Deal 1
North Deals
None Vul

```
              ♠ K Q 7
              ♡ A 10 4
              ♢ K 9
              ♣ Q J 10 8 5
♠ 6 4 3              N          ♠ J 8 5
♡ J 8 5 2       W       E      ♡ K 6
♢ J 10 6            S          ♢ 8 7 5 3 2
♣ A 4 2                        ♣ K 7 3
              ♠ A 10 9 2
       15     ♡ Q 9 7 3
    6     7   ♢ A Q 4
       12     ♣ 9 6
```

West	North	East	South
	1 NT	Pass	2 ♣
Pass	2 ◊	Pass	3 NT
Pass	Pass	Pass	

3 NT by North

SOUTH's 2♣ 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
South Deals
None Vul

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

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

4 ♠ by South

NORTH, 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 SOUTH to be the Declarer so she bids 2

♥

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

closes the auction with SOUTH as Declarer.

Deal 3
North Deals
None Vul

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

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

16
8 6
10

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

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

4 ♥ by North

SOUTH knows the partnership has a fit in

♥

s since NORTH

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

He prefers NORTH be the Declarer, (to protect against

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

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

Deal 4
South Deals
None Vul

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

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

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

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

9
7   7
17

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

3 NT by South

NORTH, with 9 points and a 4-card ♥ suit is just strong enough to use Stayman.

SOUTH shows 4 ♥s and NORTH describes her minimum hand with no ♥ fit by bidding 2 NT.

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

Deal 5
North Deals
None Vul

♠ K J 4
♥ 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

♠ A 9
♥ A J 9 8 3
♦ 7 5 2
♣ J 8 6

16
6   8
10

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

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.