

**Deal 1**

North Deals

None Vul

♠ K Q 7

♥ A 10 4

♦ K 9

♣ Q J 10 8 5

♠ 6 4 3

♥ J 8 5 2

♦ J 10 6

♣ A 4 2

	N	
W		E
	S	

  
 ♠ J 8 5  
 ♥ K 6  
 ♦ 8 7 5 3 2  
 ♣ K 7 3
 

♠ A 10 9 2

♥ Q 9 7 3

♦ A Q 4

♣ 9 6

West      North      East      South

1 NT      Pass      2 ♣

Pass      2 ♦

Pass      Pass      3 NT

3 NT by North

SOUTH's 2 $\hat{a}^{\text{TM}}$  bid is Stayman, asking for a 4-card Major.

NORTH's 2

 $\hat{a}^{\text{TM}}$ 

bid denies four cards in either Major.

SOUTH knows there is no 8-card Major fit. He also knows the partnership has at least 26 points

so he bids 3 NT.

**Deal 2**  
East Deals  
None Vul  
  
♠ K J 8 7 5 4  
♥ 8 6  
♦ K Q 3  
♣ 7 2

♠ A 9 3  
♥ J 5  
♦ 9 8 6 4  
♣ K J 9 4  
  
N  
W E  
S  
♠ Q 10  
♥ K Q 9 3  
♦ A 5 2  
♣ A 10 8 6  
  
♠ 6 2  
♥ A 10 7 4 2  
♦ J 10 7  
♣ Q 5 3

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
2 ♥	Pass	2 ♠	Pass
4 ♣	Pass	Pass	Pass
4 ♣ by East			

WEST, with 11 points and six ♠'s, knows immediately that the final contract will be 4♦

since the partners must have at least eight ♠'s and at least 26 points.

She concludes that it might be better for EAST to be the Declarer so she bids 2

♦

as a Jacoby Transfer. When EAST makes the required 2♦ bid she just bids 4♦ which

closes the auction with EAST as Declarer.

**Deal 3**  
South Deals  
None Vul

♠ A Q 10 2  
♥ 4  
♦ 10 9 4 3  
♣ 10 8 6 4

10  
6 8  
16



♠ 6 4 3  
♥ A K J 7 6 5  
♦ 8 2  
♣ Q 7

♠ J 9 8  
♥ 10 8 2  
♦ A Q J 6  
♣ 9 5 2

♠ K 7 5  
♥ Q 9 3  
♦ K 7 5  
♣ A K J 3

West      North      East      South  
Pass      2 ♦      Pass      2 ♥  
Pass      4 ♥      Pass      Pass  
Pass

4 ♥ by South

NORTH knows the partnership has a fit in

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s since SOUTH

must have at least a doubleton. He also knows the partnership holds at least 27 points.

He prefers SOUTH be the Declarer, (to protect against

the opening lead), so he uses a Jacoby Transfer.

The contract might go down if played by NORTH, but is odds on when played by SOUTH.

**Deal 4**West Deals  
None Vul

♠ A K 6 5  
 ♥ A 10 4  
 ♦ Q J 9 7  
 ♣ K 8

17  
7  
7

♠ 10 8 4  
 ♥ J 9 5 3 2  
 ♦ A 6  
 ♣ Q 4 2

N  
W E  
S

♠ 7 3  
 ♥ K Q 8 6  
 ♦ K 4 2  
 ♣ J 10 9 5

♠ Q J 9 2  
 ♥ 7  
 ♦ 10 8 5 3  
 ♣ A 7 6 3

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
1 NT	Pass	2 ♣	Pass
2 ♠	Pass	2 NT	Pass
3 NT	Pass	Pass	Pass
3 NT by West			

EAST, with 9 points and a 4-card

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suit is just strong

enough to use Stayman.

WEST shows 4 â™ s and EAST describes her minimum hand with no â™ fit by bidding 2 NT.

WEST has a maximum 1 NT opening and bids 3 NT.

**Deal 5**

North Deals	♠ K J 4
None Vul	♥ Q 10
	♦ K Q J 6
	♣ A 9 7 3
♠ Q 8 7	♠ 10 6 5 3 2
♥ 7 5 4	♥ K 6 2
♦ A 9 8 4 3	♦ 10
♣ 10 5	♣ K Q 4 2
16 6 8 10	♠ A 9 ♥ A J 9 8 3 ♦ 7 5 2 ♣ J 8 6

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

SOUTH has 11 points and five

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s, so she responds

2

â™|

as a Jacoby Transfer.

When NORTH bids the required 2

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, SOUTH jumps to 3 NT

to show at least 11 points, but only a 5-card

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suit.

Since NORTH has only a doubleton

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she passes 3 NT.

**Deal 6**

East Deals

E-W Vul

♠ K Q 7

♥ A 10 4

♦ K 9

♣ Q J 10 8 5

♠ 6 4 3

♥ J 8 5 2

♦ J 10 6

♣ A 4 2

N  
W E  
S

♠ J 8 5

♥ K 6

♦ 8 7 5 3 2

♣ K 7 3

♠ A 10 9 2

15  
6 7  
12

♥ Q 9 7 3

♦ A Q 4

♣ 9 6

**Deal 7**

South Deals

Both Vul

♦ 9 8 6 4

♣ K J 9 4

♠ K J 8 7 5 4

♥ 8 6

♦ K Q 3

♣ 7 2

N  
W S E

♠ Q 10

♥ K Q 9 3

♦ A 5 2

♣ A 10 8 6

♠ 6 2

♥ A 10 7 4 2

♦ J 10 7

♣ Q 5 3

9  
9 15  
7

**Deal 8**

West Deals

None Vul

♠ 6 4 3

♥ A K J 7 6 5

♦ 8 2

♣ Q 7

♠ A Q 10 2

♥ 4

♦ 10 9 4 3

♣ 10 8 6 4



♠ J 9 8

♥ 10 8 2

♦ A Q J 6

♣ 9 5 2

**10**  
6 8  
**16**

♠ K 7 5  
♥ Q 9 3  
♦ K 7 5  
♣ A K J 3

**Deal 9**      ♠ 10 8 4  
North Deals    ♥ J 9 5 3 2  
E-W Vul        ♦ A 6  
                  ♣ Q 4 2  
  
♠ A K 6 5      ♠ 7 3  
♥ A 10 4        ♥ K Q 8 6  
♦ Q J 9 7       ♦ K 4 2  
♣ K 8            ♣ J 10 9 5  
  
7                ♠ Q J 9 2  
17 9            ♥ 7  
7                ♦ 10 8 5 3  
♣ A 7 6 3

N  
W E  
S

**Deal 10**

East Deals

Both Vul

♠ K J 4

♥ Q 10

♦ K Q J 6

♣ A 9 7 3

♠ Q 8 7

♥ 7 5 4

♦ A 9 8 4 3

♣ 10 5

N  
W E  
S

♠ 10 6 5 3 2  
♥ K 6 2  
♦ 10  
♣ K Q 4 2

♠ A 9

♥ A J 9 8 3

♦ 7 5 2

♣ J 8 6

**16**  
**6 8**  
**10**

**Deal 11**

South Deals

None Vul

♠ K Q 7

♥ A 10 4

♦ K 9

♣ Q J 10 8 5

♠ 6 4 3

♥ J 8 5 2

♦ J 10 6

♣ A 4 2



♠ J 8 5

♥ K 6

♦ 8 7 5 3 2

♣ K 7 3

♠ A 10 9 2

♥ Q 9 7 3

♦ A Q 4

♣ 9 6

**Deal 12**      ♠ A 9 3

West Deals      ♥ J 5

N-S Vul      ♦ 9 8 6 4

♣ K J 9 4

♠ K J 8 7 5 4

♥ 8 6

♦ K Q 3

♣ 7 2

N  
W   E  
S

♠ Q 10

♥ K Q 9 3

♦ A 5 2

♣ A 10 8 6

♠ 6 2

♥ A 10 7 4 2

♦ J 10 7

♣ Q 5 3

9  
9   15  
7

**Deal 13**

North Deals    ♠ 6 4 3  
Both Vul      ♥ A K J 7 6 5  
♦ 8 2  
♣ Q 7  
♠ A Q 10 2     ♠ J 9 8  
♥ 4              ♥ 10 8 2  
♦ 10 9 4 3     ♦ A Q J 6  
♣ 10 8 6 4     ♣ 9 5 2



10  
6 8  
16  
♠ K 7 5  
♥ Q 9 3  
♦ K 7 5  
♣ A K J 3

**Deal 14**

East Deals

None Vul

♠ 10 8 4

♥ J 9 5 3 2

♦ A 6

♣ Q 4 2

♠ A K 6 5

♥ A 10 4

♦ Q J 9 7

♣ K 8

N  
W E  
S

♠ 7 3  
♥ K Q 8 6  
♦ K 4 2  
♣ J 10 9 5

♠ Q J 9 2

♥ 7

♦ 10 8 5 3

♣ A 7 6 3

7  
17 9  
7

**Deal 15**

South Deals

N-S Vul

♠ K J 4

♥ Q 10

♦ K Q J 6

♣ A 9 7 3

♠ Q 8 7

♥ 7 5 4

♦ A 9 8 4 3

♣ 10 5

	N	
W		E
	S	

♠ 10 6 5 3 2

♥ K 6 2

♦ 10

♣ K Q 4 2

**16**  
**6 8**  
**10**

♠ A 9  
♥ A J 9 8 3  
♦ 7 5 2  
♣ J 8 6

**Deal 16**

West Deals

E-W Vul

♠ K Q 7

♥ A 10 4

♦ K 9

♣ Q J 10 8 5

♠ 6 4 3

♥ J 8 5 2

♦ J 10 6

♣ A 4 2



♠ J 8 5

♥ K 6

♦ 8 7 5 3 2

♣ K 7 3

15  
6 7  
12

♠ A 10 9 2

♥ Q 9 7 3

♦ A Q 4

♣ 9 6

**Deal 17**

North Deals

None Vul

♦ 9 8 6 4

♣ K J 9 4

♠ K J 8 7 5 4

♥ 8 6

♦ K Q 3

♣ 7 2

N  
W S E

♠ Q 10

♥ K Q 9 3

♦ A 5 2

♣ A 10 8 6

♠ 6 2

♥ A 10 7 4 2

♦ J 10 7

♣ Q 5 3

9  
9 15  
7

**Deal 18**

East Deals

N-S Vul

♠ 6 4 3

♥ A K J 7 6 5

♦ 8 2

♣ Q 7

♠ A Q 10 2

♥ 4

♦ 10 9 4 3

♣ 10 8 6 4

N  
W E  
S

♠ J 9 8

♥ 10 8 2

♦ A Q J 6

♣ 9 5 2

**10**

**6 8**

**16**

♠ K 7 5

♥ Q 9 3

♦ K 7 5

♣ A K J 3

**Deal 19**      ♠ 10 8 4  
South Deals    ♥ J 9 5 3 2  
E-W Vul        ♦ A 6  
                  ♣ Q 4 2

♠ A K 6 5      ♠ 7 3  
♥ A 10 4        ♥ K Q 8 6  
♦ Q J 9 7       ♦ K 4 2  
♣ K 8            ♣ J 10 9 5

7      ♠ Q J 9 2  
17 9     ♥ 7  
7      ♦ 10 8 5 3  
♣ A 7 6 3

N  
W     E  
S

**Deal 20**

West Deals  
Both Vul

♠ Q 8 7  
♥ 7 5 4  
♦ A 9 8 4 3  
♣ 10 5

N  
W E  
S

**16**  
**6 8**  
**10**

♠ K J 4  
♥ Q 10  
♦ K Q J 6  
♣ A 9 7 3

♠ 10 6 5 3 2  
♥ K 6 2  
♦ 10  
♣ K Q 4 2

♠ A 9  
♥ A J 9 8 3  
♦ 7 5 2  
♣ J 8 6

**Deal 21**

North Deals

N-S Vul

♠ K Q 7

♥ A 10 4

♦ K 9

♣ Q J 10 8 5

♠ 6 4 3

♥ J 8 5 2

♦ J 10 6

♣ A 4 2



♠ J 8 5

♥ K 6

♦ 8 7 5 3 2

♣ K 7 3

♠ A 10 9 2

♥ Q 9 7 3

♦ A Q 4

♣ 9 6

**15**

**6 7**

**12**

**Deal 22**      ♠ A 9 3  
East Deals      ♥ J 5  
E-W Vul      ♦ 9 8 6 4  
                  ♣ K J 9 4  
♠ K J 8 7 5 4      ♠ Q 10  
♥ 8 6      ♥ K Q 9 3  
♦ K Q 3      ♦ A 5 2  
♣ 7 2      ♣ A 10 8 6

N  
W     E  
S

♠ 6 2  
9      ♥ A 10 7 4 2  
7      ♦ J 10 7  
♣ Q 5 3

**Deal 23**

South Deals

Both Vul

♠ 6 4 3

♥ A K J 7 6 5

♦ 8 2

♣ Q 7

♠ A Q 10 2

♥ 4

♦ 10 9 4 3

♣ 10 8 6 4



♠ J 9 8

♥ 10 8 2

♦ A Q J 6

♣ 9 5 2

10

6 8

16

♠ K 7 5

♥ Q 9 3

♦ K 7 5

♣ A K J 3

**Deal 24**

West Deals  
None Vul

♠ A K 6 5  
♥ A 10 4  
♦ Q J 9 7  
♣ K 8

♠ 10 8 4  
♥ J 9 5 3 2  
♦ A 6  
♣ Q 4 2

♠ 7 3  
♥ K Q 8 6  
♦ K 4 2  
♣ J 10 9 5

N  
W E  
S

7  
**17** 9  
7

♠ Q J 9 2  
♥ 7  
♦ 10 8 5 3  
♣ A 7 6 3

**Deal 25**

North Deals

E-W Vul

♠ K J 4

♥ Q 10

♦ K Q J 6

♣ A 9 7 3

♠ Q 8 7

♥ 7 5 4

♦ A 9 8 4 3

♣ 10 5

N  
W S E♠ 10 6 5 3 2  
♥ K 6 2  
♦ 10  
♣ K Q 4 216  
6 8  
10♠ A 9  
♥ A J 9 8 3  
♦ 7 5 2  
♣ J 8 6

**Deal 26**

East Deals

Both Vul

♠ K Q 7

♥ A 10 4

♦ K 9

♣ Q J 10 8 5

♠ 6 4 3

♥ J 8 5 2

♦ J 10 6

♣ A 4 2

W N E S

♠ J 8 5

♥ K 6

♦ 8 7 5 3 2

♣ K 7 3

♠ A 10 9 2

15

6 7

12

♥ Q 9 7 3

♦ A Q 4

♣ 9 6

**Deal 27**

South Deals

None Vul

♦ 9 8 6 4

♣ K J 9 4

♠ K J 8 7 5 4

♥ 8 6

♦ K Q 3

♣ 7 2

N  
W S E

♠ Q 10

♥ K Q 9 3

♦ A 5 2

♣ A 10 8 6

♠ 6 2

♥ A 10 7 4 2

♦ J 10 7

♣ Q 5 3

9  
9 15  
7

**Deal 28**

West Deals

N-S Vul

♠ 6 4 3  
♥ A K J 7 6 5  
♦ 8 2  
♣ Q 7

♠ A Q 10 2  
♥ 4  
♦ 10 9 4 3  
♣ 10 8 6 4

	N	
W		E
	S	

♠ J 9 8  
♥ 10 8 2  
♦ A Q J 6  
♣ 9 5 2

10  
6 8  
16  
♠ K 7 5  
♥ Q 9 3  
♦ K 7 5  
♣ A K J 3

**Deal 29**      ♠ 10 8 4  
North Deals    ♥ J 9 5 3 2  
Both Vul        ♦ A 6  
                  ♣ Q 4 2

♠ A K 6 5      ♠ 7 3  
♥ A 10 4        ♥ K Q 8 6  
♦ Q J 9 7       ♦ K 4 2  
♣ K 8            ♣ J 10 9 5

N  
W E  
S

♠ Q J 9 2  
♥ 7  
♦ 10 8 5 3  
♣ A 7 6 3

7  
**17** 9  
7

**Deal 30**

East Deals

None Vul

♠ K J 4

♥ Q 10

♦ K Q J 6

♣ A 9 7 3

♠ Q 8 7

♥ 7 5 4

♦ A 9 8 4 3

♣ 10 5

N  
W E  
S

♠ 10 6 5 3 2

♥ K 6 2

♦ 10

♣ K Q 4 2

♠ A 9

16 6 8

10 ♦ 7 5 2

♣ J 8 6

**Deal 31**

South Deals

N-S Vul

♠ K Q 7

♥ A 10 4

♦ K 9

♣ Q J 10 8 5

♠ 6 4 3

♥ J 8 5 2

♦ J 10 6

♣ A 4 2



♠ J 8 5

♥ K 6

♦ 8 7 5 3 2

♣ K 7 3

♠ A 10 9 2

15  
6 7

12

♥ Q 9 7 3

♦ A Q 4

♣ 9 6

**Deal 32**

West Deals

E-W Vul

♦ 9 8 6 4

♣ K J 9 4

♠ K J 8 7 5 4

♥ 8 6

♦ K Q 3

♣ 7 2

N  
W S E

♠ Q 10

♥ K Q 9 3

♦ A 5 2

♣ A 10 8 6

♠ 6 2

♥ A 10 7 4 2

♦ J 10 7

♣ Q 5 3

9  
9 15  
7

**Deal 33**

North Deals

None Vul

♠ 6 4 3

♥ A K J 7 6 5

♦ 8 2

♣ Q 7

♠ A Q 10 2

♥ 4

♦ 10 9 4 3

♣ 10 8 6 4



♠ J 9 8

♥ 10 8 2

♦ A Q J 6

♣ 9 5 2

10

6 8

16

♠ K 7 5

♥ Q 9 3

♦ K 7 5

♣ A K J 3

**Deal 34**

East Deals

N-S Vul

♠ 10 8 4

♥ J 9 5 3 2

♦ A 6

♣ Q 4 2

♠ A K 6 5

♥ A 10 4

♦ Q J 9 7

♣ K 8

W N E S

♠ 7 3

♥ K Q 8 6

♦ K 4 2

♣ J 10 9 5

♠ Q J 9 2

♥ 7

♦ 10 8 5 3

♣ A 7 6 3

7  
17 9  
7

**Deal 35**

South Deals

E-W Vul

♠ K J 4

♥ Q 10

♦ K Q J 6

♣ A 9 7 3

♠ Q 8 7

♥ 7 5 4

♦ A 9 8 4 3

♣ 10 5

N  
W E  
S♠ 10 6 5 3 2  
♥ K 6 2  
♦ 10  
♣ K Q 4 216  
6 8  
10♠ A 9  
♥ A J 9 8 3  
♦ 7 5 2  
♣ J 8 6