

North hands (Practice Page)

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

Board: 1 ♠ Q8765

Dealer: S ♥ 64

Vul: None ♦ 652

HCP: 4 ♣ Q106

The opponents are silent.

Partner bids first.

Board: 2 ♠ AK5

Dealer: N ♥ KQJ92

Vul: NS ♦ A2

HCP: 21 ♣ A85

The opponents are silent.

You bid first.

Board: 3 ♠ KJ952

Dealer: S ♥ 8

Vul: EW ♦ A7

HCP: 8 ♣ 109754

East Doubles 3♥ if possible.

Partner bids first.

Board: 4 ♠ AK8

Dealer: N ♥ A1092

Vul: Both ♦ AQ

HCP: 20 ♣ K832

The opponents are silent.

You bid first.

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

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

North:
♠ Q8765
♥ 64
♦ 652
♣ Q106

South:
♠ AK1093
♥ Q53
♦ AK7
♣ A8

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

1. Extended acceptance after NT

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

North:
♠ AK5
♥ KQJ92
♦ A2
♣ A85

South:
♠ QJ7
♥ 1076543
♦ 875
♣ Q

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

1. Extended acceptance after NT

Board: 3
Dealer: S
Vul: EW
North HCP: 8
South HCP: 20
Contract: 5♠ S

North:
♠ KJ952
♥ 8
♦ A7
♣ 109754

South:
♠ A1087
♥ KQ7
♦ K54
♣ AKJ

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

1. Cue bid, a ♥ stopper
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♠
4. A=2/5 or 5/5, Q(S)=0

Board: 4
Dealer: N
Vul: Both
North HCP: 20
South HCP: 12
Contract: 7♥ N

North:
♠ AK8
♥ A1092
♦ AQ
♣ K832

South:
♠ 62
♥ KQ8743
♦ K85
♣ A5

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

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

South hands (Practice Page)

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

Board: 1	♠ AK1093	The opponents are silent.
Dealer: S	♥ Q53	
Vul: None	♦ AK7	You bid first.
HCP: 20	♣ A8	
Board: 2	♠ QJ7	The opponents are silent.
Dealer: N	♥ 1076543	
Vul: NS	♦ 875	Partner bids first.
HCP: 5	♣ Q	
Board: 3	♠ A1087	East Doubles 3♥ if possible.
Dealer: S	♥ KQ7	
Vul: EW	♦ K54	You bid first.
HCP: 20	♣ AKJ	
Board: 4	♠ 62	The opponents are silent.
Dealer: N	♥ KQ8743	
Vul: Both	♦ K85	Partner bids first.
HCP: 12	♣ A5	

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

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

North:
♠ Q8765
♥ 64
♦ 652
♣ Q106

South:
♠ AK1093
♥ Q53
♦ AK7
♣ A8

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

1. Extended acceptance after NT

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

North:
♠ AK5
♥ KQJ92
♦ A2
♣ A85

South:
♠ QJ7
♥ 1076543
♦ 875
♣ Q

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

1. Extended acceptance after NT

Board: 3
Dealer: S
Vul: EW
North HCP: 8
South HCP: 20
Contract: 5♠ S

North:
♠ KJ952
♥ 8
♦ A7
♣ 109754

South:
♠ A1087
♥ KQ7
♦ K54
♣ AKJ

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

1. Cue bid, a ♥ stopper
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♠
4. A=2/5 or 5/5, Q(S)=0

Board: 4
Dealer: N
Vul: Both
North HCP: 20
South HCP: 12
Contract: 7♥ N

North:
♠ AK8
♥ A1092
♦ AQ
♣ K832

South:
♠ 62
♥ KQ8743
♦ K85
♣ A5

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

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

North hands (Practice Page)

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

Board: 5	♠ J109753	The opponents are silent.
Dealer: S	♥ 62	
Vul: NS	♦ K754	Partner bids first.
HCP: 4	♣ 6	

Board: 6	♠ Q3	The opponents are silent.
Dealer: N	♥ AK76	
Vul: EW	♦ A5	You bid first.
HCP: 20	♣ AK1042	

Board: 7	♠ 103	The opponents are silent.
Dealer: S	♥ J10986	
Vul: Both	♦ Q84	Partner bids first.
HCP: 6	♣ K95	

Board: 8	♠ A4	The opponents are silent.
Dealer: N	♥ KQJ8	
Vul: None	♦ AQ3	You bid first.
HCP: 20	♣ A1084	

Board: 9	♠ A105	The opponents are silent.
Dealer: S	♥ J8732	
Vul: EW	♦ 872	Partner bids first.
HCP: 5	♣ 107	

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

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ J109753	♠ AQ4				2NT
Vul: NS	♥ 62	♥ A1094	Pass	4♥ ¹	Pass	4♠
North HCP: 4	♦ K754	♦ AJ32	AP			
South HCP: 20	♣ 6	♣ AJ	1. Texas			
Contract: 4♠ S						

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ J10652		2NT	Pass	3♥
Vul: EW	♥ AK76	♥ Q9	Pass	3♠	Pass	3NT
North HCP: 20	♦ A5	♦ Q64	AP			
South HCP: 5	♣ AK1042	♣ 973				
Contract: 3N N						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AK6				2NT
Vul: Both	♥ J10986	♥ KQ4	Pass	3♦	Pass	3♥
North HCP: 6	♦ Q84	♦ AK1075	Pass	3NT	Pass	4♥
South HCP: 21	♣ K95	♣ Q7	AP			
Contract: 4♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q109752		2NT	Pass	4♥ ¹
Vul: None	♥ KQJ8	♥ 94	Pass	4♠	AP	
North HCP: 20	♦ AQ3	♦ 86	1. Texas			
South HCP: 3	♣ A1084	♣ J95				
Contract: 4♠ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ A105	♠ KQ76				2NT
Vul: EW	♥ J8732	♥ AQ6	Pass	3♦	Pass	3♥
North HCP: 5	♦ 872	♦ AQ94	Pass	3NT	Pass	4♥
South HCP: 20	♣ 107	♣ K3	AP			
Contract: 4♥ S						

South hands (Practice Page)

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

Board: 5	♠ AQ4	The opponents are silent.
Dealer: S	♥ A1094	
Vul: NS	♦ AJ32	You bid first.
HCP: 20	♣ AJ	

Board: 6	♠ J10652	The opponents are silent.
Dealer: N	♥ Q9	
Vul: EW	♦ Q64	Partner bids first.
HCP: 5	♣ 973	

Board: 7	♠ AK6	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: Both	♦ AK1075	You bid first.
HCP: 21	♣ Q7	

Board: 8	♠ Q109752	The opponents are silent.
Dealer: N	♥ 94	
Vul: None	♦ 86	Partner bids first.
HCP: 3	♣ J95	

Board: 9	♠ KQ76	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: EW	♦ AQ94	You bid first.
HCP: 20	♣ K3	

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

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ J109753	♠ AQ4				2NT
Vul: NS	♥ 62	♥ A1094	Pass	4♥ ¹	Pass	4♠
North HCP: 4	♦ K754	♦ AJ32	AP			
South HCP: 20	♣ 6	♣ AJ	1. Texas			
Contract: 4♠ S						

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ J10652		2NT	Pass	3♥
Vul: EW	♥ AK76	♥ Q9	Pass	3♠	Pass	3NT
North HCP: 20	♦ A5	♦ Q64	AP			
South HCP: 5	♣ AK1042	♣ 973				
Contract: 3N N						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AK6				2NT
Vul: Both	♥ J10986	♥ KQ4	Pass	3♦	Pass	3♥
North HCP: 6	♦ Q84	♦ AK1075	Pass	3NT	Pass	4♥
South HCP: 21	♣ K95	♣ Q7	AP			
Contract: 4♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q109752		2NT	Pass	4♥ ¹
Vul: None	♥ KQJ8	♥ 94	Pass	4♠	AP	
North HCP: 20	♦ AQ3	♦ 86	1. Texas			
South HCP: 3	♣ A1084	♣ J95				
Contract: 4♠ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ A105	♠ KQ76				2NT
Vul: EW	♥ J8732	♥ AQ6	Pass	3♦	Pass	3♥
North HCP: 5	♦ 872	♦ AQ94	Pass	3NT	Pass	4♥
South HCP: 20	♣ 107	♣ K3	AP			
Contract: 4♥ S						

North hands (Practice Page)

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

Board: 10	♠ AK2	The opponents are silent.
Dealer: N	♥ Q10	
Vul: Both	♦ AK7	You bid first.
HCP: 20	♣ A10843	

Board: 11	♠ —	The opponents are silent.
Dealer: S	♥ Q7632	
Vul: None	♦ Q10532	Partner bids first.
HCP: 4	♣ 876	

Board: 12	♠ A8	The opponents are silent.
Dealer: N	♥ A865	
Vul: NS	♦ K3	You bid first.
HCP: 20	♣ AKQ104	

Board: 13	♠ 543	The opponents are silent.
Dealer: S	♥ Q9742	
Vul: Both	♦ K1042	Partner bids first.
HCP: 5	♣ 3	

Board: 14	♠ AQ975	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: None	♦ K2	You bid first.
HCP: 20	♣ AJ4	

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

Board: 10			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♦ ¹
Vul: Both	♠ AK2	♠ 107	Pass	4♥	Pass	4NT ²
North HCP: 20	♥ Q10	♥ AK98743	Pass	5♣ ³	Pass	5♦
South HCP: 9	♦ AK7	♦ Q96	Pass	5♠ ⁴	Pass	6♥
Contract: 6♥ N	♣ A10843	♣ 5	AP			
			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			
			4. ♥ queen and ♠ king			

Board: 11			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ —	♠ KQJ10	Pass	3♦	Pass	3♥
North HCP: 4	♥ Q7632	♥ A5	AP			
South HCP: 21	♦ Q10532	♦ AKJ74				
Contract: 3♥ S	♣ 876	♣ K10				

Board: 12			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♥
Vul: NS	♠ A8	♠ KJ1092	Pass	3♠	Pass	3NT
North HCP: 20	♥ A865	♥ Q7	AP			
South HCP: 10	♦ K3	♦ A10862				
Contract: 3N N	♣ AKQ104	♣ 6				

Board: 13			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ 543	♠ AKQ	Pass	3♦	Pass	3♥
North HCP: 5	♥ Q9742	♥ KJ10	Pass	3NT	Pass	4♥
South HCP: 21	♦ K1042	♦ AJ65	AP			
Contract: 4♥ S	♣ 3	♣ K84				

Board: 14			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♦
Vul: None	♠ AQ975	♠ J106	Pass	3♥	Pass	4♥
North HCP: 20	♥ KQJ	♥ A86432	AP			
South HCP: 9	♦ K2	♦ Q7				
Contract: 4♥ N	♣ AJ4	♣ Q2				

South hands (Practice Page)

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

Board: 10	♠ 107	The opponents are silent.
Dealer: N	♥ AK98743	
Vul: Both	♦ Q96	Partner bids first.
HCP: 9	♣ 5	

Board: 11	♠ KQJ10	The opponents are silent.
Dealer: S	♥ A5	
Vul: None	♦ AKJ74	You bid first.
HCP: 21	♣ K10	

Board: 12	♠ KJ1092	The opponents are silent.
Dealer: N	♥ Q7	
Vul: NS	♦ A10862	Partner bids first.
HCP: 10	♣ 6	

Board: 13	♠ AKQ	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: Both	♦ AJ65	You bid first.
HCP: 21	♣ K84	

Board: 14	♠ J106	The opponents are silent.
Dealer: N	♥ A86432	
Vul: None	♦ Q7	Partner bids first.
HCP: 9	♣ Q2	

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

Board: 10			West	North	East	South
Dealer: N				2NT	Pass	4♦ ¹
Vul: Both	North:	South:	Pass	4♥	Pass	4NT ²
North HCP: 20	♠ AK2	♠ 107	Pass	5♣ ³	Pass	5♦
South HCP: 9	♥ Q10	♥ AK98743	Pass	5♠ ⁴	Pass	6♥
Contract: 6♥ N	♦ AK7	♦ Q96	AP			
	♣ A10843	♣ 5	1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			
			4. ♥ queen and ♠ king			

Board: 11			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ —	♠ KQJ10	Pass	3♦	Pass	3♥
North HCP: 4	♥ Q7632	♥ A5	AP			
South HCP: 21	♦ Q10532	♦ AKJ74				
Contract: 3♥ S	♣ 876	♣ K10				

Board: 12			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♥
Vul: NS	♠ A8	♠ KJ1092	Pass	3♠	Pass	3NT
North HCP: 20	♥ A865	♥ Q7	AP			
South HCP: 10	♦ K3	♦ A10862				
Contract: 3N N	♣ AKQ104	♣ 6				

Board: 13			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ 543	♠ AKQ	Pass	3♦	Pass	3♥
North HCP: 5	♥ Q9742	♥ KJ10	Pass	3NT	Pass	4♥
South HCP: 21	♦ K1042	♦ AJ65	AP			
Contract: 4♥ S	♣ 3	♣ K84				

Board: 14			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♦
Vul: None	♠ AQ975	♠ J106	Pass	3♥	Pass	4♥
North HCP: 20	♥ KQJ	♥ A86432	AP			
South HCP: 9	♦ K2	♦ Q7				
Contract: 4♥ N	♣ AJ4	♣ Q2				

North hands (Practice Page)

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

Board: 15 ♠ A6542

Dealer: S ♥ 76

Vul: NS ♦ 975

HCP: 6 ♣ Q72

The opponents are silent.

Partner bids first.

Board: 16 ♠ AQJ72

Dealer: N ♥ AQJ

Vul: None ♦ 74

HCP: 20 ♣ AQ8

West Doubles 4♦ if possible.

You bid first.

Board: 17 ♠ J10943

Dealer: S ♥ A109743

Vul: NS ♦ —

HCP: 8 ♣ K7

The opponents are silent.

Partner bids first.

Board: 18 ♠ K62

Dealer: N ♥ AQ972

Vul: EW ♦ KQ8

HCP: 21 ♣ AK

The opponents are silent.

You bid first.

Board: 19 ♠ 8

Dealer: S ♥ KQ543

Vul: NS ♦ 8543

HCP: 9 ♣ A85

The opponents are silent.

Partner bids first.

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

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ A6542	♠ KJ107				2NT
Vul: NS	♥ 76	♥ AK9	Pass	3♥	Pass	3♠
North HCP: 6	♦ 975	♦ KJ8	Pass	3NT	Pass	4♠
South HCP: 20	♣ Q72	♣ AJ8	AP			
Contract: 4♠ S						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AQJ72	♠ 86		2NT	Pass	4♦ ¹
Vul: None	♥ AQJ	♥ 987643	X	4♥	AP	
North HCP: 20	♦ 74	♦ K96	1. Texas			
South HCP: 3	♣ AQ8	♣ 106				
Contract: 4♥ N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ J10943	♠ A2				2NT
Vul: NS	♥ A109743	♥ K6	Pass	3♦	Pass	3♥
North HCP: 8	♦ —	♦ AQ82	Pass	4♥	AP	
South HCP: 20	♣ K7	♣ AQJ109				
Contract: 4♥ S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ QJ10853		2NT	Pass	4♥ ¹
Vul: EW	♥ AQ972	♥ K5	Pass	4♠	Pass	4NT ²
North HCP: 21	♦ KQ8	♦ A53	Pass	5♣ ³	Pass	6♠
South HCP: 12	♣ AK	♣ Q9	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AK5				2NT
Vul: NS	♥ KQ543	♥ 9762	Pass	3♦	Pass	3♥
North HCP: 9	♦ 8543	♦ AKJ	Pass	4♥	AP	
South HCP: 21	♣ A85	♣ KQJ				
Contract: 4♥ S						

South hands (Practice Page)

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

Board: 15 ♠ KJ107

Dealer: S ♥ AK9

Vul: NS ♦ KJ8

HCP: 20 ♣ AJ8

The opponents are silent.

You bid first.

Board: 16 ♠ 86

Dealer: N ♥ 987643

Vul: None ♦ K96

HCP: 3 ♣ 106

West Doubles 4♦ if possible.

Partner bids first.

Board: 17 ♠ A2

Dealer: S ♥ K6

Vul: NS ♦ AQ82

HCP: 20 ♣ AQJ109

The opponents are silent.

You bid first.

Board: 18 ♠ QJ10853

Dealer: N ♥ K5

Vul: EW ♦ A53

HCP: 12 ♣ Q9

The opponents are silent.

Partner bids first.

Board: 19 ♠ AK5

Dealer: S ♥ 9762

Vul: NS ♦ AKJ

HCP: 21 ♣ KQJ

The opponents are silent.

You bid first.

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

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ A6542	♠ KJ107				2NT
Vul: NS	♥ 76	♥ AK9	Pass	3♥	Pass	3♠
North HCP: 6	♦ 975	♦ KJ8	Pass	3NT	Pass	4♠
South HCP: 20	♣ Q72	♣ AJ8	AP			
Contract: 4♠ S						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AQJ72	♠ 86		2NT	Pass	4♦ ¹
Vul: None	♥ AQJ	♥ 987643	X	4♥	AP	
North HCP: 20	♦ 74	♦ K96	1. Texas			
South HCP: 3	♣ AQ8	♣ 106				
Contract: 4♥ N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ J10943	♠ A2				2NT
Vul: NS	♥ A109743	♥ K6	Pass	3♦	Pass	3♥
North HCP: 8	♦ —	♦ AQ82	Pass	4♥	AP	
South HCP: 20	♣ K7	♣ AQJ109				
Contract: 4♥ S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ QJ10853		2NT	Pass	4♥ ¹
Vul: EW	♥ AQ972	♥ K5	Pass	4♠	Pass	4NT ²
North HCP: 21	♦ KQ8	♦ A53	Pass	5♣ ³	Pass	6♠
South HCP: 12	♣ AK	♣ Q9	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AK5				2NT
Vul: NS	♥ KQ543	♥ 9762	Pass	3♦	Pass	3♥
North HCP: 9	♦ 8543	♦ AKJ	Pass	4♥	AP	
South HCP: 21	♣ A85	♣ KQJ				
Contract: 4♥ S						

North hands (Practice Page)

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

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

Board: 21	♠ K2	The opponents are silent.
Dealer: S	♥ KJ6532	
Vul: Both	♦ AKQ	Partner bids first.
HCP: 18	♣ Q10	

Board: 22	♠ KQ8	The opponents are silent.
Dealer: N	♥ AK1098	
Vul: None	♦ K97	You bid first.
HCP: 20	♣ AJ	

Board: 23	♠ J9854	The opponents are silent.
Dealer: S	♥ Q4	
Vul: EW	♦ K4	Partner bids first.
HCP: 6	♣ 10754	

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

Board: 20
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 6
 Contract: 3N N

North:
 ♠ 9853
 ♥ A3
 ♦ AKQ4
 ♣ AK10

South:
 ♠ J107
 ♥ KJ975
 ♦ 7
 ♣ J973

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

Board: 21
 Dealer: S
 Vul: Both
 North HCP: 18
 South HCP: 21
 Contract: 7♥ S

North:
 ♠ K2
 ♥ KJ6532
 ♦ AKQ
 ♣ Q10

South:
 ♠ AQJ65
 ♥ AQ
 ♦ 74
 ♣ AKJ5

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♣ ³
Pass	5♦	Pass	6♣ ⁴
Pass	7♥	AP	

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

Board: 22
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 9
 Contract: 4♠ N

North:
 ♠ KQ8
 ♥ AK1098
 ♦ K97
 ♣ AJ

South:
 ♠ A9742
 ♥ 6
 ♦ 42
 ♣ KQ643

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

Board: 23
 Dealer: S
 Vul: EW
 North HCP: 6
 South HCP: 20
 Contract: 4♠ N

North:
 ♠ J9854
 ♥ Q4
 ♦ K4
 ♣ 10754

South:
 ♠ KQ106
 ♥ A63
 ♦ Q7
 ♣ AKQ3

West	North	East	South
			2NT

Pass	3♥	Pass	3NT ¹
Pass	4♦ ²	Pass	4♥ ³
Pass	4♠	AP	

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

South hands (Practice Page)

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

Board: 20	♠ J107	The opponents are silent.
Dealer: N	♥ KJ975	
Vul: EW	♦ 7	Partner bids first.
HCP: 6	♣ J973	

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

Board: 22	♠ A9742	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ 42	Partner bids first.
HCP: 9	♣ KQ643	

Board: 23	♠ KQ106	The opponents are silent.
Dealer: S	♥ A63	
Vul: EW	♦ Q7	You bid first.
HCP: 20	♣ AKQ3	

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

Board: 20
Dealer: N
Vul: EW
North HCP: 20
South HCP: 6
Contract: 3N N

North:
♠ 9853
♥ A3
♦ AKQ4
♣ AK10

South:
♠ J107
♥ KJ975
♦ 7
♣ J973

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

Board: 21
Dealer: S
Vul: Both
North HCP: 18
South HCP: 21
Contract: 7♥ S

North:
♠ K2
♥ KJ6532
♦ AKQ
♣ Q10

South:
♠ AQJ65
♥ AQ
♦ 74
♣ AKJ5

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

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

Board: 22
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 4♠ N

North:
♠ KQ8
♥ AK1098
♦ K97
♣ AJ

South:
♠ A9742
♥ 6
♦ 42
♣ KQ643

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

Board: 23
Dealer: S
Vul: EW
North HCP: 6
South HCP: 20
Contract: 4♠ N

North:
♠ J9854
♥ Q4
♦ K4
♣ 10754

South:
♠ KQ106
♥ A63
♦ Q7
♣ AKQ3

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

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

North hands (Practice Page)

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

Board: 24	♠ AQJ	The opponents are silent.
Dealer: N	♥ 87	
Vul: Both	♦ AK972	You bid first.
HCP: 20	♣ AQ4	

Board: 25	♠ 10753	The opponents are silent.
Dealer: S	♥ K98543	
Vul: None	♦ 7	Partner bids first.
HCP: 3	♣ 98	

Board: 26	♠ AK1092	The opponents are silent.
Dealer: N	♥ K92	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ KQ6	

Board: 27	♠ 65	The opponents are silent.
Dealer: S	♥ KQ108653	
Vul: Both	♦ 6	Partner bids first.
HCP: 10	♣ KQ6	

Board: 28	♠ K94	The opponents are silent.
Dealer: N	♥ AK9	
Vul: None	♦ QJ82	You bid first.
HCP: 20	♣ AK4	

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

Board: 24
Dealer: N
Vul: Both
North HCP: 20
South HCP: 9
Contract: 6♥ N

North:
♠ AQJ
♥ 87
♦ AK972
♣ AQ4

South:
♠ —
♥ AKJ543
♦ 86
♣ J9853

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

Board: 25
Dealer: S
Vul: None
North HCP: 3
South HCP: 20
Contract: 4♥ S

North:
♠ 10753
♥ K98543
♦ 7
♣ 98

South:
♠ AQ6
♥ Q2
♦ AJ832
♣ AQJ

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

Board: 26
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 6N N

North:
♠ AK1092
♥ K92
♦ KQ
♣ KQ6

South:
♠ Q87
♥ AQJ1054
♦ J10
♣ 87

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

Board: 27
Dealer: S
Vul: Both
North HCP: 10
South HCP: 20
Contract: 6♥ S

North:
♠ 65
♥ KQ108653
♦ 6
♣ KQ6

South:
♠ AQJ7
♥ A2
♦ AJ
♣ A9832

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

Board: 28

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♠ N

North:

♠ K94

♥ AK9

♦ QJ82

♣ AK4

South:

♠ J10653

♥ Q6

♦ AK73

♣ J7

West	North	East	South
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	2NT	Pass	3♥
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Pass	3♠	Pass	4NT ¹
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Pass	6♠	AP	
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1. Quantitative	4NT		
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South hands (Practice Page)

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

Board: 24	♠ —	The opponents are silent.
Dealer: N	♥ AKJ543	
Vul: Both	♦ 86	Partner bids first.
HCP: 9	♣ J9853	

Board: 25	♠ AQ6	The opponents are silent.
Dealer: S	♥ Q2	
Vul: None	♦ AJ832	You bid first.
HCP: 20	♣ AQJ	

Board: 26	♠ Q87	The opponents are silent.
Dealer: N	♥ AQJ1054	
Vul: NS	♦ J10	Partner bids first.
HCP: 10	♣ 87	

Board: 27	♠ AQJ7	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ AJ	You bid first.
HCP: 20	♣ A9832	

Board: 28	♠ J10653	The opponents are silent.
Dealer: N	♥ Q6	
Vul: None	♦ AK73	Partner bids first.
HCP: 11	♣ J7	

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

Board: 24
Dealer: N
Vul: Both
North HCP: 20
South HCP: 9
Contract: 6♥ N

North:
♠ AQJ
♥ 87
♦ AK972
♣ AQ4

South:
♠ —
♥ AKJ543
♦ 86
♣ J9853

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

Board: 25
Dealer: S
Vul: None
North HCP: 3
South HCP: 20
Contract: 4♥ S

North:
♠ 10753
♥ K98543
♦ 7
♣ 98

South:
♠ AQ6
♥ Q2
♦ AJ832
♣ AQJ

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

Board: 26
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 6N N

North:
♠ AK1092
♥ K92
♦ KQ
♣ KQ6

South:
♠ Q87
♥ AQJ1054
♦ J10
♣ 87

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

Board: 27
Dealer: S
Vul: Both
North HCP: 10
South HCP: 20
Contract: 6♥ S

North:
♠ 65
♥ KQ108653
♦ 6
♣ KQ6

South:
♠ AQJ7
♥ A2
♦ AJ
♣ A9832

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

Board: 28

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♠ N

North:

♠ K94

♥ AK9

♦ QJ82

♣ AK4

South:

♠ J10653

♥ Q6

♦ AK73

♣ J7

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4NT¹

Pass 6♠ AP

1. Quantitative 4NT

North hands (Practice Page)

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

Board: 29	♠ AJ2	The opponents are silent.
Dealer: S	♥ AJ1073	
Vul: NS	♦ 82	Partner bids first.
HCP: 12	♣ Q64	

Board: 30	♠ K65	The opponents are silent.
Dealer: N	♥ AK4	
Vul: EW	♦ K7	You bid first.
HCP: 21	♣ AKJ84	

Board: 31	♠ 103	The opponents are silent.
Dealer: S	♥ K10852	
Vul: None	♦ Q74	Partner bids first.
HCP: 8	♣ K65	

Board: 32	♠ AK9	The opponents are silent.
Dealer: N	♥ A843	
Vul: NS	♦ K4	You bid first.
HCP: 20	♣ AQ63	

Board: 33	♠ 108764	The opponents are silent.
Dealer: S	♥ A85	
Vul: EW	♦ 65	Partner bids first.
HCP: 10	♣ AQ2	

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

Board: 29
 Dealer: S
 Vul: NS
 North HCP: 12
 South HCP: 20
 Contract: 6♥ S

North:
 ♠ AJ2
 ♥ AJ1073
 ♦ 82
 ♣ Q64

South:
 ♠ KQ6
 ♥ Q92
 ♦ AQ
 ♣ AK1085

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

Board: 30
 Dealer: N
 Vul: EW
 North HCP: 21
 South HCP: 9
 Contract: 6♠ N

North:
 ♠ K65
 ♥ AK4
 ♦ K7
 ♣ AKJ84

South:
 ♠ AJ8432
 ♥ Q98
 ♦ 643
 ♣ Q

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

Board: 31
 Dealer: S
 Vul: None
 North HCP: 8
 South HCP: 20
 Contract: 4♥ S

North:
 ♠ 103
 ♥ K10852
 ♦ Q74
 ♣ K65

South:
 ♠ K82
 ♥ AQ94
 ♦ AJ98
 ♣ AQ

West	North	East	South
			2NT
Pass	3♦	Pass	3NT ¹
Pass	4♣ ²	Pass	4♥
AP			
1. Extended acceptance after NT			
2. Cue bid, a ♣ stopper			

Board: 32
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 8
 Contract: 4♥ S

North:
 ♠ AK9
 ♥ A843
 ♦ K4
 ♣ AQ63

South:
 ♠ 72
 ♥ KQJ1065
 ♦ Q10865
 ♣ —

West	North	East	South
	2NT	Pass	3♦
Pass	3NT ¹	Pass	4♥
AP			
1. Extended acceptance after NT			

Board: 33
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 21
 Contract: 4♠ S

North:
 ♠ 108764
 ♥ A85
 ♦ 65
 ♣ AQ2

South:
 ♠ AQJ
 ♥ KQJ3
 ♦ A4
 ♣ KJ109

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

South hands (Practice Page)

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

Board: 29	♠ KQ6	The opponents are silent.
Dealer: S	♥ Q92	
Vul: NS	♦ AQ	You bid first.
HCP: 20	♣ AK1085	

Board: 30	♠ AJ8432	The opponents are silent.
Dealer: N	♥ Q98	
Vul: EW	♦ 643	Partner bids first.
HCP: 9	♣ Q	

Board: 31	♠ K82	The opponents are silent.
Dealer: S	♥ AQ94	
Vul: None	♦ AJ98	You bid first.
HCP: 20	♣ AQ	

Board: 32	♠ 72	The opponents are silent.
Dealer: N	♥ KQJ1065	
Vul: NS	♦ Q10865	Partner bids first.
HCP: 8	♣ —	

Board: 33	♠ AQJ	The opponents are silent.
Dealer: S	♥ KQJ3	
Vul: EW	♦ A4	You bid first.
HCP: 21	♣ KJ109	

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

Board: 29
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6♥ S

North:
♠ AJ2
♥ AJ1073
♦ 82
♣ Q64

South:
♠ KQ6
♥ Q92
♦ AQ
♣ AK1085

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

Board: 30
Dealer: N
Vul: EW
North HCP: 21
South HCP: 9
Contract: 6♠ N

North:
♠ K65
♥ AK4
♦ K7
♣ AKJ84

South:
♠ AJ8432
♥ Q98
♦ 643
♣ Q

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

Board: 31
Dealer: S
Vul: None
North HCP: 8
South HCP: 20
Contract: 4♥ S

North:
♠ 103
♥ K10852
♦ Q74
♣ K65

South:
♠ K82
♥ AQ94
♦ AJ98
♣ AQ

West	North	East	South
			2NT
Pass	3♦	Pass	3NT ¹
Pass	4♣ ²	Pass	4♥
AP			
1. Extended acceptance after NT			
2. Cue bid, a ♣ stopper			

Board: 32
Dealer: N
Vul: NS
North HCP: 20
South HCP: 8
Contract: 4♥ S

North:
♠ AK9
♥ A843
♦ K4
♣ AQ63

South:
♠ 72
♥ KQJ1065
♦ Q10865
♣ —

West	North	East	South
	2NT	Pass	3♦
Pass	3NT ¹	Pass	4♥
AP			
1. Extended acceptance after NT			

Board: 33
Dealer: S
Vul: EW
North HCP: 10
South HCP: 21
Contract: 4♠ S

North:
♠ 108764
♥ A85
♦ 65
♣ AQ2

South:
♠ AQJ
♥ KQJ3
♦ A4
♣ KJ109

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

North hands (Practice Page)

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

Board: 34 ♠ KJ3
Dealer: N ♥ K105
Vul: Both ♦ AK7
HCP: 20 ♣ AQ43

The opponents are silent.

You bid first.

Board: 35 ♠ KJ972
Dealer: S ♥ Q3
Vul: NS ♦ 962
HCP: 6 ♣ 863

East Doubles 3♥ if possible.

Partner bids first.

Board: 36 ♠ AJ3
Dealer: N ♥ A82
Vul: EW ♦ A10
HCP: 20 ♣ AK875

The opponents are silent.

You bid first.

Board: 37 ♠ 52
Dealer: S ♥ AJ108743
Vul: Both ♦ 82
HCP: 7 ♣ Q5

The opponents are silent.

Partner bids first.

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

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 109862		2NT	Pass	3♥
Vul: Both	♥ K105	♥ QJ8				
North HCP: 20	♦ AK7	♦ J654	Pass	3♠	AP	
South HCP: 4	♣ AQ43	♣ 5				
Contract: 3♠ N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ KJ972	♠ AQ				2NT
Vul: NS	♥ Q3	♥ J87	Pass	3♥	X	Pass ¹
North HCP: 6	♦ 962	♦ KQ8	Pass	3♠	AP	
South HCP: 21	♣ 863	♣ AKQ75				
Contract: 3♠ N			1. artificial			

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ KQ642		2NT	Pass	3♥
Vul: EW	♥ A82	♥ KQ6				
North HCP: 20	♦ A10	♦ 953	Pass	3♠	Pass	3NT
South HCP: 10	♣ AK875	♣ 104	Pass	4♠	AP	
Contract: 4♠ N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AQJ104				2NT
Vul: Both	♥ AJ108743	♥ Q6	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ 82	♦ AKJ	Pass	4NT ²	Pass	5♣ ³
South HCP: 21	♣ Q5	♣ A103	Pass	5♥	AP	
Contract: 5♥ S			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			

South hands (Practice Page)

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

Board: 34 ♠ 109862
Dealer: N ♥ QJ8
Vul: Both ♦ J654
HCP: 4 ♣ 5

The opponents are silent.

Partner bids first.

Board: 35 ♠ AQ
Dealer: S ♥ J87
Vul: NS ♦ KQ8
HCP: 21 ♣ AKQ75

East Doubles 3♥ if possible.

You bid first.

Board: 36 ♠ KQ642
Dealer: N ♥ KQ6
Vul: EW ♦ 953
HCP: 10 ♣ 104

The opponents are silent.

Partner bids first.

Board: 37 ♠ AQJ104
Dealer: S ♥ Q6
Vul: Both ♦ AKJ
HCP: 21 ♣ A103

The opponents are silent.

You bid first.

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

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 109862		2NT	Pass	3♥
Vul: Both	♥ K105	♥ QJ8				
North HCP: 20	♦ AK7	♦ J654	Pass	3♠	AP	
South HCP: 4	♣ AQ43	♣ 5				
Contract: 3♠ N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ KJ972	♠ AQ				2NT
Vul: NS	♥ Q3	♥ J87	Pass	3♥	X	Pass ¹
North HCP: 6	♦ 962	♦ KQ8	Pass	3♠	AP	
South HCP: 21	♣ 863	♣ AKQ75				
Contract: 3♠ N			1. artificial			

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ KQ642		2NT	Pass	3♥
Vul: EW	♥ A82	♥ KQ6				
North HCP: 20	♦ A10	♦ 953	Pass	3♠	Pass	3NT
South HCP: 10	♣ AK875	♣ 104	Pass	4♠	AP	
Contract: 4♠ N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AQJ104				2NT
Vul: Both	♥ AJ108743	♥ Q6	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ 82	♦ AKJ	Pass	4NT ²	Pass	5♣ ³
South HCP: 21	♣ Q5	♣ A103	Pass	5♥	AP	
Contract: 5♥ S			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			

North hands (Practice Page)

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

Board: 38	♠ AK42	The opponents are silent.
Dealer: N	♥ AQJ2	
Vul: None	♦ A8	You bid first.
HCP: 20	♣ Q74	

Board: 39	♠ Q98654	The opponents are silent.
Dealer: S	♥ 75	
Vul: EW	♦ K32	Partner bids first.
HCP: 5	♣ 65	

Board: 40	♠ AQ64	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: Both	♦ J107	You bid first.
HCP: 20	♣ AQ5	

Board: 41	♠ KQ9864	The opponents are silent.
Dealer: S	♥ 109	
Vul: None	♦ 975	Partner bids first.
HCP: 12	♣ AK	

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

Board: 38
Dealer: N
Vul: None
North HCP: 20
South HCP: 14
Contract: 7♠ S

North:
♠ AK42
♥ AQJ2
♦ A8
♣ Q74

South:
♠ J9653
♥ —
♦ KQJ3
♣ AK85

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

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

Board: 39
Dealer: S
Vul: EW
North HCP: 5
South HCP: 21
Contract: 4♠ S

North:
♠ Q98654
♥ 75
♦ K32
♣ 65

South:
♠ AJ
♥ AQ98
♦ AQ96
♣ A74

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

Board: 40
Dealer: N
Vul: Both
North HCP: 20
South HCP: 5
Contract: 4♥ N

North:
♠ AQ64
♥ AQJ
♦ J107
♣ AQ5

South:
♠ K97
♥ 97652
♦ Q
♣ 9643

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

Board: 41
Dealer: S
Vul: None
North HCP: 12
South HCP: 20
Contract: 6♠ S

North:
♠ KQ9864
♥ 109
♦ 975
♣ AK

South:
♠ A5
♥ AQJ
♦ KQJ8
♣ QJ32

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

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

South hands (Practice Page)

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

Board: 38	♠ J9653	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ KQJ3	Partner bids first.
HCP: 14	♣ AK85	

Board: 39	♠ AJ	The opponents are silent.
Dealer: S	♥ AQ98	
Vul: EW	♦ AQ96	You bid first.
HCP: 21	♣ A74	

Board: 40	♠ K97	The opponents are silent.
Dealer: N	♥ 97652	
Vul: Both	♦ Q	Partner bids first.
HCP: 5	♣ 9643	

Board: 41	♠ A5	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ KQJ8	You bid first.
HCP: 20	♣ QJ32	

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

Board: 38
Dealer: N
Vul: None
North HCP: 20
South HCP: 14
Contract: 7♠ S

North:
♠ AK42
♥ AQJ2
♦ A8
♣ Q74

South:
♠ J9653
♥ —
♦ KQJ3
♣ AK85

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

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

Board: 39
Dealer: S
Vul: EW
North HCP: 5
South HCP: 21
Contract: 4♠ S

North:
♠ Q98654
♥ 75
♦ K32
♣ 65

South:
♠ AJ
♥ AQ98
♦ AQ96
♣ A74

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

Board: 40
Dealer: N
Vul: Both
North HCP: 20
South HCP: 5
Contract: 4♥ N

North:
♠ AQ64
♥ AQJ
♦ J107
♣ AQ5

South:
♠ K97
♥ 97652
♦ Q
♣ 9643

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

Board: 41
Dealer: S
Vul: None
North HCP: 12
South HCP: 20
Contract: 6♠ S

North:
♠ KQ9864
♥ 109
♦ 975
♣ AK

South:
♠ A5
♥ AQJ
♦ KQJ8
♣ QJ32

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

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

North hands (Practice Page)

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

Board: 42	♠ K42	The opponents are silent.
Dealer: N	♥ A3	
Vul: NS	♦ AKQ10	You bid first.
HCP: 20	♣ KJ54	

Board: 43	♠ AK10532	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: Both	♦ Q5	Partner bids first.
HCP: 17	♣ Q3	

Board: 44	♠ J8	The opponents are silent.
Dealer: N	♥ A87	
Vul: None	♦ AKJ8	You bid first.
HCP: 20	♣ AK105	

Board: 45	♠ 852	The opponents are silent.
Dealer: S	♥ K10862	
Vul: NS	♦ 943	Partner bids first.
HCP: 6	♣ K2	

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

Board: 42
Dealer: N
Vul: NS
North HCP: 20
South HCP: 12
Contract: 6♠ N

North:
♠ K42
♥ A3
♦ AKQ10
♣ KJ54

South:
♠ AJ9753
♥ K108
♦ 98
♣ A2

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

Board: 43
Dealer: S
Vul: Both
North HCP: 17
South HCP: 20
Contract: 7♠ S

North:
♠ AK10532
♥ AQ7
♦ Q5
♣ Q3

South:
♠ Q87
♥ K42
♦ AKJ109
♣ AK

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

Board: 44
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 6♥ N

North:
♠ J8
♥ A87
♦ AKJ8
♣ AK105

South:
♠ KQ2
♥ KJ1042
♦ 4
♣ J862

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

Board: 45
Dealer: S
Vul: NS
North HCP: 6
South HCP: 20
Contract: 3N S

North:
♠ 852
♥ K10862
♦ 943
♣ K2

South:
♠ KQ64
♥ AQ
♦ K107
♣ AQ98

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

South hands (Practice Page)

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

Board: 42	♠ AJ9753	The opponents are silent.
Dealer: N	♥ K108	
Vul: NS	♦ 98	Partner bids first.
HCP: 12	♣ A2	

Board: 43	♠ Q87	The opponents are silent.
Dealer: S	♥ K42	
Vul: Both	♦ AKJ109	You bid first.
HCP: 20	♣ AK	

Board: 44	♠ KQ2	The opponents are silent.
Dealer: N	♥ KJ1042	
Vul: None	♦ 4	Partner bids first.
HCP: 10	♣ J862	

Board: 45	♠ KQ64	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ K107	You bid first.
HCP: 20	♣ AQ98	

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

Board: 42
Dealer: N
Vul: NS
North HCP: 20
South HCP: 12
Contract: 6♠ N

North:
♠ K42
♥ A3
♦ AKQ10
♣ KJ54

South:
♠ AJ9753
♥ K108
♦ 98
♣ A2

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

Board: 43
Dealer: S
Vul: Both
North HCP: 17
South HCP: 20
Contract: 7♠ S

North:
♠ AK10532
♥ AQ7
♦ Q5
♣ Q3

South:
♠ Q87
♥ K42
♦ AKJ109
♣ AK

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

Board: 44
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 6♥ N

North:
♠ J8
♥ A87
♦ AKJ8
♣ AK105

South:
♠ KQ2
♥ KJ1042
♦ 4
♣ J862

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

Board: 45
Dealer: S
Vul: NS
North HCP: 6
South HCP: 20
Contract: 3N S

North:
♠ 852
♥ K10862
♦ 943
♣ K2

South:
♠ KQ64
♥ AQ
♦ K107
♣ AQ98

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

North hands (Practice Page)

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

Board: 46	♠ AK	The opponents are silent.
Dealer: N	♥ AK1054	
Vul: EW	♦ 106	You bid first.
HCP: 21	♣ AK105	

Board: 47	♠ 765	The opponents are silent.
Dealer: S	♥ 986543	
Vul: None	♦ J	Partner bids first.
HCP: 5	♣ KJ2	

Board: 48	♠ AQJ8	The opponents are silent.
Dealer: N	♥ KQ	
Vul: NS	♦ QJ96	You bid first.
HCP: 20	♣ KQ3	

Board: 49	♠ KQ632	The opponents are silent.
Dealer: S	♥ A3	
Vul: EW	♦ K53	Partner bids first.
HCP: 12	♣ 987	

Board: 50	♠ A92	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: Both	♦ AJ8	You bid first.
HCP: 20	♣ AJ95	

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

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q9632		2NT	Pass	3♥
Vul: EW	♥ AK1054	♥ Q73	Pass	3♠	Pass	4NT ¹
North HCP: 21	♦ 106	♦ AK9	Pass	6NT	AP	
South HCP: 11	♣ AK105	♣ 63	1. Quantitative	4NT		
Contract: 6N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ AK8				2NT
Vul: None	♥ 986543	♥ QJ72	Pass	3♦	Pass	3♥
North HCP: 5	♦ J	♦ AK4	Pass	4♥	AP	
South HCP: 21	♣ KJ2	♣ A84				
Contract: 4♥ S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ 95		2NT	Pass	3♦
Vul: NS	♥ KQ	♥ 98654	Pass	3♥	AP	
North HCP: 20	♦ QJ96	♦ A8				
South HCP: 4	♣ KQ3	♣ 9642				
Contract: 3♥ N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ KQ632	♠ A10				2NT
Vul: EW	♥ A3	♥ QJ10	Pass	3♥	Pass	3♠
North HCP: 12	♦ K53	♦ AJ1092	Pass	6NT	AP	
South HCP: 20	♣ 987	♣ AKJ				
Contract: 6N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ 86		2NT	Pass	3♦
Vul: Both	♥ AQ6	♥ 109543	Pass	3♥	Pass	3NT
North HCP: 20	♦ AJ8	♦ K1076	Pass	4♥	AP	
South HCP: 5	♣ AJ95	♣ Q7				
Contract: 4♥ N						

South hands (Practice Page)

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

Board: 46	♠ Q9632	The opponents are silent.
Dealer: N	♥ Q73	
Vul: EW	♦ AK9	Partner bids first.
HCP: 11	♣ 63	

Board: 47	♠ AK8	The opponents are silent.
Dealer: S	♥ QJ72	
Vul: None	♦ AK4	You bid first.
HCP: 21	♣ A84	

Board: 48	♠ 95	The opponents are silent.
Dealer: N	♥ 98654	
Vul: NS	♦ A8	Partner bids first.
HCP: 4	♣ 9642	

Board: 49	♠ A10	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: EW	♦ AJ1092	You bid first.
HCP: 20	♣ AKJ	

Board: 50	♠ 86	The opponents are silent.
Dealer: N	♥ 109543	
Vul: Both	♦ K1076	Partner bids first.
HCP: 5	♣ Q7	

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

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q9632		2NT	Pass	3♥
Vul: EW	♥ AK1054	♥ Q73	Pass	3♠	Pass	4NT ¹
North HCP: 21	♦ 106	♦ AK9	Pass	6NT	AP	
South HCP: 11	♣ AK105	♣ 63	1. Quantitative	4NT		
Contract: 6N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ AK8				2NT
Vul: None	♥ 986543	♥ QJ72	Pass	3♦	Pass	3♥
North HCP: 5	♦ J	♦ AK4	Pass	4♥	AP	
South HCP: 21	♣ KJ2	♣ A84				
Contract: 4♥ S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ 95		2NT	Pass	3♦
Vul: NS	♥ KQ	♥ 98654	Pass	3♥	AP	
North HCP: 20	♦ QJ96	♦ A8				
South HCP: 4	♣ KQ3	♣ 9642				
Contract: 3♥ N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ KQ632	♠ A10				2NT
Vul: EW	♥ A3	♥ QJ10	Pass	3♥	Pass	3♠
North HCP: 12	♦ K53	♦ AJ1092	Pass	6NT	AP	
South HCP: 20	♣ 987	♣ AKJ				
Contract: 6N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ 86		2NT	Pass	3♦
Vul: Both	♥ AQ6	♥ 109543	Pass	3♥	Pass	3NT
North HCP: 20	♦ AJ8	♦ K1076	Pass	4♥	AP	
South HCP: 5	♣ AJ95	♣ Q7				
Contract: 4♥ N						

North hands (Practice Page)

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

Board: 51	♠ J962	The opponents are silent.
Dealer: S	♥ KJ6432	
Vul: NS	♦ 7	Partner bids first.
HCP: 5	♣ 104	

Board: 52	♠ KQ	The opponents are silent.
Dealer: N	♥ AJ1097	
Vul: EW	♦ AQ7	You bid first.
HCP: 20	♣ A62	

Board: 53	♠ QJ97643	The opponents are silent.
Dealer: S	♥ Q98	
Vul: Both	♦ Q	Partner bids first.
HCP: 10	♣ QJ	

Board: 54	♠ KQ	The opponents are silent.
Dealer: N	♥ K82	
Vul: None	♦ AK43	You bid first.
HCP: 20	♣ AJ87	

Board: 55	♠ Q10	The opponents are silent.
Dealer: S	♥ KQJ76	
Vul: EW	♦ J72	Partner bids first.
HCP: 11	♣ Q53	

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

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ J962	♠ AK10				2NT
Vul: NS	♥ KJ6432	♥ A7	Pass	3♦	Pass	3♥
North HCP: 5	♦ 7	♦ K8652	Pass	4♥	AP	
South HCP: 20	♣ 104	♣ AQ9				
Contract: 4♥ S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 1085432		2NT	Pass	4♥ ¹
Vul: EW	♥ AJ1097	♥ —	Pass	4♠	AP	
North HCP: 20	♦ AQ7	♦ J865	1. Texas			
South HCP: 3	♣ A62	♣ Q103				
Contract: 4♠ N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ QJ97643	♠ A10				2NT
Vul: Both	♥ Q98	♥ A54	Pass	3♥	Pass	3♠
North HCP: 10	♦ Q	♦ AJ8	Pass	6♠	AP	
South HCP: 20	♣ QJ	♣ AK1075				
Contract: 6♠ S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A107542		2NT	Pass	4♥ ¹
Vul: None	♥ K82	♥ J10965	Pass	4♠	AP	
North HCP: 20	♦ AK43	♦ Q	1. Texas			
South HCP: 9	♣ AJ87	♣ Q				
Contract: 4♠ N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AK754				2NT
Vul: EW	♥ KQJ76	♥ A8	Pass	3♦	Pass	3♥
North HCP: 11	♦ J72	♦ AK4	Pass	4NT ¹	Pass	6NT
South HCP: 21	♣ Q53	♣ K84	AP			
Contract: 6N S			1. Quantitative 4NT			

South hands (Practice Page)

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

Board: 51	♠ AK10	The opponents are silent.
Dealer: S	♥ A7	
Vul: NS	♦ K8652	You bid first.
HCP: 20	♣ AQ9	

Board: 52	♠ 1085432	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ J865	Partner bids first.
HCP: 3	♣ Q103	

Board: 53	♠ A10	The opponents are silent.
Dealer: S	♥ A54	
Vul: Both	♦ AJ8	You bid first.
HCP: 20	♣ AK1075	

Board: 54	♠ A107542	The opponents are silent.
Dealer: N	♥ J10965	
Vul: None	♦ Q	Partner bids first.
HCP: 9	♣ Q	

Board: 55	♠ AK754	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ AK4	You bid first.
HCP: 21	♣ K84	

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

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ J962	♠ AK10				2NT
Vul: NS	♥ KJ6432	♥ A7	Pass	3♦	Pass	3♥
North HCP: 5	♦ 7	♦ K8652	Pass	4♥	AP	
South HCP: 20	♣ 104	♣ AQ9				
Contract: 4♥ S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 1085432		2NT	Pass	4♥ ¹
Vul: EW	♥ AJ1097	♥ —	Pass	4♠	AP	
North HCP: 20	♦ AQ7	♦ J865	1. Texas			
South HCP: 3	♣ A62	♣ Q103				
Contract: 4♠ N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ QJ97643	♠ A10				2NT
Vul: Both	♥ Q98	♥ A54	Pass	3♥	Pass	3♠
North HCP: 10	♦ Q	♦ AJ8	Pass	6♠	AP	
South HCP: 20	♣ QJ	♣ AK1075				
Contract: 6♠ S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A107542		2NT	Pass	4♥ ¹
Vul: None	♥ K82	♥ J10965	Pass	4♠	AP	
North HCP: 20	♦ AK43	♦ Q	1. Texas			
South HCP: 9	♣ AJ87	♣ Q				
Contract: 4♠ N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AK754				2NT
Vul: EW	♥ KQJ76	♥ A8	Pass	3♦	Pass	3♥
North HCP: 11	♦ J72	♦ AK4	Pass	4NT ¹	Pass	6NT
South HCP: 21	♣ Q53	♣ K84	AP			
Contract: 6N S			1. Quantitative 4NT			

North hands (Practice Page)

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

Board: 56	♠ KQ86	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: Both	♦ KQ	You bid first.
HCP: 20	♣ KJ95	

Board: 57	♠ QJ4	The opponents are silent.
Dealer: S	♥ K10982	
Vul: None	♦ A94	Partner bids first.
HCP: 10	♣ 94	

Board: 58	♠ A32	The opponents are silent.
Dealer: N	♥ A65	
Vul: NS	♦ AQJ93	You bid first.
HCP: 20	♣ KQ	

Board: 59	♠ AQJ1095	The opponents are silent.
Dealer: S	♥ J106542	
Vul: Both	♦ —	Partner bids first.
HCP: 8	♣ 2	

Board: 60	♠ 1085	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: None	♦ AK32	You bid first.
HCP: 20	♣ K7	

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

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ KQ86	♠ 10		2NT	Pass	3♦
Vul: Both	♥ AQ6	♥ J9853	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQ	♦ A10854	AP			
South HCP: 9	♣ KJ95	♣ A8				
Contract: 4♥ N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ AK987				2NT
Vul: None	♥ K10982	♥ QJ	Pass	3♦	Pass	3♥
North HCP: 10	♦ A94	♦ Q7	Pass	3NT	AP	
South HCP: 20	♣ 94	♣ AKJ2				
Contract: 3N S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ QJ1095		2NT	Pass	3♥
Vul: NS	♥ A65	♥ J73	Pass	3♠	AP	
North HCP: 20	♦ AQJ93	♦ 106				
South HCP: 4	♣ KQ	♣ 942				
Contract: 3♠ N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ AQJ1095	♠ K7				2NT
Vul: Both	♥ J106542	♥ K3	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ —	♦ AK105	AP			
South HCP: 21	♣ 2	♣ AKJ74	1. Texas			
Contract: 4♠ S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ 1085	♠ AKJ9762		2NT	Pass	4♥ ¹
Vul: None	♥ AKQJ	♥ 9853	Pass	4♠	Pass	4NT ²
North HCP: 20	♦ AK32	♦ 4	Pass	5♥ ³	Pass	6♠
South HCP: 8	♣ K7	♣ 8	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=2/5 or 5/5, Q(S)=0			

South hands (Practice Page)

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

Board: 56	♠ 10	The opponents are silent.
Dealer: N	♥ J9853	
Vul: Both	♦ A10854	Partner bids first.
HCP: 9	♣ A8	

Board: 57	♠ AK987	The opponents are silent.
Dealer: S	♥ QJ	
Vul: None	♦ Q7	You bid first.
HCP: 20	♣ AKJ2	

Board: 58	♠ QJ1095	The opponents are silent.
Dealer: N	♥ J73	
Vul: NS	♦ 106	Partner bids first.
HCP: 4	♣ 942	

Board: 59	♠ K7	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ AK105	You bid first.
HCP: 21	♣ AKJ74	

Board: 60	♠ AKJ9762	The opponents are silent.
Dealer: N	♥ 9853	
Vul: None	♦ 4	Partner bids first.
HCP: 8	♣ 8	

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

Board: 56
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 9
 Contract: 4♥ N

North:
 ♠ KQ86
 ♥ AQ6
 ♦ KQ
 ♣ KJ95

South:
 ♠ 10
 ♥ J9853
 ♦ A10854
 ♣ A8

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

Board: 57
 Dealer: S
 Vul: None
 North HCP: 10
 South HCP: 20
 Contract: 3N S

North:
 ♠ QJ4
 ♥ K10982
 ♦ A94
 ♣ 94

South:
 ♠ AK987
 ♥ QJ
 ♦ Q7
 ♣ AKJ2

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

Board: 58
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 4
 Contract: 3♠ N

North:
 ♠ A32
 ♥ A65
 ♦ AQJ93
 ♣ KQ

South:
 ♠ QJ1095
 ♥ J73
 ♦ 106
 ♣ 942

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

Board: 59
 Dealer: S
 Vul: Both
 North HCP: 8
 South HCP: 21
 Contract: 4♠ S

North:
 ♠ AQJ1095
 ♥ J106542
 ♦ —
 ♣ 2

South:
 ♠ K7
 ♥ K3
 ♦ AK105
 ♣ AKJ74

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

Board: 60
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 8
 Contract: 6♠ N

North:
 ♠ 1085
 ♥ AKQJ
 ♦ AK32
 ♣ K7

South:
 ♠ AKJ9762
 ♥ 9853
 ♦ 4
 ♣ 8

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

North hands (Practice Page)

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

Board: 61	♠ AK	The opponents are silent.
Dealer: S	♥ AQJ32	
Vul: NS	♦ J8652	Partner bids first.
HCP: 15	♣ 5	

Board: 62	♠ K874	The opponents are silent.
Dealer: N	♥ A109	
Vul: EW	♦ KJ	You bid first.
HCP: 20	♣ AKQ5	

Board: 63	♠ 3	The opponents are silent.
Dealer: S	♥ AKQ1063	
Vul: None	♦ A107	Partner bids first.
HCP: 13	♣ 532	

Board: 64	♠ A54	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: NS	♦ AQ105	You bid first.
HCP: 21	♣ Q3	

Board: 65	♠ J10985	The opponents are silent.
Dealer: S	♥ Q8	
Vul: EW	♦ J8	Partner bids first.
HCP: 4	♣ 9532	

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

Board: 61

Dealer: S

Vul: NS

North HCP: 15

South HCP: 20

Contract: 6N S

North:

♠ AK

♥ AQJ32

♦ J8652

♣ 5

South:

♠ QJ8

♥ K10

♦ AQ107

♣ AKJ4

West North East South

Pass 3♦ Pass 2NT

Pass 3♥

Pass 6NT AP

Board: 62

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 3♥ N

North:

♠ K874

♥ A109

♦ KJ

♣ AKQ5

South:

♠ QJ3

♥ 76432

♦ 986

♣ J9

West North East South

Pass 2NT Pass 3♦

Pass 3♥ AP

Board: 63

Dealer: S

Vul: None

North HCP: 13

South HCP: 20

Contract: 7♥ S

North:

♠ 3

♥ AKQ1063

♦ A107

♣ 532

South:

♠ AK6

♥ J9

♦ KJ65

♣ AKJ7

West North East South

Pass 2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♥³

Pass 7♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=2/5 or 5/5, Q(H)=0

Board: 64

Dealer: N

Vul: NS

North HCP: 21

South HCP: 12

Contract: 6♠ N

North:

♠ A54

♥ AKQ4

♦ AQ105

♣ Q3

South:

♠ Q1097632

♥ —

♦ K7

♣ AK87

West North East South

Pass 2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣³ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 65

Dealer: S

Vul: EW

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ J10985

♥ Q8

♦ J8

♣ 9532

South:

♠ K64

♥ J104

♦ AK105

♣ AKQ

West North East South

Pass 2NT

Pass 3♥ Pass 3♠

AP

South hands (Practice Page)

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

Board: 61	♠ QJ8	The opponents are silent.
Dealer: S	♥ K10	
Vul: NS	♦ AQ107	You bid first.
HCP: 20	♣ AKJ4	

Board: 62	♠ QJ3	The opponents are silent.
Dealer: N	♥ 76432	
Vul: EW	♦ 986	Partner bids first.
HCP: 4	♣ J9	

Board: 63	♠ AK6	The opponents are silent.
Dealer: S	♥ J9	
Vul: None	♦ KJ65	You bid first.
HCP: 20	♣ AKJ7	

Board: 64	♠ Q1097632	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ K7	Partner bids first.
HCP: 12	♣ AK87	

Board: 65	♠ K64	The opponents are silent.
Dealer: S	♥ J104	
Vul: EW	♦ AK105	You bid first.
HCP: 20	♣ AKQ	

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

Board: 61

Dealer: S

Vul: NS

North HCP: 15

South HCP: 20

Contract: 6N S

North:

♠ AK

♥ AQJ32

♦ J8652

♣ 5

South:

♠ QJ8

♥ K10

♦ AQ107

♣ AKJ4

West North East South

Pass 3♦ Pass 2NT

Pass 3♥

Pass 6NT AP

Board: 62

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 3♥ N

North:

♠ K874

♥ A109

♦ KJ

♣ AKQ5

South:

♠ QJ3

♥ 76432

♦ 986

♣ J9

West North East South

Pass 2NT Pass 3♦

Pass 3♥ AP

Board: 63

Dealer: S

Vul: None

North HCP: 13

South HCP: 20

Contract: 7♥ S

North:

♠ 3

♥ AKQ1063

♦ A107

♣ 532

South:

♠ AK6

♥ J9

♦ KJ65

♣ AKJ7

West North East South

Pass 2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♥³

Pass 7♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=2/5 or 5/5, Q(H)=0

Board: 64

Dealer: N

Vul: NS

North HCP: 21

South HCP: 12

Contract: 6♠ N

North:

♠ A54

♥ AKQ4

♦ AQ105

♣ Q3

South:

♠ Q1097632

♥ —

♦ K7

♣ AK87

West North East South

Pass 2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣³ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 65

Dealer: S

Vul: EW

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ J10985

♥ Q8

♦ J8

♣ 9532

South:

♠ K64

♥ J104

♦ AK105

♣ AKQ

West North East South

Pass 2NT

Pass 3♥ Pass 3♠

AP

North hands (Practice Page)

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

Board: 66	♠ AQ1094	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ KQ109	You bid first.
HCP: 20	♣ Q7	

Board: 67	♠ AJ10832	The opponents are silent.
Dealer: S	♥ Q3	
Vul: NS	♦ Q102	Partner bids first.
HCP: 10	♣ J10	

Board: 68	♠ K2	The opponents are silent.
Dealer: N	♥ A73	
Vul: EW	♦ AQJ2	You bid first.
HCP: 20	♣ AQ93	

Board: 69	♠ K109864	The opponents are silent.
Dealer: S	♥ QJ103	
Vul: Both	♦ 7	Partner bids first.
HCP: 6	♣ 92	

Board: 70	♠ AKJ	The opponents are silent.
Dealer: N	♥ A65	
Vul: None	♦ AQ8	You bid first.
HCP: 20	♣ Q643	

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

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AQ1094	♠ J873		2NT	Pass	3♦
Vul: Both	♥ AK	♥ QJ8652	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQ109	♦ 3	AP			
South HCP: 7	♣ Q7	♣ K9				
Contract: 4♥ N						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ AJ10832	♠ K764				2NT
Vul: NS	♥ Q3	♥ A82	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ Q102	♦ A9	AP			
South HCP: 20	♣ J10	♣ AKQ6	1. Texas			
Contract: 4♠ S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ AQJ10		2NT	Pass	4♦ ¹
Vul: EW	♥ A73	♥ KJ9852	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AQJ2	♦ 1063	Pass	5♣ ³	Pass	6♥
South HCP: 11	♣ AQ93	♣ —	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ K109864	♠ AQ				2NT
Vul: Both	♥ QJ103	♥ AK62	Pass	3♥	Pass	3♠
North HCP: 6	♦ 7	♦ K1085	Pass	4♠	AP	
South HCP: 20	♣ 92	♣ A43				
Contract: 4♠ S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q10542		2NT	Pass	3♥
Vul: None	♥ A65	♥ K	Pass	3♠	Pass	4♠
North HCP: 20	♦ AQ8	♦ KJ952	AP			
South HCP: 9	♣ Q643	♣ 87				
Contract: 4♠ N						

South hands (Practice Page)

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

Board: 66	♠ J873	The opponents are silent.
Dealer: N	♥ QJ8652	
Vul: Both	♦ 3	Partner bids first.
HCP: 7	♣ K9	

Board: 67	♠ K764	The opponents are silent.
Dealer: S	♥ A82	
Vul: NS	♦ A9	You bid first.
HCP: 20	♣ AKQ6	

Board: 68	♠ AQJ10	The opponents are silent.
Dealer: N	♥ KJ9852	
Vul: EW	♦ 1063	Partner bids first.
HCP: 11	♣ —	

Board: 69	♠ AQ	The opponents are silent.
Dealer: S	♥ AK62	
Vul: Both	♦ K1085	You bid first.
HCP: 20	♣ A43	

Board: 70	♠ Q10542	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ KJ952	Partner bids first.
HCP: 9	♣ 87	

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

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AQ1094	♠ J873		2NT	Pass	3♦
Vul: Both	♥ AK	♥ QJ8652	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQ109	♦ 3	AP			
South HCP: 7	♣ Q7	♣ K9				
Contract: 4♥ N						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ AJ10832	♠ K764				2NT
Vul: NS	♥ Q3	♥ A82	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ Q102	♦ A9	AP			
South HCP: 20	♣ J10	♣ AKQ6	1. Texas			
Contract: 4♠ S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ AQJ10		2NT	Pass	4♦ ¹
Vul: EW	♥ A73	♥ KJ9852	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AQJ2	♦ 1063	Pass	5♣ ³	Pass	6♥
South HCP: 11	♣ AQ93	♣ —	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ K109864	♠ AQ				2NT
Vul: Both	♥ QJ103	♥ AK62	Pass	3♥	Pass	3♠
North HCP: 6	♦ 7	♦ K1085	Pass	4♠	AP	
South HCP: 20	♣ 92	♣ A43				
Contract: 4♠ S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q10542		2NT	Pass	3♥
Vul: None	♥ A65	♥ K	Pass	3♠	Pass	4♠
North HCP: 20	♦ AQ8	♦ KJ952	AP			
South HCP: 9	♣ Q643	♣ 87				
Contract: 4♠ N						

North hands (Practice Page)

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

Board: 71	♠ J7653	The opponents are silent.
Dealer: S	♥ Q63	
Vul: Both	♦ J872	Partner bids first.
HCP: 5	♣ J	

Board: 72	♠ A5	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: None	♦ AKQJ	You bid first.
HCP: 20	♣ J762	

Board: 73	♠ QJ9873	The opponents are silent.
Dealer: S	♥ 86	
Vul: NS	♦ 84	Partner bids first.
HCP: 3	♣ 843	

Board: 74	♠ KQ2	The opponents are silent.
Dealer: N	♥ A107	
Vul: Both	♦ AJ	You bid first.
HCP: 20	♣ KQJ73	

Board: 75	♠ —	The opponents are silent.
Dealer: S	♥ AK1087532	
Vul: None	♦ 82	Partner bids first.
HCP: 7	♣ 873	

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

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ J7653	♠ 98				2NT
Vul: Both	♥ Q63	♥ AKJ5	Pass	3♥	Pass	3♠
North HCP: 5	♦ J872	♦ K1043	Pass	3NT	AP	
South HCP: 20	♣ J	♣ AKQ				
Contract: 3N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ 109863				
Vul: None	♥ KQ5	♥ J2		2NT	Pass	3♥
North HCP: 20	♦ AKQJ	♦ 76	Pass	3♠	AP	
South HCP: 4	♣ J762	♣ K953				
Contract: 3♠ N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ QJ9873	♠ AK5				2NT
Vul: NS	♥ 86	♥ AK7	Pass	4♥ ¹	Pass	4♠
North HCP: 3	♦ 84	♦ 632	AP			
South HCP: 21	♣ 843	♣ AK97	1. Texas			
Contract: 4♠ S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ A8653				
Vul: Both	♥ A107	♥ KJ8	Pass	3♠	Pass	4♦
North HCP: 20	♦ AJ	♦ KQ102	Pass	4♠	Pass	4NT ¹
South HCP: 13	♣ KQJ73	♣ 9	Pass	5♣ ²	Pass	6♠
Contract: 6♠ N			AP			
			1. Blackwood 0314, for ♠			
			2. A=0/5 or 3/5			

Board: 75
Dealer: S
Vul: None
North HCP: 7
South HCP: 21
Contract: 6♥ S

North:
♠ —
♥ AK1087532
♦ 82
♣ 873

South:
♠ KQ43
♥ Q4
♦ AKQ53
♣ KQ

West	North	East	South
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2NT

Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♦ ³
Pass	6♥	AP	

1. Texas

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

South hands (Practice Page)

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

Board: 71	♠ 98	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: Both	♦ K1043	You bid first.
HCP: 20	♣ AKQ	

Board: 72	♠ 109863	The opponents are silent.
Dealer: N	♥ J2	
Vul: None	♦ 76	Partner bids first.
HCP: 4	♣ K953	

Board: 73	♠ AK5	The opponents are silent.
Dealer: S	♥ AK7	
Vul: NS	♦ 632	You bid first.
HCP: 21	♣ AK97	

Board: 74	♠ A8653	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: Both	♦ KQ102	Partner bids first.
HCP: 13	♣ 9	

Board: 75	♠ KQ43	The opponents are silent.
Dealer: S	♥ Q4	
Vul: None	♦ AKQ53	You bid first.
HCP: 21	♣ KQ	

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

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ J7653	♠ 98				2NT
Vul: Both	♥ Q63	♥ AKJ5	Pass	3♥	Pass	3♠
North HCP: 5	♦ J872	♦ K1043	Pass	3NT	AP	
South HCP: 20	♣ J	♣ AKQ				
Contract: 3N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ 109863				
Vul: None	♥ KQ5	♥ J2		2NT	Pass	3♥
North HCP: 20	♦ AKQJ	♦ 76	Pass	3♠	AP	
South HCP: 4	♣ J762	♣ K953				
Contract: 3♠ N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ QJ9873	♠ AK5				2NT
Vul: NS	♥ 86	♥ AK7	Pass	4♥ ¹	Pass	4♠
North HCP: 3	♦ 84	♦ 632	AP			
South HCP: 21	♣ 843	♣ AK97	1. Texas			
Contract: 4♠ S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ A8653				
Vul: Both	♥ A107	♥ KJ8	Pass	3♠	Pass	4♦
North HCP: 20	♦ AJ	♦ KQ102	Pass	4♠	Pass	4NT ¹
South HCP: 13	♣ KQJ73	♣ 9	Pass	5♣ ²	Pass	6♠
Contract: 6♠ N			AP			
			1. Blackwood 0314, for ♠			
			2. A=0/5 or 3/5			

Board: 75
Dealer: S
Vul: None
North HCP: 7
South HCP: 21
Contract: 6♥ S

North:
♠ —
♥ AK1087532
♦ 82
♣ 873

South:
♠ KQ43
♥ Q4
♦ AKQ53
♣ KQ

West	North	East	South
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2NT

Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♦ ³
Pass	6♥	AP	

1. Texas

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

North hands (Practice Page)

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

Board: 76	♠ KQJ	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: NS	♦ AK52	You bid first.
HCP: 21	♣ 73	

Board: 77	♠ AJ10875	The opponents are silent.
Dealer: S	♥ Q2	
Vul: None	♦ 9762	Partner bids first.
HCP: 7	♣ 7	

Board: 78	♠ AQJ	The opponents are silent.
Dealer: N	♥ J873	
Vul: NS	♦ KJ	You bid first.
HCP: 21	♣ AKQ10	

Board: 79	♠ 10	The opponents are silent.
Dealer: S	♥ KQJ42	
Vul: EW	♦ J107	Partner bids first.
HCP: 10	♣ K983	

Board: 80	♠ KJ	The opponents are silent.
Dealer: N	♥ AQ54	
Vul: Both	♦ AJ	You bid first.
HCP: 20	♣ KQ1097	

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

Board: 76
Dealer: N
Vul: NS
North HCP: 21
South HCP: 9
Contract: 6♥ N

North:
♠ KQJ
♥ AKJ5
♦ AK52
♣ 73

South:
♠ 83
♥ Q109743
♦ 4
♣ AK105

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

Board: 77
Dealer: S
Vul: None
North HCP: 7
South HCP: 21
Contract: 4♠ S

North:
♠ AJ10875
♥ Q2
♦ 9762
♣ 7

South:
♠ 64
♥ AK9
♦ AKJ5
♣ AQ54

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

Board: 78
Dealer: N
Vul: NS
North HCP: 21
South HCP: 14
Contract: 6♥ S

North:
♠ AQJ
♥ J873
♦ KJ
♣ AKQ10

South:
♠ K97
♥ AKQ62
♦ Q6
♣ 942

West	North	East	South
	2NT	Pass	3♦
Pass	3NT ¹	Pass	6♥
AP			
1. Extended acceptance after NT			

Board: 79
Dealer: S
Vul: EW
North HCP: 10
South HCP: 20
Contract: 6♥ S

North:
♠ 10
♥ KQJ42
♦ J107
♣ K983

South:
♠ AJ974
♥ A85
♦ AK5
♣ A5

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	3NT	Pass	4♥
Pass	4NT ¹	Pass	5♦ ²
Pass	6♥	AP	
1. Blackwood 0314, for ♥			
2. A=1/5 or 4/5			

Board: 80
Dealer: N
Vul: Both
North HCP: 20
South HCP: 7
Contract: 4♥ N

North:
♠ KJ
♥ AQ54
♦ AJ
♣ KQ1097

South:
♠ Q105
♥ J9863
♦ 63
♣ A52

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

South hands (Practice Page)

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

Board: 76	♠ 83	The opponents are silent.
Dealer: N	♥ Q109743	
Vul: NS	♦ 4	Partner bids first.
HCP: 9	♣ AK105	

Board: 77	♠ 64	The opponents are silent.
Dealer: S	♥ AK9	
Vul: None	♦ AKJ5	You bid first.
HCP: 21	♣ AQ54	

Board: 78	♠ K97	The opponents are silent.
Dealer: N	♥ AKQ62	
Vul: NS	♦ Q6	Partner bids first.
HCP: 14	♣ 942	

Board: 79	♠ AJ974	The opponents are silent.
Dealer: S	♥ A85	
Vul: EW	♦ AK5	You bid first.
HCP: 20	♣ A5	

Board: 80	♠ Q105	The opponents are silent.
Dealer: N	♥ J9863	
Vul: Both	♦ 63	Partner bids first.
HCP: 7	♣ A52	

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

Board: 76
Dealer: N
Vul: NS
North HCP: 21
South HCP: 9
Contract: 6♥ N

North:
♠ KQJ
♥ AKJ5
♦ AK52
♣ 73

South:
♠ 83
♥ Q109743
♦ 4
♣ AK105

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

Board: 77
Dealer: S
Vul: None
North HCP: 7
South HCP: 21
Contract: 4♠ S

North:
♠ AJ10875
♥ Q2
♦ 9762
♣ 7

South:
♠ 64
♥ AK9
♦ AKJ5
♣ AQ54

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

Board: 78
Dealer: N
Vul: NS
North HCP: 21
South HCP: 14
Contract: 6♥ S

North:
♠ AQJ
♥ J873
♦ KJ
♣ AKQ10

South:
♠ K97
♥ AKQ62
♦ Q6
♣ 942

West	North	East	South
	2NT	Pass	3♦
Pass	3NT ¹	Pass	6♥
AP			
1. Extended acceptance after NT			

Board: 79
Dealer: S
Vul: EW
North HCP: 10
South HCP: 20
Contract: 6♥ S

North:
♠ 10
♥ KQJ42
♦ J107
♣ K983

South:
♠ AJ974
♥ A85
♦ AK5
♣ A5

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	3NT	Pass	4♥
Pass	4NT ¹	Pass	5♦ ²
Pass	6♥	AP	
1. Blackwood 0314, for ♥			
2. A=1/5 or 4/5			

Board: 80

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 4♥ N

North:

♠ KJ

♥ AQ54

♦ AJ

♣ KQ1097

South:

♠ Q105

♥ J9863

♦ 63

♣ A52

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

North hands (Practice Page)

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

Board: 81	♠ A10872	The opponents are silent.
Dealer: S	♥ J10	
Vul: EW	♦ 9743	Partner bids first.
HCP: 8	♣ QJ	

Board: 82	♠ K8	The opponents are silent.
Dealer: N	♥ A5	
Vul: Both	♦ AQ108	You bid first.
HCP: 20	♣ AK1082	

Board: 83	♠ 63	The opponents are silent.
Dealer: S	♥ Q109853	
Vul: None	♦ A10	Partner bids first.
HCP: 7	♣ J109	

Board: 84	♠ QJ9	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: EW	♦ AQJ5	You bid first.
HCP: 21	♣ KJ9	

Board: 85	♠ KQ10753	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ A82	Partner bids first.
HCP: 10	♣ J1075	

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

Board: 81
Dealer: S
Vul: EW
North HCP: 8
South HCP: 20
Contract: 4♠ N

North:
♠ A10872
♥ J10
♦ 9743
♣ QJ

South:
♠ KQ95
♥ AQ
♦ AJ8
♣ A1076

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

1. Extended acceptance after NT

Board: 82
Dealer: N
Vul: Both
North HCP: 20
South HCP: 14
Contract: 7♥ N

North:
♠ K8
♥ A5
♦ AQ108
♣ AK1082

South:
♠ AQ2
♥ KQ9872
♦ K63
♣ 4

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

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

Board: 83
Dealer: S
Vul: None
North HCP: 7
South HCP: 21
Contract: 4♥ S

North:
♠ 63
♥ Q109853
♦ A10
♣ J109

South:
♠ AKQ7
♥ K6
♦ KJ942
♣ KQ

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

1. Texas

Board: 84
Dealer: N
Vul: EW
North HCP: 21
South HCP: 8
Contract: 4♥ N

North:
♠ QJ9
♥ AQJ
♦ AQJ5
♣ KJ9

South:
♠ 3
♥ K109752
♦ K984
♣ Q8

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

Board: 85
Dealer: S
Vul: Both
North HCP: 10
South HCP: 20
Contract: 7♠ S

North:
♠ KQ10753
♥ —
♦ A82
♣ J1075

South:
♠ A8
♥ AQ106
♦ K10973
♣ AK

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

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

South hands (Practice Page)

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

Board: 81	♠ KQ95	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ AJ8	You bid first.
HCP: 20	♣ A1076	

Board: 82	♠ AQ2	The opponents are silent.
Dealer: N	♥ KQ9872	
Vul: Both	♦ K63	Partner bids first.
HCP: 14	♣ 4	

Board: 83	♠ AKQ7	The opponents are silent.
Dealer: S	♥ K6	
Vul: None	♦ KJ942	You bid first.
HCP: 21	♣ KQ	

Board: 84	♠ 3	The opponents are silent.
Dealer: N	♥ K109752	
Vul: EW	♦ K984	Partner bids first.
HCP: 8	♣ Q8	

Board: 85	♠ A8	The opponents are silent.
Dealer: S	♥ AQ106	
Vul: Both	♦ K10973	You bid first.
HCP: 20	♣ AK	

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

Board: 81
Dealer: S
Vul: EW
North HCP: 8
South HCP: 20
Contract: 4♠ N

North:
♠ A10872
♥ J10
♦ 9743
♣ QJ

South:
♠ KQ95
♥ AQ
♦ AJ8
♣ A1076

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

1. Extended acceptance after NT

Board: 82
Dealer: N
Vul: Both
North HCP: 20
South HCP: 14
Contract: 7♥ N

North:
♠ K8
♥ A5
♦ AQ108
♣ AK1082

South:
♠ AQ2
♥ KQ9872
♦ K63
♣ 4

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

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

Board: 83
Dealer: S
Vul: None
North HCP: 7
South HCP: 21
Contract: 4♥ S

North:
♠ 63
♥ Q109853
♦ A10
♣ J109

South:
♠ AKQ7
♥ K6
♦ KJ942
♣ KQ

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

1. Texas

Board: 84
Dealer: N
Vul: EW
North HCP: 21
South HCP: 8
Contract: 4♥ N

North:
♠ QJ9
♥ AQJ
♦ AQJ5
♣ KJ9

South:
♠ 3
♥ K109752
♦ K984
♣ Q8

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

Board: 85
Dealer: S
Vul: Both
North HCP: 10
South HCP: 20
Contract: 7♠ S

North:
♠ KQ10753
♥ —
♦ A82
♣ J1075

South:
♠ A8
♥ AQ106
♦ K10973
♣ AK

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

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

North hands (Practice Page)

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

Board: 86	♠ A5	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: None	♦ K10	You bid first.
HCP: 20	♣ AJ1098	

Board: 87	♠ K7	The opponents are silent.
Dealer: S	♥ KJ1095	
Vul: Both	♦ 8432	Partner bids first.
HCP: 10	♣ K2	

Board: 88	♠ QJ102	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: None	♦ AQ2	You bid first.
HCP: 20	♣ AQ2	

Board: 89	♠ KQJ76	The opponents are silent.
Dealer: S	♥ J65	
Vul: NS	♦ 72	Partner bids first.
HCP: 7	♣ 1064	

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

Board: 86
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 6
 Contract: 6♥ N

North:
 ♠ A5
 ♥ AKJ10
 ♦ K10
 ♣ AJ1098

South:
 ♠ 1062
 ♥ 87543
 ♦ AQ643
 ♣ —

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

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

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

North:
 ♠ K7
 ♥ KJ1095
 ♦ 8432
 ♣ K2

South:
 ♠ AQ
 ♥ AQ7
 ♦ AJ7
 ♣ QJ874

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

Board: 88
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 10
 Contract: 6♥ N

North:
 ♠ QJ102
 ♥ AJ6
 ♦ AQ2
 ♣ AQ2

South:
 ♠ 6
 ♥ KQ10932
 ♦ J3
 ♣ KJ94

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

Board: 89
 Dealer: S
 Vul: NS
 North HCP: 7
 South HCP: 21
 Contract: 4♠ S

North:
 ♠ KQJ76
 ♥ J65
 ♦ 72
 ♣ 1064

South:
 ♠ 1053
 ♥ AQ108
 ♦ AKQ
 ♣ AQ9

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

South hands (Practice Page)

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

Board: 86	♠ 1062	The opponents are silent.
Dealer: N	♥ 87543	
Vul: None	♦ AQ643	Partner bids first.
HCP: 6	♣ —	

Board: 87	♠ AQ	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: Both	♦ AJ7	You bid first.
HCP: 20	♣ QJ874	

Board: 88	♠ 6	The opponents are silent.
Dealer: N	♥ KQ10932	
Vul: None	♦ J3	Partner bids first.
HCP: 10	♣ KJ94	

Board: 89	♠ 1053	The opponents are silent.
Dealer: S	♥ AQ108	
Vul: NS	♦ AKQ	You bid first.
HCP: 21	♣ AQ9	

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

Board: 86
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 6
 Contract: 6♥ N

North:
 ♠ A5
 ♥ AKJ10
 ♦ K10
 ♣ AJ1098

South:
 ♠ 1062
 ♥ 87543
 ♦ AQ643
 ♣ —

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

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

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

North:
 ♠ K7
 ♥ KJ1095
 ♦ 8432
 ♣ K2

South:
 ♠ AQ
 ♥ AQ7
 ♦ AJ7
 ♣ QJ874

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

Board: 88
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 10
 Contract: 6♥ N

North:
 ♠ QJ102
 ♥ AJ6
 ♦ AQ2
 ♣ AQ2

South:
 ♠ 6
 ♥ KQ10932
 ♦ J3
 ♣ KJ94

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

Board: 89
 Dealer: S
 Vul: NS
 North HCP: 7
 South HCP: 21
 Contract: 4♠ S

North:
 ♠ KQJ76
 ♥ J65
 ♦ 72
 ♣ 1064

South:
 ♠ 1053
 ♥ AQ108
 ♦ AKQ
 ♣ AQ9

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

North hands (Practice Page)

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

Board: 90	♠ KQ64	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: EW	♦ KQJ4	You bid first.
HCP: 20	♣ A8	

Board: 91	♠ J1075	The opponents are silent.
Dealer: S	♥ J109653	
Vul: None	♦ 103	Partner bids first.
HCP: 3	♣ J	

Board: 92	♠ AQJ6	The opponents are silent.
Dealer: N	♥ 75	
Vul: NS	♦ AK7	You bid first.
HCP: 21	♣ AK109	

Board: 93	♠ Q7654	The opponents are silent.
Dealer: S	♥ 92	
Vul: EW	♦ Q952	Partner bids first.
HCP: 4	♣ 43	

Board: 94	♠ AQ5	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: Both	♦ K65	You bid first.
HCP: 20	♣ KQ105	

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

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ KQ64	♠ 9		2NT	Pass	4♦ ¹
Vul: EW	♥ AJ3	♥ K98742	Pass	4♥	AP	
North HCP: 20	♦ KQJ4	♦ 102	1. Texas			
South HCP: 4	♣ A8	♣ J963				
Contract: 4♥ N						

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ J1075	♠ KQ2				2NT
Vul: None	♥ J109653	♥ Q7	Pass	4♦ ¹	Pass	4♥
North HCP: 3	♦ 103	♦ AQJ8	AP			
South HCP: 20	♣ J	♣ AQ85	1. Texas			
Contract: 4♥ S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	♠ K9742		2NT	Pass	3♥
Vul: NS	♥ 75	♥ AQ4	Pass	3NT ¹	Pass	4NT ²
North HCP: 21	♦ AK7	♦ Q105	Pass	6♠	AP	
South HCP: 11	♣ AK109	♣ 62	1. Extended acceptance after NT			
Contract: 6♠ N			2. Quantitative 4NT			

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ Q7654	♠ A109				2NT
Vul: EW	♥ 92	♥ AKQ8	Pass	3♥	Pass	3♠
North HCP: 4	♦ Q952	♦ J6	AP			
South HCP: 21	♣ 43	♣ AK97				
Contract: 3♠ S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ J9762		2NT	Pass	3♥
Vul: Both	♥ AQ10	♥ 8	Pass	3♠	Pass	6♦
North HCP: 20	♦ K65	♦ AQ9874	AP			
South HCP: 7	♣ KQ105	♣ 8				
Contract: 6♦ S						

South hands (Practice Page)

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

Board: 90	♠ 9	The opponents are silent.
Dealer: N	♥ K98742	
Vul: EW	♦ 102	Partner bids first.
HCP: 4	♣ J963	

Board: 91	♠ KQ2	The opponents are silent.
Dealer: S	♥ Q7	
Vul: None	♦ AQJ8	You bid first.
HCP: 20	♣ AQ85	

Board: 92	♠ K9742	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: NS	♦ Q105	Partner bids first.
HCP: 11	♣ 62	

Board: 93	♠ A109	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: EW	♦ J6	You bid first.
HCP: 21	♣ AK97	

Board: 94	♠ J9762	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ AQ9874	Partner bids first.
HCP: 7	♣ 8	

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

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ KQ64	♠ 9		2NT	Pass	4♦ ¹
Vul: EW	♥ AJ3	♥ K98742	Pass	4♥	AP	
North HCP: 20	♦ KQJ4	♦ 102	1. Texas			
South HCP: 4	♣ A8	♣ J963				
Contract: 4♥ N						

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ J1075	♠ KQ2				2NT
Vul: None	♥ J109653	♥ Q7	Pass	4♦ ¹	Pass	4♥
North HCP: 3	♦ 103	♦ AQJ8	AP			
South HCP: 20	♣ J	♣ AQ85	1. Texas			
Contract: 4♥ S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	♠ K9742		2NT	Pass	3♥
Vul: NS	♥ 75	♥ AQ4	Pass	3NT ¹	Pass	4NT ²
North HCP: 21	♦ AK7	♦ Q105	Pass	6♠	AP	
South HCP: 11	♣ AK109	♣ 62	1. Extended acceptance after NT			
Contract: 6♠ N			2. Quantitative 4NT			

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ Q7654	♠ A109				2NT
Vul: EW	♥ 92	♥ AKQ8	Pass	3♥	Pass	3♠
North HCP: 4	♦ Q952	♦ J6	AP			
South HCP: 21	♣ 43	♣ AK97				
Contract: 3♠ S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ J9762		2NT	Pass	3♥
Vul: Both	♥ AQ10	♥ 8	Pass	3♠	Pass	6♦
North HCP: 20	♦ K65	♦ AQ9874	AP			
South HCP: 7	♣ KQ105	♣ 8				
Contract: 6♦ S						

North hands (Practice Page)

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

Board: 95	♠ K93	The opponents are silent.
Dealer: S	♥ AJ7532	
Vul: NS	♦ J8	Partner bids first.
HCP: 9	♣ 109	

Board: 96	♠ A932	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: EW	♦ AQ104	You bid first.
HCP: 20	♣ AK	

Board: 97	♠ AK10875	The opponents are silent.
Dealer: S	♥ K	
Vul: Both	♦ 976	Partner bids first.
HCP: 10	♣ 532	

Board: 98	♠ A98	The opponents are silent.
Dealer: N	♥ AQJ92	
Vul: EW	♦ KJ	You bid first.
HCP: 20	♣ KQ7	

Board: 99	♠ 5	The opponents are silent.
Dealer: S	♥ KQ10972	
Vul: Both	♦ K95	Partner bids first.
HCP: 11	♣ K53	

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

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ AJ6				2NT
Vul: NS	♥ AJ7532	♥ KQ6	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ J8	♦ A9	AP			
South HCP: 20	♣ 109	♣ AQ654	1. Texas			
Contract: 4♥ S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ A932	♠ Q76		2NT	Pass	4♦ ¹
Vul: EW	♥ QJ2	♥ A86543	Pass	4♥	AP	
North HCP: 20	♦ AQ104	♦ 2	1. Texas			
South HCP: 8	♣ AK	♣ Q86				
Contract: 4♥ N						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ AK10875	♠ QJ3				2NT
Vul: Both	♥ K	♥ 72	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ 976	♦ AKQ5	Pass	4NT ²	Pass	5♠ ³
South HCP: 20	♣ 532	♣ AKJ6	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=2/5 or 5/5, Q(S)=1			

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ QJ1072		2NT	Pass	3♥
Vul: EW	♥ AQJ92	♥ —	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ	♦ 98543	Pass	4♠	AP	
South HCP: 8	♣ KQ7	♣ AJ10				
Contract: 4♠ N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK642				2NT
Vul: Both	♥ KQ10972	♥ AJ	Pass	3♦	Pass	3♥
North HCP: 11	♦ K95	♦ A7	Pass	6♥	AP	
South HCP: 20	♣ K53	♣ A987				
Contract: 6♥ S						

South hands (Practice Page)

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

Board: 95	♠ AJ6	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: NS	♦ A9	You bid first.
HCP: 20	♣ AQ654	

Board: 96	♠ Q76	The opponents are silent.
Dealer: N	♥ A86543	
Vul: EW	♦ 2	Partner bids first.
HCP: 8	♣ Q86	

Board: 97	♠ QJ3	The opponents are silent.
Dealer: S	♥ 72	
Vul: Both	♦ AKQ5	You bid first.
HCP: 20	♣ AKJ6	

Board: 98	♠ QJ1072	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ 98543	Partner bids first.
HCP: 8	♣ AJ10	

Board: 99	♠ AK642	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ A7	You bid first.
HCP: 20	♣ A987	

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

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ AJ6				2NT
Vul: NS	♥ AJ7532	♥ KQ6	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ J8	♦ A9	AP			
South HCP: 20	♣ 109	♣ AQ654	1. Texas			
Contract: 4♥ S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ A932	♠ Q76		2NT	Pass	4♦ ¹
Vul: EW	♥ QJ2	♥ A86543	Pass	4♥	AP	
North HCP: 20	♦ AQ104	♦ 2	1. Texas			
South HCP: 8	♣ AK	♣ Q86				
Contract: 4♥ N						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ AK10875	♠ QJ3				2NT
Vul: Both	♥ K	♥ 72	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ 976	♦ AKQ5	Pass	4NT ²	Pass	5♠ ³
South HCP: 20	♣ 532	♣ AKJ6	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=2/5 or 5/5, Q(S)=1			

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ QJ1072		2NT	Pass	3♥
Vul: EW	♥ AQJ92	♥ —	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ	♦ 98543	Pass	4♠	AP	
South HCP: 8	♣ KQ7	♣ AJ10				
Contract: 4♠ N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK642				2NT
Vul: Both	♥ KQ10972	♥ AJ	Pass	3♦	Pass	3♥
North HCP: 11	♦ K95	♦ A7	Pass	6♥	AP	
South HCP: 20	♣ K53	♣ A987				
Contract: 6♥ S						

North hands (Practice Page)

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

Board: 100	♠ AKJ4	The opponents are silent.
Dealer: N	♥ A9	
Vul: None	♦ AJ108	You bid first.
HCP: 20	♣ K74	

Board: 101	♠ 87653	The opponents are silent.
Dealer: S	♥ 7	
Vul: Both	♦ AK8	Partner bids first.
HCP: 8	♣ J642	

Board: 102	♠ AJ3	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: None	♦ K52	You bid first.
HCP: 20	♣ AK109	

Board: 103	♠ J108764	The opponents are silent.
Dealer: S	♥ J108	
Vul: NS	♦ J654	Partner bids first.
HCP: 3	♣ —	

Board: 104	♠ AQ1076	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ A106	You bid first.
HCP: 21	♣ A86	

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

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AKJ4	♠ 7		2NT	Pass	3♦
Vul: None	♥ A9	♥ KQ108654	Pass	3♥	Pass	4♥
North HCP: 20	♦ AJ108	♦ 974	AP			
South HCP: 6	♣ K74	♣ J2				
Contract: 4♥ N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 87653	♠ Q104				2NT
Vul: Both	♥ 7	♥ AKQJ	Pass	3♥	Pass	3♠
North HCP: 8	♦ AK8	♦ Q76	Pass	3NT	Pass	4♠
South HCP: 20	♣ J642	♣ AQ7	AP			
Contract: 4♠ S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 765		2NT	Pass	3♦
Vul: None	♥ KQ6	♥ A107532	Pass	3♥	Pass	4♥
North HCP: 20	♦ K52	♦ 74	AP			
South HCP: 7	♣ AK109	♣ QJ				
Contract: 4♥ N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ J108764	♠ AK953				2NT
Vul: NS	♥ J108	♥ K95	Pass	4♥ ¹	Pass	4♠
North HCP: 3	♦ J654	♦ AK	AP			
South HCP: 20	♣ —	♣ K76	1. Texas			
Contract: 4♠ S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AQ1076	♠ 85		2NT	Pass	3♦
Vul: EW	♥ AK	♥ Q7543	Pass	3♥	Pass	3NT
North HCP: 21	♦ A106	♦ Q8	AP			
South HCP: 7	♣ A86	♣ QJ105				
Contract: 3N N						

South hands (Practice Page)

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

Board: 100	♠ 7	The opponents are silent.
Dealer: N	♥ KQ108654	
Vul: None	♦ 974	Partner bids first.
HCP: 6	♣ J2	

Board: 101	♠ Q104	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: Both	♦ Q76	You bid first.
HCP: 20	♣ AQ7	

Board: 102	♠ 765	The opponents are silent.
Dealer: N	♥ A107532	
Vul: None	♦ 74	Partner bids first.
HCP: 7	♣ QJ	

Board: 103	♠ AK953	The opponents are silent.
Dealer: S	♥ K95	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ K76	

Board: 104	♠ 85	The opponents are silent.
Dealer: N	♥ Q7543	
Vul: EW	♦ Q8	Partner bids first.
HCP: 7	♣ QJ105	

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

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AKJ4	♠ 7		2NT	Pass	3♦
Vul: None	♥ A9	♥ KQ108654	Pass	3♥	Pass	4♥
North HCP: 20	♦ AJ108	♦ 974	AP			
South HCP: 6	♣ K74	♣ J2				
Contract: 4♥ N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 87653	♠ Q104				2NT
Vul: Both	♥ 7	♥ AKQJ	Pass	3♥	Pass	3♠
North HCP: 8	♦ AK8	♦ Q76	Pass	3NT	Pass	4♠
South HCP: 20	♣ J642	♣ AQ7	AP			
Contract: 4♠ S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 765		2NT	Pass	3♦
Vul: None	♥ KQ6	♥ A107532	Pass	3♥	Pass	4♥
North HCP: 20	♦ K52	♦ 74	AP			
South HCP: 7	♣ AK109	♣ QJ				
Contract: 4♥ N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ J108764	♠ AK953				2NT
Vul: NS	♥ J108	♥ K95	Pass	4♥ ¹	Pass	4♠
North HCP: 3	♦ J654	♦ AK	AP			
South HCP: 20	♣ —	♣ K76	1. Texas			
Contract: 4♠ S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AQ1076	♠ 85		2NT	Pass	3♦
Vul: EW	♥ AK	♥ Q7543	Pass	3♥	Pass	3NT
North HCP: 21	♦ A106	♦ Q8	AP			
South HCP: 7	♣ A86	♣ QJ105				
Contract: 3N N						

North hands (Practice Page)

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

Board: 105	♠ 65	The opponents are silent.
Dealer: S	♥ AK6542	
Vul: None	♦ Q64	Partner bids first.
HCP: 9	♣ 73	

Board: 106	♠ AJ	West Doubles 3♥ if possible.
Dealer: N	♥ 43	
Vul: NS	♦ KQJ7	You bid first.
HCP: 20	♣ AKQ64	

Board: 107	♠ AJ2	The opponents are silent.
Dealer: S	♥ KJ952	
Vul: EW	♦ 103	Partner bids first.
HCP: 12	♣ K85	

Board: 108	♠ A84	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: Both	♦ AK10	You bid first.
HCP: 20	♣ A1042	

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

Board: 105
Dealer: S
Vul: None
North HCP: 9
South HCP: 21
Contract: 6♥ S

North:
♠ 65
♥ AK6542
♦ Q64
♣ 73

South:
♠ QJ9
♥ Q3
♦ AK3
♣ AKQ106

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

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

Board: 106
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 4♠ N

North:
♠ AJ
♥ 43
♦ KQJ7
♣ AKQ64

South:
♠ KQ752
♥ 65
♦ A98652
♣ —

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

1. artificial

Board: 107
Dealer: S
Vul: EW
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ AJ2
♥ KJ952
♦ 103
♣ K85

South:
♠ Q10653
♥ AQ
♦ AJ
♣ AQJ7

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

1. Quantitative 4NT

Board: 108
Dealer: N
Vul: Both
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ A84
♥ AJ5
♦ AK10
♣ A1042

South:
♠ KQ932
♥ K73
♦ 9865
♣ K

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

South hands (Practice Page)

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

Board: 105	♠ QJ9	The opponents are silent.
Dealer: S	♥ Q3	
Vul: None	♦ AK3	You bid first.
HCP: 21	♣ AKQ106	
Board: 106	♠ KQ752	West Doubles 3♥ if possible.
Dealer: N	♥ 65	
Vul: NS	♦ A98652	Partner bids first.
HCP: 9	♣ —	
Board: 107	♠ Q10653	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ AJ	You bid first.
HCP: 20	♣ AQJ7	
Board: 108	♠ KQ932	The opponents are silent.
Dealer: N	♥ K73	
Vul: Both	♦ 9865	Partner bids first.
HCP: 11	♣ K	

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

Board: 105
Dealer: S
Vul: None
North HCP: 9
South HCP: 21
Contract: 6♥ S

North:
♠ 65
♥ AK6542
♦ Q64
♣ 73

South:
♠ QJ9
♥ Q3
♦ AK3
♣ AKQ106

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

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

Board: 106
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 4♠ N

North:
♠ AJ
♥ 43
♦ KQJ7
♣ AKQ64

South:
♠ KQ752
♥ 65
♦ A98652
♣ —

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

1. artificial

Board: 107
Dealer: S
Vul: EW
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ AJ2
♥ KJ952
♦ 103
♣ K85

South:
♠ Q10653
♥ AQ
♦ AJ
♣ AQJ7

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

1. Quantitative 4NT

Board: 108
Dealer: N
Vul: Both
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ A84
♥ AJ5
♦ AK10
♣ A1042

South:
♠ KQ932
♥ K73
♦ 9865
♣ K

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

North hands (Practice Page)

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

Board: 109	♠ A972	The opponents are silent.
Dealer: S	♥ KJ10432	
Vul: NS	♦ 5	Partner bids first.
HCP: 10	♣ Q4	

Board: 110	♠ KJ3	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: EW	♦ 85	You bid first.
HCP: 20	♣ AKQJ6	

Board: 111	♠ J109876	The opponents are silent.
Dealer: S	♥ J108	
Vul: Both	♦ K2	Partner bids first.
HCP: 5	♣ 103	

Board: 112	♠ AJ3	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ AJ5	You bid first.
HCP: 21	♣ KQ975	

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

Board: 109

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 7♥ S

North:

♠ A972

♥ KJ10432

♦ 5

♣ Q4

South:

♠ J65

♥ AQ8

♦ AKQ94

♣ A7

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

Pass	4NT ²	Pass	5♣ ³
------	------------------	------	-----------------

Pass	5♦	Pass	6♦ ⁴
------	----	------	-----------------

Pass	7♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

4. ♥ queen and ♦ king

Board: 110

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 7♥ N

North:

♠ KJ3

♥ AQ10

♦ 85

♣ AKQJ6

South:

♠ A8

♥ K8765

♦ AQ63

♣ 42

West	North	East	South
			2NT

Pass	3♥	Pass	4♦
------	----	------	----

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

Pass	5♠ ²	Pass	7♥
------	-----------------	------	----

AP

1. Blackwood 0314, for ♥

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

Board: 111

Dealer: S

Vul: Both

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ J109876

♥ J108

♦ K2

♣ 103

South:

♠ AK4

♥ KQ97

♦ AJ54

♣ K5

West	North	East	South
			2NT

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

Pass	4♠	AP	
------	----	----	--

Board: 112

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 4♠ N

North:

♠ AJ3

♥ AQ

♦ AJ5

♣ KQ975

South:

♠ Q86542

♥ J985

♦ 6

♣ A6

West	North	East	South
			2NT

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

1. Texas

South hands (Practice Page)

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

Board: 109	♠ J65	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: NS	♦ AKQ94	You bid first.
HCP: 20	♣ A7	

Board: 110	♠ A8	The opponents are silent.
Dealer: N	♥ K8765	
Vul: EW	♦ AQ63	Partner bids first.
HCP: 13	♣ 42	

Board: 111	♠ AK4	The opponents are silent.
Dealer: S	♥ KQ97	
Vul: Both	♦ AJ54	You bid first.
HCP: 20	♣ K5	

Board: 112	♠ Q86542	The opponents are silent.
Dealer: N	♥ J985	
Vul: None	♦ 6	Partner bids first.
HCP: 7	♣ A6	

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

Board: 109

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 7♥ S

North:

♠ A972

♥ KJ10432

♦ 5

♣ Q4

South:

♠ J65

♥ AQ8

♦ AKQ94

♣ A7

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

Pass	4NT ²	Pass	5♣ ³
------	------------------	------	-----------------

Pass	5♦	Pass	6♦ ⁴
------	----	------	-----------------

Pass	7♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

4. ♥ queen and ♦ king

Board: 110

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 7♥ N

North:

♠ KJ3

♥ AQ10

♦ 85

♣ AKQJ6

South:

♠ A8

♥ K8765

♦ AQ63

♣ 42

West	North	East	South
			2NT

Pass	3♥	Pass	4♦
------	----	------	----

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

Pass	5♠ ²	Pass	7♥
------	-----------------	------	----

AP

1. Blackwood 0314, for ♥

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

Board: 111

Dealer: S

Vul: Both

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ J109876

♥ J108

♦ K2

♣ 103

South:

♠ AK4

♥ KQ97

♦ AJ54

♣ K5

West	North	East	South
			2NT

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

Pass	4♠	AP	
------	----	----	--

Board: 112

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 4♠ N

North:

♠ AJ3

♥ AQ

♦ AJ5

♣ KQ975

South:

♠ Q86542

♥ J985

♦ 6

♣ A6

West	North	East	South
			2NT

Pass	4♠	AP	4♥ ¹
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1. Texas

North hands (Practice Page)

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

Board: 113	♠ J105	The opponents are silent.
Dealer: S	♥ KQ109862	
Vul: EW	♦ 32	Partner bids first.
HCP: 6	♣ 8	

Board: 114	♠ AK43	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ 43	You bid first.
HCP: 21	♣ AKQ72	

Board: 115	♠ 10	The opponents are silent.
Dealer: S	♥ K109543	
Vul: None	♦ J1084	Partner bids first.
HCP: 4	♣ 104	

Board: 116	♠ AQ5	The opponents are silent.
Dealer: N	♥ A6	
Vul: NS	♦ Q64	You bid first.
HCP: 21	♣ AKQ108	

Board: 117	♠ KJ96432	The opponents are silent.
Dealer: S	♥ A10	
Vul: Both	♦ 7432	Partner bids first.
HCP: 8	♣ —	

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

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AK9				2NT
Vul: EW	♥ KQ109862	♥ 75	Pass	3♦	Pass	3♥
North HCP: 6	♦ 32	♦ AKQ8	Pass	6♥	AP	
South HCP: 20	♣ 8	♣ KJ54				
Contract: 6♥ S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AK43	♠ 65		2NT	Pass	3♦
Vul: Both	♥ AJ	♥ K8752	Pass	3♥	Pass	3NT
North HCP: 21	♦ 43	♦ A96	AP			
South HCP: 8	♣ AKQ72	♣ J54				
Contract: 3N N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ KQ876				2NT
Vul: None	♥ K109543	♥ AQ7	Pass	4♦ ¹	Pass	4♥
North HCP: 4	♦ J1084	♦ AQ3	AP			
South HCP: 21	♣ 104	♣ KJ	1. Texas			
Contract: 4♥ S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ 63		2NT	Pass	3♦
Vul: NS	♥ A6	♥ KJ109743	Pass	3♥	Pass	4♥
North HCP: 21	♦ Q64	♦ J105	AP			
South HCP: 5	♣ AKQ108	♣ 4				
Contract: 4♥ N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ KJ96432	♠ AQ				2NT
Vul: Both	♥ A10	♥ J74	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ 7432	♦ AKQ10	Pass	4NT ²	Pass	5♣ ³
South HCP: 20	♣ —	♣ A542	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

South hands (Practice Page)

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

Board: 113	♠ AK9	The opponents are silent.
Dealer: S	♥ 75	
Vul: EW	♦ AKQ8	You bid first.
HCP: 20	♣ KJ54	

Board: 114	♠ 65	The opponents are silent.
Dealer: N	♥ K8752	
Vul: Both	♦ A96	Partner bids first.
HCP: 8	♣ J54	

Board: 115	♠ KQ876	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: None	♦ AQ3	You bid first.
HCP: 21	♣ KJ	

Board: 116	♠ 63	The opponents are silent.
Dealer: N	♥ KJ109743	
Vul: NS	♦ J105	Partner bids first.
HCP: 5	♣ 4	

Board: 117	♠ AQ	The opponents are silent.
Dealer: S	♥ J74	
Vul: Both	♦ AKQ10	You bid first.
HCP: 20	♣ A542	

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

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AK9				2NT
Vul: EW	♥ KQ109862	♥ 75	Pass	3♦	Pass	3♥
North HCP: 6	♦ 32	♦ AKQ8	Pass	6♥	AP	
South HCP: 20	♣ 8	♣ KJ54				
Contract: 6♥ S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AK43	♠ 65		2NT	Pass	3♦
Vul: Both	♥ AJ	♥ K8752	Pass	3♥	Pass	3NT
North HCP: 21	♦ 43	♦ A96	AP			
South HCP: 8	♣ AKQ72	♣ J54				
Contract: 3N N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ KQ876				2NT
Vul: None	♥ K109543	♥ AQ7	Pass	4♦ ¹	Pass	4♥
North HCP: 4	♦ J1084	♦ AQ3	AP			
South HCP: 21	♣ 104	♣ KJ	1. Texas			
Contract: 4♥ S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ 63		2NT	Pass	3♦
Vul: NS	♥ A6	♥ KJ109743	Pass	3♥	Pass	4♥
North HCP: 21	♦ Q64	♦ J105	AP			
South HCP: 5	♣ AKQ108	♣ 4				
Contract: 4♥ N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ KJ96432	♠ AQ				2NT
Vul: Both	♥ A10	♥ J74	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ 7432	♦ AKQ10	Pass	4NT ²	Pass	5♣ ³
South HCP: 20	♣ —	♣ A542	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

North hands (Practice Page)

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

Board: 118	♠ K6	The opponents are silent.
Dealer: N	♥ A10	
Vul: None	♦ AK76	You bid first.
HCP: 20	♣ AQ732	

Board: 119	♠ 53	The opponents are silent.
Dealer: S	♥ QJ1063	
Vul: NS	♦ K8752	Partner bids first.
HCP: 6	♣ 7	

Board: 120	♠ 62	The opponents are silent.
Dealer: N	♥ A62	
Vul: EW	♦ AKQ54	You bid first.
HCP: 20	♣ AK7	

Board: 121	♠ AQJ863	The opponents are silent.
Dealer: S	♥ 986	
Vul: None	♦ 96	Partner bids first.
HCP: 8	♣ J7	

Board: 122	♠ AJ	The opponents are silent.
Dealer: N	♥ Q96	
Vul: NS	♦ K632	You bid first.
HCP: 20	♣ AKQJ	

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

Board: 118
Dealer: N
Vul: None
North HCP: 20
South HCP: 13
Contract: 7♠ N

North:
♠ K6
♥ A10
♦ AK76
♣ AQ732

South:
♠ AQJ10974
♥ 4
♦ QJ
♣ K96

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

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

Board: 119
Dealer: S
Vul: NS
North HCP: 6
South HCP: 21
Contract: 6♥ S

North:
♠ 53
♥ QJ1063
♦ K8752
♣ 7

South:
♠ K4
♥ AK2
♦ A94
♣ AK964

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

Board: 120
Dealer: N
Vul: EW
North HCP: 20
South HCP: 6
Contract: 4♥ N

North:
♠ 62
♥ A62
♦ AKQ54
♣ AK7

South:
♠ 103
♥ KQ943
♦ J986
♣ 104

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

Board: 121
Dealer: S
Vul: None
North HCP: 8
South HCP: 20
Contract: 4♠ S

North:
♠ AQJ863
♥ 986
♦ 96
♣ J7

South:
♠ K54
♥ K72
♦ KQ85
♣ AKQ

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

1. Texas

Board: 122
Dealer: N
Vul: NS
North HCP: 20
South HCP: 8
Contract: 4♥ N

North:
♠ AJ
♥ Q96
♦ K632
♣ AKQJ

South:
♠ 74
♥ AJ1082
♦ QJ94
♣ 85

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

South hands (Practice Page)

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

Board: 118	♠ AQJ10974	The opponents are silent.
Dealer: N	♥ 4	
Vul: None	♦ QJ	Partner bids first.
HCP: 13	♣ K96	

Board: 119	♠ K4	The opponents are silent.
Dealer: S	♥ AK2	
Vul: NS	♦ A94	You bid first.
HCP: 21	♣ AK964	

Board: 120	♠ 103	The opponents are silent.
Dealer: N	♥ KQ943	
Vul: EW	♦ J986	Partner bids first.
HCP: 6	♣ 104	

Board: 121	♠ K54	The opponents are silent.
Dealer: S	♥ K72	
Vul: None	♦ KQ85	You bid first.
HCP: 20	♣ AKQ	

Board: 122	♠ 74	The opponents are silent.
Dealer: N	♥ AJ1082	
Vul: NS	♦ QJ94	Partner bids first.
HCP: 8	♣ 85	

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

Board: 118
Dealer: N
Vul: None
North HCP: 20
South HCP: 13
Contract: 7♠ N

North:
♠ K6
♥ A10
♦ AK76
♣ AQ732

South:
♠ AQJ10974
♥ 4
♦ QJ
♣ K96

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

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

Board: 119
Dealer: S
Vul: NS
North HCP: 6
South HCP: 21
Contract: 6♥ S

North:
♠ 53
♥ QJ1063
♦ K8752
♣ 7

South:
♠ K4
♥ AK2
♦ A94
♣ AK964

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

Board: 120
Dealer: N
Vul: EW
North HCP: 20
South HCP: 6
Contract: 4♥ N

North:
♠ 62
♥ A62
♦ AKQ54
♣ AK7

South:
♠ 103
♥ KQ943
♦ J986
♣ 104

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

Board: 121
Dealer: S
Vul: None
North HCP: 8
South HCP: 20
Contract: 4♠ S

North:
♠ AQJ863
♥ 986
♦ 96
♣ J7

South:
♠ K54
♥ K72
♦ KQ85
♣ AKQ

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

1. Texas

Board: 122
Dealer: N
Vul: NS
North HCP: 20
South HCP: 8
Contract: 4♥ N

North:
♠ AJ
♥ Q96
♦ K632
♣ AKQJ

South:
♠ 74
♥ AJ1082
♦ QJ94
♣ 85

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

North hands (Practice Page)

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

Board: 123 ♠ K107643
Dealer: S ♥ J63
Vul: EW ♦ J102
HCP: 5 ♣ 5

The opponents are silent.

Partner bids first.

Board: 124 ♠ AK5
Dealer: N ♥ AKQ3
Vul: Both ♦ A86
HCP: 20 ♣ 743

The opponents are silent.

You bid first.

Board: 125 ♠ Q3
Dealer: S ♥ Q8653
Vul: NS ♦ AQ43
HCP: 10 ♣ 104

The opponents are silent.

Partner bids first.

Board: 126 ♠ A7
Dealer: N ♥ KQJ2
Vul: EW ♦ A1085
HCP: 20 ♣ AQ9

The opponents are silent.

You bid first.

Board: 127 ♠ AJ10985
Dealer: S ♥ 103
Vul: Both ♦ 3
HCP: 7 ♣ Q753

The opponents are silent.

Partner bids first.

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

Board: 123

Dealer: S

Vul: EW

North HCP: 5

South HCP: 21

Contract: 4♠ S

North:

♠ K107643

♥ J63

♦ J102

♣ 5

South:

♠ AJ8

♥ KQ5

♦ AQ8

♣ KQ107

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

Board: 124

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♥ N

North:

♠ AK5

♥ AKQ3

♦ A86

♣ 743

South:

♠ J4

♥ J876542

♦ K7

♣ A2

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♦³ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

Board: 125

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 4♥ N

North:

♠ Q3

♥ Q8653

♦ AQ43

♣ 104

South:

♠ AK5

♥ AK742

♦ 92

♣ AK2

West North East South

2NT

Pass 3♦ Pass 3NT¹

Pass 4♥ AP

1. Extended acceptance after NT

Board: 126

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 6♠ N

North:

♠ A7

♥ KQJ2

♦ A1085

♣ AQ9

South:

♠ KQ109854

♥ 6

♦ K

♣ 10854

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6♠

AP

Board: 127

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ AJ10985

♥ 103

♦ 3

♣ Q753

South:

♠ K7432

♥ AK6

♦ AQ7

♣ A10

West North East South

2NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

South hands (Practice Page)

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

Board: 123	♠ AJ8	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: EW	♦ AQ8	You bid first.
HCP: 21	♣ KQ107	

Board: 124	♠ J4	The opponents are silent.
Dealer: N	♥ J876542	
Vul: Both	♦ K7	Partner bids first.
HCP: 9	♣ A2	

Board: 125	♠ AK5	The opponents are silent.
Dealer: S	♥ AK742	
Vul: NS	♦ 92	You bid first.
HCP: 21	♣ AK2	

Board: 126	♠ KQ109854	The opponents are silent.
Dealer: N	♥ 6	
Vul: EW	♦ K	Partner bids first.
HCP: 8	♣ 10854	

Board: 127	♠ K7432	The opponents are silent.
Dealer: S	♥ AK6	
Vul: Both	♦ AQ7	You bid first.
HCP: 20	♣ A10	

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

Board: 123

Dealer: S

Vul: EW

North HCP: 5

South HCP: 21

Contract: 4♠ S

North:

♠ K107643

♥ J63

♦ J102

♣ 5

South:

♠ AJ8

♥ KQ5

♦ AQ8

♣ KQ107

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

Board: 124

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♥ N

North:

♠ AK5

♥ AKQ3

♦ A86

♣ 743

South:

♠ J4

♥ J876542

♦ K7

♣ A2

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♦³ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

Board: 125

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 4♥ N

North:

♠ Q3

♥ Q8653

♦ AQ43

♣ 104

South:

♠ AK5

♥ AK742

♦ 92

♣ AK2

West North East South

2NT

Pass 3♦ Pass 3NT¹

Pass 4♥ AP

1. Extended acceptance after NT

Board: 126

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 6♠ N

North:

♠ A7

♥ KQJ2

♦ A1085

♣ AQ9

South:

♠ KQ109854

♥ 6

♦ K

♣ 10854

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6♠

AP

Board: 127

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ AJ10985

♥ 103

♦ 3

♣ Q753

South:

♠ K7432

♥ AK6

♦ AQ7

♣ A10

West North East South

2NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

North hands (Practice Page)

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

Board: 128	♠ A96	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: Both	♦ KQ2	You bid first.
HCP: 21	♣ AQ73	

Board: 129	♠ AJ10763	The opponents are silent.
Dealer: S	♥ 103	
Vul: NS	♦ Q84	Partner bids first.
HCP: 7	♣ 64	

Board: 130	♠ AK863	The opponents are silent.
Dealer: N	♥ K32	
Vul: Both	♦ AK7	You bid first.
HCP: 20	♣ K8	

Board: 131	♠ 1093	The opponents are silent.
Dealer: S	♥ QJ974	
Vul: None	♦ K1075	Partner bids first.
HCP: 6	♣ 9	

Board: 132	♠ 62	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: NS	♦ AQJ94	You bid first.
HCP: 21	♣ AJ	

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

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ J3		2NT	Pass	3♦
Vul: Both	♥ AQ3	♥ K87542	Pass	3♥	Pass	4♥
North HCP: 21	♦ KQ2	♦ J1074	AP			
South HCP: 5	♣ AQ73	♣ 6				
Contract: 4♥ N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ AJ10763	♠ KQ				2NT
Vul: NS	♥ 103	♥ A64	Pass	3♥	Pass	3♠
North HCP: 7	♦ Q84	♦ AJ102	Pass	4♠	AP	
South HCP: 20	♣ 64	♣ AQ87				
Contract: 4♠ S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AK863	♠ J97542		2NT	Pass	4♥ ¹
Vul: Both	♥ K32	♥ Q4	Pass	4♠	AP	
North HCP: 20	♦ AK7	♦ 109	1. Texas			
South HCP: 3	♣ K8	♣ 654				
Contract: 4♠ N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ K52				2NT
Vul: None	♥ QJ974	♥ AK86	Pass	3♦	Pass	3NT ¹
North HCP: 6	♦ K1075	♦ AJ	Pass	4♣ ²	Pass	4♥
South HCP: 20	♣ 9	♣ KQ43	Pass	6♥	AP	
Contract: 6♥ S			1. Extended acceptance after NT			
			2. Cue bid, a ♣ stopper			

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ AKQ973		2NT	Pass	4♥ ¹
Vul: NS	♥ AKQ10	♥ 86	Pass	4♠	Pass	4NT ²
North HCP: 21	♦ AQJ94	♦ K2	Pass	5♣ ³	Pass	7♠
South HCP: 12	♣ AJ	♣ 754	AP			
Contract: 7♠ N			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

South hands (Practice Page)

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

Board: 128	♠ J3	The opponents are silent.
Dealer: N	♥ K87542	
Vul: Both	♦ J1074	Partner bids first.
HCP: 5	♣ 6	

Board: 129	♠ KQ	The opponents are silent.
Dealer: S	♥ A64	
Vul: NS	♦ AJ102	You bid first.
HCP: 20	♣ AQ87	

Board: 130	♠ J97542	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ 109	Partner bids first.
HCP: 3	♣ 654	

Board: 131	♠ K52	The opponents are silent.
Dealer: S	♥ AK86	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ KQ43	

Board: 132	♠ AKQ973	The opponents are silent.
Dealer: N	♥ 86	
Vul: NS	♦ K2	Partner bids first.
HCP: 12	♣ 754	

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

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ J3		2NT	Pass	3♦
Vul: Both	♥ AQ3	♥ K87542	Pass	3♥	Pass	4♥
North HCP: 21	♦ KQ2	♦ J1074	AP			
South HCP: 5	♣ AQ73	♣ 6				
Contract: 4♥ N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ AJ10763	♠ KQ				2NT
Vul: NS	♥ 103	♥ A64	Pass	3♥	Pass	3♠
North HCP: 7	♦ Q84	♦ AJ102	Pass	4♠	AP	
South HCP: 20	♣ 64	♣ AQ87				
Contract: 4♠ S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AK863	♠ J97542		2NT	Pass	4♥ ¹
Vul: Both	♥ K32	♥ Q4	Pass	4♠	AP	
North HCP: 20	♦ AK7	♦ 109	1. Texas			
South HCP: 3	♣ K8	♣ 654				
Contract: 4♠ N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ K52				2NT
Vul: None	♥ QJ974	♥ AK86	Pass	3♦	Pass	3NT ¹
North HCP: 6	♦ K1075	♦ AJ	Pass	4♣ ²	Pass	4♥
South HCP: 20	♣ 9	♣ KQ43	Pass	6♥	AP	
Contract: 6♥ S			1. Extended acceptance after NT			
			2. Cue bid, a ♣ stopper			

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ AKQ973		2NT	Pass	4♥ ¹
Vul: NS	♥ AKQ10	♥ 86	Pass	4♠	Pass	4NT ²
North HCP: 21	♦ AQJ94	♦ K2	Pass	5♣ ³	Pass	7♠
South HCP: 12	♣ AJ	♣ 754	AP			
Contract: 7♠ N			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

North hands (Practice Page)

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

Board: 133	♠ K9875	The opponents are silent.
Dealer: S	♥ 1093	
Vul: EW	♦ AK7	Partner bids first.
HCP: 11	♣ J8	
Board: 134	♠ A4	The opponents are silent.
Dealer: N	♥ AK1053	
Vul: None	♦ A109	You bid first.
HCP: 21	♣ AQ7	
Board: 135	♠ J10854	The opponents are silent.
Dealer: S	♥ J2	
Vul: NS	♦ QJ1082	Partner bids first.
HCP: 5	♣ 8	
Board: 136	♠ AKJ	East Doubles 5♣ if possible.
Dealer: N	♥ J5	
Vul: EW	♦ AK104	You bid first.
HCP: 20	♣ A653	
Board: 137	♠ 95	The opponents are silent.
Dealer: S	♥ KJ97542	
Vul: Both	♦ K7	Partner bids first.
HCP: 8	♣ J8	

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

Board: 133
Dealer: S
Vul: EW
North HCP: 11
South HCP: 20
Contract: 6♠ S

North:
♠ K9875
♥ 1093
♦ AK7
♣ J8

South:
♠ AQ3
♥ AQ2
♦ J10986
♣ AK

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

Board: 134
Dealer: N
Vul: None
North HCP: 21
South HCP: 10
Contract: 4♠ N

North:
♠ A4
♥ AK1053
♦ A109
♣ AQ7

South:
♠ J108532
♥ Q4
♦ K8
♣ KJ3

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

Board: 135
Dealer: S
Vul: NS
North HCP: 5
South HCP: 20
Contract: 4♠ S

North:
♠ J10854
♥ J2
♦ QJ1082
♣ 8

South:
♠ AKQ
♥ K9743
♦ AK6
♣ J9

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

Board: 136
Dealer: N
Vul: EW
North HCP: 20
South HCP: 13
Contract: 6♥ N

North:
♠ AKJ
♥ J5
♦ AK104
♣ A653

South:
♠ Q9
♥ AKQ1042
♦ Q82
♣ 107

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

Board: 137
Dealer: S
Vul: Both
North HCP: 8
South HCP: 21
Contract: 4♥ S

North:
♠ 95
♥ KJ97542
♦ K7
♣ J8

South:
♠ Q742
♥ AQ
♦ AQ6
♣ AK93

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

South hands (Practice Page)

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

Board: 133	♠ AQ3	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: EW	♦ J10986	You bid first.
HCP: 20	♣ AK	

Board: 134	♠ J108532	The opponents are silent.
Dealer: N	♥ Q4	
Vul: None	♦ K8	Partner bids first.
HCP: 10	♣ KJ3	

Board: 135	♠ AKQ	The opponents are silent.
Dealer: S	♥ K9743	
Vul: NS	♦ AK6	You bid first.
HCP: 20	♣ J9	

Board: 136	♠ Q9	East Doubles 5♣ if possible.
Dealer: N	♥ AKQ1042	
Vul: EW	♦ Q82	Partner bids first.
HCP: 13	♣ 107	

Board: 137	♠ Q742	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ AQ6	You bid first.
HCP: 21	♣ AK93	

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

Board: 133
Dealer: S
Vul: EW
North HCP: 11
South HCP: 20
Contract: 6♠ S

North:
♠ K9875
♥ 1093
♦ AK7
♣ J8

South:
♠ AQ3
♥ AQ2
♦ J10986
♣ AK

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

Board: 134
Dealer: N
Vul: None
North HCP: 21
South HCP: 10
Contract: 4♠ N

North:
♠ A4
♥ AK1053
♦ A109
♣ AQ7

South:
♠ J108532
♥ Q4
♦ K8
♣ KJ3

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

Board: 135
Dealer: S
Vul: NS
North HCP: 5
South HCP: 20
Contract: 4♠ S

North:
♠ J10854
♥ J2
♦ QJ1082
♣ 8

South:
♠ AKQ
♥ K9743
♦ AK6
♣ J9

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

Board: 136
Dealer: N
Vul: EW
North HCP: 20
South HCP: 13
Contract: 6♥ N

North:
♠ AKJ
♥ J5
♦ AK104
♣ A653

South:
♠ Q9
♥ AKQ1042
♦ Q82
♣ 107

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

Board: 137
Dealer: S
Vul: Both
North HCP: 8
South HCP: 21
Contract: 4♥ S

North:
♠ 95
♥ KJ97542
♦ K7
♣ J8

South:
♠ Q742
♥ AQ
♦ AQ6
♣ AK93

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

North hands (Practice Page)

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

Board: 138	♠ AK	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ A9765	You bid first.
HCP: 20	♣ Q102	
Board: 139	♠ KJ98543	The opponents are silent.
Dealer: S	♥ K8	
Vul: EW	♦ 1063	Partner bids first.
HCP: 7	♣ 10	
Board: 140	♠ A3	The opponents are silent.
Dealer: N	♥ J86	
Vul: Both	♦ AKQ65	You bid first.
HCP: 20	♣ AQ8	
Board: 141	♠ K107532	East Doubles 4♥ if possible.
Dealer: S	♥ 9	
Vul: None	♦ 965	Partner bids first.
HCP: 4	♣ J75	
Board: 142	♠ KQ5	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: EW	♦ A1097	You bid first.
HCP: 20	♣ AK7	

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

Board: 138
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 6♠ N

North:
♠ AK
♥ AK7
♦ A9765
♣ Q102

South:
♠ Q86532
♥ —
♦ 32
♣ AKJ53

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

Board: 139
Dealer: S
Vul: EW
North HCP: 7
South HCP: 20
Contract: 6♠ S

North:
♠ KJ98543
♥ K8
♦ 1063
♣ 10

South:
♠ AQ
♥ A654
♦ KQ87
♣ AJ7

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

Board: 140
Dealer: N
Vul: Both
North HCP: 20
South HCP: 8
Contract: 3N N

North:
♠ A3
♥ J86
♦ AKQ65
♣ AQ8

South:
♠ J8765
♥ AK2
♦ 104
♣ 974

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

Board: 141
Dealer: S
Vul: None
North HCP: 4
South HCP: 20
Contract: 4♠ S

North:
♠ K107532
♥ 9
♦ 965
♣ J75

South:
♠ AQJ
♥ A864
♦ AQ108
♣ K9

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

Board: 142
Dealer: N
Vul: EW
North HCP: 20
South HCP: 10
Contract: 4♠ N

North:
♠ KQ5
♥ KJ8
♦ A1097
♣ AK7

South:
♠ A9842
♥ 96
♦ KQJ8
♣ 104

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

South hands (Practice Page)

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

Board: 138	♠ Q86532	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ 32	Partner bids first.
HCP: 10	♣ AKJ53	
Board: 139	♠ AQ	The opponents are silent.
Dealer: S	♥ A654	
Vul: EW	♦ KQ87	You bid first.
HCP: 20	♣ AJ7	
Board: 140	♠ J8765	The opponents are silent.
Dealer: N	♥ AK2	
Vul: Both	♦ 104	Partner bids first.
HCP: 8	♣ 974	
Board: 141	♠ AQJ	East Doubles 4♥ if possible.
Dealer: S	♥ A864	
Vul: None	♦ AQ108	You bid first.
HCP: 20	♣ K9	
Board: 142	♠ A9842	The opponents are silent.
Dealer: N	♥ 96	
Vul: EW	♦ KQJ8	Partner bids first.
HCP: 10	♣ 104	

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

Board: 138
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 6♠ N

North:
♠ AK
♥ AK7
♦ A9765
♣ Q102

South:
♠ Q86532
♥ —
♦ 32
♣ AKJ53

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

Board: 139
Dealer: S
Vul: EW
North HCP: 7
South HCP: 20
Contract: 6♠ S

North:
♠ KJ98543
♥ K8
♦ 1063
♣ 10

South:
♠ AQ
♥ A654
♦ KQ87
♣ AJ7

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

Board: 140
Dealer: N
Vul: Both
North HCP: 20
South HCP: 8
Contract: 3N N

North:
♠ A3
♥ J86
♦ AKQ65
♣ AQ8

South:
♠ J8765
♥ AK2
♦ 104
♣ 974

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

Board: 141
Dealer: S
Vul: None
North HCP: 4
South HCP: 20
Contract: 4♠ S

North:
♠ K107532
♥ 9
♦ 965
♣ J75

South:
♠ AQJ
♥ A864
♦ AQ108
♣ K9

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

Board: 142
Dealer: N
Vul: EW
North HCP: 20
South HCP: 10
Contract: 4♠ N

North:
♠ KQ5
♥ KJ8
♦ A1097
♣ AK7

South:
♠ A9842
♥ 96
♦ KQJ8
♣ 104

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

North hands (Practice Page)

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

Board: 143	♠ A97	The opponents are silent.
Dealer: S	♥ KQ1076	
Vul: Both	♦ KQ104	Partner bids first.
HCP: 16	♣ Q	

Board: 144	♠ KJ3	The opponents are silent.
Dealer: N	♥ Q9	
Vul: None	♦ AK532	You bid first.
HCP: 20	♣ AK4	

Board: 145	♠ K8	The opponents are silent.
Dealer: S	♥ AQJ9832	
Vul: Both	♦ 94	Partner bids first.
HCP: 12	♣ Q6	

Board: 146	♠ Q4	The opponents are silent.
Dealer: N	♥ Q10652	
Vul: None	♦ AKQ8	You bid first.
HCP: 20	♣ AK	

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

Board: 143
 Dealer: S
 Vul: Both
 North HCP: 16
 South HCP: 21
 Contract: 7♥ S

North:
 ♠ A97
 ♥ KQ1076
 ♦ KQ104
 ♣ Q

South:
 ♠ K108
 ♥ AJ
 ♦ AJ72
 ♣ AKJ3

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

Board: 144
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 9
 Contract: 6♠ N

North:
 ♠ KJ3
 ♥ Q9
 ♦ AK532
 ♣ AK4

South:
 ♠ Q107642
 ♥ AK102
 ♦ 7
 ♣ 97

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

Board: 145
 Dealer: S
 Vul: Both
 North HCP: 12
 South HCP: 21
 Contract: 7♥ S

North:
 ♠ K8
 ♥ AQJ9832
 ♦ 94
 ♣ Q6

South:
 ♠ AJ4
 ♥ K4
 ♦ AKQ3
 ♣ A1054

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

Board: 146
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 5
 Contract: 4♥ S

North:
 ♠ Q4
 ♥ Q10652
 ♦ AKQ8
 ♣ AK

South:
 ♠ 652
 ♥ KJ987
 ♦ 72
 ♣ J107

West	North	East	South
			2NT
Pass	3NT ¹	Pass	3♦
Pass		Pass	4♥
AP			
1. Extended acceptance after NT			

South hands (Practice Page)

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

Board: 143 ♠ K108
Dealer: S ♥ AJ
Vul: Both ♦ AJ72
HCP: 21 ♣ AKJ3

The opponents are silent.

You bid first.

Board: 144 ♠ Q107642
Dealer: N ♥ AK102
Vul: None ♦ 7
HCP: 9 ♣ 97

The opponents are silent.

Partner bids first.

Board: 145 ♠ AJ4
Dealer: S ♥ K4
Vul: Both ♦ AKQ3
HCP: 21 ♣ A1054

The opponents are silent.

You bid first.

Board: 146 ♠ 652
Dealer: N ♥ KJ987
Vul: None ♦ 72
HCP: 5 ♣ J107

The opponents are silent.

Partner bids first.

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

Board: 143
 Dealer: S
 Vul: Both
 North HCP: 16
 South HCP: 21
 Contract: 7♥ S

North:
 ♠ A97
 ♥ KQ1076
 ♦ KQ104
 ♣ Q

South:
 ♠ K108
 ♥ AJ
 ♦ AJ72
 ♣ AKJ3

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

Board: 144
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 9
 Contract: 6♠ N

North:
 ♠ KJ3
 ♥ Q9
 ♦ AK532
 ♣ AK4

South:
 ♠ Q107642
 ♥ AK102
 ♦ 7
 ♣ 97

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

Board: 145
 Dealer: S
 Vul: Both
 North HCP: 12
 South HCP: 21
 Contract: 7♥ S

North:
 ♠ K8
 ♥ AQJ9832
 ♦ 94
 ♣ Q6

South:
 ♠ AJ4
 ♥ K4
 ♦ AKQ3
 ♣ A1054

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

Board: 146
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 5
 Contract: 4♥ S

North:
 ♠ Q4
 ♥ Q10652
 ♦ AKQ8
 ♣ AK

South:
 ♠ 652
 ♥ KJ987
 ♦ 72
 ♣ J107

West	North	East	South
			2NT
Pass	3NT ¹	Pass	3♦
Pass		Pass	4♥
AP			
1. Extended acceptance after NT			

North hands (Practice Page)

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

Board: 147	♠ Q109	The opponents are silent.
Dealer: S	♥ AQ973	
Vul: NS	♦ QJ2	Partner bids first.
HCP: 11	♣ 108	

Board: 148	♠ AKJ9	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ A7	You bid first.
HCP: 21	♣ AK962	

Board: 149	♠ 42	The opponents are silent.
Dealer: S	♥ AK853	
Vul: None	♦ 109	Partner bids first.
HCP: 7	♣ 7543	

Board: 150	♠ K10	The opponents are silent.
Dealer: N	♥ KQ43	
Vul: NS	♦ AK62	You bid first.
HCP: 21	♣ AQ3	

Board: 151	♠ 103	The opponents are silent.
Dealer: S	♥ QJ1098742	
Vul: EW	♦ A	Partner bids first.
HCP: 7	♣ 108	

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

Board: 147
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 20
 Contract: 6♥ S

North:
 ♠ Q109
 ♥ AQ973
 ♦ QJ2
 ♣ 108

South:
 ♠ KJ52
 ♥ K85
 ♦ AK3
 ♣ AQ9

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

Board: 148
 Dealer: N
 Vul: EW
 North HCP: 21
 South HCP: 10
 Contract: 6♥ N

North:
 ♠ AKJ9
 ♥ Q5
 ♦ A7
 ♣ AK962

South:
 ♠ —
 ♥ AK9742
 ♦ Q1082
 ♣ J108

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

Board: 149
 Dealer: S
 Vul: None
 North HCP: 7
 South HCP: 20
 Contract: 4♥ S

North:
 ♠ 42
 ♥ AK853
 ♦ 109
 ♣ 7543

South:
 ♠ AK3
 ♥ QJ102
 ♦ AQ2
 ♣ KJ6

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

Board: 150
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 13
 Contract: 6N N

North:
 ♠ K10
 ♥ KQ43
 ♦ AK62
 ♣ AQ3

South:
 ♠ A7643
 ♥ A72
 ♦ J8
 ♣ KJ6

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

Board: 151
Dealer: S
Vul: EW
North HCP: 7
South HCP: 20
Contract: 6♥ S

North:
♠ 103
♥ QJ1098742
♦ A
♣ 108

South:
♠ AQ876
♥ AK6
♦ QJ2
♣ A3

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

Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♦ ³
Pass	6♥	AP	

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

South hands (Practice Page)

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

Board: 147	♠ KJ52	The opponents are silent.
Dealer: S	♥ K85	
Vul: NS	♦ AK3	You bid first.
HCP: 20	♣ AQ9	

Board: 148	♠ —	The opponents are silent.
Dealer: N	♥ AK9742	
Vul: EW	♦ Q1082	Partner bids first.
HCP: 10	♣ J108	

Board: 149	♠ AK3	The opponents are silent.
Dealer: S	♥ QJ102	
Vul: None	♦ AQ2	You bid first.
HCP: 20	♣ KJ6	

Board: 150	♠ A7643	The opponents are silent.
Dealer: N	♥ A72	
Vul: NS	♦ J8	Partner bids first.
HCP: 13	♣ KJ6	

Board: 151	♠ AQ876	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ QJ2	You bid first.
HCP: 20	♣ A3	

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

Board: 147
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 20
 Contract: 6♥ S

North:
 ♠ Q109
 ♥ AQ973
 ♦ QJ2
 ♣ 108

South:
 ♠ KJ52
 ♥ K85
 ♦ AK3
 ♣ AQ9

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

Board: 148
 Dealer: N
 Vul: EW
 North HCP: 21
 South HCP: 10
 Contract: 6♥ N

North:
 ♠ AKJ9
 ♥ Q5
 ♦ A7
 ♣ AK962

South:
 ♠ —
 ♥ AK9742
 ♦ Q1082
 ♣ J108

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

Board: 149
 Dealer: S
 Vul: None
 North HCP: 7
 South HCP: 20
 Contract: 4♥ S

North:
 ♠ 42
 ♥ AK853
 ♦ 109
 ♣ 7543

South:
 ♠ AK3
 ♥ QJ102
 ♦ AQ2
 ♣ KJ6

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

Board: 150
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 13
 Contract: 6N N

North:
 ♠ K10
 ♥ KQ43
 ♦ AK62
 ♣ AQ3

South:
 ♠ A7643
 ♥ A72
 ♦ J8
 ♣ KJ6

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

Board: 151
Dealer: S
Vul: EW
North HCP: 7
South HCP: 20
Contract: 6♥ S

North:
♠ 103
♥ QJ1098742
♦ A
♣ 108

South:
♠ AQ876
♥ AK6
♦ QJ2
♣ A3

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

Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♦ ³
Pass	6♥	AP	

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

North hands (Practice Page)

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

Board: 152	♠ AQ876	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ KJ	You bid first.
HCP: 20	♣ AJ108	

Board: 153	♠ Q106	East Bids 5♦ if possible.
Dealer: S	♥ K86542	
Vul: NS	♦ 4	Partner bids first.
HCP: 5	♣ 1075	

Board: 154	♠ AKJ5	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: EW	♦ Q97	You bid first.
HCP: 20	♣ A84	

Board: 155	♠ AJ1097	The opponents are silent.
Dealer: S	♥ 43	
Vul: Both	♦ 95	Partner bids first.
HCP: 10	♣ KQ96	

Board: 156	♠ KJ3	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: None	♦ AQJ5	You bid first.
HCP: 20	♣ KQ4	

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

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AQ876	♠ 4		2NT	Pass	3♦
Vul: Both	♥ AJ	♥ KQ765432	Pass	3♥	Pass	4♥
North HCP: 20	♦ KJ	♦ Q109	AP			
South HCP: 7	♣ AJ108	♣ 7				
Contract: 4♥ N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ KJ432				2NT
Vul: NS	♥ K86542	♥ J7	Pass	3♦	5♦	X
North HCP: 5	♦ 4	♦ AK10	AP			
South HCP: 20	♣ 1075	♣ AKJ				
Contract: 5♦ X E						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 1032		2NT	Pass	3♦
Vul: EW	♥ AQ2	♥ KJ876	Pass	3♥	Pass	4♥
North HCP: 20	♦ Q97	♦ J	AP			
South HCP: 9	♣ A84	♣ KJ103				
Contract: 4♥ N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ AJ1097	♠ KQ6				2NT
Vul: Both	♥ 43	♥ AJ8	Pass	3♥	Pass	3♠
North HCP: 10	♦ 95	♦ AK7	Pass	3NT	Pass	4♠
South HCP: 21	♣ KQ96	♣ A1072	AP			
Contract: 4♠ S						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 98642		2NT	Pass	3♥
Vul: None	♥ KJ7	♥ 83	Pass	3♠	Pass	3NT
North HCP: 20	♦ AQJ5	♦ K8	Pass	4♠	AP	
South HCP: 7	♣ KQ4	♣ A976				
Contract: 4♠ N						

South hands (Practice Page)

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

Board: 152	♠ 4	The opponents are silent.
Dealer: N	♥ KQ765432	
Vul: Both	♦ Q109	Partner bids first.
HCP: 7	♣ 7	

Board: 153	♠ KJ432	East Bids 5♦ if possible.
Dealer: S	♥ J7	
Vul: NS	♦ AK10	You bid first.
HCP: 20	♣ AKJ	

Board: 154	♠ 1032	The opponents are silent.
Dealer: N	♥ KJ876	
Vul: EW	♦ J	Partner bids first.
HCP: 9	♣ KJ103	

Board: 155	♠ KQ6	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: Both	♦ AK7	You bid first.
HCP: 21	♣ A1072	

Board: 156	♠ 98642	The opponents are silent.
Dealer: N	♥ 83	
Vul: None	♦ K8	Partner bids first.
HCP: 7	♣ A976	

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

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AQ876	♠ 4		2NT	Pass	3♦
Vul: Both	♥ AJ	♥ KQ765432	Pass	3♥	Pass	4♥
North HCP: 20	♦ KJ	♦ Q109	AP			
South HCP: 7	♣ AJ108	♣ 7				
Contract: 4♥ N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ KJ432				2NT
Vul: NS	♥ K86542	♥ J7	Pass	3♦	5♦	X
North HCP: 5	♦ 4	♦ AK10	AP			
South HCP: 20	♣ 1075	♣ AKJ				
Contract: 5♦ X E						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 1032		2NT	Pass	3♦
Vul: EW	♥ AQ2	♥ KJ876	Pass	3♥	Pass	4♥
North HCP: 20	♦ Q97	♦ J	AP			
South HCP: 9	♣ A84	♣ KJ103				
Contract: 4♥ N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ AJ1097	♠ KQ6				2NT
Vul: Both	♥ 43	♥ AJ8	Pass	3♥	Pass	3♠
North HCP: 10	♦ 95	♦ AK7	Pass	3NT	Pass	4♠
South HCP: 21	♣ KQ96	♣ A1072	AP			
Contract: 4♠ S						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 98642		2NT	Pass	3♥
Vul: None	♥ KJ7	♥ 83	Pass	3♠	Pass	3NT
North HCP: 20	♦ AQJ5	♦ K8	Pass	4♠	AP	
South HCP: 7	♣ KQ4	♣ A976				
Contract: 4♠ N						

North hands (Practice Page)

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

Board: 157	♠ 852	The opponents are silent.
Dealer: S	♥ A97543	
Vul: EW	♦ Q10	Partner bids first.
HCP: 6	♣ 93	

Board: 158	♠ AQ7	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: Both	♦ KJ7	You bid first.
HCP: 20	♣ AJ63	

Board: 159	♠ KQ2	The opponents are silent.
Dealer: S	♥ K10764	
Vul: None	♦ 9	Partner bids first.
HCP: 10	♣ Q653	

Board: 160	♠ Q9	The opponents are silent.
Dealer: N	♥ AK75	
Vul: NS	♦ AK1085	You bid first.
HCP: 20	♣ A8	

Board: 161	♠ QJ943	The opponents are silent.
Dealer: S	♥ KJ	
Vul: Both	♦ K9843	Partner bids first.
HCP: 12	♣ Q	

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

Board: 157

Dealer: S

Vul: EW

North HCP: 6

South HCP: 20

Contract: 4♥ S

North:

♠ 852

♥ A97543

♦ Q10

♣ 93

South:

♠ AK64

♥ KJ10

♦ A72

♣ AJ10

West North East South

Pass 3♦ Pass 2NT

Pass 3♥

Pass 4♥ AP

Board: 158

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ AQ7

♥ AJ8

♦ KJ7

♣ AJ63

South:

♠ KJ1053

♥ 752

♦ 94

♣ K75

West North East South

Pass 2NT Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♠ AP

Board: 159

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6♥ N

North:

♠ KQ2

♥ K10764

♦ 9

♣ Q653

South:

♠ 85

♥ AQ953

♦ AK

♣ AK94

West North East South

Pass 2NT

Pass 3♦ Pass 3♠¹

Pass 3NT² Pass 4♣³

Pass 4NT⁴ Pass 5♣⁵

Pass 6♥ AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♥

5. A=0/5 or 3/5

Board: 160

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ Q9

♥ AK75

♦ AK1085

♣ A8

South:

♠ KJ742

♥ 2

♦ 94

♣ QJ642

West North East South

Pass 2NT Pass 3♥

Pass 3♠ Pass 3NT

AP

Board: 161

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ QJ943

♥ KJ

♦ K9843

♣ Q

South:

♠ AK102

♥ Q3

♦ AQ6

♣ AJ92

West North East South

Pass 2NT

Pass 3♥ Pass 3♠

Pass 6NT AP



South hands (Practice Page)

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

Board: 157	♠ AK64	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: EW	♦ A72	You bid first.
HCP: 20	♣ AJ10	

Board: 158	♠ KJ1053	The opponents are silent.
Dealer: N	♥ 752	
Vul: Both	♦ 94	Partner bids first.
HCP: 7	♣ K75	

Board: 159	♠ 85	The opponents are silent.
Dealer: S	♥ AQ953	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ AK94	

Board: 160	♠ KJ742	The opponents are silent.
Dealer: N	♥ 2	
Vul: NS	♦ 94	Partner bids first.
HCP: 7	♣ QJ642	

Board: 161	♠ AK102	The opponents are silent.
Dealer: S	♥ Q3	
Vul: Both	♦ AQ6	You bid first.
HCP: 20	♣ AJ92	

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

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ AK64				2NT
Vul: EW	♥ A97543	♥ KJ10	Pass	3♦	Pass	3♥
North HCP: 6	♦ Q10	♦ A72	Pass	4♥	AP	
South HCP: 20	♣ 93	♣ AJ10				
Contract: 4♥ S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ KJ1053		2NT	Pass	3♥
Vul: Both	♥ AJ8	♥ 752	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ7	♦ 94	Pass	4♠	AP	
South HCP: 7	♣ AJ63	♣ K75				
Contract: 4♠ N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ 85				2NT
Vul: None	♥ K10764	♥ AQ953	Pass	3♦	Pass	3♠ ¹
North HCP: 10	♦ 9	♦ AK	Pass	3NT ²	Pass	4♣ ³
South HCP: 20	♣ Q653	♣ AK94	Pass	4NT ⁴	Pass	5♣ ⁵
Contract: 6♥ N			Pass	6♥	AP	

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

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ KJ742				2NT
Vul: NS	♥ AK75	♥ 2	Pass	3♠	Pass	3♥
North HCP: 20	♦ AK1085	♦ 94	Pass		Pass	3NT
South HCP: 7	♣ A8	♣ QJ642	AP			
Contract: 3N N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ QJ943	♠ AK102				2NT
Vul: Both	♥ KJ	♥ Q3	Pass	3♥	Pass	3♠
North HCP: 12	♦ K9843	♦ AQ6	Pass	6NT	AP	
South HCP: 20	♣ Q	♣ AJ92				
Contract: 6N S						



North hands (Practice Page)

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

Board: 162	♠ A72	The opponents are silent.
Dealer: N	♥ Q93	
Vul: None	♦ AKQ10	You bid first.
HCP: 20	♣ KQ4	

Board: 163	♠ KQ976	The opponents are silent.
Dealer: S	♥ J8	
Vul: NS	♦ 109752	Partner bids first.
HCP: 6	♣ 3	

Board: 164	♠ K52	The opponents are silent.
Dealer: N	♥ Q107	
Vul: EW	♦ AK4	You bid first.
HCP: 21	♣ AKQ3	

Board: 165	♠ 106	The opponents are silent.
Dealer: S	♥ J1086543	
Vul: None	♦ 7	Partner bids first.
HCP: 3	♣ Q95	

Board: 166	♠ Q2	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: NS	♦ AQ87	You bid first.
HCP: 21	♣ AKJ5	

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

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ KJ643		2NT	Pass	3♥
Vul: None	♥ Q93	♥ A4	Pass	3♠	Pass	4NT ¹
North HCP: 20	♦ AKQ10	♦ 5	Pass	6♠	AP	
South HCP: 13	♣ KQ4	♣ AJ652	1. Quantitative	4NT		
Contract: 6♠ N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ KQ976	♠ 53				2NT
Vul: NS	♥ J8	♥ KQ109	Pass	3♥	Pass	3♠
North HCP: 6	♦ 109752	♦ AKQ	Pass	3NT	AP	
South HCP: 21	♣ 3	♣ AQJ6				
Contract: 3N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ QJ10986		2NT	Pass	4♥ ¹
Vul: EW	♥ Q107	♥ AKJ9	Pass	4♠	Pass	4NT ²
North HCP: 21	♦ AK4	♦ 65	Pass	5♣ ³	Pass	6♠
South HCP: 12	♣ AKQ3	♣ J	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ A32				2NT
Vul: None	♥ J1086543	♥ AQ	Pass	4♦ ¹	Pass	4♥
North HCP: 3	♦ 7	♦ AKQ92	AP			
South HCP: 20	♣ Q95	♣ J74	1. Texas			
Contract: 4♥ S						

Board: 166
Dealer: N
Vul: NS
North HCP: 21
South HCP: 10
Contract: 5♥ N

North:
♠ Q2
♥ AJ9
♦ AQ87
♣ AKJ5

South:
♠ AJ9
♥ K10852
♦ 2
♣ Q1093

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

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

South hands (Practice Page)

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

Board: 162	♠ KJ643	The opponents are silent.
Dealer: N	♥ A4	
Vul: None	♦ 5	Partner bids first.
HCP: 13	♣ AJ652	

Board: 163	♠ 53	The opponents are silent.
Dealer: S	♥ KQ109	
Vul: NS	♦ AKQ	You bid first.
HCP: 21	♣ AQJ6	

Board: 164	♠ QJ10986	The opponents are silent.
Dealer: N	♥ AKJ9	
Vul: EW	♦ 65	Partner bids first.
HCP: 12	♣ J	

Board: 165	♠ A32	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ AKQ92	You bid first.
HCP: 20	♣ J74	

Board: 166	♠ AJ9	The opponents are silent.
Dealer: N	♥ K10852	
Vul: NS	♦ 2	Partner bids first.
HCP: 10	♣ Q1093	

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

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ KJ643		2NT	Pass	3♥
Vul: None	♥ Q93	♥ A4	Pass	3♠	Pass	4NT ¹
North HCP: 20	♦ AKQ10	♦ 5	Pass	6♠	AP	
South HCP: 13	♣ KQ4	♣ AJ652	1. Quantitative	4NT		
Contract: 6♠ N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ KQ976	♠ 53				2NT
Vul: NS	♥ J8	♥ KQ109	Pass	3♥	Pass	3♠
North HCP: 6	♦ 109752	♦ AKQ	Pass	3NT	AP	
South HCP: 21	♣ 3	♣ AQJ6				
Contract: 3N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ QJ10986		2NT	Pass	4♥ ¹
Vul: EW	♥ Q107	♥ AKJ9	Pass	4♠	Pass	4NT ²
North HCP: 21	♦ AK4	♦ 65	Pass	5♣ ³	Pass	6♠
South HCP: 12	♣ AKQ3	♣ J	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ A32				2NT
Vul: None	♥ J1086543	♥ AQ	Pass	4♦ ¹	Pass	4♥
North HCP: 3	♦ 7	♦ AKQ92	AP			
South HCP: 20	♣ Q95	♣ J74	1. Texas			
Contract: 4♥ S						

Board: 166
Dealer: N
Vul: NS
North HCP: 21
South HCP: 10
Contract: 5♥ N

North:
♠ Q2
♥ AJ9
♦ AQ87
♣ AKJ5

South:
♠ AJ9
♥ K10852
♦ 2
♣ Q1093

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

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

North hands (Practice Page)

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

Board: 167	♠ K10743	The opponents are silent.
Dealer: S	♥ A94	
Vul: EW	♦ 108	Partner bids first.
HCP: 8	♣ J92	

Board: 168	♠ QJ72	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: Both	♦ Q5	You bid first.
HCP: 21	♣ AK7	

Board: 169	♠ 109763	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: NS	♦ KJ10	Partner bids first.
HCP: 10	♣ 75	

Board: 170	♠ AQ7	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: EW	♦ KQ3	You bid first.
HCP: 20	♣ J107	

Board: 171	♠ Q10862	The opponents are silent.
Dealer: S	♥ Q	
Vul: Both	♦ A1062	Partner bids first.
HCP: 10	♣ Q32	

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

Board: 167

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ K10743

♥ A94

♦ 108

♣ J92

South:

♠ A9

♥ KJ63

♦ AK75

♣ KQ3

West North East South

Pass 3♥ Pass 2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

Board: 168

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 5♠ N

North:

♠ QJ72

♥ AKQ9

♦ Q5

♣ AK7

South:

♠ K109865

♥ 1052

♦ 2

♣ QJ5

West North East South

Pass 2NT Pass 3♥

Pass 3NT¹ Pass 4♦²

Pass 4♥³ Pass 4NT⁴

Pass 5♠⁵ AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

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

Board: 169

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 4♠ S

North:

♠ 109763

♥ AQ4

♦ KJ10

♣ 75

South:

♠ AK52

♥ K103

♦ AQ9

♣ KJ10

West North East South

Pass 3♥ Pass 2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 170

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 4♠ N

North:

♠ AQ7

♥ AKJ5

♦ KQ3

♣ J107

South:

♠ J96532

♥ 106

♦ —

♣ AK854

West North East South

Pass 2NT Pass 4♥¹

Pass 4♠ AP

1. Texas

Board: 171

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 4♠ S

North:

♠ Q10862

♥ Q

♦ A1062

♣ Q32

South:

♠ K5

♥ AK95

♦ KQ4

♣ AJ105

West North East South

Pass 2NT Pass 3♠

Pass 3♥ Pass 3♠

Pass 4♠ AP

South hands (Practice Page)

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

Board: 167	♠ A9	The opponents are silent.
Dealer: S	♥ KJ63	
Vul: EW	♦ AK75	You bid first.
HCP: 20	♣ KQ3	

Board: 168	♠ K109865	The opponents are silent.
Dealer: N	♥ 1052	
Vul: Both	♦ 2	Partner bids first.
HCP: 6	♣ QJ5	

Board: 169	♠ AK52	The opponents are silent.
Dealer: S	♥ K103	
Vul: NS	♦ AQ9	You bid first.
HCP: 20	♣ KJ10	

Board: 170	♠ J96532	The opponents are silent.
Dealer: N	♥ 106	
Vul: EW	♦ —	Partner bids first.
HCP: 8	♣ AK854	

Board: 171	♠ K5	The opponents are silent.
Dealer: S	♥ AK95	
Vul: Both	♦ KQ4	You bid first.
HCP: 20	♣ AJ105	

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

Board: 167

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ K10743

♥ A94

♦ 108

♣ J92

South:

♠ A9

♥ KJ63

♦ AK75

♣ KQ3

West North East South

Pass 3♥ Pass 2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

Board: 168

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 5♠ N

North:

♠ QJ72

♥ AKQ9

♦ Q5

♣ AK7

South:

♠ K109865

♥ 1052

♦ 2

♣ QJ5

West North East South

Pass 2NT Pass 3♥

Pass 3NT¹ Pass 4♦²

Pass 4♥³ Pass 4NT⁴

Pass 5♠⁵ AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

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

Board: 169

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 4♠ S

North:

♠ 109763

♥ AQ4

♦ KJ10

♣ 75

South:

♠ AK52

♥ K103

♦ AQ9

♣ KJ10

West North East South

Pass 3♥ Pass 2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 170

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 4♠ N

North:

♠ AQ7

♥ AKJ5

♦ KQ3

♣ J107

South:

♠ J96532

♥ 106

♦ —

♣ AK854

West North East South

Pass 2NT Pass 4♥¹

Pass 4♠ AP

1. Texas

Board: 171

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 4♠ S

North:

♠ Q10862

♥ Q

♦ A1062

♣ Q32

South:

♠ K5

♥ AK95

♦ KQ4

♣ AJ105

West North East South

Pass 3♥ Pass 2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

North hands (Practice Page)

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

Board: 172	♠ AKJ9	The opponents are silent.
Dealer: N	♥ J4	
Vul: EW	♦ A52	You bid first.
HCP: 20	♣ AK84	

Board: 173	♠ KQ9853	The opponents are silent.
Dealer: S	♥ 107	
Vul: Both	♦ —	Partner bids first.
HCP: 11	♣ AQ832	

Board: 174	♠ AK93	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ A106	You bid first.
HCP: 21	♣ QJ83	

Board: 175	♠ 987542	The opponents are silent.
Dealer: S	♥ J10	
Vul: NS	♦ Q654	Partner bids first.
HCP: 3	♣ 3	

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

Board: 172
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 8
 Contract: 6♥ N

North:
 ♠ AKJ9
 ♥ J4
 ♦ A52
 ♣ AK84

South:
 ♠ Q
 ♥ AQ109532
 ♦ 1097
 ♣ 76

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

Board: 173
 Dealer: S
 Vul: Both
 North HCP: 11
 South HCP: 20
 Contract: 6♠ S

North:
 ♠ KQ9853
 ♥ 107
 ♦ —
 ♣ AQ832

South:
 ♠ AJ6
 ♥ KJ6
 ♦ AK432
 ♣ KJ

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

Board: 174
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 6
 Contract: 3N N

North:
 ♠ AK93
 ♥ AK
 ♦ A106
 ♣ QJ83

South:
 ♠ Q
 ♥ 108542
 ♦ 975
 ♣ A742

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

Board: 175
 Dealer: S
 Vul: NS
 North HCP: 3
 South HCP: 20
 Contract: 3♠ S

North:
 ♠ 987542
 ♥ J10
 ♦ Q654
 ♣ 3

South:
 ♠ 106
 ♥ AKQ8
 ♦ AK97
 ♣ KJ4

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

South hands (Practice Page)

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

Board: 172	♠ Q	The opponents are silent.
Dealer: N	♥ AQ109532	
Vul: EW	♦ 1097	Partner bids first.
HCP: 8	♣ 76	

Board: 173	♠ AJ6	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: Both	♦ AK432	You bid first.
HCP: 20	♣ KJ	

Board: 174	♠ Q	The opponents are silent.
Dealer: N	♥ 108542	
Vul: None	♦ 975	Partner bids first.
HCP: 6	♣ A742	

Board: 175	♠ 106	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: NS	♦ AK97	You bid first.
HCP: 20	♣ KJ4	

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

Board: 172
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 8
 Contract: 6♥ N

North:
 ♠ AKJ9
 ♥ J4
 ♦ A52
 ♣ AK84

South:
 ♠ Q
 ♥ AQ109532
 ♦ 1097
 ♣ 76

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

Board: 173
 Dealer: S
 Vul: Both
 North HCP: 11
 South HCP: 20
 Contract: 6♠ S

North:
 ♠ KQ9853
 ♥ 107
 ♦ —
 ♣ AQ832

South:
 ♠ AJ6
 ♥ KJ6
 ♦ AK432
 ♣ KJ

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

Board: 174
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 6
 Contract: 3N N

North:
 ♠ AK93
 ♥ AK
 ♦ A106
 ♣ QJ83

South:
 ♠ Q
 ♥ 108542
 ♦ 975
 ♣ A742

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

Board: 175
 Dealer: S
 Vul: NS
 North HCP: 3
 South HCP: 20
 Contract: 3♠ S

North:
 ♠ 987542
 ♥ J10
 ♦ Q654
 ♣ 3

South:
 ♠ 106
 ♥ AKQ8
 ♦ AK97
 ♣ KJ4

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

North hands (Practice Page)

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

Board: 176	♠ A10	The opponents are silent.
Dealer: N	♥ KQ97	
Vul: Both	♦ AKQ3	You bid first.
HCP: 20	♣ Q109	

Board: 177	♠ J10972	The opponents are silent.
Dealer: S	♥ J8	
Vul: None	♦ QJ1082	Partner bids first.
HCP: 5	♣ 9	

Board: 178	♠ A87	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ KQ109	You bid first.
HCP: 20	♣ AKJ9	

Board: 179	♠ Q	The opponents are silent.
Dealer: S	♥ K108654	
Vul: None	♦ KQ5	Partner bids first.
HCP: 11	♣ J105	

Board: 180	♠ AK5	The opponents are silent.
Dealer: N	♥ K1032	
Vul: NS	♦ K9	You bid first.
HCP: 20	♣ AK76	

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

Board: 176
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6♥ N

North:
♠ A10
♥ KQ97
♦ AKQ3
♣ Q109

South:
♠ KQ42
♥ AJ10643
♦ 864
♣ —

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

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

Board: 177
Dealer: S
Vul: None
North HCP: 5
South HCP: 21
Contract: 3N S

North:
♠ J10972
♥ J8
♦ QJ1082
♣ 9

South:
♠ Q5
♥ KQ954
♦ AK7
♣ AQJ

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

Board: 178
Dealer: N
Vul: EW
North HCP: 20
South HCP: 8
Contract: 4♥ N

North:
♠ A87
♥ K10
♦ KQ109
♣ AKJ9

South:
♠ 103
♥ AQJ962
♦ J3
♣ 763

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

1. Texas

Board: 179
Dealer: S
Vul: None
North HCP: 11
South HCP: 21
Contract: 6♥ S

North:
♠ Q
♥ K108654
♦ KQ5
♣ J105

South:
♠ A53
♥ A93
♦ A6
♣ AKQ97

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

Board: 180
Dealer: N
Vul: NS
North HCP: 20
South HCP: 7
Contract: 4♠ N

North:
♠ AK5
♥ K1032
♦ K9
♣ AK76

South:
♠ 108432
♥ J8
♦ AJ8
♣ J85

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

South hands (Practice Page)

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

Board: 176	♠ KQ42	The opponents are silent.
Dealer: N	♥ AJ10643	
Vul: Both	♦ 864	Partner bids first.
HCP: 10	♣ —	

Board: 177	♠ Q5	The opponents are silent.
Dealer: S	♥ KQ954	
Vul: None	♦ AK7	You bid first.
HCP: 21	♣ AQJ	

Board: 178	♠ 103	The opponents are silent.
Dealer: N	♥ AQJ962	
Vul: EW	♦ J3	Partner bids first.
HCP: 8	♣ 763	

Board: 179	♠ A53	The opponents are silent.
Dealer: S	♥ A93	
Vul: None	♦ A6	You bid first.
HCP: 21	♣ AKQ97	

Board: 180	♠ 108432	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ AJ8	Partner bids first.
HCP: 7	♣ J85	

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

Board: 176
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6♥ N

North:
♠ A10
♥ KQ97
♦ AKQ3
♣ Q109

South:
♠ KQ42
♥ AJ10643
♦ 864
♣ —

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

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

Board: 177
Dealer: S
Vul: None
North HCP: 5
South HCP: 21
Contract: 3N S

North:
♠ J10972
♥ J8
♦ QJ1082
♣ 9

South:
♠ Q5
♥ KQ954
♦ AK7
♣ AQJ

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

Board: 178
Dealer: N
Vul: EW
North HCP: 20
South HCP: 8
Contract: 4♥ N

North:
♠ A87
♥ K10
♦ KQ109
♣ AKJ9

South:
♠ 103
♥ AQJ962
♦ J3
♣ 763

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

1. Texas

Board: 179
Dealer: S
Vul: None
North HCP: 11
South HCP: 21
Contract: 6♥ S

North:
♠ Q
♥ K108654
♦ KQ5
♣ J105

South:
♠ A53
♥ A93
♦ A6
♣ AKQ97

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

Board: 180
Dealer: N
Vul: NS
North HCP: 20
South HCP: 7
Contract: 4♠ N

North:
♠ AK5
♥ K1032
♦ K9
♣ AK76

South:
♠ 108432
♥ J8
♦ AJ8
♣ J85

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

North hands (Practice Page)

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

Board: 181	♠ A1095	East Doubles 4♦ if possible.
Dealer: S	♥ 987542	
Vul: EW	♦ J8	Partner bids first.
HCP: 8	♣ K	

Board: 182	♠ K8	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: Both	♦ AQ973	You bid first.
HCP: 20	♣ AK6	

Board: 183	♠ AK873	The opponents are silent.
Dealer: S	♥ 4	
Vul: NS	♦ J754	Partner bids first.
HCP: 10	♣ Q73	

Board: 184	♠ AK	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ Q1062	You bid first.
HCP: 20	♣ KQJ96	

Board: 185	♠ KJ1093	The opponents are silent.
Dealer: S	♥ Q106	
Vul: None	♦ 1083	Partner bids first.
HCP: 9	♣ QJ	

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

Board: 181			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ A1095	♠ KQ84	Pass	4♦ ¹	X	4♥
North HCP: 8	♥ 987542	♥ AKQJ	Pass	4NT ²	Pass	5♣ ³
South HCP: 20	♦ J8	♦ 54	Pass	6♥	AP	
Contract: 6♥ S	♣ K	♣ AJ8	1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			

Board: 182			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ K8	♠ QJ10954		2NT	Pass	4♥ ¹
North HCP: 20	♥ KJ5	♥ A8	Pass	4♠	AP	
South HCP: 7	♦ AQ973	♦ 106	1. Texas			
Contract: 4♠ N	♣ AK6	♣ 1095				

Board: 183			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ AK873	♠ 54	Pass	3♥	Pass	3♠
North HCP: 10	♥ 4	♥ KJ1085	Pass	4♠	AP	
South HCP: 20	♦ J754	♦ AKQ2				
Contract: 4♠ S	♣ Q73	♣ AK				

Board: 184			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AK	♠ Q9852		2NT	Pass	3♥
North HCP: 20	♥ AJ	♥ 82	Pass	3♠	Pass	3NT
South HCP: 7	♦ Q1062	♦ AJ9	AP			
Contract: 3N N	♣ KQJ96	♣ 874				

Board: 185			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ KJ1093	♠ A4	Pass	3♥	Pass	3♠
North HCP: 9	♥ Q106	♥ AKJ2	Pass	4♠	AP	
South HCP: 21	♦ 1083	♦ AJ975				
Contract: 4♠ S	♣ QJ	♣ A6				

South hands (Practice Page)

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

Board: 181	♠ KQ84	East Doubles 4♦ if possible.
Dealer: S	♥ AKQJ	
Vul: EW	♦ 54	
HCP: 20	♣ AJ8	You bid first.

Board: 182	♠ QJ10954	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ 106	Partner bids first.
HCP: 7	♣ 1095	

Board: 183	♠ 54	The opponents are silent.
Dealer: S	♥ KJ1085	
Vul: NS	♦ AKQ2	You bid first.
HCP: 20	♣ AK	

Board: 184	♠ Q9852	The opponents are silent.
Dealer: N	♥ 82	
Vul: Both	♦ AJ9	Partner bids first.
HCP: 7	♣ 874	

Board: 185	♠ A4	The opponents are silent.
Dealer: S	♥ AKJ2	
Vul: None	♦ AJ975	You bid first.
HCP: 21	♣ A6	

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

Board: 181			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ A1095	♠ KQ84	Pass	4♦ ¹	X	4♥
North HCP: 8	♥ 987542	♥ AKQJ	Pass	4NT ²	Pass	5♣ ³
South HCP: 20	♦ J8	♦ 54	Pass	6♥	AP	
Contract: 6♥ S	♣ K	♣ AJ8	1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			

Board: 182			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ K8	♠ QJ10954		2NT	Pass	4♥ ¹
North HCP: 20	♥ KJ5	♥ A8	Pass	4♠	AP	
South HCP: 7	♦ AQ973	♦ 106	1. Texas			
Contract: 4♠ N	♣ AK6	♣ 1095				

Board: 183			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ AK873	♠ 54	Pass	3♥	Pass	3♠
North HCP: 10	♥ 4	♥ KJ1085	Pass	4♠	AP	
South HCP: 20	♦ J754	♦ AKQ2				
Contract: 4♠ S	♣ Q73	♣ AK				

Board: 184			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AK	♠ Q9852		2NT	Pass	3♥
North HCP: 20	♥ AJ	♥ 82	Pass	3♠	Pass	3NT
South HCP: 7	♦ Q1062	♦ AJ9	AP			
Contract: 3N N	♣ KQJ96	♣ 874				

Board: 185			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ KJ1093	♠ A4	Pass	3♥	Pass	3♠
North HCP: 9	♥ Q106	♥ AKJ2	Pass	4♠	AP	
South HCP: 21	♦ 1083	♦ AJ975				
Contract: 4♠ S	♣ QJ	♣ A6				

North hands (Practice Page)

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

Board: 186 ♠ AK102
Dealer: N ♥ A1098
Vul: EW ♦ A95
HCP: 20 ♣ AJ

The opponents are silent.

You bid first.

Board: 187 ♠ A106432
Dealer: S ♥ 54
Vul: Both ♦ A10
HCP: 11 ♣ K76

West Doubles Pass if possible.

Partner bids first.

Board: 188 ♠ K5
Dealer: N ♥ AJ93
Vul: None ♦ AQ
HCP: 20 ♣ KQJ32

The opponents are silent.

You bid first.

Board: 189 ♠ J65
Dealer: S ♥ AJ9873
Vul: NS ♦ 654
HCP: 6 ♣ 5

The opponents are silent.

Partner bids first.

Board: 190 ♠ AJ2
Dealer: N ♥ AK8
Vul: Both ♦ Q7
HCP: 20 ♣ AQ1082

The opponents are silent.

You bid first.

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

Board: 186

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 6♥ S

North:

♠ AK102

♥ A1098

♦ A95

♣ AJ

South:

♠ 7

♥ KQJ75

♦ 87642

♣ 103

West North East South

2NT Pass 3♦

Pass 3NT¹ Pass 6♥

AP

1. Extended acceptance after NT

Board: 187

Dealer: S

Vul: Both

North HCP: 11

South HCP: 21

Contract: 7♠X S

North:

♠ A106432

♥ 54

♦ A10

♣ K76

South:

♠ KQJ7

♥ AKJ8

♦ Q2

♣ AJ3

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♣² Pass 4♠

Pass 4NT³ Pass 5♣⁴

Pass 7♠ Pass Pass

X AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 188

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 4♠ N

North:

♠ K5

♥ AJ93

♦ AQ

♣ KQJ32

South:

♠ A108432

♥ 107

♦ 76

♣ A105

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 189

Dealer: S

Vul: NS

North HCP: 6

South HCP: 20

Contract: 4♥ S

North:

♠ J65

♥ AJ9873

♦ 654

♣ 5

South:

♠ KQ10

♥ KQ4

♦ AKJ9

♣ Q93

West North East South

2NT

Pass 4♦¹ Pass 4♥

AP

1. Texas

Board: 190

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 4♥ N

North:

♠ AJ2

♥ AK8

♦ Q7

♣ AQ1082

South:

♠ 86

♥ QJ932

♦ K643

♣ K5

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP



South hands (Practice Page)

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

Board: 186	♠ 7	The opponents are silent.
Dealer: N	♥ KQJ75	
Vul: EW	♦ 87642	Partner bids first.
HCP: 6	♣ 103	

Board: 187	♠ KQJ7	West Doubles Pass if possible.
Dealer: S	♥ AKJ8	
Vul: Both	♦ Q2	You bid first.
HCP: 21	♣ AJ3	

Board: 188	♠ A108432	The opponents are silent.
Dealer: N	♥ 107	
Vul: None	♦ 76	Partner bids first.
HCP: 8	♣ A105	

Board: 189	♠ KQ10	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: NS	♦ AKJ9	You bid first.
HCP: 20	♣ Q93	

Board: 190	♠ 86	The opponents are silent.
Dealer: N	♥ QJ932	
Vul: Both	♦ K643	Partner bids first.
HCP: 9	♣ K5	

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

Board: 186

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 6♥ S

North:

♠ AK102

♥ A1098

♦ A95

♣ AJ

South:

♠ 7

♥ KQJ75

♦ 87642

♣ 103

West North East South

2NT Pass 3♦

Pass 3NT¹ Pass 6♥

AP

1. Extended acceptance after NT

Board: 187

Dealer: S

Vul: Both

North HCP: 11

South HCP: 21

Contract: 7♠X S

North:

♠ A106432

♥ 54

♦ A10

♣ K76

South:

♠ KQJ7

♥ AKJ8

♦ Q2

♣ AJ3

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♣² Pass 4♠

Pass 4NT³ Pass 5♣⁴

Pass 7♠ Pass Pass

X AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 188

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 4♠ N

North:

♠ K5

♥ AJ93

♦ AQ

♣ KQJ32

South:

♠ A108432

♥ 107

♦ 76

♣ A105

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 189

Dealer: S

Vul: NS

North HCP: 6

South HCP: 20

Contract: 4♥ S

North:

♠ J65

♥ AJ9873

♦ 654

♣ 5

South:

♠ KQ10

♥ KQ4

♦ AKJ9

♣ Q93

West North East South

2NT

Pass 4♦¹ Pass 4♥

AP

1. Texas

Board: 190

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 4♥ N

North:

♠ AJ2

♥ AK8

♦ Q7

♣ AQ1082

South:

♠ 86

♥ QJ932

♦ K643

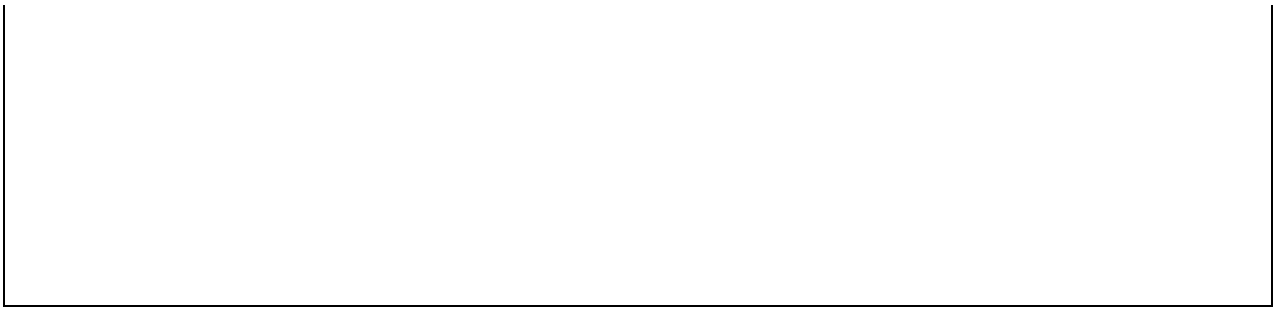
♣ K5

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP



North hands (Practice Page)

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

Board: 191	♠ Q10752	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: NS	♦ J5	Partner bids first.
HCP: 13	♣ AK7	

Board: 192	♠ A98	The opponents are silent.
Dealer: N	♥ Q9	
Vul: EW	♦ AKQJ	You bid first.
HCP: 20	♣ A987	

Board: 193	♠ J	The opponents are silent.
Dealer: S	♥ 109764	
Vul: None	♦ KQ64	Partner bids first.
HCP: 10	♣ A85	

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

Board: 191
Dealer: S
Vul: NS
North HCP: 13
South HCP: 20
Contract: 6♠ S

North:
♠ Q10752
♥ QJ9
♦ J5
♣ AK7

South:
♠ AKJ8
♥ AK
♦ K8432
♣ Q8

West	North	East	South
			2NT

Pass	3♥	Pass	3NT ¹
------	----	------	------------------

Pass	4♣ ²	Pass	4♦ ³
------	-----------------	------	-----------------

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

Pass	4NT ⁵	Pass	5♣ ⁶
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

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

Board: 192
Dealer: N
Vul: EW
North HCP: 20
South HCP: 8
Contract: 6♥ N

North:
♠ A98
♥ Q9
♦ AKQJ
♣ A987

South:
♠ 4
♥ AKJ7653
♦ 1096
♣ 42

West	North	East	South
	2NT	Pass	4♦ ¹

Pass	4♥	Pass	4NT ²
------	----	------	------------------

Pass	5♣ ³	Pass	5♦
------	-----------------	------	----

Pass	6♦ ⁴	Pass	6♥
------	-----------------	------	----

AP

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

Board: 193
Dealer: S
Vul: None
North HCP: 10
South HCP: 21
Contract: 6♥ S

North:
♠ J
♥ 109764
♦ KQ64
♣ A85

South:
♠ KQ6
♥ AKQ
♦ A852
♣ K92

West	North	East	South
			2NT

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

Pass	3NT	Pass	4♥
------	-----	------	----

Pass	4NT ¹	Pass	5♣ ²
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

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

South hands (Practice Page)

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

Board: 191	♠ AKJ8	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ K8432	You bid first.
HCP: 20	♣ Q8	

Board: 192	♠ 4	The opponents are silent.
Dealer: N	♥ AKJ7653	
Vul: EW	♦ 1096	Partner bids first.
HCP: 8	♣ 42	

Board: 193	♠ KQ6	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ A852	You bid first.
HCP: 21	♣ K92	

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

Board: 191
Dealer: S
Vul: NS
North HCP: 13
South HCP: 20
Contract: 6♠ S

North:
♠ Q10752
♥ QJ9
♦ J5
♣ AK7

South:
♠ AKJ8
♥ AK
♦ K8432
♣ Q8

West	North	East	South
			2NT

Pass	3♥	Pass	3NT ¹
------	----	------	------------------

Pass	4♣ ²	Pass	4♦ ³
------	-----------------	------	-----------------

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

Pass	4NT ⁵	Pass	5♣ ⁶
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

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

Board: 192
Dealer: N
Vul: EW
North HCP: 20
South HCP: 8
Contract: 6♥ N

North:
♠ A98
♥ Q9
♦ AKQJ
♣ A987

South:
♠ 4
♥ AKJ7653
♦ 1096
♣ 42

West	North	East	South
	2NT	Pass	4♦ ¹

Pass	4♥	Pass	4NT ²
------	----	------	------------------

Pass	5♣ ³	Pass	5♦
------	-----------------	------	----

Pass	6♦ ⁴	Pass	6♥
------	-----------------	------	----

AP

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

Board: 193
Dealer: S
Vul: None
North HCP: 10
South HCP: 21
Contract: 6♥ S

North:
♠ J
♥ 109764
♦ KQ64
♣ A85

South:
♠ KQ6
♥ AKQ
♦ A852
♣ K92

West	North	East	South
			2NT

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

Pass	3NT	Pass	4♥
------	-----	------	----

Pass	4NT ¹	Pass	5♣ ²
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

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

North hands (Practice Page)

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

Board: 194	♠ J7	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ AJ105	You bid first.
HCP: 20	♣ AKJ87	

Board: 195	♠ 1032	The opponents are silent.
Dealer: S	♥ KJ1064	
Vul: EW	♦ 87	Partner bids first.
HCP: 5	♣ J42	

Board: 196	♠ J106	The opponents are silent.
Dealer: N	♥ AK87	
Vul: Both	♦ AJ	You bid first.
HCP: 20	♣ AQJ8	

Board: 197	♠ K	The opponents are silent.
Dealer: S	♥ AJ432	
Vul: NS	♦ J4	Partner bids first.
HCP: 12	♣ QJ542	

Board: 198	♠ AKJ2	The opponents are silent.
Dealer: N	♥ K8	
Vul: EW	♦ AKQ107	You bid first.
HCP: 20	♣ 109	

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

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ Q		2NT	Pass	3♦
Vul: NS	♥ AQ	♥ K97652	Pass	3♥	Pass	6♥
North HCP: 20	♦ AJ105	♦ KQ86	AP			
South HCP: 10	♣ AKJ87	♣ 53				
Contract: 6♥ N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ AQ				2NT
Vul: EW	♥ KJ1064	♥ Q82	Pass	3♦	Pass	3♥
North HCP: 5	♦ 87	♦ AKQ4	Pass	3NT	Pass	4♥
South HCP: 20	♣ J42	♣ K1093	AP			
Contract: 4♥ S						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ J106	♠ Q8532		2NT	Pass	3♥
Vul: Both	♥ AK87	♥ 103	Pass	3♠	AP	
North HCP: 20	♦ AJ	♦ Q963				
South HCP: 4	♣ AQJ8	♣ 54				
Contract: 3♠ N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AQJ98				2NT
Vul: NS	♥ AJ432	♥ 76	Pass	3♦	Pass	3♥
North HCP: 12	♦ J4	♦ AQ107	Pass	6NT	AP	
South HCP: 20	♣ QJ542	♣ AK				
Contract: 6N S						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ 964		2NT	Pass	4♦ ¹
Vul: EW	♥ K8	♥ QJ10653	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AKQ107	♦ —	Pass	5♣ ³	Pass	6♥
South HCP: 10	♣ 109	♣ AK52	AP			
Contract: 6♥ N						

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

South hands (Practice Page)

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

Board: 194	♠ Q	The opponents are silent.
Dealer: N	♥ K97652	
Vul: NS	♦ KQ86	Partner bids first.
HCP: 10	♣ 53	

Board: 195	♠ AQ	The opponents are silent.
Dealer: S	♥ Q82	
Vul: EW	♦ AKQ4	You bid first.
HCP: 20	♣ K1093	

Board: 196	♠ Q8532	The opponents are silent.
Dealer: N	♥ 103	
Vul: Both	♦ Q963	Partner bids first.
HCP: 4	♣ 54	

Board: 197	♠ AQJ98	The opponents are silent.
Dealer: S	♥ 76	
Vul: NS	♦ AQ107	You bid first.
HCP: 20	♣ AK	

Board: 198	♠ 964	The opponents are silent.
Dealer: N	♥ QJ10653	
Vul: EW	♦ —	Partner bids first.
HCP: 10	♣ AK52	

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

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ Q		2NT	Pass	3♦
Vul: NS	♥ AQ	♥ K97652	Pass	3♥	Pass	6♥
North HCP: 20	♦ AJ105	♦ KQ86	AP			
South HCP: 10	♣ AKJ87	♣ 53				
Contract: 6♥ N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ AQ				2NT
Vul: EW	♥ KJ1064	♥ Q82	Pass	3♦	Pass	3♥
North HCP: 5	♦ 87	♦ AKQ4	Pass	3NT	Pass	4♥
South HCP: 20	♣ J42	♣ K1093	AP			
Contract: 4♥ S						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ J106	♠ Q8532		2NT	Pass	3♥
Vul: Both	♥ AK87	♥ 103	Pass	3♠	AP	
North HCP: 20	♦ AJ	♦ Q963				
South HCP: 4	♣ AQJ8	♣ 54				
Contract: 3♠ N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AQJ98				2NT
Vul: NS	♥ AJ432	♥ 76	Pass	3♦	Pass	3♥
North HCP: 12	♦ J4	♦ AQ107	Pass	6NT	AP	
South HCP: 20	♣ QJ542	♣ AK				
Contract: 6N S						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ 964		2NT	Pass	4♦ ¹
Vul: EW	♥ K8	♥ QJ10653	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AKQ107	♦ —	Pass	5♣ ³	Pass	6♥
South HCP: 10	♣ 109	♣ AK52	AP			
Contract: 6♥ N						

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

North hands (Practice Page)

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

Board: 199	♠ K105	The opponents are silent.
Dealer: S	♥ AQJ1075	
Vul: Both	♦ 9	Partner bids first.
HCP: 14	♣ A96	

Board: 200	♠ K105	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: None	♦ A75	You bid first.
HCP: 20	♣ AK95	

Board: 201	♠ AK	The opponents are silent.
Dealer: S	♥ 109875	
Vul: EW	♦ Q104	Partner bids first.
HCP: 12	♣ QJ3	

Board: 202	♠ AQJ8	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ K87	You bid first.
HCP: 20	♣ AK105	

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

Board: 199

Dealer: S

Vul: Both

North HCP: 14

South HCP: 20

Contract: 7♥ S

North:

♠ K105

♥ AQJ1075

♦ 9

♣ A96

South:

♠ AJ7

♥ K63

♦ AKQ

♣ QJ42

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

Pass	4NT ²	Pass	5♣ ³
------	------------------	------	-----------------

Pass	7♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 200

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 7♥ N

North:

♠ K105

♥ AQ10

♦ A75

♣ AK95

South:

♠ AQ2

♥ KJ9753

♦ 2

♣ 1043

West	North	East	South
			2NT

Pass	4♥	Pass	4NT ²
------	----	------	------------------

Pass	5♣ ³	Pass	5♦
------	-----------------	------	----

Pass	5♠ ⁴	Pass	7♥
------	-----------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

4. ♥ queen and ♠ king

Board: 201

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6♥ S

North:

♠ AK

♥ 109875

♦ Q104

♣ QJ3

South:

♠ QJ864

♥ AQ2

♦ AK7

♣ A8

West	North	East	South
			2NT

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

Pass	4NT ¹	Pass	6♥
------	------------------	------	----

AP

1. Quantitative 4NT

Board: 202

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 6♥ N

North:

♠ AQJ8

♥ K4

♦ K87

♣ AK105

South:

♠ 53

♥ QJ1098532

♦ Q6

♣ Q

West	North	East	South
			2NT

Pass	3♥	Pass	6♥
------	----	------	----

AP

South hands (Practice Page)

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

Board: 199	♠ AJ7	The opponents are silent.
Dealer: S	♥ K63	
Vul: Both	♦ AKQ	You bid first.
HCP: 20	♣ QJ42	

Board: 200	♠ AQ2	The opponents are silent.
Dealer: N	♥ KJ9753	
Vul: None	♦ 2	Partner bids first.
HCP: 10	♣ 1043	

Board: 201	♠ QJ864	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: EW	♦ AK7	You bid first.
HCP: 20	♣ A8	

Board: 202	♠ 53	The opponents are silent.
Dealer: N	♥ QJ1098532	
Vul: Both	♦ Q6	Partner bids first.
HCP: 7	♣ Q	

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

Board: 199

Dealer: S

Vul: Both

North HCP: 14

South HCP: 20

Contract: 7♥ S

North:

♠ K105

♥ AQJ1075

♦ 9

♣ A96

South:

♠ AJ7

♥ K63

♦ AKQ

♣ QJ42

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

Pass	4NT ²	Pass	5♣ ³
------	------------------	------	-----------------

Pass	7♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 200

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 7♥ N

North:

♠ K105

♥ AQ10

♦ A75

♣ AK95

South:

♠ AQ2

♥ KJ9753

♦ 2

♣ 1043

West	North	East	South
			2NT

Pass	4♥	Pass	4NT ²
------	----	------	------------------

Pass	5♣ ³	Pass	5♦
------	-----------------	------	----

Pass	5♠ ⁴	Pass	7♥
------	-----------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

4. ♥ queen and ♠ king

Board: 201

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6♥ S

North:

♠ AK

♥ 109875

♦ Q104

♣ QJ3

South:

♠ QJ864

♥ AQ2

♦ AK7

♣ A8

West	North	East	South
			2NT

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

Pass	4NT ¹	Pass	6♥
------	------------------	------	----

AP

1. Quantitative 4NT

Board: 202

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 6♥ N

North:

♠ AQJ8

♥ K4

♦ K87

♣ AK105

South:

♠ 53

♥ QJ1098532

♦ Q6

♣ Q

West	North	East	South
			2NT

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

Pass	6♥	Pass	
------	----	------	--

AP

North hands (Practice Page)

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

Board: 203	♠ J54	The opponents are silent.
Dealer: S	♥ K10965	
Vul: None	♦ K6	Partner bids first.
HCP: 7	♣ 1054	

Board: 204	♠ AJ93	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ AK6	You bid first.
HCP: 21	♣ K1042	

Board: 205	♠ K97632	The opponents are silent.
Dealer: S	♥ 9	
Vul: Both	♦ A74	Partner bids first.
HCP: 12	♣ KQ4	

Board: 206	♠ K98	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ AK108	You bid first.
HCP: 21	♣ A973	

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

Board: 203

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ J54

♥ K10965

♦ K6

♣ 1054

South:

♠ 92

♥ AJ

♦ AJ54

♣ AKQJ3

West North East South

Pass 3♦ Pass 2NT

Pass 3♥

Pass 3NT AP

Board: 204

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 3N N

North:

♠ AJ93

♥ AQ

♦ AK6

♣ K1042

South:

♠ KQ10

♥ KJ752

♦ 4

♣ J986

West North East South

Pass 2NT Pass 3♦

Pass 3♥ Pass 3NT

AP

Board: 205

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ K97632

♥ 9

♦ A74

♣ KQ4

South:

♠ AJ

♥ AQ1054

♦ KQ5

♣ A92

West North East South

Pass 2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 5♦ Pass 5♠⁴

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

4. no ♠ queen

Board: 206

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 4♥ N

North:

♠ K98

♥ AK

♦ AK108

♣ A973

South:

♠ AQJ

♥ Q97643

♦ J4

♣ 84

West North East South

Pass 2NT Pass 4♦¹

Pass 4♥ AP

1. Texas

South hands (Practice Page)

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

Board: 203	♠ 92	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ AJ54	You bid first.
HCP: 20	♣ AKQJ3	

Board: 204	♠ KQ10	The opponents are silent.
Dealer: N	♥ KJ752	
Vul: NS	♦ 4	Partner bids first.
HCP: 10	♣ J986	

Board: 205	♠ AJ	The opponents are silent.
Dealer: S	♥ AQ1054	
Vul: Both	♦ KQ5	You bid first.
HCP: 20	♣ A92	

Board: 206	♠ AQJ	The opponents are silent.
Dealer: N	♥ Q97643	
Vul: None	♦ J4	Partner bids first.
HCP: 10	♣ 84	

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

Board: 203

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ J54

♥ K10965

♦ K6

♣ 1054

South:

♠ 92

♥ AJ

♦ AJ54

♣ AKQJ3

West North East South

Pass 3♦ Pass 2NT

Pass 3♥

Pass 3NT AP

Board: 204

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 3N N

North:

♠ AJ93

♥ AQ

♦ AK6

♣ K1042

South:

♠ KQ10

♥ KJ752

♦ 4

♣ J986

West North East South

Pass 2NT Pass 3♦

Pass 3♥ Pass 3NT

AP

Board: 205

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ K97632

♥ 9

♦ A74

♣ KQ4

South:

♠ AJ

♥ AQ1054

♦ KQ5

♣ A92

West North East South

Pass 2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 5♦ Pass 5♠⁴

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

4. no ♠ queen

Board: 206

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 4♥ N

North:

♠ K98

♥ AK

♦ AK108

♣ A973

South:

♠ AQJ

♥ Q97643

♦ J4

♣ 84

West North East South

Pass 2NT Pass 4♦¹

Pass 4♥ AP

1. Texas

North hands (Practice Page)

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

Board: 207	♠ J10876	The opponents are silent.
Dealer: S	♥ 873	
Vul: NS	♦ AJ106	Partner bids first.
HCP: 8	♣ Q	

Board: 208	♠ K982	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: EW	♦ AJ9	You bid first.
HCP: 20	♣ A3	

Board: 209	♠ KJ963	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ K2	Partner bids first.
HCP: 8	♣ J8754	

Board: 210	♠ AQ4	The opponents are silent.
Dealer: N	♥ K54	
Vul: NS	♦ AQ2	You bid first.
HCP: 20	♣ KQ92	

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

Board: 207

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 6♠ S

North:

♠ J10876

♥ 873

♦ AJ106

♣ Q

South:

♠ AQ432

♥ AK

♦ 93

♣ AK105

West	North	East	South
			2NT

Pass	3♥	Pass	3NT ¹
------	----	------	------------------

Pass	4♣ ²	Pass	4♠
------	-----------------	------	----

Pass	4NT ³	Pass	5♠ ⁴
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 208

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♠ N

North:

♠ K982

♥ AKJ4

♦ AJ9

♣ A3

South:

♠ AQ7543

♥ —

♦ Q1073

♣ Q96

West	North	East	South
			2NT
		Pass	4♥ ¹

Pass	4♠	Pass	4NT ²
------	----	------	------------------

Pass	5♦ ³	Pass	6♠
------	-----------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=1/5 or 4/5

Board: 209

Dealer: S

Vul: EW

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ KJ963

♥ 2

♦ K2

♣ J8754

South:

♠ A2

♥ AQJ94

♦ AJ103

♣ KQ

West	North	East	South
			2NT

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

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

Board: 210

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 6♦ S

North:

♠ AQ4

♥ K54

♦ AQ2

♣ KQ92

South:

♠ 97

♥ AJ1063

♦ K98543

♣ —

West	North	East	South
			2NT
		Pass	3♦

Pass	3♥	Pass	6♦
------	----	------	----

AP

South hands (Practice Page)

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

Board: 207	♠ AQ432	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ 93	You bid first.
HCP: 20	♣ AK105	

Board: 208	♠ AQ7543	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ Q1073	Partner bids first.
HCP: 10	♣ Q96	

Board: 209	♠ A2	The opponents are silent.
Dealer: S	♥ AQJ94	
Vul: EW	♦ AJ103	You bid first.
HCP: 21	♣ KQ	

Board: 210	♠ 97	The opponents are silent.
Dealer: N	♥ AJ1063	
Vul: NS	♦ K98543	Partner bids first.
HCP: 8	♣ —	

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

Board: 207

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 6♠ S

North:

♠ J10876

♥ 873

♦ AJ106

♣ Q

South:

♠ AQ432

♥ AK

♦ 93

♣ AK105

West	North	East	South
			2NT

Pass	3♥	Pass	3NT ¹
------	----	------	------------------

Pass	4♣ ²	Pass	4♠
------	-----------------	------	----

Pass	4NT ³	Pass	5♠ ⁴
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 208

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♠ N

North:

♠ K982

♥ AKJ4

♦ AJ9

♣ A3

South:

♠ AQ7543

♥ —

♦ Q1073

♣ Q96

West	North	East	South
			2NT
		Pass	4♥ ¹

Pass	4♠	Pass	4NT ²
------	----	------	------------------

Pass	5♦ ³	Pass	6♠
------	-----------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=1/5 or 4/5

Board: 209

Dealer: S

Vul: EW

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ KJ963

♥ 2

♦ K2

♣ J8754

South:

♠ A2

♥ AQJ94

♦ AJ103

♣ KQ

West	North	East	South
			2NT

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

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

Board: 210

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 6♦ S

North:

♠ AQ4

♥ K54

♦ AQ2

♣ KQ92

South:

♠ 97

♥ AJ1063

♦ K98543

♣ —

West	North	East	South
			2NT
		Pass	3♦

Pass	3♥	Pass	6♦
------	----	------	----

AP

North hands (Practice Page)

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

Board: 211	♠ AK10952	The opponents are silent.
Dealer: S	♥ 73	
Vul: EW	♦ 542	Partner bids first.
HCP: 9	♣ Q6	
Board: 212	♠ A873	The opponents are silent.
Dealer: N	♥ AQJ10	
Vul: Both	♦ AQ9	You bid first.
HCP: 21	♣ A9	
Board: 213	♠ Q83	The opponents are silent.
Dealer: S	♥ 1098654	
Vul: None	♦ 98	Partner bids first.
HCP: 5	♣ QJ	
Board: 214	♠ K109	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ KJ875	You bid first.
HCP: 20	♣ AK2	

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

Board: 211

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ AK10952

♥ 73

♦ 542

♣ Q6

South:

♠ Q3

♥ AKQ

♦ KQ109

♣ A1052

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♠³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

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

Board: 212

Dealer: N

Vul: Both

North HCP: 21

South HCP: 10

Contract: 6♠ S

North:

♠ A873

♥ AQJ10

♦ AQ9

♣ A9

South:

♠ KQJ104

♥ K87

♦ 8

♣ J654

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♦²

Pass 4♥³ Pass 4NT⁴

Pass 5♦⁵ Pass 6♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=1/5 or 4/5

Board: 213

Dealer: S

Vul: None

North HCP: 5

South HCP: 21

Contract: 4♥ S

North:

♠ Q83

♥ 1098654

♦ 98

♣ QJ

South:

♠ K10

♥ AQ2

♦ AJ3

♣ AK1076

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4♥ AP

Board: 214

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 4♠ N

North:

♠ K109

♥ AQ

♦ KJ875

♣ AK2

South:

♠ Q87632

♥ K7

♦ A102

♣ 109

West North East South

2NT Pass 4♥¹

Pass 4♠ AP

1. Texas

South hands (Practice Page)

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

Board: 211	♠ Q3	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ KQ109	You bid first.
HCP: 20	♣ A1052	

Board: 212	♠ KQJ104	The opponents are silent.
Dealer: N	♥ K87	
Vul: Both	♦ 8	Partner bids first.
HCP: 10	♣ J654	

Board: 213	♠ K10	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: None	♦ AJ3	You bid first.
HCP: 21	♣ AK1076	

Board: 214	♠ Q87632	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ A102	Partner bids first.
HCP: 9	♣ 109	

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

Board: 211

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ AK10952

♥ 73

♦ 542

♣ Q6

South:

♠ Q3

♥ AKQ

♦ KQ109

♣ A1052

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♠³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

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

Board: 212

Dealer: N

Vul: Both

North HCP: 21

South HCP: 10

Contract: 6♠ S

North:

♠ A873

♥ AQJ10

♦ AQ9

♣ A9

South:

♠ KQJ104

♥ K87

♦ 8

♣ J654

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♦²

Pass 4♥³ Pass 4NT⁴

Pass 5♦⁵ Pass 6♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=1/5 or 4/5

Board: 213

Dealer: S

Vul: None

North HCP: 5

South HCP: 21

Contract: 4♥ S

North:

♠ Q83

♥ 1098654

♦ 98

♣ QJ

South:

♠ K10

♥ AQ2

♦ AJ3

♣ AK1076

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4♥ AP

Board: 214

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 4♠ N

North:

♠ K109

♥ AQ

♦ KJ875

♣ AK2

South:

♠ Q87632

♥ K7

♦ A102

♣ 109

West North East South

2NT Pass 4♥¹

Pass 4♠ AP

1. Texas

North hands (Practice Page)

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

Board: 215	♠ J42	The opponents are silent.
Dealer: S	♥ QJ942	
Vul: Both	♦ 106	Partner bids first.
HCP: 6	♣ Q64	

Board: 216	♠ AKJ	The opponents are silent.
Dealer: N	♥ A96	
Vul: None	♦ KQ107	You bid first.
HCP: 21	♣ A76	

Board: 217	♠ AQ762	The opponents are silent.
Dealer: S	♥ K83	
Vul: NS	♦ J4	Partner bids first.
HCP: 11	♣ J65	

Board: 218	♠ K4	The opponents are silent.
Dealer: N	♥ AK985	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ QJ54	

Board: 219	♠ 85	The opponents are silent.
Dealer: S	♥ Q9764	
Vul: None	♦ KJ85	Partner bids first.
HCP: 9	♣ K10	

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

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ J42	♠ K873				2NT
Vul: Both	♥ QJ942	♥ AK6	Pass	3♦	Pass	3♥
North HCP: 6	♦ 106	♦ AK87	Pass	3NT	Pass	4♥
South HCP: 21	♣ Q64	♣ A7	AP			
Contract: 4♥ S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q10753		2NT	Pass	3♥
Vul: None	♥ A96	♥ 2	Pass	3♠	Pass	3NT
North HCP: 21	♦ KQ107	♦ 94	Pass	4♠	Pass	6♠
South HCP: 6	♣ A76	♣ KJ532	AP			
Contract: 6♠ N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ AQ762	♠ 843				2NT
Vul: NS	♥ K83	♥ A2	Pass	3♥	Pass	3♠
North HCP: 11	♦ J4	♦ AKQ	Pass	4NT ¹	Pass	6♠
South HCP: 20	♣ J65	♣ AK1087	AP			
Contract: 6♠ S			1. Quantitative 4NT			

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ AJ10862		2NT	Pass	4♥ ¹
Vul: Both	♥ AK985	♥ Q3	Pass	4♠	Pass	4NT ²
North HCP: 20	♦ AK	♦ Q3	Pass	5♣ ³	Pass	6♠
South HCP: 12	♣ QJ54	♣ K103	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ AJ2				2NT
Vul: None	♥ Q9764	♥ AK	Pass	3♦	Pass	3♥
North HCP: 9	♦ KJ85	♦ Q1076	Pass	3NT	AP	
South HCP: 20	♣ K10	♣ AQ64				
Contract: 3N S						

South hands (Practice Page)

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

Board: 215	♠ K873	The opponents are silent.
Dealer: S	♥ AK6	
Vul: Both	♦ AK87	You bid first.
HCP: 21	♣ A7	

Board: 216	♠ Q10753	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ 94	Partner bids first.
HCP: 6	♣ KJ532	

Board: 217	♠ 843	The opponents are silent.
Dealer: S	♥ A2	
Vul: NS	♦ AKQ	You bid first.
HCP: 20	♣ AK1087	

Board: 218	♠ AJ10862	The opponents are silent.
Dealer: N	♥ Q3	
Vul: Both	♦ Q3	Partner bids first.
HCP: 12	♣ K103	

Board: 219	♠ AJ2	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ Q1076	You bid first.
HCP: 20	♣ AQ64	

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

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ J42	♠ K873				2NT
Vul: Both	♥ QJ942	♥ AK6	Pass	3♦	Pass	3♥
North HCP: 6	♦ 106	♦ AK87	Pass	3NT	Pass	4♥
South HCP: 21	♣ Q64	♣ A7	AP			
Contract: 4♥ S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q10753		2NT	Pass	3♥
Vul: None	♥ A96	♥ 2	Pass	3♠	Pass	3NT
North HCP: 21	♦ KQ107	♦ 94	Pass	4♠	Pass	6♠
South HCP: 6	♣ A76	♣ KJ532	AP			
Contract: 6♠ N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ AQ762	♠ 843				2NT
Vul: NS	♥ K83	♥ A2	Pass	3♥	Pass	3♠
North HCP: 11	♦ J4	♦ AKQ	Pass	4NT ¹	Pass	6♠
South HCP: 20	♣ J65	♣ AK1087	AP			
Contract: 6♠ S			1. Quantitative 4NT			

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ AJ10862		2NT	Pass	4♥ ¹
Vul: Both	♥ AK985	♥ Q3	Pass	4♠	Pass	4NT ²
North HCP: 20	♦ AK	♦ Q3	Pass	5♣ ³	Pass	6♠
South HCP: 12	♣ QJ54	♣ K103	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ AJ2				2NT
Vul: None	♥ Q9764	♥ AK	Pass	3♦	Pass	3♥
North HCP: 9	♦ KJ85	♦ Q1076	Pass	3NT	AP	
South HCP: 20	♣ K10	♣ AQ64				
Contract: 3N S						

North hands (Practice Page)

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

Board: 220	♠ AK43	The opponents are silent.
Dealer: N	♥ J94	
Vul: NS	♦ AKQ2	You bid first.
HCP: 21	♣ A3	
Board: 221	♠ AJ10942	The opponents are silent.
Dealer: S	♥ 9743	
Vul: EW	♦ 976	Partner bids first.
HCP: 5	♣ —	
Board: 222	♠ AK2	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ KQJ	You bid first.
HCP: 21	♣ AJ854	
Board: 223	♠ J	The opponents are silent.
Dealer: S	♥ J7532	
Vul: NS	♦ Q987	Partner bids first.
HCP: 4	♣ 1074	
Board: 224	♠ AQ2	West Doubles 4♣ if possible.
Dealer: N	♥ AQ92	
Vul: EW	♦ AKJ8	You bid first.
HCP: 20	♣ 106	

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

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ AK43	♠ 5		2NT	Pass	3♦
Vul: NS	♥ J94	♥ K10865	Pass	3♥	Pass	3NT
North HCP: 21	♦ AKQ2	♦ 754	Pass	4♥	AP	
South HCP: 6	♣ A3	♣ QJ107				
Contract: 4♥ N						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ AJ10942	♠ 85				2NT
Vul: EW	♥ 9743	♥ AKJ10	Pass	4♥ ¹	Pass	4♠
North HCP: 5	♦ 976	♦ AK5	AP			
South HCP: 20	♣ —	♣ AJ103	1. Texas			
Contract: 4♠ S						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 94		2NT	Pass	3♦
Vul: None	♥ K8	♥ A97654	Pass	3♥	Pass	4♥
North HCP: 21	♦ KQJ	♦ 62	AP			
South HCP: 9	♣ AJ854	♣ KQ10				
Contract: 4♥ N						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AK8				2NT
Vul: NS	♥ J7532	♥ K964	Pass	3♦	Pass	3NT ¹
North HCP: 4	♦ Q987	♦ AKJ2	Pass	4♥	AP	
South HCP: 21	♣ 1074	♣ QJ	1. Extended acceptance after NT			
Contract: 4♥ N						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ K5		2NT	Pass	3♦
Vul: EW	♥ AQ92	♥ K10643	Pass	3NT ¹	Pass	4♣ ²
North HCP: 20	♦ AKJ8	♦ 7432	X	Pass	Pass	4♦ ³
South HCP: 10	♣ 106	♣ A5	Pass	4♥	AP	
Contract: 4♥ N			1. Extended acceptance after NT			
			2. Cue bid, a ♣ stopper			
			3. Cue bid, surplus			

South hands (Practice Page)

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

Board: 220	♠ 5	The opponents are silent.
Dealer: N	♥ K10865	
Vul: NS	♦ 754	Partner bids first.
HCP: 6	♣ QJ107	
Board: 221	♠ 85	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: EW	♦ AK5	You bid first.
HCP: 20	♣ AJ103	
Board: 222	♠ 94	The opponents are silent.
Dealer: N	♥ A97654	
Vul: None	♦ 62	Partner bids first.
HCP: 9	♣ KQ10	
Board: 223	♠ AK8	The opponents are silent.
Dealer: S	♥ K964	
Vul: NS	♦ AKJ2	You bid first.
HCP: 21	♣ QJ	
Board: 224	♠ K5	West Doubles 4♣ if possible.
Dealer: N	♥ K10643	
Vul: EW	♦ 7432	Partner bids first.
HCP: 10	♣ A5	

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

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ AK43	♠ 5		2NT	Pass	3♦
Vul: NS	♥ J94	♥ K10865	Pass	3♥	Pass	3NT
North HCP: 21	♦ AKQ2	♦ 754	Pass	4♥	AP	
South HCP: 6	♣ A3	♣ QJ107				
Contract: 4♥ N						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ AJ10942	♠ 85				2NT
Vul: EW	♥ 9743	♥ AKJ10	Pass	4♥ ¹	Pass	4♠
North HCP: 5	♦ 976	♦ AK5	AP			
South HCP: 20	♣ —	♣ AJ103	1. Texas			
Contract: 4♠ S						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 94		2NT	Pass	3♦
Vul: None	♥ K8	♥ A97654	Pass	3♥	Pass	4♥
North HCP: 21	♦ KQJ	♦ 62	AP			
South HCP: 9	♣ AJ854	♣ KQ10				
Contract: 4♥ N						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AK8				2NT
Vul: NS	♥ J7532	♥ K964	Pass	3♦	Pass	3NT ¹
North HCP: 4	♦ Q987	♦ AKJ2	Pass	4♥	AP	
South HCP: 21	♣ 1074	♣ QJ	1. Extended acceptance after NT			
Contract: 4♥ N						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ K5		2NT	Pass	3♦
Vul: EW	♥ AQ92	♥ K10643	Pass	3NT ¹	Pass	4♣ ²
North HCP: 20	♦ AKJ8	♦ 7432	X	Pass	Pass	4♦ ³
South HCP: 10	♣ 106	♣ A5	Pass	4♥	AP	
Contract: 4♥ N			1. Extended acceptance after NT			
			2. Cue bid, a ♣ stopper			
			3. Cue bid, surplus			

North hands (Practice Page)

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

Board: 225	♠ A8	East Doubles 4♦ if possible.
Dealer: S	♥ QJ6542	
Vul: Both	♦ Q974	Partner bids first.
HCP: 9	♣ 5	

Board: 226	♠ AQ	The opponents are silent.
Dealer: N	♥ A975	
Vul: NS	♦ AK652	You bid first.
HCP: 20	♣ K4	

Board: 227	♠ K105	The opponents are silent.
Dealer: S	♥ K9753	
Vul: EW	♦ 9	Partner bids first.
HCP: 6	♣ 10865	

Board: 228	♠ AQJ	The opponents are silent.
Dealer: N	♥ A7642	
Vul: EW	♦ A5	You bid first.
HCP: 20	♣ AJ6	

Board: 229	♠ Q6543	The opponents are silent.
Dealer: S	♥ K103	
Vul: Both	♦ 76	Partner bids first.
HCP: 6	♣ J94	

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

Board: 225
Dealer: S
Vul: Both
North HCP: 9
South HCP: 20
Contract: 4♥ N

North:
♠ A8
♥ QJ6542
♦ Q974
♣ 5

South:
♠ KQJ6
♥ A8
♦ K5
♣ AQJ102

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

Board: 226
Dealer: N
Vul: NS
North HCP: 20
South HCP: 11
Contract: 6♣ S

North:
♠ AQ
♥ A975
♦ AK652
♣ K4

South:
♠ KJ653
♥ 2
♦ J
♣ AQ8652

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

Board: 227
Dealer: S
Vul: EW
North HCP: 6
South HCP: 20
Contract: 3N S

North:
♠ K105
♥ K9753
♦ 9
♣ 10865

South:
♠ AQJ87
♥ Q2
♦ Q4
♣ AKQ9

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

Board: 228
Dealer: N
Vul: EW
North HCP: 20
South HCP: 7
Contract: 6♠ N

North:
♠ AQJ
♥ A7642
♦ A5
♣ AJ6

South:
♠ K10765432
♥ J
♦ K
♣ 873

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

Board: 229
Dealer: S
Vul: Both
North HCP: 6
South HCP: 20
Contract: 4♠ N

North:
♠ Q6543
♥ K103
♦ 76
♣ J94

South:
♠ AK972
♥ A2
♦ QJ2
♣ AQ3

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

South hands (Practice Page)

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

Board: 225	♠ KQJ6	East Doubles 4♦ if possible.
Dealer: S	♥ A8	
Vul: Both	♦ K5	You bid first.
HCP: 20	♣ AQJ102	
Board: 226	♠ KJ653	The opponents are silent.
Dealer: N	♥ 2	
Vul: NS	♦ J	Partner bids first.
HCP: 11	♣ AQ8652	
Board: 227	♠ AQJ87	The opponents are silent.
Dealer: S	♥ Q2	
Vul: EW	♦ Q4	You bid first.
HCP: 20	♣ AKQ9	
Board: 228	♠ K10765432	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ K	Partner bids first.
HCP: 7	♣ 873	
Board: 229	♠ AK972	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ QJ2	You bid first.
HCP: 20	♣ AQ3	

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

Board: 225
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 20
 Contract: 4♥ N

North:
 ♠ A8
 ♥ QJ6542
 ♦ Q974
 ♣ 5

South:
 ♠ KQJ6
 ♥ A8
 ♦ K5
 ♣ AQJ102

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

Board: 226
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 11
 Contract: 6♣ S

North:
 ♠ AQ
 ♥ A975
 ♦ AK652
 ♣ K4

South:
 ♠ KJ653
 ♥ 2
 ♦ J
 ♣ AQ8652

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

Board: 227
 Dealer: S
 Vul: EW
 North HCP: 6
 South HCP: 20
 Contract: 3N S

North:
 ♠ K105
 ♥ K9753
 ♦ 9
 ♣ 10865

South:
 ♠ AQJ87
 ♥ Q2
 ♦ Q4
 ♣ AKQ9

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

Board: 228
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 7
 Contract: 6♠ N

North:
 ♠ AQJ
 ♥ A7642
 ♦ A5
 ♣ AJ6

South:
 ♠ K10765432
 ♥ J
 ♦ K
 ♣ 873

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

Board: 229
 Dealer: S
 Vul: Both
 North HCP: 6
 South HCP: 20
 Contract: 4♠ N

North:
 ♠ Q6543
 ♥ K103
 ♦ 76
 ♣ J94

South:
 ♠ AK972
 ♥ A2
 ♦ QJ2
 ♣ AQ3

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

North hands (Practice Page)

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

Board: 230	♠ AJ1052	The opponents are silent.
Dealer: N	♥ A6	
Vul: None	♦ A6	You bid first.
HCP: 20	♣ AK108	

Board: 231	♠ Q9732	The opponents are silent.
Dealer: S	♥ KJ10987	
Vul: NS	♦ 6	Partner bids first.
HCP: 6	♣ 6	

Board: 232	♠ AJ652	The opponents are silent.
Dealer: N	♥ A5	
Vul: Both	♦ AQ3	You bid first.
HCP: 21	♣ KQJ	

Board: 233	♠ AJ873	The opponents are silent.
Dealer: S	♥ 1096	
Vul: None	♦ 10654	Partner bids first.
HCP: 9	♣ A	

Board: 234	♠ A4	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: NS	♦ AK9	You bid first.
HCP: 20	♣ J1073	

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

Board: 230

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♦ S

North:

♠ AJ1052

♥ A6

♦ A6

♣ AK108

South:

♠ K

♥ J10532

♦ KQ10852

♣ Q

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6♦

AP

Board: 231

Dealer: S

Vul: NS

North HCP: 6

South HCP: 21

Contract: 6♥ S

North:

♠ Q9732

♥ KJ10987

♦ 6

♣ 6

South:

♠ K54

♥ A5

♦ AKQ54

♣ AJ2

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6♥ AP

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♦²

Pass 4♥³ Pass 4NT⁴

Pass 5♣⁵ Pass 5♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=0/5 or 3/5

Board: 232

Dealer: N

Vul: Both

North HCP: 21

South HCP: 7

Contract: 5♠ S

North:

♠ AJ652

♥ A5

♦ AQ3

♣ KQJ

South:

♠ KQ10974

♥ Q1082

♦ 9

♣ 75

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

Board: 233

Dealer: S

Vul: None

North HCP: 9

South HCP: 21

Contract: 4♠ S

North:

♠ AJ873

♥ 1096

♦ 10654

♣ A

South:

♠ KQ

♥ K8

♦ AKQJ3

♣ K742

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

Board: 234

Dealer: N

Vul: NS

North HCP: 20

South HCP: 5

Contract: 4♠ N

North:

♠ A4

♥ AKJ3

♦ AK9

♣ J1073

South:

♠ KJ9863

♥ 1065

♦ J632

♣ —

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP



South hands (Practice Page)

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

Board: 230	♠ K	The opponents are silent.
Dealer: N	♥ J10532	
Vul: None	♦ KQ10852	Partner bids first.
HCP: 11	♣ Q	
Board: 231	♠ K54	The opponents are silent.
Dealer: S	♥ A5	
Vul: NS	♦ AKQ54	You bid first.
HCP: 21	♣ AJ2	
Board: 232	♠ KQ10974	The opponents are silent.
Dealer: N	♥ Q1082	
Vul: Both	♦ 9	Partner bids first.
HCP: 7	♣ 75	
Board: 233	♠ KQ	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ AKQJ3	You bid first.
HCP: 21	♣ K742	
Board: 234	♠ KJ9863	The opponents are silent.
Dealer: N	♥ 1065	
Vul: NS	♦ J632	Partner bids first.
HCP: 5	♣ —	

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

Board: 230

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♦ S

North:

♠ AJ1052

♥ A6

♦ A6

♣ AK108

South:

♠ K

♥ J10532

♦ KQ10852

♣ Q

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6♦

AP

Board: 231

Dealer: S

Vul: NS

North HCP: 6

South HCP: 21

Contract: 6♥ S

North:

♠ Q9732

♥ KJ10987

♦ 6

♣ 6

South:

♠ K54

♥ A5

♦ AKQ54

♣ AJ2

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6♥ AP

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♦²

Pass 4♥³ Pass 4NT⁴

Pass 5♣⁵ Pass 5♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=0/5 or 3/5

Board: 232

Dealer: N

Vul: Both

North HCP: 21

South HCP: 7

Contract: 5♠ S

North:

♠ AJ652

♥ A5

♦ AQ3

♣ KQJ

South:

♠ KQ10974

♥ Q1082

♦ 9

♣ 75

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

Board: 233

Dealer: S

Vul: None

North HCP: 9

South HCP: 21

Contract: 4♠ S

North:

♠ AJ873

♥ 1096

♦ 10654

♣ A

South:

♠ KQ

♥ K8

♦ AKQJ3

♣ K742

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

Board: 234

Dealer: N

Vul: NS

North HCP: 20

South HCP: 5

Contract: 4♠ N

North:

♠ A4

♥ AKJ3

♦ AK9

♣ J1073

South:

♠ KJ9863

♥ 1065

♦ J632

♣ —

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP



North hands (Practice Page)

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

Board: 235	♠ 95	The opponents are silent.
Dealer: S	♥ 108752	
Vul: EW	♦ AKJ	Partner bids first.
HCP: 8	♣ 1075	

Board: 236	♠ KJ97	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ AJ64	You bid first.
HCP: 20	♣ AJ5	

Board: 237	♠ 9	The opponents are silent.
Dealer: S	♥ AK10764	
Vul: NS	♦ J4	Partner bids first.
HCP: 9	♣ J852	

Board: 238	♠ KJ9	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: EW	♦ AKJ6	You bid first.
HCP: 20	♣ A92	

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

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AK3				2NT
Vul: EW	♥ 108752	♥ AKQ	Pass	3♦	Pass	3♥
North HCP: 8	♦ AKJ	♦ 86543	Pass	3NT	Pass	4♥
South HCP: 21	♣ 1075	♣ KQ	AP			
Contract: 4♥ S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ KJ97	♠ 64		2NT	Pass	3♦
Vul: None	♥ AQ	♥ 106432	Pass	3♥	Pass	3NT
North HCP: 20	♦ AJ64	♦ K109	AP			
South HCP: 5	♣ AJ5	♣ Q82				
Contract: 3N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ84				2NT
Vul: NS	♥ AK10764	♥ QJ9	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ J4	♦ AK8	Pass	4NT ²	Pass	5♣ ³
South HCP: 20	♣ J852	♣ A64	Pass	5♦	Pass	6♦ ⁴
Contract: 6♥ S			Pass	6♥	AP	

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

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ AQ8643		2NT	Pass	4♥ ¹
Vul: EW	♥ KJ3	♥ AQ8	Pass	4♠	Pass	4NT ²
North HCP: 20	♦ AKJ6	♦ 543	Pass	5♣ ³	Pass	7♠
South HCP: 12	♣ A92	♣ 8	AP			
Contract: 7♠ N						

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

South hands (Practice Page)

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

Board: 235	♠ AK3	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ 86543	You bid first.
HCP: 21	♣ KQ	

Board: 236	♠ 64	The opponents are silent.
Dealer: N	♥ 106432	
Vul: None	♦ K109	Partner bids first.
HCP: 5	♣ Q82	

Board: 237	♠ AQ84	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: NS	♦ AK8	You bid first.
HCP: 20	♣ A64	

Board: 238	♠ AQ8643	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: EW	♦ 543	Partner bids first.
HCP: 12	♣ 8	

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

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AK3				2NT
Vul: EW	♥ 108752	♥ AKQ	Pass	3♦	Pass	3♥
North HCP: 8	♦ AKJ	♦ 86543	Pass	3NT	Pass	4♥
South HCP: 21	♣ 1075	♣ KQ	AP			
Contract: 4♥ S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ KJ97	♠ 64		2NT	Pass	3♦
Vul: None	♥ AQ	♥ 106432	Pass	3♥	Pass	3NT
North HCP: 20	♦ AJ64	♦ K109	AP			
South HCP: 5	♣ AJ5	♣ Q82				
Contract: 3N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ84	Pass	4♦ ¹	Pass	4♥
Vul: NS	♥ AK10764	♥ QJ9	Pass	4NT ²	Pass	5♣ ³
North HCP: 9	♦ J4	♦ AK8	Pass	5♦	Pass	6♦ ⁴
South HCP: 20	♣ J852	♣ A64	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			
			4. ♥ queen and ♦ king			

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ AQ8643		2NT	Pass	4♥ ¹
Vul: EW	♥ KJ3	♥ AQ8	Pass	4♠	Pass	4NT ²
North HCP: 20	♦ AKJ6	♦ 543	Pass	5♣ ³	Pass	7♠
South HCP: 12	♣ A92	♣ 8	AP			
Contract: 7♠ N			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

North hands (Practice Page)

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

Board: 239	♠ AJ4	The opponents are silent.
Dealer: S	♥ J987643	
Vul: Both	♦ 94	Partner bids first.
HCP: 10	♣ A	

Board: 240	♠ K8	The opponents are silent.
Dealer: N	♥ K75	
Vul: NS	♦ AQJ97	You bid first.
HCP: 20	♣ AK4	

Board: 241	♠ 103	The opponents are silent.
Dealer: S	♥ Q10874	
Vul: EW	♦ 108765	Partner bids first.
HCP: 3	♣ J	

Board: 242	♠ A2	The opponents are silent.
Dealer: N	♥ 1082	
Vul: Both	♦ AK10	You bid first.
HCP: 20	♣ AKQ92	

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

Board: 239

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ AJ4

♥ J987643

♦ 94

♣ A

South:

♠ KQ5

♥ K10

♦ AKQ8

♣ K1096

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♥³

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=2/5 or 5/5, Q(H)=0

Board: 240

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6♥ N

North:

♠ K8

♥ K75

♦ AQJ97

♣ AK4

South:

♠ Q74

♥ AQ10962

♦ K43

♣ 10

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♣³ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 241

Dealer: S

Vul: EW

North HCP: 3

South HCP: 21

Contract: 3♥ S

North:

♠ 103

♥ Q10874

♦ 108765

♣ J

South:

♠ KQ2

♥ AK2

♦ Q2

♣ AK764

West North East South

2NT

Pass 3♦ Pass 3♥

AP

Board: 242

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6♠ N

North:

♠ A2

♥ 1082

♦ AK10

♣ AKQ92

South:

♠ KQJ7653

♥ J

♦ QJ87

♣ 5

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6♠

AP

South hands (Practice Page)

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

Board: 239	♠ KQ5	The opponents are silent.
Dealer: S	♥ K10	
Vul: Both	♦ AKQ8	You bid first.
HCP: 20	♣ K1096	

Board: 240	♠ Q74	The opponents are silent.
Dealer: N	♥ AQ10962	
Vul: NS	♦ K43	Partner bids first.
HCP: 11	♣ 10	

Board: 241	♠ KQ2	The opponents are silent.
Dealer: S	♥ AK2	
Vul: EW	♦ Q2	You bid first.
HCP: 21	♣ AK764	

Board: 242	♠ KQJ7653	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ QJ87	Partner bids first.
HCP: 10	♣ 5	

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

Board: 239

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ AJ4

♥ J987643

♦ 94

♣ A

South:

♠ KQ5

♥ K10

♦ AKQ8

♣ K1096

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♥³

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=2/5 or 5/5, Q(H)=0

Board: 240

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6♥ N

North:

♠ K8

♥ K75

♦ AQJ97

♣ AK4

South:

♠ Q74

♥ AQ10962

♦ K43

♣ 10

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♣³ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 241

Dealer: S

Vul: EW

North HCP: 3

South HCP: 21

Contract: 3♥ S

North:

♠ 103

♥ Q10874

♦ 108765

♣ J

South:

♠ KQ2

♥ AK2

♦ Q2

♣ AK764

West North East South

2NT

Pass 3♦ Pass 3♥

AP

Board: 242

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6♠ N

North:

♠ A2

♥ 1082

♦ AK10

♣ AKQ92

South:

♠ KQJ7653

♥ J

♦ QJ87

♣ 5

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6♠

AP

North hands (Practice Page)

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

Board: 243	♠ AJ9542	The opponents are silent.
Dealer: S	♥ K7	
Vul: None	♦ A85	Partner bids first.
HCP: 12	♣ 109	

Board: 244	♠ A83	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ AK864	You bid first.
HCP: 21	♣ AQ8	

Board: 245	♠ 109874	The opponents are silent.
Dealer: S	♥ 76	
Vul: Both	♦ A92	Partner bids first.
HCP: 4	♣ 876	

Board: 246	♠ QJ6	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: None	♦ K72	You bid first.
HCP: 21	♣ AQ8	

Board: 247	♠ KJ1093	The opponents are silent.
Dealer: S	♥ J8	
Vul: NS	♦ K5	Partner bids first.
HCP: 10	♣ Q852	

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

Board: 243			West	North	East	South
Dealer: S						2NT
Vul: None	North:	South:	Pass	4♥ ¹	Pass	4♠
North HCP: 12	♠ AJ9542	♠ KQ	Pass	4NT ²	Pass	5♣ ³
South HCP: 20	♥ K7	♥ A843	Pass	5♦	Pass	6♣ ⁴
Contract: 7♠ S	♦ A85	♦ Q92	Pass	7♠	AP	
	♣ 109	♣ AKQ5				

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

Board: 244			West	North	East	South
Dealer: N						
Vul: EW	North:	South:		2NT	Pass	3♦
North HCP: 21	♠ A83	♠ J95	Pass	3♥	Pass	6♥
South HCP: 8	♥ A8	♥ KJ10954	AP			
Contract: 6♥ N	♦ AK864	♦ 2				
	♣ AQ8	♣ K97				

Board: 245			West	North	East	South
Dealer: S						2NT
Vul: Both	North:	South:	Pass	3♥	Pass	3♠
North HCP: 4	♠ 109874	♠ AQJ	AP			
South HCP: 20	♥ 76	♥ KQ4				
Contract: 3♠ S	♦ A92	♦ 86				
	♣ 876	♣ AKJ54				

Board: 246			West	North	East	South
Dealer: N						
Vul: None	North:	South:		2NT	Pass	3♥
North HCP: 21	♠ QJ6	♠ 1098543	Pass	3♠	AP	
South HCP: 3	♥ AKQ5	♥ J92				
Contract: 3♠ N	♦ K72	♦ Q8				
	♣ AQ8	♣ 93				

Board: 247			West	North	East	South
Dealer: S						2NT
Vul: NS	North:	South:	Pass	3♥	Pass	3♠
North HCP: 10	♠ KJ1093	♠ 642	Pass	3NT	Pass	4♠
South HCP: 21	♥ J8	♥ AK4	AP			
Contract: 4♠ S	♦ K5	♦ AQJ9				
	♣ Q852	♣ AK7				

South hands (Practice Page)

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

Board: 243	♠ KQ	The opponents are silent.
Dealer: S	♥ A843	
Vul: None	♦ Q92	You bid first.
HCP: 20	♣ AKQ5	

Board: 244	♠ J95	The opponents are silent.
Dealer: N	♥ KJ10954	
Vul: EW	♦ 2	Partner bids first.
HCP: 8	♣ K97	

Board: 245	♠ AQJ	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: Both	♦ 86	You bid first.
HCP: 20	♣ AKJ54	

Board: 246	♠ 1098543	The opponents are silent.
Dealer: N	♥ J92	
Vul: None	♦ Q8	Partner bids first.
HCP: 3	♣ 93	

Board: 247	♠ 642	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ AQJ9	You bid first.
HCP: 21	♣ AK7	

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

Board: 243			West	North	East	South
Dealer: S						2NT
Vul: None	North:	South:	Pass	4♥ ¹	Pass	4♠
North HCP: 12	♠ AJ9542	♠ KQ	Pass	4NT ²	Pass	5♣ ³
South HCP: 20	♥ K7	♥ A843	Pass	5♦	Pass	6♣ ⁴
Contract: 7♠ S	♦ A85	♦ Q92	Pass	7♠	AP	
	♣ 109	♣ AKQ5				

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

Board: 244			West	North	East	South
Dealer: N						
Vul: EW	North:	South:		2NT	Pass	3♦
North HCP: 21	♠ A83	♠ J95	Pass	3♥	Pass	6♥
South HCP: 8	♥ A8	♥ KJ10954	AP			
Contract: 6♥ N	♦ AK864	♦ 2				
	♣ AQ8	♣ K97				

Board: 245			West	North	East	South
Dealer: S						2NT
Vul: Both	North:	South:	Pass	3♥	Pass	3♠
North HCP: 4	♠ 109874	♠ AQJ	AP			
South HCP: 20	♥ 76	♥ KQ4				
Contract: 3♠ S	♦ A92	♦ 86				
	♣ 876	♣ AKJ54				

Board: 246			West	North	East	South
Dealer: N						
Vul: None	North:	South:		2NT	Pass	3♥
North HCP: 21	♠ QJ6	♠ 1098543	Pass	3♠	AP	
South HCP: 3	♥ AKQ5	♥ J92				
Contract: 3♠ N	♦ K72	♦ Q8				
	♣ AQ8	♣ 93				

Board: 247			West	North	East	South
Dealer: S						2NT
Vul: NS	North:	South:	Pass	3♥	Pass	3♠
North HCP: 10	♠ KJ1093	♠ 642	Pass	3NT	Pass	4♠
South HCP: 21	♥ J8	♥ AK4	AP			
Contract: 4♠ S	♦ K5	♦ AQJ9				
	♣ Q852	♣ AK7				

North hands (Practice Page)

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

Board: 248	♠ AK2	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ Q1094	You bid first.
HCP: 20	♣ K75	

Board: 249	♠ J9872	The opponents are silent.
Dealer: S	♥ Q10	
Vul: None	♦ AQJ	Partner bids first.
HCP: 14	♣ A73	

Board: 250	♠ KQ9	The opponents are silent.
Dealer: N	♥ AQ98	
Vul: NS	♦ AQ93	You bid first.
HCP: 20	♣ K5	

Board: 251	♠ 32	The opponents are silent.
Dealer: S	♥ Q10942	
Vul: EW	♦ K1097	Partner bids first.
HCP: 8	♣ K3	

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

Board: 248

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ AK2

♥ AKJ

♦ Q1094

♣ K75

South:

♠ QJ9

♥ 107532

♦ J7

♣ Q104

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

Board: 249

Dealer: S

Vul: None

North HCP: 14

South HCP: 20

Contract: 7♠ S

North:

♠ J9872

♥ Q10

♦ AQJ

♣ A73

South:

♠ AK63

♥ AK42

♦ K85

♣ K9

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

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

Board: 250

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 4♥ S

North:

♠ KQ9

♥ AQ98

♦ AQ93

♣ K5

South:

♠ 1074

♥ J10732

♦ K2

♣ Q84

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

1. Extended acceptance after NT

Board: 251

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 4♥ S

North:

♠ 32

♥ Q10942

♦ K1097

♣ K3

South:

♠ AKQ4

♥ A86

♦ AJ6

♣ Q98

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

South hands (Practice Page)

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

Board: 248	♠ QJ9	The opponents are silent.
Dealer: N	♥ 107532	
Vul: Both	♦ J7	Partner bids first.
HCP: 6	♣ Q104	

Board: 249	♠ AK63	The opponents are silent.
Dealer: S	♥ AK42	
Vul: None	♦ K85	You bid first.
HCP: 20	♣ K9	

Board: 250	♠ 1074	The opponents are silent.
Dealer: N	♥ J10732	
Vul: NS	♦ K2	Partner bids first.
HCP: 6	♣ Q84	

Board: 251	♠ AKQ4	The opponents are silent.
Dealer: S	♥ A86	
Vul: EW	♦ AJ6	You bid first.
HCP: 20	♣ Q98	

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

Board: 248

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ AK2

♥ AKJ

♦ Q1094

♣ K75

South:

♠ QJ9

♥ 107532

♦ J7

♣ Q104

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

Board: 249

Dealer: S

Vul: None

North HCP: 14

South HCP: 20

Contract: 7♠ S

North:

♠ J9872

♥ Q10

♦ AQJ

♣ A73

South:

♠ AK63

♥ AK42

♦ K85

♣ K9

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

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

Board: 250

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 4♥ S

North:

♠ KQ9

♥ AQ98

♦ AQ93

♣ K5

South:

♠ 1074

♥ J10732

♦ K2

♣ Q84

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

1. Extended acceptance after NT

Board: 251

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 4♥ S

North:

♠ 32

♥ Q10942

♦ K1097

♣ K3

South:

♠ AKQ4

♥ A86

♦ AJ6

♣ Q98

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

North hands (Practice Page)

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

Board: 252	♠ AKQ10	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ Q87	You bid first.
HCP: 20	♣ KQ94	

Board: 253	♠ 43	The opponents are silent.
Dealer: S	♥ Q98652	
Vul: NS	♦ K8	Partner bids first.
HCP: 6	♣ J72	

Board: 254	♠ AQ6	The opponents are silent.
Dealer: N	♥ A64	
Vul: EW	♦ K7	You bid first.
HCP: 20	♣ AK1043	

Board: 255	♠ KQ6	The opponents are silent.
Dealer: S	♥ KJ8654	
Vul: Both	♦ 87	Partner bids first.
HCP: 9	♣ 97	

Board: 256	♠ A75	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: NS	♦ 42	You bid first.
HCP: 20	♣ AKJ6	

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

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ J62		2NT	Pass	3♦
Vul: None	♥ A8	♥ K7642	Pass	3♥	Pass	4♥
North HCP: 20	♦ Q87	♦ KJ106	AP			
South HCP: 9	♣ KQ94	♣ J				
Contract: 4♥ N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ Q1075				2NT
Vul: NS	♥ Q98652	♥ AK	Pass	3♦	Pass	3♥
North HCP: 6	♦ K8	♦ A765	Pass	4♥	AP	
South HCP: 20	♣ J72	♣ AK4				
Contract: 4♥ S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ J10		2NT	Pass	3♦
Vul: EW	♥ A64	♥ KJ10953	Pass	3♥	Pass	4♥
North HCP: 20	♦ K7	♦ 83	AP			
South HCP: 6	♣ AK1043	♣ J76				
Contract: 4♥ N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ KQ6	♠ A432				2NT
Vul: Both	♥ KJ8654	♥ A10	Pass	3♦	Pass	3♥
North HCP: 9	♦ 87	♦ AJ43	Pass	4♥	AP	
South HCP: 20	♣ 97	♣ AK5				
Contract: 4♥ S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ K9643		2NT	Pass	3♥
Vul: NS	♥ AKJ10	♥ 43	Pass	3♠	Pass	4NT ¹
North HCP: 20	♦ 42	♦ KQJ7	Pass	6♠	AP	
South HCP: 11	♣ AKJ6	♣ Q2				
Contract: 6♠ N						

1. Quantitative 4NT

South hands (Practice Page)

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

Board: 252	♠ J62	The opponents are silent.
Dealer: N	♥ K7642	
Vul: None	♦ KJ106	Partner bids first.
HCP: 9	♣ J	

Board: 253	♠ Q1075	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ A765	You bid first.
HCP: 20	♣ AK4	

Board: 254	♠ J10	The opponents are silent.
Dealer: N	♥ KJ10953	
Vul: EW	♦ 83	Partner bids first.
HCP: 6	♣ J76	

Board: 255	♠ A432	The opponents are silent.
Dealer: S	♥ A10	
Vul: Both	♦ AJ43	You bid first.
HCP: 20	♣ AK5	

Board: 256	♠ K9643	The opponents are silent.
Dealer: N	♥ 43	
Vul: NS	♦ KQJ7	Partner bids first.
HCP: 11	♣ Q2	

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

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ J62		2NT	Pass	3♦
Vul: None	♥ A8	♥ K7642	Pass	3♥	Pass	4♥
North HCP: 20	♦ Q87	♦ KJ106	AP			
South HCP: 9	♣ KQ94	♣ J				
Contract: 4♥ N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ Q1075				2NT
Vul: NS	♥ Q98652	♥ AK	Pass	3♦	Pass	3♥
North HCP: 6	♦ K8	♦ A765	Pass	4♥	AP	
South HCP: 20	♣ J72	♣ AK4				
Contract: 4♥ S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ J10		2NT	Pass	3♦
Vul: EW	♥ A64	♥ KJ10953	Pass	3♥	Pass	4♥
North HCP: 20	♦ K7	♦ 83	AP			
South HCP: 6	♣ AK1043	♣ J76				
Contract: 4♥ N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ KQ6	♠ A432				2NT
Vul: Both	♥ KJ8654	♥ A10	Pass	3♦	Pass	3♥
North HCP: 9	♦ 87	♦ AJ43	Pass	4♥	AP	
South HCP: 20	♣ 97	♣ AK5				
Contract: 4♥ S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ K9643		2NT	Pass	3♥
Vul: NS	♥ AKJ10	♥ 43	Pass	3♠	Pass	4NT ¹
North HCP: 20	♦ 42	♦ KQJ7	Pass	6♠	AP	
South HCP: 11	♣ AKJ6	♣ Q2				
Contract: 6♠ N						

1. Quantitative 4NT

North hands (Practice Page)

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

Board: 257	♠ KQJ1094	The opponents are silent.
Dealer: S	♥ K10	
Vul: EW	♦ J62	Partner bids first.
HCP: 10	♣ 72	

Board: 258	♠ KJ	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ QJ982	You bid first.
HCP: 20	♣ AK96	

Board: 259	♠ 83	The opponents are silent.
Dealer: S	♥ QJ10953	
Vul: None	♦ 63	Partner bids first.
HCP: 8	♣ KQ8	

Board: 260	♠ AKJ5	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ K976	You bid first.
HCP: 20	♣ A93	

Board: 261	♠ K109842	The opponents are silent.
Dealer: S	♥ Q7	
Vul: Both	♦ 76	Partner bids first.
HCP: 5	♣ 952	

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

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ KQJ1094	♠ 72				2NT
Vul: EW	♥ K10	♥ Q85	Pass	3♥	Pass	3♠
North HCP: 10	♦ J62	♦ AKQ93	Pass	4♠	AP	
South HCP: 20	♣ 72	♣ AKQ				
Contract: 4♠ S						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A10975		2NT	Pass	3♥
Vul: Both	♥ AQ	♥ KJ2	Pass	3♠	Pass	3NT
North HCP: 20	♦ QJ982	♦ 6	AP			
South HCP: 10	♣ AK96	♣ Q1087				
Contract: 3N N						

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ AJ10				2NT
Vul: None	♥ QJ10953	♥ K6	Pass	3♦	Pass	3♥
North HCP: 8	♦ 63	♦ AKJ10	Pass	4♥	AP	
South HCP: 20	♣ KQ8	♣ A1064				
Contract: 4♥ S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 82		2NT	Pass	3♦
Vul: EW	♥ AJ	♥ Q8763	Pass	3♥	Pass	3NT
North HCP: 20	♦ K976	♦ J5	AP			
South HCP: 6	♣ A93	♣ K1084				
Contract: 3N N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ K109842	♠ AJ				2NT
Vul: Both	♥ Q7	♥ AK965	Pass	3♥	Pass	3♠
North HCP: 5	♦ 76	♦ A109	Pass	4♠	AP	
South HCP: 20	♣ 952	♣ KJ3				
Contract: 4♠ S						

South hands (Practice Page)

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

Board: 257	♠ 72	The opponents are silent.
Dealer: S	♥ Q85	
Vul: EW	♦ AKQ93	You bid first.
HCP: 20	♣ AKQ	

Board: 258	♠ A10975	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: Both	♦ 6	Partner bids first.
HCP: 10	♣ Q1087	

Board: 259	♠ AJ10	The opponents are silent.
Dealer: S	♥ K6	
Vul: None	♦ AKJ10	You bid first.
HCP: 20	♣ A1064	

Board: 260	♠ 82	The opponents are silent.
Dealer: N	♥ Q8763	
Vul: EW	♦ J5	Partner bids first.
HCP: 6	♣ K1084	

Board: 261	♠ AJ	The opponents are silent.
Dealer: S	♥ AK965	
Vul: Both	♦ A109	You bid first.
HCP: 20	♣ KJ3	

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

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ KQJ1094	♠ 72				2NT
Vul: EW	♥ K10	♥ Q85	Pass	3♥	Pass	3♠
North HCP: 10	♦ J62	♦ AKQ93	Pass	4♠	AP	
South HCP: 20	♣ 72	♣ AKQ				
Contract: 4♠ S						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A10975		2NT	Pass	3♥
Vul: Both	♥ AQ	♥ KJ2	Pass	3♠	Pass	3NT
North HCP: 20	♦ QJ982	♦ 6	AP			
South HCP: 10	♣ AK96	♣ Q1087				
Contract: 3N N						

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ AJ10				2NT
Vul: None	♥ QJ10953	♥ K6	Pass	3♦	Pass	3♥
North HCP: 8	♦ 63	♦ AKJ10	Pass	4♥	AP	
South HCP: 20	♣ KQ8	♣ A1064				
Contract: 4♥ S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 82		2NT	Pass	3♦
Vul: EW	♥ AJ	♥ Q8763	Pass	3♥	Pass	3NT
North HCP: 20	♦ K976	♦ J5	AP			
South HCP: 6	♣ A93	♣ K1084				
Contract: 3N N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ K109842	♠ AJ				2NT
Vul: Both	♥ Q7	♥ AK965	Pass	3♥	Pass	3♠
North HCP: 5	♦ 76	♦ A109	Pass	4♠	AP	
South HCP: 20	♣ 952	♣ KJ3				
Contract: 4♠ S						

North hands (Practice Page)

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

Board: 262	♠ AK93	The opponents are silent.
Dealer: N	♥ K8	
Vul: NS	♦ A72	You bid first.
HCP: 20	♣ AQ86	

Board: 263	♠ KQJ1094	The opponents are silent.
Dealer: S	♥ K109	
Vul: Both	♦ 972	Partner bids first.
HCP: 12	♣ K	

Board: 264	♠ Q10	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: None	♦ AK53	You bid first.
HCP: 20	♣ AJ3	

Board: 265	♠ Q109742	The opponents are silent.
Dealer: S	♥ 95	
Vul: NS	♦ J4	Partner bids first.
HCP: 5	♣ Q53	

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

Board: 262
Dealer: N
Vul: NS
North HCP: 20
South HCP: 7
Contract: 4♠ S

North:
♠ AK93
♥ K8
♦ A72
♣ AQ86

South:
♠ J8765
♥ J
♦ KJ8
♣ J1054

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

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

Board: 263
Dealer: S
Vul: Both
North HCP: 12
South HCP: 20
Contract: 6♠ S

North:
♠ KQJ1094
♥ K109
♦ 972
♣ K

South:
♠ A52
♥ AQJ
♦ A108
♣ AJ87

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

Board: 264
Dealer: N
Vul: None
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ Q10
♥ KQJ10
♦ AK53
♣ AJ3

South:
♠ A72
♥ A96532
♦ 4
♣ K95

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

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

Board: 265
Dealer: S
Vul: NS
North HCP: 5
South HCP: 20
Contract: 4♠ S

North:
♠ Q109742
♥ 95
♦ J4
♣ Q53

South:
♠ J8
♥ KQ1072
♦ AK
♣ AK106

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

South hands (Practice Page)

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

Board: 262	♠ J8765	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ KJ8	Partner bids first.
HCP: 7	♣ J1054	

Board: 263	♠ A52	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: Both	♦ A108	You bid first.
HCP: 20	♣ AJ87	

Board: 264	♠ A72	The opponents are silent.
Dealer: N	♥ A96532	
Vul: None	♦ 4	Partner bids first.
HCP: 11	♣ K95	

Board: 265	♠ J8	The opponents are silent.
Dealer: S	♥ KQ1072	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ AK106	

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

Board: 262
Dealer: N
Vul: NS
North HCP: 20
South HCP: 7
Contract: 4♠ S

North:
♠ AK93
♥ K8
♦ A72
♣ AQ86

South:
♠ J8765
♥ J
♦ KJ8
♣ J1054

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

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

Board: 263
Dealer: S
Vul: Both
North HCP: 12
South HCP: 20
Contract: 6♠ S

North:
♠ KQJ1094
♥ K109
♦ 972
♣ K

South:
♠ A52
♥ AQJ
♦ A108
♣ AJ87

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

Board: 264
Dealer: N
Vul: None
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ Q10
♥ KQJ10
♦ AK53
♣ AJ3

South:
♠ A72
♥ A96532
♦ 4
♣ K95

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

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

Board: 265
Dealer: S
Vul: NS
North HCP: 5
South HCP: 20
Contract: 4♠ S

North:
♠ Q109742
♥ 95
♦ J4
♣ Q53

South:
♠ J8
♥ KQ1072
♦ AK
♣ AK106

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

North hands (Practice Page)

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

Board: 266	♠ J9	The opponents are silent.
Dealer: N	♥ AQ108	
Vul: EW	♦ AKJ	You bid first.
HCP: 20	♣ AJ65	

Board: 267	♠ J9854	The opponents are silent.
Dealer: S	♥ Q3	
Vul: None	♦ 84	Partner bids first.
HCP: 6	♣ QJ64	

Board: 268	♠ Q10	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: NS	♦ KJ10	You bid first.
HCP: 20	♣ AKJ76	

Board: 269	♠ K9864	The opponents are silent.
Dealer: S	♥ 863	
Vul: EW	♦ 83	Partner bids first.
HCP: 4	♣ J94	

Board: 270	♠ A104	The opponents are silent.
Dealer: N	♥ AK1098	
Vul: Both	♦ K73	You bid first.
HCP: 20	♣ AQ	

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

Board: 266
Dealer: N
Vul: EW
North HCP: 20
South HCP: 10
Contract: 6♠ N

North:
♠ J9
♥ AQ108
♦ AKJ
♣ AJ65

South:
♠ AK10632
♥ K643
♦ 942
♣ —

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

Board: 267
Dealer: S
Vul: None
North HCP: 6
South HCP: 20
Contract: 3N S

North:
♠ J9854
♥ Q3
♦ 84
♣ QJ64

South:
♠ AK
♥ AK98
♦ KQJ75
♣ 52

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

Board: 268
Dealer: N
Vul: NS
North HCP: 20
South HCP: 5
Contract: 4♠ N

North:
♠ Q10
♥ AQ8
♦ KJ10
♣ AKJ76

South:
♠ AJ9842
♥ 965
♦ 32
♣ 98

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

Board: 269
Dealer: S
Vul: EW
North HCP: 4
South HCP: 20
Contract: 3♠ S

North:
♠ K9864
♥ 863
♦ 83
♣ J94

South:
♠ A1032
♥ KJ2
♦ AQ4
♣ AQ6

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

Board: 270
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 4♠ N

North:
♠ A104
♥ AK1098
♦ K73
♣ AQ

South:
♠ KJ986
♥ J54
♦ A10
♣ J105

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

South hands (Practice Page)

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

Board: 266	♠ AK10632	The opponents are silent.
Dealer: N	♥ K643	
Vul: EW	♦ 942	Partner bids first.
HCP: 10	♣ —	
Board: 267	♠ AK	The opponents are silent.
Dealer: S	♥ AK98	
Vul: None	♦ KQJ75	You bid first.
HCP: 20	♣ 52	
Board: 268	♠ AJ9842	The opponents are silent.
Dealer: N	♥ 965	
Vul: NS	♦ 32	Partner bids first.
HCP: 5	♣ 98	
Board: 269	♠ A1032	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: EW	♦ AQ4	You bid first.
HCP: 20	♣ AQ6	
Board: 270	♠ KJ986	The opponents are silent.
Dealer: N	♥ J54	
Vul: Both	♦ A10	Partner bids first.
HCP: 10	♣ J105	

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

Board: 266
Dealer: N
Vul: EW
North HCP: 20
South HCP: 10
Contract: 6♠ N

North:
♠ J9
♥ AQ108
♦ AKJ
♣ AJ65

South:
♠ AK10632
♥ K643
♦ 942
♣ —

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

Board: 267
Dealer: S
Vul: None
North HCP: 6
South HCP: 20
Contract: 3N S

North:
♠ J9854
♥ Q3
♦ 84
♣ QJ64

South:
♠ AK
♥ AK98
♦ KQJ75
♣ 52

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

Board: 268
Dealer: N
Vul: NS
North HCP: 20
South HCP: 5
Contract: 4♠ N

North:
♠ Q10
♥ AQ8
♦ KJ10
♣ AKJ76

South:
♠ AJ9842
♥ 965
♦ 32
♣ 98

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

Board: 269
Dealer: S
Vul: EW
North HCP: 4
South HCP: 20
Contract: 3♠ S

North:
♠ K9864
♥ 863
♦ 83
♣ J94

South:
♠ A1032
♥ KJ2
♦ AQ4
♣ AQ6

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

Board: 270
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 4♠ N

North:
♠ A104
♥ AK1098
♦ K73
♣ AQ

South:
♠ KJ986
♥ J54
♦ A10
♣ J105

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

North hands (Practice Page)

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

Board: 271	♠ Q9876	The opponents are silent.
Dealer: S	♥ 642	
Vul: NS	♦ K42	Partner bids first.
HCP: 5	♣ 74	
Board: 272	♠ AK9	The opponents are silent.
Dealer: N	♥ Q7	
Vul: EW	♦ Q754	You bid first.
HCP: 20	♣ AKQ2	
Board: 273	♠ K10754	East Doubles 6♥ if possible.
Dealer: S	♥ Q107432	
Vul: Both	♦ 8	Partner bids first.
HCP: 5	♣ 6	
Board: 274	♠ A86	The opponents are silent.
Dealer: N	♥ A73	
Vul: None	♦ KJ10	You bid first.
HCP: 20	♣ AKJ4	
Board: 275	♠ Q98432	The opponents are silent.
Dealer: S	♥ KJ986	
Vul: EW	♦ 108	Partner bids first.
HCP: 6	♣ —	

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

Board: 271

Dealer: S

Vul: NS

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ Q9876

♥ 642

♦ K42

♣ 74

South:

♠ AK5

♥ KJ873

♦ A75

♣ KQ

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 272

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 6♥ N

North:

♠ AK9

♥ Q7

♦ Q754

♣ AKQ2

South:

♠ 10

♥ AK96432

♦ J1086

♣ 5

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♠³ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 273

Dealer: S

Vul: Both

North HCP: 5

South HCP: 21

Contract: 6♥ X S

North:

♠ K10754

♥ Q107432

♦ 8

♣ 6

South:

♠ AQ

♥ K6

♦ Q753

♣ AKQJ7

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6♥ X AP

Board: 274

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 4♥ N

North:

♠ A86

♥ A73

♦ KJ10

♣ AKJ4

South:

♠ 74

♥ J109854

♦ Q8

♣ Q53

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

Board: 275

Dealer: S

Vul: EW

North HCP: 6

South HCP: 20

Contract: 4♠ S

North:

♠ Q98432

♥ KJ986

♦ 108

♣ —

South:

♠ AJ

♥ A10753

♦ K2

♣ AKJ3

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

South hands (Practice Page)

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

Board: 271	♠ AK5	The opponents are silent.
Dealer: S	♥ KJ873	
Vul: NS	♦ A75	You bid first.
HCP: 20	♣ KQ	
Board: 272	♠ 10	The opponents are silent.
Dealer: N	♥ AK96432	
Vul: EW	♦ J1086	Partner bids first.
HCP: 8	♣ 5	
Board: 273	♠ AQ	East Doubles 6♥ if possible.
Dealer: S	♥ K6	
Vul: Both	♦ Q753	You bid first.
HCP: 21	♣ AKQJ7	
Board: 274	♠ 74	The opponents are silent.
Dealer: N	♥ J109854	
Vul: None	♦ Q8	Partner bids first.
HCP: 5	♣ Q53	
Board: 275	♠ AJ	The opponents are silent.
Dealer: S	♥ A10753	
Vul: EW	♦ K2	You bid first.
HCP: 20	♣ AKJ3	

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

Board: 271

Dealer: S

Vul: NS

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ Q9876

♥ 642

♦ K42

♣ 74

South:

♠ AK5

♥ KJ873

♦ A75

♣ KQ

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 272

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 6♥ N

North:

♠ AK9

♥ Q7

♦ Q754

♣ AKQ2

South:

♠ 10

♥ AK96432

♦ J1086

♣ 5

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♠³ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 273

Dealer: S

Vul: Both

North HCP: 5

South HCP: 21

Contract: 6♥ X S

North:

♠ K10754

♥ Q107432

♦ 8

♣ 6

South:

♠ AQ

♥ K6

♦ Q753

♣ AKQJ7

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 6♥ X AP

Board: 274

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 4♥ N

North:

♠ A86

♥ A73

♦ KJ10

♣ AKJ4

South:

♠ 74

♥ J109854

♦ Q8

♣ Q53

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

Board: 275

Dealer: S

Vul: EW

North HCP: 6

South HCP: 20

Contract: 4♠ S

North:

♠ Q98432

♥ KJ986

♦ 108

♣ —

South:

♠ AJ

♥ A10753

♦ K2

♣ AKJ3

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

North hands (Practice Page)

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

Board: 276	♠ AKQ10	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: Both	♦ QJ74	You bid first.
HCP: 21	♣ A4	

Board: 277	♠ Q8753	The opponents are silent.
Dealer: S	♥ K84	
Vul: None	♦ J95	Partner bids first.
HCP: 7	♣ J3	

Board: 278	♠ AK1073	The opponents are silent.
Dealer: N	♥ A2	
Vul: NS	♦ AK4	You bid first.
HCP: 21	♣ K103	

Board: 279	♠ AJ10643	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ 952	Partner bids first.
HCP: 9	♣ A752	

Board: 280	♠ QJ7	The opponents are silent.
Dealer: N	♥ A105	
Vul: NS	♦ KQ9	You bid first.
HCP: 20	♣ AKJ4	

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

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ 854		2NT	Pass	4♦ ¹
Vul: Both	♥ KQ4	♥ J109752				
North HCP: 21	♦ QJ74	♦ —	Pass	4♥	AP	
South HCP: 4	♣ A4	♣ K753	1. Texas			
Contract: 4♥ N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ Q8753	♠ K6				2NT
Vul: None	♥ K84	♥ QJ73				
North HCP: 7	♦ J95	♦ AKQ	Pass	3♥	Pass	3♠
South HCP: 21	♣ J3	♣ AQ76	Pass	3NT	AP	
Contract: 3N S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AK1073	♠ Q2		2NT	Pass	3♦
Vul: NS	♥ A2	♥ KQ1064				
North HCP: 21	♦ AK4	♦ J95	Pass	3♥	Pass	4♥
South HCP: 9	♣ K103	♣ J74	AP			
Contract: 4♥ N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ AJ10643	♠ K2				2NT
Vul: Both	♥ —	♥ AQ9	Pass	4♥ ¹	Pass	4♠
North HCP: 9	♦ 952	♦ AQJ103	Pass	4NT ²	Pass	5♣ ³
South HCP: 20	♣ A752	♣ KJ10	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ QJ7	♠ K10		2NT	Pass	3♦
Vul: NS	♥ A105	♥ 97432				
North HCP: 20	♦ KQ9	♦ A63	Pass	3♥	Pass	3NT
South HCP: 7	♣ AKJ4	♣ 965	Pass	4♥	AP	
Contract: 4♥ N						

South hands (Practice Page)

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

Board: 276	♠ 854	The opponents are silent.
Dealer: N	♥ J109752	
Vul: Both	♦ —	Partner bids first.
HCP: 4	♣ K753	

Board: 277	♠ K6	The opponents are silent.
Dealer: S	♥ QJ73	
Vul: None	♦ AKQ	You bid first.
HCP: 21	♣ AQ76	

Board: 278	♠ Q2	The opponents are silent.
Dealer: N	♥ KQ1064	
Vul: NS	♦ J95	Partner bids first.
HCP: 9	♣ J74	

Board: 279	♠ K2	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: Both	♦ AQJ103	You bid first.
HCP: 20	♣ KJ10	

Board: 280	♠ K10	The opponents are silent.
Dealer: N	♥ 97432	
Vul: NS	♦ A63	Partner bids first.
HCP: 7	♣ 965	

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

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ 854		2NT	Pass	4♦ ¹
Vul: Both	♥ KQ4	♥ J109752				
North HCP: 21	♦ QJ74	♦ —	Pass	4♥	AP	
South HCP: 4	♣ A4	♣ K753	1. Texas			
Contract: 4♥ N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ Q8753	♠ K6				2NT
Vul: None	♥ K84	♥ QJ73	Pass	3♥	Pass	3♠
North HCP: 7	♦ J95	♦ AKQ	Pass	3NT	AP	
South HCP: 21	♣ J3	♣ AQ76				
Contract: 3N S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AK1073	♠ Q2		2NT	Pass	3♦
Vul: NS	♥ A2	♥ KQ1064	Pass	3♥	Pass	4♥
North HCP: 21	♦ AK4	♦ J95	AP			
South HCP: 9	♣ K103	♣ J74				
Contract: 4♥ N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ AJ10643	♠ K2				2NT
Vul: Both	♥ —	♥ AQ9	Pass	4♥ ¹	Pass	4♠
North HCP: 9	♦ 952	♦ AQJ103	Pass	4NT ²	Pass	5♣ ³
South HCP: 20	♣ A752	♣ KJ10	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ QJ7	♠ K10		2NT	Pass	3♦
Vul: NS	♥ A105	♥ 97432	Pass	3♥	Pass	3NT
North HCP: 20	♦ KQ9	♦ A63	Pass	4♥	AP	
South HCP: 7	♣ AKJ4	♣ 965				
Contract: 4♥ N						

North hands (Practice Page)

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

Board: 281	♠ QJ1083	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ KJ9874	Partner bids first.
HCP: 7	♣ 8	

Board: 282	♠ AK	The opponents are silent.
Dealer: N	♥ KJ43	
Vul: None	♦ KQ4	You bid first.
HCP: 20	♣ A976	

Board: 283	♠ K1097632	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ J7	Partner bids first.
HCP: 4	♣ 765	

Board: 284	♠ 65	The opponents are silent.
Dealer: N	♥ AK72	
Vul: EW	♦ KJ	You bid first.
HCP: 20	♣ AKQ64	

Board: 285	♠ AKJ1074	The opponents are silent.
Dealer: S	♥ 10632	
Vul: Both	♦ —	Partner bids first.
HCP: 9	♣ J96	

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

Board: 281

Dealer: S

Vul: EW

North HCP: 7

South HCP: 20

Contract: 6♦ N

North:

♠ QJ1083

♥ 4

♦ KJ9874

♣ 8

South:

♠ 74

♥ AQJ63

♦ A106

♣ AKQ

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6♦ AP

Board: 282

Dealer: N

Vul: None

North HCP: 20

South HCP: 6

Contract: 6♥ S

North:

♠ AK

♥ KJ43

♦ KQ4

♣ A976

South:

♠ 7

♥ Q10876

♦ 9

♣ KJ10432

West North East South

2NT Pass 3♦

Pass 3♠¹ Pass 6♥

AP

1. Extended acceptance after NT

Board: 283

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 4♠ S

North:

♠ K1097632

♥ 3

♦ J7

♣ 765

South:

♠ A4

♥ A10987

♦ A2

♣ AKJ3

West North East South

2NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

Board: 284

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ 65

♥ AK72

♦ KJ

♣ AKQ64

South:

♠ KQ1072

♥ 6

♦ Q1052

♣ 875

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

AP

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♠³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

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

South hands (Practice Page)

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

Board: 281	♠ 74	The opponents are silent.
Dealer: S	♥ AQJ63	
Vul: EW	♦ A106	You bid first.
HCP: 20	♣ AKQ	

Board: 282	♠ 7	The opponents are silent.
Dealer: N	♥ Q10876	
Vul: None	♦ 9	Partner bids first.
HCP: 6	♣ KJ10432	

Board: 283	♠ A4	The opponents are silent.
Dealer: S	♥ A10987	
Vul: NS	♦ A2	You bid first.
HCP: 20	♣ AKJ3	

Board: 284	♠ KQ1072	The opponents are silent.
Dealer: N	♥ 6	
Vul: EW	♦ Q1052	Partner bids first.
HCP: 7	♣ 875	

Board: 285	♠ Q32	The opponents are silent.
Dealer: S	♥ AKJ7	
Vul: Both	♦ AK73	You bid first.
HCP: 20	♣ K10	

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

Board: 281

Dealer: S

Vul: EW

North HCP: 7

South HCP: 20

Contract: 6♦ N

North:

♠ QJ1083

♥ 4

♦ KJ9874

♣ 8

South:

♠ 74

♥ AQJ63

♦ A106

♣ AKQ

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6♦ AP

Board: 282

Dealer: N

Vul: None

North HCP: 20

South HCP: 6

Contract: 6♥ S

North:

♠ AK

♥ KJ43

♦ KQ4

♣ A976

South:

♠ 7

♥ Q10876

♦ 9

♣ KJ10432

West North East South

2NT Pass 3♦

Pass 3♠¹ Pass 6♥

AP

1. Extended acceptance after NT

Board: 283

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 4♠ S

North:

♠ K1097632

♥ 3

♦ J7

♣ 765

South:

♠ A4

♥ A10987

♦ A2

♣ AKJ3

West North East South

2NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

Board: 284

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ 65

♥ AK72

♦ KJ

♣ AKQ64

South:

♠ KQ1072

♥ 6

♦ Q1052

♣ 875

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

AP

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♠³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

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

Board: 285

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ AKJ1074

♥ 10632

♦ —

♣ J96

South:

♠ Q32

♥ AKJ7

♦ AK73

♣ K10

North hands (Practice Page)

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

Board: 286	♠ 85	The opponents are silent.
Dealer: N	♥ AJ87	
Vul: NS	♦ AKQ9	You bid first.
HCP: 21	♣ AK7	

Board: 287	♠ AJ754	The opponents are silent.
Dealer: S	♥ 7	
Vul: EW	♦ Q6	Partner bids first.
HCP: 12	♣ KQ1053	

Board: 288	♠ AQJ8	The opponents are silent.
Dealer: N	♥ Q8	
Vul: None	♦ A108	You bid first.
HCP: 20	♣ AQJ8	

Board: 289	♠ 86	The opponents are silent.
Dealer: S	♥ QJ943	
Vul: EW	♦ J62	Partner bids first.
HCP: 4	♣ 1053	

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

Board: 286

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 4♠ N

North:

♠ 85

♥ AJ87

♦ AKQ9

♣ AK7

South:

♠ AQJ103

♥ —

♦ 1084

♣ Q8542

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 287

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 7♠ N

North:

♠ AJ754

♥ 7

♦ Q6

♣ KQ1053

South:

♠ KQ62

♥ AQ53

♦ AJ

♣ A72

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♣² Pass 4♦³

Pass 4NT⁴ Pass 5♦⁵

Pass 5♥ Pass 5NT⁶

Pass 7♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♠

5. A=1/5 or 4/5

6. ♠ queen no ♣ king no ♦ king no ♥ king

Board: 288

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 4♠ N

North:

♠ AQJ8

♥ Q8

♦ A108

♣ AQJ8

South:

♠ K10973

♥ 105

♦ Q43

♣ K65

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♣²

Pass 4♦³ Pass 4♥⁴

Pass 4♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

Board: 289

Dealer: S

Vul: EW

North HCP: 4

South HCP: 21

Contract: 4♥ N

North:

♠ 86

♥ QJ943

♦ J62

♣ 1053

South:

♠ Q7

♥ K876

♦ AKQ84

♣ AK

West North East South

2NT

Pass 3♦ Pass 3NT¹

Pass 4♥ AP

1. Extended acceptance after NT

South hands (Practice Page)

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

Board: 286	♠ AQJ103	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ 1084	Partner bids first.
HCP: 9	♣ Q8542	

Board: 287	♠ KQ62	The opponents are silent.
Dealer: S	♥ AQ53	
Vul: EW	♦ AJ	You bid first.
HCP: 20	♣ A72	

Board: 288	♠ K10973	The opponents are silent.
Dealer: N	♥ 105	
Vul: None	♦ Q43	Partner bids first.
HCP: 8	♣ K65	

Board: 289	♠ Q7	The opponents are silent.
Dealer: S	♥ K876	
Vul: EW	♦ AKQ84	You bid first.
HCP: 21	♣ AK	

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

Board: 286

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 4♠ N

North:

♠ 85

♥ AJ87

♦ AKQ9

♣ AK7

South:

♠ AQJ103

♥ —

♦ 1084

♣ Q8542

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 287

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 7♠ N

North:

♠ AJ754

♥ 7

♦ Q6

♣ KQ1053

South:

♠ KQ62

♥ AQ53

♦ AJ

♣ A72

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♣² Pass 4♦³

Pass 4NT⁴ Pass 5♦⁵

Pass 5♥ Pass 5NT⁶

Pass 7♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♠

5. A=1/5 or 4/5

6. ♠ queen no ♣ king no ♦ king no ♥ king

Board: 288

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 4♠ N

North:

♠ AQJ8

♥ Q8

♦ A108

♣ AQJ8

South:

♠ K10973

♥ 105

♦ Q43

♣ K65

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♣²

Pass 4♦³ Pass 4♥⁴

Pass 4♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

Board: 289

Dealer: S

Vul: EW

North HCP: 4

South HCP: 21

Contract: 4♥ N

North:

♠ 86

♥ QJ943

♦ J62

♣ 1053

South:

♠ Q7

♥ K876

♦ AKQ84

♣ AK

West North East South

2NT

Pass 3♦ Pass 3NT¹

Pass 4♥ AP

1. Extended acceptance after NT

North hands (Practice Page)

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

Board: 290	♠ A32	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ KQJ	You bid first.
HCP: 21	♣ KQJ106	

Board: 291	♠ K10987	The opponents are silent.
Dealer: S	♥ Q2	
Vul: None	♦ J53	Partner bids first.
HCP: 10	♣ A92	

Board: 292	♠ AK96	The opponents are silent.
Dealer: N	♥ J7	
Vul: NS	♦ AKQ103	You bid first.
HCP: 21	♣ A7	

Board: 293	♠ 106542	The opponents are silent.
Dealer: S	♥ 62	
Vul: Both	♦ AQ4	Partner bids first.
HCP: 7	♣ J74	

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

Board: 290
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 9
 Contract: 6♥ N

North:
 ♠ A32
 ♥ KQ
 ♦ KQJ
 ♣ KQJ106

South:
 ♠ KJ109
 ♥ AJ10865
 ♦ 6
 ♣ 73

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

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

Board: 291
 Dealer: S
 Vul: None
 North HCP: 10
 South HCP: 21
 Contract: 6♠ S

North:
 ♠ K10987
 ♥ Q2
 ♦ J53
 ♣ A92

South:
 ♠ A432
 ♥ AK
 ♦ AK84
 ♣ K75

West	North	East	South
			2NT
Pass	3♥	Pass	3NT ¹
Pass	4♣ ²	Pass	4♦ ³
Pass	4♥ ⁴	Pass	4NT ⁵
Pass	5♥ ⁶	Pass	5NT ⁷
Pass	6♣ ⁸	Pass	6♠
AP			

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♠
6. A=2/5 or 5/5, Q(S)=0
7. King ask by 5NT
8. K=0

Board: 292
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 12
 Contract: 6N N

North:
 ♠ AK96
 ♥ J7
 ♦ AKQ103
 ♣ A7

South:
 ♠ Q5
 ♥ AKQ106
 ♦ 52
 ♣ J985

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

1. Quantitative 4NT

Board: 293

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ 106542

♥ 62

♦ AQ4

♣ J74

South:

♠ AK8

♥ AK5

♦ KJ982

♣ Q6

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

			2NT
--	--	--	-----

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

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

AP

South hands (Practice Page)

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

Board: 290	♠ KJ109	The opponents are silent.
Dealer: N	♥ AJ10865	
Vul: Both	♦ 6	Partner bids first.
HCP: 9	♣ 73	

Board: 291	♠ A432	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ AK84	You bid first.
HCP: 21	♣ K75	

Board: 292	♠ Q5	The opponents are silent.
Dealer: N	♥ AKQ106	
Vul: NS	♦ 52	Partner bids first.
HCP: 12	♣ J985	

Board: 293	♠ AK8	The opponents are silent.
Dealer: S	♥ AK5	
Vul: Both	♦ KJ982	You bid first.
HCP: 20	♣ Q6	

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

Board: 290
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 9
 Contract: 6♥ N

North:
 ♠ A32
 ♥ KQ
 ♦ KQJ
 ♣ KQJ106

South:
 ♠ KJ109
 ♥ AJ10865
 ♦ 6
 ♣ 73

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

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

Board: 291
 Dealer: S
 Vul: None
 North HCP: 10
 South HCP: 21
 Contract: 6♠ S

North:
 ♠ K10987
 ♥ Q2
 ♦ J53
 ♣ A92

South:
 ♠ A432
 ♥ AK
 ♦ AK84
 ♣ K75

West	North	East	South
			2NT
Pass	3♥	Pass	3NT ¹
Pass	4♣ ²	Pass	4♦ ³
Pass	4♥ ⁴	Pass	4NT ⁵
Pass	5♥ ⁶	Pass	5NT ⁷
Pass	6♣ ⁸	Pass	6♠
AP			

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♠
6. A=2/5 or 5/5, Q(S)=0
7. King ask by 5NT
8. K=0

Board: 292
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 12
 Contract: 6N N

North:
 ♠ AK96
 ♥ J7
 ♦ AKQ103
 ♣ A7

South:
 ♠ Q5
 ♥ AKQ106
 ♦ 52
 ♣ J985

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

1. Quantitative 4NT

Board: 293

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ 106542

♥ 62

♦ AQ4

♣ J74

South:

♠ AK8

♥ AK5

♦ KJ982

♣ Q6

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

			2NT
--	--	--	-----

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

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

AP

North hands (Practice Page)

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

Board: 294	♠ AJ	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: None	♦ AQ65	You bid first.
HCP: 21	♣ A1085	

Board: 295	♠ 65	The opponents are silent.
Dealer: S	♥ Q10653	
Vul: NS	♦ A853	Partner bids first.
HCP: 6	♣ 62	

Board: 296	♠ AJ2	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ AK54	You bid first.
HCP: 21	♣ KJ53	

Board: 297	♠ 98	The opponents are silent.
Dealer: S	♥ KQJ85	
Vul: None	♦ J87	Partner bids first.
HCP: 7	♣ 976	

Board: 298	♠ AJ103	The opponents are silent.
Dealer: N	♥ AK87	
Vul: NS	♦ Q9	You bid first.
HCP: 21	♣ AK2	

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

Board: 294
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 5
 Contract: 3N N

North:
 ♠ AJ
 ♥ AQ5
 ♦ AQ65
 ♣ A1085

South:
 ♠ Q8642
 ♥ 743
 ♦ 7
 ♣ K742

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

Board: 295
 Dealer: S
 Vul: NS
 North HCP: 6
 South HCP: 20
 Contract: 3N S

North:
 ♠ 65
 ♥ Q10653
 ♦ A853
 ♣ 62

South:
 ♠ KJ10
 ♥ AK
 ♦ KJ7
 ♣ AJ1085

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

Board: 296
 Dealer: N
 Vul: EW
 North HCP: 21
 South HCP: 8
 Contract: 4♥ N

North:
 ♠ AJ2
 ♥ AJ
 ♦ AK54
 ♣ KJ53

South:
 ♠ K8
 ♥ K109643
 ♦ 732
 ♣ Q4

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

Board: 297
 Dealer: S
 Vul: None
 North HCP: 7
 South HCP: 20
 Contract: 3N S

North:
 ♠ 98
 ♥ KQJ85
 ♦ J87
 ♣ 976

South:
 ♠ Q1075
 ♥ A6
 ♦ AK104
 ♣ AK5

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

Board: 298
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 4
 Contract: 4♥ S

North:
 ♠ AJ103
 ♥ AK87
 ♦ Q9
 ♣ AK2

South:
 ♠ 765
 ♥ J10932
 ♦ J
 ♣ Q963

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

1. Extended acceptance after NT

South hands (Practice Page)

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

Board: 294	♠ Q8642	The opponents are silent.
Dealer: N	♥ 743	
Vul: None	♦ 7	Partner bids first.
HCP: 5	♣ K742	
Board: 295	♠ KJ10	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ KJ7	You bid first.
HCP: 20	♣ AJ1085	
Board: 296	♠ K8	The opponents are silent.
Dealer: N	♥ K109643	
Vul: EW	♦ 732	Partner bids first.
HCP: 8	♣ Q4	
Board: 297	♠ Q1075	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ AK104	You bid first.
HCP: 20	♣ AK5	
Board: 298	♠ 765	The opponents are silent.
Dealer: N	♥ J10932	
Vul: NS	♦ J	Partner bids first.
HCP: 4	♣ Q963	

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

Board: 294
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 5
 Contract: 3N N

North:
 ♠ AJ
 ♥ AQ5
 ♦ AQ65
 ♣ A1085

South:
 ♠ Q8642
 ♥ 743
 ♦ 7
 ♣ K742

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

Board: 295
 Dealer: S
 Vul: NS
 North HCP: 6
 South HCP: 20
 Contract: 3N S

North:
 ♠ 65
 ♥ Q10653
 ♦ A853
 ♣ 62

South:
 ♠ KJ10
 ♥ AK
 ♦ KJ7
 ♣ AJ1085

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

Board: 296
 Dealer: N
 Vul: EW
 North HCP: 21
 South HCP: 8
 Contract: 4♥ N

North:
 ♠ AJ2
 ♥ AJ
 ♦ AK54
 ♣ KJ53

South:
 ♠ K8
 ♥ K109643
 ♦ 732
 ♣ Q4

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

Board: 297
 Dealer: S
 Vul: None
 North HCP: 7
 South HCP: 20
 Contract: 3N S

North:
 ♠ 98
 ♥ KQJ85
 ♦ J87
 ♣ 976

South:
 ♠ Q1075
 ♥ A6
 ♦ AK104
 ♣ AK5

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

Board: 298
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 4
 Contract: 4♥ S

North:
 ♠ AJ103
 ♥ AK87
 ♦ Q9
 ♣ AK2

South:
 ♠ 765
 ♥ J10932
 ♦ J
 ♣ Q963

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

1. Extended acceptance after NT

North hands (Practice Page)

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

Board: 299	♠ QJ876	The opponents are silent.
Dealer: S	♥ J86	
Vul: EW	♦ J96	Partner bids first.
HCP: 5	♣ 93	

Board: 300	♠ 53	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ AK1096	You bid first.
HCP: 20	♣ AK85	

Board: 301	♠ 32	The opponents are silent.
Dealer: S	♥ K10876	
Vul: NS	♦ K75	Partner bids first.
HCP: 6	♣ 842	

Board: 302	♠ AKJ10	The opponents are silent.
Dealer: N	♥ J1064	
Vul: EW	♦ A94	You bid first.
HCP: 20	♣ AK	

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

Board: 299

Dealer: S

Vul: EW

North HCP: 5

South HCP: 20

Contract: 4♠ N

North:

♠ QJ876

♥ J86

♦ J96

♣ 93

South:

♠ AK1095

♥ Q5

♦ A7

♣ AK107

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♠ AP

1. Extended acceptance after NT

Board: 300

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ 53

♥ AQ

♦ AK1096

♣ AK85

South:

♠ J107642

♥ K3

♦ 432

♣ QJ

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 301

Dealer: S

Vul: NS

North HCP: 6

South HCP: 20

Contract: 4♥ S

North:

♠ 32

♥ K10876

♦ K75

♣ 842

South:

♠ KQ8

♥ AQ5

♦ 109

♣ AKQ76

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

AP

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♦²

Pass 4♥³ Pass 4NT⁴

Pass 5♦⁵ Pass 5♥

Pass 6♣⁶ Pass 6♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=1/5 or 4/5

6. ♠ queen and ♣ king

Board: 302

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6♠ S

North:

♠ AKJ10

♥ J1064

♦ A94

♣ AK

South:

♠ 98654

♥ AK

♦ K1062

♣ J9

South hands (Practice Page)

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

Board: 299	♠ AK1095	The opponents are silent.
Dealer: S	♥ Q5	
Vul: EW	♦ A7	You bid first.
HCP: 20	♣ AK107	

Board: 300	♠ J107642	The opponents are silent.
Dealer: N	♥ K3	
Vul: Both	♦ 432	Partner bids first.
HCP: 7	♣ QJ	

Board: 301	♠ KQ8	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: NS	♦ 109	You bid first.
HCP: 20	♣ AKQ76	

Board: 302	♠ 98654	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ K1062	Partner bids first.
HCP: 11	♣ J9	

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

Board: 299

Dealer: S

Vul: EW

North HCP: 5

South HCP: 20

Contract: 4♠ N

North:

♠ QJ876

♥ J86

♦ J96

♣ 93

South:

♠ AK1095

♥ Q5

♦ A7

♣ AK107

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♠ AP

1. Extended acceptance after NT

Board: 300

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ 53

♥ AQ

♦ AK1096

♣ AK85

South:

♠ J107642

♥ K3

♦ 432

♣ QJ

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 301

Dealer: S

Vul: NS

North HCP: 6

South HCP: 20

Contract: 4♥ S

North:

♠ 32

♥ K10876

♦ K75

♣ 842

South:

♠ KQ8

♥ AQ5

♦ 109

♣ AKQ76

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

AP

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♦²

Pass 4♥³ Pass 4NT⁴

Pass 5♦⁵ Pass 5♥

Pass 6♣⁶ Pass 6♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=1/5 or 4/5

6. ♠ queen and ♣ king

Board: 302

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6♠ S

North:

♠ AKJ10

♥ J1064

♦ A94

♣ AK

South:

♠ 98654

♥ AK

♦ K1062

♣ J9

North hands (Practice Page)

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

Board: 303	♠ Q109874	The opponents are silent.
Dealer: S	♥ 63	
Vul: Both	♦ 106	Partner bids first.
HCP: 3	♣ J52	
Board: 304	♠ A9	East Doubles 4♠ if possible.
Dealer: N	♥ KJ104	
Vul: EW	♦ KQ8	You bid first.
HCP: 20	♣ AQJ8	
Board: 305	♠ A102	The opponents are silent.
Dealer: S	♥ J9654	
Vul: Both	♦ 62	Partner bids first.
HCP: 9	♣ A84	
Board: 306	♠ AQ8	The opponents are silent.
Dealer: N	♥ 872	
Vul: None	♦ AKQ6	You bid first.
HCP: 21	♣ AQ10	
Board: 307	♠ KQ9854	The opponents are silent.
Dealer: S	♥ 1084	
Vul: NS	♦ 643	Partner bids first.
HCP: 9	♣ A	

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

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ Q109874	♠ KJ32				2NT
Vul: Both	♥ 63	♥ K4	Pass	4♥ ¹	Pass	4♠
North HCP: 3	♦ 106	♦ AKQ94	AP			
South HCP: 20	♣ J52	♣ A4	1. Texas			
Contract: 4♠ S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ 876532		2NT	Pass	4♥ ¹
Vul: EW	♥ KJ104	♥ A63	Pass	4♠	X	XX
North HCP: 20	♦ KQ8	♦ 6	AP			
South HCP: 4	♣ AQJ8	♣ 763	1. Texas			
Contract: 4♠XX N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ A102	♠ K3				2NT
Vul: Both	♥ J9654	♥ AQ10	Pass	3♦	Pass	3♥
North HCP: 9	♦ 62	♦ AKJ	Pass	4♥	AP	
South HCP: 21	♣ A84	♣ KJ765				
Contract: 4♥ S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ J64		2NT	Pass	3♦
Vul: None	♥ 872	♥ KJ10964	Pass	3♥	Pass	4♥
North HCP: 21	♦ AKQ6	♦ 1074	AP			
South HCP: 5	♣ AQ10	♣ 7				
Contract: 4♥ N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ KQ9854	♠ A107				2NT
Vul: NS	♥ 1084	♥ KQ	Pass	4♥ ¹	Pass	4♠
North HCP: 9	♦ 643	♦ AK8	AP			
South HCP: 20	♣ A	♣ KJ762	1. Texas			
Contract: 4♠ S						

South hands (Practice Page)

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

Board: 303	♠ KJ32	The opponents are silent.
Dealer: S	♥ K4	
Vul: Both	♦ AKQ94	You bid first.
HCP: 20	♣ A4	
Board: 304	♠ 876532	East Doubles 4♠ if possible.
Dealer: N	♥ A63	
Vul: EW	♦ 6	Partner bids first.
HCP: 4	♣ 763	
Board: 305	♠ K3	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: Both	♦ AKJ	You bid first.
HCP: 21	♣ KJ765	
Board: 306	♠ J64	The opponents are silent.
Dealer: N	♥ KJ10964	
Vul: None	♦ 1074	Partner bids first.
HCP: 5	♣ 7	
Board: 307	♠ A107	The opponents are silent.
Dealer: S	♥ KQ	
Vul: NS	♦ AK8	You bid first.
HCP: 20	♣ KJ762	

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

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ Q109874	♠ KJ32				2NT
Vul: Both	♥ 63	♥ K4	Pass	4♥ ¹	Pass	4♠
North HCP: 3	♦ 106	♦ AKQ94	AP			
South HCP: 20	♣ J52	♣ A4	1. Texas			
Contract: 4♠ S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ 876532		2NT	Pass	4♥ ¹
Vul: EW	♥ KJ104	♥ A63	Pass	4♠	X	XX
North HCP: 20	♦ KQ8	♦ 6	AP			
South HCP: 4	♣ AQJ8	♣ 763	1. Texas			
Contract: 4♠XX N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ A102	♠ K3				2NT
Vul: Both	♥ J9654	♥ AQ10	Pass	3♦	Pass	3♥
North HCP: 9	♦ 62	♦ AKJ	Pass	4♥	AP	
South HCP: 21	♣ A84	♣ KJ765				
Contract: 4♥ S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ J64		2NT	Pass	3♦
Vul: None	♥ 872	♥ KJ10964	Pass	3♥	Pass	4♥
North HCP: 21	♦ AKQ6	♦ 1074	AP			
South HCP: 5	♣ AQ10	♣ 7				
Contract: 4♥ N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ KQ9854	♠ A107				2NT
Vul: NS	♥ 1084	♥ KQ	Pass	4♥ ¹	Pass	4♠
North HCP: 9	♦ 643	♦ AK8	AP			
South HCP: 20	♣ A	♣ KJ762	1. Texas			
Contract: 4♠ S						

North hands (Practice Page)

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

Board: 308	♠ AQJ4	The opponents are silent.
Dealer: N	♥ AQ104	
Vul: Both	♦ A5	You bid first.
HCP: 21	♣ KJ4	

Board: 309	♠ AK1082	The opponents are silent.
Dealer: S	♥ J7	
Vul: None	♦ KQJ852	Partner bids first.
HCP: 14	♣ —	

Board: 310	♠ AQ9	West Doubles 3♥ if possible.
Dealer: N	♥ KQJ8	East Doubles 4♦ if possible.
Vul: NS	♦ A92	
HCP: 20	♣ A109	You bid first.

Board: 311	♠ KJ632	The opponents are silent.
Dealer: S	♥ 732	
Vul: EW	♦ 105	Partner bids first.
HCP: 4	♣ 964	

Board: 312	♠ AK54	The opponents are silent.
Dealer: N	♥ AJ95	
Vul: None	♦ KQ9	You bid first.
HCP: 20	♣ K8	

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

Board: 308
Dealer: N
Vul: Both
North HCP: 21
South HCP: 6
Contract: 4♠ S

North:
♠ AQJ4
♥ AQ104
♦ A5
♣ KJ4

South:
♠ K8652
♥ 852
♦ J62
♣ Q8

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

1. Extended acceptance after NT

Board: 309
Dealer: S
Vul: None
North HCP: 14
South HCP: 20
Contract: 6♠ N

North:
♠ AK1082
♥ J7
♦ KQJ852
♣ —

South:
♠ 7654
♥ AK5
♦ A7
♣ AKQ10

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

1. Extended acceptance after NT

Board: 310
Dealer: N
Vul: NS
North HCP: 20
South HCP: 7
Contract: 6♠ N

North:
♠ AQ9
♥ KQJ8
♦ A92
♣ A109

South:
♠ K10854
♥ —
♦ J64
♣ K7654

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

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

Board: 311
Dealer: S
Vul: EW
North HCP: 4
South HCP: 20
Contract: 3♠ S

North:
♠ KJ632
♥ 732
♦ 105
♣ 964

South:
♠ Q7
♥ AKQ9
♦ AKJ2
♣ J105

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

Board: 312
Dealer: N
Vul: None
North HCP: 20
South HCP: 6
Contract: 4♠ S

North:
♠ AK54
♥ AJ95
♦ KQ9
♣ K8

South:
♠ QJ10982
♥ K2
♦ 1085
♣ 63

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

1. Extended acceptance after NT

South hands (Practice Page)

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

Board: 308	♠ K8652	The opponents are silent.
Dealer: N	♥ 852	
Vul: Both	♦ J62	Partner bids first.
HCP: 6	♣ Q8	

Board: 309	♠ 7654	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ A7	You bid first.
HCP: 20	♣ AKQ10	

Board: 310	♠ K10854	West Doubles 3♥ if possible.
Dealer: N	♥ —	East Doubles 4♦ if possible.
Vul: NS	♦ J64	
HCP: 7	♣ K7654	Partner bids first.

Board: 311	♠ Q7	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: EW	♦ AKJ2	You bid first.
HCP: 20	♣ J105	

Board: 312	♠ QJ10982	The opponents are silent.
Dealer: N	♥ K2	
Vul: None	♦ 1085	Partner bids first.
HCP: 6	♣ 63	

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

Board: 308
Dealer: N
Vul: Both
North HCP: 21
South HCP: 6
Contract: 4♠ S

North:
♠ AQJ4
♥ AQ104
♦ A5
♣ KJ4

South:
♠ K8652
♥ 852
♦ J62
♣ Q8

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

1. Extended acceptance after NT

Board: 309
Dealer: S
Vul: None
North HCP: 14
South HCP: 20
Contract: 6♠ N

North:
♠ AK1082
♥ J7
♦ KQJ852
♣ —

South:
♠ 7654
♥ AK5
♦ A7
♣ AKQ10

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

1. Extended acceptance after NT

Board: 310
Dealer: N
Vul: NS
North HCP: 20
South HCP: 7
Contract: 6♠ N

North:
♠ AQ9
♥ KQJ8
♦ A92
♣ A109

South:
♠ K10854
♥ —
♦ J64
♣ K7654

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

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

Board: 311
Dealer: S
Vul: EW
North HCP: 4
South HCP: 20
Contract: 3♠ S

North:
♠ KJ632
♥ 732
♦ 105
♣ 964

South:
♠ Q7
♥ AKQ9
♦ AKJ2
♣ J105

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

Board: 312
Dealer: N
Vul: None
North HCP: 20
South HCP: 6
Contract: 4♠ S

North:
♠ AK54
♥ AJ95
♦ KQ9
♣ K8

South:
♠ QJ10982
♥ K2
♦ 1085
♣ 63

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

1. Extended acceptance after NT

North hands (Practice Page)

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

Board: 313	♠ 75432	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: NS	♦ K9	Partner bids first.
HCP: 6	♣ 1053	

Board: 314	♠ AQ103	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: EW	♦ AQ95	You bid first.
HCP: 21	♣ A10	

Board: 315	♠ K87	The opponents are silent.
Dealer: S	♥ KQJ865	
Vul: Both	♦ —	Partner bids first.
HCP: 11	♣ Q1062	

Board: 316	♠ A7	The opponents are silent.
Dealer: N	♥ AK9	
Vul: NS	♦ KQ5	You bid first.
HCP: 21	♣ KQ1085	

Board: 317	♠ QJ9643	The opponents are silent.
Dealer: S	♥ 96	
Vul: EW	♦ 64	Partner bids first.
HCP: 7	♣ A108	

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

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 75432	♠ AKJ8				2NT
Vul: NS	♥ QJ6	♥ A5	Pass	3♥	Pass	3NT ¹
North HCP: 6	♦ K9	♦ AQ65	Pass	4♠	AP	
South HCP: 21	♣ 1053	♣ QJ4				
Contract: 4♠ N			1. Extended acceptance after NT			

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AQ103	♠ 82		2NT	Pass	3♦
Vul: EW	♥ KQ3	♥ A10852	Pass	3♥	Pass	6NT
North HCP: 21	♦ AQ95	♦ KJ6	AP			
South HCP: 13	♣ A10	♣ KQ8				
Contract: 6N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ AJ10				2NT
Vul: Both	♥ KQJ865	♥ A109	Pass	3♦	Pass	3♥
North HCP: 11	♦ —	♦ AJ3	Pass	4NT ¹	Pass	6♥
South HCP: 21	♣ Q1062	♣ AK73	AP			
Contract: 6♥ S			1. Quantitative 4NT			

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ 1043		2NT	Pass	3♦
Vul: NS	♥ AK9	♥ 106543	Pass	3♥	Pass	3NT
North HCP: 21	♦ KQ5	♦ 6	Pass	4♥	AP	
South HCP: 5	♣ KQ1085	♣ AJ63				
Contract: 4♥ N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ QJ9643	♠ AK87				2NT
Vul: EW	♥ 96	♥ KJ	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 64	♦ KQJ10	AP			
South HCP: 20	♣ A108	♣ K94	1. Texas			
Contract: 4♠ S						

South hands (Practice Page)

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

Board: 313	♠ AKJ8	The opponents are silent.
Dealer: S	♥ A5	
Vul: NS	♦ AQ65	You bid first.
HCP: 21	♣ QJ4	

Board: 314	♠ 82	The opponents are silent.
Dealer: N	♥ A10852	
Vul: EW	♦ KJ6	Partner bids first.
HCP: 13	♣ KQ8	

Board: 315	♠ AJ10	The opponents are silent.
Dealer: S	♥ A109	
Vul: Both	♦ AJ3	You bid first.
HCP: 21	♣ AK73	

Board: 316	♠ 1043	The opponents are silent.
Dealer: N	♥ 106543	
Vul: NS	♦ 6	Partner bids first.
HCP: 5	♣ AJ63	

Board: 317	♠ AK87	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ KQJ10	You bid first.
HCP: 20	♣ K94	

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

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 75432	♠ AKJ8				2NT
Vul: NS	♥ QJ6	♥ A5	Pass	3♥	Pass	3NT ¹
North HCP: 6	♦ K9	♦ AQ65	Pass	4♠	AP	
South HCP: 21	♣ 1053	♣ QJ4				
Contract: 4♠ N			1. Extended acceptance after NT			

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AQ103	♠ 82		2NT	Pass	3♦
Vul: EW	♥ KQ3	♥ A10852	Pass	3♥	Pass	6NT
North HCP: 21	♦ AQ95	♦ KJ6	AP			
South HCP: 13	♣ A10	♣ KQ8				
Contract: 6N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ AJ10				2NT
Vul: Both	♥ KQJ865	♥ A109	Pass	3♦	Pass	3♥
North HCP: 11	♦ —	♦ AJ3	Pass	4NT ¹	Pass	6♥
South HCP: 21	♣ Q1062	♣ AK73	AP			
Contract: 6♥ S			1. Quantitative 4NT			

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ 1043		2NT	Pass	3♦
Vul: NS	♥ AK9	♥ 106543	Pass	3♥	Pass	3NT
North HCP: 21	♦ KQ5	♦ 6	Pass	4♥	AP	
South HCP: 5	♣ KQ1085	♣ AJ63				
Contract: 4♥ N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ QJ9643	♠ AK87				2NT
Vul: EW	♥ 96	♥ KJ	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 64	♦ KQJ10	AP			
South HCP: 20	♣ A108	♣ K94	1. Texas			
Contract: 4♠ S						

North hands (Practice Page)

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

Board: 318	♠ A82	The opponents are silent.
Dealer: N	♥ K10	
Vul: Both	♦ AKQJ5	You bid first.
HCP: 20	♣ K105	

Board: 319	♠ K	The opponents are silent.
Dealer: S	♥ AKQ9863	
Vul: EW	♦ 9742	Partner bids first.
HCP: 12	♣ 3	

Board: 320	♠ AK6	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ KJ109	You bid first.
HCP: 20	♣ AJ42	

Board: 321	♠ KJ853	The opponents are silent.
Dealer: S	♥ Q84	
Vul: None	♦ 4	Partner bids first.
HCP: 8	♣ Q943	

Board: 322	♠ A853	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ AKJ54	You bid first.
HCP: 21	♣ K5	

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

Board: 318

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ A82

♥ K10

♦ AKQJ5

♣ K105

South:

♠ KJ764

♥ 632

♦ 984

♣ 82

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

Board: 319

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 7♥ S

North:

♠ K

♥ AKQ9863

♦ 9742

♣ 3

South:

♠ AJ10

♥ J42

♦ AK103

♣ AK10

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

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 320

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ AK6

♥ A7

♦ KJ109

♣ AJ42

South:

♠ 92

♥ KQJ865

♦ A4

♣ 1093

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

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 321

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 4♠ S

North:

♠ KJ853

♥ Q84

♦ 4

♣ Q943

South:

♠ AQ9

♥ A103

♦ AKQ75

♣ J5

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

Board: 322

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ A853

♥ AQ

♦ AKJ54

♣ K5

South:

♠ Q107

♥ K9862

♦ 1087

♣ A7

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

South hands (Practice Page)

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

Board: 318	♠ KJ764	The opponents are silent.
Dealer: N	♥ 632	
Vul: Both	♦ 984	Partner bids first.
HCP: 4	♣ 82	

Board: 319	♠ AJ10	The opponents are silent.
Dealer: S	♥ J42	
Vul: EW	♦ AK103	You bid first.
HCP: 20	♣ AK10	

Board: 320	♠ 92	The opponents are silent.
Dealer: N	♥ KQJ865	
Vul: Both	♦ A4	Partner bids first.
HCP: 10	♣ 1093	

Board: 321	♠ AQ9	The opponents are silent.
Dealer: S	♥ A103	
Vul: None	♦ AKQ75	You bid first.
HCP: 20	♣ J5	

Board: 322	♠ Q107	The opponents are silent.
Dealer: N	♥ K9862	
Vul: NS	♦ 1087	Partner bids first.
HCP: 9	♣ A7	

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

Board: 318

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ A82

♥ K10

♦ AKQJ5

♣ K105

South:

♠ KJ764

♥ 632

♦ 984

♣ 82

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

Board: 319

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 7♥ S

North:

♠ K

♥ AKQ9863

♦ 9742

♣ 3

South:

♠ AJ10

♥ J42

♦ AK103

♣ AK10

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

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 320

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ AK6

♥ A7

♦ KJ109

♣ AJ42

South:

♠ 92

♥ KQJ865

♦ A4

♣ 1093

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

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 321

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 4♠ S

North:

♠ KJ853

♥ Q84

♦ 4

♣ Q943

South:

♠ AQ9

♥ A103

♦ AKQ75

♣ J5

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

Board: 322

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ A853

♥ AQ

♦ AKJ54

♣ K5

South:

♠ Q107

♥ K9862

♦ 1087

♣ A7

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

North hands (Practice Page)

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

Board: 323	♠ 76	The opponents are silent.
Dealer: S	♥ AQJ106	
Vul: None	♦ AQJ6	Partner bids first.
HCP: 14	♣ 62	
Board: 324	♠ AK54	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: EW	♦ KJ94	You bid first.
HCP: 21	♣ KJ	
Board: 325	♠ QJ7542	The opponents are silent.
Dealer: S	♥ AK7	
Vul: None	♦ 3	Partner bids first.
HCP: 10	♣ 973	
Board: 326	♠ AKQ	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: NS	♦ A54	You bid first.
HCP: 21	♣ KJ106	
Board: 327	♠ K108654	East Doubles 4♥ if possible.
Dealer: S	♥ 96	
Vul: EW	♦ 62	Partner bids first.
HCP: 3	♣ 1053	

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

Board: 323

Dealer: S

Vul: None

North HCP: 14

South HCP: 20

Contract: 6♥ N

North:

♠ 76

♥ AQJ106

♦ AQJ6

♣ 62

South:

♠ AKJ

♥ K8732

♦ K102

♣ AQ

West North East South

2NT

Pass 3♦ Pass 3NT¹

Pass 6♥ AP

1. Extended acceptance after NT

Board: 324

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 6♠ N

North:

♠ AK54

♥ AQ9

♦ KJ94

♣ KJ

South:

♠ QJ97632

♥ 64

♦ A7

♣ Q3

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣³ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 325

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ QJ7542

♥ AK7

♦ 3

♣ 973

South:

♠ AK86

♥ J4

♦ AKQ109

♣ K10

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 326

Dealer: N

Vul: NS

North HCP: 21

South HCP: 7

Contract: 4♠ N

North:

♠ AKQ

♥ KJ2

♦ A54

♣ KJ106

South:

♠ J8762

♥ 4

♦ Q1086

♣ A97

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♠ AP

Board: 327

Dealer: S

Vul: EW

North HCP: 3

South HCP: 20

Contract: 4♠ S

North:

♠ K108654

♥ 96

♦ 62

♣ 1053

South:

♠ A9

♥ J10

♦ AQ53

♣ AKQ64

West North East South

2NT

Pass 4♥¹ X 4♠

AP

1. Texas

South hands (Practice Page)

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

Board: 323	♠ AKJ	The opponents are silent.
Dealer: S	♥ K8732	
Vul: None	♦ K102	You bid first.
HCP: 20	♣ AQ	
Board: 324	♠ QJ97632	The opponents are silent.
Dealer: N	♥ 64	
Vul: EW	♦ A7	Partner bids first.
HCP: 9	♣ Q3	
Board: 325	♠ AK86	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ AKQ109	You bid first.
HCP: 20	♣ K10	
Board: 326	♠ J8762	The opponents are silent.
Dealer: N	♥ 4	
Vul: NS	♦ Q1086	Partner bids first.
HCP: 7	♣ A97	
Board: 327	♠ A9	East Doubles 4♥ if possible.
Dealer: S	♥ J10	
Vul: EW	♦ AQ53	You bid first.
HCP: 20	♣ AKQ64	

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

Board: 323

Dealer: S

Vul: None

North HCP: 14

South HCP: 20

Contract: 6♥ N

North:

♠ 76

♥ AQJ106

♦ AQJ6

♣ 62

South:

♠ AKJ

♥ K8732

♦ K102

♣ AQ

West North East South

2NT

Pass 3♦ Pass 3NT¹

Pass 6♥ AP

1. Extended acceptance after NT

Board: 324

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 6♠ N

North:

♠ AK54

♥ AQ9

♦ KJ94

♣ KJ

South:

♠ QJ97632

♥ 64

♦ A7

♣ Q3

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣³ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 325

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ QJ7542

♥ AK7

♦ 3

♣ 973

South:

♠ AK86

♥ J4

♦ AKQ109

♣ K10

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 326

Dealer: N

Vul: NS

North HCP: 21

South HCP: 7

Contract: 4♠ N

North:

♠ AKQ

♥ KJ2

♦ A54

♣ KJ106

South:

♠ J8762

♥ 4

♦ Q1086

♣ A97

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♠ AP

Board: 327

Dealer: S

Vul: EW

North HCP: 3

South HCP: 20

Contract: 4♠ S

North:

♠ K108654

♥ 96

♦ 62

♣ 1053

South:

♠ A9

♥ J10

♦ AQ53

♣ AKQ64

West North East South

2NT

Pass 4♥¹ X 4♠

AP

1. Texas

North hands (Practice Page)

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

Board: 328	♠ A9	The opponents are silent.
Dealer: N	♥ A763	
Vul: Both	♦ AKJ96	You bid first.
HCP: 20	♣ A8	
Board: 329	♠ KQJ1082	The opponents are silent.
Dealer: S	♥ K8	
Vul: NS	♦ J6	Partner bids first.
HCP: 12	♣ Q94	
Board: 330	♠ 106	The opponents are silent.
Dealer: N	♥ Q53	
Vul: EW	♦ AKQ94	You bid first.
HCP: 20	♣ AKQ	
Board: 331	♠ A9853	The opponents are silent.
Dealer: S	♥ 75	
Vul: None	♦ A64	Partner bids first.
HCP: 10	♣ Q54	
Board: 332	♠ AK75	West Doubles 3♥ if possible.
Dealer: N	♥ QJ10	
Vul: EW	♦ K2	You bid first.
HCP: 20	♣ AK86	

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

Board: 328

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 4♠ N

North:

♠ A9

♥ A763

♦ AKJ96

♣ A8

South:

♠ J10765432

♥ —

♦ 72

♣ K65

West North East South

2NT Pass 4♥¹

Pass 4♠ AP

1. Texas

Board: 329

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ KQJ1082

♥ K8

♦ J6

♣ Q94

South:

♠ A53

♥ A96

♦ KQ98

♣ AK10

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT¹ Pass 6♠

AP

1. Quantitative 4NT

Board: 330

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 6♠ N

North:

♠ 106

♥ Q53

♦ AKQ94

♣ AKQ

South:

♠ KJ9743

♥ AKJ109

♦ —

♣ J3

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♥³ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=2/5 or 5/5, Q(S)=0

Board: 331

Dealer: S

Vul: None

North HCP: 10

South HCP: 21

Contract: 4♠ S

North:

♠ A9853

♥ 75

♦ A64

♣ Q54

South:

♠ Q107

♥ AK6

♦ KQ73

♣ AK2

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 332

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 4♠ S

North:

♠ AK75

♥ QJ10

♦ K2

♣ AK86

South:

♠ Q10932

♥ 763

♦ A6

♣ 1095

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

	2NT	Pass	3♥
--	-----	------	----

X	3NT ¹	Pass	4♦ ²
---	------------------	------	-----------------

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

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

South hands (Practice Page)

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

Board: 328	♠ J10765432	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ 72	Partner bids first.
HCP: 4	♣ K65	
Board: 329	♠ A53	The opponents are silent.
Dealer: S	♥ A96	
Vul: NS	♦ KQ98	You bid first.
HCP: 20	♣ AK10	
Board: 330	♠ KJ9743	The opponents are silent.
Dealer: N	♥ AKJ109	
Vul: EW	♦ —	Partner bids first.
HCP: 13	♣ J3	
Board: 331	♠ Q107	The opponents are silent.
Dealer: S	♥ AK6	
Vul: None	♦ KQ73	You bid first.
HCP: 21	♣ AK2	
Board: 332	♠ Q10932	West Doubles 3♥ if possible.
Dealer: N	♥ 763	
Vul: EW	♦ A6	Partner bids first.
HCP: 6	♣ 1095	

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

Board: 328

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 4♠ N

North:

♠ A9

♥ A763

♦ AKJ96

♣ A8

South:

♠ J10765432

♥ —

♦ 72

♣ K65

West North East South

2NT Pass 4♥¹

Pass 4♠ AP

1. Texas

Board: 329

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ KQJ1082

♥ K8

♦ J6

♣ Q94

South:

♠ A53

♥ A96

♦ KQ98

♣ AK10

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT¹ Pass 6♠

AP

1. Quantitative 4NT

Board: 330

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 6♠ N

North:

♠ 106

♥ Q53

♦ AKQ94

♣ AKQ

South:

♠ KJ9743

♥ AKJ109

♦ —

♣ J3

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♥³ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=2/5 or 5/5, Q(S)=0

Board: 331

Dealer: S

Vul: None

North HCP: 10

South HCP: 21

Contract: 4♠ S

North:

♠ A9853

♥ 75

♦ A64

♣ Q54

South:

♠ Q107

♥ AK6

♦ KQ73

♣ AK2

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 332

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 4♠ S

North:

♠ AK75

♥ QJ10

♦ K2

♣ AK86

South:

♠ Q10932

♥ 763

♦ A6

♣ 1095

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

	2NT	Pass	3♥
--	-----	------	----

X	3NT ¹	Pass	4♦ ²
---	------------------	------	-----------------

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

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

North hands (Practice Page)

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

Board: 333	♠ 9	The opponents are silent.
Dealer: S	♥ AJ1093	
Vul: Both	♦ 10	Partner bids first.
HCP: 9	♣ A109832	
Board: 334	♠ KQJ83	The opponents are silent.
Dealer: N	♥ 106	
Vul: None	♦ AKQ	You bid first.
HCP: 21	♣ AQ5	
Board: 335	♠ KQ106	The opponents are silent.
Dealer: S	♥ KQ8764	
Vul: NS	♦ 53	Partner bids first.
HCP: 11	♣ J	
Board: 336	♠ AQ852	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ AQJ	You bid first.
HCP: 20	♣ J108	
Board: 337	♠ K9	The opponents are silent.
Dealer: S	♥ QJ1093	
Vul: None	♦ J92	Partner bids first.
HCP: 12	♣ KQ4	

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

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ32				2NT
Vul: Both	♥ AJ1093	♥ K4	Pass	3♦	Pass	3♥
North HCP: 9	♦ 10	♦ AKJ8	Pass	6♣	AP	
South HCP: 21	♣ A109832	♣ KJ6				
Contract: 6♣ N						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ KQJ83	♠ 10		2NT	Pass	4♦ ¹
Vul: None	♥ 106	♥ KJ9832	Pass	4♥	AP	
North HCP: 21	♦ AKQ	♦ 962	1. Texas			
South HCP: 4	♣ AQ5	♣ 643				
Contract: 4♥ N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ KQ106	♠ A953				2NT
Vul: NS	♥ KQ8764	♥ A9	Pass	3♦	Pass	3♥
North HCP: 11	♦ 53	♦ K96	Pass	6♥	AP	
South HCP: 20	♣ J	♣ AKQ4				
Contract: 6♥ S						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ AQ852	♠ 73		2NT	Pass	3♦
Vul: Both	♥ AQ	♥ KJ1053	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQJ	♦ 105	AP			
South HCP: 6	♣ J108	♣ Q765				
Contract: 3N N						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQ10				2NT
Vul: None	♥ QJ1093	♥ AK6	Pass	3♦	Pass	3♥
North HCP: 12	♦ J92	♦ AQ84	Pass	4NT ¹	Pass	6♥
South HCP: 20	♣ KQ4	♣ J52	AP			
Contract: 6♥ S			1. Quantitative 4NT			

South hands (Practice Page)

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

Board: 333	♠ AQ32	The opponents are silent.
Dealer: S	♥ K4	
Vul: Both	♦ AKJ8	You bid first.
HCP: 21	♣ KJ6	

Board: 334	♠ 10	The opponents are silent.
Dealer: N	♥ KJ9832	
Vul: None	♦ 962	Partner bids first.
HCP: 4	♣ 643	

Board: 335	♠ A953	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ K96	You bid first.
HCP: 20	♣ AKQ4	

Board: 336	♠ 73	The opponents are silent.
Dealer: N	♥ KJ1053	
Vul: Both	♦ 105	Partner bids first.
HCP: 6	♣ Q765	

Board: 337	♠ AQ10	The opponents are silent.
Dealer: S	♥ AK6	
Vul: None	♦ AQ84	You bid first.
HCP: 20	♣ J52	

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

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ32				2NT
Vul: Both	♥ AJ1093	♥ K4	Pass	3♦	Pass	3♥
North HCP: 9	♦ 10	♦ AKJ8	Pass	6♣	AP	
South HCP: 21	♣ A109832	♣ KJ6				
Contract: 6♣ N						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ KQJ83	♠ 10		2NT	Pass	4♦ ¹
Vul: None	♥ 106	♥ KJ9832	Pass	4♥	AP	
North HCP: 21	♦ AKQ	♦ 962	1. Texas			
South HCP: 4	♣ AQ5	♣ 643				
Contract: 4♥ N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ KQ106	♠ A953				2NT
Vul: NS	♥ KQ8764	♥ A9	Pass	3♦	Pass	3♥
North HCP: 11	♦ 53	♦ K96	Pass	6♥	AP	
South HCP: 20	♣ J	♣ AKQ4				
Contract: 6♥ S						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ AQ852	♠ 73		2NT	Pass	3♦
Vul: Both	♥ AQ	♥ KJ1053	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQJ	♦ 105	AP			
South HCP: 6	♣ J108	♣ Q765				
Contract: 3N N						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQ10				2NT
Vul: None	♥ QJ1093	♥ AK6	Pass	3♦	Pass	3♥
North HCP: 12	♦ J92	♦ AQ84	Pass	4NT ¹	Pass	6♥
South HCP: 20	♣ KQ4	♣ J52	AP			
Contract: 6♥ S			1. Quantitative 4NT			

North hands (Practice Page)

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

Board: 338 ♠ K532
Dealer: N ♥ A3
Vul: NS ♦ AKQ43
HCP: 20 ♣ A7

The opponents are silent.

You bid first.

Board: 339 ♠ K107643
Dealer: S ♥ J1064
Vul: EW ♦ 6
HCP: 4 ♣ 43

The opponents are silent.

Partner bids first.

Board: 340 ♠ AK9
Dealer: N ♥ J94
Vul: None ♦ A96
HCP: 21 ♣ AKQ6

The opponents are silent.

You bid first.

Board: 341 ♠ Q4
Dealer: S ♥ J87632
Vul: NS ♦ 983
HCP: 5 ♣ Q7

The opponents are silent.

Partner bids first.

Board: 342 ♠ A104
Dealer: N ♥ K9
Vul: EW ♦ AK96
HCP: 21 ♣ AK72

The opponents are silent.

You bid first.

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

Board: 338
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 5
 Contract: 3N N

North:
 ♠ K532
 ♥ A3
 ♦ AKQ43
 ♣ A7

South:
 ♠ 1097
 ♥ Q10964
 ♦ J8
 ♣ Q92

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

Board: 339
 Dealer: S
 Vul: EW
 North HCP: 4
 South HCP: 20
 Contract: 4♠ S

North:
 ♠ K107643
 ♥ J1064
 ♦ 6
 ♣ 43

South:
 ♠ 982
 ♥ AKQ
 ♦ A5
 ♣ AK1085

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

Board: 340
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 3
 Contract: 4♥ N

North:
 ♠ AK9
 ♥ J94
 ♦ A96
 ♣ AKQ6

South:
 ♠ 732
 ♥ Q876532
 ♦ —
 ♣ J105

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

Board: 341
 Dealer: S
 Vul: NS
 North HCP: 5
 South HCP: 20
 Contract: 4♥ S

North:
 ♠ Q4
 ♥ J87632
 ♦ 983
 ♣ Q7

South:
 ♠ K82
 ♥ KQ
 ♦ AQJ10
 ♣ AJ103

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

Board: 342
 Dealer: N
 Vul: EW
 North HCP: 21
 South HCP: 9
 Contract: 7♥ N

North:
 ♠ A104
 ♥ K9
 ♦ AK96
 ♣ AK72

South:
 ♠ K72
 ♥ AQ87543
 ♦ —
 ♣ 953

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

South hands (Practice Page)

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

Board: 338	♠ 1097	The opponents are silent.
Dealer: N	♥ Q10964	
Vul: NS	♦ J8	Partner bids first.
HCP: 5	♣ Q92	

Board: 339	♠ 982	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ A5	You bid first.
HCP: 20	♣ AK1085	

Board: 340	♠ 732	The opponents are silent.
Dealer: N	♥ Q876532	
Vul: None	♦ —	Partner bids first.
HCP: 3	♣ J105	

Board: 341	♠ K82	The opponents are silent.
Dealer: S	♥ KQ	
Vul: NS	♦ AQJ10	You bid first.
HCP: 20	♣ AJ103	

Board: 342	♠ K72	The opponents are silent.
Dealer: N	♥ AQ87543	
Vul: EW	♦ —	Partner bids first.
HCP: 9	♣ 953	

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

Board: 338
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 5
 Contract: 3N N

North:
 ♠ K532
 ♥ A3
 ♦ AKQ43
 ♣ A7

South:
 ♠ 1097
 ♥ Q10964
 ♦ J8
 ♣ Q92

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

Board: 339
 Dealer: S
 Vul: EW
 North HCP: 4
 South HCP: 20
 Contract: 4♠ S

North:
 ♠ K107643
 ♥ J1064
 ♦ 6
 ♣ 43

South:
 ♠ 982
 ♥ AKQ
 ♦ A5
 ♣ AK1085

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

Board: 340
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 3
 Contract: 4♥ N

North:
 ♠ AK9
 ♥ J94
 ♦ A96
 ♣ AKQ6

South:
 ♠ 732
 ♥ Q876532
 ♦ —
 ♣ J105

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

Board: 341
 Dealer: S
 Vul: NS
 North HCP: 5
 South HCP: 20
 Contract: 4♥ S

North:
 ♠ Q4
 ♥ J87632
 ♦ 983
 ♣ Q7

South:
 ♠ K82
 ♥ KQ
 ♦ AQJ10
 ♣ AJ103

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

Board: 342
 Dealer: N
 Vul: EW
 North HCP: 21
 South HCP: 9
 Contract: 7♥ N

North:
 ♠ A104
 ♥ K9
 ♦ AK96
 ♣ AK72

South:
 ♠ K72
 ♥ AQ87543
 ♦ —
 ♣ 953

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

North hands (Practice Page)

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

Board: 343	♠ Q87	The opponents are silent.
Dealer: S	♥ J1086432	
Vul: Both	♦ 8	Partner bids first.
HCP: 3	♣ 43	

Board: 344	♠ AJ9	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: NS	♦ AK93	You bid first.
HCP: 20	♣ Q74	

Board: 345	♠ J1097652	The opponents are silent.
Dealer: S	♥ J	
Vul: EW	♦ Q96	Partner bids first.
HCP: 8	♣ A9	

Board: 346	♠ K104	The opponents are silent.
Dealer: N	♥ AK2	
Vul: Both	♦ KJ9	You bid first.
HCP: 21	♣ AQJ10	

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

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ KJ10				2NT
Vul: Both	♥ J1086432	♥ AK9	Pass	4♦ ¹	Pass	4♥
North HCP: 3	♦ 8	♦ KQJ94	AP			
South HCP: 21	♣ 43	♣ A9	1. Texas			
Contract: 4♥ S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ Q32		2NT	Pass	3♦
Vul: NS	♥ AQ5	♥ 1098763	Pass	3♥	Pass	4♥
North HCP: 20	♦ AK93	♦ J5	AP			
South HCP: 6	♣ Q74	♣ K6				
Contract: 4♥ N						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ J1097652	♠ AKQ				2NT
Vul: EW	♥ J	♥ AKQ5	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ Q96	♦ J2	Pass	4NT ²	Pass	5♣ ³
South HCP: 20	♣ A9	♣ J876	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ Q9853		2NT	Pass	3♥
Vul: Both	♥ AK2	♥ Q104	Pass	3♠	Pass	3NT
North HCP: 21	♦ KJ9	♦ Q6	Pass	4♠	AP	
South HCP: 9	♣ AQJ10	♣ K85				
Contract: 4♠ N						

South hands (Practice Page)

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

Board: 343	♠ KJ10	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ KQJ94	You bid first.
HCP: 21	♣ A9	

Board: 344	♠ Q32	The opponents are silent.
Dealer: N	♥ 1098763	
Vul: NS	♦ J5	Partner bids first.
HCP: 6	♣ K6	

Board: 345	♠ AKQ	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: EW	♦ J2	You bid first.
HCP: 20	♣ J876	

Board: 346	♠ Q9853	The opponents are silent.
Dealer: N	♥ Q104	
Vul: Both	♦ Q6	Partner bids first.
HCP: 9	♣ K85	

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

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ KJ10				2NT
Vul: Both	♥ J1086432	♥ AK9	Pass	4♦ ¹	Pass	4♥
North HCP: 3	♦ 8	♦ KQJ94	AP			
South HCP: 21	♣ 43	♣ A9	1. Texas			
Contract: 4♥ S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ Q32		2NT	Pass	3♦
Vul: NS	♥ AQ5	♥ 1098763	Pass	3♥	Pass	4♥
North HCP: 20	♦ AK93	♦ J5	AP			
South HCP: 6	♣ Q74	♣ K6				
Contract: 4♥ N						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ J1097652	♠ AKQ				2NT
Vul: EW	♥ J	♥ AKQ5	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ Q96	♦ J2	Pass	4NT ²	Pass	5♣ ³
South HCP: 20	♣ A9	♣ J876	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ Q9853		2NT	Pass	3♥
Vul: Both	♥ AK2	♥ Q104	Pass	3♠	Pass	3NT
North HCP: 21	♦ KJ9	♦ Q6	Pass	4♠	AP	
South HCP: 9	♣ AQJ10	♣ K85				
Contract: 4♠ N						

North hands (Practice Page)

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

Board: 347	♠ Q9543	The opponents are silent.
Dealer: S	♥ A87	
Vul: None	♦ A9	Partner bids first.
HCP: 10	♣ 962	

Board: 348	♠ AQ3	The opponents are silent.
Dealer: N	♥ KQJ2	
Vul: Both	♦ KQ8	You bid first.
HCP: 21	♣ A105	

Board: 349	♠ Q54	The opponents are silent.
Dealer: S	♥ J109542	
Vul: None	♦ Q8	Partner bids first.
HCP: 8	♣ K9	

Board: 350	♠ KQJ65	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ AKJ	You bid first.
HCP: 20	♣ Q42	

Board: 351	♠ AQ1095	The opponents are silent.
Dealer: S	♥ 1062	
Vul: Both	♦ 4	Partner bids first.
HCP: 6	♣ 10964	

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

Board: 347
Dealer: S
Vul: None
North HCP: 10
South HCP: 21
Contract: 6♠ N

North:
♠ Q9543
♥ A87
♦ A9
♣ 962

South:
♠ AK106
♥ KJ103
♦ K2
♣ AK5

West	North	East	South
			2NT

Pass	3♥	Pass	3NT ¹
Pass	4♦ ²	Pass	4♥ ³
Pass	4NT ⁴	Pass	5♣ ⁵
Pass	6♠	AP	

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

Board: 348
Dealer: N
Vul: Both
North HCP: 21
South HCP: 14
Contract: 6N N

North:
♠ AQ3
♥ KQJ2
♦ KQ8
♣ A105

South:
♠ K4
♥ A9876
♦ A95
♣ QJ2

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

Board: 349
Dealer: S
Vul: None
North HCP: 8
South HCP: 21
Contract: 4♥ S

North:
♠ Q54
♥ J109542
♦ Q8
♣ K9

South:
♠ AK63
♥ Q8
♦ AK7
♣ AJ108

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

Board: 350
Dealer: N
Vul: NS
North HCP: 20
South HCP: 6
Contract: 4♥ N

North:
♠ KQJ65
♥ A7
♦ AKJ
♣ Q42

South:
♠ A43
♥ Q108543
♦ 104
♣ 86

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

1. Texas

Board: 351
Dealer: S
Vul: Both
North HCP: 6
South HCP: 21
Contract: 4♠ S

North:
♠ AQ1095
♥ 1062
♦ 4
♣ 10964

South:
♠ KJ6
♥ AJ75
♦ AKQ7
♣ QJ

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



South hands (Practice Page)

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

Board: 347	♠ AK106	The opponents are silent.
Dealer: S	♥ KJ103	
Vul: None	♦ K2	You bid first.
HCP: 21	♣ AK5	

Board: 348	♠ K4	The opponents are silent.
Dealer: N	♥ A9876	
Vul: Both	♦ A95	Partner bids first.
HCP: 14	♣ QJ2	

Board: 349	♠ AK63	The opponents are silent.
Dealer: S	♥ Q8	
Vul: None	♦ AK7	You bid first.
HCP: 21	♣ AJ108	

Board: 350	♠ A43	The opponents are silent.
Dealer: N	♥ Q108543	
Vul: NS	♦ 104	Partner bids first.
HCP: 6	♣ 86	

Board: 351	♠ KJ6	The opponents are silent.
Dealer: S	♥ AJ75	
Vul: Both	♦ AKQ7	You bid first.
HCP: 21	♣ QJ	

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

Board: 347
Dealer: S
Vul: None
North HCP: 10
South HCP: 21
Contract: 6♠ N

North:
♠ Q9543
♥ A87
♦ A9
♣ 962

South:
♠ AK106
♥ KJ103
♦ K2
♣ AK5

West	North	East	South
			2NT

Pass	3♥	Pass	3NT ¹
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Pass	4♦ ²	Pass	4♥ ³
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Pass	4NT ⁴	Pass	5♣ ⁵
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

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

Board: 348
Dealer: N
Vul: Both
North HCP: 21
South HCP: 14
Contract: 6N N

North:
♠ AQ3
♥ KQJ2
♦ KQ8
♣ A105

South:
♠ K4
♥ A9876
♦ A95
♣ QJ2

West	North	East	South
	2NT	Pass	3♦

Pass	3♥	Pass	6NT
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AP			
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Board: 349
Dealer: S
Vul: None
North HCP: 8
South HCP: 21
Contract: 4♥ S

North:
♠ Q54
♥ J109542
♦ Q8
♣ K9

South:
♠ AK63
♥ Q8
♦ AK7
♣ AJ108

West	North	East	South
			2NT

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

Pass	4♥	AP	
------	----	----	--

Board: 350
Dealer: N
Vul: NS
North HCP: 20
South HCP: 6
Contract: 4♥ N

North:
♠ KQJ65
♥ A7
♦ AKJ
♣ Q42

South:
♠ A43
♥ Q108543
♦ 104
♣ 86

West	North	East	South
	2NT	Pass	4♦ ¹

Pass	4♥	AP	
------	----	----	--

1. Texas

Board: 351
Dealer: S
Vul: Both
North HCP: 6
South HCP: 21
Contract: 4♠ S

North:
♠ AQ1095
♥ 1062
♦ 4
♣ 10964

South:
♠ KJ6
♥ AJ75
♦ AKQ7
♣ QJ

West	North	East	South
			2NT

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

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

AP			
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North hands (Practice Page)

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

Board: 352 ♠ KQJ
Dealer: N ♥ A97
Vul: None ♦ K8
HCP: 20 ♣ AQJ94

West Doubles 3♦ if possible.

You bid first.

Board: 353 ♠ K8732
Dealer: S ♥ 1096
Vul: NS ♦ 8
HCP: 4 ♣ J1075

The opponents are silent.

Partner bids first.

Board: 354 ♠ J94
Dealer: N ♥ AQJ10
Vul: EW ♦ AKQ
HCP: 21 ♣ A107

The opponents are silent.

You bid first.

Board: 355 ♠ 63
Dealer: S ♥ J8762
Vul: None ♦ 72
HCP: 4 ♣ K985

The opponents are silent.

Partner bids first.

Board: 356 ♠ A1097
Dealer: N ♥ AQ6
Vul: NS ♦ Q96
HCP: 20 ♣ AKJ

The opponents are silent.

You bid first.

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

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 854		2NT	Pass	3♦
Vul: None	♥ A97	♥ K10653	X	3♥	Pass	4♥
North HCP: 20	♦ K8	♦ Q3	AP			
South HCP: 5	♣ AQJ94	♣ 875				
Contract: 4♥ N						

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ K8732	♠ AQ				2NT
Vul: NS	♥ 1096	♥ KJ72	Pass	3♥	Pass	3♠
North HCP: 4	♦ 8	♦ KQJ103	AP			
South HCP: 21	♣ J1075	♣ KQ				
Contract: 3♠ S						

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ J94	♠ K10		2NT	Pass	3♦
Vul: EW	♥ AQJ10	♥ K9632	Pass	3♥	Pass	4NT ¹
North HCP: 21	♦ AKQ	♦ J7	Pass	6♥	AP	
South HCP: 11	♣ A107	♣ KJ94	1. Quantitative 4NT			
Contract: 6♥ N						

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ A1094				2NT
Vul: None	♥ J8762	♥ A3	Pass	3♦	Pass	3♥
North HCP: 4	♦ 72	♦ AK654	AP			
South HCP: 21	♣ K985	♣ AQ				
Contract: 3♥ S						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ A1097	♠ KQ632		2NT	Pass	3♥
Vul: NS	♥ AQ6	♥ K72	Pass	3♠	Pass	3NT
North HCP: 20	♦ Q96	♦ 74	Pass	4♠	AP	
South HCP: 10	♣ AKJ	♣ Q97				
Contract: 4♠ N						

South hands (Practice Page)

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

Board: 352	♠ 854	West Doubles 3♦ if possible.
Dealer: N	♥ K10653	
Vul: None	♦ Q3	Partner bids first.
HCP: 5	♣ 875	

Board: 353	♠ AQ	The opponents are silent.
Dealer: S	♥ KJ72	
Vul: NS	♦ KQJ103	You bid first.
HCP: 21	♣ KQ	

Board: 354	♠ K10	The opponents are silent.
Dealer: N	♥ K9632	
Vul: EW	♦ J7	Partner bids first.
HCP: 11	♣ KJ94	

Board: 355	♠ A1094	The opponents are silent.
Dealer: S	♥ A3	
Vul: None	♦ AK654	You bid first.
HCP: 21	♣ AQ	

Board: 356	♠ KQ632	The opponents are silent.
Dealer: N	♥ K72	
Vul: NS	♦ 74	Partner bids first.
HCP: 10	♣ Q97	

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

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 854		2NT	Pass	3♦
Vul: None	♥ A97	♥ K10653	X	3♥	Pass	4♥
North HCP: 20	♦ K8	♦ Q3	AP			
South HCP: 5	♣ AQJ94	♣ 875				
Contract: 4♥ N						

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ K8732	♠ AQ				2NT
Vul: NS	♥ 1096	♥ KJ72	Pass	3♥	Pass	3♠
North HCP: 4	♦ 8	♦ KQJ103	AP			
South HCP: 21	♣ J1075	♣ KQ				
Contract: 3♠ S						

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ J94	♠ K10		2NT	Pass	3♦
Vul: EW	♥ AQJ10	♥ K9632	Pass	3♥	Pass	4NT ¹
North HCP: 21	♦ AKQ	♦ J7	Pass	6♥	AP	
South HCP: 11	♣ A107	♣ KJ94	1. Quantitative 4NT			
Contract: 6♥ N						

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ A1094				2NT
Vul: None	♥ J8762	♥ A3	Pass	3♦	Pass	3♥
North HCP: 4	♦ 72	♦ AK654	AP			
South HCP: 21	♣ K985	♣ AQ				
Contract: 3♥ S						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ A1097	♠ KQ632		2NT	Pass	3♥
Vul: NS	♥ AQ6	♥ K72	Pass	3♠	Pass	3NT
North HCP: 20	♦ Q96	♦ 74	Pass	4♠	AP	
South HCP: 10	♣ AKJ	♣ Q97				
Contract: 4♠ N						

North hands (Practice Page)

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

Board: 357	♠ 104	The opponents are silent.
Dealer: S	♥ KQJ10875	
Vul: EW	♦ 754	Partner bids first.
HCP: 9	♣ K	

Board: 358	♠ AK	The opponents are silent.
Dealer: N	♥ 1073	
Vul: Both	♦ A10842	You bid first.
HCP: 20	♣ AKQ	

Board: 359	♠ Q96	The opponents are silent.
Dealer: S	♥ K9843	
Vul: NS	♦ J5	Partner bids first.
HCP: 8	♣ Q97	

Board: 360	♠ A102	The opponents are silent.
Dealer: N	♥ J6	
Vul: EW	♦ AQ7	You bid first.
HCP: 21	♣ AKQJ5	

Board: 361	♠ 986	The opponents are silent.
Dealer: S	♥ AQ76432	
Vul: Both	♦ —	Partner bids first.
HCP: 6	♣ 872	

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

Board: 357

Dealer: S

Vul: EW

North HCP: 9

South HCP: 21

Contract: 4♥ S

North:

♠ 104

♥ KQJ10875

♦ 754

♣ K

South:

♠ KQ85

♥ A32

♦ KQ10

♣ AQJ

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4♥ AP

Board: 358

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 6♠ N

North:

♠ AK

♥ 1073

♦ A10842

♣ AKQ

South:

♠ J109732

♥ K

♦ K53

♣ J96

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6♠

AP

Board: 359

Dealer: S

Vul: NS

North HCP: 8

South HCP: 21

Contract: 4♥ S

North:

♠ Q96

♥ K9843

♦ J5

♣ Q97

South:

♠ AJ53

♥ AQ2

♦ K104

♣ AK2

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

AP

Board: 360

Dealer: N

Vul: EW

North HCP: 21

South HCP: 12

Contract: 6♠ N

North:

♠ A102

♥ J6

♦ AQ7

♣ AKQJ5

South:

♠ K97653

♥ AKQ3

♦ 64

♣ 2

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣³ Pass 5♦

Pass 5♠⁴ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

4. no ♠ queen

Board: 361

Dealer: S

Vul: Both

North HCP: 6

South HCP: 21

Contract: 4♥ S

North:

♠ 986

♥ AQ76432

♦ —

♣ 872

South:

♠ A104

♥ K85

♦ AK4

♣ AK104

West North East South

2NT

Pass 4♦¹ Pass 4♥

AP

1. Texas

South hands (Practice Page)

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

Board: 357	♠ KQ85	The opponents are silent.
Dealer: S	♥ A32	
Vul: EW	♦ KQ10	You bid first.
HCP: 21	♣ AQJ	

Board: 358	♠ J109732	The opponents are silent.
Dealer: N	♥ K	
Vul: Both	♦ K53	Partner bids first.
HCP: 8	♣ J96	

Board: 359	♠ AJ53	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: NS	♦ K104	You bid first.
HCP: 21	♣ AK2	

Board: 360	♠ K97653	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: EW	♦ 64	Partner bids first.
HCP: 12	♣ 2	

Board: 361	♠ A104	The opponents are silent.
Dealer: S	♥ K85	
Vul: Both	♦ AK4	You bid first.
HCP: 21	♣ AK104	

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

Board: 357

Dealer: S

Vul: EW

North HCP: 9

South HCP: 21

Contract: 4♥ S

North:

♠ 104

♥ KQJ10875

♦ 754

♣ K

South:

♠ KQ85

♥ A32

♦ KQ10

♣ AQJ

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4♥ AP

Board: 358

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 6♠ N

North:

♠ AK

♥ 1073

♦ A10842

♣ AKQ

South:

♠ J109732

♥ K

♦ K53

♣ J96

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6♠

AP

Board: 359

Dealer: S

Vul: NS

North HCP: 8

South HCP: 21

Contract: 4♥ S

North:

♠ Q96

♥ K9843

♦ J5

♣ Q97

South:

♠ AJ53

♥ AQ2

♦ K104

♣ AK2

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

AP

Board: 360

Dealer: N

Vul: EW

North HCP: 21

South HCP: 12

Contract: 6♠ N

North:

♠ A102

♥ J6

♦ AQ7

♣ AKQJ5

South:

♠ K97653

♥ AKQ3

♦ 64

♣ 2

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣³ Pass 5♦

Pass 5♠⁴ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

4. no ♠ queen

Board: 361

Dealer: S

Vul: Both

North HCP: 6

South HCP: 21

Contract: 4♥ S

North:

♠ 986

♥ AQ76432

♦ —

♣ 872

South:

♠ A104

♥ K85

♦ AK4

♣ AK104

West North East South

2NT

Pass 4♦¹ Pass 4♥

AP

1. Texas

North hands (Practice Page)

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

Board: 362 ♠ AK1062
Dealer: N ♥ J8
Vul: None ♦ AK
HCP: 21 ♣ AQ108

The opponents are silent.

You bid first.

Board: 363 ♠ QJ3
Dealer: S ♥ J6542
Vul: EW ♦ A65
HCP: 8 ♣ 96

The opponents are silent.

Partner bids first.

Board: 364 ♠ KQ6
Dealer: N ♥ AK107
Vul: Both ♦ J7
HCP: 20 ♣ AQJ9

The opponents are silent.

You bid first.

Board: 365 ♠ KQJ8652
Dealer: S ♥ J75
Vul: None ♦ J9
HCP: 8 ♣ 6

The opponents are silent.

Partner bids first.

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

Board: 362

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AK1062

♥ J8

♦ AK

♣ AQ108

South:

♠ Q

♥ A7542

♦ J986

♣ 642

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

AP

Board: 363

Dealer: S

Vul: EW

North HCP: 8

South HCP: 21

Contract: 4♥ S

North:

♠ QJ3

♥ J6542

♦ A65

♣ 96

South:

♠ 98

♥ AKQ8

♦ KQJ

♣ AQ75

West North East South

2NT

Pass 3♦ Pass 3♠¹

Pass 3NT² Pass 4♣³

Pass 4♦⁴ Pass 4♥

AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

Board: 364

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ KQ6

♥ AK107

♦ J7

♣ AQJ9

South:

♠ A9873

♥ 95

♦ 65

♣ K654

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♠ AP

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♣² Pass 4♦³

Pass 4♥⁴ Pass 4♠

Pass 4NT⁵ Pass 5♣⁶

Pass 6♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

5. Blackwood 0314, for ♠

6. A=0/5 or 3/5

Board: 365

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 6♠ S

North:

♠ KQJ8652

♥ J75

♦ J9

♣ 6

South:

♠ A1097

♥ Q64

♦ AK43

♣ AK

South hands (Practice Page)

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

Board: 362	♠ Q	The opponents are silent.
Dealer: N	♥ A7542	
Vul: None	♦ J986	Partner bids first.
HCP: 7	♣ 642	

Board: 363	♠ 98	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: EW	♦ KQJ	You bid first.
HCP: 21	♣ AQ75	

Board: 364	♠ A9873	The opponents are silent.
Dealer: N	♥ 95	
Vul: Both	♦ 65	Partner bids first.
HCP: 7	♣ K654	

Board: 365	♠ A1097	The opponents are silent.
Dealer: S	♥ Q64	
Vul: None	♦ AK43	You bid first.
HCP: 20	♣ AK	

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

Board: 362

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AK1062

♥ J8

♦ AK

♣ AQ108

South:

♠ Q

♥ A7542

♦ J986

♣ 642

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

AP

Board: 363

Dealer: S

Vul: EW

North HCP: 8

South HCP: 21

Contract: 4♥ S

North:

♠ QJ3

♥ J6542

♦ A65

♣ 96

South:

♠ 98

♥ AKQ8

♦ KQJ

♣ AQ75

West North East South

2NT

Pass 3♦ Pass 3♠¹

Pass 3NT² Pass 4♣³

Pass 4♦⁴ Pass 4♥

AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

Board: 364

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ KQ6

♥ AK107

♦ J7

♣ AQJ9

South:

♠ A9873

♥ 95

♦ 65

♣ K654

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♠ AP

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♣² Pass 4♦³

Pass 4♥⁴ Pass 4♠

Pass 4NT⁵ Pass 5♣⁶

Pass 6♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

5. Blackwood 0314, for ♠

6. A=0/5 or 3/5

Board: 365

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 6♠ S

North:

♠ KQJ8652

♥ J75

♦ J9

♣ 6

South:

♠ A1097

♥ Q64

♦ AK43

♣ AK

North hands (Practice Page)

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

Board: 366	♠ A3	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ A753	You bid first.
HCP: 20	♣ KQ1082	
Board: 367	♠ QJ1076	East Doubles 3♥ if possible.
Dealer: S	♥ Q43	
Vul: Both	♦ J1032	Partner bids first.
HCP: 9	♣ K	
Board: 368	♠ AKQJ	The opponents are silent.
Dealer: N	♥ Q65	
Vul: None	♦ A82	You bid first.
HCP: 21	♣ AJ2	
Board: 369	♠ 2	The opponents are silent.
Dealer: S	♥ A109643	
Vul: NS	♦ A10	Partner bids first.
HCP: 13	♣ AJ83	
Board: 370	♠ AJ986	The opponents are silent.
Dealer: N	♥ A75	
Vul: EW	♦ AK4	You bid first.
HCP: 21	♣ KQ	

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

Board: 366

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ A3

♥ AK

♦ A753

♣ KQ1082

South:

♠ Q10764

♥ 874

♦ K4

♣ AJ4

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

Board: 367

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ QJ1076

♥ Q43

♦ J1032

♣ K

South:

♠ AK9

♥ 96

♦ AQ4

♣ AQJ86

West	North	East	South
			2NT

Pass	3♥	X	3♠
Pass	4♣ ¹	Pass	4♦ ²
Pass	4♥ ³	Pass	4♠
Pass	6♠	AP	

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

Board: 368

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 6♠ N

North:

♠ AKQJ

♥ Q65

♦ A82

♣ AJ2

South:

♠ 109753

♥ 3

♦ KQ

♣ KQ1053

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

Board: 369

Dealer: S

Vul: NS

North HCP: 13

South HCP: 20

Contract: 6♥ S

North:

♠ 2

♥ A109643

♦ A10

♣ AJ83

South:

♠ AQ103

♥ KJ5

♦ KQ82

♣ KQ

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♥ ³
Pass	6♥	AP	

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

Board: 370

Dealer: N

Vul: EW

North HCP: 21

South HCP: 4

Contract: 3♥ N

North:

♠ AJ986

♥ A75

♦ AK4

♣ KQ

South:

♠ K43

♥ 109832

♦ 982

♣ J7

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

South hands (Practice Page)

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

Board: 366 ♠ Q10764
Dealer: N ♥ 874
Vul: NS ♦ K4
HCP: 10 ♣ AJ4

The opponents are silent.

Partner bids first.

Board: 367 ♠ AK9
Dealer: S ♥ 96
Vul: Both ♦ AQ4
HCP: 20 ♣ AQJ86

East Doubles 3♥ if possible.

You bid first.

Board: 368 ♠ 109753
Dealer: N ♥ 3
Vul: None ♦ KQ
HCP: 10 ♣ KQ1053

The opponents are silent.

Partner bids first.

Board: 369 ♠ AQ103
Dealer: S ♥ KJ5
Vul: NS ♦ KQ82
HCP: 20 ♣ KQ

The opponents are silent.

You bid first.

Board: 370 ♠ K43
Dealer: N ♥ 109832
Vul: EW ♦ 982
HCP: 4 ♣ J7

The opponents are silent.

Partner bids first.

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

Board: 366

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ A3

♥ AK

♦ A753

♣ KQ1082

South:

♠ Q10764

♥ 874

♦ K4

♣ AJ4

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

Board: 367

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ QJ1076

♥ Q43

♦ J1032

♣ K

South:

♠ AK9

♥ 96

♦ AQ4

♣ AQJ86

West	North	East	South
			2NT

Pass	3♥	X	3♠
Pass	4♣ ¹	Pass	4♦ ²
Pass	4♥ ³	Pass	4♠
Pass	6♠	AP	

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

Board: 368

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 6♠ N

North:

♠ AKQJ

♥ Q65

♦ A82

♣ AJ2

South:

♠ 109753

♥ 3

♦ KQ

♣ KQ1053

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

Board: 369

Dealer: S

Vul: NS

North HCP: 13

South HCP: 20

Contract: 6♥ S

North:

♠ 2

♥ A109643

♦ A10

♣ AJ83

South:

♠ AQ103

♥ KJ5

♦ KQ82

♣ KQ

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♥ ³
Pass	6♥	AP	

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

Board: 370

Dealer: N

Vul: EW

North HCP: 21

South HCP: 4

Contract: 3♥ N

North:

♠ AJ986

♥ A75

♦ AK4

♣ KQ

South:

♠ K43

♥ 109832

♦ 982

♣ J7

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

North hands (Practice Page)

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

Board: 371	♠ 10	The opponents are silent.
Dealer: S	♥ A8754	
Vul: None	♦ Q1096	Partner bids first.
HCP: 7	♣ J97	

Board: 372	♠ AJ	The opponents are silent.
Dealer: N	♥ A76	
Vul: NS	♦ AKJ10	You bid first.
HCP: 20	♣ K763	

Board: 373	♠ A4	The opponents are silent.
Dealer: S	♥ KJ87543	
Vul: EW	♦ 865	Partner bids first.
HCP: 8	♣ 8	

Board: 374	♠ 76	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: Both	♦ AKQ5	You bid first.
HCP: 20	♣ AJ108	

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

Board: 371
 Dealer: S
 Vul: None
 North HCP: 7
 South HCP: 20
 Contract: 6♥ N

North:
 ♠ 10
 ♥ A8754
 ♦ Q1096
 ♣ J97

South:
 ♠ K7
 ♥ KQ32
 ♦ AJ
 ♣ AK653

West	North	East	South
			2NT

Pass	3♦	Pass	3♠ ¹
Pass	3NT ²	Pass	4♣ ³
Pass	4NT ⁴	Pass	5♣ ⁵
Pass	6♥	AP	

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

Board: 372
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 12
 Contract: 6N N

North:
 ♠ AJ
 ♥ A76
 ♦ AKJ10
 ♣ K763

South:
 ♠ K10
 ♥ K9432
 ♦ 942
 ♣ AQ8

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

Board: 373
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 21
 Contract: 6♥ S

North:
 ♠ A4
 ♥ KJ87543
 ♦ 865
 ♣ 8

South:
 ♠ K8
 ♥ AQ10
 ♦ AQJ
 ♣ AJ762

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♣ ³
Pass	5♦	Pass	5♠ ⁴
Pass	6♥	AP	

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

Board: 374

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♠ N

North:

♠ 76

♥ AQ3

♦ AKQ5

♣ AJ108

South:

♠ AQJ1085

♥ 6

♦ 1092

♣ Q93

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

	2NT	Pass	4♥ ¹
--	-----	------	-----------------

Pass	4♠	Pass	4NT ²
------	----	------	------------------

Pass	5♣ ³	Pass	6♠
------	-----------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

South hands (Practice Page)

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

Board: 371
Dealer: S
Vul: None
HCP: 20

♠ K7
♥ KQ32
♦ AJ
♣ AK653

The opponents are silent.

You bid first.

Board: 372
Dealer: N
Vul: NS
HCP: 12

♠ K10
♥ K9432
♦ 942
♣ AQ8

The opponents are silent.

Partner bids first.

Board: 373
Dealer: S
Vul: EW
HCP: 21

♠ K8
♥ AQ10
♦ AQJ
♣ AJ762

The opponents are silent.

You bid first.

Board: 374
Dealer: N
Vul: Both
HCP: 9

♠ AQJ1085
♥ 6
♦ 1092
♣ Q93

The opponents are silent.

Partner bids first.

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

Board: 371
Dealer: S
Vul: None
North HCP: 7
South HCP: 20
Contract: 6♥ N

North:
♠ 10
♥ A8754
♦ Q1096
♣ J97

South:
♠ K7
♥ KQ32
♦ AJ
♣ AK653

West	North	East	South
			2NT

Pass	3♦	Pass	3♠ ¹
Pass	3NT ²	Pass	4♣ ³
Pass	4NT ⁴	Pass	5♣ ⁵
Pass	6♥	AP	

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

Board: 372
Dealer: N
Vul: NS
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ AJ
♥ A76
♦ AKJ10
♣ K763

South:
♠ K10
♥ K9432
♦ 942
♣ AQ8

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

Board: 373
Dealer: S
Vul: EW
North HCP: 8
South HCP: 21
Contract: 6♥ S

North:
♠ A4
♥ KJ87543
♦ 865
♣ 8

South:
♠ K8
♥ AQ10
♦ AQJ
♣ AJ762

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♣ ³
Pass	5♦	Pass	5♠ ⁴
Pass	6♥	AP	

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

Board: 374
Dealer: N
Vul: Both
North HCP: 20
South HCP: 9
Contract: 6♠ N

North:
♠ 76
♥ AQ3
♦ AKQ5
♣ AJ108

South:
♠ AQJ1085
♥ 6
♦ 1092
♣ Q93

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

North hands (Practice Page)

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

Board: 375	♠ K8754	The opponents are silent.
Dealer: S	♥ 3	
Vul: EW	♦ K6	Partner bids first.
HCP: 10	♣ A9876	

Board: 376	♠ Q743	The opponents are silent.
Dealer: N	♥ A64	
Vul: Both	♦ AK	You bid first.
HCP: 21	♣ AKJ10	

Board: 377	♠ J7654	The opponents are silent.
Dealer: S	♥ K52	
Vul: None	♦ 10	Partner bids first.
HCP: 4	♣ 10765	

Board: 378	♠ KQ5	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: EW	♦ AK105	You bid first.
HCP: 20	♣ A105	

Board: 379	♠ AJ8632	The opponents are silent.
Dealer: S	♥ J973	
Vul: Both	♦ J10	Partner bids first.
HCP: 9	♣ Q	

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

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ K8754	♠ AQ62				2NT
Vul: EW	♥ 3	♥ A4	Pass	3♥	Pass	3NT ¹
North HCP: 10	♦ K6	♦ A872	Pass	6♠	AP	
South HCP: 20	♣ A9876	♣ KQJ				
Contract: 6♠ N			1. Extended acceptance after NT			

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ Q743	♠ 92		2NT	Pass	3♦
Vul: Both	♥ A64	♥ QJ10872	Pass	3♥	Pass	4♥
North HCP: 21	♦ AK	♦ Q97	AP			
South HCP: 5	♣ AKJ10	♣ 53				
Contract: 4♥ N						

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ J7654	♠ AK3				2NT
Vul: None	♥ K52	♥ J4	Pass	3♥	Pass	3♠
North HCP: 4	♦ 10	♦ AQ6	AP			
South HCP: 21	♣ 10765	♣ AQJ43				
Contract: 3♠ S						

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ J97643		2NT	Pass	4♥ ¹
Vul: EW	♥ KJ4	♥ AQ97	Pass	4♠	AP	
North HCP: 20	♦ AK105	♦ 8	1. Texas			
South HCP: 9	♣ A105	♣ Q4				
Contract: 4♠ N						

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ AJ8632	♠ K107				2NT
Vul: Both	♥ J973	♥ AQ	Pass	4♥ ¹	Pass	4♠
North HCP: 9	♦ J10	♦ A642	AP			
South HCP: 20	♣ Q	♣ AK93	1. Texas			
Contract: 4♠ S						

South hands (Practice Page)

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

Board: 375	♠ AQ62	The opponents are silent.
Dealer: S	♥ A4	
Vul: EW	♦ A872	You bid first.
HCP: 20	♣ KQJ	

Board: 376	♠ 92	The opponents are silent.
Dealer: N	♥ QJ10872	
Vul: Both	♦ Q97	Partner bids first.
HCP: 5	♣ 53	

Board: 377	♠ AK3	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ AQ6	You bid first.
HCP: 21	♣ AQJ43	

Board: 378	♠ J97643	The opponents are silent.
Dealer: N	♥ AQ97	
Vul: EW	♦ 8	Partner bids first.
HCP: 9	♣ Q4	

Board: 379	♠ K107	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ A642	You bid first.
HCP: 20	♣ AK93	

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

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ K8754	♠ AQ62				2NT
Vul: EW	♥ 3	♥ A4	Pass	3♥	Pass	3NT ¹
North HCP: 10	♦ K6	♦ A872	Pass	6♠	AP	
South HCP: 20	♣ A9876	♣ KQJ				
Contract: 6♠ N			1. Extended acceptance after NT			

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ Q743	♠ 92		2NT	Pass	3♦
Vul: Both	♥ A64	♥ QJ10872	Pass	3♥	Pass	4♥
North HCP: 21	♦ AK	♦ Q97	AP			
South HCP: 5	♣ AKJ10	♣ 53				
Contract: 4♥ N						

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ J7654	♠ AK3				2NT
Vul: None	♥ K52	♥ J4	Pass	3♥	Pass	3♠
North HCP: 4	♦ 10	♦ AQ6	AP			
South HCP: 21	♣ 10765	♣ AQJ43				
Contract: 3♠ S						

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ J97643		2NT	Pass	4♥ ¹
Vul: EW	♥ KJ4	♥ AQ97	Pass	4♠	AP	
North HCP: 20	♦ AK105	♦ 8	1. Texas			
South HCP: 9	♣ A105	♣ Q4				
Contract: 4♠ N						

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ AJ8632	♠ K107				2NT
Vul: Both	♥ J973	♥ AQ	Pass	4♥ ¹	Pass	4♠
North HCP: 9	♦ J10	♦ A642	AP			
South HCP: 20	♣ Q	♣ AK93	1. Texas			
Contract: 4♠ S						

North hands (Practice Page)

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

Board: 380	♠ AJ	The opponents are silent.
Dealer: N	♥ AQJ54	
Vul: None	♦ A4	You bid first.
HCP: 20	♣ A974	

Board: 381	♠ J10863	The opponents are silent.
Dealer: S	♥ 52	
Vul: NS	♦ K8	Partner bids first.
HCP: 9	♣ KQ105	

Board: 382	♠ AK74	The opponents are silent.
Dealer: N	♥ A102	
Vul: Both	♦ AK95	You bid first.
HCP: 21	♣ K8	

Board: 383	♠ 109643	The opponents are silent.
Dealer: S	♥ 76	
Vul: None	♦ K108	Partner bids first.
HCP: 4	♣ J96	

Board: 384	♠ AKJ10	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ A109	You bid first.
HCP: 21	♣ Q95	

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

Board: 380

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 4♠ N

North:

♠ AJ

♥ AQJ54

♦ A4

♣ A974

South:

♠ K108653

♥ —

♦ K1082

♣ QJ2

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 381

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 4♠ S

North:

♠ J10863

♥ 52

♦ K8

♣ KQ105

South:

♠ AKQ2

♥ Q984

♦ AJ4

♣ A8

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

Board: 382

Dealer: N

Vul: Both

North HCP: 21

South HCP: 5

Contract: 4♠ S

North:

♠ AK74

♥ A102

♦ AK95

♣ K8

South:

♠ J109832

♥ Q864

♦ 87

♣ Q

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♣²

Pass 4♦³ Pass 4♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

Board: 383

Dealer: S

Vul: None

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ 109643

♥ 76

♦ K108

♣ J96

South:

♠ A2

♥ QJ8

♦ AQ5

♣ AK543

West North East South

2NT

Pass 3♥ Pass 3♠

AP

Board: 384

Dealer: N

Vul: NS

North HCP: 21

South HCP: 4

Contract: 4♥ N

North:

♠ AKJ10

♥ AK4

♦ A109

♣ Q95

South:

♠ 52

♥ QJ7632

♦ J863

♣ 8

West North East South

2NT Pass 4♦¹

Pass 4♥ AP

1. Texas

South hands (Practice Page)

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

Board: 380 ♠ K108653

Dealer: N ♥ —

Vul: None ♦ K1082

HCP: 9 ♣ QJ2

The opponents are silent.

Partner bids first.

Board: 381 ♠ AKQ2

Dealer: S ♥ Q984

Vul: NS ♦ AJ4

HCP: 20 ♣ A8

The opponents are silent.

You bid first.

Board: 382 ♠ J109832

Dealer: N ♥ Q864

Vul: Both ♦ 87

HCP: 5 ♣ Q

The opponents are silent.

Partner bids first.

Board: 383 ♠ A2

Dealer: S ♥ QJ8

Vul: None ♦ AQ5

HCP: 20 ♣ AK543

The opponents are silent.

You bid first.

Board: 384 ♠ 52

Dealer: N ♥ QJ7632

Vul: NS ♦ J863

HCP: 4 ♣ 8

The opponents are silent.

Partner bids first.

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

Board: 380

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 4♠ N

North:

♠ AJ

♥ AQJ54

♦ A4

♣ A974

South:

♠ K108653

♥ —

♦ K1082

♣ QJ2

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 381

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 4♠ S

North:

♠ J10863

♥ 52

♦ K8

♣ KQ105

South:

♠ AKQ2

♥ Q984

♦ AJ4

♣ A8

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

Board: 382

Dealer: N

Vul: Both

North HCP: 21

South HCP: 5

Contract: 4♠ S

North:

♠ AK74

♥ A102

♦ AK95

♣ K8

South:

♠ J109832

♥ Q864

♦ 87

♣ Q

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♣²

Pass 4♦³ Pass 4♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

Board: 383

Dealer: S

Vul: None

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ 109643

♥ 76

♦ K108

♣ J96

South:

♠ A2

♥ QJ8

♦ AQ5

♣ AK543

West North East South

2NT

Pass 3♥ Pass 3♠

AP

Board: 384

Dealer: N

Vul: NS

North HCP: 21

South HCP: 4

Contract: 4♥ N

North:

♠ AKJ10

♥ AK4

♦ A109

♣ Q95

South:

♠ 52

♥ QJ7632

♦ J863

♣ 8

West North East South

2NT Pass 4♦¹

Pass 4♥ AP

1. Texas

North hands (Practice Page)

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

Board: 385	♠ Q8	The opponents are silent.
Dealer: S	♥ J87653	
Vul: EW	♦ 9874	Partner bids first.
HCP: 3	♣ 2	
Board: 386	♠ AQ87	West Doubles 3♦ if possible.
Dealer: N	♥ AK74	
Vul: None	♦ 32	You bid first.
HCP: 20	♣ AK5	
Board: 387	♠ J10986	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ 984	Partner bids first.
HCP: 7	♣ A653	
Board: 388	♠ AJ94	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: EW	♦ 85	You bid first.
HCP: 20	♣ AQ9	
Board: 389	♠ 864	The opponents are silent.
Dealer: S	♥ A108742	
Vul: Both	♦ QJ9	Partner bids first.
HCP: 7	♣ 6	

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

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ KJ5				2NT
Vul: EW	♥ J87653	♥ AQ	Pass	4♦ ¹	Pass	4♥
North HCP: 3	♦ 9874	♦ KJ6	AP			
South HCP: 20	♣ 2	♣ AQ1074	1. Texas			
Contract: 4♥ S						

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ AQ87	♠ 102		2NT	Pass	3♦
Vul: None	♥ AK74	♥ QJ1098	X	3NT ¹	Pass	4♥
North HCP: 20	♦ 32	♦ QJ7	AP			
South HCP: 6	♣ AK5	♣ 1074	1. Extended acceptance after NT			
Contract: 4♥ S						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ J10986	♠ AKQ7				2NT
Vul: NS	♥ Q	♥ KJ6	Pass	3♥	Pass	3♠
North HCP: 7	♦ 984	♦ Q72	Pass	3NT	Pass	4♠
South HCP: 21	♣ A653	♣ KQJ	AP			
Contract: 4♠ S						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ AJ94	♠ Q8532		2NT	Pass	3♥
Vul: EW	♥ AKQ9	♥ 876	Pass	3NT ¹	Pass	4♣ ²
North HCP: 20	♦ 85	♦ KQ10	Pass	4♠	AP	
South HCP: 10	♣ AQ9	♣ K10	1. Extended acceptance after NT			
Contract: 4♠ N			2. Cue bid, a ♣ stopper			

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ 864	♠ AK7				2NT
Vul: Both	♥ A108742	♥ Q3	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ QJ9	♦ A842	AP			
South HCP: 20	♣ 6	♣ AK95	1. Texas			
Contract: 4♥ S						

South hands (Practice Page)

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

Board: 385 ♠ KJ5
Dealer: S ♥ AQ
Vul: EW ♦ KJ6
HCP: 20 ♣ AQ1074

The opponents are silent.

You bid first.

Board: 386 ♠ 102
Dealer: N ♥ QJ1098
Vul: None ♦ QJ7
HCP: 6 ♣ 1074

West Doubles 3♦ if possible.

Partner bids first.

Board: 387 ♠ AKQ7
Dealer: S ♥ KJ6
Vul: NS ♦ Q72
HCP: 21 ♣ KQJ

The opponents are silent.

You bid first.

Board: 388 ♠ Q8532
Dealer: N ♥ 876
Vul: EW ♦ KQ10
HCP: 10 ♣ K10

The opponents are silent.

Partner bids first.

Board: 389 ♠ AK7
Dealer: S ♥ Q3
Vul: Both ♦ A842
HCP: 20 ♣ AK95

The opponents are silent.

You bid first.

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

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ KJ5				2NT
Vul: EW	♥ J87653	♥ AQ	Pass	4♦ ¹	Pass	4♥
North HCP: 3	♦ 9874	♦ KJ6	AP			
South HCP: 20	♣ 2	♣ AQ1074	1. Texas			
Contract: 4♥ S						

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ AQ87	♠ 102		2NT	Pass	3♦
Vul: None	♥ AK74	♥ QJ1098	X	3NT ¹	Pass	4♥
North HCP: 20	♦ 32	♦ QJ7	AP			
South HCP: 6	♣ AK5	♣ 1074	1. Extended acceptance after NT			
Contract: 4♥ S						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ J10986	♠ AKQ7				2NT
Vul: NS	♥ Q	♥ KJ6	Pass	3♥	Pass	3♠
North HCP: 7	♦ 984	♦ Q72	Pass	3NT	Pass	4♣
South HCP: 21	♣ A653	♣ KQJ	AP			
Contract: 4♠ S						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ AJ94	♠ Q8532		2NT	Pass	3♥
Vul: EW	♥ AKQ9	♥ 876	Pass	3NT ¹	Pass	4♣ ²
North HCP: 20	♦ 85	♦ KQ10	Pass	4♠	AP	
South HCP: 10	♣ AQ9	♣ K10	1. Extended acceptance after NT			
Contract: 4♠ N			2. Cue bid, a ♣ stopper			

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ 864	♠ AK7				2NT
Vul: Both	♥ A108742	♥ Q3	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ QJ9	♦ A842	AP			
South HCP: 20	♣ 6	♣ AK95	1. Texas			
Contract: 4♥ S						

North hands (Practice Page)

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

Board: 390	♠ A2	The opponents are silent.
Dealer: N	♥ AJ52	
Vul: NS	♦ AKQJ	You bid first.
HCP: 21	♣ Q75	

Board: 391	♠ 6	The opponents are silent.
Dealer: S	♥ QJ10632	
Vul: EW	♦ AJ4	Partner bids first.
HCP: 11	♣ QJ6	

Board: 392	♠ KQ6	The opponents are silent.
Dealer: N	♥ AQJ6	
Vul: None	♦ KQ74	You bid first.
HCP: 20	♣ K10	

Board: 393	♠ J8643	The opponents are silent.
Dealer: S	♥ A109	
Vul: EW	♦ A7	Partner bids first.
HCP: 10	♣ J65	

Board: 394	♠ AQ76	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ AK43	You bid first.
HCP: 20	♣ A109	

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

Board: 390
Dealer: N
Vul: NS
North HCP: 21
South HCP: 8
Contract: 3N N

North:
♠ A2
♥ AJ52
♦ AKQJ
♣ Q75

South:
♠ KJ973
♥ K103
♦ 732
♣ J8

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

Board: 391
Dealer: S
Vul: EW
North HCP: 11
South HCP: 20
Contract: 6♥ S

North:
♠ 6
♥ QJ10632
♦ AJ4
♣ QJ6

South:
♠ A104
♥ AK8
♦ KQ87
♣ A73

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

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

Board: 392
Dealer: N
Vul: None
North HCP: 20
South HCP: 8
Contract: 4♥ S

North:
♠ KQ6
♥ AQJ6
♦ KQ74
♣ K10

South:
♠ 73
♥ K10752
♦ A2
♣ J953

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

1. Extended acceptance after NT

Board: 393
Dealer: S
Vul: EW
North HCP: 10
South HCP: 20
Contract: 3N S

North:
♠ J8643
♥ A109
♦ A7
♣ J65

South:
♠ K5
♥ KQ64
♦ KQ95
♣ AK10

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

Board: 394
Dealer: N
Vul: None
North HCP: 20
South HCP: 8
Contract: 6♥ N

North:
♠ AQ76
♥ K6
♦ AK43
♣ A109

South:
♠ —
♥ Q75432
♦ J7
♣ KQ642

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

South hands (Practice Page)

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

Board: 390	♠ KJ973	The opponents are silent.
Dealer: N	♥ K103	
Vul: NS	♦ 732	Partner bids first.
HCP: 8	♣ J8	

Board: 391	♠ A104	The opponents are silent.
Dealer: S	♥ AK8	
Vul: EW	♦ KQ87	You bid first.
HCP: 20	♣ A73	

Board: 392	♠ 73	The opponents are silent.
Dealer: N	♥ K10752	
Vul: None	♦ A2	Partner bids first.
HCP: 8	♣ J953	

Board: 393	♠ K5	The opponents are silent.
Dealer: S	♥ KQ64	
Vul: EW	♦ KQ95	You bid first.
HCP: 20	♣ AK10	

Board: 394	♠ —	The opponents are silent.
Dealer: N	♥ Q75432	
Vul: None	♦ J7	Partner bids first.
HCP: 8	♣ KQ642	

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

Board: 390
Dealer: N
Vul: NS
North HCP: 21
South HCP: 8
Contract: 3N N

North:
♠ A2
♥ AJ52
♦ AKQJ
♣ Q75

South:
♠ KJ973
♥ K103
♦ 732
♣ J8

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

Board: 391
Dealer: S
Vul: EW
North HCP: 11
South HCP: 20
Contract: 6♥ S

North:
♠ 6
♥ QJ10632
♦ AJ4
♣ QJ6

South:
♠ A104
♥ AK8
♦ KQ87
♣ A73

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

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

Board: 392
Dealer: N
Vul: None
North HCP: 20
South HCP: 8
Contract: 4♥ S

North:
♠ KQ6
♥ AQJ6
♦ KQ74
♣ K10

South:
♠ 73
♥ K10752
♦ A2
♣ J953

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

1. Extended acceptance after NT

Board: 393
Dealer: S
Vul: EW
North HCP: 10
South HCP: 20
Contract: 3N S

North:
♠ J8643
♥ A109
♦ A7
♣ J65

South:
♠ K5
♥ KQ64
♦ KQ95
♣ AK10

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

Board: 394
Dealer: N
Vul: None
North HCP: 20
South HCP: 8
Contract: 6♥ N

North:
♠ AQ76
♥ K6
♦ AK43
♣ A109

South:
♠ —
♥ Q75432
♦ J7
♣ KQ642

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

North hands (Practice Page)

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

Board: 395	♠ AJ10542	The opponents are silent.
Dealer: S	♥ 862	
Vul: NS	♦ K106	Partner bids first.
HCP: 8	♣ 6	

Board: 396	♠ K4	The opponents are silent.
Dealer: N	♥ K85	
Vul: None	♦ AK3	You bid first.
HCP: 20	♣ AK1086	

Board: 397	♠ 54	The opponents are silent.
Dealer: S	♥ KQ1072	
Vul: EW	♦ K98	Partner bids first.
HCP: 10	♣ Q97	

Board: 398	♠ AQ6	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ KQ873	You bid first.
HCP: 21	♣ AQ3	

Board: 399	♠ K97652	The opponents are silent.
Dealer: S	♥ 4	
Vul: NS	♦ Q83	Partner bids first.
HCP: 5	♣ 864	

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

Board: 395

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 6♠ S

North:

♠ AJ10542

♥ 862

♦ K106

♣ 6

South:

♠ KQ87

♥ KQ

♦ AJ5

♣ AJ94

West	North	East	South
			2NT

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

Pass	4NT ²	Pass	5♣ ³
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 396

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 4♠ N

North:

♠ K4

♥ K85

♦ AK3

♣ AK1086

South:

♠ AJ1065

♥ Q97

♦ J94

♣ J5

West	North	East	South
	2NT	Pass	3♥

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

AP

Board: 397

Dealer: S

Vul: EW

North HCP: 10

South HCP: 21

Contract: 3N S

North:

♠ 54

♥ KQ1072

♦ K98

♣ Q97

South:

♠ AKJ3

♥ A6

♦ Q4

♣ AK1052

West	North	East	South
			2NT

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

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

Board: 398

Dealer: N

Vul: None

North HCP: 21

South HCP: 4

Contract: 4♥ N

North:

♠ AQ6

♥ A5

♦ KQ873

♣ AQ3

South:

♠ K982

♥ J98632

♦ —

♣ 1095

West	North	East	South
	2NT	Pass	4♦ ¹

Pass	4♥	AP	
------	----	----	--

1. Texas

Board: 399

Dealer: S

Vul: NS

North HCP: 5

South HCP: 21

Contract: 4♠ S

North:

♠ K97652

♥ 4

♦ Q83

♣ 864

South:

♠ 104

♥ AK109

♦ AK9

♣ AK107

West	North	East	South
			2NT

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

Pass	4♠	AP	
------	----	----	--

South hands (Practice Page)

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

Board: 395	♠ KQ87	The opponents are silent.
Dealer: S	♥ KQ	
Vul: NS	♦ AJ5	You bid first.
HCP: 20	♣ AJ94	

Board: 396	♠ AJ1065	The opponents are silent.
Dealer: N	♥ Q97	
Vul: None	♦ J94	Partner bids first.
HCP: 9	♣ J5	

Board: 397	♠ AKJ3	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ Q4	You bid first.
HCP: 21	♣ AK1052	

Board: 398	♠ K982	The opponents are silent.
Dealer: N	♥ J98632	
Vul: None	♦ —	Partner bids first.
HCP: 4	♣ 1095	

Board: 399	♠ 104	The opponents are silent.
Dealer: S	♥ AK109	
Vul: NS	♦ AK9	You bid first.
HCP: 21	♣ AK107	

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

Board: 395

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 6♠ S

North:

♠ AJ10542

♥ 862

♦ K106

♣ 6

South:

♠ KQ87

♥ KQ

♦ AJ5

♣ AJ94

West	North	East	South
			2NT

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

Pass	4NT ²	Pass	5♣ ³
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 396

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 4♠ N

North:

♠ K4

♥ K85

♦ AK3

♣ AK1086

South:

♠ AJ1065

♥ Q97

♦ J94

♣ J5

West	North	East	South
	2NT	Pass	3♥

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

AP

Board: 397

Dealer: S

Vul: EW

North HCP: 10

South HCP: 21

Contract: 3N S

North:

♠ 54

♥ KQ1072

♦ K98

♣ Q97

South:

♠ AKJ3

♥ A6

♦ Q4

♣ AK1052

West	North	East	South
			2NT

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

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

Board: 398

Dealer: N

Vul: None

North HCP: 21

South HCP: 4

Contract: 4♥ N

North:

♠ AQ6

♥ A5

♦ KQ873

♣ AQ3

South:

♠ K982

♥ J98632

♦ —

♣ 1095

West	North	East	South
	2NT	Pass	4♦ ¹

Pass	4♥	AP	
------	----	----	--

1. Texas

Board: 399

Dealer: S

Vul: NS

North HCP: 5

South HCP: 21

Contract: 4♠ S

North:

♠ K97652

♥ 4

♦ Q83

♣ 864

South:

♠ 104

♥ AK109

♦ AK9

♣ AK107

West	North	East	South
			2NT

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

Pass	4♠	AP	
------	----	----	--

North hands (Practice Page)

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

Board: 400	♠ A2	The opponents are silent.
Dealer: N	♥ AQ98	
Vul: EW	♦ KQ	You bid first.
HCP: 20	♣ AJ1042	

Board: 401	♠ 73	The opponents are silent.
Dealer: S	♥ J10752	
Vul: Both	♦ 10543	Partner bids first.
HCP: 4	♣ K8	

Board: 402	♠ J9	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: NS	♦ AQJ	You bid first.
HCP: 20	♣ AK874	

Board: 403	♠ J5	The opponents are silent.
Dealer: S	♥ AKQ53	
Vul: EW	♦ 1072	Partner bids first.
HCP: 10	♣ 983	

Board: 404	♠ A62	The opponents are silent.
Dealer: N	♥ 62	
Vul: Both	♦ AK9	You bid first.
HCP: 20	♣ AKQ74	

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

Board: 400
Dealer: N
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ A2
♥ AQ98
♦ KQ
♣ AJ1042

South:
♠ KQJ75
♥ KJ10
♦ 75
♣ Q75

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

1. Quantitative 4NT

Board: 401
Dealer: S
Vul: Both
North HCP: 4
South HCP: 21
Contract: 3♥ S

North:
♠ 73
♥ J10752
♦ 10543
♣ K8

South:
♠ KQJ95
♥ Q8
♦ AK62
♣ AQ

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

Board: 402
Dealer: N
Vul: NS
North HCP: 20
South HCP: 11
Contract: 6♠ N

North:
♠ J9
♥ KQ2
♦ AQJ
♣ AK874

South:
♠ KQ7653
♥ A843
♦ —
♣ Q52

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

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

Board: 403
Dealer: S
Vul: EW
North HCP: 10
South HCP: 20
Contract: 3N S

North:
♠ J5
♥ AKQ53
♦ 1072
♣ 983

South:
♠ AQ98
♥ J10
♦ AK
♣ AQ654

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

Board: 404
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 7♠ N

North:
♠ A62
♥ 62
♦ AK9
♣ AKQ74

South:
♠ KQ10873
♥ AJ108
♦ 6
♣ 86

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

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

South hands (Practice Page)

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

Board: 400	♠ KQJ75	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: EW	♦ 75	Partner bids first.
HCP: 12	♣ Q75	

Board: 401	♠ KQJ95	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ AK62	You bid first.
HCP: 21	♣ AQ	

Board: 402	♠ KQ7653	The opponents are silent.
Dealer: N	♥ A843	
Vul: NS	♦ —	Partner bids first.
HCP: 11	♣ Q52	

Board: 403	♠ AQ98	The opponents are silent.
Dealer: S	♥ J10	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ AQ654	

Board: 404	♠ KQ10873	The opponents are silent.
Dealer: N	♥ AJ108	
Vul: Both	♦ 6	Partner bids first.
HCP: 10	♣ 86	

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

Board: 400
Dealer: N
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ A2
♥ AQ98
♦ KQ
♣ AJ1042

South:
♠ KQJ75
♥ KJ10
♦ 75
♣ Q75

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

1. Quantitative 4NT

Board: 401
Dealer: S
Vul: Both
North HCP: 4
South HCP: 21
Contract: 3♥ S

North:
♠ 73
♥ J10752
♦ 10543
♣ K8

South:
♠ KQJ95
♥ Q8
♦ AK62
♣ AQ

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

Board: 402
Dealer: N
Vul: NS
North HCP: 20
South HCP: 11
Contract: 6♠ N

North:
♠ J9
♥ KQ2
♦ AQJ
♣ AK874

South:
♠ KQ7653
♥ A843
♦ —
♣ Q52

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

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

Board: 403
Dealer: S
Vul: EW
North HCP: 10
South HCP: 20
Contract: 3N S

North:
♠ J5
♥ AKQ53
♦ 1072
♣ 983

South:
♠ AQ98
♥ J10
♦ AK
♣ AQ654

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

Board: 404
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 7♠ N

North:
♠ A62
♥ 62
♦ AK9
♣ AKQ74

South:
♠ KQ10873
♥ AJ108
♦ 6
♣ 86

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

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

North hands (Practice Page)

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

Board: 405	♠ KQJ95	The opponents are silent.
Dealer: S	♥ 76	
Vul: None	♦ A1082	Partner bids first.
HCP: 10	♣ 106	

Board: 406	♠ AK1096	The opponents are silent.
Dealer: N	♥ A97	
Vul: Both	♦ KQ	You bid first.
HCP: 20	♣ KJ7	

Board: 407	♠ K9862	The opponents are silent.
Dealer: S	♥ A84	
Vul: None	♦ J10	Partner bids first.
HCP: 10	♣ Q65	

Board: 408	♠ J87	The opponents are silent.
Dealer: N	♥ AK3	
Vul: NS	♦ AKQJ2	You bid first.
HCP: 21	♣ K8	

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

Board: 405

Dealer: S

Vul: None

North HCP: 10

South HCP: 21

Contract: 6♠ N

North:

♠ KQJ95

♥ 76

♦ A1082

♣ 106

South:

♠ A862

♥ AKQ3

♦ K5

♣ KQ5

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♦² Pass 4♥³

Pass 4NT⁴ Pass 5♥⁵

Pass 6♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=2/5 or 5/5, Q(S)=0

Board: 406

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6♠ N

North:

♠ AK1096

♥ A97

♦ KQ

♣ KJ7

South:

♠ QJ872

♥ QJ2

♦ J6

♣ A82

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♣²

Pass 4♦³ Pass 4♥⁴

Pass 4♠ Pass 4NT⁵

Pass 5♣⁶ Pass 6♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

5. Blackwood 0314, for ♠

6. A=0/5 or 3/5

Board: 407

Dealer: S

Vul: None

North HCP: 10

South HCP: 21

Contract: 4♠ N

North:

♠ K9862

♥ A84

♦ J10

♣ Q65

South:

♠ AQJ54

♥ K10

♦ AK97

♣ A8

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♠ AP

1. Extended acceptance after NT

Board: 408

Dealer: N

Vul: NS

North HCP: 21

South HCP: 7

Contract: 4♠ N

North:

♠ J87

♥ AK3

♦ AKQJ2

♣ K8

South:

♠ Q9652

♥ Q

♦ 8

♣ QJ10943

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

	2NT	Pass	3♥
--	-----	------	----

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

Pass	4♠	AP	
------	----	----	--

South hands (Practice Page)

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

Board: 405	♠ A862	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: None	♦ K5	You bid first.
HCP: 21	♣ KQ5	

Board: 406	♠ QJ872	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: Both	♦ J6	Partner bids first.
HCP: 11	♣ A82	

Board: 407	♠ AQJ54	The opponents are silent.
Dealer: S	♥ K10	
Vul: None	♦ AK97	You bid first.
HCP: 21	♣ A8	

Board: 408	♠ Q9652	The opponents are silent.
Dealer: N	♥ Q	
Vul: NS	♦ 8	Partner bids first.
HCP: 7	♣ QJ10943	

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

Board: 405

Dealer: S

Vul: None

North HCP: 10

South HCP: 21

Contract: 6♠ N

North:

♠ KQJ95

♥ 76

♦ A1082

♣ 106

South:

♠ A862

♥ AKQ3

♦ K5

♣ KQ5

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♦² Pass 4♥³

Pass 4NT⁴ Pass 5♥⁵

Pass 6♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=2/5 or 5/5, Q(S)=0

Board: 406

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6♠ N

North:

♠ AK1096

♥ A97

♦ KQ

♣ KJ7

South:

♠ QJ872

♥ QJ2

♦ J6

♣ A82

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♣²

Pass 4♦³ Pass 4♥⁴

Pass 4♠ Pass 4NT⁵

Pass 5♣⁶ Pass 6♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

5. Blackwood 0314, for ♠

6. A=0/5 or 3/5

Board: 407

Dealer: S

Vul: None

North HCP: 10

South HCP: 21

Contract: 4♠ N

North:

♠ K9862

♥ A84

♦ J10

♣ Q65

South:

♠ AQJ54

♥ K10

♦ AK97

♣ A8

West North East South

2NT

Pass 3♥ Pass 3NT¹

Pass 4♠ AP

1. Extended acceptance after NT

Board: 408

Dealer: N

Vul: NS

North HCP: 21

South HCP: 7

Contract: 4♠ N

North:

♠ J87

♥ AK3

♦ AKQJ2

♣ K8

South:

♠ Q9652

♥ Q

♦ 8

♣ QJ10943

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

	2NT	Pass	3♥
--	-----	------	----

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

Pass	4♠	AP	
------	----	----	--

North hands (Practice Page)

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

Board: 409	♠ K10	The opponents are silent.
Dealer: S	♥ K97632	
Vul: Both	♦ 764	Partner bids first.
HCP: 7	♣ J9	
Board: 410	♠ AQ5	The opponents are silent.
Dealer: N	♥ AQJ7	
Vul: None	♦ A102	You bid first.
HCP: 20	♣ K109	
Board: 411	♠ K1042	The opponents are silent.
Dealer: S	♥ Q108764	
Vul: NS	♦ 9	Partner bids first.
HCP: 9	♣ A6	
Board: 412	♠ A54	West Doubles 3♦ if possible.
Dealer: N	♥ AK654	
Vul: EW	♦ AQ	You bid first.
HCP: 20	♣ K42	
Board: 413	♠ AQJ1082	The opponents are silent.
Dealer: S	♥ K92	
Vul: None	♦ J4	Partner bids first.
HCP: 11	♣ 32	

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

Board: 409

Dealer: S

Vul: Both

North HCP: 7

South HCP: 21

Contract: 4♥ S

North:

♠ K10

♥ K97632

♦ 764

♣ J9

South:

♠ AQ94

♥ A85

♦ AQ

♣ KQ72

West North East South

Pass 3♦ Pass 2NT

Pass 4♥ Pass 3♥

Pass AP

Board: 410

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ AQ5

♥ AQJ7

♦ A102

♣ K109

South:

♠ J87642

♥ K5

♦ K94

♣ 73

West North East South

Pass 2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 411

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 6♥ S

North:

♠ K1042

♥ Q108764

♦ 9

♣ A6

South:

♠ AQ5

♥ K92

♦ AKQ6

♣ Q82

West North East South

Pass 2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♣³

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 412

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 4♥ S

North:

♠ A54

♥ AK654

♦ AQ

♣ K42

South:

♠ J10

♥ Q10987

♦ 54

♣ J875

West North East South

Pass 2NT Pass 3♦

X 3NT¹ Pass 4♥

AP

1. Extended acceptance after NT

Board: 413

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ AQJ1082

♥ K92

♦ J4

♣ 32

South:

♠ K74

♥ AQJ

♦ A103

♣ KQJ7

West North East South

Pass 2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

South hands (Practice Page)

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

Board: 409	♠ AQ94	The opponents are silent.
Dealer: S	♥ A85	
Vul: Both	♦ AQ	You bid first.
HCP: 21	♣ KQ72	

Board: 410	♠ J87642	The opponents are silent.
Dealer: N	♥ K5	
Vul: None	♦ K94	Partner bids first.
HCP: 7	♣ 73	

Board: 411	♠ AQ5	The opponents are silent.
Dealer: S	♥ K92	
Vul: NS	♦ AKQ6	You bid first.
HCP: 20	♣ Q82	

Board: 412	♠ J10	West Doubles 3♦ if possible.
Dealer: N	♥ Q10987	
Vul: EW	♦ 54	Partner bids first.
HCP: 4	♣ J875	

Board: 413	♠ K74	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ A103	You bid first.
HCP: 20	♣ KQJ7	

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

Board: 409

Dealer: S

Vul: Both

North HCP: 7

South HCP: 21

Contract: 4♥ S

North:

♠ K10

♥ K97632

♦ 764

♣ J9

South:

♠ AQ94

♥ A85

♦ AQ

♣ KQ72

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4♥ AP

Board: 410

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ AQ5

♥ AQJ7

♦ A102

♣ K109

South:

♠ J87642

♥ K5

♦ K94

♣ 73

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 411

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 6♥ S

North:

♠ K1042

♥ Q108764

♦ 9

♣ A6

South:

♠ AQ5

♥ K92

♦ AKQ6

♣ Q82

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♣³

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 412

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 4♥ S

North:

♠ A54

♥ AK654

♦ AQ

♣ K42

South:

♠ J10

♥ Q10987

♦ 54

♣ J875

West North East South

2NT Pass 3♦

X 3NT¹ Pass 4♥

AP

1. Extended acceptance after NT

Board: 413

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ AQJ1082

♥ K92

♦ J4

♣ 32

South:

♠ K74

♥ AQJ

♦ A103

♣ KQJ7

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

North hands (Practice Page)

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

Board: 414	♠ A4	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: NS	♦ AJ10	You bid first.
HCP: 20	♣ AK864	

Board: 415	♠ 103	The opponents are silent.
Dealer: S	♥ KJ10875	
Vul: EW	♦ 92	Partner bids first.
HCP: 4	♣ 965	

Board: 416	♠ KJ	The opponents are silent.
Dealer: N	♥ A104	
Vul: Both	♦ AK10	You bid first.
HCP: 20	♣ KQ1072	

Board: 417	♠ KJ9643	The opponents are silent.
Dealer: S	♥ 9864	
Vul: NS	♦ 3	Partner bids first.
HCP: 7	♣ QJ	

Board: 418	♠ KJ76	The opponents are silent.
Dealer: N	♥ A92	
Vul: EW	♦ AQ62	You bid first.
HCP: 20	♣ AQ	

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

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 1076		2NT	Pass	3♦
Vul: NS	♥ KJ7	♥ Q10943				
North HCP: 20	♦ AJ10	♦ 4	Pass	3♥	AP	
South HCP: 4	♣ AK864	♣ Q752				
Contract: 3♥ N						

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ K42				2NT
Vul: EW	♥ KJ10875	♥ A32	Pass	4♦ ¹	Pass	4♥
North HCP: 4	♦ 92	♦ AKQJ7	AP			
South HCP: 21	♣ 965	♣ A3	1. Texas			
Contract: 4♥ S						

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ Q108		2NT	Pass	3♦
Vul: Both	♥ A104	♥ J9852	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK10	♦ QJ874	Pass	4♥	AP	
South HCP: 6	♣ KQ1072	♣ —				
Contract: 4♥ N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ KJ9643	♠ AQ7				2NT
Vul: NS	♥ 9864	♥ Q72	Pass	3♥	Pass	3♠
North HCP: 7	♦ 3	♦ AKQ85	Pass	6♠	AP	
South HCP: 20	♣ QJ	♣ K6				
Contract: 6♠ S						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ KJ76	♠ Q9		2NT	Pass	3♦
Vul: EW	♥ A92	♥ 107643	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ62	♦ K8	Pass	4♥	AP	
South HCP: 9	♣ AQ	♣ KJ65				
Contract: 4♥ N						

South hands (Practice Page)

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

Board: 414	♠ 1076	The opponents are silent.
Dealer: N	♥ Q10943	
Vul: NS	♦ 4	Partner bids first.
HCP: 4	♣ Q752	

Board: 415	♠ K42	The opponents are silent.
Dealer: S	♥ A32	
Vul: EW	♦ AKQJ7	You bid first.
HCP: 21	♣ A3	

Board: 416	♠ Q108	The opponents are silent.
Dealer: N	♥ J9852	
Vul: Both	♦ QJ874	Partner bids first.
HCP: 6	♣ —	

Board: 417	♠ AQ7	The opponents are silent.
Dealer: S	♥ Q72	
Vul: NS	♦ AKQ85	You bid first.
HCP: 20	♣ K6	

Board: 418	♠ Q9	The opponents are silent.
Dealer: N	♥ 107643	
Vul: EW	♦ K8	Partner bids first.
HCP: 9	♣ KJ65	

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

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 1076		2NT	Pass	3♦
Vul: NS	♥ KJ7	♥ Q10943				
North HCP: 20	♦ AJ10	♦ 4	Pass	3♥	AP	
South HCP: 4	♣ AK864	♣ Q752				
Contract: 3♥ N						

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ K42				2NT
Vul: EW	♥ KJ10875	♥ A32	Pass	4♦ ¹	Pass	4♥
North HCP: 4	♦ 92	♦ AKQJ7	AP			
South HCP: 21	♣ 965	♣ A3	1. Texas			
Contract: 4♥ S						

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ Q108		2NT	Pass	3♦
Vul: Both	♥ A104	♥ J9852	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK10	♦ QJ874	Pass	4♥	AP	
South HCP: 6	♣ KQ1072	♣ —				
Contract: 4♥ N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ KJ9643	♠ AQ7				2NT
Vul: NS	♥ 9864	♥ Q72	Pass	3♥	Pass	3♠
North HCP: 7	♦ 3	♦ AKQ85	Pass	6♠	AP	
South HCP: 20	♣ QJ	♣ K6				
Contract: 6♠ S						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ KJ76	♠ Q9		2NT	Pass	3♦
Vul: EW	♥ A92	♥ 107643	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ62	♦ K8	Pass	4♥	AP	
South HCP: 9	♣ AQ	♣ KJ65				
Contract: 4♥ N						

North hands (Practice Page)

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

Board: 419	♠ AJ9873	The opponents are silent.
Dealer: S	♥ Q1093	
Vul: Both	♦ K7	Partner bids first.
HCP: 10	♣ 6	

Board: 420	♠ AK97	The opponents are silent.
Dealer: N	♥ A1085	
Vul: None	♦ K10	You bid first.
HCP: 21	♣ AK8	

Board: 421	♠ —	The opponents are silent.
Dealer: S	♥ KQ10962	
Vul: EW	♦ 109	Partner bids first.
HCP: 7	♣ Q6543	

Board: 422	♠ AK7	The opponents are silent.
Dealer: N	♥ A843	
Vul: Both	♦ K6	You bid first.
HCP: 21	♣ AK63	

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

Board: 419

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ AJ9873

♥ Q1093

♦ K7

♣ 6

South:

♠ Q52

♥ AK842

♦ A4

♣ AK4

West	North	East	South
			2NT

Pass	4♥ ¹	Pass	4♠
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Pass	4NT ²	Pass	5♣ ³
------	------------------	------	-----------------

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

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 420

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6♠ S

North:

♠ AK97

♥ A1085

♦ K10

♣ AK8

South:

♠ Q8532

♥ KJ

♦ A7

♣ J1097

West	North	East	South
			2NT

Pass	3NT ¹	Pass	4♦ ²
------	------------------	------	-----------------

Pass	4♥ ³	Pass	4NT ⁴
------	-----------------	------	------------------

Pass	5♦ ⁵	Pass	6♠
------	-----------------	------	----

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=1/5 or 4/5

Board: 421

Dealer: S

Vul: EW

North HCP: 7

South HCP: 21

Contract: 6♥ S

North:

♠ —

♥ KQ10962

♦ 109

♣ Q6543

South:

♠ AK109

♥ A4

♦ KQJ63

♣ A7

West	North	East	South
			2NT

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

Pass	6♥	AP	
------	----	----	--

Board: 422

Dealer: N

Vul: Both

North HCP: 21

South HCP: 9

Contract: 4♥ S

North:

♠ AK7

♥ A843

♦ K6

♣ AK63

South:

♠ Q2

♥ KQJ72

♦ J109

♣ 842

West	North	East	South
			2NT

Pass	3NT ¹	Pass	4♥
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Pass	3NT ¹	Pass	4♥
------	------------------	------	----

AP

1. Extended acceptance after NT

South hands (Practice Page)

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

Board: 419	♠ Q52	The opponents are silent.
Dealer: S	♥ AK842	
Vul: Both	♦ A4	You bid first.
HCP: 20	♣ AK4	

Board: 420	♠ Q8532	The opponents are silent.
Dealer: N	♥ KJ	
Vul: None	♦ A7	Partner bids first.
HCP: 11	♣ J1097	

Board: 421	♠ AK109	The opponents are silent.
Dealer: S	♥ A4	
Vul: EW	♦ KQJ63	You bid first.
HCP: 21	♣ A7	

Board: 422	♠ Q2	The opponents are silent.
Dealer: N	♥ KQJ72	
Vul: Both	♦ J109	Partner bids first.
HCP: 9	♣ 842	

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

Board: 419

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ AJ9873

♥ Q1093

♦ K7

♣ 6

South:

♠ Q52

♥ AK842

♦ A4

♣ AK4

West	North	East	South
			2NT

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

Pass	4NT ²	Pass	5♣ ³
------	------------------	------	-----------------

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

AP

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

Board: 420

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6♠ S

North:

♠ AK97

♥ A1085

♦ K10

♣ AK8

South:

♠ Q8532

♥ KJ

♦ A7

♣ J1097

West	North	East	South
			2NT

Pass	3NT ¹	Pass	4♦ ²
------	------------------	------	-----------------

Pass	4♥ ³	Pass	4NT ⁴
------	-----------------	------	------------------

Pass	5♦ ⁵	Pass	6♠
------	-----------------	------	----

AP

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

Board: 421

Dealer: S

Vul: EW

North HCP: 7

South HCP: 21

Contract: 6♥ S

North:

♠ —

♥ KQ10962

♦ 109

♣ Q6543

South:

♠ AK109

♥ A4

♦ KQJ63

♣ A7

West	North	East	South
			2NT

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

Pass	6♥	AP	
------	----	----	--

Board: 422

Dealer: N

Vul: Both

North HCP: 21

South HCP: 9

Contract: 4♥ S

North:

♠ AK7

♥ A843

♦ K6

♣ AK63

South:

♠ Q2

♥ KQJ72

♦ J109

♣ 842

West	North	East	South
			2NT

Pass	3NT ¹	Pass	4♥
------	------------------	------	----

AP

1. Extended acceptance after NT

North hands (Practice Page)

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

Board: 423	♠ 7654	The opponents are silent.
Dealer: S	♥ KJ10843	
Vul: None	♦ 9	Partner bids first.
HCP: 4	♣ 94	
Board: 424	♠ K7	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ AQ2	You bid first.
HCP: 21	♣ AJ1076	
Board: 425	♠ —	West Doubles Pass if possible.
Dealer: S	♥ A9852	
Vul: None	♦ 102	Partner bids first.
HCP: 8	♣ A107432	
Board: 426	♠ AKQJ	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: NS	♦ QJ6	You bid first.
HCP: 20	♣ Q83	
Board: 427	♠ AQ10874	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ K654	Partner bids first.
HCP: 12	♣ K3	

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

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ 7654	♠ AQ82				2NT
Vul: None	♥ KJ10843	♥ AQ6	Pass	4♦ ¹	Pass	4♥
North HCP: 4	♦ 9	♦ Q1082	AP			
South HCP: 21	♣ 94	♣ AK	1. Texas			
Contract: 4♥ S						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q94		2NT	Pass	3♦
Vul: NS	♥ AK4	♥ QJ9853	Pass	3♥	Pass	4♥
North HCP: 21	♦ AQ2	♦ J7	AP			
South HCP: 9	♣ AJ1076	♣ K5				
Contract: 4♥ N						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKJ10				2NT
Vul: None	♥ A9852	♥ QJ4	Pass	3♦	Pass	3♥
North HCP: 8	♦ 102	♦ KQ5	Pass	6♣	Pass	Pass
South HCP: 20	♣ A107432	♣ KJ6	X	AP		
Contract: 6♣X N						

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 109753		2NT	Pass	3♥
Vul: NS	♥ KQ6	♥ 43	Pass	3♠	Pass	3NT
North HCP: 20	♦ QJ6	♦ A1054	Pass	4♠	AP	
South HCP: 8	♣ Q83	♣ A7				
Contract: 4♠ N						

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ AQ10874	♠ KJ652				2NT
Vul: EW	♥ 6	♥ AKJ	Pass	4♥ ¹	Pass	4♠
North HCP: 12	♦ K654	♦ A8	Pass	4NT ²	Pass	5♦ ³
South HCP: 21	♣ K3	♣ AJ8	Pass	7♠	AP	
Contract: 7♠ S			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=1/5 or 4/5			

South hands (Practice Page)

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

Board: 423	♠ AQ82	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: None	♦ Q1082	You bid first.
HCP: 21	♣ AK	
Board: 424	♠ Q94	The opponents are silent.
Dealer: N	♥ QJ9853	
Vul: NS	♦ J7	Partner bids first.
HCP: 9	♣ K5	
Board: 425	♠ AKJ10	West Doubles Pass if possible.
Dealer: S	♥ QJ4	
Vul: None	♦ KQ5	You bid first.
HCP: 20	♣ KJ6	
Board: 426	♠ 109753	The opponents are silent.
Dealer: N	♥ 43	
Vul: NS	♦ A1054	Partner bids first.
HCP: 8	♣ A7	
Board: 427	♠ KJ652	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ A8	You bid first.
HCP: 21	♣ AJ8	

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

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ 7654	♠ AQ82				2NT
Vul: None	♥ KJ10843	♥ AQ6	Pass	4♦ ¹	Pass	4♥
North HCP: 4	♦ 9	♦ Q1082	AP			
South HCP: 21	♣ 94	♣ AK	1. Texas			
Contract: 4♥ S						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q94		2NT	Pass	3♦
Vul: NS	♥ AK4	♥ QJ9853	Pass	3♥	Pass	4♥
North HCP: 21	♦ AQ2	♦ J7	AP			
South HCP: 9	♣ AJ1076	♣ K5				
Contract: 4♥ N						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKJ10				2NT
Vul: None	♥ A9852	♥ QJ4	Pass	3♦	Pass	3♥
North HCP: 8	♦ 102	♦ KQ5	Pass	6♣	Pass	Pass
South HCP: 20	♣ A107432	♣ KJ6	X	AP		
Contract: 6♣X N						

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 109753		2NT	Pass	3♥
Vul: NS	♥ KQ6	♥ 43	Pass	3♠	Pass	3NT
North HCP: 20	♦ QJ6	♦ A1054	Pass	4♠	AP	
South HCP: 8	♣ Q83	♣ A7				
Contract: 4♠ N						

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ AQ10874	♠ KJ652				2NT
Vul: EW	♥ 6	♥ AKJ	Pass	4♥ ¹	Pass	4♠
North HCP: 12	♦ K654	♦ A8	Pass	4NT ²	Pass	5♦ ³
South HCP: 21	♣ K3	♣ AJ8	Pass	7♠	AP	
Contract: 7♠ S			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=1/5 or 4/5			

North hands (Practice Page)

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

Board: 428	♠ AK	The opponents are silent.
Dealer: N	♥ KQJ105	
Vul: None	♦ 109	You bid first.
HCP: 20	♣ AK94	

Board: 429	♠ 8	The opponents are silent.
Dealer: S	♥ J98762	
Vul: EW	♦ A953	Partner bids first.
HCP: 5	♣ 96	

Board: 430	♠ AK	The opponents are silent.
Dealer: N	♥ Q75	
Vul: EW	♦ A975	You bid first.
HCP: 20	♣ AK108	

Board: 431	♠ Q10542	The opponents are silent.
Dealer: S	♥ 108	
Vul: Both	♦ 965	Partner bids first.
HCP: 5	♣ K75	

Board: 432	♠ AQJ32	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ KQJ8	You bid first.
HCP: 20	♣ 109	

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

Board: 428

Dealer: N

Vul: None

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ AK
♥ KQJ105
♦ 109
♣ AK94

South:

♠ 108432
♥ A9
♦ AKQJ5
♣ 10

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

Board: 429

Dealer: S

Vul: EW

North HCP: 5

South HCP: 20

Contract: 4♥ S

North:

♠ 8
♥ J98762
♦ A953
♣ 96

South:

♠ A943
♥ AQ
♦ KQJ
♣ KJ52

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

Board: 430

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ AK
♥ Q75
♦ A975
♣ AK108

South:

♠ 984
♥ J10864
♦ K10
♣ Q75

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

Board: 431

Dealer: S

Vul: Both

North HCP: 5

South HCP: 20

Contract: 4♠ N

North:

♠ Q10542
♥ 108
♦ 965
♣ K75

South:

♠ A9873
♥ AK
♦ KQ2
♣ A104

West	North	East	South
			2NT
Pass	3♥	Pass	3NT ¹
Pass	4♣ ²	Pass	4♦ ³
Pass	4♠	AP	
1. Extended acceptance after NT			
2. Cue bid, a ♣ stopper			
3. Cue bid, a ♦ stopper			

Board: 432

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AQJ32
♥ AK
♦ KQJ8
♣ 109

South:

♠ 105
♥ 109754
♦ A1053
♣ A8

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

South hands (Practice Page)

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

Board: 428	♠ 108432	The opponents are silent.
Dealer: N	♥ A9	
Vul: None	♦ AKQJ5	Partner bids first.
HCP: 14	♣ 10	

Board: 429	♠ A943	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ KQJ	You bid first.
HCP: 20	♣ KJ52	

Board: 430	♠ 984	The opponents are silent.
Dealer: N	♥ J10864	
Vul: EW	♦ K10	Partner bids first.
HCP: 6	♣ Q75	

Board: 431	♠ A9873	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ KQ2	You bid first.
HCP: 20	♣ A104	

Board: 432	♠ 105	The opponents are silent.
Dealer: N	♥ 109754	
Vul: EW	♦ A1053	Partner bids first.
HCP: 8	♣ A8	

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

Board: 428

Dealer: N

Vul: None

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ AK
♥ KQJ105
♦ 109
♣ AK94

South:

♠ 108432
♥ A9
♦ AKQJ5
♣ 10

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

Board: 429

Dealer: S

Vul: EW

North HCP: 5

South HCP: 20

Contract: 4♥ S

North:

♠ 8
♥ J98762
♦ A953
♣ 96

South:

♠ A943
♥ AQ
♦ KQJ
♣ KJ52

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

Board: 430

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ AK
♥ Q75
♦ A975
♣ AK108

South:

♠ 984
♥ J10864
♦ K10
♣ Q75

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

Board: 431

Dealer: S

Vul: Both

North HCP: 5

South HCP: 20

Contract: 4♠ N

North:

♠ Q10542
♥ 108
♦ 965
♣ K75

South:

♠ A9873
♥ AK
♦ KQ2
♣ A104

West	North	East	South
			2NT
Pass	3♥	Pass	3NT ¹
Pass	4♣ ²	Pass	4♦ ³
Pass	4♠	AP	
1. Extended acceptance after NT			
2. Cue bid, a ♣ stopper			
3. Cue bid, a ♦ stopper			

Board: 432

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AQJ32
♥ AK
♦ KQJ8
♣ 109

South:

♠ 105
♥ 109754
♦ A1053
♣ A8

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

North hands (Practice Page)

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

Board: 433	♠ K8762	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: Both	♦ J987	Partner bids first.
HCP: 11	♣ Q	
Board: 434	♠ J10	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: None	♦ AQ9	You bid first.
HCP: 20	♣ AK985	
Board: 435	♠ 98632	West Doubles Pass if possible.
Dealer: S	♥ KJ	
Vul: NS	♦ KJ986	Partner bids first.
HCP: 8	♣ 5	
Board: 436	♠ AKQJ	The opponents are silent.
Dealer: N	♥ 95	
Vul: None	♦ AK5	You bid first.
HCP: 20	♣ QJ102	
Board: 437	♠ KQJ1042	The opponents are silent.
Dealer: S	♥ K854	
Vul: NS	♦ 3	Partner bids first.
HCP: 9	♣ 93	

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

Board: 433

Dealer: S

Vul: Both

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ K8762

♥ AJ2

♦ J987

♣ Q

South:

♠ A9

♥ K105

♦ AK63

♣ AK52

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

2NT

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

Pass	6NT	AP	
------	-----	----	--

Board: 434

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 7♠ N

North:

♠ J10

♥ AQ10

♦ AQ9

♣ AK985

South:

♠ AKQ864

♥ 4

♦ J52

♣ Q32

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

2NT Pass 4♥¹

Pass	4♠	Pass	4NT ²
------	----	------	------------------

Pass	5♣ ³	Pass	7♠
------	-----------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 435

Dealer: S

Vul: NS

North HCP: 8

South HCP: 21

Contract: 6♠X S

North:

♠ 98632

♥ KJ

♦ KJ986

♣ 5

South:

♠ A104

♥ AQ104

♦ Q7

♣ AKQ2

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

2NT

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

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

Pass	6♠	Pass	Pass
------	----	------	------

X	AP		
---	----	--	--

Board: 436

Dealer: N

Vul: None

North HCP: 20

South HCP: 4

Contract: 4♠ S

North:

♠ AKQJ

♥ 95

♦ AK5

♣ QJ102

South:

♠ 76542

♥ 84

♦ J9

♣ K985

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

2NT Pass 3♥

Pass	3NT ¹	Pass	4♣ ²
------	------------------	------	-----------------

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

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

Board: 437

Dealer: S

Vul: NS

North HCP: 9

South HCP: 21

Contract: 6♠ S

North:

♠ KQJ1042

♥ K854

♦ 3

♣ 93

South:

♠ A3

♥ QJ93

♦ AKJ

♣ AQ85

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

2NT

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

Pass	6♠	AP	
------	----	----	--

South hands (Practice Page)

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

Board: 433	♠ A9	The opponents are silent.
Dealer: S	♥ K105	
Vul: Both	♦ AK63	You bid first.
HCP: 21	♣ AK52	
Board: 434	♠ AKQ864	The opponents are silent.
Dealer: N	♥ 4	
Vul: None	♦ J52	Partner bids first.
HCP: 12	♣ Q32	
Board: 435	♠ A104	West Doubles Pass if possible.
Dealer: S	♥ AQ104	
Vul: NS	♦ Q7	You bid first.
HCP: 21	♣ AKQ2	
Board: 436	♠ 76542	The opponents are silent.
Dealer: N	♥ 84	
Vul: None	♦ J9	Partner bids first.
HCP: 4	♣ K985	
Board: 437	♠ A3	The opponents are silent.
Dealer: S	♥ QJ93	
Vul: NS	♦ AKJ	You bid first.
HCP: 21	♣ AQ85	

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

Board: 433

Dealer: S

Vul: Both

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ K8762

♥ AJ2

♦ J987

♣ Q

South:

♠ A9

♥ K105

♦ AK63

♣ AK52

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

2NT

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

Pass	6NT	AP	
------	-----	----	--

Board: 434

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 7♠ N

North:

♠ J10

♥ AQ10

♦ AQ9

♣ AK985

South:

♠ AKQ864

♥ 4

♦ J52

♣ Q32

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

2NT Pass 4♥¹

Pass	4♠	Pass	4NT ²
------	----	------	------------------

Pass	5♣ ³	Pass	7♠
------	-----------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 435

Dealer: S

Vul: NS

North HCP: 8

South HCP: 21

Contract: 6♠X S

North:

♠ 98632

♥ KJ

♦ KJ986

♣ 5

South:

♠ A104

♥ AQ104

♦ Q7

♣ AKQ2

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

2NT

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

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

Pass	6♠	Pass	Pass
------	----	------	------

X	AP		
---	----	--	--

Board: 436

Dealer: N

Vul: None

North HCP: 20

South HCP: 4

Contract: 4♠ S

North:

♠ AKQJ

♥ 95

♦ AK5

♣ QJ102

South:

♠ 76542

♥ 84

♦ J9

♣ K985

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

2NT Pass 3♥

Pass	3NT ¹	Pass	4♣ ²
------	------------------	------	-----------------

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

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

Board: 437

Dealer: S

Vul: NS

North HCP: 9

South HCP: 21

Contract: 6♠ S

North:

♠ KQJ1042

♥ K854

♦ 3

♣ 93

South:

♠ A3

♥ QJ93

♦ AKJ

♣ AQ85

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

2NT

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

Pass	6♠	AP	
------	----	----	--

North hands (Practice Page)

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

Board: 438	♠ AQJ	The opponents are silent.
Dealer: N	♥ A84	
Vul: EW	♦ A74	You bid first.
HCP: 21	♣ AQ95	

Board: 439	♠ 4	The opponents are silent.
Dealer: S	♥ Q9542	
Vul: None	♦ A1072	Partner bids first.
HCP: 10	♣ A54	

Board: 440	♠ K32	The opponents are silent.
Dealer: N	♥ AK843	
Vul: NS	♦ AK6	You bid first.
HCP: 20	♣ QJ	

Board: 441	♠ QJ532	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ K108	Partner bids first.
HCP: 7	♣ J653	

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

Board: 438
Dealer: N
Vul: EW
North HCP: 21
South HCP: 11
Contract: 6♠ N

North:
♠ AQJ
♥ A84
♦ A74
♣ AQ95

South:
♠ K10653
♥ 6
♦ KJ5
♣ KJ82

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

1. Blackwood 0314, for ♠
2. A=1/5 or 4/5
3. ♠ queen no ♣ king no ♦ king no ♥ king

Board: 439
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 6♥ S

North:
♠ 4
♥ Q9542
♦ A1072
♣ A54

South:
♠ KJ5
♥ AK8
♦ KQ9
♣ KJ107

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

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

Board: 440
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 6♠ N

North:
♠ K32
♥ AK843
♦ AK6
♣ QJ

South:
♠ A10975
♥ 7
♦ Q94
♣ A943

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

1. Blackwood 0314, for ♠
2. A=0/5 or 3/5
3. no ♠ queen

Board: 441
Dealer: S
Vul: EW
North HCP: 7
South HCP: 20
Contract: 3N S

North:
♠ QJ532
♥ 2
♦ K108
♣ J653

South:
♠ A10
♥ AQJ108
♦ A7
♣ KQ74

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	3NT	AP	

South hands (Practice Page)

20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is

Board: 438	♠ K10653	The opponents are silent.
Dealer: N	♥ 6	
Vul: EW	♦ KJ5	Partner bids first.
HCP: 11	♣ KJ82	

Board: 439	♠ KJ5	The opponents are silent.
Dealer: S	♥ AK8	
Vul: None	♦ KQ9	You bid first.
HCP: 20	♣ KJ107	

Board: 440	♠ A10975	The opponents are silent.
Dealer: N	♥ 7	
Vul: NS	♦ Q94	Partner bids first.
HCP: 10	♣ A943	

Board: 441	♠ A10	The opponents are silent.
Dealer: S	♥ AQJ108	
Vul: EW	♦ A7	You bid first.
HCP: 20	♣ KQ74	

20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 438
Dealer: N
Vul: EW
North HCP: 21
South HCP: 11
Contract: 6♠ N

North:
♠ AQJ
♥ A84
♦ A74
♣ AQ95

South:
♠ K10653
♥ 6
♦ KJ5
♣ KJ82

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	4♣
Pass	4♠	Pass	4NT ¹
Pass	5♦ ²	Pass	5♥
Pass	5NT ³	Pass	6♠
	AP		

1. Blackwood 0314, for ♠
2. A=1/5 or 4/5
3. ♠ queen no ♣ king no ♦ king no ♥ king

Board: 439
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 6♥ S

North:
♠ 4
♥ Q9542
♦ A1072
♣ A54

South:
♠ KJ5
♥ AK8
♦ KQ9
♣ KJ107

West	North	East	South
			2NT
Pass	3♦	Pass	3♥
Pass	3NT	Pass	4♥
Pass	4NT ¹	Pass	5♥ ²
Pass	6♥	AP	

1. Blackwood 0314, for ♥
2. A=2/5 or 5/5, Q(H)=0

Board: 440
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 6♠ N

North:
♠ K32
♥ AK843
♦ AK6
♣ QJ

South:
♠ A10975
♥ 7
♦ Q94
♣ A943

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	3NT
Pass	4♠	Pass	4NT ¹
Pass	5♣ ²	Pass	5♦
Pass	5♠ ³	Pass	6♠
	AP		

1. Blackwood 0314, for ♠
2. A=0/5 or 3/5
3. no ♠ queen

Board: 441
Dealer: S
Vul: EW
North HCP: 7
South HCP: 20
Contract: 3N S

North:
♠ QJ532
♥ 2
♦ K108
♣ J653

South:
♠ A10
♥ AQJ108
♦ A7
♣ KQ74

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	3NT	AP	

North hands (Practice Page)

20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is

Board: 442	♠ K1098	The opponents are silent.
Dealer: N	♥ A9	
Vul: Both	♦ AQ5	You bid first.
HCP: 21	♣ AKJ6	

Board: 443	♠ AJ108532	The opponents are silent.
Dealer: S	♥ 9876	
Vul: NS	♦ J	Partner bids first.
HCP: 6	♣ 6	

Board: 444	♠ A32	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ K76	You bid first.
HCP: 20	♣ AK1043	

Board: 445	♠ Q10953	The opponents are silent.
Dealer: S	♥ 103	
Vul: Both	♦ 1065	Partner bids first.
HCP: 7	♣ AJ5	

Board: 446	♠ KQ	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: None	♦ QJ107	You bid first.
HCP: 21	♣ A92	

20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 442

Dealer: N

Vul: Both

North HCP: 21

South HCP: 8

Contract: 4♠ S

North:

♠ K1098

♥ A9

♦ AQ5

♣ AKJ6

South:

♠ AQ752

♥ Q103

♦ 1098

♣ 87

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♠

AP

1. Extended acceptance after NT

Board: 443

Dealer: S

Vul: NS

North HCP: 6

South HCP: 21

Contract: 5♠ S

North:

♠ AJ108532

♥ 9876

♦ J

♣ 6

South:

♠ Q97

♥ AKQ10

♦ AQ63

♣ A5

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 5♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 444

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 6♠ N

North:

♠ A32

♥ AQ

♦ K76

♣ AK1043

South:

♠ KQJ9864

♥ 9

♦ Q5

♣ 862

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6♠

AP

Board: 445

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ Q10953

♥ 103

♦ 1065

♣ AJ5

South:

♠ A82

♥ AJ9

♦ AKQ8

♣ Q106

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 446

Dealer: N

Vul: None

North HCP: 21

South HCP: 4

Contract: 4♥ S

North:

♠ KQ

♥ AKQ6

♦ QJ107

♣ A92

South:

♠ 1075

♥ J10975

♦ K5

♣ 874

West North East South

2NT Pass 3♦

Pass 3NT¹ Pass 4♥

AP

1. Extended acceptance after NT

South hands (Practice Page)

20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is

Board: 442	♠ AQ752	The opponents are silent.
Dealer: N	♥ Q103	
Vul: Both	♦ 1098	Partner bids first.
HCP: 8	♣ 87	

Board: 443	♠ Q97	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: NS	♦ AQ63	You bid first.
HCP: 21	♣ A5	

Board: 444	♠ KQJ9864	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ Q5	Partner bids first.
HCP: 8	♣ 862	

Board: 445	♠ A82	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: Both	♦ AKQ8	You bid first.
HCP: 20	♣ Q106	

Board: 446	♠ 1075	The opponents are silent.
Dealer: N	♥ J10975	
Vul: None	♦ K5	Partner bids first.
HCP: 4	♣ 874	

20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 442

Dealer: N

Vul: Both

North HCP: 21

South HCP: 8

Contract: 4♠ S

North:

♠ K1098

♥ A9

♦ AQ5

♣ AKJ6

South:

♠ AQ752

♥ Q103

♦ 1098

♣ 87

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♠

AP

1. Extended acceptance after NT

Board: 443

Dealer: S

Vul: NS

North HCP: 6

South HCP: 21

Contract: 5♠ S

North:

♠ AJ108532

♥ 9876

♦ J

♣ 6

South:

♠ Q97

♥ AKQ10

♦ AQ63

♣ A5

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 5♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 444

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 6♠ N

North:

♠ A32

♥ AQ

♦ K76

♣ AK1043

South:

♠ KQJ9864

♥ 9

♦ Q5

♣ 862

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6♠

AP

Board: 445

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ Q10953

♥ 103

♦ 1065

♣ AJ5

South:

♠ A82

♥ AJ9

♦ AKQ8

♣ Q106

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 446

Dealer: N

Vul: None

North HCP: 21

South HCP: 4

Contract: 4♥ S

North:

♠ KQ

♥ AKQ6

♦ QJ107

♣ A92

South:

♠ 1075

♥ J10975

♦ K5

♣ 874

West North East South

2NT Pass 3♦

Pass 3NT¹ Pass 4♥

AP

1. Extended acceptance after NT

North hands (Practice Page)

20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is

Board: 447	♠ K6432	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ KQ76	Partner bids first.
HCP: 11	♣ 873	

Board: 448	♠ A85	The opponents are silent.
Dealer: N	♥ A83	
Vul: Both	♦ AJ9	You bid first.
HCP: 20	♣ AK94	

Board: 449	♠ AK108654	The opponents are silent.
Dealer: S	♥ K2	
Vul: None	♦ 10986	Partner bids first.
HCP: 10	♣ —	

Board: 450	♠ Q32	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: NS	♦ KQ54	You bid first.
HCP: 21	♣ AJ	

Board: 451	♠ Q7	The opponents are silent.
Dealer: S	♥ KQ6543	
Vul: Both	♦ 975	Partner bids first.
HCP: 10	♣ QJ	

20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 447

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ K6432

♥ K

♦ KQ76

♣ 873

South:

♠ A10

♥ A432

♦ AJ8

♣ AK92

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6NT AP

Board: 448

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♥ N

North:

♠ A85

♥ A83

♦ AJ9

♣ AK94

South:

♠ KQ7

♥ K109542

♦ 3

♣ J32

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6♥

AP

Board: 449

Dealer: S

Vul: None

North HCP: 10

South HCP: 21

Contract: 6♠ S

North:

♠ AK108654

♥ K2

♦ 10986

♣ —

South:

♠ J932

♥ A9

♦ AK3

♣ AKQ5

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 450

Dealer: N

Vul: NS

North HCP: 21

South HCP: 8

Contract: 4♠ N

North:

♠ Q32

♥ AKQ9

♦ KQ54

♣ AJ

South:

♠ AKJ85

♥ 8

♦ 1072

♣ 8764

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 451

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 4♥ S

North:

♠ Q7

♥ KQ6543

♦ 975

♣ QJ

South:

♠ AK832

♥ J2

♦ KQ4

♣ AK7

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4♥ AP

South hands (Practice Page)

20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is

Board: 447	♠ A10	The opponents are silent.
Dealer: S	♥ A432	
Vul: EW	♦ AJ8	You bid first.
HCP: 20	♣ AK92	

Board: 448	♠ KQ7	The opponents are silent.
Dealer: N	♥ K109542	
Vul: Both	♦ 3	Partner bids first.
HCP: 9	♣ J32	

Board: 449	♠ J932	The opponents are silent.
Dealer: S	♥ A9	
Vul: None	♦ AK3	You bid first.
HCP: 21	♣ AKQ5	

Board: 450	♠ AKJ85	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ 1072	Partner bids first.
HCP: 8	♣ 8764	

Board: 451	♠ AK832	The opponents are silent.
Dealer: S	♥ J2	
Vul: Both	♦ KQ4	You bid first.
HCP: 20	♣ AK7	

20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 447

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ K6432

♥ K

♦ KQ76

♣ 873

South:

♠ A10

♥ A432

♦ AJ8

♣ AK92

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6NT AP

Board: 448

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♥ N

North:

♠ A85

♥ A83

♦ AJ9

♣ AK94

South:

♠ KQ7

♥ K109542

♦ 3

♣ J32

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6♥

AP

Board: 449

Dealer: S

Vul: None

North HCP: 10

South HCP: 21

Contract: 6♠ S

North:

♠ AK108654

♥ K2

♦ 10986

♣ —

South:

♠ J932

♥ A9

♦ AK3

♣ AKQ5

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♣³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 450

Dealer: N

Vul: NS

North HCP: 21

South HCP: 8

Contract: 4♠ N

North:

♠ Q32

♥ AKQ9

♦ KQ54

♣ AJ

South:

♠ AKJ85

♥ 8

♦ 1072

♣ 8764

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 451

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 4♥ S

North:

♠ Q7

♥ KQ6543

♦ 975

♣ QJ

South:

♠ AK832

♥ J2

♦ KQ4

♣ AK7

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4♥ AP

North hands (Practice Page)

20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is

Board: 452	♠ AK3	West Doubles 5♠ if possible. You bid first.
Dealer: N	♥ AJ74	
Vul: None	♦ KQ9	
HCP: 20	♣ QJ4	

Board: 453	♠ 1093	The opponents are silent. Partner bids first.
Dealer: S	♥ A87432	
Vul: NS	♦ Q107	
HCP: 10	♣ A	

Board: 454	♠ Q6	The opponents are silent. You bid first.
Dealer: N	♥ AKQ6	
Vul: EW	♦ AQ832	
HCP: 20	♣ K5	

Board: 455	♠ K86543	The opponents are silent. Partner bids first.
Dealer: S	♥ K73	
Vul: None	♦ A8	
HCP: 10	♣ 87	

20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 452
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 5
 Contract: 5♠X N

North:
 ♠ AK3
 ♥ AJ74
 ♦ KQ9
 ♣ QJ4

South:
 ♠ J8762
 ♥ 6
 ♦ A10842
 ♣ 103

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	3NT
Pass	4♠	Pass	4NT ¹
Pass	5♣ ²	Pass	5♠
X	AP		

1. Blackwood 0314, for ♠
2. A=0/5 or 3/5

Board: 453
 Dealer: S
 Vul: NS
 North HCP: 10
 South HCP: 20
 Contract: 6♥ S

North:
 ♠ 1093
 ♥ A87432
 ♦ Q107
 ♣ A

South:
 ♠ AK82
 ♥ Q6
 ♦ AK4
 ♣ KJ87

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♠ ³
Pass	6♥	AP	

1. Texas
2. Blackwood 0314, for ♥
3. A=2/5 or 5/5, Q(H)=1

Board: 454
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 8
 Contract: 5♠ N

North:
 ♠ Q6
 ♥ AKQ6
 ♦ AQ832
 ♣ K5

South:
 ♠ J108754
 ♥ 9
 ♦ J9
 ♣ AQ108

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♠ ³	AP	

1. Texas
2. Blackwood 0314, for ♠
3. A=2/5 or 5/5, Q(S)=1

Board: 455
Dealer: S
Vul: None
North HCP: 10
South HCP: 21
Contract: 6♠ S

North:
♠ K86543
♥ K73
♦ A8
♣ 87

South:
♠ A9
♥ AQ2
♦ KJ4
♣ AQJ106

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♣ ³
Pass	5♦	Pass	5♠ ⁴
Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠
3. A=0/5 or 3/5
4. no ♠ queen

South hands (Practice Page)

20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is

Board: 452	♠ J8762	West Doubles 5♠ if possible.
Dealer: N	♥ 6	
Vul: None	♦ A10842	Partner bids first.
HCP: 5	♣ 103	

Board: 453	♠ AK82	The opponents are silent.
Dealer: S	♥ Q6	
Vul: NS	♦ AK4	You bid first.
HCP: 20	♣ KJ87	

Board: 454	♠ J108754	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ J9	Partner bids first.
HCP: 8	♣ AQ108	

Board: 455	♠ A9	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: None	♦ KJ4	You bid first.
HCP: 21	♣ AQJ106	

20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 452
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 5
 Contract: 5♠X N

North:
 ♠ AK3
 ♥ AJ74
 ♦ KQ9
 ♣ QJ4

South:
 ♠ J8762
 ♥ 6
 ♦ A10842
 ♣ 103

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	3NT
Pass	4♠	Pass	4NT ¹
Pass	5♣ ²	Pass	5♠
X	AP		

1. Blackwood 0314, for ♠
2. A=0/5 or 3/5

Board: 453
 Dealer: S
 Vul: NS
 North HCP: 10
 South HCP: 20
 Contract: 6♥ S

North:
 ♠ 1093
 ♥ A87432
 ♦ Q107
 ♣ A

South:
 ♠ AK82
 ♥ Q6
 ♦ AK4
 ♣ KJ87

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♠ ³
Pass	6♥	AP	

1. Texas
2. Blackwood 0314, for ♥
3. A=2/5 or 5/5, Q(H)=1

Board: 454
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 8
 Contract: 5♠ N

North:
 ♠ Q6
 ♥ AKQ6
 ♦ AQ832
 ♣ K5

South:
 ♠ J108754
 ♥ 9
 ♦ J9
 ♣ AQ108

West	North	East	South
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♠ ³	AP	

1. Texas
2. Blackwood 0314, for ♠
3. A=2/5 or 5/5, Q(S)=1

Board: 455
Dealer: S
Vul: None
North HCP: 10
South HCP: 21
Contract: 6♠ S

North:
♠ K86543
♥ K73
♦ A8
♣ 87

South:
♠ A9
♥ AQ2
♦ KJ4
♣ AQJ106

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♣ ³
Pass	5♦	Pass	5♠ ⁴
Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠
3. A=0/5 or 3/5
4. no ♠ queen

North hands (Practice Page)

20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is

Board: 456	♠ KJ4	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: NS	♦ AJ10	You bid first.
HCP: 20	♣ AQ103	

Board: 457	♠ Q10765	The opponents are silent.
Dealer: S	♥ Q86	
Vul: EW	♦ 95	Partner bids first.
HCP: 5	♣ J102	

Board: 458	♠ KJ	The opponents are silent.
Dealer: N	♥ A73	
Vul: Both	♦ AK102	You bid first.
HCP: 20	♣ AJ83	

20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 456
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 14
 Contract: 6♥ N

North:
 ♠ KJ4
 ♥ KQ9
 ♦ AJ10
 ♣ AQ103

South:
 ♠ AQ10
 ♥ AJ7653
 ♦ 8
 ♣ K94

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♣ ³	Pass	5♦
Pass	5♠ ⁴	Pass	6♥
	AP		

1. Texas
2. Blackwood 0314, for ♥
3. A=0/5 or 3/5
4. ♥ queen and ♠ king

Board: 457
 Dealer: S
 Vul: EW
 North HCP: 5
 South HCP: 20
 Contract: 3N S

North:
 ♠ Q10765
 ♥ Q86
 ♦ 95
 ♣ J102

South:
 ♠ 93
 ♥ A52
 ♦ AK4
 ♣ AKQ86

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	3NT	AP	

Board: 458
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 11
 Contract: 6♠ N

North:
 ♠ KJ
 ♥ A73
 ♦ AK102
 ♣ AJ83

South:
 ♠ Q1098765
 ♥ KQ
 ♦ Q
 ♣ Q97

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	6♠
	AP		

South hands (Practice Page)

20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is

Board: 456	♠ AQ10	The opponents are silent.
Dealer: N	♥ AJ7653	
Vul: NS	♦ 8	Partner bids first.
HCP: 14	♣ K94	

Board: 457	♠ 93	The opponents are silent.
Dealer: S	♥ A52	
Vul: EW	♦ AK4	You bid first.
HCP: 20	♣ AKQ86	

Board: 458	♠ Q1098765	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ Q	Partner bids first.
HCP: 11	♣ Q97	

20-21 Notrump and a Jacoby or Texas Transfer response. The responder's hand is Both hands (Answers Page)

Board: 456
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 14
 Contract: 6♥ N

North:
 ♠ KJ4
 ♥ KQ9
 ♦ AJ10
 ♣ AQ103

South:
 ♠ AQ10
 ♥ AJ7653
 ♦ 8
 ♣ K94

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♣ ³	Pass	5♦
Pass	5♠ ⁴	Pass	6♥
	AP		

1. Texas
2. Blackwood 0314, for ♥
3. A=0/5 or 3/5
4. ♥ queen and ♠ king

Board: 457
 Dealer: S
 Vul: EW
 North HCP: 5
 South HCP: 20
 Contract: 3N S

North:
 ♠ Q10765
 ♥ Q86
 ♦ 95
 ♣ J102

South:
 ♠ 93
 ♥ A52
 ♦ AK4
 ♣ AKQ86

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	3NT	AP	

Board: 458
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 11
 Contract: 6♠ N

North:
 ♠ KJ
 ♥ A73
 ♦ AK102
 ♣ AJ83

South:
 ♠ Q1098765
 ♥ KQ
 ♦ Q
 ♣ Q97

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	6♠
	AP		