

## North hands (Practice Page)

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

Board: 1	♠ AQJ	The opponents are silent.
Dealer: S	♥ QJ832	
Vul: None	♦ 54	Partner bids first.
HCP: 14	♣ A95	

Board: 2	♠ KQ3	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: NS	♦ AKJ	You bid first.
HCP: 21	♣ KQ106	

Board: 3	♠ AQ10872	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ 1074	Partner bids first.
HCP: 10	♣ A86	

Board: 4	♠ AK53	The opponents are silent.
Dealer: N	♥ 84	
Vul: Both	♦ AJ7	You bid first.
HCP: 20	♣ AKJ10	

Board: 5	♠ Q108	The opponents are silent.
Dealer: S	♥ Q10876	
Vul: NS	♦ 97	Partner bids first.
HCP: 4	♣ 1064	

Board: 6	♠ K6	The opponents are silent.
Dealer: N	♥ AQJ5	
Vul: Both	♦ K75	You bid first.
HCP: 20	♣ AK106	

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ AQJ	♠ K94				2NT
Vul: None	♥ QJ832	♥ AK7	Pass	3♦	Pass	3♥
North HCP: 14	♦ 54	♦ AKQ72	Pass	5NT	Pass	6NT
South HCP: 20	♣ A95	♣ J8	AP			
Contract: 6N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 72		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ QJ4	♥ A109765	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AKJ	♦ Q63	Pass	5♦	Pass	5♥
South HCP: 10	♣ KQ106	♣ A8	AP			
Contract: 5♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ AQ10872	♠ KJ64				2NT
Vul: EW	♥ 6	♥ KJ	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ 1074	♦ AKQ93	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 20	♣ A86	♣ K2	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ 76		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 84	♥ AK7653	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AJ7	♦ K4	Pass	5♣	Pass	5♦
South HCP: 12	♣ AKJ10	♣ Q73	Pass	5♥	Pass	6NT
Contract: 6N N			AP			
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 5

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 3♥ S

North:

♠ Q108

♥ Q10876

♦ 97

♣ 1064

South:

♠ 72

♥ A32

♦ AKQJ2

♣ AQ3

West	North	East	South
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2NT

Pass	3♦	Pass	3♥
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AP

Board: 6

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ K6

♥ AQJ5

♦ K75

♣ AK106

South:

♠ 109842

♥ K106

♦ Q2

♣ J84

West	North	East	South
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2NT Pass 3♥

Pass	3♠	Pass	3NT
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AP

## South hands (Practice Page)

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

Board: 1	♠ K94	The opponents are silent.
Dealer: S	♥ AK7	
Vul: None	♦ AKQ72	You bid first.
HCP: 20	♣ J8	

Board: 2	♠ 72	The opponents are silent.
Dealer: N	♥ A109765	
Vul: NS	♦ Q63	Partner bids first.
HCP: 10	♣ A8	

Board: 3	♠ KJ64	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ AKQ93	You bid first.
HCP: 20	♣ K2	

Board: 4	♠ 76	The opponents are silent.
Dealer: N	♥ AK7653	
Vul: Both	♦ K4	Partner bids first.
HCP: 12	♣ Q73	

Board: 5	♠ 72	The opponents are silent.
Dealer: S	♥ A32	
Vul: NS	♦ AKQJ2	You bid first.
HCP: 20	♣ AQ3	

Board: 6	♠ 109842	The opponents are silent.
Dealer: N	♥ K106	
Vul: Both	♦ Q2	Partner bids first.
HCP: 6	♣ J84	

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ AQJ	♠ K94				2NT
Vul: None	♥ QJ832	♥ AK7	Pass	3♦	Pass	3♥
North HCP: 14	♦ 54	♦ AKQ72	Pass	5NT	Pass	6NT
South HCP: 20	♣ A95	♣ J8	AP			
Contract: 6N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 72		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ QJ4	♥ A109765	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AKJ	♦ Q63	Pass	5♦	Pass	5♥
South HCP: 10	♣ KQ106	♣ A8	AP			
Contract: 5♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ AQ10872	♠ KJ64				2NT
Vul: EW	♥ 6	♥ KJ	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ 1074	♦ AKQ93	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 20	♣ A86	♣ K2	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ 76		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 84	♥ AK7653	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AJ7	♦ K4	Pass	5♣	Pass	5♦
South HCP: 12	♣ AKJ10	♣ Q73	Pass	5♥	Pass	6NT
Contract: 6N N			AP			
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 5

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 3♥ S

North:

♠ Q108

♥ Q10876

♦ 97

♣ 1064

South:

♠ 72

♥ A32

♦ AKQJ2

♣ AQ3

West	North	East	South
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2NT

Pass	3♦	Pass	3♥
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AP

Board: 6

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ K6

♥ AQJ5

♦ K75

♣ AK106

South:

♠ 109842

♥ K106

♦ Q2

♣ J84

West	North	East	South
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2NT Pass 3♥

Pass	3♠	Pass	3NT
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AP

## North hands (Practice Page)

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

Board: 7	♠ K	The opponents are silent.
Dealer: S	♥ KQ872	
Vul: None	♦ 8542	Partner bids first.
HCP: 8	♣ 943	

Board: 8	♠ KJ53	The opponents are silent.
Dealer: N	♥ A432	
Vul: EW	♦ AQ6	You bid first.
HCP: 20	♣ AQ	

Board: 9	♠ A5	The opponents are silent.
Dealer: S	♥ AK963	
Vul: Both	♦ Q32	Partner bids first.
HCP: 14	♣ J108	

Board: 10	♠ Q73	The opponents are silent.
Dealer: N	♥ KJ74	
Vul: None	♦ AK8	You bid first.
HCP: 20	♣ AQJ	

Board: 11	♠ 107	The opponents are silent.
Dealer: S	♥ QJ9873	
Vul: Both	♦ 2	Partner bids first.
HCP: 8	♣ KQ107	

Board: 12	♠ 82	The opponents are silent.
Dealer: N	♥ AK109	
Vul: EW	♦ AQ1098	You bid first.
HCP: 20	♣ AK	

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

Board: 7  
Dealer: S  
Vul: None  
North HCP: 8  
South HCP: 21  
Contract: 5♥ S

North:  
♠ K  
♥ KQ872  
♦ 8542  
♣ 943

South:  
♠ QJ7  
♥ AJ103  
♦ AKQ10  
♣ A7

West North East South  
2NT

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

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

Board: 8  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 5  
Contract: 4♥ N

North:  
♠ KJ53  
♥ A432  
♦ AQ6  
♣ AQ

South:  
♠ Q96  
♥ 98765  
♦ 52  
♣ K54

West North East South  
2NT Pass 3♦

Pass 4♥<sup>1</sup> AP

1. Super acceptance after NT

Board: 9  
Dealer: S  
Vul: Both  
North HCP: 14  
South HCP: 20  
Contract: 6N S

North:  
♠ A5  
♥ AK963  
♦ Q32  
♣ J108

South:  
♠ Q3  
♥ J4  
♦ AKJ8  
♣ AKQ96

West North East South  
2NT

Pass 3♦ Pass 3♥  
Pass 5NT Pass 6NT  
AP

Board: 10  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ Q73  
♥ KJ74  
♦ AK8  
♣ AQJ

South:  
♠ AKJ1098  
♥ 1065  
♦ 54  
♣ K7

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

Pass 4♠ Pass 4NT<sup>2</sup>  
Pass 5♠ Pass 6♠  
AP

1. Texas
2. Blackwood 0314, for ♠

Board: 11  
Dealer: S  
Vul: Both  
North HCP: 8  
South HCP: 20  
Contract: 6♥ S

North:  
♠ 107  
♥ QJ9873  
♦ 2  
♣ KQ107

South:  
♠ AJ98  
♥ A62  
♦ AK9  
♣ A64

West North East South  
2NT

Pass 3♦ Pass 3♥  
Pass 6♥ AP



Board: 12

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 4♠ N

North:

♠ 82

♥ AK109

♦ AQ1098

♣ AK

South:

♠ AQJ954

♥ 83

♦ 74

♣ J108

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

## South hands (Practice Page)

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

Board: 7	♠ QJ7	The opponents are silent.
Dealer: S	♥ AJ103	
Vul: None	♦ AKQ10	You bid first.
HCP: 21	♣ A7	

Board: 8	♠ Q96	The opponents are silent.
Dealer: N	♥ 98765	
Vul: EW	♦ 52	Partner bids first.
HCP: 5	♣ K54	

Board: 9	♠ Q3	The opponents are silent.
Dealer: S	♥ J4	
Vul: Both	♦ AKJ8	You bid first.
HCP: 20	♣ AKQ96	

Board: 10	♠ AKJ1098	The opponents are silent.
Dealer: N	♥ 1065	
Vul: None	♦ 54	Partner bids first.
HCP: 11	♣ K7	

Board: 11	♠ AJ98	The opponents are silent.
Dealer: S	♥ A62	
Vul: Both	♦ AK9	You bid first.
HCP: 20	♣ A64	

Board: 12	♠ AQJ954	The opponents are silent.
Dealer: N	♥ 83	
Vul: EW	♦ 74	Partner bids first.
HCP: 8	♣ J108	

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

Board: 7  
Dealer: S  
Vul: None  
North HCP: 8  
South HCP: 21  
Contract: 5♥ S

North:  
♠ K  
♥ KQ872  
♦ 8542  
♣ 943

South:  
♠ QJ7  
♥ AJ103  
♦ AKQ10  
♣ A7

West North East South  
2NT

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

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

Board: 8  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 5  
Contract: 4♥ N

North:  
♠ KJ53  
♥ A432  
♦ AQ6  
♣ AQ

South:  
♠ Q96  
♥ 98765  
♦ 52  
♣ K54

West North East South  
2NT Pass 3♦

Pass 4♥<sup>1</sup> AP

1. Super acceptance after NT

Board: 9  
Dealer: S  
Vul: Both  
North HCP: 14  
South HCP: 20  
Contract: 6N S

North:  
♠ A5  
♥ AK963  
♦ Q32  
♣ J108

South:  
♠ Q3  
♥ J4  
♦ AKJ8  
♣ AKQ96

West North East South  
2NT

Pass 3♦ Pass 3♥  
Pass 5NT Pass 6NT  
AP

Board: 10  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ Q73  
♥ KJ74  
♦ AK8  
♣ AQJ

South:  
♠ AKJ1098  
♥ 1065  
♦ 54  
♣ K7

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

Pass 4♠ Pass 4NT<sup>2</sup>  
Pass 5♠ Pass 6♠  
AP

1. Texas
2. Blackwood 0314, for ♠

Board: 11  
Dealer: S  
Vul: Both  
North HCP: 8  
South HCP: 20  
Contract: 6♥ S

North:  
♠ 107  
♥ QJ9873  
♦ 2  
♣ KQ107

South:  
♠ AJ98  
♥ A62  
♦ AK9  
♣ A64

West North East South  
2NT

Pass 3♦ Pass 3♥  
Pass 6♥ AP

Board: 12

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 4♠ N

North:

♠ 82

♥ AK109

♦ AQ1098

♣ AK

South:

♠ AQJ954

♥ 83

♦ 74

♣ J108

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

## North hands (Practice Page)

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

Board: 13	♠ KJ	The opponents are silent.
Dealer: S	♥ AQ1094	
Vul: EW	♦ Q103	Partner bids first.
HCP: 16	♣ KJ4	

Board: 14	♠ A6	The opponents are silent.
Dealer: N	♥ QJ	
Vul: Both	♦ AKQJ10	You bid first.
HCP: 20	♣ K853	

Board: 15	♠ AJ642	The opponents are silent.
Dealer: S	♥ J4	
Vul: Both	♦ J976	Partner bids first.
HCP: 10	♣ K7	

Board: 16	♠ A109	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ AK5	You bid first.
HCP: 21	♣ AK762	

Board: 17	♠ 8532	The opponents are silent.
Dealer: S	♥ AKJ872	
Vul: Both	♦ 3	Partner bids first.
HCP: 15	♣ AK	

Board: 18	♠ K82	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: NS	♦ AK94	You bid first.
HCP: 21	♣ KQ10	

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

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ AQ				2NT
Vul: EW	♥ AQ1094	♥ J2	Pass	3♦	Pass	3♥
North HCP: 16	♦ Q103	♦ AK85	Pass	5NT	Pass	6NT
South HCP: 20	♣ KJ4	♣ AQ972	AP			
Contract: 6N S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K108		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ QJ	♥ AK9872	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKQJ10	♦ 3	Pass	5♠	Pass	7NT
South HCP: 15	♣ K853	♣ AJ7	AP			
Contract: 7N N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ AJ642	♠ KQ7				2NT
Vul: Both	♥ J4	♥ Q963	Pass	3♥	Pass	3♠
North HCP: 10	♦ J976	♦ AK10	Pass	3NT	Pass	4♠
South HCP: 20	♣ K7	♣ AQ4	AP			
Contract: 4♠ S						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ KQ		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K4	♥ AQ8632	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AK5	♦ 976	Pass	5♦	Pass	7♥
South HCP: 12	♣ AK762	♣ J10	AP			
Contract: 7♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 8532	♠ AKQ7				2NT
Vul: Both	♥ AKJ872	♥ Q943	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 15	♦ 3	♦ AKQ	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 20	♣ AK	♣ 97	Pass	7NT	AP	
Contract: 7N S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 18  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 10  
Contract: 6♥ N

North:  
♠ K82  
♥ AQ9  
♦ AK94  
♣ KQ10

South:  
♠ AQ103  
♥ KJ10532  
♦ 5  
♣ 92

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♠	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			

## South hands (Practice Page)

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

Board: 13	♠ AQ	The opponents are silent.
Dealer: S	♥ J2	
Vul: EW	♦ AK85	You bid first.
HCP: 20	♣ AQ972	

Board: 14	♠ K108	The opponents are silent.
Dealer: N	♥ AK9872	
Vul: Both	♦ 3	Partner bids first.
HCP: 15	♣ AJ7	

Board: 15	♠ KQ7	The opponents are silent.
Dealer: S	♥ Q963	
Vul: Both	♦ AK10	You bid first.
HCP: 20	♣ AQ4	

Board: 16	♠ KQ	The opponents are silent.
Dealer: N	♥ AQ8632	
Vul: None	♦ 976	Partner bids first.
HCP: 12	♣ J10	

Board: 17	♠ AKQ7	The opponents are silent.
Dealer: S	♥ Q943	
Vul: Both	♦ AKQ	You bid first.
HCP: 20	♣ 97	

Board: 18	♠ AQ103	The opponents are silent.
Dealer: N	♥ KJ10532	
Vul: NS	♦ 5	Partner bids first.
HCP: 10	♣ 92	



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

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ AQ				2NT
Vul: EW	♥ AQ1094	♥ J2	Pass	3♦	Pass	3♥
North HCP: 16	♦ Q103	♦ AK85	Pass	5NT	Pass	6NT
South HCP: 20	♣ KJ4	♣ AQ972	AP			
Contract: 6N S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K108		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ QJ	♥ AK9872	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKQJ10	♦ 3	Pass	5♠	Pass	7NT
South HCP: 15	♣ K853	♣ AJ7	AP			
Contract: 7N N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ AJ642	♠ KQ7				2NT
Vul: Both	♥ J4	♥ Q963	Pass	3♥	Pass	3♠
North HCP: 10	♦ J976	♦ AK10	Pass	3NT	Pass	4♠
South HCP: 20	♣ K7	♣ AQ4	AP			
Contract: 4♠ S						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ KQ		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K4	♥ AQ8632	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AK5	♦ 976	Pass	5♦	Pass	7♥
South HCP: 12	♣ AK762	♣ J10	AP			
Contract: 7♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 8532	♠ AKQ7				2NT
Vul: Both	♥ AKJ872	♥ Q943	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 15	♦ 3	♦ AKQ	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 20	♣ AK	♣ 97	Pass	7NT	AP	
Contract: 7N S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 18  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 10  
Contract: 6♥ N

North:  
♠ K82  
♥ AQ9  
♦ AK94  
♣ KQ10

South:  
♠ AQ103  
♥ KJ10532  
♦ 5  
♣ 92

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♠	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			

## North hands (Practice Page)

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

Board: 19	♠ 542	The opponents are silent.
Dealer: S	♥ K8732	
Vul: Both	♦ 52	Partner bids first.
HCP: 6	♣ K108	
Board: 20	♠ J7	West Doubles Pass if possible.
Dealer: N	♥ KQJ6	
Vul: None	♦ AK4	You bid first.
HCP: 20	♣ AQ63	
Board: 21	♠ 9	The opponents are silent.
Dealer: S	♥ AKQ1093	
Vul: EW	♦ Q73	Partner bids first.
HCP: 11	♣ 965	
Board: 22	♠ Q107	The opponents are silent.
Dealer: N	♥ AK95	
Vul: None	♦ AKJ8	You bid first.
HCP: 21	♣ A6	
Board: 23	♠ KJ8762	The opponents are silent.
Dealer: S	♥ K65	
Vul: EW	♦ 86	Partner bids first.
HCP: 7	♣ 96	
Board: 24	♠ AQ3	The opponents are silent.
Dealer: N	♥ K5	
Vul: NS	♦ Q53	You bid first.
HCP: 20	♣ AKQ95	

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

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ KQJ				2NT
Vul: Both	♥ K8732	♥ AQ95	Pass	3♦	Pass	3♥
North HCP: 6	♦ 52	♦ KJ6	Pass	3NT	Pass	4♥
South HCP: 21	♣ K108	♣ AJ3	AP			
Contract: 4♥ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ AK843		2NT	Pass	3♥
Vul: None	♥ KQJ6	♥ 5	Pass	3♠	Pass	5NT
North HCP: 20	♦ AK4	♦ J108	Pass	6NT	Pass	Pass
South HCP: 12	♣ AQ63	♣ KJ52	X	AP		
Contract: 6NX N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KJ6				2NT
Vul: EW	♥ AKQ1093	♥ 754	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ Q73	♦ AK9	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 20	♣ 965	♣ AKQ3	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ Q107	♠ KJ542		2NT	Pass	3♥
Vul: None	♥ AK95	♥ J82	Pass	3♠	Pass	3NT
North HCP: 21	♦ AKJ8	♦ 962	Pass	4♠	AP	
South HCP: 7	♣ A6	♣ Q5				
Contract: 4♠ N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ KJ8762	♠ A54				2NT
Vul: EW	♥ K65	♥ A72	Pass	3♥	Pass	3♠
North HCP: 7	♦ 86	♦ AK72	Pass	4♠	AP	
South HCP: 21	♣ 96	♣ AQ3				
Contract: 4♠ S						

Board: 24  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 6♥ N

North:  
♠ AQ3  
♥ K5  
♦ Q53  
♣ AKQ95

South:  
♠ 10986  
♥ AJ10986  
♦ AK  
♣ 10

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

## South hands (Practice Page)

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

Board: 19	♠ KQJ	The opponents are silent.
Dealer: S	♥ AQ95	
Vul: Both	♦ KJ6	You bid first.
HCP: 21	♣ AJ3	

Board: 20	♠ AK843	West Doubles Pass if possible.
Dealer: N	♥ 5	
Vul: None	♦ J108	Partner bids first.
HCP: 12	♣ KJ52	

Board: 21	♠ KJ6	The opponents are silent.
Dealer: S	♥ 754	
Vul: EW	♦ AK9	You bid first.
HCP: 20	♣ AKQ3	

Board: 22	♠ KJ542	The opponents are silent.
Dealer: N	♥ J82	
Vul: None	♦ 962	Partner bids first.
HCP: 7	♣ Q5	

Board: 23	♠ A54	The opponents are silent.
Dealer: S	♥ A72	
Vul: EW	♦ AK72	You bid first.
HCP: 21	♣ AQ3	

Board: 24	♠ 10986	The opponents are silent.
Dealer: N	♥ AJ10986	
Vul: NS	♦ AK	Partner bids first.
HCP: 12	♣ 10	

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

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ KQJ				2NT
Vul: Both	♥ K8732	♥ AQ95	Pass	3♦	Pass	3♥
North HCP: 6	♦ 52	♦ KJ6	Pass	3NT	Pass	4♥
South HCP: 21	♣ K108	♣ AJ3	AP			
Contract: 4♥ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ AK843		2NT	Pass	3♥
Vul: None	♥ KQJ6	♥ 5	Pass	3♠	Pass	5NT
North HCP: 20	♦ AK4	♦ J108	Pass	6NT	Pass	Pass
South HCP: 12	♣ AQ63	♣ KJ52	X	AP		
Contract: 6NX N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KJ6				2NT
Vul: EW	♥ AKQ1093	♥ 754	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ Q73	♦ AK9	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 20	♣ 965	♣ AKQ3	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ Q107	♠ KJ542		2NT	Pass	3♥
Vul: None	♥ AK95	♥ J82	Pass	3♠	Pass	3NT
North HCP: 21	♦ AKJ8	♦ 962	Pass	4♠	AP	
South HCP: 7	♣ A6	♣ Q5				
Contract: 4♠ N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ KJ8762	♠ A54				2NT
Vul: EW	♥ K65	♥ A72	Pass	3♥	Pass	3♠
North HCP: 7	♦ 86	♦ AK72	Pass	4♠	AP	
South HCP: 21	♣ 96	♣ AQ3				
Contract: 4♠ S						

Board: 24  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 6♥ N

North:  
♠ AQ3  
♥ K5  
♦ Q53  
♣ AKQ95

South:  
♠ 10986  
♥ AJ10986  
♦ AK  
♣ 10

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



## North hands (Practice Page)

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

Board: 25	♠ K98	The opponents are silent.
Dealer: S	♥ A8652	
Vul: EW	♦ J974	Partner bids first.
HCP: 8	♣ 7	

Board: 26	♠ KQJ7	The opponents are silent.
Dealer: N	♥ Q1053	
Vul: Both	♦ AQ2	You bid first.
HCP: 21	♣ AK	

Board: 27	♠ J8	The opponents are silent.
Dealer: S	♥ AKJ943	
Vul: None	♦ 752	Partner bids first.
HCP: 9	♣ 85	

Board: 28	♠ AKQJ	East Doubles 5♣ if possible.
Dealer: N	♥ 974	
Vul: EW	♦ AK104	You bid first.
HCP: 21	♣ A3	

Board: 29	♠ 108764	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ 97	Partner bids first.
HCP: 7	♣ K853	

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

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ QJ				2NT
Vul: EW	♥ A8652	♥ KQJ10	Pass	3♦	Pass	3♥
North HCP: 8	♦ J974	♦ Q2	Pass	3NT	Pass	4♥
South HCP: 20	♣ 7	♣ AKQ63	AP			
Contract: 4♥ S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ KQJ7	♠ A109632		2NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ Q1053	♥ AK8	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AQ2	♦ K8	Pass	5♣	Pass	5♦
South HCP: 14	♣ AK	♣ 83	Pass	6♣	Pass	7NT
Contract: 7N N			AP			

1. Texas  
2. Blackwood 0314, for ♠

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AK10				2NT
Vul: None	♥ AKJ943	♥ Q872	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9	♦ 752	♦ AKQ9	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 21	♣ 85	♣ K7	Pass	6♥	AP	
Contract: 6♥ S						

1. Texas  
2. Blackwood 0314, for ♥

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 1082		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ 974	♥ AKQJ102	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AK104	♦ J85	Pass	5♣	X	XX
South HCP: 11	♣ A3	♣ 10	Pass	6♥	Pass	7♥
Contract: 7♥ N			AP			

1. Texas  
2. Blackwood 0314, for ♥

Board: 29

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ 108764

♥ A2

♦ 97

♣ K853

South:

♠ AKQJ

♥ Q98

♦ K862

♣ AJ

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

1. Super acceptance after NT

## South hands (Practice Page)

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

Board: 25	♠ QJ	The opponents are silent.
Dealer: S	♥ KQJ10	
Vul: EW	♦ Q2	You bid first.
HCP: 20	♣ AKQ63	

Board: 26	♠ A109632	The opponents are silent.
Dealer: N	♥ AK8	
Vul: Both	♦ K8	Partner bids first.
HCP: 14	♣ 83	

Board: 27	♠ AK10	The opponents are silent.
Dealer: S	♥ Q872	
Vul: None	♦ AKQ9	You bid first.
HCP: 21	♣ K7	

Board: 28	♠ 1082	East Doubles 5♣ if possible.
Dealer: N	♥ AKQJ102	
Vul: EW	♦ J85	Partner bids first.
HCP: 11	♣ 10	

Board: 29	♠ AKQJ	The opponents are silent.
Dealer: S	♥ Q98	
Vul: Both	♦ K862	You bid first.
HCP: 20	♣ AJ	

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

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ QJ				2NT
Vul: EW	♥ A8652	♥ KQJ10	Pass	3♦	Pass	3♥
North HCP: 8	♦ J974	♦ Q2	Pass	3NT	Pass	4♥
South HCP: 20	♣ 7	♣ AKQ63	AP			
Contract: 4♥ S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ KQJ7	♠ A109632		2NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ Q1053	♥ AK8	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AQ2	♦ K8	Pass	5♣	Pass	5♦
South HCP: 14	♣ AK	♣ 83	Pass	6♣	Pass	7NT
Contract: 7N N			AP			

1. Texas  
2. Blackwood 0314, for ♠

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AK10				2NT
Vul: None	♥ AKJ943	♥ Q872	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9	♦ 752	♦ AKQ9	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 21	♣ 85	♣ K7	Pass	6♥	AP	
Contract: 6♥ S						

1. Texas  
2. Blackwood 0314, for ♥

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 1082		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ 974	♥ AKQJ102	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AK104	♦ J85	Pass	5♣	X	XX
South HCP: 11	♣ A3	♣ 10	Pass	6♥	Pass	7♥
Contract: 7♥ N			AP			

1. Texas  
2. Blackwood 0314, for ♥

Board: 29

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ 108764

♥ A2

♦ 97

♣ K853

South:

♠ AKQJ

♥ Q98

♦ K862

♣ AJ

West North East South

2NT

Pass 3♥ Pass 4♠<sup>1</sup>

AP

1. Super acceptance after NT

## North hands (Practice Page)

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

Board: 30	♠ AQ	The opponents are silent.
Dealer: N	♥ Q92	
Vul: None	♦ A853	You bid first.
HCP: 20	♣ AKJ7	

Board: 31	♠ KQ1087	The opponents are silent.
Dealer: S	♥ K7	
Vul: NS	♦ 82	Partner bids first.
HCP: 11	♣ K654	

Board: 32	♠ AK96	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: Both	♦ K972	You bid first.
HCP: 20	♣ A7	

Board: 33	♠ AJ10754	The opponents are silent.
Dealer: S	♥ K107	
Vul: None	♦ J	Partner bids first.
HCP: 12	♣ K54	

Board: 34	♠ AJ	The opponents are silent.
Dealer: N	♥ J10	
Vul: EW	♦ AKQJ8	You bid first.
HCP: 20	♣ A863	

Board: 35	♠ K3	The opponents are silent.
Dealer: S	♥ 87654	
Vul: None	♦ A1084	Partner bids first.
HCP: 7	♣ 85	

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

Board: 30  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 6  
Contract: 3N N

North:  
♠ AQ  
♥ Q92  
♦ A853  
♣ AKJ7

South:  
♠ J9752  
♥ A86  
♦ J64  
♣ 65

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

Board: 31  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 21  
Contract: 6♠ S

North:  
♠ KQ1087  
♥ K7  
♦ 82  
♣ K654

South:  
♠ A43  
♥ A94  
♦ AQ94  
♣ AQJ

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

1. Quantitative 4NT

Board: 32  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 10  
Contract: 4♥ N

North:  
♠ AK96  
♥ KQJ  
♦ K972  
♣ A7

South:  
♠ Q5  
♥ A109754  
♦ J8  
♣ K106

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

Board: 33  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 20  
Contract: 6♠ S

North:  
♠ AJ10754  
♥ K107  
♦ J  
♣ K54

South:  
♠ 93  
♥ A92  
♦ AKQ9  
♣ AQJ7

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

1. Texas  
2. Blackwood 0314, for ♠

Board: 34  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 7  
Contract: 3N N

North:  
♠ AJ  
♥ J10  
♦ AKQJ8  
♣ A863

South:  
♠ 96  
♥ A6432  
♦ 974  
♣ QJ7

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



Board: 35

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 4♥ S

North:

♠ K3

♥ 87654

♦ A1084

♣ 85

South:

♠ A7

♥ AK109

♦ KQ52

♣ A74

West North East South

2NT

Pass 3♦ Pass 4♥<sup>1</sup>

AP

1. Super acceptance after NT

## South hands (Practice Page)

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

Board: 30	♠ J9752	The opponents are silent.
Dealer: N	♥ A86	
Vul: None	♦ J64	Partner bids first.
HCP: 6	♣ 65	

Board: 31	♠ A43	The opponents are silent.
Dealer: S	♥ A94	
Vul: NS	♦ AQ94	You bid first.
HCP: 21	♣ AQJ	

Board: 32	♠ Q5	The opponents are silent.
Dealer: N	♥ A109754	
Vul: Both	♦ J8	Partner bids first.
HCP: 10	♣ K106	

Board: 33	♠ 93	The opponents are silent.
Dealer: S	♥ A92	
Vul: None	♦ AKQ9	You bid first.
HCP: 20	♣ AQJ7	

Board: 34	♠ 96	The opponents are silent.
Dealer: N	♥ A6432	
Vul: EW	♦ 974	Partner bids first.
HCP: 7	♣ QJ7	

Board: 35	♠ A7	The opponents are silent.
Dealer: S	♥ AK109	
Vul: None	♦ KQ52	You bid first.
HCP: 20	♣ A74	

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

Board: 30  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 6  
Contract: 3N N

North:  
♠ AQ  
♥ Q92  
♦ A853  
♣ AKJ7

South:  
♠ J9752  
♥ A86  
♦ J64  
♣ 65

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

Board: 31  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 21  
Contract: 6♠ S

North:  
♠ KQ1087  
♥ K7  
♦ 82  
♣ K654

South:  
♠ A43  
♥ A94  
♦ AQ94  
♣ AQJ

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

1. Quantitative 4NT

Board: 32  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 10  
Contract: 4♥ N

North:  
♠ AK96  
♥ KQJ  
♦ K972  
♣ A7

South:  
♠ Q5  
♥ A109754  
♦ J8  
♣ K106

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

Board: 33  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 20  
Contract: 6♠ S

North:  
♠ AJ10754  
♥ K107  
♦ J  
♣ K54

South:  
♠ 93  
♥ A92  
♦ AKQ9  
♣ AQJ7

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

1. Texas  
2. Blackwood 0314, for ♠

Board: 34  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 7  
Contract: 3N N

North:  
♠ AJ  
♥ J10  
♦ AKQJ8  
♣ A863

South:  
♠ 96  
♥ A6432  
♦ 974  
♣ QJ7

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

Board: 35

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 4♥ S

North:

♠ K3

♥ 87654

♦ A1084

♣ 85

South:

♠ A7

♥ AK109

♦ KQ52

♣ A74

West North East South

2NT

Pass 3♦ Pass 4♥<sup>1</sup>

AP

1. Super acceptance after NT

## North hands (Practice Page)

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

Board: 36	♠ 64	The opponents are silent.
Dealer: N	♥ AJ72	
Vul: NS	♦ AKJ98	You bid first.
HCP: 20	♣ AK	
Board: 37	♠ AJ10643	The opponents are silent.
Dealer: S	♥ 7	
Vul: EW	♦ A97632	Partner bids first.
HCP: 9	♣ —	
Board: 38	♠ 42	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ AK92	You bid first.
HCP: 20	♣ AKJ96	
Board: 39	♠ K5	The opponents are silent.
Dealer: S	♥ KQ10954	
Vul: Both	♦ K102	Partner bids first.
HCP: 11	♣ 104	
Board: 40	♠ AJ7	West Doubles 3♥ if possible.
Dealer: N	♥ K8	
Vul: None	♦ AKQ53	You bid first.
HCP: 21	♣ A84	

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

Board: 36  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ 64  
♥ AJ72  
♦ AKJ98  
♣ AK

South:  
♠ AQJ1075  
♥ Q1043  
♦ Q2  
♣ 7

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

Board: 37  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 7♦ N

North:  
♠ AJ10643  
♥ 7  
♦ A97632  
♣ —

South:  
♠ K52  
♥ A4  
♦ KQJ84  
♣ AQJ

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	5♣ <sup>2</sup>	Pass	5♠
Pass	5NT	Pass	6♠
Pass	7♦	AP	
1. Texas			
2. Exclusion, for ♠			

Board: 38  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 10  
Contract: 6♠ N

North:  
♠ 42  
♥ AJ  
♦ AK92  
♣ AKJ96

South:  
♠ AK10953  
♥ Q1074  
♦ J3  
♣ 10

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

Board: 39  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 21  
Contract: 6♥ S

North:  
♠ K5  
♥ KQ10954  
♦ K102  
♣ 104

South:  
♠ AQ10  
♥ AJ82  
♦ AQJ9  
♣ K3

West	North	East	South
			2NT
Pass	3♦	Pass	4♥ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	5♣
Pass	6♥	AP	
1. Super acceptance after NT			
2. Blackwood 0314, for ♥			

Board: 40

Dealer: N

Vul: None

North HCP: 21

South HCP: 4

Contract: 4♠ N

North:

♠ AJ7

♥ K8

♦ AKQ53

♣ A84

South:

♠ K9853

♥ J1095

♦ 108

♣ 65

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

## South hands (Practice Page)

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

Board: 36	♠ AQJ1075	The opponents are silent.
Dealer: N	♥ Q1043	
Vul: NS	♦ Q2	Partner bids first.
HCP: 11	♣ 7	
Board: 37	♠ K52	The opponents are silent.
Dealer: S	♥ A4	
Vul: EW	♦ KQJ84	You bid first.
HCP: 20	♣ AQJ	
Board: 38	♠ AK10953	The opponents are silent.
Dealer: N	♥ Q1074	
Vul: Both	♦ J3	Partner bids first.
HCP: 10	♣ 10	
Board: 39	♠ AQ10	The opponents are silent.
Dealer: S	♥ AJ82	
Vul: Both	♦ AQJ9	You bid first.
HCP: 21	♣ K3	
Board: 40	♠ K9853	West Doubles 3♥ if possible.
Dealer: N	♥ J1095	
Vul: None	♦ 108	Partner bids first.
HCP: 4	♣ 65	



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

Board: 36  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ 64  
♥ AJ72  
♦ AKJ98  
♣ AK

South:  
♠ AQJ1075  
♥ Q1043  
♦ Q2  
♣ 7

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

Board: 37  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 7♦ N

North:  
♠ AJ10643  
♥ 7  
♦ A97632  
♣ —

South:  
♠ K52  
♥ A4  
♦ KQJ84  
♣ AQJ

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	5♣ <sup>2</sup>	Pass	5♠
Pass	5NT	Pass	6♠
Pass	7♦	AP	
1. Texas			
2. Exclusion, for ♠			

Board: 38  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 10  
Contract: 6♠ N

North:  
♠ 42  
♥ AJ  
♦ AK92  
♣ AKJ96

South:  
♠ AK10953  
♥ Q1074  
♦ J3  
♣ 10

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

Board: 39  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 21  
Contract: 6♥ S

North:  
♠ K5  
♥ KQ10954  
♦ K102  
♣ 104

South:  
♠ AQ10  
♥ AJ82  
♦ AQJ9  
♣ K3

West	North	East	South
			2NT
Pass	3♦	Pass	4♥ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	5♣
Pass	6♥	AP	
1. Super acceptance after NT			
2. Blackwood 0314, for ♥			

Board: 40

Dealer: N

Vul: None

North HCP: 21

South HCP: 4

Contract: 4♠ N

North:

♠ AJ7

♥ K8

♦ AKQ53

♣ A84

South:

♠ K9853

♥ J1095

♦ 108

♣ 65

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

## North hands (Practice Page)

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

Board: 41	♠ A5	The opponents are silent.
Dealer: S	♥ KQ9654	
Vul: EW	♦ 872	Partner bids first.
HCP: 9	♣ 105	

Board: 42	♠ AKQJ	The opponents are silent.
Dealer: N	♥ 942	
Vul: Both	♦ QJ	You bid first.
HCP: 21	♣ AKJ6	

Board: 43	♠ 108432	The opponents are silent.
Dealer: S	♥ Q8	
Vul: None	♦ K54	Partner bids first.
HCP: 6	♣ J94	

Board: 44	♠ AK4	The opponents are silent.
Dealer: N	♥ AK43	
Vul: NS	♦ K85	You bid first.
HCP: 20	♣ K102	

Board: 45	♠ A108765	The opponents are silent.
Dealer: S	♥ J5	
Vul: Both	♦ K54	Partner bids first.
HCP: 10	♣ Q2	

Board: 46	♠ AQ6	The opponents are silent.
Dealer: N	♥ KQ106	
Vul: None	♦ AK83	You bid first.
HCP: 20	♣ Q9	

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

Board: 41  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 6N S

North:  
♠ A5  
♥ KQ9654  
♦ 872  
♣ 105

South:  
♠ QJ82  
♥ A8  
♦ AQ964  
♣ AK

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

1. Texas  
2. Blackwood 0314, for ♥

Board: 42  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ AKQJ  
♥ 942  
♦ QJ  
♣ AKJ6

South:  
♠ 84  
♥ AQJ107  
♦ A1062  
♣ 43

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

Board: 43  
Dealer: S  
Vul: None  
North HCP: 6  
South HCP: 21  
Contract: 4♠ S

North:  
♠ 108432  
♥ Q8  
♦ K54  
♣ J94

South:  
♠ AQJ5  
♥ AJ63  
♦ AJ2  
♣ A10

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

1. Super acceptance after NT

Board: 44  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ AK4  
♥ AK43  
♦ K85  
♣ K102

South:  
♠ QJ975  
♥ Q82  
♦ 2  
♣ AQ63

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

1. Quantitative 4NT

Board: 45  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 4♠ S

North:  
♠ A108765  
♥ J5  
♦ K54  
♣ Q2

South:  
♠ KQ9  
♥ K84  
♦ A6  
♣ AKJ63

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

Board: 46

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6♠ N

North:

♠ AQ6

♥ KQ106

♦ AK83

♣ Q9

South:

♠ K8752

♥ A9

♦ 75

♣ AJ104

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

## South hands (Practice Page)

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

Board: 41	♠ QJ82	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ AQ964	You bid first.
HCP: 20	♣ AK	

Board: 42	♠ 84	The opponents are silent.
Dealer: N	♥ AQJ107	
Vul: Both	♦ A1062	Partner bids first.
HCP: 11	♣ 43	

Board: 43	♠ AQJ5	The opponents are silent.
Dealer: S	♥ AJ63	
Vul: None	♦ AJ2	You bid first.
HCP: 21	♣ A10	

Board: 44	♠ QJ975	The opponents are silent.
Dealer: N	♥ Q82	
Vul: NS	♦ 2	Partner bids first.
HCP: 11	♣ AQ63	

Board: 45	♠ KQ9	The opponents are silent.
Dealer: S	♥ K84	
Vul: Both	♦ A6	You bid first.
HCP: 20	♣ AKJ63	

Board: 46	♠ K8752	The opponents are silent.
Dealer: N	♥ A9	
Vul: None	♦ 75	Partner bids first.
HCP: 12	♣ AJ104	

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

Board: 41  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 6N S

North:  
♠ A5  
♥ KQ9654  
♦ 872  
♣ 105

South:  
♠ QJ82  
♥ A8  
♦ AQ964  
♣ AK

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

1. Texas  
2. Blackwood 0314, for ♥

Board: 42  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ AKQJ  
♥ 942  
♦ QJ  
♣ AKJ6

South:  
♠ 84  
♥ AQJ107  
♦ A1062  
♣ 43

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

Board: 43  
Dealer: S  
Vul: None  
North HCP: 6  
South HCP: 21  
Contract: 4♠ S

North:  
♠ 108432  
♥ Q8  
♦ K54  
♣ J94

South:  
♠ AQJ5  
♥ AJ63  
♦ AJ2  
♣ A10

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

1. Super acceptance after NT

Board: 44  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ AK4  
♥ AK43  
♦ K85  
♣ K102

South:  
♠ QJ975  
♥ Q82  
♦ 2  
♣ AQ63

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

1. Quantitative 4NT

Board: 45  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 4♠ S

North:  
♠ A108765  
♥ J5  
♦ K54  
♣ Q2

South:  
♠ KQ9  
♥ K84  
♦ A6  
♣ AKJ63

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

Board: 46

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6♠ N

North:

♠ AQ6

♥ KQ106

♦ AK83

♣ Q9

South:

♠ K8752

♥ A9

♦ 75

♣ AJ104

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



## North hands (Practice Page)

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

Board: 47	♠ 8	The opponents are silent.
Dealer: S	♥ K109765	
Vul: EW	♦ 742	Partner bids first.
HCP: 3	♣ 1087	
Board: 48	♠ A54	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: NS	♦ AK542	You bid first.
HCP: 21	♣ KQ	
Board: 49	♠ 5	The opponents are silent.
Dealer: S	♥ QJ10932	
Vul: EW	♦ 653	Partner bids first.
HCP: 3	♣ 743	
Board: 50	♠ Q76	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: Both	♦ AQJ5	You bid first.
HCP: 20	♣ KQ2	
Board: 51	♠ J54	The opponents are silent.
Dealer: S	♥ Q8432	
Vul: EW	♦ A	Partner bids first.
HCP: 8	♣ J1094	
Board: 52	♠ AK86	West Doubles 3♦ if possible.
Dealer: N	♥ 54	
Vul: Both	♦ AQ93	You bid first.
HCP: 20	♣ AK9	

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

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ KJ				2NT
Vul: EW	♥ K109765	♥ AJ3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 3	♦ 742	♦ AQ103	AP			
South HCP: 21	♣ 1087	♣ AQ65	1. Texas			
Contract: 4♥ S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ J6		2NT	Pass	3♦
Vul: NS	♥ KQ5	♥ A10976	Pass	3♥	Pass	3NT
North HCP: 21	♦ AK542	♦ J1086	Pass	4♥	Pass	4NT <sup>1</sup>
South HCP: 10	♣ KQ	♣ A4	Pass	5♣	Pass	6♥
Contract: 6♥ N			AP			
			1. Blackwood 0314, for ♥			

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK2				2NT
Vul: EW	♥ QJ10932	♥ A85	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 3	♦ 653	♦ Q108	AP			
South HCP: 20	♣ 743	♣ AK109	1. Texas			
Contract: 4♥ S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ KJ5		2NT	Pass	3♦
Vul: Both	♥ AQ7	♥ K8643	Pass	3♥	Pass	5NT
North HCP: 20	♦ AQJ5	♦ K	Pass	6NT	AP	
South HCP: 14	♣ KQ2	♣ A843				
Contract: 6N N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ AKQ				2NT
Vul: EW	♥ Q8432	♥ AK7	Pass	3♦	Pass	3♥
North HCP: 8	♦ A	♦ J9752	Pass	3NT	Pass	4♥
South HCP: 20	♣ J1094	♣ K7	AP			
Contract: 4♥ S						

Board: 52

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 4♥ S

North:

♠ AK86

♥ 54

♦ AQ93

♣ AK9

South:

♠ 1072

♥ KQJ1076

♦ 7

♣ 1074

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

1. artificial

## South hands (Practice Page)

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

Board: 47	♠ KJ	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: EW	♦ AQ103	You bid first.
HCP: 21	♣ AQ65	
Board: 48	♠ J6	The opponents are silent.
Dealer: N	♥ A10976	
Vul: NS	♦ J1086	Partner bids first.
HCP: 10	♣ A4	
Board: 49	♠ AK2	The opponents are silent.
Dealer: S	♥ A85	
Vul: EW	♦ Q108	You bid first.
HCP: 20	♣ AK109	
Board: 50	♠ KJ5	The opponents are silent.
Dealer: N	♥ K8643	
Vul: Both	♦ K	Partner bids first.
HCP: 14	♣ A843	
Board: 51	♠ AKQ	The opponents are silent.
Dealer: S	♥ AK7	
Vul: EW	♦ J9752	You bid first.
HCP: 20	♣ K7	
Board: 52	♠ 1072	West Doubles 3♦ if possible.
Dealer: N	♥ KQJ1076	
Vul: Both	♦ 7	Partner bids first.
HCP: 6	♣ 1074	

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

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ KJ				2NT
Vul: EW	♥ K109765	♥ AJ3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 3	♦ 742	♦ AQ103	AP			
South HCP: 21	♣ 1087	♣ AQ65	1. Texas			
Contract: 4♥ S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ J6		2NT	Pass	3♦
Vul: NS	♥ KQ5	♥ A10976	Pass	3♥	Pass	3NT
North HCP: 21	♦ AK542	♦ J1086	Pass	4♥	Pass	4NT <sup>1</sup>
South HCP: 10	♣ KQ	♣ A4	Pass	5♣	Pass	6♥
Contract: 6♥ N			AP			
			1. Blackwood 0314, for ♥			

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK2				2NT
Vul: EW	♥ QJ10932	♥ A85	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 3	♦ 653	♦ Q108	AP			
South HCP: 20	♣ 743	♣ AK109	1. Texas			
Contract: 4♥ S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ KJ5		2NT	Pass	3♦
Vul: Both	♥ AQ7	♥ K8643	Pass	3♥	Pass	5NT
North HCP: 20	♦ AQJ5	♦ K	Pass	6NT	AP	
South HCP: 14	♣ KQ2	♣ A843				
Contract: 6N N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ AKQ				2NT
Vul: EW	♥ Q8432	♥ AK7	Pass	3♦	Pass	3♥
North HCP: 8	♦ A	♦ J9752	Pass	3NT	Pass	4♥
South HCP: 20	♣ J1094	♣ K7	AP			
Contract: 4♥ S						

Board: 52

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 4♥ S

North:

♠ AK86

♥ 54

♦ AQ93

♣ AK9

South:

♠ 1072

♥ KQJ1076

♦ 7

♣ 1074

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

1. artificial

## North hands (Practice Page)

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

Board: 53	♠ J10843	The opponents are silent.
Dealer: S	♥ 10953	
Vul: None	♦ K9	Partner bids first.
HCP: 4	♣ 103	
Board: 54	♠ A1042	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ AKJ4	You bid first.
HCP: 21	♣ A105	
Board: 55	♠ KQ8543	The opponents are silent.
Dealer: S	♥ K72	
Vul: NS	♦ Q5	Partner bids first.
HCP: 13	♣ K6	
Board: 56	♠ KQ3	The opponents are silent.
Dealer: N	♥ J8	
Vul: Both	♦ KQ10	You bid first.
HCP: 20	♣ AKQ75	
Board: 57	♠ KQJ876	West Bids XA♠♠ if possible.
Dealer: S	♥ 62	
Vul: NS	♦ 9	Partner bids first.
HCP: 10	♣ A742	
Board: 58	♠ KJ10	West Doubles 3♦ if possible.
Dealer: N	♥ KQ	
Vul: EW	♦ AJ64	You bid first.
HCP: 21	♣ AK53	

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

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ J10843	♠ A97				2NT
Vul: None	♥ 10953	♥ A4	Pass	3♥	Pass	3♠
North HCP: 4	♦ K9	♦ AQ105	AP			
South HCP: 20	♣ 103	♣ AQ64				
Contract: 3♠ S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ A1042	♠ KQ		2NT	Pass	3♦
Vul: None	♥ AJ	♥ KQ9876	Pass	3♥	Pass	6♥
North HCP: 21	♦ AKJ4	♦ 2	AP			
South HCP: 11	♣ A105	♣ J984				
Contract: 6♥ N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ KQ8543	♠ AJ				2NT
Vul: NS	♥ K72	♥ QJ10	Pass	3♥	Pass	3♠
North HCP: 13	♦ Q5	♦ AKJ3	Pass	6NT	AP	
South HCP: 21	♣ K6	♣ AJ93				
Contract: 6N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ A10		2NT	Pass	3♦
Vul: Both	♥ J8	♥ A10653	Pass	3♥	Pass	5NT
North HCP: 20	♦ KQ10	♦ A87	Pass	6NT	AP	
South HCP: 12	♣ AKQ75	♣ 962				
Contract: 6N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ KQJ876	♠ A2				2NT
Vul: NS	♥ 62	♥ AQ73	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ 9	♦ AK3	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ A742	♣ K853	Pass	7♠	Pass	Pass
Contract: 7♠X S			XA♠♠	AP		

1. Texas
2. Blackwood 0314, for ♠



Board: 58

Dealer: N

Vul: EW

North HCP: 21

South HCP: 4

Contract: 3♥ S

North:

♠ KJ10

♥ KQ

♦ AJ64

♣ AK53

South:

♠ Q3

♥ J8643

♦ 752

♣ J108

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

	2NT	Pass	3♦
--	-----	------	----

X	XX <sup>1</sup>	Pass	3♥
---	-----------------	------	----

AP

1. artificial

## South hands (Practice Page)

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

Board: 53	♠ A97	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ AQ105	You bid first.
HCP: 20	♣ AQ64	

Board: 54	♠ KQ	The opponents are silent.
Dealer: N	♥ KQ9876	
Vul: None	♦ 2	Partner bids first.
HCP: 11	♣ J984	

Board: 55	♠ AJ	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: NS	♦ AKJ3	You bid first.
HCP: 21	♣ AJ93	

Board: 56	♠ A10	The opponents are silent.
Dealer: N	♥ A10653	
Vul: Both	♦ A87	Partner bids first.
HCP: 12	♣ 962	

Board: 57	♠ A2	West Bids XA♠♠ if possible.
Dealer: S	♥ AQ73	
Vul: NS	♦ AK3	You bid first.
HCP: 20	♣ K853	

Board: 58	♠ Q3	West Doubles 3♦ if possible.
Dealer: N	♥ J8643	
Vul: EW	♦ 752	Partner bids first.
HCP: 4	♣ J108	

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

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ J10843	♠ A97				2NT
Vul: None	♥ 10953	♥ A4	Pass	3♥	Pass	3♠
North HCP: 4	♦ K9	♦ AQ105	AP			
South HCP: 20	♣ 103	♣ AQ64				
Contract: 3♠ S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ A1042	♠ KQ		2NT	Pass	3♦
Vul: None	♥ AJ	♥ KQ9876	Pass	3♥	Pass	6♥
North HCP: 21	♦ AKJ4	♦ 2	AP			
South HCP: 11	♣ A105	♣ J984				
Contract: 6♥ N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ KQ8543	♠ AJ				2NT
Vul: NS	♥ K72	♥ QJ10	Pass	3♥	Pass	3♠
North HCP: 13	♦ Q5	♦ AKJ3	Pass	6NT	AP	
South HCP: 21	♣ K6	♣ AJ93				
Contract: 6N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ A10		2NT	Pass	3♦
Vul: Both	♥ J8	♥ A10653	Pass	3♥	Pass	5NT
North HCP: 20	♦ KQ10	♦ A87	Pass	6NT	AP	
South HCP: 12	♣ AKQ75	♣ 962				
Contract: 6N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ KQJ876	♠ A2				2NT
Vul: NS	♥ 62	♥ AQ73	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ 9	♦ AK3	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ A742	♣ K853	Pass	7♠	Pass	Pass
Contract: 7♠X S			XA♠♠	AP		

1. Texas
2. Blackwood 0314, for ♠

Board: 58

Dealer: N

Vul: EW

North HCP: 21

South HCP: 4

Contract: 3♥ S

North:

♠ KJ10

♥ KQ

♦ AJ64

♣ AK53

South:

♠ Q3

♥ J8643

♦ 752

♣ J108

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

	2NT	Pass	3♦
--	-----	------	----

X	XX <sup>1</sup>	Pass	3♥
---	-----------------	------	----

AP

1. artificial

## North hands (Practice Page)

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

Board: 59	♠ KQ952	The opponents are silent.
Dealer: S	♥ 103	
Vul: None	♦ A1085	Partner bids first.
HCP: 11	♣ Q9	

Board: 60	♠ KQ52	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: NS	♦ A32	You bid first.
HCP: 20	♣ AJ9	

Board: 61	♠ A65	The opponents are silent.
Dealer: S	♥ KJ1093	
Vul: EW	♦ 86	Partner bids first.
HCP: 12	♣ A107	

Board: 62	♠ A98	The opponents are silent.
Dealer: N	♥ AK109	
Vul: Both	♦ AK5	You bid first.
HCP: 20	♣ Q65	

Board: 63	♠ KQJ104	The opponents are silent.
Dealer: S	♥ 1083	
Vul: NS	♦ 98	Partner bids first.
HCP: 9	♣ K94	

Board: 64	♠ AK73	The opponents are silent.
Dealer: N	♥ A1093	
Vul: EW	♦ K8	You bid first.
HCP: 20	♣ AQ3	

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

Board: 59  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 20  
Contract: 7♠ S

North:  
♠ KQ952  
♥ 103  
♦ A1085  
♣ Q9

South:  
♠ A1087  
♥ AQ96  
♦ K9  
♣ AK2

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

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

Board: 60  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ KQ52  
♥ AQ9  
♦ A32  
♣ AJ9

South:  
♠ AJ9874  
♥ 74  
♦ KJ  
♣ Q42

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

1. Texas  
2. Blackwood 0314, for ♠

Board: 61  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 6N S

North:  
♠ A65  
♥ KJ1093  
♦ 86  
♣ A107

South:  
♠ KQ4  
♥ A7  
♦ AQ2  
♣ KQ964

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

Board: 62  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 7  
Contract: 4♠ N

North:  
♠ A98  
♥ AK109  
♦ AK5  
♣ Q65

South:  
♠ KQ1065  
♥ Q62  
♦ 72  
♣ 1087

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

Board: 63  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 20  
Contract: 4♠ S

North:  
♠ KQJ104  
♥ 1083  
♦ 98  
♣ K94

South:  
♠ A6  
♥ KQ2  
♦ AQ106  
♣ AJ87

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

Board: 64  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 7  
Contract: 5♥ N

North:  
♠ AK73  
♥ A1093  
♦ K8  
♣ AQ3

South:  
♠ J109  
♥ KJ8654  
♦ J9  
♣ J4

West	North	East	South
	2NT	Pass	3♦
Pass	4♥ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	5♣	Pass	5♥
AP			
1. Super acceptance after NT			
2. Blackwood 0314, for ♥			

## South hands (Practice Page)

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

Board: 59	♠ A1087	The opponents are silent.
Dealer: S	♥ AQ96	
Vul: None	♦ K9	You bid first.
HCP: 20	♣ AK2	

Board: 60	♠ AJ9874	The opponents are silent.
Dealer: N	♥ 74	
Vul: NS	♦ KJ	Partner bids first.
HCP: 11	♣ Q42	

Board: 61	♠ KQ4	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ AQ2	You bid first.
HCP: 20	♣ KQ964	

Board: 62	♠ KQ1065	The opponents are silent.
Dealer: N	♥ Q62	
Vul: Both	♦ 72	Partner bids first.
HCP: 7	♣ 1087	

Board: 63	♠ A6	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: NS	♦ AQ106	You bid first.
HCP: 20	♣ AJ87	

Board: 64	♠ J109	The opponents are silent.
Dealer: N	♥ KJ8654	
Vul: EW	♦ J9	Partner bids first.
HCP: 7	♣ J4	



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

Board: 59  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 20  
Contract: 7♠ S

North:  
♠ KQ952  
♥ 103  
♦ A1085  
♣ Q9

South:  
♠ A1087  
♥ AQ96  
♦ K9  
♣ AK2

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

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

Board: 60  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ KQ52  
♥ AQ9  
♦ A32  
♣ AJ9

South:  
♠ AJ9874  
♥ 74  
♦ KJ  
♣ Q42

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

1. Texas  
2. Blackwood 0314, for ♠

Board: 61  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 6N S

North:  
♠ A65  
♥ KJ1093  
♦ 86  
♣ A107

South:  
♠ KQ4  
♥ A7  
♦ AQ2  
♣ KQ964

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

Board: 62  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 7  
Contract: 4♠ N

North:  
♠ A98  
♥ AK109  
♦ AK5  
♣ Q65

South:  
♠ KQ1065  
♥ Q62  
♦ 72  
♣ 1087

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

Board: 63  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 20  
Contract: 4♠ S

North:  
♠ KQJ104  
♥ 1083  
♦ 98  
♣ K94

South:  
♠ A6  
♥ KQ2  
♦ AQ106  
♣ AJ87

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

Board: 64  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 7  
Contract: 5♥ N

North:  
♠ AK73  
♥ A1093  
♦ K8  
♣ AQ3

South:  
♠ J109  
♥ KJ8654  
♦ J9  
♣ J4

West	North	East	South
	2NT	Pass	3♦
Pass	4♥ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	5♣	Pass	5♥
AP			
1. Super acceptance after NT			
2. Blackwood 0314, for ♥			

## North hands (Practice Page)

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

Board: 65	♠ K3	The opponents are silent.
Dealer: S	♥ KQ10954	
Vul: Both	♦ Q4	Partner bids first.
HCP: 10	♣ 762	

Board: 66	♠ AKQJ	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ Q975	You bid first.
HCP: 20	♣ A106	

Board: 67	♠ K62	The opponents are silent.
Dealer: S	♥ KJ874	
Vul: EW	♦ 42	Partner bids first.
HCP: 11	♣ A97	

Board: 68	♠ A63	The opponents are silent.
Dealer: N	♥ AK3	
Vul: None	♦ AKJ	You bid first.
HCP: 20	♣ J984	

Board: 69	♠ A8	The opponents are silent.
Dealer: S	♥ Q10542	
Vul: NS	♦ 8532	Partner bids first.
HCP: 7	♣ J5	

Board: 70	♠ 54	The opponents are silent.
Dealer: N	♥ AQ82	
Vul: Both	♦ KQ7	You bid first.
HCP: 20	♣ AKQ8	

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

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A1097				2NT
Vul: Both	♥ KQ10954	♥ A8	Pass	3♦	Pass	3♥
North HCP: 10	♦ Q4	♦ AK7	Pass	4♥	AP	
South HCP: 20	♣ 762	♣ AJ84				
Contract: 4♥ S						

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 103		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ A5	♥ K108742	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ Q975	♦ A8	Pass	5♣	Pass	5♦
South HCP: 10	♣ A106	♣ QJ3	Pass	5♥	Pass	6NT
Contract: 6N N			AP			

1. Texas  
2. Blackwood 0314, for ♥

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ A98				2NT
Vul: EW	♥ KJ874	♥ AQ6	Pass	3♦	Pass	3♥
North HCP: 11	♦ 42	♦ AKQJ7	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 20	♣ A97	♣ 52	AP			
Contract: 6♥ S						

1. Quantitative 4NT

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ 105		2NT	Pass	3♦
Vul: None	♥ AK3	♥ Q10976	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKJ	♦ Q75	Pass	4♥	AP	
South HCP: 8	♣ J984	♣ A107				
Contract: 4♥ N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ KQ9				2NT
Vul: NS	♥ Q10542	♥ K87	Pass	3♦	Pass	3♥
North HCP: 7	♦ 8532	♦ KQJ10	Pass	3NT	Pass	4♥
South HCP: 21	♣ J5	♣ AK8	AP			
Contract: 4♥ S						

Board: 70

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ 54

♥ AQ82

♦ KQ7

♣ AKQ8

South:

♠ AK872

♥ 643

♦ A

♣ J542

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

## South hands (Practice Page)

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

Board: 65	♠ A1097	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ AK7	You bid first.
HCP: 20	♣ AJ84	

Board: 66	♠ 103	The opponents are silent.
Dealer: N	♥ K108742	
Vul: None	♦ A8	Partner bids first.
HCP: 10	♣ QJ3	

Board: 67	♠ A98	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: EW	♦ AKQJ7	You bid first.
HCP: 20	♣ 52	

Board: 68	♠ 105	The opponents are silent.
Dealer: N	♥ Q10976	
Vul: None	♦ Q75	Partner bids first.
HCP: 8	♣ A107	

Board: 69	♠ KQ9	The opponents are silent.
Dealer: S	♥ K87	
Vul: NS	♦ KQJ10	You bid first.
HCP: 21	♣ AK8	

Board: 70	♠ AK872	The opponents are silent.
Dealer: N	♥ 643	
Vul: Both	♦ A	Partner bids first.
HCP: 12	♣ J542	

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

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A1097				2NT
Vul: Both	♥ KQ10954	♥ A8	Pass	3♦	Pass	3♥
North HCP: 10	♦ Q4	♦ AK7	Pass	4♥	AP	
South HCP: 20	♣ 762	♣ AJ84				
Contract: 4♥ S						

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 103		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ A5	♥ K108742	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ Q975	♦ A8	Pass	5♣	Pass	5♦
South HCP: 10	♣ A106	♣ QJ3	Pass	5♥	Pass	6NT
Contract: 6N N			AP			

1. Texas  
2. Blackwood 0314, for ♥

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ A98				2NT
Vul: EW	♥ KJ874	♥ AQ6	Pass	3♦	Pass	3♥
North HCP: 11	♦ 42	♦ AKQJ7	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 20	♣ A97	♣ 52	AP			
Contract: 6♥ S						

1. Quantitative 4NT

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ 105		2NT	Pass	3♦
Vul: None	♥ AK3	♥ Q10976	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKJ	♦ Q75	Pass	4♥	AP	
South HCP: 8	♣ J984	♣ A107				
Contract: 4♥ N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ KQ9				2NT
Vul: NS	♥ Q10542	♥ K87	Pass	3♦	Pass	3♥
North HCP: 7	♦ 8532	♦ KQJ10	Pass	3NT	Pass	4♥
South HCP: 21	♣ J5	♣ AK8	AP			
Contract: 4♥ S						

Board: 70

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ 54

♥ AQ82

♦ KQ7

♣ AKQ8

South:

♠ AK872

♥ 643

♦ A

♣ J542

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



## North hands (Practice Page)

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

Board: 71	♠ KQJ987	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ 762	Partner bids first.
HCP: 10	♣ A62	

Board: 72	♠ AK54	The opponents are silent.
Dealer: N	♥ K6	
Vul: NS	♦ AK2	You bid first.
HCP: 20	♣ QJ75	

Board: 73	♠ 54	The opponents are silent.
Dealer: S	♥ QJ8743	
Vul: EW	♦ KQ2	Partner bids first.
HCP: 10	♣ Q6	

Board: 74	♠ AJ2	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ AQ3	You bid first.
HCP: 20	♣ AQJ102	

Board: 75	♠ 4	The opponents are silent.
Dealer: S	♥ QJ7432	
Vul: None	♦ Q3	Partner bids first.
HCP: 11	♣ AQ108	

Board: 76	♠ AJ62	The opponents are silent.
Dealer: N	♥ Q93	
Vul: EW	♦ AK4	You bid first.
HCP: 20	♣ AQ5	

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

Board: 71

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ KQJ987

♥ 7

♦ 762

♣ A62

South:

♠ A54

♥ AK5

♦ A4

♣ KQ743

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣

Pass 6NT AP

1. Texas

2. Blackwood 0314, for ♠

Board: 72

Dealer: N

Vul: NS

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ AK54

♥ K6

♦ AK2

♣ QJ75

South:

♠ 872

♥ QJ1042

♦ Q874

♣ 6

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

AP

Board: 73

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 4♥ S

North:

♠ 54

♥ QJ8743

♦ KQ2

♣ Q6

South:

♠ A72

♥ AK2

♦ A5

♣ AJ987

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4♥ AP

Board: 74

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ AJ2

♥ Q9

♦ AQ3

♣ AQJ102

South:

♠ K75

♥ AK8762

♦ 974

♣ 9

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♣ Pass 5♦

Pass 5NT Pass 6NT

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 75  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 21  
Contract: 6♥ S

North:  
♠ 4  
♥ QJ7432  
♦ Q3  
♣ AQ108

South:  
♠ AK87  
♥ A106  
♦ AK84  
♣ K2

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

1. Texas  
2. Blackwood 0314, for ♥

Board: 76  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 4  
Contract: 3♠ N

North:  
♠ AJ62  
♥ Q93  
♦ AK4  
♣ AQ5

South:  
♠ K10984  
♥ 75  
♦ 10952  
♣ J3

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

## South hands (Practice Page)

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

Board: 71	♠ A54	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ A4	You bid first.
HCP: 20	♣ KQ743	

Board: 72	♠ 872	The opponents are silent.
Dealer: N	♥ QJ1042	
Vul: NS	♦ Q874	Partner bids first.
HCP: 5	♣ 6	

Board: 73	♠ A72	The opponents are silent.
Dealer: S	♥ AK2	
Vul: EW	♦ A5	You bid first.
HCP: 20	♣ AJ987	

Board: 74	♠ K75	The opponents are silent.
Dealer: N	♥ AK8762	
Vul: Both	♦ 974	Partner bids first.
HCP: 10	♣ 9	

Board: 75	♠ AK87	The opponents are silent.
Dealer: S	♥ A106	
Vul: None	♦ AK84	You bid first.
HCP: 21	♣ K2	

Board: 76	♠ K10984	The opponents are silent.
Dealer: N	♥ 75	
Vul: EW	♦ 10952	Partner bids first.
HCP: 4	♣ J3	

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

Board: 71  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 6N S

North:  
♠ KQJ987  
♥ 7  
♦ 762  
♣ A62

South:  
♠ A54  
♥ AK5  
♦ A4  
♣ KQ743

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

1. Texas  
2. Blackwood 0314, for ♠

Board: 72  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 5  
Contract: 3N N

North:  
♠ AK54  
♥ K6  
♦ AK2  
♣ QJ75

South:  
♠ 872  
♥ QJ1042  
♦ Q874  
♣ 6

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

Board: 73  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 4♥ S

North:  
♠ 54  
♥ QJ8743  
♦ KQ2  
♣ Q6

South:  
♠ A72  
♥ AK2  
♦ A5  
♣ AJ987

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

Board: 74  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 10  
Contract: 6N N

North:  
♠ AJ2  
♥ Q9  
♦ AQ3  
♣ AQJ102

South:  
♠ K75  
♥ AK8762  
♦ 974  
♣ 9

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

1. Texas  
2. Blackwood 0314, for ♥

Board: 75  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 21  
Contract: 6♥ S

North:  
♠ 4  
♥ QJ7432  
♦ Q3  
♣ AQ108

South:  
♠ AK87  
♥ A106  
♦ AK84  
♣ K2

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

1. Texas  
2. Blackwood 0314, for ♥

Board: 76  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 4  
Contract: 3♠ N

North:  
♠ AJ62  
♥ Q93  
♦ AK4  
♣ AQ5

South:  
♠ K10984  
♥ 75  
♦ 10952  
♣ J3

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

## North hands (Practice Page)

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

Board: 77	♠ 986	The opponents are silent.
Dealer: S	♥ K87632	
Vul: Both	♦ 1085	Partner bids first.
HCP: 3	♣ 4	

Board: 78	♠ AJ87	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ A72	You bid first.
HCP: 20	♣ K107	

Board: 79	♠ —	The opponents are silent.
Dealer: S	♥ QJ8742	
Vul: None	♦ AJ2	Partner bids first.
HCP: 11	♣ K1092	

Board: 80	♠ A86	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: NS	♦ KQJ32	You bid first.
HCP: 20	♣ AJ	

Board: 81	♠ K10742	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ Q108	Partner bids first.
HCP: 11	♣ Q62	

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

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ KQ2				2NT
Vul: Both	♥ K87632	♥ AJ5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 3	♦ 1085	♦ K94	AP			
South HCP: 20	♣ 4	♣ AQJ5	1. Texas			
Contract: 4♥ S						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AJ87	♠ 94		2NT	Pass	3♦
Vul: None	♥ AKJ	♥ 1098763	Pass	3♥	Pass	4♥
North HCP: 20	♦ A72	♦ KQ86	AP			
South HCP: 5	♣ K107	♣ 8				
Contract: 4♥ N						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK105				2NT
Vul: None	♥ QJ8742	♥ AK5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ AJ2	♦ KQ6	Pass	5♠ <sup>2</sup>	Pass	6♦
South HCP: 20	♣ K1092	♣ J54	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Exclusion, for ♥			

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ 32		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ AJ4	♥ KQ8763	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ KQJ32	♦ A95	Pass	5♣	Pass	6NT
South HCP: 11	♣ AJ	♣ Q2	AP			
Contract: 6N N			1. Texas			
			2. Blackwood 0314, for ♥			



Board: 81  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 21  
Contract: 6♠ S

North:  
♠ K10742  
♥ A2  
♦ Q108  
♣ Q62

South:  
♠ AQJ5  
♥ QJ84  
♦ A6  
♣ AK4

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

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

## South hands (Practice Page)

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

Board: 77	♠ KQ2	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: Both	♦ K94	You bid first.
HCP: 20	♣ AQJ5	

Board: 78	♠ 94	The opponents are silent.
Dealer: N	♥ 1098763	
Vul: None	♦ KQ86	Partner bids first.
HCP: 5	♣ 8	

Board: 79	♠ AK105	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ KQ6	You bid first.
HCP: 20	♣ J54	

Board: 80	♠ 32	The opponents are silent.
Dealer: N	♥ KQ8763	
Vul: NS	♦ A95	Partner bids first.
HCP: 11	♣ Q2	

Board: 81	♠ AQJ5	The opponents are silent.
Dealer: S	♥ QJ84	
Vul: None	♦ A6	You bid first.
HCP: 21	♣ AK4	

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

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ KQ2				2NT
Vul: Both	♥ K87632	♥ AJ5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 3	♦ 1085	♦ K94	AP			
South HCP: 20	♣ 4	♣ AQJ5	1. Texas			
Contract: 4♥ S						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AJ87	♠ 94		2NT	Pass	3♦
Vul: None	♥ AKJ	♥ 1098763	Pass	3♥	Pass	4♥
North HCP: 20	♦ A72	♦ KQ86	AP			
South HCP: 5	♣ K107	♣ 8				
Contract: 4♥ N						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK105				2NT
Vul: None	♥ QJ8742	♥ AK5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ AJ2	♦ KQ6	Pass	5♠ <sup>2</sup>	Pass	6♦
South HCP: 20	♣ K1092	♣ J54	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Exclusion, for ♥			

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ 32		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ AJ4	♥ KQ8763	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ KQJ32	♦ A95	Pass	5♣	Pass	6NT
South HCP: 11	♣ AJ	♣ Q2	AP			
Contract: 6N N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 81  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 21  
Contract: 6♠ S

North:  
♠ K10742  
♥ A2  
♦ Q108  
♣ Q62

South:  
♠ AQJ5  
♥ QJ84  
♦ A6  
♣ AK4

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

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

## North hands (Practice Page)

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

Board: 82	♠ AQJ10	The opponents are silent.
Dealer: N	♥ 54	
Vul: NS	♦ AKJ	You bid first.
HCP: 20	♣ KQ52	

Board: 83	♠ A109542	The opponents are silent.
Dealer: S	♥ K973	
Vul: EW	♦ 7	Partner bids first.
HCP: 11	♣ A6	

Board: 84	♠ 84	The opponents are silent.
Dealer: N	♥ AK64	
Vul: Both	♦ AQ72	You bid first.
HCP: 20	♣ AK5	

Board: 85	♠ J87642	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: Both	♦ K1092	Partner bids first.
HCP: 9	♣ —	

Board: 86	♠ A9	The opponents are silent.
Dealer: N	♥ QJ	
Vul: None	♦ AK94	You bid first.
HCP: 21	♣ AQJ106	

Board: 87	♠ J1097	The opponents are silent.
Dealer: S	♥ Q108654	
Vul: NS	♦ 103	Partner bids first.
HCP: 3	♣ 4	

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

Board: 82  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6N N

North:  
♠ AQJ10  
♥ 54  
♦ AKJ  
♣ KQ52

South:  
♠ K975  
♥ AQ10973  
♦ Q  
♣ 96

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♥	Pass	6NT
	AP		
	1. Texas		
	2. Blackwood 0314, for ♥		

Board: 83  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ A109542  
♥ K973  
♦ 7  
♣ A6

South:  
♠ Q8  
♥ AQJ8  
♦ AQ8  
♣ KQJ7

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

Board: 84  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 5  
Contract: 4♠ N

North:  
♠ 84  
♥ AK64  
♦ AQ72  
♣ AK5

South:  
♠ KJ10953  
♥ J10  
♦ 4  
♣ 10763

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

Board: 85  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 20  
Contract: 4♠ S

North:  
♠ J87642  
♥ AJ9  
♦ K1092  
♣ —

South:  
♠ KQ10  
♥ KQ104  
♦ A75  
♣ AQ3

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

Board: 86  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 5  
Contract: 3N N

North:  
♠ A9  
♥ QJ  
♦ AK94  
♣ AQJ106

South:  
♠ 10  
♥ K9864  
♦ Q1087653  
♣ —

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

Board: 87

Dealer: S

Vul: NS

North HCP: 3

South HCP: 20

Contract: 4♥ S

North:

♠ J1097

♥ Q108654

♦ 103

♣ 4

South:

♠ K642

♥ KJ

♦ AK765

♣ AQ

West North East South

2NT

Pass 4♦<sup>1</sup>

Pass 4♥

AP

1. Texas

## South hands (Practice Page)

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

Board: 82	♠ K975	The opponents are silent.
Dealer: N	♥ AQ10973	
Vul: NS	♦ Q	Partner bids first.
HCP: 11	♣ 96	

Board: 83	♠ Q8	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: EW	♦ AQ8	You bid first.
HCP: 21	♣ KQJ7	

Board: 84	♠ KJ10953	The opponents are silent.
Dealer: N	♥ J10	
Vul: Both	♦ 4	Partner bids first.
HCP: 5	♣ 10763	

Board: 85	♠ KQ10	The opponents are silent.
Dealer: S	♥ KQ104	
Vul: Both	♦ A75	You bid first.
HCP: 20	♣ AQ3	

Board: 86	♠ 10	The opponents are silent.
Dealer: N	♥ K9864	
Vul: None	♦ Q1087653	Partner bids first.
HCP: 5	♣ —	

Board: 87	♠ K642	The opponents are silent.
Dealer: S	♥ KJ	
Vul: NS	♦ AK765	You bid first.
HCP: 20	♣ AQ	



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

Board: 82  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6N N

North:  
♠ AQJ10  
♥ 54  
♦ AKJ  
♣ KQ52

South:  
♠ K975  
♥ AQ10973  
♦ Q  
♣ 96

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♥	Pass	6NT
	AP		
	1. Texas		
	2. Blackwood 0314, for ♥		

Board: 83  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ A109542  
♥ K973  
♦ 7  
♣ A6

South:  
♠ Q8  
♥ AQJ8  
♦ AQ8  
♣ KQJ7

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

Board: 84  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 5  
Contract: 4♠ N

North:  
♠ 84  
♥ AK64  
♦ AQ72  
♣ AK5

South:  
♠ KJ10953  
♥ J10  
♦ 4  
♣ 10763

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

Board: 85  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 20  
Contract: 4♠ S

North:  
♠ J87642  
♥ AJ9  
♦ K1092  
♣ —

South:  
♠ KQ10  
♥ KQ104  
♦ A75  
♣ AQ3

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

Board: 86  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 5  
Contract: 3N N

North:  
♠ A9  
♥ QJ  
♦ AK94  
♣ AQJ106

South:  
♠ 10  
♥ K9864  
♦ Q1087653  
♣ —

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

Board: 87

Dealer: S

Vul: NS

North HCP: 3

South HCP: 20

Contract: 4♥ S

North:

♠ J1097

♥ Q108654

♦ 103

♣ 4

South:

♠ K642

♥ KJ

♦ AK765

♣ AQ

West North East South

2NT

Pass 4♦<sup>1</sup>

Pass 4♥

AP

1. Texas

## North hands (Practice Page)

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

Board: 88	♠ AKJ5	The opponents are silent.
Dealer: N	♥ K8	
Vul: Both	♦ KJ10	You bid first.
HCP: 20	♣ KQ102	

Board: 89	♠ QJ9742	The opponents are silent.
Dealer: S	♥ 72	
Vul: None	♦ 72	Partner bids first.
HCP: 9	♣ KQJ	

Board: 90	♠ J1087	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: EW	♦ A8	You bid first.
HCP: 20	♣ AK4	

Board: 91	♠ —	The opponents are silent.
Dealer: S	♥ 98653	
Vul: None	♦ K952	Partner bids first.
HCP: 6	♣ K1073	

Board: 92	♠ KJ7	The opponents are silent.
Dealer: N	♥ J4	
Vul: NS	♦ AK5	You bid first.
HCP: 21	♣ AKQ93	

Board: 93	♠ QJ8732	The opponents are silent.
Dealer: S	♥ 42	
Vul: EW	♦ A4	Partner bids first.
HCP: 10	♣ K74	

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

Board: 88  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 10  
 Contract: 6♥ N

North:  
 ♠ AKJ5  
 ♥ K8  
 ♦ KJ10  
 ♣ KQ102

South:  
 ♠ 1094  
 ♥ AJ10753  
 ♦ A63  
 ♣ J

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♥	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			

Board: 89  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 20  
 Contract: 4♠ S

North:  
 ♠ QJ9742  
 ♥ 72  
 ♦ 72  
 ♣ KQJ

South:  
 ♠ A1065  
 ♥ AK10  
 ♦ AKQ9  
 ♣ 108

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

Board: 90  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 13  
 Contract: 6♠ N

North:  
 ♠ J1087  
 ♥ AKJ10  
 ♦ A8  
 ♣ AK4

South:  
 ♠ AQ6543  
 ♥ Q2  
 ♦ KQ97  
 ♣ 2

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

Board: 91  
 Dealer: S  
 Vul: None  
 North HCP: 6  
 South HCP: 21  
 Contract: 4♥ S

North:  
 ♠ —  
 ♥ 98653  
 ♦ K952  
 ♣ K1073

South:  
 ♠ AKQJ  
 ♥ K107  
 ♦ AJ7  
 ♣ QJ5

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

Board: 92  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 12  
 Contract: 6N N

North:	South:
♠ KJ7	♠ A83
♥ J4	♥ AK9873
♦ AK5	♦ J82
♣ AKQ93	♣ 5

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♥	Pass	6NT
AP			
1. Texas			
2. Blackwood 0314, for ♥			

Board: 93  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 20  
 Contract: 6N S

North:	South:
♠ QJ8732	♠ A54
♥ 42	♥ AQ87
♦ A4	♦ K9
♣ K74	♣ AQJ9

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

## South hands (Practice Page)

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

Board: 88	♠ 1094	The opponents are silent.
Dealer: N	♥ AJ10753	
Vul: Both	♦ A63	Partner bids first.
HCP: 10	♣ J	

Board: 89	♠ A1065	The opponents are silent.
Dealer: S	♥ AK10	
Vul: None	♦ AKQ9	You bid first.
HCP: 20	♣ 108	

Board: 90	♠ AQ6543	The opponents are silent.
Dealer: N	♥ Q2	
Vul: EW	♦ KQ97	Partner bids first.
HCP: 13	♣ 2	

Board: 91	♠ AKQJ	The opponents are silent.
Dealer: S	♥ K107	
Vul: None	♦ AJ7	You bid first.
HCP: 21	♣ QJ5	

Board: 92	♠ A83	The opponents are silent.
Dealer: N	♥ AK9873	
Vul: NS	♦ J82	Partner bids first.
HCP: 12	♣ 5	

Board: 93	♠ A54	The opponents are silent.
Dealer: S	♥ AQ87	
Vul: EW	♦ K9	You bid first.
HCP: 20	♣ AQJ9	

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

Board: 88  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 10  
 Contract: 6♥ N

North:  
 ♠ AKJ5  
 ♥ K8  
 ♦ KJ10  
 ♣ KQ102

South:  
 ♠ 1094  
 ♥ AJ10753  
 ♦ A63  
 ♣ J

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♥	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			

Board: 89  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 20  
 Contract: 4♠ S

North:  
 ♠ QJ9742  
 ♥ 72  
 ♦ 72  
 ♣ KQJ

South:  
 ♠ A1065  
 ♥ AK10  
 ♦ AKQ9  
 ♣ 108

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

Board: 90  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 13  
 Contract: 6♠ N

North:  
 ♠ J1087  
 ♥ AKJ10  
 ♦ A8  
 ♣ AK4

South:  
 ♠ AQ6543  
 ♥ Q2  
 ♦ KQ97  
 ♣ 2

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

Board: 91  
 Dealer: S  
 Vul: None  
 North HCP: 6  
 South HCP: 21  
 Contract: 4♥ S

North:  
 ♠ —  
 ♥ 98653  
 ♦ K952  
 ♣ K1073

South:  
 ♠ AKQJ  
 ♥ K107  
 ♦ AJ7  
 ♣ QJ5

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

Board: 92  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 12  
Contract: 6N N

North:  
♠ KJ7  
♥ J4  
♦ AK5  
♣ AKQ93

South:  
♠ A83  
♥ AK9873  
♦ J82  
♣ 5

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♥	Pass	6NT
	AP		
1. Texas			
2. Blackwood 0314, for ♥			

Board: 93  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 6N S

North:  
♠ QJ8732  
♥ 42  
♦ A4  
♣ K74

South:  
♠ A54  
♥ AQ87  
♦ K9  
♣ AQJ9

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



## North hands (Practice Page)

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

Board: 94	♠ A8	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: Both	♦ AQJ72	You bid first.
HCP: 20	♣ 84	

Board: 95	♠ AK5	The opponents are silent.
Dealer: S	♥ AQJ93	
Vul: NS	♦ 10	Partner bids first.
HCP: 14	♣ 10653	

Board: 96	♠ J10	The opponents are silent.
Dealer: N	♥ A84	
Vul: Both	♦ AQ96	You bid first.
HCP: 21	♣ AKQJ	

Board: 97	♠ K2	The opponents are silent.
Dealer: S	♥ QJ10942	
Vul: EW	♦ 1093	Partner bids first.
HCP: 9	♣ K4	

Board: 98	♠ J953	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ AJ6	You bid first.
HCP: 21	♣ AK8	

Board: 99	♠ K9753	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ —	Partner bids first.
HCP: 9	♣ AQ98762	

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

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ 753		2NT	Pass	3♦
Vul: Both	♥ AKQ7	♥ 109432				
North HCP: 20	♦ AQJ72	♦ 9	Pass	4♥ <sup>1</sup>	AP	
South HCP: 4	♣ 84	♣ A1096				
Contract: 4♥ N						1. Super acceptance after NT

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ AK5	♠ 842				2NT
Vul: NS	♥ AQJ93	♥ K2	Pass	3♦	Pass	3♥
North HCP: 14	♦ 10	♦ AKQ75	Pass	5NT	Pass	6NT
South HCP: 20	♣ 10653	♣ AKJ	AP			
Contract: 6N S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ A42		2NT	Pass	3♦
Vul: Both	♥ A84	♥ KQJ102	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 21	♦ AQ96	♦ J104	Pass	6NT	AP	
South HCP: 11	♣ AKQJ	♣ 97				
Contract: 6N N						1. Quantitative 4NT

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AJ108				2NT
Vul: EW	♥ QJ10942	♥ A65	Pass	3♦	Pass	3♥
North HCP: 9	♦ 1093	♦ AK75				
South HCP: 20	♣ K4	♣ A10	Pass	4♥	AP	
Contract: 4♥ S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ J953	♠ AK7		2NT	Pass	3♦
Vul: None	♥ AKJ	♥ 109874				
North HCP: 21	♦ AJ6	♦ Q732	Pass	3♥	Pass	3NT
South HCP: 10	♣ AK8	♣ J	Pass	4♥	AP	
Contract: 4♥ N						

Board: 99

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ K9753

♥ 7

♦ —

♣ AQ98762

South:

♠ A6

♥ AKQ3

♦ A964

♣ K103

West	North	East	South
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			2NT
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Pass	3♥	Pass	3♠
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Pass	3NT	AP	
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## South hands (Practice Page)

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

Board: 94	♠ 753	The opponents are silent.
Dealer: N	♥ 109432	
Vul: Both	♦ 9	Partner bids first.
HCP: 4	♣ A1096	

Board: 95	♠ 842	The opponents are silent.
Dealer: S	♥ K2	
Vul: NS	♦ AKQ75	You bid first.
HCP: 20	♣ AKJ	

Board: 96	♠ A42	The opponents are silent.
Dealer: N	♥ KQJ102	
Vul: Both	♦ J104	Partner bids first.
HCP: 11	♣ 97	

Board: 97	♠ AJ108	The opponents are silent.
Dealer: S	♥ A65	
Vul: EW	♦ AK75	You bid first.
HCP: 20	♣ A10	

Board: 98	♠ AK7	The opponents are silent.
Dealer: N	♥ 109874	
Vul: None	♦ Q732	Partner bids first.
HCP: 10	♣ J	

Board: 99	♠ A6	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: None	♦ A964	You bid first.
HCP: 20	♣ K103	

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

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ 753		2NT	Pass	3♦
Vul: Both	♥ AKQ7	♥ 109432				
North HCP: 20	♦ AQJ72	♦ 9	Pass	4♥ <sup>1</sup>	AP	
South HCP: 4	♣ 84	♣ A1096				
Contract: 4♥ N						1. Super acceptance after NT

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ AK5	♠ 842				2NT
Vul: NS	♥ AQJ93	♥ K2	Pass	3♦	Pass	3♥
North HCP: 14	♦ 10	♦ AKQ75	Pass	5NT	Pass	6NT
South HCP: 20	♣ 10653	♣ AKJ	AP			
Contract: 6N S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ A42		2NT	Pass	3♦
Vul: Both	♥ A84	♥ KQJ102	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 21	♦ AQ96	♦ J104	Pass	6NT	AP	
South HCP: 11	♣ AKQJ	♣ 97				
Contract: 6N N						1. Quantitative 4NT

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AJ108				2NT
Vul: EW	♥ QJ10942	♥ A65	Pass	3♦	Pass	3♥
North HCP: 9	♦ 1093	♦ AK75				
South HCP: 20	♣ K4	♣ A10	Pass	4♥	AP	
Contract: 4♥ S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ J953	♠ AK7		2NT	Pass	3♦
Vul: None	♥ AKJ	♥ 109874				
North HCP: 21	♦ AJ6	♦ Q732	Pass	3♥	Pass	3NT
South HCP: 10	♣ AK8	♣ J	Pass	4♥	AP	
Contract: 4♥ N						

Board: 99

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ K9753

♥ 7

♦ —

♣ AQ98762

South:

♠ A6

♥ AKQ3

♦ A964

♣ K103

West	North	East	South
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			2NT
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Pass	3♥	Pass	3♠
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Pass	3NT	AP	
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## North hands (Practice Page)

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

Board: 100	♠ AQ2	The opponents are silent.
Dealer: N	♥ A62	
Vul: NS	♦ AK87	You bid first.
HCP: 21	♣ A62	

Board: 101	♠ A106	The opponents are silent.
Dealer: S	♥ KQ986	
Vul: EW	♦ K	Partner bids first.
HCP: 12	♣ 10986	

Board: 102	♠ KJ86	The opponents are silent.
Dealer: N	♥ Q3	
Vul: EW	♦ KQ72	You bid first.
HCP: 20	♣ AKQ	

Board: 103	♠ 942	The opponents are silent.
Dealer: S	♥ AQ1084	
Vul: Both	♦ 9862	Partner bids first.
HCP: 7	♣ J	

Board: 104	♠ 102	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: None	♦ AKJ2	You bid first.
HCP: 20	♣ AK76	

Board: 105	♠ 3	The opponents are silent.
Dealer: S	♥ AQJ532	
Vul: EW	♦ Q8	Partner bids first.
HCP: 10	♣ J853	

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

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ J9		2NT	Pass	3♦
Vul: NS	♥ A62	♥ KQJ109	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 21	♦ AK87	♦ J1062	Pass	6♥	AP	
South HCP: 11	♣ A62	♣ K8				
Contract: 6♥ N				1. Quantitative	4NT	

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ KQ3				2NT
Vul: EW	♥ KQ986	♥ J432	Pass	3♦	Pass	3♥
North HCP: 12	♦ K	♦ AQ2	Pass	5NT	Pass	6♥
South HCP: 20	♣ 10986	♣ AKJ	AP			
Contract: 6♥ S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ KJ86	♠ AQ942		2NT	Pass	3♥
Vul: EW	♥ Q3	♥ K10	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ KQ72	♦ J96	Pass	6♠	AP	
South HCP: 11	♣ AKQ	♣ J96				
Contract: 6♠ N				1. Quantitative	4NT	

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ AK106				2NT
Vul: Both	♥ AQ1084	♥ KJ72	Pass	3♦	Pass	4♥ <sup>1</sup>
North HCP: 7	♦ 9862	♦ KJ5	AP			
South HCP: 20	♣ J	♣ KQ				
Contract: 4♥ S				1. Super acceptance after NT		

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ KQJ954		2NT	Pass	3♥
Vul: None	♥ AJ8	♥ KQ64	Pass	3♠	Pass	6♠
North HCP: 20	♦ AKJ2	♦ 86	AP			
South HCP: 12	♣ AK76	♣ J				
Contract: 6♠ N						



Board: 105

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 5♥ S

North:

♠ 3

♥ AQJ532

♦ Q8

♣ J853

South:

♠ QJ9

♥ K97

♦ AK765

♣ AK

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

2. Blackwood 0314, for ♥

## South hands (Practice Page)

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

Board: 100	♠ J9	The opponents are silent.
Dealer: N	♥ KQJ109	
Vul: NS	♦ J1062	Partner bids first.
HCP: 11	♣ K8	

Board: 101	♠ KQ3	The opponents are silent.
Dealer: S	♥ J432	
Vul: EW	♦ AQ2	You bid first.
HCP: 20	♣ AKJ	

Board: 102	♠ AQ942	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ J96	Partner bids first.
HCP: 11	♣ J96	

Board: 103	♠ AK106	The opponents are silent.
Dealer: S	♥ KJ72	
Vul: Both	♦ KJ5	You bid first.
HCP: 20	♣ KQ	

Board: 104	♠ KQJ954	The opponents are silent.
Dealer: N	♥ KQ64	
Vul: None	♦ 86	Partner bids first.
HCP: 12	♣ J	

Board: 105	♠ QJ9	The opponents are silent.
Dealer: S	♥ K97	
Vul: EW	♦ AK765	You bid first.
HCP: 20	♣ AK	

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

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ J9		2NT	Pass	3♦
Vul: NS	♥ A62	♥ KQJ109	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 21	♦ AK87	♦ J1062	Pass	6♥	AP	
South HCP: 11	♣ A62	♣ K8				
Contract: 6♥ N				1. Quantitative	4NT	

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ KQ3				2NT
Vul: EW	♥ KQ986	♥ J432	Pass	3♦	Pass	3♥
North HCP: 12	♦ K	♦ AQ2	Pass	5NT	Pass	6♥
South HCP: 20	♣ 10986	♣ AKJ	AP			
Contract: 6♥ S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ KJ86	♠ AQ942		2NT	Pass	3♥
Vul: EW	♥ Q3	♥ K10	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ KQ72	♦ J96	Pass	6♠	AP	
South HCP: 11	♣ AKQ	♣ J96				
Contract: 6♠ N				1. Quantitative	4NT	

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ AK106				2NT
Vul: Both	♥ AQ1084	♥ KJ72	Pass	3♦	Pass	4♥ <sup>1</sup>
North HCP: 7	♦ 9862	♦ KJ5	AP			
South HCP: 20	♣ J	♣ KQ				
Contract: 4♥ S				1. Super acceptance after NT		

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ KQJ954		2NT	Pass	3♥
Vul: None	♥ AJ8	♥ KQ64	Pass	3♠	Pass	6♠
North HCP: 20	♦ AKJ2	♦ 86	AP			
South HCP: 12	♣ AK76	♣ J				
Contract: 6♠ N						

Board: 105

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 5♥ S

North:

♠ 3

♥ AQJ532

♦ Q8

♣ J853

South:

♠ QJ9

♥ K97

♦ AK765

♣ AK

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

2. Blackwood 0314, for ♥

## North hands (Practice Page)

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

Board: 106	♠ KQ10	The opponents are silent.
Dealer: N	♥ K73	
Vul: None	♦ AQ76	You bid first.
HCP: 20	♣ AQ10	
Board: 107	♠ AK10853	The opponents are silent.
Dealer: S	♥ Q94	
Vul: Both	♦ 1063	Partner bids first.
HCP: 10	♣ J	
Board: 108	♠ AJ8	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: None	♦ AQ5	You bid first.
HCP: 21	♣ Q107	
Board: 109	♠ 754	The opponents are silent.
Dealer: S	♥ K109543	
Vul: EW	♦ 10984	Partner bids first.
HCP: 3	♣ —	
Board: 110	♠ QJ8	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ KJ3	You bid first.
HCP: 21	♣ KQJ7	
Board: 111	♠ Q108652	East Doubles 3♥ if possible.
Dealer: S	♥ 53	
Vul: NS	♦ QJ62	Partner bids first.
HCP: 5	♣ 8	

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

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ AJ9832		2NT	Pass	3♥
Vul: None	♥ K73	♥ J964	Pass	3♠	Pass	4♠
North HCP: 20	♦ AQ76	♦ J5	AP			
South HCP: 7	♣ AQ10	♣ 4				
Contract: 4♠ N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ AK10853	♠ J74				2NT
Vul: Both	♥ Q94	♥ AK3	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ 1063	♦ KQ	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 20	♣ J	♣ AK1084	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ 107542		2NT	Pass	3♥
Vul: None	♥ AKJ3	♥ 942	Pass	3♠	Pass	3NT
North HCP: 21	♦ AQ5	♦ 7	Pass	4♠	AP	
South HCP: 7	♣ Q107	♣ AK64				
Contract: 4♠ N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ 754	♠ 1083				2NT
Vul: EW	♥ K109543	♥ AJ8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 3	♦ 10984	♦ AKQ	AP			
South HCP: 21	♣ —	♣ AQJ6	1. Texas			
Contract: 4♥ S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ QJ8	♠ AK10976		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AKJ	♥ 42	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ KJ3	♦ A94	Pass	5♦	Pass	6♠
South HCP: 11	♣ KQJ7	♣ 93	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 111

Dealer: S

Vul: NS

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ Q108652

♥ 53

♦ QJ62

♣ 8

South:

♠ KJ7

♥ AQ10

♦ A75

♣ KQJ6

West	North	East	South
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			2NT
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Pass	3♥	X	3♠
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Pass	4♠	AP	
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## South hands (Practice Page)

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

Board: 106	♠ AJ9832	The opponents are silent.
Dealer: N	♥ J964	
Vul: None	♦ J5	Partner bids first.
HCP: 7	♣ 4	

Board: 107	♠ J74	The opponents are silent.
Dealer: S	♥ AK3	
Vul: Both	♦ KQ	You bid first.
HCP: 20	♣ AK1084	

Board: 108	♠ 107542	The opponents are silent.
Dealer: N	♥ 942	
Vul: None	♦ 7	Partner bids first.
HCP: 7	♣ AK64	

Board: 109	♠ 1083	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: EW	♦ AKQ	You bid first.
HCP: 21	♣ AQJ6	

Board: 110	♠ AK10976	The opponents are silent.
Dealer: N	♥ 42	
Vul: None	♦ A94	Partner bids first.
HCP: 11	♣ 93	

Board: 111	♠ KJ7	East Doubles 3♥ if possible.
Dealer: S	♥ AQ10	
Vul: NS	♦ A75	You bid first.
HCP: 20	♣ KQJ6	



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

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ AJ9832		2NT	Pass	3♥
Vul: None	♥ K73	♥ J964	Pass	3♠	Pass	4♠
North HCP: 20	♦ AQ76	♦ J5	AP			
South HCP: 7	♣ AQ10	♣ 4				
Contract: 4♠ N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ AK10853	♠ J74				2NT
Vul: Both	♥ Q94	♥ AK3	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ 1063	♦ KQ	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 20	♣ J	♣ AK1084	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ 107542		2NT	Pass	3♥
Vul: None	♥ AKJ3	♥ 942	Pass	3♠	Pass	3NT
North HCP: 21	♦ AQ5	♦ 7	Pass	4♠	AP	
South HCP: 7	♣ Q107	♣ AK64				
Contract: 4♠ N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ 754	♠ 1083				2NT
Vul: EW	♥ K109543	♥ AJ8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 3	♦ 10984	♦ AKQ	AP			
South HCP: 21	♣ —	♣ AQJ6	1. Texas			
Contract: 4♥ S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ QJ8	♠ AK10976		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AKJ	♥ 42	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ KJ3	♦ A94	Pass	5♦	Pass	6♠
South HCP: 11	♣ KQJ7	♣ 93	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 111

Dealer: S

Vul: NS

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ Q108652

♥ 53

♦ QJ62

♣ 8

South:

♠ KJ7

♥ AQ10

♦ A75

♣ KQJ6

West	North	East	South
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			2NT
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Pass	3♥	X	3♠
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Pass	4♠	AP	
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## North hands (Practice Page)

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

Board: 112	♠ AK	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: None	♦ K82	You bid first.
HCP: 20	♣ A8543	

Board: 113	♠ KQJ942	The opponents are silent.
Dealer: S	♥ 82	
Vul: EW	♦ 52	Partner bids first.
HCP: 6	♣ 643	

Board: 114	♠ AK52	The opponents are silent.
Dealer: N	♥ Q82	
Vul: Both	♦ AK6	You bid first.
HCP: 20	♣ A43	

Board: 115	♠ J32	The opponents are silent.
Dealer: S	♥ KJ1096	
Vul: None	♦ 54	Partner bids first.
HCP: 6	♣ J94	

Board: 116	♠ K5	The opponents are silent.
Dealer: N	♥ KQJ3	
Vul: NS	♦ KQ52	You bid first.
HCP: 21	♣ AK7	

Board: 117	♠ J9	The opponents are silent.
Dealer: S	♥ AJ643	
Vul: Both	♦ J5	Partner bids first.
HCP: 11	♣ A842	

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

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ7642		2NT	Pass	3♥
Vul: None	♥ AQ2	♥ 3	Pass	3♠	Pass	4♠
North HCP: 20	♦ K82	♦ Q965	AP			
South HCP: 9	♣ A8543	♣ KJ				
Contract: 4♠ N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ KQJ942	♠ A107				2NT
Vul: EW	♥ 82	♥ A964	Pass	3♥	Pass	3♠
North HCP: 6	♦ 52	♦ KQ8	Pass	4♠	AP	
South HCP: 21	♣ 643	♣ AKJ				
Contract: 4♠ S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ Q9		2NT	Pass	3♦
Vul: Both	♥ Q82	♥ AJ1076	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AK6	♦ J107	Pass	6♥	AP	
South HCP: 11	♣ A43	♣ K107	1. Quantitative	4NT		
Contract: 6♥ N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ AK				2NT
Vul: None	♥ KJ1096	♥ 72	Pass	3♦	Pass	3♥
North HCP: 6	♦ 54	♦ AKJ93	Pass	3NT	AP	
South HCP: 20	♣ J94	♣ KQ65				
Contract: 3N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ J108764		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ KQJ3	♥ 8	Pass	4♠	AP	
North HCP: 21	♦ KQ52	♦ A108	1. Texas			
South HCP: 7	♣ AK7	♣ Q103				
Contract: 4♠ N						

Board: 117

Dealer: S

Vul: Both

North HCP: 11

South HCP: 21

Contract: 6♥ S

North:

♠ J9

♥ AJ643

♦ J5

♣ A842

South:

♠ A1062

♥ KQ75

♦ AK

♣ KQ5

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

2. Blackwood 0314, for ♥

## South hands (Practice Page)

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

Board: 112	♠ QJ7642	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ Q965	Partner bids first.
HCP: 9	♣ KJ	

Board: 113	♠ A107	The opponents are silent.
Dealer: S	♥ A964	
Vul: EW	♦ KQ8	You bid first.
HCP: 21	♣ AKJ	

Board: 114	♠ Q9	The opponents are silent.
Dealer: N	♥ AJ1076	
Vul: Both	♦ J107	Partner bids first.
HCP: 11	♣ K107	

Board: 115	♠ AK	The opponents are silent.
Dealer: S	♥ 72	
Vul: None	♦ AKJ93	You bid first.
HCP: 20	♣ KQ65	

Board: 116	♠ J108764	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ A108	Partner bids first.
HCP: 7	♣ Q103	

Board: 117	♠ A1062	The opponents are silent.
Dealer: S	♥ KQ75	
Vul: Both	♦ AK	You bid first.
HCP: 21	♣ KQ5	

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

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ7642		2NT	Pass	3♥
Vul: None	♥ AQ2	♥ 3	Pass	3♠	Pass	4♠
North HCP: 20	♦ K82	♦ Q965	AP			
South HCP: 9	♣ A8543	♣ KJ				
Contract: 4♠ N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ KQJ942	♠ A107				2NT
Vul: EW	♥ 82	♥ A964	Pass	3♥	Pass	3♠
North HCP: 6	♦ 52	♦ KQ8	Pass	4♠	AP	
South HCP: 21	♣ 643	♣ AKJ				
Contract: 4♠ S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ Q9		2NT	Pass	3♦
Vul: Both	♥ Q82	♥ AJ1076	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AK6	♦ J107	Pass	6♥	AP	
South HCP: 11	♣ A43	♣ K107	1. Quantitative	4NT		
Contract: 6♥ N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ AK				2NT
Vul: None	♥ KJ1096	♥ 72	Pass	3♦	Pass	3♥
North HCP: 6	♦ 54	♦ AKJ93	Pass	3NT	AP	
South HCP: 20	♣ J94	♣ KQ65				
Contract: 3N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ J108764		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ KQJ3	♥ 8	Pass	4♠	AP	
North HCP: 21	♦ KQ52	♦ A108	1. Texas			
South HCP: 7	♣ AK7	♣ Q103				
Contract: 4♠ N						

Board: 117

Dealer: S

Vul: Both

North HCP: 11

South HCP: 21

Contract: 6♥ S

North:

♠ J9

♥ AJ643

♦ J5

♣ A842

South:

♠ A1062

♥ KQ75

♦ AK

♣ KQ5

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

2. Blackwood 0314, for ♥



## North hands (Practice Page)

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

Board: 118	♠ Q8	The opponents are silent.
Dealer: N	♥ K106	
Vul: NS	♦ AKQJ2	You bid first.
HCP: 20	♣ AJ8	
Board: 119	♠ Q	The opponents are silent.
Dealer: S	♥ AJ1093	
Vul: NS	♦ A74	Partner bids first.
HCP: 12	♣ J754	
Board: 120	♠ K4	The opponents are silent.
Dealer: N	♥ A43	
Vul: EW	♦ AJ97	You bid first.
HCP: 21	♣ AKQ3	
Board: 121	♠ —	East Doubles 4♦ if possible.
Dealer: S	♥ A98542	
Vul: Both	♦ 952	Partner bids first.
HCP: 6	♣ Q876	
Board: 122	♠ AK102	The opponents are silent.
Dealer: N	♥ K632	
Vul: NS	♦ A5	You bid first.
HCP: 21	♣ AK9	
Board: 123	♠ J10963	The opponents are silent.
Dealer: S	♥ 1073	
Vul: EW	♦ J63	Partner bids first.
HCP: 6	♣ A6	

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

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ AKJ102		2NT	Pass	3♥
Vul: NS	♥ K106	♥ Q72	Pass	3♠	Pass	5NT
North HCP: 20	♦ AKQJ2	♦ 8	Pass	6NT	AP	
South HCP: 15	♣ AJ8	♣ KQ104				
Contract: 6N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK106				2NT
Vul: NS	♥ AJ1093	♥ K8	Pass	3♦	Pass	3♥
North HCP: 12	♦ A74	♦ QJ105	Pass	5NT	Pass	6NT
South HCP: 20	♣ J754	♣ AK6	AP			
Contract: 6N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ J93		2NT	Pass	3♦
Vul: EW	♥ A43	♥ KQJ105	Pass	3♥	Pass	3NT
North HCP: 21	♦ AJ97	♦ Q652	Pass	4♥	AP	
South HCP: 9	♣ AKQ3	♣ 4				
Contract: 4♥ N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A952				2NT
Vul: Both	♥ A98542	♥ KJ	Pass	4♦ <sup>1</sup>	X	Pass <sup>2</sup>
North HCP: 6	♦ 952	♦ KQ3	Pass	4♥	AP	
South HCP: 20	♣ Q876	♣ AK104	1. Texas			
Contract: 4♥ N			2. denies a ♦ stopper			

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AK102	♠ QJ9543		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ K632	♥ A94	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ A5	♦ K7	Pass	5♦	Pass	6NT
South HCP: 12	♣ AK9	♣ Q10	Pass	7♠	AP	
Contract: 7♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 123

Dealer: S

Vul: EW

North HCP: 6

South HCP: 21

Contract: 3N S

North:

♠ J10963

♥ 1073

♦ J63

♣ A6

South:

♠ AK

♥ KQJ6

♦ KQ8

♣ K854

West	North	East	South
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2NT

Pass	3♥	Pass	3♠
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Pass	3NT	AP	
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## South hands (Practice Page)

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

Board: 118	♠ AKJ102	The opponents are silent.
Dealer: N	♥ Q72	
Vul: NS	♦ 8	Partner bids first.
HCP: 15	♣ KQ104	
Board: 119	♠ AK106	The opponents are silent.
Dealer: S	♥ K8	
Vul: NS	♦ QJ105	You bid first.
HCP: 20	♣ AK6	
Board: 120	♠ J93	The opponents are silent.
Dealer: N	♥ KQJ105	
Vul: EW	♦ Q652	Partner bids first.
HCP: 9	♣ 4	
Board: 121	♠ A952	East Doubles 4♦ if possible.
Dealer: S	♥ KJ	
Vul: Both	♦ KQ3	You bid first.
HCP: 20	♣ AK104	
Board: 122	♠ QJ9543	The opponents are silent.
Dealer: N	♥ A94	
Vul: NS	♦ K7	Partner bids first.
HCP: 12	♣ Q10	
Board: 123	♠ AK	The opponents are silent.
Dealer: S	♥ KQJ6	
Vul: EW	♦ KQ8	You bid first.
HCP: 21	♣ K854	

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

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ AKJ102		2NT	Pass	3♥
Vul: NS	♥ K106	♥ Q72	Pass	3♠	Pass	5NT
North HCP: 20	♦ AKQJ2	♦ 8	Pass	6NT	AP	
South HCP: 15	♣ AJ8	♣ KQ104				
Contract: 6N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK106				2NT
Vul: NS	♥ AJ1093	♥ K8	Pass	3♦	Pass	3♥
North HCP: 12	♦ A74	♦ QJ105	Pass	5NT	Pass	6NT
South HCP: 20	♣ J754	♣ AK6	AP			
Contract: 6N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ J93		2NT	Pass	3♦
Vul: EW	♥ A43	♥ KQJ105	Pass	3♥	Pass	3NT
North HCP: 21	♦ AJ97	♦ Q652	Pass	4♥	AP	
South HCP: 9	♣ AKQ3	♣ 4				
Contract: 4♥ N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A952				2NT
Vul: Both	♥ A98542	♥ KJ	Pass	4♦ <sup>1</sup>	X	Pass <sup>2</sup>
North HCP: 6	♦ 952	♦ KQ3	Pass	4♥	AP	
South HCP: 20	♣ Q876	♣ AK104	1. Texas			
Contract: 4♥ N			2. denies a ♦ stopper			

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AK102	♠ QJ9543		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ K632	♥ A94	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ A5	♦ K7	Pass	5♦	Pass	6NT
South HCP: 12	♣ AK9	♣ Q10	Pass	7♠	AP	
Contract: 7♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 123

Dealer: S

Vul: EW

North HCP: 6

South HCP: 21

Contract: 3N S

North:

♠ J10963

♥ 1073

♦ J63

♣ A6

South:

♠ AK

♥ KQJ6

♦ KQ8

♣ K854

West	North	East	South
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2NT

Pass	3♥	Pass	3♠
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Pass	3NT	AP	
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## North hands (Practice Page)

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

Board: 124	♠ AK43	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: Both	♦ A62	You bid first.
HCP: 20	♣ K53	

Board: 125	♠ A73	The opponents are silent.
Dealer: S	♥ AK1052	
Vul: None	♦ 2	Partner bids first.
HCP: 12	♣ J1076	

Board: 126	♠ 92	The opponents are silent.
Dealer: N	♥ AK93	
Vul: EW	♦ AK73	You bid first.
HCP: 21	♣ AK6	

Board: 127	♠ A109543	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ J9	Partner bids first.
HCP: 12	♣ KQJ7	

Board: 128	♠ AK73	The opponents are silent.
Dealer: N	♥ Q8	
Vul: None	♦ AKJ105	You bid first.
HCP: 21	♣ A5	

Board: 129	♠ 3	The opponents are silent.
Dealer: S	♥ J108763	
Vul: Both	♦ J7	Partner bids first.
HCP: 8	♣ AQ43	

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

Board: 124  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 12  
Contract: 6N N

North:  
♠ AK43  
♥ AQ3  
♦ A62  
♣ K53

South:  
♠ Q7  
♥ KJ10862  
♦ Q54  
♣ A10

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

1. Texas
2. Blackwood 0314, for ♥

Board: 125  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 21  
Contract: 6N S

North:  
♠ A73  
♥ AK1052  
♦ 2  
♣ J1076

South:  
♠ KJ84  
♥ J96  
♦ AK5  
♣ AKQ

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

Board: 126  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 7  
Contract: 4♠ N

North:  
♠ 92  
♥ AK93  
♦ AK73  
♣ AK6

South:  
♠ A87654  
♥ Q8  
♦ J82  
♣ 95

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

Board: 127  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 21  
Contract: 7N S

North:  
♠ A109543  
♥ J  
♦ J9  
♣ KQJ7

South:  
♠ KQ8  
♥ AQ108  
♦ AQ6  
♣ A42

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

1. Texas
2. Blackwood 0314, for ♠



Board: 128

Dealer: N

Vul: None

North HCP: 21

South HCP: 4

Contract: 3♠ N

North:

♠ AK73

♥ Q8

♦ AKJ105

♣ A5

South:

♠ Q9864

♥ 975

♦ 764

♣ Q6

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

Board: 129

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 4♥ S

North:

♠ 3

♥ J108763

♦ J7

♣ AQ43

South:

♠ A97

♥ AQ5

♦ AK

♣ K9876

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

1. Texas

## South hands (Practice Page)

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

Board: 124	♠ Q7	The opponents are silent.
Dealer: N	♥ KJ10862	
Vul: Both	♦ Q54	Partner bids first.
HCP: 12	♣ A10	

Board: 125	♠ KJ84	The opponents are silent.
Dealer: S	♥ J96	
Vul: None	♦ AK5	You bid first.
HCP: 21	♣ AKQ	

Board: 126	♠ A87654	The opponents are silent.
Dealer: N	♥ Q8	
Vul: EW	♦ J82	Partner bids first.
HCP: 7	♣ 95	

Board: 127	♠ KQ8	The opponents are silent.
Dealer: S	♥ AQ108	
Vul: Both	♦ AQ6	You bid first.
HCP: 21	♣ A42	

Board: 128	♠ Q9864	The opponents are silent.
Dealer: N	♥ 975	
Vul: None	♦ 764	Partner bids first.
HCP: 4	♣ Q6	

Board: 129	♠ A97	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ K9876	

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

Board: 124  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 12  
Contract: 6N N

North:  
♠ AK43  
♥ AQ3  
♦ A62  
♣ K53

South:  
♠ Q7  
♥ KJ10862  
♦ Q54  
♣ A10

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

1. Texas
2. Blackwood 0314, for ♥

Board: 125  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 21  
Contract: 6N S

North:  
♠ A73  
♥ AK1052  
♦ 2  
♣ J1076

South:  
♠ KJ84  
♥ J96  
♦ AK5  
♣ AKQ

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

Board: 126  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 7  
Contract: 4♠ N

North:  
♠ 92  
♥ AK93  
♦ AK73  
♣ AK6

South:  
♠ A87654  
♥ Q8  
♦ J82  
♣ 95

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

Board: 127  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 21  
Contract: 7N S

North:  
♠ A109543  
♥ J  
♦ J9  
♣ KQJ7

South:  
♠ KQ8  
♥ AQ108  
♦ AQ6  
♣ A42

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

1. Texas
2. Blackwood 0314, for ♠

Board: 128

Dealer: N

Vul: None

North HCP: 21

South HCP: 4

Contract: 3♠ N

North:

♠ AK73

♥ Q8

♦ AKJ105

♣ A5

South:

♠ Q9864

♥ 975

♦ 764

♣ Q6

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

Board: 129

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 4♥ S

North:

♠ 3

♥ J108763

♦ J7

♣ AQ43

South:

♠ A97

♥ AQ5

♦ AK

♣ K9876

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

1. Texas

## North hands (Practice Page)

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

Board: 130	♠ AQ63	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ KQJ6	You bid first.
HCP: 20	♣ A53	

Board: 131	♠ K	The opponents are silent.
Dealer: S	♥ AJ6543	
Vul: EW	♦ 64	Partner bids first.
HCP: 12	♣ A1053	

Board: 132	♠ K72	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: EW	♦ Q42	You bid first.
HCP: 20	♣ AKQ9	

Board: 133	♠ Q972	The opponents are silent.
Dealer: S	♥ Q98752	
Vul: Both	♦ Q	Partner bids first.
HCP: 12	♣ AQ	

Board: 134	♠ AJ54	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ AQJ95	You bid first.
HCP: 20	♣ A9	

Board: 135	♠ J10983	The opponents are silent.
Dealer: S	♥ K9	
Vul: None	♦ 95	Partner bids first.
HCP: 7	♣ K1076	

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

Board: 130  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 9  
Contract: 6♥ N

North:  
♠ AQ63  
♥ A7  
♦ KQJ6  
♣ A53

South:  
♠ —  
♥ QJ10542  
♦ A42  
♣ Q1086

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	5♠ <sup>2</sup>
Pass	6♦	Pass	6♥
AP			
1. Texas			
2. Exclusion, for ♥			

Board: 131  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 6♥ S

North:  
♠ K  
♥ AJ6543  
♦ 64  
♣ A1053

South:  
♠ AQJ10  
♥ Q97  
♦ AKQJ  
♣ J4

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♠
Pass	6♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			

Board: 132  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 9  
Contract: 4♥ N

North:  
♠ K72  
♥ AQ8  
♦ Q42  
♣ AKQ9

South:  
♠ J86  
♥ KJ1074  
♦ K8  
♣ J87

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

Board: 133  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 20  
Contract: 6♥ S

North:  
♠ Q972  
♥ Q98752  
♦ Q  
♣ AQ

South:  
♠ AK10  
♥ AJ6  
♦ AKJ7  
♣ 763

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

Board: 134  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 8  
Contract: 3N N

North:  
♠ AJ54  
♥ A10  
♦ AQJ95  
♣ A9

South:  
♠ 106  
♥ KJ985  
♦ K2  
♣ J1087

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

Board: 135

Dealer: S

Vul: None

North HCP: 7

South HCP: 21

Contract: 4♠ S

North:

♠ J10983

♥ K9

♦ 95

♣ K1076

South:

♠ A76

♥ AQ6

♦ AJ42

♣ AQ9

West	North	East	South
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2NT

Pass	3♥	Pass	3♠
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Pass	4♠	AP	
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## South hands (Practice Page)

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

Board: 130	♠ —	The opponents are silent.
Dealer: N	♥ QJ10542	
Vul: NS	♦ A42	Partner bids first.
HCP: 9	♣ Q1086	

Board: 131	♠ AQJ10	The opponents are silent.
Dealer: S	♥ Q97	
Vul: EW	♦ AKQJ	You bid first.
HCP: 20	♣ J4	

Board: 132	♠ J86	The opponents are silent.
Dealer: N	♥ KJ1074	
Vul: EW	♦ K8	Partner bids first.
HCP: 9	♣ J87	

Board: 133	♠ AK10	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: Both	♦ AKJ7	You bid first.
HCP: 20	♣ 763	

Board: 134	♠ 106	The opponents are silent.
Dealer: N	♥ KJ985	
Vul: EW	♦ K2	Partner bids first.
HCP: 8	♣ J1087	

Board: 135	♠ A76	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: None	♦ AJ42	You bid first.
HCP: 21	♣ AQ9	



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

Board: 130  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 9  
Contract: 6♥ N

North:  
♠ AQ63  
♥ A7  
♦ KQJ6  
♣ A53

South:  
♠ —  
♥ QJ10542  
♦ A42  
♣ Q1086

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	5♠ <sup>2</sup>
Pass	6♦	Pass	6♥
AP			
1. Texas			
2. Exclusion, for ♥			

Board: 131  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 6♥ S

North:  
♠ K  
♥ AJ6543  
♦ 64  
♣ A1053

South:  
♠ AQJ10  
♥ Q97  
♦ AKQJ  
♣ J4

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♠
Pass	6♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			

Board: 132  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 9  
Contract: 4♥ N

North:  
♠ K72  
♥ AQ8  
♦ Q42  
♣ AKQ9

South:  
♠ J86  
♥ KJ1074  
♦ K8  
♣ J87

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

Board: 133  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 20  
Contract: 6♥ S

North:  
♠ Q972  
♥ Q98752  
♦ Q  
♣ AQ

South:  
♠ AK10  
♥ AJ6  
♦ AKJ7  
♣ 763

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

Board: 134  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 8  
Contract: 3N N

North:  
♠ AJ54  
♥ A10  
♦ AQJ95  
♣ A9

South:  
♠ 106  
♥ KJ985  
♦ K2  
♣ J1087

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

Board: 135

Dealer: S

Vul: None

North HCP: 7

South HCP: 21

Contract: 4♠ S

North:

♠ J10983

♥ K9

♦ 95

♣ K1076

South:

♠ A76

♥ AQ6

♦ AJ42

♣ AQ9

West	North	East	South
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2NT

Pass	3♥	Pass	3♠
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Pass	4♠	AP	
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## North hands (Practice Page)

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

Board: 136	♠ AKJ	The opponents are silent.
Dealer: N	♥ KQJ5	
Vul: EW	♦ AQ43	You bid first.
HCP: 20	♣ 105	

Board: 137	♠ KQ	The opponents are silent.
Dealer: S	♥ QJ8543	
Vul: Both	♦ Q95	Partner bids first.
HCP: 10	♣ 87	

Board: 138	♠ AK2	The opponents are silent.
Dealer: N	♥ A96	
Vul: None	♦ AJ65	You bid first.
HCP: 20	♣ A76	

Board: 139	♠ J4	The opponents are silent.
Dealer: S	♥ AK9843	
Vul: NS	♦ Q6	Partner bids first.
HCP: 10	♣ 1095	

Board: 140	♠ A975	The opponents are silent.
Dealer: N	♥ Q6	
Vul: Both	♦ AK2	You bid first.
HCP: 20	♣ AK95	

Board: 141	♠ KQ10863	The opponents are silent.
Dealer: S	♥ 762	
Vul: NS	♦ QJ9	Partner bids first.
HCP: 8	♣ 8	

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

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 108763		2NT	Pass	3♥
Vul: EW	♥ KQJ5	♥ A10	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AQ43	♦ K982	Pass	6♠	AP	
South HCP: 11	♣ 105	♣ A9				
Contract: 6♠ N						1. Quantitative 4NT

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ 875				2NT
Vul: Both	♥ QJ8543	♥ K7	Pass	3♦	Pass	3♥
North HCP: 10	♦ Q95	♦ AKJ10	Pass	4♥	AP	
South HCP: 20	♣ 87	♣ AKQ3				
Contract: 4♥ S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ J9854		2NT	Pass	3♥
Vul: None	♥ A96	♥ K87	Pass	3♠	Pass	3NT
North HCP: 20	♦ AJ65	♦ K82	Pass	4♠	AP	
South HCP: 7	♣ A76	♣ 95				
Contract: 4♠ N						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ A1098				2NT
Vul: NS	♥ AK9843	♥ QJ2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ Q6	♦ AK9	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ 1095	♣ AQ3	Pass	5♦	Pass	6♦
Contract: 6N S			Pass	6NT	AP	
						1. Texas
						2. Blackwood 0314, for ♥

Board: 140  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 13  
 Contract: 6N N

North:  
 ♠ A975  
 ♥ Q6  
 ♦ AK2  
 ♣ AK95

South:  
 ♠ K10  
 ♥ AK10542  
 ♦ Q1064  
 ♣ J

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

1. Texas
2. Blackwood 0314, for ♥

Board: 141  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 21  
 Contract: 6♠ S

North:  
 ♠ KQ10863  
 ♥ 762  
 ♦ QJ9  
 ♣ 8

South:  
 ♠ A9  
 ♥ AKQ8  
 ♦ A876  
 ♣ A107

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

## South hands (Practice Page)

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

Board: 136	♠ 108763	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ K982	Partner bids first.
HCP: 11	♣ A9	
Board: 137	♠ 875	The opponents are silent.
Dealer: S	♥ K7	
Vul: Both	♦ AKJ10	You bid first.
HCP: 20	♣ AKQ3	
Board: 138	♠ J9854	The opponents are silent.
Dealer: N	♥ K87	
Vul: None	♦ K82	Partner bids first.
HCP: 7	♣ 95	
Board: 139	♠ A1098	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: NS	♦ AK9	You bid first.
HCP: 20	♣ AQ3	
Board: 140	♠ K10	The opponents are silent.
Dealer: N	♥ AK10542	
Vul: Both	♦ Q1064	Partner bids first.
HCP: 13	♣ J	
Board: 141	♠ A9	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: NS	♦ A876	You bid first.
HCP: 21	♣ A107	

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

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 108763		2NT	Pass	3♥
Vul: EW	♥ KQJ5	♥ A10	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AQ43	♦ K982	Pass	6♠	AP	
South HCP: 11	♣ 105	♣ A9	1. Quantitative			4NT
Contract: 6♠ N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ 875				2NT
Vul: Both	♥ QJ8543	♥ K7	Pass	3♦	Pass	3♥
North HCP: 10	♦ Q95	♦ AKJ10	Pass	4♥	AP	
South HCP: 20	♣ 87	♣ AKQ3				
Contract: 4♥ S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ J9854		2NT	Pass	3♥
Vul: None	♥ A96	♥ K87	Pass	3♠	Pass	3NT
North HCP: 20	♦ AJ65	♦ K82	Pass	4♠	AP	
South HCP: 7	♣ A76	♣ 95				
Contract: 4♠ N						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ A1098				2NT
Vul: NS	♥ AK9843	♥ QJ2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ Q6	♦ AK9	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ 1095	♣ AQ3	Pass	5♦	Pass	6♦
Contract: 6N S			Pass	6NT	AP	
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 140  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 13  
 Contract: 6N N

North:  
 ♠ A975  
 ♥ Q6  
 ♦ AK2  
 ♣ AK95

South:  
 ♠ K10  
 ♥ AK10542  
 ♦ Q1064  
 ♣ J

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

1. Texas
2. Blackwood 0314, for ♥

Board: 141  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 21  
 Contract: 6♠ S

North:  
 ♠ KQ10863  
 ♥ 762  
 ♦ QJ9  
 ♣ 8

South:  
 ♠ A9  
 ♥ AKQ8  
 ♦ A876  
 ♣ A107

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



## North hands (Practice Page)

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

Board: 142	♠ AQJ5	The opponents are silent.
Dealer: N	♥ Q1082	
Vul: EW	♦ A4	You bid first.
HCP: 20	♣ AK3	

Board: 143	♠ KJ6542	The opponents are silent.
Dealer: S	♥ Q2	
Vul: None	♦ Q954	Partner bids first.
HCP: 8	♣ 9	

Board: 144	♠ AQ7	The opponents are silent.
Dealer: N	♥ K94	
Vul: NS	♦ AQ9	You bid first.
HCP: 20	♣ KQ85	

Board: 145	♠ AKJ1032	The opponents are silent.
Dealer: S	♥ 873	
Vul: EW	♦ 65	Partner bids first.
HCP: 12	♣ A5	

Board: 146	♠ AK10	The opponents are silent.
Dealer: N	♥ K1097	
Vul: Both	♦ A52	You bid first.
HCP: 20	♣ AQ4	

Board: 147	♠ K105	The opponents are silent.
Dealer: S	♥ J8763	
Vul: EW	♦ 1096	Partner bids first.
HCP: 4	♣ 64	

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

Board: 142  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 12  
Contract: 6N N

North:  
♠ AQJ5  
♥ Q1082  
♦ A4  
♣ AK3

South:  
♠ K2  
♥ AKJ974  
♦ 103  
♣ J52

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

1. Texas
2. Blackwood 0314, for ♥

Board: 143  
Dealer: S  
Vul: None  
North HCP: 8  
South HCP: 21  
Contract: 4♠ S

North:  
♠ KJ6542  
♥ Q2  
♦ Q954  
♣ 9

South:  
♠ Q98  
♥ AK64  
♦ AK  
♣ KQ86

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

Board: 144  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 5  
Contract: 4♥ N

North:  
♠ AQ7  
♥ K94  
♦ AQ9  
♣ KQ85

South:  
♠ J103  
♥ A10876  
♦ 1076  
♣ 106

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

Board: 145  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 7♠ S

North:  
♠ AKJ1032  
♥ 873  
♦ 65  
♣ A5

South:  
♠ Q95  
♥ AKQ6  
♦ AKQ  
♣ 642

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

1. Texas
2. Blackwood 0314, for ♠

Board: 146  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 13  
Contract: 6N N

North:  
♠ AK10  
♥ K1097  
♦ A52  
♣ AQ4

South:  
♠ J98763  
♥ A  
♦ KQ98  
♣ K5

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♦	Pass	6NT
AP			
1. Texas			
2. Blackwood 0314, for ♠			

Board: 147  
Dealer: S  
Vul: EW  
North HCP: 4  
South HCP: 20  
Contract: 4♥ S

North:  
♠ K105  
♥ J8763  
♦ 1096  
♣ 64

South:  
♠ 43  
♥ AQ94  
♦ AQJ  
♣ AK95

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

## South hands (Practice Page)

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

Board: 142	♠ K2	The opponents are silent.
Dealer: N	♥ AKJ974	
Vul: EW	♦ 103	Partner bids first.
HCP: 12	♣ J52	

Board: 143	♠ Q98	The opponents are silent.
Dealer: S	♥ AK64	
Vul: None	♦ AK	You bid first.
HCP: 21	♣ KQ86	

Board: 144	♠ J103	The opponents are silent.
Dealer: N	♥ A10876	
Vul: NS	♦ 1076	Partner bids first.
HCP: 5	♣ 106	

Board: 145	♠ Q95	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: EW	♦ AKQ	You bid first.
HCP: 20	♣ 642	

Board: 146	♠ J98763	The opponents are silent.
Dealer: N	♥ A	
Vul: Both	♦ KQ98	Partner bids first.
HCP: 13	♣ K5	

Board: 147	♠ 43	The opponents are silent.
Dealer: S	♥ AQ94	
Vul: EW	♦ AQJ	You bid first.
HCP: 20	♣ AK95	

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

Board: 142  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 12  
Contract: 6N N

North:  
♠ AQJ5  
♥ Q1082  
♦ A4  
♣ AK3

South:  
♠ K2  
♥ AKJ974  
♦ 103  
♣ J52

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

1. Texas
2. Blackwood 0314, for ♥

Board: 143  
Dealer: S  
Vul: None  
North HCP: 8  
South HCP: 21  
Contract: 4♠ S

North:  
♠ KJ6542  
♥ Q2  
♦ Q954  
♣ 9

South:  
♠ Q98  
♥ AK64  
♦ AK  
♣ KQ86

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

Board: 144  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 5  
Contract: 4♥ N

North:  
♠ AQ7  
♥ K94  
♦ AQ9  
♣ KQ85

South:  
♠ J103  
♥ A10876  
♦ 1076  
♣ 106

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

Board: 145  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 7♠ S

North:  
♠ AKJ1032  
♥ 873  
♦ 65  
♣ A5

South:  
♠ Q95  
♥ AKQ6  
♦ AKQ  
♣ 642

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

1. Texas
2. Blackwood 0314, for ♠

Board: 146  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 13  
Contract: 6N N

North:  
♠ AK10  
♥ K1097  
♦ A52  
♣ AQ4

South:  
♠ J98763  
♥ A  
♦ KQ98  
♣ K5

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♦	Pass	6NT
AP			
1. Texas			
2. Blackwood 0314, for ♠			

Board: 147  
Dealer: S  
Vul: EW  
North HCP: 4  
South HCP: 20  
Contract: 4♥ S

North:  
♠ K105  
♥ J8763  
♦ 1096  
♣ 64

South:  
♠ 43  
♥ AQ94  
♦ AQJ  
♣ AK95

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

## North hands (Practice Page)

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

Board: 148	♠ J3	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ AKQ74	You bid first.
HCP: 21	♣ A542	

Board: 149	♠ J65	The opponents are silent.
Dealer: S	♥ J10752	
Vul: None	♦ Q53	Partner bids first.
HCP: 10	♣ AQ	

Board: 150	♠ AQ95	The opponents are silent.
Dealer: N	♥ Q63	
Vul: EW	♦ AQ3	You bid first.
HCP: 20	♣ AQ10	

Board: 151	♠ A108642	The opponents are silent.
Dealer: S	♥ 874	
Vul: Both	♦ A	Partner bids first.
HCP: 8	♣ 873	

Board: 152	♠ KJ	The opponents are silent.
Dealer: N	♥ 10543	
Vul: None	♦ AKQ6	You bid first.
HCP: 20	♣ AK8	

Board: 153	♠ 107	The opponents are silent.
Dealer: S	♥ AQ9762	
Vul: Both	♦ 7	Partner bids first.
HCP: 7	♣ J654	

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

Board: 148  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 13  
Contract: 6♠ N

North:  
♠ J3  
♥ AK  
♦ AKQ74  
♣ A542

South:  
♠ AK8762  
♥ Q102  
♦ —  
♣ KJ86

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

1. Texas  
2. Exclusion, for ♠

Board: 149  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 21  
Contract: 3N S

North:  
♠ J65  
♥ J10752  
♦ Q53  
♣ AQ

South:  
♠ AKQ9  
♥ K8  
♦ AKJ2  
♣ J97

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

Board: 150  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ AQ95  
♥ Q63  
♦ AQ3  
♣ AQ10

South:  
♠ KJ1062  
♥ A97  
♦ K7  
♣ 752

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

1. Quantitative 4NT

Board: 151  
Dealer: S  
Vul: Both  
North HCP: 8  
South HCP: 21  
Contract: 4♠ S

North:  
♠ A108642  
♥ 874  
♦ A  
♣ 873

South:  
♠ KQ7  
♥ AQ2  
♦ KQ742  
♣ KQ

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

1. Texas

Board: 152  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 7  
Contract: 3N N

North:  
♠ KJ  
♥ 10543  
♦ AKQ6  
♣ AK8

South:  
♠ Q9742  
♥ AJ9  
♦ 74  
♣ 1053

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



Board: 153

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 4♥ S

North:

♠ 107

♥ AQ9762

♦ 7

♣ J654

South:

♠ AKJ5

♥ K3

♦ Q982

♣ AK8

West North East South

2NT

Pass 4♦<sup>1</sup>

Pass 4♥

AP

1. Texas

## South hands (Practice Page)

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

Board: 148	♠ AK8762	The opponents are silent.
Dealer: N	♥ Q102	
Vul: Both	♦ —	Partner bids first.
HCP: 13	♣ KJ86	

Board: 149	♠ AKQ9	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ AKJ2	You bid first.
HCP: 21	♣ J97	

Board: 150	♠ KJ1062	The opponents are silent.
Dealer: N	♥ A97	
Vul: EW	♦ K7	Partner bids first.
HCP: 11	♣ 752	

Board: 151	♠ KQ7	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: Both	♦ KQ742	You bid first.
HCP: 21	♣ KQ	

Board: 152	♠ Q9742	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: None	♦ 74	Partner bids first.
HCP: 7	♣ 1053	

Board: 153	♠ AKJ5	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ Q982	You bid first.
HCP: 20	♣ AK8	

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

Board: 148  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 13  
Contract: 6♠ N

North:  
♠ J3  
♥ AK  
♦ AKQ74  
♣ A542

South:  
♠ AK8762  
♥ Q102  
♦ —  
♣ KJ86

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

1. Texas  
2. Exclusion, for ♠

Board: 149  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 21  
Contract: 3N S

North:  
♠ J65  
♥ J10752  
♦ Q53  
♣ AQ

South:  
♠ AKQ9  
♥ K8  
♦ AKJ2  
♣ J97

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

Board: 150  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ AQ95  
♥ Q63  
♦ AQ3  
♣ AQ10

South:  
♠ KJ1062  
♥ A97  
♦ K7  
♣ 752

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

1. Quantitative 4NT

Board: 151  
Dealer: S  
Vul: Both  
North HCP: 8  
South HCP: 21  
Contract: 4♠ S

North:  
♠ A108642  
♥ 874  
♦ A  
♣ 873

South:  
♠ KQ7  
♥ AQ2  
♦ KQ742  
♣ KQ

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

1. Texas

Board: 152  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 7  
Contract: 3N N

North:  
♠ KJ  
♥ 10543  
♦ AKQ6  
♣ AK8

South:  
♠ Q9742  
♥ AJ9  
♦ 74  
♣ 1053

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

Board: 153

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 4♥ S

North:

♠ 107

♥ AQ9762

♦ 7

♣ J654

South:

♠ AKJ5

♥ K3

♦ Q982

♣ AK8

West North East South

2NT

Pass 4♦<sup>1</sup>

Pass 4♥

AP

1. Texas

## North hands (Practice Page)

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

Board: 154    ♠ A10  
Dealer: N     ♥ Q94  
Vul: None    ♦ AKQ2  
HCP: 21      ♣ AQ97

West Bids 4♠ if possible.

You bid first.

Board: 155    ♠ Q2  
Dealer: S     ♥ 97653  
Vul: EW      ♦ K1095  
HCP: 5       ♣ 74

The opponents are silent.

Partner bids first.

Board: 156    ♠ A4  
Dealer: N     ♥ A65  
Vul: NS      ♦ AK53  
HCP: 20      ♣ KQ73

The opponents are silent.

You bid first.

Board: 157    ♠ AQ9652  
Dealer: S     ♥ 8765  
Vul: NS      ♦ 102  
HCP: 10      ♣ A

The opponents are silent.

Partner bids first.

Board: 158    ♠ A84  
Dealer: N     ♥ A6  
Vul: EW      ♦ AQ1092  
HCP: 20      ♣ AQ6

The opponents are silent.

You bid first.

Board: 159    ♠ KQ74  
Dealer: S     ♥ QJ10974  
Vul: None    ♦ QJ  
HCP: 11      ♣ 5

The opponents are silent.

Partner bids first.

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

Board: 154  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 9  
 Contract: 4♠X W

North:  
 ♠ A10  
 ♥ Q94  
 ♦ AKQ2  
 ♣ AQ97

South:  
 ♠ K2  
 ♥ K10875  
 ♦ 876  
 ♣ K84

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

Board: 155  
 Dealer: S  
 Vul: EW  
 North HCP: 5  
 South HCP: 21  
 Contract: 4♥ S

North:  
 ♠ Q2  
 ♥ 97653  
 ♦ K1095  
 ♣ 74

South:  
 ♠ KJ4  
 ♥ AKJ  
 ♦ AQ82  
 ♣ K85

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

Board: 156  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 10  
 Contract: 4♥ N

North:  
 ♠ A4  
 ♥ A65  
 ♦ AK53  
 ♣ KQ73

South:  
 ♠ J9  
 ♥ KQJ873  
 ♦ Q94  
 ♣ J10

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

Board: 157  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 21  
 Contract: 6N S

North:  
 ♠ AQ9652  
 ♥ 8765  
 ♦ 102  
 ♣ A

South:  
 ♠ K3  
 ♥ AJ9  
 ♦ AKQ64  
 ♣ KJ9

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

1. Texas
2. Blackwood 0314, for ♠

Board: 158  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 10  
 Contract: 6♠ N

North:  
 ♠ A84  
 ♥ A6  
 ♦ AQ1092  
 ♣ AQ6

South:  
 ♠ KJ10763  
 ♥ K732  
 ♦ 8  
 ♣ K10

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

Board: 159

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ KQ74

♥ QJ10974

♦ QJ

♣ 5

South:

♠ AJ85

♥ AK83

♦ K3

♣ AJ4

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

2NT

Pass	3♦	Pass	4♥ <sup>1</sup>
------	----	------	-----------------

Pass	4NT <sup>2</sup>	Pass	5♦
------	------------------	------	----

Pass	6♥	AP	
------	----	----	--

1. Super acceptance after NT

2. Blackwood 0314, for ♥

## South hands (Practice Page)

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

Board: 154	♠ K2	West Bids 4♠ if possible.
Dealer: N	♥ K10875	
Vul: None	♦ 876	Partner bids first.
HCP: 9	♣ K84	

Board: 155	♠ KJ4	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ AQ82	You bid first.
HCP: 21	♣ K85	

Board: 156	♠ J9	The opponents are silent.
Dealer: N	♥ KQJ873	
Vul: NS	♦ Q94	Partner bids first.
HCP: 10	♣ J10	

Board: 157	♠ K3	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: NS	♦ AKQ64	You bid first.
HCP: 21	♣ KJ9	

Board: 158	♠ KJ10763	The opponents are silent.
Dealer: N	♥ K732	
Vul: EW	♦ 8	Partner bids first.
HCP: 10	♣ K10	

Board: 159	♠ AJ85	The opponents are silent.
Dealer: S	♥ AK83	
Vul: None	♦ K3	You bid first.
HCP: 20	♣ AJ4	



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

Board: 154  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 9  
 Contract: 4♠X W

North:  
 ♠ A10  
 ♥ Q94  
 ♦ AKQ2  
 ♣ AQ97

South:  
 ♠ K2  
 ♥ K10875  
 ♦ 876  
 ♣ K84

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

Board: 155  
 Dealer: S  
 Vul: EW  
 North HCP: 5  
 South HCP: 21  
 Contract: 4♥ S

North:  
 ♠ Q2  
 ♥ 97653  
 ♦ K1095  
 ♣ 74

South:  
 ♠ KJ4  
 ♥ AKJ  
 ♦ AQ82  
 ♣ K85

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

Board: 156  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 10  
 Contract: 4♥ N

North:  
 ♠ A4  
 ♥ A65  
 ♦ AK53  
 ♣ KQ73

South:  
 ♠ J9  
 ♥ KQJ873  
 ♦ Q94  
 ♣ J10

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

Board: 157  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 21  
 Contract: 6N S

North:  
 ♠ AQ9652  
 ♥ 8765  
 ♦ 102  
 ♣ A

South:  
 ♠ K3  
 ♥ AJ9  
 ♦ AKQ64  
 ♣ KJ9

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

1. Texas
2. Blackwood 0314, for ♠

Board: 158  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 10  
 Contract: 6♠ N

North:  
 ♠ A84  
 ♥ A6  
 ♦ AQ1092  
 ♣ AQ6

South:  
 ♠ KJ10763  
 ♥ K732  
 ♦ 8  
 ♣ K10

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

Board: 159

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ KQ74

♥ QJ10974

♦ QJ

♣ 5

South:

♠ AJ85

♥ AK83

♦ K3

♣ AJ4

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

2NT

Pass	3♦	Pass	4♥ <sup>1</sup>
------	----	------	-----------------

Pass	4NT <sup>2</sup>	Pass	5♦
------	------------------	------	----

Pass	6♥	AP	
------	----	----	--

1. Super acceptance after NT

2. Blackwood 0314, for ♥

## North hands (Practice Page)

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

Board: 160    ♠ K104  
Dealer: N     ♥ AKQ  
Vul: EW     ♦ AK54  
HCP: 21     ♣ Q72

The opponents are silent.

You bid first.

Board: 161    ♠ Q98543  
Dealer: S     ♥ 8  
Vul: Both    ♦ K10  
HCP: 8       ♣ K874

East Doubles 3♥ if possible.

Partner bids first.

Board: 162    ♠ A3  
Dealer: N     ♥ KJ108  
Vul: None    ♦ AKQ6  
HCP: 21     ♣ KJ8

The opponents are silent.

You bid first.

Board: 163    ♠ K109643  
Dealer: S     ♥ K75  
Vul: NS     ♦ Q4  
HCP: 13     ♣ KQ

The opponents are silent.

Partner bids first.

Board: 164    ♠ 75  
Dealer: N     ♥ AKQJ  
Vul: Both    ♦ Q1073  
HCP: 21     ♣ AKQ

The opponents are silent.

You bid first.

Board: 165    ♠ AQJ965  
Dealer: S     ♥ 864  
Vul: None    ♦ 102  
HCP: 12     ♣ AJ

The opponents are silent.

Partner bids first.

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

Board: 160  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 13  
Contract: 7N N

North:  
♠ K104  
♥ AKQ  
♦ AK54  
♣ Q72

South:  
♠ AQJ862  
♥ 732  
♦ Q8  
♣ A5

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

Board: 161  
Dealer: S  
Vul: Both  
North HCP: 8  
South HCP: 21  
Contract: 6♠ S

North:  
♠ Q98543  
♥ 8  
♦ K10  
♣ K874

South:  
♠ AJ7  
♥ AJ9  
♦ AJ62  
♣ AQ9

West	North	East	South
			2NT
Pass	3♥	X	3♠
Pass	4NT <sup>1</sup>	Pass	5♦
Pass	6♠	AP	
1. Blackwood 0314, for ♠			

Board: 162  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 5  
Contract: 4♠ N

North:  
♠ A3  
♥ KJ108  
♦ AKQ6  
♣ KJ8

South:  
♠ K86542  
♥ 75  
♦ 53  
♣ Q95

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

Board: 163  
Dealer: S  
Vul: NS  
North HCP: 13  
South HCP: 20  
Contract: 6N S

North:  
♠ K109643  
♥ K75  
♦ Q4  
♣ KQ

South:  
♠ AQJ  
♥ Q83  
♦ AK103  
♣ A83

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

Board: 164  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 7  
Contract: 3N N

North:  
♠ 75  
♥ AKQJ  
♦ Q1073  
♣ AKQ

South:  
♠ K10984  
♥ 973  
♦ A2  
♣ 1085

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

Board: 165

Dealer: S

Vul: None

North HCP: 12

South HCP: 21

Contract: 7N S

North:

♠ AQJ965

♥ 864

♦ 102

♣ AJ

South:

♠ K32

♥ AK2

♦ AKQ54

♣ Q5

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

2NT

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

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

Pass	7NT	AP	
------	-----	----	--

1. Texas

2. Blackwood 0314, for ♠

## South hands (Practice Page)

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

Board: 160	♠ AQJ862	The opponents are silent.
Dealer: N	♥ 732	
Vul: EW	♦ Q8	Partner bids first.
HCP: 13	♣ A5	

Board: 161	♠ AJ7	East Doubles 3♥ if possible.
Dealer: S	♥ AJ9	
Vul: Both	♦ AJ62	You bid first.
HCP: 21	♣ AQ9	

Board: 162	♠ K86542	The opponents are silent.
Dealer: N	♥ 75	
Vul: None	♦ 53	Partner bids first.
HCP: 5	♣ Q95	

Board: 163	♠ AQJ	The opponents are silent.
Dealer: S	♥ Q83	
Vul: NS	♦ AK103	You bid first.
HCP: 20	♣ A83	

Board: 164	♠ K10984	The opponents are silent.
Dealer: N	♥ 973	
Vul: Both	♦ A2	Partner bids first.
HCP: 7	♣ 1085	

Board: 165	♠ K32	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ AKQ54	You bid first.
HCP: 21	♣ Q5	

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

Board: 160  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 13  
Contract: 7N N

North:  
♠ K104  
♥ AKQ  
♦ AK54  
♣ Q72

South:  
♠ AQJ862  
♥ 732  
♦ Q8  
♣ A5

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

Board: 161  
Dealer: S  
Vul: Both  
North HCP: 8  
South HCP: 21  
Contract: 6♠ S

North:  
♠ Q98543  
♥ 8  
♦ K10  
♣ K874

South:  
♠ AJ7  
♥ AJ9  
♦ AJ62  
♣ AQ9

West	North	East	South
			2NT
Pass	3♥	X	3♠
Pass	4NT <sup>1</sup>	Pass	5♦
Pass	6♠	AP	
1. Blackwood 0314, for ♠			

Board: 162  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 5  
Contract: 4♠ N

North:  
♠ A3  
♥ KJ108  
♦ AKQ6  
♣ KJ8

South:  
♠ K86542  
♥ 75  
♦ 53  
♣ Q95

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

Board: 163  
Dealer: S  
Vul: NS  
North HCP: 13  
South HCP: 20  
Contract: 6N S

North:  
♠ K109643  
♥ K75  
♦ Q4  
♣ KQ

South:  
♠ AQJ  
♥ Q83  
♦ AK103  
♣ A83

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

Board: 164  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 7  
Contract: 3N N

North:  
♠ 75  
♥ AKQJ  
♦ Q1073  
♣ AKQ

South:  
♠ K10984  
♥ 973  
♦ A2  
♣ 1085

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

Board: 165

Dealer: S

Vul: None

North HCP: 12

South HCP: 21

Contract: 7N S

North:

♠ AQJ965

♥ 864

♦ 102

♣ AJ

South:

♠ K32

♥ AK2

♦ AKQ54

♣ Q5

West	North	East	South
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2NT

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

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

Pass	7NT	AP	
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1. Texas

2. Blackwood 0314, for ♠



## North hands (Practice Page)

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

Board: 166     ♠ AK54  
Dealer: N     ♥ Q5  
Vul: NS     ♦ AK42  
HCP: 20     ♣ A63

The opponents are silent.

You bid first.

Board: 167     ♠ J10643  
Dealer: S     ♥ K542  
Vul: EW     ♦ 9542  
HCP: 4     ♣ —

The opponents are silent.

Partner bids first.

Board: 168     ♠ A42  
Dealer: N     ♥ QJ82  
Vul: None     ♦ AQ  
HCP: 20     ♣ AK63

The opponents are silent.

You bid first.

Board: 169     ♠ AK9843  
Dealer: S     ♥ QJ64  
Vul: NS     ♦ 94  
HCP: 10     ♣ 5

The opponents are silent.

Partner bids first.

Board: 170     ♠ AK87  
Dealer: N     ♥ 83  
Vul: EW     ♦ AKQ94  
HCP: 20     ♣ KJ

West Doubles 4♥ if possible.

You bid first.

Board: 171     ♠ 1096  
Dealer: S     ♥ 1098543  
Vul: Both     ♦ 97  
HCP: 3     ♣ K10

The opponents are silent.

Partner bids first.

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

Board: 166  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 4  
Contract: 3♥ N

North:  
♠ AK54  
♥ Q5  
♦ AK42  
♣ A63

South:  
♠ 73  
♥ 98764  
♦ Q98  
♣ Q97

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

Board: 167  
Dealer: S  
Vul: EW  
North HCP: 4  
South HCP: 20  
Contract: 3♠ S

North:  
♠ J10643  
♥ K542  
♦ 9542  
♣ —

South:  
♠ KQ5  
♥ AQ106  
♦ A73  
♣ KQ10

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

Board: 168  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 11  
Contract: 6N N

North:  
♠ A42  
♥ QJ82  
♦ AQ  
♣ AK63

South:  
♠ K109865  
♥ A3  
♦ K42  
♣ J2

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

1. Texas
2. Blackwood 0314, for ♠

Board: 169  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 7N S

North:  
♠ AK9843  
♥ QJ64  
♦ 94  
♣ 5

South:  
♠ Q6  
♥ AK102  
♦ A876  
♣ AK4

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

1. Texas
2. Blackwood 0314, for ♠

Board: 170  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 4  
Contract: 4♠ N

North:  
♠ AK87  
♥ 83  
♦ AKQ94  
♣ KJ

South:  
♠ J106543  
♥ K52  
♦ 72  
♣ 76

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

1. Texas

Board: 171

Dealer: S

Vul: Both

North HCP: 3

South HCP: 21

Contract: 3♥ S

North:

♠ 1096

♥ 1098543

♦ 97

♣ K10

South:

♠ AKQ2

♥ AQ2

♦ Q1054

♣ A4

West	North	East	South
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			2NT
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Pass	3♦	Pass	3♥
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AP			
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## South hands (Practice Page)

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

Board: 166	♠ 73	The opponents are silent.
Dealer: N	♥ 98764	
Vul: NS	♦ Q98	Partner bids first.
HCP: 4	♣ Q97	
Board: 167	♠ KQ5	The opponents are silent.
Dealer: S	♥ AQ106	
Vul: EW	♦ A73	You bid first.
HCP: 20	♣ KQ10	
Board: 168	♠ K109865	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ K42	Partner bids first.
HCP: 11	♣ J2	
Board: 169	♠ Q6	The opponents are silent.
Dealer: S	♥ AK102	
Vul: NS	♦ A876	You bid first.
HCP: 20	♣ AK4	
Board: 170	♠ J106543	West Doubles 4♥ if possible.
Dealer: N	♥ K52	
Vul: EW	♦ 72	Partner bids first.
HCP: 4	♣ 76	
Board: 171	♠ AKQ2	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: Both	♦ Q1054	You bid first.
HCP: 21	♣ A4	

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

Board: 166

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 3♥ N

North:

♠ AK54

♥ Q5

♦ AK42

♣ A63

South:

♠ 73

♥ 98764

♦ Q98

♣ Q97

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

Board: 167

Dealer: S

Vul: EW

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ J10643

♥ K542

♦ 9542

♣ —

South:

♠ KQ5

♥ AQ106

♦ A73

♣ KQ10

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

Board: 168

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ A42

♥ QJ82

♦ AQ

♣ AK63

South:

♠ K109865

♥ A3

♦ K42

♣ J2

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

1. Texas

2. Blackwood 0314, for ♠

Board: 169

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 7N S

North:

♠ AK9843

♥ QJ64

♦ 94

♣ 5

South:

♠ Q6

♥ AK102

♦ A876

♣ AK4

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

1. Texas

2. Blackwood 0314, for ♠

Board: 170

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 4♠ N

North:

♠ AK87

♥ 83

♦ AKQ94

♣ KJ

South:

♠ J106543

♥ K52

♦ 72

♣ 76

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

1. Texas

Board: 171

Dealer: S

Vul: Both

North HCP: 3

South HCP: 21

Contract: 3♥ S

North:

♠ 1096

♥ 1098543

♦ 97

♣ K10

South:

♠ AKQ2

♥ AQ2

♦ Q1054

♣ A4

West	North	East	South
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			2NT
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Pass	3♦	Pass	3♥
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AP			
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## North hands (Practice Page)

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

Board: 172	♠ K2	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ AKQ3	You bid first.
HCP: 20	♣ AJ742	

Board: 173	♠ J6532	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ 8732	Partner bids first.
HCP: 5	♣ A98	

Board: 174	♠ 96	The opponents are silent.
Dealer: N	♥ AJ86	
Vul: None	♦ KQ	You bid first.
HCP: 20	♣ AKQJ4	

Board: 175	♠ 1063	The opponents are silent.
Dealer: S	♥ J10863	
Vul: Both	♦ A54	Partner bids first.
HCP: 6	♣ J6	

Board: 176	♠ AQ84	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ A96	You bid first.
HCP: 21	♣ AK53	

Board: 177	♠ KJ9862	The opponents are silent.
Dealer: S	♥ K106	
Vul: NS	♦ J5	Partner bids first.
HCP: 12	♣ KJ	

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

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ J10		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ K10	♥ AQ8742	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKQ3	♦ J	Pass	5♣	Pass	6♥
South HCP: 11	♣ AJ742	♣ K865	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ J6532	♠ KQ84				2NT
Vul: Both	♥ 5	♥ AK7	Pass	3♥	Pass	3♠
North HCP: 5	♦ 8732	♦ AK109	Pass	3NT	Pass	4♠
South HCP: 20	♣ A98	♣ J10	AP			
Contract: 4♠ S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ 96	♠ AKJ854		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AJ86	♥ Q54	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ KQ	♦ 95	Pass	5♥	Pass	6♠
South HCP: 10	♣ AKQJ4	♣ 75	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 1063	♠ AJ8				2NT
Vul: Both	♥ J10863	♥ AK74	Pass	3♦	Pass	3♥
North HCP: 6	♦ A54	♦ KQ7	Pass	3NT	Pass	4♥
South HCP: 21	♣ J6	♣ A108	AP			
Contract: 4♥ S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AQ84	♠ 65		2NT	Pass	3♦
Vul: None	♥ A5	♥ K76432	Pass	3♥	Pass	4♥
North HCP: 21	♦ A96	♦ K3	AP			
South HCP: 8	♣ AK53	♣ Q84				
Contract: 4♥ N						



Board: 177

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ KJ9862

♥ K106

♦ J5

♣ KJ

South:

♠ A10

♥ AQ8

♦ A103

♣ AQ1082

West	North	East	South
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2NT

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

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

Board: 172	♠ J10	The opponents are silent.
Dealer: N	♥ AQ8742	
Vul: NS	♦ J	Partner bids first.
HCP: 11	♣ K865	

Board: 173	♠ KQ84	The opponents are silent.
Dealer: S	♥ AK7	
Vul: Both	♦ AK109	You bid first.
HCP: 20	♣ J10	

Board: 174	♠ AKJ854	The opponents are silent.
Dealer: N	♥ Q54	
Vul: None	♦ 95	Partner bids first.
HCP: 10	♣ 75	

Board: 175	♠ AJ8	The opponents are silent.
Dealer: S	♥ AK74	
Vul: Both	♦ KQ7	You bid first.
HCP: 21	♣ A108	

Board: 176	♠ 65	The opponents are silent.
Dealer: N	♥ K76432	
Vul: None	♦ K3	Partner bids first.
HCP: 8	♣ Q84	

Board: 177	♠ A10	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: NS	♦ A103	You bid first.
HCP: 20	♣ AQ1082	

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

Board: 172			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♠ K2	♠ J10	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♥ K10	♥ AQ8742	Pass	5♣	Pass	6♥
South HCP: 11	♦ AKQ3	♦ J	AP			
Contract: 6♥ N	♣ AJ742	♣ K865	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 173			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ J6532	♠ KQ84	Pass	3♥	Pass	3♠
North HCP: 5	♥ 5	♥ AK7	Pass	3NT	Pass	4♠
South HCP: 20	♦ 8732	♦ AK109	AP			
Contract: 4♠ S	♣ A98	♣ J10				

Board: 174			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♠ 96	♠ AKJ854	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♥ AJ86	♥ Q54	Pass	5♥	Pass	6♠
South HCP: 10	♦ KQ	♦ 95	AP			
Contract: 6♠ N	♣ AKQJ4	♣ 75	1. Texas			
			2. Blackwood 0314, for ♠			

Board: 175			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ 1063	♠ AJ8	Pass	3♦	Pass	3♥
North HCP: 6	♥ J10863	♥ AK74	Pass	3NT	Pass	4♥
South HCP: 21	♦ A54	♦ KQ7	AP			
Contract: 4♥ S	♣ J6	♣ A108				

Board: 176			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♦
Vul: None	♠ AQ84	♠ 65	Pass	3♥	Pass	4♥
North HCP: 21	♥ A5	♥ K76432	AP			
South HCP: 8	♦ A96	♦ K3				
Contract: 4♥ N	♣ AK53	♣ Q84				

Board: 177

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ KJ9862

♥ K106

♦ J5

♣ KJ

South:

♠ A10

♥ AQ8

♦ A103

♣ AQ1082

West	North	East	South
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2NT

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

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

Board: 178	♠ K96	The opponents are silent.
Dealer: N	♥ K4	
Vul: EW	♦ AQJ	You bid first.
HCP: 21	♣ AKJ72	

Board: 179	♠ —	The opponents are silent.
Dealer: S	♥ Q107632	
Vul: None	♦ A752	Partner bids first.
HCP: 10	♣ A42	

Board: 180	♠ Q76	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: NS	♦ AJ3	You bid first.
HCP: 20	♣ AK96	

Board: 181	♠ 63	The opponents are silent.
Dealer: S	♥ KJ9873	
Vul: EW	♦ 5	Partner bids first.
HCP: 6	♣ Q1087	

Board: 182	♠ AK103	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: Both	♦ 532	You bid first.
HCP: 20	♣ AK3	

Board: 183	♠ AJ9753	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ J95	Partner bids first.
HCP: 10	♣ 42	

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

Board: 178  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 11  
Contract: 6♥ N

North:  
♠ K96  
♥ K4  
♦ AQJ  
♣ AKJ72

South:  
♠ Q108  
♥ AQ9753  
♦ K83  
♣ 3

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

1. Texas
2. Blackwood 0314, for ♥

Board: 179  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 6♥ S

North:  
♠ —  
♥ Q107632  
♦ A752  
♣ A42

South:  
♠ AK  
♥ A84  
♦ KQ843  
♣ KJ10

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

1. Texas
2. Exclusion, for ♥

Board: 180  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 3  
Contract: 4♠ N

North:  
♠ Q76  
♥ AQ10  
♦ AJ3  
♣ AK96

South:  
♠ K109853  
♥ 8764  
♦ 92  
♣ 7

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

1. Texas

Board: 181  
Dealer: S  
Vul: EW  
North HCP: 6  
South HCP: 20  
Contract: 4♥ S

North:  
♠ 63  
♥ KJ9873  
♦ 5  
♣ Q1087

South:  
♠ AKJ  
♥ A102  
♦ QJ4  
♣ AJ63

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

Board: 182  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 5  
Contract: 4♥ N

North:  
♠ AK103  
♥ KQJ  
♦ 532  
♣ AK3

South:  
♠ J6  
♥ A97642  
♦ 6  
♣ 8764

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

Board: 183

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ AJ9753

♥ A4

♦ J95

♣ 42

South:

♠ KQ82

♥ Q83

♦ AK4

♣ AQ8

West	North	East	South
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2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
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Pass	4NT <sup>2</sup>	Pass	5♣
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Pass	5♦	Pass	6♦
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Pass	6♠	AP	
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1. Texas

2. Blackwood 0314, for ♠

## South hands (Practice Page)

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

Board: 178	♠ Q108	The opponents are silent.
Dealer: N	♥ AQ9753	
Vul: EW	♦ K83	Partner bids first.
HCP: 11	♣ 3	

Board: 179	♠ AK	The opponents are silent.
Dealer: S	♥ A84	
Vul: None	♦ KQ843	You bid first.
HCP: 20	♣ KJ10	

Board: 180	♠ K109853	The opponents are silent.
Dealer: N	♥ 8764	
Vul: NS	♦ 92	Partner bids first.
HCP: 3	♣ 7	

Board: 181	♠ AKJ	The opponents are silent.
Dealer: S	♥ A102	
Vul: EW	♦ QJ4	You bid first.
HCP: 20	♣ AJ63	

Board: 182	♠ J6	The opponents are silent.
Dealer: N	♥ A97642	
Vul: Both	♦ 6	Partner bids first.
HCP: 5	♣ 8764	

Board: 183	♠ KQ82	The opponents are silent.
Dealer: S	♥ Q83	
Vul: NS	♦ AK4	You bid first.
HCP: 20	♣ AQ8	



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

Board: 178  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 11  
Contract: 6♥ N

North:  
♠ K96  
♥ K4  
♦ AQJ  
♣ AKJ72

South:  
♠ Q108  
♥ AQ9753  
♦ K83  
♣ 3

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

1. Texas
2. Blackwood 0314, for ♥

Board: 179  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 6♥ S

North:  
♠ —  
♥ Q107632  
♦ A752  
♣ A42

South:  
♠ AK  
♥ A84  
♦ KQ843  
♣ KJ10

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

1. Texas
2. Exclusion, for ♥

Board: 180  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 3  
Contract: 4♠ N

North:  
♠ Q76  
♥ AQ10  
♦ AJ3  
♣ AK96

South:  
♠ K109853  
♥ 8764  
♦ 92  
♣ 7

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

1. Texas

Board: 181  
Dealer: S  
Vul: EW  
North HCP: 6  
South HCP: 20  
Contract: 4♥ S

North:  
♠ 63  
♥ KJ9873  
♦ 5  
♣ Q1087

South:  
♠ AKJ  
♥ A102  
♦ QJ4  
♣ AJ63

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

Board: 182  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 5  
Contract: 4♥ N

North:  
♠ AK103  
♥ KQJ  
♦ 532  
♣ AK3

South:  
♠ J6  
♥ A97642  
♦ 6  
♣ 8764

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

Board: 183

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ AJ9753

♥ A4

♦ J95

♣ 42

South:

♠ KQ82

♥ Q83

♦ AK4

♣ AQ8

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

2NT

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

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

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

Pass	6♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

## North hands (Practice Page)

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

Board: 184	♠ AK	The opponents are silent.
Dealer: N	♥ AQ62	
Vul: EW	♦ 83	You bid first.
HCP: 20	♣ AQJ103	
Board: 185	♠ QJ3	The opponents are silent.
Dealer: S	♥ A8643	
Vul: Both	♦ Q96	Partner bids first.
HCP: 11	♣ Q9	
Board: 186	♠ K832	The opponents are silent.
Dealer: N	♥ AK8	
Vul: EW	♦ AKQ6	You bid first.
HCP: 20	♣ J4	
Board: 187	♠ A3	The opponents are silent.
Dealer: S	♥ A10876	
Vul: None	♦ KJ42	Partner bids first.
HCP: 13	♣ J6	
Board: 188	♠ K2	The opponents are silent.
Dealer: N	♥ K10	
Vul: Both	♦ AQ72	You bid first.
HCP: 20	♣ AKJ107	
Board: 189	♠ Q9754	East Doubles 3♥ if possible.
Dealer: S	♥ 852	
Vul: None	♦ K6	Partner bids first.
HCP: 6	♣ J84	

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

Board: 184

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 4♠ N

North:

♠ AK

♥ AQ62

♦ 83

♣ AQJ103

South:

♠ 1086543

♥ J5

♦ QJ65

♣ 7

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

	2NT	Pass	4♥ <sup>1</sup>
--	-----	------	-----------------

Pass	4♠	AP	
------	----	----	--

1. Texas

Board: 185

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ QJ3

♥ A8643

♦ Q96

♣ Q9

South:

♠ AK2

♥ KQ102

♦ A1075

♣ A3

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

2NT

Pass	3♦	Pass	4♥ <sup>1</sup>
------	----	------	-----------------

Pass	4NT <sup>2</sup>	Pass	5♦
------	------------------	------	----

Pass	6♥	AP	
------	----	----	--

1. Super acceptance after NT

2. Blackwood 0314, for ♥

Board: 186

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 3♥ N

North:

♠ K832

♥ AK8

♦ AKQ6

♣ J4

South:

♠ 74

♥ Q10953

♦ 1085

♣ Q83

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

	2NT	Pass	3♦
--	-----	------	----

Pass	3♥	AP	
------	----	----	--

Board: 187

Dealer: S

Vul: None

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ A3

♥ A10876

♦ KJ42

♣ J6

South:

♠ K8

♥ K95

♦ AQ7

♣ AKQ75

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

2NT

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

Pass	5NT	Pass	6NT
------	-----	------	-----

AP

Board: 188

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ K2

♥ K10

♦ AQ72

♣ AKJ107

South:

♠ AQ9754

♥ 32

♦ K93

♣ Q6

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

	2NT	Pass	4♥ <sup>1</sup>
--	-----	------	-----------------

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

Pass	5♣	Pass	6NT
------	----	------	-----

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 189

Dealer: S

Vul: None

North HCP: 6

South HCP: 20

Contract: 4♠ S

North:

♠ Q9754

♥ 852

♦ K6

♣ J84

South:

♠ AKJ2

♥ K76

♦ Q98

♣ AK10

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

			2NT
--	--	--	-----

Pass	3♥	X	3♠
------	----	---	----

Pass	4♠	AP	
------	----	----	--

## South hands (Practice Page)

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

Board: 184	♠ 1086543	The opponents are silent.
Dealer: N	♥ J5	
Vul: EW	♦ QJ65	Partner bids first.
HCP: 4	♣ 7	
Board: 185	♠ AK2	The opponents are silent.
Dealer: S	♥ KQ102	
Vul: Both	♦ A1075	You bid first.
HCP: 20	♣ A3	
Board: 186	♠ 74	The opponents are silent.
Dealer: N	♥ Q10953	
Vul: EW	♦ 1085	Partner bids first.
HCP: 4	♣ Q83	
Board: 187	♠ K8	The opponents are silent.
Dealer: S	♥ K95	
Vul: None	♦ AQ7	You bid first.
HCP: 21	♣ AKQ75	
Board: 188	♠ AQ9754	The opponents are silent.
Dealer: N	♥ 32	
Vul: Both	♦ K93	Partner bids first.
HCP: 11	♣ Q6	
Board: 189	♠ AKJ2	East Doubles 3♥ if possible.
Dealer: S	♥ K76	
Vul: None	♦ Q98	You bid first.
HCP: 20	♣ AK10	

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

Board: 184

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 4♠ N

North:

♠ AK

♥ AQ62

♦ 83

♣ AQJ103

South:

♠ 1086543

♥ J5

♦ QJ65

♣ 7

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

	2NT	Pass	4♥ <sup>1</sup>
--	-----	------	-----------------

Pass	4♠	AP	
------	----	----	--

1. Texas

Board: 185

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ QJ3

♥ A8643

♦ Q96

♣ Q9

South:

♠ AK2

♥ KQ102

♦ A1075

♣ A3

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

2NT

Pass	3♦	Pass	4♥ <sup>1</sup>
------	----	------	-----------------

Pass	4NT <sup>2</sup>	Pass	5♦
------	------------------	------	----

Pass	6♥	AP	
------	----	----	--

1. Super acceptance after NT

2. Blackwood 0314, for ♥

Board: 186

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 3♥ N

North:

♠ K832

♥ AK8

♦ AKQ6

♣ J4

South:

♠ 74

♥ Q10953

♦ 1085

♣ Q83

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

	2NT	Pass	3♦
--	-----	------	----

Pass	3♥	AP	
------	----	----	--

Board: 187

Dealer: S

Vul: None

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ A3

♥ A10876

♦ KJ42

♣ J6

South:

♠ K8

♥ K95

♦ AQ7

♣ AKQ75

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

2NT

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

Pass	5NT	Pass	6NT
------	-----	------	-----

AP

Board: 188

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ K2

♥ K10

♦ AQ72

♣ AKJ107

South:

♠ AQ9754

♥ 32

♦ K93

♣ Q6

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

	2NT	Pass	4♥ <sup>1</sup>
--	-----	------	-----------------

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

Pass	5♣	Pass	6NT
------	----	------	-----

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 189

Dealer: S

Vul: None

North HCP: 6

South HCP: 20

Contract: 4♠ S

North:

♠ Q9754

♥ 852

♦ K6

♣ J84

South:

♠ AKJ2

♥ K76

♦ Q98

♣ AK10

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



## North hands (Practice Page)

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

Board: 190	♠ AK73	The opponents are silent.
Dealer: N	♥ K96	
Vul: NS	♦ A10	You bid first.
HCP: 21	♣ AK104	

Board: 191	♠ A85	The opponents are silent.
Dealer: S	♥ Q9865	
Vul: EW	♦ 953	Partner bids first.
HCP: 11	♣ KQ	

Board: 192	♠ AQ74	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ KQ73	You bid first.
HCP: 20	♣ AQ6	

Board: 193	♠ 5	The opponents are silent.
Dealer: S	♥ AKJ1074	
Vul: EW	♦ K6	Partner bids first.
HCP: 13	♣ Q875	

Board: 194	♠ KJ53	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: Both	♦ A95	You bid first.
HCP: 20	♣ AKQ	

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

Board: 190  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 11  
Contract: 6♠ N

North:  
♠ AK73  
♥ K96  
♦ A10  
♣ AK104

South:  
♠ QJ1086  
♥ AQJ  
♦ J964  
♣ 5

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

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

Board: 191  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ A85  
♥ Q9865  
♦ 953  
♣ KQ

South:  
♠ K74  
♥ AK  
♦ AQJ4  
♣ A876

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

1. Quantitative 4NT

Board: 192  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 6N N

North:  
♠ AQ74  
♥ K2  
♦ KQ73  
♣ AQ6

South:  
♠ 52  
♥ AJ985  
♦ A42  
♣ K72

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

Board: 193  
Dealer: S  
Vul: EW  
North HCP: 13  
South HCP: 21  
Contract: 7♥ S

North:  
♠ 5  
♥ AKJ1074  
♦ K6  
♣ Q875

South:  
♠ AKQ  
♥ Q92  
♦ AQ98  
♣ A104

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

1. Texas
2. Blackwood 0314, for ♥

Board: 194

Dealer: N

Vul: Both

North HCP: 20

South HCP: 17

Contract: 7N N

North:

♠ KJ53

♥ QJ9

♦ A95

♣ AKQ

South:

♠ AQ9

♥ AK10873

♦ K63

♣ J

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

	2NT	Pass	4♦ <sup>1</sup>
--	-----	------	-----------------

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

Pass	5♠	Pass	7NT
------	----	------	-----

AP

1. Texas

2. Blackwood 0314, for ♥

## South hands (Practice Page)

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

Board: 190	♠ QJ1086	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: NS	♦ J964	Partner bids first.
HCP: 11	♣ 5	

Board: 191	♠ K74	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ AQJ4	You bid first.
HCP: 21	♣ A876	

Board: 192	♠ 52	The opponents are silent.
Dealer: N	♥ AJ985	
Vul: NS	♦ A42	Partner bids first.
HCP: 12	♣ K72	

Board: 193	♠ AKQ	The opponents are silent.
Dealer: S	♥ Q92	
Vul: EW	♦ AQ98	You bid first.
HCP: 21	♣ A104	

Board: 194	♠ AQ9	The opponents are silent.
Dealer: N	♥ AK10873	
Vul: Both	♦ K63	Partner bids first.
HCP: 17	♣ J	

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

Board: 190  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 11  
Contract: 6♠ N

North:  
♠ AK73  
♥ K96  
♦ A10  
♣ AK104

South:  
♠ QJ1086  
♥ AQJ  
♦ J964  
♣ 5

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

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

Board: 191  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ A85  
♥ Q9865  
♦ 953  
♣ KQ

South:  
♠ K74  
♥ AK  
♦ AQJ4  
♣ A876

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

1. Quantitative 4NT

Board: 192  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 6N N

North:  
♠ AQ74  
♥ K2  
♦ KQ73  
♣ AQ6

South:  
♠ 52  
♥ AJ985  
♦ A42  
♣ K72

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

Board: 193  
Dealer: S  
Vul: EW  
North HCP: 13  
South HCP: 21  
Contract: 7♥ S

North:  
♠ 5  
♥ AKJ1074  
♦ K6  
♣ Q875

South:  
♠ AKQ  
♥ Q92  
♦ AQ98  
♣ A104

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

1. Texas
2. Blackwood 0314, for ♥

Board: 194

Dealer: N

Vul: Both

North HCP: 20

South HCP: 17

Contract: 7N N

North:

♠ KJ53

♥ QJ9

♦ A95

♣ AKQ

South:

♠ AQ9

♥ AK10873

♦ K63

♣ J

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

	2NT	Pass	4♦ <sup>1</sup>
--	-----	------	-----------------

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

Pass	5♠	Pass	7NT
------	----	------	-----

AP

1. Texas

2. Blackwood 0314, for ♥

## North hands (Practice Page)

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

Board: 195	♠ A93	The opponents are silent.
Dealer: S	♥ 108542	
Vul: NS	♦ 52	Partner bids first.
HCP: 5	♣ J43	

Board: 196	♠ AKQ9	The opponents are silent.
Dealer: N	♥ A42	
Vul: EW	♦ QJ8	You bid first.
HCP: 20	♣ A108	

Board: 197	♠ AQJ973	The opponents are silent.
Dealer: S	♥ QJ64	
Vul: None	♦ 8	Partner bids first.
HCP: 14	♣ A5	

Board: 198	♠ KJ104	The opponents are silent.
Dealer: N	♥ 76	
Vul: EW	♦ AKQ	You bid first.
HCP: 20	♣ AK108	

Board: 199	♠ J76	The opponents are silent.
Dealer: S	♥ AJ1074	
Vul: Both	♦ 1095	Partner bids first.
HCP: 6	♣ 54	

Board: 200	♠ AQ8	The opponents are silent.
Dealer: N	♥ A1094	
Vul: None	♦ AQJ2	You bid first.
HCP: 21	♣ A2	

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

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ K4				2NT
Vul: NS	♥ 108542	♥ KJ6	Pass	3♦	Pass	3♥
North HCP: 5	♦ 52	♦ AK974	Pass	3NT	Pass	4♥
South HCP: 20	♣ J43	♣ AQ8	AP			
Contract: 4♥ S						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ 762		2NT	Pass	3♦
Vul: EW	♥ A42	♥ KQ853	Pass	3♥	Pass	3NT
North HCP: 20	♦ QJ8	♦ A	Pass	4♥	AP	
South HCP: 9	♣ A108	♣ 9743				
Contract: 4♥ N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ AQJ973	♠ K1082				2NT
Vul: None	♥ QJ64	♥ AK98	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 14	♦ 8	♦ AQ	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 21	♣ A5	♣ KQ10	Pass	7♠	AP	
Contract: 7♠ S						

1. Texas  
2. Blackwood 0314, for ♠

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ KJ104	♠ 87		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ 76	♥ AQ10542	Pass	4♥	AP	
North HCP: 20	♦ AKQ	♦ J3				
South HCP: 8	♣ AK108	♣ J63				
Contract: 4♥ N						

1. Texas

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ J76	♠ KQ95				2NT
Vul: Both	♥ AJ1074	♥ K3	Pass	3♦	Pass	3♥
North HCP: 6	♦ 1095	♦ AK2	Pass	3NT	AP	
South HCP: 20	♣ 54	♣ AJ108				
Contract: 3N S						



Board: 200

Dealer: N

Vul: None

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ AQ8

♥ A1094

♦ AQJ2

♣ A2

South:

♠ K109532

♥ K

♦ K6

♣ QJ43

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

## South hands (Practice Page)

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

Board: 195	♠ K4	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: NS	♦ AK974	You bid first.
HCP: 20	♣ AQ8	
Board: 196	♠ 762	The opponents are silent.
Dealer: N	♥ KQ853	
Vul: EW	♦ A	Partner bids first.
HCP: 9	♣ 9743	
Board: 197	♠ K1082	The opponents are silent.
Dealer: S	♥ AK98	
Vul: None	♦ AQ	You bid first.
HCP: 21	♣ KQ10	
Board: 198	♠ 87	The opponents are silent.
Dealer: N	♥ AQ10542	
Vul: EW	♦ J3	Partner bids first.
HCP: 8	♣ J63	
Board: 199	♠ KQ95	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ AK2	You bid first.
HCP: 20	♣ AJ108	
Board: 200	♠ K109532	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ K6	Partner bids first.
HCP: 12	♣ QJ43	

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

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ K4				2NT
Vul: NS	♥ 108542	♥ KJ6	Pass	3♦	Pass	3♥
North HCP: 5	♦ 52	♦ AK974	Pass	3NT	Pass	4♥
South HCP: 20	♣ J43	♣ AQ8	AP			
Contract: 4♥ S						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ 762		2NT	Pass	3♦
Vul: EW	♥ A42	♥ KQ853	Pass	3♥	Pass	3NT
North HCP: 20	♦ QJ8	♦ A	Pass	4♥	AP	
South HCP: 9	♣ A108	♣ 9743				
Contract: 4♥ N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ AQJ973	♠ K1082				2NT
Vul: None	♥ QJ64	♥ AK98	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 14	♦ 8	♦ AQ	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 21	♣ A5	♣ KQ10	Pass	7♠	AP	
Contract: 7♠ S						

1. Texas  
2. Blackwood 0314, for ♠

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ KJ104	♠ 87		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ 76	♥ AQ10542	Pass	4♥	AP	
North HCP: 20	♦ AKQ	♦ J3				
South HCP: 8	♣ AK108	♣ J63				
Contract: 4♥ N						

1. Texas

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ J76	♠ KQ95				2NT
Vul: Both	♥ AJ1074	♥ K3	Pass	3♦	Pass	3♥
North HCP: 6	♦ 1095	♦ AK2	Pass	3NT	AP	
South HCP: 20	♣ 54	♣ AJ108				
Contract: 3N S						

Board: 200

Dealer: N

Vul: None

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ AQ8

♥ A1094

♦ AQJ2

♣ A2

South:

♠ K109532

♥ K

♦ K6

♣ QJ43

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

## North hands (Practice Page)

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

Board: 201	♠ 8632	East Doubles 3♦ if possible.
Dealer: S	♥ J108763	
Vul: NS	♦ —	Partner bids first.
HCP: 5	♣ A87	

Board: 202	♠ 42	The opponents are silent.
Dealer: N	♥ AK97	
Vul: Both	♦ AQ94	You bid first.
HCP: 20	♣ AK3	

Board: 203	♠ A9865	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: None	♦ 108	Partner bids first.
HCP: 11	♣ KJ7	

Board: 204	♠ A62	The opponents are silent.
Dealer: N	♥ A9	
Vul: NS	♦ AQ74	You bid first.
HCP: 21	♣ AQJ6	

Board: 205	♠ K108742	East Doubles 4♥ if possible.
Dealer: S	♥ 10	
Vul: EW	♦ 65	Partner bids first.
HCP: 7	♣ A1064	

Board: 206	♠ AK4	East Bids XN if possible.
Dealer: N	♥ KQJ7	
Vul: None	♦ AJ5	You bid first.
HCP: 21	♣ K54	

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

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 8632	♠ A1094				2NT
Vul: NS	♥ J108763	♥ AK54	Pass	3♦	X	4♥ <sup>1</sup>
North HCP: 5	♦ —	♦ A2	AP			
South HCP: 20	♣ A87	♣ KQ5				
Contract: 4♥ S						1. Super acceptance after NT

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ QJ9863				
Vul: Both	♥ AK97	♥ 63		2NT	Pass	3♥
North HCP: 20	♦ AQ94	♦ K76	Pass	3♠	Pass	4♠
South HCP: 6	♣ AK3	♣ 64	AP			
Contract: 4♠ N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ A9865	♠ KQ104				2NT
Vul: None	♥ QJ4	♥ A2	Pass	3♥	Pass	4♠ <sup>1</sup>
North HCP: 11	♦ 108	♦ AKQ6	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ KJ7	♣ Q52	Pass	6♠	AP	
Contract: 6♠ S						1. Super acceptance after NT
						2. Blackwood 0314, for ♠

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ KJ9854				
Vul: NS	♥ A9	♥ 10863		2NT	Pass	4♥ <sup>1</sup>
North HCP: 21	♦ AQ74	♦ 1092	Pass	4♠	AP	
South HCP: 4	♣ AQJ6	♣ —				
Contract: 4♠ N						1. Texas

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ K108742	♠ AQJ3				2NT
Vul: EW	♥ 10	♥ AJ3	Pass	4♥ <sup>1</sup>	X	4♠
North HCP: 7	♦ 65	♦ AKJ10	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ A1064	♣ 95	Pass	5♦	Pass	6♦
Contract: 7♠ S			Pass	7♠	AP	
						1. Texas
						2. Blackwood 0314, for ♠

Board: 206

Dealer: N

Vul: None

North HCP: 21

South HCP: 12

Contract: 7NXN

North:

♠ AK4

♥ KQJ7

♦ AJ5

♣ K54

South:

♠ Q9875

♥ A6

♦ Q2

♣ A983

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	5NT
Pass	7NT	XN	AP

## South hands (Practice Page)

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

Board: 201	♠ A1094	East Doubles 3♦ if possible.
Dealer: S	♥ AK54	
Vul: NS	♦ A2	You bid first.
HCP: 20	♣ KQ5	

Board: 202	♠ QJ9863	The opponents are silent.
Dealer: N	♥ 63	
Vul: Both	♦ K76	Partner bids first.
HCP: 6	♣ 64	

Board: 203	♠ KQ104	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ AKQ6	You bid first.
HCP: 20	♣ Q52	

Board: 204	♠ KJ9854	The opponents are silent.
Dealer: N	♥ 10863	
Vul: NS	♦ 1092	Partner bids first.
HCP: 4	♣ —	

Board: 205	♠ AQJ3	East Doubles 4♥ if possible.
Dealer: S	♥ AJ3	
Vul: EW	♦ AKJ10	You bid first.
HCP: 20	♣ 95	

Board: 206	♠ Q9875	East Bids XN if possible.
Dealer: N	♥ A6	
Vul: None	♦ Q2	Partner bids first.
HCP: 12	♣ A983	



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

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 8632	♠ A1094				2NT
Vul: NS	♥ J108763	♥ AK54	Pass	3♦	X	4♥ <sup>1</sup>
North HCP: 5	♦ —	♦ A2	AP			
South HCP: 20	♣ A87	♣ KQ5				
Contract: 4♥ S						1. Super acceptance after NT

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ QJ9863				2NT
Vul: Both	♥ AK97	♥ 63	Pass	3♠	Pass	3♥
North HCP: 20	♦ AQ94	♦ K76	AP			4♠
South HCP: 6	♣ AK3	♣ 64				
Contract: 4♠ N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ A9865	♠ KQ104				2NT
Vul: None	♥ QJ4	♥ A2	Pass	3♥	Pass	4♠ <sup>1</sup>
North HCP: 11	♦ 108	♦ AKQ6	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ KJ7	♣ Q52	Pass	6♠	AP	
Contract: 6♠ S						1. Super acceptance after NT
						2. Blackwood 0314, for ♠

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ KJ9854				2NT
Vul: NS	♥ A9	♥ 10863	Pass	4♠	AP	4♥ <sup>1</sup>
North HCP: 21	♦ AQ74	♦ 1092				
South HCP: 4	♣ AQJ6	♣ —				
Contract: 4♠ N						1. Texas

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ K108742	♠ AQJ3				2NT
Vul: EW	♥ 10	♥ AJ3	Pass	4♥ <sup>1</sup>	X	4♠
North HCP: 7	♦ 65	♦ AKJ10	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ A1064	♣ 95	Pass	5♦	Pass	6♦
Contract: 7♠ S			Pass	7♠	AP	
						1. Texas
						2. Blackwood 0314, for ♠

Board: 206

Dealer: N

Vul: None

North HCP: 21

South HCP: 12

Contract: 7NXN

North:

♠ AK4

♥ KQJ7

♦ AJ5

♣ K54

South:

♠ Q9875

♥ A6

♦ Q2

♣ A983

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	5NT
Pass	7NT	XN	AP

## North hands (Practice Page)

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

Board: 207	♠ J10953	The opponents are silent.
Dealer: S	♥ K63	
Vul: NS	♦ 1054	Partner bids first.
HCP: 4	♣ 106	

Board: 208	♠ AKJ	The opponents are silent.
Dealer: N	♥ KQ43	
Vul: EW	♦ A62	You bid first.
HCP: 21	♣ A63	

Board: 209	♠ 108763	The opponents are silent.
Dealer: S	♥ A4	
Vul: EW	♦ KQ103	Partner bids first.
HCP: 11	♣ Q2	

Board: 210	♠ AQ	The opponents are silent.
Dealer: N	♥ Q92	
Vul: None	♦ KQ6	You bid first.
HCP: 20	♣ AQJ102	

Board: 211	♠ KQ965	The opponents are silent.
Dealer: S	♥ 982	
Vul: EW	♦ KQ2	Partner bids first.
HCP: 12	♣ Q9	

Board: 212	♠ AK3	The opponents are silent.
Dealer: N	♥ K7	
Vul: Both	♦ AQ96	You bid first.
HCP: 21	♣ KQ53	

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

Board: 207

Dealer: S

Vul: NS

North HCP: 4

South HCP: 21

Contract: 3♠ S

North:

♠ J10953

♥ K63

♦ 1054

♣ 106

South:

♠ A2

♥ Q107

♦ AK62

♣ AKJ9

West North East South

2NT

Pass 3♥ Pass 3♠

AP

Board: 208

Dealer: N

Vul: EW

North HCP: 21

South HCP: 5

Contract: 3♥ N

North:

♠ AKJ

♥ KQ43

♦ A62

♣ A63

South:

♠ 1075

♥ A10985

♦ J94

♣ 108

West North East South

2NT Pass 3♦

Pass 3♥ AP

Board: 209

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6♠ S

North:

♠ 108763

♥ A4

♦ KQ103

♣ Q2

South:

♠ KQJ

♥ KQJ6

♦ AJ84

♣ A6

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT<sup>1</sup> Pass 6♠

AP

1. Quantitative 4NT

Board: 210

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AQ

♥ Q92

♦ KQ6

♣ AQJ102

South:

♠ K2

♥ A107643

♦ A74

♣ 98

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♠ Pass 6NT

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 211

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ KQ965

♥ 982

♦ KQ2

♣ Q9

South:

♠ AJ4

♥ A63

♦ A1093

♣ AK4

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 5NT Pass 6NT

AP

Board: 212

Dealer: N

Vul: Both

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ AK3

♥ K7

♦ AQ96

♣ KQ53

South:

♠ QJ2

♥ A10985

♦ 7

♣ A862

West	North	East	South
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	2NT	Pass	3♦
--	-----	------	----

Pass	3♥	Pass	4NT <sup>1</sup>
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Pass	6NT	AP	
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1. Quantitative	4NT		
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## South hands (Practice Page)

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

Board: 207	♠ A2	The opponents are silent.
Dealer: S	♥ Q107	
Vul: NS	♦ AK62	You bid first.
HCP: 21	♣ AKJ9	

Board: 208	♠ 1075	The opponents are silent.
Dealer: N	♥ A10985	
Vul: EW	♦ J94	Partner bids first.
HCP: 5	♣ 108	

Board: 209	♠ KQJ	The opponents are silent.
Dealer: S	♥ KQJ6	
Vul: EW	♦ AJ84	You bid first.
HCP: 21	♣ A6	

Board: 210	♠ K2	The opponents are silent.
Dealer: N	♥ A107643	
Vul: None	♦ A74	Partner bids first.
HCP: 11	♣ 98	

Board: 211	♠ AJ4	The opponents are silent.
Dealer: S	♥ A63	
Vul: EW	♦ A1093	You bid first.
HCP: 20	♣ AK4	

Board: 212	♠ QJ2	The opponents are silent.
Dealer: N	♥ A10985	
Vul: Both	♦ 7	Partner bids first.
HCP: 11	♣ A862	

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

Board: 207

Dealer: S

Vul: NS

North HCP: 4

South HCP: 21

Contract: 3♠ S

North:

♠ J10953

♥ K63

♦ 1054

♣ 106

South:

♠ A2

♥ Q107

♦ AK62

♣ AKJ9

West North East South

2NT

Pass 3♥ Pass 3♠

AP

Board: 208

Dealer: N

Vul: EW

North HCP: 21

South HCP: 5

Contract: 3♥ N

North:

♠ AKJ

♥ KQ43

♦ A62

♣ A63

South:

♠ 1075

♥ A10985

♦ J94

♣ 108

West North East South

2NT Pass 3♦

Pass 3♥ AP

Board: 209

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6♠ S

North:

♠ 108763

♥ A4

♦ KQ103

♣ Q2

South:

♠ KQJ

♥ KQJ6

♦ AJ84

♣ A6

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT<sup>1</sup> Pass 6♠

AP

1. Quantitative 4NT

Board: 210

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AQ

♥ Q92

♦ KQ6

♣ AQJ102

South:

♠ K2

♥ A107643

♦ A74

♣ 98

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♠ Pass 6NT

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 211

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ KQ965

♥ 982

♦ KQ2

♣ Q9

South:

♠ AJ4

♥ A63

♦ A1093

♣ AK4

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 5NT Pass 6NT

AP

Board: 212

Dealer: N

Vul: Both

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ AK3

♥ K7

♦ AQ96

♣ KQ53

South:

♠ QJ2

♥ A10985

♦ 7

♣ A862

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

	2NT	Pass	3♦
--	-----	------	----

Pass	3♥	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	6NT	AP	
------	-----	----	--

1. Quantitative	4NT		
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## North hands (Practice Page)

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

Board: 213	♠ AJ	East Doubles 3♦ if possible.
Dealer: S	♥ 108765	
Vul: None	♦ 10762	Partner bids first.
HCP: 8	♣ K7	

Board: 214	♠ AQ85	The opponents are silent.
Dealer: N	♥ A4	
Vul: Both	♦ AJ9	You bid first.
HCP: 21	♣ AQ65	

Board: 215	♠ KQ10432	The opponents are silent.
Dealer: S	♥ Q98	
Vul: NS	♦ 108	Partner bids first.
HCP: 7	♣ 98	

Board: 216	♠ K7	The opponents are silent.
Dealer: N	♥ A105	
Vul: EW	♦ AJ7	You bid first.
HCP: 21	♣ AKQ95	

Board: 217	♠ 1097	The opponents are silent.
Dealer: S	♥ KQJ108	
Vul: None	♦ 7	Partner bids first.
HCP: 7	♣ J963	

Board: 218	♠ KQ76	The opponents are silent.
Dealer: N	♥ A3	
Vul: NS	♦ AK42	You bid first.
HCP: 21	♣ AJ3	

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

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ K104				2NT
Vul: None	♥ 108765	♥ AKQJ	Pass	3♦	X	3♥
North HCP: 8	♦ 10762	♦ QJ	Pass	4♥	AP	
South HCP: 20	♣ K7	♣ A1084				
Contract: 4♥ S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ AQ85	♠ 943		2NT	Pass	3♦
Vul: Both	♥ A4	♥ KJ10872	Pass	3♥	Pass	4♥
North HCP: 21	♦ AJ9	♦ 6	AP			
South HCP: 5	♣ AQ65	♣ J87				
Contract: 4♥ N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ KQ10432	♠ A9				2NT
Vul: NS	♥ Q98	♥ 104	Pass	3♥	Pass	3♠
North HCP: 7	♦ 108	♦ AKQ63	Pass	4♠	AP	
South HCP: 20	♣ 98	♣ AK43				
Contract: 4♠ S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ A6543		2NT	Pass	3♥
Vul: EW	♥ A105	♥ 942	Pass	3♠	Pass	3NT
North HCP: 21	♦ AJ7	♦ 1092	AP			
South HCP: 5	♣ AKQ95	♣ J10				
Contract: 3N N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ AK				2NT
Vul: None	♥ KQJ108	♥ A643	Pass	3♦	Pass	4♥ <sup>1</sup>
North HCP: 7	♦ 7	♦ KQ10	AP			
South HCP: 21	♣ J963	♣ KQ105				
Contract: 4♥ S						

1. Super acceptance after NT

Board: 218

Dealer: N

Vul: NS

North HCP: 21

South HCP: 6

Contract: 4♥ N

North:

♠ KQ76

♥ A3

♦ AK42

♣ AJ3

South:

♠ 4

♥ K98542

♦ 873

♣ K107

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

	2NT	Pass	3♦
--	-----	------	----

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

AP			
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## South hands (Practice Page)

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

Board: 213	♠ K104	East Doubles 3♦ if possible.
Dealer: S	♥ AKQJ	
Vul: None	♦ QJ	
HCP: 20	♣ A1084	You bid first.

Board: 214	♠ 943	The opponents are silent.
Dealer: N	♥ KJ10872	
Vul: Both	♦ 6	Partner bids first.
HCP: 5	♣ J87	

Board: 215	♠ A9	The opponents are silent.
Dealer: S	♥ 104	
Vul: NS	♦ AKQ63	You bid first.
HCP: 20	♣ AK43	

Board: 216	♠ A6543	The opponents are silent.
Dealer: N	♥ 942	
Vul: EW	♦ 1092	Partner bids first.
HCP: 5	♣ J10	

Board: 217	♠ AK	The opponents are silent.
Dealer: S	♥ A643	
Vul: None	♦ KQ10	You bid first.
HCP: 21	♣ KQ105	

Board: 218	♠ 4	The opponents are silent.
Dealer: N	♥ K98542	
Vul: NS	♦ 873	Partner bids first.
HCP: 6	♣ K107	

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

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ K104				2NT
Vul: None	♥ 108765	♥ AKQJ	Pass	3♦	X	3♥
North HCP: 8	♦ 10762	♦ QJ	Pass	4♥	AP	
South HCP: 20	♣ K7	♣ A1084				
Contract: 4♥ S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ AQ85	♠ 943		2NT	Pass	3♦
Vul: Both	♥ A4	♥ KJ10872	Pass	3♥	Pass	4♥
North HCP: 21	♦ AJ9	♦ 6	AP			
South HCP: 5	♣ AQ65	♣ J87				
Contract: 4♥ N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ KQ10432	♠ A9				2NT
Vul: NS	♥ Q98	♥ 104	Pass	3♥	Pass	3♠
North HCP: 7	♦ 108	♦ AKQ63	Pass	4♠	AP	
South HCP: 20	♣ 98	♣ AK43				
Contract: 4♠ S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ A6543		2NT	Pass	3♥
Vul: EW	♥ A105	♥ 942	Pass	3♠	Pass	3NT
North HCP: 21	♦ AJ7	♦ 1092	AP			
South HCP: 5	♣ AKQ95	♣ J10				
Contract: 3N N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ AK				2NT
Vul: None	♥ KQJ108	♥ A643	Pass	3♦	Pass	4♥ <sup>1</sup>
North HCP: 7	♦ 7	♦ KQ10	AP			
South HCP: 21	♣ J963	♣ KQ105				
Contract: 4♥ S						

1. Super acceptance after NT

Board: 218

Dealer: N

Vul: NS

North HCP: 21

South HCP: 6

Contract: 4♥ N

North:

♠ KQ76

♥ A3

♦ AK42

♣ AJ3

South:

♠ 4

♥ K98542

♦ 873

♣ K107

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

	2NT	Pass	3♦
--	-----	------	----

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

AP

## North hands (Practice Page)

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

Board: 219	♠ A84	The opponents are silent.
Dealer: S	♥ KQ1062	
Vul: EW	♦ 93	Partner bids first.
HCP: 12	♣ K106	

Board: 220	♠ A94	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: Both	♦ AQ753	You bid first.
HCP: 20	♣ KQ	

Board: 221	♠ AKJ854	West Doubles 5♣ if possible.
Dealer: S	♥ 10	
Vul: NS	♦ 763	Partner bids first.
HCP: 10	♣ Q85	

Board: 222	♠ K2	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ AKJ73	You bid first.
HCP: 21	♣ AQ106	

Board: 223	♠ A8643	The opponents are silent.
Dealer: S	♥ J102	
Vul: None	♦ K103	Partner bids first.
HCP: 11	♣ K4	

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

Board: 219

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ A84

♥ KQ1062

♦ 93

♣ K106

South:

♠ K3

♥ A9

♦ AQ106

♣ AQJ82

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 5NT Pass 6NT

AP

Board: 220

Dealer: N

Vul: Both

North HCP: 20

South HCP: 14

Contract: 7N N

North:

♠ A94

♥ AJ5

♦ AQ753

♣ KQ

South:

♠ KQ7652

♥ Q1092

♦ K2

♣ A

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣ Pass 7NT

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 221

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ AKJ854

♥ 10

♦ 763

♣ Q85

South:

♠ 73

♥ AQ4

♦ AKQJ2

♣ A94

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣

X XX Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 222

Dealer: N

Vul: Both

North HCP: 21

South HCP: 7

Contract: 4♥ N

North:

♠ K2

♥ A7

♦ AKJ73

♣ AQ106

South:

♠ A10

♥ QJ10832

♦ 1098

♣ 74

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 223

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ A8643

♥ J102

♦ K103

♣ K4

South:

♠ Q52

♥ AK8

♦ AQ8

♣ AJ65

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT<sup>1</sup> Pass 6♠

AP

1. Quantitative 4NT



## South hands (Practice Page)

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

Board: 219	♠ K3	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ AQ106	You bid first.
HCP: 20	♣ AQJ82	
Board: 220	♠ KQ7652	The opponents are silent.
Dealer: N	♥ Q1092	
Vul: Both	♦ K2	Partner bids first.
HCP: 14	♣ A	
Board: 221	♠ 73	West Doubles 5♣ if possible.
Dealer: S	♥ AQ4	
Vul: NS	♦ AKQJ2	You bid first.
HCP: 20	♣ A94	
Board: 222	♠ A10	The opponents are silent.
Dealer: N	♥ QJ10832	
Vul: Both	♦ 1098	Partner bids first.
HCP: 7	♣ 74	
Board: 223	♠ Q52	The opponents are silent.
Dealer: S	♥ AK8	
Vul: None	♦ AQ8	You bid first.
HCP: 20	♣ AJ65	

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

Board: 219

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ A84

♥ KQ1062

♦ 93

♣ K106

South:

♠ K3

♥ A9

♦ AQ106

♣ AQJ82

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 5NT Pass 6NT

AP

Board: 220

Dealer: N

Vul: Both

North HCP: 20

South HCP: 14

Contract: 7N N

North:

♠ A94

♥ AJ5

♦ AQ753

♣ KQ

South:

♠ KQ7652

♥ Q1092

♦ K2

♣ A

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣ Pass 7NT

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 221

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ AKJ854

♥ 10

♦ 763

♣ Q85

South:

♠ 73

♥ AQ4

♦ AKQJ2

♣ A94

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣

X XX Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 222

Dealer: N

Vul: Both

North HCP: 21

South HCP: 7

Contract: 4♥ N

North:

♠ K2

♥ A7

♦ AKJ73

♣ AQ106

South:

♠ A10

♥ QJ10832

♦ 1098

♣ 74

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 223

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ A8643

♥ J102

♦ K103

♣ K4

South:

♠ Q52

♥ AK8

♦ AQ8

♣ AJ65

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT<sup>1</sup> Pass 6♠

AP

1. Quantitative 4NT

## North hands (Practice Page)

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

Board: 224	♠ AQJ4	West Doubles 4♦ if possible.
Dealer: N	♥ AK	
Vul: EW	♦ 63	
HCP: 20	♣ KQJ83	You bid first.

Board: 225	♠ 2	The opponents are silent.
Dealer: S	♥ K9763	
Vul: Both	♦ A853	
HCP: 10	♣ K54	Partner bids first.

Board: 226	♠ AK96	The opponents are silent.
Dealer: N	♥ Q102	
Vul: NS	♦ AJ87	
HCP: 20	♣ AQ	You bid first.

Board: 227	♠ Q9	The opponents are silent.
Dealer: S	♥ AQ10764	
Vul: Both	♦ 94	
HCP: 10	♣ Q65	Partner bids first.

Board: 228	♠ K2	The opponents are silent.
Dealer: N	♥ AK104	
Vul: None	♦ AK107	
HCP: 21	♣ A92	You bid first.

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

Board: 224  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 11  
Contract: 6♥ S

North:  
♠ AQJ4  
♥ AK  
♦ 63  
♣ KQJ83

South:  
♠ 52  
♥ Q87432  
♦ KQ  
♣ A65

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

1. Texas  
2. denies a ♦ stopper  
3. Blackwood 0314, for ♥

Board: 225  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 21  
Contract: 4♥ S

North:  
♠ 2  
♥ K9763  
♦ A853  
♣ K54

South:  
♠ AKQ  
♥ AJ4  
♦ 10962  
♣ AQJ

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

Board: 226  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 14  
Contract: 7N N

North:  
♠ AK96  
♥ Q102  
♦ AJ87  
♣ AQ

South:  
♠ 1085  
♥ AKJ753  
♦ K63  
♣ K

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

1. Texas  
2. Blackwood 0314, for ♥

Board: 227  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 6♥ S

North:  
♠ Q9  
♥ AQ10764  
♦ 94  
♣ Q65

South:  
♠ K642  
♥ K9  
♦ AQ106  
♣ AKJ

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

1. Texas  
2. Blackwood 0314, for ♥

Board: 228

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 7♠ N

North:

♠ K2

♥ AK104

♦ AK107

♣ A92

South:

♠ AQ8754

♥ 92

♦ J843

♣ K

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

	2NT	Pass	4♥ <sup>1</sup>
--	-----	------	-----------------

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

Pass	5♦	Pass	6NT
------	----	------	-----

Pass	7♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

## South hands (Practice Page)

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

Board: 224	♠ 52	West Doubles 4♦ if possible.
Dealer: N	♥ Q87432	
Vul: EW	♦ KQ	Partner bids first.
HCP: 11	♣ A65	

Board: 225	♠ AKQ	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: Both	♦ 10962	You bid first.
HCP: 21	♣ AQJ	

Board: 226	♠ 1085	The opponents are silent.
Dealer: N	♥ AKJ753	
Vul: NS	♦ K63	Partner bids first.
HCP: 14	♣ K	

Board: 227	♠ K642	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ AQ106	You bid first.
HCP: 20	♣ AKJ	

Board: 228	♠ AQ8754	The opponents are silent.
Dealer: N	♥ 92	
Vul: None	♦ J843	Partner bids first.
HCP: 10	♣ K	

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

Board: 224  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 11  
Contract: 6♥ S

North:  
♠ AQJ4  
♥ AK  
♦ 63  
♣ KQJ83

South:  
♠ 52  
♥ Q87432  
♦ KQ  
♣ A65

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

1. Texas  
2. denies a ♦ stopper  
3. Blackwood 0314, for ♥

Board: 225  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 21  
Contract: 4♥ S

North:  
♠ 2  
♥ K9763  
♦ A853  
♣ K54

South:  
♠ AKQ  
♥ AJ4  
♦ 10962  
♣ AQJ

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

Board: 226  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 14  
Contract: 7N N

North:  
♠ AK96  
♥ Q102  
♦ AJ87  
♣ AQ

South:  
♠ 1085  
♥ AKJ753  
♦ K63  
♣ K

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

1. Texas  
2. Blackwood 0314, for ♥

Board: 227  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 6♥ S

North:  
♠ Q9  
♥ AQ10764  
♦ 94  
♣ Q65

South:  
♠ K642  
♥ K9  
♦ AQ106  
♣ AKJ

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

1. Texas  
2. Blackwood 0314, for ♥

Board: 228

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 7♠ N

North:

♠ K2

♥ AK104

♦ AK107

♣ A92

South:

♠ AQ8754

♥ 92

♦ J843

♣ K

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

	2NT	Pass	4♥ <sup>1</sup>
--	-----	------	-----------------

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

Pass	5♦	Pass	6NT
------	----	------	-----

Pass	7♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠



## North hands (Practice Page)

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

Board: 229	♠ 542	The opponents are silent.
Dealer: S	♥ AQ976	
Vul: None	♦ Q6	Partner bids first.
HCP: 11	♣ K95	

Board: 230	♠ AK2	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: NS	♦ K4	You bid first.
HCP: 21	♣ K954	

Board: 231	♠ KJ832	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ KJ6	Partner bids first.
HCP: 13	♣ J97	

Board: 232	♠ AQ3	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ AKQ6	You bid first.
HCP: 20	♣ 10732	

Board: 233	♠ QJ10875	The opponents are silent.
Dealer: S	♥ Q72	
Vul: EW	♦ K97	Partner bids first.
HCP: 8	♣ 9	

Board: 234	♠ K10	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: Both	♦ AJ52	You bid first.
HCP: 20	♣ AK98	

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

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ AK10				2NT
Vul: None	♥ AQ976	♥ KJ2	Pass	3♦	Pass	3♥
North HCP: 11	♦ Q6	♦ AJ8	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 20	♣ K95	♣ A862	AP			
Contract: 6♥ S						

1. Quantitative 4NT

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q10874				
Vul: NS	♥ AKJ4	♥ Q8		2NT	Pass	3♥
North HCP: 21	♦ K4	♦ A5	Pass	3♠	Pass	5NT
South HCP: 15	♣ K954	♣ AQJ8	Pass	7♠	AP	
Contract: 7♠ N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ KJ832	♠ A10				2NT
Vul: EW	♥ A7	♥ KQJ8	Pass	3♥	Pass	3♠
North HCP: 13	♦ KJ6	♦ AQ5	Pass	5NT	Pass	6NT
South HCP: 21	♣ J97	♣ KQ65	AP			
Contract: 6N S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ K95				
Vul: Both	♥ KQ	♥ AJ1032	Pass	3♥	Pass	3♦
North HCP: 20	♦ AKQ6	♦ 952	Pass	6NT	AP	4NT <sup>1</sup>
South HCP: 11	♣ 10732	♣ K9				
Contract: 6N N						

1. Quantitative 4NT

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ QJ10875	♠ AK9				
Vul: EW	♥ Q72	♥ AJ95				2NT
North HCP: 8	♦ K97	♦ AJ64	Pass	3♥	Pass	3♠
South HCP: 21	♣ 9	♣ A8	Pass	4♠	AP	
Contract: 4♠ S						

Board: 234

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ K10

♥ KQ3

♦ AJ52

♣ AK98

South:

♠ 87642

♥ A97

♦ 74

♣ 653

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

## South hands (Practice Page)

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

Board: 229	♠ AK10	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: None	♦ AJ8	You bid first.
HCP: 20	♣ A862	

Board: 230	♠ Q10874	The opponents are silent.
Dealer: N	♥ Q8	
Vul: NS	♦ A5	Partner bids first.
HCP: 15	♣ AQJ8	

Board: 231	♠ A10	The opponents are silent.
Dealer: S	♥ KQJ8	
Vul: EW	♦ AQ5	You bid first.
HCP: 21	♣ KQ65	

Board: 232	♠ K95	The opponents are silent.
Dealer: N	♥ AJ1032	
Vul: Both	♦ 952	Partner bids first.
HCP: 11	♣ K9	

Board: 233	♠ AK9	The opponents are silent.
Dealer: S	♥ AJ95	
Vul: EW	♦ AJ64	You bid first.
HCP: 21	♣ A8	

Board: 234	♠ 87642	The opponents are silent.
Dealer: N	♥ A97	
Vul: Both	♦ 74	Partner bids first.
HCP: 4	♣ 653	

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

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ AK10				2NT
Vul: None	♥ AQ976	♥ KJ2	Pass	3♦	Pass	3♥
North HCP: 11	♦ Q6	♦ AJ8	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 20	♣ K95	♣ A862	AP			
Contract: 6♥ S						

1. Quantitative 4NT

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q10874		2NT	Pass	3♥
Vul: NS	♥ AKJ4	♥ Q8	Pass	3♠	Pass	5NT
North HCP: 21	♦ K4	♦ A5	Pass	7♠	AP	
South HCP: 15	♣ K954	♣ AQJ8				
Contract: 7♠ N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ KJ832	♠ A10				2NT
Vul: EW	♥ A7	♥ KQJ8	Pass	3♥	Pass	3♠
North HCP: 13	♦ KJ6	♦ AQ5	Pass	5NT	Pass	6NT
South HCP: 21	♣ J97	♣ KQ65	AP			
Contract: 6N S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ K95		2NT	Pass	3♦
Vul: Both	♥ KQ	♥ AJ1032	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AKQ6	♦ 952	Pass	6NT	AP	
South HCP: 11	♣ 10732	♣ K9				
Contract: 6N N						

1. Quantitative 4NT

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ QJ10875	♠ AK9				2NT
Vul: EW	♥ Q72	♥ AJ95	Pass	3♥	Pass	3♠
North HCP: 8	♦ K97	♦ AJ64	Pass	4♠	AP	
South HCP: 21	♣ 9	♣ A8				
Contract: 4♠ S						

Board: 234

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ K10

♥ KQ3

♦ AJ52

♣ AK98

South:

♠ 87642

♥ A97

♦ 74

♣ 653

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

## North hands (Practice Page)

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

Board: 235	♠ K97432	The opponents are silent.
Dealer: S	♥ J54	
Vul: None	♦ J3	Partner bids first.
HCP: 6	♣ J9	

Board: 236	♠ A632	The opponents are silent.
Dealer: N	♥ AK4	
Vul: EW	♦ KQJ4	You bid first.
HCP: 21	♣ A6	

Board: 237	♠ K9842	The opponents are silent.
Dealer: S	♥ J63	
Vul: Both	♦ 632	Partner bids first.
HCP: 4	♣ 75	

Board: 238	♠ 65	The opponents are silent.
Dealer: N	♥ K72	
Vul: None	♦ AKQ86	You bid first.
HCP: 20	♣ AKJ	

Board: 239	♠ QJ865	The opponents are silent.
Dealer: S	♥ A75	
Vul: NS	♦ K4	Partner bids first.
HCP: 10	♣ 854	

Board: 240	♠ KJ43	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ KJ74	You bid first.
HCP: 21	♣ AK10	

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

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ K97432	♠ Q6				2NT
Vul: None	♥ J54	♥ AQ103	Pass	3♥	Pass	3♠
North HCP: 6	♦ J3	♦ K97	Pass	4♠	AP	
South HCP: 20	♣ J9	♣ AKQ5				
Contract: 4♠ S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ J9		2NT	Pass	3♦
Vul: EW	♥ AK4	♥ J7632	Pass	3♥	Pass	3NT
North HCP: 21	♦ KQJ4	♦ 1092	Pass	4♥	AP	
South HCP: 8	♣ A6	♣ KQJ				
Contract: 4♥ N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ K9842	♠ AQ10				2NT
Vul: Both	♥ J63	♥ Q9	Pass	3♥	Pass	3♠
North HCP: 4	♦ 632	♦ KJ87	AP			
South HCP: 20	♣ 75	♣ AKJ10				
Contract: 3♠ S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ AJ982		2NT	Pass	3♥
Vul: None	♥ K72	♥ 1085	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQ86	♦ 1072	AP			
South HCP: 5	♣ AKJ	♣ 94				
Contract: 3N N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ QJ865	♠ AK				2NT
Vul: NS	♥ A75	♥ 43	Pass	3♥	Pass	3♠
North HCP: 10	♦ K4	♦ QJ106	Pass	3NT	AP	
South HCP: 20	♣ 854	♣ AKQJ3				
Contract: 3N S						



Board: 240

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ KJ43

♥ AQ

♦ KJ74

♣ AK10

South:

♠ A8

♥ J10753

♦ A85

♣ Q72

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

	2NT	Pass	3♦
--	-----	------	----

Pass	3♥	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	6NT	AP	
------	-----	----	--

1. Quantitative	4NT		
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## South hands (Practice Page)

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

Board: 235	♠ Q6	The opponents are silent.
Dealer: S	♥ AQ103	
Vul: None	♦ K97	You bid first.
HCP: 20	♣ AKQ5	

Board: 236	♠ J9	The opponents are silent.
Dealer: N	♥ J7632	
Vul: EW	♦ 1092	Partner bids first.
HCP: 8	♣ KQJ	

Board: 237	♠ AQ10	The opponents are silent.
Dealer: S	♥ Q9	
Vul: Both	♦ KJ87	You bid first.
HCP: 20	♣ AKJ10	

Board: 238	♠ AJ982	The opponents are silent.
Dealer: N	♥ 1085	
Vul: None	♦ 1072	Partner bids first.
HCP: 5	♣ 94	

Board: 239	♠ AK	The opponents are silent.
Dealer: S	♥ 43	
Vul: NS	♦ QJ106	You bid first.
HCP: 20	♣ AKQJ3	

Board: 240	♠ A8	The opponents are silent.
Dealer: N	♥ J10753	
Vul: NS	♦ A85	Partner bids first.
HCP: 11	♣ Q72	

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

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ K97432	♠ Q6				2NT
Vul: None	♥ J54	♥ AQ103	Pass	3♥	Pass	3♠
North HCP: 6	♦ J3	♦ K97	Pass	4♠	AP	
South HCP: 20	♣ J9	♣ AKQ5				
Contract: 4♠ S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ J9		2NT	Pass	3♦
Vul: EW	♥ AK4	♥ J7632	Pass	3♥	Pass	3NT
North HCP: 21	♦ KQJ4	♦ 1092	Pass	4♥	AP	
South HCP: 8	♣ A6	♣ KQJ				
Contract: 4♥ N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ K9842	♠ AQ10				2NT
Vul: Both	♥ J63	♥ Q9	Pass	3♥	Pass	3♠
North HCP: 4	♦ 632	♦ KJ87	AP			
South HCP: 20	♣ 75	♣ AKJ10				
Contract: 3♠ S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ AJ982		2NT	Pass	3♥
Vul: None	♥ K72	♥ 1085	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQ86	♦ 1072	AP			
South HCP: 5	♣ AKJ	♣ 94				
Contract: 3N N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ QJ865	♠ AK				2NT
Vul: NS	♥ A75	♥ 43	Pass	3♥	Pass	3♠
North HCP: 10	♦ K4	♦ QJ106	Pass	3NT	AP	
South HCP: 20	♣ 854	♣ AKQJ3				
Contract: 3N S						

Board: 240

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ KJ43

♥ AQ

♦ KJ74

♣ AK10

South:

♠ A8

♥ J10753

♦ A85

♣ Q72

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

	2NT	Pass	3♦
--	-----	------	----

Pass	3♥	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	6NT	AP	
------	-----	----	--

1. Quantitative	4NT		
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## North hands (Practice Page)

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

Board: 241	♠ J5	The opponents are silent.
Dealer: S	♥ 98654	
Vul: EW	♦ J104	Partner bids first.
HCP: 4	♣ Q63	

Board: 242	♠ Q2	The opponents are silent.
Dealer: N	♥ A102	
Vul: None	♦ AKJ7	You bid first.
HCP: 21	♣ AK43	

Board: 243	♠ AJ9642	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ AJ92	Partner bids first.
HCP: 14	♣ KJ2	

Board: 244	♠ AKQ5	The opponents are silent.
Dealer: N	♥ J3	
Vul: Both	♦ AQ832	You bid first.
HCP: 20	♣ A4	

Board: 245	♠ AQJ874	The opponents are silent.
Dealer: S	♥ 65	
Vul: EW	♦ 943	Partner bids first.
HCP: 8	♣ J6	

Board: 246	♠ K103	The opponents are silent.
Dealer: N	♥ A104	
Vul: Both	♦ AKQJ6	You bid first.
HCP: 20	♣ QJ	

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

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ 62				2NT
Vul: EW	♥ 98654	♥ AQ2	Pass	3♦	Pass	3♥
North HCP: 4	♦ J104	♦ AK82	AP			
South HCP: 20	♣ Q63	♣ AK87				
Contract: 3♥ S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ K107		2NT	Pass	3♦
Vul: None	♥ A102	♥ QJ9654	Pass	3♥	Pass	4♥
North HCP: 21	♦ AKJ7	♦ 42	AP			
South HCP: 6	♣ AK43	♣ 85				
Contract: 4♥ N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ AJ9642	♠ Q75				2NT
Vul: EW	♥ —	♥ AKQ	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 14	♦ AJ92	♦ K863	Pass	5♥ <sup>2</sup>	Pass	5NT
South HCP: 20	♣ KJ2	♣ AQ3	Pass	6♣	Pass	6♦
Contract: 6♠ S			Pass	6♠	AP	

1. Texas  
2. Exclusion, for ♠

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ J9862		2NT	Pass	3♥
Vul: Both	♥ J3	♥ AK9	Pass	3♠	Pass	5NT
North HCP: 20	♦ AQ832	♦ K7	Pass	7NT	AP	
South HCP: 16	♣ A4	♣ KQ10				
Contract: 7N N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ AQJ874	♠ K103				2NT
Vul: EW	♥ 65	♥ K8	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ 943	♦ AQJ7	AP			
South HCP: 20	♣ J6	♣ AK105	1. Texas			
Contract: 4♠ S						

Board: 246

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6♥ N

North:

♠ K103

♥ A104

♦ AKQJ6

♣ QJ

South:

♠ AQJ2

♥ KJ8653

♦ 10

♣ 85

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

	2NT	Pass	4♦ <sup>1</sup>
--	-----	------	-----------------

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

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

AP

1. Texas

2. Blackwood 0314, for ♥

## South hands (Practice Page)

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

Board: 241	♠ 62	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: EW	♦ AK82	You bid first.
HCP: 20	♣ AK87	

Board: 242	♠ K107	The opponents are silent.
Dealer: N	♥ QJ9654	
Vul: None	♦ 42	Partner bids first.
HCP: 6	♣ 85	

Board: 243	♠ Q75	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ K863	You bid first.
HCP: 20	♣ AQ3	

Board: 244	♠ J9862	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ K7	Partner bids first.
HCP: 16	♣ KQ10	

Board: 245	♠ K103	The opponents are silent.
Dealer: S	♥ K8	
Vul: EW	♦ AQJ7	You bid first.
HCP: 20	♣ AK105	

Board: 246	♠ AQJ2	The opponents are silent.
Dealer: N	♥ KJ8653	
Vul: Both	♦ 10	Partner bids first.
HCP: 11	♣ 85	



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

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ 62				2NT
Vul: EW	♥ 98654	♥ AQ2	Pass	3♦	Pass	3♥
North HCP: 4	♦ J104	♦ AK82	AP			
South HCP: 20	♣ Q63	♣ AK87				
Contract: 3♥ S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ K107		2NT	Pass	3♦
Vul: None	♥ A102	♥ QJ9654	Pass	3♥	Pass	4♥
North HCP: 21	♦ AKJ7	♦ 42	AP			
South HCP: 6	♣ AK43	♣ 85				
Contract: 4♥ N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ AJ9642	♠ Q75				2NT
Vul: EW	♥ —	♥ AKQ	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 14	♦ AJ92	♦ K863	Pass	5♥ <sup>2</sup>	Pass	5NT
South HCP: 20	♣ KJ2	♣ AQ3	Pass	6♣	Pass	6♦
Contract: 6♠ S			Pass	6♠	AP	

1. Texas  
2. Exclusion, for ♠

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ J9862		2NT	Pass	3♥
Vul: Both	♥ J3	♥ AK9	Pass	3♠	Pass	5NT
North HCP: 20	♦ AQ832	♦ K7	Pass	7NT	AP	
South HCP: 16	♣ A4	♣ KQ10				
Contract: 7N N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ AQJ874	♠ K103				2NT
Vul: EW	♥ 65	♥ K8	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ 943	♦ AQJ7	AP			
South HCP: 20	♣ J6	♣ AK105	1. Texas			
Contract: 4♠ S						

Board: 246

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6♥ N

North:

♠ K103

♥ A104

♦ AKQJ6

♣ QJ

South:

♠ AQJ2

♥ KJ8653

♦ 10

♣ 85

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

	2NT	Pass	4♦ <sup>1</sup>
--	-----	------	-----------------

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

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

AP

1. Texas

2. Blackwood 0314, for ♥

## North hands (Practice Page)

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

Board: 247	♠ A108632	The opponents are silent.
Dealer: S	♥ K53	
Vul: None	♦ K63	Partner bids first.
HCP: 10	♣ 10	

Board: 248	♠ AK	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: Both	♦ KQ87	You bid first.
HCP: 20	♣ AJ54	

Board: 249	♠ K7542	The opponents are silent.
Dealer: S	♥ 974	
Vul: None	♦ 97	Partner bids first.
HCP: 5	♣ Q75	

Board: 250	♠ 962	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ J86	You bid first.
HCP: 20	♣ AKQJ	

Board: 251	♠ KJ543	The opponents are silent.
Dealer: S	♥ Q94	
Vul: Both	♦ KJ7	Partner bids first.
HCP: 10	♣ 65	

Board: 252	♠ AQ9	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: None	♦ AJ876	You bid first.
HCP: 20	♣ A8	

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

Board: 247

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ A108632

♥ K53

♦ K63

♣ 10

South:

♠ KQ4

♥ AJ97

♦ AJ10

♣ KQ5

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣

Pass 6NT AP

1. Texas

2. Blackwood 0314, for ♠

Board: 248

Dealer: N

Vul: Both

North HCP: 20

South HCP: 14

Contract: 6♠ N

North:

♠ AK

♥ QJ4

♦ KQ87

♣ AJ54

South:

♠ J98543

♥ AK106

♦ A9

♣ Q

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 249

Dealer: S

Vul: None

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ K7542

♥ 974

♦ 97

♣ Q75

South:

♠ AJ109

♥ AK2

♦ J32

♣ AK4

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 250

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 4♥ N

North:

♠ 962

♥ AKQ

♦ J86

♣ AKQJ

South:

♠ 103

♥ J109732

♦ K542

♣ 10

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 251

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ KJ543

♥ Q94

♦ KJ7

♣ 65

South:

♠ 1062

♥ AK3

♦ AQ96

♣ AK7

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

Pass 4NT<sup>1</sup> Pass 5♣

Pass 6♠ AP

1. Blackwood 0314, for ♠

Board: 252

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ AQ9

♥ AJ6

♦ AJ876

♣ A8

South:

♠ J10754

♥ 104

♦ K9

♣ K743

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

## South hands (Practice Page)

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

Board: 247	♠ KQ4	The opponents are silent.
Dealer: S	♥ AJ97	
Vul: None	♦ AJ10	You bid first.
HCP: 20	♣ KQ5	

Board: 248	♠ J98543	The opponents are silent.
Dealer: N	♥ AK106	
Vul: Both	♦ A9	Partner bids first.
HCP: 14	♣ Q	

Board: 249	♠ AJ109	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ J32	You bid first.
HCP: 20	♣ AK4	

Board: 250	♠ 103	The opponents are silent.
Dealer: N	♥ J109732	
Vul: NS	♦ K542	Partner bids first.
HCP: 4	♣ 10	

Board: 251	♠ 1062	The opponents are silent.
Dealer: S	♥ AK3	
Vul: Both	♦ AQ96	You bid first.
HCP: 20	♣ AK7	

Board: 252	♠ J10754	The opponents are silent.
Dealer: N	♥ 104	
Vul: None	♦ K9	Partner bids first.
HCP: 7	♣ K743	

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

Board: 247

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ A108632

♥ K53

♦ K63

♣ 10

South:

♠ KQ4

♥ AJ97

♦ AJ10

♣ KQ5

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣

Pass 6NT AP

1. Texas

2. Blackwood 0314, for ♠

Board: 248

Dealer: N

Vul: Both

North HCP: 20

South HCP: 14

Contract: 6♠ N

North:

♠ AK

♥ QJ4

♦ KQ87

♣ AJ54

South:

♠ J98543

♥ AK106

♦ A9

♣ Q

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 249

Dealer: S

Vul: None

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ K7542

♥ 974

♦ 97

♣ Q75

South:

♠ AJ109

♥ AK2

♦ J32

♣ AK4

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 250

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 4♥ N

North:

♠ 962

♥ AKQ

♦ J86

♣ AKQJ

South:

♠ 103

♥ J109732

♦ K542

♣ 10

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 251

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ KJ543

♥ Q94

♦ KJ7

♣ 65

South:

♠ 1062

♥ AK3

♦ AQ96

♣ AK7

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

Pass 4NT<sup>1</sup> Pass 5♣

Pass 6♠ AP

1. Blackwood 0314, for ♠

Board: 252

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ AQ9

♥ AJ6

♦ AJ876

♣ A8

South:

♠ J10754

♥ 104

♦ K9

♣ K743

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



## North hands (Practice Page)

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

Board: 253	♠ KJ	The opponents are silent.
Dealer: S	♥ AJ10985	
Vul: NS	♦ J1032	Partner bids first.
HCP: 10	♣ 10	

Board: 254	♠ K6	The opponents are silent.
Dealer: N	♥ AK86	
Vul: None	♦ K6	You bid first.
HCP: 21	♣ AKJ74	

Board: 255	♠ K109843	The opponents are silent.
Dealer: S	♥ K103	
Vul: EW	♦ 762	Partner bids first.
HCP: 6	♣ 7	

Board: 256	♠ KJ8	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: Both	♦ J10	You bid first.
HCP: 20	♣ AQJ3	

Board: 257	♠ AQ8654	The opponents are silent.
Dealer: S	♥ 106	
Vul: EW	♦ K962	Partner bids first.
HCP: 10	♣ J	

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

Board: 253

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ KJ

♥ AJ10985

♦ J1032

♣ 10

South:

♠ AQ95

♥ K4

♦ AK64

♣ KJ5

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♣

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

Board: 254

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6♠ N

North:

♠ K6

♥ AK86

♦ K6

♣ AKJ74

South:

♠ AJ10853

♥ Q1095

♦ A9

♣ 9

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣ Pass 5♦

Pass 5♠ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 255

Dealer: S

Vul: EW

North HCP: 6

South HCP: 20

Contract: 4♠ S

North:

♠ K109843

♥ K103

♦ 762

♣ 7

South:

♠ A5

♥ Q64

♦ KQ5

♣ AKQ65

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣ Pass 6NT

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 256

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ KJ8

♥ AKJ10

♦ J10

♣ AQJ3

South:

♠ A106542

♥ 8

♦ K7

♣ K1062

Board: 257

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 5♠ S

North:

♠ AQ8654

♥ 106

♦ K962

♣ J

South:

♠ 72

♥ KQJ5

♦ AJ5

♣ AKQ7

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

2NT

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

Pass	4NT <sup>2</sup>	Pass	5♥
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Pass	5♠	AP	
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1. Texas

2. Blackwood 0314, for ♠

## South hands (Practice Page)

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

Board: 253	♠ AQ95	The opponents are silent.
Dealer: S	♥ K4	
Vul: NS	♦ AK64	You bid first.
HCP: 20	♣ KJ5	

Board: 254	♠ AJ10853	The opponents are silent.
Dealer: N	♥ Q1095	
Vul: None	♦ A9	Partner bids first.
HCP: 11	♣ 9	

Board: 255	♠ A5	The opponents are silent.
Dealer: S	♥ Q64	
Vul: EW	♦ KQ5	You bid first.
HCP: 20	♣ AKQ65	

Board: 256	♠ A106542	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ K7	Partner bids first.
HCP: 10	♣ K1062	

Board: 257	♠ 72	The opponents are silent.
Dealer: S	♥ KQJ5	
Vul: EW	♦ AJ5	You bid first.
HCP: 20	♣ AKQ7	

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

Board: 253

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ KJ

♥ AJ10985

♦ J1032

♣ 10

South:

♠ AQ95

♥ K4

♦ AK64

♣ KJ5

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♣

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

Board: 254

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6♠ N

North:

♠ K6

♥ AK86

♦ K6

♣ AKJ74

South:

♠ AJ10853

♥ Q1095

♦ A9

♣ 9

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣ Pass 5♦

Pass 5♠ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 255

Dealer: S

Vul: EW

North HCP: 6

South HCP: 20

Contract: 4♠ S

North:

♠ K109843

♥ K103

♦ 762

♣ 7

South:

♠ A5

♥ Q64

♦ KQ5

♣ AKQ65

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣ Pass 6NT

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 256

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ KJ8

♥ AKJ10

♦ J10

♣ AQJ3

South:

♠ A106542

♥ 8

♦ K7

♣ K1062

Board: 257

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 5♠ S

North:

♠ AQ8654

♥ 106

♦ K962

♣ J

South:

♠ 72

♥ KQJ5

♦ AJ5

♣ AKQ7

West	North	East	South
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2NT

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

Pass	4NT <sup>2</sup>	Pass	5♥
------	------------------	------	----

Pass	5♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

## North hands (Practice Page)

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

Board: 258	♠ AQ	The opponents are silent.
Dealer: N	♥ KQJ3	
Vul: Both	♦ J98	You bid first.
HCP: 20	♣ AK97	
Board: 259	♠ A8743	The opponents are silent.
Dealer: S	♥ A9	
Vul: None	♦ Q94	Partner bids first.
HCP: 12	♣ Q96	
Board: 260	♠ KJ	The opponents are silent.
Dealer: N	♥ AK7	
Vul: None	♦ QJ1097	You bid first.
HCP: 20	♣ AQ8	
Board: 261	♠ 752	The opponents are silent.
Dealer: S	♥ AQ10765	
Vul: NS	♦ 1086	Partner bids first.
HCP: 6	♣ 5	
Board: 262	♠ KJ4	The opponents are silent.
Dealer: N	♥ Q72	
Vul: EW	♦ AK4	You bid first.
HCP: 20	♣ AK54	
Board: 263	♠ K9642	West Bids XN if possible.
Dealer: S	♥ J3	
Vul: None	♦ A2	Partner bids first.
HCP: 11	♣ K742	

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

Board: 258

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AQ

♥ KQJ3

♦ J98

♣ AK97

South:

♠ KJ1054

♥ 52

♦ AK10

♣ 1082

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4NT<sup>1</sup>

Pass 6NT AP

1. Quantitative 4NT

Board: 259

Dealer: S

Vul: None

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ A8743

♥ A9

♦ Q94

♣ Q96

South:

♠ QJ52

♥ KQJ8

♦ AK

♣ AJ10

West North East South

2NT

Pass 3♥ Pass 4♠<sup>1</sup>

Pass 4NT<sup>2</sup> Pass 5♠

Pass 6NT AP

1. Super acceptance after NT

2. Blackwood 0314, for ♠

Board: 260

Dealer: N

Vul: None

North HCP: 20

South HCP: 15

Contract: 7N N

North:

♠ KJ

♥ AK7

♦ QJ1097

♣ AQ8

South:

♠ AQ765

♥ Q42

♦ AK64

♣ 2

West North East South

2NT Pass 3♥

Pass 3♠ Pass 7NT

AP

Board: 261

Dealer: S

Vul: NS

North HCP: 6

South HCP: 20

Contract: 4♥ S

North:

♠ 752

♥ AQ10765

♦ 1086

♣ 5

South:

♠ K1063

♥ J2

♦ AKQJ

♣ AQ6

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

AP

1. Texas

Board: 262

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ KJ4

♥ Q72

♦ AK4

♣ AK54

South:

♠ AQ8652

♥ 1065

♦ J103

♣ 6

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ AP

1. Texas



Board: 263

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6NX S

North:

♠ K9642

♥ J3

♦ A2

♣ K742

South:

♠ A7

♥ K97

♦ KQJ4

♣ AQJ5

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT<sup>1</sup> Pass 6NT

XN AP

1. Quantitative 4NT

## South hands (Practice Page)

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

Board: 258	♠ KJ1054	The opponents are silent.
Dealer: N	♥ 52	
Vul: Both	♦ AK10	Partner bids first.
HCP: 11	♣ 1082	

Board: 259	♠ QJ52	The opponents are silent.
Dealer: S	♥ KQJ8	
Vul: None	♦ AK	You bid first.
HCP: 21	♣ AJ10	

Board: 260	♠ AQ765	The opponents are silent.
Dealer: N	♥ Q42	
Vul: None	♦ AK64	Partner bids first.
HCP: 15	♣ 2	

Board: 261	♠ K1063	The opponents are silent.
Dealer: S	♥ J2	
Vul: NS	♦ AKQJ	You bid first.
HCP: 20	♣ AQ6	

Board: 262	♠ AQ8652	The opponents are silent.
Dealer: N	♥ 1065	
Vul: EW	♦ J103	Partner bids first.
HCP: 7	♣ 6	

Board: 263	♠ A7	West Bids XN if possible.
Dealer: S	♥ K97	
Vul: None	♦ KQJ4	You bid first.
HCP: 20	♣ AQJ5	

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

Board: 258

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AQ

♥ KQJ3

♦ J98

♣ AK97

South:

♠ KJ1054

♥ 52

♦ AK10

♣ 1082

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4NT<sup>1</sup>

Pass 6NT AP

1. Quantitative 4NT

Board: 259

Dealer: S

Vul: None

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ A8743

♥ A9

♦ Q94

♣ Q96

South:

♠ QJ52

♥ KQJ8

♦ AK

♣ AJ10

West North East South

2NT

Pass 3♥ Pass 4♠<sup>1</sup>

Pass 4NT<sup>2</sup> Pass 5♠

Pass 6NT AP

1. Super acceptance after NT

2. Blackwood 0314, for ♠

Board: 260

Dealer: N

Vul: None

North HCP: 20

South HCP: 15

Contract: 7N N

North:

♠ KJ

♥ AK7

♦ QJ1097

♣ AQ8

South:

♠ AQ765

♥ Q42

♦ AK64

♣ 2

West North East South

2NT Pass 3♥

Pass 3♠ Pass 7NT

AP

Board: 261

Dealer: S

Vul: NS

North HCP: 6

South HCP: 20

Contract: 4♥ S

North:

♠ 752

♥ AQ10765

♦ 1086

♣ 5

South:

♠ K1063

♥ J2

♦ AKQJ

♣ AQ6

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

AP

1. Texas

Board: 262

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ KJ4

♥ Q72

♦ AK4

♣ AK54

South:

♠ AQ8652

♥ 1065

♦ J103

♣ 6

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ AP

1. Texas

Board: 263

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6NX S

North:

♠ K9642

♥ J3

♦ A2

♣ K742

South:

♠ A7

♥ K97

♦ KQJ4

♣ AQJ5

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT<sup>1</sup> Pass 6NT

XN AP

1. Quantitative 4NT

## North hands (Practice Page)

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

Board: 264	♠ AK7	The opponents are silent.
Dealer: N	♥ 107	
Vul: EW	♦ AK2	You bid first.
HCP: 20	♣ KQJ94	

Board: 265	♠ AJ6543	The opponents are silent.
Dealer: S	♥ 854	
Vul: EW	♦ A3	Partner bids first.
HCP: 10	♣ J8	

Board: 266	♠ A62	The opponents are silent.
Dealer: N	♥ J6	
Vul: Both	♦ AKQJ3	You bid first.
HCP: 20	♣ KQ9	

Board: 267	♠ AQ10542	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ K753	Partner bids first.
HCP: 10	♣ 97	

Board: 268	♠ AQ9	The opponents are silent.
Dealer: N	♥ 96	
Vul: EW	♦ AQJ	You bid first.
HCP: 20	♣ AQJ74	

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

Board: 264  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 13  
Contract: 6N N

North:  
♠ AK7  
♥ 107  
♦ AK2  
♣ KQJ94

South:  
♠ 106  
♥ AK9532  
♦ Q86  
♣ A8

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♥	Pass	6NT
AP			
1. Texas			
2. Blackwood 0314, for ♥			

Board: 265  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 6♠ S

North:  
♠ AJ6543  
♥ 854  
♦ A3  
♣ J8

South:  
♠ K9  
♥ AKJ6  
♦ 974  
♣ AKQ3

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

Board: 266  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ A62  
♥ J6  
♦ AKQJ3  
♣ KQ9

South:  
♠ KQ987  
♥ AQ4  
♦ 76  
♣ 542

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

Board: 267  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 6♠ S

North:  
♠ AQ10542  
♥ J  
♦ K753  
♣ 97

South:  
♠ 963  
♥ AK65  
♦ AQJ4  
♣ AQ

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

Board: 268

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 6♥ N

North:

♠ AQ9

♥ 96

♦ AQJ

♣ AQJ74

South:

♠ 103

♥ AQ10732

♦ K42

♣ 106

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

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

Pass	5♣	Pass	6♥
------	----	------	----

AP

1. Texas

2. Blackwood 0314, for ♥

## South hands (Practice Page)

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

Board: 264	♠ 106	The opponents are silent.
Dealer: N	♥ AK9532	
Vul: EW	♦ Q86	Partner bids first.
HCP: 13	♣ A8	

Board: 265	♠ K9	The opponents are silent.
Dealer: S	♥ AKJ6	
Vul: EW	♦ 974	You bid first.
HCP: 20	♣ AKQ3	

Board: 266	♠ KQ987	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: Both	♦ 76	Partner bids first.
HCP: 11	♣ 542	

Board: 267	♠ 963	The opponents are silent.
Dealer: S	♥ AK65	
Vul: None	♦ AQJ4	You bid first.
HCP: 20	♣ AQ	

Board: 268	♠ 103	The opponents are silent.
Dealer: N	♥ AQ10732	
Vul: EW	♦ K42	Partner bids first.
HCP: 9	♣ 106	



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

Board: 264  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 13  
Contract: 6N N

North:  
♠ AK7  
♥ 107  
♦ AK2  
♣ KQJ94

South:  
♠ 106  
♥ AK9532  
♦ Q86  
♣ A8

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♥	Pass	6NT
AP			
1. Texas			
2. Blackwood 0314, for ♥			

Board: 265  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 6♠ S

North:  
♠ AJ6543  
♥ 854  
♦ A3  
♣ J8

South:  
♠ K9  
♥ AKJ6  
♦ 974  
♣ AKQ3

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

Board: 266  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ A62  
♥ J6  
♦ AKQJ3  
♣ KQ9

South:  
♠ KQ987  
♥ AQ4  
♦ 76  
♣ 542

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

Board: 267  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 6♠ S

North:  
♠ AQ10542  
♥ J  
♦ K753  
♣ 97

South:  
♠ 963  
♥ AK65  
♦ AQJ4  
♣ AQ

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

Board: 268

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 6♥ N

North:

♠ AQ9

♥ 96

♦ AQJ

♣ AQJ74

South:

♠ 103

♥ AQ10732

♦ K42

♣ 106

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

	2NT	Pass	4♦ <sup>1</sup>
--	-----	------	-----------------

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

Pass	5♣	Pass	6♥
------	----	------	----

AP

1. Texas

2. Blackwood 0314, for ♥

## North hands (Practice Page)

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

Board: 269	♠ Q108632	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ AQ2	Partner bids first.
HCP: 12	♣ 64	
Board: 270	♠ Q105	West Doubles 3♦ if possible.
Dealer: N	♥ AK97	
Vul: NS	♦ A3	You bid first.
HCP: 20	♣ AK107	
Board: 271	♠ J10932	The opponents are silent.
Dealer: S	♥ Q92	
Vul: Both	♦ A853	Partner bids first.
HCP: 8	♣ J	
Board: 272	♠ AJ43	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: NS	♦ AKJ7	You bid first.
HCP: 21	♣ A10	
Board: 273	♠ AKQ108	The opponents are silent.
Dealer: S	♥ Q7	
Vul: EW	♦ KJ5	Partner bids first.
HCP: 17	♣ Q87	
Board: 274	♠ AK8	The opponents are silent.
Dealer: N	♥ KJ84	
Vul: None	♦ K76	You bid first.
HCP: 20	♣ AQ7	

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

Board: 269  
 Dealer: S  
 Vul: Both  
 North HCP: 12  
 South HCP: 20  
 Contract: 6N S

North:  
 ♠ Q108632  
 ♥ A7  
 ♦ AQ2  
 ♣ 64

South:  
 ♠ AKJ9  
 ♥ K642  
 ♦ K10  
 ♣ KQJ

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

1. Texas  
 2. Blackwood 0314, for ♠

Board: 270  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 8  
 Contract: 6♥ N

North:  
 ♠ Q105  
 ♥ AK97  
 ♦ A3  
 ♣ AK107

South:  
 ♠ K  
 ♥ Q108542  
 ♦ QJ42  
 ♣ 63

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

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

Board: 271  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 20  
 Contract: 6♠ S

North:  
 ♠ J10932  
 ♥ Q92  
 ♦ A853  
 ♣ J

South:  
 ♠ AKQ5  
 ♥ AK63  
 ♦ KJ10  
 ♣ 94

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

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

Board: 272  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 10  
 Contract: 6♥ N

North:  
 ♠ AJ43  
 ♥ KJ7  
 ♦ AKJ7  
 ♣ A10

South:  
 ♠ K96  
 ♥ A106532  
 ♦ 2  
 ♣ K92

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

1. Texas  
 2. Blackwood 0314, for ♥

Board: 273

Dealer: S

Vul: EW

North HCP: 17

South HCP: 20

Contract: 7N S

North:

♠ AKQ108

♥ Q7

♦ KJ5

♣ Q87

South:

♠ J65

♥ AJ8

♦ AQ10

♣ AKJ4

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

2NT

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

Pass	7NT	AP	
------	-----	----	--

Board: 274

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♠ N

North:

♠ AK8

♥ KJ84

♦ K76

♣ AQ7

South:

♠ QJ1063

♥ 732

♦ A

♣ KJ65

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

	2NT	Pass	3♥
--	-----	------	----

Pass	3♠	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	6♠	AP	
------	----	----	--

1. Quantitative 4NT

## South hands (Practice Page)

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

Board: 269	♠ AKJ9	The opponents are silent.
Dealer: S	♥ K642	
Vul: Both	♦ K10	You bid first.
HCP: 20	♣ KQJ	
Board: 270	♠ K	West Doubles 3♦ if possible.
Dealer: N	♥ Q108542	
Vul: NS	♦ QJ42	Partner bids first.
HCP: 8	♣ 63	
Board: 271	♠ AKQ5	The opponents are silent.
Dealer: S	♥ AK63	
Vul: Both	♦ KJ10	You bid first.
HCP: 20	♣ 94	
Board: 272	♠ K96	The opponents are silent.
Dealer: N	♥ A106532	
Vul: NS	♦ 2	Partner bids first.
HCP: 10	♣ K92	
Board: 273	♠ J65	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: EW	♦ AQ10	You bid first.
HCP: 20	♣ AKJ4	
Board: 274	♠ QJ1063	The opponents are silent.
Dealer: N	♥ 732	
Vul: None	♦ A	Partner bids first.
HCP: 11	♣ KJ65	

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

Board: 269

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ Q108632

♥ A7

♦ AQ2

♣ 64

South:

♠ AKJ9

♥ K642

♦ K10

♣ KQJ

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♠

Pass 6NT AP

1. Texas

2. Blackwood 0314, for ♠

Board: 270

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 6♥ N

North:

♠ Q105

♥ AK97

♦ A3

♣ AK107

South:

♠ K

♥ Q108542

♦ QJ42

♣ 63

West North East South

2NT Pass 3♦

X 4♥<sup>1</sup> Pass 4NT<sup>2</sup>

Pass 5♦ Pass 6♥

AP

1. Super acceptance after NT

2. Blackwood 0314, for ♥

Board: 271

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 6♠ S

North:

♠ J10932

♥ Q92

♦ A853

♣ J

South:

♠ AKQ5

♥ AK63

♦ KJ10

♣ 94

West North East South

2NT

Pass 3♥ Pass 4♠<sup>1</sup>

Pass 4NT<sup>2</sup> Pass 5♣

Pass 6♠ AP

1. Super acceptance after NT

2. Blackwood 0314, for ♠

Board: 272

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 6♥ N

North:

♠ AJ43

♥ KJ7

♦ AKJ7

♣ A10

South:

♠ K96

♥ A106532

♦ 2

♣ K92

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♦ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 273

Dealer: S

Vul: EW

North HCP: 17

South HCP: 20

Contract: 7N S

North:

♠ AKQ108

♥ Q7

♦ KJ5

♣ Q87

South:

♠ J65

♥ AJ8

♦ AQ10

♣ AKJ4

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

2NT

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

Pass	7NT	AP	
------	-----	----	--

Board: 274

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♠ N

North:

♠ AK8

♥ KJ84

♦ K76

♣ AQ7

South:

♠ QJ1063

♥ 732

♦ A

♣ KJ65

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

	2NT	Pass	3♥
--	-----	------	----

Pass	3♠	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	6♠	AP	
------	----	----	--

1. Quantitative 4NT



## North hands (Practice Page)

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

Board: 275	♠ KQJ73	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ AJ87	Partner bids first.
HCP: 12	♣ 1052	

Board: 276	♠ K109	The opponents are silent.
Dealer: N	♥ AKJ9	
Vul: EW	♦ KQJ3	You bid first.
HCP: 21	♣ A2	

Board: 277	♠ QJ7432	The opponents are silent.
Dealer: S	♥ 963	
Vul: NS	♦ 10542	Partner bids first.
HCP: 3	♣ —	

Board: 278	♠ AK104	The opponents are silent.
Dealer: N	♥ K6	
Vul: Both	♦ 74	You bid first.
HCP: 20	♣ AKQJ6	

Board: 279	♠ K5	The opponents are silent.
Dealer: S	♥ KQ9752	
Vul: None	♦ 85	Partner bids first.
HCP: 8	♣ 654	

Board: 280	♠ A762	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ AQ92	You bid first.
HCP: 20	♣ AQ6	

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

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ KQJ73	♠ A2				2NT
Vul: NS	♥ J	♥ AK73	Pass	3♥	Pass	3♠
North HCP: 12	♦ AJ87	♦ KQ	Pass	5NT	Pass	6NT
South HCP: 21	♣ 1052	♣ AJ973	AP			
Contract: 6N S						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ AQJ432		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AKJ9	♥ 3	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ KQJ3	♦ A1052	Pass	5♣	Pass	7♠
South HCP: 12	♣ A2	♣ J7	AP			
Contract: 7♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ QJ7432	♠ AK5				2NT
Vul: NS	♥ 963	♥ AQJ	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 3	♦ 10542	♦ Q876	AP			
South HCP: 20	♣ —	♣ A65	1. Texas			
Contract: 4♠ S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AK104	♠ Q9732		2NT	Pass	3♥
Vul: Both	♥ K6	♥ 985	Pass	4♠ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 20	♦ 74	♦ AQ6	Pass	5♣	Pass	6♠
South HCP: 8	♣ AKQJ6	♣ 98	AP			
Contract: 6♠ N			1. Super acceptance after NT			
			2. Blackwood 0314, for ♠			

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQ8				2NT
Vul: None	♥ KQ9752	♥ J64	Pass	3♦	Pass	3♥
North HCP: 8	♦ 85	♦ AQJ97	Pass	4♥	AP	
South HCP: 20	♣ 654	♣ AQ				
Contract: 4♥ S						

Board: 280

Dealer: N

Vul: EW

North HCP: 20

South HCP: 14

Contract: 7N N

North:

♠ A762

♥ KJ

♦ AQ92

♣ AQ6

South:

♠ Q

♥ AQ8732

♦ K8

♣ K732

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

	2NT	Pass	4♦ <sup>1</sup>
--	-----	------	-----------------

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

Pass	5♦	Pass	7NT
------	----	------	-----

AP

1. Texas

2. Blackwood 0314, for ♥

## South hands (Practice Page)

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

Board: 275	♠ A2	The opponents are silent.
Dealer: S	♥ AK73	
Vul: NS	♦ KQ	You bid first.
HCP: 21	♣ AJ973	

Board: 276	♠ AQJ432	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ A1052	Partner bids first.
HCP: 12	♣ J7	

Board: 277	♠ AK5	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ Q876	You bid first.
HCP: 20	♣ A65	

Board: 278	♠ Q9732	The opponents are silent.
Dealer: N	♥ 985	
Vul: Both	♦ AQ6	Partner bids first.
HCP: 8	♣ 98	

Board: 279	♠ AQ8	The opponents are silent.
Dealer: S	♥ J64	
Vul: None	♦ AQJ97	You bid first.
HCP: 20	♣ AQ	

Board: 280	♠ Q	The opponents are silent.
Dealer: N	♥ AQ8732	
Vul: EW	♦ K8	Partner bids first.
HCP: 14	♣ K732	

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

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ KQJ73	♠ A2				2NT
Vul: NS	♥ J	♥ AK73	Pass	3♥	Pass	3♠
North HCP: 12	♦ AJ87	♦ KQ	Pass	5NT	Pass	6NT
South HCP: 21	♣ 1052	♣ AJ973	AP			
Contract: 6N S						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ AQJ432		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AKJ9	♥ 3	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ KQJ3	♦ A1052	Pass	5♣	Pass	7♠
South HCP: 12	♣ A2	♣ J7	AP			
Contract: 7♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ QJ7432	♠ AK5				2NT
Vul: NS	♥ 963	♥ AQJ	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 3	♦ 10542	♦ Q876	AP			
South HCP: 20	♣ —	♣ A65	1. Texas			
Contract: 4♠ S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AK104	♠ Q9732		2NT	Pass	3♥
Vul: Both	♥ K6	♥ 985	Pass	4♠ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 20	♦ 74	♦ AQ6	Pass	5♣	Pass	6♠
South HCP: 8	♣ AKQJ6	♣ 98	AP			
Contract: 6♠ N			1. Super acceptance after NT			
			2. Blackwood 0314, for ♠			

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQ8				2NT
Vul: None	♥ KQ9752	♥ J64	Pass	3♦	Pass	3♥
North HCP: 8	♦ 85	♦ AQJ97	Pass	4♥	AP	
South HCP: 20	♣ 654	♣ AQ				
Contract: 4♥ S						

Board: 280

Dealer: N

Vul: EW

North HCP: 20

South HCP: 14

Contract: 7N N

North:

♠ A762

♥ KJ

♦ AQ92

♣ AQ6

South:

♠ Q

♥ AQ8732

♦ K8

♣ K732

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

	2NT	Pass	4♦ <sup>1</sup>
--	-----	------	-----------------

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

Pass	5♦	Pass	7NT
------	----	------	-----

AP

1. Texas

2. Blackwood 0314, for ♥

## North hands (Practice Page)

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

Board: 281	♠ J2	West Bids XN if possible.
Dealer: S	♥ QJ952	
Vul: Both	♦ AJ3	Partner bids first.
HCP: 13	♣ A105	

Board: 282	♠ A6	The opponents are silent.
Dealer: N	♥ A1043	
Vul: NS	♦ AJ84	You bid first.
HCP: 21	♣ AKJ	

Board: 283	♠ AK932	The opponents are silent.
Dealer: S	♥ 984	
Vul: Both	♦ A3	Partner bids first.
HCP: 13	♣ Q82	

Board: 284	♠ KJ42	The opponents are silent.
Dealer: N	♥ AQ84	
Vul: None	♦ AQ7	You bid first.
HCP: 20	♣ A3	

Board: 285	♠ J9843	The opponents are silent.
Dealer: S	♥ A10	
Vul: NS	♦ 1096	Partner bids first.
HCP: 7	♣ Q109	

Board: 286	♠ AK4	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: EW	♦ AQJ9	You bid first.
HCP: 21	♣ QJ6	

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

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ AKQ8				2NT
Vul: Both	♥ QJ952	♥ AK8	Pass	3♦	Pass	3♥
North HCP: 13	♦ AJ3	♦ Q10	Pass	5NT	Pass	7NT
South HCP: 21	♣ A105	♣ K987	XN	AP		
Contract: 7NX S						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 4		2NT	Pass	3♦
Vul: NS	♥ A1043	♥ KQJ82	Pass	4♥ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AJ84	♦ K102	Pass	5♦	Pass	7♥
South HCP: 11	♣ AKJ	♣ Q1095	AP			
Contract: 7♥ N			1. Super acceptance after NT			
			2. Blackwood 0314, for ♥			

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ AK932	♠ 108				2NT
Vul: Both	♥ 984	♥ AKQ10	Pass	3♥	Pass	3♠
North HCP: 13	♦ A3	♦ K75	Pass	5NT	Pass	6NT
South HCP: 20	♣ Q82	♣ AKJ7	AP			
Contract: 6N S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ KJ42	♠ A5		2NT	Pass	3♦
Vul: None	♥ AQ84	♥ K10953	Pass	4♥ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AQ7	♦ K1092	Pass	5♣	Pass	5♦
South HCP: 13	♣ A3	♣ K8	Pass	5♠	Pass	7♥
Contract: 7♥ N			AP			
			1. Super acceptance after NT			
			2. Blackwood 0314, for ♥			

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ J9843	♠ AQ6				2NT
Vul: NS	♥ A10	♥ 9842	Pass	3♥	Pass	3♠
North HCP: 7	♦ 1096	♦ AK7	Pass	3NT	Pass	4♠
South HCP: 20	♣ Q109	♣ AK8	AP			
Contract: 4♠ S						



Board: 286

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 4♠ N

North:

♠ AK4

♥ KJ8

♦ AQJ9

♣ QJ6

South:

♠ QJ10875

♥ Q42

♦ K102

♣ 10

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

## South hands (Practice Page)

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

Board: 281	♠ AKQ8	West Bids XN if possible.
Dealer: S	♥ AK8	
Vul: Both	♦ Q10	You bid first.
HCP: 21	♣ K987	

Board: 282	♠ 4	The opponents are silent.
Dealer: N	♥ KQJ82	
Vul: NS	♦ K102	Partner bids first.
HCP: 11	♣ Q1095	

Board: 283	♠ 108	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: Both	♦ K75	You bid first.
HCP: 20	♣ AKJ7	

Board: 284	♠ A5	The opponents are silent.
Dealer: N	♥ K10953	
Vul: None	♦ K1092	Partner bids first.
HCP: 13	♣ K8	

Board: 285	♠ AQ6	The opponents are silent.
Dealer: S	♥ 9842	
Vul: NS	♦ AK7	You bid first.
HCP: 20	♣ AK8	

Board: 286	♠ QJ10875	The opponents are silent.
Dealer: N	♥ Q42	
Vul: EW	♦ K102	Partner bids first.
HCP: 8	♣ 10	

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

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ AKQ8				2NT
Vul: Both	♥ QJ952	♥ AK8	Pass	3♦	Pass	3♥
North HCP: 13	♦ AJ3	♦ Q10	Pass	5NT	Pass	7NT
South HCP: 21	♣ A105	♣ K987	XN	AP		
Contract: 7NX S						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 4		2NT	Pass	3♦
Vul: NS	♥ A1043	♥ KQJ82	Pass	4♥ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AJ84	♦ K102	Pass	5♦	Pass	7♥
South HCP: 11	♣ AKJ	♣ Q1095	AP			
Contract: 7♥ N			1. Super acceptance after NT			
			2. Blackwood 0314, for ♥			

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ AK932	♠ 108				2NT
Vul: Both	♥ 984	♥ AKQ10	Pass	3♥	Pass	3♠
North HCP: 13	♦ A3	♦ K75	Pass	5NT	Pass	6NT
South HCP: 20	♣ Q82	♣ AKJ7	AP			
Contract: 6N S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ KJ42	♠ A5		2NT	Pass	3♦
Vul: None	♥ AQ84	♥ K10953	Pass	4♥ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AQ7	♦ K1092	Pass	5♣	Pass	5♦
South HCP: 13	♣ A3	♣ K8	Pass	5♠	Pass	7♥
Contract: 7♥ N			AP			
			1. Super acceptance after NT			
			2. Blackwood 0314, for ♥			

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ J9843	♠ AQ6				2NT
Vul: NS	♥ A10	♥ 9842	Pass	3♥	Pass	3♠
North HCP: 7	♦ 1096	♦ AK7	Pass	3NT	Pass	4♠
South HCP: 20	♣ Q109	♣ AK8	AP			
Contract: 4♠ S						

Board: 286

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 4♠ N

North:

♠ AK4

♥ KJ8

♦ AQJ9

♣ QJ6

South:

♠ QJ10875

♥ Q42

♦ K102

♣ 10

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

## North hands (Practice Page)

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

Board: 287	♠ 8	The opponents are silent.
Dealer: S	♥ A87652	
Vul: None	♦ KQ5	Partner bids first.
HCP: 10	♣ J107	
Board: 288	♠ AK3	The opponents are silent.
Dealer: N	♥ K75	
Vul: NS	♦ KJ8	You bid first.
HCP: 21	♣ AK76	
Board: 289	♠ K4	The opponents are silent.
Dealer: S	♥ 98652	
Vul: EW	♦ Q5	Partner bids first.
HCP: 12	♣ AQJ9	
Board: 290	♠ KQ6	West Doubles 4♥ if possible.
Dealer: N	♥ J10	
Vul: NS	♦ AK42	You bid first.
HCP: 21	♣ AKJ7	
Board: 291	♠ AQ854	East Doubles 3♥ if possible.
Dealer: S	♥ 2	
Vul: Both	♦ Q1082	Partner bids first.
HCP: 8	♣ 865	

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

Board: 287

Dealer: S

Vul: None

North HCP: 10

South HCP: 21

Contract: 5♥ S

North:

♠ 8

♥ A87652

♦ KQ5

♣ J107

South:

♠ KQ74

♥ KQJ

♦ A32

♣ AQ5

West	North	East	South
			2NT

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

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

Pass	5♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

Board: 288

Dealer: N

Vul: NS

North HCP: 21

South HCP: 4

Contract: 3♠ N

North:

♠ AK3

♥ K75

♦ KJ8

♣ AK76

South:

♠ QJ986

♥ 1043

♦ 1097

♣ J5

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

	2NT	Pass	3♥
--	-----	------	----

Pass	3♠	AP	
------	----	----	--

Board: 289

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6♥ S

North:

♠ K4

♥ 98652

♦ Q5

♣ AQJ9

South:

♠ Q9

♥ AKJ

♦ AK92

♣ K1054

West	North	East	South
			2NT

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

Pass	5NT	Pass	6♥
------	-----	------	----

AP

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

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

Pass	5♣	Pass	5♦
------	----	------	----

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

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 290

Dealer: N

Vul: NS

North HCP: 21

South HCP: 8

Contract: 6♠ N

North:

♠ KQ6

♥ J10

♦ AK42

♣ AKJ7

South:

♠ A108732

♥ A97

♦ 53

♣ 83

Board: 291

Dealer: S

Vul: Both

North HCP: 8

South HCP: 21

Contract: 4♠ S

North:

♠ AQ854

♥ 2

♦ Q1082

♣ 865

South:

♠ KJ10

♥ AQ95

♦ KJ5

♣ AK9

West	North	East	South
			2NT
Pass	3♥	X	3♠
Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	4♥ <sup>3</sup>	Pass	4♠
AP			
1. Cue bid, a ♥ stopper			
2. Cue bid, a ♣ stopper			
3. Cue bid, surplus			

## South hands (Practice Page)

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

Board: 287	♠ KQ74	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: None	♦ A32	You bid first.
HCP: 21	♣ AQ5	
Board: 288	♠ QJ986	The opponents are silent.
Dealer: N	♥ 1043	
Vul: NS	♦ 1097	Partner bids first.
HCP: 4	♣ J5	
Board: 289	♠ Q9	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ AK92	You bid first.
HCP: 20	♣ K1054	
Board: 290	♠ A108732	West Doubles 4♥ if possible.
Dealer: N	♥ A97	
Vul: NS	♦ 53	Partner bids first.
HCP: 8	♣ 83	
Board: 291	♠ KJ10	East Doubles 3♥ if possible.
Dealer: S	♥ AQ95	
Vul: Both	♦ KJ5	You bid first.
HCP: 21	♣ AK9	



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

Board: 287

Dealer: S

Vul: None

North HCP: 10

South HCP: 21

Contract: 5♥ S

North:

♠ 8

♥ A87652

♦ KQ5

♣ J107

South:

♠ KQ74

♥ KQJ

♦ A32

♣ AQ5

West	North	East	South
			2NT

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

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

Pass	5♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

Board: 288

Dealer: N

Vul: NS

North HCP: 21

South HCP: 4

Contract: 3♠ N

North:

♠ AK3

♥ K75

♦ KJ8

♣ AK76

South:

♠ QJ986

♥ 1043

♦ 1097

♣ J5

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

	2NT	Pass	3♥
--	-----	------	----

Pass	3♠	AP	
------	----	----	--

Board: 289

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6♥ S

North:

♠ K4

♥ 98652

♦ Q5

♣ AQJ9

South:

♠ Q9

♥ AKJ

♦ AK92

♣ K1054

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

			2NT
--	--	--	-----

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

Pass	5NT	Pass	6♥
------	-----	------	----

AP

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

	2NT	Pass	4♥ <sup>1</sup>
--	-----	------	-----------------

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

Pass	5♣	Pass	5♦
------	----	------	----

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

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 290

Dealer: N

Vul: NS

North HCP: 21

South HCP: 8

Contract: 6♠ N

North:

♠ KQ6

♥ J10

♦ AK42

♣ AKJ7

South:

♠ A108732

♥ A97

♦ 53

♣ 83

Board: 291

Dealer: S

Vul: Both

North HCP: 8

South HCP: 21

Contract: 4♠ S

North:

♠ AQ854

♥ 2

♦ Q1082

♣ 865

South:

♠ KJ10

♥ AQ95

♦ KJ5

♣ AK9

West	North	East	South
			2NT

Pass	3♥	X	3♠
------	----	---	----

Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
------	------------------	------	-----------------

Pass	4♥ <sup>3</sup>	Pass	4♠
------	-----------------	------	----

AP

1. Cue bid, a ♥ stopper

2. Cue bid, a ♣ stopper

3. Cue bid, surplus

## North hands (Practice Page)

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

Board: 292	♠ AK94	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: None	♦ AK64	You bid first.
HCP: 21	♣ J7	

Board: 293	♠ 10963	The opponents are silent.
Dealer: S	♥ K97532	
Vul: EW	♦ A3	Partner bids first.
HCP: 7	♣ 10	

Board: 294	♠ A4	The opponents are silent.
Dealer: N	♥ AK76	
Vul: None	♦ KJ2	You bid first.
HCP: 20	♣ KQ54	

Board: 295	♠ Q5	The opponents are silent.
Dealer: S	♥ QJ9865	
Vul: Both	♦ Q862	Partner bids first.
HCP: 7	♣ 9	

Board: 296	♠ AK9	The opponents are silent.
Dealer: N	♥ K53	
Vul: None	♦ AJ65	You bid first.
HCP: 20	♣ KQ9	

Board: 297	♠ Q10653	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ A96	Partner bids first.
HCP: 11	♣ AJ103	

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

Board: 292			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♦
Vul: None	♠ AK94	♠ J7	Pass	3♥	Pass	3NT
North HCP: 21	♥ AQ9	♥ KJ752	Pass	4♥	Pass	4NT <sup>1</sup>
South HCP: 9	♦ AK64	♦ J2	Pass	5♣	Pass	6♥
Contract: 6♥ N	♣ J7	♣ K953	AP			
			1. Blackwood 0314, for ♥			

Board: 293			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ 10963	♠ KQ4	Pass	3♦	Pass	3♥
North HCP: 7	♥ K97532	♥ A8	Pass	4♥	AP	
South HCP: 20	♦ A3	♦ KQ6				
Contract: 4♥ S	♣ 10	♣ KQJ75				

Board: 294			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♥
Vul: None	♠ A4	♠ J10972	Pass	3♠	Pass	3NT
North HCP: 20	♥ AK76	♥ Q10	AP			
South HCP: 7	♦ KJ2	♦ 7543				
Contract: 3N N	♣ KQ54	♣ A8				

Board: 295			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ Q5	♠ K974	Pass	3♦	Pass	3♥
North HCP: 7	♥ QJ9865	♥ A104	Pass	4♥	AP	
South HCP: 20	♦ Q862	♦ AJ7				
Contract: 4♥ S	♣ 9	♣ AKJ				

Board: 296			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♠ AK9	♠ J64	Pass	4♥	AP	
North HCP: 20	♥ K53	♥ AJ9742	1. Texas			
South HCP: 6	♦ AJ65	♦ 32				
Contract: 4♥ N	♣ KQ9	♣ 76				

Board: 297

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ Q10653

♥ 10

♦ A96

♣ AJ103

South:

♠ AK

♥ A42

♦ KJ75

♣ KQ42

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT<sup>1</sup> Pass 6NT

AP

1. Quantitative 4NT

## South hands (Practice Page)

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

Board: 292	♠ J7	The opponents are silent.
Dealer: N	♥ KJ752	
Vul: None	♦ J2	Partner bids first.
HCP: 9	♣ K953	

Board: 293	♠ KQ4	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ KQ6	You bid first.
HCP: 20	♣ KQJ75	

Board: 294	♠ J10972	The opponents are silent.
Dealer: N	♥ Q10	
Vul: None	♦ 7543	Partner bids first.
HCP: 7	♣ A8	

Board: 295	♠ K974	The opponents are silent.
Dealer: S	♥ A104	
Vul: Both	♦ AJ7	You bid first.
HCP: 20	♣ AKJ	

Board: 296	♠ J64	The opponents are silent.
Dealer: N	♥ AJ9742	
Vul: None	♦ 32	Partner bids first.
HCP: 6	♣ 76	

Board: 297	♠ AK	The opponents are silent.
Dealer: S	♥ A42	
Vul: EW	♦ KJ75	You bid first.
HCP: 20	♣ KQ42	

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

Board: 292			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♦
Vul: None	♠ AK94	♠ J7	Pass	3♥	Pass	3NT
North HCP: 21	♥ AQ9	♥ KJ752	Pass	4♥	Pass	4NT <sup>1</sup>
South HCP: 9	♦ AK64	♦ J2	Pass	5♣	Pass	6♥
Contract: 6♥ N	♣ J7	♣ K953	AP			
			1. Blackwood 0314, for ♥			

Board: 293			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ 10963	♠ KQ4	Pass	3♦	Pass	3♥
North HCP: 7	♥ K97532	♥ A8	Pass	4♥	AP	
South HCP: 20	♦ A3	♦ KQ6				
Contract: 4♥ S	♣ 10	♣ KQJ75				

Board: 294			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♥
Vul: None	♠ A4	♠ J10972	Pass	3♠	Pass	3NT
North HCP: 20	♥ AK76	♥ Q10	AP			
South HCP: 7	♦ KJ2	♦ 7543				
Contract: 3N N	♣ KQ54	♣ A8				

Board: 295			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ Q5	♠ K974	Pass	3♦	Pass	3♥
North HCP: 7	♥ QJ9865	♥ A104	Pass	4♥	AP	
South HCP: 20	♦ Q862	♦ AJ7				
Contract: 4♥ S	♣ 9	♣ AKJ				

Board: 296			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♠ AK9	♠ J64	Pass	4♥	AP	
North HCP: 20	♥ K53	♥ AJ9742	1. Texas			
South HCP: 6	♦ AJ65	♦ 32				
Contract: 4♥ N	♣ KQ9	♣ 76				

Board: 297

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ Q10653

♥ 10

♦ A96

♣ AJ103

South:

♠ AK

♥ A42

♦ KJ75

♣ KQ42

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4NT<sup>1</sup> Pass 6NT

AP

1. Quantitative 4NT



## North hands (Practice Page)

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

Board: 298	♠ AJ	The opponents are silent.
Dealer: N	♥ AQJ7	
Vul: EW	♦ KQJ6	You bid first.
HCP: 20	♣ Q63	
Board: 299	♠ QJ986	East Doubles 3♥ if possible.
Dealer: S	♥ 2	
Vul: Both	♦ A953	Partner bids first.
HCP: 11	♣ KJ9	
Board: 300	♠ A8	The opponents are silent.
Dealer: N	♥ AQJ6	
Vul: NS	♦ Q1074	You bid first.
HCP: 20	♣ AK3	
Board: 301	♠ Q4	The opponents are silent.
Dealer: S	♥ A10764	
Vul: EW	♦ 8763	Partner bids first.
HCP: 9	♣ K7	
Board: 302	♠ AK86	The opponents are silent.
Dealer: N	♥ J93	
Vul: Both	♦ AKQ7	You bid first.
HCP: 20	♣ K5	
Board: 303	♠ QJ9852	The opponents are silent.
Dealer: S	♥ 65	
Vul: None	♦ 96	Partner bids first.
HCP: 9	♣ AQ8	

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

Board: 298  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 11  
Contract: 7N N

North:  
♠ AJ  
♥ AQJ7  
♦ KQJ6  
♣ Q63

South:  
♠ 872  
♥ K108532  
♦ A7  
♣ A8

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♠	Pass	7NT
AP			
1. Texas			
2. Blackwood 0314, for ♥			

Board: 299  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 7♠ S

North:  
♠ QJ986  
♥ 2  
♦ A953  
♣ KJ9

South:  
♠ AK72  
♥ AQJ8  
♦ 864  
♣ AQ

West	North	East	South
			2NT
Pass	3♥	X	4♠ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	5♦
Pass	7♠	AP	
1. Super acceptance after NT			
2. Blackwood 0314, for ♠			

Board: 300  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 13  
Contract: 6♠ N

North:  
♠ A8  
♥ AQJ6  
♦ Q1074  
♣ AK3

South:  
♠ KQJ743  
♥ K32  
♦ K  
♣ J97

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

Board: 301  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 21  
Contract: 4♥ S

North:  
♠ Q4  
♥ A10764  
♦ 8763  
♣ K7

South:  
♠ AK9  
♥ K95  
♦ AK95  
♣ A65

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

Board: 302  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 9  
Contract: 5♥ N

North:  
♠ AK86  
♥ J93  
♦ AKQ7  
♣ K5

South:  
♠ J97  
♥ A10872  
♦ 102  
♣ A108

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	3NT
Pass	4♥	Pass	4NT <sup>1</sup>
Pass	5♥	AP	
1. Blackwood 0314, for ♥			

Board: 303

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ QJ9852

♥ 65

♦ 96

♣ AQ8

South:

♠ AK

♥ A32

♦ KQJ3

♣ K963

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

2NT

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

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

Pass	6♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

## South hands (Practice Page)

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

Board: 298	♠ 872	The opponents are silent.
Dealer: N	♥ K108532	
Vul: EW	♦ A7	Partner bids first.
HCP: 11	♣ A8	
Board: 299	♠ AK72	East Doubles 3♥ if possible.
Dealer: S	♥ AQJ8	
Vul: Both	♦ 864	You bid first.
HCP: 20	♣ AQ	
Board: 300	♠ KQJ743	The opponents are silent.
Dealer: N	♥ K32	
Vul: NS	♦ K	Partner bids first.
HCP: 13	♣ J97	
Board: 301	♠ AK9	The opponents are silent.
Dealer: S	♥ K95	
Vul: EW	♦ AK95	You bid first.
HCP: 21	♣ A65	
Board: 302	♠ J97	The opponents are silent.
Dealer: N	♥ A10872	
Vul: Both	♦ 102	Partner bids first.
HCP: 9	♣ A108	
Board: 303	♠ AK	The opponents are silent.
Dealer: S	♥ A32	
Vul: None	♦ KQJ3	You bid first.
HCP: 20	♣ K963	

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

Board: 298  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 11  
Contract: 7N N

North:  
♠ AJ  
♥ AQJ7  
♦ KQJ6  
♣ Q63

South:  
♠ 872  
♥ K108532  
♦ A7  
♣ A8

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♠	Pass	7NT
AP			
1. Texas			
2. Blackwood 0314, for ♥			

Board: 299  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 7♠ S

North:  
♠ QJ986  
♥ 2  
♦ A953  
♣ KJ9

South:  
♠ AK72  
♥ AQJ8  
♦ 864  
♣ AQ

West	North	East	South
			2NT
Pass	3♥	X	4♠ <sup>1</sup>
Pass	4NT <sup>2</sup>	Pass	5♦
Pass	7♠	AP	
1. Super acceptance after NT			
2. Blackwood 0314, for ♠			

Board: 300  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 13  
Contract: 6♠ N

North:  
♠ A8  
♥ AQJ6  
♦ Q1074  
♣ AK3

South:  
♠ KQJ743  
♥ K32  
♦ K  
♣ J97

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

Board: 301  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 21  
Contract: 4♥ S

North:  
♠ Q4  
♥ A10764  
♦ 8763  
♣ K7

South:  
♠ AK9  
♥ K95  
♦ AK95  
♣ A65

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

Board: 302  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 9  
Contract: 5♥ N

North:  
♠ AK86  
♥ J93  
♦ AKQ7  
♣ K5

South:  
♠ J97  
♥ A10872  
♦ 102  
♣ A108

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	3NT
Pass	4♥	Pass	4NT <sup>1</sup>
Pass	5♥	AP	
1. Blackwood 0314, for ♥			

Board: 303

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ QJ9852

♥ 65

♦ 96

♣ AQ8

South:

♠ AK

♥ A32

♦ KQJ3

♣ K963

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

2NT

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

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

Pass	6♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

## North hands (Practice Page)

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

Board: 304	♠ K7	The opponents are silent.
Dealer: N	♥ AK106	
Vul: EW	♦ AQJ10	You bid first.
HCP: 21	♣ A96	
Board: 305	♠ J9874	The opponents are silent.
Dealer: S	♥ 953	
Vul: Both	♦ 82	Partner bids first.
HCP: 6	♣ KQ3	
Board: 306	♠ AQ10	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: None	♦ J107	You bid first.
HCP: 20	♣ AKQ8	
Board: 307	♠ J10752	The opponents are silent.
Dealer: S	♥ J53	
Vul: NS	♦ 754	Partner bids first.
HCP: 6	♣ KJ	
Board: 308	♠ KQ	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ A10742	You bid first.
HCP: 20	♣ A108	
Board: 309	♠ AJ10542	East Doubles 5♣ if possible.
Dealer: S	♥ J86	
Vul: NS	♦ AQJ4	Partner bids first.
HCP: 13	♣ —	

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

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ A5		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ AK106	♥ J98432				
North HCP: 21	♦ AQJ10	♦ K542	Pass	4♥	AP	
South HCP: 8	♣ A96	♣ 5	1. Texas			
Contract: 4♥ N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ J9874	♠ Q5				2NT
Vul: Both	♥ 953	♥ AJ7	Pass	3♥	Pass	3♠
North HCP: 6	♦ 82	♦ AKQ106	Pass	3NT	AP	
South HCP: 20	♣ KQ3	♣ A54				
Contract: 3N S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ KJ8652		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ KJ6	♥ 1072				
North HCP: 20	♦ J107	♦ 82	Pass	4♠	AP	
South HCP: 4	♣ AKQ8	♣ 107	1. Texas			
Contract: 4♠ N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ J10752	♠ Q63				2NT
Vul: NS	♥ J53	♥ AQ104	Pass	3♥	Pass	3♠
North HCP: 6	♦ 754	♦ AKQ10	Pass	3NT	Pass	4♠
South HCP: 21	♣ KJ	♣ A3	AP			
Contract: 4♠ S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ754		2NT	Pass	3♥
Vul: Both	♥ AK9	♥ Q103				
North HCP: 20	♦ A10742	♦ KQ	Pass	3♠	Pass	5NT
South HCP: 15	♣ A108	♣ K72	Pass	6NT	AP	
Contract: 6N N						



Board: 309

Dealer: S

Vul: NS

North HCP: 13

South HCP: 20

Contract: 7♠ S

North:

♠ AJ10542

♥ J86

♦ AQJ4

♣ —

South:

♠ KQ86

♥ AK2

♦ K106

♣ AJ5

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

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

Pass	5♣ <sup>2</sup>	X	5♦
------	-----------------	---	----

Pass	5♥	Pass	6♦
------	----	------	----

Pass	7♠	AP	
------	----	----	--

1. Texas

2. Exclusion, for ♠

## South hands (Practice Page)

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

Board: 304	♠ A5	The opponents are silent.
Dealer: N	♥ J98432	
Vul: EW	♦ K542	Partner bids first.
HCP: 8	♣ 5	
Board: 305	♠ Q5	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: Both	♦ AKQ106	You bid first.
HCP: 20	♣ A54	
Board: 306	♠ KJ8652	The opponents are silent.
Dealer: N	♥ 1072	
Vul: None	♦ 82	Partner bids first.
HCP: 4	♣ 107	
Board: 307	♠ Q63	The opponents are silent.
Dealer: S	♥ AQ104	
Vul: NS	♦ AKQ10	You bid first.
HCP: 21	♣ A3	
Board: 308	♠ AJ754	The opponents are silent.
Dealer: N	♥ Q103	
Vul: Both	♦ KQ	Partner bids first.
HCP: 15	♣ K72	
Board: 309	♠ KQ86	East Doubles 5♣ if possible.
Dealer: S	♥ AK2	
Vul: NS	♦ K106	You bid first.
HCP: 20	♣ AJ5	

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

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ A5		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ AK106	♥ J98432				
North HCP: 21	♦ AQJ10	♦ K542	Pass	4♥	AP	
South HCP: 8	♣ A96	♣ 5	1. Texas			
Contract: 4♥ N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ J9874	♠ Q5				2NT
Vul: Both	♥ 953	♥ AJ7				
North HCP: 6	♦ 82	♦ AKQ106	Pass	3♥	Pass	3♠
South HCP: 20	♣ KQ3	♣ A54	Pass	3NT	AP	
Contract: 3N S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ KJ8652		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ KJ6	♥ 1072				
North HCP: 20	♦ J107	♦ 82	Pass	4♠	AP	
South HCP: 4	♣ AKQ8	♣ 107	1. Texas			
Contract: 4♠ N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ J10752	♠ Q63				2NT
Vul: NS	♥ J53	♥ AQ104				
North HCP: 6	♦ 754	♦ AKQ10	Pass	3♥	Pass	3♠
South HCP: 21	♣ KJ	♣ A3	Pass	3NT	Pass	4♠
Contract: 4♠ S			AP			

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ754		2NT	Pass	3♥
Vul: Both	♥ AK9	♥ Q103				
North HCP: 20	♦ A10742	♦ KQ	Pass	3♠	Pass	5NT
South HCP: 15	♣ A108	♣ K72	Pass	6NT	AP	
Contract: 6N N						

Board: 309

Dealer: S

Vul: NS

North HCP: 13

South HCP: 20

Contract: 7♠ S

North:

♠ AJ10542

♥ J86

♦ AQJ4

♣ —

South:

♠ KQ86

♥ AK2

♦ K106

♣ AJ5

West	North	East	South
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Pass	4♥ <sup>1</sup>	Pass	4♠
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Pass	5♣ <sup>2</sup>	X	5♦
------	-----------------	---	----

Pass	5♥	Pass	6♦
------	----	------	----

Pass	7♠	AP	
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1. Texas

2. Exclusion, for ♠

## North hands (Practice Page)

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

Board: 310	♠ K832	The opponents are silent.
Dealer: N	♥ Q9	
Vul: EW	♦ AKQ4	You bid first.
HCP: 20	♣ AQ10	

Board: 311	♠ 975	The opponents are silent.
Dealer: S	♥ K10843	
Vul: None	♦ 9	Partner bids first.
HCP: 7	♣ A973	

Board: 312	♠ KJ73	West Doubles 3♥ if possible.
Dealer: N	♥ A8	West Doubles 7♠ if possible.
Vul: EW	♦ KQ42	
HCP: 20	♣ AK7	You bid first.

Board: 313	♠ 75	The opponents are silent.
Dealer: S	♥ Q9432	
Vul: Both	♦ K75	Partner bids first.
HCP: 5	♣ 1065	

Board: 314	♠ KQ	The opponents are silent.
Dealer: N	♥ AK94	
Vul: NS	♦ KJ72	You bid first.
HCP: 20	♣ A109	

Board: 315	♠ Q953	The opponents are silent.
Dealer: S	♥ Q6532	
Vul: Both	♦ 10	Partner bids first.
HCP: 4	♣ 985	

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

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ K832	♠ Q106		2NT	Pass	3♦
Vul: EW	♥ Q9	♥ KJ1072	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKQ4	♦ J1052	AP			
South HCP: 7	♣ AQ10	♣ 9				
Contract: 3N N						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ KJ				2NT
Vul: None	♥ K10843	♥ QJ62	Pass	3♦	Pass	3♥
North HCP: 7	♦ 9	♦ AKJ8	Pass	3NT	Pass	4♥
South HCP: 20	♣ A973	♣ KQ8	AP			
Contract: 4♥ S						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ KJ73	♠ A106542		2NT	Pass	3♥
Vul: EW	♥ A8	♥ J963	X	4♠ <sup>1</sup>	Pass	5♣ <sup>2</sup>
North HCP: 20	♦ KQ42	♦ J97	Pass	5♠	Pass	7♠
South HCP: 6	♣ AK7	♣ —	X	AP		
Contract: 7♠X N						

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

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AQJ				2NT
Vul: Both	♥ Q9432	♥ 1087	Pass	3♦	Pass	3♥
North HCP: 5	♦ K75	♦ AQ10	Pass	3NT	Pass	4♥
South HCP: 20	♣ 1065	♣ AK83	AP			
Contract: 4♥ S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ10653		2NT	Pass	3♥
Vul: NS	♥ AK94	♥ 1082	Pass	3♠	Pass	4♠
North HCP: 20	♦ KJ72	♦ 108	AP			
South HCP: 5	♣ A109	♣ 85				
Contract: 4♠ N						

Board: 315

Dealer: S

Vul: Both

North HCP: 4

South HCP: 20

Contract: 3♥ S

North:

♠ Q953

♥ Q6532

♦ 10

♣ 985

South:

♠ AK4

♥ AK94

♦ A752

♣ Q4

West	North	East	South
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			2NT
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Pass	3♦	Pass	3♥
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AP			
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## South hands (Practice Page)

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

Board: 310	♠ Q106	The opponents are silent.
Dealer: N	♥ KJ1072	
Vul: EW	♦ J1052	Partner bids first.
HCP: 7	♣ 9	

Board: 311	♠ KJ	The opponents are silent.
Dealer: S	♥ QJ62	
Vul: None	♦ AKJ8	You bid first.
HCP: 20	♣ KQ8	

Board: 312	♠ A106542	West Doubles 3♥ if possible.
Dealer: N	♥ J963	West Doubles 7♠ if possible.
Vul: EW	♦ J97	
HCP: 6	♣ —	Partner bids first.

Board: 313	♠ AQJ	The opponents are silent.
Dealer: S	♥ 1087	
Vul: Both	♦ AQ10	You bid first.
HCP: 20	♣ AK83	

Board: 314	♠ AJ10653	The opponents are silent.
Dealer: N	♥ 1082	
Vul: NS	♦ 108	Partner bids first.
HCP: 5	♣ 85	

Board: 315	♠ AK4	The opponents are silent.
Dealer: S	♥ AK94	
Vul: Both	♦ A752	You bid first.
HCP: 20	♣ Q4	



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

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ K832	♠ Q106		2NT	Pass	3♦
Vul: EW	♥ Q9	♥ KJ1072	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKQ4	♦ J1052	AP			
South HCP: 7	♣ AQ10	♣ 9				
Contract: 3N N						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ KJ				2NT
Vul: None	♥ K10843	♥ QJ62	Pass	3♦	Pass	3♥
North HCP: 7	♦ 9	♦ AKJ8	Pass	3NT	Pass	4♥
South HCP: 20	♣ A973	♣ KQ8	AP			
Contract: 4♥ S						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ KJ73	♠ A106542		2NT	Pass	3♥
Vul: EW	♥ A8	♥ J963	X	4♠ <sup>1</sup>	Pass	5♣ <sup>2</sup>
North HCP: 20	♦ KQ42	♦ J97	Pass	5♠	Pass	7♠
South HCP: 6	♣ AK7	♣ —	X	AP		
Contract: 7♠X N						

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

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AQJ				2NT
Vul: Both	♥ Q9432	♥ 1087	Pass	3♦	Pass	3♥
North HCP: 5	♦ K75	♦ AQ10	Pass	3NT	Pass	4♥
South HCP: 20	♣ 1065	♣ AK83	AP			
Contract: 4♥ S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ10653		2NT	Pass	3♥
Vul: NS	♥ AK94	♥ 1082	Pass	3♠	Pass	4♠
North HCP: 20	♦ KJ72	♦ 108	AP			
South HCP: 5	♣ A109	♣ 85				
Contract: 4♠ N						

Board: 315

Dealer: S

Vul: Both

North HCP: 4

South HCP: 20

Contract: 3♥ S

North:

♠ Q953

♥ Q6532

♦ 10

♣ 985

South:

♠ AK4

♥ AK94

♦ A752

♣ Q4

West	North	East	South
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			2NT
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Pass	3♦	Pass	3♥
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AP			
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## North hands (Practice Page)

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

Board: 316	♠ KQ2	West Bids 4♣ if possible.
Dealer: N	♥ AJ3	
Vul: None	♦ A97	
HCP: 21	♣ AQJ7	You bid first.

Board: 317	♠ 10984	The opponents are silent.
Dealer: S	♥ Q76543	
Vul: EW	♦ J5	Partner bids first.
HCP: 3	♣ 10	

Board: 318	♠ A9	The opponents are silent.
Dealer: N	♥ A102	
Vul: None	♦ AK543	You bid first.
HCP: 20	♣ AJ10	

Board: 319	♠ 4	The opponents are silent.
Dealer: S	♥ Q8762	
Vul: NS	♦ AK95	Partner bids first.
HCP: 13	♣ A86	

Board: 320	♠ A4	The opponents are silent.
Dealer: N	♥ AQ87	
Vul: Both	♦ AKQ4	You bid first.
HCP: 20	♣ J84	

Board: 321	♠ J109764	The opponents are silent.
Dealer: S	♥ 9873	
Vul: NS	♦ 95	Partner bids first.
HCP: 3	♣ Q	

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

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ J94		2NT	Pass	3♦
Vul: None	♥ AJ3	♥ KQ9854	4♣	Pass	Pass	4♥
North HCP: 21	♦ A97	♦ J852	AP			
South HCP: 7	♣ AQJ7	♣ —				
Contract: 4♥ S						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ 10984	♠ AK62				2NT
Vul: EW	♥ Q76543	♥ A9	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 3	♦ J5	♦ AQ986	AP			
South HCP: 20	♣ 10	♣ K3	1. Texas			
Contract: 4♥ S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KQJ103		2NT	Pass	3♥
Vul: None	♥ A102	♥ K74	Pass	3♠	Pass	5NT
North HCP: 20	♦ AK543	♦ QJ9	Pass	6NT	AP	
South HCP: 12	♣ AJ10	♣ 85				
Contract: 6N N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AK5				2NT
Vul: NS	♥ Q8762	♥ AKJ9	Pass	3♦	Pass	3♥
North HCP: 13	♦ AK95	♦ 1084	Pass	5NT	Pass	6♥
South HCP: 20	♣ A86	♣ KQ10	Pass	6NT	AP	
Contract: 6N S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K9652		2NT	Pass	3♥
Vul: Both	♥ AQ87	♥ 92	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQ4	♦ 765	AP			
South HCP: 7	♣ J84	♣ A65				
Contract: 3N N						

Board: 321

Dealer: S

Vul: NS

North HCP: 3

South HCP: 20

Contract: 4♠ S

North:

♠ J109764

♥ 9873

♦ 95

♣ Q

South:

♠ AQ

♥ K105

♦ AKJ72

♣ K64

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

AP

1. Texas

## South hands (Practice Page)

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

Board: 316	♠ J94	West Bids 4♣ if possible.
Dealer: N	♥ KQ9854	
Vul: None	♦ J852	Partner bids first.
HCP: 7	♣ —	

Board: 317	♠ AK62	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ AQ986	You bid first.
HCP: 20	♣ K3	

Board: 318	♠ KQJ103	The opponents are silent.
Dealer: N	♥ K74	
Vul: None	♦ QJ9	Partner bids first.
HCP: 12	♣ 85	

Board: 319	♠ AK5	The opponents are silent.
Dealer: S	♥ AKJ9	
Vul: NS	♦ 1084	You bid first.
HCP: 20	♣ KQ10	

Board: 320	♠ K9652	The opponents are silent.
Dealer: N	♥ 92	
Vul: Both	♦ 765	Partner bids first.
HCP: 7	♣ A65	

Board: 321	♠ AQ	The opponents are silent.
Dealer: S	♥ K105	
Vul: NS	♦ AKJ72	You bid first.
HCP: 20	♣ K64	

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

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ J94		2NT	Pass	3♦
Vul: None	♥ AJ3	♥ KQ9854	4♣	Pass	Pass	4♥
North HCP: 21	♦ A97	♦ J852	AP			
South HCP: 7	♣ AQJ7	♣ —				
Contract: 4♥ S						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ 10984	♠ AK62				2NT
Vul: EW	♥ Q76543	♥ A9	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 3	♦ J5	♦ AQ986	AP			
South HCP: 20	♣ 10	♣ K3	1. Texas			
Contract: 4♥ S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KQJ103		2NT	Pass	3♥
Vul: None	♥ A102	♥ K74	Pass	3♠	Pass	5NT
North HCP: 20	♦ AK543	♦ QJ9	Pass	6NT	AP	
South HCP: 12	♣ AJ10	♣ 85				
Contract: 6N N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AK5				2NT
Vul: NS	♥ Q8762	♥ AKJ9	Pass	3♦	Pass	3♥
North HCP: 13	♦ AK95	♦ 1084	Pass	5NT	Pass	6♥
South HCP: 20	♣ A86	♣ KQ10	Pass	6NT	AP	
Contract: 6N S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K9652		2NT	Pass	3♥
Vul: Both	♥ AQ87	♥ 92	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQ4	♦ 765	AP			
South HCP: 7	♣ J84	♣ A65				
Contract: 3N N						

Board: 321

Dealer: S

Vul: NS

North HCP: 3

South HCP: 20

Contract: 4♠ S

North:

♠ J109764

♥ 9873

♦ 95

♣ Q

South:

♠ AQ

♥ K105

♦ AKJ72

♣ K64

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

AP

1. Texas



## North hands (Practice Page)

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

Board: 322	♠ AK85	The opponents are silent.
Dealer: N	♥ QJ	
Vul: EW	♦ K76	You bid first.
HCP: 20	♣ AQJ2	

Board: 323	♠ J65432	The opponents are silent.
Dealer: S	♥ 5	
Vul: None	♦ A1074	Partner bids first.
HCP: 5	♣ 84	

Board: 324	♠ AJ103	The opponents are silent.
Dealer: N	♥ AK6	
Vul: NS	♦ AJ7	You bid first.
HCP: 21	♣ A108	

Board: 325	♠ A4	The opponents are silent.
Dealer: S	♥ AJ10832	
Vul: Both	♦ J95	Partner bids first.
HCP: 11	♣ J4	

Board: 326	♠ AKJ3	The opponents are silent.
Dealer: N	♥ KJ63	
Vul: NS	♦ AK6	You bid first.
HCP: 21	♣ Q7	

Board: 327	♠ AJ1086	The opponents are silent.
Dealer: S	♥ J10	
Vul: Both	♦ Q92	Partner bids first.
HCP: 11	♣ K106	

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

Board: 322  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 11  
Contract: 6♥ N

North:  
♠ AK85  
♥ QJ  
♦ K76  
♣ AQJ2

South:  
♠ Q  
♥ A108653  
♦ Q32  
♣ K94

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♠	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			

Board: 323  
Dealer: S  
Vul: None  
North HCP: 5  
South HCP: 21  
Contract: 4♠ S

North:  
♠ J65432  
♥ 5  
♦ A1074  
♣ 84

South:  
♠ AK7  
♥ AJ98  
♦ KJ6  
♣ KQ10

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

Board: 324  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 10  
Contract: 4♥ N

North:  
♠ AJ103  
♥ AK6  
♦ AJ7  
♣ A108

South:  
♠ 62  
♥ QJ10984  
♦ K52  
♣ KJ

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

Board: 325  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 6N S

North:  
♠ A4  
♥ AJ10832  
♦ J95  
♣ J4

South:  
♠ K76  
♥ K4  
♦ AKQ104  
♣ KQ7

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♥
Pass	6NT	AP	
1. Texas			
2. Blackwood 0314, for ♥			

Board: 326  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 10  
Contract: 4♥ N

North:  
♠ AKJ3  
♥ KJ63  
♦ AK6  
♣ Q7

South:  
♠ Q108  
♥ AQ982  
♦ Q4  
♣ 865

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

Board: 327

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ AJ1086

♥ J10

♦ Q92

♣ K106

South:

♠ KQ52

♥ AK64

♦ A5

♣ A92

West	North	East	South
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2NT

Pass	3♥	Pass	4♠ <sup>1</sup>
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Pass	4NT <sup>2</sup>	Pass	5♦
------	------------------	------	----

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

Pass	6♣	AP	
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1. Super acceptance after NT

2. Blackwood 0314, for ♠

## South hands (Practice Page)

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

Board: 322	♠ Q	The opponents are silent.
Dealer: N	♥ A108653	
Vul: EW	♦ Q32	Partner bids first.
HCP: 11	♣ K94	

Board: 323	♠ AK7	The opponents are silent.
Dealer: S	♥ AJ98	
Vul: None	♦ KJ6	You bid first.
HCP: 21	♣ KQ10	

Board: 324	♠ 62	The opponents are silent.
Dealer: N	♥ QJ10984	
Vul: NS	♦ K52	Partner bids first.
HCP: 10	♣ KJ	

Board: 325	♠ K76	The opponents are silent.
Dealer: S	♥ K4	
Vul: Both	♦ AKQ104	You bid first.
HCP: 20	♣ KQ7	

Board: 326	♠ Q108	The opponents are silent.
Dealer: N	♥ AQ982	
Vul: NS	♦ Q4	Partner bids first.
HCP: 10	♣ 865	

Board: 327	♠ KQ52	The opponents are silent.
Dealer: S	♥ AK64	
Vul: Both	♦ A5	You bid first.
HCP: 20	♣ A92	

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

Board: 322  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 11  
Contract: 6♥ N

North:  
♠ AK85  
♥ QJ  
♦ K76  
♣ AQJ2

South:  
♠ Q  
♥ A108653  
♦ Q32  
♣ K94

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♠	Pass	6♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			

Board: 323  
Dealer: S  
Vul: None  
North HCP: 5  
South HCP: 21  
Contract: 4♠ S

North:  
♠ J65432  
♥ 5  
♦ A1074  
♣ 84

South:  
♠ AK7  
♥ AJ98  
♦ KJ6  
♣ KQ10

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

Board: 324  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 10  
Contract: 4♥ N

North:  
♠ AJ103  
♥ AK6  
♦ AJ7  
♣ A108

South:  
♠ 62  
♥ QJ10984  
♦ K52  
♣ KJ

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

Board: 325  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 6N S

North:  
♠ A4  
♥ AJ10832  
♦ J95  
♣ J4

South:  
♠ K76  
♥ K4  
♦ AKQ104  
♣ KQ7

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♥
Pass	6NT	AP	
1. Texas			
2. Blackwood 0314, for ♥			

Board: 326  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 10  
Contract: 4♥ N

North:  
♠ AKJ3  
♥ KJ63  
♦ AK6  
♣ Q7

South:  
♠ Q108  
♥ AQ982  
♦ Q4  
♣ 865

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

Board: 327

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ AJ1086

♥ J10

♦ Q92

♣ K106

South:

♠ KQ52

♥ AK64

♦ A5

♣ A92

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

2NT

Pass	3♥	Pass	4♠ <sup>1</sup>
------	----	------	-----------------

Pass	4NT <sup>2</sup>	Pass	5♦
------	------------------	------	----

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

Pass	6♣	AP	
------	----	----	--

1. Super acceptance after NT

2. Blackwood 0314, for ♠

## North hands (Practice Page)

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

Board: 328	♠ J53	The opponents are silent.
Dealer: N	♥ AK6	
Vul: EW	♦ AK62	You bid first.
HCP: 21	♣ AQ10	

Board: 329	♠ 75	The opponents are silent.
Dealer: S	♥ AQJ532	
Vul: Both	♦ KQ2	Partner bids first.
HCP: 13	♣ J4	

Board: 330	♠ AJ5	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: NS	♦ K1075	You bid first.
HCP: 20	♣ AK10	

Board: 331	♠ J109843	The opponents are silent.
Dealer: S	♥ 104	
Vul: Both	♦ 432	Partner bids first.
HCP: 3	♣ Q10	

Board: 332	♠ K87	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ QJ864	You bid first.
HCP: 20	♣ AK5	

Board: 333	♠ AJ832	The opponents are silent.
Dealer: S	♥ Q2	
Vul: EW	♦ Q82	Partner bids first.
HCP: 13	♣ A95	

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

Board: 328

Dealer: N

Vul: EW

North HCP: 21

South HCP: 5

Contract: 4♥ N

North:

♠ J53

♥ AK6

♦ AK62

♣ AQ10

South:

♠ —

♥ QJ732

♦ Q984

♣ 8543

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ AP

Board: 329

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6♥ S

North:

♠ 75

♥ AQJ532

♦ KQ2

♣ J4

South:

♠ AKQ9

♥ 107

♦ A10743

♣ AK

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♣

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

Board: 330

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♠ N

North:

♠ AJ5

♥ AJ4

♦ K1075

♣ AK10

South:

♠ K10876

♥ K73

♦ Q42

♣ J8

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♠ Pass 4NT<sup>1</sup>

Pass 5♣ Pass 6♠

AP

1. Blackwood 0314, for ♠

Board: 331

Dealer: S

Vul: Both

North HCP: 3

South HCP: 21

Contract: 4♠ S

North:

♠ J109843

♥ 104

♦ 432

♣ Q10

South:

♠ AK6

♥ AQ62

♦ KQ8

♣ K85

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

AP

1. Texas

Board: 332

Dealer: N

Vul: NS

North HCP: 20

South HCP: 14

Contract: 7♥ N

North:

♠ K87

♥ AK

♦ QJ864

♣ AK5

South:

♠ AJ2

♥ Q109852

♦ AK103

♣ —

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 5♣<sup>2</sup>

Pass 5♠ Pass 7♥

AP

1. Texas

2. Exclusion, for ♥



Board: 333

Dealer: S

Vul: EW

North HCP: 13

South HCP: 20

Contract: 6N S

North:

♠ AJ832

♥ Q2

♦ Q82

♣ A95

South:

♠ Q7

♥ AKJ9

♦ KJ109

♣ KQJ

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 5NT Pass 6NT

AP

## South hands (Practice Page)

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

Board: 328	♠ —	The opponents are silent.
Dealer: N	♥ QJ732	
Vul: EW	♦ Q984	Partner bids first.
HCP: 5	♣ 8543	

Board: 329	♠ AKQ9	The opponents are silent.
Dealer: S	♥ 107	
Vul: Both	♦ A10743	You bid first.
HCP: 20	♣ AK	

Board: 330	♠ K10876	The opponents are silent.
Dealer: N	♥ K73	
Vul: NS	♦ Q42	Partner bids first.
HCP: 9	♣ J8	

Board: 331	♠ AK6	The opponents are silent.
Dealer: S	♥ AQ62	
Vul: Both	♦ KQ8	You bid first.
HCP: 21	♣ K85	

Board: 332	♠ AJ2	The opponents are silent.
Dealer: N	♥ Q109852	
Vul: NS	♦ AK103	Partner bids first.
HCP: 14	♣ —	

Board: 333	♠ Q7	The opponents are silent.
Dealer: S	♥ AKJ9	
Vul: EW	♦ KJ109	You bid first.
HCP: 20	♣ KQJ	

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

Board: 328

Dealer: N

Vul: EW

North HCP: 21

South HCP: 5

Contract: 4♥ N

North:

♠ J53

♥ AK6

♦ AK62

♣ AQ10

South:

♠ —

♥ QJ732

♦ Q984

♣ 8543

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

Board: 329

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6♥ S

North:

♠ 75

♥ AQJ532

♦ KQ2

♣ J4

South:

♠ AKQ9

♥ 107

♦ A10743

♣ AK

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

1. Texas

2. Blackwood 0314, for ♥

Board: 330

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♠ N

North:

♠ AJ5

♥ AJ4

♦ K1075

♣ AK10

South:

♠ K10876

♥ K73

♦ Q42

♣ J8

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

1. Blackwood 0314, for ♠

Board: 331

Dealer: S

Vul: Both

North HCP: 3

South HCP: 21

Contract: 4♠ S

North:

♠ J109843

♥ 104

♦ 432

♣ Q10

South:

♠ AK6

♥ AQ62

♦ KQ8

♣ K85

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

1. Texas

Board: 332

Dealer: N

Vul: NS

North HCP: 20

South HCP: 14

Contract: 7♥ N

North:

♠ K87

♥ AK

♦ QJ864

♣ AK5

South:

♠ AJ2

♥ Q109852

♦ AK103

♣ —

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

1. Texas

2. Exclusion, for ♥

Board: 333

Dealer: S

Vul: EW

North HCP: 13

South HCP: 20

Contract: 6N S

North:

♠ AJ832

♥ Q2

♦ Q82

♣ A95

South:

♠ Q7

♥ AKJ9

♦ KJ109

♣ KQJ

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

			2NT
--	--	--	-----

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

Pass	5NT	Pass	6NT
------	-----	------	-----

AP			
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## North hands (Practice Page)

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

Board: 334	♠ K105	The opponents are silent.
Dealer: N	♥ Q42	
Vul: None	♦ AKJ9	You bid first.
HCP: 20	♣ AQJ	

Board: 335	♠ Q643	The opponents are silent.
Dealer: S	♥ J97642	
Vul: EW	♦ 84	Partner bids first.
HCP: 3	♣ 3	

Board: 336	♠ KQJ	The opponents are silent.
Dealer: N	♥ 1092	
Vul: Both	♦ AK95	You bid first.
HCP: 20	♣ AK3	

Board: 337	♠ AK7432	The opponents are silent.
Dealer: S	♥ 5	
Vul: None	♦ J105	Partner bids first.
HCP: 8	♣ 954	

Board: 338	♠ AKJ6	The opponents are silent.
Dealer: N	♥ Q72	
Vul: EW	♦ AJ	You bid first.
HCP: 20	♣ AJ76	

Board: 339	♠ K62	The opponents are silent.
Dealer: S	♥ AQJ54	
Vul: Both	♦ A5	Partner bids first.
HCP: 14	♣ 542	

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

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ K105	♠ QJ763		2NT	Pass	3♥
Vul: None	♥ Q42	♥ A107	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AKJ9	♦ Q87	Pass	6♠	AP	
South HCP: 12	♣ AQJ	♣ K3				
Contract: 6♠ N						1. Quantitative 4NT

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ Q643	♠ AKJ				2NT
Vul: EW	♥ J97642	♥ KQ85	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 3	♦ 84	♦ AK75	AP			
South HCP: 20	♣ 3	♣ 86				
Contract: 4♥ S						1. Texas

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A9		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 1092	♥ AKJ765	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK95	♦ QJ6	Pass	5♥	Pass	6♥
South HCP: 15	♣ AK3	♣ 94	AP			
Contract: 6♥ N						1. Texas
						2. Blackwood 0314, for ♥

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ AK7432	♠ J95				2NT
Vul: None	♥ 5	♥ KQ3	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ J105	♦ AK9	AP			
South HCP: 20	♣ 954	♣ AK107				
Contract: 4♠ S						1. Texas

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 10872		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ Q72	♥ AJ6543	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AJ	♦ KQ	Pass	5♣	Pass	6♥
South HCP: 12	♣ AJ76	♣ Q	AP			
Contract: 6♥ N						1. Texas
						2. Blackwood 0314, for ♥

Board: 339

Dealer: S

Vul: Both

North HCP: 14

South HCP: 21

Contract: 6N S

North:

♠ K62

♥ AQJ54

♦ A5

♣ 542

South:

♠ AQ83

♥ K6

♦ KQ63

♣ AK7

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

			2NT
--	--	--	-----

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

Pass	5NT	Pass	6NT
------	-----	------	-----

AP			
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## South hands (Practice Page)

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

Board: 334	♠ QJ763	The opponents are silent.
Dealer: N	♥ A107	
Vul: None	♦ Q87	Partner bids first.
HCP: 12	♣ K3	

Board: 335	♠ AKJ	The opponents are silent.
Dealer: S	♥ KQ85	
Vul: EW	♦ AK75	You bid first.
HCP: 20	♣ 86	

Board: 336	♠ A9	The opponents are silent.
Dealer: N	♥ AKJ765	
Vul: Both	♦ QJ6	Partner bids first.
HCP: 15	♣ 94	

Board: 337	♠ J95	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: None	♦ AK9	You bid first.
HCP: 20	♣ AK107	

Board: 338	♠ 10872	The opponents are silent.
Dealer: N	♥ AJ6543	
Vul: EW	♦ KQ	Partner bids first.
HCP: 12	♣ Q	

Board: 339	♠ AQ83	The opponents are silent.
Dealer: S	♥ K6	
Vul: Both	♦ KQ63	You bid first.
HCP: 21	♣ AK7	



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

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ K105	♠ QJ763		2NT	Pass	3♥
Vul: None	♥ Q42	♥ A107	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AKJ9	♦ Q87	Pass	6♠	AP	
South HCP: 12	♣ AQJ	♣ K3				
Contract: 6♠ N						1. Quantitative 4NT

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ Q643	♠ AKJ				2NT
Vul: EW	♥ J97642	♥ KQ85	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 3	♦ 84	♦ AK75	AP			
South HCP: 20	♣ 3	♣ 86				
Contract: 4♥ S						1. Texas

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A9		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 1092	♥ AKJ765	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK95	♦ QJ6	Pass	5♥	Pass	6♥
South HCP: 15	♣ AK3	♣ 94	AP			
Contract: 6♥ N						1. Texas
						2. Blackwood 0314, for ♥

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ AK7432	♠ J95				2NT
Vul: None	♥ 5	♥ KQ3	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ J105	♦ AK9	AP			
South HCP: 20	♣ 954	♣ AK107				
Contract: 4♠ S						1. Texas

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 10872		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ Q72	♥ AJ6543	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AJ	♦ KQ	Pass	5♣	Pass	6♥
South HCP: 12	♣ AJ76	♣ Q	AP			
Contract: 6♥ N						1. Texas
						2. Blackwood 0314, for ♥

Board: 339

Dealer: S

Vul: Both

North HCP: 14

South HCP: 21

Contract: 6N S

North:

♠ K62

♥ AQJ54

♦ A5

♣ 542

South:

♠ AQ83

♥ K6

♦ KQ63

♣ AK7

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

			2NT
--	--	--	-----

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

Pass	5NT	Pass	6NT
------	-----	------	-----

AP

## North hands (Practice Page)

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

Board: 340	♠ KJ	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ AQ109	You bid first.
HCP: 20	♣ K543	
Board: 341	♠ A10982	East Doubles 3♥ if possible.
Dealer: S	♥ 32	
Vul: None	♦ 854	Partner bids first.
HCP: 5	♣ J104	
Board: 342	♠ A97	The opponents are silent.
Dealer: N	♥ AQ73	
Vul: NS	♦ KQJ3	You bid first.
HCP: 20	♣ A10	
Board: 343	♠ K10985	East Doubles 3♥ if possible.
Dealer: S	♥ 87	
Vul: EW	♦ 954	Partner bids first.
HCP: 5	♣ Q63	
Board: 344	♠ 97	The opponents are silent.
Dealer: N	♥ A98	
Vul: None	♦ AKQJ5	You bid first.
HCP: 20	♣ AQ10	
Board: 345	♠ 843	The opponents are silent.
Dealer: S	♥ KQJ96	
Vul: NS	♦ J8	Partner bids first.
HCP: 7	♣ 876	

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

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ Q42		2NT	Pass	3♦
Vul: NS	♥ AK4	♥ 76532				
North HCP: 20	♦ AQ109	♦ 8652	Pass	3♥	AP	
South HCP: 4	♣ K543	♣ Q				
Contract: 3♥ N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ A10982	♠ K6				2NT
Vul: None	♥ 32	♥ KJ	Pass	3♥	X	XX <sup>1</sup>
North HCP: 5	♦ 854	♦ AKQ62	Pass	3NT	AP	
South HCP: 21	♣ J104	♣ KQ95	1. artificial			
Contract: 3N S						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ K10842		2NT	Pass	3♥
Vul: NS	♥ AQ73	♥ KJ6				
North HCP: 20	♦ KQJ3	♦ 62	Pass	3♠	Pass	5NT
South HCP: 12	♣ A10	♣ KQ2	Pass	6NT	AP	
Contract: 6N N						

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ K10985	♠ AJ3				2NT
Vul: EW	♥ 87	♥ QJ	Pass	3♥	X	3♠
North HCP: 5	♦ 954	♦ KJ10	Pass	4♠	AP	
South HCP: 20	♣ Q63	♣ AKJ87				
Contract: 4♠ S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ 97	♠ AKJ832		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A98	♥ J1062	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKQJ5	♦ 76	Pass	5♣	Pass	5♦
South HCP: 9	♣ AQ10	♣ 9	Pass	5♠	Pass	6♠
Contract: 6♠ N			AP			
			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 345

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ 843

♥ KQJ96

♦ J8

♣ 876

South:

♠ AK97

♥ 74

♦ AKQ64

♣ A4

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

			2NT
--	--	--	-----

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

Pass	3NT	AP	
------	-----	----	--

## South hands (Practice Page)

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

Board: 340	♠ Q42	The opponents are silent.
Dealer: N	♥ 76532	
Vul: NS	♦ 8652	Partner bids first.
HCP: 4	♣ Q	
Board: 341	♠ K6	East Doubles 3♥ if possible.
Dealer: S	♥ KJ	
Vul: None	♦ AKQ62	You bid first.
HCP: 21	♣ KQ95	
Board: 342	♠ K10842	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: NS	♦ 62	Partner bids first.
HCP: 12	♣ KQ2	
Board: 343	♠ AJ3	East Doubles 3♥ if possible.
Dealer: S	♥ QJ	
Vul: EW	♦ KJ10	You bid first.
HCP: 20	♣ AKJ87	
Board: 344	♠ AKJ832	The opponents are silent.
Dealer: N	♥ J1062	
Vul: None	♦ 76	Partner bids first.
HCP: 9	♣ 9	
Board: 345	♠ AK97	The opponents are silent.
Dealer: S	♥ 74	
Vul: NS	♦ AKQ64	You bid first.
HCP: 20	♣ A4	

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

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ Q42		2NT	Pass	3♦
Vul: NS	♥ AK4	♥ 76532				
North HCP: 20	♦ AQ109	♦ 8652	Pass	3♥	AP	
South HCP: 4	♣ K543	♣ Q				
Contract: 3♥ N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ A10982	♠ K6				2NT
Vul: None	♥ 32	♥ KJ	Pass	3♥	X	XX <sup>1</sup>
North HCP: 5	♦ 854	♦ AKQ62	Pass	3NT	AP	
South HCP: 21	♣ J104	♣ KQ95	1. artificial			
Contract: 3N S						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ K10842		2NT	Pass	3♥
Vul: NS	♥ AQ73	♥ KJ6				
North HCP: 20	♦ KQJ3	♦ 62	Pass	3♠	Pass	5NT
South HCP: 12	♣ A10	♣ KQ2	Pass	6NT	AP	
Contract: 6N N						

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ K10985	♠ AJ3				2NT
Vul: EW	♥ 87	♥ QJ	Pass	3♥	X	3♠
North HCP: 5	♦ 954	♦ KJ10	Pass	4♠	AP	
South HCP: 20	♣ Q63	♣ AKJ87				
Contract: 4♠ S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ 97	♠ AKJ832		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A98	♥ J1062	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKQJ5	♦ 76	Pass	5♣	Pass	5♦
South HCP: 9	♣ AQ10	♣ 9	Pass	5♠	Pass	6♠
Contract: 6♠ N			AP			
			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 345

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ 843

♥ KQJ96

♦ J8

♣ 876

South:

♠ AK97

♥ 74

♦ AKQ64

♣ A4

West	North	East	South
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			2NT
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Pass	3♦	Pass	3♥
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Pass	3NT	AP	
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## North hands (Practice Page)

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

Board: 346	♠ AK5	The opponents are silent.
Dealer: N	♥ AK9	
Vul: EW	♦ Q3	You bid first.
HCP: 20	♣ A9752	

Board: 347	♠ 83	The opponents are silent.
Dealer: S	♥ J98732	
Vul: EW	♦ J32	Partner bids first.
HCP: 3	♣ J3	

Board: 348	♠ A4	The opponents are silent.
Dealer: N	♥ QJ98	
Vul: None	♦ KQJ3	You bid first.
HCP: 20	♣ AQJ	

Board: 349	♠ KQJ75	The opponents are silent.
Dealer: S	♥ J94	
Vul: EW	♦ J82	Partner bids first.
HCP: 10	♣ Q4	

Board: 350	♠ AK3	The opponents are silent.
Dealer: N	♥ Q732	
Vul: Both	♦ KQ102	You bid first.
HCP: 21	♣ AK	

Board: 351	♠ 109652	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ K95	Partner bids first.
HCP: 5	♣ J983	

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

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ J6432		2NT	Pass	3♥
Vul: EW	♥ AK9	♥ J2	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ Q3	♦ A52	Pass	6♠	AP	
South HCP: 11	♣ A9752	♣ KQ4				
Contract: 6♠ N						1. Quantitative 4NT

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ AK107				2NT
Vul: EW	♥ J98732	♥ AQ104	Pass	3♦	Pass	4♥ <sup>1</sup>
North HCP: 3	♦ J32	♦ K109	AP			
South HCP: 20	♣ J3	♣ A5				
Contract: 4♥ S						1. Super acceptance after NT

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ KJ3		2NT	Pass	3♦
Vul: None	♥ QJ98	♥ K10532	Pass	4♥ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 20	♦ KQJ3	♦ A7	Pass	5♠	Pass	6♥
South HCP: 11	♣ AQJ	♣ 1052	AP			
Contract: 6♥ N						1. Super acceptance after NT 2. Blackwood 0314, for ♥

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ KQJ75	♠ A10				2NT
Vul: EW	♥ J94	♥ AQ6	Pass	3♥	Pass	3♠
North HCP: 10	♦ J82	♦ KQ65	Pass	3NT	AP	
South HCP: 20	♣ Q4	♣ AJ86				
Contract: 3N S						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ QJ9762		2NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ Q732	♥ AK8	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ KQ102	♦ 43	Pass	5♣	Pass	6NT
South HCP: 12	♣ AK	♣ Q10	AP			
Contract: 6N N						1. Texas 2. Blackwood 0314, for ♠

Board: 351

Dealer: S

Vul: None

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ 109652

♥ J

♦ K95

♣ J983

South:

♠ AKQ3

♥ K1063

♦ A62

♣ A6

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

1. Super acceptance after NT

## South hands (Practice Page)

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

Board: 346	♠ J6432	The opponents are silent.
Dealer: N	♥ J2	
Vul: EW	♦ A52	Partner bids first.
HCP: 11	♣ KQ4	

Board: 347	♠ AK107	The opponents are silent.
Dealer: S	♥ AQ104	
Vul: EW	♦ K109	You bid first.
HCP: 20	♣ A5	

Board: 348	♠ KJ3	The opponents are silent.
Dealer: N	♥ K10532	
Vul: None	♦ A7	Partner bids first.
HCP: 11	♣ 1052	

Board: 349	♠ A10	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: EW	♦ KQ65	You bid first.
HCP: 20	♣ AJ86	

Board: 350	♠ QJ9762	The opponents are silent.
Dealer: N	♥ AK8	
Vul: Both	♦ 43	Partner bids first.
HCP: 12	♣ Q10	

Board: 351	♠ AKQ3	The opponents are silent.
Dealer: S	♥ K1063	
Vul: None	♦ A62	You bid first.
HCP: 20	♣ A6	

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

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ J6432		2NT	Pass	3♥
Vul: EW	♥ AK9	♥ J2	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ Q3	♦ A52	Pass	6♠	AP	
South HCP: 11	♣ A9752	♣ KQ4				
Contract: 6♠ N						1. Quantitative 4NT

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ AK107				2NT
Vul: EW	♥ J98732	♥ AQ104	Pass	3♦	Pass	4♥ <sup>1</sup>
North HCP: 3	♦ J32	♦ K109	AP			
South HCP: 20	♣ J3	♣ A5				
Contract: 4♥ S						1. Super acceptance after NT

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ KJ3		2NT	Pass	3♦
Vul: None	♥ QJ98	♥ K10532	Pass	4♥ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 20	♦ KQJ3	♦ A7	Pass	5♠	Pass	6♥
South HCP: 11	♣ AQJ	♣ 1052	AP			
Contract: 6♥ N						1. Super acceptance after NT 2. Blackwood 0314, for ♥

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ KQJ75	♠ A10				2NT
Vul: EW	♥ J94	♥ AQ6	Pass	3♥	Pass	3♠
North HCP: 10	♦ J82	♦ KQ65	Pass	3NT	AP	
South HCP: 20	♣ Q4	♣ AJ86				
Contract: 3N S						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ QJ9762		2NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ Q732	♥ AK8	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ KQ102	♦ 43	Pass	5♣	Pass	6NT
South HCP: 12	♣ AK	♣ Q10	AP			
Contract: 6N N						1. Texas 2. Blackwood 0314, for ♠

Board: 351

Dealer: S

Vul: None

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ 109652

♥ J

♦ K95

♣ J983

South:

♠ AKQ3

♥ K1063

♦ A62

♣ A6

West	North	East	South
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			2NT
--	--	--	-----

Pass	3♥		
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		Pass	4♠ <sup>1</sup>
--	--	------	-----------------

AP

1. Super acceptance after NT

## North hands (Practice Page)

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

Board: 352	♠ Q6	The opponents are silent.
Dealer: N	♥ AJ108	
Vul: NS	♦ AK2	You bid first.
HCP: 21	♣ AK85	

Board: 353	♠ —	The opponents are silent.
Dealer: S	♥ AKQ764	
Vul: Both	♦ QJ83	Partner bids first.
HCP: 12	♣ 874	

Board: 354	♠ KJ102	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ AJ4	You bid first.
HCP: 20	♣ AJ73	

Board: 355	♠ 106	The opponents are silent.
Dealer: S	♥ Q9875	
Vul: NS	♦ J542	Partner bids first.
HCP: 6	♣ K10	

Board: 356	♠ AJ4	The opponents are silent.
Dealer: N	♥ A5	
Vul: EW	♦ KQ107	You bid first.
HCP: 20	♣ KQJ6	

Board: 357	♠ 863	The opponents are silent.
Dealer: S	♥ QJ10753	
Vul: EW	♦ AK	Partner bids first.
HCP: 10	♣ 43	

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

Board: 352  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 13  
Contract: 7N N

North:  
♠ Q6  
♥ AJ108  
♦ AK2  
♣ AK85

South:  
♠ AK10742  
♥ K7  
♦ 84  
♣ QJ7

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

1. Texas
2. Blackwood 0314, for ♠

Board: 353  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 20  
Contract: 7♥ S

North:  
♠ —  
♥ AKQ764  
♦ QJ83  
♣ 874

South:  
♠ KQJ5  
♥ J92  
♦ A4  
♣ AKQ3

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

1. Texas
2. Exclusion, for ♥

Board: 354  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 5  
Contract: 4♥ N

North:  
♠ KJ102  
♥ AQ  
♦ AJ4  
♣ AJ73

South:  
♠ 73  
♥ K98653  
♦ 1032  
♣ Q5

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

Board: 355  
Dealer: S  
Vul: NS  
North HCP: 6  
South HCP: 21  
Contract: 4♥ S

North:  
♠ 106  
♥ Q9875  
♦ J542  
♣ K10

South:  
♠ KQ95  
♥ AJ10  
♦ KQ98  
♣ AQ

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

Board: 356  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 9  
Contract: 4♠ N

North:  
♠ AJ4  
♥ A5  
♦ KQ107  
♣ KQJ6

South:  
♠ KQ9732  
♥ KJ86  
♦ 642  
♣ —

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



Board: 357

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ 863

♥ QJ10753

♦ AK

♣ 43

South:

♠ A7

♥ AK82

♦ J75

♣ AKJ8

West	North	East	South
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2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
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Pass	4NT <sup>2</sup>	Pass	5♦
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Pass	6♥	AP	
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1. Texas

2. Blackwood 0314, for ♥

## South hands (Practice Page)

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

Board: 352	♠ AK10742	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ 84	Partner bids first.
HCP: 13	♣ QJ7	
Board: 353	♠ KQJ5	The opponents are silent.
Dealer: S	♥ J92	
Vul: Both	♦ A4	You bid first.
HCP: 20	♣ AKQ3	
Board: 354	♠ 73	The opponents are silent.
Dealer: N	♥ K98653	
Vul: None	♦ 1032	Partner bids first.
HCP: 5	♣ Q5	
Board: 355	♠ KQ95	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: NS	♦ KQ98	You bid first.
HCP: 21	♣ AQ	
Board: 356	♠ KQ9732	The opponents are silent.
Dealer: N	♥ KJ86	
Vul: EW	♦ 642	Partner bids first.
HCP: 9	♣ —	
Board: 357	♠ A7	The opponents are silent.
Dealer: S	♥ AK82	
Vul: EW	♦ J75	You bid first.
HCP: 20	♣ AKJ8	

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

Board: 352  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 13  
Contract: 7N N

North:  
♠ Q6  
♥ AJ108  
♦ AK2  
♣ AK85

South:  
♠ AK10742  
♥ K7  
♦ 84  
♣ QJ7

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

1. Texas
2. Blackwood 0314, for ♠

Board: 353  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 20  
Contract: 7♥ S

North:  
♠ —  
♥ AKQ764  
♦ QJ83  
♣ 874

South:  
♠ KQJ5  
♥ J92  
♦ A4  
♣ AKQ3

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

1. Texas
2. Exclusion, for ♥

Board: 354  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 5  
Contract: 4♥ N

North:  
♠ KJ102  
♥ AQ  
♦ AJ4  
♣ AJ73

South:  
♠ 73  
♥ K98653  
♦ 1032  
♣ Q5

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

Board: 355  
Dealer: S  
Vul: NS  
North HCP: 6  
South HCP: 21  
Contract: 4♥ S

North:  
♠ 106  
♥ Q9875  
♦ J542  
♣ K10

South:  
♠ KQ95  
♥ AJ10  
♦ KQ98  
♣ AQ

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

Board: 356  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 9  
Contract: 4♠ N

North:  
♠ AJ4  
♥ A5  
♦ KQ107  
♣ KQJ6

South:  
♠ KQ9732  
♥ KJ86  
♦ 642  
♣ —

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

Board: 357

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 6♥ S

North:

♠ 863

♥ QJ10753

♦ AK

♣ 43

South:

♠ A7

♥ AK82

♦ J75

♣ AKJ8

West	North	East	South
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2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
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Pass	4NT <sup>2</sup>	Pass	5♦
------	------------------	------	----

Pass	6♥	AP	
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1. Texas

2. Blackwood 0314, for ♥

## North hands (Practice Page)

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

Board: 358

Dealer: N

Vul: Both

HCP: 20

♠ K9

♥ J65

♦ AKQ105

♣ AK9

The opponents are silent.

You bid first.

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

Board: 358

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ K9

♥ J65

♦ AKQ105

♣ AK9

South:

♠ AQJ103

♥ A43

♦ 76

♣ 762

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

## South hands (Practice Page)

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

Board: 358

Dealer: N

Vul: Both

HCP: 11

♠ AQJ103

♥ A43

♦ 76

♣ 762

The opponents are silent.

Partner bids first.

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

Board: 358

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ K9

♥ J65

♦ AKQ105

♣ AK9

South:

♠ AQJ103

♥ A43

♦ 76

♣ 762

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