

## North hands (Practice Page)

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

Board: 1	♠ Q8765	The opponents are silent.
Dealer: S	♥ 64	
Vul: None	♦ 652	Partner bids first.
HCP: 4	♣ Q106	

Board: 2	♠ AK5	The opponents are silent.
Dealer: N	♥ KQJ92	
Vul: EW	♦ A2	You bid first.
HCP: 21	♣ A85	

Board: 3	♠ 62	The opponents are silent.
Dealer: S	♥ KQ8743	
Vul: Both	♦ K85	Partner bids first.
HCP: 12	♣ A5	

Board: 4	♠ AQ4	The opponents are silent.
Dealer: N	♥ A1094	
Vul: NS	♦ AJ32	You bid first.
HCP: 20	♣ AJ	

Board: 5	♠ 103	The opponents are silent.
Dealer: S	♥ J10986	
Vul: EW	♦ Q84	Partner bids first.
HCP: 6	♣ K95	

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

Board: 1  
Dealer: S  
Vul: None  
North HCP: 4  
South HCP: 20  
Contract: 4♠ N

North:  
♠ Q8765  
♥ 64  
♦ 652  
♣ Q106

South:  
♠ AK1093  
♥ Q53  
♦ AK7  
♣ A8

West	North	East	South
			2NT
Pass	3♥	Pass	3NT <sup>1</sup>
Pass	4♠	AP	

1. Extended acceptance after NT

Board: 2  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 5  
Contract: 4♥ S

North:  
♠ AK5  
♥ KQJ92  
♦ A2  
♣ A85

South:  
♠ QJ7  
♥ 1076543  
♦ 875  
♣ Q

West	North	East	South
	2NT	Pass	3♦
Pass	3NT <sup>1</sup>	Pass	4♥
AP			

1. Extended acceptance after NT

Board: 3  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 20  
Contract: 7♥ S

North:  
♠ 62  
♥ KQ8743  
♦ K85  
♣ A5

South:  
♠ AK8  
♥ A1092  
♦ AQ  
♣ K832

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	7♥	AP	

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

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

North:  
♠ AQ4  
♥ A1094  
♦ AJ32  
♣ AJ

South:  
♠ J109753  
♥ 62  
♦ K754  
♣ 6

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

Board: 5  
Dealer: S  
Vul: EW  
North HCP: 6  
South HCP: 21  
Contract: 4♥ S

North:  
♠ 103  
♥ J10986  
♦ Q84  
♣ K95

South:  
♠ AK6  
♥ KQ4  
♦ AK1075  
♣ Q7

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

## South hands (Practice Page)

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

Board: 1	♠ AK1093	The opponents are silent.
Dealer: S	♥ Q53	
Vul: None	♦ AK7	You bid first.
HCP: 20	♣ A8	

Board: 2	♠ QJ7	The opponents are silent.
Dealer: N	♥ 1076543	
Vul: EW	♦ 875	Partner bids first.
HCP: 5	♣ Q	

Board: 3	♠ AK8	The opponents are silent.
Dealer: S	♥ A1092	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ K832	

Board: 4	♠ J109753	The opponents are silent.
Dealer: N	♥ 62	
Vul: NS	♦ K754	Partner bids first.
HCP: 4	♣ 6	

Board: 5	♠ AK6	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: EW	♦ AK1075	You bid first.
HCP: 21	♣ Q7	

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

Board: 1  
Dealer: S  
Vul: None  
North HCP: 4  
South HCP: 20  
Contract: 4♠ N

North:  
♠ Q8765  
♥ 64  
♦ 652  
♣ Q106

South:  
♠ AK1093  
♥ Q53  
♦ AK7  
♣ A8

West	North	East	South
			2NT
Pass	3♥	Pass	3NT <sup>1</sup>
Pass	4♠	AP	

1. Extended acceptance after NT

Board: 2  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 5  
Contract: 4♥ S

North:  
♠ AK5  
♥ KQJ92  
♦ A2  
♣ A85

South:  
♠ QJ7  
♥ 1076543  
♦ 875  
♣ Q

West	North	East	South
	2NT	Pass	3♦
Pass	3NT <sup>1</sup>	Pass	4♥
AP			

1. Extended acceptance after NT

Board: 3  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 20  
Contract: 7♥ S

North:  
♠ 62  
♥ KQ8743  
♦ K85  
♣ A5

South:  
♠ AK8  
♥ A1092  
♦ AQ  
♣ K832

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	7♥	AP	

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

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

North:  
♠ AQ4  
♥ A1094  
♦ AJ32  
♣ AJ

South:  
♠ J109753  
♥ 62  
♦ K754  
♣ 6

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

Board: 5  
Dealer: S  
Vul: EW  
North HCP: 6  
South HCP: 21  
Contract: 4♥ S

North:  
♠ 103  
♥ J10986  
♦ Q84  
♣ K95

South:  
♠ AK6  
♥ KQ4  
♦ AK1075  
♣ Q7

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

## North hands (Practice Page)

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

Board: 6	♠ A4	The opponents are silent.
Dealer: N	♥ KQJ8	
Vul: Both	♦ AQ3	You bid first.
HCP: 20	♣ A1084	

Board: 7	♠ A105	The opponents are silent.
Dealer: S	♥ J8732	
Vul: None	♦ 872	Partner bids first.
HCP: 5	♣ 107	

Board: 8	♠ AKQ	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: EW	♦ AJ65	You bid first.
HCP: 21	♣ K84	

Board: 9	♠ QJ10853	The opponents are silent.
Dealer: S	♥ K5	
Vul: NS	♦ A53	Partner bids first.
HCP: 12	♣ Q9	

Board: 10	♠ AQ732	The opponents are silent.
Dealer: N	♥ K65	
Vul: Both	♦ A8	You bid first.
HCP: 20	♣ AQJ	

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

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q109752		2NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ KQJ8	♥ 94				
North HCP: 20	♦ AQ3	♦ 86	Pass	4♠	AP	
South HCP: 3	♣ A1084	♣ J95	1. Texas			
Contract: 4♠ N						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ A105	♠ KQ76				2NT
Vul: None	♥ J8732	♥ AQ6	Pass	3♦	Pass	3♥
North HCP: 5	♦ 872	♦ AQ94	Pass	3NT	Pass	4♥
South HCP: 20	♣ 107	♣ K3	AP			
Contract: 4♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 543		2NT	Pass	3♦
Vul: EW	♥ KJ10	♥ Q9742	Pass	3♥	Pass	3NT
North HCP: 21	♦ AJ65	♦ K1042	Pass	4♥	AP	
South HCP: 5	♣ K84	♣ 3				
Contract: 4♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ QJ10853	♠ K62				2NT
Vul: NS	♥ K5	♥ AQ972	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ A53	♦ KQ8	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 21	♣ Q9	♣ AK	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AQ732	♠ 9864				
Vul: Both	♥ K65	♥ J10984		2NT	Pass	3♦
North HCP: 20	♦ A8	♦ 5	Pass	3♥	AP	
South HCP: 4	♣ AQJ	♣ K87				
Contract: 3♥ N						

## South hands (Practice Page)

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

Board: 6	♠ Q109752	The opponents are silent.
Dealer: N	♥ 94	
Vul: Both	♦ 86	Partner bids first.
HCP: 3	♣ J95	

Board: 7	♠ KQ76	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: None	♦ AQ94	You bid first.
HCP: 20	♣ K3	

Board: 8	♠ 543	The opponents are silent.
Dealer: N	♥ Q9742	
Vul: EW	♦ K1042	Partner bids first.
HCP: 5	♣ 3	

Board: 9	♠ K62	The opponents are silent.
Dealer: S	♥ AQ972	
Vul: NS	♦ KQ8	You bid first.
HCP: 21	♣ AK	

Board: 10	♠ 9864	The opponents are silent.
Dealer: N	♥ J10984	
Vul: Both	♦ 5	Partner bids first.
HCP: 4	♣ K87	

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

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q109752		2NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ KQJ8	♥ 94				
North HCP: 20	♦ AQ3	♦ 86	Pass	4♠	AP	
South HCP: 3	♣ A1084	♣ J95	1. Texas			
Contract: 4♠ N						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ A105	♠ KQ76				2NT
Vul: None	♥ J8732	♥ AQ6	Pass	3♦	Pass	3♥
North HCP: 5	♦ 872	♦ AQ94	Pass	3NT	Pass	4♥
South HCP: 20	♣ 107	♣ K3	AP			
Contract: 4♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 543		2NT	Pass	3♦
Vul: EW	♥ KJ10	♥ Q9742	Pass	3♥	Pass	3NT
North HCP: 21	♦ AJ65	♦ K1042	Pass	4♥	AP	
South HCP: 5	♣ K84	♣ 3				
Contract: 4♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ QJ10853	♠ K62				2NT
Vul: NS	♥ K5	♥ AQ972	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ A53	♦ KQ8	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 21	♣ Q9	♣ AK	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AQ732	♠ 9864				
Vul: Both	♥ K65	♥ J10984		2NT	Pass	3♦
North HCP: 20	♦ A8	♦ 5	Pass	3♥	AP	
South HCP: 4	♣ AQJ	♣ K87				
Contract: 3♥ N						



## North hands (Practice Page)

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

Board: 11	♠ 8	The opponents are silent.
Dealer: S	♥ KQ543	
Vul: None	♦ 8543	Partner bids first.
HCP: 9	♣ A85	

Board: 12	♠ 9853	The opponents are silent.
Dealer: N	♥ A3	
Vul: NS	♦ AKQ4	You bid first.
HCP: 20	♣ AK10	

Board: 13	♠ K2	The opponents are silent.
Dealer: S	♥ KJ6532	
Vul: EW	♦ AKQ	Partner bids first.
HCP: 18	♣ Q10	

Board: 14	♠ AQ6	The opponents are silent.
Dealer: N	♥ Q2	
Vul: None	♦ AJ832	You bid first.
HCP: 20	♣ AQJ	

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

## 1. Texas

## South hands (Practice Page)

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

Board: 11	♠ AK5	The opponents are silent.
Dealer: S	♥ 9762	
Vul: None	♦ AKJ	You bid first.
HCP: 21	♣ KQJ	

Board: 12	♠ J107	The opponents are silent.
Dealer: N	♥ KJ975	
Vul: NS	♦ 7	Partner bids first.
HCP: 6	♣ J973	

Board: 13	♠ AQJ65	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ 74	You bid first.
HCP: 21	♣ AKJ5	

Board: 14	♠ 10753	The opponents are silent.
Dealer: N	♥ K98543	
Vul: None	♦ 7	Partner bids first.
HCP: 3	♣ 98	

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

## 1. Texas

## North hands (Practice Page)

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

Board: 15	♠ Q87	The opponents are silent.
Dealer: S	♥ AQJ1054	
Vul: NS	♦ J10	Partner bids first.
HCP: 10	♣ 87	

Board: 16	♠ K94	The opponents are silent.
Dealer: N	♥ AK9	
Vul: EW	♦ QJ82	You bid first.
HCP: 20	♣ AK4	

Board: 17	♠ AJ2	The opponents are silent.
Dealer: S	♥ AJ1073	
Vul: Both	♦ 82	Partner bids first.
HCP: 12	♣ Q64	

Board: 18	♠ K65	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ K7	You bid first.
HCP: 21	♣ AKJ84	

Board: 19	♠ 109862	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: EW	♦ J654	Partner bids first.
HCP: 4	♣ 5	

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

Board: 15  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 6N S

North:  
♠ Q87  
♥ AQJ1054  
♦ J10  
♣ 87

South:  
♠ AK1092  
♥ K92  
♦ KQ  
♣ KQ6

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
Pass	6NT	AP	

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

Board: 16  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ K94  
♥ AK9  
♦ QJ82  
♣ AK4

South:  
♠ J10653  
♥ Q6  
♦ AK73  
♣ J7

West	North	East	South
			2NT
Pass	3♠	Pass	3♥
Pass	6♠	AP	4NT <sup>1</sup>

1. Quantitative 4NT

Board: 17  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 20  
Contract: 6♥ S

North:  
♠ AJ2  
♥ AJ1073  
♦ 82  
♣ Q64

South:  
♠ KQ6  
♥ Q92  
♦ AQ  
♣ AK1085

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	4NT <sup>1</sup>	Pass	6♥
AP			

1. Quantitative 4NT

Board: 18  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 9  
Contract: 6♠ N

North:  
♠ K65  
♥ AK4  
♦ K7  
♣ AKJ84

South:  
♠ AJ8432  
♥ Q98  
♦ 643  
♣ Q

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

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

Board: 19

Dealer: S

Vul: EW

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ 109862

♥ QJ8

♦ J654

♣ 5

South:

♠ KJ3

♥ K105

♦ AK7

♣ AQ43

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

## South hands (Practice Page)

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

Board: 15	♠ AK1092	The opponents are silent.
Dealer: S	♥ K92	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ KQ6	

Board: 16	♠ J10653	The opponents are silent.
Dealer: N	♥ Q6	
Vul: EW	♦ AK73	Partner bids first.
HCP: 11	♣ J7	

Board: 17	♠ KQ6	The opponents are silent.
Dealer: S	♥ Q92	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ AK1085	

Board: 18	♠ AJ8432	The opponents are silent.
Dealer: N	♥ Q98	
Vul: NS	♦ 643	Partner bids first.
HCP: 9	♣ Q	

Board: 19	♠ KJ3	The opponents are silent.
Dealer: S	♥ K105	
Vul: EW	♦ AK7	You bid first.
HCP: 20	♣ AQ43	



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

Board: 15  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 6N S

North:  
♠ Q87  
♥ AQJ1054  
♦ J10  
♣ 87

South:  
♠ AK1092  
♥ K92  
♦ KQ  
♣ KQ6

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
Pass	6NT	AP	

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

Board: 16  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ K94  
♥ AK9  
♦ QJ82  
♣ AK4

South:  
♠ J10653  
♥ Q6  
♦ AK73  
♣ J7

West	North	East	South
			2NT
Pass	3♠	Pass	3♥
Pass	6♠	AP	4NT <sup>1</sup>

1. Quantitative 4NT

Board: 17  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 20  
Contract: 6♥ S

North:  
♠ AJ2  
♥ AJ1073  
♦ 82  
♣ Q64

South:  
♠ KQ6  
♥ Q92  
♦ AQ  
♣ AK1085

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	4NT <sup>1</sup>	Pass	6♥
AP			

1. Quantitative 4NT

Board: 18  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 9  
Contract: 6♠ N

North:  
♠ K65  
♥ AK4  
♦ K7  
♣ AKJ84

South:  
♠ AJ8432  
♥ Q98  
♦ 643  
♣ Q

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

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

Board: 19

Dealer: S

Vul: EW

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ 109862

♥ QJ8

♦ J654

♣ 5

South:

♠ KJ3

♥ K105

♦ AK7

♣ AQ43

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

## North hands (Practice Page)

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

Board: 20      ♠ AQ  
Dealer: N      ♥ J87  
Vul: Both     ♦ KQ8  
HCP: 21      ♣ AKQ75

West Doubles 3♥ if possible.

You bid first.

Board: 21      ♠ J9653  
Dealer: S      ♥ —  
Vul: None     ♦ KQJ3  
HCP: 14      ♣ AK85

The opponents are silent.

Partner bids first.

Board: 22      ♠ AJ  
Dealer: N      ♥ AQ98  
Vul: EW      ♦ AQ96  
HCP: 21      ♣ A74

The opponents are silent.

You bid first.

Board: 23      ♠ KQ9864  
Dealer: S      ♥ 109  
Vul: Both     ♦ 975  
HCP: 12      ♣ AK

The opponents are silent.

Partner bids first.

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

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ972		2NT	Pass	3♥
Vul: Both	♥ J87	♥ Q3	X	Pass <sup>1</sup>	Pass	3♠
North HCP: 21	♦ KQ8	♦ 962	AP			
South HCP: 6	♣ AKQ75	♣ 863	1. artificial			
Contract: 3♠ S						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ J9653	♠ AK42				2NT
Vul: None	♥ —	♥ AQJ2	Pass	3♥	Pass	3NT <sup>1</sup>
North HCP: 14	♦ KQJ3	♦ A8	Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
South HCP: 20	♣ AK85	♣ Q74	Pass	4NT <sup>4</sup>	Pass	5♦ <sup>5</sup>
Contract: 7♠ N			Pass	7♠	AP	
			1. Extended acceptance after NT			
			2. Cue bid, a ♣ stopper			
			3. Cue bid, a ♦ stopper			
			4. Blackwood 0314, for ♠			
			5. A=1/5 or 4/5			

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ Q98654		2NT	Pass	3♥
Vul: EW	♥ AQ98	♥ 75	Pass	3♠	Pass	4♠
North HCP: 21	♦ AQ96	♦ K32	AP			
South HCP: 5	♣ A74	♣ 65				
Contract: 4♠ N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ KQ9864	♠ A5				2NT
Vul: Both	♥ 109	♥ AQJ	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ 975	♦ KQJ8	Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
South HCP: 20	♣ AK	♣ QJ32	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=2/5 or 5/5, Q(S)=0			

## South hands (Practice Page)

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

Board: 20      ♠ KJ972  
Dealer: N      ♥ Q3  
Vul: Both     ♦ 962  
HCP: 6        ♣ 863

West Doubles 3♥ if possible.

Partner bids first.

Board: 21      ♠ AK42  
Dealer: S      ♥ AQJ2  
Vul: None     ♦ A8  
HCP: 20       ♣ Q74

The opponents are silent.

You bid first.

Board: 22      ♠ Q98654  
Dealer: N      ♥ 75  
Vul: EW       ♦ K32  
HCP: 5        ♣ 65

The opponents are silent.

Partner bids first.

Board: 23      ♠ A5  
Dealer: S      ♥ AQJ  
Vul: Both     ♦ KQJ8  
HCP: 20       ♣ QJ32

The opponents are silent.

You bid first.

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

Board: 20  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 6  
Contract: 3♠ S

North:  
♠ AQ  
♥ J87  
♦ KQ8  
♣ AKQ75

South:  
♠ KJ972  
♥ Q3  
♦ 962  
♣ 863

West	North	East	South
	2NT	Pass	3♥
X	Pass <sup>1</sup>	Pass	3♠
AP			
1. artificial			

Board: 21  
Dealer: S  
Vul: None  
North HCP: 14  
South HCP: 20  
Contract: 7♠ N

North:  
♠ J9653  
♥ —  
♦ KQJ3  
♣ AK85

South:  
♠ AK42  
♥ AQJ2  
♦ A8  
♣ Q74

West	North	East	South
			2NT
Pass	3♥	Pass	3NT <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
Pass	4NT <sup>4</sup>	Pass	5♦ <sup>5</sup>
Pass	7♠	AP	
1. Extended acceptance after NT			
2. Cue bid, a ♣ stopper			
3. Cue bid, a ♦ stopper			
4. Blackwood 0314, for ♠			
5. A=1/5 or 4/5			

Board: 22  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 5  
Contract: 4♠ N

North:  
♠ AJ  
♥ AQ98  
♦ AQ96  
♣ A74

South:  
♠ Q98654  
♥ 75  
♦ K32  
♣ 65

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

Board: 23  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 20  
Contract: 6♠ S

North:  
♠ KQ9864  
♥ 109  
♦ 975  
♣ AK

South:  
♠ A5  
♥ AQJ  
♦ KQJ8  
♣ QJ32

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

## North hands (Practice Page)

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

Board: 24	♠ K42	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ AKQ10	You bid first.
HCP: 20	♣ KJ54	

Board: 25	♠ AK10532	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: NS	♦ Q5	Partner bids first.
HCP: 17	♣ Q3	

Board: 26	♠ AK	The opponents are silent.
Dealer: N	♥ AK1054	
Vul: Both	♦ 106	You bid first.
HCP: 21	♣ AK105	

Board: 27	♠ KQ632	The opponents are silent.
Dealer: S	♥ A3	
Vul: None	♦ K53	Partner bids first.
HCP: 12	♣ 987	

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

Board: 24  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 12  
Contract: 6♠ N

North:  
♠ K42  
♥ A3  
♦ AKQ10  
♣ KJ54

South:  
♠ AJ9753  
♥ K108  
♦ 98  
♣ A2

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	5♠ <sup>4</sup>	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			
4. no ♠ queen			

Board: 25  
Dealer: S  
Vul: NS  
North HCP: 17  
South HCP: 20  
Contract: 7♠ S

North:  
♠ AK10532  
♥ AQ7  
♦ Q5  
♣ Q3

South:  
♠ Q87  
♥ K42  
♦ AKJ109  
♣ AK

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

Board: 26  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ AK  
♥ AK1054  
♦ 106  
♣ AK105

South:  
♠ Q9632  
♥ Q73  
♦ AK9  
♣ 63

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

Board: 27  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 20  
Contract: 6N S

North:  
♠ KQ632  
♥ A3  
♦ K53  
♣ 987

South:  
♠ A10  
♥ QJ10  
♦ AJ1092  
♣ AKJ

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



## South hands (Practice Page)

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

Board: 24	♠ AJ9753	The opponents are silent.
Dealer: N	♥ K108	
Vul: None	♦ 98	Partner bids first.
HCP: 12	♣ A2	

Board: 25	♠ Q87	The opponents are silent.
Dealer: S	♥ K42	
Vul: NS	♦ AKJ109	You bid first.
HCP: 20	♣ AK	

Board: 26	♠ Q9632	The opponents are silent.
Dealer: N	♥ Q73	
Vul: Both	♦ AK9	Partner bids first.
HCP: 11	♣ 63	

Board: 27	♠ A10	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: None	♦ AJ1092	You bid first.
HCP: 20	♣ AKJ	

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

Board: 24  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 12  
Contract: 6♠ N

North:  
♠ K42  
♥ A3  
♦ AKQ10  
♣ KJ54

South:  
♠ AJ9753  
♥ K108  
♦ 98  
♣ A2

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	5♠ <sup>4</sup>	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			
4. no ♠ queen			

Board: 25  
Dealer: S  
Vul: NS  
North HCP: 17  
South HCP: 20  
Contract: 7♠ S

North:  
♠ AK10532  
♥ AQ7  
♦ Q5  
♣ Q3

South:  
♠ Q87  
♥ K42  
♦ AKJ109  
♣ AK

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

Board: 26  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ AK  
♥ AK1054  
♦ 106  
♣ AK105

South:  
♠ Q9632  
♥ Q73  
♦ AK9  
♣ 63

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

Board: 27  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 20  
Contract: 6N S

North:  
♠ KQ632  
♥ A3  
♦ K53  
♣ 987

South:  
♠ A10  
♥ QJ10  
♦ AJ1092  
♣ AKJ

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

## North hands (Practice Page)

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

Board: 28	♠ AK10	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ K8652	You bid first.
HCP: 20	♣ AQ9	

Board: 29	♠ Q10	The opponents are silent.
Dealer: S	♥ KQJ76	
Vul: EW	♦ J72	Partner bids first.
HCP: 11	♣ Q53	

Board: 30	♠ K7	The opponents are silent.
Dealer: N	♥ K3	
Vul: None	♦ AK105	You bid first.
HCP: 21	♣ AKJ74	

Board: 31	♠ 3	The opponents are silent.
Dealer: S	♥ AKQ1063	
Vul: EW	♦ A107	Partner bids first.
HCP: 13	♣ 532	

Board: 32	♠ K764	The opponents are silent.
Dealer: N	♥ A82	
Vul: NS	♦ A9	You bid first.
HCP: 20	♣ AKQ6	

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

Board: 28  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 5  
Contract: 4♥ N

North:  
♠ AK10  
♥ A7  
♦ K8652  
♣ AQ9

South:  
♠ J962  
♥ KJ6432  
♦ 7  
♣ 104

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

Board: 29  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ Q10  
♥ KQJ76  
♦ J72  
♣ Q53

South:  
♠ AK754  
♥ A8  
♦ AK4  
♣ K84

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	4NT <sup>1</sup>	Pass	6NT
AP			

1. Quantitative 4NT

Board: 30  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 8  
Contract: 4♠ N

North:  
♠ K7  
♥ K3  
♦ AK105  
♣ AKJ74

South:  
♠ AQJ1095  
♥ J106542  
♦ —  
♣ 2

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

Board: 31  
Dealer: S  
Vul: EW  
North HCP: 13  
South HCP: 20  
Contract: 7♥ S

North:  
♠ 3  
♥ AKQ1063  
♦ A107  
♣ 532

South:  
♠ AK6  
♥ J9  
♦ KJ65  
♣ AKJ7

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
Pass	7♥	AP	

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

Board: 32  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 10  
Contract: 4♠ N

North:  
♠ K764  
♥ A82  
♦ A9  
♣ AKQ6

South:  
♠ AJ10832  
♥ Q3  
♦ Q102  
♣ J10

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

## South hands (Practice Page)

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

Board: 28	♠ J962	The opponents are silent.
Dealer: N	♥ KJ6432	
Vul: NS	♦ 7	Partner bids first.
HCP: 5	♣ 104	

Board: 29	♠ AK754	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ AK4	You bid first.
HCP: 21	♣ K84	

Board: 30	♠ AQJ1095	The opponents are silent.
Dealer: N	♥ J106542	
Vul: None	♦ —	Partner bids first.
HCP: 8	♣ 2	

Board: 31	♠ AK6	The opponents are silent.
Dealer: S	♥ J9	
Vul: EW	♦ KJ65	You bid first.
HCP: 20	♣ AKJ7	

Board: 32	♠ AJ10832	The opponents are silent.
Dealer: N	♥ Q3	
Vul: NS	♦ Q102	Partner bids first.
HCP: 10	♣ J10	

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

Board: 28  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 5  
Contract: 4♥ N

North:  
♠ AK10  
♥ A7  
♦ K8652  
♣ AQ9

South:  
♠ J962  
♥ KJ6432  
♦ 7  
♣ 104

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

Board: 29  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ Q10  
♥ KQJ76  
♦ J72  
♣ Q53

South:  
♠ AK754  
♥ A8  
♦ AK4  
♣ K84

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	4NT <sup>1</sup>	Pass	6NT
AP			

1. Quantitative 4NT

Board: 30  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 8  
Contract: 4♠ N

North:  
♠ K7  
♥ K3  
♦ AK105  
♣ AKJ74

South:  
♠ AQJ1095  
♥ J106542  
♦ —  
♣ 2

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

Board: 31  
Dealer: S  
Vul: EW  
North HCP: 13  
South HCP: 20  
Contract: 7♥ S

North:  
♠ 3  
♥ AKQ1063  
♦ A107  
♣ 532

South:  
♠ AK6  
♥ J9  
♦ KJ65  
♣ AKJ7

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
Pass	7♥	AP	

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

Board: 32  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 10  
Contract: 4♠ N

North:  
♠ K764  
♥ A82  
♦ A9  
♣ AKQ6

South:  
♠ AJ10832  
♥ Q3  
♦ Q102  
♣ J10

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

## North hands (Practice Page)

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

Board: 33	♠ AQJ10	The opponents are silent.
Dealer: S	♥ KJ9852	
Vul: EW	♦ 1063	Partner bids first.
HCP: 11	♣ —	

Board: 34	♠ 98	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: Both	♦ K1043	You bid first.
HCP: 20	♣ AKQ	

Board: 35	♠ QJ9873	The opponents are silent.
Dealer: S	♥ 86	
Vul: None	♦ 84	Partner bids first.
HCP: 3	♣ 843	

Board: 36	♠ KQ2	The opponents are silent.
Dealer: N	♥ A107	
Vul: EW	♦ AJ	You bid first.
HCP: 20	♣ KQJ73	

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

Board: 33

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ AQJ10

♥ KJ9852

♦ 1063

♣ —

South:

♠ K2

♥ A73

♦ AQJ2

♣ AQ93

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 34

Dealer: N

Vul: Both

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ 98

♥ AKJ5

♦ K1043

♣ AKQ

South:

♠ J7653

♥ Q63

♦ J872

♣ J

West	North	East	South
	2NT	Pass	3♥

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

AP

Board: 35

Dealer: S

Vul: None

North HCP: 3

South HCP: 21

Contract: 4♠ S

North:

♠ QJ9873

♥ 86

♦ 84

♣ 843

South:

♠ AK5

♥ AK7

♦ 632

♣ AK97

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

AP

1. Texas

Board: 36

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 6♠ N

North:

♠ KQ2

♥ A107

♦ AJ

♣ KQJ73

South:

♠ A8653

♥ KJ8

♦ KQ102

♣ 9

West	North	East	South
	2NT	Pass	3♥

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

Pass	4♠	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	5♣ <sup>2</sup>	Pass	6♠
------	-----------------	------	----

AP

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5



## South hands (Practice Page)

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

Board: 33	♠ K2	The opponents are silent.
Dealer: S	♥ A73	
Vul: EW	♦ AQJ2	You bid first.
HCP: 20	♣ AQ93	

Board: 34	♠ J7653	The opponents are silent.
Dealer: N	♥ Q63	
Vul: Both	♦ J872	Partner bids first.
HCP: 5	♣ J	

Board: 35	♠ AK5	The opponents are silent.
Dealer: S	♥ AK7	
Vul: None	♦ 632	You bid first.
HCP: 21	♣ AK97	

Board: 36	♠ A8653	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: EW	♦ KQ102	Partner bids first.
HCP: 13	♣ 9	

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

Board: 33

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ AQJ10

♥ KJ9852

♦ 1063

♣ —

South:

♠ K2

♥ A73

♦ AQJ2

♣ AQ93

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 34

Dealer: N

Vul: Both

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ 98

♥ AKJ5

♦ K1043

♣ AKQ

South:

♠ J7653

♥ Q63

♦ J872

♣ J

West	North	East	South
	2NT	Pass	3♥

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

AP

Board: 35

Dealer: S

Vul: None

North HCP: 3

South HCP: 21

Contract: 4♠ S

North:

♠ QJ9873

♥ 86

♦ 84

♣ 843

South:

♠ AK5

♥ AK7

♦ 632

♣ AK97

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

AP

1. Texas

Board: 36

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 6♠ N

North:

♠ KQ2

♥ A107

♦ AJ

♣ KQJ73

South:

♠ A8653

♥ KJ8

♦ KQ102

♣ 9

West	North	East	South
	2NT	Pass	3♥

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

Pass	4♠	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	5♣ <sup>2</sup>	Pass	6♠
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AP

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

## North hands (Practice Page)

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

Board: 37	♠ 83	The opponents are silent.
Dealer: S	♥ Q109743	
Vul: Both	♦ 4	Partner bids first.
HCP: 9	♣ AK105	

Board: 38	♠ 64	The opponents are silent.
Dealer: N	♥ AK9	
Vul: None	♦ AKJ5	You bid first.
HCP: 21	♣ AQ54	

Board: 39	♠ K97	The opponents are silent.
Dealer: S	♥ AKQ62	
Vul: NS	♦ Q6	Partner bids first.
HCP: 14	♣ 942	

Board: 40	♠ K8	The opponents are silent.
Dealer: N	♥ A5	
Vul: Both	♦ AQ108	You bid first.
HCP: 20	♣ AK1082	

Board: 41	♠ 63	The opponents are silent.
Dealer: S	♥ Q109853	
Vul: None	♦ A10	Partner bids first.
HCP: 7	♣ J109	

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

Board: 37  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 21  
Contract: 6♥ S

North:  
♠ 83  
♥ Q109743  
♦ 4  
♣ AK105

South:  
♠ KQJ  
♥ AKJ5  
♦ AK52  
♣ 73

West North East South  
2NT

Pass 4♦<sup>1</sup> Pass 4♥  
Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>  
Pass 6♥ AP

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

Board: 38  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 7  
Contract: 4♠ N

North:  
♠ 64  
♥ AK9  
♦ AKJ5  
♣ AQ54

South:  
♠ AJ10875  
♥ Q2  
♦ 9762  
♣ 7

West North East South  
2NT Pass 4♥<sup>1</sup>

Pass 4♠ AP  
1. Texas

Board: 39  
Dealer: S  
Vul: NS  
North HCP: 14  
South HCP: 21  
Contract: 6♥ N

North:  
♠ K97  
♥ AKQ62  
♦ Q6  
♣ 942

South:  
♠ AQJ  
♥ J873  
♦ KJ  
♣ AKQ10

West North East South  
2NT

Pass 3♦ Pass 3NT<sup>1</sup>  
Pass 6♥ AP

1. Extended acceptance after NT

Board: 40  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 14  
Contract: 7♥ N

North:  
♠ K8  
♥ A5  
♦ AQ108  
♣ AK1082

South:  
♠ AQ2  
♥ KQ9872  
♦ K63  
♣ 4

West North East South  
2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>  
Pass 5♣<sup>3</sup> Pass 7♥  
AP

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

Board: 41  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 21  
Contract: 4♥ S

North:  
♠ 63  
♥ Q109853  
♦ A10  
♣ J109

South:  
♠ AKQ7  
♥ K6  
♦ KJ942  
♣ KQ

West North East South  
2NT

Pass 4♦<sup>1</sup> Pass 4♥  
AP

1. Texas

## South hands (Practice Page)

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

Board: 37	♠ KQJ	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: Both	♦ AK52	You bid first.
HCP: 21	♣ 73	

Board: 38	♠ AJ10875	The opponents are silent.
Dealer: N	♥ Q2	
Vul: None	♦ 9762	Partner bids first.
HCP: 7	♣ 7	

Board: 39	♠ AQJ	The opponents are silent.
Dealer: S	♥ J873	
Vul: NS	♦ KJ	You bid first.
HCP: 21	♣ AKQ10	

Board: 40	♠ AQ2	The opponents are silent.
Dealer: N	♥ KQ9872	
Vul: Both	♦ K63	Partner bids first.
HCP: 14	♣ 4	

Board: 41	♠ AKQ7	The opponents are silent.
Dealer: S	♥ K6	
Vul: None	♦ KJ942	You bid first.
HCP: 21	♣ KQ	

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

Board: 37  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 21  
Contract: 6♥ S

North:  
♠ 83  
♥ Q109743  
♦ 4  
♣ AK105

South:  
♠ KQJ  
♥ AKJ5  
♦ AK52  
♣ 73

West North East South  
2NT

Pass 4♦<sup>1</sup> Pass 4♥  
Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>  
Pass 6♥ AP

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

Board: 38  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 7  
Contract: 4♠ N

North:  
♠ 64  
♥ AK9  
♦ AKJ5  
♣ AQ54

South:  
♠ AJ10875  
♥ Q2  
♦ 9762  
♣ 7

West North East South  
2NT Pass 4♥<sup>1</sup>

Pass 4♠ AP  
1. Texas

Board: 39  
Dealer: S  
Vul: NS  
North HCP: 14  
South HCP: 21  
Contract: 6♥ N

North:  
♠ K97  
♥ AKQ62  
♦ Q6  
♣ 942

South:  
♠ AQJ  
♥ J873  
♦ KJ  
♣ AKQ10

West North East South  
2NT

Pass 3♦ Pass 3NT<sup>1</sup>  
Pass 6♥ AP

1. Extended acceptance after NT

Board: 40  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 14  
Contract: 7♥ N

North:  
♠ K8  
♥ A5  
♦ AQ108  
♣ AK1082

South:  
♠ AQ2  
♥ KQ9872  
♦ K63  
♣ 4

West North East South  
2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>  
Pass 5♣<sup>3</sup> Pass 7♥  
AP

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

Board: 41  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 21  
Contract: 4♥ S

North:  
♠ 63  
♥ Q109853  
♦ A10  
♣ J109

South:  
♠ AKQ7  
♥ K6  
♦ KJ942  
♣ KQ

West North East South  
2NT

Pass 4♦<sup>1</sup> Pass 4♥  
AP

1. Texas

## North hands (Practice Page)

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

Board: 42	♠ A8	The opponents are silent.
Dealer: N	♥ AQ106	
Vul: NS	♦ K10973	You bid first.
HCP: 20	♣ AK	

Board: 43	♠ 6	The opponents are silent.
Dealer: S	♥ KQ10932	
Vul: None	♦ J3	Partner bids first.
HCP: 10	♣ KJ94	

Board: 44	♠ 1053	The opponents are silent.
Dealer: N	♥ AQ108	
Vul: NS	♦ AKQ	You bid first.
HCP: 21	♣ AQ9	

Board: 45	♠ 9	The opponents are silent.
Dealer: S	♥ K98742	
Vul: EW	♦ 102	Partner bids first.
HCP: 4	♣ J963	

Board: 46	♠ KQ2	The opponents are silent.
Dealer: N	♥ Q7	
Vul: Both	♦ AQJ8	You bid first.
HCP: 20	♣ AQ85	

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

Board: 42  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 10  
Contract: 7♠ N

North:  
♠ A8  
♥ AQ106  
♦ K10973  
♣ AK

South:  
♠ KQ10753  
♥ —  
♦ A82  
♣ J1075

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	7♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			

Board: 43  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 6♥ S

North:  
♠ 6  
♥ KQ10932  
♦ J3  
♣ KJ94

South:  
♠ QJ102  
♥ AJ6  
♦ AQ2  
♣ AQ2

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

Board: 44  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 7  
Contract: 4♠ N

North:  
♠ 1053  
♥ AQ108  
♦ AKQ  
♣ AQ9

South:  
♠ KQJ76  
♥ J65  
♦ 72  
♣ 1064

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

Board: 45  
Dealer: S  
Vul: EW  
North HCP: 4  
South HCP: 20  
Contract: 4♥ S

North:  
♠ 9  
♥ K98742  
♦ 102  
♣ J963

South:  
♠ KQ64  
♥ AJ3  
♦ KQJ4  
♣ A8

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 46  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 3  
Contract: 4♥ N

North:  
♠ KQ2  
♥ Q7  
♦ AQJ8  
♣ AQ85

South:  
♠ J1075  
♥ J109653  
♦ 103  
♣ J

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			



## South hands (Practice Page)

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

Board: 42	♠ KQ10753	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ A82	Partner bids first.
HCP: 10	♣ J1075	

Board: 43	♠ QJ102	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: None	♦ AQ2	You bid first.
HCP: 20	♣ AQ2	

Board: 44	♠ KQJ76	The opponents are silent.
Dealer: N	♥ J65	
Vul: NS	♦ 72	Partner bids first.
HCP: 7	♣ 1064	

Board: 45	♠ KQ64	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: EW	♦ KQJ4	You bid first.
HCP: 20	♣ A8	

Board: 46	♠ J1075	The opponents are silent.
Dealer: N	♥ J109653	
Vul: Both	♦ 103	Partner bids first.
HCP: 3	♣ J	

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

Board: 42  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 10  
Contract: 7♠ N

North:  
♠ A8  
♥ AQ106  
♦ K10973  
♣ AK

South:  
♠ KQ10753  
♥ —  
♦ A82  
♣ J1075

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	7♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			

Board: 43  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 6♥ S

North:  
♠ 6  
♥ KQ10932  
♦ J3  
♣ KJ94

South:  
♠ QJ102  
♥ AJ6  
♦ AQ2  
♣ AQ2

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

Board: 44  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 7  
Contract: 4♠ N

North:  
♠ 1053  
♥ AQ108  
♦ AKQ  
♣ AQ9

South:  
♠ KQJ76  
♥ J65  
♦ 72  
♣ 1064

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

Board: 45  
Dealer: S  
Vul: EW  
North HCP: 4  
South HCP: 20  
Contract: 4♥ S

North:  
♠ 9  
♥ K98742  
♦ 102  
♣ J963

South:  
♠ KQ64  
♥ AJ3  
♦ KQJ4  
♣ A8

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 46  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 3  
Contract: 4♥ N

North:  
♠ KQ2  
♥ Q7  
♦ AQJ8  
♣ AQ85

South:  
♠ J1075  
♥ J109653  
♦ 103  
♣ J

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

## North hands (Practice Page)

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

Board: 47	♠ K9742	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: NS	♦ Q105	Partner bids first.
HCP: 11	♣ 62	

Board: 48	♠ A109	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: EW	♦ J6	You bid first.
HCP: 21	♣ AK97	

Board: 49	♠ Q76	The opponents are silent.
Dealer: S	♥ A86543	
Vul: Both	♦ 2	Partner bids first.
HCP: 8	♣ Q86	

Board: 50	♠ QJ3	The opponents are silent.
Dealer: N	♥ 72	
Vul: None	♦ AKQ5	You bid first.
HCP: 20	♣ AKJ6	

Board: 51	♠ 5	The opponents are silent.
Dealer: S	♥ KQ10972	
Vul: Both	♦ K95	Partner bids first.
HCP: 11	♣ K53	

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

Board: 47  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 21  
Contract: 6♠ S

North:  
♠ K9742  
♥ AQ4  
♦ Q105  
♣ 62

South:  
♠ AQJ6  
♥ 75  
♦ AK7  
♣ AK109

West	North	East	South
			2NT

Pass	3♥	Pass	3NT <sup>1</sup>
------	----	------	------------------

Pass	4NT <sup>2</sup>	Pass	6♠
------	------------------	------	----

AP

1. Extended acceptance after NT

2. Quantitative 4NT

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

North:  
♠ A109  
♥ AKQ8  
♦ J6  
♣ AK97

South:  
♠ Q7654  
♥ 92  
♦ Q952  
♣ 43

West	North	East	South

	2NT	Pass	3♥
--	-----	------	----

Pass	3♠	AP	
------	----	----	--

Board: 49  
Dealer: S  
Vul: Both  
North HCP: 8  
South HCP: 20  
Contract: 4♥ S

North:  
♠ Q76  
♥ A86543  
♦ 2  
♣ Q86

South:  
♠ A932  
♥ QJ2  
♦ AQ104  
♣ AK

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

AP

1. Texas

Board: 50  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 10  
Contract: 6♠ N

North:  
♠ QJ3  
♥ 72  
♦ AKQ5  
♣ AKJ6

South:  
♠ AK10875  
♥ K  
♦ 976  
♣ 532

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>

Pass	4♠	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♠ <sup>3</sup>	Pass	6♠
------	-----------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♠

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

Board: 51  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 6♥ S

North:  
♠ 5  
♥ KQ10972  
♦ K95  
♣ K53

South:  
♠ AK642  
♥ AJ  
♦ A7  
♣ A987

West	North	East	South
			2NT

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

Pass	6♥	AP	
------	----	----	--

## South hands (Practice Page)

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

Board: 47	♠ AQJ6	The opponents are silent.
Dealer: S	♥ 75	
Vul: NS	♦ AK7	You bid first.
HCP: 21	♣ AK109	

Board: 48	♠ Q7654	The opponents are silent.
Dealer: N	♥ 92	
Vul: EW	♦ Q952	Partner bids first.
HCP: 4	♣ 43	

Board: 49	♠ A932	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: Both	♦ AQ104	You bid first.
HCP: 20	♣ AK	

Board: 50	♠ AK10875	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ 976	Partner bids first.
HCP: 10	♣ 532	

Board: 51	♠ AK642	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ A7	You bid first.
HCP: 20	♣ A987	

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

Board: 47  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 21  
Contract: 6♠ S

North:  
♠ K9742  
♥ AQ4  
♦ Q105  
♣ 62

South:  
♠ AQJ6  
♥ 75  
♦ AK7  
♣ AK109

West	North	East	South
			2NT

Pass	3♥	Pass	3NT <sup>1</sup>
------	----	------	------------------

Pass	4NT <sup>2</sup>	Pass	6♠
------	------------------	------	----

AP

1. Extended acceptance after NT

2. Quantitative 4NT

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

North:  
♠ A109  
♥ AKQ8  
♦ J6  
♣ AK97

South:  
♠ Q7654  
♥ 92  
♦ Q952  
♣ 43

West	North	East	South

	2NT	Pass	3♥
--	-----	------	----

Pass	3♠	AP	
------	----	----	--

Board: 49  
Dealer: S  
Vul: Both  
North HCP: 8  
South HCP: 20  
Contract: 4♥ S

North:  
♠ Q76  
♥ A86543  
♦ 2  
♣ Q86

South:  
♠ A932  
♥ QJ2  
♦ AQ104  
♣ AK

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

AP

1. Texas

Board: 50  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 10  
Contract: 6♠ N

North:  
♠ QJ3  
♥ 72  
♦ AKQ5  
♣ AKJ6

South:  
♠ AK10875  
♥ K  
♦ 976  
♣ 532

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>

Pass	4♠	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♠ <sup>3</sup>	Pass	6♠
------	-----------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♠

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

Board: 51  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 6♥ S

North:  
♠ 5  
♥ KQ10972  
♦ K95  
♣ K53

South:  
♠ AK642  
♥ AJ  
♦ A7  
♣ A987

West	North	East	South
			2NT

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

Pass	6♥	AP	
------	----	----	--

## North hands (Practice Page)

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

Board: 52	♠ AJ3	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: None	♦ K52	You bid first.
HCP: 20	♣ AK109	

Board: 53	♠ 96432	The opponents are silent.
Dealer: S	♥ KJ92	
Vul: Both	♦ 542	Partner bids first.
HCP: 4	♣ 7	

Board: 54	♠ Q10653	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ AQJ7	

Board: 55	♠ KQ932	The opponents are silent.
Dealer: S	♥ K73	
Vul: NS	♦ 9865	Partner bids first.
HCP: 11	♣ K	

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

Board: 52  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 7  
 Contract: 4♥ N

North:  
 ♠ AJ3  
 ♥ KQ6  
 ♦ K52  
 ♣ AK109

South:  
 ♠ 765  
 ♥ A107532  
 ♦ 74  
 ♣ QJ

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

Board: 53  
 Dealer: S  
 Vul: Both  
 North HCP: 4  
 South HCP: 21  
 Contract: 4♠ N

North:  
 ♠ 96432  
 ♥ KJ92  
 ♦ 542  
 ♣ 7

South:  
 ♠ AKQ8  
 ♥ 10653  
 ♦ AK7  
 ♣ AJ

West	North	East	South
			2NT
Pass	3♥	Pass	3NT <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
Pass	4♠	AP	

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

Board: 54  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 12  
 Contract: 6N N

North:  
 ♠ Q10653  
 ♥ AQ  
 ♦ AJ  
 ♣ AQJ7

South:  
 ♠ AJ2  
 ♥ KJ952  
 ♦ 103  
 ♣ K85

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4NT <sup>1</sup>
Pass	6NT	AP	

1. Quantitative 4NT

Board: 55  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 20  
 Contract: 6N S

North:  
 ♠ KQ932  
 ♥ K73  
 ♦ 9865  
 ♣ K

South:  
 ♠ A84  
 ♥ AJ5  
 ♦ AK10  
 ♣ A1042

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



## South hands (Practice Page)

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

Board: 52	♠ 765	The opponents are silent.
Dealer: N	♥ A107532	
Vul: None	♦ 74	Partner bids first.
HCP: 7	♣ QJ	

Board: 53	♠ AKQ8	The opponents are silent.
Dealer: S	♥ 10653	
Vul: Both	♦ AK7	You bid first.
HCP: 21	♣ AJ	

Board: 54	♠ AJ2	The opponents are silent.
Dealer: N	♥ KJ952	
Vul: None	♦ 103	Partner bids first.
HCP: 12	♣ K85	

Board: 55	♠ A84	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: NS	♦ AK10	You bid first.
HCP: 20	♣ A1042	

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

Board: 52  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 7  
Contract: 4♥ N

North:  
♠ AJ3  
♥ KQ6  
♦ K52  
♣ AK109

South:  
♠ 765  
♥ A107532  
♦ 74  
♣ QJ

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

Board: 53  
Dealer: S  
Vul: Both  
North HCP: 4  
South HCP: 21  
Contract: 4♠ N

North:  
♠ 96432  
♥ KJ92  
♦ 542  
♣ 7

South:  
♠ AKQ8  
♥ 10653  
♦ AK7  
♣ AJ

West	North	East	South
			2NT
Pass	3♥	Pass	3NT <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
Pass	4♠	AP	

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

Board: 54  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 12  
Contract: 6N N

North:  
♠ Q10653  
♥ AQ  
♦ AJ  
♣ AQJ7

South:  
♠ AJ2  
♥ KJ952  
♦ 103  
♣ K85

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4NT <sup>1</sup>
Pass	6NT	AP	

1. Quantitative 4NT

Board: 55  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 20  
Contract: 6N S

North:  
♠ KQ932  
♥ K73  
♦ 9865  
♣ K

South:  
♠ A84  
♥ AJ5  
♦ AK10  
♣ A1042

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

## North hands (Practice Page)

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

Board: 56	♠ J65	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: EW	♦ AKQ94	You bid first.
HCP: 20	♣ A7	

Board: 57	♠ A8	The opponents are silent.
Dealer: S	♥ K8765	
Vul: None	♦ AQ63	Partner bids first.
HCP: 13	♣ 42	

Board: 58	♠ AK4	The opponents are silent.
Dealer: N	♥ KQ97	
Vul: NS	♦ AJ54	You bid first.
HCP: 20	♣ K5	

Board: 59	♠ Q86542	The opponents are silent.
Dealer: S	♥ J985	
Vul: EW	♦ 6	Partner bids first.
HCP: 7	♣ A6	

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

Board: 56  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 10  
Contract: 7♥ N

North:  
♠ J65  
♥ AQ8  
♦ AKQ94  
♣ A7

South:  
♠ A972  
♥ KJ10432  
♦ 5  
♣ Q4

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	6♦ <sup>4</sup>	Pass	7♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			
4. ♥ queen and ♦ king			

Board: 57  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 20  
Contract: 7♥ S

North:  
♠ A8  
♥ K8765  
♦ AQ63  
♣ 42

South:  
♠ KJ3  
♥ AQ10  
♦ 85  
♣ AKQJ6

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

Board: 58  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 5  
Contract: 4♠ N

North:  
♠ AK4  
♥ KQ97  
♦ AJ54  
♣ K5

South:  
♠ J109876  
♥ J108  
♦ K2  
♣ 103

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

Board: 59  
Dealer: S  
Vul: EW  
North HCP: 7  
South HCP: 21  
Contract: 4♠ S

North:  
♠ Q86542  
♥ J985  
♦ 6  
♣ A6

South:  
♠ AJ3  
♥ AQ  
♦ AJ5  
♣ KQ975

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

## South hands (Practice Page)

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

Board: 56	♠ A972	The opponents are silent.
Dealer: N	♥ KJ10432	
Vul: EW	♦ 5	Partner bids first.
HCP: 10	♣ Q4	

Board: 57	♠ KJ3	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: None	♦ 85	You bid first.
HCP: 20	♣ AKQJ6	

Board: 58	♠ J109876	The opponents are silent.
Dealer: N	♥ J108	
Vul: NS	♦ K2	Partner bids first.
HCP: 5	♣ 103	

Board: 59	♠ AJ3	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ AJ5	You bid first.
HCP: 21	♣ KQ975	

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

Board: 56  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 10  
Contract: 7♥ N

North:  
♠ J65  
♥ AQ8  
♦ AKQ94  
♣ A7

South:  
♠ A972  
♥ KJ10432  
♦ 5  
♣ Q4

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	6♦ <sup>4</sup>	Pass	7♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			
4. ♥ queen and ♦ king			

Board: 57  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 20  
Contract: 7♥ S

North:  
♠ A8  
♥ K8765  
♦ AQ63  
♣ 42

South:  
♠ KJ3  
♥ AQ10  
♦ 85  
♣ AKQJ6

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

Board: 58  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 5  
Contract: 4♠ N

North:  
♠ AK4  
♥ KQ97  
♦ AJ54  
♣ K5

South:  
♠ J109876  
♥ J108  
♦ K2  
♣ 103

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

Board: 59  
Dealer: S  
Vul: EW  
North HCP: 7  
South HCP: 21  
Contract: 4♠ S

North:  
♠ Q86542  
♥ J985  
♦ 6  
♣ A6

South:  
♠ AJ3  
♥ AQ  
♦ AJ5  
♣ KQ975

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

## North hands (Practice Page)

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

Board: 60	♠ KQ876	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: Both	♦ AQ3	You bid first.
HCP: 21	♣ KJ	

Board: 61	♠ 103	The opponents are silent.
Dealer: S	♥ KQ943	
Vul: EW	♦ J986	Partner bids first.
HCP: 6	♣ 104	

Board: 62	♠ AJ	The opponents are silent.
Dealer: N	♥ Q96	
Vul: Both	♦ K632	You bid first.
HCP: 20	♣ AKQJ	

Board: 63	♠ K107643	The opponents are silent.
Dealer: S	♥ J63	
Vul: None	♦ J102	Partner bids first.
HCP: 5	♣ 5	

Board: 64	♠ K7432	The opponents are silent.
Dealer: N	♥ AK6	
Vul: EW	♦ AQ7	You bid first.
HCP: 20	♣ A10	

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

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ KQ876	♠ 10		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ AQ7	♥ K109543				
North HCP: 21	♦ AQ3	♦ J1084	Pass	4♥	AP	
South HCP: 4	♣ KJ	♣ 104	1. Texas			
Contract: 4♥ N						

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ 62				2NT
Vul: EW	♥ KQ943	♥ A62	Pass	3♦	Pass	3♥
North HCP: 6	♦ J986	♦ AKQ54	Pass	3NT	Pass	4♥
South HCP: 20	♣ 104	♣ AK7	AP			
Contract: 4♥ S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 74		2NT	Pass	3♦
Vul: Both	♥ Q96	♥ AJ1082	Pass	3♥	Pass	4♥
North HCP: 20	♦ K632	♦ QJ94	AP			
South HCP: 8	♣ AKQJ	♣ 85				
Contract: 4♥ N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ K107643	♠ AJ8				2NT
Vul: None	♥ J63	♥ KQ5	Pass	3♥	Pass	3♠
North HCP: 5	♦ J102	♦ AQ8	Pass	4♠	AP	
South HCP: 21	♣ 5	♣ KQ107				
Contract: 4♠ S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ K7432	♠ AJ10985		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AK6	♥ 103				
North HCP: 20	♦ AQ7	♦ 3	Pass	4♠	AP	
South HCP: 7	♣ A10	♣ Q753	1. Texas			
Contract: 4♠ N						



## South hands (Practice Page)

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

Board: 60	♠ 10	The opponents are silent.
Dealer: N	♥ K109543	
Vul: Both	♦ J1084	Partner bids first.
HCP: 4	♣ 104	

Board: 61	♠ 62	The opponents are silent.
Dealer: S	♥ A62	
Vul: EW	♦ AKQ54	You bid first.
HCP: 20	♣ AK7	

Board: 62	♠ 74	The opponents are silent.
Dealer: N	♥ AJ1082	
Vul: Both	♦ QJ94	Partner bids first.
HCP: 8	♣ 85	

Board: 63	♠ AJ8	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: None	♦ AQ8	You bid first.
HCP: 21	♣ KQ107	

Board: 64	♠ AJ10985	The opponents are silent.
Dealer: N	♥ 103	
Vul: EW	♦ 3	Partner bids first.
HCP: 7	♣ Q753	

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

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ KQ876	♠ 10		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ AQ7	♥ K109543				
North HCP: 21	♦ AQ3	♦ J1084	Pass	4♥	AP	
South HCP: 4	♣ KJ	♣ 104	1. Texas			
Contract: 4♥ N						

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ 62				2NT
Vul: EW	♥ KQ943	♥ A62	Pass	3♦	Pass	3♥
North HCP: 6	♦ J986	♦ AKQ54	Pass	3NT	Pass	4♥
South HCP: 20	♣ 104	♣ AK7	AP			
Contract: 4♥ S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 74		2NT	Pass	3♦
Vul: Both	♥ Q96	♥ AJ1082	Pass	3♥	Pass	4♥
North HCP: 20	♦ K632	♦ QJ94	AP			
South HCP: 8	♣ AKQJ	♣ 85				
Contract: 4♥ N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ K107643	♠ AJ8				2NT
Vul: None	♥ J63	♥ KQ5	Pass	3♥	Pass	3♠
North HCP: 5	♦ J102	♦ AQ8	Pass	4♠	AP	
South HCP: 21	♣ 5	♣ KQ107				
Contract: 4♠ S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ K7432	♠ AJ10985		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AK6	♥ 103				
North HCP: 20	♦ AQ7	♦ 3	Pass	4♠	AP	
South HCP: 7	♣ A10	♣ Q753	1. Texas			
Contract: 4♠ N						

## North hands (Practice Page)

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

Board: 65	♠ J3	The opponents are silent.
Dealer: S	♥ K87542	
Vul: None	♦ J1074	Partner bids first.
HCP: 5	♣ 6	

Board: 66	♠ KQ	The opponents are silent.
Dealer: N	♥ A64	
Vul: NS	♦ AJ102	You bid first.
HCP: 20	♣ AQ87	

Board: 67	♠ AKQ973	The opponents are silent.
Dealer: S	♥ 86	
Vul: EW	♦ K2	Partner bids first.
HCP: 12	♣ 754	

Board: 68	♠ AQ3	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: None	♦ J10986	You bid first.
HCP: 20	♣ AK	

Board: 69	♠ J108532	The opponents are silent.
Dealer: S	♥ Q4	
Vul: NS	♦ K8	Partner bids first.
HCP: 10	♣ KJ3	

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

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ A96				2NT
Vul: None	♥ K87542	♥ AQ3	Pass	3♦	Pass	3♥
North HCP: 5	♦ J1074	♦ KQ2	Pass	4♥	AP	
South HCP: 21	♣ 6	♣ AQ73				
Contract: 4♥ S						

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ10763		2NT	Pass	3♥
Vul: NS	♥ A64	♥ 103	Pass	3♠	Pass	4♠
North HCP: 20	♦ AJ102	♦ Q84	AP			
South HCP: 7	♣ AQ87	♣ 64				
Contract: 4♠ N						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ AKQ973	♠ 62				2NT
Vul: EW	♥ 86	♥ AKQ10	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ K2	♦ AQJ94	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 21	♣ 754	♣ AJ	Pass	7♠	AP	
Contract: 7♠ S						

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

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ K9875		2NT	Pass	3♥
Vul: None	♥ AQ2	♥ 1093	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ J10986	♦ AK7	Pass	6♠	AP	
South HCP: 11	♣ AK	♣ J8				
Contract: 6♠ N						

1. Quantitative 4NT

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ J108532	♠ A4				2NT
Vul: NS	♥ Q4	♥ AK1053	Pass	3♥	Pass	3♠
North HCP: 10	♦ K8	♦ A109	Pass	4♠	AP	
South HCP: 21	♣ KJ3	♣ AQ7				
Contract: 4♠ S						

## South hands (Practice Page)

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

Board: 65	♠ A96	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: None	♦ KQ2	You bid first.
HCP: 21	♣ AQ73	

Board: 66	♠ AJ10763	The opponents are silent.
Dealer: N	♥ 103	
Vul: NS	♦ Q84	Partner bids first.
HCP: 7	♣ 64	

Board: 67	♠ 62	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: EW	♦ AQJ94	You bid first.
HCP: 21	♣ AJ	

Board: 68	♠ K9875	The opponents are silent.
Dealer: N	♥ 1093	
Vul: None	♦ AK7	Partner bids first.
HCP: 11	♣ J8	

Board: 69	♠ A4	The opponents are silent.
Dealer: S	♥ AK1053	
Vul: NS	♦ A109	You bid first.
HCP: 21	♣ AQ7	

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

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ A96				2NT
Vul: None	♥ K87542	♥ AQ3	Pass	3♦	Pass	3♥
North HCP: 5	♦ J1074	♦ KQ2	Pass	4♥	AP	
South HCP: 21	♣ 6	♣ AQ73				
Contract: 4♥ S						

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ10763		2NT	Pass	3♥
Vul: NS	♥ A64	♥ 103	Pass	3♠	Pass	4♠
North HCP: 20	♦ AJ102	♦ Q84	AP			
South HCP: 7	♣ AQ87	♣ 64				
Contract: 4♠ N						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ AKQ973	♠ 62				2NT
Vul: EW	♥ 86	♥ AKQ10	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ K2	♦ AQJ94	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 21	♣ 754	♣ AJ	Pass	7♠	AP	
Contract: 7♠ S						

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

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ K9875		2NT	Pass	3♥
Vul: None	♥ AQ2	♥ 1093	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ J10986	♦ AK7	Pass	6♠	AP	
South HCP: 11	♣ AK	♣ J8				
Contract: 6♠ N						

1. Quantitative 4NT

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ J108532	♠ A4				2NT
Vul: NS	♥ Q4	♥ AK1053	Pass	3♥	Pass	3♠
North HCP: 10	♦ K8	♦ A109	Pass	4♠	AP	
South HCP: 21	♣ KJ3	♣ AQ7				
Contract: 4♠ S						

## North hands (Practice Page)

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

Board: 70	♠ AKJ	East Doubles 5♣ if possible.
Dealer: N	♥ J5	
Vul: EW	♦ AK104	
HCP: 20	♣ A653	You bid first.

Board: 71	♠ A9842	The opponents are silent.
Dealer: S	♥ 96	
Vul: NS	♦ KQJ8	
HCP: 10	♣ 104	Partner bids first.

Board: 72	♠ K108	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ AJ72	
HCP: 21	♣ AKJ3	You bid first.

Board: 73	♠ Q107642	The opponents are silent.
Dealer: S	♥ AK102	
Vul: Both	♦ 7	
HCP: 9	♣ 97	Partner bids first.

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

Board: 70  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 13  
Contract: 6♥ N

North:  
♠ AKJ  
♥ J5  
♦ AK104  
♣ A653

South:  
♠ Q9  
♥ AKQ1042  
♦ Q82  
♣ 107

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

Board: 71  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 4♠ S

North:  
♠ A9842  
♥ 96  
♦ KQJ8  
♣ 104

South:  
♠ KQ5  
♥ KJ8  
♦ A1097  
♣ AK7

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

Board: 72  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 16  
Contract: 7♥ N

North:  
♠ K108  
♥ AJ  
♦ AJ72  
♣ AKJ3

South:  
♠ A97  
♥ KQ1076  
♦ KQ104  
♣ Q

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4♦
Pass	4♥	Pass	4NT <sup>1</sup>
Pass	5♣ <sup>2</sup>	Pass	7♥
AP			
1. Blackwood 0314, for ♥			
2. A=0/5 or 3/5			

Board: 73  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 20  
Contract: 6♠ S

North:  
♠ Q107642  
♥ AK102  
♦ 7  
♣ 97

South:  
♠ KJ3  
♥ Q9  
♦ AK532  
♣ AK4

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



## South hands (Practice Page)

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

Board: 70	♠ Q9	East Doubles 5♣ if possible.
Dealer: N	♥ AKQ1042	
Vul: EW	♦ Q82	Partner bids first.
HCP: 13	♣ 107	

Board: 71	♠ KQ5	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: NS	♦ A1097	You bid first.
HCP: 20	♣ AK7	

Board: 72	♠ A97	The opponents are silent.
Dealer: N	♥ KQ1076	
Vul: EW	♦ KQ104	Partner bids first.
HCP: 16	♣ Q	

Board: 73	♠ KJ3	The opponents are silent.
Dealer: S	♥ Q9	
Vul: Both	♦ AK532	You bid first.
HCP: 20	♣ AK4	

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

Board: 70  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 13  
Contract: 6♥ N

North:  
♠ AKJ  
♥ J5  
♦ AK104  
♣ A653

South:  
♠ Q9  
♥ AKQ1042  
♦ Q82  
♣ 107

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

Board: 71  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 4♠ S

North:  
♠ A9842  
♥ 96  
♦ KQJ8  
♣ 104

South:  
♠ KQ5  
♥ KJ8  
♦ A1097  
♣ AK7

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

Board: 72  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 16  
Contract: 7♥ N

North:  
♠ K108  
♥ AJ  
♦ AJ72  
♣ AKJ3

South:  
♠ A97  
♥ KQ1076  
♦ KQ104  
♣ Q

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4♦
Pass	4♥	Pass	4NT <sup>1</sup>
Pass	5♣ <sup>2</sup>	Pass	7♥
AP			
1. Blackwood 0314, for ♥			
2. A=0/5 or 3/5			

Board: 73  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 20  
Contract: 6♠ S

North:  
♠ Q107642  
♥ AK102  
♦ 7  
♣ 97

South:  
♠ KJ3  
♥ Q9  
♦ AK532  
♣ AK4

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

## North hands (Practice Page)

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

Board: 74	♠ Q4	The opponents are silent.
Dealer: N	♥ Q10652	
Vul: EW	♦ AKQ8	You bid first.
HCP: 20	♣ AK	

Board: 75	♠ Q109	The opponents are silent.
Dealer: S	♥ AQ973	
Vul: Both	♦ QJ2	Partner bids first.
HCP: 11	♣ 108	

Board: 76	♠ AKJ9	The opponents are silent.
Dealer: N	♥ Q5	
Vul: None	♦ A7	You bid first.
HCP: 21	♣ AK962	

Board: 77	♠ 42	The opponents are silent.
Dealer: S	♥ AK853	
Vul: NS	♦ 109	Partner bids first.
HCP: 7	♣ 7543	

Board: 78	♠ K10	The opponents are silent.
Dealer: N	♥ KQ43	
Vul: Both	♦ AK62	You bid first.
HCP: 21	♣ AQ3	

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

Board: 74  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 5  
Contract: 4♥ S

North:  
♠ Q4  
♥ Q10652  
♦ AKQ8  
♣ AK

South:  
♠ 652  
♥ KJ987  
♦ 72  
♣ J107

West	North	East	South
	2NT	Pass	3♦
Pass	3NT <sup>1</sup>	Pass	4♥
AP			

1. Extended acceptance after NT

Board: 75  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 6♥ S

North:  
♠ Q109  
♥ AQ973  
♦ QJ2  
♣ 108

South:  
♠ KJ52  
♥ K85  
♦ AK3  
♣ AQ9

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	4NT <sup>1</sup>	Pass	6♥
AP			

1. Quantitative 4NT

Board: 76  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 10  
Contract: 6♥ N

North:  
♠ AKJ9  
♥ Q5  
♦ A7  
♣ AK962

South:  
♠ —  
♥ AK9742  
♦ Q1082  
♣ J108

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

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

Board: 77  
Dealer: S  
Vul: NS  
North HCP: 7  
South HCP: 20  
Contract: 4♥ S

North:  
♠ 42  
♥ AK853  
♦ 109  
♣ 7543

South:  
♠ AK3  
♥ QJ102  
♦ AQ2  
♣ KJ6

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

Board: 78  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 13  
Contract: 6N N

North:  
♠ K10  
♥ KQ43  
♦ AK62  
♣ AQ3

South:  
♠ A7643  
♥ A72  
♦ J8  
♣ KJ6

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	4NT <sup>1</sup>
Pass	6NT	AP	

1. Quantitative 4NT

## South hands (Practice Page)

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

Board: 74	♠ 652	The opponents are silent.
Dealer: N	♥ KJ987	
Vul: EW	♦ 72	Partner bids first.
HCP: 5	♣ J107	

Board: 75	♠ KJ52	The opponents are silent.
Dealer: S	♥ K85	
Vul: Both	♦ AK3	You bid first.
HCP: 20	♣ AQ9	

Board: 76	♠ —	The opponents are silent.
Dealer: N	♥ AK9742	
Vul: None	♦ Q1082	Partner bids first.
HCP: 10	♣ J108	

Board: 77	♠ AK3	The opponents are silent.
Dealer: S	♥ QJ102	
Vul: NS	♦ AQ2	You bid first.
HCP: 20	♣ KJ6	

Board: 78	♠ A7643	The opponents are silent.
Dealer: N	♥ A72	
Vul: Both	♦ J8	Partner bids first.
HCP: 13	♣ KJ6	

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

Board: 74  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 5  
Contract: 4♥ S

North:  
♠ Q4  
♥ Q10652  
♦ AKQ8  
♣ AK

South:  
♠ 652  
♥ KJ987  
♦ 72  
♣ J107

West	North	East	South
	2NT	Pass	3♦
Pass	3NT <sup>1</sup>	Pass	4♥
AP			

1. Extended acceptance after NT

Board: 75  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 6♥ S

North:  
♠ Q109  
♥ AQ973  
♦ QJ2  
♣ 108

South:  
♠ KJ52  
♥ K85  
♦ AK3  
♣ AQ9

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	4NT <sup>1</sup>	Pass	6♥
AP			

1. Quantitative 4NT

Board: 76  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 10  
Contract: 6♥ N

North:  
♠ AKJ9  
♥ Q5  
♦ A7  
♣ AK962

South:  
♠ —  
♥ AK9742  
♦ Q1082  
♣ J108

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

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

Board: 77  
Dealer: S  
Vul: NS  
North HCP: 7  
South HCP: 20  
Contract: 4♥ S

North:  
♠ 42  
♥ AK853  
♦ 109  
♣ 7543

South:  
♠ AK3  
♥ QJ102  
♦ AQ2  
♣ KJ6

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

Board: 78  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 13  
Contract: 6N N

North:  
♠ K10  
♥ KQ43  
♦ AK62  
♣ AQ3

South:  
♠ A7643  
♥ A72  
♦ J8  
♣ KJ6

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	4NT <sup>1</sup>
Pass	6NT	AP	

1. Quantitative 4NT

## North hands (Practice Page)

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

Board: 79	♠ 852	The opponents are silent.
Dealer: S	♥ A97543	
Vul: None	♦ Q10	Partner bids first.
HCP: 6	♣ 93	

Board: 80	♠ K52	The opponents are silent.
Dealer: N	♥ Q107	
Vul: NS	♦ AK4	You bid first.
HCP: 21	♣ AKQ3	

Board: 81	♠ K109865	The opponents are silent.
Dealer: S	♥ 1052	
Vul: EW	♦ 2	Partner bids first.
HCP: 6	♣ QJ5	

Board: 82	♠ 106	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: NS	♦ AK97	You bid first.
HCP: 20	♣ KJ4	

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

Board: 79

Dealer: S

Vul: None

North HCP: 6

South HCP: 20

Contract: 4♥ S

North:

♠ 852

♥ A97543

♦ Q10

♣ 93

South:

♠ AK64

♥ KJ10

♦ A72

♣ AJ10

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4♥ AP

Board: 80

Dealer: N

Vul: NS

North HCP: 21

South HCP: 12

Contract: 6♠ N

North:

♠ K52

♥ Q107

♦ AK4

♣ AKQ3

South:

♠ QJ10986

♥ AKJ9

♦ 65

♣ J

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 81

Dealer: S

Vul: EW

North HCP: 6

South HCP: 21

Contract: 5♠ S

North:

♠ K109865

♥ 1052

♦ 2

♣ QJ5

South:

♠ QJ72

♥ AKQ9

♦ Q5

♣ AK7

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♦<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 4NT<sup>4</sup> Pass 5♠<sup>5</sup>

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

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

Board: 82

Dealer: N

Vul: NS

North HCP: 20

South HCP: 3

Contract: 3♠ N

North:

♠ 106

♥ AKQ8

♦ AK97

♣ KJ4

South:

♠ 987542

♥ J10

♦ Q654

♣ 3

West North East South

2NT Pass 3♥

Pass 3♠ AP



## South hands (Practice Page)

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

Board: 79	♠ AK64	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: None	♦ A72	You bid first.
HCP: 20	♣ AJ10	

Board: 80	♠ QJ10986	The opponents are silent.
Dealer: N	♥ AKJ9	
Vul: NS	♦ 65	Partner bids first.
HCP: 12	♣ J	

Board: 81	♠ QJ72	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: EW	♦ Q5	You bid first.
HCP: 21	♣ AK7	

Board: 82	♠ 987542	The opponents are silent.
Dealer: N	♥ J10	
Vul: NS	♦ Q654	Partner bids first.
HCP: 3	♣ 3	

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

Board: 79

Dealer: S

Vul: None

North HCP: 6

South HCP: 20

Contract: 4♥ S

North:

♠ 852

♥ A97543

♦ Q10

♣ 93

South:

♠ AK64

♥ KJ10

♦ A72

♣ AJ10

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4♥ AP

Board: 80

Dealer: N

Vul: NS

North HCP: 21

South HCP: 12

Contract: 6♠ N

North:

♠ K52

♥ Q107

♦ AK4

♣ AKQ3

South:

♠ QJ10986

♥ AKJ9

♦ 65

♣ J

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 81

Dealer: S

Vul: EW

North HCP: 6

South HCP: 21

Contract: 5♠ S

North:

♠ K109865

♥ 1052

♦ 2

♣ QJ5

South:

♠ QJ72

♥ AKQ9

♦ Q5

♣ AK7

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♦<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 4NT<sup>4</sup> Pass 5♠<sup>5</sup>

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

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

Board: 82

Dealer: N

Vul: NS

North HCP: 20

South HCP: 3

Contract: 3♠ N

North:

♠ 106

♥ AKQ8

♦ AK97

♣ KJ4

South:

♠ 987542

♥ J10

♦ Q654

♣ 3

West North East South

2NT Pass 3♥

Pass 3♠ AP

## North hands (Practice Page)

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

Board: 83	♠ KQ42	The opponents are silent.
Dealer: S	♥ AJ10643	
Vul: EW	♦ 864	Partner bids first.
HCP: 10	♣ —	

Board: 84	♠ A87	The opponents are silent.
Dealer: N	♥ K10	
Vul: Both	♦ KQ109	You bid first.
HCP: 20	♣ AKJ9	

Board: 85	♠ Q	The opponents are silent.
Dealer: S	♥ K108654	
Vul: NS	♦ KQ5	Partner bids first.
HCP: 11	♣ J105	

Board: 86	♠ K8	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: EW	♦ AQ973	You bid first.
HCP: 20	♣ AK6	

Board: 87	♠ AK873	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ J754	Partner bids first.
HCP: 10	♣ Q73	

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

Board: 83  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 6♥ S

North:  
♠ KQ42  
♥ AJ10643  
♦ 864  
♣ —

South:  
♠ A10  
♥ KQ97  
♦ AKQ3  
♣ Q109

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	5♦	Pass	6♦ <sup>4</sup>
Pass	6♥	AP	

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

Board: 84  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 8  
Contract: 4♥ N

North:  
♠ A87  
♥ K10  
♦ KQ109  
♣ AKJ9

South:  
♠ 103  
♥ AQJ962  
♦ J3  
♣ 763

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>

Pass	4♥	AP	
------	----	----	--

1. Texas

Board: 85  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 21  
Contract: 6♥ S

North:  
♠ Q  
♥ K108654  
♦ KQ5  
♣ J105

South:  
♠ A53  
♥ A93  
♦ A6  
♣ AKQ97

West	North	East	South
			2NT

Pass	3♦	Pass	3♥
Pass	6♥	AP	

Board: 86  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 7  
Contract: 4♠ N

North:  
♠ K8  
♥ KJ5  
♦ AQ973  
♣ AK6

South:  
♠ QJ10954  
♥ A8  
♦ 106  
♣ 1095

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>

Pass	4♠	AP	
------	----	----	--

1. Texas

Board: 87  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 4♠ S

North:  
♠ AK873  
♥ 4  
♦ J754  
♣ Q73

South:  
♠ 54  
♥ KJ1085  
♦ AKQ2  
♣ AK

West	North	East	South
			2NT

Pass	3♥	Pass	3♠
Pass	4♠	AP	

## South hands (Practice Page)

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

Board: 83	♠ A10	The opponents are silent.
Dealer: S	♥ KQ97	
Vul: EW	♦ AKQ3	You bid first.
HCP: 20	♣ Q109	

Board: 84	♠ 103	The opponents are silent.
Dealer: N	♥ AQJ962	
Vul: Both	♦ J3	Partner bids first.
HCP: 8	♣ 763	

Board: 85	♠ A53	The opponents are silent.
Dealer: S	♥ A93	
Vul: NS	♦ A6	You bid first.
HCP: 21	♣ AKQ97	

Board: 86	♠ QJ10954	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ 106	Partner bids first.
HCP: 7	♣ 1095	

Board: 87	♠ 54	The opponents are silent.
Dealer: S	♥ KJ1085	
Vul: Both	♦ AKQ2	You bid first.
HCP: 20	♣ AK	

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

Board: 83  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 6♥ S

North:  
♠ KQ42  
♥ AJ10643  
♦ 864  
♣ —

South:  
♠ A10  
♥ KQ97  
♦ AKQ3  
♣ Q109

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	5♦	Pass	6♦ <sup>4</sup>
Pass	6♥	AP	

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

Board: 84  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 8  
Contract: 4♥ N

North:  
♠ A87  
♥ K10  
♦ KQ109  
♣ AKJ9

South:  
♠ 103  
♥ AQJ962  
♦ J3  
♣ 763

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>

Pass	4♥	AP	
------	----	----	--

1. Texas

Board: 85  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 21  
Contract: 6♥ S

North:  
♠ Q  
♥ K108654  
♦ KQ5  
♣ J105

South:  
♠ A53  
♥ A93  
♦ A6  
♣ AKQ97

West	North	East	South
			2NT

Pass	3♦	Pass	3♥
Pass	6♥	AP	

Board: 86  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 7  
Contract: 4♠ N

North:  
♠ K8  
♥ KJ5  
♦ AQ973  
♣ AK6

South:  
♠ QJ10954  
♥ A8  
♦ 106  
♣ 1095

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>

Pass	4♠	AP	
------	----	----	--

1. Texas

Board: 87  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 4♠ S

North:  
♠ AK873  
♥ 4  
♦ J754  
♣ Q73

South:  
♠ 54  
♥ KJ1085  
♦ AKQ2  
♣ AK

West	North	East	South
			2NT

Pass	3♥	Pass	3♠
Pass	4♠	AP	

## North hands (Practice Page)

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

Board: 88	♠ AK	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ Q1062	You bid first.
HCP: 20	♣ KQJ96	

Board: 89	♠ A106432	West Doubles Pass if possible.
Dealer: S	♥ 54	
Vul: Both	♦ A10	Partner bids first.
HCP: 11	♣ K76	

Board: 90	♠ AKJ8	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ K8432	You bid first.
HCP: 20	♣ Q8	

Board: 91	♠ Q	The opponents are silent.
Dealer: S	♥ K97652	
Vul: NS	♦ KQ86	Partner bids first.
HCP: 10	♣ 53	

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

Board: 88

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AK

♥ AJ

♦ Q1062

♣ KQJ96

South:

♠ Q9852

♥ 82

♦ AJ9

♣ 874

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

Board: 89

Dealer: S

Vul: Both

North HCP: 11

South HCP: 21

Contract: 7♠X S

North:

♠ A106432

♥ 54

♦ A10

♣ K76

South:

♠ KQJ7

♥ AKJ8

♦ Q2

♣ AJ3

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

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

Board: 90

Dealer: N

Vul: None

North HCP: 20

South HCP: 13

Contract: 6♠ N

North:

♠ AKJ8

♥ AK

♦ K8432

♣ Q8

South:

♠ Q10752

♥ QJ9

♦ J5

♣ AK7

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

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



Board: 91

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ Q

♥ K97652

♦ KQ86

♣ 53

South:

♠ J7

♥ AQ

♦ AJ105

♣ AKJ87

West	North	East	South
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2NT

Pass	3♦	Pass	3♥
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Pass	6♥	AP	
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## South hands (Practice Page)

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

Board: 88	♠ Q9852	The opponents are silent.
Dealer: N	♥ 82	
Vul: EW	♦ AJ9	Partner bids first.
HCP: 7	♣ 874	

Board: 89	♠ KQJ7	West Doubles Pass if possible.
Dealer: S	♥ AKJ8	
Vul: Both	♦ Q2	You bid first.
HCP: 21	♣ AJ3	

Board: 90	♠ Q10752	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: None	♦ J5	Partner bids first.
HCP: 13	♣ AK7	

Board: 91	♠ J7	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ AJ105	You bid first.
HCP: 20	♣ AKJ87	

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

Board: 88

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AK

♥ AJ

♦ Q1062

♣ KQJ96

South:

♠ Q9852

♥ 82

♦ AJ9

♣ 874

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

Board: 89

Dealer: S

Vul: Both

North HCP: 11

South HCP: 21

Contract: 7♠X S

North:

♠ A106432

♥ 54

♦ A10

♣ K76

South:

♠ KQJ7

♥ AKJ8

♦ Q2

♣ AJ3

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

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

Board: 90

Dealer: N

Vul: None

North HCP: 20

South HCP: 13

Contract: 6♠ N

North:

♠ AKJ8

♥ AK

♦ K8432

♣ Q8

South:

♠ Q10752

♥ QJ9

♦ J5

♣ AK7

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

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

Board: 91

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ Q

♥ K97652

♦ KQ86

♣ 53

South:

♠ J7

♥ AQ

♦ AJ105

♣ AKJ87

West	North	East	South
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2NT

Pass	3♦	Pass	3♥
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Pass	6♥	AP	
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## North hands (Practice Page)

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

Board: 92	♠ J106	The opponents are silent.
Dealer: N	♥ AK87	
Vul: Both	♦ AJ	You bid first.
HCP: 20	♣ AQJ8	

Board: 93	♠ 964	The opponents are silent.
Dealer: S	♥ QJ10653	
Vul: None	♦ —	Partner bids first.
HCP: 10	♣ AK52	

Board: 94	♠ AJ7	The opponents are silent.
Dealer: N	♥ K63	
Vul: NS	♦ AKQ	You bid first.
HCP: 20	♣ QJ42	

Board: 95	♠ AQ2	The opponents are silent.
Dealer: S	♥ KJ9753	
Vul: EW	♦ 2	Partner bids first.
HCP: 10	♣ 1043	

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

Board: 92  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 4  
Contract: 3♠ N

North:  
♠ J106  
♥ AK87  
♦ AJ  
♣ AQJ8

South:  
♠ Q8532  
♥ 103  
♦ Q963  
♣ 54

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

Board: 93  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 6♥ S

North:  
♠ 964  
♥ QJ10653  
♦ —  
♣ AK52

South:  
♠ AKJ2  
♥ K8  
♦ AKQ107  
♣ 109

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

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

Board: 94  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 14  
Contract: 7♥ N

North:  
♠ AJ7  
♥ K63  
♦ AKQ  
♣ QJ42

South:  
♠ K105  
♥ AQJ1075  
♦ 9  
♣ A96

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	7♥
	AP		

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

Board: 95  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 7♥ S

North:  
♠ AQ2  
♥ KJ9753  
♦ 2  
♣ 1043

South:  
♠ K105  
♥ AQ10  
♦ A75  
♣ AK95

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	5♦	Pass	5♠ <sup>4</sup>
	AP		

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

## South hands (Practice Page)

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

Board: 92	♠ Q8532	The opponents are silent.
Dealer: N	♥ 103	
Vul: Both	♦ Q963	Partner bids first.
HCP: 4	♣ 54	

Board: 93	♠ AKJ2	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ AKQ107	You bid first.
HCP: 20	♣ 109	

Board: 94	♠ K105	The opponents are silent.
Dealer: N	♥ AQJ1075	
Vul: NS	♦ 9	Partner bids first.
HCP: 14	♣ A96	

Board: 95	♠ K105	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: EW	♦ A75	You bid first.
HCP: 20	♣ AK95	

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

Board: 92  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 4  
Contract: 3♠ N

North:  
♠ J106  
♥ AK87  
♦ AJ  
♣ AQJ8

South:  
♠ Q8532  
♥ 103  
♦ Q963  
♣ 54

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

Board: 93  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 6♥ S

North:  
♠ 964  
♥ QJ10653  
♦ —  
♣ AK52

South:  
♠ AKJ2  
♥ K8  
♦ AKQ107  
♣ 109

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

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

Board: 94  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 14  
Contract: 7♥ N

North:  
♠ AJ7  
♥ K63  
♦ AKQ  
♣ QJ42

South:  
♠ K105  
♥ AQJ1075  
♦ 9  
♣ A96

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	7♥
	AP		

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

Board: 95  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 7♥ S

North:  
♠ AQ2  
♥ KJ9753  
♦ 2  
♣ 1043

South:  
♠ K105  
♥ AQ10  
♦ A75  
♣ AK95

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	5♦	Pass	5♠ <sup>4</sup>
	AP		

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



## North hands (Practice Page)

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

Board: 96	♠ QJ864	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: None	♦ AK7	You bid first.
HCP: 20	♣ A8	

Board: 97	♠ K97632	The opponents are silent.
Dealer: S	♥ 9	
Vul: EW	♦ A74	Partner bids first.
HCP: 12	♣ KQ4	

Board: 98	♠ K98	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ AK108	You bid first.
HCP: 21	♣ A973	

Board: 99	♠ AQ7543	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ Q1073	Partner bids first.
HCP: 10	♣ Q96	

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

Board: 96  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 12  
 Contract: 6♥ N

North:  
 ♠ QJ864  
 ♥ AQ2  
 ♦ AK7  
 ♣ A8

South:  
 ♠ AK  
 ♥ 109875  
 ♦ Q104  
 ♣ QJ3

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4NT <sup>1</sup>
Pass	6♥	AP	

1. Quantitative 4NT

Board: 97  
 Dealer: S  
 Vul: EW  
 North HCP: 12  
 South HCP: 20  
 Contract: 6♠ S

North:  
 ♠ K97632  
 ♥ 9  
 ♦ A74  
 ♣ KQ4

South:  
 ♠ AJ  
 ♥ AQ1054  
 ♦ KQ5  
 ♣ A92

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

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

Board: 98  
 Dealer: N  
 Vul: Both  
 North HCP: 21  
 South HCP: 10  
 Contract: 4♥ N

North:  
 ♠ K98  
 ♥ AK  
 ♦ AK108  
 ♣ A973

South:  
 ♠ AQJ  
 ♥ Q97643  
 ♦ J4  
 ♣ 84

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	

1. Texas

Board: 99  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 20  
 Contract: 6♠ S

North:  
 ♠ AQ7543  
 ♥ —  
 ♦ Q1073  
 ♣ Q96

South:  
 ♠ K982  
 ♥ AKJ4  
 ♦ AJ9  
 ♣ A3

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

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

## South hands (Practice Page)

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

Board: 96	♠ AK	The opponents are silent.
Dealer: N	♥ 109875	
Vul: None	♦ Q104	Partner bids first.
HCP: 12	♣ QJ3	

Board: 97	♠ AJ	The opponents are silent.
Dealer: S	♥ AQ1054	
Vul: EW	♦ KQ5	You bid first.
HCP: 20	♣ A92	

Board: 98	♠ AQJ	The opponents are silent.
Dealer: N	♥ Q97643	
Vul: Both	♦ J4	Partner bids first.
HCP: 10	♣ 84	

Board: 99	♠ K982	The opponents are silent.
Dealer: S	♥ AKJ4	
Vul: NS	♦ AJ9	You bid first.
HCP: 20	♣ A3	

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

Board: 96  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 12  
 Contract: 6♥ N

North:  
 ♠ QJ864  
 ♥ AQ2  
 ♦ AK7  
 ♣ A8

South:  
 ♠ AK  
 ♥ 109875  
 ♦ Q104  
 ♣ QJ3

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4NT <sup>1</sup>
Pass	6♥	AP	

1. Quantitative 4NT

Board: 97  
 Dealer: S  
 Vul: EW  
 North HCP: 12  
 South HCP: 20  
 Contract: 6♠ S

North:  
 ♠ K97632  
 ♥ 9  
 ♦ A74  
 ♣ KQ4

South:  
 ♠ AJ  
 ♥ AQ1054  
 ♦ KQ5  
 ♣ A92

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

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

Board: 98  
 Dealer: N  
 Vul: Both  
 North HCP: 21  
 South HCP: 10  
 Contract: 4♥ N

North:  
 ♠ K98  
 ♥ AK  
 ♦ AK108  
 ♣ A973

South:  
 ♠ AQJ  
 ♥ Q97643  
 ♦ J4  
 ♣ 84

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	

1. Texas

Board: 99  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 20  
 Contract: 6♠ S

North:  
 ♠ AQ7543  
 ♥ —  
 ♦ Q1073  
 ♣ Q96

South:  
 ♠ K982  
 ♥ AKJ4  
 ♦ AJ9  
 ♣ A3

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

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

## North hands (Practice Page)

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

Board: 100	♠ K873	The opponents are silent.
Dealer: N	♥ AK6	
Vul: Both	♦ AK87	You bid first.
HCP: 21	♣ A7	

Board: 101	♠ AQ762	The opponents are silent.
Dealer: S	♥ K83	
Vul: None	♦ J4	Partner bids first.
HCP: 11	♣ J65	

Board: 102	♠ K4	The opponents are silent.
Dealer: N	♥ AK985	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ QJ54	

Board: 103	♠ 85	The opponents are silent.
Dealer: S	♥ Q9764	
Vul: Both	♦ KJ85	Partner bids first.
HCP: 9	♣ K10	

Board: 104	♠ AK43	The opponents are silent.
Dealer: N	♥ J94	
Vul: None	♦ AKQ2	You bid first.
HCP: 21	♣ A3	

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

Board: 100  
 Dealer: N  
 Vul: Both  
 North HCP: 21  
 South HCP: 6  
 Contract: 4♥ N

North:  
 ♠ K873  
 ♥ AK6  
 ♦ AK87  
 ♣ A7

South:  
 ♠ J42  
 ♥ QJ942  
 ♦ 106  
 ♣ Q64

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

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

North:  
 ♠ AQ762  
 ♥ K83  
 ♦ J4  
 ♣ J65

South:  
 ♠ 843  
 ♥ A2  
 ♦ AKQ  
 ♣ AK1087

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	4NT <sup>1</sup>	Pass	6♠
	AP		

1. Quantitative 4NT

Board: 102  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 12  
 Contract: 6♠ N

North:  
 ♠ K4  
 ♥ AK985  
 ♦ AK  
 ♣ QJ54

South:  
 ♠ AJ10862  
 ♥ Q3  
 ♦ Q3  
 ♣ K103

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

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

Board: 103  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ 85  
 ♥ Q9764  
 ♦ KJ85  
 ♣ K10

South:  
 ♠ AJ2  
 ♥ AK  
 ♦ Q1076  
 ♣ AQ64

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

Board: 104  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 6  
 Contract: 4♥ N

North:  
 ♠ AK43  
 ♥ J94  
 ♦ AKQ2  
 ♣ A3

South:  
 ♠ 5  
 ♥ K10865  
 ♦ 754  
 ♣ QJ107

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

## South hands (Practice Page)

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

Board: 100	♠ J42	The opponents are silent.
Dealer: N	♥ QJ942	
Vul: Both	♦ 106	Partner bids first.
HCP: 6	♣ Q64	

Board: 101	♠ 843	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ AKQ	You bid first.
HCP: 20	♣ AK1087	

Board: 102	♠ AJ10862	The opponents are silent.
Dealer: N	♥ Q3	
Vul: EW	♦ Q3	Partner bids first.
HCP: 12	♣ K103	

Board: 103	♠ AJ2	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ Q1076	You bid first.
HCP: 20	♣ AQ64	

Board: 104	♠ 5	The opponents are silent.
Dealer: N	♥ K10865	
Vul: None	♦ 754	Partner bids first.
HCP: 6	♣ QJ107	

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

Board: 100  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 6  
Contract: 4♥ N

North:  
♠ K873  
♥ AK6  
♦ AK87  
♣ A7

South:  
♠ J42  
♥ QJ942  
♦ 106  
♣ Q64

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

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

North:  
♠ AQ762  
♥ K83  
♦ J4  
♣ J65

South:  
♠ 843  
♥ A2  
♦ AKQ  
♣ AK1087

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	4NT <sup>1</sup>	Pass	6♠
	AP		

1. Quantitative 4NT

Board: 102  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 12  
Contract: 6♠ N

North:  
♠ K4  
♥ AK985  
♦ AK  
♣ QJ54

South:  
♠ AJ10862  
♥ Q3  
♦ Q3  
♣ K103

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

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

Board: 103  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 20  
Contract: 3N S

North:  
♠ 85  
♥ Q9764  
♦ KJ85  
♣ K10

South:  
♠ AJ2  
♥ AK  
♦ Q1076  
♣ AQ64

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

Board: 104  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 6  
Contract: 4♥ N

North:  
♠ AK43  
♥ J94  
♦ AKQ2  
♣ A3

South:  
♠ 5  
♥ K10865  
♦ 754  
♣ QJ107

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



## North hands (Practice Page)

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

Board: 105	♠ 94	The opponents are silent.
Dealer: S	♥ A97654	
Vul: NS	♦ 62	Partner bids first.
HCP: 9	♣ KQ10	
Board: 106	♠ AK8	The opponents are silent.
Dealer: N	♥ K964	
Vul: Both	♦ AKJ2	You bid first.
HCP: 21	♣ QJ	
Board: 107	♠ K5	East Doubles 4♣ if possible.
Dealer: S	♥ K10643	
Vul: None	♦ 7432	Partner bids first.
HCP: 10	♣ A5	
Board: 108	♠ AQJ87	The opponents are silent.
Dealer: N	♥ Q2	
Vul: NS	♦ Q4	You bid first.
HCP: 20	♣ AKQ9	
Board: 109	♠ Q6543	The opponents are silent.
Dealer: S	♥ K103	
Vul: EW	♦ 76	Partner bids first.
HCP: 6	♣ J94	

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

Board: 105

Dealer: S

Vul: NS

North HCP: 9

South HCP: 21

Contract: 4♥ S

North:

♠ 94

♥ A97654

♦ 62

♣ KQ10

South:

♠ AK2

♥ K8

♦ KQJ

♣ AJ854

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4♥ AP

Board: 106

Dealer: N

Vul: Both

North HCP: 21

South HCP: 4

Contract: 4♥ S

North:

♠ AK8

♥ K964

♦ AKJ2

♣ QJ

South:

♠ J

♥ J7532

♦ Q987

♣ 1074

West North East South

2NT Pass 3♦

Pass 3NT<sup>1</sup> Pass 4♥

AP

1. Extended acceptance after NT

Board: 107

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 4♥ S

North:

♠ K5

♥ K10643

♦ 7432

♣ A5

South:

♠ AQ2

♥ AQ92

♦ AKJ8

♣ 106

West North East South

2NT

Pass 3♦ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> X Pass

Pass 4♦<sup>3</sup> Pass 4♥

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, surplus

Board: 108

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ AQJ87

♥ Q2

♦ Q4

♣ AKQ9

South:

♠ K105

♥ K9753

♦ 9

♣ 10865

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

AP

Board: 109

Dealer: S

Vul: EW

North HCP: 6

South HCP: 20

Contract: 4♠ N

North:

♠ Q6543

♥ K103

♦ 76

♣ J94

South:

♠ AK972

♥ A2

♦ QJ2

♣ AQ3

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♠ AP

1. Extended acceptance after NT

## South hands (Practice Page)

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

Board: 105	♠ AK2	The opponents are silent.
Dealer: S	♥ K8	
Vul: NS	♦ KQJ	You bid first.
HCP: 21	♣ AJ854	
Board: 106	♠ J	The opponents are silent.
Dealer: N	♥ J7532	
Vul: Both	♦ Q987	Partner bids first.
HCP: 4	♣ 1074	
Board: 107	♠ AQ2	East Doubles 4♣ if possible.
Dealer: S	♥ AQ92	
Vul: None	♦ AKJ8	You bid first.
HCP: 20	♣ 106	
Board: 108	♠ K105	The opponents are silent.
Dealer: N	♥ K9753	
Vul: NS	♦ 9	Partner bids first.
HCP: 6	♣ 10865	
Board: 109	♠ AK972	The opponents are silent.
Dealer: S	♥ A2	
Vul: EW	♦ QJ2	You bid first.
HCP: 20	♣ AQ3	

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

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AK2				2NT
Vul: NS	♥ A97654	♥ K8	Pass	3♦	Pass	3♥
North HCP: 9	♦ 62	♦ KQJ	Pass	4♥	AP	
South HCP: 21	♣ KQ10	♣ AJ854				
Contract: 4♥ S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ J		2NT	Pass	3♦
Vul: Both	♥ K964	♥ J7532	Pass	3NT <sup>1</sup>	Pass	4♥
North HCP: 21	♦ AKJ2	♦ Q987	AP			
South HCP: 4	♣ QJ	♣ 1074				
Contract: 4♥ S						

1. Extended acceptance after NT

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQ2				2NT
Vul: None	♥ K10643	♥ AQ92	Pass	3♦	Pass	3NT <sup>1</sup>
North HCP: 10	♦ 7432	♦ AKJ8	Pass	4♣ <sup>2</sup>	X	Pass
South HCP: 20	♣ A5	♣ 106	Pass	4♦ <sup>3</sup>	Pass	4♥
Contract: 4♥ S			AP			

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

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ AQJ87	♠ K105		2NT	Pass	3♦
Vul: NS	♥ Q2	♥ K9753	Pass	3♥	Pass	3NT
North HCP: 20	♦ Q4	♦ 9	AP			
South HCP: 6	♣ AKQ9	♣ 10865				
Contract: 3N N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ Q6543	♠ AK972				2NT
Vul: EW	♥ K103	♥ A2	Pass	3♥	Pass	3NT <sup>1</sup>
North HCP: 6	♦ 76	♦ QJ2	Pass	4♠	AP	
South HCP: 20	♣ J94	♣ AQ3				
Contract: 4♠ N						

1. Extended acceptance after NT

## North hands (Practice Page)

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

Board: 110	♠ A4	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: None	♦ AK9	You bid first.
HCP: 20	♣ J1073	

Board: 111	♠ 95	The opponents are silent.
Dealer: S	♥ 108752	
Vul: NS	♦ AKJ	Partner bids first.
HCP: 8	♣ 1075	

Board: 112	♠ KJ9	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: EW	♦ AKJ6	You bid first.
HCP: 20	♣ A92	

Board: 113	♠ Q74	The opponents are silent.
Dealer: S	♥ AQ10962	
Vul: Both	♦ K43	Partner bids first.
HCP: 11	♣ 10	

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

Board: 110

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 4♠ N

North:

♠ A4

♥ AKJ3

♦ AK9

♣ J1073

South:

♠ KJ9863

♥ 1065

♦ J632

♣ —

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 111

Dealer: S

Vul: NS

North HCP: 8

South HCP: 21

Contract: 4♥ S

North:

♠ 95

♥ 108752

♦ AKJ

♣ 1075

South:

♠ AK3

♥ AKQ

♦ 86543

♣ KQ

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

AP

Board: 112

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 7♠ N

North:

♠ KJ9

♥ KJ3

♦ AKJ6

♣ A92

South:

♠ AQ8643

♥ AQ8

♦ 543

♣ 8

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 7♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 113

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ Q74

♥ AQ10962

♦ K43

♣ 10

South:

♠ K8

♥ K75

♦ AQJ97

♣ AK4

## South hands (Practice Page)

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

Board: 110	♠ KJ9863	The opponents are silent.
Dealer: N	♥ 1065	
Vul: None	♦ J632	Partner bids first.
HCP: 5	♣ —	

Board: 111	♠ AK3	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: NS	♦ 86543	You bid first.
HCP: 21	♣ KQ	

Board: 112	♠ AQ8643	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: EW	♦ 543	Partner bids first.
HCP: 12	♣ 8	

Board: 113	♠ K8	The opponents are silent.
Dealer: S	♥ K75	
Vul: Both	♦ AQJ97	You bid first.
HCP: 20	♣ AK4	

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

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ KJ9863		2NT	Pass	3♥
Vul: None	♥ AKJ3	♥ 1065	Pass	3♠	Pass	4♠
North HCP: 20	♦ AK9	♦ J632	AP			
South HCP: 5	♣ J1073	♣ —				
Contract: 4♠ N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AK3				2NT
Vul: NS	♥ 108752	♥ AKQ	Pass	3♦	Pass	3♥
North HCP: 8	♦ AKJ	♦ 86543	Pass	3NT	Pass	4♥
South HCP: 21	♣ 1075	♣ KQ	AP			
Contract: 4♥ S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ AQ8643		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ KJ3	♥ AQ8	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKJ6	♦ 543	Pass	5♣ <sup>3</sup>	Pass	7♠
South HCP: 12	♣ A92	♣ 8	AP			
Contract: 7♠ N			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ K8				2NT
Vul: Both	♥ AQ10962	♥ K75	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ K43	♦ AQJ97	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 20	♣ 10	♣ AK4	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			



## North hands (Practice Page)

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

Board: 114	♠ KQ	The opponents are silent.
Dealer: N	♥ A843	
Vul: NS	♦ Q92	You bid first.
HCP: 20	♣ AKQ5	

Board: 115	♠ J95	The opponents are silent.
Dealer: S	♥ KJ10954	
Vul: EW	♦ 2	Partner bids first.
HCP: 8	♣ K97	

Board: 116	♠ AQJ	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: Both	♦ 86	You bid first.
HCP: 20	♣ AKJ54	

Board: 117	♠ 1098543	The opponents are silent.
Dealer: S	♥ J92	
Vul: None	♦ Q8	Partner bids first.
HCP: 3	♣ 93	

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

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ9542		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ A843	♥ K7	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ Q92	♦ A85	Pass	5♣ <sup>3</sup>	Pass	5♦
South HCP: 12	♣ AKQ5	♣ 109	Pass	6♣ <sup>4</sup>	Pass	7♠
Contract: 7♠ N			AP			
			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			
			4. ♠ queen and ♣ king			

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ A83				2NT
Vul: EW	♥ KJ10954	♥ A8	Pass	3♦	Pass	3♥
North HCP: 8	♦ 2	♦ AK864	Pass	6♥	AP	
South HCP: 21	♣ K97	♣ AQ8				
Contract: 6♥ S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 109874		2NT	Pass	3♥
Vul: Both	♥ KQ4	♥ 76	Pass	3♠	AP	
North HCP: 20	♦ 86	♦ A92				
South HCP: 4	♣ AKJ54	♣ 876				
Contract: 3♠ N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 1098543	♠ QJ6				2NT
Vul: None	♥ J92	♥ AKQ5	Pass	3♥	Pass	3♠
North HCP: 3	♦ Q8	♦ K72				
South HCP: 21	♣ 93	♣ AQ8	AP			
Contract: 3♠ S						

## South hands (Practice Page)

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

Board: 114	♠ AJ9542	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ A85	Partner bids first.
HCP: 12	♣ 109	

Board: 115	♠ A83	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ AK864	You bid first.
HCP: 21	♣ AQ8	

Board: 116	♠ 109874	The opponents are silent.
Dealer: N	♥ 76	
Vul: Both	♦ A92	Partner bids first.
HCP: 4	♣ 876	

Board: 117	♠ QJ6	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: None	♦ K72	You bid first.
HCP: 21	♣ AQ8	

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

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ9542		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ A843	♥ K7	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ Q92	♦ A85	Pass	5♣ <sup>3</sup>	Pass	5♦
South HCP: 12	♣ AKQ5	♣ 109	Pass	6♣ <sup>4</sup>	Pass	7♠
Contract: 7♠ N			AP			
			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			
			4. ♠ queen and ♣ king			

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ A83				2NT
Vul: EW	♥ KJ10954	♥ A8	Pass	3♦	Pass	3♥
North HCP: 8	♦ 2	♦ AK864	Pass	6♥	AP	
South HCP: 21	♣ K97	♣ AQ8				
Contract: 6♥ S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 109874		2NT	Pass	3♥
Vul: Both	♥ KQ4	♥ 76	Pass	3♠	AP	
North HCP: 20	♦ 86	♦ A92				
South HCP: 4	♣ AKJ54	♣ 876				
Contract: 3♠ N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 1098543	♠ QJ6				2NT
Vul: None	♥ J92	♥ AKQ5	Pass	3♥	Pass	3♠
North HCP: 3	♦ Q8	♦ K72				
South HCP: 21	♣ 93	♣ AQ8	AP			
Contract: 3♠ S						

## North hands (Practice Page)

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

Board: 118	♠ AK63	The opponents are silent.
Dealer: N	♥ AK42	
Vul: Both	♦ K85	You bid first.
HCP: 20	♣ K9	

Board: 119	♠ 1074	The opponents are silent.
Dealer: S	♥ J10732	
Vul: None	♦ K2	Partner bids first.
HCP: 6	♣ Q84	

Board: 120	♠ AKQ4	The opponents are silent.
Dealer: N	♥ A86	
Vul: Both	♦ AJ6	You bid first.
HCP: 20	♣ Q98	

Board: 121	♠ J10	The opponents are silent.
Dealer: S	♥ KJ10953	
Vul: None	♦ 83	Partner bids first.
HCP: 6	♣ J76	

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

Board: 118  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 14  
 Contract: 7♠ N

North:  
 ♠ AK63  
 ♥ AK42  
 ♦ K85  
 ♣ K9

South:  
 ♠ J9872  
 ♥ Q10  
 ♦ AQJ  
 ♣ A73

West	North	East	South
	2NT	Pass	3♥
Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	4♦ <sup>3</sup>	Pass	4NT <sup>4</sup>
Pass	5♣ <sup>5</sup>	Pass	5♦
Pass	5♠ <sup>6</sup>	Pass	7♠
AP			

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

Board: 119  
 Dealer: S  
 Vul: None  
 North HCP: 6  
 South HCP: 20  
 Contract: 4♥ N

North:  
 ♠ 1074  
 ♥ J10732  
 ♦ K2  
 ♣ Q84

South:  
 ♠ KQ9  
 ♥ AQ98  
 ♦ AQ93  
 ♣ K5

West	North	East	South
			2NT
Pass	3♦	Pass	3NT <sup>1</sup>
Pass	4♥	AP	

1. Extended acceptance after NT

Board: 120  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 8  
 Contract: 4♥ N

North:  
 ♠ AKQ4  
 ♥ A86  
 ♦ AJ6  
 ♣ Q98

South:  
 ♠ 32  
 ♥ Q10942  
 ♦ K1097  
 ♣ K3

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

Board: 121  
 Dealer: S  
 Vul: None  
 North HCP: 6  
 South HCP: 20  
 Contract: 4♥ S

North:  
 ♠ J10  
 ♥ KJ10953  
 ♦ 83  
 ♣ J76

South:  
 ♠ AQ6  
 ♥ A64  
 ♦ K7  
 ♣ AK1043

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

## South hands (Practice Page)

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

Board: 118	♠ J9872	The opponents are silent.
Dealer: N	♥ Q10	
Vul: Both	♦ AQJ	Partner bids first.
HCP: 14	♣ A73	

Board: 119	♠ KQ9	The opponents are silent.
Dealer: S	♥ AQ98	
Vul: None	♦ AQ93	You bid first.
HCP: 20	♣ K5	

Board: 120	♠ 32	The opponents are silent.
Dealer: N	♥ Q10942	
Vul: Both	♦ K1097	Partner bids first.
HCP: 8	♣ K3	

Board: 121	♠ AQ6	The opponents are silent.
Dealer: S	♥ A64	
Vul: None	♦ K7	You bid first.
HCP: 20	♣ AK1043	

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

Board: 118  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 14  
Contract: 7♠ N

North:  
♠ AK63  
♥ AK42  
♦ K85  
♣ K9

South:  
♠ J9872  
♥ Q10  
♦ AQJ  
♣ A73

West	North	East	South
	2NT	Pass	3♥
Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	4♦ <sup>3</sup>	Pass	4NT <sup>4</sup>
Pass	5♣ <sup>5</sup>	Pass	5♦
Pass	5♠ <sup>6</sup>	Pass	7♠
AP			

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

Board: 119  
Dealer: S  
Vul: None  
North HCP: 6  
South HCP: 20  
Contract: 4♥ N

North:  
♠ 1074  
♥ J10732  
♦ K2  
♣ Q84

South:  
♠ KQ9  
♥ AQ98  
♦ AQ93  
♣ K5

West	North	East	South
			2NT
Pass	3♦	Pass	3NT <sup>1</sup>
Pass	4♥	AP	

1. Extended acceptance after NT

Board: 120  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 8  
Contract: 4♥ N

North:  
♠ AKQ4  
♥ A86  
♦ AJ6  
♣ Q98

South:  
♠ 32  
♥ Q10942  
♦ K1097  
♣ K3

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

Board: 121  
Dealer: S  
Vul: None  
North HCP: 6  
South HCP: 20  
Contract: 4♥ S

North:  
♠ J10  
♥ KJ10953  
♦ 83  
♣ J76

South:  
♠ AQ6  
♥ A64  
♦ K7  
♣ AK1043

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



## North hands (Practice Page)

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

Board: 122	♠ A75	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: NS	♦ 42	You bid first.
HCP: 20	♣ AKJ6	

Board: 123	♠ KQJ1094	The opponents are silent.
Dealer: S	♥ K10	
Vul: EW	♦ J62	Partner bids first.
HCP: 10	♣ 72	

Board: 124	♠ KJ	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ QJ982	You bid first.
HCP: 20	♣ AK96	

Board: 125	♠ 82	The opponents are silent.
Dealer: S	♥ Q8763	
Vul: NS	♦ J5	Partner bids first.
HCP: 6	♣ K1084	

Board: 126	♠ AK93	The opponents are silent.
Dealer: N	♥ K8	
Vul: Both	♦ A72	You bid first.
HCP: 20	♣ AQ86	

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

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ K9643		2NT	Pass	3♥
Vul: NS	♥ AKJ10	♥ 43	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ 42	♦ KQJ7	Pass	6♠	AP	
South HCP: 11	♣ AKJ6	♣ Q2	1. Quantitative			4NT
Contract: 6♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ KQJ1094	♠ 72				2NT
Vul: EW	♥ K10	♥ Q85	Pass	3♥	Pass	3♠
North HCP: 10	♦ J62	♦ AKQ93	Pass	4♠	AP	
South HCP: 20	♣ 72	♣ AKQ				
Contract: 4♠ S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A10975		2NT	Pass	3♥
Vul: None	♥ AQ	♥ KJ2	Pass	3♠	Pass	3NT
North HCP: 20	♦ QJ982	♦ 6	AP			
South HCP: 10	♣ AK96	♣ Q1087				
Contract: 3N N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ AKJ5				2NT
Vul: NS	♥ Q8763	♥ AJ	Pass	3♦	Pass	3♥
North HCP: 6	♦ J5	♦ K976	Pass	3NT	AP	
South HCP: 20	♣ K1084	♣ A93				
Contract: 3N S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AK93	♠ J8765		2NT	Pass	3♥
Vul: Both	♥ K8	♥ J	Pass	3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>
North HCP: 20	♦ A72	♦ KJ8	Pass	4♥ <sup>3</sup>	Pass	4♠
South HCP: 7	♣ AQ86	♣ J1054	AP			
Contract: 4♠ S			1. Extended acceptance after NT			
			2. Cue bid, a ♦ stopper			
			3. Cue bid, a ♣ stopper			

## South hands (Practice Page)

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

Board: 122	♠ K9643	The opponents are silent.
Dealer: N	♥ 43	
Vul: NS	♦ KQJ7	Partner bids first.
HCP: 11	♣ Q2	

Board: 123	♠ 72	The opponents are silent.
Dealer: S	♥ Q85	
Vul: EW	♦ AKQ93	You bid first.
HCP: 20	♣ AKQ	

Board: 124	♠ A10975	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: None	♦ 6	Partner bids first.
HCP: 10	♣ Q1087	

Board: 125	♠ AKJ5	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ K976	You bid first.
HCP: 20	♣ A93	

Board: 126	♠ J8765	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ KJ8	Partner bids first.
HCP: 7	♣ J1054	

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

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ K9643		2NT	Pass	3♥
Vul: NS	♥ AKJ10	♥ 43	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ 42	♦ KQJ7	Pass	6♠	AP	
South HCP: 11	♣ AKJ6	♣ Q2	1. Quantitative			4NT
Contract: 6♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ KQJ1094	♠ 72				2NT
Vul: EW	♥ K10	♥ Q85	Pass	3♥	Pass	3♠
North HCP: 10	♦ J62	♦ AKQ93	Pass	4♠	AP	
South HCP: 20	♣ 72	♣ AKQ				
Contract: 4♠ S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A10975		2NT	Pass	3♥
Vul: None	♥ AQ	♥ KJ2	Pass	3♠	Pass	3NT
North HCP: 20	♦ QJ982	♦ 6	AP			
South HCP: 10	♣ AK96	♣ Q1087				
Contract: 3N N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ AKJ5				2NT
Vul: NS	♥ Q8763	♥ AJ	Pass	3♦	Pass	3♥
North HCP: 6	♦ J5	♦ K976	Pass	3NT	AP	
South HCP: 20	♣ K1084	♣ A93				
Contract: 3N S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AK93	♠ J8765		2NT	Pass	3♥
Vul: Both	♥ K8	♥ J	Pass	3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>
North HCP: 20	♦ A72	♦ KJ8	Pass	4♥ <sup>3</sup>	Pass	4♠
South HCP: 7	♣ AQ86	♣ J1054	AP			
Contract: 4♠ S			1. Extended acceptance after NT			
			2. Cue bid, a ♦ stopper			
			3. Cue bid, a ♣ stopper			

## North hands (Practice Page)

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

Board: 127	♠ KQJ1094	The opponents are silent.
Dealer: S	♥ K109	
Vul: NS	♦ 972	Partner bids first.
HCP: 12	♣ K	

Board: 128	♠ Q10	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: EW	♦ AK53	You bid first.
HCP: 20	♣ AJ3	

Board: 129	♠ Q109742	The opponents are silent.
Dealer: S	♥ 95	
Vul: Both	♦ J4	Partner bids first.
HCP: 5	♣ Q53	

Board: 130	♠ J9	The opponents are silent.
Dealer: N	♥ AQ108	
Vul: None	♦ AKJ	You bid first.
HCP: 20	♣ AJ65	

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

Board: 127

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ KQJ1094

♥ K109

♦ 972

♣ K

South:

♠ A52

♥ AQJ

♦ A108

♣ AJ87

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

2NT

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

Pass	6♠	AP	
------	----	----	--

Board: 128

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ Q10

♥ KQJ10

♦ AK53

♣ AJ3

South:

♠ A72

♥ A96532

♦ 4

♣ K95

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

2NT Pass 4♦<sup>1</sup>

Pass	4♥	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♣ <sup>3</sup>	Pass	5♦
------	-----------------	------	----

Pass	6♦ <sup>4</sup>	Pass	6NT
------	-----------------	------	-----

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

4. ♥ queen and ♦ king

Board: 129

Dealer: S

Vul: Both

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ Q109742

♥ 95

♦ J4

♣ Q53

South:

♠ J8

♥ KQ1072

♦ AK

♣ AK106

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

2NT

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

Pass	4♠	AP	
------	----	----	--

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

2NT Pass 4♥<sup>1</sup>

Pass	4♠	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♣ <sup>3</sup>	Pass	6♠
------	-----------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 130

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6♠ N

North:

♠ J9

♥ AQ108

♦ AKJ

♣ AJ65

South:

♠ AK10632

♥ K643

♦ 942

♣ —

## South hands (Practice Page)

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

Board: 127	♠ A52	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ A108	You bid first.
HCP: 20	♣ AJ87	

Board: 128	♠ A72	The opponents are silent.
Dealer: N	♥ A96532	
Vul: EW	♦ 4	Partner bids first.
HCP: 11	♣ K95	

Board: 129	♠ J8	The opponents are silent.
Dealer: S	♥ KQ1072	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ AK106	

Board: 130	♠ AK10632	The opponents are silent.
Dealer: N	♥ K643	
Vul: None	♦ 942	Partner bids first.
HCP: 10	♣ —	

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

Board: 127

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ KQJ1094

♥ K109

♦ 972

♣ K

South:

♠ A52

♥ AQJ

♦ A108

♣ AJ87

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

2NT

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

Pass	6♠	AP	
------	----	----	--

Board: 128

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ Q10

♥ KQJ10

♦ AK53

♣ AJ3

South:

♠ A72

♥ A96532

♦ 4

♣ K95

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

2NT

Pass

4♦<sup>1</sup>

Pass	4♥	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♣ <sup>3</sup>	Pass	5♦
------	-----------------	------	----

Pass	6♦ <sup>4</sup>	Pass	6NT
------	-----------------	------	-----

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

4. ♥ queen and ♦ king

Board: 129

Dealer: S

Vul: Both

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ Q109742

♥ 95

♦ J4

♣ Q53

South:

♠ J8

♥ KQ1072

♦ AK

♣ AK106

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

2NT

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

Pass	4♠	AP	
------	----	----	--

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

2NT

Pass

4♥<sup>1</sup>

Pass	4♠	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♣ <sup>3</sup>	Pass	6♠
------	-----------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 130

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6♠ N

North:

♠ J9

♥ AQ108

♦ AKJ

♣ AJ65

South:

♠ AK10632

♥ K643

♦ 942

♣ —



## North hands (Practice Page)

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

Board: 131	♠ AJ9842	The opponents are silent.
Dealer: S	♥ 965	
Vul: EW	♦ 32	Partner bids first.
HCP: 5	♣ 98	

Board: 132	♠ A1032	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: Both	♦ AQ4	You bid first.
HCP: 20	♣ AQ6	

Board: 133	♠ Q9876	The opponents are silent.
Dealer: S	♥ 642	
Vul: None	♦ K42	Partner bids first.
HCP: 5	♣ 74	

Board: 134	♠ AKQ10	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: NS	♦ QJ74	You bid first.
HCP: 21	♣ A4	

Board: 135	♠ K10	The opponents are silent.
Dealer: S	♥ 97432	
Vul: None	♦ A63	Partner bids first.
HCP: 7	♣ 965	

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

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ AJ9842	♠ Q10				2NT
Vul: EW	♥ 965	♥ AQ8	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 5	♦ 32	♦ KJ10	AP			
South HCP: 20	♣ 98	♣ AKJ76	1. Texas			
Contract: 4♠ S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ A1032	♠ K9864				
Vul: Both	♥ KJ2	♥ 863		2NT	Pass	3♥
North HCP: 20	♦ AQ4	♦ 83	Pass	3♠	AP	
South HCP: 4	♣ AQ6	♣ J94				
Contract: 3♠ N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ Q9876	♠ AK5				2NT
Vul: None	♥ 642	♥ KJ873	Pass	3♥	Pass	3♠
North HCP: 5	♦ K42	♦ A75	Pass	3NT	Pass	4♠
South HCP: 20	♣ 74	♣ KQ	AP			
Contract: 4♠ S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ 854				
Vul: NS	♥ KQ4	♥ J109752		2NT	Pass	4♦ <sup>1</sup>
North HCP: 21	♦ QJ74	♦ —	Pass	4♥	AP	
South HCP: 4	♣ A4	♣ K753	1. Texas			
Contract: 4♥ N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ QJ7				2NT
Vul: None	♥ 97432	♥ A105	Pass	3♦	Pass	3♥
North HCP: 7	♦ A63	♦ KQ9	Pass	3NT	Pass	4♥
South HCP: 20	♣ 965	♣ AKJ4	AP			
Contract: 4♥ S						

## South hands (Practice Page)

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

Board: 131	♠ Q10	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: EW	♦ KJ10	You bid first.
HCP: 20	♣ AKJ76	

Board: 132	♠ K9864	The opponents are silent.
Dealer: N	♥ 863	
Vul: Both	♦ 83	Partner bids first.
HCP: 4	♣ J94	

Board: 133	♠ AK5	The opponents are silent.
Dealer: S	♥ KJ873	
Vul: None	♦ A75	You bid first.
HCP: 20	♣ KQ	

Board: 134	♠ 854	The opponents are silent.
Dealer: N	♥ J109752	
Vul: NS	♦ —	Partner bids first.
HCP: 4	♣ K753	

Board: 135	♠ QJ7	The opponents are silent.
Dealer: S	♥ A105	
Vul: None	♦ KQ9	You bid first.
HCP: 20	♣ AKJ4	

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

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ AJ9842	♠ Q10				2NT
Vul: EW	♥ 965	♥ AQ8	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 5	♦ 32	♦ KJ10	AP			
South HCP: 20	♣ 98	♣ AKJ76	1. Texas			
Contract: 4♠ S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ A1032	♠ K9864				
Vul: Both	♥ KJ2	♥ 863		2NT	Pass	3♥
North HCP: 20	♦ AQ4	♦ 83	Pass	3♠	AP	
South HCP: 4	♣ AQ6	♣ J94				
Contract: 3♠ N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ Q9876	♠ AK5				2NT
Vul: None	♥ 642	♥ KJ873	Pass	3♥	Pass	3♠
North HCP: 5	♦ K42	♦ A75	Pass	3NT	Pass	4♠
South HCP: 20	♣ 74	♣ KQ	AP			
Contract: 4♠ S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ 854				
Vul: NS	♥ KQ4	♥ J109752		2NT	Pass	4♦ <sup>1</sup>
North HCP: 21	♦ QJ74	♦ —	Pass	4♥	AP	
South HCP: 4	♣ A4	♣ K753	1. Texas			
Contract: 4♥ N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ QJ7				2NT
Vul: None	♥ 97432	♥ A105	Pass	3♦	Pass	3♥
North HCP: 7	♦ A63	♦ KQ9	Pass	3NT	Pass	4♥
South HCP: 20	♣ 965	♣ AKJ4	AP			
Contract: 4♥ S						

## North hands (Practice Page)

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

Board: 136	♠ 65	The opponents are silent.
Dealer: N	♥ AK72	
Vul: NS	♦ KJ	You bid first.
HCP: 20	♣ AKQ64	

Board: 137	♠ 86	The opponents are silent.
Dealer: S	♥ QJ943	
Vul: None	♦ J62	Partner bids first.
HCP: 4	♣ 1053	

Board: 138	♠ AK96	The opponents are silent.
Dealer: N	♥ J7	
Vul: NS	♦ AKQ103	You bid first.
HCP: 21	♣ A7	

Board: 139	♠ 106542	The opponents are silent.
Dealer: S	♥ 62	
Vul: EW	♦ AQ4	Partner bids first.
HCP: 7	♣ J74	

Board: 140	♠ AJ2	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ AK54	You bid first.
HCP: 21	♣ KJ53	

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

Board: 136  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 7  
Contract: 3N N

North:  
♠ 65  
♥ AK72  
♦ KJ  
♣ AKQ64

South:  
♠ KQ1072  
♥ 6  
♦ Q1052  
♣ 875

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

Board: 137  
Dealer: S  
Vul: None  
North HCP: 4  
South HCP: 21  
Contract: 4♥ N

North:  
♠ 86  
♥ QJ943  
♦ J62  
♣ 1053

South:  
♠ Q7  
♥ K876  
♦ AKQ84  
♣ AK

West	North	East	South
			2NT
Pass	3♦	Pass	3NT <sup>1</sup>
Pass	4♥	AP	

1. Extended acceptance after NT

Board: 138  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 12  
Contract: 6N N

North:  
♠ AK96  
♥ J7  
♦ AKQ103  
♣ A7

South:  
♠ Q5  
♥ AKQ106  
♦ 52  
♣ J985

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4NT <sup>1</sup>
Pass	6NT	AP	

1. Quantitative 4NT

Board: 139  
Dealer: S  
Vul: EW  
North HCP: 7  
South HCP: 20  
Contract: 4♠ S

North:  
♠ 106542  
♥ 62  
♦ AQ4  
♣ J74

South:  
♠ AK8  
♥ AK5  
♦ KJ982  
♣ Q6

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

Board: 140  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 8  
Contract: 4♥ N

North:  
♠ AJ2  
♥ AJ  
♦ AK54  
♣ KJ53

South:  
♠ K8  
♥ K109643  
♦ 732  
♣ Q4

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

## South hands (Practice Page)

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

Board: 136	♠ KQ1072	The opponents are silent.
Dealer: N	♥ 6	
Vul: NS	♦ Q1052	Partner bids first.
HCP: 7	♣ 875	
Board: 137	♠ Q7	The opponents are silent.
Dealer: S	♥ K876	
Vul: None	♦ AKQ84	You bid first.
HCP: 21	♣ AK	
Board: 138	♠ Q5	The opponents are silent.
Dealer: N	♥ AKQ106	
Vul: NS	♦ 52	Partner bids first.
HCP: 12	♣ J985	
Board: 139	♠ AK8	The opponents are silent.
Dealer: S	♥ AK5	
Vul: EW	♦ KJ982	You bid first.
HCP: 20	♣ Q6	
Board: 140	♠ K8	The opponents are silent.
Dealer: N	♥ K109643	
Vul: Both	♦ 732	Partner bids first.
HCP: 8	♣ Q4	

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

Board: 136  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 7  
Contract: 3N N

North:  
♠ 65  
♥ AK72  
♦ KJ  
♣ AKQ64

South:  
♠ KQ1072  
♥ 6  
♦ Q1052  
♣ 875

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

Board: 137  
Dealer: S  
Vul: None  
North HCP: 4  
South HCP: 21  
Contract: 4♥ N

North:  
♠ 86  
♥ QJ943  
♦ J62  
♣ 1053

South:  
♠ Q7  
♥ K876  
♦ AKQ84  
♣ AK

West	North	East	South
			2NT
Pass	3♦	Pass	3NT <sup>1</sup>
Pass	4♥	AP	

1. Extended acceptance after NT

Board: 138  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 12  
Contract: 6N N

North:  
♠ AK96  
♥ J7  
♦ AKQ103  
♣ A7

South:  
♠ Q5  
♥ AKQ106  
♦ 52  
♣ J985

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4NT <sup>1</sup>
Pass	6NT	AP	

1. Quantitative 4NT

Board: 139  
Dealer: S  
Vul: EW  
North HCP: 7  
South HCP: 20  
Contract: 4♠ S

North:  
♠ 106542  
♥ 62  
♦ AQ4  
♣ J74

South:  
♠ AK8  
♥ AK5  
♦ KJ982  
♣ Q6

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

Board: 140  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 8  
Contract: 4♥ N

North:  
♠ AJ2  
♥ AJ  
♦ AK54  
♣ KJ53

South:  
♠ K8  
♥ K109643  
♦ 732  
♣ Q4

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



## North hands (Practice Page)

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

Board: 141	♠ J107642	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ 432	Partner bids first.
HCP: 7	♣ QJ	

Board: 142	♠ AKJ10	The opponents are silent.
Dealer: N	♥ J1064	
Vul: EW	♦ A94	You bid first.
HCP: 20	♣ AK	

Board: 143	♠ A102	The opponents are silent.
Dealer: S	♥ J9654	
Vul: None	♦ 62	Partner bids first.
HCP: 9	♣ A84	

Board: 144	♠ AQJ4	The opponents are silent.
Dealer: N	♥ AQ104	
Vul: Both	♦ A5	You bid first.
HCP: 21	♣ KJ4	

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

Board: 141

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ J107642

♥ K3

♦ 432

♣ QJ

South:

♠ 53

♥ AQ

♦ AK1096

♣ AK85

West North East South

Pass 3♥ Pass 2NT

Pass 4♠ AP 3♠

Pass 4♠ AP

Board: 142

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6♠ S

North:

♠ AKJ10

♥ J1064

♦ A94

♣ AK

South:

♠ 98654

♥ AK

♦ K1062

♣ J9

West North East South

Pass 2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♦<sup>2</sup>

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

Pass 5♦<sup>5</sup> Pass 5♥

Pass 6♣<sup>6</sup> Pass 6♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=1/5 or 4/5

6. ♠ queen and ♣ king

Board: 143

Dealer: S

Vul: None

North HCP: 9

South HCP: 21

Contract: 4♥ S

North:

♠ A102

♥ J9654

♦ 62

♣ A84

South:

♠ K3

♥ AQ10

♦ AKJ

♣ KJ765

West North East South

Pass 3♦ Pass 2NT

Pass 4♥ Pass 3♥

Pass 4♥ AP

Board: 144

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 4♠ S

North:

♠ AQJ4

♥ AQ104

♦ A5

♣ KJ4

South:

♠ K8652

♥ 852

♦ J62

♣ Q8

West North East South

Pass 2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♠

AP

1. Extended acceptance after NT

## South hands (Practice Page)

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

Board: 141	♠ 53	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ AK1096	You bid first.
HCP: 20	♣ AK85	

Board: 142	♠ 98654	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ K1062	Partner bids first.
HCP: 11	♣ J9	

Board: 143	♠ K3	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: None	♦ AKJ	You bid first.
HCP: 21	♣ KJ765	

Board: 144	♠ K8652	The opponents are silent.
Dealer: N	♥ 852	
Vul: Both	♦ J62	Partner bids first.
HCP: 6	♣ Q8	

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

Board: 141

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ J107642

♥ K3

♦ 432

♣ QJ

South:

♠ 53

♥ AQ

♦ AK1096

♣ AK85

West North East South

Pass 3♥ Pass 2NT

Pass 4♠ AP 3♠

Pass 4♠ AP

Board: 142

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6♠ S

North:

♠ AKJ10

♥ J1064

♦ A94

♣ AK

South:

♠ 98654

♥ AK

♦ K1062

♣ J9

West North East South

Pass 2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♦<sup>2</sup>

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

Pass 5♦<sup>5</sup> Pass 5♥

Pass 6♣<sup>6</sup> Pass 6♠

AP

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

Board: 143

Dealer: S

Vul: None

North HCP: 9

South HCP: 21

Contract: 4♥ S

North:

♠ A102

♥ J9654

♦ 62

♣ A84

South:

♠ K3

♥ AQ10

♦ AKJ

♣ KJ765

West North East South

Pass 3♦ Pass 2NT

Pass 4♥ Pass 3♥

Pass 4♥ AP

Board: 144

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 4♠ S

North:

♠ AQJ4

♥ AQ104

♦ A5

♣ KJ4

South:

♠ K8652

♥ 852

♦ J62

♣ Q8

West North East South

Pass 2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♠

AP

1. Extended acceptance after NT

## North hands (Practice Page)

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

Board: 145	♠ KJ632	The opponents are silent.
Dealer: S	♥ 732	
Vul: None	♦ 105	Partner bids first.
HCP: 4	♣ 964	

Board: 146	♠ AQ103	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: NS	♦ AQ95	You bid first.
HCP: 21	♣ A10	

Board: 147	♠ K87	The opponents are silent.
Dealer: S	♥ KQJ865	
Vul: Both	♦ —	Partner bids first.
HCP: 11	♣ Q1062	

Board: 148	♠ AK6	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ KJ109	You bid first.
HCP: 20	♣ AJ42	

Board: 149	♠ KJ853	The opponents are silent.
Dealer: S	♥ Q84	
Vul: EW	♦ 4	Partner bids first.
HCP: 8	♣ Q943	

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

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ KJ632	♠ Q7				2NT
Vul: None	♥ 732	♥ AKQ9	Pass	3♥	Pass	3♠
North HCP: 4	♦ 105	♦ AKJ2	AP			
South HCP: 20	♣ 964	♣ J105				
Contract: 3♠ S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ AQ103	♠ 82		2NT	Pass	3♦
Vul: NS	♥ KQ3	♥ A10852	Pass	3♥	Pass	6NT
North HCP: 21	♦ AQ95	♦ KJ6	AP			
South HCP: 13	♣ A10	♣ KQ8				
Contract: 6N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ AJ10				2NT
Vul: Both	♥ KQJ865	♥ A109	Pass	3♦	Pass	3♥
North HCP: 11	♦ —	♦ AJ3	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 21	♣ Q1062	♣ AK73	AP			
Contract: 6♥ S			1. Quantitative 4NT			

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 92		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ A7	♥ KQJ865	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ KJ109	♦ A4	Pass	5♣ <sup>3</sup>	Pass	6♥
South HCP: 10	♣ AJ42	♣ 1093	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ KJ853	♠ AQ9				2NT
Vul: EW	♥ Q84	♥ A103	Pass	3♥	Pass	3♠
North HCP: 8	♦ 4	♦ AKQ75	Pass	3NT	Pass	4♠
South HCP: 20	♣ Q943	♣ J5	AP			
Contract: 4♠ S						

## South hands (Practice Page)

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

Board: 145	♠ Q7	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: None	♦ AKJ2	You bid first.
HCP: 20	♣ J105	

Board: 146	♠ 82	The opponents are silent.
Dealer: N	♥ A10852	
Vul: NS	♦ KJ6	Partner bids first.
HCP: 13	♣ KQ8	

Board: 147	♠ AJ10	The opponents are silent.
Dealer: S	♥ A109	
Vul: Both	♦ AJ3	You bid first.
HCP: 21	♣ AK73	

Board: 148	♠ 92	The opponents are silent.
Dealer: N	♥ KQJ865	
Vul: NS	♦ A4	Partner bids first.
HCP: 10	♣ 1093	

Board: 149	♠ AQ9	The opponents are silent.
Dealer: S	♥ A103	
Vul: EW	♦ AKQ75	You bid first.
HCP: 20	♣ J5	

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

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ KJ632	♠ Q7				2NT
Vul: None	♥ 732	♥ AKQ9	Pass	3♥	Pass	3♠
North HCP: 4	♦ 105	♦ AKJ2	AP			
South HCP: 20	♣ 964	♣ J105				
Contract: 3♠ S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ AQ103	♠ 82		2NT	Pass	3♦
Vul: NS	♥ KQ3	♥ A10852	Pass	3♥	Pass	6NT
North HCP: 21	♦ AQ95	♦ KJ6	AP			
South HCP: 13	♣ A10	♣ KQ8				
Contract: 6N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ AJ10				2NT
Vul: Both	♥ KQJ865	♥ A109	Pass	3♦	Pass	3♥
North HCP: 11	♦ —	♦ AJ3	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 21	♣ Q1062	♣ AK73	AP			
Contract: 6♥ S			1. Quantitative 4NT			

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 92		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ A7	♥ KQJ865	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ KJ109	♦ A4	Pass	5♣ <sup>3</sup>	Pass	6♥
South HCP: 10	♣ AJ42	♣ 1093	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ KJ853	♠ AQ9				2NT
Vul: EW	♥ Q84	♥ A103	Pass	3♥	Pass	3♠
North HCP: 8	♦ 4	♦ AKQ75	Pass	3NT	Pass	4♠
South HCP: 20	♣ Q943	♣ J5	AP			
Contract: 4♠ S						



## North hands (Practice Page)

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

Board: 150	♠ AKJ	The opponents are silent.
Dealer: N	♥ K8732	
Vul: NS	♦ K102	You bid first.
HCP: 20	♣ AQ	
Board: 151	♠ QJ7542	The opponents are silent.
Dealer: S	♥ AK7	
Vul: Both	♦ 3	Partner bids first.
HCP: 10	♣ 973	
Board: 152	♠ A9	West Doubles 4♥ if possible.
Dealer: N	♥ J10	
Vul: NS	♦ AQ53	You bid first.
HCP: 20	♣ AKQ64	
Board: 153	♠ KQJ1082	The opponents are silent.
Dealer: S	♥ K8	
Vul: EW	♦ J6	Partner bids first.
HCP: 12	♣ Q94	
Board: 154	♠ AK75	West Doubles 3♥ if possible.
Dealer: N	♥ QJ10	
Vul: Both	♦ K2	You bid first.
HCP: 20	♣ AK86	

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

Board: 150

Dealer: N

Vul: NS

North HCP: 20

South HCP: 14

Contract: 6♥ S

North:

♠ AKJ

♥ K8732

♦ K102

♣ AQ

South:

♠ 76

♥ AQJ106

♦ AQJ6

♣ 62

West North East South

2NT Pass 3♦

Pass 3NT<sup>1</sup> Pass 6♥

AP

1. Extended acceptance after NT

Board: 151

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ QJ7542

♥ AK7

♦ 3

♣ 973

South:

♠ AK86

♥ J4

♦ AKQ109

♣ K10

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 152

Dealer: N

Vul: NS

North HCP: 20

South HCP: 3

Contract: 4♠ N

North:

♠ A9

♥ J10

♦ AQ53

♣ AKQ64

South:

♠ K108654

♥ 96

♦ 62

♣ 1053

West North East South

2NT Pass 4♥<sup>1</sup>

X 4♠ AP

1. Texas

Board: 153

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ KQJ1082

♥ K8

♦ J6

♣ Q94

South:

♠ A53

♥ A96

♦ KQ98

♣ AK10

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT<sup>1</sup> Pass 6♠

AP

1. Quantitative 4NT

Board: 154  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 6  
Contract: 4♠ S

North:  
♠ AK75  
♥ QJ10  
♦ K2  
♣ AK86

South:  
♠ Q10932  
♥ 763  
♦ A6  
♣ 1095

West	North	East	South
	2NT	Pass	3♥
X	3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>
Pass	4♥ <sup>3</sup>	Pass	4♠

AP

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

## South hands (Practice Page)

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

Board: 150	♠ 76	The opponents are silent.
Dealer: N	♥ AQJ106	
Vul: NS	♦ AQJ6	Partner bids first.
HCP: 14	♣ 62	
Board: 151	♠ AK86	The opponents are silent.
Dealer: S	♥ J4	
Vul: Both	♦ AKQ109	You bid first.
HCP: 20	♣ K10	
Board: 152	♠ K108654	West Doubles 4♥ if possible.
Dealer: N	♥ 96	
Vul: NS	♦ 62	Partner bids first.
HCP: 3	♣ 1053	
Board: 153	♠ A53	The opponents are silent.
Dealer: S	♥ A96	
Vul: EW	♦ KQ98	You bid first.
HCP: 20	♣ AK10	
Board: 154	♠ Q10932	West Doubles 3♥ if possible.
Dealer: N	♥ 763	
Vul: Both	♦ A6	Partner bids first.
HCP: 6	♣ 1095	

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

Board: 150

Dealer: N

Vul: NS

North HCP: 20

South HCP: 14

Contract: 6♥ S

North:

♠ AKJ

♥ K8732

♦ K102

♣ AQ

South:

♠ 76

♥ AQJ106

♦ AQJ6

♣ 62

West North East South

2NT Pass 3♦

Pass 3NT<sup>1</sup> Pass 6♥

AP

1. Extended acceptance after NT

Board: 151

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ QJ7542

♥ AK7

♦ 3

♣ 973

South:

♠ AK86

♥ J4

♦ AKQ109

♣ K10

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 152

Dealer: N

Vul: NS

North HCP: 20

South HCP: 3

Contract: 4♠ N

North:

♠ A9

♥ J10

♦ AQ53

♣ AKQ64

South:

♠ K108654

♥ 96

♦ 62

♣ 1053

West North East South

2NT Pass 4♥<sup>1</sup>

X 4♠ AP

1. Texas

Board: 153

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ KQJ1082

♥ K8

♦ J6

♣ Q94

South:

♠ A53

♥ A96

♦ KQ98

♣ AK10

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT<sup>1</sup> Pass 6♠

AP

1. Quantitative 4NT

Board: 154  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 6  
Contract: 4♠ S

North:  
♠ AK75  
♥ QJ10  
♦ K2  
♣ AK86

South:  
♠ Q10932  
♥ 763  
♦ A6  
♣ 1095

West	North	East	South
	2NT	Pass	3♥
X	3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>
Pass	4♥ <sup>3</sup>	Pass	4♠

AP

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

## North hands (Practice Page)

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

Board: 155	♠ KJ108	The opponents are silent.
Dealer: S	♥ 96532	
Vul: None	♦ 954	Partner bids first.
HCP: 4	♣ 9	

Board: 156	♠ KQJ83	The opponents are silent.
Dealer: N	♥ 106	
Vul: EW	♦ AKQ	You bid first.
HCP: 21	♣ AQ5	

Board: 157	♠ KQ106	The opponents are silent.
Dealer: S	♥ KQ8764	
Vul: Both	♦ 53	Partner bids first.
HCP: 11	♣ J	

Board: 158	♠ AQ852	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ AQJ	You bid first.
HCP: 20	♣ J108	

Board: 159	♠ K9	The opponents are silent.
Dealer: S	♥ QJ1093	
Vul: Both	♦ J92	Partner bids first.
HCP: 12	♣ KQ4	

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

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ KJ108	♠ AQ				2NT
Vul: None	♥ 96532	♥ AQ4	Pass	3♦	Pass	3♥
North HCP: 4	♦ 954	♦ Q102	AP			
South HCP: 21	♣ 9	♣ AK1075				
Contract: 3♥ S						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ KQJ83	♠ 10		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ 106	♥ KJ9832	Pass	4♥	AP	
North HCP: 21	♦ AKQ	♦ 962	1. Texas			
South HCP: 4	♣ AQ5	♣ 643				
Contract: 4♥ N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ KQ106	♠ A953				2NT
Vul: Both	♥ KQ8764	♥ A9	Pass	3♦	Pass	3♥
North HCP: 11	♦ 53	♦ K96	Pass	6♥	AP	
South HCP: 20	♣ J	♣ AKQ4				
Contract: 6♥ S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AQ852	♠ 73		2NT	Pass	3♦
Vul: NS	♥ AQ	♥ KJ1053	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQJ	♦ 105	AP			
South HCP: 6	♣ J108	♣ Q765				
Contract: 3N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQ10				2NT
Vul: Both	♥ QJ1093	♥ AK6	Pass	3♦	Pass	3♥
North HCP: 12	♦ J92	♦ AQ84	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 20	♣ KQ4	♣ J52	AP			
Contract: 6♥ S			1. Quantitative 4NT			



## South hands (Practice Page)

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

Board: 155	♠ AQ	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: None	♦ Q102	You bid first.
HCP: 21	♣ AK1075	

Board: 156	♠ 10	The opponents are silent.
Dealer: N	♥ KJ9832	
Vul: EW	♦ 962	Partner bids first.
HCP: 4	♣ 643	

Board: 157	♠ A953	The opponents are silent.
Dealer: S	♥ A9	
Vul: Both	♦ K96	You bid first.
HCP: 20	♣ AKQ4	

Board: 158	♠ 73	The opponents are silent.
Dealer: N	♥ KJ1053	
Vul: NS	♦ 105	Partner bids first.
HCP: 6	♣ Q765	

Board: 159	♠ AQ10	The opponents are silent.
Dealer: S	♥ AK6	
Vul: Both	♦ AQ84	You bid first.
HCP: 20	♣ J52	

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

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ KJ108	♠ AQ				2NT
Vul: None	♥ 96532	♥ AQ4	Pass	3♦	Pass	3♥
North HCP: 4	♦ 954	♦ Q102	AP			
South HCP: 21	♣ 9	♣ AK1075				
Contract: 3♥ S						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ KQJ83	♠ 10		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ 106	♥ KJ9832	Pass	4♥	AP	
North HCP: 21	♦ AKQ	♦ 962	1. Texas			
South HCP: 4	♣ AQ5	♣ 643				
Contract: 4♥ N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ KQ106	♠ A953				2NT
Vul: Both	♥ KQ8764	♥ A9	Pass	3♦	Pass	3♥
North HCP: 11	♦ 53	♦ K96	Pass	6♥	AP	
South HCP: 20	♣ J	♣ AKQ4				
Contract: 6♥ S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AQ852	♠ 73		2NT	Pass	3♦
Vul: NS	♥ AQ	♥ KJ1053	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQJ	♦ 105	AP			
South HCP: 6	♣ J108	♣ Q765				
Contract: 3N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQ10				2NT
Vul: Both	♥ QJ1093	♥ AK6	Pass	3♦	Pass	3♥
North HCP: 12	♦ J92	♦ AQ84	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 20	♣ KQ4	♣ J52	AP			
Contract: 6♥ S			1. Quantitative 4NT			

## North hands (Practice Page)

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

Board: 160	♠ 982	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ A5	You bid first.
HCP: 20	♣ AK1085	

Board: 161	♠ Q32	The opponents are silent.
Dealer: S	♥ 1098763	
Vul: NS	♦ J5	Partner bids first.
HCP: 6	♣ K6	

Board: 162	♠ AQ3	The opponents are silent.
Dealer: N	♥ KQJ2	
Vul: EW	♦ KQ8	You bid first.
HCP: 21	♣ A105	

Board: 163	♠ K10	The opponents are silent.
Dealer: S	♥ K9632	
Vul: None	♦ J7	Partner bids first.
HCP: 11	♣ KJ94	

Board: 164	♠ A1094	The opponents are silent.
Dealer: N	♥ A3	
Vul: NS	♦ AK654	You bid first.
HCP: 21	♣ AQ	

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

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ 982	♠ K107643		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AKQ	♥ J1064				
North HCP: 20	♦ A5	♦ 6	Pass	4♠	AP	
South HCP: 4	♣ AK1085	♣ 43	1. Texas			
Contract: 4♠ N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ AJ9				2NT
Vul: NS	♥ 1098763	♥ AQ5				
North HCP: 6	♦ J5	♦ AK93	Pass	3♦	Pass	3♥
South HCP: 20	♣ K6	♣ Q74	Pass	4♥	AP	
Contract: 4♥ S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ K4		2NT	Pass	3♦
Vul: EW	♥ KQJ2	♥ A9876				
North HCP: 21	♦ KQ8	♦ A95	Pass	3♥	Pass	6NT
South HCP: 14	♣ A105	♣ QJ2	AP			
Contract: 6N N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ J94				2NT
Vul: None	♥ K9632	♥ AQJ10	Pass	3♦	Pass	3♥
North HCP: 11	♦ J7	♦ AKQ	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 21	♣ KJ94	♣ A107	AP			
Contract: 6♥ S			1. Quantitative 4NT			

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ A1094	♠ 63		2NT	Pass	3♦
Vul: NS	♥ A3	♥ J8762				
North HCP: 21	♦ AK654	♦ 72	Pass	3♥	AP	
South HCP: 4	♣ AQ	♣ K985				
Contract: 3♥ N						

## South hands (Practice Page)

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

Board: 160	♠ K107643	The opponents are silent.
Dealer: N	♥ J1064	
Vul: None	♦ 6	Partner bids first.
HCP: 4	♣ 43	

Board: 161	♠ AJ9	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: NS	♦ AK93	You bid first.
HCP: 20	♣ Q74	

Board: 162	♠ K4	The opponents are silent.
Dealer: N	♥ A9876	
Vul: EW	♦ A95	Partner bids first.
HCP: 14	♣ QJ2	

Board: 163	♠ J94	The opponents are silent.
Dealer: S	♥ AQJ10	
Vul: None	♦ AKQ	You bid first.
HCP: 21	♣ A107	

Board: 164	♠ 63	The opponents are silent.
Dealer: N	♥ J8762	
Vul: NS	♦ 72	Partner bids first.
HCP: 4	♣ K985	

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

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ 982	♠ K107643		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AKQ	♥ J1064				
North HCP: 20	♦ A5	♦ 6	Pass	4♠	AP	
South HCP: 4	♣ AK1085	♣ 43	1. Texas			
Contract: 4♠ N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ AJ9				2NT
Vul: NS	♥ 1098763	♥ AQ5				
North HCP: 6	♦ J5	♦ AK93	Pass	3♦	Pass	3♥
South HCP: 20	♣ K6	♣ Q74	Pass	4♥	AP	
Contract: 4♥ S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ K4		2NT	Pass	3♦
Vul: EW	♥ KQJ2	♥ A9876				
North HCP: 21	♦ KQ8	♦ A95	Pass	3♥	Pass	6NT
South HCP: 14	♣ A105	♣ QJ2	AP			
Contract: 6N N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ J94				2NT
Vul: None	♥ K9632	♥ AQJ10	Pass	3♦	Pass	3♥
North HCP: 11	♦ J7	♦ AKQ	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 21	♣ KJ94	♣ A107	AP			
Contract: 6♥ S			1. Quantitative 4NT			

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ A1094	♠ 63		2NT	Pass	3♦
Vul: NS	♥ A3	♥ J8762				
North HCP: 21	♦ AK654	♦ 72	Pass	3♥	AP	
South HCP: 4	♣ AQ	♣ K985				
Contract: 3♥ N						

## North hands (Practice Page)

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

Board: 165	♠ J109732	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ K53	Partner bids first.
HCP: 8	♣ J96	
Board: 166	♠ A102	The opponents are silent.
Dealer: N	♥ J6	
Vul: Both	♦ AQ7	You bid first.
HCP: 21	♣ AKQJ5	
Board: 167	♠ QJ3	The opponents are silent.
Dealer: S	♥ J6542	
Vul: NS	♦ A65	Partner bids first.
HCP: 8	♣ 96	
Board: 168	♠ AK9	West Doubles 3♥ if possible.
Dealer: N	♥ 96	
Vul: EW	♦ AQ4	You bid first.
HCP: 20	♣ AQJ86	

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

Board: 165

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 6♠ S

North:

♠ J109732

♥ K

♦ K53

♣ J96

South:

♠ AK

♥ 1073

♦ A10842

♣ AKQ

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

Board: 166

Dealer: N

Vul: Both

North HCP: 21

South HCP: 12

Contract: 6♠ N

North:

♠ A102

♥ J6

♦ AQ7

♣ AKQJ5

South:

♠ K97653

♥ AKQ3

♦ 64

♣ 2

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

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

Board: 167

Dealer: S

Vul: NS

North HCP: 8

South HCP: 21

Contract: 4♥ S

North:

♠ QJ3

♥ J6542

♦ A65

♣ 96

South:

♠ 98

♥ AKQ8

♦ KQJ

♣ AQ75

West	North	East	South
			2NT
Pass	3♦	Pass	3♠ <sup>1</sup>
Pass	3NT <sup>2</sup>	Pass	4♣ <sup>3</sup>
Pass	4♦ <sup>4</sup>	Pass	4♥
	AP		

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



Board: 168

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 6♠ N

North:

♠ AK9

♥ 96

♦ AQ4

♣ AQJ86

South:

♠ QJ1076

♥ Q43

♦ J1032

♣ K

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

	2NT	Pass	3♥
--	-----	------	----

X	3♠	Pass	4♣ <sup>1</sup>
---	----	------	-----------------

Pass	4♦ <sup>2</sup>	Pass	4♥ <sup>3</sup>
------	-----------------	------	-----------------

Pass	4♠	Pass	6♠
------	----	------	----

AP

1. Cue bid, a ♣ stopper

2. Cue bid, a ♦ stopper

3. Cue bid, surplus

## South hands (Practice Page)

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

Board: 165	♠ AK	The opponents are silent.
Dealer: S	♥ 1073	
Vul: EW	♦ A10842	You bid first.
HCP: 20	♣ AKQ	
Board: 166	♠ K97653	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: Both	♦ 64	Partner bids first.
HCP: 12	♣ 2	
Board: 167	♠ 98	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: NS	♦ KQJ	You bid first.
HCP: 21	♣ AQ75	
Board: 168	♠ QJ1076	West Doubles 3♥ if possible.
Dealer: N	♥ Q43	
Vul: EW	♦ J1032	Partner bids first.
HCP: 9	♣ K	

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

Board: 165

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 6♠ S

North:

♠ J109732

♥ K

♦ K53

♣ J96

South:

♠ AK

♥ 1073

♦ A10842

♣ AKQ

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

Board: 166

Dealer: N

Vul: Both

North HCP: 21

South HCP: 12

Contract: 6♠ N

North:

♠ A102

♥ J6

♦ AQ7

♣ AKQJ5

South:

♠ K97653

♥ AKQ3

♦ 64

♣ 2

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

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

Board: 167

Dealer: S

Vul: NS

North HCP: 8

South HCP: 21

Contract: 4♥ S

North:

♠ QJ3

♥ J6542

♦ A65

♣ 96

South:

♠ 98

♥ AKQ8

♦ KQJ

♣ AQ75

West	North	East	South
			2NT
Pass	3♦	Pass	3♠ <sup>1</sup>
Pass	3NT <sup>2</sup>	Pass	4♣ <sup>3</sup>
Pass	4♦ <sup>4</sup>	Pass	4♥
	AP		

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

Board: 168

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 6♠ N

North:

♠ AK9

♥ 96

♦ AQ4

♣ AQJ86

South:

♠ QJ1076

♥ Q43

♦ J1032

♣ K

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

	2NT	Pass	3♥
--	-----	------	----

X	3♠	Pass	4♣ <sup>1</sup>
---	----	------	-----------------

Pass	4♦ <sup>2</sup>	Pass	4♥ <sup>3</sup>
------	-----------------	------	-----------------

Pass	4♠	Pass	6♠
------	----	------	----

AP

1. Cue bid, a ♣ stopper

2. Cue bid, a ♦ stopper

3. Cue bid, surplus

## North hands (Practice Page)

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

Board: 169	♠ 2	The opponents are silent.
Dealer: S	♥ A109643	
Vul: Both	♦ A10	Partner bids first.
HCP: 13	♣ AJ83	

Board: 170	♠ AJ986	The opponents are silent.
Dealer: N	♥ A75	
Vul: None	♦ AK4	You bid first.
HCP: 21	♣ KQ	

Board: 171	♠ K10	The opponents are silent.
Dealer: S	♥ K9432	
Vul: EW	♦ 942	Partner bids first.
HCP: 12	♣ AQ8	

Board: 172	♠ 76	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: Both	♦ AKQ5	You bid first.
HCP: 20	♣ AJ108	

Board: 173	♠ J7654	The opponents are silent.
Dealer: S	♥ K52	
Vul: None	♦ 10	Partner bids first.
HCP: 4	♣ 10765	

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

Board: 169

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6♥ S

North:

♠ 2

♥ A109643

♦ A10

♣ AJ83

South:

♠ AQ103

♥ KJ5

♦ KQ82

♣ KQ

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♥<sup>3</sup>

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 170

Dealer: N

Vul: None

North HCP: 21

South HCP: 4

Contract: 3♥ N

North:

♠ AJ986

♥ A75

♦ AK4

♣ KQ

South:

♠ K43

♥ 109832

♦ 982

♣ J7

West North East South

2NT Pass 3♦

Pass 3♥ AP

Board: 171

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ K10

♥ K9432

♦ 942

♣ AQ8

South:

♠ AJ

♥ A76

♦ AKJ10

♣ K763

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6NT AP

Board: 172

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♠ N

North:

♠ 76

♥ AQ3

♦ AKQ5

♣ AJ108

South:

♠ AQJ1085

♥ 6

♦ 1092

♣ Q93

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 173

Dealer: S

Vul: None

North HCP: 4

South HCP: 21

Contract: 3♠ S

North:

♠ J7654

♥ K52

♦ 10

♣ 10765

South:

♠ AK3

♥ J4

♦ AQ6

♣ AQJ43

West North East South

2NT

Pass 3♥ Pass 3♠

AP

## South hands (Practice Page)

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

Board: 169	♠ AQ103	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: Both	♦ KQ82	You bid first.
HCP: 20	♣ KQ	

Board: 170	♠ K43	The opponents are silent.
Dealer: N	♥ 109832	
Vul: None	♦ 982	Partner bids first.
HCP: 4	♣ J7	

Board: 171	♠ AJ	The opponents are silent.
Dealer: S	♥ A76	
Vul: EW	♦ AKJ10	You bid first.
HCP: 20	♣ K763	

Board: 172	♠ AQJ1085	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ 1092	Partner bids first.
HCP: 9	♣ Q93	

Board: 173	♠ AK3	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ AQ6	You bid first.
HCP: 21	♣ AQJ43	

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

Board: 169

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6♥ S

North:

♠ 2

♥ A109643

♦ A10

♣ AJ83

South:

♠ AQ103

♥ KJ5

♦ KQ82

♣ KQ

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♥<sup>3</sup>

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 170

Dealer: N

Vul: None

North HCP: 21

South HCP: 4

Contract: 3♥ N

North:

♠ AJ986

♥ A75

♦ AK4

♣ KQ

South:

♠ K43

♥ 109832

♦ 982

♣ J7

West North East South

2NT Pass 3♦

Pass 3♥ AP

Board: 171

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ K10

♥ K9432

♦ 942

♣ AQ8

South:

♠ AJ

♥ A76

♦ AKJ10

♣ K763

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6NT AP

Board: 172

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♠ N

North:

♠ 76

♥ AQ3

♦ AKQ5

♣ AJ108

South:

♠ AQJ1085

♥ 6

♦ 1092

♣ Q93

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 173

Dealer: S

Vul: None

North HCP: 4

South HCP: 21

Contract: 3♠ S

North:

♠ J7654

♥ K52

♦ 10

♣ 10765

South:

♠ AK3

♥ J4

♦ AQ6

♣ AQJ43

West North East South

2NT

Pass 3♥ Pass 3♠

AP



## North hands (Practice Page)

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

Board: 174	♠ K107	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ A642	You bid first.
HCP: 20	♣ AK93	

Board: 175	♠ J10863	The opponents are silent.
Dealer: S	♥ 52	
Vul: Both	♦ K8	Partner bids first.
HCP: 9	♣ KQ105	

Board: 176	♠ AKJ10	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ A109	You bid first.
HCP: 21	♣ Q95	

Board: 177	♠ 102	East Doubles 3♦ if possible.
Dealer: S	♥ QJ1098	
Vul: EW	♦ QJ7	Partner bids first.
HCP: 6	♣ 1074	

Board: 178	♠ AKQ7	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: None	♦ Q72	You bid first.
HCP: 21	♣ KQJ	

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

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ K107	♠ AJ8632		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AQ	♥ J973				
North HCP: 20	♦ A642	♦ J10	Pass	4♠	AP	
South HCP: 9	♣ AK93	♣ Q	1. Texas			
Contract: 4♠ N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ J10863	♠ AKQ2				2NT
Vul: Both	♥ 52	♥ Q984	Pass	3♥	Pass	3♠
North HCP: 9	♦ K8	♦ AJ4	Pass	4♠	AP	
South HCP: 20	♣ KQ105	♣ A8				
Contract: 4♠ S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ 52		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ AK4	♥ QJ7632				
North HCP: 21	♦ A109	♦ J863	Pass	4♥	AP	
South HCP: 4	♣ Q95	♣ 8	1. Texas			
Contract: 4♥ N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AQ87				2NT
Vul: EW	♥ QJ1098	♥ AK74	Pass	3♦	X	3NT <sup>1</sup>
North HCP: 6	♦ QJ7	♦ 32	Pass	4♥	AP	
South HCP: 20	♣ 1074	♣ AK5	1. Extended acceptance after NT			
Contract: 4♥ N						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J10986		2NT	Pass	3♥
Vul: None	♥ KJ6	♥ Q				
North HCP: 21	♦ Q72	♦ 984	Pass	3♠	Pass	3NT
South HCP: 7	♣ KQJ	♣ A653	Pass	4♠	AP	
Contract: 4♠ N						

## South hands (Practice Page)

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

Board: 174	♠ AJ8632	The opponents are silent.
Dealer: N	♥ J973	
Vul: NS	♦ J10	Partner bids first.
HCP: 9	♣ Q	

Board: 175	♠ AKQ2	The opponents are silent.
Dealer: S	♥ Q984	
Vul: Both	♦ AJ4	You bid first.
HCP: 20	♣ A8	

Board: 176	♠ 52	The opponents are silent.
Dealer: N	♥ QJ7632	
Vul: NS	♦ J863	Partner bids first.
HCP: 4	♣ 8	

Board: 177	♠ AQ87	East Doubles 3♦ if possible.
Dealer: S	♥ AK74	
Vul: EW	♦ 32	You bid first.
HCP: 20	♣ AK5	

Board: 178	♠ J10986	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ 984	Partner bids first.
HCP: 7	♣ A653	

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

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ K107	♠ AJ8632		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AQ	♥ J973				
North HCP: 20	♦ A642	♦ J10	Pass	4♠	AP	
South HCP: 9	♣ AK93	♣ Q	1. Texas			
Contract: 4♠ N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ J10863	♠ AKQ2				2NT
Vul: Both	♥ 52	♥ Q984	Pass	3♥	Pass	3♠
North HCP: 9	♦ K8	♦ AJ4	Pass	4♠	AP	
South HCP: 20	♣ KQ105	♣ A8				
Contract: 4♠ S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ 52		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ AK4	♥ QJ7632				
North HCP: 21	♦ A109	♦ J863	Pass	4♥	AP	
South HCP: 4	♣ Q95	♣ 8	1. Texas			
Contract: 4♥ N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AQ87				2NT
Vul: EW	♥ QJ1098	♥ AK74	Pass	3♦	X	3NT <sup>1</sup>
North HCP: 6	♦ QJ7	♦ 32	Pass	4♥	AP	
South HCP: 20	♣ 1074	♣ AK5	1. Extended acceptance after NT			
Contract: 4♥ N						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J10986		2NT	Pass	3♥
Vul: None	♥ KJ6	♥ Q	Pass	3♠	Pass	3NT
North HCP: 21	♦ Q72	♦ 984	Pass	4♠	AP	
South HCP: 7	♣ KQJ	♣ A653				
Contract: 4♠ N						

## North hands (Practice Page)

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

Board: 179	♠ 864	The opponents are silent.
Dealer: S	♥ A108742	
Vul: EW	♦ QJ9	Partner bids first.
HCP: 7	♣ 6	

Board: 180	♠ A2	The opponents are silent.
Dealer: N	♥ AJ52	
Vul: Both	♦ AKQJ	You bid first.
HCP: 21	♣ Q75	

Board: 181	♠ 6	The opponents are silent.
Dealer: S	♥ QJ10632	
Vul: NS	♦ AJ4	Partner bids first.
HCP: 11	♣ QJ6	

Board: 182	♠ KQ6	The opponents are silent.
Dealer: N	♥ AQJ6	
Vul: EW	♦ KQ74	You bid first.
HCP: 20	♣ K10	

Board: 183	♠ J8643	The opponents are silent.
Dealer: S	♥ A109	
Vul: Both	♦ A7	Partner bids first.
HCP: 10	♣ J65	

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

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 864	♠ AK7				2NT
Vul: EW	♥ A108742	♥ Q3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ QJ9	♦ A842	AP			
South HCP: 20	♣ 6	♣ AK95	1. Texas			
Contract: 4♥ S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ KJ973		2NT	Pass	3♥
Vul: Both	♥ AJ52	♥ K103	Pass	3♠	Pass	3NT
North HCP: 21	♦ AKQJ	♦ 732	AP			
South HCP: 8	♣ Q75	♣ J8				
Contract: 3N N						

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ A104				2NT
Vul: NS	♥ QJ10632	♥ AK8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ AJ4	♦ KQ87	Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
South HCP: 20	♣ QJ6	♣ A73	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=1/5 or 4/5			

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 73		2NT	Pass	3♦
Vul: EW	♥ AQJ6	♥ K10752	Pass	3NT <sup>1</sup>	Pass	4♥
North HCP: 20	♦ KQ74	♦ A2	AP			
South HCP: 8	♣ K10	♣ J953	1. Extended acceptance after NT			
Contract: 4♥ S						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ J8643	♠ K5				2NT
Vul: Both	♥ A109	♥ KQ64	Pass	3♥	Pass	3♠
North HCP: 10	♦ A7	♦ KQ95	Pass	3NT	AP	
South HCP: 20	♣ J65	♣ AK10				
Contract: 3N S						

## South hands (Practice Page)

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

Board: 179	♠ AK7	The opponents are silent.
Dealer: S	♥ Q3	
Vul: EW	♦ A842	You bid first.
HCP: 20	♣ AK95	

Board: 180	♠ KJ973	The opponents are silent.
Dealer: N	♥ K103	
Vul: Both	♦ 732	Partner bids first.
HCP: 8	♣ J8	

Board: 181	♠ A104	The opponents are silent.
Dealer: S	♥ AK8	
Vul: NS	♦ KQ87	You bid first.
HCP: 20	♣ A73	

Board: 182	♠ 73	The opponents are silent.
Dealer: N	♥ K10752	
Vul: EW	♦ A2	Partner bids first.
HCP: 8	♣ J953	

Board: 183	♠ K5	The opponents are silent.
Dealer: S	♥ KQ64	
Vul: Both	♦ KQ95	You bid first.
HCP: 20	♣ AK10	

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

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 864	♠ AK7				2NT
Vul: EW	♥ A108742	♥ Q3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ QJ9	♦ A842	AP			
South HCP: 20	♣ 6	♣ AK95	1. Texas			
Contract: 4♥ S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ KJ973		2NT	Pass	3♥
Vul: Both	♥ AJ52	♥ K103	Pass	3♠	Pass	3NT
North HCP: 21	♦ AKQJ	♦ 732	AP			
South HCP: 8	♣ Q75	♣ J8				
Contract: 3N N						

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ A104				2NT
Vul: NS	♥ QJ10632	♥ AK8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ AJ4	♦ KQ87	Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
South HCP: 20	♣ QJ6	♣ A73	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=1/5 or 4/5			

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 73		2NT	Pass	3♦
Vul: EW	♥ AQJ6	♥ K10752	Pass	3NT <sup>1</sup>	Pass	4♥
North HCP: 20	♦ KQ74	♦ A2	AP			
South HCP: 8	♣ K10	♣ J953	1. Extended acceptance after NT			
Contract: 4♥ S						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ J8643	♠ K5				2NT
Vul: Both	♥ A109	♥ KQ64	Pass	3♥	Pass	3♠
North HCP: 10	♦ A7	♦ KQ95	Pass	3NT	AP	
South HCP: 20	♣ J65	♣ AK10				
Contract: 3N S						



## North hands (Practice Page)

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

Board: 184	♠ A2	The opponents are silent.
Dealer: N	♥ AQ98	
Vul: Both	♦ KQ	You bid first.
HCP: 20	♣ AJ1042	

Board: 185	♠ 73	The opponents are silent.
Dealer: S	♥ J10752	
Vul: None	♦ 10543	Partner bids first.
HCP: 4	♣ K8	

Board: 186	♠ J9	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: NS	♦ AQJ	You bid first.
HCP: 20	♣ AK874	

Board: 187	♠ J5	The opponents are silent.
Dealer: S	♥ AKQ53	
Vul: Both	♦ 1072	Partner bids first.
HCP: 10	♣ 983	

Board: 188	♠ A62	The opponents are silent.
Dealer: N	♥ 62	
Vul: None	♦ AK9	You bid first.
HCP: 20	♣ AKQ74	

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

Board: 184  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 12  
 Contract: 6N N

North:  
 ♠ A2  
 ♥ AQ98  
 ♦ KQ  
 ♣ AJ1042

South:  
 ♠ KQJ75  
 ♥ KJ10  
 ♦ 75  
 ♣ Q75

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	4NT <sup>1</sup>
Pass	6NT	AP	

1. Quantitative 4NT

Board: 185  
 Dealer: S  
 Vul: None  
 North HCP: 4  
 South HCP: 21  
 Contract: 3♥ S

North:  
 ♠ 73  
 ♥ J10752  
 ♦ 10543  
 ♣ K8

South:  
 ♠ KQJ95  
 ♥ Q8  
 ♦ AK62  
 ♣ AQ

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

Board: 186  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 11  
 Contract: 6♠ N

North:  
 ♠ J9  
 ♥ KQ2  
 ♦ AQJ  
 ♣ AK874

South:  
 ♠ KQ7653  
 ♥ A843  
 ♦ —  
 ♣ Q52

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	6♠
AP			

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

Board: 187  
 Dealer: S  
 Vul: Both  
 North HCP: 10  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ J5  
 ♥ AKQ53  
 ♦ 1072  
 ♣ 983

South:  
 ♠ AQ98  
 ♥ J10  
 ♦ AK  
 ♣ AQ654

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

Board: 188  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 10  
Contract: 7♠ N

North:  
♠ A62  
♥ 62  
♦ AK9  
♣ AKQ74

South:  
♠ KQ10873  
♥ AJ108  
♦ 6  
♣ 86

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	7♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			

## South hands (Practice Page)

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

Board: 184	♠ KQJ75	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: Both	♦ 75	Partner bids first.
HCP: 12	♣ Q75	
Board: 185	♠ KQJ95	The opponents are silent.
Dealer: S	♥ Q8	
Vul: None	♦ AK62	You bid first.
HCP: 21	♣ AQ	
Board: 186	♠ KQ7653	The opponents are silent.
Dealer: N	♥ A843	
Vul: NS	♦ —	Partner bids first.
HCP: 11	♣ Q52	
Board: 187	♠ AQ98	The opponents are silent.
Dealer: S	♥ J10	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ AQ654	
Board: 188	♠ KQ10873	The opponents are silent.
Dealer: N	♥ AJ108	
Vul: None	♦ 6	Partner bids first.
HCP: 10	♣ 86	

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

Board: 184  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 12  
 Contract: 6N N

North:  
 ♠ A2  
 ♥ AQ98  
 ♦ KQ  
 ♣ AJ1042

South:  
 ♠ KQJ75  
 ♥ KJ10  
 ♦ 75  
 ♣ Q75

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	4NT <sup>1</sup>
Pass	6NT	AP	

1. Quantitative 4NT

Board: 185  
 Dealer: S  
 Vul: None  
 North HCP: 4  
 South HCP: 21  
 Contract: 3♥ S

North:  
 ♠ 73  
 ♥ J10752  
 ♦ 10543  
 ♣ K8

South:  
 ♠ KQJ95  
 ♥ Q8  
 ♦ AK62  
 ♣ AQ

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

Board: 186  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 11  
 Contract: 6♠ N

North:  
 ♠ J9  
 ♥ KQ2  
 ♦ AQJ  
 ♣ AK874

South:  
 ♠ KQ7653  
 ♥ A843  
 ♦ —  
 ♣ Q52

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	6♠
AP			

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

Board: 187  
 Dealer: S  
 Vul: Both  
 North HCP: 10  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ J5  
 ♥ AKQ53  
 ♦ 1072  
 ♣ 983

South:  
 ♠ AQ98  
 ♥ J10  
 ♦ AK  
 ♣ AQ654

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

Board: 188

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 7♠ N

North:

♠ A62

♥ 62

♦ AK9

♣ AKQ74

South:

♠ KQ10873

♥ AJ108

♦ 6

♣ 86

West	North	East	South
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	2NT	Pass	4♥ <sup>1</sup>
--	-----	------	-----------------

Pass	4♠	Pass	4NT <sup>2</sup>
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Pass	5♣ <sup>3</sup>	Pass	7♠
------	-----------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

## North hands (Practice Page)

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

Board: 189    ♠ QJ872  
Dealer: S     ♥ QJ2  
Vul: NS      ♦ J6  
HCP: 11      ♣ A82

The opponents are silent.

Partner bids first.

Board: 190    ♠ AQ5  
Dealer: N     ♥ AQJ7  
Vul: EW      ♦ A102  
HCP: 20      ♣ K109

The opponents are silent.

You bid first.

Board: 191    ♠ AQJ1082  
Dealer: S     ♥ K92  
Vul: None    ♦ J4  
HCP: 11      ♣ 32

The opponents are silent.

Partner bids first.

Board: 192    ♠ K42  
Dealer: N     ♥ A32  
Vul: NS      ♦ AKQJ7  
HCP: 21      ♣ A3

The opponents are silent.

You bid first.

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

Board: 189

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ QJ872

♥ QJ2

♦ J6

♣ A82

South:

♠ AK1096

♥ A97

♦ KQ

♣ KJ7

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♦<sup>3</sup>

Pass 4♥<sup>4</sup> Pass 4♠

Pass 4NT<sup>5</sup> Pass 5♣<sup>6</sup>

Pass 6♠ AP

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

Board: 190

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ AQ5

♥ AQJ7

♦ A102

♣ K109

South:

♠ J87642

♥ K5

♦ K94

♣ 73

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 191

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ AQJ1082

♥ K92

♦ J4

♣ 32

South:

♠ K74

♥ AQJ

♦ A103

♣ KQJ7

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♠ AP

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

Board: 192

Dealer: N

Vul: NS

North HCP: 21

South HCP: 4

Contract: 4♥ N

North:

♠ K42

♥ A32

♦ AKQJ7

♣ A3

South:

♠ 103

♥ KJ10875

♦ 92

♣ 965

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas



## South hands (Practice Page)

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

Board: 189	♠ AK1096	The opponents are silent.
Dealer: S	♥ A97	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ KJ7	

Board: 190	♠ J87642	The opponents are silent.
Dealer: N	♥ K5	
Vul: EW	♦ K94	Partner bids first.
HCP: 7	♣ 73	

Board: 191	♠ K74	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ A103	You bid first.
HCP: 20	♣ KQJ7	

Board: 192	♠ 103	The opponents are silent.
Dealer: N	♥ KJ10875	
Vul: NS	♦ 92	Partner bids first.
HCP: 4	♣ 965	

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

Board: 189

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ QJ872

♥ QJ2

♦ J6

♣ A82

South:

♠ AK1096

♥ A97

♦ KQ

♣ KJ7

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♦<sup>3</sup>

Pass 4♥<sup>4</sup> Pass 4♠

Pass 4NT<sup>5</sup> Pass 5♣<sup>6</sup>

Pass 6♠ AP

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

Board: 190

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ AQ5

♥ AQJ7

♦ A102

♣ K109

South:

♠ J87642

♥ K5

♦ K94

♣ 73

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 191

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ AQJ1082

♥ K92

♦ J4

♣ 32

South:

♠ K74

♥ AQJ

♦ A103

♣ KQJ7

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♠ AP

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

Board: 192

Dealer: N

Vul: NS

North HCP: 21

South HCP: 4

Contract: 4♥ N

North:

♠ K42

♥ A32

♦ AKQJ7

♣ A3

South:

♠ 103

♥ KJ10875

♦ 92

♣ 965

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

## North hands (Practice Page)

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

Board: 193	♠ KJ9643	The opponents are silent.
Dealer: S	♥ 9864	
Vul: EW	♦ 3	Partner bids first.
HCP: 7	♣ QJ	

Board: 194	♠ KJ76	The opponents are silent.
Dealer: N	♥ A92	
Vul: Both	♦ AQ62	You bid first.
HCP: 20	♣ AQ	

Board: 195	♠ AJ9873	The opponents are silent.
Dealer: S	♥ Q1093	
Vul: NS	♦ K7	Partner bids first.
HCP: 10	♣ 6	

Board: 196	♠ AK97	The opponents are silent.
Dealer: N	♥ A1085	
Vul: EW	♦ K10	You bid first.
HCP: 21	♣ AK8	

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

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ KJ9643	♠ AQ7				2NT
Vul: EW	♥ 9864	♥ Q72	Pass	3♥	Pass	3♠
North HCP: 7	♦ 3	♦ AKQ85	Pass	6♠	AP	
South HCP: 20	♣ QJ	♣ K6				
Contract: 6♠ S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ KJ76	♠ Q9		2NT	Pass	3♦
Vul: Both	♥ A92	♥ 107643	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ62	♦ K8	Pass	4♥	AP	
South HCP: 9	♣ AQ	♣ KJ65				
Contract: 4♥ N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ AJ9873	♠ Q52				2NT
Vul: NS	♥ Q1093	♥ AK842	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ K7	♦ A4	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 20	♣ 6	♣ AK4	Pass	5♠	Pass	6♠
Contract: 6♠ S			AP			

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

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ Q8532		2NT	Pass	3♥
Vul: EW	♥ A1085	♥ KJ	Pass	3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>
North HCP: 21	♦ K10	♦ A7	Pass	4♥ <sup>3</sup>	Pass	4NT <sup>4</sup>
South HCP: 11	♣ AK8	♣ J1097	Pass	5♦ <sup>5</sup>	Pass	6♠
Contract: 6♠ S			AP			

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

## South hands (Practice Page)

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

Board: 193	♠ AQ7	The opponents are silent.
Dealer: S	♥ Q72	
Vul: EW	♦ AKQ85	You bid first.
HCP: 20	♣ K6	

Board: 194	♠ Q9	The opponents are silent.
Dealer: N	♥ 107643	
Vul: Both	♦ K8	Partner bids first.
HCP: 9	♣ KJ65	

Board: 195	♠ Q52	The opponents are silent.
Dealer: S	♥ AK842	
Vul: NS	♦ A4	You bid first.
HCP: 20	♣ AK4	

Board: 196	♠ Q8532	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ A7	Partner bids first.
HCP: 11	♣ J1097	

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

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ KJ9643	♠ AQ7				2NT
Vul: EW	♥ 9864	♥ Q72	Pass	3♥	Pass	3♠
North HCP: 7	♦ 3	♦ AKQ85	Pass	6♠	AP	
South HCP: 20	♣ QJ	♣ K6				
Contract: 6♠ S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ KJ76	♠ Q9		2NT	Pass	3♦
Vul: Both	♥ A92	♥ 107643	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ62	♦ K8	Pass	4♥	AP	
South HCP: 9	♣ AQ	♣ KJ65				
Contract: 4♥ N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ AJ9873	♠ Q52				2NT
Vul: NS	♥ Q1093	♥ AK842	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ K7	♦ A4	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 20	♣ 6	♣ AK4	Pass	5♠	Pass	6♠
Contract: 6♠ S			AP			

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

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ Q8532		2NT	Pass	3♥
Vul: EW	♥ A1085	♥ KJ	Pass	3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>
North HCP: 21	♦ K10	♦ A7	Pass	4♥ <sup>3</sup>	Pass	4NT <sup>4</sup>
South HCP: 11	♣ AK8	♣ J1097	Pass	5♦ <sup>5</sup>	Pass	6♠
Contract: 6♠ S			AP			

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

## North hands (Practice Page)

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

Board: 197	♠ 7654	The opponents are silent.
Dealer: S	♥ KJ10843	
Vul: Both	♦ 9	Partner bids first.
HCP: 4	♣ 94	
Board: 198	♠ K7	The opponents are silent.
Dealer: N	♥ AK4	
Vul: None	♦ AQ2	You bid first.
HCP: 21	♣ AJ1076	
Board: 199	♠ AQ10874	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ K654	Partner bids first.
HCP: 12	♣ K3	
Board: 200	♠ AK	The opponents are silent.
Dealer: N	♥ Q75	
Vul: None	♦ A975	You bid first.
HCP: 20	♣ AK108	
Board: 201	♠ Q10542	The opponents are silent.
Dealer: S	♥ 108	
Vul: NS	♦ 965	Partner bids first.
HCP: 5	♣ K75	

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

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 7654	♠ AQ82				2NT
Vul: Both	♥ KJ10843	♥ AQ6	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 4	♦ 9	♦ Q1082	AP			
South HCP: 21	♣ 94	♣ AK	1. Texas			
Contract: 4♥ S						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q94		2NT	Pass	3♦
Vul: None	♥ AK4	♥ QJ9853	Pass	3♥	Pass	4♥
North HCP: 21	♦ AQ2	♦ J7	AP			
South HCP: 9	♣ AJ1076	♣ K5				
Contract: 4♥ N						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ AQ10874	♠ KJ652				2NT
Vul: EW	♥ 6	♥ AKJ	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ K654	♦ A8	Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
South HCP: 21	♣ K3	♣ AJ8	Pass	7♠	AP	
Contract: 7♠ S			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=1/5 or 4/5			

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 984		2NT	Pass	3♦
Vul: None	♥ Q75	♥ J10864	Pass	3♥	Pass	3NT
North HCP: 20	♦ A975	♦ K10	Pass	4♥	AP	
South HCP: 6	♣ AK108	♣ Q75				
Contract: 4♥ N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ Q10542	♠ A9873				2NT
Vul: NS	♥ 108	♥ AK	Pass	3♥	Pass	3NT <sup>1</sup>
North HCP: 5	♦ 965	♦ KQ2	Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
South HCP: 20	♣ K75	♣ A104	Pass	4♠	AP	
Contract: 4♠ N			1. Extended acceptance after NT			
			2. Cue bid, a ♣ stopper			
			3. Cue bid, a ♦ stopper			



## South hands (Practice Page)

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

Board: 197	♠ AQ82	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: Both	♦ Q1082	You bid first.
HCP: 21	♣ AK	

Board: 198	♠ Q94	The opponents are silent.
Dealer: N	♥ QJ9853	
Vul: None	♦ J7	Partner bids first.
HCP: 9	♣ K5	

Board: 199	♠ KJ652	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ A8	You bid first.
HCP: 21	♣ AJ8	

Board: 200	♠ 984	The opponents are silent.
Dealer: N	♥ J10864	
Vul: None	♦ K10	Partner bids first.
HCP: 6	♣ Q75	

Board: 201	♠ A9873	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ KQ2	You bid first.
HCP: 20	♣ A104	

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

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 7654	♠ AQ82				2NT
Vul: Both	♥ KJ10843	♥ AQ6	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 4	♦ 9	♦ Q1082	AP			
South HCP: 21	♣ 94	♣ AK	1. Texas			
Contract: 4♥ S						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q94		2NT	Pass	3♦
Vul: None	♥ AK4	♥ QJ9853	Pass	3♥	Pass	4♥
North HCP: 21	♦ AQ2	♦ J7	AP			
South HCP: 9	♣ AJ1076	♣ K5				
Contract: 4♥ N						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ AQ10874	♠ KJ652				2NT
Vul: EW	♥ 6	♥ AKJ	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ K654	♦ A8	Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
South HCP: 21	♣ K3	♣ AJ8	Pass	7♠	AP	
Contract: 7♠ S			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=1/5 or 4/5			

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 984		2NT	Pass	3♦
Vul: None	♥ Q75	♥ J10864	Pass	3♥	Pass	3NT
North HCP: 20	♦ A975	♦ K10	Pass	4♥	AP	
South HCP: 6	♣ AK108	♣ Q75				
Contract: 4♥ N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ Q10542	♠ A9873				2NT
Vul: NS	♥ 108	♥ AK	Pass	3♥	Pass	3NT <sup>1</sup>
North HCP: 5	♦ 965	♦ KQ2	Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
South HCP: 20	♣ K75	♣ A104	Pass	4♠	AP	
Contract: 4♠ N			1. Extended acceptance after NT			
			2. Cue bid, a ♣ stopper			
			3. Cue bid, a ♦ stopper			

## North hands (Practice Page)

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

Board: 202	♠ A9	The opponents are silent.
Dealer: N	♥ K105	
Vul: Both	♦ AK63	You bid first.
HCP: 21	♣ AK52	

Board: 203	♠ AKQ864	The opponents are silent.
Dealer: S	♥ 4	
Vul: None	♦ J52	Partner bids first.
HCP: 12	♣ Q32	

Board: 204	♠ AQJ	The opponents are silent.
Dealer: N	♥ A84	
Vul: None	♦ A74	You bid first.
HCP: 21	♣ AQ95	

Board: 205	♠ 4	The opponents are silent.
Dealer: S	♥ Q9542	
Vul: NS	♦ A1072	Partner bids first.
HCP: 10	♣ A54	

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

Board: 202

Dealer: N

Vul: Both

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ A9

♥ K105

♦ AK63

♣ AK52

South:

♠ K8762

♥ AJ2

♦ J987

♣ Q

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6NT

AP

Board: 203

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 7♠ S

North:

♠ AKQ864

♥ 4

♦ J52

♣ Q32

South:

♠ J10

♥ AQ10

♦ AQ9

♣ AK985

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 7♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 204

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6♠ N

North:

♠ AQJ

♥ A84

♦ A74

♣ AQ95

South:

♠ K10653

♥ 6

♦ KJ5

♣ KJ82

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♣

Pass 4♠ Pass 4NT<sup>1</sup>

Pass 5♦<sup>2</sup> Pass 5♥

Pass 5NT<sup>3</sup> Pass 6♠

AP

1. Blackwood 0314, for ♠

2. A=1/5 or 4/5

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

Board: 205

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ 4

♥ Q9542

♦ A1072

♣ A54

South:

♠ KJ5

♥ AK8

♦ KQ9

♣ KJ107

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

Pass 4NT<sup>1</sup> Pass 5♥<sup>2</sup>

Pass 6♥ AP

1. Blackwood 0314, for ♥

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

## South hands (Practice Page)

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

Board: 202	♠ K8762	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: Both	♦ J987	Partner bids first.
HCP: 11	♣ Q	

Board: 203	♠ J10	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: None	♦ AQ9	You bid first.
HCP: 20	♣ AK985	

Board: 204	♠ K10653	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ KJ5	Partner bids first.
HCP: 11	♣ KJ82	

Board: 205	♠ KJ5	The opponents are silent.
Dealer: S	♥ AK8	
Vul: NS	♦ KQ9	You bid first.
HCP: 20	♣ KJ107	

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

Board: 202

Dealer: N

Vul: Both

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ A9

♥ K105

♦ AK63

♣ AK52

South:

♠ K8762

♥ AJ2

♦ J987

♣ Q

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6NT

AP

Board: 203

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 7♠ S

North:

♠ AKQ864

♥ 4

♦ J52

♣ Q32

South:

♠ J10

♥ AQ10

♦ AQ9

♣ AK985

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 7♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 204

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6♠ N

North:

♠ AQJ

♥ A84

♦ A74

♣ AQ95

South:

♠ K10653

♥ 6

♦ KJ5

♣ KJ82

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♣

Pass 4♠ Pass 4NT<sup>1</sup>

Pass 5♦<sup>2</sup> Pass 5♥

Pass 5NT<sup>3</sup> Pass 6♠

AP

1. Blackwood 0314, for ♠

2. A=1/5 or 4/5

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

Board: 205

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ 4

♥ Q9542

♦ A1072

♣ A54

South:

♠ KJ5

♥ AK8

♦ KQ9

♣ KJ107

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

Pass 4NT<sup>1</sup> Pass 5♥<sup>2</sup>

Pass 6♥ AP

1. Blackwood 0314, for ♥

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

## North hands (Practice Page)

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

Board: 206	♠ A10	The opponents are silent.
Dealer: N	♥ AQJ108	
Vul: EW	♦ A7	You bid first.
HCP: 20	♣ KQ74	

Board: 207	♠ Q10953	The opponents are silent.
Dealer: S	♥ 103	
Vul: EW	♦ 1065	Partner bids first.
HCP: 7	♣ AJ5	

Board: 208	♠ A10	The opponents are silent.
Dealer: N	♥ A432	
Vul: Both	♦ AJ8	You bid first.
HCP: 20	♣ AK92	

Board: 209	♠ AKJ85	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ 1072	Partner bids first.
HCP: 8	♣ 8764	

Board: 210	♠ AK832	The opponents are silent.
Dealer: N	♥ J2	
Vul: EW	♦ KQ4	You bid first.
HCP: 20	♣ AK7	

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

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ QJ532		2NT	Pass	3♥
Vul: EW	♥ AQJ108	♥ 2	Pass	3♠	Pass	3NT
North HCP: 20	♦ A7	♦ K108	AP			
South HCP: 7	♣ KQ74	♣ J653				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ Q10953	♠ A82				2NT
Vul: EW	♥ 103	♥ AJ9	Pass	3♥	Pass	3♠
North HCP: 7	♦ 1065	♦ AKQ8	Pass	3NT	Pass	4♠
South HCP: 20	♣ AJ5	♣ Q106	AP			
Contract: 4♠ S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ K6432		2NT	Pass	3♥
Vul: Both	♥ A432	♥ K	Pass	3♠	Pass	6NT
North HCP: 20	♦ AJ8	♦ KQ76	AP			
South HCP: 11	♣ AK92	♣ 873				
Contract: 6N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ AKJ85	♠ Q32				2NT
Vul: None	♥ 8	♥ AKQ9	Pass	3♥	Pass	3♠
North HCP: 8	♦ 1072	♦ KQ54	Pass	4♠	AP	
South HCP: 21	♣ 8764	♣ AJ				
Contract: 4♠ S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ AK832	♠ Q7		2NT	Pass	3♦
Vul: EW	♥ J2	♥ KQ6543	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQ4	♦ 975	AP			
South HCP: 10	♣ AK7	♣ QJ				
Contract: 4♥ N						



## South hands (Practice Page)

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

Board: 206	♠ QJ532	The opponents are silent.
Dealer: N	♥ 2	
Vul: EW	♦ K108	Partner bids first.
HCP: 7	♣ J653	

Board: 207	♠ A82	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: EW	♦ AKQ8	You bid first.
HCP: 20	♣ Q106	

Board: 208	♠ K6432	The opponents are silent.
Dealer: N	♥ K	
Vul: Both	♦ KQ76	Partner bids first.
HCP: 11	♣ 873	

Board: 209	♠ Q32	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: None	♦ KQ54	You bid first.
HCP: 21	♣ AJ	

Board: 210	♠ Q7	The opponents are silent.
Dealer: N	♥ KQ6543	
Vul: EW	♦ 975	Partner bids first.
HCP: 10	♣ QJ	

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

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ QJ532		2NT	Pass	3♥
Vul: EW	♥ AQJ108	♥ 2	Pass	3♠	Pass	3NT
North HCP: 20	♦ A7	♦ K108	AP			
South HCP: 7	♣ KQ74	♣ J653				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ Q10953	♠ A82				2NT
Vul: EW	♥ 103	♥ AJ9	Pass	3♥	Pass	3♠
North HCP: 7	♦ 1065	♦ AKQ8	Pass	3NT	Pass	4♠
South HCP: 20	♣ AJ5	♣ Q106	AP			
Contract: 4♠ S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ K6432		2NT	Pass	3♥
Vul: Both	♥ A432	♥ K	Pass	3♠	Pass	6NT
North HCP: 20	♦ AJ8	♦ KQ76	AP			
South HCP: 11	♣ AK92	♣ 873				
Contract: 6N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ AKJ85	♠ Q32				2NT
Vul: None	♥ 8	♥ AKQ9	Pass	3♥	Pass	3♠
North HCP: 8	♦ 1072	♦ KQ54	Pass	4♠	AP	
South HCP: 21	♣ 8764	♣ AJ				
Contract: 4♠ S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ AK832	♠ Q7		2NT	Pass	3♦
Vul: EW	♥ J2	♥ KQ6543	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQ4	♦ 975	AP			
South HCP: 10	♣ AK7	♣ QJ				
Contract: 4♥ N						

## North hands (Practice Page)

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

Board: 211	♠ 1093	The opponents are silent.
Dealer: S	♥ A87432	
Vul: Both	♦ Q107	Partner bids first.
HCP: 10	♣ A	

Board: 212	♠ Q6	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: None	♦ AQ832	You bid first.
HCP: 20	♣ K5	

Board: 213	♠ K86543	The opponents are silent.
Dealer: S	♥ K73	
Vul: NS	♦ A8	Partner bids first.
HCP: 10	♣ 87	

Board: 214	♠ KJ4	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: Both	♦ AJ10	You bid first.
HCP: 20	♣ AQ103	

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

Board: 211

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ 1093

♥ A87432

♦ Q107

♣ A

South:

♠ AK82

♥ Q6

♦ AK4

♣ KJ87

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♠<sup>3</sup>

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 212

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 5♠ N

North:

♠ Q6

♥ AKQ6

♦ AQ832

♣ K5

South:

♠ J108754

♥ 9

♦ J9

♣ AQ108

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♠<sup>3</sup> AP

1. Texas

2. Blackwood 0314, for ♠

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

Board: 213

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 6♠ S

North:

♠ K86543

♥ K73

♦ A8

♣ 87

South:

♠ A9

♥ AQ2

♦ KJ4

♣ AQJ106

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 5♦ Pass 5♠<sup>4</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

4. no ♠ queen

Board: 214  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 14  
Contract: 6♥ N

North:  
♠ KJ4  
♥ KQ9  
♦ AJ10  
♣ AQ103

South:  
♠ AQ10  
♥ AJ7653  
♦ 8  
♣ K94

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	5♠ <sup>4</sup>	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			
4. ♥ queen and ♠ king			

## South hands (Practice Page)

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

Board: 211	♠ AK82	The opponents are silent.
Dealer: S	♥ Q6	
Vul: Both	♦ AK4	You bid first.
HCP: 20	♣ KJ87	

Board: 212	♠ J108754	The opponents are silent.
Dealer: N	♥ 9	
Vul: None	♦ J9	Partner bids first.
HCP: 8	♣ AQ108	

Board: 213	♠ A9	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: NS	♦ KJ4	You bid first.
HCP: 21	♣ AQJ106	

Board: 214	♠ AQ10	The opponents are silent.
Dealer: N	♥ AJ7653	
Vul: Both	♦ 8	Partner bids first.
HCP: 14	♣ K94	

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

Board: 211

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ 1093

♥ A87432

♦ Q107

♣ A

South:

♠ AK82

♥ Q6

♦ AK4

♣ KJ87

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♠<sup>3</sup>

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 212

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 5♠ N

North:

♠ Q6

♥ AKQ6

♦ AQ832

♣ K5

South:

♠ J108754

♥ 9

♦ J9

♣ AQ108

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♠<sup>3</sup> AP

1. Texas

2. Blackwood 0314, for ♠

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

Board: 213

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 6♠ S

North:

♠ K86543

♥ K73

♦ A8

♣ 87

South:

♠ A9

♥ AQ2

♦ KJ4

♣ AQJ106

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 5♦ Pass 5♠<sup>4</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

4. no ♠ queen

Board: 214  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 14  
Contract: 6♥ N

North:  
♠ KJ4  
♥ KQ9  
♦ AJ10  
♣ AQ103

South:  
♠ AQ10  
♥ AJ7653  
♦ 8  
♣ K94

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	5♠ <sup>4</sup>	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			
4. ♥ queen and ♠ king			



## North hands (Practice Page)

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

Board: 215	♠ J10753	The opponents are silent.
Dealer: S	♥ K843	
Vul: None	♦ 72	Partner bids first.
HCP: 4	♣ 104	

Board: 216	♠ A95	The opponents are silent.
Dealer: N	♥ A53	
Vul: NS	♦ AQ5	You bid first.
HCP: 21	♣ AK87	

Board: 217	♠ Q10982	The opponents are silent.
Dealer: S	♥ 964	
Vul: EW	♦ KQ6	Partner bids first.
HCP: 8	♣ J6	

Board: 218	♠ KQ8	The opponents are silent.
Dealer: N	♥ AQ43	
Vul: EW	♦ A32	You bid first.
HCP: 20	♣ AJ9	

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

Board: 215

Dealer: S

Vul: None

North HCP: 4

South HCP: 21

Contract: 3♠ S

North:

♠ J10753

♥ K843

♦ 72

♣ 104

South:

♠ KQ8

♥ QJ

♦ A83

♣ AKQ97

West North East South

Pass 3♥ Pass 2NT

AP 3♠

AP

Board: 216

Dealer: N

Vul: NS

North HCP: 21

South HCP: 3

Contract: 4♥ N

North:

♠ A95

♥ A53

♦ AQ5

♣ AK87

South:

♠ J832

♥ J108742

♦ 3

♣ J9

West North East South

Pass 2NT Pass 4♦<sup>1</sup>

AP 4♥

1. Texas

Board: 217

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 4♠ S

North:

♠ Q10982

♥ 964

♦ KQ6

♣ J6

South:

♠ K65

♥ AQJ

♦ J10

♣ AKQ85

West North East South

Pass 3♥ Pass 2NT

AP 3♠

Pass 3NT Pass 4♠

AP

Board: 218

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ KQ8

♥ AQ43

♦ A32

♣ AJ9

South:

♠ A1097

♥ KJ9862

♦ 7

♣ Q6

West North East South

Pass 2NT Pass 4♦<sup>1</sup>

AP 4♥ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 5♦

Pass 5♠<sup>4</sup> Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

4. ♥ queen and ♠ king

## South hands (Practice Page)

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

Board: 215	♠ KQ8	The opponents are silent.
Dealer: S	♥ QJ	
Vul: None	♦ A83	You bid first.
HCP: 21	♣ AKQ97	

Board: 216	♠ J832	The opponents are silent.
Dealer: N	♥ J108742	
Vul: NS	♦ 3	Partner bids first.
HCP: 3	♣ J9	

Board: 217	♠ K65	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: EW	♦ J10	You bid first.
HCP: 20	♣ AKQ85	

Board: 218	♠ A1097	The opponents are silent.
Dealer: N	♥ KJ9862	
Vul: EW	♦ 7	Partner bids first.
HCP: 10	♣ Q6	

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

Board: 215

Dealer: S

Vul: None

North HCP: 4

South HCP: 21

Contract: 3♠ S

North:

♠ J10753

♥ K843

♦ 72

♣ 104

South:

♠ KQ8

♥ QJ

♦ A83

♣ AKQ97

West North East South

Pass 3♥ Pass 2NT

AP 3♠

AP

Board: 216

Dealer: N

Vul: NS

North HCP: 21

South HCP: 3

Contract: 4♥ N

North:

♠ A95

♥ A53

♦ AQ5

♣ AK87

South:

♠ J832

♥ J108742

♦ 3

♣ J9

West North East South

Pass 2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 217

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 4♠ S

North:

♠ Q10982

♥ 964

♦ KQ6

♣ J6

South:

♠ K65

♥ AQJ

♦ J10

♣ AKQ85

West North East South

Pass 3♥ Pass 2NT

Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 218

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ KQ8

♥ AQ43

♦ A32

♣ AJ9

South:

♠ A1097

♥ KJ9862

♦ 7

♣ Q6

West North East South

Pass 2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 5♦

Pass 5♠<sup>4</sup> Pass 6♥

AP

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

## North hands (Practice Page)

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

Board: 219	♠ 43	The opponents are silent.
Dealer: S	♥ KQJ872	
Vul: Both	♦ 864	Partner bids first.
HCP: 10	♣ A8	

Board: 220	♠ K843	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: NS	♦ AK108	You bid first.
HCP: 20	♣ AJ	

Board: 221	♠ AQ8764	The opponents are silent.
Dealer: S	♥ J8	
Vul: EW	♦ A2	Partner bids first.
HCP: 13	♣ Q53	

Board: 222	♠ AJ	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ J973	You bid first.
HCP: 20	♣ AK732	

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

Board: 219

Dealer: S

Vul: Both

North HCP: 10

South HCP: 21

Contract: 6♥ S

North:

♠ 43

♥ KQJ872

♦ 864

♣ A8

South:

♠ A9

♥ A6

♦ AK1072

♣ KQJ6

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 220

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 4♥ N

North:

♠ K843

♥ AJ10

♦ AK108

♣ AJ

South:

♠ 65

♥ KQ942

♦ Q4

♣ 10975

West	North	East	South
	2NT	Pass	3♦

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

Pass	4♥	AP	
------	----	----	--

Board: 221

Dealer: S

Vul: EW

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ AQ8764

♥ J8

♦ A2

♣ Q53

South:

♠ K932

♥ AK106

♦ Q6

♣ AKJ

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 222

Dealer: N

Vul: None

North HCP: 20

South HCP: 15

Contract: 6♥ N

North:

♠ AJ

♥ AK

♦ J973

♣ AK732

South:

♠ KQ64

♥ Q98652

♦ AQ

♣ Q

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>

Pass	4♥	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♦ <sup>3</sup>	Pass	6♥
------	-----------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

## South hands (Practice Page)

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

Board: 219	♠ A9	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ AK1072	You bid first.
HCP: 21	♣ KQJ6	

Board: 220	♠ 65	The opponents are silent.
Dealer: N	♥ KQ942	
Vul: NS	♦ Q4	Partner bids first.
HCP: 7	♣ 10975	

Board: 221	♠ K932	The opponents are silent.
Dealer: S	♥ AK106	
Vul: EW	♦ Q6	You bid first.
HCP: 20	♣ AKJ	

Board: 222	♠ KQ64	The opponents are silent.
Dealer: N	♥ Q98652	
Vul: None	♦ AQ	Partner bids first.
HCP: 15	♣ Q	

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

Board: 219

Dealer: S

Vul: Both

North HCP: 10

South HCP: 21

Contract: 6♥ S

North:

♠ 43

♥ KQJ872

♦ 864

♣ A8

South:

♠ A9

♥ A6

♦ AK1072

♣ KQJ6

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 220

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 4♥ N

North:

♠ K843

♥ AJ10

♦ AK108

♣ AJ

South:

♠ 65

♥ KQ942

♦ Q4

♣ 10975

West	North	East	South
	2NT	Pass	3♦

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

Pass	4♥	AP	
------	----	----	--

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 221

Dealer: S

Vul: EW

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ AQ8764

♥ J8

♦ A2

♣ Q53

South:

♠ K932

♥ AK106

♦ Q6

♣ AKJ

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>

Pass	4♥	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♦ <sup>3</sup>	Pass	6♥
------	-----------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

Board: 222

Dealer: N

Vul: None

North HCP: 20

South HCP: 15

Contract: 6♥ N

North:

♠ AJ

♥ AK

♦ J973

♣ AK732

South:

♠ KQ64

♥ Q98652

♦ AQ

♣ Q



## North hands (Practice Page)

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

Board: 223	♠ QJ8765	The opponents are silent.
Dealer: S	♥ 103	
Vul: EW	♦ 42	Partner bids first.
HCP: 7	♣ A73	

Board: 224	♠ K83	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: Both	♦ Q106	You bid first.
HCP: 20	♣ AK8	

Board: 225	♠ QJ	The opponents are silent.
Dealer: S	♥ J98762	
Vul: None	♦ K108	Partner bids first.
HCP: 7	♣ 87	

Board: 226	♠ AK	The opponents are silent.
Dealer: N	♥ A52	
Vul: NS	♦ A864	You bid first.
HCP: 21	♣ AQ104	

Board: 227	♠ A75	The opponents are silent.
Dealer: S	♥ J10963	
Vul: Both	♦ K32	Partner bids first.
HCP: 12	♣ A7	

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

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ QJ8765	♠ K92				2NT
Vul: EW	♥ 103	♥ KJ2	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ 42	♦ AKQ	AP			
South HCP: 20	♣ A73	♣ KJ96				
Contract: 4♠ S			1. Texas			

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ A10964		2NT	Pass	3♥
Vul: Both	♥ AKJ3	♥ Q2	Pass	3♠	Pass	4♣
North HCP: 20	♦ Q106	♦ A7	Pass	4♠	Pass	4NT <sup>1</sup>
South HCP: 13	♣ AK8	♣ QJ43	Pass	5♣ <sup>2</sup>	Pass	5♦
Contract: 6♠ N			Pass	5♠ <sup>3</sup>	Pass	6♠
			AP			
			1. Blackwood 0314, for ♠			
			2. A=0/5 or 3/5			
			3. no ♠ queen			

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ AK75				2NT
Vul: None	♥ J98762	♥ K3	Pass	3♦	Pass	3♥
North HCP: 7	♦ K108	♦ Q32	Pass	4♥	AP	
South HCP: 21	♣ 87	♣ AKQ4				
Contract: 4♥ S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J7		2NT	Pass	3♦
Vul: NS	♥ A52	♥ K10987	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 21	♦ A864	♦ K103	Pass	6♥	AP	
South HCP: 11	♣ AQ104	♣ KJ2				
Contract: 6♥ N			1. Quantitative 4NT			

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ A75	♠ KQJ3				2NT
Vul: Both	♥ J10963	♥ AK8	Pass	3♦	Pass	3♥
North HCP: 12	♦ K32	♦ AQ108	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 20	♣ A7	♣ J8	AP			
Contract: 6♥ S			1. Quantitative 4NT			



## South hands (Practice Page)

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

Board: 223	♠ K92	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: EW	♦ AKQ	You bid first.
HCP: 20	♣ KJ96	

Board: 224	♠ A10964	The opponents are silent.
Dealer: N	♥ Q2	
Vul: Both	♦ A7	Partner bids first.
HCP: 13	♣ QJ43	

Board: 225	♠ AK75	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ Q32	You bid first.
HCP: 21	♣ AKQ4	

Board: 226	♠ J7	The opponents are silent.
Dealer: N	♥ K10987	
Vul: NS	♦ K103	Partner bids first.
HCP: 11	♣ KJ2	

Board: 227	♠ KQJ3	The opponents are silent.
Dealer: S	♥ AK8	
Vul: Both	♦ AQ108	You bid first.
HCP: 20	♣ J8	

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

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ QJ8765	♠ K92				2NT
Vul: EW	♥ 103	♥ KJ2	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ 42	♦ AKQ	AP			
South HCP: 20	♣ A73	♣ KJ96				
Contract: 4♠ S			1. Texas			

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ A10964		2NT	Pass	3♥
Vul: Both	♥ AKJ3	♥ Q2	Pass	3♠	Pass	4♣
North HCP: 20	♦ Q106	♦ A7	Pass	4♠	Pass	4NT <sup>1</sup>
South HCP: 13	♣ AK8	♣ QJ43	Pass	5♣ <sup>2</sup>	Pass	5♦
Contract: 6♠ N			Pass	5♠ <sup>3</sup>	Pass	6♠
			AP			
			1. Blackwood 0314, for ♠			
			2. A=0/5 or 3/5			
			3. no ♠ queen			

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ AK75				2NT
Vul: None	♥ J98762	♥ K3	Pass	3♦	Pass	3♥
North HCP: 7	♦ K108	♦ Q32	Pass	4♥	AP	
South HCP: 21	♣ 87	♣ AKQ4				
Contract: 4♥ S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J7		2NT	Pass	3♦
Vul: NS	♥ A52	♥ K10987	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 21	♦ A864	♦ K103	Pass	6♥	AP	
South HCP: 11	♣ AQ104	♣ KJ2				
Contract: 6♥ N			1. Quantitative 4NT			

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ A75	♠ KQJ3				2NT
Vul: Both	♥ J10963	♥ AK8	Pass	3♦	Pass	3♥
North HCP: 12	♦ K32	♦ AQ108	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 20	♣ A7	♣ J8	AP			
Contract: 6♥ S			1. Quantitative 4NT			



## North hands (Practice Page)

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

Board: 228	♠ AQ3	The opponents are silent.
Dealer: N	♥ J6	
Vul: None	♦ AKQJ	You bid first.
HCP: 20	♣ K986	

Board: 229	♠ AQ984	The opponents are silent.
Dealer: S	♥ 9	
Vul: NS	♦ 8642	Partner bids first.
HCP: 11	♣ AJ8	

Board: 230	♠ AJ	The opponents are silent.
Dealer: N	♥ AK108	
Vul: EW	♦ KQ9	You bid first.
HCP: 21	♣ KJ74	

Board: 231	♠ KJ852	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ A1074	Partner bids first.
HCP: 13	♣ AJ3	

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

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ K102		2NT	Pass	3♦
Vul: None	♥ J6	♥ AQ832	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKQJ	♦ 965	AP			
South HCP: 10	♣ K986	♣ J3				
Contract: 3N N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ AQ984	♠ 106				2NT
Vul: NS	♥ 9	♥ AQJ	Pass	3♥	Pass	3♠
North HCP: 11	♦ 8642	♦ AKQ10	Pass	6NT	AP	
South HCP: 21	♣ AJ8	♣ KQ109				
Contract: 6N S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K9863		2NT	Pass	3♥
Vul: EW	♥ AK108	♥ Q93	Pass	3♠	Pass	3NT
North HCP: 21	♦ KQ9	♦ 2	AP			
South HCP: 5	♣ KJ74	♣ 10985				
Contract: 3N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ KJ852	♠ AQ7				2NT
Vul: None	♥ 10	♥ AQ62	Pass	3♥	Pass	3♠
North HCP: 13	♦ A1074	♦ KQ9	Pass	4♦	Pass	4♠
South HCP: 20	♣ AJ3	♣ K76	Pass	4NT <sup>1</sup>	Pass	5♠ <sup>2</sup>
Contract: 7♠ S			Pass	7♠	AP	

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



## South hands (Practice Page)

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

Board: 228	♠ K102	The opponents are silent.
Dealer: N	♥ AQ832	
Vul: None	♦ 965	Partner bids first.
HCP: 10	♣ J3	

Board: 229	♠ 106	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ AKQ10	You bid first.
HCP: 21	♣ KQ109	

Board: 230	♠ K9863	The opponents are silent.
Dealer: N	♥ Q93	
Vul: EW	♦ 2	Partner bids first.
HCP: 5	♣ 10985	

Board: 231	♠ AQ7	The opponents are silent.
Dealer: S	♥ AQ62	
Vul: None	♦ KQ9	You bid first.
HCP: 20	♣ K76	

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

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ K102		2NT	Pass	3♦
Vul: None	♥ J6	♥ AQ832	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKQJ	♦ 965	AP			
South HCP: 10	♣ K986	♣ J3				
Contract: 3N N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ AQ984	♠ 106				2NT
Vul: NS	♥ 9	♥ AQJ	Pass	3♥	Pass	3♠
North HCP: 11	♦ 8642	♦ AKQ10	Pass	6NT	AP	
South HCP: 21	♣ AJ8	♣ KQ109				
Contract: 6N S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K9863		2NT	Pass	3♥
Vul: EW	♥ AK108	♥ Q93	Pass	3♠	Pass	3NT
North HCP: 21	♦ KQ9	♦ 2	AP			
South HCP: 5	♣ KJ74	♣ 10985				
Contract: 3N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ KJ852	♠ AQ7				2NT
Vul: None	♥ 10	♥ AQ62	Pass	3♥	Pass	3♠
North HCP: 13	♦ A1074	♦ KQ9	Pass	4♦	Pass	4♠
South HCP: 20	♣ AJ3	♣ K76	Pass	4NT <sup>1</sup>	Pass	5♠ <sup>2</sup>
Contract: 7♠ S			Pass	7♠	AP	

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

## North hands (Practice Page)

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

Board: 232	♠ K9	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: EW	♦ AK1086	You bid first.
HCP: 21	♣ AJ4	

Board: 233	♠ 10982	East Doubles 3♦ if possible.
Dealer: S	♥ 98632	
Vul: Both	♦ A94	Partner bids first.
HCP: 4	♣ 10	

Board: 234	♠ AQ	The opponents are silent.
Dealer: N	♥ K1076	
Vul: NS	♦ AQ104	You bid first.
HCP: 20	♣ AJ3	

Board: 235	♠ 107	The opponents are silent.
Dealer: S	♥ A98742	
Vul: EW	♦ Q7	Partner bids first.
HCP: 9	♣ K54	

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

Board: 232  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 10  
Contract: 6♥ N

North:  
♠ K9  
♥ AQ9  
♦ AK1086  
♣ AJ4

South:  
♠ AQ7  
♥ KJ7653  
♦ 92  
♣ 109

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	5♠ <sup>4</sup>	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			
4. ♥ queen and ♠ king			

Board: 233  
Dealer: S  
Vul: Both  
North HCP: 4  
South HCP: 20  
Contract: 4♥ N

North:  
♠ 10982  
♥ 98632  
♦ A94  
♣ 10

South:  
♠ AKQ7  
♥ AJ105  
♦ Q2  
♣ A85

West	North	East	South
			2NT
Pass	3♦	X	3NT <sup>1</sup>
Pass	4♥	AP	
1. Extended acceptance after NT			

Board: 234  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6N N

North:  
♠ AQ  
♥ K1076  
♦ AQ104  
♣ AJ3

South:  
♠ K10842  
♥ QJ2  
♦ 52  
♣ KQ10

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

Board: 235  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 21  
Contract: 6♥ S

North:  
♠ 107  
♥ A98742  
♦ Q7  
♣ K54

South:  
♠ AKQ9  
♥ KQ63  
♦ K54  
♣ A7

West	North	East	South
			2NT
Pass	3♦	Pass	3NT <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4♥
Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
Pass	6♥	AP	
1. Extended acceptance after NT			
2. Cue bid, a ♣ stopper			
3. Blackwood 0314, for ♥			
4. A=0/5 or 3/5			

## South hands (Practice Page)

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

Board: 232	♠ AQ7	The opponents are silent.
Dealer: N	♥ KJ7653	
Vul: EW	♦ 92	Partner bids first.
HCP: 10	♣ 109	

Board: 233	♠ AKQ7	East Doubles 3♦ if possible.
Dealer: S	♥ AJ105	
Vul: Both	♦ Q2	You bid first.
HCP: 20	♣ A85	

Board: 234	♠ K10842	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: NS	♦ 52	Partner bids first.
HCP: 11	♣ KQ10	

Board: 235	♠ AKQ9	The opponents are silent.
Dealer: S	♥ KQ63	
Vul: EW	♦ K54	You bid first.
HCP: 21	♣ A7	

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

Board: 232  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 10  
Contract: 6♥ N

North:  
♠ K9  
♥ AQ9  
♦ AK1086  
♣ AJ4

South:  
♠ AQ7  
♥ KJ7653  
♦ 92  
♣ 109

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	5♠ <sup>4</sup>	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			
4. ♥ queen and ♠ king			

Board: 233  
Dealer: S  
Vul: Both  
North HCP: 4  
South HCP: 20  
Contract: 4♥ N

North:  
♠ 10982  
♥ 98632  
♦ A94  
♣ 10

South:  
♠ AKQ7  
♥ AJ105  
♦ Q2  
♣ A85

West	North	East	South
			2NT
Pass	3♦	X	3NT <sup>1</sup>
Pass	4♥	AP	
1. Extended acceptance after NT			

Board: 234  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6N N

North:  
♠ AQ  
♥ K1076  
♦ AQ104  
♣ AJ3

South:  
♠ K10842  
♥ QJ2  
♦ 52  
♣ KQ10

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

Board: 235  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 21  
Contract: 6♥ S

North:  
♠ 107  
♥ A98742  
♦ Q7  
♣ K54

South:  
♠ AKQ9  
♥ KQ63  
♦ K54  
♣ A7

West	North	East	South
			2NT
Pass	3♦	Pass	3NT <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4♥
Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
Pass	6♥	AP	
1. Extended acceptance after NT			
2. Cue bid, a ♣ stopper			
3. Blackwood 0314, for ♥			
4. A=0/5 or 3/5			

## North hands (Practice Page)

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

Board: 236	♠ KJ5	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: EW	♦ QJ64	You bid first.
HCP: 20	♣ A4	

Board: 237	♠ A107542	The opponents are silent.
Dealer: S	♥ A	
Vul: NS	♦ 10764	Partner bids first.
HCP: 11	♣ QJ	

Board: 238	♠ KJ4	The opponents are silent.
Dealer: N	♥ AK974	
Vul: Both	♦ A8	You bid first.
HCP: 21	♣ AQ9	

Board: 239	♠ KQ1084	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: None	♦ K62	Partner bids first.
HCP: 16	♣ KJ	

Board: 240	♠ K72	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: NS	♦ AKQ93	You bid first.
HCP: 20	♣ A8	

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

Board: 236

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ KJ5

♥ AKQ3

♦ QJ64

♣ A4

South:

♠ A9764

♥ 9542

♦ 9

♣ 986

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

Board: 237

Dealer: S

Vul: NS

North HCP: 11

South HCP: 21

Contract: 6♠ S

North:

♠ A107542

♥ A

♦ 10764

♣ QJ

South:

♠ KQJ

♥ KQ5

♦ AQ8

♣ A852

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	5♦	Pass	5♥ <sup>4</sup>
Pass	6♠	AP	

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

Board: 238

Dealer: N

Vul: Both

North HCP: 21

South HCP: 7

Contract: 4♠ N

North:

♠ KJ4

♥ AK974

♦ A8

♣ AQ9

South:

♠ A9652

♥ J105

♦ Q1062

♣ 10

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

Board: 239

Dealer: S

Vul: None

North HCP: 16

South HCP: 21

Contract: 6N S

North:

♠ KQ1084

♥ KJ3

♦ K62

♣ KJ

South:

♠ AJ9

♥ A865

♦ AQ5

♣ AQ4

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

Board: 240

Dealer: N

Vul: NS

North HCP: 20

South HCP: 16

Contract: 6N N

North:

♠ K72

♥ KJ3

♦ AKQ93

♣ A8

South:

♠ AQ

♥ AQ975

♦ J64

♣ K109

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



## South hands (Practice Page)

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

Board: 236	♠ A9764	The opponents are silent.
Dealer: N	♥ 9542	
Vul: EW	♦ 9	Partner bids first.
HCP: 4	♣ 986	

Board: 237	♠ KQJ	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: NS	♦ AQ8	You bid first.
HCP: 21	♣ A852	

Board: 238	♠ A9652	The opponents are silent.
Dealer: N	♥ J105	
Vul: Both	♦ Q1062	Partner bids first.
HCP: 7	♣ 10	

Board: 239	♠ AJ9	The opponents are silent.
Dealer: S	♥ A865	
Vul: None	♦ AQ5	You bid first.
HCP: 21	♣ AQ4	

Board: 240	♠ AQ	The opponents are silent.
Dealer: N	♥ AQ975	
Vul: NS	♦ J64	Partner bids first.
HCP: 16	♣ K109	

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

Board: 236

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ KJ5

♥ AKQ3

♦ QJ64

♣ A4

South:

♠ A9764

♥ 9542

♦ 9

♣ 986

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

Board: 237

Dealer: S

Vul: NS

North HCP: 11

South HCP: 21

Contract: 6♠ S

North:

♠ A107542

♥ A

♦ 10764

♣ QJ

South:

♠ KQJ

♥ KQ5

♦ AQ8

♣ A852

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	5♦	Pass	5♥ <sup>4</sup>
Pass	6♠	AP	

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

Board: 238

Dealer: N

Vul: Both

North HCP: 21

South HCP: 7

Contract: 4♠ N

North:

♠ KJ4

♥ AK974

♦ A8

♣ AQ9

South:

♠ A9652

♥ J105

♦ Q1062

♣ 10

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

Board: 239

Dealer: S

Vul: None

North HCP: 16

South HCP: 21

Contract: 6N S

North:

♠ KQ1084

♥ KJ3

♦ K62

♣ KJ

South:

♠ AJ9

♥ A865

♦ AQ5

♣ AQ4

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

Board: 240

Dealer: N

Vul: NS

North HCP: 20

South HCP: 16

Contract: 6N N

North:

♠ K72

♥ KJ3

♦ AKQ93

♣ A8

South:

♠ AQ

♥ AQ975

♦ J64

♣ K109

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

## North hands (Practice Page)

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

Board: 241	♠ A4	The opponents are silent.
Dealer: S	♥ AQ9862	
Vul: EW	♦ J76	Partner bids first.
HCP: 13	♣ Q2	

Board: 242	♠ 752	The opponents are silent.
Dealer: N	♥ AJ109	
Vul: NS	♦ AK4	You bid first.
HCP: 21	♣ AKQ	

Board: 243	♠ 98743	The opponents are silent.
Dealer: S	♥ J85	
Vul: NS	♦ K102	Partner bids first.
HCP: 4	♣ 65	

Board: 244	♠ AQ832	The opponents are silent.
Dealer: N	♥ A2	
Vul: EW	♦ AQ85	You bid first.
HCP: 20	♣ A9	

Board: 245	♠ AK9865	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: Both	♦ 5	Partner bids first.
HCP: 13	♣ 1052	

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

Board: 241

Dealer: S

Vul: EW

North HCP: 13

South HCP: 20

Contract: 6♥ S

North:

♠ A4

♥ AQ9862

♦ J76

♣ Q2

South:

♠ KQJ8

♥ K7

♦ AK102

♣ KJ5

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

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

Board: 242

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 4♠ N

North:

♠ 752

♥ AJ109

♦ AK4

♣ AKQ

South:

♠ KQJ103

♥ K75

♦ J72

♣ 96

West	North	East	South
	2NT	Pass	3♥

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

AP

Board: 243

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ 98743

♥ J85

♦ K102

♣ 65

South:

♠ AK10

♥ Q43

♦ AQ84

♣ KQ7

West	North	East	South
			2NT

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

AP

Board: 244

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AQ832

♥ A2

♦ AQ85

♣ A9

South:

♠ K104

♥ KQJ97

♦ 976

♣ K5

West	North	East	South
	2NT	Pass	3♦

Pass	3♥	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	6NT	AP	
------	-----	----	--

1. Quantitative 4NT

Board: 245

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 7♠ S

North:

♠ AK9865

♥ AQ6

♦ 5

♣ 1052

South:

♠ Q4

♥ J982

♦ AKQ9

♣ AKJ

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♠ <sup>3</sup>
------	------------------	------	-----------------

Pass	7♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

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

## South hands (Practice Page)

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

Board: 241	♠ KQJ8	The opponents are silent.
Dealer: S	♥ K7	
Vul: EW	♦ AK102	You bid first.
HCP: 20	♣ KJ5	

Board: 242	♠ KQJ103	The opponents are silent.
Dealer: N	♥ K75	
Vul: NS	♦ J72	Partner bids first.
HCP: 10	♣ 96	

Board: 243	♠ AK10	The opponents are silent.
Dealer: S	♥ Q43	
Vul: NS	♦ AQ84	You bid first.
HCP: 20	♣ KQ7	

Board: 244	♠ K104	The opponents are silent.
Dealer: N	♥ KQJ97	
Vul: EW	♦ 976	Partner bids first.
HCP: 12	♣ K5	

Board: 245	♠ Q4	The opponents are silent.
Dealer: S	♥ J982	
Vul: Both	♦ AKQ9	You bid first.
HCP: 20	♣ AKJ	

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

Board: 241

Dealer: S

Vul: EW

North HCP: 13

South HCP: 20

Contract: 6♥ S

North:

♠ A4

♥ AQ9862

♦ J76

♣ Q2

South:

♠ KQJ8

♥ K7

♦ AK102

♣ KJ5

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

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

Board: 242

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 4♠ N

North:

♠ 752

♥ AJ109

♦ AK4

♣ AKQ

South:

♠ KQJ103

♥ K75

♦ J72

♣ 96

West	North	East	South
	2NT	Pass	3♥

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

AP

Board: 243

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ 98743

♥ J85

♦ K102

♣ 65

South:

♠ AK10

♥ Q43

♦ AQ84

♣ KQ7

West	North	East	South
			2NT

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

AP

Board: 244

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AQ832

♥ A2

♦ AQ85

♣ A9

South:

♠ K104

♥ KQJ97

♦ 976

♣ K5

West	North	East	South
	2NT	Pass	3♦

Pass	3♥	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	6NT	AP	
------	-----	----	--

1. Quantitative 4NT

Board: 245

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 7♠ S

North:

♠ AK9865

♥ AQ6

♦ 5

♣ 1052

South:

♠ Q4

♥ J982

♦ AKQ9

♣ AKJ

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♠ <sup>3</sup>
------	------------------	------	-----------------

Pass	7♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

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

## North hands (Practice Page)

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

Board: 246	♠ A9643	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ AQ104	

Board: 247	♠ 53	The opponents are silent.
Dealer: S	♥ KJ8765	
Vul: EW	♦ 952	Partner bids first.
HCP: 4	♣ 107	

Board: 248	♠ J8	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: Both	♦ AKJ107	You bid first.
HCP: 21	♣ AQ10	

Board: 249	♠ K10642	The opponents are silent.
Dealer: S	♥ 92	
Vul: None	♦ KQ3	Partner bids first.
HCP: 8	♣ 1065	

Board: 250	♠ AK9	The opponents are silent.
Dealer: N	♥ A932	
Vul: NS	♦ K102	You bid first.
HCP: 21	♣ AK10	

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

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ A9643	♠ —		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ AJ	♥ 1087642				
North HCP: 20	♦ AJ	♦ K75	Pass	4♥	AP	
South HCP: 4	♣ AQ104	♣ J763	1. Texas			
Contract: 4♥ N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ AQ62				2NT
Vul: EW	♥ KJ8765	♥ AQ3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 4	♦ 952	♦ Q4	AP			
South HCP: 20	♣ 107	♣ AQ86	1. Texas			
Contract: 4♥ S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ AK9432		2NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AQ7	♥ K52	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AKJ107	♦ 98	Pass	5♣ <sup>3</sup>	Pass	5♦
South HCP: 10	♣ AQ10	♣ 53	Pass	5♠ <sup>4</sup>	Pass	6♣
Contract: 6♠ N			AP			
			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			
			4. no ♠ queen			

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ K10642	♠ AQ3				2NT
Vul: None	♥ 92	♥ J74	Pass	3♥	Pass	3♠
North HCP: 8	♦ KQ3	♦ AJ87				
South HCP: 20	♣ 1065	♣ AKJ	Pass	3NT	Pass	4♠
Contract: 4♠ S			AP			

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ QJ532		2NT	Pass	3♥
Vul: NS	♥ A932	♥ K10				
North HCP: 21	♦ K102	♦ AQ7	Pass	3♠	Pass	6NT
South HCP: 14	♣ AK10	♣ Q84	AP			
Contract: 6N N						



## South hands (Practice Page)

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

Board: 246	♠ —	The opponents are silent.
Dealer: N	♥ 1087642	
Vul: None	♦ K75	Partner bids first.
HCP: 4	♣ J763	

Board: 247	♠ AQ62	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: EW	♦ Q4	You bid first.
HCP: 20	♣ AQ86	

Board: 248	♠ AK9432	The opponents are silent.
Dealer: N	♥ K52	
Vul: Both	♦ 98	Partner bids first.
HCP: 10	♣ 53	

Board: 249	♠ AQ3	The opponents are silent.
Dealer: S	♥ J74	
Vul: None	♦ AJ87	You bid first.
HCP: 20	♣ AKJ	

Board: 250	♠ QJ532	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ AQ7	Partner bids first.
HCP: 14	♣ Q84	

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

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ A9643	♠ —		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ AJ	♥ 1087642				
North HCP: 20	♦ AJ	♦ K75	Pass	4♥	AP	
South HCP: 4	♣ AQ104	♣ J763	1. Texas			
Contract: 4♥ N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ AQ62				2NT
Vul: EW	♥ KJ8765	♥ AQ3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 4	♦ 952	♦ Q4	AP			
South HCP: 20	♣ 107	♣ AQ86	1. Texas			
Contract: 4♥ S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ AK9432		2NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AQ7	♥ K52	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AKJ107	♦ 98	Pass	5♣ <sup>3</sup>	Pass	5♦
South HCP: 10	♣ AQ10	♣ 53	Pass	5♠ <sup>4</sup>	Pass	6♠
Contract: 6♠ N			AP			
			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			
			4. no ♠ queen			

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ K10642	♠ AQ3				2NT
Vul: None	♥ 92	♥ J74	Pass	3♥	Pass	3♠
North HCP: 8	♦ KQ3	♦ AJ87				
South HCP: 20	♣ 1065	♣ AKJ	Pass	3NT	Pass	4♠
Contract: 4♠ S			AP			

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ QJ532		2NT	Pass	3♥
Vul: NS	♥ A932	♥ K10				
North HCP: 21	♦ K102	♦ AQ7	Pass	3♠	Pass	6NT
South HCP: 14	♣ AK10	♣ Q84	AP			
Contract: 6N N						

## North hands (Practice Page)

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

Board: 251	♠ K9753	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ J	Partner bids first.
HCP: 13	♣ K632	

Board: 252	♠ AK106	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: None	♦ A106	You bid first.
HCP: 20	♣ AQ10	

Board: 253	♠ 94	The opponents are silent.
Dealer: S	♥ J10852	
Vul: NS	♦ Q542	Partner bids first.
HCP: 8	♣ AJ	

Board: 254	♠ AQJ	The opponents are silent.
Dealer: N	♥ A103	
Vul: EW	♦ AJ63	You bid first.
HCP: 20	♣ A65	

Board: 255	♠ Q5	The opponents are silent.
Dealer: S	♥ AJ10843	
Vul: None	♦ J10	Partner bids first.
HCP: 11	♣ K84	

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

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ K9753	♠ A106				2NT
Vul: Both	♥ KQJ	♥ A8	Pass	3♥	Pass	3♠
North HCP: 13	♦ J	♦ AKQ102	Pass	4♣	Pass	6♠
South HCP: 21	♣ K632	♣ A109	AP			
Contract: 6♠ S						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AK106	♠ J		2NT	Pass	3♦
Vul: None	♥ QJ9	♥ A7653	Pass	3♥	Pass	6NT
North HCP: 20	♦ A106	♦ K32	AP			
South HCP: 11	♣ AQ10	♣ K854				
Contract: 6N N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AKJ8				2NT
Vul: NS	♥ J10852	♥ AK4	Pass	3♦	Pass	3♥
North HCP: 8	♦ Q542	♦ K106	Pass	3NT	Pass	4♥
South HCP: 20	♣ AJ	♣ Q54	AP			
Contract: 4♥ S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 109862		2NT	Pass	3♥
Vul: EW	♥ A103	♥ KJ	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AJ63	♦ Q9	Pass	6♠	AP	
South HCP: 11	♣ A65	♣ KQ109				
Contract: 6♠ N						

1. Quantitative 4NT

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ A2				2NT
Vul: None	♥ AJ10843	♥ KQ5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ J10	♦ KQ8	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 20	♣ K84	♣ AQ976	Pass	6♥	AP	
Contract: 6♥ S						

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

## South hands (Practice Page)

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

Board: 251	♠ A106	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ AKQ102	You bid first.
HCP: 21	♣ A109	

Board: 252	♠ J	The opponents are silent.
Dealer: N	♥ A7653	
Vul: None	♦ K32	Partner bids first.
HCP: 11	♣ K854	

Board: 253	♠ AKJ8	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ K106	You bid first.
HCP: 20	♣ Q54	

Board: 254	♠ 109862	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ Q9	Partner bids first.
HCP: 11	♣ KQ109	

Board: 255	♠ A2	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: None	♦ KQ8	You bid first.
HCP: 20	♣ AQ976	

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

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ K9753	♠ A106				2NT
Vul: Both	♥ KQJ	♥ A8	Pass	3♥	Pass	3♠
North HCP: 13	♦ J	♦ AKQ102	Pass	4♣	Pass	6♠
South HCP: 21	♣ K632	♣ A109	AP			
Contract: 6♠ S						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AK106	♠ J		2NT	Pass	3♦
Vul: None	♥ QJ9	♥ A7653	Pass	3♥	Pass	6NT
North HCP: 20	♦ A106	♦ K32	AP			
South HCP: 11	♣ AQ10	♣ K854				
Contract: 6N N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AKJ8				2NT
Vul: NS	♥ J10852	♥ AK4	Pass	3♦	Pass	3♥
North HCP: 8	♦ Q542	♦ K106	Pass	3NT	Pass	4♥
South HCP: 20	♣ AJ	♣ Q54	AP			
Contract: 4♥ S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 109862		2NT	Pass	3♥
Vul: EW	♥ A103	♥ KJ	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AJ63	♦ Q9	Pass	6♠	AP	
South HCP: 11	♣ A65	♣ KQ109				
Contract: 6♠ N						

1. Quantitative 4NT

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ A2				2NT
Vul: None	♥ AJ10843	♥ KQ5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ J10	♦ KQ8	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 20	♣ K84	♣ AQ976	Pass	6♥	AP	
Contract: 6♥ S						

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

## North hands (Practice Page)

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

Board: 256	♠ AK5	West Doubles 3♥ if possible.
Dealer: N	♥ 85	
Vul: NS	♦ AQ65	
HCP: 20	♣ AK97	You bid first.

Board: 257	♠ QJ10762	The opponents are silent.
Dealer: S	♥ A96	
Vul: Both	♦ 983	
HCP: 7	♣ 6	Partner bids first.

Board: 258	♠ AQ1098	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ A107	
HCP: 21	♣ AK2	You bid first.

Board: 259	♠ K3	The opponents are silent.
Dealer: S	♥ A98732	
Vul: Both	♦ J62	
HCP: 10	♣ Q6	Partner bids first.

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

Board: 256

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6♠ N

North:

♠ AK5

♥ 85

♦ AQ65

♣ AK97

South:

♠ 1098432

♥ AQ

♦ KJ8

♣ J5

West North East South

2NT Pass 3♥

X 3♠ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4NT<sup>3</sup>

Pass 5♦<sup>4</sup> Pass 5♥

Pass 5♠<sup>5</sup> Pass 6♠

AP

1. Cue bid, a ♥ stopper

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♠

4. A=1/5 or 4/5

5. no ♠ queen

Board: 257

Dealer: S

Vul: Both

North HCP: 7

South HCP: 21

Contract: 4♠ S

North:

♠ QJ10762

♥ A96

♦ 983

♣ 6

South:

♠ AK983

♥ Q10

♦ AKJ4

♣ A5

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

AP

1. Texas

Board: 258

Dealer: N

Vul: NS

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ AQ1098

♥ KJ

♦ A107

♣ AK2

South:

♠ KJ

♥ A10765

♦ QJ2

♣ Q85

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4NT<sup>1</sup>

Pass 6NT AP

1. Quantitative 4NT

Board: 259

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 4♥ S

North:

♠ K3

♥ A98732

♦ J62

♣ Q6

South:

♠ A42

♥ K106

♦ KQ93

♣ AKJ

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4♥ AP



## South hands (Practice Page)

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

Board: 256	♠ 1098432	West Doubles 3♥ if possible.
Dealer: N	♥ AQ	
Vul: NS	♦ KJ8	Partner bids first.
HCP: 11	♣ J5	

Board: 257	♠ AK983	The opponents are silent.
Dealer: S	♥ Q10	
Vul: Both	♦ AKJ4	You bid first.
HCP: 21	♣ A5	

Board: 258	♠ KJ	The opponents are silent.
Dealer: N	♥ A10765	
Vul: NS	♦ QJ2	Partner bids first.
HCP: 13	♣ Q85	

Board: 259	♠ A42	The opponents are silent.
Dealer: S	♥ K106	
Vul: Both	♦ KQ93	You bid first.
HCP: 20	♣ AKJ	

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

Board: 256  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 11  
 Contract: 6♠ N

North:  
 ♠ AK5  
 ♥ 85  
 ♦ AQ65  
 ♣ AK97

South:  
 ♠ 1098432  
 ♥ AQ  
 ♦ KJ8  
 ♣ J5

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

1. Cue bid, a ♥ stopper
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♠
4. A=1/5 or 4/5
5. no ♠ queen

Board: 257  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 21  
 Contract: 4♠ S

North:  
 ♠ QJ10762  
 ♥ A96  
 ♦ 983  
 ♣ 6

South:  
 ♠ AK983  
 ♥ Q10  
 ♦ AKJ4  
 ♣ A5

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			

1. Texas

Board: 258  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 13  
 Contract: 6N N

North:  
 ♠ AQ1098  
 ♥ KJ  
 ♦ A107  
 ♣ AK2

South:  
 ♠ KJ  
 ♥ A10765  
 ♦ QJ2  
 ♣ Q85

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4NT <sup>1</sup>
Pass	6NT	AP	

1. Quantitative 4NT

Board: 259  
 Dealer: S  
 Vul: Both  
 North HCP: 10  
 South HCP: 20  
 Contract: 4♥ S

North:  
 ♠ K3  
 ♥ A98732  
 ♦ J62  
 ♣ Q6

South:  
 ♠ A42  
 ♥ K106  
 ♦ KQ93  
 ♣ AKJ

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

## North hands (Practice Page)

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

Board: 260	♠ 108	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: None	♦ AKQ5	You bid first.
HCP: 21	♣ AK95	

Board: 261	♠ KJ10876	The opponents are silent.
Dealer: S	♥ Q1083	
Vul: EW	♦ 107	Partner bids first.
HCP: 6	♣ 10	

Board: 262	♠ KQ82	The opponents are silent.
Dealer: N	♥ A2	
Vul: Both	♦ K2	You bid first.
HCP: 21	♣ AKQ84	

Board: 263	♠ Q87653	The opponents are silent.
Dealer: S	♥ 9864	
Vul: None	♦ —	Partner bids first.
HCP: 7	♣ AJ7	

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

Board: 260  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ 108  
♥ AJ7  
♦ AKQ5  
♣ AK95

South:  
♠ AKQ52  
♥ Q9  
♦ 932  
♣ 1082

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	4NT <sup>1</sup>
Pass	6NT	AP	

1. Quantitative 4NT

Board: 261  
Dealer: S  
Vul: EW  
North HCP: 6  
South HCP: 21  
Contract: 4♠ S

North:  
♠ KJ10876  
♥ Q1083  
♦ 107  
♣ 10

South:  
♠ AQ54  
♥ A76  
♦ AJ3  
♣ AQ7

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

Board: 262  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 12  
Contract: 7♠ S

North:  
♠ KQ82  
♥ A2  
♦ K2  
♣ AKQ84

South:  
♠ AJ1054  
♥ K  
♦ A954  
♣ 765

West	North	East	South
	2NT	Pass	3♥
Pass	3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>
Pass	4♥ <sup>3</sup>	Pass	4NT <sup>4</sup>
Pass	5♣ <sup>5</sup>	Pass	5♦
Pass	6♣ <sup>6</sup>	Pass	7♠

AP

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

Board: 263  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 20  
Contract: 4♠ S

North:  
♠ Q87653  
♥ 9864  
♦ —  
♣ AJ7

South:  
♠ AKJ  
♥ AK  
♦ K10875  
♣ Q96

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
	AP		

1. Texas

## South hands (Practice Page)

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

Board: 260	♠ AKQ52	The opponents are silent.
Dealer: N	♥ Q9	
Vul: None	♦ 932	Partner bids first.
HCP: 11	♣ 1082	

Board: 261	♠ AQ54	The opponents are silent.
Dealer: S	♥ A76	
Vul: EW	♦ AJ3	You bid first.
HCP: 21	♣ AQ7	

Board: 262	♠ AJ1054	The opponents are silent.
Dealer: N	♥ K	
Vul: Both	♦ A954	Partner bids first.
HCP: 12	♣ 765	

Board: 263	♠ AKJ	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ K10875	You bid first.
HCP: 20	♣ Q96	

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

Board: 260  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ 108  
♥ AJ7  
♦ AKQ5  
♣ AK95

South:  
♠ AKQ52  
♥ Q9  
♦ 932  
♣ 1082

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	4NT <sup>1</sup>
Pass	6NT	AP	

1. Quantitative 4NT

Board: 261  
Dealer: S  
Vul: EW  
North HCP: 6  
South HCP: 21  
Contract: 4♠ S

North:  
♠ KJ10876  
♥ Q1083  
♦ 107  
♣ 10

South:  
♠ AQ54  
♥ A76  
♦ AJ3  
♣ AQ7

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

Board: 262  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 12  
Contract: 7♠ S

North:  
♠ KQ82  
♥ A2  
♦ K2  
♣ AKQ84

South:  
♠ AJ1054  
♥ K  
♦ A954  
♣ 765

West	North	East	South
	2NT	Pass	3♥
Pass	3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>
Pass	4♥ <sup>3</sup>	Pass	4NT <sup>4</sup>
Pass	5♣ <sup>5</sup>	Pass	5♦
Pass	6♣ <sup>6</sup>	Pass	7♠

AP

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

Board: 263  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 20  
Contract: 4♠ S

North:  
♠ Q87653  
♥ 9864  
♦ —  
♣ AJ7

South:  
♠ AKJ  
♥ AK  
♦ K10875  
♣ Q96

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
	AP		

1. Texas

## North hands (Practice Page)

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

Board: 264	♠ 53	The opponents are silent.
Dealer: N	♥ AK1042	
Vul: None	♦ AQ4	You bid first.
HCP: 20	♣ AQJ	

Board: 265	♠ A862	East Doubles 4♦ if possible.
Dealer: S	♥ AQ10732	
Vul: NS	♦ J	Partner bids first.
HCP: 11	♣ 102	

Board: 266	♠ AKJ10	The opponents are silent.
Dealer: N	♥ AQ53	
Vul: EW	♦ K75	You bid first.
HCP: 20	♣ K10	

Board: 267	♠ AKQ432	The opponents are silent.
Dealer: S	♥ 9854	
Vul: None	♦ Q	Partner bids first.
HCP: 11	♣ 106	

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

Board: 264  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 9  
Contract: 5♠ N

North:  
♠ 53  
♥ AK1042  
♦ AQ4  
♣ AQJ

South:  
♠ AQ10982  
♥ —  
♦ K82  
♣ 8643

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

Board: 265  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 20  
Contract: 7♥ S

North:  
♠ A862  
♥ AQ10732  
♦ J  
♣ 102

South:  
♠ QJ  
♥ KJ95  
♦ A3  
♣ AKQ87

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	X	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	7♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			

Board: 266  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 5  
Contract: 4♠ S

North:  
♠ AKJ10  
♥ AQ53  
♦ K75  
♣ K10

South:  
♠ 876432  
♥ K86  
♦ Q62  
♣ 9

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

Board: 267  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 20  
Contract: 6♠ S

North:  
♠ AKQ432  
♥ 9854  
♦ Q  
♣ 106

South:  
♠ 108  
♥ AQ2  
♦ AK86  
♣ AK98

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



## South hands (Practice Page)

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

Board: 264	♠ AQ10982	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ K82	Partner bids first.
HCP: 9	♣ 8643	
Board: 265	♠ QJ	East Doubles 4♦ if possible.
Dealer: S	♥ KJ95	
Vul: NS	♦ A3	You bid first.
HCP: 20	♣ AKQ87	
Board: 266	♠ 876432	The opponents are silent.
Dealer: N	♥ K86	
Vul: EW	♦ Q62	Partner bids first.
HCP: 5	♣ 9	
Board: 267	♠ 108	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: None	♦ AK86	You bid first.
HCP: 20	♣ AK98	

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

Board: 264  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 9  
Contract: 5♠ N

North:  
♠ 53  
♥ AK1042  
♦ AQ4  
♣ AQJ

South:  
♠ AQ10982  
♥ —  
♦ K82  
♣ 8643

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

Board: 265  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 20  
Contract: 7♥ S

North:  
♠ A862  
♥ AQ10732  
♦ J  
♣ 102

South:  
♠ QJ  
♥ KJ95  
♦ A3  
♣ AKQ87

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	X	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	7♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			

Board: 266  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 5  
Contract: 4♠ S

North:  
♠ AKJ10  
♥ AQ53  
♦ K75  
♣ K10

South:  
♠ 876432  
♥ K86  
♦ Q62  
♣ 9

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

Board: 267  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 20  
Contract: 6♠ S

North:  
♠ AKQ432  
♥ 9854  
♦ Q  
♣ 106

South:  
♠ 108  
♥ AQ2  
♦ AK86  
♣ AK98

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

## North hands (Practice Page)

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

Board: 268	♠ AK4	The opponents are silent.
Dealer: N	♥ AK105	
Vul: NS	♦ 942	You bid first.
HCP: 20	♣ KQJ	

Board: 269	♠ K9872	The opponents are silent.
Dealer: S	♥ 1032	
Vul: EW	♦ KQ7	Partner bids first.
HCP: 8	♣ 108	

Board: 270	♠ AJ4	The opponents are silent.
Dealer: N	♥ AK82	
Vul: Both	♦ AJ52	You bid first.
HCP: 21	♣ KJ	

Board: 271	♠ QJ8765	The opponents are silent.
Dealer: S	♥ Q2	
Vul: NS	♦ 73	Partner bids first.
HCP: 6	♣ J87	

Board: 272	♠ AJ4	The opponents are silent.
Dealer: N	♥ KQ107	
Vul: EW	♦ K9	You bid first.
HCP: 20	♣ AK94	

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

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ Q109752		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AK105	♥ Q842				
North HCP: 20	♦ 942	♦ —	Pass	4♠	AP	
South HCP: 8	♣ KQJ	♣ A103	1. Texas			
Contract: 4♠ N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ K9872	♠ AJ4				2NT
Vul: EW	♥ 1032	♥ K7	Pass	3♥	Pass	3♠
North HCP: 8	♦ KQ7	♦ AJ103	Pass	3NT	Pass	4♠
South HCP: 20	♣ 108	♣ AK75	AP			
Contract: 4♠ S						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ Q109865		2NT	Pass	3♥
Vul: Both	♥ AK82	♥ J754				
North HCP: 21	♦ AJ52	♦ 8	Pass	3♠	Pass	4♠
South HCP: 5	♣ KJ	♣ Q7	AP			
Contract: 4♠ N						

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ QJ8765	♠ A4				2NT
Vul: NS	♥ Q2	♥ K86	Pass	3♥	Pass	3♠
North HCP: 6	♦ 73	♦ AKQ94	Pass	4♠	AP	
South HCP: 20	♣ J87	♣ A95				
Contract: 4♠ S						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ K85		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ KQ107	♥ AJ8532	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ K9	♦ Q10	Pass	5♣ <sup>3</sup>	Pass	6♥
South HCP: 10	♣ AK94	♣ 76	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			

## South hands (Practice Page)

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

Board: 268	♠ Q109752	The opponents are silent.
Dealer: N	♥ Q842	
Vul: NS	♦ —	Partner bids first.
HCP: 8	♣ A103	

Board: 269	♠ AJ4	The opponents are silent.
Dealer: S	♥ K7	
Vul: EW	♦ AJ103	You bid first.
HCP: 20	♣ AK75	

Board: 270	♠ Q109865	The opponents are silent.
Dealer: N	♥ J754	
Vul: Both	♦ 8	Partner bids first.
HCP: 5	♣ Q7	

Board: 271	♠ A4	The opponents are silent.
Dealer: S	♥ K86	
Vul: NS	♦ AKQ94	You bid first.
HCP: 20	♣ A95	

Board: 272	♠ K85	The opponents are silent.
Dealer: N	♥ AJ8532	
Vul: EW	♦ Q10	Partner bids first.
HCP: 10	♣ 76	

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

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ Q109752		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AK105	♥ Q842				
North HCP: 20	♦ 942	♦ —	Pass	4♠	AP	
South HCP: 8	♣ KQJ	♣ A103	1. Texas			
Contract: 4♠ N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ K9872	♠ AJ4				2NT
Vul: EW	♥ 1032	♥ K7	Pass	3♥	Pass	3♠
North HCP: 8	♦ KQ7	♦ AJ103	Pass	3NT	Pass	4♠
South HCP: 20	♣ 108	♣ AK75	AP			
Contract: 4♠ S						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ Q109865		2NT	Pass	3♥
Vul: Both	♥ AK82	♥ J754				
North HCP: 21	♦ AJ52	♦ 8	Pass	3♠	Pass	4♠
South HCP: 5	♣ KJ	♣ Q7	AP			
Contract: 4♠ N						

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ QJ8765	♠ A4				2NT
Vul: NS	♥ Q2	♥ K86	Pass	3♥	Pass	3♠
North HCP: 6	♦ 73	♦ AKQ94	Pass	4♠	AP	
South HCP: 20	♣ J87	♣ A95				
Contract: 4♠ S						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ K85		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ KQ107	♥ AJ8532	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ K9	♦ Q10	Pass	5♣ <sup>3</sup>	Pass	6♥
South HCP: 10	♣ AK94	♣ 76	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			

## North hands (Practice Page)

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

Board: 273	♠ AK643	The opponents are silent.
Dealer: S	♥ Q73	
Vul: Both	♦ 2	Partner bids first.
HCP: 13	♣ KJ108	

Board: 274	♠ KQ83	The opponents are silent.
Dealer: N	♥ A93	
Vul: None	♦ AQ3	You bid first.
HCP: 20	♣ KQ5	

Board: 275	♠ 108532	The opponents are silent.
Dealer: S	♥ K102	
Vul: EW	♦ Q1062	Partner bids first.
HCP: 5	♣ 6	

Board: 276	♠ AK	The opponents are silent.
Dealer: N	♥ AJ92	
Vul: Both	♦ KQ542	You bid first.
HCP: 21	♣ A2	

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

Board: 273

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 4♣ N

North:

♠ AK643

♥ Q73

♦ 2

♣ KJ108

South:

♠ Q5

♥ AK9

♦ KQ983

♣ AQ4

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♣ AP

Board: 274

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 4♥ N

North:

♠ KQ83

♥ A93

♦ AQ3

♣ KQ5

South:

♠ A74

♥ J10864

♦ 1087

♣ 108

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ AP

Board: 275

Dealer: S

Vul: EW

North HCP: 5

South HCP: 21

Contract: 4♠ N

North:

♠ 108532

♥ K102

♦ Q1062

♣ 6

South:

♠ KQ97

♥ 94

♦ AKJ8

♣ AKJ

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♦<sup>3</sup>

Pass 4♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

West North East South

2NT Pass 3♦

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

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

Pass 4NT<sup>5</sup> Pass 5♦<sup>6</sup>

Pass 6♥ AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

5. Blackwood 0314, for ♥

6. A=1/5 or 4/5

Board: 276

Dealer: N

Vul: Both

North HCP: 21

South HCP: 12

Contract: 6♥ N

North:

♠ AK

♥ AJ92

♦ KQ542

♣ A2

South:

♠ Q62

♥ Q10763

♦ A9

♣ KJ3



## South hands (Practice Page)

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

Board: 273	♠ Q5	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ KQ983	You bid first.
HCP: 20	♣ AQ4	

Board: 274	♠ A74	The opponents are silent.
Dealer: N	♥ J10864	
Vul: None	♦ 1087	Partner bids first.
HCP: 5	♣ 108	

Board: 275	♠ KQ97	The opponents are silent.
Dealer: S	♥ 94	
Vul: EW	♦ AKJ8	You bid first.
HCP: 21	♣ AKJ	

Board: 276	♠ Q62	The opponents are silent.
Dealer: N	♥ Q10763	
Vul: Both	♦ A9	Partner bids first.
HCP: 12	♣ KJ3	

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

Board: 273

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 4♣ N

North:

♠ AK643

♥ Q73

♦ 2

♣ KJ108

South:

♠ Q5

♥ AK9

♦ KQ983

♣ AQ4

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♣ AP

Board: 274

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 4♥ N

North:

♠ KQ83

♥ A93

♦ AQ3

♣ KQ5

South:

♠ A74

♥ J10864

♦ 1087

♣ 108

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ AP

Board: 275

Dealer: S

Vul: EW

North HCP: 5

South HCP: 21

Contract: 4♠ N

North:

♠ 108532

♥ K102

♦ Q1062

♣ 6

South:

♠ KQ97

♥ 94

♦ AKJ8

♣ AKJ

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♦<sup>3</sup>

Pass 4♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

West North East South

2NT Pass 3♦

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

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

Pass 4NT<sup>5</sup> Pass 5♦<sup>6</sup>

Pass 6♥ AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

5. Blackwood 0314, for ♥

6. A=1/5 or 4/5

Board: 276

Dealer: N

Vul: Both

North HCP: 21

South HCP: 12

Contract: 6♥ N

North:

♠ AK

♥ AJ92

♦ KQ542

♣ A2

South:

♠ Q62

♥ Q10763

♦ A9

♣ KJ3

West North East South

2NT Pass 3♦

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

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

Pass 4NT<sup>5</sup> Pass 5♦<sup>6</sup>

Pass 6♥ AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

5. Blackwood 0314, for ♥

6. A=1/5 or 4/5

## North hands (Practice Page)

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

Board: 277      ♠ AKJ1074

Dealer: S      ♥ 65

Vul: None      ♦ 4

HCP: 12      ♣ A1062

The opponents are silent.

Partner bids first.

Board: 278      ♠ K5

Dealer: N      ♥ A106

Vul: NS      ♦ AQJ5

HCP: 21      ♣ AK104

The opponents are silent.

You bid first.

Board: 279      ♠ 765432

Dealer: S      ♥ J94

Vul: Both      ♦ —

HCP: 3      ♣ Q865

The opponents are silent.

Partner bids first.

Board: 280      ♠ A6

Dealer: N      ♥ AJ643

Vul: None      ♦ AQ7

HCP: 21      ♣ AQ8

The opponents are silent.

You bid first.

Board: 281      ♠ Q9653

Dealer: S      ♥ 1052

Vul: None      ♦ Q9

HCP: 7      ♣ K74

The opponents are silent.

Partner bids first.

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

Board: 277

Dealer: S

Vul: None

North HCP: 12

South HCP: 21

Contract: 6♠ S

North:

♠ AKJ1074

♥ 65

♦ 4

♣ A1062

South:

♠ 982

♥ AK3

♦ AKQ8

♣ KQ9

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
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Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

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

Board: 278

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 4♥ N

North:

♠ K5

♥ A106

♦ AQJ5

♣ AK104

South:

♠ AQ

♥ QJ9842

♦ 104

♣ J92

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>

Pass	4♥	AP	
------	----	----	--

1. Texas

Board: 279

Dealer: S

Vul: Both

North HCP: 3

South HCP: 21

Contract: 4♠ S

North:

♠ 765432

♥ J94

♦ —

♣ Q865

South:

♠ KQJ

♥ K6

♦ A64

♣ AKJ104

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

AP

1. Texas

Board: 280

Dealer: N

Vul: None

North HCP: 21

South HCP: 4

Contract: 3♠ N

North:

♠ A6

♥ AJ643

♦ AQ7

♣ AQ8

South:

♠ K10854

♥ 7

♦ 10652

♣ J73

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	AP	
------	----	----	--

Board: 281

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ Q9653

♥ 1052

♦ Q9

♣ K74

South:

♠ AK2

♥ Q964

♦ AK2

♣ A106

West	North	East	South
			2NT

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

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

AP

## South hands (Practice Page)

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

Board: 277	♠ 982	The opponents are silent.
Dealer: S	♥ AK3	
Vul: None	♦ AKQ8	You bid first.
HCP: 21	♣ KQ9	

Board: 278	♠ AQ	The opponents are silent.
Dealer: N	♥ QJ9842	
Vul: NS	♦ 104	Partner bids first.
HCP: 10	♣ J92	

Board: 279	♠ KQJ	The opponents are silent.
Dealer: S	♥ K6	
Vul: Both	♦ A64	You bid first.
HCP: 21	♣ AKJ104	

Board: 280	♠ K10854	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ 10652	Partner bids first.
HCP: 4	♣ J73	

Board: 281	♠ AK2	The opponents are silent.
Dealer: S	♥ Q964	
Vul: None	♦ AK2	You bid first.
HCP: 20	♣ A106	

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

Board: 277

Dealer: S

Vul: None

North HCP: 12

South HCP: 21

Contract: 6♠ S

North:

♠ AKJ1074

♥ 65

♦ 4

♣ A1062

South:

♠ 982

♥ AK3

♦ AKQ8

♣ KQ9

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

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

Board: 278

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 4♥ N

North:

♠ K5

♥ A106

♦ AQJ5

♣ AK104

South:

♠ AQ

♥ QJ9842

♦ 104

♣ J92

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>

Pass	4♥	AP	
------	----	----	--

1. Texas

Board: 279

Dealer: S

Vul: Both

North HCP: 3

South HCP: 21

Contract: 4♠ S

North:

♠ 765432

♥ J94

♦ —

♣ Q865

South:

♠ KQJ

♥ K6

♦ A64

♣ AKJ104

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

AP

1. Texas

Board: 280

Dealer: N

Vul: None

North HCP: 21

South HCP: 4

Contract: 3♠ N

North:

♠ A6

♥ AJ643

♦ AQ7

♣ AQ8

South:

♠ K10854

♥ 7

♦ 10652

♣ J73

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	AP	
------	----	----	--

Board: 281

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ Q9653

♥ 1052

♦ Q9

♣ K74

South:

♠ AK2

♥ Q964

♦ AK2

♣ A106

West	North	East	South
			2NT

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

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

AP

## North hands (Practice Page)

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

Board: 282	♠ AQJ2	The opponents are silent.
Dealer: N	♥ K93	
Vul: EW	♦ AJ42	You bid first.
HCP: 21	♣ AQ	

Board: 283	♠ 97543	The opponents are silent.
Dealer: S	♥ K4	
Vul: Both	♦ 86	Partner bids first.
HCP: 5	♣ Q985	

Board: 284	♠ AQJ42	The opponents are silent.
Dealer: N	♥ 72	
Vul: NS	♦ AQJ	You bid first.
HCP: 20	♣ AQ3	

Board: 285	♠ Q109752	The opponents are silent.
Dealer: S	♥ 653	
Vul: EW	♦ 85	Partner bids first.
HCP: 6	♣ A4	

Board: 286	♠ AQJ9	The opponents are silent.
Dealer: N	♥ 74	
Vul: Both	♦ AQ4	You bid first.
HCP: 20	♣ AK76	

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

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ AQJ2	♠ 97		2NT	Pass	3♦
Vul: EW	♥ K93	♥ AQ1074	Pass	3♥	Pass	3NT
North HCP: 21	♦ AJ42	♦ 763	Pass	4♥	AP	
South HCP: 7	♣ AQ	♣ J87				
Contract: 4♥ N						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 97543	♠ KJ82				2NT
Vul: Both	♥ K4	♥ A982	Pass	3♥	Pass	3NT <sup>1</sup>
North HCP: 5	♦ 86	♦ AQ	Pass	4♠	AP	
South HCP: 21	♣ Q985	♣ AK7				
Contract: 4♠ N						

1. Extended acceptance after NT

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ AQJ42	♠ 10		2NT	Pass	3♦
Vul: NS	♥ 72	♥ AKJ53	Pass	3♥	Pass	4♣
North HCP: 20	♦ AQJ	♦ 852	AP			
South HCP: 11	♣ AQ3	♣ K874				
Contract: 4♣ S						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ Q109752	♠ AJ6				2NT
Vul: EW	♥ 653	♥ AK9	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 6	♦ 85	♦ K9	AP			
South HCP: 20	♣ A4	♣ KQ986				
Contract: 4♠ S						

1. Texas

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AQJ9	♠ K107		2NT	Pass	3♦
Vul: Both	♥ 74	♥ KJ952	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ4	♦ J765	AP			
South HCP: 8	♣ AK76	♣ 10				
Contract: 3N N						



## South hands (Practice Page)

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

Board: 282	♠ 97	The opponents are silent.
Dealer: N	♥ AQ1074	
Vul: EW	♦ 763	Partner bids first.
HCP: 7	♣ J87	

Board: 283	♠ KJ82	The opponents are silent.
Dealer: S	♥ A982	
Vul: Both	♦ AQ	You bid first.
HCP: 21	♣ AK7	

Board: 284	♠ 10	The opponents are silent.
Dealer: N	♥ AKJ53	
Vul: NS	♦ 852	Partner bids first.
HCP: 11	♣ K874	

Board: 285	♠ AJ6	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ K9	You bid first.
HCP: 20	♣ KQ986	

Board: 286	♠ K107	The opponents are silent.
Dealer: N	♥ KJ952	
Vul: Both	♦ J765	Partner bids first.
HCP: 8	♣ 10	

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

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ AQJ2	♠ 97		2NT	Pass	3♦
Vul: EW	♥ K93	♥ AQ1074	Pass	3♥	Pass	3NT
North HCP: 21	♦ AJ42	♦ 763	Pass	4♥	AP	
South HCP: 7	♣ AQ	♣ J87				
Contract: 4♥ N						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 97543	♠ KJ82				2NT
Vul: Both	♥ K4	♥ A982	Pass	3♥	Pass	3NT <sup>1</sup>
North HCP: 5	♦ 86	♦ AQ	Pass	4♠	AP	
South HCP: 21	♣ Q985	♣ AK7				
Contract: 4♠ N						

1. Extended acceptance after NT

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ AQJ42	♠ 10		2NT	Pass	3♦
Vul: NS	♥ 72	♥ AKJ53	Pass	3♥	Pass	4♣
North HCP: 20	♦ AQJ	♦ 852	AP			
South HCP: 11	♣ AQ3	♣ K874				
Contract: 4♣ S						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ Q109752	♠ AJ6				2NT
Vul: EW	♥ 653	♥ AK9	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 6	♦ 85	♦ K9	AP			
South HCP: 20	♣ A4	♣ KQ986				
Contract: 4♠ S						

1. Texas

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AQJ9	♠ K107		2NT	Pass	3♦
Vul: Both	♥ 74	♥ KJ952	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ4	♦ J765	AP			
South HCP: 8	♣ AK76	♣ 10				
Contract: 3N N						

## North hands (Practice Page)

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

Board: 287	♠ Q10653	The opponents are silent.
Dealer: S	♥ A109	
Vul: Both	♦ J8	Partner bids first.
HCP: 12	♣ KQ10	

Board: 288	♠ K8752	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ AQ	You bid first.
HCP: 20	♣ AK42	

Board: 289	♠ J10943	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: NS	♦ AQ	Partner bids first.
HCP: 13	♣ J96	

Board: 290	♠ AQ	The opponents are silent.
Dealer: N	♥ K3	
Vul: Both	♦ A432	You bid first.
HCP: 21	♣ AKJ108	

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

Board: 287

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ Q10653

♥ A109

♦ J8

♣ KQ10

South:

♠ AK9

♥ KQ7

♦ A9652

♣ A9

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT<sup>1</sup> Pass 6♠

AP

1. Quantitative 4NT

Board: 288

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ K8752

♥ A3

♦ AQ

♣ AK42

South:

♠ 93

♥ KQ1082

♦ KJ94

♣ Q7

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4NT<sup>1</sup>

Pass 6NT AP

1. Quantitative 4NT

Board: 289

Dealer: S

Vul: NS

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ J10943

♥ AJ4

♦ AQ

♣ J96

South:

♠ AK6

♥ 653

♦ KJ2

♣ AKQ5

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT<sup>1</sup> Pass 6♠

AP

1. Quantitative 4NT

Board: 290

Dealer: N

Vul: Both

North HCP: 21

South HCP: 11

Contract: 6♠ N

North:

♠ AQ

♥ K3

♦ A432

♣ AKJ108

South:

♠ KJ10974

♥ A105

♦ K10

♣ 75

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 5♦

Pass 5♥<sup>4</sup> Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

4. ♠ queen and ♥ king

## South hands (Practice Page)

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

Board: 287	♠ AK9	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: Both	♦ A9652	You bid first.
HCP: 20	♣ A9	

Board: 288	♠ 93	The opponents are silent.
Dealer: N	♥ KQ1082	
Vul: None	♦ KJ94	Partner bids first.
HCP: 11	♣ Q7	

Board: 289	♠ AK6	The opponents are silent.
Dealer: S	♥ 653	
Vul: NS	♦ KJ2	You bid first.
HCP: 20	♣ AKQ5	

Board: 290	♠ KJ10974	The opponents are silent.
Dealer: N	♥ A105	
Vul: Both	♦ K10	Partner bids first.
HCP: 11	♣ 75	

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

Board: 287

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ Q10653

♥ A109

♦ J8

♣ KQ10

South:

♠ AK9

♥ KQ7

♦ A9652

♣ A9

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT<sup>1</sup> Pass 6♠

AP

1. Quantitative 4NT

Board: 288

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ K8752

♥ A3

♦ AQ

♣ AK42

South:

♠ 93

♥ KQ1082

♦ KJ94

♣ Q7

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4NT<sup>1</sup>

Pass 6NT AP

1. Quantitative 4NT

Board: 289

Dealer: S

Vul: NS

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ J10943

♥ AJ4

♦ AQ

♣ J96

South:

♠ AK6

♥ 653

♦ KJ2

♣ AKQ5

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT<sup>1</sup> Pass 6♠

AP

1. Quantitative 4NT

Board: 290

Dealer: N

Vul: Both

North HCP: 21

South HCP: 11

Contract: 6♠ N

North:

♠ AQ

♥ K3

♦ A432

♣ AKJ108

South:

♠ KJ10974

♥ A105

♦ K10

♣ 75

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 5♦

Pass 5♥<sup>4</sup> Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

4. ♠ queen and ♥ king

## North hands (Practice Page)

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

Board: 291	♠ 97543	The opponents are silent.
Dealer: S	♥ A72	
Vul: None	♦ AQ8	Partner bids first.
HCP: 12	♣ Q10	

Board: 292	♠ A762	The opponents are silent.
Dealer: N	♥ A93	
Vul: NS	♦ AQJ	You bid first.
HCP: 20	♣ KQ6	

Board: 293	♠ AQ9764	The opponents are silent.
Dealer: S	♥ Q7	
Vul: None	♦ 8	Partner bids first.
HCP: 12	♣ KJ95	

Board: 294	♠ K3	The opponents are silent.
Dealer: N	♥ A6	
Vul: NS	♦ AKQ92	You bid first.
HCP: 21	♣ KQ53	

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

Board: 291  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 21  
Contract: 6♠ N

North:  
♠ 97543  
♥ A72  
♦ AQ8  
♣ Q10

South:  
♠ AKQ6  
♥ K85  
♦ J6  
♣ AKJ2

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

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

Board: 292  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 5  
Contract: 4♥ N

North:  
♠ A762  
♥ A93  
♦ AQJ  
♣ KQ6

South:  
♠ Q98  
♥ K8765  
♦ 10852  
♣ 5

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

Board: 293  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 20  
Contract: 6♠ S

North:  
♠ AQ9764  
♥ Q7  
♦ 8  
♣ KJ95

South:  
♠ KJ  
♥ KJ10  
♦ AKJ4  
♣ A432

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

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



Board: 294

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6♥ N

North:

♠ K3

♥ A6

♦ AKQ92

♣ KQ53

South:

♠ 1085

♥ KQ10732

♦ J8

♣ AJ

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

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

Pass	4♥	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♥ <sup>3</sup>	Pass	6♥
------	-----------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♥

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

## South hands (Practice Page)

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

Board: 291	♠ AKQ6	The opponents are silent.
Dealer: S	♥ K85	
Vul: None	♦ J6	You bid first.
HCP: 21	♣ AKJ2	

Board: 292	♠ Q98	The opponents are silent.
Dealer: N	♥ K8765	
Vul: NS	♦ 10852	Partner bids first.
HCP: 5	♣ 5	

Board: 293	♠ KJ	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: None	♦ AKJ4	You bid first.
HCP: 20	♣ A432	

Board: 294	♠ 1085	The opponents are silent.
Dealer: N	♥ KQ10732	
Vul: NS	♦ J8	Partner bids first.
HCP: 11	♣ AJ	

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

Board: 291

Dealer: S

Vul: None

North HCP: 12

South HCP: 21

Contract: 6♠ N

North:

♠ 97543

♥ A72

♦ AQ8

♣ Q10

South:

♠ AKQ6

♥ K85

♦ J6

♣ AKJ2

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♦<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 4NT<sup>4</sup> Pass 5♣<sup>5</sup>

Pass 5♦ Pass 5♥<sup>6</sup>

Pass 6♠ AP

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

Board: 292

Dealer: N

Vul: NS

North HCP: 20

South HCP: 5

Contract: 4♥ N

North:

♠ A762

♥ A93

♦ AQJ

♣ KQ6

South:

♠ Q98

♥ K8765

♦ 10852

♣ 5

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ AP

Board: 293

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ AQ9764

♥ Q7

♦ 8

♣ KJ95

South:

♠ KJ

♥ KJ10

♦ AKJ4

♣ A432

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♠ AP

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

Board: 294

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6♥ N

North:

♠ K3

♥ A6

♦ AKQ92

♣ KQ53

South:

♠ 1085

♥ KQ10732

♦ J8

♣ AJ

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

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

Pass	4♥	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♥ <sup>3</sup>	Pass	6♥
------	-----------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♥

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

## North hands (Practice Page)

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

Board: 295	♠ J5	The opponents are silent.
Dealer: S	♥ AQ8765	
Vul: EW	♦ KQ	Partner bids first.
HCP: 12	♣ 1054	

Board: 296	♠ KQ9	The opponents are silent.
Dealer: N	♥ 103	
Vul: Both	♦ AKQ106	You bid first.
HCP: 20	♣ AQ3	

Board: 297	♠ —	The opponents are silent.
Dealer: S	♥ 97653	
Vul: NS	♦ K972	Partner bids first.
HCP: 12	♣ AKQ10	

Board: 298	♠ AK	The opponents are silent.
Dealer: N	♥ K8	
Vul: EW	♦ KJ976	You bid first.
HCP: 21	♣ AQJ10	

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

Board: 295

Dealer: S

Vul: EW

North HCP: 12

South HCP: 21

Contract: 6♥ S

North:

♠ J5

♥ AQ8765

♦ KQ

♣ 1054

South:

♠ A43

♥ K92

♦ AJ10

♣ AKQ3

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

Board: 296

Dealer: N

Vul: Both

North HCP: 20

South HCP: 15

Contract: 6♥ N

North:

♠ KQ9

♥ 103

♦ AKQ106

♣ AQ3

South:

♠ A73

♥ AQJ872

♦ 52

♣ KJ

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>

Pass	4♥	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♥ <sup>3</sup>	Pass	6♥
------	-----------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 297

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6♥ S

North:

♠ —

♥ 97653

♦ K972

♣ AKQ10

South:

♠ AK9

♥ AQ42

♦ AQJ

♣ 963

West	North	East	South
			2NT

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

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

Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
------	------------------	------	-----------------

Pass	5♦	Pass	5♠ <sup>3</sup>
------	----	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Blackwood 0314, for ♥

2. A=0/5 or 3/5

3. ♥ queen and ♠ king

Board: 298

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ AK

♥ K8

♦ KJ976

♣ AQJ10

South:

♠ J54

♥ QJ964

♦ A103

♣ 86

West	North	East	South
	2NT	Pass	3♦

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

AP

## South hands (Practice Page)

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

Board: 295	♠ A43	The opponents are silent.
Dealer: S	♥ K92	
Vul: EW	♦ AJ10	You bid first.
HCP: 21	♣ AKQ3	

Board: 296	♠ A73	The opponents are silent.
Dealer: N	♥ AQJ872	
Vul: Both	♦ 52	Partner bids first.
HCP: 15	♣ KJ	

Board: 297	♠ AK9	The opponents are silent.
Dealer: S	♥ AQ42	
Vul: NS	♦ AQJ	You bid first.
HCP: 20	♣ 963	

Board: 298	♠ J54	The opponents are silent.
Dealer: N	♥ QJ964	
Vul: EW	♦ A103	Partner bids first.
HCP: 8	♣ 86	

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

Board: 295

Dealer: S

Vul: EW

North HCP: 12

South HCP: 21

Contract: 6♥ S

North:

♠ J5

♥ AQ8765

♦ KQ

♣ 1054

South:

♠ A43

♥ K92

♦ AJ10

♣ AKQ3

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

Board: 296

Dealer: N

Vul: Both

North HCP: 20

South HCP: 15

Contract: 6♥ N

North:

♠ KQ9

♥ 103

♦ AKQ106

♣ AQ3

South:

♠ A73

♥ AQJ872

♦ 52

♣ KJ

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>

Pass	4♥	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♥ <sup>3</sup>	Pass	6♥
------	-----------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 297

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6♥ S

North:

♠ —

♥ 97653

♦ K972

♣ AKQ10

South:

♠ AK9

♥ AQ42

♦ AQJ

♣ 963

West	North	East	South
			2NT

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

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

Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
------	------------------	------	-----------------

Pass	5♦	Pass	5♠ <sup>3</sup>
------	----	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Blackwood 0314, for ♥

2. A=0/5 or 3/5

3. ♥ queen and ♠ king

Board: 298

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ AK

♥ K8

♦ KJ976

♣ AQJ10

South:

♠ J54

♥ QJ964

♦ A103

♣ 86

West	North	East	South
	2NT	Pass	3♦

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

AP



## North hands (Practice Page)

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

Board: 299	♠ K4	The opponents are silent.
Dealer: S	♥ K10863	
Vul: Both	♦ 10975	Partner bids first.
HCP: 6	♣ 106	

Board: 300	♠ Q97	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: None	♦ AK5	You bid first.
HCP: 20	♣ K95	

Board: 301	♠ 654	The opponents are silent.
Dealer: S	♥ QJ10865	
Vul: EW	♦ K9	Partner bids first.
HCP: 10	♣ A4	

Board: 302	♠ AQ8	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: Both	♦ Q1082	You bid first.
HCP: 20	♣ AQJ	

Board: 303	♠ KJ32	The opponents are silent.
Dealer: S	♥ KQ9874	
Vul: None	♦ 9	Partner bids first.
HCP: 9	♣ 74	

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

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ AQ963				2NT
Vul: Both	♥ K10863	♥ AJ7	Pass	3♦	Pass	3♥
North HCP: 6	♦ 10975	♦ AK4	Pass	3NT	Pass	4♥
South HCP: 20	♣ 106	♣ Q3	AP			
Contract: 4♥ S						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ Q97	♠ AJ8543		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AKJ5	♥ 863	Pass	4♠	AP	
North HCP: 20	♦ AK5	♦ Q7	1. Texas			
South HCP: 9	♣ K95	♣ Q4				
Contract: 4♠ N						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ A32				2NT
Vul: EW	♥ QJ10865	♥ AK42	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ K9	♦ A107	Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
South HCP: 20	♣ A4	♣ KQ6	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=1/5 or 4/5			

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ J97542		2NT	Pass	3♥
Vul: Both	♥ AJ8	♥ Q9	Pass	3♠	Pass	4♠
North HCP: 20	♦ Q1082	♦ KJ	AP			
South HCP: 7	♣ AQJ	♣ 1065				
Contract: 4♠ N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ KJ32	♠ A7				2NT
Vul: None	♥ KQ9874	♥ AJ6	Pass	3♦	Pass	3♥
North HCP: 9	♦ 9	♦ AQJ	Pass	6♥	AP	
South HCP: 20	♣ 74	♣ A10985				
Contract: 6♥ S						

## South hands (Practice Page)

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

Board: 299	♠ AQ963	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: Both	♦ AK4	You bid first.
HCP: 20	♣ Q3	

Board: 300	♠ AJ8543	The opponents are silent.
Dealer: N	♥ 863	
Vul: None	♦ Q7	Partner bids first.
HCP: 9	♣ Q4	

Board: 301	♠ A32	The opponents are silent.
Dealer: S	♥ AK42	
Vul: EW	♦ A107	You bid first.
HCP: 20	♣ KQ6	

Board: 302	♠ J97542	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ KJ	Partner bids first.
HCP: 7	♣ 1065	

Board: 303	♠ A7	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: None	♦ AQJ	You bid first.
HCP: 20	♣ A10985	

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

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ AQ963				2NT
Vul: Both	♥ K10863	♥ AJ7	Pass	3♦	Pass	3♥
North HCP: 6	♦ 10975	♦ AK4	Pass	3NT	Pass	4♥
South HCP: 20	♣ 106	♣ Q3	AP			
Contract: 4♥ S						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ Q97	♠ AJ8543		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AKJ5	♥ 863	Pass	4♠	AP	
North HCP: 20	♦ AK5	♦ Q7	1. Texas			
South HCP: 9	♣ K95	♣ Q4				
Contract: 4♠ N						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ A32				2NT
Vul: EW	♥ QJ10865	♥ AK42	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ K9	♦ A107	Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
South HCP: 20	♣ A4	♣ KQ6	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=1/5 or 4/5			

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ J97542		2NT	Pass	3♥
Vul: Both	♥ AJ8	♥ Q9	Pass	3♠	Pass	4♠
North HCP: 20	♦ Q1082	♦ KJ	AP			
South HCP: 7	♣ AQJ	♣ 1065				
Contract: 4♠ N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ KJ32	♠ A7				2NT
Vul: None	♥ KQ9874	♥ AJ6	Pass	3♦	Pass	3♥
North HCP: 9	♦ 9	♦ AQJ	Pass	6♥	AP	
South HCP: 20	♣ 74	♣ A10985				
Contract: 6♥ S						

## North hands (Practice Page)

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

Board: 304     ♠ KJ105  
Dealer: N     ♥ AK7  
Vul: NS     ♦ KQ8  
HCP: 20     ♣ A74

The opponents are silent.

You bid first.

Board: 305     ♠ K108642  
Dealer: S     ♥ 9543  
Vul: Both     ♦ —  
HCP: 3     ♣ 843

East Doubles 4♥ if possible.

Partner bids first.

Board: 306     ♠ AK3  
Dealer: N     ♥ KJ3  
Vul: None     ♦ KQ85  
HCP: 20     ♣ A94

The opponents are silent.

You bid first.

Board: 307     ♠ K104  
Dealer: S     ♥ 108642  
Vul: NS     ♦ AK5  
HCP: 11     ♣ J7

The opponents are silent.

Partner bids first.

Board: 308     ♠ 54  
Dealer: N     ♥ K876  
Vul: EW     ♦ AK7  
HCP: 20     ♣ AKQJ

The opponents are silent.

You bid first.

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

Board: 304

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 4♥ N

North:

♠ KJ105

♥ AK7

♦ KQ8

♣ A74

South:

♠ Q72

♥ 1098642

♦ J

♣ KJ10

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

Board: 305

Dealer: S

Vul: Both

North HCP: 3

South HCP: 20

Contract: 4♠ S

North:

♠ K108642

♥ 9543

♦ —

♣ 843

South:

♠ AQ5

♥ J7

♦ AK742

♣ AQ7

West North East South

2NT

Pass 4♥<sup>1</sup> X 4♠

AP

1. Texas

Board: 306

Dealer: N

Vul: None

North HCP: 20

South HCP: 6

Contract: 4♠ N

North:

♠ AK3

♥ KJ3

♦ KQ85

♣ A94

South:

♠ J10542

♥ Q92

♦ 2

♣ K1053

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♠ AP

Board: 307

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ K104

♥ 108642

♦ AK5

♣ J7

South:

♠ A82

♥ AKQJ

♦ 109

♣ AQ94

West North East South

2NT

Pass 3♦ Pass 3NT<sup>1</sup>

Pass 4NT<sup>2</sup> Pass 6♥

AP

1. Extended acceptance after NT

2. Quantitative 4NT

Board: 308

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6♠ N

North:

♠ 54

♥ K876

♦ AK7

♣ AKQJ

South:

♠ AK9732

♥ A95

♦ J62

♣ 4

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♥<sup>3</sup> Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

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

## South hands (Practice Page)

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

Board: 304	♠ Q72	The opponents are silent.
Dealer: N	♥ 1098642	
Vul: NS	♦ J	Partner bids first.
HCP: 7	♣ KJ10	
Board: 305	♠ AQ5	East Doubles 4♥ if possible.
Dealer: S	♥ J7	
Vul: Both	♦ AK742	You bid first.
HCP: 20	♣ AQ7	
Board: 306	♠ J10542	The opponents are silent.
Dealer: N	♥ Q92	
Vul: None	♦ 2	Partner bids first.
HCP: 6	♣ K1053	
Board: 307	♠ A82	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: NS	♦ 109	You bid first.
HCP: 20	♣ AQ94	
Board: 308	♠ AK9732	The opponents are silent.
Dealer: N	♥ A95	
Vul: EW	♦ J62	Partner bids first.
HCP: 12	♣ 4	

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

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ KJ105	♠ Q72		2NT	Pass	3♦
Vul: NS	♥ AK7	♥ 1098642	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQ8	♦ J	AP			
South HCP: 7	♣ A74	♣ KJ10				
Contract: 4♥ N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ K108642	♠ AQ5				2NT
Vul: Both	♥ 9543	♥ J7	Pass	4♥ <sup>1</sup>	X	4♠
North HCP: 3	♦ —	♦ AK742	AP			
South HCP: 20	♣ 843	♣ AQ7	1. Texas			
Contract: 4♠ S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ J10542		2NT	Pass	3♥
Vul: None	♥ KJ3	♥ Q92	Pass	3♠	Pass	3NT
North HCP: 20	♦ KQ85	♦ 2	Pass	4♠	AP	
South HCP: 6	♣ A94	♣ K1053				
Contract: 4♠ N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ K104	♠ A82				2NT
Vul: NS	♥ 108642	♥ AKQJ	Pass	3♦	Pass	3NT <sup>1</sup>
North HCP: 11	♦ AK5	♦ 109	Pass	4NT <sup>2</sup>	Pass	6♥
South HCP: 20	♣ J7	♣ AQ94	AP			
Contract: 6♥ S			1. Extended acceptance after NT			
			2. Quantitative 4NT			

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ AK9732		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ K876	♥ A95	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK7	♦ J62	Pass	5♥ <sup>3</sup>	Pass	6♠
South HCP: 12	♣ AKQJ	♣ 4	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=2/5 or 5/5, Q(S)=0			



## North hands (Practice Page)

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

Board: 309	♠ AQJ84	East Doubles 3♥ if possible.
Dealer: S	♥ 873	
Vul: None	♦ 7	Partner bids first.
HCP: 11	♣ A972	

Board: 310	♠ AQ5	The opponents are silent.
Dealer: N	♥ K3	
Vul: Both	♦ AK104	You bid first.
HCP: 20	♣ A1083	

Board: 311	♠ 10963	The opponents are silent.
Dealer: S	♥ K109543	
Vul: NS	♦ 4	Partner bids first.
HCP: 3	♣ 84	

Board: 312	♠ AK	The opponents are silent.
Dealer: N	♥ A107	
Vul: EW	♦ A765	You bid first.
HCP: 20	♣ KQ84	

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

Board: 309

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ AQJ84

♥ 873

♦ 7

♣ A972

South:

♠ K1062

♥ KJ

♦ AK96

♣ KQJ

West North East South

2NT

Pass 3♥ X 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♦<sup>3</sup>

Pass 4♥<sup>4</sup> Pass 4♠

Pass 4NT<sup>5</sup> Pass 5♥<sup>6</sup>

Pass 6♠ AP

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

Board: 310

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 4♥ N

North:

♠ AQ5

♥ K3

♦ AK104

♣ A1083

South:

♠ KJ

♥ AJ9762

♦ J3

♣ 964

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 311

Dealer: S

Vul: NS

North HCP: 3

South HCP: 20

Contract: 4♥ S

North:

♠ 10963

♥ K109543

♦ 4

♣ 84

South:

♠ AQ842

♥ AQJ

♦ K87

♣ KJ

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

AP

1. Texas

Board: 312

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ AK

♥ A107

♦ A765

♣ KQ84

South:

♠ QJ9654

♥ K854

♦ J32

♣ —

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

## South hands (Practice Page)

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

Board: 309	♠ K1062	East Doubles 3♥ if possible.
Dealer: S	♥ KJ	
Vul: None	♦ AK96	
HCP: 20	♣ KQJ	You bid first.

Board: 310	♠ KJ	The opponents are silent.
Dealer: N	♥ AJ9762	
Vul: Both	♦ J3	
HCP: 10	♣ 964	Partner bids first.

Board: 311	♠ AQ842	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ K87	
HCP: 20	♣ KJ	You bid first.

Board: 312	♠ QJ9654	The opponents are silent.
Dealer: N	♥ K854	
Vul: EW	♦ J32	
HCP: 7	♣ —	Partner bids first.

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

Board: 309

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ AQJ84

♥ 873

♦ 7

♣ A972

South:

♠ K1062

♥ KJ

♦ AK96

♣ KQJ

West North East South

2NT

Pass 3♥ X 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♦<sup>3</sup>

Pass 4♥<sup>4</sup> Pass 4♠

Pass 4NT<sup>5</sup> Pass 5♥<sup>6</sup>

Pass 6♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

5. Blackwood 0314, for ♠

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

Board: 310

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 4♥ N

North:

♠ AQ5

♥ K3

♦ AK104

♣ A1083

South:

♠ KJ

♥ AJ9762

♦ J3

♣ 964

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 311

Dealer: S

Vul: NS

North HCP: 3

South HCP: 20

Contract: 4♥ S

North:

♠ 10963

♥ K109543

♦ 4

♣ 84

South:

♠ AQ842

♥ AQJ

♦ K87

♣ KJ

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

AP

1. Texas

Board: 312

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ AK

♥ A107

♦ A765

♣ KQ84

South:

♠ QJ9654

♥ K854

♦ J32

♣ —

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

## North hands (Practice Page)

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

Board: 313	♠ 109	The opponents are silent.
Dealer: S	♥ Q10984	
Vul: Both	♦ K432	Partner bids first.
HCP: 9	♣ A7	

Board: 314	♠ 106	The opponents are silent.
Dealer: N	♥ AK63	
Vul: None	♦ KQ8	You bid first.
HCP: 20	♣ AKJ10	

Board: 315	♠ AQ952	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: Both	♦ 52	Partner bids first.
HCP: 12	♣ 1052	

Board: 316	♠ AK8	The opponents are silent.
Dealer: N	♥ K72	
Vul: None	♦ AK3	You bid first.
HCP: 20	♣ K1076	

Board: 317	♠ 874	The opponents are silent.
Dealer: S	♥ 108654	
Vul: NS	♦ AJ10	Partner bids first.
HCP: 6	♣ J3	

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

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ A54				2NT
Vul: Both	♥ Q10984	♥ AKJ2	Pass	3♦	Pass	3♥
North HCP: 9	♦ K432	♦ AQ10	Pass	4♥	AP	
South HCP: 21	♣ A7	♣ QJ9				
Contract: 4♥ S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ AKQ92		2NT	Pass	3♥
Vul: None	♥ AK63	♥ 954	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ KQ8	♦ 1064	Pass	6NT	AP	
South HCP: 11	♣ AKJ10	♣ Q9				
Contract: 6N N			1. Quantitative 4NT			

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ AQ952	♠ K3				2NT
Vul: Both	♥ AQ6	♥ K953	Pass	3♥	Pass	3♠
North HCP: 12	♦ 52	♦ AK83	Pass	6NT	AP	
South HCP: 20	♣ 1052	♣ AK4				
Contract: 6N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 63		2NT	Pass	3♦
Vul: None	♥ K72	♥ Q10984	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK3	♦ Q1092	Pass	4♥	AP	
South HCP: 6	♣ K1076	♣ Q5				
Contract: 4♥ N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ KQJ9				2NT
Vul: NS	♥ 108654	♥ AK9	Pass	3♦	Pass	3♥
North HCP: 6	♦ AJ10	♦ K4	Pass	3NT	Pass	4♥
South HCP: 20	♣ J3	♣ A1098	AP			
Contract: 4♥ S						

## South hands (Practice Page)

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

Board: 313	♠ A54	The opponents are silent.
Dealer: S	♥ AKJ2	
Vul: Both	♦ AQ10	You bid first.
HCP: 21	♣ QJ9	

Board: 314	♠ AKQ92	The opponents are silent.
Dealer: N	♥ 954	
Vul: None	♦ 1064	Partner bids first.
HCP: 11	♣ Q9	

Board: 315	♠ K3	The opponents are silent.
Dealer: S	♥ K953	
Vul: Both	♦ AK83	You bid first.
HCP: 20	♣ AK4	

Board: 316	♠ 63	The opponents are silent.
Dealer: N	♥ Q10984	
Vul: None	♦ Q1092	Partner bids first.
HCP: 6	♣ Q5	

Board: 317	♠ KQJ9	The opponents are silent.
Dealer: S	♥ AK9	
Vul: NS	♦ K4	You bid first.
HCP: 20	♣ A1098	

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

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ A54				2NT
Vul: Both	♥ Q10984	♥ AKJ2	Pass	3♦	Pass	3♥
North HCP: 9	♦ K432	♦ AQ10	Pass	4♥	AP	
South HCP: 21	♣ A7	♣ QJ9				
Contract: 4♥ S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ AKQ92		2NT	Pass	3♥
Vul: None	♥ AK63	♥ 954	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ KQ8	♦ 1064	Pass	6NT	AP	
South HCP: 11	♣ AKJ10	♣ Q9				
Contract: 6N N			1. Quantitative 4NT			

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ AQ952	♠ K3				2NT
Vul: Both	♥ AQ6	♥ K953	Pass	3♥	Pass	3♠
North HCP: 12	♦ 52	♦ AK83	Pass	6NT	AP	
South HCP: 20	♣ 1052	♣ AK4				
Contract: 6N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 63		2NT	Pass	3♦
Vul: None	♥ K72	♥ Q10984	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK3	♦ Q1092	Pass	4♥	AP	
South HCP: 6	♣ K1076	♣ Q5				
Contract: 4♥ N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ KQJ9				2NT
Vul: NS	♥ 108654	♥ AK9	Pass	3♦	Pass	3♥
North HCP: 6	♦ AJ10	♦ K4	Pass	3NT	Pass	4♥
South HCP: 20	♣ J3	♣ A1098	AP			
Contract: 4♥ S						



## North hands (Practice Page)

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

Board: 318	♠ AKQ	The opponents are silent.
Dealer: N	♥ Q1076	
Vul: Both	♦ AQ5	You bid first.
HCP: 20	♣ K86	

Board: 319	♠ K10976	The opponents are silent.
Dealer: S	♥ A63	
Vul: None	♦ KJ8	Partner bids first.
HCP: 11	♣ 105	

Board: 320	♠ KQJ86	The opponents are silent.
Dealer: N	♥ A2	
Vul: NS	♦ AK2	You bid first.
HCP: 20	♣ K97	

Board: 321	♠ KJ1053	The opponents are silent.
Dealer: S	♥ Q8	
Vul: None	♦ Q52	Partner bids first.
HCP: 9	♣ J83	

Board: 322	♠ AQ62	The opponents are silent.
Dealer: N	♥ A8	
Vul: NS	♦ AK94	You bid first.
HCP: 20	♣ K103	

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

Board: 318

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 4♠ N

North:

♠ AKQ  
♥ Q1076  
♦ AQ5  
♣ K86

South:

♠ J95432  
♥ A85  
♦ J932  
♣ —

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	
1. Texas			

Board: 319

Dealer: S

Vul: None

North HCP: 11

South HCP: 21

Contract: 6♠ S

North:

♠ K10976  
♥ A63  
♦ KJ8  
♣ 105

South:

♠ AQ4  
♥ KQJ  
♦ AQ72  
♣ K96

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

Board: 320

Dealer: N

Vul: NS

North HCP: 20

South HCP: 13

Contract: 6♥ N

North:

♠ KQJ86  
♥ A2  
♦ AK2  
♣ K97

South:

♠ A  
♥ KQJ863  
♦ 1083  
♣ QJ3

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

Board: 321

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 4♠ S

North:

♠ KJ1053  
♥ Q8  
♦ Q52  
♣ J83

South:

♠ A72  
♥ AK7  
♦ A96  
♣ KQ65

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

Board: 322

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 4♥ N

North:

♠ AQ62  
♥ A8  
♦ AK94  
♣ K103

South:

♠ 98  
♥ QJ10743  
♦ 10862  
♣ J

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

## South hands (Practice Page)

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

Board: 318	♠ J95432	The opponents are silent.
Dealer: N	♥ A85	
Vul: Both	♦ J932	Partner bids first.
HCP: 6	♣ —	

Board: 319	♠ AQ4	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: None	♦ AQ72	You bid first.
HCP: 21	♣ K96	

Board: 320	♠ A	The opponents are silent.
Dealer: N	♥ KQJ863	
Vul: NS	♦ 1083	Partner bids first.
HCP: 13	♣ QJ3	

Board: 321	♠ A72	The opponents are silent.
Dealer: S	♥ AK7	
Vul: None	♦ A96	You bid first.
HCP: 20	♣ KQ65	

Board: 322	♠ 98	The opponents are silent.
Dealer: N	♥ QJ10743	
Vul: NS	♦ 10862	Partner bids first.
HCP: 4	♣ J	

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

Board: 318

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 4♠ N

North:

♠ AKQ  
♥ Q1076  
♦ AQ5  
♣ K86

South:

♠ J95432  
♥ A85  
♦ J932  
♣ —

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ AP

1. Texas

Board: 319

Dealer: S

Vul: None

North HCP: 11

South HCP: 21

Contract: 6♠ S

North:

♠ K10976  
♥ A63  
♦ KJ8  
♣ 105

South:

♠ AQ4  
♥ KQJ  
♦ AQ72  
♣ K96

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT<sup>1</sup> Pass 6♠

AP

1. Quantitative 4NT

Board: 320

Dealer: N

Vul: NS

North HCP: 20

South HCP: 13

Contract: 6♥ N

North:

♠ KQJ86  
♥ A2  
♦ AK2  
♣ K97

South:

♠ A  
♥ KQJ863  
♦ 1083  
♣ QJ3

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♥<sup>3</sup> Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 321

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 4♠ S

North:

♠ KJ1053  
♥ Q8  
♦ Q52  
♣ J83

South:

♠ A72  
♥ AK7  
♦ A96  
♣ KQ65

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

Board: 322

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 4♥ N

North:

♠ AQ62  
♥ A8  
♦ AK94  
♣ K103

South:

♠ 98  
♥ QJ10743  
♦ 10862  
♣ J

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

## North hands (Practice Page)

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

Board: 323	♠ Q52	The opponents are silent.
Dealer: S	♥ J9852	
Vul: EW	♦ A9	Partner bids first.
HCP: 12	♣ AJ7	

Board: 324	♠ AK106	The opponents are silent.
Dealer: N	♥ K965	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ K96	

Board: 325	♠ AQ	The opponents are silent.
Dealer: S	♥ 95432	
Vul: EW	♦ KQ85	Partner bids first.
HCP: 12	♣ J3	

Board: 326	♠ K8	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ AQ652	You bid first.
HCP: 20	♣ AQ76	

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

Board: 323

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6♥ S

North:

♠ Q52

♥ J9852

♦ A9

♣ AJ7

South:

♠ AK93

♥ AK43

♦ KJ4

♣ Q10

West North East South

2NT

Pass 3♦ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♥

Pass 4NT<sup>3</sup> Pass 5♣<sup>4</sup>

Pass 5♦ Pass 5♥<sup>5</sup>

Pass 6♥ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

5. no ♥ queen

Board: 324

Dealer: N

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6♠ S

North:

♠ AK106

♥ K965

♦ AK

♣ K96

South:

♠ QJ843

♥ A102

♦ 7

♣ AQ75

West North East South

2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 6♠

AP

1. Extended acceptance after NT

Board: 325

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6♥ S

North:

♠ AQ

♥ 95432

♦ KQ85

♣ J3

South:

♠ K2

♥ AQ10

♦ A64

♣ AK1074

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4NT<sup>1</sup> Pass 6♥

AP

1. Quantitative 4NT

Board: 326

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ K8

♥ KQ

♦ AQ652

♣ AQ76

South:

♠ 9

♥ A109873

♦ K8

♣ K1043

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6NT

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

## South hands (Practice Page)

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

Board: 323	♠ AK93	The opponents are silent.
Dealer: S	♥ AK43	
Vul: EW	♦ KJ4	You bid first.
HCP: 20	♣ Q10	

Board: 324	♠ QJ843	The opponents are silent.
Dealer: N	♥ A102	
Vul: Both	♦ 7	Partner bids first.
HCP: 13	♣ AQ75	

Board: 325	♠ K2	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: EW	♦ A64	You bid first.
HCP: 20	♣ AK1074	

Board: 326	♠ 9	The opponents are silent.
Dealer: N	♥ A109873	
Vul: Both	♦ K8	Partner bids first.
HCP: 10	♣ K1043	

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

Board: 323

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6♥ S

North:

♠ Q52

♥ J9852

♦ A9

♣ AJ7

South:

♠ AK93

♥ AK43

♦ KJ4

♣ Q10

West North East South

2NT

Pass 3♦ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♥

Pass 4NT<sup>3</sup> Pass 5♣<sup>4</sup>

Pass 5♦ Pass 5♥<sup>5</sup>

Pass 6♥ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

5. no ♥ queen

Board: 324

Dealer: N

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6♠ S

North:

♠ AK106

♥ K965

♦ AK

♣ K96

South:

♠ QJ843

♥ A102

♦ 7

♣ AQ75

West North East South

2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 6♠

AP

1. Extended acceptance after NT

Board: 325

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6♥ S

North:

♠ AQ

♥ 95432

♦ KQ85

♣ J3

South:

♠ K2

♥ AQ10

♦ A64

♣ AK1074

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4NT<sup>1</sup> Pass 6♥

AP

1. Quantitative 4NT

Board: 326

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ K8

♥ KQ

♦ AQ652

♣ AQ76

South:

♠ 9

♥ A109873

♦ K8

♣ K1043

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6NT

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5



## North hands (Practice Page)

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

Board: 327	♠ 85	The opponents are silent.
Dealer: S	♥ J8642	
Vul: None	♦ J9	Partner bids first.
HCP: 6	♣ KJ106	

Board: 328	♠ KQ963	The opponents are silent.
Dealer: N	♥ AK6	
Vul: EW	♦ Q5	You bid first.
HCP: 21	♣ AK2	

Board: 329	♠ Q65	The opponents are silent.
Dealer: S	♥ K98652	
Vul: None	♦ J5	Partner bids first.
HCP: 8	♣ Q8	

Board: 330	♠ K107	The opponents are silent.
Dealer: N	♥ Q3	
Vul: NS	♦ AKQ65	You bid first.
HCP: 20	♣ AQ2	

Board: 331	♠ K10653	The opponents are silent.
Dealer: S	♥ 86	
Vul: Both	♦ K97	Partner bids first.
HCP: 6	♣ 843	

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

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ AQ742				2NT
Vul: None	♥ J8642	♥ KQ3	Pass	3♦	Pass	3♥
North HCP: 6	♦ J9	♦ KQ2	Pass	3NT	Pass	4♥
South HCP: 20	♣ KJ106	♣ A9	AP			
Contract: 4♥ S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ KQ963	♠ AJ872		2NT	Pass	3♥
Vul: EW	♥ AK6	♥ 87	Pass	3NT <sup>1</sup>	Pass	6♣
North HCP: 21	♦ Q5	♦ AK6	AP			
South HCP: 14	♣ AK2	♣ Q76				
Contract: 6♠ S						

1. Extended acceptance after NT

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ AK3				2NT
Vul: None	♥ K98652	♥ AJ4	Pass	3♦	Pass	3♥
North HCP: 8	♦ J5	♦ A874	Pass	4♥	AP	
South HCP: 20	♣ Q8	♣ A103				
Contract: 4♥ S						

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ K107	♠ A82		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ Q3	♥ AK10976	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKQ65	♦ 42	Pass	5♠ <sup>3</sup>	Pass	7♥
South HCP: 14	♣ AQ2	♣ K10	AP			
Contract: 7♥ N						

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

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ K10653	♠ AJ8				2NT
Vul: Both	♥ 86	♥ AQ1073	Pass	3♥	Pass	3♠
North HCP: 6	♦ K97	♦ J4	Pass	3NT	Pass	4♣
South HCP: 20	♣ 843	♣ AKJ	AP			
Contract: 4♠ S						

## South hands (Practice Page)

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

Board: 327	♠ AQ742	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: None	♦ KQ2	You bid first.
HCP: 20	♣ A9	

Board: 328	♠ AJ872	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ AK6	Partner bids first.
HCP: 14	♣ Q76	

Board: 329	♠ AK3	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: None	♦ A874	You bid first.
HCP: 20	♣ A103	

Board: 330	♠ A82	The opponents are silent.
Dealer: N	♥ AK10976	
Vul: NS	♦ 42	Partner bids first.
HCP: 14	♣ K10	

Board: 331	♠ AJ8	The opponents are silent.
Dealer: S	♥ AQ1073	
Vul: Both	♦ J4	You bid first.
HCP: 20	♣ AKJ	

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

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ AQ742				2NT
Vul: None	♥ J8642	♥ KQ3	Pass	3♦	Pass	3♥
North HCP: 6	♦ J9	♦ KQ2	Pass	3NT	Pass	4♥
South HCP: 20	♣ KJ106	♣ A9	AP			
Contract: 4♥ S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ KQ963	♠ AJ872		2NT	Pass	3♥
Vul: EW	♥ AK6	♥ 87	Pass	3NT <sup>1</sup>	Pass	6♠
North HCP: 21	♦ Q5	♦ AK6	AP			
South HCP: 14	♣ AK2	♣ Q76				
Contract: 6♠ S						

1. Extended acceptance after NT

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ AK3				2NT
Vul: None	♥ K98652	♥ AJ4	Pass	3♦	Pass	3♥
North HCP: 8	♦ J5	♦ A874	Pass	4♥	AP	
South HCP: 20	♣ Q8	♣ A103				
Contract: 4♥ S						

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ K107	♠ A82		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ Q3	♥ AK10976	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKQ65	♦ 42	Pass	5♠ <sup>3</sup>	Pass	7♥
South HCP: 14	♣ AQ2	♣ K10	AP			
Contract: 7♥ N						

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

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ K10653	♠ AJ8				2NT
Vul: Both	♥ 86	♥ AQ1073	Pass	3♥	Pass	3♠
North HCP: 6	♦ K97	♦ J4	Pass	3NT	Pass	4♠
South HCP: 20	♣ 843	♣ AKJ	AP			
Contract: 4♠ S						

## North hands (Practice Page)

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

Board: 332	♠ A2	East Doubles Pass if possible.
Dealer: N	♥ A109	
Vul: None	♦ QJ83	You bid first.
HCP: 20	♣ AKQ6	

Board: 333	♠ AKQ943	The opponents are silent.
Dealer: S	♥ 2	
Vul: NS	♦ J2	Partner bids first.
HCP: 12	♣ Q843	

Board: 334	♠ 106	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: EW	♦ AQJ72	You bid first.
HCP: 20	♣ AKJ	

Board: 335	♠ QJ1062	The opponents are silent.
Dealer: S	♥ 85	
Vul: NS	♦ A84	Partner bids first.
HCP: 8	♣ J74	

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

Board: 332  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 10  
Contract: 6♠X N

North:  
♠ A2  
♥ A109  
♦ QJ83  
♣ AKQ6

South:  
♠ K97643  
♥ K7  
♦ A1054  
♣ 9

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

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

Board: 333  
Dealer: S  
Vul: NS  
North HCP: 12  
South HCP: 20  
Contract: 6♠ S

North:  
♠ AKQ943  
♥ 2  
♦ J2  
♣ Q843

South:  
♠ J8  
♥ KJ87  
♦ AK7  
♣ AKJ2

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

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

Board: 334  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 14  
Contract: 6N N

North:  
♠ 106  
♥ KQ9  
♦ AQJ72  
♣ AKJ

South:  
♠ KQJ93  
♥ AJ2  
♦ K8  
♣ 865

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

Board: 335  
Dealer: S  
Vul: NS  
North HCP: 8  
South HCP: 20  
Contract: 4♠ S

North:  
♠ QJ1062  
♥ 85  
♦ A84  
♣ J74

South:  
♠ A43  
♥ A63  
♦ KQ  
♣ AK965

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

## South hands (Practice Page)

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

Board: 332	♠ K97643	East Doubles Pass if possible.
Dealer: N	♥ K7	
Vul: None	♦ A1054	Partner bids first.
HCP: 10	♣ 9	

Board: 333	♠ J8	The opponents are silent.
Dealer: S	♥ KJ87	
Vul: NS	♦ AK7	You bid first.
HCP: 20	♣ AKJ2	

Board: 334	♠ KQJ93	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: EW	♦ K8	Partner bids first.
HCP: 14	♣ 865	

Board: 335	♠ A43	The opponents are silent.
Dealer: S	♥ A63	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ AK965	

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

Board: 332  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 10  
Contract: 6♠X N

North:  
♠ A2  
♥ A109  
♦ QJ83  
♣ AKQ6

South:  
♠ K97643  
♥ K7  
♦ A1054  
♣ 9

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

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

Board: 333  
Dealer: S  
Vul: NS  
North HCP: 12  
South HCP: 20  
Contract: 6♠ S

North:  
♠ AKQ943  
♥ 2  
♦ J2  
♣ Q843

South:  
♠ J8  
♥ KJ87  
♦ AK7  
♣ AKJ2

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

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

Board: 334  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 14  
Contract: 6N N

North:  
♠ 106  
♥ KQ9  
♦ AQJ72  
♣ AKJ

South:  
♠ KQJ93  
♥ AJ2  
♦ K8  
♣ 865

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

Board: 335  
Dealer: S  
Vul: NS  
North HCP: 8  
South HCP: 20  
Contract: 4♠ S

North:  
♠ QJ1062  
♥ 85  
♦ A84  
♣ J74

South:  
♠ A43  
♥ A63  
♦ KQ  
♣ AK965

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



## North hands (Practice Page)

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

Board: 336	♠ AQ865	The opponents are silent.
Dealer: N	♥ 95	
Vul: EW	♦ KQ6	You bid first.
HCP: 20	♣ AKQ	

Board: 337	♠ 1062	The opponents are silent.
Dealer: S	♥ QJ1062	
Vul: Both	♦ 94	Partner bids first.
HCP: 10	♣ AK6	

Board: 338	♠ A75	The opponents are silent.
Dealer: N	♥ AQJ97	
Vul: NS	♦ A6	You bid first.
HCP: 21	♣ KQJ	

Board: 339	♠ QJ10542	The opponents are silent.
Dealer: S	♥ AQ65	
Vul: EW	♦ 8	Partner bids first.
HCP: 9	♣ 109	

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

Board: 336  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 11  
 Contract: 6N N

North:  
 ♠ AQ865  
 ♥ 95  
 ♦ KQ6  
 ♣ AKQ

South:  
 ♠ 102  
 ♥ AK1076  
 ♦ A107  
 ♣ 432

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

Board: 337  
 Dealer: S  
 Vul: Both  
 North HCP: 10  
 South HCP: 20  
 Contract: 5♥ S

North:  
 ♠ 1062  
 ♥ QJ1062  
 ♦ 94  
 ♣ AK6

South:  
 ♠ AKQJ  
 ♥ A984  
 ♦ K87  
 ♣ QJ

West	North	East	South
			2NT
Pass	3♦	Pass	3NT <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4♥
Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
AP			
1. Extended acceptance after NT			
2. Cue bid, a ♣ stopper			
3. Blackwood 0314, for ♥			
4. A=2/5 or 5/5, Q(H)=0			

Board: 338  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 11  
 Contract: 7♥ N

North:  
 ♠ A75  
 ♥ AQJ97  
 ♦ A6  
 ♣ KQJ

South:  
 ♠ J10  
 ♥ K10543  
 ♦ K4  
 ♣ A652

West	North	East	South
	2NT	Pass	3♦
Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	4♥	Pass	4NT <sup>3</sup>
Pass	5♣ <sup>4</sup>	Pass	5♦
Pass	6♣ <sup>5</sup>	Pass	7♥
AP			
1. Extended acceptance after NT			
2. Cue bid, a ♣ stopper			
3. Blackwood 0314, for ♥			
4. A=0/5 or 3/5			
5. ♥ queen and ♣ king			

Board: 339

Dealer: S

Vul: EW

North HCP: 9

South HCP: 21

Contract: 6♠ S

North:

♠ QJ10542

♥ AQ65

♦ 8

♣ 109

South:

♠ AK93

♥ KJ

♦ AQ94

♣ A76

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
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Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
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Pass	6♠	AP	
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1. Texas

2. Blackwood 0314, for ♠

3. A=1/5 or 4/5

## South hands (Practice Page)

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

Board: 336	♠ 102	The opponents are silent.
Dealer: N	♥ AK1076	
Vul: EW	♦ A107	Partner bids first.
HCP: 11	♣ 432	

Board: 337	♠ AKQJ	The opponents are silent.
Dealer: S	♥ A984	
Vul: Both	♦ K87	You bid first.
HCP: 20	♣ QJ	

Board: 338	♠ J10	The opponents are silent.
Dealer: N	♥ K10543	
Vul: NS	♦ K4	Partner bids first.
HCP: 11	♣ A652	

Board: 339	♠ AK93	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ AQ94	You bid first.
HCP: 21	♣ A76	

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

Board: 336  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 11  
 Contract: 6N N

North:  
 ♠ AQ865  
 ♥ 95  
 ♦ KQ6  
 ♣ AKQ

South:  
 ♠ 102  
 ♥ AK1076  
 ♦ A107  
 ♣ 432

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

Board: 337  
 Dealer: S  
 Vul: Both  
 North HCP: 10  
 South HCP: 20  
 Contract: 5♥ S

North:  
 ♠ 1062  
 ♥ QJ1062  
 ♦ 94  
 ♣ AK6

South:  
 ♠ AKQJ  
 ♥ A984  
 ♦ K87  
 ♣ QJ

West	North	East	South
			2NT
Pass	3♦	Pass	3NT <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4♥
Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
AP			
1. Extended acceptance after NT			
2. Cue bid, a ♣ stopper			
3. Blackwood 0314, for ♥			
4. A=2/5 or 5/5, Q(H)=0			

Board: 338  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 11  
 Contract: 7♥ N

North:  
 ♠ A75  
 ♥ AQJ97  
 ♦ A6  
 ♣ KQJ

South:  
 ♠ J10  
 ♥ K10543  
 ♦ K4  
 ♣ A652

West	North	East	South
	2NT	Pass	3♦
Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	4♥	Pass	4NT <sup>3</sup>
Pass	5♣ <sup>4</sup>	Pass	5♦
Pass	6♣ <sup>5</sup>	Pass	7♥
AP			
1. Extended acceptance after NT			
2. Cue bid, a ♣ stopper			
3. Blackwood 0314, for ♥			
4. A=0/5 or 3/5			
5. ♥ queen and ♣ king			

Board: 339

Dealer: S

Vul: EW

North HCP: 9

South HCP: 21

Contract: 6♠ S

North:

♠ QJ10542

♥ AQ65

♦ 8

♣ 109

South:

♠ AK93

♥ KJ

♦ AQ94

♣ A76

West	North	East	South
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2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
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Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
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Pass	6♠	AP	
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1. Texas

2. Blackwood 0314, for ♠

3. A=1/5 or 4/5

## North hands (Practice Page)

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

Board: 340	♠ KJ7	The opponents are silent.
Dealer: N	♥ A65	
Vul: Both	♦ AKQ76	You bid first.
HCP: 20	♣ K9	

Board: 341	♠ —	The opponents are silent.
Dealer: S	♥ J10832	
Vul: None	♦ 9652	Partner bids first.
HCP: 6	♣ AJ103	

Board: 342	♠ A4	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: EW	♦ KQ108	You bid first.
HCP: 21	♣ K98	

Board: 343	♠ J8732	The opponents are silent.
Dealer: S	♥ 75	
Vul: Both	♦ Q2	Partner bids first.
HCP: 8	♣ KQ96	

Board: 344	♠ AQ7	The opponents are silent.
Dealer: N	♥ QJ	
Vul: None	♦ AJ2	You bid first.
HCP: 20	♣ AQ1098	

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

Board: 340			West	North	East	South
Dealer: N				2NT	Pass	3♥
Vul: Both	North:	South:	Pass	3♠	Pass	3NT
North HCP: 20	♠ KJ7	♠ A10964	Pass	4♠	Pass	4NT <sup>1</sup>
South HCP: 10	♥ A65	♥ 4	Pass	5♣ <sup>2</sup>	Pass	5♦
Contract: 6♠ N	♦ AKQ76	♦ 1054	Pass	5♠ <sup>3</sup>	Pass	6♠
	♣ K9	♣ AQ83	AP			
			1. Blackwood 0314, for ♠			
			2. A=0/5 or 3/5			
			3. no ♠ queen			

Board: 341			West	North	East	South
Dealer: S						2NT
Vul: None	North:	South:	Pass	3♦	Pass	3♥
North HCP: 6	♠ —	♠ AQ98	Pass	3NT	Pass	4♥
South HCP: 21	♥ J10832	♥ AK5	AP			
Contract: 4♥ S	♦ 9652	♦ AKJ				
	♣ AJ103	♣ 765				

Board: 342			West	North	East	South
Dealer: N				2NT	Pass	3♥
Vul: EW	North:	South:	Pass	3♠	Pass	4♠
North HCP: 21	♠ A4	♠ Q98732	AP			
South HCP: 5	♥ AKQ6	♥ 82				
Contract: 4♠ N	♦ KQ108	♦ J2				
	♣ K98	♣ Q104				

Board: 343			West	North	East	South
Dealer: S						2NT
Vul: Both	North:	South:	Pass	3♥	Pass	3♠
North HCP: 8	♠ J8732	♠ AK94	Pass	3NT	Pass	4♠
South HCP: 20	♥ 75	♥ AJ64	AP			
Contract: 4♠ S	♦ Q2	♦ K10				
	♣ KQ96	♣ AJ10				

Board: 344			West	North	East	South
Dealer: N				2NT	Pass	3♦
Vul: None	North:	South:	Pass	3♥	Pass	4♥
North HCP: 20	♠ AQ7	♠ 10986	AP			
South HCP: 5	♥ QJ	♥ K98643				
Contract: 4♥ N	♦ AJ2	♦ Q10				
	♣ AQ1098	♣ 3				



## South hands (Practice Page)

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

Board: 340	♠ A10964	The opponents are silent.
Dealer: N	♥ 4	
Vul: Both	♦ 1054	Partner bids first.
HCP: 10	♣ AQ83	

Board: 341	♠ AQ98	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ AKJ	You bid first.
HCP: 21	♣ 765	

Board: 342	♠ Q98732	The opponents are silent.
Dealer: N	♥ 82	
Vul: EW	♦ J2	Partner bids first.
HCP: 5	♣ Q104	

Board: 343	♠ AK94	The opponents are silent.
Dealer: S	♥ AJ64	
Vul: Both	♦ K10	You bid first.
HCP: 20	♣ AJ10	

Board: 344	♠ 10986	The opponents are silent.
Dealer: N	♥ K98643	
Vul: None	♦ Q10	Partner bids first.
HCP: 5	♣ 3	

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

Board: 340			West	North	East	South
Dealer: N				2NT	Pass	3♥
Vul: Both	North:	South:	Pass	3♠	Pass	3NT
North HCP: 20	♠ KJ7	♠ A10964	Pass	4♠	Pass	4NT <sup>1</sup>
South HCP: 10	♥ A65	♥ 4	Pass	5♣ <sup>2</sup>	Pass	5♦
Contract: 6♠ N	♦ AKQ76	♦ 1054	Pass	5♠ <sup>3</sup>	Pass	6♠
	♣ K9	♣ AQ83	AP			
			1. Blackwood 0314, for ♠			
			2. A=0/5 or 3/5			
			3. no ♠ queen			

Board: 341			West	North	East	South
Dealer: S						2NT
Vul: None	North:	South:	Pass	3♦	Pass	3♥
North HCP: 6	♠ —	♠ AQ98	Pass	3NT	Pass	4♥
South HCP: 21	♥ J10832	♥ AK5	AP			
Contract: 4♥ S	♦ 9652	♦ AKJ				
	♣ AJ103	♣ 765				

Board: 342			West	North	East	South
Dealer: N				2NT	Pass	3♥
Vul: EW	North:	South:	Pass	3♠	Pass	4♠
North HCP: 21	♠ A4	♠ Q98732	AP			
South HCP: 5	♥ AKQ6	♥ 82				
Contract: 4♠ N	♦ KQ108	♦ J2				
	♣ K98	♣ Q104				

Board: 343			West	North	East	South
Dealer: S						2NT
Vul: Both	North:	South:	Pass	3♥	Pass	3♠
North HCP: 8	♠ J8732	♠ AK94	Pass	3NT	Pass	4♠
South HCP: 20	♥ 75	♥ AJ64	AP			
Contract: 4♠ S	♦ Q2	♦ K10				
	♣ KQ96	♣ AJ10				

Board: 344			West	North	East	South
Dealer: N				2NT	Pass	3♦
Vul: None	North:	South:	Pass	3♥	Pass	4♥
North HCP: 20	♠ AQ7	♠ 10986	AP			
South HCP: 5	♥ QJ	♥ K98643				
Contract: 4♥ N	♦ AJ2	♦ Q10				
	♣ AQ1098	♣ 3				

## North hands (Practice Page)

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

Board: 345	♠ AK1053	The opponents are silent.
Dealer: S	♥ 853	
Vul: NS	♦ J2	Partner bids first.
HCP: 9	♣ J97	

Board: 346	♠ AK543	The opponents are silent.
Dealer: N	♥ AK7	
Vul: Both	♦ Q7	You bid first.
HCP: 20	♣ KJ9	

Board: 347	♠ 4	The opponents are silent.
Dealer: S	♥ KQJ974	
Vul: None	♦ K106	Partner bids first.
HCP: 12	♣ K104	

Board: 348	♠ 107	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: NS	♦ KQJ5	You bid first.
HCP: 20	♣ AKQ8	

Board: 349	♠ KQ2	The opponents are silent.
Dealer: S	♥ AQJ975	
Vul: None	♦ 8	Partner bids first.
HCP: 16	♣ A84	

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

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ AK1053	♠ 96				2NT
Vul: NS	♥ 853	♥ AK2	Pass	3♥	Pass	3♠
North HCP: 9	♦ J2	♦ AK543	Pass	4♠	AP	
South HCP: 20	♣ J97	♣ AQ5				
Contract: 4♠ S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AK543	♠ J8		2NT	Pass	3♦
Vul: Both	♥ AK7	♥ J10932	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 20	♦ Q7	♦ AK82	Pass	6♥	AP	
South HCP: 13	♣ KJ9	♣ A4				
Contract: 6♥ N						

1. Quantitative 4NT

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A32				2NT
Vul: None	♥ KQJ974	♥ A3	Pass	3♦	Pass	3♥
North HCP: 12	♦ K106	♦ AQ982	Pass	6♥	AP	
South HCP: 20	♣ K104	♣ AQ5				
Contract: 6♥ S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ AJ		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ KQ8	♥ J107542	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ KQJ5	♦ A9	Pass	5♠ <sup>3</sup>	Pass	6♥
South HCP: 11	♣ AKQ8	♣ J104	AP			
Contract: 6♥ N						

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

Board: 349

Dealer: S

Vul: None

North HCP: 16

South HCP: 20

Contract: 7♥ S

North:

♠ KQ2

♥ AQJ975

♦ 8

♣ A84

South:

♠ AJ76

♥ K102

♦ AKQ

♣ K96

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
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Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
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Pass	7♥	AP	
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1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

## South hands (Practice Page)

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

Board: 345	♠ 96	The opponents are silent.
Dealer: S	♥ AK2	
Vul: NS	♦ AK543	You bid first.
HCP: 20	♣ AQ5	

Board: 346	♠ J8	The opponents are silent.
Dealer: N	♥ J10932	
Vul: Both	♦ AK82	Partner bids first.
HCP: 13	♣ A4	

Board: 347	♠ A32	The opponents are silent.
Dealer: S	♥ A3	
Vul: None	♦ AQ982	You bid first.
HCP: 20	♣ AQ5	

Board: 348	♠ AJ	The opponents are silent.
Dealer: N	♥ J107542	
Vul: NS	♦ A9	Partner bids first.
HCP: 11	♣ J104	

Board: 349	♠ AJ76	The opponents are silent.
Dealer: S	♥ K102	
Vul: None	♦ AKQ	You bid first.
HCP: 20	♣ K96	

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

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ AK1053	♠ 96				2NT
Vul: NS	♥ 853	♥ AK2	Pass	3♥	Pass	3♠
North HCP: 9	♦ J2	♦ AK543	Pass	4♠	AP	
South HCP: 20	♣ J97	♣ AQ5				
Contract: 4♠ S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AK543	♠ J8		2NT	Pass	3♦
Vul: Both	♥ AK7	♥ J10932	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 20	♦ Q7	♦ AK82	Pass	6♥	AP	
South HCP: 13	♣ KJ9	♣ A4				
Contract: 6♥ N						

1. Quantitative 4NT

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A32				2NT
Vul: None	♥ KQJ974	♥ A3	Pass	3♦	Pass	3♥
North HCP: 12	♦ K106	♦ AQ982	Pass	6♥	AP	
South HCP: 20	♣ K104	♣ AQ5				
Contract: 6♥ S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ AJ		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ KQ8	♥ J107542	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ KQJ5	♦ A9	Pass	5♠ <sup>3</sup>	Pass	6♥
South HCP: 11	♣ AKQ8	♣ J104	AP			
Contract: 6♥ N						

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

Board: 349

Dealer: S

Vul: None

North HCP: 16

South HCP: 20

Contract: 7♥ S

North:

♠ KQ2

♥ AQJ975

♦ 8

♣ A84

South:

♠ AJ76

♥ K102

♦ AKQ

♣ K96

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
------	------------------	------	-----------------

Pass	7♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5



## North hands (Practice Page)

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

Board: 350	♠ AK	The opponents are silent.
Dealer: N	♥ K9863	
Vul: NS	♦ K6	You bid first.
HCP: 20	♣ AK85	

Board: 351	♠ K93	The opponents are silent.
Dealer: S	♥ KQJ64	
Vul: EW	♦ Q62	Partner bids first.
HCP: 11	♣ 92	

Board: 352	♠ Q108	The opponents are silent.
Dealer: N	♥ A3	
Vul: Both	♦ AKQJ	You bid first.
HCP: 20	♣ A742	

Board: 353	♠ Q86	The opponents are silent.
Dealer: S	♥ 106542	
Vul: NS	♦ 102	Partner bids first.
HCP: 7	♣ AJ9	

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

Board: 350

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ AK

♥ K9863

♦ K6

♣ AK85

South:

♠ QJ1097

♥ —

♦ AQ109532

♣ 9

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6♦

AP

Board: 351

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ K93

♥ KQJ64

♦ Q62

♣ 92

South:

♠ AQ85

♥ A3

♦ AK104

♣ A54

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4NT<sup>1</sup> Pass 6NT

AP

1. Quantitative 4NT

Board: 352

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ Q108

♥ A3

♦ AKQJ

♣ A742

South:

♠ AKJ74

♥ 2

♦ 10854

♣ K95

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6NT

AP

Board: 353

Dealer: S

Vul: NS

North HCP: 7

South HCP: 21

Contract: 4♥ S

North:

♠ Q86

♥ 106542

♦ 102

♣ AJ9

South:

♠ AKJ4

♥ AK8

♦ A98

♣ Q84

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

AP

## South hands (Practice Page)

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

Board: 350	♠ QJ1097	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ AQ109532	Partner bids first.
HCP: 9	♣ 9	

Board: 351	♠ AQ85	The opponents are silent.
Dealer: S	♥ A3	
Vul: EW	♦ AK104	You bid first.
HCP: 21	♣ A54	

Board: 352	♠ AKJ74	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ 10854	Partner bids first.
HCP: 11	♣ K95	

Board: 353	♠ AKJ4	The opponents are silent.
Dealer: S	♥ AK8	
Vul: NS	♦ A98	You bid first.
HCP: 21	♣ Q84	

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

Board: 350

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ AK

♥ K9863

♦ K6

♣ AK85

South:

♠ QJ1097

♥ —

♦ AQ109532

♣ 9

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6♦

AP

Board: 351

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ K93

♥ KQJ64

♦ Q62

♣ 92

South:

♠ AQ85

♥ A3

♦ AK104

♣ A54

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4NT<sup>1</sup> Pass 6NT

AP

1. Quantitative 4NT

Board: 352

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ Q108

♥ A3

♦ AKQJ

♣ A742

South:

♠ AKJ74

♥ 2

♦ 10854

♣ K95

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6NT

AP

Board: 353

Dealer: S

Vul: NS

North HCP: 7

South HCP: 21

Contract: 4♥ S

North:

♠ Q86

♥ 106542

♦ 102

♣ AJ9

South:

♠ AKJ4

♥ AK8

♦ A98

♣ Q84

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

AP

## North hands (Practice Page)

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

Board: 354	♠ K10876	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: EW	♦ AK	You bid first.
HCP: 21	♣ KQJ	

Board: 355	♠ 108752	The opponents are silent.
Dealer: S	♥ A32	
Vul: Both	♦ K6	Partner bids first.
HCP: 10	♣ K109	

Board: 356	♠ AK10	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ AJ976	You bid first.
HCP: 20	♣ KQ8	

Board: 357	♠ AQ1072	The opponents are silent.
Dealer: S	♥ J86	
Vul: EW	♦ A6	Partner bids first.
HCP: 13	♣ Q76	

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

Board: 354

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 6♠ N

North:

♠ K10876

♥ AJ7

♦ AK

♣ KQJ

South:

♠ AJ542

♥ Q108

♦ 9862

♣ 5

West North East South

2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♣<sup>2</sup>

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

Pass 4NT<sup>5</sup> Pass 5♦<sup>6</sup>

Pass 6♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

5. Blackwood 0314, for ♠

6. A=1/5 or 4/5

Board: 355

Dealer: S

Vul: Both

North HCP: 10

South HCP: 21

Contract: 4♠ S

North:

♠ 108752

♥ A32

♦ K6

♣ K109

South:

♠ AQ43

♥ K109

♦ AJ9

♣ AQJ

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 356

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ AK10

♥ K4

♦ AJ976

♣ KQ8

South:

♠ 4

♥ QJ1063

♦ Q52

♣ AJ53

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

AP

Board: 357

Dealer: S

Vul: EW

North HCP: 13

South HCP: 20

Contract: 6N S

North:

♠ AQ1072

♥ J86

♦ A6

♣ Q76

South:

♠ KJ4

♥ AKQ4

♦ K1092

♣ A2

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6NT AP

## South hands (Practice Page)

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

Board: 354	♠ AJ542	The opponents are silent.
Dealer: N	♥ Q108	
Vul: EW	♦ 9862	Partner bids first.
HCP: 7	♣ 5	

Board: 355	♠ AQ43	The opponents are silent.
Dealer: S	♥ K109	
Vul: Both	♦ AJ9	You bid first.
HCP: 21	♣ AQJ	

Board: 356	♠ 4	The opponents are silent.
Dealer: N	♥ QJ1063	
Vul: None	♦ Q52	Partner bids first.
HCP: 10	♣ AJ53	

Board: 357	♠ KJ4	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: EW	♦ K1092	You bid first.
HCP: 20	♣ A2	

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

Board: 354

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 6♠ N

North:

♠ K10876

♥ AJ7

♦ AK

♣ KQJ

South:

♠ AJ542

♥ Q108

♦ 9862

♣ 5

West North East South

2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♣<sup>2</sup>

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

Pass 4NT<sup>5</sup> Pass 5♦<sup>6</sup>

Pass 6♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

5. Blackwood 0314, for ♠

6. A=1/5 or 4/5

Board: 355

Dealer: S

Vul: Both

North HCP: 10

South HCP: 21

Contract: 4♠ S

North:

♠ 108752

♥ A32

♦ K6

♣ K109

South:

♠ AQ43

♥ K109

♦ AJ9

♣ AQJ

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 356

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ AK10

♥ K4

♦ AJ976

♣ KQ8

South:

♠ 4

♥ QJ1063

♦ Q52

♣ AJ53

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

AP

Board: 357

Dealer: S

Vul: EW

North HCP: 13

South HCP: 20

Contract: 6N S

North:

♠ AQ1072

♥ J86

♦ A6

♣ Q76

South:

♠ KJ4

♥ AKQ4

♦ K1092

♣ A2

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6NT AP



## North hands (Practice Page)

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

Board: 358	♠ AJ5	The opponents are silent.
Dealer: N	♥ K72	
Vul: Both	♦ KQJ3	You bid first.
HCP: 21	♣ AK4	

Board: 359	♠ KQ1065	The opponents are silent.
Dealer: S	♥ J92	
Vul: NS	♦ J63	Partner bids first.
HCP: 7	♣ 65	

Board: 360	♠ J43	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: EW	♦ AK83	You bid first.
HCP: 20	♣ AQ7	

Board: 361	♠ 1032	The opponents are silent.
Dealer: S	♥ AQJ94	
Vul: None	♦ Q2	Partner bids first.
HCP: 13	♣ A108	

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

Board: 358  
 Dealer: N  
 Vul: Both  
 North HCP: 21  
 South HCP: 10  
 Contract: 6♥ N

North:  
 ♠ AJ5  
 ♥ K72  
 ♦ KQJ3  
 ♣ AK4

South:  
 ♠ Q43  
 ♥ AQJ964  
 ♦ 6  
 ♣ J108

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

Board: 359  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 20  
 Contract: 4♠ S

North:  
 ♠ KQ1065  
 ♥ J92  
 ♦ J63  
 ♣ 65

South:  
 ♠ A73  
 ♥ A73  
 ♦ Q2  
 ♣ AKQJ8

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

Board: 360  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 13  
 Contract: 7♠ N

North:  
 ♠ J43  
 ♥ AQ4  
 ♦ AK83  
 ♣ AQ7

South:  
 ♠ AK9852  
 ♥ K6  
 ♦ 6  
 ♣ K1082

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	6♦ <sup>4</sup>	Pass	7♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			
4. ♠ queen and ♦ king			

Board: 361

Dealer: S

Vul: None

North HCP: 13

South HCP: 20

Contract: 7♥ S

North:

♠ 1032

♥ AQJ94

♦ Q2

♣ A108

South:

♠ AKQJ

♥ K1086

♦ A9

♣ K43

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

2NT

Pass	3♦	Pass	3NT <sup>1</sup>
------	----	------	------------------

Pass	4♣ <sup>2</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
------	------------------	------	-----------------

Pass	7♥	AP	
------	----	----	--

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

## South hands (Practice Page)

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

Board: 358	♠ Q43	The opponents are silent.
Dealer: N	♥ AQJ964	
Vul: Both	♦ 6	Partner bids first.
HCP: 10	♣ J108	

Board: 359	♠ A73	The opponents are silent.
Dealer: S	♥ A73	
Vul: NS	♦ Q2	You bid first.
HCP: 20	♣ AKQJ8	

Board: 360	♠ AK9852	The opponents are silent.
Dealer: N	♥ K6	
Vul: EW	♦ 6	Partner bids first.
HCP: 13	♣ K1082	

Board: 361	♠ AKQJ	The opponents are silent.
Dealer: S	♥ K1086	
Vul: None	♦ A9	You bid first.
HCP: 20	♣ K43	

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

Board: 358  
 Dealer: N  
 Vul: Both  
 North HCP: 21  
 South HCP: 10  
 Contract: 6♥ N

North:  
 ♠ AJ5  
 ♥ K72  
 ♦ KQJ3  
 ♣ AK4

South:  
 ♠ Q43  
 ♥ AQJ964  
 ♦ 6  
 ♣ J108

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

Board: 359  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 20  
 Contract: 4♠ S

North:  
 ♠ KQ1065  
 ♥ J92  
 ♦ J63  
 ♣ 65

South:  
 ♠ A73  
 ♥ A73  
 ♦ Q2  
 ♣ AKQJ8

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

Board: 360  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 13  
 Contract: 7♠ N

North:  
 ♠ J43  
 ♥ AQ4  
 ♦ AK83  
 ♣ AQ7

South:  
 ♠ AK9852  
 ♥ K6  
 ♦ 6  
 ♣ K1082

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	5♦
Pass	6♦ <sup>4</sup>	Pass	7♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			
4. ♠ queen and ♦ king			

Board: 361

Dealer: S

Vul: None

North HCP: 13

South HCP: 20

Contract: 7♥ S

North:

♠ 1032

♥ AQJ94

♦ Q2

♣ A108

South:

♠ AKQJ

♥ K1086

♦ A9

♣ K43

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

			2NT
--	--	--	-----

Pass	3♦	Pass	3NT <sup>1</sup>
------	----	------	------------------

Pass	4♣ <sup>2</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
------	------------------	------	-----------------

Pass	7♥	AP	
------	----	----	--

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

## North hands (Practice Page)

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

Board: 362	♠ AK84	The opponents are silent.
Dealer: N	♥ KJ103	
Vul: EW	♦ KJ6	You bid first.
HCP: 21	♣ AQ	

Board: 363	♠ Q9	The opponents are silent.
Dealer: S	♥ J76543	
Vul: Both	♦ K4	Partner bids first.
HCP: 6	♣ 743	

Board: 364	♠ AJ	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: NS	♦ AK3	You bid first.
HCP: 20	♣ Q1072	

Board: 365	♠ A9	The opponents are silent.
Dealer: S	♥ K5432	
Vul: EW	♦ 7632	Partner bids first.
HCP: 9	♣ Q4	

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

Board: 362  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 13  
Contract: 6♥ N

North:  
♠ AK84  
♥ KJ103  
♦ KJ6  
♣ AQ

South:  
♠ Q65  
♥ A9865  
♦ AQ8  
♣ J8

West	North	East	South
	2NT	Pass	3♦
Pass	3NT <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	6♥	AP	

1. Extended acceptance after NT  
2. Quantitative 4NT

Board: 363  
Dealer: S  
Vul: Both  
North HCP: 6  
South HCP: 20  
Contract: 4♥ S

North:  
♠ Q9  
♥ J76543  
♦ K4  
♣ 743

South:  
♠ 62  
♥ AQ82  
♦ AQJ2  
♣ AK6

West	North	East	South
			2NT
Pass	3♦	Pass	3♠ <sup>1</sup>
Pass	3NT <sup>2</sup>	Pass	4♣ <sup>3</sup>
Pass	4♦ <sup>4</sup>	Pass	4♥
	AP		

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

Board: 364  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 6N N

North:  
♠ AJ  
♥ KQJ10  
♦ AK3  
♣ Q1072

South:  
♠ 7  
♥ A86432  
♦ J6  
♣ AK94

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

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

Board: 365  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 21  
Contract: 4♥ S

North:  
♠ A9  
♥ K5432  
♦ 7632  
♣ Q4

South:  
♠ J843  
♥ AQ6  
♦ AQ5  
♣ AKJ

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



## South hands (Practice Page)

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

Board: 362	♠ Q65	The opponents are silent.
Dealer: N	♥ A9865	
Vul: EW	♦ AQ8	Partner bids first.
HCP: 13	♣ J8	

Board: 363	♠ 62	The opponents are silent.
Dealer: S	♥ AQ82	
Vul: Both	♦ AQJ2	You bid first.
HCP: 20	♣ AK6	

Board: 364	♠ 7	The opponents are silent.
Dealer: N	♥ A86432	
Vul: NS	♦ J6	Partner bids first.
HCP: 12	♣ AK94	

Board: 365	♠ J843	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: EW	♦ AQ5	You bid first.
HCP: 21	♣ AKJ	

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

Board: 362  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 13  
Contract: 6♥ N

North:  
♠ AK84  
♥ KJ103  
♦ KJ6  
♣ AQ

South:  
♠ Q65  
♥ A9865  
♦ AQ8  
♣ J8

West	North	East	South
	2NT	Pass	3♦
Pass	3NT <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	6♥	AP	

1. Extended acceptance after NT  
2. Quantitative 4NT

Board: 363  
Dealer: S  
Vul: Both  
North HCP: 6  
South HCP: 20  
Contract: 4♥ S

North:  
♠ Q9  
♥ J76543  
♦ K4  
♣ 743

South:  
♠ 62  
♥ AQ82  
♦ AQJ2  
♣ AK6

West	North	East	South
			2NT
Pass	3♦	Pass	3♠ <sup>1</sup>
Pass	3NT <sup>2</sup>	Pass	4♣ <sup>3</sup>
Pass	4♦ <sup>4</sup>	Pass	4♥
	AP		

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

Board: 364  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 6N N

North:  
♠ AJ  
♥ KQJ10  
♦ AK3  
♣ Q1072

South:  
♠ 7  
♥ A86432  
♦ J6  
♣ AK94

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

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

Board: 365  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 21  
Contract: 4♥ S

North:  
♠ A9  
♥ K5432  
♦ 7632  
♣ Q4

South:  
♠ J843  
♥ AQ6  
♦ AQ5  
♣ AKJ

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

## North hands (Practice Page)

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

Board: 366	♠ K7	The opponents are silent.
Dealer: N	♥ QJ54	
Vul: Both	♦ AK84	You bid first.
HCP: 20	♣ AK4	

Board: 367	♠ QJ9853	The opponents are silent.
Dealer: S	♥ A	
Vul: EW	♦ Q985	Partner bids first.
HCP: 9	♣ 54	

Board: 368	♠ KQ	The opponents are silent.
Dealer: N	♥ AQJ8	
Vul: Both	♦ KQ10	You bid first.
HCP: 20	♣ K854	

Board: 369	♠ 5	The opponents are silent.
Dealer: S	♥ A87652	
Vul: NS	♦ K83	Partner bids first.
HCP: 7	♣ 874	

Board: 370	♠ Q6	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ KQJ82	You bid first.
HCP: 20	♣ A97	

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

Board: 366  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 12  
Contract: 6♠ N

North:  
♠ K7  
♥ QJ54  
♦ AK84  
♣ AK4

South:  
♠ AQJ952  
♥ K972  
♦ —  
♣ Q65

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

Board: 367  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 4♠ S

North:  
♠ QJ9853  
♥ A  
♦ Q985  
♣ 54

South:  
♠ AK7  
♥ K3  
♦ K62  
♣ AK986

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 368  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 3  
Contract: 4♥ N

North:  
♠ KQ  
♥ AQJ8  
♦ KQ10  
♣ K854

South:  
♠ 74  
♥ K107653  
♦ 843  
♣ 93

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 369  
Dealer: S  
Vul: NS  
North HCP: 7  
South HCP: 20  
Contract: 4♥ S

North:  
♠ 5  
♥ A87652  
♦ K83  
♣ 874

South:  
♠ K10  
♥ QJ  
♦ AQ97  
♣ AKJ93

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 370  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 5  
Contract: 4♠ N

North:  
♠ Q6  
♥ AKJ  
♦ KQJ82  
♣ A97

South:  
♠ K108752  
♥ 984  
♦ 10  
♣ Q83

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

## South hands (Practice Page)

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

Board: 366	♠ AQJ952	The opponents are silent.
Dealer: N	♥ K972	
Vul: Both	♦ —	Partner bids first.
HCP: 12	♣ Q65	

Board: 367	♠ AK7	The opponents are silent.
Dealer: S	♥ K3	
Vul: EW	♦ K62	You bid first.
HCP: 20	♣ AK986	

Board: 368	♠ 74	The opponents are silent.
Dealer: N	♥ K107653	
Vul: Both	♦ 843	Partner bids first.
HCP: 3	♣ 93	

Board: 369	♠ K10	The opponents are silent.
Dealer: S	♥ QJ	
Vul: NS	♦ AQ97	You bid first.
HCP: 20	♣ AKJ93	

Board: 370	♠ K108752	The opponents are silent.
Dealer: N	♥ 984	
Vul: Both	♦ 10	Partner bids first.
HCP: 5	♣ Q83	

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

Board: 366  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 12  
Contract: 6♠ N

North:  
♠ K7  
♥ QJ54  
♦ AK84  
♣ AK4

South:  
♠ AQJ952  
♥ K972  
♦ —  
♣ Q65

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

Board: 367  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 4♠ S

North:  
♠ QJ9853  
♥ A  
♦ Q985  
♣ 54

South:  
♠ AK7  
♥ K3  
♦ K62  
♣ AK986

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 368  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 3  
Contract: 4♥ N

North:  
♠ KQ  
♥ AQJ8  
♦ KQ10  
♣ K854

South:  
♠ 74  
♥ K107653  
♦ 843  
♣ 93

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 369  
Dealer: S  
Vul: NS  
North HCP: 7  
South HCP: 20  
Contract: 4♥ S

North:  
♠ 5  
♥ A87652  
♦ K83  
♣ 874

South:  
♠ K10  
♥ QJ  
♦ AQ97  
♣ AKJ93

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 370  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 5  
Contract: 4♠ N

North:  
♠ Q6  
♥ AKJ  
♦ KQJ82  
♣ A97

South:  
♠ K108752  
♥ 984  
♦ 10  
♣ Q83

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

## North hands (Practice Page)

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

Board: 371     ♠ QJ643  
Dealer: S       ♥ J87  
Vul: None      ♦ KJ4  
HCP: 11        ♣ K6

The opponents are silent.

Partner bids first.

Board: 372     ♠ AQ107  
Dealer: N       ♥ 106  
Vul: NS        ♦ AKJ9  
HCP: 20        ♣ AQ9

The opponents are silent.

You bid first.

Board: 373     ♠ K1065  
Dealer: S       ♥ 109765  
Vul: None      ♦ 9  
HCP: 4         ♣ J105

The opponents are silent.

Partner bids first.

Board: 374     ♠ Q5  
Dealer: N       ♥ AK2  
Vul: NS        ♦ A7652  
HCP: 20        ♣ AK6

The opponents are silent.

You bid first.

Board: 375     ♠ K87  
Dealer: S       ♥ QJ10963  
Vul: EW        ♦ 4  
HCP: 7         ♣ J103

West Doubles Pass if possible.

Partner bids first.

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

Board: 371  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 20  
 Contract: 6♠ S

North:  
 ♠ QJ643  
 ♥ J87  
 ♦ KJ4  
 ♣ K6

South:  
 ♠ K109  
 ♥ AK106  
 ♦ AQ5  
 ♣ A74

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	4NT <sup>1</sup>	Pass	6♠
AP			

1. Quantitative 4NT

Board: 372  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 4  
 Contract: 3♥ N

North:  
 ♠ AQ107  
 ♥ 106  
 ♦ AKJ9  
 ♣ AQ9

South:  
 ♠ 82  
 ♥ A9743  
 ♦ 8754  
 ♣ 75

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

Board: 373  
 Dealer: S  
 Vul: None  
 North HCP: 4  
 South HCP: 21  
 Contract: 3♥ S

North:  
 ♠ K1065  
 ♥ 109765  
 ♦ 9  
 ♣ J105

South:  
 ♠ Q874  
 ♥ K3  
 ♦ AKQ2  
 ♣ AK4

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

Board: 374  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 13  
 Contract: 6N N

North:  
 ♠ Q5  
 ♥ AK2  
 ♦ A7652  
 ♣ AK6

South:  
 ♠ AKJ82  
 ♥ J74  
 ♦ KJ4  
 ♣ 108

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	4NT <sup>1</sup>
Pass	6NT	AP	

1. Quantitative 4NT

Board: 375  
 Dealer: S  
 Vul: EW  
 North HCP: 7  
 South HCP: 21  
 Contract: 6♥ X S

North:  
 ♠ K87  
 ♥ QJ10963  
 ♦ 4  
 ♣ J103

South:  
 ♠ AQJ9  
 ♥ AK  
 ♦ J52  
 ♣ AQ75

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



## South hands (Practice Page)

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

Board: 371	♠ K109	The opponents are silent.
Dealer: S	♥ AK106	
Vul: None	♦ AQ5	You bid first.
HCP: 20	♣ A74	
Board: 372	♠ 82	The opponents are silent.
Dealer: N	♥ A9743	
Vul: NS	♦ 8754	Partner bids first.
HCP: 4	♣ 75	
Board: 373	♠ Q874	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ AKQ2	You bid first.
HCP: 21	♣ AK4	
Board: 374	♠ AKJ82	The opponents are silent.
Dealer: N	♥ J74	
Vul: NS	♦ KJ4	Partner bids first.
HCP: 13	♣ 108	
Board: 375	♠ AQJ9	West Doubles Pass if possible.
Dealer: S	♥ AK	
Vul: EW	♦ J52	You bid first.
HCP: 21	♣ AQ75	

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

Board: 371  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 20  
 Contract: 6♠ S

North:  
 ♠ QJ643  
 ♥ J87  
 ♦ KJ4  
 ♣ K6

South:  
 ♠ K109  
 ♥ AK106  
 ♦ AQ5  
 ♣ A74

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	4NT <sup>1</sup>	Pass	6♠
AP			

1. Quantitative 4NT

Board: 372  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 4  
 Contract: 3♥ N

North:  
 ♠ AQ107  
 ♥ 106  
 ♦ AKJ9  
 ♣ AQ9

South:  
 ♠ 82  
 ♥ A9743  
 ♦ 8754  
 ♣ 75

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

Board: 373  
 Dealer: S  
 Vul: None  
 North HCP: 4  
 South HCP: 21  
 Contract: 3♥ S

North:  
 ♠ K1065  
 ♥ 109765  
 ♦ 9  
 ♣ J105

South:  
 ♠ Q874  
 ♥ K3  
 ♦ AKQ2  
 ♣ AK4

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

Board: 374  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 13  
 Contract: 6N N

North:  
 ♠ Q5  
 ♥ AK2  
 ♦ A7652  
 ♣ AK6

South:  
 ♠ AKJ82  
 ♥ J74  
 ♦ KJ4  
 ♣ 108

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	4NT <sup>1</sup>
Pass	6NT	AP	

1. Quantitative 4NT

Board: 375  
 Dealer: S  
 Vul: EW  
 North HCP: 7  
 South HCP: 21  
 Contract: 6♥ X S

North:  
 ♠ K87  
 ♥ QJ10963  
 ♦ 4  
 ♣ J103

South:  
 ♠ AQJ9  
 ♥ AK  
 ♦ J52  
 ♣ AQ75

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

## North hands (Practice Page)

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

Board: 376	♠ AQ7	The opponents are silent.
Dealer: N	♥ AKJ7	
Vul: Both	♦ 983	You bid first.
HCP: 21	♣ AK8	

Board: 377	♠ AJ982	The opponents are silent.
Dealer: S	♥ Q103	
Vul: Both	♦ K5	Partner bids first.
HCP: 11	♣ J102	

Board: 378	♠ A102	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: None	♦ KQ104	You bid first.
HCP: 21	♣ AK8	

Board: 379	♠ A10	The opponents are silent.
Dealer: S	♥ KJ842	
Vul: Both	♦ 1052	Partner bids first.
HCP: 11	♣ K52	

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

Board: 376  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 13  
Contract: 7♠ N

North:  
♠ AQ7  
♥ AKJ7  
♦ 983  
♣ AK8

South:  
♠ KJ10432  
♥ 1032  
♦ AKQ6  
♣ —

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	7♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			
3. A=0/5 or 3/5			

Board: 377  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 6N S

North:  
♠ AJ982  
♥ Q103  
♦ K5  
♣ J102

South:  
♠ K10  
♥ AJ96  
♦ QJ9  
♣ AKQ7

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

Board: 378  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 4  
Contract: 3♠ N

North:  
♠ A102  
♥ KQ5  
♦ KQ104  
♣ AK8

South:  
♠ J9754  
♥ 108  
♦ 73  
♣ QJ107

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

Board: 379  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 21  
Contract: 6♥ N

North:  
♠ A10  
♥ KJ842  
♦ 1052  
♣ K52

South:  
♠ K9  
♥ AQ95  
♦ AK94  
♣ AJ7

West	North	East	South
			2NT
Pass	3♦	Pass	3♠ <sup>1</sup>
Pass	3NT <sup>2</sup>	Pass	4♣ <sup>3</sup>
Pass	4NT <sup>4</sup>	Pass	5♣ <sup>5</sup>
Pass	5♦	Pass	5♠ <sup>6</sup>
Pass	6♥	AP	
1. Extended acceptance after NT			
2. Cue bid, surplus			
3. Cue bid, a ♣ stopper			
4. Blackwood 0314, for ♥			
5. A=0/5 or 3/5			
6. ♥ queen and ♠ king			

## South hands (Practice Page)

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

Board: 376	♠ KJ10432	The opponents are silent.
Dealer: N	♥ 1032	
Vul: Both	♦ AKQ6	Partner bids first.
HCP: 13	♣ —	

Board: 377	♠ K10	The opponents are silent.
Dealer: S	♥ AJ96	
Vul: Both	♦ QJ9	You bid first.
HCP: 20	♣ AKQ7	

Board: 378	♠ J9754	The opponents are silent.
Dealer: N	♥ 108	
Vul: None	♦ 73	Partner bids first.
HCP: 4	♣ QJ107	

Board: 379	♠ K9	The opponents are silent.
Dealer: S	♥ AQ95	
Vul: Both	♦ AK94	You bid first.
HCP: 21	♣ AJ7	

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

Board: 376

Dealer: N

Vul: Both

North HCP: 21

South HCP: 13

Contract: 7♠ N

North:

♠ AQ7

♥ AKJ7

♦ 983

♣ AK8

South:

♠ KJ10432

♥ 1032

♦ AKQ6

♣ —

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 7♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 377

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ AJ982

♥ Q103

♦ K5

♣ J102

South:

♠ K10

♥ AJ96

♦ QJ9

♣ AKQ7

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT<sup>1</sup> Pass 6NT

AP

1. Quantitative 4NT

Board: 378

Dealer: N

Vul: None

North HCP: 21

South HCP: 4

Contract: 3♠ N

North:

♠ A102

♥ KQ5

♦ KQ104

♣ AK8

South:

♠ J9754

♥ 108

♦ 73

♣ QJ107

West North East South

2NT Pass 3♥

Pass 3♠ AP

West North East South

2NT

Pass 3♦ Pass 3♠<sup>1</sup>

Pass 3NT<sup>2</sup> Pass 4♣<sup>3</sup>

Pass 4NT<sup>4</sup> Pass 5♣<sup>5</sup>

Pass 5♦ Pass 5♠<sup>6</sup>

Pass 6♥ AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♥

5. A=0/5 or 3/5

6. ♥ queen and ♠ king

Board: 379

Dealer: S

Vul: Both

North HCP: 11

South HCP: 21

Contract: 6♥ N

North:

♠ A10

♥ KJ842

♦ 1052

♣ K52

South:

♠ K9

♥ AQ95

♦ AK94

♣ AJ7

## North hands (Practice Page)

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

Board: 380	♠ AQ103	The opponents are silent.
Dealer: N	♥ A9	
Vul: NS	♦ KJ52	You bid first.
HCP: 21	♣ AK3	

Board: 381	♠ AQ863	The opponents are silent.
Dealer: S	♥ K5	
Vul: Both	♦ Q8	Partner bids first.
HCP: 11	♣ 10632	

Board: 382	♠ AJ9	The opponents are silent.
Dealer: N	♥ AJ96	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ QJ105	

Board: 383	♠ 76542	The opponents are silent.
Dealer: S	♥ 104	
Vul: EW	♦ K982	Partner bids first.
HCP: 5	♣ Q10	

Board: 384	♠ Q6	The opponents are silent.
Dealer: N	♥ AK109	
Vul: NS	♦ AK2	You bid first.
HCP: 21	♣ AJ109	

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

Board: 380

Dealer: N

Vul: NS

North HCP: 21

South HCP: 5

Contract: 4♥ N

North:

♠ AQ103

♥ A9

♦ KJ52

♣ AK3

South:

♠ 8642

♥ KQ10653

♦ 3

♣ 98

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

Board: 381

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ AQ863

♥ K5

♦ Q8

♣ 10632

South:

♠ KJ

♥ AQ43

♦ A2

♣ AQ974

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT<sup>1</sup> Pass 6NT

AP

1. Quantitative 4NT

Board: 382

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ AJ9

♥ AJ96

♦ AK

♣ QJ105

South:

♠ K

♥ 1087432

♦ 972

♣ AK8

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6NT

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 383

Dealer: S

Vul: EW

North HCP: 5

South HCP: 20

Contract: 4♠ N

North:

♠ 76542

♥ 104

♦ K982

♣ Q10

South:

♠ AKQJ

♥ A732

♦ Q6

♣ A95

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♠ AP

1. Extended acceptance after NT

Board: 384

Dealer: N

Vul: NS

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ Q6

♥ AK109

♦ AK2

♣ AJ109

South:

♠ J9732

♥ J5

♦ QJ7

♣ K86

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

AP



## South hands (Practice Page)

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

Board: 380	♠ 8642	The opponents are silent.
Dealer: N	♥ KQ10653	
Vul: NS	♦ 3	Partner bids first.
HCP: 5	♣ 98	

Board: 381	♠ KJ	The opponents are silent.
Dealer: S	♥ AQ43	
Vul: Both	♦ A2	You bid first.
HCP: 20	♣ AQ974	

Board: 382	♠ K	The opponents are silent.
Dealer: N	♥ 1087432	
Vul: NS	♦ 972	Partner bids first.
HCP: 10	♣ AK8	

Board: 383	♠ AKQJ	The opponents are silent.
Dealer: S	♥ A732	
Vul: EW	♦ Q6	You bid first.
HCP: 20	♣ A95	

Board: 384	♠ J9732	The opponents are silent.
Dealer: N	♥ J5	
Vul: NS	♦ QJ7	Partner bids first.
HCP: 8	♣ K86	

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

Board: 380

Dealer: N

Vul: NS

North HCP: 21

South HCP: 5

Contract: 4♥ N

North:

♠ AQ103

♥ A9

♦ KJ52

♣ AK3

South:

♠ 8642

♥ KQ10653

♦ 3

♣ 98

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

Board: 381

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ AQ863

♥ K5

♦ Q8

♣ 10632

South:

♠ KJ

♥ AQ43

♦ A2

♣ AQ974

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT<sup>1</sup> Pass 6NT

AP

1. Quantitative 4NT

Board: 382

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ AJ9

♥ AJ96

♦ AK

♣ QJ105

South:

♠ K

♥ 1087432

♦ 972

♣ AK8

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6NT

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 383

Dealer: S

Vul: EW

North HCP: 5

South HCP: 20

Contract: 4♠ N

North:

♠ 76542

♥ 104

♦ K982

♣ Q10

South:

♠ AKQJ

♥ A732

♦ Q6

♣ A95

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♠ AP

1. Extended acceptance after NT

Board: 384

Dealer: N

Vul: NS

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ Q6

♥ AK109

♦ AK2

♣ AJ109

South:

♠ J9732

♥ J5

♦ QJ7

♣ K86

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

AP

## North hands (Practice Page)

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

Board: 385	♠ KJ1075	The opponents are silent.
Dealer: S	♥ QJ	
Vul: Both	♦ AK94	Partner bids first.
HCP: 14	♣ 76	
Board: 386	♠ 107	The opponents are silent.
Dealer: N	♥ AK76	
Vul: NS	♦ AK8	You bid first.
HCP: 21	♣ AQJ4	
Board: 387	♠ K109	East Doubles 3♦ if possible.
Dealer: S	♥ Q98765	
Vul: EW	♦ J107	Partner bids first.
HCP: 6	♣ 3	
Board: 388	♠ A1095	The opponents are silent.
Dealer: N	♥ A7	
Vul: None	♦ AQJ2	You bid first.
HCP: 21	♣ AQ9	
Board: 389	♠ 98632	The opponents are silent.
Dealer: S	♥ Q83	
Vul: EW	♦ 1042	Partner bids first.
HCP: 4	♣ Q10	

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

Board: 385			West	North	East	South
Dealer: S						2NT
Vul: Both	North:	South:	Pass	3♥	Pass	3♠
North HCP: 14	♠ KJ1075	♠ A94	Pass	4♦	Pass	4♠
South HCP: 20	♥ QJ	♥ AK62	Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
Contract: 7N S	♦ AK94	♦ 103	Pass	5♦	Pass	5♠ <sup>3</sup>
	♣ 76	♣ AKQ10	Pass	7NT	AP	

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

Board: 386			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ 107	♠ KJ9864		2NT	Pass	3♥
North HCP: 21	♥ AK76	♥ 8	Pass	3♠	Pass	4♠
South HCP: 6	♦ AK8	♦ Q652	AP			
Contract: 4♠ N	♣ AQJ4	♣ 76				

Board: 387			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ K109	♠ AQ3	Pass	3♦	X	XX <sup>1</sup>
North HCP: 6	♥ Q98765	♥ A3	Pass	4♥	AP	
South HCP: 20	♦ J107	♦ K32				
Contract: 4♥ N	♣ 3	♣ AQJ94	1. artificial			

Board: 388			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ A1095	♠ J63		2NT	Pass	3♦
North HCP: 21	♥ A7	♥ KQ532	Pass	3♥	Pass	3NT
South HCP: 9	♦ AQJ2	♦ 64	AP			
Contract: 3N N	♣ AQ9	♣ K86				

Board: 389			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ 98632	♠ K74	Pass	3♥	Pass	3♠
North HCP: 4	♥ Q83	♥ A965	AP			
South HCP: 21	♦ 1042	♦ AK7				
Contract: 3♠ S	♣ Q10	♣ AK8				

## South hands (Practice Page)

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

Board: 385	♠ A94	The opponents are silent.
Dealer: S	♥ AK62	
Vul: Both	♦ 103	You bid first.
HCP: 20	♣ AKQ10	
Board: 386	♠ KJ9864	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ Q652	Partner bids first.
HCP: 6	♣ 76	
Board: 387	♠ AQ3	East Doubles 3♦ if possible.
Dealer: S	♥ A3	
Vul: EW	♦ K32	You bid first.
HCP: 20	♣ AQJ94	
Board: 388	♠ J63	The opponents are silent.
Dealer: N	♥ KQ532	
Vul: None	♦ 64	Partner bids first.
HCP: 9	♣ K86	
Board: 389	♠ K74	The opponents are silent.
Dealer: S	♥ A965	
Vul: EW	♦ AK7	You bid first.
HCP: 21	♣ AK8	

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

Board: 385			West	North	East	South
Dealer: S						2NT
Vul: Both			Pass	3♥	Pass	3♠
North HCP: 14	North:	South:	Pass	4♦	Pass	4♠
South HCP: 20	♠ KJ1075	♠ A94	Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
Contract: 7N S	♥ QJ	♥ AK62	Pass	5♦	Pass	5♠ <sup>3</sup>
	♦ AK94	♦ 103	Pass	7NT	AP	
	♣ 76	♣ AKQ10				

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

Board: 386			West	North	East	South
Dealer: N						
Vul: NS				2NT	Pass	3♥
North HCP: 21	North:	South:	Pass	3♠	Pass	4♠
South HCP: 6	♠ 107	♠ KJ9864	AP			
Contract: 4♠ N	♥ AK76	♥ 8				
	♦ AK8	♦ Q652				
	♣ AQJ4	♣ 76				

Board: 387			West	North	East	South
Dealer: S						2NT
Vul: EW			Pass	3♦	X	XX <sup>1</sup>
North HCP: 6	North:	South:	Pass	4♥	AP	
South HCP: 20	♠ K109	♠ AQ3				
Contract: 4♥ N	♥ Q98765	♥ A3				
	♦ J107	♦ K32				
	♣ 3	♣ AQJ94				

1. artificial

Board: 388			West	North	East	South
Dealer: N						
Vul: None				2NT	Pass	3♦
North HCP: 21	North:	South:	Pass	3♥	Pass	3NT
South HCP: 9	♠ A1095	♠ J63	AP			
Contract: 3N N	♥ A7	♥ KQ532				
	♦ AQJ2	♦ 64				
	♣ AQ9	♣ K86				

Board: 389			West	North	East	South
Dealer: S						2NT
Vul: EW			Pass	3♥	Pass	3♠
North HCP: 4	North:	South:	AP			
South HCP: 21	♠ 98632	♠ K74				
Contract: 3♠ S	♥ Q83	♥ A965				
	♦ 1042	♦ AK7				
	♣ Q10	♣ AK8				

## North hands (Practice Page)

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

Board: 390	♠ AQ53	The opponents are silent.
Dealer: N	♥ A10	
Vul: Both	♦ A8	You bid first.
HCP: 20	♣ KQJ108	
Board: 391	♠ J109862	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ J632	Partner bids first.
HCP: 7	♣ 9	
Board: 392	♠ KQ104	The opponents are silent.
Dealer: N	♥ 97	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ AKQJ7	
Board: 393	♠ A108763	The opponents are silent.
Dealer: S	♥ 9	
Vul: NS	♦ 42	Partner bids first.
HCP: 8	♣ A987	
Board: 394	♠ AQ	West Doubles 3♥ if possible.
Dealer: N	♥ KQ4	
Vul: EW	♦ A76	You bid first.
HCP: 21	♣ AQ1065	

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

Board: 390  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 5  
 Contract: 3N N

North:  
 ♠ AQ53  
 ♥ A10  
 ♦ A8  
 ♣ KQJ108

South:  
 ♠ 108  
 ♥ KQ842  
 ♦ 974  
 ♣ 765

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

Board: 391  
 Dealer: S  
 Vul: None  
 North HCP: 7  
 South HCP: 21  
 Contract: 4♠ S

North:  
 ♠ J109862  
 ♥ KQ  
 ♦ J632  
 ♣ 9

South:  
 ♠ Q3  
 ♥ A65  
 ♦ AKQ  
 ♣ AQ1084

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

Board: 392  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 11  
 Contract: 6♥ N

North:  
 ♠ KQ104  
 ♥ 97  
 ♦ AJ  
 ♣ AKQJ7

South:  
 ♠ J73  
 ♥ AKJ852  
 ♦ Q92  
 ♣ 10

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	6♥
AP			

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

Board: 393  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 20  
 Contract: 4♠ S

North:  
 ♠ A108763  
 ♥ 9  
 ♦ 42  
 ♣ A987

South:  
 ♠ Q2  
 ♥ AK75  
 ♦ AQJ5  
 ♣ KJ10

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			

1. Texas

Board: 394  
 Dealer: N  
 Vul: EW  
 North HCP: 21  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ AQ  
 ♥ KQ4  
 ♦ A76  
 ♣ AQ1065

South:  
 ♠ KJ973  
 ♥ 1085  
 ♦ K102  
 ♣ J3

West	North	East	South
	2NT	Pass	3♥
X	XX <sup>1</sup>	Pass	3NT
AP			

1. artificial



## South hands (Practice Page)

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

Board: 390	♠ 108	The opponents are silent.
Dealer: N	♥ KQ842	
Vul: Both	♦ 974	Partner bids first.
HCP: 5	♣ 765	
Board: 391	♠ Q3	The opponents are silent.
Dealer: S	♥ A65	
Vul: None	♦ AKQ	You bid first.
HCP: 21	♣ AQ1084	
Board: 392	♠ J73	The opponents are silent.
Dealer: N	♥ AKJ852	
Vul: None	♦ Q92	Partner bids first.
HCP: 11	♣ 10	
Board: 393	♠ Q2	The opponents are silent.
Dealer: S	♥ AK75	
Vul: NS	♦ AQJ5	You bid first.
HCP: 20	♣ KJ10	
Board: 394	♠ KJ973	West Doubles 3♥ if possible.
Dealer: N	♥ 1085	
Vul: EW	♦ K102	Partner bids first.
HCP: 8	♣ J3	

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

Board: 390  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 5  
 Contract: 3N N

North:  
 ♠ AQ53  
 ♥ A10  
 ♦ A8  
 ♣ KQJ108

South:  
 ♠ 108  
 ♥ KQ842  
 ♦ 974  
 ♣ 765

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

Board: 391  
 Dealer: S  
 Vul: None  
 North HCP: 7  
 South HCP: 21  
 Contract: 4♠ S

North:  
 ♠ J109862  
 ♥ KQ  
 ♦ J632  
 ♣ 9

South:  
 ♠ Q3  
 ♥ A65  
 ♦ AKQ  
 ♣ AQ1084

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

Board: 392  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 11  
 Contract: 6♥ N

North:  
 ♠ KQ104  
 ♥ 97  
 ♦ AJ  
 ♣ AKQJ7

South:  
 ♠ J73  
 ♥ AKJ852  
 ♦ Q92  
 ♣ 10

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	6♥
AP			

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

Board: 393  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 20  
 Contract: 4♠ S

North:  
 ♠ A108763  
 ♥ 9  
 ♦ 42  
 ♣ A987

South:  
 ♠ Q2  
 ♥ AK75  
 ♦ AQJ5  
 ♣ KJ10

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			

1. Texas

Board: 394  
 Dealer: N  
 Vul: EW  
 North HCP: 21  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ AQ  
 ♥ KQ4  
 ♦ A76  
 ♣ AQ1065

South:  
 ♠ KJ973  
 ♥ 1085  
 ♦ K102  
 ♣ J3

West	North	East	South
	2NT	Pass	3♥
X	XX <sup>1</sup>	Pass	3NT
AP			

1. artificial

## North hands (Practice Page)

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

Board: 395	♠ 982	The opponents are silent.
Dealer: S	♥ J10752	
Vul: NS	♦ 65	Partner bids first.
HCP: 7	♣ AQ7	

Board: 396	♠ AKJ5	The opponents are silent.
Dealer: N	♥ A5	
Vul: Both	♦ Q754	You bid first.
HCP: 20	♣ AQ7	

Board: 397	♠ 52	The opponents are silent.
Dealer: S	♥ KQJ1032	
Vul: NS	♦ QJ105	Partner bids first.
HCP: 13	♣ A	

Board: 398	♠ AQ32	East Bids 4♦ if possible.
Dealer: N	♥ AKQ9	
Vul: EW	♦ 832	You bid first.
HCP: 21	♣ AQ	

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

Board: 395  
Dealer: S  
Vul: NS  
North HCP: 7  
South HCP: 20  
Contract: 4♥ S

North:  
♠ 982  
♥ J10752  
♦ 65  
♣ AQ7

South:  
♠ A43  
♥ AK86  
♦ AKQ8  
♣ 95

West	North	East	South
			2NT

Pass	3♦	Pass	3NT <sup>1</sup>
------	----	------	------------------

Pass	4♣ <sup>2</sup>	Pass	4♥
------	-----------------	------	----

AP

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

Board: 396  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 11  
Contract: 6♥ N

North:  
♠ AKJ5  
♥ A5  
♦ Q754  
♣ AQ7

South:  
♠ 7  
♥ KJ9863  
♦ A82  
♣ K62

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>

Pass	4♥	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♣ <sup>3</sup>	Pass	5♦
------	-----------------	------	----

Pass	5♥ <sup>4</sup>	Pass	6♥
------	-----------------	------	----

AP

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

Board: 397  
Dealer: S  
Vul: NS  
North HCP: 13  
South HCP: 20  
Contract: 6♥ S

North:  
♠ 52  
♥ KQJ1032  
♦ QJ105  
♣ A

South:  
♠ AK96  
♥ A7  
♦ K6  
♣ KQJ32

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

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

Board: 398  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 5  
Contract: 4♥ N

North:  
♠ AQ32  
♥ AKQ9  
♦ 832  
♣ AQ

South:  
♠ J105  
♥ J108762  
♦ 106  
♣ K7

West	North	East	South
	2NT	Pass	3♦

Pass	3NT <sup>1</sup>	4♦	X
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Pass	4♥	AP	
------	----	----	--

1. Extended acceptance after NT

## South hands (Practice Page)

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

Board: 395	♠ A43	The opponents are silent.
Dealer: S	♥ AK86	
Vul: NS	♦ AKQ8	You bid first.
HCP: 20	♣ 95	

Board: 396	♠ 7	The opponents are silent.
Dealer: N	♥ KJ9863	
Vul: Both	♦ A82	Partner bids first.
HCP: 11	♣ K62	

Board: 397	♠ AK96	The opponents are silent.
Dealer: S	♥ A7	
Vul: NS	♦ K6	You bid first.
HCP: 20	♣ KQJ32	

Board: 398	♠ J105	East Bids 4♦ if possible.
Dealer: N	♥ J108762	
Vul: EW	♦ 106	Partner bids first.
HCP: 5	♣ K7	

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

Board: 395  
Dealer: S  
Vul: NS  
North HCP: 7  
South HCP: 20  
Contract: 4♥ S

North:  
♠ 982  
♥ J10752  
♦ 65  
♣ AQ7

South:  
♠ A43  
♥ AK86  
♦ AKQ8  
♣ 95

West	North	East	South
			2NT

Pass	3♦	Pass	3NT <sup>1</sup>
------	----	------	------------------

Pass	4♣ <sup>2</sup>	Pass	4♥
------	-----------------	------	----

AP

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

Board: 396  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 11  
Contract: 6♥ N

North:  
♠ AKJ5  
♥ A5  
♦ Q754  
♣ AQ7

South:  
♠ 7  
♥ KJ9863  
♦ A82  
♣ K62

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>

Pass	4♥	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♣ <sup>3</sup>	Pass	5♦
------	-----------------	------	----

Pass	5♥ <sup>4</sup>	Pass	6♥
------	-----------------	------	----

AP

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

Board: 397  
Dealer: S  
Vul: NS  
North HCP: 13  
South HCP: 20  
Contract: 6♥ S

North:  
♠ 52  
♥ KQJ1032  
♦ QJ105  
♣ A

South:  
♠ AK96  
♥ A7  
♦ K6  
♣ KQJ32

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

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

Board: 398  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 5  
Contract: 4♥ N

North:  
♠ AQ32  
♥ AKQ9  
♦ 832  
♣ AQ

South:  
♠ J105  
♥ J108762  
♦ 106  
♣ K7

West	North	East	South
	2NT	Pass	3♦

Pass	3NT <sup>1</sup>	4♦	X
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Pass	4♥	AP	
------	----	----	--

1. Extended acceptance after NT

## North hands (Practice Page)

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

Board: 399	♠ AKJ1032	The opponents are silent.
Dealer: S	♥ 95	
Vul: Both	♦ QJ9	Partner bids first.
HCP: 11	♣ 107	
Board: 400	♠ K8	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: None	♦ AKJ9	You bid first.
HCP: 20	♣ KJ74	
Board: 401	♠ AK8763	East Doubles 4♥ if possible.
Dealer: S	♥ 5	
Vul: EW	♦ 87	Partner bids first.
HCP: 11	♣ A1096	
Board: 402	♠ AJ2	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ QJ1075	You bid first.
HCP: 20	♣ AK5	

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

Board: 399

Dealer: S

Vul: Both

North HCP: 11

South HCP: 21

Contract: 6♠ S

North:

♠ AKJ1032

♥ 95

♦ QJ9

♣ 107

South:

♠ Q7

♥ KQJ

♦ A764

♣ AKQ6

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♠<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

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

Board: 400

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6♠ N

North:

♠ K8

♥ KQ6

♦ AKJ9

♣ KJ74

South:

♠ AQ10942

♥ A54

♦ 10

♣ 1032

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♥<sup>3</sup> Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

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

Board: 401

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ AK8763

♥ 5

♦ 87

♣ A1096

South:

♠ Q9

♥ KQ63

♦ AKQ10

♣ KJ2

West North East South

2NT

Pass 4♥<sup>1</sup> X 4♠

Pass 4NT<sup>2</sup> Pass 5♦<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=1/5 or 4/5

Board: 402

Dealer: N

Vul: Both

North HCP: 20

South HCP: 15

Contract: 6♥ N

North:

♠ AJ2

♥ KQ

♦ QJ1075

♣ AK5

South:

♠ KQ105

♥ AJ10864

♦ K4

♣ Q

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5



## South hands (Practice Page)

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

Board: 399	♠ Q7	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ A764	You bid first.
HCP: 21	♣ AKQ6	

Board: 400	♠ AQ10942	The opponents are silent.
Dealer: N	♥ A54	
Vul: None	♦ 10	Partner bids first.
HCP: 10	♣ 1032	

Board: 401	♠ Q9	East Doubles 4♥ if possible.
Dealer: S	♥ KQ63	
Vul: EW	♦ AKQ10	You bid first.
HCP: 20	♣ KJ2	

Board: 402	♠ KQ105	The opponents are silent.
Dealer: N	♥ AJ10864	
Vul: Both	♦ K4	Partner bids first.
HCP: 15	♣ Q	

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

Board: 399

Dealer: S

Vul: Both

North HCP: 11

South HCP: 21

Contract: 6♠ S

North:

♠ AKJ1032

♥ 95

♦ QJ9

♣ 107

South:

♠ Q7

♥ KQJ

♦ A764

♣ AKQ6

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♠<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

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

Board: 400

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6♠ N

North:

♠ K8

♥ KQ6

♦ AKJ9

♣ KJ74

South:

♠ AQ10942

♥ A54

♦ 10

♣ 1032

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♥<sup>3</sup> Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

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

Board: 401

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ AK8763

♥ 5

♦ 87

♣ A1096

South:

♠ Q9

♥ KQ63

♦ AKQ10

♣ KJ2

West North East South

2NT

Pass 4♥<sup>1</sup> X 4♠

Pass 4NT<sup>2</sup> Pass 5♦<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=1/5 or 4/5

Board: 402

Dealer: N

Vul: Both

North HCP: 20

South HCP: 15

Contract: 6♥ N

North:

♠ AJ2

♥ KQ

♦ QJ1075

♣ AK5

South:

♠ KQ105

♥ AJ10864

♦ K4

♣ Q

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

## North hands (Practice Page)

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

Board: 403	♠ AQ10532	The opponents are silent.
Dealer: S	♥ Q962	
Vul: None	♦ —	Partner bids first.
HCP: 10	♣ Q42	
Board: 404	♠ KQ94	The opponents are silent.
Dealer: N	♥ A4	
Vul: NS	♦ AK1085	You bid first.
HCP: 20	♣ A4	
Board: 405	♠ 76532	The opponents are silent.
Dealer: S	♥ A103	
Vul: Both	♦ 1064	Partner bids first.
HCP: 4	♣ 53	
Board: 406	♠ AK8	The opponents are silent.
Dealer: N	♥ Q106	
Vul: NS	♦ AK7	You bid first.
HCP: 20	♣ A854	

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

Board: 403

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ AQ10532

♥ Q962

♦ —

♣ Q42

South:

♠ K9

♥ A875

♦ AKQ9

♣ A93

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♦<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=1/5 or 4/5

Board: 404

Dealer: N

Vul: NS

North HCP: 20

South HCP: 15

Contract: 6N N

North:

♠ KQ94

♥ A4

♦ AK1085

♣ A4

South:

♠ A3

♥ KQJ102

♦ Q74

♣ QJ3

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6NT

AP

Board: 405

Dealer: S

Vul: Both

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ 76532

♥ A103

♦ 1064

♣ 53

South:

♠ AQ

♥ KQ82

♦ AK98

♣ Q106

West North East South

2NT

Pass 3♥ Pass 3♠

AP

Board: 406

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6♠ N

North:

♠ AK8

♥ Q106

♦ AK7

♣ A854

South:

♠ Q10976

♥ A32

♦ QJ9

♣ K10

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4NT<sup>1</sup>

Pass 6♠ AP

1. Quantitative 4NT

## South hands (Practice Page)

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

Board: 403	♠ K9	The opponents are silent.
Dealer: S	♥ A875	
Vul: None	♦ AKQ9	You bid first.
HCP: 20	♣ A93	

Board: 404	♠ A3	The opponents are silent.
Dealer: N	♥ KQJ102	
Vul: NS	♦ Q74	Partner bids first.
HCP: 15	♣ QJ3	

Board: 405	♠ AQ	The opponents are silent.
Dealer: S	♥ KQ82	
Vul: Both	♦ AK98	You bid first.
HCP: 20	♣ Q106	

Board: 406	♠ Q10976	The opponents are silent.
Dealer: N	♥ A32	
Vul: NS	♦ QJ9	Partner bids first.
HCP: 12	♣ K10	

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

Board: 403

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ AQ10532

♥ Q962

♦ —

♣ Q42

South:

♠ K9

♥ A875

♦ AKQ9

♣ A93

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

3. A=1/5 or 4/5

Board: 404

Dealer: N

Vul: NS

North HCP: 20

South HCP: 15

Contract: 6N N

North:

♠ KQ94

♥ A4

♦ AK1085

♣ A4

South:

♠ A3

♥ KQJ102

♦ Q74

♣ QJ3

West	North	East	South
	2NT	Pass	3♦

Pass	3♥	Pass	6NT
------	----	------	-----

AP

Board: 405

Dealer: S

Vul: Both

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ 76532

♥ A103

♦ 1064

♣ 53

South:

♠ AQ

♥ KQ82

♦ AK98

♣ Q106

West	North	East	South
			2NT

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

AP

Board: 406

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6♠ N

North:

♠ AK8

♥ Q106

♦ AK7

♣ A854

South:

♠ Q10976

♥ A32

♦ QJ9

♣ K10

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	6♠	AP	
------	----	----	--

1. Quantitative 4NT

## North hands (Practice Page)

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

Board: 407	♠ J3	The opponents are silent.
Dealer: S	♥ KJ10962	
Vul: None	♦ AJ4	Partner bids first.
HCP: 13	♣ K2	

Board: 408	♠ AQ	The opponents are silent.
Dealer: N	♥ K53	
Vul: NS	♦ AK54	You bid first.
HCP: 20	♣ A842	

Board: 409	♠ AQJ53	The opponents are silent.
Dealer: S	♥ 82	
Vul: EW	♦ K87	Partner bids first.
HCP: 11	♣ J96	

Board: 410	♠ 762	The opponents are silent.
Dealer: N	♥ AK5	
Vul: Both	♦ AKQJ7	You bid first.
HCP: 20	♣ QJ	

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

Board: 407

Dealer: S

Vul: None

North HCP: 13

South HCP: 21

Contract: 6♥ S

North:

♠ J3  
♥ KJ10962  
♦ AJ4  
♣ K2

South:

♠ AQ2  
♥ A84  
♦ KQ5  
♣ AQ63

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	5♦	Pass	5♥ <sup>4</sup>
Pass	6♥	AP	

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

Board: 408

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 7♥ N

North:

♠ AQ  
♥ K53  
♦ AK54  
♣ A842

South:

♠ KJ72  
♥ AQJ742  
♦ 108  
♣ 9

West	North	East	South
			2NT

		Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♦ <sup>3</sup>	Pass	7♥
AP			

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

Board: 409

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ AQJ53  
♥ 82  
♦ K87  
♣ J96

South:

♠ K7  
♥ AKJ7  
♦ A653  
♣ AQ2

West	North	East	South
			2NT

Pass	3♥	Pass	3♠
Pass	4NT <sup>1</sup>	Pass	6NT
AP			

1. Quantitative 4NT

Board: 410

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6♠ N

North:

♠ 762  
♥ AK5  
♦ AKQJ7  
♣ QJ

South:

♠ AKQ543  
♥ Q10  
♦ 96  
♣ 987

West	North	East	South
			2NT

		Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	6♠
AP			

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



## South hands (Practice Page)

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

Board: 407	♠ AQ2	The opponents are silent.
Dealer: S	♥ A84	
Vul: None	♦ KQ5	You bid first.
HCP: 21	♣ AQ63	

Board: 408	♠ KJ72	The opponents are silent.
Dealer: N	♥ AQJ742	
Vul: NS	♦ 108	Partner bids first.
HCP: 11	♣ 9	

Board: 409	♠ K7	The opponents are silent.
Dealer: S	♥ AKJ7	
Vul: EW	♦ A653	You bid first.
HCP: 21	♣ AQ2	

Board: 410	♠ AKQ543	The opponents are silent.
Dealer: N	♥ Q10	
Vul: Both	♦ 96	Partner bids first.
HCP: 11	♣ 987	

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

Board: 407

Dealer: S

Vul: None

North HCP: 13

South HCP: 21

Contract: 6♥ S

North:

♠ J3  
♥ KJ10962  
♦ AJ4  
♣ K2

South:

♠ AQ2  
♥ A84  
♦ KQ5  
♣ AQ63

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
------	------------------	------	-----------------

Pass	5♦	Pass	5♥ <sup>4</sup>
------	----	------	-----------------

Pass	6♥	AP	
------	----	----	--

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

Board: 408

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 7♥ N

North:

♠ AQ  
♥ K53  
♦ AK54  
♣ A842

South:

♠ KJ72  
♥ AQJ742  
♦ 108  
♣ 9

West	North	East	South
			2NT

		Pass	4♦ <sup>1</sup>
--	--	------	-----------------

Pass	4♥	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♦ <sup>3</sup>	Pass	7♥
------	-----------------	------	----

AP

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

Board: 409

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ AQJ53  
♥ 82  
♦ K87  
♣ J96

South:

♠ K7  
♥ AKJ7  
♦ A653  
♣ AQ2

West	North	East	South
			2NT

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

Pass	4NT <sup>1</sup>	Pass	6NT
------	------------------	------	-----

AP

1. Quantitative 4NT

Board: 410

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6♠ N

North:

♠ 762  
♥ AK5  
♦ AKQJ7  
♣ QJ

South:

♠ AKQ543  
♥ Q10  
♦ 96  
♣ 987

West	North	East	South
			2NT

		Pass	4♥ <sup>1</sup>
--	--	------	-----------------

Pass	4♠	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♥ <sup>3</sup>	Pass	6♠
------	-----------------	------	----

AP

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