

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



♠ A 10 9 2

♥ Q 9 7 3

♦ A Q 4

♣ 9 6

♠ J 8 5

♥ K 6

♦ 8 7 5 3 2

♣ K 7 3

| <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 2nd bid is Stayman, asking for a 4-card Major.

NORTH's 2

♠

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

9
9 15
7

West

2 ♥

4 ♠

4 ♠ by East

♠ A 9 3

♥ J 5

♦ 9 8 6 4

♣ K J 9 4

N
W E
S

♠ 6 2

♥ A 10 7 4 2

♦ J 10 7

♣ Q 5 3

North

Pass

Pass

East

1 NT

2 ♠

Pass

South

Pass

Pass

Pass

WEST, with 11 points and six \hat{a}^{TM} s, knows immediately that the final contract will be $4\hat{a}^{\text{TM}}$

since the partners must have at least eight \hat{a}^{TM} s and at least 26 points.

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

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

as a Jacoby Transfer. When EAST makes the required $2\hat{a}^{\text{TM}}$ bid she just bids $4\hat{a}^{\text{TM}}$ 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

N
W E
S

♠ 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

1 NT

Pass

4 ♥

Pass

Pass

Pass

4 ♥ by South

NORTH knows the partnership has a fit
in

â™Ÿ

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

7
17 9
7

| West | North | East | South |
|--------------|-------|------|-------|
| 1 NT | Pass | 2 ♣ | Pass |
| 2 ♠ | Pass | 2 NT | Pass |
| 3 NT | Pass | Pass | Pass |
| 3 NT by West | | | |

♠ 10 8 4
♥ J 9 5 3 2
♦ A 6
♣ Q 4 2

N
W E
S

♠ Q J 9 2
♥ 7
♦ 10 8 5 3
♣ A 7 6 3

♠ 7 3
♥ K Q 8 6
♦ K 4 2
♣ J 10 9 5

EAST, with 9 points and a 4-card

â™Ÿ

suit is just strong

enough to use Stayman.

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

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

Deal 5

North Deals

None Vul

♠ Q 8 7
 ♥ 7 5 4
 ♦ A 9 8 4 3
 ♣ 10 5

16
 6 8
 10

♠ K J 4
 ♥ Q 10
 ♦ K Q J 6
 ♣ A 9 7 3

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

♠ A 9
 ♥ A J 9 8 3
 ♦ 7 5 2
 ♣ J 8 6

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

| 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™¥₁

as a Jacoby Transfer.

When NORTH bids the required 2

â™¥

, SOUTH jumps to 3 NT

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

â™¥

suit.

Since NORTH has only a doubleton

â™¥

she passes 3 NT.

Deal 6

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



♠ 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

*West**North**East**South*

2 ♥

Pass

2 ♠ by East

Pass

Pass

1 NT

2 ♠

Pass

Pass

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

WEST has a really awful hand, but she does hold six \hat{a}^{TM} s.

So she uses Jacoby Transfer, and when EAST bids $2\hat{a}^{\text{TM}}$ she passes!

Deal 7

South Deals

Both 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



♠ A 10 9 2

♥ Q 9 7 3

♦ A Q 4

♣ 9 6

♠ J 8 5

♥ K 6

♦ 8 7 5 3 2

♣ K 7 3

Deal 8

West Deals

None Vul

♠ K J 8 7 5 4

♥ 8 6

♦ K Q 3

♣ 7 2

9
9 15
7

♠ A 9 3

♥ J 5

♦ 9 8 6 4

♣ K J 9 4



♠ 6 2

♥ A 10 7 4 2

♦ J 10 7

♣ Q 5 3

♠ Q 10

♥ K Q 9 3

♦ A 5 2

♣ A 10 8 6

Deal 9

North Deals

E-W 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



♠ K 7 5

♥ Q 9 3

♦ K 7 5

♣ A K J 3

♠ J 9 8

♥ 10 8 2

♦ A Q J 6

♣ 9 5 2

Deal 10

East Deals

Both Vul

♠ A K 6 5

♥ A 10 4

♦ Q J 9 7

♣ K 8

7
17 9
7

♠ 10 8 4

♥ J 9 5 3 2

♦ A 6

♣ Q 4 2



♠ Q J 9 2

♥ 7

♦ 10 8 5 3

♣ A 7 6 3

♠ 7 3

♥ K Q 8 6

♦ K 4 2

♣ J 10 9 5

Deal 11

South Deals

None Vul

♠ Q 8 7
♥ 7 5 4
♦ A 9 8 4 3
♣ 10 5

16
6 8
10

♠ K J 4
♥ Q 10
♦ K Q J 6
♣ A 9 7 3



♠ A 9
♥ A J 9 8 3
♦ 7 5 2
♣ J 8 6

♠ 10 6 5 3 2
♥ K 6 2
♦ 10
♣ K Q 4 2

Deal 12

West Deals

N-S 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

10
2 17
11

♠ 9
♥ K Q 10 9 3 2
♦ K Q 7
♣ J 7 2

Deal 13

North Deals

Both 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



♠ A 10 9 2

♥ Q 9 7 3

♦ A Q 4

♣ 9 6

♠ J 8 5

♥ K 6

♦ 8 7 5 3 2

♣ K 7 3

Deal 14

East Deals

None Vul

♠ K J 8 7 5 4

♥ 8 6

♦ K Q 3

♣ 7 2

9
9 15
7

♠ A 9 3

♥ J 5

♦ 9 8 6 4

♣ K J 9 4



♠ 6 2

♥ A 10 7 4 2

♦ J 10 7

♣ Q 5 3

♠ Q 10

♥ K Q 9 3

♦ A 5 2

♣ A 10 8 6

Deal 15

South Deals

N-S 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



♠ K 7 5

♥ Q 9 3

♦ K 7 5

♣ A K J 3

♠ J 9 8

♥ 10 8 2

♦ A Q J 6

♣ 9 5 2

Deal 16

West Deals

E-W Vul

♠ A K 6 5

♥ A 10 4

♦ Q J 9 7

♣ K 8

7
17 9
7

♠ 10 8 4

♥ J 9 5 3 2

♦ A 6

♣ Q 4 2



♠ Q J 9 2

♥ 7

♦ 10 8 5 3

♣ A 7 6 3

♠ 7 3

♥ K Q 8 6

♦ K 4 2

♣ J 10 9 5

Deal 17

North Deals

None Vul

♠ Q 8 7
♥ 7 5 4
♦ A 9 8 4 3
♣ 10 5

16
6 8
10

♠ K J 4
♥ Q 10
♦ K Q J 6
♣ A 9 7 3



♠ A 9
♥ A J 9 8 3
♦ 7 5 2
♣ J 8 6

♠ 10 6 5 3 2
♥ K 6 2
♦ 10
♣ K Q 4 2

Deal 18

East Deals

N-S 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

10
2 17
11

♠ 9
♥ K Q 10 9 3 2
♦ K Q 7
♣ J 7 2

Deal 19

South Deals

E-W 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



♠ A 10 9 2

♥ Q 9 7 3

♦ A Q 4

♣ 9 6

♠ J 8 5

♥ K 6

♦ 8 7 5 3 2

♣ K 7 3

Deal 20

West Deals

Both Vul

♠ K J 8 7 5 4

♥ 8 6

♦ K Q 3

♣ 7 2

9
9 15
7

♠ A 9 3

♥ J 5

♦ 9 8 6 4

♣ K J 9 4



♠ 6 2

♥ A 10 7 4 2

♦ J 10 7

♣ Q 5 3

♠ Q 10

♥ K Q 9 3

♦ A 5 2

♣ A 10 8 6

Deal 21

North Deals

N-S 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



♠ K 7 5

♥ Q 9 3

♦ K 7 5

♣ A K J 3

♠ J 9 8

♥ 10 8 2

♦ A Q J 6

♣ 9 5 2

Deal 22

East Deals

E-W Vul

♠ A K 6 5

♥ A 10 4

♦ Q J 9 7

♣ K 8

7
17 9
7

♠ 10 8 4

♥ J 9 5 3 2

♦ A 6

♣ Q 4 2



♠ Q J 9 2

♥ 7

♦ 10 8 5 3

♣ A 7 6 3

♠ 7 3

♥ K Q 8 6

♦ K 4 2

♣ J 10 9 5

Deal 23

South Deals

Both Vul

♠ Q 8 7
♥ 7 5 4
♦ A 9 8 4 3
♣ 10 5

16
6 8
10

♠ K J 4
♥ Q 10
♦ K Q J 6
♣ A 9 7 3



♠ A 9
♥ A J 9 8 3
♦ 7 5 2
♣ J 8 6

♠ 10 6 5 3 2
♥ K 6 2
♦ 10
♣ K Q 4 2

Deal 24

West 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



♠ 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 25

North Deals

E-W 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



♠ A 10 9 2

♥ Q 9 7 3

♦ A Q 4

♣ 9 6

♠ J 8 5

♥ K 6

♦ 8 7 5 3 2

♣ K 7 3

Deal 26

East Deals

Both Vul

♠ K J 8 7 5 4

♥ 8 6

♦ K Q 3

♣ 7 2

9
9 15
7

♠ A 9 3

♥ J 5

♦ 9 8 6 4

♣ K J 9 4



♠ 6 2

♥ A 10 7 4 2

♦ J 10 7

♣ Q 5 3

♠ Q 10

♥ K Q 9 3

♦ A 5 2

♣ A 10 8 6

Deal 27
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



♠ K 7 5
♥ Q 9 3
♦ K 7 5
♣ A K J 3

♠ J 9 8
♥ 10 8 2
♦ A Q J 6
♣ 9 5 2

Deal 28
 West Deals
 N-S Vul

♠ A K 6 5
 ♥ A 10 4
 ♦ Q J 9 7
 ♣ K 8

7
 17 9
 7

♠ 10 8 4
 ♥ J 9 5 3 2
 ♦ A 6
 ♣ Q 4 2



♠ Q J 9 2
 ♥ 7
 ♦ 10 8 5 3
 ♣ A 7 6 3

♠ 7 3
 ♥ K Q 8 6
 ♦ K 4 2
 ♣ J 10 9 5

Deal 29

North Deals

Both Vul

♠ Q 8 7
♥ 7 5 4
♦ A 9 8 4 3
♣ 10 5

16
6 8
10

♠ K J 4
♥ Q 10
♦ K Q J 6
♣ A 9 7 3



♠ A 9
♥ A J 9 8 3
♦ 7 5 2
♣ J 8 6

♠ 10 6 5 3 2
♥ K 6 2
♦ 10
♣ K Q 4 2

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



♠ 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 31

South Deals

N-S 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



♠ A 10 9 2

♥ Q 9 7 3

♦ A Q 4

♣ 9 6

♠ J 8 5

♥ K 6

♦ 8 7 5 3 2

♣ K 7 3

Deal 32

West Deals

E-W Vul

♠ K J 8 7 5 4

♥ 8 6

♦ K Q 3

♣ 7 2

9
9 15
7

♠ A 9 3

♥ J 5

♦ 9 8 6 4

♣ K J 9 4



♠ 6 2

♥ A 10 7 4 2

♦ J 10 7

♣ Q 5 3

♠ Q 10

♥ K Q 9 3

♦ A 5 2

♣ A 10 8 6

Deal 33

North 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



♠ K 7 5

♥ Q 9 3

♦ K 7 5

♣ A K J 3

♠ J 9 8

♥ 10 8 2

♦ A Q J 6

♣ 9 5 2

Deal 34

East Deals

N-S Vul

♠ A K 6 5

♥ A 10 4

♦ Q J 9 7

♣ K 8

7
17 9
7

♠ 10 8 4

♥ J 9 5 3 2

♦ A 6

♣ Q 4 2



♠ Q J 9 2

♥ 7

♦ 10 8 5 3

♣ A 7 6 3

♠ 7 3

♥ K Q 8 6

♦ K 4 2

♣ J 10 9 5

Deal 35

South Deals

E-W Vul

♠ Q 8 7
♥ 7 5 4
♦ A 9 8 4 3
♣ 10 5

16
6 8
10

♠ K J 4
♥ Q 10
♦ K Q J 6
♣ A 9 7 3



♠ A 9
♥ A J 9 8 3
♦ 7 5 2
♣ J 8 6

♠ 10 6 5 3 2
♥ K 6 2
♦ 10
♣ K Q 4 2

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

10
2 17
11

♠ 9
♥ K Q 10 9 3 2
♦ K Q 7
♣ J 7 2