

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 1	♠ AK95	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: None	♦ J8	You bid first.
HCP: 15	♣ A1072	
Board: 2	♠ AQ862	East Doubles 2♥ if possible.
Dealer: S	♥ J85	
Vul: NS	♦ K84	Partner bids first.
HCP: 10	♣ 73	
Board: 3	♠ AQ874	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ Q95	You bid first.
HCP: 17	♣ QJ3	
Board: 4	♠ Q76	The opponents are silent.
Dealer: S	♥ AJ9532	
Vul: Both	♦ 10	Partner bids first.
HCP: 10	♣ K63	
Board: 5	♠ AK3	The opponents are silent.
Dealer: N	♥ 1086	
Vul: NS	♦ J53	You bid first.
HCP: 15	♣ AK103	
Board: 6	♠ J43	The opponents are silent.
Dealer: S	♥ A10643	
Vul: EW	♦ K7	Partner bids first.
HCP: 8	♣ 765	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ J7		1NT	Pass	2♦
Vul: None	♥ QJ9	♥ 107653	Pass	2♥	Pass	2NT
North HCP: 15	♦ J8	♦ AQ2	Pass	3♥	Pass	4♥
South HCP: 9	♣ A1072	♣ Q95	AP			
Contract: 4♥ N						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ AQ862	♠ 753				1NT
Vul: NS	♥ J85	♥ A32	Pass	2♥	X	2♣
North HCP: 10	♦ K84	♦ AQJ65	Pass	4♠	AP	
South HCP: 15	♣ 73	♣ KJ				
Contract: 4♠ S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ AQ874	♠ 5		1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ AQ	♥ KJ9653	Pass	4♥	AP	
North HCP: 17	♦ Q95	♦ K1064	1. Texas			
South HCP: 7	♣ QJ3	♣ 107				
Contract: 4♥ N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ K32				1NT
Vul: Both	♥ AJ9532	♥ 86	Pass	2♦	Pass	2♥
North HCP: 10	♦ 10	♦ AKJ2	Pass	4♦ <sup>1</sup>	Pass	4♥
South HCP: 15	♣ K63	♣ A985	AP			
Contract: 4♥ S			1. Splitter			

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ Q10		1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ 1086	♥ KJ9732	Pass	4♥	AP	
North HCP: 15	♦ J53	♦ K1074	1. Texas			
South HCP: 9	♣ AK103	♣ 6				
Contract: 4♥ N						

Board: 6	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ AK72				1NT
Vul: EW	♥ A10643	♥ Q5	Pass	2♦	Pass	2♥
North HCP: 8	♦ K7	♦ 842	Pass	2NT	AP	
South HCP: 15	♣ 765	♣ KQJ9				
Contract: 2N S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 1	♠ J7	The opponents are silent.
Dealer: N	♥ 107653	
Vul: None	♦ AQ2	Partner bids first.
HCP: 9	♣ Q95	
Board: 2	♠ 753	East Doubles 2♥ if possible.
Dealer: S	♥ A32	
Vul: NS	♦ AQJ65	You bid first.
HCP: 15	♣ KJ	
Board: 3	♠ 5	The opponents are silent.
Dealer: N	♥ KJ9653	
Vul: EW	♦ K1064	Partner bids first.
HCP: 7	♣ 107	
Board: 4	♠ K32	The opponents are silent.
Dealer: S	♥ 86	
Vul: Both	♦ AKJ2	You bid first.
HCP: 15	♣ A985	
Board: 5	♠ Q10	The opponents are silent.
Dealer: N	♥ KJ9732	
Vul: NS	♦ K1074	Partner bids first.
HCP: 9	♣ 6	
Board: 6	♠ AK72	The opponents are silent.
Dealer: S	♥ Q5	
Vul: EW	♦ 842	You bid first.
HCP: 15	♣ KQJ9	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ J7		1NT	Pass	2♦
Vul: None	♥ QJ9	♥ 107653	Pass	2♥	Pass	2NT
North HCP: 15	♦ J8	♦ AQ2	Pass	3♥	Pass	4♥
South HCP: 9	♣ A1072	♣ Q95	AP			
Contract: 4♥ N						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ AQ862	♠ 753				1NT
Vul: NS	♥ J85	♥ A32	Pass	2♥	X	2♣
North HCP: 10	♦ K84	♦ AQJ65	Pass	4♠	AP	
South HCP: 15	♣ 73	♣ KJ				
Contract: 4♠ S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ AQ874	♠ 5		1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ AQ	♥ KJ9653	Pass	4♥	AP	
North HCP: 17	♦ Q95	♦ K1064	1. Texas			
South HCP: 7	♣ QJ3	♣ 107				
Contract: 4♥ N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ K32				1NT
Vul: Both	♥ AJ9532	♥ 86	Pass	2♦	Pass	2♥
North HCP: 10	♦ 10	♦ AKJ2	Pass	4♦ <sup>1</sup>	Pass	4♥
South HCP: 15	♣ K63	♣ A985	AP			
Contract: 4♥ S			1. Splitter			

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ Q10		1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ 1086	♥ KJ9732	Pass	4♥	AP	
North HCP: 15	♦ J53	♦ K1074	1. Texas			
South HCP: 9	♣ AK103	♣ 6				
Contract: 4♥ N						

Board: 6	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ AK72				1NT
Vul: EW	♥ A10643	♥ Q5	Pass	2♦	Pass	2♥
North HCP: 8	♦ K7	♦ 842	Pass	2NT	AP	
South HCP: 15	♣ 765	♣ KQJ9				
Contract: 2N S						

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 7	♠ AK98	West Bids 2♥ if possible.
Dealer: N	♥ AK3	East Bids 2♠ if possible.
Vul: Both	♦ J8	
HCP: 17	♣ Q1062	You bid first.

Board: 8	♠ A7432	The opponents are silent.
Dealer: S	♥ 107	
Vul: None	♦ K5	Partner bids first.
HCP: 10	♣ QJ109	

Board: 9	♠ 1042	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ AKQ8	You bid first.
HCP: 15	♣ K983	

Board: 10	♠ AKQ	The opponents are silent.
Dealer: S	♥ K9872	
Vul: Both	♦ K3	Partner bids first.
HCP: 15	♣ 732	

Board: 11	♠ 1032	The opponents are silent.
Dealer: N	♥ AK953	
Vul: None	♦ Q5	You bid first.
HCP: 16	♣ AK6	

Board: 12	♠ KQJ106	The opponents are silent.
Dealer: S	♥ Q2	
Vul: NS	♦ K1085	Partner bids first.
HCP: 13	♣ Q8	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ 6		1NT	Pass	2♦
Vul: Both	♥ AK3	♥ Q9654	2♥ <sup>1</sup>	X	2♠	3♠ <sup>2</sup>
North HCP: 17	♦ J8	♦ Q4	Pass	4♥	AP	
South HCP: 11	♣ Q1062	♣ AK753	1. Michaels Cuebid			
Contract: 4♥ N			2. artificial			

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ A7432	♠ Q10985				1NT
Vul: None	♥ 107	♥ AK5	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 10	♦ K5	♦ Q109	Pass	4♠	AP	
South HCP: 15	♣ QJ109	♣ A2	1. Extended acceptance after NT			
Contract: 4♠ N						

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ 1042	♠ K7		1NT	Pass	2♦
Vul: EW	♥ K3	♥ A10642	Pass	2♥	Pass	2NT
North HCP: 15	♦ AKQ8	♦ 7543	AP			
South HCP: 8	♣ K983	♣ J2				
Contract: 2N N						

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ J74				1NT
Vul: Both	♥ K9872	♥ AQ4	Pass	2♦	Pass	2♥
North HCP: 15	♦ K3	♦ QJ75	Pass	3NT	Pass	4♥
South HCP: 16	♣ 732	♣ AQ10	AP			
Contract: 4♥ S						

Board: 11	North:	South:	West	North	East	South
Dealer: N	♠ 1032	♠ A8654		1NT	Pass	2♥
Vul: None	♥ AK953	♥ —	Pass	2♠	Pass	3♣
North HCP: 16	♦ Q5	♦ K108	Pass	4♠	AP	
South HCP: 8	♣ AK6	♣ J10952				
Contract: 4♠ N						

Board: 12	North:	South:	West	North	East	South
Dealer: S	♠ KQJ106	♠ 95				1NT
Vul: NS	♥ Q2	♥ AKJ5	Pass	2♥	Pass	2♠
North HCP: 13	♦ K1085	♦ A976	Pass	3♦	Pass	3NT
South HCP: 16	♣ Q8	♣ A42	AP			
Contract: 3N S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 7	♠ 6	West Bids 2♥ if possible.
Dealer: N	♥ Q9654	East Bids 2♠ if possible.
Vul: Both	♦ Q4	
HCP: 11	♣ AK753	Partner bids first.

Board: 8	♠ Q10985	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ Q109	You bid first.
HCP: 15	♣ A2	

Board: 9	♠ K7	The opponents are silent.
Dealer: N	♥ A10642	
Vul: EW	♦ 7543	Partner bids first.
HCP: 8	♣ J2	

Board: 10	♠ J74	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: Both	♦ QJ75	You bid first.
HCP: 16	♣ AQ10	

Board: 11	♠ A8654	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ K108	Partner bids first.
HCP: 8	♣ J10952	

Board: 12	♠ 95	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: NS	♦ A976	You bid first.
HCP: 16	♣ A42	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 7 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 4♥ N	North: ♠ AK98 ♥ AK3 ♦ J8 ♣ Q1062	South: ♠ 6 ♥ Q9654 ♦ Q4 ♣ AK753	<table border="0" style="width: 100%;"> <tr> <td style="text-align: right;">West</td> <td style="text-align: left;">North</td> <td style="text-align: right;">East</td> <td style="text-align: left;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>2♥<sup>1</sup></td> <td>X</td> <td>2♠</td> <td>3♠<sup>2</sup></td> </tr> <tr> <td>Pass</td> <td>4♥</td> <td>AP</td> <td></td> </tr> </table> 1. Michaels Cuebid 2. artificial	West	North	East	South		1NT	Pass	2♦	2♥ <sup>1</sup>	X	2♠	3♠ <sup>2</sup>	Pass	4♥	AP	
West	North	East	South																
	1NT	Pass	2♦																
2♥ <sup>1</sup>	X	2♠	3♠ <sup>2</sup>																
Pass	4♥	AP																	

Board: 8 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4♠ N	North: ♠ A7432 ♥ 107 ♦ K5 ♣ QJ109	South: ♠ Q10985 ♥ AK5 ♦ Q109 ♣ A2	<table border="0" style="width: 100%;"> <tr> <td style="text-align: right;">West</td> <td style="text-align: left;">North</td> <td style="text-align: right;">East</td> <td style="text-align: left;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>Pass</td> <td>2NT<sup>1</sup></td> </tr> <tr> <td>Pass</td> <td>4♠</td> <td>AP</td> <td></td> </tr> </table> 1. Extended acceptance after NT	West	North	East	South				1NT	Pass	2♥	Pass	2NT <sup>1</sup>	Pass	4♠	AP	
West	North	East	South																
			1NT																
Pass	2♥	Pass	2NT <sup>1</sup>																
Pass	4♠	AP																	

Board: 9 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ 1042 ♥ K3 ♦ AKQ8 ♣ K983	South: ♠ K7 ♥ A10642 ♦ 7543 ♣ J2	<table border="0" style="width: 100%;"> <tr> <td style="text-align: right;">West</td> <td style="text-align: left;">North</td> <td style="text-align: right;">East</td> <td style="text-align: left;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>Pass</td> <td>2NT</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♦	Pass	2♥	Pass	2NT	AP			
West	North	East	South																
	1NT	Pass	2♦																
Pass	2♥	Pass	2NT																
AP																			

Board: 10 Dealer: S Vul: Both North HCP: 15 South HCP: 16 Contract: 4♥ S	North: ♠ AKQ ♥ K9872 ♦ K3 ♣ 732	South: ♠ J74 ♥ AQ4 ♦ QJ75 ♣ AQ10	<table border="0" style="width: 100%;"> <tr> <td style="text-align: right;">West</td> <td style="text-align: left;">North</td> <td style="text-align: right;">East</td> <td style="text-align: left;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>3NT</td> <td>Pass</td> <td>4♥</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South				1NT	Pass	2♦	Pass	2♥	Pass	3NT	Pass	4♥	AP			
West	North	East	South																				
			1NT																				
Pass	2♦	Pass	2♥																				
Pass	3NT	Pass	4♥																				
AP																							

Board: 11 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 4♠ N	North: ♠ 1032 ♥ AK953 ♦ Q5 ♣ AK6	South: ♠ A8654 ♥ — ♦ K108 ♣ J10952	<table border="0" style="width: 100%;"> <tr> <td style="text-align: right;">West</td> <td style="text-align: left;">North</td> <td style="text-align: right;">East</td> <td style="text-align: left;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2♠</td> <td>Pass</td> <td>3♣</td> </tr> <tr> <td>Pass</td> <td>4♠</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♥	Pass	2♠	Pass	3♣	Pass	4♠	AP	
West	North	East	South																
	1NT	Pass	2♥																
Pass	2♠	Pass	3♣																
Pass	4♠	AP																	

Board: 12 Dealer: S Vul: NS North HCP: 13 South HCP: 16 Contract: 3N S	North: ♠ KQJ106 ♥ Q2 ♦ K1085 ♣ Q8	South: ♠ 95 ♥ AKJ5 ♦ A976 ♣ A42	<table border="0" style="width: 100%;"> <tr> <td style="text-align: right;">West</td> <td style="text-align: left;">North</td> <td style="text-align: right;">East</td> <td style="text-align: left;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>Pass</td> <td>2♠</td> </tr> <tr> <td>Pass</td> <td>3♦</td> <td>Pass</td> <td>3NT</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South				1NT	Pass	2♥	Pass	2♠	Pass	3♦	Pass	3NT	AP			
West	North	East	South																				
			1NT																				
Pass	2♥	Pass	2♠																				
Pass	3♦	Pass	3NT																				
AP																							



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 13	♠ Q108	The opponents are silent.
Dealer: N	♥ AK10	
Vul: Both	♦ AJ10	You bid first.
HCP: 17	♣ K742	
Board: 14	♠ AKQ87	The opponents are silent.
Dealer: S	♥ J106	
Vul: None	♦ Q	Partner bids first.
HCP: 15	♣ K983	
Board: 15	♠ A6	East Doubles 2♠ if possible.
Dealer: N	♥ K86	West Bids 3♥ if possible.
Vul: NS	♦ KJ953	
HCP: 16	♣ AJ5	You bid first.
Board: 16	♠ 109	The opponents are silent.
Dealer: S	♥ 107654	
Vul: EW	♦ KJ2	Partner bids first.
HCP: 7	♣ K109	
Board: 17	♠ KQ10	The opponents are silent.
Dealer: N	♥ 764	
Vul: None	♦ AQJ5	You bid first.
HCP: 15	♣ K52	
Board: 18	♠ 742	The opponents are silent.
Dealer: S	♥ J8752	
Vul: NS	♦ 109765	Partner bids first.
HCP: 1	♣ —	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ AK762		1NT	Pass	2♥
Vul: Both	♥ AK10	♥ 862	Pass	2♣	Pass	3NT
North HCP: 17	♦ AJ10	♦ K85	Pass	4♣	AP	
South HCP: 10	♣ K742	♣ 86				
Contract: 4♠ N						

Board: 14	North:	South:	West	North	East	South
Dealer: S	♠ AKQ87	♠ J64				1NT
Vul: None	♥ J106	♥ K873	Pass	2♥	Pass	2♣
North HCP: 15	♦ Q	♦ AJ4	Pass	3♣	Pass	4♣
South HCP: 15	♣ K983	♣ AQ6	Pass	4NT <sup>1</sup>	Pass	5♥
Contract: 6♠ S			Pass	6♣	AP	

1. Blackwood 1430, for ♠

Board: 15	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ QJ753		1NT	Pass	2♥
Vul: NS	♥ K86	♥ 72	Pass	2♣	X	Pass
North HCP: 16	♦ KJ953	♦ 107	3♥	Pass	Pass	XA♣♣
South HCP: 6	♣ AJ5	♣ K972	AP			
Contract: 3♥ X W						

Board: 16	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AQ65				1NT
Vul: EW	♥ 107654	♥ AK9	Pass	2♦	Pass	2♥
North HCP: 7	♦ KJ2	♦ Q975	AP			
South HCP: 15	♣ K109	♣ 64				
Contract: 2♥ S						

Board: 17	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ A3		1NT	Pass	2♦
Vul: None	♥ 764	♥ AQ1098	Pass	2♥	Pass	3♣
North HCP: 15	♦ AQJ5	♦ K6	Pass	4♥	AP	
South HCP: 14	♣ K52	♣ J743				
Contract: 4♥ N						

Board: 18	North:	South:	West	North	East	South
Dealer: S	♠ 742	♠ Q108				1NT
Vul: NS	♥ J8752	♥ AK4	Pass	2♦	Pass	2♥
North HCP: 1	♦ 109765	♦ 843	AP			
South HCP: 17	♣ —	♣ AKJ2				
Contract: 2♥ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 13	♠ AK762	The opponents are silent.
Dealer: N	♥ 862	
Vul: Both	♦ K85	Partner bids first.
HCP: 10	♣ 86	

Board: 14	♠ J64	The opponents are silent.
Dealer: S	♥ K873	
Vul: None	♦ AJ4	You bid first.
HCP: 15	♣ AQ6	

Board: 15	♠ QJ753	East Doubles 2♠ if possible.
Dealer: N	♥ 72	West Bids 3♥ if possible.
Vul: NS	♦ 107	
HCP: 6	♣ K972	Partner bids first.

Board: 16	♠ AQ65	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ Q975	You bid first.
HCP: 15	♣ 64	

Board: 17	♠ A3	The opponents are silent.
Dealer: N	♥ AQ1098	
Vul: None	♦ K6	Partner bids first.
HCP: 14	♣ J743	

Board: 18	♠ Q108	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ 843	You bid first.
HCP: 17	♣ AKJ2	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ AK762		1NT	Pass	2♥
Vul: Both	♥ AK10	♥ 862	Pass	2♣	Pass	3NT
North HCP: 17	♦ AJ10	♦ K85	Pass	4♣	AP	
South HCP: 10	♣ K742	♣ 86				
Contract: 4♠ N						

Board: 14	North:	South:	West	North	East	South
Dealer: S	♠ AKQ87	♠ J64				1NT
Vul: None	♥ J106	♥ K873	Pass	2♥	Pass	2♣
North HCP: 15	♦ Q	♦ AJ4	Pass	3♣	Pass	4♣
South HCP: 15	♣ K983	♣ AQ6	Pass	4NT <sup>1</sup>	Pass	5♥
Contract: 6♠ S			Pass	6♣	AP	

1. Blackwood 1430, for ♠

Board: 15	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ QJ753		1NT	Pass	2♥
Vul: NS	♥ K86	♥ 72	Pass	2♣	X	Pass
North HCP: 16	♦ KJ953	♦ 107	3♥	Pass	Pass	XA♣♣
South HCP: 6	♣ AJ5	♣ K972	AP			
Contract: 3♥ X W						

Board: 16	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AQ65				1NT
Vul: EW	♥ 107654	♥ AK9	Pass	2♦	Pass	2♥
North HCP: 7	♦ KJ2	♦ Q975	AP			
South HCP: 15	♣ K109	♣ 64				
Contract: 2♥ S						

Board: 17	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ A3		1NT	Pass	2♦
Vul: None	♥ 764	♥ AQ1098	Pass	2♥	Pass	3♣
North HCP: 15	♦ AQJ5	♦ K6	Pass	4♥	AP	
South HCP: 14	♣ K52	♣ J743				
Contract: 4♥ N						

Board: 18	North:	South:	West	North	East	South
Dealer: S	♠ 742	♠ Q108				1NT
Vul: NS	♥ J8752	♥ AK4	Pass	2♦	Pass	2♥
North HCP: 1	♦ 109765	♦ 843	AP			
South HCP: 17	♣ —	♣ AKJ2				
Contract: 2♥ S						

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 19	♠ K93	The opponents are silent.
Dealer: N	♥ AK74	
Vul: Both	♦ Q102	You bid first.
HCP: 15	♣ K75	

Board: 20	♠ 72	The opponents are silent.
Dealer: S	♥ J7543	
Vul: EW	♦ 1063	Partner bids first.
HCP: 2	♣ J75	

Board: 21	♠ AQ9	The opponents are silent.
Dealer: N	♥ AJ62	
Vul: Both	♦ K53	You bid first.
HCP: 16	♣ Q87	

Board: 22	♠ A82	The opponents are silent.
Dealer: S	♥ Q8764	
Vul: None	♦ K852	Partner bids first.
HCP: 9	♣ 9	

Board: 23	♠ Q4	West Bids 2♥ if possible.
Dealer: N	♥ AK6	East Bids 2♠ if possible.
Vul: Both	♦ QJ852	
HCP: 16	♣ A82	You bid first.

Board: 24	♠ AJ872	The opponents are silent.
Dealer: S	♥ Q83	
Vul: None	♦ J9	Partner bids first.
HCP: 8	♣ 853	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ 82		1NT	Pass	2♦
Vul: Both	♥ AK74	♥ Q9532	Pass	2♥	AP	
North HCP: 15	♦ Q102	♦ KJ75				
South HCP: 6	♣ K75	♣ 93				
Contract: 2♥ N						

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ 1064				1NT
Vul: EW	♥ J7543	♥ AQ108	Pass	2♦	Pass	2♥
North HCP: 2	♦ 1063	♦ AKJ7	AP			
South HCP: 16	♣ J75	♣ Q6				
Contract: 2♥ S						

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ 875432		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AJ62	♥ —	Pass	4♠	AP	
North HCP: 16	♦ K53	♦ AQ1087	1. Texas			
South HCP: 7	♣ Q87	♣ J4				
Contract: 4♠ N						

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ KQ6				1NT
Vul: None	♥ Q8764	♥ A105	Pass	2♦	Pass	2♥
North HCP: 9	♦ K852	♦ AQ43	Pass	3♦	Pass	4♥
South HCP: 16	♣ 9	♣ J76	AP			
Contract: 4♥ S						

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ 87		1NT	Pass	2♦
Vul: Both	♥ AK6	♥ QJ1085	2♥ <sup>1</sup>	X	2♠	4♥
North HCP: 16	♦ QJ852	♦ A943	AP			
South HCP: 7	♣ A82	♣ 63	1. Michaels Cuebid			
Contract: 4♥ S						

Board: 24	North:	South:	West	North	East	South
Dealer: S	♠ AJ872	♠ Q9				1NT
Vul: None	♥ Q83	♥ KJ109	Pass	2♥	Pass	2♠
North HCP: 8	♦ J9	♦ AQ74	Pass	2NT	AP	
South HCP: 16	♣ 853	♣ A109				
Contract: 2N S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 19	♠ 82	The opponents are silent.
Dealer: N	♥ Q9532	
Vul: Both	♦ KJ75	Partner bids first.
HCP: 6	♣ 93	

Board: 20	♠ 1064	The opponents are silent.
Dealer: S	♥ AQ108	
Vul: EW	♦ AKJ7	You bid first.
HCP: 16	♣ Q6	

Board: 21	♠ 875432	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ AQ1087	Partner bids first.
HCP: 7	♣ J4	

Board: 22	♠ KQ6	The opponents are silent.
Dealer: S	♥ A105	
Vul: None	♦ AQ43	You bid first.
HCP: 16	♣ J76	

Board: 23	♠ 87	West Bids 2♥ if possible.
Dealer: N	♥ QJ1085	East Bids 2♠ if possible.
Vul: Both	♦ A943	
HCP: 7	♣ 63	Partner bids first.

Board: 24	♠ Q9	The opponents are silent.
Dealer: S	♥ KJ109	
Vul: None	♦ AQ74	You bid first.
HCP: 16	♣ A109	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ 82		1NT	Pass	2♦
Vul: Both	♥ AK74	♥ Q9532	Pass	2♥	AP	
North HCP: 15	♦ Q102	♦ KJ75				
South HCP: 6	♣ K75	♣ 93				
Contract: 2♥ N						

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ 1064				1NT
Vul: EW	♥ J7543	♥ AQ108	Pass	2♦	Pass	2♥
North HCP: 2	♦ 1063	♦ AKJ7	AP			
South HCP: 16	♣ J75	♣ Q6				
Contract: 2♥ S						

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ 875432		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AJ62	♥ —	Pass	4♠	AP	
North HCP: 16	♦ K53	♦ AQ1087	1. Texas			
South HCP: 7	♣ Q87	♣ J4				
Contract: 4♠ N						

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ KQ6				1NT
Vul: None	♥ Q8764	♥ A105	Pass	2♦	Pass	2♥
North HCP: 9	♦ K852	♦ AQ43	Pass	3♦	Pass	4♥
South HCP: 16	♣ 9	♣ J76	AP			
Contract: 4♥ S						

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ 87		1NT	Pass	2♦
Vul: Both	♥ AK6	♥ QJ1085	2♥ <sup>1</sup>	X	2♠	4♥
North HCP: 16	♦ QJ852	♦ A943	AP			
South HCP: 7	♣ A82	♣ 63	1. Michaels Cuebid			
Contract: 4♥ S						

Board: 24	North:	South:	West	North	East	South
Dealer: S	♠ AJ872	♠ Q9				1NT
Vul: None	♥ Q83	♥ KJ109	Pass	2♥	Pass	2♠
North HCP: 8	♦ J9	♦ AQ74	Pass	2NT	AP	
South HCP: 16	♣ 853	♣ A109				
Contract: 2N S						



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 25	♠ J9	West Doubles 2♥ if possible.
Dealer: N	♥ Q63	
Vul: NS	♦ AKJ75	You bid first.
HCP: 15	♣ A43	
Board: 26	♠ AQJ87	The opponents are silent.
Dealer: S	♥ 873	
Vul: Both	♦ 5	Partner bids first.
HCP: 11	♣ A973	
Board: 27	♠ A98	The opponents are silent.
Dealer: N	♥ J96	
Vul: None	♦ J2	You bid first.
HCP: 15	♣ AKQ54	
Board: 28	♠ J109653	The opponents are silent.
Dealer: S	♥ K32	
Vul: NS	♦ Q7	Partner bids first.
HCP: 6	♣ 84	
Board: 29	♠ Q6	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: EW	♦ K94	You bid first.
HCP: 17	♣ AK1098	
Board: 30	♠ QJ9764	The opponents are silent.
Dealer: S	♥ 94	
Vul: None	♦ 862	Partner bids first.
HCP: 4	♣ J8	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ AK432		1NT	Pass	2♥
Vul: NS	♥ Q63	♥ A82	X	XX <sup>1</sup>	Pass	3NT
North HCP: 15	♦ AKJ75	♦ 8	AP			
South HCP: 11	♣ A43	♣ 9875	1. artificial			
Contract: 3N N						

Board: 26	North:	South:	West	North	East	South
Dealer: S	♠ AQJ87	♠ 92				1NT
Vul: Both	♥ 873	♥ KJ6	Pass	2♥	Pass	2♠
North HCP: 11	♦ 5	♦ AKQ97	Pass	3♣	Pass	3NT
South HCP: 15	♣ A973	♣ Q102	AP			
Contract: 3N S						

Board: 27	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ —		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ J96	♥ K87432	Pass	4♥	AP	
North HCP: 15	♦ J2	♦ A1096	1. Texas			
South HCP: 8	♣ AKQ54	♣ J106				
Contract: 4♥ N						

Board: 28	North:	South:	West	North	East	South
Dealer: S	♠ J109653	♠ AK74				1NT
Vul: NS	♥ K32	♥ J84	Pass	2♥	Pass	2♠
North HCP: 6	♦ Q7	♦ A82	Pass	3♠	Pass	4♠
South HCP: 15	♣ 84	♣ K73	AP			
Contract: 4♠ S						

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ AJ10872		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AJ3	♥ 754	Pass	4♠	AP	
North HCP: 17	♦ K94	♦ A53	1. Texas			
South HCP: 9	♣ AK1098	♣ 6				
Contract: 4♠ N						

Board: 30	North:	South:	West	North	East	South
Dealer: S	♠ QJ9764	♠ K32				1NT
Vul: None	♥ 94	♥ AKQ3	Pass	2♥	Pass	2♠
North HCP: 4	♦ 862	♦ Q109	Pass	3♠	AP	
South HCP: 17	♣ J8	♣ K54				
Contract: 3♠ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 25	♠ AK432	West Doubles 2♥ if possible.
Dealer: N	♥ A82	
Vul: NS	♦ 8	Partner bids first.
HCP: 11	♣ 9875	
Board: 26	♠ 92	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: Both	♦ AKQ97	You bid first.
HCP: 15	♣ Q102	
Board: 27	♠ —	The opponents are silent.
Dealer: N	♥ K87432	
Vul: None	♦ A1096	Partner bids first.
HCP: 8	♣ J106	
Board: 28	♠ AK74	The opponents are silent.
Dealer: S	♥ J84	
Vul: NS	♦ A82	You bid first.
HCP: 15	♣ K73	
Board: 29	♠ AJ10872	The opponents are silent.
Dealer: N	♥ 754	
Vul: EW	♦ A53	Partner bids first.
HCP: 9	♣ 6	
Board: 30	♠ K32	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: None	♦ Q109	You bid first.
HCP: 17	♣ K54	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ AK432		1NT	Pass	2♥
Vul: NS	♥ Q63	♥ A82	X	XX <sup>1</sup>	Pass	3NT
North HCP: 15	♦ AKJ75	♦ 8	AP			
South HCP: 11	♣ A43	♣ 9875	1. artificial			
Contract: 3N N						

Board: 26	North:	South:	West	North	East	South
Dealer: S	♠ AQJ87	♠ 92				1NT
Vul: Both	♥ 873	♥ KJ6	Pass	2♥	Pass	2♠
North HCP: 11	♦ 5	♦ AKQ97	Pass	3♣	Pass	3NT
South HCP: 15	♣ A973	♣ Q102	AP			
Contract: 3N S						

Board: 27	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ —		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ J96	♥ K87432	Pass	4♥	AP	
North HCP: 15	♦ J2	♦ A1096	1. Texas			
South HCP: 8	♣ AKQ54	♣ J106				
Contract: 4♥ N						

Board: 28	North:	South:	West	North	East	South
Dealer: S	♠ J109653	♠ AK74				1NT
Vul: NS	♥ K32	♥ J84	Pass	2♥	Pass	2♠
North HCP: 6	♦ Q7	♦ A82	Pass	3♠	Pass	4♠
South HCP: 15	♣ 84	♣ K73	AP			
Contract: 4♠ S						

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ AJ10872		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AJ3	♥ 754	Pass	4♠	AP	
North HCP: 17	♦ K94	♦ A53	1. Texas			
South HCP: 9	♣ AK1098	♣ 6				
Contract: 4♠ N						

Board: 30	North:	South:	West	North	East	South
Dealer: S	♠ QJ9764	♠ K32				1NT
Vul: None	♥ 94	♥ AKQ3	Pass	2♥	Pass	2♠
North HCP: 4	♦ 862	♦ Q109	Pass	3♠	AP	
South HCP: 17	♣ J8	♣ K54				
Contract: 3♠ S						

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 31	♠ K642	The opponents are silent.
Dealer: N	♥ K9	
Vul: NS	♦ Q106	You bid first.
HCP: 15	♣ AK64	

Board: 32	♠ 87	The opponents are silent.
Dealer: S	♥ AK1097	
Vul: EW	♦ 10742	Partner bids first.
HCP: 7	♣ 73	

Board: 33	♠ A9	The opponents are silent.
Dealer: N	♥ J96	
Vul: Both	♦ K108	You bid first.
HCP: 15	♣ AK982	

Board: 34	♠ J9	The opponents are silent.
Dealer: S	♥ K8765	
Vul: NS	♦ 874	Partner bids first.
HCP: 4	♣ 962	

Board: 35	♠ AKJ64	The opponents are silent.
Dealer: N	♥ 97	
Vul: EW	♦ QJ10	You bid first.
HCP: 15	♣ A92	

Board: 36	♠ —	The opponents are silent.
Dealer: S	♥ KJ532	
Vul: Both	♦ 10864	Partner bids first.
HCP: 5	♣ J1072	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ K642	♠ Q93		1NT	Pass	2♦
Vul: NS	♥ K9	♥ 1087654	Pass	2♥	AP	
North HCP: 15	♦ Q106	♦ 982				
South HCP: 2	♣ AK64	♣ 9				
Contract: 2♥ N						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ K52				1NT
Vul: EW	♥ AK1097	♥ J54	Pass	2♦	Pass	2♥
North HCP: 7	♦ 10742	♦ AK	AP			
South HCP: 16	♣ 73	♣ AJ865				
Contract: 2♥ S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KJ8743		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ J96	♥ Q72	Pass	4♠	AP	
North HCP: 15	♦ K108	♦ J42	1. Texas			
South HCP: 7	♣ AK982	♣ 3				
Contract: 4♠ N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ AK75				1NT
Vul: NS	♥ K8765	♥ J92	Pass	2♦	Pass	2♥
North HCP: 4	♦ 874	♦ KQ	AP			
South HCP: 15	♣ 962	♣ Q753				
Contract: 2♥ S						

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ AKJ64	♠ 72		1NT	Pass	2♦
Vul: EW	♥ 97	♥ K8653	Pass	2♥	Pass	2NT
North HCP: 15	♦ QJ10	♦ 73	AP			
South HCP: 7	♣ A92	♣ KJ53				
Contract: 2N N						

Board: 36	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ K73				1NT
Vul: Both	♥ KJ532	♥ Q7	Pass	2♦	Pass	2♥
North HCP: 5	♦ 10864	♦ K953	AP			
South HCP: 17	♣ J1072	♣ AKQ8				
Contract: 2♥ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 31	♠ Q93	The opponents are silent.
Dealer: N	♥ 1087654	
Vul: NS	♦ 982	Partner bids first.
HCP: 2	♣ 9	

Board: 32	♠ K52	The opponents are silent.
Dealer: S	♥ J54	
Vul: EW	♦ AK	You bid first.
HCP: 16	♣ AJ865	

Board: 33	♠ KJ8743	The opponents are silent.
Dealer: N	♥ Q72	
Vul: Both	♦ J42	Partner bids first.
HCP: 7	♣ 3	

Board: 34	♠ AK75	The opponents are silent.
Dealer: S	♥ J92	
Vul: NS	♦ KQ	You bid first.
HCP: 15	♣ Q753	

Board: 35	♠ 72	The opponents are silent.
Dealer: N	♥ K8653	
Vul: EW	♦ 73	Partner bids first.
HCP: 7	♣ KJ53	

Board: 36	♠ K73	The opponents are silent.
Dealer: S	♥ Q7	
Vul: Both	♦ K953	You bid first.
HCP: 17	♣ AKQ8	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ K642	♠ Q93		1NT	Pass	2♦
Vul: NS	♥ K9	♥ 1087654	Pass	2♥	AP	
North HCP: 15	♦ Q106	♦ 982				
South HCP: 2	♣ AK64	♣ 9				
Contract: 2♥ N						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ K52				1NT
Vul: EW	♥ AK1097	♥ J54	Pass	2♦	Pass	2♥
North HCP: 7	♦ 10742	♦ AK	AP			
South HCP: 16	♣ 73	♣ AJ865				
Contract: 2♥ S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KJ8743		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ J96	♥ Q72	Pass	4♠	AP	
North HCP: 15	♦ K108	♦ J42	1. Texas			
South HCP: 7	♣ AK982	♣ 3				
Contract: 4♠ N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ AK75				1NT
Vul: NS	♥ K8765	♥ J92	Pass	2♦	Pass	2♥
North HCP: 4	♦ 874	♦ KQ	AP			
South HCP: 15	♣ 962	♣ Q753				
Contract: 2♥ S						

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ AKJ64	♠ 72		1NT	Pass	2♦
Vul: EW	♥ 97	♥ K8653	Pass	2♥	Pass	2NT
North HCP: 15	♦ QJ10	♦ 73	AP			
South HCP: 7	♣ A92	♣ KJ53				
Contract: 2N N						

Board: 36	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ K73				1NT
Vul: Both	♥ KJ532	♥ Q7	Pass	2♦	Pass	2♥
North HCP: 5	♦ 10864	♦ K953	AP			
South HCP: 17	♣ J1072	♣ AKQ8				
Contract: 2♥ S						



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 37	♠ Q643	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ KQ109	You bid first.
HCP: 15	♣ K32	

Board: 38	♠ 64	The opponents are silent.
Dealer: S	♥ AJ875	
Vul: EW	♦ QJ8	Partner bids first.
HCP: 13	♣ KQ8	

Board: 39	♠ Q32	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ A105	You bid first.
HCP: 15	♣ AQ1084	

Board: 40	♠ J85	The opponents are silent.
Dealer: S	♥ KQ753	
Vul: None	♦ KJ3	Partner bids first.
HCP: 10	♣ 108	

Board: 41	♠ AQ	The opponents are silent.
Dealer: N	♥ K962	
Vul: Both	♦ KJ6	You bid first.
HCP: 16	♣ K973	

Board: 42	♠ 543	The opponents are silent.
Dealer: S	♥ K6432	
Vul: EW	♦ 102	Partner bids first.
HCP: 6	♣ K96	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ Q643	♠ 2		1NT	Pass	2♦
Vul: None	♥ AJ	♥ K10654	Pass	2♥	Pass	3♦
North HCP: 15	♦ KQ109	♦ J87653	Pass	3NT	AP	
South HCP: 8	♣ K32	♣ A				
Contract: 3N N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AKJ105				1NT
Vul: EW	♥ AJ875	♥ Q103	Pass	2♦	Pass	2♥
North HCP: 13	♦ QJ8	♦ A5	Pass	3NT	Pass	4♥
South HCP: 15	♣ KQ8	♣ J65	AP			
Contract: 4♥ S						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ A		1NT	Pass	2♦
Vul: Both	♥ K4	♥ A10982	Pass	2♥	Pass	2NT
North HCP: 15	♦ A105	♦ 962	AP			
South HCP: 9	♣ AQ1084	♣ J965				
Contract: 2N N						

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ A106				1NT
Vul: None	♥ KQ753	♥ A862	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 10	♦ KJ3	♦ A876	Pass	4♥	Pass	4NT <sup>2</sup>
South HCP: 17	♣ 108	♣ AJ	Pass	5♣	Pass	6♥
Contract: 6♥ N			AP			

1. Extended acceptance after NT  
2. Blackwood 1430, for ♥

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 109752		1NT	Pass	2♥
Vul: Both	♥ K962	♥ 85	Pass	2♠	AP	
North HCP: 16	♦ KJ6	♦ Q842				
South HCP: 2	♣ K973	♣ 105				
Contract: 2♠ N						

Board: 42	North:	South:	West	North	East	South
Dealer: S	♠ 543	♠ AJ97				1NT
Vul: EW	♥ K6432	♥ 97	Pass	2♦	Pass	2♥
North HCP: 6	♦ 102	♦ AK98	AP			
South HCP: 16	♣ K96	♣ A102				
Contract: 2♥ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 37	♠ 2	The opponents are silent.
Dealer: N	♥ K10654	
Vul: None	♦ J87653	Partner bids first.
HCP: 8	♣ A	

Board: 38	♠ AKJ105	The opponents are silent.
Dealer: S	♥ Q103	
Vul: EW	♦ A5	You bid first.
HCP: 15	♣ J65	

Board: 39	♠ A	The opponents are silent.
Dealer: N	♥ A10982	
Vul: Both	♦ 962	Partner bids first.
HCP: 9	♣ J965	

Board: 40	♠ A106	The opponents are silent.
Dealer: S	♥ A862	
Vul: None	♦ A876	You bid first.
HCP: 17	♣ AJ	

Board: 41	♠ 109752	The opponents are silent.
Dealer: N	♥ 85	
Vul: Both	♦ Q842	Partner bids first.
HCP: 2	♣ 105	

Board: 42	♠ AJ97	The opponents are silent.
Dealer: S	♥ 97	
Vul: EW	♦ AK98	You bid first.
HCP: 16	♣ A102	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ Q643	♠ 2		1NT	Pass	2♦
Vul: None	♥ AJ	♥ K10654	Pass	2♥	Pass	3♦
North HCP: 15	♦ KQ109	♦ J87653	Pass	3NT	AP	
South HCP: 8	♣ K32	♣ A				
Contract: 3N N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AKJ105				1NT
Vul: EW	♥ AJ875	♥ Q103	Pass	2♦	Pass	2♥
North HCP: 13	♦ QJ8	♦ A5	Pass	3NT	Pass	4♥
South HCP: 15	♣ KQ8	♣ J65	AP			
Contract: 4♥ S						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ A		1NT	Pass	2♦
Vul: Both	♥ K4	♥ A10982	Pass	2♥	Pass	2NT
North HCP: 15	♦ A105	♦ 962	AP			
South HCP: 9	♣ AQ1084	♣ J965				
Contract: 2N N						

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ A106				1NT
Vul: None	♥ KQ753	♥ A862	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 10	♦ KJ3	♦ A876	Pass	4♥	Pass	4NT <sup>2</sup>
South HCP: 17	♣ 108	♣ AJ	Pass	5♣	Pass	6♥
Contract: 6♥ N			AP			

1. Extended acceptance after NT
2. Blackwood 1430, for ♥

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 109752		1NT	Pass	2♥
Vul: Both	♥ K962	♥ 85	Pass	2♠	AP	
North HCP: 16	♦ KJ6	♦ Q842				
South HCP: 2	♣ K973	♣ 105				
Contract: 2♠ N						

Board: 42	North:	South:	West	North	East	South
Dealer: S	♠ 543	♠ AJ97				1NT
Vul: EW	♥ K6432	♥ 97	Pass	2♦	Pass	2♥
North HCP: 6	♦ 102	♦ AK98	AP			
South HCP: 16	♣ K96	♣ A102				
Contract: 2♥ S						

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 43	♠ AQ2	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: None	♦ 942	You bid first.
HCP: 16	♣ J92	
Board: 44	♠ AQ953	The opponents are silent.
Dealer: S	♥ K92	
Vul: NS	♦ 952	Partner bids first.
HCP: 9	♣ 43	
Board: 45	♠ A5	The opponents are silent.
Dealer: N	♥ K1085	
Vul: EW	♦ J82	You bid first.
HCP: 15	♣ AK86	
Board: 46	♠ J9872	The opponents are silent.
Dealer: S	♥ J97	
Vul: Both	♦ 76	Partner bids first.
HCP: 3	♣ J83	
Board: 47	♠ J1043	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ 73	You bid first.
HCP: 17	♣ AKQ9	
Board: 48	♠ KQJ98	East Doubles 2♥ if possible.
Dealer: S	♥ 94	
Vul: EW	♦ 9754	Partner bids first.
HCP: 6	♣ 98	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ K9		1NT	Pass	2♦
Vul: None	♥ AKQ3	♥ J8754	Pass	2♥	AP	
North HCP: 16	♦ 942	♦ 65				
South HCP: 4	♣ J92	♣ 10753				
Contract: 2♥ N						

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ AQ953	♠ 1087				1NT
Vul: NS	♥ K92	♥ AQ4	Pass	2♥	Pass	2♠
North HCP: 9	♦ 952	♦ KQ3	Pass	2NT	Pass	4♠
South HCP: 16	♣ 43	♣ KQ86	AP			
Contract: 4♠ S						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ Q7643		1NT	Pass	2♥
Vul: EW	♥ K1085	♥ Q63	Pass	2♠	AP	
North HCP: 15	♦ J82	♦ 1073				
South HCP: 4	♣ AK86	♣ 93				
Contract: 2♠ N						

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ J9872	♠ A1065				1NT
Vul: Both	♥ J97	♥ AK108	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 3	♦ 76	♦ J43	Pass	3♠	AP	
South HCP: 16	♣ J83	♣ A4				
Contract: 3♠ N						

1. Extended acceptance after NT

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ J1043	♠ A		1NT	Pass	2♦
Vul: NS	♥ AK4	♥ QJ872	Pass	2♥	Pass	3♦
North HCP: 17	♦ 73	♦ KJ92	Pass	4♥	AP	
South HCP: 11	♣ AKQ9	♣ 654				
Contract: 4♥ N						

Board: 48	North:	South:	West	North	East	South
Dealer: S	♠ KQJ98	♠ A4				1NT
Vul: EW	♥ 94	♥ QJ7	Pass	2♥	X	XX <sup>1</sup>
North HCP: 6	♦ 9754	♦ A83	Pass	3♦	Pass	3♠
South HCP: 16	♣ 98	♣ KQ532	AP			
Contract: 3♠ S						

1. artificial

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 43	♠ K9	The opponents are silent.
Dealer: N	♥ J8754	
Vul: None	♦ 65	Partner bids first.
HCP: 4	♣ 10753	
Board: 44	♠ 1087	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: NS	♦ KQ3	You bid first.
HCP: 16	♣ KQ86	
Board: 45	♠ Q7643	The opponents are silent.
Dealer: N	♥ Q63	
Vul: EW	♦ 1073	Partner bids first.
HCP: 4	♣ 93	
Board: 46	♠ A1065	The opponents are silent.
Dealer: S	♥ AK108	
Vul: Both	♦ J43	You bid first.
HCP: 16	♣ A4	
Board: 47	♠ A	The opponents are silent.
Dealer: N	♥ QJ872	
Vul: NS	♦ KJ92	Partner bids first.
HCP: 11	♣ 654	
Board: 48	♠ A4	East Doubles 2♥ if possible.
Dealer: S	♥ QJ7	
Vul: EW	♦ A83	You bid first.
HCP: 16	♣ KQ532	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ K9		1NT	Pass	2♦
Vul: None	♥ AKQ3	♥ J8754	Pass	2♥	AP	
North HCP: 16	♦ 942	♦ 65				
South HCP: 4	♣ J92	♣ 10753				
Contract: 2♥ N						

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ AQ953	♠ 1087				1NT
Vul: NS	♥ K92	♥ AQ4	Pass	2♥	Pass	2♠
North HCP: 9	♦ 952	♦ KQ3	Pass	2NT	Pass	4♠
South HCP: 16	♣ 43	♣ KQ86	AP			
Contract: 4♠ S						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ Q7643		1NT	Pass	2♥
Vul: EW	♥ K1085	♥ Q63	Pass	2♠	AP	
North HCP: 15	♦ J82	♦ 1073				
South HCP: 4	♣ AK86	♣ 93				
Contract: 2♠ N						

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ J9872	♠ A1065				1NT
Vul: Both	♥ J97	♥ AK108	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 3	♦ 76	♦ J43	Pass	3♠	AP	
South HCP: 16	♣ J83	♣ A4				
Contract: 3♠ N						

1. Extended acceptance after NT

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ J1043	♠ A		1NT	Pass	2♦
Vul: NS	♥ AK4	♥ QJ872	Pass	2♥	Pass	3♦
North HCP: 17	♦ 73	♦ KJ92	Pass	4♥	AP	
South HCP: 11	♣ AKQ9	♣ 654				
Contract: 4♥ N						

Board: 48	North:	South:	West	North	East	South
Dealer: S	♠ KQJ98	♠ A4				1NT
Vul: EW	♥ 94	♥ QJ7	Pass	2♥	X	XX <sup>1</sup>
North HCP: 6	♦ 9754	♦ A83	Pass	3♦	Pass	3♠
South HCP: 16	♣ 98	♣ KQ532	AP			
Contract: 3♠ S						

1. artificial



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 49	♠ K103	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ KQJ63	You bid first.
HCP: 17	♣ K103	

Board: 50	♠ 764	The opponents are silent.
Dealer: S	♥ AKQ102	
Vul: None	♦ 1032	Partner bids first.
HCP: 9	♣ 104	

Board: 51	♠ K2	The opponents are silent.
Dealer: N	♥ A852	
Vul: Both	♦ AK9	You bid first.
HCP: 16	♣ Q975	

Board: 52	♠ J54	The opponents are silent.
Dealer: S	♥ Q10863	
Vul: None	♦ QJ86	Partner bids first.
HCP: 6	♣ 8	

Board: 53	♠ A4	The opponents are silent.
Dealer: N	♥ KQJ2	
Vul: NS	♦ KJ7	You bid first.
HCP: 17	♣ QJ75	

Board: 54	♠ AQ8632	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ 9742	Partner bids first.
HCP: 6	♣ 83	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ K103	♠ Q52		1NT	Pass	2♦
Vul: Both	♥ AJ	♥ Q9653				
North HCP: 17	♦ KQJ63	♦ 72	Pass	2♥	Pass	2NT
South HCP: 8	♣ K103	♣ A64	Pass	3NT	AP	
Contract: 3N N						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ 764	♠ A983				1NT
Vul: None	♥ AKQ102	♥ 976	Pass	2♦	Pass	2♥
North HCP: 9	♦ 1032	♦ A765	Pass	3NT	Pass	4♥
South HCP: 15	♣ 104	♣ AK	AP			
Contract: 4♥ S						

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ A8765		1NT	Pass	2♥
Vul: Both	♥ A852	♥ J				
North HCP: 16	♦ AK9	♦ QJ843	Pass	2♠	Pass	3♦
South HCP: 12	♣ Q975	♣ A6	Pass	3NT	AP	
Contract: 3N N						

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ KQ73				1NT
Vul: None	♥ Q10863	♥ AJ7				
North HCP: 6	♦ QJ86	♦ K94	Pass	2♦	Pass	2♥
South HCP: 16	♣ 8	♣ QJ7	AP			
Contract: 2♥ S						

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ KQ732		1NT	Pass	2♥
Vul: NS	♥ KQJ2	♥ 108				
North HCP: 17	♦ KJ7	♦ 982	Pass	2♠	AP	
South HCP: 5	♣ QJ75	♣ 632				
Contract: 2♠ N						

Board: 54	North:	South:	West	North	East	South
Dealer: S	♠ AQ8632	♠ KJ9				1NT
Vul: Both	♥ 3	♥ QJ2				
North HCP: 6	♦ 9742	♦ A5	Pass	4♥ <sup>1</sup>	Pass	4♠
South HCP: 16	♣ 83	♣ KQ964	AP			
Contract: 4♠ S			1. Texas			

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 49	♠ Q52	The opponents are silent.
Dealer: N	♥ Q9653	
Vul: Both	♦ 72	Partner bids first.
HCP: 8	♣ A64	

Board: 50	♠ A983	The opponents are silent.
Dealer: S	♥ 976	
Vul: None	♦ A765	You bid first.
HCP: 15	♣ AK	

Board: 51	♠ A8765	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ QJ843	Partner bids first.
HCP: 12	♣ A6	

Board: 52	♠ KQ73	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: None	♦ K94	You bid first.
HCP: 16	♣ QJ7	

Board: 53	♠ KQ732	The opponents are silent.
Dealer: N	♥ 108	
Vul: NS	♦ 982	Partner bids first.
HCP: 5	♣ 632	

Board: 54	♠ KJ9	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: Both	♦ A5	You bid first.
HCP: 16	♣ KQ964	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ K103	♠ Q52		1NT	Pass	2♦
Vul: Both	♥ AJ	♥ Q9653				
North HCP: 17	♦ KQJ63	♦ 72	Pass	2♥	Pass	2NT
South HCP: 8	♣ K103	♣ A64	Pass	3NT	AP	
Contract: 3N N						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ 764	♠ A983				1NT
Vul: None	♥ AKQ102	♥ 976	Pass	2♦	Pass	2♥
North HCP: 9	♦ 1032	♦ A765	Pass	3NT	Pass	4♥
South HCP: 15	♣ 104	♣ AK	AP			
Contract: 4♥ S						

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ A8765		1NT	Pass	2♥
Vul: Both	♥ A852	♥ J				
North HCP: 16	♦ AK9	♦ QJ843	Pass	2♠	Pass	3♦
South HCP: 12	♣ Q975	♣ A6	Pass	3NT	AP	
Contract: 3N N						

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ KQ73				1NT
Vul: None	♥ Q10863	♥ AJ7				
North HCP: 6	♦ QJ86	♦ K94	Pass	2♦	Pass	2♥
South HCP: 16	♣ 8	♣ QJ7	AP			
Contract: 2♥ S						

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ KQ732		1NT	Pass	2♥
Vul: NS	♥ KQJ2	♥ 108				
North HCP: 17	♦ KJ7	♦ 982	Pass	2♠	AP	
South HCP: 5	♣ QJ75	♣ 632				
Contract: 2♠ N						

Board: 54	North:	South:	West	North	East	South
Dealer: S	♠ AQ8632	♠ KJ9				1NT
Vul: Both	♥ 3	♥ QJ2				
North HCP: 6	♦ 9742	♦ A5	Pass	4♥ <sup>1</sup>	Pass	4♠
South HCP: 16	♣ 83	♣ KQ964	AP			
Contract: 4♠ S			1. Texas			

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 55	♠ A754	The opponents are silent.
Dealer: N	♥ KQ83	
Vul: None	♦ K2	You bid first.
HCP: 16	♣ A85	

Board: 56	♠ AQJ97	The opponents are silent.
Dealer: S	♥ Q62	
Vul: EW	♦ 864	Partner bids first.
HCP: 9	♣ 75	

Board: 57	♠ A8	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: None	♦ QJ9	You bid first.
HCP: 15	♣ K10843	

Board: 58	♠ A10863	The opponents are silent.
Dealer: S	♥ 104	
Vul: NS	♦ Q9	Partner bids first.
HCP: 9	♣ QJ97	

Board: 59	♠ A42	The opponents are silent.
Dealer: N	♥ A83	
Vul: EW	♦ K9862	You bid first.
HCP: 15	♣ A4	

Board: 60	♠ Q108532	The opponents are silent.
Dealer: S	♥ 42	
Vul: Both	♦ 4	Partner bids first.
HCP: 5	♣ K542	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ A754	♠ J10982		1NT	Pass	2♥
Vul: None	♥ KQ83	♥ 964	Pass	2NT <sup>1</sup>	Pass	3♠
North HCP: 16	♦ K2	♦ 98	AP			
South HCP: 1	♣ A85	♣ 1092	1. Extended acceptance after NT			
Contract: 3♠ S						

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ AQJ97	♠ 32				1NT
Vul: EW	♥ Q62	♥ A103	Pass	2♥	Pass	2♠
North HCP: 9	♦ 864	♦ Q109	Pass	2NT	AP	
South HCP: 15	♣ 75	♣ AKQ63				
Contract: 2N S						

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ K10742		1NT	Pass	2♥
Vul: None	♥ AJ9	♥ K73	Pass	2♠	AP	
North HCP: 15	♦ QJ9	♦ 763				
South HCP: 7	♣ K10843	♣ J9				
Contract: 2♠ N						

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ A10863	♠ KQ5				1NT
Vul: NS	♥ 104	♥ AJ2	Pass	2♥	Pass	2♠
North HCP: 9	♦ Q9	♦ J863	Pass	3♣	Pass	4♠
South HCP: 15	♣ QJ97	♣ A82	AP			
Contract: 4♠ S						

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ K10653		1NT	Pass	2♥
Vul: EW	♥ A83	♥ KQ7	Pass	2♠	Pass	3NT
North HCP: 15	♦ K9862	♦ 1043	Pass	4♠	AP	
South HCP: 11	♣ A4	♣ K10				
Contract: 4♠ N						

Board: 60	North:	South:	West	North	East	South
Dealer: S	♠ Q108532	♠ 764				1NT
Vul: Both	♥ 42	♥ AKQ3	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 5	♦ 4	♦ A32	AP			
South HCP: 17	♣ K542	♣ A97	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 55	♠ J10982	The opponents are silent.
Dealer: N	♥ 964	
Vul: None	♦ 98	Partner bids first.
HCP: 1	♣ 1092	

Board: 56	♠ 32	The opponents are silent.
Dealer: S	♥ A103	
Vul: EW	♦ Q109	You bid first.
HCP: 15	♣ AKQ63	

Board: 57	♠ K10742	The opponents are silent.
Dealer: N	♥ K73	
Vul: None	♦ 763	Partner bids first.
HCP: 7	♣ J9	

Board: 58	♠ KQ5	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: NS	♦ J863	You bid first.
HCP: 15	♣ A82	

Board: 59	♠ K10653	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: EW	♦ 1043	Partner bids first.
HCP: 11	♣ K10	

Board: 60	♠ 764	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: Both	♦ A32	You bid first.
HCP: 17	♣ A97	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 55 Dealer: N Vul: None North HCP: 16 South HCP: 1 Contract: 3♠ S	North: ♠ A754 ♥ KQ83 ♦ K2 ♣ A85	South: ♠ J10982 ♥ 964 ♦ 98 ♣ 1092	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2NT<sup>1</sup></td> <td>Pass</td> <td>3♠</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table> 1. Extended acceptance after NT	West	North	East	South		1NT	Pass	2♥	Pass	2NT <sup>1</sup>	Pass	3♠	AP			
West	North	East	South																
	1NT	Pass	2♥																
Pass	2NT <sup>1</sup>	Pass	3♠																
AP																			

Board: 56 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2N S	North: ♠ AQJ97 ♥ Q62 ♦ 864 ♣ 75	South: ♠ 32 ♥ A103 ♦ Q109 ♣ AKQ63	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>Pass</td> <td>2♠</td> </tr> <tr> <td>Pass</td> <td>2NT</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South				1NT	Pass	2♥	Pass	2♠	Pass	2NT	AP	
West	North	East	South																
			1NT																
Pass	2♥	Pass	2♠																
Pass	2NT	AP																	

Board: 57 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 2♠ N	North: ♠ A8 ♥ AJ9 ♦ QJ9 ♣ K10843	South: ♠ K10742 ♥ K73 ♦ 763 ♣ J9	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2♠</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♥	Pass	2♠	AP	
West	North	East	South												
	1NT	Pass	2♥												
Pass	2♠	AP													

Board: 58 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4♠ S	North: ♠ A10863 ♥ 104 ♦ Q9 ♣ QJ97	South: ♠ KQ5 ♥ AJ2 ♦ J863 ♣ A82	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>Pass</td> <td>2♠</td> </tr> <tr> <td>Pass</td> <td>3♣</td> <td>Pass</td> <td>4♠</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table>	West	North	East	South				1NT	Pass	2♥	Pass	2♠	Pass	3♣	Pass	4♠	AP			
West	North	East	South																				
			1NT																				
Pass	2♥	Pass	2♠																				
Pass	3♣	Pass	4♠																				
AP																							

Board: 59 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4♠ N	North: ♠ A42 ♥ A83 ♦ K9862 ♣ A4	South: ♠ K10653 ♥ KQ7 ♦ 1043 ♣ K10	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2♠</td> <td>Pass</td> <td>3NT</td> </tr> <tr> <td>Pass</td> <td>4♠</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♥	Pass	2♠	Pass	3NT	Pass	4♠	AP	
West	North	East	South																
	1NT	Pass	2♥																
Pass	2♠	Pass	3NT																
Pass	4♠	AP																	

Board: 60 Dealer: S Vul: Both North HCP: 5 South HCP: 17 Contract: 4♠ S	North: ♠ Q108532 ♥ 42 ♦ 4 ♣ K542	South: ♠ 764 ♥ AKQ3 ♦ A32 ♣ A97	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>4♥<sup>1</sup></td> <td>Pass</td> <td>4♠</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table> 1. Texas	West	North	East	South				1NT	Pass	4♥ <sup>1</sup>	Pass	4♠	AP			
West	North	East	South																
			1NT																
Pass	4♥ <sup>1</sup>	Pass	4♠																
AP																			



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 61	♠ J9	West Doubles 2♦ if possible.
Dealer: N	♥ AK873	East Doubles 2♠ if possible.
Vul: EW	♦ K83	
HCP: 15	♣ A74	You bid first.

Board: 62	♠ Q7	The opponents are silent.
Dealer: S	♥ AK1075	
Vul: Both	♦ J106	Partner bids first.
HCP: 13	♣ K54	

Board: 63	♠ A954	The opponents are silent.
Dealer: N	♥ K53	
Vul: None	♦ AK4	You bid first.
HCP: 17	♣ K104	

Board: 64	♠ Q63	The opponents are silent.
Dealer: S	♥ K65432	
Vul: EW	♦ K	Partner bids first.
HCP: 8	♣ 762	

Board: 65	♠ 85	The opponents are silent.
Dealer: N	♥ KQJ83	
Vul: None	♦ AQ9	You bid first.
HCP: 16	♣ KJ8	

Board: 66	♠ K86	The opponents are silent.
Dealer: S	♥ KQ1092	
Vul: NS	♦ 106	Partner bids first.
HCP: 8	♣ 762	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 61 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4♥ N	North: ♠ J9 ♥ AK873 ♦ K83 ♣ A74	South: ♠ 842 ♥ QJ1092 ♦ Q5 ♣ K52	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>X</td> <td>2♠<sup>1</sup></td> <td>X</td> <td>XX</td> </tr> <tr> <td>Pass</td> <td>3♥</td> <td>Pass</td> <td>4♥</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table> 1. Extended acceptance after NT	West	North	East	South		1NT	Pass	2♦	X	2♠ <sup>1</sup>	X	XX	Pass	3♥	Pass	4♥	AP			
West	North	East	South																				
	1NT	Pass	2♦																				
X	2♠ <sup>1</sup>	X	XX																				
Pass	3♥	Pass	4♥																				
AP																							

Board: 62 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 4♥ S	North: ♠ Q7 ♥ AK1075 ♦ J106 ♣ K54	South: ♠ A9 ♥ 932 ♦ AK43 ♣ A763	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>3NT</td> <td>Pass</td> <td>4♥</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table>	West	North	East	South				1NT	Pass	2♦	Pass	2♥	Pass	3NT	Pass	4♥	AP			
West	North	East	South																				
			1NT																				
Pass	2♦	Pass	2♥																				
Pass	3NT	Pass	4♥																				
AP																							

Board: 63 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 4♥ N	North: ♠ A954 ♥ K53 ♦ AK4 ♣ K104	South: ♠ K62 ♥ AQJ72 ♦ 53 ♣ 862	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>Pass</td> <td>3NT</td> </tr> <tr> <td>Pass</td> <td>4♥</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♦	Pass	2♥	Pass	3NT	Pass	4♥	AP	
West	North	East	South																
	1NT	Pass	2♦																
Pass	2♥	Pass	3NT																
Pass	4♥	AP																	

Board: 64 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4♥ S	North: ♠ Q63 ♥ K65432 ♦ K ♣ 762	South: ♠ AK92 ♥ QJ98 ♦ 93 ♣ AK3	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>4♦<sup>1</sup></td> <td>Pass</td> <td>4♥</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table> 1. Texas	West	North	East	South				1NT	Pass	4♦ <sup>1</sup>	Pass	4♥	AP			
West	North	East	South																
			1NT																
Pass	4♦ <sup>1</sup>	Pass	4♥																
AP																			

Board: 65 Dealer: N Vul: None North HCP: 16 South HCP: 15 Contract: 6♠ N	North: ♠ 85 ♥ KQJ83 ♦ AQ9 ♣ KJ8	South: ♠ KJ10964 ♥ A107 ♦ K ♣ A92	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>4♥<sup>1</sup></td> </tr> <tr> <td>Pass</td> <td>4♠</td> <td>Pass</td> <td>4NT<sup>2</sup></td> </tr> <tr> <td>Pass</td> <td>5♣</td> <td>Pass</td> <td>6♠</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table> 1. Texas 2. Blackwood 1430, for ♠	West	North	East	South		1NT	Pass	4♥ <sup>1</sup>	Pass	4♠	Pass	4NT <sup>2</sup>	Pass	5♣	Pass	6♠	AP			
West	North	East	South																				
	1NT	Pass	4♥ <sup>1</sup>																				
Pass	4♠	Pass	4NT <sup>2</sup>																				
Pass	5♣	Pass	6♠																				
AP																							

Board: 66 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3♥ S	North: ♠ K86 ♥ KQ1092 ♦ 106 ♣ 762	South: ♠ AQ10 ♥ J87 ♦ AJ873 ♣ K9	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2NT</td> <td>Pass</td> <td>3♥</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table>	West	North	East	South				1NT	Pass	2♦	Pass	2♥	Pass	2NT	Pass	3♥	AP			
West	North	East	South																				
			1NT																				
Pass	2♦	Pass	2♥																				
Pass	2NT	Pass	3♥																				
AP																							

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 61	♠ 842	West Doubles 2♦ if possible.
Dealer: N	♥ QJ1092	East Doubles 2♠ if possible.
Vul: EW	♦ Q5	
HCP: 8	♣ K52	Partner bids first.
Board: 62	♠ A9	The opponents are silent.
Dealer: S	♥ 932	
Vul: Both	♦ AK43	You bid first.
HCP: 15	♣ A763	
Board: 63	♠ K62	The opponents are silent.
Dealer: N	♥ AQJ72	
Vul: None	♦ 53	Partner bids first.
HCP: 10	♣ 862	
Board: 64	♠ AK92	The opponents are silent.
Dealer: S	♥ QJ98	
Vul: EW	♦ 93	You bid first.
HCP: 17	♣ AK3	
Board: 65	♠ KJ10964	The opponents are silent.
Dealer: N	♥ A107	
Vul: None	♦ K	Partner bids first.
HCP: 15	♣ A92	
Board: 66	♠ AQ10	The opponents are silent.
Dealer: S	♥ J87	
Vul: NS	♦ AJ873	You bid first.
HCP: 15	♣ K9	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ 842		1NT	Pass	2♦
Vul: EW	♥ AK873	♥ QJ1092	X	2♠ <sup>1</sup>	X	XX
North HCP: 15	♦ K83	♦ Q5	Pass	3♥	Pass	4♥
South HCP: 8	♣ A74	♣ K52	AP			
Contract: 4♥ N			1. Extended acceptance after NT			

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ A9				1NT
Vul: Both	♥ AK1075	♥ 932	Pass	2♦	Pass	2♥
North HCP: 13	♦ J106	♦ AK43	Pass	3NT	Pass	4♥
South HCP: 15	♣ K54	♣ A763	AP			
Contract: 4♥ S						

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ A954	♠ K62		1NT	Pass	2♦
Vul: None	♥ K53	♥ AQJ72	Pass	2♥	Pass	3NT
North HCP: 17	♦ AK4	♦ 53	Pass	4♥	AP	
South HCP: 10	♣ K104	♣ 862				
Contract: 4♥ N						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ Q63	♠ AK92				1NT
Vul: EW	♥ K65432	♥ QJ98	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8	♦ K	♦ 93	AP			
South HCP: 17	♣ 762	♣ AK3	1. Texas			
Contract: 4♥ S						

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ 85	♠ KJ10964		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ KQJ83	♥ A107	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 16	♦ AQ9	♦ K	Pass	5♣	Pass	6♠
South HCP: 15	♣ KJ8	♣ A92	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 66	North:	South:	West	North	East	South
Dealer: S	♠ K86	♠ AQ10				1NT
Vul: NS	♥ KQ1092	♥ J87	Pass	2♦	Pass	2♥
North HCP: 8	♦ 106	♦ AJ873	Pass	2NT	Pass	3♥
South HCP: 15	♣ 762	♣ K9	AP			
Contract: 3♥ S						

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 67	♠ KQJ2	The opponents are silent.
Dealer: N	♥ K102	
Vul: Both	♦ KQ	You bid first.
HCP: 17	♣ K983	

Board: 68	♠ K10984	The opponents are silent.
Dealer: S	♥ 76	
Vul: None	♦ K107	Partner bids first.
HCP: 8	♣ Q97	

Board: 69	♠ AQJ102	The opponents are silent.
Dealer: N	♥ A82	
Vul: NS	♦ KJ9	You bid first.
HCP: 15	♣ 103	

Board: 70	♠ 106	The opponents are silent.
Dealer: S	♥ AQJ9762	
Vul: None	♦ AJ	Partner bids first.
HCP: 16	♣ KJ	

Board: 71	♠ A763	The opponents are silent.
Dealer: N	♥ AK10	
Vul: NS	♦ KQ85	You bid first.
HCP: 16	♣ 85	

Board: 72	♠ AQ864	The opponents are silent.
Dealer: S	♥ A97	
Vul: EW	♦ 5	Partner bids first.
HCP: 14	♣ KJ93	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ KQJ2	♠ 974		1NT	Pass	2♦
Vul: Both	♥ K102	♥ 97643	Pass	2♥	AP	
North HCP: 17	♦ KQ	♦ J7				
South HCP: 6	♣ K983	♣ AJ10				
Contract: 2♥ N						
Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ K10984	♠ AJ52				1NT
Vul: None	♥ 76	♥ KJ	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 8	♦ K107	♦ QJ98	Pass	3♠	AP	
South HCP: 17	♣ Q97	♣ AJ8				
Contract: 3♠ N						1. Extended acceptance after NT
Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ AQJ102	♠ —		1NT	Pass	2♦
Vul: NS	♥ A82	♥ Q9743	Pass	2♥	Pass	3♣
North HCP: 15	♦ KJ9	♦ Q75	Pass	4♥	AP	
South HCP: 9	♣ 103	♣ AJ654				
Contract: 4♥ N						
Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ AK84				1NT
Vul: None	♥ AQJ9762	♥ 108	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 16	♦ AJ	♦ K943	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 16	♣ KJ	♣ AQ3	AP			
Contract: 5♥ S						1. Texas
						2. Blackwood 1430, for ♥
Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ A763	♠ KQ1052		1NT	Pass	2♥
Vul: NS	♥ AK10	♥ J64	Pass	2NT <sup>1</sup>	Pass	4♠
North HCP: 16	♦ KQ85	♦ 96	AP			
South HCP: 10	♣ 85	♣ KJ3				
Contract: 4♠ S						1. Extended acceptance after NT
Board: 72	North:	South:	West	North	East	South
Dealer: S	♠ AQ864	♠ K7				1NT
Vul: EW	♥ A97	♥ KJ3	Pass	2♥	Pass	2♠
North HCP: 14	♦ 5	♦ AKQ96	Pass	3♣	Pass	3NT
South HCP: 16	♣ KJ93	♣ 1064	AP			
Contract: 3N S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 67	♠ 974	The opponents are silent.
Dealer: N	♥ 97643	
Vul: Both	♦ J7	Partner bids first.
HCP: 6	♣ AJ10	

Board: 68	♠ AJ52	The opponents are silent.
Dealer: S	♥ KJ	
Vul: None	♦ QJ98	You bid first.
HCP: 17	♣ AJ8	

Board: 69	♠ —	The opponents are silent.
Dealer: N	♥ Q9743	
Vul: NS	♦ Q75	Partner bids first.
HCP: 9	♣ AJ654	

Board: 70	♠ AK84	The opponents are silent.
Dealer: S	♥ 108	
Vul: None	♦ K943	You bid first.
HCP: 16	♣ AQ3	

Board: 71	♠ KQ1052	The opponents are silent.
Dealer: N	♥ J64	
Vul: NS	♦ 96	Partner bids first.
HCP: 10	♣ KJ3	

Board: 72	♠ K7	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: EW	♦ AKQ96	You bid first.
HCP: 16	♣ 1064	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ KQJ2	♠ 974		1NT	Pass	2♦
Vul: Both	♥ K102	♥ 97643	Pass	2♥	AP	
North HCP: 17	♦ KQ	♦ J7				
South HCP: 6	♣ K983	♣ AJ10				
Contract: 2♥ N						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ K10984	♠ AJ52				1NT
Vul: None	♥ 76	♥ KJ	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 8	♦ K107	♦ QJ98	Pass	3♠	AP	
South HCP: 17	♣ Q97	♣ AJ8				
Contract: 3♠ N						

1. Extended acceptance after NT

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ AQJ102	♠ —		1NT	Pass	2♦
Vul: NS	♥ A82	♥ Q9743	Pass	2♥	Pass	3♣
North HCP: 15	♦ KJ9	♦ Q75	Pass	4♥	AP	
South HCP: 9	♣ 103	♣ AJ654				
Contract: 4♥ N						

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ AK84				1NT
Vul: None	♥ AQJ9762	♥ 108	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 16	♦ AJ	♦ K943	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 16	♣ KJ	♣ AQ3	AP			
Contract: 5♥ S						

1. Texas  
2. Blackwood 1430, for ♥

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ A763	♠ KQ1052		1NT	Pass	2♥
Vul: NS	♥ AK10	♥ J64	Pass	2NT <sup>1</sup>	Pass	4♠
North HCP: 16	♦ KQ85	♦ 96	AP			
South HCP: 10	♣ 85	♣ KJ3				
Contract: 4♠ S						

1. Extended acceptance after NT

Board: 72	North:	South:	West	North	East	South
Dealer: S	♠ AQ864	♠ K7				1NT
Vul: EW	♥ A97	♥ KJ3	Pass	2♥	Pass	2♠
North HCP: 14	♦ 5	♦ AKQ96	Pass	3♣	Pass	3NT
South HCP: 16	♣ KJ93	♣ 1064	AP			
Contract: 3N S						



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 73	♠ A98	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: Both	♦ AJ5	You bid first.
HCP: 17	♣ AJ102	

Board: 74	♠ KQJ872	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ K97	Partner bids first.
HCP: 9	♣ 974	

Board: 75	♠ A5	The opponents are silent.
Dealer: N	♥ AK1063	
Vul: EW	♦ J64	You bid first.
HCP: 16	♣ A63	

Board: 76	♠ A8743	The opponents are silent.
Dealer: S	♥ 43	
Vul: Both	♦ J7	Partner bids first.
HCP: 5	♣ 10632	

Board: 77	♠ A7	The opponents are silent.
Dealer: N	♥ KQ102	
Vul: None	♦ Q752	You bid first.
HCP: 16	♣ AJ2	

Board: 78	♠ 85	The opponents are silent.
Dealer: S	♥ KQ763	
Vul: EW	♦ 106	Partner bids first.
HCP: 8	♣ K1092	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ QJ5		1NT	Pass	2♦
Vul: Both	♥ QJ8	♥ K7642	Pass	2♥	Pass	2NT
North HCP: 17	♦ AJ5	♦ 973	Pass	4♥	AP	
South HCP: 9	♣ AJ102	♣ K8				
Contract: 4♥ N						

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ KQJ872	♠ A5				1NT
Vul: NS	♥ 3	♥ AQ84	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ K97	♦ J1083	AP			
South HCP: 17	♣ 974	♣ AQ6	1. Texas			
Contract: 4♠ S						

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ 109873		1NT	Pass	2♥
Vul: EW	♥ AK1063	♥ 872	Pass	2♠	AP	
North HCP: 16	♦ J64	♦ 873				
South HCP: 3	♣ A63	♣ K5				
Contract: 2♠ N						

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ A8743	♠ 92				1NT
Vul: Both	♥ 43	♥ AJ85	Pass	2♥	Pass	2♠
North HCP: 5	♦ J7	♦ AQ4	AP			
South HCP: 17	♣ 10632	♣ AQ94				
Contract: 2♠ S						

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q10652		1NT	Pass	2♥
Vul: None	♥ KQ102	♥ J43	Pass	2♠	Pass	3NT
North HCP: 16	♦ Q752	♦ AJ9	AP			
South HCP: 10	♣ AJ2	♣ Q3				
Contract: 3N N						

Board: 78	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ Q92				1NT
Vul: EW	♥ KQ763	♥ 95	Pass	2♦	Pass	2♥
North HCP: 8	♦ 106	♦ AKQ9	Pass	2NT	Pass	3NT
South HCP: 17	♣ K1092	♣ AQ53	AP			
Contract: 3N S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 73	♠ QJ5	The opponents are silent.
Dealer: N	♥ K7642	
Vul: Both	♦ 973	Partner bids first.
HCP: 9	♣ K8	

Board: 74	♠ A5	The opponents are silent.
Dealer: S	♥ AQ84	
Vul: NS	♦ J1083	You bid first.
HCP: 17	♣ AQ6	

Board: 75	♠ 109873	The opponents are silent.
Dealer: N	♥ 872	
Vul: EW	♦ 873	Partner bids first.
HCP: 3	♣ K5	

Board: 76	♠ 92	The opponents are silent.
Dealer: S	♥ AJ85	
Vul: Both	♦ AQ4	You bid first.
HCP: 17	♣ AQ94	

Board: 77	♠ Q10652	The opponents are silent.
Dealer: N	♥ J43	
Vul: None	♦ AJ9	Partner bids first.
HCP: 10	♣ Q3	

Board: 78	♠ Q92	The opponents are silent.
Dealer: S	♥ 95	
Vul: EW	♦ AKQ9	You bid first.
HCP: 17	♣ AQ53	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ QJ5		1NT	Pass	2♦
Vul: Both	♥ QJ8	♥ K7642	Pass	2♥	Pass	2NT
North HCP: 17	♦ AJ5	♦ 973	Pass	4♥	AP	
South HCP: 9	♣ AJ102	♣ K8				
Contract: 4♥ N						

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ KQJ872	♠ A5				1NT
Vul: NS	♥ 3	♥ AQ84	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ K97	♦ J1083	AP			
South HCP: 17	♣ 974	♣ AQ6	1. Texas			
Contract: 4♠ S						

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ 109873		1NT	Pass	2♥
Vul: EW	♥ AK1063	♥ 872	Pass	2♠	AP	
North HCP: 16	♦ J64	♦ 873				
South HCP: 3	♣ A63	♣ K5				
Contract: 2♠ N						

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ A8743	♠ 92				1NT
Vul: Both	♥ 43	♥ AJ85	Pass	2♥	Pass	2♠
North HCP: 5	♦ J7	♦ AQ4	AP			
South HCP: 17	♣ 10632	♣ AQ94				
Contract: 2♠ S						

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q10652		1NT	Pass	2♥
Vul: None	♥ KQ102	♥ J43	Pass	2♠	Pass	3NT
North HCP: 16	♦ Q752	♦ AJ9	AP			
South HCP: 10	♣ AJ2	♣ Q3				
Contract: 3N N						

Board: 78	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ Q92				1NT
Vul: EW	♥ KQ763	♥ 95	Pass	2♦	Pass	2♥
North HCP: 8	♦ 106	♦ AKQ9	Pass	2NT	Pass	3NT
South HCP: 17	♣ K1092	♣ AQ53	AP			
Contract: 3N S						

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 79	♠ KJ104	The opponents are silent.
Dealer: N	♥ K72	
Vul: Both	♦ A105	You bid first.
HCP: 15	♣ A103	
Board: 80	♠ AKJ52	The opponents are silent.
Dealer: S	♥ 73	
Vul: None	♦ Q875	Partner bids first.
HCP: 11	♣ J9	
Board: 81	♠ AJ10	West Doubles 2♥ if possible.
Dealer: N	♥ 842	
Vul: NS	♦ A432	You bid first.
HCP: 15	♣ AQ8	
Board: 82	♠ Q95	The opponents are silent.
Dealer: S	♥ Q8432	
Vul: Both	♦ J6	Partner bids first.
HCP: 7	♣ Q62	
Board: 83	♠ AQ87	The opponents are silent.
Dealer: N	♥ K985	
Vul: None	♦ 1085	You bid first.
HCP: 16	♣ AK	
Board: 84	♠ 107	The opponents are silent.
Dealer: S	♥ QJ108653	
Vul: NS	♦ A	Partner bids first.
HCP: 8	♣ J54	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ KJ104	♠ A		1NT	Pass	2♦
Vul: Both	♥ K72	♥ QJ1043	Pass	2♥	AP	
North HCP: 15	♦ A105	♦ 9876				
South HCP: 7	♣ A103	♣ 965				
Contract: 2♥ N						

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ AKJ52	♠ 43				1NT
Vul: None	♥ 73	♥ A106	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q875	♦ AK432	Pass	3♦	Pass	3NT
South HCP: 17	♣ J9	♣ AQ4	AP			
Contract: 3N S						

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ Q95432		1NT	Pass	2♥
Vul: NS	♥ 842	♥ Q107	X	2♠	Pass	3♠
North HCP: 15	♦ A432	♦ K9	AP			
South HCP: 8	♣ AQ8	♣ J6				
Contract: 3♠ N						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ AK				1NT
Vul: Both	♥ Q8432	♥ J97	Pass	2♦	Pass	2♥
North HCP: 7	♦ J6	♦ K1094	Pass	2NT	Pass	3♥
South HCP: 15	♣ Q62	♣ KJ108	AP			
Contract: 3♥ S						

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ AQ87	♠ J10		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K985	♥ AQ10764	Pass	4♥	AP	
North HCP: 16	♦ 1085	♦ K76	1. Texas			
South HCP: 10	♣ AK	♣ 72				
Contract: 4♥ N						

Board: 84	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AQ653				1NT
Vul: NS	♥ QJ108653	♥ 42	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8	♦ A	♦ Q52	AP			
South HCP: 15	♣ J54	♣ AK2	1. Texas			
Contract: 4♥ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 79	♠ A	The opponents are silent.
Dealer: N	♥ QJ1043	
Vul: Both	♦ 9876	Partner bids first.
HCP: 7	♣ 965	
Board: 80	♠ 43	The opponents are silent.
Dealer: S	♥ A106	
Vul: None	♦ AK432	You bid first.
HCP: 17	♣ AQ4	
Board: 81	♠ Q95432	West Doubles 2♥ if possible.
Dealer: N	♥ Q107	
Vul: NS	♦ K9	Partner bids first.
HCP: 8	♣ J6	
Board: 82	♠ AK	The opponents are silent.
Dealer: S	♥ J97	
Vul: Both	♦ K1094	You bid first.
HCP: 15	♣ KJ108	
Board: 83	♠ J10	The opponents are silent.
Dealer: N	♥ AQ10764	
Vul: None	♦ K76	Partner bids first.
HCP: 10	♣ 72	
Board: 84	♠ AQ653	The opponents are silent.
Dealer: S	♥ 42	
Vul: NS	♦ Q52	You bid first.
HCP: 15	♣ AK2	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ KJ104	♠ A		1NT	Pass	2♦
Vul: Both	♥ K72	♥ QJ1043	Pass	2♥	AP	
North HCP: 15	♦ A105	♦ 9876				
South HCP: 7	♣ A103	♣ 965				
Contract: 2♥ N						

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ AKJ52	♠ 43				1NT
Vul: None	♥ 73	♥ A106	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q875	♦ AK432	Pass	3♦	Pass	3NT
South HCP: 17	♣ J9	♣ AQ4	AP			
Contract: 3N S						

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ Q95432		1NT	Pass	2♥
Vul: NS	♥ 842	♥ Q107	X	2♠	Pass	3♠
North HCP: 15	♦ A432	♦ K9	AP			
South HCP: 8	♣ AQ8	♣ J6				
Contract: 3♠ N						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ AK				1NT
Vul: Both	♥ Q8432	♥ J97	Pass	2♦	Pass	2♥
North HCP: 7	♦ J6	♦ K1094	Pass	2NT	Pass	3♥
South HCP: 15	♣ Q62	♣ KJ108	AP			
Contract: 3♥ S						

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ AQ87	♠ J10		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K985	♥ AQ10764	Pass	4♥	AP	
North HCP: 16	♦ 1085	♦ K76	1. Texas			
South HCP: 10	♣ AK	♣ 72				
Contract: 4♥ N						

Board: 84	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AQ653				1NT
Vul: NS	♥ QJ108653	♥ 42	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8	♦ A	♦ Q52	AP			
South HCP: 15	♣ J54	♣ AK2	1. Texas			
Contract: 4♥ S						



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 85	♠ Q106	The opponents are silent.
Dealer: N	♥ 1032	
Vul: EW	♦ AKQJ10	You bid first.
HCP: 16	♣ A2	
Board: 86	♠ K107642	The opponents are silent.
Dealer: S	♥ 832	
Vul: None	♦ KJ108	Partner bids first.
HCP: 7	♣ —	
Board: 87	♠ 82	West Doubles 2♦ if possible.
Dealer: N	♥ AQJ8	
Vul: NS	♦ K62	You bid first.
HCP: 17	♣ AK103	
Board: 88	♠ AJ7	The opponents are silent.
Dealer: S	♥ J10953	
Vul: EW	♦ 954	Partner bids first.
HCP: 6	♣ 86	
Board: 89	♠ Q105	The opponents are silent.
Dealer: N	♥ K9	
Vul: Both	♦ AQJ102	You bid first.
HCP: 16	♣ A75	
Board: 90	♠ A10742	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: NS	♦ 94	Partner bids first.
HCP: 9	♣ 652	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 85 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4♠ N	North: ♠ Q106 ♥ 1032 ♦ AKQJ10 ♣ A2	South: ♠ A9742 ♥ KJ8 ♦ 9 ♣ K743	West Pass Pass	North 1NT 2♣ 4♣	East Pass Pass AP	South 2♥ 3♣
Board: 86 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 3♠ S	North: ♠ K107642 ♥ 832 ♦ KJ108 ♣ —	South: ♠ Q8 ♥ AQJ4 ♦ Q95 ♣ KQJ2	West Pass Pass	North 2♥ 3♣	East Pass AP	South 1NT 2♣
Board: 87 Dealer: N Vul: NS North HCP: 17 South HCP: 10 Contract: 4♥ N	North: ♠ 82 ♥ AQJ8 ♦ K62 ♣ AK103	South: ♠ KJ3 ♥ K9543 ♦ Q985 ♣ J	West X Pass	North 1NT 2♠ <sup>1</sup> 4♥	East Pass Pass AP	South 2♦ 4♣ <sup>2</sup>
Board: 88 Dealer: S Vul: EW North HCP: 6 South HCP: 16 Contract: 3♥ N	North: ♠ AJ7 ♥ J10953 ♦ 954 ♣ 86	South: ♠ K3 ♥ AQ72 ♦ K862 ♣ KJ2	West Pass Pass	North 2♦ 3♥	East Pass AP	South 1NT 2♠ <sup>1</sup>
Board: 89 Dealer: N Vul: Both North HCP: 16 South HCP: 13 Contract: 4♠ N	North: ♠ Q105 ♥ K9 ♦ AQJ102 ♣ A75	South: ♠ AK963 ♥ A87 ♦ 8 ♣ Q432	West Pass Pass	North 1NT 2♣ 4♣	East Pass Pass AP	South 2♥ 3♣
Board: 90 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4♠ S	North: ♠ A10742 ♥ AJ3 ♦ 94 ♣ 652	South: ♠ QJ9 ♥ K2 ♦ AKQ75 ♣ 1087	West Pass Pass Pass	North 2♥ 2NT 4♣	East Pass Pass AP	South 1NT 2♣ 3♣

1. Extended acceptance after NT  
2. Splitter

1. Extended acceptance after NT

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 85	♠ A9742	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: EW	♦ 9	Partner bids first.
HCP: 11	♣ K743	

Board: 86	♠ Q8	The opponents are silent.
Dealer: S	♥ AQJ4	
Vul: None	♦ Q95	You bid first.
HCP: 17	♣ KQJ2	

Board: 87	♠ KJ3	West Doubles 2♦ if possible.
Dealer: N	♥ K9543	
Vul: NS	♦ Q985	Partner bids first.
HCP: 10	♣ J	

Board: 88	♠ K3	The opponents are silent.
Dealer: S	♥ AQ72	
Vul: EW	♦ K862	You bid first.
HCP: 16	♣ KJ2	

Board: 89	♠ AK963	The opponents are silent.
Dealer: N	♥ A87	
Vul: Both	♦ 8	Partner bids first.
HCP: 13	♣ Q432	

Board: 90	♠ QJ9	The opponents are silent.
Dealer: S	♥ K2	
Vul: NS	♦ AKQ75	You bid first.
HCP: 15	♣ 1087	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ Q106	♠ A9742		1NT	Pass	2♥
Vul: EW	♥ 1032	♥ KJ8	Pass	2♣	Pass	3♣
North HCP: 16	♦ AKQJ10	♦ 9	Pass	4♣	AP	
South HCP: 11	♣ A2	♣ K743				
Contract: 4♠ N						

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ K107642	♠ Q8				1NT
Vul: None	♥ 832	♥ AQJ4	Pass	2♥	Pass	2♣
North HCP: 7	♦ KJ108	♦ Q95	Pass	3♣	AP	
South HCP: 17	♣ —	♣ KQJ2				
Contract: 3♠ S						

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ KJ3		1NT	Pass	2♦
Vul: NS	♥ AQJ8	♥ K9543	X	2♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 17	♦ K62	♦ Q985	Pass	4♥	AP	
South HCP: 10	♣ AK103	♣ J				
Contract: 4♥ N						

1. Extended acceptance after NT  
2. Splinter

Board: 88	North:	South:	West	North	East	South
Dealer: S	♠ AJ7	♠ K3				1NT
Vul: EW	♥ J10953	♥ AQ72	Pass	2♦	Pass	2♠ <sup>1</sup>
North HCP: 6	♦ 954	♦ K862	Pass	3♥	AP	
South HCP: 16	♣ 86	♣ KJ2				
Contract: 3♥ N						

1. Extended acceptance after NT

Board: 89	North:	South:	West	North	East	South
Dealer: N	♠ Q105	♠ AK963		1NT	Pass	2♥
Vul: Both	♥ K9	♥ A87	Pass	2♣	Pass	3♣
North HCP: 16	♦ AQJ102	♦ 8	Pass	4♣	AP	
South HCP: 13	♣ A75	♣ Q432				
Contract: 4♠ N						

Board: 90	North:	South:	West	North	East	South
Dealer: S	♠ A10742	♠ QJ9				1NT
Vul: NS	♥ AJ3	♥ K2	Pass	2♥	Pass	2♣
North HCP: 9	♦ 94	♦ AKQ75	Pass	2NT	Pass	3♣
South HCP: 15	♣ 652	♣ 1087	Pass	4♣	AP	
Contract: 4♠ S						

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 91	♠ QJ	West Doubles 2♥ if possible.
Dealer: N	♥ Q10632	
Vul: Both	♦ AQJ	You bid first.
HCP: 17	♣ KQ5	

Board: 92	♠ KQ764	The opponents are silent.
Dealer: S	♥ 72	
Vul: None	♦ 72	Partner bids first.
HCP: 12	♣ AK53	

Board: 93	♠ AQ5	West Bids 2NT if possible.
Dealer: N	♥ Q97	East Bids 3♦ if possible.
Vul: EW	♦ AKJ65	
HCP: 16	♣ 107	You bid first.

Board: 94	♠ AQ874	The opponents are silent.
Dealer: S	♥ A107	
Vul: Both	♦ J32	Partner bids first.
HCP: 13	♣ Q6	

Board: 95	♠ QJ98	West Bids 3♦ if possible.
Dealer: N	♥ AJ54	East Bids 4♦ if possible.
Vul: None	♦ K5	
HCP: 15	♣ A52	You bid first.

Board: 96	♠ 103	The opponents are silent.
Dealer: S	♥ KJ654	
Vul: NS	♦ K104	Partner bids first.
HCP: 7	♣ 1073	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 108753		1NT	Pass	2♥
Vul: Both	♥ Q10632	♥ A9	X	XX <sup>1</sup>	Pass	3♣
North HCP: 17	♦ AQJ	♦ 10	Pass	3♠	AP	
South HCP: 4	♣ KQ5	♣ 97643	1. artificial			
Contract: 3♠ N						
Board: 92	North:	South:	West	North	East	South
Dealer: S	♠ KQ764	♠ AJ102				1NT
Vul: None	♥ 72	♥ Q63	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 12	♦ 72	♦ AQ	Pass	4♠	AP	
South HCP: 15	♣ AK53	♣ Q862	1. Extended acceptance after NT			
Contract: 4♠ N						
Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ J42		1NT	Pass	2♦
Vul: EW	♥ Q97	♥ J108654	2NT <sup>1</sup>	X <sup>2</sup>	3♦	4♥
North HCP: 16	♦ AKJ65	♦ —	AP			
South HCP: 6	♣ 107	♣ A964	1. Unusual 2NT			
Contract: 4♥ S			2. artificial			
Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ AQ874	♠ K103				1NT
Vul: Both	♥ A107	♥ 6532	Pass	2♥	Pass	2♠
North HCP: 13	♦ J32	♦ AK	Pass	3NT	Pass	4♠
South HCP: 17	♣ Q6	♣ AK74	AP			
Contract: 4♠ S						
Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ QJ98	♠ 754		1NT	Pass	2♦
Vul: None	♥ AJ54	♥ K10762	3♦	3♥	4♦	X♦
North HCP: 15	♦ K5	♦ 8	AP			
South HCP: 4	♣ A52	♣ J943				
Contract: 4♦ X W						
Board: 96	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AQ74				1NT
Vul: NS	♥ KJ654	♥ A98	Pass	2♦	Pass	2♥
North HCP: 7	♦ K104	♦ A92	AP			
South HCP: 15	♣ 1073	♣ J94				
Contract: 2♥ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 91	♠ 108753	West Doubles 2♥ if possible.
Dealer: N	♥ A9	
Vul: Both	♦ 10	Partner bids first.
HCP: 4	♣ 97643	
Board: 92	♠ AJ102	The opponents are silent.
Dealer: S	♥ Q63	
Vul: None	♦ AQ	You bid first.
HCP: 15	♣ Q862	
Board: 93	♠ J42	West Bids 2NT if possible.
Dealer: N	♥ J108654	East Bids 3♦ if possible.
Vul: EW	♦ —	
HCP: 6	♣ A964	Partner bids first.
Board: 94	♠ K103	The opponents are silent.
Dealer: S	♥ 6532	
Vul: Both	♦ AK	You bid first.
HCP: 17	♣ AK74	
Board: 95	♠ 754	West Bids 3♦ if possible.
Dealer: N	♥ K10762	East Bids 4♦ if possible.
Vul: None	♦ 8	
HCP: 4	♣ J943	Partner bids first.
Board: 96	♠ AQ74	The opponents are silent.
Dealer: S	♥ A98	
Vul: NS	♦ A92	You bid first.
HCP: 15	♣ J94	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 108753		1NT	Pass	2♥
Vul: Both	♥ Q10632	♥ A9	X	XX <sup>1</sup>	Pass	3♣
North HCP: 17	♦ AQJ	♦ 10	Pass	3♠	AP	
South HCP: 4	♣ KQ5	♣ 97643	1. artificial			
Contract: 3♠ N						
Board: 92	North:	South:	West	North	East	South
Dealer: S	♠ KQ764	♠ AJ102				1NT
Vul: None	♥ 72	♥ Q63	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 12	♦ 72	♦ AQ	Pass	4♠	AP	
South HCP: 15	♣ AK53	♣ Q862	1. Extended acceptance after NT			
Contract: 4♠ N						
Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ J42		1NT	Pass	2♦
Vul: EW	♥ Q97	♥ J108654	2NT <sup>1</sup>	X <sup>2</sup>	3♦	4♥
North HCP: 16	♦ AKJ65	♦ —	AP			
South HCP: 6	♣ 107	♣ A964	1. Unusual 2NT			
Contract: 4♥ S			2. artificial			
Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ AQ874	♠ K103				1NT
Vul: Both	♥ A107	♥ 6532	Pass	2♥	Pass	2♠
North HCP: 13	♦ J32	♦ AK	Pass	3NT	Pass	4♠
South HCP: 17	♣ Q6	♣ AK74	AP			
Contract: 4♠ S						
Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ QJ98	♠ 754		1NT	Pass	2♦
Vul: None	♥ AJ54	♥ K10762	3♦	3♥	4♦	X♦
North HCP: 15	♦ K5	♦ 8	AP			
South HCP: 4	♣ A52	♣ J943				
Contract: 4♦X W						
Board: 96	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AQ74				1NT
Vul: NS	♥ KJ654	♥ A98	Pass	2♦	Pass	2♥
North HCP: 7	♦ K104	♦ A92	AP			
South HCP: 15	♣ 1073	♣ J94				
Contract: 2♥ S						



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 97	♠ K932	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: Both	♦ K7	You bid first.
HCP: 17	♣ AQ63	

Board: 98	♠ QJ7	The opponents are silent.
Dealer: S	♥ AJ1092	
Vul: None	♦ K6	Partner bids first.
HCP: 14	♣ QJ8	

Board: 99	♠ K2	The opponents are silent.
Dealer: N	♥ Q42	
Vul: NS	♦ K63	You bid first.
HCP: 17	♣ AKQ92	

Board: 100	♠ Q9864	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ Q875	Partner bids first.
HCP: 5	♣ J103	

Board: 101	♠ AK3	The opponents are silent.
Dealer: N	♥ Q5	
Vul: None	♦ A84	You bid first.
HCP: 17	♣ A9832	

Board: 102	♠ 753	The opponents are silent.
Dealer: S	♥ AQJ102	
Vul: NS	♦ K2	Partner bids first.
HCP: 11	♣ J102	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ K932	♠ J107		1NT	Pass	2♦
Vul: Both	♥ AJ7	♥ K98432	Pass	2♥	Pass	3♥
North HCP: 17	♦ K7	♦ J98	Pass	4♥	AP	
South HCP: 5	♣ AQ63	♣ 8				
Contract: 4♥ N						

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ QJ7	♠ A42				1NT
Vul: None	♥ AJ1092	♥ KQ3	Pass	2♦	Pass	2♥
North HCP: 14	♦ K6	♦ A1082	Pass	3NT	Pass	4♥
South HCP: 17	♣ QJ8	♣ A72	AP			
Contract: 4♥ S						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ AJ9765		1NT	Pass	2♥
Vul: NS	♥ Q42	♥ K6	Pass	2♠	Pass	4♠
North HCP: 17	♦ K63	♦ Q84	AP			
South HCP: 10	♣ AKQ92	♣ 63				
Contract: 4♠ N						

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ Q9864	♠ 53				1NT
Vul: EW	♥ 10	♥ AKQ4	Pass	2♥	Pass	2♠
North HCP: 5	♦ Q875	♦ K96	AP			
South HCP: 15	♣ J103	♣ K876				
Contract: 2♠ S						

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ J10		1NT	Pass	2♦
Vul: None	♥ Q5	♥ A10642	Pass	2♥	Pass	3♦
North HCP: 17	♦ A84	♦ Q752	Pass	3NT	AP	
South HCP: 11	♣ A9832	♣ KJ				
Contract: 3N N						

Board: 102	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ AJ106				1NT
Vul: NS	♥ AQJ102	♥ 9876	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 11	♦ K2	♦ AQ6	Pass	4♥	AP	
South HCP: 15	♣ J102	♣ A7				
Contract: 4♥ N						

1. Extended acceptance after NT

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 97	♠ J107	The opponents are silent.
Dealer: N	♥ K98432	
Vul: Both	♦ J98	Partner bids first.
HCP: 5	♣ 8	

Board: 98	♠ A42	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: None	♦ A1082	You bid first.
HCP: 17	♣ A72	

Board: 99	♠ AJ9765	The opponents are silent.
Dealer: N	♥ K6	
Vul: NS	♦ Q84	Partner bids first.
HCP: 10	♣ 63	

Board: 100	♠ 53	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: EW	♦ K96	You bid first.
HCP: 15	♣ K876	

Board: 101	♠ J10	The opponents are silent.
Dealer: N	♥ A10642	
Vul: None	♦ Q752	Partner bids first.
HCP: 11	♣ KJ	

Board: 102	♠ AJ106	The opponents are silent.
Dealer: S	♥ 9876	
Vul: NS	♦ AQ6	You bid first.
HCP: 15	♣ A7	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ K932	♠ J107		1NT	Pass	2♦
Vul: Both	♥ AJ7	♥ K98432	Pass	2♥	Pass	3♥
North HCP: 17	♦ K7	♦ J98	Pass	4♥	AP	
South HCP: 5	♣ AQ63	♣ 8				
Contract: 4♥ N						

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ QJ7	♠ A42				1NT
Vul: None	♥ AJ1092	♥ KQ3	Pass	2♦	Pass	2♥
North HCP: 14	♦ K6	♦ A1082	Pass	3NT	Pass	4♥
South HCP: 17	♣ QJ8	♣ A72	AP			
Contract: 4♥ S						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ AJ9765		1NT	Pass	2♥
Vul: NS	♥ Q42	♥ K6	Pass	2♠	Pass	4♠
North HCP: 17	♦ K63	♦ Q84	AP			
South HCP: 10	♣ AKQ92	♣ 63				
Contract: 4♠ N						

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ Q9864	♠ 53				1NT
Vul: EW	♥ 10	♥ AKQ4	Pass	2♥	Pass	2♠
North HCP: 5	♦ Q875	♦ K96	AP			
South HCP: 15	♣ J103	♣ K876				
Contract: 2♠ S						

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ J10		1NT	Pass	2♦
Vul: None	♥ Q5	♥ A10642	Pass	2♥	Pass	3♦
North HCP: 17	♦ A84	♦ Q752	Pass	3NT	AP	
South HCP: 11	♣ A9832	♣ KJ				
Contract: 3N N						

Board: 102	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ AJ106				1NT
Vul: NS	♥ AQJ102	♥ 9876	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 11	♦ K2	♦ AQ6	Pass	4♥	AP	
South HCP: 15	♣ J102	♣ A7				
Contract: 4♥ N						

1. Extended acceptance after NT

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 103	♠ KQ3	The opponents are silent.
Dealer: N	♥ AK753	
Vul: EW	♦ QJ	You bid first.
HCP: 17	♣ Q52	

Board: 104	♠ KJ985	The opponents are silent.
Dealer: S	♥ Q92	
Vul: Both	♦ 984	Partner bids first.
HCP: 7	♣ J4	

Board: 105	♠ A10	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: NS	♦ AK1073	You bid first.
HCP: 16	♣ 764	

Board: 106	♠ A10753	The opponents are silent.
Dealer: S	♥ 1073	
Vul: EW	♦ K9	Partner bids first.
HCP: 11	♣ A75	

Board: 107	♠ AKJ76	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ K102	You bid first.
HCP: 15	♣ 1092	

Board: 108	♠ Q9	The opponents are silent.
Dealer: S	♥ Q109432	
Vul: EW	♦ J93	Partner bids first.
HCP: 5	♣ 97	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 103 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4♥ N	North: ♠ KQ3 ♥ AK753 ♦ QJ ♣ Q52	South: ♠ J4 ♥ QJ108642 ♦ 75 ♣ A9	<table border="0" style="width: 100%;"> <tr> <td style="width: 10%;">West</td> <td style="width: 10%;">North</td> <td style="width: 10%;">East</td> <td style="width: 10%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>4♦<sup>1</sup></td> </tr> <tr> <td>Pass</td> <td>4♥</td> <td>AP</td> <td></td> </tr> </table> 1. Texas	West	North	East	South		1NT	Pass	4♦ <sup>1</sup>	Pass	4♥	AP	
West	North	East	South												
	1NT	Pass	4♦ <sup>1</sup>												
Pass	4♥	AP													

Board: 104 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 2♠ S	North: ♠ KJ985 ♥ Q92 ♦ 984 ♣ J4	South: ♠ AQ10 ♥ KJ7 ♦ A10 ♣ Q7532	<table border="0" style="width: 100%;"> <tr> <td style="width: 10%;">West</td> <td style="width: 10%;">North</td> <td style="width: 10%;">East</td> <td style="width: 10%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>Pass</td> <td>2♠</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South				1NT	Pass	2♥	Pass	2♠	AP			
West	North	East	South																
			1NT																
Pass	2♥	Pass	2♠																
AP																			

Board: 105 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ A10 ♥ AJ8 ♦ AK1073 ♣ 764	South: ♠ QJ763 ♥ K32 ♦ Q4 ♣ KJ10	<table border="0" style="width: 100%;"> <tr> <td style="width: 10%;">West</td> <td style="width: 10%;">North</td> <td style="width: 10%;">East</td> <td style="width: 10%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2♠</td> <td>Pass</td> <td>3NT</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♥	Pass	2♠	Pass	3NT	AP			
West	North	East	South																
	1NT	Pass	2♥																
Pass	2♠	Pass	3NT																
AP																			

Board: 106 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ A10753 ♥ 1073 ♦ K9 ♣ A75	South: ♠ J2 ♥ KQJ9 ♦ AQ53 ♣ K64	<table border="0" style="width: 100%;"> <tr> <td style="width: 10%;">West</td> <td style="width: 10%;">North</td> <td style="width: 10%;">East</td> <td style="width: 10%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>Pass</td> <td>2♠</td> </tr> <tr> <td>Pass</td> <td>3NT</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South				1NT	Pass	2♥	Pass	2♠	Pass	3NT	AP	
West	North	East	South																
			1NT																
Pass	2♥	Pass	2♠																
Pass	3NT	AP																	

Board: 107 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 2♥ N	North: ♠ AKJ76 ♥ A3 ♦ K102 ♣ 1092	South: ♠ 4 ♥ QJ862 ♦ Q9875 ♣ J8	<table border="0" style="width: 100%;"> <tr> <td style="width: 10%;">West</td> <td style="width: 10%;">North</td> <td style="width: 10%;">East</td> <td style="width: 10%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♦	Pass	2♥	AP	
West	North	East	South												
	1NT	Pass	2♦												
Pass	2♥	AP													

Board: 108 Dealer: S Vul: EW North HCP: 5 South HCP: 16 Contract: 3♥ N	North: ♠ Q9 ♥ Q109432 ♦ J93 ♣ 97	South: ♠ A42 ♥ KJ76 ♦ A872 ♣ A5	<table border="0" style="width: 100%;"> <tr> <td style="width: 10%;">West</td> <td style="width: 10%;">North</td> <td style="width: 10%;">East</td> <td style="width: 10%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2NT<sup>1</sup></td> </tr> <tr> <td>Pass</td> <td>3♥</td> <td>AP</td> <td></td> </tr> </table> 1. Extended acceptance after NT	West	North	East	South				1NT	Pass	2♦	Pass	2NT <sup>1</sup>	Pass	3♥	AP	
West	North	East	South																
			1NT																
Pass	2♦	Pass	2NT <sup>1</sup>																
Pass	3♥	AP																	

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 103	♠ J4	The opponents are silent.
Dealer: N	♥ QJ108642	
Vul: EW	♦ 75	Partner bids first.
HCP: 8	♣ A9	

Board: 104	♠ AQ10	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: Both	♦ A10	You bid first.
HCP: 16	♣ Q7532	

Board: 105	♠ QJ763	The opponents are silent.
Dealer: N	♥ K32	
Vul: NS	♦ Q4	Partner bids first.
HCP: 12	♣ KJ10	

Board: 106	♠ J2	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: EW	♦ AQ53	You bid first.
HCP: 16	♣ K64	

Board: 107	♠ 4	The opponents are silent.
Dealer: N	♥ QJ862	
Vul: None	♦ Q9875	Partner bids first.
HCP: 6	♣ J8	

Board: 108	♠ A42	The opponents are silent.
Dealer: S	♥ KJ76	
Vul: EW	♦ A872	You bid first.
HCP: 16	♣ A5	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 103 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4♥ N	North: ♠ KQ3 ♥ AK753 ♦ QJ ♣ Q52	South: ♠ J4 ♥ QJ108642 ♦ 75 ♣ A9	<table border="0"> <tr> <td style="padding-right: 10px;">West</td> <td style="padding-right: 10px;">North</td> <td style="padding-right: 10px;">East</td> <td>South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>4♦<sup>1</sup></td> </tr> <tr> <td>Pass</td> <td>4♥</td> <td>AP</td> <td></td> </tr> </table> 1. Texas	West	North	East	South		1NT	Pass	4♦ <sup>1</sup>	Pass	4♥	AP	
West	North	East	South												
	1NT	Pass	4♦ <sup>1</sup>												
Pass	4♥	AP													

Board: 104 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 2♠ S	North: ♠ KJ985 ♥ Q92 ♦ 984 ♣ J4	South: ♠ AQ10 ♥ KJ7 ♦ A10 ♣ Q7532	<table border="0"> <tr> <td style="padding-right: 10px;">West</td> <td style="padding-right: 10px;">North</td> <td style="padding-right: 10px;">East</td> <td>South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>Pass</td> <td>2♠</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South				1NT	Pass	2♥	Pass	2♠	AP			
West	North	East	South																
			1NT																
Pass	2♥	Pass	2♠																
AP																			

Board: 105 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ A10 ♥ AJ8 ♦ AK1073 ♣ 764	South: ♠ QJ763 ♥ K32 ♦ Q4 ♣ KJ10	<table border="0"> <tr> <td style="padding-right: 10px;">West</td> <td style="padding-right: 10px;">North</td> <td style="padding-right: 10px;">East</td> <td>South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2♠</td> <td>Pass</td> <td>3NT</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♥	Pass	2♠	Pass	3NT	AP			
West	North	East	South																
	1NT	Pass	2♥																
Pass	2♠	Pass	3NT																
AP																			

Board: 106 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ A10753 ♥ 1073 ♦ K9 ♣ A75	South: ♠ J2 ♥ KQJ9 ♦ AQ53 ♣ K64	<table border="0"> <tr> <td style="padding-right: 10px;">West</td> <td style="padding-right: 10px;">North</td> <td style="padding-right: 10px;">East</td> <td>South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>Pass</td> <td>2♠</td> </tr> <tr> <td>Pass</td> <td>3NT</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South				1NT	Pass	2♥	Pass	2♠	Pass	3NT	AP	
West	North	East	South																
			1NT																
Pass	2♥	Pass	2♠																
Pass	3NT	AP																	

Board: 107 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 2♥ N	North: ♠ AKJ76 ♥ A3 ♦ K102 ♣ 1092	South: ♠ 4 ♥ QJ862 ♦ Q9875 ♣ J8	<table border="0"> <tr> <td style="padding-right: 10px;">West</td> <td style="padding-right: 10px;">North</td> <td style="padding-right: 10px;">East</td> <td>South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♦	Pass	2♥	AP	
West	North	East	South												
	1NT	Pass	2♦												
Pass	2♥	AP													

Board: 108 Dealer: S Vul: EW North HCP: 5 South HCP: 16 Contract: 3♥ N	North: ♠ Q9 ♥ Q109432 ♦ J93 ♣ 97	South: ♠ A42 ♥ KJ76 ♦ A872 ♣ A5	<table border="0"> <tr> <td style="padding-right: 10px;">West</td> <td style="padding-right: 10px;">North</td> <td style="padding-right: 10px;">East</td> <td>South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2NT<sup>1</sup></td> </tr> <tr> <td>Pass</td> <td>3♥</td> <td>AP</td> <td></td> </tr> </table> 1. Extended acceptance after NT	West	North	East	South				1NT	Pass	2♦	Pass	2NT <sup>1</sup>	Pass	3♥	AP	
West	North	East	South																
			1NT																
Pass	2♦	Pass	2NT <sup>1</sup>																
Pass	3♥	AP																	



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 109	♠ K92	West Bids 2♠ if possible.
Dealer: N	♥ AK7	East Bids 3♥ if possible.
Vul: Both	♦ AJ10	
HCP: 15	♣ 10983	You bid first.

Board: 110	♠ A107542	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ J7	Partner bids first.
HCP: 5	♣ 10653	

Board: 111	♠ Q9654	The opponents are silent.
Dealer: N	♥ K6	
Vul: Both	♦ AK10	You bid first.
HCP: 16	♣ KJ3	

Board: 112	♠ A64	The opponents are silent.
Dealer: S	♥ J8762	
Vul: None	♦ J85	Partner bids first.
HCP: 10	♣ A5	

Board: 113	♠ J764	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ A1093	You bid first.
HCP: 17	♣ AJ6	

Board: 114	♠ 106	The opponents are silent.
Dealer: S	♥ 109873	
Vul: None	♦ Q6	Partner bids first.
HCP: 5	♣ K762	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 109 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4♠ S	North: ♠ K92 ♥ AK7 ♦ AJ10 ♣ 10983	South: ♠ AJ8754 ♥ 3 ♦ Q94 ♣ J72	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>2♠<sup>1</sup></td> <td>X</td> <td>3♥</td> <td>4♣</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table> 1. Michaels Cuebid	West	North	East	South		1NT	Pass	2♥	2♠ <sup>1</sup>	X	3♥	4♣	AP			
West	North	East	South																
	1NT	Pass	2♥																
2♠ <sup>1</sup>	X	3♥	4♣																
AP																			

Board: 110 Dealer: S Vul: None North HCP: 5 South HCP: 15 Contract: 3♠ S	North: ♠ A107542 ♥ 10 ♦ J7 ♣ 10653	South: ♠ 86 ♥ AKQ86 ♦ K84 ♣ K98	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>Pass</td> <td>2♠</td> </tr> <tr> <td>Pass</td> <td>3♠</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South				1NT	Pass	2♥	Pass	2♠	Pass	3♠	AP	
West	North	East	South																
			1NT																
Pass	2♥	Pass	2♠																
Pass	3♠	AP																	

Board: 111 Dealer: N Vul: Both North HCP: 16 South HCP: 6 Contract: 2♥ N	North: ♠ Q9654 ♥ K6 ♦ AK10 ♣ KJ3	South: ♠ A7 ♥ 109852 ♦ Q5 ♣ 8642	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♦	Pass	2♥	AP	
West	North	East	South												
	1NT	Pass	2♦												
Pass	2♥	AP													

Board: 112 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 4♥ S	North: ♠ A64 ♥ J8762 ♦ J85 ♣ A5	South: ♠ K852 ♥ AQ10 ♦ AQ4 ♣ J73	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>3NT</td> <td>Pass</td> <td>4♥</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table>	West	North	East	South				1NT	Pass	2♦	Pass	2♥	Pass	3NT	Pass	4♥	AP			
West	North	East	South																				
			1NT																				
Pass	2♦	Pass	2♥																				
Pass	3NT	Pass	4♥																				
AP																							

Board: 113 Dealer: N Vul: NS North HCP: 17 South HCP: 13 Contract: 4♠ N	North: ♠ J764 ♥ AK ♦ A1093 ♣ AJ6	South: ♠ A10853 ♥ Q5 ♦ KQ54 ♣ Q8	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2NT<sup>1</sup></td> <td>Pass</td> <td>3NT<sup>2</sup></td> </tr> <tr> <td>Pass</td> <td>4♣<sup>3</sup></td> <td>Pass</td> <td>4♦<sup>4</sup></td> </tr> <tr> <td>Pass</td> <td>4♠</td> <td>AP</td> <td></td> </tr> </table> <ol style="list-style-type: none"> <li>1. Extended acceptance after NT</li> <li>2. Cue bid, surplus</li> <li>3. Cue bid, a ♣ stopper</li> <li>4. Cue bid, a ♦ stopper</li> </ol>	West	North	East	South		1NT	Pass	2♥	Pass	2NT <sup>1</sup>	Pass	3NT <sup>2</sup>	Pass	4♣ <sup>3</sup>	Pass	4♦ <sup>4</sup>	Pass	4♠	AP	
West	North	East	South																				
	1NT	Pass	2♥																				
Pass	2NT <sup>1</sup>	Pass	3NT <sup>2</sup>																				
Pass	4♣ <sup>3</sup>	Pass	4♦ <sup>4</sup>																				
Pass	4♠	AP																					

Board: 114 Dealer: S Vul: None North HCP: 5 South HCP: 15 Contract: 2♥ S	North: ♠ 106 ♥ 109873 ♦ Q6 ♣ K762	South: ♠ A85 ♥ A2 ♦ AK1082 ♣ 1093	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table>	West	North	East	South				1NT	Pass	2♦	Pass	2♥	AP			
West	North	East	South																
			1NT																
Pass	2♦	Pass	2♥																
AP																			

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 109	♠ AJ8754	West Bids 2♠ if possible.
Dealer: N	♥ 3	East Bids 3♥ if possible.
Vul: Both	♦ Q94	
HCP: 8	♣ J72	Partner bids first.

Board: 110	♠ 86	The opponents are silent.
Dealer: S	♥ AKQ86	
Vul: None	♦ K84	You bid first.
HCP: 15	♣ K98	

Board: 111	♠ A7	The opponents are silent.
Dealer: N	♥ 109852	
Vul: Both	♦ Q5	Partner bids first.
HCP: 6	♣ 8642	

Board: 112	♠ K852	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: None	♦ AQ4	You bid first.
HCP: 16	♣ J73	

Board: 113	♠ A10853	The opponents are silent.
Dealer: N	♥ Q5	
Vul: NS	♦ KQ54	Partner bids first.
HCP: 13	♣ Q8	

Board: 114	♠ A85	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ AK1082	You bid first.
HCP: 15	♣ 1093	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ K92	♠ AJ8754		1NT	Pass	2♥
Vul: Both	♥ AK7	♥ 3	2♠ <sup>1</sup>	X	3♥	4♣
North HCP: 15	♦ AJ10	♦ Q94	AP			
South HCP: 8	♣ 10983	♣ J72	1. Michaels Cuebid			
Contract: 4♠ S						

Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ A107542	♠ 86				1NT
Vul: None	♥ 10	♥ AKQ86	Pass	2♥	Pass	2♠
North HCP: 5	♦ J7	♦ K84	Pass	3♠	AP	
South HCP: 15	♣ 10653	♣ K98				
Contract: 3♠ S						

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ Q9654	♠ A7		1NT	Pass	2♦
Vul: Both	♥ K6	♥ 109852	Pass	2♥	AP	
North HCP: 16	♦ AK10	♦ Q5				
South HCP: 6	♣ KJ3	♣ 8642				
Contract: 2♥ N						

Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ K852				1NT
Vul: None	♥ J8762	♥ AQ10	Pass	2♦	Pass	2♥
North HCP: 10	♦ J85	♦ AQ4	Pass	3NT	Pass	4♥
South HCP: 16	♣ A5	♣ J73	AP			
Contract: 4♥ S						

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ J764	♠ A10853		1NT	Pass	2♥
Vul: NS	♥ AK	♥ Q5	Pass	2NT <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 17	♦ A1093	♦ KQ54	Pass	4♣ <sup>3</sup>	Pass	4♦ <sup>4</sup>
South HCP: 13	♣ AJ6	♣ Q8	Pass	4♠	AP	
Contract: 4♠ N			1. Extended acceptance after NT			
			2. Cue bid, surplus			
			3. Cue bid, a ♣ stopper			
			4. Cue bid, a ♦ stopper			

Board: 114	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ A85				1NT
Vul: None	♥ 109873	♥ A2	Pass	2♦	Pass	2♥
North HCP: 5	♦ Q6	♦ AK1082	AP			
South HCP: 15	♣ K762	♣ 1093				
Contract: 2♥ S						

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 115	♠ AJ6	The opponents are silent.
Dealer: N	♥ Q54	
Vul: NS	♦ AQ92	You bid first.
HCP: 17	♣ A64	

Board: 116	♠ KQ6	The opponents are silent.
Dealer: S	♥ J109842	
Vul: EW	♦ 973	Partner bids first.
HCP: 6	♣ 3	

Board: 117	♠ QJ52	The opponents are silent.
Dealer: N	♥ 743	
Vul: Both	♦ AK8	You bid first.
HCP: 17	♣ AK2	

Board: 118	♠ A32	The opponents are silent.
Dealer: S	♥ A86543	
Vul: EW	♦ Q2	Partner bids first.
HCP: 10	♣ 105	

Board: 119	♠ A3	The opponents are silent.
Dealer: N	♥ K1092	
Vul: Both	♦ A62	You bid first.
HCP: 15	♣ A972	

Board: 120	♠ 42	The opponents are silent.
Dealer: S	♥ J96543	
Vul: Both	♦ 985	Partner bids first.
HCP: 1	♣ 62	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 1087542		1NT	Pass	2♥
Vul: NS	♥ Q54	♥ K87	Pass	2♠	AP	
North HCP: 17	♦ AQ92	♦ J10				
South HCP: 6	♣ A64	♣ Q3				
Contract: 2♠ N						

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ KQ6	♠ 1082				1NT
Vul: EW	♥ J109842	♥ KQ3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6	♦ 973	♦ AKJ	AP			
South HCP: 17	♣ 3	♣ KJ108	1. Texas			
Contract: 4♥ S						

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ QJ52	♠ 1097		1NT	Pass	2♦
Vul: Both	♥ 743	♥ AQJ982	Pass	2♥	Pass	3♥
North HCP: 17	♦ AK8	♦ J	Pass	4♥	AP	
South HCP: 8	♣ AK2	♣ 854				
Contract: 4♥ N						

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ A32	♠ 84				1NT
Vul: EW	♥ A86543	♥ QJ2	Pass	2♦	Pass	2♥
North HCP: 10	♦ Q2	♦ AJ107	Pass	4♥	AP	
South HCP: 15	♣ 105	♣ AK32				
Contract: 4♥ S						

Board: 119	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ 97542		1NT	Pass	2♥
Vul: Both	♥ K1092	♥ J8	Pass	2♠	AP	
North HCP: 15	♦ A62	♦ K974				
South HCP: 6	♣ A972	♣ Q10				
Contract: 2♠ N						

Board: 120	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ AJ10				1NT
Vul: Both	♥ J96543	♥ KQ1082	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 1	♦ 985	♦ 43	Pass	3♥	AP	
South HCP: 15	♣ 62	♣ AJ10	1. Extended acceptance after NT			
Contract: 3♥ N						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 115	♠ 1087542	The opponents are silent.
Dealer: N	♥ K87	
Vul: NS	♦ J10	Partner bids first.
HCP: 6	♣ Q3	

Board: 116	♠ 1082	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: EW	♦ AKJ	You bid first.
HCP: 17	♣ KJ108	

Board: 117	♠ 1097	The opponents are silent.
Dealer: N	♥ AQJ982	
Vul: Both	♦ J	Partner bids first.
HCP: 8	♣ 854	

Board: 118	♠ 84	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: EW	♦ AJ107	You bid first.
HCP: 15	♣ AK32	

Board: 119	♠ 97542	The opponents are silent.
Dealer: N	♥ J8	
Vul: Both	♦ K974	Partner bids first.
HCP: 6	♣ Q10	

Board: 120	♠ AJ10	The opponents are silent.
Dealer: S	♥ KQ1082	
Vul: Both	♦ 43	You bid first.
HCP: 15	♣ AJ10	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 1087542		1NT	Pass	2♥
Vul: NS	♥ Q54	♥ K87	Pass	2♠	AP	
North HCP: 17	♦ AQ92	♦ J10				
South HCP: 6	♣ A64	♣ Q3				
Contract: 2♠ N						

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ KQ6	♠ 1082				1NT
Vul: EW	♥ J109842	♥ KQ3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6	♦ 973	♦ AKJ	AP			
South HCP: 17	♣ 3	♣ KJ108	1. Texas			
Contract: 4♥ S						

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ QJ52	♠ 1097		1NT	Pass	2♦
Vul: Both	♥ 743	♥ AQJ982	Pass	2♥	Pass	3♥
North HCP: 17	♦ AK8	♦ J	Pass	4♥	AP	
South HCP: 8	♣ AK2	♣ 854				
Contract: 4♥ N						

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ A32	♠ 84				1NT
Vul: EW	♥ A86543	♥ QJ2	Pass	2♦	Pass	2♥
North HCP: 10	♦ Q2	♦ AJ107	Pass	4♥	AP	
South HCP: 15	♣ 105	♣ AK32				
Contract: 4♥ S						

Board: 119	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ 97542		1NT	Pass	2♥
Vul: Both	♥ K1092	♥ J8	Pass	2♠	AP	
North HCP: 15	♦ A62	♦ K974				
South HCP: 6	♣ A972	♣ Q10				
Contract: 2♠ N						

Board: 120	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ AJ10				1NT
Vul: Both	♥ J96543	♥ KQ1082	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 1	♦ 985	♦ 43	Pass	3♥	AP	
South HCP: 15	♣ 62	♣ AJ10	1. Extended acceptance after NT			
Contract: 3♥ N						



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 121	♠ AJ	The opponents are silent.
Dealer: N	♥ KJ105	
Vul: None	♦ K643	You bid first.
HCP: 15	♣ K84	
Board: 122	♠ 54	East Doubles 2♦ if possible.
Dealer: S	♥ 107642	
Vul: NS	♦ 952	Partner bids first.
HCP: 3	♣ K106	
Board: 123	♠ AKJ85	The opponents are silent.
Dealer: N	♥ 74	
Vul: Both	♦ AQ3	You bid first.
HCP: 15	♣ J106	
Board: 124	♠ 6	East Bids 2♠ if possible.
Dealer: S	♥ AJ1076	East Doubles 4♥ if possible.
Vul: None	♦ J3	West Bids 4♠ if possible.
HCP: 9	♣ QJ654	Partner bids first.
Board: 125	♠ AK7	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ Q95	You bid first.
HCP: 15	♣ 109854	
Board: 126	♠ 107642	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ KQ92	Partner bids first.
HCP: 13	♣ A7	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ Q109653		1NT	Pass	2♥
Vul: None	♥ KJ105	♥ 743	Pass	2♠	Pass	3♠
North HCP: 15	♦ K643	♦ A9	AP			
South HCP: 7	♣ K84	♣ J9				
Contract: 3♠ N						
Board: 122	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ AJ9				1NT
Vul: NS	♥ 107642	♥ AQ85	Pass	2♦	X	2NT <sup>1</sup>
North HCP: 3	♦ 952	♦ K6	Pass	3♥	AP	
South HCP: 15	♣ K106	♣ J954				
Contract: 3♥ N			1. Extended acceptance after NT			
Board: 123	North:	South:	West	North	East	South
Dealer: N	♠ AKJ85	♠ 106		1NT	Pass	2♦
Vul: Both	♥ 74	♥ KJ962	Pass	2♥	Pass	2NT
North HCP: 15	♦ AQ3	♦ J74	AP			
South HCP: 7	♣ J106	♣ Q92				
Contract: 2N N						
Board: 124	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ KJ8				1NT
Vul: None	♥ AJ1076	♥ Q853	Pass	2♦	2♠	3♥
North HCP: 9	♦ J3	♦ AKQ9	Pass	4♥	X	Pass
South HCP: 15	♣ QJ654	♣ 107	4♠	X♠	AP	
Contract: 4♠ X E						
Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 964		1NT	Pass	2♦
Vul: NS	♥ AQ	♥ KJ1082	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q95	♦ 864	AP			
South HCP: 9	♣ 109854	♣ KQ				
Contract: 2N N						
Board: 126	North:	South:	West	North	East	South
Dealer: S	♠ 107642	♠ KJ				1NT
Vul: EW	♥ A7	♥ KQ942	Pass	2♥	Pass	2♠
North HCP: 13	♦ KQ92	♦ AJ10	Pass	3♦	Pass	3♥
South HCP: 16	♣ A7	♣ Q65	Pass	3NT	AP	
Contract: 3N S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 121	♠ Q109653	The opponents are silent.
Dealer: N	♥ 743	
Vul: None	♦ A9	Partner bids first.
HCP: 7	♣ J9	
Board: 122	♠ AJ9	East Doubles 2♦ if possible.
Dealer: S	♥ AQ85	
Vul: NS	♦ K6	You bid first.
HCP: 15	♣ J954	
Board: 123	♠ 106	The opponents are silent.
Dealer: N	♥ KJ962	
Vul: Both	♦ J74	Partner bids first.
HCP: 7	♣ Q92	
Board: 124	♠ KJ8	East Bids 2♠ if possible.
Dealer: S	♥ Q853	East Doubles 4♥ if possible.
Vul: None	♦ AKQ9	West Bids 4♠ if possible.
HCP: 15	♣ 107	You bid first.
Board: 125	♠ 964	The opponents are silent.
Dealer: N	♥ KJ1082	
Vul: NS	♦ 864	Partner bids first.
HCP: 9	♣ KQ	
Board: 126	♠ KJ	The opponents are silent.
Dealer: S	♥ KQ942	
Vul: EW	♦ AJ10	You bid first.
HCP: 16	♣ Q65	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 121 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3♠ N	North: ♠ AJ ♥ KJ105 ♦ K643 ♣ K84	South: ♠ Q109653 ♥ 743 ♦ A9 ♣ J9	West Pass AP	North 1NT 2♠	East Pass Pass	South 2♥ 3♠
Board: 122 Dealer: S Vul: NS North HCP: 3 South HCP: 15 Contract: 3♥ N	North: ♠ 54 ♥ 107642 ♦ 952 ♣ K106	South: ♠ AJ9 ♥ AQ85 ♦ K6 ♣ J954	West Pass Pass 1. Extended acceptance after NT	North 2♦ 3♥	East X AP	South 1NT 2NT <sup>1</sup>
Board: 123 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 2N N	North: ♠ AKJ85 ♥ 74 ♦ AQ3 ♣ J106	South: ♠ 106 ♥ KJ962 ♦ J74 ♣ Q92	West Pass AP	North 1NT 2♥	East Pass Pass	South 2♦ 2NT
Board: 124 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♠X E	North: ♠ 6 ♥ AJ1076 ♦ J3 ♣ QJ654	South: ♠ KJ8 ♥ Q853 ♦ AKQ9 ♣ 107	West Pass Pass 4♠	North 2♦ 4♥ X♠	East 2♠ X AP	South 1NT 3♥ Pass
Board: 125 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2N N	North: ♠ AK7 ♥ AQ ♦ Q95 ♣ 109854	South: ♠ 964 ♥ KJ1082 ♦ 864 ♣ KQ	West Pass AP	North 1NT 2♥	East Pass Pass	South 2♦ 2NT
Board: 126 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	North: ♠ 107642 ♥ A7 ♦ KQ92 ♣ A7	South: ♠ KJ ♥ KQ942 ♦ AJ10 ♣ Q65	West Pass Pass Pass	North 2♥ 3♦ 3NT	East Pass Pass AP	South 1NT 2♠ 3♥

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 127	♠ AK43	The opponents are silent.
Dealer: N	♥ QJ84	
Vul: NS	♦ K52	You bid first.
HCP: 15	♣ Q9	
Board: 128	♠ J85432	East Bids 2♠ if possible.
Dealer: S	♥ A10	West Bids 2NT if possible.
Vul: EW	♦ J76	
HCP: 8	♣ Q7	Partner bids first.
Board: 129	♠ AK2	The opponents are silent.
Dealer: N	♥ K643	
Vul: Both	♦ KJ	You bid first.
HCP: 16	♣ Q832	
Board: 130	♠ AJ9	The opponents are silent.
Dealer: S	♥ KJ752	
Vul: NS	♦ 87	Partner bids first.
HCP: 9	♣ 1054	
Board: 131	♠ J872	The opponents are silent.
Dealer: N	♥ K8	
Vul: EW	♦ AK2	You bid first.
HCP: 15	♣ KJ65	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 127

Dealer: N

Vul: NS

North HCP: 15

South HCP: 4

Contract: 2♥ N

North:

♠ AK43

♥ QJ84

♦ K52

♣ Q9

South:

♠ 1076

♥ 106532

♦ 7

♣ A863

West North East South

1NT Pass 2♦

Pass 2♥ AP

Board: 128

Dealer: S

Vul: EW

North HCP: 8

South HCP: 16

Contract: 3♠ N

North:

♠ J85432

♥ A10

♦ J76

♣ Q7

South:

♠ AQ

♥ K95

♦ AK93

♣ 10985

West North East South

1NT

Pass 2♥ 2♠<sup>1</sup> Pass

2NT<sup>2</sup> 3♠ AP

1. Michaels Cuebid

2. to the partner's longer

Board: 129

Dealer: N

Vul: Both

North HCP: 16

South HCP: 8

Contract: 4♥ N

North:

♠ AK2

♥ K643

♦ KJ

♣ Q832

South:

♠ J73

♥ AQ10972

♦ 7

♣ J96

West North East South

1NT Pass 2♦

Pass 2NT<sup>1</sup> Pass 4♦<sup>2</sup>

Pass 4♥ AP

1. Extended acceptance after NT

2. Splinter

Board: 130

Dealer: S

Vul: NS

North HCP: 9

South HCP: 16

Contract: 4♥ N

North:

♠ AJ9

♥ KJ752

♦ 87

♣ 1054

South:

♠ 84

♥ AQ104

♦ AK102

♣ K73

West North East South

1NT

Pass 2♦ Pass 2♠<sup>1</sup>

Pass 4♥ AP

1. Extended acceptance after NT

Board: 131

Dealer: N

Vul: EW

North HCP: 15

South HCP: 17

Contract: 6♠ N

North:

♠ J872

♥ K8

♦ AK2

♣ KJ65

South:

♠ AQ963

♥ A6

♦ J6

♣ AQ108

West North East South

1NT Pass 2♥

Pass 2NT<sup>1</sup> Pass 3NT<sup>2</sup>

Pass 4♣<sup>3</sup> Pass 4♥<sup>4</sup>

Pass 4♠ Pass 4NT<sup>5</sup>

Pass 5♣ Pass 6♠

AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Cue bid, a ♥ stopper

5. Blackwood 1430, for ♠

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 127	♠ 1076	The opponents are silent.
Dealer: N	♥ 106532	
Vul: NS	♦ 7	Partner bids first.
HCP: 4	♣ A863	
Board: 128	♠ AQ	East Bids 2♠ if possible.
Dealer: S	♥ K95	West Bids 2NT if possible.
Vul: EW	♦ AK93	
HCP: 16	♣ 10985	You bid first.
Board: 129	♠ J73	The opponents are silent.
Dealer: N	♥ AQ10972	
Vul: Both	♦ 7	Partner bids first.
HCP: 8	♣ J96	
Board: 130	♠ 84	The opponents are silent.
Dealer: S	♥ AQ104	
Vul: NS	♦ AK102	You bid first.
HCP: 16	♣ K73	
Board: 131	♠ AQ963	The opponents are silent.
Dealer: N	♥ A6	
Vul: EW	♦ J6	Partner bids first.
HCP: 17	♣ AQ108	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 127 Dealer: N Vul: NS North HCP: 15 South HCP: 4 Contract: 2♥ N	North: ♠ AK43 ♥ QJ84 ♦ K52 ♣ Q9	South: ♠ 1076 ♥ 106532 ♦ 7 ♣ A863	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♦	Pass	2♥	AP	
West	North	East	South												
	1NT	Pass	2♦												
Pass	2♥	AP													

Board: 128 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 3♠ N	North: ♠ J85432 ♥ A10 ♦ J76 ♣ Q7	South: ♠ AQ ♥ K95 ♦ AK93 ♣ 10985	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>2♠<sup>1</sup></td> <td>Pass</td> </tr> <tr> <td></td> <td>2NT<sup>2</sup></td> <td>3♠</td> <td>AP</td> </tr> </table> <p>1. Michaels Cuebid 2. to the partner's longer</p>	West	North	East	South				1NT	Pass	2♥	2♠ <sup>1</sup>	Pass		2NT <sup>2</sup>	3♠	AP
West	North	East	South																
			1NT																
Pass	2♥	2♠ <sup>1</sup>	Pass																
	2NT <sup>2</sup>	3♠	AP																

Board: 129 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4♥ N	North: ♠ AK2 ♥ K643 ♦ KJ ♣ Q832	South: ♠ J73 ♥ AQ10972 ♦ 7 ♣ J96	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>Pass</td> <td>2NT<sup>1</sup></td> <td>Pass</td> <td>4♦<sup>2</sup></td> </tr> <tr> <td>Pass</td> <td>4♥</td> <td>AP</td> <td></td> </tr> </table> <p>1. Extended acceptance after NT 2. Splinter</p>	West	North	East	South		1NT	Pass	2♦	Pass	2NT <sup>1</sup>	Pass	4♦ <sup>2</sup>	Pass	4♥	AP	
West	North	East	South																
	1NT	Pass	2♦																
Pass	2NT <sup>1</sup>	Pass	4♦ <sup>2</sup>																
Pass	4♥	AP																	

Board: 130 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♥ N	North: ♠ AJ9 ♥ KJ752 ♦ 87 ♣ 1054	South: ♠ 84 ♥ AQ104 ♦ AK102 ♣ K73	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2♠<sup>1</sup></td> </tr> <tr> <td>Pass</td> <td>4♥</td> <td>AP</td> <td></td> </tr> </table> <p>1. Extended acceptance after NT</p>	West	North	East	South				1NT	Pass	2♦	Pass	2♠ <sup>1</sup>	Pass	4♥	AP	
West	North	East	South																
			1NT																
Pass	2♦	Pass	2♠ <sup>1</sup>																
Pass	4♥	AP																	

Board: 131 Dealer: N Vul: EW North HCP: 15 South HCP: 17 Contract: 6♠ N	North: ♠ J872 ♥ K8 ♦ AK2 ♣ KJ65	South: ♠ AQ963 ♥ A6 ♦ J6 ♣ AQ108	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2NT<sup>1</sup></td> <td>Pass</td> <td>3NT<sup>2</sup></td> </tr> <tr> <td>Pass</td> <td>4♣<sup>3</sup></td> <td>Pass</td> <td>4♥<sup>4</sup></td> </tr> <tr> <td>Pass</td> <td>4♠</td> <td>Pass</td> <td>4NT<sup>5</sup></td> </tr> <tr> <td>Pass</td> <td>5♣</td> <td>Pass</td> <td>6♠</td> </tr> </table> <p>AP</p> <p>1. Extended acceptance after NT 2. Cue bid, surplus 3. Cue bid, a ♣ stopper 4. Cue bid, a ♥ stopper 5. Blackwood 1430, for ♠</p>	West	North	East	South		1NT	Pass	2♥	Pass	2NT <sup>1</sup>	Pass	3NT <sup>2</sup>	Pass	4♣ <sup>3</sup>	Pass	4♥ <sup>4</sup>	Pass	4♠	Pass	4NT <sup>5</sup>	Pass	5♣	Pass	6♠
West	North	East	South																								
	1NT	Pass	2♥																								
Pass	2NT <sup>1</sup>	Pass	3NT <sup>2</sup>																								
Pass	4♣ <sup>3</sup>	Pass	4♥ <sup>4</sup>																								
Pass	4♠	Pass	4NT <sup>5</sup>																								
Pass	5♣	Pass	6♠																								



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 132	♠ A7	The opponents are silent.
Dealer: S	♥ A87543	
Vul: Both	♦ 53	Partner bids first.
HCP: 8	♣ 653	

Board: 133	♠ 643	The opponents are silent.
Dealer: N	♥ AK10	
Vul: None	♦ K765	You bid first.
HCP: 16	♣ AQ9	

Board: 134	♠ Q10852	The opponents are silent.
Dealer: S	♥ Q83	
Vul: EW	♦ J83	Partner bids first.
HCP: 8	♣ K3	

Board: 135	♠ AK82	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: Both	♦ 987	You bid first.
HCP: 16	♣ A52	

Board: 136	♠ 109643	The opponents are silent.
Dealer: S	♥ AK9	
Vul: None	♦ 108	Partner bids first.
HCP: 11	♣ KJ5	

Board: 137	♠ 1072	The opponents are silent.
Dealer: N	♥ AK982	
Vul: NS	♦ K4	You bid first.
HCP: 17	♣ AQJ	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 132	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ QJ10				1NT
Vul: Both	♥ A87543	♥ Q109	Pass	2♦	Pass	2♥
North HCP: 8	♦ 53	♦ AQJ8	Pass	3♥	AP	
South HCP: 16	♣ 653	♣ A94				
Contract: 3♥ S						

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ 643	♠ KQ1075		1NT	Pass	2♥
Vul: None	♥ AK10	♥ 8	Pass	2♠	Pass	3NT
North HCP: 16	♦ K765	♦ A109	Pass	4♠	AP	
South HCP: 10	♣ AQ9	♣ J1064				
Contract: 4♠ N						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ Q10852	♠ AJ943				1NT
Vul: EW	♥ Q83	♥ 102	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 8	♦ J83	♦ A107	Pass	3♠	AP	
South HCP: 15	♣ K3	♣ AQ6				
Contract: 3♠ N						

1. Extended acceptance after NT

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ 9		1NT	Pass	2♦
Vul: Both	♥ KQ7	♥ J98653	Pass	2♥	Pass	3♥
North HCP: 16	♦ 987	♦ A104	AP			
South HCP: 5	♣ A52	♣ 983				
Contract: 3♥ N						

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ 109643	♠ AK852				1NT
Vul: None	♥ AK9	♥ 1075	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 11	♦ 108	♦ KQ9	Pass	4♠	AP	
South HCP: 16	♣ KJ5	♣ A10				
Contract: 4♠ N						

1. Extended acceptance after NT

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ 1072	♠ AQ865		1NT	Pass	2♥
Vul: NS	♥ AK982	♥ J6	Pass	2♠	Pass	3♦
North HCP: 17	♦ K4	♦ Q1086	Pass	4♠	AP	
South HCP: 9	♣ AQJ	♣ 74				
Contract: 4♠ N						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 132	♠ QJ10	The opponents are silent.
Dealer: S	♥ Q109	
Vul: Both	♦ AQJ8	You bid first.
HCP: 16	♣ A94	

Board: 133	♠ KQ1075	The opponents are silent.
Dealer: N	♥ 8	
Vul: None	♦ A109	Partner bids first.
HCP: 10	♣ J1064	

Board: 134	♠ AJ943	The opponents are silent.
Dealer: S	♥ 102	
Vul: EW	♦ A107	You bid first.
HCP: 15	♣ AQ6	

Board: 135	♠ 9	The opponents are silent.
Dealer: N	♥ J98653	
Vul: Both	♦ A104	Partner bids first.
HCP: 5	♣ 983	

Board: 136	♠ AK852	The opponents are silent.
Dealer: S	♥ 1075	
Vul: None	♦ KQ9	You bid first.
HCP: 16	♣ A10	

Board: 137	♠ AQ865	The opponents are silent.
Dealer: N	♥ J6	
Vul: NS	♦ Q1086	Partner bids first.
HCP: 9	♣ 74	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 132 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3♥ S	North: ♠ A7 ♥ A87543 ♦ 53 ♣ 653	South: ♠ QJ10 ♥ Q109 ♦ AQJ8 ♣ A94	West Pass Pass	North 2♦ 3♥	East Pass AP	South 1NT 2♥
Board: 133 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 4♠ N	North: ♠ 643 ♥ AK10 ♦ K765 ♣ AQ9	South: ♠ KQ1075 ♥ 8 ♦ A109 ♣ J1064	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	South 2♥ 3NT
Board: 134 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3♠ N	North: ♠ Q10852 ♥ Q83 ♦ J83 ♣ K3	South: ♠ AJ943 ♥ 102 ♦ A107 ♣ AQ6	West Pass Pass	North 2♥ 3♠	East Pass AP	South 1NT 2NT <sup>1</sup>
1. Extended acceptance after NT						
Board: 135 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 3♥ N	North: ♠ AK82 ♥ KQ7 ♦ 987 ♣ A52	South: ♠ 9 ♥ J98653 ♦ A104 ♣ 983	West Pass AP	North 1NT 2♥	East Pass Pass	South 2♦ 3♥
Board: 136 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 4♠ N	North: ♠ 109643 ♥ AK9 ♦ 108 ♣ KJ5	South: ♠ AK852 ♥ 1075 ♦ KQ9 ♣ A10	West Pass Pass	North 2♥ 4♠	East Pass AP	South 1NT 2NT <sup>1</sup>
1. Extended acceptance after NT						
Board: 137 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4♠ N	North: ♠ 1072 ♥ AK982 ♦ K4 ♣ AQJ	South: ♠ AQ865 ♥ J6 ♦ Q1086 ♣ 74	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	South 2♥ 3♦

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 138     ♠ 107  
Dealer: S     ♥ J8743  
Vul: Both     ♦ K72  
HCP: 4     ♣ 642

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

Partner bids first.

Board: 139     ♠ Q7  
Dealer: N     ♥ A64  
Vul: NS     ♦ AQ85  
HCP: 15     ♣ K1095

The opponents are silent.

You bid first.

Board: 140     ♠ AJ1043  
Dealer: S     ♥ 92  
Vul: EW     ♦ A106  
HCP: 13     ♣ A85

The opponents are silent.

Partner bids first.

Board: 141     ♠ AJ3  
Dealer: N     ♥ J1097  
Vul: None     ♦ K10  
HCP: 15     ♣ AQ85

The opponents are silent.

You bid first.

Board: 142     ♠ AJ1086  
Dealer: S     ♥ —  
Vul: NS     ♦ A6  
HCP: 18     ♣ AKQ1053

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

Partner bids first.

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 138	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ K4				1NT
Vul: Both	♥ J8743	♥ AQ6	Pass	2♦	2♠	Pass
North HCP: 4	♦ K72	♦ Q1053	3♥ <sup>1</sup>	Pass	3♠	AP
South HCP: 16	♣ 642	♣ AJ98	1. limit raise or better in ♠			
Contract: 3♠ E						

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ KJ10986		1NT	Pass	2♥
Vul: NS	♥ A64	♥ 987	Pass	2♠	Pass	3♠
North HCP: 15	♦ AQ85	♦ J6	AP			
South HCP: 9	♣ K1095	♣ A3				
Contract: 3♠ N						

			West	North	East	South
						1NT
Board: 140	North:	South:	Pass	2♥	Pass	2NT <sup>1</sup>
Dealer: S	♠ AJ1043	♠ KQ62	Pass	3NT <sup>2</sup>	Pass	4♣ <sup>3</sup>
Vul: EW	♥ 92	♥ A87	Pass	4♦ <sup>4</sup>	Pass	4♠
North HCP: 13	♦ A106	♦ QJ54	AP			
South HCP: 15	♣ A85	♣ K4	1. Extended acceptance after NT			
Contract: 4♠ S			2. Cue bid, surplus			
			3. Cue bid, a ♣ stopper			
			4. Cue bid, a ♦ stopper			

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 76		1NT	Pass	2♦
Vul: None	♥ J1097	♥ AQ432	Pass	2NT <sup>1</sup>	Pass	4♥
North HCP: 15	♦ K10	♦ Q98	AP			
South HCP: 12	♣ AQ85	♣ KJ9	1. Extended acceptance after NT			
Contract: 4♥ S						

			West	North	East	South
						1NT
Board: 142	North:	South:	Pass	2♥	2♠ <sup>1</sup>	X
Dealer: S	♠ AJ1086	♠ KQ943	3♥	5♥ <sup>2</sup>	Pass	5NT
Vul: NS	♥ —	♥ AKQ	Pass	6♣	Pass	6♥
North HCP: 18	♦ A6	♦ J3	Pass	7♠	AP	
South HCP: 15	♣ AKQ1053	♣ 982	1. Michaels Cuebid			
Contract: 7♠ N			2. Exclusion, for ♠			

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 138      ♠ K4  
Dealer: S        ♥ AQ6  
Vul: Both       ♦ Q1053  
HCP: 16        ♣ AJ98

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

You bid first.

Board: 139      ♠ KJ10986  
Dealer: N        ♥ 987  
Vul: NS         ♦ J6  
HCP: 9         ♣ A3

The opponents are silent.

Partner bids first.

Board: 140      ♠ KQ62  
Dealer: S        ♥ A87  
Vul: EW         ♦ QJ54  
HCP: 15        ♣ K4

The opponents are silent.

You bid first.

Board: 141      ♠ 76  
Dealer: N        ♥ AQ432  
Vul: None       ♦ Q98  
HCP: 12        ♣ KJ9

The opponents are silent.

Partner bids first.

Board: 142      ♠ KQ943  
Dealer: S        ♥ AKQ  
Vul: NS         ♦ J3  
HCP: 15        ♣ 982

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

You bid first.

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 138	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ K4				1NT
Vul: Both	♥ J8743	♥ AQ6	Pass	2♦	2♠	Pass
North HCP: 4	♦ K72	♦ Q1053	3♥ <sup>1</sup>	Pass	3♠	AP
South HCP: 16	♣ 642	♣ AJ98	1. limit raise or better in ♠			
Contract: 3♠ E						

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ KJ10986		1NT	Pass	2♥
Vul: NS	♥ A64	♥ 987	Pass	2♠	Pass	3♠
North HCP: 15	♦ AQ85	♦ J6	AP			
South HCP: 9	♣ K1095	♣ A3				
Contract: 3♠ N						

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ AJ1043	♠ KQ62		2♥	Pass	2NT <sup>1</sup>
Vul: EW	♥ 92	♥ A87	Pass	3NT <sup>2</sup>	Pass	4♣ <sup>3</sup>
North HCP: 13	♦ A106	♦ QJ54	Pass	4♦ <sup>4</sup>	Pass	4♠
South HCP: 15	♣ A85	♣ K4	AP			
Contract: 4♠ S			1. Extended acceptance after NT 2. Cue bid, surplus 3. Cue bid, a ♣ stopper 4. Cue bid, a ♦ stopper			

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 76		1NT	Pass	2♦
Vul: None	♥ J1097	♥ AQ432	Pass	2NT <sup>1</sup>	Pass	4♥
North HCP: 15	♦ K10	♦ Q98	AP			
South HCP: 12	♣ AQ85	♣ KJ9	1. Extended acceptance after NT			
Contract: 4♥ S						

Board: 142	North:	South:	West	North	East	South
Dealer: S	♠ AJ1086	♠ KQ943		2♥	2♠ <sup>1</sup>	X
Vul: NS	♥ —	♥ AKQ	3♥	5♥ <sup>2</sup>	Pass	5NT
North HCP: 18	♦ A6	♦ J3	Pass	6♣	Pass	6♥
South HCP: 15	♣ AKQ1053	♣ 982	Pass	7♠	AP	
Contract: 7♠ N			1. Michaels Cuebid 2. Exclusion, for ♠			



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 143	♠ K93	The opponents are silent.
Dealer: N	♥ K876	
Vul: EW	♦ K9	You bid first.
HCP: 16	♣ AK107	
Board: 144	♠ 42	The opponents are silent.
Dealer: S	♥ AK752	
Vul: Both	♦ AJ87	Partner bids first.
HCP: 12	♣ 87	
Board: 145	♠ KQ8	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: NS	♦ 95	You bid first.
HCP: 15	♣ AJ976	
Board: 146	♠ A82	The opponents are silent.
Dealer: S	♥ AKJ9765	
Vul: EW	♦ 7	Partner bids first.
HCP: 13	♣ J10	
Board: 147	♠ AKQ54	West Bids 2♠ if possible.
Dealer: N	♥ Q85	East Bids 2NT if possible.
Vul: Both	♦ AJ4	
HCP: 16	♣ 98	You bid first.
Board: 148	♠ Q103	East Bids 2NT if possible.
Dealer: S	♥ Q76543	West Bids 4♦ if possible.
Vul: None	♦ J	East Doubles 4♥ if possible.
HCP: 7	♣ Q86	Partner bids first.

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 143			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♦
Vul: EW	♠ K93	♠ A	Pass	2NT <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 16	♥ K876	♥ AQJ94	Pass	4♣ <sup>3</sup>	Pass	4♥
South HCP: 12	♦ K9	♦ 6542	AP			
Contract: 4♥ S	♣ AK107	♣ J82	1. Extended acceptance after NT			
			2. Cue bid, surplus			
			3. Cue bid, a ♣ stopper			

Board: 144			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 42	♠ KQJ75	Pass	2♦	Pass	2♥
North HCP: 12	♥ AK752	♥ QJ	Pass	3♦	Pass	3♠
South HCP: 15	♦ AJ87	♦ 432	Pass	3NT	AP	
Contract: 3N S	♣ 87	♣ AQ5				

Board: 145			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♥
Vul: NS	♠ KQ8	♠ 106532	Pass	2♠	Pass	3NT
North HCP: 15	♥ KQ6	♥ A85	Pass	4♠	AP	
South HCP: 10	♦ 95	♦ K32				
Contract: 4♠ N	♣ AJ976	♣ K10				

Board: 146			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ A82	♠ 93	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♥ AKJ9765	♥ Q83	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 17	♦ 7	♦ AKJ5	Pass	6♥	AP	
Contract: 6♥ S	♣ J10	♣ AK63	1. Texas			
			2. Blackwood 1430, for ♥			

Board: 147			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♥
Vul: Both	♠ AKQ54	♠ J9762	2♠ <sup>1</sup>	X	2NT <sup>2</sup>	3NT
North HCP: 16	♥ Q85	♥ J62	Pass	4♠	AP	
South HCP: 11	♦ AJ4	♦ Q72				
Contract: 4♠ N	♣ 98	♣ AK	1. Michaels Cuebid			
			2. to the partner's longer			

Board: 148			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ Q103	♠ AJ94	Pass	2♦	2NT <sup>1</sup>	3♥ <sup>2</sup>
North HCP: 7	♥ Q76543	♥ K1082	4♦	4♥	X	AP
South HCP: 15	♦ J	♦ K73				
Contract: 4♥ X S	♣ Q86	♣ A10	1. Unusual 2NT			
			2. artificial			

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 143      ♠ A  
Dealer: N      ♥ AQJ94      The opponents are silent.  
Vul: EW      ♦ 6542  
HCP: 12      ♣ J82      Partner bids first.

Board: 144      ♠ KQJ75  
Dealer: S      ♥ QJ      The opponents are silent.  
Vul: Both      ♦ 432  
HCP: 15      ♣ AQ5      You bid first.

Board: 145      ♠ 106532  
Dealer: N      ♥ A85      The opponents are silent.  
Vul: NS      ♦ K32  
HCP: 10      ♣ K10      Partner bids first.

Board: 146      ♠ 93  
Dealer: S      ♥ Q83      The opponents are silent.  
Vul: EW      ♦ AKJ5  
HCP: 17      ♣ AK63      You bid first.

Board: 147      ♠ J9762  
Dealer: N      ♥ J62      West Bids 2♠ if possible.  
Vul: Both      ♦ Q72      East Bids 2NT if possible.  
HCP: 11      ♣ AK      Partner bids first.

Board: 148      ♠ AJ94  
Dealer: S      ♥ K1082      East Bids 2NT if possible.  
Vul: None      ♦ K73      West Bids 4♦ if possible.  
HCP: 15      ♣ A10      East Doubles 4♥ if possible.  
You bid first.

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 143			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♦
Vul: EW	♠ K93	♠ A	Pass	2NT <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 16	♥ K876	♥ AQJ94	Pass	4♣ <sup>3</sup>	Pass	4♥
South HCP: 12	♦ K9	♦ 6542	AP			
Contract: 4♥ S	♣ AK107	♣ J82	1. Extended acceptance after NT			
			2. Cue bid, surplus			
			3. Cue bid, a ♣ stopper			

Board: 144			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 42	♠ KQJ75	Pass	2♦	Pass	2♥
North HCP: 12	♥ AK752	♥ QJ	Pass	3♦	Pass	3♠
South HCP: 15	♦ AJ87	♦ 432	Pass	3NT	AP	
Contract: 3N S	♣ 87	♣ AQ5				

Board: 145			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♥
Vul: NS	♠ KQ8	♠ 106532	Pass	2♠	Pass	3NT
North HCP: 15	♥ KQ6	♥ A85	Pass	4♠	AP	
South HCP: 10	♦ 95	♦ K32				
Contract: 4♠ N	♣ AJ976	♣ K10				

Board: 146			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ A82	♠ 93	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♥ AKJ9765	♥ Q83	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 17	♦ 7	♦ AKJ5	Pass	6♥	AP	
Contract: 6♥ S	♣ J10	♣ AK63	1. Texas			
			2. Blackwood 1430, for ♥			

Board: 147			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♥
Vul: Both	♠ AKQ54	♠ J9762	2♠ <sup>1</sup>	X	2NT <sup>2</sup>	3NT
North HCP: 16	♥ Q85	♥ J62	Pass	4♠	AP	
South HCP: 11	♦ AJ4	♦ Q72				
Contract: 4♠ N	♣ 98	♣ AK	1. Michaels Cuebid			
			2. to the partner's longer			

Board: 148			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ Q103	♠ AJ94	Pass	2♦	2NT <sup>1</sup>	3♥ <sup>2</sup>
North HCP: 7	♥ Q76543	♥ K1082	4♦	4♥	X	AP
South HCP: 15	♦ J	♦ K73				
Contract: 4♥ X S	♣ Q86	♣ A10	1. Unusual 2NT			
			2. artificial			

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 149	♠ A54	West Doubles 2♦ if possible.
Dealer: N	♥ AK8	
Vul: EW	♦ AQ92	You bid first.
HCP: 17	♣ 432	
Board: 150	♠ J97	The opponents are silent.
Dealer: S	♥ KQ1075	
Vul: None	♦ 743	Partner bids first.
HCP: 8	♣ Q9	
Board: 151	♠ A542	The opponents are silent.
Dealer: N	♥ 74	
Vul: Both	♦ K95	You bid first.
HCP: 15	♣ AKJ7	
Board: 152	♠ K105	The opponents are silent.
Dealer: S	♥ Q10854	
Vul: NS	♦ A95	Partner bids first.
HCP: 12	♣ K9	
Board: 153	♠ AJ107	The opponents are silent.
Dealer: N	♥ A84	
Vul: EW	♦ K1082	You bid first.
HCP: 16	♣ A4	
Board: 154	♠ 10	The opponents are silent.
Dealer: S	♥ A10942	
Vul: None	♦ K65	Partner bids first.
HCP: 8	♣ J1075	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ J3		1NT	Pass	2♦
Vul: EW	♥ AK8	♥ 107653	X	2♥	AP	
North HCP: 17	♦ AQ92	♦ 10876				
South HCP: 1	♣ 432	♣ 105				
Contract: 2♥ N						

Board: 150	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ A6				1NT
Vul: None	♥ KQ1075	♥ 964	Pass	2♦	Pass	2♥
North HCP: 8	♦ 743	♦ AJ985	Pass	2NT	Pass	4♥
South HCP: 16	♣ Q9	♣ AK5	AP			
Contract: 4♥ S						

Board: 151	North:	South:	West	North	East	South
Dealer: N	♠ A542	♠ K109		1NT	Pass	2♦
Vul: Both	♥ 74	♥ Q6532	Pass	2♥	Pass	3NT
North HCP: 15	♦ K95	♦ AQ10	AP			
South HCP: 13	♣ AKJ7	♣ Q5				
Contract: 3N N						

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ AQ8				1NT
Vul: NS	♥ Q10854	♥ A7	Pass	2♦	Pass	2♥
North HCP: 12	♦ A95	♦ 107642	Pass	3NT	AP	
South HCP: 16	♣ K9	♣ AQ5				
Contract: 3N S						

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ AJ107	♠ K62		1NT	Pass	2♦
Vul: EW	♥ A84	♥ QJ953	Pass	2♥	AP	
North HCP: 16	♦ K1082	♦ J9753				
South HCP: 7	♣ A4	♣ —				
Contract: 2♥ N						

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ A63				1NT
Vul: None	♥ A10942	♥ KQ7	Pass	2♦	Pass	2♥
North HCP: 8	♦ K65	♦ AJ7	Pass	2NT	Pass	4♥
South HCP: 16	♣ J1075	♣ Q642	AP			
Contract: 4♥ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 149	♠ J3	West Doubles 2♦ if possible.
Dealer: N	♥ 107653	
Vul: EW	♦ 10876	Partner bids first.
HCP: 1	♣ 105	
Board: 150	♠ A6	The opponents are silent.
Dealer: S	♥ 964	
Vul: None	♦ AJ985	You bid first.
HCP: 16	♣ AK5	
Board: 151	♠ K109	The opponents are silent.
Dealer: N	♥ Q6532	
Vul: Both	♦ AQ10	Partner bids first.
HCP: 13	♣ Q5	
Board: 152	♠ AQ8	The opponents are silent.
Dealer: S	♥ A7	
Vul: NS	♦ 107642	You bid first.
HCP: 16	♣ AQ5	
Board: 153	♠ K62	The opponents are silent.
Dealer: N	♥ QJ953	
Vul: EW	♦ J9753	Partner bids first.
HCP: 7	♣ —	
Board: 154	♠ A63	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: None	♦ AJ7	You bid first.
HCP: 16	♣ Q642	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ J3		1NT	Pass	2♦
Vul: EW	♥ AK8	♥ 107653				
North HCP: 17	♦ AQ92	♦ 10876	X	2♥	AP	
South HCP: 1	♣ 432	♣ 105				
Contract: 2♥ N						

Board: 150	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ A6				1NT
Vul: None	♥ KQ1075	♥ 964	Pass	2♦	Pass	2♥
North HCP: 8	♦ 743	♦ AJ985	Pass	2NT	Pass	4♥
South HCP: 16	♣ Q9	♣ AK5	AP			
Contract: 4♥ S						

Board: 151	North:	South:	West	North	East	South
Dealer: N	♠ A542	♠ K109		1NT	Pass	2♦
Vul: Both	♥ 74	♥ Q6532	Pass	2♥	Pass	3NT
North HCP: 15	♦ K95	♦ AQ10	AP			
South HCP: 13	♣ AKJ7	♣ Q5				
Contract: 3N N						

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ AQ8				1NT
Vul: NS	♥ Q10854	♥ A7	Pass	2♦	Pass	2♥
North HCP: 12	♦ A95	♦ 107642	Pass	3NT	AP	
South HCP: 16	♣ K9	♣ AQ5				
Contract: 3N S						

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ AJ107	♠ K62		1NT	Pass	2♦
Vul: EW	♥ A84	♥ QJ953				
North HCP: 16	♦ K1082	♦ J9753	Pass	2♥	AP	
South HCP: 7	♣ A4	♣ —				
Contract: 2♥ N						

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ A63				1NT
Vul: None	♥ A10942	♥ KQ7	Pass	2♦	Pass	2♥
North HCP: 8	♦ K65	♦ AJ7	Pass	2NT	Pass	4♥
South HCP: 16	♣ J1075	♣ Q642	AP			
Contract: 4♥ S						



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 155	♠ Q6	The opponents are silent.
Dealer: N	♥ KQ32	
Vul: NS	♦ K84	You bid first.
HCP: 17	♣ AK98	

Board: 156	♠ 98	The opponents are silent.
Dealer: S	♥ KQJ84	
Vul: EW	♦ AK85	Partner bids first.
HCP: 14	♣ J9	

Board: 157	♠ Q73	The opponents are silent.
Dealer: N	♥ K105	
Vul: Both	♦ K10652	You bid first.
HCP: 15	♣ AK	

Board: 158	♠ AQ652	The opponents are silent.
Dealer: S	♥ J6	
Vul: NS	♦ J102	Partner bids first.
HCP: 12	♣ KJ6	

Board: 159	♠ AJ972	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ J84	You bid first.
HCP: 15	♣ AJ2	

Board: 160	♠ KQJ75	The opponents are silent.
Dealer: S	♥ 1042	
Vul: Both	♦ K82	Partner bids first.
HCP: 9	♣ 86	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ K109842		1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ KQ32	♥ A95				
North HCP: 17	♦ K84	♦ Q	Pass	4♠	AP	
South HCP: 9	♣ AK98	♣ 643	1. Texas			
Contract: 4♠ N						

Board: 156	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ K54				1NT
Vul: EW	♥ KQJ84	♥ A75	Pass	2♦	Pass	2♥
North HCP: 14	♦ AK85	♦ 102	Pass	3♦	Pass	4♥
South HCP: 16	♣ J9	♣ AKQ75	AP			
Contract: 4♥ S						

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ Q73	♠ AKJ1054		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ K105	♥ A8	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 15	♦ K10652	♦ A7	Pass	5♣	Pass	5♦
South HCP: 17	♣ AK	♣ J92	Pass	5♥	Pass	6NT
Contract: 6N N			AP			
			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ AQ652	♠ K3				1NT
Vul: NS	♥ J6	♥ AK92	Pass	2♥	Pass	2♠
North HCP: 12	♦ J102	♦ KQ97	Pass	3NT	AP	
South HCP: 15	♣ KJ6	♣ 943				
Contract: 3N S						

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ AJ972	♠ Q10643		1NT	Pass	2♥
Vul: EW	♥ A7	♥ J8	Pass	2NT <sup>1</sup>	Pass	3♠
North HCP: 15	♦ J84	♦ K97	AP			
South HCP: 6	♣ AJ2	♣ 643	1. Extended acceptance after NT			
Contract: 3♠ S						

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ KQJ75	♠ A83				1NT
Vul: Both	♥ 1042	♥ Q95	Pass	2♥	Pass	2♠
North HCP: 9	♦ K82	♦ A1053	Pass	2NT	Pass	4♠
South HCP: 17	♣ 86	♣ AK4	AP			
Contract: 4♠ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 155	♠ K109842	The opponents are silent.
Dealer: N	♥ A95	
Vul: NS	♦ Q	Partner bids first.
HCP: 9	♣ 643	

Board: 156	♠ K54	The opponents are silent.
Dealer: S	♥ A75	
Vul: EW	♦ 102	You bid first.
HCP: 16	♣ AKQ75	

Board: 157	♠ AKJ1054	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ A7	Partner bids first.
HCP: 17	♣ J92	

Board: 158	♠ K3	The opponents are silent.
Dealer: S	♥ AK92	
Vul: NS	♦ KQ97	You bid first.
HCP: 15	♣ 943	

Board: 159	♠ Q10643	The opponents are silent.
Dealer: N	♥ J8	
Vul: EW	♦ K97	Partner bids first.
HCP: 6	♣ 643	

Board: 160	♠ A83	The opponents are silent.
Dealer: S	♥ Q95	
Vul: Both	♦ A1053	You bid first.
HCP: 17	♣ AK4	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ K109842		1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ KQ32	♥ A95	Pass	4♠	AP	
North HCP: 17	♦ K84	♦ Q	1. Texas			
South HCP: 9	♣ AK98	♣ 643				
Contract: 4♠ N						

Board: 156	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ K54				1NT
Vul: EW	♥ KQJ84	♥ A75	Pass	2♦	Pass	2♥
North HCP: 14	♦ AK85	♦ 102	Pass	3♦	Pass	4♥
South HCP: 16	♣ J9	♣ AKQ75	AP			
Contract: 4♥ S						

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ Q73	♠ AKJ1054		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ K105	♥ A8	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 15	♦ K10652	♦ A7	Pass	5♣	Pass	5♦
South HCP: 17	♣ AK	♣ J92	Pass	5♥	Pass	6NT
Contract: 6N N			AP			
			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ AQ652	♠ K3				1NT
Vul: NS	♥ J6	♥ AK92	Pass	2♥	Pass	2♠
North HCP: 12	♦ J102	♦ KQ97	Pass	3NT	AP	
South HCP: 15	♣ KJ6	♣ 943				
Contract: 3N S						

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ AJ972	♠ Q10643		1NT	Pass	2♥
Vul: EW	♥ A7	♥ J8	Pass	2NT <sup>1</sup>	Pass	3♠
North HCP: 15	♦ J84	♦ K97	AP			
South HCP: 6	♣ AJ2	♣ 643	1. Extended acceptance after NT			
Contract: 3♠ S						

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ KQJ75	♠ A83				1NT
Vul: Both	♥ 1042	♥ Q95	Pass	2♥	Pass	2♠
North HCP: 9	♦ K82	♦ A1053	Pass	2NT	Pass	4♠
South HCP: 17	♣ 86	♣ AK4	AP			
Contract: 4♠ S						

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 161	♠ Q4	The opponents are silent.
Dealer: N	♥ AK5	
Vul: None	♦ AJ108	You bid first.
HCP: 16	♣ Q983	

Board: 162	♠ AK953	The opponents are silent.
Dealer: S	♥ Q64	
Vul: Both	♦ QJ5	Partner bids first.
HCP: 13	♣ J3	

Board: 163	♠ K63	The opponents are silent.
Dealer: N	♥ Q97	
Vul: None	♦ A7	You bid first.
HCP: 15	♣ AQ632	

Board: 164	♠ Q8543	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ KJ75	Partner bids first.
HCP: 10	♣ A85	

Board: 165	♠ Q94	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ Q1087	You bid first.
HCP: 17	♣ AKQ4	

Board: 166	♠ K	East Doubles 2♦ if possible.
Dealer: S	♥ J97632	
Vul: None	♦ 542	Partner bids first.
HCP: 7	♣ K92	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ AJ865		1NT	Pass	2♥
Vul: None	♥ AK5	♥ 1083	Pass	2♠	Pass	3♣
North HCP: 16	♦ AJ108	♦ 7	Pass	3NT	AP	
South HCP: 10	♣ Q983	♣ AJ64				
Contract: 3N N						

Board: 162	North:	South:	West	North	East	South
Dealer: S	♠ AK953	♠ 842				1NT
Vul: Both	♥ Q64	♥ AJ97	Pass	2♥	Pass	2♠
North HCP: 13	♦ QJ5	♦ AK3	Pass	3NT	Pass	4♠
South HCP: 17	♣ J3	♣ KQ7	AP			
Contract: 4♠ S						

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ 7		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ Q97	♥ KJ10853	Pass	4♥	AP	
North HCP: 15	♦ A7	♦ Q109	1. Texas			
South HCP: 7	♣ AQ632	♣ J85				
Contract: 4♥ N						

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ Q8543	♠ AK2				1NT
Vul: NS	♥ 3	♥ AK94	Pass	2♥	Pass	2♠
North HCP: 10	♦ KJ75	♦ 932	Pass	3♦	Pass	4♠
South HCP: 16	♣ A85	♣ Q109	AP			
Contract: 4♠ S						

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ J72		1NT	Pass	2♦
Vul: Both	♥ A8	♥ Q10765	Pass	2♥	AP	
North HCP: 17	♦ Q1087	♦ J532				
South HCP: 4	♣ AKQ4	♣ 5				
Contract: 2♥ N						

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AQ942				1NT
Vul: None	♥ J97632	♥ Q105	Pass	2♦	X	2♥
North HCP: 7	♦ 542	♦ Q9	Pass	3♥	AP	
South HCP: 15	♣ K92	♣ AJ5				
Contract: 3♥ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 161	♠ AJ865	The opponents are silent.
Dealer: N	♥ 1083	
Vul: None	♦ 7	Partner bids first.
HCP: 10	♣ AJ64	
Board: 162	♠ 842	The opponents are silent.
Dealer: S	♥ AJ97	
Vul: Both	♦ AK3	You bid first.
HCP: 17	♣ KQ7	
Board: 163	♠ 7	The opponents are silent.
Dealer: N	♥ KJ10853	
Vul: None	♦ Q109	Partner bids first.
HCP: 7	♣ J85	
Board: 164	♠ AK2	The opponents are silent.
Dealer: S	♥ AK94	
Vul: NS	♦ 932	You bid first.
HCP: 16	♣ Q109	
Board: 165	♠ J72	The opponents are silent.
Dealer: N	♥ Q10765	
Vul: Both	♦ J532	Partner bids first.
HCP: 4	♣ 5	
Board: 166	♠ AQ942	East Doubles 2♦ if possible.
Dealer: S	♥ Q105	
Vul: None	♦ Q9	You bid first.
HCP: 15	♣ AJ5	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ AJ865		1NT	Pass	2♥
Vul: None	♥ AK5	♥ 1083	Pass	2♠	Pass	3♣
North HCP: 16	♦ AJ108	♦ 7	Pass	3NT	AP	
South HCP: 10	♣ Q983	♣ AJ64				
Contract: 3N N						

Board: 162	North:	South:	West	North	East	South
Dealer: S	♠ AK953	♠ 842				1NT
Vul: Both	♥ Q64	♥ AJ97	Pass	2♥	Pass	2♠
North HCP: 13	♦ QJ5	♦ AK3	Pass	3NT	Pass	4♠
South HCP: 17	♣ J3	♣ KQ7	AP			
Contract: 4♠ S						

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ 7		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ Q97	♥ KJ10853	Pass	4♥	AP	
North HCP: 15	♦ A7	♦ Q109	1. Texas			
South HCP: 7	♣ AQ632	♣ J85				
Contract: 4♥ N						

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ Q8543	♠ AK2				1NT
Vul: NS	♥ 3	♥ AK94	Pass	2♥	Pass	2♠
North HCP: 10	♦ KJ75	♦ 932	Pass	3♦	Pass	4♠
South HCP: 16	♣ A85	♣ Q109	AP			
Contract: 4♠ S						

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ J72		1NT	Pass	2♦
Vul: Both	♥ A8	♥ Q10765	Pass	2♥	AP	
North HCP: 17	♦ Q1087	♦ J532				
South HCP: 4	♣ AKQ4	♣ 5				
Contract: 2♥ N						

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AQ942				1NT
Vul: None	♥ J97632	♥ Q105	Pass	2♦	X	2♥
North HCP: 7	♦ 542	♦ Q9	Pass	3♥	AP	
South HCP: 15	♣ K92	♣ AJ5				
Contract: 3♥ S						



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 167	♠ Q32	West Doubles 2♥ if possible.
Dealer: N	♥ 742	
Vul: None	♦ AQ4	You bid first.
HCP: 16	♣ AKJ4	
Board: 168	♠ AK10652	The opponents are silent.
Dealer: S	♥ Q52	
Vul: NS	♦ —	Partner bids first.
HCP: 10	♣ J652	
Board: 169	♠ Q10843	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ K62	You bid first.
HCP: 15	♣ AQ3	
Board: 170	♠ Q10954	The opponents are silent.
Dealer: S	♥ 93	
Vul: Both	♦ Q42	Partner bids first.
HCP: 8	♣ A105	
Board: 171	♠ 72	West Bids 2♠ if possible.
Dealer: N	♥ Q43	East Bids 3♥ if possible.
Vul: NS	♦ AK72	
HCP: 16	♣ AK95	You bid first.
Board: 172	♠ 9	The opponents are silent.
Dealer: S	♥ KQ1052	
Vul: EW	♦ 7632	Partner bids first.
HCP: 11	♣ AQ6	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ AK654		1NT	Pass	2♥
Vul: None	♥ 742	♥ 963	X	2♠	Pass	3♠
North HCP: 16	♦ AQ4	♦ 52	AP			
South HCP: 7	♣ AKJ4	♣ 875				
Contract: 3♠ N						

Board: 168	North:	South:	West	North	East	South
Dealer: S	♠ AK10652	♠ 94				1NT
Vul: NS	♥ Q52	♥ K943	Pass	2♥	Pass	2♠
North HCP: 10	♦ —	♦ AK3	Pass	4♦ <sup>1</sup>	Pass	4NT <sup>2</sup>
South HCP: 17	♣ J652	♣ AK108	Pass	5♥	Pass	6♠
Contract: 6♠ S			AP			
			1. Splitter			
			2. Blackwood 1430, for ♠			

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ Q10843	♠ A5		1NT	Pass	2♦
Vul: EW	♥ A7	♥ K9853	Pass	2♥	Pass	3NT
North HCP: 15	♦ K62	♦ A83	AP			
South HCP: 12	♣ AQ3	♣ J107				
Contract: 3N N						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ Q10954	♠ 83				1NT
Vul: Both	♥ 93	♥ AKQ108	Pass	2♥	Pass	2♠
North HCP: 8	♦ Q42	♦ KJ3	Pass	2NT	AP	
South HCP: 15	♣ A105	♣ Q83				
Contract: 2N S						

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ KQJ543		1NT	Pass	2♥
Vul: NS	♥ Q43	♥ 52	2♠ <sup>1</sup>	Pass	3♥	4♠
North HCP: 16	♦ AK72	♦ 953	AP			
South HCP: 6	♣ AK95	♣ 103				
Contract: 4♠ S			1. Michaels Cuebid			

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ A652				1NT
Vul: EW	♥ KQ1052	♥ A63	Pass	2♦	Pass	2♥
North HCP: 11	♦ 7632	♦ A4	Pass	3NT	Pass	4♥
South HCP: 15	♣ AQ6	♣ K1087	AP			
Contract: 4♥ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 167	♠ AK654	West Doubles 2♥ if possible.
Dealer: N	♥ 963	
Vul: None	♦ 52	Partner bids first.
HCP: 7	♣ 875	
Board: 168	♠ 94	The opponents are silent.
Dealer: S	♥ K943	
Vul: NS	♦ AK3	You bid first.
HCP: 17	♣ AK108	
Board: 169	♠ A5	The opponents are silent.
Dealer: N	♥ K9853	
Vul: EW	♦ A83	Partner bids first.
HCP: 12	♣ J107	
Board: 170	♠ 83	The opponents are silent.
Dealer: S	♥ AKQ108	
Vul: Both	♦ KJ3	You bid first.
HCP: 15	♣ Q83	
Board: 171	♠ KQJ543	West Bids 2♠ if possible.
Dealer: N	♥ 52	East Bids 3♥ if possible.
Vul: NS	♦ 953	
HCP: 6	♣ 103	Partner bids first.
Board: 172	♠ A652	The opponents are silent.
Dealer: S	♥ A63	
Vul: EW	♦ A4	You bid first.
HCP: 15	♣ K1087	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ AK654		1NT	Pass	2♥
Vul: None	♥ 742	♥ 963	X	2♠	Pass	3♠
North HCP: 16	♦ AQ4	♦ 52	AP			
South HCP: 7	♣ AKJ4	♣ 875				
Contract: 3♠ N						

Board: 168	North:	South:	West	North	East	South
Dealer: S	♠ AK10652	♠ 94				1NT
Vul: NS	♥ Q52	♥ K943	Pass	2♥	Pass	2♠
North HCP: 10	♦ —	♦ AK3	Pass	4♦ <sup>1</sup>	Pass	4NT <sup>2</sup>
South HCP: 17	♣ J652	♣ AK108	Pass	5♥	Pass	6♠
Contract: 6♠ S			AP			
			1. Splitter			
			2. Blackwood 1430, for ♠			

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ Q10843	♠ A5		1NT	Pass	2♦
Vul: EW	♥ A7	♥ K9853	Pass	2♥	Pass	3NT
North HCP: 15	♦ K62	♦ A83	AP			
South HCP: 12	♣ AQ3	♣ J107				
Contract: 3N N						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ Q10954	♠ 83				1NT
Vul: Both	♥ 93	♥ AKQ108	Pass	2♥	Pass	2♠
North HCP: 8	♦ Q42	♦ KJ3	Pass	2NT	AP	
South HCP: 15	♣ A105	♣ Q83				
Contract: 2N S						

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ KQJ543		1NT	Pass	2♥
Vul: NS	♥ Q43	♥ 52	2♠ <sup>1</sup>	Pass	3♥	4♠
North HCP: 16	♦ AK72	♦ 953	AP			
South HCP: 6	♣ AK95	♣ 103				
Contract: 4♠ S			1. Michaels Cuebid			

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ A652				1NT
Vul: EW	♥ KQ1052	♥ A63	Pass	2♦	Pass	2♥
North HCP: 11	♦ 7632	♦ A4	Pass	3NT	Pass	4♥
South HCP: 15	♣ AQ6	♣ K1087	AP			
Contract: 4♥ S						

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 173	♠ 87	The opponents are silent.
Dealer: N	♥ AK109	
Vul: Both	♦ A92	You bid first.
HCP: 15	♣ A973	

Board: 174	♠ Q10	The opponents are silent.
Dealer: S	♥ AQJ83	
Vul: None	♦ 76	Partner bids first.
HCP: 13	♣ A864	

Board: 175	♠ 107	The opponents are silent.
Dealer: N	♥ A65	
Vul: EW	♦ AK4	You bid first.
HCP: 15	♣ A9864	

Board: 176	♠ KQ109742	The opponents are silent.
Dealer: S	♥ A63	
Vul: Both	♦ 4	Partner bids first.
HCP: 9	♣ 82	

Board: 177	♠ AJ	The opponents are silent.
Dealer: N	♥ K63	
Vul: None	♦ KJ653	You bid first.
HCP: 16	♣ A52	

Board: 178	♠ Q10743	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ 108	Partner bids first.
HCP: 8	♣ Q1062	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ 87	♠ 104		1NT	Pass	2♦
Vul: Both	♥ AK109	♥ QJ6543	Pass	2♠ <sup>1</sup>	Pass	3♥
North HCP: 15	♦ A92	♦ 8754	AP			
South HCP: 3	♣ A973	♣ 6				
Contract: 3♥ S						1. Extended acceptance after NT

Board: 174	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ KJ7				1NT
Vul: None	♥ AQJ83	♥ K9	Pass	2♦	Pass	2♥
North HCP: 13	♦ 76	♦ A109	Pass	3♣	Pass	3NT
South HCP: 16	♣ A864	♣ KQ732	AP			
Contract: 3N S						

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ AK832		1NT	Pass	2♥
Vul: EW	♥ A65	♥ 1084	Pass	2♠	Pass	3NT
North HCP: 15	♦ AK4	♦ QJ2	AP			
South HCP: 11	♣ A9864	♣ J3				
Contract: 3N N						

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ KQ109742	♠ A53				1NT
Vul: Both	♥ A63	♥ K98	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ 4	♦ AQ6	AP			
South HCP: 16	♣ 82	♣ K654				
Contract: 4♠ S						1. Texas

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K9532		1NT	Pass	2♥
Vul: None	♥ K63	♥ 74	Pass	2♠	AP	
North HCP: 16	♦ KJ653	♦ Q7				
South HCP: 6	♣ A52	♣ J863				
Contract: 2♠ N						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ Q10743	♠ J92				1NT
Vul: NS	♥ A4	♥ KQ10	Pass	2♥	Pass	2♠
North HCP: 8	♦ 108	♦ KQ9	Pass	2NT	Pass	3♠
South HCP: 15	♣ Q1062	♣ KJ54	AP			
Contract: 3♠ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 173	♠ 104	The opponents are silent.
Dealer: N	♥ QJ6543	
Vul: Both	♦ 8754	Partner bids first.
HCP: 3	♣ 6	

Board: 174	♠ KJ7	The opponents are silent.
Dealer: S	♥ K9	
Vul: None	♦ A109	You bid first.
HCP: 16	♣ KQ732	

Board: 175	♠ AK832	The opponents are silent.
Dealer: N	♥ 1084	
Vul: EW	♦ QJ2	Partner bids first.
HCP: 11	♣ J3	

Board: 176	♠ A53	The opponents are silent.
Dealer: S	♥ K98	
Vul: Both	♦ AQ6	You bid first.
HCP: 16	♣ K654	

Board: 177	♠ K9532	The opponents are silent.
Dealer: N	♥ 74	
Vul: None	♦ Q7	Partner bids first.
HCP: 6	♣ J863	

Board: 178	♠ J92	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: NS	♦ KQ9	You bid first.
HCP: 15	♣ KJ54	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 173 Dealer: N Vul: Both North HCP: 15 South HCP: 3 Contract: 3♥ S	North: ♠ 87 ♥ AK109 ♦ A92 ♣ A973	South: ♠ 104 ♥ QJ6543 ♦ 8754 ♣ 6	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>Pass</td> <td>2♠<sup>1</sup></td> <td>Pass</td> <td>3♥</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table> 1. Extended acceptance after NT	West	North	East	South		1NT	Pass	2♦	Pass	2♠ <sup>1</sup>	Pass	3♥	AP			
West	North	East	South																
	1NT	Pass	2♦																
Pass	2♠ <sup>1</sup>	Pass	3♥																
AP																			

Board: 174 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 3N S	North: ♠ Q10 ♥ AQJ83 ♦ 76 ♣ A864	South: ♠ KJ7 ♥ K9 ♦ A109 ♣ KQ732	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>3♣</td> <td>Pass</td> <td>3NT</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table>	West	North	East	South				1NT	Pass	2♦	Pass	2♥	Pass	3♣	Pass	3NT	AP			
West	North	East	South																				
			1NT																				
Pass	2♦	Pass	2♥																				
Pass	3♣	Pass	3NT																				
AP																							

Board: 175 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ 107 ♥ A65 ♦ AK4 ♣ A9864	South: ♠ AK832 ♥ 1084 ♦ QJ2 ♣ J3	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2♠</td> <td>Pass</td> <td>3NT</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table>	West	North	East	South		1NT	Pass	2♥	Pass	2♠	Pass	3NT	AP			
West	North	East	South																
	1NT	Pass	2♥																
Pass	2♠	Pass	3NT																
AP																			

Board: 176 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♠ S	North: ♠ KQ109742 ♥ A63 ♦ 4 ♣ 82	South: ♠ A53 ♥ K98 ♦ AQ6 ♣ K654	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>4♥<sup>1</sup></td> <td>Pass</td> <td>4♠</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table> 1. Texas	West	North	East	South				1NT	Pass	4♥ <sup>1</sup>	Pass	4♠	AP			
West	North	East	South																
			1NT																
Pass	4♥ <sup>1</sup>	Pass	4♠																
AP																			

Board: 177 Dealer: N Vul: None North HCP: 16 South HCP: 6 Contract: 2♠ N	North: ♠ AJ ♥ K63 ♦ KJ653 ♣ A52	South: ♠ K9532 ♥ 74 ♦ Q7 ♣ J863	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2♠</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♥	Pass	2♠	AP	
West	North	East	South												
	1NT	Pass	2♥												
Pass	2♠	AP													

Board: 178 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3♠ S	North: ♠ Q10743 ♥ A4 ♦ 108 ♣ Q1062	South: ♠ J92 ♥ KQ10 ♦ KQ9 ♣ KJ54	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>Pass</td> <td>2♠</td> </tr> <tr> <td>Pass</td> <td>2NT</td> <td>Pass</td> <td>3♠</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table>	West	North	East	South				1NT	Pass	2♥	Pass	2♠	Pass	2NT	Pass	3♠	AP			
West	North	East	South																				
			1NT																				
Pass	2♥	Pass	2♠																				
Pass	2NT	Pass	3♠																				
AP																							



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 179	♠ K10	The opponents are silent.
Dealer: N	♥ Q1087	
Vul: Both	♦ AQ8	You bid first.
HCP: 15	♣ KJ75	
Board: 180	♠ Q32	East Doubles 2♦ if possible.
Dealer: S	♥ KQ732	
Vul: None	♦ 10	Partner bids first.
HCP: 9	♣ Q762	
Board: 181	♠ K54	West Doubles 2♥ if possible.
Dealer: N	♥ 1095	
Vul: NS	♦ AKJ104	You bid first.
HCP: 15	♣ A7	
Board: 182	♠ J53	The opponents are silent.
Dealer: S	♥ KQJ864	
Vul: EW	♦ 72	Partner bids first.
HCP: 11	♣ A6	
Board: 183	♠ Q74	West Bids 3♦ if possible.
Dealer: N	♥ AKJ65	
Vul: None	♦ K3	You bid first.
HCP: 17	♣ A87	
Board: 184	♠ A10943	East Doubles 2♥ if possible.
Dealer: S	♥ 94	
Vul: NS	♦ 94	Partner bids first.
HCP: 8	♣ A963	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ AQJ32		1NT	Pass	2♥
Vul: Both	♥ Q1087	♥ 5	Pass	2♠	Pass	3♣
North HCP: 15	♦ AQ8	♦ K32	Pass	3NT	AP	
South HCP: 12	♣ KJ75	♣ Q1064				
Contract: 3N N						

Board: 180	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ AK104				1NT
Vul: None	♥ KQ732	♥ A54	Pass	2♦	X	2♥
North HCP: 9	♦ 10	♦ A75	Pass	4♥	AP	
South HCP: 15	♣ Q762	♣ 853				
Contract: 4♥ S						

Board: 181	North:	South:	West	North	East	South
Dealer: N	♠ K54	♠ J97632		1NT	Pass	2♥
Vul: NS	♥ 1095	♥ A8	X	2♠	AP	
North HCP: 15	♦ AKJ104	♦ 76				
South HCP: 6	♣ A7	♣ J92				
Contract: 2♠ N						

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ AQ42				1NT
Vul: EW	♥ KQJ864	♥ 73	Pass	2♦	Pass	2♥
North HCP: 11	♦ 72	♦ AK3	Pass	4♥	AP	
South HCP: 15	♣ A6	♣ Q1052				
Contract: 4♥ S						

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ Q74	♠ 98532		1NT	Pass	2♥
Vul: None	♥ AKJ65	♥ 32	Pass	2♠	Pass	Pass
North HCP: 17	♦ K3	♦ 84	3♦	AP		
South HCP: 0	♣ A87	♣ 6532				
Contract: 3♦ W						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ A10943	♠ K875				1NT
Vul: NS	♥ 94	♥ A53	Pass	2♥	X	2♠
North HCP: 8	♦ 94	♦ KQJ	Pass	3♠	Pass	4♠
South HCP: 16	♣ A963	♣ K87	AP			
Contract: 4♠ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 179	♠ AQJ32	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ K32	Partner bids first.
HCP: 12	♣ Q1064	
Board: 180	♠ AK104	East Doubles 2♦ if possible.
Dealer: S	♥ A54	
Vul: None	♦ A75	You bid first.
HCP: 15	♣ 853	
Board: 181	♠ J97632	West Doubles 2♥ if possible.
Dealer: N	♥ A8	
Vul: NS	♦ 76	Partner bids first.
HCP: 6	♣ J92	
Board: 182	♠ AQ42	The opponents are silent.
Dealer: S	♥ 73	
Vul: EW	♦ AK3	You bid first.
HCP: 15	♣ Q1052	
Board: 183	♠ 98532	West Bids 3♦ if possible.
Dealer: N	♥ 32	
Vul: None	♦ 84	Partner bids first.
HCP: 0	♣ 6532	
Board: 184	♠ K875	East Doubles 2♥ if possible.
Dealer: S	♥ A53	
Vul: NS	♦ KQJ	You bid first.
HCP: 16	♣ K87	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ AQJ32		1NT	Pass	2♥
Vul: Both	♥ Q1087	♥ 5				
North HCP: 15	♦ AQ8	♦ K32	Pass	2♠	Pass	3♣
South HCP: 12	♣ KJ75	♣ Q1064	Pass	3NT	AP	
Contract: 3N N						

Board: 180	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ AK104				1NT
Vul: None	♥ KQ732	♥ A54				
North HCP: 9	♦ 10	♦ A75	Pass	2♦	X	2♥
South HCP: 15	♣ Q762	♣ 853	Pass	4♥	AP	
Contract: 4♥ S						

Board: 181	North:	South:	West	North	East	South
Dealer: N	♠ K54	♠ J97632		1NT	Pass	2♥
Vul: NS	♥ 1095	♥ A8				
North HCP: 15	♦ AKJ104	♦ 76	X	2♠	AP	
South HCP: 6	♣ A7	♣ J92				
Contract: 2♠ N						

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ AQ42				1NT
Vul: EW	♥ KQJ864	♥ 73				
North HCP: 11	♦ 72	♦ AK3	Pass	2♦	Pass	2♥
South HCP: 15	♣ A6	♣ Q1052	Pass	4♥	AP	
Contract: 4♥ S						

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ Q74	♠ 98532		1NT	Pass	2♥
Vul: None	♥ AKJ65	♥ 32				
North HCP: 17	♦ K3	♦ 84	Pass	2♠	Pass	Pass
South HCP: 0	♣ A87	♣ 6532	3♦	AP		
Contract: 3♦ W						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ A10943	♠ K875				1NT
Vul: NS	♥ 94	♥ A53	Pass	2♥	X	2♠
North HCP: 8	♦ 94	♦ KQJ	Pass	3♠	Pass	4♠
South HCP: 16	♣ A963	♣ K87	AP			
Contract: 4♠ S						

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 185	♠ 64	The opponents are silent.
Dealer: N	♥ KQ92	
Vul: EW	♦ KQ8	You bid first.
HCP: 15	♣ KQ82	
Board: 186	♠ 765	East Bids 3♦ if possible.
Dealer: S	♥ K98643	West Bids XA♠ if possible.
Vul: Both	♦ —	
HCP: 6	♣ K1086	Partner bids first.
Board: 187	♠ AQ92	The opponents are silent.
Dealer: N	♥ A4	
Vul: NS	♦ Q94	You bid first.
HCP: 15	♣ K854	
Board: 188	♠ A	The opponents are silent.
Dealer: S	♥ AJ986	
Vul: EW	♦ QJ108	Partner bids first.
HCP: 12	♣ 973	
Board: 189	♠ AQ5	West Doubles 2♦ if possible.
Dealer: N	♥ J10	
Vul: Both	♦ AJ5	You bid first.
HCP: 16	♣ A9754	
Board: 190	♠ Q10865	East Bids 3♥ if possible.
Dealer: S	♥ 84	
Vul: None	♦ 9872	Partner bids first.
HCP: 3	♣ J7	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ 64	♠ AKQ93		1NT	Pass	2♥
Vul: EW	♥ KQ92	♥ 853	Pass	2♠	Pass	3NT
North HCP: 15	♦ KQ8	♦ J74	AP			
South HCP: 11	♣ KQ82	♣ J9				
Contract: 3N N						

Board: 186	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ KJ10				1NT
Vul: Both	♥ K98643	♥ A7	Pass	2♦	3♦	Pass
North HCP: 6	♦ —	♦ A32	Pass	4♥	Pass	Pass
South HCP: 16	♣ K1086	♣ A9732	XA♠	AP		
Contract: 4♥ X N						

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ AQ92	♠ J83		1NT	Pass	2♦
Vul: NS	♥ A4	♥ KQ1092	Pass	2♥	Pass	3♦
North HCP: 15	♦ Q94	♦ AKJ10	Pass	3NT	Pass	4NT <sup>1</sup>
South HCP: 16	♣ K854	♣ Q	Pass	6NT	AP	
Contract: 6N N			1. Quantitative	4NT		

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KQ7				1NT
Vul: EW	♥ AJ986	♥ Q42	Pass	2♦	Pass	2♥
North HCP: 12	♦ QJ108	♦ K765	Pass	3♦	Pass	4♥
South HCP: 17	♣ 973	♣ AK8	AP			
Contract: 4♥ S						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ 43		1NT	Pass	2♦
Vul: Both	♥ J10	♥ Q8642	X	XX <sup>1</sup>	Pass	2♥
North HCP: 16	♦ AJ5	♦ 832	AP			
South HCP: 5	♣ A9754	♣ QJ10	1. artificial			
Contract: 2♥ S						

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ Q10865	♠ A2				1NT
Vul: None	♥ 84	♥ Q1096	Pass	2♥	3♥	AP
North HCP: 3	♦ 9872	♦ AK3				
South HCP: 15	♣ J7	♣ Q965				
Contract: 3♥ E						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 185	♠ AKQ93	The opponents are silent.
Dealer: N	♥ 853	
Vul: EW	♦ J74	Partner bids first.
HCP: 11	♣ J9	
Board: 186	♠ KJ10	East Bids 3♦ if possible.
Dealer: S	♥ A7	West Bids XA♠♠ if possible.
Vul: Both	♦ A32	
HCP: 16	♣ A9732	You bid first.
Board: 187	♠ J83	The opponents are silent.
Dealer: N	♥ KQ1092	
Vul: NS	♦ AKJ10	Partner bids first.
HCP: 16	♣ Q	
Board: 188	♠ KQ7	The opponents are silent.
Dealer: S	♥ Q42	
Vul: EW	♦ K765	You bid first.
HCP: 17	♣ AK8	
Board: 189	♠ 43	West Doubles 2♦ if possible.
Dealer: N	♥ Q8642	
Vul: Both	♦ 832	Partner bids first.
HCP: 5	♣ QJ10	
Board: 190	♠ A2	East Bids 3♥ if possible.
Dealer: S	♥ Q1096	
Vul: None	♦ AK3	You bid first.
HCP: 15	♣ Q965	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 185 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ 64 ♥ KQ92 ♦ KQ8 ♣ KQ82	South: ♠ AKQ93 ♥ 853 ♦ J74 ♣ J9	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2♠</td> <td>Pass</td> <td>3NT</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♥	Pass	2♠	Pass	3NT	AP			
West	North	East	South																
	1NT	Pass	2♥																
Pass	2♠	Pass	3NT																
AP																			

Board: 186 Dealer: S Vul: Both North HCP: 6 South HCP: 16 Contract: 4♥X N	North: ♠ 765 ♥ K98643 ♦ — ♣ K1086	South: ♠ KJ10 ♥ A7 ♦ A32 ♣ A9732	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>3♦</td> <td>Pass</td> </tr> <tr> <td>Pass</td> <td>4♥</td> <td>Pass</td> <td>Pass</td> </tr> <tr> <td>XA♠♠</td> <td>AP</td> <td></td> <td></td> </tr> </table>	West	North	East	South				1NT	Pass	2♦	3♦	Pass	Pass	4♥	Pass	Pass	XA♠♠	AP		
West	North	East	South																				
			1NT																				
Pass	2♦	3♦	Pass																				
Pass	4♥	Pass	Pass																				
XA♠♠	AP																						

Board: 187 Dealer: N Vul: NS North HCP: 15 South HCP: 16 Contract: 6N N	North: ♠ AQ92 ♥ A4 ♦ Q94 ♣ K854	South: ♠ J83 ♥ KQ1092 ♦ AKJ10 ♣ Q	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>Pass</td> <td>3♦</td> </tr> <tr> <td>Pass</td> <td>3NT</td> <td>Pass</td> <td>4NT<sup>1</sup></td> </tr> <tr> <td>Pass</td> <td>6NT</td> <td>AP</td> <td></td> </tr> </table> <p>1. Quantitative 4NT</p>	West	North	East	South		1NT	Pass	2♦	Pass	2♥	Pass	3♦	Pass	3NT	Pass	4NT <sup>1</sup>	Pass	6NT	AP	
West	North	East	South																				
	1NT	Pass	2♦																				
Pass	2♥	Pass	3♦																				
Pass	3NT	Pass	4NT <sup>1</sup>																				
Pass	6NT	AP																					

Board: 188 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 4♥ S	North: ♠ A ♥ AJ986 ♦ QJ108 ♣ 973	South: ♠ KQ7 ♥ Q42 ♦ K765 ♣ AK8	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>3♦</td> <td>Pass</td> <td>4♥</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South				1NT	Pass	2♦	Pass	2♥	Pass	3♦	Pass	4♥	AP			
West	North	East	South																				
			1NT																				
Pass	2♦	Pass	2♥																				
Pass	3♦	Pass	4♥																				
AP																							

Board: 189 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 2♥ S	North: ♠ AQ5 ♥ J10 ♦ AJ5 ♣ A9754	South: ♠ 43 ♥ Q8642 ♦ 832 ♣ QJ10	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>X</td> <td>XX<sup>1</sup></td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table> <p>1. artificial</p>	West	North	East	South		1NT	Pass	2♦	X	XX <sup>1</sup>	Pass	2♥	AP			
West	North	East	South																
	1NT	Pass	2♦																
X	XX <sup>1</sup>	Pass	2♥																
AP																			

Board: 190 Dealer: S Vul: None North HCP: 3 South HCP: 15 Contract: 3♥ E	North: ♠ Q10865 ♥ 84 ♦ 9872 ♣ J7	South: ♠ A2 ♥ Q1096 ♦ AK3 ♣ Q965	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>3♥</td> <td>AP</td> </tr> </table>	West	North	East	South				1NT	Pass	2♥	3♥	AP
West	North	East	South												
			1NT												
Pass	2♥	3♥	AP												



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 191     ♠ A1076  
Dealer: N     ♥ KQ8  
Vul: EW     ♦ AQJ  
HCP: 17     ♣ J64

West Bids 3♣ if possible.

You bid first.

Board: 192     ♠ K9  
Dealer: S     ♥ J8765  
Vul: Both     ♦ 873  
HCP: 5     ♣ J63

East Bids 2♥ if possible.

West Bids 3♥ if possible.

East Bids 3♠ if possible.

Partner bids first.

Board: 193     ♠ 107  
Dealer: N     ♥ A52  
Vul: None     ♦ KQJ87  
HCP: 16     ♣ AQ3

The opponents are silent.

You bid first.

Board: 194     ♠ 10  
Dealer: S     ♥ AQ10542  
Vul: NS     ♦ Q1053  
HCP: 8     ♣ 104

The opponents are silent.

Partner bids first.

Board: 195     ♠ A6  
Dealer: N     ♥ A932  
Vul: None     ♦ A107  
HCP: 15     ♣ K652

West Bids 2♥ if possible.

You bid first.

Board: 196     ♠ AQ  
Dealer: S     ♥ K9874  
Vul: EW     ♦ J1076  
HCP: 10     ♣ 65

The opponents are silent.

Partner bids first.

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 191					
Dealer: N	North:	South:	West	North	East South
Vul: EW	♠ A1076	♠ QJ5		1NT	Pass 2♦
North HCP: 17	♥ KQ8	♥ AJ1063	3♣	Pass	Pass XA♠♠
South HCP: 11	♦ AQJ	♦ K85	AP		
Contract: 3♣X W	♣ J64	♣ 93			

Board: 192					
Dealer: S	North:	South:	West	North	East South
Vul: Both	♠ K9	♠ J4			1NT
North HCP: 5	♥ J8765	♥ K92	Pass	2♦	2♥ <sup>1</sup> X
South HCP: 15	♦ 873	♦ KJ2	3♥ <sup>2</sup>	Pass	3♠ AP
Contract: 3♠ E	♣ J63	♣ AK1074	1. Michaels Cuebid 2. limit raise or better in ♠		

Board: 193					
Dealer: N	North:	South:	West	North	East South
Vul: None	♠ 107	♠ 42		1NT	Pass 2♦
North HCP: 16	♥ A52	♥ KJ764	Pass	2♥	Pass 2NT
South HCP: 8	♦ KQJ87	♦ A1053	Pass	4♥	AP
Contract: 4♥ N	♣ AQ3	♣ 85			

Board: 194					
Dealer: S	North:	South:	West	North	East South
Vul: NS	♠ 10	♠ Q93			1NT
North HCP: 8	♥ AQ10542	♥ KJ7	Pass	4♦ <sup>1</sup>	Pass 4♥
South HCP: 16	♦ Q1053	♦ AJ7	AP		
Contract: 4♥ S	♣ 104	♣ KQ53	1. Texas		

Board: 195					
Dealer: N	North:	South:	West	North	East South
Vul: None	♠ A6	♠ Q105		1NT	Pass 2♦
North HCP: 15	♥ A932	♥ KQJ87	2♥ <sup>1</sup>	3♥	Pass 4♣ <sup>2</sup>
South HCP: 12	♦ A107	♦ 6	Pass	4♦ <sup>3</sup>	Pass 4♥
Contract: 4♥ N	♣ K652	♣ A973	AP		
			1. Michaels Cuebid 2. Cue bid, a ♣ stopper 3. Cue bid, a ♠ stopper		

Board: 196					
Dealer: S	North:	South:	West	North	East South
Vul: EW	♠ AQ	♠ J9854			1NT
North HCP: 10	♥ K9874	♥ A102	Pass	2♦	Pass 2♥
South HCP: 15	♦ J1076	♦ K3	Pass	3NT	Pass 4♥
Contract: 4♥ S	♣ 65	♣ AK4	AP		

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 191	♠ QJ5	West Bids 3♣ if possible.
Dealer: N	♥ AJ1063	
Vul: EW	♦ K85	Partner bids first.
HCP: 11	♣ 93	

Board: 192	♠ J4	East Bids 2♥ if possible.
Dealer: S	♥ K92	West Bids 3♥ if possible.
Vul: Both	♦ KJ2	East Bids 3♠ if possible.
HCP: 15	♣ AK1074	You bid first.

Board: 193	♠ 42	The opponents are silent.
Dealer: N	♥ KJ764	
Vul: None	♦ A1053	Partner bids first.
HCP: 8	♣ 85	

Board: 194	♠ Q93	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: NS	♦ AJ7	You bid first.
HCP: 16	♣ KQ53	

Board: 195	♠ Q105	West Bids 2♥ if possible.
Dealer: N	♥ KQJ87	
Vul: None	♦ 6	Partner bids first.
HCP: 12	♣ A973	

Board: 196	♠ J9854	The opponents are silent.
Dealer: S	♥ A102	
Vul: EW	♦ K3	You bid first.
HCP: 15	♣ AK4	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ A1076	♠ QJ5		1NT	Pass	2♦
Vul: EW	♥ KQ8	♥ AJ1063	3♣	Pass	Pass	XA♠♠
North HCP: 17	♦ AQJ	♦ K85	AP			
South HCP: 11	♣ J64	♣ 93				
Contract: 3♣X W						

Board: 192	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ J4				1NT
Vul: Both	♥ J8765	♥ K92	Pass	2♦	2♥ <sup>1</sup>	X
North HCP: 5	♦ 873	♦ KJ2	3♥ <sup>2</sup>	Pass	3♠	AP
South HCP: 15	♣ J63	♣ AK1074	1. Michaels Cuebid			
Contract: 3♠ E			2. limit raise or better in ♠			

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ 42		1NT	Pass	2♦
Vul: None	♥ A52	♥ KJ764	Pass	2♥	Pass	2NT
North HCP: 16	♦ KQJ87	♦ A1053	Pass	4♥	AP	
South HCP: 8	♣ AQ3	♣ 85				
Contract: 4♥ N						

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ Q93				1NT
Vul: NS	♥ AQ10542	♥ KJ7	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8	♦ Q1053	♦ AJ7	AP			
South HCP: 16	♣ 104	♣ KQ53	1. Texas			
Contract: 4♥ S						

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q105		1NT	Pass	2♦
Vul: None	♥ A932	♥ KQJ87	2♥ <sup>1</sup>	3♥	Pass	4♣ <sup>2</sup>
North HCP: 15	♦ A107	♦ 6	Pass	4♦ <sup>3</sup>	Pass	4♥
South HCP: 12	♣ K652	♣ A973	AP			
Contract: 4♥ N			1. Michaels Cuebid			
			2. Cue bid, a ♣ stopper			
			3. Cue bid, a ♠ stopper			

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ AQ	♠ J9854				1NT
Vul: EW	♥ K9874	♥ A102	Pass	2♦	Pass	2♥
North HCP: 10	♦ J1076	♦ K3	Pass	3NT	Pass	4♥
South HCP: 15	♣ 65	♣ AK4	AP			
Contract: 4♥ S						

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 197	♠ QJ82	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: None	♦ KQJ	You bid first.
HCP: 15	♣ K86	
Board: 198	♠ J3	The opponents are silent.
Dealer: S	♥ J6542	
Vul: NS	♦ Q105	Partner bids first.
HCP: 8	♣ KJ5	
Board: 199	♠ Q106	The opponents are silent.
Dealer: N	♥ A1064	
Vul: EW	♦ K2	You bid first.
HCP: 15	♣ KQJ2	
Board: 200	♠ 96	The opponents are silent.
Dealer: S	♥ AQJ108	
Vul: Both	♦ 1076	Partner bids first.
HCP: 8	♣ J102	
Board: 201	♠ AQ2	The opponents are silent.
Dealer: N	♥ A1097	
Vul: NS	♦ A832	You bid first.
HCP: 17	♣ K3	
Board: 202	♠ 109763	East Doubles 2♥ if possible.
Dealer: S	♥ A	
Vul: EW	♦ J10643	Partner bids first.
HCP: 5	♣ 86	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ QJ82	♠ 5		1NT	Pass	2♦
Vul: None	♥ QJ9	♥ AK862	Pass	2♥	Pass	3♦
North HCP: 15	♦ KQJ	♦ A854	Pass	4♥	AP	
South HCP: 11	♣ K86	♣ 1072				
Contract: 4♥ N						
Board: 198	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ A862				1NT
Vul: NS	♥ J6542	♥ KQ3	Pass	2♦	Pass	2♥
North HCP: 8	♦ Q105	♦ AJ2	Pass	2NT	Pass	4♥
South HCP: 16	♣ KJ5	♣ Q109	AP			
Contract: 4♥ S						
Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ Q106	♠ AJ8		1NT	Pass	2♦
Vul: EW	♥ A1064	♥ KQ532	Pass	2NT <sup>1</sup>	Pass	4♥
North HCP: 15	♦ K2	♦ J107	AP			
South HCP: 11	♣ KQJ2	♣ 109	1. Extended acceptance after NT			
Contract: 4♥ S						
Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ KQ108				1NT
Vul: Both	♥ AQJ108	♥ K53	Pass	2♦	Pass	2♥
North HCP: 8	♦ 1076	♦ A32	Pass	2NT	Pass	4♥
South HCP: 16	♣ J102	♣ A86	AP			
Contract: 4♥ S						
Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ K10987		1NT	Pass	2♥
Vul: NS	♥ A1097	♥ QJ6	Pass	2♠	Pass	2NT
North HCP: 17	♦ A832	♦ Q76	Pass	4♠	AP	
South HCP: 8	♣ K3	♣ 85				
Contract: 4♠ N						
Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ 109763	♠ KQ2				1NT
Vul: EW	♥ A	♥ Q643	Pass	2♥	X	2♠
North HCP: 5	♦ J10643	♦ KQ9	AP			
South HCP: 15	♣ 86	♣ K97				
Contract: 2♠ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 197	♠ 5	The opponents are silent.
Dealer: N	♥ AK862	
Vul: None	♦ A854	Partner bids first.
HCP: 11	♣ 1072	
Board: 198	♠ A862	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: NS	♦ AJ2	You bid first.
HCP: 16	♣ Q109	
Board: 199	♠ AJ8	The opponents are silent.
Dealer: N	♥ KQ532	
Vul: EW	♦ J107	Partner bids first.
HCP: 11	♣ 109	
Board: 200	♠ KQ108	The opponents are silent.
Dealer: S	♥ K53	
Vul: Both	♦ A32	You bid first.
HCP: 16	♣ A86	
Board: 201	♠ K10987	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: NS	♦ Q76	Partner bids first.
HCP: 8	♣ 85	
Board: 202	♠ KQ2	East Doubles 2♥ if possible.
Dealer: S	♥ Q643	
Vul: EW	♦ KQ9	You bid first.
HCP: 15	♣ K97	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ QJ82	♠ 5		1NT	Pass	2♦
Vul: None	♥ QJ9	♥ AK862	Pass	2♥	Pass	3♦
North HCP: 15	♦ KQJ	♦ A854	Pass	4♥	AP	
South HCP: 11	♣ K86	♣ 1072				
Contract: 4♥ N						
Board: 198	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ A862				1NT
Vul: NS	♥ J6542	♥ KQ3	Pass	2♦	Pass	2♥
North HCP: 8	♦ Q105	♦ AJ2	Pass	2NT	Pass	4♥
South HCP: 16	♣ KJ5	♣ Q109	AP			
Contract: 4♥ S						
Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ Q106	♠ AJ8		1NT	Pass	2♦
Vul: EW	♥ A1064	♥ KQ532	Pass	2NT <sup>1</sup>	Pass	4♥
North HCP: 15	♦ K2	♦ J107	AP			
South HCP: 11	♣ KQJ2	♣ 109	1. Extended acceptance after NT			
Contract: 4♥ S						
Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ KQ108				1NT
Vul: Both	♥ AQJ108	♥ K53	Pass	2♦	Pass	2♥
North HCP: 8	♦ 1076	♦ A32	Pass	2NT	Pass	4♥
South HCP: 16	♣ J102	♣ A86	AP			
Contract: 4♥ S						
Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ K10987		1NT	Pass	2♥
Vul: NS	♥ A1097	♥ QJ6	Pass	2♠	Pass	2NT
North HCP: 17	♦ A832	♦ Q76	Pass	4♠	AP	
South HCP: 8	♣ K3	♣ 85				
Contract: 4♠ N						
Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ 109763	♠ KQ2				1NT
Vul: EW	♥ A	♥ Q643	Pass	2♥	X	2♠
North HCP: 5	♦ J10643	♦ KQ9	AP			
South HCP: 15	♣ 86	♣ K97				
Contract: 2♠ S						



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 203	♠ KQ7	The opponents are silent.
Dealer: N	♥ A98	
Vul: Both	♦ KQ4	You bid first.
HCP: 16	♣ Q765	

Board: 204	♠ J7542	The opponents are silent.
Dealer: S	♥ A	
Vul: None	♦ 874	Partner bids first.
HCP: 7	♣ Q932	

Board: 205	♠ AQ5	The opponents are silent.
Dealer: N	♥ K2	
Vul: EW	♦ 982	You bid first.
HCP: 17	♣ AKJ109	

Board: 206	♠ 63	The opponents are silent.
Dealer: S	♥ 106542	
Vul: Both	♦ Q7	Partner bids first.
HCP: 4	♣ Q1062	

Board: 207	♠ AJ	The opponents are silent.
Dealer: N	♥ KQJ9	
Vul: None	♦ Q872	You bid first.
HCP: 16	♣ K73	



## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 203	♠ AJ983	The opponents are silent.
Dealer: N	♥ 1072	
Vul: Both	♦ 73	Partner bids first.
HCP: 9	♣ A32	

Board: 204	♠ K1083	The opponents are silent.
Dealer: S	♥ KQ76	
Vul: None	♦ AKQ	You bid first.
HCP: 17	♣ 105	

Board: 205	♠ K3	The opponents are silent.
Dealer: N	♥ QJ98643	
Vul: EW	♦ 54	Partner bids first.
HCP: 8	♣ Q3	

Board: 206	♠ K1094	The opponents are silent.
Dealer: S	♥ Q7	
Vul: Both	♦ AK42	You bid first.
HCP: 16	♣ KJ3	

Board: 207	♠ Q10	The opponents are silent.
Dealer: N	♥ A8764	
Vul: None	♦ AK	Partner bids first.
HCP: 16	♣ QJ92	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 203						
Dealer: N	North:	South:	West	North	East	South
Vul: Both	♠ KQ7	♠ AJ983		1NT	Pass	2♥
North HCP: 16	♥ A98	♥ 1072	Pass	2♠	Pass	2NT
South HCP: 9	♦ KQ4	♦ 73	Pass	4♠	AP	
Contract: 4♠ N	♣ Q765	♣ A32				
Board: 204						
Dealer: S	North:	South:	West	North	East	South
Vul: None	♠ J7542	♠ K1083				1NT
North HCP: 7	♥ A	♥ KQ76	Pass	2♥	Pass	2NT <sup>1</sup>
South HCP: 17	♦ 874	♦ AKQ	Pass	3♠	AP	
Contract: 3♠ N	♣ Q932	♣ 105	1. Extended acceptance after NT			
Board: 205						
Dealer: N	North:	South:	West	North	East	South
Vul: EW	♠ AQ5	♠ K3		1NT	Pass	4♦ <sup>1</sup>
North HCP: 17	♥ K2	♥ QJ98643	Pass	4♥	AP	
South HCP: 8	♦ 982	♦ 54	1. Texas			
Contract: 4♥ N	♣ AKJ109	♣ Q3				
Board: 206						
Dealer: S	North:	South:	West	North	East	South
Vul: Both	♠ 63	♠ K1094				1NT
North HCP: 4	♥ 106542	♥ Q7	Pass	2♦	Pass	2♥
South HCP: 16	♦ Q7	♦ AK42	AP			
Contract: 2♥ S	♣ Q1062	♣ KJ3				
			West	North	East	South
				1NT	Pass	2♦
			Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
			Pass	3♠ <sup>3</sup>	Pass	3♥
			Pass	3♠ <sup>4</sup>	Pass	3NT <sup>5</sup>
			Pass	4♥	Pass	4NT <sup>6</sup>
			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. Cue bid, surplus			
			6. Blackwood 1430, for ♥			

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 208	♠ K9654	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: NS	♦ Q6	Partner bids first.
HCP: 12	♣ A64	
Board: 209	♠ KQJ10	The opponents are silent.
Dealer: N	♥ A96	
Vul: Both	♦ K742	You bid first.
HCP: 17	♣ A4	
Board: 210	♠ KQJ87	The opponents are silent.
Dealer: S	♥ Q74	
Vul: None	♦ 852	Partner bids first.
HCP: 8	♣ 54	
Board: 211	♠ K762	West Bids 2♥ if possible.
Dealer: N	♥ 975	East Bids 2NT if possible.
Vul: NS	♦ AK6	
HCP: 15	♣ KQ8	You bid first.
Board: 212	♠ K9543	The opponents are silent.
Dealer: S	♥ 653	
Vul: EW	♦ Q8532	Partner bids first.
HCP: 5	♣ —	
Board: 213	♠ A4	The opponents are silent.
Dealer: N	♥ Q103	
Vul: None	♦ AJ865	You bid first.
HCP: 17	♣ AQ8	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ K9654	♠ AJ3				1NT
Vul: NS	♥ QJ9	♥ AK1086	Pass	2♥	Pass	2♠
North HCP: 12	♦ Q6	♦ A75	Pass	3NT	Pass	4♠
South HCP: 16	♣ A64	♣ 53	AP			
Contract: 4♠ S						

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ KQJ10	♠ 653				
Vul: Both	♥ A96	♥ Q8753		1NT	Pass	2♦
North HCP: 17	♦ K742	♦ 8	Pass	2♥	AP	
South HCP: 3	♣ A4	♣ J1096				
Contract: 2♥ N						

Board: 210	North:	South:	West	North	East	South
Dealer: S	♠ KQJ87	♠ 109				1NT
Vul: None	♥ Q74	♥ AK8	Pass	2♥	Pass	2♠
North HCP: 8	♦ 852	♦ Q1076	AP			
South HCP: 17	♣ 54	♣ AKJ10				
Contract: 2♠ S						

Board: 211	North:	South:	West	North	East	South
Dealer: N	♠ K762	♠ 10				
Vul: NS	♥ 975	♥ AQ832	2♥ <sup>1</sup>	X	2NT <sup>2</sup>	4♥
North HCP: 15	♦ AK6	♦ Q10932	AP			
South HCP: 8	♣ KQ8	♣ 93	1. Michaels Cuebid			
Contract: 4♥ S			2. to the partner's longer			

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ K9543	♠ A7				1NT
Vul: EW	♥ 653	♥ Q987	Pass	2♥	Pass	2♠
North HCP: 5	♦ Q8532	♦ A74	AP			
South HCP: 16	♣ —	♣ AQ72				
Contract: 2♠ S						

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ QJ1065				
Vul: None	♥ Q103	♥ AK7		1NT	Pass	2♥
North HCP: 17	♦ AJ865	♦ —	Pass	2♠	Pass	3♣
South HCP: 10	♣ AQ8	♣ 109652	Pass	3NT	AP	
Contract: 3N N						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 208	♠ AJ3	The opponents are silent.
Dealer: S	♥ AK1086	
Vul: NS	♦ A75	You bid first.
HCP: 16	♣ 53	

Board: 209	♠ 653	The opponents are silent.
Dealer: N	♥ Q8753	
Vul: Both	♦ 8	Partner bids first.
HCP: 3	♣ J1096	

Board: 210	♠ 109	The opponents are silent.
Dealer: S	♥ AK8	
Vul: None	♦ Q1076	You bid first.
HCP: 17	♣ AKJ10	

Board: 211	♠ 10	West Bids 2♥ if possible.
Dealer: N	♥ AQ832	East Bids 2NT if possible.
Vul: NS	♦ Q10932	
HCP: 8	♣ 93	Partner bids first.

Board: 212	♠ A7	The opponents are silent.
Dealer: S	♥ Q987	
Vul: EW	♦ A74	You bid first.
HCP: 16	♣ AQ72	

Board: 213	♠ QJ1065	The opponents are silent.
Dealer: N	♥ AK7	
Vul: None	♦ —	Partner bids first.
HCP: 10	♣ 109652	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ K9654	♠ AJ3				1NT
Vul: NS	♥ QJ9	♥ AK1086	Pass	2♥	Pass	2♠
North HCP: 12	♦ Q6	♦ A75	Pass	3NT	Pass	4♠
South HCP: 16	♣ A64	♣ 53	AP			
Contract: 4♠ S						

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ KQJ10	♠ 653				
Vul: Both	♥ A96	♥ Q8753		1NT	Pass	2♦
North HCP: 17	♦ K742	♦ 8	Pass	2♥	AP	
South HCP: 3	♣ A4	♣ J1096				
Contract: 2♥ N						

Board: 210	North:	South:	West	North	East	South
Dealer: S	♠ KQJ87	♠ 109				1NT
Vul: None	♥ Q74	♥ AK8	Pass	2♥	Pass	2♠
North HCP: 8	♦ 852	♦ Q1076	AP			
South HCP: 17	♣ 54	♣ AKJ10				
Contract: 2♠ S						

Board: 211	North:	South:	West	North	East	South
Dealer: N	♠ K762	♠ 10				
Vul: NS	♥ 975	♥ AQ832	2♥ <sup>1</sup>	X	2NT <sup>2</sup>	4♥
North HCP: 15	♦ AK6	♦ Q10932	AP			
South HCP: 8	♣ KQ8	♣ 93				
Contract: 4♥ S			1. Michaels Cuebid			
			2. to the partner's longer			

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ K9543	♠ A7				1NT
Vul: EW	♥ 653	♥ Q987	Pass	2♥	Pass	2♠
North HCP: 5	♦ Q8532	♦ A74	AP			
South HCP: 16	♣ —	♣ AQ72				
Contract: 2♠ S						

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ QJ1065				
Vul: None	♥ Q103	♥ AK7		1NT	Pass	2♥
North HCP: 17	♦ AJ865	♦ —	Pass	2♠	Pass	3♣
South HCP: 10	♣ AQ8	♣ 109652	Pass	3NT	AP	
Contract: 3N N						



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 214	♠ 96	East Bids 2♠ if possible.
Dealer: S	♥ J8543	
Vul: NS	♦ 872	Partner bids first.
HCP: 1	♣ 1043	

Board: 215	♠ K82	The opponents are silent.
Dealer: N	♥ J8	
Vul: EW	♦ AK108	You bid first.
HCP: 17	♣ AQ54	

Board: 216	♠ K7	The opponents are silent.
Dealer: S	♥ K8753	
Vul: NS	♦ Q653	Partner bids first.
HCP: 8	♣ 87	

Board: 217	♠ 92	The opponents are silent.
Dealer: N	♥ AQ97	
Vul: EW	♦ AJ8	You bid first.
HCP: 16	♣ AJ94	

Board: 218	♠ 109754	The opponents are silent.
Dealer: S	♥ J103	
Vul: Both	♦ 10	Partner bids first.
HCP: 5	♣ KJ108	

Board: 219	♠ AKJ	The opponents are silent.
Dealer: N	♥ Q74	
Vul: None	♦ J764	You bid first.
HCP: 15	♣ A97	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ Q52				1NT
Vul: NS	♥ J8543	♥ AQ	Pass	2♦	2♠	AP
North HCP: 1	♦ 872	♦ KQ64				
South HCP: 15	♣ 1043	♣ Q865				
Contract: 2♠ E						

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ Q105		1NT	Pass	2♦
Vul: EW	♥ J8	♥ KQ632	Pass	2♥	Pass	3NT
North HCP: 17	♦ AK108	♦ Q97	AP			
South HCP: 10	♣ AQ54	♣ J10				
Contract: 3N N						

Board: 216	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ AJ105				1NT
Vul: NS	♥ K8753	♥ A96	Pass	2♦	Pass	2♥
North HCP: 8	♦ Q653	♦ 102	Pass	2NT	Pass	4♥
South HCP: 15	♣ 87	♣ AQ65	AP			
Contract: 4♥ S						

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ KJ1063		1NT	Pass	2♥
Vul: EW	♥ AQ97	♥ K83	Pass	2♠	AP	
North HCP: 16	♦ AJ8	♦ 7				
South HCP: 7	♣ AJ94	♣ 6532				
Contract: 2♠ N						

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ 109754	♠ AK				1NT
Vul: Both	♥ J103	♥ K96	Pass	2♥	Pass	2♠
North HCP: 5	♦ 10	♦ Q873	AP			
South HCP: 16	♣ KJ108	♣ A742				
Contract: 2♠ S						

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 107652		1NT	Pass	2♥
Vul: None	♥ Q74	♥ AK8	Pass	2♠	Pass	2NT
North HCP: 15	♦ J764	♦ 98	Pass	3♠	AP	
South HCP: 8	♣ A97	♣ J85				
Contract: 3♠ N						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 214	♠ Q52	East Bids 2♠ if possible.
Dealer: S	♥ AQ	
Vul: NS	♦ KQ64	You bid first.
HCP: 15	♣ Q865	

Board: 215	♠ Q105	The opponents are silent.
Dealer: N	♥ KQ632	
Vul: EW	♦ Q97	Partner bids first.
HCP: 10	♣ J10	

Board: 216	♠ AJ105	The opponents are silent.
Dealer: S	♥ A96	
Vul: NS	♦ 102	You bid first.
HCP: 15	♣ AQ65	

Board: 217	♠ KJ1063	The opponents are silent.
Dealer: N	♥ K83	
Vul: EW	♦ 7	Partner bids first.
HCP: 7	♣ 6532	

Board: 218	♠ AK	The opponents are silent.
Dealer: S	♥ K96	
Vul: Both	♦ Q873	You bid first.
HCP: 16	♣ A742	

Board: 219	♠ 107652	The opponents are silent.
Dealer: N	♥ AK8	
Vul: None	♦ 98	Partner bids first.
HCP: 8	♣ J85	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ Q52				1NT
Vul: NS	♥ J8543	♥ AQ	Pass	2♦	2♠	AP
North HCP: 1	♦ 872	♦ KQ64				
South HCP: 15	♣ 1043	♣ Q865				
Contract: 2♠ E						

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ Q105		1NT	Pass	2♦
Vul: EW	♥ J8	♥ KQ632	Pass	2♥	Pass	3NT
North HCP: 17	♦ AK108	♦ Q97	AP			
South HCP: 10	♣ AQ54	♣ J10				
Contract: 3N N						

Board: 216	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ AJ105				1NT
Vul: NS	♥ K8753	♥ A96	Pass	2♦	Pass	2♥
North HCP: 8	♦ Q653	♦ 102	Pass	2NT	Pass	4♥
South HCP: 15	♣ 87	♣ AQ65	AP			
Contract: 4♥ S						

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ KJ1063		1NT	Pass	2♥
Vul: EW	♥ AQ97	♥ K83	Pass	2♠	AP	
North HCP: 16	♦ AJ8	♦ 7				
South HCP: 7	♣ AJ94	♣ 6532				
Contract: 2♠ N						

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ 109754	♠ AK				1NT
Vul: Both	♥ J103	♥ K96	Pass	2♥	Pass	2♠
North HCP: 5	♦ 10	♦ Q873	AP			
South HCP: 16	♣ KJ108	♣ A742				
Contract: 2♠ S						

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 107652		1NT	Pass	2♥
Vul: None	♥ Q74	♥ AK8	Pass	2♠	Pass	2NT
North HCP: 15	♦ J764	♦ 98	Pass	3♠	AP	
South HCP: 8	♣ A97	♣ J85				
Contract: 3♠ N						

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 220	♠ KQ843	The opponents are silent.
Dealer: S	♥ J96	
Vul: Both	♦ 974	Partner bids first.
HCP: 6	♣ 92	

Board: 221	♠ KQ104	West Bids 3♣ if possible.
Dealer: N	♥ KJ5	
Vul: None	♦ A74	You bid first.
HCP: 15	♣ Q76	

Board: 222	♠ AJ532	East Bids 3♥ if possible.
Dealer: S	♥ Q7	
Vul: NS	♦ 10765	Partner bids first.
HCP: 9	♣ Q6	

Board: 223	♠ KJ1054	The opponents are silent.
Dealer: N	♥ Q7	
Vul: Both	♦ AQ9	You bid first.
HCP: 16	♣ A53	

Board: 224	♠ AQ982	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: None	♦ 732	Partner bids first.
HCP: 10	♣ J8	

Board: 225	♠ K96	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ AQ432	You bid first.
HCP: 17	♣ J4	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ KQ843	♠ J972				1NT
Vul: Both	♥ J96	♥ AK10	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 6	♦ 974	♦ AQ	Pass	3♠	AP	
South HCP: 15	♣ 92	♣ J864				
Contract: 3♠ N			1. Extended acceptance after NT			

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ KQ104	♠ J76532				
Vul: None	♥ KJ5	♥ 76		1NT	Pass	2♥
North HCP: 15	♦ A74	♦ Q52	3♣	3♠	AP	
South HCP: 7	♣ Q76	♣ A2				
Contract: 3♠ N						

Board: 222	North:	South:	West	North	East	South
Dealer: S	♠ AJ532	♠ KQ109				1NT
Vul: NS	♥ Q7	♥ A84	Pass	2♥	3♥	Pass
North HCP: 9	♦ 10765	♦ KQJ	Pass	XA♣♣	Pass	3♠
South HCP: 16	♣ Q6	♣ J98	Pass	4♠	AP	
Contract: 4♠ S						

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ KJ1054	♠ A83				
Vul: Both	♥ Q7	♥ J8432		1NT	Pass	2♦
North HCP: 16	♦ AQ9	♦ K854	Pass	2♥	Pass	2NT
South HCP: 8	♣ A53	♣ 10	AP			
Contract: 2N N						

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ AQ982	♠ K1053				1NT
Vul: None	♥ QJ7	♥ K6	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 10	♦ 732	♦ KJ98	Pass	4♠	AP	
South HCP: 16	♣ J8	♣ AQ2				
Contract: 4♠ N			1. Extended acceptance after NT			

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ 102				
Vul: NS	♥ AK4	♥ Q8762		1NT	Pass	2♦
North HCP: 17	♦ AQ432	♦ K9	Pass	2♥	Pass	2NT
South HCP: 7	♣ J4	♣ Q876	Pass	4♥	AP	
Contract: 4♥ N						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 220	♠ J972	The opponents are silent.
Dealer: S	♥ AK10	
Vul: Both	♦ AQ	You bid first.
HCP: 15	♣ J864	
Board: 221	♠ J76532	West Bids 3♣ if possible.
Dealer: N	♥ 76	
Vul: None	♦ Q52	Partner bids first.
HCP: 7	♣ A2	
Board: 222	♠ KQ109	East Bids 3♥ if possible.
Dealer: S	♥ A84	
Vul: NS	♦ KQJ	You bid first.
HCP: 16	♣ J98	
Board: 223	♠ A83	The opponents are silent.
Dealer: N	♥ J8432	
Vul: Both	♦ K854	Partner bids first.
HCP: 8	♣ 10	
Board: 224	♠ K1053	The opponents are silent.
Dealer: S	♥ K6	
Vul: None	♦ KJ98	You bid first.
HCP: 16	♣ AQ2	
Board: 225	♠ 102	The opponents are silent.
Dealer: N	♥ Q8762	
Vul: NS	♦ K9	Partner bids first.
HCP: 7	♣ Q876	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ KQ843	♠ J972				1NT
Vul: Both	♥ J96	♥ AK10	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 6	♦ 974	♦ AQ	Pass	3♠	AP	
South HCP: 15	♣ 92	♣ J864				
Contract: 3♠ N			1. Extended acceptance after NT			

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ KQ104	♠ J76532				
Vul: None	♥ KJ5	♥ 76		1NT	Pass	2♥
North HCP: 15	♦ A74	♦ Q52	3♣	3♠	AP	
South HCP: 7	♣ Q76	♣ A2				
Contract: 3♠ N						

Board: 222	North:	South:	West	North	East	South
Dealer: S	♠ AJ532	♠ KQ109				1NT
Vul: NS	♥ Q7	♥ A84	Pass	2♥	3♥	Pass
North HCP: 9	♦ 10765	♦ KQJ	Pass	XA♣♣	Pass	3♠
South HCP: 16	♣ Q6	♣ J98	Pass	4♠	AP	
Contract: 4♠ S						

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ KJ1054	♠ A83				
Vul: Both	♥ Q7	♥ J8432		1NT	Pass	2♦
North HCP: 16	♦ AQ9	♦ K854	Pass	2♥	Pass	2NT
South HCP: 8	♣ A53	♣ 10	AP			
Contract: 2N N						

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ AQ982	♠ K1053				1NT
Vul: None	♥ QJ7	♥ K6	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 10	♦ 732	♦ KJ98	Pass	4♠	AP	
South HCP: 16	♣ J8	♣ AQ2				
Contract: 4♠ N			1. Extended acceptance after NT			

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ 102				
Vul: NS	♥ AK4	♥ Q8762		1NT	Pass	2♦
North HCP: 17	♦ AQ432	♦ K9	Pass	2♥	Pass	2NT
South HCP: 7	♣ J4	♣ Q876	Pass	4♥	AP	
Contract: 4♥ N						



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 226	♠ 7	The opponents are silent.
Dealer: S	♥ AQ97432	
Vul: EW	♦ J	Partner bids first.
HCP: 10	♣ K976	

Board: 227	♠ AKQ	West Bids 3♣ if possible.
Dealer: N	♥ QJ6	
Vul: None	♦ K10972	You bid first.
HCP: 16	♣ J4	

Board: 228	♠ QJ843	The opponents are silent.
Dealer: S	♥ 109	
Vul: NS	♦ A642	Partner bids first.
HCP: 8	♣ J4	

Board: 229	♠ K3	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: Both	♦ AQ984	You bid first.
HCP: 15	♣ 875	

Board: 230	♠ KQ4	The opponents are silent.
Dealer: S	♥ Q7654	
Vul: NS	♦ Q632	Partner bids first.
HCP: 13	♣ A	

Board: 231	♠ KJ52	The opponents are silent.
Dealer: N	♥ K2	
Vul: EW	♦ K32	You bid first.
HCP: 16	♣ AQ98	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ A954				1NT
Vul: EW	♥ AQ97432	♥ K108	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ J	♦ AQ5	AP			
South HCP: 17	♣ K976	♣ A85	1. Texas			
Contract: 4♥ S						

Board: 227	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J109872				
Vul: None	♥ QJ6	♥ A5		1NT	Pass	2♥
North HCP: 16	♦ K10972	♦ 84	3♣	Pass	Pass	3♠
South HCP: 5	♣ J4	♣ 652	AP			
Contract: 3♠ S						

Board: 228	North:	South:	West	North	East	South
Dealer: S	♠ QJ843	♠ A762				1NT
Vul: NS	♥ 109	♥ A84	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 8	♦ A642	♦ K9	Pass	4♠	AP	
South HCP: 15	♣ J4	♣ A652	1. Extended acceptance after NT			
Contract: 4♠ N						

Board: 229	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ AQJ76				
Vul: Both	♥ KQJ	♥ —		1NT	Pass	2♥
North HCP: 15	♦ AQ984	♦ 10652	Pass	2♠	AP	
South HCP: 7	♣ 875	♣ 9432				
Contract: 2♠ N						

Board: 230	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ AJ9				1NT
Vul: NS	♥ Q7654	♥ A2	Pass	2♦	Pass	2♥
North HCP: 13	♦ Q632	♦ AK109	Pass	3♦	Pass	3NT
South HCP: 17	♣ A	♣ J643	AP			
Contract: 3N S						

Board: 231	North:	South:	West	North	East	South
Dealer: N	♠ KJ52	♠ 84				
Vul: EW	♥ K2	♥ 97543		1NT	Pass	2♦
North HCP: 16	♦ K32	♦ 5	Pass	2♥	AP	
South HCP: 1	♣ AQ98	♣ J10543				
Contract: 2♥ N						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 226	♠ A954	The opponents are silent.
Dealer: S	♥ K108	
Vul: EW	♦ AQ5	You bid first.
HCP: 17	♣ A85	

Board: 227	♠ J109872	West Bids 3♣ if possible.
Dealer: N	♥ A5	
Vul: None	♦ 84	Partner bids first.
HCP: 5	♣ 652	

Board: 228	♠ A762	The opponents are silent.
Dealer: S	♥ A84	
Vul: NS	♦ K9	You bid first.
HCP: 15	♣ A652	

Board: 229	♠ AQJ76	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ 10652	Partner bids first.
HCP: 7	♣ 9432	

Board: 230	♠ AJ9	The opponents are silent.
Dealer: S	♥ A2	
Vul: NS	♦ AK109	You bid first.
HCP: 17	♣ J643	

Board: 231	♠ 84	The opponents are silent.
Dealer: N	♥ 97543	
Vul: EW	♦ 5	Partner bids first.
HCP: 1	♣ J10543	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 226 Dealer: S Vul: EW North HCP: 10 South HCP: 17 Contract: 4♥ S	North: ♠ 7 ♥ AQ97432 ♦ J ♣ K976	South: ♠ A954 ♥ K108 ♦ AQ5 ♣ A85	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>4♦<sup>1</sup></td> <td>Pass</td> <td>4♥</td> </tr> <tr> <td colspan="4">AP</td> </tr> <tr> <td colspan="4">1. Texas</td> </tr> </table>	West	North	East	South				1NT	Pass	4♦ <sup>1</sup>	Pass	4♥	AP				1. Texas			
West	North	East	South																				
			1NT																				
Pass	4♦ <sup>1</sup>	Pass	4♥																				
AP																							
1. Texas																							

Board: 227 Dealer: N Vul: None North HCP: 16 South HCP: 5 Contract: 3♠ S	North: ♠ AKQ ♥ QJ6 ♦ K10972 ♣ J4	South: ♠ J109872 ♥ A5 ♦ 84 ♣ 652	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td></td> <td></td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>3♣</td> <td>Pass</td> <td>Pass</td> <td>3♠</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table>	West	North	East	South				1NT			Pass	2♥	3♣	Pass	Pass	3♠	AP			
West	North	East	South																				
			1NT																				
		Pass	2♥																				
3♣	Pass	Pass	3♠																				
AP																							

Board: 228 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 4♠ N	North: ♠ QJ843 ♥ 109 ♦ A642 ♣ J4	South: ♠ A762 ♥ A84 ♦ K9 ♣ A652	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>Pass</td> <td>2NT<sup>1</sup></td> </tr> <tr> <td>Pass</td> <td>4♠</td> <td>AP</td> <td></td> </tr> <tr> <td colspan="4">1. Extended acceptance after NT</td> </tr> </table>	West	North	East	South				1NT	Pass	2♥	Pass	2NT <sup>1</sup>	Pass	4♠	AP		1. Extended acceptance after NT			
West	North	East	South																				
			1NT																				
Pass	2♥	Pass	2NT <sup>1</sup>																				
Pass	4♠	AP																					
1. Extended acceptance after NT																							

Board: 229 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 2♠ N	North: ♠ K3 ♥ KQJ ♦ AQ984 ♣ 875	South: ♠ AQJ76 ♥ — ♦ 10652 ♣ 9432	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td></td> <td></td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2♠</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South				1NT			Pass	2♥	Pass	2♠	AP	
West	North	East	South																
			1NT																
		Pass	2♥																
Pass	2♠	AP																	

Board: 230 Dealer: S Vul: NS North HCP: 13 South HCP: 17 Contract: 3N S	North: ♠ KQ4 ♥ Q7654 ♦ Q632 ♣ A	South: ♠ AJ9 ♥ A2 ♦ AK109 ♣ J643	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>3♦</td> <td>Pass</td> <td>3NT</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table>	West	North	East	South				1NT	Pass	2♦	Pass	2♥	Pass	3♦	Pass	3NT	AP			
West	North	East	South																				
			1NT																				
Pass	2♦	Pass	2♥																				
Pass	3♦	Pass	3NT																				
AP																							

Board: 231 Dealer: N Vul: EW North HCP: 16 South HCP: 1 Contract: 2♥ N	North: ♠ KJ52 ♥ K2 ♦ K32 ♣ AQ98	South: ♠ 84 ♥ 97543 ♦ 5 ♣ J10543	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td></td> <td></td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South				1NT			Pass	2♦	Pass	2♥	AP	
West	North	East	South																
			1NT																
		Pass	2♦																
Pass	2♥	AP																	

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 232	♠ QJ876	The opponents are silent.
Dealer: S	♥ 93	
Vul: Both	♦ 754	Partner bids first.
HCP: 3	♣ 1086	
Board: 233	♠ A6	West Doubles 2♥ if possible.
Dealer: N	♥ Q52	
Vul: None	♦ Q62	You bid first.
HCP: 17	♣ AKQ93	
Board: 234	♠ K4	The opponents are silent.
Dealer: S	♥ AQ854	
Vul: EW	♦ 954	Partner bids first.
HCP: 10	♣ J62	
Board: 235	♠ 976	West Bids 2♠ if possible.
Dealer: N	♥ AKQ7	East Bids 2NT if possible.
Vul: Both	♦ A108	
HCP: 15	♣ Q97	You bid first.
Board: 236	♠ J10972	The opponents are silent.
Dealer: S	♥ 1072	
Vul: None	♦ AK6	Partner bids first.
HCP: 8	♣ 76	
Board: 237	♠ KQJ8	The opponents are silent.
Dealer: N	♥ A543	
Vul: NS	♦ Q6	You bid first.
HCP: 15	♣ K43	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 232 Dealer: S Vul: Both North HCP: 3 South HCP: 15 Contract: 2♠ S	North: ♠ QJ876 ♥ 93 ♦ 754 ♣ 1086	South: ♠ K532 ♥ AK8 ♦ A98 ♣ J75	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>Pass</td> <td>2♠</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South				1NT	Pass	2♥	Pass	2♠	AP			
West	North	East	South																
			1NT																
Pass	2♥	Pass	2♠																
AP																			

Board: 233 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 4♠ S	North: ♠ A6 ♥ Q52 ♦ Q62 ♣ AKQ93	South: ♠ 1098742 ♥ K8 ♦ AK43 ♣ J	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>X</td> <td>XX<sup>1</sup></td> <td>Pass</td> <td>3♥<sup>2</sup></td> </tr> <tr> <td>Pass</td> <td>3NT</td> <td>Pass</td> <td>4♠</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table> <p>1. artificial 2. strength cue bid</p>	West	North	East	South		1NT	Pass	2♥	X	XX <sup>1</sup>	Pass	3♥ <sup>2</sup>	Pass	3NT	Pass	4♠	AP			
West	North	East	South																				
	1NT	Pass	2♥																				
X	XX <sup>1</sup>	Pass	3♥ <sup>2</sup>																				
Pass	3NT	Pass	4♠																				
AP																							

Board: 234 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K4 ♥ AQ854 ♦ 954 ♣ J62	South: ♠ A109 ♥ 96 ♦ Q83 ♣ AKQ98	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>3NT</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South				1NT	Pass	2♦	Pass	2♥	Pass	3NT	AP	
West	North	East	South																
			1NT																
Pass	2♦	Pass	2♥																
Pass	3NT	AP																	

Board: 235 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3♠ S	North: ♠ 976 ♥ AKQ7 ♦ A108 ♣ Q97	South: ♠ K10852 ♥ 105 ♦ K9753 ♣ J	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>2♠<sup>1</sup></td> <td>X</td> <td>2NT<sup>2</sup></td> <td>3♠</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table> <p>1. Michaels Cuebid 2. to the partner's longer</p>	West	North	East	South		1NT	Pass	2♥	2♠ <sup>1</sup>	X	2NT <sup>2</sup>	3♠	AP			
West	North	East	South																
	1NT	Pass	2♥																
2♠ <sup>1</sup>	X	2NT <sup>2</sup>	3♠																
AP																			

Board: 236 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♠ N	North: ♠ J10972 ♥ 1072 ♦ AK6 ♣ 76	South: ♠ A654 ♥ KQ3 ♦ QJ107 ♣ KJ	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>Pass</td> <td>2NT<sup>1</sup></td> </tr> <tr> <td>Pass</td> <td>4♠</td> <td>AP</td> <td></td> </tr> </table> <p>1. Extended acceptance after NT</p>	West	North	East	South				1NT	Pass	2♥	Pass	2NT <sup>1</sup>	Pass	4♠	AP	
West	North	East	South																
			1NT																
Pass	2♥	Pass	2NT <sup>1</sup>																
Pass	4♠	AP																	

Board: 237 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 4♥ N	North: ♠ KQJ8 ♥ A543 ♦ Q6 ♣ K43	South: ♠ 106 ♥ QJ1097 ♦ AK52 ♣ A6	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>Pass</td> <td>3♦</td> </tr> <tr> <td>Pass</td> <td>4♥</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♦	Pass	2♥	Pass	3♦	Pass	4♥	AP	
West	North	East	South																
	1NT	Pass	2♦																
Pass	2♥	Pass	3♦																
Pass	4♥	AP																	

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 232	♠ K532	The opponents are silent.
Dealer: S	♥ AK8	
Vul: Both	♦ A98	You bid first.
HCP: 15	♣ J75	
Board: 233	♠ 1098742	West Doubles 2♥ if possible.
Dealer: N	♥ K8	
Vul: None	♦ AK43	Partner bids first.
HCP: 11	♣ J	
Board: 234	♠ A109	The opponents are silent.
Dealer: S	♥ 96	
Vul: EW	♦ Q83	You bid first.
HCP: 15	♣ AKQ98	
Board: 235	♠ K10852	West Bids 2♠ if possible.
Dealer: N	♥ 105	East Bids 2NT if possible.
Vul: Both	♦ K9753	
HCP: 7	♣ J	Partner bids first.
Board: 236	♠ A654	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: None	♦ QJ107	You bid first.
HCP: 16	♣ KJ	
Board: 237	♠ 106	The opponents are silent.
Dealer: N	♥ QJ1097	
Vul: NS	♦ AK52	Partner bids first.
HCP: 14	♣ A6	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 232	North:	South:	West	North	East	South
Dealer: S	♠ QJ876	♠ K532				1NT
Vul: Both	♥ 93	♥ AK8				
North HCP: 3	♦ 754	♦ A98	Pass	2♥	Pass	2♠
South HCP: 15	♣ 1086	♣ J75	AP			
Contract: 2♠ S						

Board: 233	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 1098742		1NT	Pass	2♥
Vul: None	♥ Q52	♥ K8	X	XX <sup>1</sup>	Pass	3♥ <sup>2</sup>
North HCP: 17	♦ Q62	♦ AK43	Pass	3NT	Pass	4♠
South HCP: 11	♣ AKQ93	♣ J	AP			
Contract: 4♠ S						

1. artificial  
2. strength cue bid

Board: 234	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ A109				1NT
Vul: EW	♥ AQ854	♥ 96				
North HCP: 10	♦ 954	♦ Q83	Pass	2♦	Pass	2♥
South HCP: 15	♣ J62	♣ AKQ98	Pass	3NT	AP	
Contract: 3N S						

Board: 235	North:	South:	West	North	East	South
Dealer: N	♠ 976	♠ K10852		1NT	Pass	2♥
Vul: Both	♥ AKQ7	♥ 105	2♠ <sup>1</sup>	X	2NT <sup>2</sup>	3♠
North HCP: 15	♦ A108	♦ K9753	AP			
South HCP: 7	♣ Q97	♣ J				
Contract: 3♠ S						

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

Board: 236	North:	South:	West	North	East	South
Dealer: S	♠ J10972	♠ A654				1NT
Vul: None	♥ 1072	♥ KQ3	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 8	♦ AK6	♦ QJ107	Pass	4♠	AP	
South HCP: 16	♣ 76	♣ KJ				
Contract: 4♠ N						

1. Extended acceptance after NT

Board: 237	North:	South:	West	North	East	South
Dealer: N	♠ KQJ8	♠ 106		1NT	Pass	2♦
Vul: NS	♥ A543	♥ QJ1097				
North HCP: 15	♦ Q6	♦ AK52	Pass	2♥	Pass	3♦
South HCP: 14	♣ K43	♣ A6	Pass	4♥	AP	
Contract: 4♥ N						



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 238	♠ Q83	East Bids 2♥ if possible.
Dealer: S	♥ KQ983	West Bids 2♠ if possible.
Vul: Both	♦ Q92	
HCP: 9	♣ 76	Partner bids first.
Board: 239	♠ QJ9	East Doubles 2♥ if possible.
Dealer: N	♥ 1043	West Bids 3♣ if possible.
Vul: None	♦ AKJ109	
HCP: 15	♣ A10	You bid first.
Board: 240	♠ Q106	East Bids 5♣ if possible.
Dealer: S	♥ Q109874	
Vul: NS	♦ J853	Partner bids first.
HCP: 5	♣ —	
Board: 241	♠ A4	The opponents are silent.
Dealer: N	♥ A109	
Vul: EW	♦ A82	You bid first.
HCP: 17	♣ AJ1076	
Board: 242	♠ AQ10874	East Doubles 4♥ if possible.
Dealer: S	♥ Q85	
Vul: None	♦ 7	Partner bids first.
HCP: 9	♣ J107	
Board: 243	♠ KQ42	West Bids 2♠ if possible.
Dealer: N	♥ A93	
Vul: NS	♦ A1053	You bid first.
HCP: 17	♣ A2	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 238 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♥ N	North: ♠ Q83 ♥ KQ983 ♦ Q92 ♣ 76	South: ♠ K6 ♥ AJ5 ♦ KJ854 ♣ A103	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>2♥<sup>1</sup></td> <td>X</td> </tr> <tr> <td>2♠</td> <td>4♥</td> <td>AP</td> <td></td> </tr> </table> 1. Michaels Cuebid	West	North	East	South				1NT	Pass	2♦	2♥ <sup>1</sup>	X	2♠	4♥	AP	
West	North	East	South																
			1NT																
Pass	2♦	2♥ <sup>1</sup>	X																
2♠	4♥	AP																	

Board: 239 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3♣X W	North: ♠ QJ9 ♥ 1043 ♦ AKJ109 ♣ A10	South: ♠ 1042 ♥ Q9652 ♦ 7 ♣ KQJ2	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>X</td> <td>Pass</td> </tr> <tr> <td>3♣</td> <td>Pass</td> <td>Pass</td> <td>XA♠♠</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♦	Pass	2♥	X	Pass	3♣	Pass	Pass	XA♠♠	AP			
West	North	East	South																				
	1NT	Pass	2♦																				
Pass	2♥	X	Pass																				
3♣	Pass	Pass	XA♠♠																				
AP																							

Board: 240 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 5♣X E	North: ♠ Q106 ♥ Q109874 ♦ J853 ♣ —	South: ♠ AJ ♥ J632 ♦ AKQ4 ♣ 963	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>5♣</td> <td>X</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South				1NT	Pass	2♦	5♣	X	AP			
West	North	East	South																
			1NT																
Pass	2♦	5♣	X																
AP																			

Board: 241 Dealer: N Vul: EW North HCP: 17 South HCP: 4 Contract: 2♠ N	North: ♠ A4 ♥ A109 ♦ A82 ♣ AJ1076	South: ♠ K9862 ♥ J82 ♦ 754 ♣ 53	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2♠</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♥	Pass	2♠	AP	
West	North	East	South												
	1NT	Pass	2♥												
Pass	2♠	AP													

Board: 242 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 4♠ N	North: ♠ AQ10874 ♥ Q85 ♦ 7 ♣ J107	South: ♠ 65 ♥ J74 ♦ AK5 ♣ AKQ62	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>4♥<sup>1</sup></td> <td>X</td> <td>Pass<sup>2</sup></td> </tr> <tr> <td>Pass</td> <td>4♠</td> <td>AP</td> <td></td> </tr> </table> 1. Texas 2. denies a ♥ stopper	West	North	East	South				1NT	Pass	4♥ <sup>1</sup>	X	Pass <sup>2</sup>	Pass	4♠	AP	
West	North	East	South																
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Pass	4♠	AP																	

Board: 243 Dealer: N Vul: NS North HCP: 17 South HCP: 4 Contract: 3♥ S	North: ♠ KQ42 ♥ A93 ♦ A1053 ♣ A2	South: ♠ 6 ♥ KJ10872 ♦ 9764 ♣ 104	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>2♠</td> <td>Pass</td> <td>Pass</td> <td>3♥</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♦	2♠	Pass	Pass	3♥	AP			
West	North	East	South																
	1NT	Pass	2♦																
2♠	Pass	Pass	3♥																
AP																			

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 238	♠ K6	East Bids 2♥ if possible.
Dealer: S	♥ AJ5	West Bids 2♠ if possible.
Vul: Both	♦ KJ854	
HCP: 16	♣ A103	You bid first.
Board: 239	♠ 1042	East Doubles 2♥ if possible.
Dealer: N	♥ Q9652	West Bids 3♣ if possible.
Vul: None	♦ 7	
HCP: 8	♣ KQJ2	Partner bids first.
Board: 240	♠ AJ	East Bids 5♣ if possible.
Dealer: S	♥ J632	
Vul: NS	♦ AKQ4	You bid first.
HCP: 15	♣ 963	
Board: 241	♠ K9862	The opponents are silent.
Dealer: N	♥ J82	
Vul: EW	♦ 754	Partner bids first.
HCP: 4	♣ 53	
Board: 242	♠ 65	East Doubles 4♥ if possible.
Dealer: S	♥ J74	
Vul: None	♦ AK5	You bid first.
HCP: 17	♣ AKQ62	
Board: 243	♠ 6	West Bids 2♠ if possible.
Dealer: N	♥ KJ10872	
Vul: NS	♦ 9764	Partner bids first.
HCP: 4	♣ 104	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 238 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♥ N	North: ♠ Q83 ♥ KQ983 ♦ Q92 ♣ 76	South: ♠ K6 ♥ AJ5 ♦ KJ854 ♣ A103	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>2♥<sup>1</sup></td> <td>X</td> </tr> <tr> <td>2♠</td> <td>4♥</td> <td>AP</td> <td></td> </tr> </table> 1. Michaels Cuebid	West	North	East	South				1NT	Pass	2♦	2♥ <sup>1</sup>	X	2♠	4♥	AP	
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Board: 242 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 4♠ N	North: ♠ AQ10874 ♥ Q85 ♦ 7 ♣ J107	South: ♠ 65 ♥ J74 ♦ AK5 ♣ AKQ62	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>4♥<sup>1</sup></td> <td>X</td> <td>Pass<sup>2</sup></td> </tr> <tr> <td>Pass</td> <td>4♠</td> <td>AP</td> <td></td> </tr> </table> 1. Texas 2. denies a ♥ stopper	West	North	East	South				1NT	Pass	4♥ <sup>1</sup>	X	Pass <sup>2</sup>	Pass	4♠	AP	
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Board: 243 Dealer: N Vul: NS North HCP: 17 South HCP: 4 Contract: 3♥ S	North: ♠ KQ42 ♥ A93 ♦ A1053 ♣ A2	South: ♠ 6 ♥ KJ10872 ♦ 9764 ♣ 104	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>2♠</td> <td>Pass</td> <td>Pass</td> <td>3♥</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♦	2♠	Pass	Pass	3♥	AP			
West	North	East	South																
	1NT	Pass	2♦																
2♠	Pass	Pass	3♥																
AP																			

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 244	♠ J5	The opponents are silent.
Dealer: S	♥ QJ10963	
Vul: EW	♦ 9432	Partner bids first.
HCP: 4	♣ 6	

Board: 245	♠ AK94	The opponents are silent.
Dealer: N	♥ A82	
Vul: Both	♦ K1076	You bid first.
HCP: 15	♣ J2	

Board: 246	♠ A97432	The opponents are silent.
Dealer: S	♥ 103	
Vul: NS	♦ Q6	Partner bids first.
HCP: 9	♣ K82	

Board: 247	♠ AK752	The opponents are silent.
Dealer: N	♥ K9	
Vul: Both	♦ K105	You bid first.
HCP: 15	♣ Q32	

Board: 248	♠ J107	The opponents are silent.
Dealer: S	♥ J96532	
Vul: None	♦ 3	Partner bids first.
HCP: 2	♣ 1076	

Board: 249	♠ A107	The opponents are silent.
Dealer: N	♥ 42	
Vul: EW	♦ AK98	You bid first.
HCP: 16	♣ KQ64	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 244	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ Q7643				1NT
Vul: EW	♥ QJ10963	♥ AK2	Pass	2♦	Pass	2♥
North HCP: 4	♦ 9432	♦ K6	Pass	3♥	AP	
South HCP: 15	♣ 6	♣ K74				
Contract: 3♥ S						

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ AK94	♠ J10875		1NT	Pass	2♥
Vul: Both	♥ A82	♥ 104	Pass	2♠	Pass	3♦
North HCP: 15	♦ K1076	♦ AJ43	Pass	4♠	AP	
South HCP: 9	♣ J2	♣ K6				
Contract: 4♠ N						

Board: 246	North:	South:	West	North	East	South
Dealer: S	♠ A97432	♠ KJ65				1NT
Vul: NS	♥ 103	♥ K865	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ Q6	♦ K9	AP			
South HCP: 17	♣ K82	♣ AQJ	1. Texas			
Contract: 4♠ S						

Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ AK752	♠ J8		1NT	Pass	2♦
Vul: Both	♥ K9	♥ AJ1087	Pass	2♥	Pass	3♦
North HCP: 15	♦ K105	♦ QJ876	Pass	3♠	AP	
South HCP: 9	♣ Q32	♣ 7				
Contract: 3♠ N						

Board: 248	North:	South:	West	North	East	South
Dealer: S	♠ J107	♠ K54				1NT
Vul: None	♥ J96532	♥ A84	Pass	2♦	Pass	2♥
North HCP: 2	♦ 3	♦ AQJ5	AP			
South HCP: 16	♣ 1076	♣ Q85				
Contract: 2♥ S						

Board: 249	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ 84		1NT	Pass	2♦
Vul: EW	♥ 42	♥ QJ863	Pass	2♥	AP	
North HCP: 16	♦ AK98	♦ 105				
South HCP: 7	♣ KQ64	♣ A875				
Contract: 2♥ N						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 244	♠ Q7643	The opponents are silent.
Dealer: S	♥ AK2	
Vul: EW	♦ K6	You bid first.
HCP: 15	♣ K74	

Board: 245	♠ J10875	The opponents are silent.
Dealer: N	♥ 104	
Vul: Both	♦ AJ43	Partner bids first.
HCP: 9	♣ K6	

Board: 246	♠ KJ65	The opponents are silent.
Dealer: S	♥ K865	
Vul: NS	♦ K9	You bid first.
HCP: 17	♣ AQJ	

Board: 247	♠ J8	The opponents are silent.
Dealer: N	♥ AJ1087	
Vul: Both	♦ QJ876	Partner bids first.
HCP: 9	♣ 7	

Board: 248	♠ K54	The opponents are silent.
Dealer: S	♥ A84	
Vul: None	♦ AQJ5	You bid first.
HCP: 16	♣ Q85	

Board: 249	♠ 84	The opponents are silent.
Dealer: N	♥ QJ863	
Vul: EW	♦ 105	Partner bids first.
HCP: 7	♣ A875	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 244	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ Q7643				1NT
Vul: EW	♥ QJ10963	♥ AK2	Pass	2♦	Pass	2♥
North HCP: 4	♦ 9432	♦ K6	Pass	3♥	AP	
South HCP: 15	♣ 6	♣ K74				
Contract: 3♥ S						

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ AK94	♠ J10875		1NT	Pass	2♥
Vul: Both	♥ A82	♥ 104	Pass	2♠	Pass	3♦
North HCP: 15	♦ K1076	♦ AJ43	Pass	4♠	AP	
South HCP: 9	♣ J2	♣ K6				
Contract: 4♠ N						

Board: 246	North:	South:	West	North	East	South
Dealer: S	♠ A97432	♠ KJ65				1NT
Vul: NS	♥ 103	♥ K865	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ Q6	♦ K9	AP			
South HCP: 17	♣ K82	♣ AQJ	1. Texas			
Contract: 4♠ S						

Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ AK752	♠ J8		1NT	Pass	2♦
Vul: Both	♥ K9	♥ AJ1087	Pass	2♥	Pass	3♦
North HCP: 15	♦ K105	♦ QJ876	Pass	3♠	AP	
South HCP: 9	♣ Q32	♣ 7				
Contract: 3♠ N						

Board: 248	North:	South:	West	North	East	South
Dealer: S	♠ J107	♠ K54				1NT
Vul: None	♥ J96532	♥ A84	Pass	2♦	Pass	2♥
North HCP: 2	♦ 3	♦ AQJ5	AP			
South HCP: 16	♣ 1076	♣ Q85				
Contract: 2♥ S						

Board: 249	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ 84		1NT	Pass	2♦
Vul: EW	♥ 42	♥ QJ863	Pass	2♥	AP	
North HCP: 16	♦ AK98	♦ 105				
South HCP: 7	♣ KQ64	♣ A875				
Contract: 2♥ N						



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 250	♠ 983	The opponents are silent.
Dealer: S	♥ Q8543	
Vul: None	♦ A10	Partner bids first.
HCP: 6	♣ 1053	

Board: 251	♠ J4	The opponents are silent.
Dealer: N	♥ AJ63	
Vul: NS	♦ Q95	You bid first.
HCP: 15	♣ AQJ4	

Board: 252	♠ 85	The opponents are silent.
Dealer: S	♥ K10632	
Vul: Both	♦ 76	Partner bids first.
HCP: 5	♣ Q654	

Board: 253	♠ AKJ9	The opponents are silent.
Dealer: N	♥ A7	
Vul: None	♦ 10863	You bid first.
HCP: 16	♣ A94	

Board: 254	♠ AQJ52	The opponents are silent.
Dealer: S	♥ 1084	
Vul: EW	♦ 92	Partner bids first.
HCP: 7	♣ 875	

Board: 255	♠ Q86	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ AKQ	You bid first.
HCP: 17	♣ K8532	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 250	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ AJ5				1NT
Vul: None	♥ Q8543	♥ AJ	Pass	2♦	Pass	2♥
North HCP: 6	♦ A10	♦ K53	AP			
South HCP: 17	♣ 1053	♣ A9864				
Contract: 2♥ S						

Board: 251	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ Q10862		1NT	Pass	2♥
Vul: NS	♥ AJ63	♥ Q74	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q95	♦ J7	AP			
South HCP: 8	♣ AQJ4	♣ K52				
Contract: 2N N						

Board: 252	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ A9				1NT
Vul: Both	♥ K10632	♥ A98	Pass	2♦	Pass	2♥
North HCP: 5	♦ 76	♦ KQJ52	AP			
South HCP: 17	♣ Q654	♣ K32				
Contract: 2♥ S						

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 764		1NT	Pass	2♦
Vul: None	♥ A7	♥ 108654	Pass	2♥	Pass	2NT
North HCP: 16	♦ 10863	♦ K7	AP			
South HCP: 8	♣ A94	♣ KQ7				
Contract: 2N N						

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ AQJ52	♠ 76				1NT
Vul: EW	♥ 1084	♥ A765	Pass	2♥	Pass	2♠
North HCP: 7	♦ 92	♦ K107	AP			
South HCP: 15	♣ 875	♣ AKJ6				
Contract: 2♠ S						

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ 7		1NT	Pass	2♦
Vul: None	♥ K4	♥ Q6532	Pass	2♥	Pass	3♣
North HCP: 17	♦ AKQ	♦ 652	Pass	3NT	AP	
South HCP: 9	♣ K8532	♣ AQJ10				
Contract: 3N N						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 250	♠ AJ5	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ K53	You bid first.
HCP: 17	♣ A9864	

Board: 251	♠ Q10862	The opponents are silent.
Dealer: N	♥ Q74	
Vul: NS	♦ J7	Partner bids first.
HCP: 8	♣ K52	

Board: 252	♠ A9	The opponents are silent.
Dealer: S	♥ A98	
Vul: Both	♦ KQJ52	You bid first.
HCP: 17	♣ K32	

Board: 253	♠ 764	The opponents are silent.
Dealer: N	♥ 108654	
Vul: None	♦ K7	Partner bids first.
HCP: 8	♣ KQ7	

Board: 254	♠ 76	The opponents are silent.
Dealer: S	♥ A765	
Vul: EW	♦ K107	You bid first.
HCP: 15	♣ AKJ6	

Board: 255	♠ 7	The opponents are silent.
Dealer: N	♥ Q6532	
Vul: None	♦ 652	Partner bids first.
HCP: 9	♣ AQJ10	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 250	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ AJ5				1NT
Vul: None	♥ Q8543	♥ AJ	Pass	2♦	Pass	2♥
North HCP: 6	♦ A10	♦ K53	AP			
South HCP: 17	♣ 1053	♣ A9864				
Contract: 2♥ S						

Board: 251	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ Q10862		1NT	Pass	2♥
Vul: NS	♥ AJ63	♥ Q74	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q95	♦ J7	AP			
South HCP: 8	♣ AQJ4	♣ K52				
Contract: 2N N						

Board: 252	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ A9				1NT
Vul: Both	♥ K10632	♥ A98	Pass	2♦	Pass	2♥
North HCP: 5	♦ 76	♦ KQJ52	AP			
South HCP: 17	♣ Q654	♣ K32				
Contract: 2♥ S						

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 764		1NT	Pass	2♦
Vul: None	♥ A7	♥ 108654	Pass	2♥	Pass	2NT
North HCP: 16	♦ 10863	♦ K7	AP			
South HCP: 8	♣ A94	♣ KQ7				
Contract: 2N N						

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ AQJ52	♠ 76				1NT
Vul: EW	♥ 1084	♥ A765	Pass	2♥	Pass	2♠
North HCP: 7	♦ 92	♦ K107	AP			
South HCP: 15	♣ 875	♣ AKJ6				
Contract: 2♠ S						

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ 7		1NT	Pass	2♦
Vul: None	♥ K4	♥ Q6532	Pass	2♥	Pass	3♣
North HCP: 17	♦ AKQ	♦ 652	Pass	3NT	AP	
South HCP: 9	♣ K8532	♣ AQJ10				
Contract: 3N N						

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 256	♠ 982	The opponents are silent.
Dealer: S	♥ 987632	
Vul: EW	♦ A32	Partner bids first.
HCP: 4	♣ 9	
Board: 257	♠ AJ965	The opponents are silent.
Dealer: N	♥ A4	
Vul: Both	♦ KJ7	You bid first.
HCP: 15	♣ Q43	
Board: 258	♠ 63	West Doubles 2♥ if possible.
Dealer: S	♥ Q9632	
Vul: NS	♦ 542	Partner bids first.
HCP: 2	♣ 653	
Board: 259	♠ QJ1098	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ AJ	You bid first.
HCP: 15	♣ 1093	
Board: 260	♠ 985	The opponents are silent.
Dealer: S	♥ QJ1097	
Vul: Both	♦ A4	Partner bids first.
HCP: 7	♣ 643	
Board: 261	♠ AQ6	The opponents are silent.
Dealer: N	♥ AK1082	
Vul: None	♦ A96	You bid first.
HCP: 17	♣ 106	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 256	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ AQ103				1NT
Vul: EW	♥ 987632	♥ AJ4	Pass	2♦	Pass	2♥
North HCP: 4	♦ A32	♦ J108	AP			
South HCP: 15	♣ 9	♣ QJ2				
Contract: 2♥ S						
Board: 257	North:	South:	West	North	East	South
Dealer: N	♠ AJ965	♠ 432				
Vul: Both	♥ A4	♥ QJ1095		1NT	Pass	2♦
North HCP: 15	♦ KJ7	♦ Q1053	Pass	2♥	AP	
South HCP: 5	♣ Q43	♣ 7				
Contract: 2♥ N						
Board: 258	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AJ95				1NT
Vul: NS	♥ Q9632	♥ AKJ	Pass	2♦	Pass	2♥
North HCP: 2	♦ 542	♦ K1086	X	AP		
South HCP: 16	♣ 653	♣ 92				
Contract: 2♥X S						
Board: 259	North:	South:	West	North	East	South
Dealer: N	♠ QJ1098	♠ K63				
Vul: EW	♥ AK7	♥ QJ943		1NT	Pass	2♦
North HCP: 15	♦ AJ	♦ 10932	Pass	2♥	AP	
South HCP: 6	♣ 1093	♣ 2				
Contract: 2♥ N						
Board: 260	North:	South:	West	North	East	South
Dealer: S	♠ 985	♠ KJ				1NT
Vul: Both	♥ QJ1097	♥ AK3	Pass	2♦	Pass	2♥
North HCP: 7	♦ A4	♦ 972	AP			
South HCP: 15	♣ 643	♣ A10952				
Contract: 2♥ S						
Board: 261	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K104				1NT
Vul: None	♥ AK1082	♥ QJ953	Pass	2NT <sup>1</sup>	Pass	3♥
North HCP: 17	♦ A96	♦ 532	AP			
South HCP: 6	♣ 106	♣ 93				
Contract: 3♥ S						

1. Extended acceptance after NT

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 256	♠ AQ103	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: EW	♦ J108	You bid first.
HCP: 15	♣ QJ2	
Board: 257	♠ 432	The opponents are silent.
Dealer: N	♥ QJ1095	
Vul: Both	♦ Q1053	Partner bids first.
HCP: 5	♣ 7	
Board: 258	♠ AJ95	West Doubles 2♥ if possible.
Dealer: S	♥ AKJ	
Vul: NS	♦ K1086	You bid first.
HCP: 16	♣ 92	
Board: 259	♠ K63	The opponents are silent.
Dealer: N	♥ QJ943	
Vul: EW	♦ 10932	Partner bids first.
HCP: 6	♣ 2	
Board: 260	♠ KJ	The opponents are silent.
Dealer: S	♥ AK3	
Vul: Both	♦ 972	You bid first.
HCP: 15	♣ A10952	
Board: 261	♠ K104	The opponents are silent.
Dealer: N	♥ QJ953	
Vul: None	♦ 532	Partner bids first.
HCP: 6	♣ 93	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 256	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ AQ103				1NT
Vul: EW	♥ 987632	♥ AJ4	Pass	2♦	Pass	2♥
North HCP: 4	♦ A32	♦ J108	AP			
South HCP: 15	♣ 9	♣ QJ2				
Contract: 2♥ S						
Board: 257	North:	South:	West	North	East	South
Dealer: N	♠ AJ965	♠ 432				
Vul: Both	♥ A4	♥ QJ1095		1NT	Pass	2♦
North HCP: 15	♦ KJ7	♦ Q1053	Pass	2♥	AP	
South HCP: 5	♣ Q43	♣ 7				
Contract: 2♥ N						
Board: 258	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AJ95				1NT
Vul: NS	♥ Q9632	♥ AKJ	Pass	2♦	Pass	2♥
North HCP: 2	♦ 542	♦ K1086	X	AP		
South HCP: 16	♣ 653	♣ 92				
Contract: 2♥X S						
Board: 259	North:	South:	West	North	East	South
Dealer: N	♠ QJ1098	♠ K63				
Vul: EW	♥ AK7	♥ QJ943		1NT	Pass	2♦
North HCP: 15	♦ AJ	♦ 10932	Pass	2♥	AP	
South HCP: 6	♣ 1093	♣ 2				
Contract: 2♥ N						
Board: 260	North:	South:	West	North	East	South
Dealer: S	♠ 985	♠ KJ				1NT
Vul: Both	♥ QJ1097	♥ AK3	Pass	2♦	Pass	2♥
North HCP: 7	♦ A4	♦ 972	AP			
South HCP: 15	♣ 643	♣ A10952				
Contract: 2♥ S						
Board: 261	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K104				1NT
Vul: None	♥ AK1082	♥ QJ953	Pass	2NT <sup>1</sup>	Pass	3♥
North HCP: 17	♦ A96	♦ 532	AP			
South HCP: 6	♣ 106	♣ 93				
Contract: 3♥ S						

1. Extended acceptance after NT



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 262	♠ 105	The opponents are silent.
Dealer: S	♥ QJ10642	
Vul: EW	♦ Q10	Partner bids first.
HCP: 5	♣ 542	
Board: 263	♠ AJ105	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: Both	♦ A1062	You bid first.
HCP: 16	♣ J9	
Board: 264	♠ 853	The opponents are silent.
Dealer: S	♥ 1098543	
Vul: None	♦ 7	Partner bids first.
HCP: 0	♣ 982	
Board: 265	♠ K105	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: NS	♦ AQ653	You bid first.
HCP: 16	♣ Q6	
Board: 266	♠ A8652	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ 8432	Partner bids first.
HCP: 9	♣ A65	
Board: 267	♠ Q986	West Doubles 4♦ if possible.
Dealer: N	♥ A4	
Vul: None	♦ KQ3	You bid first.
HCP: 16	♣ AJ82	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 262	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ K8643				1NT
Vul: EW	♥ QJ10642	♥ 87	Pass	2♦	Pass	2♥
North HCP: 5	♦ Q10	♦ AK5	Pass	3♥	Pass	4♥
South HCP: 17	♣ 542	♣ AK8	AP			
Contract: 4♥ S						

Board: 263	North:	South:	West	North	East	South
Dealer: N	♠ AJ105	♠ 62				
Vul: Both	♥ AQ5	♥ 109876		1NT	Pass	2♦
North HCP: 16	♦ A1062	♦ QJ985	Pass	2♥	AP	
South HCP: 6	♣ J9	♣ K				
Contract: 2♥ N						

Board: 264	North:	South:	West	North	East	South
Dealer: S	♠ 853	♠ AJ7				1NT
Vul: None	♥ 1098543	♥ A2	Pass	2♦	Pass	2♥
North HCP: 0	♦ 7	♦ A1062	AP			
South HCP: 15	♣ 982	♣ Q764				
Contract: 2♥ S						

Board: 265	North:	South:	West	North	East	South
Dealer: N	♠ K105	♠ AJ4				
Vul: NS	♥ AJ5	♥ K106432		1NT	Pass	4♦ <sup>1</sup>
North HCP: 16	♦ AQ653	♦ 10	Pass	4♥	AP	
South HCP: 11	♣ Q6	♣ K98	1. Texas			
Contract: 4♥ N						

Board: 266	North:	South:	West	North	East	South
Dealer: S	♠ A8652	♠ J10				1NT
Vul: Both	♥ J	♥ K93	Pass	2♥	Pass	2♠
North HCP: 9	♦ 8432	♦ AKJ75	Pass	2NT	AP	
South HCP: 15	♣ A65	♣ K83				
Contract: 2N S						

Board: 267	North:	South:	West	North	East	South
Dealer: N	♠ Q986	♠ 74				4♦ <sup>1</sup>
Vul: None	♥ A4	♥ KQJ9652	X	Pass <sup>2</sup>	Pass	4♥
North HCP: 16	♦ KQ3	♦ 10654	AP			
South HCP: 6	♣ AJ82	♣ —	1. Texas			
Contract: 4♥ S			2. denies a ♦ stopper			

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 262	♠ K8643	The opponents are silent.
Dealer: S	♥ 87	
Vul: EW	♦ AK5	You bid first.
HCP: 17	♣ AK8	
Board: 263	♠ 62	The opponents are silent.
Dealer: N	♥ 109876	
Vul: Both	♦ QJ985	Partner bids first.
HCP: 6	♣ K	
Board: 264	♠ AJ7	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ A1062	You bid first.
HCP: 15	♣ Q764	
Board: 265	♠ AJ4	The opponents are silent.
Dealer: N	♥ K106432	
Vul: NS	♦ 10	Partner bids first.
HCP: 11	♣ K98	
Board: 266	♠ J10	The opponents are silent.
Dealer: S	♥ K93	
Vul: Both	♦ AKJ75	You bid first.
HCP: 15	♣ K83	
Board: 267	♠ 74	West Doubles 4♦ if possible.
Dealer: N	♥ KQJ9652	
Vul: None	♦ 10654	Partner bids first.
HCP: 6	♣ —	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 262	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ K8643				1NT
Vul: EW	♥ QJ10642	♥ 87	Pass	2♦	Pass	2♥
North HCP: 5	♦ Q10	♦ AK5	Pass	3♥	Pass	4♥
South HCP: 17	♣ 542	♣ AK8	AP			
Contract: 4♥ S						

Board: 263	North:	South:	West	North	East	South
Dealer: N	♠ AJ105	♠ 62				
Vul: Both	♥ AQ5	♥ 109876		1NT	Pass	2♦
North HCP: 16	♦ A1062	♦ QJ985	Pass	2♥	AP	
South HCP: 6	♣ J9	♣ K				
Contract: 2♥ N						

Board: 264	North:	South:	West	North	East	South
Dealer: S	♠ 853	♠ AJ7				1NT
Vul: None	♥ 1098543	♥ A2	Pass	2♦	Pass	2♥
North HCP: 0	♦ 7	♦ A1062	AP			
South HCP: 15	♣ 982	♣ Q764				
Contract: 2♥ S						

Board: 265	North:	South:	West	North	East	South
Dealer: N	♠ K105	♠ AJ4				
Vul: NS	♥ AJ5	♥ K106432		1NT	Pass	4♦ <sup>1</sup>
North HCP: 16	♦ AQ653	♦ 10	Pass	4♥	AP	
South HCP: 11	♣ Q6	♣ K98	1. Texas			
Contract: 4♥ N						

Board: 266	North:	South:	West	North	East	South
Dealer: S	♠ A8652	♠ J10				1NT
Vul: Both	♥ J	♥ K93	Pass	2♥	Pass	2♠
North HCP: 9	♦ 8432	♦ AKJ75	Pass	2NT	AP	
South HCP: 15	♣ A65	♣ K83				
Contract: 2N S						

Board: 267	North:	South:	West	North	East	South
Dealer: N	♠ Q986	♠ 74				4♦ <sup>1</sup>
Vul: None	♥ A4	♥ KQJ9652	X	Pass <sup>2</sup>	Pass	4♥
North HCP: 16	♦ KQ3	♦ 10654	AP			
South HCP: 6	♣ AJ82	♣ —	1. Texas			
Contract: 4♥ S			2. denies a ♦ stopper			

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 268	♠ AQ9	The opponents are silent.
Dealer: S	♥ 87642	
Vul: NS	♦ Q987	Partner bids first.
HCP: 8	♣ 6	
Board: 269	♠ A63	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: EW	♦ KJ85	You bid first.
HCP: 16	♣ K85	
Board: 270	♠ A7643	The opponents are silent.
Dealer: S	♥ 98	
Vul: None	♦ 976	Partner bids first.
HCP: 4	♣ 954	
Board: 271	♠ J32	West Doubles 2♦ if possible.
Dealer: N	♥ Q5	
Vul: NS	♦ AQ62	You bid first.
HCP: 16	♣ AK94	
Board: 272	♠ AQ1094	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ 863	Partner bids first.
HCP: 14	♣ KQ9	
Board: 273	♠ KQ7	West Doubles 2♥ if possible.
Dealer: N	♥ K5	
Vul: EW	♦ KQ2	You bid first.
HCP: 16	♣ K10654	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 268	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ K102				1NT
Vul: NS	♥ 87642	♥ KQ10	Pass	2♦	Pass	2♥
North HCP: 8	♦ Q987	♦ A6	Pass	2NT	Pass	4♥
South HCP: 17	♣ 6	♣ AJ1032	AP			
Contract: 4♥ S						

Board: 269	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ Q109842		1NT	Pass	2♥
Vul: EW	♥ KQ9	♥ 872	Pass	2♠	Pass	3♠
North HCP: 16	♦ KJ85	♦ Q9	AP			
South HCP: 4	♣ K85	♣ 64				
Contract: 3♠ N						

Board: 270	North:	South:	West	North	East	South
Dealer: S	♠ A7643	♠ J108				1NT
Vul: None	♥ 98	♥ AKJ5	Pass	2♥	Pass	2♠
North HCP: 4	♦ 976	♦ KQJ8	AP			
South HCP: 15	♣ 954	♣ 82				
Contract: 2♠ S						

Board: 271	North:	South:	West	North	East	South
Dealer: N	♠ J32	♠ Q95		1NT	Pass	2♦
Vul: NS	♥ Q5	♥ K10874	X	XX <sup>1</sup>	Pass	2♥
North HCP: 16	♦ AQ62	♦ 75	AP			
South HCP: 7	♣ AK94	♣ Q108	1. artificial			
Contract: 2♥ S						

Board: 272	North:	South:	West	North	East	South
Dealer: S	♠ AQ1094	♠ J862		1NT		1NT
Vul: NS	♥ K3	♥ AQ87	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 14	♦ 863	♦ AQ7	Pass	3NT <sup>2</sup>	Pass	4♣ <sup>3</sup>
South HCP: 17	♣ KQ9	♣ A2	Pass	4♥ <sup>4</sup>	Pass	4♠
Contract: 4♠ S			AP			

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

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ A6542		1NT	Pass	2♥
Vul: EW	♥ K5	♥ 72	X	2♠	Pass	4♠
North HCP: 16	♦ KQ2	♦ 987	AP			
South HCP: 10	♣ K10654	♣ AQ7				
Contract: 4♠ N						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 268	♠ K102	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: NS	♦ A6	You bid first.
HCP: 17	♣ AJ1032	
Board: 269	♠ Q109842	The opponents are silent.
Dealer: N	♥ 872	
Vul: EW	♦ Q9	Partner bids first.
HCP: 4	♣ 64	
Board: 270	♠ J108	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: None	♦ KQJ8	You bid first.
HCP: 15	♣ 82	
Board: 271	♠ Q95	West Doubles 2♦ if possible.
Dealer: N	♥ K10874	
Vul: NS	♦ 75	Partner bids first.
HCP: 7	♣ Q108	
Board: 272	♠ J862	The opponents are silent.
Dealer: S	♥ AQ87	
Vul: NS	♦ AQ7	You bid first.
HCP: 17	♣ A2	
Board: 273	♠ A6542	West Doubles 2♥ if possible.
Dealer: N	♥ 72	
Vul: EW	♦ 987	Partner bids first.
HCP: 10	♣ AQ7	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 268	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ K102				1NT
Vul: NS	♥ 87642	♥ KQ10	Pass	2♦	Pass	2♥
North HCP: 8	♦ Q987	♦ A6	Pass	2NT	Pass	4♥
South HCP: 17	♣ 6	♣ AJ1032	AP			
Contract: 4♥ S						

Board: 269	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ Q109842				
Vul: EW	♥ KQ9	♥ 872		1NT	Pass	2♥
North HCP: 16	♦ KJ85	♦ Q9	Pass	2♠	Pass	3♠
South HCP: 4	♣ K85	♣ 64	AP			
Contract: 3♠ N						

Board: 270	North:	South:	West	North	East	South
Dealer: S	♠ A7643	♠ J108				1NT
Vul: None	♥ 98	♥ AKJ5	Pass	2♥	Pass	2♠
North HCP: 4	♦ 976	♦ KQJ8	AP			
South HCP: 15	♣ 954	♣ 82				
Contract: 2♠ S						

Board: 271	North:	South:	West	North	East	South
Dealer: N	♠ J32	♠ Q95				
Vul: NS	♥ Q5	♥ K10874		1NT	Pass	2♦
North HCP: 16	♦ AQ62	♦ 75	X	XX <sup>1</sup>	Pass	2♥
South HCP: 7	♣ AK94	♣ Q108	AP			
Contract: 2♥ S			1. artificial			

			West	North	East	South
						1NT
Board: 272	North:	South:	Pass	2♥	Pass	2NT <sup>1</sup>
Dealer: S	♠ AQ1094	♠ J862	Pass	3NT <sup>2</sup>	Pass	4♣ <sup>3</sup>
Vul: NS	♥ K3	♥ AQ87	Pass	4♥ <sup>4</sup>	Pass	4♠
North HCP: 14	♦ 863	♦ AQ7	AP			
South HCP: 17	♣ KQ9	♣ A2				
Contract: 4♠ S			1. Extended acceptance after NT			
			2. Cue bid, surplus			
			3. Cue bid, a ♣ stopper			
			4. Cue bid, a ♥ stopper			

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ A6542				
Vul: EW	♥ K5	♥ 72		1NT	Pass	2♥
North HCP: 16	♦ KQ2	♦ 987	X	2♠	Pass	4♠
South HCP: 10	♣ K10654	♣ AQ7	AP			
Contract: 4♠ N						



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 274	♠ 6	The opponents are silent.
Dealer: S	♥ AK1082	
Vul: Both	♦ KQ832	Partner bids first.
HCP: 14	♣ Q10	

Board: 275	♠ K1085	The opponents are silent.
Dealer: N	♥ Q10	
Vul: None	♦ QJ54	You bid first.
HCP: 15	♣ AK10	

Board: 276	♠ K10983	The opponents are silent.
Dealer: S	♥ K84	
Vul: None	♦ 5	Partner bids first.
HCP: 7	♣ J974	

Board: 277	♠ Q4	The opponents are silent.
Dealer: N	♥ AQJ6	
Vul: NS	♦ QJ3	You bid first.
HCP: 17	♣ AJ32	

Board: 278	♠ J10843	East Bids 3♥ if possible.
Dealer: S	♥ 64	
Vul: Both	♦ A32	Partner bids first.
HCP: 6	♣ J109	

Board: 279	♠ K108	The opponents are silent.
Dealer: N	♥ A63	
Vul: None	♦ A742	You bid first.
HCP: 15	♣ A76	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 274			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 6	♠ AK753	Pass	2♦	Pass	2♥
North HCP: 14	♥ AK1082	♥ Q97	Pass	3♦	Pass	4♥
South HCP: 17	♦ KQ832	♦ 75	Pass	4NT <sup>1</sup>	Pass	5♠
Contract: 6♥ S	♣ Q10	♣ AKJ	Pass	6♥	AP	
1. Blackwood 1430, for ♥						

Board: 275			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ K1085	♠ J32		1NT	Pass	2♦
North HCP: 15	♥ Q10	♥ 97543	Pass	2♥	AP	
South HCP: 5	♦ QJ54	♦ K103				
Contract: 2♥ N	♣ AK10	♣ J9				

Board: 276			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ K10983	♠ Q2	Pass	2♥	Pass	2♠
North HCP: 7	♥ K84	♥ A53	AP			
South HCP: 16	♦ 5	♦ K97				
Contract: 2♠ S	♣ J974	♣ AK832				

Board: 277			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ Q4	♠ AK876		1NT	Pass	2♥
North HCP: 17	♥ AQJ6	♥ 1072	Pass	2♠	Pass	3NT
South HCP: 13	♦ QJ3	♦ K97	AP			
Contract: 3N N	♣ AJ32	♣ K4				

Board: 278			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ J10843	♠ K97	Pass	2♥	3♥	Pass
North HCP: 6	♥ 64	♥ K10	Pass	XA♣♣	AP	
South HCP: 17	♦ A32	♦ Q64				
Contract: 3♥X E	♣ J109	♣ AKQ42				

Board: 279			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ K108	♠ A7654		1NT	Pass	2♥
North HCP: 15	♥ A63	♥ QJ5	Pass	2♠	Pass	3NT
South HCP: 10	♦ A742	♦ 953	Pass	4♠	AP	
Contract: 4♠ N	♣ A76	♣ K4				

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 274	♠ AK753	The opponents are silent.
Dealer: S	♥ Q97	
Vul: Both	♦ 75	You bid first.
HCP: 17	♣ AKJ	

Board: 275	♠ J32	The opponents are silent.
Dealer: N	♥ 97543	
Vul: None	♦ K103	Partner bids first.
HCP: 5	♣ J9	

Board: 276	♠ Q2	The opponents are silent.
Dealer: S	♥ A53	
Vul: None	♦ K97	You bid first.
HCP: 16	♣ AK832	

Board: 277	♠ AK876	The opponents are silent.
Dealer: N	♥ 1072	
Vul: NS	♦ K97	Partner bids first.
HCP: 13	♣ K4	

Board: 278	♠ K97	East Bids 3♥ if possible.
Dealer: S	♥ K10	
Vul: Both	♦ Q64	You bid first.
HCP: 17	♣ AKQ42	

Board: 279	♠ A7654	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: None	♦ 953	Partner bids first.
HCP: 10	♣ K4	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 274			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 6	♠ AK753	Pass	2♦	Pass	2♥
North HCP: 14	♥ AK1082	♥ Q97	Pass	3♦	Pass	4♥
South HCP: 17	♦ KQ832	♦ 75	Pass	4NT <sup>1</sup>	Pass	5♠
Contract: 6♥ S	♣ Q10	♣ AKJ	Pass	6♥	AP	
1. Blackwood 1430, for ♥						

Board: 275			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ K1085	♠ J32		1NT	Pass	2♦
North HCP: 15	♥ Q10	♥ 97543	Pass	2♥	AP	
South HCP: 5	♦ QJ54	♦ K103				
Contract: 2♥ N	♣ AK10	♣ J9				

Board: 276			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ K10983	♠ Q2	Pass	2♥	Pass	2♠
North HCP: 7	♥ K84	♥ A53	AP			
South HCP: 16	♦ 5	♦ K97				
Contract: 2♠ S	♣ J974	♣ AK832				

Board: 277			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ Q4	♠ AK876		1NT	Pass	2♥
North HCP: 17	♥ AQJ6	♥ 1072	Pass	2♠	Pass	3NT
South HCP: 13	♦ QJ3	♦ K97	AP			
Contract: 3N N	♣ AJ32	♣ K4				

Board: 278			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ J10843	♠ K97	Pass	2♥	3♥	Pass
North HCP: 6	♥ 64	♥ K10	Pass	XA♠♠	AP	
South HCP: 17	♦ A32	♦ Q64				
Contract: 3♥ X E	♣ J109	♣ AKQ42				

Board: 279			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ K108	♠ A7654		1NT	Pass	2♥
North HCP: 15	♥ A63	♥ QJ5	Pass	2♠	Pass	3NT
South HCP: 10	♦ A742	♦ 953	Pass	4♠	AP	
Contract: 4♠ N	♣ A76	♣ K4				

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 280	♠ K87432	The opponents are silent.
Dealer: S	♥ K98	
Vul: NS	♦ 10	Partner bids first.
HCP: 6	♣ 1092	
Board: 281	♠ K95	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ KQ95	You bid first.
HCP: 17	♣ Q763	
Board: 282	♠ K10962	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: None	♦ J107	Partner bids first.
HCP: 15	♣ AK	
Board: 283	♠ A9	The opponents are silent.
Dealer: N	♥ 1062	
Vul: NS	♦ KJ64	You bid first.
HCP: 15	♣ AQJ5	
Board: 284	♠ K9532	The opponents are silent.
Dealer: S	♥ K7	
Vul: EW	♦ 94	Partner bids first.
HCP: 6	♣ 8542	
Board: 285	♠ Q732	West Doubles 2♥ if possible.
Dealer: N	♥ KJ3	
Vul: Both	♦ Q8	You bid first.
HCP: 17	♣ AKQ10	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 280	North:	South:	West	North	East	South
Dealer: S	♠ K87432	♠ 95				1NT
Vul: NS	♥ K98	♥ AQ532	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 6	♦ 10	♦ AK7	AP			
South HCP: 16	♣ 1092	♣ K83	1. Texas			
Contract: 4♠ S						
Board: 281	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ Q10872		1NT	Pass	2♥
Vul: EW	♥ AK	♥ 862	Pass	2♠	AP	
North HCP: 17	♦ KQ95	♦ 8				
South HCP: 6	♣ Q763	♣ A852				
Contract: 2♠ N						
Board: 282	North:	South:	West	North	East	South
Dealer: S	♠ K10962	♠ AQ5				1NT
Vul: None	♥ KJ3	♥ A86	Pass	2♥	Pass	2♠
North HCP: 15	♦ J107	♦ A98	Pass	3NT	Pass	4♠
South HCP: 16	♣ AK	♣ Q932	AP			
Contract: 4♠ S						
Board: 283	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ K8432		1NT	Pass	2♥
Vul: NS	♥ 1062	♥ K3	Pass	2♠	AP	
North HCP: 15	♦ KJ64	♦ 10973				
South HCP: 6	♣ AQJ5	♣ 97				
Contract: 2♠ N						
Board: 284	North:	South:	West	North	East	South
Dealer: S	♠ K9532	♠ QJ				1NT
Vul: EW	♥ K7	♥ Q105	Pass	2♥	Pass	2♠
North HCP: 6	♦ 94	♦ Q1062	AP			
South HCP: 15	♣ 8542	♣ AKJ7				
Contract: 2♠ S						
Board: 285	North:	South:	West	North	East	South
Dealer: N	♠ Q732	♠ 109865		1NT	Pass	2♥
Vul: Both	♥ KJ3	♥ 4	X	2NT <sup>1</sup>	Pass	3♠
North HCP: 17	♦ Q8	♦ AJ95	AP			
South HCP: 6	♣ AKQ10	♣ J72	1. Extended acceptance after NT			
Contract: 3♠ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 280	♠ 95	The opponents are silent.
Dealer: S	♥ AQ532	
Vul: NS	♦ AK7	You bid first.
HCP: 16	♣ K83	
Board: 281	♠ Q10872	The opponents are silent.
Dealer: N	♥ 862	
Vul: EW	♦ 8	Partner bids first.
HCP: 6	♣ A852	
Board: 282	♠ AQ5	The opponents are silent.
Dealer: S	♥ A86	
Vul: None	♦ A98	You bid first.
HCP: 16	♣ Q932	
Board: 283	♠ K8432	The opponents are silent.
Dealer: N	♥ K3	
Vul: NS	♦ 10973	Partner bids first.
HCP: 6	♣ 97	
Board: 284	♠ QJ	The opponents are silent.
Dealer: S	♥ Q105	
Vul: EW	♦ Q1062	You bid first.
HCP: 15	♣ AKJ7	
Board: 285	♠ 109865	West Doubles 2♥ if possible.
Dealer: N	♥ 4	
Vul: Both	♦ AJ95	Partner bids first.
HCP: 6	♣ J72	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 280	North:	South:	West	North	East	South
Dealer: S	♠ K87432	♠ 95				1NT
Vul: NS	♥ K98	♥ AQ532	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 6	♦ 10	♦ AK7	AP			
South HCP: 16	♣ 1092	♣ K83	1. Texas			
Contract: 4♠ S						
Board: 281	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ Q10872		1NT	Pass	2♥
Vul: EW	♥ AK	♥ 862	Pass	2♠	AP	
North HCP: 17	♦ KQ95	♦ 8				
South HCP: 6	♣ Q763	♣ A852				
Contract: 2♠ N						
Board: 282	North:	South:	West	North	East	South
Dealer: S	♠ K10962	♠ AQ5				1NT
Vul: None	♥ KJ3	♥ A86	Pass	2♥	Pass	2♠
North HCP: 15	♦ J107	♦ A98	Pass	3NT	Pass	4♠
South HCP: 16	♣ AK	♣ Q932	AP			
Contract: 4♠ S						
Board: 283	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ K8432		1NT	Pass	2♥
Vul: NS	♥ 1062	♥ K3	Pass	2♠	AP	
North HCP: 15	♦ KJ64	♦ 10973				
South HCP: 6	♣ AQJ5	♣ 97				
Contract: 2♠ N						
Board: 284	North:	South:	West	North	East	South
Dealer: S	♠ K9532	♠ QJ				1NT
Vul: EW	♥ K7	♥ Q105	Pass	2♥	Pass	2♠
North HCP: 6	♦ 94	♦ Q1062	AP			
South HCP: 15	♣ 8542	♣ AKJ7				
Contract: 2♠ S						
Board: 285	North:	South:	West	North	East	South
Dealer: N	♠ Q732	♠ 109865		1NT	Pass	2♥
Vul: Both	♥ KJ3	♥ 4	X	2NT <sup>1</sup>	Pass	3♠
North HCP: 17	♦ Q8	♦ AJ95	AP			
South HCP: 6	♣ AKQ10	♣ J72	1. Extended acceptance after NT			
Contract: 3♠ S						



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 286	♠ 4	East Bids 2♥ if possible.
Dealer: S	♥ J10862	West Bids 2♠ if possible.
Vul: NS	♦ AQ1085	
HCP: 7	♣ 87	Partner bids first.
Board: 287	♠ AJ53	The opponents are silent.
Dealer: N	♥ Q7	
Vul: EW	♦ AQ8	You bid first.
HCP: 15	♣ Q942	
Board: 288	♠ K103	The opponents are silent.
Dealer: S	♥ A9752	
Vul: Both	♦ 4	Partner bids first.
HCP: 11	♣ A972	
Board: 289	♠ K3	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: None	♦ 764	You bid first.
HCP: 15	♣ AQ874	
Board: 290	♠ K10642	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ 743	Partner bids first.
HCP: 4	♣ J732	
Board: 291	♠ A9	West Bids 2NT if possible.
Dealer: N	♥ KJ1092	East Bids 3♦ if possible.
Vul: Both	♦ A108	
HCP: 15	♣ K106	You bid first.

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 286 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 4♥ N	North: ♠ 4 ♥ J10862 ♦ AQ1085 ♣ 87	South: ♠ A63 ♥ AK7 ♦ KJ92 ♣ 953	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>2♥<sup>1</sup></td> <td>X</td> </tr> <tr> <td>2♠</td> <td>4♥</td> <td>AP</td> <td></td> </tr> </table> 1. Michaels Cuebid	West	North	East	South				1NT	Pass	2♦	2♥ <sup>1</sup>	X	2♠	4♥	AP	
West	North	East	South																
			1NT																
Pass	2♦	2♥ <sup>1</sup>	X																
2♠	4♥	AP																	

Board: 287 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4♥ N	North: ♠ AJ53 ♥ Q7 ♦ AQ8 ♣ Q942	South: ♠ Q9 ♥ AK10864 ♦ 9 ♣ A863	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>Pass</td> <td>4♦<sup>1</sup></td> </tr> <tr> <td>Pass</td> <td>4♥</td> <td>AP</td> <td></td> </tr> </table> 1. Splinter	West	North	East	South		1NT	Pass	2♦	Pass	2♥	Pass	4♦ <sup>1</sup>	Pass	4♥	AP	
West	North	East	South																
	1NT	Pass	2♦																
Pass	2♥	Pass	4♦ <sup>1</sup>																
Pass	4♥	AP																	

Board: 288 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4♥ S	North: ♠ K103 ♥ A9752 ♦ 4 ♣ A972	South: ♠ J54 ♥ KJ4 ♦ KQ96 ♣ KQ10	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>3♣</td> <td>Pass</td> <td>4♥</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South				1NT	Pass	2♦	Pass	2♥	Pass	3♣	Pass	4♥	AP			
West	North	East	South																				
			1NT																				
Pass	2♦	Pass	2♥																				
Pass	3♣	Pass	4♥																				
AP																							

Board: 289 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 2♥ N	North: ♠ K3 ♥ KQJ ♦ 764 ♣ AQ874	South: ♠ J54 ♥ A10974 ♦ 5 ♣ J1053	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♦	Pass	2♥	AP	
West	North	East	South												
	1NT	Pass	2♦												
Pass	2♥	AP													

Board: 290 Dealer: S Vul: EW North HCP: 4 South HCP: 16 Contract: 2♠ S	North: ♠ K10642 ♥ 2 ♦ 743 ♣ J732	South: ♠ AQ97 ♥ Q108 ♦ A109 ♣ A98	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>Pass</td> <td>2♠</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South				1NT	Pass	2♥	Pass	2♠	AP			
West	North	East	South																
			1NT																
Pass	2♥	Pass	2♠																
AP																			

Board: 291 Dealer: N Vul: Both North HCP: 15 South HCP: 4 Contract: 3♦ E	North: ♠ A9 ♥ KJ1092 ♦ A108 ♣ K106	South: ♠ K10863 ♥ 543 ♦ J65 ♣ 75	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td></td> <td>2NT<sup>1</sup></td> <td>Pass<sup>2</sup></td> <td>3♦</td> </tr> <tr> <td></td> <td></td> <td></td> <td>AP</td> </tr> </table> 1. Unusual 2NT 2. artificial	West	North	East	South		1NT	Pass	2♥		2NT <sup>1</sup>	Pass <sup>2</sup>	3♦				AP
West	North	East	South																
	1NT	Pass	2♥																
	2NT <sup>1</sup>	Pass <sup>2</sup>	3♦																
			AP																

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 286	♠ A63	East Bids 2♥ if possible.
Dealer: S	♥ AK7	West Bids 2♠ if possible.
Vul: NS	♦ KJ92	
HCP: 15	♣ 953	You bid first.
Board: 287	♠ Q9	The opponents are silent.
Dealer: N	♥ AK10864	
Vul: EW	♦ 9	Partner bids first.
HCP: 13	♣ A863	
Board: 288	♠ J54	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: Both	♦ KQ96	You bid first.
HCP: 15	♣ KQ10	
Board: 289	♠ J54	The opponents are silent.
Dealer: N	♥ A10974	
Vul: None	♦ 5	Partner bids first.
HCP: 6	♣ J1053	
Board: 290	♠ AQ97	The opponents are silent.
Dealer: S	♥ Q108	
Vul: EW	♦ A109	You bid first.
HCP: 16	♣ A98	
Board: 291	♠ K10863	West Bids 2NT if possible.
Dealer: N	♥ 543	East Bids 3♦ if possible.
Vul: Both	♦ J65	
HCP: 4	♣ 75	Partner bids first.

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 286	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A63				1NT
Vul: NS	♥ J10862	♥ AK7	Pass	2♦	2♥ <sup>1</sup>	X
North HCP: 7	♦ AQ1085	♦ KJ92	2♠	4♥	AP	
South HCP: 15	♣ 87	♣ 953				
Contract: 4♥ N			1. Michaels Cuebid			

Board: 287	North:	South:	West	North	East	South
Dealer: N	♠ AJ53	♠ Q9		1NT	Pass	2♦
Vul: EW	♥ Q7	♥ AK10864	Pass	2♥	Pass	4♦ <sup>1</sup>
North HCP: 15	♦ AQ8	♦ 9	Pass	4♥	AP	
South HCP: 13	♣ Q942	♣ A863				
Contract: 4♥ N			1. Splinter			

Board: 288	North:	South:	West	North	East	South
Dealer: S	♠ K103	♠ J54				1NT
Vul: Both	♥ A9752	♥ KJ4	Pass	2♦	Pass	2♥
North HCP: 11	♦ 4	♦ KQ96	Pass	3♣	Pass	4♥
South HCP: 15	♣ A972	♣ KQ10	AP			
Contract: 4♥ S						

Board: 289	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ J54		1NT	Pass	2♦
Vul: None	♥ KQJ	♥ A10974				
North HCP: 15	♦ 764	♦ 5	Pass	2♥	AP	
South HCP: 6	♣ AQ874	♣ J1053				
Contract: 2♥ N						

Board: 290	North:	South:	West	North	East	South
Dealer: S	♠ K10642	♠ AQ97				1NT
Vul: EW	♥ 2	♥ Q108	Pass	2♥	Pass	2♠
North HCP: 4	♦ 743	♦ A109	AP			
South HCP: 16	♣ J732	♣ A98				
Contract: 2♠ S						

Board: 291	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ K10863		1NT	Pass	2♥
Vul: Both	♥ KJ1092	♥ 543	2NT <sup>1</sup>	Pass <sup>2</sup>	3♦	AP
North HCP: 15	♦ A108	♦ J65	1. Unusual 2NT			
South HCP: 4	♣ K106	♣ 75	2. artificial			
Contract: 3♦ E						

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 292	♠ 109	The opponents are silent.
Dealer: S	♥ Q9432	
Vul: None	♦ AQ7	Partner bids first.
HCP: 13	♣ KQ4	
Board: 293	♠ 1095	East Doubles 2♥ if possible.
Dealer: N	♥ AKQ	West Bids 2♠ if possible.
Vul: NS	♦ AQJ104	
HCP: 16	♣ 109	You bid first.
Board: 294	♠ AK832	The opponents are silent.
Dealer: S	♥ J9	
Vul: Both	♦ A1098	Partner bids first.
HCP: 15	♣ K5	
Board: 295	♠ A6	The opponents are silent.
Dealer: N	♥ AK1064	
Vul: NS	♦ J75	You bid first.
HCP: 15	♣ K72	
Board: 296	♠ KQ654	East Doubles 4♥ if possible.
Dealer: S	♥ KQ4	
Vul: EW	♦ J94	Partner bids first.
HCP: 13	♣ Q9	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 292			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ 109	♠ AKQ	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 13	♥ Q9432	♥ K1065	Pass	3NT <sup>2</sup>	Pass	4♥
South HCP: 15	♦ AQ7	♦ K954	AP			
Contract: 4♥ S	♣ KQ4	♣ 87				
			1. Extended acceptance after NT			
			2. Cue bid, surplus			

Board: 293			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ 1095	♠ K2		1NT	Pass	2♦
North HCP: 16	♥ AKQ	♥ 97543	Pass	2♥	X	Pass
South HCP: 4	♦ AQJ104	♦ 73	2♠	AP		
Contract: 2♠ W	♣ 109	♣ J854				

Board: 294			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ AK832	♠ Q7	Pass	2♥	Pass	2♠
North HCP: 15	♥ J9	♥ KQ72	Pass	3♦	Pass	3NT
South HCP: 16	♦ A1098	♦ K63	AP			
Contract: 3N S	♣ K5	♣ AQ92				

Board: 295			West	North	East	South
Dealer: N	North:	South:				1NT
Vul: NS	♠ A6	♠ Q85	Pass	2♠ <sup>1</sup>	Pass	4♦ <sup>2</sup>
North HCP: 15	♥ AK1064	♥ QJ752	Pass	4♥	AP	
South HCP: 12	♦ J75	♦ 3				
Contract: 4♥ N	♣ K72	♣ AQJ10	1. Extended acceptance after NT			
			2. Splitter			

			West	North	East	South
						1NT
Board: 296	North:	South:	Pass	2♥	Pass	2NT <sup>1</sup>
Dealer: S	♠ KQ654	♠ AJ72	Pass	3NT <sup>2</sup>	Pass	4♣ <sup>3</sup>
Vul: EW	♥ KQ4	♥ 109	Pass	4♥ <sup>4</sup>	X	Pass
North HCP: 13	♦ J94	♦ K862	Pass	4♠	AP	
South HCP: 15	♣ Q9	♣ AK6				
Contract: 4♠ N			1. Extended acceptance after NT			
			2. Cue bid, surplus			
			3. Cue bid, a ♣ stopper			
			4. Cue bid, a ♥ stopper			

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 292	♠ AKQ	The opponents are silent.
Dealer: S	♥ K1065	
Vul: None	♦ K954	You bid first.
HCP: 15	♣ 87	
Board: 293	♠ K2	East Doubles 2♥ if possible.
Dealer: N	♥ 97543	West Bids 2♠ if possible.
Vul: NS	♦ 73	
HCP: 4	♣ J854	Partner bids first.
Board: 294	♠ Q7	The opponents are silent.
Dealer: S	♥ KQ72	
Vul: Both	♦ K63	You bid first.
HCP: 16	♣ AQ92	
Board: 295	♠ Q85	The opponents are silent.
Dealer: N	♥ QJ752	
Vul: NS	♦ 3	Partner bids first.
HCP: 12	♣ AQJ10	
Board: 296	♠ AJ72	East Doubles 4♥ if possible.
Dealer: S	♥ 109	
Vul: EW	♦ K862	You bid first.
HCP: 15	♣ AK6	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 292			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ 109	♠ AKQ	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 13	♥ Q9432	♥ K1065	Pass	3NT <sup>2</sup>	Pass	4♥
South HCP: 15	♦ AQ7	♦ K954	AP			
Contract: 4♥ S	♣ KQ4	♣ 87				
			1. Extended acceptance after NT			
			2. Cue bid, surplus			

Board: 293			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ 1095	♠ K2		1NT	Pass	2♦
North HCP: 16	♥ AKQ	♥ 97543	Pass	2♥	X	Pass
South HCP: 4	♦ AQJ104	♦ 73	2♠	AP		
Contract: 2♠ W	♣ 109	♣ J854				

Board: 294			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ AK832	♠ Q7	Pass	2♥	Pass	2♠
North HCP: 15	♥ J9	♥ KQ72	Pass	3♦	Pass	3NT
South HCP: 16	♦ A1098	♦ K63	AP			
Contract: 3N S	♣ K5	♣ AQ92				

Board: 295			West	North	East	South
Dealer: N	North:	South:				1NT
Vul: NS	♠ A6	♠ Q85	Pass	2♠ <sup>1</sup>	Pass	4♦ <sup>2</sup>
North HCP: 15	♥ AK1064	♥ QJ752	Pass	4♥	AP	
South HCP: 12	♦ J75	♦ 3				
Contract: 4♥ N	♣ K72	♣ AQJ10	1. Extended acceptance after NT			
			2. Splitter			

			West	North	East	South
						1NT
Board: 296	North:	South:	Pass	2♥	Pass	2NT <sup>1</sup>
Dealer: S	♠ KQ654	♠ AJ72	Pass	3NT <sup>2</sup>	Pass	4♣ <sup>3</sup>
Vul: EW	♥ KQ4	♥ 109	Pass	4♥ <sup>4</sup>	X	Pass
North HCP: 13	♦ J94	♦ K862	Pass	4♠	AP	
South HCP: 15	♣ Q9	♣ AK6				
Contract: 4♠ N			1. Extended acceptance after NT			
			2. Cue bid, surplus			
			3. Cue bid, a ♣ stopper			
			4. Cue bid, a ♥ stopper			



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 297	♠ AJ	The opponents are silent.
Dealer: N	♥ A54	
Vul: None	♦ A9843	You bid first.
HCP: 17	♣ A72	
Board: 298	♠ J9862	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: NS	♦ 943	Partner bids first.
HCP: 7	♣ 64	
Board: 299	♠ 87	The opponents are silent.
Dealer: N	♥ AJ942	
Vul: EW	♦ AQ7	You bid first.
HCP: 16	♣ AJ7	
Board: 300	♠ Q10	The opponents are silent.
Dealer: S	♥ A7432	
Vul: Both	♦ Q9875	Partner bids first.
HCP: 10	♣ Q	
Board: 301	♠ J2	The opponents are silent.
Dealer: N	♥ Q1043	
Vul: NS	♦ K64	You bid first.
HCP: 15	♣ AKQ5	
Board: 302	♠ J65	East Doubles 2♦ if possible.
Dealer: S	♥ Q9543	West Bids 3♦ if possible.
Vul: EW	♦ 3	West Bids 4♦ if possible.
HCP: 4	♣ J875	East Doubles 4♥ if possible.
		Partner bids first.

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K7654		1NT	Pass	2♥
Vul: None	♥ A54	♥ Q2	Pass	2♠	Pass	2NT
North HCP: 17	♦ A9843	♦ K2	Pass	3NT	AP	
South HCP: 8	♣ A72	♣ 10954				
Contract: 3N N						

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ J9862	♠ AK103				1NT
Vul: NS	♥ AQ3	♥ J8	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 7	♦ 943	♦ A1085	Pass	3♠	AP	
South HCP: 16	♣ 64	♣ A95				
Contract: 3♠ N			1. Extended acceptance after NT			

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ 87	♠ AJ432		1NT	Pass	2♥
Vul: EW	♥ AJ942	♥ Q75	Pass	2♠	Pass	3♣
North HCP: 16	♦ AQ7	♦ 4	Pass	3♥	Pass	4♥
South HCP: 10	♣ AJ7	♣ K983	AP			
Contract: 4♥ S						

Board: 300	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AK5				1NT
Vul: Both	♥ A7432	♥ Q108	Pass	2♦	Pass	2♥
North HCP: 10	♦ Q9875	♦ A102	Pass	3♦	Pass	4♥
South HCP: 16	♣ Q	♣ K1076	AP			
Contract: 4♥ S						

Board: 301	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ AK643		1NT	Pass	2♥
Vul: NS	♥ Q1043	♥ K5	Pass	2♠	Pass	3♦
North HCP: 15	♦ K64	♦ QJ73	Pass	3NT	AP	
South HCP: 13	♣ AKQ5	♣ 109				
Contract: 3N N						

Board: 302	North:	South:	West	North	East	South
Dealer: S	♠ J65	♠ AQ98				1NT
Vul: EW	♥ Q9543	♥ AJ102	Pass	2♦	X	2NT <sup>1</sup>
North HCP: 4	♦ 3	♦ 874	3♦	3♥	Pass	Pass
South HCP: 15	♣ J875	♣ A6	4♦	4♥	X	AP
Contract: 4♥X N			1. Extended acceptance after NT			

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 297	♠ K7654	The opponents are silent.
Dealer: N	♥ Q2	
Vul: None	♦ K2	Partner bids first.
HCP: 8	♣ 10954	
Board: 298	♠ AK103	The opponents are silent.
Dealer: S	♥ J8	
Vul: NS	♦ A1085	You bid first.
HCP: 16	♣ A95	
Board: 299	♠ AJ432	The opponents are silent.
Dealer: N	♥ Q75	
Vul: EW	♦ 4	Partner bids first.
HCP: 10	♣ K983	
Board: 300	♠ AK5	The opponents are silent.
Dealer: S	♥ Q108	
Vul: Both	♦ A102	You bid first.
HCP: 16	♣ K1076	
Board: 301	♠ AK643	The opponents are silent.
Dealer: N	♥ K5	
Vul: NS	♦ QJ73	Partner bids first.
HCP: 13	♣ 109	
Board: 302	♠ AQ98	East Doubles 2♦ if possible.
Dealer: S	♥ AJ102	West Bids 3♦ if possible.
Vul: EW	♦ 874	West Bids 4♦ if possible.
HCP: 15	♣ A6	East Doubles 4♥ if possible.
		You bid first.

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K7654		1NT	Pass	2♥
Vul: None	♥ A54	♥ Q2	Pass	2♠	Pass	2NT
North HCP: 17	♦ A9843	♦ K2	Pass	3NT	AP	
South HCP: 8	♣ A72	♣ 10954				
Contract: 3N N						

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ J9862	♠ AK103				1NT
Vul: NS	♥ AQ3	♥ J8	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 7	♦ 943	♦ A1085	Pass	3♠	AP	
South HCP: 16	♣ 64	♣ A95				
Contract: 3♠ N			1. Extended acceptance after NT			

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ 87	♠ AJ432		1NT	Pass	2♥
Vul: EW	♥ AJ942	♥ Q75	Pass	2♠	Pass	3♣
North HCP: 16	♦ AQ7	♦ 4	Pass	3♥	Pass	4♥
South HCP: 10	♣ AJ7	♣ K983	AP			
Contract: 4♥ S						

Board: 300	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AK5				1NT
Vul: Both	♥ A7432	♥ Q108	Pass	2♦	Pass	2♥
North HCP: 10	♦ Q9875	♦ A102	Pass	3♦	Pass	4♥
South HCP: 16	♣ Q	♣ K1076	AP			
Contract: 4♥ S						

Board: 301	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ AK643		1NT	Pass	2♥
Vul: NS	♥ Q1043	♥ K5	Pass	2♠	Pass	3♦
North HCP: 15	♦ K64	♦ QJ73	Pass	3NT	AP	
South HCP: 13	♣ AKQ5	♣ 109				
Contract: 3N N						

Board: 302	North:	South:	West	North	East	South
Dealer: S	♠ J65	♠ AQ98				1NT
Vul: EW	♥ Q9543	♥ AJ102	Pass	2♦	X	2NT <sup>1</sup>
North HCP: 4	♦ 3	♦ 874	3♦	3♥	Pass	Pass
South HCP: 15	♣ J875	♣ A6	4♦	4♥	X	AP
Contract: 4♥X N			1. Extended acceptance after NT			

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 303	♠ AKQ4	The opponents are silent.
Dealer: N	♥ J93	
Vul: Both	♦ J32	You bid first.
HCP: 15	♣ A84	

Board: 304	♠ J8763	The opponents are silent.
Dealer: S	♥ K5	
Vul: None	♦ Q9852	Partner bids first.
HCP: 9	♣ K	

Board: 305	♠ AJ	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: EW	♦ 963	You bid first.
HCP: 15	♣ KQ875	

Board: 306	♠ A9	The opponents are silent.
Dealer: S	♥ K9753	
Vul: Both	♦ 1072	Partner bids first.
HCP: 11	♣ A72	

Board: 307	♠ A74	The opponents are silent.
Dealer: N	♥ AK73	
Vul: None	♦ KQ98	You bid first.
HCP: 16	♣ 52	

Board: 308	♠ 3	East Bids 2♥ if possible.
Dealer: S	♥ K6432	West Bids 2♠ if possible.
Vul: NS	♦ K105	
HCP: 10	♣ A1096	Partner bids first.

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 303	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 52		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ J93	♥ AKQ862	Pass	4♥	AP	
North HCP: 15	♦ J32	♦ A98	1. Texas			
South HCP: 13	♣ A84	♣ 73				
Contract: 4♥ N						

Board: 304	North:	South:	West	North	East	South
Dealer: S	♠ J8763	♠ AK				1NT
Vul: None	♥ K5	♥ A764	Pass	2♥	Pass	2♣
North HCP: 9	♦ Q9852	♦ KJ10	Pass	3♦	Pass	3NT
South HCP: 16	♣ K	♣ J1065	AP			
Contract: 3N S						

Board: 305	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K107432		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ KQ2	♥ J75	Pass	4♠	AP	
North HCP: 15	♦ 963	♦ K85	1. Texas			
South HCP: 7	♣ KQ875	♣ 3				
Contract: 4♠ N						

Board: 306	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ K83				1NT
Vul: Both	♥ K9753	♥ A104	Pass	2♦	Pass	2♥
North HCP: 11	♦ 1072	♦ KQ5	Pass	3NT	Pass	4♥
South HCP: 15	♣ A72	♣ K943	AP			
Contract: 4♥ S						

Board: 307	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ KQ8532		1NT	Pass	2♥
Vul: None	♥ AK73	♥ Q9	Pass	2♠	Pass	4♠
North HCP: 16	♦ KQ98	♦ J105	AP			
South HCP: 12	♣ 52	♣ A3				
Contract: 4♠ N						

Board: 308	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KJ8				1NT
Vul: NS	♥ K6432	♥ AQ5	Pass	2♦	2♥ <sup>1</sup>	X
North HCP: 10	♦ K105	♦ Q9	2♠	3♠ <sup>2</sup>	Pass	4♥
South HCP: 16	♣ A1096	♣ KJ543	AP			
Contract: 4♥ S			1. Michaels Cuebid			
			2. artificial			

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 303	♠ 52	The opponents are silent.
Dealer: N	♥ AKQ862	
Vul: Both	♦ A98	Partner bids first.
HCP: 13	♣ 73	

Board: 304	♠ AK	The opponents are silent.
Dealer: S	♥ A764	
Vul: None	♦ KJ10	You bid first.
HCP: 16	♣ J1065	

Board: 305	♠ K107432	The opponents are silent.
Dealer: N	♥ J75	
Vul: EW	♦ K85	Partner bids first.
HCP: 7	♣ 3	

Board: 306	♠ K83	The opponents are silent.
Dealer: S	♥ A104	
Vul: Both	♦ KQ5	You bid first.
HCP: 15	♣ K943	

Board: 307	♠ KQ8532	The opponents are silent.
Dealer: N	♥ Q9	
Vul: None	♦ J105	Partner bids first.
HCP: 12	♣ A3	

Board: 308	♠ KJ8	East Bids 2♥ if possible.
Dealer: S	♥ AQ5	West Bids 2♠ if possible.
Vul: NS	♦ Q9	
HCP: 16	♣ KJ543	You bid first.

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 303 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 4♥ N	North: ♠ AKQ4 ♥ J93 ♦ J32 ♣ A84	South: ♠ 52 ♥ AKQ862 ♦ A98 ♣ 73	<table border="0" style="width: 100%;"> <tr> <td style="width: 10%;">West</td> <td style="width: 10%;">North</td> <td style="width: 10%;">East</td> <td style="width: 10%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>4♦<sup>1</sup></td> </tr> <tr> <td>Pass</td> <td>4♥</td> <td>AP</td> <td></td> </tr> </table> 1. Texas	West	North	East	South		1NT	Pass	4♦ <sup>1</sup>	Pass	4♥	AP	
West	North	East	South												
	1NT	Pass	4♦ <sup>1</sup>												
Pass	4♥	AP													

Board: 304 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North: ♠ J8763 ♥ K5 ♦ Q9852 ♣ K	South: ♠ AK ♥ A764 ♦ KJ10 ♣ J1065	<table border="0" style="width: 100%;"> <tr> <td style="width: 10%;">West</td> <td style="width: 10%;">North</td> <td style="width: 10%;">East</td> <td style="width: 10%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>Pass</td> <td>2♣</td> </tr> <tr> <td>Pass</td> <td>3♦</td> <td>Pass</td> <td>3NT</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South				1NT	Pass	2♥	Pass	2♣	Pass	3♦	Pass	3NT	AP			
West	North	East	South																				
			1NT																				
Pass	2♥	Pass	2♣																				
Pass	3♦	Pass	3NT																				
AP																							

Board: 305 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 4♠ N	North: ♠ AJ ♥ KQ2 ♦ 963 ♣ KQ875	South: ♠ K107432 ♥ J75 ♦ K85 ♣ 3	<table border="0" style="width: 100%;"> <tr> <td style="width: 10%;">West</td> <td style="width: 10%;">North</td> <td style="width: 10%;">East</td> <td style="width: 10%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>4♥<sup>1</sup></td> </tr> <tr> <td>Pass</td> <td>4♠</td> <td>AP</td> <td></td> </tr> </table> 1. Texas	West	North	East	South		1NT	Pass	4♥ <sup>1</sup>	Pass	4♠	AP	
West	North	East	South												
	1NT	Pass	4♥ <sup>1</sup>												
Pass	4♠	AP													

Board: 306 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4♥ S	North: ♠ A9 ♥ K9753 ♦ 1072 ♣ A72	South: ♠ K83 ♥ A104 ♦ KQ5 ♣ K943	<table border="0" style="width: 100%;"> <tr> <td style="width: 10%;">West</td> <td style="width: 10%;">North</td> <td style="width: 10%;">East</td> <td style="width: 10%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>3NT</td> <td>Pass</td> <td>4♥</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South				1NT	Pass	2♦	Pass	2♥	Pass	3NT	Pass	4♥	AP			
West	North	East	South																				
			1NT																				
Pass	2♦	Pass	2♥																				
Pass	3NT	Pass	4♥																				
AP																							

Board: 307 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 4♠ N	North: ♠ A74 ♥ AK73 ♦ KQ98 ♣ 52	South: ♠ KQ8532 ♥ Q9 ♦ J105 ♣ A3	<table border="0" style="width: 100%;"> <tr> <td style="width: 10%;">West</td> <td style="width: 10%;">North</td> <td style="width: 10%;">East</td> <td style="width: 10%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2♠</td> <td>Pass</td> <td>4♠</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♥	Pass	2♠	Pass	4♠	AP			
West	North	East	South																
	1NT	Pass	2♥																
Pass	2♠	Pass	4♠																
AP																			

Board: 308 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4♥ S	North: ♠ 3 ♥ K6432 ♦ K105 ♣ A1096	South: ♠ KJ8 ♥ AQ5 ♦ Q9 ♣ KJ543	<table border="0" style="width: 100%;"> <tr> <td style="width: 10%;">West</td> <td style="width: 10%;">North</td> <td style="width: 10%;">East</td> <td style="width: 10%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>2♥<sup>1</sup></td> <td>X</td> </tr> <tr> <td>2♠</td> <td>3♠<sup>2</sup></td> <td>Pass</td> <td>4♥</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table> 1. Michaels Cuebid 2. artificial	West	North	East	South				1NT	Pass	2♦	2♥ <sup>1</sup>	X	2♠	3♠ <sup>2</sup>	Pass	4♥	AP			
West	North	East	South																				
			1NT																				
Pass	2♦	2♥ <sup>1</sup>	X																				
2♠	3♠ <sup>2</sup>	Pass	4♥																				
AP																							



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 309	♠ K3	The opponents are silent.
Dealer: N	♥ A32	
Vul: Both	♦ KQ65	You bid first.
HCP: 15	♣ K842	

Board: 310	♠ 732	The opponents are silent.
Dealer: S	♥ KJ943	
Vul: None	♦ A4	Partner bids first.
HCP: 16	♣ AKJ	

Board: 311	♠ AJ97	The opponents are silent.
Dealer: N	♥ KQ43	
Vul: NS	♦ A7	You bid first.
HCP: 17	♣ K73	

Board: 312	♠ J104	The opponents are silent.
Dealer: S	♥ K5432	
Vul: EW	♦ Q9	Partner bids first.
HCP: 10	♣ A54	

Board: 313	♠ QJ54	West Bids 3♣ if possible.
Dealer: N	♥ A54	
Vul: None	♦ Q105	You bid first.
HCP: 15	♣ AQ5	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 309 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ K3 ♥ A32 ♦ KQ65 ♣ K842	South: ♠ QJ876 ♥ K54 ♦ 98 ♣ A93	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2♠</td> <td>Pass</td> <td>3NT</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♥	Pass	2♠	Pass	3NT	AP			
West	North	East	South																
	1NT	Pass	2♥																
Pass	2♠	Pass	3NT																
AP																			

Board: 310 Dealer: S Vul: None North HCP: 16 South HCP: 15 Contract: 6♥ S	North: ♠ 732 ♥ KJ943 ♦ A4 ♣ AKJ	South: ♠ AKQ ♥ AQ1062 ♦ 652 ♣ 103	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2NT<sup>1</sup></td> </tr> <tr> <td>Pass</td> <td>3NT<sup>2</sup></td> <td>Pass</td> <td>4♥</td> </tr> <tr> <td>Pass</td> <td>4NT<sup>3</sup></td> <td>Pass</td> <td>5♠</td> </tr> <tr> <td>Pass</td> <td>6♥</td> <td>AP</td> <td></td> </tr> </table> <p>1. Extended acceptance after NT                  2. Cue bid, surplus                  3. Blackwood 1430, for ♥</p>	West	North	East	South				1NT	Pass	2♦	Pass	2NT <sup>1</sup>	Pass	3NT <sup>2</sup>	Pass	4♥	Pass	4NT <sup>3</sup>	Pass	5♠	Pass	6♥	AP	
West	North	East	South																								
			1NT																								
Pass	2♦	Pass	2NT <sup>1</sup>																								
Pass	3NT <sup>2</sup>	Pass	4♥																								
Pass	4NT <sup>3</sup>	Pass	5♠																								
Pass	6♥	AP																									

Board: 311 Dealer: N Vul: NS North HCP: 17 South HCP: 12 Contract: 4♥ S	North: ♠ AJ97 ♥ KQ43 ♦ A7 ♣ K73	South: ♠ K10 ♥ A9875 ♦ K9 ♣ Q1054	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>Pass</td> <td>2NT<sup>1</sup></td> <td>Pass</td> <td>3NT<sup>2</sup></td> </tr> <tr> <td>Pass</td> <td>4♣<sup>3</sup></td> <td>Pass</td> <td>4♥</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table> <p>1. Extended acceptance after NT                  2. Cue bid, surplus                  3. Cue bid, a ♣ stopper</p>	West	North	East	South		1NT	Pass	2♦	Pass	2NT <sup>1</sup>	Pass	3NT <sup>2</sup>	Pass	4♣ <sup>3</sup>	Pass	4♥	AP			
West	North	East	South																				
	1NT	Pass	2♦																				
Pass	2NT <sup>1</sup>	Pass	3NT <sup>2</sup>																				
Pass	4♣ <sup>3</sup>	Pass	4♥																				
AP																							

Board: 312 Dealer: S Vul: EW North HCP: 10 South HCP: 17 Contract: 4♥ S	North: ♠ J104 ♥ K5432 ♦ Q9 ♣ A54	South: ♠ AQ8 ♥ AQ86 ♦ A74 ♣ J103	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>3NT</td> <td>Pass</td> <td>4♥</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South				1NT	Pass	2♦	Pass	2♥	Pass	3NT	Pass	4♥	AP			
West	North	East	South																				
			1NT																				
Pass	2♦	Pass	2♥																				
Pass	3NT	Pass	4♥																				
AP																							

Board: 313 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 3♣X W	North: ♠ QJ54 ♥ A54 ♦ Q105 ♣ AQ5	South: ♠ 8 ♥ 108732 ♦ AJ984 ♣ J3	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>3♣</td> <td>Pass</td> <td>Pass</td> <td>XA♠♠</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♦	3♣	Pass	Pass	XA♠♠	AP			
West	North	East	South																
	1NT	Pass	2♦																
3♣	Pass	Pass	XA♠♠																
AP																			

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 309	♠ QJ876	The opponents are silent.
Dealer: N	♥ K54	
Vul: Both	♦ 98	Partner bids first.
HCP: 10	♣ A93	

Board: 310	♠ AKQ	The opponents are silent.
Dealer: S	♥ AQ1062	
Vul: None	♦ 652	You bid first.
HCP: 15	♣ 103	

Board: 311	♠ K10	The opponents are silent.
Dealer: N	♥ A9875	
Vul: NS	♦ K9	Partner bids first.
HCP: 12	♣ Q1054	

Board: 312	♠ AQ8	The opponents are silent.
Dealer: S	♥ AQ86	
Vul: EW	♦ A74	You bid first.
HCP: 17	♣ J103	

Board: 313	♠ 8	West Bids 3♣ if possible.
Dealer: N	♥ 108732	
Vul: None	♦ AJ984	Partner bids first.
HCP: 6	♣ J3	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 309  
Dealer: N  
Vul: Both  
North HCP: 15  
South HCP: 10  
Contract: 3N N

North:  
♠ K3  
♥ A32  
♦ KQ65  
♣ K842

South:  
♠ QJ876  
♥ K54  
♦ 98  
♣ A93

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

Board: 310  
Dealer: S  
Vul: None  
North HCP: 16  
South HCP: 15  
Contract: 6♥ S

North:  
♠ 732  
♥ KJ943  
♦ A4  
♣ AKJ

South:  
♠ AKQ  
♥ AQ1062  
♦ 652  
♣ 103

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

1. Extended acceptance after NT  
2. Cue bid, surplus  
3. Blackwood 1430, for ♥

Board: 311  
Dealer: N  
Vul: NS  
North HCP: 17  
South HCP: 12  
Contract: 4♥ S

North:  
♠ AJ97  
♥ KQ43  
♦ A7  
♣ K73

South:  
♠ K10  
♥ A9875  
♦ K9  
♣ Q1054

West	North	East	South
	1NT	Pass	2♦
Pass	2NT <sup>1</sup>	Pass	3NT <sup>2</sup>
Pass	4♣ <sup>3</sup>	Pass	4♥
AP			

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

Board: 312  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 17  
Contract: 4♥ S

North:  
♠ J104  
♥ K5432  
♦ Q9  
♣ A54

South:  
♠ AQ8  
♥ AQ86  
♦ A74  
♣ J103

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

Board: 313  
Dealer: N  
Vul: None  
North HCP: 15  
South HCP: 6  
Contract: 3♣X W

North:  
♠ QJ54  
♥ A54  
♦ Q105  
♣ AQ5

South:  
♠ 8  
♥ 108732  
♦ AJ984  
♣ J3

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

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 314	♠ Q	The opponents are silent.
Dealer: S	♥ K9873	
Vul: NS	♦ J10632	Partner bids first.
HCP: 10	♣ A5	
Board: 315	♠ K943	West Doubles 2♥ if possible.
Dealer: N	♥ K9	
Vul: EW	♦ AQ10	You bid first.
HCP: 16	♣ KJ75	
Board: 316	♠ KQ	The opponents are silent.
Dealer: S	♥ Q10876	
Vul: Both	♦ 7543	Partner bids first.
HCP: 7	♣ 53	
Board: 317	♠ A10	The opponents are silent.
Dealer: N	♥ K96	
Vul: NS	♦ AK1094	You bid first.
HCP: 17	♣ K97	
Board: 318	♠ 109543	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ 8643	Partner bids first.
HCP: 10	♣ J	
Board: 319	♠ A63	The opponents are silent.
Dealer: N	♥ 92	
Vul: Both	♦ AKJ6	You bid first.
HCP: 15	♣ K976	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 314	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK74				1NT
Vul: NS	♥ K9873	♥ Q106	Pass	2♦	Pass	2♥
North HCP: 10	♦ J10632	♦ A875	Pass	3NT	Pass	4♥
South HCP: 15	♣ A5	♣ Q10	AP			
Contract: 4♥ S						

Board: 315	North:	South:	West	North	East	South
Dealer: N	♠ K943	♠ Q10865		1NT	Pass	2♥
Vul: EW	♥ K9	♥ Q3	X	2NT <sup>1</sup>	Pass	3♠
North HCP: 16	♦ AQ10	♦ 543	AP			
South HCP: 4	♣ KJ75	♣ 986	1. Extended acceptance after NT			
Contract: 3♠ S						

Board: 316	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ 1064				1NT
Vul: Both	♥ Q10876	♥ AK4	Pass	2♦	Pass	2♥
North HCP: 7	♦ 7543	♦ KQ2	AP			
South HCP: 17	♣ 53	♣ AJ102				
Contract: 2♥ S						

Board: 317	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ Q9765		1NT	Pass	2♥
Vul: NS	♥ K96	♥ 854	Pass	2♠	AP	
North HCP: 17	♦ AK1094	♦ 752				
South HCP: 6	♣ K97	♣ A10				
Contract: 2♠ N						

Board: 318	North:	South:	West	North	East	South
Dealer: S	♠ 109543	♠ QJ6				1NT
Vul: EW	♥ AKQ	♥ J95	Pass	2♥	Pass	2♠
North HCP: 10	♦ 8643	♦ AKJ107	Pass	3NT	Pass	4♠
South HCP: 15	♣ J	♣ K10	AP			
Contract: 4♠ S						

Board: 319	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ K9742		1NT	Pass	2♥
Vul: Both	♥ 92	♥ 63	Pass	2♠	AP	
North HCP: 15	♦ AKJ6	♦ 10953				
South HCP: 3	♣ K976	♣ 54				
Contract: 2♠ N						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 314	♠ AK74	The opponents are silent.
Dealer: S	♥ Q106	
Vul: NS	♦ A875	You bid first.
HCP: 15	♣ Q10	
Board: 315	♠ Q10865	West Doubles 2♥ if possible.
Dealer: N	♥ Q3	
Vul: EW	♦ 543	Partner bids first.
HCP: 4	♣ 986	
Board: 316	♠ 1064	The opponents are silent.
Dealer: S	♥ AK4	
Vul: Both	♦ KQ2	You bid first.
HCP: 17	♣ AJ102	
Board: 317	♠ Q9765	The opponents are silent.
Dealer: N	♥ 854	
Vul: NS	♦ 752	Partner bids first.
HCP: 6	♣ A10	
Board: 318	♠ QJ6	The opponents are silent.
Dealer: S	♥ J95	
Vul: EW	♦ AKJ107	You bid first.
HCP: 15	♣ K10	
Board: 319	♠ K9742	The opponents are silent.
Dealer: N	♥ 63	
Vul: Both	♦ 10953	Partner bids first.
HCP: 3	♣ 54	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 314	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK74				1NT
Vul: NS	♥ K9873	♥ Q106	Pass	2♦	Pass	2♥
North HCP: 10	♦ J10632	♦ A875	Pass	3NT	Pass	4♥
South HCP: 15	♣ A5	♣ Q10	AP			
Contract: 4♥ S						

Board: 315	North:	South:	West	North	East	South
Dealer: N	♠ K943	♠ Q10865		1NT	Pass	2♥
Vul: EW	♥ K9	♥ Q3	X	2NT <sup>1</sup>	Pass	3♠
North HCP: 16	♦ AQ10	♦ 543	AP			
South HCP: 4	♣ KJ75	♣ 986				
Contract: 3♠ S			1. Extended acceptance after NT			

Board: 316	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ 1064				1NT
Vul: Both	♥ Q10876	♥ AK4	Pass	2♦	Pass	2♥
North HCP: 7	♦ 7543	♦ KQ2	AP			
South HCP: 17	♣ 53	♣ AJ102				
Contract: 2♥ S						

Board: 317	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ Q9765		1NT	Pass	2♥
Vul: NS	♥ K96	♥ 854	Pass	2♠	AP	
North HCP: 17	♦ AK1094	♦ 752				
South HCP: 6	♣ K97	♣ A10				
Contract: 2♠ N						

Board: 318	North:	South:	West	North	East	South
Dealer: S	♠ 109543	♠ QJ6				1NT
Vul: EW	♥ AKQ	♥ J95	Pass	2♥	Pass	2♠
North HCP: 10	♦ 8643	♦ AKJ107	Pass	3NT	Pass	4♠
South HCP: 15	♣ J	♣ K10	AP			
Contract: 4♠ S						

Board: 319	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ K9742		1NT	Pass	2♥
Vul: Both	♥ 92	♥ 63	Pass	2♠	AP	
North HCP: 15	♦ AKJ6	♦ 10953				
South HCP: 3	♣ K976	♣ 54				
Contract: 2♠ N						



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 320	♠ AKQ953	The opponents are silent.
Dealer: S	♥ J43	
Vul: None	♦ 10	Partner bids first.
HCP: 10	♣ 542	
Board: 321	♠ AK3	West Doubles 2♦ if possible.
Dealer: N	♥ AJ6	
Vul: EW	♦ 954	You bid first.
HCP: 15	♣ K1096	
Board: 322	♠ Q107	The opponents are silent.
Dealer: S	♥ 108653	
Vul: Both	♦ 97	Partner bids first.
HCP: 2	♣ 987	
Board: 323	♠ A953	The opponents are silent.
Dealer: N	♥ Q2	
Vul: None	♦ 1094	You bid first.
HCP: 15	♣ AKQ6	
Board: 324	♠ Q2	The opponents are silent.
Dealer: S	♥ AQ983	
Vul: NS	♦ AJ532	Partner bids first.
HCP: 13	♣ 2	
Board: 325	♠ 1073	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: Both	♦ AQ93	You bid first.
HCP: 15	♣ A97	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 320 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4♠ S	North: ♠ AKQ953 ♥ J43 ♦ 10 ♣ 542	South: ♠ 74 ♥ AQ75 ♦ AK82 ♣ Q103	West Pass AP 1. Texas	North 4♥ <sup>1</sup>	East Pass	South 1NT 4♠
Board: 321 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 2♥ N	North: ♠ AK3 ♥ AJ6 ♦ 954 ♣ K1096	South: ♠ J92 ♥ KQ732 ♦ 72 ♣ 853	West X	North 1NT 2♥	East Pass AP	South 2♦
Board: 322 Dealer: S Vul: Both North HCP: 2 South HCP: 17 Contract: 3♥ N	North: ♠ Q107 ♥ 108653 ♦ 97 ♣ 987	South: ♠ A94 ♥ KJ42 ♦ KQJ2 ♣ K10	West Pass Pass 1. Extended acceptance after NT	North 2♦ 3♥	East Pass AP	South 1NT 2NT <sup>1</sup>
Board: 323 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A953 ♥ Q2 ♦ 1094 ♣ AKQ6	South: ♠ — ♥ A8643 ♦ AQ8632 ♣ 107	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	South 2♦ 3♦
Board: 324 Dealer: S Vul: NS North HCP: 13 South HCP: 16 Contract: 3N S	North: ♠ Q2 ♥ AQ983 ♦ AJ532 ♣ 2	South: ♠ A87 ♥ K6 ♦ KQ86 ♣ A954	West Pass Pass AP	North 2♦ 3♦	East Pass Pass	South 1NT 2♥ 3NT
Board: 325 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4♠ N	North: ♠ 1073 ♥ KQ7 ♦ AQ93 ♣ A97	South: ♠ AKJ42 ♥ 2 ♦ 865 ♣ Q854	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	South 2♥ 3♣

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 320	♠ 74	The opponents are silent.
Dealer: S	♥ AQ75	
Vul: None	♦ AK82	You bid first.
HCP: 15	♣ Q103	
Board: 321	♠ J92	West Doubles 2♦ if possible.
Dealer: N	♥ KQ732	
Vul: EW	♦ 72	Partner bids first.
HCP: 6	♣ 853	
Board: 322	♠ A94	The opponents are silent.
Dealer: S	♥ KJ42	
Vul: Both	♦ KQJ2	You bid first.
HCP: 17	♣ K10	
Board: 323	♠ —	The opponents are silent.
Dealer: N	♥ A8643	
Vul: None	♦ AQ8632	Partner bids first.
HCP: 10	♣ 107	
Board: 324	♠ A87	The opponents are silent.
Dealer: S	♥ K6	
Vul: NS	♦ KQ86	You bid first.
HCP: 16	♣ A954	
Board: 325	♠ AKJ42	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ 865	Partner bids first.
HCP: 10	♣ Q854	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 320 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4♠ S	North: ♠ AKQ953 ♥ J43 ♦ 10 ♣ 542	South: ♠ 74 ♥ AQ75 ♦ AK82 ♣ Q103	West Pass AP 1. Texas	North 4♥ <sup>1</sup>	East Pass	South 1NT 4♠
Board: 321 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 2♥ N	North: ♠ AK3 ♥ AJ6 ♦ 954 ♣ K1096	South: ♠ J92 ♥ KQ732 ♦ 72 ♣ 853	West X	North 1NT 2♥	East Pass AP	South 2♦
Board: 322 Dealer: S Vul: Both North HCP: 2 South HCP: 17 Contract: 3♥ N	North: ♠ Q107 ♥ 108653 ♦ 97 ♣ 987	South: ♠ A94 ♥ KJ42 ♦ KQJ2 ♣ K10	West Pass Pass 1. Extended acceptance after NT	North 2♦ 3♥	East Pass AP	South 1NT 2NT <sup>1</sup>
Board: 323 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A953 ♥ Q2 ♦ 1094 ♣ AKQ6	South: ♠ — ♥ A8643 ♦ AQ8632 ♣ 107	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	South 2♦ 3♦
Board: 324 Dealer: S Vul: NS North HCP: 13 South HCP: 16 Contract: 3N S	North: ♠ Q2 ♥ AQ983 ♦ AJ532 ♣ 2	South: ♠ A87 ♥ K6 ♦ KQ86 ♣ A954	West Pass Pass AP	North 2♦ 3♦	East Pass Pass	South 1NT 2♥ 3NT
Board: 325 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4♠ N	North: ♠ 1073 ♥ KQ7 ♦ AQ93 ♣ A97	South: ♠ AKJ42 ♥ 2 ♦ 865 ♣ Q854	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	South 2♥ 3♣

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 326	♠ 96	The opponents are silent.
Dealer: S	♥ A9874	
Vul: NS	♦ 5	Partner bids first.
HCP: 10	♣ KQJ109	

Board: 327	♠ AK92	West Bids 3♦ if possible.
Dealer: N	♥ K873	
Vul: EW	♦ Q82	You bid first.
HCP: 16	♣ A4	

Board: 328	♠ AKJ54	The opponents are silent.
Dealer: S	♥ A76	
Vul: None	♦ QJ3	Partner bids first.
HCP: 15	♣ 107	

Board: 329	♠ AKQ	The opponents are silent.
Dealer: N	♥ K2	
Vul: EW	♦ KJ962	You bid first.
HCP: 16	♣ 532	

Board: 330	♠ KJ1042	The opponents are silent.
Dealer: S	♥ J84	
Vul: Both	♦ Q83	Partner bids first.
HCP: 10	♣ K6	

Board: 331	♠ A7	The opponents are silent.
Dealer: N	♥ K109	
Vul: EW	♦ K1098	You bid first.
HCP: 15	♣ AJ72	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 326			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ 96	♠ AK4	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 10	♥ A9874	♥ K1032	Pass	4♦ <sup>2</sup>	Pass	4♥
South HCP: 17	♦ 5	♦ K6	AP			
Contract: 4♥ S	♣ KQJ109	♣ A642	1. Extended acceptance after NT			
			2. Splinter			

Board: 327			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AK92	♠ J87		1NT	Pass	2♦
North HCP: 16	♥ K873	♥ AJ1042	3♦	3♥	AP	
South HCP: 6	♦ Q82	♦ 105				
Contract: 3♥ N	♣ A4	♣ 985				

Board: 328			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ AKJ54	♠ 1073	Pass	2♥	Pass	2♠
North HCP: 15	♥ A76	♥ KQ53	Pass	3NT	Pass	4♠
South HCP: 15	♦ QJ3	♦ AK95	Pass	4NT <sup>1</sup>	Pass	5♣
Contract: 6♠ S	♣ 107	♣ K8	Pass	6♠	AP	
			1. Blackwood 1430, for ♠			

Board: 329			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AKQ	♠ 9		1NT	Pass	2♦
North HCP: 16	♥ K2	♥ J107543	Pass	2♥	AP	
South HCP: 1	♦ KJ962	♦ 108754				
Contract: 2♥ N	♣ 532	♣ 6				

Board: 330			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ KJ1042	♠ Q65	Pass	2♥	Pass	2♠
North HCP: 10	♥ J84	♥ KQ3	Pass	3NT	Pass	4♠
South HCP: 16	♦ Q83	♦ AKJ6	AP			
Contract: 4♠ S	♣ K6	♣ J98				

Board: 331			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ A7	♠ KQJ82		1NT	Pass	2♥
North HCP: 15	♥ K109	♥ 85	Pass	2♠	Pass	3♦
South HCP: 12	♦ K1098	♦ AQ72	Pass	3NT	AP	
Contract: 3N N	♣ AJ72	♣ 106				

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 326	♠ AK4	The opponents are silent.
Dealer: S	♥ K1032	
Vul: NS	♦ K6	You bid first.
HCP: 17	♣ A642	

Board: 327	♠ J87	West Bids 3♦ if possible.
Dealer: N	♥ AJ1042	
Vul: EW	♦ 105	Partner bids first.
HCP: 6	♣ 985	

Board: 328	♠ 1073	The opponents are silent.
Dealer: S	♥ KQ53	
Vul: None	♦ AK95	You bid first.
HCP: 15	♣ K8	

Board: 329	♠ 9	The opponents are silent.
Dealer: N	♥ J107543	
Vul: EW	♦ 108754	Partner bids first.
HCP: 1	♣ 6	

Board: 330	♠ Q65	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: Both	♦ AKJ6	You bid first.
HCP: 16	♣ J98	

Board: 331	♠ KQJ82	The opponents are silent.
Dealer: N	♥ 85	
Vul: EW	♦ AQ72	Partner bids first.
HCP: 12	♣ 106	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 326			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ 96	♠ AK4	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 10	♥ A9874	♥ K1032	Pass	4♦ <sup>2</sup>	Pass	4♥
South HCP: 17	♦ 5	♦ K6	AP			
Contract: 4♥ S	♣ KQJ109	♣ A642	1. Extended acceptance after NT			
			2. Splinter			

Board: 327			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AK92	♠ J87		1NT	Pass	2♦
North HCP: 16	♥ K873	♥ AJ1042	3♦	3♥	AP	
South HCP: 6	♦ Q82	♦ 105				
Contract: 3♥ N	♣ A4	♣ 985				

Board: 328			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ AKJ54	♠ 1073	Pass	2♥	Pass	2♠
North HCP: 15	♥ A76	♥ KQ53	Pass	3NT	Pass	4♠
South HCP: 15	♦ QJ3	♦ AK95	Pass	4NT <sup>1</sup>	Pass	5♣
Contract: 6♠ S	♣ 107	♣ K8	Pass	6♠	AP	
			1. Blackwood 1430, for ♠			

Board: 329			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AKQ	♠ 9		1NT	Pass	2♦
North HCP: 16	♥ K2	♥ J107543	Pass	2♥	AP	
South HCP: 1	♦ KJ962	♦ 108754				
Contract: 2♥ N	♣ 532	♣ 6				

Board: 330			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ KJ1042	♠ Q65	Pass	2♥	Pass	2♠
North HCP: 10	♥ J84	♥ KQ3	Pass	3NT	Pass	4♠
South HCP: 16	♦ Q83	♦ AKJ6	AP			
Contract: 4♠ S	♣ K6	♣ J98				

Board: 331			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ A7	♠ KQJ82		1NT	Pass	2♥
North HCP: 15	♥ K109	♥ 85	Pass	2♠	Pass	3♦
South HCP: 12	♦ K1098	♦ AQ72	Pass	3NT	AP	
Contract: 3N N	♣ AJ72	♣ 106				



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 332	♠ 8	The opponents are silent.
Dealer: S	♥ KQJ952	
Vul: Both	♦ J532	Partner bids first.
HCP: 11	♣ A4	

Board: 333	♠ A7	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: None	♦ KQ108	You bid first.
HCP: 15	♣ Q954	

Board: 334	♠ A76	The opponents are silent.
Dealer: S	♥ AJ1052	
Vul: EW	♦ KJ104	Partner bids first.
HCP: 13	♣ 7	

Board: 335	♠ AKJ	The opponents are silent.
Dealer: N	♥ 984	
Vul: None	♦ AQJ97	You bid first.
HCP: 15	♣ 84	

Board: 336	♠ AQ1032	The opponents are silent.
Dealer: S	♥ 953	
Vul: NS	♦ 754	Partner bids first.
HCP: 6	♣ 62	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 332	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ QJ7	Pass	2♦	Pass	1NT
Vul: Both	♥ KQJ952	♥ 86	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 11	♦ J532	♦ AK8	Pass	4♥	AP	
South HCP: 16	♣ A4	♣ KQJ85				
Contract: 4♥ S			1. Splinter			
			2. Cue bid, a ♣ stopper			

Board: 333	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ KQ953		1NT	Pass	2♥
Vul: None	♥ KJ8	♥ 104	Pass	2♠	Pass	3♦
North HCP: 15	♦ KQ108	♦ A643	Pass	3NT	AP	
South HCP: 12	♣ Q954	♣ K2				
Contract: 3N N						

Board: 334	North:	South:	West	North	East	South
Dealer: S	♠ A76	♠ K108				1NT
Vul: EW	♥ AJ1052	♥ K97	Pass	2♦	Pass	2♥
North HCP: 13	♦ KJ104	♦ AQ862	Pass	3♦	Pass	4♥
South HCP: 15	♣ 7	♣ K2	AP			
Contract: 4♥ S						

Board: 335	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q108632		1NT	Pass	2♥
Vul: None	♥ 984	♥ 765	Pass	2♠	AP	
North HCP: 15	♦ AQJ97	♦ K4				
South HCP: 5	♣ 84	♣ 52				
Contract: 2♠ N						

Board: 336	North:	South:	West	North	East	South
Dealer: S	♠ AQ1032	♠ K4				1NT
Vul: NS	♥ 953	♥ Q872	Pass	2♥	Pass	2♠
North HCP: 6	♦ 754	♦ AQ8	AP			
South HCP: 15	♣ 62	♣ KJ94				
Contract: 2♠ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 332	♠ QJ7	The opponents are silent.
Dealer: S	♥ 86	
Vul: Both	♦ AK8	You bid first.
HCP: 16	♣ KQJ85	

Board: 333	♠ KQ953	The opponents are silent.
Dealer: N	♥ 104	
Vul: None	♦ A643	Partner bids first.
HCP: 12	♣ K2	

Board: 334	♠ K108	The opponents are silent.
Dealer: S	♥ K97	
Vul: EW	♦ AQ862	You bid first.
HCP: 15	♣ K2	

Board: 335	♠ Q108632	The opponents are silent.
Dealer: N	♥ 765	
Vul: None	♦ K4	Partner bids first.
HCP: 5	♣ 52	

Board: 336	♠ K4	The opponents are silent.
Dealer: S	♥ Q872	
Vul: NS	♦ AQ8	You bid first.
HCP: 15	♣ KJ94	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 332	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ QJ7	Pass	2♦	Pass	1NT
Vul: Both	♥ KQJ952	♥ 86	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 11	♦ J532	♦ AK8	Pass	4♥	AP	
South HCP: 16	♣ A4	♣ KQJ85				
Contract: 4♥ S			1. Splinter			
			2. Cue bid, a ♣ stopper			

Board: 333	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ KQ953		1NT	Pass	2♥
Vul: None	♥ KJ8	♥ 104	Pass	2♠	Pass	3♦
North HCP: 15	♦ KQ108	♦ A643	Pass	3NT	AP	
South HCP: 12	♣ Q954	♣ K2				
Contract: 3N N						

Board: 334	North:	South:	West	North	East	South
Dealer: S	♠ A76	♠ K108				1NT
Vul: EW	♥ AJ1052	♥ K97	Pass	2♦	Pass	2♥
North HCP: 13	♦ KJ104	♦ AQ862	Pass	3♦	Pass	4♥
South HCP: 15	♣ 7	♣ K2	AP			
Contract: 4♥ S						

Board: 335	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q108632		1NT	Pass	2♥
Vul: None	♥ 984	♥ 765	Pass	2♠	AP	
North HCP: 15	♦ AQJ97	♦ K4				
South HCP: 5	♣ 84	♣ 52				
Contract: 2♠ N						

Board: 336	North:	South:	West	North	East	South
Dealer: S	♠ AQ1032	♠ K4				1NT
Vul: NS	♥ 953	♥ Q872	Pass	2♥	Pass	2♠
North HCP: 6	♦ 754	♦ AQ8	AP			
South HCP: 15	♣ 62	♣ KJ94				
Contract: 2♠ S						

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 337	♠ QJ	The opponents are silent.
Dealer: N	♥ AQ753	
Vul: Both	♦ K73	You bid first.
HCP: 16	♣ A74	

Board: 338	♠ 943	East Bids 3♦ if possible.
Dealer: S	♥ 98652	
Vul: None	♦ 2	Partner bids first.
HCP: 0	♣ 5432	

Board: 339	♠ 52	The opponents are silent.
Dealer: N	♥ AQJ2	
Vul: NS	♦ Q972	You bid first.
HCP: 15	♣ AQ2	

Board: 340	♠ AKQ54	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ K9642	Partner bids first.
HCP: 12	♣ 1082	

Board: 341	♠ 53	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: None	♦ KJ52	You bid first.
HCP: 17	♣ A64	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 337  
Dealer: N  
Vul: Both  
North HCP: 16  
South HCP: 14  
Contract: 6♥ N

North:  
♠ QJ  
♥ AQ753  
♦ K73  
♣ A74

South:  
♠ A95  
♥ KJ1092  
♦ AQ2  
♣ 63

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

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Cue bid, a ♦ stopper
5. Blackwood 1430, for ♥

Board: 338  
Dealer: S  
Vul: None  
North HCP: 0  
South HCP: 17  
Contract: 3♦ E

North:  
♠ 943  
♥ 98652  
♦ 2  
♣ 5432

South:  
♠ KJ82  
♥ KQJ  
♦ Q5  
♣ KQ97

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

Board: 339  
Dealer: N  
Vul: NS  
North HCP: 15  
South HCP: 7  
Contract: 2♠ N

North:  
♠ 52  
♥ AQJ2  
♦ Q972  
♣ AQ2

South:  
♠ AQ1064  
♥ 107  
♦ J1063  
♣ 103

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

Board: 340  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 15  
Contract: 6♠ N

North:  
♠ AKQ54  
♥ —  
♦ K9642  
♣ 1082

South:  
♠ J10983  
♥ A97  
♦ AQJ  
♣ K7

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

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

Board: 341  
Dealer: N  
Vul: None  
North HCP: 17  
South HCP: 14  
Contract: 3N N

North:  
♠ 53  
♥ AKQ5  
♦ KJ52  
♣ A64

South:  
♠ AK986  
♥ J4  
♦ Q7  
♣ KJ92

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

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 337	♠ A95	The opponents are silent.
Dealer: N	♥ KJ1092	
Vul: Both	♦ AQ2	Partner bids first.
HCP: 14	♣ 63	

Board: 338	♠ KJ82	East Bids 3♦ if possible.
Dealer: S	♥ KQJ	
Vul: None	♦ Q5	You bid first.
HCP: 17	♣ KQ97	

Board: 339	♠ AQ1064	The opponents are silent.
Dealer: N	♥ 107	
Vul: NS	♦ J1063	Partner bids first.
HCP: 7	♣ 103	

Board: 340	♠ J10983	The opponents are silent.
Dealer: S	♥ A97	
Vul: EW	♦ AQJ	You bid first.
HCP: 15	♣ K7	

Board: 341	♠ AK986	The opponents are silent.
Dealer: N	♥ J4	
Vul: None	♦ Q7	Partner bids first.
HCP: 14	♣ KJ92	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 337  
Dealer: N  
Vul: Both  
North HCP: 16  
South HCP: 14  
Contract: 6♥ N

North:  
♠ QJ  
♥ AQ753  
♦ K73  
♣ A74

South:  
♠ A95  
♥ KJ1092  
♦ AQ2  
♣ 63

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

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Cue bid, a ♦ stopper
5. Blackwood 1430, for ♥

Board: 338  
Dealer: S  
Vul: None  
North HCP: 0  
South HCP: 17  
Contract: 3♦ E

North:  
♠ 943  
♥ 98652  
♦ 2  
♣ 5432

South:  
♠ KJ82  
♥ KQJ  
♦ Q5  
♣ KQ97

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

Board: 339  
Dealer: N  
Vul: NS  
North HCP: 15  
South HCP: 7  
Contract: 2♠ N

North:  
♠ 52  
♥ AQJ2  
♦ Q972  
♣ AQ2

South:  
♠ AQ1064  
♥ 107  
♦ J1063  
♣ 103

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

Board: 340  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 15  
Contract: 6♠ N

North:  
♠ AKQ54  
♥ —  
♦ K9642  
♣ 1082

South:  
♠ J10983  
♥ A97  
♦ AQJ  
♣ K7

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

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

Board: 341  
Dealer: N  
Vul: None  
North HCP: 17  
South HCP: 14  
Contract: 3N N

North:  
♠ 53  
♥ AKQ5  
♦ KJ52  
♣ A64

South:  
♠ AK986  
♥ J4  
♦ Q7  
♣ KJ92

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



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 342	♠ J106	The opponents are silent.
Dealer: S	♥ A10764	
Vul: NS	♦ 5	Partner bids first.
HCP: 10	♣ KQ63	

Board: 343	♠ AJ9	The opponents are silent.
Dealer: N	♥ A104	
Vul: EW	♦ QJ9	You bid first.
HCP: 16	♣ A1095	

Board: 344	♠ 109874	The opponents are silent.
Dealer: S	♥ 762	
Vul: NS	♦ 942	Partner bids first.
HCP: 0	♣ 86	

Board: 345	♠ Q72	The opponents are silent.
Dealer: N	♥ J53	
Vul: EW	♦ AK8	You bid first.
HCP: 15	♣ KQ63	

Board: 346	♠ KQ974	East Bids 3♦ if possible.
Dealer: S	♥ 753	
Vul: Both	♦ 965	Partner bids first.
HCP: 5	♣ 54	

Board: 347	♠ KQ	The opponents are silent.
Dealer: N	♥ A965	
Vul: None	♦ A104	You bid first.
HCP: 16	♣ QJ62	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 342	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ AKQ4				1NT
Vul: NS	♥ A10764	♥ KQ	Pass	2♦	Pass	2♥
North HCP: 10	♦ 5	♦ K1098	Pass	3♣	Pass	3NT
South HCP: 17	♣ KQ63	♣ 1092	AP			
Contract: 3N S						

Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ 86		1NT	Pass	2♦
Vul: EW	♥ A104	♥ KQJ975	Pass	2♥	Pass	3♣
North HCP: 16	♦ QJ9	♦ K	Pass	4♥	AP	
South HCP: 10	♣ A1095	♣ J873				
Contract: 4♥ N						

Board: 344	North:	South:	West	North	East	South
Dealer: S	♠ 109874	♠ AQ				1NT
Vul: NS	♥ 762	♥ AQ84	Pass	2♥	Pass	2♠
North HCP: 0	♦ 942	♦ AJ7	AP			
South HCP: 17	♣ 86	♣ 10952				
Contract: 2♠ S						

Board: 345	North:	South:	West	North	East	South
Dealer: N	♠ Q72	♠ AJ943		1NT	Pass	2♥
Vul: EW	♥ J53	♥ A109	Pass	2♠	Pass	3NT
North HCP: 15	♦ AK8	♦ 1097	Pass	4♠	AP	
South HCP: 10	♣ KQ63	♣ J5				
Contract: 4♠ N						

Board: 346	North:	South:	West	North	East	South
Dealer: S	♠ KQ974	♠ 1083				1NT
Vul: Both	♥ 753	♥ AQJ8	Pass	2♥	3♦	Pass
North HCP: 5	♦ 965	♦ KQJ7	Pass	XA♠♠	AP	
South HCP: 17	♣ 54	♣ A7				
Contract: 3♦ X E						

Board: 347	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ9532		1NT	Pass	2♥
Vul: None	♥ A965	♥ 8	Pass	2♠	Pass	3♠
North HCP: 16	♦ A104	♦ 963	AP			
South HCP: 5	♣ QJ62	♣ 984				
Contract: 3♠ N						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 342	♠ AKQ4	The opponents are silent.
Dealer: S	♥ KQ	
Vul: NS	♦ K1098	You bid first.
HCP: 17	♣ 1092	

Board: 343	♠ 86	The opponents are silent.
Dealer: N	♥ KQJ975	
Vul: EW	♦ K	Partner bids first.
HCP: 10	♣ J873	

Board: 344	♠ AQ	The opponents are silent.
Dealer: S	♥ AQ84	
Vul: NS	♦ AJ7	You bid first.
HCP: 17	♣ 10952	

Board: 345	♠ AJ943	The opponents are silent.
Dealer: N	♥ A109	
Vul: EW	♦ 1097	Partner bids first.
HCP: 10	♣ J5	

Board: 346	♠ 1083	East Bids 3♦ if possible.
Dealer: S	♥ AQJ8	
Vul: Both	♦ KQJ7	You bid first.
HCP: 17	♣ A7	

Board: 347	♠ AJ9532	The opponents are silent.
Dealer: N	♥ 8	
Vul: None	♦ 963	Partner bids first.
HCP: 5	♣ 984	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 342	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ AKQ4				1NT
Vul: NS	♥ A10764	♥ KQ	Pass	2♦	Pass	2♥
North HCP: 10	♦ 5	♦ K1098	Pass	3♣	Pass	3NT
South HCP: 17	♣ KQ63	♣ 1092	AP			
Contract: 3N S						

Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ 86		1NT	Pass	2♦
Vul: EW	♥ A104	♥ KQJ975	Pass	2♥	Pass	3♣
North HCP: 16	♦ QJ9	♦ K	Pass	4♥	AP	
South HCP: 10	♣ A1095	♣ J873				
Contract: 4♥ N						

Board: 344	North:	South:	West	North	East	South
Dealer: S	♠ 109874	♠ AQ				1NT
Vul: NS	♥ 762	♥ AQ84	Pass	2♥	Pass	2♠
North HCP: 0	♦ 942	♦ AJ7	AP			
South HCP: 17	♣ 86	♣ 10952				
Contract: 2♠ S						

Board: 345	North:	South:	West	North	East	South
Dealer: N	♠ Q72	♠ AJ943		1NT	Pass	2♥
Vul: EW	♥ J53	♥ A109	Pass	2♠	Pass	3NT
North HCP: 15	♦ AK8	♦ 1097	Pass	4♠	AP	
South HCP: 10	♣ KQ63	♣ J5				
Contract: 4♠ N						

Board: 346	North:	South:	West	North	East	South
Dealer: S	♠ KQ974	♠ 1083				1NT
Vul: Both	♥ 753	♥ AQJ8	Pass	2♥	3♦	Pass
North HCP: 5	♦ 965	♦ KQJ7	Pass	XA♠♠	AP	
South HCP: 17	♣ 54	♣ A7				
Contract: 3♦ X E						

Board: 347	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ9532		1NT	Pass	2♥
Vul: None	♥ A965	♥ 8	Pass	2♠	Pass	3♠
North HCP: 16	♦ A104	♦ 963	AP			
South HCP: 5	♣ QJ62	♣ 984				
Contract: 3♠ N						

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 348	♠ AQJ42	East Doubles 2♥ if possible.
Dealer: S	♥ 10	
Vul: EW	♦ 432	Partner bids first.
HCP: 11	♣ A985	
Board: 349	♠ A52	The opponents are silent.
Dealer: N	♥ AQ83	
Vul: Both	♦ A8	You bid first.
HCP: 17	♣ K753	
Board: 350	♠ A95	West Doubles 2♠ if possible.
Dealer: S	♥ KQ976	
Vul: None	♦ K2	Partner bids first.
HCP: 13	♣ J75	
Board: 351	♠ 64	West Bids 2♥ if possible.
Dealer: N	♥ 1064	East Bids 2♠ if possible.
Vul: NS	♦ AK75	
HCP: 16	♣ AKQ6	You bid first.
Board: 352	♠ 104	The opponents are silent.
Dealer: S	♥ K8765	
Vul: Both	♦ KJ7	Partner bids first.
HCP: 9	♣ Q102	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 348  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 16  
Contract: 4♠ S

North:  
♠ AQJ42  
♥ 10  
♦ 432  
♣ A985

South:  
♠ K983  
♥ A6  
♦ AQ97  
♣ K62

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

Board: 349  
Dealer: N  
Vul: Both  
North HCP: 17  
South HCP: 5  
Contract: 3♥ S

North:  
♠ A52  
♥ AQ83  
♦ A8  
♣ K753

South:  
♠ 976  
♥ K10972  
♦ Q972  
♣ 9

West	North	East	South
			1NT
	1NT	Pass	2♦
Pass	2NT <sup>1</sup>	Pass	3♥
AP			
1. Extended acceptance after NT			

Board: 350  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 15  
Contract: 4♥ S

North:  
♠ A95  
♥ KQ976  
♦ K2  
♣ J75

South:  
♠ K2  
♥ AJ54  
♦ 965  
♣ AK42

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

Board: 351  
Dealer: N  
Vul: NS  
North HCP: 16  
South HCP: 2  
Contract: 2♠ E

North:  
♠ 64  
♥ 1064  
♦ AK75  
♣ AKQ6

South:  
♠ 752  
♥ Q9853  
♦ 1062  
♣ 105

West	North	East	South
			1NT
	1NT	Pass	2♦
2♥ <sup>1</sup>	X	2♠	AP
1. Michaels Cuebid			

Board: 352  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 15  
Contract: 4♥ S

North:  
♠ 104  
♥ K8765  
♦ KJ7  
♣ Q102

South:  
♠ AKQ97  
♥ J43  
♦ Q92  
♣ K6

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

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 348	♠ K983	East Doubles 2♥ if possible.
Dealer: S	♥ A6	
Vul: EW	♦ AQ97	You bid first.
HCP: 16	♣ K62	

Board: 349	♠ 976	The opponents are silent.
Dealer: N	♥ K10972	
Vul: Both	♦ Q972	Partner bids first.
HCP: 5	♣ 9	

Board: 350	♠ K2	West Doubles 2♠ if possible.
Dealer: S	♥ AJ54	
Vul: None	♦ 965	You bid first.
HCP: 15	♣ AK42	

Board: 351	♠ 752	West Bids 2♥ if possible.
Dealer: N	♥ Q9853	East Bids 2♠ if possible.
Vul: NS	♦ 1062	
HCP: 2	♣ 105	Partner bids first.

Board: 352	♠ AKQ97	The opponents are silent.
Dealer: S	♥ J43	
Vul: Both	♦ Q92	You bid first.
HCP: 15	♣ K6	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 348  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 16  
Contract: 4♠ S

North:  
♠ AQJ42  
♥ 10  
♦ 432  
♣ A985

South:  
♠ K983  
♥ A6  
♦ AQ97  
♣ K62

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

Board: 349  
Dealer: N  
Vul: Both  
North HCP: 17  
South HCP: 5  
Contract: 3♥ S

North:  
♠ A52  
♥ AQ83  
♦ A8  
♣ K753

South:  
♠ 976  
♥ K10972  
♦ Q972  
♣ 9

West	North	East	South
			1NT
	1NT	Pass	2♦
Pass	2NT <sup>1</sup>	Pass	3♥
AP			
1. Extended acceptance after NT			

Board: 350  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 15  
Contract: 4♥ S

North:  
♠ A95  
♥ KQ976  
♦ K2  
♣ J75

South:  
♠ K2  
♥ AJ54  
♦ 965  
♣ AK42

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

Board: 351  
Dealer: N  
Vul: NS  
North HCP: 16  
South HCP: 2  
Contract: 2♠ E

North:  
♠ 64  
♥ 1064  
♦ AK75  
♣ AKQ6

South:  
♠ 752  
♥ Q9853  
♦ 1062  
♣ 105

West	North	East	South
			1NT
	1NT	Pass	2♦
2♥ <sup>1</sup>	X	2♠	AP
1. Michaels Cuebid			

Board: 352  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 15  
Contract: 4♥ S

North:  
♠ 104  
♥ K8765  
♦ KJ7  
♣ Q102

South:  
♠ AKQ97  
♥ J43  
♦ Q92  
♣ K6

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



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 353	♠ J94	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: None	♦ AQ10	You bid first.
HCP: 16	♣ AQ84	
Board: 354	♠ Q6	The opponents are silent.
Dealer: S	♥ QJ10975	
Vul: NS	♦ 95	Partner bids first.
HCP: 6	♣ J73	
Board: 355	♠ KQ8	West Doubles 2♥ if possible.
Dealer: N	♥ QJ6	
Vul: EW	♦ K4	You bid first.
HCP: 15	♣ KJ543	
Board: 356	♠ Q9	The opponents are silent.
Dealer: S	♥ A10986	
Vul: None	♦ Q103	Partner bids first.
HCP: 13	♣ AJ6	
Board: 357	♠ A52	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: NS	♦ AQ94	You bid first.
HCP: 15	♣ 963	
Board: 358	♠ 1054	The opponents are silent.
Dealer: S	♥ Q6432	
Vul: EW	♦ 9	Partner bids first.
HCP: 6	♣ KJ42	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 353	North:	South:	West	North	East	South
Dealer: N	♠ J94	♠ K87653		1NT	Pass	2♥
Vul: None	♥ QJ10	♥ 73	Pass	2♠	AP	
North HCP: 16	♦ AQ10	♦ 432				
South HCP: 3	♣ AQ84	♣ 109				
Contract: 2♠ N						

Board: 354	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ AK987				1NT
Vul: NS	♥ QJ10975	♥ K2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6	♦ 95	♦ J103	AP			
South HCP: 17	♣ J73	♣ AQ2	1. Texas			
Contract: 4♥ S						

Board: 355	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ 109763		1NT	Pass	2♥
Vul: EW	♥ QJ6	♥ A5	X	2♠	Pass	3♠
North HCP: 15	♦ K4	♦ A95	AP			
South HCP: 8	♣ KJ543	♣ 1097				
Contract: 3♠ N						

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AK3				1NT
Vul: None	♥ A10986	♥ K54	Pass	2♦	Pass	2♥
North HCP: 13	♦ Q103	♦ A7	Pass	3NT	Pass	4♥
South HCP: 17	♣ AJ6	♣ K10743	AP			
Contract: 4♥ S						

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ Q3		1NT	Pass	2♦
Vul: NS	♥ AJ3	♥ K10872	Pass	2♥	Pass	3NT
North HCP: 15	♦ AQ94	♦ K76	Pass	4♥	AP	
South HCP: 11	♣ 963	♣ K87				
Contract: 4♥ N						

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ 1054	♠ KJ6				1NT
Vul: EW	♥ Q6432	♥ K105	Pass	2♦	Pass	2♥
North HCP: 6	♦ 9	♦ AKQ	AP			
South HCP: 16	♣ KJ42	♣ 10975				
Contract: 2♥ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 353	♠ K87653	The opponents are silent.
Dealer: N	♥ 73	
Vul: None	♦ 432	Partner bids first.
HCP: 3	♣ 109	
Board: 354	♠ AK987	The opponents are silent.
Dealer: S	♥ K2	
Vul: NS	♦ J103	You bid first.
HCP: 17	♣ AQ2	
Board: 355	♠ 109763	West Doubles 2♥ if possible.
Dealer: N	♥ A5	
Vul: EW	♦ A95	Partner bids first.
HCP: 8	♣ 1097	
Board: 356	♠ AK3	The opponents are silent.
Dealer: S	♥ K54	
Vul: None	♦ A7	You bid first.
HCP: 17	♣ K10743	
Board: 357	♠ Q3	The opponents are silent.
Dealer: N	♥ K10872	
Vul: NS	♦ K76	Partner bids first.
HCP: 11	♣ K87	
Board: 358	♠ KJ6	The opponents are silent.
Dealer: S	♥ K105	
Vul: EW	♦ AKQ	You bid first.
HCP: 16	♣ 10975	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 353	North:	South:	West	North	East	South
Dealer: N	♠ J94	♠ K87653		1NT	Pass	2♥
Vul: None	♥ QJ10	♥ 73	Pass	2♠	AP	
North HCP: 16	♦ AQ10	♦ 432				
South HCP: 3	♣ AQ84	♣ 109				
Contract: 2♠ N						

Board: 354	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ AK987				1NT
Vul: NS	♥ QJ10975	♥ K2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6	♦ 95	♦ J103	AP			
South HCP: 17	♣ J73	♣ AQ2	1. Texas			
Contract: 4♥ S						

Board: 355	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ 109763		1NT	Pass	2♥
Vul: EW	♥ QJ6	♥ A5	X	2♠	Pass	3♠
North HCP: 15	♦ K4	♦ A95	AP			
South HCP: 8	♣ KJ543	♣ 1097				
Contract: 3♠ N						

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AK3				1NT
Vul: None	♥ A10986	♥ K54	Pass	2♦	Pass	2♥
North HCP: 13	♦ Q103	♦ A7	Pass	3NT	Pass	4♥
South HCP: 17	♣ AJ6	♣ K10743	AP			
Contract: 4♥ S						

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ Q3		1NT	Pass	2♦
Vul: NS	♥ AJ3	♥ K10872	Pass	2♥	Pass	3NT
North HCP: 15	♦ AQ94	♦ K76	Pass	4♥	AP	
South HCP: 11	♣ 963	♣ K87				
Contract: 4♥ N						

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ 1054	♠ KJ6				1NT
Vul: EW	♥ Q6432	♥ K105	Pass	2♦	Pass	2♥
North HCP: 6	♦ 9	♦ AKQ	AP			
South HCP: 16	♣ KJ42	♣ 10975				
Contract: 2♥ S						

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 359	♠ AQ10	The opponents are silent.
Dealer: N	♥ J753	
Vul: Both	♦ A104	You bid first.
HCP: 15	♣ A105	
Board: 360	♠ QJ864	East Doubles 2♥ if possible.
Dealer: S	♥ 972	
Vul: NS	♦ 92	Partner bids first.
HCP: 3	♣ 943	
Board: 361	♠ 943	The opponents are silent.
Dealer: N	♥ A1086	
Vul: EW	♦ A2	You bid first.
HCP: 15	♣ AK92	
Board: 362	♠ 763	The opponents are silent.
Dealer: S	♥ AK742	
Vul: Both	♦ 10	Partner bids first.
HCP: 10	♣ QJ104	
Board: 363	♠ A864	The opponents are silent.
Dealer: N	♥ AK4	
Vul: None	♦ KJ96	You bid first.
HCP: 15	♣ 83	
Board: 364	♠ A875432	The opponents are silent.
Dealer: S	♥ 8	
Vul: EW	♦ 52	Partner bids first.
HCP: 4	♣ 873	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K84		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ J753	♥ AQ9862	Pass	4♥	AP	
North HCP: 15	♦ A104	♦ 9	1. Texas			
South HCP: 10	♣ A105	♣ J76				
Contract: 4♥ N						

Board: 360	North:	South:	West	North	East	South
Dealer: S	♠ QJ864	♠ A3				1NT
Vul: NS	♥ 972	♥ KQJ3	Pass	2♥	X	XX <sup>1</sup>
North HCP: 3	♦ 92	♦ K86	Pass	2♠	AP	
South HCP: 16	♣ 943	♣ K876	1. artificial			
Contract: 2♠ N						

Board: 361	North:	South:	West	North	East	South
Dealer: N	♠ 943	♠ AJ865		1NT	Pass	2♥
Vul: EW	♥ A1086	♥ Q	Pass	2♠	Pass	3♦
North HCP: 15	♦ A2	♦ K10653	Pass	4♠	AP	
South HCP: 12	♣ AK92	♣ Q3				
Contract: 4♠ N						

Board: 362	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ K985				1NT
Vul: Both	♥ AK742	♥ J109	Pass	2♦	Pass	2♥
North HCP: 10	♦ 10	♦ A984	Pass	3♣	Pass	4♥
South HCP: 15	♣ QJ104	♣ AK	AP			
Contract: 4♥ S						

Board: 363	North:	South:	West	North	East	South
Dealer: N	♠ A864	♠ 3		1NT	Pass	2♦
Vul: None	♥ AK4	♥ 1098762	Pass	2♥	Pass	3♥
North HCP: 15	♦ KJ96	♦ A85	AP			
South HCP: 4	♣ 83	♣ 742				
Contract: 3♥ N						

Board: 364	North:	South:	West	North	East	South
Dealer: S	♠ A875432	♠ KQ9				1NT
Vul: EW	♥ 8	♥ AQJ7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 4	♦ 52	♦ 1063	AP			
South HCP: 16	♣ 873	♣ A52	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 359	♠ K84	The opponents are silent.
Dealer: N	♥ AQ9862	
Vul: Both	♦ 9	Partner bids first.
HCP: 10	♣ J76	
Board: 360	♠ A3	East Doubles 2♥ if possible.
Dealer: S	♥ KQJ3	
Vul: NS	♦ K86	You bid first.
HCP: 16	♣ K876	
Board: 361	♠ AJ865	The opponents are silent.
Dealer: N	♥ Q	
Vul: EW	♦ K10653	Partner bids first.
HCP: 12	♣ Q3	
Board: 362	♠ K985	The opponents are silent.
Dealer: S	♥ J109	
Vul: Both	♦ A984	You bid first.
HCP: 15	♣ AK	
Board: 363	♠ 3	The opponents are silent.
Dealer: N	♥ 1098762	
Vul: None	♦ A85	Partner bids first.
HCP: 4	♣ 742	
Board: 364	♠ KQ9	The opponents are silent.
Dealer: S	♥ AQJ7	
Vul: EW	♦ 1063	You bid first.
HCP: 16	♣ A52	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K84		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ J753	♥ AQ9862	Pass	4♥	AP	
North HCP: 15	♦ A104	♦ 9	1. Texas			
South HCP: 10	♣ A105	♣ J76				
Contract: 4♥ N						

Board: 360	North:	South:	West	North	East	South
Dealer: S	♠ QJ864	♠ A3				1NT
Vul: NS	♥ 972	♥ KQJ3	Pass	2♥	X	XX <sup>1</sup>
North HCP: 3	♦ 92	♦ K86	Pass	2♠	AP	
South HCP: 16	♣ 943	♣ K876	1. artificial			
Contract: 2♠ N						

Board: 361	North:	South:	West	North	East	South
Dealer: N	♠ 943	♠ AJ865		1NT	Pass	2♥
Vul: EW	♥ A1086	♥ Q	Pass	2♠	Pass	3♦
North HCP: 15	♦ A2	♦ K10653	Pass	4♠	AP	
South HCP: 12	♣ AK92	♣ Q3				
Contract: 4♠ N						

Board: 362	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ K985				1NT
Vul: Both	♥ AK742	♥ J109	Pass	2♦	Pass	2♥
North HCP: 10	♦ 10	♦ A984	Pass	3♣	Pass	4♥
South HCP: 15	♣ QJ104	♣ AK	AP			
Contract: 4♥ S						

Board: 363	North:	South:	West	North	East	South
Dealer: N	♠ A864	♠ 3		1NT	Pass	2♦
Vul: None	♥ AK4	♥ 1098762	Pass	2♥	Pass	3♥
North HCP: 15	♦ KJ96	♦ A85	AP			
South HCP: 4	♣ 83	♣ 742				
Contract: 3♥ N						

Board: 364	North:	South:	West	North	East	South
Dealer: S	♠ A875432	♠ KQ9				1NT
Vul: EW	♥ 8	♥ AQJ7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 4	♦ 52	♦ 1063	AP			
South HCP: 16	♣ 873	♣ A52	1. Texas			
Contract: 4♠ S						



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 365	♠ 75	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: Both	♦ KJ73	You bid first.
HCP: 15	♣ AK94	
Board: 366	♠ KQ9543	The opponents are silent.
Dealer: S	♥ 103	
Vul: None	♦ K53	Partner bids first.
HCP: 8	♣ 87	
Board: 367	♠ A74	West Bids 3♣ if possible.
Dealer: N	♥ K108	East Bids XA♠♠ if possible.
Vul: NS	♦ AJ2	
HCP: 17	♣ AJ75	You bid first.
Board: 368	♠ 2	The opponents are silent.
Dealer: S	♥ J86432	
Vul: None	♦ A3	Partner bids first.
HCP: 10	♣ KQ86	
Board: 369	♠ Q86	West Bids 3♦ if possible.
Dealer: N	♥ AK3	
Vul: NS	♦ Q64	You bid first.
HCP: 15	♣ A854	
Board: 370	♠ K10643	West Doubles 2♠ if possible.
Dealer: S	♥ 983	East Bids 3♥ if possible.
Vul: None	♦ Q	
HCP: 7	♣ Q854	Partner bids first.

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 365	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ J4		1NT	Pass	2♦
Vul: Both	♥ KJ9	♥ 108652	Pass	2♥	AP	
North HCP: 15	♦ KJ73	♦ A1064				
South HCP: 5	♣ AK94	♣ 75				
Contract: 2♥ N						

Board: 366	North:	South:	West	North	East	South
Dealer: S	♠ KQ9543	♠ J1082				1NT
Vul: None	♥ 103	♥ AQ9	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ K53	♦ AJ8	AP			
South HCP: 15	♣ 87	♣ QJ9	1. Texas			
Contract: 4♠ S						

Board: 367	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ J5		1NT	Pass	2♦
Vul: NS	♥ K108	♥ Q7652	3♣	Pass	Pass	3♦
North HCP: 17	♦ AJ2	♦ 1098764	Pass	4♣ <sup>1</sup>	Pass	4♥
South HCP: 3	♣ AJ75	♣ —	Pass	Pass	XA♠♠	AP
Contract: 4♥ X S			1. limit raise or better in ♥			

Board: 368	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQ6				1NT
Vul: None	♥ J86432	♥ K5	Pass	2♦	Pass	2♥
North HCP: 10	♦ A3	♦ Q1076	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
South HCP: 16	♣ KQ86	♣ AJ53	Pass	4♥	AP	
Contract: 4♥ S			1. Splinter			
			2. Cue bid, a ♣ stopper			

Board: 369	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ 10				
Vul: NS	♥ AK3	♥ J8642		1NT	Pass	2♦
North HCP: 15	♦ Q64	♦ 975	3♦	AP		
South HCP: 1	♣ A854	♣ 10762				
Contract: 3♦ W						

Board: 370	North:	South:	West	North	East	South
Dealer: S	♠ K10643	♠ AQ87				1NT
Vul: None	♥ 983	♥ AJ	Pass	2♥	Pass	2♠
North HCP: 7	♦ Q	♦ J95	X	Pass	3♥	3♠
South HCP: 16	♣ Q854	♣ A762	Pass	4♠	AP	
Contract: 4♠ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 365	♠ J4	The opponents are silent.
Dealer: N	♥ 108652	
Vul: Both	♦ A1064	Partner bids first.
HCP: 5	♣ 75	
Board: 366	♠ J1082	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: None	♦ AJ8	You bid first.
HCP: 15	♣ QJ9	
Board: 367	♠ J5	West Bids 3♣ if possible.
Dealer: N	♥ Q7652	East Bids XA♠♠ if possible.
Vul: NS	♦ 1098764	
HCP: 3	♣ —	Partner bids first.
Board: 368	♠ AQ6	The opponents are silent.
Dealer: S	♥ K5	
Vul: None	♦ Q1076	You bid first.
HCP: 16	♣ AJ53	
Board: 369	♠ 10	West Bids 3♦ if possible.
Dealer: N	♥ J8642	
Vul: NS	♦ 975	Partner bids first.
HCP: 1	♣ 10762	
Board: 370	♠ AQ87	West Doubles 2♠ if possible.
Dealer: S	♥ AJ	East Bids 3♥ if possible.
Vul: None	♦ J95	
HCP: 16	♣ A762	You bid first.

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 365	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ J4		1NT	Pass	2♦
Vul: Both	♥ KJ9	♥ 108652	Pass	2♥	AP	
North HCP: 15	♦ KJ73	♦ A1064				
South HCP: 5	♣ AK94	♣ 75				
Contract: 2♥ N						

Board: 366	North:	South:	West	North	East	South
Dealer: S	♠ KQ9543	♠ J1082				1NT
Vul: None	♥ 103	♥ AQ9	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ K53	♦ AJ8	AP			
South HCP: 15	♣ 87	♣ QJ9	1. Texas			
Contract: 4♠ S						

Board: 367	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ J5		1NT	Pass	2♦
Vul: NS	♥ K108	♥ Q7652	3♣	Pass	Pass	3♦
North HCP: 17	♦ AJ2	♦ 1098764	Pass	4♣ <sup>1</sup>	Pass	4♥
South HCP: 3	♣ AJ75	♣ —	Pass	Pass	XA♠♠	AP
Contract: 4♥ X S			1. limit raise or better in ♥			

Board: 368	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQ6				1NT
Vul: None	♥ J86432	♥ K5	Pass	2♦	Pass	2♥
North HCP: 10	♦ A3	♦ Q1076	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
South HCP: 16	♣ KQ86	♣ AJ53	Pass	4♥	AP	
Contract: 4♥ S			1. Splinter			
			2. Cue bid, a ♣ stopper			

Board: 369	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ 10				
Vul: NS	♥ AK3	♥ J8642		1NT	Pass	2♦
North HCP: 15	♦ Q64	♦ 975	3♦	AP		
South HCP: 1	♣ A854	♣ 10762				
Contract: 3♦ W						

Board: 370	North:	South:	West	North	East	South
Dealer: S	♠ K10643	♠ AQ87				1NT
Vul: None	♥ 983	♥ AJ	Pass	2♥	Pass	2♠
North HCP: 7	♦ Q	♦ J95	X	Pass	3♥	3♠
South HCP: 16	♣ Q854	♣ A762	Pass	4♠	AP	
Contract: 4♠ S						

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 371	♠ 765	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: NS	♦ K74	You bid first.
HCP: 16	♣ AK98	

Board: 372	♠ 1052	The opponents are silent.
Dealer: S	♥ K10872	
Vul: EW	♦ —	Partner bids first.
HCP: 9	♣ KQJ32	

Board: 373	♠ K4	West Bids 2♠ if possible.
Dealer: N	♥ 987	East Bids 2NT if possible.
Vul: Both	♦ KQ106	
HCP: 15	♣ AQJ4	You bid first.

Board: 374	♠ 1084	The opponents are silent.
Dealer: S	♥ KJ654	
Vul: NS	♦ 953	Partner bids first.
HCP: 4	♣ 98	

Board: 375	♠ QJ103	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: EW	♦ AQJ	You bid first.
HCP: 16	♣ K62	

Board: 376	♠ KJ1085	The opponents are silent.
Dealer: S	♥ 43	
Vul: Both	♦ 72	Partner bids first.
HCP: 9	♣ KQ87	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 371 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4♠ N	North: ♠ 765 ♥ AQ2 ♦ K74 ♣ AK98	South: ♠ Q10942 ♥ 93 ♦ AQ93 ♣ 76	<table border="0" style="width: 100%;"> <tr> <td style="width: 10%;">West</td> <td style="width: 10%;">North</td> <td style="width: 10%;">East</td> <td style="width: 10%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2♠</td> <td>Pass</td> <td>2NT</td> </tr> <tr> <td>Pass</td> <td>4♠</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♥	Pass	2♠	Pass	2NT	Pass	4♠	AP	
West	North	East	South																
	1NT	Pass	2♥																
Pass	2♠	Pass	2NT																
Pass	4♠	AP																	

Board: 372 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4♥ S	North: ♠ 1052 ♥ K10872 ♦ — ♣ KQJ32	South: ♠ A64 ♥ A64 ♦ AQJ92 ♣ 94	<table border="0" style="width: 100%;"> <tr> <td style="width: 10%;">West</td> <td style="width: 10%;">North</td> <td style="width: 10%;">East</td> <td style="width: 10%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>3♣</td> <td>Pass</td> <td>4♥</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South				1NT	Pass	2♦	Pass	2♥	Pass	3♣	Pass	4♥	AP			
West	North	East	South																				
			1NT																				
Pass	2♦	Pass	2♥																				
Pass	3♣	Pass	4♥																				
AP																							

Board: 373 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3♦ S	North: ♠ K4 ♥ 987 ♦ KQ106 ♣ AQJ4	South: ♠ A9762 ♥ Q63 ♦ J752 ♣ 7	<table border="0" style="width: 100%;"> <tr> <td style="width: 10%;">West</td> <td style="width: 10%;">North</td> <td style="width: 10%;">East</td> <td style="width: 10%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>2♣<sup>1</sup></td> <td>Pass</td> <td>2NT<sup>2</sup></td> <td>3♦</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table> <p>1. Michaels Cuebid 2. to the partner's longer</p>	West	North	East	South		1NT	Pass	2♥	2♣ <sup>1</sup>	Pass	2NT <sup>2</sup>	3♦	AP			
West	North	East	South																
	1NT	Pass	2♥																
2♣ <sup>1</sup>	Pass	2NT <sup>2</sup>	3♦																
AP																			

Board: 374 Dealer: S Vul: NS North HCP: 4 South HCP: 15 Contract: 3♥ N	North: ♠ 1084 ♥ KJ654 ♦ 953 ♣ 98	South: ♠ AK96 ♥ Q1083 ♦ K6 ♣ K106	<table border="0" style="width: 100%;"> <tr> <td style="width: 10%;">West</td> <td style="width: 10%;">North</td> <td style="width: 10%;">East</td> <td style="width: 10%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2NT<sup>1</sup></td> </tr> <tr> <td>Pass</td> <td>3♥</td> <td>AP</td> <td></td> </tr> </table> <p>1. Extended acceptance after NT</p>	West	North	East	South				1NT	Pass	2♦	Pass	2NT <sup>1</sup>	Pass	3♥	AP	
West	North	East	South																
			1NT																
Pass	2♦	Pass	2NT <sup>1</sup>																
Pass	3♥	AP																	

Board: 375 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4♠ N	North: ♠ QJ103 ♥ QJ6 ♦ AQJ ♣ K62	South: ♠ K9875 ♥ 97 ♦ K96 ♣ QJ10	<table border="0" style="width: 100%;"> <tr> <td style="width: 10%;">West</td> <td style="width: 10%;">North</td> <td style="width: 10%;">East</td> <td style="width: 10%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2♠</td> <td>Pass</td> <td>2NT</td> </tr> <tr> <td>Pass</td> <td>3♠</td> <td>Pass</td> <td>4♠</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♥	Pass	2♠	Pass	2NT	Pass	3♠	Pass	4♠	AP			
West	North	East	South																				
	1NT	Pass	2♥																				
Pass	2♠	Pass	2NT																				
Pass	3♠	Pass	4♠																				
AP																							

Board: 376 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♠ S	North: ♠ KJ1085 ♥ 43 ♦ 72 ♣ KQ87	South: ♠ A92 ♥ A1097 ♦ AQ ♣ J1065	<table border="0" style="width: 100%;"> <tr> <td style="width: 10%;">West</td> <td style="width: 10%;">North</td> <td style="width: 10%;">East</td> <td style="width: 10%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>Pass</td> <td>2♠</td> </tr> <tr> <td>Pass</td> <td>3♣</td> <td>Pass</td> <td>4♠</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South				1NT	Pass	2♥	Pass	2♠	Pass	3♣	Pass	4♠	AP			
West	North	East	South																				
			1NT																				
Pass	2♥	Pass	2♠																				
Pass	3♣	Pass	4♠																				
AP																							

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 371	♠ Q10942	The opponents are silent.
Dealer: N	♥ 93	
Vul: NS	♦ AQ93	Partner bids first.
HCP: 8	♣ 76	
Board: 372	♠ A64	The opponents are silent.
Dealer: S	♥ A64	
Vul: EW	♦ AQJ92	You bid first.
HCP: 15	♣ 94	
Board: 373	♠ A9762	West Bids 2♠ if possible.
Dealer: N	♥ Q63	East Bids 2NT if possible.
Vul: Both	♦ J752	
HCP: 7	♣ 7	Partner bids first.
Board: 374	♠ AK96	The opponents are silent.
Dealer: S	♥ Q1083	
Vul: NS	♦ K6	You bid first.
HCP: 15	♣ K106	
Board: 375	♠ K9875	The opponents are silent.
Dealer: N	♥ 97	
Vul: EW	♦ K96	Partner bids first.
HCP: 9	♣ QJ10	
Board: 376	♠ A92	The opponents are silent.
Dealer: S	♥ A1097	
Vul: Both	♦ AQ	You bid first.
HCP: 15	♣ J1065	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 371	North:	South:	West	North	East	South
Dealer: N	♠ 765	♠ Q10942		1NT	Pass	2♥
Vul: NS	♥ AQ2	♥ 93	Pass	2♠	Pass	2NT
North HCP: 16	♦ K74	♦ AQ93	Pass	4♠	AP	
South HCP: 8	♣ AK98	♣ 76				
Contract: 4♠ N						

Board: 372	North:	South:	West	North	East	South
Dealer: S	♠ 1052	♠ A64				1NT
Vul: EW	♥ K10872	♥ A64	Pass	2♦	Pass	2♥
North HCP: 9	♦ —	♦ AQJ92	Pass	3♣	Pass	4♥
South HCP: 15	♣ KQJ32	♣ 94	AP			
Contract: 4♥ S						

Board: 373	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ A9762		1NT	Pass	2♥
Vul: Both	♥ 987	♥ Q63	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>	3♦
North HCP: 15	♦ KQ106	♦ J752	AP			
South HCP: 7	♣ AQJ4	♣ 7				
Contract: 3♦ S			1. Michaels Cuebid			
			2. to the partner's longer			

Board: 374	North:	South:	West	North	East	South
Dealer: S	♠ 1084	♠ AK96				1NT
Vul: NS	♥ KJ654	♥ Q1083	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 4	♦ 953	♦ K6	Pass	3♥	AP	
South HCP: 15	♣ 98	♣ K106				
Contract: 3♥ N			1. Extended acceptance after NT			

Board: 375	North:	South:	West	North	East	South
Dealer: N	♠ QJ103	♠ K9875		1NT	Pass	2♥
Vul: EW	♥ QJ6	♥ 97	Pass	2♠	Pass	2NT
North HCP: 16	♦ AQJ	♦ K96	Pass	3♠	Pass	4♠
South HCP: 9	♣ K62	♣ QJ10	AP			
Contract: 4♠ N						

Board: 376	North:	South:	West	North	East	South
Dealer: S	♠ KJ1085	♠ A92				1NT
Vul: Both	♥ 43	♥ A1097	Pass	2♥	Pass	2♠
North HCP: 9	♦ 72	♦ AQ	Pass	3♣	Pass	4♠
South HCP: 15	♣ KQ87	♣ J1065	AP			
Contract: 4♠ S						



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 377	♠ KQ6	The opponents are silent.
Dealer: N	♥ J7	
Vul: EW	♦ AQJ5	You bid first.
HCP: 16	♣ QJ102	

Board: 378	♠ K9732	The opponents are silent.
Dealer: S	♥ J65	
Vul: None	♦ J	Partner bids first.
HCP: 11	♣ KQJ10	

Board: 379	♠ AJ102	The opponents are silent.
Dealer: N	♥ AJ63	
Vul: NS	♦ K8	You bid first.
HCP: 16	♣ K92	

Board: 380	♠ AQ986	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ 10832	Partner bids first.
HCP: 7	♣ J94	

Board: 381	♠ A1042	The opponents are silent.
Dealer: N	♥ A73	
Vul: None	♦ Q85	You bid first.
HCP: 17	♣ AK8	

Board: 382	♠ 94	The opponents are silent.
Dealer: S	♥ KJ952	
Vul: NS	♦ 7653	Partner bids first.
HCP: 4	♣ 53	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 109754		1NT	Pass	2♥
Vul: EW	♥ J7	♥ 10	Pass	2♠	Pass	3♣
North HCP: 16	♦ AQJ5	♦ K102	Pass	4♠	AP	
South HCP: 10	♣ QJ102	♣ AK73				
Contract: 4♠ N						
Board: 378	North:	South:	West	North	East	South
Dealer: S	♠ K9732	♠ AQJ				1NT
Vul: None	♥ J65	♥ AK7	Pass	2♥	Pass	2♠
North HCP: 11	♦ J	♦ K532	Pass	3♣	Pass	4♠
South HCP: 17	♣ KQJ10	♣ 862	AP			
Contract: 4♠ S						
Board: 379	North:	South:	West	North	East	South
Dealer: N	♠ AJ102	♠ 98643		1NT	Pass	2♥
Vul: NS	♥ AJ63	♥ K107	Pass	2NT <sup>1</sup>	Pass	4♠
North HCP: 16	♦ K8	♦ 104	AP			
South HCP: 9	♣ K92	♣ AQ8	1. Extended acceptance after NT			
Contract: 4♠ S						
Board: 380	North:	South:	West	North	East	South
Dealer: S	♠ AQ986	♠ 42				1NT
Vul: Both	♥ 3	♥ A1084	Pass	2♥	Pass	2♠
North HCP: 7	♦ 10832	♦ AKQJ	AP			
South HCP: 17	♣ J94	♣ K106				
Contract: 2♠ S						
Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ A1042	♠ KQ6		1NT	Pass	2♦
Vul: None	♥ A73	♥ KQJ965	Pass	2♥	Pass	4♥
North HCP: 17	♦ Q85	♦ 74	AP			
South HCP: 11	♣ AK8	♣ 92				
Contract: 4♥ N						
Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ K106				1NT
Vul: NS	♥ KJ952	♥ AQ874	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 4	♦ 7653	♦ K4	Pass	3♥	AP	
South HCP: 16	♣ 53	♣ A86	1. Extended acceptance after NT			
Contract: 3♥ N						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 377	♠ 109754	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ K102	Partner bids first.
HCP: 10	♣ AK73	

Board: 378	♠ AQJ	The opponents are silent.
Dealer: S	♥ AK7	
Vul: None	♦ K532	You bid first.
HCP: 17	♣ 862	

Board: 379	♠ 98643	The opponents are silent.
Dealer: N	♥ K107	
Vul: NS	♦ 104	Partner bids first.
HCP: 9	♣ AQ8	

Board: 380	♠ 42	The opponents are silent.
Dealer: S	♥ A1084	
Vul: Both	♦ AKQJ	You bid first.
HCP: 17	♣ K106	

Board: 381	♠ KQ6	The opponents are silent.
Dealer: N	♥ KQJ965	
Vul: None	♦ 74	Partner bids first.
HCP: 11	♣ 92	

Board: 382	♠ K106	The opponents are silent.
Dealer: S	♥ AQ874	
Vul: NS	♦ K4	You bid first.
HCP: 16	♣ A86	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 109754		1NT	Pass	2♥
Vul: EW	♥ J7	♥ 10	Pass	2♠	Pass	3♣
North HCP: 16	♦ AQJ5	♦ K102	Pass	4♠	AP	
South HCP: 10	♣ QJ102	♣ AK73				
Contract: 4♠ N						
Board: 378	North:	South:	West	North	East	South
Dealer: S	♠ K9732	♠ AQJ				1NT
Vul: None	♥ J65	♥ AK7	Pass	2♥	Pass	2♠
North HCP: 11	♦ J	♦ K532	Pass	3♣	Pass	4♠
South HCP: 17	♣ KQJ10	♣ 862	AP			
Contract: 4♠ S						
Board: 379	North:	South:	West	North	East	South
Dealer: N	♠ AJ102	♠ 98643		1NT	Pass	2♥
Vul: NS	♥ AJ63	♥ K107	Pass	2NT <sup>1</sup>	Pass	4♠
North HCP: 16	♦ K8	♦ 104	AP			
South HCP: 9	♣ K92	♣ AQ8	1. Extended acceptance after NT			
Contract: 4♠ S						
Board: 380	North:	South:	West	North	East	South
Dealer: S	♠ AQ986	♠ 42				1NT
Vul: Both	♥ 3	♥ A1084	Pass	2♥	Pass	2♠
North HCP: 7	♦ 10832	♦ AKQJ	AP			
South HCP: 17	♣ J94	♣ K106				
Contract: 2♠ S						
Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ A1042	♠ KQ6		1NT	Pass	2♦
Vul: None	♥ A73	♥ KQJ965	Pass	2♥	Pass	4♥
North HCP: 17	♦ Q85	♦ 74	AP			
South HCP: 11	♣ AK8	♣ 92				
Contract: 4♥ N						
Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ K106				1NT
Vul: NS	♥ KJ952	♥ AQ874	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 4	♦ 7653	♦ K4	Pass	3♥	AP	
South HCP: 16	♣ 53	♣ A86	1. Extended acceptance after NT			
Contract: 3♥ N						

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 383	♠ Q6	The opponents are silent.
Dealer: N	♥ K865	
Vul: EW	♦ AQ86	You bid first.
HCP: 15	♣ A82	
Board: 384	♠ 98652	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ J1085	Partner bids first.
HCP: 7	♣ 109	
Board: 385	♠ K103	West Bids 2♠ if possible.
Dealer: N	♥ KQJ97	
Vul: EW	♦ A4	You bid first.
HCP: 17	♣ A95	
Board: 386	♠ AQ543	East Doubles 2♥ if possible.
Dealer: S	♥ 94	
Vul: Both	♦ Q53	Partner bids first.
HCP: 9	♣ J43	
Board: 387	♠ A983	The opponents are silent.
Dealer: N	♥ 732	
Vul: EW	♦ AK6	You bid first.
HCP: 15	♣ A65	
Board: 388	♠ J83	The opponents are silent.
Dealer: S	♥ A109752	
Vul: Both	♦ 864	Partner bids first.
HCP: 5	♣ 5	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ J9542		1NT	Pass	2♥
Vul: EW	♥ K865	♥ A9	Pass	2♠	AP	
North HCP: 15	♦ AQ86	♦ —				
South HCP: 5	♣ A82	♣ 1097543				
Contract: 2♠ N						

Board: 384	North:	South:	West	North	East	South
Dealer: S	♠ 98652	♠ KQ				1NT
Vul: NS	♥ AQ	♥ KJ72	Pass	2♥	Pass	2♠
North HCP: 7	♦ J1085	♦ A76	AP			
South HCP: 16	♣ 109	♣ K743				
Contract: 2♠ S						

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ K103	♠ 54		1NT	Pass	2♦
Vul: EW	♥ KQJ97	♥ A10864	2♠	3♥	Pass	4♥
North HCP: 17	♦ A4	♦ 1082	AP			
South HCP: 8	♣ A95	♣ KJ3				
Contract: 4♥ N						

Board: 386	North:	South:	West	North	East	South
Dealer: S	♠ AQ543	♠ K106				1NT
Vul: Both	♥ 94	♥ KJ5	Pass	2♥	X	2♠
North HCP: 9	♦ Q53	♦ J107	Pass	4♠	AP	
South HCP: 15	♣ J43	♣ AK52				
Contract: 4♠ S						

Board: 387	North:	South:	West	North	East	South
Dealer: N	♠ A983	♠ QJ		1NT	Pass	2♦
Vul: EW	♥ 732	♥ K10954	Pass	2♥	Pass	3NT
North HCP: 15	♦ AK6	♦ Q73	Pass	4♥	AP	
South HCP: 11	♣ A65	♣ K104				
Contract: 4♥ N						

Board: 388	North:	South:	West	North	East	South
Dealer: S	♠ J83	♠ KQ42				1NT
Vul: Both	♥ A109752	♥ J6	Pass	2♦	Pass	2♥
North HCP: 5	♦ 864	♦ A1073	Pass	3♥	Pass	4♥
South HCP: 17	♣ 5	♣ AK4	AP			
Contract: 4♥ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 383	♠ J9542	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ —	Partner bids first.
HCP: 5	♣ 1097543	
Board: 384	♠ KQ	The opponents are silent.
Dealer: S	♥ KJ72	
Vul: NS	♦ A76	You bid first.
HCP: 16	♣ K743	
Board: 385	♠ 54	West Bids 2♠ if possible.
Dealer: N	♥ A10864	
Vul: EW	♦ 1082	Partner bids first.
HCP: 8	♣ KJ3	
Board: 386	♠ K106	East Doubles 2♥ if possible.
Dealer: S	♥ KJ5	
Vul: Both	♦ J107	You bid first.
HCP: 15	♣ AK52	
Board: 387	♠ QJ	The opponents are silent.
Dealer: N	♥ K10954	
Vul: EW	♦ Q73	Partner bids first.
HCP: 11	♣ K104	
Board: 388	♠ KQ42	The opponents are silent.
Dealer: S	♥ J6	
Vul: Both	♦ A1073	You bid first.
HCP: 17	♣ AK4	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ J9542		1NT	Pass	2♥
Vul: EW	♥ K865	♥ A9	Pass	2♠	AP	
North HCP: 15	♦ AQ86	♦ —				
South HCP: 5	♣ A82	♣ 1097543				
Contract: 2♠ N						

Board: 384	North:	South:	West	North	East	South
Dealer: S	♠ 98652	♠ KQ				1NT
Vul: NS	♥ AQ	♥ KJ72	Pass	2♥	Pass	2♠
North HCP: 7	♦ J1085	♦ A76	AP			
South HCP: 16	♣ 109	♣ K743				
Contract: 2♠ S						

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ K103	♠ 54		1NT	Pass	2♦
Vul: EW	♥ KQJ97	♥ A10864	2♠	3♥	Pass	4♥
North HCP: 17	♦ A4	♦ 1082	AP			
South HCP: 8	♣ A95	♣ KJ3				
Contract: 4♥ N						

Board: 386	North:	South:	West	North	East	South
Dealer: S	♠ AQ543	♠ K106				1NT
Vul: Both	♥ 94	♥ KJ5	Pass	2♥	X	2♠
North HCP: 9	♦ Q53	♦ J107	Pass	4♠	AP	
South HCP: 15	♣ J43	♣ AK52				
Contract: 4♠ S						

Board: 387	North:	South:	West	North	East	South
Dealer: N	♠ A983	♠ QJ		1NT	Pass	2♦
Vul: EW	♥ 732	♥ K10954	Pass	2♥	Pass	3NT
North HCP: 15	♦ AK6	♦ Q73	Pass	4♥	AP	
South HCP: 11	♣ A65	♣ K104				
Contract: 4♥ N						

Board: 388	North:	South:	West	North	East	South
Dealer: S	♠ J83	♠ KQ42				1NT
Vul: Both	♥ A109752	♥ J6	Pass	2♦	Pass	2♥
North HCP: 5	♦ 864	♦ A1073	Pass	3♥	Pass	4♥
South HCP: 17	♣ 5	♣ AK4	AP			
Contract: 4♥ S						



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 389	♠ AKJ4	The opponents are silent.
Dealer: N	♥ K105	
Vul: EW	♦ KQ83	You bid first.
HCP: 16	♣ 95	

Board: 390	♠ Q109543	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ —	Partner bids first.
HCP: 10	♣ A7543	

Board: 391	♠ KQJ7	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: None	♦ K932	You bid first.
HCP: 17	♣ A6	

Board: 392	♠ KQ97543	The opponents are silent.
Dealer: S	♥ KJ	
Vul: NS	♦ 97	Partner bids first.
HCP: 9	♣ 109	

Board: 393	♠ KJ	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: Both	♦ K984	You bid first.
HCP: 17	♣ AK97	

Board: 394	♠ 5	The opponents are silent.
Dealer: S	♥ KQJ95	
Vul: None	♦ 87652	Partner bids first.
HCP: 8	♣ Q10	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 389 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3♠ S	North: ♠ AKJ4 ♥ K105 ♦ KQ83 ♣ 95	South: ♠ Q6532 ♥ 983 ♦ A9 ♣ Q73	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2NT<sup>1</sup></td> <td>Pass</td> <td>3♠</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table> 1. Extended acceptance after NT	West	North	East	South		1NT	Pass	2♥	Pass	2NT <sup>1</sup>	Pass	3♠	AP			
West	North	East	South																
	1NT	Pass	2♥																
Pass	2NT <sup>1</sup>	Pass	3♠																
AP																			

Board: 390 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4♠ S	North: ♠ Q109543 ♥ A8 ♦ — ♣ A7543	South: ♠ A7 ♥ K52 ♦ K10765 ♣ KQ10	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>4♥<sup>1</sup></td> <td>Pass</td> <td>4♠</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table> 1. Texas	West	North	East	South				1NT	Pass	4♥ <sup>1</sup>	Pass	4♠	AP			
West	North	East	South																
			1NT																
Pass	4♥ <sup>1</sup>	Pass	4♠																
AP																			

Board: 391 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 6♥ N	North: ♠ KQJ7 ♥ KJ8 ♦ K932 ♣ A6	South: ♠ 2 ♥ AQ10543 ♦ Q ♣ KJ942	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>4♦<sup>1</sup></td> </tr> <tr> <td>Pass</td> <td>4♥</td> <td>Pass</td> <td>4NT<sup>2</sup></td> </tr> <tr> <td>Pass</td> <td>5♠</td> <td>Pass</td> <td>6♥</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table> 1. Texas 2. Blackwood 1430, for ♥	West	North	East	South		1NT	Pass	4♦ <sup>1</sup>	Pass	4♥	Pass	4NT <sup>2</sup>	Pass	5♠	Pass	6♥	AP			
West	North	East	South																				
	1NT	Pass	4♦ <sup>1</sup>																				
Pass	4♥	Pass	4NT <sup>2</sup>																				
Pass	5♠	Pass	6♥																				
AP																							

Board: 392 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4♠ S	North: ♠ KQ97543 ♥ KJ ♦ 97 ♣ 109	South: ♠ A10 ♥ A942 ♦ A65 ♣ QJ74	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>4♥<sup>1</sup></td> <td>Pass</td> <td>4♠</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table> 1. Texas	West	North	East	South				1NT	Pass	4♥ <sup>1</sup>	Pass	4♠	AP			
West	North	East	South																
			1NT																
Pass	4♥ <sup>1</sup>	Pass	4♠																
AP																			

Board: 393 Dealer: N Vul: Both North HCP: 17 South HCP: 2 Contract: 2♠ N	North: ♠ KJ ♥ QJ6 ♦ K984 ♣ AK97	South: ♠ Q10432 ♥ 1032 ♦ 1053 ♣ 32	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2♠</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♥	Pass	2♠	AP	
West	North	East	South												
	1NT	Pass	2♥												
Pass	2♠	AP													

Board: 394 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4♥ N	North: ♠ 5 ♥ KQJ95 ♦ 87652 ♣ Q10	South: ♠ A32 ♥ A843 ♦ AK43 ♣ 97	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2NT<sup>1</sup></td> </tr> <tr> <td>Pass</td> <td>4♥</td> <td>AP</td> <td></td> </tr> </table> 1. Extended acceptance after NT	West	North	East	South				1NT	Pass	2♦	Pass	2NT <sup>1</sup>	Pass	4♥	AP	
West	North	East	South																
			1NT																
Pass	2♦	Pass	2NT <sup>1</sup>																
Pass	4♥	AP																	

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 389	♠ Q6532	The opponents are silent.
Dealer: N	♥ 983	
Vul: EW	♦ A9	Partner bids first.
HCP: 8	♣ Q73	

Board: 390	♠ A7	The opponents are silent.
Dealer: S	♥ K52	
Vul: Both	♦ K10765	You bid first.
HCP: 15	♣ KQ10	

Board: 391	♠ 2	The opponents are silent.
Dealer: N	♥ AQ10543	
Vul: None	♦ Q	Partner bids first.
HCP: 12	♣ KJ942	

Board: 392	♠ A10	The opponents are silent.
Dealer: S	♥ A942	
Vul: NS	♦ A65	You bid first.
HCP: 15	♣ QJ74	

Board: 393	♠ Q10432	The opponents are silent.
Dealer: N	♥ 1032	
Vul: Both	♦ 1053	Partner bids first.
HCP: 2	♣ 32	

Board: 394	♠ A32	The opponents are silent.
Dealer: S	♥ A843	
Vul: None	♦ AK43	You bid first.
HCP: 15	♣ 97	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 389 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3♠ S	North: ♠ AKJ4 ♥ K105 ♦ KQ83 ♣ 95	South: ♠ Q6532 ♥ 983 ♦ A9 ♣ Q73	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2NT<sup>1</sup></td> <td>Pass</td> <td>3♠</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table> 1. Extended acceptance after NT	West	North	East	South		1NT	Pass	2♥	Pass	2NT <sup>1</sup>	Pass	3♠	AP			
West	North	East	South																
	1NT	Pass	2♥																
Pass	2NT <sup>1</sup>	Pass	3♠																
AP																			

Board: 390 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4♠ S	North: ♠ Q109543 ♥ A8 ♦ — ♣ A7543	South: ♠ A7 ♥ K52 ♦ K10765 ♣ KQ10	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>4♥<sup>1</sup></td> <td>Pass</td> <td>4♠</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table> 1. Texas	West	North	East	South				1NT	Pass	4♥ <sup>1</sup>	Pass	4♠	AP			
West	North	East	South																
			1NT																
Pass	4♥ <sup>1</sup>	Pass	4♠																
AP																			

Board: 391 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 6♥ N	North: ♠ KQJ7 ♥ KJ8 ♦ K932 ♣ A6	South: ♠ 2 ♥ AQ10543 ♦ Q ♣ KJ942	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>4♦<sup>1</sup></td> </tr> <tr> <td>Pass</td> <td>4♥</td> <td>Pass</td> <td>4NT<sup>2</sup></td> </tr> <tr> <td>Pass</td> <td>5♠</td> <td>Pass</td> <td>6♥</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table> 1. Texas 2. Blackwood 1430, for ♥	West	North	East	South		1NT	Pass	4♦ <sup>1</sup>	Pass	4♥	Pass	4NT <sup>2</sup>	Pass	5♠	Pass	6♥	AP			
West	North	East	South																				
	1NT	Pass	4♦ <sup>1</sup>																				
Pass	4♥	Pass	4NT <sup>2</sup>																				
Pass	5♠	Pass	6♥																				
AP																							

Board: 392 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4♠ S	North: ♠ KQ97543 ♥ KJ ♦ 97 ♣ 109	South: ♠ A10 ♥ A942 ♦ A65 ♣ QJ74	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>4♥<sup>1</sup></td> <td>Pass</td> <td>4♠</td> </tr> <tr> <td colspan="4">AP</td> </tr> </table> 1. Texas	West	North	East	South				1NT	Pass	4♥ <sup>1</sup>	Pass	4♠	AP			
West	North	East	South																
			1NT																
Pass	4♥ <sup>1</sup>	Pass	4♠																
AP																			

Board: 393 Dealer: N Vul: Both North HCP: 17 South HCP: 2 Contract: 2♠ N	North: ♠ KJ ♥ QJ6 ♦ K984 ♣ AK97	South: ♠ Q10432 ♥ 1032 ♦ 1053 ♣ 32	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2♠</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South		1NT	Pass	2♥	Pass	2♠	AP	
West	North	East	South												
	1NT	Pass	2♥												
Pass	2♠	AP													

Board: 394 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4♥ N	North: ♠ 5 ♥ KQJ95 ♦ 87652 ♣ Q10	South: ♠ A32 ♥ A843 ♦ AK43 ♣ 97	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">West</td> <td style="width: 15%;">North</td> <td style="width: 15%;">East</td> <td style="width: 15%;">South</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2NT<sup>1</sup></td> </tr> <tr> <td>Pass</td> <td>4♥</td> <td>AP</td> <td></td> </tr> </table> 1. Extended acceptance after NT	West	North	East	South				1NT	Pass	2♦	Pass	2NT <sup>1</sup>	Pass	4♥	AP	
West	North	East	South																
			1NT																
Pass	2♦	Pass	2NT <sup>1</sup>																
Pass	4♥	AP																	

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 395	♠ AQ7	The opponents are silent.
Dealer: N	♥ K106	
Vul: NS	♦ Q2	You bid first.
HCP: 15	♣ A10654	

Board: 396	♠ AQ1092	The opponents are silent.
Dealer: S	♥ K92	
Vul: EW	♦ 932	Partner bids first.
HCP: 9	♣ 54	

Board: 397	♠ AQ	The opponents are silent.
Dealer: N	♥ 1063	
Vul: None	♦ QJ6	You bid first.
HCP: 16	♣ AK1043	

Board: 398	♠ KQ87543	The opponents are silent.
Dealer: S	♥ 92	
Vul: NS	♦ 75	Partner bids first.
HCP: 5	♣ 52	

Board: 399	♠ A87	The opponents are silent.
Dealer: N	♥ K32	
Vul: EW	♦ A97	You bid first.
HCP: 15	♣ A863	

Board: 400	♠ K9853	The opponents are silent.
Dealer: S	♥ 872	
Vul: Both	♦ Q	Partner bids first.
HCP: 5	♣ 10643	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 395	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 9		1NT	Pass	2♦
Vul: NS	♥ K106	♥ 75432	Pass	2♥	AP	
North HCP: 15	♦ Q2	♦ J643				
South HCP: 3	♣ A10654	♣ Q87				
Contract: 2♥ N						

Board: 396	North:	South:	West	North	East	South
Dealer: S	♠ AQ1092	♠ J543				1NT
Vul: EW	♥ K92	♥ AQJ	Pass	2♥	Pass	2♠
North HCP: 9	♦ 932	♦ J4	Pass	2NT	Pass	4♠
South HCP: 15	♣ 54	♣ AQ73	AP			
Contract: 4♠ S						

Board: 397	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 932		1NT	Pass	2♦
Vul: None	♥ 1063	♥ AQJ42	Pass	2♥	Pass	3NT
North HCP: 16	♦ QJ6	♦ 1043	Pass	4♥	AP	
South HCP: 10	♣ AK1043	♣ QJ				
Contract: 4♥ N						

Board: 398	North:	South:	West	North	East	South
Dealer: S	♠ KQ87543	♠ A2				1NT
Vul: NS	♥ 92	♥ AK873	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 5	♦ 75	♦ AJ10	AP			
South HCP: 16	♣ 52	♣ 986	1. Texas			
Contract: 4♠ S						

Board: 399	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ K64		1NT	Pass	2♦
Vul: EW	♥ K32	♥ AJ1097	Pass	2♥	Pass	3♦
North HCP: 15	♦ A97	♦ QJ102	Pass	4♥	AP	
South HCP: 12	♣ A863	♣ J				
Contract: 4♥ N						

Board: 400	North:	South:	West	North	East	South
Dealer: S	♠ K9853	♠ 104				1NT
Vul: Both	♥ 872	♥ A54	Pass	2♥	Pass	2♠
North HCP: 5	♦ Q	♦ AKJ108	AP			
South HCP: 15	♣ 10643	♣ QJ7				
Contract: 2♠ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 395	♠ 9	The opponents are silent.
Dealer: N	♥ 75432	
Vul: NS	♦ J643	Partner bids first.
HCP: 3	♣ Q87	

Board: 396	♠ J543	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: EW	♦ J4	You bid first.
HCP: 15	♣ AQ73	

Board: 397	♠ 932	The opponents are silent.
Dealer: N	♥ AQJ42	
Vul: None	♦ 1043	Partner bids first.
HCP: 10	♣ QJ	

Board: 398	♠ A2	The opponents are silent.
Dealer: S	♥ AK873	
Vul: NS	♦ AJ10	You bid first.
HCP: 16	♣ 986	

Board: 399	♠ K64	The opponents are silent.
Dealer: N	♥ AJ1097	
Vul: EW	♦ QJ102	Partner bids first.
HCP: 12	♣ J	

Board: 400	♠ 104	The opponents are silent.
Dealer: S	♥ A54	
Vul: Both	♦ AKJ108	You bid first.
HCP: 15	♣ QJ7	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 395	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 9		1NT	Pass	2♦
Vul: NS	♥ K106	♥ 75432	Pass	2♥	AP	
North HCP: 15	♦ Q2	♦ J643				
South HCP: 3	♣ A10654	♣ Q87				
Contract: 2♥ N						

Board: 396	North:	South:	West	North	East	South
Dealer: S	♠ AQ1092	♠ J543				1NT
Vul: EW	♥ K92	♥ AQJ	Pass	2♥	Pass	2♠
North HCP: 9	♦ 932	♦ J4	Pass	2NT	Pass	4♠
South HCP: 15	♣ 54	♣ AQ73	AP			
Contract: 4♠ S						

Board: 397	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 932		1NT	Pass	2♦
Vul: None	♥ 1063	♥ AQJ42	Pass	2♥	Pass	3NT
North HCP: 16	♦ QJ6	♦ 1043	Pass	4♥	AP	
South HCP: 10	♣ AK1043	♣ QJ				
Contract: 4♥ N						

Board: 398	North:	South:	West	North	East	South
Dealer: S	♠ KQ87543	♠ A2				1NT
Vul: NS	♥ 92	♥ AK873	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 5	♦ 75	♦ AJ10	AP			
South HCP: 16	♣ 52	♣ 986	1. Texas			
Contract: 4♠ S						

Board: 399	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ K64		1NT	Pass	2♦
Vul: EW	♥ K32	♥ AJ1097	Pass	2♥	Pass	3♦
North HCP: 15	♦ A97	♦ QJ102	Pass	4♥	AP	
South HCP: 12	♣ A863	♣ J				
Contract: 4♥ N						

Board: 400	North:	South:	West	North	East	South
Dealer: S	♠ K9853	♠ 104				1NT
Vul: Both	♥ 872	♥ A54	Pass	2♥	Pass	2♠
North HCP: 5	♦ Q	♦ AKJ108	AP			
South HCP: 15	♣ 10643	♣ QJ7				
Contract: 2♠ S						



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 401	♠ AKJ7	The opponents are silent.
Dealer: N	♥ K53	
Vul: EW	♦ A1095	You bid first.
HCP: 15	♣ 92	

Board: 402	♠ J52	East Doubles 2♦ if possible.
Dealer: S	♥ KJ542	
Vul: None	♦ 104	Partner bids first.
HCP: 10	♣ AJ6	

Board: 403	♠ J63	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ A95	You bid first.
HCP: 15	♣ KJ64	

Board: 404	♠ 982	The opponents are silent.
Dealer: S	♥ AQJ94	
Vul: Both	♦ J1092	Partner bids first.
HCP: 8	♣ 10	

Board: 405	♠ 1086	The opponents are silent.
Dealer: N	♥ AK108	
Vul: None	♦ Q9	You bid first.
HCP: 17	♣ AKJ3	

Board: 406	♠ Q	The opponents are silent.
Dealer: S	♥ K7642	
Vul: NS	♦ 108432	Partner bids first.
HCP: 5	♣ 65	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 401	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ Q108653		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ K53	♥ 74				
North HCP: 15	♦ A1095	♦ KQ862	Pass	4♠	AP	
South HCP: 7	♣ 92	♣ —	1. Texas			
Contract: 4♠ N						

Board: 402	North:	South:	West	North	East	South
Dealer: S	♠ J52	♠ A986				1NT
Vul: None	♥ KJ542	♥ AQ	Pass	2♦	X	XX <sup>1</sup>
North HCP: 10	♦ 104	♦ K98	Pass	3NT	AP	
South HCP: 16	♣ AJ6	♣ K1094	1. artificial			
Contract: 3N S						

Board: 403	North:	South:	West	North	East	South
Dealer: N	♠ J63	♠ Q10974		1NT	Pass	2♥
Vul: EW	♥ AQ7	♥ J98	Pass	2♠	Pass	2NT
North HCP: 15	♦ A95	♦ Q73	Pass	3♠	AP	
South HCP: 9	♣ KJ64	♣ A8				
Contract: 3♠ N						

Board: 404	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ 1063				1NT
Vul: Both	♥ AQJ94	♥ K63	Pass	2♦	Pass	2♥
North HCP: 8	♦ J1092	♦ AK84	Pass	2NT	Pass	3♥
South HCP: 15	♣ 10	♣ AJ2	AP			
Contract: 3♥ S						

Board: 405	North:	South:	West	North	East	South
Dealer: N	♠ 1086	♠ Q7542		1NT	Pass	2♥
Vul: None	♥ AK108	♥ 6	Pass	2♠	AP	
North HCP: 17	♦ Q9	♦ K107				
South HCP: 7	♣ AKJ3	♣ Q542				
Contract: 2♠ N						

Board: 406	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ 10862				1NT
Vul: NS	♥ K7642	♥ A10	Pass	2♦	Pass	2♥
North HCP: 5	♦ 108432	♦ AQJ	AP			
South HCP: 15	♣ 65	♣ A1082				
Contract: 2♥ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 401	♠ Q108653	The opponents are silent.
Dealer: N	♥ 74	
Vul: EW	♦ KQ862	Partner bids first.
HCP: 7	♣ —	
Board: 402	♠ A986	East Doubles 2♦ if possible.
Dealer: S	♥ AQ	
Vul: None	♦ K98	You bid first.
HCP: 16	♣ K1094	
Board: 403	♠ Q10974	The opponents are silent.
Dealer: N	♥ J98	
Vul: EW	♦ Q73	Partner bids first.
HCP: 9	♣ A8	
Board: 404	♠ 1063	The opponents are silent.
Dealer: S	♥ K63	
Vul: Both	♦ AK84	You bid first.
HCP: 15	♣ AJ2	
Board: 405	♠ Q7542	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ K107	Partner bids first.
HCP: 7	♣ Q542	
Board: 406	♠ 10862	The opponents are silent.
Dealer: S	♥ A10	
Vul: NS	♦ AQJ	You bid first.
HCP: 15	♣ A1082	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 401	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ Q108653		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ K53	♥ 74				
North HCP: 15	♦ A1095	♦ KQ862	Pass	4♠	AP	
South HCP: 7	♣ 92	♣ —	1. Texas			
Contract: 4♠ N						

Board: 402	North:	South:	West	North	East	South
Dealer: S	♠ J52	♠ A986				1NT
Vul: None	♥ KJ542	♥ AQ	Pass	2♦	X	XX <sup>1</sup>
North HCP: 10	♦ 104	♦ K98	Pass	3NT	AP	
South HCP: 16	♣ AJ6	♣ K1094	1. artificial			
Contract: 3N S						

Board: 403	North:	South:	West	North	East	South
Dealer: N	♠ J63	♠ Q10974		1NT	Pass	2♥
Vul: EW	♥ AQ7	♥ J98	Pass	2♠	Pass	2NT
North HCP: 15	♦ A95	♦ Q73	Pass	3♠	AP	
South HCP: 9	♣ KJ64	♣ A8				
Contract: 3♠ N						

Board: 404	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ 1063				1NT
Vul: Both	♥ AQJ94	♥ K63	Pass	2♦	Pass	2♥
North HCP: 8	♦ J1092	♦ AK84	Pass	2NT	Pass	3♥
South HCP: 15	♣ 10	♣ AJ2	AP			
Contract: 3♥ S						

Board: 405	North:	South:	West	North	East	South
Dealer: N	♠ 1086	♠ Q7542		1NT	Pass	2♥
Vul: None	♥ AK108	♥ 6	Pass	2♠	AP	
North HCP: 17	♦ Q9	♦ K107				
South HCP: 7	♣ AKJ3	♣ Q542				
Contract: 2♠ N						

Board: 406	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ 10862				1NT
Vul: NS	♥ K7642	♥ A10	Pass	2♦	Pass	2♥
North HCP: 5	♦ 108432	♦ AQJ	AP			
South HCP: 15	♣ 65	♣ A1082				
Contract: 2♥ S						

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 407	♠ A82	The opponents are silent.
Dealer: N	♥ K107	
Vul: Both	♦ A32	You bid first.
HCP: 15	♣ KJ86	
Board: 408	♠ J108763	The opponents are silent.
Dealer: S	♥ KJ	
Vul: None	♦ A104	Partner bids first.
HCP: 13	♣ A8	
Board: 409	♠ 93	West Doubles 2♦ if possible.
Dealer: N	♥ KQ5	East Bids 3♦ if possible.
Vul: NS	♦ AQ8	
HCP: 17	♣ AQ1043	You bid first.
Board: 410	♠ 98653	The opponents are silent.
Dealer: S	♥ 976	
Vul: EW	♦ KJ97	Partner bids first.
HCP: 4	♣ 8	
Board: 411	♠ 1075	The opponents are silent.
Dealer: N	♥ AK9	
Vul: NS	♦ AQJ98	You bid first.
HCP: 16	♣ Q8	
Board: 412	♠ K9	The opponents are silent.
Dealer: S	♥ KJ10764	
Vul: EW	♦ J7	Partner bids first.
HCP: 8	♣ 765	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 407	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ 73		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ K107	♥ AQJ9643	Pass	4♥	AP	
North HCP: 15	♦ A32	♦ 6	1. Texas			
South HCP: 9	♣ KJ86	♣ Q92				
Contract: 4♥ N						
Board: 408	North:	South:	West	North	East	South
Dealer: S	♠ J108763	♠ KQ4				1NT
Vul: None	♥ KJ	♥ AQ109	Pass	2♥	Pass	2♠
North HCP: 13	♦ A104	♦ Q75	Pass	4♠	AP	
South HCP: 16	♣ A8	♣ K102				
Contract: 4♠ S						
Board: 409	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ 1072		1NT	Pass	2♦
Vul: NS	♥ KQ5	♥ J9874	X	2♥	3♦	AP
North HCP: 17	♦ AQ8	♦ 74				
South HCP: 4	♣ AQ1043	♣ K97				
Contract: 3♦ E						
Board: 410	North:	South:	West	North	East	South
Dealer: S	♠ 98653	♠ A4				1NT
Vul: EW	♥ 976	♥ Q104	Pass	2♥	Pass	2♠
North HCP: 4	♦ KJ97	♦ A83	AP			
South HCP: 15	♣ 8	♣ KQ942				
Contract: 2♠ S						
Board: 411	North:	South:	West	North	East	South
Dealer: N	♠ 1075	♠ J83		1NT	Pass	2♦
Vul: NS	♥ AK9	♥ J10754	Pass	2♥	AP	
North HCP: 16	♦ AQJ98	♦ 1074				
South HCP: 2	♣ Q8	♣ 102				
Contract: 2♥ N						
Board: 412	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ A108				1NT
Vul: EW	♥ KJ10764	♥ 9832	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 8	♦ J7	♦ A6	Pass	3♥	AP	
South HCP: 17	♣ 765	♣ AKQ2	1. Extended acceptance after NT			
Contract: 3♥ N						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 407	♠ 73	The opponents are silent.
Dealer: N	♥ AQJ9643	
Vul: Both	♦ 6	Partner bids first.
HCP: 9	♣ Q92	

Board: 408	♠ KQ4	The opponents are silent.
Dealer: S	♥ AQ109	
Vul: None	♦ Q75	You bid first.
HCP: 16	♣ K102	

Board: 409	♠ 1072	West Doubles 2♦ if possible.
Dealer: N	♥ J9874	East Bids 3♦ if possible.
Vul: NS	♦ 74	
HCP: 4	♣ K97	Partner bids first.

Board: 410	♠ A4	The opponents are silent.
Dealer: S	♥ Q104	
Vul: EW	♦ A83	You bid first.
HCP: 15	♣ KQ942	

Board: 411	♠ J83	The opponents are silent.
Dealer: N	♥ J10754	
Vul: NS	♦ 1074	Partner bids first.
HCP: 2	♣ 102	

Board: 412	♠ A108	The opponents are silent.
Dealer: S	♥ 9832	
Vul: EW	♦ A6	You bid first.
HCP: 17	♣ AKQ2	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 407	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ 73		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ K107	♥ AQJ9643	Pass	4♥	AP	
North HCP: 15	♦ A32	♦ 6	1. Texas			
South HCP: 9	♣ KJ86	♣ Q92				
Contract: 4♥ N						
Board: 408	North:	South:	West	North	East	South
Dealer: S	♠ J108763	♠ KQ4				1NT
Vul: None	♥ KJ	♥ AQ109	Pass	2♥	Pass	2♠
North HCP: 13	♦ A104	♦ Q75	Pass	4♠	AP	
South HCP: 16	♣ A8	♣ K102				
Contract: 4♠ S						
Board: 409	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ 1072		1NT	Pass	2♦
Vul: NS	♥ KQ5	♥ J9874	X	2♥	3♦	AP
North HCP: 17	♦ AQ8	♦ 74				
South HCP: 4	♣ AQ1043	♣ K97				
Contract: 3♦ E						
Board: 410	North:	South:	West	North	East	South
Dealer: S	♠ 98653	♠ A4				1NT
Vul: EW	♥ 976	♥ Q104	Pass	2♥	Pass	2♠
North HCP: 4	♦ KJ97	♦ A83	AP			
South HCP: 15	♣ 8	♣ KQ942				
Contract: 2♠ S						
Board: 411	North:	South:	West	North	East	South
Dealer: N	♠ 1075	♠ J83		1NT	Pass	2♦
Vul: NS	♥ AK9	♥ J10754	Pass	2♥	AP	
North HCP: 16	♦ AQJ98	♦ 1074				
South HCP: 2	♣ Q8	♣ 102				
Contract: 2♥ N						
Board: 412	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ A108				1NT
Vul: EW	♥ KJ10764	♥ 9832	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 8	♦ J7	♦ A6	Pass	3♥	AP	
South HCP: 17	♣ 765	♣ AKQ2	1. Extended acceptance after NT			
Contract: 3♥ N						



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 413	♠ KQJ	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ Q92	You bid first.
HCP: 16	♣ QJ542	

Board: 414	♠ 95	The opponents are silent.
Dealer: S	♥ A10874	
Vul: NS	♦ KJ6	Partner bids first.
HCP: 12	♣ A109	

Board: 415	♠ K10985	The opponents are silent.
Dealer: N	♥ 943	
Vul: EW	♦ AQ	You bid first.
HCP: 15	♣ AQ5	

Board: 416	♠ 6	The opponents are silent.
Dealer: S	♥ QJ843	
Vul: None	♦ J10543	Partner bids first.
HCP: 5	♣ J4	

Board: 417	♠ 1072	West Bids 3♣ if possible.
Dealer: N	♥ J96	
Vul: EW	♦ AKQJ	You bid first.
HCP: 15	♣ A94	

Board: 418	♠ 874	The opponents are silent.
Dealer: S	♥ K108532	
Vul: Both	♦ J	Partner bids first.
HCP: 8	♣ A54	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 413	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A9843		1NT	Pass	2♥
Vul: Both	♥ KQ	♥ 32	Pass	2♠	Pass	3♣
North HCP: 16	♦ Q92	♦ K10	Pass	4♠	AP	
South HCP: 10	♣ QJ542	♣ K1096				
Contract: 4♠ N						

Board: 414	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AQ10				1NT
Vul: NS	♥ A10874	♥ KQ52	Pass	2♦	Pass	2♥
North HCP: 12	♦ KJ6	♦ 953	Pass	3NT	Pass	4♥
South HCP: 15	♣ A109	♣ KJ7	AP			
Contract: 4♥ S						

Board: 415	North:	South:	West	North	East	South
Dealer: N	♠ K10985	♠ J7		1NT	Pass	2♦
Vul: EW	♥ 943	♥ AQJ1076	Pass	2♥	Pass	4♥
North HCP: 15	♦ AQ	♦ 863	AP			
South HCP: 12	♣ AQ5	♣ KJ				
Contract: 4♥ N						

Board: 416	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ Q108				1NT
Vul: None	♥ QJ843	♥ K952	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 5	♦ J10543	♦ AK	Pass	3♥	AP	
South HCP: 15	♣ J4	♣ K875	1. Extended acceptance after NT			
Contract: 3♥ N						

Board: 417	North:	South:	West	North	East	South
Dealer: N	♠ 1072	♠ Q94		1NT	Pass	2♦
Vul: EW	♥ J96	♥ AQ1082	3♣	3♥	Pass	4♥
North HCP: 15	♦ AKQJ	♦ 987	AP			
South HCP: 11	♣ A94	♣ K5				
Contract: 4♥ N						

Board: 418	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ AQ3				1NT
Vul: Both	♥ K108532	♥ J97	Pass	2♦	Pass	2♥
North HCP: 8	♦ J	♦ A84	Pass	3♥	AP	
South HCP: 17	♣ A54	♣ KQJ10				
Contract: 3♥ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 413	♠ A9843	The opponents are silent.
Dealer: N	♥ 32	
Vul: Both	♦ K10	Partner bids first.
HCP: 10	♣ K1096	

Board: 414	♠ AQ10	The opponents are silent.
Dealer: S	♥ KQ52	
Vul: NS	♦ 953	You bid first.
HCP: 15	♣ KJ7	

Board: 415	♠ J7	The opponents are silent.
Dealer: N	♥ AQJ1076	
Vul: EW	♦ 863	Partner bids first.
HCP: 12	♣ KJ	

Board: 416	♠ Q108	The opponents are silent.
Dealer: S	♥ K952	
Vul: None	♦ AK	You bid first.
HCP: 15	♣ K875	

Board: 417	♠ Q94	West Bids 3♣ if possible.
Dealer: N	♥ AQ1082	
Vul: EW	♦ 987	Partner bids first.
HCP: 11	♣ K5	

Board: 418	♠ AQ3	The opponents are silent.
Dealer: S	♥ J97	
Vul: Both	♦ A84	You bid first.
HCP: 17	♣ KQJ10	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 413	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A9843		1NT	Pass	2♥
Vul: Both	♥ KQ	♥ 32	Pass	2♠	Pass	3♣
North HCP: 16	♦ Q92	♦ K10	Pass	4♠	AP	
South HCP: 10	♣ QJ542	♣ K1096				
Contract: 4♠ N						

Board: 414	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AQ10				1NT
Vul: NS	♥ A10874	♥ KQ52	Pass	2♦	Pass	2♥
North HCP: 12	♦ KJ6	♦ 953	Pass	3NT	Pass	4♥
South HCP: 15	♣ A109	♣ KJ7	AP			
Contract: 4♥ S						

Board: 415	North:	South:	West	North	East	South
Dealer: N	♠ K10985	♠ J7		1NT	Pass	2♦
Vul: EW	♥ 943	♥ AQJ1076	Pass	2♥	Pass	4♥
North HCP: 15	♦ AQ	♦ 863	AP			
South HCP: 12	♣ AQ5	♣ KJ				
Contract: 4♥ N						

Board: 416	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ Q108				1NT
Vul: None	♥ QJ843	♥ K952	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 5	♦ J10543	♦ AK	Pass	3♥	AP	
South HCP: 15	♣ J4	♣ K875	1. Extended acceptance after NT			
Contract: 3♥ N						

Board: 417	North:	South:	West	North	East	South
Dealer: N	♠ 1072	♠ Q94		1NT	Pass	2♦
Vul: EW	♥ J96	♥ AQ1082	3♣	3♥	Pass	4♥
North HCP: 15	♦ AKQJ	♦ 987	AP			
South HCP: 11	♣ A94	♣ K5				
Contract: 4♥ N						

Board: 418	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ AQ3				1NT
Vul: Both	♥ K108532	♥ J97	Pass	2♦	Pass	2♥
North HCP: 8	♦ J	♦ A84	Pass	3♥	AP	
South HCP: 17	♣ A54	♣ KQJ10				
Contract: 3♥ S						

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 419	♠ J102	The opponents are silent.
Dealer: N	♥ AK10	
Vul: None	♦ KQJ43	You bid first.
HCP: 17	♣ K3	

Board: 420	♠ 8	East Bids 2♠ if possible.
Dealer: S	♥ J8732	
Vul: NS	♦ 1064	Partner bids first.
HCP: 2	♣ J942	

Board: 421	♠ QJ1074	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: Both	♦ K5	You bid first.
HCP: 15	♣ KJ7	

Board: 422	♠ AK864	The opponents are silent.
Dealer: S	♥ A96	
Vul: None	♦ 75	Partner bids first.
HCP: 11	♣ 1075	

Board: 423	♠ Q8	West Bids 3♥ if possible.
Dealer: N	♥ AQ3	
Vul: None	♦ QJ2	You bid first.
HCP: 16	♣ KQ762	

Board: 424	♠ —	The opponents are silent.
Dealer: S	♥ A10753	
Vul: NS	♦ 943	Partner bids first.
HCP: 6	♣ Q10962	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 419	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ Q8764		1NT	Pass	2♥
Vul: None	♥ AK10	♥ 32	Pass	2♠	Pass	3NT
North HCP: 17	♦ KQJ43	♦ A85	Pass	4♠	AP	
South HCP: 11	♣ K3	♣ AJ9				
Contract: 4♠ N						

Board: 420	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ K75				1NT
Vul: NS	♥ J8732	♥ AQ	Pass	2♦	2♠	AP
North HCP: 2	♦ 1064	♦ AQ82				
South HCP: 17	♣ J942	♣ Q763				
Contract: 2♠ E						

Board: 421	North:	South:	West	North	East	South
Dealer: N	♠ QJ1074	♠ A86		1NT	Pass	2♦
Vul: Both	♥ AJ7	♥ K9864	Pass	2♥	Pass	3NT
North HCP: 15	♦ K5	♦ AQ	Pass	4♥	AP	
South HCP: 13	♣ KJ7	♣ 532				
Contract: 4♥ N						

Board: 422	North:	South:	West	North	East	South
Dealer: S	♠ AK864	♠ 102				1NT
Vul: None	♥ A96	♥ QJ105	Pass	2♥	Pass	2♠
North HCP: 11	♦ 75	♦ AKJ6	Pass	3NT	AP	
South HCP: 15	♣ 1075	♣ A42				
Contract: 3N S						

Board: 423	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ KJ1094		1NT	Pass	2♥
Vul: None	♥ AQ3	♥ KJ8	3♥	Pass	Pass	3NT
North HCP: 16	♦ QJ2	♦ A4	AP			
South HCP: 12	♣ KQ762	♣ 984				
Contract: 3N N						

Board: 424	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ J72				1NT
Vul: NS	♥ A10753	♥ KQ6	Pass	2♦	Pass	2♥
North HCP: 6	♦ 943	♦ QJ102	AP			
South HCP: 16	♣ Q10962	♣ AK4				
Contract: 2♥ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 419	♠ Q8764	The opponents are silent.
Dealer: N	♥ 32	
Vul: None	♦ A85	Partner bids first.
HCP: 11	♣ AJ9	

Board: 420	♠ K75	East Bids 2♠ if possible.
Dealer: S	♥ AQ	
Vul: NS	♦ AQ82	You bid first.
HCP: 17	♣ Q763	

Board: 421	♠ A86	The opponents are silent.
Dealer: N	♥ K9864	
Vul: Both	♦ AQ	Partner bids first.
HCP: 13	♣ 532	

Board: 422	♠ 102	The opponents are silent.
Dealer: S	♥ QJ105	
Vul: None	♦ AKJ6	You bid first.
HCP: 15	♣ A42	

Board: 423	♠ KJ1094	West Bids 3♥ if possible.
Dealer: N	♥ KJ8	
Vul: None	♦ A4	Partner bids first.
HCP: 12	♣ 984	

Board: 424	♠ J72	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: NS	♦ QJ102	You bid first.
HCP: 16	♣ AK4	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 419	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ Q8764		1NT	Pass	2♥
Vul: None	♥ AK10	♥ 32				
North HCP: 17	♦ KQJ43	♦ A85	Pass	2♠	Pass	3NT
South HCP: 11	♣ K3	♣ AJ9	Pass	4♠	AP	
Contract: 4♠ N						

Board: 420	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ K75				1NT
Vul: NS	♥ J8732	♥ AQ				
North HCP: 2	♦ 1064	♦ AQ82	Pass	2♦	2♠	AP
South HCP: 17	♣ J942	♣ Q763				
Contract: 2♠ E						

Board: 421	North:	South:	West	North	East	South
Dealer: N	♠ QJ1074	♠ A86		1NT	Pass	2♦
Vul: Both	♥ AJ7	♥ K9864				
North HCP: 15	♦ K5	♦ AQ	Pass	2♥	Pass	3NT
South HCP: 13	♣ KJ7	♣ 532	Pass	4♥	AP	
Contract: 4♥ N						

Board: 422	North:	South:	West	North	East	South
Dealer: S	♠ AK864	♠ 102				1NT
Vul: None	♥ A96	♥ QJ105				
North HCP: 11	♦ 75	♦ AKJ6	Pass	2♥	Pass	2♠
South HCP: 15	♣ 1075	♣ A42	Pass	3NT	AP	
Contract: 3N S						

Board: 423	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ KJ1094		1NT	Pass	2♥
Vul: None	♥ AQ3	♥ KJ8				
North HCP: 16	♦ QJ2	♦ A4	3♥	Pass	Pass	3NT
South HCP: 12	♣ KQ762	♣ 984	AP			
Contract: 3N N						

Board: 424	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ J72				1NT
Vul: NS	♥ A10753	♥ KQ6				
North HCP: 6	♦ 943	♦ QJ102	Pass	2♦	Pass	2♥
South HCP: 16	♣ Q10962	♣ AK4	AP			
Contract: 2♥ S						



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 425	♠ AQ8	The opponents are silent.
Dealer: N	♥ AQJ7	
Vul: NS	♦ Q9	You bid first.
HCP: 15	♣ 8742	
Board: 426	♠ KJ6	East Bids 2♥ if possible.
Dealer: S	♥ 109875	West Bids 2♠ if possible.
Vul: EW	♦ 5	West Bids 3♠ if possible.
HCP: 7	♣ K1064	West Bids XA♠♠ if possible.
		Partner bids first.
Board: 427	♠ J64	The opponents are silent.
Dealer: N	♥ K94	
Vul: Both	♦ KQJ	You bid first.
HCP: 15	♣ AJ93	
Board: 428	♠ 84	The opponents are silent.
Dealer: S	♥ J8652	
Vul: None	♦ 107	Partner bids first.
HCP: 8	♣ AK42	
Board: 429	♠ A76	The opponents are silent.
Dealer: N	♥ K1054	
Vul: EW	♦ A764	You bid first.
HCP: 15	♣ A8	
Board: 430	♠ 643	The opponents are silent.
Dealer: S	♥ K10943	
Vul: Both	♦ 85	Partner bids first.
HCP: 3	♣ 1093	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 425	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ J6		1NT	Pass	2♦
Vul: NS	♥ AQJ7	♥ K9853	Pass	2♥	Pass	3♦
North HCP: 15	♦ Q9	♦ AKJ107	Pass	4♥	AP	
South HCP: 12	♣ 8742	♣ 5				
Contract: 4♥ N						

Board: 426	North:	South:	West	North	East	South
Dealer: S	♠ KJ6	♠ 73	Pass	2♦	2♥ <sup>1</sup>	X
Vul: EW	♥ 109875	♥ KQ4	2♠	3♥	Pass	Pass
North HCP: 7	♦ 5	♦ A862	3♠	4♥	Pass	Pass
South HCP: 15	♣ K1064	♣ AQ85	XA♠♠	AP		
Contract: 4♥ X N						

1. Michaels Cuebid

Board: 427	North:	South:	West	North	East	South
Dealer: N	♠ J64	♠ KQ1072		1NT	Pass	2♥
Vul: Both	♥ K94	♥ AQ3	Pass	2♠	Pass	3NT
North HCP: 15	♦ KQJ	♦ 542	Pass	4♠	AP	
South HCP: 11	♣ AJ93	♣ 105				
Contract: 4♠ N						

Board: 428	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ Q1065				1NT
Vul: None	♥ J8652	♥ AK9	Pass	2♦	Pass	2♥
North HCP: 8	♦ 107	♦ AK5	Pass	2NT	Pass	3♥
South HCP: 16	♣ AK42	♣ 1073	AP			
Contract: 3♥ S						

Board: 429	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ 85		1NT	Pass	2♦
Vul: EW	♥ K1054	♥ AJ8763	Pass	2NT <sup>1</sup>	Pass	3♥
North HCP: 15	♦ A764	♦ 102	AP			
South HCP: 5	♣ A8	♣ 542				
Contract: 3♥ S						

1. Extended acceptance after NT

Board: 430	North:	South:	West	North	East	South
Dealer: S	♠ 643	♠ AJ98				1NT
Vul: Both	♥ K10943	♥ AQ82	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 3	♦ 85	♦ 94	Pass	3♥	AP	
South HCP: 16	♣ 1093	♣ AJ6				
Contract: 3♥ N						

1. Extended acceptance after NT

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 425	♠ J6	The opponents are silent.
Dealer: N	♥ K9853	
Vul: NS	♦ AKJ107	Partner bids first.
HCP: 12	♣ 5	
Board: 426	♠ 73	East Bids 2♥ if possible.
Dealer: S	♥ KQ4	West Bids 2♠ if possible.
Vul: EW	♦ A862	West Bids 3♠ if possible.
HCP: 15	♣ AQ85	West Bids XA♠♠ if possible.
		You bid first.
Board: 427	♠ KQ1072	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: Both	♦ 542	Partner bids first.
HCP: 11	♣ 105	
Board: 428	♠ Q1065	The opponents are silent.
Dealer: S	♥ AK9	
Vul: None	♦ AK5	You bid first.
HCP: 16	♣ 1073	
Board: 429	♠ 85	The opponents are silent.
Dealer: N	♥ AJ8763	
Vul: EW	♦ 102	Partner bids first.
HCP: 5	♣ 542	
Board: 430	♠ AJ98	The opponents are silent.
Dealer: S	♥ AQ82	
Vul: Both	♦ 94	You bid first.
HCP: 16	♣ AJ6	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 425					
Dealer: N	North:	South:	West	North	East South
Vul: NS	♠ AQ8	♠ J6		1NT	Pass 2♦
North HCP: 15	♥ AQJ7	♥ K9853	Pass	2♥	Pass 3♦
South HCP: 12	♦ Q9	♦ AKJ107	Pass	4♥	AP
Contract: 4♥ N	♣ 8742	♣ 5			

Board: 426					
Dealer: S	North:	South:	West	North	East South
Vul: EW	♠ KJ6	♠ 73			1NT
North HCP: 7	♥ 109875	♥ KQ4	Pass	2♦	2♥ <sup>1</sup> X
South HCP: 15	♦ 5	♦ A862	2♠	3♥	Pass Pass
Contract: 4♥ X N	♣ K1064	♣ AQ85	3♠	4♥	Pass Pass
			XA♠♠	AP	

1. Michaels Cuebid

Board: 427					
Dealer: N	North:	South:	West	North	East South
Vul: Both	♠ J64	♠ KQ1072		1NT	Pass 2♥
North HCP: 15	♥ K94	♥ AQ3	Pass	2♠	Pass 3NT
South HCP: 11	♦ KQJ	♦ 542	Pass	4♠	AP
Contract: 4♠ N	♣ AJ93	♣ 105			

Board: 428					
Dealer: S	North:	South:	West	North	East South
Vul: None	♠ 84	♠ Q1065			1NT
North HCP: 8	♥ J8652	♥ AK9	Pass	2♦	Pass 2♥
South HCP: 16	♦ 107	♦ AK5	Pass	2NT	Pass 3♥
Contract: 3♥ S	♣ AK42	♣ 1073	AP		

Board: 429					
Dealer: N	North:	South:	West	North	East South
Vul: EW	♠ A76	♠ 85		1NT	Pass 2♦
North HCP: 15	♥ K1054	♥ AJ8763	Pass	2NT <sup>1</sup>	Pass 3♥
South HCP: 5	♦ A764	♦ 102	AP		
Contract: 3♥ S	♣ A8	♣ 542			

1. Extended acceptance after NT

Board: 430					
Dealer: S	North:	South:	West	North	East South
Vul: Both	♠ 643	♠ AJ98			1NT
North HCP: 3	♥ K10943	♥ AQ82	Pass	2♦	Pass 2NT <sup>1</sup>
South HCP: 16	♦ 85	♦ 94	Pass	3♥	AP
Contract: 3♥ N	♣ 1093	♣ AJ6			

1. Extended acceptance after NT

## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 431	♠ KQJ72	The opponents are silent.
Dealer: N	♥ J6	
Vul: None	♦ A63	You bid first.
HCP: 15	♣ A107	

Board: 432	♠ J6432	The opponents are silent.
Dealer: S	♥ Q8	
Vul: NS	♦ J9654	Partner bids first.
HCP: 4	♣ 5	

Board: 433	♠ A10	The opponents are silent.
Dealer: N	♥ QJ93	
Vul: Both	♦ KQ109	You bid first.
HCP: 15	♣ K107	

Board: 434	♠ Q97654	The opponents are silent.
Dealer: S	♥ 106	
Vul: None	♦ Q	Partner bids first.
HCP: 7	♣ K753	

Board: 435	♠ J10	The opponents are silent.
Dealer: N	♥ KJ43	
Vul: NS	♦ KJ63	You bid first.
HCP: 16	♣ AK6	

Board: 436	♠ 6	The opponents are silent.
Dealer: S	♥ AQJ103	
Vul: EW	♦ 1086	Partner bids first.
HCP: 11	♣ KJ65	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 431	North:	South:	West	North	East	South
Dealer: N	♠ KQJ72	♠ A8		1NT	Pass	2♦
Vul: None	♥ J6	♥ AQ1092	Pass	2♥	Pass	3♦
North HCP: 15	♦ A63	♦ K1052	Pass	3♠	Pass	3NT
South HCP: 13	♣ A107	♣ 64	AP			
Contract: 3N N						

Board: 432	North:	South:	West	North	East	South
Dealer: S	♠ J6432	♠ AQ5				1NT
Vul: NS	♥ Q8	♥ KJ104	Pass	2♥	Pass	2♠
North HCP: 4	♦ J9654	♦ A1072	AP			
South HCP: 16	♣ 5	♣ Q8				
Contract: 2♠ S						

Board: 433	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 98762		1NT	Pass	2♥
Vul: Both	♥ QJ93	♥ K5	Pass	2♠	AP	
North HCP: 15	♦ KQ109	♦ 32				
South HCP: 5	♣ K107	♣ Q964				
Contract: 2♠ N						

Board: 434	North:	South:	West	North	East	South
Dealer: S	♠ Q97654	♠ AJ3				1NT
Vul: None	♥ 106	♥ AKQJ4	Pass	2♥	Pass	2♠
North HCP: 7	♦ Q	♦ J73	Pass	3♠	AP	
South HCP: 16	♣ K753	♣ 106				
Contract: 3♠ S						

Board: 435	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ AKQ92		1NT	Pass	2♥
Vul: NS	♥ KJ43	♥ 82	Pass	2♠	Pass	3♣
North HCP: 16	♦ KJ63	♦ 52	Pass	3NT	AP	
South HCP: 12	♣ AK6	♣ QJ75				
Contract: 3N N						

Board: 436	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK102				1NT
Vul: EW	♥ AQJ103	♥ K52	Pass	2♦	Pass	2♥
North HCP: 11	♦ 1086	♦ A3	Pass	3♣	Pass	4♥
South HCP: 16	♣ KJ65	♣ Q1083	AP			
Contract: 4♥ S						

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 431	♠ A8	The opponents are silent.
Dealer: N	♥ AQ1092	
Vul: None	♦ K1052	Partner bids first.
HCP: 13	♣ 64	

Board: 432	♠ AQ5	The opponents are silent.
Dealer: S	♥ KJ104	
Vul: NS	♦ A1072	You bid first.
HCP: 16	♣ Q8	

Board: 433	♠ 98762	The opponents are silent.
Dealer: N	♥ K5	
Vul: Both	♦ 32	Partner bids first.
HCP: 5	♣ Q964	

Board: 434	♠ AJ3	The opponents are silent.
Dealer: S	♥ AKQJ4	
Vul: None	♦ J73	You bid first.
HCP: 16	♣ 106	

Board: 435	♠ AKQ92	The opponents are silent.
Dealer: N	♥ 82	
Vul: NS	♦ 52	Partner bids first.
HCP: 12	♣ QJ75	

Board: 436	♠ AK102	The opponents are silent.
Dealer: S	♥ K52	
Vul: EW	♦ A3	You bid first.
HCP: 16	♣ Q1083	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 431	North:	South:	West	North	East	South
Dealer: N	♠ KQJ72	♠ A8		1NT	Pass	2♦
Vul: None	♥ J6	♥ AQ1092	Pass	2♥	Pass	3♦
North HCP: 15	♦ A63	♦ K1052	Pass	3♠	Pass	3NT
South HCP: 13	♣ A107	♣ 64	AP			
Contract: 3N N						

Board: 432	North:	South:	West	North	East	South
Dealer: S	♠ J6432	♠ AQ5				1NT
Vul: NS	♥ Q8	♥ KJ104	Pass	2♥	Pass	2♠
North HCP: 4	♦ J9654	♦ A1072	AP			
South HCP: 16	♣ 5	♣ Q8				
Contract: 2♠ S						

Board: 433	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 98762		1NT	Pass	2♥
Vul: Both	♥ QJ93	♥ K5	Pass	2♠	AP	
North HCP: 15	♦ KQ109	♦ 32				
South HCP: 5	♣ K107	♣ Q964				
Contract: 2♠ N						

Board: 434	North:	South:	West	North	East	South
Dealer: S	♠ Q97654	♠ AJ3				1NT
Vul: None	♥ 106	♥ AKQJ4	Pass	2♥	Pass	2♠
North HCP: 7	♦ Q	♦ J73	Pass	3♠	AP	
South HCP: 16	♣ K753	♣ 106				
Contract: 3♠ S						

Board: 435	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ AKQ92		1NT	Pass	2♥
Vul: NS	♥ KJ43	♥ 82	Pass	2♠	Pass	3♣
North HCP: 16	♦ KJ63	♦ 52	Pass	3NT	AP	
South HCP: 12	♣ AK6	♣ QJ75				
Contract: 3N N						

Board: 436	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK102				1NT
Vul: EW	♥ AQJ103	♥ K52	Pass	2♦	Pass	2♥
North HCP: 11	♦ 1086	♦ A3	Pass	3♣	Pass	4♥
South HCP: 16	♣ KJ65	♣ Q1083	AP			
Contract: 4♥ S						



## North hands (Practice Page)

### Texas or Jacoby Transfers

Board: 437	♠ 42	West Bids 3♦ if possible.
Dealer: N	♥ AK108	
Vul: None	♦ Q86	You bid first.
HCP: 16	♣ AK32	

Board: 438	♠ 6	East Bids 2♥ if possible.
Dealer: S	♥ J109865	West Bids 2♠ if possible.
Vul: NS	♦ 8	West Bids 3♠ if possible.
HCP: 4	♣ QJ1073	East Bids 4♠ if possible.
		Partner bids first.

Board: 439	♠ AKJ	The opponents are silent.
Dealer: N	♥ A32	
Vul: EW	♦ J987	You bid first.
HCP: 15	♣ Q43	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 437

Dealer: N

Vul: None

North HCP: 16

South HCP: 4

Contract: 3♥ N

North:

♠ 42

♥ AK108

♦ Q86

♣ AK32

South:

♠ Q10

♥ J7652

♦ J94

♣ 1084

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

Board: 438

Dealer: S

Vul: NS

North HCP: 4

South HCP: 15

Contract: 4♠X W

North:

♠ 6

♥ J109865

♦ 8

♣ QJ1073

South:

♠ AQJ

♥ A432

♦ A1054

♣ 94

West	North	East	South
			1NT
Pass	2♦	2♥ <sup>1</sup>	X
2♠	3♥	Pass	Pass
3♠	4♥	4♠	X
AP			

Board: 439

Dealer: N

Vul: EW

North HCP: 15

South HCP: 7

Contract: 3♥ N

North:

♠ AKJ

♥ A32

♦ J987

♣ Q43

South:

♠ 1084

♥ KJ984

♦ Q5

♣ J76

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

## South hands (Practice Page)

### Texas or Jacoby Transfers

Board: 437	♠ Q10	West Bids 3♦ if possible.
Dealer: N	♥ J7652	
Vul: None	♦ J94	Partner bids first.
HCP: 4	♣ 1084	

Board: 438	♠ AQJ	East Bids 2♥ if possible.
Dealer: S	♥ A432	West Bids 2♠ if possible.
Vul: NS	♦ A1054	West Bids 3♠ if possible.
HCP: 15	♣ 94	East Bids 4♠ if possible.
		You bid first.

Board: 439	♠ 1084	The opponents are silent.
Dealer: N	♥ KJ984	
Vul: EW	♦ Q5	Partner bids first.
HCP: 7	♣ J76	

## Texas or Jacoby Transfers Both hands (Answers Page)

Board: 437

Dealer: N

Vul: None

North HCP: 16

South HCP: 4

Contract: 3♥ N

North:

♠ 42

♥ AK108

♦ Q86

♣ AK32

South:

♠ Q10

♥ J7652

♦ J94

♣ 1084

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

Board: 438

Dealer: S

Vul: NS

North HCP: 4

South HCP: 15

Contract: 4♠X W

North:

♠ 6

♥ J109865

♦ 8

♣ QJ1073

South:

♠ AQJ

♥ A432

♦ A1054

♣ 94

West	North	East	South
			1NT
Pass	2♦	2♥ <sup>1</sup>	X
2♠	3♥	Pass	Pass
3♠	4♥	4♠	X
AP			

1. Michaels Cuebid

Board: 439

Dealer: N

Vul: EW

North HCP: 15

South HCP: 7

Contract: 3♥ N

North:

♠ AKJ

♥ A32

♦ J987

♣ Q43

South:

♠ 1084

♥ KJ984

♦ Q5

♣ J76

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