

North hands (Practice Page)

Jacoby Transfer

Board: 1	♠ 1032	East Bids 3♣ if possible.
Dealer: S	♥ QJ10643	
Vul: None	♦ 103	Partner bids first.
HCP: 3	♣ 53	
Board: 2	♠ Q94	West Bids 2♥ if possible.
Dealer: N	♥ AKQ43	East Bids 2♠ if possible.
Vul: NS	♦ KQ6	
HCP: 16	♣ 73	You bid first.
Board: 3	♠ 7	The opponents are silent.
Dealer: S	♥ KQ1043	
Vul: EW	♦ J10	Partner bids first.
HCP: 12	♣ AQ764	
Board: 4	♠ A4	West Bids 2♥ if possible.
Dealer: N	♥ J1065	East Bids 2♠ if possible.
Vul: Both	♦ A7	
HCP: 15	♣ AQ1097	You bid first.
Board: 5	♠ K10762	East Doubles 2♥ if possible.
Dealer: S	♥ K	
Vul: NS	♦ K108	Partner bids first.
HCP: 10	♣ J1082	

Jacoby Transfer Both hands (Answers Page)

Board: 1
Dealer: S
Vul: None
North HCP: 3
South HCP: 15
Contract: 3♥ N

North:
♠ 1032
♥ QJ10643
♦ 103
♣ 53

South:
♠ KQ9
♥ A82
♦ Q65
♣ KJ62

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

Board: 2
Dealer: N
Vul: NS
North HCP: 16
South HCP: 9
Contract: 3♥ S

North:
♠ Q94
♥ AKQ43
♦ KQ6
♣ 73

South:
♠ A
♥ J10875
♦ 1084
♣ A1042

West	North	East	South
	1NT	Pass	2♦
2♥ ¹	X	2♠	3♥
AP			
1. Michaels Cuebid			

Board: 3
Dealer: S
Vul: EW
North HCP: 12
South HCP: 15
Contract: 6♥ S

North:
♠ 7
♥ KQ1043
♦ J10
♣ AQ764

South:
♠ AK843
♥ 952
♦ AK6
♣ J3

West	North	East	South
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	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: 4
Dealer: N
Vul: Both
North HCP: 15
South HCP: 10
Contract: 4♥ N

North:
♠ A4
♥ J1065
♦ A7
♣ AQ1097

South:
♠ QJ3
♥ Q9742
♦ Q104
♣ K3

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

Board: 5
Dealer: S
Vul: NS
North HCP: 10
South HCP: 17
Contract: 4♠ N

North:
♠ K10762
♥ K
♦ K108
♣ J1082

South:
♠ AJ43
♥ 104
♦ AJ43
♣ AK3

West	North	East	South
			1NT
Pass	2♥	X	2NT ¹
Pass	4♠	AP	
1. Extended acceptance after NT			

South hands (Practice Page)

Jacoby Transfer

Board: 1	♠ KQ9	East Bids 3♣ if possible.
Dealer: S	♥ A82	
Vul: None	♦ Q65	You bid first.
HCP: 15	♣ KJ62	
Board: 2	♠ A	West Bids 2♥ if possible.
Dealer: N	♥ J10875	East Bids 2♠ if possible.
Vul: NS	♦ 1084	
HCP: 9	♣ A1042	Partner bids first.
Board: 3	♠ AK843	The opponents are silent.
Dealer: S	♥ 952	
Vul: EW	♦ AK6	You bid first.
HCP: 15	♣ J3	
Board: 4	♠ QJ3	West Bids 2♥ if possible.
Dealer: N	♥ Q9742	East Bids 2♠ if possible.
Vul: Both	♦ Q104	
HCP: 10	♣ K3	Partner bids first.
Board: 5	♠ AJ43	East Doubles 2♥ if possible.
Dealer: S	♥ 104	
Vul: NS	♦ AJ43	You bid first.
HCP: 17	♣ AK3	

Jacoby Transfer Both hands (Answers Page)

Board: 1
Dealer: S
Vul: None
North HCP: 3
South HCP: 15
Contract: 3♥ N

North:
♠ 1032
♥ QJ10643
♦ 103
♣ 53

South:
♠ KQ9
♥ A82
♦ Q65
♣ KJ62

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

Board: 2
Dealer: N
Vul: NS
North HCP: 16
South HCP: 9
Contract: 3♥ S

North:
♠ Q94
♥ AKQ43
♦ KQ6
♣ 73

South:
♠ A
♥ J10875
♦ 1084
♣ A1042

West	North	East	South
	1NT	Pass	2♦
2♥ ¹	X	2♠	3♥
AP			
1. Michaels Cuebid			

Board: 3
Dealer: S
Vul: EW
North HCP: 12
South HCP: 15
Contract: 6♥ S

North:
♠ 7
♥ KQ1043
♦ J10
♣ AQ764

South:
♠ AK843
♥ 952
♦ AK6
♣ J3

West	North	East	South
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	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: 4
Dealer: N
Vul: Both
North HCP: 15
South HCP: 10
Contract: 4♥ N

North:
♠ A4
♥ J1065
♦ A7
♣ AQ1097

South:
♠ QJ3
♥ Q9742
♦ Q104
♣ K3

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

Board: 5
Dealer: S
Vul: NS
North HCP: 10
South HCP: 17
Contract: 4♠ N

North:
♠ K10762
♥ K
♦ K108
♣ J1082

South:
♠ AJ43
♥ 104
♦ AJ43
♣ AK3

West	North	East	South
			1NT
Pass	2♥	X	2NT ¹
Pass	4♠	AP	
1. Extended acceptance after NT			

North hands (Practice Page)

Jacoby Transfer

Board: 6	♠ 643	The opponents are silent.
Dealer: N	♥ 106	
Vul: EW	♦ AKJ75	You bid first.
HCP: 15	♣ AK10	

Board: 7	♠ A7	The opponents are silent.
Dealer: S	♥ 97653	
Vul: None	♦ AJ108	Partner bids first.
HCP: 9	♣ 83	

Board: 8	♠ Q732	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: EW	♦ AJ9	You bid first.
HCP: 16	♣ A75	

Board: 9	♠ J9	East Bids 2♠ if possible.
Dealer: S	♥ KJ642	East Bids 3♠ if possible.
Vul: Both	♦ A1098	
HCP: 9	♣ 102	Partner bids first.

Board: 10	♠ A53	The opponents are silent.
Dealer: N	♥ K973	
Vul: None	♦ KJ87	You bid first.
HCP: 15	♣ A4	

Jacoby Transfer Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ 643	♠ AKQ		1NT	Pass	2♦
Vul: EW	♥ 106	♥ QJ743	Pass	2♥	Pass	3NT
North HCP: 15	♦ AKJ75	♦ 943	AP			
South HCP: 12	♣ AK10	♣ 72				
Contract: 3N N						
Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ QJ104				1NT
Vul: None	♥ 97653	♥ AKQ10	Pass	2♦	Pass	2NT ¹
North HCP: 9	♦ AJ108	♦ K6	Pass	4♥	AP	
South HCP: 16	♣ 83	♣ J92				
Contract: 4♥ N						
						1. Extended acceptance after NT
Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ Q732	♠ KJ10		1NT	Pass	2♦
Vul: EW	♥ KQ3	♥ J10875	Pass	2♥	Pass	2NT
North HCP: 16	♦ AJ9	♦ Q10	Pass	3♥	AP	
South HCP: 9	♣ A75	♣ Q84				
Contract: 3♥ N						
Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ Q4				1NT
Vul: Both	♥ KJ642	♥ AQ75	Pass	2♦	2♠	Pass
North HCP: 9	♦ A1098	♦ J43	Pass	3♦	3♠	Pass
South HCP: 15	♣ 102	♣ AQ85	Pass	X	AP	
Contract: 3♠X E						
Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ A53	♠ KQ1087		1NT	Pass	2♥
Vul: None	♥ K973	♥ J	Pass	2♠	Pass	3♦
North HCP: 15	♦ KJ87	♦ Q10432	Pass	4♠	AP	
South HCP: 10	♣ A4	♣ Q9				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 6	♠ AKQ	The opponents are silent.
Dealer: N	♥ QJ743	
Vul: EW	♦ 943	Partner bids first.
HCP: 12	♣ 72	

Board: 7	♠ QJ104	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: None	♦ K6	You bid first.
HCP: 16	♣ J92	

Board: 8	♠ KJ10	The opponents are silent.
Dealer: N	♥ J10875	
Vul: EW	♦ Q10	Partner bids first.
HCP: 9	♣ Q84	

Board: 9	♠ Q4	East Bids 2♠ if possible.
Dealer: S	♥ AQ75	East Bids 3♠ if possible.
Vul: Both	♦ J43	
HCP: 15	♣ AQ85	You bid first.

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

Jacoby Transfer Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ 643	♠ AKQ		1NT	Pass	2♦
Vul: EW	♥ 106	♥ QJ743	Pass	2♥	Pass	3NT
North HCP: 15	♦ AKJ75	♦ 943	AP			
South HCP: 12	♣ AK10	♣ 72				
Contract: 3N N						
Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ QJ104				1NT
Vul: None	♥ 97653	♥ AKQ10	Pass	2♦	Pass	2NT ¹
North HCP: 9	♦ AJ108	♦ K6	Pass	4♥	AP	
South HCP: 16	♣ 83	♣ J92				
Contract: 4♥ N			1. Extended acceptance after NT			
Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ Q732	♠ KJ10		1NT	Pass	2♦
Vul: EW	♥ KQ3	♥ J10875	Pass	2♥	Pass	2NT
North HCP: 16	♦ AJ9	♦ Q10	Pass	3♥	AP	
South HCP: 9	♣ A75	♣ Q84				
Contract: 3♥ N						
Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ Q4				1NT
Vul: Both	♥ KJ642	♥ AQ75	Pass	2♦	2♠	Pass
North HCP: 9	♦ A1098	♦ J43	Pass	3♦	3♠	Pass
South HCP: 15	♣ 102	♣ AQ85	Pass	X	AP	
Contract: 3♠X E						
Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ A53	♠ KQ1087		1NT	Pass	2♥
Vul: None	♥ K973	♥ J	Pass	2♠	Pass	3♦
North HCP: 15	♦ KJ87	♦ Q10432	Pass	4♠	AP	
South HCP: 10	♣ A4	♣ Q9	Pass			
Contract: 4♠ N						

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Board: 11	♠ K9632	The opponents are silent.
Dealer: S	♥ A106	
Vul: NS	♦ K2	Partner bids first.
HCP: 13	♣ K96	

Board: 12	♠ AQJ	The opponents are silent.
Dealer: N	♥ J952	
Vul: Both	♦ AQ4	You bid first.
HCP: 15	♣ J74	

Board: 13	♠ A87643	The opponents are silent.
Dealer: S	♥ J6	
Vul: None	♦ 106	Partner bids first.
HCP: 6	♣ J43	

Board: 14	♠ A963	The opponents are silent.
Dealer: N	♥ 92	
Vul: NS	♦ AQ10	You bid first.
HCP: 17	♣ AK32	

Board: 15	♠ A8	The opponents are silent.
Dealer: S	♥ A9432	
Vul: None	♦ A942	Partner bids first.
HCP: 15	♣ K4	

Jacoby Transfer Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ K9632	♠ J4				1NT
Vul: NS	♥ A106	♥ KQJ4	Pass	2♥	Pass	2♠
North HCP: 13	♦ K2	♦ AQ105	Pass	3NT	AP	
South HCP: 16	♣ K96	♣ QJ4				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 109832		1NT	Pass	2♥
Vul: Both	♥ J952	♥ 8	Pass	2♠	Pass	3♦
North HCP: 15	♦ AQ4	♦ K1082	Pass	4♠	AP	
South HCP: 10	♣ J74	♣ AK5				
Contract: 4♠ N						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ A87643	♠ J102				1NT
Vul: None	♥ J6	♥ AK54	Pass	2♥	Pass	2♠
North HCP: 6	♦ 106	♦ 73	AP			
South HCP: 17	♣ J43	♣ AKQ10				
Contract: 2♠ S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ A963	♠ KQ1082		1NT	Pass	2♥
Vul: NS	♥ 92	♥ —	Pass	2NT ¹	Pass	3♦ ²
North HCP: 17	♦ AQ10	♦ K9832	Pass	3♥ ³	Pass	4♥ ⁴
South HCP: 9	♣ AK32	♣ J109	Pass	4♠	AP	
Contract: 4♠ N						

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

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ KJ7				1NT
Vul: None	♥ A9432	♥ Q8	Pass	2♦	Pass	2♥
North HCP: 15	♦ A942	♦ QJ53	Pass	3♦	Pass	3♥
South HCP: 15	♣ K4	♣ AQ87	Pass	3NT	AP	
Contract: 3N S						

South hands (Practice Page)

Jacoby Transfer

Board: 11	♠ J4	The opponents are silent.
Dealer: S	♥ KQJ4	
Vul: NS	♦ AQ105	You bid first.
HCP: 16	♣ QJ4	

Board: 12	♠ 109832	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ K1082	Partner bids first.
HCP: 10	♣ AK5	

Board: 13	♠ J102	The opponents are silent.
Dealer: S	♥ AK54	
Vul: None	♦ 73	You bid first.
HCP: 17	♣ AKQ10	

Board: 14	♠ KQ1082	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ K9832	Partner bids first.
HCP: 9	♣ J109	

Board: 15	♠ KJ7	The opponents are silent.
Dealer: S	♥ Q8	
Vul: None	♦ QJ53	You bid first.
HCP: 15	♣ AQ87	

Jacoby Transfer Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ K9632	♠ J4				1NT
Vul: NS	♥ A106	♥ KQJ4	Pass	2♥	Pass	2♠
North HCP: 13	♦ K2	♦ AQ105	Pass	3NT	AP	
South HCP: 16	♣ K96	♣ QJ4				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 109832		1NT	Pass	2♥
Vul: Both	♥ J952	♥ 8	Pass	2♠	Pass	3♦
North HCP: 15	♦ AQ4	♦ K1082	Pass	4♠	AP	
South HCP: 10	♣ J74	♣ AK5				
Contract: 4♠ N						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ A87643	♠ J102				1NT
Vul: None	♥ J6	♥ AK54	Pass	2♥	Pass	2♠
North HCP: 6	♦ 106	♦ 73	AP			
South HCP: 17	♣ J43	♣ AKQ10				
Contract: 2♠ S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ A963	♠ KQ1082		1NT	Pass	2♥
Vul: NS	♥ 92	♥ —	Pass	2NT ¹	Pass	3♦ ²
North HCP: 17	♦ AQ10	♦ K9832	Pass	3♥ ³	Pass	4♥ ⁴
South HCP: 9	♣ AK32	♣ J109	Pass	4♠	AP	
Contract: 4♠ N						

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

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ KJ7				1NT
Vul: None	♥ A9432	♥ Q8	Pass	2♦	Pass	2♥
North HCP: 15	♦ A942	♦ QJ53	Pass	3♦	Pass	3♥
South HCP: 15	♣ K4	♣ AQ87	Pass	3NT	AP	
Contract: 3N S						

North hands (Practice Page)

Jacoby Transfer

Board: 16	♠ KJ	The opponents are silent.
Dealer: N	♥ QJ54	
Vul: NS	♦ AKJ9	You bid first.
HCP: 16	♣ J72	

Board: 17	♠ KQJ84	The opponents are silent.
Dealer: S	♥ K75	
Vul: EW	♦ 75	Partner bids first.
HCP: 9	♣ 984	

Board: 18	♠ A10	The opponents are silent.
Dealer: N	♥ K1032	
Vul: Both	♦ A105	You bid first.
HCP: 16	♣ AJ64	

Board: 19	♠ AJ8	The opponents are silent.
Dealer: S	♥ KJ987	
Vul: EW	♦ 4	Partner bids first.
HCP: 12	♣ K863	

Board: 20	♠ AK6	The opponents are silent.
Dealer: N	♥ Q105	
Vul: Both	♦ A10962	You bid first.
HCP: 16	♣ K3	

Jacoby Transfer Both hands (Answers Page)

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

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

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ J9765		1NT	Pass	2♥
Vul: Both	♥ K1032	♥ AJ9	Pass	2♠	Pass	3♦
North HCP: 16	♦ A105	♦ KJ64	Pass	3NT	AP	
South HCP: 10	♣ AJ64	♣ 5				
Contract: 3N N						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ AJ8	♠ 1075				1NT
Vul: EW	♥ KJ987	♥ Q54	Pass	2♦	Pass	2♥
North HCP: 12	♦ 4	♦ AKQ95	Pass	3♣	Pass	4♥
South HCP: 16	♣ K863	♣ AJ	AP			
Contract: 4♥ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 42		1NT	Pass	2♦
Vul: Both	♥ Q105	♥ AJ764	Pass	2♥	Pass	2NT
North HCP: 16	♦ A10962	♦ 854	Pass	4♥	AP	
South HCP: 9	♣ K3	♣ A76				
Contract: 4♥ N						

South hands (Practice Page)

Jacoby Transfer

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

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

Board: 18	♠ J9765	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: Both	♦ KJ64	Partner bids first.
HCP: 10	♣ 5	

Board: 19	♠ 1075	The opponents are silent.
Dealer: S	♥ Q54	
Vul: EW	♦ AKQ95	You bid first.
HCP: 16	♣ AJ	

Board: 20	♠ 42	The opponents are silent.
Dealer: N	♥ AJ764	
Vul: Both	♦ 854	Partner bids first.
HCP: 9	♣ A76	

Jacoby Transfer Both hands (Answers Page)

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

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

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ J9765		1NT	Pass	2♥
Vul: Both	♥ K1032	♥ AJ9	Pass	2♠	Pass	3♦
North HCP: 16	♦ A105	♦ KJ64	Pass	3NT	AP	
South HCP: 10	♣ AJ64	♣ 5				
Contract: 3N N						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ AJ8	♠ 1075				1NT
Vul: EW	♥ KJ987	♥ Q54	Pass	2♦	Pass	2♥
North HCP: 12	♦ 4	♦ AKQ95	Pass	3♣	Pass	4♥
South HCP: 16	♣ K863	♣ AJ	AP			
Contract: 4♥ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 42		1NT	Pass	2♦
Vul: Both	♥ Q105	♥ AJ764	Pass	2♥	Pass	2NT
North HCP: 16	♦ A10962	♦ 854	Pass	4♥	AP	
South HCP: 9	♣ K3	♣ A76				
Contract: 4♥ N						

North hands (Practice Page)

Jacoby Transfer

Board: 21	♠ KQJ102	The opponents are silent.
Dealer: S	♥ J52	
Vul: None	♦ KQ	Partner bids first.
HCP: 12	♣ 753	

Board: 22	♠ KJ103	The opponents are silent.
Dealer: N	♥ 43	
Vul: EW	♦ KJ9	You bid first.
HCP: 15	♣ AK94	

Board: 23	♠ AJ1063	The opponents are silent.
Dealer: S	♥ J5	
Vul: Both	♦ QJ	Partner bids first.
HCP: 11	♣ Q543	

Board: 24	♠ QJ10	The opponents are silent.
Dealer: N	♥ Q54	
Vul: None	♦ A854	You bid first.
HCP: 15	♣ AQ5	

Board: 25	♠ AK842	The opponents are silent.
Dealer: S	♥ 53	
Vul: NS	♦ QJ10	Partner bids first.
HCP: 10	♣ 1092	

Jacoby Transfer Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ KQJ102	♠ 984				1NT
Vul: None	♥ J52	♥ A1063	Pass	2♥	Pass	2♠
North HCP: 12	♦ KQ	♦ AJ98	Pass	3NT	Pass	4♠
South HCP: 16	♣ 753	♣ AK	AP			
Contract: 4♠ S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ KJ103	♠ AQ987		1NT	Pass	2♥
Vul: EW	♥ 43	♥ Q82	Pass	2NT ¹	Pass	3NT ²
North HCP: 15	♦ KJ9	♦ A10	Pass	4♣ ³	Pass	4♦ ⁴
South HCP: 12	♣ AK94	♣ 762	Pass	4♠	AP	
Contract: 4♠ N						

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

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ AJ1063	♠ Q82				1NT
Vul: Both	♥ J5	♥ A632	Pass	2♥	Pass	2♠
North HCP: 11	♦ QJ	♦ A107	Pass	3♣	Pass	4♠
South HCP: 17	♣ Q543	♣ AK7	AP			
Contract: 4♠ S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ AK765		1NT	Pass	2♥
Vul: None	♥ Q54	♥ K107	Pass	2♠	Pass	3NT
North HCP: 15	♦ A854	♦ 1032	Pass	4♠	AP	
South HCP: 13	♣ AQ5	♣ K10				
Contract: 4♠ N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ AK842	♠ Q107				1NT
Vul: NS	♥ 53	♥ KQ87	Pass	2♥	Pass	2♠
North HCP: 10	♦ QJ10	♦ 86	Pass	3NT	Pass	4♠
South HCP: 16	♣ 1092	♣ AKQ7	AP			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfer

Board: 21	♠ 984	The opponents are silent.
Dealer: S	♥ A1063	
Vul: None	♦ AJ98	You bid first.
HCP: 16	♣ AK	

Board: 22	♠ AQ987	The opponents are silent.
Dealer: N	♥ Q82	
Vul: EW	♦ A10	Partner bids first.
HCP: 12	♣ 762	

Board: 23	♠ Q82	The opponents are silent.
Dealer: S	♥ A632	
Vul: Both	♦ A107	You bid first.
HCP: 17	♣ AK7	

Board: 24	♠ AK765	The opponents are silent.
Dealer: N	♥ K107	
Vul: None	♦ 1032	Partner bids first.
HCP: 13	♣ K10	

Board: 25	♠ Q107	The opponents are silent.
Dealer: S	♥ KQ87	
Vul: NS	♦ 86	You bid first.
HCP: 16	♣ AKQ7	

Jacoby Transfer Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ KQJ102	♠ 984				1NT
Vul: None	♥ J52	♥ A1063	Pass	2♥	Pass	2♠
North HCP: 12	♦ KQ	♦ AJ98	Pass	3NT	Pass	4♠
South HCP: 16	♣ 753	♣ AK	AP			
Contract: 4♠ S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ KJ103	♠ AQ987		1NT	Pass	2♥
Vul: EW	♥ 43	♥ Q82	Pass	2NT ¹	Pass	3NT ²
North HCP: 15	♦ KJ9	♦ A10	Pass	4♣ ³	Pass	4♦ ⁴
South HCP: 12	♣ AK94	♣ 762	Pass	4♠	AP	
Contract: 4♠ N						

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

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ AJ1063	♠ Q82				1NT
Vul: Both	♥ J5	♥ A632	Pass	2♥	Pass	2♠
North HCP: 11	♦ QJ	♦ A107	Pass	3♣	Pass	4♠
South HCP: 17	♣ Q543	♣ AK7	AP			
Contract: 4♠ S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ AK765		1NT	Pass	2♥
Vul: None	♥ Q54	♥ K107	Pass	2♠	Pass	3NT
North HCP: 15	♦ A854	♦ 1032	Pass	4♠	AP	
South HCP: 13	♣ AQ5	♣ K10				
Contract: 4♠ N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ AK842	♠ Q107				1NT
Vul: NS	♥ 53	♥ KQ87	Pass	2♥	Pass	2♠
North HCP: 10	♦ QJ10	♦ 86	Pass	3NT	Pass	4♠
South HCP: 16	♣ 1092	♣ AKQ7	AP			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfer

Board: 26	♠ Q94	The opponents are silent.
Dealer: N	♥ A94	
Vul: Both	♦ AJ5	You bid first.
HCP: 15	♣ A1098	

Board: 27	♠ 108542	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: None	♦ A73	Partner bids first.
HCP: 9	♣ 97	

Board: 28	♠ Q32	The opponents are silent.
Dealer: N	♥ A107	
Vul: NS	♦ AQ8	You bid first.
HCP: 16	♣ A832	

Board: 29	♠ K7642	The opponents are silent.
Dealer: S	♥ 972	
Vul: EW	♦ AQJ	Partner bids first.
HCP: 10	♣ 64	

Board: 30	♠ A2	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: NS	♦ K9843	You bid first.
HCP: 16	♣ KJ5	

Jacoby Transfer Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ A10852		1NT	Pass	2♥
Vul: Both	♥ A94	♥ 8	Pass	2♠	Pass	3♣
North HCP: 15	♦ AJ5	♦ Q98	Pass	4♠	AP	
South HCP: 12	♣ A1098	♣ KQJ3				
Contract: 4♠ N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 108542	♠ AJ6				1NT
Vul: None	♥ KQ8	♥ A1095	Pass	2♥	Pass	2♠
North HCP: 9	♦ A73	♦ KQJ5	Pass	2NT	Pass	3♠
South HCP: 15	♣ 97	♣ 32	Pass	4♠	AP	
Contract: 4♠ S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ AK5		1NT	Pass	2♦
Vul: NS	♥ A107	♥ KQJ93	Pass	2♥	Pass	3NT
North HCP: 16	♦ AQ8	♦ 107	Pass	4♥	AP	
South HCP: 14	♣ A832	♣ J54				
Contract: 4♥ N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ K7642	♠ Q10				1NT
Vul: EW	♥ 972	♥ AKJ5	Pass	2♥	Pass	2♠
North HCP: 10	♦ AQJ	♦ 10974	Pass	3NT	AP	
South HCP: 15	♣ 64	♣ KQ2				
Contract: 3N S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ KQ876		1NT	Pass	2♥
Vul: NS	♥ AJ3	♥ K	Pass	2♠	Pass	2NT
North HCP: 16	♦ K9843	♦ J652	Pass			
South HCP: 9	♣ KJ5	♣ 632	AP			
Contract: 2N N						

South hands (Practice Page)

Jacoby Transfer

Board: 26	♠ A10852	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ Q98	Partner bids first.
HCP: 12	♣ KQJ3	

Board: 27	♠ AJ6	The opponents are silent.
Dealer: S	♥ A1095	
Vul: None	♦ KQJ5	You bid first.
HCP: 15	♣ 32	

Board: 28	♠ AK5	The opponents are silent.
Dealer: N	♥ KQJ93	
Vul: NS	♦ 107	Partner bids first.
HCP: 14	♣ J54	

Board: 29	♠ Q10	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: EW	♦ 10974	You bid first.
HCP: 15	♣ KQ2	

Board: 30	♠ KQ876	The opponents are silent.
Dealer: N	♥ K	
Vul: NS	♦ J652	Partner bids first.
HCP: 9	♣ 632	

Jacoby Transfer Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ A10852		1NT	Pass	2♥
Vul: Both	♥ A94	♥ 8	Pass	2♠	Pass	3♣
North HCP: 15	♦ AJ5	♦ Q98	Pass	4♠	AP	
South HCP: 12	♣ A1098	♣ KQJ3				
Contract: 4♠ N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 108542	♠ AJ6				1NT
Vul: None	♥ KQ8	♥ A1095	Pass	2♥	Pass	2♠
North HCP: 9	♦ A73	♦ KQJ5	Pass	2NT	Pass	3♠
South HCP: 15	♣ 97	♣ 32	Pass	4♠	AP	
Contract: 4♠ S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ AK5		1NT	Pass	2♦
Vul: NS	♥ A107	♥ KQJ93	Pass	2♥	Pass	3NT
North HCP: 16	♦ AQ8	♦ 107	Pass	4♥	AP	
South HCP: 14	♣ A832	♣ J54				
Contract: 4♥ N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ K7642	♠ Q10				1NT
Vul: EW	♥ 972	♥ AKJ5	Pass	2♥	Pass	2♠
North HCP: 10	♦ AQJ	♦ 10974	Pass	3NT	AP	
South HCP: 15	♣ 64	♣ KQ2				
Contract: 3N S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ KQ876		1NT	Pass	2♥
Vul: NS	♥ AJ3	♥ K	Pass	2♠	Pass	2NT
North HCP: 16	♦ K9843	♦ J652	Pass			
South HCP: 9	♣ KJ5	♣ 632	AP			
Contract: 2N N						

North hands (Practice Page)

Jacoby Transfer

Board: 31	♠ 2	The opponents are silent.
Dealer: S	♥ QJ753	
Vul: NS	♦ KQJ10	Partner bids first.
HCP: 13	♣ A75	

Board: 32	♠ 97	The opponents are silent.
Dealer: N	♥ 1073	
Vul: Both	♦ AQ10	You bid first.
HCP: 15	♣ AKQ98	

Board: 33	♠ K109542	East Doubles 2♥ if possible.
Dealer: S	♥ 9	West Bids 3♥ if possible.
Vul: None	♦ 1096	East Bids 4♥ if possible.
HCP: 3	♣ 962	Partner bids first.

Board: 34	♠ AK98	West Doubles 2♥ if possible.
Dealer: N	♥ Q62	
Vul: EW	♦ A72	You bid first.
HCP: 16	♣ K73	

Jacoby Transfer Both hands (Answers Page)

Board: 31
Dealer: S
Vul: NS
North HCP: 13
South HCP: 16
Contract: 6♥ S

North:
♠ 2
♥ QJ753
♦ KQJ10
♣ A75

South:
♠ KQ84
♥ AK84
♦ A75
♣ 84

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

1. Extended acceptance after NT
2. Cue bid, surplus
3. Blackwood 0314, for ♥
4. A=0/5 or 3/5

Board: 32
Dealer: N
Vul: Both
North HCP: 15
South HCP: 15
Contract: 6♥ N

North:
♠ 97
♥ 1073
♦ AQ10
♣ AKQ98

South:
♠ AK2
♥ AKJ95
♦ 52
♣ 653

West	North	East	South
	1NT	Pass	2♦
Pass	2♥	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: 33
Dealer: S
Vul: None
North HCP: 3
South HCP: 16
Contract: 4♥ X W

North:
♠ K109542
♥ 9
♦ 1096
♣ 962

South:
♠ AJ8
♥ J3
♦ QJ8
♣ AK1074

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

Board: 34
Dealer: N
Vul: EW
North HCP: 16
South HCP: 9
Contract: 4♠ N

North:
♠ AK98
♥ Q62
♦ A72
♣ K73

South:
♠ Q7432
♥ K5
♦ J10
♣ QJ108

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

South hands (Practice Page)

Jacoby Transfer

Board: 31 ♠ KQ84
Dealer: S ♥ AK84
Vul: NS ♦ A75
HCP: 16 ♣ 84

The opponents are silent.

You bid first.

Board: 32 ♠ AK2
Dealer: N ♥ AKJ95
Vul: Both ♦ 52
HCP: 15 ♣ 653

The opponents are silent.

Partner bids first.

Board: 33 ♠ AJ8
Dealer: S ♥ J3
Vul: None ♦ QJ8
HCP: 16 ♣ AK1074

East Doubles 2♥ if possible.

West Bids 3♥ if possible.

East Bids 4♥ if possible.

You bid first.

Board: 34 ♠ Q7432
Dealer: N ♥ K5
Vul: EW ♦ J10
HCP: 9 ♣ QJ108

West Doubles 2♥ if possible.

Partner bids first.

Jacoby Transfer Both hands (Answers Page)

Board: 31
Dealer: S
Vul: NS
North HCP: 13
South HCP: 16
Contract: 6♥ S

North:
♠ 2
♥ QJ753
♦ KQJ10
♣ A75

South:
♠ KQ84
♥ AK84
♦ A75
♣ 84

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

1. Extended acceptance after NT
2. Cue bid, surplus
3. Blackwood 0314, for ♥
4. A=0/5 or 3/5

Board: 32
Dealer: N
Vul: Both
North HCP: 15
South HCP: 15
Contract: 6♥ N

North:
♠ 97
♥ 1073
♦ AQ10
♣ AKQ98

South:
♠ AK2
♥ AKJ95
♦ 52
♣ 653

West	North	East	South
	1NT	Pass	2♦
Pass	2♥	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: 33
Dealer: S
Vul: None
North HCP: 3
South HCP: 16
Contract: 4♥ X W

North:
♠ K109542
♥ 9
♦ 1096
♣ 962

South:
♠ AJ8
♥ J3
♦ QJ8
♣ AK1074

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

Board: 34
Dealer: N
Vul: EW
North HCP: 16
South HCP: 9
Contract: 4♠ N

North:
♠ AK98
♥ Q62
♦ A72
♣ K73

South:
♠ Q7432
♥ K5
♦ J10
♣ QJ108

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

North hands (Practice Page)

Jacoby Transfer

Board: 35	♠ AQ984	The opponents are silent.
Dealer: S	♥ Q74	
Vul: Both	♦ 1054	Partner bids first.
HCP: 11	♣ K9	

Board: 36	♠ AKJ43	The opponents are silent.
Dealer: N	♥ K3	
Vul: None	♦ AJ5	You bid first.
HCP: 16	♣ 974	

Board: 37	♠ AKJ97	The opponents are silent.
Dealer: S	♥ 874	
Vul: NS	♦ 1092	Partner bids first.
HCP: 12	♣ A3	

Board: 38	♠ K1062	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ J108	You bid first.
HCP: 17	♣ AJ9	

Board: 39	♠ 1073	The opponents are silent.
Dealer: S	♥ KJ932	
Vul: None	♦ A87	Partner bids first.
HCP: 11	♣ K5	

Jacoby Transfer Both hands (Answers Page)

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ AQ984	♠ K2				1NT
Vul: Both	♥ Q74	♥ AKJ53	Pass	2♥	Pass	2♠
North HCP: 11	♦ 1054	♦ Q73	Pass	3NT	AP	
South HCP: 17	♣ K9	♣ A85				
Contract: 3N S						

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AKJ43	♠ 82		1NT	Pass	2♦
Vul: None	♥ K3	♥ J109874	Pass	2♥	Pass	3♥
North HCP: 16	♦ AJ5	♦ Q42	AP			
South HCP: 6	♣ 974	♣ K6				
Contract: 3♥ N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ AKJ97	♠ Q65				1NT
Vul: NS	♥ 874	♥ K102	Pass	2♥	Pass	2♠
North HCP: 12	♦ 1092	♦ AK8	Pass	3NT	Pass	4♠
South HCP: 15	♣ A3	♣ QJ86	AP			
Contract: 4♠ S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ K1062	♠ 73		1NT	Pass	2♦
Vul: Both	♥ AKJ	♥ 986543	Pass	2♥	AP	
North HCP: 17	♦ J108	♦ K65				
South HCP: 5	♣ AJ9	♣ Q6				
Contract: 2♥ N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 1073	♠ AK85				1NT
Vul: None	♥ KJ932	♥ A754	Pass	2♦	Pass	2NT ¹
North HCP: 11	♦ A87	♦ KJ9	Pass	4♥	AP	
South HCP: 17	♣ K5	♣ Q10				
Contract: 4♥ N						

1. Extended acceptance after NT

South hands (Practice Page)

Jacoby Transfer

Board: 35	♠ K2	The opponents are silent.
Dealer: S	♥ AKJ53	
Vul: Both	♦ Q73	You bid first.
HCP: 17	♣ A85	

Board: 36	♠ 82	The opponents are silent.
Dealer: N	♥ J109874	
Vul: None	♦ Q42	Partner bids first.
HCP: 6	♣ K6	

Board: 37	♠ Q65	The opponents are silent.
Dealer: S	♥ K102	
Vul: NS	♦ AK8	You bid first.
HCP: 15	♣ QJ86	

Board: 38	♠ 73	The opponents are silent.
Dealer: N	♥ 986543	
Vul: Both	♦ K65	Partner bids first.
HCP: 5	♣ Q6	

Board: 39	♠ AK85	The opponents are silent.
Dealer: S	♥ A754	
Vul: None	♦ KJ9	You bid first.
HCP: 17	♣ Q10	

Jacoby Transfer Both hands (Answers Page)

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ AQ984	♠ K2				1NT
Vul: Both	♥ Q74	♥ AKJ53	Pass	2♥	Pass	2♠
North HCP: 11	♦ 1054	♦ Q73	Pass	3NT	AP	
South HCP: 17	♣ K9	♣ A85				
Contract: 3N S						

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AKJ43	♠ 82		1NT	Pass	2♦
Vul: None	♥ K3	♥ J109874	Pass	2♥	Pass	3♥
North HCP: 16	♦ AJ5	♦ Q42	AP			
South HCP: 6	♣ 974	♣ K6				
Contract: 3♥ N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ AKJ97	♠ Q65				1NT
Vul: NS	♥ 874	♥ K102	Pass	2♥	Pass	2♠
North HCP: 12	♦ 1092	♦ AK8	Pass	3NT	Pass	4♠
South HCP: 15	♣ A3	♣ QJ86	AP			
Contract: 4♠ S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ K1062	♠ 73		1NT	Pass	2♦
Vul: Both	♥ AKJ	♥ 986543	Pass	2♥	AP	
North HCP: 17	♦ J108	♦ K65				
South HCP: 5	♣ AJ9	♣ Q6				
Contract: 2♥ N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 1073	♠ AK85				1NT
Vul: None	♥ KJ932	♥ A754	Pass	2♦	Pass	2NT ¹
North HCP: 11	♦ A87	♦ KJ9	Pass	4♥	AP	
South HCP: 17	♣ K5	♣ Q10				
Contract: 4♥ N						

1. Extended acceptance after NT

North hands (Practice Page)

Jacoby Transfer

Board: 40	♠ AQ43	The opponents are silent.
Dealer: N	♥ K32	
Vul: NS	♦ KJ42	You bid first.
HCP: 17	♣ A4	

Board: 41	♠ AJ	The opponents are silent.
Dealer: S	♥ AJ1072	
Vul: EW	♦ A5	Partner bids first.
HCP: 17	♣ QJ87	

Board: 42	♠ KQJ10	The opponents are silent.
Dealer: N	♥ A87	
Vul: None	♦ AQ75	You bid first.
HCP: 16	♣ 84	

Board: 43	♠ 1084	The opponents are silent.
Dealer: S	♥ KQ1074	
Vul: NS	♦ —	Partner bids first.
HCP: 14	♣ AKQ82	

Board: 44	♠ A10542	The opponents are silent.
Dealer: N	♥ K83	
Vul: EW	♦ KQ	You bid first.
HCP: 17	♣ AJ2	

Jacoby Transfer Both hands (Answers Page)

Board: 40
Dealer: N
Vul: NS
North HCP: 17
South HCP: 16
Contract: 6♥ N

North:
♠ AQ43
♥ K32
♦ KJ42
♣ A4

South:
♠ K98
♥ AQ1054
♦ A5
♣ K53

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

1. Quantitative 4NT

Board: 41
Dealer: S
Vul: EW
North HCP: 17
South HCP: 16
Contract: 6♥ S

North:
♠ AJ
♥ AJ1072
♦ A5
♣ QJ87

South:
♠ K652
♥ KQ9
♦ KQ6
♣ K53

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

1. Blackwood 0314, for ♥
2. A=1/5 or 4/5

Board: 42
Dealer: N
Vul: None
North HCP: 16
South HCP: 10
Contract: 4♥ N

North:
♠ KQJ10
♥ A87
♦ AQ75
♣ 84

South:
♠ 42
♥ K10642
♦ K92
♣ KJ2

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

Board: 43
Dealer: S
Vul: NS
North HCP: 14
South HCP: 16
Contract: 6♥ S

North:
♠ 1084
♥ KQ1074
♦ —
♣ AKQ82

South:
♠ KJ53
♥ A93
♦ AKJ8
♣ 43

West	North	East	South
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	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: 44
Dealer: N
Vul: EW
North HCP: 17
South HCP: 12
Contract: 4♥ N

North:
♠ A10542
♥ K83
♦ KQ
♣ AJ2

South:
♠ 96
♥ AQ1065
♦ J6
♣ KQ98

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

South hands (Practice Page)

Jacoby Transfer

Board: 40	♠ K98	The opponents are silent.
Dealer: N	♥ AQ1054	
Vul: NS	♦ A5	Partner bids first.
HCP: 16	♣ K53	

Board: 41	♠ K652	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: EW	♦ KQ6	You bid first.
HCP: 16	♣ K53	

Board: 42	♠ 42	The opponents are silent.
Dealer: N	♥ K10642	
Vul: None	♦ K92	Partner bids first.
HCP: 10	♣ KJ2	

Board: 43	♠ KJ53	The opponents are silent.
Dealer: S	♥ A93	
Vul: NS	♦ AKJ8	You bid first.
HCP: 16	♣ 43	

Board: 44	♠ 96	The opponents are silent.
Dealer: N	♥ AQ1065	
Vul: EW	♦ J6	Partner bids first.
HCP: 12	♣ KQ98	

Jacoby Transfer Both hands (Answers Page)

Board: 40
Dealer: N
Vul: NS
North HCP: 17
South HCP: 16
Contract: 6♥ N

North:
♠ AQ43
♥ K32
♦ KJ42
♣ A4

South:
♠ K98
♥ AQ1054
♦ A5
♣ K53

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

1. Quantitative 4NT

Board: 41
Dealer: S
Vul: EW
North HCP: 17
South HCP: 16
Contract: 6♥ S

North:
♠ AJ
♥ AJ1072
♦ A5
♣ QJ87

South:
♠ K652
♥ KQ9
♦ KQ6
♣ K53

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

1. Blackwood 0314, for ♥
2. A=1/5 or 4/5

Board: 42
Dealer: N
Vul: None
North HCP: 16
South HCP: 10
Contract: 4♥ N

North:
♠ KQJ10
♥ A87
♦ AQ75
♣ 84

South:
♠ 42
♥ K10642
♦ K92
♣ KJ2

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

Board: 43
Dealer: S
Vul: NS
North HCP: 14
South HCP: 16
Contract: 6♥ S

North:
♠ 1084
♥ KQ1074
♦ —
♣ AKQ82

South:
♠ KJ53
♥ A93
♦ AKJ8
♣ 43

West	North	East	South
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	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: 44
Dealer: N
Vul: EW
North HCP: 17
South HCP: 12
Contract: 4♥ N

North:
♠ A10542
♥ K83
♦ KQ
♣ AJ2

South:
♠ 96
♥ AQ1065
♦ J6
♣ KQ98

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

North hands (Practice Page)

Jacoby Transfer

Board: 45	♠ 6	The opponents are silent.
Dealer: S	♥ AQ752	
Vul: Both	♦ K542	Partner bids first.
HCP: 10	♣ J87	

Board: 46	♠ K1062	West Bids 3♦ if possible.
Dealer: N	♥ AQ	
Vul: NS	♦ Q54	You bid first.
HCP: 16	♣ KQ76	

Board: 47	♠ AJ984	The opponents are silent.
Dealer: S	♥ J	
Vul: EW	♦ AQ1075	Partner bids first.
HCP: 14	♣ Q4	

Board: 48	♠ AJ75	The opponents are silent.
Dealer: N	♥ 1053	
Vul: Both	♦ QJ6	You bid first.
HCP: 15	♣ AQJ	

Board: 49	♠ KQ943	The opponents are silent.
Dealer: S	♥ A95	
Vul: None	♦ J1063	Partner bids first.
HCP: 10	♣ 3	

Jacoby Transfer Both hands (Answers Page)

Board: 45

Dealer: S

Vul: Both

North HCP: 10

South HCP: 16

Contract: 5♥ S

North:

♠ 6

♥ AQ752

♦ K542

♣ J87

South:

♠ AJ2

♥ J63

♦ AQ873

♣ A4

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4NT¹

Pass 5♥² AP

1. Blackwood 0314, for ♦

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

Board: 46

Dealer: N

Vul: NS

North HCP: 16

South HCP: 6

Contract: 3♥ S

North:

♠ K1062

♥ AQ

♦ Q54

♣ KQ76

South:

♠ J9

♥ KJ10843

♦ J32

♣ 103

West North East South

1NT Pass 2♦

3♦ Pass Pass 3♥

AP

Board: 47

Dealer: S

Vul: EW

North HCP: 14

South HCP: 17

Contract: 4♠ S

North:

♠ AJ984

♥ J

♦ AQ1075

♣ Q4

South:

♠ K53

♥ AK84

♦ K86

♣ A73

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3♦ Pass 4♠

AP

Board: 48

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3♥ N

North:

♠ AJ75

♥ 1053

♦ QJ6

♣ AQJ

South:

♠ 8

♥ AJ764

♦ A10542

♣ 107

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 3♥ AP

Board: 49

Dealer: S

Vul: None

North HCP: 10

South HCP: 15

Contract: 4♠ S

North:

♠ KQ943

♥ A95

♦ J1063

♣ 3

South:

♠ J1065

♥ QJ4

♦ AQ4

♣ KQ4

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3NT Pass 4♠

AP

South hands (Practice Page)

Jacoby Transfer

Board: 45	♠ AJ2	The opponents are silent.
Dealer: S	♥ J63	
Vul: Both	♦ AQ873	You bid first.
HCP: 16	♣ A4	

Board: 46	♠ J9	West Bids 3♦ if possible.
Dealer: N	♥ KJ10843	
Vul: NS	♦ J32	Partner bids first.
HCP: 6	♣ 103	

Board: 47	♠ K53	The opponents are silent.
Dealer: S	♥ AK84	
Vul: EW	♦ K86	You bid first.
HCP: 17	♣ A73	

Board: 48	♠ 8	The opponents are silent.
Dealer: N	♥ AJ764	
Vul: Both	♦ A10542	Partner bids first.
HCP: 9	♣ 107	

Board: 49	♠ J1065	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: None	♦ AQ4	You bid first.
HCP: 15	♣ KQ4	

Jacoby Transfer Both hands (Answers Page)

Board: 45

Dealer: S

Vul: Both

North HCP: 10

South HCP: 16

Contract: 5♥ S

North:

♠ 6

♥ AQ752

♦ K542

♣ J87

South:

♠ AJ2

♥ J63

♦ AQ873

♣ A4

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4NT¹

Pass 5♥² AP

1. Blackwood 0314, for ♦

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

Board: 46

Dealer: N

Vul: NS

North HCP: 16

South HCP: 6

Contract: 3♥ S

North:

♠ K1062

♥ AQ

♦ Q54

♣ KQ76

South:

♠ J9

♥ KJ10843

♦ J32

♣ 103

West North East South

1NT Pass 2♦

3♦ Pass Pass 3♥

AP

Board: 47

Dealer: S

Vul: EW

North HCP: 14

South HCP: 17

Contract: 4♠ S

North:

♠ AJ984

♥ J

♦ AQ1075

♣ Q4

South:

♠ K53

♥ AK84

♦ K86

♣ A73

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3♦ Pass 4♠

AP

Board: 48

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3♥ N

North:

♠ AJ75

♥ 1053

♦ QJ6

♣ AQJ

South:

♠ 8

♥ AJ764

♦ A10542

♣ 107

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 3♥ AP

Board: 49

Dealer: S

Vul: None

North HCP: 10

South HCP: 15

Contract: 4♠ S

North:

♠ KQ943

♥ A95

♦ J1063

♣ 3

South:

♠ J1065

♥ QJ4

♦ AQ4

♣ KQ4

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3NT Pass 4♠

AP

North hands (Practice Page)

Jacoby Transfer

Board: 50	♠ KQ2	The opponents are silent.
Dealer: N	♥ A109	
Vul: Both	♦ 76	You bid first.
HCP: 16	♣ AK763	

Board: 51	♠ KQ543	The opponents are silent.
Dealer: S	♥ Q43	
Vul: None	♦ AQJ9	Partner bids first.
HCP: 18	♣ A	

Board: 52	♠ 643	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ A742	You bid first.
HCP: 15	♣ A65	

Board: 53	♠ KJ964	The opponents are silent.
Dealer: S	♥ K7	
Vul: None	♦ A109	Partner bids first.
HCP: 15	♣ A104	

Board: 54	♠ J1042	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ AQJ	You bid first.
HCP: 15	♣ QJ87	

Jacoby Transfer Both hands (Answers Page)

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ A9865		1NT	Pass	2♥
Vul: Both	♥ A109	♥ 73	Pass	2♠	Pass	3♦
North HCP: 16	♦ 76	♦ AJ954	Pass	4♠	AP	
South HCP: 9	♣ AK763	♣ 5				
Contract: 4♠ N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ KQ543	♠ A6				1NT
Vul: None	♥ Q43	♥ AK62	Pass	2♥	Pass	2♠
North HCP: 18	♦ AQJ9	♦ 64	Pass	3♦	Pass	3NT
South HCP: 16	♣ A	♣ KQ854	Pass	6NT	AP	
Contract: 6N S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ 643	♠ AKQ98		1NT	Pass	2♥
Vul: NS	♥ AK4	♥ 32	Pass	2♠	Pass	3NT
North HCP: 15	♦ A742	♦ QJ9	Pass	4♠	AP	
South HCP: 12	♣ A65	♣ 983				
Contract: 4♠ N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ KJ964	♠ AQ3				1NT
Vul: None	♥ K7	♥ A10653	Pass	2♥	Pass	2♠
North HCP: 15	♦ A109	♦ K3	Pass	3NT	Pass	4♠
South HCP: 15	♣ A104	♣ Q63	Pass	4NT ¹	Pass	5♠ ²
Contract: 6♠ S			Pass	6♠	AP	

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

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ J1042	♠ 73		1NT	Pass	2♦
Vul: NS	♥ A5	♥ KQ9863	Pass	2♥	Pass	3♥
North HCP: 15	♦ AQJ	♦ 976	AP			
South HCP: 5	♣ QJ87	♣ 102				
Contract: 3♥ N						

South hands (Practice Page)

Jacoby Transfer

Board: 50	♠ A9865	The opponents are silent.
Dealer: N	♥ 73	
Vul: Both	♦ AJ954	Partner bids first.
HCP: 9	♣ 5	

Board: 51	♠ A6	The opponents are silent.
Dealer: S	♥ AK62	
Vul: None	♦ 64	You bid first.
HCP: 16	♣ KQ854	

Board: 52	♠ AKQ98	The opponents are silent.
Dealer: N	♥ 32	
Vul: NS	♦ QJ9	Partner bids first.
HCP: 12	♣ 983	

Board: 53	♠ AQ3	The opponents are silent.
Dealer: S	♥ A10653	
Vul: None	♦ K3	You bid first.
HCP: 15	♣ Q63	

Board: 54	♠ 73	The opponents are silent.
Dealer: N	♥ KQ9863	
Vul: NS	♦ 976	Partner bids first.
HCP: 5	♣ 102	

Jacoby Transfer Both hands (Answers Page)

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ A9865		1NT	Pass	2♥
Vul: Both	♥ A109	♥ 73	Pass	2♠	Pass	3♦
North HCP: 16	♦ 76	♦ AJ954	Pass	4♠	AP	
South HCP: 9	♣ AK763	♣ 5				
Contract: 4♠ N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ KQ543	♠ A6				1NT
Vul: None	♥ Q43	♥ AK62	Pass	2♥	Pass	2♠
North HCP: 18	♦ AQJ9	♦ 64	Pass	3♦	Pass	3NT
South HCP: 16	♣ A	♣ KQ854	Pass	6NT	AP	
Contract: 6N S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ 643	♠ AKQ98		1NT	Pass	2♥
Vul: NS	♥ AK4	♥ 32	Pass	2♠	Pass	3NT
North HCP: 15	♦ A742	♦ QJ9	Pass	4♠	AP	
South HCP: 12	♣ A65	♣ 983				
Contract: 4♠ N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ KJ964	♠ AQ3				1NT
Vul: None	♥ K7	♥ A10653	Pass	2♥	Pass	2♠
North HCP: 15	♦ A109	♦ K3	Pass	3NT	Pass	4♠
South HCP: 15	♣ A104	♣ Q63	Pass	4NT ¹	Pass	5♠ ²
Contract: 6♠ S			Pass	6♠	AP	

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

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ J1042	♠ 73		1NT	Pass	2♦
Vul: NS	♥ A5	♥ KQ9863	Pass	2♥	Pass	3♥
North HCP: 15	♦ AQJ	♦ 976	AP			
South HCP: 5	♣ QJ87	♣ 102				
Contract: 3♥ N						

North hands (Practice Page)

Jacoby Transfer

Board: 55	♠ K4	The opponents are silent.
Dealer: S	♥ AKQ83	
Vul: EW	♦ 10853	Partner bids first.
HCP: 14	♣ Q10	
Board: 56	♠ AQ7	The opponents are silent.
Dealer: N	♥ Q3	
Vul: None	♦ AQ1042	You bid first.
HCP: 17	♣ QJ4	
Board: 57	♠ 5	The opponents are silent.
Dealer: S	♥ J9742	
Vul: NS	♦ A85	Partner bids first.
HCP: 9	♣ KJ103	
Board: 58	♠ AQ9	The opponents are silent.
Dealer: N	♥ Q84	
Vul: EW	♦ AQ93	You bid first.
HCP: 16	♣ Q82	
Board: 59	♠ KQ1032	East Doubles 2♥ if possible.
Dealer: S	♥ A4	
Vul: Both	♦ 732	Partner bids first.
HCP: 9	♣ 762	

Jacoby Transfer Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ Q75				1NT
Vul: EW	♥ AKQ83	♥ J5	Pass	2♦	Pass	2♥
North HCP: 14	♦ 10853	♦ AK4	Pass	3♦	Pass	3NT
South HCP: 15	♣ Q10	♣ AJ643	AP			
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 98643				
Vul: None	♥ Q3	♥ AK5		1NT	Pass	2♥
North HCP: 17	♦ AQ1042	♦ —	Pass	2♠	Pass	3♣
South HCP: 10	♣ QJ4	♣ K8753	Pass	4♠	AP	
Contract: 4♠ N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ KJ743				1NT
Vul: NS	♥ J9742	♥ AQ5	Pass	2♦	Pass	2♥
North HCP: 9	♦ A85	♦ KQ6	Pass	3♣	Pass	4♥
South HCP: 17	♣ KJ103	♣ Q4	AP			
Contract: 4♥ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ K73				
Vul: EW	♥ Q84	♥ AK732	Pass	2♥	Pass	3NT
North HCP: 16	♦ AQ93	♦ K7	Pass	4♥	Pass	4NT ¹
South HCP: 14	♣ Q82	♣ J76	Pass	5♠ ²	Pass	6♥
Contract: 6♥ N			AP			

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

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ KQ1032	♠ AJ5				1NT
Vul: Both	♥ A4	♥ 1083				
North HCP: 9	♦ 732	♦ AJ10	Pass	2♥	X	2♠
South HCP: 15	♣ 762	♣ AJ94	Pass	4♠	AP	
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfer

Board: 55	♠ Q75	The opponents are silent.
Dealer: S	♥ J5	
Vul: EW	♦ AK4	You bid first.
HCP: 15	♣ AJ643	
Board: 56	♠ 98643	The opponents are silent.
Dealer: N	♥ AK5	
Vul: None	♦ —	Partner bids first.
HCP: 10	♣ K8753	
Board: 57	♠ KJ743	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: NS	♦ KQ6	You bid first.
HCP: 17	♣ Q4	
Board: 58	♠ K73	The opponents are silent.
Dealer: N	♥ AK732	
Vul: EW	♦ K7	Partner bids first.
HCP: 14	♣ J76	
Board: 59	♠ AJ5	East Doubles 2♥ if possible.
Dealer: S	♥ 1083	
Vul: Both	♦ AJ10	You bid first.
HCP: 15	♣ AJ94	

Jacoby Transfer Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ Q75				1NT
Vul: EW	♥ AKQ83	♥ J5	Pass	2♦	Pass	2♥
North HCP: 14	♦ 10853	♦ AK4	Pass	3♦	Pass	3NT
South HCP: 15	♣ Q10	♣ AJ643	AP			
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 98643				
Vul: None	♥ Q3	♥ AK5		1NT	Pass	2♥
North HCP: 17	♦ AQ1042	♦ —	Pass	2♠	Pass	3♣
South HCP: 10	♣ QJ4	♣ K8753	Pass	4♠	AP	
Contract: 4♠ N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ KJ743				1NT
Vul: NS	♥ J9742	♥ AQ5	Pass	2♦	Pass	2♥
North HCP: 9	♦ A85	♦ KQ6	Pass	3♣	Pass	4♥
South HCP: 17	♣ KJ103	♣ Q4	AP			
Contract: 4♥ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ K73				
Vul: EW	♥ Q84	♥ AK732		1NT	Pass	2♦
North HCP: 16	♦ AQ93	♦ K7	Pass	2♥	Pass	3NT
South HCP: 14	♣ Q82	♣ J76	Pass	4♥	Pass	4NT ¹
Contract: 6♥ N			Pass	5♠ ²	Pass	6♥
			AP			

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

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ KQ1032	♠ AJ5				
Vul: Both	♥ A4	♥ 1083				1NT
North HCP: 9	♦ 732	♦ AJ10	Pass	2♥	X	2♠
South HCP: 15	♣ 762	♣ AJ94	Pass	4♠	AP	
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfer

Board: 60	♠ K732	West Doubles 2♥ if possible.
Dealer: N	♥ Q106	
Vul: NS	♦ AK97	You bid first.
HCP: 16	♣ A3	
Board: 61	♠ Q73	The opponents are silent.
Dealer: S	♥ J10765	
Vul: EW	♦ KQ	Partner bids first.
HCP: 13	♣ KQ6	
Board: 62	♠ K1072	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ AKQ5	You bid first.
HCP: 15	♣ J93	
Board: 63	♠ 932	East Bids 2♥ if possible.
Dealer: S	♥ KJ10652	
Vul: None	♦ 9	Partner bids first.
HCP: 4	♣ 543	

Jacoby Transfer Both hands (Answers Page)

Board: 60
Dealer: N
Vul: NS
North HCP: 16
South HCP: 13
Contract: 6♠ N

North:
♠ K732
♥ Q106
♦ AK97
♣ A3

South:
♠ AQ654
♥ A
♦ J53
♣ Q965

West	North	East	South
	1NT	Pass	2♥
X	2NT ¹	Pass	3♥ 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: 61
Dealer: S
Vul: EW
North HCP: 13
South HCP: 15
Contract: 3N S

North:
♠ Q73
♥ J10765
♦ KQ
♣ KQ6

South:
♠ AJ85
♥ AQ4
♦ A42
♣ 1087

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

Board: 62
Dealer: N
Vul: Both
North HCP: 15
South HCP: 4
Contract: 2♥ N

North:
♠ K1072
♥ Q9
♦ AKQ5
♣ J93

South:
♠ Q
♥ 1086532
♦ 982
♣ Q65

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

Board: 63
Dealer: S
Vul: None
North HCP: 4
South HCP: 17
Contract: 3♥ S

North:
♠ 932
♥ KJ10652
♦ 9
♣ 543

South:
♠ A4
♥ AQ83
♦ 1043
♣ AK107

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

1. Michaels Cuebid

South hands (Practice Page)

Jacoby Transfer

Board: 60	♠ AQ654	West Doubles 2♥ if possible.
Dealer: N	♥ A	
Vul: NS	♦ J53	Partner bids first.
HCP: 13	♣ Q965	
Board: 61	♠ AJ85	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: EW	♦ A42	You bid first.
HCP: 15	♣ 1087	
Board: 62	♠ Q	The opponents are silent.
Dealer: N	♥ 1086532	
Vul: Both	♦ 982	Partner bids first.
HCP: 4	♣ Q65	
Board: 63	♠ A4	East Bids 2♥ if possible.
Dealer: S	♥ AQ83	
Vul: None	♦ 1043	You bid first.
HCP: 17	♣ AK107	

Jacoby Transfer Both hands (Answers Page)

Board: 60
Dealer: N
Vul: NS
North HCP: 16
South HCP: 13
Contract: 6♠ N

North:
♠ K732
♥ Q106
♦ AK97
♣ A3

South:
♠ AQ654
♥ A
♦ J53
♣ Q965

West	North	East	South
	1NT	Pass	2♥
X	2NT ¹	Pass	3♥ 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: 61
Dealer: S
Vul: EW
North HCP: 13
South HCP: 15
Contract: 3N S

North:
♠ Q73
♥ J10765
♦ KQ
♣ KQ6

South:
♠ AJ85
♥ AQ4
♦ A42
♣ 1087

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

Board: 62
Dealer: N
Vul: Both
North HCP: 15
South HCP: 4
Contract: 2♥ N

North:
♠ K1072
♥ Q9
♦ AKQ5
♣ J93

South:
♠ Q
♥ 1086532
♦ 982
♣ Q65

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

Board: 63
Dealer: S
Vul: None
North HCP: 4
South HCP: 17
Contract: 3♥ S

North:
♠ 932
♥ KJ10652
♦ 9
♣ 543

South:
♠ A4
♥ AQ83
♦ 1043
♣ AK107

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

1. Michaels Cuebid

North hands (Practice Page)

Jacoby Transfer

Board: 64	♠ Q7	The opponents are silent.
Dealer: N	♥ Q62	
Vul: EW	♦ A103	You bid first.
HCP: 15	♣ AK1054	
Board: 65	♠ 3	The opponents are silent.
Dealer: S	♥ KJ1092	
Vul: Both	♦ 963	Partner bids first.
HCP: 9	♣ KQ63	
Board: 66	♠ AK10	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: None	♦ QJ85	You bid first.
HCP: 15	♣ J108	
Board: 67	♠ AQJ109	The opponents are silent.
Dealer: S	♥ 95	
Vul: NS	♦ QJ63	Partner bids first.
HCP: 13	♣ K7	
Board: 68	♠ QJ4	West Doubles 2♥ if possible.
Dealer: N	♥ K3	
Vul: Both	♦ Q65	You bid first.
HCP: 17	♣ AKQ54	

Jacoby Transfer Both hands (Answers Page)

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ AK653		1NT	Pass	2♥
Vul: EW	♥ Q62	♥ K107	Pass	2♠	Pass	3NT
North HCP: 15	♦ A103	♦ 94	AP			
South HCP: 12	♣ AK1054	♣ Q72				
Contract: 3N N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQJ42				1NT
Vul: Both	♥ KJ1092	♥ A54	Pass	2♦	Pass	2♥
North HCP: 9	♦ 963	♦ KQ2	Pass	3♣	Pass	4♥
South HCP: 17	♣ KQ63	♣ J9	AP			
Contract: 4♥ S						

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q7		1NT	Pass	2♦
Vul: None	♥ KJ5	♥ Q10863	Pass	2♥	Pass	3NT
North HCP: 15	♦ QJ85	♦ A96	AP			
South HCP: 12	♣ J108	♣ A62				
Contract: 3N N						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ AQJ109	♠ K52				1NT
Vul: NS	♥ 95	♥ AK10	Pass	2♥	Pass	2♠
North HCP: 13	♦ QJ63	♦ 84	Pass	3♦	Pass	4♠
South HCP: 15	♣ K7	♣ AJ964	AP			
Contract: 4♠ S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ AK653		1NT	Pass	2♥
Vul: Both	♥ K3	♥ 4	X	2♠	Pass	4♠
North HCP: 17	♦ Q65	♦ K942	AP			
South HCP: 10	♣ AKQ54	♣ 862				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 64	♠ AK653	The opponents are silent.
Dealer: N	♥ K107	
Vul: EW	♦ 94	Partner bids first.
HCP: 12	♣ Q72	
Board: 65	♠ AQJ42	The opponents are silent.
Dealer: S	♥ A54	
Vul: Both	♦ KQ2	You bid first.
HCP: 17	♣ J9	
Board: 66	♠ Q7	The opponents are silent.
Dealer: N	♥ Q10863	
Vul: None	♦ A96	Partner bids first.
HCP: 12	♣ A62	
Board: 67	♠ K52	The opponents are silent.
Dealer: S	♥ AK10	
Vul: NS	♦ 84	You bid first.
HCP: 15	♣ AJ964	
Board: 68	♠ AK653	West Doubles 2♥ if possible.
Dealer: N	♥ 4	
Vul: Both	♦ K942	Partner bids first.
HCP: 10	♣ 862	

Jacoby Transfer Both hands (Answers Page)

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ AK653		1NT	Pass	2♥
Vul: EW	♥ Q62	♥ K107	Pass	2♠	Pass	3NT
North HCP: 15	♦ A103	♦ 94	AP			
South HCP: 12	♣ AK1054	♣ Q72				
Contract: 3N N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQJ42				1NT
Vul: Both	♥ KJ1092	♥ A54	Pass	2♦	Pass	2♥
North HCP: 9	♦ 963	♦ KQ2	Pass	3♣	Pass	4♥
South HCP: 17	♣ KQ63	♣ J9	AP			
Contract: 4♥ S						

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q7		1NT	Pass	2♦
Vul: None	♥ KJ5	♥ Q10863	Pass	2♥	Pass	3NT
North HCP: 15	♦ QJ85	♦ A96	AP			
South HCP: 12	♣ J108	♣ A62				
Contract: 3N N						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ AQJ109	♠ K52				1NT
Vul: NS	♥ 95	♥ AK10	Pass	2♥	Pass	2♠
North HCP: 13	♦ QJ63	♦ 84	Pass	3♦	Pass	4♠
South HCP: 15	♣ K7	♣ AJ964	AP			
Contract: 4♠ S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ AK653		1NT	Pass	2♥
Vul: Both	♥ K3	♥ 4	X	2♠	Pass	4♠
North HCP: 17	♦ Q65	♦ K942	AP			
South HCP: 10	♣ AKQ54	♣ 862				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 69	♠ KQJ93	The opponents are silent.
Dealer: S	♥ Q83	
Vul: None	♦ 62	Partner bids first.
HCP: 12	♣ A92	

Board: 70	♠ A75	The opponents are silent.
Dealer: N	♥ KQ108	
Vul: NS	♦ 107	You bid first.
HCP: 17	♣ AKJ8	

Board: 71	♠ 742	The opponents are silent.
Dealer: S	♥ AK875	
Vul: EW	♦ Q865	Partner bids first.
HCP: 11	♣ Q	

Board: 72	♠ KJ63	West Bids 2♠ if possible.
Dealer: N	♥ AK96	
Vul: None	♦ Q4	You bid first.
HCP: 17	♣ A93	

Board: 73	♠ QJ1073	The opponents are silent.
Dealer: S	♥ 9	
Vul: NS	♦ J10	Partner bids first.
HCP: 11	♣ AK852	

Jacoby Transfer Both hands (Answers Page)

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ KQJ93	♠ 1074				1NT
Vul: None	♥ Q83	♥ AK	Pass	2♥	Pass	2♠
North HCP: 12	♦ 62	♦ AJ5	Pass	3NT	Pass	4♠
South HCP: 15	♣ A92	♣ QJ1064	AP			
Contract: 4♠ S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ Q4		1NT	Pass	2♦
Vul: NS	♥ KQ108	♥ 97653	Pass	2NT ¹	Pass	4♣ ²
North HCP: 17	♦ 107	♦ AK652	Pass	4♥	AP	
South HCP: 9	♣ AKJ8	♣ 9	1. Extended acceptance after NT			
Contract: 4♥ N			2. Splinter			

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ 742	♠ AKJ5				1NT
Vul: EW	♥ AK875	♥ J4	Pass	2♦	Pass	2♥
North HCP: 11	♦ Q865	♦ K107	Pass	3♦	Pass	3NT
South HCP: 17	♣ Q	♣ AJ105	AP			
Contract: 3N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ KJ63	♠ 94				
Vul: None	♥ AK96	♥ QJ10874		1NT	Pass	2♦
North HCP: 17	♦ Q4	♦ J963	2♠	3♥	AP	
South HCP: 6	♣ A93	♣ Q				
Contract: 3♥ N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ QJ1073	♠ A6				1NT
Vul: NS	♥ 9	♥ AK83	Pass	2♥	Pass	2♠
North HCP: 11	♦ J10	♦ Q3	Pass	3♣	Pass	3♠
South HCP: 16	♣ AK852	♣ QJ1074	Pass	3NT	AP	
Contract: 3N S						

South hands (Practice Page)

Jacoby Transfer

Board: 69	♠ 1074	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ AJ5	You bid first.
HCP: 15	♣ QJ1064	

Board: 70	♠ Q4	The opponents are silent.
Dealer: N	♥ 97653	
Vul: NS	♦ AK652	Partner bids first.
HCP: 9	♣ 9	

Board: 71	♠ AKJ5	The opponents are silent.
Dealer: S	♥ J4	
Vul: EW	♦ K107	You bid first.
HCP: 17	♣ AJ105	

Board: 72	♠ 94	West Bids 2♠ if possible.
Dealer: N	♥ QJ10874	
Vul: None	♦ J963	Partner bids first.
HCP: 6	♣ Q	

Board: 73	♠ A6	The opponents are silent.
Dealer: S	♥ AK83	
Vul: NS	♦ Q3	You bid first.
HCP: 16	♣ QJ1074	

Jacoby Transfer Both hands (Answers Page)

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ KQJ93	♠ 1074				1NT
Vul: None	♥ Q83	♥ AK	Pass	2♥	Pass	2♠
North HCP: 12	♦ 62	♦ AJ5	Pass	3NT	Pass	4♠
South HCP: 15	♣ A92	♣ QJ1064	AP			
Contract: 4♠ S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ Q4		1NT	Pass	2♦
Vul: NS	♥ KQ108	♥ 97653	Pass	2NT ¹	Pass	4♣ ²
North HCP: 17	♦ 107	♦ AK652	Pass	4♥	AP	
South HCP: 9	♣ AKJ8	♣ 9				
Contract: 4♥ N						

1. Extended acceptance after NT
2. Splinter

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ 742	♠ AKJ5				1NT
Vul: EW	♥ AK875	♥ J4	Pass	2♦	Pass	2♥
North HCP: 11	♦ Q865	♦ K107	Pass	3♦	Pass	3NT
South HCP: 17	♣ Q	♣ AJ105	AP			
Contract: 3N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ KJ63	♠ 94				
Vul: None	♥ AK96	♥ QJ10874		1NT	Pass	2♦
North HCP: 17	♦ Q4	♦ J963	2♠	3♥	AP	
South HCP: 6	♣ A93	♣ Q				
Contract: 3♥ N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ QJ1073	♠ A6				1NT
Vul: NS	♥ 9	♥ AK83	Pass	2♥	Pass	2♠
North HCP: 11	♦ J10	♦ Q3	Pass	3♣	Pass	3♠
South HCP: 16	♣ AK852	♣ QJ1074	Pass	3NT	AP	
Contract: 3N S						

North hands (Practice Page)

Jacoby Transfer

Board: 74	♠ AJ9	The opponents are silent.
Dealer: N	♥ AK1072	
Vul: Both	♦ A93	You bid first.
HCP: 17	♣ J2	

Board: 75	♠ K76432	East Bids 3♥ if possible.
Dealer: S	♥ 54	
Vul: EW	♦ 1063	Partner bids first.
HCP: 3	♣ 107	

Board: 76	♠ AQ6	The opponents are silent.
Dealer: N	♥ QJ1087	
Vul: Both	♦ K6	You bid first.
HCP: 15	♣ K84	

Board: 77	♠ J98632	The opponents are silent.
Dealer: S	♥ 105	
Vul: EW	♦ J943	Partner bids first.
HCP: 2	♣ 8	

Jacoby Transfer Both hands (Answers Page)

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ KQ732		1NT	Pass	2♥
Vul: Both	♥ AK1072	♥ Q98	Pass	2♠	Pass	3♦
North HCP: 17	♦ A93	♦ Q864	Pass	4♠	AP	
South HCP: 12	♣ J2	♣ K				
Contract: 4♠ N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ K76432	♠ A1098				1NT
Vul: EW	♥ 54	♥ J2	Pass	2♥	3♥	Pass
North HCP: 3	♦ 1063	♦ AKQ2	Pass	3♠	AP	
South HCP: 15	♣ 107	♣ J84				
Contract: 3♠ N						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K7432		1NT	Pass	2♥
Vul: Both	♥ QJ1087	♥ AK5	Pass	2♠	Pass	3♦
North HCP: 15	♦ K6	♦ AQ84	Pass	4♠	Pass	4NT ¹
South HCP: 20	♣ K84	♣ A	Pass	5♦ ²	Pass	5♥
Contract: 7♠ N			Pass	6♣ ³	Pass	7♠
			AP			

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

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ J98632	♠ AK75				1NT
Vul: EW	♥ 105	♥ Q84	Pass	2♥	Pass	2NT ¹
North HCP: 2	♦ J943	♦ KQ82	Pass	3♠	AP	
South HCP: 15	♣ 8	♣ J6				
Contract: 3♠ N						

1. Extended acceptance after NT

South hands (Practice Page)

Jacoby Transfer

Board: 74	♠ KQ732	The opponents are silent.
Dealer: N	♥ Q98	
Vul: Both	♦ Q864	Partner bids first.
HCP: 12	♣ K	

Board: 75	♠ A1098	East Bids 3♥ if possible.
Dealer: S	♥ J2	
Vul: EW	♦ AKQ2	You bid first.
HCP: 15	♣ J84	

Board: 76	♠ K7432	The opponents are silent.
Dealer: N	♥ AK5	
Vul: Both	♦ AQ84	Partner bids first.
HCP: 20	♣ A	

Board: 77	♠ AK75	The opponents are silent.
Dealer: S	♥ Q84	
Vul: EW	♦ KQ82	You bid first.
HCP: 15	♣ J6	

Jacoby Transfer Both hands (Answers Page)

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ KQ732		1NT	Pass	2♥
Vul: Both	♥ AK1072	♥ Q98	Pass	2♠	Pass	3♦
North HCP: 17	♦ A93	♦ Q864	Pass	4♠	AP	
South HCP: 12	♣ J2	♣ K				
Contract: 4♠ N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ K76432	♠ A1098				1NT
Vul: EW	♥ 54	♥ J2	Pass	2♥	3♥	Pass
North HCP: 3	♦ 1063	♦ AKQ2	Pass	3♠	AP	
South HCP: 15	♣ 107	♣ J84				
Contract: 3♠ N						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K7432		1NT	Pass	2♥
Vul: Both	♥ QJ1087	♥ AK5	Pass	2♠	Pass	3♦
North HCP: 15	♦ K6	♦ AQ84	Pass	4♠	Pass	4NT ¹
South HCP: 20	♣ K84	♣ A	Pass	5♦ ²	Pass	5♥
Contract: 7♠ N			Pass	6♣ ³	Pass	7♠
			AP			

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

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ J98632	♠ AK75				1NT
Vul: EW	♥ 105	♥ Q84	Pass	2♥	Pass	2NT ¹
North HCP: 2	♦ J943	♦ KQ82	Pass	3♠	AP	
South HCP: 15	♣ 8	♣ J6				
Contract: 3♠ N						

1. Extended acceptance after NT

North hands (Practice Page)

Jacoby Transfer

Board: 78	♠ KJ4	West Doubles 2♥ if possible.
Dealer: N	♥ J83	
Vul: Both	♦ AK2	You bid first.
HCP: 16	♣ KJ105	
Board: 79	♠ K10963	East Doubles 2♥ if possible.
Dealer: S	♥ 2	
Vul: None	♦ QJ3	Partner bids first.
HCP: 9	♣ QJ87	
Board: 80	♠ KQ3	The opponents are silent.
Dealer: N	♥ A965	
Vul: NS	♦ 107	You bid first.
HCP: 15	♣ AQ54	
Board: 81	♠ Q83	The opponents are silent.
Dealer: S	♥ 97632	
Vul: Both	♦ 63	Partner bids first.
HCP: 9	♣ AK2	
Board: 82	♠ J3	The opponents are silent.
Dealer: N	♥ Q93	
Vul: None	♦ AJ3	You bid first.
HCP: 17	♣ AKQ62	

Jacoby Transfer Both hands (Answers Page)

Board: 78
Dealer: N
Vul: Both
North HCP: 16
South HCP: 12
Contract: 4♠ N

North:
♠ KJ4
♥ J83
♦ AK2
♣ KJ105

South:
♠ A10972
♥ A65
♦ 1093
♣ A3

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

1. Cue bid, a ♥ stopper
2. Cue bid, a ♣ stopper
3. Cue bid, a ♥ stopper

Board: 79
Dealer: S
Vul: None
North HCP: 9
South HCP: 16
Contract: 3♠ S

North:
♠ K10963
♥ 2
♦ QJ3
♣ QJ87

South:
♠ A2
♥ AJ74
♦ K10762
♣ A2

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

1. artificial

Board: 80
Dealer: N
Vul: NS
North HCP: 15
South HCP: 14
Contract: 5♠ N

North:
♠ KQ3
♥ A965
♦ 107
♣ AQ54

South:
♠ A10986
♥ K107
♦ A84
♣ K10

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

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

Board: 81
Dealer: S
Vul: Both
North HCP: 9
South HCP: 15
Contract: 4♥ N

North:
♠ Q83
♥ 97632
♦ 63
♣ AK2

South:
♠ A10
♥ AJ85
♦ AJ
♣ J8765

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

1. Extended acceptance after NT

Board: 82
Dealer: N
Vul: None
North HCP: 17
South HCP: 9
Contract: 3N N

North:
♠ J3
♥ Q93
♦ AJ3
♣ AKQ62

South:
♠ Q10952
♥ A54
♦ K7
♣ 953

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

South hands (Practice Page)

Jacoby Transfer

Board: 78	♠ A10972	West Doubles 2♥ if possible.
Dealer: N	♥ A65	
Vul: Both	♦ 1093	Partner bids first.
HCP: 12	♣ A3	

Board: 79	♠ A2	East Doubles 2♥ if possible.
Dealer: S	♥ AJ74	
Vul: None	♦ K10762	You bid first.
HCP: 16	♣ A2	

Board: 80	♠ A10986	The opponents are silent.
Dealer: N	♥ K107	
Vul: NS	♦ A84	Partner bids first.
HCP: 14	♣ K10	

Board: 81	♠ A10	The opponents are silent.
Dealer: S	♥ AJ85	
Vul: Both	♦ AJ	You bid first.
HCP: 15	♣ J8765	

Board: 82	♠ Q10952	The opponents are silent.
Dealer: N	♥ A54	
Vul: None	♦ K7	Partner bids first.
HCP: 9	♣ 953	

Jacoby Transfer Both hands (Answers Page)

Board: 78
Dealer: N
Vul: Both
North HCP: 16
South HCP: 12
Contract: 4♠ N

North:
♠ KJ4
♥ J83
♦ AK2
♣ KJ105

South:
♠ A10972
♥ A65
♦ 1093
♣ A3

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

1. Cue bid, a ♥ stopper
2. Cue bid, a ♣ stopper
3. Cue bid, a ♥ stopper

Board: 79
Dealer: S
Vul: None
North HCP: 9
South HCP: 16
Contract: 3♠ S

North:
♠ K10963
♥ 2
♦ QJ3
♣ QJ87

South:
♠ A2
♥ AJ74
♦ K10762
♣ A2

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

1. artificial

Board: 80
Dealer: N
Vul: NS
North HCP: 15
South HCP: 14
Contract: 5♠ N

North:
♠ KQ3
♥ A965
♦ 107
♣ AQ54

South:
♠ A10986
♥ K107
♦ A84
♣ K10

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

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

Board: 81
Dealer: S
Vul: Both
North HCP: 9
South HCP: 15
Contract: 4♥ N

North:
♠ Q83
♥ 97632
♦ 63
♣ AK2

South:
♠ A10
♥ AJ85
♦ AJ
♣ J8765

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

1. Extended acceptance after NT

Board: 82
Dealer: N
Vul: None
North HCP: 17
South HCP: 9
Contract: 3N N

North:
♠ J3
♥ Q93
♦ AJ3
♣ AKQ62

South:
♠ Q10952
♥ A54
♦ K7
♣ 953

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

North hands (Practice Page)

Jacoby Transfer

Board: 83	♠ Q7	The opponents are silent.
Dealer: S	♥ AKJ73	
Vul: NS	♦ KJ93	Partner bids first.
HCP: 14	♣ 72	

Board: 84	♠ K1097	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: EW	♦ A84	You bid first.
HCP: 15	♣ AJ2	

Board: 85	♠ AKQ65	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ KQ10	Partner bids first.
HCP: 18	♣ A972	

Board: 86	♠ AK3	The opponents are silent.
Dealer: N	♥ K9	
Vul: NS	♦ K1052	You bid first.
HCP: 16	♣ QJ32	

Board: 87	♠ A10732	The opponents are silent.
Dealer: S	♥ Q7	
Vul: EW	♦ 754	Partner bids first.
HCP: 10	♣ A72	

Jacoby Transfer Both hands (Answers Page)

Board: 83
Dealer: S
Vul: NS
North HCP: 14
South HCP: 15
Contract: 6♥ S

North:
♠ Q7
♥ AKJ73
♦ KJ93
♣ 72

South:
♠ AJ4
♥ Q1098
♦ Q86
♣ AQ4

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

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

Board: 84
Dealer: N
Vul: EW
North HCP: 15
South HCP: 11
Contract: 4♠ N

North:
♠ K1097
♥ QJ6
♦ A84
♣ AJ2

South:
♠ AJ652
♥ K10
♦ 62
♣ K1083

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

Board: 85
Dealer: S
Vul: None
North HCP: 18
South HCP: 16
Contract: 7♠ S

North:
♠ AKQ65
♥ 10
♦ KQ10
♣ A972

South:
♠ 732
♥ AKJ7
♦ A7
♣ KJ63

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

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

Board: 86
Dealer: N
Vul: NS
North HCP: 16
South HCP: 17
Contract: 6N N

North:
♠ AK3
♥ K9
♦ K1052
♣ QJ32

South:
♠ Q8
♥ AQJ104
♦ A986
♣ A8

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

Board: 87
Dealer: S
Vul: EW
North HCP: 10
South HCP: 16
Contract: 4♠ S

North:
♠ A10732
♥ Q7
♦ 754
♣ A72

South:
♠ QJ64
♥ K106
♦ AKQ
♣ J98

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

South hands (Practice Page)

Jacoby Transfer

Board: 83	♠ AJ4	The opponents are silent.
Dealer: S	♥ Q1098	
Vul: NS	♦ Q86	You bid first.
HCP: 15	♣ AQ4	

Board: 84	♠ AJ652	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ 62	Partner bids first.
HCP: 11	♣ K1083	

Board: 85	♠ 732	The opponents are silent.
Dealer: S	♥ AKJ7	
Vul: None	♦ A7	You bid first.
HCP: 16	♣ KJ63	

Board: 86	♠ Q8	The opponents are silent.
Dealer: N	♥ AQJ104	
Vul: NS	♦ A986	Partner bids first.
HCP: 17	♣ A8	

Board: 87	♠ QJ64	The opponents are silent.
Dealer: S	♥ K106	
Vul: EW	♦ AKQ	You bid first.
HCP: 16	♣ J98	

Jacoby Transfer Both hands (Answers Page)

Board: 83
Dealer: S
Vul: NS
North HCP: 14
South HCP: 15
Contract: 6♥ S

North:
♠ Q7
♥ AKJ73
♦ KJ93
♣ 72

South:
♠ AJ4
♥ Q1098
♦ Q86
♣ AQ4

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

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

Board: 84
Dealer: N
Vul: EW
North HCP: 15
South HCP: 11
Contract: 4♠ N

North:
♠ K1097
♥ QJ6
♦ A84
♣ AJ2

South:
♠ AJ652
♥ K10
♦ 62
♣ K1083

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

Board: 85
Dealer: S
Vul: None
North HCP: 18
South HCP: 16
Contract: 7♠ S

North:
♠ AKQ65
♥ 10
♦ KQ10
♣ A972

South:
♠ 732
♥ AKJ7
♦ A7
♣ KJ63

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

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

Board: 86
Dealer: N
Vul: NS
North HCP: 16
South HCP: 17
Contract: 6N N

North:
♠ AK3
♥ K9
♦ K1052
♣ QJ32

South:
♠ Q8
♥ AQJ104
♦ A986
♣ A8

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

Board: 87
Dealer: S
Vul: EW
North HCP: 10
South HCP: 16
Contract: 4♠ S

North:
♠ A10732
♥ Q7
♦ 754
♣ A72

South:
♠ QJ64
♥ K106
♦ AKQ
♣ J98

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

North hands (Practice Page)

Jacoby Transfer

Board: 88	♠ Q643	The opponents are silent.
Dealer: N	♥ 75	
Vul: Both	♦ AQ84	You bid first.
HCP: 15	♣ AK3	

Board: 89	♠ Q10	The opponents are silent.
Dealer: S	♥ KQJ94	
Vul: NS	♦ J6	Partner bids first.
HCP: 16	♣ AQJ2	

Board: 90	♠ AKJ9	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ Q94	You bid first.
HCP: 15	♣ 10952	

Board: 91	♠ AQ532	The opponents are silent.
Dealer: S	♥ Q7	
Vul: None	♦ Q86	Partner bids first.
HCP: 11	♣ J64	

Board: 92	♠ AQ107	The opponents are silent.
Dealer: N	♥ Q96	
Vul: Both	♦ 963	You bid first.
HCP: 15	♣ AK10	

Jacoby Transfer Both hands (Answers Page)

Board: 88
Dealer: N
Vul: Both
North HCP: 15
South HCP: 11
Contract: 3N N

North:
♠ Q643
♥ 75
♦ AQ84
♣ AK3

South:
♠ A10
♥ J10986
♦ K3
♣ QJ97

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

Board: 89
Dealer: S
Vul: NS
North HCP: 16
South HCP: 16
Contract: 6♣ N

North:
♠ Q10
♥ KQJ94
♦ J6
♣ AQJ2

South:
♠ KJ53
♥ A7
♦ KQ4
♣ K653

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

1. Quantitative 4NT

Board: 90
Dealer: N
Vul: EW
North HCP: 15
South HCP: 11
Contract: 3N N

North:
♠ AKJ9
♥ KQ
♦ Q94
♣ 10952

South:
♠ 105
♥ A10864
♦ 63
♣ AK43

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

Board: 91
Dealer: S
Vul: None
North HCP: 11
South HCP: 15
Contract: 4♠ S

North:
♠ AQ532
♥ Q7
♦ Q86
♣ J64

South:
♠ J108
♥ A10984
♦ A104
♣ AQ

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

Board: 92
Dealer: N
Vul: Both
North HCP: 15
South HCP: 13
Contract: 4♥ N

North:
♠ AQ107
♥ Q96
♦ 963
♣ AK10

South:
♠ J8
♥ AKJ72
♦ A75
♣ 862

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

South hands (Practice Page)

Jacoby Transfer

Board: 88	♠ A10	The opponents are silent.
Dealer: N	♥ J10986	
Vul: Both	♦ K3	Partner bids first.
HCP: 11	♣ QJ97	

Board: 89	♠ KJ53	The opponents are silent.
Dealer: S	♥ A7	
Vul: NS	♦ KQ4	You bid first.
HCP: 16	♣ K653	

Board: 90	♠ 105	The opponents are silent.
Dealer: N	♥ A10864	
Vul: EW	♦ 63	Partner bids first.
HCP: 11	♣ AK43	

Board: 91	♠ J108	The opponents are silent.
Dealer: S	♥ A10984	
Vul: None	♦ A104	You bid first.
HCP: 15	♣ AQ	

Board: 92	♠ J8	The opponents are silent.
Dealer: N	♥ AKJ72	
Vul: Both	♦ A75	Partner bids first.
HCP: 13	♣ 862	

Jacoby Transfer Both hands (Answers Page)

Board: 88
Dealer: N
Vul: Both
North HCP: 15
South HCP: 11
Contract: 3N N

North:
♠ Q643
♥ 75
♦ AQ84
♣ AK3

South:
♠ A10
♥ J10986
♦ K3
♣ QJ97

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

Board: 89
Dealer: S
Vul: NS
North HCP: 16
South HCP: 16
Contract: 6♣ N

North:
♠ Q10
♥ KQJ94
♦ J6
♣ AQJ2

South:
♠ KJ53
♥ A7
♦ KQ4
♣ K653

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

1. Quantitative 4NT

Board: 90
Dealer: N
Vul: EW
North HCP: 15
South HCP: 11
Contract: 3N N

North:
♠ AKJ9
♥ KQ
♦ Q94
♣ 10952

South:
♠ 105
♥ A10864
♦ 63
♣ AK43

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

Board: 91
Dealer: S
Vul: None
North HCP: 11
South HCP: 15
Contract: 4♠ S

North:
♠ AQ532
♥ Q7
♦ Q86
♣ J64

South:
♠ J108
♥ A10984
♦ A104
♣ AQ

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

Board: 92
Dealer: N
Vul: Both
North HCP: 15
South HCP: 13
Contract: 4♥ N

North:
♠ AQ107
♥ Q96
♦ 963
♣ AK10

South:
♠ J8
♥ AKJ72
♦ A75
♣ 862

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

North hands (Practice Page)

Jacoby Transfer

Board: 93	♠ 75	The opponents are silent.
Dealer: S	♥ K106543	
Vul: None	♦ 95	Partner bids first.
HCP: 6	♣ K86	

Board: 94	♠ KQ109	The opponents are silent.
Dealer: N	♥ QJ104	
Vul: NS	♦ A3	You bid first.
HCP: 17	♣ KQ4	

Board: 95	♠ A9732	The opponents are silent.
Dealer: S	♥ A	
Vul: Both	♦ K1097	Partner bids first.
HCP: 12	♣ J93	

Board: 96	♠ AQ10	The opponents are silent.
Dealer: N	♥ KQ954	
Vul: None	♦ A2	You bid first.
HCP: 15	♣ 732	

Board: 97	♠ 104	The opponents are silent.
Dealer: S	♥ QJ932	
Vul: NS	♦ 8	Partner bids first.
HCP: 10	♣ AK1075	

Jacoby Transfer Both hands (Answers Page)

Board: 93

Dealer: S

Vul: None

North HCP: 6

South HCP: 16

Contract: 3♥ S

North:

♠ 75

♥ K106543

♦ 95

♣ K86

South:

♠ KJ102

♥ A87

♦ QJ3

♣ AJ10

West North East South

Pass 2♦ Pass 1NT

Pass 3♥ AP

Pass 3♥ AP

Board: 94

Dealer: N

Vul: NS

North HCP: 17

South HCP: 14

Contract: 6♠ N

North:

♠ KQ109

♥ QJ104

♦ A3

♣ KQ4

South:

♠ A7642

♥ K62

♦ K75

♣ A8

West North East South

Pass 1NT Pass 2♥

Pass 2NT¹ 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=2/5 or 5/5, Q(S)=1

Board: 95

Dealer: S

Vul: Both

North HCP: 12

South HCP: 16

Contract: 3N S

North:

♠ A9732

♥ A

♦ K1097

♣ J93

South:

♠ J5

♥ KQ53

♦ AQ65

♣ A107

West North East South

Pass 1NT Pass 2♥

Pass 2♥ Pass 2♠

Pass 3♦ Pass 3NT

AP

Board: 96

Dealer: N

Vul: None

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ AQ10

♥ KQ954

♦ A2

♣ 732

South:

♠ KJ953

♥ J

♦ J963

♣ A108

West North East South

Pass 1NT Pass 2♥

Pass 2♠ Pass 3NT

Pass 4♠ AP

Board: 97

Dealer: S

Vul: NS

North HCP: 10

South HCP: 15

Contract: 4♥ S

North:

♠ 104

♥ QJ932

♦ 8

♣ AK1075

South:

♠ KJ8

♥ 1085

♦ AKQ65

♣ Q2

West North East South

Pass 1NT Pass 2♥

Pass 2♦ Pass 2♥

Pass 3♣ Pass 4♥

AP

South hands (Practice Page)

Jacoby Transfer

Board: 93	♠ KJ102	The opponents are silent.
Dealer: S	♥ A87	
Vul: None	♦ QJ3	You bid first.
HCP: 16	♣ AJ10	

Board: 94	♠ A7642	The opponents are silent.
Dealer: N	♥ K62	
Vul: NS	♦ K75	Partner bids first.
HCP: 14	♣ A8	

Board: 95	♠ J5	The opponents are silent.
Dealer: S	♥ KQ53	
Vul: Both	♦ AQ65	You bid first.
HCP: 16	♣ A107	

Board: 96	♠ KJ953	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ J963	Partner bids first.
HCP: 10	♣ A108	

Board: 97	♠ KJ8	The opponents are silent.
Dealer: S	♥ 1085	
Vul: NS	♦ AKQ65	You bid first.
HCP: 15	♣ Q2	

Jacoby Transfer Both hands (Answers Page)

Board: 93

Dealer: S

Vul: None

North HCP: 6

South HCP: 16

Contract: 3♥ S

North:

♠ 75

♥ K106543

♦ 95

♣ K86

South:

♠ KJ102

♥ A87

♦ QJ3

♣ AJ10

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3♥ AP

Board: 94

Dealer: N

Vul: NS

North HCP: 17

South HCP: 14

Contract: 6♠ N

North:

♠ KQ109

♥ QJ104

♦ A3

♣ KQ4

South:

♠ A7642

♥ K62

♦ K75

♣ A8

West North East South

1NT Pass 2♥

Pass 2NT¹ 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=2/5 or 5/5, Q(S)=1

Board: 95

Dealer: S

Vul: Both

North HCP: 12

South HCP: 16

Contract: 3N S

North:

♠ A9732

♥ A

♦ K1097

♣ J93

South:

♠ J5

♥ KQ53

♦ AQ65

♣ A107

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3♦ Pass 3NT

AP

Board: 96

Dealer: N

Vul: None

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ AQ10

♥ KQ954

♦ A2

♣ 732

South:

♠ KJ953

♥ J

♦ J963

♣ A108

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3NT

Pass 4♠ AP

Board: 97

Dealer: S

Vul: NS

North HCP: 10

South HCP: 15

Contract: 4♥ S

North:

♠ 104

♥ QJ932

♦ 8

♣ AK1075

South:

♠ KJ8

♥ 1085

♦ AKQ65

♣ Q2

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 4♥

AP

North hands (Practice Page)

Jacoby Transfer

Board: 98	♠ AQ82	The opponents are silent.
Dealer: N	♥ A32	
Vul: EW	♦ AK63	You bid first.
HCP: 17	♣ 103	
Board: 99	♠ KQ942	East Doubles 2♥ if possible.
Dealer: S	♥ —	
Vul: None	♦ K74	Partner bids first.
HCP: 11	♣ K9865	
Board: 100	♠ Q6	The opponents are silent.
Dealer: N	♥ KQ52	
Vul: NS	♦ A987	You bid first.
HCP: 15	♣ A98	
Board: 101	♠ 87	The opponents are silent.
Dealer: S	♥ AKJ72	
Vul: Both	♦ J10843	Partner bids first.
HCP: 11	♣ Q	
Board: 102	♠ AQ9	The opponents are silent.
Dealer: N	♥ K643	
Vul: NS	♦ KJ107	You bid first.
HCP: 15	♣ Q10	

Jacoby Transfer Both hands (Answers Page)

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AQ82	♠ J10		1NT	Pass	2♦
Vul: EW	♥ A32	♥ K9764	Pass	2♥	Pass	3NT
North HCP: 17	♦ AK63	♦ 1097	Pass	4♥	AP	
South HCP: 10	♣ 103	♣ AQ8				
Contract: 4♥ N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ KQ942	♠ A1063				1NT
Vul: None	♥ —	♥ 843	Pass	2♥	X	2NT ¹
North HCP: 11	♦ K74	♦ A10	Pass	6♠	AP	
South HCP: 15	♣ K9865	♣ AQJ2				
Contract: 6♠ N						

1. Extended acceptance after NT

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ AK1092		1NT	Pass	2♥
Vul: NS	♥ KQ52	♥ 9	Pass	2♠	Pass	3♦
North HCP: 15	♦ A987	♦ Q542	Pass	3NT	AP	
South HCP: 12	♣ A98	♣ K104				
Contract: 3N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KQ10				1NT
Vul: Both	♥ AKJ72	♥ 643	Pass	2♦	Pass	2♥
North HCP: 11	♦ J10843	♦ AQ65	Pass	3NT	Pass	4♥
South HCP: 15	♣ Q	♣ KJ2	AP			
Contract: 4♥ S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ KJ1064		1NT	Pass	2♥
Vul: NS	♥ K643	♥ A109	Pass	2♠	Pass	3NT
North HCP: 15	♦ KJ107	♦ 632	Pass	4♠	AP	
South HCP: 12	♣ Q10	♣ A7				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 98	♠ J10	The opponents are silent.
Dealer: N	♥ K9764	
Vul: EW	♦ 1097	Partner bids first.
HCP: 10	♣ AQ8	
Board: 99	♠ A1063	East Doubles 2♥ if possible.
Dealer: S	♥ 843	
Vul: None	♦ A10	You bid first.
HCP: 15	♣ AQJ2	
Board: 100	♠ AK1092	The opponents are silent.
Dealer: N	♥ 9	
Vul: NS	♦ Q542	Partner bids first.
HCP: 12	♣ K104	
Board: 101	♠ KQ10	The opponents are silent.
Dealer: S	♥ 643	
Vul: Both	♦ AQ65	You bid first.
HCP: 15	♣ KJ2	
Board: 102	♠ KJ1064	The opponents are silent.
Dealer: N	♥ A109	
Vul: NS	♦ 632	Partner bids first.
HCP: 12	♣ A7	

Jacoby Transfer Both hands (Answers Page)

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AQ82	♠ J10		1NT	Pass	2♦
Vul: EW	♥ A32	♥ K9764	Pass	2♥	Pass	3NT
North HCP: 17	♦ AK63	♦ 1097	Pass	4♥	AP	
South HCP: 10	♣ 103	♣ AQ8				
Contract: 4♥ N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ KQ942	♠ A1063				1NT
Vul: None	♥ —	♥ 843	Pass	2♥	X	2NT ¹
North HCP: 11	♦ K74	♦ A10	Pass	6♠	AP	
South HCP: 15	♣ K9865	♣ AQJ2				
Contract: 6♠ N						

1. Extended acceptance after NT

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ AK1092		1NT	Pass	2♥
Vul: NS	♥ KQ52	♥ 9	Pass	2♠	Pass	3♦
North HCP: 15	♦ A987	♦ Q542	Pass	3NT	AP	
South HCP: 12	♣ A98	♣ K104				
Contract: 3N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KQ10				1NT
Vul: Both	♥ AKJ72	♥ 643	Pass	2♦	Pass	2♥
North HCP: 11	♦ J10843	♦ AQ65	Pass	3NT	Pass	4♥
South HCP: 15	♣ Q	♣ KJ2	AP			
Contract: 4♥ S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ KJ1064		1NT	Pass	2♥
Vul: NS	♥ K643	♥ A109	Pass	2♠	Pass	3NT
North HCP: 15	♦ KJ107	♦ 632	Pass	4♠	AP	
South HCP: 12	♣ Q10	♣ A7				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 103	♠ QJ1096	East Doubles 2♥ if possible.
Dealer: S	♥ 87	
Vul: EW	♦ AK107	Partner bids first.
HCP: 10	♣ 84	

Board: 104	♠ K53	The opponents are silent.
Dealer: N	♥ A106	
Vul: Both	♦ AQ10	You bid first.
HCP: 17	♣ A864	

Board: 105	♠ 1094	The opponents are silent.
Dealer: S	♥ J108652	
Vul: None	♦ 10	Partner bids first.
HCP: 4	♣ QJ6	

Board: 106	♠ 103	West Doubles 2♥ if possible.
Dealer: N	♥ Q95	
Vul: EW	♦ AK10	You bid first.
HCP: 16	♣ AK1065	

Board: 107	♠ K86	The opponents are silent.
Dealer: S	♥ KQ986	
Vul: Both	♦ AK	Partner bids first.
HCP: 20	♣ AJ3	

Jacoby Transfer Both hands (Answers Page)

Board: 103
Dealer: S
Vul: EW
North HCP: 10
South HCP: 15
Contract: 4♠ N

North:
♠ QJ1096
♥ 87
♦ AK107
♣ 84

South:
♠ A832
♥ KJ6
♦ Q8
♣ KQ107

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

1. Extended acceptance after NT

Board: 104
Dealer: N
Vul: Both
North HCP: 17
South HCP: 16
Contract: 6♠ N

North:
♠ K53
♥ A106
♦ AQ10
♣ A864

South:
♠ AQJ74
♥ K
♦ J643
♣ KQ5

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

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

Board: 105
Dealer: S
Vul: None
North HCP: 4
South HCP: 15
Contract: 2♥ S

North:
♠ 1094
♥ J108652
♦ 10
♣ QJ6

South:
♠ KJ5
♥ A4
♦ 87542
♣ AK3

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

Board: 106
Dealer: N
Vul: EW
North HCP: 16
South HCP: 6
Contract: 2♠ S

North:
♠ 103
♥ Q95
♦ AK10
♣ AK1065

South:
♠ Q97652
♥ K7
♦ J43
♣ 43

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

1. artificial

Board: 107
Dealer: S
Vul: Both
North HCP: 20
South HCP: 15
Contract: 6N S

North:
♠ K86
♥ KQ986
♦ AK
♣ AJ3

South:
♠ AJ5
♥ A104
♦ J10974
♣ KQ

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

South hands (Practice Page)

Jacoby Transfer

Board: 103	♠ A832	East Doubles 2♥ if possible.
Dealer: S	♥ KJ6	
Vul: EW	♦ Q8	You bid first.
HCP: 15	♣ KQ107	

Board: 104	♠ AQJ74	The opponents are silent.
Dealer: N	♥ K	
Vul: Both	♦ J643	Partner bids first.
HCP: 16	♣ KQ5	

Board: 105	♠ KJ5	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ 87542	You bid first.
HCP: 15	♣ AK3	

Board: 106	♠ Q97652	West Doubles 2♥ if possible.
Dealer: N	♥ K7	
Vul: EW	♦ J43	Partner bids first.
HCP: 6	♣ 43	

Board: 107	♠ AJ5	The opponents are silent.
Dealer: S	♥ A104	
Vul: Both	♦ J10974	You bid first.
HCP: 15	♣ KQ	

Jacoby Transfer Both hands (Answers Page)

Board: 103
Dealer: S
Vul: EW
North HCP: 10
South HCP: 15
Contract: 4♠ N

North:
♠ QJ1096
♥ 87
♦ AK107
♣ 84

South:
♠ A832
♥ KJ6
♦ Q8
♣ KQ107

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

1. Extended acceptance after NT

Board: 104
Dealer: N
Vul: Both
North HCP: 17
South HCP: 16
Contract: 6♠ N

North:
♠ K53
♥ A106
♦ AQ10
♣ A864

South:
♠ AQJ74
♥ K
♦ J643
♣ KQ5

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

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

Board: 105
Dealer: S
Vul: None
North HCP: 4
South HCP: 15
Contract: 2♥ S

North:
♠ 1094
♥ J108652
♦ 10
♣ QJ6

South:
♠ KJ5
♥ A4
♦ 87542
♣ AK3

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

Board: 106
Dealer: N
Vul: EW
North HCP: 16
South HCP: 6
Contract: 2♠ S

North:
♠ 103
♥ Q95
♦ AK10
♣ AK1065

South:
♠ Q97652
♥ K7
♦ J43
♣ 43

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

1. artificial

Board: 107
Dealer: S
Vul: Both
North HCP: 20
South HCP: 15
Contract: 6N S

North:
♠ K86
♥ KQ986
♦ AK
♣ AJ3

South:
♠ AJ5
♥ A104
♦ J10974
♣ KQ

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

North hands (Practice Page)

Jacoby Transfer

Board: 108	♠ 42	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: None	♦ Q74	You bid first.
HCP: 15	♣ AJ43	

Board: 109	♠ KQ4	The opponents are silent.
Dealer: S	♥ QJ1052	
Vul: NS	♦ 76	Partner bids first.
HCP: 15	♣ AK7	

Board: 110	♠ A76	The opponents are silent.
Dealer: N	♥ A94	
Vul: None	♦ A93	You bid first.
HCP: 16	♣ A742	

Board: 111	♠ AK1076	The opponents are silent.
Dealer: S	♥ K107	
Vul: EW	♦ 98	Partner bids first.
HCP: 12	♣ Q96	

Board: 112	♠ J96	The opponents are silent.
Dealer: N	♥ A83	
Vul: None	♦ KJ95	You bid first.
HCP: 15	♣ AQ10	

Jacoby Transfer Both hands (Answers Page)

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ KJ875		1NT	Pass	2♥
Vul: None	♥ AKJ4	♥ —	Pass	2♠	Pass	3♣
North HCP: 15	♦ Q74	♦ AK92	Pass	3NT	Pass	4NT ¹
South HCP: 16	♣ AJ43	♣ KQ109	Pass	6♣	AP	
Contract: 6♣ S			1. Quantitative 4NT			

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ AJ108				1NT
Vul: NS	♥ QJ1052	♥ K84	Pass	2♦	Pass	2♥
North HCP: 15	♦ 76	♦ AK4	Pass	3NT	Pass	4♥
South HCP: 15	♣ AK7	♣ 1062	AP			
Contract: 4♥ S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ Q10954		1NT	Pass	2♥
Vul: None	♥ A94	♥ KJ2	Pass	2♠	Pass	2NT
North HCP: 16	♦ A93	♦ K42	Pass	4♠	AP	
South HCP: 9	♣ A742	♣ 108				
Contract: 4♠ N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ AK1076	♠ Q85				1NT
Vul: EW	♥ K107	♥ QJ5	Pass	2♥	Pass	2♠
North HCP: 12	♦ 98	♦ AJ2	Pass	3NT	AP	
South HCP: 15	♣ Q96	♣ AJ107				
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ J96	♠ AQ		1NT	Pass	2♦
Vul: None	♥ A83	♥ 109642	Pass	2♥	Pass	3♦
North HCP: 15	♦ KJ95	♦ AQ32	Pass	4♥	AP	
South HCP: 15	♣ AQ10	♣ K5				
Contract: 4♥ N						

South hands (Practice Page)

Jacoby Transfer

Board: 108	♠ KJ875	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ AK92	Partner bids first.
HCP: 16	♣ KQ109	

Board: 109	♠ AJ108	The opponents are silent.
Dealer: S	♥ K84	
Vul: NS	♦ AK4	You bid first.
HCP: 15	♣ 1062	

Board: 110	♠ Q10954	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: None	♦ K42	Partner bids first.
HCP: 9	♣ 108	

Board: 111	♠ Q85	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: EW	♦ AJ2	You bid first.
HCP: 15	♣ AJ107	

Board: 112	♠ AQ	The opponents are silent.
Dealer: N	♥ 109642	
Vul: None	♦ AQ32	Partner bids first.
HCP: 15	♣ K5	

Jacoby Transfer Both hands (Answers Page)

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ KJ875		1NT	Pass	2♥
Vul: None	♥ AKJ4	♥ —	Pass	2♠	Pass	3♣
North HCP: 15	♦ Q74	♦ AK92	Pass	3NT	Pass	4NT ¹
South HCP: 16	♣ AJ43	♣ KQ109	Pass	6♣	AP	
Contract: 6♣ S			1. Quantitative 4NT			

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ AJ108				1NT
Vul: NS	♥ QJ1052	♥ K84	Pass	2♦	Pass	2♥
North HCP: 15	♦ 76	♦ AK4	Pass	3NT	Pass	4♥
South HCP: 15	♣ AK7	♣ 1062	AP			
Contract: 4♥ S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ Q10954		1NT	Pass	2♥
Vul: None	♥ A94	♥ KJ2	Pass	2♠	Pass	2NT
North HCP: 16	♦ A93	♦ K42	Pass	4♠	AP	
South HCP: 9	♣ A742	♣ 108				
Contract: 4♠ N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ AK1076	♠ Q85				1NT
Vul: EW	♥ K107	♥ QJ5	Pass	2♥	Pass	2♠
North HCP: 12	♦ 98	♦ AJ2	Pass	3NT	AP	
South HCP: 15	♣ Q96	♣ AJ107				
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ J96	♠ AQ		1NT	Pass	2♦
Vul: None	♥ A83	♥ 109642	Pass	2♥	Pass	3♦
North HCP: 15	♦ KJ95	♦ AQ32	Pass	4♥	AP	
South HCP: 15	♣ AQ10	♣ K5				
Contract: 4♥ N						

North hands (Practice Page)

Jacoby Transfer

Board: 113	♠ KJ643	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: NS	♦ 8	Partner bids first.
HCP: 10	♣ K642	
Board: 114	♠ AJ94	The opponents are silent.
Dealer: N	♥ AQ103	
Vul: EW	♦ 654	You bid first.
HCP: 15	♣ A4	
Board: 115	♠ 8	The opponents are silent.
Dealer: S	♥ A9852	
Vul: Both	♦ A964	Partner bids first.
HCP: 12	♣ A54	
Board: 116	♠ A32	West Bids 2♥ if possible.
Dealer: N	♥ 1073	East Bids 2NT if possible.
Vul: EW	♦ K6	
HCP: 16	♣ AKQ102	You bid first.
Board: 117	♠ K10762	The opponents are silent.
Dealer: S	♥ Q9	
Vul: Both	♦ A7	Partner bids first.
HCP: 12	♣ K975	

Jacoby Transfer Both hands (Answers Page)

Board: 113 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4♠ S	North: ♠ KJ643 ♥ QJ5 ♦ 8 ♣ K642	South: ♠ 752 ♥ A62 ♦ AK1052 ♣ A8	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	South 1NT 2♠ 4♠
Board: 114 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4♠ S	North: ♠ AJ94 ♥ AQ103 ♦ 654 ♣ A4	South: ♠ K7653 ♥ K ♦ KJ7 ♣ 10983	West Pass AP	North 1NT 2NT ¹	East Pass Pass	South 2♥ 4♠
Board: 115 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North: ♠ 8 ♥ A9852 ♦ A964 ♣ A54	South: ♠ KQ43 ♥ Q4 ♦ QJ5 ♣ KQJ10	West Pass Pass AP	North 2♦ 3♦	East Pass Pass	South 1NT 2♥ 3NT
Board: 116 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3♥ S	North: ♠ A32 ♥ 1073 ♦ K6 ♣ AKQ102	South: ♠ Q7 ♥ AK954 ♦ 752 ♣ 654	West 2♥ ¹ AP	North 1NT X	East Pass 2NT ²	South 2♦ 3♥
Board: 117 Dealer: S Vul: Both North HCP: 12 South HCP: 17 Contract: 3N S	North: ♠ K10762 ♥ Q9 ♦ A7 ♣ K975	South: ♠ A4 ♥ AK76 ♦ 8543 ♣ AQ4	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	South 1NT 2♠ 3NT

1. Extended acceptance after NT

1. Michaels Cuebid
2. to the partner's longer

South hands (Practice Page)

Jacoby Transfer

Board: 113	♠ 752	The opponents are silent.
Dealer: S	♥ A62	
Vul: NS	♦ AK1052	You bid first.
HCP: 15	♣ A8	
Board: 114	♠ K7653	The opponents are silent.
Dealer: N	♥ K	
Vul: EW	♦ KJ7	Partner bids first.
HCP: 10	♣ 10983	
Board: 115	♠ KQ43	The opponents are silent.
Dealer: S	♥ Q4	
Vul: Both	♦ QJ5	You bid first.
HCP: 16	♣ KQJ10	
Board: 116	♠ Q7	West Bids 2♥ if possible.
Dealer: N	♥ AK954	East Bids 2NT if possible.
Vul: EW	♦ 752	
HCP: 9	♣ 654	Partner bids first.
Board: 117	♠ A4	The opponents are silent.
Dealer: S	♥ AK76	
Vul: Both	♦ 8543	You bid first.
HCP: 17	♣ AQ4	

Jacoby Transfer Both hands (Answers Page)

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ KJ643	♠ 752				1NT
Vul: NS	♥ QJ5	♥ A62	Pass	2♥	Pass	2♠
North HCP: 10	♦ 8	♦ AK1052	Pass	3♣	Pass	4♠
South HCP: 15	♣ K642	♣ A8	AP			
Contract: 4♠ S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AJ94	♠ K7653		1NT	Pass	2♥
Vul: EW	♥ AQ103	♥ K	Pass	2NT ¹	Pass	4♠
North HCP: 15	♦ 654	♦ KJ7	AP			
South HCP: 10	♣ A4	♣ 10983				
Contract: 4♠ S						

1. Extended acceptance after NT

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ KQ43				1NT
Vul: Both	♥ A9852	♥ Q4	Pass	2♦	Pass	2♥
North HCP: 12	♦ A964	♦ QJ5	Pass	3♦	Pass	3NT
South HCP: 16	♣ A54	♣ KQJ10	AP			
Contract: 3N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ Q7		1NT	Pass	2♦
Vul: EW	♥ 1073	♥ AK954	2♥ ¹	X	2NT ²	3♥
North HCP: 16	♦ K6	♦ 752	AP			
South HCP: 9	♣ AKQ102	♣ 654				
Contract: 3♥ S						

1. Michaels Cuebid
2. to the partner's longer

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ K10762	♠ A4				1NT
Vul: Both	♥ Q9	♥ AK76	Pass	2♥	Pass	2♠
North HCP: 12	♦ A7	♦ 8543	Pass	3♣	Pass	3NT
South HCP: 17	♣ K975	♣ AQ4	AP			
Contract: 3N S						

North hands (Practice Page)

Jacoby Transfer

Board: 118	♠ 64	The opponents are silent.
Dealer: N	♥ AJ97	
Vul: None	♦ AJ82	You bid first.
HCP: 15	♣ AJ2	
Board: 119	♠ —	The opponents are silent.
Dealer: S	♥ AJ984	
Vul: EW	♦ K854	Partner bids first.
HCP: 15	♣ AK97	
Board: 120	♠ A3	West Doubles 2♥ if possible.
Dealer: N	♥ AQ53	
Vul: Both	♦ KQ96	You bid first.
HCP: 15	♣ 873	
Board: 121	♠ 3	The opponents are silent.
Dealer: S	♥ J10632	
Vul: None	♦ K63	Partner bids first.
HCP: 11	♣ AK64	
Board: 122	♠ AQJ74	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ 532	You bid first.
HCP: 15	♣ 62	

Jacoby Transfer Both hands (Answers Page)

Board: 118
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 11
 Contract: 3N N

North:
 ♠ 64
 ♥ AJ97
 ♦ AJ82
 ♣ AJ2

South:
 ♠ AQ952
 ♥ 8
 ♦ 954
 ♣ KQ93

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

Board: 119
 Dealer: S
 Vul: EW
 North HCP: 15
 South HCP: 15
 Contract: 6♥ S

North:
 ♠ —
 ♥ AJ984
 ♦ K854
 ♣ AK97

South:
 ♠ AKJ
 ♥ Q76
 ♦ QJ106
 ♣ Q65

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

1. Blackwood 0314, for ♥
2. A=1/5 or 4/5

Board: 120
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 11
 Contract: 3N N

North:
 ♠ A3
 ♥ AQ53
 ♦ KQ96
 ♣ 873

South:
 ♠ Q10842
 ♥ 10
 ♦ A102
 ♣ KQ94

West	North	East	South
	1NT	Pass	2♥
X	XX ¹	Pass	3NT
AP			

1. artificial

Board: 121
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 16
 Contract: 3N S

North:
 ♠ 3
 ♥ J10632
 ♦ K63
 ♣ AK64

South:
 ♠ AK10
 ♥ Q8
 ♦ A10942
 ♣ QJ7

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

Board: 122
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 12
 Contract: 4♥ N

North:
 ♠ AQJ74
 ♥ AKJ
 ♦ 532
 ♣ 62

South:
 ♠ 10
 ♥ Q8432
 ♦ KQ84
 ♣ AJ3

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

South hands (Practice Page)

Jacoby Transfer

Board: 118	♠ AQ952	The opponents are silent.
Dealer: N	♥ 8	
Vul: None	♦ 954	Partner bids first.
HCP: 11	♣ KQ93	
Board: 119	♠ AKJ	The opponents are silent.
Dealer: S	♥ Q76	
Vul: EW	♦ QJ106	You bid first.
HCP: 15	♣ Q65	
Board: 120	♠ Q10842	West Doubles 2♥ if possible.
Dealer: N	♥ 10	
Vul: Both	♦ A102	Partner bids first.
HCP: 11	♣ KQ94	
Board: 121	♠ AK10	The opponents are silent.
Dealer: S	♥ Q8	
Vul: None	♦ A10942	You bid first.
HCP: 16	♣ QJ7	
Board: 122	♠ 10	The opponents are silent.
Dealer: N	♥ Q8432	
Vul: Both	♦ KQ84	Partner bids first.
HCP: 12	♣ AJ3	

Jacoby Transfer Both hands (Answers Page)

Board: 118
Dealer: N
Vul: None
North HCP: 15
South HCP: 11
Contract: 3N N

North:
♠ 64
♥ AJ97
♦ AJ82
♣ AJ2

South:
♠ AQ952
♥ 8
♦ 954
♣ KQ93

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

Board: 119
Dealer: S
Vul: EW
North HCP: 15
South HCP: 15
Contract: 6♥ S

North:
♠ —
♥ AJ984
♦ K854
♣ AK97

South:
♠ AKJ
♥ Q76
♦ QJ106
♣ Q65

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

1. Blackwood 0314, for ♥
2. A=1/5 or 4/5

Board: 120
Dealer: N
Vul: Both
North HCP: 15
South HCP: 11
Contract: 3N N

North:
♠ A3
♥ AQ53
♦ KQ96
♣ 873

South:
♠ Q10842
♥ 10
♦ A102
♣ KQ94

West	North	East	South
	1NT	Pass	2♥
X	XX ¹	Pass	3NT
AP			

1. artificial

Board: 121
Dealer: S
Vul: None
North HCP: 11
South HCP: 16
Contract: 3N S

North:
♠ 3
♥ J10632
♦ K63
♣ AK64

South:
♠ AK10
♥ Q8
♦ A10942
♣ QJ7

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

Board: 122
Dealer: N
Vul: Both
North HCP: 15
South HCP: 12
Contract: 4♥ N

North:
♠ AQJ74
♥ AKJ
♦ 532
♣ 62

South:
♠ 10
♥ Q8432
♦ KQ84
♣ AJ3

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

North hands (Practice Page)

Jacoby Transfer

Board: 123	♠ AJ1095	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ Q64	Partner bids first.
HCP: 12	♣ J72	

Board: 124	♠ J87	The opponents are silent.
Dealer: N	♥ AQ1096	
Vul: NS	♦ AK2	You bid first.
HCP: 16	♣ Q10	

Board: 125	♠ A	The opponents are silent.
Dealer: S	♥ AQ642	
Vul: EW	♦ 875	Partner bids first.
HCP: 10	♣ 9763	

Board: 126	♠ AJ52	The opponents are silent.
Dealer: N	♥ 63	
Vul: None	♦ AQ82	You bid first.
HCP: 15	♣ A62	

Board: 127	♠ 765432	East Bids 3♣ if possible.
Dealer: S	♥ J3	
Vul: NS	♦ 853	Partner bids first.
HCP: 2	♣ J9	

Jacoby Transfer Both hands (Answers Page)

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ AJ1095	♠ 72				1NT
Vul: None	♥ A2	♥ K865	Pass	2♥	Pass	2♣
North HCP: 12	♦ Q64	♦ AK10	Pass	3NT	AP	
South HCP: 16	♣ J72	♣ AQ83				
Contract: 3N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ J87	♠ AQ543		1NT	Pass	2♥
Vul: NS	♥ AQ1096	♥ 42	Pass	2♣	Pass	3♣
North HCP: 16	♦ AK2	♦ 73	Pass	4♣	AP	
South HCP: 10	♣ Q10	♣ A962				
Contract: 4♣ N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ 986				1NT
Vul: EW	♥ AQ642	♥ K87	Pass	2♦	Pass	2♥
North HCP: 10	♦ 875	♦ AKQ94	Pass	3NT	Pass	4♥
South HCP: 16	♣ 9763	♣ KJ	AP			
Contract: 4♥ S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AJ52	♠ K3		1NT	Pass	2♦
Vul: None	♥ 63	♥ QJ1097	Pass	2♥	Pass	3♣
North HCP: 15	♦ AQ82	♦ K10	Pass	3NT	AP	
South HCP: 13	♣ A62	♣ KJ74				
Contract: 3N N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 765432	♠ AK8				1NT
Vul: NS	♥ J3	♥ Q865	Pass	2♥	3♣	AP
North HCP: 2	♦ 853	♦ AJ2				
South HCP: 16	♣ J9	♣ Q107				
Contract: 3♣ E						

South hands (Practice Page)

Jacoby Transfer

Board: 123	♠ 72	The opponents are silent.
Dealer: S	♥ K865	
Vul: None	♦ AK10	You bid first.
HCP: 16	♣ AQ83	

Board: 124	♠ AQ543	The opponents are silent.
Dealer: N	♥ 42	
Vul: NS	♦ 73	Partner bids first.
HCP: 10	♣ A962	

Board: 125	♠ 986	The opponents are silent.
Dealer: S	♥ K87	
Vul: EW	♦ AKQ94	You bid first.
HCP: 16	♣ KJ	

Board: 126	♠ K3	The opponents are silent.
Dealer: N	♥ QJ1097	
Vul: None	♦ K10	Partner bids first.
HCP: 13	♣ KJ74	

Board: 127	♠ AK8	East Bids 3♣ if possible.
Dealer: S	♥ Q865	
Vul: NS	♦ AJ2	You bid first.
HCP: 16	♣ Q107	

Jacoby Transfer Both hands (Answers Page)

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ AJ1095	♠ 72				1NT
Vul: None	♥ A2	♥ K865	Pass	2♥	Pass	2♣
North HCP: 12	♦ Q64	♦ AK10	Pass	3NT	AP	
South HCP: 16	♣ J72	♣ AQ83				
Contract: 3N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ J87	♠ AQ543		1NT	Pass	2♥
Vul: NS	♥ AQ1096	♥ 42	Pass	2♣	Pass	3♣
North HCP: 16	♦ AK2	♦ 73	Pass	4♣	AP	
South HCP: 10	♣ Q10	♣ A962				
Contract: 4♣ N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ 986				1NT
Vul: EW	♥ AQ642	♥ K87	Pass	2♦	Pass	2♥
North HCP: 10	♦ 875	♦ AKQ94	Pass	3NT	Pass	4♥
South HCP: 16	♣ 9763	♣ KJ	AP			
Contract: 4♥ S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AJ52	♠ K3		1NT	Pass	2♦
Vul: None	♥ 63	♥ QJ1097	Pass	2♥	Pass	3♣
North HCP: 15	♦ AQ82	♦ K10	Pass	3NT	AP	
South HCP: 13	♣ A62	♣ KJ74				
Contract: 3N N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 765432	♠ AK8				1NT
Vul: NS	♥ J3	♥ Q865	Pass	2♥	3♣	AP
North HCP: 2	♦ 853	♦ AJ2				
South HCP: 16	♣ J9	♣ Q107				
Contract: 3♣ E						

North hands (Practice Page)

Jacoby Transfer

Board: 128	♠ J6	The opponents are silent.
Dealer: N	♥ AQ943	
Vul: EW	♦ Q63	You bid first.
HCP: 16	♣ AK8	
Board: 129	♠ 96	The opponents are silent.
Dealer: S	♥ K10954	
Vul: Both	♦ K8	Partner bids first.
HCP: 10	♣ KJ53	
Board: 130	♠ AQ3	The opponents are silent.
Dealer: N	♥ QJ65	
Vul: NS	♦ KJ2	You bid first.
HCP: 17	♣ KJ2	
Board: 131	♠ A65432	East Bids 3♥ if possible.
Dealer: S	♥ 9	
Vul: EW	♦ 654	Partner bids first.
HCP: 5	♣ J43	
Board: 132	♠ AK8	West Doubles 2♦ if possible.
Dealer: N	♥ AK76	
Vul: None	♦ Q43	You bid first.
HCP: 17	♣ J32	

Jacoby Transfer Both hands (Answers Page)

Board: 128
Dealer: N
Vul: EW
North HCP: 16
South HCP: 10
Contract: 3N N

North:
♠ J6
♥ AQ943
♦ Q63
♣ AK8

South:
♠ KQ532
♥ K107
♦ 92
♣ Q64

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

Board: 129
Dealer: S
Vul: Both
North HCP: 10
South HCP: 17
Contract: 4♥ N

North:
♠ 96
♥ K10954
♦ K8
♣ KJ53

South:
♠ AQ5
♥ AJ72
♦ AQ102
♣ 86

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

1. Extended acceptance after NT

Board: 130
Dealer: N
Vul: NS
North HCP: 17
South HCP: 11
Contract: 4♥ N

North:
♠ AQ3
♥ QJ65
♦ KJ2
♣ KJ2

South:
♠ 85
♥ K9874
♦ A7
♣ A843

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

Board: 131
Dealer: S
Vul: EW
North HCP: 5
South HCP: 15
Contract: 3♠ N

North:
♠ A65432
♥ 9
♦ 654
♣ J43

South:
♠ Q8
♥ K108
♦ KQ732
♣ KQ8

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

Board: 132
Dealer: N
Vul: None
North HCP: 17
South HCP: 12
Contract: 4♥ N

North:
♠ AK8
♥ AK76
♦ Q43
♣ J32

South:
♠ 743
♥ QJ854
♦ A5
♣ KQ6

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

South hands (Practice Page)

Jacoby Transfer

Board: 128	♠ KQ532	The opponents are silent.
Dealer: N	♥ K107	
Vul: EW	♦ 92	Partner bids first.
HCP: 10	♣ Q64	
Board: 129	♠ AQ5	The opponents are silent.
Dealer: S	♥ AJ72	
Vul: Both	♦ AQ102	You bid first.
HCP: 17	♣ 86	
Board: 130	♠ 85	The opponents are silent.
Dealer: N	♥ K9874	
Vul: NS	♦ A7	Partner bids first.
HCP: 11	♣ A843	
Board: 131	♠ Q8	East Bids 3♥ if possible.
Dealer: S	♥ K108	
Vul: EW	♦ KQ732	You bid first.
HCP: 15	♣ KQ8	
Board: 132	♠ 743	West Doubles 2♦ if possible.
Dealer: N	♥ QJ854	
Vul: None	♦ A5	Partner bids first.
HCP: 12	♣ KQ6	

Jacoby Transfer Both hands (Answers Page)

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ KQ532		1NT	Pass	2♥
Vul: EW	♥ AQ943	♥ K107	Pass	2♠	Pass	3NT
North HCP: 16	♦ Q63	♦ 92	AP			
South HCP: 10	♣ AK8	♣ Q64				
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ AQ5				1NT
Vul: Both	♥ K10954	♥ AJ72	Pass	2♦	Pass	2NT ¹
North HCP: 10	♦ K8	♦ AQ102	Pass	4♥	AP	
South HCP: 17	♣ KJ53	♣ 86				
Contract: 4♥ N						

1. Extended acceptance after NT

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ 85		1NT	Pass	2♦
Vul: NS	♥ QJ65	♥ K9874	Pass	2♥	Pass	3♣
North HCP: 17	♦ KJ2	♦ A7	Pass	4♥	AP	
South HCP: 11	♣ KJ2	♣ A843				
Contract: 4♥ N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ A65432	♠ Q8				1NT
Vul: EW	♥ 9	♥ K108	Pass	2♥	3♥	Pass
North HCP: 5	♦ 654	♦ KQ732	Pass	3♠	AP	
South HCP: 15	♣ J43	♣ KQ8				
Contract: 3♠ N						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 743		1NT	Pass	2♦
Vul: None	♥ AK76	♥ QJ854	X	2♥	Pass	4♥
North HCP: 17	♦ Q43	♦ A5	AP			
South HCP: 12	♣ J32	♣ KQ6				
Contract: 4♥ N						

North hands (Practice Page)

Jacoby Transfer

Board: 133	♠ AKJ83	The opponents are silent.
Dealer: S	♥ Q84	
Vul: EW	♦ Q103	Partner bids first.
HCP: 14	♣ Q2	

Board: 134	♠ AK3	The opponents are silent.
Dealer: N	♥ J1083	
Vul: Both	♦ AJ73	You bid first.
HCP: 16	♣ K8	

Board: 135	♠ A109732	The opponents are silent.
Dealer: S	♥ J8	
Vul: None	♦ J42	Partner bids first.
HCP: 6	♣ 83	

Board: 136	♠ AQ6	The opponents are silent.
Dealer: N	♥ K1097	
Vul: NS	♦ AJ32	You bid first.
HCP: 15	♣ J8	

Board: 137	♠ J10973	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ QJ4	Partner bids first.
HCP: 9	♣ J105	

Jacoby Transfer Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ AKJ83	♠ 1095				1NT
Vul: EW	♥ Q84	♥ K3	Pass	2♥	Pass	2♠
North HCP: 14	♦ Q103	♦ AK5	Pass	3NT	Pass	4♠
South HCP: 15	♣ Q2	♣ AJ954	AP			
Contract: 4♠ S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ J10		1NT	Pass	2♦
Vul: Both	♥ J1083	♥ KQ942	Pass	2NT ¹	Pass	3NT ²
North HCP: 16	♦ AJ73	♦ Q6	Pass	4♣ ³	Pass	4♥
South HCP: 15	♣ K8	♣ AQJ3	AP			
Contract: 4♥ S						

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

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ A109732	♠ KJ54				1NT
Vul: None	♥ J8	♥ K1093	Pass	2♥	Pass	2NT ¹
North HCP: 6	♦ J42	♦ Q5	Pass	4♠	AP	
South HCP: 16	♣ 83	♣ AK10				
Contract: 4♠ N						

1. Extended acceptance after NT

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ KJ1095		1NT	Pass	2♥
Vul: NS	♥ K1097	♥ 854	Pass	2♠	Pass	3♦
North HCP: 15	♦ AJ32	♦ KQ75	Pass	4♠	AP	
South HCP: 9	♣ J8	♣ 7				
Contract: 4♠ N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ J10973	♠ AK8				1NT
Vul: Both	♥ A5	♥ Q94	Pass	2♥	Pass	2♠
North HCP: 9	♦ QJ4	♦ A3	Pass	2NT	Pass	4♠
South HCP: 16	♣ J105	♣ K6432	AP			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfer

Board: 133	♠ 1095	The opponents are silent.
Dealer: S	♥ K3	
Vul: EW	♦ AK5	You bid first.
HCP: 15	♣ AJ954	

Board: 134	♠ J10	The opponents are silent.
Dealer: N	♥ KQ942	
Vul: Both	♦ Q6	Partner bids first.
HCP: 15	♣ AQJ3	

Board: 135	♠ KJ54	The opponents are silent.
Dealer: S	♥ K1093	
Vul: None	♦ Q5	You bid first.
HCP: 16	♣ AK10	

Board: 136	♠ KJ1095	The opponents are silent.
Dealer: N	♥ 854	
Vul: NS	♦ KQ75	Partner bids first.
HCP: 9	♣ 7	

Board: 137	♠ AK8	The opponents are silent.
Dealer: S	♥ Q94	
Vul: Both	♦ A3	You bid first.
HCP: 16	♣ K6432	

Jacoby Transfer Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ AKJ83	♠ 1095				1NT
Vul: EW	♥ Q84	♥ K3	Pass	2♥	Pass	2♠
North HCP: 14	♦ Q103	♦ AK5	Pass	3NT	Pass	4♠
South HCP: 15	♣ Q2	♣ AJ954	AP			
Contract: 4♠ S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ J10		1NT	Pass	2♦
Vul: Both	♥ J1083	♥ KQ942	Pass	2NT ¹	Pass	3NT ²
North HCP: 16	♦ AJ73	♦ Q6	Pass	4♣ ³	Pass	4♥
South HCP: 15	♣ K8	♣ AQJ3	AP			
Contract: 4♥ S						

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

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ A109732	♠ KJ54				1NT
Vul: None	♥ J8	♥ K1093	Pass	2♥	Pass	2NT ¹
North HCP: 6	♦ J42	♦ Q5	Pass	4♠	AP	
South HCP: 16	♣ 83	♣ AK10				
Contract: 4♠ N						

1. Extended acceptance after NT

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ KJ1095		1NT	Pass	2♥
Vul: NS	♥ K1097	♥ 854	Pass	2♠	Pass	3♦
North HCP: 15	♦ AJ32	♦ KQ75	Pass	4♠	AP	
South HCP: 9	♣ J8	♣ 7				
Contract: 4♠ N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ J10973	♠ AK8				1NT
Vul: Both	♥ A5	♥ Q94	Pass	2♥	Pass	2♠
North HCP: 9	♦ QJ4	♦ A3	Pass	2NT	Pass	4♠
South HCP: 16	♣ J105	♣ K6432	AP			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfer

Board: 138	♠ AQ5	The opponents are silent.
Dealer: N	♥ A6	
Vul: None	♦ K10953	You bid first.
HCP: 16	♣ K109	

Board: 139	♠ K2	The opponents are silent.
Dealer: S	♥ K7543	
Vul: NS	♦ AQ95	Partner bids first.
HCP: 14	♣ Q4	

Board: 140	♠ AQJ3	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ K102	You bid first.
HCP: 17	♣ A1085	

Board: 141	♠ 97654	The opponents are silent.
Dealer: S	♥ K106	
Vul: None	♦ A82	Partner bids first.
HCP: 13	♣ AQ	

Board: 142	♠ 107	The opponents are silent.
Dealer: N	♥ AK93	
Vul: NS	♦ 1095	You bid first.
HCP: 16	♣ AKQ2	

Jacoby Transfer Both hands (Answers Page)

Board: 138

Dealer: N

Vul: None

North HCP: 16

South HCP: 5

Contract: 3♠ N

North:

♠ AQ5

♥ A6

♦ K10953

♣ K109

South:

♠ K107432

♥ 943

♦ J

♣ J52

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♣

AP

Board: 139

Dealer: S

Vul: NS

North HCP: 14

South HCP: 15

Contract: 6♥ N

North:

♠ K2

♥ K7543

♦ AQ95

♣ Q4

South:

♠ 1075

♥ AQJ10

♦ K3

♣ AJ97

West North East South

1NT

Pass 2♦ Pass 2NT¹

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

Board: 140

Dealer: N

Vul: EW

North HCP: 17

South HCP: 2

Contract: 3♠ S

North:

♠ AQJ3

♥ K3

♦ K102

♣ A1085

South:

♠ 1098765

♥ 9

♦ Q93

♣ 432

West North East South

1NT Pass 2♥

Pass 2NT¹ Pass 3♣

AP

1. Extended acceptance after NT

Board: 141

Dealer: S

Vul: None

North HCP: 13

South HCP: 15

Contract: 4♠ S

North:

♠ 97654

♥ K106

♦ A82

♣ AQ

South:

♠ AK3

♥ AJ52

♦ K106

♣ 954

West North East South

1NT

Pass 2♥ Pass 2♣

Pass 3NT Pass 4♣

AP

Board: 142

Dealer: N

Vul: NS

North HCP: 16

South HCP: 6

Contract: 3♠ N

North:

♠ 107

♥ AK93

♦ 1095

♣ AKQ2

South:

♠ AJ8643

♥ 52

♦ 82

♣ J97

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♣

AP

South hands (Practice Page)

Jacoby Transfer

Board: 138	♠ K107432	The opponents are silent.
Dealer: N	♥ 943	
Vul: None	♦ J	Partner bids first.
HCP: 5	♣ J52	
Board: 139	♠ 1075	The opponents are silent.
Dealer: S	♥ AQJ10	
Vul: NS	♦ K3	You bid first.
HCP: 15	♣ AJ97	
Board: 140	♠ 1098765	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ Q93	Partner bids first.
HCP: 2	♣ 432	
Board: 141	♠ AK3	The opponents are silent.
Dealer: S	♥ AJ52	
Vul: None	♦ K106	You bid first.
HCP: 15	♣ 954	
Board: 142	♠ AJ8643	The opponents are silent.
Dealer: N	♥ 52	
Vul: NS	♦ 82	Partner bids first.
HCP: 6	♣ J97	

Jacoby Transfer Both hands (Answers Page)

Board: 138

Dealer: N

Vul: None

North HCP: 16

South HCP: 5

Contract: 3♠ N

North:

♠ AQ5

♥ A6

♦ K10953

♣ K109

South:

♠ K107432

♥ 943

♦ J

♣ J52

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♣

AP

Board: 139

Dealer: S

Vul: NS

North HCP: 14

South HCP: 15

Contract: 6♥ N

North:

♠ K2

♥ K7543

♦ AQ95

♣ Q4

South:

♠ 1075

♥ AQJ10

♦ K3

♣ AJ97

West North East South

1NT

Pass 2♦ Pass 2NT¹

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

Board: 140

Dealer: N

Vul: EW

North HCP: 17

South HCP: 2

Contract: 3♠ S

North:

♠ AQJ3

♥ K3

♦ K102

♣ A1085

South:

♠ 1098765

♥ 9

♦ Q93

♣ 432

West North East South

1NT Pass 2♥

Pass 2NT¹ Pass 3♣

AP

1. Extended acceptance after NT

Board: 141

Dealer: S

Vul: None

North HCP: 13

South HCP: 15

Contract: 4♠ S

North:

♠ 97654

♥ K106

♦ A82

♣ AQ

South:

♠ AK3

♥ AJ52

♦ K106

♣ 954

West North East South

1NT

Pass 2♥ Pass 2♣

Pass 3NT Pass 4♣

AP

Board: 142

Dealer: N

Vul: NS

North HCP: 16

South HCP: 6

Contract: 3♠ N

North:

♠ 107

♥ AK93

♦ 1095

♣ AKQ2

South:

♠ AJ8643

♥ 52

♦ 82

♣ J97

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♣

AP

North hands (Practice Page)

Jacoby Transfer

Board: 143	♠ J10865	The opponents are silent.
Dealer: S	♥ K3	
Vul: EW	♦ K43	Partner bids first.
HCP: 11	♣ A93	
Board: 144	♠ Q1084	The opponents are silent.
Dealer: N	♥ Q10	
Vul: Both	♦ AK2	You bid first.
HCP: 16	♣ AJ108	
Board: 145	♠ J8652	The opponents are silent.
Dealer: S	♥ Q2	
Vul: EW	♦ KJ9	Partner bids first.
HCP: 11	♣ A43	
Board: 146	♠ Q9	The opponents are silent.
Dealer: N	♥ AK53	
Vul: None	♦ AJ762	You bid first.
HCP: 17	♣ K2	
Board: 147	♠ Q8753	East Doubles 2♥ if possible.
Dealer: S	♥ Q5	
Vul: EW	♦ A976	Partner bids first.
HCP: 12	♣ A9	

Jacoby Transfer Both hands (Answers Page)

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ J10865	♠ K2				1NT
Vul: EW	♥ K3	♥ Q862	Pass	2♥	Pass	2♠
North HCP: 11	♦ K43	♦ AJ2	Pass	3NT	AP	
South HCP: 15	♣ A93	♣ KQ62				
Contract: 3N S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ Q1084	♠ K53		1NT	Pass	2♦
Vul: Both	♥ Q10	♥ AKJ62	Pass	2♥	Pass	3NT
North HCP: 16	♦ AK2	♦ 953	AP			
South HCP: 14	♣ AJ108	♣ K5				
Contract: 3N N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ J8652	♠ A7				1NT
Vul: EW	♥ Q2	♥ AJ109	Pass	2♥	Pass	2♠
North HCP: 11	♦ KJ9	♦ AQ75	Pass	3NT	AP	
South HCP: 16	♣ A43	♣ J72				
Contract: 3N S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ J10543		1NT	Pass	2♥
Vul: None	♥ AK53	♥ 96	Pass	2♠	Pass	3♣
North HCP: 17	♦ AJ762	♦ K	Pass	3♦	Pass	4♣
South HCP: 9	♣ K2	♣ AJ764	Pass	4♠	Pass	5♣
Contract: 5♣ S			AP			

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ Q8753	♠ A102				1NT
Vul: EW	♥ Q5	♥ J94	Pass	2♥	X	2♠
North HCP: 12	♦ A976	♦ KQ	Pass	4♠	AP	
South HCP: 15	♣ A9	♣ KQ1052				
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfer

Board: 143	♠ K2	The opponents are silent.
Dealer: S	♥ Q862	
Vul: EW	♦ AJ2	You bid first.
HCP: 15	♣ KQ62	
Board: 144	♠ K53	The opponents are silent.
Dealer: N	♥ AKJ62	
Vul: Both	♦ 953	Partner bids first.
HCP: 14	♣ K5	
Board: 145	♠ A7	The opponents are silent.
Dealer: S	♥ AJ109	
Vul: EW	♦ AQ75	You bid first.
HCP: 16	♣ J72	
Board: 146	♠ J10543	The opponents are silent.
Dealer: N	♥ 96	
Vul: None	♦ K	Partner bids first.
HCP: 9	♣ AJ764	
Board: 147	♠ A102	East Doubles 2♥ if possible.
Dealer: S	♥ J94	
Vul: EW	♦ KQ	You bid first.
HCP: 15	♣ KQ1052	

Jacoby Transfer Both hands (Answers Page)

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ J10865	♠ K2				1NT
Vul: EW	♥ K3	♥ Q862	Pass	2♥	Pass	2♠
North HCP: 11	♦ K43	♦ AJ2	Pass	3NT	AP	
South HCP: 15	♣ A93	♣ KQ62				
Contract: 3N S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ Q1084	♠ K53		1NT	Pass	2♦
Vul: Both	♥ Q10	♥ AKJ62	Pass	2♥	Pass	3NT
North HCP: 16	♦ AK2	♦ 953	AP			
South HCP: 14	♣ AJ108	♣ K5				
Contract: 3N N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ J8652	♠ A7				1NT
Vul: EW	♥ Q2	♥ AJ109	Pass	2♥	Pass	2♠
North HCP: 11	♦ KJ9	♦ AQ75	Pass	3NT	AP	
South HCP: 16	♣ A43	♣ J72				
Contract: 3N S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ J10543		1NT	Pass	2♥
Vul: None	♥ AK53	♥ 96	Pass	2♠	Pass	3♣
North HCP: 17	♦ AJ762	♦ K	Pass	3♦	Pass	4♣
South HCP: 9	♣ K2	♣ AJ764	Pass	4♠	Pass	5♣
Contract: 5♣ S			AP			

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ Q8753	♠ A102				1NT
Vul: EW	♥ Q5	♥ J94	Pass	2♥	X	2♠
North HCP: 12	♦ A976	♦ KQ	Pass	4♠	AP	
South HCP: 15	♣ A9	♣ KQ1052				
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfer

Board: 148	♠ A4	The opponents are silent.
Dealer: N	♥ A105	
Vul: Both	♦ KQ3	You bid first.
HCP: 16	♣ QJ842	
Board: 149	♠ Q9642	The opponents are silent.
Dealer: S	♥ Q52	
Vul: None	♦ KJ98	Partner bids first.
HCP: 12	♣ A	
Board: 150	♠ A93	The opponents are silent.
Dealer: N	♥ KQ62	
Vul: NS	♦ K1063	You bid first.
HCP: 15	♣ K4	
Board: 151	♠ J108763	East Doubles 2♥ if possible.
Dealer: S	♥ 8	
Vul: Both	♦ K98	Partner bids first.
HCP: 5	♣ J52	
Board: 152	♠ A2	The opponents are silent.
Dealer: N	♥ 1073	
Vul: None	♦ KQ5	You bid first.
HCP: 15	♣ KQJ105	

Jacoby Transfer Both hands (Answers Page)

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ J9		1NT	Pass	2♦
Vul: Both	♥ A105	♥ KQ972	Pass	2♥	Pass	3NT
North HCP: 16	♦ KQ3	♦ A82	Pass	4♥	AP	
South HCP: 10	♣ QJ842	♣ 1065				
Contract: 4♥ N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ Q9642	♠ K83				1NT
Vul: None	♥ Q52	♥ AK	Pass	2♥	Pass	2♠
North HCP: 12	♦ KJ98	♦ 1075	Pass	3♦	Pass	4♠
South HCP: 15	♣ A	♣ KQ1063	AP			
Contract: 4♠ S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ KJ1052		1NT	Pass	2♥
Vul: NS	♥ KQ62	♥ A94	Pass	2♠	Pass	2NT
North HCP: 15	♦ K1063	♦ J42	Pass	3♠	AP	
South HCP: 9	♣ K4	♣ 105				
Contract: 3♠ N						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ J108763	♠ AK5				1NT
Vul: Both	♥ 8	♥ Q10	Pass	2♥	X	2♠
North HCP: 5	♦ K98	♦ Q102	AP			
South HCP: 15	♣ J52	♣ A10964				
Contract: 2♠ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ J103		1NT	Pass	2♦
Vul: None	♥ 1073	♥ AQ952	Pass	2♥	Pass	3NT
North HCP: 15	♦ KQ5	♦ A87	Pass	4♥	AP	
South HCP: 11	♣ KQJ105	♣ 76				
Contract: 4♥ N						

South hands (Practice Page)

Jacoby Transfer

Board: 148	♠ J9	The opponents are silent.
Dealer: N	♥ KQ972	
Vul: Both	♦ A82	Partner bids first.
HCP: 10	♣ 1065	
Board: 149	♠ K83	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ 1075	You bid first.
HCP: 15	♣ KQ1063	
Board: 150	♠ KJ1052	The opponents are silent.
Dealer: N	♥ A94	
Vul: NS	♦ J42	Partner bids first.
HCP: 9	♣ 105	
Board: 151	♠ AK5	East Doubles 2♥ if possible.
Dealer: S	♥ Q10	
Vul: Both	♦ Q102	You bid first.
HCP: 15	♣ A10964	
Board: 152	♠ J103	The opponents are silent.
Dealer: N	♥ AQ952	
Vul: None	♦ A87	Partner bids first.
HCP: 11	♣ 76	

Jacoby Transfer Both hands (Answers Page)

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ J9		1NT	Pass	2♦
Vul: Both	♥ A105	♥ KQ972	Pass	2♥	Pass	3NT
North HCP: 16	♦ KQ3	♦ A82	Pass	4♥	AP	
South HCP: 10	♣ QJ842	♣ 1065				
Contract: 4♥ N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ Q9642	♠ K83				1NT
Vul: None	♥ Q52	♥ AK	Pass	2♥	Pass	2♠
North HCP: 12	♦ KJ98	♦ 1075	Pass	3♦	Pass	4♠
South HCP: 15	♣ A	♣ KQ1063	AP			
Contract: 4♠ S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ KJ1052		1NT	Pass	2♥
Vul: NS	♥ KQ62	♥ A94	Pass	2♠	Pass	2NT
North HCP: 15	♦ K1063	♦ J42	Pass	3♠	AP	
South HCP: 9	♣ K4	♣ 105				
Contract: 3♠ N						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ J108763	♠ AK5				1NT
Vul: Both	♥ 8	♥ Q10	Pass	2♥	X	2♠
North HCP: 5	♦ K98	♦ Q102	AP			
South HCP: 15	♣ J52	♣ A10964				
Contract: 2♠ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ J103		1NT	Pass	2♦
Vul: None	♥ 1073	♥ AQ952	Pass	2♥	Pass	3NT
North HCP: 15	♦ KQ5	♦ A87	Pass	4♥	AP	
South HCP: 11	♣ KQJ105	♣ 76				
Contract: 4♥ N						

North hands (Practice Page)

Jacoby Transfer

Board: 153	♠ AQ654	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ 10762	Partner bids first.
HCP: 14	♣ AKJ7	

Board: 154	♠ AK98	West Bids 4♥ if possible.
Dealer: N	♥ 53	
Vul: NS	♦ KJ6	You bid first.
HCP: 16	♣ KQ42	

Board: 155	♠ 963	The opponents are silent.
Dealer: S	♥ K8752	
Vul: EW	♦ A83	Partner bids first.
HCP: 11	♣ A6	

Board: 156	♠ K10	The opponents are silent.
Dealer: N	♥ KQJ7	
Vul: Both	♦ KJ32	You bid first.
HCP: 17	♣ A54	

Board: 157	♠ 1096	The opponents are silent.
Dealer: S	♥ QJ1095	
Vul: NS	♦ A76	Partner bids first.
HCP: 10	♣ K5	

Jacoby Transfer Both hands (Answers Page)

Board: 153

Dealer: S

Vul: None

North HCP: 14

South HCP: 17

Contract: 6♠ N

North:

♠ AQ654

♥ —

♦ 10762

♣ AKJ7

South:

♠ K987

♥ AK85

♦ AK

♣ 964

West North East South

1NT

Pass 2♥ Pass 2NT¹

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: 154

Dealer: N

Vul: NS

North HCP: 16

South HCP: 11

Contract: 4♥ X W

North:

♠ AK98

♥ 53

♦ KJ6

♣ KQ42

South:

♠ Q7432

♥ 74

♦ A10

♣ AJ107

West North East South

1NT Pass 2♥

4♥ Pass Pass X

AP

Board: 155

Dealer: S

Vul: EW

North HCP: 11

South HCP: 15

Contract: 4♥ N

North:

♠ 963

♥ K8752

♦ A83

♣ A6

South:

♠ A74

♥ AQ64

♦ 92

♣ KQ84

West North East South

1NT

Pass 2♦ Pass 2NT¹

Pass 4♥ AP

1. Extended acceptance after NT

Board: 156

Dealer: N

Vul: Both

North HCP: 17

South HCP: 9

Contract: 3N N

North:

♠ K10

♥ KQJ7

♦ KJ32

♣ A54

South:

♠ AJ632

♥ A63

♦ 1096

♣ 109

West North East South

1NT Pass 2♥

Pass 2♠ Pass 2NT

Pass 3NT AP

Board: 157

Dealer: S

Vul: NS

North HCP: 10

South HCP: 15

Contract: 3N S

North:

♠ 1096

♥ QJ1095

♦ A76

♣ K5

South:

♠ QJ7

♥ AK

♦ K9842

♣ Q84

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3NT AP

South hands (Practice Page)

Jacoby Transfer

Board: 153	♠ K987	The opponents are silent.
Dealer: S	♥ AK85	
Vul: None	♦ AK	You bid first.
HCP: 17	♣ 964	

Board: 154	♠ Q7432	West Bids 4♥ if possible.
Dealer: N	♥ 74	
Vul: NS	♦ A10	Partner bids first.
HCP: 11	♣ AJ107	

Board: 155	♠ A74	The opponents are silent.
Dealer: S	♥ AQ64	
Vul: EW	♦ 92	You bid first.
HCP: 15	♣ KQ84	

Board: 156	♠ AJ632	The opponents are silent.
Dealer: N	♥ A63	
Vul: Both	♦ 1096	Partner bids first.
HCP: 9	♣ 109	

Board: 157	♠ QJ7	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ K9842	You bid first.
HCP: 15	♣ Q84	

Jacoby Transfer Both hands (Answers Page)

Board: 153

Dealer: S

Vul: None

North HCP: 14

South HCP: 17

Contract: 6♠ N

North:

♠ AQ654

♥ —

♦ 10762

♣ AKJ7

South:

♠ K987

♥ AK85

♦ AK

♣ 964

West North East South

1NT

Pass 2♥ Pass 2NT¹

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: 154

Dealer: N

Vul: NS

North HCP: 16

South HCP: 11

Contract: 4♥ X W

North:

♠ AK98

♥ 53

♦ KJ6

♣ KQ42

South:

♠ Q7432

♥ 74

♦ A10

♣ AJ107

West North East South

1NT Pass 2♥

4♥ Pass Pass X

AP

Board: 155

Dealer: S

Vul: EW

North HCP: 11

South HCP: 15

Contract: 4♥ N

North:

♠ 963

♥ K8752

♦ A83

♣ A6

South:

♠ A74

♥ AQ64

♦ 92

♣ KQ84

West North East South

1NT

Pass 2♦ Pass 2NT¹

Pass 4♥ AP

1. Extended acceptance after NT

Board: 156

Dealer: N

Vul: Both

North HCP: 17

South HCP: 9

Contract: 3N N

North:

♠ K10

♥ KQJ7

♦ KJ32

♣ A54

South:

♠ AJ632

♥ A63

♦ 1096

♣ 109

West North East South

1NT Pass 2♥

Pass 2♠ Pass 2NT

Pass 3NT AP

Board: 157

Dealer: S

Vul: NS

North HCP: 10

South HCP: 15

Contract: 3N S

North:

♠ 1096

♥ QJ1095

♦ A76

♣ K5

South:

♠ QJ7

♥ AK

♦ K9842

♣ Q84

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3NT AP

North hands (Practice Page)

Jacoby Transfer

Board: 158	♠ Q76	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ AQ962	You bid first.
HCP: 16	♣ QJ5	

Board: 159	♠ QJ753	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ A8753	Partner bids first.
HCP: 13	♣ KQJ	

Board: 160	♠ 32	The opponents are silent.
Dealer: N	♥ 972	
Vul: EW	♦ AQ53	You bid first.
HCP: 16	♣ AKQJ	

Board: 161	♠ A4	The opponents are silent.
Dealer: S	♥ KJ542	
Vul: Both	♦ A7	Partner bids first.
HCP: 16	♣ KJ42	

Board: 162	♠ K1094	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ KQJ5	You bid first.
HCP: 16	♣ K92	

Jacoby Transfer Both hands (Answers Page)

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ K10842		1NT	Pass	2♥
Vul: Both	♥ AJ	♥ K106	Pass	2♠	Pass	3♣
North HCP: 16	♦ AQ962	♦ 7	Pass	4♠	AP	
South HCP: 13	♣ QJ5	♣ AK32				
Contract: 4♠ N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ QJ753	♠ K6				1NT
Vul: None	♥ —	♥ AK102	Pass	2♥	Pass	2♠
North HCP: 13	♦ A8753	♦ J6	Pass	3♦	Pass	3NT
South HCP: 15	♣ KQJ	♣ A10872	AP			
Contract: 3N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ AKJ107		1NT	Pass	2♥
Vul: EW	♥ 972	♥ QJ8	Pass	2♠	Pass	3NT
North HCP: 16	♦ AQ53	♦ J74	AP			
South HCP: 12	♣ AKQJ	♣ 94				
Contract: 3N N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ K72				1NT
Vul: Both	♥ KJ542	♥ Q73	Pass	2♦	Pass	2♥
North HCP: 16	♦ A7	♦ KQJ3	Pass	3♣	Pass	4♥
South HCP: 15	♣ KJ42	♣ A108	Pass	4NT ¹	Pass	5♦ ²
Contract: 6♥ S			Pass	6♥	AP	

1. Blackwood 0314, for ♥
2. A=1/5 or 4/5

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ K1094	♠ AJ632		1NT	Pass	2♥
Vul: None	♥ A2	♥ K87	Pass	2NT ¹	Pass	4♦ ²
North HCP: 16	♦ KQJ5	♦ 6	Pass	4♠	AP	
South HCP: 11	♣ K92	♣ QJ63				
Contract: 4♠ N						

1. Extended acceptance after NT
2. Splinter

South hands (Practice Page)

Jacoby Transfer

Board: 158	♠ K10842	The opponents are silent.
Dealer: N	♥ K106	
Vul: Both	♦ 7	Partner bids first.
HCP: 13	♣ AK32	

Board: 159	♠ K6	The opponents are silent.
Dealer: S	♥ AK102	
Vul: None	♦ J6	You bid first.
HCP: 15	♣ A10872	

Board: 160	♠ AKJ107	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: EW	♦ J74	Partner bids first.
HCP: 12	♣ 94	

Board: 161	♠ K72	The opponents are silent.
Dealer: S	♥ Q73	
Vul: Both	♦ KQJ3	You bid first.
HCP: 15	♣ A108	

Board: 162	♠ AJ632	The opponents are silent.
Dealer: N	♥ K87	
Vul: None	♦ 6	Partner bids first.
HCP: 11	♣ QJ63	

Jacoby Transfer Both hands (Answers Page)

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ K10842		1NT	Pass	2♥
Vul: Both	♥ AJ	♥ K106	Pass	2♠	Pass	3♣
North HCP: 16	♦ AQ962	♦ 7	Pass	4♠	AP	
South HCP: 13	♣ QJ5	♣ AK32				
Contract: 4♠ N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ QJ753	♠ K6				1NT
Vul: None	♥ —	♥ AK102	Pass	2♥	Pass	2♠
North HCP: 13	♦ A8753	♦ J6	Pass	3♦	Pass	3NT
South HCP: 15	♣ KQJ	♣ A10872	AP			
Contract: 3N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ AKJ107		1NT	Pass	2♥
Vul: EW	♥ 972	♥ QJ8	Pass	2♠	Pass	3NT
North HCP: 16	♦ AQ53	♦ J74	AP			
South HCP: 12	♣ AKQJ	♣ 94				
Contract: 3N N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ K72				1NT
Vul: Both	♥ KJ542	♥ Q73	Pass	2♦	Pass	2♥
North HCP: 16	♦ A7	♦ KQJ3	Pass	3♣	Pass	4♥
South HCP: 15	♣ KJ42	♣ A108	Pass	4NT ¹	Pass	5♦ ²
Contract: 6♥ S			Pass	6♥	AP	

1. Blackwood 0314, for ♥
2. A=1/5 or 4/5

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ K1094	♠ AJ632		1NT	Pass	2♥
Vul: None	♥ A2	♥ K87	Pass	2NT ¹	Pass	4♦ ²
North HCP: 16	♦ KQJ5	♦ 6	Pass	4♠	AP	
South HCP: 11	♣ K92	♣ QJ63				
Contract: 4♠ N						

1. Extended acceptance after NT
2. Splinter

North hands (Practice Page)

Jacoby Transfer

Board: 163	♠ A92	The opponents are silent.
Dealer: S	♥ K8753	
Vul: NS	♦ 2	Partner bids first.
HCP: 10	♣ K987	

Board: 164	♠ A64	The opponents are silent.
Dealer: N	♥ Q97	
Vul: Both	♦ AK8	You bid first.
HCP: 16	♣ QJ32	

Board: 165	♠ 42	The opponents are silent.
Dealer: S	♥ KQ1062	
Vul: None	♦ Q1076	Partner bids first.
HCP: 10	♣ K10	

Board: 166	♠ A4	West Doubles 2♥ if possible.
Dealer: N	♥ J8764	
Vul: NS	♦ AJ6	You bid first.
HCP: 15	♣ KQ3	

Board: 167	♠ J10932	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ AKQ108	Partner bids first.
HCP: 17	♣ A5	

Jacoby Transfer Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ A92	♠ KJ8				1NT
Vul: NS	♥ K8753	♥ AQ64	Pass	2♦	Pass	2♥
North HCP: 10	♦ 2	♦ QJ73	Pass	3♣	Pass	4♥
South HCP: 15	♣ K987	♣ Q10	AP			
Contract: 4♥ S						
Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ KQ10952		1NT	Pass	2♥
Vul: Both	♥ Q97	♥ 852	Pass	2♠	Pass	3♠
North HCP: 16	♦ AK8	♦ J104	AP			
South HCP: 6	♣ QJ32	♣ 5				
Contract: 3♠ N						
Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ KQ				1NT
Vul: None	♥ KQ1062	♥ A97	Pass	2♦	Pass	2♥
North HCP: 10	♦ Q1076	♦ AK9	Pass	3♦	Pass	4♥
South HCP: 16	♣ K10	♣ 98752	AP			
Contract: 4♥ S						
Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ KQ873		1NT	Pass	2♥
Vul: NS	♥ J8764	♥ A2	X	XX ¹	Pass	3NT
North HCP: 15	♦ AJ6	♦ 1093	AP			
South HCP: 10	♣ KQ3	♣ J87	1. artificial			
Contract: 3N N						
Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ J10932	♠ AQ85				1NT
Vul: EW	♥ K	♥ AQ9	Pass	2♥	Pass	2NT ¹
North HCP: 17	♦ AKQ108	♦ 54	Pass	6♠	AP	
South HCP: 15	♣ A5	♣ QJ82	1. Extended acceptance after NT			
Contract: 6♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 163	♠ KJ8	The opponents are silent.
Dealer: S	♥ AQ64	
Vul: NS	♦ QJ73	You bid first.
HCP: 15	♣ Q10	
Board: 164	♠ KQ10952	The opponents are silent.
Dealer: N	♥ 852	
Vul: Both	♦ J104	Partner bids first.
HCP: 6	♣ 5	
Board: 165	♠ KQ	The opponents are silent.
Dealer: S	♥ A97	
Vul: None	♦ AK9	You bid first.
HCP: 16	♣ 98752	
Board: 166	♠ KQ873	West Doubles 2♥ if possible.
Dealer: N	♥ A2	
Vul: NS	♦ 1093	Partner bids first.
HCP: 10	♣ J87	
Board: 167	♠ AQ85	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: EW	♦ 54	You bid first.
HCP: 15	♣ QJ82	

Jacoby Transfer Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ A92	♠ KJ8				1NT
Vul: NS	♥ K8753	♥ AQ64	Pass	2♦	Pass	2♥
North HCP: 10	♦ 2	♦ QJ73	Pass	3♣	Pass	4♥
South HCP: 15	♣ K987	♣ Q10	AP			
Contract: 4♥ S						
Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ KQ10952		1NT	Pass	2♥
Vul: Both	♥ Q97	♥ 852	Pass	2♠	Pass	3♠
North HCP: 16	♦ AK8	♦ J104	AP			
South HCP: 6	♣ QJ32	♣ 5				
Contract: 3♠ N						
Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ KQ				1NT
Vul: None	♥ KQ1062	♥ A97	Pass	2♦	Pass	2♥
North HCP: 10	♦ Q1076	♦ AK9	Pass	3♦	Pass	4♥
South HCP: 16	♣ K10	♣ 98752	AP			
Contract: 4♥ S						
Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ KQ873		1NT	Pass	2♥
Vul: NS	♥ J8764	♥ A2	X	XX ¹	Pass	3NT
North HCP: 15	♦ AJ6	♦ 1093	AP			
South HCP: 10	♣ KQ3	♣ J87	1. artificial			
Contract: 3N N						
Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ J10932	♠ AQ85				1NT
Vul: EW	♥ K	♥ AQ9	Pass	2♥	Pass	2NT ¹
North HCP: 17	♦ AKQ108	♦ 54	Pass	6♠	AP	
South HCP: 15	♣ A5	♣ QJ82	1. Extended acceptance after NT			
Contract: 6♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 168	♠ 632	The opponents are silent.
Dealer: N	♥ AQJ9	
Vul: None	♦ A9	You bid first.
HCP: 16	♣ AJ63	

Board: 169	♠ A10543	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ KQJ109	Partner bids first.
HCP: 12	♣ Q10	

Board: 170	♠ K92	The opponents are silent.
Dealer: N	♥ AK8	
Vul: EW	♦ K109	You bid first.
HCP: 15	♣ Q875	

Board: 171	♠ AK	The opponents are silent.
Dealer: S	♥ K8743	
Vul: EW	♦ A76	Partner bids first.
HCP: 14	♣ 874	

Board: 172	♠ AJ6	The opponents are silent.
Dealer: N	♥ 74	
Vul: Both	♦ A876	You bid first.
HCP: 15	♣ KQJ9	

Jacoby Transfer Both hands (Answers Page)

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ 632	♠ AKQ94		1NT	Pass	2♥
Vul: None	♥ AQJ9	♥ K43	Pass	2♠	Pass	3♦
North HCP: 16	♦ A9	♦ K1074	Pass	4♠	Pass	4NT ¹
South HCP: 15	♣ AJ63	♣ 5	Pass	5♣ ²	Pass	6♠
Contract: 6♠ N			AP			
			1. Blackwood 0314, for ♠			
			2. A=0/5 or 3/5			

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ A10543	♠ QJ6				1NT
Vul: NS	♥ 3	♥ AJ85	Pass	2♥	Pass	2♠
North HCP: 12	♦ KQJ109	♦ A52	Pass	3♦	Pass	4♠
South HCP: 16	♣ Q10	♣ A93	AP			
Contract: 4♠ S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ K92	♠ J8		1NT	Pass	2♦
Vul: EW	♥ AK8	♥ QJ972	Pass	2♥	Pass	3♦
North HCP: 15	♦ K109	♦ AQ65	Pass	4♥	AP	
South HCP: 14	♣ Q875	♣ A9				
Contract: 4♥ N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ J74				1NT
Vul: EW	♥ K8743	♥ A102	Pass	2♦	Pass	2♥
North HCP: 14	♦ A76	♦ K4	Pass	3NT	Pass	4♥
South HCP: 15	♣ 874	♣ AK532	Pass	4NT ¹	Pass	5♥ ²
Contract: 5♥ S			AP			
			1. Blackwood 0314, for ♥			
			2. A=2/5 or 5/5, Q(H)=0			

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 107		1NT	Pass	2♦
Vul: Both	♥ 74	♥ AJ1032	Pass	2♥	Pass	3NT
North HCP: 15	♦ A876	♦ J1092	AP			
South HCP: 10	♣ KQJ9	♣ A7				
Contract: 3N N						

South hands (Practice Page)

Jacoby Transfer

Board: 168	♠ AKQ94	The opponents are silent.
Dealer: N	♥ K43	
Vul: None	♦ K1074	Partner bids first.
HCP: 15	♣ 5	

Board: 169	♠ QJ6	The opponents are silent.
Dealer: S	♥ AJ85	
Vul: NS	♦ A52	You bid first.
HCP: 16	♣ A93	

Board: 170	♠ J8	The opponents are silent.
Dealer: N	♥ QJ972	
Vul: EW	♦ AQ65	Partner bids first.
HCP: 14	♣ A9	

Board: 171	♠ J74	The opponents are silent.
Dealer: S	♥ A102	
Vul: EW	♦ K4	You bid first.
HCP: 15	♣ AK532	

Board: 172	♠ 107	The opponents are silent.
Dealer: N	♥ AJ1032	
Vul: Both	♦ J1092	Partner bids first.
HCP: 10	♣ A7	

Jacoby Transfer Both hands (Answers Page)

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ 632	♠ AKQ94		1NT	Pass	2♥
Vul: None	♥ AQJ9	♥ K43	Pass	2♠	Pass	3♦
North HCP: 16	♦ A9	♦ K1074	Pass	4♠	Pass	4NT ¹
South HCP: 15	♣ AJ63	♣ 5	Pass	5♣ ²	Pass	6♠
Contract: 6♠ N			AP			
			1. Blackwood 0314, for ♠			
			2. A=0/5 or 3/5			

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ A10543	♠ QJ6				1NT
Vul: NS	♥ 3	♥ AJ85	Pass	2♥	Pass	2♠
North HCP: 12	♦ KQJ109	♦ A52	Pass	3♦	Pass	4♠
South HCP: 16	♣ Q10	♣ A93	AP			
Contract: 4♠ S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ K92	♠ J8		1NT	Pass	2♦
Vul: EW	♥ AK8	♥ QJ972	Pass	2♥	Pass	3♦
North HCP: 15	♦ K109	♦ AQ65	Pass	4♥	AP	
South HCP: 14	♣ Q875	♣ A9				
Contract: 4♥ N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ J74				1NT
Vul: EW	♥ K8743	♥ A102	Pass	2♦	Pass	2♥
North HCP: 14	♦ A76	♦ K4	Pass	3NT	Pass	4♥
South HCP: 15	♣ 874	♣ AK532	Pass	4NT ¹	Pass	5♥ ²
Contract: 5♥ S			AP			
			1. Blackwood 0314, for ♥			
			2. A=2/5 or 5/5, Q(H)=0			

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 107		1NT	Pass	2♦
Vul: Both	♥ 74	♥ AJ1032	Pass	2♥	Pass	3NT
North HCP: 15	♦ A876	♦ J1092	AP			
South HCP: 10	♣ KQJ9	♣ A7				
Contract: 3N N						

North hands (Practice Page)

Jacoby Transfer

Board: 173	♠ A8764	The opponents are silent.
Dealer: S	♥ K74	
Vul: EW	♦ K43	Partner bids first.
HCP: 10	♣ 94	

Board: 174	♠ KJ6	The opponents are silent.
Dealer: N	♥ K62	
Vul: Both	♦ KJ	You bid first.
HCP: 17	♣ KQJ52	

Board: 175	♠ 92	The opponents are silent.
Dealer: S	♥ A7543	
Vul: None	♦ AK3	Partner bids first.
HCP: 15	♣ A54	

Board: 176	♠ A62	West Doubles 2♥ if possible.
Dealer: N	♥ K73	
Vul: NS	♦ K10543	You bid first.
HCP: 15	♣ AJ	

Board: 177	♠ 87	The opponents are silent.
Dealer: S	♥ AQ1064	
Vul: Both	♦ A8	Partner bids first.
HCP: 14	♣ A1082	

Jacoby Transfer Both hands (Answers Page)

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ A8764	♠ QJ3				1NT
Vul: EW	♥ K74	♥ AQ10	Pass	2♥	Pass	2♠
North HCP: 10	♦ K43	♦ A965	Pass	3NT	Pass	4♠
South HCP: 17	♣ 94	♣ A102	AP			
Contract: 4♠ S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ 108				
Vul: Both	♥ K62	♥ QJ943		1NT	Pass	2♦
North HCP: 17	♦ KJ	♦ AQ2	Pass	2♥	Pass	2NT
South HCP: 9	♣ KQJ52	♣ 764	Pass	4♥	AP	
Contract: 4♥ N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ AKQ7				1NT
Vul: None	♥ A7543	♥ QJ10	Pass	2♦	Pass	2♥
North HCP: 15	♦ AK3	♦ Q42	Pass	3NT	Pass	4♥
South HCP: 17	♣ A54	♣ K106	Pass	4NT ¹	Pass	5♦ ²
Contract: 6N S			Pass	6NT	AP	

1. Blackwood 0314, for ♥
2. A=1/5 or 4/5

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ KQ973				
Vul: NS	♥ K73	♥ 2		1NT	Pass	2♥
North HCP: 15	♦ K10543	♦ A96	X	2♠	Pass	2NT ¹
South HCP: 12	♣ AJ	♣ K853	Pass	3♣ ²	Pass	4♥ ³
Contract: 4♠ N			Pass	4♠	AP	

1. Cue bid, a ♥ stopper
2. Cue bid, a ♣ stopper
3. Cue bid, a ♥ stopper

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KQJ94				1NT
Vul: Both	♥ AQ1064	♥ K2	Pass	2♦	Pass	2♥
North HCP: 14	♦ A8	♦ K32	Pass	3♣	Pass	3♠
South HCP: 16	♣ A1082	♣ KJ4	Pass	3NT	AP	
Contract: 3N S						

South hands (Practice Page)

Jacoby Transfer

Board: 173	♠ QJ3	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: EW	♦ A965	You bid first.
HCP: 17	♣ A102	

Board: 174	♠ 108	The opponents are silent.
Dealer: N	♥ QJ943	
Vul: Both	♦ AQ2	Partner bids first.
HCP: 9	♣ 764	

Board: 175	♠ AKQ7	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: None	♦ Q42	You bid first.
HCP: 17	♣ K106	

Board: 176	♠ KQ973	West Doubles 2♥ if possible.
Dealer: N	♥ 2	
Vul: NS	♦ A96	Partner bids first.
HCP: 12	♣ K853	

Board: 177	♠ KQJ94	The opponents are silent.
Dealer: S	♥ K2	
Vul: Both	♦ K32	You bid first.
HCP: 16	♣ KJ4	

Jacoby Transfer Both hands (Answers Page)

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ A8764	♠ QJ3				1NT
Vul: EW	♥ K74	♥ AQ10	Pass	2♥	Pass	2♠
North HCP: 10	♦ K43	♦ A965	Pass	3NT	Pass	4♠
South HCP: 17	♣ 94	♣ A102	AP			
Contract: 4♠ S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ 108				
Vul: Both	♥ K62	♥ QJ943		1NT	Pass	2♦
North HCP: 17	♦ KJ	♦ AQ2	Pass	2♥	Pass	2NT
South HCP: 9	♣ KQJ52	♣ 764	Pass	4♥	AP	
Contract: 4♥ N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ AKQ7				1NT
Vul: None	♥ A7543	♥ QJ10	Pass	2♦	Pass	2♥
North HCP: 15	♦ AK3	♦ Q42	Pass	3NT	Pass	4♥
South HCP: 17	♣ A54	♣ K106	Pass	4NT ¹	Pass	5♦ ²
Contract: 6N S			Pass	6NT	AP	

1. Blackwood 0314, for ♥
2. A=1/5 or 4/5

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ KQ973				
Vul: NS	♥ K73	♥ 2		1NT	Pass	2♥
North HCP: 15	♦ K10543	♦ A96	X	2♠	Pass	2NT ¹
South HCP: 12	♣ AJ	♣ K853	Pass	3♣ ²	Pass	4♥ ³
Contract: 4♠ N			Pass	4♠	AP	

1. Cue bid, a ♥ stopper
2. Cue bid, a ♣ stopper
3. Cue bid, a ♥ stopper

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KQJ94				1NT
Vul: Both	♥ AQ1064	♥ K2	Pass	2♦	Pass	2♥
North HCP: 14	♦ A8	♦ K32	Pass	3♣	Pass	3♠
South HCP: 16	♣ A1082	♣ KJ4	Pass	3NT	AP	
Contract: 3N S						

North hands (Practice Page)

Jacoby Transfer

Board: 178	♠ AKQ94	The opponents are silent.
Dealer: N	♥ A103	
Vul: None	♦ J32	You bid first.
HCP: 16	♣ Q2	

Board: 179	♠ 1075	The opponents are silent.
Dealer: S	♥ J108742	
Vul: NS	♦ K2	Partner bids first.
HCP: 4	♣ 105	

Board: 180	♠ Q8	The opponents are silent.
Dealer: N	♥ AQ54	
Vul: EW	♦ A92	You bid first.
HCP: 15	♣ QJ92	

Board: 181	♠ A108754	East Bids 3♥ if possible.
Dealer: S	♥ 10	East Bids 4♥ if possible.
Vul: None	♦ 852	
HCP: 4	♣ 1042	Partner bids first.

Board: 182	♠ AKJ10	The opponents are silent.
Dealer: N	♥ A763	
Vul: EW	♦ A93	You bid first.
HCP: 17	♣ J7	

Jacoby Transfer Both hands (Answers Page)

Board: 178
 Dealer: N
 Vul: None
 North HCP: 16
 South HCP: 9
 Contract: 4♥ N

North:
 ♠ AKQ94
 ♥ A103
 ♦ J32
 ♣ Q2

South:
 ♠ 63
 ♥ KQJ65
 ♦ K1086
 ♣ 105

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

Board: 179
 Dealer: S
 Vul: NS
 North HCP: 4
 South HCP: 16
 Contract: 2♥ S

North:
 ♠ 1075
 ♥ J108742
 ♦ K2
 ♣ 105

South:
 ♠ QJ842
 ♥ A6
 ♦ AQ3
 ♣ K42

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

Board: 180
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 12
 Contract: 4♥ S

North:
 ♠ Q8
 ♥ AQ54
 ♦ A92
 ♣ QJ92

South:
 ♠ J4
 ♥ KJ872
 ♦ QJ86
 ♣ A10

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

1. Extended acceptance after NT

Board: 181
 Dealer: S
 Vul: None
 North HCP: 4
 South HCP: 16
 Contract: 4♥ X E

North:
 ♠ A108754
 ♥ 10
 ♦ 852
 ♣ 1042

South:
 ♠ Q32
 ♥ K52
 ♦ AQJ76
 ♣ A5

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

Board: 182
 Dealer: N
 Vul: EW
 North HCP: 17
 South HCP: 10
 Contract: 4♥ S

North:
 ♠ AKJ10
 ♥ A763
 ♦ A93
 ♣ J7

South:
 ♠ 85
 ♥ QJ542
 ♦ K104
 ♣ A109

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

1. Extended acceptance after NT

South hands (Practice Page)

Jacoby Transfer

Board: 178	♠ 63	The opponents are silent.
Dealer: N	♥ KQJ65	
Vul: None	♦ K1086	Partner bids first.
HCP: 9	♣ 105	

Board: 179	♠ QJ842	The opponents are silent.
Dealer: S	♥ A6	
Vul: NS	♦ AQ3	You bid first.
HCP: 16	♣ K42	

Board: 180	♠ J4	The opponents are silent.
Dealer: N	♥ KJ872	
Vul: EW	♦ QJ86	Partner bids first.
HCP: 12	♣ A10	

Board: 181	♠ Q32	East Bids 3♥ if possible.
Dealer: S	♥ K52	East Bids 4♥ if possible.
Vul: None	♦ AQJ76	
HCP: 16	♣ A5	You bid first.

Board: 182	♠ 85	The opponents are silent.
Dealer: N	♥ QJ542	
Vul: EW	♦ K104	Partner bids first.
HCP: 10	♣ A109	

Jacoby Transfer Both hands (Answers Page)

Board: 178
 Dealer: N
 Vul: None
 North HCP: 16
 South HCP: 9
 Contract: 4♥ N

North:
 ♠ AKQ94
 ♥ A103
 ♦ J32
 ♣ Q2

South:
 ♠ 63
 ♥ KQJ65
 ♦ K1086
 ♣ 105

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

Board: 179
 Dealer: S
 Vul: NS
 North HCP: 4
 South HCP: 16
 Contract: 2♥ S

North:
 ♠ 1075
 ♥ J108742
 ♦ K2
 ♣ 105

South:
 ♠ QJ842
 ♥ A6
 ♦ AQ3
 ♣ K42

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

Board: 180
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 12
 Contract: 4♥ S

North:
 ♠ Q8
 ♥ AQ54
 ♦ A92
 ♣ QJ92

South:
 ♠ J4
 ♥ KJ872
 ♦ QJ86
 ♣ A10

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

1. Extended acceptance after NT

Board: 181
 Dealer: S
 Vul: None
 North HCP: 4
 South HCP: 16
 Contract: 4♥ X E

North:
 ♠ A108754
 ♥ 10
 ♦ 852
 ♣ 1042

South:
 ♠ Q32
 ♥ K52
 ♦ AQJ76
 ♣ A5

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

Board: 182
 Dealer: N
 Vul: EW
 North HCP: 17
 South HCP: 10
 Contract: 4♥ S

North:
 ♠ AKJ10
 ♥ A763
 ♦ A93
 ♣ J7

South:
 ♠ 85
 ♥ QJ542
 ♦ K104
 ♣ A109

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

1. Extended acceptance after NT

North hands (Practice Page)

Jacoby Transfer

Board: 183	♠ KJ3	The opponents are silent.
Dealer: S	♥ Q10854	
Vul: Both	♦ 542	Partner bids first.
HCP: 9	♣ K6	

Board: 184	♠ AJ	The opponents are silent.
Dealer: N	♥ A10542	
Vul: NS	♦ KJ4	You bid first.
HCP: 16	♣ K97	

Board: 185	♠ AQ753	The opponents are silent.
Dealer: S	♥ 63	
Vul: EW	♦ 108	Partner bids first.
HCP: 10	♣ KJ74	

Board: 186	♠ J82	The opponents are silent.
Dealer: N	♥ AK62	
Vul: None	♦ K3	You bid first.
HCP: 16	♣ KQ82	

Jacoby Transfer Both hands (Answers Page)

Board: 183
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 15
 Contract: 3♥ N

North:
 ♠ KJ3
 ♥ Q10854
 ♦ 542
 ♣ K6

South:
 ♠ 92
 ♥ AK93
 ♦ AQJ
 ♣ J732

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

1. Extended acceptance after NT

Board: 184
 Dealer: N
 Vul: NS
 North HCP: 16
 South HCP: 13
 Contract: 5♥ S

North:
 ♠ AJ
 ♥ A10542
 ♦ KJ4
 ♣ K97

South:
 ♠ KQ8
 ♥ QJ986
 ♦ 102
 ♣ AJ4

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

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

Board: 185
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 15
 Contract: 3N S

North:
 ♠ AQ753
 ♥ 63
 ♦ 108
 ♣ KJ74

South:
 ♠ J92
 ♥ AKJ5
 ♦ AQ3
 ♣ 952

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

Board: 186
 Dealer: N
 Vul: None
 North HCP: 16
 South HCP: 11
 Contract: 4♠ N

North:
 ♠ J82
 ♥ AK62
 ♦ K3
 ♣ KQ82

South:
 ♠ A9653
 ♥ 75
 ♦ AQJ86
 ♣ 9

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

South hands (Practice Page)

Jacoby Transfer

Board: 183	♠ 92	The opponents are silent.
Dealer: S	♥ AK93	
Vul: Both	♦ AQJ	You bid first.
HCP: 15	♣ J732	

Board: 184	♠ KQ8	The opponents are silent.
Dealer: N	♥ QJ986	
Vul: NS	♦ 102	Partner bids first.
HCP: 13	♣ AJ4	

Board: 185	♠ J92	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: EW	♦ AQ3	You bid first.
HCP: 15	♣ 952	

Board: 186	♠ A9653	The opponents are silent.
Dealer: N	♥ 75	
Vul: None	♦ AQJ86	Partner bids first.
HCP: 11	♣ 9	

Jacoby Transfer Both hands (Answers Page)

Board: 183
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 15
 Contract: 3♥ N

North:
 ♠ KJ3
 ♥ Q10854
 ♦ 542
 ♣ K6

South:
 ♠ 92
 ♥ AK93
 ♦ AQJ
 ♣ J732

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

1. Extended acceptance after NT

Board: 184
 Dealer: N
 Vul: NS
 North HCP: 16
 South HCP: 13
 Contract: 5♥ S

North:
 ♠ AJ
 ♥ A10542
 ♦ KJ4
 ♣ K97

South:
 ♠ KQ8
 ♥ QJ986
 ♦ 102
 ♣ AJ4

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

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

Board: 185
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 15
 Contract: 3N S

North:
 ♠ AQ753
 ♥ 63
 ♦ 108
 ♣ KJ74

South:
 ♠ J92
 ♥ AKJ5
 ♦ AQ3
 ♣ 952

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

Board: 186
 Dealer: N
 Vul: None
 North HCP: 16
 South HCP: 11
 Contract: 4♠ N

North:
 ♠ J82
 ♥ AK62
 ♦ K3
 ♣ KQ82

South:
 ♠ A9653
 ♥ 75
 ♦ AQJ86
 ♣ 9

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

North hands (Practice Page)

Jacoby Transfer

Board: 187	♠ AKJ104	The opponents are silent.
Dealer: S	♥ 954	
Vul: NS	♦ K104	Partner bids first.
HCP: 11	♣ 82	

Board: 188	♠ K82	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ AJ103	You bid first.
HCP: 15	♣ KQ85	

Board: 189	♠ AKJ73	The opponents are silent.
Dealer: S	♥ 532	
Vul: None	♦ 93	Partner bids first.
HCP: 12	♣ A98	

Board: 190	♠ J84	The opponents are silent.
Dealer: N	♥ K63	
Vul: NS	♦ AJ106	You bid first.
HCP: 16	♣ AK3	

Board: 191	♠ 93	The opponents are silent.
Dealer: S	♥ Q7532	
Vul: EW	♦ KJ7	Partner bids first.
HCP: 10	♣ A65	

Jacoby Transfer Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ AKJ104	♠ Q62				1NT
Vul: NS	♥ 954	♥ AJ	Pass	2♥	Pass	2♠
North HCP: 11	♦ K104	♦ AQ72	Pass	3NT	Pass	4♠
South HCP: 16	♣ 82	♣ K974	AP			
Contract: 4♠ S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ Q10764				
Vul: Both	♥ Q4	♥ —		1NT	Pass	2♥
North HCP: 15	♦ AJ103	♦ K64	Pass	2♠	Pass	3♣
South HCP: 10	♣ KQ85	♣ AJ763	Pass	4♠	AP	
Contract: 4♠ N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ AKJ73	♠ Q862				1NT
Vul: None	♥ 532	♥ A97	Pass	2♥	Pass	2♠
North HCP: 12	♦ 93	♦ AK6	Pass	3NT	Pass	4♠
South HCP: 16	♣ A98	♣ K72	AP			
Contract: 4♠ S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ J84	♠ AK				
Vul: NS	♥ K63	♥ J9854		1NT	Pass	2♦
North HCP: 16	♦ AJ106	♦ Q9	Pass	2♥	Pass	3NT
South HCP: 11	♣ AK3	♣ J852	Pass	4♥	AP	
Contract: 4♥ N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ J7				1NT
Vul: EW	♥ Q7532	♥ AK6	Pass	2♦	Pass	2♥
North HCP: 10	♦ KJ7	♦ AQ83	Pass	3NT	Pass	4♥
South HCP: 17	♣ A65	♣ K1094	AP			
Contract: 4♥ S						

South hands (Practice Page)

Jacoby Transfer

Board: 187	♠ Q62	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ AQ72	You bid first.
HCP: 16	♣ K974	

Board: 188	♠ Q10764	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ K64	Partner bids first.
HCP: 10	♣ AJ763	

Board: 189	♠ Q862	The opponents are silent.
Dealer: S	♥ A97	
Vul: None	♦ AK6	You bid first.
HCP: 16	♣ K72	

Board: 190	♠ AK	The opponents are silent.
Dealer: N	♥ J9854	
Vul: NS	♦ Q9	Partner bids first.
HCP: 11	♣ J852	

Board: 191	♠ J7	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ AQ83	You bid first.
HCP: 17	♣ K1094	

Jacoby Transfer Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ AKJ104	♠ Q62				1NT
Vul: NS	♥ 954	♥ AJ	Pass	2♥	Pass	2♠
North HCP: 11	♦ K104	♦ AQ72	Pass	3NT	Pass	4♠
South HCP: 16	♣ 82	♣ K974	AP			
Contract: 4♠ S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ Q10764				
Vul: Both	♥ Q4	♥ —		1NT	Pass	2♥
North HCP: 15	♦ AJ103	♦ K64	Pass	2♠	Pass	3♣
South HCP: 10	♣ KQ85	♣ AJ763	Pass	4♠	AP	
Contract: 4♠ N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ AKJ73	♠ Q862				1NT
Vul: None	♥ 532	♥ A97	Pass	2♥	Pass	2♠
North HCP: 12	♦ 93	♦ AK6	Pass	3NT	Pass	4♠
South HCP: 16	♣ A98	♣ K72	AP			
Contract: 4♠ S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ J84	♠ AK				
Vul: NS	♥ K63	♥ J9854		1NT	Pass	2♦
North HCP: 16	♦ AJ106	♦ Q9	Pass	2♥	Pass	3NT
South HCP: 11	♣ AK3	♣ J852	Pass	4♥	AP	
Contract: 4♥ N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ J7				1NT
Vul: EW	♥ Q7532	♥ AK6	Pass	2♦	Pass	2♥
North HCP: 10	♦ KJ7	♦ AQ83	Pass	3NT	Pass	4♥
South HCP: 17	♣ A65	♣ K1094	AP			
Contract: 4♥ S						

North hands (Practice Page)

Jacoby Transfer

Board: 192	♠ AK64	The opponents are silent.
Dealer: N	♥ KQ74	
Vul: None	♦ J2	You bid first.
HCP: 16	♣ K102	
Board: 193	♠ AJ1087	East Doubles 2♥ if possible.
Dealer: S	♥ 862	
Vul: NS	♦ A76	Partner bids first.
HCP: 10	♣ J3	
Board: 194	♠ KJ6	The opponents are silent.
Dealer: N	♥ K82	
Vul: EW	♦ A654	You bid first.
HCP: 15	♣ A43	
Board: 195	♠ AK954	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ J2	Partner bids first.
HCP: 11	♣ K9832	
Board: 196	♠ AK	The opponents are silent.
Dealer: N	♥ 10742	
Vul: EW	♦ KJ97	You bid first.
HCP: 16	♣ KQ8	

Jacoby Transfer Both hands (Answers Page)

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ Q10875		1NT	Pass	2♥
Vul: None	♥ KQ74	♥ J103	Pass	2NT ¹	Pass	4♠
North HCP: 16	♦ J2	♦ 863	AP			
South HCP: 9	♣ K102	♣ AQ				
Contract: 4♠ S			1. Extended acceptance after NT			

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ AJ1087	♠ Q542				1NT
Vul: NS	♥ 862	♥ K5	Pass	2♥	X	2NT ¹
North HCP: 10	♦ A76	♦ Q54	Pass	4♠	AP	
South HCP: 16	♣ J3	♣ AKQ9				
Contract: 4♠ N			1. Extended acceptance after NT			

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ 108543		1NT	Pass	2♥
Vul: EW	♥ K82	♥ AQJ	Pass	2♠	Pass	3NT
North HCP: 15	♦ A654	♦ K92	Pass	4♠	AP	
South HCP: 11	♣ A43	♣ J10				
Contract: 4♠ N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ AK954	♠ J32				1NT
Vul: Both	♥ 3	♥ AQ6	Pass	2♥	Pass	2♠
North HCP: 11	♦ J2	♦ A10965	Pass	3♣	Pass	4♠
South HCP: 15	♣ K9832	♣ A10	AP			
Contract: 4♠ S						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q4		1NT	Pass	2♦
Vul: EW	♥ 10742	♥ AKQ85	Pass	2♠ ¹	Pass	4♥
North HCP: 16	♦ KJ97	♦ Q5	AP			
South HCP: 13	♣ KQ8	♣ 10965				
Contract: 4♥ S			1. Extended acceptance after NT			

South hands (Practice Page)

Jacoby Transfer

Board: 192	♠ Q10875	The opponents are silent.
Dealer: N	♥ J103	
Vul: None	♦ 863	Partner bids first.
HCP: 9	♣ AQ	
Board: 193	♠ Q542	East Doubles 2♥ if possible.
Dealer: S	♥ K5	
Vul: NS	♦ Q54	You bid first.
HCP: 16	♣ AKQ9	
Board: 194	♠ 108543	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: EW	♦ K92	Partner bids first.
HCP: 11	♣ J10	
Board: 195	♠ J32	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: Both	♦ A10965	You bid first.
HCP: 15	♣ A10	
Board: 196	♠ Q4	The opponents are silent.
Dealer: N	♥ AKQ85	
Vul: EW	♦ Q5	Partner bids first.
HCP: 13	♣ 10965	

Jacoby Transfer Both hands (Answers Page)

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ Q10875		1NT	Pass	2♥
Vul: None	♥ KQ74	♥ J103	Pass	2NT ¹	Pass	4♠
North HCP: 16	♦ J2	♦ 863	AP			
South HCP: 9	♣ K102	♣ AQ	1. Extended acceptance after NT			
Contract: 4♠ S						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ AJ1087	♠ Q542				1NT
Vul: NS	♥ 862	♥ K5	Pass	2♥	X	2NT ¹
North HCP: 10	♦ A76	♦ Q54	Pass	4♠	AP	
South HCP: 16	♣ J3	♣ AKQ9	1. Extended acceptance after NT			
Contract: 4♠ N						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ 108543		1NT	Pass	2♥
Vul: EW	♥ K82	♥ AQJ	Pass	2♠	Pass	3NT
North HCP: 15	♦ A654	♦ K92	Pass	4♠	AP	
South HCP: 11	♣ A43	♣ J10				
Contract: 4♠ N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ AK954	♠ J32				1NT
Vul: Both	♥ 3	♥ AQ6	Pass	2♥	Pass	2♠
North HCP: 11	♦ J2	♦ A10965	Pass	3♣	Pass	4♠
South HCP: 15	♣ K9832	♣ A10	AP			
Contract: 4♠ S						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q4		1NT	Pass	2♦
Vul: EW	♥ 10742	♥ AKQ85	Pass	2♠ ¹	Pass	4♥
North HCP: 16	♦ KJ97	♦ Q5	AP			
South HCP: 13	♣ KQ8	♣ 10965	1. Extended acceptance after NT			
Contract: 4♥ S						

North hands (Practice Page)

Jacoby Transfer

Board: 197	♠ 2	East Bids 2♠ if possible.
Dealer: S	♥ AQ765	
Vul: Both	♦ A10632	Partner bids first.
HCP: 10	♣ 42	

Board: 198	♠ A985	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ A1085	You bid first.
HCP: 15	♣ A53	

Board: 199	♠ 93	East Bids 2♠ if possible.
Dealer: S	♥ Q98753	West Bids 3♥ if possible.
Vul: EW	♦ J102	East Bids 4♠ if possible.
HCP: 3	♣ 65	Partner bids first.

Board: 200	♠ KQ	The opponents are silent.
Dealer: N	♥ A10543	
Vul: Both	♦ KJ2	You bid first.
HCP: 17	♣ A73	

Board: 201	♠ KQ832	The opponents are silent.
Dealer: S	♥ J83	
Vul: None	♦ K52	Partner bids first.
HCP: 9	♣ 85	

Jacoby Transfer Both hands (Answers Page)

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AKJ				1NT
Vul: Both	♥ AQ765	♥ J1032	Pass	2♦	2♠	Pass
North HCP: 10	♦ A10632	♦ Q4	Pass	3♦	Pass	3♥
South HCP: 16	♣ 42	♣ KQ105	Pass	3NT	Pass	4♥
Contract: 4♥ S			AP			

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ A985	♠ J				
Vul: None	♥ K6	♥ A10983		1NT	Pass	2♦
North HCP: 15	♦ A1085	♦ Q974	Pass	2♥	Pass	3♦
South HCP: 9	♣ A53	♣ Q97	Pass	3NT	AP	
Contract: 3N N						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ K5				1NT
Vul: EW	♥ Q98753	♥ KJ4	Pass	2♦	2♠	Pass
North HCP: 3	♦ J102	♦ KQ763	3♥ ¹	Pass	4♠	AP
South HCP: 17	♣ 65	♣ AJ8	1. limit raise or better in ♠			
Contract: 4♠ E						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A10752				
Vul: Both	♥ A10543	♥ KQ8	Pass	2♠	Pass	3♣
North HCP: 17	♦ KJ2	♦ 9	Pass	3♥	Pass	6♥
South HCP: 14	♣ A73	♣ KQ84	AP			
Contract: 6♥ S						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ KQ832	♠ J9				1NT
Vul: None	♥ J83	♥ AKQ6	Pass	2♥	Pass	2♠
North HCP: 9	♦ K52	♦ AQ3	Pass	2NT	AP	
South HCP: 16	♣ 85	♣ 6432				
Contract: 2N S						

South hands (Practice Page)

Jacoby Transfer

Board: 197	♠ AKJ	East Bids 2♠ if possible.
Dealer: S	♥ J1032	
Vul: Both	♦ Q4	You bid first.
HCP: 16	♣ KQ105	

Board: 198	♠ J	The opponents are silent.
Dealer: N	♥ A10983	
Vul: None	♦ Q974	Partner bids first.
HCP: 9	♣ Q97	

Board: 199	♠ K5	East Bids 2♠ if possible.
Dealer: S	♥ KJ4	West Bids 3♥ if possible.
Vul: EW	♦ KQ763	East Bids 4♠ if possible.
HCP: 17	♣ AJ8	You bid first.

Board: 200	♠ A10752	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: Both	♦ 9	Partner bids first.
HCP: 14	♣ KQ84	

Board: 201	♠ J9	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: None	♦ AQ3	You bid first.
HCP: 16	♣ 6432	

Jacoby Transfer Both hands (Answers Page)

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AKJ				1NT
Vul: Both	♥ AQ765	♥ J1032	Pass	2♦	2♠	Pass
North HCP: 10	♦ A10632	♦ Q4	Pass	3♦	Pass	3♥
South HCP: 16	♣ 42	♣ KQ105	Pass	3NT	Pass	4♥
Contract: 4♥ S			AP			

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ A985	♠ J				
Vul: None	♥ K6	♥ A10983		1NT	Pass	2♦
North HCP: 15	♦ A1085	♦ Q974	Pass	2♥	Pass	3♦
South HCP: 9	♣ A53	♣ Q97	Pass	3NT	AP	
Contract: 3N N						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ K5				1NT
Vul: EW	♥ Q98753	♥ KJ4	Pass	2♦	2♠	Pass
North HCP: 3	♦ J102	♦ KQ763	3♥ ¹	Pass	4♠	AP
South HCP: 17	♣ 65	♣ AJ8	1. limit raise or better in ♠			
Contract: 4♠ E						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A10752				
Vul: Both	♥ A10543	♥ KQ8	Pass	2♠	Pass	2♥
North HCP: 17	♦ KJ2	♦ 9	Pass	3♥	Pass	3♣
South HCP: 14	♣ A73	♣ KQ84	AP			6♥
Contract: 6♥ S						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ KQ832	♠ J9				1NT
Vul: None	♥ J83	♥ AKQ6	Pass	2♥	Pass	2♠
North HCP: 9	♦ K52	♦ AQ3	Pass	2NT	AP	
South HCP: 16	♣ 85	♣ 6432				
Contract: 2N S						

North hands (Practice Page)

Jacoby Transfer

Board: 202	♠ Q5	The opponents are silent.
Dealer: N	♥ K1098	
Vul: NS	♦ KQ108	You bid first.
HCP: 15	♣ AJ5	

Board: 203	♠ K10974	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ 863	Partner bids first.
HCP: 10	♣ 1052	

Board: 204	♠ QJ10	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ A1042	You bid first.
HCP: 15	♣ A832	

Board: 205	♠ 65	The opponents are silent.
Dealer: S	♥ Q8732	
Vul: NS	♦ K1075	Partner bids first.
HCP: 9	♣ A5	

Board: 206	♠ QJ86	The opponents are silent.
Dealer: N	♥ A43	
Vul: None	♦ AQ92	You bid first.
HCP: 17	♣ KJ	

Jacoby Transfer Both hands (Answers Page)

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AK982		1NT	Pass	2♥
Vul: NS	♥ K1098	♥ Q62	Pass	2♠	Pass	3NT
North HCP: 15	♦ KQ108	♦ J96	AP			
South HCP: 10	♣ AJ5	♣ 104				
Contract: 3N N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ K10974	♠ AQ62				1NT
Vul: Both	♥ AK	♥ J63	Pass	2♥	Pass	2♠
North HCP: 10	♦ 863	♦ K2	Pass	3NT	Pass	4♠
South HCP: 15	♣ 1052	♣ AJ73	AP			
Contract: 4♠ S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ K2		1NT	Pass	2♦
Vul: None	♥ A5	♥ Q10632	Pass	2♥	Pass	2NT
North HCP: 15	♦ A1042	♦ KJ8	AP			
South HCP: 9	♣ A832	♣ 954				
Contract: 2N N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ AK93				1NT
Vul: NS	♥ Q8732	♥ KJ	Pass	2♦	Pass	2♥
North HCP: 9	♦ K1075	♦ A962	Pass	3♦	Pass	3NT
South HCP: 17	♣ A5	♣ Q32	AP			
Contract: 3N S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ QJ86	♠ K102		1NT	Pass	2♦
Vul: None	♥ A43	♥ KQ1065	Pass	2♥	Pass	3♣
North HCP: 17	♦ AQ92	♦ J	Pass	4♥	AP	
South HCP: 11	♣ KJ	♣ Q864				
Contract: 4♥ N						

South hands (Practice Page)

Jacoby Transfer

Board: 202	♠ AK982	The opponents are silent.
Dealer: N	♥ Q62	
Vul: NS	♦ J96	Partner bids first.
HCP: 10	♣ 104	

Board: 203	♠ AQ62	The opponents are silent.
Dealer: S	♥ J63	
Vul: Both	♦ K2	You bid first.
HCP: 15	♣ AJ73	

Board: 204	♠ K2	The opponents are silent.
Dealer: N	♥ Q10632	
Vul: None	♦ KJ8	Partner bids first.
HCP: 9	♣ 954	

Board: 205	♠ AK93	The opponents are silent.
Dealer: S	♥ KJ	
Vul: NS	♦ A962	You bid first.
HCP: 17	♣ Q32	

Board: 206	♠ K102	The opponents are silent.
Dealer: N	♥ KQ1065	
Vul: None	♦ J	Partner bids first.
HCP: 11	♣ Q864	

Jacoby Transfer Both hands (Answers Page)

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AK982		1NT	Pass	2♥
Vul: NS	♥ K1098	♥ Q62	Pass	2♠	Pass	3NT
North HCP: 15	♦ KQ108	♦ J96	AP			
South HCP: 10	♣ AJ5	♣ 104				
Contract: 3N N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ K10974	♠ AQ62				1NT
Vul: Both	♥ AK	♥ J63	Pass	2♥	Pass	2♠
North HCP: 10	♦ 863	♦ K2	Pass	3NT	Pass	4♠
South HCP: 15	♣ 1052	♣ AJ73	AP			
Contract: 4♠ S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ K2		1NT	Pass	2♦
Vul: None	♥ A5	♥ Q10632	Pass	2♥	Pass	2NT
North HCP: 15	♦ A1042	♦ KJ8	AP			
South HCP: 9	♣ A832	♣ 954				
Contract: 2N N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ AK93				1NT
Vul: NS	♥ Q8732	♥ KJ	Pass	2♦	Pass	2♥
North HCP: 9	♦ K1075	♦ A962	Pass	3♦	Pass	3NT
South HCP: 17	♣ A5	♣ Q32	AP			
Contract: 3N S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ QJ86	♠ K102		1NT	Pass	2♦
Vul: None	♥ A43	♥ KQ1065	Pass	2♥	Pass	3♣
North HCP: 17	♦ AQ92	♦ J	Pass	4♥	AP	
South HCP: 11	♣ KJ	♣ Q864				
Contract: 4♥ N						

North hands (Practice Page)

Jacoby Transfer

Board: 207	♠ A10732	The opponents are silent.
Dealer: S	♥ K10	
Vul: NS	♦ 653	Partner bids first.
HCP: 11	♣ A97	

Board: 208	♠ 1073	West Bids 3♠ if possible.
Dealer: N	♥ AK109	
Vul: Both	♦ AJ	You bid first.
HCP: 16	♣ KJ106	

Board: 209	♠ 63	The opponents are silent.
Dealer: S	♥ A10763	
Vul: NS	♦ K2	Partner bids first.
HCP: 12	♣ AJ82	

Board: 210	♠ A54	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ A1074	You bid first.
HCP: 15	♣ A1075	

Board: 211	♠ KJ976	The opponents are silent.
Dealer: S	♥ 853	
Vul: Both	♦ J	Partner bids first.
HCP: 9	♣ A954	

Jacoby Transfer Both hands (Answers Page)

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ A10732	♠ K6				1NT
Vul: NS	♥ K10	♥ A96	Pass	2♥	Pass	2♠
North HCP: 11	♦ 653	♦ KJ2	Pass	3NT	AP	
South HCP: 16	♣ A97	♣ KQ643				
Contract: 3N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ 1073	♠ Q		1NT	Pass	2♦
Vul: Both	♥ AK109	♥ QJ842	3♠	Pass	Pass	4♦
North HCP: 16	♦ AJ	♦ Q10542	Pass	4♥	AP	
South HCP: 9	♣ KJ106	♣ Q8				
Contract: 4♥ N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AKJ4				1NT
Vul: NS	♥ A10763	♥ KJ5	Pass	2♦	Pass	2♥
North HCP: 12	♦ K2	♦ A1098	Pass	3♣	Pass	4♥
South HCP: 16	♣ AJ82	♣ 94	AP			
Contract: 4♥ S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ KQJ62		1NT	Pass	2♥
Vul: EW	♥ K3	♥ 72	Pass	2♠	Pass	3♣
North HCP: 15	♦ A1074	♦ 96	Pass	4♠	AP	
South HCP: 10	♣ A1075	♣ KJ94				
Contract: 4♠ N						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ KJ976	♠ A10				1NT
Vul: Both	♥ 853	♥ KQ102	Pass	2♥	Pass	2♠
North HCP: 9	♦ J	♦ K953	Pass	3♣	Pass	3NT
South HCP: 15	♣ A954	♣ K82	AP			
Contract: 3N S						

South hands (Practice Page)

Jacoby Transfer

Board: 207	♠ K6	The opponents are silent.
Dealer: S	♥ A96	
Vul: NS	♦ KJ2	You bid first.
HCP: 16	♣ KQ643	

Board: 208	♠ Q	West Bids 3♠ if possible.
Dealer: N	♥ QJ842	
Vul: Both	♦ Q10542	Partner bids first.
HCP: 9	♣ Q8	

Board: 209	♠ AKJ4	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: NS	♦ A1098	You bid first.
HCP: 16	♣ 94	

Board: 210	♠ KQJ62	The opponents are silent.
Dealer: N	♥ 72	
Vul: EW	♦ 96	Partner bids first.
HCP: 10	♣ KJ94	

Board: 211	♠ A10	The opponents are silent.
Dealer: S	♥ KQ102	
Vul: Both	♦ K953	You bid first.
HCP: 15	♣ K82	

Jacoby Transfer Both hands (Answers Page)

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ A10732	♠ K6				1NT
Vul: NS	♥ K10	♥ A96	Pass	2♥	Pass	2♠
North HCP: 11	♦ 653	♦ KJ2	Pass	3NT	AP	
South HCP: 16	♣ A97	♣ KQ643				
Contract: 3N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ 1073	♠ Q		1NT	Pass	2♦
Vul: Both	♥ AK109	♥ QJ842	3♠	Pass	Pass	4♦
North HCP: 16	♦ AJ	♦ Q10542	Pass	4♥	AP	
South HCP: 9	♣ KJ106	♣ Q8				
Contract: 4♥ N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AKJ4				1NT
Vul: NS	♥ A10763	♥ KJ5	Pass	2♦	Pass	2♥
North HCP: 12	♦ K2	♦ A1098	Pass	3♣	Pass	4♥
South HCP: 16	♣ AJ82	♣ 94	AP			
Contract: 4♥ S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ KQJ62		1NT	Pass	2♥
Vul: EW	♥ K3	♥ 72	Pass	2♠	Pass	3♣
North HCP: 15	♦ A1074	♦ 96	Pass	4♠	AP	
South HCP: 10	♣ A1075	♣ KJ94				
Contract: 4♠ N						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ KJ976	♠ A10				1NT
Vul: Both	♥ 853	♥ KQ102	Pass	2♥	Pass	2♠
North HCP: 9	♦ J	♦ K953	Pass	3♣	Pass	3NT
South HCP: 15	♣ A954	♣ K82	AP			
Contract: 3N S						

North hands (Practice Page)

Jacoby Transfer

Board: 212	♠ A107	The opponents are silent.
Dealer: N	♥ 63	
Vul: None	♦ KQ63	You bid first.
HCP: 15	♣ AQ95	
Board: 213	♠ AQ10764	The opponents are silent.
Dealer: S	♥ 543	
Vul: EW	♦ 84	Partner bids first.
HCP: 6	♣ 82	
Board: 214	♠ AQ9	The opponents are silent.
Dealer: N	♥ J72	
Vul: Both	♦ KJ87	You bid first.
HCP: 16	♣ KQ7	
Board: 215	♠ 643	East Doubles 2♦ if possible.
Dealer: S	♥ A9863	
Vul: None	♦ 76	Partner bids first.
HCP: 9	♣ AJ7	
Board: 216	♠ K63	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ Q6	You bid first.
HCP: 17	♣ KQ864	

Jacoby Transfer Both hands (Answers Page)

Board: 212
Dealer: N
Vul: None
North HCP: 15
South HCP: 10
Contract: 3N N

North:
♠ A107
♥ 63
♦ KQ63
♣ AQ95

South:
♠ K8
♥ AQJ52
♦ 1074
♣ 763

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

Board: 213
Dealer: S
Vul: EW
North HCP: 6
South HCP: 17
Contract: 4♠ N

North:
♠ AQ10764
♥ 543
♦ 84
♣ 82

South:
♠ 9853
♥ AK
♦ K753
♣ AK3

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

1. Extended acceptance after NT

Board: 214
Dealer: N
Vul: Both
North HCP: 16
South HCP: 13
Contract: 4♥ N

North:
♠ AQ9
♥ J72
♦ KJ87
♣ KQ7

South:
♠ K104
♥ KQ863
♦ 43
♣ AJ2

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

Board: 215
Dealer: S
Vul: None
North HCP: 9
South HCP: 16
Contract: 3♥ S

North:
♠ 643
♥ A9863
♦ 76
♣ AJ7

South:
♠ AKQ2
♥ Q105
♦ AJ82
♣ 98

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

Board: 216
Dealer: N
Vul: NS
North HCP: 17
South HCP: 13
Contract: 6♠ N

North:
♠ K63
♥ AK7
♦ Q6
♣ KQ864

South:
♠ AQ1097
♥ 943
♦ AK1052
♣ —

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

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

South hands (Practice Page)

Jacoby Transfer

Board: 212	♠ K8	The opponents are silent.
Dealer: N	♥ AQJ52	
Vul: None	♦ 1074	Partner bids first.
HCP: 10	♣ 763	
Board: 213	♠ 9853	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ K753	You bid first.
HCP: 17	♣ AK3	
Board: 214	♠ K104	The opponents are silent.
Dealer: N	♥ KQ863	
Vul: Both	♦ 43	Partner bids first.
HCP: 13	♣ AJ2	
Board: 215	♠ AKQ2	East Doubles 2♦ if possible.
Dealer: S	♥ Q105	
Vul: None	♦ AJ82	You bid first.
HCP: 16	♣ 98	
Board: 216	♠ AQ1097	The opponents are silent.
Dealer: N	♥ 943	
Vul: NS	♦ AK1052	Partner bids first.
HCP: 13	♣ —	

Jacoby Transfer Both hands (Answers Page)

Board: 212
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 10
 Contract: 3N N

North:
 ♠ A107
 ♥ 63
 ♦ KQ63
 ♣ AQ95

South:
 ♠ K8
 ♥ AQJ52
 ♦ 1074
 ♣ 763

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

Board: 213
 Dealer: S
 Vul: EW
 North HCP: 6
 South HCP: 17
 Contract: 4♠ N

North:
 ♠ AQ10764
 ♥ 543
 ♦ 84
 ♣ 82

South:
 ♠ 9853
 ♥ AK
 ♦ K753
 ♣ AK3

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

1. Extended acceptance after NT

Board: 214
 Dealer: N
 Vul: Both
 North HCP: 16
 South HCP: 13
 Contract: 4♥ N

North:
 ♠ AQ9
 ♥ J72
 ♦ KJ87
 ♣ KQ7

South:
 ♠ K104
 ♥ KQ863
 ♦ 43
 ♣ AJ2

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

Board: 215
 Dealer: S
 Vul: None
 North HCP: 9
 South HCP: 16
 Contract: 3♥ S

North:
 ♠ 643
 ♥ A9863
 ♦ 76
 ♣ AJ7

South:
 ♠ AKQ2
 ♥ Q105
 ♦ AJ82
 ♣ 98

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

Board: 216
 Dealer: N
 Vul: NS
 North HCP: 17
 South HCP: 13
 Contract: 6♠ N

North:
 ♠ K63
 ♥ AK7
 ♦ Q6
 ♣ KQ864

South:
 ♠ AQ1097
 ♥ 943
 ♦ AK1052
 ♣ —

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

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

North hands (Practice Page)

Jacoby Transfer

Board: 217	♠ 4	The opponents are silent.
Dealer: S	♥ KQ632	
Vul: Both	♦ QJ432	Partner bids first.
HCP: 10	♣ Q8	

Board: 218	♠ A7	The opponents are silent.
Dealer: N	♥ J73	
Vul: NS	♦ KJ98	You bid first.
HCP: 16	♣ AK53	

Board: 219	♠ QJ1043	The opponents are silent.
Dealer: S	♥ K95	
Vul: EW	♦ 8	Partner bids first.
HCP: 10	♣ KJ107	

Board: 220	♠ 42	The opponents are silent.
Dealer: N	♥ AQ973	
Vul: None	♦ QJ2	You bid first.
HCP: 15	♣ AQ9	

Board: 221	♠ Q7	The opponents are silent.
Dealer: S	♥ KJ1087	
Vul: NS	♦ 10854	Partner bids first.
HCP: 11	♣ KQ	

Jacoby Transfer Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ108				1NT
Vul: Both	♥ KQ632	♥ A74	Pass	2♦	Pass	2♥
North HCP: 10	♦ QJ432	♦ K986	Pass	3♦	Pass	4♥
South HCP: 15	♣ Q8	♣ K2	AP			
Contract: 4♥ S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ KJ1084				
Vul: NS	♥ J73	♥ Q4		1NT	Pass	2♥
North HCP: 16	♦ KJ98	♦ AQ7	Pass	2♠	Pass	3NT
South HCP: 15	♣ AK53	♣ QJ4	AP			
Contract: 3N N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ QJ1043	♠ K7				1NT
Vul: EW	♥ K95	♥ A84	Pass	2♥	Pass	2♠
North HCP: 10	♦ 8	♦ A74	Pass	3♣	Pass	4♣
South HCP: 17	♣ KJ107	♣ AQ962	Pass	4NT ¹	Pass	5♣ ²
Contract: 5♣ N			AP			

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

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ J10865				
Vul: None	♥ AQ973	♥ J108		1NT	Pass	2♥
North HCP: 15	♦ QJ2	♦ A4	Pass	2♠	Pass	2NT
South HCP: 9	♣ AQ9	♣ K83	AP			
Contract: 2N N						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ A103				1NT
Vul: NS	♥ KJ1087	♥ 32	Pass	2♦	Pass	2♥
North HCP: 11	♦ 10854	♦ AKJ7	Pass	3NT	AP	
South HCP: 16	♣ KQ	♣ A843				
Contract: 3N S						

South hands (Practice Page)

Jacoby Transfer

Board: 217	♠ AJ108	The opponents are silent.
Dealer: S	♥ A74	
Vul: Both	♦ K986	You bid first.
HCP: 15	♣ K2	

Board: 218	♠ KJ1084	The opponents are silent.
Dealer: N	♥ Q4	
Vul: NS	♦ AQ7	Partner bids first.
HCP: 15	♣ QJ4	

Board: 219	♠ K7	The opponents are silent.
Dealer: S	♥ A84	
Vul: EW	♦ A74	You bid first.
HCP: 17	♣ AQ962	

Board: 220	♠ J10865	The opponents are silent.
Dealer: N	♥ J108	
Vul: None	♦ A4	Partner bids first.
HCP: 9	♣ K83	

Board: 221	♠ A103	The opponents are silent.
Dealer: S	♥ 32	
Vul: NS	♦ AKJ7	You bid first.
HCP: 16	♣ A843	

Jacoby Transfer Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ108				1NT
Vul: Both	♥ KQ632	♥ A74	Pass	2♦	Pass	2♥
North HCP: 10	♦ QJ432	♦ K986	Pass	3♦	Pass	4♥
South HCP: 15	♣ Q8	♣ K2	AP			
Contract: 4♥ S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ KJ1084		1NT	Pass	2♥
Vul: NS	♥ J73	♥ Q4	Pass	2♠	Pass	3NT
North HCP: 16	♦ KJ98	♦ AQ7	AP			
South HCP: 15	♣ AK53	♣ QJ4				
Contract: 3N N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ QJ1043	♠ K7				1NT
Vul: EW	♥ K95	♥ A84	Pass	2♥	Pass	2♠
North HCP: 10	♦ 8	♦ A74	Pass	3♣	Pass	4♣
South HCP: 17	♣ KJ107	♣ AQ962	Pass	4NT ¹	Pass	5♣ ²
Contract: 5♣ N			AP			

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

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ J10865		1NT	Pass	2♥
Vul: None	♥ AQ973	♥ J108	Pass	2♠	Pass	2NT
North HCP: 15	♦ QJ2	♦ A4	AP			
South HCP: 9	♣ AQ9	♣ K83				
Contract: 2N N						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ A103				1NT
Vul: NS	♥ KJ1087	♥ 32	Pass	2♦	Pass	2♥
North HCP: 11	♦ 10854	♦ AKJ7	Pass	3NT	AP	
South HCP: 16	♣ KQ	♣ A843				
Contract: 3N S						

North hands (Practice Page)

Jacoby Transfer

Board: 222	♠ AKJ3	The opponents are silent.
Dealer: N	♥ 32	
Vul: EW	♦ K76	You bid first.
HCP: 16	♣ AJ93	

Board: 223	♠ QJ974	The opponents are silent.
Dealer: S	♥ K108	
Vul: NS	♦ AK9	Partner bids first.
HCP: 16	♣ QJ	

Board: 224	♠ AK32	West Bids 2♠ if possible.
Dealer: N	♥ J6	
Vul: EW	♦ K943	You bid first.
HCP: 15	♣ A53	

Board: 225	♠ 85	The opponents are silent.
Dealer: S	♥ Q10973	
Vul: Both	♦ 753	Partner bids first.
HCP: 9	♣ AK3	

Board: 226	♠ Q83	West Bids 2♠ if possible.
Dealer: N	♥ 875	East Bids 3♥ if possible.
Vul: Both	♦ AQ764	
HCP: 15	♣ AK	You bid first.

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ 104		1NT	Pass	2♦
Vul: EW	♥ 32	♥ KQJ108	Pass	2♥	Pass	3NT
North HCP: 16	♦ K76	♦ AJ9	AP			
South HCP: 14	♣ AJ93	♣ K84				
Contract: 3N N						
Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ QJ974	♠ AK3				1NT
Vul: NS	♥ K108	♥ Q9	Pass	2♥	Pass	2♠
North HCP: 16	♦ AK9	♦ 87653	Pass	4NT ¹	Pass	6♠
South HCP: 16	♣ QJ	♣ AK8	AP			
Contract: 6♠ S			1. Quantitative 4NT			
Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AK32	♠ Q10		1NT	Pass	2♦
Vul: EW	♥ J6	♥ Q10872	2♠	Pass	Pass	X
North HCP: 15	♦ K943	♦ QJ8	Pass	3♦	Pass	3NT
South HCP: 10	♣ A53	♣ QJ7	AP			
Contract: 3N N						
Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ J104				1NT
Vul: Both	♥ Q10973	♥ AJ8	Pass	2♦	Pass	2♥
North HCP: 9	♦ 753	♦ KQJ2	Pass	2NT	Pass	3♥
South HCP: 15	♣ AK3	♣ QJ5	Pass	4♥	AP	
Contract: 4♥ S						
Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ KJ9764		1NT	Pass	2♥
Vul: Both	♥ 875	♥ Q4	2♠ ¹	X	3♥	3♠
North HCP: 15	♦ AQ764	♦ 108	AP			
South HCP: 6	♣ AK	♣ 865	1. Michaels Cuebid			
Contract: 3♠ S						

South hands (Practice Page)

Jacoby Transfer

Board: 222	♠ 104	The opponents are silent.
Dealer: N	♥ KQJ108	
Vul: EW	♦ AJ9	Partner bids first.
HCP: 14	♣ K84	

Board: 223	♠ AK3	The opponents are silent.
Dealer: S	♥ Q9	
Vul: NS	♦ 87653	You bid first.
HCP: 16	♣ AK8	

Board: 224	♠ Q10	West Bids 2♠ if possible.
Dealer: N	♥ Q10872	
Vul: EW	♦ QJ8	Partner bids first.
HCP: 10	♣ QJ7	

Board: 225	♠ J104	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: Both	♦ KQJ2	You bid first.
HCP: 15	♣ QJ5	

Board: 226	♠ KJ9764	West Bids 2♠ if possible.
Dealer: N	♥ Q4	East Bids 3♥ if possible.
Vul: Both	♦ 108	
HCP: 6	♣ 865	Partner bids first.

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ 104		1NT	Pass	2♦
Vul: EW	♥ 32	♥ KQJ108	Pass	2♥	Pass	3NT
North HCP: 16	♦ K76	♦ AJ9	AP			
South HCP: 14	♣ AJ93	♣ K84				
Contract: 3N N						
Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ QJ974	♠ AK3				1NT
Vul: NS	♥ K108	♥ Q9	Pass	2♥	Pass	2♠
North HCP: 16	♦ AK9	♦ 87653	Pass	4NT ¹	Pass	6♠
South HCP: 16	♣ QJ	♣ AK8	AP			
Contract: 6♠ S			1. Quantitative 4NT			
Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AK32	♠ Q10		1NT	Pass	2♦
Vul: EW	♥ J6	♥ Q10872	2♠	Pass	Pass	X
North HCP: 15	♦ K943	♦ QJ8	Pass	3♦	Pass	3NT
South HCP: 10	♣ A53	♣ QJ7	AP			
Contract: 3N N						
Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ J104				1NT
Vul: Both	♥ Q10973	♥ AJ8	Pass	2♦	Pass	2♥
North HCP: 9	♦ 753	♦ KQJ2	Pass	2NT	Pass	3♥
South HCP: 15	♣ AK3	♣ QJ5	Pass	4♥	AP	
Contract: 4♥ S						
Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ KJ9764		1NT	Pass	2♥
Vul: Both	♥ 875	♥ Q4	2♠ ¹	X	3♥	3♠
North HCP: 15	♦ AQ764	♦ 108	AP			
South HCP: 6	♣ AK	♣ 865				
Contract: 3♠ S			1. Michaels Cuebid			

North hands (Practice Page)

Jacoby Transfer

Board: 227	♠ K6	The opponents are silent.
Dealer: S	♥ AK853	
Vul: None	♦ 8	Partner bids first.
HCP: 11	♣ J8764	

Board: 228	♠ AQJ8	The opponents are silent.
Dealer: N	♥ A53	
Vul: Both	♦ A103	You bid first.
HCP: 17	♣ Q93	

Board: 229	♠ 87	The opponents are silent.
Dealer: S	♥ AJ832	
Vul: NS	♦ A864	Partner bids first.
HCP: 9	♣ 65	

Board: 230	♠ Q65	The opponents are silent.
Dealer: N	♥ KJ642	
Vul: EW	♦ KQ8	You bid first.
HCP: 15	♣ A8	

Board: 231	♠ AKQ84	The opponents are silent.
Dealer: S	♥ K7	
Vul: None	♦ 982	Partner bids first.
HCP: 14	♣ Q92	

Jacoby Transfer Both hands (Answers Page)

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ AQ952				1NT
Vul: None	♥ AK853	♥ 964	Pass	2♦	Pass	2♥
North HCP: 11	♦ 8	♦ KQ4	Pass	3NT	Pass	4♥
South HCP: 15	♣ J8764	♣ A5	AP			
Contract: 4♥ S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ 975				
Vul: Both	♥ A53	♥ KJ876		1NT	Pass	2♦
North HCP: 17	♦ A103	♦ QJ8	Pass	2♥	Pass	3NT
South HCP: 12	♣ Q93	♣ AJ	Pass	4♥	AP	
Contract: 4♥ N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ AKQ9				1NT
Vul: NS	♥ AJ832	♥ 1076	Pass	2♦	Pass	2♥
North HCP: 9	♦ A864	♦ 972	Pass	3♦	Pass	3♥
South HCP: 15	♣ 65	♣ AQ3	AP			
Contract: 3♥ S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ A104				
Vul: EW	♥ KJ642	♥ AQ1093	Pass	2NT ¹	Pass	3NT ²
North HCP: 15	♦ KQ8	♦ 73	Pass	4♣ ³	Pass	4♥
South HCP: 11	♣ A8	♣ J63	AP			
Contract: 4♥ S						

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

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ AKQ84	♠ 73				1NT
Vul: None	♥ K7	♥ A642	Pass	2♥	Pass	2♠
North HCP: 14	♦ 982	♦ A105	Pass	3NT	AP	
South HCP: 15	♣ Q92	♣ AK64				
Contract: 3N S						

South hands (Practice Page)

Jacoby Transfer

Board: 227	♠ AQ952	The opponents are silent.
Dealer: S	♥ 964	
Vul: None	♦ KQ4	You bid first.
HCP: 15	♣ A5	

Board: 228	♠ 975	The opponents are silent.
Dealer: N	♥ KJ876	
Vul: Both	♦ QJ8	Partner bids first.
HCP: 12	♣ AJ	

Board: 229	♠ AKQ9	The opponents are silent.
Dealer: S	♥ 1076	
Vul: NS	♦ 972	You bid first.
HCP: 15	♣ AQ3	

Board: 230	♠ A104	The opponents are silent.
Dealer: N	♥ AQ1093	
Vul: EW	♦ 73	Partner bids first.
HCP: 11	♣ J63	

Board: 231	♠ 73	The opponents are silent.
Dealer: S	♥ A642	
Vul: None	♦ A105	You bid first.
HCP: 15	♣ AK64	

Jacoby Transfer Both hands (Answers Page)

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ AQ952				1NT
Vul: None	♥ AK853	♥ 964	Pass	2♦	Pass	2♥
North HCP: 11	♦ 8	♦ KQ4	Pass	3NT	Pass	4♥
South HCP: 15	♣ J8764	♣ A5	AP			
Contract: 4♥ S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ 975				
Vul: Both	♥ A53	♥ KJ876		1NT	Pass	2♦
North HCP: 17	♦ A103	♦ QJ8	Pass	2♥	Pass	3NT
South HCP: 12	♣ Q93	♣ AJ	Pass	4♥	AP	
Contract: 4♥ N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ AKQ9				1NT
Vul: NS	♥ AJ832	♥ 1076	Pass	2♦	Pass	2♥
North HCP: 9	♦ A864	♦ 972	Pass	3♦	Pass	3♥
South HCP: 15	♣ 65	♣ AQ3	AP			
Contract: 3♥ S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ A104				
Vul: EW	♥ KJ642	♥ AQ1093	Pass	2NT ¹	Pass	3NT ²
North HCP: 15	♦ KQ8	♦ 73	Pass	4♣ ³	Pass	4♥
South HCP: 11	♣ A8	♣ J63	AP			
Contract: 4♥ S						

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

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ AKQ84	♠ 73				1NT
Vul: None	♥ K7	♥ A642	Pass	2♥	Pass	2♠
North HCP: 14	♦ 982	♦ A105	Pass	3NT	AP	
South HCP: 15	♣ Q92	♣ AK64				
Contract: 3N S						

North hands (Practice Page)

Jacoby Transfer

Board: 232	♠ A87	The opponents are silent.
Dealer: N	♥ AK982	
Vul: EW	♦ 95	You bid first.
HCP: 15	♣ A32	

Board: 233	♠ AK9	The opponents are silent.
Dealer: S	♥ 97432	
Vul: Both	♦ J8	Partner bids first.
HCP: 13	♣ KQ9	

Board: 234	♠ 952	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: NS	♦ AQ63	You bid first.
HCP: 16	♣ KJ6	

Board: 235	♠ 7	The opponents are silent.
Dealer: S	♥ AQ1053	
Vul: EW	♦ AK765	Partner bids first.
HCP: 13	♣ 42	

Board: 236	♠ AQ82	The opponents are silent.
Dealer: N	♥ 54	
Vul: Both	♦ KQ8	You bid first.
HCP: 15	♣ A943	

Jacoby Transfer Both hands (Answers Page)

Board: 232

Dealer: N

Vul: EW

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ A87

♥ AK982

♦ 95

♣ A32

South:

♠ Q10963

♥ 3

♦ AQ86

♣ Q98

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

	1NT	Pass	2♥
--	-----	------	----

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

Pass	4♠	AP	
------	----	----	--

Board: 233

Dealer: S

Vul: Both

North HCP: 13

South HCP: 15

Contract: 4♥ N

North:

♠ AK9

♥ 97432

♦ J8

♣ KQ9

South:

♠ QJ83

♥ KQ105

♦ K109

♣ A3

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

1NT

Pass	2♦	Pass	2NT ¹
------	----	------	------------------

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

Pass	4♥	AP	
------	----	----	--

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

Board: 234

Dealer: N

Vul: NS

North HCP: 16

South HCP: 16

Contract: 6♠ N

North:

♠ 952

♥ AQ6

♦ AQ63

♣ KJ6

South:

♠ AKJ43

♥ KJ9

♦ 104

♣ A83

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

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	Pass	4NT ¹
------	----	------	------------------

Pass	6♠	AP	
------	----	----	--

1. Quantitative 4NT

Board: 235

Dealer: S

Vul: EW

North HCP: 13

South HCP: 15

Contract: 6♥ S

North:

♠ 7

♥ AQ1053

♦ AK765

♣ 42

South:

♠ AQ5

♥ KJ8

♦ Q1042

♣ K76

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

1NT

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

Pass	3♦	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: 236

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2N N

North:

♠ AQ82

♥ 54

♦ KQ8

♣ A943

South:

♠ 975

♥ KQ987

♦ 976

♣ KJ

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

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	Pass	2NT
------	----	------	-----

AP			
----	--	--	--

South hands (Practice Page)

Jacoby Transfer

Board: 232	♠ Q10963	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ AQ86	Partner bids first.
HCP: 10	♣ Q98	

Board: 233	♠ QJ83	The opponents are silent.
Dealer: S	♥ KQ105	
Vul: Both	♦ K109	You bid first.
HCP: 15	♣ A3	

Board: 234	♠ AKJ43	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: NS	♦ 104	Partner bids first.
HCP: 16	♣ A83	

Board: 235	♠ AQ5	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: EW	♦ Q1042	You bid first.
HCP: 15	♣ K76	

Board: 236	♠ 975	The opponents are silent.
Dealer: N	♥ KQ987	
Vul: Both	♦ 976	Partner bids first.
HCP: 9	♣ KJ	

Jacoby Transfer Both hands (Answers Page)

Board: 232

Dealer: N

Vul: EW

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ A87

♥ AK982

♦ 95

♣ A32

South:

♠ Q10963

♥ 3

♦ AQ86

♣ Q98

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

	1NT	Pass	2♥
--	-----	------	----

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

Pass	4♠	AP	
------	----	----	--

Board: 233

Dealer: S

Vul: Both

North HCP: 13

South HCP: 15

Contract: 4♥ N

North:

♠ AK9

♥ 97432

♦ J8

♣ KQ9

South:

♠ QJ83

♥ KQ105

♦ K109

♣ A3

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

1NT

Pass	2♦	Pass	2NT ¹
------	----	------	------------------

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

Pass	4♥	AP	
------	----	----	--

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

Board: 234

Dealer: N

Vul: NS

North HCP: 16

South HCP: 16

Contract: 6♠ N

North:

♠ 952

♥ AQ6

♦ AQ63

♣ KJ6

South:

♠ AKJ43

♥ KJ9

♦ 104

♣ A83

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

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	Pass	4NT ¹
------	----	------	------------------

Pass	6♠	AP	
------	----	----	--

1. Quantitative 4NT

Board: 235

Dealer: S

Vul: EW

North HCP: 13

South HCP: 15

Contract: 6♥ S

North:

♠ 7

♥ AQ1053

♦ AK765

♣ 42

South:

♠ AQ5

♥ KJ8

♦ Q1042

♣ K76

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

1NT

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

Pass	3♦	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: 236

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2N N

North:

♠ AQ82

♥ 54

♦ KQ8

♣ A943

South:

♠ 975

♥ KQ987

♦ 976

♣ KJ

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

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	Pass	2NT
------	----	------	-----

AP			
----	--	--	--

North hands (Practice Page)

Jacoby Transfer

Board: 237	♠ AKJ107	The opponents are silent.
Dealer: S	♥ J10	
Vul: None	♦ J1085	Partner bids first.
HCP: 10	♣ 92	
Board: 238	♠ AKQJ6	The opponents are silent.
Dealer: N	♥ Q102	
Vul: EW	♦ K7	You bid first.
HCP: 16	♣ J62	
Board: 239	♠ 2	The opponents are silent.
Dealer: S	♥ AJ1053	
Vul: Both	♦ J63	Partner bids first.
HCP: 11	♣ KQ93	
Board: 240	♠ A4	The opponents are silent.
Dealer: N	♥ KJ94	
Vul: Both	♦ Q108	You bid first.
HCP: 15	♣ AJ97	
Board: 241	♠ 986	The opponents are silent.
Dealer: S	♥ KQ10983	
Vul: None	♦ 10865	Partner bids first.
HCP: 5	♣ —	

Jacoby Transfer Both hands (Answers Page)

Board: 237

Dealer: S

Vul: None

North HCP: 10

South HCP: 15

Contract: 3N S

North:

♠ AKJ107

♥ J10

♦ J1085

♣ 92

South:

♠ 94

♥ KQ3

♦ A43

♣ AQ853

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

Board: 238

Dealer: N

Vul: EW

North HCP: 16

South HCP: 14

Contract: 6♥ N

North:

♠ AKQJ6

♥ Q102

♦ K7

♣ J62

South:

♠ —

♥ AK976

♦ AJ10932

♣ Q8

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

1. Blackwood 0314, for ♥

2. A=1/5 or 4/5

3. ♥ queen and ♦ king

Board: 239

Dealer: S

Vul: Both

North HCP: 11

South HCP: 15

Contract: 4♥ S

North:

♠ 2

♥ AJ1053

♦ J63

♣ KQ93

South:

♠ AK985

♥ Q94

♦ Q94

♣ A5

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

Board: 240

Dealer: N

Vul: Both

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ A4

♥ KJ94

♦ Q108

♣ AJ97

South:

♠ J9872

♥ A65

♦ K96

♣ K5

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

Board: 241

Dealer: S

Vul: None

North HCP: 5

South HCP: 16

Contract: 2♥ S

North:

♠ 986

♥ KQ10983

♦ 10865

♣ —

South:

♠ A52

♥ A6

♦ J72

♣ AK1032

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

South hands (Practice Page)

Jacoby Transfer

Board: 237	♠ 94	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: None	♦ A43	You bid first.
HCP: 15	♣ AQ853	

Board: 238	♠ —	The opponents are silent.
Dealer: N	♥ AK976	
Vul: EW	♦ AJ10932	Partner bids first.
HCP: 14	♣ Q8	

Board: 239	♠ AK985	The opponents are silent.
Dealer: S	♥ Q94	
Vul: Both	♦ Q94	You bid first.
HCP: 15	♣ A5	

Board: 240	♠ J9872	The opponents are silent.
Dealer: N	♥ A65	
Vul: Both	♦ K96	Partner bids first.
HCP: 11	♣ K5	

Board: 241	♠ A52	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ J72	You bid first.
HCP: 16	♣ AK1032	

Jacoby Transfer Both hands (Answers Page)

Board: 237

Dealer: S

Vul: None

North HCP: 10

South HCP: 15

Contract: 3N S

North:

♠ AKJ107

♥ J10

♦ J1085

♣ 92

South:

♠ 94

♥ KQ3

♦ A43

♣ AQ853

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

Board: 238

Dealer: N

Vul: EW

North HCP: 16

South HCP: 14

Contract: 6♥ N

North:

♠ AKQJ6

♥ Q102

♦ K7

♣ J62

South:

♠ —

♥ AK976

♦ AJ10932

♣ Q8

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

1. Blackwood 0314, for ♥

2. A=1/5 or 4/5

3. ♥ queen and ♦ king

Board: 239

Dealer: S

Vul: Both

North HCP: 11

South HCP: 15

Contract: 4♥ S

North:

♠ 2

♥ AJ1053

♦ J63

♣ KQ93

South:

♠ AK985

♥ Q94

♦ Q94

♣ A5

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

Board: 240

Dealer: N

Vul: Both

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ A4

♥ KJ94

♦ Q108

♣ AJ97

South:

♠ J9872

♥ A65

♦ K96

♣ K5

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

Board: 241

Dealer: S

Vul: None

North HCP: 5

South HCP: 16

Contract: 2♥ S

North:

♠ 986

♥ KQ10983

♦ 10865

♣ —

South:

♠ A52

♥ A6

♦ J72

♣ AK1032

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

North hands (Practice Page)

Jacoby Transfer

Board: 242	♠ Q42	The opponents are silent.
Dealer: N	♥ Q43	
Vul: EW	♦ A1032	You bid first.
HCP: 15	♣ AK8	

Board: 243	♠ J84	The opponents are silent.
Dealer: S	♥ AKJ72	
Vul: None	♦ Q854	Partner bids first.
HCP: 14	♣ K	

Board: 244	♠ A8	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ QJ73	You bid first.
HCP: 16	♣ Q843	

Board: 245	♠ Q8	The opponents are silent.
Dealer: S	♥ K9765	
Vul: EW	♦ A1095	Partner bids first.
HCP: 9	♣ 98	

Board: 246	♠ A105	The opponents are silent.
Dealer: N	♥ Q8	
Vul: Both	♦ A986	You bid first.
HCP: 17	♣ AK54	

Jacoby Transfer Both hands (Answers Page)

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ 85		1NT	Pass	2♦
Vul: EW	♥ Q43	♥ A10952	Pass	2♥	Pass	3♣
North HCP: 15	♦ A1032	♦ QJ	Pass	4♥	AP	
South HCP: 10	♣ AK8	♣ QJ106				
Contract: 4♥ N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ KQ10				1NT
Vul: None	♥ AKJ72	♥ 985	Pass	2♦	Pass	2♥
North HCP: 14	♦ Q854	♦ AJ6	Pass	3♦	Pass	3♥
South HCP: 15	♣ K	♣ AJ75	Pass	3NT	Pass	4♥
Contract: 4♥ S			AP			

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q10632		1NT	Pass	2♥
Vul: NS	♥ AK4	♥ J	Pass	2♠	Pass	3♦
North HCP: 16	♦ QJ73	♦ AK6542	Pass	3NT	Pass	4♦
South HCP: 13	♣ Q843	♣ K	Pass	4NT ¹	Pass	5♥ ²
Contract: 5♠ N			Pass	5♠	AP	

1. Blackwood 0314, for ♦
2. A=2/5 or 5/5, Q(D)=0

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ 643				1NT
Vul: EW	♥ K9765	♥ QJ102	Pass	2♦	Pass	2♥
North HCP: 9	♦ A1095	♦ KQ3	Pass	3♦	Pass	4♥
South HCP: 15	♣ 98	♣ AQJ	AP			
Contract: 4♥ S						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ KQ7		1NT	Pass	2♦
Vul: Both	♥ Q8	♥ AK543	Pass	2♥	Pass	3NT
North HCP: 17	♦ A986	♦ 54	AP			
South HCP: 13	♣ AK54	♣ J97				
Contract: 3N N						

South hands (Practice Page)

Jacoby Transfer

Board: 242	♠ 85	The opponents are silent.
Dealer: N	♥ A10952	
Vul: EW	♦ QJ	Partner bids first.
HCP: 10	♣ QJ106	

Board: 243	♠ KQ10	The opponents are silent.
Dealer: S	♥ 985	
Vul: None	♦ AJ6	You bid first.
HCP: 15	♣ AJ75	

Board: 244	♠ Q10632	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ AK6542	Partner bids first.
HCP: 13	♣ K	

Board: 245	♠ 643	The opponents are silent.
Dealer: S	♥ QJ102	
Vul: EW	♦ KQ3	You bid first.
HCP: 15	♣ AQJ	

Board: 246	♠ KQ7	The opponents are silent.
Dealer: N	♥ AK543	
Vul: Both	♦ 54	Partner bids first.
HCP: 13	♣ J97	

Jacoby Transfer Both hands (Answers Page)

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ 85		1NT	Pass	2♦
Vul: EW	♥ Q43	♥ A10952	Pass	2♥	Pass	3♣
North HCP: 15	♦ A1032	♦ QJ	Pass	4♥	AP	
South HCP: 10	♣ AK8	♣ QJ106				
Contract: 4♥ N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ KQ10				1NT
Vul: None	♥ AKJ72	♥ 985	Pass	2♦	Pass	2♥
North HCP: 14	♦ Q854	♦ AJ6	Pass	3♦	Pass	3♥
South HCP: 15	♣ K	♣ AJ75	Pass	3NT	Pass	4♥
Contract: 4♥ S			AP			

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q10632		1NT	Pass	2♥
Vul: NS	♥ AK4	♥ J	Pass	2♠	Pass	3♦
North HCP: 16	♦ QJ73	♦ AK6542	Pass	3NT	Pass	4♦
South HCP: 13	♣ Q843	♣ K	Pass	4NT ¹	Pass	5♥ ²
Contract: 5♠ N			Pass	5♠	AP	

1. Blackwood 0314, for ♦
2. A=2/5 or 5/5, Q(D)=0

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ 643				1NT
Vul: EW	♥ K9765	♥ QJ102	Pass	2♦	Pass	2♥
North HCP: 9	♦ A1095	♦ KQ3	Pass	3♦	Pass	4♥
South HCP: 15	♣ 98	♣ AQJ	AP			
Contract: 4♥ S						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ KQ7		1NT	Pass	2♦
Vul: Both	♥ Q8	♥ AK543	Pass	2♥	Pass	3NT
North HCP: 17	♦ A986	♦ 54	AP			
South HCP: 13	♣ AK54	♣ J97				
Contract: 3N N						

North hands (Practice Page)

Jacoby Transfer

Board: 247	♠ 4	The opponents are silent.
Dealer: S	♥ AKQJ2	
Vul: EW	♦ AQJ1032	Partner bids first.
HCP: 17	♣ 5	
Board: 248	♠ 1074	The opponents are silent.
Dealer: N	♥ AKQ95	
Vul: Both	♦ AK	You bid first.
HCP: 16	♣ 874	
Board: 249	♠ J108	The opponents are silent.
Dealer: S	♥ QJ1042	
Vul: None	♦ K3	Partner bids first.
HCP: 13	♣ AQ8	
Board: 250	♠ K74	The opponents are silent.
Dealer: N	♥ Q7	
Vul: EW	♦ J106	You bid first.
HCP: 15	♣ AKQ74	
Board: 251	♠ 5	The opponents are silent.
Dealer: S	♥ KQ874	
Vul: Both	♦ KQ10	Partner bids first.
HCP: 15	♣ AJ86	

Jacoby Transfer Both hands (Answers Page)

Board: 247			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ 4	♠ AKQ9	Pass	2♦	Pass	2♥
North HCP: 17	♥ AKQJ2	♥ 54	Pass	3♦	Pass	3NT
South HCP: 15	♦ AQJ1032	♦ K976	Pass	4♦	Pass	4NT ¹
Contract: 6♦ N	♣ 5	♣ K74	Pass	5♠ ²	Pass	6♦
			AP			

1. Blackwood 0314, for ♦
2. A=2/5 or 5/5, Q(D)=1

Board: 248			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ 1074	♠ AKQ98		1NT	Pass	2♥
North HCP: 16	♥ AKQ95	♥ J6	Pass	2♠	Pass	3NT
South HCP: 14	♦ AK	♦ J72	Pass	4♠	AP	
Contract: 4♠ N	♣ 874	♣ QJ9				

Board: 249			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ J108	♠ AQ7	Pass	2♦	Pass	2♥
North HCP: 13	♥ QJ1042	♥ AK98	Pass	3NT	Pass	4♥
South HCP: 17	♦ K3	♦ J54	AP			
Contract: 4♥ S	♣ AQ8	♣ K65				

Board: 250			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ K74	♠ AQJ		1NT	Pass	2♦
North HCP: 15	♥ Q7	♥ KJ1042	Pass	2♥	Pass	3NT
South HCP: 11	♦ J106	♦ 832	AP			
Contract: 3N N	♣ AKQ74	♣ 53				

Board: 251			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 5	♠ AQJ4	Pass	2♦	Pass	2♥
North HCP: 15	♥ KQ874	♥ J106	Pass	3♣	Pass	4♥
South HCP: 15	♦ KQ10	♦ A982	Pass	4NT ¹	Pass	5♥ ²
Contract: 6♥ S	♣ AJ86	♣ K3	Pass	6♥	AP	

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

South hands (Practice Page)

Jacoby Transfer

Board: 247	♠ AKQ9	The opponents are silent.
Dealer: S	♥ 54	
Vul: EW	♦ K976	You bid first.
HCP: 15	♣ K74	

Board: 248	♠ AKQ98	The opponents are silent.
Dealer: N	♥ J6	
Vul: Both	♦ J72	Partner bids first.
HCP: 14	♣ QJ9	

Board: 249	♠ AQ7	The opponents are silent.
Dealer: S	♥ AK98	
Vul: None	♦ J54	You bid first.
HCP: 17	♣ K65	

Board: 250	♠ AQJ	The opponents are silent.
Dealer: N	♥ KJ1042	
Vul: EW	♦ 832	Partner bids first.
HCP: 11	♣ 53	

Board: 251	♠ AQJ4	The opponents are silent.
Dealer: S	♥ J106	
Vul: Both	♦ A982	You bid first.
HCP: 15	♣ K3	

Jacoby Transfer Both hands (Answers Page)

Board: 247

Dealer: S

Vul: EW

North HCP: 17

South HCP: 15

Contract: 6♦ N

North:

♠ 4

♥ AKQJ2

♦ AQJ1032

♣ 5

South:

♠ AKQ9

♥ 54

♦ K976

♣ K74

West	North	East	South
			1NT

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

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(D)=1

Board: 248

Dealer: N

Vul: Both

North HCP: 16

South HCP: 14

Contract: 4♠ N

North:

♠ 1074

♥ AKQ95

♦ AK

♣ 874

South:

♠ AKQ98

♥ J6

♦ J72

♣ QJ9

West	North	East	South
	1NT	Pass	2♥

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

Pass	4♠	AP	
------	----	----	--

Board: 249

Dealer: S

Vul: None

North HCP: 13

South HCP: 17

Contract: 4♥ S

North:

♠ J108

♥ QJ1042

♦ K3

♣ AQ8

South:

♠ AQ7

♥ AK98

♦ J54

♣ K65

West	North	East	South
			1NT

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

Pass	3NT	Pass	4♥
------	-----	------	----

AP

Board: 250

Dealer: N

Vul: EW

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ K74

♥ Q7

♦ J106

♣ AKQ74

South:

♠ AQJ

♥ KJ1042

♦ 832

♣ 53

West	North	East	South
	1NT	Pass	2♦

Pass	2♥	Pass	3NT
------	----	------	-----

AP

Board: 251

Dealer: S

Vul: Both

North HCP: 15

South HCP: 15

Contract: 6♥ S

North:

♠ 5

♥ KQ874

♦ KQ10

♣ AJ86

South:

♠ AQJ4

♥ J106

♦ A982

♣ K3

West	North	East	South
			1NT

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

Pass	3♣	Pass	4♥
------	----	------	----

Pass	4NT ¹	Pass	5♥ ²
------	------------------	------	-----------------

Pass	6♥	AP	
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1. Blackwood 0314, for ♥

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

North hands (Practice Page)

Jacoby Transfer

Board: 252	♠ 854	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: None	♦ KQ74	You bid first.
HCP: 17	♣ A6	

Board: 253	♠ J10643	The opponents are silent.
Dealer: S	♥ A6	
Vul: NS	♦ QJ7	Partner bids first.
HCP: 12	♣ A86	

Board: 254	♠ KJ	The opponents are silent.
Dealer: N	♥ A75	
Vul: Both	♦ J432	You bid first.
HCP: 16	♣ AK97	

Board: 255	♠ K9	The opponents are silent.
Dealer: S	♥ KJ1095	
Vul: None	♦ 32	Partner bids first.
HCP: 16	♣ AKQ2	

Board: 256	♠ J43	The opponents are silent.
Dealer: N	♥ KQ1087	
Vul: None	♦ AK7	You bid first.
HCP: 15	♣ Q2	

Jacoby Transfer Both hands (Answers Page)

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ 854	♠ KQJ93		1NT	Pass	2♥
Vul: None	♥ AKJ4	♥ 3	Pass	2♠	Pass	3♣
North HCP: 17	♦ KQ74	♦ 653	Pass	4♠	AP	
South HCP: 9	♣ A6	♣ K532				
Contract: 4♠ N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ J10643	♠ KQ95				1NT
Vul: NS	♥ A6	♥ J32	Pass	2♥	Pass	2♠
North HCP: 12	♦ QJ7	♦ AK2	Pass	3NT	Pass	4♠
South HCP: 15	♣ A86	♣ Q73	AP			
Contract: 4♠ S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ Q93		1NT	Pass	2♦
Vul: Both	♥ A75	♥ K10983	Pass	2♥	Pass	3NT
North HCP: 16	♦ J432	♦ A8	Pass	4♥	AP	
South HCP: 10	♣ AK97	♣ J62				
Contract: 4♥ N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ A1043				1NT
Vul: None	♥ KJ1095	♥ Q2	Pass	2♦	Pass	2♥
North HCP: 16	♦ 32	♦ AKQ7	Pass	3♣	Pass	3NT
South HCP: 15	♣ AKQ2	♣ 874	Pass	4NT ¹	Pass	6NT
Contract: 6N S			AP			
			1. Quantitative 4NT			

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ J43	♠ AKQ106		1NT	Pass	2♥
Vul: None	♥ KQ1087	♥ 3	Pass	2♠	Pass	3♦
North HCP: 15	♦ AK7	♦ Q865	Pass	4♠	AP	
South HCP: 11	♣ Q2	♣ 1084				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 252	♠ KQJ93	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ 653	Partner bids first.
HCP: 9	♣ K532	

Board: 253	♠ KQ95	The opponents are silent.
Dealer: S	♥ J32	
Vul: NS	♦ AK2	You bid first.
HCP: 15	♣ Q73	

Board: 254	♠ Q93	The opponents are silent.
Dealer: N	♥ K10983	
Vul: Both	♦ A8	Partner bids first.
HCP: 10	♣ J62	

Board: 255	♠ A1043	The opponents are silent.
Dealer: S	♥ Q2	
Vul: None	♦ AKQ7	You bid first.
HCP: 15	♣ 874	

Board: 256	♠ AKQ106	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ Q865	Partner bids first.
HCP: 11	♣ 1084	

Jacoby Transfer Both hands (Answers Page)

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ 854	♠ KQJ93		1NT	Pass	2♥
Vul: None	♥ AKJ4	♥ 3	Pass	2♠	Pass	3♣
North HCP: 17	♦ KQ74	♦ 653	Pass	4♠	AP	
South HCP: 9	♣ A6	♣ K532				
Contract: 4♠ N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ J10643	♠ KQ95				1NT
Vul: NS	♥ A6	♥ J32	Pass	2♥	Pass	2♠
North HCP: 12	♦ QJ7	♦ AK2	Pass	3NT	Pass	4♠
South HCP: 15	♣ A86	♣ Q73	AP			
Contract: 4♠ S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ Q93		1NT	Pass	2♦
Vul: Both	♥ A75	♥ K10983	Pass	2♥	Pass	3NT
North HCP: 16	♦ J432	♦ A8	Pass	4♥	AP	
South HCP: 10	♣ AK97	♣ J62				
Contract: 4♥ N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ A1043				1NT
Vul: None	♥ KJ1095	♥ Q2	Pass	2♦	Pass	2♥
North HCP: 16	♦ 32	♦ AKQ7	Pass	3♣	Pass	3NT
South HCP: 15	♣ AKQ2	♣ 874	Pass	4NT ¹	Pass	6NT
Contract: 6N S			AP			
			1. Quantitative 4NT			

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ J43	♠ AKQ106		1NT	Pass	2♥
Vul: None	♥ KQ1087	♥ 3	Pass	2♠	Pass	3♦
North HCP: 15	♦ AK7	♦ Q865	Pass	4♠	AP	
South HCP: 11	♣ Q2	♣ 1084				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 257	♠ AJ1096	The opponents are silent.
Dealer: S	♥ J3	
Vul: NS	♦ Q1054	Partner bids first.
HCP: 11	♣ K9	

Board: 258	♠ A104	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ KJ84	You bid first.
HCP: 15	♣ A1076	

Board: 259	♠ AQ863	The opponents are silent.
Dealer: S	♥ 53	
Vul: Both	♦ 65	Partner bids first.
HCP: 9	♣ K1054	

Board: 260	♠ 742	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: NS	♦ KQ43	You bid first.
HCP: 15	♣ AJ2	

Board: 261	♠ AKQ72	The opponents are silent.
Dealer: S	♥ K4	
Vul: EW	♦ 1054	Partner bids first.
HCP: 15	♣ K87	

Jacoby Transfer Both hands (Answers Page)

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ AJ1096	♠ Q83				1NT
Vul: NS	♥ J3	♥ AK2	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q1054	♦ K8632	Pass	3♦	Pass	4♠
South HCP: 16	♣ K9	♣ A4	AP			
Contract: 4♠ S						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ J32		1NT	Pass	2♦
Vul: EW	♥ K7	♥ AQ943	Pass	2♥	Pass	3NT
North HCP: 15	♦ KJ84	♦ AQ	AP			
South HCP: 14	♣ A1076	♣ J92				
Contract: 3N N						

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ AQ863	♠ KJ4				1NT
Vul: Both	♥ 53	♥ K7	Pass	2♥	Pass	2♠
North HCP: 9	♦ 65	♦ AQ843	Pass	3♣	Pass	4♠
South HCP: 16	♣ K1054	♣ QJ2	AP			
Contract: 4♠ S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ 742	♠ Q106		1NT	Pass	2♦
Vul: NS	♥ AJ2	♥ KQ764	Pass	2♥	Pass	3NT
North HCP: 15	♦ KQ43	♦ 107	Pass	4♥	AP	
South HCP: 10	♣ AJ2	♣ K97				
Contract: 4♥ N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ AKQ72	♠ J106				1NT
Vul: EW	♥ K4	♥ A95	Pass	2♥	Pass	2♠
North HCP: 15	♦ 1054	♦ AK63	Pass	3NT	AP	
South HCP: 15	♣ K87	♣ QJ5				
Contract: 3N S						

South hands (Practice Page)

Jacoby Transfer

Board: 257	♠ Q83	The opponents are silent.
Dealer: S	♥ AK2	
Vul: NS	♦ K8632	You bid first.
HCP: 16	♣ A4	

Board: 258	♠ J32	The opponents are silent.
Dealer: N	♥ AQ943	
Vul: EW	♦ AQ	Partner bids first.
HCP: 14	♣ J92	

Board: 259	♠ KJ4	The opponents are silent.
Dealer: S	♥ K7	
Vul: Both	♦ AQ843	You bid first.
HCP: 16	♣ QJ2	

Board: 260	♠ Q106	The opponents are silent.
Dealer: N	♥ KQ764	
Vul: NS	♦ 107	Partner bids first.
HCP: 10	♣ K97	

Board: 261	♠ J106	The opponents are silent.
Dealer: S	♥ A95	
Vul: EW	♦ AK63	You bid first.
HCP: 15	♣ QJ5	

Jacoby Transfer Both hands (Answers Page)

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ AJ1096	♠ Q83				1NT
Vul: NS	♥ J3	♥ AK2	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q1054	♦ K8632	Pass	3♦	Pass	4♠
South HCP: 16	♣ K9	♣ A4	AP			
Contract: 4♠ S						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ J32		1NT	Pass	2♦
Vul: EW	♥ K7	♥ AQ943	Pass	2♥	Pass	3NT
North HCP: 15	♦ KJ84	♦ AQ	AP			
South HCP: 14	♣ A1076	♣ J92				
Contract: 3N N						

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ AQ863	♠ KJ4				1NT
Vul: Both	♥ 53	♥ K7	Pass	2♥	Pass	2♠
North HCP: 9	♦ 65	♦ AQ843	Pass	3♣	Pass	4♠
South HCP: 16	♣ K1054	♣ QJ2	AP			
Contract: 4♠ S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ 742	♠ Q106		1NT	Pass	2♦
Vul: NS	♥ AJ2	♥ KQ764	Pass	2♥	Pass	3NT
North HCP: 15	♦ KQ43	♦ 107	Pass	4♥	AP	
South HCP: 10	♣ AJ2	♣ K97				
Contract: 4♥ N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ AKQ72	♠ J106				1NT
Vul: EW	♥ K4	♥ A95	Pass	2♥	Pass	2♠
North HCP: 15	♦ 1054	♦ AK63	Pass	3NT	AP	
South HCP: 15	♣ K87	♣ QJ5				
Contract: 3N S						

North hands (Practice Page)

Jacoby Transfer

Board: 262	♠ A97	The opponents are silent.
Dealer: N	♥ AJ32	
Vul: Both	♦ A642	You bid first.
HCP: 17	♣ A10	

Board: 263	♠ A9632	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: None	♦ 109	Partner bids first.
HCP: 10	♣ Q87	

Board: 264	♠ 106	The opponents are silent.
Dealer: N	♥ AK6	
Vul: EW	♦ KQ864	You bid first.
HCP: 15	♣ QJ6	

Board: 265	♠ 106	The opponents are silent.
Dealer: S	♥ AQJ109	
Vul: Both	♦ J102	Partner bids first.
HCP: 10	♣ Q54	

Board: 266	♠ Q763	The opponents are silent.
Dealer: N	♥ AK92	
Vul: None	♦ Q109	You bid first.
HCP: 15	♣ A5	

Jacoby Transfer Both hands (Answers Page)

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ K108653		1NT	Pass	2♥
Vul: Both	♥ AJ32	♥ 75	Pass	2♠	Pass	3♠
North HCP: 17	♦ A642	♦ Q75	Pass	4♠	AP	
South HCP: 5	♣ A10	♣ 94				
Contract: 4♠ N						
Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ A9632	♠ KJ8				1NT
Vul: None	♥ KJ7	♥ 86543	Pass	2♥	Pass	2♠
North HCP: 10	♦ 109	♦ AK8	Pass	3NT	Pass	4♠
South HCP: 15	♣ Q87	♣ A4	AP			
Contract: 4♠ S						
Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ AK832		1NT	Pass	2♥
Vul: EW	♥ AK6	♥ 2	Pass	2♠	Pass	3♣
North HCP: 15	♦ KQ864	♦ A32	Pass	3♦	Pass	6♦
South HCP: 15	♣ QJ6	♣ A1074	AP			
Contract: 6♦ N						
Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ K52				1NT
Vul: Both	♥ AQJ109	♥ 872	Pass	2♦	Pass	2♥
North HCP: 10	♦ J102	♦ KQ	Pass	3NT	Pass	4♥
South HCP: 15	♣ Q54	♣ AK1086	AP			
Contract: 4♥ S						
Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ Q763	♠ AJ1085		1NT	Pass	2♥
Vul: None	♥ AK92	♥ Q	Pass	2NT ¹	Pass	4♠
North HCP: 15	♦ Q109	♦ 653	AP			
South HCP: 10	♣ A5	♣ K1093	1. Extended acceptance after NT			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfer

Board: 262 ♠ K108653
Dealer: N ♥ 75
Vul: Both ♦ Q75
HCP: 5 ♣ 94

The opponents are silent.

Partner bids first.

Board: 263 ♠ KJ8
Dealer: S ♥ 86543
Vul: None ♦ AK8
HCP: 15 ♣ A4

The opponents are silent.

You bid first.

Board: 264 ♠ AK832
Dealer: N ♥ 2
Vul: EW ♦ A32
HCP: 15 ♣ A1074

The opponents are silent.

Partner bids first.

Board: 265 ♠ K52
Dealer: S ♥ 872
Vul: Both ♦ KQ
HCP: 15 ♣ AK1086

The opponents are silent.

You bid first.

Board: 266 ♠ AJ1085
Dealer: N ♥ Q
Vul: None ♦ 653
HCP: 10 ♣ K1093

The opponents are silent.

Partner bids first.

Jacoby Transfer Both hands (Answers Page)

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ K108653		1NT	Pass	2♥
Vul: Both	♥ AJ32	♥ 75	Pass	2♠	Pass	3♠
North HCP: 17	♦ A642	♦ Q75	Pass	4♠	AP	
South HCP: 5	♣ A10	♣ 94				
Contract: 4♠ N						
Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ A9632	♠ KJ8				1NT
Vul: None	♥ KJ7	♥ 86543	Pass	2♥	Pass	2♠
North HCP: 10	♦ 109	♦ AK8	Pass	3NT	Pass	4♠
South HCP: 15	♣ Q87	♣ A4	AP			
Contract: 4♠ S						
Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ AK832		1NT	Pass	2♥
Vul: EW	♥ AK6	♥ 2	Pass	2♠	Pass	3♣
North HCP: 15	♦ KQ864	♦ A32	Pass	3♦	Pass	6♦
South HCP: 15	♣ QJ6	♣ A1074	AP			
Contract: 6♦ N						
Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ K52				1NT
Vul: Both	♥ AQJ109	♥ 872	Pass	2♦	Pass	2♥
North HCP: 10	♦ J102	♦ KQ	Pass	3NT	Pass	4♥
South HCP: 15	♣ Q54	♣ AK1086	AP			
Contract: 4♥ S						
Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ Q763	♠ AJ1085		1NT	Pass	2♥
Vul: None	♥ AK92	♥ Q	Pass	2NT ¹	Pass	4♠
North HCP: 15	♦ Q109	♦ 653	AP			
South HCP: 10	♣ A5	♣ K1093	1. Extended acceptance after NT			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfer

Board: 267	♠ K2	The opponents are silent.
Dealer: S	♥ KQ852	
Vul: NS	♦ K108	Partner bids first.
HCP: 11	♣ 765	

Board: 268	♠ KJ2	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: Both	♦ QJ85	You bid first.
HCP: 16	♣ AQ6	

Board: 269	♠ A98764	The opponents are silent.
Dealer: S	♥ 103	
Vul: None	♦ J95	Partner bids first.
HCP: 5	♣ 97	

Board: 270	♠ J10	The opponents are silent.
Dealer: N	♥ KQ32	
Vul: NS	♦ A762	You bid first.
HCP: 16	♣ KQJ	

Board: 271	♠ KQ632	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: EW	♦ 1083	Partner bids first.
HCP: 12	♣ Q7	

Jacoby Transfer Both hands (Answers Page)

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ A1086				1NT
Vul: NS	♥ KQ852	♥ A76	Pass	2♦	Pass	2♥
North HCP: 11	♦ K108	♦ A432	Pass	3NT	Pass	4♥
South HCP: 15	♣ 765	♣ K3	AP			
Contract: 4♥ S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ 763				
Vul: Both	♥ QJ3	♥ K109762		1NT	Pass	2♦
North HCP: 16	♦ QJ85	♦ 10	Pass	2♥	AP	
South HCP: 3	♣ AQ6	♣ 1075				
Contract: 2♥ N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ A98764	♠ J3				1NT
Vul: None	♥ 103	♥ AQJ9	Pass	2♥	Pass	2♠
North HCP: 5	♦ J95	♦ A10863	AP			
South HCP: 15	♣ 97	♣ K8				
Contract: 2♠ S						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ K		1NT	Pass	2♦
Vul: NS	♥ KQ32	♥ AJ754	Pass	2♠ ¹	Pass	4♥
North HCP: 16	♦ A762	♦ J83	AP			
South HCP: 13	♣ KQJ	♣ A852	1. Extended acceptance after NT			
Contract: 4♥ S						

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ KQ632	♠ J1094				1NT
Vul: EW	♥ AJ6	♥ K82	Pass	2♥	Pass	2♠
North HCP: 12	♦ 1083	♦ AK5	Pass	3NT	Pass	4♠
South HCP: 16	♣ Q7	♣ AJ9	AP			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfer

Board: 267	♠ A1086	The opponents are silent.
Dealer: S	♥ A76	
Vul: NS	♦ A432	You bid first.
HCP: 15	♣ K3	
Board: 268	♠ 763	The opponents are silent.
Dealer: N	♥ K109762	
Vul: Both	♦ 10	Partner bids first.
HCP: 3	♣ 1075	
Board: 269	♠ J3	The opponents are silent.
Dealer: S	♥ AQJ9	
Vul: None	♦ A10863	You bid first.
HCP: 15	♣ K8	
Board: 270	♠ K	The opponents are silent.
Dealer: N	♥ AJ754	
Vul: NS	♦ J83	Partner bids first.
HCP: 13	♣ A852	
Board: 271	♠ J1094	The opponents are silent.
Dealer: S	♥ K82	
Vul: EW	♦ AK5	You bid first.
HCP: 16	♣ AJ9	

Jacoby Transfer Both hands (Answers Page)

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ A1086				1NT
Vul: NS	♥ KQ852	♥ A76	Pass	2♦	Pass	2♥
North HCP: 11	♦ K108	♦ A432	Pass	3NT	Pass	4♥
South HCP: 15	♣ 765	♣ K3	AP			
Contract: 4♥ S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ 763				
Vul: Both	♥ QJ3	♥ K109762		1NT	Pass	2♦
North HCP: 16	♦ QJ85	♦ 10	Pass	2♥	AP	
South HCP: 3	♣ AQ6	♣ 1075				
Contract: 2♥ N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ A98764	♠ J3				1NT
Vul: None	♥ 103	♥ AQJ9	Pass	2♥	Pass	2♠
North HCP: 5	♦ J95	♦ A10863	AP			
South HCP: 15	♣ 97	♣ K8				
Contract: 2♠ S						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ K		1NT	Pass	2♦
Vul: NS	♥ KQ32	♥ AJ754	Pass	2♠ ¹	Pass	4♥
North HCP: 16	♦ A762	♦ J83	AP			
South HCP: 13	♣ KQJ	♣ A852				
Contract: 4♥ S						

1. Extended acceptance after NT

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ KQ632	♠ J1094				1NT
Vul: EW	♥ AJ6	♥ K82	Pass	2♥	Pass	2♠
North HCP: 12	♦ 1083	♦ AK5	Pass	3NT	Pass	4♠
South HCP: 16	♣ Q7	♣ AJ9	AP			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfer

Board: 272	♠ A10432	The opponents are silent.
Dealer: N	♥ A84	
Vul: None	♦ AK3	You bid first.
HCP: 15	♣ 72	

Board: 273	♠ Q3	The opponents are silent.
Dealer: S	♥ KQ932	
Vul: NS	♦ A107	Partner bids first.
HCP: 14	♣ K42	

Board: 274	♠ A94	West Bids 2♠ if possible.
Dealer: N	♥ KJ	East Bids 3♥ if possible.
Vul: Both	♦ KQ1086	West Bids 4♠ if possible.
HCP: 15	♣ Q85	You bid first.

Board: 275	♠ 843	The opponents are silent.
Dealer: S	♥ KQJ82	
Vul: NS	♦ 8	Partner bids first.
HCP: 9	♣ K632	

Board: 276	♠ A4	The opponents are silent.
Dealer: N	♥ Q102	
Vul: EW	♦ A753	You bid first.
HCP: 15	♣ KQ72	

Jacoby Transfer Both hands (Answers Page)

Board: 272
Dealer: N
Vul: None
North HCP: 15
South HCP: 16
Contract: 5♥ N

North:
♠ A10432
♥ A84
♦ AK3
♣ 72

South:
♠ K
♥ Q9732
♦ Q874
♣ AKQ

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

Board: 273
Dealer: S
Vul: NS
North HCP: 14
South HCP: 15
Contract: 3N S

North:
♠ Q3
♥ KQ932
♦ A107
♣ K42

South:
♠ AJ102
♥ AJ
♦ 985
♣ AJ108

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

Board: 274
Dealer: N
Vul: Both
North HCP: 15
South HCP: 1
Contract: 4♠ W

North:
♠ A94
♥ KJ
♦ KQ1086
♣ Q85

South:
♠ J8
♥ 1096543
♦ 742
♣ 94

West	North	East	South
	1NT	Pass	2♦
2♠	Pass	3♥ ¹	Pass
4♠	AP		
1. limit raise or better in ♠			

Board: 275
Dealer: S
Vul: NS
North HCP: 9
South HCP: 16
Contract: 4♥ S

North:
♠ 843
♥ KQJ82
♦ 8
♣ K632

South:
♠ K105
♥ A94
♦ KQ107
♣ A109

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

Board: 276
Dealer: N
Vul: EW
North HCP: 15
South HCP: 13
Contract: 3N N

North:
♠ A4
♥ Q102
♦ A753
♣ KQ72

South:
♠ K9875
♥ AJ6
♦ J9
♣ A86

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

South hands (Practice Page)

Jacoby Transfer

Board: 272	♠ K	The opponents are silent.
Dealer: N	♥ Q9732	
Vul: None	♦ Q874	Partner bids first.
HCP: 16	♣ AKQ	

Board: 273	♠ AJ102	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ 985	You bid first.
HCP: 15	♣ AJ108	

Board: 274	♠ J8	West Bids 2♠ if possible.
Dealer: N	♥ 1096543	East Bids 3♥ if possible.
Vul: Both	♦ 742	West Bids 4♠ if possible.
HCP: 1	♣ 94	Partner bids first.

Board: 275	♠ K105	The opponents are silent.
Dealer: S	♥ A94	
Vul: NS	♦ KQ107	You bid first.
HCP: 16	♣ A109	

Board: 276	♠ K9875	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: EW	♦ J9	Partner bids first.
HCP: 13	♣ A86	

Jacoby Transfer Both hands (Answers Page)

Board: 272
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 16
 Contract: 5♥ N

North:
 ♠ A10432
 ♥ A84
 ♦ AK3
 ♣ 72

South:
 ♠ K
 ♥ Q9732
 ♦ Q874
 ♣ AKQ

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

Board: 273
 Dealer: S
 Vul: NS
 North HCP: 14
 South HCP: 15
 Contract: 3N S

North:
 ♠ Q3
 ♥ KQ932
 ♦ A107
 ♣ K42

South:
 ♠ AJ102
 ♥ AJ
 ♦ 985
 ♣ AJ108

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

Board: 274
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 1
 Contract: 4♠ W

North:
 ♠ A94
 ♥ KJ
 ♦ KQ1086
 ♣ Q85

South:
 ♠ J8
 ♥ 1096543
 ♦ 742
 ♣ 94

West	North	East	South
	1NT	Pass	2♦
2♠	Pass	3♥ ¹	Pass
4♠	AP		
1. limit raise or better in ♠			

Board: 275
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 16
 Contract: 4♥ S

North:
 ♠ 843
 ♥ KQJ82
 ♦ 8
 ♣ K632

South:
 ♠ K105
 ♥ A94
 ♦ KQ107
 ♣ A109

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

Board: 276
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 13
 Contract: 3N N

North:
 ♠ A4
 ♥ Q102
 ♦ A753
 ♣ KQ72

South:
 ♠ K9875
 ♥ AJ6
 ♦ J9
 ♣ A86

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

North hands (Practice Page)

Jacoby Transfer

Board: 277	♠ J9852	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ Q752	Partner bids first.
HCP: 11	♣ AKJ2	

Board: 278	♠ 94	The opponents are silent.
Dealer: N	♥ AKQ2	
Vul: None	♦ AJ2	You bid first.
HCP: 17	♣ QJ104	

Board: 279	♠ A7543	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: EW	♦ 1087	Partner bids first.
HCP: 11	♣ Q9	

Board: 280	♠ Q1075	The opponents are silent.
Dealer: N	♥ Q104	
Vul: Both	♦ AKJ9	You bid first.
HCP: 15	♣ K8	

Board: 281	♠ K8542	The opponents are silent.
Dealer: S	♥ J74	
Vul: None	♦ Q82	Partner bids first.
HCP: 10	♣ A3	

Jacoby Transfer Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ J9852	♠ K107				1NT
Vul: Both	♥ —	♥ AQJ62	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q752	♦ AJ3	Pass	3♣	Pass	4♠
South HCP: 15	♣ AKJ2	♣ 93	AP			
Contract: 4♠ S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ AK632		1NT	Pass	2♥
Vul: None	♥ AKQ2	♥ 9	Pass	2♠	Pass	3♣
North HCP: 17	♦ AJ2	♦ 643	Pass	3NT	AP	
South HCP: 10	♣ QJ104	♣ K853				
Contract: 3N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ A7543	♠ K102				1NT
Vul: EW	♥ KQ10	♥ A95	Pass	2♥	Pass	2♠
North HCP: 11	♦ 1087	♦ KQ4	Pass	3NT	Pass	4♠
South HCP: 16	♣ Q9	♣ KJ72	AP			
Contract: 4♠ S						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ Q1075	♠ AKJ94		1NT	Pass	2♥
Vul: Both	♥ Q104	♥ J8	Pass	2NT ¹	Pass	4♠
North HCP: 15	♦ AKJ9	♦ Q108	AP			
South HCP: 12	♣ K8	♣ J97	1. Extended acceptance after NT			
Contract: 4♠ S						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ K8542	♠ A109				1NT
Vul: None	♥ J74	♥ Q103	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q82	♦ KJ9	Pass	3NT	Pass	4♠
South HCP: 16	♣ A3	♣ KQJ4	AP			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfer

Board: 277	♠ K107	The opponents are silent.
Dealer: S	♥ AQJ62	
Vul: Both	♦ AJ3	You bid first.
HCP: 15	♣ 93	

Board: 278	♠ AK632	The opponents are silent.
Dealer: N	♥ 9	
Vul: None	♦ 643	Partner bids first.
HCP: 10	♣ K853	

Board: 279	♠ K102	The opponents are silent.
Dealer: S	♥ A95	
Vul: EW	♦ KQ4	You bid first.
HCP: 16	♣ KJ72	

Board: 280	♠ AKJ94	The opponents are silent.
Dealer: N	♥ J8	
Vul: Both	♦ Q108	Partner bids first.
HCP: 12	♣ J97	

Board: 281	♠ A109	The opponents are silent.
Dealer: S	♥ Q103	
Vul: None	♦ KJ9	You bid first.
HCP: 16	♣ KQJ4	

Jacoby Transfer Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ J9852	♠ K107				1NT
Vul: Both	♥ —	♥ AQJ62	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q752	♦ AJ3	Pass	3♣	Pass	4♠
South HCP: 15	♣ AKJ2	♣ 93	AP			
Contract: 4♠ S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ AK632		1NT	Pass	2♥
Vul: None	♥ AKQ2	♥ 9	Pass	2♠	Pass	3♣
North HCP: 17	♦ AJ2	♦ 643	Pass	3NT	AP	
South HCP: 10	♣ QJ104	♣ K853				
Contract: 3N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ A7543	♠ K102				1NT
Vul: EW	♥ KQ10	♥ A95	Pass	2♥	Pass	2♠
North HCP: 11	♦ 1087	♦ KQ4	Pass	3NT	Pass	4♠
South HCP: 16	♣ Q9	♣ KJ72	AP			
Contract: 4♠ S						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ Q1075	♠ AKJ94		1NT	Pass	2♥
Vul: Both	♥ Q104	♥ J8	Pass	2NT ¹	Pass	4♠
North HCP: 15	♦ AKJ9	♦ Q108	AP			
South HCP: 12	♣ K8	♣ J97	1. Extended acceptance after NT			
Contract: 4♠ S						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ K8542	♠ A109				1NT
Vul: None	♥ J74	♥ Q103	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q82	♦ KJ9	Pass	3NT	Pass	4♠
South HCP: 16	♣ A3	♣ KQJ4	AP			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfer

Board: 282	♠ AQ76	The opponents are silent.
Dealer: N	♥ K632	
Vul: NS	♦ J8	You bid first.
HCP: 17	♣ AK9	
Board: 283	♠ 8	East Doubles 2♦ if possible.
Dealer: S	♥ A10842	
Vul: Both	♦ 62	Partner bids first.
HCP: 10	♣ AQ942	
Board: 284	♠ K4	West Doubles 2♥ if possible.
Dealer: N	♥ A106	
Vul: NS	♦ A842	You bid first.
HCP: 15	♣ KJ94	
Board: 285	♠ A8	East Doubles 2♦ if possible.
Dealer: S	♥ AQ1098	
Vul: EW	♦ 108	Partner bids first.
HCP: 12	♣ Q1065	
Board: 286	♠ Q6	The opponents are silent.
Dealer: N	♥ A953	
Vul: None	♦ AQ10	You bid first.
HCP: 15	♣ K987	

Jacoby Transfer Both hands (Answers Page)

Board: 282
Dealer: N
Vul: NS
North HCP: 17
South HCP: 12
Contract: 4♥ N

North:
♠ AQ76
♥ K632
♦ J8
♣ AK9

South:
♠ K5
♥ A10854
♦ KQ942
♣ 6

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

1. Extended acceptance after NT
2. Splinter

Board: 283
Dealer: S
Vul: Both
North HCP: 10
South HCP: 17
Contract: 4♥ S

North:
♠ 8
♥ A10842
♦ 62
♣ AQ942

South:
♠ AK
♥ KQ5
♦ KJ103
♣ J1063

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

1. Splinter
2. Cue bid, a ♦ stopper

Board: 284
Dealer: N
Vul: NS
North HCP: 15
South HCP: 13
Contract: 3N N

North:
♠ K4
♥ A106
♦ A842
♣ KJ94

South:
♠ AJ1073
♥ 42
♦ KJ1096
♣ A

West	North	East	South
	1NT	Pass	2♥
X	XX ¹	Pass	3NT
AP			

1. artificial

Board: 285
Dealer: S
Vul: EW
North HCP: 12
South HCP: 15
Contract: 4♥ S

North:
♠ A8
♥ AQ1098
♦ 108
♣ Q1065

South:
♠ J104
♥ K52
♦ A53
♣ AK43

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

1. Cue bid, a ♠ stopper
2. Cue bid, a ♣ stopper

Board: 286
Dealer: N
Vul: None
North HCP: 15
South HCP: 11
Contract: 3N N

North:
♠ Q6
♥ A953
♦ AQ10
♣ K987

South:
♠ AK874
♥ J10
♦ J543
♣ Q2

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

South hands (Practice Page)

Jacoby Transfer

Board: 282	♠ K5	The opponents are silent.
Dealer: N	♥ A10854	
Vul: NS	♦ KQ942	Partner bids first.
HCP: 12	♣ 6	
Board: 283	♠ AK	East Doubles 2♦ if possible.
Dealer: S	♥ KQ5	
Vul: Both	♦ KJ103	You bid first.
HCP: 17	♣ J1063	
Board: 284	♠ AJ1073	West Doubles 2♥ if possible.
Dealer: N	♥ 42	
Vul: NS	♦ KJ1096	Partner bids first.
HCP: 13	♣ A	
Board: 285	♠ J104	East Doubles 2♦ if possible.
Dealer: S	♥ K52	
Vul: EW	♦ A53	You bid first.
HCP: 15	♣ AK43	
Board: 286	♠ AK874	The opponents are silent.
Dealer: N	♥ J10	
Vul: None	♦ J543	Partner bids first.
HCP: 11	♣ Q2	

Jacoby Transfer Both hands (Answers Page)

Board: 282
Dealer: N
Vul: NS
North HCP: 17
South HCP: 12
Contract: 4♥ N

North:
♠ AQ76
♥ K632
♦ J8
♣ AK9

South:
♠ K5
♥ A10854
♦ KQ942
♣ 6

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

1. Extended acceptance after NT
2. Splinter

Board: 283
Dealer: S
Vul: Both
North HCP: 10
South HCP: 17
Contract: 4♥ S

North:
♠ 8
♥ A10842
♦ 62
♣ AQ942

South:
♠ AK
♥ KQ5
♦ KJ103
♣ J1063

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

1. Splinter
2. Cue bid, a ♦ stopper

Board: 284
Dealer: N
Vul: NS
North HCP: 15
South HCP: 13
Contract: 3N N

North:
♠ K4
♥ A106
♦ A842
♣ KJ94

South:
♠ AJ1073
♥ 42
♦ KJ1096
♣ A

West	North	East	South
	1NT	Pass	2♥
X	XX ¹	Pass	3NT
AP			

1. artificial

Board: 285
Dealer: S
Vul: EW
North HCP: 12
South HCP: 15
Contract: 4♥ S

North:
♠ A8
♥ AQ1098
♦ 108
♣ Q1065

South:
♠ J104
♥ K52
♦ A53
♣ AK43

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

1. Cue bid, a ♠ stopper
2. Cue bid, a ♣ stopper

Board: 286
Dealer: N
Vul: None
North HCP: 15
South HCP: 11
Contract: 3N N

North:
♠ Q6
♥ A953
♦ AQ10
♣ K987

South:
♠ AK874
♥ J10
♦ J543
♣ Q2

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

North hands (Practice Page)

Jacoby Transfer

Board: 287	♠ AJ1092	The opponents are silent.
Dealer: S	♥ J8	
Vul: EW	♦ A	Partner bids first.
HCP: 17	♣ AK642	

Board: 288	♠ Q43	The opponents are silent.
Dealer: N	♥ A1043	
Vul: Both	♦ AK94	You bid first.
HCP: 17	♣ A5	

Board: 289	♠ KQ1084	The opponents are silent.
Dealer: S	♥ Q10	
Vul: NS	♦ J952	Partner bids first.
HCP: 11	♣ K9	

Board: 290	♠ Q98	The opponents are silent.
Dealer: N	♥ 62	
Vul: EW	♦ AQ105	You bid first.
HCP: 15	♣ AK76	

Board: 291	♠ AQ642	East Bids 3♣ if possible.
Dealer: S	♥ J82	
Vul: Both	♦ 862	Partner bids first.
HCP: 9	♣ Q7	

Jacoby Transfer Both hands (Answers Page)

Board: 287

Dealer: S

Vul: EW

North HCP: 17

South HCP: 15

Contract: 6♠ S

North:

♠ AJ1092

♥ J8

♦ A

♣ AK642

South:

♠ K543

♥ AQ63

♦ K3

♣ QJ3

West	North	East	South
			1NT

Pass	2♥	Pass	2NT ¹
------	----	------	------------------

Pass	4♦ ²	Pass	4♠
------	-----------------	------	----

Pass	4NT ³	Pass	5♥ ⁴
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Extended acceptance after NT

2. Splinter

3. Blackwood 0314, for ♠

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

Board: 288

Dealer: N

Vul: Both

North HCP: 17

South HCP: 13

Contract: 4♠ N

North:

♠ Q43

♥ A1043

♦ AK94

♣ A5

South:

♠ AJ1065

♥ KQ6

♦ 105

♣ K63

West	North	East	South
	1NT	Pass	2♥

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

Pass	4♠	AP	
------	----	----	--

Board: 289

Dealer: S

Vul: NS

North HCP: 11

South HCP: 15

Contract: 4♠ S

North:

♠ KQ1084

♥ Q10

♦ J952

♣ K9

South:

♠ AJ7

♥ J632

♦ A108

♣ AJ4

West	North	East	South
			1NT

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

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

AP			
----	--	--	--

Board: 290

Dealer: N

Vul: EW

North HCP: 15

South HCP: 10

Contract: 3N N

North:

♠ Q98

♥ 62

♦ AQ105

♣ AK76

South:

♠ J54

♥ KJ1053

♦ KJ7

♣ J4

West	North	East	South
	1NT	Pass	2♦

Pass	2♥	Pass	3NT
------	----	------	-----

AP			
----	--	--	--

Board: 291

Dealer: S

Vul: Both

North HCP: 9

South HCP: 17

Contract: 3♣ X E

North:

♠ AQ642

♥ J82

♦ 862

♣ Q7

South:

♠ J87

♥ AKQ3

♦ K75

♣ A93

West	North	East	South
			1NT

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

Pass	X	AP	
------	---	----	--

South hands (Practice Page)

Jacoby Transfer

Board: 287	♠ K543	The opponents are silent.
Dealer: S	♥ AQ63	
Vul: EW	♦ K3	You bid first.
HCP: 15	♣ QJ3	

Board: 288	♠ AJ1065	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: Both	♦ 105	Partner bids first.
HCP: 13	♣ K63	

Board: 289	♠ AJ7	The opponents are silent.
Dealer: S	♥ J632	
Vul: NS	♦ A108	You bid first.
HCP: 15	♣ AJ4	

Board: 290	♠ J54	The opponents are silent.
Dealer: N	♥ KJ1053	
Vul: EW	♦ KJ7	Partner bids first.
HCP: 10	♣ J4	

Board: 291	♠ J87	East Bids 3♣ if possible.
Dealer: S	♥ AKQ3	
Vul: Both	♦ K75	You bid first.
HCP: 17	♣ A93	

Jacoby Transfer Both hands (Answers Page)

Board: 287

Dealer: S

Vul: EW

North HCP: 17

South HCP: 15

Contract: 6♠ S

North:

♠ AJ1092

♥ J8

♦ A

♣ AK642

South:

♠ K543

♥ AQ63

♦ K3

♣ QJ3

West	North	East	South
			1NT

Pass	2♥	Pass	2NT ¹
------	----	------	------------------

Pass	4♦ ²	Pass	4♠
------	-----------------	------	----

Pass	4NT ³	Pass	5♥ ⁴
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Extended acceptance after NT

2. Splinter

3. Blackwood 0314, for ♠

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

Board: 288

Dealer: N

Vul: Both

North HCP: 17

South HCP: 13

Contract: 4♠ N

North:

♠ Q43

♥ A1043

♦ AK94

♣ A5

South:

♠ AJ1065

♥ KQ6

♦ 105

♣ K63

West	North	East	South
	1NT	Pass	2♥

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

Pass	4♠	AP	
------	----	----	--

Board: 289

Dealer: S

Vul: NS

North HCP: 11

South HCP: 15

Contract: 4♠ S

North:

♠ KQ1084

♥ Q10

♦ J952

♣ K9

South:

♠ AJ7

♥ J632

♦ A108

♣ AJ4

West	North	East	South
			1NT

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

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

AP			
----	--	--	--

Board: 290

Dealer: N

Vul: EW

North HCP: 15

South HCP: 10

Contract: 3N N

North:

♠ Q98

♥ 62

♦ AQ105

♣ AK76

South:

♠ J54

♥ KJ1053

♦ KJ7

♣ J4

West	North	East	South
	1NT	Pass	2♦

Pass	2♥	Pass	3NT
------	----	------	-----

AP			
----	--	--	--

Board: 291

Dealer: S

Vul: Both

North HCP: 9

South HCP: 17

Contract: 3♣ X E

North:

♠ AQ642

♥ J82

♦ 862

♣ Q7

South:

♠ J87

♥ AKQ3

♦ K75

♣ A93

West	North	East	South
			1NT

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

Pass	X	AP	
------	---	----	--

North hands (Practice Page)

Jacoby Transfer

Board: 292	♠ Q105	The opponents are silent.
Dealer: N	♥ A10	
Vul: None	♦ Q87	You bid first.
HCP: 15	♣ AK876	

Board: 293	♠ AKQ73	The opponents are silent.
Dealer: S	♥ 98	
Vul: EW	♦ K1093	Partner bids first.
HCP: 13	♣ J4	

Board: 294	♠ Q8	The opponents are silent.
Dealer: N	♥ A42	
Vul: Both	♦ K104	You bid first.
HCP: 16	♣ AK753	

Board: 295	♠ 1098532	The opponents are silent.
Dealer: S	♥ 64	
Vul: None	♦ —	Partner bids first.
HCP: 5	♣ AJ852	

Board: 296	♠ AJ10	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: Both	♦ AK94	You bid first.
HCP: 17	♣ 864	

Jacoby Transfer Both hands (Answers Page)

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ Q105	♠ 864		1NT	Pass	2♦
Vul: None	♥ A10	♥ KQ953	Pass	2♥	Pass	3NT
North HCP: 15	♦ Q87	♦ A95	AP			
South HCP: 11	♣ AK876	♣ Q9				
Contract: 3N N						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ AKQ73	♠ J108				1NT
Vul: EW	♥ 98	♥ KQ106	Pass	2♥	Pass	2♠
North HCP: 13	♦ K1093	♦ AJ62	Pass	3♦	Pass	4♠
South HCP: 15	♣ J4	♣ A7	AP			
Contract: 4♠ S						

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ K5		1NT	Pass	2♦
Vul: Both	♥ A42	♥ KQJ103	Pass	2♥	Pass	3♦
North HCP: 16	♦ K104	♦ AJ873	Pass	4♥	AP	
South HCP: 15	♣ AK753	♣ J				
Contract: 4♥ N						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ 1098532	♠ AJ7				1NT
Vul: None	♥ 64	♥ K83	Pass	2♥	Pass	2♠
North HCP: 5	♦ —	♦ QJ96	Pass	3♠	AP	
South HCP: 16	♣ AJ852	♣ KQ7				
Contract: 3♠ S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ KQ763		1NT	Pass	2♥
Vul: Both	♥ AJ8	♥ 76	Pass	2♠	Pass	3♣
North HCP: 17	♦ AK94	♦ 2	Pass	4♠	AP	
South HCP: 9	♣ 864	♣ KJ1097				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 292	♠ 864	The opponents are silent.
Dealer: N	♥ KQ953	
Vul: None	♦ A95	Partner bids first.
HCP: 11	♣ Q9	

Board: 293	♠ J108	The opponents are silent.
Dealer: S	♥ KQ106	
Vul: EW	♦ AJ62	You bid first.
HCP: 15	♣ A7	

Board: 294	♠ K5	The opponents are silent.
Dealer: N	♥ KQJ103	
Vul: Both	♦ AJ873	Partner bids first.
HCP: 15	♣ J	

Board: 295	♠ AJ7	The opponents are silent.
Dealer: S	♥ K83	
Vul: None	♦ QJ96	You bid first.
HCP: 16	♣ KQ7	

Board: 296	♠ KQ763	The opponents are silent.
Dealer: N	♥ 76	
Vul: Both	♦ 2	Partner bids first.
HCP: 9	♣ KJ1097	

Jacoby Transfer Both hands (Answers Page)

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ Q105	♠ 864		1NT	Pass	2♦
Vul: None	♥ A10	♥ KQ953	Pass	2♥	Pass	3NT
North HCP: 15	♦ Q87	♦ A95	AP			
South HCP: 11	♣ AK876	♣ Q9				
Contract: 3N N						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ AKQ73	♠ J108				1NT
Vul: EW	♥ 98	♥ KQ106	Pass	2♥	Pass	2♠
North HCP: 13	♦ K1093	♦ AJ62	Pass	3♦	Pass	4♠
South HCP: 15	♣ J4	♣ A7	AP			
Contract: 4♠ S						

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ K5		1NT	Pass	2♦
Vul: Both	♥ A42	♥ KQJ103	Pass	2♥	Pass	3♦
North HCP: 16	♦ K104	♦ AJ873	Pass	4♥	AP	
South HCP: 15	♣ AK753	♣ J				
Contract: 4♥ N						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ 1098532	♠ AJ7				1NT
Vul: None	♥ 64	♥ K83	Pass	2♥	Pass	2♠
North HCP: 5	♦ —	♦ QJ96	Pass	3♠	AP	
South HCP: 16	♣ AJ852	♣ KQ7				
Contract: 3♠ S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ KQ763		1NT	Pass	2♥
Vul: Both	♥ AJ8	♥ 76	Pass	2♠	Pass	3♣
North HCP: 17	♦ AK94	♦ 2	Pass	4♠	AP	
South HCP: 9	♣ 864	♣ KJ1097				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 297	♠ 874	The opponents are silent.
Dealer: S	♥ QJ8752	
Vul: None	♦ 532	Partner bids first.
HCP: 4	♣ J	

Board: 298	♠ KQ3	West Bids 3♦ if possible.
Dealer: N	♥ A82	
Vul: NS	♦ Q7	You bid first.
HCP: 16	♣ KQ1085	

Board: 299	♠ AJ1042	The opponents are silent.
Dealer: S	♥ J	
Vul: EW	♦ 973	Partner bids first.
HCP: 9	♣ QJ95	

Board: 300	♠ AQ3	The opponents are silent.
Dealer: N	♥ J97	
Vul: NS	♦ 105	You bid first.
HCP: 15	♣ AKJ109	

Board: 301	♠ 9	East Bids 2♠ if possible.
Dealer: S	♥ AQJ52	
Vul: EW	♦ J64	Partner bids first.
HCP: 10	♣ Q964	

Jacoby Transfer Both hands (Answers Page)

Board: 297

Dealer: S

Vul: None

North HCP: 4

South HCP: 16

Contract: 2♥ S

North:

♠ 874

♥ QJ8752

♦ 532

♣ J

South:

♠ K106

♥ A9

♦ 984

♣ AKQ109

West North East South

1NT

Pass 2♦ Pass 2♥

AP

Board: 298

Dealer: N

Vul: NS

North HCP: 16

South HCP: 9

Contract: 3♦ X W

North:

♠ KQ3

♥ A82

♦ Q7

♣ KQ1085

South:

♠ AJ754

♥ K103

♦ J54

♣ 93

West North East South

1NT Pass 2♥

3♦ Pass Pass X

AP

Board: 299

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ AJ1042

♥ J

♦ 973

♣ QJ95

South:

♠ K73

♥ KQ104

♦ A106

♣ K76

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3♣ Pass 4♠

AP

Board: 300

Dealer: N

Vul: NS

North HCP: 15

South HCP: 10

Contract: 3♥ N

North:

♠ AQ3

♥ J97

♦ 105

♣ AKJ109

South:

♠ K5

♥ Q10652

♦ KQ8764

♣ —

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 3♥ AP

Board: 301

Dealer: S

Vul: EW

North HCP: 10

South HCP: 15

Contract: 3N S

North:

♠ 9

♥ AQJ52

♦ J64

♣ Q964

South:

♠ AJ43

♥ 104

♦ AK5

♣ K853

West North East South

1NT

Pass 2♦ 2♠ Pass

Pass X Pass 3♣

Pass 3NT AP

South hands (Practice Page)

Jacoby Transfer

Board: 297	♠ K106	The opponents are silent.
Dealer: S	♥ A9	
Vul: None	♦ 984	You bid first.
HCP: 16	♣ AKQ109	
Board: 298	♠ AJ754	West Bids 3♦ if possible.
Dealer: N	♥ K103	
Vul: NS	♦ J54	Partner bids first.
HCP: 9	♣ 93	
Board: 299	♠ K73	The opponents are silent.
Dealer: S	♥ KQ104	
Vul: EW	♦ A106	You bid first.
HCP: 15	♣ K76	
Board: 300	♠ K5	The opponents are silent.
Dealer: N	♥ Q10652	
Vul: NS	♦ KQ8764	Partner bids first.
HCP: 10	♣ —	
Board: 301	♠ AJ43	East Bids 2♠ if possible.
Dealer: S	♥ 104	
Vul: EW	♦ AK5	You bid first.
HCP: 15	♣ K853	

Jacoby Transfer Both hands (Answers Page)

Board: 297

Dealer: S

Vul: None

North HCP: 4

South HCP: 16

Contract: 2♥ S

North:

♠ 874

♥ QJ8752

♦ 532

♣ J

South:

♠ K106

♥ A9

♦ 984

♣ AKQ109

West North East South

1NT

Pass 2♦ Pass 2♥

AP

Board: 298

Dealer: N

Vul: NS

North HCP: 16

South HCP: 9

Contract: 3♦ X W

North:

♠ KQ3

♥ A82

♦ Q7

♣ KQ1085

South:

♠ AJ754

♥ K103

♦ J54

♣ 93

West North East South

1NT Pass 2♥

3♦ Pass Pass X

AP

Board: 299

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ AJ1042

♥ J

♦ 973

♣ QJ95

South:

♠ K73

♥ KQ104

♦ A106

♣ K76

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3♣ Pass 4♠

AP

Board: 300

Dealer: N

Vul: NS

North HCP: 15

South HCP: 10

Contract: 3♥ N

North:

♠ AQ3

♥ J97

♦ 105

♣ AKJ109

South:

♠ K5

♥ Q10652

♦ KQ8764

♣ —

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 3♥ AP

Board: 301

Dealer: S

Vul: EW

North HCP: 10

South HCP: 15

Contract: 3N S

North:

♠ 9

♥ AQJ52

♦ J64

♣ Q964

South:

♠ AJ43

♥ 104

♦ AK5

♣ K853

West North East South

1NT

Pass 2♦ 2♠ Pass

Pass X Pass 3♣

Pass 3NT AP

North hands (Practice Page)

Jacoby Transfer

Board: 302	♠ QJ95	The opponents are silent.
Dealer: N	♥ A10	
Vul: Both	♦ K32	You bid first.
HCP: 16	♣ KQJ6	
Board: 303	♠ 5	The opponents are silent.
Dealer: S	♥ 108653	
Vul: NS	♦ KQ4	Partner bids first.
HCP: 9	♣ A762	
Board: 304	♠ K10	The opponents are silent.
Dealer: N	♥ KQJ105	
Vul: EW	♦ A75	You bid first.
HCP: 16	♣ K82	
Board: 305	♠ KQJ1076	The opponents are silent.
Dealer: S	♥ 1098	
Vul: Both	♦ 105	Partner bids first.
HCP: 6	♣ 63	
Board: 306	♠ K108	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: None	♦ AK95	You bid first.
HCP: 17	♣ A109	

Jacoby Transfer Both hands (Answers Page)

Board: 302
Dealer: N
Vul: Both
North HCP: 16
South HCP: 11
Contract: 3N N

North:
♠ QJ95
♥ A10
♦ K32
♣ KQJ6

South:
♠ A104
♥ QJ942
♦ A1097
♣ 10

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

Board: 303
Dealer: S
Vul: NS
North HCP: 9
South HCP: 17
Contract: 4♥ S

North:
♠ 5
♥ 108653
♦ KQ4
♣ A762

South:
♠ AK87
♥ KJ2
♦ A873
♣ Q8

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

Board: 304
Dealer: N
Vul: EW
North HCP: 16
South HCP: 16
Contract: 6N N

North:
♠ K10
♥ KQJ105
♦ A75
♣ K82

South:
♠ Q9754
♥ A
♦ KQJ10
♣ A76

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

1. Quantitative 4NT

Board: 305
Dealer: S
Vul: Both
North HCP: 6
South HCP: 16
Contract: 3♠ S

North:
♠ KQJ1076
♥ 1098
♦ 105
♣ 63

South:
♠ A9
♥ K54
♦ AQ873
♣ QJ4

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

Board: 306
Dealer: N
Vul: None
North HCP: 17
South HCP: 14
Contract: 6♥ N

North:
♠ K108
♥ QJ10
♦ AK95
♣ A109

South:
♠ A
♥ A8642
♦ J2
♣ KQ862

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

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

South hands (Practice Page)

Jacoby Transfer

Board: 302	♠ A104	The opponents are silent.
Dealer: N	♥ QJ942	
Vul: Both	♦ A1097	Partner bids first.
HCP: 11	♣ 10	

Board: 303	♠ AK87	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: NS	♦ A873	You bid first.
HCP: 17	♣ Q8	

Board: 304	♠ Q9754	The opponents are silent.
Dealer: N	♥ A	
Vul: EW	♦ KQJ10	Partner bids first.
HCP: 16	♣ A76	

Board: 305	♠ A9	The opponents are silent.
Dealer: S	♥ K54	
Vul: Both	♦ AQ873	You bid first.
HCP: 16	♣ QJ4	

Board: 306	♠ A	The opponents are silent.
Dealer: N	♥ A8642	
Vul: None	♦ J2	Partner bids first.
HCP: 14	♣ KQ862	

Jacoby Transfer Both hands (Answers Page)

Board: 302
Dealer: N
Vul: Both
North HCP: 16
South HCP: 11
Contract: 3N N

North:
♠ QJ95
♥ A10
♦ K32
♣ KQJ6

South:
♠ A104
♥ QJ942
♦ A1097
♣ 10

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

Board: 303
Dealer: S
Vul: NS
North HCP: 9
South HCP: 17
Contract: 4♥ S

North:
♠ 5
♥ 108653
♦ KQ4
♣ A762

South:
♠ AK87
♥ KJ2
♦ A873
♣ Q8

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

Board: 304
Dealer: N
Vul: EW
North HCP: 16
South HCP: 16
Contract: 6N N

North:
♠ K10
♥ KQJ105
♦ A75
♣ K82

South:
♠ Q9754
♥ A
♦ KQJ10
♣ A76

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

1. Quantitative 4NT

Board: 305
Dealer: S
Vul: Both
North HCP: 6
South HCP: 16
Contract: 3♠ S

North:
♠ KQJ1076
♥ 1098
♦ 105
♣ 63

South:
♠ A9
♥ K54
♦ AQ873
♣ QJ4

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

Board: 306
Dealer: N
Vul: None
North HCP: 17
South HCP: 14
Contract: 6♥ N

North:
♠ K108
♥ QJ10
♦ AK95
♣ A109

South:
♠ A
♥ A8642
♦ J2
♣ KQ862

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

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

North hands (Practice Page)

Jacoby Transfer

Board: 307	♠ K	The opponents are silent.
Dealer: S	♥ KQJ86	
Vul: EW	♦ KJ763	Partner bids first.
HCP: 13	♣ 63	

Board: 308	♠ 109	The opponents are silent.
Dealer: N	♥ K53	
Vul: Both	♦ AQJ7	You bid first.
HCP: 15	♣ AJ82	

Board: 309	♠ A87	The opponents are silent.
Dealer: S	♥ KJ1073	
Vul: None	♦ Q5	Partner bids first.
HCP: 11	♣ J53	

Board: 310	♠ A1086	The opponents are silent.
Dealer: N	♥ AJ63	
Vul: NS	♦ Q5	You bid first.
HCP: 15	♣ A84	

Board: 311	♠ K54	The opponents are silent.
Dealer: S	♥ 76543	
Vul: None	♦ K85	Partner bids first.
HCP: 9	♣ K9	

Jacoby Transfer Both hands (Answers Page)

Board: 307			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ K	♠ A102	Pass	2♦	Pass	2♥
North HCP: 13	♥ KQJ86	♥ A42	Pass	3♦	Pass	4♥
South HCP: 15	♦ KJ763	♦ 54	Pass	4NT ¹	Pass	5♣ ²
Contract: 6♥ S	♣ 63	♣ AQJ92	Pass	6♥	AP	
			1. Blackwood 0314, for ♥			
			2. A=0/5 or 3/5			

Board: 308			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ 109	♠ 74		1NT	Pass	2♦
North HCP: 15	♥ K53	♥ AQJ74	Pass	2♥	Pass	3♣
South HCP: 13	♦ AQJ7	♦ K6	Pass	3♥	Pass	3NT
Contract: 4♥ N	♣ AJ82	♣ K743	Pass	4♥	AP	

Board: 309			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ A87	♠ K65	Pass	2♦	Pass	2NT ¹
North HCP: 11	♥ KJ1073	♥ AQ92	Pass	3NT ²	Pass	4♥
South HCP: 16	♦ Q5	♦ AK86	AP			
Contract: 4♥ S	♣ J53	♣ 96	1. Extended acceptance after NT			
			2. Cue bid, surplus			

Board: 310			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ A1086	♠ QJ932		1NT	Pass	2♥
North HCP: 15	♥ AJ63	♥ 74	Pass	2♠	Pass	3♦
South HCP: 9	♦ Q5	♦ K9876	Pass	4♠	AP	
Contract: 4♠ N	♣ A84	♣ K				

Board: 311			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ K54	♠ 83	Pass	2♦	Pass	2♠ ¹
North HCP: 9	♥ 76543	♥ AQ92	Pass	4♥	AP	
South HCP: 16	♦ K85	♦ AQ10				
Contract: 4♥ N	♣ K9	♣ A642	1. Extended acceptance after NT			

South hands (Practice Page)

Jacoby Transfer

Board: 307	♠ A102	The opponents are silent.
Dealer: S	♥ A42	
Vul: EW	♦ 54	You bid first.
HCP: 15	♣ AQJ92	

Board: 308	♠ 74	The opponents are silent.
Dealer: N	♥ AQJ74	
Vul: Both	♦ K6	Partner bids first.
HCP: 13	♣ K743	

Board: 309	♠ K65	The opponents are silent.
Dealer: S	♥ AQ92	
Vul: None	♦ AK86	You bid first.
HCP: 16	♣ 96	

Board: 310	♠ QJ932	The opponents are silent.
Dealer: N	♥ 74	
Vul: NS	♦ K9876	Partner bids first.
HCP: 9	♣ K	

Board: 311	♠ 83	The opponents are silent.
Dealer: S	♥ AQ92	
Vul: None	♦ AQ10	You bid first.
HCP: 16	♣ A642	

Jacoby Transfer Both hands (Answers Page)

Board: 307			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ K	♠ A102	Pass	2♦	Pass	2♥
North HCP: 13	♥ KQJ86	♥ A42	Pass	3♦	Pass	4♥
South HCP: 15	♦ KJ763	♦ 54	Pass	4NT ¹	Pass	5♣ ²
Contract: 6♥ S	♣ 63	♣ AQJ92	Pass	6♥	AP	
			1. Blackwood 0314, for ♥			
			2. A=0/5 or 3/5			

Board: 308			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ 109	♠ 74		1NT	Pass	2♦
North HCP: 15	♥ K53	♥ AQJ74	Pass	2♥	Pass	3♣
South HCP: 13	♦ AQJ7	♦ K6	Pass	3♥	Pass	3NT
Contract: 4♥ N	♣ AJ82	♣ K743	Pass	4♥	AP	

Board: 309			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ A87	♠ K65	Pass	2♦	Pass	2NT ¹
North HCP: 11	♥ KJ1073	♥ AQ92	Pass	3NT ²	Pass	4♥
South HCP: 16	♦ Q5	♦ AK86	AP			
Contract: 4♥ S	♣ J53	♣ 96	1. Extended acceptance after NT			
			2. Cue bid, surplus			

Board: 310			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ A1086	♠ QJ932		1NT	Pass	2♥
North HCP: 15	♥ AJ63	♥ 74	Pass	2♠	Pass	3♦
South HCP: 9	♦ Q5	♦ K9876	Pass	4♠	AP	
Contract: 4♠ N	♣ A84	♣ K				

Board: 311			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ K54	♠ 83	Pass	2♦	Pass	2♠ ¹
North HCP: 9	♥ 76543	♥ AQ92	Pass	4♥	AP	
South HCP: 16	♦ K85	♦ AQ10	1. Extended acceptance after NT			
Contract: 4♥ N	♣ K9	♣ A642				

North hands (Practice Page)

Jacoby Transfer

Board: 312	♠ AKJ2	The opponents are silent.
Dealer: N	♥ J4	
Vul: NS	♦ Q432	You bid first.
HCP: 15	♣ A109	
Board: 313	♠ K9653	The opponents are silent.
Dealer: S	♥ 103	
Vul: None	♦ K7	Partner bids first.
HCP: 11	♣ KQ108	
Board: 314	♠ 74	West Doubles 2♥ if possible.
Dealer: N	♥ 942	
Vul: NS	♦ AKJ5	You bid first.
HCP: 15	♣ AQJ9	
Board: 315	♠ AK832	East Doubles 2♥ if possible.
Dealer: S	♥ 4	
Vul: EW	♦ K92	Partner bids first.
HCP: 12	♣ Q1043	
Board: 316	♠ 654	The opponents are silent.
Dealer: N	♥ A43	
Vul: Both	♦ K102	You bid first.
HCP: 15	♣ AKJ4	

Jacoby Transfer Both hands (Answers Page)

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ 9		1NT	Pass	2♦
Vul: NS	♥ J4	♥ KQ653	Pass	2♥	Pass	3♣
North HCP: 15	♦ Q432	♦ KJ	Pass	3NT	AP	
South HCP: 14	♣ A109	♣ KQ863				
Contract: 3N N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ K9653	♠ AJ2				1NT
Vul: None	♥ 103	♥ KJ862	Pass	2♥	Pass	2♠
North HCP: 11	♦ K7	♦ AQ	Pass	3♣	Pass	4♠
South HCP: 16	♣ KQ108	♣ J73	AP			
Contract: 4♠ S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ AKJ98		1NT	Pass	2♥
Vul: NS	♥ 942	♥ A8	X	Pass ¹	Pass	3♦
North HCP: 15	♦ AKJ5	♦ 108732	Pass	3♠	Pass	3NT
South HCP: 12	♣ AQJ9	♣ 8	AP			
Contract: 3N N			1. artificial			

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ AK832	♠ Q104				1NT
Vul: EW	♥ 4	♥ KJ	Pass	2♥	X	2♠
North HCP: 12	♦ K92	♦ QJ83	Pass	2NT ¹	Pass	3♣ ²
South HCP: 17	♣ Q1043	♣ AKJ7	Pass	4♥ ³	Pass	4♠
Contract: 4♠ S			AP			
			1. Cue bid, a ♥ stopper			
			2. Cue bid, a ♣ stopper			
			3. Cue bid, a ♥ stopper			

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ 654	♠ Q10973		1NT	Pass	2♥
Vul: Both	♥ A43	♥ Q105	Pass	2♠	Pass	3♦
North HCP: 15	♦ K102	♦ AQ97	Pass	4♠	AP	
South HCP: 10	♣ AKJ4	♣ 3				
Contract: 4♠ N						

South hands (Practice Page)

Jacoby Transfer

Board: 312	♠ 9	The opponents are silent.
Dealer: N	♥ KQ653	
Vul: NS	♦ KJ	Partner bids first.
HCP: 14	♣ KQ863	
Board: 313	♠ AJ2	The opponents are silent.
Dealer: S	♥ KJ862	
Vul: None	♦ AQ	You bid first.
HCP: 16	♣ J73	
Board: 314	♠ AKJ98	West Doubles 2♥ if possible.
Dealer: N	♥ A8	
Vul: NS	♦ 108732	Partner bids first.
HCP: 12	♣ 8	
Board: 315	♠ Q104	East Doubles 2♥ if possible.
Dealer: S	♥ KJ	
Vul: EW	♦ QJ83	You bid first.
HCP: 17	♣ AKJ7	
Board: 316	♠ Q10973	The opponents are silent.
Dealer: N	♥ Q105	
Vul: Both	♦ AQ97	Partner bids first.
HCP: 10	♣ 3	

Jacoby Transfer Both hands (Answers Page)

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ 9		1NT	Pass	2♦
Vul: NS	♥ J4	♥ KQ653	Pass	2♥	Pass	3♣
North HCP: 15	♦ Q432	♦ KJ	Pass	3NT	AP	
South HCP: 14	♣ A109	♣ KQ863				
Contract: 3N N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ K9653	♠ AJ2				1NT
Vul: None	♥ 103	♥ KJ862	Pass	2♥	Pass	2♠
North HCP: 11	♦ K7	♦ AQ	Pass	3♣	Pass	4♠
South HCP: 16	♣ KQ108	♣ J73	AP			
Contract: 4♠ S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ AKJ98		1NT	Pass	2♥
Vul: NS	♥ 942	♥ A8	X	Pass ¹	Pass	3♦
North HCP: 15	♦ AKJ5	♦ 108732	Pass	3♠	Pass	3NT
South HCP: 12	♣ AQJ9	♣ 8	AP			
Contract: 3N N			1. artificial			

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ AK832	♠ Q104				1NT
Vul: EW	♥ 4	♥ KJ	Pass	2♥	X	2♠
North HCP: 12	♦ K92	♦ QJ83	Pass	2NT ¹	Pass	3♣ ²
South HCP: 17	♣ Q1043	♣ AKJ7	Pass	4♥ ³	Pass	4♠
Contract: 4♠ S			AP			
			1. Cue bid, a ♥ stopper			
			2. Cue bid, a ♣ stopper			
			3. Cue bid, a ♥ stopper			

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ 654	♠ Q10973		1NT	Pass	2♥
Vul: Both	♥ A43	♥ Q105	Pass	2♠	Pass	3♦
North HCP: 15	♦ K102	♦ AQ97	Pass	4♠	AP	
South HCP: 10	♣ AKJ4	♣ 3				
Contract: 4♠ N						

North hands (Practice Page)

Jacoby Transfer

Board: 317	♠ KJ	The opponents are silent.
Dealer: S	♥ K9862	
Vul: NS	♦ K108	Partner bids first.
HCP: 11	♣ J109	

Board: 318	♠ J93	The opponents are silent.
Dealer: N	♥ AK974	
Vul: EW	♦ AKJ	You bid first.
HCP: 17	♣ J4	

Board: 319	♠ KQJ93	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ Q1093	Partner bids first.
HCP: 11	♣ K94	

Board: 320	♠ AQ6	West Bids 3♣ if possible.
Dealer: N	♥ A985	
Vul: EW	♦ Q98	You bid first.
HCP: 16	♣ A105	

Board: 321	♠ A10432	The opponents are silent.
Dealer: S	♥ 62	
Vul: None	♦ A932	Partner bids first.
HCP: 10	♣ Q9	

Jacoby Transfer Both hands (Answers Page)

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ AQ10				1NT
Vul: NS	♥ K9862	♥ J74	Pass	2♦	Pass	2♥
North HCP: 11	♦ K108	♦ A96	Pass	3NT	Pass	4♥
South HCP: 16	♣ J109	♣ KQ84	AP			
Contract: 4♥ S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ K74		1NT	Pass	2♦
Vul: EW	♥ AK974	♥ J10532	Pass	2NT ¹	Pass	4♥
North HCP: 17	♦ AKJ	♦ Q732	AP			
South HCP: 9	♣ J4	♣ K				
Contract: 4♥ S						

1. Extended acceptance after NT

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ KQJ93	♠ 652				1NT
Vul: None	♥ 10	♥ AK5	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q1093	♦ K54	Pass	3♦	Pass	4♠
South HCP: 15	♣ K94	♣ AJ103	AP			
Contract: 4♠ S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 954				
Vul: EW	♥ A985	♥ QJ10743		1NT	Pass	2♦
North HCP: 16	♦ Q98	♦ 1042	3♣	3♥	AP	
South HCP: 3	♣ A105	♣ 4				
Contract: 3♥ N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ A10432	♠ K8				1NT
Vul: None	♥ 62	♥ QJ95	Pass	2♥	Pass	2♠
North HCP: 10	♦ A932	♦ K76	Pass	3♦	Pass	3NT
South HCP: 17	♣ Q9	♣ AKJ7	AP			
Contract: 3N S						

South hands (Practice Page)

Jacoby Transfer

Board: 317 ♠ AQ10
Dealer: S ♥ J74
Vul: NS ♦ A96
HCP: 16 ♣ KQ84

The opponents are silent.

You bid first.

Board: 318 ♠ K74
Dealer: N ♥ J10532
Vul: EW ♦ Q732
HCP: 9 ♣ K

The opponents are silent.

Partner bids first.

Board: 319 ♠ 652
Dealer: S ♥ AK5
Vul: None ♦ K54
HCP: 15 ♣ AJ103

The opponents are silent.

You bid first.

Board: 320 ♠ 954
Dealer: N ♥ QJ10743
Vul: EW ♦ 1042
HCP: 3 ♣ 4

West Bids 3♣ if possible.

Partner bids first.

Board: 321 ♠ K8
Dealer: S ♥ QJ95
Vul: None ♦ K76
HCP: 17 ♣ AKJ7

The opponents are silent.

You bid first.

Jacoby Transfer Both hands (Answers Page)

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ AQ10				1NT
Vul: NS	♥ K9862	♥ J74	Pass	2♦	Pass	2♥
North HCP: 11	♦ K108	♦ A96	Pass	3NT	Pass	4♥
South HCP: 16	♣ J109	♣ KQ84	AP			
Contract: 4♥ S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ K74		1NT	Pass	2♦
Vul: EW	♥ AK974	♥ J10532	Pass	2NT ¹	Pass	4♥
North HCP: 17	♦ AKJ	♦ Q732	AP			
South HCP: 9	♣ J4	♣ K				
Contract: 4♥ S						

1. Extended acceptance after NT

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ KQJ93	♠ 652				1NT
Vul: None	♥ 10	♥ AK5	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q1093	♦ K54	Pass	3♦	Pass	4♠
South HCP: 15	♣ K94	♣ AJ103	AP			
Contract: 4♠ S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 954				
Vul: EW	♥ A985	♥ QJ10743		1NT	Pass	2♦
North HCP: 16	♦ Q98	♦ 1042	3♣	3♥	AP	
South HCP: 3	♣ A105	♣ 4				
Contract: 3♥ N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ A10432	♠ K8				1NT
Vul: None	♥ 62	♥ QJ95	Pass	2♥	Pass	2♠
North HCP: 10	♦ A932	♦ K76	Pass	3♦	Pass	3NT
South HCP: 17	♣ Q9	♣ AKJ7	AP			
Contract: 3N S						

North hands (Practice Page)

Jacoby Transfer

Board: 322	♠ A3	The opponents are silent.
Dealer: N	♥ AKQ93	
Vul: NS	♦ 764	You bid first.
HCP: 15	♣ Q83	

Board: 323	♠ 95	The opponents are silent.
Dealer: S	♥ A10543	
Vul: Both	♦ AQJ2	Partner bids first.
HCP: 14	♣ K6	

Board: 324	♠ AJ52	The opponents are silent.
Dealer: N	♥ Q73	
Vul: None	♦ 98	You bid first.
HCP: 17	♣ AKQJ	

Board: 325	♠ AQJ53	The opponents are silent.
Dealer: S	♥ 109	
Vul: NS	♦ 10964	Partner bids first.
HCP: 9	♣ Q10	

Board: 326	♠ A752	The opponents are silent.
Dealer: N	♥ A543	
Vul: EW	♦ QJ	You bid first.
HCP: 15	♣ A83	

Jacoby Transfer Both hands (Answers Page)

Board: 322

Dealer: N

Vul: NS

North HCP: 15

South HCP: 12

Contract: 3N N

North:

♠ A3

♥ AKQ93

♦ 764

♣ Q83

South:

♠ KQ864

♥ 862

♦ K2

♣ KJ9

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3NT

AP

Board: 323

Dealer: S

Vul: Both

North HCP: 14

South HCP: 17

Contract: 6♥ S

North:

♠ 95

♥ A10543

♦ AQJ2

♣ K6

South:

♠ AK2

♥ K82

♦ K9

♣ A10874

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

Pass 4NT¹ Pass 5♣²

Pass 6♥ AP

1. Blackwood 0314, for ♥

2. A=0/5 or 3/5

Board: 324

Dealer: N

Vul: None

North HCP: 17

South HCP: 11

Contract: 4♥ N

North:

♠ AJ52

♥ Q73

♦ 98

♣ AKQJ

South:

♠ KQ

♥ KJ1064

♦ Q76

♣ 985

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ AP

Board: 325

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AQJ53

♥ 109

♦ 10964

♣ Q10

South:

♠ K2

♥ Q76

♦ AQJ8

♣ K832

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 2NT AP

Board: 326

Dealer: N

Vul: EW

North HCP: 15

South HCP: 12

Contract: 4♥ N

North:

♠ A752

♥ A543

♦ QJ

♣ A83

South:

♠ Q9

♥ K10762

♦ A64

♣ K65

West North East South

1NT Pass 2♦

Pass 2NT¹ 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

South hands (Practice Page)

Jacoby Transfer

Board: 322	♠ KQ864	The opponents are silent.
Dealer: N	♥ 862	
Vul: NS	♦ K2	Partner bids first.
HCP: 12	♣ KJ9	

Board: 323	♠ AK2	The opponents are silent.
Dealer: S	♥ K82	
Vul: Both	♦ K9	You bid first.
HCP: 17	♣ A10874	

Board: 324	♠ KQ	The opponents are silent.
Dealer: N	♥ KJ1064	
Vul: None	♦ Q76	Partner bids first.
HCP: 11	♣ 985	

Board: 325	♠ K2	The opponents are silent.
Dealer: S	♥ Q76	
Vul: NS	♦ AQJ8	You bid first.
HCP: 15	♣ K832	

Board: 326	♠ Q9	The opponents are silent.
Dealer: N	♥ K10762	
Vul: EW	♦ A64	Partner bids first.
HCP: 12	♣ K65	

Jacoby Transfer Both hands (Answers Page)

Board: 322

Dealer: N

Vul: NS

North HCP: 15

South HCP: 12

Contract: 3N N

North:

♠ A3

♥ AKQ93

♦ 764

♣ Q83

South:

♠ KQ864

♥ 862

♦ K2

♣ KJ9

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3NT

AP

Board: 323

Dealer: S

Vul: Both

North HCP: 14

South HCP: 17

Contract: 6♥ S

North:

♠ 95

♥ A10543

♦ AQJ2

♣ K6

South:

♠ AK2

♥ K82

♦ K9

♣ A10874

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

Pass 4NT¹ Pass 5♣²

Pass 6♥ AP

1. Blackwood 0314, for ♥

2. A=0/5 or 3/5

Board: 324

Dealer: N

Vul: None

North HCP: 17

South HCP: 11

Contract: 4♥ N

North:

♠ AJ52

♥ Q73

♦ 98

♣ AKQJ

South:

♠ KQ

♥ KJ1064

♦ Q76

♣ 985

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ AP

Board: 325

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AQJ53

♥ 109

♦ 10964

♣ Q10

South:

♠ K2

♥ Q76

♦ AQJ8

♣ K832

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 2NT AP

Board: 326

Dealer: N

Vul: EW

North HCP: 15

South HCP: 12

Contract: 4♥ N

North:

♠ A752

♥ A543

♦ QJ

♣ A83

South:

♠ Q9

♥ K10762

♦ A64

♣ K65

West North East South

1NT Pass 2♦

Pass 2NT¹ 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

North hands (Practice Page)

Jacoby Transfer

Board: 327	♠ KJ953	The opponents are silent.
Dealer: S	♥ 5	
Vul: None	♦ K643	Partner bids first.
HCP: 13	♣ KQJ	

Board: 328	♠ 10753	West Bids 2♠ if possible.
Dealer: N	♥ KJ9	
Vul: NS	♦ AQJ	You bid first.
HCP: 15	♣ KJ4	

Board: 329	♠ KJ952	The opponents are silent.
Dealer: S	♥ 103	
Vul: EW	♦ Q94	Partner bids first.
HCP: 10	♣ A76	

Board: 330	♠ KQJ6	The opponents are silent.
Dealer: N	♥ J53	
Vul: Both	♦ K10	You bid first.
HCP: 15	♣ AJ74	

Board: 331	♠ J8	The opponents are silent.
Dealer: S	♥ K8764	
Vul: NS	♦ A762	Partner bids first.
HCP: 10	♣ Q4	

Jacoby Transfer Both hands (Answers Page)

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ KJ953	♠ A8642				1NT
Vul: None	♥ 5	♥ AQ3	Pass	2♥	Pass	2NT ¹
North HCP: 13	♦ K643	♦ AJ9	Pass	6♠	AP	
South HCP: 15	♣ KQJ	♣ 105	1. Extended acceptance after NT			
Contract: 6♠ N						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ 10753	♠ J		1NT	Pass	2♦
Vul: NS	♥ KJ9	♥ AQ754	2♠	Pass	Pass	X
North HCP: 15	♦ AQJ	♦ 986	Pass	3♥	AP	
South HCP: 9	♣ KJ4	♣ Q1076				
Contract: 3♥ N						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ KJ952	♠ AQ10				1NT
Vul: EW	♥ 103	♥ KJ76	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q94	♦ J102	Pass	3NT	Pass	4♠
South HCP: 16	♣ A76	♣ KQ8	AP			
Contract: 4♠ S						

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ KQJ6	♠ 1042		1NT	Pass	2♦
Vul: Both	♥ J53	♥ Q10874	Pass	2♥	Pass	2NT
North HCP: 15	♦ K10	♦ A9	Pass	3♥	Pass	4♥
South HCP: 9	♣ AJ74	♣ K93	AP			
Contract: 4♥ N						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ Q73				1NT
Vul: NS	♥ K8764	♥ 53	Pass	2♦	Pass	2♥
North HCP: 10	♦ A762	♦ KQJ3	Pass	3♦	Pass	3NT
South HCP: 16	♣ Q4	♣ AKJ10	AP			
Contract: 3N S						

South hands (Practice Page)

Jacoby Transfer

Board: 327	♠ A8642	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: None	♦ AJ9	You bid first.
HCP: 15	♣ 105	

Board: 328	♠ J	West Bids 2♠ if possible.
Dealer: N	♥ AQ754	
Vul: NS	♦ 986	Partner bids first.
HCP: 9	♣ Q1076	

Board: 329	♠ AQ10	The opponents are silent.
Dealer: S	♥ KJ76	
Vul: EW	♦ J102	You bid first.
HCP: 16	♣ KQ8	

Board: 330	♠ 1042	The opponents are silent.
Dealer: N	♥ Q10874	
Vul: Both	♦ A9	Partner bids first.
HCP: 9	♣ K93	

Board: 331	♠ Q73	The opponents are silent.
Dealer: S	♥ 53	
Vul: NS	♦ KQJ3	You bid first.
HCP: 16	♣ AKJ10	

Jacoby Transfer Both hands (Answers Page)

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ KJ953	♠ A8642				1NT
Vul: None	♥ 5	♥ AQ3	Pass	2♥	Pass	2NT ¹
North HCP: 13	♦ K643	♦ AJ9	Pass	6♠	AP	
South HCP: 15	♣ KQJ	♣ 105	1. Extended acceptance after NT			
Contract: 6♠ N						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ 10753	♠ J		1NT	Pass	2♦
Vul: NS	♥ KJ9	♥ AQ754	2♠	Pass	Pass	X
North HCP: 15	♦ AQJ	♦ 986	Pass	3♥	AP	
South HCP: 9	♣ KJ4	♣ Q1076				
Contract: 3♥ N						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ KJ952	♠ AQ10				1NT
Vul: EW	♥ 103	♥ KJ76	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q94	♦ J102	Pass	3NT	Pass	4♠
South HCP: 16	♣ A76	♣ KQ8	AP			
Contract: 4♠ S						

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ KQJ6	♠ 1042		1NT	Pass	2♦
Vul: Both	♥ J53	♥ Q10874	Pass	2♥	Pass	2NT
North HCP: 15	♦ K10	♦ A9	Pass	3♥	Pass	4♥
South HCP: 9	♣ AJ74	♣ K93	AP			
Contract: 4♥ N						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ Q73				1NT
Vul: NS	♥ K8764	♥ 53	Pass	2♦	Pass	2♥
North HCP: 10	♦ A762	♦ KQJ3	Pass	3♦	Pass	3NT
South HCP: 16	♣ Q4	♣ AKJ10	AP			
Contract: 3N S						

North hands (Practice Page)

Jacoby Transfer

Board: 332	♠ A43	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ A1083	You bid first.
HCP: 15	♣ AJ43	
Board: 333	♠ KJ	The opponents are silent.
Dealer: S	♥ J9843	
Vul: Both	♦ KJ9	Partner bids first.
HCP: 11	♣ Q76	
Board: 334	♠ A1082	West Doubles 2♥ if possible.
Dealer: N	♥ K82	
Vul: None	♦ K63	You bid first.
HCP: 17	♣ AK6	
Board: 335	♠ K10876	The opponents are silent.
Dealer: S	♥ 1094	
Vul: EW	♦ J3	Partner bids first.
HCP: 9	♣ KQ9	
Board: 336	♠ AJ2	The opponents are silent.
Dealer: N	♥ 95	
Vul: None	♦ AKQ9	You bid first.
HCP: 17	♣ K432	

Jacoby Transfer Both hands (Answers Page)

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ KQ986		1NT	Pass	2♥
Vul: EW	♥ Q5	♥ A103	Pass	2♠	Pass	3♦
North HCP: 15	♦ A1083	♦ K954	Pass	4♠	AP	
South HCP: 14	♣ AJ43	♣ Q				
Contract: 4♠ N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ 95				1NT
Vul: Both	♥ J9843	♥ AQ2	Pass	2♦	Pass	2♥
North HCP: 11	♦ KJ9	♦ A1075	Pass	3NT	Pass	4♥
South HCP: 17	♣ Q76	♣ AK54	AP			
Contract: 4♥ S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ A1082	♠ QJ9753		1NT	Pass	2♥
Vul: None	♥ K82	♥ 4	X	2♠	AP	
North HCP: 17	♦ K63	♦ 1072				
South HCP: 5	♣ AK6	♣ Q53				
Contract: 2♠ N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ K10876	♠ Q943				1NT
Vul: EW	♥ 1094	♥ KQJ	Pass	2♥	Pass	2♠
North HCP: 9	♦ J3	♦ A97	Pass	2NT	Pass	4♠
South HCP: 16	♣ KQ9	♣ A75	AP			
Contract: 4♠ S						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ 1054		1NT	Pass	2♦
Vul: None	♥ 95	♥ AQJ64	Pass	2♥	Pass	3NT
North HCP: 17	♦ AKQ9	♦ J103	AP			
South HCP: 10	♣ K432	♣ Q5				
Contract: 3N N						

South hands (Practice Page)

Jacoby Transfer

Board: 332	♠ KQ986	The opponents are silent.
Dealer: N	♥ A103	
Vul: EW	♦ K954	Partner bids first.
HCP: 14	♣ Q	
Board: 333	♠ 95	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: Both	♦ A1075	You bid first.
HCP: 17	♣ AK54	
Board: 334	♠ QJ9753	West Doubles 2♥ if possible.
Dealer: N	♥ 4	
Vul: None	♦ 1072	Partner bids first.
HCP: 5	♣ Q53	
Board: 335	♠ Q943	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: EW	♦ A97	You bid first.
HCP: 16	♣ A75	
Board: 336	♠ 1054	The opponents are silent.
Dealer: N	♥ AQJ64	
Vul: None	♦ J103	Partner bids first.
HCP: 10	♣ Q5	

Jacoby Transfer Both hands (Answers Page)

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ KQ986		1NT	Pass	2♥
Vul: EW	♥ Q5	♥ A103	Pass	2♠	Pass	3♦
North HCP: 15	♦ A1083	♦ K954	Pass	4♠	AP	
South HCP: 14	♣ AJ43	♣ Q				
Contract: 4♠ N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ 95				1NT
Vul: Both	♥ J9843	♥ AQ2	Pass	2♦	Pass	2♥
North HCP: 11	♦ KJ9	♦ A1075	Pass	3NT	Pass	4♥
South HCP: 17	♣ Q76	♣ AK54	AP			
Contract: 4♥ S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ A1082	♠ QJ9753		1NT	Pass	2♥
Vul: None	♥ K82	♥ 4	X	2♠	AP	
North HCP: 17	♦ K63	♦ 1072				
South HCP: 5	♣ AK6	♣ Q53				
Contract: 2♠ N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ K10876	♠ Q943				1NT
Vul: EW	♥ 1094	♥ KQJ	Pass	2♥	Pass	2♠
North HCP: 9	♦ J3	♦ A97	Pass	2NT	Pass	4♠
South HCP: 16	♣ KQ9	♣ A75	AP			
Contract: 4♠ S						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ 1054		1NT	Pass	2♦
Vul: None	♥ 95	♥ AQJ64	Pass	2♥	Pass	3NT
North HCP: 17	♦ AKQ9	♦ J103	AP			
South HCP: 10	♣ K432	♣ Q5				
Contract: 3N N						

North hands (Practice Page)

Jacoby Transfer

Board: 337	♠ K9	The opponents are silent.
Dealer: S	♥ AK765	
Vul: NS	♦ A104	Partner bids first.
HCP: 16	♣ Q76	

Board: 338	♠ A74	The opponents are silent.
Dealer: N	♥ AK102	
Vul: None	♦ 73	You bid first.
HCP: 17	♣ AQ43	

Board: 339	♠ AJ1094	The opponents are silent.
Dealer: S	♥ Q6	
Vul: NS	♦ A76	Partner bids first.
HCP: 11	♣ 954	

Board: 340	♠ K10	The opponents are silent.
Dealer: N	♥ Q108	
Vul: EW	♦ AQ108	You bid first.
HCP: 15	♣ A743	

Board: 341	♠ KJ1096	East Bids 2♠ if possible.
Dealer: S	♥ J6	
Vul: None	♦ A6542	Partner bids first.
HCP: 10	♣ J	

Jacoby Transfer Both hands (Answers Page)

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQ62				1NT
Vul: NS	♥ AK765	♥ QJ8	Pass	2♦	Pass	2♥
North HCP: 16	♦ A104	♦ K7	Pass	4NT ¹	Pass	6♥
South HCP: 16	♣ Q76	♣ A953	AP			
Contract: 6♥ S			1. Quantitative 4NT			

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ KJ1032		1NT	Pass	2♥
Vul: None	♥ AK102	♥ 7	Pass	2♠	Pass	3♦
North HCP: 17	♦ 73	♦ KQ82	Pass	4♠	AP	
South HCP: 10	♣ AQ43	♣ J96				
Contract: 4♠ N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ AJ1094	♠ K6				1NT
Vul: NS	♥ Q6	♥ A432	Pass	2♥	Pass	2♠
North HCP: 11	♦ A76	♦ Q102	Pass	3NT	AP	
South HCP: 17	♣ 954	♣ AKJ6				
Contract: 3N S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ A8653		1NT	Pass	2♥
Vul: EW	♥ Q108	♥ A93	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQ108	♦ J	AP			
South HCP: 10	♣ A743	♣ J865				
Contract: 3N N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ KJ1096	♠ A832				1NT
Vul: None	♥ J6	♥ K853	Pass	2♥	2♠ ¹	3♠
North HCP: 10	♦ A6542	♦ KJ3	Pass	4♠	AP	
South HCP: 15	♣ J	♣ A5				
Contract: 4♠ S			1. Michaels Cuebid			

South hands (Practice Page)

Jacoby Transfer

Board: 337	♠ AQ62	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: NS	♦ K7	You bid first.
HCP: 16	♣ A953	

Board: 338	♠ KJ1032	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ KQ82	Partner bids first.
HCP: 10	♣ J96	

Board: 339	♠ K6	The opponents are silent.
Dealer: S	♥ A432	
Vul: NS	♦ Q102	You bid first.
HCP: 17	♣ AKJ6	

Board: 340	♠ A8653	The opponents are silent.
Dealer: N	♥ A93	
Vul: EW	♦ J	Partner bids first.
HCP: 10	♣ J865	

Board: 341	♠ A832	East Bids 2♠ if possible.
Dealer: S	♥ K853	
Vul: None	♦ KJ3	You bid first.
HCP: 15	♣ A5	

Jacoby Transfer Both hands (Answers Page)

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQ62				1NT
Vul: NS	♥ AK765	♥ QJ8	Pass	2♦	Pass	2♥
North HCP: 16	♦ A104	♦ K7	Pass	4NT ¹	Pass	6♥
South HCP: 16	♣ Q76	♣ A953	AP			
Contract: 6♥ S			1. Quantitative 4NT			

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ KJ1032		1NT	Pass	2♥
Vul: None	♥ AK102	♥ 7	Pass	2♠	Pass	3♦
North HCP: 17	♦ 73	♦ KQ82	Pass	4♠	AP	
South HCP: 10	♣ AQ43	♣ J96				
Contract: 4♠ N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ AJ1094	♠ K6				1NT
Vul: NS	♥ Q6	♥ A432	Pass	2♥	Pass	2♠
North HCP: 11	♦ A76	♦ Q102	Pass	3NT	AP	
South HCP: 17	♣ 954	♣ AKJ6				
Contract: 3N S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ A8653		1NT	Pass	2♥
Vul: EW	♥ Q108	♥ A93	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQ108	♦ J	AP			
South HCP: 10	♣ A743	♣ J865				
Contract: 3N N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ KJ1096	♠ A832				1NT
Vul: None	♥ J6	♥ K853	Pass	2♥	2♠ ¹	3♠
North HCP: 10	♦ A6542	♦ KJ3	Pass	4♠	AP	
South HCP: 15	♣ J	♣ A5				
Contract: 4♠ S			1. Michaels Cuebid			

North hands (Practice Page)

Jacoby Transfer

Board: 342	♠ Q873	The opponents are silent.
Dealer: N	♥ K8	
Vul: NS	♦ A74	You bid first.
HCP: 16	♣ AK104	
Board: 343	♠ 107652	The opponents are silent.
Dealer: S	♥ Q53	
Vul: Both	♦ A82	Partner bids first.
HCP: 9	♣ K10	
Board: 344	♠ QJ8	The opponents are silent.
Dealer: N	♥ AK3	
Vul: NS	♦ K10	You bid first.
HCP: 16	♣ K10542	
Board: 345	♠ J97643	The opponents are silent.
Dealer: S	♥ 5	
Vul: EW	♦ 72	Partner bids first.
HCP: 3	♣ Q1043	
Board: 346	♠ KQ6	West Doubles 2♥ if possible.
Dealer: N	♥ Q3	
Vul: None	♦ K54	You bid first.
HCP: 15	♣ KQ1082	

Jacoby Transfer Both hands (Answers Page)

Board: 342
 Dealer: N
 Vul: NS
 North HCP: 16
 South HCP: 13
 Contract: 3N N

North:
 ♠ Q873
 ♥ K8
 ♦ A74
 ♣ AK104

South:
 ♠ K2
 ♥ AQ532
 ♦ Q3
 ♣ Q963

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

Board: 343
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ 107652
 ♥ Q53
 ♦ A82
 ♣ K10

South:
 ♠ Q984
 ♥ KJ8
 ♦ KQ10
 ♣ A42

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

Board: 344
 Dealer: N
 Vul: NS
 North HCP: 16
 South HCP: 12
 Contract: 4♥ N

North:
 ♠ QJ8
 ♥ AK3
 ♦ K10
 ♣ K10542

South:
 ♠ A94
 ♥ 98654
 ♦ A543
 ♣ A

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

Board: 345
 Dealer: S
 Vul: EW
 North HCP: 3
 South HCP: 17
 Contract: 2♠ S

North:
 ♠ J97643
 ♥ 5
 ♦ 72
 ♣ Q1043

South:
 ♠ AK
 ♥ 7642
 ♦ K83
 ♣ AK96

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

Board: 346
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 10
 Contract: 4♠ N

North:
 ♠ KQ6
 ♥ Q3
 ♦ K54
 ♣ KQ1082

South:
 ♠ AJ1054
 ♥ 95
 ♦ AJ1032
 ♣ 7

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

1. Splinter
2. Cue bid, a ♦ stopper

South hands (Practice Page)

Jacoby Transfer

Board: 342	♠ K2	The opponents are silent.
Dealer: N	♥ AQ532	
Vul: NS	♦ Q3	Partner bids first.
HCP: 13	♣ Q963	
Board: 343	♠ Q984	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: Both	♦ KQ10	You bid first.
HCP: 15	♣ A42	
Board: 344	♠ A94	The opponents are silent.
Dealer: N	♥ 98654	
Vul: NS	♦ A543	Partner bids first.
HCP: 12	♣ A	
Board: 345	♠ AK	The opponents are silent.
Dealer: S	♥ 7642	
Vul: EW	♦ K83	You bid first.
HCP: 17	♣ AK96	
Board: 346	♠ AJ1054	West Doubles 2♥ if possible.
Dealer: N	♥ 95	
Vul: None	♦ AJ1032	Partner bids first.
HCP: 10	♣ 7	

Jacoby Transfer Both hands (Answers Page)

Board: 342
Dealer: N
Vul: NS
North HCP: 16
South HCP: 13
Contract: 3N N

North:
♠ Q873
♥ K8
♦ A74
♣ AK104

South:
♠ K2
♥ AQ532
♦ Q3
♣ Q963

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

Board: 343
Dealer: S
Vul: Both
North HCP: 9
South HCP: 15
Contract: 4♠ S

North:
♠ 107652
♥ Q53
♦ A82
♣ K10

South:
♠ Q984
♥ KJ8
♦ KQ10
♣ A42

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

Board: 344
Dealer: N
Vul: NS
North HCP: 16
South HCP: 12
Contract: 4♥ N

North:
♠ QJ8
♥ AK3
♦ K10
♣ K10542

South:
♠ A94
♥ 98654
♦ A543
♣ A

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

Board: 345
Dealer: S
Vul: EW
North HCP: 3
South HCP: 17
Contract: 2♠ S

North:
♠ J97643
♥ 5
♦ 72
♣ Q1043

South:
♠ AK
♥ 7642
♦ K83
♣ AK96

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

Board: 346
Dealer: N
Vul: None
North HCP: 15
South HCP: 10
Contract: 4♠ N

North:
♠ KQ6
♥ Q3
♦ K54
♣ KQ1082

South:
♠ AJ1054
♥ 95
♦ AJ1032
♣ 7

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

1. Splinter
2. Cue bid, a ♦ stopper

North hands (Practice Page)

Jacoby Transfer

Board: 347	♠ A8652	The opponents are silent.
Dealer: S	♥ J108	
Vul: EW	♦ 4	Partner bids first.
HCP: 10	♣ KQ83	

Board: 348	♠ 54	The opponents are silent.
Dealer: N	♥ Q82	
Vul: Both	♦ K984	You bid first.
HCP: 15	♣ AKQJ	

Board: 349	♠ 6	The opponents are silent.
Dealer: S	♥ AJ842	
Vul: None	♦ KJ76	Partner bids first.
HCP: 11	♣ Q92	

Board: 350	♠ 52	The opponents are silent.
Dealer: N	♥ KJ73	
Vul: NS	♦ KJ2	You bid first.
HCP: 15	♣ AK83	

Board: 351	♠ 102	The opponents are silent.
Dealer: S	♥ J10954	
Vul: None	♦ A854	Partner bids first.
HCP: 9	♣ A4	

Jacoby Transfer Both hands (Answers Page)

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ A8652	♠ Q103				1NT
Vul: EW	♥ J108	♥ AK3	Pass	2♥	Pass	2♠
North HCP: 10	♦ 4	♦ Q75	Pass	3♣	Pass	4♠
South HCP: 15	♣ KQ83	♣ A974	AP			
Contract: 4♠ S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ KQJ108		1NT	Pass	2♥
Vul: Both	♥ Q82	♥ AK3	Pass	2♠	Pass	3♦
North HCP: 15	♦ K984	♦ AQ106	Pass	3NT	Pass	6NT
South HCP: 19	♣ AKQJ	♣ 5	AP			
Contract: 6N N						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AKQ2				1NT
Vul: None	♥ AJ842	♥ 95	Pass	2♦	Pass	2♥
North HCP: 11	♦ KJ76	♦ A854	Pass	3♦	Pass	3NT
South HCP: 16	♣ Q92	♣ K65	AP			
Contract: 3N S						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ 52	♠ AK4		1NT	Pass	2♦
Vul: NS	♥ KJ73	♥ A10952	Pass	2♠ ¹	Pass	4♥
North HCP: 15	♦ KJ2	♦ 753	AP			
South HCP: 11	♣ AK83	♣ 105	1. Extended acceptance after NT			
Contract: 4♥ S						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ 54				1NT
Vul: None	♥ J10954	♥ AK8	Pass	2♦	Pass	2♥
North HCP: 9	♦ A854	♦ KQJ7	Pass	3♦	Pass	4♥
South HCP: 15	♣ A4	♣ Q873	AP			
Contract: 4♥ S						

South hands (Practice Page)

Jacoby Transfer

Board: 347	♠ Q103	The opponents are silent.
Dealer: S	♥ AK3	
Vul: EW	♦ Q75	You bid first.
HCP: 15	♣ A974	

Board: 348	♠ KQJ108	The opponents are silent.
Dealer: N	♥ AK3	
Vul: Both	♦ AQ106	Partner bids first.
HCP: 19	♣ 5	

Board: 349	♠ AKQ2	The opponents are silent.
Dealer: S	♥ 95	
Vul: None	♦ A854	You bid first.
HCP: 16	♣ K65	

Board: 350	♠ AK4	The opponents are silent.
Dealer: N	♥ A10952	
Vul: NS	♦ 753	Partner bids first.
HCP: 11	♣ 105	

Board: 351	♠ 54	The opponents are silent.
Dealer: S	♥ AK8	
Vul: None	♦ KQJ7	You bid first.
HCP: 15	♣ Q873	

Jacoby Transfer Both hands (Answers Page)

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ A8652	♠ Q103				1NT
Vul: EW	♥ J108	♥ AK3	Pass	2♥	Pass	2♠
North HCP: 10	♦ 4	♦ Q75	Pass	3♣	Pass	4♠
South HCP: 15	♣ KQ83	♣ A974	AP			
Contract: 4♠ S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ KQJ108		1NT	Pass	2♥
Vul: Both	♥ Q82	♥ AK3	Pass	2♠	Pass	3♦
North HCP: 15	♦ K984	♦ AQ106	Pass	3NT	Pass	6NT
South HCP: 19	♣ AKQJ	♣ 5	AP			
Contract: 6N N						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AKQ2				1NT
Vul: None	♥ AJ842	♥ 95	Pass	2♦	Pass	2♥
North HCP: 11	♦ KJ76	♦ A854	Pass	3♦	Pass	3NT
South HCP: 16	♣ Q92	♣ K65	AP			
Contract: 3N S						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ 52	♠ AK4		1NT	Pass	2♦
Vul: NS	♥ KJ73	♥ A10952	Pass	2♠ ¹	Pass	4♥
North HCP: 15	♦ KJ2	♦ 753	AP			
South HCP: 11	♣ AK83	♣ 105	1. Extended acceptance after NT			
Contract: 4♥ S						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ 54				1NT
Vul: None	♥ J10954	♥ AK8	Pass	2♦	Pass	2♥
North HCP: 9	♦ A854	♦ KQJ7	Pass	3♦	Pass	4♥
South HCP: 15	♣ A4	♣ Q873	AP			
Contract: 4♥ S						

North hands (Practice Page)

Jacoby Transfer

Board: 352	♠ J9	The opponents are silent.
Dealer: N	♥ A85	
Vul: NS	♦ AJ854	You bid first.
HCP: 17	♣ AK7	

Board: 353	♠ K86432	The opponents are silent.
Dealer: S	♥ 864	
Vul: EW	♦ J6	Partner bids first.
HCP: 4	♣ 53	

Board: 354	♠ AK43	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: None	♦ Q7	You bid first.
HCP: 16	♣ Q752	

Board: 355	♠ AK942	The opponents are silent.
Dealer: S	♥ 7	
Vul: NS	♦ Q10743	Partner bids first.
HCP: 10	♣ J2	

Jacoby Transfer Both hands (Answers Page)

Board: 352

Dealer: N

Vul: NS

North HCP: 17

South HCP: 5

Contract: 3♠ N

North:

♠ J9

♥ A85

♦ AJ854

♣ AK7

South:

♠ K108652

♥ Q7

♦ 10

♣ 9542

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♠

AP

Board: 353

Dealer: S

Vul: EW

North HCP: 4

South HCP: 16

Contract: 2♠ S

North:

♠ K86432

♥ 864

♦ J6

♣ 53

South:

♠ 97

♥ AKQ32

♦ 1094

♣ AK2

West North East South

1NT

Pass 2♥ Pass 2♠

AP

Board: 354

Dealer: N

Vul: None

North HCP: 16

South HCP: 16

Contract: 6N N

North:

♠ AK43

♥ KQ6

♦ Q7

♣ Q752

South:

♠ J2

♥ A10532

♦ A93

♣ AK4

West North East South

1NT Pass 2♦

Pass 2♥ Pass 6NT

AP

West North East South

1NT

Pass 2♥ Pass 2NT¹

Pass 3NT² Pass 4♣³

Pass 4♥⁴ Pass 4NT⁵

Pass 5♥⁶ Pass 5♠

AP

Board: 355

Dealer: S

Vul: NS

North HCP: 10

South HCP: 17

Contract: 5♠ S

North:

♠ AK942

♥ 7

♦ Q10743

♣ J2

South:

♠ J763

♥ AKQ9

♦ A5

♣ K107

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

South hands (Practice Page)

Jacoby Transfer

Board: 352	♠ K108652	The opponents are silent.
Dealer: N	♥ Q7	
Vul: NS	♦ 10	Partner bids first.
HCP: 5	♣ 9542	
Board: 353	♠ 97	The opponents are silent.
Dealer: S	♥ AKQ32	
Vul: EW	♦ 1094	You bid first.
HCP: 16	♣ AK2	
Board: 354	♠ J2	The opponents are silent.
Dealer: N	♥ A10532	
Vul: None	♦ A93	Partner bids first.
HCP: 16	♣ AK4	
Board: 355	♠ J763	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: NS	♦ A5	You bid first.
HCP: 17	♣ K107	

Jacoby Transfer Both hands (Answers Page)

Board: 352

Dealer: N

Vul: NS

North HCP: 17

South HCP: 5

Contract: 3♠ N

North:

♠ J9

♥ A85

♦ AJ854

♣ AK7

South:

♠ K108652

♥ Q7

♦ 10

♣ 9542

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♠

AP

Board: 353

Dealer: S

Vul: EW

North HCP: 4

South HCP: 16

Contract: 2♠ S

North:

♠ K86432

♥ 864

♦ J6

♣ 53

South:

♠ 97

♥ AKQ32

♦ 1094

♣ AK2

West North East South

1NT

Pass 2♥ Pass 2♠

AP

Board: 354

Dealer: N

Vul: None

North HCP: 16

South HCP: 16

Contract: 6N N

North:

♠ AK43

♥ KQ6

♦ Q7

♣ Q752

South:

♠ J2

♥ A10532

♦ A93

♣ AK4

West North East South

1NT Pass 2♦

Pass 2♥ Pass 6NT

AP

West North East South

1NT

Pass 2♥ Pass 2NT¹

Pass 3NT² Pass 4♣³

Pass 4♥⁴ Pass 4NT⁵

Pass 5♥⁶ Pass 5♠

AP

Board: 355

Dealer: S

Vul: NS

North HCP: 10

South HCP: 17

Contract: 5♠ S

North:

♠ AK942

♥ 7

♦ Q10743

♣ J2

South:

♠ J763

♥ AKQ9

♦ A5

♣ K107

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

North hands (Practice Page)

Jacoby Transfer

Board: 356	♠ 954	The opponents are silent.
Dealer: N	♥ Q3	
Vul: EW	♦ AKQ6	You bid first.
HCP: 15	♣ A942	

Board: 357	♠ 873	The opponents are silent.
Dealer: S	♥ KQJ109	
Vul: Both	♦ K92	Partner bids first.
HCP: 9	♣ 76	

Board: 358	♠ K10	The opponents are silent.
Dealer: N	♥ AJ74	
Vul: NS	♦ AQJ74	You bid first.
HCP: 17	♣ Q5	

Board: 359	♠ J94	The opponents are silent.
Dealer: S	♥ QJ1064	
Vul: Both	♦ KQ9	Partner bids first.
HCP: 9	♣ 73	

Board: 360	♠ Q2	The opponents are silent.
Dealer: N	♥ K972	
Vul: None	♦ AQJ72	You bid first.
HCP: 15	♣ K2	

Jacoby Transfer Both hands (Answers Page)

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ 954	♠ 106		1NT	Pass	2♦
Vul: EW	♥ Q3	♥ AJ982	Pass	2♥	Pass	2NT
North HCP: 15	♦ AKQ6	♦ 852	AP			
South HCP: 9	♣ A942	♣ KJ8				
Contract: 2N N						
Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ 873	♠ 106				1NT
Vul: Both	♥ KQJ109	♥ A53	Pass	2♦	Pass	2♥
North HCP: 9	♦ K92	♦ AQJ64	Pass	2NT	Pass	4♥
South HCP: 16	♣ 76	♣ AJ8	AP			
Contract: 4♥ S						
Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ Q4		1NT	Pass	2♦
Vul: NS	♥ AJ74	♥ Q6532	Pass	2♠ ¹	Pass	3♥
North HCP: 17	♦ AQJ74	♦ 1083	AP			
South HCP: 9	♣ Q5	♣ AJ4	1. Extended acceptance after NT			
Contract: 3♥ S						
Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ A65				1NT
Vul: Both	♥ QJ1064	♥ A872	Pass	2♦	Pass	2NT ¹
North HCP: 9	♦ KQ9	♦ 73	Pass	4♥	AP	
South HCP: 15	♣ 73	♣ AQJ10	1. Extended acceptance after NT			
Contract: 4♥ N						
Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ AJ873		1NT	Pass	2♥
Vul: None	♥ K972	♥ 5	Pass	2♠	Pass	3♦
North HCP: 15	♦ AQJ72	♦ K1096	Pass	3NT	AP	
South HCP: 9	♣ K2	♣ J98				
Contract: 3N N						

South hands (Practice Page)

Jacoby Transfer

Board: 356	♠ 106	The opponents are silent.
Dealer: N	♥ AJ982	
Vul: EW	♦ 852	Partner bids first.
HCP: 9	♣ KJ8	

Board: 357	♠ 106	The opponents are silent.
Dealer: S	♥ A53	
Vul: Both	♦ AQJ64	You bid first.
HCP: 16	♣ AJ8	

Board: 358	♠ Q4	The opponents are silent.
Dealer: N	♥ Q6532	
Vul: NS	♦ 1083	Partner bids first.
HCP: 9	♣ AJ4	

Board: 359	♠ A65	The opponents are silent.
Dealer: S	♥ A872	
Vul: Both	♦ 73	You bid first.
HCP: 15	♣ AQJ10	

Board: 360	♠ AJ873	The opponents are silent.
Dealer: N	♥ 5	
Vul: None	♦ K1096	Partner bids first.
HCP: 9	♣ J98	

Jacoby Transfer Both hands (Answers Page)

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ 954	♠ 106		1NT	Pass	2♦
Vul: EW	♥ Q3	♥ AJ982	Pass	2♥	Pass	2NT
North HCP: 15	♦ AKQ6	♦ 852	AP			
South HCP: 9	♣ A942	♣ KJ8				
Contract: 2N N						
Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ 873	♠ 106				1NT
Vul: Both	♥ KQJ109	♥ A53	Pass	2♦	Pass	2♥
North HCP: 9	♦ K92	♦ AQJ64	Pass	2NT	Pass	4♥
South HCP: 16	♣ 76	♣ AJ8	AP			
Contract: 4♥ S						
Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ Q4		1NT	Pass	2♦
Vul: NS	♥ AJ74	♥ Q6532	Pass	2♠ ¹	Pass	3♥
North HCP: 17	♦ AQJ74	♦ 1083	AP			
South HCP: 9	♣ Q5	♣ AJ4	1. Extended acceptance after NT			
Contract: 3♥ S						
Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ A65				1NT
Vul: Both	♥ QJ1064	♥ A872	Pass	2♦	Pass	2NT ¹
North HCP: 9	♦ KQ9	♦ 73	Pass	4♥	AP	
South HCP: 15	♣ 73	♣ AQJ10	1. Extended acceptance after NT			
Contract: 4♥ N						
Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ AJ873		1NT	Pass	2♥
Vul: None	♥ K972	♥ 5	Pass	2♠	Pass	3♦
North HCP: 15	♦ AQJ72	♦ K1096	Pass	3NT	AP	
South HCP: 9	♣ K2	♣ J98				
Contract: 3N N						

North hands (Practice Page)

Jacoby Transfer

Board: 361	♠ J5432	The opponents are silent.
Dealer: S	♥ A73	
Vul: EW	♦ J8	Partner bids first.
HCP: 10	♣ KJ2	

Board: 362	♠ 76	The opponents are silent.
Dealer: N	♥ 9764	
Vul: Both	♦ AK3	You bid first.
HCP: 15	♣ AKJ5	

Board: 363	♠ A6	The opponents are silent.
Dealer: S	♥ KQ1064	
Vul: None	♦ 854	Partner bids first.
HCP: 9	♣ 1096	

Board: 364	♠ KQJ	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: NS	♦ 10972	You bid first.
HCP: 15	♣ A73	

Board: 365	♠ 10	The opponents are silent.
Dealer: S	♥ K9864	
Vul: Both	♦ KJ94	Partner bids first.
HCP: 9	♣ Q42	

Jacoby Transfer Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ J5432	♠ AK76				1NT
Vul: EW	♥ A73	♥ J4	Pass	2♥	Pass	2NT ¹
North HCP: 10	♦ J8	♦ KQ106	Pass	4♠	AP	
South HCP: 15	♣ KJ2	♣ Q94	1. Extended acceptance after NT			
Contract: 4♠ N						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ 76	♠ AQJ82		1NT	Pass	2♥
Vul: Both	♥ 9764	♥ A	Pass	2♠	Pass	3♦
North HCP: 15	♦ AK3	♦ J874	Pass	3♠	Pass	3NT
South HCP: 14	♣ AKJ5	♣ Q76	AP			
Contract: 3N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ KJ				1NT
Vul: None	♥ KQ1064	♥ 852	Pass	2♦	Pass	2♥
North HCP: 9	♦ 854	♦ KJ96	Pass	2NT	Pass	4♥
South HCP: 17	♣ 1096	♣ AKQ4	AP			
Contract: 4♥ S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 975		1NT	Pass	2♦
Vul: NS	♥ AJ8	♥ KQ953	Pass	2♥	Pass	3NT
North HCP: 15	♦ 10972	♦ AQ5	Pass	4♥	AP	
South HCP: 11	♣ A73	♣ 86				
Contract: 4♥ N						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ J842				1NT
Vul: Both	♥ K9864	♥ AJ7	Pass	2♦	Pass	2♥
North HCP: 9	♦ KJ94	♦ A72	Pass	3♦	Pass	4♥
South HCP: 17	♣ Q42	♣ AK7	AP			
Contract: 4♥ S						

South hands (Practice Page)

Jacoby Transfer

Board: 361	♠ AK76	The opponents are silent.
Dealer: S	♥ J4	
Vul: EW	♦ KQ106	You bid first.
HCP: 15	♣ Q94	

Board: 362	♠ AQJ82	The opponents are silent.
Dealer: N	♥ A	
Vul: Both	♦ J874	Partner bids first.
HCP: 14	♣ Q76	

Board: 363	♠ KJ	The opponents are silent.
Dealer: S	♥ 852	
Vul: None	♦ KJ96	You bid first.
HCP: 17	♣ AKQ4	

Board: 364	♠ 975	The opponents are silent.
Dealer: N	♥ KQ953	
Vul: NS	♦ AQ5	Partner bids first.
HCP: 11	♣ 86	

Board: 365	♠ J842	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: Both	♦ A72	You bid first.
HCP: 17	♣ AK7	

Jacoby Transfer Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ J5432	♠ AK76				1NT
Vul: EW	♥ A73	♥ J4	Pass	2♥	Pass	2NT ¹
North HCP: 10	♦ J8	♦ KQ106	Pass	4♠	AP	
South HCP: 15	♣ KJ2	♣ Q94	1. Extended acceptance after NT			
Contract: 4♠ N						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ 76	♠ AQJ82		1NT	Pass	2♥
Vul: Both	♥ 9764	♥ A	Pass	2♠	Pass	3♦
North HCP: 15	♦ AK3	♦ J874	Pass	3♠	Pass	3NT
South HCP: 14	♣ AKJ5	♣ Q76	AP			
Contract: 3N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ KJ				1NT
Vul: None	♥ KQ1064	♥ 852	Pass	2♦	Pass	2♥
North HCP: 9	♦ 854	♦ KJ96	Pass	2NT	Pass	4♥
South HCP: 17	♣ 1096	♣ AKQ4	AP			
Contract: 4♥ S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 975		1NT	Pass	2♦
Vul: NS	♥ AJ8	♥ KQ953	Pass	2♥	Pass	3NT
North HCP: 15	♦ 10972	♦ AQ5	Pass	4♥	AP	
South HCP: 11	♣ A73	♣ 86				
Contract: 4♥ N						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ J842				1NT
Vul: Both	♥ K9864	♥ AJ7	Pass	2♦	Pass	2♥
North HCP: 9	♦ KJ94	♦ A72	Pass	3♦	Pass	4♥
South HCP: 17	♣ Q42	♣ AK7	AP			
Contract: 4♥ S						

North hands (Practice Page)

Jacoby Transfer

Board: 366	♠ A632	West Bids 2♠ if possible.
Dealer: N	♥ AQ7	
Vul: None	♦ QJ54	You bid first.
HCP: 17	♣ A3	

Board: 367	♠ K8654	The opponents are silent.
Dealer: S	♥ 106	
Vul: NS	♦ AQ64	Partner bids first.
HCP: 9	♣ 104	

Board: 368	♠ KQ	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: None	♦ K982	You bid first.
HCP: 15	♣ K852	

Board: 369	♠ KJ1063	The opponents are silent.
Dealer: S	♥ Q95	
Vul: NS	♦ QJ3	Partner bids first.
HCP: 10	♣ J4	

Board: 370	♠ KQ43	The opponents are silent.
Dealer: N	♥ J75	
Vul: Both	♦ A93	You bid first.
HCP: 15	♣ AJ6	

Jacoby Transfer Both hands (Answers Page)

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ KQJ105		1NT	Pass	2♥
Vul: None	♥ AQ7	♥ KJ8	2♠ ¹	3♠	Pass	4♠
North HCP: 17	♦ QJ54	♦ 6	AP			
South HCP: 12	♣ A3	♣ Q1094	1. Michaels Cuebid			
Contract: 4♠ N						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ K8654	♠ J72				1NT
Vul: NS	♥ 106	♥ AK52	Pass	2♥	Pass	2♠
North HCP: 9	♦ AQ64	♦ K102	Pass	3♦	Pass	4♠
South HCP: 15	♣ 104	♣ A53	AP			
Contract: 4♠ S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ1042		1NT	Pass	2♥
Vul: None	♥ KJ2	♥ 10	Pass	2♠	Pass	3♦
North HCP: 15	♦ K982	♦ A10763	Pass	3NT	AP	
South HCP: 9	♣ K852	♣ 43				
Contract: 3N N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ KJ1063	♠ Q9				1NT
Vul: NS	♥ Q95	♥ AK10	Pass	2♥	Pass	2♠
North HCP: 10	♦ QJ3	♦ AK4	Pass	3NT	AP	
South HCP: 16	♣ J4	♣ 108763				
Contract: 3N S						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ KQ43	♠ J72		1NT	Pass	2♦
Vul: Both	♥ J75	♥ AK843	Pass	2♥	Pass	3NT
North HCP: 15	♦ A93	♦ QJ6	Pass	4♥	AP	
South HCP: 11	♣ AJ6	♣ 92				
Contract: 4♥ N						

South hands (Practice Page)

Jacoby Transfer

Board: 366	♠ KQJ105	West Bids 2♠ if possible.
Dealer: N	♥ KJ8	
Vul: None	♦ 6	Partner bids first.
HCP: 12	♣ Q1094	

Board: 367	♠ J72	The opponents are silent.
Dealer: S	♥ AK52	
Vul: NS	♦ K102	You bid first.
HCP: 15	♣ A53	

Board: 368	♠ AJ1042	The opponents are silent.
Dealer: N	♥ 10	
Vul: None	♦ A10763	Partner bids first.
HCP: 9	♣ 43	

Board: 369	♠ Q9	The opponents are silent.
Dealer: S	♥ AK10	
Vul: NS	♦ AK4	You bid first.
HCP: 16	♣ 108763	

Board: 370	♠ J72	The opponents are silent.
Dealer: N	♥ AK843	
Vul: Both	♦ QJ6	Partner bids first.
HCP: 11	♣ 92	

Jacoby Transfer Both hands (Answers Page)

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ KQJ105		1NT	Pass	2♥
Vul: None	♥ AQ7	♥ KJ8	2♠ ¹	3♠	Pass	4♠
North HCP: 17	♦ QJ54	♦ 6	AP			
South HCP: 12	♣ A3	♣ Q1094	1. Michaels Cuebid			
Contract: 4♠ N						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ K8654	♠ J72				1NT
Vul: NS	♥ 106	♥ AK52	Pass	2♥	Pass	2♠
North HCP: 9	♦ AQ64	♦ K102	Pass	3♦	Pass	4♠
South HCP: 15	♣ 104	♣ A53	AP			
Contract: 4♠ S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ1042		1NT	Pass	2♥
Vul: None	♥ KJ2	♥ 10	Pass	2♠	Pass	3♦
North HCP: 15	♦ K982	♦ A10763	Pass	3NT	AP	
South HCP: 9	♣ K852	♣ 43				
Contract: 3N N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ KJ1063	♠ Q9				1NT
Vul: NS	♥ Q95	♥ AK10	Pass	2♥	Pass	2♠
North HCP: 10	♦ QJ3	♦ AK4	Pass	3NT	AP	
South HCP: 16	♣ J4	♣ 108763				
Contract: 3N S						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ KQ43	♠ J72		1NT	Pass	2♦
Vul: Both	♥ J75	♥ AK843	Pass	2♥	Pass	3NT
North HCP: 15	♦ A93	♦ QJ6	Pass	4♥	AP	
South HCP: 11	♣ AJ6	♣ 92				
Contract: 4♥ N						

North hands (Practice Page)

Jacoby Transfer

Board: 371	♠ J10	The opponents are silent.
Dealer: S	♥ KQ743	
Vul: Both	♦ 874	Partner bids first.
HCP: 9	♣ QJ8	

Board: 372	♠ A75	The opponents are silent.
Dealer: N	♥ AK102	
Vul: None	♦ 10973	You bid first.
HCP: 16	♣ KQ	

Board: 373	♠ KQ	The opponents are silent.
Dealer: S	♥ KQJ102	
Vul: EW	♦ Q10432	Partner bids first.
HCP: 16	♣ K	

Board: 374	♠ K1073	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ AJ54	You bid first.
HCP: 15	♣ 104	

Board: 375	♠ J10763	The opponents are silent.
Dealer: S	♥ J73	
Vul: NS	♦ A5	Partner bids first.
HCP: 10	♣ A92	

Jacoby Transfer Both hands (Answers Page)

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ AK9				1NT
Vul: Both	♥ KQ743	♥ A5	Pass	2♦	Pass	2♥
North HCP: 9	♦ 874	♦ Q63	Pass	2NT	AP	
South HCP: 16	♣ QJ8	♣ K9732				
Contract: 2N S						

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ KQJ102		1NT	Pass	2♥
Vul: None	♥ AK102	♥ 6	Pass	2♠	Pass	3♣
North HCP: 16	♦ 10973	♦ A4	Pass	4♠	AP	
South HCP: 14	♣ KQ	♣ A10753				
Contract: 4♠ N						

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ J1053				1NT
Vul: EW	♥ KQJ102	♥ A9	Pass	2♦	Pass	2♥
North HCP: 16	♦ Q10432	♦ AK7	Pass	3♦	Pass	3NT
South HCP: 17	♣ K	♣ AJ83	Pass	4NT ¹	Pass	6NT
Contract: 6N S			AP			

1. Quantitative 4NT

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ K1073	♠ Q		1NT	Pass	2♦
Vul: Both	♥ AK9	♥ QJ1032	Pass	2♥	Pass	3♣
North HCP: 15	♦ AJ54	♦ 93	Pass	4♥	AP	
South HCP: 11	♣ 104	♣ AQ865				
Contract: 4♥ N						

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ J10763	♠ A52				1NT
Vul: NS	♥ J73	♥ A4	Pass	2♥	Pass	2♠
North HCP: 10	♦ A5	♦ KQ9	Pass	3NT	Pass	4♠
South HCP: 15	♣ A92	♣ Q10753	AP			
Contract: 4♠ S						

South hands (Practice Page)

Jacoby Transfer

Board: 371	♠ AK9	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ Q63	You bid first.
HCP: 16	♣ K9732	

Board: 372	♠ KQJ102	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ A4	Partner bids first.
HCP: 14	♣ A10753	

Board: 373	♠ J1053	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ AK7	You bid first.
HCP: 17	♣ AJ83	

Board: 374	♠ Q	The opponents are silent.
Dealer: N	♥ QJ1032	
Vul: Both	♦ 93	Partner bids first.
HCP: 11	♣ AQ865	

Board: 375	♠ A52	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ KQ9	You bid first.
HCP: 15	♣ Q10753	

Jacoby Transfer Both hands (Answers Page)

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ AK9				1NT
Vul: Both	♥ KQ743	♥ A5	Pass	2♦	Pass	2♥
North HCP: 9	♦ 874	♦ Q63	Pass	2NT	AP	
South HCP: 16	♣ QJ8	♣ K9732				
Contract: 2N S						

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ KQJ102		1NT	Pass	2♥
Vul: None	♥ AK102	♥ 6	Pass	2♠	Pass	3♣
North HCP: 16	♦ 10973	♦ A4	Pass	4♠	AP	
South HCP: 14	♣ KQ	♣ A10753				
Contract: 4♠ N						

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ J1053				1NT
Vul: EW	♥ KQJ102	♥ A9	Pass	2♦	Pass	2♥
North HCP: 16	♦ Q10432	♦ AK7	Pass	3♦	Pass	3NT
South HCP: 17	♣ K	♣ AJ83	Pass	4NT ¹	Pass	6NT
Contract: 6N S			AP			

1. Quantitative 4NT

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ K1073	♠ Q		1NT	Pass	2♦
Vul: Both	♥ AK9	♥ QJ1032	Pass	2♥	Pass	3♣
North HCP: 15	♦ AJ54	♦ 93	Pass	4♥	AP	
South HCP: 11	♣ 104	♣ AQ865				
Contract: 4♥ N						

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ J10763	♠ A52				1NT
Vul: NS	♥ J73	♥ A4	Pass	2♥	Pass	2♠
North HCP: 10	♦ A5	♦ KQ9	Pass	3NT	Pass	4♠
South HCP: 15	♣ A92	♣ Q10753	AP			
Contract: 4♠ S						

North hands (Practice Page)

Jacoby Transfer

Board: 376	♠ KQ	The opponents are silent.
Dealer: N	♥ KJ95	
Vul: Both	♦ Q10983	You bid first.
HCP: 15	♣ A10	

Board: 377	♠ AQ832	The opponents are silent.
Dealer: S	♥ 94	
Vul: None	♦ J432	Partner bids first.
HCP: 11	♣ A9	

Board: 378	♠ 82	The opponents are silent.
Dealer: N	♥ AQJ7	
Vul: NS	♦ A1054	You bid first.
HCP: 15	♣ A72	

Board: 379	♠ QJ875	The opponents are silent.
Dealer: S	♥ 75	
Vul: EW	♦ Q4	Partner bids first.
HCP: 11	♣ AQ62	

Board: 380	♠ QJ8	The opponents are silent.
Dealer: N	♥ K64	
Vul: None	♦ A1065	You bid first.
HCP: 15	♣ AJ6	

Jacoby Transfer Both hands (Answers Page)

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 96532		1NT	Pass	2♥
Vul: Both	♥ KJ95	♥ AQ	Pass	2♠	Pass	3♣
North HCP: 15	♦ Q10983	♦ K2	Pass	3♦	Pass	3NT
South HCP: 11	♣ A10	♣ Q875	AP			
Contract: 3N N						

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ AQ832	♠ K9				1NT
Vul: None	♥ 94	♥ AQJ10	Pass	2♥	Pass	2♠
North HCP: 11	♦ J432	♦ A105	Pass	3NT	AP	
South HCP: 15	♣ A9	♣ J874				
Contract: 3N S						

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ KJ1053		1NT	Pass	2♥
Vul: NS	♥ AQJ7	♥ K	Pass	2♠	Pass	3♣
North HCP: 15	♦ A1054	♦ K3	Pass	3NT	AP	
South HCP: 15	♣ A72	♣ KQ985				
Contract: 3N N						

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ QJ875	♠ AK9				1NT
Vul: EW	♥ 75	♥ KJ102	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q4	♦ A7	Pass	3♣	Pass	4♠
South HCP: 15	♣ AQ62	♣ 9754	AP			
Contract: 4♠ S						

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ QJ8	♠ K10962		1NT	Pass	2♥
Vul: None	♥ K64	♥ AQ7	Pass	2♠	Pass	3NT
North HCP: 15	♦ A1065	♦ K92	Pass	4♠	Pass	4NT ¹
South HCP: 15	♣ AJ6	♣ K2	Pass	5♠ ²	Pass	6♠
Contract: 6♠ N			AP			

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

South hands (Practice Page)

Jacoby Transfer

Board: 376	♠ 96532	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ K2	Partner bids first.
HCP: 11	♣ Q875	

Board: 377	♠ K9	The opponents are silent.
Dealer: S	♥ AQJ10	
Vul: None	♦ A105	You bid first.
HCP: 15	♣ J874	

Board: 378	♠ KJ1053	The opponents are silent.
Dealer: N	♥ K	
Vul: NS	♦ K3	Partner bids first.
HCP: 15	♣ KQ985	

Board: 379	♠ AK9	The opponents are silent.
Dealer: S	♥ KJ102	
Vul: EW	♦ A7	You bid first.
HCP: 15	♣ 9754	

Board: 380	♠ K10962	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: None	♦ K92	Partner bids first.
HCP: 15	♣ K2	

Jacoby Transfer Both hands (Answers Page)

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 96532		1NT	Pass	2♥
Vul: Both	♥ KJ95	♥ AQ	Pass	2♠	Pass	3♣
North HCP: 15	♦ Q10983	♦ K2	Pass	3♦	Pass	3NT
South HCP: 11	♣ A10	♣ Q875	AP			
Contract: 3N N						

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ AQ832	♠ K9				1NT
Vul: None	♥ 94	♥ AQJ10	Pass	2♥	Pass	2♠
North HCP: 11	♦ J432	♦ A105	Pass	3NT	AP	
South HCP: 15	♣ A9	♣ J874				
Contract: 3N S						

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ KJ1053		1NT	Pass	2♥
Vul: NS	♥ AQJ7	♥ K	Pass	2♠	Pass	3♣
North HCP: 15	♦ A1054	♦ K3	Pass	3NT	AP	
South HCP: 15	♣ A72	♣ KQ985				
Contract: 3N N						

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ QJ875	♠ AK9				1NT
Vul: EW	♥ 75	♥ KJ102	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q4	♦ A7	Pass	3♣	Pass	4♠
South HCP: 15	♣ AQ62	♣ 9754	AP			
Contract: 4♠ S						

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ QJ8	♠ K10962		1NT	Pass	2♥
Vul: None	♥ K64	♥ AQ7	Pass	2♠	Pass	3NT
North HCP: 15	♦ A1065	♦ K92	Pass	4♠	Pass	4NT ¹
South HCP: 15	♣ AJ6	♣ K2	Pass	5♠ ²	Pass	6♠
Contract: 6♠ N			AP			

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

North hands (Practice Page)

Jacoby Transfer

Board: 381	♠ KJ1075	The opponents are silent.
Dealer: S	♥ 5	
Vul: NS	♦ K863	Partner bids first.
HCP: 9	♣ Q63	
Board: 382	♠ KQ3	The opponents are silent.
Dealer: N	♥ AQ93	
Vul: Both	♦ AJ106	You bid first.
HCP: 16	♣ 107	
Board: 383	♠ A10432	The opponents are silent.
Dealer: S	♥ J10	
Vul: NS	♦ A106542	Partner bids first.
HCP: 9	♣ —	
Board: 384	♠ KJ1076	The opponents are silent.
Dealer: N	♥ K2	
Vul: Both	♦ AQ6	You bid first.
HCP: 16	♣ K43	
Board: 385	♠ Q9542	The opponents are silent.
Dealer: S	♥ K6	
Vul: None	♦ J4	Partner bids first.
HCP: 9	♣ K842	

Jacoby Transfer Both hands (Answers Page)

Board: 381
Dealer: S
Vul: NS
North HCP: 9
South HCP: 15
Contract: 3N S

North:
♠ KJ1075
♥ 5
♦ K863
♣ Q63

South:
♠ A2
♥ A762
♦ A1072
♣ K98

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

Board: 382
Dealer: N
Vul: Both
North HCP: 16
South HCP: 14
Contract: 6♥ N

North:
♠ KQ3
♥ AQ93
♦ AJ106
♣ 107

South:
♠ AJ
♥ KJ1084
♦ Q742
♣ K4

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

1. Extended acceptance after NT
2. Cue bid, surplus
3. Blackwood 0314, for ♥
4. A=2/5 or 5/5, Q(H)=1

Board: 383
Dealer: S
Vul: NS
North HCP: 9
South HCP: 15
Contract: 4♠ S

North:
♠ A10432
♥ J10
♦ A106542
♣ —

South:
♠ KQ87
♥ KQ54
♦ QJ
♣ Q95

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

Board: 384
Dealer: N
Vul: Both
North HCP: 16
South HCP: 10
Contract: 3N N

North:
♠ KJ1076
♥ K2
♦ AQ6
♣ K43

South:
♠ A93
♥ AQ1084
♦ 432
♣ 72

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

Board: 385
Dealer: S
Vul: None
North HCP: 9
South HCP: 15
Contract: 4♠ S

North:
♠ Q9542
♥ K6
♦ J4
♣ K842

South:
♠ A83
♥ QJ102
♦ AQ85
♣ Q6

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

South hands (Practice Page)

Jacoby Transfer

Board: 381	♠ A2	The opponents are silent.
Dealer: S	♥ A762	
Vul: NS	♦ A1072	You bid first.
HCP: 15	♣ K98	

Board: 382	♠ AJ	The opponents are silent.
Dealer: N	♥ KJ1084	
Vul: Both	♦ Q742	Partner bids first.
HCP: 14	♣ K4	

Board: 383	♠ KQ87	The opponents are silent.
Dealer: S	♥ KQ54	
Vul: NS	♦ QJ	You bid first.
HCP: 15	♣ Q95	

Board: 384	♠ A93	The opponents are silent.
Dealer: N	♥ AQ1084	
Vul: Both	♦ 432	Partner bids first.
HCP: 10	♣ 72	

Board: 385	♠ A83	The opponents are silent.
Dealer: S	♥ QJ102	
Vul: None	♦ AQ85	You bid first.
HCP: 15	♣ Q6	

Jacoby Transfer Both hands (Answers Page)

Board: 381
Dealer: S
Vul: NS
North HCP: 9
South HCP: 15
Contract: 3N S

North:
♠ KJ1075
♥ 5
♦ K863
♣ Q63

South:
♠ A2
♥ A762
♦ A1072
♣ K98

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

Board: 382
Dealer: N
Vul: Both
North HCP: 16
South HCP: 14
Contract: 6♥ N

North:
♠ KQ3
♥ AQ93
♦ AJ106
♣ 107

South:
♠ AJ
♥ KJ1084
♦ Q742
♣ K4

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

1. Extended acceptance after NT
2. Cue bid, surplus
3. Blackwood 0314, for ♥
4. A=2/5 or 5/5, Q(H)=1

Board: 383
Dealer: S
Vul: NS
North HCP: 9
South HCP: 15
Contract: 4♠ S

North:
♠ A10432
♥ J10
♦ A106542
♣ —

South:
♠ KQ87
♥ KQ54
♦ QJ
♣ Q95

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

Board: 384
Dealer: N
Vul: Both
North HCP: 16
South HCP: 10
Contract: 3N N

North:
♠ KJ1076
♥ K2
♦ AQ6
♣ K43

South:
♠ A93
♥ AQ1084
♦ 432
♣ 72

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

Board: 385
Dealer: S
Vul: None
North HCP: 9
South HCP: 15
Contract: 4♠ S

North:
♠ Q9542
♥ K6
♦ J4
♣ K842

South:
♠ A83
♥ QJ102
♦ AQ85
♣ Q6

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

North hands (Practice Page)

Jacoby Transfer

Board: 386	♠ J105	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: EW	♦ AQJ7	You bid first.
HCP: 16	♣ K96	

Board: 387	♠ 10	The opponents are silent.
Dealer: S	♥ K7632	
Vul: Both	♦ K32	Partner bids first.
HCP: 9	♣ K1052	

Board: 388	♠ Q10	The opponents are silent.
Dealer: N	♥ AK106	
Vul: None	♦ QJ	You bid first.
HCP: 15	♣ K9742	

Board: 389	♠ 9	East Bids 2♠ if possible.
Dealer: S	♥ QJ10987	East Bids 3♠ if possible.
Vul: Both	♦ J864	
HCP: 6	♣ Q9	Partner bids first.

Board: 390	♠ 82	The opponents are silent.
Dealer: N	♥ AQ84	
Vul: None	♦ A8	You bid first.
HCP: 15	♣ KQ984	

Jacoby Transfer Both hands (Answers Page)

Board: 386
 Dealer: N
 Vul: EW
 North HCP: 16
 South HCP: 4
 Contract: 2♥ N

North:
 ♠ J105
 ♥ AJ4
 ♦ AQJ7
 ♣ K96

South:
 ♠ 74
 ♥ K97653
 ♦ 652
 ♣ J7

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

Board: 387
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 17
 Contract: 4♥ S

North:
 ♠ 10
 ♥ K7632
 ♦ K32
 ♣ K1052

South:
 ♠ AJ4
 ♥ AJ10
 ♦ A7654
 ♣ QJ

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

Board: 388
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 11
 Contract: 3N N

North:
 ♠ Q10
 ♥ AK106
 ♦ QJ
 ♣ K9742

South:
 ♠ AJ876
 ♥ 32
 ♦ A863
 ♣ Q6

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

Board: 389
 Dealer: S
 Vul: Both
 North HCP: 6
 South HCP: 17
 Contract: 3♠ E

North:
 ♠ 9
 ♥ QJ10987
 ♦ J864
 ♣ Q9

South:
 ♠ K543
 ♥ AK6
 ♦ K75
 ♣ A108

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

Board: 390
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 10
 Contract: 4♥ S

North:
 ♠ 82
 ♥ AQ84
 ♦ A8
 ♣ KQ984

South:
 ♠ Q7
 ♥ K10962
 ♦ 543
 ♣ AJ6

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

1. Extended acceptance after NT

South hands (Practice Page)

Jacoby Transfer

Board: 386	♠ 74	The opponents are silent.
Dealer: N	♥ K97653	
Vul: EW	♦ 652	Partner bids first.
HCP: 4	♣ J7	

Board: 387	♠ AJ4	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: Both	♦ A7654	You bid first.
HCP: 17	♣ QJ	

Board: 388	♠ AJ876	The opponents are silent.
Dealer: N	♥ 32	
Vul: None	♦ A863	Partner bids first.
HCP: 11	♣ Q6	

Board: 389	♠ K543	East Bids 2♠ if possible.
Dealer: S	♥ AK6	East Bids 3♠ if possible.
Vul: Both	♦ K75	
HCP: 17	♣ A108	You bid first.

Board: 390	♠ Q7	The opponents are silent.
Dealer: N	♥ K10962	
Vul: None	♦ 543	Partner bids first.
HCP: 10	♣ AJ6	

Jacoby Transfer Both hands (Answers Page)

Board: 386
 Dealer: N
 Vul: EW
 North HCP: 16
 South HCP: 4
 Contract: 2♥ N

North:
 ♠ J105
 ♥ AJ4
 ♦ AQJ7
 ♣ K96

South:
 ♠ 74
 ♥ K97653
 ♦ 652
 ♣ J7

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

Board: 387
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 17
 Contract: 4♥ S

North:
 ♠ 10
 ♥ K7632
 ♦ K32
 ♣ K1052

South:
 ♠ AJ4
 ♥ AJ10
 ♦ A7654
 ♣ QJ

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

Board: 388
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 11
 Contract: 3N N

North:
 ♠ Q10
 ♥ AK106
 ♦ QJ
 ♣ K9742

South:
 ♠ AJ876
 ♥ 32
 ♦ A863
 ♣ Q6

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

Board: 389
 Dealer: S
 Vul: Both
 North HCP: 6
 South HCP: 17
 Contract: 3♠ E

North:
 ♠ 9
 ♥ QJ10987
 ♦ J864
 ♣ Q9

South:
 ♠ K543
 ♥ AK6
 ♦ K75
 ♣ A108

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

Board: 390
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 10
 Contract: 4♥ S

North:
 ♠ 82
 ♥ AQ84
 ♦ A8
 ♣ KQ984

South:
 ♠ Q7
 ♥ K10962
 ♦ 543
 ♣ AJ6

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

1. Extended acceptance after NT

North hands (Practice Page)

Jacoby Transfer

Board: 391	♠ Q96	The opponents are silent.
Dealer: S	♥ AK1082	
Vul: NS	♦ Q10	Partner bids first.
HCP: 13	♣ Q75	
Board: 392	♠ AK106	West Doubles 2♦ if possible.
Dealer: N	♥ QJ8	
Vul: EW	♦ 832	You bid first.
HCP: 15	♣ KQ7	
Board: 393	♠ KQ743	The opponents are silent.
Dealer: S	♥ Q74	
Vul: None	♦ K106	Partner bids first.
HCP: 10	♣ 42	
Board: 394	♠ 76	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: NS	♦ AJ108	You bid first.
HCP: 17	♣ AQJ9	
Board: 395	♠ KJ8	East Doubles 2♦ if possible.
Dealer: S	♥ AQ643	
Vul: EW	♦ 74	Partner bids first.
HCP: 10	♣ 843	

Jacoby Transfer Both hands (Answers Page)

Board: 391
Dealer: S
Vul: NS
North HCP: 13
South HCP: 16
Contract: 4♥ N

North:
♠ Q96
♥ AK1082
♦ Q10
♣ Q75

South:
♠ A83
♥ Q643
♦ AJ95
♣ AJ

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

1. Extended acceptance after NT

Board: 392
Dealer: N
Vul: EW
North HCP: 15
South HCP: 11
Contract: 4♥ N

North:
♠ AK106
♥ QJ8
♦ 832
♣ KQ7

South:
♠ 4
♥ A10754
♦ K96
♣ A1043

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

1. Splinter
2. Cue bid, a ♣ stopper

Board: 393
Dealer: S
Vul: None
North HCP: 10
South HCP: 15
Contract: 4♠ S

North:
♠ KQ743
♥ Q74
♦ K106
♣ 42

South:
♠ AJ82
♥ J85
♦ A92
♣ AJ3

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

Board: 394
Dealer: N
Vul: NS
North HCP: 17
South HCP: 16
Contract: 6N N

North:
♠ 76
♥ AJ5
♦ AJ108
♣ AQJ9

South:
♠ QJ982
♥ KQ8
♦ KQ
♣ K65

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

1. Quantitative 4NT

Board: 395
Dealer: S
Vul: EW
North HCP: 10
South HCP: 15
Contract: 4♥ S

North:
♠ KJ8
♥ AQ643
♦ 74
♣ 843

South:
♠ Q74
♥ KJ95
♦ QJ6
♣ AQ5

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

South hands (Practice Page)

Jacoby Transfer

Board: 391	♠ A83	The opponents are silent.
Dealer: S	♥ Q643	
Vul: NS	♦ AJ95	You bid first.
HCP: 16	♣ AJ	
Board: 392	♠ 4	West Doubles 2♦ if possible.
Dealer: N	♥ A10754	
Vul: EW	♦ K96	Partner bids first.
HCP: 11	♣ A1043	
Board: 393	♠ AJ82	The opponents are silent.
Dealer: S	♥ J85	
Vul: None	♦ A92	You bid first.
HCP: 15	♣ AJ3	
Board: 394	♠ QJ982	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: NS	♦ KQ	Partner bids first.
HCP: 16	♣ K65	
Board: 395	♠ Q74	East Doubles 2♦ if possible.
Dealer: S	♥ KJ95	
Vul: EW	♦ QJ6	You bid first.
HCP: 15	♣ AQ5	

Jacoby Transfer Both hands (Answers Page)

Board: 391

Dealer: S

Vul: NS

North HCP: 13

South HCP: 16

Contract: 4♥ N

North:

♠ Q96

♥ AK1082

♦ Q10

♣ Q75

South:

♠ A83

♥ Q643

♦ AJ95

♣ AJ

West North East South

1NT

Pass 2♦ Pass 2NT¹

Pass 4♥ AP

1. Extended acceptance after NT

Board: 392

Dealer: N

Vul: EW

North HCP: 15

South HCP: 11

Contract: 4♥ N

North:

♠ AK106

♥ QJ8

♦ 832

♣ KQ7

South:

♠ 4

♥ A10754

♦ K96

♣ A1043

West North East South

1NT Pass 2♦

X 2♥ Pass 3♠¹

Pass 4♣² Pass 4♥

AP

1. Splinter

2. Cue bid, a ♣ stopper

Board: 393

Dealer: S

Vul: None

North HCP: 10

South HCP: 15

Contract: 4♠ S

North:

♠ KQ743

♥ Q74

♦ K106

♣ 42

South:

♠ AJ82

♥ J85

♦ A92

♣ AJ3

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3NT Pass 4♠

AP

Board: 394

Dealer: N

Vul: NS

North HCP: 17

South HCP: 16

Contract: 6N N

North:

♠ 76

♥ AJ5

♦ AJ108

♣ AQJ9

South:

♠ QJ982

♥ KQ8

♦ KQ

♣ K65

West North East South

1NT Pass 2♥

Pass 2♠ Pass 4NT¹

Pass 6NT AP

1. Quantitative 4NT

Board: 395

Dealer: S

Vul: EW

North HCP: 10

South HCP: 15

Contract: 4♥ S

North:

♠ KJ8

♥ AQ643

♦ 74

♣ 843

South:

♠ Q74

♥ KJ95

♦ QJ6

♣ AQ5

West North East South

1NT

Pass 2♦ X 2♥

Pass 4♥ AP

North hands (Practice Page)

Jacoby Transfer

Board: 396	♠ 108	West Bids 2♠ if possible.
Dealer: N	♥ A65	
Vul: NS	♦ KQ6	You bid first.
HCP: 15	♣ AQ753	
Board: 397	♠ AJ1084	The opponents are silent.
Dealer: S	♥ Q5	
Vul: EW	♦ 6432	Partner bids first.
HCP: 10	♣ K6	
Board: 398	♠ AK74	The opponents are silent.
Dealer: N	♥ J93	
Vul: Both	♦ AK97	You bid first.
HCP: 15	♣ 86	
Board: 399	♠ QJ10	The opponents are silent.
Dealer: S	♥ AK1062	
Vul: None	♦ Q764	Partner bids first.
HCP: 12	♣ 10	
Board: 400	♠ AKQ6	West Doubles 2♦ if possible.
Dealer: N	♥ K9	
Vul: EW	♦ 964	You bid first.
HCP: 17	♣ AJ97	

Jacoby Transfer Both hands (Answers Page)

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ Q9		1NT	Pass	2♦
Vul: NS	♥ A65	♥ KQJ83	2♠	Pass	Pass	3♣
North HCP: 15	♦ KQ6	♦ 3	Pass	3♥	Pass	3NT
South HCP: 11	♣ AQ753	♣ K10862	Pass	4♥	AP	
Contract: 4♥ N						

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ AJ1084	♠ Q96				1NT
Vul: EW	♥ Q5	♥ AJ63	Pass	2♥	Pass	2♠
North HCP: 10	♦ 6432	♦ K105	Pass	3NT	Pass	4♠
South HCP: 16	♣ K6	♣ AQ10	AP			
Contract: 4♠ S						

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ 10		1NT	Pass	2♦
Vul: Both	♥ J93	♥ AKQ86	Pass	2♥	Pass	3♦
North HCP: 15	♦ AK97	♦ 6542	Pass	3♥	Pass	4♥
South HCP: 13	♣ 86	♣ A107	AP			
Contract: 4♥ N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ K52				1NT
Vul: None	♥ AK1062	♥ Q3	Pass	2♦	Pass	2♥
North HCP: 12	♦ Q764	♦ KJ102	Pass	3♦	Pass	3NT
South HCP: 16	♣ 10	♣ AK65	AP			
Contract: 3N S						

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 103		1NT	Pass	2♦
Vul: EW	♥ K9	♥ AQJ64	X	Pass ¹	Pass	2♥
North HCP: 17	♦ 964	♦ 1082	AP			
South HCP: 9	♣ AJ97	♣ Q62	1. artificial			
Contract: 2♥ S						

South hands (Practice Page)

Jacoby Transfer

Board: 396	♠ Q9	West Bids 2♠ if possible.
Dealer: N	♥ KQJ83	
Vul: NS	♦ 3	Partner bids first.
HCP: 11	♣ K10862	
Board: 397	♠ Q96	The opponents are silent.
Dealer: S	♥ AJ63	
Vul: EW	♦ K105	You bid first.
HCP: 16	♣ AQ10	
Board: 398	♠ 10	The opponents are silent.
Dealer: N	♥ AKQ86	
Vul: Both	♦ 6542	Partner bids first.
HCP: 13	♣ A107	
Board: 399	♠ K52	The opponents are silent.
Dealer: S	♥ Q3	
Vul: None	♦ KJ102	You bid first.
HCP: 16	♣ AK65	
Board: 400	♠ 103	West Doubles 2♦ if possible.
Dealer: N	♥ AQJ64	
Vul: EW	♦ 1082	Partner bids first.
HCP: 9	♣ Q62	

Jacoby Transfer Both hands (Answers Page)

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ Q9		1NT	Pass	2♦
Vul: NS	♥ A65	♥ KQJ83	2♠	Pass	Pass	3♣
North HCP: 15	♦ KQ6	♦ 3	Pass	3♥	Pass	3NT
South HCP: 11	♣ AQ753	♣ K10862	Pass	4♥	AP	
Contract: 4♥ N						

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ AJ1084	♠ Q96				1NT
Vul: EW	♥ Q5	♥ AJ63	Pass	2♥	Pass	2♠
North HCP: 10	♦ 6432	♦ K105	Pass	3NT	Pass	4♠
South HCP: 16	♣ K6	♣ AQ10	AP			
Contract: 4♠ S						

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ 10		1NT	Pass	2♦
Vul: Both	♥ J93	♥ AKQ86	Pass	2♥	Pass	3♦
North HCP: 15	♦ AK97	♦ 6542	Pass	3♥	Pass	4♥
South HCP: 13	♣ 86	♣ A107	AP			
Contract: 4♥ N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ K52				1NT
Vul: None	♥ AK1062	♥ Q3	Pass	2♦	Pass	2♥
North HCP: 12	♦ Q764	♦ KJ102	Pass	3♦	Pass	3NT
South HCP: 16	♣ 10	♣ AK65	AP			
Contract: 3N S						

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 103		1NT	Pass	2♦
Vul: EW	♥ K9	♥ AQJ64	X	Pass ¹	Pass	2♥
North HCP: 17	♦ 964	♦ 1082	AP			
South HCP: 9	♣ AJ97	♣ Q62	1. artificial			
Contract: 2♥ S						

North hands (Practice Page)

Jacoby Transfer

Board: 401	♠ KQ653	The opponents are silent.
Dealer: S	♥ KQ	
Vul: Both	♦ A10985	Partner bids first.
HCP: 14	♣ 4	
Board: 402	♠ KQ5	The opponents are silent.
Dealer: N	♥ K9	
Vul: None	♦ AQ862	You bid first.
HCP: 15	♣ J84	
Board: 403	♠ Q107543	East Doubles Pass if possible.
Dealer: S	♥ 2	West Bids 3♥ if possible.
Vul: NS	♦ 1076	
HCP: 2	♣ 1054	Partner bids first.
Board: 404	♠ AJ10	The opponents are silent.
Dealer: N	♥ A872	
Vul: Both	♦ K3	You bid first.
HCP: 17	♣ KQ94	
Board: 405	♠ A6532	The opponents are silent.
Dealer: S	♥ K	
Vul: None	♦ QJ964	Partner bids first.
HCP: 11	♣ J3	

Jacoby Transfer Both hands (Answers Page)

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ KQ653	♠ 872				1NT
Vul: Both	♥ KQ	♥ A543	Pass	2♥	Pass	2♠
North HCP: 14	♦ A10985	♦ KQ	Pass	3♦	Pass	4♠
South HCP: 15	♣ 4	♣ AQ109	AP			
Contract: 4♠ S						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ AJ10				
Vul: None	♥ K9	♥ A10763		1NT	Pass	2♦
North HCP: 15	♦ AQ862	♦ K107	Pass	2♥	Pass	3NT
South HCP: 12	♣ J84	♣ 103	AP			
Contract: 3N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ Q107543	♠ AK8				1NT
Vul: NS	♥ 2	♥ Q1093	Pass	2♥	Pass	2♠
North HCP: 2	♦ 1076	♦ AJ5	Pass	Pass	X	Pass
South HCP: 15	♣ 1054	♣ J97	3♥	3♠	AP	
Contract: 3♠ S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ KQ982				
Vul: Both	♥ A872	♥ 64	Pass	2♠	Pass	3NT
North HCP: 17	♦ K3	♦ J108	Pass	4♠	AP	
South HCP: 10	♣ KQ94	♣ A76				
Contract: 4♠ N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ A6532	♠ K8				1NT
Vul: None	♥ K	♥ A42	Pass	2♥	Pass	2♠
North HCP: 11	♦ QJ964	♦ K1032	Pass	3♦	Pass	3NT
South HCP: 16	♣ J3	♣ AQ64	AP			
Contract: 3N S						

South hands (Practice Page)

Jacoby Transfer

Board: 401	♠ 872	The opponents are silent.
Dealer: S	♥ A543	
Vul: Both	♦ KQ	You bid first.
HCP: 15	♣ AQ109	
Board: 402	♠ AJ10	The opponents are silent.
Dealer: N	♥ A10763	
Vul: None	♦ K107	Partner bids first.
HCP: 12	♣ 103	
Board: 403	♠ AK8	East Doubles Pass if possible.
Dealer: S	♥ Q1093	West Bids 3♥ if possible.
Vul: NS	♦ AJ5	
HCP: 15	♣ J97	You bid first.
Board: 404	♠ KQ982	The opponents are silent.
Dealer: N	♥ 64	
Vul: Both	♦ J108	Partner bids first.
HCP: 10	♣ A76	
Board: 405	♠ K8	The opponents are silent.
Dealer: S	♥ A42	
Vul: None	♦ K1032	You bid first.
HCP: 16	♣ AQ64	

Jacoby Transfer Both hands (Answers Page)

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ KQ653	♠ 872				1NT
Vul: Both	♥ KQ	♥ A543	Pass	2♥	Pass	2♠
North HCP: 14	♦ A10985	♦ KQ	Pass	3♦	Pass	4♠
South HCP: 15	♣ 4	♣ AQ109	AP			
Contract: 4♠ S						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ AJ10				
Vul: None	♥ K9	♥ A10763		1NT	Pass	2♦
North HCP: 15	♦ AQ862	♦ K107	Pass	2♥	Pass	3NT
South HCP: 12	♣ J84	♣ 103	AP			
Contract: 3N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ Q107543	♠ AK8				1NT
Vul: NS	♥ 2	♥ Q1093	Pass	2♥	Pass	2♠
North HCP: 2	♦ 1076	♦ AJ5	Pass	Pass	X	Pass
South HCP: 15	♣ 1054	♣ J97	3♥	3♠	AP	
Contract: 3♠ S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ KQ982				
Vul: Both	♥ A872	♥ 64	Pass	2♠	Pass	3NT
North HCP: 17	♦ K3	♦ J108	Pass	4♠	AP	
South HCP: 10	♣ KQ94	♣ A76				
Contract: 4♠ N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ A6532	♠ K8				1NT
Vul: None	♥ K	♥ A42	Pass	2♥	Pass	2♠
North HCP: 11	♦ QJ964	♦ K1032	Pass	3♦	Pass	3NT
South HCP: 16	♣ J3	♣ AQ64	AP			
Contract: 3N S						

North hands (Practice Page)

Jacoby Transfer

Board: 406	♠ K7	The opponents are silent.
Dealer: N	♥ J73	
Vul: NS	♦ AK85	You bid first.
HCP: 15	♣ A1097	

Board: 407	♠ K8643	The opponents are silent.
Dealer: S	♥ 4	
Vul: None	♦ AQ74	Partner bids first.
HCP: 13	♣ KJ10	

Board: 408	♠ 876	The opponents are silent.
Dealer: N	♥ AJ73	
Vul: NS	♦ KQ	You bid first.
HCP: 16	♣ AQ103	

Board: 409	♠ Q9764	The opponents are silent.
Dealer: S	♥ AK4	
Vul: EW	♦ J97	Partner bids first.
HCP: 10	♣ 103	

Board: 410	♠ A3	The opponents are silent.
Dealer: N	♥ QJ64	
Vul: Both	♦ KJ73	You bid first.
HCP: 15	♣ A64	

Jacoby Transfer Both hands (Answers Page)

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ AJ1084		1NT	Pass	2♥
Vul: NS	♥ J73	♥ 84	Pass	2♠	Pass	3♦
North HCP: 15	♦ AK85	♦ QJ32	Pass	3♠	AP	
South HCP: 9	♣ A1097	♣ J2				
Contract: 3♠ N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ K8643	♠ A9				1NT
Vul: None	♥ 4	♥ KQ32	Pass	2♥	Pass	2♠
North HCP: 13	♦ AQ74	♦ K10	Pass	3♦	Pass	3NT
South HCP: 16	♣ KJ10	♣ A9764	AP			
Contract: 3N S						

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ 876	♠ A10532		1NT	Pass	2♥
Vul: NS	♥ AJ73	♥ K82	Pass	2♠	Pass	3NT
North HCP: 16	♦ KQ	♦ A87	Pass	4♠	AP	
South HCP: 11	♣ AQ103	♣ 82				
Contract: 4♠ N						

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ Q9764	♠ AK				1NT
Vul: EW	♥ AK4	♥ 1032	Pass	2♥	Pass	2♠
North HCP: 10	♦ J97	♦ AK1063	Pass	3NT	AP	
South HCP: 16	♣ 103	♣ Q62				
Contract: 3N S						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ KQJ104		1NT	Pass	2♥
Vul: Both	♥ QJ64	♥ A8	Pass	2♠	Pass	4NT ¹
North HCP: 15	♦ KJ73	♦ A64	AP			
South HCP: 17	♣ A64	♣ K109				
Contract: 4N N			1. Quantitative 4NT			

South hands (Practice Page)

Jacoby Transfer

Board: 406	♠ AJ1084	The opponents are silent.
Dealer: N	♥ 84	
Vul: NS	♦ QJ32	Partner bids first.
HCP: 9	♣ J2	

Board: 407	♠ A9	The opponents are silent.
Dealer: S	♥ KQ32	
Vul: None	♦ K10	You bid first.
HCP: 16	♣ A9764	

Board: 408	♠ A10532	The opponents are silent.
Dealer: N	♥ K82	
Vul: NS	♦ A87	Partner bids first.
HCP: 11	♣ 82	

Board: 409	♠ AK	The opponents are silent.
Dealer: S	♥ 1032	
Vul: EW	♦ AK1063	You bid first.
HCP: 16	♣ Q62	

Board: 410	♠ KQJ104	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ A64	Partner bids first.
HCP: 17	♣ K109	

Jacoby Transfer Both hands (Answers Page)

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ AJ1084		1NT	Pass	2♥
Vul: NS	♥ J73	♥ 84	Pass	2♠	Pass	3♦
North HCP: 15	♦ AK85	♦ QJ32	Pass	3♠	AP	
South HCP: 9	♣ A1097	♣ J2				
Contract: 3♠ N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ K8643	♠ A9				1NT
Vul: None	♥ 4	♥ KQ32	Pass	2♥	Pass	2♠
North HCP: 13	♦ AQ74	♦ K10	Pass	3♦	Pass	3NT
South HCP: 16	♣ KJ10	♣ A9764	AP			
Contract: 3N S						

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ 876	♠ A10532		1NT	Pass	2♥
Vul: NS	♥ AJ73	♥ K82	Pass	2♠	Pass	3NT
North HCP: 16	♦ KQ	♦ A87	Pass	4♠	AP	
South HCP: 11	♣ AQ103	♣ 82				
Contract: 4♠ N						

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ Q9764	♠ AK				1NT
Vul: EW	♥ AK4	♥ 1032	Pass	2♥	Pass	2♠
North HCP: 10	♦ J97	♦ AK1063	Pass	3NT	AP	
South HCP: 16	♣ 103	♣ Q62				
Contract: 3N S						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ KQJ104		1NT	Pass	2♥
Vul: Both	♥ QJ64	♥ A8	Pass	2♠	Pass	4NT ¹
North HCP: 15	♦ KJ73	♦ A64	AP			
South HCP: 17	♣ A64	♣ K109				
Contract: 4N N			1. Quantitative 4NT			

North hands (Practice Page)

Jacoby Transfer

Board: 411	♠ 86	East Doubles 2♦ if possible.
Dealer: S	♥ KQJ108	
Vul: NS	♦ K3	Partner bids first.
HCP: 9	♣ 10732	
Board: 412	♠ 94	The opponents are silent.
Dealer: N	♥ AK632	
Vul: EW	♦ AQ8	You bid first.
HCP: 15	♣ Q73	
Board: 413	♠ K2	The opponents are silent.
Dealer: S	♥ K8654	
Vul: Both	♦ 54	Partner bids first.
HCP: 10	♣ A532	
Board: 414	♠ AQJ	The opponents are silent.
Dealer: N	♥ 987	
Vul: None	♦ K3	You bid first.
HCP: 15	♣ KQ973	
Board: 415	♠ J	East Bids 2♠ if possible.
Dealer: S	♥ 765432	East Bids 3♠ if possible.
Vul: EW	♦ J64	East Bids 4♠ if possible.
HCP: 4	♣ Q106	Partner bids first.

Jacoby Transfer Both hands (Answers Page)

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ Q1097				1NT
Vul: NS	♥ KQJ108	♥ A532	Pass	2♦	X	2NT ¹
North HCP: 9	♦ K3	♦ Q2	Pass	4♥	AP	
South HCP: 17	♣ 10732	♣ AKQ	1. Extended acceptance after NT			
Contract: 4♥ N						

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ AKQJ7		1NT	Pass	2♥
Vul: EW	♥ AK632	♥ 95	Pass	2♠	Pass	4NT ¹
North HCP: 15	♦ AQ8	♦ K103	Pass	6NT	AP	
South HCP: 16	♣ Q73	♣ K94	1. Quantitative 4NT			
Contract: 6N N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AQ8				1NT
Vul: Both	♥ K8654	♥ J10	Pass	2♦	Pass	2♥
North HCP: 10	♦ 54	♦ K108	Pass	3♣	Pass	3NT
South HCP: 15	♣ A532	♣ KQ1064	AP			
Contract: 3N S						

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 732		1NT	Pass	2♦
Vul: None	♥ 987	♥ AQJ42	Pass	2♥	Pass	3NT
North HCP: 15	♦ K3	♦ 85	Pass	4♥	AP	
South HCP: 11	♣ KQ973	♣ A42				
Contract: 4♥ N						

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ K10				1NT
Vul: EW	♥ 765432	♥ AK8	Pass	2♦	2♠	Pass
North HCP: 4	♦ J64	♦ A983	Pass	3♥	3♠	Pass
South HCP: 15	♣ Q106	♣ J983	Pass	4♥	4♠	AP
Contract: 4♠ E						

South hands (Practice Page)

Jacoby Transfer

Board: 411	♠ Q1097	East Doubles 2♦ if possible.
Dealer: S	♥ A532	
Vul: NS	♦ Q2	You bid first.
HCP: 17	♣ AKQ	
Board: 412	♠ AKQJ7	The opponents are silent.
Dealer: N	♥ 95	
Vul: EW	♦ K103	Partner bids first.
HCP: 16	♣ K94	
Board: 413	♠ AQ8	The opponents are silent.
Dealer: S	♥ J10	
Vul: Both	♦ K108	You bid first.
HCP: 15	♣ KQ1064	
Board: 414	♠ 732	The opponents are silent.
Dealer: N	♥ AQJ42	
Vul: None	♦ 85	Partner bids first.
HCP: 11	♣ A42	
Board: 415	♠ K10	East Bids 2♠ if possible.
Dealer: S	♥ AK8	East Bids 3♠ if possible.
Vul: EW	♦ A983	East Bids 4♠ if possible.
HCP: 15	♣ J983	You bid first.

Jacoby Transfer Both hands (Answers Page)

Board: 411
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 17
 Contract: 4♥ N

North:
 ♠ 86
 ♥ KQJ108
 ♦ K3
 ♣ 10732

South:
 ♠ Q1097
 ♥ A532
 ♦ Q2
 ♣ AKQ

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

1. Extended acceptance after NT

Board: 412
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 16
 Contract: 6N N

North:
 ♠ 94
 ♥ AK632
 ♦ AQ8
 ♣ Q73

South:
 ♠ AKQJ7
 ♥ 95
 ♦ K103
 ♣ K94

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

1. Quantitative 4NT

Board: 413
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 15
 Contract: 3N S

North:
 ♠ K2
 ♥ K8654
 ♦ 54
 ♣ A532

South:
 ♠ AQ8
 ♥ J10
 ♦ K108
 ♣ KQ1064

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

Board: 414
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 11
 Contract: 4♥ N

North:
 ♠ AQJ
 ♥ 987
 ♦ K3
 ♣ KQ973

South:
 ♠ 732
 ♥ AQJ42
 ♦ 85
 ♣ A42

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

Board: 415
 Dealer: S
 Vul: EW
 North HCP: 4
 South HCP: 15
 Contract: 4♠ E

North:
 ♠ J
 ♥ 765432
 ♦ J64
 ♣ Q106

South:
 ♠ K10
 ♥ AK8
 ♦ A983
 ♣ J983

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

North hands (Practice Page)

Jacoby Transfer

Board: 416	♠ AJ6	The opponents are silent.
Dealer: N	♥ K1072	
Vul: Both	♦ AQJ4	You bid first.
HCP: 15	♣ 86	

Board: 417	♠ K	The opponents are silent.
Dealer: S	♥ J9653	
Vul: None	♦ AKJ5	Partner bids first.
HCP: 13	♣ J86	

Board: 418	♠ KQ87	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: Both	♦ K74	You bid first.
HCP: 15	♣ K64	

Board: 419	♠ J107432	East Doubles Pass if possible.
Dealer: S	♥ A107	West Bids 3♣ if possible.
Vul: None	♦ 532	
HCP: 5	♣ 6	Partner bids first.

Board: 420	♠ 9752	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: NS	♦ A92	You bid first.
HCP: 16	♣ AK7	

Jacoby Transfer Both hands (Answers Page)

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ K9542		1NT	Pass	2♥
Vul: Both	♥ K1072	♥ 5	Pass	2♠	Pass	3♣
North HCP: 15	♦ AQJ4	♦ K103	Pass	4♠	AP	
South HCP: 11	♣ 86	♣ KQ75				
Contract: 4♠ N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AJ86				1NT
Vul: None	♥ J9653	♥ K8	Pass	2♦	Pass	2♥
North HCP: 13	♦ AKJ5	♦ 986	Pass	3♦	Pass	3NT
South HCP: 15	♣ J86	♣ AK52	AP			
Contract: 3N S						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ KQ87	♠ 5		1NT	Pass	2♦
Vul: Both	♥ KJ7	♥ AQ1032	Pass	2♥	Pass	3♦
North HCP: 15	♦ K74	♦ A963	Pass	4♥	AP	
South HCP: 12	♣ K64	♣ Q83				
Contract: 4♥ N						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ J107432	♠ AQ8				1NT
Vul: None	♥ A107	♥ KJ84	Pass	2♥	Pass	2♠
North HCP: 5	♦ 532	♦ KJ4	Pass	Pass	X	Pass
South HCP: 17	♣ 6	♣ K102	3♣	3♠	AP	
Contract: 3♠ S						

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ 9752	♠ A64		1NT	Pass	2♦
Vul: NS	♥ KQ4	♥ A10982	Pass	2♥	Pass	3NT
North HCP: 16	♦ A92	♦ KQ6	Pass	4♥	Pass	4NT ¹
South HCP: 14	♣ AK7	♣ J6	Pass	5♣ ²	Pass	5♥
Contract: 6♥ N			Pass	6♥	AP	

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

South hands (Practice Page)

Jacoby Transfer

Board: 416 ♠ K9542

Dealer: N ♥ 5

Vul: Both ♦ K103

HCP: 11 ♣ KQ75

The opponents are silent.

Partner bids first.

Board: 417 ♠ AJ86

Dealer: S ♥ K8

Vul: None ♦ 986

HCP: 15 ♣ AK52

The opponents are silent.

You bid first.

Board: 418 ♠ 5

Dealer: N ♥ AQ1032

Vul: Both ♦ A963

HCP: 12 ♣ Q83

The opponents are silent.

Partner bids first.

Board: 419 ♠ AQ8

Dealer: S ♥ KJ84

Vul: None ♦ KJ4

HCP: 17 ♣ K102

East Doubles Pass if possible.

West Bids 3♣ if possible.

You bid first.

Board: 420 ♠ A64

Dealer: N ♥ A10982

Vul: NS ♦ KQ6

HCP: 14 ♣ J6

The opponents are silent.

Partner bids first.

Jacoby Transfer Both hands (Answers Page)

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ K9542		1NT	Pass	2♥
Vul: Both	♥ K1072	♥ 5	Pass	2♠	Pass	3♣
North HCP: 15	♦ AQJ4	♦ K103	Pass	4♠	AP	
South HCP: 11	♣ 86	♣ KQ75				
Contract: 4♠ N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AJ86				1NT
Vul: None	♥ J9653	♥ K8	Pass	2♦	Pass	2♥
North HCP: 13	♦ AKJ5	♦ 986	Pass	3♦	Pass	3NT
South HCP: 15	♣ J86	♣ AK52	AP			
Contract: 3N S						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ KQ87	♠ 5		1NT	Pass	2♦
Vul: Both	♥ KJ7	♥ AQ1032	Pass	2♥	Pass	3♦
North HCP: 15	♦ K74	♦ A963	Pass	4♥	AP	
South HCP: 12	♣ K64	♣ Q83				
Contract: 4♥ N						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ J107432	♠ AQ8				1NT
Vul: None	♥ A107	♥ KJ84	Pass	2♥	Pass	2♠
North HCP: 5	♦ 532	♦ KJ4	Pass	Pass	X	Pass
South HCP: 17	♣ 6	♣ K102	3♣	3♠	AP	
Contract: 3♠ S						

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ 9752	♠ A64		1NT	Pass	2♦
Vul: NS	♥ KQ4	♥ A10982	Pass	2♥	Pass	3NT
North HCP: 16	♦ A92	♦ KQ6	Pass	4♥	Pass	4NT ¹
South HCP: 14	♣ AK7	♣ J6	Pass	5♣ ²	Pass	5♥
Contract: 6♥ N			Pass	6♥	AP	

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

North hands (Practice Page)

Jacoby Transfer

Board: 421	♠ KQJ104	The opponents are silent.
Dealer: S	♥ 62	
Vul: EW	♦ J8	Partner bids first.
HCP: 12	♣ AJ83	

Board: 422	♠ KQ	West Bids 2♠ if possible.
Dealer: N	♥ QJ73	
Vul: NS	♦ A7	You bid first.
HCP: 16	♣ A9543	

Board: 423	♠ A8765	The opponents are silent.
Dealer: S	♥ A82	
Vul: EW	♦ A82	Partner bids first.
HCP: 12	♣ 103	

Board: 424	♠ A10	The opponents are silent.
Dealer: N	♥ K65	
Vul: Both	♦ J10985	You bid first.
HCP: 15	♣ AK2	

Jacoby Transfer Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ KQJ104	♠ 652				1NT
Vul: EW	♥ 62	♥ AKJ	Pass	2♥	Pass	2♠
North HCP: 12	♦ J8	♦ AK75	Pass	3♣	Pass	4♠
South HCP: 15	♣ AJ83	♣ 972	AP			
Contract: 4♠ S						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 108		1NT	Pass	2♦
Vul: NS	♥ QJ73	♥ AK862	2♠	Pass	Pass	3♦
North HCP: 16	♦ A7	♦ Q9853	Pass	3♠ ¹	Pass	4NT ²
South HCP: 12	♣ A9543	♣ K	Pass	5♠ ³	Pass	6♥
Contract: 6♥ S			AP			

1. limit raise or better in ♥
2. Blackwood 0314, for ♥
3. A=2/5 or 5/5, Q(H)=1

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ A8765	♠ Q93				1NT
Vul: EW	♥ A82	♥ Q5	Pass	2♥	Pass	2♠
North HCP: 12	♦ A82	♦ KJ53	Pass	3NT	Pass	4♠
South HCP: 15	♣ 103	♣ AK85	AP			
Contract: 4♠ S						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ Q98		1NT	Pass	2♦
Vul: Both	♥ K65	♥ A10943	Pass	2♥	Pass	3NT
North HCP: 15	♦ J10985	♦ K7	Pass	4♥	AP	
South HCP: 11	♣ AK2	♣ Q104				
Contract: 4♥ N						

South hands (Practice Page)

Jacoby Transfer

Board: 421	♠ 652	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ AK75	You bid first.
HCP: 15	♣ 972	

Board: 422	♠ 108	West Bids 2♠ if possible.
Dealer: N	♥ AK862	
Vul: NS	♦ Q9853	Partner bids first.
HCP: 12	♣ K	

Board: 423	♠ Q93	The opponents are silent.
Dealer: S	♥ Q5	
Vul: EW	♦ KJ53	You bid first.
HCP: 15	♣ AK85	

Board: 424	♠ Q98	The opponents are silent.
Dealer: N	♥ A10943	
Vul: Both	♦ K7	Partner bids first.
HCP: 11	♣ Q104	

Jacoby Transfer Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ KQJ104	♠ 652				1NT
Vul: EW	♥ 62	♥ AKJ	Pass	2♥	Pass	2♠
North HCP: 12	♦ J8	♦ AK75	Pass	3♣	Pass	4♠
South HCP: 15	♣ AJ83	♣ 972	AP			
Contract: 4♠ S						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 108		1NT	Pass	2♦
Vul: NS	♥ QJ73	♥ AK862	2♠	Pass	Pass	3♦
North HCP: 16	♦ A7	♦ Q9853	Pass	3♠ ¹	Pass	4NT ²
South HCP: 12	♣ A9543	♣ K	Pass	5♠ ³	Pass	6♥
Contract: 6♥ S			AP			

1. limit raise or better in ♥
2. Blackwood 0314, for ♥
3. A=2/5 or 5/5, Q(H)=1

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ A8765	♠ Q93				1NT
Vul: EW	♥ A82	♥ Q5	Pass	2♥	Pass	2♠
North HCP: 12	♦ A82	♦ KJ53	Pass	3NT	Pass	4♠
South HCP: 15	♣ 103	♣ AK85	AP			
Contract: 4♠ S						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ Q98		1NT	Pass	2♦
Vul: Both	♥ K65	♥ A10943	Pass	2♥	Pass	3NT
North HCP: 15	♦ J10985	♦ K7	Pass	4♥	AP	
South HCP: 11	♣ AK2	♣ Q104				
Contract: 4♥ N						