

**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 2<sup>nd</sup> 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  $\hat{a}^{\text{TM}}$ s, knows immediately that the final contract will be  $4\hat{a}^{\text{TM}}$

since the partners must have at least eight  $\hat{a}^{\text{TM}}$ 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

♠ 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

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

W N  
S E

♠ 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

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

♠ 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

SOUTH has 11 points and five

â™¥

s, so she responds

2

â™¥<sub>1</sub>

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

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 7**

South 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 8**

West 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



**Deal 9**

North 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 10**

East 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 11**

South 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

**Deal 12**

West Deals

N-S 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 13**

North Deals

Both 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 14**

East Deals

None 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 15**

South Deals

N-S 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 16**

West 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 17**

North 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 18**

East 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 19**

South 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 20**  
West 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 21**

North 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 22**

East 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 23**

South Deals

Both 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 24**

West Deals

None 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 25**

North 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 26**  
East 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 27**

South 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 28**  
West 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 29**

North 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 30**  
East 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 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