

North hands

then Texas

Board: 1	♠ A7	RHO is dealer. You bid second.
Dealer: West	♥ KJT5	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ KT8	
HCP: 15	♣ A752	

Board: 2	♠ KQT752	LHO is dealer.
Dealer: East	♥ 43	East (LHO) opens 1♦ if possible.
Vul: Both	♦ 93	
HCP: 9+2	♣ KJ5	

Board: 3	♠ 53	RHO is dealer. You bid second.
Dealer: West	♥ Q42	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ KJ6	
HCP: 15+1	♣ AKQ97	

Board: 4	♠ QT98752	LHO is dealer.
Dealer: East	♥ AJ7	East (LHO) opens 1♣ if possible.
Vul: Both	♦ 4	
HCP: 7+3	♣ 87	

Board: 5	♠ J3	LHO is dealer.
Dealer: East	♥ AJ87654	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 93	East (LHO) Doubles 4♦ if possible.
HCP: 6+3	♣ T9	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ A7	♠ KT9432	1 ♥	1NT	Pass	4 ♥ ¹
Vul: E-W	♥ KJT5	♥ 6	Pass	4 ♠	All Pass	
North HCP: 15	♦ KT8	♦ 43				
South HCP: 8+2	♣ A752	♣ KQ83			1. Texas	
Contract: 4 ♠ North						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ KQT752	♠ J4			1 ♦	1NT
Vul: Both	♥ 43	♥ KQ76	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 9+2	♦ 93	♦ KQ5	All Pass			
South HCP: 15	♣ KJ5	♣ AT72			1. Texas	
Contract: 4 ♠ South						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ 53	♠ KQJ974	1 ♦	1NT	Pass	4 ♥ ¹
Vul: E-W	♥ Q42	♥ K	Pass	4 ♠	All Pass	
North HCP: 15+1	♦ KJ6	♦ T87			1. Texas	
South HCP: 9+2	♣ AKQ97	♣ T83				
Contract: 4 ♠ North						

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ QT98752	♠ AK6			1 ♣	1NT
Vul: Both	♥ AJ7	♥ Q8	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 7+3	♦ 4	♦ Q9852	All Pass			
South HCP: 16+1	♣ 87	♣ AJT			1. Texas	
Contract: 4 ♠ South						

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ J3	♠ A842			1 ♦	1NT
Vul: E-W	♥ AJ87654	♥ T2	Pass	4 ♦ ¹	X	Pass ²
North HCP: 6+3	♦ 93	♦ A86	Pass	4 ♥	All Pass	
South HCP: 15	♣ T9	♣ AK52			1. Texas	
Contract: 4 ♥ North						2. denies a !D stopper

South hands

then Texas

Board: 1	♠ KT9432	LHO is dealer.
Dealer: West	♥ 6	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ 43	
HCP: 8+2	♣ KQ83	

Board: 2	♠ J4	RHO is dealer. You bid second.
Dealer: East	♥ KQ76	East (RHO) opens 1♦ if possible.
Vul: Both	♦ KQ5	
HCP: 15	♣ AT72	

Board: 3	♠ KQJ974	LHO is dealer.
Dealer: West	♥ K	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ T87	
HCP: 9+2	♣ T83	

Board: 4	♠ AK6	RHO is dealer. You bid second.
Dealer: East	♥ Q8	East (RHO) opens 1♣ if possible.
Vul: Both	♦ Q9852	
HCP: 16+1	♣ AJT	

Board: 5	♠ A842	RHO is dealer. You bid second.
Dealer: East	♥ T2	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ A86	East (RHO) Doubles 4♦ if possible.
HCP: 15	♣ AK52	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ A7	♠ KT9432	1 ♥	1NT	Pass	4 ♥ ¹
Vul: E-W	♥ KJT5	♥ 6	Pass	4 ♠	All Pass	
North HCP: 15	♦ KT8	♦ 43				
South HCP: 8+2	♣ A752	♣ KQ83			1. Texas	
Contract: 4 ♠ North						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ KQT752	♠ J4			1 ♦	1NT
Vul: Both	♥ 43	♥ KQ76	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 9+2	♦ 93	♦ KQ5	All Pass			
South HCP: 15	♣ KJ5	♣ AT72			1. Texas	
Contract: 4 ♠ South						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ 53	♠ KQJ974	1 ♦	1NT	Pass	4 ♥ ¹
Vul: E-W	♥ Q42	♥ K	Pass	4 ♠	All Pass	
North HCP: 15+1	♦ KJ6	♦ T87			1. Texas	
South HCP: 9+2	♣ AKQ97	♣ T83				
Contract: 4 ♠ North						

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ QT98752	♠ AK6			1 ♣	1NT
Vul: Both	♥ AJ7	♥ Q8	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 7+3	♦ 4	♦ Q9852	All Pass			
South HCP: 16+1	♣ 87	♣ AJT			1. Texas	
Contract: 4 ♠ South						

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ J3	♠ A842			1 ♦	1NT
Vul: E-W	♥ AJ87654	♥ T2	Pass	4 ♦ ¹	X	Pass ²
North HCP: 6+3	♦ 93	♦ A86	Pass	4 ♥	All Pass	
South HCP: 15	♣ T9	♣ AK52			1. Texas	
Contract: 4 ♥ North						2. denies a !D stopper

Board: 6 ♠ KQT8643 LHO is dealer.

Dealer: East ♥ T2 East (LHO) opens 1♦ if possible.

Vul: None ♦ K

HCP: 8+3 ♣ T43

Board: 7 ♠ AJ62 You are dealer.

Dealer: North ♥ 42 East (LHO) bids 1NT if possible.

Vul: E-W ♦ KJ97 West (RHO) bids 4♦ if possible.

HCP: 12 ♣ K94 East (LHO) bids 4♥ if possible.

East (LHO) Doubles 5♦ if possible.

Board: 8 ♠ 6 LHO is dealer.

Dealer: East ♥ AQ9852 East (LHO) opens 1♣ if possible.

Vul: Both ♦ Q82

HCP: 8+2 ♣ 432

Board: 9 ♠ Q6 RHO is dealer. You bid second.

Dealer: West ♥ KT5 West (RHO) opens 1♦ if possible.

Vul: N-S ♦ KJ53 West (RHO) Doubles 4♦ if possible.

HCP: 16 ♣ AK93

Board: 10 ♠ A43 RHO is dealer. You bid second.

Dealer: West ♥ 92 West (RHO) opens 1♦ if possible.

Vul: E-W ♦ K63 West (RHO) Doubles 4♦ if possible.

HCP: 15+1 ♣ AKJ32

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ KQT8643	♠ A7			1♦	1NT
Vul: None	♥ T2	♥ AKJ6	Pass	4♥ ¹	Pass	4♠
North HCP: 8+3	♦ K	♦ QJ6	All Pass			
South HCP: 15	♣ T43	♣ 8762				
Contract: 4♠ South			1. Texas			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AJ62	♠ KQ95		1♦	1NT	Pass
Vul: E-W	♥ 42	♥ 8	4♦ ¹	Pass	4♥	5♦
North HCP: 12	♦ KJ97	♦ 85432	Pass	Pass	X	All Pass
South HCP: 5+1	♣ K94	♣ T76				
Contract: 5♦X South			1. Texas			

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ AT97			1♣	1NT
Vul: Both	♥ AQ9852	♥ J3	Pass	4♦ ¹	Pass	4♥
North HCP: 8+2	♦ Q82	♦ K94	All Pass			
South HCP: 15	♣ 432	♣ AK96				
Contract: 4♥ South			1. Texas			

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ Q6	♠ 73	1♦	1NT	Pass	4♦ ¹
Vul: N-S	♥ KT5	♥ AQ97643	X	4♥	All Pass	
North HCP: 16	♦ KJ53	♦ -				
South HCP: 8+3	♣ AK93	♣ Q762				
Contract: 4♥ North			1. Texas			

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ A43	♠ K97	1♦	1NT	Pass	4♦ ¹
Vul: E-W	♥ 92	♥ KQT754	X	Pass ²	Pass	4♥
North HCP: 15+1	♦ K63	♦ 2	All Pass			
South HCP: 8+2	♣ AKJ32	♣ T75				
Contract: 4♥ South			1. Texas			
			2. denies a !D stopper			

South hands

then Texas

Board: 6	♠ A7	RHO is dealer. You bid second.
Dealer: East	♥ AKJ6	East (RHO) opens 1♦ if possible.
Vul: None	♦ QJ6	
HCP: 15	♣ 8762	
 Board: 7	 ♠ KQ95	 Partner is dealer.
Dealer: North	♥ 8	East (RHO) bids 1NT if possible.
Vul: E-W	♦ 85432	West (LHO) bids 4♦ if possible.
HCP: 5+1	♣ T76	East (RHO) bids 4♥ if possible. East (RHO) Doubles 5♦ if possible.
 Board: 8	 ♠ AT97	 RHO is dealer. You bid second.
Dealer: East	♥ J3	East (RHO) opens 1♣ if possible.
Vul: Both	♦ K94	
HCP: 15	♣ AK96	
 Board: 9	 ♠ 73	 LHO is dealer.
Dealer: West	♥ AQ97643	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ -	West (LHO) Doubles 4♦ if possible.
HCP: 8+3	♣ Q762	
 Board: 10	 ♠ K97	 LHO is dealer.
Dealer: West	♥ KQT754	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 2	West (LHO) Doubles 4♦ if possible.
HCP: 8+2	♣ T75	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ KQT8643	♠ A7			1♦	1NT
Vul: None	♥ T2	♥ AKJ6	Pass	4♥ ¹	Pass	4♠
North HCP: 8+3	♦ K	♦ QJ6	All Pass			
South HCP: 15	♣ T43	♣ 8762				
Contract: 4♠ South			1. Texas			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AJ62	♠ KQ95		1♦	1NT	Pass
Vul: E-W	♥ 42	♥ 8	4♦ ¹	Pass	4♥	5♦
North HCP: 12	♦ KJ97	♦ 85432	Pass	Pass	X	All Pass
South HCP: 5+1	♣ K94	♣ T76				
Contract: 5♦X South			1. Texas			

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ AT97			1♣	1NT
Vul: Both	♥ AQ9852	♥ J3	Pass	4♦ ¹	Pass	4♥
North HCP: 8+2	♦ Q82	♦ K94	All Pass			
South HCP: 15	♣ 432	♣ AK96				
Contract: 4♥ South			1. Texas			

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ Q6	♠ 73	1♦	1NT	Pass	4♦ ¹
Vul: N-S	♥ KT5	♥ AQ97643	X	4♥	All Pass	
North HCP: 16	♦ KJ53	♦ -				
South HCP: 8+3	♣ AK93	♣ Q762				
Contract: 4♥ North			1. Texas			

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ A43	♠ K97	1♦	1NT	Pass	4♦ ¹
Vul: E-W	♥ 92	♥ KQT754	X	Pass ²	Pass	4♥
North HCP: 15+1	♦ K63	♦ 2	All Pass			
South HCP: 8+2	♣ AKJ32	♣ T75				
Contract: 4♥ South			1. Texas			
			2. denies a !D stopper			

North hands

then Texas

Board: 11	♠ K76	RHO is dealer. You bid second.
Dealer: West	♥ A3	West (RHO) opens 1♣ if possible.
Vul: None	♦ QJ76	
HCP: 15	♣ AJ75	

Board: 12	♠ QJ5432	LHO is dealer.
Dealer: East	♥ A74	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ 52	
HCP: 7+2	♣ T5	

Board: 13	♠ QJ	RHO is dealer. You bid second.
Dealer: West	♥ AKQ8	West (RHO) opens 1♦ if possible.
Vul: None	♦ KT63	
HCP: 17	♣ Q92	

Board: 14	♠ Q6	LHO is dealer.
Dealer: East	♥ K96543	East (LHO) opens 1♠ if possible.
Vul: E-W	♦ K943	
HCP: 8+2	♣ 4	

Board: 15	♠ 74	RHO is dealer. You bid second.
Dealer: West	♥ K53	West (RHO) opens 1♥ if possible.
Vul: None	♦ KT8	West (RHO) Doubles 4♥ if possible.
HCP: 15+1	♣ AKQ53	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ K76	♠ Q85432	1 ♣	1NT	Pass	4 ♥ ¹
Vul: None	♥ A3	♥ KJT84	Pass	4 ♦	All Pass	
North HCP: 15	♦ QJ76	♦ 2				
South HCP: 9+3	♣ AJ75	♣ K				
Contract: 4 ♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ QJ5432	♠ A6			1 ♦	1NT
Vul: N-S	♥ A74	♥ 9632	Pass	4 ♥ ¹	Pass	4 ♦
North HCP: 7+2	♦ 52	♦ AJT6	All Pass			
South HCP: 15	♣ T5	♣ AQ3				
Contract: 4 ♠ South						

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ QJ	♠ A9876532	1 ♦	1NT	Pass	4 ♥ ¹
Vul: None	♥ AKQ8	♥ 72	Pass	4 ♦	All Pass	
North HCP: 17	♦ KT63	♦ J				
South HCP: 5+4	♣ Q92	♣ 76				
Contract: 4 ♠ North						

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ Q6	♠ AK94			1 ♠	1NT
Vul: E-W	♥ K96543	♥ QJT	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 8+2	♦ K943	♦ AQ52	All Pass			
South HCP: 16	♣ 4	♣ 96				
Contract: 4 ♥ South						

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ 74	♠ AQJT85	1 ♥	1NT	Pass	4 ♥ ¹
Vul: None	♥ K53	♥ 82	X	4 ♦	All Pass	
North HCP: 15+1	♦ KT8	♦ 6				
South HCP: 7+2	♣ AKQ53	♣ T976				
Contract: 4 ♠ North						

South hands

then Texas

Board: 11	♠ Q85432	LHO is dealer.
Dealer: West	♥ KJT84	West (LHO) opens 1♣ if possible.
Vul: None	♦ 2	
HCP: 9+3	♣ K	
 Board: 12	 ♠ A6	 RHO is dealer. You bid second.
Dealer: East	♥ 9632	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ AJT6	
HCP: 15	♣ AQ3	
 Board: 13	 ♠ A9876532	 LHO is dealer.
Dealer: West	♥ 72	West (LHO) opens 1♦ if possible.
Vul: None	♦ J	
HCP: 5+4	♣ 76	
 Board: 14	 ♠ AK94	 RHO is dealer. You bid second.
Dealer: East	♥ QJT	East (RHO) opens 1♠ if possible.
Vul: E-W	♦ AQ52	
HCP: 16	♣ 96	
 Board: 15	 ♠ AQJT85	 LHO is dealer.
Dealer: West	♥ 82	West (LHO) opens 1♥ if possible.
Vul: None	♦ 6	West (LHO) Doubles 4♥ if possible.
HCP: 7+2	♣ T976	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ K76	♠ Q85432	1 ♣	1NT	Pass	4 ♥ ¹
Vul: None	♥ A3	♥ KJT84	Pass	4 ♦	All Pass	
North HCP: 15	♦ QJ76	♦ 2				
South HCP: 9+3	♣ AJ75	♣ K				
Contract: 4 ♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ QJ5432	♠ A6			1 ♦	1NT
Vul: N-S	♥ A74	♥ 9632	Pass	4 ♥ ¹	Pass	4 ♦
North HCP: 7+2	♦ 52	♦ AJT6	All Pass			
South HCP: 15	♣ T5	♣ AQ3				
Contract: 4 ♠ South						

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ QJ	♠ A9876532	1 ♦	1NT	Pass	4 ♥ ¹
Vul: None	♥ AKQ8	♥ 72	Pass	4 ♦	All Pass	
North HCP: 17	♦ KT63	♦ J				
South HCP: 5+4	♣ Q92	♣ 76				
Contract: 4 ♠ North						

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ Q6	♠ AK94			1 ♠	1NT
Vul: E-W	♥ K96543	♥ QJT	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 8+2	♦ K943	♦ AQ52	All Pass			
South HCP: 16	♣ 4	♣ 96				
Contract: 4 ♥ South						

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ 74	♠ AQJT85	1 ♥	1NT	Pass	4 ♥ ¹
Vul: None	♥ K53	♥ 82	X	4 ♦	All Pass	
North HCP: 15+1	♦ KT8	♦ 6				
South HCP: 7+2	♣ AKQ53	♣ T976				
Contract: 4 ♠ North						

North hands

then Texas

Board: 16 ♠ 432 LHO is dealer.

Dealer: East ♥ AJT8543 East (LHO) opens 1♦ if possible.

Vul: N-S ♦ 6

HCP: 5+3 ♣ 65

Board: 17 ♠ J9 RHO is dealer. You bid second.

Dealer: West ♥ AQ63 West (RHO) opens 1♣ if possible.

Vul: None ♦ A97

HCP: 17 ♣ KQJ7

Board: 18 ♠ AQT985 LHO is dealer.

Dealer: East ♥ 53 East (LHO) opens 1♥ if possible.

Vul: Both ♦ J7

HCP: 9+2 ♣ Q96

Board: 19 ♠ KJ5 RHO is dealer. You bid second.

Dealer: West ♥ AJT2 West (RHO) opens 1♦ if possible.

Vul: None ♦ AT75

HCP: 16 ♣ QJ

Board: 20 ♠ QJT86532 LHO is dealer.

Dealer: East ♥ - East (LHO) opens 1♦ if possible.

Vul: N-S ♦ 3

HCP: 9+4 ♣ AQ83

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ 432	♠ KQ86			1♦	1NT
Vul: N-S	♥ AJT8543	♥ K92	Pass	4♦ ¹	Pass	4♥
North HCP: 5+3	♦ 6	♦ AJT	All Pass			
South HCP: 17	♣ 65	♣ KJ3				
Contract: 4♥ South			1. Texas			

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ J9	♠ 872	1♣	1NT	Pass	4♦ ¹
Vul: None	♥ AQ63	♥ KJ8542	Pass	4♥	All Pass	
North HCP: 17	♦ A97	♦ KT				
South HCP: 7+2	♣ KQJ7	♣ T5	1. Texas			
Contract: 4♥ North						

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ AQT985	♠ K64			1♥	1NT
Vul: Both	♥ 53	♥ AQ92	Pass	4♥ ¹	Pass	4♠
North HCP: 9+2	♦ J7	♦ 62	All Pass			
South HCP: 17	♣ Q96	♣ AKJ2				
Contract: 4♠ South			1. Texas			

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ KJ5	♠ AQT843	1♦	1NT	Pass	4♥ ¹
Vul: None	♥ AJT2	♥ Q64	Pass	4♠	All Pass	
North HCP: 16	♦ AT75	♦ 962				
South HCP: 8+2	♣ QJ	♣ 7	1. Texas			
Contract: 4♠ North						

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ QJT86532	♠ A9			1♦	1NT
Vul: N-S	♥ -	♥ JT52	Pass	4♥ ¹	Pass	4♠
North HCP: 9+4	♦ 3	♦ AKT8	All Pass			
South HCP: 15	♣ AQ83	♣ K64				
Contract: 4♠ South			1. Texas			

South hands

then Texas

Board: 16	♠ KQ86	RHO is dealer. You bid second.
Dealer: East	♥ K92	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ AJT	
HCP: 17	♣ KJ3	

Board: 17	♠ 872	LHO is dealer.
Dealer: West	♥ KJ8542	West (LHO) opens 1♣ if possible.
Vul: None	♦ KT	
HCP: 7+2	♣ T5	

Board: 18	♠ K64	RHO is dealer. You bid second.
Dealer: East	♥ AQ92	East (RHO) opens 1♥ if possible.
Vul: Both	♦ 62	
HCP: 17	♣ AKJ2	

Board: 19	♠ AQT843	LHO is dealer.
Dealer: West	♥ Q64	West (LHO) opens 1♦ if possible.
Vul: None	♦ 962	
HCP: 8+2	♣ 7	

Board: 20	♠ A9	RHO is dealer. You bid second.
Dealer: East	♥ JT52	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ AKT8	
HCP: 15	♣ K64	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ 432	♠ KQ86			1♦	1NT
Vul: N-S	♥ AJT8543	♥ K92	Pass	4♦ ¹	Pass	4♥
North HCP: 5+3	♦ 6	♦ AJT	All Pass			
South HCP: 17	♣ 65	♣ KJ3				
Contract: 4♥ South			1. Texas			

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ J9	♠ 872	1♣	1NT	Pass	4♦ ¹
Vul: None	♥ AQ63	♥ KJ8542	Pass	4♥	All Pass	
North HCP: 17	♦ A97	♦ KT				
South HCP: 7+2	♣ KQJ7	♣ T5	1. Texas			
Contract: 4♥ North						

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ AQT985	♠ K64			1♥	1NT
Vul: Both	♥ 53	♥ AQ92	Pass	4♥ ¹	Pass	4♠
North HCP: 9+2	♦ J7	♦ 62	All Pass			
South HCP: 17	♣ Q96	♣ AKJ2				
Contract: 4♠ South			1. Texas			

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ KJ5	♠ AQT843	1♦	1NT	Pass	4♥ ¹
Vul: None	♥ AJT2	♥ Q64	Pass	4♠	All Pass	
North HCP: 16	♦ AT75	♦ 962				
South HCP: 8+2	♣ QJ	♣ 7	1. Texas			
Contract: 4♠ North						

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ QJT86532	♠ A9			1♦	1NT
Vul: N-S	♥ -	♥ JT52	Pass	4♥ ¹	Pass	4♠
North HCP: 9+4	♦ 3	♦ AKT8	All Pass			
South HCP: 15	♣ AQ83	♣ K64				
Contract: 4♠ South			1. Texas			

North hands

then Texas

Board: 21	♠ KJ6	RHO is dealer. You bid second.
Dealer: West	♥ AKT4	West (RHO) opens 1♣ if possible.
Vul: Both	♦ 97	
HCP: 15	♣ A986	

Board: 22	♠ KQT765	LHO is dealer.
Dealer: East	♥ KT63	East (LHO) opens 1♣ if possible.
Vul: None	♦ J	
HCP: 9+2	♣ T7	

Board: 23	♠ A983	RHO is dealer. You bid second.
Dealer: West	♥ K4	West (RHO) opens 1♦ if possible.
Vul: None	♦ AJ43	
HCP: 15	♣ K85	

Board: 24	♠ K82	LHO is dealer.
Dealer: East	♥ QT87532	East (LHO) opens 1♣ if possible.
Vul: Both	♦ K4	
HCP: 8+3	♣ 8	

Board: 25	♠ KT82	RHO is dealer. You bid second.
Dealer: West	♥ AKJ	West (RHO) opens 1♥ if possible.
Vul: None	♦ 53	
HCP: 16	♣ KQ32	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ KJ6	♠ AQ8542	1 ♣	1NT	Pass	4 ♥ ¹
Vul: Both	♥ AKT4	♥ 7	Pass	4 ♠	All Pass	
North HCP: 15	♦ 97	♦ J82				
South HCP: 7+2	♣ A986	♣ T42				1. Texas
Contract: 4 ♠ North						

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ KQT765	♠ A94			1 ♣	1NT
Vul: None	♥ KT63	♥ Q942	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 9+2	♦ J	♦ A4	All Pass			
South HCP: 16	♣ T7	♣ KQJ2				1. Texas
Contract: 4 ♠ South						

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ A983	♠ 654	1 ♦	1NT	Pass	4 ♦ ¹
Vul: None	♥ K4	♥ Q98763	Pass	4 ♥	All Pass	
North HCP: 15	♦ AJ43	♦ 5				
South HCP: 8+2	♣ K85	♣ AQ3				1. Texas
Contract: 4 ♥ North						

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ K82	♠ QT3			1 ♣	1NT
Vul: Both	♥ QT87532	♥ A6	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 8+3	♦ K4	♦ AJ65	All Pass			
South HCP: 16	♣ 8	♣ KQ73				1. Texas
Contract: 4 ♥ South						

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ KT82	♠ AQJ9654	1 ♥	1NT	Pass	4 ♥ ¹
Vul: None	♥ AKJ	♥ T3	Pass	4 ♠	All Pass	
North HCP: 16	♦ 53	♦ J				
South HCP: 9+3	♣ KQ32	♣ J85				1. Texas
Contract: 4 ♠ North						

South hands

then Texas

Board: 21	♠ AQ8542	LHO is dealer.
Dealer: West	♥ 7	West (LHO) opens 1♣ if possible.
Vul: Both	♦ J82	
HCP: 7+2	♣ T42	
 Board: 22	 ♠ A94	 RHO is dealer. You bid second.
Dealer: East	♥ Q942	East (RHO) opens 1♣ if possible.
Vul: None	♦ A4	
HCP: 16	♣ KQJ2	
 Board: 23	 ♠ 654	 LHO is dealer.
Dealer: West	♥ Q98763	West (LHO) opens 1♦ if possible.
Vul: None	♦ 5	
HCP: 8+2	♣ AQ3	
 Board: 24	 ♠ QT3	 RHO is dealer. You bid second.
Dealer: East	♥ A6	East (RHO) opens 1♣ if possible.
Vul: Both	♦ AJ65	
HCP: 16	♣ KQ73	
 Board: 25	 ♠ AQJ9654	 LHO is dealer.
Dealer: West	♥ T3	West (LHO) opens 1♥ if possible.
Vul: None	♦ J	
HCP: 9+3	♣ J85	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ KJ6	♠ AQ8542	1 ♣	1NT	Pass	4 ♥ ¹
Vul: Both	♥ AKT4	♥ 7	Pass	4 ♠	All Pass	
North HCP: 15	♦ 97	♦ J82				
South HCP: 7+2	♣ A986	♣ T42				
Contract: 4 ♠ North			1. Texas			

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ KQT765	♠ A94		1 ♣	1NT	
Vul: None	♥ KT63	♥ Q942	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 9+2	♦ J	♦ A4	All Pass			
South HCP: 16	♣ T7	♣ KQJ2				
Contract: 4 ♠ South			1. Texas			

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ A983	♠ 654	1 ♦	1NT	Pass	4 ♦ ¹
Vul: None	♥ K4	♥ Q98763	Pass	4 ♥	All Pass	
North HCP: 15	♦ AJ43	♦ 5				
South HCP: 8+2	♣ K85	♣ AQ3				
Contract: 4 ♥ North			1. Texas			

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ K82	♠ QT3		1 ♣	1NT	
Vul: Both	♥ QT87532	♥ A6	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 8+3	♦ K4	♦ AJ65	All Pass			
South HCP: 16	♣ 8	♣ KQ73				
Contract: 4 ♥ South			1. Texas			

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ KT82	♠ AQJ9654	1 ♥	1NT	Pass	4 ♥ ¹
Vul: None	♥ AKJ	♥ T3	Pass	4 ♠	All Pass	
North HCP: 16	♦ 53	♦ J				
South HCP: 9+3	♣ KQ32	♣ J85				
Contract: 4 ♠ North			1. Texas			

North hands

then Texas

Board: 26	♠ AQJ64	LHO is dealer.
Dealer: East	♥ T86543	East (LHO) opens 1♣ if possible.
Vul: Both	♦ 9	
HCP: 7+3	♣ 8	
Board: 27	♠ AKQ2	RHO is dealer. You bid second.
Dealer: West	♥ 73	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ A872	
HCP: 15	♣ Q74	
Board: 28	♠ AJT982	LHO is dealer.
Dealer: East	♥ 972	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ Q	
HCP: 9+2	♣ QT9	
Board: 29	♠ AT	RHO is dealer. You bid second.
Dealer: West	♥ T653	West (RHO) opens 1♦ if possible.
Vul: Both	♦ AJT	
HCP: 17	♣ AKJ8	
Board: 30	♠ A943	RHO is dealer. You bid second.
Dealer: West	♥ JT	West (RHO) opens 1♦ if possible.
Vul: None	♦ AQ32	West (RHO) Doubles 4♦ if possible.
HCP: 15	♣ AT4	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ AQJ64	♠ T52			1♣	1NT
Vul: Both	♥ T86543	♥ AQJ	Pass	4♦ ¹	Pass	4♥
North HCP: 7+3	♦ 9	♦ KJT4	All Pass			
South HCP: 15	♣ 8	♣ A76				
Contract: 4♥ South			1. Texas			

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ AKQ2	♠ T87	1♦	1NT	Pass	4♦ ¹
Vul: N-S	♥ 73	♥ AQT9542	Pass	4♥	All Pass	
North HCP: 15	♦ A872	♦ 4				
South HCP: 6+3	♣ Q74	♣ 83	1. Texas			
Contract: 4♥ North						

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ AJT982	♠ K65			1♦	1NT
Vul: N-S	♥ 972	♥ AT8	Pass	4♥ ¹	Pass	4♠
North HCP: 9+2	♦ Q	♦ AK54	All Pass			
South HCP: 17	♣ QT9	♣ K62				
Contract: 4♠ South			1. Texas			

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ KJ8632	1♦	1NT	Pass	4♥ ¹
Vul: Both	♥ T653	♥ KQ	Pass	4♠	All Pass	
North HCP: 17	♦ AJT	♦ 965				
South HCP: 9+2	♣ AKJ8	♣ T4	1. Texas			
Contract: 4♠ North						

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ A943	♠ J85	1♦	1NT	Pass	4♦ ¹
Vul: None	♥ JT	♥ A965432	X	Pass ²	Pass	4♥
North HCP: 15	♦ AQ32	♦ T8	All Pass			
South HCP: 5+3	♣ AT4	♣ 8				
Contract: 4♥ South			1. Texas			
			2. denies a !D stopper			

South hands

then Texas

Board: 26	♠ T52	RHO is dealer. You bid second.
Dealer: East	♥ AQJ	East (RHO) opens 1♣ if possible.
Vul: Both	♦ KJT4	
HCP: 15	♣ A76	
Board: 27	♠ T87	LHO is dealer.
Dealer: West	♥ AQT9542	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ 4	
HCP: 6+3	♣ 83	
Board: 28	♠ K65	RHO is dealer. You bid second.
Dealer: East	♥ AT8	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ AK54	
HCP: 17	♣ K62	
Board: 29	♠ KJ8632	LHO is dealer.
Dealer: West	♥ KQ	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 965	
HCP: 9+2	♣ T4	
Board: 30	♠ J85	LHO is dealer.
Dealer: West	♥ A965432	West (LHO) opens 1♦ if possible.
Vul: None	♦ T8	West (LHO) Doubles 4♦ if possible.
HCP: 5+3	♣ 8	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ AQJ64	♠ T52			1♣	1NT
Vul: Both	♥ T86543	♥ AQJ	Pass	4♦ ¹	Pass	4♥
North HCP: 7+3	♦ 9	♦ KJT4	All Pass			
South HCP: 15	♣ 8	♣ A76				
Contract: 4♥ South			1. Texas			

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ AKQ2	♠ T87	1♦	1NT	Pass	4♦ ¹
Vul: N-S	♥ 73	♥ AQT9542	Pass	4♥	All Pass	
North HCP: 15	♦ A872	♦ 4				
South HCP: 6+3	♣ Q74	♣ 83	1. Texas			
Contract: 4♥ North						

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ AJT982	♠ K65			1♦	1NT
Vul: N-S	♥ 972	♥ AT8	Pass	4♥ ¹	Pass	4♠
North HCP: 9+2	♦ Q	♦ AK54	All Pass			
South HCP: 17	♣ QT9	♣ K62				
Contract: 4♠ South			1. Texas			

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ KJ8632	1♦	1NT	Pass	4♥ ¹
Vul: Both	♥ T653	♥ KQ	Pass	4♠	All Pass	
North HCP: 17	♦ AJT	♦ 965				
South HCP: 9+2	♣ AKJ8	♣ T4	1. Texas			
Contract: 4♠ North						

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ A943	♠ J85	1♦	1NT	Pass	4♦ ¹
Vul: None	♥ JT	♥ A965432	X	Pass ²	Pass	4♥
North HCP: 15	♦ AQ32	♦ T8	All Pass			
South HCP: 5+3	♣ AT4	♣ 8				
Contract: 4♥ South			1. Texas			
			2. denies a !D stopper			

North hands

then Texas

Board: 31	♠ J53	RHO is dealer. You bid second.
Dealer: West	♥ K5	West (RHO) opens 1♣ if possible.
Vul: None	♦ AK752	
HCP: 16+1	♣ KQ4	

Board: 32	♠ K93	LHO is dealer.
Dealer: East	♥ KJ9753	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ 83	East (LHO) Doubles 4♦ if possible.
HCP: 7+2	♣ 75	

Board: 33	♠ K2	RHO is dealer. You bid second.
Dealer: West	♥ KQ43	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ 952	
HCP: 15	♣ AQJ7	

Board: 34	♠ AQ	LHO is dealer.
Dealer: East	♥ QJT965	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ 742	East (LHO) Doubles 4♦ if possible.
HCP: 10+2	♣ JT	

Board: 35	♠ A9765	You are dealer.
Dealer: North	♥ T	East (LHO) bids 1NT if possible.
Vul: Both	♦ Q7	West (RHO) bids 4♦ if possible.
HCP: 12+2	♣ AQ943	East (LHO) bids 4♥ if possible. West (RHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ J53	♠ 9	1 ♣	1NT	Pass	4 ♦ ¹
Vul: None	♥ K5	♥ QJ9873	Pass	4 ♥	All Pass	
North HCP: 16+1	♦ AK752	♦ QT8				
South HCP: 10+2	♣ KQ4	♣ AJ9				
Contract: 4 ♥ North			1. Texas			

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ K93	♠ 65			1 ♦	1NT
Vul: N-S	♥ KJ9753	♥ AQT6	Pass	4 ♦ ¹	X	4 ♥
North HCP: 7+2	♦ 83	♦ A75	All Pass			
South HCP: 15	♣ 75	♣ KQT3				
Contract: 4 ♥ South			1. Texas			

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ K2	♠ AQJT9653	1 ♥	1NT	Pass	4 ♥ ¹
Vul: E-W	♥ KQ43	♥ T	Pass	4 ♠	All Pass	
North HCP: 15	♦ 952	♦ Q7				
South HCP: 9+4	♣ AQJ7	♣ 83				
Contract: 4 ♠ North			1. Texas			

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ AQ	♠ KT5			1 ♦	1NT
Vul: N-S	♥ QJT965	♥ K84	Pass	4 ♦ ¹	X	4 ♥
North HCP: 10+2	♦ 742	♦ AJ9	All Pass			
South HCP: 15	♣ JT	♣ A987				
Contract: 4 ♥ South			1. Texas			

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ A9765	♠ K42		1 ♠	1NT	Pass
Vul: Both	♥ T	♥ 876	4 ♦ ¹	Pass	4 ♥	4 ♠
North HCP: 12+2	♦ Q7	♦ JT854	X	All Pass		
South HCP: 4+1	♣ AQ943	♣ 76				
Contract: 4 ♠ X South			1. Texas			

South hands

then Texas

Board: 31	♠ 9	LHO is dealer.
Dealer: West	♥ QJ9873	West (LHO) opens 1♣ if possible.
Vul: None	♦ QT8	
HCP: 10+2	♣ AJ9	
 Board: 32	 ♠ 65	 RHO is dealer. You bid second.
Dealer: East	♥ AQT6	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ A75	East (RHO) Doubles 4♦ if possible.
HCP: 15	♣ KQT3	
 Board: 33	 ♠ AQJT9653	 LHO is dealer.
Dealer: West	♥ T	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ Q7	
HCP: 9+4	♣ 83	
 Board: 34	 ♠ KT5	 RHO is dealer. You bid second.
Dealer: East	♥ K84	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ AJ9	East (RHO) Doubles 4♦ if possible.
HCP: 15	♣ A987	
 Board: 35	 ♠ K42	 Partner is dealer.
Dealer: North	♥ 876	East (RHO) bids 1NT if possible.
Vul: Both	♦ JT854	West (LHO) bids 4♦ if possible.
HCP: 4+1	♣ 76	East (RHO) bids 4♥ if possible.
		West (LHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ J53	♠ 9	1 ♣	1NT	Pass	4 ♦ ¹
Vul: None	♥ K5	♥ QJ9873	Pass	4 ♥	All Pass	
North HCP: 16+1	♦ AK752	♦ QT8				
South HCP: 10+2	♣ KQ4	♣ AJ9				
Contract: 4 ♥ North			1. Texas			

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ K93	♠ 65			1 ♦	1NT
Vul: N-S	♥ KJ9753	♥ AQT6	Pass	4 ♦ ¹	X	4 ♥
North HCP: 7+2	♦ 83	♦ A75	All Pass			
South HCP: 15	♣ 75	♣ KQT3				
Contract: 4 ♥ South			1. Texas			

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ K2	♠ AQJT9653	1 ♥	1NT	Pass	4 ♥ ¹
Vul: E-W	♥ KQ43	♥ T	Pass	4 ♠	All Pass	
North HCP: 15	♦ 952	♦ Q7				
South HCP: 9+4	♣ AQJ7	♣ 83				
Contract: 4 ♠ North			1. Texas			

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ AQ	♠ KT5			1 ♦	1NT
Vul: N-S	♥ QJT965	♥ K84	Pass	4 ♦ ¹	X	4 ♥
North HCP: 10+2	♦ 742	♦ AJ9	All Pass			
South HCP: 15	♣ JT	♣ A987				
Contract: 4 ♥ South			1. Texas			

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ A9765	♠ K42		1 ♠	1NT	Pass
Vul: Both	♥ T	♥ 876	4 ♦ ¹	Pass	4 ♥	4 ♠
North HCP: 12+2	♦ Q7	♦ JT854	X	All Pass		
South HCP: 4+1	♣ AQ943	♣ 76				
Contract: 4 ♠ X South			1. Texas			

Board: 36 ♠ AQ98543 LHO is dealer.

Dealer: East ♥ 6 East (LHO) opens 1♦ if possible.

Vul: N-S ♦ 53

HCP: 6+3 ♣ 974

Board: 37 ♠ JT RHO is dealer. You bid second.

Dealer: West ♥ Q76 West (RHO) opens 1♦ if possible.

Vul: E-W ♦ AQ83

HCP: 16 ♣ AQJ6

Board: 38 ♠ 96542 LHO is dealer.

Dealer: East ♥ AQT987 East (LHO) opens 1♦ if possible.

Vul: E-W ♦ T

HCP: 6+3 ♣ 4

Board: 39 ♠ 98 RHO is dealer. You bid second.

Dealer: West ♥ A632 West (RHO) opens 1♥ if possible.

Vul: Both ♦ AK97

HCP: 15 ♣ KJ8

Board: 40 ♠ Q64 LHO is dealer.

Dealer: East ♥ AQ6432 East (LHO) opens 1♦ if possible.

Vul: None ♦ JT4

HCP: 9+2 ♣ 5

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ AQ98543	♠ KT6			1♦	1NT
Vul: N-S	♥ 6	♥ Q975	Pass	4♥ ¹	Pass	4♠
North HCP: 6+3	♦ 53	♦ AKQ8	All Pass			
South HCP: 15	♣ 974	♣ JT				
Contract: 4♠ South			1. Texas			

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ JT	♠ Q98732	1♦	1NT	Pass	4♥ ¹
Vul: E-W	♥ Q76	♥ AJ42	Pass	4♠	All Pass	
North HCP: 16	♦ AQ83	♦ T9				
South HCP: 7+2	♣ AQJ6	♣ 2	1. Texas			
Contract: 4♠ North						

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ 96542	♠ KQT			1♦	1NT
Vul: E-W	♥ AQT987	♥ J62	Pass	4♦ ¹	Pass	4♥
North HCP: 6+3	♦ T	♦ A943	All Pass			
South HCP: 15	♣ 4	♣ AJ3	1. Texas			
Contract: 4♥ South						

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ 98	♠ J765432	1♥	1NT	Pass	4♥ ¹
Vul: Both	♥ A632	♥ 97	Pass	4♠	All Pass	
North HCP: 15	♦ AK97	♦ T8				
South HCP: 5+3	♣ KJ8	♣ A2	1. Texas			
Contract: 4♠ North						

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ Q64	♠ JT73			1♦	1NT
Vul: None	♥ AQ6432	♥ K7	Pass	4♦ ¹	Pass	4♥
North HCP: 9+2	♦ JT4	♦ K72	All Pass			
South HCP: 16	♣ 5	♣ AKQ2	1. Texas			
Contract: 4♥ South						

South hands

then Texas

Board: 36	♠ KT6	RHO is dealer. You bid second.
Dealer: East	♥ Q975	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ AKQ8	
HCP: 15	♣ JT	

Board: 37	♠ Q98732	LHO is dealer.
Dealer: West	♥ AJ42	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ T9	
HCP: 7+2	♣ 2	

Board: 38	♠ KQT	RHO is dealer. You bid second.
Dealer: East	♥ J62	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ A943	
HCP: 15	♣ AJ3	

Board: 39	♠ J765432	LHO is dealer.
Dealer: West	♥ 97	West (LHO) opens 1♥ if possible.
Vul: Both	♦ T8	
HCP: 5+3	♣ A2	

Board: 40	♠ JT73	RHO is dealer. You bid second.
Dealer: East	♥ K7	East (RHO) opens 1♦ if possible.
Vul: None	♦ K72	
HCP: 16	♣ AKQ2	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ AQ98543	♠ KT6			1♦	1NT
Vul: N-S	♥ 6	♥ Q975	Pass	4♥ ¹	Pass	4♠
North HCP: 6+3	♦ 53	♦ AKQ8	All Pass			
South HCP: 15	♣ 974	♣ JT				
Contract: 4♠ South			1. Texas			

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ JT	♠ Q98732	1♦	1NT	Pass	4♥ ¹
Vul: E-W	♥ Q76	♥ AJ42	Pass	4♠	All Pass	
North HCP: 16	♦ AQ83	♦ T9				
South HCP: 7+2	♣ AQJ6	♣ 2	1. Texas			
Contract: 4♠ North						

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ 96542	♠ KQT			1♦	1NT
Vul: E-W	♥ AQT987	♥ J62	Pass	4♦ ¹	Pass	4♥
North HCP: 6+3	♦ T	♦ A943	All Pass			
South HCP: 15	♣ 4	♣ AJ3	1. Texas			
Contract: 4♥ South						

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ 98	♠ J765432	1♥	1NT	Pass	4♥ ¹
Vul: Both	♥ A632	♥ 97	Pass	4♠	All Pass	
North HCP: 15	♦ AK97	♦ T8				
South HCP: 5+3	♣ KJ8	♣ A2	1. Texas			
Contract: 4♠ North						

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ Q64	♠ JT73			1♦	1NT
Vul: None	♥ AQ6432	♥ K7	Pass	4♦ ¹	Pass	4♥
North HCP: 9+2	♦ JT4	♦ K72	All Pass			
South HCP: 16	♣ 5	♣ AKQ2	1. Texas			
Contract: 4♥ South						

Board: 41	♠ J6	RHO is dealer. You bid second.
Dealer: West	♥ A43	West (RHO) opens 1♦ if possible.
Vul: Both	♦ K953	
HCP: 15	♣ AKT4	

Board: 42	♠ 2	LHO is dealer.
Dealer: East	♥ A986543	East (LHO) opens 1♠ if possible.
Vul: None	♦ QT943	
HCP: 6+4	♣ -	

Board: 43	♠ K8	RHO is dealer. You bid second.
Dealer: West	♥ K96	West (RHO) opens 1♥ if possible.
Vul: None	♦ AT98	West (RHO) Doubles 4♥ if possible.
HCP: 15	♣ AJ93	

Board: 44	♠ AJT872	LHO is dealer.
Dealer: East	♥ 964	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ QJ9	
HCP: 8+2	♣ 9	

Board: 45	♠ A3	RHO is dealer. You bid second.
Dealer: West	♥ K763	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AT72	
HCP: 17	♣ AQ3	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ J6	♠ KQT953	1♦	1NT	Pass	4♥ ¹
Vul: Both	♥ A43	♥ K75	Pass	4♠	All Pass	
North HCP: 15	♦ K953	♦ 76				
South HCP: 8+2	♣ AKT4	♣ 85				1. Texas
Contract: 4♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ AJT4			1♠	1NT
Vul: None	♥ A986543	♥ K2	Pass	4♦ ¹	Pass	4♥
North HCP: 6+4	♦ QT943	♦ AK7				All Pass
South HCP: 16	♣ -	♣ J432				1. Texas
Contract: 4♥ South						

Board: 43	North:	South:	W	N	E	S
Dealer: West	♠ K8	♠ AQJ976	1♥	1NT	Pass	4♥ ¹
Vul: None	♥ K96	♥ 3	X	4♠	All Pass	
North HCP: 15	♦ AT98	♦ QJ74				
South HCP: 10+2	♣ AJ93	♣ 52				1. Texas
Contract: 4♠ North						

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ AJT872	♠ K3			1♦	1NT
Vul: E-W	♥ 964	♥ KQJ7	Pass	4♥ ¹	Pass	4♠
North HCP: 8+2	♦ QJ9	♦ AT6				All Pass
South HCP: 15	♣ 9	♣ QT85				1. Texas
Contract: 4♠ South						

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ A3	♠ JT9764	1♦	1NT	Pass	4♥ ¹
Vul: N-S	♥ K763	♥ AQT2	Pass	4♠	All Pass	
North HCP: 17	♦ AT72	♦ -				
South HCP: 7+2	♣ AQ3	♣ 976				1. Texas
Contract: 4♠ North						

South hands

then Texas

Board: 41	♠ KQT953	LHO is dealer.
Dealer: West	♥ K75	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 76	
HCP: 8+2	♣ 85	
Board: 42	♠ AJT4	RHO is dealer. You bid second.
Dealer: East	♥ K2	East (RHO) opens 1♠ if possible.
Vul: None	♦ AK7	
HCP: 16	♣ J432	
Board: 43	♠ AQJ976	LHO is dealer.
Dealer: West	♥ 3	West (LHO) opens 1♥ if possible.
Vul: None	♦ QJ74	West (LHO) Doubles 4♥ if possible.
HCP: 10+2	♣ 52	
Board: 44	♠ K3	RHO is dealer. You bid second.
Dealer: East	♥ KQJ7	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AT6	
HCP: 15	♣ QT85	
Board: 45	♠ JT9764	LHO is dealer.
Dealer: West	♥ AQT2	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ -	
HCP: 7+2	♣ 976	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ J6	♠ KQT953	1♦	1NT	Pass	4♥ ¹
Vul: Both	♥ A43	♥ K75	Pass	4♠	All Pass	
North HCP: 15	♦ K953	♦ 76				
South HCP: 8+2	♣ AKT4	♣ 85				1. Texas
Contract: 4♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ AJT4			1♠	1NT
Vul: None	♥ A986543	♥ K2	Pass	4♦ ¹	Pass	4♥
North HCP: 6+4	♦ QT943	♦ AK7				All Pass
South HCP: 16	♣ -	♣ J432				1. Texas
Contract: 4♥ South						

Board: 43	North:	South:	W	N	E	S
Dealer: West	♠ K8	♠ AQJ976	1♥	1NT	Pass	4♥ ¹
Vul: None	♥ K96	♥ 3	X	4♠	All Pass	
North HCP: 15	♦ AT98	♦ QJ74				
South HCP: 10+2	♣ AJ93	♣ 52				1. Texas
Contract: 4♠ North						

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ AJT872	♠ K3			1♦	1NT
Vul: E-W	♥ 964	♥ KQJ7	Pass	4♥ ¹	Pass	4♠
North HCP: 8+2	♦ QJ9	♦ AT6				All Pass
South HCP: 15	♣ 9	♣ QT85				1. Texas
Contract: 4♠ South						

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ A3	♠ JT9764	1♦	1NT	Pass	4♥ ¹
Vul: N-S	♥ K763	♥ AQT2	Pass	4♠	All Pass	
North HCP: 17	♦ AT72	♦ -				
South HCP: 7+2	♣ AQ3	♣ 976				1. Texas
Contract: 4♠ North						

North hands

then Texas

Board: 46	♠ Q97654	LHO is dealer.
Dealer: East	♥ T	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ AQ8	
HCP: 8+2	♣ T43	

Board: 47	♠ K964	RHO is dealer. You bid second.
Dealer: West	♥ KT	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ AJ4	
HCP: 15	♣ A875	

Board: 48	♠ -	LHO is dealer.
Dealer: East	♥ JT97642	East (LHO) opens 1♣ if possible.
Vul: Both	♦ Q983	
HCP: 9+3	♣ AQ	

Board: 49	♠ 94	RHO is dealer. You bid second.
Dealer: West	♥ AQ8	West (RHO) opens 1♥ if possible.
Vul: Both	♦ KQ3	
HCP: 15+1	♣ KJT63	

Board: 50	♠ 9	LHO is dealer.
Dealer: East	♥ KJ6432	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ K92	
HCP: 9+2	♣ QT4	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ Q97654	♠ A2			1 ♥	1NT
Vul: E-W	♥ T	♥ QJ3	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 8+2	♦ AQ8	♦ J765		All Pass		
South HCP: 16	♣ T43	♣ AKJ9				
Contract: 4 ♠ South			1. Texas			

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ K964	♠ -	1 ♦	1NT	Pass	4 ♦ ¹
Vul: E-W	♥ KT	♥ AQJ9653	Pass	4 ♥	All Pass	
North HCP: 15	♦ AJ4	♦ 32				
South HCP: 7+3	♣ A875	♣ T642	1. Texas			
Contract: 4 ♥ North						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ Q974			1 ♣	1NT
Vul: Both	♥ JT97642	♥ A8	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 9+3	♦ Q983	♦ AJ72	All Pass			
South HCP: 15	♣ AQ	♣ KJT	1. Texas			
Contract: 4 ♥ South						

Board: 49	North:	South:	W	N	E	S
Dealer: West	♠ 94	♠ JT8732	1 ♥	1NT	Pass	4 ♥ ¹
Vul: Both	♥ AQ8	♥ 76	Pass	4 ♠	All Pass	
North HCP: 15+1	♦ KQ3	♦ AJ85				
South HCP: 6+2	♣ KJT63	♣ 5	1. Texas			
Contract: 4 ♠ North						

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ K83			1 ♦	1NT
Vul: N-S	♥ KJ6432	♥ 87	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 9+2	♦ K92	♦ A86	All Pass			
South HCP: 15+1	♣ QT4	♣ AKJ96	1. Texas			
Contract: 4 ♥ South						

South hands

then Texas

Board: 46	♠ A2	RHO is dealer. You bid second.
Dealer: East	♥ QJ3	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ J765	
HCP: 16	♣ AKJ9	

Board: 47	♠ -	LHO is dealer.
Dealer: West	♥ AQJ9653	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 32	
HCP: 7+3	♣ T642	

Board: 48	♠ Q974	RHO is dealer. You bid second.
Dealer: East	♥ A8	East (RHO) opens 1♣ if possible.
Vul: Both	♦ AJ72	
HCP: 15	♣ KJT	

Board: 49	♠ JT8732	LHO is dealer.
Dealer: West	♥ 76	West (LHO) opens 1♥ if possible.
Vul: Both	♦ AJ85	
HCP: 6+2	♣ 5	

Board: 50	♠ K83	RHO is dealer. You bid second.
Dealer: East	♥ 87	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ A86	
HCP: 15+1	♣ AKJ96	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ Q97654	♠ A2			1 ♥	1NT
Vul: E-W	♥ T	♥ QJ3	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 8+2	♦ AQ8	♦ J765		All Pass		
South HCP: 16	♣ T43	♣ AKJ9				
Contract: 4 ♠ South			1. Texas			

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ K964	♠ -	1 ♦	1NT	Pass	4 ♦ ¹
Vul: E-W	♥ KT	♥ AQJ9653	Pass	4 ♥	All Pass	
North HCP: 15	♦ AJ4	♦ 32				
South HCP: 7+3	♣ A875	♣ T642	1. Texas			
Contract: 4 ♥ North						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ Q974			1 ♣	1NT
Vul: Both	♥ JT97642	♥ A8	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 9+3	♦ Q983	♦ AJ72	All Pass			
South HCP: 15	♣ AQ	♣ KJT	1. Texas			
Contract: 4 ♥ South						

Board: 49	North:	South:	W	N	E	S
Dealer: West	♠ 94	♠ JT8732	1 ♥	1NT	Pass	4 ♥ ¹
Vul: Both	♥ AQ8	♥ 76	Pass	4 ♠	All Pass	
North HCP: 15+1	♦ KQ3	♦ AJ85				
South HCP: 6+2	♣ KJT63	♣ 5	1. Texas			
Contract: 4 ♠ North						

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ K83			1 ♦	1NT
Vul: N-S	♥ KJ6432	♥ 87	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 9+2	♦ K92	♦ A86	All Pass			
South HCP: 15+1	♣ QT4	♣ AKJ96	1. Texas			
Contract: 4 ♥ South						

North hands

then Texas

Board: 51 ♠ Q6 RHO is dealer. You bid second.

Dealer: West ♥ A872 West (RHO) opens 1♦ if possible.

Vul: Both ♦ A43 West (RHO) Doubles 4♦ if possible.

HCP: 16 ♣ AQ72

Board: 52 ♠ 32 LHO is dealer.

Dealer: East ♥ AJT9432 East (LHO) opens 1♠ if possible.

Vul: N-S ♦ 7

HCP: 5+3 ♣ 943

Board: 53 ♠ AJ RHO is dealer. You bid second.

Dealer: West ♥ JT52 West (RHO) opens 1♦ if possible.

Vul: Both ♦ KQ74

HCP: 15 ♣ A72

Board: 54 ♠ Q5 LHO is dealer.

Dealer: East ♥ KT97652 East (LHO) opens 1♦ if possible.

Vul: None ♦ 73

HCP: 8+3 ♣ K9

Board: 55 ♠ A7 RHO is dealer. You bid second.

Dealer: West ♥ AJ6 West (RHO) opens 1♦ if possible.

Vul: N-S ♦ K763

HCP: 17 ♣ AJ64

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: West	♠ Q6	♠ 74	1♦	1NT	Pass	4♦ ¹
Vul: Both	♥ A872	♥ KJT654	X	4♥	All Pass	
North HCP: 16	♦ A43	♦ J2				
South HCP: 9+2	♣ AQ72	♣ KJ4				1. Texas
Contract: 4♥ North						

Board: 52	North:	South:	W	N	E	S
Dealer: East	♠ 32	♠ AKQ7			1♠	1NT
Vul: N-S	♥ AJT9432	♥ 86	Pass	4♦ ¹	Pass	4♥
North HCP: 5+3	♦ 7	♦ T65	All Pass			
South HCP: 16	♣ 943	♣ AQJ2				1. Texas
Contract: 4♥ South						

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ AJ	♠ QT9732	1♦	1NT	Pass	4♥ ¹
Vul: Both	♥ JT52	♥ A943	Pass	4♠	All Pass	
North HCP: 15	♦ KQ74	♦ J				
South HCP: 7+2	♣ A72	♣ 53				1. Texas
Contract: 4♠ North						

Board: 54	North:	South:	W	N	E	S
Dealer: East	♠ Q5	♠ A986			1♦	1NT
Vul: None	♥ KT97652	♥ AJ	Pass	4♦ ¹	Pass	4♥
North HCP: 8+3	♦ 73	♦ AQ6	All Pass			
South HCP: 15	♣ K9	♣ T873				1. Texas
Contract: 4♥ South						

Board: 55	North:	South:	W	N	E	S
Dealer: West	♠ A7	♠ QJT962	1♦	1NT	Pass	4♥ ¹
Vul: N-S	♥ AJ6	♥ K9743	Pass	4♠	All Pass	
North HCP: 17	♦ K763	♦ -				
South HCP: 9+3	♣ AJ64	♣ K2				1. Texas
Contract: 4♠ North						

South hands

then Texas

Board: 51	♠ 74	LHO is dealer.
Dealer: West	♥ KJT654	West (LHO) opens 1♦ if possible.
Vul: Both	♦ J2	West (LHO) Doubles 4♦ if possible.
HCP: 9+2	♣ KJ4	

Board: 52	♠ AKQ7	RHO is dealer. You bid second.
Dealer: East	♥ 86	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ T65	
HCP: 16	♣ AQJ2	

Board: 53	♠ QT9732	LHO is dealer.
Dealer: West	♥ A943	West (LHO) opens 1♦ if possible.
Vul: Both	♦ J	
HCP: 7+2	♣ 53	

Board: 54	♠ A986	RHO is dealer. You bid second.
Dealer: East	♥ AJ	East (RHO) opens 1♦ if possible.
Vul: None	♦ AQ6	
HCP: 15	♣ T873	

Board: 55	♠ QJT962	LHO is dealer.
Dealer: West	♥ K9743	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ -	
HCP: 9+3	♣ K2	

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: West	♠ Q6	♠ 74	1♦	1NT	Pass	4♦ ¹
Vul: Both	♥ A872	♥ KJT654	X	4♥	All Pass	
North HCP: 16	♦ A43	♦ J2				
South HCP: 9+2	♣ AQ72	♣ KJ4				1. Texas
Contract: 4♥ North						

Board: 52	North:	South:	W	N	E	S
Dealer: East	♠ 32	♠ AKQ7			1♠	1NT
Vul: N-S	♥ AJT9432	♥ 86	Pass	4♦ ¹	Pass	4♥
North HCP: 5+3	♦ 7	♦ T65	All Pass			
South HCP: 16	♣ 943	♣ AQJ2				1. Texas
Contract: 4♥ South						

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ AJ	♠ QT9732	1♦	1NT	Pass	4♥ ¹
Vul: Both	♥ JT52	♥ A943	Pass	4♠	All Pass	
North HCP: 15	♦ KQ74	♦ J				
South HCP: 7+2	♣ A72	♣ 53				1. Texas
Contract: 4♠ North						

Board: 54	North:	South:	W	N	E	S
Dealer: East	♠ Q5	♠ A986			1♦	1NT
Vul: None	♥ KT97652	♥ AJ	Pass	4♦ ¹	Pass	4♥
North HCP: 8+3	♦ 73	♦ AQ6	All Pass			
South HCP: 15	♣ K9	♣ T873				1. Texas
Contract: 4♥ South						

Board: 55	North:	South:	W	N	E	S
Dealer: West	♠ A7	♠ QJT962	1♦	1NT	Pass	4♥ ¹
Vul: N-S	♥ AJ6	♥ K9743	Pass	4♠	All Pass	
North HCP: 17	♦ K763	♦ -				
South HCP: 9+3	♣ AJ64	♣ K2				1. Texas
Contract: 4♠ North						

North hands

then Texas

Board: 56 ♠ 42 LHO is dealer.

Dealer: East ♥ AQJT852 East (LHO) opens 1♠ if possible.

Vul: None ♦ J6

HCP: 8+3 ♣ T3

Board: 57 ♠ K43 RHO is dealer. You bid second.

Dealer: West ♥ K83 West (RHO) opens 1♥ if possible.

Vul: E-W ♦ AJ3

HCP: 15 ♣ KJ93

Board: 58 ♠ K9 LHO is dealer.

Dealer: East ♥ KJ9764 East (LHO) opens 1♣ if possible.

Vul: Both ♦ 6

HCP: 8+2 ♣ JT98

Board: 59 ♠ A93 RHO is dealer. You bid second.

Dealer: West ♥ AT West (RHO) opens 1♣ if possible.

Vul: None ♦ AT97

HCP: 16 ♣ A762

Board: 60 ♠ QT7542 LHO is dealer.

Dealer: East ♥ JT8 East (LHO) opens 1♥ if possible.

Vul: E-W ♦ AJ2

HCP: 8+2 ♣ 8

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: East	♠ 42	♠ AQ7			1 ♠	1NT
Vul: None	♥ AQJT852	♥ 73	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 8+3	♦ J6	♦ AKT9	All Pass			
South HCP: 16	♣ T3	♣ K765				
Contract: 4 ♥ South			1. Texas			

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ K43	♠ QJT972	1 ♥	1NT	Pass	4 ♥ ¹
Vul: E-W	♥ K83	♥ A654	Pass	4 ♠	All Pass	
North HCP: 15	♦ AJ3	♦ 42				
South HCP: 7+2	♣ KJ93	♣ 5	1. Texas			
Contract: 4 ♠ North						

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ K9	♠ AQ5			1 ♣	1NT
Vul: Both	♥ KJ9764	♥ AT8	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 8+2	♦ 6	♦ K943	All Pass			
South HCP: 16	♣ JT98	♣ K64				
Contract: 4 ♥ South			1. Texas			

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ A93	♠ J	1 ♣	1NT	Pass	4 ♦ ¹
Vul: None	♥ AT	♥ K87532	Pass	4 ♥	All Pass	
North HCP: 16	♦ AT97	♦ K42				
South HCP: 7+2	♣ A762	♣ T95	1. Texas			
Contract: 4 ♥ North						

Board: 60	North:	South:	W	N	E	S
Dealer: East	♠ QT7542	♠ A93			1 ♥	1NT
Vul: E-W	♥ JT8	♥ AK63	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 8+2	♦ AJ2	♦ 743	All Pass			
South HCP: 15	♣ 8	♣ AT5				
Contract: 4 ♠ South			1. Texas			

South hands

then Texas

Board: 56	♠ AQ7	RHO is dealer. You bid second.
Dealer: East	♥ 73	East (RHO) opens 1♦ if possible.
Vul: None	♦ AKT9	
HCP: 16	♣ K765	

Board: 57	♠ QJT972	LHO is dealer.
Dealer: West	♥ A654	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ 42	
HCP: 7+2	♣ 5	

Board: 58	♠ AQ5	RHO is dealer. You bid second.
Dealer: East	♥ AT8	East (RHO) opens 1♣ if possible.
Vul: Both	♦ K943	
HCP: 16	♣ K64	

Board: 59	♠ J	LHO is dealer.
Dealer: West	♥ K87532	West (LHO) opens 1♣ if possible.
Vul: None	♦ K42	
HCP: 7+2	♣ T95	

Board: 60	♠ A93	RHO is dealer. You bid second.
Dealer: East	♥ AK63	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ 743	
HCP: 15	♣ AT5	

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: East	♠ 42	♠ AQ7			1 ♠	1NT
Vul: None	♥ AQJT852	♥ 73	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 8+3	♦ J6	♦ AKT9	All Pass			
South HCP: 16	♣ T3	♣ K765				
Contract: 4 ♥ South			1. Texas			

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ K43	♠ QJT972	1 ♥	1NT	Pass	4 ♥ ¹
Vul: E-W	♥ K83	♥ A654	Pass	4 ♠	All Pass	
North HCP: 15	♦ AJ3	♦ 42				
South HCP: 7+2	♣ KJ93	♣ 5	1. Texas			
Contract: 4 ♠ North						

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ K9	♠ AQ5			1 ♣	1NT
Vul: Both	♥ KJ9764	♥ AT8	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 8+2	♦ 6	♦ K943	All Pass			
South HCP: 16	♣ JT98	♣ K64				
Contract: 4 ♥ South			1. Texas			

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ A93	♠ J	1 ♣	1NT	Pass	4 ♦ ¹
Vul: None	♥ AT	♥ K87532	Pass	4 ♥	All Pass	
North HCP: 16	♦ AT97	♦ K42				
South HCP: 7+2	♣ A762	♣ T95	1. Texas			
Contract: 4 ♥ North						

Board: 60	North:	South:	W	N	E	S
Dealer: East	♠ QT7542	♠ A93			1 ♥	1NT
Vul: E-W	♥ JT8	♥ AK63	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 8+2	♦ AJ2	♦ 743	All Pass			
South HCP: 15	♣ 8	♣ AT5				
Contract: 4 ♠ South			1. Texas			

Board: 61	♠ AJ4	RHO is dealer. You bid second.
Dealer: West	♥ KJT	West (RHO) opens 1♠ if possible.
Vul: N-S	♦ 86	
HCP: 15+1	♣ KQJ43	

Board: 62	♠ A984	RHO is dealer. You bid second.
Dealer: West	♥ 86	West (RHO) opens 1♦ if possible.
Vul: None	♦ AT5	West (RHO) Doubles 4♦ if possible.
HCP: 15	♣ AQJ3	

Board: 63	♠ K64	RHO is dealer. You bid second.
Dealer: West	♥ Q82	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ AQT4	
HCP: 15	♣ KJ4	

Board: 64	♠ Q9	LHO is dealer.
Dealer: East	♥ AJ9743	East (LHO) opens 1♠ if possible.
Vul: Both	♦ Q62	
HCP: 9+2	♣ 62	

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ AJ4	♠ T9	1 ♠	1NT	Pass	4 ♦ ¹
Vul: N-S	♥ KJT	♥ AQ9875	Pass	4 ♥	All Pass	
North HCP: 15+1	♦ 86	♦ QJ3				
South HCP: 9+2	♣ KQJ43	♣ T5				1. Texas
Contract: 4 ♥ North						

Board: 62	North:	South:	W	N	E	S
Dealer: West	♠ A984	♠ K	1 ♦	1NT	Pass	4 ♦ ¹
Vul: None	♥ 86	♥ KQJ9732	X	Pass	² Pass	4NT ³
North HCP: 15	♦ AT5	♦ -	Pass	5 ♣ ⁴	Pass	6 ♥
South HCP: 9+4	♣ AQJ3	♣ T8642		All Pass		
Contract: 6 ♥ South						
			1. Texas			
			2. denies a !D stopper			
			3. Blackwood 0314, for !H			
			4. A=0/5 or 3/5			

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ K64	♠ QJT9532	1 ♦	1NT	Pass	4 ♥ ¹
Vul: E-W	♥ Q82	♥ T5	Pass	4 ♠	All Pass	
North HCP: 15	♦ AQT4	♦ -				
South HCP: 7+3	♣ KJ4	♣ AT96		1. Texas		
Contract: 4 ♠ North						

Board: 64	North:	South:	W	N	E	S
Dealer: East	♠ Q9	♠ AT8			1 ♠	1NT
Vul: Both	♥ AJ9743	♥ Q52	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 9+2	♦ Q62	♦ 843		All Pass		
South HCP: 15	♣ 62	♣ AKQ7				1. Texas
Contract: 4 ♥ South						

South hands

then Texas

Board: 61	♠ T9	LHO is dealer.
Dealer: West	♥ AQ9875	West (LHO) opens 1♠ if possible.
Vul: N-S	♦ QJ3	
HCP: 9+2	♣ T5	
 Board: 62	 ♠ K	 LHO is dealer.
Dealer: West	♥ KQJ9732	West (LHO) opens 1♦ if possible.
Vul: None	♦ -	West (LHO) Doubles 4♦ if possible.
HCP: 9+4	♣ T8642	
 Board: 63	 ♠ QJT9532	 LHO is dealer.
Dealer: West	♥ T5	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ -	
HCP: 7+3	♣ AT96	
 Board: 64	 ♠ AT8	 RHO is dealer. You bid second.
Dealer: East	♥ Q52	East (RHO) opens 1♠ if possible.
Vul: Both	♦ 843	
HCP: 15	♣ AKQ7	

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ AJ4	♠ T9	1 ♠	1NT	Pass	4 ♦ ¹
Vul: N-S	♥ KJT	♥ AQ9875	Pass	4 ♥	All Pass	
North HCP: 15+1	♦ 86	♦ QJ3				
South HCP: 9+2	♣ KQJ43	♣ T5				1. Texas
Contract: 4 ♥ North						

Board: 62	North:	South:	W	N	E	S
Dealer: West	♠ A984	♠ K	1 ♦	1NT	Pass	4 ♦ ¹
Vul: None	♥ 86	♥ KQJ9732	X	Pass	² Pass	4NT ³
North HCP: 15	♦ AT5	♦ -	Pass	5 ♣ ⁴	Pass	6 ♥
South HCP: 9+4	♣ AQJ3	♣ T8642		All Pass		
Contract: 6 ♥ South						
			1. Texas			
			2. denies a !D stopper			
			3. Blackwood 0314, for !H			
			4. A=0/5 or 3/5			

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ K64	♠ QJT9532	1 ♦	1NT	Pass	4 ♥ ¹
Vul: E-W	♥ Q82	♥ T5	Pass	4 ♠	All Pass	
North HCP: 15	♦ AQT4	♦ -				
South HCP: 7+3	♣ KJ4	♣ AT96		1. Texas		
Contract: 4 ♠ North						

Board: 64	North:	South:	W	N	E	S
Dealer: East	♠ Q9	♠ AT8			1 ♠	1NT
Vul: Both	♥ AJ9743	♥ Q52	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 9+2	♦ Q62	♦ 843		All Pass		
South HCP: 15	♣ 62	♣ AKQ7				1. Texas
Contract: 4 ♥ South						

Board: 65	♠ AJ8	RHO is dealer. You bid second.
Dealer: West	♥ KQ7	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ A96	West (RHO) Doubles 4♦ if possible.
HCP: 15	♣ JT64	

Board: 66	♠ J7	LHO is dealer.
Dealer: East	♥ KJ8543	East (LHO) opens 1♠ if possible.
Vul: Both	♦ K985	
HCP: 8+2	♣ 9	

Board: 67	♠ KQ92	RHO is dealer. You bid second.
Dealer: West	♥ KT7	West (RHO) opens 1♣ if possible.
Vul: None	♦ KT9	
HCP: 15	♣ A87	

Board: 68	♠ QJ54	RHO is dealer. You bid second.
Dealer: West	♥ KJ	West (RHO) opens 1♦ if possible.
Vul: Both	♦ K976	West (RHO) Doubles 4♦ if possible.
HCP: 16	♣ AQ4	

Board: 69	♠ AQJ	RHO is dealer. You bid second.
Dealer: West	♥ K953	West (RHO) opens 1♥ if possible.
Vul: None	♦ T4	
HCP: 16	♣ AQ32	

Both hands (Answers Page)

Board: 65	North:	South:	W	N	E	S
Dealer: West	♠ AJ8	♠ K93	1♦	1NT	Pass	4♦ ¹
Vul: N-S	♥ KQ7	♥ T986532	X	4♥	All Pass	
North HCP: 15	♦ A96	♦ 87				
South HCP: 6+3	♣ JT64	♣ K				1. Texas
Contract: 4♥ North						

Board: 66	North:	South:	W	N	E	S
Dealer: East	♠ J7	♠ KT3			1♠	1NT
Vul: Both	♥ KJ8543	♥ AT6	Pass	4♦ ¹	Pass	4♥
North HCP: 8+2	♦ K985	♦ 642	All Pass			
South HCP: 15	♣ 9	♣ AKJT				1. Texas
Contract: 4♥ South						

Board: 67	North:	South:	W	N	E	S
Dealer: West	♠ KQ92	♠ AT8763	1♣	1NT	Pass	4♥ ¹
Vul: None	♥ KT7	♥ -	Pass	4♠	All Pass	
North HCP: 15	♦ KT9	♦ Q74				
South HCP: 6+2	♣ A87	♣ T654				1. Texas
Contract: 4♠ North						

Board: 68	North:	South:	W	N	E	S
Dealer: West	♠ QJ54	♠ -	1♦	1NT	Pass	4♦ ¹
Vul: Both	♥ KJ	♥ AQ7652	X	Pass	2 Pass	4♥
North HCP: 16	♦ K976	♦ 54	All Pass			
South HCP: 6+3	♣ AQ4	♣ T8732				1. Texas
Contract: 4♥ South						2. denies a !D stopper

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ AQJ	♠ KT86542	1♥	1NT	Pass	4♥ ¹
Vul: None	♥ K953	♥ QT	Pass	4♠	All Pass	
North HCP: 16	♦ T4	♦ 83				
South HCP: 8+3	♣ AQ32	♣ K9				1. Texas
Contract: 4♠ North						

South hands

then Texas

Board: 65	♠ K93	LHO is dealer.
Dealer: West	♥ T986532	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ 87	West (LHO) Doubles 4♦ if possible.
HCP: 6+3	♣ K	

Board: 66	♠ KT3	RHO is dealer. You bid second.
Dealer: East	♥ AT6	East (RHO) opens 1♠ if possible.
Vul: Both	♦ 642	
HCP: 15	♣ AKJT	

Board: 67	♠ AT8763	LHO is dealer.
Dealer: West	♥ -	West (LHO) opens 1♣ if possible.
Vul: None	♦ Q74	
HCP: 6+2	♣ T654	

Board: 68	♠ -	LHO is dealer.
Dealer: West	♥ AQ7652	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 54	West (LHO) Doubles 4♦ if possible.
HCP: 6+3	♣ T8732	

Board: 69	♠ KT86542	LHO is dealer.
Dealer: West	♥ QT	West (LHO) opens 1♥ if possible.
Vul: None	♦ 83	
HCP: 8+3	♣ K9	

Both hands (Answers Page)

Board: 65	North:	South:	W	N	E	S
Dealer: West	♠ AJ8	♠ K93	1♦	1NT	Pass	4♦ ¹
Vul: N-S	♥ KQ7	♥ T986532	X	4♥	All Pass	
North HCP: 15	♦ A96	♦ 87				
South HCP: 6+3	♣ JT64	♣ K				1. Texas
Contract: 4♥ North						

Board: 66	North:	South:	W	N	E	S
Dealer: East	♠ J7	♠ KT3			1♠	1NT
Vul: Both	♥ KJ8543	♥ AT6	Pass	4♦ ¹	Pass	4♥
North HCP: 8+2	♦ K985	♦ 642	All Pass			
South HCP: 15	♣ 9	♣ AKJT				1. Texas
Contract: 4♥ South						

Board: 67	North:	South:	W	N	E	S
Dealer: West	♠ KQ92	♠ AT8763	1♣	1NT	Pass	4♥ ¹
Vul: None	♥ KT7	♥ -	Pass	4♠	All Pass	
North HCP: 15	♦ KT9	♦ Q74				
South HCP: 6+2	♣ A87	♣ T654				1. Texas
Contract: 4♠ North						

Board: 68	North:	South:	W	N	E	S
Dealer: West	♠ QJ54	♠ -	1♦	1NT	Pass	4♦ ¹
Vul: Both	♥ KJ	♥ AQ7652	X	Pass	2 Pass	4♥
North HCP: 16	♦ K976	♦ 54	All Pass			
South HCP: 6+3	♣ AQ4	♣ T8732				1. Texas
Contract: 4♥ South						2. denies a !D stopper

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ AQJ	♠ KT86542	1♥	1NT	Pass	4♥ ¹
Vul: None	♥ K953	♥ QT	Pass	4♠	All Pass	
North HCP: 16	♦ T4	♦ 83				
South HCP: 8+3	♣ AQ32	♣ K9				1. Texas
Contract: 4♠ North						

North hands

then Texas

Board: 70 ♠ Q85 LHO is dealer.

Dealer: East ♥ AT9843 East (LHO) opens 1♠ if possible.

Vul: None ♦ Q5

HCP: 8+2 ♣ 97

Board: 71 ♠ A53 RHO is dealer. You bid second.

Dealer: West ♥ Q83 West (RHO) opens 1♣ if possible.

Vul: E-W ♦ AK65

HCP: 16 ♣ K94

Board: 72 ♠ AQJ752 LHO is dealer.

Dealer: East ♥ Q7 East (LHO) opens 1♣ if possible.

Vul: N-S ♦ T964

HCP: 9+2 ♣ 3

Board: 73 ♠ A53 RHO is dealer. You bid second.

Dealer: West ♥ AJ73 West (RHO) opens 1♣ if possible.

Vul: E-W ♦ K3

HCP: 15 ♣ K943

Board: 74 ♠ JT LHO is dealer.

Dealer: East ♥ JT8542 East (LHO) opens 1♠ if possible.

Vul: E-W ♦ K

HCP: 8+2 ♣ KT65

Both hands (Answers Page)

Board: 70	North:	South:	W	N	E	S
Dealer: East	♠ Q85	♠ KT6			1 ♠	1NT
Vul: None	♥ AT9843	♥ Q5	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 8+2	♦ Q5	♦ J86	All Pass			
South HCP: 16+1	♣ 97	♣ AKQJ8				
Contract: 4 ♥ South			1. Texas			

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ A53	♠ J84	1 ♣	1NT	Pass	4 ♦ ¹
Vul: E-W	♥ Q83	♥ AJT9742	Pass	4 ♥	All Pass	
North HCP: 16	♦ AK65	♦ 9				
South HCP: 6+3	♣ K94	♣ T6	1. Texas			
Contract: 4 ♥ North						

Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ AQJ752	♠ K84			1 ♣	1NT
Vul: N-S	♥ Q7	♥ A532	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 9+2	♦ T964	♦ K87	All Pass			
South HCP: 15	♣ 3	♣ KQ8	1. Texas			
Contract: 4 ♠ South						

Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ A53	♠ KQ97642	1 ♣	1NT	Pass	4 ♥ ¹
Vul: E-W	♥ AJ73	♥ K98	Pass	4 ♠	All Pass	
North HCP: 15	♦ K3	♦ T4				
South HCP: 8+3	♣ K943	♣ 5	1. Texas			
Contract: 4 ♠ North						

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ JT	♠ AQ5			1 ♠	1NT
Vul: E-W	♥ JT8542	♥ A93	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 8+2	♦ K	♦ A853	All Pass			
South HCP: 15	♣ KT65	♣ J74	1. Texas			
Contract: 4 ♥ South						

South hands

then Texas

Board: 70	♠ KT6	RHO is dealer. You bid second.
Dealer: East	♥ Q5	East (RHO) opens 1♠ if possible.
Vul: None	♦ J86	
HCP: 16+1	♣ AKQJ8	

Board: 71	♠ J84	LHO is dealer.
Dealer: West	♥ AJT9742	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ 9	
HCP: 6+3	♣ T6	

Board: 72	♠ K84	RHO is dealer. You bid second.
Dealer: East	♥ A532	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ K87	
HCP: 15	♣ KQ8	

Board: 73	♠ KQ97642	LHO is dealer.
Dealer: West	♥ K98	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ T4	
HCP: 8+3	♣ 5	

Board: 74	♠ AQ5	RHO is dealer. You bid second.
Dealer: East	♥ A93	East (RHO) opens 1♠ if possible.
Vul: E-W	♦ A853	
HCP: 15	♣ J74	

Both hands (Answers Page)

Board: 70	North:	South:	W	N	E	S
Dealer: East	♠ Q85	♠ KT6			1 ♠	1NT
Vul: None	♥ AT9843	♥ Q5	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 8+2	♦ Q5	♦ J86	All Pass			
South HCP: 16+1	♣ 97	♣ AKQJ8				
Contract: 4 ♥ South			1. Texas			

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ A53	♠ J84	1 ♣	1NT	Pass	4 ♦ ¹
Vul: E-W	♥ Q83	♥ AJT9742	Pass	4 ♥	All Pass	
North HCP: 16	♦ AK65	♦ 9				
South HCP: 6+3	♣ K94	♣ T6	1. Texas			
Contract: 4 ♥ North						

Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ AQJ752	♠ K84			1 ♣	1NT
Vul: N-S	♥ Q7	♥ A532	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 9+2	♦ T964	♦ K87	All Pass			
South HCP: 15	♣ 3	♣ KQ8	1. Texas			
Contract: 4 ♠ South						

Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ A53	♠ KQ97642	1 ♣	1NT	Pass	4 ♥ ¹
Vul: E-W	♥ AJ73	♥ K98	Pass	4 ♠	All Pass	
North HCP: 15	♦ K3	♦ T4				
South HCP: 8+3	♣ K943	♣ 5	1. Texas			
Contract: 4 ♠ North						

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ JT	♠ AQ5			1 ♠	1NT
Vul: E-W	♥ JT8542	♥ A93	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 8+2	♦ K	♦ A853	All Pass			
South HCP: 15	♣ KT65	♣ J74	1. Texas			
Contract: 4 ♥ South						

North hands

then Texas

Board: 75	♠ KQT4	RHO is dealer. You bid second.
Dealer: West	♥ KQ8	West (RHO) opens 1♦ if possible.
Vul: None	♦ AJT	West (RHO) Doubles 4♦ if possible.
HCP: 15	♣ 873	

Board: 76	♠ Q98752	LHO is dealer.
Dealer: East	♥ 943	East (LHO) opens 1♦ if possible.
Vul: Both	♦ Q	
HCP: 8+2	♣ A43	

Board: 77	♠ AKT9	RHO is dealer. You bid second.
Dealer: West	♥ T97	West (RHO) opens 1♦ if possible.
Vul: Both	♦ AT3	
HCP: 15	♣ A63	

Board: 78	♠ KJ9853	LHO is dealer.
Dealer: East	♥ -	East (LHO) opens 1♣ if possible.
Vul: None	♦ K8732	
HCP: 7+3	♣ 87	

Board: 79	♠ AT97	LHO is dealer.
Dealer: East	♥ Q97632	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ 5	East (LHO) Doubles 4♦ if possible.
HCP: 7+2	♣ J5	

Both hands (Answers Page)

Board: 75	North:	South:	W	N	E	S
Dealer: West	♠ KQT4	♠ A7	1♦	1NT	Pass	4♦ ¹
Vul: None	♥ KQ8	♥ J965432	X	4♥	All Pass	
North HCP: 15	♦ AJT	♦ 8				
South HCP: 7+3	♣ 873	♣ Q65				1. Texas
Contract: 4♥ North						

Board: 76	North:	South:	W	N	E	S
Dealer: East	♠ Q98752	♠ A64			1♦	1NT
Vul: Both	♥ 943	♥ KT2	Pass	4♥ ¹	Pass	4♠
North HCP: 8+2	♦ Q	♦ K743	All Pass			
South HCP: 15	♣ A43	♣ KQT				1. Texas
Contract: 4♠ South						

Board: 77	North:	South:	W	N	E	S
Dealer: West	♠ AKT9	♠ 6	1♦	1NT	Pass	4♦ ¹
Vul: Both	♥ T97	♥ AJ6543	Pass	4♥	All Pass	
North HCP: 15	♦ AT3	♦ 7642				
South HCP: 7+2	♣ A63	♣ Q7				1. Texas
Contract: 4♥ North						

Board: 78	North:	South:	W	N	E	S
Dealer: East	♠ KJ9853	♠ QT62			1♣	1NT
Vul: None	♥ -	♥ KQ2	Pass	4♥ ¹	Pass	4♠
North HCP: 7+3	♦ K8732	♦ Q65	All Pass			
South HCP: 15	♣ 87	♣ AQT				1. Texas
Contract: 4♠ South						

Board: 79	North:	South:	W	N	E	S
Dealer: East	♠ AT97	♠ KQJ4			1♦	1NT
Vul: N-S	♥ Q97632	♥ A5	Pass	4♦ ¹	X	Pass ²
North HCP: 7+2	♦ 5	♦ KJ72	Pass	4♥	All Pass	
South HCP: 16	♣ J5	♣ Q64				1. Texas
Contract: 4♥ North						2. denies a !D stopper

South hands

then Texas

Board: 75	♠ A7	LHO is dealer.
Dealer: West	♥ J965432	West (LHO) opens 1♦ if possible.
Vul: None	♦ 8	West (LHO) Doubles 4♦ if possible.
HCP: 7+3	♣ Q65	

Board: 76	♠ A64	RHO is dealer. You bid second.
Dealer: East	♥ KT2	East (RHO) opens 1♦ if possible.
Vul: Both	♦ K743	
HCP: 15	♣ KQT	

Board: 77	♠ 6	LHO is dealer.
Dealer: West	♥ AJ6543	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 7642	
HCP: 7+2	♣ Q7	

Board: 78	♠ QT62	RHO is dealer. You bid second.
Dealer: East	♥ KQ2	East (RHO) opens 1♣ if possible.
Vul: None	♦ Q65	
HCP: 15	♣ AQT	

Board: 79	♠ KQJ4	RHO is dealer. You bid second.
Dealer: East	♥ A5	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ KJ72	East (RHO) Doubles 4♦ if possible.
HCP: 16	♣ Q64	

Both hands (Answers Page)

Board: 75	North:	South:	W	N	E	S
Dealer: West	♠ KQT4	♠ A7	1♦	1NT	Pass	4♦ ¹
Vul: None	♥ KQ8	♥ J965432	X	4♥	All Pass	
North HCP: 15	♦ AJT	♦ 8				
South HCP: 7+3	♣ 873	♣ Q65			1. Texas	
Contract: 4♥ North						

Board: 76	North:	South:	W	N	E	S
Dealer: East	♠ Q98752	♠ A64			1♦	1NT
Vul: Both	♥ 943	♥ KT2	Pass	4♥ ¹	Pass	4♠
North HCP: 8+2	♦ Q	♦ K743	All Pass			
South HCP: 15	♣ A43	♣ KQT			1. Texas	
Contract: 4♠ South						

Board: 77	North:	South:	W	N	E	S
Dealer: West	♠ AKT9	♠ 6	1♦	1NT	Pass	4♦ ¹
Vul: Both	♥ T97	♥ AJ6543	Pass	4♥	All Pass	
North HCP: 15	♦ AT3	♦ 7642				
South HCP: 7+2	♣ A63	♣ Q7			1. Texas	
Contract: 4♥ North						

Board: 78	North:	South:	W	N	E	S
Dealer: East	♠ KJ9853	♠ QT62			1♣	1NT
Vul: None	♥ -	♥ KQ2	Pass	4♥ ¹	Pass	4♠
North HCP: 7+3	♦ K8732	♦ Q65	All Pass			
South HCP: 15	♣ 87	♣ AQT			1. Texas	
Contract: 4♠ South						

Board: 79	North:	South:	W	N	E	S
Dealer: East	♠ AT97	♠ KQJ4			1♦	1NT
Vul: N-S	♥ Q97632	♥ A5	Pass	4♦ ¹	X	Pass ²
North HCP: 7+2	♦ 5	♦ KJ72	Pass	4♥	All Pass	
South HCP: 16	♣ J5	♣ Q64			1. Texas	
Contract: 4♥ North						2. denies a !D stopper

North hands

then Texas

Board: 80 ♠ 6 LHO is dealer.

Dealer: East ♥ AJT652 East (LHO) opens 1♣ if possible.

Vul: None ♦ JT43

HCP: 6+2 ♣ 74

Board: 81 ♠ AQ RHO is dealer. You bid second.

Dealer: West ♥ J752 West (RHO) opens 1♣ if possible.

Vul: N-S ♦ AT8

HCP: 17 ♣ AQ75

Board: 82 ♠ K876543 LHO is dealer.

Dealer: East ♥ 92 East (LHO) opens 1♦ if possible.

Vul: E-W ♦ KJ7

HCP: 7+3 ♣ T

Board: 83 ♠ Q5 RHO is dealer. You bid second.

Dealer: West ♥ K62 West (RHO) opens 1♣ if possible.

Vul: E-W ♦ AK875

HCP: 15+1 ♣ K85

Board: 84 ♠ KT3 LHO is dealer.

Dealer: East ♥ K87432 East (LHO) opens 1♦ if possible.

Vul: None ♦ J32

HCP: 7+2 ♣ 5

Both hands (Answers Page)

Board: 80	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ A854			1♣	1NT
Vul: None	♥ AJT652	♥ K7	Pass	4♦ ¹	Pass	4♥
North HCP: 6+2	♦ JT43	♦ A98	All Pass			
South HCP: 17	♣ 74	♣ AQT5				
Contract: 4♥ South			1. Texas			

Board: 81	North:	South:	W	N	E	S
Dealer: West	♠ AQ	♠ JT987543	1♣	1NT	Pass	4♥ ¹
Vul: N-S	♥ J752	♥ A94	Pass	4♠	All Pass	
North HCP: 17	♦ AT8	♦ 65				
South HCP: 5+4	♣ AQ75	♣ -	1. Texas			
Contract: 4♠ North						

Board: 82	North:	South:	W	N	E	S
Dealer: East	♠ K876543	♠ A2			1♦	1NT
Vul: E-W	♥ 92	♥ J64	Pass	4♥ ¹	Pass	4♠
North HCP: 7+3	♦ KJ7	♦ AT9	All Pass			
South HCP: 15+1	♣ T	♣ AQ932	1. Texas			
Contract: 4♠ South						

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ Q5	♠ AJT842	1♣	1NT	Pass	4♥ ¹
Vul: E-W	♥ K62	♥ 4	Pass	4♠	All Pass	
North HCP: 15+1	♦ AK875	♦ QJ94				
South HCP: 10+2	♣ K85	♣ Q3	1. Texas			
Contract: 4♠ North						

Board: 84	North:	South:	W	N	E	S
Dealer: East	♠ KT3	♠ A42			1♦	1NT
Vul: None	♥ K87432	♥ A6	Pass	4♦ ¹	Pass	4♥
North HCP: 7+2	♦ J32	♦ AT6	All Pass			
South HCP: 16+1	♣ 5	♣ KJ943	1. Texas			
Contract: 4♥ South						

South hands

then Texas

Board: 80	♠ A854	RHO is dealer. You bid second.
Dealer: East	♥ K7	East (RHO) opens 1♣ if possible.
Vul: None	♦ A98	
HCP: 17	♣ AQT5	

Board: 81	♠ JT987543	LHO is dealer.
Dealer: West	♥ A94	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ 65	
HCP: 5+4	♣ -	

Board: 82	♠ A2	RHO is dealer. You bid second.
Dealer: East	♥ J64	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AT9	
HCP: 15+1	♣ AQ932	

Board: 83	♠ AJT842	LHO is dealer.
Dealer: West	♥ 4	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ QJ94	
HCP: 10+2	♣ Q3	

Board: 84	♠ A42	RHO is dealer. You bid second.
Dealer: East	♥ A6	East (RHO) opens 1♦ if possible.
Vul: None	♦ AT6	
HCP: 16+1	♣ KJ943	

Both hands (Answers Page)

Board: 80	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ A854			1♣	1NT
Vul: None	♥ AJT652	♥ K7	Pass	4♦ ¹	Pass	4♥
North HCP: 6+2	♦ JT43	♦ A98	All Pass			
South HCP: 17	♣ 74	♣ AQT5				
Contract: 4♥ South			1. Texas			

Board: 81	North:	South:	W	N	E	S
Dealer: West	♠ AQ	♠ JT987543	1♣	1NT	Pass	4♥ ¹
Vul: N-S	♥ J752	♥ A94	Pass	4♠	All Pass	
North HCP: 17	♦ AT8	♦ 65				
South HCP: 5+4	♣ AQ75	♣ -	1. Texas			
Contract: 4♠ North						

Board: 82	North:	South:	W	N	E	S
Dealer: East	♠ K876543	♠ A2			1♦	1NT
Vul: E-W	♥ 92	♥ J64	Pass	4♥ ¹	Pass	4♠
North HCP: 7+3	♦ KJ7	♦ AT9	All Pass			
South HCP: 15+1	♣ T	♣ AQ932	1. Texas			
Contract: 4♠ South						

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ Q5	♠ AJT842	1♣	1NT	Pass	4♥ ¹
Vul: E-W	♥ K62	♥ 4	Pass	4♠	All Pass	
North HCP: 15+1	♦ AK875	♦ QJ94				
South HCP: 10+2	♣ K85	♣ Q3	1. Texas			
Contract: 4♠ North						

Board: 84	North:	South:	W	N	E	S
Dealer: East	♠ KT3	♠ A42			1♦	1NT
Vul: None	♥ K87432	♥ A6	Pass	4♦ ¹	Pass	4♥
North HCP: 7+2	♦ J32	♦ AT6	All Pass			
South HCP: 16+1	♣ 5	♣ KJ943	1. Texas			
Contract: 4♥ South						

North hands

then Texas

Board: 85	♠ AK	RHO is dealer. You bid second.
Dealer: West	♥ A975	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ T976	
HCP: 15	♣ AT4	

Board: 86	♠ JT9852	LHO is dealer.
Dealer: East	♥ AQT2	East (LHO) opens 1♦ if possible.
Vul: Both	♦ 2	
HCP: 7+2	♣ 83	

Board: 87	♠ 98	RHO is dealer. You bid second.
Dealer: West	♥ KQ6	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ KJ8	
HCP: 15+1	♣ KQJ63	

Board: 88	♠ 75	LHO is dealer.
Dealer: East	♥ QJ76543	East (LHO) opens 1♠ if possible.
Vul: E-W	♦ AQ6	
HCP: 9+3	♣ 6	

Board: 89	♠ 876	RHO is dealer. You bid second.
Dealer: West	♥ KJ7	West (RHO) opens 1♣ if possible.
Vul: Both	♦ KJT2	
HCP: 15	♣ AK3	

Both hands (Answers Page)

Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ AK	♠ QT9643	1 ♣	1NT	Pass	4 ♥ ¹
Vul: N-S	♥ A975	♥ J64	Pass	4 ♦	All Pass	
North HCP: 15	♦ T976	♦ AQ5				
South HCP: 9+2	♣ AT4	♣ 9				1. Texas
Contract: 4 ♠ North						

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ JT9852	♠ Q43			1 ♦	1NT
Vul: Both	♥ AQT2	♥ KJ74	Pass	4 ♥ ¹	Pass	4 ♦
North HCP: 7+2	♦ 2	♦ KQJ				All Pass
South HCP: 15	♣ 83	♣ K96				1. Texas
Contract: 4 ♠ South						

Board: 87	North:	South:	W	N	E	S
Dealer: West	♠ 98	♠ 63	1 ♦	1NT	Pass	4 ♦ ¹
Vul: N-S	♥ KQ6	♥ AJT7542	Pass	4 ♥	All Pass	
North HCP: 15+1	♦ KJ8	♦ T64				
South HCP: 5+3	♣ KQJ63	♣ 5				1. Texas
Contract: 4 ♥ North						

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ 75	♠ KQ4			1 ♠	1NT
Vul: E-W	♥ QJ76543	♥ K9	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 9+3	♦ AQ6	♦ KJT92				All Pass
South HCP: 15+1	♣ 6	♣ KT8				1. Texas
Contract: 4 ♥ South						

Board: 89	North:	South:	W	N	E	S
Dealer: West	♠ 876	♠ AQT3	1 ♣	1NT	Pass	4 ♦ ¹
Vul: Both	♥ KJ7	♥ QT8532	Pass	4 ♥	All Pass	
North HCP: 15	♦ KJT2	♦ 94				
South HCP: 8+2	♣ AK3	♣ 7				1. Texas
Contract: 4 ♥ North						

South hands

then Texas

Board: 85	♠ QT9643	LHO is dealer.
Dealer: West	♥ J64	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ AQ5	
HCP: 9+2	♣ 9	
 Board: 86	 ♠ Q43	 RHO is dealer. You bid second.
Dealer: East	♥ KJ74	East (RHO) opens 1♦ if possible.
Vul: Both	♦ KQJ	
HCP: 15	♣ K96	
 Board: 87	 ♠ 63	 LHO is dealer.
Dealer: West	♥ AJT7542	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ T64	
HCP: 5+3	♣ 5	
 Board: 88	 ♠ KQ4	 RHO is dealer. You bid second.
Dealer: East	♥ K9	East (RHO) opens 1♠ if possible.
Vul: E-W	♦ KJT92	
HCP: 15+1	♣ KT8	
 Board: 89	 ♠ AQT3	 LHO is dealer.
Dealer: West	♥ QT8532	West (LHO) opens 1♣ if possible.
Vul: Both	♦ 94	
HCP: 8+2	♣ 7	

Both hands (Answers Page)

Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ AK	♠ QT9643	1 ♣	1NT	Pass	4 ♥ ¹
Vul: N-S	♥ A975	♥ J64	Pass	4 ♦	All Pass	
North HCP: 15	♦ T976	♦ AQ5				
South HCP: 9+2	♣ AT4	♣ 9				1. Texas
Contract: 4 ♠ North						

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ JT9852	♠ Q43			1 ♦	1NT
Vul: Both	♥ AQT2	♥ KJ74	Pass	4 ♥ ¹	Pass	4 ♦
North HCP: 7+2	♦ 2	♦ KQJ			All Pass	
South HCP: 15	♣ 83	♣ K96				1. Texas
Contract: 4 ♠ South						

Board: 87	North:	South:	W	N	E	S
Dealer: West	♠ 98	♠ 63	1 ♦	1NT	Pass	4 ♦ ¹
Vul: N-S	♥ KQ6	♥ AJT7542	Pass	4 ♥	All Pass	
North HCP: 15+1	♦ KJ8	♦ T64				
South HCP: 5+3	♣ KQJ63	♣ 5				1. Texas
Contract: 4 ♥ North						

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ 75	♠ KQ4			1 ♠	1NT
Vul: E-W	♥ QJ76543	♥ K9	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 9+3	♦ AQ6	♦ KJT92			All Pass	
South HCP: 15+1	♣ 6	♣ KT8				1. Texas
Contract: 4 ♥ South						

Board: 89	North:	South:	W	N	E	S
Dealer: West	♠ 876	♠ AQT3	1 ♣	1NT	Pass	4 ♦ ¹
Vul: Both	♥ KJ7	♥ QT8532	Pass	4 ♥	All Pass	
North HCP: 15	♦ KJT2	♦ 94				
South HCP: 8+2	♣ AK3	♣ 7				1. Texas
Contract: 4 ♥ North						

North hands

then Texas

Board: 90	♠ QJ9863	LHO is dealer.
Dealer: East	♥ T82	East (LHO) opens 1♣ if possible.
Vul: None	♦ AJ96	
HCP: 8+2	♣ -	

Board: 91	♠ 6	LHO is dealer.
Dealer: East	♥ AQT7642	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 974	East (LHO) Doubles 4♦ if possible.
HCP: 7+3	♣ JT	

Board: 92	♠ KJ9	RHO is dealer. You bid second.
Dealer: West	♥ Q9	West (RHO) opens 1♦ if possible.
Vul: None	♦ K92	West (RHO) Doubles 4♦ if possible.
HCP: 16+1	♣ AQJ84	East (LHO) Doubles 4♥ if possible.

Board: 93	♠ A86	RHO is dealer. You bid second.
Dealer: West	♥ Q8	West (RHO) opens 1♦ if possible.
Vul: Both	♦ KJ6	
HCP: 16+1	♣ AQ943	

Board: 94	♠ QT9853	LHO is dealer.
Dealer: East	♥ 7	East (LHO) opens 1♣ if possible.
Vul: None	♦ A972	
HCP: 6+2	♣ 73	

Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: East	♠ QJ9863	♠ AK4			1♣	1NT
Vul: None	♥ T82	♥ J976	Pass	4♥ ¹	Pass	4♠
North HCP: 8+2	♦ AJ96	♦ 854	All Pass			
South HCP: 15	♣ -	♣ AK6				
Contract: 4♠ South			1. Texas			

Board: 91	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ J842			1♦	1NT
Vul: E-W	♥ AQT7642	♥ K8	Pass	4♦ ¹	X	Pass ²
North HCP: 7+3	♦ 974	♦ KQT3	Pass	4♥	All Pass	
South HCP: 15	♣ JT	♣ AQ4				
Contract: 4♥ North			1. Texas			
			2. denies a !D stopper			

Board: 92	North:	South:	W	N	E	S
Dealer: West	♠ KJ9	♠ T3	1♦	1NT	Pass	4♦ ¹
Vul: None	♥ Q9	♥ AT7432	X	Pass ²	Pass	4♥
North HCP: 16+1	♦ K92	♦ QT73	Pass	Pass	X	All Pass
South HCP: 6+2	♣ AQJ84	♣ T				
Contract: 4♥X South			1. Texas			
			2. denies a !D stopper			

Board: 93	North:	South:	W	N	E	S
Dealer: West	♠ A86	♠ QT9743	1♦	1NT	Pass	4♥ ¹
Vul: Both	♥ Q8	♥ AJ43	Pass	4♠	All Pass	
North HCP: 16+1	♦ KJ6	♦ 9				
South HCP: 7+2	♣ AQ943	♣ T6	1. Texas			
Contract: 4♠ North						

Board: 94	North:	South:	W	N	E	S
Dealer: East	♠ QT9853	♠ AJ2			1♣	1NT
Vul: None	♥ 7	♥ Q42	Pass	4♥ ¹	Pass	4♠
North HCP: 6+2	♦ A972	♦ KJT6	All Pass			
South HCP: 15	♣ 73	♣ A54				
Contract: 4♠ South			1. Texas			

South hands

then Texas

Board: 90	♠ AK4	RHO is dealer. You bid second.
Dealer: East	♥ J976	East (RHO) opens 1♣ if possible.
Vul: None	♦ 854	
HCP: 15	♣ AK6	

Board: 91	♠ J842	RHO is dealer. You bid second.
Dealer: East	♥ K8	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ KQT3	East (RHO) Doubles 4♦ if possible.
HCP: 15	♣ AQ4	

Board: 92	♠ T3	LHO is dealer.
Dealer: West	♥ AT7432	West (LHO) opens 1♦ if possible.
Vul: None	♦ QT73	West (LHO) Doubles 4♦ if possible.
HCP: 6+2	♣ T	East (RHO) Doubles 4♥ if possible.

Board: 93	♠ QT9743	LHO is dealer.
Dealer: West	♥ AJ43	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 9	
HCP: 7+2	♣ T6	

Board: 94	♠ AJ2	RHO is dealer. You bid second.
Dealer: East	♥ Q42	East (RHO) opens 1♣ if possible.
Vul: None	♦ KJT6	
HCP: 15	♣ A54	

Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: East	♠ QJ9863	♠ AK4			1♣	1NT
Vul: None	♥ T82	♥ J976	Pass	4♥ ¹	Pass	4♠
North HCP: 8+2	♦ AJ96	♦ 854	All Pass			
South HCP: 15	♣ -	♣ AK6				
Contract: 4♠ South			1. Texas			

Board: 91	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ J842			1♦	1NT
Vul: E-W	♥ AQT7642	♥ K8	Pass	4♦ ¹	X	Pass ²
North HCP: 7+3	♦ 974	♦ KQT3	Pass	4♥	All Pass	
South HCP: 15	♣ JT	♣ AQ4				
Contract: 4♥ North			1. Texas			
			2. denies a !D stopper			

Board: 92	North:	South:	W	N	E	S
Dealer: West	♠ KJ9	♠ T3	1♦	1NT	Pass	4♦ ¹
Vul: None	♥ Q9	♥ AT7432	X	Pass ²	Pass	4♥
North HCP: 16+1	♦ K92	♦ QT73	Pass	Pass	X	All Pass
South HCP: 6+2	♣ AQJ84	♣ T				
Contract: 4♥X South			1. Texas			
			2. denies a !D stopper			

Board: 93	North:	South:	W	N	E	S
Dealer: West	♠ A86	♠ QT9743	1♦	1NT	Pass	4♥ ¹
Vul: Both	♥ Q8	♥ AJ43	Pass	4♠	All Pass	
North HCP: 16+1	♦ KJ6	♦ 9				
South HCP: 7+2	♣ AQ943	♣ T6	1. Texas			
Contract: 4♠ North						

Board: 94	North:	South:	W	N	E	S
Dealer: East	♠ QT9853	♠ AJ2			1♣	1NT
Vul: None	♥ 7	♥ Q42	Pass	4♥ ¹	Pass	4♠
North HCP: 6+2	♦ A972	♦ KJT6	All Pass			
South HCP: 15	♣ 73	♣ A54				
Contract: 4♠ South			1. Texas			

North hands

then Texas

Board: 95	♠ AJ7	RHO is dealer. You bid second.
Dealer: West	♥ KQT6	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ JT6	
HCP: 15	♣ A84	

Board: 96	♠ J7	LHO is dealer.
Dealer: East	♥ QJT962	East (LHO) opens 1♣ if possible.
Vul: Both	♦ A94	
HCP: 8+2	♣ 72	

Board: 97	♠ K93	RHO is dealer. You bid second.
Dealer: West	♥ T83	West (RHO) opens 1♦ if possible.
Vul: None	♦ AQ98	
HCP: 16	♣ AK3	

Board: 98	♠ T98762	LHO is dealer.
Dealer: East	♥ AQ	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ QT842	
HCP: 8+3	♣ -	

Board: 99	♠ AK8	RHO is dealer. You bid second.
Dealer: West	♥ QJ3	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ A87	
HCP: 15	♣ J872	

Both hands (Answers Page)

Board: 95	North:	South:	W	N	E	S
Dealer: West	♠ AJ7	♠ 9	1 ♣	1NT	Pass	4 ♦ ¹
Vul: E-W	♥ KQT6	♥ AJ97432	Pass	4 ♥	All Pass	
North HCP: 15	♦ JT6	♦ 854				
South HCP: 7+3	♣ A84	♣ Q9				1. Texas
Contract: 4 ♥ North						

Board: 96	North:	South:	W	N	E	S
Dealer: East	♠ J7	♠ KQ52			1 ♣	1NT
Vul: Both	♥ QJT962	♥ A7	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 8+2	♦ A94	♦ K52	All Pass			
South HCP: 17	♣ 72	♣ AJ83				1. Texas
Contract: 4 ♥ South						

Board: 97	North:	South:	W	N	E	S
Dealer: West	♠ K93	♠ Q6	1 ♦	1NT	Pass	4 ♦ ¹
Vul: None	♥ T83	♥ AQ76542	Pass	4 ♥	All Pass	
North HCP: 16	♦ AQ98	♦ 5				
South HCP: 8+3	♣ AK3	♣ 984				1. Texas
Contract: 4 ♥ North						

Board: 98	North:	South:	W	N	E	S
Dealer: East	♠ T98762	♠ AQ5			1 ♣	1NT
Vul: N-S	♥ AQ	♥ J95	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 8+3	♦ QT842	♦ A76	All Pass			
South HCP: 16	♣ -	♣ KQT7				1. Texas
Contract: 4 ♠ South						

Board: 99	North:	South:	W	N	E	S
Dealer: West	♠ AK8	♠ QJ7653	1 ♦	1NT	Pass	4 ♥ ¹
Vul: E-W	♥ QJ3	♥ T5	Pass	4 ♠	All Pass	
North HCP: 15	♦ A87	♦ QT6				
South HCP: 9+2	♣ J872	♣ AT				1. Texas
Contract: 4 ♠ North						

South hands

then Texas

Board: 95	♠ 9	LHO is dealer.
Dealer: West	♥ AJ97432	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ 854	
HCP: 7+3	♣ Q9	
Board: 96	♠ KQ52	RHO is dealer. You bid second.
Dealer: East	♥ A7	East (RHO) opens 1♣ if possible.
Vul: Both	♦ K52	
HCP: 17	♣ AJ83	
Board: 97	♠ Q6	LHO is dealer.
Dealer: West	♥ AQ76542	West (LHO) opens 1♦ if possible.
Vul: None	♦ 5	
HCP: 8+3	♣ 984	
Board: 98	♠ AQ5	RHO is dealer. You bid second.
Dealer: East	♥ J95	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ A76	
HCP: 16	♣ KQT7	
Board: 99	♠ QJ7653	LHO is dealer.
Dealer: West	♥ T5	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ QT6	
HCP: 9+2	♣ AT	

Both hands (Answers Page)

Board: 95	North:	South:	W	N	E	S
Dealer: West	♠ AJ7	♠ 9	1 ♣	1NT	Pass	4 ♦ ¹
Vul: E-W	♥ KQT6	♥ AJ97432	Pass	4 ♥	All Pass	
North HCP: 15	♦ JT6	♦ 854				
South HCP: 7+3	♣ A84	♣ Q9				1. Texas
Contract: 4 ♥ North						

Board: 96	North:	South:	W	N	E	S
Dealer: East	♠ J7	♠ KQ52			1 ♣	1NT
Vul: Both	♥ QJT962	♥ A7	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 8+2	♦ A94	♦ K52	All Pass			
South HCP: 17	♣ 72	♣ AJ83				1. Texas
Contract: 4 ♥ South						

Board: 97	North:	South:	W	N	E	S
Dealer: West	♠ K93	♠ Q6	1 ♦	1NT	Pass	4 ♦ ¹
Vul: None	♥ T83	♥ AQ76542	Pass	4 ♥	All Pass	
North HCP: 16	♦ AQ98	♦ 5				
South HCP: 8+3	♣ AK3	♣ 984				1. Texas
Contract: 4 ♥ North						

Board: 98	North:	South:	W	N	E	S
Dealer: East	♠ T98762	♠ AQ5			1 ♣	1NT
Vul: N-S	♥ AQ	♥ J95	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 8+3	♦ QT842	♦ A76	All Pass			
South HCP: 16	♣ -	♣ KQT7				1. Texas
Contract: 4 ♠ South						

Board: 99	North:	South:	W	N	E	S
Dealer: West	♠ AK8	♠ QJ7653	1 ♦	1NT	Pass	4 ♥ ¹
Vul: E-W	♥ QJ3	♥ T5	Pass	4 ♠	All Pass	
North HCP: 15	♦ A87	♦ QT6				
South HCP: 9+2	♣ J872	♣ AT				1. Texas
Contract: 4 ♠ North						

North hands

then Texas

Board: 100	♠ AJ852	LHO is dealer.
Dealer: East	♥ QJT854	East (LHO) opens 1♣ if possible.
Vul: Both	♦ 86	
HCP: 8+3	♣ -	

Board: 101	♠ AK6	RHO is dealer. You bid second.
Dealer: West	♥ Q842	West (RHO) opens 1♦ if possible.
Vul: Both	♦ KJ6	
HCP: 15	♣ Q94	

Board: 102	♠ AK2	RHO is dealer. You bid second.
Dealer: West	♥ K9	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ A94	West (RHO) Doubles 4♦ if possible.
HCP: 16+1	♣ QT943	East (LHO) Doubles 4♥ if possible.

Board: 103	♠ 85	RHO is dealer. You bid second.
Dealer: West	♥ AKQ2	West (RHO) opens 1♦ if possible.
Vul: None	♦ KJ54	
HCP: 17	♣ KJ4	

Board: 104	♠ Q96532	LHO is dealer.
Dealer: East	♥ 874	East (LHO) opens 1♣ if possible.
Vul: Both	♦ AQ	
HCP: 8+2	♣ 74	

Both hands (Answers Page)

Board: 100	North:	South:	W	N	E	S
Dealer: East	♠ AJ852	♠ KQ9			1♣	1NT
Vul: Both	♥ QJT854	♥ A62	Pass	4♦ ¹	Pass	4♥
North HCP: 8+3	♦ 86	♦ A743	All Pass			
South HCP: 16	♣ -	♣ K52				
Contract: 4♥ South			1. Texas			

Board: 101	North:	South:	W	N	E	S
Dealer: West	♠ AK6	♠ QJT9853	1♦	1NT	Pass	4♥ ¹
Vul: Both	♥ Q842	♥ K	Pass	4♠	All Pass	
North HCP: 15	♦ KJ6	♦ -				
South HCP: 9+4	♣ Q94	♣ KT653	1. Texas			
Contract: 4♠ North						

Board: 102	North:	South:	W	N	E	S
Dealer: West	♠ AK2	♠ JT5	1♦	1NT	Pass	4♦ ¹
Vul: E-W	♥ K9	♥ AQ86543	X	Pass ²	Pass	4♥
North HCP: 16+1	♦ A94	♦ 2	Pass	Pass	X	All Pass
South HCP: 7+3	♣ QT943	♣ 87				
Contract: 4♥X South			1. Texas			
			2. denies a !D stopper			

Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ 85	♠ JT9643	1♦	1NT	Pass	4♥ ¹
Vul: None	♥ AKQ2	♥ 4	Pass	4♠	All Pass	
North HCP: 17	♦ KJ54	♦ 32				
South HCP: 7+2	♣ KJ4	♣ AQ85	1. Texas			
Contract: 4♠ North						

Board: 104	North:	South:	W	N	E	S
Dealer: East	♠ Q96532	♠ A84			1♣	1NT
Vul: Both	♥ 874	♥ QT96	Pass	4♥ ¹	Pass	4♠
North HCP: 8+2	♦ AQ	♦ 42	All Pass			
South HCP: 15	♣ 74	♣ AKQ9				
Contract: 4♠ South			1. Texas			

South hands

then Texas

Board: 100	♠ KQ9	RHO is dealer. You bid second.
Dealer: East	♥ A62	East (RHO) opens 1♣ if possible.
Vul: Both	♦ A743	
HCP: 16	♣ K52	

Board: 101	♠ QJT9853	LHO is dealer.
Dealer: West	♥ K	West (LHO) opens 1♦ if possible.
Vul: Both	♦ -	
HCP: 9+4	♣ KT653	

Board: 102	♠ JT5	LHO is dealer.
Dealer: West	♥ AQ86543	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 2	West (LHO) Doubles 4♦ if possible.
HCP: 7+3	♣ 87	East (RHO) Doubles 4♥ if possible.

Board: 103	♠ JT9643	LHO is dealer.
Dealer: West	♥ 4	West (LHO) opens 1♦ if possible.
Vul: None	♦ 32	
HCP: 7+2	♣ AQ85	

Board: 104	♠ A84	RHO is dealer. You bid second.
Dealer: East	♥ QT96	East (RHO) opens 1♣ if possible.
Vul: Both	♦ 42	
HCP: 15	♣ AKQ9	

Both hands (Answers Page)

Board: 100	North:	South:	W	N	E	S
Dealer: East	♠ AJ852	♠ KQ9			1♣	1NT
Vul: Both	♥ QJT854	♥ A62	Pass	4♦ ¹	Pass	4♥
North HCP: 8+3	♦ 86	♦ A743	All Pass			
South HCP: 16	♣ -	♣ K52				
Contract: 4♥ South			1. Texas			

Board: 101	North:	South:	W	N	E	S
Dealer: West	♠ AK6	♠ QJT9853	1♦	1NT	Pass	4♥ ¹
Vul: Both	♥ Q842	♥ K	Pass	4♠	All Pass	
North HCP: 15	♦ KJ6	♦ -				
South HCP: 9+4	♣ Q94	♣ KT653	1. Texas			
Contract: 4♠ North						

Board: 102	North:	South:	W	N	E	S
Dealer: West	♠ AK2	♠ JT5	1♦	1NT	Pass	4♦ ¹
Vul: E-W	♥ K9	♥ AQ86543	X	Pass ²	Pass	4♥
North HCP: 16+1	♦ A94	♦ 2	Pass	Pass	X	All Pass
South HCP: 7+3	♣ QT943	♣ 87				
Contract: 4♥X South			1. Texas			
			2. denies a !D stopper			

Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ 85	♠ JT9643	1♦	1NT	Pass	4♥ ¹
Vul: None	♥ AKQ2	♥ 4	Pass	4♠	All Pass	
North HCP: 17	♦ KJ54	♦ 32				
South HCP: 7+2	♣ KJ4	♣ AQ85	1. Texas			
Contract: 4♠ North						

Board: 104	North:	South:	W	N	E	S
Dealer: East	♠ Q96532	♠ A84			1♣	1NT
Vul: Both	♥ 874	♥ QT96	Pass	4♥ ¹	Pass	4♠
North HCP: 8+2	♦ AQ	♦ 42	All Pass			
South HCP: 15	♣ 74	♣ AKQ9				
Contract: 4♠ South			1. Texas			

Board: 105	♠ AK54	RHO is dealer. You bid second.
Dealer: West	♥ K9	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ K65	
HCP: 16	♣ K653	

Board: 106	♠ AQT962	LHO is dealer.
Dealer: East	♥ T75	East (LHO) opens 1♦ if possible.
Vul: Both	♦ J92	
HCP: 7+2	♣ 6	

Board: 107	♠ J86	LHO is dealer.
Dealer: East	♥ AT98743	East (LHO) opens 1♦ if possible.
Vul: None	♦ 7	East (LHO) Doubles 4♦ if possible.
HCP: 7+3	♣ Q9	

Board: 108	♠ QT8753	LHO is dealer.
Dealer: East	♥ A84	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ 7	
HCP: 7+2	♣ J42	

Board: 109	♠ QJT	RHO is dealer. You bid second.
Dealer: West	♥ 63	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ AQT4	
HCP: 15	♣ AQ43	

Both hands (Answers Page)

Board: 105	North:	South:	W	N	E	S
Dealer: West	♠ AK54	♠ 62	1 ♣	1NT	Pass	4 ♦ ¹
Vul: N-S	♥ K9	♥ AQJT865	Pass	4 ♥	All Pass	
North HCP: 16	♦ K65	♦ 43				
South HCP: 7+3	♣ K653	♣ 82			1. Texas	
Contract: 4 ♥ North						

Board: 106	North:	South:	W	N	E	S
Dealer: East	♠ AQT962	♠ 843			1 ♦	1NT
Vul: Both	♥ T75	♥ AKJ	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 7+2	♦ J92	♦ K75	All Pass			
South HCP: 15	♣ 6	♣ AT97			1. Texas	
Contract: 4 ♠ South						

Board: 107	North:	South:	W	N	E	S
Dealer: East	♠ J86	♠ AKT2			1 ♦	1NT
Vul: None	♥ AT98743	♥ Q5	Pass	4 ♦ ¹	X	Pass ²
North HCP: 7+3	♦ 7	♦ KT5	Pass	4 ♥	All Pass	
South HCP: 16	♣ Q9	♣ A765			1. Texas	
Contract: 4 ♥ North					2. denies a !D stopper	

Board: 108	North:	South:	W	N	E	S
Dealer: East	♠ QT8753	♠ KJ			1 ♣	1NT
Vul: E-W	♥ A84	♥ QJ7	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 7+2	♦ 7	♦ AJ952	All Pass			
South HCP: 15+1	♣ J42	♣ KT3			1. Texas	
Contract: 4 ♠ South						

Board: 109	North:	South:	W	N	E	S
Dealer: West	♠ QJT	♠ A832	1 ♣	1NT	Pass	4 ♦ ¹
Vul: N-S	♥ 63	♥ JT9875	Pass	4 ♥	All Pass	
North HCP: 15	♦ AQT4	♦ J83				
South HCP: 6+2	♣ AQ43	♣ -			1. Texas	
Contract: 4 ♥ North						

South hands

then Texas

Board: 105	♠ 62	LHO is dealer.
Dealer: West	♥ AQJT865	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ 43	
HCP: 7+3	♣ 82	
Board: 106	♠ 843	RHO is dealer. You bid second.
Dealer: East	♥ AKJ	East (RHO) opens 1♦ if possible.
Vul: Both	♦ K75	
HCP: 15	♣ AT97	
Board: 107	♠ AKT2	RHO is dealer. You bid second.
Dealer: East	♥ Q5	East (RHO) opens 1♦ if possible.
Vul: None	♦ KT5	East (RHO) Doubles 4♦ if possible.
HCP: 16	♣ A765	
Board: 108	♠ KJ	RHO is dealer. You bid second.
Dealer: East	♥ QJ7	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ AJ952	
HCP: 15+1	♣ KT3	
Board: 109	♠ A832	LHO is dealer.
Dealer: West	♥ JT9875	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ J83	
HCP: 6+2	♣ -	

Both hands (Answers Page)

Board: 105	North:	South:	W	N	E	S
Dealer: West	♠ AK54	♠ 62	1 ♣	1NT	Pass	4 ♦ ¹
Vul: N-S	♥ K9	♥ AQJT865	Pass	4 ♥	All Pass	
North HCP: 16	♦ K65	♦ 43				
South HCP: 7+3	♣ K653	♣ 82			1. Texas	
Contract: 4 ♥ North						

Board: 106	North:	South:	W	N	E	S
Dealer: East	♠ AQT962	♠ 843			1 ♦	1NT
Vul: Both	♥ T75	♥ AKJ	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 7+2	♦ J92	♦ K75	All Pass			
South HCP: 15	♣ 6	♣ AT97			1. Texas	
Contract: 4 ♠ South						

Board: 107	North:	South:	W	N	E	S
Dealer: East	♠ J86	♠ AKT2			1 ♦	1NT
Vul: None	♥ AT98743	♥ Q5	Pass	4 ♦ ¹	X	Pass ²
North HCP: 7+3	♦ 7	♦ KT5	Pass	4 ♥	All Pass	
South HCP: 16	♣ Q9	♣ A765			1. Texas	
Contract: 4 ♥ North					2. denies a !D stopper	

Board: 108	North:	South:	W	N	E	S
Dealer: East	♠ QT8753	♠ KJ			1 ♣	1NT
Vul: E-W	♥ A84	♥ QJ7	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 7+2	♦ 7	♦ AJ952	All Pass			
South HCP: 15+1	♣ J42	♣ KT3			1. Texas	
Contract: 4 ♠ South						

Board: 109	North:	South:	W	N	E	S
Dealer: West	♠ QJT	♠ A832	1 ♣	1NT	Pass	4 ♦ ¹
Vul: N-S	♥ 63	♥ JT9875	Pass	4 ♥	All Pass	
North HCP: 15	♦ AQT4	♦ J83				
South HCP: 6+2	♣ AQ43	♣ -			1. Texas	
Contract: 4 ♥ North						

North hands

then Texas

Board: 110 ♠ AQT6543 LHO is dealer.

Dealer: East ♥ JT5 East (LHO) opens 1♥ if possible.

Vul: Both ♦ 3

HCP: 7+3 ♣ 95

Board: 111 ♠ AK85 RHO is dealer. You bid second.

Dealer: West ♥ KT West (RHO) opens 1♣ if possible.

Vul: N-S ♦ Q94

HCP: 17 ♣ AJ54

Board: 112 ♠ JT87652 LHO is dealer.

Dealer: East ♥ A94 East (LHO) opens 1♣ if possible.

Vul: None ♦ 95

HCP: 5+3 ♣ 9

Board: 113 ♠ AT9 RHO is dealer. You bid second.

Dealer: West ♥ A52 West (RHO) opens 1♠ if possible.

Vul: N-S ♦ A865

HCP: 15 ♣ QJ2

Board: 114 ♠ KJT542 LHO is dealer.

Dealer: East ♥ 76 East (LHO) opens 1♦ if possible.

Vul: N-S ♦ Q53

HCP: 9+2 ♣ K4

Both hands (Answers Page)

Board: 110	North:	South:	W	N	E	S
Dealer: East	♠ AQT6543	♠ KJ			1 ♥	1NT
Vul: Both	♥ JT5	♥ AK3	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 7+3	♦ 3	♦ QJ742	All Pass			
South HCP: 16+1	♣ 95	♣ Q83				
Contract: 4 ♠ South			1. Texas			

Board: 111	North:	South:	W	N	E	S
Dealer: West	♠ AK85	♠ QJT976	1 ♣	1NT	Pass	4 ♥ ¹
Vul: N-S	♥ KT	♥ J4	Pass	4 ♠	All Pass	
North HCP: 17	♦ Q94	♦ AJ7				
South HCP: 9+2	♣ AJ54	♣ 62	1. Texas			
Contract: 4 ♠ North						

Board: 112	North:	South:	W	N	E	S
Dealer: East	♠ JT87652	♠ Q4			1 ♣	1NT
Vul: None	♥ A94	♥ J63	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 5+3	♦ 95	♦ AK64	All Pass			
South HCP: 15	♣ 9	♣ AJ72				
Contract: 4 ♠ South			1. Texas			

Board: 113	North:	South:	W	N	E	S
Dealer: West	♠ AT9	♠ Q6	1 ♠	1NT	Pass	4 ♦ ¹
Vul: N-S	♥ A52	♥ KJ7643	Pass	4 ♥	All Pass	
North HCP: 15	♦ A865	♦ K74				
South HCP: 9+2	♣ QJ2	♣ T5	1. Texas			
Contract: 4 ♥ North						

Board: 114	North:	South:	W	N	E	S
Dealer: East	♠ KJT542	♠ AQ9			1 ♦	1NT
Vul: N-S	♥ 76	♥ Q854	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 9+2	♦ Q53	♦ A64	All Pass			
South HCP: 15	♣ K4	♣ QJ5				
Contract: 4 ♠ South			1. Texas			

South hands

then Texas

Board: 110	♠ KJ	RHO is dealer. You bid second.
Dealer: East	♥ AK3	East (RHO) opens 1♥ if possible.
Vul: Both	♦ QJ742	
HCP: 16+1	♣ Q83	

Board: 111	♠ QJT976	LHO is dealer.
Dealer: West	♥ J4	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ AJ7	
HCP: 9+2	♣ 62	

Board: 112	♠ Q4	RHO is dealer. You bid second.
Dealer: East	♥ J63	East (RHO) opens 1♣ if possible.
Vul: None	♦ AK64	
HCP: 15	♣ AJ72	

Board: 113	♠ Q6	LHO is dealer.
Dealer: West	♥ KJ7643	West (LHO) opens 1♠ if possible.
Vul: N-S	♦ K74	
HCP: 9+2	♣ T5	

Board: 114	♠ AQ9	RHO is dealer. You bid second.
Dealer: East	♥ Q854	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ A64	
HCP: 15	♣ QJ5	

Both hands (Answers Page)

Board: 110	North:	South:	W	N	E	S
Dealer: East	♠ AQT6543	♠ KJ			1 ♥	1NT
Vul: Both	♥ JT5	♥ AK3	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 7+3	♦ 3	♦ QJ742	All Pass			
South HCP: 16+1	♣ 95	♣ Q83				
Contract: 4 ♠ South			1. Texas			

Board: 111	North:	South:	W	N	E	S
Dealer: West	♠ AK85	♠ QJT976	1 ♣	1NT	Pass	4 ♥ ¹
Vul: N-S	♥ KT	♥ J4	Pass	4 ♠	All Pass	
North HCP: 17	♦ Q94	♦ AJ7				
South HCP: 9+2	♣ AJ54	♣ 62	1. Texas			
Contract: 4 ♠ North						

Board: 112	North:	South:	W	N	E	S
Dealer: East	♠ JT87652	♠ Q4			1 ♣	1NT
Vul: None	♥ A94	♥ J63	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 5+3	♦ 95	♦ AK64	All Pass			
South HCP: 15	♣ 9	♣ AJ72				
Contract: 4 ♠ South			1. Texas			

Board: 113	North:	South:	W	N	E	S
Dealer: West	♠ AT9	♠ Q6	1 ♠	1NT	Pass	4 ♦ ¹
Vul: N-S	♥ A52	♥ KJ7643	Pass	4 ♥	All Pass	
North HCP: 15	♦ A865	♦ K74				
South HCP: 9+2	♣ QJ2	♣ T5	1. Texas			
Contract: 4 ♥ North						

Board: 114	North:	South:	W	N	E	S
Dealer: East	♠ KJT542	♠ AQ9			1 ♦	1NT
Vul: N-S	♥ 76	♥ Q854	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 9+2	♦ Q53	♦ A64	All Pass			
South HCP: 15	♣ K4	♣ QJ5				
Contract: 4 ♠ South			1. Texas			

Board: 115	♠ K5	RHO is dealer. You bid second.
Dealer: West	♥ KJ2	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ AJ5	
HCP: 15+1	♣ K9765	

Board: 116	♠ AJT7532	LHO is dealer.
Dealer: East	♥ Q84	East (LHO) opens 1♦ if possible.
Vul: Both	♦ T	
HCP: 9+3	♣ Q9	

Board: 117	♠ A9	RHO is dealer. You bid second.
Dealer: West	♥ KQ83	West (RHO) opens 1♦ if possible.
Vul: None	♦ KJ76	West (RHO) Doubles 4♦ if possible.
HCP: 15	♣ QT2	

Board: 118	♠ QT9843	LHO is dealer.
Dealer: East	♥ AQT6	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ T98	
HCP: 8+2	♣ -	

Board: 119	♠ K8	RHO is dealer. You bid second.
Dealer: West	♥ AQJ6	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ K87	
HCP: 16	♣ K962	

Both hands (Answers Page)

Board: 115	North:	South:	W	N	E	S
Dealer: West	♠ K5	♠ QJT976	1♦	1NT	Pass	4♥ ¹
Vul: E-W	♥ KJ2	♥ AT543	Pass	4♠	All Pass	
North HCP: 15+1	♦ AJ5	♦ 7				
South HCP: 7+3	♣ K9765	♣ 2				1. Texas
Contract: 4♠ North						

Board: 116	North:	South:	W	N	E	S
Dealer: East	♠ AJT7532	♠ KQ			1♦	1NT
Vul: Both	♥ Q84	♥ A65	Pass	4♥ ¹	Pass	4♠
North HCP: 9+3	♦ T	♦ QJ3	All Pass			
South HCP: 15+1	♣ Q9	♣ KT753				1. Texas
Contract: 4♠ South						

Board: 117	North:	South:	W	N	E	S
Dealer: West	♠ A9	♠ 5	1♦	1NT	Pass	4♦ ¹
Vul: None	♥ KQ83	♥ AJT6542	X	4♥	All Pass	
North HCP: 15	♦ KJ76	♦ 852				
South HCP: 6+3	♣ QT2	♣ J6				1. Texas
Contract: 4♥ North						

Board: 118	North:	South:	W	N	E	S
Dealer: East	♠ QT9843	♠ AK75			1♦	1NT
Vul: N-S	♥ AQT6	♥ 872	Pass	4♥ ¹	Pass	4♠
North HCP: 8+2	♦ T98	♦ KJ6	All Pass			
South HCP: 15	♣ -	♣ A64				1. Texas
Contract: 4♠ South						

Board: 119	North:	South:	W	N	E	S
Dealer: West	♠ K8	♠ QJ9754	1♣	1NT	Pass	4♥ ¹
Vul: N-S	♥ AQJ6	♥ 42	Pass	4♠	All Pass	
North HCP: 16	♦ K87	♦ A32				
South HCP: 7+2	♣ K962	♣ 87				1. Texas
Contract: 4♠ North						

South hands

then Texas

Board: 115	♠ QJT976	LHO is dealer.
Dealer: West	♥ AT543	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 7	
HCP: 7+3	♣ 2	

Board: 116	♠ KQ	RHO is dealer. You bid second.
Dealer: East	♥ A65	East (RHO) opens 1♦ if possible.
Vul: Both	♦ QJ3	
HCP: 15+1	♣ KT753	

Board: 117	♠ 5	LHO is dealer.
Dealer: West	♥ AJT6542	West (LHO) opens 1♦ if possible.
Vul: None	♦ 852	West (LHO) Doubles 4♦ if possible.
HCP: 6+3	♣ J6	

Board: 118	♠ AK75	RHO is dealer. You bid second.
Dealer: East	♥ 872	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ KJ6	
HCP: 15	♣ A64	

Board: 119	♠ QJ9754	LHO is dealer.
Dealer: West	♥ 42	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ A32	
HCP: 7+2	♣ 87	

Both hands (Answers Page)

Board: 115	North:	South:	W	N	E	S
Dealer: West	♠ K5	♠ QJT976	1♦	1NT	Pass	4♥ ¹
Vul: E-W	♥ KJ2	♥ AT543	Pass	4♠	All Pass	
North HCP: 15+1	♦ AJ5	♦ 7				
South HCP: 7+3	♣ K9765	♣ 2				1. Texas
Contract: 4♠ North						

Board: 116	North:	South:	W	N	E	S
Dealer: East	♠ AJT7532	♠ KQ			1♦	1NT
Vul: Both	♥ Q84	♥ A65	Pass	4♥ ¹	Pass	4♠
North HCP: 9+3	♦ T	♦ QJ3	All Pass			
South HCP: 15+1	♣ Q9	♣ KT753				1. Texas
Contract: 4♠ South						

Board: 117	North:	South:	W	N	E	S
Dealer: West	♠ A9	♠ 5	1♦	1NT	Pass	4♦ ¹
Vul: None	♥ KQ83	♥ AJT6542	X	4♥	All Pass	
North HCP: 15	♦ KJ76	♦ 852				
South HCP: 6+3	♣ QT2	♣ J6				1. Texas
Contract: 4♥ North						

Board: 118	North:	South:	W	N	E	S
Dealer: East	♠ QT9843	♠ AK75			1♦	1NT
Vul: N-S	♥ AQT6	♥ 872	Pass	4♥ ¹	Pass	4♠
North HCP: 8+2	♦ T98	♦ KJ6	All Pass			
South HCP: 15	♣ -	♣ A64				1. Texas
Contract: 4♠ South						

Board: 119	North:	South:	W	N	E	S
Dealer: West	♠ K8	♠ QJ9754	1♣	1NT	Pass	4♥ ¹
Vul: N-S	♥ AQJ6	♥ 42	Pass	4♠	All Pass	
North HCP: 16	♦ K87	♦ A32				
South HCP: 7+2	♣ K962	♣ 87				1. Texas
Contract: 4♠ North						

Board: 120 ♠ QT8732 LHO is dealer.

Dealer: East ♥ K64 East (LHO) opens 1♦ if possible.

Vul: E-W ♦ 84

HCP: 8+2 ♣ K6

Board: 121 ♠ AJ RHO is dealer. You bid second.

Dealer: West ♥ J52 West (RHO) opens 1♣ if possible.

Vul: Both ♦ KQ964

HCP: 15+1 ♣ A54

Board: 122 ♠ J8 LHO is dealer.

Dealer: East ♥ KQT854 East (LHO) opens 1♣ if possible.

Vul: None ♦ KT83

HCP: 9+2 ♣ 7

Board: 123 ♠ AKT RHO is dealer. You bid second.

Dealer: West ♥ Q6 West (RHO) opens 1♣ if possible.

Vul: Both ♦ QT983

HCP: 15+1 ♣ KJT

Board: 124 ♠ AQ9543 LHO is dealer.

Dealer: East ♥ 83 East (LHO) opens 1♣ if possible.

Vul: Both ♦ Q32

HCP: 8+2 ♣ 74

Both hands (Answers Page)

Board: 120	North:	South:	W	N	E	S
Dealer: East	♠ QT8732	♠ 54			1♦	1NT
Vul: E-W	♥ K64	♥ QJT	Pass	4♥ ¹	Pass	4♠
North HCP: 8+2	♦ 84	♦ KQJ7	All Pass			
South HCP: 16	♣ K6	♣ AQJ9				
Contract: 4♠ South			1. Texas			

Board: 121	North:	South:	W	N	E	S
Dealer: West	♠ AJ	♠ KQT763	1♣	1NT	Pass	4♥ ¹
Vul: Both	♥ J52	♥ K7	Pass	4♠	All Pass	
North HCP: 15+1	♦ KQ964	♦ T873				
South HCP: 8+2	♣ A54	♣ 6	1. Texas			
Contract: 4♠ North						

Board: 122	North:	South:	W	N	E	S
Dealer: East	♠ J8	♠ A654			1♣	1NT
Vul: None	♥ KQT854	♥ J9	Pass	4♦ ¹	Pass	4♥
North HCP: 9+2	♦ KT83	♦ AJ4	All Pass			
South HCP: 15	♣ 7	♣ KQT2	1. Texas			
Contract: 4♥ South						

Board: 123	North:	South:	W	N	E	S
Dealer: West	♠ AKT	♠ QJ	1♣	1NT	Pass	4♦ ¹
Vul: Both	♥ Q6	♥ AJT7432	Pass	4♥	All Pass	
North HCP: 15+1	♦ QT983	♦ 642				
South HCP: 8+3	♣ KJT	♣ 2	1. Texas			
Contract: 4♥ North						

Board: 124	North:	South:	W	N	E	S
Dealer: East	♠ AQ9543	♠ KJ			1♣	1NT
Vul: Both	♥ 83	♥ A942	Pass	4♥ ¹	Pass	4♠
North HCP: 8+2	♦ Q32	♦ KJ96	All Pass			
South HCP: 15	♣ 74	♣ QJ6	1. Texas			
Contract: 4♠ South						

South hands

then Texas

Board: 120	♠ 54	RHO is dealer. You bid second.
Dealer: East	♥ QJT	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ KQJ7	
HCP: 16	♣ AQJ9	

Board: 121	♠ KQT763	LHO is dealer.
Dealer: West	♥ K7	West (LHO) opens 1♣ if possible.
Vul: Both	♦ T873	
HCP: 8+2	♣ 6	

Board: 122	♠ A654	RHO is dealer. You bid second.
Dealer: East	♥ J9	East (RHO) opens 1♣ if possible.
Vul: None	♦ AJ4	
HCP: 15	♣ KQT2	

Board: 123	♠ QJ	LHO is dealer.
Dealer: West	♥ AJT7432	West (LHO) opens 1♣ if possible.
Vul: Both	♦ 642	
HCP: 8+3	♣ 2	

Board: 124	♠ KJ	RHO is dealer. You bid second.
Dealer: East	♥ A942	East (RHO) opens 1♣ if possible.
Vul: Both	♦ KJ96	
HCP: 15	♣ QJ6	

Both hands (Answers Page)

Board: 120	North:	South:	W	N	E	S
Dealer: East	♠ QT8732	♠ 54			1♦	1NT
Vul: E-W	♥ K64	♥ QJT	Pass	4♥ ¹	Pass	4♠
North HCP: 8+2	♦ 84	♦ KQJ7	All Pass			
South HCP: 16	♣ K6	♣ AQJ9				
Contract: 4♠ South			1. Texas			

Board: 121	North:	South:	W	N	E	S
Dealer: West	♠ AJ	♠ KQT763	1♣	1NT	Pass	4♥ ¹
Vul: Both	♥ J52	♥ K7	Pass	4♠	All Pass	
North HCP: 15+1	♦ KQ964	♦ T873				
South HCP: 8+2	♣ A54	♣ 6	1. Texas			
Contract: 4♠ North						

Board: 122	North:	South:	W	N	E	S
Dealer: East	♠ J8	♠ A654			1♣	1NT
Vul: None	♥ KQT854	♥ J9	Pass	4♦ ¹	Pass	4♥
North HCP: 9+2	♦ KT83	♦ AJ4	All Pass			
South HCP: 15	♣ 7	♣ KQT2				
Contract: 4♥ South			1. Texas			

Board: 123	North:	South:	W	N	E	S
Dealer: West	♠ AKT	♠ QJ	1♣	1NT	Pass	4♦ ¹
Vul: Both	♥ Q6	♥ AJT7432	Pass	4♥	All Pass	
North HCP: 15+1	♦ QT983	♦ 642				
South HCP: 8+3	♣ KJT	♣ 2	1. Texas			
Contract: 4♥ North						

Board: 124	North:	South:	W	N	E	S
Dealer: East	♠ AQ9543	♠ KJ			1♣	1NT
Vul: Both	♥ 83	♥ A942	Pass	4♥ ¹	Pass	4♠
North HCP: 8+2	♦ Q32	♦ KJ96	All Pass			
South HCP: 15	♣ 74	♣ QJ6				
Contract: 4♠ South			1. Texas			

Board: 125	♠ AQ	RHO is dealer. You bid second.
Dealer: West	♥ Q84	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AT4	
HCP: 16+1	♣ AT732	

Board: 126	♠ K95	LHO is dealer.
Dealer: East	♥ KQ98765	East (LHO) opens 1♦ if possible.
Vul: None	♦ 98	East (LHO) Doubles 4♦ if possible.
HCP: 8+3	♣ 3	

Board: 127	♠ KQ3	RHO is dealer. You bid second.
Dealer: West	♥ T8	West (RHO) opens 1♠ if possible.
Vul: None	♦ K74	
HCP: 15+1	♣ AQJ65	

Board: 128	♠ KQ2	RHO is dealer. You bid second.
Dealer: West	♥ 97	West (RHO) opens 1♦ if possible.
Vul: None	♦ KQT	West (RHO) Doubles 4♦ if possible.
HCP: 15+1	♣ KQT86	

Board: 129	♠ KJ	RHO is dealer. You bid second.
Dealer: West	♥ K654	West (RHO) opens 1♣ if possible.
Vul: Both	♦ 432	
HCP: 15	♣ AKJT	

Both hands (Answers Page)

Board: 125	North:	South:	W	N	E	S
Dealer: West	♠ AQ	♠ K865	1♦	1NT	Pass	4♦ ¹
Vul: N-S	♥ Q84	♥ KJ9752	Pass	4♥	All Pass	
North HCP: 16+1	♦ AT4	♦ 8				
South HCP: 7+2	♣ AT732	♣ 98				1. Texas
Contract: 4♥ North						

Board: 126	North:	South:	W	N	E	S
Dealer: East	♠ K95	♠ A72			1♦	1NT
Vul: None	♥ KQ98765	♥ AJ2	Pass	4♦ ¹	X	4♥
North HCP: 8+3	♦ 98	♦ KT3	All Pass			
South HCP: 16	♣ 3	♣ A974				1. Texas
Contract: 4♥ South						

Board: 127	North:	South:	W	N	E	S
Dealer: West	♠ KQ3	♠ T7	1♠	1NT	Pass	4♦ ¹
Vul: None	♥ T8	♥ AJ9732	Pass	4♥	All Pass	
North HCP: 15+1	♦ K74	♦ Q962				
South HCP: 7+2	♣ AQJ65	♣ 9				1. Texas
Contract: 4♥ North						

Board: 128	North:	South:	W	N	E	S
Dealer: West	♠ KQ2	♠ 6	1♦	1NT	Pass	4♦ ¹
Vul: None	♥ 97	♥ QJT632	X	Pass	² Pass	4♥
North HCP: 15+1	♦ KQT	♦ 962	All Pass			
South HCP: 7+2	♣ KQT86	♣ A97				1. Texas
Contract: 4♥ South						2. denies a !D stopper

Board: 129	North:	South:	W	N	E	S
Dealer: West	♠ KJ	♠ QT7653	1♣	1NT	Pass	4♥ ¹
Vul: Both	♥ K654	♥ AJ83	Pass	4♠	All Pass	
North HCP: 15	♦ 432	♦ T85				
South HCP: 7+2	♣ AKJT	♣ -				1. Texas
Contract: 4♠ North						

South hands

then Texas

Board: 125	♠ K865	LHO is dealer.
Dealer: West	♥ KJ9752	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ 8	
HCP: 7+2	♣ 98	

Board: 126	♠ A72	RHO is dealer. You bid second.
Dealer: East	♥ AJ2	East (RHO) opens 1♦ if possible.
Vul: None	♦ KT3	East (RHO) Doubles 4♦ if possible.
HCP: 16	♣ A974	

Board: 127	♠ T7	LHO is dealer.
Dealer: West	♥ AJ9732	West (LHO) opens 1♠ if possible.
Vul: None	♦ Q962	
HCP: 7+2	♣ 9	

Board: 128	♠ 6	LHO is dealer.
Dealer: West	♥ QJT632	West (LHO) opens 1♦ if possible.
Vul: None	♦ 962	West (LHO) Doubles 4♦ if possible.
HCP: 7+2	♣ A97	

Board: 129	♠ QT7653	LHO is dealer.
Dealer: West	♥ AJ83	West (LHO) opens 1♣ if possible.
Vul: Both	♦ T85	
HCP: 7+2	♣ -	

Both hands (Answers Page)

Board: 125	North:	South:	W	N	E	S
Dealer: West	♠ AQ	♠ K865	1♦	1NT	Pass	4♦ ¹
Vul: N-S	♥ Q84	♥ KJ9752	Pass	4♥	All Pass	
North HCP: 16+1	♦ AT4	♦ 8				
South HCP: 7+2	♣ AT732	♣ 98				1. Texas
Contract: 4♥ North						

Board: 126	North:	South:	W	N	E	S
Dealer: East	♠ K95	♠ A72			1♦	1NT
Vul: None	♥ KQ98765	♥ AJ2	Pass	4♦ ¹	X	4♥
North HCP: 8+3	♦ 98	♦ KT3	All Pass			
South HCP: 16	♣ 3	♣ A974				1. Texas
Contract: 4♥ South						

Board: 127	North:	South:	W	N	E	S
Dealer: West	♠ KQ3	♠ T7	1♠	1NT	Pass	4♦ ¹
Vul: None	♥ T8	♥ AJ9732	Pass	4♥	All Pass	
North HCP: 15+1	♦ K74	♦ Q962				
South HCP: 7+2	♣ AQJ65	♣ 9				1. Texas
Contract: 4♥ North						

Board: 128	North:	South:	W	N	E	S
Dealer: West	♠ KQ2	♠ 6	1♦	1NT	Pass	4♦ ¹
Vul: None	♥ 97	♥ QJT632	X	Pass	² Pass	4♥
North HCP: 15+1	♦ KQT	♦ 962	All Pass			
South HCP: 7+2	♣ KQT86	♣ A97				1. Texas
Contract: 4♥ South						2. denies a !D stopper

Board: 129	North:	South:	W	N	E	S
Dealer: West	♠ KJ	♠ QT7653	1♣	1NT	Pass	4♥ ¹
Vul: Both	♥ K654	♥ AJ83	Pass	4♠	All Pass	
North HCP: 15	♦ 432	♦ T85				
South HCP: 7+2	♣ AKJT	♣ -				1. Texas
Contract: 4♠ North						

North hands

then Texas

Board: 130 ♠ AQJ6 RHO is dealer. You bid second.

Dealer: West ♥ Q2 West (RHO) opens 1♦ if possible.

Vul: Both ♦ KT7 West (RHO) Doubles 4♦ if possible.

HCP: 16 ♣ A852

Board: 131 ♠ J43 RHO is dealer. You bid second.

Dealer: West ♥ A6 West (RHO) opens 1♣ if possible.

Vul: N-S ♦ AQ832 East (LHO) Doubles 4♥ if possible.

HCP: 15+1 ♣ A65

Board: 132 ♠ QT9853 LHO is dealer.

Dealer: East ♥ 3 East (LHO) opens 1♦ if possible.

Vul: E-W ♦ J2

HCP: 7+2 ♣ A953

Board: 133 ♠ J7 RHO is dealer. You bid second.

Dealer: West ♥ KQJ3 West (RHO) opens 1♦ if possible.

Vul: N-S ♦ K98

HCP: 15 ♣ AJT5

Board: 134 ♠ 2 LHO is dealer.

Dealer: East ♥ AQ9852 East (LHO) opens 1♠ if possible.

Vul: E-W ♦ JT4

HCP: 9+2 ♣ Q65

Both hands (Answers Page)

Board: 130	North:	South:	W	N	E	S
Dealer: West	♠ AQJ6	♠ T42	1♦	1NT	Pass	4♦ ¹
Vul: Both	♥ Q2	♥ AJT98543	X	Pass	² Pass	4♥
North HCP: 16	♦ KT7	♦ -		All Pass		
South HCP: 5+4	♣ A852	♣ T3				
Contract: 4♥ South			1. Texas			
			2. denies a !D stopper			

Board: 131	North:	South:	W	N	E	S
Dealer: West	♠ J43	♠ KQ752	1♣	1NT	Pass	4♦ ¹
Vul: N-S	♥ A6	♥ K87542	Pass	4♥	X	All Pass
North HCP: 15+1	♦ AQ832	♦ -				
South HCP: 8+3	♣ A65	♣ 87	1. Texas			
Contract: 4♥X North						

Board: 132	North:	South:	W	N	E	S
Dealer: East	♠ QT9853	♠ AK6			1♦	1NT
Vul: E-W	♥ 3	♥ T75	Pass	4♥ ¹	Pass	4♠
North HCP: 7+2	♦ J2	♦ KT83		All Pass		
South HCP: 15	♣ A953	♣ KQ7	1. Texas			
Contract: 4♠ South						

Board: 133	North:	South:	W	N	E	S
Dealer: West	♠ J7	♠ QT8432	1♦	1NT	Pass	4♥ ¹
Vul: N-S	♥ KQJ3	♥ A865	Pass	4♠	All Pass	
North HCP: 15	♦ K98	♦ -				
South HCP: 8+2	♣ AJT5	♣ Q74	1. Texas			
Contract: 4♠ North						

Board: 134	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ AJT7			1♠	1NT
Vul: E-W	♥ AQ9852	♥ T76	Pass	4♦ ¹	Pass	4♥
North HCP: 9+2	♦ JT4	♦ AK		All Pass		
South HCP: 16	♣ Q65	♣ A732	1. Texas			
Contract: 4♥ South						

South hands

then Texas

Board: 130	♠ T42	LHO is dealer.
Dealer: West	♥ AJT98543	West (LHO) opens 1♦ if possible.
Vul: Both	♦ -	West (LHO) Doubles 4♦ if possible.
HCP: 5+4	♣ T3	

Board: 131	♠ KQ752	LHO is dealer.
Dealer: West	♥ K87542	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ -	East (RHO) Doubles 4♥ if possible.
HCP: 8+3	♣ 87	

Board: 132	♠ AK6	RHO is dealer. You bid second.
Dealer: East	♥ T75	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ KT83	
HCP: 15	♣ KQ7	

Board: 133	♠ QT8432	LHO is dealer.
Dealer: West	♥ A865	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ -	
HCP: 8+2	♣ Q74	

Board: 134	♠ AJT7	RHO is dealer. You bid second.
Dealer: East	♥ T76	East (RHO) opens 1♠ if possible.
Vul: E-W	♦ AK	
HCP: 16	♣ A732	

Both hands (Answers Page)

Board: 130	North:	South:	W	N	E	S
Dealer: West	♠ AQJ6	♠ T42	1♦	1NT	Pass	4♦ ¹
Vul: Both	♥ Q2	♥ AJT98543	X	Pass	² Pass	4♥
North HCP: 16	♦ KT7	♦ -		All Pass		
South HCP: 5+4	♣ A852	♣ T3				
Contract: 4♥ South			1. Texas			
			2. denies a !D stopper			

Board: 131	North:	South:	W	N	E	S
Dealer: West	♠ J43	♠ KQ752	1♣	1NT	Pass	4♦ ¹
Vul: N-S	♥ A6	♥ K87542	Pass	4♥	X	All Pass
North HCP: 15+1	♦ AQ832	♦ -				
South HCP: 8+3	♣ A65	♣ 87	1. Texas			
Contract: 4♥X North						

Board: 132	North:	South:	W	N	E	S
Dealer: East	♠ QT9853	♠ AK6			1♦	1NT
Vul: E-W	♥ 3	♥ T75	Pass	4♥ ¹	Pass	4♠
North HCP: 7+2	♦ J2	♦ KT83		All Pass		
South HCP: 15	♣ A953	♣ KQ7	1. Texas			
Contract: 4♠ South						

Board: 133	North:	South:	W	N	E	S
Dealer: West	♠ J7	♠ QT8432	1♦	1NT	Pass	4♥ ¹
Vul: N-S	♥ KQJ3	♥ A865	Pass	4♠	All Pass	
North HCP: 15	♦ K98	♦ -				
South HCP: 8+2	♣ AJT5	♣ Q74	1. Texas			
Contract: 4♠ North						

Board: 134	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ AJT7			1♠	1NT
Vul: E-W	♥ AQ9852	♥ T76	Pass	4♦ ¹	Pass	4♥
North HCP: 9+2	♦ JT4	♦ AK		All Pass		
South HCP: 16	♣ Q65	♣ A732	1. Texas			
Contract: 4♥ South						

Board: 135	♠ KQ	RHO is dealer. You bid second.
Dealer: West	♥ AQ96	West (RHO) opens 1♣ if possible.
Vul: Both	♦ J94	
HCP: 15	♣ KT72	

Board: 136	♠ K	LHO is dealer.
Dealer: East	♥ JT8753	East (LHO) opens 1♦ if possible.
Vul: Both	♦ 983	
HCP: 7+2	♣ K73	

Board: 137	♠ QT	RHO is dealer. You bid second.
Dealer: West	♥ A942	West (RHO) opens 1♥ if possible.
Vul: None	♦ KJ32	
HCP: 17	♣ AKT	

Board: 138	♠ 8	LHO is dealer.
Dealer: East	♥ AQJT76	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ 96	
HCP: 7+2	♣ 8643	

Board: 139	♠ K987	RHO is dealer. You bid second.
Dealer: West	♥ Q7	West (RHO) opens 1♠ if possible.
Vul: Both	♦ AJ94	
HCP: 16	♣ AQ3	

Both hands (Answers Page)

Board: 135	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ AJT932	1♣	1NT	Pass	4♥ ¹
Vul: Both	♥ AQ96	♥ T754	Pass	4♦	All Pass	
North HCP: 15	♦ J94	♦ 8				
South HCP: 8+2	♣ KT72	♣ QJ				1. Texas
Contract: 4♠ North						

Board: 136	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ AQ4			1♦	1NT
Vul: Both	♥ JT8753	♥ Q94	Pass	4♦ ¹	Pass	4♥
North HCP: 7+2	♦ 983	♦ K42	All Pass			
South HCP: 15	♣ K73	♣ A652				1. Texas
Contract: 4♥ South						

Board: 137	North:	South:	W	N	E	S
Dealer: West	♠ QT	♠ A986543	1♥	1NT	Pass	4♥ ¹
Vul: None	♥ A942	♥ T8	Pass	4♦	All Pass	
North HCP: 17	♦ KJ32	♦ 7				
South HCP: 6+3	♣ AKT	♣ Q42				1. Texas
Contract: 4♠ North						

Board: 138	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ JT64			1♦	1NT
Vul: N-S	♥ AQJT76	♥ K52	Pass	4♦ ¹	Pass	4♥
North HCP: 7+2	♦ 96	♦ A85	All Pass			
South HCP: 15	♣ 8643	♣ AKT				1. Texas
Contract: 4♥ South						

Board: 139	North:	South:	W	N	E	S
Dealer: West	♠ K987	♠ T	1♠	1NT	Pass	4♦ ¹
Vul: Both	♥ Q7	♥ AJT9543	Pass	4♥	All Pass	
North HCP: 16	♦ AJ94	♦ 852				
South HCP: 5+3	♣ AQ3	♣ 62				1. Texas
Contract: 4♥ North						

South hands

then Texas

Board: 135	♠ AJT932	LHO is dealer.
Dealer: West	♥ T754	West (LHO) opens 1♣ if possible.
Vul: Both	♦ 8	
HCP: 8+2	♣ QJ	

Board: 136	♠ AQ4	RHO is dealer. You bid second.
Dealer: East	♥ Q94	East (RHO) opens 1♦ if possible.
Vul: Both	♦ K42	
HCP: 15	♣ A652	

Board: 137	♠ A986543	LHO is dealer.
Dealer: West	♥ T8	West (LHO) opens 1♥ if possible.
Vul: None	♦ 7	
HCP: 6+3	♣ Q42	

Board: 138	♠ JT64	RHO is dealer. You bid second.
Dealer: East	♥ K52	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ A85	
HCP: 15	♣ AKT	

Board: 139	♠ T	LHO is dealer.
Dealer: West	♥ AJT9543	West (LHO) opens 1♠ if possible.
Vul: Both	♦ 852	
HCP: 5+3	♣ 62	

Both hands (Answers Page)

Board: 135	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ AJT932	1♣	1NT	Pass	4♥ ¹
Vul: Both	♥ AQ96	♥ T754	Pass	4♦	All Pass	
North HCP: 15	♦ J94	♦ 8				
South HCP: 8+2	♣ KT72	♣ QJ				1. Texas
Contract: 4♠ North						

Board: 136	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ AQ4			1♦	1NT
Vul: Both	♥ JT8753	♥ Q94	Pass	4♦ ¹	Pass	4♥
North HCP: 7+2	♦ 983	♦ K42	All Pass			
South HCP: 15	♣ K73	♣ A652				1. Texas
Contract: 4♥ South						

Board: 137	North:	South:	W	N	E	S
Dealer: West	♠ QT	♠ A986543	1♥	1NT	Pass	4♥ ¹
Vul: None	♥ A942	♥ T8	Pass	4♦	All Pass	
North HCP: 17	♦ KJ32	♦ 7				
South HCP: 6+3	♣ AKT	♣ Q42				1. Texas
Contract: 4♠ North						

Board: 138	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ JT64			1♦	1NT
Vul: N-S	♥ AQJT76	♥ K52	Pass	4♦ ¹	Pass	4♥
North HCP: 7+2	♦ 96	♦ A85	All Pass			
South HCP: 15	♣ 8643	♣ AKT				1. Texas
Contract: 4♥ South						

Board: 139	North:	South:	W	N	E	S
Dealer: West	♠ K987	♠ T	1♠	1NT	Pass	4♦ ¹
Vul: Both	♥ Q7	♥ AJT9543	Pass	4♥	All Pass	
North HCP: 16	♦ AJ94	♦ 852				
South HCP: 5+3	♣ AQ3	♣ 62				1. Texas
Contract: 4♥ North						

North hands

then Texas

Board: 140	♠ 87	LHO is dealer.
Dealer: East	♥ Q86532	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ 6	East (LHO) Doubles 4♦ if possible.
HCP: 8+2	♣ AQ53	

Board: 141	♠ AT7	RHO is dealer. You bid second.
Dealer: West	♥ AQ32	West (RHO) opens 1♣ if possible.
Vul: None	♦ Q4	
HCP: 16	♣ KJ86	

Board: 142	♠ T43	LHO is dealer.
Dealer: East	♥ KQJ8632	East (LHO) opens 1♦ if possible.
Vul: None	♦ -	
HCP: 9+3	♣ K62	

Board: 143	♠ Q42	RHO is dealer. You bid second.
Dealer: West	♥ K6	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AKJ7	
HCP: 16	♣ KT83	

Board: 144	♠ J	LHO is dealer.
Dealer: East	♥ JT8765	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ KT86	
HCP: 8+2	♣ K3	

Both hands (Answers Page)

Board: 140	North:	South:	W	N	E	S
Dealer: East	♠ 87	♠ AT32			1♦	1NT
Vul: N-S	♥ Q86532	♥ A74	Pass	4♦ ¹	X	4♥
North HCP: 8+2	♦ 6	♦ A942	All Pass			
South HCP: 15	♣ AQ53	♣ K7				
Contract: 4♥ South			1. Texas			

Board: 141	North:	South:	W	N	E	S
Dealer: West	♠ AT7	♠ KJ8632	1♣	1NT	Pass	4♥ ¹
Vul: None	♥ AQ32	♥ 95	Pass	4♠	All Pass	
North HCP: 16	♦ Q4	♦ K98				
South HCP: 7+2	♣ KJ86	♣ 94	1. Texas			
Contract: 4♠ North						

Board: 142	North:	South:	W	N	E	S
Dealer: East	♠ T43	♠ KQ96			1♦	1NT
Vul: None	♥ KQJ8632	♥ 97	Pass	4♦ ¹	Pass	4♥
North HCP: 9+3	♦ -	♦ AQJ9	All Pass			
South HCP: 17	♣ K62	♣ AJ3	1. Texas			
Contract: 4♥ South						

Board: 143	North:	South:	W	N	E	S
Dealer: West	♠ Q42	♠ 98763	1♦	1NT	Pass	4♦ ¹
Vul: N-S	♥ K6	♥ AQ9732	Pass	4♥	All Pass	
North HCP: 16	♦ AKJ7	♦ 6				
South HCP: 6+3	♣ KT83	♣ 5	1. Texas			
Contract: 4♥ North						

Board: 144	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ AK2			1♣	1NT
Vul: E-W	♥ JT8765	♥ K92	Pass	4♦ ¹	Pass	4♥
North HCP: 8+2	♦ KT86	♦ Q95	All Pass			
South HCP: 17	♣ K3	♣ AJ74	1. Texas			
Contract: 4♥ South						

South hands

then Texas

Board: 140 ♠ AT32 RHO is dealer. You bid second.

Dealer: East ♥ A74 East (RHO) opens 1♦ if possible.

Vul: N-S ♦ A942 East (RHO) Doubles 4♦ if possible.

HCP: 15 ♣ K7

Board: 141 ♠ KJ8632 LHO is dealer.

Dealer: West ♥ 95 West (LHO) opens 1♣ if possible.

Vul: None ♦ K98

HCP: 7+2 ♣ 94

Board: 142 ♠ KQ96 RHO is dealer. You bid second.

Dealer: East ♥ 97 East (RHO) opens 1♦ if possible.

Vul: None ♦ AQJ9

HCP: 17 ♣ AJ3

Board: 143 ♠ 98763 LHO is dealer.

Dealer: West ♥ AQ9732 West (LHO) opens 1♦ if possible.

Vul: N-S ♦ 6

HCP: 6+3 ♣ 5

Board: 144 ♠ AK2 RHO is dealer. You bid second.

Dealer: East ♥ K92 East (RHO) opens 1♣ if possible.

Vul: E-W ♦ Q95

HCP: 17 ♣ AJ74

Both hands (Answers Page)

Board: 140	North:	South:	W	N	E	S
Dealer: East	♠ 87	♠ AT32			1♦	1NT
Vul: N-S	♥ Q86532	♥ A74	Pass	4♦ ¹	X	4♥
North HCP: 8+2	♦ 6	♦ A942	All Pass			
South HCP: 15	♣ AQ53	♣ K7				
Contract: 4♥ South			1. Texas			

Board: 141	North:	South:	W	N	E	S
Dealer: West	♠ AT7	♠ KJ8632	1♣	1NT	Pass	4♥ ¹
Vul: None	♥ AQ32	♥ 95	Pass	4♠	All Pass	
North HCP: 16	♦ Q4	♦ K98				
South HCP: 7+2	♣ KJ86	♣ 94	1. Texas			
Contract: 4♠ North						

Board: 142	North:	South:	W	N	E	S
Dealer: East	♠ T43	♠ KQ96			1♦	1NT
Vul: None	♥ KQJ8632	♥ 97	Pass	4♦ ¹	Pass	4♥
North HCP: 9+3	♦ -	♦ AQJ9	All Pass			
South HCP: 17	♣ K62	♣ AJ3	1. Texas			
Contract: 4♥ South						

Board: 143	North:	South:	W	N	E	S
Dealer: West	♠ Q42	♠ 98763	1♦	1NT	Pass	4♦ ¹
Vul: N-S	♥ K6	♥ AQ9732	Pass	4♥	All Pass	
North HCP: 16	♦ AKJ7	♦ 6				
South HCP: 6+3	♣ KT83	♣ 5	1. Texas			
Contract: 4♥ North						

Board: 144	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ AK2			1♣	1NT
Vul: E-W	♥ JT8765	♥ K92	Pass	4♦ ¹	Pass	4♥
North HCP: 8+2	♦ KT86	♦ Q95	All Pass			
South HCP: 17	♣ K3	♣ AJ74	1. Texas			
Contract: 4♥ South						

Board: 145	♠ T43	RHO is dealer. You bid second.
Dealer: West	♥ AQT5	West (RHO) opens 1♣ if possible.
Vul: None	♦ A5	
HCP: 16	♣ AQ53	

Board: 146	♠ 75	LHO is dealer.
Dealer: East	♥ AQJ8763	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 96	
HCP: 7+3	♣ 85	

Board: 147	♠ K2	LHO is dealer.
Dealer: East	♥ QT6432	East (LHO) opens 1♦ if possible.
Vul: None	♦ K62	East (LHO) Doubles 4♦ if possible.
HCP: 8+2	♣ 74	

Board: 148	♠ J	LHO is dealer.
Dealer: East	♥ 987532	East (LHO) opens 1♣ if possible.
Vul: None	♦ J872	
HCP: 6+2	♣ A4	

Board: 149	♠ T9	RHO is dealer. You bid second.
Dealer: West	♥ AJ4	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ KJ985	
HCP: 16+1	♣ AKT	

Both hands (Answers Page)

Board: 145	North:	South:	W	N	E	S
Dealer: West	♠ T43	♠ KQ2	1 ♣	1NT	Pass	4 ♦ ¹
Vul: None	♥ AQT5	♥ KJ86432	Pass	4 ♥	All Pass	
North HCP: 16	♦ A5	♦ 83				
South HCP: 9+3	♣ AQ53	♣ T				1. Texas
Contract: 4 ♥ North						

Board: 146	North:	South:	W	N	E	S
Dealer: East	♠ 75	♠ Q2			1 ♦	1NT
Vul: E-W	♥ AQJ8763	♥ KT42	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 7+3	♦ 96	♦ K753	All Pass			
South HCP: 15	♣ 85	♣ AQJ				1. Texas
Contract: 4 ♥ South						

Board: 147	North:	South:	W	N	E	S
Dealer: East	♠ K2	♠ AQ5			1 ♦	1NT
Vul: None	♥ QT6432	♥ K5	Pass	4 ♦ ¹	X	Pass ²
North HCP: 8+2	♦ K62	♦ QJT7	Pass	4 ♥	All Pass	
South HCP: 17	♣ 74	♣ AJ32				1. Texas
Contract: 4 ♥ North						2. denies a !D stopper

Board: 148	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ KQT			1 ♣	1NT
Vul: None	♥ 987532	♥ QJT	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 6+2	♦ J872	♦ KQT	All Pass			
South HCP: 16	♣ A4	♣ KT72				1. Texas
Contract: 4 ♥ South						

Board: 149	North:	South:	W	N	E	S
Dealer: West	♠ T9	♠ Q76542	1 ♥	1NT	Pass	4 ♥ ¹
Vul: E-W	♥ AJ4	♥ T953	Pass	4 ♠	All Pass	
North HCP: 16+1	♦ KJ985	♦ AQ2				
South HCP: 8+2	♣ AKT	♣ -				1. Texas
Contract: 4 ♠ North						

South hands

then Texas

Board: 145	♠ KQ2	LHO is dealer.
Dealer: West	♥ KJ86432	West (LHO) opens 1♣ if possible.
Vul: None	♦ 83	
HCP: 9+3	♣ T	
 Board: 146	 ♠ Q2	 RHO is dealer. You bid second.
Dealer: East	♥ KT42	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ K753	
HCP: 15	♣ AQJ	
 Board: 147	 ♠ AQ5	 RHO is dealer. You bid second.
Dealer: East	♥ K5	East (RHO) opens 1♦ if possible.
Vul: None	♦ QJT7	East (RHO) Doubles 4♦ if possible.
HCP: 17	♣ AJ32	
 Board: 148	 ♠ KQT	 RHO is dealer. You bid second.
Dealer: East	♥ QJT	East (RHO) opens 1♣ if possible.
Vul: None	♦ KQT	
HCP: 16	♣ KT72	
 Board: 149	 ♠ Q76542	 LHO is dealer.
Dealer: West	♥ T953	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ AQ2	
HCP: 8+2	♣ -	

Both hands (Answers Page)

Board: 145	North:	South:	W	N	E	S
Dealer: West	♠ T43	♠ KQ2	1 ♣	1NT	Pass	4 ♦ ¹
Vul: None	♥ AQT5	♥ KJ86432	Pass	4 ♥	All Pass	
North HCP: 16	♦ A5	♦ 83				
South HCP: 9+3	♣ AQ53	♣ T				1. Texas
Contract: 4 ♥ North						

Board: 146	North:	South:	W	N	E	S
Dealer: East	♠ 75	♠ Q2			1 ♦	1NT
Vul: E-W	♥ AQJ8763	♥ KT42	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 7+3	♦ 96	♦ K753	All Pass			
South HCP: 15	♣ 85	♣ AQJ				1. Texas
Contract: 4 ♥ South						

Board: 147	North:	South:	W	N	E	S
Dealer: East	♠ K2	♠ AQ5			1 ♦	1NT
Vul: None	♥ QT6432	♥ K5	Pass	4 ♦ ¹	X	Pass ²
North HCP: 8+2	♦ K62	♦ QJT7	Pass	4 ♥	All Pass	
South HCP: 17	♣ 74	♣ AJ32				1. Texas
Contract: 4 ♥ North						2. denies a !D stopper

Board: 148	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ KQT			1 ♣	1NT
Vul: None	♥ 987532	♥ QJT	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 6+2	♦ J872	♦ KQT	All Pass			
South HCP: 16	♣ A4	♣ KT72				1. Texas
Contract: 4 ♥ South						

Board: 149	North:	South:	W	N	E	S
Dealer: West	♠ T9	♠ Q76542	1 ♥	1NT	Pass	4 ♥ ¹
Vul: E-W	♥ AJ4	♥ T953	Pass	4 ♠	All Pass	
North HCP: 16+1	♦ KJ985	♦ AQ2				
South HCP: 8+2	♣ AKT	♣ -				1. Texas
Contract: 4 ♠ North						

North hands

then Texas

Board: 150 ♠ K8642 LHO is dealer.

Dealer: East ♥ KJT853 East (LHO) opens 1♣ if possible.

Vul: None ♦ T4

HCP: 7+3 ♣ -

Board: 151 ♠ Q7 RHO is dealer. You bid second.

Dealer: West ♥ K86 West (RHO) opens 1♣ if possible.

Vul: Both ♦ AK963

HCP: 16+1 ♣ A93

Both hands (Answers Page)

Board: 150	North:	South:	W	N	E	S
Dealer: East	♠ K8642	♠ QJ9			1♣	1NT
Vul: None	♥ KJT853	♥ AQ76	Pass	4♦ ¹	Pass	4♥
North HCP: 7+3	♦ T4	♦ 986	All Pass			
South HCP: 16	♣ -	♣ AK6				
Contract: 4♥ South			1. Texas			

Board: 151	North:	South:	W	N	E	S
Dealer: West	♠ Q7	♠ 532	1♣	1NT	Pass	4♦ ¹
Vul: Both	♥ K86	♥ AQ9732	Pass	4♥	All Pass	
North HCP: 16+1	♦ AK963	♦ Q4				
South HCP: 8+2	♣ A93	♣ T8	1. Texas			
Contract: 4♥ North						

South hands

then Texas

Board: 150	♠ QJ9	RHO is dealer. You bid second.
Dealer: East	♥ AQ76	East (RHO) opens 1♣ if possible.
Vul: None	♦ 986	
HCP: 16	♣ AK6	

Board: 151	♠ 532	LHO is dealer.
Dealer: West	♥ AQ9732	West (LHO) opens 1♣ if possible.
Vul: Both	♦ Q4	
HCP: 8+2	♣ T8	

Both hands (Answers Page)

Board: 150	North:	South:	W	N	E	S
Dealer: East	♠ K8642	♠ QJ9			1♣	1NT
Vul: None	♥ KJT853	♥ AQ76	Pass	4♦ ¹	Pass	4♥
North HCP: 7+3	♦ T4	♦ 986	All Pass			
South HCP: 16	♣ -	♣ AK6				
Contract: 4♥ South			1. Texas			

Board: 151	North:	South:	W	N	E	S
Dealer: West	♠ Q7	♠ 532	1♣	1NT	Pass	4♦ ¹
Vul: Both	♥ K86	♥ AQ9732	Pass	4♥	All Pass	
North HCP: 16+1	♦ AK963	♦ Q4				
South HCP: 8+2	♣ A93	♣ T8	1. Texas			
Contract: 4♥ North						