

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

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

N  
W E  
S

♠ 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

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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.