

Deal 1
North Deals
None Vul

♠ 6 4 3
♥ J 8 5 2
♦ J 10 6
♣ A 4 2

15
6 7
12

♠ K Q 7
♥ A 10 4
♦ K 9
♣ Q J 10 8 5

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

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

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

NORTH's 2

\hat{a}^{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

W N
S E

♠ Q 10
♥ K Q 9 3
♦ A 5 2
♣ A 10 8 6

9
9 15
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 4West 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

â™¥

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

â™¥

suit.

Since NORTH has only a doubleton

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she passes 3 NT.

Deal 6

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



10	♠ 9
2 17	♥ K Q 10 9 3 2
11	♦ K Q 7
	♣ J 7 2

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

EAST, with a balanced 17 point hand naturally opens 1 NT.

WEST has a really awful hand, but she does hold six ♠'s.

So she uses Jacoby Transfer, and when EAST bids 2♦ she passes!

Deal 7

South 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

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

15

6 7

12

Deal 8

West Deals ♠ A 9 3

None Vul ♥ J 5

None Vul ♦ 9 8 6 4

None Vul ♣ 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 9

North Deals ♠ 6 4 3
E-W 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 10

East Deals
Both 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

Deal 11

South Deals
None Vul

♠ Q 8 7
♥ 7 5 4
♦ A 9 8 4 3
♣ 10 5

N
W E
S

♠ 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

16
6 8
10

Deal 12 ♠ A 10 4

West Deals ♥ J 4

N-S Vul ♦ J 10 6 2

♣ A 10 8 6

♠ Q 8 7 6 3 2

♥ 8 5

♦ 9 5 4

♣ 5 3

N
W E
S

♠ K J 5

♥ A 7 6

♦ A 8 3

♣ K Q 9 4

10
2 17
11

♠ 9
♥ K Q 10 9 3 2
♦ K Q 7
♣ J 7 2

Deal 13

North 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



♠ J 8 5

♥ K 6

♦ 8 7 5 3 2

♣ K 7 3

♠ A 10 9 2

15
6 712
13

♥ Q 9 7 3

♦ A Q 4

♣ 9 6

Deal 14

East 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 15

South 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

W N 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 16 ♠ 10 8 4
West 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
17 9
 7

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

N
W E
S

Deal 17

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

N
W E
S

16
6 8
10

♠ A 9
♥ A J 9 8 3
♦ 7 5 2
♣ J 8 6

Deal 18 ♠ A 10 4

East Deals ♥ J 4

N-S Vul ♦ J 10 6 2

♣ A 10 8 6

♠ Q 8 7 6 3 2

♥ 8 5

♦ 9 5 4

♣ 5 3

N
W E
S

♠ KJ 5

♥ A 7 6

♦ A 8 3

♣ K Q 9 4

10
2 17
11

♠ 9
♥ K Q 10 9 3 2
♦ K Q 7
♣ J 7 2

Deal 19

South 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

♠ A 10 9 2

♥ Q 9 7 3

♦ A Q 4

♣ 9 6

15

6 7

12

Deal 20 ♠ A 9 3

West Deals ♥ J 5

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 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 21

North 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



♠ 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 22

East Deals

E-W 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 S E♠ 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 23

South Deals	♠ K J 4
Both 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

N
W E
S

16
6 8
10

♠ A 9
♥ A J 9 8 3
♦ 7 5 2
♣ J 8 6

Deal 24 ♠ A 10 4
West Deals ♥ J 4
None Vul ♦ J 10 6 2
 ♣ A 10 8 6

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



10
2 17
11

♠ 9
♥ K Q 10 9 3 2
♦ K Q 7
♣ J 7 2

Deal 25

North 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

♠ A 10 9 2

♥ Q 9 7 3

♦ A Q 4

♣ 9 6

Deal 26
East Deals
Both 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

♠ 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 27

South 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

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 28

West Deals
N-S 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

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 29

North 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

16
6 8
10♠ A 9
♥ A J 9 8 3
♦ 7 5 2
♣ J 8 6

Deal 30
East Deals
None Vul

♠ A 10 4
♥ J 4
♦ J 10 6 2
♣ A 10 8 6

♠ Q 8 7 6 3 2
♥ 8 5
♦ 9 5 4
♣ 5 3

N
W E
S

♠ KJ 5
♥ A 7 6
♦ A 8 3
♣ K Q 9 4

♠ 9
♥ K Q 10 9 3 2
♦ K Q 7
♣ J 7 2

10
2 17
11

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

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 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 2

16
6 8
10♠ A 9
♥ A J 9 8 3
♦ 7 5 2
♣ J 8 6

Deal 36

West Deals

Both Vul

♠ A 10 4

♥ J 4

♦ J 10 6 2

♣ A 10 8 6

♠ Q 8 7 6 3 2

♥ 8 5

♦ 9 5 4

♣ 5 3



♠ K J 5

♥ A 7 6

♦ A 8 3

♣ K Q 9 4

♠ 9

♥ K Q 10 9 3 2

♦ K Q 7

♣ J 7 2

10
2 17
11