

North hands (Practice Page)

Jacoby Transfers

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

Jacoby Transfers Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ AJ932	♠ K87				1NT
Vul: EW	♥ Q75	♥ AK96	Pass	2♥	Pass	2♣
North HCP: 10	♦ Q87	♦ 63	Pass	3NT	Pass	4♣
South HCP: 15	♣ J9	♣ KQ32	AP			
Contract: 4♠ S						
Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ 10987	♠ AKQJ2		1NT	Pass	2♥
Vul: Both	♥ KQ5	♥ A4	Pass	2NT ¹	Pass	7♣
North HCP: 15	♦ 74	♦ AJ8	AP			
South HCP: 19	♣ AKQJ	♣ 765				
Contract: 7♠ S			1. Extended acceptance after NT			
Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ AQ1072	♠ K9				1NT
Vul: EW	♥ 53	♥ AJ86	Pass	2♥	X	XX ¹
North HCP: 13	♦ J54	♦ A1096	Pass	3NT	AP	
South HCP: 16	♣ AQ9	♣ KJ10	1. artificial			
Contract: 3N S						
Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ QJ10852		1NT	Pass	4♥ ¹
Vul: Both	♥ 1073	♥ Q6	Pass	4♣	AP	
North HCP: 15	♦ AKJ87	♦ 32	1. Texas			
South HCP: 8	♣ 54	♣ K92				
Contract: 4♠ N						
Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ Q10542	♠ K93				1NT
Vul: EW	♥ K7	♥ A1053	Pass	2♥	Pass	2♣
North HCP: 10	♦ KJ873	♦ A94	Pass	3♦	Pass	4♣
South HCP: 17	♣ J	♣ AQ8	AP			
Contract: 4♠ S						
Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ QJ104	♠ A7652		1NT	Pass	2♥
Vul: NS	♥ AQ9	♥ J8	Pass	2♠	Pass	3NT
North HCP: 16	♦ KQ86	♦ A104	Pass	4♣	AP	
South HCP: 14	♣ Q7	♣ AJ4				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfers

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

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

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

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

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

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

Jacoby Transfers Both hands (Answers Page)

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

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

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

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

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

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

North hands (Practice Page)

Jacoby Transfers

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

Jacoby Transfers Both hands (Answers Page)

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

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

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

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

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ AK743	♠ Q108				1NT
Vul: Both	♥ QJ10	♥ K8	Pass	2♥	Pass	2♠
North HCP: 14	♦ 86	♦ AJ97	Pass	3NT	Pass	4♠
South HCP: 15	♣ A42	♣ KQ76	Pass	4NT ¹	Pass	5♦
Contract: 6♠ S			Pass	6♠	AP	
			1. Blackwood 0314, for ♠			

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

South hands (Practice Page)

Jacoby Transfers

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

Jacoby Transfers Both hands (Answers Page)

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

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

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

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

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ AK743	♠ Q108				1NT
Vul: Both	♥ QJ10	♥ K8	Pass	2♥	Pass	2♠
North HCP: 14	♦ 86	♦ AJ97	Pass	3NT	Pass	4♠
South HCP: 15	♣ A42	♣ KQ76	Pass	4NT ¹	Pass	5♦
Contract: 6♠ S			Pass	6♠	AP	
			1. Blackwood 0314, for ♠			

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

North hands (Practice Page)

Jacoby Transfers

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

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

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

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

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

Jacoby Transfers Both hands (Answers Page)

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

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

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ AJ943	♠ Q876				1NT
Vul: NS	♥ KQJ	♥ A6	Pass	2♥	Pass	2NT ¹
North HCP: 14	♦ K5	♦ A92	Pass	3NT ²	Pass	4♣ ³
South HCP: 17	♣ 843	♣ AQJ9	Pass	4♦ ⁴	Pass	4NT ⁵
Contract: 6♠ S			AP	5♦	Pass	6♠

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

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

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

South hands (Practice Page)

Jacoby Transfers

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

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

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

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

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

Jacoby Transfers Both hands (Answers Page)

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

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

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ AJ943	♠ Q876				1NT
Vul: NS	♥ KQJ	♥ A6	Pass	2♥	Pass	2NT ¹
North HCP: 14	♦ K5	♦ A92	Pass	3NT ²	Pass	4♣ ³
South HCP: 17	♣ 843	♣ AQJ9	Pass	4♦ ⁴	Pass	4NT ⁵
Contract: 6♠ S			AP	5♦	Pass	6♠
			1. Extended acceptance after NT			
			2. Cue bid, surplus			
			3. Cue bid, a ♣ stopper			
			4. Cue bid, a ♦ stopper			
			5. Blackwood 0314, for ♠			

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

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

North hands (Practice Page)

Jacoby Transfers

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

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

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

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

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

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

Jacoby Transfers Both hands (Answers Page)

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

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

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

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

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

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

South hands (Practice Page)

Jacoby Transfers

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

Jacoby Transfers Both hands (Answers Page)

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

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

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

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

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

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

North hands (Practice Page)

Jacoby Transfers

Board: 24	♠ A10	The opponents are silent.
Dealer: N	♥ A532	
Vul: NS	♦ KJ52	You bid first.
HCP: 16	♣ KJ2	
Board: 25	♠ KJ97432	East Bids 4♠ if possible.
Dealer: S	♥ 5	West Bids 5♥ if possible.
Vul: EW	♦ 63	West Doubles Pass if possible.
HCP: 8	♣ A42	Partner bids first.
Board: 26	♠ 106	The opponents are silent.
Dealer: N	♥ J1062	
Vul: None	♦ AKJ32	You bid first.
HCP: 16	♣ AK	
Board: 27	♠ AQ1096	The opponents are silent.
Dealer: S	♥ K42	
Vul: Both	♦ A108	Partner bids first.
HCP: 13	♣ 107	
Board: 28	♠ A108	The opponents are silent.
Dealer: N	♥ AK1065	
Vul: NS	♦ A109	You bid first.
HCP: 15	♣ 76	
Board: 29	♠ KJ1082	The opponents are silent.
Dealer: S	♥ 76	
Vul: None	♦ 1074	Partner bids first.
HCP: 11	♣ AK9	

Jacoby Transfers Both hands (Answers Page)

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

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

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ KJ9752				
Vul: None	♥ J1062	♥ Q93		1♦	Pass	1♠
North HCP: 16	♦ AKJ32	♦ 8	Pass	1NT	Pass	2♠
South HCP: 6	♣ AK	♣ 653	AP			
Contract: 2♠ S						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ AQ1096	♠ K7				1NT
Vul: Both	♥ K42	♥ AJ1076	Pass	2♥	Pass	2♠
North HCP: 13	♦ A108	♦ J73	Pass	3NT	AP	
South HCP: 16	♣ 107	♣ AK4				
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ KQ952				
Vul: NS	♥ AK1065	♥ Q98		1NT	Pass	2♥
North HCP: 15	♦ A109	♦ 43	Pass	2♠	Pass	3NT
South HCP: 14	♣ 76	♣ AK9	Pass	4♠	AP	
Contract: 4♠ N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ KJ1082	♠ 653				1NT
Vul: None	♥ 76	♥ AKQ	Pass	2♥	Pass	2♠
North HCP: 11	♦ 1074	♦ AJ932	Pass	3NT	Pass	4♠
South HCP: 15	♣ AK9	♣ J10	AP			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 24	♠ 987542	The opponents are silent.
Dealer: N	♥ 104	
Vul: NS	♦ A9	Partner bids first.
HCP: 4	♣ 854	
Board: 25	♠ A106	East Bids 4♠ if possible.
Dealer: S	♥ QJ10	West Bids 5♥ if possible.
Vul: EW	♦ AJ97	West Doubles Pass if possible.
HCP: 15	♣ K97	You bid first.
Board: 26	♠ KJ9752	The opponents are silent.
Dealer: N	♥ Q93	
Vul: None	♦ 8	Partner bids first.
HCP: 6	♣ 653	
Board: 27	♠ K7	The opponents are silent.
Dealer: S	♥ AJ1076	
Vul: Both	♦ J73	You bid first.
HCP: 16	♣ AK4	
Board: 28	♠ KQ952	The opponents are silent.
Dealer: N	♥ Q98	
Vul: NS	♦ 43	Partner bids first.
HCP: 14	♣ AK9	
Board: 29	♠ 653	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ AJ932	You bid first.
HCP: 15	♣ J10	

Jacoby Transfers Both hands (Answers Page)

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

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

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ KJ9752				
Vul: None	♥ J1062	♥ Q93		1♦	Pass	1♠
North HCP: 16	♦ AKJ32	♦ 8	Pass	1NT	Pass	2♠
South HCP: 6	♣ AK	♣ 653	AP			
Contract: 2♠ S						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ AQ1096	♠ K7				1NT
Vul: Both	♥ K42	♥ AJ1076	Pass	2♥	Pass	2♠
North HCP: 13	♦ A108	♦ J73	Pass	3NT	AP	
South HCP: 16	♣ 107	♣ AK4				
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ KQ952				
Vul: NS	♥ AK1065	♥ Q98		1NT	Pass	2♥
North HCP: 15	♦ A109	♦ 43	Pass	2♠	Pass	3NT
South HCP: 14	♣ 76	♣ AK9	Pass	4♠	AP	
Contract: 4♠ N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ KJ1082	♠ 653				1NT
Vul: None	♥ 76	♥ AKQ	Pass	2♥	Pass	2♠
North HCP: 11	♦ 1074	♦ AJ932	Pass	3NT	Pass	4♠
South HCP: 15	♣ AK9	♣ J10	AP			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfers

Board: 30	♠ A8	The opponents are silent.
Dealer: N	♥ A75	
Vul: NS	♦ J1032	You bid first.
HCP: 16	♣ AK52	

Board: 31	♠ K86532	The opponents are silent.
Dealer: S	♥ 43	
Vul: Both	♦ K9843	Partner bids first.
HCP: 6	♣ —	

Board: 32	♠ 98	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: NS	♦ AJ84	You bid first.
HCP: 16	♣ KQ32	

Board: 33	♠ J109652	The opponents are silent.
Dealer: S	♥ 862	
Vul: None	♦ A3	Partner bids first.
HCP: 5	♣ 105	

Board: 34	♠ J104	The opponents are silent.
Dealer: N	♥ A8654	
Vul: Both	♦ K3	You bid first.
HCP: 17	♣ AKQ	

Board: 35	♠ J10643	The opponents are silent.
Dealer: S	♥ K98	
Vul: Both	♦ Q642	Partner bids first.
HCP: 9	♣ K	

Jacoby Transfers Both hands (Answers Page)

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q7532		1NT	Pass	2♥
Vul: NS	♥ A75	♥ KJ10	Pass	2♠	Pass	2NT
North HCP: 16	♦ J1032	♦ Q4	AP			
South HCP: 9	♣ AK52	♣ J106				
Contract: 2N N						

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ K86532	♠ A7				1NT
Vul: Both	♥ 43	♥ AK10	Pass	4♥ ¹	Pass	4♠
North HCP: 6	♦ K9843	♦ J72	AP			
South HCP: 15	♣ —	♣ QJ842	1. Texas			
Contract: 4♠ S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ 98	♠ KQ10754		1NT	Pass	4♥ ¹
Vul: NS	♥ AQ4	♥ 5	Pass	4♠	AP	
North HCP: 16	♦ AJ84	♦ 109732	1. Texas			
South HCP: 5	♣ KQ32	♣ 4				
Contract: 4♠ N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ J109652	♠ A4				1NT
Vul: None	♥ 862	♥ KJ73	Pass	2♥	Pass	2♠
North HCP: 5	♦ A3	♦ Q106	AP			
South HCP: 16	♣ 105	♣ KQJ9				
Contract: 2♠ S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ J104	♠ AK953		1NT	Pass	2♥
Vul: Both	♥ A8654	♥ Q32	Pass	2♠	Pass	3♦
North HCP: 17	♦ K3	♦ A875	Pass	4♠	AP	
South HCP: 13	♣ AKQ	♣ 10				
Contract: 4♠ N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ J10643	♠ K8				1NT
Vul: Both	♥ K98	♥ A1042	Pass	2♥	Pass	2♠
North HCP: 9	♦ Q642	♦ AKJ	Pass	3♦	Pass	3NT
South HCP: 15	♣ K	♣ 10842	AP			
Contract: 3N S						

South hands (Practice Page)

Jacoby Transfers

Board: 30	♠ Q7532	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: NS	♦ Q4	Partner bids first.
HCP: 9	♣ J106	

Board: 31	♠ A7	The opponents are silent.
Dealer: S	♥ AK10	
Vul: Both	♦ J72	You bid first.
HCP: 15	♣ QJ842	

Board: 32	♠ KQ10754	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ 109732	Partner bids first.
HCP: 5	♣ 4	

Board: 33	♠ A4	The opponents are silent.
Dealer: S	♥ KJ73	
Vul: None	♦ Q106	You bid first.
HCP: 16	♣ KQJ9	

Board: 34	♠ AK953	The opponents are silent.
Dealer: N	♥ Q32	
Vul: Both	♦ A875	Partner bids first.
HCP: 13	♣ 10	

Board: 35	♠ K8	The opponents are silent.
Dealer: S	♥ A1042	
Vul: Both	♦ AKJ	You bid first.
HCP: 15	♣ 10842	

Jacoby Transfers Both hands (Answers Page)

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q7532		1NT	Pass	2♥
Vul: NS	♥ A75	♥ KJ10	Pass	2♠	Pass	2NT
North HCP: 16	♦ J1032	♦ Q4	AP			
South HCP: 9	♣ AK52	♣ J106				
Contract: 2N N						

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ K86532	♠ A7				1NT
Vul: Both	♥ 43	♥ AK10	Pass	4♥ ¹	Pass	4♠
North HCP: 6	♦ K9843	♦ J72	AP			
South HCP: 15	♣ —	♣ QJ842	1. Texas			
Contract: 4♠ S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ 98	♠ KQ10754		1NT	Pass	4♥ ¹
Vul: NS	♥ AQ4	♥ 5	Pass	4♠	AP	
North HCP: 16	♦ AJ84	♦ 109732	1. Texas			
South HCP: 5	♣ KQ32	♣ 4				
Contract: 4♠ N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ J109652	♠ A4				1NT
Vul: None	♥ 862	♥ KJ73	Pass	2♥	Pass	2♠
North HCP: 5	♦ A3	♦ Q106	AP			
South HCP: 16	♣ 105	♣ KQJ9				
Contract: 2♠ S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ J104	♠ AK953		1NT	Pass	2♥
Vul: Both	♥ A8654	♥ Q32	Pass	2♠	Pass	3♦
North HCP: 17	♦ K3	♦ A875	Pass	4♠	AP	
South HCP: 13	♣ AKQ	♣ 10				
Contract: 4♠ N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ J10643	♠ K8				1NT
Vul: Both	♥ K98	♥ A1042	Pass	2♥	Pass	2♠
North HCP: 9	♦ Q642	♦ AKJ	Pass	3♦	Pass	3NT
South HCP: 15	♣ K	♣ 10842	AP			
Contract: 3N S						

North hands (Practice Page)

Jacoby Transfers

Board: 36	♠ K532	The opponents are silent.
Dealer: N	♥ AQ63	
Vul: EW	♦ 98	You bid first.
HCP: 15	♣ AQ4	
Board: 37	♠ AJ954	East Doubles 2♥ if possible.
Dealer: S	♥ 72	
Vul: NS	♦ 643	Partner bids first.
HCP: 9	♣ KJ4	
Board: 38	♠ AKJ9	West Bids 2♠ if possible.
Dealer: N	♥ Q53	
Vul: EW	♦ K2	You bid first.
HCP: 15	♣ Q852	
Board: 39	♠ AK1086	The opponents are silent.
Dealer: S	♥ 943	
Vul: Both	♦ AJ10	Partner bids first.
HCP: 12	♣ 63	
Board: 40	♠ 732	The opponents are silent.
Dealer: N	♥ AK10	
Vul: NS	♦ KJ632	You bid first.
HCP: 15	♣ A9	
Board: 41	♠ J108542	The opponents are silent.
Dealer: S	♥ 63	
Vul: EW	♦ K75	Partner bids first.
HCP: 4	♣ 104	

Jacoby Transfers Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ K532	♠ AJ9764		1NT	Pass	4♥ ¹
Vul: EW	♥ AQ63	♥ 9	Pass	4♠	AP	
North HCP: 15	♦ 98	♦ 73	1. Texas			
South HCP: 8	♣ AQ4	♣ K1062				
Contract: 4♠ N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ AJ954	♠ Q3				1NT
Vul: NS	♥ 72	♥ J84	Pass	2♥	X	Pass ¹
North HCP: 9	♦ 643	♦ AQ109	Pass	2NT	AP	
South HCP: 15	♣ KJ4	♣ AQ103	1. artificial			
Contract: 2N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ Q10853		1NT	Pass	2♥
Vul: EW	♥ Q53	♥ K4	2♠ ¹	3♠	Pass	3NT ²
North HCP: 15	♦ K2	♦ AJ1075	Pass	4♦ ³	Pass	4♥ ⁴
South HCP: 10	♣ Q852	♣ 9	Pass	4♠	AP	
Contract: 4♠ N			1. Michaels Cuebid			
			2. Cue bid, a ♥ stopper			
			3. Cue bid, a ♦ stopper			
			4. Cue bid, surplus			

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ AK1086	♠ J93				1NT
Vul: Both	♥ 943	♥ A85	Pass	2♥	Pass	2♠
North HCP: 12	♦ AJ10	♦ KQ5	Pass	3NT	Pass	4♠
South HCP: 15	♣ 63	♣ KQ104	AP			
Contract: 4♠ S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ 732	♠ AKQ94		1NT	Pass	2♥
Vul: NS	♥ AK10	♥ J4	Pass	2♠	Pass	3NT
North HCP: 15	♦ KJ632	♦ 987	Pass	4♠	AP	
South HCP: 15	♣ A9	♣ KQ2				
Contract: 4♠ N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ J108542	♠ K76				1NT
Vul: EW	♥ 63	♥ K10	Pass	2♥	Pass	2♠
North HCP: 4	♦ K75	♦ A642	Pass	3♠	AP	
South HCP: 16	♣ 104	♣ KQJ8				
Contract: 3♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 36	♠ AJ9764	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ 73	Partner bids first.
HCP: 8	♣ K1062	
Board: 37	♠ Q3	East Doubles 2♥ if possible.
Dealer: S	♥ J84	
Vul: NS	♦ AQ109	You bid first.
HCP: 15	♣ AQ103	
Board: 38	♠ Q10853	West Bids 2♠ if possible.
Dealer: N	♥ K4	
Vul: EW	♦ AJ1075	Partner bids first.
HCP: 10	♣ 9	
Board: 39	♠ J93	The opponents are silent.
Dealer: S	♥ A85	
Vul: Both	♦ KQ5	You bid first.
HCP: 15	♣ KQ104	
Board: 40	♠ AKQ94	The opponents are silent.
Dealer: N	♥ J4	
Vul: NS	♦ 987	Partner bids first.
HCP: 15	♣ KQ2	
Board: 41	♠ K76	The opponents are silent.
Dealer: S	♥ K10	
Vul: EW	♦ A642	You bid first.
HCP: 16	♣ KQJ8	

Jacoby Transfers Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ K532	♠ AJ9764		1NT	Pass	4♥ ¹
Vul: EW	♥ AQ63	♥ 9	Pass	4♠	AP	
North HCP: 15	♦ 98	♦ 73	1. Texas			
South HCP: 8	♣ AQ4	♣ K1062				
Contract: 4♠ N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ AJ954	♠ Q3				1NT
Vul: NS	♥ 72	♥ J84	Pass	2♥	X	Pass ¹
North HCP: 9	♦ 643	♦ AQ109	Pass	2NT	AP	
South HCP: 15	♣ KJ4	♣ AQ103	1. artificial			
Contract: 2N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ Q10853		1NT	Pass	2♥
Vul: EW	♥ Q53	♥ K4	2♠ ¹	3♠	Pass	3NT ²
North HCP: 15	♦ K2	♦ AJ1075	Pass	4♦ ³	Pass	4♥ ⁴
South HCP: 10	♣ Q852	♣ 9	Pass	4♠	AP	
Contract: 4♠ N			1. Michaels Cuebid			
			2. Cue bid, a ♥ stopper			
			3. Cue bid, a ♦ stopper			
			4. Cue bid, surplus			

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ AK1086	♠ J93				1NT
Vul: Both	♥ 943	♥ A85	Pass	2♥	Pass	2♠
North HCP: 12	♦ AJ10	♦ KQ5	Pass	3NT	Pass	4♠
South HCP: 15	♣ 63	♣ KQ104	AP			
Contract: 4♠ S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ 732	♠ AKQ94		1NT	Pass	2♥
Vul: NS	♥ AK10	♥ J4	Pass	2♠	Pass	3NT
North HCP: 15	♦ KJ632	♦ 987	Pass	4♠	AP	
South HCP: 15	♣ A9	♣ KQ2				
Contract: 4♠ N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ J108542	♠ K76				1NT
Vul: EW	♥ 63	♥ K10	Pass	2♥	Pass	2♠
North HCP: 4	♦ K75	♦ A642	Pass	3♠	AP	
South HCP: 16	♣ 104	♣ KQJ8				
Contract: 3♠ S						

North hands (Practice Page)

Jacoby Transfers

Board: 42	♠ AQ6	The opponents are silent.
Dealer: N	♥ KJ643	
Vul: Both	♦ QJ	You bid first.
HCP: 16	♣ K102	

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

Board: 44	♠ Q32	The opponents are silent.
Dealer: N	♥ AQ875	
Vul: Both	♦ K6	You bid first.
HCP: 15	♣ A106	

Board: 45	♠ QJ764	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ J62	Partner bids first.
HCP: 11	♣ AQJ8	

Board: 46	♠ A109	West Bids 2♠ if possible.
Dealer: N	♥ QJ	East Bids 3♥ if possible.
Vul: None	♦ AK83	
HCP: 16	♣ Q1094	You bid first.

Board: 47	♠ 87632	The opponents are silent.
Dealer: S	♥ AK2	
Vul: NS	♦ Q104	Partner bids first.
HCP: 9	♣ 107	

Jacoby Transfers Both hands (Answers Page)

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K108542		1NT	Pass	4♥ ¹
Vul: Both	♥ KJ643	♥ A				
North HCP: 16	♦ QJ	♦ 54	Pass	4♠	AP	
South HCP: 7	♣ K102	♣ 9653	1. Texas			
Contract: 4♠ N						

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

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ K8765		1NT	Pass	2♥
Vul: Both	♥ AQ875	♥ J94	Pass	2♠	Pass	3♦
North HCP: 15	♦ K6	♦ AQ983	Pass	4♠	AP	
South HCP: 10	♣ A106	♣ —				
Contract: 4♠ N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ QJ764	♠ K2				1NT
Vul: None	♥ 2	♥ AKQ43	Pass	2♥	Pass	2♠
North HCP: 11	♦ J62	♦ A53	Pass	3♣	Pass	3♥
South HCP: 16	♣ AQJ8	♣ 1032	Pass	3NT	AP	
Contract: 3N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ KQJ64		1NT	Pass	2♥
Vul: None	♥ QJ	♥ A52	2♠ ¹	X	3♥	4NT ²
North HCP: 16	♦ AK83	♦ 2	Pass	5♥	Pass	6♠
South HCP: 14	♣ Q1094	♣ A852	AP			
Contract: 6♠ S			1. Michaels Cuebid			
			2. Blackwood 0314, for ♠			

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 87632	♠ AQ				1♣
Vul: NS	♥ AK2	♥ Q863	Pass	1♠	Pass	1NT
North HCP: 9	♦ Q104	♦ 76	Pass	2♠	AP	
South HCP: 14	♣ 107	♣ KQJ52				
Contract: 2♠ N						

South hands (Practice Page)

Jacoby Transfers

Board: 42	♠ K108542	The opponents are silent.
Dealer: N	♥ A	
Vul: Both	♦ 54	Partner bids first.
HCP: 7	♣ 9653	

Board: 43	♠ K42	The opponents are silent.
Dealer: S	♥ AK1076	
Vul: EW	♦ A32	You bid first.
HCP: 17	♣ K4	

Board: 44	♠ K8765	The opponents are silent.
Dealer: N	♥ J94	
Vul: Both	♦ AQ983	Partner bids first.
HCP: 10	♣ —	

Board: 45	♠ K2	The opponents are silent.
Dealer: S	♥ AKQ43	
Vul: None	♦ A53	You bid first.
HCP: 16	♣ 1032	

Board: 46	♠ KQJ64	West Bids 2♠ if possible.
Dealer: N	♥ A52	East Bids 3♥ if possible.
Vul: None	♦ 2	
HCP: 14	♣ A852	Partner bids first.

Board: 47	♠ AQ	The opponents are silent.
Dealer: S	♥ Q863	
Vul: NS	♦ 76	You bid first.
HCP: 14	♣ KQJ52	

Jacoby Transfers Both hands (Answers Page)

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K108542		1NT	Pass	4♥ ¹
Vul: Both	♥ KJ643	♥ A				
North HCP: 16	♦ QJ	♦ 54	Pass	4♠	AP	
South HCP: 7	♣ K102	♣ 9653	1. Texas			
Contract: 4♠ N						

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

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ K8765		1NT	Pass	2♥
Vul: Both	♥ AQ875	♥ J94	Pass	2♠	Pass	3♦
North HCP: 15	♦ K6	♦ AQ983	Pass	4♠	AP	
South HCP: 10	♣ A106	♣ —				
Contract: 4♠ N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ QJ764	♠ K2				1NT
Vul: None	♥ 2	♥ AKQ43	Pass	2♥	Pass	2♠
North HCP: 11	♦ J62	♦ A53	Pass	3♣	Pass	3♥
South HCP: 16	♣ AQJ8	♣ 1032	Pass	3NT	AP	
Contract: 3N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ KQJ64		1NT	Pass	2♥
Vul: None	♥ QJ	♥ A52	2♠ ¹	X	3♥	4NT ²
North HCP: 16	♦ AK83	♦ 2	Pass	5♥	Pass	6♠
South HCP: 14	♣ Q1094	♣ A852	AP			
Contract: 6♠ S			1. Michaels Cuebid			
			2. Blackwood 0314, for ♠			

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 87632	♠ AQ				1♣
Vul: NS	♥ AK2	♥ Q863	Pass	1♠	Pass	1NT
North HCP: 9	♦ Q104	♦ 76	Pass	2♠	AP	
South HCP: 14	♣ 107	♣ KQJ52				
Contract: 2♠ N						

North hands (Practice Page)

Jacoby Transfers

Board: 48	♠ 63	The opponents are silent.
Dealer: N	♥ QJ764	
Vul: EW	♦ A52	You bid first.
HCP: 14	♣ AK5	
Board: 49	♠ A9863	The opponents are silent.
Dealer: S	♥ Q7	
Vul: Both	♦ A1093	Partner bids first.
HCP: 10	♣ 64	
Board: 50	♠ KJ10	The opponents are silent.
Dealer: N	♥ K1097	
Vul: NS	♦ AJ8	You bid first.
HCP: 17	♣ AJ8	
Board: 51	♠ QJ854	The opponents are silent.
Dealer: S	♥ K92	
Vul: None	♦ Q6	Partner bids first.
HCP: 13	♣ KQ2	
Board: 52	♠ K3	The opponents are silent.
Dealer: N	♥ K1093	
Vul: EW	♦ AQ103	You bid first.
HCP: 15	♣ K97	
Board: 53	♠ A10532	East Doubles 2♥ if possible.
Dealer: S	♥ 95	
Vul: Both	♦ QJ6	Partner bids first.
HCP: 11	♣ A86	

Jacoby Transfers Both hands (Answers Page)

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ AKJ42		1♥	Pass	1♠
Vul: EW	♥ QJ764	♥ A53	Pass	1NT	Pass	4♥
North HCP: 14	♦ A52	♦ 107	AP			
South HCP: 12	♣ AK5	♣ 1092				
Contract: 4♥ N						
Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ A9863	♠ 54				1NT
Vul: Both	♥ Q7	♥ AK54	Pass	2♥	Pass	2♠
North HCP: 10	♦ A1093	♦ K82	Pass	3♦	Pass	3NT
South HCP: 16	♣ 64	♣ AQ32	AP			
Contract: 3N S						
Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ AQ943		1NT	Pass	2♥
Vul: NS	♥ K1097	♥ Q52	Pass	2♠	Pass	3NT
North HCP: 17	♦ AJ8	♦ 53	Pass	4♠	AP	
South HCP: 10	♣ AJ8	♣ Q109				
Contract: 4♠ N						
Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ QJ854	♠ K763				1NT
Vul: None	♥ K92	♥ AJ10	Pass	2♥	Pass	2♠
North HCP: 13	♦ Q6	♦ A92	Pass	3NT	Pass	4♠
South HCP: 16	♣ KQ2	♣ A84	AP			
Contract: 4♠ S						
Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ AQJ108		1NT	Pass	2♥
Vul: EW	♥ K1093	♥ A85	Pass	2♠	Pass	5NT
North HCP: 15	♦ AQ103	♦ J92	Pass	6NT	AP	
South HCP: 18	♣ K97	♣ AQ				
Contract: 6N N						
Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ A10532	♠ KQJ4				1NT
Vul: Both	♥ 95	♥ 102	Pass	2♥	X	2NT ¹
North HCP: 11	♦ QJ6	♦ AK4	Pass	4♠	AP	
South HCP: 17	♣ A86	♣ KJ105				
Contract: 4♠ N						

1. Extended acceptance after NT

South hands (Practice Page)

Jacoby Transfers

Board: 48	♠ AKJ42	The opponents are silent.
Dealer: N	♥ A53	
Vul: EW	♦ 107	Partner bids first.
HCP: 12	♣ 1092	
Board: 49	♠ 54	The opponents are silent.
Dealer: S	♥ AK54	
Vul: Both	♦ K82	You bid first.
HCP: 16	♣ AQ32	
Board: 50	♠ AQ943	The opponents are silent.
Dealer: N	♥ Q52	
Vul: NS	♦ 53	Partner bids first.
HCP: 10	♣ Q109	
Board: 51	♠ K763	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: None	♦ A92	You bid first.
HCP: 16	♣ A84	
Board: 52	♠ AQJ108	The opponents are silent.
Dealer: N	♥ A85	
Vul: EW	♦ J92	Partner bids first.
HCP: 18	♣ AQ	
Board: 53	♠ KQJ4	East Doubles 2♥ if possible.
Dealer: S	♥ 102	
Vul: Both	♦ AK4	You bid first.
HCP: 17	♣ KJ105	

Jacoby Transfers Both hands (Answers Page)

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ AKJ42		1♥	Pass	1♠
Vul: EW	♥ QJ764	♥ A53	Pass	1NT	Pass	4♥
North HCP: 14	♦ A52	♦ 107	AP			
South HCP: 12	♣ AK5	♣ 1092				
Contract: 4♥ N						
Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ A9863	♠ 54				1NT
Vul: Both	♥ Q7	♥ AK54	Pass	2♥	Pass	2♠
North HCP: 10	♦ A1093	♦ K82	Pass	3♦	Pass	3NT
South HCP: 16	♣ 64	♣ AQ32	AP			
Contract: 3N S						
Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ AQ943		1NT	Pass	2♥
Vul: NS	♥ K1097	♥ Q52	Pass	2♠	Pass	3NT
North HCP: 17	♦ AJ8	♦ 53	Pass	4♠	AP	
South HCP: 10	♣ AJ8	♣ Q109				
Contract: 4♠ N						
Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ QJ854	♠ K763				1NT
Vul: None	♥ K92	♥ AJ10	Pass	2♥	Pass	2♠
North HCP: 13	♦ Q6	♦ A92	Pass	3NT	Pass	4♠
South HCP: 16	♣ KQ2	♣ A84	AP			
Contract: 4♠ S						
Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ AQJ108		1NT	Pass	2♥
Vul: EW	♥ K1093	♥ A85	Pass	2♠	Pass	5NT
North HCP: 15	♦ AQ103	♦ J92	Pass	6NT	AP	
South HCP: 18	♣ K97	♣ AQ				
Contract: 6N N						
Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ A10532	♠ KQJ4				1NT
Vul: Both	♥ 95	♥ 102	Pass	2♥	X	2NT ¹
North HCP: 11	♦ QJ6	♦ AK4	Pass	4♠	AP	
South HCP: 17	♣ A86	♣ KJ105				
Contract: 4♠ N						

1. Extended acceptance after NT

North hands (Practice Page)

Jacoby Transfers

Board: 54	♠ 109	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ AJ1083	You bid first.
HCP: 16	♣ KQ85	
Board: 55	♠ AJ1075	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: NS	♦ 82	Partner bids first.
HCP: 12	♣ Q64	
Board: 56	♠ K53	West Bids 2♠ if possible.
Dealer: N	♥ J8	
Vul: NS	♦ AKQ6	You bid first.
HCP: 17	♣ A762	
Board: 57	♠ 1097642	The opponents are silent.
Dealer: S	♥ 532	
Vul: None	♦ KJ2	Partner bids first.
HCP: 4	♣ 4	
Board: 58	♠ 105	West Bids 4♠ if possible.
Dealer: N	♥ AK98	East Bids 5♥ if possible.
Vul: None	♦ KQJ2	West Doubles 5♠ if possible.
HCP: 17	♣ A74	You bid first.
Board: 59	♠ J9843	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ KQ63	Partner bids first.
HCP: 12	♣ J4	

Jacoby Transfers Both hands (Answers Page)

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ 109	♠ QJ7542		1NT	Pass	2♥
Vul: Both	♥ AQ	♥ 109	Pass	2♠	AP	
North HCP: 16	♦ AJ1083	♦ 964				
South HCP: 3	♣ KQ85	♣ 102				
Contract: 2♠ N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AJ1075	♠ K9				1NT
Vul: NS	♥ AJ2	♥ K85	Pass	2♥	Pass	2♠
North HCP: 12	♦ 82	♦ A10763	Pass	3NT	AP	
South HCP: 15	♣ Q64	♣ AJ2				
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ Q97642		1NT	Pass	2♥
Vul: NS	♥ J8	♥ 943	2♠ ¹	3♥ ²	Pass	3♠
North HCP: 17	♦ AKQ6	♦ 9543	AP			
South HCP: 2	♣ A762	♣ —	1. Michaels Cuebid			
Contract: 3♠ S			2. limit raise or better in ♠			

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 1097642	♠ AJ83				1NT
Vul: None	♥ 532	♥ AK74	Pass	2♥	Pass	2NT ¹
North HCP: 4	♦ KJ2	♦ 854	Pass	3♠	AP	
South HCP: 17	♣ 4	♣ AJ	1. Extended acceptance after NT			
Contract: 3♠ N						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ 105	♠ KQ9863		1NT	Pass	4♥ ¹
Vul: None	♥ AK98	♥ —	4♠ ²	Pass	5♥	5♠
North HCP: 17	♦ KQJ2	♦ 107	X	AP		
South HCP: 5	♣ A74	♣ 96532	1. Texas			
Contract: 5♠X S			2. Michaels Cuebid			

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ J9843	♠ A2				1NT
Vul: NS	♥ AJ	♥ KQ65	Pass	2♥	Pass	2♠
North HCP: 12	♦ KQ63	♦ AJ85	Pass	3♦	Pass	3NT
South HCP: 17	♣ J4	♣ K103	AP			
Contract: 3N S						

South hands (Practice Page)

Jacoby Transfers

Board: 54	♠ QJ7542	The opponents are silent.
Dealer: N	♥ 109	
Vul: Both	♦ 964	Partner bids first.
HCP: 3	♣ 102	
Board: 55	♠ K9	The opponents are silent.
Dealer: S	♥ K85	
Vul: NS	♦ A10763	You bid first.
HCP: 15	♣ AJ2	
Board: 56	♠ Q97642	West Bids 2♠ if possible.
Dealer: N	♥ 943	
Vul: NS	♦ 9543	Partner bids first.
HCP: 2	♣ —	
Board: 57	♠ AJ83	The opponents are silent.
Dealer: S	♥ AK74	
Vul: None	♦ 854	You bid first.
HCP: 17	♣ AJ	
Board: 58	♠ KQ9863	West Bids 4♠ if possible.
Dealer: N	♥ —	East Bids 5♥ if possible.
Vul: None	♦ 107	West Doubles 5♠ if possible.
HCP: 5	♣ 96532	Partner bids first.
Board: 59	♠ A2	The opponents are silent.
Dealer: S	♥ KQ65	
Vul: NS	♦ AJ85	You bid first.
HCP: 17	♣ K103	

Jacoby Transfers Both hands (Answers Page)

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ 109	♠ QJ7542		1NT	Pass	2♥
Vul: Both	♥ AQ	♥ 109	Pass	2♠	AP	
North HCP: 16	♦ AJ1083	♦ 964				
South HCP: 3	♣ KQ85	♣ 102				
Contract: 2♠ N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AJ1075	♠ K9				1NT
Vul: NS	♥ AJ2	♥ K85	Pass	2♥	Pass	2♠
North HCP: 12	♦ 82	♦ A10763	Pass	3NT	AP	
South HCP: 15	♣ Q64	♣ AJ2				
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ Q97642		1NT	Pass	2♥
Vul: NS	♥ J8	♥ 943	2♠ ¹	3♥ ²	Pass	3♠
North HCP: 17	♦ AKQ6	♦ 9543	AP			
South HCP: 2	♣ A762	♣ —	1. Michaels Cuebid			
Contract: 3♠ S			2. limit raise or better in ♠			

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 1097642	♠ AJ83				1NT
Vul: None	♥ 532	♥ AK74	Pass	2♥	Pass	2NT ¹
North HCP: 4	♦ KJ2	♦ 854	Pass	3♠	AP	
South HCP: 17	♣ 4	♣ AJ	1. Extended acceptance after NT			
Contract: 3♠ N						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ 105	♠ KQ9863		1NT	Pass	4♥ ¹
Vul: None	♥ AK98	♥ —	4♠ ²	Pass	5♥	5♠
North HCP: 17	♦ KQJ2	♦ 107	X	AP		
South HCP: 5	♣ A74	♣ 96532	1. Texas			
Contract: 5♠X S			2. Michaels Cuebid			

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ J9843	♠ A2				1NT
Vul: NS	♥ AJ	♥ KQ65	Pass	2♥	Pass	2♠
North HCP: 12	♦ KQ63	♦ AJ85	Pass	3♦	Pass	3NT
South HCP: 17	♣ J4	♣ K103	AP			
Contract: 3N S						

North hands (Practice Page)

Jacoby Transfers

Board: 60	♠ AK8	The opponents are silent.
Dealer: N	♥ AQ865	
Vul: Both	♦ Q62	You bid first.
HCP: 15	♣ 95	

Board: 61	♠ AJ1042	The opponents are silent.
Dealer: S	♥ 1083	
Vul: NS	♦ Q9	Partner bids first.
HCP: 11	♣ A103	

Board: 62	♠ Q4	The opponents are silent.
Dealer: N	♥ AK92	
Vul: Both	♦ K64	You bid first.
HCP: 16	♣ A653	

Board: 63	♠ AQJ106	The opponents are silent.
Dealer: S	♥ Q105	
Vul: NS	♦ KJ106	Partner bids first.
HCP: 14	♣ J	

Board: 64	♠ A9853	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: None	♦ A6	You bid first.
HCP: 15	♣ Q105	

Board: 65	♠ AK862	The opponents are silent.
Dealer: S	♥ K	
Vul: None	♦ A10862	Partner bids first.
HCP: 14	♣ 105	

Jacoby Transfers Both hands (Answers Page)

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ Q10963		1NT	Pass	2♥
Vul: Both	♥ AQ865	♥ 9	Pass	2♠	Pass	3♣
North HCP: 15	♦ Q62	♦ 74	Pass	4♠	AP	
South HCP: 9	♣ 95	♣ AK862				
Contract: 4♠ N						

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ AJ1042	♠ K873				1NT
Vul: NS	♥ 1083	♥ AJ9	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q9	♦ K65	Pass	3NT	Pass	4♣
South HCP: 16	♣ A103	♣ KQ6	AP			
Contract: 4♠ S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ AK952		1NT	Pass	2♥
Vul: Both	♥ AK92	♥ Q8	Pass	2♠	Pass	3♣
North HCP: 16	♦ K64	♦ A10	Pass	3NT	Pass	4NT ¹
South HCP: 16	♣ A653	♣ QJ102	Pass	7♣	AP	
Contract: 7♣ S			1. Quantitative 4NT			

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ AQJ106	♠ 854				1NT
Vul: NS	♥ Q105	♥ AKJ94	Pass	2♥	Pass	2♠
North HCP: 14	♦ KJ106	♦ A9	Pass	3♦	Pass	4♣
South HCP: 15	♣ J	♣ K107	AP			
Contract: 4♠ S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ A9853	♠ KJ1064		1NT	Pass	2♥
Vul: None	♥ AJ2	♥ K6	Pass	2NT ¹	Pass	3NT ²
North HCP: 15	♦ A6	♦ 83	Pass	4♦ ³	Pass	4♥ ⁴
South HCP: 14	♣ Q105	♣ AK84	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: 65	North:	South:	West	North	East	South
Dealer: S	♠ AK862	♠ Q94				1NT
Vul: None	♥ K	♥ AJ96	Pass	2♥	Pass	2♠
North HCP: 14	♦ A10862	♦ J5	Pass	3♦	Pass	4♣
South HCP: 15	♣ 105	♣ AK42	Pass	4NT ¹	Pass	5♠
Contract: 6♠ S			Pass	6♠	AP	
			1. Blackwood 0314, for ♠			

South hands (Practice Page)

Jacoby Transfers

Board: 60	♠ Q10963	The opponents are silent.
Dealer: N	♥ 9	
Vul: Both	♦ 74	Partner bids first.
HCP: 9	♣ AK862	

Board: 61	♠ K873	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: NS	♦ K65	You bid first.
HCP: 16	♣ KQ6	

Board: 62	♠ AK952	The opponents are silent.
Dealer: N	♥ Q8	
Vul: Both	♦ A10	Partner bids first.
HCP: 16	♣ QJ102	

Board: 63	♠ 854	The opponents are silent.
Dealer: S	♥ AKJ94	
Vul: NS	♦ A9	You bid first.
HCP: 15	♣ K107	

Board: 64	♠ KJ1064	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ 83	Partner bids first.
HCP: 14	♣ AK84	

Board: 65	♠ Q94	The opponents are silent.
Dealer: S	♥ AJ96	
Vul: None	♦ J5	You bid first.
HCP: 15	♣ AK42	

Jacoby Transfers Both hands (Answers Page)

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ Q10963		1NT	Pass	2♥
Vul: Both	♥ AQ865	♥ 9	Pass	2♠	Pass	3♣
North HCP: 15	♦ Q62	♦ 74	Pass	4♠	AP	
South HCP: 9	♣ 95	♣ AK862				
Contract: 4♠ N						

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ AJ1042	♠ K873				1NT
Vul: NS	♥ 1083	♥ AJ9	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q9	♦ K65	Pass	3NT	Pass	4♣
South HCP: 16	♣ A103	♣ KQ6	AP			
Contract: 4♠ S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ AK952		1NT	Pass	2♥
Vul: Both	♥ AK92	♥ Q8	Pass	2♠	Pass	3♣
North HCP: 16	♦ K64	♦ A10	Pass	3NT	Pass	4NT ¹
South HCP: 16	♣ A653	♣ QJ102	Pass	7♣	AP	
Contract: 7♣ S			1. Quantitative 4NT			

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ AQJ106	♠ 854				1NT
Vul: NS	♥ Q105	♥ AKJ94	Pass	2♥	Pass	2♠
North HCP: 14	♦ KJ106	♦ A9	Pass	3♦	Pass	4♣
South HCP: 15	♣ J	♣ K107	AP			
Contract: 4♠ S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ A9853	♠ KJ1064		1NT	Pass	2♥
Vul: None	♥ AJ2	♥ K6	Pass	2NT ¹	Pass	3NT ²
North HCP: 15	♦ A6	♦ 83	Pass	4♦ ³	Pass	4♥ ⁴
South HCP: 14	♣ Q105	♣ AK84	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: 65	North:	South:	West	North	East	South
Dealer: S	♠ AK862	♠ Q94				1NT
Vul: None	♥ K	♥ AJ96	Pass	2♥	Pass	2♠
North HCP: 14	♦ A10862	♦ J5	Pass	3♦	Pass	4♣
South HCP: 15	♣ 105	♣ AK42	Pass	4NT ¹	Pass	5♠
Contract: 6♠ S			Pass	6♠	AP	
			1. Blackwood 0314, for ♠			

North hands (Practice Page)

Jacoby Transfers

Board: 66	♠ AJ	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: None	♦ A987	You bid first.
HCP: 15	♣ K764	

Board: 67	♠ 1097642	East Bids 3♣ if possible.
Dealer: S	♥ 102	
Vul: EW	♦ KJ2	Partner bids first.
HCP: 7	♣ K6	

Board: 68	♠ A73	The opponents are silent.
Dealer: N	♥ A42	
Vul: NS	♦ QJ107	You bid first.
HCP: 15	♣ KJ2	

Board: 69	♠ KQJ105	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: NS	♦ 85	Partner bids first.
HCP: 12	♣ J97	

Board: 70	♠ 876	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ K72	You bid first.
HCP: 16	♣ KJ85	

Board: 71	♠ AJ10654	The opponents are silent.
Dealer: S	♥ J32	
Vul: Both	♦ J87	Partner bids first.
HCP: 7	♣ 2	

Jacoby Transfers Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ1092		1NT	Pass	2♥
Vul: None	♥ QJ2	♥ 73	Pass	2♠	Pass	3♦
North HCP: 15	♦ A987	♦ QJ43	Pass	3NT	AP	
South HCP: 10	♣ K764	♣ Q9				
Contract: 3N N						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ 1097642	♠ AQJ8				1NT
Vul: EW	♥ 102	♥ AK87	Pass	2♥	3♣	3♠
North HCP: 7	♦ KJ2	♦ 1094	Pass	4♠	AP	
South HCP: 15	♣ K6	♣ J3				
Contract: 4♠ S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ Q10986		1NT	Pass	2♥
Vul: NS	♥ A42	♥ 1086	Pass	2♠	Pass	3♣
North HCP: 15	♦ QJ107	♦ A	Pass	4♠	AP	
South HCP: 10	♣ KJ2	♣ A1073				
Contract: 4♠ N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ KQJ105	♠ A872				1NT
Vul: NS	♥ AJ2	♥ K107	Pass	2♥	Pass	2♠
North HCP: 12	♦ 85	♦ J102	Pass	3NT	Pass	4♠
South HCP: 15	♣ J97	♣ AK10	AP			
Contract: 4♠ S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ 876	♠ QJ10532		1NT	Pass	2♥
Vul: EW	♥ AKQ	♥ J97	Pass	2♠	Pass	3♠
North HCP: 16	♦ K72	♦ A4	AP			
South HCP: 8	♣ KJ85	♣ 73				
Contract: 3♠ N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ AJ10654	♠ 92				1NT
Vul: Both	♥ J32	♥ K107	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ J87	♦ AK93	AP			
South HCP: 17	♣ 2	♣ AK96	1. Texas			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 66	♠ KQ1092	The opponents are silent.
Dealer: N	♥ 73	
Vul: None	♦ QJ43	Partner bids first.
HCP: 10	♣ Q9	

Board: 67	♠ AQJ8	East Bids 3♣ if possible.
Dealer: S	♥ AK87	
Vul: EW	♦ 1094	You bid first.
HCP: 15	♣ J3	

Board: 68	♠ Q10986	The opponents are silent.
Dealer: N	♥ 1086	
Vul: NS	♦ A	Partner bids first.
HCP: 10	♣ A1073	

Board: 69	♠ A872	The opponents are silent.
Dealer: S	♥ K107	
Vul: NS	♦ J102	You bid first.
HCP: 15	♣ AK10	

Board: 70	♠ QJ10532	The opponents are silent.
Dealer: N	♥ J97	
Vul: EW	♦ A4	Partner bids first.
HCP: 8	♣ 73	

Board: 71	♠ 92	The opponents are silent.
Dealer: S	♥ K107	
Vul: Both	♦ AK93	You bid first.
HCP: 17	♣ AK96	

Jacoby Transfers Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ1092		1NT	Pass	2♥
Vul: None	♥ QJ2	♥ 73	Pass	2♠	Pass	3♦
North HCP: 15	♦ A987	♦ QJ43	Pass	3NT	AP	
South HCP: 10	♣ K764	♣ Q9				
Contract: 3N N						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ 1097642	♠ AQJ8				1NT
Vul: EW	♥ 102	♥ AK87	Pass	2♥	3♣	3♠
North HCP: 7	♦ KJ2	♦ 1094	Pass	4♠	AP	
South HCP: 15	♣ K6	♣ J3				
Contract: 4♠ S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ Q10986		1NT	Pass	2♥
Vul: NS	♥ A42	♥ 1086	Pass	2♠	Pass	3♣
North HCP: 15	♦ QJ107	♦ A	Pass	4♠	AP	
South HCP: 10	♣ KJ2	♣ A1073				
Contract: 4♠ N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ KQJ105	♠ A872				1NT
Vul: NS	♥ AJ2	♥ K107	Pass	2♥	Pass	2♠
North HCP: 12	♦ 85	♦ J102	Pass	3NT	Pass	4♠
South HCP: 15	♣ J97	♣ AK10	AP			
Contract: 4♠ S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ 876	♠ QJ10532		1NT	Pass	2♥
Vul: EW	♥ AKQ	♥ J97	Pass	2♠	Pass	3♠
North HCP: 16	♦ K72	♦ A4	AP			
South HCP: 8	♣ KJ85	♣ 73				
Contract: 3♠ N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ AJ10654	♠ 92				1NT
Vul: Both	♥ J32	♥ K107	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ J87	♦ AK93	AP			
South HCP: 17	♣ 2	♣ AK96	1. Texas			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfers

Board: 72	♠ AQ	The opponents are silent.
Dealer: N	♥ A754	
Vul: None	♦ AJ109	You bid first.
HCP: 16	♣ J62	
Board: 73	♠ 1098742	The opponents are silent.
Dealer: S	♥ Q7	
Vul: NS	♦ K2	Partner bids first.
HCP: 7	♣ Q84	
Board: 74	♠ Q542	The opponents are silent.
Dealer: N	♥ Q75	
Vul: NS	♦ K4	You bid first.
HCP: 15	♣ AKJ5	
Board: 75	♠ 108543	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ Q9	Partner bids first.
HCP: 9	♣ AK1087	
Board: 76	♠ A63	West Doubles 2♥ if possible.
Dealer: N	♥ Q109	
Vul: Both	♦ K1098	You bid first.
HCP: 16	♣ AK10	
Board: 77	♠ Q9653	The opponents are silent.
Dealer: S	♥ Q2	
Vul: None	♦ Q10	Partner bids first.
HCP: 12	♣ AQ94	

Jacoby Transfers Both hands (Answers Page)

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 1087632		1NT	Pass	2♥
Vul: None	♥ A754	♥ Q	Pass	2♠	AP	
North HCP: 16	♦ AJ109	♦ 54				
South HCP: 2	♣ J62	♣ 8753				
Contract: 2♠ N						
Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 1098742	♠ AJ6				1♣
Vul: NS	♥ Q7	♥ A3	Pass	1♠	Pass	1NT
North HCP: 7	♦ K2	♦ J73	Pass	2♠	AP	
South HCP: 14	♣ Q84	♣ A9732				
Contract: 2♠ N						
Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ Q542	♠ KJ10983		1NT	Pass	2♥
Vul: NS	♥ Q75	♥ 1086	Pass	2NT ¹	Pass	3♠
North HCP: 15	♦ K4	♦ 952	AP			
South HCP: 4	♣ AKJ5	♣ 2				
Contract: 3♠ S			1. Extended acceptance after NT			
Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 108543	♠ AK2				1NT
Vul: EW	♥ 2	♥ A103	Pass	2♥	Pass	2♠
North HCP: 9	♦ Q9	♦ A10853	Pass	3♣	Pass	4♠
South HCP: 17	♣ AK1087	♣ Q5	AP			
Contract: 4♠ S						
Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ J98742		1NT	Pass	2♥
Vul: Both	♥ Q109	♥ 85	X	2♠	AP	
North HCP: 16	♦ K1098	♦ 74				
South HCP: 1	♣ AK10	♣ 832				
Contract: 2♠ N						
Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ Q9653	♠ AKJ				1NT
Vul: None	♥ Q2	♥ 974	Pass	2♥	Pass	2♠
North HCP: 12	♦ Q10	♦ A5432	Pass	3♣	Pass	4♠
South HCP: 15	♣ AQ94	♣ K10	AP			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 72	♠ 1087632	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ 54	Partner bids first.
HCP: 2	♣ 8753	
Board: 73	♠ AJ6	The opponents are silent.
Dealer: S	♥ A3	
Vul: NS	♦ J73	You bid first.
HCP: 14	♣ A9732	
Board: 74	♠ KJ10983	The opponents are silent.
Dealer: N	♥ 1086	
Vul: NS	♦ 952	Partner bids first.
HCP: 4	♣ 2	
Board: 75	♠ AK2	The opponents are silent.
Dealer: S	♥ A103	
Vul: EW	♦ A10853	You bid first.
HCP: 17	♣ Q5	
Board: 76	♠ J98742	West Doubles 2♥ if possible.
Dealer: N	♥ 85	
Vul: Both	♦ 74	Partner bids first.
HCP: 1	♣ 832	
Board: 77	♠ AKJ	The opponents are silent.
Dealer: S	♥ 974	
Vul: None	♦ A5432	You bid first.
HCP: 15	♣ K10	

Jacoby Transfers Both hands (Answers Page)

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 1087632		1NT	Pass	2♥
Vul: None	♥ A754	♥ Q	Pass	2♠	AP	
North HCP: 16	♦ AJ109	♦ 54				
South HCP: 2	♣ J62	♣ 8753				
Contract: 2♠ N						
Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 1098742	♠ AJ6				1♣
Vul: NS	♥ Q7	♥ A3	Pass	1♠	Pass	1NT
North HCP: 7	♦ K2	♦ J73	Pass	2♠	AP	
South HCP: 14	♣ Q84	♣ A9732				
Contract: 2♠ N						
Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ Q542	♠ KJ10983		1NT	Pass	2♥
Vul: NS	♥ Q75	♥ 1086	Pass	2NT ¹	Pass	3♠
North HCP: 15	♦ K4	♦ 952	AP			
South HCP: 4	♣ AKJ5	♣ 2				
Contract: 3♠ S			1. Extended acceptance after NT			
Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 108543	♠ AK2				1NT
Vul: EW	♥ 2	♥ A103	Pass	2♥	Pass	2♠
North HCP: 9	♦ Q9	♦ A10853	Pass	3♣	Pass	4♠
South HCP: 17	♣ AK1087	♣ Q5	AP			
Contract: 4♠ S						
Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ J98742		1NT	Pass	2♥
Vul: Both	♥ Q109	♥ 85	X	2♠	AP	
North HCP: 16	♦ K1098	♦ 74				
South HCP: 1	♣ AK10	♣ 832				
Contract: 2♠ N						
Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ Q9653	♠ AKJ				1NT
Vul: None	♥ Q2	♥ 974	Pass	2♥	Pass	2♠
North HCP: 12	♦ Q10	♦ A5432	Pass	3♣	Pass	4♠
South HCP: 15	♣ AQ94	♣ K10	AP			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfers

Board: 78	♠ Q63	The opponents are silent.
Dealer: N	♥ AK74	
Vul: Both	♦ KQ2	You bid first.
HCP: 17	♣ K84	
Board: 79	♠ KQJ763	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ 1097	Partner bids first.
HCP: 8	♣ Q105	
Board: 80	♠ AQ86	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: EW	♦ J1053	You bid first.
HCP: 16	♣ K5	
Board: 81	♠ AQ1072	The opponents are silent.
Dealer: S	♥ J104	
Vul: Both	♦ K1092	Partner bids first.
HCP: 13	♣ K	
Board: 82	♠ 872	The opponents are silent.
Dealer: N	♥ K72	
Vul: EW	♦ AJ10	You bid first.
HCP: 15	♣ AK85	
Board: 83	♠ AKJ76	East Doubles 2♥ if possible.
Dealer: S	♥ Q92	
Vul: EW	♦ 1097	Partner bids first.
HCP: 10	♣ 102	

Jacoby Transfers Both hands (Answers Page)

Board: 78			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♥
Vul: Both	♠ Q63	♠ AK1094	Pass	2♠	Pass	3♣
North HCP: 17	♥ AK74	♥ 8	Pass	4♠	Pass	4NT ¹
South HCP: 18	♦ KQ2	♦ A95	Pass	5♦	Pass	5♥
Contract: 7♠ N	♣ K84	♣ AQJ2	Pass	6♣	Pass	7♠
			AP			

1. Blackwood 0314, for ♠

Board: 79			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ KQJ763	♠ 102	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♥ 10	♥ AKQ3	AP			
South HCP: 15	♦ 1097	♦ Q864				
Contract: 4♠ S	♣ Q105	♣ KJ7				

1. Texas

Board: 80			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♥
Vul: EW	♠ AQ86	♠ 1075432	Pass	2NT ¹	Pass	3♠
North HCP: 16	♥ AQ2	♥ J65	AP			
South HCP: 7	♦ J1053	♦ Q6				
Contract: 3♠ S	♣ K5	♣ A8				

1. Extended acceptance after NT

Board: 81			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ AQ1072	♠ KJ8	Pass	2♥	Pass	2♠
North HCP: 13	♥ J104	♥ A86	Pass	3♦	Pass	4♠
South HCP: 16	♦ K1092	♦ Q3	AP			
Contract: 4♠ S	♣ K	♣ AQ642				

Board: 82			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♥
Vul: EW	♠ 872	♠ AK1053	Pass	2♠	Pass	3NT
North HCP: 15	♥ K72	♥ A105	Pass	4♠	AP	
South HCP: 13	♦ AJ10	♦ 83				
Contract: 4♠ N	♣ AK85	♣ Q63				

Board: 83			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ AKJ76	♠ 85	Pass	2♥	X	XX ¹
North HCP: 10	♥ Q92	♥ K63	Pass	3NT	AP	
South HCP: 15	♦ 1097	♦ AKQ				
Contract: 3N S	♣ 102	♣ QJ983				

1. artificial

South hands (Practice Page)

Jacoby Transfers

Board: 78	♠ AK1094	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ A95	Partner bids first.
HCP: 18	♣ AQJ2	
Board: 79	♠ 102	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: None	♦ Q864	You bid first.
HCP: 15	♣ KJ7	
Board: 80	♠ 1075432	The opponents are silent.
Dealer: N	♥ J65	
Vul: EW	♦ Q6	Partner bids first.
HCP: 7	♣ A8	
Board: 81	♠ KJ8	The opponents are silent.
Dealer: S	♥ A86	
Vul: Both	♦ Q3	You bid first.
HCP: 16	♣ AQ642	
Board: 82	♠ AK1053	The opponents are silent.
Dealer: N	♥ A105	
Vul: EW	♦ 83	Partner bids first.
HCP: 13	♣ Q63	
Board: 83	♠ 85	East Doubles 2♥ if possible.
Dealer: S	♥ K63	
Vul: EW	♦ AKQ	You bid first.
HCP: 15	♣ QJ983	

Jacoby Transfers Both hands (Answers Page)

Board: 78			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♥
Vul: Both	♠ Q63	♠ AK1094	Pass	2♠	Pass	3♣
North HCP: 17	♥ AK74	♥ 8	Pass	4♠	Pass	4NT ¹
South HCP: 18	♦ KQ2	♦ A95	Pass	5♦	Pass	5♥
Contract: 7♠ N	♣ K84	♣ AQJ2	Pass	6♣	Pass	7♠
			AP			

1. Blackwood 0314, for ♠

Board: 79			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ KQJ763	♠ 102	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♥ 10	♥ AKQ3	AP			
South HCP: 15	♦ 1097	♦ Q864				
Contract: 4♠ S	♣ Q105	♣ KJ7				

1. Texas

Board: 80			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♥
Vul: EW	♠ AQ86	♠ 1075432	Pass	2NT ¹	Pass	3♠
North HCP: 16	♥ AQ2	♥ J65	AP			
South HCP: 7	♦ J1053	♦ Q6				
Contract: 3♠ S	♣ K5	♣ A8				

1. Extended acceptance after NT

Board: 81			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ AQ1072	♠ KJ8	Pass	2♥	Pass	2♠
North HCP: 13	♥ J104	♥ A86	Pass	3♦	Pass	4♠
South HCP: 16	♦ K1092	♦ Q3	AP			
Contract: 4♠ S	♣ K	♣ AQ642				

Board: 82			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♥
Vul: EW	♠ 872	♠ AK1053	Pass	2♠	Pass	3NT
North HCP: 15	♥ K72	♥ A105	Pass	4♠	AP	
South HCP: 13	♦ AJ10	♦ 83				
Contract: 4♠ N	♣ AK85	♣ Q63				

Board: 83			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ AKJ76	♠ 85	Pass	2♥	X	XX ¹
North HCP: 10	♥ Q92	♥ K63	Pass	3NT	AP	
South HCP: 15	♦ 1097	♦ AKQ				
Contract: 3N S	♣ 102	♣ QJ983				

1. artificial

North hands (Practice Page)

Jacoby Transfers

Board: 84	♠ A7	The opponents are silent.
Dealer: N	♥ A83	
Vul: Both	♦ KJ1097	You bid first.
HCP: 15	♣ QJ10	

Board: 85	♠ QJ10932	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ K6	Partner bids first.
HCP: 6	♣ 10854	

Board: 86	♠ KJ76	The opponents are silent.
Dealer: N	♥ A1042	
Vul: NS	♦ AQ10	You bid first.
HCP: 17	♣ K4	

Board: 87	♠ A108532	The opponents are silent.
Dealer: S	♥ Q	
Vul: Both	♦ 72	Partner bids first.
HCP: 6	♣ 9642	

Board: 88	♠ AJ10	The opponents are silent.
Dealer: N	♥ AQJ10	
Vul: NS	♦ K6	You bid first.
HCP: 15	♣ 7654	

Board: 89	♠ A10973	The opponents are silent.
Dealer: S	♥ 85	
Vul: NS	♦ K64	Partner bids first.
HCP: 10	♣ K53	

Jacoby Transfers Both hands (Answers Page)

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ KQ1098		1NT	Pass	2♥
Vul: Both	♥ A83	♥ K109	Pass	2♠	Pass	3NT
North HCP: 15	♦ KJ1097	♦ A53	AP			
South HCP: 15	♣ QJ10	♣ K7				
Contract: 3N N						
Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ QJ10932	♠ 54				1NT
Vul: None	♥ 6	♥ AQ3	Pass	2♥	Pass	2♠
North HCP: 6	♦ K6	♦ QJ852	Pass	3♠	AP	
South HCP: 16	♣ 10854	♣ AQJ				
Contract: 3♠ S						
Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ KJ76	♠ AQ1032		1NT	Pass	2♥
Vul: NS	♥ A1042	♥ K	Pass	2NT ¹	Pass	4♠
North HCP: 17	♦ AQ10	♦ J763	AP			
South HCP: 11	♣ K4	♣ J97	1. Extended acceptance after NT			
Contract: 4♠ S						
Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ A108532	♠ KQJ7				1NT
Vul: Both	♥ Q	♥ KJ9	Pass	2♥	Pass	2♠
North HCP: 6	♦ 72	♦ K86	Pass	3♠	AP	
South HCP: 17	♣ 9642	♣ KJ5				
Contract: 3♠ S						
Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ KQ98743		1NT	Pass	4♥ ¹
Vul: NS	♥ AQJ10	♥ K82	Pass	4♠	AP	
North HCP: 15	♦ K6	♦ 85	1. Texas			
South HCP: 8	♣ 7654	♣ 9				
Contract: 4♠ N						
Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ A10973	♠ KQJ				1NT
Vul: NS	♥ 85	♥ K72	Pass	2♥	Pass	2♠
North HCP: 10	♦ K64	♦ J109	Pass	3NT	Pass	4♠
South HCP: 16	♣ K53	♣ AQ96	AP			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 84	♠ KQ1098	The opponents are silent.
Dealer: N	♥ K109	
Vul: Both	♦ A53	Partner bids first.
HCP: 15	♣ K7	

Board: 85	♠ 54	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: None	♦ QJ852	You bid first.
HCP: 16	♣ AQJ	

Board: 86	♠ AQ1032	The opponents are silent.
Dealer: N	♥ K	
Vul: NS	♦ J763	Partner bids first.
HCP: 11	♣ J97	

Board: 87	♠ KQJ7	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: Both	♦ K86	You bid first.
HCP: 17	♣ KJ5	

Board: 88	♠ KQ98743	The opponents are silent.
Dealer: N	♥ K82	
Vul: NS	♦ 85	Partner bids first.
HCP: 8	♣ 9	

Board: 89	♠ KQJ	The opponents are silent.
Dealer: S	♥ K72	
Vul: NS	♦ J109	You bid first.
HCP: 16	♣ AQ96	

Jacoby Transfers Both hands (Answers Page)

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ KQ1098		1NT	Pass	2♥
Vul: Both	♥ A83	♥ K109	Pass	2♠	Pass	3NT
North HCP: 15	♦ KJ1097	♦ A53	AP			
South HCP: 15	♣ QJ10	♣ K7				
Contract: 3N N						
Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ QJ10932	♠ 54				1NT
Vul: None	♥ 6	♥ AQ3	Pass	2♥	Pass	2♠
North HCP: 6	♦ K6	♦ QJ852	Pass	3♠	AP	
South HCP: 16	♣ 10854	♣ AQJ				
Contract: 3♠ S						
Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ KJ76	♠ AQ1032		1NT	Pass	2♥
Vul: NS	♥ A1042	♥ K	Pass	2NT ¹	Pass	4♠
North HCP: 17	♦ AQ10	♦ J763	AP			
South HCP: 11	♣ K4	♣ J97	1. Extended acceptance after NT			
Contract: 4♠ S						
Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ A108532	♠ KQJ7				1NT
Vul: Both	♥ Q	♥ KJ9	Pass	2♥	Pass	2♠
North HCP: 6	♦ 72	♦ K86	Pass	3♠	AP	
South HCP: 17	♣ 9642	♣ KJ5				
Contract: 3♠ S						
Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ KQ98743		1NT	Pass	4♥ ¹
Vul: NS	♥ AQJ10	♥ K82	Pass	4♠	AP	
North HCP: 15	♦ K6	♦ 85	1. Texas			
South HCP: 8	♣ 7654	♣ 9				
Contract: 4♠ N						
Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ A10973	♠ KQJ				1NT
Vul: NS	♥ 85	♥ K72	Pass	2♥	Pass	2♠
North HCP: 10	♦ K64	♦ J109	Pass	3NT	Pass	4♠
South HCP: 16	♣ K53	♣ AQ96	AP			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfers

Board: 90	♠ A7	The opponents are silent.
Dealer: N	♥ Q104	
Vul: EW	♦ Q963	You bid first.
HCP: 16	♣ AKJ9	

Board: 91	♠ AJ643	The opponents are silent.
Dealer: S	♥ K2	
Vul: Both	♦ 532	Partner bids first.
HCP: 10	♣ Q82	

Board: 92	♠ K6	The opponents are silent.
Dealer: N	♥ AK108	
Vul: EW	♦ J43	You bid first.
HCP: 15	♣ A764	

Board: 93	♠ A9543	The opponents are silent.
Dealer: S	♥ J107	
Vul: None	♦ 7642	Partner bids first.
HCP: 9	♣ A	

Board: 94	♠ J3	The opponents are silent.
Dealer: N	♥ KJ32	
Vul: NS	♦ QJ54	You bid first.
HCP: 16	♣ AKJ	

Board: 95	♠ KQJ75	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: Both	♦ 532	Partner bids first.
HCP: 14	♣ Q7	

Jacoby Transfers Both hands (Answers Page)

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ KJ654		1NT	Pass	2♥
Vul: EW	♥ Q104	♥ 2	Pass	2♠	Pass	3♣
North HCP: 16	♦ Q963	♦ AK2	Pass	3NT	AP	
South HCP: 13	♣ AKJ9	♣ Q874				
Contract: 3N N						

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ AJ643	♠ 95				1NT
Vul: Both	♥ K2	♥ A6	Pass	2♥	Pass	2♠
North HCP: 10	♦ 532	♦ AQJ64	Pass	3NT	AP	
South HCP: 15	♣ Q82	♣ KJ104				
Contract: 3N S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ QJ10984		1NT	Pass	4♥ ¹
Vul: EW	♥ AK108	♥ 64	Pass	4♠	AP	
North HCP: 15	♦ J43	♦ A62	1. Texas			
South HCP: 8	♣ A764	♣ J9				
Contract: 4♠ N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ A9543	♠ K2				1NT
Vul: None	♥ J107	♥ AKQ9	Pass	2♥	Pass	2♠
North HCP: 9	♦ 7642	♦ 953	Pass	2NT	AP	
South HCP: 15	♣ A	♣ QJ95				
Contract: 2N S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ KQ1084		1NT	Pass	2♥
Vul: NS	♥ KJ32	♥ Q105	Pass	2♠	Pass	3NT
North HCP: 16	♦ QJ54	♦ A8	AP			
South HCP: 11	♣ AKJ	♣ 943				
Contract: 3N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ KQJ75	♠ A92				1NT
Vul: Both	♥ AQ6	♥ K2	Pass	2♥	Pass	2♠
North HCP: 14	♦ 532	♦ J107	Pass	3NT	Pass	4♠
South HCP: 16	♣ Q7	♣ AKJ96	AP			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 90	♠ KJ654	The opponents are silent.
Dealer: N	♥ 2	
Vul: EW	♦ AK2	Partner bids first.
HCP: 13	♣ Q874	

Board: 91	♠ 95	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ AQJ64	You bid first.
HCP: 15	♣ KJ104	

Board: 92	♠ QJ10984	The opponents are silent.
Dealer: N	♥ 64	
Vul: EW	♦ A62	Partner bids first.
HCP: 8	♣ J9	

Board: 93	♠ K2	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: None	♦ 953	You bid first.
HCP: 15	♣ QJ95	

Board: 94	♠ KQ1084	The opponents are silent.
Dealer: N	♥ Q105	
Vul: NS	♦ A8	Partner bids first.
HCP: 11	♣ 943	

Board: 95	♠ A92	The opponents are silent.
Dealer: S	♥ K2	
Vul: Both	♦ J107	You bid first.
HCP: 16	♣ AKJ96	

Jacoby Transfers Both hands (Answers Page)

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ KJ654		1NT	Pass	2♥
Vul: EW	♥ Q104	♥ 2	Pass	2♠	Pass	3♣
North HCP: 16	♦ Q963	♦ AK2	Pass	3NT	AP	
South HCP: 13	♣ AKJ9	♣ Q874				
Contract: 3N N						

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ AJ643	♠ 95				1NT
Vul: Both	♥ K2	♥ A6	Pass	2♥	Pass	2♠
North HCP: 10	♦ 532	♦ AQJ64	Pass	3NT	AP	
South HCP: 15	♣ Q82	♣ KJ104				
Contract: 3N S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ QJ10984		1NT	Pass	4♥ ¹
Vul: EW	♥ AK108	♥ 64	Pass	4♠	AP	
North HCP: 15	♦ J43	♦ A62	1. Texas			
South HCP: 8	♣ A764	♣ J9				
Contract: 4♠ N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ A9543	♠ K2				1NT
Vul: None	♥ J107	♥ AKQ9	Pass	2♥	Pass	2♠
North HCP: 9	♦ 7642	♦ 953	Pass	2NT	AP	
South HCP: 15	♣ A	♣ QJ95				
Contract: 2N S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ KQ1084		1NT	Pass	2♥
Vul: NS	♥ KJ32	♥ Q105	Pass	2♠	Pass	3NT
North HCP: 16	♦ QJ54	♦ A8	AP			
South HCP: 11	♣ AKJ	♣ 943				
Contract: 3N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ KQJ75	♠ A92				1NT
Vul: Both	♥ AQ6	♥ K2	Pass	2♥	Pass	2♠
North HCP: 14	♦ 532	♦ J107	Pass	3NT	Pass	4♠
South HCP: 16	♣ Q7	♣ AKJ96	AP			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfers

Board: 96	♠ KQ	The opponents are silent.
Dealer: N	♥ K642	
Vul: EW	♦ Q102	You bid first.
HCP: 15	♣ AJ62	
Board: 97	♠ KJ1086	The opponents are silent.
Dealer: S	♥ 75	
Vul: Both	♦ KQ872	Partner bids first.
HCP: 9	♣ 5	
Board: 98	♠ J9	The opponents are silent.
Dealer: N	♥ A842	
Vul: NS	♦ AQ10	You bid first.
HCP: 15	♣ KJ73	
Board: 99	♠ J108742	East Doubles 4♥ if possible.
Dealer: S	♥ 10	
Vul: EW	♦ K986	Partner bids first.
HCP: 8	♣ A2	
Board: 100	♠ 92	The opponents are silent.
Dealer: N	♥ AQ1074	
Vul: Both	♦ A75	You bid first.
HCP: 15	♣ AJ10	
Board: 101	♠ AJ98764	East Doubles Pass if possible.
Dealer: S	♥ 7	
Vul: None	♦ 42	Partner bids first.
HCP: 5	♣ 976	

Jacoby Transfers Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J107643		1NT	Pass	2♥
Vul: EW	♥ K642	♥ AQ	Pass	2♠	Pass	3♠
North HCP: 15	♦ Q102	♦ J86	AP			
South HCP: 8	♣ AJ62	♣ 87				
Contract: 3♠ N						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ KJ1086	♠ AQ5				1NT
Vul: Both	♥ 75	♥ K94	Pass	2♥	Pass	2♠
North HCP: 9	♦ KQ872	♦ 94	Pass	3♦	Pass	4♠
South HCP: 15	♣ 5	♣ AQ763	AP			
Contract: 4♠ S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ AK1072		1NT	Pass	2♥
Vul: NS	♥ A842	♥ KQJ	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQ10	♦ 73	AP			
South HCP: 13	♣ KJ73	♣ 652				
Contract: 3N N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ J108742	♠ A95				1NT
Vul: EW	♥ 10	♥ AJ5	Pass	4♥ ¹	X	4♠
North HCP: 8	♦ K986	♦ AJ10	AP			
South HCP: 17	♣ A2	♣ K873	1. Texas			
Contract: 4♠ S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ A10653		1NT	Pass	2♥
Vul: Both	♥ AQ1074	♥ KJ	Pass	2♠	Pass	2NT
North HCP: 15	♦ A75	♦ J32	AP			
South HCP: 9	♣ AJ10	♣ 752				
Contract: 2N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ AJ98764	♠ KQ10				1NT
Vul: None	♥ 7	♥ Q984	Pass	4♥ ¹	Pass	4♠
North HCP: 5	♦ 42	♦ KJ	Pass	Pass	X	AP
South HCP: 15	♣ 976	♣ KJ108	1. Texas			
Contract: 4♠X S						

South hands (Practice Page)

Jacoby Transfers

Board: 96	♠ J107643	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ J86	Partner bids first.
HCP: 8	♣ 87	
Board: 97	♠ AQ5	The opponents are silent.
Dealer: S	♥ K94	
Vul: Both	♦ 94	You bid first.
HCP: 15	♣ AQ763	
Board: 98	♠ AK1072	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: NS	♦ 73	Partner bids first.
HCP: 13	♣ 652	
Board: 99	♠ A95	East Doubles 4♥ if possible.
Dealer: S	♥ AJ5	
Vul: EW	♦ AJ10	You bid first.
HCP: 17	♣ K873	
Board: 100	♠ A10653	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ J32	Partner bids first.
HCP: 9	♣ 752	
Board: 101	♠ KQ10	East Doubles Pass if possible.
Dealer: S	♥ Q984	
Vul: None	♦ KJ	You bid first.
HCP: 15	♣ KJ108	

Jacoby Transfers Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J107643		1NT	Pass	2♥
Vul: EW	♥ K642	♥ AQ	Pass	2♠	Pass	3♠
North HCP: 15	♦ Q102	♦ J86	AP			
South HCP: 8	♣ AJ62	♣ 87				
Contract: 3♠ N						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ KJ1086	♠ AQ5				1NT
Vul: Both	♥ 75	♥ K94	Pass	2♥	Pass	2♠
North HCP: 9	♦ KQ872	♦ 94	Pass	3♦	Pass	4♠
South HCP: 15	♣ 5	♣ AQ763	AP			
Contract: 4♠ S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ AK1072		1NT	Pass	2♥
Vul: NS	♥ A842	♥ KQJ	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQ10	♦ 73	AP			
South HCP: 13	♣ KJ73	♣ 652				
Contract: 3N N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ J108742	♠ A95				1NT
Vul: EW	♥ 10	♥ AJ5	Pass	4♥ ¹	X	4♠
North HCP: 8	♦ K986	♦ AJ10	AP			
South HCP: 17	♣ A2	♣ K873	1. Texas			
Contract: 4♠ S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ A10653		1NT	Pass	2♥
Vul: Both	♥ AQ1074	♥ KJ	Pass	2♠	Pass	2NT
North HCP: 15	♦ A75	♦ J32	AP			
South HCP: 9	♣ AJ10	♣ 752				
Contract: 2N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ AJ98764	♠ KQ10				1NT
Vul: None	♥ 7	♥ Q984	Pass	4♥ ¹	Pass	4♠
North HCP: 5	♦ 42	♦ KJ	Pass	Pass	X	AP
South HCP: 15	♣ 976	♣ KJ108	1. Texas			
Contract: 4♠X S						

North hands (Practice Page)

Jacoby Transfers

Board: 102	♠ KQ53	The opponents are silent.
Dealer: N	♥ K85	
Vul: EW	♦ K105	You bid first.
HCP: 15	♣ A72	
Board: 103	♠ KQ109764	East Doubles 1♠ if possible.
Dealer: S	♥ 6	
Vul: Both	♦ 76	Partner bids first.
HCP: 8	♣ K106	
Board: 104	♠ 853	The opponents are silent.
Dealer: N	♥ A83	
Vul: NS	♦ AJ2	You bid first.
HCP: 15	♣ AQ62	
Board: 105	♠ A109754	The opponents are silent.
Dealer: S	♥ 103	
Vul: Both	♦ 1084	Partner bids first.
HCP: 8	♣ A3	
Board: 106	♠ 32	The opponents are silent.
Dealer: N	♥ Q875	
Vul: None	♦ AK73	You bid first.
HCP: 16	♣ AK8	
Board: 107	♠ KQ985	East Doubles 2♥ if possible.
Dealer: S	♥ —	
Vul: Both	♦ AJ854	Partner bids first.
HCP: 15	♣ KQ10	

Jacoby Transfers Both hands (Answers Page)

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ KQ53	♠ 98764		1NT	Pass	2♥
Vul: EW	♥ K85	♥ Q3	Pass	2♠	Pass	3♣
North HCP: 15	♦ K105	♦ A2	Pass	4♠	AP	
South HCP: 10	♣ A72	♣ KJ86				
Contract: 4♠ N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ KQ109764	♠ A2				1♦
Vul: Both	♥ 6	♥ KQ52	Pass	1♠	X	1NT
North HCP: 8	♦ 76	♦ AQJ104	Pass	4♠	AP	
South HCP: 16	♣ K106	♣ 53				
Contract: 4♠ N						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ 853	♠ AQJ62		1NT	Pass	2♥
Vul: NS	♥ A83	♥ 4	Pass	2♠	Pass	3♦
North HCP: 15	♦ AJ2	♦ KQ73	Pass	4♠	AP	
South HCP: 13	♣ AQ62	♣ J75				
Contract: 4♠ N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ A109754	♠ QJ				1NT
Vul: Both	♥ 103	♥ AKJ9	Pass	2♥	Pass	2♠
North HCP: 8	♦ 1084	♦ J952	Pass	3♠	AP	
South HCP: 15	♣ A3	♣ QJ2				
Contract: 3♠ S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ AQJ74		1NT	Pass	2♥
Vul: None	♥ Q875	♥ J10	Pass	2♠	Pass	2NT
North HCP: 16	♦ AK73	♦ 95	AP			
South HCP: 9	♣ AK8	♣ J543				
Contract: 2N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ KQ985	♠ AJ				1NT
Vul: Both	♥ —	♥ A65	Pass	2♥	X	XX ¹
North HCP: 15	♦ AJ854	♦ KQ72	Pass	3♦	Pass	4♦
South HCP: 15	♣ KQ10	♣ J875	Pass	5♦	AP	
Contract: 5♦ N			1. artificial			

South hands (Practice Page)

Jacoby Transfers

Board: 102	♠ 98764	The opponents are silent.
Dealer: N	♥ Q3	
Vul: EW	♦ A2	Partner bids first.
HCP: 10	♣ KJ86	
Board: 103	♠ A2	East Doubles 1♠ if possible.
Dealer: S	♥ KQ52	
Vul: Both	♦ AQJ104	You bid first.
HCP: 16	♣ 53	
Board: 104	♠ AQJ62	The opponents are silent.
Dealer: N	♥ 4	
Vul: NS	♦ KQ73	Partner bids first.
HCP: 13	♣ J75	
Board: 105	♠ QJ	The opponents are silent.
Dealer: S	♥ AKJ9	
Vul: Both	♦ J952	You bid first.
HCP: 15	♣ QJ2	
Board: 106	♠ AQJ74	The opponents are silent.
Dealer: N	♥ J10	
Vul: None	♦ 95	Partner bids first.
HCP: 9	♣ J543	
Board: 107	♠ AJ	East Doubles 2♥ if possible.
Dealer: S	♥ A65	
Vul: Both	♦ KQ72	You bid first.
HCP: 15	♣ J875	

Jacoby Transfers Both hands (Answers Page)

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ KQ53	♠ 98764		1NT	Pass	2♥
Vul: EW	♥ K85	♥ Q3	Pass	2♠	Pass	3♣
North HCP: 15	♦ K105	♦ A2	Pass	4♠	AP	
South HCP: 10	♣ A72	♣ KJ86				
Contract: 4♠ N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ KQ109764	♠ A2				1♦
Vul: Both	♥ 6	♥ KQ52	Pass	1♠	X	1NT
North HCP: 8	♦ 76	♦ AQJ104	Pass	4♠	AP	
South HCP: 16	♣ K106	♣ 53				
Contract: 4♠ N						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ 853	♠ AQJ62		1NT	Pass	2♥
Vul: NS	♥ A83	♥ 4	Pass	2♠	Pass	3♦
North HCP: 15	♦ AJ2	♦ KQ73	Pass	4♠	AP	
South HCP: 13	♣ AQ62	♣ J75				
Contract: 4♠ N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ A109754	♠ QJ				1NT
Vul: Both	♥ 103	♥ AKJ9	Pass	2♥	Pass	2♠
North HCP: 8	♦ 1084	♦ J952	Pass	3♠	AP	
South HCP: 15	♣ A3	♣ QJ2				
Contract: 3♠ S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ AQJ74		1NT	Pass	2♥
Vul: None	♥ Q875	♥ J10	Pass	2♠	Pass	2NT
North HCP: 16	♦ AK73	♦ 95	AP			
South HCP: 9	♣ AK8	♣ J543				
Contract: 2N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ KQ985	♠ AJ				1NT
Vul: Both	♥ —	♥ A65	Pass	2♥	X	XX ¹
North HCP: 15	♦ AJ854	♦ KQ72	Pass	3♦	Pass	4♦
South HCP: 15	♣ KQ10	♣ J875	Pass	5♦	AP	
Contract: 5♦ N			1. artificial			

North hands (Practice Page)

Jacoby Transfers

Board: 108	♠ A8	The opponents are silent.
Dealer: N	♥ 8652	
Vul: NS	♦ A43	You bid first.
HCP: 15	♣ AQJ5	

Board: 109	♠ Q9832	The opponents are silent.
Dealer: S	♥ K104	
Vul: EW	♦ 3	Partner bids first.
HCP: 10	♣ AJ53	

Board: 110	♠ 106	The opponents are silent.
Dealer: N	♥ A3	
Vul: EW	♦ K10987	You bid first.
HCP: 15	♣ AKJ4	

Board: 111	♠ K109865	East Bids 3♦ if possible.
Dealer: S	♥ 653	West Bids 4♦ if possible.
Vul: None	♦ 9	
HCP: 4	♣ J92	Partner bids first.

Board: 112	♠ AQ10	The opponents are silent.
Dealer: N	♥ KQ109	
Vul: None	♦ KQ8	You bid first.
HCP: 16	♣ 654	

Board: 113	♠ KQ1083	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: NS	♦ 86	Partner bids first.
HCP: 10	♣ 932	

Jacoby Transfers Both hands (Answers Page)

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ K9742		1NT	Pass	2♥
Vul: NS	♥ 8652	♥ Q3	Pass	2♠	Pass	3♣
North HCP: 15	♦ A43	♦ J6	Pass	3NT	AP	
South HCP: 9	♣ AQJ5	♣ K987				
Contract: 3N N						
Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ Q9832	♠ K7				1NT
Vul: EW	♥ K104	♥ A987	Pass	2♥	Pass	2♠
North HCP: 10	♦ 3	♦ KQ2	Pass	3♣	Pass	3NT
South HCP: 15	♣ AJ53	♣ K1076	AP			
Contract: 3N S						
Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ AJ987		1NT	Pass	2♥
Vul: EW	♥ A3	♥ 762	Pass	2♠	Pass	3NT
North HCP: 15	♦ K10987	♦ A32	AP			
South HCP: 11	♣ AKJ4	♣ Q6				
Contract: 3N N						
Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ K109865	♠ AQ72				1NT
Vul: None	♥ 653	♥ A87	Pass	2♥	3♦	3♠
North HCP: 4	♦ 9	♦ A63	4♦	4♠	AP	
South HCP: 17	♣ J92	♣ K86				
Contract: 4♠ S						
Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K6532		1NT	Pass	2♥
Vul: None	♥ KQ109	♥ 64	Pass	2♠	Pass	3♣
North HCP: 16	♦ KQ8	♦ 2	Pass	4♠	AP	
South HCP: 9	♣ 654	♣ KQJ102				
Contract: 4♠ N						
Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ KQ1083	♠ AJ75				1NT
Vul: NS	♥ KQ7	♥ A54	Pass	2♥	Pass	2NT ¹
North HCP: 10	♦ 86	♦ Q542	Pass	4♠	AP	
South HCP: 15	♣ 932	♣ A10				
Contract: 4♠ N						

1. Extended acceptance after NT

South hands (Practice Page)

Jacoby Transfers

Board: 108	♠ K9742	The opponents are silent.
Dealer: N	♥ Q3	
Vul: NS	♦ J6	Partner bids first.
HCP: 9	♣ K987	

Board: 109	♠ K7	The opponents are silent.
Dealer: S	♥ A987	
Vul: EW	♦ KQ2	You bid first.
HCP: 15	♣ K1076	

Board: 110	♠ AJ987	The opponents are silent.
Dealer: N	♥ 762	
Vul: EW	♦ A32	Partner bids first.
HCP: 11	♣ Q6	

Board: 111	♠ AQ72	East Bids 3♦ if possible.
Dealer: S	♥ A87	West Bids 4♦ if possible.
Vul: None	♦ A63	
HCP: 17	♣ K86	You bid first.

Board: 112	♠ K6532	The opponents are silent.
Dealer: N	♥ 64	
Vul: None	♦ 2	Partner bids first.
HCP: 9	♣ KQJ102	

Board: 113	♠ AJ75	The opponents are silent.
Dealer: S	♥ A54	
Vul: NS	♦ Q542	You bid first.
HCP: 15	♣ A10	

Jacoby Transfers Both hands (Answers Page)

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ K9742		1NT	Pass	2♥
Vul: NS	♥ 8652	♥ Q3	Pass	2♠	Pass	3♣
North HCP: 15	♦ A43	♦ J6	Pass	3NT	AP	
South HCP: 9	♣ AQJ5	♣ K987				
Contract: 3N N						
Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ Q9832	♠ K7				1NT
Vul: EW	♥ K104	♥ A987	Pass	2♥	Pass	2♠
North HCP: 10	♦ 3	♦ KQ2	Pass	3♣	Pass	3NT
South HCP: 15	♣ AJ53	♣ K1076	AP			
Contract: 3N S						
Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ AJ987		1NT	Pass	2♥
Vul: EW	♥ A3	♥ 762	Pass	2♠	Pass	3NT
North HCP: 15	♦ K10987	♦ A32	AP			
South HCP: 11	♣ AKJ4	♣ Q6				
Contract: 3N N						
Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ K109865	♠ AQ72				1NT
Vul: None	♥ 653	♥ A87	Pass	2♥	3♦	3♠
North HCP: 4	♦ 9	♦ A63	4♦	4♠	AP	
South HCP: 17	♣ J92	♣ K86				
Contract: 4♠ S						
Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K6532		1NT	Pass	2♥
Vul: None	♥ KQ109	♥ 64	Pass	2♠	Pass	3♣
North HCP: 16	♦ KQ8	♦ 2	Pass	4♠	AP	
South HCP: 9	♣ 654	♣ KQJ102				
Contract: 4♠ N						
Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ KQ1083	♠ AJ75				1NT
Vul: NS	♥ KQ7	♥ A54	Pass	2♥	Pass	2NT ¹
North HCP: 10	♦ 86	♦ Q542	Pass	4♠	AP	
South HCP: 15	♣ 932	♣ A10				
Contract: 4♠ N						

1. Extended acceptance after NT

North hands (Practice Page)

Jacoby Transfers

Board: 114	♠ AJ2	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ J742	You bid first.
HCP: 16	♣ QJ75	
Board: 115	♠ Q9753	The opponents are silent.
Dealer: S	♥ 1084	
Vul: NS	♦ A65	Partner bids first.
HCP: 9	♣ K4	
Board: 116	♠ 107	West Doubles 2♥ if possible.
Dealer: N	♥ A86	
Vul: EW	♦ KJ43	You bid first.
HCP: 15	♣ AK73	
Board: 117	♠ KQJ1096	The opponents are silent.
Dealer: S	♥ 75	
Vul: None	♦ 98	Partner bids first.
HCP: 6	♣ 1072	
Board: 118	♠ K82	The opponents are silent.
Dealer: N	♥ A63	
Vul: None	♦ A743	You bid first.
HCP: 16	♣ AJ8	
Board: 119	♠ K10853	The opponents are silent.
Dealer: S	♥ K5	
Vul: Both	♦ K1073	Partner bids first.
HCP: 9	♣ 107	

Jacoby Transfers Both hands (Answers Page)

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ K9876		1NT	Pass	2♥
Vul: None	♥ AK	♥ Q65	Pass	2♠	Pass	3NT
North HCP: 16	♦ J742	♦ AQ	Pass	4♠	AP	
South HCP: 11	♣ QJ75	♣ 642				
Contract: 4♠ N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ Q9753	♠ AJ10				1NT
Vul: NS	♥ 1084	♥ KQ62	Pass	2♥	Pass	2♠
North HCP: 9	♦ A65	♦ KQ2	Pass	2NT	Pass	4♠
South HCP: 16	♣ K4	♣ J108	AP			
Contract: 4♠ S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ AKQ42		1NT	Pass	2♥
Vul: EW	♥ A86	♥ J10	X	XX ¹	Pass	3NT
North HCP: 15	♦ KJ43	♦ Q1065	AP			
South HCP: 12	♣ AK73	♣ 109	1. artificial			
Contract: 3N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ KQJ1096	♠ A85				1NT
Vul: None	♥ 75	♥ AQ96	Pass	2♥	Pass	2♠
North HCP: 6	♦ 98	♦ 103	Pass	3♠	AP	
South HCP: 15	♣ 1072	♣ AJ63				
Contract: 3♠ S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ QJ973		1NT	Pass	2♥
Vul: None	♥ A63	♥ QJ4	Pass	2♠	Pass	3♦
North HCP: 16	♦ A743	♦ K1082	Pass	4♠	AP	
South HCP: 9	♣ AJ8	♣ 4				
Contract: 4♠ N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ K10853	♠ QJ7				1NT
Vul: Both	♥ K5	♥ AQ92	Pass	2♥	Pass	2♠
North HCP: 9	♦ K1073	♦ QJ8	Pass	3♦	Pass	4♠
South HCP: 15	♣ 107	♣ QJ2	AP			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 114	♠ K9876	The opponents are silent.
Dealer: N	♥ Q65	
Vul: None	♦ AQ	Partner bids first.
HCP: 11	♣ 642	
Board: 115	♠ AJ10	The opponents are silent.
Dealer: S	♥ KQ62	
Vul: NS	♦ KQ2	You bid first.
HCP: 16	♣ J108	
Board: 116	♠ AKQ42	West Doubles 2♥ if possible.
Dealer: N	♥ J10	
Vul: EW	♦ Q1065	Partner bids first.
HCP: 12	♣ 109	
Board: 117	♠ A85	The opponents are silent.
Dealer: S	♥ AQ96	
Vul: None	♦ 103	You bid first.
HCP: 15	♣ AJ63	
Board: 118	♠ QJ973	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: None	♦ K1082	Partner bids first.
HCP: 9	♣ 4	
Board: 119	♠ QJ7	The opponents are silent.
Dealer: S	♥ AQ92	
Vul: Both	♦ QJ8	You bid first.
HCP: 15	♣ QJ2	

Jacoby Transfers Both hands (Answers Page)

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ K9876		1NT	Pass	2♥
Vul: None	♥ AK	♥ Q65	Pass	2♠	Pass	3NT
North HCP: 16	♦ J742	♦ AQ	Pass	4♠	AP	
South HCP: 11	♣ QJ75	♣ 642				
Contract: 4♠ N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ Q9753	♠ AJ10				1NT
Vul: NS	♥ 1084	♥ KQ62	Pass	2♥	Pass	2♠
North HCP: 9	♦ A65	♦ KQ2	Pass	2NT	Pass	4♠
South HCP: 16	♣ K4	♣ J108	AP			
Contract: 4♠ S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ AKQ42		1NT	Pass	2♥
Vul: EW	♥ A86	♥ J10	X	XX ¹	Pass	3NT
North HCP: 15	♦ KJ43	♦ Q1065	AP			
South HCP: 12	♣ AK73	♣ 109	1. artificial			
Contract: 3N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ KQJ1096	♠ A85				1NT
Vul: None	♥ 75	♥ AQ96	Pass	2♥	Pass	2♠
North HCP: 6	♦ 98	♦ 103	Pass	3♠	AP	
South HCP: 15	♣ 1072	♣ AJ63				
Contract: 3♠ S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ QJ973		1NT	Pass	2♥
Vul: None	♥ A63	♥ QJ4	Pass	2♠	Pass	3♦
North HCP: 16	♦ A743	♦ K1082	Pass	4♠	AP	
South HCP: 9	♣ AJ8	♣ 4				
Contract: 4♠ N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ K10853	♠ QJ7				1NT
Vul: Both	♥ K5	♥ AQ92	Pass	2♥	Pass	2♠
North HCP: 9	♦ K1073	♦ QJ8	Pass	3♦	Pass	4♠
South HCP: 15	♣ 107	♣ QJ2	AP			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfers

Board: 120	♠ K9	The opponents are silent.
Dealer: N	♥ Q952	
Vul: None	♦ AQ53	You bid first.
HCP: 15	♣ A85	
Board: 121	♠ AK1086	East Doubles 2♥ if possible.
Dealer: S	♥ 9	
Vul: NS	♦ J4	Partner bids first.
HCP: 12	♣ A8643	
Board: 122	♠ 107	West Doubles 2♥ if possible.
Dealer: N	♥ AQ73	
Vul: EW	♦ AK75	You bid first.
HCP: 16	♣ K32	
Board: 123	♠ AQJ104	The opponents are silent.
Dealer: S	♥ K4	
Vul: Both	♦ 952	Partner bids first.
HCP: 10	♣ 752	
Board: 124	♠ Q96	The opponents are silent.
Dealer: N	♥ KJ42	
Vul: NS	♦ AK6	You bid first.
HCP: 16	♣ K76	
Board: 125	♠ AQ1093	The opponents are silent.
Dealer: S	♥ 864	
Vul: Both	♦ 42	Partner bids first.
HCP: 10	♣ A53	

Jacoby Transfers Both hands (Answers Page)

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ AJ742		1NT	Pass	2♥
Vul: None	♥ Q952	♥ K8	Pass	2♠	Pass	2NT
North HCP: 15	♦ AQ53	♦ 986	AP			
South HCP: 9	♣ A85	♣ J32				
Contract: 2N N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ AK1086	♠ Q3	Pass	2♥	X	XX ¹
Vul: NS	♥ 9	♥ AQ54	Pass	3♣	Pass	4♣
North HCP: 12	♦ J4	♦ A109	Pass	4NT ²	Pass	5♣
South HCP: 17	♣ A8643	♣ KQ97	Pass	6♣	AP	
Contract: 6♣ N						

1. artificial
2. Blackwood 0314, for ♣

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ KJ432		1NT	Pass	2♥
Vul: EW	♥ AQ73	♥ J5	X	XX ¹	Pass	3NT
North HCP: 16	♦ AK75	♦ QJ4	AP			
South HCP: 10	♣ K32	♣ Q94				
Contract: 3N N						

1. artificial

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ AQJ104	♠ 97				1NT
Vul: Both	♥ K4	♥ A105	Pass	2♥	Pass	2♠
North HCP: 10	♦ 952	♦ AK43	Pass	3NT	AP	
South HCP: 15	♣ 752	♣ KJ83				
Contract: 3N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ KJ1072		1NT	Pass	2♥
Vul: NS	♥ KJ42	♥ A83	Pass	2♠	Pass	3NT
North HCP: 16	♦ AK6	♦ Q108	Pass	4♠	AP	
South HCP: 11	♣ K76	♣ J4				
Contract: 4♠ N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ AQ1093	♠ J76				1NT
Vul: Both	♥ 864	♥ AKQ105	Pass	2♥	Pass	2♠
North HCP: 10	♦ 42	♦ A108	Pass	3NT	Pass	4♠
South HCP: 16	♣ A53	♣ Q4	AP			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 120	♠ AJ742	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ 986	Partner bids first.
HCP: 9	♣ J32	
Board: 121	♠ Q3	East Doubles 2♥ if possible.
Dealer: S	♥ AQ54	
Vul: NS	♦ A109	You bid first.
HCP: 17	♣ KQ97	
Board: 122	♠ KJ432	West Doubles 2♥ if possible.
Dealer: N	♥ J5	
Vul: EW	♦ QJ4	Partner bids first.
HCP: 10	♣ Q94	
Board: 123	♠ 97	The opponents are silent.
Dealer: S	♥ A105	
Vul: Both	♦ AK43	You bid first.
HCP: 15	♣ KJ83	
Board: 124	♠ KJ1072	The opponents are silent.
Dealer: N	♥ A83	
Vul: NS	♦ Q108	Partner bids first.
HCP: 11	♣ J4	
Board: 125	♠ J76	The opponents are silent.
Dealer: S	♥ AKQ105	
Vul: Both	♦ A108	You bid first.
HCP: 16	♣ Q4	

Jacoby Transfers Both hands (Answers Page)

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ AJ742		1NT	Pass	2♥
Vul: None	♥ Q952	♥ K8	Pass	2♠	Pass	2NT
North HCP: 15	♦ AQ53	♦ 986	AP			
South HCP: 9	♣ A85	♣ J32				
Contract: 2N N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ AK1086	♠ Q3	Pass	2♥	X	XX ¹
Vul: NS	♥ 9	♥ AQ54	Pass	3♣	Pass	4♣
North HCP: 12	♦ J4	♦ A109	Pass	4NT ²	Pass	5♣
South HCP: 17	♣ A8643	♣ KQ97	Pass	6♣	AP	
Contract: 6♣ N						

1. artificial
2. Blackwood 0314, for ♣

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ KJ432		1NT	Pass	2♥
Vul: EW	♥ AQ73	♥ J5	X	XX ¹	Pass	3NT
North HCP: 16	♦ AK75	♦ QJ4	AP			
South HCP: 10	♣ K32	♣ Q94				
Contract: 3N N						

1. artificial

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ AQJ104	♠ 97				1NT
Vul: Both	♥ K4	♥ A105	Pass	2♥	Pass	2♠
North HCP: 10	♦ 952	♦ AK43	Pass	3NT	AP	
South HCP: 15	♣ 752	♣ KJ83				
Contract: 3N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ KJ1072		1NT	Pass	2♥
Vul: NS	♥ KJ42	♥ A83	Pass	2♠	Pass	3NT
North HCP: 16	♦ AK6	♦ Q108	Pass	4♠	AP	
South HCP: 11	♣ K76	♣ J4				
Contract: 4♠ N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ AQ1093	♠ J76				1NT
Vul: Both	♥ 864	♥ AKQ105	Pass	2♥	Pass	2♠
North HCP: 10	♦ 42	♦ A108	Pass	3NT	Pass	4♠
South HCP: 16	♣ A53	♣ Q4	AP			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfers

Board: 126	♠ KQ5	West Bids 4♠ if possible.
Dealer: N	♥ QJ95	East Bids 5♥ if possible.
Vul: NS	♦ KQ	
HCP: 17	♣ A954	You bid first.
Board: 127	♠ AQ983	The opponents are silent.
Dealer: S	♥ J52	
Vul: Both	♦ QJ2	Partner bids first.
HCP: 14	♣ A9	
Board: 128	♠ 875	The opponents are silent.
Dealer: N	♥ AK5	
Vul: None	♦ K54	You bid first.
HCP: 15	♣ KQ54	
Board: 129	♠ Q96532	The opponents are silent.
Dealer: S	♥ 97	
Vul: EW	♦ 4	Partner bids first.
HCP: 5	♣ K975	
Board: 130	♠ A42	West Doubles 4♥ if possible.
Dealer: N	♥ Q82	
Vul: EW	♦ Q7	You bid first.
HCP: 16	♣ AKJ75	
Board: 131	♠ AKJ95	The opponents are silent.
Dealer: S	♥ 74	
Vul: NS	♦ AKJ7	Partner bids first.
HCP: 16	♣ 42	

Jacoby Transfers Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ J1087643		1NT	Pass	4♥ ¹
Vul: NS	♥ QJ95	♥ —	4♠ ²	X	5♥	X
North HCP: 17	♦ KQ	♦ 876	AP			
South HCP: 4	♣ A954	♣ K107	1. Texas			
Contract: 5♥X E			2. Michaels Cuebid			

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ AQ983	♠ KJ4				1NT
Vul: Both	♥ J52	♥ AQ984	Pass	2♥	Pass	2♣
North HCP: 14	♦ QJ2	♦ A4	Pass	3NT	Pass	4♣
South HCP: 16	♣ A9	♣ Q74	AP			
Contract: 4♠ S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ 875	♠ 109632		1NT	Pass	2♥
Vul: None	♥ AK5	♥ J3	Pass	2♣	Pass	3♦
North HCP: 15	♦ K54	♦ A1063	Pass	4♣	AP	
South HCP: 9	♣ KQ54	♣ A10				
Contract: 4♠ N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ Q96532	♠ A108				1NT
Vul: EW	♥ 97	♥ QJ65	Pass	4♥ ¹	Pass	4♣
North HCP: 5	♦ 4	♦ A985	AP			
South HCP: 17	♣ K975	♣ AQ	1. Texas			
Contract: 4♠ S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ KQJ1065		1NT	Pass	4♥ ¹
Vul: EW	♥ Q82	♥ —	X	4♣	AP	
North HCP: 16	♦ Q7	♦ 98643	1. Texas			
South HCP: 6	♣ AKJ75	♣ 83				
Contract: 4♠ N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ AKJ95	♠ 7432				1NT
Vul: NS	♥ 74	♥ AJ10	Pass	2♥	Pass	2♣
North HCP: 16	♦ AKJ7	♦ Q9	Pass	3♦	Pass	4♣
South HCP: 15	♣ 42	♣ AKJ3	Pass	4NT ¹	Pass	5♥
Contract: 6♠ S			Pass	6♣	AP	
			1. Blackwood 0314, for ♠			

South hands (Practice Page)

Jacoby Transfers

Board: 126	♠ J1087643	West Bids 4♠ if possible.
Dealer: N	♥ —	East Bids 5♥ if possible.
Vul: NS	♦ 876	
HCP: 4	♣ K107	Partner bids first.
Board: 127	♠ KJ4	The opponents are silent.
Dealer: S	♥ AQ984	
Vul: Both	♦ A4	You bid first.
HCP: 16	♣ Q74	
Board: 128	♠ 109632	The opponents are silent.
Dealer: N	♥ J3	
Vul: None	♦ A1063	Partner bids first.
HCP: 9	♣ A10	
Board: 129	♠ A108	The opponents are silent.
Dealer: S	♥ QJ65	
Vul: EW	♦ A985	You bid first.
HCP: 17	♣ AQ	
Board: 130	♠ KQJ1065	West Doubles 4♥ if possible.
Dealer: N	♥ —	
Vul: EW	♦ 98643	Partner bids first.
HCP: 6	♣ 83	
Board: 131	♠ 7432	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: NS	♦ Q9	You bid first.
HCP: 15	♣ AKJ3	

Jacoby Transfers Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ J1087643		1NT	Pass	4♥ ¹
Vul: NS	♥ QJ95	♥ —	4♠ ²	X	5♥	X
North HCP: 17	♦ KQ	♦ 876	AP			
South HCP: 4	♣ A954	♣ K107	1. Texas			
Contract: 5♥X E			2. Michaels Cuebid			

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ AQ983	♠ KJ4				1NT
Vul: Both	♥ J52	♥ AQ984	Pass	2♥	Pass	2♣
North HCP: 14	♦ QJ2	♦ A4	Pass	3NT	Pass	4♣
South HCP: 16	♣ A9	♣ Q74	AP			
Contract: 4♠ S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ 875	♠ 109632		1NT	Pass	2♥
Vul: None	♥ AK5	♥ J3	Pass	2♣	Pass	3♦
North HCP: 15	♦ K54	♦ A1063	Pass	4♣	AP	
South HCP: 9	♣ KQ54	♣ A10				
Contract: 4♠ N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ Q96532	♠ A108				1NT
Vul: EW	♥ 97	♥ QJ65	Pass	4♥ ¹	Pass	4♣
North HCP: 5	♦ 4	♦ A985	AP			
South HCP: 17	♣ K975	♣ AQ	1. Texas			
Contract: 4♠ S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ KQJ1065		1NT	Pass	4♥ ¹
Vul: EW	♥ Q82	♥ —	X	4♣	AP	
North HCP: 16	♦ Q7	♦ 98643	1. Texas			
South HCP: 6	♣ AKJ75	♣ 83				
Contract: 4♠ N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ AKJ95	♠ 7432				1NT
Vul: NS	♥ 74	♥ AJ10	Pass	2♥	Pass	2♣
North HCP: 16	♦ AKJ7	♦ Q9	Pass	3♦	Pass	4♣
South HCP: 15	♣ 42	♣ AKJ3	Pass	4NT ¹	Pass	5♥
Contract: 6♠ S			Pass	6♣	AP	
			1. Blackwood 0314, for ♠			

North hands (Practice Page)

Jacoby Transfers

Board: 132	♠ AQ	The opponents are silent.
Dealer: N	♥ KQ83	
Vul: EW	♦ AJ97	You bid first.
HCP: 17	♣ J74	
Board: 133	♠ AQ1032	The opponents are silent.
Dealer: S	♥ 43	
Vul: None	♦ KJ2	Partner bids first.
HCP: 14	♣ A85	
Board: 134	♠ K7	The opponents are silent.
Dealer: N	♥ A106	
Vul: EW	♦ KQ4	You bid first.
HCP: 15	♣ K10984	
Board: 135	♠ J10653	East Doubles 5♦ if possible.
Dealer: S	♥ AJ8	
Vul: None	♦ 732	Partner bids first.
HCP: 9	♣ K9	
Board: 136	♠ K7	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: Both	♦ A65	You bid first.
HCP: 17	♣ KQ874	
Board: 137	♠ QJ7432	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ 752	Partner bids first.
HCP: 8	♣ 52	

Jacoby Transfers Both hands (Answers Page)

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J107642		1NT	Pass	4♥ ¹
Vul: EW	♥ KQ83	♥ 106				
North HCP: 17	♦ AJ97	♦ 5	Pass	4♠	AP	
South HCP: 7	♣ J74	♣ AQ102	1. Texas			
Contract: 4♠ N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ AQ1032	♠ K86				1NT
Vul: None	♥ 43	♥ AK8	Pass	2♥	Pass	2♠
North HCP: 14	♦ KJ2	♦ A1093	Pass	3NT	Pass	4♠
South HCP: 17	♣ A85	♣ K109	AP			
Contract: 4♠ S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ AQJ63		1NT	Pass	2♥
Vul: EW	♥ A106	♥ 975	Pass	2♠	Pass	3♣
North HCP: 15	♦ KQ4	♦ 9	Pass	3NT	AP	
South HCP: 11	♣ K10984	♣ A532				
Contract: 3N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ J10653	♠ A942				1NT
Vul: None	♥ AJ8	♥ KQ92	Pass	2♥	Pass	2NT ¹
North HCP: 9	♦ 732	♦ A8	Pass	4♠	Pass	4NT ²
South HCP: 17	♣ K9	♣ A84	Pass	5♦	X	XX
Contract: 5♠ N			Pass	5♠	AP	
			1. Extended acceptance after NT			
			2. Blackwood 0314, for ♠			

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ AQ106542		1NT	Pass	4♥ ¹
Vul: Both	♥ KQ9	♥ 432				
North HCP: 17	♦ A65	♦ 102	Pass	4♠	AP	
South HCP: 6	♣ KQ874	♣ 6	1. Texas			
Contract: 4♠ N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ QJ7432	♠ A9				1NT
Vul: NS	♥ AJ	♥ KQ5	Pass	2♥	Pass	2♠
North HCP: 8	♦ 752	♦ KJ1063	Pass	3♠	AP	
South HCP: 15	♣ 52	♣ Q106				
Contract: 3♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 132	♠ J107642	The opponents are silent.
Dealer: N	♥ 106	
Vul: EW	♦ 5	Partner bids first.
HCP: 7	♣ AQ102	
Board: 133	♠ K86	The opponents are silent.
Dealer: S	♥ AK8	
Vul: None	♦ A1093	You bid first.
HCP: 17	♣ K109	
Board: 134	♠ AQJ63	The opponents are silent.
Dealer: N	♥ 975	
Vul: EW	♦ 9	Partner bids first.
HCP: 11	♣ A532	
Board: 135	♠ A942	East Doubles 5♦ if possible.
Dealer: S	♥ KQ92	
Vul: None	♦ A8	You bid first.
HCP: 17	♣ A84	
Board: 136	♠ AQ106542	The opponents are silent.
Dealer: N	♥ 432	
Vul: Both	♦ 102	Partner bids first.
HCP: 6	♣ 6	
Board: 137	♠ A9	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: NS	♦ KJ1063	You bid first.
HCP: 15	♣ Q106	

Jacoby Transfers Both hands (Answers Page)

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J107642		1NT	Pass	4♥ ¹
Vul: EW	♥ KQ83	♥ 106				
North HCP: 17	♦ AJ97	♦ 5	Pass	4♠	AP	
South HCP: 7	♣ J74	♣ AQ102	1. Texas			
Contract: 4♠ N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ AQ1032	♠ K86				1NT
Vul: None	♥ 43	♥ AK8	Pass	2♥	Pass	2♠
North HCP: 14	♦ KJ2	♦ A1093	Pass	3NT	Pass	4♠
South HCP: 17	♣ A85	♣ K109	AP			
Contract: 4♠ S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ AQJ63		1NT	Pass	2♥
Vul: EW	♥ A106	♥ 975	Pass	2♠	Pass	3♣
North HCP: 15	♦ KQ4	♦ 9	Pass	3NT	AP	
South HCP: 11	♣ K10984	♣ A532				
Contract: 3N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ J10653	♠ A942				1NT
Vul: None	♥ AJ8	♥ KQ92	Pass	2♥	Pass	2NT ¹
North HCP: 9	♦ 732	♦ A8	Pass	4♠	Pass	4NT ²
South HCP: 17	♣ K9	♣ A84	Pass	5♦	X	XX
Contract: 5♠ N			Pass	5♠	AP	
			1. Extended acceptance after NT			
			2. Blackwood 0314, for ♠			

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ AQ106542		1NT	Pass	4♥ ¹
Vul: Both	♥ KQ9	♥ 432				
North HCP: 17	♦ A65	♦ 102	Pass	4♠	AP	
South HCP: 6	♣ KQ874	♣ 6	1. Texas			
Contract: 4♠ N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ QJ7432	♠ A9				1NT
Vul: NS	♥ AJ	♥ KQ5	Pass	2♥	Pass	2♠
North HCP: 8	♦ 752	♦ KJ1063	Pass	3♠	AP	
South HCP: 15	♣ 52	♣ Q106				
Contract: 3♠ S						

North hands (Practice Page)

Jacoby Transfers

Board: 138	♠ A5	The opponents are silent.
Dealer: N	♥ A6542	
Vul: EW	♦ AQ4	You bid first.
HCP: 15	♣ J42	
Board: 139	♠ AQJ104	East Bids 2♠ if possible.
Dealer: S	♥ J107	West Bids 2NT if possible.
Vul: NS	♦ K75	
HCP: 11	♣ 73	Partner bids first.
Board: 140	♠ KJ8	West Bids 2NT if possible.
Dealer: N	♥ QJ76	East Redoubles if possible.
Vul: NS	♦ J9	
HCP: 15	♣ AQJ2	You bid first.
Board: 141	♠ KQ1062	The opponents are silent.
Dealer: S	♥ 932	
Vul: None	♦ K85	Partner bids first.
HCP: 10	♣ Q8	
Board: 142	♠ KQ	The opponents are silent.
Dealer: N	♥ K75	
Vul: Both	♦ A10972	You bid first.
HCP: 17	♣ AJ4	
Board: 143	♠ AKQ97	The opponents are silent.
Dealer: S	♥ 965	
Vul: NS	♦ 1092	Partner bids first.
HCP: 10	♣ J4	

Jacoby Transfers Both hands (Answers Page)

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K109832		1NT	Pass	2♥
Vul: EW	♥ A6542	♥ J10	Pass	2♠	AP	
North HCP: 15	♦ AQ4	♦ 93				
South HCP: 4	♣ J42	♣ 1065				
Contract: 2♠ N						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ AQJ104	♠ 96				1NT
Vul: NS	♥ J107	♥ K42	Pass	2♥	2♠ ¹	Pass
North HCP: 11	♦ K75	♦ AQ1086	2NT ²	3NT	AP	
South HCP: 15	♣ 73	♣ KQJ	1. Michaels Cuebid			
Contract: 3N S			2. to the partner's longer			

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ A9754		1NT	Pass	2♥
Vul: NS	♥ QJ76	♥ K4	2NT ¹	X ²	XX ³	3♣ ⁴
North HCP: 15	♦ J9	♦ 7642	Pass	3♠	Pass	4♠
South HCP: 10	♣ AQJ2	♣ K4	AP			
Contract: 4♠ N			1. Unusual 2NT			
			2. artificial			
			3. show your better suit			
			4. artificial			

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ KQ1062	♠ A53				1NT
Vul: None	♥ 932	♥ A107	Pass	2♥	Pass	2♠
North HCP: 10	♦ K85	♦ AQ64	Pass	3NT	Pass	4♠
South HCP: 17	♣ Q8	♣ K73	AP			
Contract: 4♠ S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A10632		1NT	Pass	2♥
Vul: Both	♥ K75	♥ 43	Pass	2♠	Pass	3♣
North HCP: 17	♦ A10972	♦ K5	Pass	3NT	AP	
South HCP: 12	♣ AJ4	♣ KQ109				
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ AKQ97	♠ 64				1NT
Vul: NS	♥ 965	♥ AJ10	Pass	2♥	Pass	2♠
North HCP: 10	♦ 1092	♦ A7654	Pass	3NT	AP	
South HCP: 15	♣ J4	♣ AQ6				
Contract: 3N S						

South hands (Practice Page)

Jacoby Transfers

Board: 138	♠ K109832	The opponents are silent.
Dealer: N	♥ J10	
Vul: EW	♦ 93	Partner bids first.
HCP: 4	♣ 1065	
Board: 139	♠ 96	East Bids 2♠ if possible.
Dealer: S	♥ K42	West Bids 2NT if possible.
Vul: NS	♦ AQ1086	
HCP: 15	♣ KQJ	You bid first.
Board: 140	♠ A9754	West Bids 2NT if possible.
Dealer: N	♥ K4	East Redoubles if possible.
Vul: NS	♦ 7642	
HCP: 10	♣ K4	Partner bids first.
Board: 141	♠ A53	The opponents are silent.
Dealer: S	♥ A107	
Vul: None	♦ AQ64	You bid first.
HCP: 17	♣ K73	
Board: 142	♠ A10632	The opponents are silent.
Dealer: N	♥ 43	
Vul: Both	♦ K5	Partner bids first.
HCP: 12	♣ KQ109	
Board: 143	♠ 64	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: NS	♦ A7654	You bid first.
HCP: 15	♣ AQ6	

Jacoby Transfers Both hands (Answers Page)

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K109832		1NT	Pass	2♥
Vul: EW	♥ A6542	♥ J10	Pass	2♠	AP	
North HCP: 15	♦ AQ4	♦ 93				
South HCP: 4	♣ J42	♣ 1065				
Contract: 2♠ N						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ AQJ104	♠ 96				1NT
Vul: NS	♥ J107	♥ K42	Pass	2♥	2♠ ¹	Pass
North HCP: 11	♦ K75	♦ AQ1086	2NT ²	3NT	AP	
South HCP: 15	♣ 73	♣ KQJ	1. Michaels Cuebid			
Contract: 3N S			2. to the partner's longer			

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ A9754		1NT	Pass	2♥
Vul: NS	♥ QJ76	♥ K4	2NT ¹	X ²	XX ³	3♣ ⁴
North HCP: 15	♦ J9	♦ 7642	Pass	3♠	Pass	4♠
South HCP: 10	♣ AQJ2	♣ K4	AP			
Contract: 4♠ N			1. Unusual 2NT			
			2. artificial			
			3. show your better suit			
			4. artificial			

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ KQ1062	♠ A53				1NT
Vul: None	♥ 932	♥ A107	Pass	2♥	Pass	2♠
North HCP: 10	♦ K85	♦ AQ64	Pass	3NT	Pass	4♠
South HCP: 17	♣ Q8	♣ K73	AP			
Contract: 4♠ S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A10632		1NT	Pass	2♥
Vul: Both	♥ K75	♥ 43	Pass	2♠	Pass	3♠
North HCP: 17	♦ A10972	♦ K5	Pass	3NT	AP	
South HCP: 12	♣ AJ4	♣ KQ109				
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ AKQ97	♠ 64				1NT
Vul: NS	♥ 965	♥ AJ10	Pass	2♥	Pass	2♠
North HCP: 10	♦ 1092	♦ A7654	Pass	3NT	AP	
South HCP: 15	♣ J4	♣ AQ6				
Contract: 3N S						

North hands (Practice Page)

Jacoby Transfers

Board: 144	♠ QJ6	The opponents are silent.
Dealer: N	♥ A864	
Vul: EW	♦ Q3	You bid first.
HCP: 16	♣ AK95	

Board: 145	♠ AJ974	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ 52	Partner bids first.
HCP: 10	♣ KQ1052	

Board: 146	♠ A9	The opponents are silent.
Dealer: N	♥ A654	
Vul: EW	♦ A64	You bid first.
HCP: 15	♣ QJ102	

Board: 147	♠ Q8542	The opponents are silent.
Dealer: S	♥ Q94	
Vul: None	♦ J	Partner bids first.
HCP: 9	♣ A1082	

Board: 148	♠ 95	The opponents are silent.
Dealer: N	♥ 62	
Vul: Both	♦ AKQ54	You bid first.
HCP: 15	♣ KQJ9	

Board: 149	♠ QJ1042	The opponents are silent.
Dealer: S	♥ A103	
Vul: NS	♦ A8	Partner bids first.
HCP: 12	♣ J54	

Jacoby Transfers Both hands (Answers Page)

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ QJ6	♠ A10873		1NT	Pass	2♥
Vul: EW	♥ A864	♥ KJ2	Pass	2♠	Pass	3NT
North HCP: 16	♦ Q3	♦ 87	Pass	4♠	AP	
South HCP: 10	♣ AK95	♣ Q86				
Contract: 4♠ N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ AJ974	♠ Q3				1NT
Vul: Both	♥ 8	♥ AQ	Pass	2♥	Pass	2♠
North HCP: 10	♦ 52	♦ A10983	Pass	3♣	Pass	3NT
South HCP: 16	♣ KQ1052	♣ A976	AP			
Contract: 3N S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KQJ65		1NT	Pass	2♥
Vul: EW	♥ A654	♥ Q8	Pass	2♠	Pass	3♦
North HCP: 15	♦ A64	♦ Q1087	Pass	3NT	AP	
South HCP: 10	♣ QJ102	♣ 94				
Contract: 3N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ Q8542	♠ KJ6				1NT
Vul: None	♥ Q94	♥ K1065	Pass	2♥	Pass	2♠
North HCP: 9	♦ J	♦ AK10	Pass	3♣	Pass	4♠
South HCP: 15	♣ A1082	♣ J95	AP			
Contract: 4♠ S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ 95	♠ KJ1043		1NT	Pass	2♥
Vul: Both	♥ 62	♥ AQ9	Pass	2♠	Pass	3♣
North HCP: 15	♦ AKQ54	♦ J	Pass	4♣	Pass	4♦ ¹
South HCP: 15	♣ KQJ9	♣ A752	Pass	5♣	Pass	6♣
Contract: 6♣ S			AP			

1. Cue bid, a ♦ stopper

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ QJ1042	♠ AK7				1NT
Vul: NS	♥ A103	♥ Q765	Pass	2♥	Pass	2♠
North HCP: 12	♦ A8	♦ K52	Pass	3NT	Pass	4♠
South HCP: 17	♣ J54	♣ KQ10	AP			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 144	♠ A10873	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: EW	♦ 87	Partner bids first.
HCP: 10	♣ Q86	

Board: 145	♠ Q3	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ A10983	You bid first.
HCP: 16	♣ A976	

Board: 146	♠ KQJ65	The opponents are silent.
Dealer: N	♥ Q8	
Vul: EW	♦ Q1087	Partner bids first.
HCP: 10	♣ 94	

Board: 147	♠ KJ6	The opponents are silent.
Dealer: S	♥ K1065	
Vul: None	♦ AK10	You bid first.
HCP: 15	♣ J95	

Board: 148	♠ KJ1043	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: Both	♦ J	Partner bids first.
HCP: 15	♣ A752	

Board: 149	♠ AK7	The opponents are silent.
Dealer: S	♥ Q765	
Vul: NS	♦ K52	You bid first.
HCP: 17	♣ KQ10	

Jacoby Transfers Both hands (Answers Page)

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ QJ6	♠ A10873		1NT	Pass	2♥
Vul: EW	♥ A864	♥ KJ2	Pass	2♠	Pass	3NT
North HCP: 16	♦ Q3	♦ 87	Pass	4♠	AP	
South HCP: 10	♣ AK95	♣ Q86				
Contract: 4♠ N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ AJ974	♠ Q3				1NT
Vul: Both	♥ 8	♥ AQ	Pass	2♥	Pass	2♠
North HCP: 10	♦ 52	♦ A10983	Pass	3♣	Pass	3NT
South HCP: 16	♣ KQ1052	♣ A976	AP			
Contract: 3N S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KQJ65		1NT	Pass	2♥
Vul: EW	♥ A654	♥ Q8	Pass	2♠	Pass	3♦
North HCP: 15	♦ A64	♦ Q1087	Pass	3NT	AP	
South HCP: 10	♣ QJ102	♣ 94				
Contract: 3N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ Q8542	♠ KJ6				1NT
Vul: None	♥ Q94	♥ K1065	Pass	2♥	Pass	2♠
North HCP: 9	♦ J	♦ AK10	Pass	3♣	Pass	4♠
South HCP: 15	♣ A1082	♣ J95	AP			
Contract: 4♠ S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ 95	♠ KJ1043		1NT	Pass	2♥
Vul: Both	♥ 62	♥ AQ9	Pass	2♠	Pass	3♣
North HCP: 15	♦ AKQ54	♦ J	Pass	4♣	Pass	4♦ ¹
South HCP: 15	♣ KQJ9	♣ A752	Pass	5♣	Pass	6♣
Contract: 6♣ S			AP			

1. Cue bid, a ♦ stopper

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ QJ1042	♠ AK7				1NT
Vul: NS	♥ A103	♥ Q765	Pass	2♥	Pass	2♠
North HCP: 12	♦ A8	♦ K52	Pass	3NT	Pass	4♠
South HCP: 17	♣ J54	♣ KQ10	AP			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfers

Board: 150	♠ A3	The opponents are silent.
Dealer: N	♥ 96	
Vul: NS	♦ AKJ74	You bid first.
HCP: 16	♣ A543	
Board: 151	♠ AJ1063	The opponents are silent.
Dealer: S	♥ A	
Vul: None	♦ J1097	Partner bids first.
HCP: 11	♣ J42	
Board: 152	♠ J10	The opponents are silent.
Dealer: N	♥ A62	
Vul: EW	♦ AQ7	You bid first.
HCP: 17	♣ AQ983	
Board: 153	♠ KQ953	East Doubles 2♥ if possible.
Dealer: S	♥ Q7	
Vul: NS	♦ J643	Partner bids first.
HCP: 11	♣ QJ	
Board: 154	♠ A4	The opponents are silent.
Dealer: N	♥ 1063	
Vul: EW	♦ AKQJ	You bid first.
HCP: 17	♣ K542	
Board: 155	♠ Q9642	East Bids 3♦ if possible.
Dealer: S	♥ 762	
Vul: NS	♦ AQ5	Partner bids first.
HCP: 9	♣ J3	

Jacoby Transfers Both hands (Answers Page)

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ Q9752		1NT	Pass	2♥
Vul: NS	♥ 96	♥ KQ7	Pass	2♠	Pass	3♦
North HCP: 16	♦ AKJ74	♦ Q1032	Pass	5♦	AP	
South HCP: 10	♣ A543	♣ J				
Contract: 5♦ S						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ AJ1063	♠ 987				1NT
Vul: None	♥ A	♥ K732	Pass	2♥	Pass	2♠
North HCP: 11	♦ J1097	♦ AK65	Pass	3NT	Pass	4♠
South HCP: 15	♣ J42	♣ KQ	AP			
Contract: 4♠ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ AKQ97		1NT	Pass	2♥
Vul: EW	♥ A62	♥ 973	Pass	2♠	Pass	3♦
North HCP: 17	♦ AQ7	♦ K952	Pass	3NT	AP	
South HCP: 12	♣ AQ983	♣ 10				
Contract: 3N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ KQ953	♠ AJ1076				1NT
Vul: NS	♥ Q7	♥ K43	Pass	2♥	X	2NT ¹
North HCP: 11	♦ J643	♦ KQ	Pass	4♠	AP	
South HCP: 16	♣ QJ	♣ K103				
Contract: 4♠ N						

1. Extended acceptance after NT

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ KQJ97		1NT	Pass	2♥
Vul: EW	♥ 1063	♥ AK	Pass	2♠	Pass	3NT
North HCP: 17	♦ AKQJ	♦ 863	AP			
South HCP: 13	♣ K542	♣ 763				
Contract: 3N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ Q9642	♠ AJ3				1NT
Vul: NS	♥ 762	♥ J93	Pass	2♥	3♦	Pass
North HCP: 9	♦ AQ5	♦ K8	Pass	X	AP	
South HCP: 15	♣ J3	♣ AQ1095				
Contract: 3♦ X E						

South hands (Practice Page)

Jacoby Transfers

Board: 150	♠ Q9752	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: NS	♦ Q1032	Partner bids first.
HCP: 10	♣ J	
Board: 151	♠ 987	The opponents are silent.
Dealer: S	♥ K732	
Vul: None	♦ AK65	You bid first.
HCP: 15	♣ KQ	
Board: 152	♠ AKQ97	The opponents are silent.
Dealer: N	♥ 973	
Vul: EW	♦ K952	Partner bids first.
HCP: 12	♣ 10	
Board: 153	♠ AJ1076	East Doubles 2♥ if possible.
Dealer: S	♥ K43	
Vul: NS	♦ KQ	You bid first.
HCP: 16	♣ K103	
Board: 154	♠ KQJ97	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ 863	Partner bids first.
HCP: 13	♣ 763	
Board: 155	♠ AJ3	East Bids 3♦ if possible.
Dealer: S	♥ J93	
Vul: NS	♦ K8	You bid first.
HCP: 15	♣ AQ1095	

Jacoby Transfers Both hands (Answers Page)

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ Q9752		1NT	Pass	2♥
Vul: NS	♥ 96	♥ KQ7	Pass	2♠	Pass	3♦
North HCP: 16	♦ AKJ74	♦ Q1032	Pass	5♦	AP	
South HCP: 10	♣ A543	♣ J				
Contract: 5♦ S						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ AJ1063	♠ 987				1NT
Vul: None	♥ A	♥ K732	Pass	2♥	Pass	2♠
North HCP: 11	♦ J1097	♦ AK65	Pass	3NT	Pass	4♠
South HCP: 15	♣ J42	♣ KQ	AP			
Contract: 4♠ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ AKQ97		1NT	Pass	2♥
Vul: EW	♥ A62	♥ 973	Pass	2♠	Pass	3♦
North HCP: 17	♦ AQ7	♦ K952	Pass	3NT	AP	
South HCP: 12	♣ AQ983	♣ 10				
Contract: 3N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ KQ953	♠ AJ1076				1NT
Vul: NS	♥ Q7	♥ K43	Pass	2♥	X	2NT ¹
North HCP: 11	♦ J643	♦ KQ	Pass	4♠	AP	
South HCP: 16	♣ QJ	♣ K103				
Contract: 4♠ N						

1. Extended acceptance after NT

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ KQJ97		1NT	Pass	2♥
Vul: EW	♥ 1063	♥ AK	Pass	2♠	Pass	3NT
North HCP: 17	♦ AKQJ	♦ 863	AP			
South HCP: 13	♣ K542	♣ 763				
Contract: 3N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ Q9642	♠ AJ3				1NT
Vul: NS	♥ 762	♥ J93	Pass	2♥	3♦	Pass
North HCP: 9	♦ AQ5	♦ K8	Pass	X	AP	
South HCP: 15	♣ J3	♣ AQ1095				
Contract: 3♦ X E						

North hands (Practice Page)

Jacoby Transfers

Board: 156	♠ AJ	The opponents are silent.
Dealer: N	♥ K1097	
Vul: EW	♦ A104	You bid first.
HCP: 17	♣ KQ103	

Board: 157	♠ KQJ72	The opponents are silent.
Dealer: S	♥ 1097	
Vul: Both	♦ K1096	Partner bids first.
HCP: 9	♣ 10	

Board: 158	♠ 42	The opponents are silent.
Dealer: N	♥ AK9	
Vul: NS	♦ A1092	You bid first.
HCP: 16	♣ AJ76	

Board: 159	♠ AQJ108	The opponents are silent.
Dealer: S	♥ 853	
Vul: Both	♦ —	Partner bids first.
HCP: 12	♣ KQ762	

Board: 160	♠ 832	The opponents are silent.
Dealer: N	♥ Q32	
Vul: EW	♦ AJ8	You bid first.
HCP: 16	♣ AKQ9	

Board: 161	♠ AQJ73	The opponents are silent.
Dealer: S	♥ K43	
Vul: None	♦ 542	Partner bids first.
HCP: 12	♣ Q3	

Jacoby Transfers Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ532		1NT	Pass	2♥
Vul: EW	♥ K1097	♥ J6	Pass	2♠	Pass	2NT
North HCP: 17	♦ A104	♦ K92	Pass	3NT	AP	
South HCP: 9	♣ KQ103	♣ 864				
Contract: 3N N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ KQJ72	♠ A105				1NT
Vul: Both	♥ 1097	♥ AQ3	Pass	2♥	Pass	2♠
North HCP: 9	♦ K1096	♦ 32	Pass	3♦	Pass	4♠
South HCP: 15	♣ 10	♣ KQ752	AP			
Contract: 4♠ S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ AK1085		1NT	Pass	2♥
Vul: NS	♥ AK9	♥ Q85	Pass	2♠	Pass	3♣
North HCP: 16	♦ A1092	♦ K	Pass	3NT	AP	
South HCP: 15	♣ AJ76	♣ K1085				
Contract: 3N N						

			West	North	East	South
						1NT
Board: 159	North:	South:	Pass	2♥	Pass	2NT ¹
Dealer: S	♠ AQJ108	♠ 6532	Pass	4♦ ²	Pass	4♠
Vul: Both	♥ 853	♥ AK104	Pass	5♦ ³	Pass	5NT
North HCP: 12	♦ —	♦ AQ2	Pass	6♠	AP	
South HCP: 17	♣ KQ762	♣ A3				
Contract: 6♠ S						

1. Extended acceptance after NT
2. Splinter
3. Exclusion, for ♠

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ 832	♠ AKQJ4		1NT	Pass	2♥
Vul: EW	♥ Q32	♥ K	Pass	2♠	Pass	3♣
North HCP: 16	♦ AJ8	♦ 92	Pass	4♠	AP	
South HCP: 14	♣ AKQ9	♣ J10762				
Contract: 4♠ N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ AQJ73	♠ 65				1NT
Vul: None	♥ K43	♥ AQ	Pass	2♥	Pass	2♠
North HCP: 12	♦ 542	♦ AQJ10	Pass	3NT	AP	
South HCP: 16	♣ Q3	♣ K9842				
Contract: 3N S						

South hands (Practice Page)

Jacoby Transfers

Board: 156	♠ KQ532	The opponents are silent.
Dealer: N	♥ J6	
Vul: EW	♦ K92	Partner bids first.
HCP: 9	♣ 864	

Board: 157	♠ A105	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: Both	♦ 32	You bid first.
HCP: 15	♣ KQ752	

Board: 158	♠ AK1085	The opponents are silent.
Dealer: N	♥ Q85	
Vul: NS	♦ K	Partner bids first.
HCP: 15	♣ K1085	

Board: 159	♠ 6532	The opponents are silent.
Dealer: S	♥ AK104	
Vul: Both	♦ AQ2	You bid first.
HCP: 17	♣ A3	

Board: 160	♠ AKQJ4	The opponents are silent.
Dealer: N	♥ K	
Vul: EW	♦ 92	Partner bids first.
HCP: 14	♣ J10762	

Board: 161	♠ 65	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ AQJ10	You bid first.
HCP: 16	♣ K9842	

Jacoby Transfers Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ532		1NT	Pass	2♥
Vul: EW	♥ K1097	♥ J6	Pass	2♠	Pass	2NT
North HCP: 17	♦ A104	♦ K92	Pass	3NT	AP	
South HCP: 9	♣ KQ103	♣ 864				
Contract: 3N N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ KQJ72	♠ A105				1NT
Vul: Both	♥ 1097	♥ AQ3	Pass	2♥	Pass	2♠
North HCP: 9	♦ K1096	♦ 32	Pass	3♦	Pass	4♠
South HCP: 15	♣ 10	♣ KQ752	AP			
Contract: 4♠ S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ AK1085		1NT	Pass	2♥
Vul: NS	♥ AK9	♥ Q85	Pass	2♠	Pass	3♣
North HCP: 16	♦ A1092	♦ K	Pass	3NT	AP	
South HCP: 15	♣ AJ76	♣ K1085				
Contract: 3N N						

			West	North	East	South
						1NT
Board: 159	North:	South:	Pass	2♥	Pass	2NT ¹
Dealer: S	♠ AQJ108	♠ 6532	Pass	4♦ ²	Pass	4♠
Vul: Both	♥ 853	♥ AK104	Pass	5♦ ³	Pass	5NT
North HCP: 12	♦ —	♦ AQ2	Pass	6♠	AP	
South HCP: 17	♣ KQ762	♣ A3				
Contract: 6♠ S						

1. Extended acceptance after NT
2. Splinter
3. Exclusion, for ♠

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ 832	♠ AKQJ4		1NT	Pass	2♥
Vul: EW	♥ Q32	♥ K	Pass	2♠	Pass	3♣
North HCP: 16	♦ AJ8	♦ 92	Pass	4♠	AP	
South HCP: 14	♣ AKQ9	♣ J10762				
Contract: 4♠ N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ AQJ73	♠ 65				1NT
Vul: None	♥ K43	♥ AQ	Pass	2♥	Pass	2♠
North HCP: 12	♦ 542	♦ AQJ10	Pass	3NT	AP	
South HCP: 16	♣ Q3	♣ K9842				
Contract: 3N S						

North hands (Practice Page)

Jacoby Transfers

Board: 162	♠ A10	The opponents are silent.
Dealer: N	♥ Q97	
Vul: None	♦ A65	You bid first.
HCP: 15	♣ KQ965	

Board: 163	♠ A8762	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ KQ6	Partner bids first.
HCP: 14	♣ KQ83	

Board: 164	♠ KQJ	The opponents are silent.
Dealer: N	♥ A972	
Vul: None	♦ A874	You bid first.
HCP: 16	♣ Q9	

Board: 165	♠ Q10832	The opponents are silent.
Dealer: S	♥ K87	
Vul: NS	♦ A843	Partner bids first.
HCP: 9	♣ 2	

Board: 166	♠ 43	The opponents are silent.
Dealer: N	♥ AJ83	
Vul: Both	♦ AKJ4	You bid first.
HCP: 17	♣ A87	

Board: 167	♠ QJ543	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ 954	Partner bids first.
HCP: 10	♣ AK84	

Jacoby Transfers Both hands (Answers Page)

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KQ852		1NT	Pass	2♥
Vul: None	♥ Q97	♥ 64	Pass	2♠	Pass	3NT
North HCP: 15	♦ A65	♦ J108	AP			
South HCP: 11	♣ KQ965	♣ AJ3				
Contract: 3N N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ A8762	♠ K53				1NT
Vul: EW	♥ 4	♥ AK10	Pass	2♥	Pass	2♠
North HCP: 14	♦ KQ6	♦ J7	Pass	3♣	Pass	4♠
South HCP: 15	♣ KQ83	♣ A10754	AP			
Contract: 4♠ S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A9876		1NT	Pass	2♥
Vul: None	♥ A972	♥ J4	Pass	2♠	Pass	2NT
North HCP: 16	♦ A874	♦ 1092	Pass	3♠	Pass	4♠
South HCP: 9	♣ Q9	♣ A75	AP			
Contract: 4♠ N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ Q10832	♠ K74				1NT
Vul: NS	♥ K87	♥ A6	Pass	2♥	Pass	2♠
North HCP: 9	♦ A843	♦ KQ6	Pass	3♦	Pass	4♠
South HCP: 15	♣ 2	♣ QJ953	AP			
Contract: 4♠ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ 43	♠ AJ862		1NT	Pass	2♥
Vul: Both	♥ AJ83	♥ Q2	Pass	2♠	Pass	3NT
North HCP: 17	♦ AKJ4	♦ Q62	AP			
South HCP: 11	♣ A87	♣ Q105				
Contract: 3N N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ QJ543	♠ K107				1NT
Vul: None	♥ 2	♥ AKJ86	Pass	2♥	Pass	2♠
North HCP: 10	♦ 954	♦ A6	Pass	3♣	Pass	4♠
South HCP: 15	♣ AK84	♣ 1032	AP			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 162	♠ KQ852	The opponents are silent.
Dealer: N	♥ 64	
Vul: None	♦ J108	Partner bids first.
HCP: 11	♣ AJ3	

Board: 163	♠ K53	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ J7	You bid first.
HCP: 15	♣ A10754	

Board: 164	♠ A9876	The opponents are silent.
Dealer: N	♥ J4	
Vul: None	♦ 1092	Partner bids first.
HCP: 9	♣ A75	

Board: 165	♠ K74	The opponents are silent.
Dealer: S	♥ A6	
Vul: NS	♦ KQ6	You bid first.
HCP: 15	♣ QJ953	

Board: 166	♠ AJ862	The opponents are silent.
Dealer: N	♥ Q2	
Vul: Both	♦ Q62	Partner bids first.
HCP: 11	♣ Q105	

Board: 167	♠ K107	The opponents are silent.
Dealer: S	♥ AKJ86	
Vul: None	♦ A6	You bid first.
HCP: 15	♣ 1032	

Jacoby Transfers Both hands (Answers Page)

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KQ852		1NT	Pass	2♥
Vul: None	♥ Q97	♥ 64	Pass	2♠	Pass	3NT
North HCP: 15	♦ A65	♦ J108	AP			
South HCP: 11	♣ KQ965	♣ AJ3				
Contract: 3N N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ A8762	♠ K53				1NT
Vul: EW	♥ 4	♥ AK10	Pass	2♥	Pass	2♠
North HCP: 14	♦ KQ6	♦ J7	Pass	3♣	Pass	4♠
South HCP: 15	♣ KQ83	♣ A10754	AP			
Contract: 4♠ S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A9876		1NT	Pass	2♥
Vul: None	♥ A972	♥ J4	Pass	2♠	Pass	2NT
North HCP: 16	♦ A874	♦ 1092	Pass	3♠	Pass	4♠
South HCP: 9	♣ Q9	♣ A75	AP			
Contract: 4♠ N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ Q10832	♠ K74				1NT
Vul: NS	♥ K87	♥ A6	Pass	2♥	Pass	2♠
North HCP: 9	♦ A843	♦ KQ6	Pass	3♦	Pass	4♠
South HCP: 15	♣ 2	♣ QJ953	AP			
Contract: 4♠ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ 43	♠ AJ862		1NT	Pass	2♥
Vul: Both	♥ AJ83	♥ Q2	Pass	2♠	Pass	3NT
North HCP: 17	♦ AKJ4	♦ Q62	AP			
South HCP: 11	♣ A87	♣ Q105				
Contract: 3N N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ QJ543	♠ K107				1NT
Vul: None	♥ 2	♥ AKJ86	Pass	2♥	Pass	2♠
North HCP: 10	♦ 954	♦ A6	Pass	3♣	Pass	4♠
South HCP: 15	♣ AK84	♣ 1032	AP			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfers

Board: 168	♠ AQJ	West Doubles 2♥ if possible.
Dealer: N	♥ A82	
Vul: EW	♦ K1086	You bid first.
HCP: 17	♣ K72	

Board: 169	♠ J109753	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: EW	♦ 852	Partner bids first.
HCP: 6	♣ 5	

Board: 170	♠ K1062	West Doubles 2♥ if possible.
Dealer: N	♥ J10	
Vul: Both	♦ AJ103	You bid first.
HCP: 15	♣ AQ6	

Board: 171	♠ KJ1098	The opponents are silent.
Dealer: S	♥ 74	
Vul: NS	♦ AQ8	Partner bids first.
HCP: 16	♣ AQ9	

Board: 172	♠ K109	The opponents are silent.
Dealer: N	♥ AJ865	
Vul: None	♦ K75	You bid first.
HCP: 15	♣ A9	

Board: 173	♠ J108652	The opponents are silent.
Dealer: S	♥ K8	
Vul: EW	♦ Q1032	Partner bids first.
HCP: 8	♣ Q	

Jacoby Transfers Both hands (Answers Page)

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 109865		1NT	Pass	2♥
Vul: EW	♥ A82	♥ 10	X	2♠	Pass	4♥ ¹
North HCP: 17	♦ K1086	♦ AJ973	Pass	4♠	AP	
South HCP: 11	♣ K72	♣ AQ	1. Cue bid, a ♥ stopper			
Contract: 4♠ N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ J109753	♠ KQ8				1NT
Vul: EW	♥ AJ8	♥ Q1075	Pass	2♥	Pass	2♠
North HCP: 6	♦ 852	♦ AKJ	Pass	3♠	AP	
South HCP: 16	♣ 5	♣ J87				
Contract: 3♠ S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ K1062	♠ Q97543		1NT	Pass	2♥
Vul: Both	♥ J10	♥ K2	X	2♠	Pass	4♠
North HCP: 15	♦ AJ103	♦ 5	AP			
South HCP: 8	♣ AQ6	♣ K1073				
Contract: 4♠ N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ KJ1098	♠ A76				1NT
Vul: NS	♥ 74	♥ A108	Pass	2♥	Pass	2♠
North HCP: 16	♦ AQ8	♦ KJ9	Pass	4NT ¹	Pass	6♠
South HCP: 16	♣ AQ9	♣ KJ108	AP			
Contract: 6♠ S			1. Quantitative 4NT			

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ AQ732		1NT	Pass	2♥
Vul: None	♥ AJ865	♥ 102	Pass	2♠	Pass	2NT
North HCP: 15	♦ K75	♦ Q109	Pass	4♠	AP	
South HCP: 9	♣ A9	♣ J63				
Contract: 4♠ N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ J108652	♠ AQ9				1NT
Vul: EW	♥ K8	♥ A94	Pass	2♥	Pass	2♠
North HCP: 8	♦ Q1032	♦ AJ85	Pass	3♠	AP	
South HCP: 15	♣ Q	♣ 1083				
Contract: 3♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 168	♠ 109865	West Doubles 2♥ if possible.
Dealer: N	♥ 10	
Vul: EW	♦ AJ973	Partner bids first.
HCP: 11	♣ AQ	
Board: 169	♠ KQ8	The opponents are silent.
Dealer: S	♥ Q1075	
Vul: EW	♦ AKJ	You bid first.
HCP: 16	♣ J87	
Board: 170	♠ Q97543	West Doubles 2♥ if possible.
Dealer: N	♥ K2	
Vul: Both	♦ 5	Partner bids first.
HCP: 8	♣ K1073	
Board: 171	♠ A76	The opponents are silent.
Dealer: S	♥ A108	
Vul: NS	♦ KJ9	You bid first.
HCP: 16	♣ KJ108	
Board: 172	♠ AQ732	The opponents are silent.
Dealer: N	♥ 102	
Vul: None	♦ Q109	Partner bids first.
HCP: 9	♣ J63	
Board: 173	♠ AQ9	The opponents are silent.
Dealer: S	♥ A94	
Vul: EW	♦ AJ85	You bid first.
HCP: 15	♣ 1083	

Jacoby Transfers Both hands (Answers Page)

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 109865		1NT	Pass	2♥
Vul: EW	♥ A82	♥ 10	X	2♠	Pass	4♥ ¹
North HCP: 17	♦ K1086	♦ AJ973	Pass	4♠	AP	
South HCP: 11	♣ K72	♣ AQ	1. Cue bid, a ♥ stopper			
Contract: 4♠ N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ J109753	♠ KQ8				1NT
Vul: EW	♥ AJ8	♥ Q1075	Pass	2♥	Pass	2♠
North HCP: 6	♦ 852	♦ AKJ	Pass	3♠	AP	
South HCP: 16	♣ 5	♣ J87				
Contract: 3♠ S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ K1062	♠ Q97543		1NT	Pass	2♥
Vul: Both	♥ J10	♥ K2	X	2♠	Pass	4♠
North HCP: 15	♦ AJ103	♦ 5	AP			
South HCP: 8	♣ AQ6	♣ K1073				
Contract: 4♠ N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ KJ1098	♠ A76				1NT
Vul: NS	♥ 74	♥ A108	Pass	2♥	Pass	2♠
North HCP: 16	♦ AQ8	♦ KJ9	Pass	4NT ¹	Pass	6♠
South HCP: 16	♣ AQ9	♣ KJ108	AP			
Contract: 6♠ S			1. Quantitative 4NT			

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ AQ732		1NT	Pass	2♥
Vul: None	♥ AJ865	♥ 102	Pass	2♠	Pass	2NT
North HCP: 15	♦ K75	♦ Q109	Pass	4♠	AP	
South HCP: 9	♣ A9	♣ J63				
Contract: 4♠ N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ J108652	♠ AQ9				1NT
Vul: EW	♥ K8	♥ A94	Pass	2♥	Pass	2♠
North HCP: 8	♦ Q1032	♦ AJ85	Pass	3♠	AP	
South HCP: 15	♣ Q	♣ 1083				
Contract: 3♠ S						

North hands (Practice Page)

Jacoby Transfers

Board: 174	♠ A1083	West Doubles 2♥ if possible.
Dealer: N	♥ 105	
Vul: None	♦ AQ106	You bid first.
HCP: 15	♣ AJ6	
Board: 175	♠ KJ9862	East Doubles 2♥ if possible.
Dealer: S	♥ 653	
Vul: NS	♦ J96	Partner bids first.
HCP: 5	♣ 4	
Board: 176	♠ A42	West Doubles 2♥ if possible.
Dealer: N	♥ Q52	
Vul: Both	♦ AKJ93	You bid first.
HCP: 17	♣ K6	
Board: 177	♠ KJ9765	The opponents are silent.
Dealer: S	♥ 64	
Vul: None	♦ 9542	Partner bids first.
HCP: 4	♣ 4	
Board: 178	♠ AKJ	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: NS	♦ J105	You bid first.
HCP: 16	♣ A964	
Board: 179	♠ AQJ105	The opponents are silent.
Dealer: S	♥ Q108	
Vul: Both	♦ 764	Partner bids first.
HCP: 9	♣ 103	

Jacoby Transfers Both hands (Answers Page)

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ A1083	♠ KQJ75		1NT	Pass	2♥
Vul: None	♥ 105	♥ 72	X	2NT ¹	Pass	4♠
North HCP: 15	♦ AQ106	♦ J8	AP			
South HCP: 10	♣ AJ6	♣ K1052				
Contract: 4♠ S			1. Extended acceptance after NT			

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ KJ9862	♠ AQ				1NT
Vul: NS	♥ 653	♥ KQ9	Pass	2♥	X	XX ¹
North HCP: 5	♦ J96	♦ Q1043	Pass	2♠	AP	
South HCP: 16	♣ 4	♣ K632				
Contract: 2♠ N			1. artificial			

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ K10973		1NT	Pass	2♥
Vul: Both	♥ Q52	♥ 9	X	2♠	Pass	4♥ ¹
North HCP: 17	♦ AKJ93	♦ Q86	Pass	4♠	AP	
South HCP: 11	♣ K6	♣ AQ75				
Contract: 4♠ N			1. Cue bid, a ♥ stopper			

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ KJ9765	♠ 32				1NT
Vul: None	♥ 64	♥ K83	Pass	2♥	Pass	2♠
North HCP: 4	♦ 9542	♦ AQ10	Pass	3♠	AP	
South HCP: 16	♣ 4	♣ AK753				
Contract: 3♠ S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q9842		1NT	Pass	2♥
Vul: NS	♥ QJ6	♥ K4	Pass	2♠	Pass	3♣
North HCP: 16	♦ J105	♦ 73	Pass	4♠	AP	
South HCP: 9	♣ A964	♣ KJ103				
Contract: 4♠ N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ AQJ105	♠ K43				1♣
Vul: Both	♥ Q108	♥ A7	Pass	1♠	Pass	1NT
North HCP: 9	♦ 764	♦ J108	Pass	2♠	AP	
South HCP: 14	♣ 103	♣ KQJ94				
Contract: 2♠ N						

South hands (Practice Page)

Jacoby Transfers

Board: 174	♠ KQJ75	West Doubles 2♥ if possible.
Dealer: N	♥ 72	
Vul: None	♦ J8	Partner bids first.
HCP: 10	♣ K1052	
Board: 175	♠ AQ	East Doubles 2♥ if possible.
Dealer: S	♥ KQ9	
Vul: NS	♦ Q1043	You bid first.
HCP: 16	♣ K632	
Board: 176	♠ K10973	West Doubles 2♥ if possible.
Dealer: N	♥ 9	
Vul: Both	♦ Q86	Partner bids first.
HCP: 11	♣ AQ75	
Board: 177	♠ 32	The opponents are silent.
Dealer: S	♥ K83	
Vul: None	♦ AQ10	You bid first.
HCP: 16	♣ AK753	
Board: 178	♠ Q9842	The opponents are silent.
Dealer: N	♥ K4	
Vul: NS	♦ 73	Partner bids first.
HCP: 9	♣ KJ103	
Board: 179	♠ K43	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ J108	You bid first.
HCP: 14	♣ KQJ94	

Jacoby Transfers Both hands (Answers Page)

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ A1083	♠ KQJ75		1NT	Pass	2♥
Vul: None	♥ 105	♥ 72	X	2NT ¹	Pass	4♠
North HCP: 15	♦ AQ106	♦ J8	AP			
South HCP: 10	♣ AJ6	♣ K1052				
Contract: 4♠ S						1. Extended acceptance after NT

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ KJ9862	♠ AQ				1NT
Vul: NS	♥ 653	♥ KQ9	Pass	2♥	X	XX ¹
North HCP: 5	♦ J96	♦ Q1043	Pass	2♠	AP	
South HCP: 16	♣ 4	♣ K632				
Contract: 2♠ N						1. artificial

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ K10973		1NT	Pass	2♥
Vul: Both	♥ Q52	♥ 9	X	2♠	Pass	4♥ ¹
North HCP: 17	♦ AKJ93	♦ Q86	Pass	4♠	AP	
South HCP: 11	♣ K6	♣ AQ75				
Contract: 4♠ N						1. Cue bid, a ♥ stopper

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ KJ9765	♠ 32				1NT
Vul: None	♥ 64	♥ K83	Pass	2♥	Pass	2♠
North HCP: 4	♦ 9542	♦ AQ10	Pass	3♠	AP	
South HCP: 16	♣ 4	♣ AK753				
Contract: 3♠ S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q9842		1NT	Pass	2♥
Vul: NS	♥ QJ6	♥ K4	Pass	2♠	Pass	3♣
North HCP: 16	♦ J105	♦ 73	Pass	4♠	AP	
South HCP: 9	♣ A964	♣ KJ103				
Contract: 4♠ N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ AQJ105	♠ K43				1♣
Vul: Both	♥ Q108	♥ A7	Pass	1♠	Pass	1NT
North HCP: 9	♦ 764	♦ J108	Pass	2♠	AP	
South HCP: 14	♣ 103	♣ KQJ94				
Contract: 2♠ N						

North hands (Practice Page)

Jacoby Transfers

Board: 180	♠ Q84	The opponents are silent.
Dealer: N	♥ K742	
Vul: Both	♦ AJ5	You bid first.
HCP: 15	♣ AJ2	
Board: 181	♠ KQ1095	East Doubles 2♥ if possible.
Dealer: S	♥ 10	
Vul: Both	♦ K1084	Partner bids first.
HCP: 11	♣ K96	
Board: 182	♠ K108	The opponents are silent.
Dealer: N	♥ KQ1073	
Vul: None	♦ Q9	You bid first.
HCP: 16	♣ AQ2	
Board: 183	♠ KJ109632	East Doubles 1♠ if possible.
Dealer: S	♥ J8	
Vul: NS	♦ 2	Partner bids first.
HCP: 5	♣ 1086	
Board: 184	♠ A97	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: None	♦ QJ	You bid first.
HCP: 16	♣ 9875	
Board: 185	♠ 76432	The opponents are silent.
Dealer: S	♥ 98	
Vul: EW	♦ AQ73	Partner bids first.
HCP: 9	♣ QJ	

Jacoby Transfers Both hands (Answers Page)

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ Q84	♠ AJ10975		1NT	Pass	4♥ ¹
Vul: Both	♥ K742	♥ J65				
North HCP: 15	♦ AJ5	♦ Q84	Pass	4♠	AP	
South HCP: 8	♣ AJ2	♣ 8	1. Texas			
Contract: 4♠ N						

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ KQ1095	♠ 72				1NT
Vul: Both	♥ 10	♥ AJ5	Pass	2♥	X	XX ¹
North HCP: 11	♦ K1084	♦ A62	Pass	3NT	AP	
South HCP: 15	♣ K96	♣ AQ1083	1. artificial			
Contract: 3N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ QJ532		1NT	Pass	2♥
Vul: None	♥ KQ1073	♥ AJ2	Pass	2♠	Pass	3NT
North HCP: 16	♦ Q9	♦ J	Pass	4♠	AP	
South HCP: 10	♣ AQ2	♣ J753				
Contract: 4♠ N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ KJ109632	♠ 85				1♦
Vul: NS	♥ J8	♥ AQ76	Pass	1♠	X	1NT
North HCP: 5	♦ 2	♦ AQJ106	Pass	2♠	Pass	4♠
South HCP: 16	♣ 1086	♣ K9	AP			
Contract: 4♠ N						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ Q10642		1NT	Pass	2♥
Vul: None	♥ AKQ3	♥ 1085	Pass	2♠	Pass	3NT
North HCP: 16	♦ QJ	♦ A2	Pass	4♠	AP	
South HCP: 13	♣ 9875	♣ AK6				
Contract: 4♠ N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 76432	♠ AQ10				1NT
Vul: EW	♥ 98	♥ A732	Pass	2♥	Pass	2♠
North HCP: 9	♦ AQ73	♦ 98	Pass	3♦	Pass	4♠
South HCP: 17	♣ QJ	♣ AK32	AP			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 180	♠ AJ10975	The opponents are silent.
Dealer: N	♥ J65	
Vul: Both	♦ Q84	Partner bids first.
HCP: 8	♣ 8	
Board: 181	♠ 72	East Doubles 2♥ if possible.
Dealer: S	♥ AJ5	
Vul: Both	♦ A62	You bid first.
HCP: 15	♣ AQ1083	
Board: 182	♠ QJ532	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: None	♦ J	Partner bids first.
HCP: 10	♣ J753	
Board: 183	♠ 85	East Doubles 1♠ if possible.
Dealer: S	♥ AQ76	
Vul: NS	♦ AQJ106	You bid first.
HCP: 16	♣ K9	
Board: 184	♠ Q10642	The opponents are silent.
Dealer: N	♥ 1085	
Vul: None	♦ A2	Partner bids first.
HCP: 13	♣ AK6	
Board: 185	♠ AQ10	The opponents are silent.
Dealer: S	♥ A732	
Vul: EW	♦ 98	You bid first.
HCP: 17	♣ AK32	

Jacoby Transfers Both hands (Answers Page)

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ Q84	♠ AJ10975		1NT	Pass	4♥ ¹
Vul: Both	♥ K742	♥ J65				
North HCP: 15	♦ AJ5	♦ Q84	Pass	4♠	AP	
South HCP: 8	♣ AJ2	♣ 8	1. Texas			
Contract: 4♠ N						

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ KQ1095	♠ 72				1NT
Vul: Both	♥ 10	♥ AJ5	Pass	2♥	X	XX ¹
North HCP: 11	♦ K1084	♦ A62	Pass	3NT	AP	
South HCP: 15	♣ K96	♣ AQ1083	1. artificial			
Contract: 3N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ QJ532		1NT	Pass	2♥
Vul: None	♥ KQ1073	♥ AJ2	Pass	2♠	Pass	3NT
North HCP: 16	♦ Q9	♦ J	Pass	4♠	AP	
South HCP: 10	♣ AQ2	♣ J753				
Contract: 4♠ N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ KJ109632	♠ 85				1♦
Vul: NS	♥ J8	♥ AQ76	Pass	1♠	X	1NT
North HCP: 5	♦ 2	♦ AQJ106	Pass	2♠	Pass	4♠
South HCP: 16	♣ 1086	♣ K9	AP			
Contract: 4♠ N						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ Q10642		1NT	Pass	2♥
Vul: None	♥ AKQ3	♥ 1085	Pass	2♠	Pass	3NT
North HCP: 16	♦ QJ	♦ A2	Pass	4♠	AP	
South HCP: 13	♣ 9875	♣ AK6				
Contract: 4♠ N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 76432	♠ AQ10				1NT
Vul: EW	♥ 98	♥ A732	Pass	2♥	Pass	2♠
North HCP: 9	♦ AQ73	♦ 98	Pass	3♦	Pass	4♠
South HCP: 17	♣ QJ	♣ AK32	AP			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfers

Board: 186	♠ K65	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: None	♦ QJ4	You bid first.
HCP: 17	♣ AQ63	
Board: 187	♠ AQ987	East Doubles 2♥ if possible.
Dealer: S	♥ 3	
Vul: EW	♦ 842	Partner bids first.
HCP: 9	♣ QJ92	
Board: 188	♠ AK	The opponents are silent.
Dealer: N	♥ Q743	
Vul: NS	♦ KJ54	You bid first.
HCP: 17	♣ A92	
Board: 189	♠ AKJ10752	The opponents are silent.
Dealer: S	♥ 84	
Vul: EW	♦ 108	Partner bids first.
HCP: 8	♣ 98	
Board: 190	♠ A87	The opponents are silent.
Dealer: N	♥ A6	
Vul: Both	♦ KJ87	You bid first.
HCP: 17	♣ KQ43	
Board: 191	♠ KJ7432	The opponents are silent.
Dealer: S	♥ Q6	
Vul: None	♦ 93	Partner bids first.
HCP: 6	♣ 1094	

Jacoby Transfers Both hands (Answers Page)

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ A10842		1NT	Pass	2♥
Vul: None	♥ KQ10	♥ A	Pass	2♠	Pass	3NT
North HCP: 17	♦ QJ4	♦ 10863	Pass	4♠	AP	
South HCP: 11	♣ AQ63	♣ K98				
Contract: 4♠ N						
Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ AQ987	♠ K6				1NT
Vul: EW	♥ 3	♥ Q10	Pass	2♥	X	Pass ¹
North HCP: 9	♦ 842	♦ AQJ65	Pass	3♣	Pass	4♣
South HCP: 15	♣ QJ92	♣ K1085	AP			
Contract: 4♣ N			1. artificial			
Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ9863		1NT	Pass	4♥ ¹
Vul: NS	♥ Q743	♥ K85	Pass	4♠	AP	
North HCP: 17	♦ KJ54	♦ 2	1. Texas			
South HCP: 8	♣ A92	♣ Q63				
Contract: 4♠ N						
Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ AKJ10752	♠ Q84				1NT
Vul: EW	♥ 84	♥ AJ9	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ 108	♦ K95	AP			
South HCP: 17	♣ 98	♣ AK75	1. Texas			
Contract: 4♠ S						
Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ KQ1093		1NT	Pass	2♥
Vul: Both	♥ A6	♥ 2	Pass	2♠	Pass	3♦
North HCP: 17	♦ KJ87	♦ Q1032	Pass	4♠	AP	
South HCP: 11	♣ KQ43	♣ A85				
Contract: 4♠ N						
Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ KJ7432	♠ AQ65				1NT
Vul: None	♥ Q6	♥ K8	Pass	2♥	Pass	2NT ¹
North HCP: 6	♦ 93	♦ A1052	Pass	3♠	AP	
South HCP: 16	♣ 1094	♣ K86	1. Extended acceptance after NT			
Contract: 3♠ N						

South hands (Practice Page)

Jacoby Transfers

Board: 186	♠ A10842	The opponents are silent.
Dealer: N	♥ A	
Vul: None	♦ 10863	Partner bids first.
HCP: 11	♣ K98	
Board: 187	♠ K6	East Doubles 2♥ if possible.
Dealer: S	♥ Q10	
Vul: EW	♦ AQJ65	You bid first.
HCP: 15	♣ K1085	
Board: 188	♠ QJ9863	The opponents are silent.
Dealer: N	♥ K85	
Vul: NS	♦ 2	Partner bids first.
HCP: 8	♣ Q63	
Board: 189	♠ Q84	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: EW	♦ K95	You bid first.
HCP: 17	♣ AK75	
Board: 190	♠ KQ1093	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ Q1032	Partner bids first.
HCP: 11	♣ A85	
Board: 191	♠ AQ65	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ A1052	You bid first.
HCP: 16	♣ K86	

Jacoby Transfers Both hands (Answers Page)

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ A10842		1NT	Pass	2♥
Vul: None	♥ KQ10	♥ A	Pass	2♠	Pass	3NT
North HCP: 17	♦ QJ4	♦ 10863	Pass	4♠	AP	
South HCP: 11	♣ AQ63	♣ K98				
Contract: 4♠ N						
Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ AQ987	♠ K6				1NT
Vul: EW	♥ 3	♥ Q10	Pass	2♥	X	Pass ¹
North HCP: 9	♦ 842	♦ AQJ65	Pass	3♣	Pass	4♣
South HCP: 15	♣ QJ92	♣ K1085	AP			
Contract: 4♣ N			1. artificial			
Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ9863		1NT	Pass	4♥ ¹
Vul: NS	♥ Q743	♥ K85	Pass	4♠	AP	
North HCP: 17	♦ KJ54	♦ 2	1. Texas			
South HCP: 8	♣ A92	♣ Q63				
Contract: 4♠ N						
Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ AKJ10752	♠ Q84				1NT
Vul: EW	♥ 84	♥ AJ9	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ 108	♦ K95	AP			
South HCP: 17	♣ 98	♣ AK75	1. Texas			
Contract: 4♠ S						
Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ KQ1093		1NT	Pass	2♥
Vul: Both	♥ A6	♥ 2	Pass	2♠	Pass	3♦
North HCP: 17	♦ KJ87	♦ Q1032	Pass	4♠	AP	
South HCP: 11	♣ KQ43	♣ A85				
Contract: 4♠ N						
Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ KJ7432	♠ AQ65				1NT
Vul: None	♥ Q6	♥ K8	Pass	2♥	Pass	2NT ¹
North HCP: 6	♦ 93	♦ A1052	Pass	3♠	AP	
South HCP: 16	♣ 1094	♣ K86	1. Extended acceptance after NT			
Contract: 3♠ N						

North hands (Practice Page)

Jacoby Transfers

Board: 192	♠ Q986	The opponents are silent.
Dealer: N	♥ AK32	
Vul: NS	♦ A42	You bid first.
HCP: 16	♣ K6	
Board: 193	♠ AKJ105	East Doubles 2♥ if possible.
Dealer: S	♥ 8	
Vul: EW	♦ Q972	Partner bids first.
HCP: 10	♣ 852	
Board: 194	♠ KQ	The opponents are silent.
Dealer: N	♥ Q64	
Vul: None	♦ KQ5	You bid first.
HCP: 16	♣ A9732	
Board: 195	♠ QJ9765432	The opponents are silent.
Dealer: S	♥ A	
Vul: EW	♦ 102	Partner bids first.
HCP: 7	♣ 9	
Board: 196	♠ KQJ2	West Bids 2NT if possible.
Dealer: N	♥ Q943	
Vul: NS	♦ AK3	You bid first.
HCP: 15	♣ 52	
Board: 197	♠ A10642	The opponents are silent.
Dealer: S	♥ K72	
Vul: Both	♦ J84	Partner bids first.
HCP: 11	♣ K9	

Jacoby Transfers Both hands (Answers Page)

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ Q986	♠ KJ532		1NT	Pass	2♥
Vul: NS	♥ AK32	♥ Q	Pass	2NT ¹	Pass	4♠
North HCP: 16	♦ A42	♦ K853	AP			
South HCP: 11	♣ K6	♣ Q93	1. Extended acceptance after NT			
Contract: 4♠ S						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ AKJ105	♠ 743				1NT
Vul: EW	♥ 8	♥ Q9	Pass	2♥	X	2♠
North HCP: 10	♦ Q972	♦ AK53	Pass	4♠	AP	
South HCP: 16	♣ 852	♣ AK64				
Contract: 4♠ S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A8632		1NT	Pass	2♥
Vul: None	♥ Q64	♥ K107	Pass	2♠	Pass	3NT
North HCP: 16	♦ KQ5	♦ 96	AP			
South HCP: 12	♣ A9732	♣ KQ8				
Contract: 3N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ QJ9765432	♠ K8				1NT
Vul: EW	♥ A	♥ K1095	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 102	♦ AQ6	AP			
South HCP: 17	♣ 9	♣ KQ74	1. Texas			
Contract: 4♠ S						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ KQJ2	♠ A10853		1NT	Pass	2♥
Vul: NS	♥ Q943	♥ A7	2NT ¹	3♠ ²	Pass	4♠
North HCP: 15	♦ AK3	♦ 102	AP			
South HCP: 11	♣ 52	♣ QJ74	1. Unusual 2NT			
Contract: 4♠ N			2. artificial			

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ A10642	♠ K98				1NT
Vul: Both	♥ K72	♥ A98	Pass	2♥	Pass	2♠
North HCP: 11	♦ J84	♦ KQ105	Pass	3NT	Pass	4♠
South HCP: 17	♣ K9	♣ AJ2	AP			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 192	♠ KJ532	The opponents are silent.
Dealer: N	♥ Q	
Vul: NS	♦ K853	Partner bids first.
HCP: 11	♣ Q93	
Board: 193	♠ 743	East Doubles 2♥ if possible.
Dealer: S	♥ Q9	
Vul: EW	♦ AK53	You bid first.
HCP: 16	♣ AK64	
Board: 194	♠ A8632	The opponents are silent.
Dealer: N	♥ K107	
Vul: None	♦ 96	Partner bids first.
HCP: 12	♣ KQ8	
Board: 195	♠ K8	The opponents are silent.
Dealer: S	♥ K1095	
Vul: EW	♦ AQ6	You bid first.
HCP: 17	♣ KQ74	
Board: 196	♠ A10853	West Bids 2NT if possible.
Dealer: N	♥ A7	
Vul: NS	♦ 102	Partner bids first.
HCP: 11	♣ QJ74	
Board: 197	♠ K98	The opponents are silent.
Dealer: S	♥ A98	
Vul: Both	♦ KQ105	You bid first.
HCP: 17	♣ AJ2	

Jacoby Transfers Both hands (Answers Page)

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ Q986	♠ KJ532		1NT	Pass	2♥
Vul: NS	♥ AK32	♥ Q	Pass	2NT ¹	Pass	4♠
North HCP: 16	♦ A42	♦ K853	AP			
South HCP: 11	♣ K6	♣ Q93				
Contract: 4♠ S			1. Extended acceptance after NT			

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ AKJ105	♠ 743				1NT
Vul: EW	♥ 8	♥ Q9	Pass	2♥	X	2♠
North HCP: 10	♦ Q972	♦ AK53	Pass	4♠	AP	
South HCP: 16	♣ 852	♣ AK64				
Contract: 4♠ S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A8632		1NT	Pass	2♥
Vul: None	♥ Q64	♥ K107	Pass	2♠	Pass	3NT
North HCP: 16	♦ KQ5	♦ 96	AP			
South HCP: 12	♣ A9732	♣ KQ8				
Contract: 3N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ QJ9765432	♠ K8				1NT
Vul: EW	♥ A	♥ K1095	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 102	♦ AQ6	AP			
South HCP: 17	♣ 9	♣ KQ74				
Contract: 4♠ S			1. Texas			

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ KQJ2	♠ A10853		1NT	Pass	2♥
Vul: NS	♥ Q943	♥ A7	2NT ¹	3♠ ²	Pass	4♠
North HCP: 15	♦ AK3	♦ 102	AP			
South HCP: 11	♣ 52	♣ QJ74	1. Unusual 2NT			
Contract: 4♠ N			2. artificial			

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ A10642	♠ K98				1NT
Vul: Both	♥ K72	♥ A98	Pass	2♥	Pass	2♠
North HCP: 11	♦ J84	♦ KQ105	Pass	3NT	Pass	4♠
South HCP: 17	♣ K9	♣ AJ2	AP			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfers

Board: 198	♠ K108	West Doubles 2♥ if possible.
Dealer: N	♥ AJ3	
Vul: Both	♦ 876	You bid first.
HCP: 15	♣ AK53	
Board: 199	♠ 987532	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ 932	Partner bids first.
HCP: 6	♣ AQ5	
Board: 200	♠ Q98	The opponents are silent.
Dealer: N	♥ A82	
Vul: NS	♦ AQJ3	You bid first.
HCP: 15	♣ Q53	
Board: 201	♠ 87654	The opponents are silent.
Dealer: S	♥ AK8	
Vul: None	♦ Q62	Partner bids first.
HCP: 9	♣ 72	
Board: 202	♠ AQ6	The opponents are silent.
Dealer: N	♥ K872	
Vul: NS	♦ A109	You bid first.
HCP: 15	♣ Q93	
Board: 203	♠ K9542	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: EW	♦ KQ	Partner bids first.
HCP: 13	♣ 1065	

Jacoby Transfers Both hands (Answers Page)

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ AQJ97		1NT	Pass	2♥
Vul: Both	♥ AJ3	♥ 84	X	2♠	Pass	4♠
North HCP: 15	♦ 876	♦ J1092	AP			
South HCP: 9	♣ AK53	♣ J2				
Contract: 4♠ N						
Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 987532	♠ KQJ6				1NT
Vul: None	♥ 2	♥ AK103	Pass	2♥	Pass	2NT ¹
North HCP: 6	♦ 932	♦ J64	Pass	4♠	AP	
South HCP: 17	♣ AQ5	♣ K8				
Contract: 4♠ N			1. Extended acceptance after NT			
Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ AKJ43		1NT	Pass	2♥
Vul: NS	♥ A82	♥ Q76	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQJ3	♦ 87	Pass	4♠	AP	
South HCP: 13	♣ Q53	♣ K102				
Contract: 4♠ N						
Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 87654	♠ AKJ				1NT
Vul: None	♥ AK8	♥ Q9	Pass	2♥	Pass	2♠
North HCP: 9	♦ Q62	♦ AK954	Pass	2NT	Pass	4♠
South HCP: 17	♣ 72	♣ 1084	AP			
Contract: 4♠ S						
Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ J8752		1NT	Pass	2♥
Vul: NS	♥ K872	♥ A63	Pass	2♠	Pass	3♣
North HCP: 15	♦ A109	♦ 7	Pass	4♠	AP	
South HCP: 9	♣ Q93	♣ A1042				
Contract: 4♠ N						
Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ K9542	♠ AJ10				1NT
Vul: EW	♥ AJ4	♥ Q965	Pass	2♥	Pass	2♠
North HCP: 13	♦ KQ	♦ AJ10	Pass	3NT	Pass	4♠
South HCP: 16	♣ 1065	♣ A92	AP			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 198	♠ AQJ97	West Doubles 2♥ if possible.
Dealer: N	♥ 84	
Vul: Both	♦ J1092	Partner bids first.
HCP: 9	♣ J2	

Board: 199	♠ KQJ6	The opponents are silent.
Dealer: S	♥ AK103	
Vul: None	♦ J64	You bid first.
HCP: 17	♣ K8	

Board: 200	♠ AKJ43	The opponents are silent.
Dealer: N	♥ Q76	
Vul: NS	♦ 87	Partner bids first.
HCP: 13	♣ K102	

Board: 201	♠ AKJ	The opponents are silent.
Dealer: S	♥ Q9	
Vul: None	♦ AK954	You bid first.
HCP: 17	♣ 1084	

Board: 202	♠ J8752	The opponents are silent.
Dealer: N	♥ A63	
Vul: NS	♦ 7	Partner bids first.
HCP: 9	♣ A1042	

Board: 203	♠ AJ10	The opponents are silent.
Dealer: S	♥ Q965	
Vul: EW	♦ AJ10	You bid first.
HCP: 16	♣ A92	

Jacoby Transfers Both hands (Answers Page)

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ AQJ97		1NT	Pass	2♥
Vul: Both	♥ AJ3	♥ 84	X	2♠	Pass	4♠
North HCP: 15	♦ 876	♦ J1092	AP			
South HCP: 9	♣ AK53	♣ J2				
Contract: 4♠ N						
Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 987532	♠ KQJ6				1NT
Vul: None	♥ 2	♥ AK103	Pass	2♥	Pass	2NT ¹
North HCP: 6	♦ 932	♦ J64	Pass	4♠	AP	
South HCP: 17	♣ AQ5	♣ K8				
Contract: 4♠ N			1. Extended acceptance after NT			
Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ AKJ43		1NT	Pass	2♥
Vul: NS	♥ A82	♥ Q76	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQJ3	♦ 87	Pass	4♠	AP	
South HCP: 13	♣ Q53	♣ K102				
Contract: 4♠ N						
Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 87654	♠ AKJ				1NT
Vul: None	♥ AK8	♥ Q9	Pass	2♥	Pass	2♠
North HCP: 9	♦ Q62	♦ AK954	Pass	2NT	Pass	4♠
South HCP: 17	♣ 72	♣ 1084	AP			
Contract: 4♠ S						
Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ J8752		1NT	Pass	2♥
Vul: NS	♥ K872	♥ A63	Pass	2♠	Pass	3♣
North HCP: 15	♦ A109	♦ 7	Pass	4♠	AP	
South HCP: 9	♣ Q93	♣ A1042				
Contract: 4♠ N						
Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ K9542	♠ AJ10				1NT
Vul: EW	♥ AJ4	♥ Q965	Pass	2♥	Pass	2♠
North HCP: 13	♦ KQ	♦ AJ10	Pass	3NT	Pass	4♠
South HCP: 16	♣ 1065	♣ A92	AP			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfers

Board: 204	♠ Q3	West Doubles Pass if possible.
Dealer: N	♥ KQ	East Bids 3♥ if possible.
Vul: Both	♦ QJ972	
HCP: 16	♣ AQ53	You bid first.

Board: 205	♠ J8762	The opponents are silent.
Dealer: S	♥ K75	
Vul: NS	♦ A	Partner bids first.
HCP: 13	♣ AJ52	

Board: 206	♠ AJ3	The opponents are silent.
Dealer: N	♥ A976	
Vul: Both	♦ A65	You bid first.
HCP: 15	♣ Q42	

Board: 207	♠ Q9543	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ AQ42	Partner bids first.
HCP: 10	♣ 743	

Board: 208	♠ K7	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ AJ952	You bid first.
HCP: 15	♣ K865	

Board: 209	♠ QJ952	The opponents are silent.
Dealer: S	♥ K94	
Vul: NS	♦ J3	Partner bids first.
HCP: 14	♣ AK9	

Jacoby Transfers Both hands (Answers Page)

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ J98764		1NT	Pass	2♥
Vul: Both	♥ KQ	♥ 874	Pass	2♠	Pass	Pass
North HCP: 16	♦ QJ972	♦ 10	X	Pass	3♥	AP
South HCP: 1	♣ AQ53	♣ 876				
Contract: 3♥ E						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ J8762	♠ K3				1NT
Vul: NS	♥ K75	♥ AQJ106	Pass	2♥	Pass	2♠
North HCP: 13	♦ A	♦ 953	Pass	3♣	Pass	3♥
South HCP: 15	♣ AJ52	♣ KQ4	Pass	4♥	AP	
Contract: 4♥ N						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ KQ984		1NT	Pass	2♥
Vul: Both	♥ A976	♥ 5	Pass	2♠	Pass	3♦
North HCP: 15	♦ A65	♦ Q1087	Pass	4♠	AP	
South HCP: 11	♣ Q42	♣ A86				
Contract: 4♠ N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ Q9543	♠ AJ				1♣
Vul: None	♥ Q	♥ KJ105	Pass	1♠	Pass	1NT
North HCP: 10	♦ AQ42	♦ K6	Pass	2♠	Pass	2NT
South HCP: 16	♣ 743	♣ A10986	Pass	3NT	AP	
Contract: 3N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ A9432		1NT	Pass	2♥
Vul: EW	♥ A10	♥ KJ2	Pass	2♠	Pass	3♦
North HCP: 15	♦ AJ952	♦ KQ87	Pass	3NT	AP	
South HCP: 13	♣ K865	♣ 3				
Contract: 3N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ QJ952	♠ AK106				1NT
Vul: NS	♥ K94	♥ A65	Pass	2♥	Pass	2♠
North HCP: 14	♦ J3	♦ A62	Pass	3NT	Pass	4♠
South HCP: 15	♣ AK9	♣ 543	AP			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfers

Board: 204	♠ J98764	West Doubles Pass if possible.
Dealer: N	♥ 874	East Bids 3♥ if possible.
Vul: Both	♦ 10	
HCP: 1	♣ 876	Partner bids first.

Board: 205	♠ K3	The opponents are silent.
Dealer: S	♥ AQJ106	
Vul: NS	♦ 953	You bid first.
HCP: 15	♣ KQ4	

Board: 206	♠ KQ984	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ Q1087	Partner bids first.
HCP: 11	♣ A86	

Board: 207	♠ AJ	The opponents are silent.
Dealer: S	♥ KJ105	
Vul: None	♦ K6	You bid first.
HCP: 16	♣ A10986	

Board: 208	♠ A9432	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: EW	♦ KQ87	Partner bids first.
HCP: 13	♣ 3	

Board: 209	♠ AK106	The opponents are silent.
Dealer: S	♥ A65	
Vul: NS	♦ A62	You bid first.
HCP: 15	♣ 543	

Jacoby Transfers Both hands (Answers Page)

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ J98764		1NT	Pass	2♥
Vul: Both	♥ KQ	♥ 874	Pass	2♠	Pass	Pass
North HCP: 16	♦ QJ972	♦ 10	X	Pass	3♥	AP
South HCP: 1	♣ AQ53	♣ 876				
Contract: 3♥ E						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ J8762	♠ K3				1NT
Vul: NS	♥ K75	♥ AQJ106	Pass	2♥	Pass	2♠
North HCP: 13	♦ A	♦ 953	Pass	3♣	Pass	3♥
South HCP: 15	♣ AJ52	♣ KQ4	Pass	4♥	AP	
Contract: 4♥ N						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ KQ984		1NT	Pass	2♥
Vul: Both	♥ A976	♥ 5	Pass	2♠	Pass	3♦
North HCP: 15	♦ A65	♦ Q1087	Pass	4♠	AP	
South HCP: 11	♣ Q42	♣ A86				
Contract: 4♠ N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ Q9543	♠ AJ				1♣
Vul: None	♥ Q	♥ KJ105	Pass	1♠	Pass	1NT
North HCP: 10	♦ AQ42	♦ K6	Pass	2♠	Pass	2NT
South HCP: 16	♣ 743	♣ A10986	Pass	3NT	AP	
Contract: 3N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ A9432		1NT	Pass	2♥
Vul: EW	♥ A10	♥ KJ2	Pass	2♠	Pass	3♦
North HCP: 15	♦ AJ952	♦ KQ87	Pass	3NT	AP	
South HCP: 13	♣ K865	♣ 3				
Contract: 3N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ QJ952	♠ AK106				1NT
Vul: NS	♥ K94	♥ A65	Pass	2♥	Pass	2♠
North HCP: 14	♦ J3	♦ A62	Pass	3NT	Pass	4♠
South HCP: 15	♣ AK9	♣ 543	AP			
Contract: 4♠ S						

Jacoby Transfers

Board: 210	♠ Q3	The opponents are silent.
Dealer: N	♥ K6542	
Vul: Both	♦ AK3	You bid first.
HCP: 17	♣ KQ3	

Board: 211	♠ QJ843	The opponents are silent.
Dealer: S	♥ A73	
Vul: None	♦ 96	Partner bids first.
HCP: 10	♣ K98	

Board: 212	♠ Q97	The opponents are silent.
Dealer: N	♥ AQ86	
Vul: NS	♦ AKQ6	You bid first.
HCP: 17	♣ 105	

Jacoby Transfers Both hands (Answers Page)

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ K97652		1NT	Pass	2♥
Vul: Both	♥ K6542	♥ 97	Pass	2♠	Pass	3♠
North HCP: 17	♦ AK3	♦ J97	Pass	4♠	AP	
South HCP: 8	♣ KQ3	♣ A2				
Contract: 4♠ N						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ QJ843	♠ A9				1NT
Vul: None	♥ A73	♥ 865	Pass	2♥	Pass	2♠
North HCP: 10	♦ 96	♦ A7532	Pass	3NT	AP	
South HCP: 15	♣ K98	♣ AQJ				
Contract: 3N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ Q97	♠ AKJ82		1NT	Pass	2♥
Vul: NS	♥ AQ86	♥ 72	Pass	2♠	Pass	2NT
North HCP: 17	♦ AKQ6	♦ 73	Pass	4♠	AP	
South HCP: 9	♣ 105	♣ J974				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfers

Board: 210	♠ K97652	The opponents are silent.
Dealer: N	♥ 97	
Vul: Both	♦ J97	Partner bids first.
HCP: 8	♣ A2	

Board: 211	♠ A9	The opponents are silent.
Dealer: S	♥ 865	
Vul: None	♦ A7532	You bid first.
HCP: 15	♣ AQJ	

Board: 212	♠ AKJ82	The opponents are silent.
Dealer: N	♥ 72	
Vul: NS	♦ 73	Partner bids first.
HCP: 9	♣ J974	

Jacoby Transfers Both hands (Answers Page)

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ K97652		1NT	Pass	2♥
Vul: Both	♥ K6542	♥ 97	Pass	2♠	Pass	3♠
North HCP: 17	♦ AK3	♦ J97	Pass	4♠	AP	
South HCP: 8	♣ KQ3	♣ A2				
Contract: 4♠ N						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ QJ843	♠ A9				1NT
Vul: None	♥ A73	♥ 865	Pass	2♥	Pass	2♠
North HCP: 10	♦ 96	♦ A7532	Pass	3NT	AP	
South HCP: 15	♣ K98	♣ AQJ				
Contract: 3N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ Q97	♠ AKJ82		1NT	Pass	2♥
Vul: NS	♥ AQ86	♥ 72	Pass	2♠	Pass	2NT
North HCP: 17	♦ AKQ6	♦ 73	Pass	4♠	AP	
South HCP: 9	♣ 105	♣ J974				
Contract: 4♠ N						