

North hands (Practice Page)

Jacoby Transfer

Board: 1	♠ K10762	East Doubles 2♥ if possible.
Dealer: S	♥ K	
Vul: Both	♦ K108	Partner bids first.
HCP: 10	♣ J1082	
Board: 2	♠ A53	The opponents are silent.
Dealer: N	♥ K973	
Vul: None	♦ KJ87	You bid first.
HCP: 15	♣ A4	
Board: 3	♠ K9632	The opponents are silent.
Dealer: S	♥ A106	
Vul: NS	♦ K2	Partner bids first.
HCP: 13	♣ K96	
Board: 4	♠ AQJ	The opponents are silent.
Dealer: N	♥ J952	
Vul: EW	♦ AQ4	You bid first.
HCP: 15	♣ J74	
Board: 5	♠ A87643	The opponents are silent.
Dealer: S	♥ J6	
Vul: None	♦ 106	Partner bids first.
HCP: 6	♣ J43	
Board: 6	♠ A963	The opponents are silent.
Dealer: N	♥ 92	
Vul: NS	♦ AQ10	You bid first.
HCP: 17	♣ AK32	

Jacoby Transfer Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ K10762	♠ AJ43				1NT
Vul: Both	♥ K	♥ 104	Pass	2♥	X	3♠ ¹
North HCP: 10	♦ K108	♦ AJ43	Pass	4♠	AP	
South HCP: 17	♣ J1082	♣ AK3	1. Super acceptance after NT			
Contract: 4♠ S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ A53	♠ KQ1087				
Vul: None	♥ K973	♥ J		1NT	Pass	2♥
North HCP: 15	♦ KJ87	♦ Q10432	Pass	2♠	Pass	3♦
South HCP: 10	♣ A4	♣ Q9	Pass	4♠	AP	
Contract: 4♠ N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ K9632	♠ J4				1NT
Vul: NS	♥ A106	♥ KQJ4	Pass	2♥	Pass	2♠
North HCP: 13	♦ K2	♦ AQ105	Pass	3NT	AP	
South HCP: 16	♣ K96	♣ QJ4				
Contract: 3N S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 109832				
Vul: EW	♥ J952	♥ 8		1NT	Pass	2♥
North HCP: 15	♦ AQ4	♦ K1082	Pass	2♠	Pass	3♦
South HCP: 10	♣ J74	♣ AK5	Pass	4♠	AP	
Contract: 4♠ N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ A87643	♠ J102				1NT
Vul: None	♥ J6	♥ AK54	Pass	2♥	Pass	2♠
North HCP: 6	♦ 106	♦ 73	AP			
South HCP: 17	♣ J43	♣ AKQ10				
Contract: 2♠ S						

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ A963	♠ KQ1082				
Vul: NS	♥ 92	♥ —	Pass	3♠ ¹	Pass	4♠
North HCP: 17	♦ AQ10	♦ K9832	AP			
South HCP: 9	♣ AK32	♣ J109	1. Super acceptance after NT			
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 1	♠ AJ43	East Doubles 2♥ if possible.
Dealer: S	♥ 104	
Vul: Both	♦ AJ43	You bid first.
HCP: 17	♣ AK3	

Board: 2	♠ KQ1087	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ Q10432	Partner bids first.
HCP: 10	♣ Q9	

Board: 3	♠ J4	The opponents are silent.
Dealer: S	♥ KQJ4	
Vul: NS	♦ AQ105	You bid first.
HCP: 16	♣ QJ4	

Board: 4	♠ 109832	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ K1082	Partner bids first.
HCP: 10	♣ AK5	

Board: 5	♠ J102	The opponents are silent.
Dealer: S	♥ AK54	
Vul: None	♦ 73	You bid first.
HCP: 17	♣ AKQ10	

Board: 6	♠ KQ1082	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ K9832	Partner bids first.
HCP: 9	♣ J109	

Jacoby Transfer Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ K10762	♠ AJ43				1NT
Vul: Both	♥ K	♥ 104	Pass	2♥	X	3♠ ¹
North HCP: 10	♦ K108	♦ AJ43	Pass	4♠	AP	
South HCP: 17	♣ J1082	♣ AK3	1. Super acceptance after NT			
Contract: 4♠ S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ A53	♠ KQ1087				
Vul: None	♥ K973	♥ J		1NT	Pass	2♥
North HCP: 15	♦ KJ87	♦ Q10432	Pass	2♠	Pass	3♦
South HCP: 10	♣ A4	♣ Q9	Pass	4♠	AP	
Contract: 4♠ N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ K9632	♠ J4				1NT
Vul: NS	♥ A106	♥ KQJ4	Pass	2♥	Pass	2♠
North HCP: 13	♦ K2	♦ AQ105	Pass	3NT	AP	
South HCP: 16	♣ K96	♣ QJ4				
Contract: 3N S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 109832				
Vul: EW	♥ J952	♥ 8		1NT	Pass	2♥
North HCP: 15	♦ AQ4	♦ K1082	Pass	2♠	Pass	3♦
South HCP: 10	♣ J74	♣ AK5	Pass	4♠	AP	
Contract: 4♠ N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ A87643	♠ J102				1NT
Vul: None	♥ J6	♥ AK54	Pass	2♥	Pass	2♠
North HCP: 6	♦ 106	♦ 73	AP			
South HCP: 17	♣ J43	♣ AKQ10				
Contract: 2♠ S						

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ A963	♠ KQ1082				
Vul: NS	♥ 92	♥ —	Pass	3♠ ¹	Pass	4♠
North HCP: 17	♦ AQ10	♦ K9832	AP			
South HCP: 9	♣ AK32	♣ J109	1. Super acceptance after NT			
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 7	♠ AQJ73	East Doubles 2♥ if possible.
Dealer: S	♥ Q	West Bids 3♥ if possible.
Vul: EW	♦ 1087	
HCP: 9	♣ 10763	Partner bids first.

Board: 8	♠ J2	West Doubles 4♥ if possible.
Dealer: N	♥ K86	
Vul: NS	♦ AQJ108	You bid first.
HCP: 15	♣ A73	

Board: 9	♠ AQ876	The opponents are silent.
Dealer: S	♥ A108	
Vul: EW	♦ 875	Partner bids first.
HCP: 16	♣ AQ	

Board: 10	♠ A762	The opponents are silent.
Dealer: N	♥ A64	
Vul: Both	♦ 632	You bid first.
HCP: 17	♣ AKQ	

Board: 11	♠ J9765	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: None	♦ KJ64	Partner bids first.
HCP: 10	♣ 5	

Board: 12	♠ A104	The opponents are silent.
Dealer: N	♥ A862	
Vul: None	♦ KJ	You bid first.
HCP: 17	♣ AJ97	

Jacoby Transfer Both hands (Answers Page)

Board: 7
Dealer: S
Vul: EW
North HCP: 9
South HCP: 16
Contract: 5♦ S

North:
♠ AQJ73
♥ Q
♦ 1087
♣ 10763

South:
♠ 98
♥ 73
♦ AKQJ5
♣ AQ85

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

1. artificial
2. limit raise or better in ♦

Board: 8
Dealer: N
Vul: NS
North HCP: 15
South HCP: 5
Contract: 4♠ S

North:
♠ J2
♥ K86
♦ AQJ108
♣ A73

South:
♠ Q1098754
♥ 95
♦ 3
♣ QJ6

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

1. Texas
2. denies a ♥ stopper

Board: 9
Dealer: S
Vul: EW
North HCP: 16
South HCP: 16
Contract: 6N S

North:
♠ AQ876
♥ A108
♦ 875
♣ AQ

South:
♠ KJ
♥ QJ54
♦ AKJ9
♣ J72

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

Board: 10
Dealer: N
Vul: Both
North HCP: 17
South HCP: 9
Contract: 4♠ N

North:
♠ A762
♥ A64
♦ 632
♣ AKQ

South:
♠ KQJ84
♥ K75
♦ 75
♣ 984

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

Board: 11
Dealer: S
Vul: None
North HCP: 10
South HCP: 16
Contract: 3N S

North:
♠ J9765
♥ AJ9
♦ KJ64
♣ 5

South:
♠ A10
♥ K1032
♦ A105
♣ AJ64

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

Board: 12

Dealer: N

Vul: None

North HCP: 17

South HCP: 8

Contract: 4♠ N

North:

♠ A104

♥ A862

♦ KJ

♣ AJ97

South:

♠ KQJ863

♥ Q10

♦ 987

♣ 42

West	North	East	South
	1NT	Pass	4♥ ¹
Pass	4♠	AP	
1. Texas			

South hands (Practice Page)

Jacoby Transfer

Board: 7	♠ 98	East Doubles 2♥ if possible.
Dealer: S	♥ 73	West Bids 3♥ if possible.
Vul: EW	♦ AKQJ5	
HCP: 16	♣ AQ85	You bid first.
Board: 8	♠ Q1098754	West Doubles 4♥ if possible.
Dealer: N	♥ 95	
Vul: NS	♦ 3	Partner bids first.
HCP: 5	♣ QJ6	
Board: 9	♠ KJ	The opponents are silent.
Dealer: S	♥ QJ54	
Vul: EW	♦ AKJ9	You bid first.
HCP: 16	♣ J72	
Board: 10	♠ KQJ84	The opponents are silent.
Dealer: N	♥ K75	
Vul: Both	♦ 75	Partner bids first.
HCP: 9	♣ 984	
Board: 11	♠ A10	The opponents are silent.
Dealer: S	♥ K1032	
Vul: None	♦ A105	You bid first.
HCP: 16	♣ AJ64	
Board: 12	♠ KQJ863	The opponents are silent.
Dealer: N	♥ Q10	
Vul: None	♦ 987	Partner bids first.
HCP: 8	♣ 42	

Jacoby Transfer Both hands (Answers Page)

Board: 7			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ AQJ73	♠ 98	Pass	2♥	X	Pass ¹
North HCP: 9	♥ Q	♥ 73	Pass	2NT	Pass	3♦
South HCP: 16	♦ 1087	♦ AKQJ5	3♥	4♥ ²	Pass	5♦
Contract: 5♦ S	♣ 10763	♣ AQ85	AP			

1. artificial
2. limit raise or better in ♦

Board: 8			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ ¹
Vul: NS	♠ J2	♠ Q1098754	X	Pass ²	Pass	4♠
North HCP: 15	♥ K86	♥ 95	AP			
South HCP: 5	♦ AQJ108	♦ 3	1. Texas			
Contract: 4♠ S	♣ A73	♣ QJ6	2. denies a ♥ stopper			

Board: 9			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ AQ876	♠ KJ	Pass	2♥	Pass	2♠
North HCP: 16	♥ A108	♥ QJ54	Pass	6NT	AP	
South HCP: 16	♦ 875	♦ AKJ9				
Contract: 6N S	♣ AQ	♣ J72				

Board: 10			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♥
Vul: Both	♠ A762	♠ KQJ84	Pass	2♠	Pass	2NT
North HCP: 17	♥ A64	♥ K75	Pass	4♠	AP	
South HCP: 9	♦ 632	♦ 75				
Contract: 4♠ N	♣ AKQ	♣ 984				

Board: 11			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ J9765	♠ A10	Pass	2♥	Pass	2♠
North HCP: 10	♥ AJ9	♥ K1032	Pass	3♦	Pass	3NT
South HCP: 16	♦ KJ64	♦ A105	AP			
Contract: 3N S	♣ 5	♣ AJ64				

Board: 12

Dealer: N

Vul: None

North HCP: 17

South HCP: 8

Contract: 4♠ N

North:

♠ A104

♥ A862

♦ KJ

♣ AJ97

South:

♠ KQJ863

♥ Q10

♦ 987

♣ 42

West	North	East	South
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1NT	Pass	4♥ ¹
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Pass	4♠	AP
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1. Texas

North hands (Practice Page)

Jacoby Transfer

Board: 13	♠ KQJ102	The opponents are silent.
Dealer: S	♥ J52	
Vul: Both	♦ KQ	Partner bids first.
HCP: 12	♣ 753	

Board: 14	♠ KJ103	The opponents are silent.
Dealer: N	♥ 43	
Vul: None	♦ KJ9	You bid first.
HCP: 15	♣ AK94	

Board: 15	♠ AJ1063	The opponents are silent.
Dealer: S	♥ J5	
Vul: NS	♦ QJ	Partner bids first.
HCP: 11	♣ Q543	

Board: 16	♠ QJ10	The opponents are silent.
Dealer: N	♥ Q54	
Vul: EW	♦ A854	You bid first.
HCP: 15	♣ AQ5	

Board: 17	♠ AK842	The opponents are silent.
Dealer: S	♥ 53	
Vul: None	♦ QJ10	Partner bids first.
HCP: 10	♣ 1092	

Board: 18	♠ Q94	The opponents are silent.
Dealer: N	♥ A94	
Vul: NS	♦ AJ5	You bid first.
HCP: 15	♣ A1098	

Jacoby Transfer Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ KQJ102	♠ 984				1NT
Vul: Both	♥ J52	♥ A1063	Pass	2♥	Pass	2♠
North HCP: 12	♦ KQ	♦ AJ98	Pass	3NT	Pass	4♠
South HCP: 16	♣ 753	♣ AK	AP			
Contract: 4♠ S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ KJ103	♠ AQ987		1NT	Pass	2♥
Vul: None	♥ 43	♥ Q82	Pass	3♠ ¹	Pass	4♠
North HCP: 15	♦ KJ9	♦ A10	AP			
South HCP: 12	♣ AK94	♣ 762	1. Super acceptance after NT			
Contract: 4♠ N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ AJ1063	♠ Q82				1NT
Vul: NS	♥ J5	♥ A632	Pass	2♥	Pass	2♠
North HCP: 11	♦ QJ	♦ A107	Pass	3♣	Pass	4♠
South HCP: 17	♣ Q543	♣ AK7	AP			
Contract: 4♠ S						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ AK765		1NT	Pass	2♥
Vul: EW	♥ Q54	♥ K107	Pass	2♠	Pass	3NT
North HCP: 15	♦ A854	♦ 1032	Pass	4♠	AP	
South HCP: 13	♣ AQ5	♣ K10				
Contract: 4♠ N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ AK842	♠ Q107				1NT
Vul: None	♥ 53	♥ KQ87	Pass	2♥	Pass	2♠
North HCP: 10	♦ QJ10	♦ 86	Pass	3NT	Pass	4♠
South HCP: 16	♣ 1092	♣ AKQ7	AP			
Contract: 4♠ S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ A10852		1NT	Pass	2♥
Vul: NS	♥ A94	♥ 8	Pass	2♠	Pass	3♣
North HCP: 15	♦ AJ5	♦ Q98	Pass	4♠	AP	
South HCP: 12	♣ A1098	♣ KQJ3				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 13	♠ 984	The opponents are silent.
Dealer: S	♥ A1063	
Vul: Both	♦ AJ98	You bid first.
HCP: 16	♣ AK	

Board: 14	♠ AQ987	The opponents are silent.
Dealer: N	♥ Q82	
Vul: None	♦ A10	Partner bids first.
HCP: 12	♣ 762	

Board: 15	♠ Q82	The opponents are silent.
Dealer: S	♥ A632	
Vul: NS	♦ A107	You bid first.
HCP: 17	♣ AK7	

Board: 16	♠ AK765	The opponents are silent.
Dealer: N	♥ K107	
Vul: EW	♦ 1032	Partner bids first.
HCP: 13	♣ K10	

Board: 17	♠ Q107	The opponents are silent.
Dealer: S	♥ KQ87	
Vul: None	♦ 86	You bid first.
HCP: 16	♣ AKQ7	

Board: 18	♠ A10852	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ Q98	Partner bids first.
HCP: 12	♣ KQJ3	

Jacoby Transfer Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ KQJ102	♠ 984				1NT
Vul: Both	♥ J52	♥ A1063	Pass	2♥	Pass	2♠
North HCP: 12	♦ KQ	♦ AJ98	Pass	3NT	Pass	4♠
South HCP: 16	♣ 753	♣ AK	AP			
Contract: 4♠ S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ KJ103	♠ AQ987		1NT	Pass	2♥
Vul: None	♥ 43	♥ Q82	Pass	3♠ ¹	Pass	4♠
North HCP: 15	♦ KJ9	♦ A10	AP			
South HCP: 12	♣ AK94	♣ 762	1. Super acceptance after NT			
Contract: 4♠ N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ AJ1063	♠ Q82				1NT
Vul: NS	♥ J5	♥ A632	Pass	2♥	Pass	2♠
North HCP: 11	♦ QJ	♦ A107	Pass	3♣	Pass	4♠
South HCP: 17	♣ Q543	♣ AK7	AP			
Contract: 4♠ S						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ AK765		1NT	Pass	2♥
Vul: EW	♥ Q54	♥ K107	Pass	2♠	Pass	3NT
North HCP: 15	♦ A854	♦ 1032	Pass	4♠	AP	
South HCP: 13	♣ AQ5	♣ K10				
Contract: 4♠ N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ AK842	♠ Q107				1NT
Vul: None	♥ 53	♥ KQ87	Pass	2♥	Pass	2♠
North HCP: 10	♦ QJ10	♦ 86	Pass	3NT	Pass	4♠
South HCP: 16	♣ 1092	♣ AKQ7	AP			
Contract: 4♠ S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ A10852		1NT	Pass	2♥
Vul: NS	♥ A94	♥ 8	Pass	2♠	Pass	3♣
North HCP: 15	♦ AJ5	♦ Q98	Pass	4♠	AP	
South HCP: 12	♣ A1098	♣ KQJ3				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 19	♠ 108542	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: EW	♦ A73	Partner bids first.
HCP: 9	♣ 97	
Board: 20	♠ Q10	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: EW	♦ 10974	You bid first.
HCP: 15	♣ KQ2	
Board: 21	♠ KQ876	The opponents are silent.
Dealer: S	♥ K	
Vul: None	♦ J652	Partner bids first.
HCP: 9	♣ 632	
Board: 22	♠ A83	The opponents are silent.
Dealer: N	♥ AJ75	
Vul: None	♦ 8752	You bid first.
HCP: 16	♣ AK	
Board: 23	♠ K109542	East Doubles 2♥ if possible.
Dealer: S	♥ 9	West Bids 3♥ if possible.
Vul: EW	♦ 1096	
HCP: 3	♣ 962	Partner bids first.
Board: 24	♠ AK98	West Doubles 2♥ if possible.
Dealer: N	♥ Q62	
Vul: None	♦ A72	You bid first.
HCP: 16	♣ K73	

Jacoby Transfer Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 108542	♠ AJ6				1NT
Vul: EW	♥ KQ8	♥ A1095	Pass	2♥	Pass	2♠
North HCP: 9	♦ A73	♦ KQJ5	Pass	2NT	Pass	3♠
South HCP: 15	♣ 97	♣ 32	Pass	4♠	AP	
Contract: 4♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ K7642				
Vul: EW	♥ AKJ5	♥ 972		1NT	Pass	2♥
North HCP: 15	♦ 10974	♦ AQJ	Pass	2♠	Pass	3NT
South HCP: 10	♣ KQ2	♣ 64	AP			
Contract: 3N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ KQ876	♠ A2				1NT
Vul: None	♥ K	♥ AJ3	Pass	2♥	Pass	2♠
North HCP: 9	♦ J652	♦ K9843	Pass	2NT	AP	
South HCP: 16	♣ 632	♣ KJ5				
Contract: 2N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ J109652				
Vul: None	♥ AJ75	♥ Q109		1NT	Pass	2♥
North HCP: 16	♦ 8752	♦ K10	Pass	2♠	AP	
South HCP: 7	♣ AK	♣ J6				
Contract: 2♠ N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ K109542	♠ AJ8				1NT
Vul: EW	♥ 9	♥ J3	Pass	2♥	X	2♠
North HCP: 3	♦ 1096	♦ QJ8	3♥	3♠	AP	
South HCP: 16	♣ 962	♣ AK1074				
Contract: 3♠ S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ Q7432				
Vul: None	♥ Q62	♥ K5		1NT	Pass	2♥
North HCP: 16	♦ A72	♦ J10	X	2♠	Pass	4♠
South HCP: 9	♣ K73	♣ QJ108	AP			
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 19	♠ AJ6	The opponents are silent.
Dealer: S	♥ A1095	
Vul: EW	♦ KQJ5	You bid first.
HCP: 15	♣ 32	
Board: 20	♠ K7642	The opponents are silent.
Dealer: N	♥ 972	
Vul: EW	♦ AQJ	Partner bids first.
HCP: 10	♣ 64	
Board: 21	♠ A2	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: None	♦ K9843	You bid first.
HCP: 16	♣ KJ5	
Board: 22	♠ J109652	The opponents are silent.
Dealer: N	♥ Q109	
Vul: None	♦ K10	Partner bids first.
HCP: 7	♣ J6	
Board: 23	♠ AJ8	East Doubles 2♥ if possible.
Dealer: S	♥ J3	West Bids 3♥ if possible.
Vul: EW	♦ QJ8	
HCP: 16	♣ AK1074	You bid first.
Board: 24	♠ Q7432	West Doubles 2♥ if possible.
Dealer: N	♥ K5	
Vul: None	♦ J10	Partner bids first.
HCP: 9	♣ QJ108	

Jacoby Transfer Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 108542	♠ AJ6				1NT
Vul: EW	♥ KQ8	♥ A1095	Pass	2♥	Pass	2♠
North HCP: 9	♦ A73	♦ KQJ5	Pass	2NT	Pass	3♠
South HCP: 15	♣ 97	♣ 32	Pass	4♠	AP	
Contract: 4♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ K7642				
Vul: EW	♥ AKJ5	♥ 972		1NT	Pass	2♥
North HCP: 15	♦ 10974	♦ AQJ	Pass	2♠	Pass	3NT
South HCP: 10	♣ KQ2	♣ 64	AP			
Contract: 3N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ KQ876	♠ A2				1NT
Vul: None	♥ K	♥ AJ3	Pass	2♥	Pass	2♠
North HCP: 9	♦ J652	♦ K9843	Pass	2NT	AP	
South HCP: 16	♣ 632	♣ KJ5				
Contract: 2N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ J109652				
Vul: None	♥ AJ75	♥ Q109		1NT	Pass	2♥
North HCP: 16	♦ 8752	♦ K10	Pass	2♠	AP	
South HCP: 7	♣ AK	♣ J6				
Contract: 2♠ N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ K109542	♠ AJ8				1NT
Vul: EW	♥ 9	♥ J3	Pass	2♥	X	2♠
North HCP: 3	♦ 1096	♦ QJ8	3♥	3♠	AP	
South HCP: 16	♣ 962	♣ AK1074				
Contract: 3♠ S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ Q7432				
Vul: None	♥ Q62	♥ K5		1NT	Pass	2♥
North HCP: 16	♦ A72	♦ J10	X	2♠	Pass	4♠
South HCP: 9	♣ K73	♣ QJ108	AP			
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 25	♠ AQ984	The opponents are silent.
Dealer: S	♥ Q74	
Vul: EW	♦ 1054	Partner bids first.
HCP: 11	♣ K9	

Board: 26	♠ Q65	The opponents are silent.
Dealer: N	♥ K102	
Vul: NS	♦ AK8	You bid first.
HCP: 15	♣ QJ86	

Board: 27	♠ KQ8732	The opponents are silent.
Dealer: S	♥ J7	
Vul: Both	♦ 1076	Partner bids first.
HCP: 8	♣ Q3	

Board: 28	♠ K53	The opponents are silent.
Dealer: N	♥ AK84	
Vul: EW	♦ K86	You bid first.
HCP: 17	♣ A73	

Board: 29	♠ KQ943	The opponents are silent.
Dealer: S	♥ A95	
Vul: EW	♦ J1063	Partner bids first.
HCP: 10	♣ 3	

Board: 30	♠ 82	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ K1094	You bid first.
HCP: 15	♣ AK743	

Jacoby Transfer Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ AQ984	♠ K2				1NT
Vul: EW	♥ Q74	♥ AKJ53	Pass	2♥	Pass	2♠
North HCP: 11	♦ 1054	♦ Q73	Pass	3NT	AP	
South HCP: 17	♣ K9	♣ A85				
Contract: 3N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ AKJ97		1NT	Pass	2♥
Vul: NS	♥ K102	♥ 874	Pass	2♠	Pass	3NT
North HCP: 15	♦ AK8	♦ 1092	Pass	4♠	AP	
South HCP: 12	♣ QJ86	♣ A3				
Contract: 4♠ N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ KQ8732	♠ 54				1NT
Vul: Both	♥ J7	♥ KQ42	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ 1076	♦ AK82	AP			
South HCP: 15	♣ Q3	♣ K98	1. Texas			
Contract: 4♠ S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ AJ984		1NT	Pass	2♥
Vul: EW	♥ AK84	♥ J	Pass	2♠	Pass	3♦
North HCP: 17	♦ K86	♦ AQ1075	Pass	4♠	AP	
South HCP: 14	♣ A73	♣ Q4				
Contract: 4♠ N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ KQ943	♠ J1065				1NT
Vul: EW	♥ A95	♥ QJ4	Pass	2♥	Pass	2♠
North HCP: 10	♦ J1063	♦ AQ4	Pass	3NT	Pass	4♠
South HCP: 15	♣ 3	♣ KQ4	AP			
Contract: 4♠ S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ K10543		1NT	Pass	2♥
Vul: Both	♥ AJ	♥ Q65	Pass	2♠	Pass	3♦
North HCP: 15	♦ K1094	♦ QJ63	Pass	3NT	AP	
South HCP: 10	♣ AK743	♣ Q				
Contract: 3N N						

South hands (Practice Page)

Jacoby Transfer

Board: 25	♠ K2	The opponents are silent.
Dealer: S	♥ AKJ53	
Vul: EW	♦ Q73	You bid first.
HCP: 17	♣ A85	

Board: 26	♠ AKJ97	The opponents are silent.
Dealer: N	♥ 874	
Vul: NS	♦ 1092	Partner bids first.
HCP: 12	♣ A3	

Board: 27	♠ 54	The opponents are silent.
Dealer: S	♥ KQ42	
Vul: Both	♦ AK82	You bid first.
HCP: 15	♣ K98	

Board: 28	♠ AJ984	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ AQ1075	Partner bids first.
HCP: 14	♣ Q4	

Board: 29	♠ J1065	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: EW	♦ AQ4	You bid first.
HCP: 15	♣ KQ4	

Board: 30	♠ K10543	The opponents are silent.
Dealer: N	♥ Q65	
Vul: Both	♦ QJ63	Partner bids first.
HCP: 10	♣ Q	

Jacoby Transfer Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ AQ984	♠ K2				1NT
Vul: EW	♥ Q74	♥ AKJ53	Pass	2♥	Pass	2♠
North HCP: 11	♦ 1054	♦ Q73	Pass	3NT	AP	
South HCP: 17	♣ K9	♣ A85				
Contract: 3N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ AKJ97		1NT	Pass	2♥
Vul: NS	♥ K102	♥ 874	Pass	2♠	Pass	3NT
North HCP: 15	♦ AK8	♦ 1092	Pass	4♠	AP	
South HCP: 12	♣ QJ86	♣ A3				
Contract: 4♠ N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ KQ8732	♠ 54				1NT
Vul: Both	♥ J7	♥ KQ42	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ 1076	♦ AK82	AP			
South HCP: 15	♣ Q3	♣ K98	1. Texas			
Contract: 4♠ S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ AJ984		1NT	Pass	2♥
Vul: EW	♥ AK84	♥ J	Pass	2♠	Pass	3♦
North HCP: 17	♦ K86	♦ AQ1075	Pass	4♠	AP	
South HCP: 14	♣ A73	♣ Q4				
Contract: 4♠ N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ KQ943	♠ J1065				1NT
Vul: EW	♥ A95	♥ QJ4	Pass	2♥	Pass	2♠
North HCP: 10	♦ J1063	♦ AQ4	Pass	3NT	Pass	4♠
South HCP: 15	♣ 3	♣ KQ4	AP			
Contract: 4♠ S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ K10543		1NT	Pass	2♥
Vul: Both	♥ AJ	♥ Q65	Pass	2♠	Pass	3♦
North HCP: 15	♦ K1094	♦ QJ63	Pass	3NT	AP	
South HCP: 10	♣ AK743	♣ Q				
Contract: 3N N						

North hands (Practice Page)

Jacoby Transfer

Board: 31	♠ A9865	The opponents are silent.
Dealer: S	♥ 73	
Vul: EW	♦ AJ954	Partner bids first.
HCP: 9	♣ 5	
Board: 32	♠ 643	The opponents are silent.
Dealer: N	♥ AK4	
Vul: None	♦ A742	You bid first.
HCP: 15	♣ A65	
Board: 33	♠ AQ108742	East Doubles 4♥ if possible.
Dealer: S	♥ 10	
Vul: None	♦ —	Partner bids first.
HCP: 8	♣ Q8763	
Board: 34	♠ AQ3	The opponents are silent.
Dealer: N	♥ A10653	
Vul: NS	♦ K3	You bid first.
HCP: 15	♣ Q63	
Board: 35	♠ 98643	The opponents are silent.
Dealer: S	♥ AK5	
Vul: NS	♦ —	Partner bids first.
HCP: 10	♣ K8753	
Board: 36	♠ AJ5	West Doubles 2♥ if possible.
Dealer: N	♥ 1083	
Vul: Both	♦ AJ10	You bid first.
HCP: 15	♣ AJ94	

Jacoby Transfer Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ A9865	♠ KQ2				1NT
Vul: EW	♥ 73	♥ A109	Pass	2♥	Pass	2♠
North HCP: 9	♦ AJ954	♦ 76	Pass	3♦	Pass	4♠
South HCP: 16	♣ 5	♣ AK763	AP			
Contract: 4♠ S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ 643	♠ AKQ98		1NT	Pass	2♥
Vul: None	♥ AK4	♥ 32	Pass	2♠	Pass	3NT
North HCP: 15	♦ A742	♦ QJ9	Pass	4♠	AP	
South HCP: 12	♣ A65	♣ 983				
Contract: 4♠ N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ AQ108742	♠ K3				1NT
Vul: None	♥ 10	♥ Q76	Pass	4♥ ¹	X	Pass ²
North HCP: 8	♦ —	♦ Q852	Pass	4♠	AP	
South HCP: 15	♣ Q8763	♣ AKJ4				
Contract: 4♠ N						

1. Texas
2. denies a ♥ stopper

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ KJ964		1NT	Pass	2♥
Vul: NS	♥ A10653	♥ K7	Pass	2♠	Pass	3NT
North HCP: 15	♦ K3	♦ A109	Pass	4♠	Pass	4NT ¹
South HCP: 15	♣ Q63	♣ A104	Pass	5♠	Pass	6♠
Contract: 6♠ N			AP			

1. Blackwood 0314, for ♠

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ 98643	♠ AQ7				1NT
Vul: NS	♥ AK5	♥ Q3	Pass	2♥	Pass	2♠
North HCP: 10	♦ —	♦ AQ1042	Pass	3♣	Pass	4♠
South HCP: 17	♣ K8753	♣ QJ4	AP			
Contract: 4♠ S						

Board: 36

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 4♠ N

North:

♠ AJ5

♥ 1083

♦ AJ10

♣ AJ94

South:

♠ KQ1032

♥ A4

♦ 732

♣ 762

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

South hands (Practice Page)

Jacoby Transfer

Board: 31	♠ KQ2	The opponents are silent.
Dealer: S	♥ A109	
Vul: EW	♦ 76	You bid first.
HCP: 16	♣ AK763	
Board: 32	♠ AKQ98	The opponents are silent.
Dealer: N	♥ 32	
Vul: None	♦ QJ9	Partner bids first.
HCP: 12	♣ 983	
Board: 33	♠ K3	East Doubles 4♥ if possible.
Dealer: S	♥ Q76	
Vul: None	♦ Q852	You bid first.
HCP: 15	♣ AKJ4	
Board: 34	♠ KJ964	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ A109	Partner bids first.
HCP: 15	♣ A104	
Board: 35	♠ AQ7	The opponents are silent.
Dealer: S	♥ Q3	
Vul: NS	♦ AQ1042	You bid first.
HCP: 17	♣ QJ4	
Board: 36	♠ KQ1032	West Doubles 2♥ if possible.
Dealer: N	♥ A4	
Vul: Both	♦ 732	Partner bids first.
HCP: 9	♣ 762	

Jacoby Transfer Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ A9865	♠ KQ2				1NT
Vul: EW	♥ 73	♥ A109	Pass	2♥	Pass	2♠
North HCP: 9	♦ AJ954	♦ 76	Pass	3♦	Pass	4♠
South HCP: 16	♣ 5	♣ AK763	AP			
Contract: 4♠ S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ 643	♠ AKQ98		1NT	Pass	2♥
Vul: None	♥ AK4	♥ 32	Pass	2♠	Pass	3NT
North HCP: 15	♦ A742	♦ QJ9	Pass	4♠	AP	
South HCP: 12	♣ A65	♣ 983				
Contract: 4♠ N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ AQ108742	♠ K3				1NT
Vul: None	♥ 10	♥ Q76	Pass	4♥ ¹	X	Pass ²
North HCP: 8	♦ —	♦ Q852	Pass	4♠	AP	
South HCP: 15	♣ Q8763	♣ AKJ4				
Contract: 4♠ N						

1. Texas
2. denies a ♥ stopper

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ KJ964		1NT	Pass	2♥
Vul: NS	♥ A10653	♥ K7	Pass	2♠	Pass	3NT
North HCP: 15	♦ K3	♦ A109	Pass	4♠	Pass	4NT ¹
South HCP: 15	♣ Q63	♣ A104	Pass	5♠	Pass	6♠
Contract: 6♠ N			AP			

1. Blackwood 0314, for ♠

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ 98643	♠ AQ7				1NT
Vul: NS	♥ AK5	♥ Q3	Pass	2♥	Pass	2♠
North HCP: 10	♦ —	♦ AQ1042	Pass	3♣	Pass	4♠
South HCP: 17	♣ K8753	♣ QJ4	AP			
Contract: 4♠ S						

Board: 36

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 4♠ N

North:

♠ AJ5

♥ 1083

♦ AJ10

♣ AJ94

South:

♠ KQ1032

♥ A4

♦ 732

♣ 762

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

North hands (Practice Page)

Jacoby Transfer

Board: 37	♠ AQ654	East Doubles 2♥ if possible.
Dealer: S	♥ A	East Doubles 4♥ if possible.
Vul: NS	♦ J53	
HCP: 13	♣ Q965	Partner bids first.
Board: 38	♠ Q7	The opponents are silent.
Dealer: N	♥ Q62	
Vul: EW	♦ A103	You bid first.
HCP: 15	♣ AK1054	
Board: 39	♠ AQJ109	The opponents are silent.
Dealer: S	♥ 95	
Vul: Both	♦ QJ63	Partner bids first.
HCP: 13	♣ K7	
Board: 40	♠ QJ4	West Doubles 2♥ if possible.
Dealer: N	♥ K3	
Vul: None	♦ Q65	You bid first.
HCP: 17	♣ AKQ54	
Board: 41	♠ KQJ93	The opponents are silent.
Dealer: S	♥ Q83	
Vul: NS	♦ 62	Partner bids first.
HCP: 12	♣ A92	
Board: 42	♠ AJ9	The opponents are silent.
Dealer: N	♥ AK1072	
Vul: EW	♦ A93	You bid first.
HCP: 17	♣ J2	

Jacoby Transfer Both hands (Answers Page)

Board: 37
 Dealer: S
 Vul: NS
 North HCP: 13
 South HCP: 16
 Contract: 4♠ S

North:
 ♠ AQ654
 ♥ A
 ♦ J53
 ♣ Q965

South:
 ♠ K732
 ♥ Q106
 ♦ AK97
 ♣ A3

West	North	East	South
			1NT

Pass	2♥	X	3♠ ¹
Pass	3NT ²	Pass	4♣ ³
Pass	4♥ ⁴	X	Pass
Pass	4♠	AP	

1. Super acceptance after NT
2. Cue bid, a ♥ stopper
3. Cue bid, a ♣ stopper
4. Cue bid, surplus

Board: 38
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 12
 Contract: 3N N

North:
 ♠ Q7
 ♥ Q62
 ♦ A103
 ♣ AK1054

South:
 ♠ AK653
 ♥ K107
 ♦ 94
 ♣ Q72

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

Board: 39
 Dealer: S
 Vul: Both
 North HCP: 13
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ AQJ109
 ♥ 95
 ♦ QJ63
 ♣ K7

South:
 ♠ K52
 ♥ AK10
 ♦ 84
 ♣ AJ964

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

Board: 40
 Dealer: N
 Vul: None
 North HCP: 17
 South HCP: 10
 Contract: 4♠ N

North:
 ♠ QJ4
 ♥ K3
 ♦ Q65
 ♣ AKQ54

South:
 ♠ AK653
 ♥ 4
 ♦ K942
 ♣ 862

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

Board: 41
 Dealer: S
 Vul: NS
 North HCP: 12
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ KQJ93
 ♥ Q83
 ♦ 62
 ♣ A92

South:
 ♠ 1074
 ♥ AK
 ♦ AJ5
 ♣ QJ1064

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

Board: 42

Dealer: N

Vul: EW

North HCP: 17

South HCP: 12

Contract: 4♠ N

North:

♠ AJ9

♥ AK1072

♦ A93

♣ J2

South:

♠ KQ732

♥ Q98

♦ Q864

♣ K

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

South hands (Practice Page)

Jacoby Transfer

Board: 37	♠ K732	East Doubles 2♥ if possible.
Dealer: S	♥ Q106	East Doubles 4♥ if possible.
Vul: NS	♦ AK97	
HCP: 16	♣ A3	You bid first.

Board: 38	♠ AK653	The opponents are silent.
Dealer: N	♥ K107	
Vul: EW	♦ 94	Partner bids first.
HCP: 12	♣ Q72	

Board: 39	♠ K52	The opponents are silent.
Dealer: S	♥ AK10	
Vul: Both	♦ 84	You bid first.
HCP: 15	♣ AJ964	

Board: 40	♠ AK653	West Doubles 2♥ if possible.
Dealer: N	♥ 4	
Vul: None	♦ K942	Partner bids first.
HCP: 10	♣ 862	

Board: 41	♠ 1074	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ AJ5	You bid first.
HCP: 15	♣ QJ1064	

Board: 42	♠ KQ732	The opponents are silent.
Dealer: N	♥ Q98	
Vul: EW	♦ Q864	Partner bids first.
HCP: 12	♣ K	

Jacoby Transfer Both hands (Answers Page)

Board: 37
 Dealer: S
 Vul: NS
 North HCP: 13
 South HCP: 16
 Contract: 4♠ S

North:
 ♠ AQ654
 ♥ A
 ♦ J53
 ♣ Q965

South:
 ♠ K732
 ♥ Q106
 ♦ AK97
 ♣ A3

West	North	East	South
			1NT

Pass	2♥	X	3♠ ¹
Pass	3NT ²	Pass	4♣ ³
Pass	4♥ ⁴	X	Pass
Pass	4♠	AP	

1. Super acceptance after NT
2. Cue bid, a ♥ stopper
3. Cue bid, a ♣ stopper
4. Cue bid, surplus

Board: 38
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 12
 Contract: 3N N

North:
 ♠ Q7
 ♥ Q62
 ♦ A103
 ♣ AK1054

South:
 ♠ AK653
 ♥ K107
 ♦ 94
 ♣ Q72

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

Board: 39
 Dealer: S
 Vul: Both
 North HCP: 13
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ AQJ109
 ♥ 95
 ♦ QJ63
 ♣ K7

South:
 ♠ K52
 ♥ AK10
 ♦ 84
 ♣ AJ964

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

Board: 40
 Dealer: N
 Vul: None
 North HCP: 17
 South HCP: 10
 Contract: 4♠ N

North:
 ♠ QJ4
 ♥ K3
 ♦ Q65
 ♣ AKQ54

South:
 ♠ AK653
 ♥ 4
 ♦ K942
 ♣ 862

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

Board: 41
 Dealer: S
 Vul: NS
 North HCP: 12
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ KQJ93
 ♥ Q83
 ♦ 62
 ♣ A92

South:
 ♠ 1074
 ♥ AK
 ♦ AJ5
 ♣ QJ1064

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

Board: 42

Dealer: N

Vul: EW

North HCP: 17

South HCP: 12

Contract: 4♠ N

North:

♠ AJ9

♥ AK1072

♦ A93

♣ J2

South:

♠ KQ732

♥ Q98

♦ Q864

♣ K

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

North hands (Practice Page)

Jacoby Transfer

Board: 43 ♠ K76432
Dealer: S ♥ 54
Vul: None ♦ 1063
HCP: 3 ♣ 107

East Bids 3♥ if possible.
West Bids 4♥ if possible.
East Bids 5♥ if possible.

Partner bids first.

Board: 44 ♠ AQ6
Dealer: N ♥ QJ1087
Vul: EW ♦ K6
HCP: 15 ♣ K84

The opponents are silent.

You bid first.

Board: 45 ♠ J98632
Dealer: S ♥ 105
Vul: NS ♦ J943
HCP: 2 ♣ 8

East Bids 3♣ if possible.
West Bids 4♣ if possible.

Partner bids first.

Board: 46 ♠ KJ4
Dealer: N ♥ J83
Vul: Both ♦ AK2
HCP: 16 ♣ KJ105

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

You bid first.

Board: 47 ♠ A10986
Dealer: S ♥ K107
Vul: NS ♦ A84
HCP: 14 ♣ K10

East Doubles 5♦ if possible.

Partner bids first.

Jacoby Transfer Both hands (Answers Page)

Board: 43
 Dealer: S
 Vul: None
 North HCP: 3
 South HCP: 15
 Contract: 5♥X E

North:
 ♠ K76432
 ♥ 54
 ♦ 1063
 ♣ 107

South:
 ♠ A1098
 ♥ J2
 ♦ AKQ2
 ♣ J84

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

Board: 44
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 20
 Contract: 7N N

North:
 ♠ AQ6
 ♥ QJ1087
 ♦ K6
 ♣ K84

South:
 ♠ K7432
 ♥ AK5
 ♦ AQ84
 ♣ A

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

1. Blackwood 0314, for ♠

Board: 45
 Dealer: S
 Vul: NS
 North HCP: 2
 South HCP: 15
 Contract: 4♣ E

North:
 ♠ J98632
 ♥ 105
 ♦ J943
 ♣ 8

South:
 ♠ AK75
 ♥ Q84
 ♦ KQ82
 ♣ J6

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

Board: 46
 Dealer: N
 Vul: Both
 North HCP: 16
 South HCP: 12
 Contract: 4♠ N

North:
 ♠ KJ4
 ♥ J83
 ♦ AK2
 ♣ KJ105

South:
 ♠ A10972
 ♥ A65
 ♦ 1093
 ♣ A3

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

1. Michaels Cuebid
2. to the partner's longer
3. artificial
4. Cue bid, a ♥ stopper
5. Cue bid, a ♣ stopper

Board: 47

Dealer: S

Vul: NS

North HCP: 14

South HCP: 15

Contract: 6♠ S

North:

♠ A10986

♥ K107

♦ A84

♣ K10

South:

♠ KQ3

♥ A965

♦ 107

♣ AQ54

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

1NT

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

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

Pass	4NT ¹	Pass	5♣
------	------------------	------	----

Pass	5♦	X	5NT
------	----	---	-----

Pass	6♠	AP	
------	----	----	--

1. Blackwood 0314, for ♠

South hands (Practice Page)

Jacoby Transfer

Board: 43 ♠ A1098
Dealer: S ♥ J2
Vul: None ♦ AKQ2
HCP: 15 ♣ J84

East Bids 3♥ if possible.
West Bids 4♥ if possible.
East Bids 5♥ if possible.

You bid first.

Board: 44 ♠ K7432
Dealer: N ♥ AK5
Vul: EW ♦ AQ84
HCP: 20 ♣ A

The opponents are silent.

Partner bids first.

Board: 45 ♠ AK75
Dealer: S ♥ Q84
Vul: NS ♦ KQ82
HCP: 15 ♣ J6

East Bids 3♣ if possible.
West Bids 4♣ if possible.

You bid first.

Board: 46 ♠ A10972
Dealer: N ♥ A65
Vul: Both ♦ 1093
HCP: 12 ♣ A3

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

Partner bids first.

Board: 47 ♠ KQ3
Dealer: S ♥ A965
Vul: NS ♦ 107
HCP: 15 ♣ AQ54

East Doubles 5♦ if possible.

You bid first.

Jacoby Transfer Both hands (Answers Page)

Board: 43
 Dealer: S
 Vul: None
 North HCP: 3
 South HCP: 15
 Contract: 5♥X E

North:
 ♠ K76432
 ♥ 54
 ♦ 1063
 ♣ 107

South:
 ♠ A1098
 ♥ J2
 ♦ AKQ2
 ♣ J84

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

Board: 44
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 20
 Contract: 7N N

North:
 ♠ AQ6
 ♥ QJ1087
 ♦ K6
 ♣ K84

South:
 ♠ K7432
 ♥ AK5
 ♦ AQ84
 ♣ A

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

1. Blackwood 0314, for ♠

Board: 45
 Dealer: S
 Vul: NS
 North HCP: 2
 South HCP: 15
 Contract: 4♣ E

North:
 ♠ J98632
 ♥ 105
 ♦ J943
 ♣ 8

South:
 ♠ AK75
 ♥ Q84
 ♦ KQ82
 ♣ J6

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

Board: 46
 Dealer: N
 Vul: Both
 North HCP: 16
 South HCP: 12
 Contract: 4♠ N

North:
 ♠ KJ4
 ♥ J83
 ♦ AK2
 ♣ KJ105

South:
 ♠ A10972
 ♥ A65
 ♦ 1093
 ♣ A3

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

1. Michaels Cuebid
2. to the partner's longer
3. artificial
4. Cue bid, a ♥ stopper
5. Cue bid, a ♣ stopper

Board: 47

Dealer: S

Vul: NS

North HCP: 14

South HCP: 15

Contract: 6♠ S

North:

♠ A10986

♥ K107

♦ A84

♣ K10

South:

♠ KQ3

♥ A965

♦ 107

♣ AQ54

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

1NT

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

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

Pass	4NT ¹	Pass	5♣
------	------------------	------	----

Pass	5♦	X	5NT
------	----	---	-----

Pass	6♠	AP	
------	----	----	--

1. Blackwood 0314, for ♠

North hands (Practice Page)

Jacoby Transfer

Board: 48	♠ J3	The opponents are silent.
Dealer: N	♥ Q93	
Vul: None	♦ AJ3	You bid first.
HCP: 17	♣ AKQ62	

Board: 49	♠ AJ652	The opponents are silent.
Dealer: S	♥ K10	
Vul: EW	♦ 62	Partner bids first.
HCP: 11	♣ K1083	

Board: 50	♠ 732	The opponents are silent.
Dealer: N	♥ AKJ7	
Vul: Both	♦ A7	You bid first.
HCP: 16	♣ KJ63	

Board: 51	♠ A10732	The opponents are silent.
Dealer: S	♥ Q7	
Vul: EW	♦ 754	Partner bids first.
HCP: 10	♣ A72	

Board: 52	♠ AQ64	The opponents are silent.
Dealer: N	♥ A1053	
Vul: None	♦ K6	You bid first.
HCP: 17	♣ A87	

Board: 53	♠ AQ532	The opponents are silent.
Dealer: S	♥ Q7	
Vul: Both	♦ Q86	Partner bids first.
HCP: 11	♣ J64	

Jacoby Transfer Both hands (Answers Page)

Board: 48
 Dealer: N
 Vul: None
 North HCP: 17
 South HCP: 9
 Contract: 3N N

North:
 ♠ J3
 ♥ Q93
 ♦ AJ3
 ♣ AKQ62

South:
 ♠ Q10952
 ♥ A54
 ♦ K7
 ♣ 953

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

Board: 49
 Dealer: S
 Vul: EW
 North HCP: 11
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ AJ652
 ♥ K10
 ♦ 62
 ♣ K1083

South:
 ♠ K1097
 ♥ QJ6
 ♦ A84
 ♣ AJ2

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

Board: 50
 Dealer: N
 Vul: Both
 North HCP: 16
 South HCP: 18
 Contract: 7♠ N

North:
 ♠ 732
 ♥ AKJ7
 ♦ A7
 ♣ KJ63

South:
 ♠ AKQ65
 ♥ 10
 ♦ KQ10
 ♣ A972

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

1. Blackwood 0314, for ♠

Board: 51
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 16
 Contract: 4♠ S

North:
 ♠ A10732
 ♥ Q7
 ♦ 754
 ♣ A72

South:
 ♠ QJ64
 ♥ K106
 ♦ AKQ
 ♣ J98

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

Board: 52
 Dealer: N
 Vul: None
 North HCP: 17
 South HCP: 8
 Contract: 4♠ N

North:
 ♠ AQ64
 ♥ A1053
 ♦ K6
 ♣ A87

South:
 ♠ J97532
 ♥ Q7
 ♦ 8
 ♣ KQ95

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

1. Texas

Board: 53

Dealer: S

Vul: Both

North HCP: 11

South HCP: 15

Contract: 4♠ S

North:

♠ AQ532

♥ Q7

♦ Q86

♣ J64

South:

♠ J108

♥ A10984

♦ A104

♣ AQ

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

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

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

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

AP

South hands (Practice Page)

Jacoby Transfer

Board: 48	♠ Q10952	The opponents are silent.
Dealer: N	♥ A54	
Vul: None	♦ K7	Partner bids first.
HCP: 9	♣ 953	

Board: 49	♠ K1097	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: EW	♦ A84	You bid first.
HCP: 15	♣ AJ2	

Board: 50	♠ AKQ65	The opponents are silent.
Dealer: N	♥ 10	
Vul: Both	♦ KQ10	Partner bids first.
HCP: 18	♣ A972	

Board: 51	♠ QJ64	The opponents are silent.
Dealer: S	♥ K106	
Vul: EW	♦ AKQ	You bid first.
HCP: 16	♣ J98	

Board: 52	♠ J97532	The opponents are silent.
Dealer: N	♥ Q7	
Vul: None	♦ 8	Partner bids first.
HCP: 8	♣ KQ95	

Board: 53	♠ J108	The opponents are silent.
Dealer: S	♥ A10984	
Vul: Both	♦ A104	You bid first.
HCP: 15	♣ AQ	

Jacoby Transfer Both hands (Answers Page)

Board: 48
 Dealer: N
 Vul: None
 North HCP: 17
 South HCP: 9
 Contract: 3N N

North:
 ♠ J3
 ♥ Q93
 ♦ AJ3
 ♣ AKQ62

South:
 ♠ Q10952
 ♥ A54
 ♦ K7
 ♣ 953

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

Board: 49
 Dealer: S
 Vul: EW
 North HCP: 11
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ AJ652
 ♥ K10
 ♦ 62
 ♣ K1083

South:
 ♠ K1097
 ♥ QJ6
 ♦ A84
 ♣ AJ2

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

Board: 50
 Dealer: N
 Vul: Both
 North HCP: 16
 South HCP: 18
 Contract: 7♠ N

North:
 ♠ 732
 ♥ AKJ7
 ♦ A7
 ♣ KJ63

South:
 ♠ AKQ65
 ♥ 10
 ♦ KQ10
 ♣ A972

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

1. Blackwood 0314, for ♠

Board: 51
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 16
 Contract: 4♠ S

North:
 ♠ A10732
 ♥ Q7
 ♦ 754
 ♣ A72

South:
 ♠ QJ64
 ♥ K106
 ♦ AKQ
 ♣ J98

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

Board: 52
 Dealer: N
 Vul: None
 North HCP: 17
 South HCP: 8
 Contract: 4♠ N

North:
 ♠ AQ64
 ♥ A1053
 ♦ K6
 ♣ A87

South:
 ♠ J97532
 ♥ Q7
 ♦ 8
 ♣ KQ95

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

1. Texas

Board: 53

Dealer: S

Vul: Both

North HCP: 11

South HCP: 15

Contract: 4♠ S

North:

♠ AQ532

♥ Q7

♦ Q86

♣ J64

South:

♠ J108

♥ A10984

♦ A104

♣ AQ

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

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

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

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

AP

North hands (Practice Page)

Jacoby Transfer

Board: 54	♠ K5	The opponents are silent.
Dealer: N	♥ J6	
Vul: None	♦ A1042	You bid first.
HCP: 16	♣ AKJ85	
Board: 55	♠ A7642	The opponents are silent.
Dealer: S	♥ K62	
Vul: None	♦ K75	Partner bids first.
HCP: 14	♣ A8	
Board: 56	♠ J5	The opponents are silent.
Dealer: N	♥ KQ53	
Vul: NS	♦ AQ65	You bid first.
HCP: 16	♣ A107	
Board: 57	♠ KJ953	The opponents are silent.
Dealer: S	♥ J	
Vul: EW	♦ J963	Partner bids first.
HCP: 10	♣ A108	
Board: 58	♠ A1063	West Doubles 2♥ if possible.
Dealer: N	♥ 843	
Vul: EW	♦ A10	You bid first.
HCP: 15	♣ AQJ2	

Jacoby Transfer Both hands (Answers Page)

Board: 54
Dealer: N
Vul: None
North HCP: 16
South HCP: 14
Contract: 3N N

North:
♠ K5
♥ J6
♦ A1042
♣ AKJ85

South:
♠ AQJ76
♥ A42
♦ K96
♣ 102

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

Board: 55
Dealer: S
Vul: None
North HCP: 14
South HCP: 17
Contract: 4♠ S

North:
♠ A7642
♥ K62
♦ K75
♣ A8

South:
♠ KQ109
♥ QJ104
♦ A3
♣ KQ4

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

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

Board: 56
Dealer: N
Vul: NS
North HCP: 16
South HCP: 12
Contract: 3N N

North:
♠ J5
♥ KQ53
♦ AQ65
♣ A107

South:
♠ A9732
♥ A
♦ K1097
♣ J93

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

Board: 57
Dealer: S
Vul: EW
North HCP: 10
South HCP: 15
Contract: 4♠ S

North:
♠ KJ953
♥ J
♦ J963
♣ A108

South:
♠ AQ10
♥ KQ954
♦ A2
♣ 732

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

Board: 58
Dealer: N
Vul: EW
North HCP: 15
South HCP: 11
Contract: 6♠ N

North:
♠ A1063
♥ 843
♦ A10
♣ AQJ2

South:
♠ KQ942
♥ —
♦ K74
♣ K9865

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

1. Super acceptance after NT
2. Exclusion, for ♠

South hands (Practice Page)

Jacoby Transfer

Board: 54	♠ AQJ76	The opponents are silent.
Dealer: N	♥ A42	
Vul: None	♦ K96	Partner bids first.
HCP: 14	♣ 102	
Board: 55	♠ KQ109	The opponents are silent.
Dealer: S	♥ QJ104	
Vul: None	♦ A3	You bid first.
HCP: 17	♣ KQ4	
Board: 56	♠ A9732	The opponents are silent.
Dealer: N	♥ A	
Vul: NS	♦ K1097	Partner bids first.
HCP: 12	♣ J93	
Board: 57	♠ AQ10	The opponents are silent.
Dealer: S	♥ KQ954	
Vul: EW	♦ A2	You bid first.
HCP: 15	♣ 732	
Board: 58	♠ KQ942	West Doubles 2♥ if possible.
Dealer: N	♥ —	
Vul: EW	♦ K74	Partner bids first.
HCP: 11	♣ K9865	

Jacoby Transfer Both hands (Answers Page)

Board: 54
Dealer: N
Vul: None
North HCP: 16
South HCP: 14
Contract: 3N N

North:
♠ K5
♥ J6
♦ A1042
♣ AKJ85

South:
♠ AQJ76
♥ A42
♦ K96
♣ 102

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

Board: 55
Dealer: S
Vul: None
North HCP: 14
South HCP: 17
Contract: 4♠ S

North:
♠ A7642
♥ K62
♦ K75
♣ A8

South:
♠ KQ109
♥ QJ104
♦ A3
♣ KQ4

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

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

Board: 56
Dealer: N
Vul: NS
North HCP: 16
South HCP: 12
Contract: 3N N

North:
♠ J5
♥ KQ53
♦ AQ65
♣ A107

South:
♠ A9732
♥ A
♦ K1097
♣ J93

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

Board: 57
Dealer: S
Vul: EW
North HCP: 10
South HCP: 15
Contract: 4♠ S

North:
♠ KJ953
♥ J
♦ J963
♣ A108

South:
♠ AQ10
♥ KQ954
♦ A2
♣ 732

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

Board: 58
Dealer: N
Vul: EW
North HCP: 15
South HCP: 11
Contract: 6♠ N

North:
♠ A1063
♥ 843
♦ A10
♣ AQJ2

South:
♠ KQ942
♥ —
♦ K74
♣ K9865

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

1. Super acceptance after NT
2. Exclusion, for ♠

North hands (Practice Page)

Jacoby Transfer

Board: 59	♠ AK1092	The opponents are silent.
Dealer: S	♥ 9	
Vul: Both	♦ Q542	Partner bids first.
HCP: 12	♣ K104	
Board: 60	♠ AQ9	The opponents are silent.
Dealer: N	♥ K643	
Vul: Both	♦ KJ107	You bid first.
HCP: 15	♣ Q10	
Board: 61	♠ QJ96542	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ J87	Partner bids first.
HCP: 4	♣ 74	
Board: 62	♠ A832	West Doubles 2♥ if possible.
Dealer: N	♥ KJ6	
Vul: NS	♦ Q8	You bid first.
HCP: 15	♣ KQ107	
Board: 63	♠ AQJ74	The opponents are silent.
Dealer: S	♥ K	
Vul: Both	♦ J643	Partner bids first.
HCP: 16	♣ KQ5	
Board: 64	♠ 103	West Doubles 2♥ if possible.
Dealer: N	♥ Q95	
Vul: NS	♦ AK10	You bid first.
HCP: 16	♣ AK1065	

Jacoby Transfer Both hands (Answers Page)

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ AK1092	♠ Q6				1NT
Vul: Both	♥ 9	♥ KQ52	Pass	2♥	Pass	2♠
North HCP: 12	♦ Q542	♦ A987	Pass	3♦	Pass	3NT
South HCP: 15	♣ K104	♣ A98	AP			
Contract: 3N S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ KJ1064				
Vul: Both	♥ K643	♥ A109		1NT	Pass	2♥
North HCP: 15	♦ KJ107	♦ 632	Pass	2♠	Pass	3NT
South HCP: 12	♣ Q10	♣ A7	Pass	4♠	AP	
Contract: 4♠ N						

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ QJ96542	♠ K10				1NT
Vul: None	♥ 2	♥ Q1075	Pass	4♥ ¹	Pass	4♠
North HCP: 4	♦ J87	♦ K93	AP			
South HCP: 15	♣ 74	♣ AQJ3	1. Texas			
Contract: 4♠ S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ A832	♠ QJ1096				
Vul: NS	♥ KJ6	♥ 87		1NT	Pass	2♥
North HCP: 15	♦ Q8	♦ AK107	X	2♠	Pass	4♠
South HCP: 10	♣ KQ107	♣ 84	AP			
Contract: 4♠ N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ AQJ74	♠ K53				1NT
Vul: Both	♥ K	♥ A106	Pass	2♥	Pass	2♠
North HCP: 16	♦ J643	♦ AQ10	Pass	3♦	Pass	4♠
South HCP: 17	♣ KQ5	♣ A864	Pass	5♠	Pass	6♠
Contract: 6♠ S			AP			

Board: 64

Dealer: N

Vul: NS

North HCP: 16

South HCP: 6

Contract: 2♠ S

North:

♠ 103

♥ Q95

♦ AK10

♣ AK1065

South:

♠ Q97652

♥ K7

♦ J43

♣ 43

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

1. artificial

South hands (Practice Page)

Jacoby Transfer

Board: 59	♠ Q6	The opponents are silent.
Dealer: S	♥ KQ52	
Vul: Both	♦ A987	You bid first.
HCP: 15	♣ A98	
Board: 60	♠ KJ1064	The opponents are silent.
Dealer: N	♥ A109	
Vul: Both	♦ 632	Partner bids first.
HCP: 12	♣ A7	
Board: 61	♠ K10	The opponents are silent.
Dealer: S	♥ Q1075	
Vul: None	♦ K93	You bid first.
HCP: 15	♣ AQJ3	
Board: 62	♠ QJ1096	West Doubles 2♥ if possible.
Dealer: N	♥ 87	
Vul: NS	♦ AK107	Partner bids first.
HCP: 10	♣ 84	
Board: 63	♠ K53	The opponents are silent.
Dealer: S	♥ A106	
Vul: Both	♦ AQ10	You bid first.
HCP: 17	♣ A864	
Board: 64	♠ Q97652	West Doubles 2♥ if possible.
Dealer: N	♥ K7	
Vul: NS	♦ J43	Partner bids first.
HCP: 6	♣ 43	

Jacoby Transfer Both hands (Answers Page)

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ AK1092	♠ Q6				1NT
Vul: Both	♥ 9	♥ KQ52	Pass	2♥	Pass	2♠
North HCP: 12	♦ Q542	♦ A987	Pass	3♦	Pass	3NT
South HCP: 15	♣ K104	♣ A98	AP			
Contract: 3N S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ KJ1064		1NT	Pass	2♥
Vul: Both	♥ K643	♥ A109	Pass	2♠	Pass	3NT
North HCP: 15	♦ KJ107	♦ 632	Pass	4♠	AP	
South HCP: 12	♣ Q10	♣ A7				
Contract: 4♠ N						

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ QJ96542	♠ K10				1NT
Vul: None	♥ 2	♥ Q1075	Pass	4♥ ¹	Pass	4♠
North HCP: 4	♦ J87	♦ K93	AP			
South HCP: 15	♣ 74	♣ AQJ3	1. Texas			
Contract: 4♠ S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ A832	♠ QJ1096		1NT	Pass	2♥
Vul: NS	♥ KJ6	♥ 87	X	2♠	Pass	4♠
North HCP: 15	♦ Q8	♦ AK107	AP			
South HCP: 10	♣ KQ107	♣ 84				
Contract: 4♠ N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ AQJ74	♠ K53				1NT
Vul: Both	♥ K	♥ A106	Pass	2♥	Pass	2♠
North HCP: 16	♦ J643	♦ AQ10	Pass	3♦	Pass	4♠
South HCP: 17	♣ KQ5	♣ A864	Pass	5♠	Pass	6♠
Contract: 6♠ S			AP			

Board: 64

Dealer: N

Vul: NS

North HCP: 16

South HCP: 6

Contract: 2♠ S

North:

♠ 103

♥ Q95

♦ AK10

♣ AK1065

South:

♠ Q97652

♥ K7

♦ J43

♣ 43

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

1. artificial

North hands (Practice Page)

Jacoby Transfer

Board: 65	♠ KJ875	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ AK92	Partner bids first.
HCP: 16	♣ KQ109	
Board: 66	♠ A76	The opponents are silent.
Dealer: N	♥ A94	
Vul: Both	♦ A93	You bid first.
HCP: 16	♣ A742	
Board: 67	♠ AK1076	The opponents are silent.
Dealer: S	♥ K107	
Vul: Both	♦ 98	Partner bids first.
HCP: 12	♣ Q96	
Board: 68	♠ 752	The opponents are silent.
Dealer: N	♥ A62	
Vul: EW	♦ AK1052	You bid first.
HCP: 15	♣ A8	
Board: 69	♠ K7653	The opponents are silent.
Dealer: S	♥ K	
Vul: Both	♦ KJ7	Partner bids first.
HCP: 10	♣ 10983	
Board: 70	♠ Q6	West Doubles 4♥ if possible.
Dealer: N	♥ Q5	
Vul: Both	♦ AK1052	You bid first.
HCP: 16	♣ AJ72	

Jacoby Transfer Both hands (Answers Page)

Board: 65
Dealer: S
Vul: None
North HCP: 16
South HCP: 15
Contract: 6N S

North:
♠ KJ875
♥ —
♦ AK92
♣ KQ109

South:
♠ 42
♥ AKJ4
♦ Q74
♣ AJ43

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

Board: 66
Dealer: N
Vul: Both
North HCP: 16
South HCP: 9
Contract: 4♠ N

North:
♠ A76
♥ A94
♦ A93
♣ A742

South:
♠ Q10954
♥ KJ2
♦ K42
♣ 108

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

Board: 67
Dealer: S
Vul: Both
North HCP: 12
South HCP: 15
Contract: 3N S

North:
♠ AK1076
♥ K107
♦ 98
♣ Q96

South:
♠ Q85
♥ QJ5
♦ AJ2
♣ AJ107

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

Board: 68
Dealer: N
Vul: EW
North HCP: 15
South HCP: 10
Contract: 4♠ N

North:
♠ 752
♥ A62
♦ AK1052
♣ A8

South:
♠ KJ643
♥ QJ5
♦ 8
♣ K642

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

Board: 69
Dealer: S
Vul: Both
North HCP: 10
South HCP: 15
Contract: 4♠ S

North:
♠ K7653
♥ K
♦ KJ7
♣ 10983

South:
♠ AJ94
♥ AQ103
♦ 654
♣ A4

West	North	East	South
			1NT
Pass	2♥	Pass	3♠ ¹
Pass	4♠	AP	
1. Super acceptance after NT			

Board: 70

Dealer: N

Vul: Both

North HCP: 16

South HCP: 7

Contract: 4♠ S

North:

♠ Q6

♥ Q5

♦ AK1052

♣ AJ72

South:

♠ KJ10854

♥ 103

♦ 87

♣ K106

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

1. Texas

2. denies a ♥ stopper

South hands (Practice Page)

Jacoby Transfer

Board: 65	♠ 42	The opponents are silent.
Dealer: S	♥ AKJ4	
Vul: None	♦ Q74	You bid first.
HCP: 15	♣ AJ43	
Board: 66	♠ Q10954	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: Both	♦ K42	Partner bids first.
HCP: 9	♣ 108	
Board: 67	♠ Q85	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: Both	♦ AJ2	You bid first.
HCP: 15	♣ AJ107	
Board: 68	♠ KJ643	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: EW	♦ 8	Partner bids first.
HCP: 10	♣ K642	
Board: 69	♠ AJ94	The opponents are silent.
Dealer: S	♥ AQ103	
Vul: Both	♦ 654	You bid first.
HCP: 15	♣ A4	
Board: 70	♠ KJ10854	West Doubles 4♥ if possible.
Dealer: N	♥ 103	
Vul: Both	♦ 87	Partner bids first.
HCP: 7	♣ K106	

Jacoby Transfer Both hands (Answers Page)

Board: 65
Dealer: S
Vul: None
North HCP: 16
South HCP: 15
Contract: 6N S

North:
♠ KJ875
♥ —
♦ AK92
♣ KQ109

South:
♠ 42
♥ AKJ4
♦ Q74
♣ AJ43

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

1. Quantitative 4NT

Board: 66
Dealer: N
Vul: Both
North HCP: 16
South HCP: 9
Contract: 4♠ N

North:
♠ A76
♥ A94
♦ A93
♣ A742

South:
♠ Q10954
♥ KJ2
♦ K42
♣ 108

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

Board: 67
Dealer: S
Vul: Both
North HCP: 12
South HCP: 15
Contract: 3N S

North:
♠ AK1076
♥ K107
♦ 98
♣ Q96

South:
♠ Q85
♥ QJ5
♦ AJ2
♣ AJ107

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

Board: 68
Dealer: N
Vul: EW
North HCP: 15
South HCP: 10
Contract: 4♠ N

North:
♠ 752
♥ A62
♦ AK1052
♣ A8

South:
♠ KJ643
♥ QJ5
♦ 8
♣ K642

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

Board: 69
Dealer: S
Vul: Both
North HCP: 10
South HCP: 15
Contract: 4♠ S

North:
♠ K7653
♥ K
♦ KJ7
♣ 10983

South:
♠ AJ94
♥ AQ103
♦ 654
♣ A4

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

1. Super acceptance after NT

Board: 70
Dealer: N
Vul: Both
North HCP: 16
South HCP: 7
Contract: 4♠ S

North:
♠ Q6
♥ Q5
♦ AK1052
♣ AJ72

South:
♠ KJ10854
♥ 103
♦ 87
♣ K106

West	North	East	South
	1NT	Pass	4♥ ¹
X	Pass ²	Pass	4♠
AP			
1. Texas			
2. denies a ♥ stopper			

North hands (Practice Page)

Jacoby Transfer

Board: 71	♠ K10762	The opponents are silent.
Dealer: S	♥ Q9	
Vul: NS	♦ A7	Partner bids first.
HCP: 12	♣ K975	
Board: 72	♠ 64	The opponents are silent.
Dealer: N	♥ AJ97	
Vul: EW	♦ AJ82	You bid first.
HCP: 15	♣ AJ2	
Board: 73	♠ Q10842	East Doubles 2♥ if possible.
Dealer: S	♥ 10	
Vul: NS	♦ A102	Partner bids first.
HCP: 11	♣ KQ94	
Board: 74	♠ A96	West Doubles 4♥ if possible.
Dealer: N	♥ K103	
Vul: EW	♦ QJ63	You bid first.
HCP: 17	♣ AK8	
Board: 75	♠ AJ1095	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ Q64	Partner bids first.
HCP: 12	♣ J72	
Board: 76	♠ J87	The opponents are silent.
Dealer: N	♥ AQ1096	
Vul: EW	♦ AK2	You bid first.
HCP: 16	♣ Q10	

Jacoby Transfer Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ K10762	♠ A4				1NT
Vul: NS	♥ Q9	♥ AK76	Pass	2♥	Pass	2♠
North HCP: 12	♦ A7	♦ 8543	Pass	3♣	Pass	3NT
South HCP: 17	♣ K975	♣ AQ4	AP			
Contract: 3N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ 64	♠ AQ952		1NT	Pass	2♥
Vul: EW	♥ AJ97	♥ 8	Pass	2♠	Pass	3♣
North HCP: 15	♦ AJ82	♦ 954	Pass	3NT	AP	
South HCP: 11	♣ AJ2	♣ KQ93				
Contract: 3N N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ Q10842	♠ A3				1NT
Vul: NS	♥ 10	♥ AQ53	Pass	2♥	X	XX ¹
North HCP: 11	♦ A102	♦ KQ96	Pass	3NT	AP	
South HCP: 15	♣ KQ94	♣ 873				
Contract: 3N S			1. artificial			

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ J108543		1NT	Pass	4♥ ¹
Vul: EW	♥ K103	♥ 4	X	4♠	AP	
North HCP: 17	♦ QJ63	♦ AK7	1. Texas			
South HCP: 8	♣ AK8	♣ 932				
Contract: 4♠ N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ AJ1095	♠ 72				1NT
Vul: Both	♥ A2	♥ K865	Pass	2♥	Pass	2♠
North HCP: 12	♦ Q64	♦ AK10	Pass	3NT	AP	
South HCP: 16	♣ J72	♣ AQ83				
Contract: 3N S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ J87	♠ AQ543		1NT	Pass	2♥
Vul: EW	♥ AQ1096	♥ 42	Pass	2♠	Pass	3♣
North HCP: 16	♦ AK2	♦ 73	Pass	4♠	AP	
South HCP: 10	♣ Q10	♣ A962				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 71	♠ A4	The opponents are silent.
Dealer: S	♥ AK76	
Vul: NS	♦ 8543	You bid first.
HCP: 17	♣ AQ4	
Board: 72	♠ AQ952	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ 954	Partner bids first.
HCP: 11	♣ KQ93	
Board: 73	♠ A3	East Doubles 2♥ if possible.
Dealer: S	♥ AQ53	
Vul: NS	♦ KQ96	You bid first.
HCP: 15	♣ 873	
Board: 74	♠ J108543	West Doubles 4♥ if possible.
Dealer: N	♥ 4	
Vul: EW	♦ AK7	Partner bids first.
HCP: 8	♣ 932	
Board: 75	♠ 72	The opponents are silent.
Dealer: S	♥ K865	
Vul: Both	♦ AK10	You bid first.
HCP: 16	♣ AQ83	
Board: 76	♠ AQ543	The opponents are silent.
Dealer: N	♥ 42	
Vul: EW	♦ 73	Partner bids first.
HCP: 10	♣ A962	

Jacoby Transfer Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ K10762	♠ A4				1NT
Vul: NS	♥ Q9	♥ AK76	Pass	2♥	Pass	2♠
North HCP: 12	♦ A7	♦ 8543	Pass	3♣	Pass	3NT
South HCP: 17	♣ K975	♣ AQ4	AP			
Contract: 3N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ 64	♠ AQ952		1NT	Pass	2♥
Vul: EW	♥ AJ97	♥ 8	Pass	2♠	Pass	3♣
North HCP: 15	♦ AJ82	♦ 954	Pass	3NT	AP	
South HCP: 11	♣ AJ2	♣ KQ93				
Contract: 3N N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ Q10842	♠ A3				1NT
Vul: NS	♥ 10	♥ AQ53	Pass	2♥	X	XX ¹
North HCP: 11	♦ A102	♦ KQ96	Pass	3NT	AP	
South HCP: 15	♣ KQ94	♣ 873				
Contract: 3N S			1. artificial			

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ J108543		1NT	Pass	4♥ ¹
Vul: EW	♥ K103	♥ 4	X	4♠	AP	
North HCP: 17	♦ QJ63	♦ AK7	1. Texas			
South HCP: 8	♣ AK8	♣ 932				
Contract: 4♠ N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ AJ1095	♠ 72				1NT
Vul: Both	♥ A2	♥ K865	Pass	2♥	Pass	2♠
North HCP: 12	♦ Q64	♦ AK10	Pass	3NT	AP	
South HCP: 16	♣ J72	♣ AQ83				
Contract: 3N S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ J87	♠ AQ543		1NT	Pass	2♥
Vul: EW	♥ AQ1096	♥ 42	Pass	2♠	Pass	3♣
North HCP: 16	♦ AK2	♦ 73	Pass	4♠	AP	
South HCP: 10	♣ Q10	♣ A962				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 77	♠ 765432	East Bids 3♣ if possible.
Dealer: S	♥ J3	West Bids 3NT if possible.
Vul: Both	♦ 853	
HCP: 2	♣ J9	Partner bids first.
Board: 78	♠ J6	The opponents are silent.
Dealer: N	♥ AQ943	
Vul: None	♦ Q63	You bid first.
HCP: 16	♣ AK8	
Board: 79	♠ A65432	East Bids 3♥ if possible.
Dealer: S	♥ 9	
Vul: None	♦ 654	Partner bids first.
HCP: 5	♣ J43	
Board: 80	♠ 1095	The opponents are silent.
Dealer: N	♥ K3	
Vul: Both	♦ AK5	You bid first.
HCP: 15	♣ AJ954	
Board: 81	♠ A109732	The opponents are silent.
Dealer: S	♥ J8	
Vul: EW	♦ J42	Partner bids first.
HCP: 6	♣ 83	
Board: 82	♠ AQ6	The opponents are silent.
Dealer: N	♥ K1097	
Vul: Both	♦ AJ32	You bid first.
HCP: 15	♣ J8	

Jacoby Transfer Both hands (Answers Page)

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 765432	♠ AK8				1NT
Vul: Both	♥ J3	♥ Q865	Pass	2♥	3♣	Pass
North HCP: 2	♦ 853	♦ AJ2	3NT	AP		
South HCP: 16	♣ J9	♣ Q107				
Contract: 3N W						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ KQ532		1NT	Pass	2♥
Vul: None	♥ AQ943	♥ K107	Pass	2♠	Pass	3NT
North HCP: 16	♦ Q63	♦ 92	AP			
South HCP: 10	♣ AK8	♣ Q64				
Contract: 3N N						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ A65432	♠ Q8				1NT
Vul: None	♥ 9	♥ K108	Pass	2♥	3♥	Pass
North HCP: 5	♦ 654	♦ KQ732	Pass	3♠	AP	
South HCP: 15	♣ J43	♣ KQ8				
Contract: 3♠ N						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ 1095	♠ AKJ83		1NT	Pass	2♥
Vul: Both	♥ K3	♥ Q84	Pass	2♠	Pass	3NT
North HCP: 15	♦ AK5	♦ Q103	Pass	4♠	AP	
South HCP: 14	♣ AJ954	♣ Q2				
Contract: 4♠ N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ A109732	♠ KJ54				1NT
Vul: EW	♥ J8	♥ K1093	Pass	2♥	Pass	2♠
North HCP: 6	♦ J42	♦ Q5	AP			
South HCP: 16	♣ 83	♣ AK10				
Contract: 2♠ S						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ KJ1095		1NT	Pass	2♥
Vul: Both	♥ K1097	♥ 854	Pass	2♠	Pass	3♦
North HCP: 15	♦ AJ32	♦ KQ75	Pass	4♠	AP	
South HCP: 9	♣ J8	♣ 7				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 77	♠ AK8	East Bids 3♣ if possible.
Dealer: S	♥ Q865	West Bids 3NT if possible.
Vul: Both	♦ AJ2	
HCP: 16	♣ Q107	You bid first.
Board: 78	♠ KQ532	The opponents are silent.
Dealer: N	♥ K107	
Vul: None	♦ 92	Partner bids first.
HCP: 10	♣ Q64	
Board: 79	♠ Q8	East Bids 3♥ if possible.
Dealer: S	♥ K108	
Vul: None	♦ KQ732	You bid first.
HCP: 15	♣ KQ8	
Board: 80	♠ AKJ83	The opponents are silent.
Dealer: N	♥ Q84	
Vul: Both	♦ Q103	Partner bids first.
HCP: 14	♣ Q2	
Board: 81	♠ KJ54	The opponents are silent.
Dealer: S	♥ K1093	
Vul: EW	♦ Q5	You bid first.
HCP: 16	♣ AK10	
Board: 82	♠ KJ1095	The opponents are silent.
Dealer: N	♥ 854	
Vul: Both	♦ KQ75	Partner bids first.
HCP: 9	♣ 7	

Jacoby Transfer Both hands (Answers Page)

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 765432	♠ AK8				1NT
Vul: Both	♥ J3	♥ Q865	Pass	2♥	3♣	Pass
North HCP: 2	♦ 853	♦ AJ2	3NT	AP		
South HCP: 16	♣ J9	♣ Q107				
Contract: 3N W						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ KQ532		1NT	Pass	2♥
Vul: None	♥ AQ943	♥ K107	Pass	2♠	Pass	3NT
North HCP: 16	♦ Q63	♦ 92	AP			
South HCP: 10	♣ AK8	♣ Q64				
Contract: 3N N						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ A65432	♠ Q8				1NT
Vul: None	♥ 9	♥ K108	Pass	2♥	3♥	Pass
North HCP: 5	♦ 654	♦ KQ732	Pass	3♠	AP	
South HCP: 15	♣ J43	♣ KQ8				
Contract: 3♠ N						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ 1095	♠ AKJ83		1NT	Pass	2♥
Vul: Both	♥ K3	♥ Q84	Pass	2♠	Pass	3NT
North HCP: 15	♦ AK5	♦ Q103	Pass	4♠	AP	
South HCP: 14	♣ AJ954	♣ Q2				
Contract: 4♠ N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ A109732	♠ KJ54				1NT
Vul: EW	♥ J8	♥ K1093	Pass	2♥	Pass	2♠
North HCP: 6	♦ J42	♦ Q5	AP			
South HCP: 16	♣ 83	♣ AK10				
Contract: 2♠ S						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ KJ1095		1NT	Pass	2♥
Vul: Both	♥ K1097	♥ 854	Pass	2♠	Pass	3♦
North HCP: 15	♦ AJ32	♦ KQ75	Pass	4♠	AP	
South HCP: 9	♣ J8	♣ 7				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 83	♠ J10973	The opponents are silent.
Dealer: S	♥ A5	
Vul: None	♦ QJ4	Partner bids first.
HCP: 9	♣ J105	

Board: 84	♠ AQ5	The opponents are silent.
Dealer: N	♥ A6	
Vul: EW	♦ K10953	You bid first.
HCP: 16	♣ K109	

Board: 85	♠ 1098765	The opponents are silent.
Dealer: S	♥ 9	
Vul: None	♦ Q93	Partner bids first.
HCP: 2	♣ 432	

Board: 86	♠ K743	The opponents are silent.
Dealer: N	♥ KQ95	
Vul: NS	♦ AJ9	You bid first.
HCP: 17	♣ A5	

Board: 87	♠ 97654	The opponents are silent.
Dealer: S	♥ K106	
Vul: Both	♦ A82	Partner bids first.
HCP: 13	♣ AQ	

Board: 88	♠ 107	The opponents are silent.
Dealer: N	♥ AK93	
Vul: None	♦ 1095	You bid first.
HCP: 16	♣ AKQ2	

Jacoby Transfer Both hands (Answers Page)

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ J10973	♠ AK8				1NT
Vul: None	♥ A5	♥ Q94	Pass	2♥	Pass	2♠
North HCP: 9	♦ QJ4	♦ A3	Pass	2NT	Pass	4♠
South HCP: 16	♣ J105	♣ K6432	AP			
Contract: 4♠ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K107432				
Vul: EW	♥ A6	♥ 943		1NT	Pass	2♥
North HCP: 16	♦ K10953	♦ J	Pass	2♠	Pass	3♠
South HCP: 5	♣ K109	♣ J52	Pass	4♠	AP	
Contract: 4♠ N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 1098765	♠ AQJ3				1NT
Vul: None	♥ 9	♥ K3	Pass	2♥	Pass	3♠ ¹
North HCP: 2	♦ Q93	♦ K102	AP			
South HCP: 17	♣ 432	♣ A1085	1. Super acceptance after NT			
Contract: 3♠ S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ K743	♠ AQJ952				
Vul: NS	♥ KQ95	♥ 1043		1NT	Pass	4♥ ¹
North HCP: 17	♦ AJ9	♦ 10	Pass	4♠	AP	
South HCP: 7	♣ A5	♣ 1083	1. Texas			
Contract: 4♠ N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 97654	♠ AK3				1NT
Vul: Both	♥ K106	♥ AJ52	Pass	2♥	Pass	2♠
North HCP: 13	♦ A82	♦ K106	Pass	3NT	Pass	4♠
South HCP: 15	♣ AQ	♣ 954	AP			
Contract: 4♠ S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ AJ8643				
Vul: None	♥ AK93	♥ 52		1NT	Pass	2♥
North HCP: 16	♦ 1095	♦ 82	Pass	2♠	Pass	3♠
South HCP: 6	♣ AKQ2	♣ J97	AP			
Contract: 3♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 83	♠ AK8	The opponents are silent.
Dealer: S	♥ Q94	
Vul: None	♦ A3	You bid first.
HCP: 16	♣ K6432	

Board: 84	♠ K107432	The opponents are silent.
Dealer: N	♥ 943	
Vul: EW	♦ J	Partner bids first.
HCP: 5	♣ J52	

Board: 85	♠ AQJ3	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ K102	You bid first.
HCP: 17	♣ A1085	

Board: 86	♠ AQJ952	The opponents are silent.
Dealer: N	♥ 1043	
Vul: NS	♦ 10	Partner bids first.
HCP: 7	♣ 1083	

Board: 87	♠ AK3	The opponents are silent.
Dealer: S	♥ AJ52	
Vul: Both	♦ K106	You bid first.
HCP: 15	♣ 954	

Board: 88	♠ AJ8643	The opponents are silent.
Dealer: N	♥ 52	
Vul: None	♦ 82	Partner bids first.
HCP: 6	♣ J97	

Jacoby Transfer Both hands (Answers Page)

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ J10973	♠ AK8				1NT
Vul: None	♥ A5	♥ Q94	Pass	2♥	Pass	2♠
North HCP: 9	♦ QJ4	♦ A3	Pass	2NT	Pass	4♠
South HCP: 16	♣ J105	♣ K6432	AP			
Contract: 4♠ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K107432				
Vul: EW	♥ A6	♥ 943		1NT	Pass	2♥
North HCP: 16	♦ K10953	♦ J	Pass	2♠	Pass	3♠
South HCP: 5	♣ K109	♣ J52	Pass	4♠	AP	
Contract: 4♠ N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 1098765	♠ AQJ3				1NT
Vul: None	♥ 9	♥ K3	Pass	2♥	Pass	3♠ ¹
North HCP: 2	♦ Q93	♦ K102	AP			
South HCP: 17	♣ 432	♣ A1085	1. Super acceptance after NT			
Contract: 3♠ S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ K743	♠ AQJ952				
Vul: NS	♥ KQ95	♥ 1043		1NT	Pass	4♥ ¹
North HCP: 17	♦ AJ9	♦ 10	Pass	4♠	AP	
South HCP: 7	♣ A5	♣ 1083	1. Texas			
Contract: 4♠ N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 97654	♠ AK3				1NT
Vul: Both	♥ K106	♥ AJ52	Pass	2♥	Pass	2♠
North HCP: 13	♦ A82	♦ K106	Pass	3NT	Pass	4♠
South HCP: 15	♣ AQ	♣ 954	AP			
Contract: 4♠ S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ AJ8643				
Vul: None	♥ AK93	♥ 52		1NT	Pass	2♥
North HCP: 16	♦ 1095	♦ 82	Pass	2♠	Pass	3♠
South HCP: 6	♣ AKQ2	♣ J97	AP			
Contract: 3♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 89	♠ J10865	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ K43	Partner bids first.
HCP: 11	♣ A93	
Board: 90	♠ A7	The opponents are silent.
Dealer: N	♥ AJ109	
Vul: NS	♦ AQ75	You bid first.
HCP: 16	♣ J72	
Board: 91	♠ Q8753	East Doubles 2♥ if possible.
Dealer: S	♥ Q5	
Vul: NS	♦ A976	Partner bids first.
HCP: 12	♣ A9	
Board: 92	♠ K83	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ 1075	You bid first.
HCP: 15	♣ KQ1063	
Board: 93	♠ KJ1052	The opponents are silent.
Dealer: S	♥ A94	
Vul: None	♦ J42	Partner bids first.
HCP: 9	♣ 105	
Board: 94	♠ AK5	West Doubles 2♥ if possible.
Dealer: N	♥ Q10	
Vul: EW	♦ Q102	You bid first.
HCP: 15	♣ A10964	

Jacoby Transfer Both hands (Answers Page)

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ J10865	♠ K2				1NT
Vul: NS	♥ K3	♥ Q862	Pass	2♥	Pass	2♠
North HCP: 11	♦ K43	♦ AJ2	Pass	3NT	AP	
South HCP: 15	♣ A93	♣ KQ62				
Contract: 3N S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ J8652		1NT	Pass	2♥
Vul: NS	♥ AJ109	♥ Q2	Pass	2♠	Pass	3NT
North HCP: 16	♦ AQ75	♦ KJ9	AP			
South HCP: 11	♣ J72	♣ A43				
Contract: 3N N						

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ Q8753	♠ A102				1NT
Vul: NS	♥ Q5	♥ J94	Pass	2♥	X	2♠
North HCP: 12	♦ A976	♦ KQ	Pass	4♠	AP	
South HCP: 15	♣ A9	♣ KQ1052				
Contract: 4♠ S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ Q9642		1NT	Pass	2♥
Vul: Both	♥ AK	♥ Q52	Pass	2♠	Pass	3♦
North HCP: 15	♦ 1075	♦ KJ98	Pass	4♠	AP	
South HCP: 12	♣ KQ1063	♣ A				
Contract: 4♠ N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ KJ1052	♠ A93				1NT
Vul: None	♥ A94	♥ KQ62	Pass	2♥	Pass	2♠
North HCP: 9	♦ J42	♦ K1063	Pass	2NT	Pass	3♠
South HCP: 15	♣ 105	♣ K4	Pass	4♠	AP	
Contract: 4♠ S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ J108763		1NT	Pass	2♥
Vul: EW	♥ Q10	♥ 8	X	2♠	AP	
North HCP: 15	♦ Q102	♦ K98				
South HCP: 5	♣ A10964	♣ J52				
Contract: 2♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 89	♠ K2	The opponents are silent.
Dealer: S	♥ Q862	
Vul: NS	♦ AJ2	You bid first.
HCP: 15	♣ KQ62	
Board: 90	♠ J8652	The opponents are silent.
Dealer: N	♥ Q2	
Vul: NS	♦ KJ9	Partner bids first.
HCP: 11	♣ A43	
Board: 91	♠ A102	East Doubles 2♥ if possible.
Dealer: S	♥ J94	
Vul: NS	♦ KQ	You bid first.
HCP: 15	♣ KQ1052	
Board: 92	♠ Q9642	The opponents are silent.
Dealer: N	♥ Q52	
Vul: Both	♦ KJ98	Partner bids first.
HCP: 12	♣ A	
Board: 93	♠ A93	The opponents are silent.
Dealer: S	♥ KQ62	
Vul: None	♦ K1063	You bid first.
HCP: 15	♣ K4	
Board: 94	♠ J108763	West Doubles 2♥ if possible.
Dealer: N	♥ 8	
Vul: EW	♦ K98	Partner bids first.
HCP: 5	♣ J52	

Jacoby Transfer Both hands (Answers Page)

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ J10865	♠ K2				1NT
Vul: NS	♥ K3	♥ Q862	Pass	2♥	Pass	2♠
North HCP: 11	♦ K43	♦ AJ2	Pass	3NT	AP	
South HCP: 15	♣ A93	♣ KQ62				
Contract: 3N S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ J8652		1NT	Pass	2♥
Vul: NS	♥ AJ109	♥ Q2	Pass	2♠	Pass	3NT
North HCP: 16	♦ AQ75	♦ KJ9	AP			
South HCP: 11	♣ J72	♣ A43				
Contract: 3N N						

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ Q8753	♠ A102				1NT
Vul: NS	♥ Q5	♥ J94	Pass	2♥	X	2♠
North HCP: 12	♦ A976	♦ KQ	Pass	4♠	AP	
South HCP: 15	♣ A9	♣ KQ1052				
Contract: 4♠ S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ Q9642		1NT	Pass	2♥
Vul: Both	♥ AK	♥ Q52	Pass	2♠	Pass	3♦
North HCP: 15	♦ 1075	♦ KJ98	Pass	4♠	AP	
South HCP: 12	♣ KQ1063	♣ A				
Contract: 4♠ N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ KJ1052	♠ A93				1NT
Vul: None	♥ A94	♥ KQ62	Pass	2♥	Pass	2♠
North HCP: 9	♦ J42	♦ K1063	Pass	2NT	Pass	3♠
South HCP: 15	♣ 105	♣ K4	Pass	4♠	AP	
Contract: 4♠ S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ J108763		1NT	Pass	2♥
Vul: EW	♥ Q10	♥ 8	X	2♠	AP	
North HCP: 15	♦ Q102	♦ K98				
South HCP: 5	♣ A10964	♣ J52				
Contract: 2♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 95	♠ J10763	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ K102	Partner bids first.
HCP: 10	♣ AQ109	
Board: 96	♠ K987	The opponents are silent.
Dealer: N	♥ AK85	
Vul: Both	♦ AK	You bid first.
HCP: 17	♣ 964	
Board: 97	♠ Q7432	East Bids 4♥ if possible.
Dealer: S	♥ 74	
Vul: None	♦ A10	Partner bids first.
HCP: 11	♣ AJ107	
Board: 98	♠ K10	The opponents are silent.
Dealer: N	♥ KQJ7	
Vul: EW	♦ KJ32	You bid first.
HCP: 17	♣ A54	
Board: 99	♠ K10842	The opponents are silent.
Dealer: S	♥ K106	
Vul: NS	♦ 7	Partner bids first.
HCP: 13	♣ AK32	
Board: 100	♠ A10	West Doubles 4♥ if possible.
Dealer: N	♥ KJ762	
Vul: EW	♦ Q63	You bid first.
HCP: 15	♣ KQ6	

Jacoby Transfer Both hands (Answers Page)

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ J10763	♠ AK				1NT
Vul: None	♥ 7	♥ A10	Pass	2♥	Pass	2♠
North HCP: 10	♦ K102	♦ J9654	Pass	3♣	Pass	3NT
South HCP: 16	♣ AQ109	♣ KJ62	AP			
Contract: 3N S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ K987	♠ AQ654		1NT	Pass	2♥
Vul: Both	♥ AK85	♥ —	Pass	3♠ ¹	Pass	5♥ ²
North HCP: 17	♦ AK	♦ 10762	Pass	6♣	Pass	6♠
South HCP: 14	♣ 964	♣ AKJ7	AP			
Contract: 6♠ N						

1. Super acceptance after NT
2. Exclusion, for ♠

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ Q7432	♠ AK98				1NT
Vul: None	♥ 74	♥ 53	Pass	2♥	4♥	4♠
North HCP: 11	♦ A10	♦ KJ6	AP			
South HCP: 16	♣ AJ107	♣ KQ42				
Contract: 4♠ S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ AJ632		1NT	Pass	2♥
Vul: EW	♥ KQJ7	♥ A63	Pass	2♠	Pass	2NT
North HCP: 17	♦ KJ32	♦ 1096	Pass	3NT	AP	
South HCP: 9	♣ A54	♣ 109				
Contract: 3N N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ K10842	♠ Q76				1NT
Vul: NS	♥ K106	♥ AJ	Pass	2♥	Pass	2♠
North HCP: 13	♦ 7	♦ AQ962	Pass	3♣	Pass	4♠
South HCP: 16	♣ AK32	♣ QJ5	AP			
Contract: 4♠ S						

Board: 100

Dealer: N

Vul: EW

North HCP: 15

South HCP: 7

Contract: 4♠ S

North:

♠ A10

♥ KJ762

♦ Q63

♣ KQ6

South:

♠ KQ9754

♥ 8

♦ J85

♣ J94

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

1. Texas

2. denies a ♥ stopper

South hands (Practice Page)

Jacoby Transfer

Board: 95	♠ AK	The opponents are silent.
Dealer: S	♥ A10	
Vul: None	♦ J9654	You bid first.
HCP: 16	♣ KJ62	
Board: 96	♠ AQ654	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ 10762	Partner bids first.
HCP: 14	♣ AKJ7	
Board: 97	♠ AK98	East Bids 4♥ if possible.
Dealer: S	♥ 53	
Vul: None	♦ KJ6	You bid first.
HCP: 16	♣ KQ42	
Board: 98	♠ AJ632	The opponents are silent.
Dealer: N	♥ A63	
Vul: EW	♦ 1096	Partner bids first.
HCP: 9	♣ 109	
Board: 99	♠ Q76	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ AQ962	You bid first.
HCP: 16	♣ QJ5	
Board: 100	♠ KQ9754	West Doubles 4♥ if possible.
Dealer: N	♥ 8	
Vul: EW	♦ J85	Partner bids first.
HCP: 7	♣ J94	

Jacoby Transfer Both hands (Answers Page)

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ J10763	♠ AK				1NT
Vul: None	♥ 7	♥ A10	Pass	2♥	Pass	2♠
North HCP: 10	♦ K102	♦ J9654	Pass	3♣	Pass	3NT
South HCP: 16	♣ AQ109	♣ KJ62	AP			
Contract: 3N S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ K987	♠ AQ654		1NT	Pass	2♥
Vul: Both	♥ AK85	♥ —	Pass	3♠ ¹	Pass	5♥ ²
North HCP: 17	♦ AK	♦ 10762	Pass	6♣	Pass	6♠
South HCP: 14	♣ 964	♣ AKJ7	AP			
Contract: 6♠ N						

1. Super acceptance after NT
2. Exclusion, for ♠

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ Q7432	♠ AK98				1NT
Vul: None	♥ 74	♥ 53	Pass	2♥	4♥	4♠
North HCP: 11	♦ A10	♦ KJ6	AP			
South HCP: 16	♣ AJ107	♣ KQ42				
Contract: 4♠ S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ AJ632		1NT	Pass	2♥
Vul: EW	♥ KQJ7	♥ A63	Pass	2♠	Pass	2NT
North HCP: 17	♦ KJ32	♦ 1096	Pass	3NT	AP	
South HCP: 9	♣ A54	♣ 109				
Contract: 3N N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ K10842	♠ Q76				1NT
Vul: NS	♥ K106	♥ AJ	Pass	2♥	Pass	2♠
North HCP: 13	♦ 7	♦ AQ962	Pass	3♣	Pass	4♠
South HCP: 16	♣ AK32	♣ QJ5	AP			
Contract: 4♠ S						

Board: 100

Dealer: N

Vul: EW

North HCP: 15

South HCP: 7

Contract: 4♠ S

North:

♠ A10

♥ KJ762

♦ Q63

♣ KQ6

South:

♠ KQ9754

♥ 8

♦ J85

♣ J94

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

1. Texas

2. denies a ♥ stopper

North hands (Practice Page)

Jacoby Transfer

Board: 101	♠ AKJ107	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: None	♦ J74	Partner bids first.
HCP: 12	♣ 94	
Board: 102	♠ KQ2	The opponents are silent.
Dealer: N	♥ A97	
Vul: EW	♦ 1054	You bid first.
HCP: 15	♣ AQ72	
Board: 103	♠ AJ632	The opponents are silent.
Dealer: S	♥ K87	
Vul: NS	♦ 6	Partner bids first.
HCP: 11	♣ QJ63	
Board: 104	♠ A64	West Bids 3♣ if possible.
Dealer: N	♥ Q97	
Vul: None	♦ AK8	You bid first.
HCP: 16	♣ QJ32	
Board: 105	♠ KQ873	East Doubles 2♥ if possible.
Dealer: S	♥ A2	
Vul: EW	♦ 1093	Partner bids first.
HCP: 10	♣ J87	
Board: 106	♠ AQ85	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: None	♦ 54	You bid first.
HCP: 15	♣ QJ82	

Jacoby Transfer Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ AKJ107	♠ 32				1NT
Vul: None	♥ QJ8	♥ 972				
North HCP: 12	♦ J74	♦ AQ53	Pass	2♥	Pass	2♠
South HCP: 16	♣ 94	♣ AKQJ	Pass	3NT	AP	
Contract: 3N S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ AJ10874				
Vul: EW	♥ A97	♥ J105		1NT	Pass	2♥
North HCP: 15	♦ 1054	♦ Q7	Pass	2♠	Pass	3♠
South HCP: 8	♣ AQ72	♣ 103	AP			
Contract: 3♠ N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ AJ632	♠ K1094				1NT
Vul: NS	♥ K87	♥ A2	Pass	2♥	Pass	3♠ ¹
North HCP: 11	♦ 6	♦ KQJ5	Pass	3NT ²	Pass	4♣ ³
South HCP: 16	♣ QJ63	♣ K92	Pass	4♠	AP	
Contract: 4♠ S						

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

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ KQ10952				
Vul: None	♥ Q97	♥ 852		1NT	Pass	2♥
North HCP: 16	♦ AK8	♦ J104	3♣	Pass	Pass	4♠
South HCP: 6	♣ QJ32	♣ 5	AP			
Contract: 4♠ S						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ KQ873	♠ A4				1NT
Vul: EW	♥ A2	♥ J8764				
North HCP: 10	♦ 1093	♦ AJ6	Pass	2♥	X	XX ¹
South HCP: 15	♣ J87	♣ KQ3	Pass	3NT	AP	
Contract: 3N S						

1. artificial

Board: 106
Dealer: N
Vul: None
North HCP: 15
South HCP: 17
Contract: 6♠ N

North:
♠ AQ85
♥ AQ9
♦ 54
♣ QJ82

South:
♠ J10932
♥ K
♦ AKQ108
♣ A5

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

1. Super acceptance after NT
2. Blackwood 0314, for ♠

South hands (Practice Page)

Jacoby Transfer

Board: 101	♠ 32	The opponents are silent.
Dealer: S	♥ 972	
Vul: None	♦ AQ53	You bid first.
HCP: 16	♣ AKQJ	
Board: 102	♠ AJ10874	The opponents are silent.
Dealer: N	♥ J105	
Vul: EW	♦ Q7	Partner bids first.
HCP: 8	♣ 103	
Board: 103	♠ K1094	The opponents are silent.
Dealer: S	♥ A2	
Vul: NS	♦ KQJ5	You bid first.
HCP: 16	♣ K92	
Board: 104	♠ KQ10952	West Bids 3♣ if possible.
Dealer: N	♥ 852	
Vul: None	♦ J104	Partner bids first.
HCP: 6	♣ 5	
Board: 105	♠ A4	East Doubles 2♥ if possible.
Dealer: S	♥ J8764	
Vul: EW	♦ AJ6	You bid first.
HCP: 15	♣ KQ3	
Board: 106	♠ J10932	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ AKQ108	Partner bids first.
HCP: 17	♣ A5	

Jacoby Transfer Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ AKJ107	♠ 32				1NT
Vul: None	♥ QJ8	♥ 972				
North HCP: 12	♦ J74	♦ AQ53	Pass	2♥	Pass	2♠
South HCP: 16	♣ 94	♣ AKQJ	Pass	3NT	AP	
Contract: 3N S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ AJ10874		1NT	Pass	2♥
Vul: EW	♥ A97	♥ J105				
North HCP: 15	♦ 1054	♦ Q7	Pass	2♠	Pass	3♠
South HCP: 8	♣ AQ72	♣ 103	AP			
Contract: 3♠ N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ AJ632	♠ K1094				1NT
Vul: NS	♥ K87	♥ A2	Pass	2♥	Pass	3♠ ¹
North HCP: 11	♦ 6	♦ KQJ5	Pass	3NT ²	Pass	4♣ ³
South HCP: 16	♣ QJ63	♣ K92	Pass	4♠	AP	
Contract: 4♠ S						

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

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ KQ10952		1NT	Pass	2♥
Vul: None	♥ Q97	♥ 852				
North HCP: 16	♦ AK8	♦ J104	3♣	Pass	Pass	4♠
South HCP: 6	♣ QJ32	♣ 5	AP			
Contract: 4♠ S						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ KQ873	♠ A4				1NT
Vul: EW	♥ A2	♥ J8764				
North HCP: 10	♦ 1093	♦ AJ6	Pass	2♥	X	XX ¹
South HCP: 15	♣ J87	♣ KQ3	Pass	3NT	AP	
Contract: 3N S						

1. artificial

Board: 106
Dealer: N
Vul: None
North HCP: 15
South HCP: 17
Contract: 6♠ N

North:
♠ AQ85
♥ AQ9
♦ 54
♣ QJ82

South:
♠ J10932
♥ K
♦ AKQ108
♣ A5

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

1. Super acceptance after NT
2. Blackwood 0314, for ♠

North hands (Practice Page)

Jacoby Transfer

Board: 107	♠ AKQ94	The opponents are silent.
Dealer: S	♥ K43	
Vul: NS	♦ K1074	Partner bids first.
HCP: 15	♣ 5	
Board: 108	♠ 107	The opponents are silent.
Dealer: N	♥ K97	
Vul: EW	♦ AQJ10	You bid first.
HCP: 16	♣ AQ102	
Board: 109	♠ A10543	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ KQJ109	Partner bids first.
HCP: 12	♣ Q10	
Board: 110	♠ QJ3	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: Both	♦ A965	You bid first.
HCP: 17	♣ A102	
Board: 111	♠ KQ973	East Doubles 2♥ if possible.
Dealer: S	♥ 2	
Vul: EW	♦ A96	Partner bids first.
HCP: 12	♣ K853	
Board: 112	♠ Q85	West Doubles 4♥ if possible.
Dealer: N	♥ K9	East Bids X♠ if possible.
Vul: EW	♦ AJ4	
HCP: 15	♣ KQ932	You bid first.

Jacoby Transfer Both hands (Answers Page)

Board: 107

Dealer: S

Vul: NS

North HCP: 15

South HCP: 16

Contract: 6♠ S

North:

♠ AKQ94

♥ K43

♦ K1074

♣ 5

South:

♠ 632

♥ AQJ9

♦ A9

♣ AJ63

West	North	East	South
			1NT

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

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

Pass	4NT ¹	Pass	5♣
------	------------------	------	----

Pass	6♠	AP	
------	----	----	--

1. Blackwood 0314, for ♠

Board: 108

Dealer: N

Vul: EW

North HCP: 16

South HCP: 7

Contract: 3♠ N

North:

♠ 107

♥ K97

♦ AQJ10

♣ AQ102

South:

♠ AQJ843

♥ 1063

♦ 984

♣ 6

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

	1NT	Pass	2♥
--	-----	------	----

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

AP

Board: 109

Dealer: S

Vul: Both

North HCP: 12

South HCP: 16

Contract: 4♠ S

North:

♠ A10543

♥ 3

♦ KQJ109

♣ Q10

South:

♠ QJ6

♥ AJ85

♦ A52

♣ A93

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

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

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

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

AP

Board: 110

Dealer: N

Vul: Both

North HCP: 17

South HCP: 10

Contract: 4♠ N

North:

♠ QJ3

♥ AQ10

♦ A965

♣ A102

South:

♠ A8764

♥ K74

♦ K43

♣ 94

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

	1NT	Pass	2♥
--	-----	------	----

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

Pass	4♠	AP	
------	----	----	--

Board: 111

Dealer: S

Vul: EW

North HCP: 12

South HCP: 15

Contract: 4♠ S

North:

♠ KQ973

♥ 2

♦ A96

♣ K853

South:

♠ A62

♥ K73

♦ K10543

♣ AJ

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

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

Pass	2♥	X	2♠
------	----	---	----

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

AP

1. Cue bid, a ♥ stopper

Board: 112

Dealer: N

Vul: EW

North HCP: 15

South HCP: 4

Contract: 4♠X N

North:

♠ Q85

♥ K9

♦ AJ4

♣ KQ932

South:

♠ KJ109762

♥ 82

♦ 1062

♣ 8

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

	1NT	Pass	4♥ ¹
--	-----	------	-----------------

X	4♠	X♠	AP
---	----	----	----

1. Texas

South hands (Practice Page)

Jacoby Transfer

Board: 107	♠ 632	The opponents are silent.
Dealer: S	♥ AQJ9	
Vul: NS	♦ A9	You bid first.
HCP: 16	♣ AJ63	
Board: 108	♠ AQJ843	The opponents are silent.
Dealer: N	♥ 1063	
Vul: EW	♦ 984	Partner bids first.
HCP: 7	♣ 6	
Board: 109	♠ QJ6	The opponents are silent.
Dealer: S	♥ AJ85	
Vul: Both	♦ A52	You bid first.
HCP: 16	♣ A93	
Board: 110	♠ A8764	The opponents are silent.
Dealer: N	♥ K74	
Vul: Both	♦ K43	Partner bids first.
HCP: 10	♣ 94	
Board: 111	♠ A62	East Doubles 2♥ if possible.
Dealer: S	♥ K73	
Vul: EW	♦ K10543	You bid first.
HCP: 15	♣ AJ	
Board: 112	♠ KJ109762	West Doubles 4♥ if possible.
Dealer: N	♥ 82	East Bids X♠ if possible.
Vul: EW	♦ 1062	
HCP: 4	♣ 8	Partner bids first.

Jacoby Transfer Both hands (Answers Page)

Board: 107

Dealer: S

Vul: NS

North HCP: 15

South HCP: 16

Contract: 6♠ S

North:

♠ AKQ94

♥ K43

♦ K1074

♣ 5

South:

♠ 632

♥ AQJ9

♦ A9

♣ AJ63

West	North	East	South
			1NT

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

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

Pass	4NT ¹	Pass	5♣
------	------------------	------	----

Pass	6♠	AP	
------	----	----	--

1. Blackwood 0314, for ♠

Board: 108

Dealer: N

Vul: EW

North HCP: 16

South HCP: 7

Contract: 3♠ N

North:

♠ 107

♥ K97

♦ AQJ10

♣ AQ102

South:

♠ AQJ843

♥ 1063

♦ 984

♣ 6

West	North	East	South
	1NT	Pass	2♥

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

AP

Board: 109

Dealer: S

Vul: Both

North HCP: 12

South HCP: 16

Contract: 4♠ S

North:

♠ A10543

♥ 3

♦ KQJ109

♣ Q10

South:

♠ QJ6

♥ AJ85

♦ A52

♣ A93

West	North	East	South
			1NT

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

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

AP

Board: 110

Dealer: N

Vul: Both

North HCP: 17

South HCP: 10

Contract: 4♠ N

North:

♠ QJ3

♥ AQ10

♦ A965

♣ A102

South:

♠ A8764

♥ K74

♦ K43

♣ 94

West	North	East	South
	1NT	Pass	2♥

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

Pass	4♠	AP	
------	----	----	--

Board: 111

Dealer: S

Vul: EW

North HCP: 12

South HCP: 15

Contract: 4♠ S

North:

♠ KQ973

♥ 2

♦ A96

♣ K853

South:

♠ A62

♥ K73

♦ K10543

♣ AJ

West	North	East	South
			1NT

Pass	2♥	X	2♠
------	----	---	----

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

AP

1. Cue bid, a ♥ stopper

Board: 112

Dealer: N

Vul: EW

North HCP: 15

South HCP: 4

Contract: 4♠X N

North:

♠ Q85

♥ K9

♦ AJ4

♣ KQ932

South:

♠ KJ109762

♥ 82

♦ 1062

♣ 8

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

	1NT	Pass	4♥ ¹
--	-----	------	-----------------

X	4♠	X♠	AP
---	----	----	----

1. Texas

North hands (Practice Page)

Jacoby Transfer

Board: 113	♠ A108754	East Bids 3♥ if possible.
Dealer: S	♥ 10	East Bids 4♥ if possible.
Vul: None	♦ 852	
HCP: 4	♣ 1042	Partner bids first.
Board: 114	♠ AK52	West Doubles 4♥ if possible.
Dealer: N	♥ 102	
Vul: EW	♦ KQ106	You bid first.
HCP: 15	♣ K98	
Board: 115	♠ AQ753	The opponents are silent.
Dealer: S	♥ 63	
Vul: EW	♦ 108	Partner bids first.
HCP: 10	♣ KJ74	
Board: 116	♠ J82	The opponents are silent.
Dealer: N	♥ AK62	
Vul: NS	♦ K3	You bid first.
HCP: 16	♣ KQ82	
Board: 117	♠ AKJ104	The opponents are silent.
Dealer: S	♥ 954	
Vul: EW	♦ K104	Partner bids first.
HCP: 11	♣ 82	
Board: 118	♠ K82	West Bids 4♥ if possible.
Dealer: N	♥ Q4	
Vul: Both	♦ AJ103	You bid first.
HCP: 15	♣ KQ85	

Jacoby Transfer Both hands (Answers Page)

Board: 113
 Dealer: S
 Vul: None
 North HCP: 4
 South HCP: 16
 Contract: 4♥X E

North:
 ♠ A108754
 ♥ 10
 ♦ 852
 ♣ 1042

South:
 ♠ Q32
 ♥ K52
 ♦ AQJ76
 ♣ A5

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

Board: 114
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 6
 Contract: 4♠ N

North:
 ♠ AK52
 ♥ 102
 ♦ KQ106
 ♣ K98

South:
 ♠ Q98764
 ♥ 76
 ♦ A97
 ♣ 74

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

Board: 115
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ AQ753
 ♥ 63
 ♦ 108
 ♣ KJ74

South:
 ♠ J92
 ♥ AKJ5
 ♦ AQ3
 ♣ 952

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

Board: 116
 Dealer: N
 Vul: NS
 North HCP: 16
 South HCP: 11
 Contract: 4♠ N

North:
 ♠ J82
 ♥ AK62
 ♦ K3
 ♣ KQ82

South:
 ♠ A9653
 ♥ 75
 ♦ AQJ86
 ♣ 9

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

Board: 117
 Dealer: S
 Vul: EW
 North HCP: 11
 South HCP: 16
 Contract: 4♠ S

North:
 ♠ AKJ104
 ♥ 954
 ♦ K104
 ♣ 82

South:
 ♠ Q62
 ♥ AJ
 ♦ AQ72
 ♣ K974

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

Board: 118

Dealer: N

Vul: Both

North HCP: 15

South HCP: 10

Contract: 4♥X W

North:

♠ K82

♥ Q4

♦ AJ103

♣ KQ85

South:

♠ Q10764

♥ —

♦ K64

♣ AJ763

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

South hands (Practice Page)

Jacoby Transfer

Board: 113	♠ Q32	East Bids 3♥ if possible.
Dealer: S	♥ K52	East Bids 4♥ if possible.
Vul: None	♦ AQJ76	
HCP: 16	♣ A5	You bid first.
Board: 114	♠ Q98764	West Doubles 4♥ if possible.
Dealer: N	♥ 76	
Vul: EW	♦ A97	Partner bids first.
HCP: 6	♣ 74	
Board: 115	♠ J92	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: EW	♦ AQ3	You bid first.
HCP: 15	♣ 952	
Board: 116	♠ A9653	The opponents are silent.
Dealer: N	♥ 75	
Vul: NS	♦ AQJ86	Partner bids first.
HCP: 11	♣ 9	
Board: 117	♠ Q62	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ AQ72	You bid first.
HCP: 16	♣ K974	
Board: 118	♠ Q10764	West Bids 4♥ if possible.
Dealer: N	♥ —	
Vul: Both	♦ K64	Partner bids first.
HCP: 10	♣ AJ763	

Jacoby Transfer Both hands (Answers Page)

Board: 113
 Dealer: S
 Vul: None
 North HCP: 4
 South HCP: 16
 Contract: 4♥X E

North:
 ♠ A108754
 ♥ 10
 ♦ 852
 ♣ 1042

South:
 ♠ Q32
 ♥ K52
 ♦ AQJ76
 ♣ A5

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

Board: 114
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 6
 Contract: 4♠ N

North:
 ♠ AK52
 ♥ 102
 ♦ KQ106
 ♣ K98

South:
 ♠ Q98764
 ♥ 76
 ♦ A97
 ♣ 74

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

Board: 115
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ AQ753
 ♥ 63
 ♦ 108
 ♣ KJ74

South:
 ♠ J92
 ♥ AKJ5
 ♦ AQ3
 ♣ 952

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

Board: 116
 Dealer: N
 Vul: NS
 North HCP: 16
 South HCP: 11
 Contract: 4♠ N

North:
 ♠ J82
 ♥ AK62
 ♦ K3
 ♣ KQ82

South:
 ♠ A9653
 ♥ 75
 ♦ AQJ86
 ♣ 9

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

Board: 117
 Dealer: S
 Vul: EW
 North HCP: 11
 South HCP: 16
 Contract: 4♠ S

North:
 ♠ AKJ104
 ♥ 954
 ♦ K104
 ♣ 82

South:
 ♠ Q62
 ♥ AJ
 ♦ AQ72
 ♣ K974

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

Board: 118

Dealer: N

Vul: Both

North HCP: 15

South HCP: 10

Contract: 4♥X W

North:

♠ K82

♥ Q4

♦ AJ103

♣ KQ85

South:

♠ Q10764

♥ —

♦ K64

♣ AJ763

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

North hands (Practice Page)

Jacoby Transfer

Board: 119	♠ AKJ73	The opponents are silent.
Dealer: S	♥ 532	
Vul: NS	♦ 93	Partner bids first.
HCP: 12	♣ A98	
Board: 120	♠ AK64	The opponents are silent.
Dealer: N	♥ KQ74	
Vul: None	♦ J2	You bid first.
HCP: 16	♣ K102	
Board: 121	♠ AJ1087	East Doubles 2♥ if possible.
Dealer: S	♥ 862	
Vul: EW	♦ A76	Partner bids first.
HCP: 10	♣ J3	
Board: 122	♠ KJ6	The opponents are silent.
Dealer: N	♥ K82	
Vul: Both	♦ A654	You bid first.
HCP: 15	♣ A43	
Board: 123	♠ AK954	The opponents are silent.
Dealer: S	♥ 3	
Vul: None	♦ J2	Partner bids first.
HCP: 11	♣ K9832	
Board: 124	♠ Q7	West Bids 3♥ if possible.
Dealer: N	♥ A7	
Vul: NS	♦ KQJ96	You bid first.
HCP: 15	♣ QJ98	

Jacoby Transfer Both hands (Answers Page)

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ AKJ73	♠ Q862				1NT
Vul: NS	♥ 532	♥ A97	Pass	2♥	Pass	2♠
North HCP: 12	♦ 93	♦ AK6	Pass	3NT	Pass	4♠
South HCP: 16	♣ A98	♣ K72	AP			
Contract: 4♠ S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ Q10875		1NT	Pass	2♥
Vul: None	♥ KQ74	♥ J103	Pass	3♠ ¹	Pass	4♠
North HCP: 16	♦ J2	♦ 863	AP			
South HCP: 9	♣ K102	♣ AQ				
Contract: 4♠ N						

1. Super acceptance after NT

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ AJ1087	♠ Q542				1NT
Vul: EW	♥ 862	♥ K5	Pass	2♥	X	3♠ ¹
North HCP: 10	♦ A76	♦ Q54	Pass	4♠	AP	
South HCP: 16	♣ J3	♣ AKQ9				
Contract: 4♠ S						

1. Super acceptance after NT

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ 108543		1NT	Pass	2♥
Vul: Both	♥ K82	♥ AQJ	Pass	2♠	Pass	3NT
North HCP: 15	♦ A654	♦ K92	Pass	4♠	AP	
South HCP: 11	♣ A43	♣ J10				
Contract: 4♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ AK954	♠ J32				1NT
Vul: None	♥ 3	♥ AQ6	Pass	2♥	Pass	2♠
North HCP: 11	♦ J2	♦ A10965	Pass	3♣	Pass	4♠
South HCP: 15	♣ K9832	♣ A10	AP			
Contract: 4♠ S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ K108632		1NT	Pass	2♥
Vul: NS	♥ A7	♥ J64	3♥	Pass	Pass	3♠
North HCP: 15	♦ KQJ96	♦ 53	AP			
South HCP: 7	♣ QJ98	♣ K4				
Contract: 3♠ S						

South hands (Practice Page)

Jacoby Transfer

Board: 119	♠ Q862	The opponents are silent.
Dealer: S	♥ A97	
Vul: NS	♦ AK6	You bid first.
HCP: 16	♣ K72	
Board: 120	♠ Q10875	The opponents are silent.
Dealer: N	♥ J103	
Vul: None	♦ 863	Partner bids first.
HCP: 9	♣ AQ	
Board: 121	♠ Q542	East Doubles 2♥ if possible.
Dealer: S	♥ K5	
Vul: EW	♦ Q54	You bid first.
HCP: 16	♣ AKQ9	
Board: 122	♠ 108543	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: Both	♦ K92	Partner bids first.
HCP: 11	♣ J10	
Board: 123	♠ J32	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: None	♦ A10965	You bid first.
HCP: 15	♣ A10	
Board: 124	♠ K108632	West Bids 3♥ if possible.
Dealer: N	♥ J64	
Vul: NS	♦ 53	Partner bids first.
HCP: 7	♣ K4	

Jacoby Transfer Both hands (Answers Page)

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ AKJ73	♠ Q862				1NT
Vul: NS	♥ 532	♥ A97	Pass	2♥	Pass	2♠
North HCP: 12	♦ 93	♦ AK6	Pass	3NT	Pass	4♠
South HCP: 16	♣ A98	♣ K72	AP			
Contract: 4♠ S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ Q10875		1NT	Pass	2♥
Vul: None	♥ KQ74	♥ J103	Pass	3♠ ¹	Pass	4♠
North HCP: 16	♦ J2	♦ 863	AP			
South HCP: 9	♣ K102	♣ AQ				
Contract: 4♠ N						

1. Super acceptance after NT

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ AJ1087	♠ Q542				1NT
Vul: EW	♥ 862	♥ K5	Pass	2♥	X	3♠ ¹
North HCP: 10	♦ A76	♦ Q54	Pass	4♠	AP	
South HCP: 16	♣ J3	♣ AKQ9				
Contract: 4♠ S						

1. Super acceptance after NT

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ 108543		1NT	Pass	2♥
Vul: Both	♥ K82	♥ AQJ	Pass	2♠	Pass	3NT
North HCP: 15	♦ A654	♦ K92	Pass	4♠	AP	
South HCP: 11	♣ A43	♣ J10				
Contract: 4♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ AK954	♠ J32				1NT
Vul: None	♥ 3	♥ AQ6	Pass	2♥	Pass	2♠
North HCP: 11	♦ J2	♦ A10965	Pass	3♣	Pass	4♠
South HCP: 15	♣ K9832	♣ A10	AP			
Contract: 4♠ S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ K108632		1NT	Pass	2♥
Vul: NS	♥ A7	♥ J64	3♥	Pass	Pass	3♠
North HCP: 15	♦ KQJ96	♦ 53	AP			
South HCP: 7	♣ QJ98	♣ K4				
Contract: 3♠ S						

North hands (Practice Page)

Jacoby Transfer

Board: 125	♠ A10752	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: NS	♦ 9	Partner bids first.
HCP: 14	♣ KQ84	
Board: 126	♠ J9	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: EW	♦ AQ3	You bid first.
HCP: 16	♣ 6432	
Board: 127	♠ AK982	The opponents are silent.
Dealer: S	♥ Q62	
Vul: Both	♦ J96	Partner bids first.
HCP: 10	♣ 104	
Board: 128	♠ AQ62	The opponents are silent.
Dealer: N	♥ J63	
Vul: NS	♦ K2	You bid first.
HCP: 15	♣ AJ73	
Board: 129	♠ A7654	East Doubles 2♥ if possible.
Dealer: S	♥ Q9	
Vul: None	♦ K87	Partner bids first.
HCP: 9	♣ 987	
Board: 130	♠ K6	The opponents are silent.
Dealer: N	♥ A96	
Vul: None	♦ KJ2	You bid first.
HCP: 16	♣ KQ643	

Jacoby Transfer Both hands (Answers Page)

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ A10752	♠ KQ				1NT
Vul: NS	♥ KQ8	♥ A10543	Pass	2♥	Pass	2♠
North HCP: 14	♦ 9	♦ KJ2	Pass	3♣	Pass	3♥
South HCP: 17	♣ KQ84	♣ A73	Pass	4♥	AP	
Contract: 4♥ N						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ KQ832				
Vul: EW	♥ AKQ6	♥ J83		1NT	Pass	2♥
North HCP: 16	♦ AQ3	♦ K52	Pass	2♠	Pass	2NT
South HCP: 9	♣ 6432	♣ 85	AP			
Contract: 2N N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ AK982	♠ Q5				1NT
Vul: Both	♥ Q62	♥ K1098	Pass	2♥	Pass	2♠
North HCP: 10	♦ J96	♦ KQ108	Pass	3NT	AP	
South HCP: 15	♣ 104	♣ AJ5				
Contract: 3N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AQ62	♠ K10974				
Vul: NS	♥ J63	♥ AK		1NT	Pass	2♥
North HCP: 15	♦ K2	♦ 863	Pass	2♠	Pass	3NT
South HCP: 10	♣ AJ73	♣ 1052	Pass	4♠	AP	
Contract: 4♠ N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ A7654	♠ KQ				1NT
Vul: None	♥ Q9	♥ K4	Pass	2♥	X	XX ¹
North HCP: 9	♦ K87	♦ J1053	Pass	2NT	AP	
South HCP: 16	♣ 987	♣ AK532	1. artificial			
Contract: 2N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ A10732				
Vul: None	♥ A96	♥ K10		1NT	Pass	2♥
North HCP: 16	♦ KJ2	♦ 653	Pass	2♠	Pass	3NT
South HCP: 11	♣ KQ643	♣ A97	AP			
Contract: 3N N						

South hands (Practice Page)

Jacoby Transfer

Board: 125	♠ KQ	The opponents are silent.
Dealer: S	♥ A10543	
Vul: NS	♦ KJ2	You bid first.
HCP: 17	♣ A73	
Board: 126	♠ KQ832	The opponents are silent.
Dealer: N	♥ J83	
Vul: EW	♦ K52	Partner bids first.
HCP: 9	♣ 85	
Board: 127	♠ Q5	The opponents are silent.
Dealer: S	♥ K1098	
Vul: Both	♦ KQ108	You bid first.
HCP: 15	♣ AJ5	
Board: 128	♠ K10974	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ 863	Partner bids first.
HCP: 10	♣ 1052	
Board: 129	♠ KQ	East Doubles 2♥ if possible.
Dealer: S	♥ K4	
Vul: None	♦ J1053	You bid first.
HCP: 16	♣ AK532	
Board: 130	♠ A10732	The opponents are silent.
Dealer: N	♥ K10	
Vul: None	♦ 653	Partner bids first.
HCP: 11	♣ A97	

Jacoby Transfer Both hands (Answers Page)

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ A10752	♠ KQ				1NT
Vul: NS	♥ KQ8	♥ A10543	Pass	2♥	Pass	2♠
North HCP: 14	♦ 9	♦ KJ2	Pass	3♣	Pass	3♥
South HCP: 17	♣ KQ84	♣ A73	Pass	4♥	AP	
Contract: 4♥ N						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ KQ832				
Vul: EW	♥ AKQ6	♥ J83		1NT	Pass	2♥
North HCP: 16	♦ AQ3	♦ K52	Pass	2♠	Pass	2NT
South HCP: 9	♣ 6432	♣ 85	AP			
Contract: 2N N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ AK982	♠ Q5				1NT
Vul: Both	♥ Q62	♥ K1098	Pass	2♥	Pass	2♠
North HCP: 10	♦ J96	♦ KQ108	Pass	3NT	AP	
South HCP: 15	♣ 104	♣ AJ5				
Contract: 3N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AQ62	♠ K10974				
Vul: NS	♥ J63	♥ AK		1NT	Pass	2♥
North HCP: 15	♦ K2	♦ 863	Pass	2♠	Pass	3NT
South HCP: 10	♣ AJ73	♣ 1052	Pass	4♠	AP	
Contract: 4♠ N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ A7654	♠ KQ				1NT
Vul: None	♥ Q9	♥ K4	Pass	2♥	X	XX ¹
North HCP: 9	♦ K87	♦ J1053	Pass	2NT	AP	
South HCP: 16	♣ 987	♣ AK532	1. artificial			
Contract: 2N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ A10732				
Vul: None	♥ A96	♥ K10		1NT	Pass	2♥
North HCP: 16	♦ KJ2	♦ 653	Pass	2♠	Pass	3NT
South HCP: 11	♣ KQ643	♣ A97	AP			
Contract: 3N N						

North hands (Practice Page)

Jacoby Transfer

Board: 131	♠ KQJ62	The opponents are silent.
Dealer: S	♥ 72	
Vul: NS	♦ 96	Partner bids first.
HCP: 10	♣ KJ94	
Board: 132	♠ A10	The opponents are silent.
Dealer: N	♥ KQ102	
Vul: EW	♦ K953	You bid first.
HCP: 15	♣ K82	
Board: 133	♠ AQ10764	The opponents are silent.
Dealer: S	♥ 543	
Vul: NS	♦ 84	Partner bids first.
HCP: 6	♣ 82	
Board: 134	♠ K63	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ Q6	You bid first.
HCP: 17	♣ KQ864	
Board: 135	♠ KJ1084	The opponents are silent.
Dealer: S	♥ Q4	
Vul: None	♦ AQ7	Partner bids first.
HCP: 15	♣ QJ4	
Board: 136	♠ K7	The opponents are silent.
Dealer: N	♥ A84	
Vul: EW	♦ A74	You bid first.
HCP: 17	♣ AQ962	

Jacoby Transfer Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ KQJ62	♠ A54				1NT
Vul: NS	♥ 72	♥ K3	Pass	2♥	Pass	2♠
North HCP: 10	♦ 96	♦ A1074	Pass	3♣	Pass	4♠
South HCP: 15	♣ KJ94	♣ A1075	AP			
Contract: 4♠ S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KJ976		1NT	Pass	2♥
Vul: EW	♥ KQ102	♥ 853	Pass	2♠	Pass	3♣
North HCP: 15	♦ K953	♦ J	Pass	3NT	AP	
South HCP: 9	♣ K82	♣ A954				
Contract: 3N N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ AQ10764	♠ 9853				1NT
Vul: NS	♥ 543	♥ AK	Pass	2♥	Pass	3♠ ¹
North HCP: 6	♦ 84	♦ K753	Pass	4♠	AP	
South HCP: 17	♣ 82	♣ AK3				
Contract: 4♠ S						

1. Super acceptance after NT

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ AQ1097		1NT	Pass	2♥
Vul: NS	♥ AK7	♥ 943	Pass	2♠	Pass	3♦
North HCP: 17	♦ Q6	♦ AK1052	Pass	4♠	Pass	5♣ ¹
South HCP: 13	♣ KQ864	♣ —	Pass	5♠	Pass	6♠
Contract: 6♠ N			AP			

1. Exclusion, for ♠

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ KJ1084	♠ A7				1NT
Vul: None	♥ Q4	♥ J73	Pass	2♥	Pass	2♠
North HCP: 15	♦ AQ7	♦ KJ98	Pass	3NT	AP	
South HCP: 16	♣ QJ4	♣ AK53				
Contract: 3N S						

Board: 136

Dealer: N

Vul: EW

North HCP: 17

South HCP: 10

Contract: 6♣ S

North:

♠ K7

♥ A84

♦ A74

♣ AQ962

South:

♠ QJ1043

♥ K95

♦ 8

♣ KJ107

West	North	East	South
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	1NT	Pass	2♥
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Pass	2♠	Pass	3♣
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Pass	4NT ¹	Pass	5♦
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Pass	6♣	AP	
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1. Blackwood 0314, for ♣

South hands (Practice Page)

Jacoby Transfer

Board: 131	♠ A54	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ A1074	You bid first.
HCP: 15	♣ A1075	

Board: 132	♠ KJ976	The opponents are silent.
Dealer: N	♥ 853	
Vul: EW	♦ J	Partner bids first.
HCP: 9	♣ A954	

Board: 133	♠ 9853	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ K753	You bid first.
HCP: 17	♣ AK3	

Board: 134	♠ AQ1097	The opponents are silent.
Dealer: N	♥ 943	
Vul: NS	♦ AK1052	Partner bids first.
HCP: 13	♣ —	

Board: 135	♠ A7	The opponents are silent.
Dealer: S	♥ J73	
Vul: None	♦ KJ98	You bid first.
HCP: 16	♣ AK53	

Board: 136	♠ QJ1043	The opponents are silent.
Dealer: N	♥ K95	
Vul: EW	♦ 8	Partner bids first.
HCP: 10	♣ KJ107	

Jacoby Transfer Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ KQJ62	♠ A54				1NT
Vul: NS	♥ 72	♥ K3	Pass	2♥	Pass	2♠
North HCP: 10	♦ 96	♦ A1074	Pass	3♣	Pass	4♠
South HCP: 15	♣ KJ94	♣ A1075	AP			
Contract: 4♠ S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KJ976		1NT	Pass	2♥
Vul: EW	♥ KQ102	♥ 853	Pass	2♠	Pass	3♣
North HCP: 15	♦ K953	♦ J	Pass	3NT	AP	
South HCP: 9	♣ K82	♣ A954				
Contract: 3N N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ AQ10764	♠ 9853				1NT
Vul: NS	♥ 543	♥ AK	Pass	2♥	Pass	3♠ ¹
North HCP: 6	♦ 84	♦ K753	Pass	4♠	AP	
South HCP: 17	♣ 82	♣ AK3				
Contract: 4♠ S						

1. Super acceptance after NT

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ AQ1097		1NT	Pass	2♥
Vul: NS	♥ AK7	♥ 943	Pass	2♠	Pass	3♦
North HCP: 17	♦ Q6	♦ AK1052	Pass	4♠	Pass	5♣ ¹
South HCP: 13	♣ KQ864	♣ —	Pass	5♠	Pass	6♠
Contract: 6♠ N			AP			

1. Exclusion, for ♠

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ KJ1084	♠ A7				1NT
Vul: None	♥ Q4	♥ J73	Pass	2♥	Pass	2♠
North HCP: 15	♦ AQ7	♦ KJ98	Pass	3NT	AP	
South HCP: 16	♣ QJ4	♣ AK53				
Contract: 3N S						

Board: 136

Dealer: N

Vul: EW

North HCP: 17

South HCP: 10

Contract: 6♣ S

North:

♠ K7

♥ A84

♦ A74

♣ AQ962

South:

♠ QJ1043

♥ K95

♦ 8

♣ KJ107

West	North	East	South
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	1NT	Pass	2♥
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Pass	2♠	Pass	3♣
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Pass	4NT ¹	Pass	5♦
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Pass	6♣	AP	
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1. Blackwood 0314, for ♣

North hands (Practice Page)

Jacoby Transfer

Board: 137	♠ J10865	The opponents are silent.
Dealer: S	♥ J108	
Vul: Both	♦ A4	Partner bids first.
HCP: 9	♣ K83	

Board: 138	♠ AK3	The opponents are silent.
Dealer: N	♥ Q9	
Vul: NS	♦ 87653	You bid first.
HCP: 16	♣ AK8	

Board: 139	♠ Q10943	The opponents are silent.
Dealer: S	♥ A3	
Vul: EW	♦ J5	Partner bids first.
HCP: 14	♣ AQJ6	

Board: 140	♠ Q83	West Bids 2♠ if possible.
Dealer: N	♥ 875	East Bids 3♥ if possible.
Vul: Both	♦ AQ764	
HCP: 15	♣ AK	You bid first.

Board: 141	♠ AQJ109	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: EW	♦ 43	Partner bids first.
HCP: 12	♣ 932	

Board: 142	♠ 73	The opponents are silent.
Dealer: N	♥ A642	
Vul: None	♦ A105	You bid first.
HCP: 15	♣ AK64	

Jacoby Transfer Both hands (Answers Page)

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ J10865	♠ 42				1NT
Vul: Both	♥ J108	♥ AQ973	Pass	2♥	Pass	2♠
North HCP: 9	♦ A4	♦ QJ2	Pass	2NT	AP	
South HCP: 15	♣ K83	♣ AQ9				
Contract: 2N S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ QJ974		1NT	Pass	2♥
Vul: NS	♥ Q9	♥ K108	Pass	2♠	Pass	4NT ¹
North HCP: 16	♦ 87653	♦ AK9	Pass	6♠	AP	
South HCP: 16	♣ AK8	♣ QJ				
Contract: 6♠ N			1. Quantitative	4NT		

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ Q10943	♠ K7				1NT
Vul: EW	♥ A3	♥ Q5	Pass	2♥	Pass	2♠
North HCP: 14	♦ J5	♦ AK983	Pass	3♣	Pass	4♣
South HCP: 15	♣ AQJ6	♣ K1073	AP			
Contract: 4♣ N						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ KJ9764		1NT	Pass	2♥
Vul: Both	♥ 875	♥ Q4	2♠ ¹	X	3♥	3♠
North HCP: 15	♦ AQ764	♦ 108	AP			
South HCP: 6	♣ AK	♣ 865	1. Michaels Cuebid			
Contract: 3♠ S						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ AQJ109	♠ K3				1NT
Vul: EW	♥ KQ3	♥ 72	Pass	2♥	Pass	2♠
North HCP: 12	♦ 43	♦ AKJ96	Pass	3NT	AP	
South HCP: 15	♣ 932	♣ KJ84				
Contract: 3N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ AKQ84		1NT	Pass	2♥
Vul: None	♥ A642	♥ K7	Pass	2♠	Pass	3NT
North HCP: 15	♦ A105	♦ 982	AP			
South HCP: 14	♣ AK64	♣ Q92				
Contract: 3N N						

South hands (Practice Page)

Jacoby Transfer

Board: 137	♠ 42	The opponents are silent.
Dealer: S	♥ AQ973	
Vul: Both	♦ QJ2	You bid first.
HCP: 15	♣ AQ9	

Board: 138	♠ QJ974	The opponents are silent.
Dealer: N	♥ K108	
Vul: NS	♦ AK9	Partner bids first.
HCP: 16	♣ QJ	

Board: 139	♠ K7	The opponents are silent.
Dealer: S	♥ Q5	
Vul: EW	♦ AK983	You bid first.
HCP: 15	♣ K1073	

Board: 140	♠ KJ9764	West Bids 2♠ if possible.
Dealer: N	♥ Q4	East Bids 3♥ if possible.
Vul: Both	♦ 108	
HCP: 6	♣ 865	Partner bids first.

Board: 141	♠ K3	The opponents are silent.
Dealer: S	♥ 72	
Vul: EW	♦ AKJ96	You bid first.
HCP: 15	♣ KJ84	

Board: 142	♠ AKQ84	The opponents are silent.
Dealer: N	♥ K7	
Vul: None	♦ 982	Partner bids first.
HCP: 14	♣ Q92	

Jacoby Transfer Both hands (Answers Page)

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ J10865	♠ 42				1NT
Vul: Both	♥ J108	♥ AQ973	Pass	2♥	Pass	2♠
North HCP: 9	♦ A4	♦ QJ2	Pass	2NT	AP	
South HCP: 15	♣ K83	♣ AQ9				
Contract: 2N S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ QJ974		1NT	Pass	2♥
Vul: NS	♥ Q9	♥ K108	Pass	2♠	Pass	4NT ¹
North HCP: 16	♦ 87653	♦ AK9	Pass	6♠	AP	
South HCP: 16	♣ AK8	♣ QJ				
Contract: 6♠ N			1. Quantitative	4NT		

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ Q10943	♠ K7				1NT
Vul: EW	♥ A3	♥ Q5	Pass	2♥	Pass	2♠
North HCP: 14	♦ J5	♦ AK983	Pass	3♣	Pass	4♣
South HCP: 15	♣ AQJ6	♣ K1073	AP			
Contract: 4♣ N						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ KJ9764		1NT	Pass	2♥
Vul: Both	♥ 875	♥ Q4	2♠ ¹	X	3♥	3♠
North HCP: 15	♦ AQ764	♦ 108	AP			
South HCP: 6	♣ AK	♣ 865	1. Michaels Cuebid			
Contract: 3♠ S						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ AQJ109	♠ K3				1NT
Vul: EW	♥ KQ3	♥ 72	Pass	2♥	Pass	2♠
North HCP: 12	♦ 43	♦ AKJ96	Pass	3NT	AP	
South HCP: 15	♣ 932	♣ KJ84				
Contract: 3N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ AKQ84		1NT	Pass	2♥
Vul: None	♥ A642	♥ K7	Pass	2♠	Pass	3NT
North HCP: 15	♦ A105	♦ 982	AP			
South HCP: 14	♣ AK64	♣ Q92				
Contract: 3N N						

North hands (Practice Page)

Jacoby Transfer

Board: 143	♠ Q10963	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ AQ86	Partner bids first.
HCP: 10	♣ Q98	

Board: 144	♠ 952	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: NS	♦ AQ63	You bid first.
HCP: 16	♣ KJ6	

Board: 145	♠ QJ10732	The opponents are silent.
Dealer: S	♥ A62	
Vul: NS	♦ 1082	Partner bids first.
HCP: 7	♣ 4	

Board: 146	♠ 94	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: EW	♦ A43	You bid first.
HCP: 15	♣ AQ853	

Board: 147	♠ J9872	The opponents are silent.
Dealer: S	♥ A65	
Vul: None	♦ K96	Partner bids first.
HCP: 11	♣ K5	

Board: 148	♠ A8	The opponents are silent.
Dealer: N	♥ AK4	
Vul: Both	♦ QJ73	You bid first.
HCP: 16	♣ Q843	

Jacoby Transfer Both hands (Answers Page)

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ Q10963	♠ A87				1NT
Vul: Both	♥ 3	♥ AK982	Pass	2♥	Pass	2♠
North HCP: 10	♦ AQ86	♦ 95	Pass	3♦	Pass	4♠
South HCP: 15	♣ Q98	♣ A32	AP			
Contract: 4♠ S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ 952	♠ AKJ43		1NT	Pass	2♥
Vul: NS	♥ AQ6	♥ KJ9	Pass	2♠	Pass	4NT ¹
North HCP: 16	♦ AQ63	♦ 104	Pass	6♠	AP	
South HCP: 16	♣ KJ6	♣ A83	1. Quantitative			4NT
Contract: 6♠ N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ QJ10732	♠ A8				1NT
Vul: NS	♥ A62	♥ KQ975	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 1082	♦ AQ5	AP			
South HCP: 15	♣ 4	♣ 863	1. Texas			
Contract: 4♠ S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ AKJ107		1NT	Pass	2♥
Vul: EW	♥ KQ3	♥ J10	Pass	2♠	Pass	3NT
North HCP: 15	♦ A43	♦ J1085	AP			
South HCP: 10	♣ AQ853	♣ 92				
Contract: 3N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ J9872	♠ A4				1NT
Vul: None	♥ A65	♥ KJ94	Pass	2♥	Pass	2♠
North HCP: 11	♦ K96	♦ Q108	Pass	3NT	AP	
South HCP: 15	♣ K5	♣ AJ97				
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q10632		1NT	Pass	2♥
Vul: Both	♥ AK4	♥ J	Pass	2♠	Pass	3♦
North HCP: 16	♦ QJ73	♦ AK6542	Pass	3NT	AP	
South HCP: 13	♣ Q843	♣ K				
Contract: 3N N						

South hands (Practice Page)

Jacoby Transfer

Board: 143	♠ A87	The opponents are silent.
Dealer: S	♥ AK982	
Vul: Both	♦ 95	You bid first.
HCP: 15	♣ A32	

Board: 144	♠ AKJ43	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: NS	♦ 104	Partner bids first.
HCP: 16	♣ A83	

Board: 145	♠ A8	The opponents are silent.
Dealer: S	♥ KQ975	
Vul: NS	♦ AQ5	You bid first.
HCP: 15	♣ 863	

Board: 146	♠ AKJ107	The opponents are silent.
Dealer: N	♥ J10	
Vul: EW	♦ J1085	Partner bids first.
HCP: 10	♣ 92	

Board: 147	♠ A4	The opponents are silent.
Dealer: S	♥ KJ94	
Vul: None	♦ Q108	You bid first.
HCP: 15	♣ AJ97	

Board: 148	♠ Q10632	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ AK6542	Partner bids first.
HCP: 13	♣ K	

Jacoby Transfer Both hands (Answers Page)

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ Q10963	♠ A87				1NT
Vul: Both	♥ 3	♥ AK982	Pass	2♥	Pass	2♠
North HCP: 10	♦ AQ86	♦ 95	Pass	3♦	Pass	4♠
South HCP: 15	♣ Q98	♣ A32	AP			
Contract: 4♠ S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ 952	♠ AKJ43		1NT	Pass	2♥
Vul: NS	♥ AQ6	♥ KJ9	Pass	2♠	Pass	4NT ¹
North HCP: 16	♦ AQ63	♦ 104	Pass	6♠	AP	
South HCP: 16	♣ KJ6	♣ A83	1. Quantitative			4NT
Contract: 6♠ N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ QJ10732	♠ A8				1NT
Vul: NS	♥ A62	♥ KQ975	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 1082	♦ AQ5	AP			
South HCP: 15	♣ 4	♣ 863	1. Texas			
Contract: 4♠ S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ AKJ107		1NT	Pass	2♥
Vul: EW	♥ KQ3	♥ J10	Pass	2♠	Pass	3NT
North HCP: 15	♦ A43	♦ J1085	AP			
South HCP: 10	♣ AQ853	♣ 92				
Contract: 3N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ J9872	♠ A4				1NT
Vul: None	♥ A65	♥ KJ94	Pass	2♥	Pass	2♠
North HCP: 11	♦ K96	♦ Q108	Pass	3NT	AP	
South HCP: 15	♣ K5	♣ AJ97				
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q10632		1NT	Pass	2♥
Vul: Both	♥ AK4	♥ J	Pass	2♠	Pass	3♦
North HCP: 16	♦ QJ73	♦ AK6542	Pass	3NT	AP	
South HCP: 13	♣ Q843	♣ K				
Contract: 3N N						

North hands (Practice Page)

Jacoby Transfer

Board: 149	♠ AKQ98	The opponents are silent.
Dealer: S	♥ J6	
Vul: NS	♦ J72	Partner bids first.
HCP: 14	♣ QJ9	

Board: 150	♠ 854	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: EW	♦ KQ74	You bid first.
HCP: 17	♣ A6	

Board: 151	♠ J10643	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ QJ7	Partner bids first.
HCP: 12	♣ A86	

Board: 152	♠ J43	The opponents are silent.
Dealer: N	♥ KQ1087	
Vul: NS	♦ AK7	You bid first.
HCP: 15	♣ Q2	

Board: 153	♠ AJ1096	The opponents are silent.
Dealer: S	♥ J3	
Vul: Both	♦ Q1054	Partner bids first.
HCP: 11	♣ K9	

Board: 154	♠ KJ4	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ AQ843	You bid first.
HCP: 16	♣ QJ2	

Jacoby Transfer Both hands (Answers Page)

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ AKQ98	♠ 1074				1NT
Vul: NS	♥ J6	♥ AKQ95	Pass	2♥	Pass	2♠
North HCP: 14	♦ J72	♦ AK	Pass	3NT	Pass	4♠
South HCP: 16	♣ QJ9	♣ 874	AP			
Contract: 4♠ S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ 854	♠ KQJ93		1NT	Pass	2♥
Vul: EW	♥ AKJ4	♥ 3	Pass	2♠	Pass	3♣
North HCP: 17	♦ KQ74	♦ 653	Pass	4♠	AP	
South HCP: 9	♣ A6	♣ K532				
Contract: 4♠ N						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ J10643	♠ KQ95				1NT
Vul: Both	♥ A6	♥ J32	Pass	2♥	Pass	2♠
North HCP: 12	♦ QJ7	♦ AK2	Pass	3NT	AP	
South HCP: 15	♣ A86	♣ Q73				
Contract: 3N S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ J43	♠ AKQ106		1NT	Pass	2♥
Vul: NS	♥ KQ1087	♥ 3	Pass	2♠	Pass	3♦
North HCP: 15	♦ AK7	♦ Q865	Pass	4♠	AP	
South HCP: 11	♣ Q2	♣ 1084				
Contract: 4♠ N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ AJ1096	♠ Q83				1NT
Vul: Both	♥ J3	♥ AK2	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q1054	♦ K8632	Pass	3♦	Pass	4♠
South HCP: 16	♣ K9	♣ A4	AP			
Contract: 4♠ S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ AQ863		1NT	Pass	2♥
Vul: NS	♥ K7	♥ 53	Pass	2♠	Pass	3♣
North HCP: 16	♦ AQ843	♦ 65	Pass	4♠	AP	
South HCP: 9	♣ QJ2	♣ K1054				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 149	♠ 1074	The opponents are silent.
Dealer: S	♥ AKQ95	
Vul: NS	♦ AK	You bid first.
HCP: 16	♣ 874	

Board: 150	♠ KQJ93	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ 653	Partner bids first.
HCP: 9	♣ K532	

Board: 151	♠ KQ95	The opponents are silent.
Dealer: S	♥ J32	
Vul: Both	♦ AK2	You bid first.
HCP: 15	♣ Q73	

Board: 152	♠ AKQ106	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ Q865	Partner bids first.
HCP: 11	♣ 1084	

Board: 153	♠ Q83	The opponents are silent.
Dealer: S	♥ AK2	
Vul: Both	♦ K8632	You bid first.
HCP: 16	♣ A4	

Board: 154	♠ AQ863	The opponents are silent.
Dealer: N	♥ 53	
Vul: NS	♦ 65	Partner bids first.
HCP: 9	♣ K1054	

Jacoby Transfer Both hands (Answers Page)

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ AKQ98	♠ 1074				1NT
Vul: NS	♥ J6	♥ AKQ95	Pass	2♥	Pass	2♠
North HCP: 14	♦ J72	♦ AK	Pass	3NT	Pass	4♠
South HCP: 16	♣ QJ9	♣ 874	AP			
Contract: 4♠ S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ 854	♠ KQJ93		1NT	Pass	2♥
Vul: EW	♥ AKJ4	♥ 3	Pass	2♠	Pass	3♣
North HCP: 17	♦ KQ74	♦ 653	Pass	4♠	AP	
South HCP: 9	♣ A6	♣ K532				
Contract: 4♠ N						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ J10643	♠ KQ95				1NT
Vul: Both	♥ A6	♥ J32	Pass	2♥	Pass	2♠
North HCP: 12	♦ QJ7	♦ AK2	Pass	3NT	AP	
South HCP: 15	♣ A86	♣ Q73				
Contract: 3N S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ J43	♠ AKQ106		1NT	Pass	2♥
Vul: NS	♥ KQ1087	♥ 3	Pass	2♠	Pass	3♦
North HCP: 15	♦ AK7	♦ Q865	Pass	4♠	AP	
South HCP: 11	♣ Q2	♣ 1084				
Contract: 4♠ N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ AJ1096	♠ Q83				1NT
Vul: Both	♥ J3	♥ AK2	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q1054	♦ K8632	Pass	3♦	Pass	4♠
South HCP: 16	♣ K9	♣ A4	AP			
Contract: 4♠ S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ AQ863		1NT	Pass	2♥
Vul: NS	♥ K7	♥ 53	Pass	2♠	Pass	3♣
North HCP: 16	♦ AQ843	♦ 65	Pass	4♠	AP	
South HCP: 9	♣ QJ2	♣ K1054				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 155	♠ AKQ72	The opponents are silent.
Dealer: S	♥ K4	
Vul: None	♦ 1054	Partner bids first.
HCP: 15	♣ K87	
Board: 156	♠ A97	The opponents are silent.
Dealer: N	♥ AJ32	
Vul: NS	♦ A642	You bid first.
HCP: 17	♣ A10	
Board: 157	♠ A9632	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: EW	♦ 109	Partner bids first.
HCP: 10	♣ Q87	
Board: 158	♠ 106	The opponents are silent.
Dealer: N	♥ AK6	
Vul: Both	♦ KQ864	You bid first.
HCP: 15	♣ QJ6	
Board: 159	♠ AJ1085	The opponents are silent.
Dealer: S	♥ Q	
Vul: Both	♦ 653	Partner bids first.
HCP: 10	♣ K1093	
Board: 160	♠ J1094	The opponents are silent.
Dealer: N	♥ K82	
Vul: NS	♦ AK5	You bid first.
HCP: 16	♣ AJ9	

Jacoby Transfer Both hands (Answers Page)

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ AKQ72	♠ J106				1NT
Vul: None	♥ K4	♥ A95	Pass	2♥	Pass	2♠
North HCP: 15	♦ 1054	♦ AK63	Pass	3NT	Pass	4♠
South HCP: 15	♣ K87	♣ QJ5	AP			
Contract: 4♠ S						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ K108653				
Vul: NS	♥ AJ32	♥ 75		1NT	Pass	2♥
North HCP: 17	♦ A642	♦ Q75	Pass	2♠	Pass	3♠
South HCP: 5	♣ A10	♣ 94	Pass	4♠	AP	
Contract: 4♠ N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ A9632	♠ KJ8				1NT
Vul: EW	♥ KJ7	♥ 86543	Pass	2♥	Pass	2♠
North HCP: 10	♦ 109	♦ AK8	Pass	3NT	Pass	4♠
South HCP: 15	♣ Q87	♣ A4	AP			
Contract: 4♠ S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ AK832				
Vul: Both	♥ AK6	♥ 2		1NT	Pass	2♥
North HCP: 15	♦ KQ864	♦ A32	Pass	2♠	Pass	3♣
South HCP: 15	♣ QJ6	♣ A1074	Pass	3NT	AP	
Contract: 3N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ AJ1085	♠ Q763				1NT
Vul: Both	♥ Q	♥ AK92	Pass	2♥	Pass	3♠ ¹
North HCP: 10	♦ 653	♦ Q109	Pass	4♠	AP	
South HCP: 15	♣ K1093	♣ A5				
Contract: 4♠ S						

1. Super acceptance after NT

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ J1094	♠ KQ632				
Vul: NS	♥ K82	♥ AJ6		1NT	Pass	2♥
North HCP: 16	♦ AK5	♦ 1083	Pass	2♠	Pass	3NT
South HCP: 12	♣ AJ9	♣ Q7	Pass	4♠	AP	
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 155	♠ J106	The opponents are silent.
Dealer: S	♥ A95	
Vul: None	♦ AK63	You bid first.
HCP: 15	♣ QJ5	
Board: 156	♠ K108653	The opponents are silent.
Dealer: N	♥ 75	
Vul: NS	♦ Q75	Partner bids first.
HCP: 5	♣ 94	
Board: 157	♠ KJ8	The opponents are silent.
Dealer: S	♥ 86543	
Vul: EW	♦ AK8	You bid first.
HCP: 15	♣ A4	
Board: 158	♠ AK832	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ A32	Partner bids first.
HCP: 15	♣ A1074	
Board: 159	♠ Q763	The opponents are silent.
Dealer: S	♥ AK92	
Vul: Both	♦ Q109	You bid first.
HCP: 15	♣ A5	
Board: 160	♠ KQ632	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: NS	♦ 1083	Partner bids first.
HCP: 12	♣ Q7	

Jacoby Transfer Both hands (Answers Page)

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ AKQ72	♠ J106				1NT
Vul: None	♥ K4	♥ A95	Pass	2♥	Pass	2♠
North HCP: 15	♦ 1054	♦ AK63	Pass	3NT	Pass	4♠
South HCP: 15	♣ K87	♣ QJ5	AP			
Contract: 4♠ S						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ K108653				
Vul: NS	♥ AJ32	♥ 75		1NT	Pass	2♥
North HCP: 17	♦ A642	♦ Q75	Pass	2♠	Pass	3♠
South HCP: 5	♣ A10	♣ 94	Pass	4♠	AP	
Contract: 4♠ N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ A9632	♠ KJ8				1NT
Vul: EW	♥ KJ7	♥ 86543	Pass	2♥	Pass	2♠
North HCP: 10	♦ 109	♦ AK8	Pass	3NT	Pass	4♠
South HCP: 15	♣ Q87	♣ A4	AP			
Contract: 4♠ S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ AK832				
Vul: Both	♥ AK6	♥ 2		1NT	Pass	2♥
North HCP: 15	♦ KQ864	♦ A32	Pass	2♠	Pass	3♣
South HCP: 15	♣ QJ6	♣ A1074	Pass	3NT	AP	
Contract: 3N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ AJ1085	♠ Q763				1NT
Vul: Both	♥ Q	♥ AK92	Pass	2♥	Pass	3♠ ¹
North HCP: 10	♦ 653	♦ Q109	Pass	4♠	AP	
South HCP: 15	♣ K1093	♣ A5				
Contract: 4♠ S						

1. Super acceptance after NT

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ J1094	♠ KQ632				
Vul: NS	♥ K82	♥ AJ6		1NT	Pass	2♥
North HCP: 16	♦ AK5	♦ 1083	Pass	2♠	Pass	3NT
South HCP: 12	♣ AJ9	♣ Q7	Pass	4♠	AP	
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 161	♠ AQJ83	The opponents are silent.
Dealer: S	♥ 1083	
Vul: NS	♦ A52	Partner bids first.
HCP: 11	♣ 54	

Board: 162	♠ A4	The opponents are silent.
Dealer: N	♥ Q102	
Vul: NS	♦ A753	You bid first.
HCP: 15	♣ KQ72	

Board: 163	♠ J9852	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ Q752	Partner bids first.
HCP: 11	♣ AKJ2	

Board: 164	♠ 94	The opponents are silent.
Dealer: N	♥ AKQ2	
Vul: Both	♦ AJ2	You bid first.
HCP: 17	♣ QJ104	

Board: 165	♠ A7543	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: NS	♦ 1087	Partner bids first.
HCP: 11	♣ Q9	

Board: 166	♠ Q1075	The opponents are silent.
Dealer: N	♥ Q104	
Vul: EW	♦ AKJ9	You bid first.
HCP: 15	♣ K8	

Jacoby Transfer Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ AQJ83	♠ 96				1NT
Vul: NS	♥ 1083	♥ Q6	Pass	2♥	Pass	2♠
North HCP: 11	♦ A52	♦ KQ64	Pass	3NT	AP	
South HCP: 16	♣ 54	♣ AKQ109				
Contract: 3N S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K9875		1NT	Pass	2♥
Vul: NS	♥ Q102	♥ AJ6	Pass	2♠	Pass	3NT
North HCP: 15	♦ A753	♦ J9	AP			
South HCP: 13	♣ KQ72	♣ A86				
Contract: 3N N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ J9852	♠ K107				1NT
Vul: EW	♥ —	♥ AQJ62	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q752	♦ AJ3	Pass	3♣	Pass	4♠
South HCP: 15	♣ AKJ2	♣ 93	AP			
Contract: 4♠ S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ AK632		1NT	Pass	2♥
Vul: Both	♥ AKQ2	♥ 9	Pass	2♠	Pass	3♣
North HCP: 17	♦ AJ2	♦ 643	Pass	3NT	AP	
South HCP: 10	♣ QJ104	♣ K853				
Contract: 3N N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ A7543	♠ K102				1NT
Vul: NS	♥ KQ10	♥ A95	Pass	2♥	Pass	2♠
North HCP: 11	♦ 1087	♦ KQ4	Pass	3NT	Pass	4♠
South HCP: 16	♣ Q9	♣ KJ72	AP			
Contract: 4♠ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ Q1075	♠ AKJ94		1NT	Pass	2♥
Vul: EW	♥ Q104	♥ J8	Pass	3♠ ¹	Pass	4♠
North HCP: 15	♦ AKJ9	♦ Q108	AP			
South HCP: 12	♣ K8	♣ J97				
Contract: 4♠ N						

1. Super acceptance after NT

South hands (Practice Page)

Jacoby Transfer

Board: 161	♠ 96	The opponents are silent.
Dealer: S	♥ Q6	
Vul: NS	♦ KQ64	You bid first.
HCP: 16	♣ AKQ109	
Board: 162	♠ K9875	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: NS	♦ J9	Partner bids first.
HCP: 13	♣ A86	
Board: 163	♠ K107	The opponents are silent.
Dealer: S	♥ AQJ62	
Vul: EW	♦ AJ3	You bid first.
HCP: 15	♣ 93	
Board: 164	♠ AK632	The opponents are silent.
Dealer: N	♥ 9	
Vul: Both	♦ 643	Partner bids first.
HCP: 10	♣ K853	
Board: 165	♠ K102	The opponents are silent.
Dealer: S	♥ A95	
Vul: NS	♦ KQ4	You bid first.
HCP: 16	♣ KJ72	
Board: 166	♠ AKJ94	The opponents are silent.
Dealer: N	♥ J8	
Vul: EW	♦ Q108	Partner bids first.
HCP: 12	♣ J97	

Jacoby Transfer Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ AQJ83	♠ 96				1NT
Vul: NS	♥ 1083	♥ Q6	Pass	2♥	Pass	2♠
North HCP: 11	♦ A52	♦ KQ64	Pass	3NT	AP	
South HCP: 16	♣ 54	♣ AKQ109				
Contract: 3N S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K9875		1NT	Pass	2♥
Vul: NS	♥ Q102	♥ AJ6	Pass	2♠	Pass	3NT
North HCP: 15	♦ A753	♦ J9	AP			
South HCP: 13	♣ KQ72	♣ A86				
Contract: 3N N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ J9852	♠ K107				1NT
Vul: EW	♥ —	♥ AQJ62	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q752	♦ AJ3	Pass	3♣	Pass	4♠
South HCP: 15	♣ AKJ2	♣ 93	AP			
Contract: 4♠ S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ AK632		1NT	Pass	2♥
Vul: Both	♥ AKQ2	♥ 9	Pass	2♠	Pass	3♣
North HCP: 17	♦ AJ2	♦ 643	Pass	3NT	AP	
South HCP: 10	♣ QJ104	♣ K853				
Contract: 3N N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ A7543	♠ K102				1NT
Vul: NS	♥ KQ10	♥ A95	Pass	2♥	Pass	2♠
North HCP: 11	♦ 1087	♦ KQ4	Pass	3NT	Pass	4♠
South HCP: 16	♣ Q9	♣ KJ72	AP			
Contract: 4♠ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ Q1075	♠ AKJ94		1NT	Pass	2♥
Vul: EW	♥ Q104	♥ J8	Pass	3♠ ¹	Pass	4♠
North HCP: 15	♦ AKJ9	♦ Q108	AP			
South HCP: 12	♣ K8	♣ J97				
Contract: 4♠ N						

1. Super acceptance after NT

North hands (Practice Page)

Jacoby Transfer

Board: 167	♠ K8542	The opponents are silent.
Dealer: S	♥ J74	
Vul: Both	♦ Q82	Partner bids first.
HCP: 10	♣ A3	
Board: 168	♠ K4	West Doubles 2♥ if possible.
Dealer: N	♥ A106	
Vul: None	♦ A842	You bid first.
HCP: 15	♣ KJ94	
Board: 169	♠ AK874	The opponents are silent.
Dealer: S	♥ J10	
Vul: Both	♦ J543	Partner bids first.
HCP: 11	♣ Q2	
Board: 170	♠ K543	The opponents are silent.
Dealer: N	♥ AQ63	
Vul: NS	♦ K3	You bid first.
HCP: 15	♣ QJ3	
Board: 171	♠ AJ1065	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: EW	♦ 105	Partner bids first.
HCP: 13	♣ K63	
Board: 172	♠ AJ7	The opponents are silent.
Dealer: N	♥ J632	
Vul: None	♦ A108	You bid first.
HCP: 15	♣ AJ4	

Jacoby Transfer Both hands (Answers Page)

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ K8542	♠ A109				1NT
Vul: Both	♥ J74	♥ Q103	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q82	♦ KJ9	Pass	3NT	Pass	4♠
South HCP: 16	♣ A3	♣ KQJ4	AP			
Contract: 4♠ S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ AJ1073		1NT	Pass	2♥
Vul: None	♥ A106	♥ 42	X	XX ¹	Pass	3NT
North HCP: 15	♦ A842	♦ KJ1096	AP			
South HCP: 13	♣ KJ94	♣ A	1. artificial			
Contract: 3N N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ AK874	♠ Q6				1NT
Vul: Both	♥ J10	♥ A953	Pass	2♥	Pass	2♠
North HCP: 11	♦ J543	♦ AQ10	Pass	3NT	AP	
South HCP: 15	♣ Q2	♣ K987				
Contract: 3N S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ K543	♠ AJ1092		1NT	Pass	2♥
Vul: NS	♥ AQ63	♥ J8	Pass	3♠ ¹	Pass	3NT ²
North HCP: 15	♦ K3	♦ A	Pass	4♦ ³	Pass	4NT ⁴
South HCP: 17	♣ QJ3	♣ AK642	Pass	5♥	Pass	6♠
Contract: 6♠ N			AP			

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

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ AJ1065	♠ Q43				1NT
Vul: EW	♥ KQ6	♥ A1043	Pass	2♥	Pass	2♠
North HCP: 13	♦ 105	♦ AK94	Pass	3NT	Pass	4♠
South HCP: 17	♣ K63	♣ A5	AP			
Contract: 4♠ S						

Board: 172

Dealer: N

Vul: None

North HCP: 15

South HCP: 11

Contract: 4♠ N

North:

♠ AJ7

♥ J632

♦ A108

♣ AJ4

South:

♠ KQ1084

♥ Q10

♦ J952

♣ K9

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

South hands (Practice Page)

Jacoby Transfer

Board: 167	♠ A109	The opponents are silent.
Dealer: S	♥ Q103	
Vul: Both	♦ KJ9	You bid first.
HCP: 16	♣ KQJ4	
Board: 168	♠ AJ1073	West Doubles 2♥ if possible.
Dealer: N	♥ 42	
Vul: None	♦ KJ1096	Partner bids first.
HCP: 13	♣ A	
Board: 169	♠ Q6	The opponents are silent.
Dealer: S	♥ A953	
Vul: Both	♦ AQ10	You bid first.
HCP: 15	♣ K987	
Board: 170	♠ AJ1092	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ A	Partner bids first.
HCP: 17	♣ AK642	
Board: 171	♠ Q43	The opponents are silent.
Dealer: S	♥ A1043	
Vul: EW	♦ AK94	You bid first.
HCP: 17	♣ A5	
Board: 172	♠ KQ1084	The opponents are silent.
Dealer: N	♥ Q10	
Vul: None	♦ J952	Partner bids first.
HCP: 11	♣ K9	

Jacoby Transfer Both hands (Answers Page)

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ K8542	♠ A109				1NT
Vul: Both	♥ J74	♥ Q103	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q82	♦ KJ9	Pass	3NT	Pass	4♠
South HCP: 16	♣ A3	♣ KQJ4	AP			
Contract: 4♠ S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ AJ1073		1NT	Pass	2♥
Vul: None	♥ A106	♥ 42	X	XX ¹	Pass	3NT
North HCP: 15	♦ A842	♦ KJ1096	AP			
South HCP: 13	♣ KJ94	♣ A	1. artificial			
Contract: 3N N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ AK874	♠ Q6				1NT
Vul: Both	♥ J10	♥ A953	Pass	2♥	Pass	2♠
North HCP: 11	♦ J543	♦ AQ10	Pass	3NT	AP	
South HCP: 15	♣ Q2	♣ K987				
Contract: 3N S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ K543	♠ AJ1092		1NT	Pass	2♥
Vul: NS	♥ AQ63	♥ J8	Pass	3♠ ¹	Pass	3NT ²
North HCP: 15	♦ K3	♦ A	Pass	4♦ ³	Pass	4NT ⁴
South HCP: 17	♣ QJ3	♣ AK642	Pass	5♥	Pass	6♠
Contract: 6♠ N			AP			

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

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ AJ1065	♠ Q43				1NT
Vul: EW	♥ KQ6	♥ A1043	Pass	2♥	Pass	2♠
North HCP: 13	♦ 105	♦ AK94	Pass	3NT	Pass	4♠
South HCP: 17	♣ K63	♣ A5	AP			
Contract: 4♠ S						

Board: 172

Dealer: N

Vul: None

North HCP: 15

South HCP: 11

Contract: 4♠ N

North:

♠ AJ7

♥ J632

♦ A108

♣ AJ4

South:

♠ KQ1084

♥ Q10

♦ J952

♣ K9

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

North hands (Practice Page)

Jacoby Transfer

Board: 173	♠ AQ642	East Bids 3♣ if possible.
Dealer: S	♥ J82	
Vul: EW	♦ 862	Partner bids first.
HCP: 9	♣ Q7	
Board: 174	♠ J108	The opponents are silent.
Dealer: N	♥ KQ106	
Vul: NS	♦ AJ62	You bid first.
HCP: 15	♣ A7	
Board: 175	♠ 1098532	East Doubles Pass if possible.
Dealer: S	♥ 64	
Vul: Both	♦ —	Partner bids first.
HCP: 5	♣ AJ852	
Board: 176	♠ AJ10	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: EW	♦ AK94	You bid first.
HCP: 17	♣ 864	
Board: 177	♠ AJ754	East Bids 3♦ if possible.
Dealer: S	♥ K103	
Vul: None	♦ J54	Partner bids first.
HCP: 9	♣ 93	
Board: 178	♠ K73	The opponents are silent.
Dealer: N	♥ KQ104	
Vul: NS	♦ A106	You bid first.
HCP: 15	♣ K76	

Jacoby Transfer Both hands (Answers Page)

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ AQ642	♠ J87				1NT
Vul: EW	♥ J82	♥ AKQ3	Pass	2♥	3♣	3♠
North HCP: 9	♦ 862	♦ K75	Pass	4♠	AP	
South HCP: 17	♣ Q7	♣ A93				
Contract: 4♠ S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ AKQ73		1NT	Pass	2♥
Vul: NS	♥ KQ106	♥ 98	Pass	2♠	Pass	3♦
North HCP: 15	♦ AJ62	♦ K1093	Pass	4♠	AP	
South HCP: 13	♣ A7	♣ J4				
Contract: 4♠ N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 1098532	♠ AJ7				1NT
Vul: Both	♥ 64	♥ K83	Pass	4♥ ¹	Pass	4♠
North HCP: 5	♦ —	♦ QJ96	Pass	Pass	X	AP
South HCP: 16	♣ AJ852	♣ KQ7				
Contract: 4♠X S			1. Texas			

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ KQ763		1NT	Pass	2♥
Vul: EW	♥ AJ8	♥ 76	Pass	2♠	Pass	3♣
North HCP: 17	♦ AK94	♦ 2	Pass	4♠	AP	
South HCP: 9	♣ 864	♣ KJ1097				
Contract: 4♠ N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ AJ754	♠ KQ3				1NT
Vul: None	♥ K103	♥ A82	Pass	2♥	3♦	Pass
North HCP: 9	♦ J54	♦ Q7	Pass	XA♠♠	AP	
South HCP: 16	♣ 93	♣ KQ1085				
Contract: 3♦X E						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ AJ1042		1NT	Pass	2♥
Vul: NS	♥ KQ104	♥ J	Pass	2♠	Pass	3♣
North HCP: 15	♦ A106	♦ 973	Pass	4♠	AP	
South HCP: 9	♣ K76	♣ QJ95				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 173	♠ J87	East Bids 3♣ if possible.
Dealer: S	♥ AKQ3	
Vul: EW	♦ K75	You bid first.
HCP: 17	♣ A93	
Board: 174	♠ AKQ73	The opponents are silent.
Dealer: N	♥ 98	
Vul: NS	♦ K1093	Partner bids first.
HCP: 13	♣ J4	
Board: 175	♠ AJ7	East Doubles Pass if possible.
Dealer: S	♥ K83	
Vul: Both	♦ QJ96	You bid first.
HCP: 16	♣ KQ7	
Board: 176	♠ KQ763	The opponents are silent.
Dealer: N	♥ 76	
Vul: EW	♦ 2	Partner bids first.
HCP: 9	♣ KJ1097	
Board: 177	♠ KQ3	East Bids 3♦ if possible.
Dealer: S	♥ A82	
Vul: None	♦ Q7	You bid first.
HCP: 16	♣ KQ1085	
Board: 178	♠ AJ1042	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ 973	Partner bids first.
HCP: 9	♣ QJ95	

Jacoby Transfer Both hands (Answers Page)

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ AQ642	♠ J87				1NT
Vul: EW	♥ J82	♥ AKQ3	Pass	2♥	3♣	3♠
North HCP: 9	♦ 862	♦ K75	Pass	4♠	AP	
South HCP: 17	♣ Q7	♣ A93				
Contract: 4♠ S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ AKQ73		1NT	Pass	2♥
Vul: NS	♥ KQ106	♥ 98	Pass	2♠	Pass	3♦
North HCP: 15	♦ AJ62	♦ K1093	Pass	4♠	AP	
South HCP: 13	♣ A7	♣ J4				
Contract: 4♠ N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 1098532	♠ AJ7				1NT
Vul: Both	♥ 64	♥ K83	Pass	4♥ ¹	Pass	4♠
North HCP: 5	♦ —	♦ QJ96	Pass	Pass	X	AP
South HCP: 16	♣ AJ852	♣ KQ7				
Contract: 4♠X S			1. Texas			

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ KQ763		1NT	Pass	2♥
Vul: EW	♥ AJ8	♥ 76	Pass	2♠	Pass	3♣
North HCP: 17	♦ AK94	♦ 2	Pass	4♠	AP	
South HCP: 9	♣ 864	♣ KJ1097				
Contract: 4♠ N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ AJ754	♠ KQ3				1NT
Vul: None	♥ K103	♥ A82	Pass	2♥	3♦	Pass
North HCP: 9	♦ J54	♦ Q7	Pass	XA♠♠	AP	
South HCP: 16	♣ 93	♣ KQ1085				
Contract: 3♦X E						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ AJ1042		1NT	Pass	2♥
Vul: NS	♥ KQ104	♥ J	Pass	2♠	Pass	3♣
North HCP: 15	♦ A106	♦ 973	Pass	4♠	AP	
South HCP: 9	♣ K76	♣ QJ95				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 179	♠ QJ8632	The opponents are silent.
Dealer: S	♥ A84	
Vul: NS	♦ J4	Partner bids first.
HCP: 8	♣ 74	
Board: 180	♠ AQ10	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: EW	♦ J753	You bid first.
HCP: 16	♣ K32	
Board: 181	♠ A108543	East Doubles 4♥ if possible.
Dealer: S	♥ 7	
Vul: Both	♦ K10432	Partner bids first.
HCP: 7	♣ 4	
Board: 182	♠ K10	The opponents are silent.
Dealer: N	♥ KQJ105	
Vul: NS	♦ A75	You bid first.
HCP: 16	♣ K82	
Board: 183	♠ KQJ1076	The opponents are silent.
Dealer: S	♥ 1098	
Vul: Both	♦ 105	Partner bids first.
HCP: 6	♣ 63	
Board: 184	♠ A1086	The opponents are silent.
Dealer: N	♥ AJ63	
Vul: NS	♦ Q5	You bid first.
HCP: 15	♣ A84	

Jacoby Transfer Both hands (Answers Page)

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ QJ8632	♠ K97				1NT
Vul: NS	♥ A84	♥ K6	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ J4	♦ A96	AP			
South HCP: 15	♣ 74	♣ KQ953	1. Texas			
Contract: 4♠ S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ KJ8652		1NT	Pass	4♥ ¹
Vul: EW	♥ AQ4	♥ J3	Pass	4♠	AP	
North HCP: 16	♦ J753	♦ K8	1. Texas			
South HCP: 8	♣ K32	♣ 874				
Contract: 4♠ N						

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ A108543	♠ KJ97				1NT
Vul: Both	♥ 7	♥ K103	Pass	4♥ ¹	X	4♠
North HCP: 7	♦ K10432	♦ A97	AP			
South HCP: 15	♣ 4	♣ KJ7	1. Texas			
Contract: 4♠ S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ Q9754		1NT	Pass	2♥
Vul: NS	♥ KQJ105	♥ A	Pass	2♠	Pass	3♦
North HCP: 16	♦ A75	♦ KQJ10	Pass	3♥	Pass	4NT ¹
South HCP: 16	♣ K82	♣ A76	Pass	6NT	AP	
Contract: 6N N			1. Quantitative 4NT			

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ KQJ1076	♠ A9				1NT
Vul: Both	♥ 1098	♥ K54	Pass	2♥	Pass	2♠
North HCP: 6	♦ 105	♦ AQ873	Pass	3♠	AP	
South HCP: 16	♣ 63	♣ QJ4				
Contract: 3♠ S						

Board: 184

Dealer: N

Vul: NS

North HCP: 15

South HCP: 9

Contract: 4♠ N

North:

♠ A1086

♥ AJ63

♦ Q5

♣ A84

South:

♠ QJ932

♥ 74

♦ K9876

♣ K

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

South hands (Practice Page)

Jacoby Transfer

Board: 179	♠ K97	The opponents are silent.
Dealer: S	♥ K6	
Vul: NS	♦ A96	You bid first.
HCP: 15	♣ KQ953	
Board: 180	♠ KJ8652	The opponents are silent.
Dealer: N	♥ J3	
Vul: EW	♦ K8	Partner bids first.
HCP: 8	♣ 874	
Board: 181	♠ KJ97	East Doubles 4♥ if possible.
Dealer: S	♥ K103	
Vul: Both	♦ A97	You bid first.
HCP: 15	♣ KJ7	
Board: 182	♠ Q9754	The opponents are silent.
Dealer: N	♥ A	
Vul: NS	♦ KQJ10	Partner bids first.
HCP: 16	♣ A76	
Board: 183	♠ A9	The opponents are silent.
Dealer: S	♥ K54	
Vul: Both	♦ AQ873	You bid first.
HCP: 16	♣ QJ4	
Board: 184	♠ QJ932	The opponents are silent.
Dealer: N	♥ 74	
Vul: NS	♦ K9876	Partner bids first.
HCP: 9	♣ K	

Jacoby Transfer Both hands (Answers Page)

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ QJ8632	♠ K97				1NT
Vul: NS	♥ A84	♥ K6	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ J4	♦ A96	AP			
South HCP: 15	♣ 74	♣ KQ953	1. Texas			
Contract: 4♠ S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ KJ8652		1NT	Pass	4♥ ¹
Vul: EW	♥ AQ4	♥ J3	Pass	4♠	AP	
North HCP: 16	♦ J753	♦ K8	1. Texas			
South HCP: 8	♣ K32	♣ 874				
Contract: 4♠ N						

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ A108543	♠ KJ97				1NT
Vul: Both	♥ 7	♥ K103	Pass	4♥ ¹	X	4♠
North HCP: 7	♦ K10432	♦ A97	AP			
South HCP: 15	♣ 4	♣ KJ7	1. Texas			
Contract: 4♠ S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ Q9754		1NT	Pass	2♥
Vul: NS	♥ KQJ105	♥ A	Pass	2♠	Pass	3♦
North HCP: 16	♦ A75	♦ KQJ10	Pass	3♥	Pass	4NT ¹
South HCP: 16	♣ K82	♣ A76	Pass	6NT	AP	
Contract: 6N N			1. Quantitative 4NT			

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ KQJ1076	♠ A9				1NT
Vul: Both	♥ 1098	♥ K54	Pass	2♥	Pass	2♠
North HCP: 6	♦ 105	♦ AQ873	Pass	3♠	AP	
South HCP: 16	♣ 63	♣ QJ4				
Contract: 3♠ S						

Board: 184

Dealer: N

Vul: NS

North HCP: 15

South HCP: 9

Contract: 4♠ N

North:

♠ A1086

♥ AJ63

♦ Q5

♣ A84

South:

♠ QJ932

♥ 74

♦ K9876

♣ K

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

North hands (Practice Page)

Jacoby Transfer

Board: 185 ♠ K9653
Dealer: S ♥ 103
Vul: None ♦ K7
HCP: 11 ♣ KQ108

The opponents are silent.

Partner bids first.

Board: 186 ♠ 74
Dealer: N ♥ 942
Vul: NS ♦ AKJ5
HCP: 15 ♣ AQJ9

West Doubles 2♥ if possible.

You bid first.

Board: 187 ♠ AK832
Dealer: S ♥ 4
Vul: EW ♦ K92
HCP: 12 ♣ Q1043

East Doubles 2♥ if possible.

Partner bids first.

Board: 188 ♠ 654
Dealer: N ♥ A43
Vul: Both ♦ K102
HCP: 15 ♣ AKJ4

The opponents are silent.

You bid first.

Board: 189 ♠ AQJ10853
Dealer: S ♥ 83
Vul: EW ♦ J3
HCP: 8 ♣ 63

The opponents are silent.

Partner bids first.

Board: 190 ♠ 652
Dealer: N ♥ AK5
Vul: EW ♦ K54
HCP: 15 ♣ AJ103

The opponents are silent.

You bid first.

Jacoby Transfer Both hands (Answers Page)

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ K9653	♠ AJ2				1NT
Vul: None	♥ 103	♥ KJ862	Pass	2♥	Pass	2♠
North HCP: 11	♦ K7	♦ AQ	Pass	3♣	Pass	4♠
South HCP: 16	♣ KQ108	♣ J73	AP			
Contract: 4♠ S						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ AKJ98		1NT	Pass	2♥
Vul: NS	♥ 942	♥ A8	X	Pass ¹	Pass	3♦
North HCP: 15	♦ AKJ5	♦ 108732	Pass	4♦	Pass	4♥ ²
South HCP: 12	♣ AQJ9	♣ 8	Pass	5♦	AP	
Contract: 5♦ S						

1. artificial
2. Cue bid, a ♥ stopper

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ AK832	♠ Q104				1NT
Vul: EW	♥ 4	♥ KJ	Pass	2♥	X	2♠
North HCP: 12	♦ K92	♦ QJ83	Pass	4♥ ¹	Pass	4NT ²
South HCP: 17	♣ Q1043	♣ AKJ7	Pass	5♥	Pass	5♠
Contract: 5♠ S			AP			

1. Cue bid, a ♥ stopper
2. Blackwood 0314, for ♠

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ 654	♠ Q10973				
Vul: Both	♥ A43	♥ Q105		1NT	Pass	2♥
North HCP: 15	♦ K102	♦ AQ97	Pass	2♠	Pass	3♦
South HCP: 10	♣ AKJ4	♣ 3	Pass	4♠	AP	
Contract: 4♠ N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ AQJ10853	♠ K7				1NT
Vul: EW	♥ 83	♥ AQ42	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ J3	♦ K104	AP			
South HCP: 15	♣ 63	♣ QJ75				
Contract: 4♠ S						

1. Texas

Board: 190

Dealer: N

Vul: EW

North HCP: 15

South HCP: 11

Contract: 4♠ N

North:

♠ 652

♥ AK5

♦ K54

♣ AJ103

South:

♠ KQJ93

♥ 10

♦ Q1093

♣ K94

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

South hands (Practice Page)

Jacoby Transfer

Board: 185	♠ AJ2	The opponents are silent.
Dealer: S	♥ KJ862	
Vul: None	♦ AQ	You bid first.
HCP: 16	♣ J73	
Board: 186	♠ AKJ98	West Doubles 2♥ if possible.
Dealer: N	♥ A8	
Vul: NS	♦ 108732	Partner bids first.
HCP: 12	♣ 8	
Board: 187	♠ Q104	East Doubles 2♥ if possible.
Dealer: S	♥ KJ	
Vul: EW	♦ QJ83	You bid first.
HCP: 17	♣ AKJ7	
Board: 188	♠ Q10973	The opponents are silent.
Dealer: N	♥ Q105	
Vul: Both	♦ AQ97	Partner bids first.
HCP: 10	♣ 3	
Board: 189	♠ K7	The opponents are silent.
Dealer: S	♥ AQ42	
Vul: EW	♦ K104	You bid first.
HCP: 15	♣ QJ75	
Board: 190	♠ KQJ93	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ Q1093	Partner bids first.
HCP: 11	♣ K94	

Jacoby Transfer Both hands (Answers Page)

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ K9653	♠ AJ2				1NT
Vul: None	♥ 103	♥ KJ862	Pass	2♥	Pass	2♠
North HCP: 11	♦ K7	♦ AQ	Pass	3♣	Pass	4♠
South HCP: 16	♣ KQ108	♣ J73	AP			
Contract: 4♠ S						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ AKJ98		1NT	Pass	2♥
Vul: NS	♥ 942	♥ A8	X	Pass ¹	Pass	3♦
North HCP: 15	♦ AKJ5	♦ 108732	Pass	4♦	Pass	4♥ ²
South HCP: 12	♣ AQJ9	♣ 8	Pass	5♦	AP	
Contract: 5♦ S						

1. artificial
2. Cue bid, a ♥ stopper

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ AK832	♠ Q104				1NT
Vul: EW	♥ 4	♥ KJ	Pass	2♥	X	2♠
North HCP: 12	♦ K92	♦ QJ83	Pass	4♥ ¹	Pass	4NT ²
South HCP: 17	♣ Q1043	♣ AKJ7	Pass	5♥	Pass	5♠
Contract: 5♠ S			AP			

1. Cue bid, a ♥ stopper
2. Blackwood 0314, for ♠

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ 654	♠ Q10973				
Vul: Both	♥ A43	♥ Q105		1NT	Pass	2♥
North HCP: 15	♦ K102	♦ AQ97	Pass	2♠	Pass	3♦
South HCP: 10	♣ AKJ4	♣ 3	Pass	4♠	AP	
Contract: 4♠ N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ AQJ10853	♠ K7				1NT
Vul: EW	♥ 83	♥ AQ42	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ J3	♦ K104	AP			
South HCP: 15	♣ 63	♣ QJ75				
Contract: 4♠ S						

1. Texas

Board: 190

Dealer: N

Vul: EW

North HCP: 15

South HCP: 11

Contract: 4♠ N

North:

♠ 652

♥ AK5

♦ K54

♣ AJ103

South:

♠ KQJ93

♥ 10

♦ Q1093

♣ K94

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

North hands (Practice Page)

Jacoby Transfer

Board: 191	♠ A10432	The opponents are silent.
Dealer: S	♥ 62	
Vul: NS	♦ A932	Partner bids first.
HCP: 10	♣ Q9	

Board: 192	♠ A3	The opponents are silent.
Dealer: N	♥ AKQ93	
Vul: Both	♦ 764	You bid first.
HCP: 15	♣ Q83	

Board: 193	♠ AQJ53	The opponents are silent.
Dealer: S	♥ 109	
Vul: EW	♦ 10964	Partner bids first.
HCP: 9	♣ Q10	

Board: 194	♠ A8642	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: NS	♦ AJ9	You bid first.
HCP: 15	♣ 105	

Board: 195	♠ KJ952	The opponents are silent.
Dealer: S	♥ 103	
Vul: Both	♦ Q94	Partner bids first.
HCP: 10	♣ A76	

Board: 196	♠ A43	The opponents are silent.
Dealer: N	♥ Q5	
Vul: Both	♦ A1083	You bid first.
HCP: 15	♣ AJ43	

Jacoby Transfer Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ A10432	♠ K8				1NT
Vul: NS	♥ 62	♥ QJ95	Pass	2♥	Pass	2♠
North HCP: 10	♦ A932	♦ K76	Pass	3♦	Pass	3NT
South HCP: 17	♣ Q9	♣ AKJ7	AP			
Contract: 3N S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ KQ864				
Vul: Both	♥ AKQ93	♥ 862		1NT	Pass	2♥
North HCP: 15	♦ 764	♦ K2	Pass	2♠	Pass	3NT
South HCP: 12	♣ Q83	♣ KJ9	AP			
Contract: 3N N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ AQJ53	♠ K2				1NT
Vul: EW	♥ 109	♥ Q76	Pass	2♥	Pass	2♠
North HCP: 9	♦ 10964	♦ AQJ8	Pass	2NT	AP	
South HCP: 15	♣ Q10	♣ K832				
Contract: 2N S						

			West	North	East	South
				1NT	Pass	2♥
Board: 194	North:	South:	Pass	3♠ ¹	Pass	3NT ²
Dealer: N	♠ A8642	♠ KJ953	Pass	4♦ ³	Pass	4♥ ⁴
Vul: NS	♥ AQ3	♥ 5	Pass	4♠	AP	
North HCP: 15	♦ AJ9	♦ K643				
South HCP: 13	♣ 105	♣ KQJ				
Contract: 4♠ N						

1. Super acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♦ stopper
4. Cue bid, a ♥ stopper

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ KJ952	♠ AQ10				1NT
Vul: Both	♥ 103	♥ KJ76	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q94	♦ J102	Pass	3NT	Pass	4♠
South HCP: 16	♣ A76	♣ KQ8	AP			
Contract: 4♠ S						

Board: 196

Dealer: N

Vul: Both

North HCP: 15

South HCP: 14

Contract: 6♠ N

North:

♠ A43

♥ Q5

♦ A1083

♣ AJ43

South:

♠ KQ986

♥ A103

♦ K954

♣ Q

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

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

Pass	4♠	Pass	4NT ¹
------	----	------	------------------

Pass	5♣	Pass	6♠
------	----	------	----

AP

1. Blackwood 0314, for ♠

South hands (Practice Page)

Jacoby Transfer

Board: 191	♠ K8	The opponents are silent.
Dealer: S	♥ QJ95	
Vul: NS	♦ K76	You bid first.
HCP: 17	♣ AKJ7	

Board: 192	♠ KQ864	The opponents are silent.
Dealer: N	♥ 862	
Vul: Both	♦ K2	Partner bids first.
HCP: 12	♣ KJ9	

Board: 193	♠ K2	The opponents are silent.
Dealer: S	♥ Q76	
Vul: EW	♦ AQJ8	You bid first.
HCP: 15	♣ K832	

Board: 194	♠ KJ953	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ K643	Partner bids first.
HCP: 13	♣ KQJ	

Board: 195	♠ AQ10	The opponents are silent.
Dealer: S	♥ KJ76	
Vul: Both	♦ J102	You bid first.
HCP: 16	♣ KQ8	

Board: 196	♠ KQ986	The opponents are silent.
Dealer: N	♥ A103	
Vul: Both	♦ K954	Partner bids first.
HCP: 14	♣ Q	

Jacoby Transfer Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ A10432	♠ K8				1NT
Vul: NS	♥ 62	♥ QJ95	Pass	2♥	Pass	2♠
North HCP: 10	♦ A932	♦ K76	Pass	3♦	Pass	3NT
South HCP: 17	♣ Q9	♣ AKJ7	AP			
Contract: 3N S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ KQ864				
Vul: Both	♥ AKQ93	♥ 862		1NT	Pass	2♥
North HCP: 15	♦ 764	♦ K2	Pass	2♠	Pass	3NT
South HCP: 12	♣ Q83	♣ KJ9	AP			
Contract: 3N N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ AQJ53	♠ K2				1NT
Vul: EW	♥ 109	♥ Q76	Pass	2♥	Pass	2♠
North HCP: 9	♦ 10964	♦ AQJ8	Pass	2NT	AP	
South HCP: 15	♣ Q10	♣ K832				
Contract: 2N S						

			West	North	East	South
				1NT	Pass	2♥
Board: 194	North:	South:	Pass	3♠ ¹	Pass	3NT ²
Dealer: N	♠ A8642	♠ KJ953	Pass	4♦ ³	Pass	4♥ ⁴
Vul: NS	♥ AQ3	♥ 5	Pass	4♠	AP	
North HCP: 15	♦ AJ9	♦ K643				
South HCP: 13	♣ 105	♣ KQJ				
Contract: 4♠ N						

1. Super acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♦ stopper
4. Cue bid, a ♥ stopper

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ KJ952	♠ AQ10				1NT
Vul: Both	♥ 103	♥ KJ76	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q94	♦ J102	Pass	3NT	Pass	4♠
South HCP: 16	♣ A76	♣ KQ8	AP			
Contract: 4♠ S						

Board: 196

Dealer: N

Vul: Both

North HCP: 15

South HCP: 14

Contract: 6♠ N

North:

♠ A43

♥ Q5

♦ A1083

♣ AJ43

South:

♠ KQ986

♥ A103

♦ K954

♣ Q

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

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

Pass	4♠	Pass	4NT ¹
------	----	------	------------------

Pass	5♣	Pass	6♠
------	----	------	----

AP

1. Blackwood 0314, for ♠

North hands (Practice Page)

Jacoby Transfer

Board: 197	♠ QJ9753	East Doubles 2♥ if possible.
Dealer: S	♥ 4	
Vul: Both	♦ 1072	Partner bids first.
HCP: 5	♣ Q53	
Board: 198	♠ Q943	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: None	♦ A97	You bid first.
HCP: 16	♣ A75	
Board: 199	♠ KJ1032	The opponents are silent.
Dealer: S	♥ 7	
Vul: EW	♦ KQ82	Partner bids first.
HCP: 10	♣ J96	
Board: 200	♠ K6	The opponents are silent.
Dealer: N	♥ A432	
Vul: None	♦ Q102	You bid first.
HCP: 17	♣ AKJ6	
Board: 201	♠ A8653	The opponents are silent.
Dealer: S	♥ A93	
Vul: NS	♦ J	Partner bids first.
HCP: 10	♣ J865	

Jacoby Transfer Both hands (Answers Page)

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ QJ9753	♠ A1082				1NT
Vul: Both	♥ 4	♥ K82	Pass	2♥	X	2♠
North HCP: 5	♦ 1072	♦ K63	AP			
South HCP: 17	♣ Q53	♣ AK6				
Contract: 2♠ S						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ Q943	♠ K10876		1NT	Pass	2♥
Vul: None	♥ KQJ	♥ 1094	Pass	2♠	Pass	2NT
North HCP: 16	♦ A97	♦ J3	Pass	4♠	AP	
South HCP: 9	♣ A75	♣ KQ9				
Contract: 4♠ N						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ KJ1032	♠ A74				1NT
Vul: EW	♥ 7	♥ AK102	Pass	2♥	Pass	2♠
North HCP: 10	♦ KQ82	♦ 73	Pass	3♦	Pass	4♠
South HCP: 17	♣ J96	♣ AQ43	AP			
Contract: 4♠ S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ AJ1094		1NT	Pass	2♥
Vul: None	♥ A432	♥ Q6	Pass	2♠	Pass	3NT
North HCP: 17	♦ Q102	♦ A76	AP			
South HCP: 11	♣ AKJ6	♣ 954				
Contract: 3N N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ A8653	♠ K10				1NT
Vul: NS	♥ A93	♥ Q108	Pass	2♥	Pass	2♠
North HCP: 10	♦ J	♦ AQ108	Pass	3NT	AP	
South HCP: 15	♣ J865	♣ A743				
Contract: 3N S						

South hands (Practice Page)

Jacoby Transfer

Board: 197	♠ A1082	East Doubles 2♥ if possible.
Dealer: S	♥ K82	
Vul: Both	♦ K63	You bid first.
HCP: 17	♣ AK6	
Board: 198	♠ K10876	The opponents are silent.
Dealer: N	♥ 1094	
Vul: None	♦ J3	Partner bids first.
HCP: 9	♣ KQ9	
Board: 199	♠ A74	The opponents are silent.
Dealer: S	♥ AK102	
Vul: EW	♦ 73	You bid first.
HCP: 17	♣ AQ43	
Board: 200	♠ AJ1094	The opponents are silent.
Dealer: N	♥ Q6	
Vul: None	♦ A76	Partner bids first.
HCP: 11	♣ 954	
Board: 201	♠ K10	The opponents are silent.
Dealer: S	♥ Q108	
Vul: NS	♦ AQ108	You bid first.
HCP: 15	♣ A743	

Jacoby Transfer Both hands (Answers Page)

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ QJ9753	♠ A1082				1NT
Vul: Both	♥ 4	♥ K82	Pass	2♥	X	2♠
North HCP: 5	♦ 1072	♦ K63	AP			
South HCP: 17	♣ Q53	♣ AK6				
Contract: 2♠ S						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ Q943	♠ K10876		1NT	Pass	2♥
Vul: None	♥ KQJ	♥ 1094	Pass	2♠	Pass	2NT
North HCP: 16	♦ A97	♦ J3	Pass	4♠	AP	
South HCP: 9	♣ A75	♣ KQ9				
Contract: 4♠ N						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ KJ1032	♠ A74				1NT
Vul: EW	♥ 7	♥ AK102	Pass	2♥	Pass	2♠
North HCP: 10	♦ KQ82	♦ 73	Pass	3♦	Pass	4♠
South HCP: 17	♣ J96	♣ AQ43	AP			
Contract: 4♠ S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ AJ1094		1NT	Pass	2♥
Vul: None	♥ A432	♥ Q6	Pass	2♠	Pass	3NT
North HCP: 17	♦ Q102	♦ A76	AP			
South HCP: 11	♣ AKJ6	♣ 954				
Contract: 3N N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ A8653	♠ K10				1NT
Vul: NS	♥ A93	♥ Q108	Pass	2♥	Pass	2♠
North HCP: 10	♦ J	♦ AQ108	Pass	3NT	AP	
South HCP: 15	♣ J865	♣ A743				
Contract: 3N S						

North hands (Practice Page)

Jacoby Transfer

Board: 202	♠ A832	West Bids 2♠ if possible.
Dealer: N	♥ K853	
Vul: EW	♦ KJ3	You bid first.
HCP: 15	♣ A5	

Board: 203	♠ 107652	The opponents are silent.
Dealer: S	♥ Q53	
Vul: EW	♦ A82	Partner bids first.
HCP: 9	♣ K10	

Board: 204	♠ AK	The opponents are silent.
Dealer: N	♥ 7642	
Vul: None	♦ K83	You bid first.
HCP: 17	♣ AK96	

Board: 205	♠ AJ1054	East Doubles 2♥ if possible.
Dealer: S	♥ 95	
Vul: Both	♦ AJ1032	Partner bids first.
HCP: 10	♣ 7	

Board: 206	♠ Q103	The opponents are silent.
Dealer: N	♥ AK3	
Vul: None	♦ Q75	You bid first.
HCP: 15	♣ A974	

Jacoby Transfer Both hands (Answers Page)

Board: 202
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 10
 Contract: 6♠ N

North:
 ♠ A832
 ♥ K853
 ♦ KJ3
 ♣ A5

South:
 ♠ KJ1096
 ♥ J6
 ♦ A6542
 ♣ J

West	North	East	South
	1NT	Pass	2♥
2♠ ¹	3♣	Pass	4♣ ²
Pass	4♦ ³	Pass	4♥ ⁴
Pass	4♠	Pass	4NT ⁵
Pass	5♥	Pass	6♠
AP			
1. Michaels Cuebid			
2. Cue bid, a ♣ stopper			
3. Cue bid, a ♦ stopper			
4. Cue bid, surplus			
5. Blackwood 0314, for ♠			

Board: 203
 Dealer: S
 Vul: EW
 North HCP: 9
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ 107652
 ♥ Q53
 ♦ A82
 ♣ K10

South:
 ♠ Q984
 ♥ KJ8
 ♦ KQ10
 ♣ A42

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

Board: 204
 Dealer: N
 Vul: None
 North HCP: 17
 South HCP: 3
 Contract: 4♠ N

North:
 ♠ AK
 ♥ 7642
 ♦ K83
 ♣ AK96

South:
 ♠ J97643
 ♥ 5
 ♦ 72
 ♣ Q1043

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

Board: 205
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ AJ1054
 ♥ 95
 ♦ AJ1032
 ♣ 7

South:
 ♠ KQ6
 ♥ Q3
 ♦ K54
 ♣ KQ1082

West	North	East	South
			1NT
Pass	2♥	X	2♠
Pass	4♣ ¹	Pass	4♦ ²
Pass	4♠	AP	
1. Splinter			
2. Cue bid, a ♦ stopper			

Board: 206

Dealer: N

Vul: None

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ Q103

♥ AK3

♦ Q75

♣ A974

South:

♠ A8652

♥ J108

♦ 4

♣ KQ83

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

South hands (Practice Page)

Jacoby Transfer

Board: 202	♠ KJ1096	West Bids 2♠ if possible.
Dealer: N	♥ J6	
Vul: EW	♦ A6542	Partner bids first.
HCP: 10	♣ J	
Board: 203	♠ Q984	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: EW	♦ KQ10	You bid first.
HCP: 15	♣ A42	
Board: 204	♠ J97643	The opponents are silent.
Dealer: N	♥ 5	
Vul: None	♦ 72	Partner bids first.
HCP: 3	♣ Q1043	
Board: 205	♠ KQ6	East Doubles 2♥ if possible.
Dealer: S	♥ Q3	
Vul: Both	♦ K54	You bid first.
HCP: 15	♣ KQ1082	
Board: 206	♠ A8652	The opponents are silent.
Dealer: N	♥ J108	
Vul: None	♦ 4	Partner bids first.
HCP: 10	♣ KQ83	

Jacoby Transfer Both hands (Answers Page)

Board: 202
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 10
 Contract: 6♠ N

North:
 ♠ A832
 ♥ K853
 ♦ KJ3
 ♣ A5

South:
 ♠ KJ1096
 ♥ J6
 ♦ A6542
 ♣ J

West	North	East	South
	1NT	Pass	2♥
2♠ ¹	3♠	Pass	4♣ ²
Pass	4♦ ³	Pass	4♥ ⁴
Pass	4♠	Pass	4NT ⁵
Pass	5♥	Pass	6♠
AP			
1. Michaels Cuebid			
2. Cue bid, a ♣ stopper			
3. Cue bid, a ♦ stopper			
4. Cue bid, surplus			
5. Blackwood 0314, for ♠			

Board: 203
 Dealer: S
 Vul: EW
 North HCP: 9
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ 107652
 ♥ Q53
 ♦ A82
 ♣ K10

South:
 ♠ Q984
 ♥ KJ8
 ♦ KQ10
 ♣ A42

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

Board: 204
 Dealer: N
 Vul: None
 North HCP: 17
 South HCP: 3
 Contract: 4♠ N

North:
 ♠ AK
 ♥ 7642
 ♦ K83
 ♣ AK96

South:
 ♠ J97643
 ♥ 5
 ♦ 72
 ♣ Q1043

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

Board: 205
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ AJ1054
 ♥ 95
 ♦ AJ1032
 ♣ 7

South:
 ♠ KQ6
 ♥ Q3
 ♦ K54
 ♣ KQ1082

West	North	East	South
			1NT
Pass	2♥	X	2♠
Pass	4♣ ¹	Pass	4♦ ²
Pass	4♠	AP	
1. Splinter			
2. Cue bid, a ♦ stopper			

Board: 206

Dealer: N

Vul: None

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ Q103

♥ AK3

♦ Q75

♣ A974

South:

♠ A8652

♥ J108

♦ 4

♣ KQ83

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

North hands (Practice Page)

Jacoby Transfer

Board: 207	♠ KQJ108	The opponents are silent.
Dealer: S	♥ AK3	
Vul: NS	♦ AQ106	Partner bids first.
HCP: 19	♣ 5	

Board: 208	♠ J9	The opponents are silent.
Dealer: N	♥ A85	
Vul: None	♦ AJ854	You bid first.
HCP: 17	♣ AK7	

Board: 209	♠ K86432	The opponents are silent.
Dealer: S	♥ 864	
Vul: NS	♦ J6	Partner bids first.
HCP: 4	♣ 53	

Board: 210	♠ J4	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: Both	♦ AK74	You bid first.
HCP: 17	♣ 10953	

Board: 211	♠ AK942	The opponents are silent.
Dealer: S	♥ 7	
Vul: NS	♦ Q10743	Partner bids first.
HCP: 10	♣ J2	

Board: 212	♠ KJ63	The opponents are silent.
Dealer: N	♥ K1062	
Vul: EW	♦ AQ	You bid first.
HCP: 15	♣ Q53	

Jacoby Transfer Both hands (Answers Page)

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ KQJ108	♠ 54				1NT
Vul: NS	♥ AK3	♥ Q82	Pass	2♥	Pass	2♠
North HCP: 19	♦ AQ106	♦ K984	Pass	3♦	Pass	3NT
South HCP: 15	♣ 5	♣ AKQJ	Pass	5NT	Pass	6NT
Contract: 6N S			AP			

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ K108652				
Vul: None	♥ A85	♥ Q7		1NT	Pass	2♥
North HCP: 17	♦ AJ854	♦ 10	Pass	2♠	Pass	3♠
South HCP: 5	♣ AK7	♣ 9542	AP			
Contract: 3♠ N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ K86432	♠ 97				1NT
Vul: NS	♥ 864	♥ AKQ32	Pass	2♥	Pass	2♠
North HCP: 4	♦ J6	♦ 1094	AP			
South HCP: 16	♣ 53	♣ AK2				
Contract: 2♠ S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ K1097653				
Vul: Both	♥ AKQ	♥ 104		1NT	Pass	4♥ ¹
North HCP: 17	♦ AK74	♦ Q5	Pass	4♠	AP	
South HCP: 6	♣ 10953	♣ J8	1. Texas			
Contract: 4♠ N						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ AK942	♠ J763				1NT
Vul: NS	♥ 7	♥ AKQ9	Pass	2♥	Pass	3♠ ¹
North HCP: 10	♦ Q10743	♦ A5	Pass	4♠	AP	
South HCP: 17	♣ J2	♣ K107	1. Super acceptance after NT			
Contract: 4♠ S						

Board: 212

Dealer: N

Vul: EW

North HCP: 15

South HCP: 6

Contract: 4♠ N

North:

♠ KJ63

♥ K1062

♦ AQ

♣ Q53

South:

♠ Q108542

♥ A74

♦ 72

♣ 102

West	North	East	South
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	1NT	Pass	4♥ ¹
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Pass	4♠	AP	
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1. Texas

South hands (Practice Page)

Jacoby Transfer

Board: 207	♠ 54	The opponents are silent.
Dealer: S	♥ Q82	
Vul: NS	♦ K984	You bid first.
HCP: 15	♣ AKQJ	
Board: 208	♠ K108652	The opponents are silent.
Dealer: N	♥ Q7	
Vul: None	♦ 10	Partner bids first.
HCP: 5	♣ 9542	
Board: 209	♠ 97	The opponents are silent.
Dealer: S	♥ AKQ32	
Vul: NS	♦ 1094	You bid first.
HCP: 16	♣ AK2	
Board: 210	♠ K1097653	The opponents are silent.
Dealer: N	♥ 104	
Vul: Both	♦ Q5	Partner bids first.
HCP: 6	♣ J8	
Board: 211	♠ J763	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: NS	♦ A5	You bid first.
HCP: 17	♣ K107	
Board: 212	♠ Q108542	The opponents are silent.
Dealer: N	♥ A74	
Vul: EW	♦ 72	Partner bids first.
HCP: 6	♣ 102	

Jacoby Transfer Both hands (Answers Page)

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ KQJ108	♠ 54				1NT
Vul: NS	♥ AK3	♥ Q82	Pass	2♥	Pass	2♠
North HCP: 19	♦ AQ106	♦ K984	Pass	3♦	Pass	3NT
South HCP: 15	♣ 5	♣ AKQJ	Pass	5NT	Pass	6NT
Contract: 6N S			AP			

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ K108652				
Vul: None	♥ A85	♥ Q7		1NT	Pass	2♥
North HCP: 17	♦ AJ854	♦ 10	Pass	2♠	Pass	3♠
South HCP: 5	♣ AK7	♣ 9542	AP			
Contract: 3♠ N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ K86432	♠ 97				1NT
Vul: NS	♥ 864	♥ AKQ32	Pass	2♥	Pass	2♠
North HCP: 4	♦ J6	♦ 1094	AP			
South HCP: 16	♣ 53	♣ AK2				
Contract: 2♠ S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ K1097653				
Vul: Both	♥ AKQ	♥ 104		1NT	Pass	4♥ ¹
North HCP: 17	♦ AK74	♦ Q5	Pass	4♠	AP	
South HCP: 6	♣ 10953	♣ J8	1. Texas			
Contract: 4♠ N						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ AK942	♠ J763				1NT
Vul: NS	♥ 7	♥ AKQ9	Pass	2♥	Pass	3♠ ¹
North HCP: 10	♦ Q10743	♦ A5	Pass	4♠	AP	
South HCP: 17	♣ J2	♣ K107	1. Super acceptance after NT			
Contract: 4♠ S						

Board: 212

Dealer: N

Vul: EW

North HCP: 15

South HCP: 6

Contract: 4♠ N

North:

♠ KJ63

♥ K1062

♦ AQ

♣ Q53

South:

♠ Q108542

♥ A74

♦ 72

♣ 102

West	North	East	South
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	1NT	Pass	4♥ ¹
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Pass	4♠	AP	
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1. Texas

North hands (Practice Page)

Jacoby Transfer

Board: 213	♠ J5432	The opponents are silent.
Dealer: S	♥ A73	
Vul: NS	♦ J8	Partner bids first.
HCP: 10	♣ KJ2	

Board: 214	♠ 76	The opponents are silent.
Dealer: N	♥ 9764	
Vul: Both	♦ AK3	You bid first.
HCP: 15	♣ AKJ5	

Board: 215	♠ KQJ105	East Bids 2♠ if possible.
Dealer: S	♥ KJ8	
Vul: NS	♦ 6	Partner bids first.
HCP: 12	♣ Q1094	

Board: 216	♠ J72	The opponents are silent.
Dealer: N	♥ AK52	
Vul: EW	♦ K102	You bid first.
HCP: 15	♣ A53	

Board: 217	♠ AJ1042	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ A10763	Partner bids first.
HCP: 9	♣ 43	

Board: 218	♠ Q9	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ AK4	You bid first.
HCP: 16	♣ 108763	

Jacoby Transfer Both hands (Answers Page)

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ J5432	♠ AK76				1NT
Vul: NS	♥ A73	♥ J4	Pass	2♥	Pass	2♠
North HCP: 10	♦ J8	♦ KQ106	Pass	3NT	Pass	4♠
South HCP: 15	♣ KJ2	♣ Q94	AP			
Contract: 4♠ S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ 76	♠ AQJ82				
Vul: Both	♥ 9764	♥ A		1NT	Pass	2♥
North HCP: 15	♦ AK3	♦ J874	Pass	2♠	Pass	3♦
South HCP: 14	♣ AKJ5	♣ Q76	Pass	3NT	AP	
Contract: 3N N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ KQJ105	♠ A632				1NT
Vul: NS	♥ KJ8	♥ AQ7	Pass	2♥	2♠ ¹	3♥ ²
North HCP: 12	♦ 6	♦ QJ54	Pass	4♠	AP	
South HCP: 17	♣ Q1094	♣ A3				
Contract: 4♠ N						

1. Michaels Cuebid
2. limit raise or better in ♠

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ J72	♠ K8654				
Vul: EW	♥ AK52	♥ 106		1NT	Pass	2♥
North HCP: 15	♦ K102	♦ AQ64	Pass	2♠	Pass	3♦
South HCP: 9	♣ A53	♣ 104	Pass	4♠	AP	
Contract: 4♠ N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ AJ1042	♠ KQ				1NT
Vul: NS	♥ 10	♥ KJ2	Pass	2♥	Pass	2♠
North HCP: 9	♦ A10763	♦ K982	Pass	3♦	Pass	3NT
South HCP: 15	♣ 43	♣ K852	AP			
Contract: 3N S						

Board: 218

Dealer: N

Vul: EW

North HCP: 16

South HCP: 10

Contract: 3N N

North:

♠ Q9

♥ AK10

♦ AK4

♣ 108763

South:

♠ KJ1063

♥ Q95

♦ QJ3

♣ J4

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

South hands (Practice Page)

Jacoby Transfer

Board: 213	♠ AK76	The opponents are silent.
Dealer: S	♥ J4	
Vul: NS	♦ KQ106	You bid first.
HCP: 15	♣ Q94	

Board: 214	♠ AQJ82	The opponents are silent.
Dealer: N	♥ A	
Vul: Both	♦ J874	Partner bids first.
HCP: 14	♣ Q76	

Board: 215	♠ A632	East Bids 2♠ if possible.
Dealer: S	♥ AQ7	
Vul: NS	♦ QJ54	You bid first.
HCP: 17	♣ A3	

Board: 216	♠ K8654	The opponents are silent.
Dealer: N	♥ 106	
Vul: EW	♦ AQ64	Partner bids first.
HCP: 9	♣ 104	

Board: 217	♠ KQ	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: NS	♦ K982	You bid first.
HCP: 15	♣ K852	

Board: 218	♠ KJ1063	The opponents are silent.
Dealer: N	♥ Q95	
Vul: EW	♦ QJ3	Partner bids first.
HCP: 10	♣ J4	

Jacoby Transfer Both hands (Answers Page)

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ J5432	♠ AK76				1NT
Vul: NS	♥ A73	♥ J4	Pass	2♥	Pass	2♠
North HCP: 10	♦ J8	♦ KQ106	Pass	3NT	Pass	4♠
South HCP: 15	♣ KJ2	♣ Q94	AP			
Contract: 4♠ S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ 76	♠ AQJ82				
Vul: Both	♥ 9764	♥ A		1NT	Pass	2♥
North HCP: 15	♦ AK3	♦ J874	Pass	2♠	Pass	3♦
South HCP: 14	♣ AKJ5	♣ Q76	Pass	3NT	AP	
Contract: 3N N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ KQJ105	♠ A632				1NT
Vul: NS	♥ KJ8	♥ AQ7	Pass	2♥	2♠ ¹	3♥ ²
North HCP: 12	♦ 6	♦ QJ54	Pass	4♠	AP	
South HCP: 17	♣ Q1094	♣ A3				
Contract: 4♠ N						

1. Michaels Cuebid
2. limit raise or better in ♠

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ J72	♠ K8654				
Vul: EW	♥ AK52	♥ 106		1NT	Pass	2♥
North HCP: 15	♦ K102	♦ AQ64	Pass	2♠	Pass	3♦
South HCP: 9	♣ A53	♣ 104	Pass	4♠	AP	
Contract: 4♠ N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ AJ1042	♠ KQ				1NT
Vul: NS	♥ 10	♥ KJ2	Pass	2♥	Pass	2♠
North HCP: 9	♦ A10763	♦ K982	Pass	3♦	Pass	3NT
South HCP: 15	♣ 43	♣ K852	AP			
Contract: 3N S						

Board: 218

Dealer: N

Vul: EW

North HCP: 16

South HCP: 10

Contract: 3N N

North:

♠ Q9

♥ AK10

♦ AK4

♣ 108763

South:

♠ KJ1063

♥ Q95

♦ QJ3

♣ J4

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

North hands (Practice Page)

Jacoby Transfer

Board: 219	♠ KQJ102	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ A4	Partner bids first.
HCP: 14	♣ A10753	

Board: 220	♠ KJ	The opponents are silent.
Dealer: N	♥ K1074	
Vul: NS	♦ A107	You bid first.
HCP: 16	♣ AJ96	

Board: 221	♠ J10763	The opponents are silent.
Dealer: S	♥ J73	
Vul: EW	♦ A5	Partner bids first.
HCP: 10	♣ A92	

Jacoby Transfer Both hands (Answers Page)

Board: 219

Dealer: S

Vul: None

North HCP: 14

South HCP: 16

Contract: 4♠ S

North:

♠ KQJ102

♥ 6

♦ A4

♣ A10753

South:

♠ A75

♥ AK102

♦ 10973

♣ KQ

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3♣ Pass 4♠

AP

Board: 220

Dealer: N

Vul: NS

North HCP: 16

South HCP: 7

Contract: 3♠ N

North:

♠ KJ

♥ K1074

♦ A107

♣ AJ96

South:

♠ Q86532

♥ Q

♦ 943

♣ K84

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♠

AP

Board: 221

Dealer: S

Vul: EW

North HCP: 10

South HCP: 15

Contract: 4♠ S

North:

♠ J10763

♥ J73

♦ A5

♣ A92

South:

♠ A52

♥ A4

♦ KQ9

♣ Q10753

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3NT Pass 4♠

AP

South hands (Practice Page)

Jacoby Transfer

Board: 219	♠ A75	The opponents are silent.
Dealer: S	♥ AK102	
Vul: None	♦ 10973	You bid first.
HCP: 16	♣ KQ	

Board: 220	♠ Q86532	The opponents are silent.
Dealer: N	♥ Q	
Vul: NS	♦ 943	Partner bids first.
HCP: 7	♣ K84	

Board: 221	♠ A52	The opponents are silent.
Dealer: S	♥ A4	
Vul: EW	♦ KQ9	You bid first.
HCP: 15	♣ Q10753	

Jacoby Transfer Both hands (Answers Page)

Board: 219

Dealer: S

Vul: None

North HCP: 14

South HCP: 16

Contract: 4♠ S

North:

♠ KQJ102

♥ 6

♦ A4

♣ A10753

South:

♠ A75

♥ AK102

♦ 10973

♣ KQ

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3♣ Pass 4♠

AP

Board: 220

Dealer: N

Vul: NS

North HCP: 16

South HCP: 7

Contract: 3♠ N

North:

♠ KJ

♥ K1074

♦ A107

♣ AJ96

South:

♠ Q86532

♥ Q

♦ 943

♣ K84

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♠

AP

Board: 221

Dealer: S

Vul: EW

North HCP: 10

South HCP: 15

Contract: 4♠ S

North:

♠ J10763

♥ J73

♦ A5

♣ A92

South:

♠ A52

♥ A4

♦ KQ9

♣ Q10753

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3NT Pass 4♠

AP