	♦ A1063	♦ J8	Pass	3♦	Pass	4♥
South HCP: 16	♣ 10	♣ AQJ2	AP			
Contract: 4♥ S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KJ973		1NT	Pass	2♥
Vul: Both	♥ KQ63	♥ A72	Pass	2♠	Pass	4NT ¹
North HCP: 17	♦ AQ106	♦ J7	Pass	6NT	AP	
South HCP: 16	♣ Q83	♣ AK7	1. Quantitative	4NT		
Contract: 6N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ AQ5	♠ K9				1NT
Vul: None	♥ A10863	♥ QJ42	Pass	2♦	Pass	2♠ ¹
North HCP: 12	♦ J5	♦ K9	Pass	2NT ²	Pass	3♣ ³
South HCP: 15	♣ J103	♣ AQ752	Pass	3♥	Pass	4♥
Contract: 4♥ N			AP			
			1. Extended acceptance after NT			
			2. Cue bid, surplus			
			3. Cue bid, a ♣ stopper			

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ KQ92	♠ AJ1083				1NT
Vul: NS	♥ QJ5	♥ 7	X	2NT ¹	Pass	2♥
North HCP: 15	♦ 92	♦ K1085	Pass	3♥ ³	Pass	3♦ ²
South HCP: 11	♣ AK83	♣ QJ9	Pass	5♠ ⁵	AP	4NT ⁴
Contract: 5♠ N						
			1. Extended acceptance after NT			
			2. Cue bid, a ♦ stopper			
			3. Cue bid, a ♣ stopper			
			4. Blackwood 0314, for ♠			
			5. A=2/5 or 5/5, Q(S)=1			

North hands (Practice Page)

Jacoby Transfer

Board: 107 ♠ QJ10743
Dealer: S ♥ 93
Vul: None ♦ 542
HCP: 3 ♣ 96

East Bids 3♣ if possible.

Partner bids first.

Board: 108 ♠ Q9
Dealer: N ♥ KQJ3
Vul: NS ♦ KQ62
HCP: 17 ♣ A73

The opponents are silent.

You bid first.

Board: 109 ♠ AKQ75
Dealer: S ♥ 3
Vul: EW ♦ J73
HCP: 10 ♣ 9542

East Doubles 2♥ if possible.

Partner bids first.

Board: 110 ♠ Q54
Dealer: N ♥ K854
Vul: NS ♦ KQ62
HCP: 16 ♣ AQ

West Bids 3♥ if possible.

You bid first.

Board: 111 ♠ Q87
Dealer: S ♥ K10753
Vul: EW ♦ KJ103
HCP: 9 ♣ 6

The opponents are silent.

Partner bids first.

Jacoby Transfer Both hands (Answers Page)

Board: 107

Dealer: S

Vul: None

North HCP: 3

South HCP: 16

Contract: 3♠ N

North:

♠ QJ10743

♥ 93

♦ 542

♣ 96

South:

♠ A8

♥ 10872

♦ AKJ8

♣ KJ3

West North East South

1NT

Pass 2♥ 3♣ Pass

Pass 3♠ AP

Board: 108

Dealer: N

Vul: NS

North HCP: 17

South HCP: 9

Contract: 4♥ S

North:

♠ Q9

♥ KQJ3

♦ KQ62

♣ A73

South:

♠ A107

♥ A9762

♦ J3

♣ 982

West North East South

1NT Pass 2♦

Pass 2NT¹ Pass 4♥

AP

1. Extended acceptance after NT

Board: 109

Dealer: S

Vul: EW

North HCP: 10

South HCP: 16

Contract: 5♠ S

North:

♠ AKQ75

♥ 3

♦ J73

♣ 9542

South:

♠ 1043

♥ AJ

♦ A10986

♣ AK3

West North East South

1NT

Pass 2♥ X 2♠

Pass 4♠ Pass 4NT¹

Pass 5♠² AP

1. Blackwood 0314, for ♠

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

Board: 110

Dealer: N

Vul: NS

North HCP: 16

South HCP: 6

Contract: 4♠ S

North:

♠ Q54

♥ K854

♦ KQ62

♣ AQ

South:

♠ AJ10963

♥ 2

♦ J93

♣ 1082

West North East South

1NT Pass 2♥

3♥ Pass Pass 4♠

AP

Board: 111

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♥ N

North:

♠ Q87

♥ K10753

♦ KJ103

♣ 6

South:

♠ 63

♥ AJ62

♦ A62

♣ AQ103

West North East South

1NT

Pass 2♦ Pass 2♠¹

Pass 4♥ AP

1. Extended acceptance after NT

South hands (Practice Page)

Jacoby Transfer

Board: 107	♠ A8	East Bids 3♣ if possible.
Dealer: S	♥ 10872	
Vul: None	♦ AKJ8	You bid first.
HCP: 16	♣ KJ3	
Board: 108	♠ A107	The opponents are silent.
Dealer: N	♥ A9762	
Vul: NS	♦ J3	Partner bids first.
HCP: 9	♣ 982	
Board: 109	♠ 1043	East Doubles 2♥ if possible.
Dealer: S	♥ AJ	
Vul: EW	♦ A10986	You bid first.
HCP: 16	♣ AK3	
Board: 110	♠ AJ10963	West Bids 3♥ if possible.
Dealer: N	♥ 2	
Vul: NS	♦ J93	Partner bids first.
HCP: 6	♣ 1082	
Board: 111	♠ 63	The opponents are silent.
Dealer: S	♥ AJ62	
Vul: EW	♦ A62	You bid first.
HCP: 15	♣ AQ103	

Jacoby Transfer Both hands (Answers Page)

Board: 107

Dealer: S

Vul: None

North HCP: 3

South HCP: 16

Contract: 3♠ N

North:

♠ QJ10743

♥ 93

♦ 542

♣ 96

South:

♠ A8

♥ 10872

♦ AKJ8

♣ KJ3

West North East South

1NT

Pass 2♥ 3♣ Pass

Pass 3♠ AP

Board: 108

Dealer: N

Vul: NS

North HCP: 17

South HCP: 9

Contract: 4♥ S

North:

♠ Q9

♥ KQJ3

♦ KQ62

♣ A73

South:

♠ A107

♥ A9762

♦ J3

♣ 982

West North East South

1NT Pass 2♦

Pass 2NT¹ Pass 4♥

AP

1. Extended acceptance after NT

Board: 109

Dealer: S

Vul: EW

North HCP: 10

South HCP: 16

Contract: 5♠ S

North:

♠ AKQ75

♥ 3

♦ J73

♣ 9542

South:

♠ 1043

♥ AJ

♦ A10986

♣ AK3

West North East South

1NT

Pass 2♥ X 2♠

Pass 4♠ Pass 4NT¹

Pass 5♠² AP

1. Blackwood 0314, for ♠

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

Board: 110

Dealer: N

Vul: NS

North HCP: 16

South HCP: 6

Contract: 4♠ S

North:

♠ Q54

♥ K854

♦ KQ62

♣ AQ

South:

♠ AJ10963

♥ 2

♦ J93

♣ 1082

West North East South

1NT Pass 2♥

3♥ Pass Pass 4♠

AP

Board: 111

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♥ N

North:

♠ Q87

♥ K10753

♦ KJ103

♣ 6

South:

♠ 63

♥ AJ62

♦ A62

♣ AQ103

West North East South

1NT

Pass 2♦ Pass 2♠¹

Pass 4♥ AP

1. Extended acceptance after NT

North hands (Practice Page)

Jacoby Transfer

Board: 112	♠ AQ7	The opponents are silent.
Dealer: N	♥ Q7	
Vul: Both	♦ AJ87	You bid first.
HCP: 16	♣ K432	

Board: 113	♠ A72	The opponents are silent.
Dealer: S	♥ KQ1082	
Vul: None	♦ 8	Partner bids first.
HCP: 10	♣ J1084	

Board: 114	♠ AJ6	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: EW	♦ Q65	You bid first.
HCP: 17	♣ AQ72	

Board: 115	♠ Q10874	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: Both	♦ A75	Partner bids first.
HCP: 12	♣ K5	

Board: 116	♠ K1093	The opponents are silent.
Dealer: N	♥ A72	
Vul: None	♦ AJ2	You bid first.
HCP: 17	♣ KQ8	

Jacoby Transfer Both hands (Answers Page)

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 82		1NT	Pass	2♦
Vul: Both	♥ Q7	♥ AKJ63	Pass	2♥	Pass	3NT
North HCP: 16	♦ AJ87	♦ 542	AP			
South HCP: 12	♣ K432	♣ A65				
Contract: 3N N						
Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ A72	♠ J103				1NT
Vul: None	♥ KQ1082	♥ A76	Pass	2♦	Pass	2♥
North HCP: 10	♦ 8	♦ AQ4	Pass	3NT	Pass	4♥
South HCP: 15	♣ J1084	♣ A632	AP			
Contract: 4♥ S						
Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 8		1NT	Pass	2♦
Vul: EW	♥ KJ9	♥ Q8742	Pass	2♥	Pass	2NT
North HCP: 17	♦ Q65	♦ AK9	Pass	4♥	AP	
South HCP: 9	♣ AQ72	♣ 10864				
Contract: 4♥ N						
Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ Q10874	♠ AKJ53				1NT
Vul: Both	♥ QJ9	♥ 1086	Pass	2♥	Pass	2NT ¹
North HCP: 12	♦ A75	♦ K98	Pass	4♠	AP	
South HCP: 15	♣ K5	♣ A8	1. Extended acceptance after NT			
Contract: 4♠ N						
Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ K1093	♠ AJ642		1NT	Pass	2♥
Vul: None	♥ A72	♥ 4	Pass	2♠	Pass	3♦
North HCP: 17	♦ AJ2	♦ Q865	Pass	4♠	AP	
South HCP: 11	♣ KQ8	♣ A94				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 112	♠ 82	The opponents are silent.
Dealer: N	♥ AKJ63	
Vul: Both	♦ 542	Partner bids first.
HCP: 12	♣ A65	

Board: 113	♠ J103	The opponents are silent.
Dealer: S	♥ A76	
Vul: None	♦ AQ4	You bid first.
HCP: 15	♣ A632	

Board: 114	♠ 8	The opponents are silent.
Dealer: N	♥ Q8742	
Vul: EW	♦ AK9	Partner bids first.
HCP: 9	♣ 10864	

Board: 115	♠ AKJ53	The opponents are silent.
Dealer: S	♥ 1086	
Vul: Both	♦ K98	You bid first.
HCP: 15	♣ A8	

Board: 116	♠ AJ642	The opponents are silent.
Dealer: N	♥ 4	
Vul: None	♦ Q865	Partner bids first.
HCP: 11	♣ A94	

Jacoby Transfer Both hands (Answers Page)

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 82		1NT	Pass	2♦
Vul: Both	♥ Q7	♥ AKJ63	Pass	2♥	Pass	3NT
North HCP: 16	♦ AJ87	♦ 542	AP			
South HCP: 12	♣ K432	♣ A65				
Contract: 3N N						
Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ A72	♠ J103				1NT
Vul: None	♥ KQ1082	♥ A76	Pass	2♦	Pass	2♥
North HCP: 10	♦ 8	♦ AQ4	Pass	3NT	Pass	4♥
South HCP: 15	♣ J1084	♣ A632	AP			
Contract: 4♥ S						
Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 8		1NT	Pass	2♦
Vul: EW	♥ KJ9	♥ Q8742	Pass	2♥	Pass	2NT
North HCP: 17	♦ Q65	♦ AK9	Pass	4♥	AP	
South HCP: 9	♣ AQ72	♣ 10864				
Contract: 4♥ N						
Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ Q10874	♠ AKJ53				1NT
Vul: Both	♥ QJ9	♥ 1086	Pass	2♥	Pass	2NT ¹
North HCP: 12	♦ A75	♦ K98	Pass	4♠	AP	
South HCP: 15	♣ K5	♣ A8	1. Extended acceptance after NT			
Contract: 4♠ N						
Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ K1093	♠ AJ642		1NT	Pass	2♥
Vul: None	♥ A72	♥ 4	Pass	2♠	Pass	3♦
North HCP: 17	♦ AJ2	♦ Q865	Pass	4♠	AP	
South HCP: 11	♣ KQ8	♣ A94				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 117	♠ 985	The opponents are silent.
Dealer: S	♥ AJ963	
Vul: None	♦ K54	Partner bids first.
HCP: 12	♣ A2	
Board: 118	♠ AJ87	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ KQ107	You bid first.
HCP: 15	♣ J106	
Board: 119	♠ Q93	The opponents are silent.
Dealer: S	♥ KQ632	
Vul: EW	♦ J	Partner bids first.
HCP: 10	♣ Q865	
Board: 120	♠ KQ42	The opponents are silent.
Dealer: N	♥ KQ106	
Vul: None	♦ K105	You bid first.
HCP: 17	♣ A6	
Board: 121	♠ Q9765	East Doubles 2♥ if possible.
Dealer: S	♥ Q75	
Vul: NS	♦ AKJ	Partner bids first.
HCP: 12	♣ 62	

Jacoby Transfer Both hands (Answers Page)

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 985	♠ AKQ2				1NT
Vul: None	♥ AJ963	♥ 107	Pass	2♦	Pass	2♥
North HCP: 12	♦ K54	♦ AJ107	Pass	3NT	AP	
South HCP: 17	♣ A2	♣ QJ10				
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AJ87	♠ Q103		1NT	Pass	2♦
Vul: NS	♥ A7	♥ K9542	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ107	♦ J2	AP			
South HCP: 9	♣ J106	♣ K73				
Contract: 2N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ K84				1NT
Vul: EW	♥ KQ632	♥ A10	Pass	2♦	Pass	2♥
North HCP: 10	♦ J	♦ AKQ93	Pass	3♣	Pass	3NT
South HCP: 16	♣ Q865	♣ 1073	AP			
Contract: 3N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ KQ42	♠ A9		1NT	Pass	2♦
Vul: None	♥ KQ106	♥ A9832	Pass	2NT ¹	Pass	3NT ²
North HCP: 17	♦ K105	♦ Q74	Pass	4♣ ³	Pass	4NT ⁴
South HCP: 15	♣ A6	♣ KQ3	Pass	5♠ ⁵	Pass	6♥
Contract: 6♥ S			AP			

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

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ Q9765	♠ A3				1NT
Vul: NS	♥ Q75	♥ AJ8	Pass	2♥	X	XX ¹
North HCP: 12	♦ AKJ	♦ Q972	Pass	3NT	AP	
South HCP: 16	♣ 62	♣ KQ93				
Contract: 3N S			1. artificial			

South hands (Practice Page)

Jacoby Transfer

Board: 117	♠ AKQ2	The opponents are silent.
Dealer: S	♥ 107	
Vul: None	♦ AJ107	You bid first.
HCP: 17	♣ QJ10	
Board: 118	♠ Q103	The opponents are silent.
Dealer: N	♥ K9542	
Vul: NS	♦ J2	Partner bids first.
HCP: 9	♣ K73	
Board: 119	♠ K84	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ AKQ93	You bid first.
HCP: 16	♣ 1073	
Board: 120	♠ A9	The opponents are silent.
Dealer: N	♥ A9832	
Vul: None	♦ Q74	Partner bids first.
HCP: 15	♣ KQ3	
Board: 121	♠ A3	East Doubles 2♥ if possible.
Dealer: S	♥ AJ8	
Vul: NS	♦ Q972	You bid first.
HCP: 16	♣ KQ93	

Jacoby Transfer Both hands (Answers Page)

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 985	♠ AKQ2				1NT
Vul: None	♥ AJ963	♥ 107	Pass	2♦	Pass	2♥
North HCP: 12	♦ K54	♦ AJ107	Pass	3NT	AP	
South HCP: 17	♣ A2	♣ QJ10				
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AJ87	♠ Q103		1NT	Pass	2♦
Vul: NS	♥ A7	♥ K9542	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ107	♦ J2	AP			
South HCP: 9	♣ J106	♣ K73				
Contract: 2N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ K84				1NT
Vul: EW	♥ KQ632	♥ A10	Pass	2♦	Pass	2♥
North HCP: 10	♦ J	♦ AKQ93	Pass	3♣	Pass	3NT
South HCP: 16	♣ Q865	♣ 1073	AP			
Contract: 3N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ KQ42	♠ A9		1NT	Pass	2♦
Vul: None	♥ KQ106	♥ A9832	Pass	2NT ¹	Pass	3NT ²
North HCP: 17	♦ K105	♦ Q74	Pass	4♣ ³	Pass	4NT ⁴
South HCP: 15	♣ A6	♣ KQ3	Pass	5♠ ⁵	Pass	6♥
Contract: 6♥ S			AP			

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

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ Q9765	♠ A3				1NT
Vul: NS	♥ Q75	♥ AJ8	Pass	2♥	X	XX ¹
North HCP: 12	♦ AKJ	♦ Q972	Pass	3NT	AP	
South HCP: 16	♣ 62	♣ KQ93				
Contract: 3N S			1. artificial			

North hands (Practice Page)

Jacoby Transfer

Board: 122	♠ KQ6	The opponents are silent.
Dealer: N	♥ J87	
Vul: EW	♦ Q953	You bid first.
HCP: 16	♣ AKJ	
Board: 123	♠ AQ1065	The opponents are silent.
Dealer: S	♥ 94	
Vul: Both	♦ Q7632	Partner bids first.
HCP: 10	♣ Q	
Board: 124	♠ A105	The opponents are silent.
Dealer: N	♥ Q104	
Vul: NS	♦ KJ	You bid first.
HCP: 15	♣ AJ864	
Board: 125	♠ 753	East Doubles 2♦ if possible.
Dealer: S	♥ A10874	
Vul: EW	♦ Q	Partner bids first.
HCP: 11	♣ KQ105	
Board: 126	♠ QJ4	West Doubles 2♥ if possible.
Dealer: N	♥ A764	
Vul: Both	♦ AJ52	You bid first.
HCP: 16	♣ A4	

Jacoby Transfer Both hands (Answers Page)

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 974		1NT	Pass	2♦
Vul: EW	♥ J87	♥ Q9643	Pass	2♥	Pass	3NT
North HCP: 16	♦ Q953	♦ AKJ	Pass	4♥	AP	
South HCP: 10	♣ AKJ	♣ 93				
Contract: 4♥ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ AQ1065	♠ 72				1NT
Vul: Both	♥ 94	♥ AKQ3	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q7632	♦ KJ94	Pass	3♦	Pass	3NT
South HCP: 16	♣ Q	♣ K95	AP			
Contract: 3N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ KQ972		1NT	Pass	2♥
Vul: NS	♥ Q104	♥ A32	Pass	2♠	Pass	3♦
North HCP: 15	♦ KJ	♦ A1085	Pass	4♠	Pass	4NT ¹
South HCP: 16	♣ AJ864	♣ K	Pass	5♥ ²	Pass	6♠
Contract: 6♠ N			AP			
			1. Blackwood 0314, for ♠			
			2. A=2/5 or 5/5, Q(S)=0			

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ AQJ				1NT
Vul: EW	♥ A10874	♥ QJ932	Pass	2♦	X	2NT ¹
North HCP: 11	♦ Q	♦ A5	Pass	4♥	AP	
South HCP: 15	♣ KQ105	♣ J64				
Contract: 4♥ N			1. Extended acceptance after NT			

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ AK982		1NT	Pass	2♥
Vul: Both	♥ A764	♥ Q9	X	2♠	Pass	4♠
North HCP: 16	♦ AJ52	♦ 9874	AP			
South HCP: 11	♣ A4	♣ Q7				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 122	♠ 974	The opponents are silent.
Dealer: N	♥ Q9643	
Vul: EW	♦ AKJ	Partner bids first.
HCP: 10	♣ 93	
Board: 123	♠ 72	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: Both	♦ KJ94	You bid first.
HCP: 16	♣ K95	
Board: 124	♠ KQ972	The opponents are silent.
Dealer: N	♥ A32	
Vul: NS	♦ A1085	Partner bids first.
HCP: 16	♣ K	
Board: 125	♠ AQJ	East Doubles 2♦ if possible.
Dealer: S	♥ QJ932	
Vul: EW	♦ A5	You bid first.
HCP: 15	♣ J64	
Board: 126	♠ AK982	West Doubles 2♥ if possible.
Dealer: N	♥ Q9	
Vul: Both	♦ 9874	Partner bids first.
HCP: 11	♣ Q7	

Jacoby Transfer Both hands (Answers Page)

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 974		1NT	Pass	2♦
Vul: EW	♥ J87	♥ Q9643	Pass	2♥	Pass	3NT
North HCP: 16	♦ Q953	♦ AKJ	Pass	4♥	AP	
South HCP: 10	♣ AKJ	♣ 93				
Contract: 4♥ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ AQ1065	♠ 72				1NT
Vul: Both	♥ 94	♥ AKQ3	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q7632	♦ KJ94	Pass	3♦	Pass	3NT
South HCP: 16	♣ Q	♣ K95	AP			
Contract: 3N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ KQ972		1NT	Pass	2♥
Vul: NS	♥ Q104	♥ A32	Pass	2♠	Pass	3♦
North HCP: 15	♦ KJ	♦ A1085	Pass	4♠	Pass	4NT ¹
South HCP: 16	♣ AJ864	♣ K	Pass	5♥ ²	Pass	6♠
Contract: 6♠ N			AP			
			1. Blackwood 0314, for ♠			
			2. A=2/5 or 5/5, Q(S)=0			

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ AQJ				1NT
Vul: EW	♥ A10874	♥ QJ932	Pass	2♦	X	2NT ¹
North HCP: 11	♦ Q	♦ A5	Pass	4♥	AP	
South HCP: 15	♣ KQ105	♣ J64				
Contract: 4♥ N			1. Extended acceptance after NT			

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ AK982		1NT	Pass	2♥
Vul: Both	♥ A764	♥ Q9	X	2♠	Pass	4♠
North HCP: 16	♦ AJ52	♦ 9874	AP			
South HCP: 11	♣ A4	♣ Q7				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 127	♠ KJ954	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ K102	Partner bids first.
HCP: 11	♣ Q654	
Board: 128	♠ AJ4	The opponents are silent.
Dealer: N	♥ AKQ93	
Vul: Both	♦ J108	You bid first.
HCP: 17	♣ Q9	
Board: 129	♠ QJ862	The opponents are silent.
Dealer: S	♥ Q6	
Vul: NS	♦ A87	Partner bids first.
HCP: 13	♣ A105	
Board: 130	♠ QJ10	West Doubles 2♥ if possible.
Dealer: N	♥ A873	
Vul: Both	♦ KJ4	You bid first.
HCP: 17	♣ KQJ	

Jacoby Transfer Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ KJ954	♠ Q102				1NT
Vul: None	♥ Q	♥ AJ8	Pass	2♥	Pass	2♠
North HCP: 11	♦ K102	♦ AQ5	Pass	3♣	Pass	4♠
South HCP: 17	♣ Q654	♣ KJ102	AP			
Contract: 4♠ S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 109762		1NT	Pass	2♥
Vul: Both	♥ AKQ93	♥ J	Pass	2♠	Pass	3♣
North HCP: 17	♦ J108	♦ AQ	Pass	4♠	AP	
South HCP: 12	♣ Q9	♣ AJ742				
Contract: 4♠ N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ QJ862	♠ A1054				1NT
Vul: NS	♥ Q6	♥ AKJ3	Pass	2♥	Pass	2♠
North HCP: 13	♦ A87	♦ Q2	Pass	3NT	Pass	4♠
South HCP: 15	♣ A105	♣ J97	AP			
Contract: 4♠ S						

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

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ AK432				
Vul: Both	♥ A873	♥ J2	AP			
North HCP: 17	♦ KJ4	♦ A95	1. Cue bid, a ♣ stopper			
South HCP: 16	♣ KQJ	♣ A43	2. Cue bid, a ♦ stopper			
Contract: 6♠ N			3. Cue bid, a ♥ stopper			
			4. Blackwood 0314, for ♠			
			5. A=1/5 or 4/5			
			6. ♠ queen and ♣ king			

South hands (Practice Page)

Jacoby Transfer

Board: 127	♠ Q102	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: None	♦ AQ5	You bid first.
HCP: 17	♣ KJ102	
Board: 128	♠ 109762	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ AQ	Partner bids first.
HCP: 12	♣ AJ742	
Board: 129	♠ A1054	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: NS	♦ Q2	You bid first.
HCP: 15	♣ J97	
Board: 130	♠ AK432	West Doubles 2♥ if possible.
Dealer: N	♥ J2	
Vul: Both	♦ A95	Partner bids first.
HCP: 16	♣ A43	

Jacoby Transfer Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ KJ954	♠ Q102				1NT
Vul: None	♥ Q	♥ AJ8	Pass	2♥	Pass	2♠
North HCP: 11	♦ K102	♦ AQ5	Pass	3♣	Pass	4♠
South HCP: 17	♣ Q654	♣ KJ102	AP			
Contract: 4♠ S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 109762		1NT	Pass	2♥
Vul: Both	♥ AKQ93	♥ J	Pass	2♠	Pass	3♣
North HCP: 17	♦ J108	♦ AQ	Pass	4♠	AP	
South HCP: 12	♣ Q9	♣ AJ742				
Contract: 4♠ N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ QJ862	♠ A1054				1NT
Vul: NS	♥ Q6	♥ AKJ3	Pass	2♥	Pass	2♠
North HCP: 13	♦ A87	♦ Q2	Pass	3NT	Pass	4♠
South HCP: 15	♣ A105	♣ J97	AP			
Contract: 4♠ S						

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

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ AK432				
Vul: Both	♥ A873	♥ J2	AP			
North HCP: 17	♦ KJ4	♦ A95	1. Cue bid, a ♣ stopper			
South HCP: 16	♣ KQJ	♣ A43	2. Cue bid, a ♦ stopper			
Contract: 6♠ N			3. Cue bid, a ♥ stopper			
			4. Blackwood 0314, for ♠			
			5. A=1/5 or 4/5			
			6. ♠ queen and ♣ king			

North hands (Practice Page)

Jacoby Transfer

Board: 131	♠ 987	East Bids 2♠ if possible.
Dealer: S	♥ K109873	West Bids 3♠ if possible.
Vul: None	♦ J4	
HCP: 4	♣ 72	Partner bids first.
Board: 132	♠ K84	West Doubles 2♦ if possible.
Dealer: N	♥ AK10	
Vul: EW	♦ Q1054	You bid first.
HCP: 15	♣ K92	
Board: 133	♠ KJ7	East Bids 2♠ if possible.
Dealer: S	♥ J8762	
Vul: NS	♦ QJ10	Partner bids first.
HCP: 11	♣ K5	
Board: 134	♠ AJ94	The opponents are silent.
Dealer: N	♥ A103	
Vul: EW	♦ AK109	You bid first.
HCP: 16	♣ 85	
Board: 135	♠ KQ7653	East Bids 3♣ if possible.
Dealer: S	♥ J92	
Vul: NS	♦ 9	Partner bids first.
HCP: 6	♣ 975	

Jacoby Transfer Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ 987	♠ K10				1NT
Vul: None	♥ K109873	♥ Q62	Pass	2♦	2♠	Pass
North HCP: 4	♦ J4	♦ AK72	Pass	3♥	Pass	Pass
South HCP: 15	♣ 72	♣ QJ96	3♠	AP		
Contract: 3♠ E						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ K84	♠ A72		1NT	Pass	2♦
Vul: EW	♥ AK10	♥ Q8754	X	2♥	Pass	4♥
North HCP: 15	♦ Q1054	♦ 9	AP			
South HCP: 9	♣ K92	♣ QJ105				
Contract: 4♥ N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ Q63				1NT
Vul: NS	♥ J8762	♥ KQ4	Pass	2♦	2♠	Pass
North HCP: 11	♦ QJ10	♦ A82	Pass	3NT	Pass	4♥
South HCP: 15	♣ K5	♣ A762	AP			
Contract: 4♥ S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AJ94	♠ K103		1NT	Pass	2♦
Vul: EW	♥ A103	♥ QJ842	Pass	2♥	Pass	3NT
North HCP: 16	♦ AK109	♦ J5	Pass	4♥	AP	
South HCP: 11	♣ 85	♣ A63				
Contract: 4♥ N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ KQ7653	♠ A92				1NT
Vul: NS	♥ J92	♥ K83	Pass	2♥	3♣	Pass
North HCP: 6	♦ 9	♦ AK1064	Pass	4♠	AP	
South HCP: 16	♣ 975	♣ Q4				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 131 ♠ K10
Dealer: S ♥ Q62
Vul: None ♦ AK72
HCP: 15 ♣ QJ96

East Bids 2♠ if possible.
West Bids 3♠ if possible.

You bid first.

Board: 132 ♠ A72
Dealer: N ♥ Q8754
Vul: EW ♦ 9
HCP: 9 ♣ QJ105

West Doubles 2♦ if possible.

Partner bids first.

Board: 133 ♠ Q63
Dealer: S ♥ KQ4
Vul: NS ♦ A82
HCP: 15 ♣ A762

East Bids 2♠ if possible.

You bid first.

Board: 134 ♠ K103
Dealer: N ♥ QJ842
Vul: EW ♦ J5
HCP: 11 ♣ A63

The opponents are silent.

Partner bids first.

Board: 135 ♠ A92
Dealer: S ♥ K83
Vul: NS ♦ AK1064
HCP: 16 ♣ Q4

East Bids 3♣ if possible.

You bid first.

Jacoby Transfer Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ 987	♠ K10				1NT
Vul: None	♥ K109873	♥ Q62	Pass	2♦	2♠	Pass
North HCP: 4	♦ J4	♦ AK72	Pass	3♥	Pass	Pass
South HCP: 15	♣ 72	♣ QJ96	3♠	AP		
Contract: 3♠ E						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ K84	♠ A72				
Vul: EW	♥ AK10	♥ Q8754		1NT	Pass	2♦
North HCP: 15	♦ Q1054	♦ 9	X	2♥	Pass	4♥
South HCP: 9	♣ K92	♣ QJ105	AP			
Contract: 4♥ N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ Q63				1NT
Vul: NS	♥ J8762	♥ KQ4	Pass	2♦	2♠	Pass
North HCP: 11	♦ QJ10	♦ A82	Pass	3NT	Pass	4♥
South HCP: 15	♣ K5	♣ A762	AP			
Contract: 4♥ S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AJ94	♠ K103				
Vul: EW	♥ A103	♥ QJ842		1NT	Pass	2♦
North HCP: 16	♦ AK109	♦ J5	Pass	2♥	Pass	3NT
South HCP: 11	♣ 85	♣ A63	Pass	4♥	AP	
Contract: 4♥ N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ KQ7653	♠ A92				1NT
Vul: NS	♥ J92	♥ K83	Pass	2♥	3♣	Pass
North HCP: 6	♦ 9	♦ AK1064	Pass	4♠	AP	
South HCP: 16	♣ 975	♣ Q4				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 136	♠ K76	The opponents are silent.
Dealer: N	♥ AQ43	
Vul: EW	♦ AJ104	You bid first.
HCP: 17	♣ K10	

Board: 137	♠ K82	The opponents are silent.
Dealer: S	♥ QJ7642	
Vul: Both	♦ 43	Partner bids first.
HCP: 6	♣ 97	

Board: 138	♠ KJ1097	West Bids 2♠ if possible.
Dealer: N	♥ K2	East Bids 2NT if possible.
Vul: None	♦ A42	
HCP: 15	♣ A32	You bid first.

Board: 139	♠ 1098	The opponents are silent.
Dealer: S	♥ AQJ96	
Vul: EW	♦ 1062	Partner bids first.
HCP: 10	♣ QJ	

Board: 140	♠ A1095	The opponents are silent.
Dealer: N	♥ K5	
Vul: Both	♦ J87	You bid first.
HCP: 15	♣ AK96	

Jacoby Transfer Both hands (Answers Page)

Board: 136

Dealer: N

Vul: EW

North HCP: 17

South HCP: 10

Contract: 4♠ N

North:

♠ K76

♥ AQ43

♦ AJ104

♣ K10

South:

♠ AQ932

♥ 65

♦ 652

♣ A92

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3NT

Pass 4♠ AP

Board: 137

Dealer: S

Vul: Both

North HCP: 6

South HCP: 16

Contract: 3♥ N

North:

♠ K82

♥ QJ7642

♦ 43

♣ 97

South:

♠ A5

♥ AK93

♦ KQ652

♣ 65

West North East South

1NT

Pass 2♦ Pass 2♠¹

Pass 3♥ AP

1. Extended acceptance after NT

Board: 138

Dealer: N

Vul: None

North HCP: 15

South HCP: 15

Contract: 6♠ S

North:

♠ KJ1097

♥ K2

♦ A42

♣ A32

South:

♠ A8652

♥ AQ4

♦ Q83

♣ K7

West North East South

1NT Pass 2♥

2♠¹ X 2NT² 4NT³

Pass 5♣⁴ Pass 5♦

Pass 5♥⁵ Pass 6♠

AP

1. Michaels Cuebid

2. to the partner's longer

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

5. ♠ queen and ♥ king

Board: 139

Dealer: S

Vul: EW

North HCP: 10

South HCP: 16

Contract: 3N S

North:

♠ 1098

♥ AQJ96

♦ 1062

♣ QJ

South:

♠ QJ43

♥ K3

♦ K973

♣ AK9

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3NT AP

Board: 140

Dealer: N

Vul: Both

North HCP: 15

South HCP: 14

Contract: 3N N

North:

♠ A1095

♥ K5

♦ J87

♣ AK96

South:

♠ 4

♥ AQJ104

♦ AQ654

♣ J5

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 3NT AP

South hands (Practice Page)

Jacoby Transfer

Board: 136	♠ AQ932	The opponents are silent.
Dealer: N	♥ 65	
Vul: EW	♦ 652	Partner bids first.
HCP: 10	♣ A92	
Board: 137	♠ A5	The opponents are silent.
Dealer: S	♥ AK93	
Vul: Both	♦ KQ652	You bid first.
HCP: 16	♣ 65	
Board: 138	♠ A8652	West Bids 2♠ if possible.
Dealer: N	♥ AQ4	East Bids 2NT if possible.
Vul: None	♦ Q83	
HCP: 15	♣ K7	Partner bids first.
Board: 139	♠ QJ43	The opponents are silent.
Dealer: S	♥ K3	
Vul: EW	♦ K973	You bid first.
HCP: 16	♣ AK9	
Board: 140	♠ 4	The opponents are silent.
Dealer: N	♥ AQJ104	
Vul: Both	♦ AQ654	Partner bids first.
HCP: 14	♣ J5	

Jacoby Transfer Both hands (Answers Page)

Board: 136

Dealer: N

Vul: EW

North HCP: 17

South HCP: 10

Contract: 4♠ N

North:

♠ K76

♥ AQ43

♦ AJ104

♣ K10

South:

♠ AQ932

♥ 65

♦ 652

♣ A92

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3NT

Pass 4♠ AP

Board: 137

Dealer: S

Vul: Both

North HCP: 6

South HCP: 16

Contract: 3♥ N

North:

♠ K82

♥ QJ7642

♦ 43

♣ 97

South:

♠ A5

♥ AK93

♦ KQ652

♣ 65

West North East South

1NT

Pass 2♦ Pass 2♠¹

Pass 3♥ AP

1. Extended acceptance after NT

Board: 138

Dealer: N

Vul: None

North HCP: 15

South HCP: 15

Contract: 6♠ S

North:

♠ KJ1097

♥ K2

♦ A42

♣ A32

South:

♠ A8652

♥ AQ4

♦ Q83

♣ K7

West North East South

1NT Pass 2♥

2♠¹ X 2NT² 4NT³

Pass 5♣⁴ Pass 5♦

Pass 5♥⁵ Pass 6♠

AP

1. Michaels Cuebid

2. to the partner's longer

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

5. ♠ queen and ♥ king

Board: 139

Dealer: S

Vul: EW

North HCP: 10

South HCP: 16

Contract: 3N S

North:

♠ 1098

♥ AQJ96

♦ 1062

♣ QJ

South:

♠ QJ43

♥ K3

♦ K973

♣ AK9

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3NT AP

Board: 140

Dealer: N

Vul: Both

North HCP: 15

South HCP: 14

Contract: 3N N

North:

♠ A1095

♥ K5

♦ J87

♣ AK96

South:

♠ 4

♥ AQJ104

♦ AQ654

♣ J5

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 3NT AP

North hands (Practice Page)

Jacoby Transfer

Board: 141	♠ K9854	The opponents are silent.
Dealer: S	♥ A8	
Vul: None	♦ K742	Partner bids first.
HCP: 11	♣ J9	

Board: 142	♠ 965	The opponents are silent.
Dealer: N	♥ A53	
Vul: NS	♦ KQ765	You bid first.
HCP: 16	♣ AK	

Board: 143	♠ AQ864	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ A92	Partner bids first.
HCP: 12	♣ Q983	

Board: 144	♠ AKJ85	The opponents are silent.
Dealer: N	♥ 975	
Vul: NS	♦ K2	You bid first.
HCP: 15	♣ A102	

Board: 145	♠ 103	East Bids 3♠ if possible.
Dealer: S	♥ QJ1083	
Vul: EW	♦ K97	Partner bids first.
HCP: 10	♣ KJ5	

Jacoby Transfer Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ K9854	♠ 732				1NT
Vul: None	♥ A8	♥ KQ62	Pass	2♥	Pass	2♠
North HCP: 11	♦ K742	♦ AJ6	Pass	3♦	Pass	4♠
South HCP: 17	♣ J9	♣ AK8	AP			
Contract: 4♠ S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ 965	♠ AK3		1NT	Pass	2♦
Vul: NS	♥ A53	♥ KQJ87	Pass	2♥	Pass	4NT ¹
North HCP: 16	♦ KQ765	♦ A102	Pass	6♥	AP	
South HCP: 17	♣ AK	♣ 52	1. Quantitative			4NT
Contract: 6♥ N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ AQ864	♠ KJ52				1NT
Vul: Both	♥ 4	♥ AK10	Pass	2♥	Pass	2♠
North HCP: 12	♦ A92	♦ K765	Pass	3♣	Pass	4♠
South HCP: 15	♣ Q983	♣ J5	AP			
Contract: 4♠ S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ AKJ85	♠ —		1NT	Pass	2♦
Vul: NS	♥ 975	♥ KQ1064	Pass	2♥	Pass	3♦
North HCP: 15	♦ K2	♦ AJ10964	Pass	4♥	AP	
South HCP: 10	♣ A102	♣ 97				
Contract: 4♥ N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ K5				1NT
Vul: EW	♥ QJ1083	♥ K96	Pass	2♦	3♠	Pass
North HCP: 10	♦ K97	♦ AQ64	Pass	X	AP	
South HCP: 16	♣ KJ5	♣ A942				
Contract: 3♠ X E						

South hands (Practice Page)

Jacoby Transfer

Board: 141	♠ 732	The opponents are silent.
Dealer: S	♥ KQ62	
Vul: None	♦ AJ6	You bid first.
HCP: 17	♣ AK8	

Board: 142	♠ AK3	The opponents are silent.
Dealer: N	♥ KQJ87	
Vul: NS	♦ A102	Partner bids first.
HCP: 17	♣ 52	

Board: 143	♠ KJ52	The opponents are silent.
Dealer: S	♥ AK10	
Vul: Both	♦ K765	You bid first.
HCP: 15	♣ J5	

Board: 144	♠ —	The opponents are silent.
Dealer: N	♥ KQ1064	
Vul: NS	♦ AJ10964	Partner bids first.
HCP: 10	♣ 97	

Board: 145	♠ K5	East Bids 3♠ if possible.
Dealer: S	♥ K96	
Vul: EW	♦ AQ64	You bid first.
HCP: 16	♣ A942	

Jacoby Transfer Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ K9854	♠ 732				1NT
Vul: None	♥ A8	♥ KQ62	Pass	2♥	Pass	2♠
North HCP: 11	♦ K742	♦ AJ6	Pass	3♦	Pass	4♠
South HCP: 17	♣ J9	♣ AK8	AP			
Contract: 4♠ S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ 965	♠ AK3		1NT	Pass	2♦
Vul: NS	♥ A53	♥ KQJ87	Pass	2♥	Pass	4NT ¹
North HCP: 16	♦ KQ765	♦ A102	Pass	6♥	AP	
South HCP: 17	♣ AK	♣ 52	1. Quantitative			4NT
Contract: 6♥ N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ AQ864	♠ KJ52				1NT
Vul: Both	♥ 4	♥ AK10	Pass	2♥	Pass	2♠
North HCP: 12	♦ A92	♦ K765	Pass	3♣	Pass	4♠
South HCP: 15	♣ Q983	♣ J5	AP			
Contract: 4♠ S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ AKJ85	♠ —		1NT	Pass	2♦
Vul: NS	♥ 975	♥ KQ1064	Pass	2♥	Pass	3♦
North HCP: 15	♦ K2	♦ AJ10964	Pass	4♥	AP	
South HCP: 10	♣ A102	♣ 97				
Contract: 4♥ N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ K5				1NT
Vul: EW	♥ QJ1083	♥ K96	Pass	2♦	3♠	Pass
North HCP: 10	♦ K97	♦ AQ64	Pass	X	AP	
South HCP: 16	♣ KJ5	♣ A942				
Contract: 3♠ X E						

North hands (Practice Page)

Jacoby Transfer

Board: 146	♠ KQ7	West Bids 2♠ if possible.
Dealer: N	♥ J2	
Vul: None	♦ Q105	You bid first.
HCP: 16	♣ AKJ83	

Board: 147	♠ Q	East Bids 2♥ if possible.
Dealer: S	♥ KJ753	West Bids 2♠ if possible.
Vul: NS	♦ 43	
HCP: 9	♣ K9872	Partner bids first.

Board: 148	♠ K8	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: Both	♦ KQ73	You bid first.
HCP: 16	♣ KJ104	

Board: 149	♠ K9874	The opponents are silent.
Dealer: S	♥ 8	
Vul: NS	♦ Q109	Partner bids first.
HCP: 10	♣ KQ96	

Board: 150	♠ K954	The opponents are silent.
Dealer: N	♥ 87	
Vul: None	♦ KJ4	You bid first.
HCP: 16	♣ AKQ6	

Jacoby Transfer Both hands (Answers Page)

Board: 146
 Dealer: N
 Vul: None
 North HCP: 16
 South HCP: 6
 Contract: 3♥ S

North:
 ♠ KQ7
 ♥ J2
 ♦ Q105
 ♣ AKJ83

South:
 ♠ J65
 ♥ KQ10953
 ♦ 74
 ♣ 104

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

Board: 147
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 15
 Contract: 4♥ N

North:
 ♠ Q
 ♥ KJ753
 ♦ 43
 ♣ K9872

South:
 ♠ AJ5
 ♥ A986
 ♦ 72
 ♣ AQ53

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

1. Michaels Cuebid

Board: 148
 Dealer: N
 Vul: Both
 North HCP: 16
 South HCP: 14
 Contract: 5♥ N

North:
 ♠ K8
 ♥ KJ4
 ♦ KQ73
 ♣ KJ104

South:
 ♠ AJ6
 ♥ A10952
 ♦ AJ2
 ♣ 87

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

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

Board: 149
 Dealer: S
 Vul: NS
 North HCP: 10
 South HCP: 16
 Contract: 3N S

North:
 ♠ K9874
 ♥ 8
 ♦ Q109
 ♣ KQ96

South:
 ♠ J6
 ♥ AQJ10
 ♦ A86
 ♣ A1082

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

Board: 150
 Dealer: N
 Vul: None
 North HCP: 16
 South HCP: 17
 Contract: 6N N

North:
 ♠ K954
 ♥ 87
 ♦ KJ4
 ♣ AKQ6

South:
 ♠ QJ7
 ♥ AKJ105
 ♦ AQ1086
 ♣ —

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

1. Quantitative 4NT

South hands (Practice Page)

Jacoby Transfer

Board: 146	♠ J65	West Bids 2♠ if possible.
Dealer: N	♥ KQ10953	
Vul: None	♦ 74	Partner bids first.
HCP: 6	♣ 104	

Board: 147	♠ AJ5	East Bids 2♥ if possible.
Dealer: S	♥ A986	West Bids 2♠ if possible.
Vul: NS	♦ 72	
HCP: 15	♣ AQ53	You bid first.

Board: 148	♠ AJ6	The opponents are silent.
Dealer: N	♥ A10952	
Vul: Both	♦ AJ2	Partner bids first.
HCP: 14	♣ 87	

Board: 149	♠ J6	The opponents are silent.
Dealer: S	♥ AQJ10	
Vul: NS	♦ A86	You bid first.
HCP: 16	♣ A1082	

Board: 150	♠ QJ7	The opponents are silent.
Dealer: N	♥ AKJ105	
Vul: None	♦ AQ1086	Partner bids first.
HCP: 17	♣ —	

Jacoby Transfer Both hands (Answers Page)

Board: 146
Dealer: N
Vul: None
North HCP: 16
South HCP: 6
Contract: 3♥ S

North:
♠ KQ7
♥ J2
♦ Q105
♣ AKJ83

South:
♠ J65
♥ KQ10953
♦ 74
♣ 104

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

Board: 147
Dealer: S
Vul: NS
North HCP: 9
South HCP: 15
Contract: 4♥ N

North:
♠ Q
♥ KJ753
♦ 43
♣ K9872

South:
♠ AJ5
♥ A986
♦ 72
♣ AQ53

West	North	East	South
			1NT
Pass	2♦	2♥ ¹	X
2♠	4♥	AP	
1. Michaels Cuebid			

Board: 148
Dealer: N
Vul: Both
North HCP: 16
South HCP: 14
Contract: 5♥ N

North:
♠ K8
♥ KJ4
♦ KQ73
♣ KJ104

South:
♠ AJ6
♥ A10952
♦ AJ2
♣ 87

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

Board: 149
Dealer: S
Vul: NS
North HCP: 10
South HCP: 16
Contract: 3N S

North:
♠ K9874
♥ 8
♦ Q109
♣ KQ96

South:
♠ J6
♥ AQJ10
♦ A86
♣ A1082

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

Board: 150
Dealer: N
Vul: None
North HCP: 16
South HCP: 17
Contract: 6N N

North:
♠ K954
♥ 87
♦ KJ4
♣ AKQ6

South:
♠ QJ7
♥ AKJ105
♦ AQ1086
♣ —

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

North hands (Practice Page)

Jacoby Transfer

Board: 151	♠ 109642	The opponents are silent.
Dealer: S	♥ 105	
Vul: EW	♦ AK	Partner bids first.
HCP: 10	♣ K632	

Board: 152	♠ K73	The opponents are silent.
Dealer: N	♥ AQ86	
Vul: Both	♦ KQ86	You bid first.
HCP: 15	♣ J2	

Board: 153	♠ A10	The opponents are silent.
Dealer: S	♥ Q8654	
Vul: NS	♦ AK	Partner bids first.
HCP: 16	♣ K952	

Board: 154	♠ AJ	The opponents are silent.
Dealer: N	♥ K98	
Vul: None	♦ J872	You bid first.
HCP: 15	♣ AQ92	

Board: 155	♠ K10	The opponents are silent.
Dealer: S	♥ 86432	
Vul: NS	♦ QJ85	Partner bids first.
HCP: 10	♣ A3	

Jacoby Transfer Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ 109642	♠ KQ8				1NT
Vul: EW	♥ 105	♥ AKJ6	Pass	2♥	Pass	2♠
North HCP: 10	♦ AK	♦ Q72	Pass	3♣	Pass	4♠
South HCP: 15	♣ K632	♣ 874	AP			
Contract: 4♠ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ J108		1NT	Pass	2♦
Vul: Both	♥ AQ86	♥ KJ753	Pass	2♥	Pass	3♦
North HCP: 15	♦ KQ86	♦ A753	Pass	4♥	AP	
South HCP: 11	♣ J2	♣ Q				
Contract: 4♥ N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ Q2				1NT
Vul: NS	♥ Q8654	♥ AK732	Pass	2♦	Pass	2NT ¹
North HCP: 16	♦ AK	♦ QJ8	Pass	3NT ²	Pass	4♥
South HCP: 15	♣ K952	♣ QJ6	Pass	4NT ³	Pass	5♠ ⁴
Contract: 6♥ S			Pass	6♥	AP	

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

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 43		1NT	Pass	2♦
Vul: None	♥ K98	♥ AQ743	Pass	2♥	Pass	3NT
North HCP: 15	♦ J872	♦ A95	Pass	4♥	AP	
South HCP: 11	♣ AQ92	♣ J86				
Contract: 4♥ N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ A5				1NT
Vul: NS	♥ 86432	♥ AJ10	Pass	2♦	Pass	2♥
North HCP: 10	♦ QJ85	♦ K1093	Pass	3♦	Pass	4♥
South HCP: 15	♣ A3	♣ QJ98	AP			
Contract: 4♥ S						

South hands (Practice Page)

Jacoby Transfer

Board: 151	♠ KQ8	The opponents are silent.
Dealer: S	♥ AKJ6	
Vul: EW	♦ Q72	You bid first.
HCP: 15	♣ 874	

Board: 152	♠ J108	The opponents are silent.
Dealer: N	♥ KJ753	
Vul: Both	♦ A753	Partner bids first.
HCP: 11	♣ Q	

Board: 153	♠ Q2	The opponents are silent.
Dealer: S	♥ AK732	
Vul: NS	♦ QJ8	You bid first.
HCP: 15	♣ QJ6	

Board: 154	♠ 43	The opponents are silent.
Dealer: N	♥ AQ743	
Vul: None	♦ A95	Partner bids first.
HCP: 11	♣ J86	

Board: 155	♠ A5	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: NS	♦ K1093	You bid first.
HCP: 15	♣ QJ98	

Jacoby Transfer Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ 109642	♠ KQ8				1NT
Vul: EW	♥ 105	♥ AKJ6	Pass	2♥	Pass	2♠
North HCP: 10	♦ AK	♦ Q72	Pass	3♣	Pass	4♠
South HCP: 15	♣ K632	♣ 874	AP			
Contract: 4♠ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ J108		1NT	Pass	2♦
Vul: Both	♥ AQ86	♥ KJ753	Pass	2♥	Pass	3♦
North HCP: 15	♦ KQ86	♦ A753	Pass	4♥	AP	
South HCP: 11	♣ J2	♣ Q				
Contract: 4♥ N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ Q2				1NT
Vul: NS	♥ Q8654	♥ AK732	Pass	2♦	Pass	2NT ¹
North HCP: 16	♦ AK	♦ QJ8	Pass	3NT ²	Pass	4♥
South HCP: 15	♣ K952	♣ QJ6	Pass	4NT ³	Pass	5♠ ⁴
Contract: 6♥ S			Pass	6♥	AP	

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

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 43		1NT	Pass	2♦
Vul: None	♥ K98	♥ AQ743	Pass	2♥	Pass	3NT
North HCP: 15	♦ J872	♦ A95	Pass	4♥	AP	
South HCP: 11	♣ AQ92	♣ J86				
Contract: 4♥ N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ A5				1NT
Vul: NS	♥ 86432	♥ AJ10	Pass	2♦	Pass	2♥
North HCP: 10	♦ QJ85	♦ K1093	Pass	3♦	Pass	4♥
South HCP: 15	♣ A3	♣ QJ98	AP			
Contract: 4♥ S						

North hands (Practice Page)

Jacoby Transfer

Board: 156	♠ 542	The opponents are silent.
Dealer: N	♥ AKJ83	
Vul: EW	♦ A10	You bid first.
HCP: 15	♣ K87	

Board: 157	♠ A10874	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ 6542	Partner bids first.
HCP: 9	♣ K102	

Board: 158	♠ AQ1062	The opponents are silent.
Dealer: N	♥ A97	
Vul: NS	♦ AQ3	You bid first.
HCP: 16	♣ 32	

Board: 159	♠ A3	The opponents are silent.
Dealer: S	♥ AQ1082	
Vul: EW	♦ J8	Partner bids first.
HCP: 15	♣ A832	

Board: 160	♠ AJ7	The opponents are silent.
Dealer: N	♥ KJ105	
Vul: Both	♦ A54	You bid first.
HCP: 16	♣ K106	

Jacoby Transfer Both hands (Answers Page)

Board: 156
Dealer: N
Vul: EW
North HCP: 15
South HCP: 9
Contract: 4♠ N

North:
♠ 542
♥ AKJ83
♦ A10
♣ K87

South:
♠ AK987
♥ 752
♦ 63
♣ Q63

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

Board: 157
Dealer: S
Vul: None
North HCP: 9
South HCP: 16
Contract: 2N S

North:
♠ A10874
♥ Q
♦ 6542
♣ K102

South:
♠ Q9
♥ A9743
♦ AQ10
♣ A85

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

Board: 158
Dealer: N
Vul: NS
North HCP: 16
South HCP: 11
Contract: 4♥ N

North:
♠ AQ1062
♥ A97
♦ AQ3
♣ 32

South:
♠ K7
♥ KJ852
♦ 654
♣ A75

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

Board: 159
Dealer: S
Vul: EW
North HCP: 15
South HCP: 15
Contract: 6♥ S

North:
♠ A3
♥ AQ1082
♦ J8
♣ A832

South:
♠ 752
♥ K753
♦ AK
♣ KQ65

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

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♥
5. A=2/5 or 5/5, Q(H)=0

Board: 160
Dealer: N
Vul: Both
North HCP: 16
South HCP: 12
Contract: 4♠ N

North:
♠ AJ7
♥ KJ105
♦ A54
♣ K106

South:
♠ KQ1095
♥ 876
♦ J7
♣ AQ5

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

South hands (Practice Page)

Jacoby Transfer

Board: 156	♠ AK987	The opponents are silent.
Dealer: N	♥ 752	
Vul: EW	♦ 63	Partner bids first.
HCP: 9	♣ Q63	

Board: 157	♠ Q9	The opponents are silent.
Dealer: S	♥ A9743	
Vul: None	♦ AQ10	You bid first.
HCP: 16	♣ A85	

Board: 158	♠ K7	The opponents are silent.
Dealer: N	♥ KJ852	
Vul: NS	♦ 654	Partner bids first.
HCP: 11	♣ A75	

Board: 159	♠ 752	The opponents are silent.
Dealer: S	♥ K753	
Vul: EW	♦ AK	You bid first.
HCP: 15	♣ KQ65	

Board: 160	♠ KQ1095	The opponents are silent.
Dealer: N	♥ 876	
Vul: Both	♦ J7	Partner bids first.
HCP: 12	♣ AQ5	

Jacoby Transfer Both hands (Answers Page)

Board: 156
Dealer: N
Vul: EW
North HCP: 15
South HCP: 9
Contract: 4♠ N

North:
♠ 542
♥ AKJ83
♦ A10
♣ K87

South:
♠ AK987
♥ 752
♦ 63
♣ Q63

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

Board: 157
Dealer: S
Vul: None
North HCP: 9
South HCP: 16
Contract: 2N S

North:
♠ A10874
♥ Q
♦ 6542
♣ K102

South:
♠ Q9
♥ A9743
♦ AQ10
♣ A85

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

Board: 158
Dealer: N
Vul: NS
North HCP: 16
South HCP: 11
Contract: 4♥ N

North:
♠ AQ1062
♥ A97
♦ AQ3
♣ 32

South:
♠ K7
♥ KJ852
♦ 654
♣ A75

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

Board: 159
Dealer: S
Vul: EW
North HCP: 15
South HCP: 15
Contract: 6♥ S

North:
♠ A3
♥ AQ1082
♦ J8
♣ A832

South:
♠ 752
♥ K753
♦ AK
♣ KQ65

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

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♥
5. A=2/5 or 5/5, Q(H)=0

Board: 160
Dealer: N
Vul: Both
North HCP: 16
South HCP: 12
Contract: 4♠ N

North:
♠ AJ7
♥ KJ105
♦ A54
♣ K106

South:
♠ KQ1095
♥ 876
♦ J7
♣ AQ5

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

North hands (Practice Page)

Jacoby Transfer

Board: 161	♠ KJ643	The opponents are silent.
Dealer: S	♥ J97	
Vul: NS	♦ A32	Partner bids first.
HCP: 12	♣ K8	

Board: 162	♠ AKJ65	The opponents are silent.
Dealer: N	♥ A72	
Vul: EW	♦ 82	You bid first.
HCP: 15	♣ K63	

Board: 163	♠ Q83	The opponents are silent.
Dealer: S	♥ AKQ95	
Vul: None	♦ QJ75	Partner bids first.
HCP: 16	♣ Q	

Board: 164	♠ 10943	The opponents are silent.
Dealer: N	♥ KJ104	
Vul: EW	♦ KJ3	You bid first.
HCP: 15	♣ AK	

Jacoby Transfer Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ KJ643	♠ A98				1NT
Vul: NS	♥ J97	♥ AKQ102	Pass	2♥	Pass	2♠
North HCP: 12	♦ A32	♦ K76	Pass	3NT	Pass	4♠
South HCP: 16	♣ K8	♣ 52	AP			
Contract: 4♠ S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ AKJ65	♠ 3		1NT	Pass	2♦
Vul: EW	♥ A72	♥ Q9864	Pass	2♥	Pass	3♦
North HCP: 15	♦ 82	♦ AQ10943	Pass	4♥	Pass	4NT ¹
South HCP: 12	♣ K63	♣ A	Pass	5♥ ²	Pass	6♥
Contract: 6♥ N			AP			

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

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ Q83	♠ AK2				1NT
Vul: None	♥ AKQ95	♥ 103	Pass	2♦	Pass	2♥
North HCP: 16	♦ QJ75	♦ AK42	Pass	3♦	Pass	3NT
South HCP: 15	♣ Q	♣ J832	Pass	4NT ¹	Pass	6♦
Contract: 6♦ N			AP			

1. Quantitative 4NT

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ 10943	♠ QJ876		1NT	Pass	2♥
Vul: EW	♥ KJ104	♥ A95	Pass	2NT ¹	Pass	3NT ²
North HCP: 15	♦ KJ3	♦ AQ2	Pass	4♣ ³	Pass	4NT ⁴
South HCP: 15	♣ AK	♣ Q3	Pass	5♦ ⁵	Pass	5♠
Contract: 5♠ S			AP			

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

South hands (Practice Page)

Jacoby Transfer

Board: 161	♠ A98	The opponents are silent.
Dealer: S	♥ AKQ102	
Vul: NS	♦ K76	You bid first.
HCP: 16	♣ 52	

Board: 162	♠ 3	The opponents are silent.
Dealer: N	♥ Q9864	
Vul: EW	♦ AQ10943	Partner bids first.
HCP: 12	♣ A	

Board: 163	♠ AK2	The opponents are silent.
Dealer: S	♥ 103	
Vul: None	♦ AK42	You bid first.
HCP: 15	♣ J832	

Board: 164	♠ QJ876	The opponents are silent.
Dealer: N	♥ A95	
Vul: EW	♦ AQ2	Partner bids first.
HCP: 15	♣ Q3	

Jacoby Transfer Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ KJ643	♠ A98				1NT
Vul: NS	♥ J97	♥ AKQ102	Pass	2♥	Pass	2♠
North HCP: 12	♦ A32	♦ K76	Pass	3NT	Pass	4♠
South HCP: 16	♣ K8	♣ 52	AP			
Contract: 4♠ S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ AKJ65	♠ 3		1NT	Pass	2♦
Vul: EW	♥ A72	♥ Q9864	Pass	2♥	Pass	3♦
North HCP: 15	♦ 82	♦ AQ10943	Pass	4♥	Pass	4NT ¹
South HCP: 12	♣ K63	♣ A	Pass	5♥ ²	Pass	6♥
Contract: 6♥ N			AP			

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

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ Q83	♠ AK2				1NT
Vul: None	♥ AKQ95	♥ 103	Pass	2♦	Pass	2♥
North HCP: 16	♦ QJ75	♦ AK42	Pass	3♦	Pass	3NT
South HCP: 15	♣ Q	♣ J832	Pass	4NT ¹	Pass	6♦
Contract: 6♦ N			AP			

1. Quantitative 4NT

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ 10943	♠ QJ876		1NT	Pass	2♥
Vul: EW	♥ KJ104	♥ A95	Pass	2NT ¹	Pass	3NT ²
North HCP: 15	♦ KJ3	♦ AQ2	Pass	4♣ ³	Pass	4NT ⁴
South HCP: 15	♣ AK	♣ Q3	Pass	5♦ ⁵	Pass	5♠
Contract: 5♠ S			AP			

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

North hands (Practice Page)

Jacoby Transfer

Board: 165	♠ J107652	East Doubles 2♥ if possible.
Dealer: S	♥ 73	West Bids 3♥ if possible.
Vul: None	♦ 963	
HCP: 5	♣ A5	Partner bids first.
Board: 166	♠ K43	The opponents are silent.
Dealer: N	♥ A83	
Vul: NS	♦ 532	You bid first.
HCP: 15	♣ AKJ8	
Board: 167	♠ 1032	The opponents are silent.
Dealer: S	♥ AKJ94	
Vul: Both	♦ J63	Partner bids first.
HCP: 10	♣ J5	
Board: 168	♠ AQ75	The opponents are silent.
Dealer: N	♥ 102	
Vul: NS	♦ QJ6	You bid first.
HCP: 16	♣ AK42	
Board: 169	♠ —	East Bids 3♠ if possible.
Dealer: S	♥ AJ965	
Vul: NS	♦ K76543	Partner bids first.
HCP: 9	♣ J3	

Jacoby Transfer Both hands (Answers Page)

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ J107652	♠ Q3				1NT
Vul: None	♥ 73	♥ KJ10	Pass	2♥	X	XX ¹
North HCP: 5	♦ 963	♦ A754	Pass	2♠	Pass	Pass
South HCP: 15	♣ A5	♣ KQ83	3♥	3♠	AP	
Contract: 3♠ N			1. artificial			

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ A96		1NT	Pass	2♦
Vul: NS	♥ A83	♥ QJ964	Pass	2♥	Pass	3NT
North HCP: 15	♦ 532	♦ AQ	AP			
South HCP: 15	♣ AKJ8	♣ Q65				
Contract: 3N N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ AKQ				1NT
Vul: Both	♥ AKJ94	♥ Q7	Pass	2♦	Pass	2♥
North HCP: 10	♦ J63	♦ Q82	Pass	3NT	AP	
South HCP: 17	♣ J5	♣ A9862				
Contract: 3N S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AQ75	♠ 1083		1NT	Pass	2♦
Vul: NS	♥ 102	♥ KQJ85	Pass	2♥	Pass	2NT
North HCP: 16	♦ QJ6	♦ K105	AP			
South HCP: 9	♣ AK42	♣ 65				
Contract: 2N N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ Q85				1NT
Vul: NS	♥ AJ965	♥ K82	Pass	2♦	3♠	Pass
North HCP: 9	♦ K76543	♦ AJ2	Pass	5♦	AP	
South HCP: 17	♣ J3	♣ AK108				
Contract: 5♦ N						

South hands (Practice Page)

Jacoby Transfer

Board: 165	♠ Q3	East Doubles 2♥ if possible.
Dealer: S	♥ KJ10	West Bids 3♥ if possible.
Vul: None	♦ A754	
HCP: 15	♣ KQ83	You bid first.
Board: 166	♠ A96	The opponents are silent.
Dealer: N	♥ QJ964	
Vul: NS	♦ AQ	Partner bids first.
HCP: 15	♣ Q65	
Board: 167	♠ AKQ	The opponents are silent.
Dealer: S	♥ Q7	
Vul: Both	♦ Q82	You bid first.
HCP: 17	♣ A9862	
Board: 168	♠ 1083	The opponents are silent.
Dealer: N	♥ KQJ85	
Vul: NS	♦ K105	Partner bids first.
HCP: 9	♣ 65	
Board: 169	♠ Q85	East Bids 3♠ if possible.
Dealer: S	♥ K82	
Vul: NS	♦ AJ2	You bid first.
HCP: 17	♣ AK108	

Jacoby Transfer Both hands (Answers Page)

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ J107652	♠ Q3				1NT
Vul: None	♥ 73	♥ KJ10	Pass	2♥	X	XX ¹
North HCP: 5	♦ 963	♦ A754	Pass	2♠	Pass	Pass
South HCP: 15	♣ A5	♣ KQ83	3♥	3♠	AP	
Contract: 3♠ N			1. artificial			

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ A96		1NT	Pass	2♦
Vul: NS	♥ A83	♥ QJ964	Pass	2♥	Pass	3NT
North HCP: 15	♦ 532	♦ AQ	AP			
South HCP: 15	♣ AKJ8	♣ Q65				
Contract: 3N N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ AKQ				1NT
Vul: Both	♥ AKJ94	♥ Q7	Pass	2♦	Pass	2♥
North HCP: 10	♦ J63	♦ Q82	Pass	3NT	AP	
South HCP: 17	♣ J5	♣ A9862				
Contract: 3N S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AQ75	♠ 1083		1NT	Pass	2♦
Vul: NS	♥ 102	♥ KQJ85	Pass	2♥	Pass	2NT
North HCP: 16	♦ QJ6	♦ K105	AP			
South HCP: 9	♣ AK42	♣ 65				
Contract: 2N N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ Q85				1NT
Vul: NS	♥ AJ965	♥ K82	Pass	2♦	3♠	Pass
North HCP: 9	♦ K76543	♦ AJ2	Pass	5♦	AP	
South HCP: 17	♣ J3	♣ AK108				
Contract: 5♦ N						

North hands (Practice Page)

Jacoby Transfer

Board: 170	♠ 65	The opponents are silent.
Dealer: N	♥ KJ103	
Vul: EW	♦ A9	You bid first.
HCP: 15	♣ AK842	

Board: 171	♠ J10	The opponents are silent.
Dealer: S	♥ KQ732	
Vul: EW	♦ 10	Partner bids first.
HCP: 10	♣ A10953	

Board: 172	♠ K7	The opponents are silent.
Dealer: N	♥ AK94	
Vul: Both	♦ K854	You bid first.
HCP: 15	♣ Q86	

Board: 173	♠ J63	East Bids 3♦ if possible.
Dealer: S	♥ AJ9652	
Vul: Both	♦ 1096	Partner bids first.
HCP: 6	♣ 5	

Board: 174	♠ Q3	The opponents are silent.
Dealer: N	♥ AJ64	
Vul: None	♦ AQ543	You bid first.
HCP: 16	♣ K4	

Jacoby Transfer Both hands (Answers Page)

Board: 170

Dealer: N

Vul: EW

North HCP: 15

South HCP: 15

Contract: 4♠ N

North:

♠ 65

♥ KJ103

♦ A9

♣ AK842

South:

♠ AKJ83

♥ 2

♦ KQ653

♣ Q10

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♦

Pass 3NT Pass 4♠

AP

Board: 171

Dealer: S

Vul: EW

North HCP: 10

South HCP: 17

Contract: 4♥ S

North:

♠ J10

♥ KQ732

♦ 10

♣ A10953

South:

♠ 85

♥ AJ104

♦ AK97

♣ KQ2

West North East South

1NT

Pass 2♦ Pass 2♠¹

Pass 3♣² Pass 3♦³

Pass 4♦⁴ Pass 4♥

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, a ♦ stopper

Board: 172

Dealer: N

Vul: Both

North HCP: 15

South HCP: 12

Contract: 3N N

North:

♠ K7

♥ AK94

♦ K854

♣ Q86

South:

♠ AJ1093

♥ J108

♦ AQ32

♣ 9

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♦

Pass 3NT AP

Board: 173

Dealer: S

Vul: Both

North HCP: 6

South HCP: 15

Contract: 4♥ N

North:

♠ J63

♥ AJ9652

♦ 1096

♣ 5

South:

♠ AK9

♥ K3

♦ Q43

♣ K10642

West North East South

1NT

Pass 2♦ 3♦ Pass

Pass 4♥ AP

Board: 174

Dealer: N

Vul: None

North HCP: 16

South HCP: 17

Contract: 6N N

North:

♠ Q3

♥ AJ64

♦ AQ543

♣ K4

South:

♠ AJ986

♥ K7

♦ K2

♣ AQ65

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 3♦ Pass 4NT¹

Pass 6NT AP

1. Quantitative 4NT

South hands (Practice Page)

Jacoby Transfer

Board: 170	♠ AKJ83	The opponents are silent.
Dealer: N	♥ 2	
Vul: EW	♦ KQ653	Partner bids first.
HCP: 15	♣ Q10	

Board: 171	♠ 85	The opponents are silent.
Dealer: S	♥ AJ104	
Vul: EW	♦ AK97	You bid first.
HCP: 17	♣ KQ2	

Board: 172	♠ AJ1093	The opponents are silent.
Dealer: N	♥ J108	
Vul: Both	♦ AQ32	Partner bids first.
HCP: 12	♣ 9	

Board: 173	♠ AK9	East Bids 3♦ if possible.
Dealer: S	♥ K3	
Vul: Both	♦ Q43	You bid first.
HCP: 15	♣ K10642	

Board: 174	♠ AJ986	The opponents are silent.
Dealer: N	♥ K7	
Vul: None	♦ K2	Partner bids first.
HCP: 17	♣ AQ65	

Jacoby Transfer Both hands (Answers Page)

Board: 170

Dealer: N

Vul: EW

North HCP: 15

South HCP: 15

Contract: 4♠ N

North:

♠ 65

♥ KJ103

♦ A9

♣ AK842

South:

♠ AKJ83

♥ 2

♦ KQ653

♣ Q10

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♦

Pass 3NT Pass 4♠

AP

Board: 171

Dealer: S

Vul: EW

North HCP: 10

South HCP: 17

Contract: 4♥ S

North:

♠ J10

♥ KQ732

♦ 10

♣ A10953

South:

♠ 85

♥ AJ104

♦ AK97

♣ KQ2

West North East South

1NT

Pass 2♦ Pass 2♠¹

Pass 3♣² Pass 3♦³

Pass 4♦⁴ Pass 4♥

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, a ♦ stopper

Board: 172

Dealer: N

Vul: Both

North HCP: 15

South HCP: 12

Contract: 3N N

North:

♠ K7

♥ AK94

♦ K854

♣ Q86

South:

♠ AJ1093

♥ J108

♦ AQ32

♣ 9

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♦

Pass 3NT AP

Board: 173

Dealer: S

Vul: Both

North HCP: 6

South HCP: 15

Contract: 4♥ N

North:

♠ J63

♥ AJ9652

♦ 1096

♣ 5

South:

♠ AK9

♥ K3

♦ Q43

♣ K10642

West North East South

1NT

Pass 2♦ 3♦ Pass

Pass 4♥ AP

Board: 174

Dealer: N

Vul: None

North HCP: 16

South HCP: 17

Contract: 6N N

North:

♠ Q3

♥ AJ64

♦ AQ543

♣ K4

South:

♠ AJ986

♥ K7

♦ K2

♣ AQ65

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 3♦ Pass 4NT¹

Pass 6NT AP

1. Quantitative 4NT

North hands (Practice Page)

Jacoby Transfer

Board: 175	♠ J8	The opponents are silent.
Dealer: S	♥ A7432	
Vul: Both	♦ J64	Partner bids first.
HCP: 10	♣ A107	
Board: 176	♠ QJ2	West Doubles 2♥ if possible.
Dealer: N	♥ KQ987	
Vul: None	♦ KJ8	You bid first.
HCP: 16	♣ A8	
Board: 177	♠ 98	East Bids 2♠ if possible.
Dealer: S	♥ AKJ96	
Vul: NS	♦ J32	Partner bids first.
HCP: 11	♣ Q96	
Board: 178	♠ AKQ2	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: EW	♦ 9763	You bid first.
HCP: 16	♣ Q6	
Board: 179	♠ AQJ75	East Doubles 2♥ if possible.
Dealer: S	♥ 843	
Vul: EW	♦ 10874	Partner bids first.
HCP: 10	♣ K	

Jacoby Transfer Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ K109				1NT
Vul: Both	♥ A7432	♥ K96	Pass	2♦	Pass	2♥
North HCP: 10	♦ J64	♦ AQ	Pass	3NT	Pass	4♥
South HCP: 16	♣ A107	♣ KJ982	AP			
Contract: 4♥ S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ QJ2	♠ K10864		1NT	Pass	2♥
Vul: None	♥ KQ987	♥ —	X	2♠	Pass	3♣ ¹
North HCP: 16	♦ KJ8	♦ A93	Pass	3♦ ²	Pass	4♥ ³
South HCP: 11	♣ A8	♣ KJ1092	Pass	4♠	AP	
Contract: 4♠ N						

1. Cue bid, a ♣ stopper
2. Cue bid, a ♦ stopper
3. Cue bid, a ♥ stopper

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ A4				1NT
Vul: NS	♥ AKJ96	♥ Q754	Pass	2♦	2♠	3♥
North HCP: 11	♦ J32	♦ AQ6	Pass	4♥	AP	
South HCP: 17	♣ Q96	♣ AJ108				
Contract: 4♥ S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J		1NT	Pass	2♦
Vul: EW	♥ AJ10	♥ KQ765	Pass	2♥	Pass	3NT
North HCP: 16	♦ 9763	♦ KJ10	Pass	4♥	AP	
South HCP: 10	♣ Q6	♣ 8532				
Contract: 4♥ N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ AQJ75	♠ 62				1NT
Vul: EW	♥ 843	♥ K76	Pass	2♥	X	XX ¹
North HCP: 10	♦ 10874	♦ AKJ53	Pass	3NT	AP	
South HCP: 15	♣ K	♣ A102				
Contract: 3N S						

1. artificial

South hands (Practice Page)

Jacoby Transfer

Board: 175	♠ K109	The opponents are silent.
Dealer: S	♥ K96	
Vul: Both	♦ AQ	You bid first.
HCP: 16	♣ KJ982	
Board: 176	♠ K10864	West Doubles 2♥ if possible.
Dealer: N	♥ —	
Vul: None	♦ A93	Partner bids first.
HCP: 11	♣ KJ1092	
Board: 177	♠ A4	East Bids 2♠ if possible.
Dealer: S	♥ Q754	
Vul: NS	♦ AQ6	You bid first.
HCP: 17	♣ AJ108	
Board: 178	♠ J	The opponents are silent.
Dealer: N	♥ KQ765	
Vul: EW	♦ KJ10	Partner bids first.
HCP: 10	♣ 8532	
Board: 179	♠ 62	East Doubles 2♥ if possible.
Dealer: S	♥ K76	
Vul: EW	♦ AKJ53	You bid first.
HCP: 15	♣ A102	

Jacoby Transfer Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ K109				1NT
Vul: Both	♥ A7432	♥ K96	Pass	2♦	Pass	2♥
North HCP: 10	♦ J64	♦ AQ	Pass	3NT	Pass	4♥
South HCP: 16	♣ A107	♣ KJ982	AP			
Contract: 4♥ S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ QJ2	♠ K10864		1NT	Pass	2♥
Vul: None	♥ KQ987	♥ —	X	2♠	Pass	3♣ ¹
North HCP: 16	♦ KJ8	♦ A93	Pass	3♦ ²	Pass	4♥ ³
South HCP: 11	♣ A8	♣ KJ1092	Pass	4♠	AP	
Contract: 4♠ N						

1. Cue bid, a ♣ stopper
2. Cue bid, a ♦ stopper
3. Cue bid, a ♥ stopper

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ A4				1NT
Vul: NS	♥ AKJ96	♥ Q754	Pass	2♦	2♠	3♥
North HCP: 11	♦ J32	♦ AQ6	Pass	4♥	AP	
South HCP: 17	♣ Q96	♣ AJ108				
Contract: 4♥ S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J		1NT	Pass	2♦
Vul: EW	♥ AJ10	♥ KQ765	Pass	2♥	Pass	3NT
North HCP: 16	♦ 9763	♦ KJ10	Pass	4♥	AP	
South HCP: 10	♣ Q6	♣ 8532				
Contract: 4♥ N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ AQJ75	♠ 62				1NT
Vul: EW	♥ 843	♥ K76	Pass	2♥	X	XX ¹
North HCP: 10	♦ 10874	♦ AKJ53	Pass	3NT	AP	
South HCP: 15	♣ K	♣ A102				
Contract: 3N S						

1. artificial

North hands (Practice Page)

Jacoby Transfer

Board: 180	♠ KJ73	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ AJ53	You bid first.
HCP: 17	♣ A103	

Board: 181	♠ 87543	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ 86	Partner bids first.
HCP: 10	♣ K42	

Board: 182	♠ K853	The opponents are silent.
Dealer: N	♥ AK8	
Vul: Both	♦ Q1093	You bid first.
HCP: 16	♣ A4	

Board: 183	♠ Q72	The opponents are silent.
Dealer: S	♥ A9754	
Vul: None	♦ AK	Partner bids first.
HCP: 14	♣ J82	

Jacoby Transfer Both hands (Answers Page)

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ KJ73	♠ 98		1NT	Pass	2♦
Vul: Both	♥ KJ	♥ Q87432	Pass	2♥	AP	
North HCP: 17	♦ AJ53	♦ 1087				
South HCP: 2	♣ A103	♣ 86				
Contract: 2♥ N						

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ 87543	♠ A62				1NT
Vul: NS	♥ AQJ	♥ 98543	Pass	2♥	Pass	2♠
North HCP: 10	♦ 86	♦ AQ	Pass	3NT	Pass	4♠
South HCP: 15	♣ K42	♣ AJ5	AP			
Contract: 4♠ S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ K853	♠ AQJ74		1NT	Pass	2♥
Vul: Both	♥ AK8	♥ J109	Pass	2NT ¹	Pass	3NT ²
North HCP: 16	♦ Q1093	♦ A8	Pass	4♣ ³	Pass	4♦ ⁴
South HCP: 12	♣ A4	♣ 1063	Pass	4NT ⁵	Pass	5♠ ⁶
Contract: 6♠ S			Pass	6♠	AP	

1. Extended acceptance after NT
 2. Cue bid, surplus
 3. Cue bid, a ♣ stopper
 4. Cue bid, a ♦ stopper
 5. Blackwood 0314, for ♠
 6. A=2/5 or 5/5, Q(S)=1

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ AK6				1NT
Vul: None	♥ A9754	♥ QJ8	Pass	2♦	Pass	2♥
North HCP: 14	♦ AK	♦ Q103	Pass	3NT	Pass	4♥
South HCP: 15	♣ J82	♣ K743	Pass	4NT ¹	Pass	5♦ ²
Contract: 5♥ S			Pass	5♥	AP	

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

South hands (Practice Page)

Jacoby Transfer

Board: 180	♠ 98	The opponents are silent.
Dealer: N	♥ Q87432	
Vul: Both	♦ 1087	Partner bids first.
HCP: 2	♣ 86	

Board: 181	♠ A62	The opponents are silent.
Dealer: S	♥ 98543	
Vul: NS	♦ AQ	You bid first.
HCP: 15	♣ AJ5	

Board: 182	♠ AQJ74	The opponents are silent.
Dealer: N	♥ J109	
Vul: Both	♦ A8	Partner bids first.
HCP: 12	♣ 1063	

Board: 183	♠ AK6	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: None	♦ Q103	You bid first.
HCP: 15	♣ K743	

Jacoby Transfer Both hands (Answers Page)

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ KJ73	♠ 98		1NT	Pass	2♦
Vul: Both	♥ KJ	♥ Q87432				
North HCP: 17	♦ AJ53	♦ 1087	Pass	2♥	AP	
South HCP: 2	♣ A103	♣ 86				
Contract: 2♥ N						

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ 87543	♠ A62				1NT
Vul: NS	♥ AQJ	♥ 98543	Pass	2♥	Pass	2♠
North HCP: 10	♦ 86	♦ AQ	Pass	3NT	Pass	4♠
South HCP: 15	♣ K42	♣ AJ5	AP			
Contract: 4♠ S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ K853	♠ AQJ74		1NT	Pass	2♥
Vul: Both	♥ AK8	♥ J109	Pass	2NT ¹	Pass	3NT ²
North HCP: 16	♦ Q1093	♦ A8	Pass	4♣ ³	Pass	4♦ ⁴
South HCP: 12	♣ A4	♣ 1063	Pass	4NT ⁵	Pass	5♠ ⁶
Contract: 6♠ S			Pass	6♠	AP	

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Cue bid, a ♦ stopper
5. Blackwood 0314, for ♠
6. A=2/5 or 5/5, Q(S)=1

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ AK6				1NT
Vul: None	♥ A9754	♥ QJ8	Pass	2♦	Pass	2♥
North HCP: 14	♦ AK	♦ Q103	Pass	3NT	Pass	4♥
South HCP: 15	♣ J82	♣ K743	Pass	4NT ¹	Pass	5♦ ²
Contract: 5♥ S			Pass	5♥	AP	

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

North hands (Practice Page)

Jacoby Transfer

Board: 184	♠ A952	East Doubles Pass if possible.
Dealer: N	♥ KJ106	
Vul: EW	♦ A6	You bid first.
HCP: 15	♣ K75	

Board: 185	♠ 42	The opponents are silent.
Dealer: S	♥ KQJ63	
Vul: Both	♦ A74	Partner bids first.
HCP: 11	♣ J97	

Board: 186	♠ A7	The opponents are silent.
Dealer: N	♥ AQ95	
Vul: None	♦ QJ86	You bid first.
HCP: 16	♣ QJ4	

Board: 187	♠ AQ1082	The opponents are silent.
Dealer: S	♥ 9	
Vul: Both	♦ AJ7	Partner bids first.
HCP: 14	♣ K842	

Jacoby Transfer Both hands (Answers Page)

Board: 184
Dealer: N
Vul: EW
North HCP: 15
South HCP: 12
Contract: 6♥X S

North:
♠ A952
♥ KJ106
♦ A6
♣ K75

South:
♠ —
♥ A8753
♦ KQ975
♣ QJ6

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

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

Board: 185
Dealer: S
Vul: Both
North HCP: 11
South HCP: 17
Contract: 4♥ N

North:
♠ 42
♥ KQJ63
♦ A74
♣ J97

South:
♠ AKJ6
♥ A752
♦ K8
♣ Q105

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

1. Extended acceptance after NT

Board: 186
Dealer: N
Vul: None
North HCP: 16
South HCP: 10
Contract: 3N N

North:
♠ A7
♥ AQ95
♦ QJ86
♣ QJ4

South:
♠ K10863
♥ K
♦ A943
♣ 1052

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

Board: 187
Dealer: S
Vul: Both
North HCP: 14
South HCP: 16
Contract: 5♠ S

North:
♠ AQ1082
♥ 9
♦ AJ7
♣ K842

South:
♠ KJ6
♥ AKQ87
♦ 96
♣ QJ6

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

1. Blackwood 0314, for ♠
2. A=2/5 or 5/5, Q(S)=0

South hands (Practice Page)

Jacoby Transfer

Board: 184	♠ —	East Doubles Pass if possible.
Dealer: N	♥ A8753	
Vul: EW	♦ KQ975	Partner bids first.
HCP: 12	♣ QJ6	
Board: 185	♠ AKJ6	The opponents are silent.
Dealer: S	♥ A752	
Vul: Both	♦ K8	You bid first.
HCP: 17	♣ Q105	
Board: 186	♠ K10863	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ A943	Partner bids first.
HCP: 10	♣ 1052	
Board: 187	♠ KJ6	The opponents are silent.
Dealer: S	♥ AKQ87	
Vul: Both	♦ 96	You bid first.
HCP: 16	♣ QJ6	

Jacoby Transfer Both hands (Answers Page)

Board: 184
Dealer: N
Vul: EW
North HCP: 15
South HCP: 12
Contract: 6♥X S

North:
♠ A952
♥ KJ106
♦ A6
♣ K75

South:
♠ —
♥ A8753
♦ KQ975
♣ QJ6

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

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

Board: 185
Dealer: S
Vul: Both
North HCP: 11
South HCP: 17
Contract: 4♥ N

North:
♠ 42
♥ KQJ63
♦ A74
♣ J97

South:
♠ AKJ6
♥ A752
♦ K8
♣ Q105

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

1. Extended acceptance after NT

Board: 186
Dealer: N
Vul: None
North HCP: 16
South HCP: 10
Contract: 3N N

North:
♠ A7
♥ AQ95
♦ QJ86
♣ QJ4

South:
♠ K10863
♥ K
♦ A943
♣ 1052

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

Board: 187
Dealer: S
Vul: Both
North HCP: 14
South HCP: 16
Contract: 5♠ S

North:
♠ AQ1082
♥ 9
♦ AJ7
♣ K842

South:
♠ KJ6
♥ AKQ87
♦ 96
♣ QJ6

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

1. Blackwood 0314, for ♠
2. A=2/5 or 5/5, Q(S)=0

North hands (Practice Page)

Jacoby Transfer

Board: 188	♠ 95	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: NS	♦ K65	You bid first.
HCP: 15	♣ AK1087	
Board: 189	♠ K106	The opponents are silent.
Dealer: S	♥ AQ632	
Vul: EW	♦ A92	Partner bids first.
HCP: 16	♣ K3	
Board: 190	♠ J3	The opponents are silent.
Dealer: N	♥ K52	
Vul: None	♦ AQ2	You bid first.
HCP: 16	♣ AQ873	
Board: 191	♠ J9	East Doubles 2♦ if possible.
Dealer: S	♥ Q10742	
Vul: NS	♦ J3	Partner bids first.
HCP: 11	♣ AK62	
Board: 192	♠ K52	The opponents are silent.
Dealer: N	♥ AQ976	
Vul: Both	♦ J7	You bid first.
HCP: 15	♣ AJ9	

Jacoby Transfer Both hands (Answers Page)

Board: 188
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 9
 Contract: 4♥ N

North:
 ♠ 95
 ♥ AJ6
 ♦ K65
 ♣ AK1087

South:
 ♠ QJ2
 ♥ KQ983
 ♦ 9
 ♣ J432

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

Board: 189
 Dealer: S
 Vul: EW
 North HCP: 16
 South HCP: 15
 Contract: 6N S

North:
 ♠ K106
 ♥ AQ632
 ♦ A92
 ♣ K3

South:
 ♠ A752
 ♥ KJ
 ♦ K753
 ♣ A97

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

1. Quantitative 4NT

Board: 190
 Dealer: N
 Vul: None
 North HCP: 16
 South HCP: 10
 Contract: 4♥ N

North:
 ♠ J3
 ♥ K52
 ♦ AQ2
 ♣ AQ873

South:
 ♠ A84
 ♥ Q10983
 ♦ J74
 ♣ K10

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

Board: 191
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 15
 Contract: 4♥ S

North:
 ♠ J9
 ♥ Q10742
 ♦ J3
 ♣ AK62

South:
 ♠ AQ6
 ♥ KJ9
 ♦ Q965
 ♣ QJ7

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

Board: 192
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 4
 Contract: 3♠ N

North:
 ♠ K52
 ♥ AQ976
 ♦ J7
 ♣ AJ9

South:
 ♠ QJ9764
 ♥ J4
 ♦ 1094
 ♣ 63

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

South hands (Practice Page)

Jacoby Transfer

Board: 188	♠ QJ2	The opponents are silent.
Dealer: N	♥ KQ983	
Vul: NS	♦ 9	Partner bids first.
HCP: 9	♣ J432	
Board: 189	♠ A752	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ K753	You bid first.
HCP: 15	♣ A97	
Board: 190	♠ A84	The opponents are silent.
Dealer: N	♥ Q10983	
Vul: None	♦ J74	Partner bids first.
HCP: 10	♣ K10	
Board: 191	♠ AQ6	East Doubles 2♦ if possible.
Dealer: S	♥ KJ9	
Vul: NS	♦ Q965	You bid first.
HCP: 15	♣ QJ7	
Board: 192	♠ QJ9764	The opponents are silent.
Dealer: N	♥ J4	
Vul: Both	♦ 1094	Partner bids first.
HCP: 4	♣ 63	

Jacoby Transfer Both hands (Answers Page)

Board: 188
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 9
 Contract: 4♥ N

North:
 ♠ 95
 ♥ AJ6
 ♦ K65
 ♣ AK1087

South:
 ♠ QJ2
 ♥ KQ983
 ♦ 9
 ♣ J432

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

Board: 189
 Dealer: S
 Vul: EW
 North HCP: 16
 South HCP: 15
 Contract: 6N S

North:
 ♠ K106
 ♥ AQ632
 ♦ A92
 ♣ K3

South:
 ♠ A752
 ♥ KJ
 ♦ K753
 ♣ A97

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

1. Quantitative 4NT

Board: 190
 Dealer: N
 Vul: None
 North HCP: 16
 South HCP: 10
 Contract: 4♥ N

North:
 ♠ J3
 ♥ K52
 ♦ AQ2
 ♣ AQ873

South:
 ♠ A84
 ♥ Q10983
 ♦ J74
 ♣ K10

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

Board: 191
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 15
 Contract: 4♥ S

North:
 ♠ J9
 ♥ Q10742
 ♦ J3
 ♣ AK62

South:
 ♠ AQ6
 ♥ KJ9
 ♦ Q965
 ♣ QJ7

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

Board: 192
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 4
 Contract: 3♠ N

North:
 ♠ K52
 ♥ AQ976
 ♦ J7
 ♣ AJ9

South:
 ♠ QJ9764
 ♥ J4
 ♦ 1094
 ♣ 63

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

North hands (Practice Page)

Jacoby Transfer

Board: 193	♠ J7	East Doubles 4♦ if possible.
Dealer: S	♥ AK982	
Vul: EW	♦ K42	Partner bids first.
HCP: 14	♣ K93	
Board: 194	♠ A83	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: Both	♦ K854	You bid first.
HCP: 17	♣ Q10	
Board: 195	♠ A9876	The opponents are silent.
Dealer: S	♥ 65	
Vul: None	♦ A1075	Partner bids first.
HCP: 12	♣ A9	
Board: 196	♠ A986	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ AQ103	You bid first.
HCP: 15	♣ 1053	

Jacoby Transfer Both hands (Answers Page)

Board: 193
Dealer: S
Vul: EW
North HCP: 14
South HCP: 16
Contract: 5♥ N

North:
♠ J7
♥ AK982
♦ K42
♣ K93

South:
♠ AQ102
♥ Q654
♦ Q3
♣ AQ4

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

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Cue bid, a ♦ stopper
5. Blackwood 0314, for ♥
6. A=2/5 or 5/5, Q(H)=0

Board: 194
Dealer: N
Vul: Both
North HCP: 17
South HCP: 9
Contract: 5♠ N

North:
♠ A83
♥ AKJ5
♦ K854
♣ Q10

South:
♠ KQ954
♥ 6
♦ 3
♣ KJ8742

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

1. Blackwood 0314, for ♠
2. A=2/5 or 5/5, Q(S)=0

Board: 195
Dealer: S
Vul: None
North HCP: 12
South HCP: 15
Contract: 4♠ S

North:
♠ A9876
♥ 65
♦ A1075
♣ A9

South:
♠ QJ42
♥ KJ
♦ Q98
♣ KQJ7

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

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

Board: 196

Dealer: N

Vul: EW

North HCP: 15

South HCP: 10

Contract: 3N N

North:

♠ A986

♥ AJ

♦ AQ103

♣ 1053

South:

♠ Q

♥ K7643

♦ 72

♣ AJ972

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

	1NT	Pass	2♦
--	-----	------	----

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

Pass	3NT	AP	
------	-----	----	--

South hands (Practice Page)

Jacoby Transfer

Board: 193	♠ AQ102	East Doubles 4♦ if possible.
Dealer: S	♥ Q654	
Vul: EW	♦ Q3	You bid first.
HCP: 16	♣ AQ4	
Board: 194	♠ KQ954	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ 3	Partner bids first.
HCP: 9	♣ KJ8742	
Board: 195	♠ QJ42	The opponents are silent.
Dealer: S	♥ KJ	
Vul: None	♦ Q98	You bid first.
HCP: 15	♣ KQJ7	
Board: 196	♠ Q	The opponents are silent.
Dealer: N	♥ K7643	
Vul: EW	♦ 72	Partner bids first.
HCP: 10	♣ AJ972	

Jacoby Transfer Both hands (Answers Page)

Board: 193
Dealer: S
Vul: EW
North HCP: 14
South HCP: 16
Contract: 5♥ N

North:
♠ J7
♥ AK982
♦ K42
♣ K93

South:
♠ AQ102
♥ Q654
♦ Q3
♣ AQ4

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

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Cue bid, a ♦ stopper
5. Blackwood 0314, for ♥
6. A=2/5 or 5/5, Q(H)=0

Board: 194
Dealer: N
Vul: Both
North HCP: 17
South HCP: 9
Contract: 5♠ N

North:
♠ A83
♥ AKJ5
♦ K854
♣ Q10

South:
♠ KQ954
♥ 6
♦ 3
♣ KJ8742

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

1. Blackwood 0314, for ♠
2. A=2/5 or 5/5, Q(S)=0

Board: 195
Dealer: S
Vul: None
North HCP: 12
South HCP: 15
Contract: 4♠ S

North:
♠ A9876
♥ 65
♦ A1075
♣ A9

South:
♠ QJ42
♥ KJ
♦ Q98
♣ KQJ7

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

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

Board: 196

Dealer: N

Vul: EW

North HCP: 15

South HCP: 10

Contract: 3N N

North:

♠ A986

♥ AJ

♦ AQ103

♣ 1053

South:

♠ Q

♥ K7643

♦ 72

♣ AJ972

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

	1NT	Pass	2♦
--	-----	------	----

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

Pass	3NT	AP	
------	-----	----	--

North hands (Practice Page)

Jacoby Transfer

Board: 197	♠ 2	The opponents are silent.
Dealer: S	♥ AK742	
Vul: Both	♦ Q974	Partner bids first.
HCP: 9	♣ 765	

Board: 198	♠ Q5	The opponents are silent.
Dealer: N	♥ AQJ2	
Vul: None	♦ Q652	You bid first.
HCP: 15	♣ A96	

Board: 199	♠ 3	The opponents are silent.
Dealer: S	♥ J76542	
Vul: NS	♦ Q106	Partner bids first.
HCP: 3	♣ 874	

Board: 200	♠ Q106	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: Both	♦ KQJ76	You bid first.
HCP: 15	♣ J10	

Board: 201	♠ KQ1085	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ KQ10863	Partner bids first.
HCP: 10	♣ 95	

Jacoby Transfer Both hands (Answers Page)

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ 10854				1NT
Vul: Both	♥ AK742	♥ Q96	Pass	2♦	Pass	2♥
North HCP: 9	♦ Q974	♦ AK2	Pass	3♦	Pass	4♥
South HCP: 16	♣ 765	♣ AK9	AP			
Contract: 4♥ S						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AKJ106		1NT	Pass	2♥
Vul: None	♥ AQJ2	♥ 54	Pass	2♠	Pass	3♦
North HCP: 15	♦ Q652	♦ AJ74	Pass	3NT	Pass	4♠
South HCP: 13	♣ A96	♣ 104	AP			
Contract: 4♠ N						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ J752				1NT
Vul: NS	♥ J76542	♥ KQ	Pass	2♦	Pass	2♥
North HCP: 3	♦ Q106	♦ A42	AP			
South HCP: 15	♣ 874	♣ KQ62				
Contract: 2♥ S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ Q106	♠ AK752		1NT	Pass	2♥
Vul: Both	♥ AQ7	♥ 84	Pass	2♠	Pass	3NT
North HCP: 15	♦ KQJ76	♦ A104	Pass	4♠	AP	
South HCP: 13	♣ J10	♣ Q93				
Contract: 4♠ N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ KQ1085	♠ AJ6				1NT
Vul: NS	♥ —	♥ K103	Pass	2♥	Pass	2♠
North HCP: 10	♦ KQ10863	♦ A542	Pass	3♦	Pass	4♠
South HCP: 16	♣ 95	♣ A107	Pass	4NT ¹	Pass	5♣ ²
Contract: 6♠ S			Pass	6♠	AP	

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

South hands (Practice Page)

Jacoby Transfer

Board: 197	♠ 10854	The opponents are silent.
Dealer: S	♥ Q96	
Vul: Both	♦ AK2	You bid first.
HCP: 16	♣ AK9	

Board: 198	♠ AKJ106	The opponents are silent.
Dealer: N	♥ 54	
Vul: None	♦ AJ74	Partner bids first.
HCP: 13	♣ 104	

Board: 199	♠ J752	The opponents are silent.
Dealer: S	♥ KQ	
Vul: NS	♦ A42	You bid first.
HCP: 15	♣ KQ62	

Board: 200	♠ AK752	The opponents are silent.
Dealer: N	♥ 84	
Vul: Both	♦ A104	Partner bids first.
HCP: 13	♣ Q93	

Board: 201	♠ AJ6	The opponents are silent.
Dealer: S	♥ K103	
Vul: NS	♦ A542	You bid first.
HCP: 16	♣ A107	

Jacoby Transfer Both hands (Answers Page)

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ 10854				1NT
Vul: Both	♥ AK742	♥ Q96	Pass	2♦	Pass	2♥
North HCP: 9	♦ Q974	♦ AK2	Pass	3♦	Pass	4♥
South HCP: 16	♣ 765	♣ AK9	AP			
Contract: 4♥ S						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AKJ106		1NT	Pass	2♥
Vul: None	♥ AQJ2	♥ 54	Pass	2♠	Pass	3♦
North HCP: 15	♦ Q652	♦ AJ74	Pass	3NT	Pass	4♠
South HCP: 13	♣ A96	♣ 104	AP			
Contract: 4♠ N						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ J752				1NT
Vul: NS	♥ J76542	♥ KQ	Pass	2♦	Pass	2♥
North HCP: 3	♦ Q106	♦ A42	AP			
South HCP: 15	♣ 874	♣ KQ62				
Contract: 2♥ S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ Q106	♠ AK752		1NT	Pass	2♥
Vul: Both	♥ AQ7	♥ 84	Pass	2♠	Pass	3NT
North HCP: 15	♦ KQJ76	♦ A104	Pass	4♠	AP	
South HCP: 13	♣ J10	♣ Q93				
Contract: 4♠ N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ KQ1085	♠ AJ6				1NT
Vul: NS	♥ —	♥ K103	Pass	2♥	Pass	2♠
North HCP: 10	♦ KQ10863	♦ A542	Pass	3♦	Pass	4♠
South HCP: 16	♣ 95	♣ A107	Pass	4NT ¹	Pass	5♣ ²
Contract: 6♠ S			Pass	6♠	AP	

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

North hands (Practice Page)

Jacoby Transfer

Board: 202	♠ J953	West Bids 2♠ if possible.
Dealer: N	♥ AK94	
Vul: None	♦ K2	You bid first.
HCP: 16	♣ KQ7	
Board: 203	♠ J9	East Bids 3♦ if possible.
Dealer: S	♥ Q109742	
Vul: NS	♦ 1086	Partner bids first.
HCP: 5	♣ Q2	
Board: 204	♠ KQJ	The opponents are silent.
Dealer: N	♥ K93	
Vul: Both	♦ AJ104	You bid first.
HCP: 16	♣ Q93	
Board: 205	♠ AQJ94	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ 92	Partner bids first.
HCP: 17	♣ QJ3	
Board: 206	♠ A643	The opponents are silent.
Dealer: N	♥ 102	
Vul: EW	♦ AJ4	You bid first.
HCP: 15	♣ AQ84	

Jacoby Transfer Both hands (Answers Page)

Board: 202
Dealer: N
Vul: None
North HCP: 16
South HCP: 10
Contract: 4♠ N

North:
♠ J953
♥ AK94
♦ K2
♣ KQ7

South:
♠ AQ1042
♥ 53
♦ A103
♣ 643

West	North	East	South
	1NT	Pass	2♥
2♠ ¹	3♠	Pass	4♦ ²
Pass	4♥ ³	Pass	4♠
AP			
1. Michaels Cuebid			
2. Cue bid, a ♦ stopper			
3. Cue bid, a ♣ stopper			

Board: 203
Dealer: S
Vul: NS
North HCP: 5
South HCP: 15
Contract: 3♥ N

North:
♠ J9
♥ Q109742
♦ 1086
♣ Q2

South:
♠ A1043
♥ AK3
♦ A53
♣ 963

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

Board: 204
Dealer: N
Vul: Both
North HCP: 16
South HCP: 13
Contract: 4♠ N

North:
♠ KQJ
♥ K93
♦ AJ104
♣ Q93

South:
♠ A9742
♥ A
♦ Q973
♣ K106

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

Board: 205
Dealer: S
Vul: NS
North HCP: 17
South HCP: 15
Contract: 6♠ S

North:
♠ AQJ94
♥ AK4
♦ 92
♣ QJ3

South:
♠ K86
♥ 83
♦ KQ108
♣ AK74

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

1. Quantitative 4NT

Board: 206
Dealer: N
Vul: EW
North HCP: 15
South HCP: 15
Contract: 4♥ N

North:
♠ A643
♥ 102
♦ AJ4
♣ AQ84

South:
♠ QJ
♥ AKQ54
♦ 2
♣ K10952

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

South hands (Practice Page)

Jacoby Transfer

Board: 202	♠ AQ1042	West Bids 2♠ if possible.
Dealer: N	♥ 53	
Vul: None	♦ A103	Partner bids first.
HCP: 10	♣ 643	

Board: 203	♠ A1043	East Bids 3♦ if possible.
Dealer: S	♥ AK3	
Vul: NS	♦ A53	You bid first.
HCP: 15	♣ 963	

Board: 204	♠ A9742	The opponents are silent.
Dealer: N	♥ A	
Vul: Both	♦ Q973	Partner bids first.
HCP: 13	♣ K106	

Board: 205	♠ K86	The opponents are silent.
Dealer: S	♥ 83	
Vul: NS	♦ KQ108	You bid first.
HCP: 15	♣ AK74	

Board: 206	♠ QJ	The opponents are silent.
Dealer: N	♥ AKQ54	
Vul: EW	♦ 2	Partner bids first.
HCP: 15	♣ K10952	

Jacoby Transfer Both hands (Answers Page)

Board: 202
Dealer: N
Vul: None
North HCP: 16
South HCP: 10
Contract: 4♠ N

North:
♠ J953
♥ AK94
♦ K2
♣ KQ7

South:
♠ AQ1042
♥ 53
♦ A103
♣ 643

West	North	East	South
	1NT	Pass	2♥
2♠ ¹	3♠	Pass	4♦ ²
Pass	4♥ ³	Pass	4♠
AP			
1. Michaels Cuebid			
2. Cue bid, a ♦ stopper			
3. Cue bid, a ♣ stopper			

Board: 203
Dealer: S
Vul: NS
North HCP: 5
South HCP: 15
Contract: 3♥ N

North:
♠ J9
♥ Q109742
♦ 1086
♣ Q2

South:
♠ A1043
♥ AK3
♦ A53
♣ 963

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

Board: 204
Dealer: N
Vul: Both
North HCP: 16
South HCP: 13
Contract: 4♠ N

North:
♠ KQJ
♥ K93
♦ AJ104
♣ Q93

South:
♠ A9742
♥ A
♦ Q973
♣ K106

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

Board: 205
Dealer: S
Vul: NS
North HCP: 17
South HCP: 15
Contract: 6♠ S

North:
♠ AQJ94
♥ AK4
♦ 92
♣ QJ3

South:
♠ K86
♥ 83
♦ KQ108
♣ AK74

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

1. Quantitative 4NT

Board: 206
Dealer: N
Vul: EW
North HCP: 15
South HCP: 15
Contract: 4♥ N

North:
♠ A643
♥ 102
♦ AJ4
♣ AQ84

South:
♠ QJ
♥ AKQ54
♦ 2
♣ K10952

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

North hands (Practice Page)

Jacoby Transfer

Board: 207	♠ A73	The opponents are silent.
Dealer: S	♥ AK863	
Vul: None	♦ J42	Partner bids first.
HCP: 12	♣ 63	
Board: 208	♠ J5	The opponents are silent.
Dealer: N	♥ K76	
Vul: EW	♦ A98	You bid first.
HCP: 15	♣ AK853	
Board: 209	♠ AK432	The opponents are silent.
Dealer: S	♥ 1063	
Vul: Both	♦ A76	Partner bids first.
HCP: 14	♣ K6	
Board: 210	♠ K82	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: None	♦ K5	You bid first.
HCP: 15	♣ A9843	
Board: 211	♠ KQ654	East Doubles 2♥ if possible.
Dealer: S	♥ KJ9	
Vul: Both	♦ J94	Partner bids first.
HCP: 13	♣ K9	

Jacoby Transfer Both hands (Answers Page)

Board: 207

Dealer: S

Vul: None

North HCP: 12

South HCP: 17

Contract: 3N S

North:

♠ A73

♥ AK863

♦ J42

♣ 63

South:

♠ K854

♥ J7

♦ AQ9

♣ AK104

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3NT AP

Board: 208

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 3♥ N

North:

♠ J5

♥ K76

♦ A98

♣ AK853

South:

♠ 74

♥ QJ1095

♦ KQ2

♣ J102

West North East South

1NT Pass 2♦

Pass 2♥ Pass 2NT

Pass 3♥ AP

Board: 209

Dealer: S

Vul: Both

North HCP: 14

South HCP: 15

Contract: 6♠ S

North:

♠ AK432

♥ 1063

♦ A76

♣ K6

South:

♠ QJ8

♥ AK98

♦ K954

♣ Q4

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3NT Pass 4♠

Pass 4NT¹ Pass 5♦²

Pass 6♠ AP

1. Blackwood 0314, for ♠

2. A=1/5 or 4/5

Board: 210

Dealer: N

Vul: None

North HCP: 15

South HCP: 13

Contract: 4♥ N

North:

♠ K82

♥ KQ7

♦ K5

♣ A9843

South:

♠ AJ6

♥ 98432

♦ A9

♣ KJ5

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ AP

Board: 211

Dealer: S

Vul: Both

North HCP: 13

South HCP: 15

Contract: 4♠ S

North:

♠ KQ654

♥ KJ9

♦ J94

♣ K9

South:

♠ AJ97

♥ 86

♦ KQ86

♣ AJ3

West North East South

1NT

Pass 2♥ X 2♠

Pass 2NT¹ Pass 3♣²

Pass 4♥³ Pass 4♠

AP

1. Cue bid, a ♥ stopper

2. Cue bid, a ♣ stopper

3. Cue bid, a ♥ stopper

South hands (Practice Page)

Jacoby Transfer

Board: 207	♠ K854	The opponents are silent.
Dealer: S	♥ J7	
Vul: None	♦ AQ9	You bid first.
HCP: 17	♣ AK104	
Board: 208	♠ 74	The opponents are silent.
Dealer: N	♥ QJ1095	
Vul: EW	♦ KQ2	Partner bids first.
HCP: 9	♣ J102	
Board: 209	♠ QJ8	The opponents are silent.
Dealer: S	♥ AK98	
Vul: Both	♦ K954	You bid first.
HCP: 15	♣ Q4	
Board: 210	♠ AJ6	The opponents are silent.
Dealer: N	♥ 98432	
Vul: None	♦ A9	Partner bids first.
HCP: 13	♣ KJ5	
Board: 211	♠ AJ97	East Doubles 2♥ if possible.
Dealer: S	♥ 86	
Vul: Both	♦ KQ86	You bid first.
HCP: 15	♣ AJ3	

Jacoby Transfer Both hands (Answers Page)

Board: 207

Dealer: S

Vul: None

North HCP: 12

South HCP: 17

Contract: 3N S

North:

♠ A73

♥ AK863

♦ J42

♣ 63

South:

♠ K854

♥ J7

♦ AQ9

♣ AK104

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3NT AP

Board: 208

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 3♥ N

North:

♠ J5

♥ K76

♦ A98

♣ AK853

South:

♠ 74

♥ QJ1095

♦ KQ2

♣ J102

West North East South

1NT Pass 2♦

Pass 2♥ Pass 2NT

Pass 3♥ AP

Board: 209

Dealer: S

Vul: Both

North HCP: 14

South HCP: 15

Contract: 6♠ S

North:

♠ AK432

♥ 1063

♦ A76

♣ K6

South:

♠ QJ8

♥ AK98

♦ K954

♣ Q4

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3NT Pass 4♠

Pass 4NT¹ Pass 5♦²

Pass 6♠ AP

1. Blackwood 0314, for ♠

2. A=1/5 or 4/5

Board: 210

Dealer: N

Vul: None

North HCP: 15

South HCP: 13

Contract: 4♥ N

North:

♠ K82

♥ KQ7

♦ K5

♣ A9843

South:

♠ AJ6

♥ 98432

♦ A9

♣ KJ5

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ AP

Board: 211

Dealer: S

Vul: Both

North HCP: 13

South HCP: 15

Contract: 4♠ S

North:

♠ KQ654

♥ KJ9

♦ J94

♣ K9

South:

♠ AJ97

♥ 86

♦ KQ86

♣ AJ3

West North East South

1NT

Pass 2♥ X 2♠

Pass 2NT¹ Pass 3♣²

Pass 4♥³ Pass 4♠

AP

1. Cue bid, a ♥ stopper

2. Cue bid, a ♣ stopper

3. Cue bid, a ♥ stopper

North hands (Practice Page)

Jacoby Transfer

Board: 212	♠ KQ9	West Bids 2♠ if possible.
Dealer: N	♥ J932	East Bids 2NT if possible.
Vul: None	♦ A74	
HCP: 16	♣ AQ8	You bid first.
Board: 213	♠ AQ873	The opponents are silent.
Dealer: S	♥ K9	
Vul: NS	♦ 96	Partner bids first.
HCP: 10	♣ J1085	
Board: 214	♠ K543	The opponents are silent.
Dealer: N	♥ A74	
Vul: EW	♦ J8	You bid first.
HCP: 15	♣ AQJ7	
Board: 215	♠ QJ875	The opponents are silent.
Dealer: S	♥ 103	
Vul: None	♦ AK2	Partner bids first.
HCP: 12	♣ Q76	

Jacoby Transfer Both hands (Answers Page)

Board: 212
 Dealer: N
 Vul: None
 North HCP: 16
 South HCP: 11
 Contract: 4♠ N

North:
 ♠ KQ9
 ♥ J932
 ♦ A74
 ♣ AQ8

South:
 ♠ AJ543
 ♥ Q104
 ♦ J
 ♣ K972

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

1. Michaels Cuebid
2. to the partner's longer
3. artificial
4. Cue bid, a ♣ stopper
5. Cue bid, a ♦ stopper

Board: 213
 Dealer: S
 Vul: NS
 North HCP: 10
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ AQ873
 ♥ K9
 ♦ 96
 ♣ J1085

South:
 ♠ KJ9
 ♥ Q107
 ♦ KQ753
 ♣ A7

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

Board: 214
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 13
 Contract: 4♠ N

North:
 ♠ K543
 ♥ A74
 ♦ J8
 ♣ AQJ7

South:
 ♠ AQJ97
 ♥ QJ
 ♦ K943
 ♣ 102

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

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

Board: 215
 Dealer: S
 Vul: None
 North HCP: 12
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ QJ875
 ♥ 103
 ♦ AK2
 ♣ Q76

South:
 ♠ A64
 ♥ A87
 ♦ 1093
 ♣ AK32

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

South hands (Practice Page)

Jacoby Transfer

Board: 212	♠ AJ543	West Bids 2♠ if possible.
Dealer: N	♥ Q104	East Bids 2NT if possible.
Vul: None	♦ J	
HCP: 11	♣ K972	Partner bids first.
Board: 213	♠ KJ9	The opponents are silent.
Dealer: S	♥ Q107	
Vul: NS	♦ KQ753	You bid first.
HCP: 15	♣ A7	
Board: 214	♠ AQJ97	The opponents are silent.
Dealer: N	♥ QJ	
Vul: EW	♦ K943	Partner bids first.
HCP: 13	♣ 102	
Board: 215	♠ A64	The opponents are silent.
Dealer: S	♥ A87	
Vul: None	♦ 1093	You bid first.
HCP: 15	♣ AK32	

Jacoby Transfer Both hands (Answers Page)

Board: 212
 Dealer: N
 Vul: None
 North HCP: 16
 South HCP: 11
 Contract: 4♠ N

North:
 ♠ KQ9
 ♥ J932
 ♦ A74
 ♣ AQ8

South:
 ♠ AJ543
 ♥ Q104
 ♦ J
 ♣ K972

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

1. Michaels Cuebid
2. to the partner's longer
3. artificial
4. Cue bid, a ♣ stopper
5. Cue bid, a ♦ stopper

Board: 213
 Dealer: S
 Vul: NS
 North HCP: 10
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ AQ873
 ♥ K9
 ♦ 96
 ♣ J1085

South:
 ♠ KJ9
 ♥ Q107
 ♦ KQ753
 ♣ A7

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

Board: 214
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 13
 Contract: 4♠ N

North:
 ♠ K543
 ♥ A74
 ♦ J8
 ♣ AQJ7

South:
 ♠ AQJ97
 ♥ QJ
 ♦ K943
 ♣ 102

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

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

Board: 215
 Dealer: S
 Vul: None
 North HCP: 12
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ QJ875
 ♥ 103
 ♦ AK2
 ♣ Q76

South:
 ♠ A64
 ♥ A87
 ♦ 1093
 ♣ AK32

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

North hands (Practice Page)

Jacoby Transfer

Board: 216	♠ KQ1062	The opponents are silent.
Dealer: N	♥ A93	
Vul: NS	♦ Q86	You bid first.
HCP: 15	♣ A9	

Board: 217	♠ AQ1073	The opponents are silent.
Dealer: S	♥ Q105	
Vul: EW	♦ K	Partner bids first.
HCP: 11	♣ 10643	

Board: 218	♠ AQ5	The opponents are silent.
Dealer: N	♥ A65	
Vul: NS	♦ AK6	You bid first.
HCP: 17	♣ 10854	

Board: 219	♠ 42	The opponents are silent.
Dealer: S	♥ QJ6532	
Vul: Both	♦ J83	Partner bids first.
HCP: 4	♣ 98	

Board: 220	♠ A1032	The opponents are silent.
Dealer: N	♥ Q75	
Vul: None	♦ AQJ7	You bid first.
HCP: 17	♣ A10	

Jacoby Transfer Both hands (Answers Page)

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ KQ1062	♠ A		1NT	Pass	2♦
Vul: NS	♥ A93	♥ J8654	Pass	2♥	Pass	3♦
North HCP: 15	♦ Q86	♦ AJ43	Pass	4♥	AP	
South HCP: 12	♣ A9	♣ Q83				
Contract: 4♥ N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ AQ1073	♠ KJ2				1NT
Vul: EW	♥ Q105	♥ AK9	Pass	2♥	Pass	2♠
North HCP: 11	♦ K	♦ J953	Pass	3NT	Pass	4♠
South HCP: 15	♣ 10643	♣ QJ9	AP			
Contract: 4♠ S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ 93		1NT	Pass	2♦
Vul: NS	♥ A65	♥ KQ972	Pass	2♥	Pass	3♣
North HCP: 17	♦ AK6	♦ J9	Pass	4♥	AP	
South HCP: 12	♣ 10854	♣ AQ62				
Contract: 4♥ N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ A95				1NT
Vul: Both	♥ QJ6532	♥ 97	Pass	2♦	Pass	2♥
North HCP: 4	♦ J83	♦ A972	AP			
South HCP: 17	♣ 98	♣ AKQ4				
Contract: 2♥ S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ A1032	♠ Q95		1NT	Pass	2♦
Vul: None	♥ Q75	♥ AJ1092	Pass	2♥	Pass	3NT
North HCP: 17	♦ AQJ7	♦ K9	Pass	4♥	Pass	4NT ¹
South HCP: 15	♣ A10	♣ KQ8	Pass	5♣ ²	Pass	5♥
Contract: 6♥ N			Pass	6♥	AP	

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

South hands (Practice Page)

Jacoby Transfer

Board: 216	♠ A	The opponents are silent.
Dealer: N	♥ J8654	
Vul: NS	♦ AJ43	Partner bids first.
HCP: 12	♣ Q83	

Board: 217	♠ KJ2	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ J953	You bid first.
HCP: 15	♣ QJ9	

Board: 218	♠ 93	The opponents are silent.
Dealer: N	♥ KQ972	
Vul: NS	♦ J9	Partner bids first.
HCP: 12	♣ AQ62	

Board: 219	♠ A95	The opponents are silent.
Dealer: S	♥ 97	
Vul: Both	♦ A972	You bid first.
HCP: 17	♣ AKQ4	

Board: 220	♠ Q95	The opponents are silent.
Dealer: N	♥ AJ1092	
Vul: None	♦ K9	Partner bids first.
HCP: 15	♣ KQ8	

Jacoby Transfer Both hands (Answers Page)

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ KQ1062	♠ A		1NT	Pass	2♦
Vul: NS	♥ A93	♥ J8654	Pass	2♥	Pass	3♦
North HCP: 15	♦ Q86	♦ AJ43	Pass	4♥	AP	
South HCP: 12	♣ A9	♣ Q83				
Contract: 4♥ N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ AQ1073	♠ KJ2				1NT
Vul: EW	♥ Q105	♥ AK9	Pass	2♥	Pass	2♠
North HCP: 11	♦ K	♦ J953	Pass	3NT	Pass	4♠
South HCP: 15	♣ 10643	♣ QJ9	AP			
Contract: 4♠ S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ 93		1NT	Pass	2♦
Vul: NS	♥ A65	♥ KQ972	Pass	2♥	Pass	3♣
North HCP: 17	♦ AK6	♦ J9	Pass	4♥	AP	
South HCP: 12	♣ 10854	♣ AQ62				
Contract: 4♥ N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ A95				1NT
Vul: Both	♥ QJ6532	♥ 97	Pass	2♦	Pass	2♥
North HCP: 4	♦ J83	♦ A972	AP			
South HCP: 17	♣ 98	♣ AKQ4				
Contract: 2♥ S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ A1032	♠ Q95		1NT	Pass	2♦
Vul: None	♥ Q75	♥ AJ1092	Pass	2♥	Pass	3NT
North HCP: 17	♦ AQJ7	♦ K9	Pass	4♥	Pass	4NT ¹
South HCP: 15	♣ A10	♣ KQ8	Pass	5♣ ²	Pass	5♥
Contract: 6♥ N			Pass	6♥	AP	

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

North hands (Practice Page)

Jacoby Transfer

Board: 221	♠ QJ632	The opponents are silent.
Dealer: S	♥ 108	
Vul: EW	♦ Q103	Partner bids first.
HCP: 9	♣ A52	

Board: 222	♠ Q42	West Bids 2♠ if possible.
Dealer: N	♥ KJ10	
Vul: Both	♦ K6	You bid first.
HCP: 17	♣ AKJ72	

Board: 223	♠ AJ854	The opponents are silent.
Dealer: S	♥ J62	
Vul: None	♦ 97	Partner bids first.
HCP: 11	♣ AJ3	

Board: 224	♠ AJ3	The opponents are silent.
Dealer: N	♥ AJ105	
Vul: NS	♦ KQ76	You bid first.
HCP: 15	♣ 32	

Board: 225	♠ AK964	The opponents are silent.
Dealer: S	♥ K98	
Vul: Both	♦ AQ7	Partner bids first.
HCP: 16	♣ 97	

Jacoby Transfer Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ QJ632	♠ AK8				1NT
Vul: EW	♥ 108	♥ AQJ74	Pass	2♥	Pass	2♠
North HCP: 9	♦ Q103	♦ J97	Pass	2NT	Pass	4♠
South HCP: 15	♣ A52	♣ 97	AP			
Contract: 4♠ S						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ 7				
Vul: Both	♥ KJ10	♥ A6543		1NT	Pass	2♦
North HCP: 17	♦ K6	♦ AJ1097	2♠	Pass	Pass	4♦
South HCP: 9	♣ AKJ72	♣ 93	Pass	4♥	AP	
Contract: 4♥ N						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ AJ854	♠ KQ3				1NT
Vul: None	♥ J62	♥ A3	Pass	2♥	Pass	2♠
North HCP: 11	♦ 97	♦ A1062	Pass	3NT	Pass	4♠
South HCP: 15	♣ AJ3	♣ Q1052	AP			
Contract: 4♠ S						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ Q64				
Vul: NS	♥ AJ105	♥ K9764		1NT	Pass	2♦
North HCP: 15	♦ KQ76	♦ A4	Pass	2♥	Pass	3NT
South HCP: 10	♣ 32	♣ J75	Pass	4♥	AP	
Contract: 4♥ N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ AK964	♠ J2				1NT
Vul: Both	♥ K98	♥ A64	Pass	2♥	Pass	2♠
North HCP: 16	♦ AQ7	♦ K532	Pass	4NT ¹	Pass	6NT
South HCP: 15	♣ 97	♣ AK86	AP			
Contract: 6N S			1. Quantitative 4NT			

South hands (Practice Page)

Jacoby Transfer

Board: 221	♠ AK8	The opponents are silent.
Dealer: S	♥ AQJ74	
Vul: EW	♦ J97	You bid first.
HCP: 15	♣ 97	

Board: 222	♠ 7	West Bids 2♠ if possible.
Dealer: N	♥ A6543	
Vul: Both	♦ AJ1097	Partner bids first.
HCP: 9	♣ 93	

Board: 223	♠ KQ3	The opponents are silent.
Dealer: S	♥ A3	
Vul: None	♦ A1062	You bid first.
HCP: 15	♣ Q1052	

Board: 224	♠ Q64	The opponents are silent.
Dealer: N	♥ K9764	
Vul: NS	♦ A4	Partner bids first.
HCP: 10	♣ J75	

Board: 225	♠ J2	The opponents are silent.
Dealer: S	♥ A64	
Vul: Both	♦ K532	You bid first.
HCP: 15	♣ AK86	

Jacoby Transfer Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ QJ632	♠ AK8				1NT
Vul: EW	♥ 108	♥ AQJ74	Pass	2♥	Pass	2♠
North HCP: 9	♦ Q103	♦ J97	Pass	2NT	Pass	4♠
South HCP: 15	♣ A52	♣ 97	AP			
Contract: 4♠ S						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ 7				
Vul: Both	♥ KJ10	♥ A6543		1NT	Pass	2♦
North HCP: 17	♦ K6	♦ AJ1097	2♠	Pass	Pass	4♦
South HCP: 9	♣ AKJ72	♣ 93	Pass	4♥	AP	
Contract: 4♥ N						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ AJ854	♠ KQ3				1NT
Vul: None	♥ J62	♥ A3	Pass	2♥	Pass	2♠
North HCP: 11	♦ 97	♦ A1062	Pass	3NT	Pass	4♠
South HCP: 15	♣ AJ3	♣ Q1052	AP			
Contract: 4♠ S						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ Q64				
Vul: NS	♥ AJ105	♥ K9764		1NT	Pass	2♦
North HCP: 15	♦ KQ76	♦ A4	Pass	2♥	Pass	3NT
South HCP: 10	♣ 32	♣ J75	Pass	4♥	AP	
Contract: 4♥ N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ AK964	♠ J2				1NT
Vul: Both	♥ K98	♥ A64	Pass	2♥	Pass	2♠
North HCP: 16	♦ AQ7	♦ K532	Pass	4NT ¹	Pass	6NT
South HCP: 15	♣ 97	♣ AK86	AP			
Contract: 6N S			1. Quantitative 4NT			

North hands (Practice Page)

Jacoby Transfer

Board: 226	♠ QJ4	The opponents are silent.
Dealer: N	♥ AK7	
Vul: None	♦ J962	You bid first.
HCP: 16	♣ KQ9	

Board: 227	♠ 6	The opponents are silent.
Dealer: S	♥ Q10963	
Vul: NS	♦ K4	Partner bids first.
HCP: 9	♣ A9654	

Board: 228	♠ KQ76	The opponents are silent.
Dealer: N	♥ 763	
Vul: EW	♦ AQJ4	You bid first.
HCP: 15	♣ K2	

Board: 229	♠ 72	The opponents are silent.
Dealer: S	♥ AJ9542	
Vul: None	♦ 32	Partner bids first.
HCP: 5	♣ 843	

Board: 230	♠ AQ1084	The opponents are silent.
Dealer: N	♥ Q4	
Vul: NS	♦ Q86	You bid first.
HCP: 17	♣ AK3	

Jacoby Transfer Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ A10983		1NT	Pass	2♥
Vul: None	♥ AK7	♥ Q92	Pass	2♠	Pass	3NT
North HCP: 16	♦ J962	♦ Q10	Pass	4♠	AP	
South HCP: 13	♣ KQ9	♣ AJ7				
Contract: 4♠ N						
Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ KQ73				1NT
Vul: NS	♥ Q10963	♥ J85	Pass	2♦	Pass	2♥
North HCP: 9	♦ K4	♦ AQ2	Pass	3♣	Pass	4♥
South HCP: 16	♣ A9654	♣ KJ10	AP			
Contract: 4♥ S						
Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ KQ76	♠ J9		1NT	Pass	2♦
Vul: EW	♥ 763	♥ KQ1094	Pass	2♥	Pass	3♣
North HCP: 15	♦ AQJ4	♦ 3	Pass	3♥	Pass	3NT
South HCP: 10	♣ K2	♣ A10975	AP			
Contract: 3N N						
Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ AJ96				1NT
Vul: None	♥ AJ9542	♥ Q763	Pass	2♦	Pass	2NT ¹
North HCP: 5	♦ 32	♦ A7	Pass	3♥	AP	
South HCP: 15	♣ 843	♣ A62	1. Extended acceptance after NT			
Contract: 3♥ N						
Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AQ1084	♠ KJ532		1NT	Pass	2♥
Vul: NS	♥ Q4	♥ A2	Pass	2NT ¹	Pass	4♠
North HCP: 17	♦ Q86	♦ J53	AP			
South HCP: 10	♣ AK3	♣ J76	1. Extended acceptance after NT			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfer

Board: 226	♠ A10983	The opponents are silent.
Dealer: N	♥ Q92	
Vul: None	♦ Q10	Partner bids first.
HCP: 13	♣ AJ7	

Board: 227	♠ KQ73	The opponents are silent.
Dealer: S	♥ J85	
Vul: NS	♦ AQ2	You bid first.
HCP: 16	♣ KJ10	

Board: 228	♠ J9	The opponents are silent.
Dealer: N	♥ KQ1094	
Vul: EW	♦ 3	Partner bids first.
HCP: 10	♣ A10975	

Board: 229	♠ AJ96	The opponents are silent.
Dealer: S	♥ Q763	
Vul: None	♦ A7	You bid first.
HCP: 15	♣ A62	

Board: 230	♠ KJ532	The opponents are silent.
Dealer: N	♥ A2	
Vul: NS	♦ J53	Partner bids first.
HCP: 10	♣ J76	

Jacoby Transfer Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ A10983		1NT	Pass	2♥
Vul: None	♥ AK7	♥ Q92	Pass	2♠	Pass	3NT
North HCP: 16	♦ J962	♦ Q10	Pass	4♠	AP	
South HCP: 13	♣ KQ9	♣ AJ7				
Contract: 4♠ N						
Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ KQ73				1NT
Vul: NS	♥ Q10963	♥ J85	Pass	2♦	Pass	2♥
North HCP: 9	♦ K4	♦ AQ2	Pass	3♣	Pass	4♥
South HCP: 16	♣ A9654	♣ KJ10	AP			
Contract: 4♥ S						
Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ KQ76	♠ J9		1NT	Pass	2♦
Vul: EW	♥ 763	♥ KQ1094	Pass	2♥	Pass	3♣
North HCP: 15	♦ AQJ4	♦ 3	Pass	3♥	Pass	3NT
South HCP: 10	♣ K2	♣ A10975	AP			
Contract: 3N N						
Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ AJ96				1NT
Vul: None	♥ AJ9542	♥ Q763	Pass	2♦	Pass	2NT ¹
North HCP: 5	♦ 32	♦ A7	Pass	3♥	AP	
South HCP: 15	♣ 843	♣ A62	1. Extended acceptance after NT			
Contract: 3♥ N						
Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AQ1084	♠ KJ532		1NT	Pass	2♥
Vul: NS	♥ Q4	♥ A2	Pass	2NT ¹	Pass	4♠
North HCP: 17	♦ Q86	♦ J53	AP			
South HCP: 10	♣ AK3	♣ J76	1. Extended acceptance after NT			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfer

Board: 231	♠ A7654	The opponents are silent.
Dealer: S	♥ 986	
Vul: EW	♦ A74	Partner bids first.
HCP: 10	♣ Q4	

Board: 232	♠ K62	The opponents are silent.
Dealer: N	♥ Q106	
Vul: Both	♦ A97	You bid first.
HCP: 15	♣ AQ92	

Board: 233	♠ 982	The opponents are silent.
Dealer: S	♥ AK1043	
Vul: Both	♦ J9	Partner bids first.
HCP: 13	♣ KQ3	

Board: 234	♠ KQ107	The opponents are silent.
Dealer: N	♥ A85	
Vul: None	♦ A1063	You bid first.
HCP: 17	♣ A4	

Board: 235	♠ QJ1076	The opponents are silent.
Dealer: S	♥ 74	
Vul: EW	♦ 64	Partner bids first.
HCP: 9	♣ AQ86	

Jacoby Transfer Both hands (Answers Page)

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ A7654	♠ J93				1NT
Vul: EW	♥ 986	♥ KQ7	Pass	2♥	Pass	2♠
North HCP: 10	♦ A74	♦ Q83	Pass	3NT	Pass	4♠
South HCP: 15	♣ Q4	♣ AK102	AP			
Contract: 4♠ S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ Q74				
Vul: Both	♥ Q106	♥ AK982		1NT	Pass	2♦
North HCP: 15	♦ A97	♦ K643	Pass	2♥	Pass	3♦
South HCP: 12	♣ AQ92	♣ 10	Pass	4♥	AP	
Contract: 4♥ N						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ KQ64				1NT
Vul: Both	♥ AK1043	♥ Q62	Pass	2♦	Pass	2♥
North HCP: 13	♦ J9	♦ A10	Pass	3NT	Pass	4♥
South HCP: 16	♣ KQ3	♣ AJ76	AP			
Contract: 4♥ S						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ KQ107	♠ AJ2				
Vul: None	♥ A85	♥ QJ972	Pass	2♥	Pass	3NT
North HCP: 17	♦ A1063	♦ Q8	Pass	4♥	AP	
South HCP: 12	♣ A4	♣ Q108				
Contract: 4♥ N						

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ QJ1076	♠ A85				1NT
Vul: EW	♥ 74	♥ KJ102	Pass	2♥	Pass	2♠
North HCP: 9	♦ 64	♦ A109	Pass	3♣	Pass	4♠
South HCP: 15	♣ AQ86	♣ K32	AP			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfer

Board: 231	♠ J93	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: EW	♦ Q83	You bid first.
HCP: 15	♣ AK102	

Board: 232	♠ Q74	The opponents are silent.
Dealer: N	♥ AK982	
Vul: Both	♦ K643	Partner bids first.
HCP: 12	♣ 10	

Board: 233	♠ KQ64	The opponents are silent.
Dealer: S	♥ Q62	
Vul: Both	♦ A10	You bid first.
HCP: 16	♣ AJ76	

Board: 234	♠ AJ2	The opponents are silent.
Dealer: N	♥ QJ972	
Vul: None	♦ Q8	Partner bids first.
HCP: 12	♣ Q108	

Board: 235	♠ A85	The opponents are silent.
Dealer: S	♥ KJ102	
Vul: EW	♦ A109	You bid first.
HCP: 15	♣ K32	

Jacoby Transfer Both hands (Answers Page)

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ A7654	♠ J93				1NT
Vul: EW	♥ 986	♥ KQ7	Pass	2♥	Pass	2♠
North HCP: 10	♦ A74	♦ Q83	Pass	3NT	Pass	4♠
South HCP: 15	♣ Q4	♣ AK102	AP			
Contract: 4♠ S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ Q74				
Vul: Both	♥ Q106	♥ AK982		1NT	Pass	2♦
North HCP: 15	♦ A97	♦ K643	Pass	2♥	Pass	3♦
South HCP: 12	♣ AQ92	♣ 10	Pass	4♥	AP	
Contract: 4♥ N						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ KQ64				1NT
Vul: Both	♥ AK1043	♥ Q62	Pass	2♦	Pass	2♥
North HCP: 13	♦ J9	♦ A10	Pass	3NT	Pass	4♥
South HCP: 16	♣ KQ3	♣ AJ76	AP			
Contract: 4♥ S						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ KQ107	♠ AJ2				
Vul: None	♥ A85	♥ QJ972	Pass	2♥	Pass	3NT
North HCP: 17	♦ A1063	♦ Q8	Pass	4♥	AP	
South HCP: 12	♣ A4	♣ Q108				
Contract: 4♥ N						

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ QJ1076	♠ A85				1NT
Vul: EW	♥ 74	♥ KJ102	Pass	2♥	Pass	2♠
North HCP: 9	♦ 64	♦ A109	Pass	3♣	Pass	4♠
South HCP: 15	♣ AQ86	♣ K32	AP			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfer

Board: 236	♠ J4	The opponents are silent.
Dealer: N	♥ AK54	
Vul: Both	♦ AQ105	You bid first.
HCP: 15	♣ J63	
Board: 237	♠ 964	The opponents are silent.
Dealer: S	♥ A108532	
Vul: NS	♦ Q2	Partner bids first.
HCP: 6	♣ 104	
Board: 238	♠ AJ109	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: Both	♦ K954	You bid first.
HCP: 16	♣ Q2	
Board: 239	♠ KQJ92	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: None	♦ QJ98	Partner bids first.
HCP: 14	♣ 7	

Jacoby Transfer Both hands (Answers Page)

Board: 236

Dealer: N

Vul: Both

North HCP: 15

South HCP: 10

Contract: 4♥ N

North:

♠ J4

♥ AK54

♦ AQ105

♣ J63

South:

♠ K7

♥ QJ1083

♦ 832

♣ A108

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

	1NT	Pass	2♦
--	-----	------	----

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

Pass	4♥	AP	
------	----	----	--

Board: 237

Dealer: S

Vul: NS

North HCP: 6

South HCP: 16

Contract: 3♥ S

North:

♠ 964

♥ A108532

♦ Q2

♣ 104

South:

♠ Q53

♥ QJ4

♦ A95

♣ AK73

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

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

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

Pass	3♥	AP	
------	----	----	--

Board: 238

Dealer: N

Vul: Both

North HCP: 16

South HCP: 9

Contract: 4♠ S

North:

♠ AJ109

♥ AQ5

♦ K954

♣ Q2

South:

♠ Q6542

♥ KJ2

♦ 2

♣ K643

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

	1NT	Pass	2♥
--	-----	------	----

Pass	2NT ¹	Pass	4♠
------	------------------	------	----

AP

1. Extended acceptance after NT

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

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

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

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

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

Pass	5♦ ⁶	Pass	5♠
------	-----------------	------	----

AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Cue bid, a ♥ stopper

5. Blackwood 0314, for ♠

6. A=1/5 or 4/5

Board: 239

Dealer: S

Vul: None

North HCP: 14

South HCP: 16

Contract: 5♠ S

North:

♠ KQJ92

♥ KQ3

♦ QJ98

♣ 7

South:

♠ 8643

♥ A975

♦ AK7

♣ AJ

South hands (Practice Page)

Jacoby Transfer

Board: 236	♠ K7	The opponents are silent.
Dealer: N	♥ QJ1083	
Vul: Both	♦ 832	Partner bids first.
HCP: 10	♣ A108	

Board: 237	♠ Q53	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: NS	♦ A95	You bid first.
HCP: 16	♣ AK73	

Board: 238	♠ Q6542	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: Both	♦ 2	Partner bids first.
HCP: 9	♣ K643	

Board: 239	♠ 8643	The opponents are silent.
Dealer: S	♥ A975	
Vul: None	♦ AK7	You bid first.
HCP: 16	♣ AJ	

Jacoby Transfer Both hands (Answers Page)

Board: 236

Dealer: N

Vul: Both

North HCP: 15

South HCP: 10

Contract: 4♥ N

North:

♠ J4

♥ AK54

♦ AQ105

♣ J63

South:

♠ K7

♥ QJ1083

♦ 832

♣ A108

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

	1NT	Pass	2♦
--	-----	------	----

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

Pass	4♥	AP	
------	----	----	--

Board: 237

Dealer: S

Vul: NS

North HCP: 6

South HCP: 16

Contract: 3♥ S

North:

♠ 964

♥ A108532

♦ Q2

♣ 104

South:

♠ Q53

♥ QJ4

♦ A95

♣ AK73

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

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

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

Pass	3♥	AP	
------	----	----	--

Board: 238

Dealer: N

Vul: Both

North HCP: 16

South HCP: 9

Contract: 4♠ S

North:

♠ AJ109

♥ AQ5

♦ K954

♣ Q2

South:

♠ Q6542

♥ KJ2

♦ 2

♣ K643

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

	1NT	Pass	2♥
--	-----	------	----

Pass	2NT ¹	Pass	4♠
------	------------------	------	----

AP

1. Extended acceptance after NT

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

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

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

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

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

Pass	5♦ ⁶	Pass	5♠
------	-----------------	------	----

AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Cue bid, a ♥ stopper

5. Blackwood 0314, for ♠

6. A=1/5 or 4/5

Board: 239

Dealer: S

Vul: None

North HCP: 14

South HCP: 16

Contract: 5♠ S

North:

♠ KQJ92

♥ KQ3

♦ QJ98

♣ 7

South:

♠ 8643

♥ A975

♦ AK7

♣ AJ

North hands (Practice Page)

Jacoby Transfer

Board: 240	♠ AQ975	The opponents are silent.
Dealer: N	♥ 32	
Vul: NS	♦ A75	You bid first.
HCP: 16	♣ AQ3	
Board: 241	♠ 87	The opponents are silent.
Dealer: S	♥ A8743	
Vul: EW	♦ KJ93	Partner bids first.
HCP: 12	♣ A3	
Board: 242	♠ K1085	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: None	♦ KJ2	You bid first.
HCP: 15	♣ AJ3	
Board: 243	♠ AQ874	The opponents are silent.
Dealer: S	♥ A107	
Vul: NS	♦ 52	Partner bids first.
HCP: 12	♣ Q98	
Board: 244	♠ J52	West Doubles 2♥ if possible.
Dealer: N	♥ K4	West Doubles 4♥ if possible.
Vul: Both	♦ AK2	
HCP: 15	♣ A10832	You bid first.

Jacoby Transfer Both hands (Answers Page)

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AQ975	♠ 3		1NT	Pass	2♦
Vul: NS	♥ 32	♥ AKJ96	Pass	2♥	Pass	3♣
North HCP: 16	♦ A75	♦ KQ4	Pass	3♠	Pass	3NT
South HCP: 14	♣ AQ3	♣ J865	AP			
Contract: 3N N						

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ AK93				1NT
Vul: EW	♥ A8743	♥ Q1096	Pass	2♦	Pass	2NT ¹
North HCP: 12	♦ KJ93	♦ A10	Pass	4♥	AP	
South HCP: 16	♣ A3	♣ K105				
Contract: 4♥ N						

1. Extended acceptance after NT

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ K1085	♠ AJ942		1NT	Pass	2♥
Vul: None	♥ QJ2	♥ K7	Pass	2♠	Pass	3♦
North HCP: 15	♦ KJ2	♦ A1075	Pass	4♠	AP	
South HCP: 12	♣ AJ3	♣ 87				
Contract: 4♠ N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ AQ874	♠ K2				1NT
Vul: NS	♥ A107	♥ 963	Pass	2♥	Pass	2♠
North HCP: 12	♦ 52	♦ AKJ109	Pass	3NT	AP	
South HCP: 15	♣ Q98	♣ A32				
Contract: 3N S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ J52	♠ AKQ73		1NT	Pass	2♥
Vul: Both	♥ K4	♥ 8	X	2♠	Pass	2NT ¹
North HCP: 15	♦ AK2	♦ 109764	Pass	3♣ ²	Pass	4♥ ³
South HCP: 10	♣ A10832	♣ J4	X	4♠	AP	
Contract: 4♠ N						

1. Cue bid, a ♥ stopper
 2. Cue bid, a ♣ stopper
 3. Cue bid, a ♥ stopper

South hands (Practice Page)

Jacoby Transfer

Board: 240	♠ 3	The opponents are silent.
Dealer: N	♥ AKJ96	
Vul: NS	♦ KQ4	Partner bids first.
HCP: 14	♣ J865	
Board: 241	♠ AK93	The opponents are silent.
Dealer: S	♥ Q1096	
Vul: EW	♦ A10	You bid first.
HCP: 16	♣ K105	
Board: 242	♠ AJ942	The opponents are silent.
Dealer: N	♥ K7	
Vul: None	♦ A1075	Partner bids first.
HCP: 12	♣ 87	
Board: 243	♠ K2	The opponents are silent.
Dealer: S	♥ 963	
Vul: NS	♦ AKJ109	You bid first.
HCP: 15	♣ A32	
Board: 244	♠ AKQ73	West Doubles 2♥ if possible.
Dealer: N	♥ 8	West Doubles 4♥ if possible.
Vul: Both	♦ 109764	
HCP: 10	♣ J4	Partner bids first.

Jacoby Transfer Both hands (Answers Page)

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AQ975	♠ 3		1NT	Pass	2♦
Vul: NS	♥ 32	♥ AKJ96	Pass	2♥	Pass	3♣
North HCP: 16	♦ A75	♦ KQ4	Pass	3♠	Pass	3NT
South HCP: 14	♣ AQ3	♣ J865	AP			
Contract: 3N N						

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ AK93				1NT
Vul: EW	♥ A8743	♥ Q1096	Pass	2♦	Pass	2NT ¹
North HCP: 12	♦ KJ93	♦ A10	Pass	4♥	AP	
South HCP: 16	♣ A3	♣ K105				
Contract: 4♥ N						

1. Extended acceptance after NT

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ K1085	♠ AJ942		1NT	Pass	2♥
Vul: None	♥ QJ2	♥ K7	Pass	2♠	Pass	3♦
North HCP: 15	♦ KJ2	♦ A1075	Pass	4♠	AP	
South HCP: 12	♣ AJ3	♣ 87				
Contract: 4♠ N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ AQ874	♠ K2				1NT
Vul: NS	♥ A107	♥ 963	Pass	2♥	Pass	2♠
North HCP: 12	♦ 52	♦ AKJ109	Pass	3NT	AP	
South HCP: 15	♣ Q98	♣ A32				
Contract: 3N S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ J52	♠ AKQ73		1NT	Pass	2♥
Vul: Both	♥ K4	♥ 8	X	2♠	Pass	2NT ¹
North HCP: 15	♦ AK2	♦ 109764	Pass	3♣ ²	Pass	4♥ ³
South HCP: 10	♣ A10832	♣ J4	X	4♠	AP	
Contract: 4♠ N						

1. Cue bid, a ♥ stopper
 2. Cue bid, a ♣ stopper
 3. Cue bid, a ♥ stopper

North hands (Practice Page)

Jacoby Transfer

Board: 245	♠ J96	East Doubles 2♦ if possible.
Dealer: S	♥ QJ10972	West Bids 3♦ if possible.
Vul: NS	♦ 7	
HCP: 5	♣ J62	Partner bids first.
Board: 246	♠ AKQ7	The opponents are silent.
Dealer: N	♥ 1072	
Vul: EW	♦ A6	You bid first.
HCP: 17	♣ A1074	
Board: 247	♠ AK932	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ Q52	Partner bids first.
HCP: 13	♣ 975	
Board: 248	♠ AQ9	The opponents are silent.
Dealer: N	♥ AK3	
Vul: None	♦ QJ103	You bid first.
HCP: 17	♣ J73	

Jacoby Transfer Both hands (Answers Page)

Board: 245

Dealer: S

Vul: NS

North HCP: 5

South HCP: 15

Contract: 3♥ S

North:

♠ J96

♥ QJ10972

♦ 7

♣ J62

South:

♠ 1082

♥ AK8

♦ A1084

♣ A105

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

Board: 246

Dealer: N

Vul: EW

North HCP: 17

South HCP: 12

Contract: 5♠ N

North:

♠ AKQ7

♥ 1072

♦ A6

♣ A1074

South:

♠ J5432

♥ K3

♦ K93

♣ KQ6

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

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Cue bid, a ♦ stopper
5. Blackwood 0314, for ♠
6. A=0/5 or 3/5

Board: 247

Dealer: S

Vul: Both

North HCP: 13

South HCP: 16

Contract: 3N S

North:

♠ AK932

♥ A8

♦ Q52

♣ 975

South:

♠ J5

♥ KJ9

♦ A874

♣ AK104

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

Board: 248

Dealer: N

Vul: None

North HCP: 17

South HCP: 3

Contract: 3♠ N

North:

♠ AQ9

♥ AK3

♦ QJ103

♣ J73

South:

♠ 1087654

♥ 952

♦ K754

♣ —

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

South hands (Practice Page)

Jacoby Transfer

Board: 245	♠ 1082	East Doubles 2♦ if possible.
Dealer: S	♥ AK8	West Bids 3♦ if possible.
Vul: NS	♦ A1084	
HCP: 15	♣ A105	You bid first.
Board: 246	♠ J5432	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ K93	Partner bids first.
HCP: 12	♣ KQ6	
Board: 247	♠ J5	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: Both	♦ A874	You bid first.
HCP: 16	♣ AK104	
Board: 248	♠ 1087654	The opponents are silent.
Dealer: N	♥ 952	
Vul: None	♦ K754	Partner bids first.
HCP: 3	♣ —	

Jacoby Transfer Both hands (Answers Page)

Board: 245

Dealer: S

Vul: NS

North HCP: 5

South HCP: 15

Contract: 3♥ S

North:

♠ J96

♥ QJ10972

♦ 7

♣ J62

South:

♠ 1082

♥ AK8

♦ A1084

♣ A105

West North East South

1NT

Pass 2♦ X 2♥

3♦ 3♥ AP

Board: 246

Dealer: N

Vul: EW

North HCP: 17

South HCP: 12

Contract: 5♠ N

North:

♠ AKQ7

♥ 1072

♦ A6

♣ A1074

South:

♠ J5432

♥ K3

♦ K93

♣ KQ6

West North East South

1NT Pass 2♥

Pass 2NT¹ Pass 3NT²

Pass 4♣³ Pass 4♦⁴

Pass 4NT⁵ Pass 5♣⁶

Pass 5♠ AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

5. Blackwood 0314, for ♠

6. A=0/5 or 3/5

Board: 247

Dealer: S

Vul: Both

North HCP: 13

South HCP: 16

Contract: 3N S

North:

♠ AK932

♥ A8

♦ Q52

♣ 975

South:

♠ J5

♥ KJ9

♦ A874

♣ AK104

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3NT AP

Board: 248

Dealer: N

Vul: None

North HCP: 17

South HCP: 3

Contract: 3♠ N

North:

♠ AQ9

♥ AK3

♦ QJ103

♣ J73

South:

♠ 1087654

♥ 952

♦ K754

♣ —

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♠

AP

North hands (Practice Page)

Jacoby Transfer

Board: 249	♠ A	The opponents are silent.
Dealer: S	♥ KQJ103	
Vul: EW	♦ J8432	Partner bids first.
HCP: 12	♣ J10	

Board: 250	♠ J93	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: Both	♦ AK9	You bid first.
HCP: 16	♣ K1043	

Board: 251	♠ K7653	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: NS	♦ J10	Partner bids first.
HCP: 12	♣ K102	

Board: 252	♠ KQJ	West Doubles Pass if possible.
Dealer: N	♥ AJ1062	East Bids 3♣ if possible.
Vul: Both	♦ 75	
HCP: 15	♣ KJ2	You bid first.

Board: 253	♠ K	The opponents are silent.
Dealer: S	♥ 109842	
Vul: None	♦ KQ1053	Partner bids first.
HCP: 15	♣ AK	

Jacoby Transfer Both hands (Answers Page)

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ Q65				1NT
Vul: EW	♥ KQJ103	♥ 97	Pass	2♦	Pass	2♥
North HCP: 12	♦ J8432	♦ A95	Pass	3♦	Pass	3NT
South HCP: 15	♣ J10	♣ AKQ32	Pass	4♥	AP	
Contract: 4♥ S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ KQ852		1NT	Pass	2♥
Vul: Both	♥ AJ9	♥ 108	Pass	2♠	Pass	3NT
North HCP: 16	♦ AK9	♦ J7432	Pass	4♠	AP	
South HCP: 10	♣ K1043	♣ A				
Contract: 4♠ N						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ K7653	♠ A2				1NT
Vul: NS	♥ KQ6	♥ J853	Pass	2♥	Pass	2♠
North HCP: 12	♦ J10	♦ A543	Pass	3NT	AP	
South HCP: 15	♣ K102	♣ AQ4				
Contract: 3N S						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 987432		1NT	Pass	2♥
Vul: Both	♥ AJ1062	♥ 73	Pass	2♠	Pass	Pass
North HCP: 15	♦ 75	♦ Q63	X	Pass	3♣	3♠
South HCP: 6	♣ KJ2	♣ A8	AP			
Contract: 3♠ N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AJ2				1NT
Vul: None	♥ 109842	♥ AK3	Pass	2♦	Pass	2♥
North HCP: 15	♦ KQ1053	♦ AJ96	Pass	3♦	Pass	4♥
South HCP: 17	♣ AK	♣ 643	AP			
Contract: 4♥ S						

South hands (Practice Page)

Jacoby Transfer

Board: 249	♠ Q65	The opponents are silent.
Dealer: S	♥ 97	
Vul: EW	♦ A95	You bid first.
HCP: 15	♣ AKQ32	
Board: 250	♠ KQ852	The opponents are silent.
Dealer: N	♥ 108	
Vul: Both	♦ J7432	Partner bids first.
HCP: 10	♣ A	
Board: 251	♠ A2	The opponents are silent.
Dealer: S	♥ J853	
Vul: NS	♦ A543	You bid first.
HCP: 15	♣ AQ4	
Board: 252	♠ 987432	West Doubles Pass if possible.
Dealer: N	♥ 73	East Bids 3♣ if possible.
Vul: Both	♦ Q63	
HCP: 6	♣ A8	Partner bids first.
Board: 253	♠ AJ2	The opponents are silent.
Dealer: S	♥ AK3	
Vul: None	♦ AJ96	You bid first.
HCP: 17	♣ 643	

Jacoby Transfer Both hands (Answers Page)

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ Q65				1NT
Vul: EW	♥ KQJ103	♥ 97	Pass	2♦	Pass	2♥
North HCP: 12	♦ J8432	♦ A95	Pass	3♦	Pass	3NT
South HCP: 15	♣ J10	♣ AKQ32	Pass	4♥	AP	
Contract: 4♥ S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ KQ852				
Vul: Both	♥ AJ9	♥ 108		1NT	Pass	2♥
North HCP: 16	♦ AK9	♦ J7432	Pass	2♠	Pass	3NT
South HCP: 10	♣ K1043	♣ A	Pass	4♠	AP	
Contract: 4♠ N						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ K7653	♠ A2				1NT
Vul: NS	♥ KQ6	♥ J853	Pass	2♥	Pass	2♠
North HCP: 12	♦ J10	♦ A543	Pass	3NT	AP	
South HCP: 15	♣ K102	♣ AQ4				
Contract: 3N S						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 987432				
Vul: Both	♥ AJ1062	♥ 73	Pass	2♠	Pass	Pass
North HCP: 15	♦ 75	♦ Q63	X	Pass	3♣	3♠
South HCP: 6	♣ KJ2	♣ A8	AP			
Contract: 3♠ N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AJ2				1NT
Vul: None	♥ 109842	♥ AK3	Pass	2♦	Pass	2♥
North HCP: 15	♦ KQ1053	♦ AJ96	Pass	3♦	Pass	4♥
South HCP: 17	♣ AK	♣ 643	AP			
Contract: 4♥ S						

North hands (Practice Page)

Jacoby Transfer

Board: 254	♠ J72	The opponents are silent.
Dealer: N	♥ AQ103	
Vul: NS	♦ K43	You bid first.
HCP: 17	♣ AK3	

Board: 255	♠ A86	The opponents are silent.
Dealer: S	♥ J9754	
Vul: EW	♦ K106	Partner bids first.
HCP: 9	♣ J2	

Board: 256	♠ AJ92	The opponents are silent.
Dealer: N	♥ K75	
Vul: None	♦ QJ74	You bid first.
HCP: 15	♣ A7	

Board: 257	♠ AQ865	The opponents are silent.
Dealer: S	♥ 3	
Vul: EW	♦ K754	Partner bids first.
HCP: 9	♣ 1075	

Board: 258	♠ Q105	West Bids 3♠ if possible.
Dealer: N	♥ J3	
Vul: NS	♦ AJ52	You bid first.
HCP: 15	♣ AK92	

Jacoby Transfer Both hands (Answers Page)

Board: 254

Dealer: N

Vul: NS

North HCP: 17

South HCP: 10

Contract: 4♠ N

North:

♠ J72

♥ AQ103

♦ K43

♣ AK3

South:

♠ Q9653

♥ 95

♦ AQ5

♣ Q92

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

	1NT	Pass	2♥
--	-----	------	----

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

Pass	4♠	AP	
------	----	----	--

Board: 255

Dealer: S

Vul: EW

North HCP: 9

South HCP: 16

Contract: 4♥ N

North:

♠ A86

♥ J9754

♦ K106

♣ J2

South:

♠ 74

♥ AK63

♦ AJ53

♣ A53

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

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

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

Pass	4♥	AP	
------	----	----	--

1. Extended acceptance after NT

Board: 256

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 4♠ S

North:

♠ AJ92

♥ K75

♦ QJ74

♣ A7

South:

♠ K8764

♥ AQ3

♦ 1082

♣ 85

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

	1NT	Pass	2♥
--	-----	------	----

Pass	2NT ¹	Pass	4♠
------	------------------	------	----

AP

1. Extended acceptance after NT

Board: 257

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ AQ865

♥ 3

♦ K754

♣ 1075

South:

♠ KJ7

♥ AK54

♦ A103

♣ 986

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

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

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

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

AP

Board: 258

Dealer: N

Vul: NS

North HCP: 15

South HCP: 11

Contract: 3♠ W

North:

♠ Q105

♥ J3

♦ AJ52

♣ AK92

South:

♠ J

♥ AQ1072

♦ Q1073

♣ Q85

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

	1NT	Pass	2♦
--	-----	------	----

3♠	AP		
----	----	--	--

South hands (Practice Page)

Jacoby Transfer

Board: 254	♠ Q9653	The opponents are silent.
Dealer: N	♥ 95	
Vul: NS	♦ AQ5	Partner bids first.
HCP: 10	♣ Q92	

Board: 255	♠ 74	The opponents are silent.
Dealer: S	♥ AK63	
Vul: EW	♦ AJ53	You bid first.
HCP: 16	♣ A53	

Board: 256	♠ K8764	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: None	♦ 1082	Partner bids first.
HCP: 9	♣ 85	

Board: 257	♠ KJ7	The opponents are silent.
Dealer: S	♥ AK54	
Vul: EW	♦ A103	You bid first.
HCP: 15	♣ 986	

Board: 258	♠ J	West Bids 3♠ if possible.
Dealer: N	♥ AQ1072	
Vul: NS	♦ Q1073	Partner bids first.
HCP: 11	♣ Q85	

Jacoby Transfer Both hands (Answers Page)

Board: 254

Dealer: N

Vul: NS

North HCP: 17

South HCP: 10

Contract: 4♠ N

North:

♠ J72

♥ AQ103

♦ K43

♣ AK3

South:

♠ Q9653

♥ 95

♦ AQ5

♣ Q92

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

	1NT	Pass	2♥
--	-----	------	----

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

Pass	4♠	AP	
------	----	----	--

Board: 255

Dealer: S

Vul: EW

North HCP: 9

South HCP: 16

Contract: 4♥ N

North:

♠ A86

♥ J9754

♦ K106

♣ J2

South:

♠ 74

♥ AK63

♦ AJ53

♣ A53

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

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

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

Pass	4♥	AP	
------	----	----	--

1. Extended acceptance after NT

Board: 256

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 4♠ S

North:

♠ AJ92

♥ K75

♦ QJ74

♣ A7

South:

♠ K8764

♥ AQ3

♦ 1082

♣ 85

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

	1NT	Pass	2♥
--	-----	------	----

Pass	2NT ¹	Pass	4♠
------	------------------	------	----

AP

1. Extended acceptance after NT

Board: 257

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ AQ865

♥ 3

♦ K754

♣ 1075

South:

♠ KJ7

♥ AK54

♦ A103

♣ 986

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

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

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

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

AP

Board: 258

Dealer: N

Vul: NS

North HCP: 15

South HCP: 11

Contract: 3♠ W

North:

♠ Q105

♥ J3

♦ AJ52

♣ AK92

South:

♠ J

♥ AQ1072

♦ Q1073

♣ Q85

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

	1NT	Pass	2♦
--	-----	------	----

3♠	AP		
----	----	--	--

North hands (Practice Page)

Jacoby Transfer

Board: 259	♠ J8763	The opponents are silent.
Dealer: S	♥ Q3	
Vul: Both	♦ AQJ7	Partner bids first.
HCP: 10	♣ 93	
Board: 260	♠ 1097	The opponents are silent.
Dealer: N	♥ A64	
Vul: None	♦ AKJ10	You bid first.
HCP: 16	♣ A109	
Board: 261	♠ K9842	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: Both	♦ 654	Partner bids first.
HCP: 12	♣ AQ	
Board: 262	♠ A106	The opponents are silent.
Dealer: N	♥ QJ842	
Vul: NS	♦ K4	You bid first.
HCP: 16	♣ AQ6	
Board: 263	♠ QJ8	East Doubles 2♦ if possible.
Dealer: S	♥ AJ963	
Vul: Both	♦ 2	Partner bids first.
HCP: 9	♣ J974	

Jacoby Transfer Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ J8763	♠ AK10				1NT
Vul: Both	♥ Q3	♥ J75	Pass	2♥	Pass	2♠
North HCP: 10	♦ AQJ7	♦ K4	Pass	3♦	Pass	4♠
South HCP: 15	♣ 93	♣ KJ742	AP			
Contract: 4♠ S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ 1097	♠ A65				
Vul: None	♥ A64	♥ QJ1052		1NT	Pass	2♦
North HCP: 16	♦ AKJ10	♦ 82	Pass	2♥	Pass	3NT
South HCP: 10	♣ A109	♣ K72	Pass	4♥	AP	
Contract: 4♥ N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ K9842	♠ A103				1NT
Vul: Both	♥ QJ2	♥ K87	Pass	2♥	Pass	2♠
North HCP: 12	♦ 654	♦ AK1098	Pass	3NT	Pass	4♠
South HCP: 15	♣ AQ	♣ J8	AP			
Contract: 4♠ S						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ KQJ75				
Vul: NS	♥ QJ842	♥ AK		1NT	Pass	2♥
North HCP: 16	♦ K4	♦ AQ2	Pass	2♠	Pass	7NT
South HCP: 22	♣ AQ6	♣ K103	AP			
Contract: 7N N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ K6				1NT
Vul: Both	♥ AJ963	♥ Q1082	Pass	2♦	X	2♠ ¹
North HCP: 9	♦ 2	♦ K854	Pass	4♥	AP	
South HCP: 15	♣ J974	♣ AK5				
Contract: 4♥ N						

1. Extended acceptance after NT

South hands (Practice Page)

Jacoby Transfer

Board: 259	♠ AK10	The opponents are silent.
Dealer: S	♥ J75	
Vul: Both	♦ K4	You bid first.
HCP: 15	♣ KJ742	
Board: 260	♠ A65	The opponents are silent.
Dealer: N	♥ QJ1052	
Vul: None	♦ 82	Partner bids first.
HCP: 10	♣ K72	
Board: 261	♠ A103	The opponents are silent.
Dealer: S	♥ K87	
Vul: Both	♦ AK1098	You bid first.
HCP: 15	♣ J8	
Board: 262	♠ KQJ75	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ AQ2	Partner bids first.
HCP: 22	♣ K103	
Board: 263	♠ K6	East Doubles 2♦ if possible.
Dealer: S	♥ Q1082	
Vul: Both	♦ K854	You bid first.
HCP: 15	♣ AK5	

Jacoby Transfer Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ J8763	♠ AK10				1NT
Vul: Both	♥ Q3	♥ J75	Pass	2♥	Pass	2♠
North HCP: 10	♦ AQJ7	♦ K4	Pass	3♦	Pass	4♠
South HCP: 15	♣ 93	♣ KJ742	AP			
Contract: 4♠ S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ 1097	♠ A65				
Vul: None	♥ A64	♥ QJ1052		1NT	Pass	2♦
North HCP: 16	♦ AKJ10	♦ 82	Pass	2♥	Pass	3NT
South HCP: 10	♣ A109	♣ K72	Pass	4♥	AP	
Contract: 4♥ N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ K9842	♠ A103				1NT
Vul: Both	♥ QJ2	♥ K87	Pass	2♥	Pass	2♠
North HCP: 12	♦ 654	♦ AK1098	Pass	3NT	Pass	4♠
South HCP: 15	♣ AQ	♣ J8	AP			
Contract: 4♠ S						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ KQJ75				
Vul: NS	♥ QJ842	♥ AK		1NT	Pass	2♥
North HCP: 16	♦ K4	♦ AQ2	Pass	2♠	Pass	7NT
South HCP: 22	♣ AQ6	♣ K103	AP			
Contract: 7N N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ K6				1NT
Vul: Both	♥ AJ963	♥ Q1082	Pass	2♦	X	2♠ ¹
North HCP: 9	♦ 2	♦ K854	Pass	4♥	AP	
South HCP: 15	♣ J974	♣ AK5				
Contract: 4♥ N						

1. Extended acceptance after NT

North hands (Practice Page)

Jacoby Transfer

Board: 264	♠ AJ106	The opponents are silent.
Dealer: N	♥ A10	
Vul: None	♦ KJ54	You bid first.
HCP: 16	♣ K104	

Board: 265	♠ 63	The opponents are silent.
Dealer: S	♥ QJ983	
Vul: NS	♦ K93	Partner bids first.
HCP: 9	♣ K53	

Board: 266	♠ A5	The opponents are silent.
Dealer: N	♥ A8765	
Vul: EW	♦ A82	You bid first.
HCP: 15	♣ K52	

Board: 267	♠ KJ1086	The opponents are silent.
Dealer: S	♥ QJ	
Vul: None	♦ 95	Partner bids first.
HCP: 10	♣ K752	

Board: 268	♠ AKJ10	The opponents are silent.
Dealer: N	♥ Q9	
Vul: NS	♦ K95	You bid first.
HCP: 16	♣ K872	

Jacoby Transfer Both hands (Answers Page)

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AJ106	♠ K3		1NT	Pass	2♦
Vul: None	♥ A10	♥ KJ875	Pass	2♥	Pass	3NT
North HCP: 16	♦ KJ54	♦ Q93	AP			
South HCP: 13	♣ K104	♣ A85				
Contract: 3N N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AJ874				1NT
Vul: NS	♥ QJ983	♥ AK4	Pass	2♦	Pass	2♥
North HCP: 9	♦ K93	♦ A104	Pass	2NT	Pass	4♥
South HCP: 16	♣ K53	♣ 92	AP			
Contract: 4♥ S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ KQJ93		1NT	Pass	2♥
Vul: EW	♥ A8765	♥ K109	Pass	2♠	Pass	3♣
North HCP: 15	♦ A82	♦ 4	Pass	3♥	Pass	4♥
South HCP: 11	♣ K52	♣ Q1084	AP			
Contract: 4♥ S						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ KJ1086	♠ A74				1NT
Vul: None	♥ QJ	♥ K104	Pass	2♥	Pass	2♠
North HCP: 10	♦ 95	♦ AK4	Pass	3♣	Pass	4♠
South HCP: 15	♣ K752	♣ J1086	AP			
Contract: 4♠ S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ Q95		1NT	Pass	2♦
Vul: NS	♥ Q9	♥ K8653	Pass	2♥	Pass	3♦
North HCP: 16	♦ K95	♦ AQJ7	Pass	3NT	AP	
South HCP: 12	♣ K872	♣ 5				
Contract: 3N N						

South hands (Practice Page)

Jacoby Transfer

Board: 264	♠ K3	The opponents are silent.
Dealer: N	♥ KJ875	
Vul: None	♦ Q93	Partner bids first.
HCP: 13	♣ A85	

Board: 265	♠ AJ874	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ A104	You bid first.
HCP: 16	♣ 92	

Board: 266	♠ KQJ93	The opponents are silent.
Dealer: N	♥ K109	
Vul: EW	♦ 4	Partner bids first.
HCP: 11	♣ Q1084	

Board: 267	♠ A74	The opponents are silent.
Dealer: S	♥ K104	
Vul: None	♦ AK4	You bid first.
HCP: 15	♣ J1086	

Board: 268	♠ Q95	The opponents are silent.
Dealer: N	♥ K8653	
Vul: NS	♦ AQJ7	Partner bids first.
HCP: 12	♣ 5	

Jacoby Transfer Both hands (Answers Page)

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AJ106	♠ K3		1NT	Pass	2♦
Vul: None	♥ A10	♥ KJ875	Pass	2♥	Pass	3NT
North HCP: 16	♦ KJ54	♦ Q93	AP			
South HCP: 13	♣ K104	♣ A85				
Contract: 3N N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AJ874				1NT
Vul: NS	♥ QJ983	♥ AK4	Pass	2♦	Pass	2♥
North HCP: 9	♦ K93	♦ A104	Pass	2NT	Pass	4♥
South HCP: 16	♣ K53	♣ 92	AP			
Contract: 4♥ S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ KQJ93		1NT	Pass	2♥
Vul: EW	♥ A8765	♥ K109	Pass	2♠	Pass	3♣
North HCP: 15	♦ A82	♦ 4	Pass	3♥	Pass	4♥
South HCP: 11	♣ K52	♣ Q1084	AP			
Contract: 4♥ S						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ KJ1086	♠ A74				1NT
Vul: None	♥ QJ	♥ K104	Pass	2♥	Pass	2♠
North HCP: 10	♦ 95	♦ AK4	Pass	3♣	Pass	4♠
South HCP: 15	♣ K752	♣ J1086	AP			
Contract: 4♠ S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ Q95		1NT	Pass	2♦
Vul: NS	♥ Q9	♥ K8653	Pass	2♥	Pass	3♦
North HCP: 16	♦ K95	♦ AQJ7	Pass	3NT	AP	
South HCP: 12	♣ K872	♣ 5				
Contract: 3N N						

North hands (Practice Page)

Jacoby Transfer

Board: 269	♠ KQ982	The opponents are silent.
Dealer: S	♥ K5	
Vul: EW	♦ —	Partner bids first.
HCP: 14	♣ AQ9654	
Board: 270	♠ K3	The opponents are silent.
Dealer: N	♥ KQ63	
Vul: Both	♦ J73	You bid first.
HCP: 17	♣ AKJ10	
Board: 271	♠ A	The opponents are silent.
Dealer: S	♥ A9753	
Vul: None	♦ KQ10965	Partner bids first.
HCP: 13	♣ 3	
Board: 272	♠ Q96	The opponents are silent.
Dealer: N	♥ AQ43	
Vul: Both	♦ AK	You bid first.
HCP: 15	♣ 7542	
Board: 273	♠ A10543	The opponents are silent.
Dealer: S	♥ AK6	
Vul: None	♦ 964	Partner bids first.
HCP: 11	♣ 87	

Jacoby Transfer Both hands (Answers Page)

Board: 269

Dealer: S

Vul: EW

North HCP: 14

South HCP: 16

Contract: 7♠ S

North:

♠ KQ982

♥ K5

♦ —

♣ AQ9654

South:

♠ A103

♥ A8

♦ AQJ102

♣ J32

West	North	East	South
			1NT

Pass	2♥	Pass	2♠
Pass	3♣	Pass	4♠
Pass	4NT ¹	Pass	5♣ ²
Pass	7♠	AP	

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

Board: 270

Dealer: N

Vul: Both

North HCP: 17

South HCP: 13

Contract: 3N N

North:

♠ K3

♥ KQ63

♦ J73

♣ AKJ10

South:

♠ AQ1084

♥ J9

♦ A10985

♣ Q

West	North	East	South
	1NT	Pass	2♥

Pass	2♠	Pass	3♦
Pass	3NT	AP	

Board: 271

Dealer: S

Vul: None

North HCP: 13

South HCP: 17

Contract: 4♥ S

North:

♠ A

♥ A9753

♦ KQ10965

♣ 3

South:

♠ KJ

♥ K62

♦ AJ8

♣ KQ1042

West	North	East	South
			1NT

Pass	2♦	Pass	2♥
Pass	3♦	Pass	4♥
AP			

Board: 272

Dealer: N

Vul: Both

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ Q96

♥ AQ43

♦ AK

♣ 7542

South:

♠ A8754

♥ 976

♦ Q

♣ KJ108

West	North	East	South
	1NT	Pass	2♥

Pass	2♠	Pass	3♣
Pass	4♠	AP	

Board: 273

Dealer: S

Vul: None

North HCP: 11

South HCP: 15

Contract: 4♠ S

North:

♠ A10543

♥ AK6

♦ 964

♣ 87

South:

♠ QJ9

♥ 542

♦ AKQ3

♣ K65

West	North	East	South
			1NT

Pass	2♥	Pass	2♠
Pass	3NT	Pass	4♠
AP			

South hands (Practice Page)

Jacoby Transfer

Board: 269	♠ A103	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ AQJ102	You bid first.
HCP: 16	♣ J32	

Board: 270	♠ AQ1084	The opponents are silent.
Dealer: N	♥ J9	
Vul: Both	♦ A10985	Partner bids first.
HCP: 13	♣ Q	

Board: 271	♠ KJ	The opponents are silent.
Dealer: S	♥ K62	
Vul: None	♦ AJ8	You bid first.
HCP: 17	♣ KQ1042	

Board: 272	♠ A8754	The opponents are silent.
Dealer: N	♥ 976	
Vul: Both	♦ Q	Partner bids first.
HCP: 10	♣ KJ108	

Board: 273	♠ QJ9	The opponents are silent.
Dealer: S	♥ 542	
Vul: None	♦ AKQ3	You bid first.
HCP: 15	♣ K65	

Jacoby Transfer Both hands (Answers Page)

Board: 269

Dealer: S

Vul: EW

North HCP: 14

South HCP: 16

Contract: 7♠ S

North:

♠ KQ982

♥ K5

♦ —

♣ AQ9654

South:

♠ A103

♥ A8

♦ AQJ102

♣ J32

West	North	East	South
			1NT

Pass	2♥	Pass	2♠
Pass	3♣	Pass	4♠
Pass	4NT ¹	Pass	5♣ ²
Pass	7♠	AP	

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

Board: 270

Dealer: N

Vul: Both

North HCP: 17

South HCP: 13

Contract: 3N N

North:

♠ K3

♥ KQ63

♦ J73

♣ AKJ10

South:

♠ AQ1084

♥ J9

♦ A10985

♣ Q

West	North	East	South
	1NT	Pass	2♥

Pass	2♠	Pass	3♦
Pass	3NT	AP	

Board: 271

Dealer: S

Vul: None

North HCP: 13

South HCP: 17

Contract: 4♥ S

North:

♠ A

♥ A9753

♦ KQ10965

♣ 3

South:

♠ KJ

♥ K62

♦ AJ8

♣ KQ1042

West	North	East	South
			1NT

Pass	2♦	Pass	2♥
Pass	3♦	Pass	4♥
AP			

Board: 272

Dealer: N

Vul: Both

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ Q96

♥ AQ43

♦ AK

♣ 7542

South:

♠ A8754

♥ 976

♦ Q

♣ KJ108

West	North	East	South
	1NT	Pass	2♥

Pass	2♠	Pass	3♣
Pass	4♠	AP	

Board: 273

Dealer: S

Vul: None

North HCP: 11

South HCP: 15

Contract: 4♠ S

North:

♠ A10543

♥ AK6

♦ 964

♣ 87

South:

♠ QJ9

♥ 542

♦ AKQ3

♣ K65

West	North	East	South
			1NT

Pass	2♥	Pass	2♠
Pass	3NT	Pass	4♠
AP			

North hands (Practice Page)

Jacoby Transfer

Board: 274	♠ J74	The opponents are silent.
Dealer: N	♥ A10	
Vul: None	♦ K107	You bid first.
HCP: 15	♣ AK1092	

Board: 275	♠ AKJ82	The opponents are silent.
Dealer: S	♥ J3	
Vul: NS	♦ KQ6	Partner bids first.
HCP: 14	♣ 1065	

Board: 276	♠ AQ95	West Doubles Pass if possible.
Dealer: N	♥ AK	East Bids 2♠ if possible.
Vul: EW	♦ KJ74	
HCP: 17	♣ 1083	You bid first.

Board: 277	♠ QJ10542	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ 6532	Partner bids first.
HCP: 3	♣ 732	

Board: 278	♠ AQ72	The opponents are silent.
Dealer: N	♥ KQ97	
Vul: EW	♦ A4	You bid first.
HCP: 15	♣ 632	

Jacoby Transfer Both hands (Answers Page)

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ A62		1NT	Pass	2♦
Vul: None	♥ A10	♥ 65432	Pass	2♥	Pass	3♦
North HCP: 15	♦ K107	♦ AQ64	Pass	3♥	Pass	3NT
South HCP: 10	♣ AK1092	♣ 3	AP			
Contract: 3N N						

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ AKJ82	♠ 65				1NT
Vul: NS	♥ J3	♥ AK109	Pass	2♥	Pass	2♠
North HCP: 14	♦ KQ6	♦ J83	Pass	3NT	AP	
South HCP: 15	♣ 1065	♣ AQJ9				
Contract: 3N S						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ 2		1NT	Pass	2♦
Vul: EW	♥ AK	♥ J98763	Pass	2♥	Pass	Pass
North HCP: 17	♦ KJ74	♦ 10862	X	Pass	2♠	3♥
South HCP: 2	♣ 1083	♣ J5	AP			
Contract: 3♥ N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ QJ10542	♠ A3				1NT
Vul: None	♥ —	♥ K876	Pass	2♥	Pass	2♠
North HCP: 3	♦ 6532	♦ QJ108	AP			
South HCP: 15	♣ 732	♣ KQ6				
Contract: 2♠ S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AQ72	♠ K8		1NT	Pass	2♦
Vul: EW	♥ KQ97	♥ AJ1052	Pass	2NT ¹	Pass	3NT ²
North HCP: 15	♦ A4	♦ 987	Pass	4♥	AP	
South HCP: 12	♣ 632	♣ KJ5				
Contract: 4♥ N						

1. Extended acceptance after NT
2. Cue bid, surplus

South hands (Practice Page)

Jacoby Transfer

Board: 274	♠ A62	The opponents are silent.
Dealer: N	♥ 65432	
Vul: None	♦ AQ64	Partner bids first.
HCP: 10	♣ 3	

Board: 275	♠ 65	The opponents are silent.
Dealer: S	♥ AK109	
Vul: NS	♦ J83	You bid first.
HCP: 15	♣ AQJ9	

Board: 276	♠ 2	West Doubles Pass if possible.
Dealer: N	♥ J98763	East Bids 2♠ if possible.
Vul: EW	♦ 10862	
HCP: 2	♣ J5	Partner bids first.

Board: 277	♠ A3	The opponents are silent.
Dealer: S	♥ K876	
Vul: None	♦ QJ108	You bid first.
HCP: 15	♣ KQ6	

Board: 278	♠ K8	The opponents are silent.
Dealer: N	♥ AJ1052	
Vul: EW	♦ 987	Partner bids first.
HCP: 12	♣ KJ5	

Jacoby Transfer Both hands (Answers Page)

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ A62		1NT	Pass	2♦
Vul: None	♥ A10	♥ 65432	Pass	2♥	Pass	3♦
North HCP: 15	♦ K107	♦ AQ64	Pass	3♥	Pass	3NT
South HCP: 10	♣ AK1092	♣ 3	AP			
Contract: 3N N						

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ AKJ82	♠ 65				1NT
Vul: NS	♥ J3	♥ AK109	Pass	2♥	Pass	2♠
North HCP: 14	♦ KQ6	♦ J83	Pass	3NT	AP	
South HCP: 15	♣ 1065	♣ AQJ9				
Contract: 3N S						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ 2		1NT	Pass	2♦
Vul: EW	♥ AK	♥ J98763	Pass	2♥	Pass	Pass
North HCP: 17	♦ KJ74	♦ 10862	X	Pass	2♠	3♥
South HCP: 2	♣ 1083	♣ J5	AP			
Contract: 3♥ N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ QJ10542	♠ A3				1NT
Vul: None	♥ —	♥ K876	Pass	2♥	Pass	2♠
North HCP: 3	♦ 6532	♦ QJ108	AP			
South HCP: 15	♣ 732	♣ KQ6				
Contract: 2♠ S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AQ72	♠ K8		1NT	Pass	2♦
Vul: EW	♥ KQ97	♥ AJ1052	Pass	2NT ¹	Pass	3NT ²
North HCP: 15	♦ A4	♦ 987	Pass	4♥	AP	
South HCP: 12	♣ 632	♣ KJ5				
Contract: 4♥ N						

1. Extended acceptance after NT
2. Cue bid, surplus

North hands (Practice Page)

Jacoby Transfer

Board: 279	♠ 75	The opponents are silent.
Dealer: S	♥ AKJ82	
Vul: Both	♦ Q7	Partner bids first.
HCP: 18	♣ AKJ10	

Board: 280	♠ A872	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: NS	♦ QJ	You bid first.
HCP: 15	♣ A982	

Board: 281	♠ A	The opponents are silent.
Dealer: S	♥ 108542	
Vul: EW	♦ 7432	Partner bids first.
HCP: 9	♣ KQ8	

Board: 282	♠ A3	The opponents are silent.
Dealer: N	♥ AQ65	
Vul: Both	♦ 75	You bid first.
HCP: 15	♣ AJ954	

Board: 283	♠ K8432	The opponents are silent.
Dealer: S	♥ Q87	
Vul: None	♦ A6	Partner bids first.
HCP: 12	♣ QJ10	

Jacoby Transfer Both hands (Answers Page)

Board: 279

Dealer: S

Vul: Both

North HCP: 18

South HCP: 16

Contract: 6N S

North:

♠ 75

♥ AKJ82

♦ Q7

♣ AKJ10

South:

♠ AK102

♥ Q4

♦ AJ52

♣ Q52

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 3NT

Pass 4NT¹ Pass 6NT

AP

1. Quantitative 4NT

Board: 280

Dealer: N

Vul: NS

North HCP: 15

South HCP: 13

Contract: 4♥ N

North:

♠ A872

♥ KJ8

♦ QJ

♣ A982

South:

♠ QJ3

♥ A10962

♦ K953

♣ K

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 4♥ AP

Board: 281

Dealer: S

Vul: EW

North HCP: 9

South HCP: 16

Contract: 4♥ N

North:

♠ A

♥ 108542

♦ 7432

♣ KQ8

South:

♠ 10764

♥ KQJ7

♦ AKQ

♣ J7

West North East South

1NT

Pass 2♦ Pass 2NT¹

Pass 4♥ AP

1. Extended acceptance after NT

Board: 282

Dealer: N

Vul: Both

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ A3

♥ AQ65

♦ 75

♣ AJ954

South:

♠ QJ864

♥ K43

♦ 9

♣ KQ87

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 3♠ Pass 3NT

AP

Board: 283

Dealer: S

Vul: None

North HCP: 12

South HCP: 16

Contract: 4♠ S

North:

♠ K8432

♥ Q87

♦ A6

♣ QJ10

South:

♠ AQ10

♥ KJ63

♦ Q8

♣ A953

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3NT Pass 4♠

AP

South hands (Practice Page)

Jacoby Transfer

Board: 279	♠ AK102	The opponents are silent.
Dealer: S	♥ Q4	
Vul: Both	♦ AJ52	You bid first.
HCP: 16	♣ Q52	

Board: 280	♠ QJ3	The opponents are silent.
Dealer: N	♥ A10962	
Vul: NS	♦ K953	Partner bids first.
HCP: 13	♣ K	

Board: 281	♠ 10764	The opponents are silent.
Dealer: S	♥ KQJ7	
Vul: EW	♦ AKQ	You bid first.
HCP: 16	♣ J7	

Board: 282	♠ QJ864	The opponents are silent.
Dealer: N	♥ K43	
Vul: Both	♦ 9	Partner bids first.
HCP: 11	♣ KQ87	

Board: 283	♠ AQ10	The opponents are silent.
Dealer: S	♥ KJ63	
Vul: None	♦ Q8	You bid first.
HCP: 16	♣ A953	

Jacoby Transfer Both hands (Answers Page)

Board: 279

Dealer: S

Vul: Both

North HCP: 18

South HCP: 16

Contract: 6N S

North:

♠ 75

♥ AKJ82

♦ Q7

♣ AKJ10

South:

♠ AK102

♥ Q4

♦ AJ52

♣ Q52

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 3NT

Pass 4NT¹ Pass 6NT

AP

1. Quantitative 4NT

Board: 280

Dealer: N

Vul: NS

North HCP: 15

South HCP: 13

Contract: 4♥ N

North:

♠ A872

♥ KJ8

♦ QJ

♣ A982

South:

♠ QJ3

♥ A10962

♦ K953

♣ K

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 4♥ AP

Board: 281

Dealer: S

Vul: EW

North HCP: 9

South HCP: 16

Contract: 4♥ N

North:

♠ A

♥ 108542

♦ 7432

♣ KQ8

South:

♠ 10764

♥ KQJ7

♦ AKQ

♣ J7

West North East South

1NT

Pass 2♦ Pass 2NT¹

Pass 4♥ AP

1. Extended acceptance after NT

Board: 282

Dealer: N

Vul: Both

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ A3

♥ AQ65

♦ 75

♣ AJ954

South:

♠ QJ864

♥ K43

♦ 9

♣ KQ87

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 3♠ Pass 3NT

AP

Board: 283

Dealer: S

Vul: None

North HCP: 12

South HCP: 16

Contract: 4♠ S

North:

♠ K8432

♥ Q87

♦ A6

♣ QJ10

South:

♠ AQ10

♥ KJ63

♦ Q8

♣ A953

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3NT Pass 4♠

AP

North hands (Practice Page)

Jacoby Transfer

Board: 284	♠ 1074	The opponents are silent.
Dealer: N	♥ A4	
Vul: Both	♦ Q1096	You bid first.
HCP: 15	♣ AKQ3	
Board: 285	♠ Q32	The opponents are silent.
Dealer: S	♥ AJ1052	
Vul: None	♦ QJ96	Partner bids first.
HCP: 10	♣ 2	
Board: 286	♠ 763	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: Both	♦ Q653	You bid first.
HCP: 16	♣ AJ3	
Board: 287	♠ A9864	The opponents are silent.
Dealer: S	♥ K75	
Vul: None	♦ 5	Partner bids first.
HCP: 10	♣ K1096	
Board: 288	♠ AK7	West Doubles 2♥ if possible.
Dealer: N	♥ K107	
Vul: NS	♦ AJ73	You bid first.
HCP: 15	♣ 865	

Jacoby Transfer Both hands (Answers Page)

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ 1074	♠ A9865		1NT	Pass	2♥
Vul: Both	♥ A4	♥ Q9	Pass	2♠	Pass	3♦
North HCP: 15	♦ Q1096	♦ A843	Pass	4♠	AP	
South HCP: 10	♣ AKQ3	♣ 42				
Contract: 4♠ N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ A1054				1NT
Vul: None	♥ AJ1052	♥ 43	Pass	2♦	Pass	2♥
North HCP: 10	♦ QJ96	♦ AK84	Pass	3♦	Pass	3NT
South HCP: 15	♣ 2	♣ A93	AP			
Contract: 3N S						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ 763	♠ Q9		1NT	Pass	2♦
Vul: Both	♥ AKQ	♥ 97632	Pass	2♥	Pass	3♦
North HCP: 16	♦ Q653	♦ AK94	Pass	4♥	AP	
South HCP: 9	♣ AJ3	♣ 82				
Contract: 4♥ N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ A9864	♠ K10				1NT
Vul: None	♥ K75	♥ AQJ104	Pass	2♥	Pass	2♠
North HCP: 10	♦ 5	♦ K97	Pass	3♣	Pass	3♥
South HCP: 16	♣ K1096	♣ QJ8	Pass	4♥	AP	
Contract: 4♥ N						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ QJ985		1NT	Pass	2♥
Vul: NS	♥ K107	♥ J5	X	2♠	Pass	3♠
North HCP: 15	♦ AJ73	♦ 1092	AP			
South HCP: 9	♣ 865	♣ KQ7				
Contract: 3♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 284	♠ A9865	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ A843	Partner bids first.
HCP: 10	♣ 42	
Board: 285	♠ A1054	The opponents are silent.
Dealer: S	♥ 43	
Vul: None	♦ AK84	You bid first.
HCP: 15	♣ A93	
Board: 286	♠ Q9	The opponents are silent.
Dealer: N	♥ 97632	
Vul: Both	♦ AK94	Partner bids first.
HCP: 9	♣ 82	
Board: 287	♠ K10	The opponents are silent.
Dealer: S	♥ AQJ104	
Vul: None	♦ K97	You bid first.
HCP: 16	♣ QJ8	
Board: 288	♠ QJ985	West Doubles 2♥ if possible.
Dealer: N	♥ J5	
Vul: NS	♦ 1092	Partner bids first.
HCP: 9	♣ KQ7	

Jacoby Transfer Both hands (Answers Page)

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ 1074	♠ A9865		1NT	Pass	2♥
Vul: Both	♥ A4	♥ Q9	Pass	2♠	Pass	3♦
North HCP: 15	♦ Q1096	♦ A843	Pass	4♠	AP	
South HCP: 10	♣ AKQ3	♣ 42				
Contract: 4♠ N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ A1054				1NT
Vul: None	♥ AJ1052	♥ 43	Pass	2♦	Pass	2♥
North HCP: 10	♦ QJ96	♦ AK84	Pass	3♦	Pass	3NT
South HCP: 15	♣ 2	♣ A93	AP			
Contract: 3N S						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ 763	♠ Q9		1NT	Pass	2♦
Vul: Both	♥ AKQ	♥ 97632	Pass	2♥	Pass	3♦
North HCP: 16	♦ Q653	♦ AK94	Pass	4♥	AP	
South HCP: 9	♣ AJ3	♣ 82				
Contract: 4♥ N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ A9864	♠ K10				1NT
Vul: None	♥ K75	♥ AQJ104	Pass	2♥	Pass	2♠
North HCP: 10	♦ 5	♦ K97	Pass	3♣	Pass	3♥
South HCP: 16	♣ K1096	♣ QJ8	Pass	4♥	AP	
Contract: 4♥ N						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ QJ985		1NT	Pass	2♥
Vul: NS	♥ K107	♥ J5	X	2♠	Pass	3♠
North HCP: 15	♦ AJ73	♦ 1092	AP			
South HCP: 9	♣ 865	♣ KQ7				
Contract: 3♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 289	♠ Q5	The opponents are silent.
Dealer: S	♥ Q10985	
Vul: EW	♦ AJ72	Partner bids first.
HCP: 10	♣ J8	
Board: 290	♠ AQ64	West Bids 2♠ if possible.
Dealer: N	♥ Q10	
Vul: None	♦ J54	You bid first.
HCP: 17	♣ AKJ4	
Board: 291	♠ QJ962	The opponents are silent.
Dealer: S	♥ A105	
Vul: NS	♦ A	Partner bids first.
HCP: 15	♣ KJ108	
Board: 292	♠ 86	The opponents are silent.
Dealer: N	♥ AK1054	
Vul: EW	♦ A43	You bid first.
HCP: 16	♣ KQ5	
Board: 293	♠ 108743	East Doubles 2♥ if possible.
Dealer: S	♥ K	
Vul: Both	♦ KJ6	Partner bids first.
HCP: 10	♣ QJ97	

Jacoby Transfer Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ A987				1NT
Vul: EW	♥ Q10985	♥ J6	Pass	2♦	Pass	2♥
North HCP: 10	♦ AJ72	♦ K986	Pass	3♦	Pass	3NT
South HCP: 17	♣ J8	♣ AKQ	AP			
Contract: 3N S						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ AQ64	♠ J		1NT	Pass	2♦
Vul: None	♥ Q10	♥ J7543	2♠	Pass	Pass	5♦
North HCP: 17	♦ J54	♦ AK10962	AP			
South HCP: 9	♣ AKJ4	♣ 3				
Contract: 5♦ S						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ QJ962	♠ A4				1NT
Vul: NS	♥ A105	♥ K72	Pass	2♥	Pass	2♠
North HCP: 15	♦ A	♦ K107	Pass	3♣	Pass	3NT
South HCP: 16	♣ KJ108	♣ AQ943	AP			
Contract: 3N S						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ K		1NT	Pass	2♦
Vul: EW	♥ AK1054	♥ Q9862	Pass	2♠ ¹	Pass	4♥
North HCP: 16	♦ A43	♦ KQ87	AP			
South HCP: 10	♣ KQ5	♣ 1083	1. Extended acceptance after NT			
Contract: 4♥ S						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 108743	♠ AKJ5				1NT
Vul: Both	♥ K	♥ 105	Pass	2♥	X	2NT ¹
North HCP: 10	♦ KJ6	♦ AQ43	Pass	4♠	AP	
South HCP: 17	♣ QJ97	♣ K43	1. Extended acceptance after NT			
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 289	♠ A987	The opponents are silent.
Dealer: S	♥ J6	
Vul: EW	♦ K986	You bid first.
HCP: 17	♣ AKQ	
Board: 290	♠ J	West Bids 2♠ if possible.
Dealer: N	♥ J7543	
Vul: None	♦ AK10962	Partner bids first.
HCP: 9	♣ 3	
Board: 291	♠ A4	The opponents are silent.
Dealer: S	♥ K72	
Vul: NS	♦ K107	You bid first.
HCP: 16	♣ AQ943	
Board: 292	♠ K	The opponents are silent.
Dealer: N	♥ Q9862	
Vul: EW	♦ KQ87	Partner bids first.
HCP: 10	♣ 1083	
Board: 293	♠ AKJ5	East Doubles 2♥ if possible.
Dealer: S	♥ 105	
Vul: Both	♦ AQ43	You bid first.
HCP: 17	♣ K43	

Jacoby Transfer Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ A987				1NT
Vul: EW	♥ Q10985	♥ J6	Pass	2♦	Pass	2♥
North HCP: 10	♦ AJ72	♦ K986	Pass	3♦	Pass	3NT
South HCP: 17	♣ J8	♣ AKQ	AP			
Contract: 3N S						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ AQ64	♠ J		1NT	Pass	2♦
Vul: None	♥ Q10	♥ J7543	2♠	Pass	Pass	5♦
North HCP: 17	♦ J54	♦ AK10962	AP			
South HCP: 9	♣ AKJ4	♣ 3				
Contract: 5♦ S						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ QJ962	♠ A4				1NT
Vul: NS	♥ A105	♥ K72	Pass	2♥	Pass	2♠
North HCP: 15	♦ A	♦ K107	Pass	3♣	Pass	3NT
South HCP: 16	♣ KJ108	♣ AQ943	AP			
Contract: 3N S						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ K		1NT	Pass	2♦
Vul: EW	♥ AK1054	♥ Q9862	Pass	2♠ ¹	Pass	4♥
North HCP: 16	♦ A43	♦ KQ87	AP			
South HCP: 10	♣ KQ5	♣ 1083	1. Extended acceptance after NT			
Contract: 4♥ S						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 108743	♠ AKJ5				1NT
Vul: Both	♥ K	♥ 105	Pass	2♥	X	2NT ¹
North HCP: 10	♦ KJ6	♦ AQ43	Pass	4♠	AP	
South HCP: 17	♣ QJ97	♣ K43	1. Extended acceptance after NT			
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 294	♠ K32	The opponents are silent.
Dealer: N	♥ K53	
Vul: EW	♦ A95	You bid first.
HCP: 16	♣ AQ82	

Board: 295	♠ 9	The opponents are silent.
Dealer: S	♥ KJ765	
Vul: Both	♦ AQJ7	Partner bids first.
HCP: 11	♣ 1095	

Board: 296	♠ A2	The opponents are silent.
Dealer: N	♥ A32	
Vul: None	♦ KQ63	You bid first.
HCP: 17	♣ A863	

Board: 297	♠ 103	The opponents are silent.
Dealer: S	♥ J9752	
Vul: EW	♦ KQ74	Partner bids first.
HCP: 10	♣ A10	

Board: 298	♠ A73	The opponents are silent.
Dealer: N	♥ 102	
Vul: None	♦ AK532	You bid first.
HCP: 15	♣ A97	

Jacoby Transfer Both hands (Answers Page)

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ AJ6		1NT	Pass	2♦
Vul: EW	♥ K53	♥ A10762	Pass	2♥	Pass	3NT
North HCP: 16	♦ A95	♦ K63	Pass	4♥	AP	
South HCP: 12	♣ AQ82	♣ 63				
Contract: 4♥ N						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ A1085				1NT
Vul: Both	♥ KJ765	♥ AQ10	Pass	2♦	Pass	2♥
North HCP: 11	♦ AQJ7	♦ 952	Pass	3♦	Pass	4♥
South HCP: 15	♣ 1095	♣ KQ7	AP			
Contract: 4♥ S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ 1095		1NT	Pass	2♦
Vul: None	♥ A32	♥ KJ10954	Pass	2♥	Pass	3♥
North HCP: 17	♦ KQ63	♦ 102	Pass	4♥	AP	
South HCP: 4	♣ A863	♣ 102				
Contract: 4♥ N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AKJ75				1NT
Vul: EW	♥ J9752	♥ KQ	Pass	2♦	Pass	2♥
North HCP: 10	♦ KQ74	♦ 1095	Pass	3♦	Pass	3♠
South HCP: 17	♣ A10	♣ KJ9	Pass	3NT	AP	
Contract: 3N S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ K92		1NT	Pass	2♦
Vul: None	♥ 102	♥ K9753	Pass	2♥	Pass	3♣
North HCP: 15	♦ AK532	♦ —	Pass	3♦	Pass	3NT
South HCP: 11	♣ A97	♣ KQ632	AP			
Contract: 3N N						

South hands (Practice Page)

Jacoby Transfer

Board: 294	♠ AJ6	The opponents are silent.
Dealer: N	♥ A10762	
Vul: EW	♦ K63	Partner bids first.
HCP: 12	♣ 63	

Board: 295	♠ A1085	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: Both	♦ 952	You bid first.
HCP: 15	♣ KQ7	

Board: 296	♠ 1095	The opponents are silent.
Dealer: N	♥ KJ10954	
Vul: None	♦ 102	Partner bids first.
HCP: 4	♣ 102	

Board: 297	♠ AKJ75	The opponents are silent.
Dealer: S	♥ KQ	
Vul: EW	♦ 1095	You bid first.
HCP: 17	♣ KJ9	

Board: 298	♠ K92	The opponents are silent.
Dealer: N	♥ K9753	
Vul: None	♦ —	Partner bids first.
HCP: 11	♣ KQ632	

Jacoby Transfer Both hands (Answers Page)

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ AJ6		1NT	Pass	2♦
Vul: EW	♥ K53	♥ A10762	Pass	2♥	Pass	3NT
North HCP: 16	♦ A95	♦ K63	Pass	4♥	AP	
South HCP: 12	♣ AQ82	♣ 63				
Contract: 4♥ N						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ A1085				1NT
Vul: Both	♥ KJ765	♥ AQ10	Pass	2♦	Pass	2♥
North HCP: 11	♦ AQJ7	♦ 952	Pass	3♦	Pass	4♥
South HCP: 15	♣ 1095	♣ KQ7	AP			
Contract: 4♥ S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ 1095		1NT	Pass	2♦
Vul: None	♥ A32	♥ KJ10954	Pass	2♥	Pass	3♥
North HCP: 17	♦ KQ63	♦ 102	Pass	4♥	AP	
South HCP: 4	♣ A863	♣ 102				
Contract: 4♥ N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AKJ75				1NT
Vul: EW	♥ J9752	♥ KQ	Pass	2♦	Pass	2♥
North HCP: 10	♦ KQ74	♦ 1095	Pass	3♦	Pass	3♠
South HCP: 17	♣ A10	♣ KJ9	Pass	3NT	AP	
Contract: 3N S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ K92		1NT	Pass	2♦
Vul: None	♥ 102	♥ K9753	Pass	2♥	Pass	3♣
North HCP: 15	♦ AK532	♦ —	Pass	3♦	Pass	3NT
South HCP: 11	♣ A97	♣ KQ632	AP			
Contract: 3N N						

North hands (Practice Page)

Jacoby Transfer

Board: 299	♠ AJ	The opponents are silent.
Dealer: S	♥ Q9742	
Vul: NS	♦ K542	Partner bids first.
HCP: 12	♣ Q7	

Board: 300	♠ QJ1098	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: Both	♦ KQ2	You bid first.
HCP: 16	♣ Q3	

Board: 301	♠ K6	The opponents are silent.
Dealer: S	♥ K10752	
Vul: None	♦ QJ5	Partner bids first.
HCP: 9	♣ 1054	

Board: 302	♠ J107	The opponents are silent.
Dealer: N	♥ A98	
Vul: NS	♦ KQJ6	You bid first.
HCP: 17	♣ AQ6	

Board: 303	♠ 10	The opponents are silent.
Dealer: S	♥ KJ862	
Vul: EW	♦ KQ953	Partner bids first.
HCP: 9	♣ 94	

Jacoby Transfer Both hands (Answers Page)

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ K1054				1NT
Vul: NS	♥ Q9742	♥ AK8	Pass	2♦	Pass	2♥
North HCP: 12	♦ K542	♦ A96	Pass	3♦	Pass	4♥
South HCP: 15	♣ Q7	♣ J103	AP			
Contract: 4♥ S						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ QJ1098	♠ 62				
Vul: Both	♥ AQ10	♥ KJ876		1NT	Pass	2♦
North HCP: 16	♦ KQ2	♦ A6	Pass	2♥	Pass	3♣
South HCP: 11	♣ Q3	♣ K1042	Pass	4♥	AP	
Contract: 4♥ N						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ A842				1NT
Vul: None	♥ K10752	♥ Q4	Pass	2♦	Pass	2♥
North HCP: 9	♦ QJ5	♦ AK62	Pass	2NT	AP	
South HCP: 16	♣ 1054	♣ QJ6				
Contract: 2N S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ J107	♠ K32				
Vul: NS	♥ A98	♥ KQJ65		1NT	Pass	2♦
North HCP: 17	♦ KQJ6	♦ 10	Pass	2♥	Pass	3♣
South HCP: 12	♣ AQ6	♣ K975	Pass	4♥	AP	
Contract: 4♥ N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ A96				1NT
Vul: EW	♥ KJ862	♥ A1043	Pass	2♦	Pass	2♥
North HCP: 9	♦ KQ953	♦ A64	Pass	3♦	Pass	4♥
South HCP: 15	♣ 94	♣ K86	AP			
Contract: 4♥ S						

South hands (Practice Page)

Jacoby Transfer

Board: 299	♠ K1054	The opponents are silent.
Dealer: S	♥ AK8	
Vul: NS	♦ A96	You bid first.
HCP: 15	♣ J103	

Board: 300	♠ 62	The opponents are silent.
Dealer: N	♥ KJ876	
Vul: Both	♦ A6	Partner bids first.
HCP: 11	♣ K1042	

Board: 301	♠ A842	The opponents are silent.
Dealer: S	♥ Q4	
Vul: None	♦ AK62	You bid first.
HCP: 16	♣ QJ6	

Board: 302	♠ K32	The opponents are silent.
Dealer: N	♥ KQJ65	
Vul: NS	♦ 10	Partner bids first.
HCP: 12	♣ K975	

Board: 303	♠ A96	The opponents are silent.
Dealer: S	♥ A1043	
Vul: EW	♦ A64	You bid first.
HCP: 15	♣ K86	

Jacoby Transfer Both hands (Answers Page)

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ K1054				1NT
Vul: NS	♥ Q9742	♥ AK8	Pass	2♦	Pass	2♥
North HCP: 12	♦ K542	♦ A96	Pass	3♦	Pass	4♥
South HCP: 15	♣ Q7	♣ J103	AP			
Contract: 4♥ S						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ QJ1098	♠ 62				
Vul: Both	♥ AQ10	♥ KJ876		1NT	Pass	2♦
North HCP: 16	♦ KQ2	♦ A6	Pass	2♥	Pass	3♣
South HCP: 11	♣ Q3	♣ K1042	Pass	4♥	AP	
Contract: 4♥ N						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ A842				1NT
Vul: None	♥ K10752	♥ Q4	Pass	2♦	Pass	2♥
North HCP: 9	♦ QJ5	♦ AK62	Pass	2NT	AP	
South HCP: 16	♣ 1054	♣ QJ6				
Contract: 2N S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ J107	♠ K32				
Vul: NS	♥ A98	♥ KQJ65		1NT	Pass	2♦
North HCP: 17	♦ KQJ6	♦ 10	Pass	2♥	Pass	3♣
South HCP: 12	♣ AQ6	♣ K975	Pass	4♥	AP	
Contract: 4♥ N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ A96				1NT
Vul: EW	♥ KJ862	♥ A1043	Pass	2♦	Pass	2♥
North HCP: 9	♦ KQ953	♦ A64	Pass	3♦	Pass	4♥
South HCP: 15	♣ 94	♣ K86	AP			
Contract: 4♥ S						

North hands (Practice Page)

Jacoby Transfer

Board: 304	♠ Q2	The opponents are silent.
Dealer: N	♥ J95	
Vul: None	♦ AK965	You bid first.
HCP: 15	♣ AJ3	

Board: 305	♠ J9765	The opponents are silent.
Dealer: S	♥ 95	
Vul: NS	♦ A98	Partner bids first.
HCP: 12	♣ AK10	

Board: 306	♠ Q9	The opponents are silent.
Dealer: N	♥ K1032	
Vul: EW	♦ K95	You bid first.
HCP: 15	♣ AK82	

Board: 307	♠ 86	The opponents are silent.
Dealer: S	♥ AQ983	
Vul: Both	♦ QJ1093	Partner bids first.
HCP: 11	♣ Q	

Board: 308	♠ KQ107	The opponents are silent.
Dealer: N	♥ 852	
Vul: NS	♦ AKQ10	You bid first.
HCP: 17	♣ K5	

Jacoby Transfer Both hands (Answers Page)

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ K6		1NT	Pass	2♦
Vul: None	♥ J95	♥ A7432	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK965	♦ Q42	Pass	3♥	Pass	4♥
South HCP: 9	♣ AJ3	♣ 1065	AP			
Contract: 4♥ N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ J9765	♠ K2				1NT
Vul: NS	♥ 95	♥ AKQ8	Pass	2♥	Pass	2♠
North HCP: 12	♦ A98	♦ QJ10	Pass	3NT	AP	
South HCP: 15	♣ AK10	♣ 9642				
Contract: 3N S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ K6532		1NT	Pass	2♥
Vul: EW	♥ K1032	♥ —	Pass	2♠	Pass	3♦
North HCP: 15	♦ K95	♦ AQ1064	Pass	3NT	AP	
South HCP: 10	♣ AK82	♣ J97				
Contract: 3N N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AJ				1NT
Vul: Both	♥ AQ983	♥ 10752	Pass	2♦	Pass	2♥
North HCP: 11	♦ QJ1093	♦ AK64	Pass	3♦	Pass	4♥
South HCP: 15	♣ Q	♣ K109	AP			
Contract: 4♥ S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ KQ107	♠ 3		1NT	Pass	2♦
Vul: NS	♥ 852	♥ AKQJ3	Pass	2♥	Pass	3NT
North HCP: 17	♦ AKQ10	♦ 9752	Pass	4♥	AP	
South HCP: 10	♣ K5	♣ 872				
Contract: 4♥ N						

South hands (Practice Page)

Jacoby Transfer

Board: 304	♠ K6	The opponents are silent.
Dealer: N	♥ A7432	
Vul: None	♦ Q42	Partner bids first.
HCP: 9	♣ 1065	

Board: 305	♠ K2	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: NS	♦ QJ10	You bid first.
HCP: 15	♣ 9642	

Board: 306	♠ K6532	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ AQ1064	Partner bids first.
HCP: 10	♣ J97	

Board: 307	♠ AJ	The opponents are silent.
Dealer: S	♥ 10752	
Vul: Both	♦ AK64	You bid first.
HCP: 15	♣ K109	

Board: 308	♠ 3	The opponents are silent.
Dealer: N	♥ AKQJ3	
Vul: NS	♦ 9752	Partner bids first.
HCP: 10	♣ 872	

Jacoby Transfer Both hands (Answers Page)

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ K6		1NT	Pass	2♦
Vul: None	♥ J95	♥ A7432	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK965	♦ Q42	Pass	3♥	Pass	4♥
South HCP: 9	♣ AJ3	♣ 1065	AP			
Contract: 4♥ N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ J9765	♠ K2				1NT
Vul: NS	♥ 95	♥ AKQ8	Pass	2♥	Pass	2♠
North HCP: 12	♦ A98	♦ QJ10	Pass	3NT	AP	
South HCP: 15	♣ AK10	♣ 9642				
Contract: 3N S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ K6532		1NT	Pass	2♥
Vul: EW	♥ K1032	♥ —	Pass	2♠	Pass	3♦
North HCP: 15	♦ K95	♦ AQ1064	Pass	3NT	AP	
South HCP: 10	♣ AK82	♣ J97				
Contract: 3N N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AJ				1NT
Vul: Both	♥ AQ983	♥ 10752	Pass	2♦	Pass	2♥
North HCP: 11	♦ QJ1093	♦ AK64	Pass	3♦	Pass	4♥
South HCP: 15	♣ Q	♣ K109	AP			
Contract: 4♥ S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ KQ107	♠ 3		1NT	Pass	2♦
Vul: NS	♥ 852	♥ AKQJ3	Pass	2♥	Pass	3NT
North HCP: 17	♦ AKQ10	♦ 9752	Pass	4♥	AP	
South HCP: 10	♣ K5	♣ 872				
Contract: 4♥ N						

North hands (Practice Page)

Jacoby Transfer

Board: 309	♠ AQ952	The opponents are silent.
Dealer: S	♥ 54	
Vul: EW	♦ 109	Partner bids first.
HCP: 10	♣ A532	

Board: 310	♠ KJ43	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ KQ4	You bid first.
HCP: 17	♣ A1086	

Board: 311	♠ KQ862	The opponents are silent.
Dealer: S	♥ J5	
Vul: EW	♦ 103	Partner bids first.
HCP: 13	♣ AK72	

Board: 312	♠ J932	The opponents are silent.
Dealer: N	♥ Q7	
Vul: Both	♦ AKQ3	You bid first.
HCP: 15	♣ K94	

Board: 313	♠ Q5432	The opponents are silent.
Dealer: S	♥ 9	
Vul: None	♦ K1054	Partner bids first.
HCP: 9	♣ A54	

Jacoby Transfer Both hands (Answers Page)

Board: 309
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 15
 Contract: 5♣ N

North:
 ♠ AQ952
 ♥ 54
 ♦ 109
 ♣ A532

South:
 ♠ 83
 ♥ K632
 ♦ AK2
 ♣ KQ84

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

Board: 310
 Dealer: N
 Vul: Both
 North HCP: 17
 South HCP: 5
 Contract: 3♥ N

North:
 ♠ KJ43
 ♥ A8
 ♦ KQ4
 ♣ A1086

South:
 ♠ 96
 ♥ KJ10643
 ♦ 9732
 ♣ J

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

Board: 311
 Dealer: S
 Vul: EW
 North HCP: 13
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ KQ862
 ♥ J5
 ♦ 103
 ♣ AK72

South:
 ♠ A1053
 ♥ A2
 ♦ A98
 ♣ QJ103

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

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

Board: 312
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 10
 Contract: 3N N

North:
 ♠ J932
 ♥ Q7
 ♦ AKQ3
 ♣ K94

South:
 ♠ A107
 ♥ J9632
 ♦ J862
 ♣ A

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

Board: 313
 Dealer: S
 Vul: None
 North HCP: 9
 South HCP: 16
 Contract: 3N S

North:
 ♠ Q5432
 ♥ 9
 ♦ K1054
 ♣ A54

South:
 ♠ K9
 ♥ AK82
 ♦ A983
 ♣ Q92

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

South hands (Practice Page)

Jacoby Transfer

Board: 309	♠ 83	The opponents are silent.
Dealer: S	♥ K632	
Vul: EW	♦ AK2	You bid first.
HCP: 15	♣ KQ84	

Board: 310	♠ 96	The opponents are silent.
Dealer: N	♥ KJ10643	
Vul: Both	♦ 9732	Partner bids first.
HCP: 5	♣ J	

Board: 311	♠ A1053	The opponents are silent.
Dealer: S	♥ A2	
Vul: EW	♦ A98	You bid first.
HCP: 15	♣ QJ103	

Board: 312	♠ A107	The opponents are silent.
Dealer: N	♥ J9632	
Vul: Both	♦ J862	Partner bids first.
HCP: 10	♣ A	

Board: 313	♠ K9	The opponents are silent.
Dealer: S	♥ AK82	
Vul: None	♦ A983	You bid first.
HCP: 16	♣ Q92	

Jacoby Transfer Both hands (Answers Page)

Board: 309
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 15
 Contract: 5♣ N

North:
 ♠ AQ952
 ♥ 54
 ♦ 109
 ♣ A532

South:
 ♠ 83
 ♥ K632
 ♦ AK2
 ♣ KQ84

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

Board: 310
 Dealer: N
 Vul: Both
 North HCP: 17
 South HCP: 5
 Contract: 3♥ N

North:
 ♠ KJ43
 ♥ A8
 ♦ KQ4
 ♣ A1086

South:
 ♠ 96
 ♥ KJ10643
 ♦ 9732
 ♣ J

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

Board: 311
 Dealer: S
 Vul: EW
 North HCP: 13
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ KQ862
 ♥ J5
 ♦ 103
 ♣ AK72

South:
 ♠ A1053
 ♥ A2
 ♦ A98
 ♣ QJ103

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

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

Board: 312
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 10
 Contract: 3N N

North:
 ♠ J932
 ♥ Q7
 ♦ AKQ3
 ♣ K94

South:
 ♠ A107
 ♥ J9632
 ♦ J862
 ♣ A

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

Board: 313
 Dealer: S
 Vul: None
 North HCP: 9
 South HCP: 16
 Contract: 3N S

North:
 ♠ Q5432
 ♥ 9
 ♦ K1054
 ♣ A54

South:
 ♠ K9
 ♥ AK82
 ♦ A983
 ♣ Q92

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

North hands (Practice Page)

Jacoby Transfer

Board: 314	♠ AK105	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ KJ7	You bid first.
HCP: 17	♣ QJ84	
Board: 315	♠ AK875	East Doubles 2♥ if possible.
Dealer: S	♥ 92	East Doubles 4♥ if possible.
Vul: Both	♦ 8732	
HCP: 12	♣ KQ	Partner bids first.
Board: 316	♠ 752	The opponents are silent.
Dealer: N	♥ AKQ2	
Vul: NS	♦ J6	You bid first.
HCP: 16	♣ KQJ3	
Board: 317	♠ —	East Bids 2♠ if possible.
Dealer: S	♥ Q109654	West Bids 4♠ if possible.
Vul: NS	♦ K953	
HCP: 5	♣ 1086	Partner bids first.

Jacoby Transfer Both hands (Answers Page)

Board: 314

Dealer: N

Vul: NS

North HCP: 17

South HCP: 13

Contract: 4♠ N

North:

♠ AK105

♥ K2

♦ KJ7

♣ QJ84

South:

♠ Q9742

♥ A5

♦ 983

♣ AK10

West North East South

1NT Pass 2♥

Pass 2NT¹ Pass 3NT²

Pass 4♦³ Pass 4♥⁴

Pass 4♠ AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♦ stopper

4. Cue bid, a ♣ stopper

Board: 315

Dealer: S

Vul: Both

North HCP: 12

South HCP: 15

Contract: 4♠ S

North:

♠ AK875

♥ 92

♦ 8732

♣ KQ

South:

♠ 1092

♥ K74

♦ AKJ

♣ A1075

West North East South

1NT

Pass 2♥ X 2♠

Pass 3♣¹ Pass 3♦²

Pass 4♥³ X 4♠

AP

1. Cue bid, a ♣ stopper

2. Cue bid, a ♦ stopper

3. Cue bid, a ♥ stopper

Board: 316

Dealer: N

Vul: NS

North HCP: 16

South HCP: 13

Contract: 5♠ N

North:

♠ 752

♥ AKQ2

♦ J6

♣ KQJ3

South:

♠ AK864

♥ 5

♦ Q103

♣ A987

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 4♠ Pass 4NT¹

Pass 5♦² Pass 5♠

AP

1. Blackwood 0314, for ♠

2. A=1/5 or 4/5

Board: 317

Dealer: S

Vul: NS

North HCP: 5

South HCP: 16

Contract: 4♠ E

North:

♠ —

♥ Q109654

♦ K953

♣ 1086

South:

♠ J52

♥ AJ3

♦ QJ2

♣ AK94

West North East South

1NT

Pass 2♦ 2♠ Pass

Pass 4♥ Pass Pass

4♠ AP

South hands (Practice Page)

Jacoby Transfer

Board: 314	♠ Q9742	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ 983	Partner bids first.
HCP: 13	♣ AK10	

Board: 315	♠ 1092	East Doubles 2♥ if possible.
Dealer: S	♥ K74	East Doubles 4♥ if possible.
Vul: Both	♦ AKJ	
HCP: 15	♣ A1075	You bid first.

Board: 316	♠ AK864	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ Q103	Partner bids first.
HCP: 13	♣ A987	

Board: 317	♠ J52	East Bids 2♠ if possible.
Dealer: S	♥ AJ3	West Bids 4♠ if possible.
Vul: NS	♦ QJ2	
HCP: 16	♣ AK94	You bid first.

Jacoby Transfer Both hands (Answers Page)

Board: 314

Dealer: N

Vul: NS

North HCP: 17

South HCP: 13

Contract: 4♠ N

North:

♠ AK105

♥ K2

♦ KJ7

♣ QJ84

South:

♠ Q9742

♥ A5

♦ 983

♣ AK10

West North East South

1NT Pass 2♥

Pass 2NT¹ Pass 3NT²

Pass 4♦³ Pass 4♥⁴

Pass 4♠ AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♦ stopper

4. Cue bid, a ♣ stopper

Board: 315

Dealer: S

Vul: Both

North HCP: 12

South HCP: 15

Contract: 4♠ S

North:

♠ AK875

♥ 92

♦ 8732

♣ KQ

South:

♠ 1092

♥ K74

♦ AKJ

♣ A1075

West North East South

1NT

Pass 2♥ X 2♠

Pass 3♣¹ Pass 3♦²

Pass 4♥³ X 4♠

AP

1. Cue bid, a ♣ stopper

2. Cue bid, a ♦ stopper

3. Cue bid, a ♥ stopper

Board: 316

Dealer: N

Vul: NS

North HCP: 16

South HCP: 13

Contract: 5♠ N

North:

♠ 752

♥ AKQ2

♦ J6

♣ KQJ3

South:

♠ AK864

♥ 5

♦ Q103

♣ A987

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 4♠ Pass 4NT¹

Pass 5♦² Pass 5♠

AP

1. Blackwood 0314, for ♠

2. A=1/5 or 4/5

Board: 317

Dealer: S

Vul: NS

North HCP: 5

South HCP: 16

Contract: 4♠ E

North:

♠ —

♥ Q109654

♦ K953

♣ 1086

South:

♠ J52

♥ AJ3

♦ QJ2

♣ AK94

West North East South

1NT

Pass 2♦ 2♠ Pass

Pass 4♥ Pass Pass

4♠ AP

North hands (Practice Page)

Jacoby Transfer

Board: 318	♠ K82	The opponents are silent.
Dealer: N	♥ J4	
Vul: Both	♦ K42	You bid first.
HCP: 15	♣ AKJ86	
Board: 319	♠ Q10952	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ K983	Partner bids first.
HCP: 9	♣ A1097	
Board: 320	♠ 84	The opponents are silent.
Dealer: N	♥ AQ92	
Vul: Both	♦ K52	You bid first.
HCP: 16	♣ AQJ4	
Board: 321	♠ AQ1096	The opponents are silent.
Dealer: S	♥ 98	
Vul: EW	♦ AQ95	Partner bids first.
HCP: 17	♣ AJ	
Board: 322	♠ QJ53	East Doubles Pass if possible.
Dealer: N	♥ AKQ	
Vul: Both	♦ 54	You bid first.
HCP: 15	♣ K1087	

Jacoby Transfer Both hands (Answers Page)

Board: 318
Dealer: N
Vul: Both
North HCP: 15
South HCP: 10
Contract: 3N N

North:
♠ K82
♥ J4
♦ K42
♣ AKJ86

South:
♠ 764
♥ AQ1082
♦ A87
♣ 93

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

Board: 319
Dealer: S
Vul: NS
North HCP: 9
South HCP: 16
Contract: 4♠ S

North:
♠ Q10952
♥ —
♦ K983
♣ A1097

South:
♠ AJ4
♥ AQ32
♦ 10752
♣ KQ

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

Board: 320
Dealer: N
Vul: Both
North HCP: 16
South HCP: 12
Contract: 3N N

North:
♠ 84
♥ AQ92
♦ K52
♣ AQJ4

South:
♠ KQ1053
♥ 65
♦ A4
♣ K762

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

Board: 321
Dealer: S
Vul: EW
North HCP: 17
South HCP: 17
Contract: 6♠ S

North:
♠ AQ1096
♥ 98
♦ AQ95
♣ AJ

South:
♠ KJ2
♥ AQJ
♦ K7
♣ K10965

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

1. Blackwood 0314, for ♠
2. A=2/5 or 5/5, Q(S)=0

Board: 322
Dealer: N
Vul: Both
North HCP: 15
South HCP: 14
Contract: 6♥ X N

North:
♠ QJ53
♥ AKQ
♦ 54
♣ K1087

South:
♠ A7
♥ J8763
♦ KQ3
♣ A95

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

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

South hands (Practice Page)

Jacoby Transfer

Board: 318	♠ 764	The opponents are silent.
Dealer: N	♥ AQ1082	
Vul: Both	♦ A87	Partner bids first.
HCP: 10	♣ 93	
Board: 319	♠ AJ4	The opponents are silent.
Dealer: S	♥ AQ32	
Vul: NS	♦ 10752	You bid first.
HCP: 16	♣ KQ	
Board: 320	♠ KQ1053	The opponents are silent.
Dealer: N	♥ 65	
Vul: Both	♦ A4	Partner bids first.
HCP: 12	♣ K762	
Board: 321	♠ KJ2	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: EW	♦ K7	You bid first.
HCP: 17	♣ K10965	
Board: 322	♠ A7	East Doubles Pass if possible.
Dealer: N	♥ J8763	
Vul: Both	♦ KQ3	Partner bids first.
HCP: 14	♣ A95	

Jacoby Transfer Both hands (Answers Page)

Board: 318
Dealer: N
Vul: Both
North HCP: 15
South HCP: 10
Contract: 3N N

North:
♠ K82
♥ J4
♦ K42
♣ AKJ86

South:
♠ 764
♥ AQ1082
♦ A87
♣ 93

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

Board: 319
Dealer: S
Vul: NS
North HCP: 9
South HCP: 16
Contract: 4♠ S

North:
♠ Q10952
♥ —
♦ K983
♣ A1097

South:
♠ AJ4
♥ AQ32
♦ 10752
♣ KQ

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

Board: 320
Dealer: N
Vul: Both
North HCP: 16
South HCP: 12
Contract: 3N N

North:
♠ 84
♥ AQ92
♦ K52
♣ AQJ4

South:
♠ KQ1053
♥ 65
♦ A4
♣ K762

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

Board: 321
Dealer: S
Vul: EW
North HCP: 17
South HCP: 17
Contract: 6♠ S

North:
♠ AQ1096
♥ 98
♦ AQ95
♣ AJ

South:
♠ KJ2
♥ AQJ
♦ K7
♣ K10965

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

1. Blackwood 0314, for ♠
2. A=2/5 or 5/5, Q(S)=0

Board: 322
Dealer: N
Vul: Both
North HCP: 15
South HCP: 14
Contract: 6♥ X N

North:
♠ QJ53
♥ AKQ
♦ 54
♣ K1087

South:
♠ A7
♥ J8763
♦ KQ3
♣ A95

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

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

North hands (Practice Page)

Jacoby Transfer

Board: 323	♠ KQ1062	The opponents are silent.
Dealer: S	♥ K4	
Vul: None	♦ KQ6	Partner bids first.
HCP: 13	♣ 963	
Board: 324	♠ KJ1094	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ AQ7	You bid first.
HCP: 16	♣ 1096	
Board: 325	♠ K10	The opponents are silent.
Dealer: S	♥ A5432	
Vul: Both	♦ A106	Partner bids first.
HCP: 16	♣ KQ4	
Board: 326	♠ A108	The opponents are silent.
Dealer: N	♥ AQ982	
Vul: None	♦ 952	You bid first.
HCP: 15	♣ KQ	
Board: 327	♠ A104	East Doubles 6♥ if possible.
Dealer: S	♥ KQ987	
Vul: NS	♦ K9852	Partner bids first.
HCP: 12	♣ —	

Jacoby Transfer Both hands (Answers Page)

Board: 323

Dealer: S

Vul: None

North HCP: 13

South HCP: 15

Contract: 4♠ N

North:

♠ KQ1062

♥ K4

♦ KQ6

♣ 963

South:

♠ A543

♥ A32

♦ A10

♣ QJ105

West North East South

1NT

Pass 2♥ Pass 2NT¹

Pass 4♠ AP

1. Extended acceptance after NT

Board: 324

Dealer: N

Vul: NS

North HCP: 16

South HCP: 13

Contract: 4♠ N

North:

♠ KJ1094

♥ AQ

♦ AQ7

♣ 1096

South:

♠ Q7

♥ KJ653

♦ K1093

♣ A4

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 3♠ Pass 4♠

AP

Board: 325

Dealer: S

Vul: Both

North HCP: 16

South HCP: 16

Contract: 6♥ S

North:

♠ K10

♥ A5432

♦ A106

♣ KQ4

South:

♠ A98

♥ KQ8

♦ QJ9

♣ A853

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 4NT¹ Pass 6♥

AP

1. Quantitative 4NT

Board: 326

Dealer: N

Vul: None

North HCP: 15

South HCP: 11

Contract: 4♠ N

North:

♠ A108

♥ AQ982

♦ 952

♣ KQ

South:

♠ KQJ63

♥ K6

♦ Q87

♣ 864

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3NT

Pass 4♠ AP

Board: 327

Dealer: S

Vul: NS

North HCP: 12

South HCP: 16

Contract: 6♥ X S

North:

♠ A104

♥ KQ987

♦ K9852

♣ —

South:

♠ K96

♥ J42

♦ AQ4

♣ AQ72

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

Pass 4NT¹ Pass 5♥²

Pass 6♥ X AP

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

South hands (Practice Page)

Jacoby Transfer

Board: 323	♠ A543	The opponents are silent.
Dealer: S	♥ A32	
Vul: None	♦ A10	You bid first.
HCP: 15	♣ QJ105	
Board: 324	♠ Q7	The opponents are silent.
Dealer: N	♥ KJ653	
Vul: NS	♦ K1093	Partner bids first.
HCP: 13	♣ A4	
Board: 325	♠ A98	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: Both	♦ QJ9	You bid first.
HCP: 16	♣ A853	
Board: 326	♠ KQJ63	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ Q87	Partner bids first.
HCP: 11	♣ 864	
Board: 327	♠ K96	East Doubles 6♥ if possible.
Dealer: S	♥ J42	
Vul: NS	♦ AQ4	You bid first.
HCP: 16	♣ AQ72	

Jacoby Transfer Both hands (Answers Page)

Board: 323

Dealer: S

Vul: None

North HCP: 13

South HCP: 15

Contract: 4♠ N

North:

♠ KQ1062

♥ K4

♦ KQ6

♣ 963

South:

♠ A543

♥ A32

♦ A10

♣ QJ105

West North East South

1NT

Pass 2♥ Pass 2NT¹

Pass 4♠ AP

1. Extended acceptance after NT

Board: 324

Dealer: N

Vul: NS

North HCP: 16

South HCP: 13

Contract: 4♠ N

North:

♠ KJ1094

♥ AQ

♦ AQ7

♣ 1096

South:

♠ Q7

♥ KJ653

♦ K1093

♣ A4

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 3♠ Pass 4♠

AP

Board: 325

Dealer: S

Vul: Both

North HCP: 16

South HCP: 16

Contract: 6♥ S

North:

♠ K10

♥ A5432

♦ A106

♣ KQ4

South:

♠ A98

♥ KQ8

♦ QJ9

♣ A853

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 4NT¹ Pass 6♥

AP

1. Quantitative 4NT

Board: 326

Dealer: N

Vul: None

North HCP: 15

South HCP: 11

Contract: 4♠ N

North:

♠ A108

♥ AQ982

♦ 952

♣ KQ

South:

♠ KQJ63

♥ K6

♦ Q87

♣ 864

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3NT

Pass 4♠ AP

Board: 327

Dealer: S

Vul: NS

North HCP: 12

South HCP: 16

Contract: 6♥ X S

North:

♠ A104

♥ KQ987

♦ K9852

♣ —

South:

♠ K96

♥ J42

♦ AQ4

♣ AQ72

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

Pass 4NT¹ Pass 5♥²

Pass 6♥ X AP

1. Blackwood 0314, for ♥

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

North hands (Practice Page)

Jacoby Transfer

Board: 328	♠ KJ9	The opponents are silent.
Dealer: N	♥ Q1073	
Vul: None	♦ AK8	You bid first.
HCP: 16	♣ K98	

Board: 329	♠ AQJ107	The opponents are silent.
Dealer: S	♥ J10	
Vul: EW	♦ A5	Partner bids first.
HCP: 14	♣ Q632	

Board: 330	♠ K53	The opponents are silent.
Dealer: N	♥ AQ76	
Vul: EW	♦ AK75	You bid first.
HCP: 16	♣ 87	

Board: 331	♠ J8643	The opponents are silent.
Dealer: S	♥ 85	
Vul: EW	♦ KJ6	Partner bids first.
HCP: 9	♣ A54	

Board: 332	♠ AKQ52	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: Both	♦ 963	You bid first.
HCP: 16	♣ Q9	

Jacoby Transfer Both hands (Answers Page)

Board: 328

Dealer: N

Vul: None

North HCP: 16

South HCP: 10

Contract: 4♥ N

North:

♠ KJ9

♥ Q1073

♦ AK8

♣ K98

South:

♠ 3

♥ AJ862

♦ J9765

♣ A3

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ AP

Board: 329

Dealer: S

Vul: EW

North HCP: 14

South HCP: 15

Contract: 3N S

North:

♠ AQJ107

♥ J10

♦ A5

♣ Q632

South:

♠ 83

♥ AQ965

♦ Q84

♣ AK9

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3♣ Pass 3♥

Pass 3NT AP

Board: 330

Dealer: N

Vul: EW

North HCP: 16

South HCP: 16

Contract: 7♠ N

North:

♠ K53

♥ AQ76

♦ AK75

♣ 87

South:

♠ AQ862

♥ K9

♦ 8

♣ AQJ109

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 4♠ Pass 4NT¹

Pass 5♣² Pass 7♠

AP

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

Board: 331

Dealer: S

Vul: EW

North HCP: 9

South HCP: 17

Contract: 4♠ S

North:

♠ J8643

♥ 85

♦ KJ6

♣ A54

South:

♠ K75

♥ Q103

♦ AQ10

♣ KQJ8

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 2NT Pass 4♠

AP

Board: 332

Dealer: N

Vul: Both

North HCP: 16

South HCP: 16

Contract: 6♥ N

North:

♠ AKQ52

♥ KQ4

♦ 963

♣ Q9

South:

♠ J4

♥ AJ1076

♦ AJ52

♣ AJ

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 4♥ Pass 4NT¹

Pass 5♠² Pass 6♥

AP

1. Blackwood 0314, for ♥

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

South hands (Practice Page)

Jacoby Transfer

Board: 328	♠ 3	The opponents are silent.
Dealer: N	♥ AJ862	
Vul: None	♦ J9765	Partner bids first.
HCP: 10	♣ A3	

Board: 329	♠ 83	The opponents are silent.
Dealer: S	♥ AQ965	
Vul: EW	♦ Q84	You bid first.
HCP: 15	♣ AK9	

Board: 330	♠ AQ862	The opponents are silent.
Dealer: N	♥ K9	
Vul: EW	♦ 8	Partner bids first.
HCP: 16	♣ AQJ109	

Board: 331	♠ K75	The opponents are silent.
Dealer: S	♥ Q103	
Vul: EW	♦ AQ10	You bid first.
HCP: 17	♣ KQJ8	

Board: 332	♠ J4	The opponents are silent.
Dealer: N	♥ AJ1076	
Vul: Both	♦ AJ52	Partner bids first.
HCP: 16	♣ AJ	

Jacoby Transfer Both hands (Answers Page)

Board: 328

Dealer: N

Vul: None

North HCP: 16

South HCP: 10

Contract: 4♥ N

North:

♠ KJ9

♥ Q1073

♦ AK8

♣ K98

South:

♠ 3

♥ AJ862

♦ J9765

♣ A3

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ AP

Board: 329

Dealer: S

Vul: EW

North HCP: 14

South HCP: 15

Contract: 3N S

North:

♠ AQJ107

♥ J10

♦ A5

♣ Q632

South:

♠ 83

♥ AQ965

♦ Q84

♣ AK9

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3♣ Pass 3♥

Pass 3NT AP

Board: 330

Dealer: N

Vul: EW

North HCP: 16

South HCP: 16

Contract: 7♠ N

North:

♠ K53

♥ AQ76

♦ AK75

♣ 87

South:

♠ AQ862

♥ K9

♦ 8

♣ AQJ109

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 4♠ Pass 4NT¹

Pass 5♣² Pass 7♠

AP

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

Board: 331

Dealer: S

Vul: EW

North HCP: 9

South HCP: 17

Contract: 4♠ S

North:

♠ J8643

♥ 85

♦ KJ6

♣ A54

South:

♠ K75

♥ Q103

♦ AQ10

♣ KQJ8

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 2NT Pass 4♠

AP

Board: 332

Dealer: N

Vul: Both

North HCP: 16

South HCP: 16

Contract: 6♥ N

North:

♠ AKQ52

♥ KQ4

♦ 963

♣ Q9

South:

♠ J4

♥ AJ1076

♦ AJ52

♣ AJ

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 4♥ Pass 4NT¹

Pass 5♠² Pass 6♥

AP

1. Blackwood 0314, for ♥

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

North hands (Practice Page)

Jacoby Transfer

Board: 333	♠ 853	The opponents are silent.
Dealer: S	♥ AQ1096	
Vul: None	♦ 32	Partner bids first.
HCP: 9	♣ K73	

Board: 334	♠ KQ532	The opponents are silent.
Dealer: N	♥ A64	
Vul: NS	♦ KQ3	You bid first.
HCP: 16	♣ Q7	

Board: 335	♠ Q7	The opponents are silent.
Dealer: S	♥ J9742	
Vul: Both	♦ QJ952	Partner bids first.
HCP: 9	♣ K	

Board: 336	♠ J76	The opponents are silent.
Dealer: N	♥ KQ63	
Vul: NS	♦ AQ106	You bid first.
HCP: 15	♣ K10	

Board: 337	♠ 103	The opponents are silent.
Dealer: S	♥ AK986	
Vul: EW	♦ J854	Partner bids first.
HCP: 10	♣ Q8	

Jacoby Transfer Both hands (Answers Page)

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ 853	♠ A742				1NT
Vul: None	♥ AQ1096	♥ J87	Pass	2♦	Pass	2♥
North HCP: 9	♦ 32	♦ AJ108	Pass	2NT	Pass	4♥
South HCP: 15	♣ K73	♣ AJ	AP			
Contract: 4♥ S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ KQ532	♠ 84		1NT	Pass	2♦
Vul: NS	♥ A64	♥ Q10832	Pass	2♥	Pass	3NT
North HCP: 16	♦ KQ3	♦ A52	Pass	4♥	AP	
South HCP: 11	♣ Q7	♣ AJ2				
Contract: 4♥ N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ A865				1NT
Vul: Both	♥ J9742	♥ 108	Pass	2♦	Pass	2♥
North HCP: 9	♦ QJ952	♦ AK83	Pass	3♦	Pass	3NT
South HCP: 15	♣ K	♣ A74	AP			
Contract: 3N S						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ J76	♠ AK983		1NT	Pass	2♥
Vul: NS	♥ KQ63	♥ 2	Pass	2♠	Pass	3♦
North HCP: 15	♦ AQ106	♦ KJ42	Pass	4♠	AP	
South HCP: 15	♣ K10	♣ A53				
Contract: 4♠ N						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AK7				1NT
Vul: EW	♥ AK986	♥ J10	Pass	2♦	Pass	2♥
North HCP: 10	♦ J854	♦ KQ10	Pass	3NT	AP	
South HCP: 17	♣ Q8	♣ KJ753				
Contract: 3N S						

South hands (Practice Page)

Jacoby Transfer

Board: 333	♠ A742	The opponents are silent.
Dealer: S	♥ J87	
Vul: None	♦ AJ108	You bid first.
HCP: 15	♣ AJ	

Board: 334	♠ 84	The opponents are silent.
Dealer: N	♥ Q10832	
Vul: NS	♦ A52	Partner bids first.
HCP: 11	♣ AJ2	

Board: 335	♠ A865	The opponents are silent.
Dealer: S	♥ 108	
Vul: Both	♦ AK83	You bid first.
HCP: 15	♣ A74	

Board: 336	♠ AK983	The opponents are silent.
Dealer: N	♥ 2	
Vul: NS	♦ KJ42	Partner bids first.
HCP: 15	♣ A53	

Board: 337	♠ AK7	The opponents are silent.
Dealer: S	♥ J10	
Vul: EW	♦ KQ10	You bid first.
HCP: 17	♣ KJ753	

Jacoby Transfer Both hands (Answers Page)

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ 853	♠ A742				1NT
Vul: None	♥ AQ1096	♥ J87	Pass	2♦	Pass	2♥
North HCP: 9	♦ 32	♦ AJ108	Pass	2NT	Pass	4♥
South HCP: 15	♣ K73	♣ AJ	AP			
Contract: 4♥ S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ KQ532	♠ 84		1NT	Pass	2♦
Vul: NS	♥ A64	♥ Q10832	Pass	2♥	Pass	3NT
North HCP: 16	♦ KQ3	♦ A52	Pass	4♥	AP	
South HCP: 11	♣ Q7	♣ AJ2				
Contract: 4♥ N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ A865				1NT
Vul: Both	♥ J9742	♥ 108	Pass	2♦	Pass	2♥
North HCP: 9	♦ QJ952	♦ AK83	Pass	3♦	Pass	3NT
South HCP: 15	♣ K	♣ A74	AP			
Contract: 3N S						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ J76	♠ AK983		1NT	Pass	2♥
Vul: NS	♥ KQ63	♥ 2	Pass	2♠	Pass	3♦
North HCP: 15	♦ AQ106	♦ KJ42	Pass	4♠	AP	
South HCP: 15	♣ K10	♣ A53				
Contract: 4♠ N						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AK7				1NT
Vul: EW	♥ AK986	♥ J10	Pass	2♦	Pass	2♥
North HCP: 10	♦ J854	♦ KQ10	Pass	3NT	AP	
South HCP: 17	♣ Q8	♣ KJ753				
Contract: 3N S						

North hands (Practice Page)

Jacoby Transfer

Board: 338	♠ K97	The opponents are silent.
Dealer: N	♥ K98	
Vul: None	♦ K6	You bid first.
HCP: 15	♣ AQ1092	

Board: 339	♠ Q	The opponents are silent.
Dealer: S	♥ AK1032	
Vul: NS	♦ 75	Partner bids first.
HCP: 12	♣ QJ1096	

Board: 340	♠ A8	The opponents are silent.
Dealer: N	♥ KQ874	
Vul: EW	♦ 964	You bid first.
HCP: 16	♣ AK6	

Board: 341	♠ 976	East Bids 2♠ if possible.
Dealer: S	♥ K10643	
Vul: Both	♦ 4	Partner bids first.
HCP: 9	♣ AQ73	

Board: 342	♠ K10	The opponents are silent.
Dealer: N	♥ AQJ3	
Vul: NS	♦ 1097	You bid first.
HCP: 17	♣ AK98	

Jacoby Transfer Both hands (Answers Page)

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ AQ843		1NT	Pass	2♥
Vul: None	♥ K98	♥ 652	Pass	2♠	Pass	3NT
North HCP: 15	♦ K6	♦ AJ7	Pass	4♠	AP	
South HCP: 11	♣ AQ1092	♣ 65				
Contract: 4♠ N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ KJ32				1NT
Vul: NS	♥ AK1032	♥ J87	Pass	2♦	Pass	2♥
North HCP: 12	♦ 75	♦ A32	Pass	3♣	Pass	4♥
South HCP: 16	♣ QJ1096	♣ AK5	AP			
Contract: 4♥ S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KJ432		1NT	Pass	2♥
Vul: EW	♥ KQ874	♥ A	Pass	2♠	Pass	3NT
North HCP: 16	♦ 964	♦ Q105	AP			
South HCP: 11	♣ AK6	♣ J854				
Contract: 3N N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ Q102				1NT
Vul: Both	♥ K10643	♥ Q987	Pass	2♦	2♠	Pass
North HCP: 9	♦ 4	♦ AKQ2	Pass	3♣	Pass	3♥
South HCP: 16	♣ AQ73	♣ K5	AP			
Contract: 3♥ S						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ AQJ43		1NT	Pass	2♥
Vul: NS	♥ AQJ3	♥ K2	Pass	2♠	Pass	3NT
North HCP: 17	♦ 1097	♦ 62	AP			
South HCP: 11	♣ AK98	♣ J762				
Contract: 3N N						

South hands (Practice Page)

Jacoby Transfer

Board: 338	♠ AQ843	The opponents are silent.
Dealer: N	♥ 652	
Vul: None	♦ AJ7	Partner bids first.
HCP: 11	♣ 65	

Board: 339	♠ KJ32	The opponents are silent.
Dealer: S	♥ J87	
Vul: NS	♦ A32	You bid first.
HCP: 16	♣ AK5	

Board: 340	♠ KJ432	The opponents are silent.
Dealer: N	♥ A	
Vul: EW	♦ Q105	Partner bids first.
HCP: 11	♣ J854	

Board: 341	♠ Q102	East Bids 2♠ if possible.
Dealer: S	♥ Q987	
Vul: Both	♦ AKQ2	You bid first.
HCP: 16	♣ K5	

Board: 342	♠ AQJ43	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ 62	Partner bids first.
HCP: 11	♣ J762	

Jacoby Transfer Both hands (Answers Page)

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ AQ843		1NT	Pass	2♥
Vul: None	♥ K98	♥ 652	Pass	2♠	Pass	3NT
North HCP: 15	♦ K6	♦ AJ7	Pass	4♠	AP	
South HCP: 11	♣ AQ1092	♣ 65				
Contract: 4♠ N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ KJ32				1NT
Vul: NS	♥ AK1032	♥ J87	Pass	2♦	Pass	2♥
North HCP: 12	♦ 75	♦ A32	Pass	3♣	Pass	4♥
South HCP: 16	♣ QJ1096	♣ AK5	AP			
Contract: 4♥ S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KJ432		1NT	Pass	2♥
Vul: EW	♥ KQ874	♥ A	Pass	2♠	Pass	3NT
North HCP: 16	♦ 964	♦ Q105	AP			
South HCP: 11	♣ AK6	♣ J854				
Contract: 3N N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ Q102				1NT
Vul: Both	♥ K10643	♥ Q987	Pass	2♦	2♠	Pass
North HCP: 9	♦ 4	♦ AKQ2	Pass	3♣	Pass	3♥
South HCP: 16	♣ AQ73	♣ K5	AP			
Contract: 3♥ S						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ AQJ43		1NT	Pass	2♥
Vul: NS	♥ AQJ3	♥ K2	Pass	2♠	Pass	3NT
North HCP: 17	♦ 1097	♦ 62	AP			
South HCP: 11	♣ AK98	♣ J762				
Contract: 3N N						

North hands (Practice Page)

Jacoby Transfer

Board: 343	♠ —	The opponents are silent.
Dealer: S	♥ AJ964	
Vul: EW	♦ A10743	Partner bids first.
HCP: 13	♣ KJ9	

Board: 344	♠ A53	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: Both	♦ AK752	You bid first.
HCP: 16	♣ 87	

Board: 345	♠ K10	The opponents are silent.
Dealer: S	♥ 107532	
Vul: None	♦ A	Partner bids first.
HCP: 9	♣ Q9873	

Board: 346	♠ A10	The opponents are silent.
Dealer: N	♥ A942	
Vul: EW	♦ AJ5	You bid first.
HCP: 17	♣ KJ52	

Board: 347	♠ AKQJ8	The opponents are silent.
Dealer: S	♥ K	
Vul: Both	♦ J864	Partner bids first.
HCP: 14	♣ 872	

Jacoby Transfer Both hands (Answers Page)

Board: 343

Dealer: S

Vul: EW

North HCP: 13

South HCP: 15

Contract: 6♥ S

North:

♠ —

♥ AJ964

♦ A10743

♣ KJ9

South:

♠ A9

♥ K82

♦ KJ92

♣ A642

West	North	East	South
			1NT

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

Pass	3♦	Pass	4♥
------	----	------	----

Pass	4NT ¹	Pass	5♣ ²
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Blackwood 0314, for ♥

2. A=0/5 or 3/5

Board: 344

Dealer: N

Vul: Both

North HCP: 16

South HCP: 13

Contract: 4♠ N

North:

♠ A53

♥ AJ6

♦ AK752

♣ 87

South:

♠ KQ1087

♥ K54

♦ J8

♣ KJ9

West	North	East	South
	1NT	Pass	2♥

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

Pass	4♠	AP	
------	----	----	--

Board: 345

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ K10

♥ 107532

♦ A

♣ Q9873

South:

♠ AJ3

♥ KQ6

♦ Q10654

♣ K6

West	North	East	South
			1NT

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

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

AP			
----	--	--	--

Board: 346

Dealer: N

Vul: EW

North HCP: 17

South HCP: 10

Contract: 3N N

North:

♠ A10

♥ A942

♦ AJ5

♣ KJ52

South:

♠ K7653

♥ QJ3

♦ 96

♣ A97

West	North	East	South
	1NT	Pass	2♥

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

AP			
----	--	--	--

Board: 347

Dealer: S

Vul: Both

North HCP: 14

South HCP: 16

Contract: 3N S

North:

♠ AKQJ8

♥ K

♦ J864

♣ 872

South:

♠ 102

♥ AQ1092

♦ K93

♣ AK6

West	North	East	South
			1NT

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

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

Pass	3NT	AP	
------	-----	----	--

South hands (Practice Page)

Jacoby Transfer

Board: 343	♠ A9	The opponents are silent.
Dealer: S	♥ K82	
Vul: EW	♦ KJ92	You bid first.
HCP: 15	♣ A642	

Board: 344	♠ KQ1087	The opponents are silent.
Dealer: N	♥ K54	
Vul: Both	♦ J8	Partner bids first.
HCP: 13	♣ KJ9	

Board: 345	♠ AJ3	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: None	♦ Q10654	You bid first.
HCP: 15	♣ K6	

Board: 346	♠ K7653	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: EW	♦ 96	Partner bids first.
HCP: 10	♣ A97	

Board: 347	♠ 102	The opponents are silent.
Dealer: S	♥ AQ1092	
Vul: Both	♦ K93	You bid first.
HCP: 16	♣ AK6	

Jacoby Transfer Both hands (Answers Page)

Board: 343

Dealer: S

Vul: EW

North HCP: 13

South HCP: 15

Contract: 6♥ S

North:

♠ —

♥ AJ964

♦ A10743

♣ KJ9

South:

♠ A9

♥ K82

♦ KJ92

♣ A642

West	North	East	South
			1NT

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

Pass	3♦	Pass	4♥
------	----	------	----

Pass	4NT ¹	Pass	5♣ ²
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Blackwood 0314, for ♥

2. A=0/5 or 3/5

Board: 344

Dealer: N

Vul: Both

North HCP: 16

South HCP: 13

Contract: 4♠ N

North:

♠ A53

♥ AJ6

♦ AK752

♣ 87

South:

♠ KQ1087

♥ K54

♦ J8

♣ KJ9

West	North	East	South
	1NT	Pass	2♥

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

Pass	4♠	AP	
------	----	----	--

Board: 345

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ K10

♥ 107532

♦ A

♣ Q9873

South:

♠ AJ3

♥ KQ6

♦ Q10654

♣ K6

West	North	East	South
			1NT

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

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

AP

Board: 346

Dealer: N

Vul: EW

North HCP: 17

South HCP: 10

Contract: 3N N

North:

♠ A10

♥ A942

♦ AJ5

♣ KJ52

South:

♠ K7653

♥ QJ3

♦ 96

♣ A97

West	North	East	South
	1NT	Pass	2♥

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

AP

Board: 347

Dealer: S

Vul: Both

North HCP: 14

South HCP: 16

Contract: 3N S

North:

♠ AKQJ8

♥ K

♦ J864

♣ 872

South:

♠ 102

♥ AQ1092

♦ K93

♣ AK6

West	North	East	South
			1NT

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

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

Pass	3NT	AP	
------	-----	----	--

North hands (Practice Page)

Jacoby Transfer

Board: 348	♠ 54	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: None	♦ K62	You bid first.
HCP: 16	♣ A652	

Board: 349	♠ J107653	East Bids 3♣ if possible.
Dealer: S	♥ Q2	
Vul: NS	♦ J54	Partner bids first.
HCP: 4	♣ 64	

Board: 350	♠ 74	The opponents are silent.
Dealer: N	♥ AK54	
Vul: None	♦ A2	You bid first.
HCP: 16	♣ KQ1065	

Board: 351	♠ 5	The opponents are silent.
Dealer: S	♥ AJ754	
Vul: NS	♦ 1063	Partner bids first.
HCP: 12	♣ AK52	

Board: 352	♠ KQ	The opponents are silent.
Dealer: N	♥ 732	
Vul: None	♦ AQ97	You bid first.
HCP: 17	♣ AQ43	

Jacoby Transfer Both hands (Answers Page)

Board: 348
Dealer: N
Vul: None
North HCP: 16
South HCP: 10
Contract: 3N N

North:
♠ 54
♥ AKQ10
♦ K62
♣ A652

South:
♠ AK1073
♥ 973
♦ 1084
♣ K3

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

Board: 349
Dealer: S
Vul: NS
North HCP: 4
South HCP: 15
Contract: 3♠ N

North:
♠ J107653
♥ Q2
♦ J54
♣ 64

South:
♠ Q2
♥ A10763
♦ AQ7
♣ K85

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

Board: 350
Dealer: N
Vul: None
North HCP: 16
South HCP: 10
Contract: 4♥ S

North:
♠ 74
♥ AK54
♦ A2
♣ KQ1065

South:
♠ A8
♥ Q10987
♦ K643
♣ J2

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

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

Board: 351
Dealer: S
Vul: NS
North HCP: 12
South HCP: 15
Contract: 4♥ S

North:
♠ 5
♥ AJ754
♦ 1063
♣ AK52

South:
♠ A984
♥ K963
♦ AJ
♣ QJ9

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

Board: 352
Dealer: N
Vul: None
North HCP: 17
South HCP: 9
Contract: 5♣ S

North:
♠ KQ
♥ 732
♦ AQ97
♣ AQ43

South:
♠ AJ972
♥ 64
♦ 105
♣ KJ92

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

South hands (Practice Page)

Jacoby Transfer

Board: 348	♠ AK1073	The opponents are silent.
Dealer: N	♥ 973	
Vul: None	♦ 1084	Partner bids first.
HCP: 10	♣ K3	

Board: 349	♠ Q2	East Bids 3♣ if possible.
Dealer: S	♥ A10763	
Vul: NS	♦ AQ7	You bid first.
HCP: 15	♣ K85	

Board: 350	♠ A8	The opponents are silent.
Dealer: N	♥ Q10987	
Vul: None	♦ K643	Partner bids first.
HCP: 10	♣ J2	

Board: 351	♠ A984	The opponents are silent.
Dealer: S	♥ K963	
Vul: NS	♦ AJ	You bid first.
HCP: 15	♣ QJ9	

Board: 352	♠ AJ972	The opponents are silent.
Dealer: N	♥ 64	
Vul: None	♦ 105	Partner bids first.
HCP: 9	♣ KJ92	

Jacoby Transfer Both hands (Answers Page)

Board: 348
Dealer: N
Vul: None
North HCP: 16
South HCP: 10
Contract: 3N N

North:
♠ 54
♥ AKQ10
♦ K62
♣ A652

South:
♠ AK1073
♥ 973
♦ 1084
♣ K3

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

Board: 349
Dealer: S
Vul: NS
North HCP: 4
South HCP: 15
Contract: 3♠ N

North:
♠ J107653
♥ Q2
♦ J54
♣ 64

South:
♠ Q2
♥ A10763
♦ AQ7
♣ K85

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

Board: 350
Dealer: N
Vul: None
North HCP: 16
South HCP: 10
Contract: 4♥ S

North:
♠ 74
♥ AK54
♦ A2
♣ KQ1065

South:
♠ A8
♥ Q10987
♦ K643
♣ J2

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

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

Board: 351
Dealer: S
Vul: NS
North HCP: 12
South HCP: 15
Contract: 4♥ S

North:
♠ 5
♥ AJ754
♦ 1063
♣ AK52

South:
♠ A984
♥ K963
♦ AJ
♣ QJ9

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

Board: 352
Dealer: N
Vul: None
North HCP: 17
South HCP: 9
Contract: 5♣ S

North:
♠ KQ
♥ 732
♦ AQ97
♣ AQ43

South:
♠ AJ972
♥ 64
♦ 105
♣ KJ92

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

North hands (Practice Page)

Jacoby Transfer

Board: 353	♠ A98	The opponents are silent.
Dealer: S	♥ A9732	
Vul: NS	♦ AJ2	Partner bids first.
HCP: 13	♣ 97	

Board: 354	♠ AQJ4	The opponents are silent.
Dealer: N	♥ 952	
Vul: EW	♦ A9	You bid first.
HCP: 16	♣ AJ82	

Board: 355	♠ Q72	The opponents are silent.
Dealer: S	♥ K98732	
Vul: Both	♦ —	Partner bids first.
HCP: 6	♣ J1054	

Board: 356	♠ A42	The opponents are silent.
Dealer: N	♥ KQ1084	
Vul: NS	♦ 109	You bid first.
HCP: 16	♣ AK4	

Board: 357	♠ KQ1054	The opponents are silent.
Dealer: S	♥ 7	
Vul: EW	♦ KQ103	Partner bids first.
HCP: 10	♣ 1097	

Jacoby Transfer Both hands (Answers Page)

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ A98	♠ KQ76				1NT
Vul: NS	♥ A9732	♥ KJ4	Pass	2♦	Pass	2♥
North HCP: 13	♦ AJ2	♦ K53	Pass	3NT	Pass	4♥
South HCP: 15	♣ 97	♣ K85	AP			
Contract: 4♥ S						
Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	♠ 98765		1NT	Pass	2♥
Vul: EW	♥ 952	♥ AKQ	Pass	2NT ¹	Pass	4♠
North HCP: 16	♦ A9	♦ 87	AP			
South HCP: 11	♣ AJ82	♣ Q107				
Contract: 4♠ S			1. Extended acceptance after NT			
Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ KJ3				1NT
Vul: Both	♥ K98732	♥ 64	Pass	2♦	Pass	2♥
North HCP: 6	♦ —	♦ KQ102	Pass	3♥	AP	
South HCP: 16	♣ J1054	♣ AK72				
Contract: 3♥ S						
Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ KQ987		1NT	Pass	2♥
Vul: NS	♥ KQ1084	♥ 93	Pass	2♠	Pass	3♦
North HCP: 16	♦ 109	♦ AKJ4	Pass	4♠	AP	
South HCP: 13	♣ AK4	♣ 65				
Contract: 4♠ N						
Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ KQ1054	♠ A97				1NT
Vul: EW	♥ 7	♥ A63	Pass	2♥	Pass	2♠
North HCP: 10	♦ KQ103	♦ J6	Pass	3♦	Pass	4♠
South HCP: 17	♣ 1097	♣ AKJ85	AP			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfer

Board: 353	♠ KQ76	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: NS	♦ K53	You bid first.
HCP: 15	♣ K85	

Board: 354	♠ 98765	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ 87	Partner bids first.
HCP: 11	♣ Q107	

Board: 355	♠ KJ3	The opponents are silent.
Dealer: S	♥ 64	
Vul: Both	♦ KQ102	You bid first.
HCP: 16	♣ AK72	

Board: 356	♠ KQ987	The opponents are silent.
Dealer: N	♥ 93	
Vul: NS	♦ AKJ4	Partner bids first.
HCP: 13	♣ 65	

Board: 357	♠ A97	The opponents are silent.
Dealer: S	♥ A63	
Vul: EW	♦ J6	You bid first.
HCP: 17	♣ AKJ85	

Jacoby Transfer Both hands (Answers Page)

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ A98	♠ KQ76				1NT
Vul: NS	♥ A9732	♥ KJ4	Pass	2♦	Pass	2♥
North HCP: 13	♦ AJ2	♦ K53	Pass	3NT	Pass	4♥
South HCP: 15	♣ 97	♣ K85	AP			
Contract: 4♥ S						
Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	♠ 98765		1NT	Pass	2♥
Vul: EW	♥ 952	♥ AKQ	Pass	2NT ¹	Pass	4♠
North HCP: 16	♦ A9	♦ 87	AP			
South HCP: 11	♣ AJ82	♣ Q107				
Contract: 4♠ S			1. Extended acceptance after NT			
Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ KJ3				1NT
Vul: Both	♥ K98732	♥ 64	Pass	2♦	Pass	2♥
North HCP: 6	♦ —	♦ KQ102	Pass	3♥	AP	
South HCP: 16	♣ J1054	♣ AK72				
Contract: 3♥ S						
Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ KQ987		1NT	Pass	2♥
Vul: NS	♥ KQ1084	♥ 93	Pass	2♠	Pass	3♦
North HCP: 16	♦ 109	♦ AKJ4	Pass	4♠	AP	
South HCP: 13	♣ AK4	♣ 65				
Contract: 4♠ N						
Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ KQ1054	♠ A97				1NT
Vul: EW	♥ 7	♥ A63	Pass	2♥	Pass	2♠
North HCP: 10	♦ KQ103	♦ J6	Pass	3♦	Pass	4♠
South HCP: 17	♣ 1097	♣ AKJ85	AP			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfer

Board: 358	♠ AJ2	The opponents are silent.
Dealer: N	♥ AK94	
Vul: Both	♦ A42	You bid first.
HCP: 17	♣ J52	

Board: 359	♠ Q109732	The opponents are silent.
Dealer: S	♥ 103	
Vul: EW	♦ K102	Partner bids first.
HCP: 5	♣ 83	

Board: 360	♠ QJ	The opponents are silent.
Dealer: N	♥ AJ54	
Vul: Both	♦ A92	You bid first.
HCP: 16	♣ A875	

Board: 361	♠ A6	The opponents are silent.
Dealer: S	♥ J10953	
Vul: None	♦ AQ6	Partner bids first.
HCP: 11	♣ 642	

Board: 362	♠ KQ7	The opponents are silent.
Dealer: N	♥ Q6	
Vul: NS	♦ KQ73	You bid first.
HCP: 16	♣ A953	

Jacoby Transfer Both hands (Answers Page)

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ 9		1NT	Pass	2♦
Vul: Both	♥ AK94	♥ Q8732	Pass	2♥	Pass	3♦
North HCP: 17	♦ A42	♦ Q10976	Pass	4♥	AP	
South HCP: 9	♣ J52	♣ KQ				
Contract: 4♥ N						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ Q109732	♠ A6				1NT
Vul: EW	♥ 103	♥ 9872	Pass	2♥	Pass	2♠
North HCP: 5	♦ K102	♦ A75	Pass	3♠	AP	
South HCP: 15	♣ 83	♣ AK97				
Contract: 3♠ S						

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ K96		1NT	Pass	2♦
Vul: Both	♥ AJ54	♥ Q9763	Pass	2♥	Pass	3♦
North HCP: 16	♦ A92	♦ KQ73	Pass	4♥	AP	
South HCP: 13	♣ A875	♣ K				
Contract: 4♥ N						

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ J9				1NT
Vul: None	♥ J10953	♥ K72	Pass	2♦	Pass	2♥
North HCP: 11	♦ AQ6	♦ K102	Pass	3NT	Pass	4♥
South HCP: 17	♣ 642	♣ AKQJ9	AP			
Contract: 4♥ S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ A9852		1NT	Pass	2♥
Vul: NS	♥ Q6	♥ 3	Pass	2♠	Pass	3♣
North HCP: 16	♦ KQ73	♦ AJ9	Pass	4♠	AP	
South HCP: 13	♣ A953	♣ KJ84				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 358	♠ 9	The opponents are silent.
Dealer: N	♥ Q8732	
Vul: Both	♦ Q10976	Partner bids first.
HCP: 9	♣ KQ	

Board: 359	♠ A6	The opponents are silent.
Dealer: S	♥ 9872	
Vul: EW	♦ A75	You bid first.
HCP: 15	♣ AK97	

Board: 360	♠ K96	The opponents are silent.
Dealer: N	♥ Q9763	
Vul: Both	♦ KQ73	Partner bids first.
HCP: 13	♣ K	

Board: 361	♠ J9	The opponents are silent.
Dealer: S	♥ K72	
Vul: None	♦ K102	You bid first.
HCP: 17	♣ AKQJ9	

Board: 362	♠ A9852	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ AJ9	Partner bids first.
HCP: 13	♣ KJ84	

Jacoby Transfer Both hands (Answers Page)

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ 9		1NT	Pass	2♦
Vul: Both	♥ AK94	♥ Q8732	Pass	2♥	Pass	3♦
North HCP: 17	♦ A42	♦ Q10976	Pass	4♥	AP	
South HCP: 9	♣ J52	♣ KQ				
Contract: 4♥ N						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ Q109732	♠ A6				1NT
Vul: EW	♥ 103	♥ 9872	Pass	2♥	Pass	2♠
North HCP: 5	♦ K102	♦ A75	Pass	3♠	AP	
South HCP: 15	♣ 83	♣ AK97				
Contract: 3♠ S						

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ K96		1NT	Pass	2♦
Vul: Both	♥ AJ54	♥ Q9763	Pass	2♥	Pass	3♦
North HCP: 16	♦ A92	♦ KQ73	Pass	4♥	AP	
South HCP: 13	♣ A875	♣ K				
Contract: 4♥ N						

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ J9				1NT
Vul: None	♥ J10953	♥ K72	Pass	2♦	Pass	2♥
North HCP: 11	♦ AQ6	♦ K102	Pass	3NT	Pass	4♥
South HCP: 17	♣ 642	♣ AKQJ9	AP			
Contract: 4♥ S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ A9852		1NT	Pass	2♥
Vul: NS	♥ Q6	♥ 3	Pass	2♠	Pass	3♣
North HCP: 16	♦ KQ73	♦ AJ9	Pass	4♠	AP	
South HCP: 13	♣ A953	♣ KJ84				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 363	♠ 632	East Bids 2♠ if possible.
Dealer: S	♥ QJ9876	East Bids 3♠ if possible.
Vul: Both	♦ 87	
HCP: 3	♣ 98	Partner bids first.

Board: 364	♠ 953	The opponents are silent.
Dealer: N	♥ KQ1054	
Vul: None	♦ AK	You bid first.
HCP: 16	♣ A87	

Board: 365	♠ 5	The opponents are silent.
Dealer: S	♥ K9864	
Vul: NS	♦ A843	Partner bids first.
HCP: 10	♣ K94	

Board: 366	♠ KJ7	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: EW	♦ K1073	You bid first.
HCP: 15	♣ Q53	

Board: 367	♠ 65	The opponents are silent.
Dealer: S	♥ AQ976	
Vul: None	♦ 86	Partner bids first.
HCP: 10	♣ KJ108	

Jacoby Transfer Both hands (Answers Page)

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 632	♠ KQ97				1NT
Vul: Both	♥ QJ9876	♥ K2	Pass	2♦	2♠	Pass
North HCP: 3	♦ 87	♦ KJ92	Pass	3♥	3♠	AP
South HCP: 15	♣ 98	♣ K106				
Contract: 3♠ E						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ 953	♠ AKJ86		1NT	Pass	2♥
Vul: None	♥ KQ1054	♥ J	Pass	2♠	Pass	3♦
North HCP: 16	♦ AK	♦ QJ105	Pass	4♠	Pass	4NT ¹
South HCP: 15	♣ A87	♣ K104	Pass	5♥ ²	Pass	6♠
Contract: 6♠ N			AP			

1. Blackwood 0314, for ♠
2. A=2/5 or 5/5, Q(S)=0

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK96				1NT
Vul: NS	♥ K9864	♥ AQ103	Pass	2♦	Pass	2♥
North HCP: 10	♦ A843	♦ J92	Pass	3♦	Pass	4♥
South HCP: 15	♣ K94	♣ J10	AP			
Contract: 4♥ S						

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ AQ642		1NT	Pass	2♥
Vul: EW	♥ AQ10	♥ K2	Pass	2♠	Pass	3NT
North HCP: 15	♦ K1073	♦ 642	Pass	4♠	AP	
South HCP: 13	♣ Q53	♣ A62				
Contract: 4♠ N						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ K1087				1NT
Vul: None	♥ AQ976	♥ KJ3	Pass	2♦	Pass	2♥
North HCP: 10	♦ 86	♦ AJ9	Pass	3♣	Pass	4♥
South HCP: 16	♣ KJ108	♣ A64	AP			
Contract: 4♥ S						

South hands (Practice Page)

Jacoby Transfer

Board: 363	♠ KQ97	East Bids 2♠ if possible.
Dealer: S	♥ K2	East Bids 3♠ if possible.
Vul: Both	♦ KJ92	
HCP: 15	♣ K106	You bid first.

Board: 364	♠ AKJ86	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ QJ105	Partner bids first.
HCP: 15	♣ K104	

Board: 365	♠ AK96	The opponents are silent.
Dealer: S	♥ AQ103	
Vul: NS	♦ J92	You bid first.
HCP: 15	♣ J10	

Board: 366	♠ AQ642	The opponents are silent.
Dealer: N	♥ K2	
Vul: EW	♦ 642	Partner bids first.
HCP: 13	♣ A62	

Board: 367	♠ K1087	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: None	♦ AJ9	You bid first.
HCP: 16	♣ A64	

Jacoby Transfer Both hands (Answers Page)

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 632	♠ KQ97				1NT
Vul: Both	♥ QJ9876	♥ K2	Pass	2♦	2♠	Pass
North HCP: 3	♦ 87	♦ KJ92	Pass	3♥	3♠	AP
South HCP: 15	♣ 98	♣ K106				
Contract: 3♠ E						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ 953	♠ AKJ86		1NT	Pass	2♥
Vul: None	♥ KQ1054	♥ J	Pass	2♠	Pass	3♦
North HCP: 16	♦ AK	♦ QJ105	Pass	4♠	Pass	4NT ¹
South HCP: 15	♣ A87	♣ K104	Pass	5♥ ²	Pass	6♠
Contract: 6♠ N			AP			

1. Blackwood 0314, for ♠
2. A=2/5 or 5/5, Q(S)=0

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK96				1NT
Vul: NS	♥ K9864	♥ AQ103	Pass	2♦	Pass	2♥
North HCP: 10	♦ A843	♦ J92	Pass	3♦	Pass	4♥
South HCP: 15	♣ K94	♣ J10	AP			
Contract: 4♥ S						

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ AQ642		1NT	Pass	2♥
Vul: EW	♥ AQ10	♥ K2	Pass	2♠	Pass	3NT
North HCP: 15	♦ K1073	♦ 642	Pass	4♠	AP	
South HCP: 13	♣ Q53	♣ A62				
Contract: 4♠ N						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ K1087				1NT
Vul: None	♥ AQ976	♥ KJ3	Pass	2♦	Pass	2♥
North HCP: 10	♦ 86	♦ AJ9	Pass	3♣	Pass	4♥
South HCP: 16	♣ KJ108	♣ A64	AP			
Contract: 4♥ S						

North hands (Practice Page)

Jacoby Transfer

Board: 368 ♠ AQ62
Dealer: N ♥ 1065
Vul: NS ♦ AJ
HCP: 16 ♣ AJ96

The opponents are silent.

You bid first.

Board: 369 ♠ KJ954
Dealer: S ♥ Q4
Vul: EW ♦ KJ4
HCP: 10 ♣ 983

East Doubles 2♥ if possible.

Partner bids first.

Board: 370 ♠ A972
Dealer: N ♥ J7
Vul: Both ♦ KQ6
HCP: 15 ♣ AJ43

The opponents are silent.

You bid first.

Board: 371 ♠ A10543
Dealer: S ♥ 84
Vul: NS ♦ Q85
HCP: 10 ♣ KJ5

The opponents are silent.

Partner bids first.

Board: 372 ♠ K73
Dealer: N ♥ AQ6
Vul: EW ♦ AK74
HCP: 16 ♣ 952

The opponents are silent.

You bid first.

Jacoby Transfer Both hands (Answers Page)

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ AQ62	♠ KJ873		1NT	Pass	2♥
Vul: NS	♥ 1065	♥ Q3	Pass	2NT ¹	Pass	4♠
North HCP: 16	♦ AJ	♦ 862	AP			
South HCP: 9	♣ AJ96	♣ K52				
Contract: 4♠ S			1. Extended acceptance after NT			

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ KJ954	♠ A3				1NT
Vul: EW	♥ Q4	♥ A105	Pass	2♥	X	XX ¹
North HCP: 10	♦ KJ4	♦ Q975	Pass	3NT	Pass	4♠
South HCP: 17	♣ 983	♣ AK52	AP			
Contract: 4♠ S			1. artificial			

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ A972	♠ 6		1NT	Pass	2♦
Vul: Both	♥ J7	♥ AK863	Pass	2♥	Pass	3♣
North HCP: 15	♦ KQ6	♦ 1092	Pass	3NT	AP	
South HCP: 10	♣ AJ43	♣ K865				
Contract: 3N N						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ A10543	♠ J87				1NT
Vul: NS	♥ 84	♥ AJ93	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q85	♦ AK6	Pass	3NT	Pass	4♠
South HCP: 17	♣ KJ5	♣ A102	AP			
Contract: 4♠ S						

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ AQ1082		1NT	Pass	2♥
Vul: EW	♥ AQ6	♥ J42	Pass	2♠	Pass	3♣
North HCP: 16	♦ AK74	♦ Q	Pass	4♠	AP	
South HCP: 11	♣ 952	♣ Q743				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 368 ♠ KJ873
Dealer: N ♥ Q3
Vul: NS ♦ 862
HCP: 9 ♣ K52

The opponents are silent.

Partner bids first.

Board: 369 ♠ A3
Dealer: S ♥ A105
Vul: EW ♦ Q975
HCP: 17 ♣ AK52

East Doubles 2♥ if possible.

You bid first.

Board: 370 ♠ 6
Dealer: N ♥ AK863
Vul: Both ♦ 1092
HCP: 10 ♣ K865

The opponents are silent.

Partner bids first.

Board: 371 ♠ J87
Dealer: S ♥ AJ93
Vul: NS ♦ AK6
HCP: 17 ♣ A102

The opponents are silent.

You bid first.

Board: 372 ♠ AQ1082
Dealer: N ♥ J42
Vul: EW ♦ Q
HCP: 11 ♣ Q743

The opponents are silent.

Partner bids first.

Jacoby Transfer Both hands (Answers Page)

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ AQ62	♠ KJ873		1NT	Pass	2♥
Vul: NS	♥ 1065	♥ Q3	Pass	2NT ¹	Pass	4♠
North HCP: 16	♦ AJ	♦ 862	AP			
South HCP: 9	♣ AJ96	♣ K52				
Contract: 4♠ S			1. Extended acceptance after NT			

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ KJ954	♠ A3				1NT
Vul: EW	♥ Q4	♥ A105	Pass	2♥	X	XX ¹
North HCP: 10	♦ KJ4	♦ Q975	Pass	3NT	Pass	4♠
South HCP: 17	♣ 983	♣ AK52	AP			
Contract: 4♠ S			1. artificial			

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ A972	♠ 6		1NT	Pass	2♦
Vul: Both	♥ J7	♥ AK863	Pass	2♥	Pass	3♣
North HCP: 15	♦ KQ6	♦ 1092	Pass	3NT	AP	
South HCP: 10	♣ AJ43	♣ K865				
Contract: 3N N						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ A10543	♠ J87				1NT
Vul: NS	♥ 84	♥ AJ93	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q85	♦ AK6	Pass	3NT	Pass	4♠
South HCP: 17	♣ KJ5	♣ A102	AP			
Contract: 4♠ S						

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ AQ1082		1NT	Pass	2♥
Vul: EW	♥ AQ6	♥ J42	Pass	2♠	Pass	3♣
North HCP: 16	♦ AK74	♦ Q	Pass	4♠	AP	
South HCP: 11	♣ 952	♣ Q743				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 373	♠ AQ1083	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ J82	Partner bids first.
HCP: 10	♣ QJ106	
Board: 374	♠ AK1076	The opponents are silent.
Dealer: N	♥ 752	
Vul: None	♦ A7	You bid first.
HCP: 15	♣ A85	
Board: 375	♠ Q9	East Doubles 2♦ if possible.
Dealer: S	♥ AKQ32	
Vul: Both	♦ 43	Partner bids first.
HCP: 12	♣ J1085	
Board: 376	♠ 82	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: None	♦ Q753	You bid first.
HCP: 16	♣ KQ9	
Board: 377	♠ A7	The opponents are silent.
Dealer: S	♥ A10532	
Vul: NS	♦ Q8754	Partner bids first.
HCP: 10	♣ 8	

Jacoby Transfer Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ AQ1083	♠ 965				1NT
Vul: Both	♥ 8	♥ AK53	Pass	2♥	Pass	2♠
North HCP: 10	♦ J82	♦ AQ105	Pass	3♣	Pass	4♠
South HCP: 17	♣ QJ106	♣ A3	AP			
Contract: 4♠ S						

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ AK1076	♠ Q5				
Vul: None	♥ 752	♥ K9863		1NT	Pass	2♦
North HCP: 15	♦ A7	♦ KJ83	Pass	2♥	Pass	3♦
South HCP: 9	♣ A85	♣ 74	Pass	4♥	AP	
Contract: 4♥ N						

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ K84				1NT
Vul: Both	♥ AKQ32	♥ 8764	Pass	2♦	X	2♥
North HCP: 12	♦ 43	♦ AQJ	Pass	4♥	AP	
South HCP: 15	♣ J1085	♣ KQ9				
Contract: 4♥ S						

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ KJ1074				
Vul: None	♥ AKQ3	♥ J		1NT	Pass	2♥
North HCP: 16	♦ Q753	♦ AJ82	Pass	2♠	Pass	3♦
South HCP: 14	♣ KQ9	♣ A82	Pass	3NT	AP	
Contract: 3N N						

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ Q986				1NT
Vul: NS	♥ A10532	♥ KQJ9	Pass	2♦	Pass	2NT ¹
North HCP: 10	♦ Q8754	♦ K3	Pass	3NT ²	Pass	4♣ ³
South HCP: 17	♣ 8	♣ AQ10	Pass	4NT ⁴	Pass	5♠ ⁵
Contract: 6♥ N			Pass	6♥	AP	

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

South hands (Practice Page)

Jacoby Transfer

Board: 373	♠ 965	The opponents are silent.
Dealer: S	♥ AK53	
Vul: Both	♦ AQ105	You bid first.
HCP: 17	♣ A3	
Board: 374	♠ Q5	The opponents are silent.
Dealer: N	♥ K9863	
Vul: None	♦ KJ83	Partner bids first.
HCP: 9	♣ 74	
Board: 375	♠ K84	East Doubles 2♦ if possible.
Dealer: S	♥ 8764	
Vul: Both	♦ AQJ	You bid first.
HCP: 15	♣ KQ9	
Board: 376	♠ KJ1074	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ AJ82	Partner bids first.
HCP: 14	♣ A82	
Board: 377	♠ Q986	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: NS	♦ K3	You bid first.
HCP: 17	♣ AQ10	

Jacoby Transfer Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ AQ1083	♠ 965				1NT
Vul: Both	♥ 8	♥ AK53	Pass	2♥	Pass	2♠
North HCP: 10	♦ J82	♦ AQ105	Pass	3♣	Pass	4♠
South HCP: 17	♣ QJ106	♣ A3	AP			
Contract: 4♠ S						

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ AK1076	♠ Q5				
Vul: None	♥ 752	♥ K9863		1NT	Pass	2♦
North HCP: 15	♦ A7	♦ KJ83	Pass	2♥	Pass	3♦
South HCP: 9	♣ A85	♣ 74	Pass	4♥	AP	
Contract: 4♥ N						

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ K84				1NT
Vul: Both	♥ AKQ32	♥ 8764	Pass	2♦	X	2♥
North HCP: 12	♦ 43	♦ AQJ	Pass	4♥	AP	
South HCP: 15	♣ J1085	♣ KQ9				
Contract: 4♥ S						

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ KJ1074				
Vul: None	♥ AKQ3	♥ J		1NT	Pass	2♥
North HCP: 16	♦ Q753	♦ AJ82	Pass	2♠	Pass	3♦
South HCP: 14	♣ KQ9	♣ A82	Pass	3NT	AP	
Contract: 3N N						

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ Q986				1NT
Vul: NS	♥ A10532	♥ KQJ9	Pass	2♦	Pass	2NT ¹
North HCP: 10	♦ Q8754	♦ K3	Pass	3NT ²	Pass	4♣ ³
South HCP: 17	♣ 8	♣ AQ10	Pass	4NT ⁴	Pass	5♠ ⁵
Contract: 6♥ N			Pass	6♥	AP	

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

North hands (Practice Page)

Jacoby Transfer

Board: 378	♠ 10654	The opponents are silent.
Dealer: N	♥ K109	
Vul: Both	♦ AKJ	You bid first.
HCP: 15	♣ A94	

Board: 379	♠ QJ1063	East Bids 3♦ if possible.
Dealer: S	♥ K2	
Vul: None	♦ K543	Partner bids first.
HCP: 9	♣ 72	

Board: 380	♠ AJ63	West Bids 2♥ if possible.
Dealer: N	♥ J3	East Bids 3♣ if possible.
Vul: NS	♦ A75	
HCP: 16	♣ AQ83	You bid first.

Board: 381	♠ Q	The opponents are silent.
Dealer: S	♥ Q10863	
Vul: EW	♦ J543	Partner bids first.
HCP: 11	♣ AQ5	

Board: 382	♠ AQ1092	West Bids 3♣ if possible.
Dealer: N	♥ KJ9	
Vul: None	♦ A9	You bid first.
HCP: 15	♣ J96	

Jacoby Transfer Both hands (Answers Page)

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ 10654	♠ KQ987		1NT	Pass	2♥
Vul: Both	♥ K109	♥ A3	Pass	2♠	Pass	3♦
North HCP: 15	♦ AKJ	♦ 10975	Pass	4♠	AP	
South HCP: 13	♣ A94	♣ KJ				
Contract: 4♠ N						

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ QJ1063	♠ AK94				1NT
Vul: None	♥ K2	♥ Q96	Pass	2♥	3♦	Pass
North HCP: 9	♦ K543	♦ QJ	Pass	X	Pass	3♠
South HCP: 15	♣ 72	♣ K843	Pass	4♠	AP	
Contract: 4♠ S						

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ AJ63	♠ 2		1NT	Pass	2♦
Vul: NS	♥ J3	♥ A10854	2♥ ¹	Pass	3♣	4♦
North HCP: 16	♦ A75	♦ KQ984	AP			
South HCP: 9	♣ AQ83	♣ 64				
Contract: 4♦ S			1. Michaels Cuebid			

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K765				1NT
Vul: EW	♥ Q10863	♥ KJ95	Pass	2♦	Pass	2NT ¹
North HCP: 11	♦ J543	♦ AK9	Pass	4♥	AP	
South HCP: 17	♣ AQ5	♣ K2				
Contract: 4♥ N			1. Extended acceptance after NT			

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ AQ1092	♠ J5		1NT	Pass	2♦
Vul: None	♥ KJ9	♥ AQ874	3♣	Pass	Pass	3♦
North HCP: 15	♦ A9	♦ K754	Pass	4♥	AP	
South HCP: 10	♣ J96	♣ 83				
Contract: 4♥ N						

South hands (Practice Page)

Jacoby Transfer

Board: 378	♠ KQ987	The opponents are silent.
Dealer: N	♥ A3	
Vul: Both	♦ 10975	Partner bids first.
HCP: 13	♣ KJ	

Board: 379	♠ AK94	East Bids 3♦ if possible.
Dealer: S	♥ Q96	
Vul: None	♦ QJ	You bid first.
HCP: 15	♣ K843	

Board: 380	♠ 2	West Bids 2♥ if possible.
Dealer: N	♥ A10854	East Bids 3♣ if possible.
Vul: NS	♦ KQ984	
HCP: 9	♣ 64	Partner bids first.

Board: 381	♠ K765	The opponents are silent.
Dealer: S	♥ KJ95	
Vul: EW	♦ AK9	You bid first.
HCP: 17	♣ K2	

Board: 382	♠ J5	West Bids 3♣ if possible.
Dealer: N	♥ AQ874	
Vul: None	♦ K754	Partner bids first.
HCP: 10	♣ 83	

Jacoby Transfer Both hands (Answers Page)

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ 10654	♠ KQ987		1NT	Pass	2♥
Vul: Both	♥ K109	♥ A3	Pass	2♠	Pass	3♦
North HCP: 15	♦ AKJ	♦ 10975	Pass	4♠	AP	
South HCP: 13	♣ A94	♣ KJ				
Contract: 4♠ N						

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ QJ1063	♠ AK94				1NT
Vul: None	♥ K2	♥ Q96	Pass	2♥	3♦	Pass
North HCP: 9	♦ K543	♦ QJ	Pass	X	Pass	3♠
South HCP: 15	♣ 72	♣ K843	Pass	4♠	AP	
Contract: 4♠ S						

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ AJ63	♠ 2		1NT	Pass	2♦
Vul: NS	♥ J3	♥ A10854	2♥ ¹	Pass	3♣	4♦
North HCP: 16	♦ A75	♦ KQ984	AP			
South HCP: 9	♣ AQ83	♣ 64				
Contract: 4♦ S			1. Michaels Cuebid			

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K765				1NT
Vul: EW	♥ Q10863	♥ KJ95	Pass	2♦	Pass	2NT ¹
North HCP: 11	♦ J543	♦ AK9	Pass	4♥	AP	
South HCP: 17	♣ AQ5	♣ K2				
Contract: 4♥ N			1. Extended acceptance after NT			

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ AQ1092	♠ J5		1NT	Pass	2♦
Vul: None	♥ KJ9	♥ AQ874	3♣	Pass	Pass	3♦
North HCP: 15	♦ A9	♦ K754	Pass	4♥	AP	
South HCP: 10	♣ J96	♣ 83				
Contract: 4♥ N						

North hands (Practice Page)

Jacoby Transfer

Board: 383	♠ KQ	The opponents are silent.
Dealer: S	♥ KJ976	
Vul: NS	♦ Q3	Partner bids first.
HCP: 12	♣ J1062	

Board: 384	♠ AK7	The opponents are silent.
Dealer: N	♥ J9865	
Vul: EW	♦ A73	You bid first.
HCP: 16	♣ A2	

Board: 385	♠ AKJ103	The opponents are silent.
Dealer: S	♥ K	
Vul: Both	♦ K1094	Partner bids first.
HCP: 17	♣ K92	

Board: 386	♠ AKJ10	West Doubles 2♦ if possible.
Dealer: N	♥ 972	East Bids 3♦ if possible.
Vul: NS	♦ Q6	
HCP: 15	♣ AJ63	You bid first.

Jacoby Transfer Both hands (Answers Page)

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ J742				1NT
Vul: NS	♥ KJ976	♥ AQ3	Pass	2♦	Pass	2♥
North HCP: 12	♦ Q3	♦ KJ5	Pass	3♣	Pass	4♥
South HCP: 17	♣ J1062	♣ AQ3	AP			
Contract: 4♥ S						

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q98653				
Vul: EW	♥ J9865	♥ K		1NT	Pass	2♥
North HCP: 16	♦ A73	♦ 42	Pass	2♠	Pass	3♠
South HCP: 6	♣ A2	♣ J976	Pass	4♠	AP	
Contract: 4♠ N						

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ AKJ103	♠ Q54				1NT
Vul: Both	♥ K	♥ A32	Pass	2♥	Pass	2♠
North HCP: 17	♦ K1094	♦ AQ	Pass	3♦	Pass	4♠
South HCP: 16	♣ K92	♣ A10843	Pass	4NT ¹	Pass	5♣ ²
Contract: 7♠ S			Pass	5♦	Pass	5NT ³
			Pass	7♠	AP	

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

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ Q7				
Vul: NS	♥ 972	♥ AKJ53		1NT	Pass	2♦
North HCP: 15	♦ Q6	♦ J	X	2♥	Pass	2NT ¹
South HCP: 13	♣ AJ63	♣ Q8542	Pass	3♣ ²	3♦	4♥
Contract: 4♥ N			AP			

1. Cue bid, a ♦ stopper
2. Cue bid, a ♠ stopper

South hands (Practice Page)

Jacoby Transfer

Board: 383	♠ J742	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: NS	♦ KJ5	You bid first.
HCP: 17	♣ AQ3	

Board: 384	♠ Q98653	The opponents are silent.
Dealer: N	♥ K	
Vul: EW	♦ 42	Partner bids first.
HCP: 6	♣ J976	

Board: 385	♠ Q54	The opponents are silent.
Dealer: S	♥ A32	
Vul: Both	♦ AQ	You bid first.
HCP: 16	♣ A10843	

Board: 386	♠ Q7	West Doubles 2♦ if possible.
Dealer: N	♥ AKJ53	East Bids 3♦ if possible.
Vul: NS	♦ J	
HCP: 13	♣ Q8542	Partner bids first.

Jacoby Transfer Both hands (Answers Page)

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ J742				1NT
Vul: NS	♥ KJ976	♥ AQ3	Pass	2♦	Pass	2♥
North HCP: 12	♦ Q3	♦ KJ5	Pass	3♣	Pass	4♥
South HCP: 17	♣ J1062	♣ AQ3	AP			
Contract: 4♥ S						

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q98653				
Vul: EW	♥ J9865	♥ K		1NT	Pass	2♥
North HCP: 16	♦ A73	♦ 42	Pass	2♠	Pass	3♠
South HCP: 6	♣ A2	♣ J976	Pass	4♠	AP	
Contract: 4♠ N						

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ AKJ103	♠ Q54				1NT
Vul: Both	♥ K	♥ A32	Pass	2♥	Pass	2♠
North HCP: 17	♦ K1094	♦ AQ	Pass	3♦	Pass	4♠
South HCP: 16	♣ K92	♣ A10843	Pass	4NT ¹	Pass	5♣ ²
Contract: 7♠ S			Pass	5♦	Pass	5NT ³
			Pass	7♠	AP	

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

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ Q7				
Vul: NS	♥ 972	♥ AKJ53		1NT	Pass	2♦
North HCP: 15	♦ Q6	♦ J	X	2♥	Pass	2NT ¹
South HCP: 13	♣ AJ63	♣ Q8542	Pass	3♣ ²	3♦	4♥
Contract: 4♥ N			AP			

1. Cue bid, a ♦ stopper
2. Cue bid, a ♠ stopper

North hands (Practice Page)

Jacoby Transfer

Board: 387	♠ —	The opponents are silent.
Dealer: S	♥ KQJ42	
Vul: Both	♦ 97	Partner bids first.
HCP: 10	♣ KJ10873	
Board: 388	♠ K84	The opponents are silent.
Dealer: N	♥ AK94	
Vul: None	♦ K72	You bid first.
HCP: 15	♣ Q72	
Board: 389	♠ Q98	The opponents are silent.
Dealer: S	♥ KQJ96	
Vul: EW	♦ KQ	Partner bids first.
HCP: 14	♣ J95	
Board: 390	♠ AQ6	The opponents are silent.
Dealer: N	♥ AJ85	
Vul: Both	♦ A103	You bid first.
HCP: 15	♣ 542	
Board: 391	♠ J98652	The opponents are silent.
Dealer: S	♥ 764	
Vul: None	♦ J32	Partner bids first.
HCP: 2	♣ 6	

Jacoby Transfer Both hands (Answers Page)

Board: 387

Dealer: S

Vul: Both

North HCP: 10

South HCP: 15

Contract: 6♥ S

North:

♠ —

♥ KQJ42

♦ 97

♣ KJ10873

South:

♠ A1074

♥ A95

♦ K64

♣ A94

West	North	East	South
			1NT

Pass	2♦	Pass	2♥
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Pass	3♣	Pass	4♥
------	----	------	----

Pass	4NT ¹	Pass	5♣ ²
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Pass	6♥	AP	
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1. Blackwood 0314, for ♥

2. A=0/5 or 3/5

Board: 388

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 4♥ N

North:

♠ K84

♥ AK94

♦ K72

♣ Q72

South:

♠ J3

♥ QJ1075

♦ A3

♣ J963

West	North	East	South
	1NT	Pass	2♦

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

Pass	4♥	AP	
------	----	----	--

Board: 389

Dealer: S

Vul: EW

North HCP: 14

South HCP: 16

Contract: 4♥ S

North:

♠ Q98

♥ KQJ96

♦ KQ

♣ J95

South:

♠ AK5

♥ A73

♦ AJ108

♣ 842

West	North	East	South
			1NT

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

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

AP			
----	--	--	--

Board: 390

Dealer: N

Vul: Both

North HCP: 15

South HCP: 13

Contract: 4♥ N

North:

♠ AQ6

♥ AJ85

♦ A103

♣ 542

South:

♠ 108

♥ KQ942

♦ J9

♣ AQJ7

West	North	East	South
	1NT	Pass	2♦

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

Pass	4♥	AP	
------	----	----	--

Board: 391

Dealer: S

Vul: None

North HCP: 2

South HCP: 15

Contract: 2♠ S

North:

♠ J98652

♥ 764

♦ J32

♣ 6

South:

♠ K103

♥ AQ9

♦ Q84

♣ KJ92

West	North	East	South
			1NT

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

AP			
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South hands (Practice Page)

Jacoby Transfer

Board: 387	♠ A1074	The opponents are silent.
Dealer: S	♥ A95	
Vul: Both	♦ K64	You bid first.
HCP: 15	♣ A94	

Board: 388	♠ J3	The opponents are silent.
Dealer: N	♥ QJ1075	
Vul: None	♦ A3	Partner bids first.
HCP: 9	♣ J963	

Board: 389	♠ AK5	The opponents are silent.
Dealer: S	♥ A73	
Vul: EW	♦ AJ108	You bid first.
HCP: 16	♣ 842	

Board: 390	♠ 108	The opponents are silent.
Dealer: N	♥ KQ942	
Vul: Both	♦ J9	Partner bids first.
HCP: 13	♣ AQJ7	

Board: 391	♠ K103	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: None	♦ Q84	You bid first.
HCP: 15	♣ KJ92	

Jacoby Transfer Both hands (Answers Page)

Board: 387
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 15
 Contract: 6♥ S

North:
 ♠ —
 ♥ KQJ42
 ♦ 97
 ♣ KJ10873

South:
 ♠ A1074
 ♥ A95
 ♦ K64
 ♣ A94

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

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

Board: 388
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 9
 Contract: 4♥ N

North:
 ♠ K84
 ♥ AK94
 ♦ K72
 ♣ Q72

South:
 ♠ J3
 ♥ QJ1075
 ♦ A3
 ♣ J963

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

Board: 389
 Dealer: S
 Vul: EW
 North HCP: 14
 South HCP: 16
 Contract: 4♥ S

North:
 ♠ Q98
 ♥ KQJ96
 ♦ KQ
 ♣ J95

South:
 ♠ AK5
 ♥ A73
 ♦ AJ108
 ♣ 842

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

Board: 390
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 13
 Contract: 4♥ N

North:
 ♠ AQ6
 ♥ AJ85
 ♦ A103
 ♣ 542

South:
 ♠ 108
 ♥ KQ942
 ♦ J9
 ♣ AQJ7

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

Board: 391
 Dealer: S
 Vul: None
 North HCP: 2
 South HCP: 15
 Contract: 2♠ S

North:
 ♠ J98652
 ♥ 764
 ♦ J32
 ♣ 6

South:
 ♠ K103
 ♥ AQ9
 ♦ Q84
 ♣ KJ92

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

North hands (Practice Page)

Jacoby Transfer

Board: 392	♠ Q98	The opponents are silent.
Dealer: N	♥ K85	
Vul: NS	♦ K32	You bid first.
HCP: 16	♣ AKJ4	

Board: 393	♠ Q102	The opponents are silent.
Dealer: S	♥ KQ652	
Vul: Both	♦ 84	Partner bids first.
HCP: 11	♣ KJ9	

Board: 394	♠ J6532	The opponents are silent.
Dealer: N	♥ K107	
Vul: None	♦ A64	You bid first.
HCP: 15	♣ AK	

Board: 395	♠ AJ754	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: NS	♦ Q	Partner bids first.
HCP: 18	♣ AJ75	

Jacoby Transfer Both hands (Answers Page)

Board: 392

Dealer: N

Vul: NS

North HCP: 16

South HCP: 13

Contract: 4♥ N

North:

♠ Q98

♥ K85

♦ K32

♣ AKJ4

South:

♠ K5

♥ AJ1093

♦ AJ1075

♣ 9

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 4♥ AP

Board: 393

Dealer: S

Vul: Both

North HCP: 11

South HCP: 15

Contract: 4♥ S

North:

♠ Q102

♥ KQ652

♦ 84

♣ KJ9

South:

♠ A75

♥ A97

♦ AJ5

♣ Q852

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3NT Pass 4♥

AP

Board: 394

Dealer: N

Vul: None

North HCP: 15

South HCP: 14

Contract: 6♠ N

North:

♠ J6532

♥ K107

♦ A64

♣ AK

South:

♠ AKQ98

♥ A96

♦ 82

♣ J97

West North East South

1NT Pass 2♥

Pass 2NT¹ Pass 3NT²

Pass 4♣³ Pass 4♥⁴

Pass 4NT⁵ Pass 5♠⁶

Pass 6♠ AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Cue bid, a ♥ stopper

5. Blackwood 0314, for ♠

6. A=0/5 or 3/5

Board: 395

Dealer: S

Vul: NS

North HCP: 18

South HCP: 15

Contract: 6♠ S

North:

♠ AJ754

♥ AQ6

♦ Q

♣ AJ75

South:

♠ KQ9

♥ 843

♦ AK643

♣ K6

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3♣ Pass 4♠

Pass 4NT¹ Pass 5♠²

Pass 6♠ AP

1. Blackwood 0314, for ♠

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

South hands (Practice Page)

Jacoby Transfer

Board: 392	♠ K5	The opponents are silent.
Dealer: N	♥ AJ1093	
Vul: NS	♦ AJ1075	Partner bids first.
HCP: 13	♣ 9	

Board: 393	♠ A75	The opponents are silent.
Dealer: S	♥ A97	
Vul: Both	♦ AJ5	You bid first.
HCP: 15	♣ Q852	

Board: 394	♠ AKQ98	The opponents are silent.
Dealer: N	♥ A96	
Vul: None	♦ 82	Partner bids first.
HCP: 14	♣ J97	

Board: 395	♠ KQ9	The opponents are silent.
Dealer: S	♥ 843	
Vul: NS	♦ AK643	You bid first.
HCP: 15	♣ K6	

Jacoby Transfer Both hands (Answers Page)

Board: 392
Dealer: N
Vul: NS
North HCP: 16
South HCP: 13
Contract: 4♥ N

North:
♠ Q98
♥ K85
♦ K32
♣ AKJ4

South:
♠ K5
♥ AJ1093
♦ AJ1075
♣ 9

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

Board: 393
Dealer: S
Vul: Both
North HCP: 11
South HCP: 15
Contract: 4♥ S

North:
♠ Q102
♥ KQ652
♦ 84
♣ KJ9

South:
♠ A75
♥ A97
♦ AJ5
♣ Q852

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

Board: 394
Dealer: N
Vul: None
North HCP: 15
South HCP: 14
Contract: 6♠ N

North:
♠ J6532
♥ K107
♦ A64
♣ AK

South:
♠ AKQ98
♥ A96
♦ 82
♣ J97

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

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

Board: 395
Dealer: S
Vul: NS
North HCP: 18
South HCP: 15
Contract: 6♠ S

North:
♠ AJ754
♥ AQ6
♦ Q
♣ AJ75

South:
♠ KQ9
♥ 843
♦ AK643
♣ K6

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

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

North hands (Practice Page)

Jacoby Transfer

Board: 396	♠ QJ	West Doubles 2♥ if possible.
Dealer: N	♥ J65	
Vul: EW	♦ K109	You bid first.
HCP: 15	♣ AKJ54	
Board: 397	♠ K10753	The opponents are silent.
Dealer: S	♥ J109	
Vul: None	♦ A5	Partner bids first.
HCP: 12	♣ A76	
Board: 398	♠ AQ52	West Doubles Pass if possible.
Dealer: N	♥ K53	East Bids 2♠ if possible.
Vul: NS	♦ J653	
HCP: 15	♣ KQ	You bid first.
Board: 399	♠ 98653	East Doubles 2♥ if possible.
Dealer: S	♥ AJ9	
Vul: Both	♦ A9	Partner bids first.
HCP: 9	♣ 876	

Jacoby Transfer Both hands (Answers Page)

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A10982		1NT	Pass	2♥
Vul: EW	♥ J65	♥ Q2	X	Pass ¹	Pass	3♠
North HCP: 15	♦ K109	♦ J876	AP			
South HCP: 9	♣ AKJ54	♣ Q6	1. artificial			
Contract: 3♠ S						

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ K10753	♠ J6				1NT
Vul: None	♥ J109	♥ AKQ8	Pass	2♥	Pass	2♠
North HCP: 12	♦ A5	♦ J98	Pass	3NT	AP	
South HCP: 15	♣ A76	♣ KJ94				
Contract: 3N S						

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ AQ52	♠ 7		1NT	Pass	2♦
Vul: NS	♥ K53	♥ QJ9642	Pass	2♥	Pass	Pass
North HCP: 15	♦ J653	♦ 1098	X	Pass	2♠	3♥
South HCP: 3	♣ KQ	♣ 864	AP			
Contract: 3♥ N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ 98653	♠ A72				1NT
Vul: Both	♥ AJ9	♥ 107	Pass	2♥	X	2♠
North HCP: 9	♦ A9	♦ KQ876	Pass	3♠	AP	
South HCP: 15	♣ 876	♣ AQ9				
Contract: 3♠ S						

South hands (Practice Page)

Jacoby Transfer

Board: 396	♠ A10982	West Doubles 2♥ if possible.
Dealer: N	♥ Q2	
Vul: EW	♦ J876	Partner bids first.
HCP: 9	♣ Q6	
Board: 397	♠ J6	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: None	♦ J98	You bid first.
HCP: 15	♣ KJ94	
Board: 398	♠ 7	West Doubles Pass if possible.
Dealer: N	♥ QJ9642	East Bids 2♠ if possible.
Vul: NS	♦ 1098	
HCP: 3	♣ 864	Partner bids first.
Board: 399	♠ A72	East Doubles 2♥ if possible.
Dealer: S	♥ 107	
Vul: Both	♦ KQ876	You bid first.
HCP: 15	♣ AQ9	

Jacoby Transfer Both hands (Answers Page)

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A10982		1NT	Pass	2♥
Vul: EW	♥ J65	♥ Q2	X	Pass ¹	Pass	3♠
North HCP: 15	♦ K109	♦ J876	AP			
South HCP: 9	♣ AKJ54	♣ Q6	1. artificial			
Contract: 3♠ S						

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ K10753	♠ J6				1NT
Vul: None	♥ J109	♥ AKQ8	Pass	2♥	Pass	2♠
North HCP: 12	♦ A5	♦ J98	Pass	3NT	AP	
South HCP: 15	♣ A76	♣ KJ94				
Contract: 3N S						

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ AQ52	♠ 7		1NT	Pass	2♦
Vul: NS	♥ K53	♥ QJ9642	Pass	2♥	Pass	Pass
North HCP: 15	♦ J653	♦ 1098	X	Pass	2♠	3♥
South HCP: 3	♣ KQ	♣ 864	AP			
Contract: 3♥ N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ 98653	♠ A72				1NT
Vul: Both	♥ AJ9	♥ 107	Pass	2♥	X	2♠
North HCP: 9	♦ A9	♦ KQ876	Pass	3♠	AP	
South HCP: 15	♣ 876	♣ AQ9				
Contract: 3♠ S						