

## North hands (Practice Page)

### Texas\_Transfer

Board: 1	♠ AK84	The opponents are silent.
Dealer: N	♥ 108	
Vul: EW	♦ K943	You bid first.
HCP: 16	♣ AQ3	

Board: 2	♠ J10	The opponents are silent.
Dealer: S	♥ AQ10764	
Vul: Both	♦ K76	Partner bids first.
HCP: 10	♣ 72	

Board: 3	♠ 93	The opponents are silent.
Dealer: N	♥ Q83	
Vul: Both	♦ AKJ5	You bid first.
HCP: 17	♣ AK63	

Board: 4	♠ AKJ1054	The opponents are silent.
Dealer: S	♥ A8	
Vul: None	♦ A7	Partner bids first.
HCP: 17	♣ J92	

Board: 5	♠ A954	The opponents are silent.
Dealer: N	♥ K108	
Vul: NS	♦ AQ5	You bid first.
HCP: 17	♣ A85	

Board: 6	♠ AJ4	The opponents are silent.
Dealer: S	♥ K106432	
Vul: None	♦ 10	Partner bids first.
HCP: 11	♣ K98	

## Texas\_Transfer Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ AK84	♠ 106		1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ 108	♥ AQJ9762	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 16	♦ K943	♦ AJ	Pass	5♥	AP	
South HCP: 16	♣ AQ3	♣ KJ	1. Texas			
Contract: 5♥ N			2. Blackwood 1430, for ♥			

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ AQ87				1NT
Vul: Both	♥ AQ10764	♥ K985	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ K76	♦ 1085	AP			
South HCP: 16	♣ 72	♣ AK	1. Texas			
Contract: 4♥ S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ A82		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ Q83	♥ AKJ9765	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 17	♦ AKJ5	♦ 7	Pass	5♠	Pass	6♥
South HCP: 13	♣ AK63	♣ J10	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ AKJ1054	♠ Q73				1NT
Vul: None	♥ A8	♥ K105	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 17	♦ A7	♦ K10652	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 15	♣ J92	♣ AK	Pass	5♦	Pass	5♥
Contract: 6N S			Pass	6NT	AP	
			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ A954	♠ 7		1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ K108	♥ AQ97432	Pass	4♥	AP	
North HCP: 17	♦ AQ5	♦ J	1. Texas			
South HCP: 10	♣ A85	♣ K976				
Contract: 4♥ N						

Board: 6	North:	South:	West	North	East	South
Dealer: S	♠ AJ4	♠ K105				1NT
Vul: None	♥ K106432	♥ AJ5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ 10	♦ AQ653	AP			
South HCP: 16	♣ K98	♣ Q6	1. Texas			
Contract: 4♥ S						

## South hands (Practice Page)

### Texas\_Transfer

Board: 1	♠ 106	The opponents are silent.
Dealer: N	♥ AQJ9762	
Vul: EW	♦ AJ	Partner bids first.
HCP: 16	♣ KJ	

Board: 2	♠ AQ87	The opponents are silent.
Dealer: S	♥ K985	
Vul: Both	♦ 1085	You bid first.
HCP: 16	♣ AK	

Board: 3	♠ A82	The opponents are silent.
Dealer: N	♥ AKJ9765	
Vul: Both	♦ 7	Partner bids first.
HCP: 13	♣ J10	

Board: 4	♠ Q73	The opponents are silent.
Dealer: S	♥ K105	
Vul: None	♦ K10652	You bid first.
HCP: 15	♣ AK	

Board: 5	♠ 7	The opponents are silent.
Dealer: N	♥ AQ97432	
Vul: NS	♦ J	Partner bids first.
HCP: 10	♣ K976	

Board: 6	♠ K105	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: None	♦ AQ653	You bid first.
HCP: 16	♣ Q6	

## Texas\_Transfer Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ AK84	♠ 106		1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ 108	♥ AQJ9762	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 16	♦ K943	♦ AJ	Pass	5♥	AP	
South HCP: 16	♣ AQ3	♣ KJ	1. Texas			
Contract: 5♥ N			2. Blackwood 1430, for ♥			

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ AQ87				1NT
Vul: Both	♥ AQ10764	♥ K985	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ K76	♦ 1085	AP			
South HCP: 16	♣ 72	♣ AK	1. Texas			
Contract: 4♥ S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ A82		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ Q83	♥ AKJ9765	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 17	♦ AKJ5	♦ 7	Pass	5♠	Pass	6♥
South HCP: 13	♣ AK63	♣ J10	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ AKJ1054	♠ Q73				1NT
Vul: None	♥ A8	♥ K105	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 17	♦ A7	♦ K10652	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 15	♣ J92	♣ AK	Pass	5♦	Pass	5♥
Contract: 6N S			Pass	6NT	AP	
			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ A954	♠ 7		1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ K108	♥ AQ97432	Pass	4♥	AP	
North HCP: 17	♦ AQ5	♦ J	1. Texas			
South HCP: 10	♣ A85	♣ K976				
Contract: 4♥ N						

Board: 6	North:	South:	West	North	East	South
Dealer: S	♠ AJ4	♠ K105				1NT
Vul: None	♥ K106432	♥ AJ5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ 10	♦ AQ653	AP			
South HCP: 16	♣ K98	♣ Q6	1. Texas			
Contract: 4♥ S						

## North hands (Practice Page)

### Texas\_Transfer

Board: 7	♠ KQ42	East Bids 2♣ if possible.
Dealer: N	♥ A84	
Vul: NS	♦ K92	You bid first.
HCP: 16	♣ A82	

Board: 8	♠ 52	The opponents are silent.
Dealer: S	♥ AKQ862	
Vul: None	♦ A98	Partner bids first.
HCP: 13	♣ 73	

Board: 9	♠ 74	The opponents are silent.
Dealer: N	♥ AQ75	
Vul: EW	♦ AK82	You bid first.
HCP: 15	♣ Q103	

Board: 10	♠ K84	The opponents are silent.
Dealer: S	♥ AQ9862	
Vul: EW	♦ 9	Partner bids first.
HCP: 10	♣ J76	

Board: 11	♠ AQ93	The opponents are silent.
Dealer: N	♥ AK98	
Vul: EW	♦ K109	You bid first.
HCP: 16	♣ 94	

Board: 12	♠ Q109543	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ —	Partner bids first.
HCP: 10	♣ A7543	

## Texas\_Transfer Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ KQ42	♠ 9		1NT	2♣ <sup>1</sup>	4♦ <sup>2</sup>
Vul: NS	♥ A84	♥ KJ9632	Pass	4♥	AP	
North HCP: 16	♦ K92	♦ A65	1. Cappelletti, any 6+suit			
South HCP: 10	♣ A82	♣ Q93	2. Texas			
Contract: 4♥ N						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AKQ4				1NT
Vul: None	♥ AKQ862	♥ J93	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ A98	♦ J32	AP			
South HCP: 15	♣ 73	♣ A84	1. Texas			
Contract: 4♥ S						

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ AKQ953		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AQ75	♥ J43	Pass	4♠	AP	
North HCP: 15	♦ AK82	♦ 10	1. Texas			
South HCP: 10	♣ Q103	♣ 542				
Contract: 4♠ N						

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ AQ10				1NT
Vul: EW	♥ AQ9862	♥ J753	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ 9	♦ A104	AP			
South HCP: 15	♣ J76	♣ A105	1. Texas			
Contract: 4♥ S						

Board: 11	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ K108654		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AK98	♥ 2	Pass	4♠	AP	
North HCP: 16	♦ K109	♦ AJ86	1. Texas			
South HCP: 11	♣ 94	♣ K2				
Contract: 4♠ N						

Board: 12	North:	South:	West	North	East	South
Dealer: S	♠ Q109543	♠ A7				1NT
Vul: Both	♥ A8	♥ K52	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ —	♦ K10765	AP			
South HCP: 15	♣ A7543	♣ KQ10	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

### Texas\_Transfer

Board: 7	♠ 9	East Bids 2♣ if possible.
Dealer: N	♥ KJ9632	
Vul: NS	♦ A65	Partner bids first.
HCP: 10	♣ Q93	

Board: 8	♠ AKQ4	The opponents are silent.
Dealer: S	♥ J93	
Vul: None	♦ J32	You bid first.
HCP: 15	♣ A84	

Board: 9	♠ AKQ953	The opponents are silent.
Dealer: N	♥ J43	
Vul: EW	♦ 10	Partner bids first.
HCP: 10	♣ 542	

Board: 10	♠ AQ10	The opponents are silent.
Dealer: S	♥ J753	
Vul: EW	♦ A104	You bid first.
HCP: 15	♣ A105	

Board: 11	♠ K108654	The opponents are silent.
Dealer: N	♥ 2	
Vul: EW	♦ AJ86	Partner bids first.
HCP: 11	♣ K2	

Board: 12	♠ A7	The opponents are silent.
Dealer: S	♥ K52	
Vul: Both	♦ K10765	You bid first.
HCP: 15	♣ KQ10	

## Texas\_Transfer Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ KQ42	♠ 9		1NT	2♣ <sup>1</sup>	4♦ <sup>2</sup>
Vul: NS	♥ A84	♥ KJ9632	Pass	4♥	AP	
North HCP: 16	♦ K92	♦ A65	1. Cappelletti, any 6+suit			
South HCP: 10	♣ A82	♣ Q93	2. Texas			
Contract: 4♥ N						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AKQ4				1NT
Vul: None	♥ AKQ862	♥ J93	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ A98	♦ J32	AP			
South HCP: 15	♣ 73	♣ A84	1. Texas			
Contract: 4♥ S						

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ AKQ953		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AQ75	♥ J43	Pass	4♠	AP	
North HCP: 15	♦ AK82	♦ 10	1. Texas			
South HCP: 10	♣ Q103	♣ 542				
Contract: 4♠ N						

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ AQ10				1NT
Vul: EW	♥ AQ9862	♥ J753	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ 9	♦ A104	AP			
South HCP: 15	♣ J76	♣ A105	1. Texas			
Contract: 4♥ S						

Board: 11	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ K108654		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AK98	♥ 2	Pass	4♠	AP	
North HCP: 16	♦ K109	♦ AJ86	1. Texas			
South HCP: 11	♣ 94	♣ K2				
Contract: 4♠ N						

Board: 12	North:	South:	West	North	East	South
Dealer: S	♠ Q109543	♠ A7				1NT
Vul: Both	♥ A8	♥ K52	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ —	♦ K10765	AP			
South HCP: 15	♣ A7543	♣ KQ10	1. Texas			
Contract: 4♠ S						



## North hands (Practice Page)

### Texas\_Transfer

Board: 13	♠ KQJ7	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: None	♦ K932	You bid first.
HCP: 17	♣ A6	

Board: 14	♠ KJ10843	The opponents are silent.
Dealer: S	♥ 1062	
Vul: NS	♦ AQ7	Partner bids first.
HCP: 10	♣ 3	

Board: 15	♠ K963	The opponents are silent.
Dealer: N	♥ K6	
Vul: EW	♦ KQ7	You bid first.
HCP: 15	♣ A987	

Board: 16	♠ AKJ762	The opponents are silent.
Dealer: S	♥ Q	
Vul: EW	♦ 9	Partner bids first.
HCP: 13	♣ K10752	

Board: 17	♠ K102	The opponents are silent.
Dealer: N	♥ KQ	
Vul: None	♦ J102	You bid first.
HCP: 16	♣ AQJ76	

## Texas\_Transfer Both hands (Answers Page)

Board: 13			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♠ KQJ7	♠ 2	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 17	♥ KJ8	♥ AQ10543	Pass	5♠	Pass	6♥
South HCP: 12	♦ K932	♦ Q	AP			
Contract: 6♥ N	♣ A6	♣ KJ942	1. Texas			
			2. Blackwood 1430, for ♥			

Board: 14			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ KJ10843	♠ AQ76	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♥ 1062	♥ K43	AP			
South HCP: 16	♦ AQ7	♦ K82	1. Texas			
Contract: 4♠ S	♣ 3	♣ A86				

Board: 15			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♠ K963	♠ A52	Pass	4♥	Pass	5♣ <sup>2</sup>
North HCP: 15	♥ K6	♥ AJ7542	Pass	5♥	Pass	5♠
South HCP: 13	♦ KQ7	♦ A864	Pass	6♥	AP	
Contract: 6♥ N	♣ A987	♣ —	1. Texas			
			2. Exclusion, for ♥			

Board: 16			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ AKJ762	♠ Q1085	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♥ Q	♥ AKJ2	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 17	♦ 9	♦ J76	Pass	6♠	AP	
Contract: 6♠ S	♣ K10752	♣ AQ	1. Texas			
			2. Blackwood 1430, for ♠			

Board: 17			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♠ K102	♠ —	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 16	♥ KQ	♥ AJ109542	Pass	5♠	Pass	6♥
South HCP: 11	♦ J102	♦ AQ963	AP			
Contract: 6♥ N	♣ AQJ76	♣ 5	1. Texas			
			2. Blackwood 1430, for ♥			

## South hands (Practice Page)

### Texas\_Transfer

Board: 13	♠ 2	The opponents are silent.
Dealer: N	♥ AQ10543	
Vul: None	♦ Q	Partner bids first.
HCP: 12	♣ KJ942	

Board: 14	♠ AQ76	The opponents are silent.
Dealer: S	♥ K43	
Vul: NS	♦ K82	You bid first.
HCP: 16	♣ A86	

Board: 15	♠ A52	The opponents are silent.
Dealer: N	♥ AJ7542	
Vul: EW	♦ A864	Partner bids first.
HCP: 13	♣ —	

Board: 16	♠ Q1085	The opponents are silent.
Dealer: S	♥ AKJ2	
Vul: EW	♦ J76	You bid first.
HCP: 17	♣ AQ	

Board: 17	♠ —	The opponents are silent.
Dealer: N	♥ AJ109542	
Vul: None	♦ AQ963	Partner bids first.
HCP: 11	♣ 5	

## Texas\_Transfer Both hands (Answers Page)

Board: 13			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♠ KQJ7	♠ 2	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 17	♥ KJ8	♥ AQ10543	Pass	5♠	Pass	6♥
South HCP: 12	♦ K932	♦ Q	AP			
Contract: 6♥ N	♣ A6	♣ KJ942	1. Texas			
			2. Blackwood 1430, for ♥			

Board: 14			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ KJ10843	♠ AQ76	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♥ 1062	♥ K43	AP			
South HCP: 16	♦ AQ7	♦ K82	1. Texas			
Contract: 4♠ S	♣ 3	♣ A86				

Board: 15			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♠ K963	♠ A52	Pass	4♥	Pass	5♣ <sup>2</sup>
North HCP: 15	♥ K6	♥ AJ7542	Pass	5♥	Pass	5♠
South HCP: 13	♦ KQ7	♦ A864	Pass	6♥	AP	
Contract: 6♥ N	♣ A987	♣ —	1. Texas			
			2. Exclusion, for ♥			

Board: 16			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ AKJ762	♠ Q1085	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♥ Q	♥ AKJ2	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 17	♦ 9	♦ J76	Pass	6♠	AP	
Contract: 6♠ S	♣ K10752	♣ AQ	1. Texas			
			2. Blackwood 1430, for ♠			

Board: 17			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♠ K102	♠ —	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 16	♥ KQ	♥ AJ109542	Pass	5♠	Pass	6♥
South HCP: 11	♦ J102	♦ AQ963	AP			
Contract: 6♥ N	♣ AQJ76	♣ 5	1. Texas			
			2. Blackwood 1430, for ♥			

## North hands (Practice Page)

### Texas\_Transfer

Board: 18	♠ 107	The opponents are silent.
Dealer: S	♥ AK9632	
Vul: Both	♦ AJ6	Partner bids first.
HCP: 16	♣ A4	

Board: 19	♠ K9842	The opponents are silent.
Dealer: N	♥ K53	
Vul: NS	♦ A85	You bid first.
HCP: 15	♣ KQ	

Board: 20	♠ A8	The opponents are silent.
Dealer: S	♥ AQJ752	
Vul: None	♦ AJ2	Partner bids first.
HCP: 20	♣ A5	

Board: 21	♠ AQ42	The opponents are silent.
Dealer: N	♥ K8	
Vul: Both	♦ A872	You bid first.
HCP: 16	♣ K85	

Board: 22	♠ Q2	The opponents are silent.
Dealer: S	♥ AKQJ86	
Vul: NS	♦ 843	Partner bids first.
HCP: 16	♣ A4	

## Texas\_Transfer Both hands (Answers Page)

Board: 18			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 107	♠ AQJ86	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 16	♥ AK9632	♥ Q4	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 16	♦ AJ6	♦ Q105	Pass	5♦	Pass	6♣
Contract: 6N S	♣ A4	♣ KQ9	Pass	6NT	AP	

1. Texas
2. Blackwood 1430, for ♥

Board: 19			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ K9842	♠ —		1NT	Pass	4♦ <sup>1</sup>
North HCP: 15	♥ K53	♥ A108764	Pass	4♥	AP	
South HCP: 10	♦ A85	♦ KQJ72				
Contract: 4♥ N	♣ KQ	♣ 105				

1. Texas

Board: 20			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ A8	♠ KQJ2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 20	♥ AQJ752	♥ K104	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 16	♦ AJ2	♦ Q10	Pass	7NT	AP	
Contract: 7N S	♣ A5	♣ KQ94				

1. Texas
2. Blackwood 1430, for ♥

Board: 21			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AQ42	♠ J108		1NT	Pass	4♦ <sup>1</sup>
North HCP: 16	♥ K8	♥ AQJ1052	Pass	4♥	AP	
South HCP: 13	♦ A872	♦ —				
Contract: 4♥ N	♣ K85	♣ AJ97				

1. Texas

Board: 22			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ Q2	♠ AKJ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 16	♥ AKQJ86	♥ 74	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 15	♦ 843	♦ KQJ	Pass	5♥	AP	
Contract: 5♥ S	♣ A4	♣ J9872				

1. Texas
2. Blackwood 1430, for ♥

## South hands (Practice Page)

### Texas\_Transfer

Board: 18	♠ AQJ86	The opponents are silent.
Dealer: S	♥ Q4	
Vul: Both	♦ Q105	You bid first.
HCP: 16	♣ KQ9	

Board: 19	♠ —	The opponents are silent.
Dealer: N	♥ A108764	
Vul: NS	♦ KQJ72	Partner bids first.
HCP: 10	♣ 105	

Board: 20	♠ KQJ2	The opponents are silent.
Dealer: S	♥ K104	
Vul: None	♦ Q10	You bid first.
HCP: 16	♣ KQ94	

Board: 21	♠ J108	The opponents are silent.
Dealer: N	♥ AQJ1052	
Vul: Both	♦ —	Partner bids first.
HCP: 13	♣ AJ97	

Board: 22	♠ AKJ	The opponents are silent.
Dealer: S	♥ 74	
Vul: NS	♦ KQJ	You bid first.
HCP: 15	♣ J9872	

## Texas\_Transfer Both hands (Answers Page)

Board: 18			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 107	♠ AQJ86	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 16	♥ AK9632	♥ Q4	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 16	♦ AJ6	♦ Q105	Pass	5♦	Pass	6♣
Contract: 6N S	♣ A4	♣ KQ9	Pass	6NT	AP	

1. Texas
2. Blackwood 1430, for ♥

Board: 19			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ K9842	♠ —		1NT	Pass	4♦ <sup>1</sup>
North HCP: 15	♥ K53	♥ A108764	Pass	4♥	AP	
South HCP: 10	♦ A85	♦ KQJ72				
Contract: 4♥ N	♣ KQ	♣ 105				

1. Texas

Board: 20			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ A8	♠ KQJ2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 20	♥ AQJ752	♥ K104	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 16	♦ AJ2	♦ Q10	Pass	7NT	AP	
Contract: 7N S	♣ A5	♣ KQ94				

1. Texas
2. Blackwood 1430, for ♥

Board: 21			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AQ42	♠ J108		1NT	Pass	4♦ <sup>1</sup>
North HCP: 16	♥ K8	♥ AQJ1052	Pass	4♥	AP	
South HCP: 13	♦ A872	♦ —				
Contract: 4♥ N	♣ K85	♣ AJ97				

1. Texas

Board: 22			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ Q2	♠ AKJ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 16	♥ AKQJ86	♥ 74	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 15	♦ 843	♦ KQJ	Pass	5♥	AP	
Contract: 5♥ S	♣ A4	♣ J9872				

1. Texas
2. Blackwood 1430, for ♥



## North hands (Practice Page)

### Texas\_Transfer

Board: 23	♠ Q3	East Bids 2♣ if possible.
Dealer: N	♥ 1043	West Doubles 6♠ if possible.
Vul: Both	♦ KQ73	
HCP: 16	♣ AKQ6	You bid first.
Board: 24	♠ K76543	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: EW	♦ K	Partner bids first.
HCP: 12	♣ 1098	
Board: 25	♠ KQ107	The opponents are silent.
Dealer: N	♥ 64	
Vul: None	♦ AQ72	You bid first.
HCP: 15	♣ A82	
Board: 26	♠ Q10	The opponents are silent.
Dealer: S	♥ AQJ1054	
Vul: Both	♦ 52	Partner bids first.
HCP: 14	♣ KQ10	
Board: 27	♠ Q8	The opponents are silent.
Dealer: N	♥ A42	
Vul: EW	♦ KQJ7	You bid first.
HCP: 17	♣ KQ75	
Board: 28	♠ Q8	The opponents are silent.
Dealer: S	♥ KQ86532	
Vul: None	♦ A	Partner bids first.
HCP: 11	♣ 853	

## Texas\_Transfer Both hands (Answers Page)

Board: 23			West	North	East	South
Dealer: N	North:	South:		1NT	2♣ <sup>1</sup>	4♥ <sup>2</sup>
Vul: Both	♠ Q3	♠ AK8762	Pass	4♠	Pass	5♥ <sup>3</sup>
North HCP: 16	♥ 1043	♥ —	Pass	5NT	Pass	6♠
South HCP: 11	♦ KQ73	♦ A9	X	AP		
Contract: 6♠X N	♣ AKQ6	♣ 85432				
						1. Cappelletti, any 6+suit
						2. Texas
						3. Exclusion, for ♠

Board: 24			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ K76543	♠ A10	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♥ AQ10	♥ KJ52	AP			
South HCP: 16	♦ K	♦ 854				
Contract: 4♠ S	♣ 1098	♣ AKJ5				
						1. Texas

Board: 25			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♠ KQ107	♠ 852	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 15	♥ 64	♥ AKQJ1075	Pass	5♥	AP	
South HCP: 13	♦ AQ72	♦ 85				
Contract: 5♥ N	♣ A82	♣ K				
						1. Texas
						2. Blackwood 1430, for ♥

Board: 26			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ Q10	♠ KJ43	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 14	♥ AQJ1054	♥ 962	AP			
South HCP: 15	♦ 52	♦ AK43				
Contract: 4♥ S	♣ KQ10	♣ A4				
						1. Texas

Board: 27			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♠ Q8	♠ KJ10	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 17	♥ A42	♥ K1098753	Pass	5♣	Pass	5♥
South HCP: 11	♦ KQJ7	♦ 6	AP			
Contract: 5♥ N	♣ KQ75	♣ A4				
						1. Texas
						2. Blackwood 1430, for ♥

Board: 28			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ Q8	♠ AK1097	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♥ KQ86532	♥ 94	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 17	♦ A	♦ K86	AP			
Contract: 5♥ S	♣ 853	♣ AK6				
						1. Texas
						2. Blackwood 1430, for ♥

## South hands (Practice Page)

### Texas\_Transfer

Board: 23	♠ AK8762	East Bids 2♣ if possible.
Dealer: N	♥ —	West Doubles 6♠ if possible.
Vul: Both	♦ A9	
HCP: 11	♣ 85432	Partner bids first.
Board: 24	♠ A10	The opponents are silent.
Dealer: S	♥ KJ52	
Vul: EW	♦ 854	You bid first.
HCP: 16	♣ AKJ5	
Board: 25	♠ 852	The opponents are silent.
Dealer: N	♥ AKQJ1075	
Vul: None	♦ 85	Partner bids first.
HCP: 13	♣ K	
Board: 26	♠ KJ43	The opponents are silent.
Dealer: S	♥ 962	
Vul: Both	♦ AK43	You bid first.
HCP: 15	♣ A4	
Board: 27	♠ KJ10	The opponents are silent.
Dealer: N	♥ K1098753	
Vul: EW	♦ 6	Partner bids first.
HCP: 11	♣ A4	
Board: 28	♠ AK1097	The opponents are silent.
Dealer: S	♥ 94	
Vul: None	♦ K86	You bid first.
HCP: 17	♣ AK6	

Board: 23 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 6♠X N	North: ♠ Q3 ♥ 1043 ♦ KQ73 ♣ AKQ6	South: ♠ AK8762 ♥ — ♦ A9 ♣ 85432	West 1NT Pass Pass X 1. Cappelletti, any 6+ suit 2. Texas 3. Exclusion, for ♠	North 2♣ <sup>1</sup> 4♣ 5NT AP	East Pass Pass Pass	South 4♥ <sup>2</sup> 5♥ <sup>3</sup> 6♣
Board: 24 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 4♠ S	North: ♠ K76543 ♥ AQ10 ♦ K ♣ 1098	South: ♠ A10 ♥ KJ52 ♦ 854 ♣ AKJ5	West Pass AP 1. Texas	North 4♥ <sup>1</sup>	East Pass	South 1NT 4♣
Board: 25 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 5♥ N	North: ♠ KQ107 ♥ 64 ♦ AQ72 ♣ A82	South: ♠ 852 ♥ AKQJ1075 ♦ 85 ♣ K	West Pass Pass 1. Texas 2. Blackwood 1430, for ♥	North 1NT 4♥ 5♥	East Pass AP	South 4♦ <sup>1</sup> 4NT <sup>2</sup>
Board: 26 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 4♥ S	North: ♠ Q10 ♥ AQJ1054 ♦ 52 ♣ KQ10	South: ♠ KJ43 ♥ 962 ♦ AK43 ♣ A4	West Pass AP 1. Texas	North 4♦ <sup>1</sup>	East Pass	South 1NT 4♥
Board: 27 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 5♥ N	North: ♠ Q8 ♥ A42 ♦ KQJ7 ♣ KQ75	South: ♠ KJ10 ♥ K1098753 ♦ 6 ♣ A4	West Pass Pass AP 1. Texas 2. Blackwood 1430, for ♥	North 1NT 4♥ 5♣	East Pass Pass	South 4♦ <sup>1</sup> 4NT <sup>2</sup> 5♥
Board: 28 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 5♥ S	North: ♠ Q8 ♥ KQ86532 ♦ A ♣ 853	South: ♠ AK1097 ♥ 94 ♦ K86 ♣ AK6	West Pass Pass AP 1. Texas 2. Blackwood 1430, for ♥	North 4♦ <sup>1</sup> 4NT <sup>2</sup>	East Pass Pass	South 1NT 4♥ 5♥

## North hands (Practice Page)

### Texas\_Transfer

Board: 29	♠ A973	The opponents are silent.
Dealer: N	♥ A4	
Vul: NS	♦ Q98	You bid first.
HCP: 16	♣ AQ54	
Board: 30	♠ AKJ982	The opponents are silent.
Dealer: S	♥ J6	
Vul: Both	♦ Q95	Partner bids first.
HCP: 12	♣ J5	
Board: 31	♠ K7	The opponents are silent.
Dealer: N	♥ A42	
Vul: None	♦ Q986	You bid first.
HCP: 16	♣ AQJ7	
Board: 32	♠ A8	The opponents are silent.
Dealer: S	♥ AQ10862	
Vul: NS	♦ K94	Partner bids first.
HCP: 15	♣ Q8	
Board: 33	♠ AK853	The opponents are silent.
Dealer: N	♥ J10	
Vul: Both	♦ A65	You bid first.
HCP: 15	♣ K43	
Board: 34	♠ KJ8742	East Doubles 4♥ if possible.
Dealer: S	♥ A106	
Vul: EW	♦ A5	Partner bids first.
HCP: 12	♣ 75	

## Texas\_Transfer Both hands (Answers Page)

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ A973	♠ 52		1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ A4	♥ KQ10953	Pass	4♥	AP	
North HCP: 16	♦ Q98	♦ AJ5	1. Texas			
South HCP: 13	♣ AQ54	♣ K10				
Contract: 4♥ N						

Board: 30	North:	South:	West	North	East	South
Dealer: S	♠ AKJ982	♠ 1076				1NT
Vul: Both	♥ J6	♥ AQ109	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ Q95	♦ AK3	AP			
South HCP: 17	♣ J5	♣ A74	1. Texas			
Contract: 4♠ S						

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ AQ109842		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A42	♥ Q3	Pass	4♠	AP	
North HCP: 16	♦ Q986	♦ A7	1. Texas			
South HCP: 15	♣ AQJ7	♣ K2				
Contract: 4♠ N						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ K954				1NT
Vul: NS	♥ AQ10862	♥ K5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 15	♦ K94	♦ A106	AP			
South HCP: 17	♣ Q8	♣ AK74	1. Texas			
Contract: 4♥ S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ AK853	♠ Q109		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ J10	♥ Q98652	Pass	4♥	AP	
North HCP: 15	♦ A65	♦ QJ9	1. Texas			
South HCP: 11	♣ K43	♣ A				
Contract: 4♥ N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ KJ8742	♠ AQ10				1NT
Vul: EW	♥ A106	♥ Q98	Pass	4♥ <sup>1</sup>	X	4♠
North HCP: 12	♦ A5	♦ KQJ74	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 16	♣ 75	♣ Q3	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 1430, for ♠			

## South hands (Practice Page)

### Texas\_Transfer

Board: 29	♠ 52	The opponents are silent.
Dealer: N	♥ KQ10953	
Vul: NS	♦ AJ5	Partner bids first.
HCP: 13	♣ K10	
Board: 30	♠ 1076	The opponents are silent.
Dealer: S	♥ AQ109	
Vul: Both	♦ AK3	You bid first.
HCP: 17	♣ A74	
Board: 31	♠ AQ109842	The opponents are silent.
Dealer: N	♥ Q3	
Vul: None	♦ A7	Partner bids first.
HCP: 15	♣ K2	
Board: 32	♠ K954	The opponents are silent.
Dealer: S	♥ K5	
Vul: NS	♦ A106	You bid first.
HCP: 17	♣ AK74	
Board: 33	♠ Q109	The opponents are silent.
Dealer: N	♥ Q98652	
Vul: Both	♦ QJ9	Partner bids first.
HCP: 11	♣ A	
Board: 34	♠ AQ10	East Doubles 4♥ if possible.
Dealer: S	♥ Q98	
Vul: EW	♦ KQJ74	You bid first.
HCP: 16	♣ Q3	

## Texas\_Transfer Both hands (Answers Page)

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ A973	♠ 52		1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ A4	♥ KQ10953	Pass	4♥	AP	
North HCP: 16	♦ Q98	♦ AJ5	1. Texas			
South HCP: 13	♣ AQ54	♣ K10				
Contract: 4♥ N						

Board: 30	North:	South:	West	North	East	South
Dealer: S	♠ AKJ982	♠ 1076				1NT
Vul: Both	♥ J6	♥ AQ109	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ Q95	♦ AK3	AP			
South HCP: 17	♣ J5	♣ A74	1. Texas			
Contract: 4♠ S						

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ AQ109842		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A42	♥ Q3	Pass	4♠	AP	
North HCP: 16	♦ Q986	♦ A7	1. Texas			
South HCP: 15	♣ AQJ7	♣ K2				
Contract: 4♠ N						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ K954				1NT
Vul: NS	♥ AQ10862	♥ K5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 15	♦ K94	♦ A106	AP			
South HCP: 17	♣ Q8	♣ AK74	1. Texas			
Contract: 4♥ S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ AK853	♠ Q109		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ J10	♥ Q98652	Pass	4♥	AP	
North HCP: 15	♦ A65	♦ QJ9	1. Texas			
South HCP: 11	♣ K43	♣ A				
Contract: 4♥ N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ KJ8742	♠ AQ10				1NT
Vul: EW	♥ A106	♥ Q98	Pass	4♥ <sup>1</sup>	X	4♠
North HCP: 12	♦ A5	♦ KQJ74	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 16	♣ 75	♣ Q3	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 1430, for ♠			



## North hands (Practice Page)

### Texas\_Transfer

Board: 35	♠ AK73	East Bids 2♣ if possible.
Dealer: N	♥ J93	
Vul: None	♦ AQJ	You bid first.
HCP: 15	♣ 765	

Board: 36	♠ 102	The opponents are silent.
Dealer: S	♥ AKQJ1075	
Vul: NS	♦ 4	Partner bids first.
HCP: 10	♣ 854	

Board: 37	♠ AQ	The opponents are silent.
Dealer: N	♥ J1075	
Vul: Both	♦ AK74	You bid first.
HCP: 16	♣ Q105	

Board: 38	♠ KJ9865	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ Q652	Partner bids first.
HCP: 10	♣ A65	

Board: 39	♠ J108	The opponents are silent.
Dealer: N	♥ KQJ2	
Vul: EW	♦ Q2	You bid first.
HCP: 15	♣ AQ62	

Board: 40	♠ AKJ863	The opponents are silent.
Dealer: S	♥ 873	
Vul: Both	♦ 83	Partner bids first.
HCP: 11	♣ K2	

## Texas\_Transfer Both hands (Answers Page)

Board: 35			West	North	East	South
Dealer: N	North:	South:		1NT	2♣ <sup>1</sup>	4♦ <sup>2</sup>
Vul: None	♠ AK73	♠ 6	Pass	4♥	Pass	4NT <sup>3</sup>
North HCP: 15	♥ J93	♥ AKQ874	Pass	5♠	Pass	6♥
South HCP: 12	♦ AQJ	♦ 104	AP			
Contract: 6♥ N	♣ 765	♣ QJ102	1. Cappelletti, any 6+suit			
			2. Texas			
			3. Blackwood 1430, for ♥			

Board: 36			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ 102	♠ AJ876	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♥ AKQJ1075	♥ 963	AP			
South HCP: 15	♦ 4	♦ AQ8				
Contract: 4♥ S	♣ 854	♣ KJ	1. Texas			

Board: 37			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♠ AQ	♠ K73	Pass	4♥	AP	
North HCP: 16	♥ J1075	♥ AKQ932	1. Texas			
South HCP: 15	♦ AK74	♦ 92				
Contract: 4♥ N	♣ Q105	♣ K7				

Board: 38			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ KJ9865	♠ AQ3	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♥ —	♥ KJ73	AP			
South HCP: 15	♦ Q652	♦ K97	1. Texas			
Contract: 4♠ S	♣ A65	♣ Q98				

Board: 39			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♠ J108	♠ KQ7642	Pass	4♠	AP	
North HCP: 15	♥ KQJ2	♥ 87	1. Texas			
South HCP: 12	♦ Q2	♦ AK3				
Contract: 4♠ N	♣ AQ62	♣ 53				

Board: 40			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ AKJ863	♠ 105	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♥ 873	♥ AKJ65	AP			
South HCP: 16	♦ 83	♦ A97	1. Texas			
Contract: 4♠ S	♣ K2	♣ A65				

## South hands (Practice Page)

### Texas\_Transfer

Board: 35	♠ 6	East Bids 2♣ if possible.
Dealer: N	♥ AKQ874	
Vul: None	♦ 104	Partner bids first.
HCP: 12	♣ QJ102	

Board: 36	♠ AJ876	The opponents are silent.
Dealer: S	♥ 963	
Vul: NS	♦ AQ8	You bid first.
HCP: 15	♣ KJ	

Board: 37	♠ K73	The opponents are silent.
Dealer: N	♥ AKQ932	
Vul: Both	♦ 92	Partner bids first.
HCP: 15	♣ K7	

Board: 38	♠ AQ3	The opponents are silent.
Dealer: S	♥ KJ73	
Vul: NS	♦ K97	You bid first.
HCP: 15	♣ Q98	

Board: 39	♠ KQ7642	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ AK3	Partner bids first.
HCP: 12	♣ 53	

Board: 40	♠ 105	The opponents are silent.
Dealer: S	♥ AKJ65	
Vul: Both	♦ A97	You bid first.
HCP: 16	♣ A65	

## Texas\_Transfer Both hands (Answers Page)

Board: 35			West	North	East	South
Dealer: N	North:	South:		1NT	2♣ <sup>1</sup>	4♦ <sup>2</sup>
Vul: None	♠ AK73	♠ 6	Pass	4♥	Pass	4NT <sup>3</sup>
North HCP: 15	♥ J93	♥ AKQ874	Pass	5♠	Pass	6♥
South HCP: 12	♦ AQJ	♦ 104	AP			
Contract: 6♥ N	♣ 765	♣ QJ102	1. Cappelletti, any 6+suit			
			2. Texas			
			3. Blackwood 1430, for ♥			

Board: 36			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ 102	♠ AJ876	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♥ AKQJ1075	♥ 963	AP			
South HCP: 15	♦ 4	♦ AQ8				
Contract: 4♥ S	♣ 854	♣ KJ	1. Texas			

Board: 37			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♠ AQ	♠ K73	Pass	4♥	AP	
North HCP: 16	♥ J1075	♥ AKQ932	1. Texas			
South HCP: 15	♦ AK74	♦ 92				
Contract: 4♥ N	♣ Q105	♣ K7				

Board: 38			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ KJ9865	♠ AQ3	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♥ —	♥ KJ73	AP			
South HCP: 15	♦ Q652	♦ K97	1. Texas			
Contract: 4♠ S	♣ A65	♣ Q98				

Board: 39			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♠ J108	♠ KQ7642	Pass	4♠	AP	
North HCP: 15	♥ KQJ2	♥ 87	1. Texas			
South HCP: 12	♦ Q2	♦ AK3				
Contract: 4♠ N	♣ AQ62	♣ 53				

Board: 40			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ AKJ863	♠ 105	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♥ 873	♥ AKJ65	AP			
South HCP: 16	♦ 83	♦ A97	1. Texas			
Contract: 4♠ S	♣ K2	♣ A65				

## North hands (Practice Page)

### Texas\_Transfer

Board: 41	♠ Q108	The opponents are silent.
Dealer: N	♥ A83	
Vul: None	♦ AKQJ6	You bid first.
HCP: 17	♣ J3	

Board: 42	♠ AKQ1053	The opponents are silent.
Dealer: S	♥ Q5	
Vul: NS	♦ J53	Partner bids first.
HCP: 16	♣ A7	

Board: 43	♠ K1098	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: Both	♦ K843	You bid first.
HCP: 16	♣ A6	

Board: 44	♠ AJ9874	The opponents are silent.
Dealer: S	♥ J6	
Vul: None	♦ Q2	Partner bids first.
HCP: 14	♣ AQ7	

Board: 45	♠ Q42	The opponents are silent.
Dealer: N	♥ A76	
Vul: None	♦ Q73	You bid first.
HCP: 15	♣ AK42	

Board: 46	♠ AKJ763	The opponents are silent.
Dealer: S	♥ J10	
Vul: EW	♦ 10742	Partner bids first.
HCP: 13	♣ A	

## Texas\_Transfer Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ A9		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ A83	♥ QJ10542	Pass	4♥	Pass	5♦ <sup>2</sup>
North HCP: 17	♦ AKQJ6	♦ —	Pass	5♠	Pass	6♥
South HCP: 10	♣ J3	♣ K10762	AP			
Contract: 6♥ N			1. Texas			
			2. Exclusion, for ♥			

Board: 42	North:	South:	West	North	East	South
Dealer: S	♠ AKQ1053	♠ J984				1NT
Vul: NS	♥ Q5	♥ A84	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 16	♦ J53	♦ AK2	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 16	♣ A7	♣ KJ5	Pass	6NT	AP	
Contract: 6N S			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ K1098	♠ J		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ AQ10	♥ KJ98632	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 16	♦ K843	♦ AQ2	Pass	5♠	Pass	6♥
South HCP: 12	♣ A6	♣ J10	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ AJ9874	♠ KQ2				1NT
Vul: None	♥ J6	♥ AK42	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 14	♦ Q2	♦ J85	AP			
South HCP: 16	♣ AQ7	♣ K83	1. Texas			
Contract: 4♠ S						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ AJ		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ A76	♥ KQJ10843	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 15	♦ Q73	♦ A2	Pass	5♥	Pass	6NT
South HCP: 15	♣ AK42	♣ 105	AP			
Contract: 6N N			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ AKJ763	♠ Q1084				1NT
Vul: EW	♥ J10	♥ AQ5	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ 10742	♦ K9	AP			
South HCP: 17	♣ A	♣ KQJ6	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

### Texas\_Transfer

Board: 41	♠ A9	The opponents are silent.
Dealer: N	♥ QJ10542	
Vul: None	♦ —	Partner bids first.
HCP: 10	♣ K10762	

Board: 42	♠ J984	The opponents are silent.
Dealer: S	♥ A84	
Vul: NS	♦ AK2	You bid first.
HCP: 16	♣ KJ5	

Board: 43	♠ J	The opponents are silent.
Dealer: N	♥ KJ98632	
Vul: Both	♦ AQ2	Partner bids first.
HCP: 12	♣ J10	

Board: 44	♠ KQ2	The opponents are silent.
Dealer: S	♥ AK42	
Vul: None	♦ J85	You bid first.
HCP: 16	♣ K83	

Board: 45	♠ AJ	The opponents are silent.
Dealer: N	♥ KQJ10843	
Vul: None	♦ A2	Partner bids first.
HCP: 15	♣ 105	

Board: 46	♠ Q1084	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: EW	♦ K9	You bid first.
HCP: 17	♣ KQJ6	

## Texas\_Transfer Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ A9		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ A83	♥ QJ10542	Pass	4♥	Pass	5♦ <sup>2</sup>
North HCP: 17	♦ AKQJ6	♦ —	Pass	5♠	Pass	6♥
South HCP: 10	♣ J3	♣ K10762	AP			
Contract: 6♥ N			1. Texas			
			2. Exclusion, for ♥			

Board: 42	North:	South:	West	North	East	South
Dealer: S	♠ AKQ1053	♠ J984				1NT
Vul: NS	♥ Q5	♥ A84	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 16	♦ J53	♦ AK2	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 16	♣ A7	♣ KJ5	Pass	6NT	AP	
Contract: 6N S			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ K1098	♠ J		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ AQ10	♥ KJ98632	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 16	♦ K843	♦ AQ2	Pass	5♠	Pass	6♥
South HCP: 12	♣ A6	♣ J10	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ AJ9874	♠ KQ2				1NT
Vul: None	♥ J6	♥ AK42	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 14	♦ Q2	♦ J85	AP			
South HCP: 16	♣ AQ7	♣ K83	1. Texas			
Contract: 4♠ S						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ AJ		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ A76	♥ KQJ10843	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 15	♦ Q73	♦ A2	Pass	5♥	Pass	6NT
South HCP: 15	♣ AK42	♣ 105	AP			
Contract: 6N N			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ AKJ763	♠ Q1084				1NT
Vul: EW	♥ J10	♥ AQ5	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ 10742	♦ K9	AP			
South HCP: 17	♣ A	♣ KQJ6	1. Texas			
Contract: 4♠ S						



## North hands (Practice Page)

### Texas\_Transfer

Board: 47	♠ KQJ	The opponents are silent.
Dealer: N	♥ K87	
Vul: Both	♦ QJ103	You bid first.
HCP: 16	♣ A82	

Board: 48	♠ AK8752	The opponents are silent.
Dealer: S	♥ K108	
Vul: NS	♦ —	Partner bids first.
HCP: 13	♣ K753	

Board: 49	♠ A8753	The opponents are silent.
Dealer: N	♥ J9	
Vul: Both	♦ AK5	You bid first.
HCP: 15	♣ K93	

Board: 50	♠ AJ10953	West Bids 2♣ if possible.
Dealer: S	♥ K8	
Vul: None	♦ —	Partner bids first.
HCP: 11	♣ K9654	

Board: 51	♠ AK10	The opponents are silent.
Dealer: N	♥ Q3	
Vul: EW	♦ K8732	You bid first.
HCP: 15	♣ K62	

Board: 52	♠ QJ98654	The opponents are silent.
Dealer: S	♥ K10	
Vul: Both	♦ A10	Partner bids first.
HCP: 10	♣ 108	

## Texas\_Transfer Both hands (Answers Page)

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ —		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ K87	♥ AQJ10432	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 16	♦ QJ103	♦ K854	Pass	5♥	AP	
South HCP: 13	♣ A82	♣ K4	1. Texas			
Contract: 5♥ N			2. Blackwood 1430, for ♥			

Board: 48	North:	South:	West	North	East	South
Dealer: S	♠ AK8752	♠ 1094	Pass	4♥ <sup>1</sup>	Pass	4♣
Vul: NS	♥ K108	♥ A4	Pass	5♦ <sup>2</sup>	Pass	5NT
North HCP: 13	♦ —	♦ AK92	Pass	6♣	AP	
South HCP: 15	♣ K753	♣ A1042	1. Texas			
Contract: 6♠ S			2. Exclusion, for ♠			

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ A8753	♠ K9		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ J9	♥ AKQ432	Pass	4♥	AP	
North HCP: 15	♦ AK5	♦ 743	1. Texas			
South HCP: 14	♣ K93	♣ Q8				
Contract: 4♥ N						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ AJ10953	♠ K72				1NT
Vul: None	♥ K8	♥ AQJ7	2♣ <sup>1</sup>	4♥ <sup>2</sup>	Pass	4♣
North HCP: 11	♦ —	♦ K73	AP			
South HCP: 16	♣ K9654	♣ QJ7	1. Cappelletti, any 6+suit			
Contract: 4♠ S			2. Texas			

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ —		1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ Q3	♥ AKJ754	Pass	4♥	AP	
North HCP: 15	♦ K8732	♦ J64	1. Texas			
South HCP: 13	♣ K62	♣ A843				
Contract: 4♥ N						

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ QJ98654	♠ A1072				1NT
Vul: Both	♥ K10	♥ AQ4	Pass	4♥ <sup>1</sup>	Pass	4♣
North HCP: 10	♦ A10	♦ K875	AP			
South HCP: 16	♣ 108	♣ K3	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

### Texas\_Transfer

Board: 47	♠ —	The opponents are silent.
Dealer: N	♥ AQJ10432	
Vul: Both	♦ K854	Partner bids first.
HCP: 13	♣ K4	

Board: 48	♠ 1094	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ AK92	You bid first.
HCP: 15	♣ A1042	

Board: 49	♠ K9	The opponents are silent.
Dealer: N	♥ AKQ432	
Vul: Both	♦ 743	Partner bids first.
HCP: 14	♣ Q8	

Board: 50	♠ K72	West Bids 2♣ if possible.
Dealer: S	♥ AQJ7	
Vul: None	♦ K73	You bid first.
HCP: 16	♣ QJ7	

Board: 51	♠ —	The opponents are silent.
Dealer: N	♥ AKJ754	
Vul: EW	♦ J64	Partner bids first.
HCP: 13	♣ A843	

Board: 52	♠ A1072	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: Both	♦ K875	You bid first.
HCP: 16	♣ K3	

## Texas\_Transfer Both hands (Answers Page)

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ —		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ K87	♥ AQJ10432	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 16	♦ QJ103	♦ K854	Pass	5♥	AP	
South HCP: 13	♣ A82	♣ K4	1. Texas			
Contract: 5♥ N			2. Blackwood 1430, for ♥			

Board: 48	North:	South:	West	North	East	South
Dealer: S	♠ AK8752	♠ 1094				1NT
Vul: NS	♥ K108	♥ A4	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ —	♦ AK92	Pass	5♦ <sup>2</sup>	Pass	5NT
South HCP: 15	♣ K753	♣ A1042	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Exclusion, for ♠			

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ A8753	♠ K9		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ J9	♥ AKQ432	Pass	4♥	AP	
North HCP: 15	♦ AK5	♦ 743	1. Texas			
South HCP: 14	♣ K93	♣ Q8				
Contract: 4♥ N						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ AJ10953	♠ K72				1NT
Vul: None	♥ K8	♥ AQJ7	2♣ <sup>1</sup>	4♥ <sup>2</sup>	Pass	4♠
North HCP: 11	♦ —	♦ K73	AP			
South HCP: 16	♣ K9654	♣ QJ7	1. Cappelletti, any 6+suit			
Contract: 4♠ S			2. Texas			

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ —		1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ Q3	♥ AKJ754	Pass	4♥	AP	
North HCP: 15	♦ K8732	♦ J64	1. Texas			
South HCP: 13	♣ K62	♣ A843				
Contract: 4♥ N						

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ QJ98654	♠ A1072				1NT
Vul: Both	♥ K10	♥ AQ4	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ A10	♦ K875	AP			
South HCP: 16	♣ 108	♣ K3	1. Texas			
Contract: 4♠ S						

## North hands (Practice Page)

### Texas\_Transfer

Board: 53	♠ AKJ3	The opponents are silent.
Dealer: N	♥ KJ98	
Vul: EW	♦ K43	You bid first.
HCP: 15	♣ 87	

Board: 54	♠ AKQJ98	The opponents are silent.
Dealer: S	♥ 1084	
Vul: Both	♦ 92	Partner bids first.
HCP: 12	♣ Q9	

Board: 55	♠ AK6	The opponents are silent.
Dealer: N	♥ KQJ76	
Vul: None	♦ 1085	You bid first.
HCP: 15	♣ Q8	

Board: 56	♠ AJ9762	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ K1098	Partner bids first.
HCP: 12	♣ KJ2	

Board: 57	♠ A5	The opponents are silent.
Dealer: N	♥ K642	
Vul: NS	♦ AQ104	You bid first.
HCP: 15	♣ Q102	

Board: 58	♠ QJ	The opponents are silent.
Dealer: S	♥ AKJ1097	
Vul: Both	♦ —	Partner bids first.
HCP: 12	♣ J9532	

## Texas\_Transfer Both hands (Answers Page)

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ 874		1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ KJ98	♥ AQ5432	Pass	4♥	AP	
North HCP: 15	♦ K43	♦ Q10	1. Texas			
South HCP: 12	♣ 87	♣ A3				
Contract: 4♥ N						

Board: 54	North:	South:	West	North	East	South
Dealer: S	♠ AKQJ98	♠ 642				1NT
Vul: Both	♥ 1084	♥ AKQ6	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ 92	♦ Q104	AP			
South HCP: 16	♣ Q9	♣ AJ7	1. Texas			
Contract: 4♠ S						

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J1098752		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ KQJ76	♥ A94	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 15	♦ 1085	♦ A	Pass	5♥	Pass	5♠
South HCP: 12	♣ Q8	♣ K4	AP			
Contract: 5♠ N			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ AJ9762	♠ K5				1NT
Vul: EW	♥ —	♥ AQ74	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ K1098	♦ Q43	AP			
South HCP: 17	♣ KJ2	♣ AQ53	1. Texas			
Contract: 4♠ S						

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K108		1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ K642	♥ AQ10753	Pass	4♥	AP	
North HCP: 15	♦ AQ104	♦ 832	1. Texas			
South HCP: 12	♣ Q102	♣ K				
Contract: 4♥ N						

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ A103				1NT
Vul: Both	♥ AKJ1097	♥ Q64	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ —	♦ AK974	Pass	5♦ <sup>2</sup>	Pass	5♠
South HCP: 15	♣ J9532	♣ Q6	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Exclusion, for ♥			

## South hands (Practice Page)

### Texas\_Transfer

Board: 53	♠ 874	The opponents are silent.
Dealer: N	♥ AQ5432	
Vul: EW	♦ Q10	Partner bids first.
HCP: 12	♣ A3	

Board: 54	♠ 642	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: Both	♦ Q104	You bid first.
HCP: 16	♣ AJ7	

Board: 55	♠ J1098752	The opponents are silent.
Dealer: N	♥ A94	
Vul: None	♦ A	Partner bids first.
HCP: 12	♣ K4	

Board: 56	♠ K5	The opponents are silent.
Dealer: S	♥ AQ74	
Vul: EW	♦ Q43	You bid first.
HCP: 17	♣ AQ53	

Board: 57	♠ K108	The opponents are silent.
Dealer: N	♥ AQ10753	
Vul: NS	♦ 832	Partner bids first.
HCP: 12	♣ K	

Board: 58	♠ A103	The opponents are silent.
Dealer: S	♥ Q64	
Vul: Both	♦ AK974	You bid first.
HCP: 15	♣ Q6	

## Texas\_Transfer Both hands (Answers Page)

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ 874		1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ KJ98	♥ AQ5432	Pass	4♥	AP	
North HCP: 15	♦ K43	♦ Q10	1. Texas			
South HCP: 12	♣ 87	♣ A3				
Contract: 4♥ N						

Board: 54	North:	South:	West	North	East	South
Dealer: S	♠ AKQJ98	♠ 642				1NT
Vul: Both	♥ 1084	♥ AKQ6	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ 92	♦ Q104	AP			
South HCP: 16	♣ Q9	♣ AJ7	1. Texas			
Contract: 4♠ S						

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J1098752		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ KQJ76	♥ A94	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 15	♦ 1085	♦ A	Pass	5♥	Pass	5♠
South HCP: 12	♣ Q8	♣ K4	AP			
Contract: 5♠ N			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ AJ9762	♠ K5				1NT
Vul: EW	♥ —	♥ AQ74	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ K1098	♦ Q43	AP			
South HCP: 17	♣ KJ2	♣ AQ53	1. Texas			
Contract: 4♠ S						

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K108		1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ K642	♥ AQ10753	Pass	4♥	AP	
North HCP: 15	♦ AQ104	♦ 832	1. Texas			
South HCP: 12	♣ Q102	♣ K				
Contract: 4♥ N						

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ A103				1NT
Vul: Both	♥ AKJ1097	♥ Q64	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ —	♦ AK974	Pass	5♦ <sup>2</sup>	Pass	5♠
South HCP: 15	♣ J9532	♣ Q6	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Exclusion, for ♥			



## North hands (Practice Page)

### Texas\_Transfer

Board: 59	♠ K4	The opponents are silent.
Dealer: N	♥ K52	
Vul: NS	♦ AK643	You bid first.
HCP: 15	♣ Q93	

Board: 60	♠ KQJ1073	The opponents are silent.
Dealer: S	♥ J105	
Vul: EW	♦ A	Partner bids first.
HCP: 11	♣ 1087	

Board: 61	♠ AQ2	The opponents are silent.
Dealer: N	♥ 1082	
Vul: Both	♦ AQ6	You bid first.
HCP: 15	♣ K732	

Board: 62	♠ AKQJ109	West Bids 2♣ if possible.
Dealer: S	♥ 864	
Vul: NS	♦ 7	Partner bids first.
HCP: 10	♣ 1073	

Board: 63	♠ KQ10	The opponents are silent.
Dealer: N	♥ 1074	
Vul: Both	♦ KQJ8	You bid first.
HCP: 15	♣ A85	

Board: 64	♠ 9	The opponents are silent.
Dealer: S	♥ KQ96543	
Vul: None	♦ 74	Partner bids first.
HCP: 12	♣ AK3	

## Texas\_Transfer Both hands (Answers Page)

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ AJ10962		1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ K52	♥ A3	Pass	4♠	AP	
North HCP: 15	♦ AK643	♦ QJ108	1. Texas			
South HCP: 12	♣ Q93	♣ 10				
Contract: 4♠ N						

Board: 60	North:	South:	West	North	East	South
Dealer: S	♠ KQJ1073	♠ A8				1NT
Vul: EW	♥ J105	♥ 972	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ A	♦ Q1076	AP			
South HCP: 15	♣ 1087	♣ AKQ3	1. Texas			
Contract: 4♠ S						

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ KJ9764		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ 1082	♥ AKJ	Pass	4♠	AP	
North HCP: 15	♦ AQ6	♦ J7	1. Texas			
South HCP: 13	♣ K732	♣ 96				
Contract: 4♠ N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ AKQJ109	♠ 62				1NT
Vul: NS	♥ 864	♥ Q107	2♣ <sup>1</sup>	4♥ <sup>2</sup>	Pass	4♠
North HCP: 10	♦ 7	♦ A1065	AP			
South HCP: 15	♣ 1073	♣ AKQ4	1. Cappelletti, any 6+suit			
Contract: 4♠ S			2. Texas			

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ 7		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 1074	♥ KJ8653	Pass	4♥	AP	
North HCP: 15	♦ KQJ8	♦ A54	1. Texas			
South HCP: 10	♣ A85	♣ Q42				
Contract: 4♥ N						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ K76				1NT
Vul: None	♥ KQ96543	♥ AJ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ 74	♦ AK1093	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 16	♣ AK3	♣ J85	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 1430, for ♥			

## South hands (Practice Page)

### Texas\_Transfer

Board: 59	♠ AJ10962	The opponents are silent.
Dealer: N	♥ A3	
Vul: NS	♦ QJ108	Partner bids first.
HCP: 12	♣ 10	

Board: 60	♠ A8	The opponents are silent.
Dealer: S	♥ 972	
Vul: EW	♦ Q1076	You bid first.
HCP: 15	♣ AKQ3	

Board: 61	♠ KJ9764	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ J7	Partner bids first.
HCP: 13	♣ 96	

Board: 62	♠ 62	West Bids 2♣ if possible.
Dealer: S	♥ Q107	
Vul: NS	♦ A1065	You bid first.
HCP: 15	♣ AKQ4	

Board: 63	♠ 7	The opponents are silent.
Dealer: N	♥ KJ8653	
Vul: Both	♦ A54	Partner bids first.
HCP: 10	♣ Q42	

Board: 64	♠ K76	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ AK1093	You bid first.
HCP: 16	♣ J85	

## Texas\_Transfer Both hands (Answers Page)

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ AJ10962		1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ K52	♥ A3	Pass	4♠	AP	
North HCP: 15	♦ AK643	♦ QJ108	1. Texas			
South HCP: 12	♣ Q93	♣ 10				
Contract: 4♠ N						

Board: 60	North:	South:	West	North	East	South
Dealer: S	♠ KQJ1073	♠ A8				1NT
Vul: EW	♥ J105	♥ 972	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ A	♦ Q1076	AP			
South HCP: 15	♣ 1087	♣ AKQ3	1. Texas			
Contract: 4♠ S						

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ KJ9764		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ 1082	♥ AKJ	Pass	4♠	AP	
North HCP: 15	♦ AQ6	♦ J7	1. Texas			
South HCP: 13	♣ K732	♣ 96				
Contract: 4♠ N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ AKQJ109	♠ 62				1NT
Vul: NS	♥ 864	♥ Q107	2♣ <sup>1</sup>	4♥ <sup>2</sup>	Pass	4♠
North HCP: 10	♦ 7	♦ A1065	AP			
South HCP: 15	♣ 1073	♣ AKQ4	1. Cappelletti, any 6+suit			
Contract: 4♠ S			2. Texas			

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ 7		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 1074	♥ KJ8653	Pass	4♥	AP	
North HCP: 15	♦ KQJ8	♦ A54	1. Texas			
South HCP: 10	♣ A85	♣ Q42				
Contract: 4♥ N						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ K76				1NT
Vul: None	♥ KQ96543	♥ AJ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ 74	♦ AK1093	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 16	♣ AK3	♣ J85	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 1430, for ♥			

## North hands (Practice Page)

### Texas\_Transfer

Board: 65	♠ K4	The opponents are silent.
Dealer: N	♥ K43	
Vul: EW	♦ AKQ74	You bid first.
HCP: 15	♣ 652	

Board: 66	♠ AQ9854	The opponents are silent.
Dealer: S	♥ J4	
Vul: Both	♦ Q632	Partner bids first.
HCP: 11	♣ Q	

Board: 67	♠ 86	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ AQ7	You bid first.
HCP: 16	♣ K7542	

Board: 68	♠ AK3	The opponents are silent.
Dealer: S	♥ K98753	
Vul: NS	♦ A8	Partner bids first.
HCP: 14	♣ 98	

Board: 69	♠ AQJ72	The opponents are silent.
Dealer: N	♥ Q8	
Vul: Both	♦ K63	You bid first.
HCP: 16	♣ A109	

Board: 70	♠ AJ10965	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: None	♦ 43	Partner bids first.
HCP: 13	♣ K9	

## Texas\_Transfer Both hands (Answers Page)

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ AJ10873		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ K43	♥ A	Pass	4♠	AP	
North HCP: 15	♦ AKQ74	♦ 10865	1. Texas			
South HCP: 13	♣ 652	♣ A8				
Contract: 4♠ N						

Board: 66	North:	South:	West	North	East	South
Dealer: S	♠ AQ9854	♠ 102				1NT
Vul: Both	♥ J4	♥ K75	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ Q632	♦ A98	AP			
South HCP: 15	♣ Q	♣ AKJ73	1. Texas			
Contract: 4♠ S						

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ AKJ10942		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AK2	♥ Q95	Pass	4♠	AP	
North HCP: 16	♦ AQ7	♦ 6	1. Texas			
South HCP: 10	♣ K7542	♣ 96				
Contract: 4♠ N						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ AK3	♠ QJ642				1NT
Vul: NS	♥ K98753	♥ AQ6	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 14	♦ A8	♦ Q52	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 16	♣ 98	♣ KQ	Pass	5♥	AP	
Contract: 5♥ S			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ AQJ72	♠ —		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ Q8	♥ J109762	Pass	4♥	AP	
North HCP: 16	♦ K63	♦ AQ9	1. Texas			
South HCP: 11	♣ A109	♣ KJ82				
Contract: 4♥ N						

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ AJ10965	♠ KQ				1NT
Vul: None	♥ KQ3	♥ A96	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ 43	♦ A9852	AP			
South HCP: 17	♣ K9	♣ A72	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

### Texas\_Transfer

Board: 65	♠ AJ10873	The opponents are silent.
Dealer: N	♥ A	
Vul: EW	♦ 10865	Partner bids first.
HCP: 13	♣ A8	

Board: 66	♠ 102	The opponents are silent.
Dealer: S	♥ K75	
Vul: Both	♦ A98	You bid first.
HCP: 15	♣ AKJ73	

Board: 67	♠ AKJ10942	The opponents are silent.
Dealer: N	♥ Q95	
Vul: None	♦ 6	Partner bids first.
HCP: 10	♣ 96	

Board: 68	♠ QJ642	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: NS	♦ Q52	You bid first.
HCP: 16	♣ KQ	

Board: 69	♠ —	The opponents are silent.
Dealer: N	♥ J109762	
Vul: Both	♦ AQ9	Partner bids first.
HCP: 11	♣ KJ82	

Board: 70	♠ KQ	The opponents are silent.
Dealer: S	♥ A96	
Vul: None	♦ A9852	You bid first.
HCP: 17	♣ A72	

## Texas\_Transfer Both hands (Answers Page)

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ AJ10873		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ K43	♥ A	Pass	4♠	AP	
North HCP: 15	♦ AKQ74	♦ 10865	1. Texas			
South HCP: 13	♣ 652	♣ A8				
Contract: 4♠ N						

Board: 66	North:	South:	West	North	East	South
Dealer: S	♠ AQ9854	♠ 102				1NT
Vul: Both	♥ J4	♥ K75	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ Q632	♦ A98	AP			
South HCP: 15	♣ Q	♣ AKJ73	1. Texas			
Contract: 4♠ S						

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ AKJ10942		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AK2	♥ Q95	Pass	4♠	AP	
North HCP: 16	♦ AQ7	♦ 6	1. Texas			
South HCP: 10	♣ K7542	♣ 96				
Contract: 4♠ N						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ AK3	♠ QJ642				1NT
Vul: NS	♥ K98753	♥ AQ6	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 14	♦ A8	♦ Q52	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 16	♣ 98	♣ KQ	Pass	5♥	AP	
Contract: 5♥ S			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ AQJ72	♠ —		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ Q8	♥ J109762	Pass	4♥	AP	
North HCP: 16	♦ K63	♦ AQ9	1. Texas			
South HCP: 11	♣ A109	♣ KJ82				
Contract: 4♥ N						

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ AJ10965	♠ KQ				1NT
Vul: None	♥ KQ3	♥ A96	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ 43	♦ A9852	AP			
South HCP: 17	♣ K9	♣ A72	1. Texas			
Contract: 4♠ S						



## North hands (Practice Page)

### Texas\_Transfer

Board: 71	♠ J10	The opponents are silent.
Dealer: N	♥ AQ108	
Vul: EW	♦ KQ105	You bid first.
HCP: 15	♣ K65	

Board: 72	♠ QJ10853	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ Q3	Partner bids first.
HCP: 12	♣ K87	

Board: 73	♠ K5	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: NS	♦ AQ1092	You bid first.
HCP: 17	♣ A43	

Board: 74	♠ KJ7543	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ A6	Partner bids first.
HCP: 12	♣ KJ1085	

Board: 75	♠ AQ5	The opponents are silent.
Dealer: N	♥ KJ985	
Vul: Both	♦ KJ4	You bid first.
HCP: 17	♣ QJ	

Board: 76	♠ A1097532	The opponents are silent.
Dealer: S	♥ K	
Vul: None	♦ A105	Partner bids first.
HCP: 11	♣ 108	

## Texas\_Transfer Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ KQ98654		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AQ108	♥ J4	Pass	4♠	Pass	5♦ <sup>2</sup>
North HCP: 15	♦ KQ105	♦ —	Pass	5♠	AP	
South HCP: 10	♣ K65	♣ A1092	1. Texas			
Contract: 5♠ N			2. Exclusion, for ♠			

Board: 72	North:	South:	West	North	East	South
Dealer: S	♠ QJ10853	♠ A4				1NT
Vul: Both	♥ A6	♥ K85	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ Q3	♦ A9862	AP			
South HCP: 17	♣ K87	♣ AQ3	1. Texas			
Contract: 4♠ S						

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ AJ8762		1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ KJ4	♥ 9	Pass	4♠	AP	
North HCP: 17	♦ AQ1092	♦ 8	1. Texas			
South HCP: 11	♣ A43	♣ KQJ85				
Contract: 4♠ N						

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ KJ7543	♠ AQ8				1NT
Vul: EW	♥ —	♥ AQ765	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ A6	♦ 852	AP			
South HCP: 16	♣ KJ1085	♣ A9	1. Texas			
Contract: 4♠ S						

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ 9		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ KJ985	♥ AQ10642	Pass	4♥	AP	
North HCP: 17	♦ KJ4	♦ A75	1. Texas			
South HCP: 10	♣ QJ	♣ 1092				
Contract: 4♥ N						

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ A1097532	♠ KQ				1NT
Vul: None	♥ K	♥ AQJ98	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ A105	♦ 943	AP			
South HCP: 17	♣ 108	♣ AJ6	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

### Texas\_Transfer

Board: 71	♠ KQ98654	The opponents are silent.
Dealer: N	♥ J4	
Vul: EW	♦ —	Partner bids first.
HCP: 10	♣ A1092	

Board: 72	♠ A4	The opponents are silent.
Dealer: S	♥ K85	
Vul: Both	♦ A9862	You bid first.
HCP: 17	♣ AQ3	

Board: 73	♠ AJ8762	The opponents are silent.
Dealer: N	♥ 9	
Vul: NS	♦ 8	Partner bids first.
HCP: 11	♣ KQJ85	

Board: 74	♠ AQ8	The opponents are silent.
Dealer: S	♥ AQ765	
Vul: EW	♦ 852	You bid first.
HCP: 16	♣ A9	

Board: 75	♠ 9	The opponents are silent.
Dealer: N	♥ AQ10642	
Vul: Both	♦ A75	Partner bids first.
HCP: 10	♣ 1092	

Board: 76	♠ KQ	The opponents are silent.
Dealer: S	♥ AQJ98	
Vul: None	♦ 943	You bid first.
HCP: 17	♣ AJ6	

## Texas\_Transfer Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ KQ98654		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AQ108	♥ J4	Pass	4♠	Pass	5♦ <sup>2</sup>
North HCP: 15	♦ KQ105	♦ —	Pass	5♠	AP	
South HCP: 10	♣ K65	♣ A1092	1. Texas			
Contract: 5♠ N			2. Exclusion, for ♠			

Board: 72	North:	South:	West	North	East	South
Dealer: S	♠ QJ10853	♠ A4				1NT
Vul: Both	♥ A6	♥ K85	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ Q3	♦ A9862	AP			
South HCP: 17	♣ K87	♣ AQ3	1. Texas			
Contract: 4♠ S						

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ AJ8762		1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ KJ4	♥ 9	Pass	4♠	AP	
North HCP: 17	♦ AQ1092	♦ 8	1. Texas			
South HCP: 11	♣ A43	♣ KQJ85				
Contract: 4♠ N						

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ KJ7543	♠ AQ8				1NT
Vul: EW	♥ —	♥ AQ765	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ A6	♦ 852	AP			
South HCP: 16	♣ KJ1085	♣ A9	1. Texas			
Contract: 4♠ S						

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ 9		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ KJ985	♥ AQ10642	Pass	4♥	AP	
North HCP: 17	♦ KJ4	♦ A75	1. Texas			
South HCP: 10	♣ QJ	♣ 1092				
Contract: 4♥ N						

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ A1097532	♠ KQ				1NT
Vul: None	♥ K	♥ AQJ98	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ A105	♦ 943	AP			
South HCP: 17	♣ 108	♣ AJ6	1. Texas			
Contract: 4♠ S						

## North hands (Practice Page)

### Texas\_Transfer

Board: 77	♠ J873	The opponents are silent.
Dealer: N	♥ A42	
Vul: Both	♦ AJ	You bid first.
HCP: 17	♣ AK62	

Board: 78	♠ —	The opponents are silent.
Dealer: S	♥ Q97543	
Vul: EW	♦ AKQ72	Partner bids first.
HCP: 13	♣ Q9	

Board: 79	♠ 843	The opponents are silent.
Dealer: N	♥ AK96	
Vul: Both	♦ AKQ	You bid first.
HCP: 16	♣ 763	

Board: 80	♠ K84	The opponents are silent.
Dealer: S	♥ AQ9854	
Vul: Both	♦ K97	Partner bids first.
HCP: 12	♣ 4	

Board: 81	♠ AJ76	The opponents are silent.
Dealer: N	♥ A74	
Vul: None	♦ 754	You bid first.
HCP: 15	♣ AQ8	

Board: 82	♠ J	The opponents are silent.
Dealer: S	♥ AK7654	
Vul: None	♦ QJ4	Partner bids first.
HCP: 12	♣ J32	

## Texas\_Transfer Both hands (Answers Page)

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ J873	♠ AK		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ A42	♥ KQJ1097	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 17	♦ AJ	♦ K82	Pass	5♦	Pass	6♥
South HCP: 16	♣ AK62	♣ 53	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 78	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK8				1NT
Vul: EW	♥ Q97543	♥ K10	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ AKQ72	♦ J1043	Pass	5♠ <sup>2</sup>	Pass	6♦
South HCP: 16	♣ Q9	♣ AJ52	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Exclusion, for ♥			

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ 843	♠ AKJ1097				
Vul: Both	♥ AK96	♥ Q82		1NT	Pass	4♥ <sup>1</sup>
North HCP: 16	♦ AKQ	♦ 72	Pass	4♠	AP	
South HCP: 11	♣ 763	♣ J5	1. Texas			
Contract: 4♠ N						

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ A976				1NT
Vul: Both	♥ AQ9854	♥ J7	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ K97	♦ AJ5	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 15	♣ 4	♣ AJ102	Pass	5♥	Pass	6♥
Contract: 6♥ S			AP			
			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ AJ76	♠ Q92				
Vul: None	♥ A74	♥ KQ10832		1NT	Pass	4♦ <sup>1</sup>
North HCP: 15	♦ 754	♦ AJ2	Pass	4♥	AP	
South HCP: 12	♣ AQ8	♣ 3	1. Texas			
Contract: 4♥ N						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ KQ1064				1NT
Vul: None	♥ AK7654	♥ 93	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ QJ4	♦ A32	AP			
South HCP: 15	♣ J32	♣ AQ7	1. Texas			
Contract: 4♥ S						

## South hands (Practice Page)

### Texas\_Transfer

Board: 77	♠ AK	The opponents are silent.
Dealer: N	♥ KQJ1097	
Vul: Both	♦ K82	Partner bids first.
HCP: 16	♣ 53	

Board: 78	♠ AK8	The opponents are silent.
Dealer: S	♥ K10	
Vul: EW	♦ J1043	You bid first.
HCP: 16	♣ AJ52	

Board: 79	♠ AKJ1097	The opponents are silent.
Dealer: N	♥ Q82	
Vul: Both	♦ 72	Partner bids first.
HCP: 11	♣ J5	

Board: 80	♠ A976	The opponents are silent.
Dealer: S	♥ J7	
Vul: Both	♦ AJ5	You bid first.
HCP: 15	♣ AJ102	

Board: 81	♠ Q92	The opponents are silent.
Dealer: N	♥ KQ10832	
Vul: None	♦ AJ2	Partner bids first.
HCP: 12	♣ 3	

Board: 82	♠ KQ1064	The opponents are silent.
Dealer: S	♥ 93	
Vul: None	♦ A32	You bid first.
HCP: 15	♣ AQ7	

## Texas\_Transfer Both hands (Answers Page)

Board: 77			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♠ J873	♠ AK	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 17	♥ A42	♥ KQJ1097	Pass	5♦	Pass	6♥
South HCP: 16	♦ AJ	♦ K82	AP			
Contract: 6♥ N	♣ AK62	♣ 53	1. Texas			
			2. Blackwood 1430, for ♥			

Board: 78			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ —	♠ AK8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♥ Q97543	♥ K10	Pass	5♠ <sup>2</sup>	Pass	6♦
South HCP: 16	♦ AKQ72	♦ J1043	Pass	6♥	AP	
Contract: 6♥ S	♣ Q9	♣ AJ52	1. Texas			
			2. Exclusion, for ♥			

Board: 79			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♠ 843	♠ AKJ1097	Pass	4♠	AP	
North HCP: 16	♥ AK96	♥ Q82	1. Texas			
South HCP: 11	♦ AKQ	♦ 72				
Contract: 4♠ N	♣ 763	♣ J5				

Board: 80			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ K84	♠ A976	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♥ AQ9854	♥ J7	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 15	♦ K97	♦ AJ5	Pass	5♥	Pass	6♥
Contract: 6♥ S	♣ 4	♣ AJ102	AP			
			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 81			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♠ AJ76	♠ Q92	Pass	4♥	AP	
North HCP: 15	♥ A74	♥ KQ10832	1. Texas			
South HCP: 12	♦ 754	♦ AJ2				
Contract: 4♥ N	♣ AQ8	♣ 3				

Board: 82			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ J	♠ KQ1064	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♥ AK7654	♥ 93	AP			
South HCP: 15	♦ QJ4	♦ A32	1. Texas			
Contract: 4♥ S	♣ J32	♣ AQ7				



## North hands (Practice Page)

### Texas\_Transfer

Board: 83	♠ AK9	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ J9642	You bid first.
HCP: 17	♣ K93	

Board: 84	♠ 4	The opponents are silent.
Dealer: S	♥ A87432	
Vul: None	♦ 94	Partner bids first.
HCP: 13	♣ AKQ2	

Board: 85	♠ KQ10	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: NS	♦ Q43	You bid first.
HCP: 16	♣ A1082	

Board: 86	♠ K87	The opponents are silent.
Dealer: S	♥ KQ8764	
Vul: EW	♦ A2	Partner bids first.
HCP: 12	♣ 93	

Board: 87	♠ KJ6	The opponents are silent.
Dealer: N	♥ 1096	
Vul: EW	♦ A8	You bid first.
HCP: 15	♣ AK872	

## Texas\_Transfer Both hands (Answers Page)

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ QJ10763		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AQ	♥ 5	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 17	♦ J9642	♦ AKQ7	Pass	5♦	Pass	6♠
South HCP: 13	♣ K93	♣ J8	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 84	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ KJ95				1NT
Vul: None	♥ A87432	♥ K109	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ 94	♦ AKQ10	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 16	♣ AKQ2	♣ 75	AP			
Contract: 5♥ S			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ A5		1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ AJ5	♥ KQ10983	Pass	4♥	AP	
North HCP: 16	♦ Q43	♦ 102	1. Texas			
South HCP: 13	♣ A1082	♣ KJ4				
Contract: 4♥ N						

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ AQ63				1NT
Vul: EW	♥ KQ8764	♥ 53	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ A2	♦ Q43	AP			
South HCP: 15	♣ 93	♣ AK105	1. Texas			
Contract: 4♥ S						

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ AQ10954		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ 1096	♥ AQJ	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 15	♦ A8	♦ 4	Pass	5♦	Pass	6♠
South HCP: 13	♣ AK872	♣ 963	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 1430, for ♠			

## South hands (Practice Page)

### Texas\_Transfer

Board: 83	♠ QJ10763	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ AKQ7	Partner bids first.
HCP: 13	♣ J8	

Board: 84	♠ KJ95	The opponents are silent.
Dealer: S	♥ K109	
Vul: None	♦ AKQ10	You bid first.
HCP: 16	♣ 75	

Board: 85	♠ A5	The opponents are silent.
Dealer: N	♥ KQ10983	
Vul: NS	♦ 102	Partner bids first.
HCP: 13	♣ KJ4	

Board: 86	♠ AQ63	The opponents are silent.
Dealer: S	♥ 53	
Vul: EW	♦ Q43	You bid first.
HCP: 15	♣ AK105	

Board: 87	♠ AQ10954	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: EW	♦ 4	Partner bids first.
HCP: 13	♣ 963	

## Texas\_Transfer Both hands (Answers Page)

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ QJ10763		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AQ	♥ 5	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 17	♦ J9642	♦ AKQ7	Pass	5♦	Pass	6♠
South HCP: 13	♣ K93	♣ J8	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 84	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ KJ95				1NT
Vul: None	♥ A87432	♥ K109	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ 94	♦ AKQ10	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 16	♣ AKQ2	♣ 75	AP			
Contract: 5♥ S			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ A5		1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ AJ5	♥ KQ10983	Pass	4♥	AP	
North HCP: 16	♦ Q43	♦ 102	1. Texas			
South HCP: 13	♣ A1082	♣ KJ4				
Contract: 4♥ N						

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ AQ63				1NT
Vul: EW	♥ KQ8764	♥ 53	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ A2	♦ Q43	AP			
South HCP: 15	♣ 93	♣ AK105	1. Texas			
Contract: 4♥ S						

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ AQ10954		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ 1096	♥ AQJ	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 15	♦ A8	♦ 4	Pass	5♦	Pass	6♠
South HCP: 13	♣ AK872	♣ 963	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 1430, for ♠			

## North hands (Practice Page)

### Texas\_Transfer

Board: 88	♠ AQ109752	West Bids 2♣ if possible.
Dealer: S	♥ A108	West Doubles 5♦ if possible.
Vul: None	♦ 10	
HCP: 10	♣ 97	Partner bids first.
Board: 89	♠ K43	The opponents are silent.
Dealer: N	♥ K2	
Vul: EW	♦ AQ1082	You bid first.
HCP: 15	♣ K64	
Board: 90	♠ AQJ8654	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ 76	Partner bids first.
HCP: 12	♣ AJ2	
Board: 91	♠ J63	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ KQ72	You bid first.
HCP: 17	♣ A963	
Board: 92	♠ 87	East Doubles 4♦ if possible.
Dealer: S	♥ AKQJ1075	
Vul: EW	♦ —	Partner bids first.
HCP: 12	♣ Q653	

## Texas\_Transfer Both hands (Answers Page)

Board: 88			West	North	East	South
Dealer: S						1NT
Vul: None	North:	South:	2♣ <sup>1</sup>	4♥ <sup>2</sup>	Pass	4♠
North HCP: 10	♠ AQ109752	♠ KJ86	Pass	4NT <sup>3</sup>	Pass	5♦
South HCP: 15	♥ A108	♥ 952	X	5♠	Pass	6♠
Contract: 6♠ S	♦ 10	♦ A76	AP			
	♣ 97	♣ AK3	1. Cappelletti, any 6+suit			
			2. Texas			
			3. Blackwood 1430, for ♠			

Board: 89			West	North	East	South
Dealer: N						
Vul: EW	North:	South:		1NT	Pass	4♦ <sup>1</sup>
North HCP: 15	♠ K43	♠ 1065	Pass	4♥	AP	
South HCP: 12	♥ K2	♥ AQ10653				
Contract: 4♥ N	♦ AQ1082	♦ —	1. Texas			
	♣ K64	♣ AQ109				

Board: 90			West	North	East	South
Dealer: S						1NT
Vul: Both	North:	South:	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♠ AQJ8654	♠ K10	AP			
South HCP: 16	♥ 6	♥ AK73	1. Texas			
Contract: 4♠ S	♦ 76	♦ A943				
	♣ AJ2	♣ Q94				

Board: 91			West	North	East	South
Dealer: N						
Vul: None	North:	South:		1NT	Pass	4♥ <sup>1</sup>
North HCP: 17	♠ J63	♠ AKQ10975	Pass	4♠	AP	
South HCP: 10	♥ AK	♥ 42	1. Texas			
Contract: 4♠ N	♦ KQ72	♦ 4				
	♣ A963	♣ J108				

Board: 92			West	North	East	South
Dealer: S						1NT
Vul: EW	North:	South:	Pass	4♦ <sup>1</sup>	X	Pass <sup>2</sup>
North HCP: 12	♠ 87	♠ A63	Pass	4NT <sup>3</sup>	Pass	5♦
South HCP: 16	♥ AKQJ1075	♥ 96	Pass	6♥	AP	
Contract: 6♥ N	♦ —	♦ A64	1. Texas			
	♣ Q653	♣ AKJ108	2. denies a ♦ stopper			
			3. Blackwood 1430, for ♥			

## South hands (Practice Page)

### Texas\_Transfer

Board: 88	♠ KJ86	West Bids 2♣ if possible.
Dealer: S	♥ 952	West Doubles 5♦ if possible.
Vul: None	♦ A76	
HCP: 15	♣ AK3	You bid first.
Board: 89	♠ 1065	The opponents are silent.
Dealer: N	♥ AQ10653	
Vul: EW	♦ —	Partner bids first.
HCP: 12	♣ AQ109	
Board: 90	♠ K10	The opponents are silent.
Dealer: S	♥ AK73	
Vul: Both	♦ A943	You bid first.
HCP: 16	♣ Q94	
Board: 91	♠ AKQ10975	The opponents are silent.
Dealer: N	♥ 42	
Vul: None	♦ 4	Partner bids first.
HCP: 10	♣ J108	
Board: 92	♠ A63	East Doubles 4♦ if possible.
Dealer: S	♥ 96	
Vul: EW	♦ A64	You bid first.
HCP: 16	♣ AKJ108	

## Texas\_Transfer Both hands (Answers Page)

Board: 88			West	North	East	South
Dealer: S						1NT
Vul: None	North:	South:	2♣ <sup>1</sup>	4♥ <sup>2</sup>	Pass	4♠
North HCP: 10	♠ AQ109752	♠ KJ86	Pass	4NT <sup>3</sup>	Pass	5♦
South HCP: 15	♥ A108	♥ 952	X	5♠	Pass	6♠
Contract: 6♠ S	♦ 10	♦ A76	AP			
	♣ 97	♣ AK3	1. Cappelletti, any 6+suit			
			2. Texas			
			3. Blackwood 1430, for ♠			

Board: 89			West	North	East	South
Dealer: N						
Vul: EW	North:	South:		1NT	Pass	4♦ <sup>1</sup>
North HCP: 15	♠ K43	♠ 1065	Pass	4♥	AP	
South HCP: 12	♥ K2	♥ AQ10653				
Contract: 4♥ N	♦ AQ1082	♦ —	1. Texas			
	♣ K64	♣ AQ109				

Board: 90			West	North	East	South
Dealer: S						1NT
Vul: Both	North:	South:	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♠ AQJ8654	♠ K10	AP			
South HCP: 16	♥ 6	♥ AK73	1. Texas			
Contract: 4♠ S	♦ 76	♦ A943				
	♣ AJ2	♣ Q94				

Board: 91			West	North	East	South
Dealer: N						
Vul: None	North:	South:		1NT	Pass	4♥ <sup>1</sup>
North HCP: 17	♠ J63	♠ AKQ10975	Pass	4♠	AP	
South HCP: 10	♥ AK	♥ 42	1. Texas			
Contract: 4♠ N	♦ KQ72	♦ 4				
	♣ A963	♣ J108				

Board: 92			West	North	East	South
Dealer: S						1NT
Vul: EW	North:	South:	Pass	4♦ <sup>1</sup>	X	Pass <sup>2</sup>
North HCP: 12	♠ 87	♠ A63	Pass	4NT <sup>3</sup>	Pass	5♦
South HCP: 16	♥ AKQJ1075	♥ 96	Pass	6♥	AP	
Contract: 6♥ N	♦ —	♦ A64	1. Texas			
	♣ Q653	♣ AKJ108	2. denies a ♦ stopper			
			3. Blackwood 1430, for ♥			



## North hands (Practice Page)

### Texas\_Transfer

Board: 93	♠ AJ74	East Bids 2♣ if possible.
Dealer: N	♥ A63	
Vul: NS	♦ K108	You bid first.
HCP: 15	♣ K108	
Board: 94	♠ AKJ	East Doubles 4♦ if possible.
Dealer: S	♥ QJ10642	
Vul: NS	♦ 3	Partner bids first.
HCP: 11	♣ 942	
Board: 95	♠ A1052	The opponents are silent.
Dealer: N	♥ Q82	
Vul: Both	♦ KQ	You bid first.
HCP: 17	♣ AQ83	
Board: 96	♠ A987652	The opponents are silent.
Dealer: S	♥ K98	
Vul: NS	♦ A	Partner bids first.
HCP: 11	♣ 54	
Board: 97	♠ K85	The opponents are silent.
Dealer: N	♥ K9	
Vul: NS	♦ KQ83	You bid first.
HCP: 15	♣ A654	
Board: 98	♠ AK87543	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ 84	Partner bids first.
HCP: 12	♣ KQ8	

## Texas\_Transfer Both hands (Answers Page)

Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ AJ74	♠ 2		1NT	2♣ <sup>1</sup>	4♦ <sup>2</sup>
Vul: NS	♥ A63	♥ K87542	Pass	4♥	Pass	4NT <sup>3</sup>
North HCP: 15	♦ K108	♦ AQJ94	Pass	5♥	AP	
South HCP: 10	♣ K108	♣ 2	1. Cappelletti, any 6+suit			
Contract: 5♥ N			2. Texas			
			3. Blackwood 1430, for ♥			

Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ AKJ	♠ 63				1NT
Vul: NS	♥ QJ10642	♥ A987	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 11	♦ 3	♦ AQ104	AP			
South HCP: 16	♣ 942	♣ AQ8	1. Texas			
Contract: 4♥ S						

Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ A1052	♠ 8		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ Q82	♥ AKJ743	Pass	4♥	AP	
North HCP: 17	♦ KQ	♦ A54	1. Texas			
South HCP: 12	♣ AQ83	♣ 742				
Contract: 4♥ N						

Board: 96	North:	South:	West	North	East	South
Dealer: S	♠ A987652	♠ K10				1NT
Vul: NS	♥ K98	♥ J52	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ A	♦ K8743	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 15	♣ 54	♣ AKJ	Pass	5♠	AP	
Contract: 5♠ S			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ Q74		1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ K9	♥ QJ8765	Pass	4♥	AP	
North HCP: 15	♦ KQ83	♦ A105	1. Texas			
South HCP: 12	♣ A654	♣ K				
Contract: 4♥ N						

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ AK87543	♠ Q9				1NT
Vul: Both	♥ 8	♥ AK10	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ 84	♦ QJ62	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 17	♣ KQ8	♣ AJ75	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 1430, for ♠			

## South hands (Practice Page)

### Texas\_Transfer

Board: 93	♠ 2	East Bids 2♣ if possible.
Dealer: N	♥ K87542	
Vul: NS	♦ AQJ94	Partner bids first.
HCP: 10	♣ 2	
Board: 94	♠ 63	East Doubles 4♦ if possible.
Dealer: S	♥ A987	
Vul: NS	♦ AQ104	You bid first.
HCP: 16	♣ AQ8	
Board: 95	♠ 8	The opponents are silent.
Dealer: N	♥ AKJ743	
Vul: Both	♦ A54	Partner bids first.
HCP: 12	♣ 742	
Board: 96	♠ K10	The opponents are silent.
Dealer: S	♥ J52	
Vul: NS	♦ K8743	You bid first.
HCP: 15	♣ AKJ	
Board: 97	♠ Q74	The opponents are silent.
Dealer: N	♥ QJ8765	
Vul: NS	♦ A105	Partner bids first.
HCP: 12	♣ K	
Board: 98	♠ Q9	The opponents are silent.
Dealer: S	♥ AK10	
Vul: Both	♦ QJ62	You bid first.
HCP: 17	♣ AJ75	

## Texas\_Transfer Both hands (Answers Page)

Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ AJ74	♠ 2		1NT	2♣ <sup>1</sup>	4♦ <sup>2</sup>
Vul: NS	♥ A63	♥ K87542	Pass	4♥	Pass	4NT <sup>3</sup>
North HCP: 15	♦ K108	♦ AQJ94	Pass	5♥	AP	
South HCP: 10	♣ K108	♣ 2	1. Cappelletti, any 6+suit			
Contract: 5♥ N			2. Texas			
			3. Blackwood 1430, for ♥			

Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ AKJ	♠ 63				1NT
Vul: NS	♥ QJ10642	♥ A987	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 11	♦ 3	♦ AQ104	AP			
South HCP: 16	♣ 942	♣ AQ8	1. Texas			
Contract: 4♥ S						

Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ A1052	♠ 8		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ Q82	♥ AKJ743	Pass	4♥	AP	
North HCP: 17	♦ KQ	♦ A54	1. Texas			
South HCP: 12	♣ AQ83	♣ 742				
Contract: 4♥ N						

Board: 96	North:	South:	West	North	East	South
Dealer: S	♠ A987652	♠ K10				1NT
Vul: NS	♥ K98	♥ J52	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ A	♦ K8743	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 15	♣ 54	♣ AKJ	Pass	5♠	AP	
Contract: 5♠ S			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ Q74		1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ K9	♥ QJ8765	Pass	4♥	AP	
North HCP: 15	♦ KQ83	♦ A105	1. Texas			
South HCP: 12	♣ A654	♣ K				
Contract: 4♥ N						

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ AK87543	♠ Q9				1NT
Vul: Both	♥ 8	♥ AK10	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ 84	♦ QJ62	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 17	♣ KQ8	♣ AJ75	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 1430, for ♠			

## North hands (Practice Page)

### Texas\_Transfer

Board: 99	♠ Q5	East Bids 2♣ if possible.
Dealer: N	♥ QJ98	
Vul: NS	♦ AK6	You bid first.
HCP: 17	♣ AJ98	

Board: 100	♠ KQ	The opponents are silent.
Dealer: S	♥ AKQ542	
Vul: EW	♦ J76	Partner bids first.
HCP: 15	♣ 54	

Board: 101	♠ KJ9	The opponents are silent.
Dealer: N	♥ K9	
Vul: Both	♦ J74	You bid first.
HCP: 15	♣ AK1054	

Board: 102	♠ 64	The opponents are silent.
Dealer: S	♥ AQJ10864	
Vul: None	♦ 32	Partner bids first.
HCP: 12	♣ KQ	

Board: 103	♠ AJ5	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: NS	♦ 74	You bid first.
HCP: 15	♣ AQJ52	

Board: 104	♠ 84	The opponents are silent.
Dealer: S	♥ AKQJ97	
Vul: NS	♦ 9	Partner bids first.
HCP: 10	♣ 10732	

## Texas\_Transfer Both hands (Answers Page)

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K8		1NT	2♣ <sup>1</sup>	4♦ <sup>2</sup>
Vul: NS	♥ QJ98	♥ AK6543	Pass	4♥	AP	
North HCP: 17	♦ AK6	♦ J742	1. Cappelletti, any 6+suit			
South HCP: 11	♣ AJ98	♣ 3	2. Texas			
Contract: 4♥ N						

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A9				1NT
Vul: EW	♥ AKQ542	♥ J10876	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 15	♦ J76	♦ K98	AP			
South HCP: 15	♣ 54	♣ AK3	1. Texas			
Contract: 4♥ S						

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ A43		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ K9	♥ AQ8762	Pass	4♥	AP	
North HCP: 15	♦ J74	♦ K5	1. Texas			
South HCP: 13	♣ AK1054	♣ 72				
Contract: 4♥ N						

Board: 102	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AQ1073				1NT
Vul: None	♥ AQJ10864	♥ K3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ 32	♦ Q86	AP			
South HCP: 15	♣ KQ	♣ A64	1. Texas			
Contract: 4♥ S						

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ Q109		1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ QJ2	♥ A109754	Pass	4♥	AP	
North HCP: 15	♦ 74	♦ AK10	1. Texas			
South HCP: 13	♣ AQJ52	♣ 10				
Contract: 4♥ N						

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AKJ2				1NT
Vul: NS	♥ AKQJ97	♥ 85	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ 9	♦ Q72	AP			
South HCP: 15	♣ 10732	♣ AJ54	1. Texas			
Contract: 4♥ S						

## South hands (Practice Page)

### Texas\_Transfer

Board: 99	♠ K8	East Bids 2♣ if possible.
Dealer: N	♥ AK6543	
Vul: NS	♦ J742	Partner bids first.
HCP: 11	♣ 3	

Board: 100	♠ A9	The opponents are silent.
Dealer: S	♥ J10876	
Vul: EW	♦ K98	You bid first.
HCP: 15	♣ AK3	

Board: 101	♠ A43	The opponents are silent.
Dealer: N	♥ AQ8762	
Vul: Both	♦ K5	Partner bids first.
HCP: 13	♣ 72	

Board: 102	♠ AQ1073	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ Q86	You bid first.
HCP: 15	♣ A64	

Board: 103	♠ Q109	The opponents are silent.
Dealer: N	♥ A109754	
Vul: NS	♦ AK10	Partner bids first.
HCP: 13	♣ 10	

Board: 104	♠ AKJ2	The opponents are silent.
Dealer: S	♥ 85	
Vul: NS	♦ Q72	You bid first.
HCP: 15	♣ AJ54	

## Texas\_Transfer Both hands (Answers Page)

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K8		1NT	2♣ <sup>1</sup>	4♦ <sup>2</sup>
Vul: NS	♥ QJ98	♥ AK6543	Pass	4♥	AP	
North HCP: 17	♦ AK6	♦ J742	1. Cappelletti, any 6+suit			
South HCP: 11	♣ AJ98	♣ 3	2. Texas			
Contract: 4♥ N						

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A9				1NT
Vul: EW	♥ AKQ542	♥ J10876	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 15	♦ J76	♦ K98	AP			
South HCP: 15	♣ 54	♣ AK3	1. Texas			
Contract: 4♥ S						

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ A43		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ K9	♥ AQ8762	Pass	4♥	AP	
North HCP: 15	♦ J74	♦ K5	1. Texas			
South HCP: 13	♣ AK1054	♣ 72				
Contract: 4♥ N						

Board: 102	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AQ1073				1NT
Vul: None	♥ AQJ10864	♥ K3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ 32	♦ Q86	AP			
South HCP: 15	♣ KQ	♣ A64	1. Texas			
Contract: 4♥ S						

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ Q109		1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ QJ2	♥ A109754	Pass	4♥	AP	
North HCP: 15	♦ 74	♦ AK10	1. Texas			
South HCP: 13	♣ AQJ52	♣ 10				
Contract: 4♥ N						

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AKJ2				1NT
Vul: NS	♥ AKQJ97	♥ 85	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ 9	♦ Q72	AP			
South HCP: 15	♣ 10732	♣ AJ54	1. Texas			
Contract: 4♥ S						



## North hands (Practice Page)

### Texas\_Transfer

Board: 105	♠ J32	East Doubles 5♣ if possible.
Dealer: N	♥ KJ94	
Vul: EW	♦ KQ	You bid first.
HCP: 16	♣ AQ102	
Board: 106	♠ AJ8743	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ 95	Partner bids first.
HCP: 10	♣ KQ1082	
Board: 107	♠ KQJ2	The opponents are silent.
Dealer: N	♥ A3	
Vul: Both	♦ Q92	You bid first.
HCP: 16	♣ KJ97	
Board: 108	♠ AK10	The opponents are silent.
Dealer: S	♥ KQ9642	
Vul: NS	♦ 5	Partner bids first.
HCP: 12	♣ 953	
Board: 109	♠ AJ109	The opponents are silent.
Dealer: N	♥ A6	
Vul: None	♦ K872	You bid first.
HCP: 16	♣ A52	
Board: 110	♠ AKJ1082	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ J72	Partner bids first.
HCP: 12	♣ 765	

## Texas\_Transfer Both hands (Answers Page)

Board: 105			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♠ J32	♠ AKQ1098	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 16	♥ KJ94	♥ 1062	Pass	5♣	X	XX
South HCP: 13	♦ KQ	♦ A109	Pass	5♠	Pass	6♠
Contract: 6♠ N	♣ AQ102	♣ 7	AP			

1. Texas
2. Blackwood 1430, for ♠

Board: 106			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ AJ8743	♠ Q6	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♥ —	♥ A10862	Pass	5♥ <sup>2</sup>	Pass	6♣
South HCP: 17	♦ 95	♦ AK4	Pass	6♠	AP	
Contract: 6♠ S	♣ KQ1082	♣ A94				

1. Texas
2. Exclusion, for ♠

Board: 107			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♠ KQJ2	♠ A104	Pass	4♥	AP	
North HCP: 16	♥ A3	♥ KJ8742				
South HCP: 12	♦ Q92	♦ A6	1. Texas			
Contract: 4♥ N	♣ KJ97	♣ 105				

Board: 108			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ AK10	♠ Q954	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♥ KQ9642	♥ J10	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 15	♦ 5	♦ AQ108	Pass	6♥	AP	
Contract: 6♥ S	♣ 953	♣ AQ4				

1. Texas
2. Blackwood 1430, for ♥

Board: 109			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♠ AJ109	♠ K7	Pass	4♥	AP	
North HCP: 16	♥ A6	♥ KJ9432				
South HCP: 14	♦ K872	♦ A10	1. Texas			
Contract: 4♥ N	♣ A52	♣ K86				

Board: 110			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ AKJ1082	♠ 653	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♥ K	♥ AQJ	AP			
South HCP: 15	♦ J72	♦ K8	1. Texas			
Contract: 4♠ S	♣ 765	♣ AJ932				

## South hands (Practice Page)

### Texas\_Transfer

Board: 105	♠ AKQ1098	East Doubles 5♣ if possible.
Dealer: N	♥ 1062	
Vul: EW	♦ A109	Partner bids first.
HCP: 13	♣ 7	

Board: 106	♠ Q6	The opponents are silent.
Dealer: S	♥ A10862	
Vul: Both	♦ AK4	You bid first.
HCP: 17	♣ A94	

Board: 107	♠ A104	The opponents are silent.
Dealer: N	♥ KJ8742	
Vul: Both	♦ A6	Partner bids first.
HCP: 12	♣ 105	

Board: 108	♠ Q954	The opponents are silent.
Dealer: S	♥ J10	
Vul: NS	♦ AQ108	You bid first.
HCP: 15	♣ AQ4	

Board: 109	♠ K7	The opponents are silent.
Dealer: N	♥ KJ9432	
Vul: None	♦ A10	Partner bids first.
HCP: 14	♣ K86	

Board: 110	♠ 653	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: EW	♦ K8	You bid first.
HCP: 15	♣ AJ932	

## Texas\_Transfer Both hands (Answers Page)

Board: 105			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♠ J32	♠ AKQ1098	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 16	♥ KJ94	♥ 1062	Pass	5♣	X	XX
South HCP: 13	♦ KQ	♦ A109	Pass	5♠	Pass	6♠
Contract: 6♠ N	♣ AQ102	♣ 7	AP			

1. Texas
2. Blackwood 1430, for ♠

Board: 106			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ AJ8743	♠ Q6	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♥ —	♥ A10862	Pass	5♥ <sup>2</sup>	Pass	6♣
South HCP: 17	♦ 95	♦ AK4	Pass	6♠	AP	
Contract: 6♠ S	♣ KQ1082	♣ A94				

1. Texas
2. Exclusion, for ♠

Board: 107			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♠ KQJ2	♠ A104	Pass	4♥	AP	
North HCP: 16	♥ A3	♥ KJ8742				
South HCP: 12	♦ Q92	♦ A6	1. Texas			
Contract: 4♥ N	♣ KJ97	♣ 105				

Board: 108			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ AK10	♠ Q954	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♥ KQ9642	♥ J10	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 15	♦ 5	♦ AQ108	Pass	6♥	AP	
Contract: 6♥ S	♣ 953	♣ AQ4				

1. Texas
2. Blackwood 1430, for ♥

Board: 109			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♠ AJ109	♠ K7	Pass	4♥	AP	
North HCP: 16	♥ A6	♥ KJ9432	1. Texas			
South HCP: 14	♦ K872	♦ A10				
Contract: 4♥ N	♣ A52	♣ K86				

Board: 110			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ AKJ1082	♠ 653	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♥ K	♥ AQJ	AP			
South HCP: 15	♦ J72	♦ K8	1. Texas			
Contract: 4♠ S	♣ 765	♣ AJ932				

## North hands (Practice Page)

### Texas\_Transfer

Board: 111	♠ A4	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: EW	♦ K982	You bid first.
HCP: 15	♣ KJ65	
Board: 112	♠ KQ8762	The opponents are silent.
Dealer: S	♥ A42	
Vul: Both	♦ 2	Partner bids first.
HCP: 11	♣ Q42	
Board: 113	♠ K8	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: None	♦ Q108	You bid first.
HCP: 15	♣ KQ652	
Board: 114	♠ AQ10742	East Doubles 4♥ if possible.
Dealer: S	♥ 54	
Vul: Both	♦ A53	Partner bids first.
HCP: 10	♣ 96	
Board: 115	♠ Q5	The opponents are silent.
Dealer: N	♥ 543	
Vul: None	♦ A742	You bid first.
HCP: 15	♣ AKQ10	
Board: 116	♠ AKJ986	The opponents are silent.
Dealer: S	♥ 853	
Vul: NS	♦ KQ42	Partner bids first.
HCP: 13	♣ —	

## Texas\_Transfer Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ KQJ1062		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ KJ4	♥ A8				
North HCP: 15	♦ K982	♦ QJ	Pass	4♠	AP	
South HCP: 13	♣ KJ65	♣ 972	1. Texas			
Contract: 4♠ N						

Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ KQ8762	♠ A103				1NT
Vul: Both	♥ A42	♥ Q106	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ 2	♦ AQ974	AP			
South HCP: 15	♣ Q42	♣ K7	1. Texas			
Contract: 4♠ S						

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ AQ9763		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ KQ7	♥ A63				
North HCP: 15	♦ Q108	♦ 964	Pass	4♠	AP	
South HCP: 10	♣ KQ652	♣ 3	1. Texas			
Contract: 4♠ N						

Board: 114	North:	South:	West	North	East	South
Dealer: S	♠ AQ10742	♠ KJ				1NT
Vul: Both	♥ 54	♥ K73	Pass	4♥ <sup>1</sup>	X	Pass <sup>2</sup>
North HCP: 10	♦ A53	♦ Q1097	Pass	4♠	AP	
South HCP: 15	♣ 96	♣ AQ108	1. Texas			
Contract: 4♠ N			2. denies a ♥ stopper			

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K98		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ 543	♥ AQJ10986				
North HCP: 15	♦ A742	♦ 6	Pass	4♥	AP	
South HCP: 10	♣ AKQ10	♣ 53	1. Texas			
Contract: 4♥ N						

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ AKJ986	♠ 1053				1NT
Vul: NS	♥ 853	♥ AK106	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ KQ42	♦ A5	AP			
South HCP: 15	♣ —	♣ A965	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

### Texas\_Transfer

Board: 111	♠ KQJ1062	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ QJ	Partner bids first.
HCP: 13	♣ 972	
Board: 112	♠ A103	The opponents are silent.
Dealer: S	♥ Q106	
Vul: Both	♦ AQ974	You bid first.
HCP: 15	♣ K7	
Board: 113	♠ AQ9763	The opponents are silent.
Dealer: N	♥ A63	
Vul: None	♦ 964	Partner bids first.
HCP: 10	♣ 3	
Board: 114	♠ KJ	East Doubles 4♥ if possible.
Dealer: S	♥ K73	
Vul: Both	♦ Q1097	You bid first.
HCP: 15	♣ AQ108	
Board: 115	♠ K98	The opponents are silent.
Dealer: N	♥ AQJ10986	
Vul: None	♦ 6	Partner bids first.
HCP: 10	♣ 53	
Board: 116	♠ 1053	The opponents are silent.
Dealer: S	♥ AK106	
Vul: NS	♦ A5	You bid first.
HCP: 15	♣ A965	

## Texas\_Transfer Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ KQJ1062		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ KJ4	♥ A8				
North HCP: 15	♦ K982	♦ QJ	Pass	4♠	AP	
South HCP: 13	♣ KJ65	♣ 972	1. Texas			
Contract: 4♠ N						

Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ KQ8762	♠ A103				1NT
Vul: Both	♥ A42	♥ Q106	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ 2	♦ AQ974	AP			
South HCP: 15	♣ Q42	♣ K7	1. Texas			
Contract: 4♠ S						

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ AQ9763		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ KQ7	♥ A63				
North HCP: 15	♦ Q108	♦ 964	Pass	4♠	AP	
South HCP: 10	♣ KQ652	♣ 3	1. Texas			
Contract: 4♠ N						

Board: 114	North:	South:	West	North	East	South
Dealer: S	♠ AQ10742	♠ KJ				1NT
Vul: Both	♥ 54	♥ K73	Pass	4♥ <sup>1</sup>	X	Pass <sup>2</sup>
North HCP: 10	♦ A53	♦ Q1097	Pass	4♠	AP	
South HCP: 15	♣ 96	♣ AQ108	1. Texas			
Contract: 4♠ N			2. denies a ♥ stopper			

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K98		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ 543	♥ AQJ10986				
North HCP: 15	♦ A742	♦ 6	Pass	4♥	AP	
South HCP: 10	♣ AKQ10	♣ 53	1. Texas			
Contract: 4♥ N						

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ AKJ986	♠ 1053				1NT
Vul: NS	♥ 853	♥ AK106	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ KQ42	♦ A5	AP			
South HCP: 15	♣ —	♣ A965	1. Texas			
Contract: 4♠ S						



## North hands (Practice Page)

### Texas\_Transfer

Board: 117	♠ A109	East Doubles 6♣ if possible.
Dealer: N	♥ AQ32	
Vul: None	♦ J73	You bid first.
HCP: 15	♣ A82	

Board: 118	♠ J	The opponents are silent.
Dealer: S	♥ AKJ8742	
Vul: None	♦ KJ109	Partner bids first.
HCP: 13	♣ 7	

Board: 119	♠ AQ9	The opponents are silent.
Dealer: N	♥ K9	
Vul: NS	♦ AJ63	You bid first.
HCP: 17	♣ K1042	

Board: 120	♠ 102	The opponents are silent.
Dealer: S	♥ AQ98743	
Vul: None	♦ —	Partner bids first.
HCP: 10	♣ A932	

Board: 121	♠ AKQJ9	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: EW	♦ 972	You bid first.
HCP: 15	♣ 64	

Board: 122	♠ AKQJ93	The opponents are silent.
Dealer: S	♥ 84	
Vul: Both	♦ 6	Partner bids first.
HCP: 11	♣ J873	

## Texas\_Transfer Both hands (Answers Page)

Board: 117			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♠ A109	♠ KQ8642	Pass	4♠	Pass	5♥ <sup>2</sup>
North HCP: 15	♥ AQ32	♥ —	Pass	6♣	X	Pass
South HCP: 12	♦ J73	♦ AK102	Pass	6♠	AP	
Contract: 6♠ N	♣ A82	♣ 754	1. Texas			
			2. Exclusion, for ♠			

Board: 118			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ J	♠ A654	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♥ AKJ8742	♥ 96	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 16	♦ KJ109	♦ AQ8	Pass	5♠	Pass	6♥
Contract: 6♥ S	♣ 7	♣ AQ32	AP			
			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 119			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♠ AQ9	♠ J	Pass	4♥	AP	
North HCP: 17	♥ K9	♥ AQ8754	1. Texas			
South HCP: 10	♦ AJ63	♦ K1094				
Contract: 4♥ N	♣ K1042	♣ 87				

Board: 120			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ 102	♠ AK7	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♥ AQ98743	♥ K65	AP			
South HCP: 15	♦ —	♦ K832	1. Texas			
Contract: 4♥ S	♣ A932	♣ Q65				

Board: 121			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♠ AKQJ9	♠ 4	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 15	♥ AJ4	♥ KQ108652	Pass	5♠	Pass	6♥
South HCP: 10	♦ 972	♦ A105	AP			
Contract: 6♥ N	♣ 64	♣ J8	1. Texas			
			2. Blackwood 1430, for ♥			

Board: 122			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ AKQJ93	♠ 74	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♥ 84	♥ AK9	AP			
South HCP: 16	♦ 6	♦ A53	1. Texas			
Contract: 4♠ S	♣ J873	♣ KQ964				

## South hands (Practice Page)

### Texas\_Transfer

Board: 117	♠ KQ8642	East Doubles 6♣ if possible.
Dealer: N	♥ —	
Vul: None	♦ AK102	Partner bids first.
HCP: 12	♣ 754	

Board: 118	♠ A654	The opponents are silent.
Dealer: S	♥ 96	
Vul: None	♦ AQ8	You bid first.
HCP: 16	♣ AQ32	

Board: 119	♠ J	The opponents are silent.
Dealer: N	♥ AQ8754	
Vul: NS	♦ K1094	Partner bids first.
HCP: 10	♣ 87	

Board: 120	♠ AK7	The opponents are silent.
Dealer: S	♥ K65	
Vul: None	♦ K832	You bid first.
HCP: 15	♣ Q65	

Board: 121	♠ 4	The opponents are silent.
Dealer: N	♥ KQ108652	
Vul: EW	♦ A105	Partner bids first.
HCP: 10	♣ J8	

Board: 122	♠ 74	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ A53	You bid first.
HCP: 16	♣ KQ964	

## Texas\_Transfer Both hands (Answers Page)

Board: 117			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♠ A109	♠ KQ8642	Pass	4♠	Pass	5♥ <sup>2</sup>
North HCP: 15	♥ AQ32	♥ —	Pass	6♣	X	Pass
South HCP: 12	♦ J73	♦ AK102	Pass	6♠	AP	
Contract: 6♠ N	♣ A82	♣ 754				
						1. Texas
						2. Exclusion, for ♠

Board: 118			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ J	♠ A654	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♥ AKJ8742	♥ 96	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 16	♦ KJ109	♦ AQ8	Pass	5♠	Pass	6♥
Contract: 6♥ S	♣ 7	♣ AQ32		AP		
						1. Texas
						2. Blackwood 1430, for ♥

Board: 119			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♠ AQ9	♠ J	Pass	4♥	AP	
North HCP: 17	♥ K9	♥ AQ8754				
South HCP: 10	♦ AJ63	♦ K1094				
Contract: 4♥ N	♣ K1042	♣ 87				1. Texas

Board: 120			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ 102	♠ AK7	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♥ AQ98743	♥ K65				
South HCP: 15	♦ —	♦ K832				
Contract: 4♥ S	♣ A932	♣ Q65				1. Texas

Board: 121			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♠ AKQJ9	♠ 4	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 15	♥ AJ4	♥ KQ108652	Pass	5♠	Pass	6♥
South HCP: 10	♦ 972	♦ A105				
Contract: 6♥ N	♣ 64	♣ J8				1. Texas
						2. Blackwood 1430, for ♥

Board: 122			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ AKQJ93	♠ 74	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♥ 84	♥ AK9				
South HCP: 16	♦ 6	♦ A53				
Contract: 4♠ S	♣ J873	♣ KQ964				1. Texas

## North hands (Practice Page)

### Texas\_Transfer

Board: 123	♠ QJ9	The opponents are silent.
Dealer: N	♥ AK82	
Vul: NS	♦ 832	You bid first.
HCP: 17	♣ AK2	
Board: 124	♠ KQ10963	The opponents are silent.
Dealer: S	♥ 98	
Vul: Both	♦ KQ	Partner bids first.
HCP: 14	♣ A96	
Board: 125	♠ KQ107	West Doubles 4♥ if possible.
Dealer: N	♥ K75	
Vul: EW	♦ KQ63	You bid first.
HCP: 15	♣ Q4	
Board: 126	♠ AKJ765	East Doubles 4♥ if possible.
Dealer: S	♥ 98	
Vul: Both	♦ A108	Partner bids first.
HCP: 12	♣ 109	
Board: 127	♠ AJ	The opponents are silent.
Dealer: N	♥ K103	
Vul: EW	♦ Q873	You bid first.
HCP: 15	♣ KQ43	
Board: 128	♠ KJ10743	The opponents are silent.
Dealer: S	♥ 63	
Vul: None	♦ K	Partner bids first.
HCP: 11	♣ A984	

## Texas\_Transfer Both hands (Answers Page)

Board: 123	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ AK8764		1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AK82	♥ 95	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 17	♦ 832	♦ KQ7	Pass	5♠	Pass	6♠
South HCP: 15	♣ AK2	♣ QJ	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 124	North:	South:	West	North	East	South
Dealer: S	♠ KQ10963	♠ AJ74				1NT
Vul: Both	♥ 98	♥ AQ7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 14	♦ KQ	♦ 53	AP			
South HCP: 15	♣ A96	♣ KJ73	1. Texas			
Contract: 4♠ S						

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ KQ107	♠ AJ9865		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ K75	♥ 9	X	4♠	Pass	4NT <sup>2</sup>
North HCP: 15	♦ KQ63	♦ 9	Pass	5♣	Pass	5♠
South HCP: 10	♣ Q4	♣ AJ973	AP			
Contract: 5♠ N			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 126	North:	South:	West	North	East	South
Dealer: S	♠ AKJ765	♠ 104				1NT
Vul: Both	♥ 98	♥ AJ52	Pass	4♥ <sup>1</sup>	X	Pass <sup>2</sup>
North HCP: 12	♦ A108	♦ KQJ7	Pass	4♠	AP	
South HCP: 15	♣ 109	♣ A32	1. Texas			
Contract: 4♠ N			2. denies a ♥ stopper			

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K108643		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ K103	♥ A94	Pass	4♠	AP	
North HCP: 15	♦ Q873	♦ KJ10	1. Texas			
South HCP: 11	♣ KQ43	♣ 6				
Contract: 4♠ N						

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ KJ10743	♠ A82				1NT
Vul: None	♥ 63	♥ Q84	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ K	♦ QJ10	AP			
South HCP: 15	♣ A984	♣ KQJ7	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

### Texas\_Transfer

Board: 123	♠ AK8764	The opponents are silent.
Dealer: N	♥ 95	
Vul: NS	♦ KQ7	Partner bids first.
HCP: 15	♣ QJ	
Board: 124	♠ AJ74	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: Both	♦ 53	You bid first.
HCP: 15	♣ KJ73	
Board: 125	♠ AJ9865	West Doubles 4♥ if possible.
Dealer: N	♥ 9	
Vul: EW	♦ 9	Partner bids first.
HCP: 10	♣ AJ973	
Board: 126	♠ 104	East Doubles 4♥ if possible.
Dealer: S	♥ AJ52	
Vul: Both	♦ KQJ7	You bid first.
HCP: 15	♣ A32	
Board: 127	♠ K108643	The opponents are silent.
Dealer: N	♥ A94	
Vul: EW	♦ KJ10	Partner bids first.
HCP: 11	♣ 6	
Board: 128	♠ A82	The opponents are silent.
Dealer: S	♥ Q84	
Vul: None	♦ QJ10	You bid first.
HCP: 15	♣ KQJ7	

## Texas\_Transfer Both hands (Answers Page)

Board: 123	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ AK8764		1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AK82	♥ 95	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 17	♦ 832	♦ KQ7	Pass	5♠	Pass	6♠
South HCP: 15	♣ AK2	♣ QJ	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 124	North:	South:	West	North	East	South
Dealer: S	♠ KQ10963	♠ AJ74				1NT
Vul: Both	♥ 98	♥ AQ7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 14	♦ KQ	♦ 53	AP			
South HCP: 15	♣ A96	♣ KJ73	1. Texas			
Contract: 4♠ S						

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ KQ107	♠ AJ9865		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ K75	♥ 9	X	4♠	Pass	4NT <sup>2</sup>
North HCP: 15	♦ KQ63	♦ 9	Pass	5♣	Pass	5♠
South HCP: 10	♣ Q4	♣ AJ973	AP			
Contract: 5♠ N			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 126	North:	South:	West	North	East	South
Dealer: S	♠ AKJ765	♠ 104				1NT
Vul: Both	♥ 98	♥ AJ52	Pass	4♥ <sup>1</sup>	X	Pass <sup>2</sup>
North HCP: 12	♦ A108	♦ KQJ7	Pass	4♠	AP	
South HCP: 15	♣ 109	♣ A32	1. Texas			
Contract: 4♠ N			2. denies a ♥ stopper			

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K108643		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ K103	♥ A94	Pass	4♠	AP	
North HCP: 15	♦ Q873	♦ KJ10	1. Texas			
South HCP: 11	♣ KQ43	♣ 6				
Contract: 4♠ N						

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ KJ10743	♠ A82				1NT
Vul: None	♥ 63	♥ Q84	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ K	♦ QJ10	AP			
South HCP: 15	♣ A984	♣ KQJ7	1. Texas			
Contract: 4♠ S						



## North hands (Practice Page)

### Texas\_Transfer

Board: 129	♠ A83	The opponents are silent.
Dealer: N	♥ AQJ32	
Vul: None	♦ QJ	You bid first.
HCP: 16	♣ Q95	

Board: 130	♠ 105	The opponents are silent.
Dealer: S	♥ AJ10932	
Vul: NS	♦ KQ	Partner bids first.
HCP: 14	♣ A86	

Board: 131	♠ AQ85	The opponents are silent.
Dealer: N	♥ AQ106	
Vul: None	♦ J6	You bid first.
HCP: 17	♣ A76	

Board: 132	♠ —	The opponents are silent.
Dealer: S	♥ K106432	
Vul: NS	♦ Q52	Partner bids first.
HCP: 11	♣ AQ85	

Board: 133	♠ J10543	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: None	♦ AQ4	You bid first.
HCP: 15	♣ A3	

Board: 134	♠ A	The opponents are silent.
Dealer: S	♥ AK10984	
Vul: NS	♦ Q87	Partner bids first.
HCP: 13	♣ 1073	

## Texas\_Transfer Both hands (Answers Page)

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ KQJ754		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AQJ32	♥ K64	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 16	♦ QJ	♦ 5	Pass	5♥	Pass	5♠
South HCP: 13	♣ Q95	♣ A102	AP			
Contract: 5♠ N			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ K763				1NT
Vul: NS	♥ AJ10932	♥ KQ6	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 14	♦ KQ	♦ AJ4	AP			
South HCP: 16	♣ A86	♣ K42	1. Texas			
Contract: 4♥ S						

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ AQ85	♠ KJ6		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ AQ106	♥ KJ98742	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 17	♦ J6	♦ A10	Pass	5♦	Pass	5♠
South HCP: 12	♣ A76	♣ 5	Pass	5NT	Pass	6♥
Contract: 6♥ N			AP			
			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 132	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KJ94				1NT
Vul: NS	♥ K106432	♥ QJ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ Q52	♦ KJ3	AP			
South HCP: 15	♣ AQ85	♣ KJ109	1. Texas			
Contract: 4♥ S						

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ J10543	♠ A9		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ KJ3	♥ A109874	Pass	4♥	AP	
North HCP: 15	♦ AQ4	♦ K3	1. Texas			
South HCP: 14	♣ A3	♣ K72				
Contract: 4♥ N						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KQJ				1NT
Vul: NS	♥ AK10984	♥ 32	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ Q87	♦ AK4	AP			
South HCP: 17	♣ 1073	♣ KJ984	1. Texas			
Contract: 4♥ S						

## South hands (Practice Page)

### Texas\_Transfer

Board: 129	♠ KQJ754	The opponents are silent.
Dealer: N	♥ K64	
Vul: None	♦ 5	Partner bids first.
HCP: 13	♣ A102	

Board: 130	♠ K763	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: NS	♦ AJ4	You bid first.
HCP: 16	♣ K42	

Board: 131	♠ KJ6	The opponents are silent.
Dealer: N	♥ KJ98742	
Vul: None	♦ A10	Partner bids first.
HCP: 12	♣ 5	

Board: 132	♠ KJ94	The opponents are silent.
Dealer: S	♥ QJ	
Vul: NS	♦ KJ3	You bid first.
HCP: 15	♣ KJ109	

Board: 133	♠ A9	The opponents are silent.
Dealer: N	♥ A109874	
Vul: None	♦ K3	Partner bids first.
HCP: 14	♣ K72	

Board: 134	♠ KQJ	The opponents are silent.
Dealer: S	♥ 32	
Vul: NS	♦ AK4	You bid first.
HCP: 17	♣ KJ984	

## Texas\_Transfer Both hands (Answers Page)

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ KQJ754		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AQJ32	♥ K64	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 16	♦ QJ	♦ 5	Pass	5♥	Pass	5♠
South HCP: 13	♣ Q95	♣ A102	AP			
Contract: 5♠ N			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ K763				1NT
Vul: NS	♥ AJ10932	♥ KQ6	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 14	♦ KQ	♦ AJ4	AP			
South HCP: 16	♣ A86	♣ K42	1. Texas			
Contract: 4♥ S						

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ AQ85	♠ KJ6		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ AQ106	♥ KJ98742	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 17	♦ J6	♦ A10	Pass	5♦	Pass	5♠
South HCP: 12	♣ A76	♣ 5	Pass	5NT	Pass	6♥
Contract: 6♥ N			AP			
			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 132	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KJ94				1NT
Vul: NS	♥ K106432	♥ QJ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ Q52	♦ KJ3	AP			
South HCP: 15	♣ AQ85	♣ KJ109	1. Texas			
Contract: 4♥ S						

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ J10543	♠ A9		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ KJ3	♥ A109874	Pass	4♥	AP	
North HCP: 15	♦ AQ4	♦ K3	1. Texas			
South HCP: 14	♣ A3	♣ K72				
Contract: 4♥ N						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KQJ				1NT
Vul: NS	♥ AK10984	♥ 32	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ Q87	♦ AK4	AP			
South HCP: 17	♣ 1073	♣ KJ984	1. Texas			
Contract: 4♥ S						

## North hands (Practice Page)

### Texas\_Transfer

Board: 135	♠ KQ3	The opponents are silent.
Dealer: N	♥ J54	
Vul: EW	♦ AKJ10	You bid first.
HCP: 15	♣ J103	

Board: 136	♠ 10	The opponents are silent.
Dealer: S	♥ KQ9732	
Vul: None	♦ 9	Partner bids first.
HCP: 10	♣ AJ1073	

Board: 137	♠ A107	The opponents are silent.
Dealer: N	♥ K2	
Vul: Both	♦ KQJ	You bid first.
HCP: 16	♣ K9832	

Board: 138	♠ AQ	The opponents are silent.
Dealer: S	♥ AK7654	
Vul: NS	♦ 75	Partner bids first.
HCP: 13	♣ 432	

Board: 139	♠ K4	The opponents are silent.
Dealer: N	♥ Q98	
Vul: Both	♦ KQJ9	You bid first.
HCP: 15	♣ A853	

Board: 140	♠ AK7542	The opponents are silent.
Dealer: S	♥ Q7	
Vul: None	♦ 8	Partner bids first.
HCP: 11	♣ Q1095	

## Texas\_Transfer Both hands (Answers Page)

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ AJ10742		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ J54	♥ KQ9				
North HCP: 15	♦ AKJ10	♦ 96	Pass	4♠	AP	
South HCP: 13	♣ J103	♣ K4	1. Texas			
Contract: 4♠ N						

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ KQ4				1NT
Vul: None	♥ KQ9732	♥ A104	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ 9	♦ AK865	AP			
South HCP: 16	♣ AJ1073	♣ 94	1. Texas			
Contract: 4♥ S						

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ KJ9		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ K2	♥ A97543				
North HCP: 16	♦ KQJ	♦ A73	Pass	4♥	AP	
South HCP: 12	♣ K9832	♣ 7	1. Texas			
Contract: 4♥ N						

Board: 138	North:	South:	West	North	East	South
Dealer: S	♠ AQ	♠ K102				1NT
Vul: NS	♥ AK7654	♥ 32	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ 75	♦ A96	AP			
South HCP: 15	♣ 432	♣ AKJ96	1. Texas			
Contract: 4♥ S						

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ AQJ975		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ Q98	♥ AKJ	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 15	♦ KQJ9	♦ 106	Pass	5♥	Pass	6♠
South HCP: 16	♣ A853	♣ J4	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ AK7542	♠ J108				1NT
Vul: None	♥ Q7	♥ K985	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ 8	♦ KJ7	AP			
South HCP: 15	♣ Q1095	♣ AK3	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

### Texas\_Transfer

Board: 135	♠ AJ10742	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: EW	♦ 96	Partner bids first.
HCP: 13	♣ K4	

Board: 136	♠ KQ4	The opponents are silent.
Dealer: S	♥ A104	
Vul: None	♦ AK865	You bid first.
HCP: 16	♣ 94	

Board: 137	♠ KJ9	The opponents are silent.
Dealer: N	♥ A97543	
Vul: Both	♦ A73	Partner bids first.
HCP: 12	♣ 7	

Board: 138	♠ K102	The opponents are silent.
Dealer: S	♥ 32	
Vul: NS	♦ A96	You bid first.
HCP: 15	♣ AKJ96	

Board: 139	♠ AQJ975	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ 106	Partner bids first.
HCP: 16	♣ J4	

Board: 140	♠ J108	The opponents are silent.
Dealer: S	♥ K985	
Vul: None	♦ KJ7	You bid first.
HCP: 15	♣ AK3	

## Texas\_Transfer Both hands (Answers Page)

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ AJ10742		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ J54	♥ KQ9				
North HCP: 15	♦ AKJ10	♦ 96	Pass	4♠	AP	
South HCP: 13	♣ J103	♣ K4	1. Texas			
Contract: 4♠ N						

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ KQ4				1NT
Vul: None	♥ KQ9732	♥ A104	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ 9	♦ AK865	AP			
South HCP: 16	♣ AJ1073	♣ 94	1. Texas			
Contract: 4♥ S						

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ KJ9		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ K2	♥ A97543				
North HCP: 16	♦ KQJ	♦ A73	Pass	4♥	AP	
South HCP: 12	♣ K9832	♣ 7	1. Texas			
Contract: 4♥ N						

Board: 138	North:	South:	West	North	East	South
Dealer: S	♠ AQ	♠ K102				1NT
Vul: NS	♥ AK7654	♥ 32	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ 75	♦ A96	AP			
South HCP: 15	♣ 432	♣ AKJ96	1. Texas			
Contract: 4♥ S						

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ AQJ975		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ Q98	♥ AKJ	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 15	♦ KQJ9	♦ 106	Pass	5♥	Pass	6♠
South HCP: 16	♣ A853	♣ J4	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ AK7542	♠ J108				1NT
Vul: None	♥ Q7	♥ K985	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ 8	♦ KJ7	AP			
South HCP: 15	♣ Q1095	♣ AK3	1. Texas			
Contract: 4♠ S						



## North hands (Practice Page)

### Texas\_Transfer

Board: 141	♠ KJ74	East Bids 2♣ if possible.
Dealer: N	♥ K852	
Vul: NS	♦ KJ9	You bid first.
HCP: 15	♣ KJ	

Board: 142	♠ KQ8763	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ A62	Partner bids first.
HCP: 12	♣ 54	

Board: 143	♠ A10	The opponents are silent.
Dealer: N	♥ KQ92	
Vul: EW	♦ KJ3	You bid first.
HCP: 17	♣ A543	

Board: 144	♠ KJ7	The opponents are silent.
Dealer: S	♥ AQ107632	
Vul: None	♦ J10	Partner bids first.
HCP: 11	♣ 5	

Board: 145	♠ K74	East Bids 2♣ if possible.
Dealer: N	♥ K62	
Vul: EW	♦ KQ876	You bid first.
HCP: 15	♣ A6	

Board: 146	♠ AK10984	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ QJ762	Partner bids first.
HCP: 11	♣ J	

## Texas\_Transfer Both hands (Answers Page)

Board: 141			West	North	East	South
Dealer: N	North:	South:		1NT	2♣ <sup>1</sup>	4♦ <sup>2</sup>
Vul: NS	♠ KJ74	♠ —	Pass	4♥	Pass	5♠ <sup>3</sup>
North HCP: 15	♥ K852	♥ AQJ643	Pass	6♣	Pass	6♥
South HCP: 13	♦ KJ9	♦ 82	AP			
Contract: 6♥ N	♣ KJ	♣ AQ1083	1. Cappelletti, any 6+suit			
			2. Texas			
			3. Exclusion, for ♥			

Board: 142			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ KQ8763	♠ AJ9	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♥ K3	♥ AJ	AP			
South HCP: 15	♦ A62	♦ J10974	1. Texas			
Contract: 4♠ S	♣ 54	♣ A103				

Board: 143			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♠ A10	♠ QJ86532	Pass	4♠	AP	
North HCP: 17	♥ KQ92	♥ A4	1. Texas			
South HCP: 10	♦ KJ3	♦ 10				
Contract: 4♠ N	♣ A543	♣ K86				

Board: 144			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ KJ7	♠ Q643	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♥ AQ107632	♥ K8	AP			
South HCP: 16	♦ J10	♦ AKQ5	1. Texas			
Contract: 4♥ S	♣ 5	♣ Q104				

Board: 145			West	North	East	South
Dealer: N	North:	South:		1NT	2♣ <sup>1</sup>	4♥ <sup>2</sup>
Vul: EW	♠ K74	♠ J109865	Pass	4♠	AP	
North HCP: 15	♥ K62	♥ AJ	1. Cappelletti, any 6+suit			
South HCP: 10	♦ KQ876	♦ A942	2. Texas			
Contract: 4♠ N	♣ A6	♣ 4				

Board: 146			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ AK10984	♠ J7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♥ 6	♥ AQ10	AP			
South HCP: 15	♦ QJ762	♦ K43	1. Texas			
Contract: 4♠ S	♣ J	♣ KQ864				

## South hands (Practice Page)

### Texas\_Transfer

Board: 141	♠ —	East Bids 2♣ if possible.
Dealer: N	♥ AQJ643	
Vul: NS	♦ 82	Partner bids first.
HCP: 13	♣ AQ1083	

Board: 142	♠ AJ9	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ J10974	You bid first.
HCP: 15	♣ A103	

Board: 143	♠ QJ86532	The opponents are silent.
Dealer: N	♥ A4	
Vul: EW	♦ 10	Partner bids first.
HCP: 10	♣ K86	

Board: 144	♠ Q643	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ AKQ5	You bid first.
HCP: 16	♣ Q104	

Board: 145	♠ J109865	East Bids 2♣ if possible.
Dealer: N	♥ AJ	
Vul: EW	♦ A942	Partner bids first.
HCP: 10	♣ 4	

Board: 146	♠ J7	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: Both	♦ K43	You bid first.
HCP: 15	♣ KQ864	

## Texas\_Transfer Both hands (Answers Page)

Board: 141			West	North	East	South
Dealer: N	North:	South:		1NT	2♣ <sup>1</sup>	4♦ <sup>2</sup>
Vul: NS	♠ KJ74	♠ —	Pass	4♥	Pass	5♠ <sup>3</sup>
North HCP: 15	♥ K852	♥ AQJ643	Pass	6♣	Pass	6♥
South HCP: 13	♦ KJ9	♦ 82	AP			
Contract: 6♥ N	♣ KJ	♣ AQ1083	1. Cappelletti, any 6+suit			
			2. Texas			
			3. Exclusion, for ♥			

Board: 142			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ KQ8763	♠ AJ9	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♥ K3	♥ AJ	AP			
South HCP: 15	♦ A62	♦ J10974	1. Texas			
Contract: 4♠ S	♣ 54	♣ A103				

Board: 143			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♠ A10	♠ QJ86532	Pass	4♠	AP	
North HCP: 17	♥ KQ92	♥ A4	1. Texas			
South HCP: 10	♦ KJ3	♦ 10				
Contract: 4♠ N	♣ A543	♣ K86				

Board: 144			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ KJ7	♠ Q643	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♥ AQ107632	♥ K8	AP			
South HCP: 16	♦ J10	♦ AKQ5	1. Texas			
Contract: 4♥ S	♣ 5	♣ Q104				

Board: 145			West	North	East	South
Dealer: N	North:	South:		1NT	2♣ <sup>1</sup>	4♥ <sup>2</sup>
Vul: EW	♠ K74	♠ J109865	Pass	4♠	AP	
North HCP: 15	♥ K62	♥ AJ	1. Cappelletti, any 6+suit			
South HCP: 10	♦ KQ876	♦ A942	2. Texas			
Contract: 4♠ N	♣ A6	♣ 4				

Board: 146			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ AK10984	♠ J7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♥ 6	♥ AQ10	AP			
South HCP: 15	♦ QJ762	♦ K43	1. Texas			
Contract: 4♠ S	♣ J	♣ KQ864				

## North hands (Practice Page)

### Texas\_Transfer

Board: 147	♠ KQ4	The opponents are silent.
Dealer: N	♥ KJ64	
Vul: NS	♦ J6	You bid first.
HCP: 17	♣ AQJ7	

Board: 148	♠ AQ108632	The opponents are silent.
Dealer: S	♥ 973	
Vul: Both	♦ A	Partner bids first.
HCP: 10	♣ 108	

Board: 149	♠ KJ8	The opponents are silent.
Dealer: N	♥ K1085	
Vul: EW	♦ K7	You bid first.
HCP: 17	♣ AK86	

Board: 150	♠ 4	The opponents are silent.
Dealer: S	♥ KJ10964	
Vul: EW	♦ AK1075	Partner bids first.
HCP: 12	♣ J	

Board: 151	♠ AK108	The opponents are silent.
Dealer: N	♥ A72	
Vul: None	♦ J10	You bid first.
HCP: 15	♣ QJ84	

Board: 152	♠ Q108432	The opponents are silent.
Dealer: S	♥ QJ3	
Vul: NS	♦ Q102	Partner bids first.
HCP: 11	♣ A	

## Texas\_Transfer Both hands (Answers Page)

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ AJ9852		1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ KJ64	♥ A10	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 17	♦ J6	♦ AK	Pass	5♠	Pass	6NT
South HCP: 16	♣ AQJ7	♣ 1093	AP			
Contract: 6N N			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ AQ108632	♠ K54				1NT
Vul: Both	♥ 973	♥ K106	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ A	♦ Q104	AP			
South HCP: 16	♣ 108	♣ AKJ3	1. Texas			
Contract: 4♠ S						

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ Q10		1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ K1085	♥ AJ7632	Pass	4♥	Pass	5♠ <sup>2</sup>
North HCP: 17	♦ K7	♦ AJ1098	Pass	5♥	Pass	6♥
South HCP: 12	♣ AK86	♣ —	AP			
Contract: 6♥ N			1. Texas			
			2. Exclusion, for ♥			

Board: 150	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ				1NT
Vul: EW	♥ KJ10964	♥ A83	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ AK1075	♦ 864	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 16	♣ J	♣ AK986	Pass	5♠	Pass	6♥
Contract: 6♥ S			AP			
			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 151	North:	South:	West	North	East	South
Dealer: N	♠ AK108	♠ J3		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ A72	♥ KQJ854	Pass	4♥	AP	
North HCP: 15	♦ J10	♦ K76	1. Texas			
South HCP: 14	♣ QJ84	♣ A5				
Contract: 4♥ N						

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ Q108432	♠ AKJ				1NT
Vul: NS	♥ QJ3	♥ K82	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ Q102	♦ K95	AP			
South HCP: 17	♣ A	♣ K1098	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

### Texas\_Transfer

Board: 147	♠ AJ9852	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ AK	Partner bids first.
HCP: 16	♣ 1093	

Board: 148	♠ K54	The opponents are silent.
Dealer: S	♥ K106	
Vul: Both	♦ Q104	You bid first.
HCP: 16	♣ AKJ3	

Board: 149	♠ Q10	The opponents are silent.
Dealer: N	♥ AJ7632	
Vul: EW	♦ AJ1098	Partner bids first.
HCP: 12	♣ —	

Board: 150	♠ AJ	The opponents are silent.
Dealer: S	♥ A83	
Vul: EW	♦ 864	You bid first.
HCP: 16	♣ AK986	

Board: 151	♠ J3	The opponents are silent.
Dealer: N	♥ KQJ854	
Vul: None	♦ K76	Partner bids first.
HCP: 14	♣ A5	

Board: 152	♠ AKJ	The opponents are silent.
Dealer: S	♥ K82	
Vul: NS	♦ K95	You bid first.
HCP: 17	♣ K1098	

## Texas\_Transfer Both hands (Answers Page)

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ AJ9852		1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ KJ64	♥ A10	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 17	♦ J6	♦ AK	Pass	5♠	Pass	6NT
South HCP: 16	♣ AQJ7	♣ 1093	AP			
Contract: 6N N			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ AQ108632	♠ K54				1NT
Vul: Both	♥ 973	♥ K106	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ A	♦ Q104	AP			
South HCP: 16	♣ 108	♣ AKJ3	1. Texas			
Contract: 4♠ S						

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ Q10		1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ K1085	♥ AJ7632	Pass	4♥	Pass	5♠ <sup>2</sup>
North HCP: 17	♦ K7	♦ AJ1098	Pass	5♥	Pass	6♥
South HCP: 12	♣ AK86	♣ —	AP			
Contract: 6♥ N			1. Texas			
			2. Exclusion, for ♥			

Board: 150	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ				1NT
Vul: EW	♥ KJ10964	♥ A83	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ AK1075	♦ 864	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 16	♣ J	♣ AK986	Pass	5♠	Pass	6♥
Contract: 6♥ S			AP			
			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 151	North:	South:	West	North	East	South
Dealer: N	♠ AK108	♠ J3		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ A72	♥ KQJ854	Pass	4♥	AP	
North HCP: 15	♦ J10	♦ K76	1. Texas			
South HCP: 14	♣ QJ84	♣ A5				
Contract: 4♥ N						

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ Q108432	♠ AKJ				1NT
Vul: NS	♥ QJ3	♥ K82	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ Q102	♦ K95	AP			
South HCP: 17	♣ A	♣ K1098	1. Texas			
Contract: 4♠ S						



## North hands (Practice Page)

### Texas\_Transfer

Board: 153	♠ 865	The opponents are silent.
Dealer: N	♥ AK98	
Vul: Both	♦ AJ6	You bid first.
HCP: 15	♣ K87	

Board: 154	♠ AQ7653	The opponents are silent.
Dealer: S	♥ K86	
Vul: None	♦ Q94	Partner bids first.
HCP: 11	♣ 6	

Board: 155	♠ KQ	The opponents are silent.
Dealer: N	♥ KJ987	
Vul: NS	♦ KJ5	You bid first.
HCP: 16	♣ K95	

Board: 156	♠ AK	The opponents are silent.
Dealer: S	♥ AJ9863	
Vul: EW	♦ 74	Partner bids first.
HCP: 12	♣ 985	

Board: 157	♠ A93	East Bids 2♣ if possible.
Dealer: N	♥ 10543	
Vul: Both	♦ AKQ3	You bid first.
HCP: 16	♣ K2	

Board: 158	♠ Q	The opponents are silent.
Dealer: S	♥ K109542	
Vul: NS	♦ AKJ10	Partner bids first.
HCP: 13	♣ 87	

## Texas\_Transfer Both hands (Answers Page)

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ 865	♠ AKQJ1074		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AK98	♥ J3				
North HCP: 15	♦ AJ6	♦ K3	Pass	4♠	AP	
South HCP: 15	♣ K87	♣ J9	1. Texas			
Contract: 4♠ N						

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ AQ7653	♠ 104				1NT
Vul: None	♥ K86	♥ AQ3	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ Q94	♦ A76	AP			
South HCP: 15	♣ 6	♣ KQ954	1. Texas			
Contract: 4♠ S						

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A98764		1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ KJ987	♥ —				
North HCP: 16	♦ KJ5	♦ AQ8763	Pass	4♠	AP	
South HCP: 10	♣ K95	♣ 7	1. Texas			
Contract: 4♠ N						

Board: 156	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ 972				1NT
Vul: EW	♥ AJ9863	♥ K72	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ 74	♦ AQ96	AP			
South HCP: 16	♣ 985	♣ AK10	1. Texas			
Contract: 4♥ S						

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ —		1NT	2♣ <sup>1</sup>	4♦ <sup>2</sup>
Vul: Both	♥ 10543	♥ AKJ762	Pass	4♥	AP	
North HCP: 16	♦ AKQ3	♦ J108	1. Cappelletti, any 6+suit			
South HCP: 11	♣ K2	♣ Q763	2. Texas			
Contract: 4♥ N						

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K85				1NT
Vul: NS	♥ K109542	♥ AQJ83	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ AKJ10	♦ 62	AP			
South HCP: 15	♣ 87	♣ AJ6	1. Texas			
Contract: 4♥ S						

## South hands (Practice Page)

### Texas\_Transfer

Board: 153	♠ AKQJ1074	The opponents are silent.
Dealer: N	♥ J3	
Vul: Both	♦ K3	Partner bids first.
HCP: 15	♣ J9	
Board: 154	♠ 104	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: None	♦ A76	You bid first.
HCP: 15	♣ KQ954	
Board: 155	♠ A98764	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ AQ8763	Partner bids first.
HCP: 10	♣ 7	
Board: 156	♠ 972	The opponents are silent.
Dealer: S	♥ K72	
Vul: EW	♦ AQ96	You bid first.
HCP: 16	♣ AK10	
Board: 157	♠ —	East Bids 2♣ if possible.
Dealer: N	♥ AKJ762	
Vul: Both	♦ J108	Partner bids first.
HCP: 11	♣ Q763	
Board: 158	♠ K85	The opponents are silent.
Dealer: S	♥ AQJ83	
Vul: NS	♦ 62	You bid first.
HCP: 15	♣ AJ6	

## Texas\_Transfer Both hands (Answers Page)

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ 865	♠ AKQJ1074		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AK98	♥ J3				
North HCP: 15	♦ AJ6	♦ K3	Pass	4♠	AP	
South HCP: 15	♣ K87	♣ J9	1. Texas			
Contract: 4♠ N						

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ AQ7653	♠ 104				1NT
Vul: None	♥ K86	♥ AQ3	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ Q94	♦ A76	AP			
South HCP: 15	♣ 6	♣ KQ954	1. Texas			
Contract: 4♠ S						

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A98764		1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ KJ987	♥ —				
North HCP: 16	♦ KJ5	♦ AQ8763	Pass	4♠	AP	
South HCP: 10	♣ K95	♣ 7	1. Texas			
Contract: 4♠ N						

Board: 156	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ 972				1NT
Vul: EW	♥ AJ9863	♥ K72	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ 74	♦ AQ96	AP			
South HCP: 16	♣ 985	♣ AK10	1. Texas			
Contract: 4♥ S						

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ —		1NT	2♣ <sup>1</sup>	4♦ <sup>2</sup>
Vul: Both	♥ 10543	♥ AKJ762	Pass	4♥	AP	
North HCP: 16	♦ AKQ3	♦ J108	1. Cappelletti, any 6+suit			
South HCP: 11	♣ K2	♣ Q763	2. Texas			
Contract: 4♥ N						

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K85				1NT
Vul: NS	♥ K109542	♥ AQJ83	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ AKJ10	♦ 62	AP			
South HCP: 15	♣ 87	♣ AJ6	1. Texas			
Contract: 4♥ S						

## North hands (Practice Page)

### Texas\_Transfer

Board: 159	♠ AQ4	The opponents are silent.
Dealer: N	♥ 1065	
Vul: Both	♦ J95	You bid first.
HCP: 16	♣ AKQ6	
Board: 160	♠ AK7	The opponents are silent.
Dealer: S	♥ J86543	
Vul: None	♦ KJ10	Partner bids first.
HCP: 12	♣ 3	
Board: 161	♠ KQJ10	The opponents are silent.
Dealer: N	♥ Q2	
Vul: EW	♦ KQ76	You bid first.
HCP: 17	♣ A96	
Board: 162	♠ AQJ642	The opponents are silent.
Dealer: S	♥ 92	
Vul: Both	♦ K103	Partner bids first.
HCP: 10	♣ 43	
Board: 163	♠ 652	The opponents are silent.
Dealer: N	♥ AK9	
Vul: None	♦ K32	You bid first.
HCP: 15	♣ AJ93	
Board: 164	♠ 9	East Doubles 4♦ if possible.
Dealer: S	♥ KQ9854	
Vul: None	♦ 65	Partner bids first.
HCP: 10	♣ AJ102	

## Texas\_Transfer Both hands (Answers Page)

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ 6		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 1065	♥ AK98732	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 16	♦ J95	♦ AQ3	Pass	5♥	Pass	6♥
South HCP: 13	♣ AKQ6	♣ 87	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ AK7	♠ J102				1NT
Vul: None	♥ J86543	♥ A1092	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ KJ10	♦ A5	AP			
South HCP: 16	♣ 3	♣ AK72	1. Texas			
Contract: 4♥ S						

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ KQJ10	♠ A85		1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ Q2	♥ AK10976	Pass	4♥	AP	
North HCP: 17	♦ KQ76	♦ J53	1. Texas			
South HCP: 13	♣ A96	♣ J				
Contract: 4♥ N						

Board: 162	North:	South:	West	North	East	South
Dealer: S	♠ AQJ642	♠ K98				1NT
Vul: Both	♥ 92	♥ AQ3	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ K103	♦ A52	AP			
South HCP: 17	♣ 43	♣ KJ52	1. Texas			
Contract: 4♠ S						

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ 652	♠ AQ8		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ AK9	♥ QJ108763	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 15	♦ K32	♦ A9	Pass	5♦	Pass	7♥
South HCP: 13	♣ AJ93	♣ 5	AP			
Contract: 7♥ N			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AKQ32				1NT
Vul: None	♥ KQ9854	♥ A103	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 10	♦ 65	♦ J98	AP			
South HCP: 16	♣ AJ102	♣ Q8	1. Texas			
Contract: 4♥ S						

## South hands (Practice Page)

### Texas\_Transfer

Board: 159	♠ 6	The opponents are silent.
Dealer: N	♥ AK98732	
Vul: Both	♦ AQ3	Partner bids first.
HCP: 13	♣ 87	
Board: 160	♠ J102	The opponents are silent.
Dealer: S	♥ A1092	
Vul: None	♦ A5	You bid first.
HCP: 16	♣ AK72	
Board: 161	♠ A85	The opponents are silent.
Dealer: N	♥ AK10976	
Vul: EW	♦ J53	Partner bids first.
HCP: 13	♣ J	
Board: 162	♠ K98	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: Both	♦ A52	You bid first.
HCP: 17	♣ KJ52	
Board: 163	♠ AQ8	The opponents are silent.
Dealer: N	♥ QJ108763	
Vul: None	♦ A9	Partner bids first.
HCP: 13	♣ 5	
Board: 164	♠ AKQ32	East Doubles 4♦ if possible.
Dealer: S	♥ A103	
Vul: None	♦ J98	You bid first.
HCP: 16	♣ Q8	

## Texas\_Transfer Both hands (Answers Page)

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ 6		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 1065	♥ AK98732	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 16	♦ J95	♦ AQ3	Pass	5♥	Pass	6♥
South HCP: 13	♣ AKQ6	♣ 87	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ AK7	♠ J102				1NT
Vul: None	♥ J86543	♥ A1092	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ KJ10	♦ A5	AP			
South HCP: 16	♣ 3	♣ AK72	1. Texas			
Contract: 4♥ S						

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ KQJ10	♠ A85		1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ Q2	♥ AK10976	Pass	4♥	AP	
North HCP: 17	♦ KQ76	♦ J53	1. Texas			
South HCP: 13	♣ A96	♣ J				
Contract: 4♥ N						

Board: 162	North:	South:	West	North	East	South
Dealer: S	♠ AQJ642	♠ K98				1NT
Vul: Both	♥ 92	♥ AQ3	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ K103	♦ A52	AP			
South HCP: 17	♣ 43	♣ KJ52	1. Texas			
Contract: 4♠ S						

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ 652	♠ AQ8		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ AK9	♥ QJ108763	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 15	♦ K32	♦ A9	Pass	5♦	Pass	7♥
South HCP: 13	♣ AJ93	♣ 5	AP			
Contract: 7♥ N			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AKQ32				1NT
Vul: None	♥ KQ9854	♥ A103	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 10	♦ 65	♦ J98	AP			
South HCP: 16	♣ AJ102	♣ Q8	1. Texas			
Contract: 4♥ S						



## North hands (Practice Page)

### Texas\_Transfer

Board: 165	♠ AQ106	The opponents are silent.
Dealer: N	♥ K42	
Vul: Both	♦ A95	You bid first.
HCP: 15	♣ Q43	

Board: 166	♠ K108764	The opponents are silent.
Dealer: S	♥ Q8	
Vul: NS	♦ AQ10	Partner bids first.
HCP: 11	♣ 94	

Board: 167	♠ Q108	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: Both	♦ Q5	You bid first.
HCP: 15	♣ AKJ64	

Board: 168	♠ 2	The opponents are silent.
Dealer: S	♥ AJ10653	
Vul: None	♦ K74	Partner bids first.
HCP: 13	♣ KQ6	

Board: 169	♠ K98	The opponents are silent.
Dealer: N	♥ Q8	
Vul: EW	♦ AJ9	You bid first.
HCP: 15	♣ KQ876	

Board: 170	♠ KJ109875	The opponents are silent.
Dealer: S	♥ A106	
Vul: Both	♦ A6	Partner bids first.
HCP: 12	♣ 7	

## Texas\_Transfer Both hands (Answers Page)

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ AQ106	♠ K9		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ K42	♥ AJ10983	Pass	4♥	AP	
North HCP: 15	♦ A95	♦ 64	1. Texas			
South HCP: 13	♣ Q43	♣ AJ2				
Contract: 4♥ N						

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ K108764	♠ AQ93				1NT
Vul: NS	♥ Q8	♥ AJ103	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ AQ10	♦ 73	AP			
South HCP: 17	♣ 94	♣ AQ7	1. Texas			
Contract: 4♠ S						

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ 75		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ QJ5	♥ AK10876	Pass	4♥	AP	
North HCP: 15	♦ Q5	♦ A862	1. Texas			
South HCP: 13	♣ AKJ64	♣ Q				
Contract: 4♥ N						

Board: 168	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ KQ10				1NT
Vul: None	♥ AJ10653	♥ K98	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ K74	♦ A63	AP			
South HCP: 17	♣ KQ6	♣ AJ104	1. Texas			
Contract: 4♥ S						

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ AQ10752		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ Q8	♥ 953	Pass	4♠	AP	
North HCP: 15	♦ AJ9	♦ Q10	1. Texas			
South HCP: 13	♣ KQ876	♣ AJ				
Contract: 4♠ N						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ KJ109875	♠ AQ643				1NT
Vul: Both	♥ A106	♥ J9	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ A6	♦ J53	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 15	♣ 7	♣ AK8	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 1430, for ♠			

## South hands (Practice Page)

### Texas\_Transfer

Board: 165	♠ K9	The opponents are silent.
Dealer: N	♥ AJ10983	
Vul: Both	♦ 64	Partner bids first.
HCP: 13	♣ AJ2	

Board: 166	♠ AQ93	The opponents are silent.
Dealer: S	♥ AJ103	
Vul: NS	♦ 73	You bid first.
HCP: 17	♣ AQ7	

Board: 167	♠ 75	The opponents are silent.
Dealer: N	♥ AK10876	
Vul: Both	♦ A862	Partner bids first.
HCP: 13	♣ Q	

Board: 168	♠ KQ10	The opponents are silent.
Dealer: S	♥ K98	
Vul: None	♦ A63	You bid first.
HCP: 17	♣ AJ104	

Board: 169	♠ AQ10752	The opponents are silent.
Dealer: N	♥ 953	
Vul: EW	♦ Q10	Partner bids first.
HCP: 13	♣ AJ	

Board: 170	♠ AQ643	The opponents are silent.
Dealer: S	♥ J9	
Vul: Both	♦ J53	You bid first.
HCP: 15	♣ AK8	

## Texas\_Transfer Both hands (Answers Page)

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ AQ106	♠ K9		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ K42	♥ AJ10983	Pass	4♥	AP	
North HCP: 15	♦ A95	♦ 64	1. Texas			
South HCP: 13	♣ Q43	♣ AJ2				
Contract: 4♥ N						

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ K108764	♠ AQ93				1NT
Vul: NS	♥ Q8	♥ AJ103	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ AQ10	♦ 73	AP			
South HCP: 17	♣ 94	♣ AQ7	1. Texas			
Contract: 4♠ S						

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ 75		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ QJ5	♥ AK10876	Pass	4♥	AP	
North HCP: 15	♦ Q5	♦ A862	1. Texas			
South HCP: 13	♣ AKJ64	♣ Q				
Contract: 4♥ N						

Board: 168	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ KQ10				1NT
Vul: None	♥ AJ10653	♥ K98	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ K74	♦ A63	AP			
South HCP: 17	♣ KQ6	♣ AJ104	1. Texas			
Contract: 4♥ S						

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ AQ10752		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ Q8	♥ 953	Pass	4♠	AP	
North HCP: 15	♦ AJ9	♦ Q10	1. Texas			
South HCP: 13	♣ KQ876	♣ AJ				
Contract: 4♠ N						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ KJ109875	♠ AQ643				1NT
Vul: Both	♥ A106	♥ J9	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ A6	♦ J53	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 15	♣ 7	♣ AK8	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 1430, for ♠			

## North hands (Practice Page)

### Texas\_Transfer

Board: 171	♠ Q1095	East Bids 2♣ if possible.
Dealer: N	♥ A95	
Vul: EW	♦ KJ	You bid first.
HCP: 16	♣ AQ87	

Board: 172	♠ 3	The opponents are silent.
Dealer: S	♥ AQJ1043	
Vul: Both	♦ KQ10	Partner bids first.
HCP: 13	♣ J52	

Board: 173	♠ 9654	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ Q872	You bid first.
HCP: 17	♣ AQ	

Board: 174	♠ A4	West Bids 2♣ if possible.
Dealer: S	♥ KQJ1053	
Vul: None	♦ —	Partner bids first.
HCP: 11	♣ J10762	

Board: 175	♠ A7	East Bids 2♣ if possible.
Dealer: N	♥ KQ62	
Vul: NS	♦ K54	You bid first.
HCP: 16	♣ A1053	

Board: 176	♠ 87	The opponents are silent.
Dealer: S	♥ AQ9532	
Vul: EW	♦ A8	Partner bids first.
HCP: 14	♣ A87	

## Texas\_Transfer Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ Q1095	♠ AK8		1NT	2♣ <sup>1</sup>	4♦ <sup>2</sup>
Vul: EW	♥ A95	♥ J87643	Pass	4♥	AP	
North HCP: 16	♦ KJ	♦ 4	1. Cappelletti, any 6+suit			
South HCP: 11	♣ AQ87	♣ K109	2. Texas			
Contract: 4♥ N						

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AK				1NT
Vul: Both	♥ AQJ1043	♥ 8652	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ KQ10	♦ A64	AP			
South HCP: 15	♣ J52	♣ A983	1. Texas			
Contract: 4♥ S						

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ 9654	♠ AKQ1073		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AKQ	♥ 10	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 17	♦ Q872	♦ A94	Pass	5♠	Pass	6♠
South HCP: 13	♣ AQ	♣ 1094	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 174	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ Q96				1NT
Vul: None	♥ KQJ1053	♥ A4	2♣ <sup>1</sup>	4♦ <sup>2</sup>	Pass	4♥
North HCP: 11	♦ —	♦ 9854	AP			
South HCP: 15	♣ J10762	♣ AKQ9	1. Cappelletti, any 6+suit			
Contract: 4♥ S			2. Texas			

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ 9		1NT	2♣ <sup>1</sup>	4♦ <sup>2</sup>
Vul: NS	♥ KQ62	♥ AJ10974	Pass	4♥	AP	
North HCP: 16	♦ K54	♦ 102	1. Cappelletti, any 6+suit			
South HCP: 10	♣ A1053	♣ KQ62	2. Texas			
Contract: 4♥ N						

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ AQJ				1NT
Vul: EW	♥ AQ9532	♥ KJ106	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 14	♦ A8	♦ K97	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 15	♣ A87	♣ J94	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 1430, for ♥			

## South hands (Practice Page)

### Texas\_Transfer

Board: 171	♠ AK8	East Bids 2♣ if possible.
Dealer: N	♥ J87643	
Vul: EW	♦ 4	Partner bids first.
HCP: 11	♣ K109	

Board: 172	♠ AK	The opponents are silent.
Dealer: S	♥ 8652	
Vul: Both	♦ A64	You bid first.
HCP: 15	♣ A983	

Board: 173	♠ AKQ1073	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ A94	Partner bids first.
HCP: 13	♣ 1094	

Board: 174	♠ Q96	West Bids 2♣ if possible.
Dealer: S	♥ A4	
Vul: None	♦ 9854	You bid first.
HCP: 15	♣ AKQ9	

Board: 175	♠ 9	East Bids 2♣ if possible.
Dealer: N	♥ AJ10974	
Vul: NS	♦ 102	Partner bids first.
HCP: 10	♣ KQ62	

Board: 176	♠ AQJ	The opponents are silent.
Dealer: S	♥ KJ106	
Vul: EW	♦ K97	You bid first.
HCP: 15	♣ J94	

## Texas\_Transfer Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ Q1095	♠ AK8		1NT	2♣ <sup>1</sup>	4♦ <sup>2</sup>
Vul: EW	♥ A95	♥ J87643	Pass	4♥	AP	
North HCP: 16	♦ KJ	♦ 4	1. Cappelletti, any 6+suit			
South HCP: 11	♣ AQ87	♣ K109	2. Texas			
Contract: 4♥ N						

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AK				1NT
Vul: Both	♥ AQJ1043	♥ 8652	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ KQ10	♦ A64	AP			
South HCP: 15	♣ J52	♣ A983	1. Texas			
Contract: 4♥ S						

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ 9654	♠ AKQ1073		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AKQ	♥ 10	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 17	♦ Q872	♦ A94	Pass	5♠	Pass	6♠
South HCP: 13	♣ AQ	♣ 1094	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 174	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ Q96				1NT
Vul: None	♥ KQJ1053	♥ A4	2♣ <sup>1</sup>	4♦ <sup>2</sup>	Pass	4♥
North HCP: 11	♦ —	♦ 9854	AP			
South HCP: 15	♣ J10762	♣ AKQ9	1. Cappelletti, any 6+suit			
Contract: 4♥ S			2. Texas			

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ 9		1NT	2♣ <sup>1</sup>	4♦ <sup>2</sup>
Vul: NS	♥ KQ62	♥ AJ10974	Pass	4♥	AP	
North HCP: 16	♦ K54	♦ 102	1. Cappelletti, any 6+suit			
South HCP: 10	♣ A1053	♣ KQ62	2. Texas			
Contract: 4♥ N						

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ AQJ				1NT
Vul: EW	♥ AQ9532	♥ KJ106	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 14	♦ A8	♦ K97	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 15	♣ A87	♣ J94	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 1430, for ♥			



## North hands (Practice Page)

### Texas\_Transfer

Board: 177	♠ Q1054	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ K8	You bid first.
HCP: 16	♣ KJ52	

Board: 178	♠ AKJ862	The opponents are silent.
Dealer: S	♥ Q7	
Vul: NS	♦ AJ9	Partner bids first.
HCP: 16	♣ J6	

Board: 179	♠ A6	The opponents are silent.
Dealer: N	♥ A106	
Vul: Both	♦ KQJ94	You bid first.
HCP: 15	♣ J95	

Board: 180	♠ AJ10642	The opponents are silent.
Dealer: S	♥ 109	
Vul: None	♦ J	Partner bids first.
HCP: 11	♣ AJ92	

Board: 181	♠ KJ5	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ 86	You bid first.
HCP: 17	♣ KQJ108	

Board: 182	♠ AK9642	The opponents are silent.
Dealer: S	♥ 865	
Vul: Both	♦ 107	Partner bids first.
HCP: 12	♣ KQ	

## Texas\_Transfer Both hands (Answers Page)

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ Q1054	♠ A		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ AK9	♥ Q108542	Pass	4♥	AP	
North HCP: 16	♦ K8	♦ A642	1. Texas			
South HCP: 12	♣ KJ52	♣ Q4				
Contract: 4♥ N						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ AKJ862	♠ Q93				1NT
Vul: NS	♥ Q7	♥ A32	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 16	♦ AJ9	♦ K87	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 15	♣ J6	♣ AQ95	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 73		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ A106	♥ KQJ9874	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 15	♦ KQJ94	♦ A	Pass	5♥	Pass	6♥
South HCP: 13	♣ J95	♣ K62	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 180	North:	South:	West	North	East	South
Dealer: S	♠ AJ10642	♠ 73				1NT
Vul: None	♥ 109	♥ AKJ54	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ J	♦ A74	AP			
South HCP: 15	♣ AJ92	♣ K86	1. Texas			
Contract: 4♠ S						

Board: 181	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ AQ10962		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AK10	♥ Q9	Pass	4♠	AP	
North HCP: 17	♦ 86	♦ 104	1. Texas			
South HCP: 12	♣ KQJ108	♣ A52				
Contract: 4♠ N						

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ AK9642	♠ 1073				1NT
Vul: Both	♥ 865	♥ 104	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ 107	♦ AKQJ2	AP			
South HCP: 15	♣ KQ	♣ AJ4	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

### Texas\_Transfer

Board: 177	♠ A	The opponents are silent.
Dealer: N	♥ Q108542	
Vul: Both	♦ A642	Partner bids first.
HCP: 12	♣ Q4	

Board: 178	♠ Q93	The opponents are silent.
Dealer: S	♥ A32	
Vul: NS	♦ K87	You bid first.
HCP: 15	♣ AQ95	

Board: 179	♠ 73	The opponents are silent.
Dealer: N	♥ KQJ9874	
Vul: Both	♦ A	Partner bids first.
HCP: 13	♣ K62	

Board: 180	♠ 73	The opponents are silent.
Dealer: S	♥ AKJ54	
Vul: None	♦ A74	You bid first.
HCP: 15	♣ K86	

Board: 181	♠ AQ10962	The opponents are silent.
Dealer: N	♥ Q9	
Vul: EW	♦ 104	Partner bids first.
HCP: 12	♣ A52	

Board: 182	♠ 1073	The opponents are silent.
Dealer: S	♥ 104	
Vul: Both	♦ AKQJ2	You bid first.
HCP: 15	♣ AJ4	

## Texas\_Transfer Both hands (Answers Page)

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ Q1054	♠ A		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ AK9	♥ Q108542	Pass	4♥	AP	
North HCP: 16	♦ K8	♦ A642	1. Texas			
South HCP: 12	♣ KJ52	♣ Q4				
Contract: 4♥ N						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ AKJ862	♠ Q93				1NT
Vul: NS	♥ Q7	♥ A32	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 16	♦ AJ9	♦ K87	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 15	♣ J6	♣ AQ95	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 73		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ A106	♥ KQJ9874	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 15	♦ KQJ94	♦ A	Pass	5♥	Pass	6♥
South HCP: 13	♣ J95	♣ K62	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 180	North:	South:	West	North	East	South
Dealer: S	♠ AJ10642	♠ 73				1NT
Vul: None	♥ 109	♥ AKJ54	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ J	♦ A74	AP			
South HCP: 15	♣ AJ92	♣ K86	1. Texas			
Contract: 4♠ S						

Board: 181	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ AQ10962		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AK10	♥ Q9	Pass	4♠	AP	
North HCP: 17	♦ 86	♦ 104	1. Texas			
South HCP: 12	♣ KQJ108	♣ A52				
Contract: 4♠ N						

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ AK9642	♠ 1073				1NT
Vul: Both	♥ 865	♥ 104	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ 107	♦ AKQJ2	AP			
South HCP: 15	♣ KQ	♣ AJ4	1. Texas			
Contract: 4♠ S						

## North hands (Practice Page)

### Texas\_Transfer

Board: 183	♠ 1073	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ A92	You bid first.
HCP: 15	♣ A1082	

Board: 184	♠ K1098743	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: Both	♦ A72	Partner bids first.
HCP: 12	♣ —	

Board: 185	♠ KJ9	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ KQ85	You bid first.
HCP: 17	♣ AJ42	

Board: 186	♠ AK5432	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ K95	Partner bids first.
HCP: 10	♣ 987	

Board: 187	♠ A5	The opponents are silent.
Dealer: N	♥ AJ642	
Vul: NS	♦ K109	You bid first.
HCP: 15	♣ QJ4	

Board: 188	♠ Q86	The opponents are silent.
Dealer: S	♥ AK10865	
Vul: EW	♦ 4	Partner bids first.
HCP: 11	♣ Q43	

## Texas\_Transfer Both hands (Answers Page)

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ 1073	♠ A9		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ AQJ	♥ K1076432	Pass	4♥	AP	
North HCP: 15	♦ A92	♦ K	1. Texas			
South HCP: 12	♣ A1082	♣ Q75				
Contract: 4♥ N						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ K1098743	♠ A52				1NT
Vul: Both	♥ KQ8	♥ A432	Pass	4♥ <sup>1</sup>	Pass	4♣
North HCP: 12	♦ A72	♦ K3	Pass	5♣ <sup>2</sup>	Pass	5♠
South HCP: 17	♣ —	♣ KQJ6	AP			
Contract: 5♠ S			1. Texas			
			2. Exclusion, for ♠			

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ Q		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K4	♥ AQ10973	Pass	4♥	AP	
North HCP: 17	♦ KQ85	♦ J1074	1. Texas			
South HCP: 11	♣ AJ42	♣ Q8				
Contract: 4♥ N						

Board: 186	North:	South:	West	North	East	South
Dealer: S	♠ AK5432	♠ 1087				1NT
Vul: EW	♥ 6	♥ AQ105	Pass	4♥ <sup>1</sup>	Pass	4♣
North HCP: 10	♦ K95	♦ AQ6	AP			
South HCP: 15	♣ 987	♣ K104	1. Texas			
Contract: 4♠ S						

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K1086432		1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AJ642	♥ 97	Pass	4♣	Pass	4NT <sup>2</sup>
North HCP: 15	♦ K109	♦ A7	Pass	5♥	Pass	5♠
South HCP: 11	♣ QJ4	♣ A7	AP			
Contract: 5♠ N			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ Q86	♠ AJ43				1NT
Vul: EW	♥ AK10865	♥ 43	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ 4	♦ AK5	AP			
South HCP: 16	♣ Q43	♣ A965	1. Texas			
Contract: 4♥ S						

## South hands (Practice Page)

### Texas\_Transfer

Board: 183	♠ A9	The opponents are silent.
Dealer: N	♥ K1076432	
Vul: None	♦ K	Partner bids first.
HCP: 12	♣ Q75	

Board: 184	♠ A52	The opponents are silent.
Dealer: S	♥ A432	
Vul: Both	♦ K3	You bid first.
HCP: 17	♣ KQJ6	

Board: 185	♠ Q	The opponents are silent.
Dealer: N	♥ AQ10973	
Vul: None	♦ J1074	Partner bids first.
HCP: 11	♣ Q8	

Board: 186	♠ 1087	The opponents are silent.
Dealer: S	♥ AQ105	
Vul: EW	♦ AQ6	You bid first.
HCP: 15	♣ K104	

Board: 187	♠ K1086432	The opponents are silent.
Dealer: N	♥ 97	
Vul: NS	♦ A7	Partner bids first.
HCP: 11	♣ A7	

Board: 188	♠ AJ43	The opponents are silent.
Dealer: S	♥ 43	
Vul: EW	♦ AK5	You bid first.
HCP: 16	♣ A965	

## Texas\_Transfer Both hands (Answers Page)

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ 1073	♠ A9		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ AQJ	♥ K1076432	Pass	4♥	AP	
North HCP: 15	♦ A92	♦ K	1. Texas			
South HCP: 12	♣ A1082	♣ Q75				
Contract: 4♥ N						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ K1098743	♠ A52				1NT
Vul: Both	♥ KQ8	♥ A432	Pass	4♥ <sup>1</sup>	Pass	4♣
North HCP: 12	♦ A72	♦ K3	Pass	5♣ <sup>2</sup>	Pass	5♣
South HCP: 17	♣ —	♣ KQJ6	AP			
Contract: 5♠ S			1. Texas			
			2. Exclusion, for ♣			

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ Q		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K4	♥ AQ10973	Pass	4♥	AP	
North HCP: 17	♦ KQ85	♦ J1074	1. Texas			
South HCP: 11	♣ AJ42	♣ Q8				
Contract: 4♥ N						

Board: 186	North:	South:	West	North	East	South
Dealer: S	♠ AK5432	♠ 1087				1NT
Vul: EW	♥ 6	♥ AQ105	Pass	4♥ <sup>1</sup>	Pass	4♣
North HCP: 10	♦ K95	♦ AQ6	AP			
South HCP: 15	♣ 987	♣ K104	1. Texas			
Contract: 4♠ S						

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K1086432		1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AJ642	♥ 97	Pass	4♣	Pass	4NT <sup>2</sup>
North HCP: 15	♦ K109	♦ A7	Pass	5♥	Pass	5♣
South HCP: 11	♣ QJ4	♣ A7	AP			
Contract: 5♠ N			1. Texas			
			2. Blackwood 1430, for ♣			

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ Q86	♠ AJ43				1NT
Vul: EW	♥ AK10865	♥ 43	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ 4	♦ AK5	AP			
South HCP: 16	♣ Q43	♣ A965	1. Texas			
Contract: 4♥ S						



## North hands (Practice Page)

### Texas\_Transfer

Board: 189	♠ K10953	The opponents are silent.
Dealer: N	♥ AK10	
Vul: Both	♦ J9	You bid first.
HCP: 15	♣ A107	
Board: 190	♠ AKJ953	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ 854	Partner bids first.
HCP: 11	♣ K84	
Board: 191	♠ A1073	East Doubles 5♠ if possible.
Dealer: N	♥ Q10	
Vul: Both	♦ AQ6	You bid first.
HCP: 16	♣ KJ86	
Board: 192	♠ Q9	The opponents are silent.
Dealer: S	♥ AJ109874	
Vul: None	♦ K	Partner bids first.
HCP: 13	♣ K32	
Board: 193	♠ AJ	West Doubles 4♥ if possible.
Dealer: N	♥ K63	
Vul: NS	♦ KQ1065	You bid first.
HCP: 15	♣ Q87	
Board: 194	♠ J94	The opponents are silent.
Dealer: S	♥ AKQJ1097	
Vul: NS	♦ Q84	Partner bids first.
HCP: 13	♣ —	

## Texas\_Transfer Both hands (Answers Page)

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ K10953	♠ A76		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ AK10	♥ QJ96543	Pass	4♥	AP	
North HCP: 15	♦ J9	♦ KQ4				
South HCP: 12	♣ A107	♣ —				
Contract: 4♥ N			1. Texas			

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ AKJ953	♠ Q64				1NT
Vul: EW	♥ 2	♥ QJ109	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ 854	♦ AKQ9	AP			
South HCP: 16	♣ K84	♣ Q7				
Contract: 4♠ S			1. Texas			

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ A1073	♠ Q6		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ Q10	♥ AJ9632	Pass	4♥	Pass	5♦ <sup>2</sup>
North HCP: 16	♦ AQ6	♦ —	Pass	5♠	X	XX
South HCP: 13	♣ KJ86	♣ AQ1072	Pass	6♥	AP	
Contract: 6♥ N			1. Texas			
			2. Exclusion, for ♥			

Board: 192	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ 874				1NT
Vul: None	♥ AJ109874	♥ KQ5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ K	♦ A875	AP			
South HCP: 15	♣ K32	♣ AQ9				
Contract: 4♥ S			1. Texas			

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ108742		1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ K63	♥ —	X	Pass <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 15	♦ KQ1065	♦ J9	Pass	5♣	Pass	6♠
South HCP: 11	♣ Q87	♣ AJ92	AP			
Contract: 6♠ S			1. Texas			
			2. denies a ♥ stopper			
			3. Blackwood 1430, for ♠			

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ K5				1NT
Vul: NS	♥ AKQJ1097	♥ 632	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ Q84	♦ A105	AP			
South HCP: 15	♣ —	♣ AKJ103				
Contract: 4♥ S			1. Texas			

## South hands (Practice Page)

### Texas\_Transfer

Board: 189	♠ A76	The opponents are silent.
Dealer: N	♥ QJ96543	
Vul: Both	♦ KQ4	Partner bids first.
HCP: 12	♣ —	
Board: 190	♠ Q64	The opponents are silent.
Dealer: S	♥ QJ109	
Vul: EW	♦ AKQ9	You bid first.
HCP: 16	♣ Q7	
Board: 191	♠ Q6	East Doubles 5♠ if possible.
Dealer: N	♥ AJ9632	
Vul: Both	♦ —	Partner bids first.
HCP: 13	♣ AQ1072	
Board: 192	♠ 874	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: None	♦ A875	You bid first.
HCP: 15	♣ AQ9	
Board: 193	♠ KQ108742	West Doubles 4♥ if possible.
Dealer: N	♥ —	
Vul: NS	♦ J9	Partner bids first.
HCP: 11	♣ AJ92	
Board: 194	♠ K5	The opponents are silent.
Dealer: S	♥ 632	
Vul: NS	♦ A105	You bid first.
HCP: 15	♣ AKJ103	

## Texas\_Transfer Both hands (Answers Page)

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ K10953	♠ A76		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ AK10	♥ QJ96543	Pass	4♥	AP	
North HCP: 15	♦ J9	♦ KQ4				
South HCP: 12	♣ A107	♣ —				
Contract: 4♥ N			1. Texas			

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ AKJ953	♠ Q64				1NT
Vul: EW	♥ 2	♥ QJ109	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ 854	♦ AKQ9	AP			
South HCP: 16	♣ K84	♣ Q7				
Contract: 4♠ S			1. Texas			

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ A1073	♠ Q6		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ Q10	♥ AJ9632	Pass	4♥	Pass	5♦ <sup>2</sup>
North HCP: 16	♦ AQ6	♦ —	Pass	5♠	X	XX
South HCP: 13	♣ KJ86	♣ AQ1072	Pass	6♥	AP	
Contract: 6♥ N			1. Texas			
			2. Exclusion, for ♥			

Board: 192	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ 874				1NT
Vul: None	♥ AJ109874	♥ KQ5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ K	♦ A875	AP			
South HCP: 15	♣ K32	♣ AQ9				
Contract: 4♥ S			1. Texas			

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ108742		1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ K63	♥ —	X	Pass <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 15	♦ KQ1065	♦ J9	Pass	5♣	Pass	6♠
South HCP: 11	♣ Q87	♣ AJ92	AP			
Contract: 6♠ S			1. Texas			
			2. denies a ♥ stopper			
			3. Blackwood 1430, for ♠			

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ K5				1NT
Vul: NS	♥ AKQJ1097	♥ 632	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ Q84	♦ A105	AP			
South HCP: 15	♣ —	♣ AKJ103				
Contract: 4♥ S			1. Texas			

## North hands (Practice Page)

### Texas\_Transfer

Board: 195	♠ K85	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ A1075	You bid first.
HCP: 15	♣ A1065	

Board: 196	♠ AK10652	The opponents are silent.
Dealer: S	♥ 10	
Vul: Both	♦ AQ109	Partner bids first.
HCP: 13	♣ 92	

Board: 197	♠ AK98	The opponents are silent.
Dealer: N	♥ K32	
Vul: Both	♦ KJ7	You bid first.
HCP: 17	♣ K102	

Board: 198	♠ A73	The opponents are silent.
Dealer: S	♥ AJ7432	
Vul: EW	♦ 7	Partner bids first.
HCP: 11	♣ Q95	

Board: 199	♠ AJ8	The opponents are silent.
Dealer: N	♥ AK532	
Vul: Both	♦ 42	You bid first.
HCP: 15	♣ K75	

Board: 200	♠ 4	The opponents are silent.
Dealer: S	♥ AK10743	
Vul: None	♦ QJ93	Partner bids first.
HCP: 13	♣ K4	

## Texas\_Transfer Both hands (Answers Page)

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ AQ10		1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ A10	♥ Q98652	Pass	4♥	AP	
North HCP: 15	♦ A1075	♦ Q8	1. Texas			
South HCP: 10	♣ A1065	♣ 98				
Contract: 4♥ N						

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ AK10652	♠ 73				1NT
Vul: Both	♥ 10	♥ AK53	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ AQ109	♦ K83	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 15	♣ 92	♣ KQ108	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ 7		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ K32	♥ AQ8754	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 17	♦ KJ7	♦ 5	Pass	5♥	Pass	6♥
South HCP: 11	♣ K102	♣ AJ974	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 198	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ K8				1NT
Vul: EW	♥ AJ7432	♥ K865	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ 7	♦ KJ9	AP			
South HCP: 17	♣ Q95	♣ AK87	1. Texas			
Contract: 4♥ S						

Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ Q107642		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AK532	♥ Q9	Pass	4♠	Pass	5♣ <sup>2</sup>
North HCP: 15	♦ 42	♦ AKJ76	Pass	5♠	Pass	6♠
South HCP: 12	♣ K75	♣ —	AP			
Contract: 6♠ N			1. Texas			
			2. Exclusion, for ♠			

Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ K92				1NT
Vul: None	♥ AK10743	♥ QJ2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ QJ93	♦ AK874	AP			
South HCP: 15	♣ K4	♣ Q7	1. Texas			
Contract: 4♥ S						

## South hands (Practice Page)

### Texas\_Transfer

Board: 195	♠ AQ10	The opponents are silent.
Dealer: N	♥ Q98652	
Vul: EW	♦ Q8	Partner bids first.
HCP: 10	♣ 98	

Board: 196	♠ 73	The opponents are silent.
Dealer: S	♥ AK53	
Vul: Both	♦ K83	You bid first.
HCP: 15	♣ KQ108	

Board: 197	♠ 7	The opponents are silent.
Dealer: N	♥ AQ8754	
Vul: Both	♦ 5	Partner bids first.
HCP: 11	♣ AJ974	

Board: 198	♠ K8	The opponents are silent.
Dealer: S	♥ K865	
Vul: EW	♦ KJ9	You bid first.
HCP: 17	♣ AK87	

Board: 199	♠ Q107642	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ AKJ76	Partner bids first.
HCP: 12	♣ —	

Board: 200	♠ K92	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: None	♦ AK874	You bid first.
HCP: 15	♣ Q7	

## Texas\_Transfer Both hands (Answers Page)

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ AQ10		1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ A10	♥ Q98652	Pass	4♥	AP	
North HCP: 15	♦ A1075	♦ Q8	1. Texas			
South HCP: 10	♣ A1065	♣ 98				
Contract: 4♥ N						

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ AK10652	♠ 73				1NT
Vul: Both	♥ 10	♥ AK53	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ AQ109	♦ K83	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 15	♣ 92	♣ KQ108	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ 7		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ K32	♥ AQ8754	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 17	♦ KJ7	♦ 5	Pass	5♥	Pass	6♥
South HCP: 11	♣ K102	♣ AJ974	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 1430, for ♥			

Board: 198	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ K8				1NT
Vul: EW	♥ AJ7432	♥ K865	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ 7	♦ KJ9	AP			
South HCP: 17	♣ Q95	♣ AK87	1. Texas			
Contract: 4♥ S						

Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ Q107642		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AK532	♥ Q9	Pass	4♠	Pass	5♣ <sup>2</sup>
North HCP: 15	♦ 42	♦ AKJ76	Pass	5♠	Pass	6♠
South HCP: 12	♣ K75	♣ —	AP			
Contract: 6♠ N			1. Texas			
			2. Exclusion, for ♠			

Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ K92				1NT
Vul: None	♥ AK10743	♥ QJ2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ QJ93	♦ AK874	AP			
South HCP: 15	♣ K4	♣ Q7	1. Texas			
Contract: 4♥ S						



## North hands (Practice Page)

### Texas\_Transfer

Board: 201	♠ Q73	The opponents are silent.
Dealer: N	♥ AJ94	
Vul: NS	♦ A10	You bid first.
HCP: 15	♣ KJ105	
Board: 202	♠ 8	The opponents are silent.
Dealer: S	♥ AQJ1096	
Vul: EW	♦ K54	Partner bids first.
HCP: 13	♣ K104	
Board: 203	♠ A1072	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: None	♦ K2	You bid first.
HCP: 15	♣ Q1085	
Board: 204	♠ AQ9864	The opponents are silent.
Dealer: S	♥ 5	
Vul: NS	♦ K63	Partner bids first.
HCP: 10	♣ J84	
Board: 205	♠ A7	The opponents are silent.
Dealer: N	♥ AJ98	
Vul: EW	♦ 975	You bid first.
HCP: 17	♣ AKJ10	
Board: 206	♠ AKQ1072	West Doubles 5♥ if possible.
Dealer: S	♥ K6	
Vul: NS	♦ Q72	Partner bids first.
HCP: 17	♣ QJ	

## Texas\_Transfer Both hands (Answers Page)

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ Q73	♠ AKJ10854		1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AJ94	♥ K10	Pass	4♠	AP	
North HCP: 15	♦ A10	♦ 6				
South HCP: 13	♣ KJ105	♣ Q42	1. Texas			
Contract: 4♠ N						

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AQ43				1NT
Vul: EW	♥ AQJ1096	♥ K432	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ K54	♦ A6	AP			
South HCP: 15	♣ K104	♣ Q63	1. Texas			
Contract: 4♥ S						

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ A1072	♠ —		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ AQ3	♥ KJ10762	Pass	4♥	Pass	5♠ <sup>2</sup>
North HCP: 15	♦ K2	♦ AJ1064	Pass	6♣	Pass	6♥
South HCP: 12	♣ Q1085	♣ K3	AP			
Contract: 6♥ N			1. Texas			
			2. Exclusion, for ♥			

Board: 204	North:	South:	West	North	East	South
Dealer: S	♠ AQ9864	♠ 732				1NT
Vul: NS	♥ 5	♥ AKQ4	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ K63	♦ A97	AP			
South HCP: 17	♣ J84	♣ A73	1. Texas			
Contract: 4♠ S						

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ KQ9865		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AJ98	♥ 10	Pass	4♠	AP	
North HCP: 17	♦ 975	♦ AQ62	1. Texas			
South HCP: 11	♣ AKJ10	♣ 76				
Contract: 4♠ N						

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ AKQ1072	♠ 654				1NT
Vul: NS	♥ K6	♥ J7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 17	♦ Q72	♦ AKJ	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 16	♣ QJ	♣ AK1072	X	XX	Pass	5♠
Contract: 6♠ S			Pass	6♠	AP	
			1. Texas			
			2. Blackwood 1430, for ♠			

## South hands (Practice Page)

### Texas\_Transfer

Board: 201	♠ AKJ10854	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ 6	Partner bids first.
HCP: 13	♣ Q42	
Board: 202	♠ AQ43	The opponents are silent.
Dealer: S	♥ K432	
Vul: EW	♦ A6	You bid first.
HCP: 15	♣ Q63	
Board: 203	♠ —	The opponents are silent.
Dealer: N	♥ KJ10762	
Vul: None	♦ AJ1064	Partner bids first.
HCP: 12	♣ K3	
Board: 204	♠ 732	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: NS	♦ A97	You bid first.
HCP: 17	♣ A73	
Board: 205	♠ KQ9865	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ AQ62	Partner bids first.
HCP: 11	♣ 76	
Board: 206	♠ 654	West Doubles 5♥ if possible.
Dealer: S	♥ J7	
Vul: NS	♦ AKJ	You bid first.
HCP: 16	♣ AK1072	

## Texas\_Transfer Both hands (Answers Page)

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ Q73	♠ AKJ10854		1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AJ94	♥ K10	Pass	4♠	AP	
North HCP: 15	♦ A10	♦ 6				
South HCP: 13	♣ KJ105	♣ Q42	1. Texas			
Contract: 4♠ N						

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AQ43				1NT
Vul: EW	♥ AQJ1096	♥ K432	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ K54	♦ A6	AP			
South HCP: 15	♣ K104	♣ Q63	1. Texas			
Contract: 4♥ S						

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ A1072	♠ —		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ AQ3	♥ KJ10762	Pass	4♥	Pass	5♠ <sup>2</sup>
North HCP: 15	♦ K2	♦ AJ1064	Pass	6♣	Pass	6♥
South HCP: 12	♣ Q1085	♣ K3	AP			
Contract: 6♥ N			1. Texas			
			2. Exclusion, for ♥			

Board: 204	North:	South:	West	North	East	South
Dealer: S	♠ AQ9864	♠ 732				1NT
Vul: NS	♥ 5	♥ AKQ4	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ K63	♦ A97	AP			
South HCP: 17	♣ J84	♣ A73	1. Texas			
Contract: 4♠ S						

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ KQ9865		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AJ98	♥ 10	Pass	4♠	AP	
North HCP: 17	♦ 975	♦ AQ62	1. Texas			
South HCP: 11	♣ AKJ10	♣ 76				
Contract: 4♠ N						

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ AKQ1072	♠ 654				1NT
Vul: NS	♥ K6	♥ J7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 17	♦ Q72	♦ AKJ	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 16	♣ QJ	♣ AK1072	X	XX	Pass	5♠
Contract: 6♠ S			Pass	6♠	AP	
			1. Texas			
			2. Blackwood 1430, for ♠			

## North hands (Practice Page)

### Texas\_Transfer

Board: 207	♠ Q108	The opponents are silent.
Dealer: N	♥ AK83	
Vul: EW	♦ AQ75	You bid first.
HCP: 15	♣ 52	
Board: 208	♠ K107654	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ AK2	Partner bids first.
HCP: 15	♣ J3	
Board: 209	♠ Q8	East Doubles 5♣ if possible.
Dealer: N	♥ AK63	West Doubles Pass if possible.
Vul: EW	♦ KJ10	
HCP: 15	♣ Q542	You bid first.
Board: 210	♠ 97	The opponents are silent.
Dealer: S	♥ AQ10652	
Vul: Both	♦ A95	Partner bids first.
HCP: 10	♣ 63	
Board: 211	♠ AQ10	The opponents are silent.
Dealer: N	♥ 95	
Vul: Both	♦ KQ732	You bid first.
HCP: 15	♣ A75	
Board: 212	♠ AJ8765	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ AK874	Partner bids first.
HCP: 12	♣ 102	

## Texas\_Transfer Both hands (Answers Page)

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ AKJ432		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AK83	♥ J6	Pass	4♠	AP	
North HCP: 15	♦ AQ75	♦ KJ				
South HCP: 13	♣ 52	♣ 986	1. Texas			
Contract: 4♠ N						

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ K107654	♠ AQ9				1NT
Vul: Both	♥ A5	♥ 983	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 15	♦ AK2	♦ Q97	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 15	♣ J3	♣ AK98	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ A97532		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AK63	♥ 85	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 15	♦ KJ10	♦ AQ75	Pass	5♣	X	Pass
South HCP: 13	♣ Q542	♣ K	Pass	5♠	Pass	Pass
Contract: 5♠X N			X	AP		
			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 210	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AK64				1NT
Vul: Both	♥ AQ10652	♥ K43	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ A95	♦ 82	AP			
South HCP: 15	♣ 63	♣ KQ54	1. Texas			
Contract: 4♥ S						

Board: 211	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 986		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 95	♥ KQ7432	Pass	4♥	AP	
North HCP: 15	♦ KQ732	♦ AJ8	1. Texas			
South HCP: 10	♣ A75	♣ 4				
Contract: 4♥ N						

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ AJ8765	♠ KQ109				1NT
Vul: None	♥ —	♥ AQ72	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ AK874	♦ J10	Pass	5♥ <sup>2</sup>	Pass	5NT
South HCP: 15	♣ 102	♣ K74	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Exclusion, for ♠			

## South hands (Practice Page)

### Texas\_Transfer

Board: 207	♠ AKJ432	The opponents are silent.
Dealer: N	♥ J6	
Vul: EW	♦ KJ	Partner bids first.
HCP: 13	♣ 986	
Board: 208	♠ AQ9	The opponents are silent.
Dealer: S	♥ 983	
Vul: Both	♦ Q97	You bid first.
HCP: 15	♣ AK98	
Board: 209	♠ A97532	East Doubles 5♣ if possible.
Dealer: N	♥ 85	West Doubles Pass if possible.
Vul: EW	♦ AQ75	
HCP: 13	♣ K	Partner bids first.
Board: 210	♠ AK64	The opponents are silent.
Dealer: S	♥ K43	
Vul: Both	♦ 82	You bid first.
HCP: 15	♣ KQ54	
Board: 211	♠ 986	The opponents are silent.
Dealer: N	♥ KQ7432	
Vul: Both	♦ AJ8	Partner bids first.
HCP: 10	♣ 4	
Board: 212	♠ KQ109	The opponents are silent.
Dealer: S	♥ AQ72	
Vul: None	♦ J10	You bid first.
HCP: 15	♣ K74	

## Texas\_Transfer Both hands (Answers Page)

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ AKJ432		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AK83	♥ J6	Pass	4♠	AP	
North HCP: 15	♦ AQ75	♦ KJ	1. Texas			
South HCP: 13	♣ 52	♣ 986				
Contract: 4♠ N						

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ K107654	♠ AQ9				1NT
Vul: Both	♥ A5	♥ 983	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 15	♦ AK2	♦ Q97	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 15	♣ J3	♣ AK98	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ A97532		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AK63	♥ 85	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 15	♦ KJ10	♦ AQ75	Pass	5♣	X	Pass
South HCP: 13	♣ Q542	♣ K	Pass	5♠	Pass	Pass
Contract: 5♠X N			X	AP		
			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 210	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AK64				1NT
Vul: Both	♥ AQ10652	♥ K43	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ A95	♦ 82	AP			
South HCP: 15	♣ 63	♣ KQ54	1. Texas			
Contract: 4♥ S						

Board: 211	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 986		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 95	♥ KQ7432	Pass	4♥	AP	
North HCP: 15	♦ KQ732	♦ AJ8	1. Texas			
South HCP: 10	♣ A75	♣ 4				
Contract: 4♥ N						

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ AJ8765	♠ KQ109				1NT
Vul: None	♥ —	♥ AQ72	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ AK874	♦ J10	Pass	5♥ <sup>2</sup>	Pass	5NT
South HCP: 15	♣ 102	♣ K74	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Exclusion, for ♠			



## North hands (Practice Page)

### Texas\_Transfer

Board: 213	♠ A10862	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ A102	You bid first.
HCP: 17	♣ QJ7	

Board: 214	♠ 76	The opponents are silent.
Dealer: S	♥ AJ6543	
Vul: None	♦ K5	Partner bids first.
HCP: 11	♣ K84	

Board: 215	♠ J6	The opponents are silent.
Dealer: N	♥ K107	
Vul: NS	♦ KQJ7	You bid first.
HCP: 17	♣ AK108	

Board: 216	♠ J4	The opponents are silent.
Dealer: S	♥ AKJ942	
Vul: EW	♦ QJ752	Partner bids first.
HCP: 12	♣ —	

Board: 217	♠ J8	The opponents are silent.
Dealer: N	♥ A76	
Vul: Both	♦ KQJ98	You bid first.
HCP: 15	♣ A82	

Board: 218	♠ 63	The opponents are silent.
Dealer: S	♥ AQ9654	
Vul: None	♦ KJ6	Partner bids first.
HCP: 13	♣ K4	

## Texas\_Transfer Both hands (Answers Page)

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ A10862	♠ J9		1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ AQ	♥ KJ10742	Pass	4♥	AP	
North HCP: 17	♦ A102	♦ J8	1. Texas			
South HCP: 13	♣ QJ7	♣ AK8				
Contract: 4♥ N						

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ Q105				1NT
Vul: None	♥ AJ6543	♥ KQ98	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ K5	♦ AQ	AP			
South HCP: 17	♣ K84	♣ A1095	1. Texas			
Contract: 4♥ S						

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ K3		1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ K107	♥ AJ9854	Pass	4♥	AP	
North HCP: 17	♦ KQJ7	♦ A9	1. Texas			
South HCP: 13	♣ AK108	♣ J94				
Contract: 4♥ N						

Board: 216	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ Q109				1NT
Vul: EW	♥ AKJ942	♥ Q73	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ QJ752	♦ AK98	Pass	5♣ <sup>2</sup>	Pass	5♥
South HCP: 15	♣ —	♣ A83	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Exclusion, for ♥			

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ AKQ10543		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ A76	♥ 54	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 15	♦ KQJ98	♦ A5	Pass	5♥	Pass	6NT
South HCP: 13	♣ A82	♣ 104	AP			
Contract: 6N N			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AKQ10				1NT
Vul: None	♥ AQ9654	♥ J103	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ KJ6	♦ 94	AP			
South HCP: 15	♣ K4	♣ AJ86	1. Texas			
Contract: 4♥ S						

## South hands (Practice Page)

### Texas\_Transfer

Board: 213	♠ J9	The opponents are silent.
Dealer: N	♥ KJ10742	
Vul: NS	♦ J8	Partner bids first.
HCP: 13	♣ AK8	

Board: 214	♠ Q105	The opponents are silent.
Dealer: S	♥ KQ98	
Vul: None	♦ AQ	You bid first.
HCP: 17	♣ A1095	

Board: 215	♠ K3	The opponents are silent.
Dealer: N	♥ AJ9854	
Vul: NS	♦ A9	Partner bids first.
HCP: 13	♣ J94	

Board: 216	♠ Q109	The opponents are silent.
Dealer: S	♥ Q73	
Vul: EW	♦ AK98	You bid first.
HCP: 15	♣ A83	

Board: 217	♠ AKQ10543	The opponents are silent.
Dealer: N	♥ 54	
Vul: Both	♦ A5	Partner bids first.
HCP: 13	♣ 104	

Board: 218	♠ AKQ10	The opponents are silent.
Dealer: S	♥ J103	
Vul: None	♦ 94	You bid first.
HCP: 15	♣ AJ86	

## Texas\_Transfer Both hands (Answers Page)

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ A10862	♠ J9		1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ AQ	♥ KJ10742	Pass	4♥	AP	
North HCP: 17	♦ A102	♦ J8	1. Texas			
South HCP: 13	♣ QJ7	♣ AK8				
Contract: 4♥ N						

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ Q105				1NT
Vul: None	♥ AJ6543	♥ KQ98	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ K5	♦ AQ	AP			
South HCP: 17	♣ K84	♣ A1095	1. Texas			
Contract: 4♥ S						

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ K3		1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ K107	♥ AJ9854	Pass	4♥	AP	
North HCP: 17	♦ KQJ7	♦ A9	1. Texas			
South HCP: 13	♣ AK108	♣ J94				
Contract: 4♥ N						

Board: 216	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ Q109				1NT
Vul: EW	♥ AKJ942	♥ Q73	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ QJ752	♦ AK98	Pass	5♣ <sup>2</sup>	Pass	5♥
South HCP: 15	♣ —	♣ A83	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Exclusion, for ♥			

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ AKQ10543		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ A76	♥ 54	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 15	♦ KQJ98	♦ A5	Pass	5♥	Pass	6NT
South HCP: 13	♣ A82	♣ 104	AP			
Contract: 6N N			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AKQ10				1NT
Vul: None	♥ AQ9654	♥ J103	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ KJ6	♦ 94	AP			
South HCP: 15	♣ K4	♣ AJ86	1. Texas			
Contract: 4♥ S						

## North hands (Practice Page)

### Texas\_Transfer

Board: 219	♠ 754	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ AQ1085	You bid first.
HCP: 17	♣ AK4	

Board: 220	♠ AKQ942	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ KJ954	Partner bids first.
HCP: 13	♣ 105	

Board: 221	♠ KQ6	The opponents are silent.
Dealer: N	♥ AKJ106	
Vul: NS	♦ 52	You bid first.
HCP: 17	♣ A97	

Board: 222	♠ AK87543	The opponents are silent.
Dealer: S	♥ 63	
Vul: Both	♦ Q10	Partner bids first.
HCP: 13	♣ A3	

Board: 223	♠ Q3	The opponents are silent.
Dealer: N	♥ J53	
Vul: None	♦ QJ65	You bid first.
HCP: 15	♣ AKQ5	

Board: 224	♠ AQJ987	The opponents are silent.
Dealer: S	♥ 95	
Vul: EW	♦ 9	Partner bids first.
HCP: 11	♣ KJ92	

## Texas\_Transfer Both hands (Answers Page)

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ 754	♠ AK9862		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ A8	♥ K10	Pass	4♠	AP	
North HCP: 17	♦ AQ1085	♦ K3	1. Texas			
South HCP: 14	♣ AK4	♣ J109				
Contract: 4♠ N						

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ AKQ942	♠ 86				1NT
Vul: Both	♥ —	♥ AQ10	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ KJ954	♦ A876	Pass	5♥ <sup>2</sup>	Pass	6♣
South HCP: 16	♣ 105	♣ AQ76	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Exclusion, for ♠			

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A98432		1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AKJ106	♥ Q7	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 17	♦ 52	♦ AK103	Pass	5♦	Pass	5♥
South HCP: 13	♣ A97	♣ 10	Pass	6♥	Pass	6♠
Contract: 6♠ N			AP			
			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 222	North:	South:	West	North	East	South
Dealer: S	♠ AK87543	♠ QJ9				1NT
Vul: Both	♥ 63	♥ AQ7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ Q10	♦ A764	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 16	♣ A3	♣ QJ5	Pass	6NT	AP	
Contract: 6N S			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ AK9876		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ J53	♥ A4	Pass	4♠	AP	
North HCP: 15	♦ QJ65	♦ K10	1. Texas			
South HCP: 14	♣ AKQ5	♣ 1097				
Contract: 4♠ N						

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ AQJ987	♠ K532				1NT
Vul: EW	♥ 95	♥ A8	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ 9	♦ A64	AP			
South HCP: 17	♣ KJ92	♣ AQ73	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

### Texas\_Transfer

Board: 219	♠ AK9862	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ K3	Partner bids first.
HCP: 14	♣ J109	

Board: 220	♠ 86	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: Both	♦ A876	You bid first.
HCP: 16	♣ AQ76	

Board: 221	♠ A98432	The opponents are silent.
Dealer: N	♥ Q7	
Vul: NS	♦ AK103	Partner bids first.
HCP: 13	♣ 10	

Board: 222	♠ QJ9	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: Both	♦ A764	You bid first.
HCP: 16	♣ QJ5	

Board: 223	♠ AK9876	The opponents are silent.
Dealer: N	♥ A4	
Vul: None	♦ K10	Partner bids first.
HCP: 14	♣ 1097	

Board: 224	♠ K532	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ A64	You bid first.
HCP: 17	♣ AQ73	

## Texas\_Transfer Both hands (Answers Page)

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ 754	♠ AK9862		1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ A8	♥ K10	Pass	4♠	AP	
North HCP: 17	♦ AQ1085	♦ K3	1. Texas			
South HCP: 14	♣ AK4	♣ J109				
Contract: 4♠ N						

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ AKQ942	♠ 86				1NT
Vul: Both	♥ —	♥ AQ10	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ KJ954	♦ A876	Pass	5♥ <sup>2</sup>	Pass	6♣
South HCP: 16	♣ 105	♣ AQ76	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Exclusion, for ♠			

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A98432		1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AKJ106	♥ Q7	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 17	♦ 52	♦ AK103	Pass	5♦	Pass	5♥
South HCP: 13	♣ A97	♣ 10	Pass	6♥	Pass	6♠
Contract: 6♠ N			AP			
			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 222	North:	South:	West	North	East	South
Dealer: S	♠ AK87543	♠ QJ9				1NT
Vul: Both	♥ 63	♥ AQ7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ Q10	♦ A764	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 16	♣ A3	♣ QJ5	Pass	6NT	AP	
Contract: 6N S			1. Texas			
			2. Blackwood 1430, for ♠			

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ AK9876		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ J53	♥ A4	Pass	4♠	AP	
North HCP: 15	♦ QJ65	♦ K10	1. Texas			
South HCP: 14	♣ AKQ5	♣ 1097				
Contract: 4♠ N						

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ AQJ987	♠ K532				1NT
Vul: EW	♥ 95	♥ A8	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ 9	♦ A64	AP			
South HCP: 17	♣ KJ92	♣ AQ73	1. Texas			
Contract: 4♠ S						



## North hands (Practice Page)

### Texas\_Transfer

Board: 225	♠ Q105	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: None	♦ 54	You bid first.
HCP: 15	♣ AKQJ5	
Board: 226	♠ 10	West Bids XA♠♠ if possible.
Dealer: S	♥ AKJ1042	
Vul: Both	♦ KJ1076	Partner bids first.
HCP: 12	♣ 10	
Board: 227	♠ K87	The opponents are silent.
Dealer: N	♥ A102	
Vul: EW	♦ KQJ10	You bid first.
HCP: 16	♣ K64	
Board: 228	♠ AJ9532	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: Both	♦ 93	Partner bids first.
HCP: 12	♣ Q6	
Board: 229	♠ Q106	The opponents are silent.
Dealer: N	♥ KQ76	
Vul: NS	♦ A84	You bid first.
HCP: 15	♣ A107	

## Texas\_Transfer Both hands (Answers Page)

Board: 225

Dealer: N

Vul: None

North HCP: 15

South HCP: 14

Contract: 4♥ N

North:

♠ Q105

♥ QJ8

♦ 54

♣ AKQJ5

South:

♠ A7

♥ K109764

♦ AK

♣ 642

West North East South

1NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 226

Dealer: S

Vul: Both

North HCP: 12

South HCP: 17

Contract: 7♥X S

North:

♠ 10

♥ AKJ1042

♦ KJ1076

♣ 10

South:

♠ A73

♥ Q8

♦ A853

♣ AK72

West North East South

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♦

Pass 5♠ Pass 6♣

Pass 7♥ Pass Pass

XA♣♣ AP

1. Texas

2. Blackwood 1430, for ♥

Board: 227

Dealer: N

Vul: EW

North HCP: 16

South HCP: 17

Contract: 7N N

North:

♠ K87

♥ A102

♦ KQJ10

♣ K64

South:

♠ A9

♥ KQ8763

♦ A84

♣ A3

West North East South

1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♣ Pass 7NT

AP

1. Texas

2. Blackwood 1430, for ♥

Board: 228

Dealer: S

Vul: Both

North HCP: 12

South HCP: 17

Contract: 4♠ S

North:

♠ AJ9532

♥ AJ8

♦ 93

♣ Q6

South:

♠ K7

♥ K94

♦ AQJ52

♣ A93

West North East South

1NT

Pass 4♥<sup>1</sup> Pass 4♠

AP

1. Texas

Board: 229

Dealer: N

Vul: NS

North HCP: 15

South HCP: 13

Contract: 4♠ N

North:

♠ Q106

♥ KQ76

♦ A84

♣ A107

South:

♠ K98732

♥ A

♦ KJ9

♣ Q63

West North East South

1NT Pass 4♥<sup>1</sup>

Pass 4♠ AP

1. Texas

## South hands (Practice Page)

### Texas\_Transfer

Board: 225	♠ A7	The opponents are silent.
Dealer: N	♥ K109764	
Vul: None	♦ AK	Partner bids first.
HCP: 14	♣ 642	
Board: 226	♠ A73	West Bids XA♠♠ if possible.
Dealer: S	♥ Q8	
Vul: Both	♦ A853	You bid first.
HCP: 17	♣ AK72	
Board: 227	♠ A9	The opponents are silent.
Dealer: N	♥ KQ8763	
Vul: EW	♦ A84	Partner bids first.
HCP: 17	♣ A3	
Board: 228	♠ K7	The opponents are silent.
Dealer: S	♥ K94	
Vul: Both	♦ AQJ52	You bid first.
HCP: 17	♣ A93	
Board: 229	♠ K98732	The opponents are silent.
Dealer: N	♥ A	
Vul: NS	♦ KJ9	Partner bids first.
HCP: 13	♣ Q63	

## Texas\_Transfer Both hands (Answers Page)

Board: 225

Dealer: N

Vul: None

North HCP: 15

South HCP: 14

Contract: 4♥ N

North:

♠ Q105

♥ QJ8

♦ 54

♣ AKQJ5

South:

♠ A7

♥ K109764

♦ AK

♣ 642

West North East South

1NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 226

Dealer: S

Vul: Both

North HCP: 12

South HCP: 17

Contract: 7♥X S

North:

♠ 10

♥ AKJ1042

♦ KJ1076

♣ 10

South:

♠ A73

♥ Q8

♦ A853

♣ AK72

West North East South

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♦

Pass 5♠ Pass 6♣

Pass 7♥ Pass Pass

XA♣♣ AP

1. Texas

2. Blackwood 1430, for ♥

Board: 227

Dealer: N

Vul: EW

North HCP: 16

South HCP: 17

Contract: 7N N

North:

♠ K87

♥ A102

♦ KQJ10

♣ K64

South:

♠ A9

♥ KQ8763

♦ A84

♣ A3

West North East South

1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♣ Pass 7NT

AP

1. Texas

2. Blackwood 1430, for ♥

Board: 228

Dealer: S

Vul: Both

North HCP: 12

South HCP: 17

Contract: 4♠ S

North:

♠ AJ9532

♥ AJ8

♦ 93

♣ Q6

South:

♠ K7

♥ K94

♦ AQJ52

♣ A93

West North East South

1NT

Pass 4♥<sup>1</sup> Pass 4♠

AP

1. Texas

Board: 229

Dealer: N

Vul: NS

North HCP: 15

South HCP: 13

Contract: 4♠ N

North:

♠ Q106

♥ KQ76

♦ A84

♣ A107

South:

♠ K98732

♥ A

♦ KJ9

♣ Q63

West North East South

1NT Pass 4♥<sup>1</sup>

Pass 4♠ AP

1. Texas

## North hands (Practice Page)

### Texas\_Transfer

Board: 230	♠ AKJ762	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ K87	Partner bids first.
HCP: 19	♣ K2	

Board: 231	♠ KQ54	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ A943	You bid first.
HCP: 17	♣ A96	

Board: 232	♠ A2	The opponents are silent.
Dealer: S	♥ AQ10942	
Vul: EW	♦ A5	Partner bids first.
HCP: 14	♣ 1082	

Board: 233	♠ AQ85	The opponents are silent.
Dealer: N	♥ Q5	
Vul: Both	♦ AJ5	You bid first.
HCP: 15	♣ Q864	

Board: 234	♠ AJ10986	The opponents are silent.
Dealer: S	♥ 5	
Vul: NS	♦ A1073	Partner bids first.
HCP: 10	♣ J7	

Board: 235	♠ K5	The opponents are silent.
Dealer: N	♥ K7542	
Vul: NS	♦ AQ2	You bid first.
HCP: 16	♣ A84	

## Texas\_Transfer Both hands (Answers Page)

Board: 230			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ AKJ762	♠ Q4	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 19	♥ AJ	♥ KQ10	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 17	♦ K87	♦ AQ9	Pass	7NT	AP	
Contract: 7N S	♣ K2	♣ A9764	1. Texas			
			2. Blackwood 1430, for ♠			

Board: 231			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ KQ54	♠ A62		1NT	Pass	4♦ <sup>1</sup>
North HCP: 17	♥ A2	♥ Q109874	Pass	4♥	AP	
South HCP: 13	♦ A943	♦ KJ5	1. Texas			
Contract: 4♥ N	♣ A96	♣ K				

Board: 232			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ A2	♠ KQ6	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 14	♥ AQ10942	♥ J5	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 16	♦ A5	♦ KQ763	Pass	5♥	AP	
Contract: 5♥ S	♣ 1082	♣ AJ7	1. Texas			
			2. Blackwood 1430, for ♥			

Board: 233			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AQ85	♠ 62		1NT	Pass	4♦ <sup>1</sup>
North HCP: 15	♥ Q5	♥ AJ9432	Pass	4♥	AP	
South HCP: 11	♦ AJ5	♦ Q7	1. Texas			
Contract: 4♥ N	♣ Q864	♣ KJ10				

Board: 234			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ AJ10986	♠ KQ5	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♥ 5	♥ Q3	AP			
South HCP: 17	♦ A1073	♦ QJ5	1. Texas			
Contract: 4♠ S	♣ J7	♣ AK1063				

Board: 235			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ K5	♠ AQ7632		1NT	Pass	4♥ <sup>1</sup>
North HCP: 16	♥ K7542	♥ Q8	Pass	4♠	AP	
South HCP: 14	♦ AQ2	♦ K10	1. Texas			
Contract: 4♠ N	♣ A84	♣ K107				

## South hands (Practice Page)

### Texas\_Transfer

Board: 230	♠ Q4	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: EW	♦ AQ9	You bid first.
HCP: 17	♣ A9764	

Board: 231	♠ A62	The opponents are silent.
Dealer: N	♥ Q109874	
Vul: None	♦ KJ5	Partner bids first.
HCP: 13	♣ K	

Board: 232	♠ KQ6	The opponents are silent.
Dealer: S	♥ J5	
Vul: EW	♦ KQ763	You bid first.
HCP: 16	♣ AJ7	

Board: 233	♠ 62	The opponents are silent.
Dealer: N	♥ AJ9432	
Vul: Both	♦ Q7	Partner bids first.
HCP: 11	♣ KJ10	

Board: 234	♠ KQ5	The opponents are silent.
Dealer: S	♥ Q3	
Vul: NS	♦ QJ5	You bid first.
HCP: 17	♣ AK1063	

Board: 235	♠ AQ7632	The opponents are silent.
Dealer: N	♥ Q8	
Vul: NS	♦ K10	Partner bids first.
HCP: 14	♣ K107	

## Texas\_Transfer Both hands (Answers Page)

Board: 230			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ AKJ762	♠ Q4	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 19	♥ AJ	♥ KQ10	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 17	♦ K87	♦ AQ9	Pass	7NT	AP	
Contract: 7N S	♣ K2	♣ A9764	1. Texas			
			2. Blackwood 1430, for ♠			

Board: 231			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ KQ54	♠ A62		1NT	Pass	4♦ <sup>1</sup>
North HCP: 17	♥ A2	♥ Q109874	Pass	4♥	AP	
South HCP: 13	♦ A943	♦ KJ5	1. Texas			
Contract: 4♥ N	♣ A96	♣ K				

Board: 232			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ A2	♠ KQ6	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 14	♥ AQ10942	♥ J5	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 16	♦ A5	♦ KQ763	Pass	5♥	AP	
Contract: 5♥ S	♣ 1082	♣ AJ7	1. Texas			
			2. Blackwood 1430, for ♥			

Board: 233			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AQ85	♠ 62		1NT	Pass	4♦ <sup>1</sup>
North HCP: 15	♥ Q5	♥ AJ9432	Pass	4♥	AP	
South HCP: 11	♦ AJ5	♦ Q7	1. Texas			
Contract: 4♥ N	♣ Q864	♣ KJ10				

Board: 234			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ AJ10986	♠ KQ5	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♥ 5	♥ Q3	AP			
South HCP: 17	♦ A1073	♦ QJ5	1. Texas			
Contract: 4♠ S	♣ J7	♣ AK1063				

Board: 235			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ K5	♠ AQ7632		1NT	Pass	4♥ <sup>1</sup>
North HCP: 16	♥ K7542	♥ Q8	Pass	4♠	AP	
South HCP: 14	♦ AQ2	♦ K10	1. Texas			
Contract: 4♠ N	♣ A84	♣ K107				



## North hands (Practice Page)

### Texas\_Transfer

Board: 236	♠ 6	The opponents are silent.
Dealer: S	♥ AKJ10543	
Vul: EW	♦ J2	Partner bids first.
HCP: 13	♣ A73	

Board: 237	♠ AQ96	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: Both	♦ AQ73	You bid first.
HCP: 16	♣ 75	

## Texas\_Transfer Both hands (Answers Page)

Board: 236			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ 6	♠ AKQ10	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♥ AKJ10543	♥ Q862	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 16	♦ J2	♦ KQ5	Pass	5♥	AP	
Contract: 5♥ S	♣ A73	♣ 108	1. Texas			
			2. Blackwood 1430, for ♥			

Board: 237			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♠ AQ96	♠ J108543	Pass	4♠	Pass	5♦ <sup>2</sup>
North HCP: 16	♥ KJ9	♥ AQ	Pass	5♠	AP	
South HCP: 12	♦ AQ73	♦ —	1. Texas			
Contract: 5♠ N	♣ 75	♣ AJ963	2. Exclusion, for ♠			

## South hands (Practice Page)

### Texas\_Transfer

Board: 236	♠ AKQ10	The opponents are silent.
Dealer: S	♥ Q862	
Vul: EW	♦ KQ5	You bid first.
HCP: 16	♣ 108	

Board: 237	♠ J108543	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ —	Partner bids first.
HCP: 12	♣ AJ963	

## Texas\_Transfer Both hands (Answers Page)

Board: 236			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ 6	♠ AKQ10	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♥ AKJ10543	♥ Q862	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 16	♦ J2	♦ KQ5	Pass	5♥	AP	
Contract: 5♥ S	♣ A73	♣ 108	1. Texas			
			2. Blackwood 1430, for ♥			

Board: 237			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♠ AQ96	♠ J108543	Pass	4♠	Pass	5♦ <sup>2</sup>
North HCP: 16	♥ KJ9	♥ AQ	Pass	5♠	AP	
South HCP: 12	♦ AQ73	♦ —	1. Texas			
Contract: 5♠ N	♣ 75	♣ AJ963	2. Exclusion, for ♠			