

North hands

Jacoby_Transfer

Board: 1	♠ QT4	Partner bids first.
Dealer: South	♥ J9643	The opponents are silent.
Vul: None	♦ T	
HCP: 9+1	♣ AQT6	

Board: 2	♠ A952	You bid first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: N-S	♦ KQJT	
HCP: 17	♣ QT6	

Board: 3	♠ A7	You bid first.
Dealer: North	♥ K98	The opponents are silent.
Vul: E-W	♦ Q73	
HCP: 15+1	♣ AQ976	

Board: 4	♠ AKT65	Partner bids first.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: Both	♦ T6	
HCP: 14+1	♣ A95	

Board: 5	♠ J85	You bid first.
Dealer: North	♥ K9	The opponents are silent.
Vul: N-S	♦ AQ5	
HCP: 15+1	♣ KQ953	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ QT4	♠ KJ5				1NT
Vul: None	♥ J9643	♥ AKQT	Pass	2♦	Pass	2NT ¹
North HCP: 9+1	♦ T	♦ J532	Pass	4♥	All Pass	
South HCP: 17	♣ AQT6	♣ K5				
Contract: 4♥ North						1. Extended acceptance after NT

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ A952	♠ QT643		1NT	Pass	2♥
Vul: N-S	♥ AJ	♥ 84	Pass	2NT ¹	Pass	4♠
North HCP: 17	♦ KQJT	♦ A64	All Pass			
South HCP: 9+1	♣ QT6	♣ K92				
Contract: 4♠ South						1. Extended acceptance after NT

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ QJ4		1NT	Pass	2♦
Vul: E-W	♥ K98	♥ A6432	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ Q73	♦ KT4	Pass	4♥	All Pass	
South HCP: 14+1	♣ AQ976	♣ KJ				
Contract: 4♥ North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ AKT65	♠ 732				1NT
Vul: Both	♥ QJ4	♥ AK2	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ T6	♦ AQ97	Pass	3NT	Pass	4♠
South HCP: 15	♣ A95	♣ QT6	All Pass			
Contract: 4♠ South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ J85	♠ K43		1NT	Pass	2♦
Vul: N-S	♥ K9	♥ AT862	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ AQ5	♦ T4	All Pass			
South HCP: 11+1	♣ KQ953	♣ A86				
Contract: 3NT South						

South hands

Jacoby_Transfer

Board: 1	♠ KJ5	You bid first.
Dealer: South	♥ AKQT	The opponents are silent.
Vul: None	♦ J532	
HCP: 17	♣ K5	

Board: 2	♠ QT643	Partner bids first.
Dealer: North	♥ 84	The opponents are silent.
Vul: N-S	♦ A64	
HCP: 9+1	♣ K92	

Board: 3	♠ QJ4	Partner bids first.
Dealer: North	♥ A6432	The opponents are silent.
Vul: E-W	♦ KT4	
HCP: 14+1	♣ KJ	

Board: 4	♠ 732	You bid first.
Dealer: South	♥ AK2	The opponents are silent.
Vul: Both	♦ AQ97	
HCP: 15	♣ QT6	

Board: 5	♠ K43	Partner bids first.
Dealer: North	♥ AT862	The opponents are silent.
Vul: N-S	♦ T4	
HCP: 11+1	♣ A86	

Both hands (Answers Page)

Board: 1

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 17

Contract: 4♥ North

North:

♠ QT4

♥ J9643

♦ T

♣ AQT6

South:

♠ KJ5

♥ AKQT

♦ J532

♣ K5

W N E S

1NT

Pass 2♦ Pass 2NT¹

Pass 4♥ All Pass

1. Extended acceptance after NT

Board: 2

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 9+1

Contract: 4♠ South

North:

♠ A952

♥ AJ

♦ KQJT

♣ QT6

South:

♠ QT643

♥ 84

♦ A64

♣ K92

W N E S

1NT Pass 2♥

Pass 2NT¹ Pass 4♠

All Pass

1. Extended acceptance after NT

Board: 3

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 14+1

Contract: 4♥ North

North:

♠ A7

♥ K98

♦ Q73

♣ AQ976

South:

♠ QJ4

♥ A6432

♦ KT4

♣ KJ

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

Board: 4

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 15

Contract: 4♠ South

North:

♠ AKT65

♥ QJ4

♦ T6

♣ A95

South:

♠ 732

♥ AK2

♦ AQ97

♣ QT6

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3NT Pass 4♠

All Pass

Board: 5

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 11+1

Contract: 3NT South

North:

♠ J85

♥ K9

♦ AQ5

♣ KQ953

South:

♠ K43

♥ AT862

♦ T4

♣ A86

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

All Pass

North hands

Jacoby_Transfer

Board: 6 ♠ 9842 You bid first.
 Dealer: North ♥ AKJ5 The opponents are silent.
 Vul: E-W ♦ KT
 HCP: 15 ♣ KJ4

Board: 7 ♠ A7 You bid first.
 Dealer: North ♥ Q932 The opponents are silent.
 Vul: Both ♦ A52
 HCP: 16 ♣ AQ73

Board: 8 ♠ A6543 Partner bids first.
 Dealer: South ♥ 7 The opponents are silent.
 Vul: None ♦ K43
 HCP: 9+1 ♣ QT63

Board: 9 ♠ AQJT6 Partner bids first.
 Dealer: South ♥ 72 East (LHO) Doubles 2♥ if possible.
 Vul: E-W ♦ KQT
 HCP: 14+1 ♣ Q72

Board: 10 ♠ K8542 Partner bids first.
 Dealer: South ♥ 4 The opponents are silent.
 Vul: Both ♦ A
 HCP: 9+3 ♣ QT9832

Both hands (Answers Page)

Board: 6

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4♥ South

North:

♠ 9842

♥ AKJ5

♦ KT

♣ KJ4

South:

♠ JT5

♥ QT763

♦ AQ9

♣ T7

W N E S

1NT Pass 2♦

Pass 2NT¹ Pass 4♥

All Pass

1. Extended acceptance after NT

Board: 7

Dealer: North

Vul: Both

North HCP: 16

South HCP: 4+2

Contract: 4♠ North

North:

♠ A7

♥ Q932

♦ A52

♣ AQ73

South:

♠ QJT954

♥ J6

♦ T93

♣ 82

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♠

Pass 4♠ All Pass

Board: 8

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ A6543

♥ 7

♦ K43

♣ QT63

South:

♠ KT2

♥ AK986

♦ AQT

♣ 97

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3♣ Pass 4♠

All Pass

Board: 9

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 16

Contract: 4♠ North

North:

♠ AQJT6

♥ 72

♦ KQT

♣ Q72

South:

♠ K842

♥ K5

♦ AJ9

♣ AJ95

W N E S

1NT

Pass 2♥ X 2NT¹

Pass 3♦ Pass 3♥

Pass 4♠ All Pass

1. Extended acceptance after NT

Board: 10

Dealer: South

Vul: Both

North HCP: 9+3

South HCP: 15

Contract: 3NT South

North:

♠ K8542

♥ 4

♦ A

♣ QT9832

South:

♠ A3

♥ K863

♦ KT32

♣ AJ5

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3♣ Pass 3NT

All Pass

South hands**Jacoby_Transfer**

Board: 6	♠ JT5	Partner bids first.
Dealer: North	♥ QT763	The opponents are silent.
Vul: E-W	♦ AQ9	
HCP: 9+1	♣ T7	

Board: 7	♠ QJT954	Partner bids first.
Dealer: North	♥ J6	The opponents are silent.
Vul: Both	♦ T93	
HCP: 4+2	♣ 82	

Board: 8	♠ KT2	You bid first.
Dealer: South	♥ AK986	The opponents are silent.
Vul: None	♦ AQT	
HCP: 16+1	♣ 97	

Board: 9	♠ K842	You bid first.
Dealer: South	♥ K5	East (RHO) Doubles 2♥ if possible.
Vul: E-W	♦ AJ9	
HCP: 16	♣ AJ95	

Board: 10	♠ A3	You bid first.
Dealer: South	♥ K863	The opponents are silent.
Vul: Both	♦ KT32	
HCP: 15	♣ AJ5	

Both hands (Answers Page)

Board: 6

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4♥ South

North:

♠ 9842

♥ AKJ5

♦ KT

♣ KJ4

South:

♠ JT5

♥ QT763

♦ AQ9

♣ T7

W	N	E	S
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	1NT	Pass	2♦
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Pass	2NT ¹	Pass	4♥
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All Pass

1. Extended acceptance after NT

Board: 7

Dealer: North

Vul: Both

North HCP: 16

South HCP: 4+2

Contract: 4♠ North

North:

♠ A7

♥ Q932

♦ A52

♣ AQ73

South:

♠ QJT954

♥ J6

♦ T93

♣ 82

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

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

Pass	4♠	All Pass	
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Board: 8

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ A6543

♥ 7

♦ K43

♣ QT63

South:

♠ KT2

♥ AK986

♦ AQT

♣ 97

W	N	E	S
---	---	---	---

1NT

Pass	2♥	Pass	2♠
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Pass	3♣	Pass	4♠
------	----	------	----

All Pass

Board: 9

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 16

Contract: 4♠ North

North:

♠ AQJT6

♥ 72

♦ KQT

♣ Q72

South:

♠ K842

♥ K5

♦ AJ9

♣ AJ95

W	N	E	S
---	---	---	---

1NT

Pass	2♥	X	2NT ¹
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Pass	3♦	Pass	3♥
------	----	------	----

Pass	4♠	All Pass	
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1. Extended acceptance after NT

Board: 10

Dealer: South

Vul: Both

North HCP: 9+3

South HCP: 15

Contract: 3NT South

North:

♠ K8542

♥ 4

♦ A

♣ QT9832

South:

♠ A3

♥ K863

♦ KT32

♣ AJ5

W	N	E	S
---	---	---	---

1NT

Pass	2♥	Pass	2♠
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Pass	3♣	Pass	3NT
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All Pass

North hands

Jacoby_Transfer

Board: 11	♠ J765	You bid first.
Dealer: North	♥ A9	The opponents are silent.
Vul: None	♦ AKQ	
HCP: 16	♣ QT94	

Board: 12	♠ K4	Partner bids first.
Dealer: South	♥ J9642	The opponents are silent.
Vul: N-S	♦ KQT6	
HCP: 9+1	♣ 95	

Board: 13	♠ K54	You bid first.
Dealer: North	♥ QJ64	The opponents are silent.
Vul: Both	♦ AK	
HCP: 17	♣ AT95	

Board: 14	♠ AQJ75	Partner bids first.
Dealer: South	♥ 86	The opponents are silent.
Vul: None	♦ Q874	
HCP: 9+1	♣ 72	

Board: 15	♠ A86	You bid first.
Dealer: North	♥ K2	The opponents are silent.
Vul: N-S	♦ KT53	
HCP: 17	♣ AK94	

Both hands (Answers Page)

Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ J765	♠ AQ9		1NT	Pass	2♦
Vul: None	♥ A9	♥ T6542	Pass	2♥	Pass	3NT
North HCP: 16	♦ AKQ	♦ 95	All Pass			
South HCP: 9+1	♣ QT94	♣ K32				
Contract: 3NT South						

Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ A76				1NT
Vul: N-S	♥ J9642	♥ A85	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ KQT6	♦ A2	Pass	3♦	Pass	4♥
South HCP: 16+1	♣ 95	♣ KJ743	All Pass			
Contract: 4♥ South						

Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ AJ862		1NT	Pass	2♥
Vul: Both	♥ QJ64	♥ A5	Pass	2♠	Pass	3NT
North HCP: 17	♦ AK	♦ J72	Pass	4♠	All Pass	
South HCP: 11+1	♣ AT95	♣ J43				
Contract: 4♠ North						

Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ75	♠ K4				1NT
Vul: None	♥ 86	♥ JT2	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ Q874	♦ AKJ52	Pass	3♦	Pass	3♠
South HCP: 15+1	♣ 72	♣ K84	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 15

	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ KQJ72		1NT	Pass	2♥
Vul: N-S	♥ K2	♥ T85	Pass	2♠	Pass	2NT
North HCP: 17	♦ KT53	♦ J6	Pass	4♠	All Pass	
South HCP: 9+1	♣ AK94	♣ QT8				
Contract: 4♠ North						

South hands**Jacoby_Transfer**

Board: 11	♠ AQ9	Partner bids first.
Dealer: North	♥ T6542	The opponents are silent.
Vul: None	♦ 95	
HCP: 9+1	♣ K32	

Board: 12	♠ A76	You bid first.
Dealer: South	♥ A85	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 16+1	♣ KJ743	

Board: 13	♠ AJ862	Partner bids first.
Dealer: North	♥ A5	The opponents are silent.
Vul: Both	♦ J72	
HCP: 11+1	♣ J43	

Board: 14	♠ K4	You bid first.
Dealer: South	♥ JT2	The opponents are silent.
Vul: None	♦ AKJ52	
HCP: 15+1	♣ K84	

Board: 15	♠ KQJ72	Partner bids first.
Dealer: North	♥ T85	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 9+1	♣ QT8	

Both hands (Answers Page)

Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ J765	♠ AQ9		1NT	Pass	2♦
Vul: None	♥ A9	♥ T6542	Pass	2♥	Pass	3NT
North HCP: 16	♦ AKQ	♦ 95	All Pass			
South HCP: 9+1	♣ QT94	♣ K32				
Contract: 3NT South						

Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ A76				1NT
Vul: N-S	♥ J9642	♥ A85	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ KQT6	♦ A2	Pass	3♦	Pass	4♥
South HCP: 16+1	♣ 95	♣ KJ743	All Pass			
Contract: 4♥ South						

Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ AJ862		1NT	Pass	2♥
Vul: Both	♥ QJ64	♥ A5	Pass	2♠	Pass	3NT
North HCP: 17	♦ AK	♦ J72	Pass	4♠	All Pass	
South HCP: 11+1	♣ AT95	♣ J43				
Contract: 4♠ North						

Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ75	♠ K4				1NT
Vul: None	♥ 86	♥ JT2	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ Q874	♦ AKJ52	Pass	3♦	Pass	3♠
South HCP: 15+1	♣ 72	♣ K84	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 15

	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ KQJ72		1NT	Pass	2♥
Vul: N-S	♥ K2	♥ T85	Pass	2♠	Pass	2NT
North HCP: 17	♦ KT53	♦ J6	Pass	4♠	All Pass	
South HCP: 9+1	♣ AK94	♣ QT8				
Contract: 4♠ North						

North hands

Jacoby_Transfer

Board: 16 ♠ AK876 Partner bids first.
 Dealer: South ♥ A8 The opponents are silent.
 Vul: E-W ♦ Q874
 HCP: 15+1 ♣ Q6

Board: 17 ♠ QJT54 Partner bids first.
 Dealer: South ♥ 974 East (LHO) bids 3♣ if possible.
 Vul: None ♦ Q42
 HCP: 9+1 ♣ KJ

Board: 18 ♠ Q4 Partner bids first.
 Dealer: South ♥ 87642 The opponents are silent.
 Vul: N-S ♦ AJ8
 HCP: 11+1 ♣ KJT

Board: 19 ♠ K75 You bid first.
 Dealer: North ♥ Q52 The opponents are silent.
 Vul: E-W ♦ K92
 HCP: 16 ♣ AKJT

Board: 20 ♠ 72 Partner bids first.
 Dealer: South ♥ AK983 The opponents are silent.
 Vul: Both ♦ A76
 HCP: 14+1 ♣ K76

Both hands (Answers Page)

Board: 16

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 16+1

Contract: 6NT South

North:

♠ AK876

♥ A8

♦ Q874

♣ Q6

South:

♠ T2

♥ KQT5

♦ AT

♣ AK543

W

N

E

S

1NT

Pass

2♥

Pass

2♠

Pass

3♦

Pass

3NT

Pass

4NT

Pass

6NT

All Pass

Board: 17

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 16

Contract: 4♠ North

North:

♠ QJT54

♥ 974

♦ Q42

♣ KJ

South:

♠ AK63

♥ AJ2

♦ KJ93

♣ 42

W

N

E

S

1NT

Pass

2♥

3♣

X

Pass

4♠

All Pass

Board: 18

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 3NT North

North:

♠ Q4

♥ 87642

♦ AJ8

♣ KJT

South:

♠ A982

♥ AJ

♦ Q42

♣ A953

W

N

E

S

1NT

Pass

2♦

Pass

2♥

Pass

3NT

All Pass

Board: 19

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 15+3

Contract: 6♠ South

North:

♠ K75

♥ Q52

♦ K92

♣ AKJT

South:

♠ AT864

♥ A

♦ AQJ654

♣ 2

W

N

E

S

1NT

Pass

2♥

Pass

2♠

Pass

3♦

Pass

4♠

Pass

4NT

Pass

5♥¹

Pass

6♠

All Pass

1. A=2/5 or 5/5, Q(S)=0

Board: 20

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 15

Contract: 4♥ South

North:

♠ 72

♥ AK983

♦ A76

♣ K76

South:

♠ AKQ4

♥ QJ7

♦ QT43

♣ J9

W

N

E

S

1NT

Pass

2♦

Pass

2♥

Pass

3NT

Pass

4♥

All Pass

South hands

Jacoby_Transfer

Board: 16	♠ T2	You bid first.
Dealer: South	♥ KQT5	The opponents are silent.
Vul: E-W	♦ AT	
HCP: 16+1	♣ AK543	

Board: 17	♠ AK63	You bid first.
Dealer: South	♥ AJ2	East (RHO) bids 3♣ if possible.
Vul: None	♦ KJ93	
HCP: 16	♣ 42	

Board: 18	♠ A982	You bid first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: N-S	♦ Q42	
HCP: 15	♣ A953	

Board: 19	♠ AT864	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ AQJ654	
HCP: 15+3	♣ 2	

Board: 20	♠ AKQ4	You bid first.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: Both	♦ QT43	
HCP: 15	♣ J9	

Both hands (Answers Page)

Board: 16

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 16+1

Contract: 6NT South

North:

♠ AK876

♥ A8

♦ Q874

♣ Q6

South:

♠ T2

♥ KQT5

♦ AT

♣ AK543

W

N

E

S

Pass 2♥ Pass 1NT

Pass 2♦ Pass 2♠

Pass 3♦ Pass 3NT

Pass 4NT Pass 6NT

All Pass

Board: 17

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 16

Contract: 4♠ North

North:

♠ QJT54

♥ 974

♦ Q42

♣ KJ

South:

♠ AK63

♥ AJ2

♦ KJ93

♣ 42

W

N

E

S

Pass 2♥ 3♣ 1NT

Pass 4♠ All Pass

Pass 4♠ All Pass

Pass 4♠ All Pass

Pass 4♠ All Pass

Board: 18

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 3NT North

North:

♠ Q4

♥ 87642

♦ AJ8

♣ KJT

South:

♠ A982

♥ AJ

♦ Q42

♣ A953

W

N

E

S

Pass 2♦ Pass 1NT

Pass 2♥

Pass 3NT All Pass

Pass 3NT All Pass

Pass 3NT All Pass

Board: 19

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 15+3

Contract: 6♠ South

North:

♠ K75

♥ Q52

♦ K92

♣ AKJT

South:

♠ AT864

♥ A

♦ AQJ654

♣ 2

W

N

E

S

Pass 1NT Pass 2♥

Pass 2♠ Pass 3♦

Pass 4♠ Pass 4NT

Pass 5♥¹ Pass 6♠

All Pass

1. A=2/5 or 5/5, Q(S)=0

Board: 20

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 15

Contract: 4♥ South

North:

♠ 72

♥ AK983

♦ A76

♣ K76

South:

♠ AKQ4

♥ QJ7

♦ QT43

♣ J9

W

N

E

S

Pass 2♦ Pass 1NT

Pass 2♥

Pass 3NT Pass 4♥

All Pass

North hands

Jacoby_Transfer

Board: 21	♠ T2	Partner bids first.
Dealer: South	♥ JT7653	The opponents are silent.
Vul: N-S	♦ 9843	
HCP: 1+2	♣ 2	
Board: 22	♠ QT762	Partner bids first.
Dealer: South	♥ AK6	The opponents are silent.
Vul: E-W	♦ K984	
HCP: 12+1	♣ 5	
Board: 23	♠ AJ	You bid first.
Dealer: North	♥ KJ32	West (RHO) bids 3 ♠ if possible.
Vul: Both	♦ KJ5	
HCP: 16	♣ QJ87	
Board: 24	♠ AKT53	Partner bids first.
Dealer: South	♥ AQ2	The opponents are silent.
Vul: None	♦ T98	
HCP: 15+1	♣ QT	
Board: 25	♠ QJ8	You bid first.
Dealer: North	♥ AK9	The opponents are silent.
Vul: E-W	♦ KJ4	
HCP: 17	♣ QJT2	

Both hands (Answers Page)

Board: 21

Dealer: South

Vul: N-S

North HCP: 1+2

South HCP: 17

Contract: 3♥ North

North:

♠ T2

♥ JT7653

♦ 9843

♣ 2

South:

♠ A763

♥ A982

♦ AJ

♣ AT6

W N E S

1NT

Pass 2♦ Pass 2NT¹

Pass 3♥ All Pass

1. Extended acceptance after NT

Board: 22

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15+1

Contract: 4♠ South

North:

♠ QT762

♥ AK6

♦ K984

♣ 5

South:

♠ AK5

♥ QJ7

♦ 52

♣ AJ873

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3♦ Pass 4♠

All Pass

Board: 23

Dealer: North

Vul: Both

North HCP: 16

South HCP: 10+2

Contract: 4♥ North

North:

♠ AJ

♥ KJ32

♦ KJ5

♣ QJ87

South:

♠ 7

♥ AQT76

♦ A8743

♣ T2

W N E S

1NT Pass 2♦

3♠ Pass Pass 4♦

Pass 4♥ All Pass

Board: 24

Dealer: South

Vul: None

North HCP: 15+1

South HCP: 16+1

Contract: 6NT North

North:

♠ AKT53

♥ AQ2

♦ T98

♣ QT

South:

♠ QJ6

♥ 98643

♦ KQJ

♣ AK

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 6NT All Pass

Board: 25

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 10+1

Contract: 4♥ North

North:

♠ QJ8

♥ AK9

♦ KJ4

♣ QJT2

South:

♠ 643

♥ JT843

♦ AQ

♣ K63

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

South hands

Jacoby_Transfer

Board: 21	♠ A763	You bid first.
Dealer: South	♥ A982	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 17	♣ AT6	
Board: 22	♠ AK5	You bid first.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: E-W	♦ 52	
HCP: 15+1	♣ AJ873	
Board: 23	♠ 7	Partner bids first.
Dealer: North	♥ AQT76	West (LHO) bids 3♠ if possible.
Vul: Both	♦ A8743	
HCP: 10+2	♣ T2	
Board: 24	♠ QJ6	You bid first.
Dealer: South	♥ 98643	The opponents are silent.
Vul: None	♦ KQJ	
HCP: 16+1	♣ AK	
Board: 25	♠ 643	Partner bids first.
Dealer: North	♥ JT843	The opponents are silent.
Vul: E-W	♦ AQ	
HCP: 10+1	♣ K63	

Both hands (Answers Page)

Board: 21

Dealer: South

Vul: N-S

North HCP: 1+2

South HCP: 17

Contract: 3♥ North

North:

♠ T2

♥ JT7653

♦ 9843

♣ 2

South:

♠ A763

♥ A982

♦ AJ

♣ AT6

W N E S

1NT

Pass 2♦ Pass 2NT¹

Pass 3♥ All Pass

1. Extended acceptance after NT

Board: 22

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15+1

Contract: 4♠ South

North:

♠ QT762

♥ AK6

♦ K984

♣ 5

South:

♠ AK5

♥ QJ7

♦ 52

♣ AJ873

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3♦ Pass 4♠

All Pass

Board: 23

Dealer: North

Vul: Both

North HCP: 16

South HCP: 10+2

Contract: 4♥ North

North:

♠ AJ

♥ KJ32

♦ KJ5

♣ QJ87

South:

♠ 7

♥ AQT76

♦ A8743

♣ T2

W N E S

1NT Pass 2♦

3♠ Pass Pass 4♦

Pass 4♥ All Pass

Board: 24

Dealer: South

Vul: None

North HCP: 15+1

South HCP: 16+1

Contract: 6NT North

North:

♠ AKT53

♥ AQ2

♦ T98

♣ QT

South:

♠ QJ6

♥ 98643

♦ KQJ

♣ AK

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 6NT All Pass

Board: 25

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 10+1

Contract: 4♥ North

North:

♠ QJ8

♥ AK9

♦ KJ4

♣ QJT2

South:

♠ 643

♥ JT843

♦ AQ

♣ K63

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

North hands

Jacoby_Transfer

Board: 26

♠ A4

Partner bids first.

Dealer: South

♥ AQT42

The opponents are silent.

Vul: Both

♦ T86

HCP: 13+1

♣ K73

Board: 27

♠ AK962

You bid first.

Dealer: North

♥ JT4

The opponents are silent.

Vul: None

♦ K8

HCP: 15+1

♣ A93

Board: 28

♠ T83

Partner bids first.

Dealer: South

♥ Q87653

East (LHO) Doubles 2♦ if possible.

Vul: N-S

♦ T2

East (LHO) bids 2♠ if possible.

HCP: 2+2

♣ 94

Board: 29

♠ AQ32

You bid first.

Dealer: North

♥ AQ8

The opponents are silent.

Vul: Both

♦ 8763

HCP: 16

♣ A3

Board: 30

♠ T96

Partner bids first.

Dealer: South

♥ QT6532

The opponents are silent.

Vul: None

♦ 6

HCP: 3+2

♣ J83

Both hands (Answers Page)

Board: 26

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 16

Contract: 4♥ South

North:

♠ A4

♥ AQT42

♦ T86

♣ K73

South:

♠ K832

♥ J76

♦ AK92

♣ AJ

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3NT Pass 4♥

All Pass

Board: 27

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 14+1

Contract: 4♥ North

North:

♠ AK962

♥ JT4

♦ K8

♣ A93

South:

♠ 73

♥ AK763

♦ AT2

♣ QJ5

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

Board: 28

Dealer: South

Vul: N-S

North HCP: 2+2

South HCP: 17

Contract: 3♥ North

North:

♠ T83

♥ Q87653

♦ T2

♣ 94

South:

♠ A62

♥ AKJ

♦ AJ76

♣ 876

W

N

E

S

1NT

Pass 2♦ X 2♥

Pass Pass 2♠ Pass

Pass 3♥ All Pass

Board: 29

Dealer: North

Vul: Both

North HCP: 16

South HCP: 14+1

Contract: 4♥ North

North:

♠ AQ32

♥ AQ8

♦ 8763

♣ A3

South:

♠ K6

♥ KJT52

♦ AJ4

♣ Q75

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

Board: 30

Dealer: South

Vul: None

North HCP: 3+2

South HCP: 16

Contract: 2♥ South

North:

♠ T96

♥ QT6532

♦ 6

♣ J83

South:

♠ J872

♥ AK9

♦ AQ7

♣ Q54

W

N

E

S

1NT

Pass 2♦ Pass 2♥

All Pass

South hands

Jacoby_Transfer

Board: 26	♠ K832	You bid first.
Dealer: South	♥ J76	The opponents are silent.
Vul: Both	♦ AK92	
HCP: 16	♣ AJ	
<hr/>		
Board: 27	♠ 73	Partner bids first.
Dealer: North	♥ AK763	The opponents are silent.
Vul: None	♦ AT2	
HCP: 14+1	♣ QJ5	
<hr/>		
Board: 28	♠ A62	You bid first.
Dealer: South	♥ AKJ	East (RHO) Doubles 2♦ if possible.
Vul: N-S	♦ AJ76	East (RHO) bids 2♠ if possible.
HCP: 17	♣ 876	
<hr/>		
Board: 29	♠ K6	Partner bids first.
Dealer: North	♥ KJT52	The opponents are silent.
Vul: Both	♦ AJ4	
HCP: 14+1	♣ Q75	
<hr/>		
Board: 30	♠ J872	You bid first.
Dealer: South	♥ AK9	The opponents are silent.
Vul: None	♦ AQ7	
HCP: 16	♣ Q54	

Both hands (Answers Page)

Board: 26

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 16

Contract: 4♥ South

North:

♠ A4

♥ AQT42

♦ T86

♣ K73

South:

♠ K832

♥ J76

♦ AK92

♣ AJ

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3NT Pass 4♥

All Pass

Board: 27

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 14+1

Contract: 4♥ North

North:

♠ AK962

♥ JT4

♦ K8

♣ A93

South:

♠ 73

♥ AK763

♦ AT2

♣ QJ5

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

Board: 28

Dealer: South

Vul: N-S

North HCP: 2+2

South HCP: 17

Contract: 3♥ North

North:

♠ T83

♥ Q87653

♦ T2

♣ 94

South:

♠ A62

♥ AKJ

♦ AJ76

♣ 876

W

N

E

S

1NT

Pass 2♦ X 2♥

Pass Pass 2♠ Pass

Pass 3♥ All Pass

Board: 29

Dealer: North

Vul: Both

North HCP: 16

South HCP: 14+1

Contract: 4♥ North

North:

♠ AQ32

♥ AQ8

♦ 8763

♣ A3

South:

♠ K6

♥ KJT52

♦ AJ4

♣ Q75

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

Board: 30

Dealer: South

Vul: None

North HCP: 3+2

South HCP: 16

Contract: 2♥ South

North:

♠ T96

♥ QT6532

♦ 6

♣ J83

South:

♠ J872

♥ AK9

♦ AQ7

♣ Q54

W

N

E

S

1NT

Pass 2♦ Pass 2♥

All Pass

North hands

Jacoby_Transfer

Board: 31	♠ AT	You bid first.
Dealer: North	♥ KQ6	The opponents are silent.
Vul: N-S	♦ K9852	
HCP: 16+1	♣ KJ2	

Board: 32	♠ T5	You bid first.
Dealer: North	♥ AK8	The opponents are silent.
Vul: E-W	♦ AT94	
HCP: 15	♣ A942	

Board: 33	♠ 42	You bid first.
Dealer: North	♥ Q872	The opponents are silent.
Vul: None	♦ AQJ	
HCP: 16	♣ AQJ2	

Board: 34	♠ AKQ32	Partner bids first.
Dealer: South	♥ Q94	The opponents are silent.
Vul: N-S	♦ Q82	
HCP: 16+1	♣ QJ	

Both hands (Answers Page)

Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ Q8742		1NT	Pass	2♥
Vul: N-S	♥ KQ6	♥ AJ8	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ K9852	♦ J6	All Pass			
South HCP: 10+1	♣ KJ2	♣ Q93				
Contract: 3NT South						

Board: 32

	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ AKJ96		1NT	Pass	2♥
Vul: E-W	♥ AK8	♥ 5	Pass	2♠	Pass	3♣
North HCP: 15	♦ AT94	♦ Q7	Pass	5♣	Pass	6♣
South HCP: 13+2	♣ A942	♣ K8653	All Pass			
Contract: 6♣ South						

Board: 33

	North:	South:	W	N	E	S
Dealer: North	♠ 42	♠ AK753		1NT	Pass	2♥
Vul: None	♥ Q872	♥ J54	Pass	2♠	Pass	3NT
North HCP: 16	♦ AQJ	♦ K93	All Pass			
South HCP: 14+1	♣ AQJ2	♣ K3				
Contract: 3NT South						

Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ AKQ32	♠ J965				1NT
Vul: N-S	♥ Q94	♥ AK7	Pass	2♥	Pass	2NT ¹
North HCP: 16+1	♦ Q82	♦ AK	Pass	3NT	Pass	4♠
South HCP: 15	♣ QJ	♣ T752	Pass	4NT	Pass	5♥ ²
Contract: 5♠ North			Pass	5♠	All Pass	

1. Extended acceptance after NT

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

Board: 31	♠ Q8742	Partner bids first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 10+1	♣ Q93	

Board: 32	♠ AKJ96	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 13+2	♣ K8653	

Board: 33	♠ AK753	Partner bids first.
Dealer: North	♥ J54	The opponents are silent.
Vul: None	♦ K93	
HCP: 14+1	♣ K3	

Board: 34	♠ J965	You bid first.
Dealer: South	♥ AK7	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 15	♣ T752	

Both hands (Answers Page)

Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ Q8742		1NT	Pass	2♥
Vul: N-S	♥ KQ6	♥ AJ8	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ K9852	♦ J6	All Pass			
South HCP: 10+1	♣ KJ2	♣ Q93				
Contract: 3NT South						

Board: 32

	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ AKJ96		1NT	Pass	2♥
Vul: E-W	♥ AK8	♥ 5	Pass	2♠	Pass	3♣
North HCP: 15	♦ AT94	♦ Q7	Pass	5♣	Pass	6♣
South HCP: 13+2	♣ A942	♣ K8653	All Pass			
Contract: 6♣ South						

Board: 33

	North:	South:	W	N	E	S
Dealer: North	♠ 42	♠ AK753		1NT	Pass	2♥
Vul: None	♥ Q872	♥ J54	Pass	2♠	Pass	3NT
North HCP: 16	♦ AQJ	♦ K93	All Pass			
South HCP: 14+1	♣ AQJ2	♣ K3				
Contract: 3NT South						

Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ AKQ32	♠ J965				1NT
Vul: N-S	♥ Q94	♥ AK7	Pass	2♥	Pass	2NT ¹
North HCP: 16+1	♦ Q82	♦ AK	Pass	3NT	Pass	4♠
South HCP: 15	♣ QJ	♣ T752	Pass	4NT	Pass	5♥ ²
Contract: 5♠ North			Pass	5♠	All Pass	

1. Extended acceptance after NT

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

North hands

Jacoby_Transfer

Board: 35

♠ K8

You bid first.

Dealer: North

♥ J7

The opponents are silent.

Vul: E-W

♦ KJ943

HCP: 15+1

♣ AK97

Board: 36

♠ AKT65

Partner bids first.

Dealer: South

♥ -

The opponents are silent.

Vul: Both

♦ AQ864

HCP: 17+2

♣ AT3

Board: 37

♠ KQJT6

Partner bids first.

Dealer: South

♥ -

The opponents are silent.

Vul: N-S

♦ QJ9542

HCP: 10+3

♣ J5

Board: 38

♠ T4

RHO opens the bidding 1NT.

Dealer: West

♥ QT8

You bid next.

Vul: N-S

♦ Q8742

East (LHO) bids 2♦ if possible.

HCP: 5+1

♣ JT8

East (LHO) Doubles 3♠ if possible.

Both hands (Answers Page)

Board: 35

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 10+1

Contract: 3NT South

North:

♠ K8

♥ J7

♦ KJ943

♣ AK97

South:

♠ A9752

♥ AT9

♦ 8

♣ QT32

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	3♦	Pass	3NT
All Pass			

Board: 36

Dealer: South

Vul: Both

North HCP: 17+2

South HCP: 16

Contract: 7♠ North

North:

♠ AKT65

♥ -

♦ AQ864

♣ AT3

South:

♠ QJ3

♥ AQ87

♦ JT

♣ KQJ9

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♦	Pass	4♠
Pass	4NT	Pass	5♦ ¹
Pass	5♥	Pass	6♣ ²
Pass	7♠	All Pass	

1. A=1/5 or 4/5

2. !S queen and !C king

Board: 37

Dealer: South

Vul: N-S

North HCP: 10+3

South HCP: 16+1

Contract: 5♦ South

North:

♠ KQJT6

♥ -

♦ QJ9542

♣ J5

South:

♠ 85

♥ AJT

♦ A63

♣ AKT76

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♦	Pass	3NT
Pass	4♦	Pass	4NT
Pass	5♣ ¹	Pass	5♦
All Pass			

1. A=0/5 or 3/5

Board: 38

Dealer: West

Vul: N-S

North HCP: 5+1

South HCP: 11+3

Contract: 3♠X South

North:

♠ T4

♥ QT8

♦ Q8742

♣ JT8

South:

♠ KQJ9762

♥ 6

♦ AJ3

♣ 72

W	N	E	S
1NT	Pass	2♦	3♠
Pass	Pass	X	All Pass

Board: 35	♠ A9752	Partner bids first.
Dealer: North	♥ AT9	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 10+1	♣ QT32	
<hr/>		
Board: 36	♠ QJ3	You bid first.
Dealer: South	♥ AQ87	The opponents are silent.
Vul: Both	♦ JT	
HCP: 16	♣ KQJ9	
<hr/>		
Board: 37	♠ 85	You bid first.
Dealer: South	♥ AJT	The opponents are silent.
Vul: N-S	♦ A63	
HCP: 16+1	♣ AKT76	
<hr/>		
Board: 38	♠ KQJ9762	LHO opens the bidding 1NT.
Dealer: West	♥ 6	Partner bids next.
Vul: N-S	♦ AJ3	East (RHO) bids 2♦ if possible.
HCP: 11+3	♣ 72	East (RHO) Doubles 3♠ if possible.

Both hands (Answers Page)

Board: 35

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 10+1

Contract: 3NT South

North:

♠ K8

♥ J7

♦ KJ943

♣ AK97

South:

♠ A9752

♥ AT9

♦ 8

♣ QT32

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	3♦	Pass	3NT
All Pass			

Board: 36

Dealer: South

Vul: Both

North HCP: 17+2

South HCP: 16

Contract: 7♠ North

North:

♠ AKT65

♥ -

♦ AQ864

♣ AT3

South:

♠ QJ3

♥ AQ87

♦ JT

♣ KQJ9

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♦	Pass	4♠
Pass	4NT	Pass	5♦ ¹
Pass	5♥	Pass	6♣ ²
Pass	7♠	All Pass	

1. A=1/5 or 4/5

2. !S queen and !C king

Board: 37

Dealer: South

Vul: N-S

North HCP: 10+3

South HCP: 16+1

Contract: 5♦ South

North:

♠ KQJT6

♥ -

♦ QJ9542

♣ J5

South:

♠ 85

♥ AJT

♦ A63

♣ AKT76

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♦	Pass	3NT
Pass	4♦	Pass	4NT
Pass	5♣ ¹	Pass	5♦
All Pass			

1. A=0/5 or 3/5

Board: 38

Dealer: West

Vul: N-S

North HCP: 5+1

South HCP: 11+3

Contract: 3♠X South

North:

♠ T4

♥ QT8

♦ Q8742

♣ JT8

South:

♠ KQJ9762

♥ 6

♦ AJ3

♣ 72

W	N	E	S
1NT	Pass	2♦	3♠
Pass	Pass	X	All Pass

North hands

Jacoby_Transfer

Board: 39

♠ AQ8

You bid first.

Dealer: North

♥ KT2

The opponents are silent.

Vul: Both

♦ QJ654

HCP: 15+1

♣ K9

Board: 40

♠ A8642

Partner bids first.

Dealer: South

♥ J97

The opponents are silent.

Vul: None

♦ J2

HCP: 11+1

♣ AJ9

Board: 41

♠ AT4

You bid first.

Dealer: North

♥ K98

The opponents are silent.

Vul: E-W

♦ KJ4

HCP: 16

♣ AJ93

Board: 42

♠ A8

Partner bids first.

Dealer: South

♥ QT943

The opponents are silent.

Vul: Both

♦ 7

HCP: 9+2

♣ KT863

Board: 43

♠ K4

You bid first.

Dealer: North

♥ A983

The opponents are silent.

Vul: None

♦ AKT54

HCP: 15+1

♣ J9

Both hands (Answers Page)

Board: 39

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 12+2

Contract: 6♥ South

North:

♠ AQ8

♥ KT2

♦ QJ654

♣ K9

South:

♠ 2

♥ AQ983

♦ 73

♣ AQT73

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♣
Pass	4♥	Pass	4NT
Pass	5♥ ¹	Pass	6♥
All Pass			

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

Board: 40

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 17

Contract: 4♠ South

North:

♠ A8642

♥ J97

♦ J2

♣ AJ9

South:

♠ KJT

♥ A53

♦ A987

♣ KQ3

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3NT	Pass	4♠
All Pass			

Board: 41

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 13+1

Contract: 4♥ North

North:

♠ AT4

♥ K98

♦ KJ4

♣ AJ93

South:

♠ K7

♥ AT763

♦ AQT5

♣ 42

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	4♥	All Pass	

Board: 42

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15+1

Contract: 3NT North

North:

♠ A8

♥ QT943

♦ 7

♣ KT863

South:

♠ K72

♥ K6

♦ AQJT3

♣ Q97

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	Pass	3♦
Pass	3NT	All Pass	

Board: 43

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9+1

Contract: 3NT South

North:

♠ K4

♥ A983

♦ AKT54

♣ J9

South:

♠ J9653

♥ KQ5

♦ 98

♣ K86

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
All Pass			

South hands

Jacoby_Transfer

Board: 39 ♠ 2 Partner bids first.
 Dealer: North ♥ AQ983 The opponents are silent.
 Vul: Both ♦ 73
 HCP: 12+2 ♣ AQT73

Board: 40 ♠ KJT You bid first.
 Dealer: South ♥ A53 The opponents are silent.
 Vul: None ♦ A987
 HCP: 17 ♣ KQ3

Board: 41 ♠ K7 Partner bids first.
 Dealer: North ♥ AT763 The opponents are silent.
 Vul: E-W ♦ AQT5
 HCP: 13+1 ♣ 42

Board: 42 ♠ K72 You bid first.
 Dealer: South ♥ K6 The opponents are silent.
 Vul: Both ♦ AQJT3
 HCP: 15+1 ♣ Q97

Board: 43 ♠ J9653 Partner bids first.
 Dealer: North ♥ KQ5 The opponents are silent.
 Vul: None ♦ 98
 HCP: 9+1 ♣ K86

Both hands (Answers Page)

Board: 39

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 12+2

Contract: 6♥ South

North:

♠ AQ8

♥ KT2

♦ QJ654

♣ K9

South:

♠ 2

♥ AQ983

♦ 73

♣ AQT73

W	N	E	S
---	---	---	---

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	Pass	3♣
------	----	------	----

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

Pass	5♥ ¹	Pass	6♥
------	-----------------	------	----

All Pass

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

Board: 40

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 17

Contract: 4♠ South

North:

♠ A8642

♥ J97

♦ J2

♣ AJ9

South:

♠ KJT

♥ A53

♦ A987

♣ KQ3

W	N	E	S
---	---	---	---

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

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

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

All Pass

Board: 41

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 13+1

Contract: 4♥ North

North:

♠ AT4

♥ K98

♦ KJ4

♣ AJ93

South:

♠ K7

♥ AT763

♦ AQT5

♣ 42

W	N	E	S
---	---	---	---

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	Pass	3♦
------	----	------	----

Pass	4♥	All Pass	
------	----	----------	--

Board: 42

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15+1

Contract: 3NT North

North:

♠ A8

♥ QT943

♦ 7

♣ KT863

South:

♠ K72

♥ K6

♦ AQJT3

♣ Q97

W	N	E	S
---	---	---	---

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

Pass	2♦	Pass	2♥
------	----	------	----

Pass	3♣	Pass	3♦
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

Board: 43

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9+1

Contract: 3NT South

North:

♠ K4

♥ A983

♦ AKT54

♣ J9

South:

♠ J9653

♥ KQ5

♦ 98

♣ K86

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

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

All Pass

North hands

Jacoby_Transfer

Board: 44 ♠ Q8765 Partner bids first.
 Dealer: South ♥ A9 The opponents are silent.
 Vul: N-S ♦ K
 HCP: 12+2 ♣ QJ942

Board: 45 ♠ 92 You bid first.
 Dealer: North ♥ Q7 The opponents are silent.
 Vul: Both ♦ AQ92
 HCP: 15+1 ♣ AKT32

Board: 46 ♠ 98 Partner bids first.
 Dealer: South ♥ J8532 The opponents are silent.
 Vul: N-S ♦ Q5
 HCP: 9+1 ♣ KQJ5

Board: 47 ♠ AKQ84 You bid first.
 Dealer: North ♥ Q7 The opponents are silent.
 Vul: E-W ♦ KT6
 HCP: 15+1 ♣ JT6

Board: 48 ♠ Q9543 Partner bids first.
 Dealer: South ♥ 2 East (LHO) Doubles 2♥ if possible.
 Vul: None ♦ J43 West (RHO) bids 3♥ if possible.
 HCP: 9+1 ♣ AQ83

Both hands (Answers Page)

Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ Q8765	♠ AT				1NT
Vul: N-S	♥ A9	♥ KJ4	Pass	2♥	Pass	2♠
North HCP: 12+2	♦ K	♦ AQ753	Pass	3♣	Pass	3NT
South HCP: 17+1	♣ QJ942	♣ K65	All Pass			
Contract: 3NT South						

Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ K5		1NT	Pass	2♦
Vul: Both	♥ Q7	♥ JT6432	Pass	2♥	Pass	3♥
North HCP: 15+1	♦ AQ92	♦ 87	All Pass			
South HCP: 5+2	♣ AKT32	♣ J75				
Contract: 3♥ South						

Board: 46

	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ A64				1NT
Vul: N-S	♥ J8532	♥ AK4	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ Q5	♦ AJ6	Pass	3♣	Pass	4♥
South HCP: 16	♣ KQJ5	♣ T973	All Pass			
Contract: 4♥ South						

Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ84	♠ J5		1NT	Pass	2♦
Vul: E-W	♥ Q7	♥ J9842	Pass	2♥	Pass	3♣
North HCP: 15+1	♦ KT6	♦ A8	Pass	3♠	Pass	4NT
South HCP: 15+1	♣ JT6	♣ AKQ4	All Pass			
Contract: 4NT South						

Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ Q9543	♠ AJ87				1NT
Vul: None	♥ 2	♥ Q75	Pass	2♥	X	2♠
North HCP: 9+1	♦ J43	♦ AQ2	3♥	4♠	All Pass	
South HCP: 17	♣ AQ83	♣ KJ4				
Contract: 4♠ North						

South hands

Jacoby_Transfer

Board: 44 ♠ AT You bid first.
 Dealer: South ♥ KJ4 The opponents are silent.
 Vul: N-S ♦ AQ753
 HCP: 17+1 ♣ K65

Board: 45 ♠ K5 Partner bids first.
 Dealer: North ♥ JT6432 The opponents are silent.
 Vul: Both ♦ 87
 HCP: 5+2 ♣ J75

Board: 46 ♠ A64 You bid first.
 Dealer: South ♥ AK4 The opponents are silent.
 Vul: N-S ♦ AJ6
 HCP: 16 ♣ T973

Board: 47 ♠ J5 Partner bids first.
 Dealer: North ♥ J9842 The opponents are silent.
 Vul: E-W ♦ A8
 HCP: 15+1 ♣ AKQ4

Board: 48 ♠ AJ87 You bid first.
 Dealer: South ♥ Q75 East (RHO) Doubles 2♥ if possible.
 Vul: None ♦ AQ2 West (LHO) bids 3♥ if possible.
 HCP: 17 ♣ KJ4

Both hands (Answers Page)

Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ Q8765	♠ AT				1NT
Vul: N-S	♥ A9	♥ KJ4	Pass	2♥	Pass	2♠
North HCP: 12+2	♦ K	♦ AQ753	Pass	3♣	Pass	3NT
South HCP: 17+1	♣ QJ942	♣ K65	All Pass			
Contract: 3NT South						

Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ K5		1NT	Pass	2♦
Vul: Both	♥ Q7	♥ JT6432	Pass	2♥	Pass	3♥
North HCP: 15+1	♦ AQ92	♦ 87	All Pass			
South HCP: 5+2	♣ AKT32	♣ J75				
Contract: 3♥ South						

Board: 46

	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ A64				1NT
Vul: N-S	♥ J8532	♥ AK4	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ Q5	♦ AJ6	Pass	3♣	Pass	4♥
South HCP: 16	♣ KQJ5	♣ T973	All Pass			
Contract: 4♥ South						

Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ84	♠ J5		1NT	Pass	2♦
Vul: E-W	♥ Q7	♥ J9842	Pass	2♥	Pass	3♣
North HCP: 15+1	♦ KT6	♦ A8	Pass	3♠	Pass	4NT
South HCP: 15+1	♣ JT6	♣ AKQ4	All Pass			
Contract: 4NT South						

Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ Q9543	♠ AJ87				1NT
Vul: None	♥ 2	♥ Q75	Pass	2♥	X	2♠
North HCP: 9+1	♦ J43	♦ AQ2	3♥	4♠	All Pass	
South HCP: 17	♣ AQ83	♣ KJ4				
Contract: 4♠ North						

Board: 49

♠ AK4

You bid first.

Dealer: North

♥ J2

The opponents are silent.

Vul: N-S

♦ AT5

HCP: 17+1

♣ AJT86

Board: 50

♠ KQT53

Partner bids first.

Dealer: South

♥ 9

The opponents are silent.

Vul: E-W

♦ AJ

HCP: 11+2

♣ J9874

Both hands (Answers Page)

Board: 49

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ AK4

♥ J2

♦ AT5

♣ AJT86

South:

♠ QT863

♥ KQ3

♦ J92

♣ Q4

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
Pass	4♠	All Pass	

Board: 50

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ KQT53

♥ 9

♦ AJ

♣ J9874

South:

♠ J98

♥ AKQJ6

♦ Q96

♣ QT

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3NT	Pass	4♠
All Pass			

Board: 49	♠ QT863	Partner bids first.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: N-S	♦ J92	
HCP: 10+1	♣ Q4	

Board: 50	♠ J98	You bid first.
Dealer: South	♥ AKQJ6	The opponents are silent.
Vul: E-W	♦ Q96	
HCP: 15+1	♣ QT	

Both hands (Answers Page)

Board: 49

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ AK4

♥ J2

♦ AT5

♣ AJT86

South:

♠ QT863

♥ KQ3

♦ J92

♣ Q4

W N E S

1NT Pass 2 ♥

Pass 2 ♠ Pass 3NT

Pass 4 ♠ All Pass

Board: 50

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ KQT53

♥ 9

♦ AJ

♣ J9874

South:

♠ J98

♥ AKQJ6

♦ Q96

♣ QT

W N E S

1NT

Pass 2 ♥ Pass 2 ♠

Pass 3NT Pass 4 ♠

All Pass