

**Deal 1**  
 South Deals  
 None Vul

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

12  
 7 6  
 15



♠ A 10 9 2  
 ♥ Q 9 7 3  
 ♦ A Q 4  
 ♣ 9 6

♠ 6 4 3  
 ♥ J 8 5 2  
 ♦ J 10 6  
 ♣ A 4 2

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

West      North      East      South

Pass      2 ♣      Pass      2 ♦  
 Pass      3 NT      Pass      Pass

Pass  
 3 NT by South

NORTH's 2 $\hat{a}$  bid is Stayman, asking for a 4-card Major.

SOUTH's 2 $\hat{a}$

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

bid denies four cards in either Major.

NORTH 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

♠ 6 2

♥ A 10 7 4 2

♦ J 10 7

♣ Q 5 3

9  
7  
15

♠ 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

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**  
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**

South Deals  
None Vul

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

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

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

3 NT by South



♠ Q J 9 2
♥ 7
♦ 10 8 5 3
♣ A 7 6 3

NORTH, with 9 points and a 4-card

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suit is just strong

enough to use Stayman.

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

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