

<b>Board: 1</b>	♠ 9	Partner bids first.
Dealer: South	♥ AKQJT6	East (LHO) bids 4♠ if possible.
Vul: None	♦ T73	
HCP: 11+2	♣ J83	

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<b>Board: 2</b>	♠ 3	Partner bids first.
Dealer: South	♥ AKQJ65	The opponents are silent.
Vul: N-S	♦ AJ53	
HCP: 19+2	♣ A6	

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<b>Board: 3</b>	♠ KQ2	You bid first.
Dealer: North	♥ Q73	The opponents are silent.
Vul: E-W	♦ AQ97	
HCP: 16	♣ QJ3	

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<b>Board: 4</b>	♠ AQT8642	Partner bids first.
Dealer: South	♥ QJ3	The opponents are silent.
Vul: Both	♦ 7	
HCP: 12+3	♣ K8	

## Both hands (Answers Page)

### Board: 1

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 15

Contract: 6♥ North

North:

♠ 9

♥ AKQJT6

♦ T73

♣ J83

South:

♠ A72

♥ 974

♦ AJ2

♣ AQT4

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	4♠	Pass
Pass	4NT	Pass	5♣ <sup>2</sup>
Pass	6♥	All Pass	

1. Texas

2. A=0/5 or 3/5

### Board: 2

Dealer: South

Vul: N-S

North HCP: 19+2

South HCP: 15+1

Contract: 7♥ North

North:

♠ 3

♥ AKQJ65

♦ AJ53

♣ A6

South:

♠ AKQ

♥ 32

♦ KQ6

♣ JT943

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	7♥	All Pass	

1. Texas

2. A=1/5 or 4/5

### Board: 3

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 16+2

Contract: 6♥ South

North:

♠ KQ2

♥ Q73

♦ AQ97

♣ QJ3

South:

♠ AJ7

♥ AKJT62

♦ K65

♣ 5

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT
Pass	5♦ <sup>2</sup>	Pass	5♠
Pass	5NT <sup>3</sup>	Pass	6♥
All Pass			

1. Texas

2. A=1/5 or 4/5

3. !H queen no !C king no !D king

### Board: 4

Dealer: South

Vul: Both

North HCP: 12+3

South HCP: 17+1

Contract: 6♠ South

North:

♠ AQT8642

♥ QJ3

♦ 7

♣ K8

South:

♠ J5

♥ A96

♦ AKJ

♣ AT962

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♣ <sup>2</sup>
Pass	5♠	Pass	6♠
All Pass			

1. Texas

2. A=0/5 or 3/5

# South hands

# Texas\_Transfer

<b>Board: 1</b>	♠ A72	You bid first.
Dealer: South	♥ 974	East (RHO) bids 4♠ if possible.
Vul: None	♦ AJ2	
HCP: 15	♣ AQT4	

---

<b>Board: 2</b>	♠ AKQ	You bid first.
Dealer: South	♥ 32	The opponents are silent.
Vul: N-S	♦ KQ6	
HCP: 15+1	♣ JT943	

---

<b>Board: 3</b>	♠ AJ7	Partner bids first.
Dealer: North	♥ AKJT62	The opponents are silent.
Vul: E-W	♦ K65	
HCP: 16+2	♣ 5	

---

<b>Board: 4</b>	♠ J5	You bid first.
Dealer: South	♥ A96	The opponents are silent.
Vul: Both	♦ AKJ	
HCP: 17+1	♣ AT962	

## Both hands (Answers Page)

### Board: 1

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 15

Contract: 6♥ North

North:

♠ 9

♥ AKQJT6

♦ T73

♣ J83

South:

♠ A72

♥ 974

♦ AJ2

♣ AQT4

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	4♠	Pass
Pass	4NT	Pass	5♣ <sup>2</sup>
Pass	6♥	All Pass	

1. Texas

2. A=0/5 or 3/5

### Board: 2

Dealer: South

Vul: N-S

North HCP: 19+2

South HCP: 15+1

Contract: 7♥ North

North:

♠ 3

♥ AKQJ65

♦ AJ53

♣ A6

South:

♠ AKQ

♥ 32

♦ KQ6

♣ JT943

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	7♥	All Pass	

1. Texas

2. A=1/5 or 4/5

### Board: 3

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 16+2

Contract: 6♥ South

North:

♠ KQ2

♥ Q73

♦ AQ97

♣ QJ3

South:

♠ AJ7

♥ AKJT62

♦ K65

♣ 5

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT
Pass	5♦ <sup>2</sup>	Pass	5♠
Pass	5NT <sup>3</sup>	Pass	6♥
All Pass			

1. Texas

2. A=1/5 or 4/5

3. !H queen no !C king no !D king

### Board: 4

Dealer: South

Vul: Both

North HCP: 12+3

South HCP: 17+1

Contract: 6♠ South

North:

♠ AQT8642

♥ QJ3

♦ 7

♣ K8

South:

♠ J5

♥ A96

♦ AKJ

♣ AT962

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♣ <sup>2</sup>
Pass	5♠	Pass	6♠
All Pass			

1. Texas

2. A=0/5 or 3/5

# North hands

# Texas\_Transfer

<b>Board: 5</b>	♠ AQ84	You bid first.
Dealer: North	♥ T83	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 17	♣ A832	

---

<b>Board: 6</b>	♠ QJT7642	Partner bids first.
Dealer: South	♥ 85	The opponents are silent.
Vul: Both	♦ AJ83	
HCP: 8+3	♣ -	

---

<b>Board: 7</b>	♠ K9	You bid first.
Dealer: North	♥ K6	The opponents are silent.
Vul: None	♦ AK754	
HCP: 15+1	♣ Q943	

---

<b>Board: 8</b>	♠ AKJT6432	Partner bids first.
Dealer: South	♥ QT	The opponents are silent.
Vul: E-W	♦ 64	
HCP: 10+4	♣ 5	

## Both hands (Answers Page)

### Board: 5

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 10+3

Contract: 4♥ North

North:

♠ AQ84

♥ T83

♦ AK

♣ A832

South:

♠ K7

♥ AQJ7542

♦ 32

♣ 65

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 6

Dealer: South

Vul: Both

North HCP: 8+3

South HCP: 15

Contract: 4♠ South

North:

♠ QJT7642

♥ 85

♦ AJ83

♣ -

South:

♠ A98

♥ AQJ7

♦ Q964

♣ Q7

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

All Pass

1. Texas

### Board: 7

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 13+3

Contract: 5♠ South

North:

♠ K9

♥ K6

♦ AK754

♣ Q943

South:

♠ AQJT872

♥ JT7

♦ -

♣ AJ6

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT

Pass 5♥<sup>2</sup> Pass 5♠

All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 8

Dealer: South

Vul: E-W

North HCP: 10+4

South HCP: 15

Contract: 4♠ South

North:

♠ AKJT6432

♥ QT

♦ 64

♣ 5

South:

♠ Q7

♥ A42

♦ KJ32

♣ KQ73

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

All Pass

1. Texas

<b>Board: 5</b>	♠ K7	Partner bids first.
Dealer: North	♥ AQJ7542	The opponents are silent.
Vul: E-W	♦ 32	
HCP: 10+3	♣ 65	

---

<b>Board: 6</b>	♠ A98	You bid first.
Dealer: South	♥ AQJ7	The opponents are silent.
Vul: Both	♦ Q964	
HCP: 15	♣ Q7	

---

<b>Board: 7</b>	♠ AQJT872	Partner bids first.
Dealer: North	♥ JT7	The opponents are silent.
Vul: None	♦ -	
HCP: 13+3	♣ AJ6	

---

<b>Board: 8</b>	♠ Q7	You bid first.
Dealer: South	♥ A42	The opponents are silent.
Vul: E-W	♦ KJ32	
HCP: 15	♣ KQ73	

## Both hands (Answers Page)

### Board: 5

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 10+3

Contract: 4♥ North

North:

♠ AQ84

♥ T83

♦ AK

♣ A832

South:

♠ K7

♥ AQJ7542

♦ 32

♣ 65

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 6

Dealer: South

Vul: Both

North HCP: 8+3

South HCP: 15

Contract: 4♠ South

North:

♠ QJT7642

♥ 85

♦ AJ83

♣ -

South:

♠ A98

♥ AQJ7

♦ Q964

♣ Q7

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

All Pass

1. Texas

### Board: 7

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 13+3

Contract: 5♠ South

North:

♠ K9

♥ K6

♦ AK754

♣ Q943

South:

♠ AQJT872

♥ JT7

♦ -

♣ AJ6

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT

Pass 5♥<sup>2</sup> Pass 5♠

All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 8

Dealer: South

Vul: E-W

North HCP: 10+4

South HCP: 15

Contract: 4♠ South

North:

♠ AKJT6432

♥ QT

♦ 64

♣ 5

South:

♠ Q7

♥ A42

♦ KJ32

♣ KQ73

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

All Pass

1. Texas



# North hands

# Texas\_Transfer

<b>Board: 9</b>	♠ 8532	You bid first.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: Both	♦ AJ3	
HCP: 16	♣ AQ3	

---

<b>Board: 10</b>	♠ AKJ843	Partner bids first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: None	♦ T964	
HCP: 16+2	♣ Q	

---

<b>Board: 11</b>	♠ K8432	You bid first.
Dealer: North	♥ K74	The opponents are silent.
Vul: None	♦ AKT	
HCP: 16+1	♣ KT	

---

<b>Board: 12</b>	♠ A42	Partner bids first.
Dealer: South	♥ KQJ932	The opponents are silent.
Vul: E-W	♦ T2	
HCP: 14+2	♣ A8	

## Both hands (Answers Page)

### Board: 9

Dealer: North

Vul: Both

North HCP: 16

South HCP: 15+3

Contract: 6 ♠ South

North:

♠ 8532

♥ KQ7

♦ AJ3

♣ AQ3

South:

♠ AKT9764

♥ AJ3

♦ K

♣ 74

W	N	E	S
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	1NT	Pass	4♥ <sup>1</sup>
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Pass	4♠	Pass	4NT
------	----	------	-----

Pass	5♠ <sup>2</sup>	Pass	5NT <sup>3</sup>
------	-----------------	------	------------------

Pass	6♦ <sup>4</sup>	Pass	6♠
------	-----------------	------	----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=1

3. King ask by 5NT

4. K=1

### Board: 10

Dealer: South

Vul: None

North HCP: 16+2

South HCP: 15+1

Contract: 6 ♠ North

North:

♠ AKJ843

♥ AQ

♦ T964

♣ Q

South:

♠ Q65

♥ KJ963

♦ A3

♣ AJ4

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT	Pass	5♠ <sup>2</sup>
------	-----	------	-----------------

Pass	6♠	All Pass	
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1. Texas

2. A=2/5 or 5/5, Q(S)=1

### Board: 11

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 9+2

Contract: 4♥ North

North:

♠ K8432

♥ K74

♦ AKT

♣ KT

South:

♠ 95

♥ AQJT63

♦ Q86

♣ 92

W	N	E	S
---	---	---	---

	1NT	Pass	4♦ <sup>1</sup>
--	-----	------	-----------------

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

### Board: 12

Dealer: South

Vul: E-W

North HCP: 14+2

South HCP: 15

Contract: 5♥ North

North:

♠ A42

♥ KQJ932

♦ T2

♣ A8

South:

♠ KJT8

♥ A75

♦ KJ3

♣ K32

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT	Pass	5♦ <sup>2</sup>
------	-----	------	-----------------

Pass	5♥	All Pass	
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1. Texas

2. A=1/5 or 4/5

<b>Board: 9</b>	♠ AKT9764	Partner bids first.
Dealer: North	♥ AJ3	The opponents are silent.
Vul: Both	♦ K	
HCP: 15+3	♣ 74	

---

<b>Board: 10</b>	♠ Q65	You bid first.
Dealer: South	♥ KJ963	The opponents are silent.
Vul: None	♦ A3	
HCP: 15+1	♣ AJ4	

---

<b>Board: 11</b>	♠ 95	Partner bids first.
Dealer: North	♥ AQJT63	The opponents are silent.
Vul: None	♦ Q86	
HCP: 9+2	♣ 92	

---

<b>Board: 12</b>	♠ KJT8	You bid first.
Dealer: South	♥ A75	The opponents are silent.
Vul: E-W	♦ KJ3	
HCP: 15	♣ K32	

## Both hands (Answers Page)

### Board: 9

Dealer: North  
 Vul: Both  
 North HCP: 16  
 South HCP: 15+3  
 Contract: 6 ♠ South

#### North:

♠ 8532  
 ♥ KQ7  
 ♦ AJ3  
 ♣ AQ3

#### South:

♠ AKT9764  
 ♥ AJ3  
 ♦ K  
 ♣ 74

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT
Pass	5♠ <sup>2</sup>	Pass	5NT <sup>3</sup>
Pass	6♦ <sup>4</sup>	Pass	6♠
All Pass			

1. Texas
2. A=2/5 or 5/5, Q(S)=1
3. King ask by 5NT
4. K=1

### Board: 10

Dealer: South  
 Vul: None  
 North HCP: 16+2  
 South HCP: 15+1  
 Contract: 6 ♠ North

#### North:

♠ AKJ843  
 ♥ AQ  
 ♦ T964  
 ♣ Q

#### South:

♠ Q65  
 ♥ KJ963  
 ♦ A3  
 ♣ AJ4

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♠ <sup>2</sup>
Pass	6♠	All Pass	

1. Texas
2. A=2/5 or 5/5, Q(S)=1

### Board: 11

Dealer: North  
 Vul: None  
 North HCP: 16+1  
 South HCP: 9+2  
 Contract: 4♥ North

#### North:

♠ K8432  
 ♥ K74  
 ♦ AKT  
 ♣ KT

#### South:

♠ 95  
 ♥ AQJT63  
 ♦ Q86  
 ♣ 92

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	All Pass	
1. Texas			

### Board: 12

Dealer: South  
 Vul: E-W  
 North HCP: 14+2  
 South HCP: 15  
 Contract: 5♥ North

#### North:

♠ A42  
 ♥ KQJ932  
 ♦ T2  
 ♣ A8

#### South:

♠ KJT8  
 ♥ A75  
 ♦ KJ3  
 ♣ K32

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	5♥	All Pass	

1. Texas
2. A=1/5 or 4/5

# North hands

# Texas\_Transfer

## Board: 13

♠ AK54

You bid first.

Dealer: North

♥ 72

The opponents are silent.

Vul: None

♦ KT95

HCP: 16

♣ AQ6

## Board: 14

♠ QJT8743

Partner bids first.

Dealer: South

♥ K82

The opponents are silent.

Vul: N-S

♦ 7

HCP: 9+3

♣ K7

## Board: 15

♠ J975

You bid first.

Dealer: North

♥ AQ7

The opponents are silent.

Vul: E-W

♦ AKQ5

HCP: 16

♣ 86

## Board: 16

♠ AJT32

You bid first.

Dealer: North

♥ AJ

West (RHO) Doubles 4 ♦ if possible.

Vul: None

♦ A95

HCP: 16+1

♣ Q95

## Both hands (Answers Page)

### Board: 13

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+3

Contract: 4♥ North

North:

♠ AK54

♥ 72

♦ KT95

♣ AQ6

South:

♠ 96

♥ QJT953

♦ AQ432

♣ -

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 14

Dealer: South

Vul: N-S

North HCP: 9+3

South HCP: 17

Contract: 4♠ South

North:

♠ QJT8743

♥ K82

♦ 7

♣ K7

South:

♠ AK95

♥ AQT9

♦ Q42

♣ Q4

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

All Pass

1. Texas

### Board: 15

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 12+3

Contract: 6♠ South

North:

♠ J975

♥ AQ7

♦ AKQ5

♣ 86

South:

♠ AQT642

♥ 92

♦ -

♣ KQJ73

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT

Pass 5♠<sup>2</sup> Pass 6♠

All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=1

### Board: 16

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 9+3

Contract: 4♥ South

North:

♠ AJT32

♥ AJ

♦ A95

♣ Q95

South:

♠ 7

♥ KQT854

♦ 4

♣ KJ862

W N E S

1NT Pass 4♦<sup>1</sup>

X Pass Pass 4♥

All Pass

1. Texas

<b>Board: 13</b>	♠ 96	Partner bids first.
Dealer: North	♥ QJT953	The opponents are silent.
Vul: None	♦ AQ432	
HCP: 9+3	♣ -	

---

<b>Board: 14</b>	♠ AK95	You bid first.
Dealer: South	♥ AQT9	The opponents are silent.
Vul: N-S	♦ Q42	
HCP: 17	♣ Q4	

---

<b>Board: 15</b>	♠ AQT642	Partner bids first.
Dealer: North	♥ 92	The opponents are silent.
Vul: E-W	♦ -	
HCP: 12+3	♣ KQJ73	

---

<b>Board: 16</b>	♠ 7	Partner bids first.
Dealer: North	♥ KQT854	West (LHO) Doubles 4 ♦ if possible.
Vul: None	♦ 4	
HCP: 9+3	♣ KJ862	

## Both hands (Answers Page)

### Board: 13

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+3

Contract: 4♥ North

North:

♠ AK54

♥ 72

♦ KT95

♣ AQ6

South:

♠ 96

♥ QJT953

♦ AQ432

♣ -

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 14

Dealer: South

Vul: N-S

North HCP: 9+3

South HCP: 17

Contract: 4♠ South

North:

♠ QJT8743

♥ K82

♦ 7

♣ K7

South:

♠ AK95

♥ AQT9

♦ Q42

♣ Q4

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

All Pass

1. Texas

### Board: 15

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 12+3

Contract: 6♠ South

North:

♠ J975

♥ AQ7

♦ AKQ5

♣ 86

South:

♠ AQT642

♥ 92

♦ -

♣ KQJ73

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT

Pass 5♠<sup>2</sup> Pass 6♠

All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=1

### Board: 16

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 9+3

Contract: 4♥ South

North:

♠ AJT32

♥ AJ

♦ A95

♣ Q95

South:

♠ 7

♥ KQT854

♦ 4

♣ KJ862

W N E S

1NT Pass 4♦<sup>1</sup>

X Pass Pass 4♥

All Pass

1. Texas



**Board: 17**

♠ J7

You bid first.

Dealer: North

♥ A65

The opponents are silent.

Vul: E-W

♦ A92

HCP: 15+1

♣ KQJ64

**Board: 18**

♠ 3

Partner bids first.

Dealer: South

♥ AKJ753

The opponents are silent.

Vul: N-S

♦ T3

HCP: 8+2

♣ 8752

**Board: 19**

♠ A5

You bid first.

Dealer: North

♥ KJ7

The opponents are silent.

Vul: E-W

♦ AJ85

HCP: 17

♣ KJ53

## Both hands (Answers Page)

### Board: 17

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 14+2

Contract: 5 ♠ South

North:

♠ J7

♥ A65

♦ A92

♣ KQJ64

South:

♠ AQT843

♥ K

♦ KQ43

♣ 92

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT
Pass	5♥ <sup>2</sup>	Pass	5♠
All Pass			

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 18

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 16+1

Contract: 4♥ South

North:

♠ 3

♥ AKJ753

♦ T3

♣ 8752

South:

♠ K98

♥ 96

♦ AQ5

♣ AK963

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
All Pass			

1. Texas

### Board: 19

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 14+2

Contract: 6♠ South

North:

♠ A5

♥ KJ7

♦ AJ85

♣ KJ53

South:

♠ KQJ986

♥ A3

♦ 96

♣ A97

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT
Pass	5♥ <sup>2</sup>	Pass	5NT <sup>3</sup>
Pass	6♥ <sup>4</sup>	Pass	6♠
All Pass			

1. Texas

2. A=2/5 or 5/5, Q(S)=0

3. King ask by 5NT

4. K=2

<b>Board: 17</b>	♠ AQT843	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: E-W	♦ KQ43	
HCP: 14+2	♣ 92	

---

<b>Board: 18</b>	♠ K98	You bid first.
Dealer: South	♥ 96	The opponents are silent.
Vul: N-S	♦ AQ5	
HCP: 16+1	♣ AK963	

---

<b>Board: 19</b>	♠ KQJ986	Partner bids first.
Dealer: North	♥ A3	The opponents are silent.
Vul: E-W	♦ 96	
HCP: 14+2	♣ A97	

## Both hands (Answers Page)

### Board: 17

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 14+2

Contract: 5 ♠ South

North:

♠ J7

♥ A65

♦ A92

♣ KQJ64

South:

♠ AQT843

♥ K

♦ KQ43

♣ 92

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT
Pass	5♥ <sup>2</sup>	Pass	5♠
All Pass			

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 18

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 16+1

Contract: 4♥ South

North:

♠ 3

♥ AKJ753

♦ T3

♣ 8752

South:

♠ K98

♥ 96

♦ AQ5

♣ AK963

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
All Pass			

1. Texas

### Board: 19

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 14+2

Contract: 6♠ South

North:

♠ A5

♥ KJ7

♦ AJ85

♣ KJ53

South:

♠ KQJ986

♥ A3

♦ 96

♣ A97

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT
Pass	5♥ <sup>2</sup>	Pass	5NT <sup>3</sup>
Pass	6♥ <sup>4</sup>	Pass	6♠
All Pass			

1. Texas

2. A=2/5 or 5/5, Q(S)=0

3. King ask by 5NT

4. K=2

# North hands

# Texas\_Transfer

**Board: 20**      ♠ AQT643      Partner bids first.  
 Dealer: South      ♥ A      The opponents are silent.  
 Vul: Both      ♦ KQ5  
 HCP: 15+2      ♣ T86

---

**Board: 21**      ♠ QT65      You bid first.  
 Dealer: North      ♥ A82      The opponents are silent.  
 Vul: N-S      ♦ A5  
 HCP: 15      ♣ KQ43

---

**Board: 22**      ♠ Q95      Partner bids first.  
 Dealer: South      ♥ QJT743      The opponents are silent.  
 Vul: E-W      ♦ A  
 HCP: 9+2      ♣ T43

---

**Board: 23**      ♠ AKQ      You bid first.  
 Dealer: North      ♥ Q9      The opponents are silent.  
 Vul: Both      ♦ J75  
 HCP: 16+1      ♣ AT864

## Both hands (Answers Page)

### Board: 20

Dealer: South

Vul: Both

North HCP: 15+2

South HCP: 15

Contract: 7NT North

North:

♠ AQT643

♥ A

♦ KQ5

♣ T86

South:

♠ K75

♥ T653

♦ AJ8

♣ AK7

W N E S

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT Pass 5♣<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6♦<sup>4</sup>

Pass 7NT All Pass

1. Texas

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=1

### Board: 21

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 11+3

Contract: 4♥ North

North:

♠ QT65

♥ A82

♦ A5

♣ KQ43

South:

♠ -

♥ KJT765

♦ QT432

♣ AJ

W N E S

Pass 1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 22

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 16

Contract: 4♥ South

North:

♠ Q95

♥ QJT743

♦ A

♣ T43

South:

♠ AK

♥ K986

♦ K83

♣ QJ72

W N E S

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 23

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 14+3

Contract: 7♥ South

North:

♠ AKQ

♥ Q9

♦ J75

♣ AT864

South:

♠ 63

♥ AKJ8432

♦ AQ64

♣ -

W N E S

Pass 1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT

Pass 5♠<sup>2</sup> Pass 7♥

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=1

<b>Board: 20</b>	♠ K75	You bid first.
Dealer: South	♥ T653	The opponents are silent.
Vul: Both	♦ AJ8	
HCP: 15	♣ AK7	

---

<b>Board: 21</b>	♠ -	Partner bids first.
Dealer: North	♥ KJT765	The opponents are silent.
Vul: N-S	♦ QT432	
HCP: 11+3	♣ AJ	

---

<b>Board: 22</b>	♠ AK	You bid first.
Dealer: South	♥ K986	The opponents are silent.
Vul: E-W	♦ K83	
HCP: 16	♣ QJ72	

---

<b>Board: 23</b>	♠ 63	Partner bids first.
Dealer: North	♥ AKJ8432	The opponents are silent.
Vul: Both	♦ AQ64	
HCP: 14+3	♣ -	

## Both hands (Answers Page)

### Board: 20

Dealer: South

Vul: Both

North HCP: 15+2

South HCP: 15

Contract: 7NT North

North:

♠ AQT643

♥ A

♦ KQ5

♣ T86

South:

♠ K75

♥ T653

♦ AJ8

♣ AK7

W N E S

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT Pass 5♣<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6♦<sup>4</sup>

Pass 7NT All Pass

1. Texas

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=1

### Board: 21

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 11+3

Contract: 4♥ North

North:

♠ QT65

♥ A82

♦ A5

♣ KQ43

South:

♠ -

♥ KJT765

♦ QT432

♣ AJ

W N E S

Pass 1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 22

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 16

Contract: 4♥ South

North:

♠ Q95

♥ QJT743

♦ A

♣ T43

South:

♠ AK

♥ K986

♦ K83

♣ QJ72

W N E S

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 23

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 14+3

Contract: 7♥ South

North:

♠ AKQ

♥ Q9

♦ J75

♣ AT864

South:

♠ 63

♥ AKJ8432

♦ AQ64

♣ -

W N E S

Pass 1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT

Pass 5♠<sup>2</sup> Pass 7♥

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=1



# North hands

# Texas\_Transfer

<b>Board: 24</b>	♠ QJ	Partner bids first.
Dealer: South	♥ AJT652	The opponents are silent.
Vul: None	♦ A53	
HCP: 12+2	♣ 32	

---

<b>Board: 25</b>	♠ AJ94	You bid first.
Dealer: North	♥ K7	The opponents are silent.
Vul: None	♦ K753	
HCP: 15	♣ KJ8	

---

<b>Board: 26</b>	♠ 85	Partner bids first.
Dealer: South	♥ KJT8653	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 9+3	♣ 83	

---

<b>Board: 27</b>	♠ KQ64	You bid first.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: E-W	♦ QT86	
HCP: 15	♣ 96	

## Both hands (Answers Page)

### Board: 24

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 16

Contract: 4♥ South

North:

♠ QJ

♥ AJT652

♦ A53

♣ 32

South:

♠ AT7

♥ KQ3

♦ K96

♣ AT84

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 25

Dealer: North

Vul: None

North HCP: 15

South HCP: 11+2

Contract: 4♠ North

North:

♠ AJ94

♥ K7

♦ K753

♣ KJ8

South:

♠ KQT863

♥ A5

♦ 9

♣ Q943

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

### Board: 26

Dealer: South

Vul: N-S

North HCP: 9+3

South HCP: 17

Contract: 4♥ South

North:

♠ 85

♥ KJT8653

♦ KQ

♣ 83

South:

♠ KQ

♥ A97

♦ AT43

♣ AT64

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 27

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 13+2

Contract: 4♠ North

North:

♠ KQ64

♥ AKJ

♦ QT86

♣ 96

South:

♠ AJT953

♥ 52

♦ A

♣ AT82

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

<b>Board: 24</b>	♠ AT7	You bid first.
Dealer: South	♥ KQ3	The opponents are silent.
Vul: None	♦ K96	
HCP: 16	♣ AT84	

---

<b>Board: 25</b>	♠ KQT863	Partner bids first.
Dealer: North	♥ A5	The opponents are silent.
Vul: None	♦ 9	
HCP: 11+2	♣ Q943	

---

<b>Board: 26</b>	♠ KQ	You bid first.
Dealer: South	♥ A97	The opponents are silent.
Vul: N-S	♦ AT43	
HCP: 17	♣ AT64	

---

<b>Board: 27</b>	♠ AJT953	Partner bids first.
Dealer: North	♥ 52	The opponents are silent.
Vul: E-W	♦ A	
HCP: 13+2	♣ AT82	

## Both hands (Answers Page)

### Board: 24

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 16

Contract: 4♥ South

North:

♠ QJ

♥ AJT652

♦ A53

♣ 32

South:

♠ AT7

♥ KQ3

♦ K96

♣ AT84

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 25

Dealer: North

Vul: None

North HCP: 15

South HCP: 11+2

Contract: 4♠ North

North:

♠ AJ94

♥ K7

♦ K753

♣ KJ8

South:

♠ KQT863

♥ A5

♦ 9

♣ Q943

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

### Board: 26

Dealer: South

Vul: N-S

North HCP: 9+3

South HCP: 17

Contract: 4♥ South

North:

♠ 85

♥ KJT8653

♦ KQ

♣ 83

South:

♠ KQ

♥ A97

♦ AT43

♣ AT64

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 27

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 13+2

Contract: 4♠ North

North:

♠ KQ64

♥ AKJ

♦ QT86

♣ 96

South:

♠ AJT953

♥ 52

♦ A

♣ AT82

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

# North hands

# Texas\_Transfer

**Board: 28**      ♠ AKJ732      Partner bids first.  
 Dealer: South      ♥ J      The opponents are silent.  
 Vul: None      ♦ AKQ5  
 HCP: 18+2      ♣ 82

---

**Board: 29**      ♠ KQ72      You bid first.  
 Dealer: North      ♥ K6      The opponents are silent.  
 Vul: N-S      ♦ AK54  
 HCP: 15      ♣ T72

---

**Board: 30**      ♠ AQT653      Partner bids first.  
 Dealer: South      ♥ 84      The opponents are silent.  
 Vul: E-W      ♦ A98  
 HCP: 10+2      ♣ 86

---

**Board: 31**      ♠ A842      You bid first.  
 Dealer: North      ♥ 73      The opponents are silent.  
 Vul: Both      ♦ AT65  
 HCP: 15      ♣ AK9

## Both hands (Answers Page)

### Board: 28

Dealer: South

Vul: None

North HCP: 18+2

South HCP: 16+1

Contract: 6 ♠ North

North:

♠ AKJ732

♥ J

♦ AKQ5

♣ 82

South:

♠ QT5

♥ KQ2

♦ 86

♣ AKQ65

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
Pass	4NT	Pass	5 ♦ <sup>2</sup>
Pass	5 ♥	Pass	6 ♣ <sup>3</sup>
Pass	6 ♠	All Pass	

1. Texas

2. A=1/5 or 4/5

3. !S queen and !C king

### Board: 29

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+3

Contract: 4 ♥ North

North:

♠ KQ72

♥ K6

♦ AK54

♣ T72

South:

♠ -

♥ AJT7532

♦ QJ6

♣ J64

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>
Pass	4 ♥	All Pass	

1. Texas

### Board: 30

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AQT653

♥ 84

♦ A98

♣ 86

South:

♠ 42

♥ AKQ75

♦ KT6

♣ KT4

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
All Pass			
1. Texas			

### Board: 31

Dealer: North

Vul: Both

North HCP: 15

South HCP: 13+2

Contract: 4 ♥ North

North:

♠ A842

♥ 73

♦ AT65

♣ AK9

South:

♠ K65

♥ AKQJT2

♦ 82

♣ 87

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>
Pass	4 ♥	All Pass	
1. Texas			

# South hands

# Texas\_Transfer

<b>Board: 28</b>	♠ QT5	You bid first.
Dealer: South	♥ KQ2	The opponents are silent.
Vul: None	♦ 86	
HCP: 16+1	♣ AKQ65	

---

<b>Board: 29</b>	♠ -	Partner bids first.
Dealer: North	♥ AJT7532	The opponents are silent.
Vul: N-S	♦ QJ6	
HCP: 9+3	♣ J64	

---

<b>Board: 30</b>	♠ 42	You bid first.
Dealer: South	♥ AKQ75	The opponents are silent.
Vul: E-W	♦ KT6	
HCP: 15+1	♣ KT4	

---

<b>Board: 31</b>	♠ K65	Partner bids first.
Dealer: North	♥ AKQJT2	The opponents are silent.
Vul: Both	♦ 82	
HCP: 13+2	♣ 87	

## Both hands (Answers Page)

### Board: 28

Dealer: South

Vul: None

North HCP: 18+2

South HCP: 16+1

Contract: 6 ♠ North

North:

♠ AKJ732

♥ J

♦ AKQ5

♣ 82

South:

♠ QT5

♥ KQ2

♦ 86

♣ AKQ65

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
Pass	4NT	Pass	5 ♦ <sup>2</sup>
Pass	5 ♥	Pass	6 ♣ <sup>3</sup>
Pass	6 ♠	All Pass	

1. Texas

2. A=1/5 or 4/5

3. !S queen and !C king

### Board: 29

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+3

Contract: 4 ♥ North

North:

♠ KQ72

♥ K6

♦ AK54

♣ T72

South:

♠ -

♥ AJT7532

♦ QJ6

♣ J64

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>
Pass	4 ♥	All Pass	

1. Texas

### Board: 30

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AQT653

♥ 84

♦ A98

♣ 86

South:

♠ 42

♥ AKQ75

♦ KT6

♣ KT4

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
All Pass			
1. Texas			

### Board: 31

Dealer: North

Vul: Both

North HCP: 15

South HCP: 13+2

Contract: 4 ♥ North

North:

♠ A842

♥ 73

♦ AT65

♣ AK9

South:

♠ K65

♥ AKQJT2

♦ 82

♣ 87

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>
Pass	4 ♥	All Pass	
1. Texas			



# North hands

# Texas\_Transfer

<b>Board: 32</b>	♠ 95	Partner bids first.
Dealer: South	♥ QJT864	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 7+2	♣ AT83	

<b>Board: 33</b>	♠ AK7	You bid first.
Dealer: North	♥ K97	The opponents are silent.
Vul: Both	♦ A975	
HCP: 17	♣ QJ7	

<b>Board: 34</b>	♠ 9	Partner bids first.
Dealer: South	♥ AQJT75	The opponents are silent.
Vul: Both	♦ KT8	
HCP: 12+2	♣ QT3	

<b>Board: 35</b>	♠ A93	You bid first.
Dealer: North	♥ A93	The opponents are silent.
Vul: None	♦ KJ8	
HCP: 16	♣ AT42	

<b>Board: 36</b>	♠ 84	Partner bids first.
Dealer: South	♥ AKJ742	The opponents are silent.
Vul: Both	♦ 874	
HCP: 12+2	♣ A5	

## Both hands (Answers Page)

### Board: 32

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 16

Contract: 4♥ South

North:

♠ 95

♥ QJT864

♦ 5

♣ AT83

South:

♠ KJT4

♥ A73

♦ AT2

♣ KJ5

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 33

Dealer: North

Vul: Both

North HCP: 17

South HCP: 9+2

Contract: 4♠ North

North:

♠ AK7

♥ K97

♦ A975

♣ QJ7

South:

♠ QJT954

♥ AT8

♦ Q8

♣ 94

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

### Board: 34

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 16

Contract: 4♥ South

North:

♠ 9

♥ AQJT75

♦ KT8

♣ QT3

South:

♠ KJT7

♥ K84

♦ Q5

♣ AK84

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 35

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+2

Contract: 4♠ North

North:

♠ A93

♥ A93

♦ KJ8

♣ AT42

South:

♠ KQJT52

♥ -

♦ 976

♣ K765

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

### Board: 36

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 15

Contract: 4♥ South

North:

♠ 84

♥ AKJ742

♦ 874

♣ A5

South:

♠ AJ52

♥ 83

♦ AKQ6

♣ JT7

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

# South hands

# Texas\_Transfer

<b>Board: 32</b>	♠ KJT4	You bid first.
Dealer: South	♥ A73	The opponents are silent.
Vul: E-W	♦ AT2	
HCP: 16	♣ KJ5	

---

<b>Board: 33</b>	♠ QJT954	Partner bids first.
Dealer: North	♥ AT8	The opponents are silent.
Vul: Both	♦ Q8	
HCP: 9+2	♣ 94	

---

<b>Board: 34</b>	♠ KJT7	You bid first.
Dealer: South	♥ K84	The opponents are silent.
Vul: Both	♦ Q5	
HCP: 16	♣ AK84	

---

<b>Board: 35</b>	♠ KQJT52	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ 976	
HCP: 9+2	♣ K765	

---

<b>Board: 36</b>	♠ AJ52	You bid first.
Dealer: South	♥ 83	The opponents are silent.
Vul: Both	♦ AKQ6	
HCP: 15	♣ JT7	

## Both hands (Answers Page)

### Board: 32

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 16

Contract: 4♥ South

North:

♠ 95

♥ QJT864

♦ 5

♣ AT83

South:

♠ KJT4

♥ A73

♦ AT2

♣ KJ5

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 33

Dealer: North

Vul: Both

North HCP: 17

South HCP: 9+2

Contract: 4♠ North

North:

♠ AK7

♥ K97

♦ A975

♣ QJ7

South:

♠ QJT954

♥ AT8

♦ Q8

♣ 94

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

### Board: 34

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 16

Contract: 4♥ South

North:

♠ 9

♥ AQJT75

♦ KT8

♣ QT3

South:

♠ KJT7

♥ K84

♦ Q5

♣ AK84

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 35

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+2

Contract: 4♠ North

North:

♠ A93

♥ A93

♦ KJ8

♣ AT42

South:

♠ KQJT52

♥ -

♦ 976

♣ K765

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

### Board: 36

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 15

Contract: 4♥ South

North:

♠ 84

♥ AKJ742

♦ 874

♣ A5

South:

♠ AJ52

♥ 83

♦ AKQ6

♣ JT7

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

<b>Board: 37</b>	♠ Q95	You bid first.
Dealer: North	♥ KT7	The opponents are silent.
Vul: None	♦ AK53	
HCP: 15	♣ K75	

---

<b>Board: 38</b>	♠ AT	Partner bids first.
Dealer: South	♥ AKT984	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 16+2	♣ K953	

---

<b>Board: 39</b>	♠ KQ53	You bid first.
Dealer: North	♥ Q9	The opponents are silent.
Vul: E-W	♦ AQ7	
HCP: 17	♣ KJ32	

---

<b>Board: 40</b>	♠ T98	Partner bids first.
Dealer: South	♥ AKQT763	The opponents are silent.
Vul: None	♦ -	
HCP: 11+3	♣ Q93	

## Both hands (Answers Page)

### Board: 37

Dealer: North

Vul: None

North HCP: 15

South HCP: 13+2

Contract: 4♥ North

North:

♠ Q95

♥ KT7

♦ AK53

♣ K75

South:

♠ T62

♥ AQJ952

♦ Q42

♣ A

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 38

Dealer: South

Vul: N-S

North HCP: 16+2

South HCP: 16

Contract: 6♥ North

North:

♠ AT

♥ AKT984

♦ Q

♣ K953

South:

♠ K86

♥ QJ3

♦ AJ43

♣ AJ4

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT Pass 5♠<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6♦<sup>4</sup>

Pass 6♥ All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=1

3. King ask by 5NT

4. K=1

### Board: 39

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 12+3

Contract: 5♠ North

North:

♠ KQ53

♥ Q9

♦ AQ7

♣ KJ32

South:

♠ AJT9864

♥ A7

♦ KT8

♣ 4

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT

Pass 5♠<sup>2</sup> All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=1

### Board: 40

Dealer: South

Vul: None

North HCP: 11+3

South HCP: 16

Contract: 5♥ North

North:

♠ T98

♥ AKQT763

♦ -

♣ Q93

South:

♠ AKJ

♥ J95

♦ K987

♣ KJ6

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT Pass 5♦<sup>2</sup>

Pass 5♥ All Pass

1. Texas

2. A=1/5 or 4/5

<b>Board: 37</b>	♠ T62	Partner bids first.
Dealer: North	♥ AQJ952	The opponents are silent.
Vul: None	♦ Q42	
HCP: 13+2	♣ A	

---

<b>Board: 38</b>	♠ K86	You bid first.
Dealer: South	♥ QJ3	The opponents are silent.
Vul: N-S	♦ AJ43	
HCP: 16	♣ AJ4	

---

<b>Board: 39</b>	♠ AJT9864	Partner bids first.
Dealer: North	♥ A7	The opponents are silent.
Vul: E-W	♦ KT8	
HCP: 12+3	♣ 4	

---

<b>Board: 40</b>	♠ AKJ	You bid first.
Dealer: South	♥ J95	The opponents are silent.
Vul: None	♦ K987	
HCP: 16	♣ KJ6	

## Both hands (Answers Page)

### Board: 37

Dealer: North

Vul: None

North HCP: 15

South HCP: 13+2

Contract: 4♥ North

North:

♠ Q95

♥ KT7

♦ AK53

♣ K75

South:

♠ T62

♥ AQJ952

♦ Q42

♣ A

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 38

Dealer: South

Vul: N-S

North HCP: 16+2

South HCP: 16

Contract: 6♥ North

North:

♠ AT

♥ AKT984

♦ Q

♣ K953

South:

♠ K86

♥ QJ3

♦ AJ43

♣ AJ4

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT Pass 5♠<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6♦<sup>4</sup>

Pass 6♥ All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=1

3. King ask by 5NT

4. K=1

### Board: 39

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 12+3

Contract: 5♠ North

North:

♠ KQ53

♥ Q9

♦ AQ7

♣ KJ32

South:

♠ AJT9864

♥ A7

♦ KT8

♣ 4

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT

Pass 5♠<sup>2</sup> All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=1

### Board: 40

Dealer: South

Vul: None

North HCP: 11+3

South HCP: 16

Contract: 5♥ North

North:

♠ T98

♥ AKQT763

♦ -

♣ Q93

South:

♠ AKJ

♥ J95

♦ K987

♣ KJ6

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT Pass 5♦<sup>2</sup>

Pass 5♥ All Pass

1. Texas

2. A=1/5 or 4/5



# North hands

# Texas\_Transfer

## Board: 41

♠ A76

You bid first.

Dealer: North

♥ Q76

The opponents are silent.

Vul: N-S

♦ AK64

HCP: 17

♣ A65

## Board: 42

♠ J4

Partner bids first.

Dealer: South

♥ AKT972

The opponents are silent.

Vul: E-W

♦ KQ2

HCP: 17+2

♣ A8

## Board: 43

♠ KQ52

You bid first.

Dealer: North

♥ AK4

The opponents are silent.

Vul: N-S

♦ KJ76

HCP: 16

♣ 83

## Board: 44

♠ KQT

You bid first.

Dealer: North

♥ J8

West (RHO) Doubles 4♦ if possible.

Vul: E-W

♦ KQ8

HCP: 16+1

♣ KQ632

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 13+2

Contract: 4 ♠ North

North:

♠ A76

♥ Q76

♦ AK64

♣ A65

South:

♠ KJT985

♥ AJ

♦ JT72

♣ K

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

### Board: 42

Dealer: South

Vul: E-W

North HCP: 17+2

South HCP: 15

Contract: 7NT North

North:

♠ J4

♥ AKT972

♦ KQ2

♣ A8

South:

♠ AQT7

♥ Q863

♦ A8

♣ K93

W N E S

1NT

Pass 4 ♦<sup>1</sup> Pass 4 ♥

Pass 4NT Pass 5 ♠<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6 ♦<sup>4</sup>

Pass 7NT All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=1

3. King ask by 5NT

4. K=1

### Board: 43

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 15+2

Contract: 5 ♥ North

North:

♠ KQ52

♥ AK4

♦ KJ76

♣ 83

South:

♠ A4

♥ QJT932

♦ A

♣ AT42

W N E S

1NT Pass 4 ♦<sup>1</sup>

Pass 4 ♥ Pass 4NT

Pass 5 ♥<sup>2</sup> All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 44

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 14+3

Contract: 6 ♥ South

North:

♠ KQT

♥ J8

♦ KQ8

♣ KQ632

South:

♠ 76

♥ AKQ9752

♦ -

♣ AJ98

W N E S

1NT Pass 4 ♦<sup>1</sup>

X Pass Pass 4NT

Pass 5 ♣<sup>2</sup> Pass 6 ♥

All Pass

1. Texas

2. A=0/5 or 3/5

**Board: 41**      ♠ KJT985      Partner bids first.  
Dealer: North      ♥ AJ      The opponents are silent.  
Vul: N-S      ♦ JT72  
HCP: 13+2      ♣ K

---

**Board: 42**      ♠ AQT7      You bid first.  
Dealer: South      ♥ Q863      The opponents are silent.  
Vul: E-W      ♦ A8  
HCP: 15      ♣ K93

---

**Board: 43**      ♠ A4      Partner bids first.  
Dealer: North      ♥ QJT932      The opponents are silent.  
Vul: N-S      ♦ A  
HCP: 15+2      ♣ AT42

---

**Board: 44**      ♠ 76      Partner bids first.  
Dealer: North      ♥ AKQ9752      West (LHO) Doubles 4 ♦ if possible.  
Vul: E-W      ♦ -  
HCP: 14+3      ♣ AJ98

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 13+2

Contract: 4 ♠ North

North:

♠ A76

♥ Q76

♦ AK64

♣ A65

South:

♠ KJT985

♥ AJ

♦ JT72

♣ K

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

### Board: 42

Dealer: South

Vul: E-W

North HCP: 17+2

South HCP: 15

Contract: 7NT North

North:

♠ J4

♥ AKT972

♦ KQ2

♣ A8

South:

♠ AQT7

♥ Q863

♦ A8

♣ K93

W N E S

1NT

Pass 4 ♦<sup>1</sup> Pass 4 ♥

Pass 4NT Pass 5 ♠<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6 ♦<sup>4</sup>

Pass 7NT All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=1

3. King ask by 5NT

4. K=1

### Board: 43

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 15+2

Contract: 5 ♥ North

North:

♠ KQ52

♥ AK4

♦ KJ76

♣ 83

South:

♠ A4

♥ QJT932

♦ A

♣ AT42

W N E S

1NT Pass 4 ♦<sup>1</sup>

Pass 4 ♥ Pass 4NT

Pass 5 ♥<sup>2</sup> All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 44

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 14+3

Contract: 6 ♥ South

North:

♠ KQT

♥ J8

♦ KQ8

♣ KQ632

South:

♠ 76

♥ AKQ9752

♦ -

♣ AJ98

W N E S

1NT Pass 4 ♦<sup>1</sup>

X Pass Pass 4NT

Pass 5 ♣<sup>2</sup> Pass 6 ♥

All Pass

1. Texas

2. A=0/5 or 3/5

# North hands

# Texas\_Transfer

<b>Board: 45</b>	♠ KJ	You bid first.
Dealer: North	♥ AQ854	The opponents are silent.
Vul: None	♦ AT3	
HCP: 15+1	♣ J72	

---

<b>Board: 46</b>	♠ AQJT82	Partner bids first.
Dealer: South	♥ 42	The opponents are silent.
Vul: E-W	♦ 32	
HCP: 13+2	♣ AQ7	

---

<b>Board: 47</b>	♠ T76	You bid first.
Dealer: North	♥ AQ865	The opponents are silent.
Vul: Both	♦ A6	
HCP: 16+1	♣ AQT	

---

<b>Board: 48</b>	♠ K86	Partner bids first.
Dealer: South	♥ AKT873	The opponents are silent.
Vul: None	♦ 8	
HCP: 10+2	♣ 832	

## Both hands (Answers Page)

### Board: 45

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 12+2

Contract: 4♥ North

North:

♠ KJ

♥ AQ854

♦ AT3

♣ J72

South:

♠ A6

♥ KJT632

♦ 74

♣ A86

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>

Pass	4♥	All Pass
------	----	----------

1. Texas

### Board: 46

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 15

Contract: 5♠ North

North:

♠ AQJT82

♥ 42

♦ 32

♣ AQ7

South:

♠ K43

♥ KQ87

♦ KJ4

♣ K84

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT	Pass	5♦ <sup>2</sup>
------	-----	------	-----------------

Pass	5♠	All Pass
------	----	----------

1. Texas

2. A=1/5 or 4/5

### Board: 47

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 13+2

Contract: 4♠ North

North:

♠ T76

♥ AQ865

♦ A6

♣ AQT

South:

♠ AKJ542

♥ 4

♦ Q3

♣ K986

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass
------	----	----------

1. Texas

### Board: 48

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 17+1

Contract: 4♥ South

North:

♠ K86

♥ AKT873

♦ 8

♣ 832

South:

♠ Q3

♥ Q92

♦ AQ752

♣ AKT

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass			
----------	--	--	--

1. Texas

<b>Board: 45</b>	♠ A6	Partner bids first.
Dealer: North	♥ KJT632	The opponents are silent.
Vul: None	♦ 74	
HCP: 12+2	♣ A86	

---

<b>Board: 46</b>	♠ K43	You bid first.
Dealer: South	♥ KQ87	The opponents are silent.
Vul: E-W	♦ KJ4	
HCP: 15	♣ K84	

---

<b>Board: 47</b>	♠ AKJ542	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 13+2	♣ K986	

---

<b>Board: 48</b>	♠ Q3	You bid first.
Dealer: South	♥ Q92	The opponents are silent.
Vul: None	♦ AQ752	
HCP: 17+1	♣ AKT	

## Both hands (Answers Page)

### Board: 45

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 12+2

Contract: 4♥ North

North:

♠ KJ

♥ AQ854

♦ AT3

♣ J72

South:

♠ A6

♥ KJT632

♦ 74

♣ A86

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>

Pass	4♥	All Pass
------	----	----------

1. Texas

### Board: 46

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 15

Contract: 5♠ North

North:

♠ AQJT82

♥ 42

♦ 32

♣ AQ7

South:

♠ K43

♥ KQ87

♦ KJ4

♣ K84

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT	Pass	5♦ <sup>2</sup>
------	-----	------	-----------------

Pass	5♠	All Pass
------	----	----------

1. Texas

2. A=1/5 or 4/5

### Board: 47

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 13+2

Contract: 4♠ North

North:

♠ T76

♥ AQ865

♦ A6

♣ AQT

South:

♠ AKJ542

♥ 4

♦ Q3

♣ K986

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass
------	----	----------

1. Texas

### Board: 48

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 17+1

Contract: 4♥ South

North:

♠ K86

♥ AKT873

♦ 8

♣ 832

South:

♠ Q3

♥ Q92

♦ AQ752

♣ AKT

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass			
----------	--	--	--

1. Texas



# North hands

# Texas\_Transfer

<b>Board: 49</b>	♠ T65	You bid first.
Dealer: North	♥ AQJ4	The opponents are silent.
Vul: N-S	♦ AQJ	
HCP: 17	♣ K43	

---

<b>Board: 50</b>	♠ KQJT765	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: E-W	♦ AJT	
HCP: 15+3	♣ A76	

---

<b>Board: 51</b>	♠ AT96	You bid first.
Dealer: North	♥ 65	The opponents are silent.
Vul: None	♦ AKJ	
HCP: 15	♣ K642	

---

<b>Board: 52</b>	♠ KQJT8753	Partner bids first.
Dealer: South	♥ A2	The opponents are silent.
Vul: E-W	♦ QT7	
HCP: 12+4	♣ -	

## Both hands (Answers Page)

### Board: 49

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 9+3

Contract: 6♠ South

North:

♠ T65

♥ AQJ4

♦ AQJ

♣ K43

South:

♠ KQJ743

♥ 72

♦ K9753

♣ -

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT
Pass	5♥ <sup>2</sup>	Pass	6♠
All Pass			

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 50

Dealer: South

Vul: E-W

North HCP: 15+3

South HCP: 15

Contract: 7♠ North

North:

♠ KQJT765

♥ -

♦ AJT

♣ A76

South:

♠ A43

♥ K842

♦ KQ7

♣ K83

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	7♠	All Pass	

1. Texas

2. A=1/5 or 4/5

### Board: 51

Dealer: North

Vul: None

North HCP: 15

South HCP: 13+2

Contract: 6♥ South

North:

♠ AT96

♥ 65

♦ AKJ

♣ K642

South:

♠ K54

♥ AKJ984

♦ Q8

♣ T5

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT
Pass	5♥ <sup>2</sup>	Pass	6♥
All Pass			

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 52

Dealer: South

Vul: E-W

North HCP: 12+4

South HCP: 15+1

Contract: 6♠ North

North:

♠ KQJT8753

♥ A2

♦ QT7

♣ -

South:

♠ 92

♥ 974

♦ AK9

♣ AKJ96

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	6♠	All Pass	

1. Texas

2. A=2/5 or 5/5, Q(S)=0

<b>Board: 49</b>	♠ KQJ743	Partner bids first.
Dealer: North	♥ 72	The opponents are silent.
Vul: N-S	♦ K9753	
HCP: 9+3	♣ -	

---

<b>Board: 50</b>	♠ A43	You bid first.
Dealer: South	♥ K842	The opponents are silent.
Vul: E-W	♦ KQ7	
HCP: 15	♣ K83	

---

<b>Board: 51</b>	♠ K54	Partner bids first.
Dealer: North	♥ AKJ984	The opponents are silent.
Vul: None	♦ Q8	
HCP: 13+2	♣ T5	

---

<b>Board: 52</b>	♠ 92	You bid first.
Dealer: South	♥ 974	The opponents are silent.
Vul: E-W	♦ AK9	
HCP: 15+1	♣ AKJ96	

## Both hands (Answers Page)

### Board: 49

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 9+3

Contract: 6 ♠ South

North:

♠ T65

♥ AQJ4

♦ AQJ

♣ K43

South:

♠ KQJ743

♥ 72

♦ K9753

♣ -

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT
Pass	5♥ <sup>2</sup>	Pass	6♠
All Pass			

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 50

Dealer: South

Vul: E-W

North HCP: 15+3

South HCP: 15

Contract: 7 ♠ North

North:

♠ KQJT765

♥ -

♦ AJT

♣ A76

South:

♠ A43

♥ K842

♦ KQ7

♣ K83

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	7♠	All Pass	

1. Texas

2. A=1/5 or 4/5

### Board: 51

Dealer: North

Vul: None

North HCP: 15

South HCP: 13+2

Contract: 6♥ South

North:

♠ AT96

♥ 65

♦ AKJ

♣ K642

South:

♠ K54

♥ AKJ984

♦ Q8

♣ T5

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT
Pass	5♥ <sup>2</sup>	Pass	6♥
All Pass			

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 52

Dealer: South

Vul: E-W

North HCP: 12+4

South HCP: 15+1

Contract: 6♠ North

North:

♠ KQJT8753

♥ A2

♦ QT7

♣ -

South:

♠ 92

♥ 974

♦ AK9

♣ AKJ96

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	6♠	All Pass	

1. Texas

2. A=2/5 or 5/5, Q(S)=0

# North hands

# Texas\_Transfer

**Board: 53**      ♠ 942      You bid first.  
 Dealer: North      ♥ A9      The opponents are silent.  
 Vul: Both      ♦ AQ762  
 HCP: 17+1      ♣ AK8

---

**Board: 54**      ♠ AKQ972      Partner bids first.  
 Dealer: South      ♥ 74      The opponents are silent.  
 Vul: N-S      ♦ Q65  
 HCP: 13+2      ♣ Q8

---

**Board: 55**      ♠ A6      You bid first.  
 Dealer: North      ♥ AK542      The opponents are silent.  
 Vul: Both      ♦ T98  
 HCP: 16+1      ♣ KQ2

---

**Board: 56**      ♠ KQJ965      Partner bids first.  
 Dealer: South      ♥ Q      The opponents are silent.  
 Vul: None      ♦ Q74  
 HCP: 15+2      ♣ AJ3

---

**Board: 57**      ♠ 95      You bid first.  
 Dealer: North      ♥ A643      The opponents are silent.  
 Vul: E-W      ♦ AKT  
 HCP: 15      ♣ KJ85

## Both hands (Answers Page)

### Board: 53

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ 942

♥ A9

♦ AQ762

♣ AK8

South:

♠ AKT853

♥ 5

♦ K5

♣ JT63

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

### Board: 54

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AKQ972

♥ 74

♦ Q65

♣ Q8

South:

♠ J3

♥ AQJ

♦ K743

♣ AT62

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

### Board: 55

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ A6

♥ AK542

♦ T98

♣ KQ2

South:

♠ KQJ874

♥ 3

♦ J72

♣ J54

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

### Board: 56

Dealer: South

Vul: None

North HCP: 15+2

South HCP: 15

Contract: 5 ♠ North

North:

♠ KQJ965

♥ Q

♦ Q74

♣ AJ3

South:

♠ A8

♥ AJT3

♦ K85

♣ K986

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT	Pass	5♥ <sup>2</sup>
------	-----	------	-----------------

Pass	5♠	All Pass	
------	----	----------	--

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 57

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ 95

♥ A643

♦ AKT

♣ KJ85

South:

♠ AKQ642

♥ 75

♦ Q95

♣ 94

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

# South hands

# Texas\_Transfer

**Board: 53**      ♠ AKT853      Partner bids first.  
 Dealer: North      ♥ 5      The opponents are silent.  
 Vul: Both      ♦ K5  
 HCP: 11+2      ♣ JT63

---

**Board: 54**      ♠ J3      You bid first.  
 Dealer: South      ♥ AQJ      The opponents are silent.  
 Vul: N-S      ♦ K743  
 HCP: 15      ♣ AT62

---

**Board: 55**      ♠ KQJ874      Partner bids first.  
 Dealer: North      ♥ 3      The opponents are silent.  
 Vul: Both      ♦ J72  
 HCP: 8+2      ♣ J54

---

**Board: 56**      ♠ A8      You bid first.  
 Dealer: South      ♥ AJT3      The opponents are silent.  
 Vul: None      ♦ K85  
 HCP: 15      ♣ K986

---

**Board: 57**      ♠ AKQ642      Partner bids first.  
 Dealer: North      ♥ 75      The opponents are silent.  
 Vul: E-W      ♦ Q95  
 HCP: 11+2      ♣ 94

## Both hands (Answers Page)

### Board: 53

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ 942

♥ A9

♦ AQ762

♣ AK8

South:

♠ AKT853

♥ 5

♦ K5

♣ JT63

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

### Board: 54

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AKQ972

♥ 74

♦ Q65

♣ Q8

South:

♠ J3

♥ AQJ

♦ K743

♣ AT62

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

### Board: 55

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ A6

♥ AK542

♦ T98

♣ KQ2

South:

♠ KQJ874

♥ 3

♦ J72

♣ J54

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

### Board: 56

Dealer: South

Vul: None

North HCP: 15+2

South HCP: 15

Contract: 5 ♠ North

North:

♠ KQJ965

♥ Q

♦ Q74

♣ AJ3

South:

♠ A8

♥ AJT3

♦ K85

♣ K986

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT	Pass	5♥ <sup>2</sup>
------	-----	------	-----------------

Pass	5♠	All Pass	
------	----	----------	--

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 57

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ 95

♥ A643

♦ AKT

♣ KJ85

South:

♠ AKQ642

♥ 75

♦ Q95

♣ 94

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass	
------	----	----------	--

1. Texas



# North hands

# Texas\_Transfer

**Board: 58**      ♠ K3      Partner bids first.  
 Dealer: South      ♥ QJT7642      The opponents are silent.  
 Vul: None      ♦ J876  
 HCP: 7+3      ♣ -

---

**Board: 59**      ♠ 43      You bid first.  
 Dealer: North      ♥ AT4      The opponents are silent.  
 Vul: N-S      ♦ K854  
 HCP: 16      ♣ AKQ3

---

**Board: 60**      ♠ KQT9854      Partner bids first.  
 Dealer: South      ♥ Q      The opponents are silent.  
 Vul: Both      ♦ Q6  
 HCP: 13+3      ♣ A86

---

**Board: 61**      ♠ A9853      You bid first.  
 Dealer: North      ♥ K7      The opponents are silent.  
 Vul: None      ♦ AJ9  
 HCP: 16+1      ♣ AT6

---

**Board: 62**      ♠ T      Partner bids first.  
 Dealer: South      ♥ AJT7543      The opponents are silent.  
 Vul: E-W      ♦ 62  
 HCP: 9+3      ♣ AT2

## Both hands (Answers Page)

### Board: 58

Dealer: South

Vul: None

North HCP: 7+3

South HCP: 15

Contract: 4♥ South

North:

♠ K3

♥ QJT7642

♦ J876

♣ -

South:

♠ QT86

♥ A5

♦ KQ2

♣ KJ74

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 59

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 9+2

Contract: 4♠ North

North:

♠ 43

♥ AT4

♦ K854

♣ AKQ3

South:

♠ AQT852

♥ QJ5

♦ 96

♣ 72

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

### Board: 60

Dealer: South

Vul: Both

North HCP: 13+3

South HCP: 16+1

Contract: 5♠ North

North:

♠ KQT9854

♥ Q

♦ Q6

♣ A86

South:

♠ A63

♥ A5

♦ KT752

♣ KQ7

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT	Pass	5♥ <sup>2</sup>
------	-----	------	-----------------

Pass	5♠	All Pass	
------	----	----------	--

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 61

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 8+3

Contract: 4♥ North

North:

♠ A9853

♥ K7

♦ AJ9

♣ AT6

South:

♠ Q

♥ QJT9852

♦ 3

♣ K984

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

### Board: 62

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 16

Contract: 4♥ South

North:

♠ T

♥ AJT7543

♦ 62

♣ AT2

South:

♠ A765

♥ 98

♦ AKQ8

♣ QJ6

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

<b>Board: 58</b>	♠ QT86	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: None	♦ KQ2	
HCP: 15	♣ KJ74	

---

<b>Board: 59</b>	♠ AQT852	Partner bids first.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: N-S	♦ 96	
HCP: 9+2	♣ 72	

---

<b>Board: 60</b>	♠ A63	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: Both	♦ KT752	
HCP: 16+1	♣ KQ7	

---

<b>Board: 61</b>	♠ Q	Partner bids first.
Dealer: North	♥ QJT9852	The opponents are silent.
Vul: None	♦ 3	
HCP: 8+3	♣ K984	

---

<b>Board: 62</b>	♠ A765	You bid first.
Dealer: South	♥ 98	The opponents are silent.
Vul: E-W	♦ AKQ8	
HCP: 16	♣ QJ6	

## Both hands (Answers Page)

### Board: 58

Dealer: South  
Vul: None  
North HCP: 7+3  
South HCP: 15  
Contract: 4♥ South

#### North:

♠ K3  
♥ QJT7642  
♦ J876  
♣ -

#### South:

♠ QT86  
♥ A5  
♦ KQ2  
♣ KJ74

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
All Pass			
1. Texas			

### Board: 59

Dealer: North  
Vul: N-S  
North HCP: 16  
South HCP: 9+2  
Contract: 4♠ North

#### North:

♠ 43  
♥ AT4  
♦ K854  
♣ AKQ3

#### South:

♠ AQT852  
♥ QJ5  
♦ 96  
♣ 72

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	All Pass	
1. Texas			

### Board: 60

Dealer: South  
Vul: Both  
North HCP: 13+3  
South HCP: 16+1  
Contract: 5♠ North

#### North:

♠ KQT9854  
♥ Q  
♦ Q6  
♣ A86

#### South:

♠ A63  
♥ A5  
♦ KT752  
♣ KQ7

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	5♠	All Pass	
1. Texas			
2. A=2/5 or 5/5, Q(S)=0			

### Board: 61

Dealer: North  
Vul: None  
North HCP: 16+1  
South HCP: 8+3  
Contract: 4♥ North

#### North:

♠ A9853  
♥ K7  
♦ AJ9  
♣ AT6

#### South:

♠ Q  
♥ QJT9852  
♦ 3  
♣ K984

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	All Pass	
1. Texas			

### Board: 62

Dealer: South  
Vul: E-W  
North HCP: 9+3  
South HCP: 16  
Contract: 4♥ South

#### North:

♠ T  
♥ AJT7543  
♦ 62  
♣ AT2

#### South:

♠ A765  
♥ 98  
♦ AKQ8  
♣ QJ6

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
All Pass			
1. Texas			

**Board: 63**

♠ A762

You bid first.

Dealer: North

♥ 94

The opponents are silent.

Vul: None

♦ A964

HCP: 15

♣ AK3

**Board: 64**

♠ AQJ975

Partner bids first.

Dealer: South

♥ J9

The opponents are silent.

Vul: N-S

♦ JT65

HCP: 9+2

♣ 9

**Board: 65**

♠ AQ43

You bid first.

Dealer: North

♥ 972

The opponents are silent.

Vul: E-W

♦ KQ2

HCP: 16

♣ KQ3

## Both hands (Answers Page)

### Board: 63

Dealer: North

Vul: None

North HCP: 15

South HCP: 15+2

Contract: 6♠ South

North:

♠ A762

♥ 94

♦ A964

♣ AK3

South:

♠ KQJT85

♥ AJT

♦ Q85

♣ Q

W	N	E	S
---	---	---	---

	1NT	Pass	4♥ <sup>1</sup>
--	-----	------	-----------------

Pass	4♠	Pass	4NT
------	----	------	-----

Pass	5♣ <sup>2</sup>	Pass	5NT <sup>3</sup>
------	-----------------	------	------------------

Pass	6♦ <sup>4</sup>	Pass	6♠
------	-----------------	------	----

All Pass

1. Texas

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=1

### Board: 64

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 4♠ South

North:

♠ AQJ975

♥ J9

♦ JT65

♣ 9

South:

♠ KT6

♥ Q64

♦ A432

♣ AQ6

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

### Board: 65

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 15+2

Contract: 5♥ South

North:

♠ AQ43

♥ 972

♦ KQ2

♣ KQ3

South:

♠ 62

♥ AKQJT5

♦ A

♣ JT82

W	N	E	S
---	---	---	---

	1NT	Pass	4♦ <sup>1</sup>
--	-----	------	-----------------

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♦ <sup>2</sup>	Pass	5♥
------	-----------------	------	----

All Pass

1. Texas

2. A=1/5 or 4/5

<b>Board: 63</b>	♠ KQJT85	Partner bids first.
Dealer: North	♥ AJT	The opponents are silent.
Vul: None	♦ Q85	
HCP: 15+2	♣ Q	

---

<b>Board: 64</b>	♠ KT6	You bid first.
Dealer: South	♥ Q64	The opponents are silent.
Vul: N-S	♦ A432	
HCP: 15	♣ AQ6	

---

<b>Board: 65</b>	♠ 62	Partner bids first.
Dealer: North	♥ AKQJT5	The opponents are silent.
Vul: E-W	♦ A	
HCP: 15+2	♣ JT82	

## Both hands (Answers Page)

### Board: 63

Dealer: North

Vul: None

North HCP: 15

South HCP: 15+2

Contract: 6 ♠ South

North:

♠ A762

♥ 94

♦ A964

♣ AK3

South:

♠ KQJT85

♥ AJT

♦ Q85

♣ Q

W	N	E	S
---	---	---	---

	1NT	Pass	4 ♥ <sup>1</sup>
--	-----	------	------------------

Pass	4 ♠	Pass	4NT
------	-----	------	-----

Pass	5 ♣ <sup>2</sup>	Pass	5NT <sup>3</sup>
------	------------------	------	------------------

Pass	6 ♦ <sup>4</sup>	Pass	6 ♠
------	------------------	------	-----

All Pass

1. Texas

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=1

### Board: 64

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AQJ975

♥ J9

♦ JT65

♣ 9

South:

♠ KT6

♥ Q64

♦ A432

♣ AQ6

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 65

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 15+2

Contract: 5 ♥ South

North:

♠ AQ43

♥ 972

♦ KQ2

♣ KQ3

South:

♠ 62

♥ AKQJT5

♦ A

♣ JT82

W	N	E	S
---	---	---	---

	1NT	Pass	4 ♦ <sup>1</sup>
--	-----	------	------------------

Pass	4 ♥	Pass	4NT
------	-----	------	-----

Pass	5 ♦ <sup>2</sup>	Pass	5 ♥
------	------------------	------	-----

All Pass

1. Texas

2. A=1/5 or 4/5



# North hands

# Texas\_Transfer

**Board: 66**      ♠ 94      Partner bids first.  
 Dealer: South      ♥ AQT842      The opponents are silent.  
 Vul: Both      ♦ A4  
 HCP: 14+2      ♣ A92

---

**Board: 67**      ♠ KQ6      You bid first.  
 Dealer: North      ♥ AT3      The opponents are silent.  
 Vul: N-S      ♦ K5  
 HCP: 16+1      ♣ A9742

---

**Board: 68**      ♠ 3      Partner bids first.  
 Dealer: South      ♥ QJT8643      The opponents are silent.  
 Vul: E-W      ♦ A7  
 HCP: 9+3      ♣ Q97

---

**Board: 69**      ♠ 85      You bid first.  
 Dealer: North      ♥ AJ      The opponents are silent.  
 Vul: None      ♦ AJT9  
 HCP: 15+1      ♣ KQ875

## Both hands (Answers Page)

### Board: 66

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 16

Contract: 6♥ South

North:

♠ 94

♥ AQT842

♦ A4

♣ A92

South:

♠ AKQ2

♥ K97

♦ T3

♣ KJT3

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	5NT <sup>3</sup>	Pass	6♥ <sup>4</sup>
All Pass			

1. Texas
2. A=2/5 or 5/5, Q(H)=0
3. King ask by 5NT
4. K=2

### Board: 67

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 15+2

Contract: 7♠ South

North:

♠ KQ6

♥ AT3

♦ K5

♣ A9742

South:

♠ AJT843

♥ K87

♦ AT4

♣ K

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT
Pass	5♣ <sup>2</sup>	Pass	5♦
Pass	6♦ <sup>3</sup>	Pass	7♠
All Pass			

1. Texas
2. A=0/5 or 3/5
3. !S queen and !D king

### Board: 68

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 17

Contract: 4♥ South

North:

♠ 3

♥ QJT8643

♦ A7

♣ Q97

South:

♠ KQ52

♥ A7

♦ KQ32

♣ K84

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
All Pass			
1. Texas			

### Board: 69

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8+2

Contract: 4♠ North

North:

♠ 85

♥ AJ

♦ AJT9

♣ KQ875

South:

♠ AKT732

♥ T

♦ 852

♣ JT4

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	All Pass	
1. Texas			

<b>Board: 66</b>	♠ AKQ2	You bid first.
Dealer: South	♥ K97	The opponents are silent.
Vul: Both	♦ T3	
HCP: 16	♣ KJT3	

---

<b>Board: 67</b>	♠ AJT843	Partner bids first.
Dealer: North	♥ K87	The opponents are silent.
Vul: N-S	♦ AT4	
HCP: 15+2	♣ K	

---

<b>Board: 68</b>	♠ KQ52	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: E-W	♦ KQ32	
HCP: 17	♣ K84	

---

<b>Board: 69</b>	♠ AKT732	Partner bids first.
Dealer: North	♥ T	The opponents are silent.
Vul: None	♦ 852	
HCP: 8+2	♣ JT4	

## Both hands (Answers Page)

### Board: 66

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 16

Contract: 6♥ South

North:

♠ 94

♥ AQT842

♦ A4

♣ A92

South:

♠ AKQ2

♥ K97

♦ T3

♣ KJT3

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT Pass 5♥<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6♥<sup>4</sup>

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

3. King ask by 5NT

4. K=2

### Board: 67

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 15+2

Contract: 7♠ South

North:

♠ KQ6

♥ AT3

♦ K5

♣ A9742

South:

♠ AJT843

♥ K87

♦ AT4

♣ K

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT

Pass 5♣<sup>2</sup> Pass 5♦

Pass 6♦<sup>3</sup> Pass 7♠

All Pass

1. Texas

2. A=0/5 or 3/5

3. !S queen and !D king

### Board: 68

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 17

Contract: 4♥ South

North:

♠ 3

♥ QJT8643

♦ A7

♣ Q97

South:

♠ KQ52

♥ A7

♦ KQ32

♣ K84

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 69

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8+2

Contract: 4♠ North

North:

♠ 85

♥ AJ

♦ AJT9

♣ KQ875

South:

♠ AKT732

♥ T

♦ 852

♣ JT4

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

# North hands

# Texas\_Transfer

## Board: 70

♠ 4

Partner bids first.

Dealer: South

♥ KQJ983

The opponents are silent.

Vul: E-W

♦ JT94

HCP: 7+2

♣ 43

## Board: 71

♠ A982

You bid first.

Dealer: North

♥ A85

West (RHO) Doubles 4 ♦ if possible.

Vul: Both

♦ K87

HCP: 16

♣ AJ8

## Board: 72

♠ AT

Partner bids first.

Dealer: South

♥ AQJT84

The opponents are silent.

Vul: None

♦ Q9

HCP: 17+2

♣ A54

## Board: 73

♠ KJ

You bid first.

Dealer: North

♥ KT643

The opponents are silent.

Vul: N-S

♦ J97

HCP: 15+1

♣ AK2

## Both hands (Answers Page)

### Board: 70

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 16

Contract: 4♥ South

North:

♠ 4

♥ KQJ983

♦ JT94

♣ 43

South:

♠ KQT

♥ T7

♦ KQ73

♣ AQT5

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 71

Dealer: North

Vul: Both

North HCP: 16

South HCP: 6+3

Contract: 4♥ North

North:

♠ A982

♥ A85

♦ K87

♣ AJ8

South:

♠ T7

♥ KQJT643

♦ -

♣ T952

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>

X	4♥	All Pass	
---	----	----------	--

1. Texas

### Board: 72

Dealer: South

Vul: None

North HCP: 17+2

South HCP: 15+1

Contract: 6♥ North

North:

♠ AT

♥ AQJT84

♦ Q9

♣ A54

South:

♠ Q9765

♥ K93

♦ AKJ

♣ Q9

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT	Pass	5♥ <sup>2</sup>
------	-----	------	-----------------

Pass	5NT <sup>3</sup>	Pass	6♦ <sup>4</sup>
------	------------------	------	-----------------

Pass	6♥	All Pass	
------	----	----------	--

1. Texas

2. A=2/5 or 5/5, Q(H)=0

3. King ask by 5NT

4. K=1

### Board: 73

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 17+3

Contract: 6♠ South

North:

♠ KJ

♥ KT643

♦ J97

♣ AK2

South:

♠ AQT875

♥ A

♦ A

♣ QJ753

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	Pass	4NT
------	----	------	-----

Pass	5♥ <sup>2</sup>	Pass	6♠
------	-----------------	------	----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=0

# South hands

# Texas\_Transfer

**Board: 70**

♠ KQT

You bid first.

Dealer: South

♥ T7

The opponents are silent.

Vul: E-W

♦ KQ73

HCP: 16

♣ AQT5

**Board: 71**

♠ T7

Partner bids first.

Dealer: North

♥ KQJT643

West (LHO) Doubles 4 ♦ if possible.

Vul: Both

♦ -

HCP: 6+3

♣ T952

**Board: 72**

♠ Q9765

You bid first.

Dealer: South

♥ K93

The opponents are silent.

Vul: None

♦ AKJ

HCP: 15+1

♣ Q9

**Board: 73**

♠ AQT875

Partner bids first.

Dealer: North

♥ A

The opponents are silent.

Vul: N-S

♦ A

HCP: 17+3

♣ QJ753

## Both hands (Answers Page)

### Board: 70

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 16

Contract: 4♥ South

North:

♠ 4

♥ KQJ983

♦ JT94

♣ 43

South:

♠ KQT

♥ T7

♦ KQ73

♣ AQT5

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 71

Dealer: North

Vul: Both

North HCP: 16

South HCP: 6+3

Contract: 4♥ North

North:

♠ A982

♥ A85

♦ K87

♣ AJ8

South:

♠ T7

♥ KQJT643

♦ -

♣ T952

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>

X	4♥	All Pass	
---	----	----------	--

1. Texas

### Board: 72

Dealer: South

Vul: None

North HCP: 17+2

South HCP: 15+1

Contract: 6♥ North

North:

♠ AT

♥ AQJT84

♦ Q9

♣ A54

South:

♠ Q9765

♥ K93

♦ AKJ

♣ Q9

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT	Pass	5♥ <sup>2</sup>
------	-----	------	-----------------

Pass	5NT <sup>3</sup>	Pass	6♦ <sup>4</sup>
------	------------------	------	-----------------

Pass	6♥	All Pass	
------	----	----------	--

1. Texas

2. A=2/5 or 5/5, Q(H)=0

3. King ask by 5NT

4. K=1

### Board: 73

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 17+3

Contract: 6♠ South

North:

♠ KJ

♥ KT643

♦ J97

♣ AK2

South:

♠ AQT875

♥ A

♦ A

♣ QJ753

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	Pass	4NT
------	----	------	-----

Pass	5♥ <sup>2</sup>	Pass	6♠
------	-----------------	------	----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=0



# North hands

# Texas\_Transfer

**Board: 74**      ♠ AKQ932      Partner bids first.  
 Dealer: South      ♥ T4      The opponents are silent.  
 Vul: Both      ♦ KJ4  
 HCP: 14+2      ♣ J9

---

**Board: 75**      ♠ AKJ      You bid first.  
 Dealer: North      ♥ T76      The opponents are silent.  
 Vul: None      ♦ K62  
 HCP: 17      ♣ AQ94

---

**Board: 76**      ♠ KJT9863      Partner bids first.  
 Dealer: South      ♥ J8      The opponents are silent.  
 Vul: E-W      ♦ KT96  
 HCP: 8+3      ♣ -

---

**Board: 77**      ♠ KQ3      You bid first.  
 Dealer: North      ♥ AQJT4      The opponents are silent.  
 Vul: None      ♦ K72  
 HCP: 15+1      ♣ 52

## Both hands (Answers Page)

### Board: 74

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 17+1

Contract: 4 ♠ South

North:

♠ AKQ932

♥ T4

♦ KJ4

♣ J9

South:

♠ JT7

♥ AQ

♦ A92

♣ AQ865

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 75

Dealer: North

Vul: None

North HCP: 17

South HCP: 16+2

Contract: 7NT South

North:

♠ AKJ

♥ T76

♦ K62

♣ AQ94

South:

♠ 973

♥ AKQJ84

♦ AQ9

♣ 8

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>

Pass	4 ♥	Pass	4NT
------	-----	------	-----

Pass	5 ♥ <sup>2</sup>	Pass	5NT <sup>3</sup>
------	------------------	------	------------------

Pass	6 ♥ <sup>4</sup>	Pass	7NT
------	------------------	------	-----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

3. King ask by 5NT

4. K=2

### Board: 76

Dealer: South

Vul: E-W

North HCP: 8+3

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ KJT9863

♥ J8

♦ KT96

♣ -

South:

♠ Q4

♥ AK652

♦ A73

♣ Q94

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 77

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+3

Contract: 4 ♠ North

North:

♠ KQ3

♥ AQJT4

♦ K72

♣ 52

South:

♠ AJT8764

♥ 9

♦ JT9

♣ KQ

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

<b>Board: 74</b>	♠ JT7	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: Both	♦ A92	
HCP: 17+1	♣ AQ865	

---

<b>Board: 75</b>	♠ 973	Partner bids first.
Dealer: North	♥ AKQJ84	The opponents are silent.
Vul: None	♦ AQ9	
HCP: 16+2	♣ 8	

---

<b>Board: 76</b>	♠ Q4	You bid first.
Dealer: South	♥ AK652	The opponents are silent.
Vul: E-W	♦ A73	
HCP: 15+1	♣ Q94	

---

<b>Board: 77</b>	♠ AJT8764	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: None	♦ JT9	
HCP: 11+3	♣ KQ	

## Both hands (Answers Page)

### Board: 74

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 17+1

Contract: 4 ♠ South

North:

♠ AKQ932

♥ T4

♦ KJ4

♣ J9

South:

♠ JT7

♥ AQ

♦ A92

♣ AQ865

W N E S

1NT

Pass 4 ♥<sup>1</sup> Pass 4 ♠

All Pass

1. Texas

### Board: 75

Dealer: North

Vul: None

North HCP: 17

South HCP: 16+2

Contract: 7NT South

North:

♠ AKJ

♥ T76

♦ K62

♣ AQ94

South:

♠ 973

♥ AKQJ84

♦ AQ9

♣ 8

W N E S

1NT Pass 4 ♦<sup>1</sup>

Pass 4 ♥ Pass 4NT

Pass 5 ♥<sup>2</sup> Pass 5NT<sup>3</sup>

Pass 6 ♥<sup>4</sup> Pass 7NT

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

3. King ask by 5NT

4. K=2

### Board: 76

Dealer: South

Vul: E-W

North HCP: 8+3

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ KJT9863

♥ J8

♦ KT96

♣ -

South:

♠ Q4

♥ AK652

♦ A73

♣ Q94

W N E S

1NT

Pass 4 ♥<sup>1</sup> Pass 4 ♠

All Pass

1. Texas

### Board: 77

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+3

Contract: 4 ♠ North

North:

♠ KQ3

♥ AQJT4

♦ K72

♣ 52

South:

♠ AJT8764

♥ 9

♦ JT9

♣ KQ

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

# North hands

# Texas\_Transfer

**Board: 78**      ♠ AQT9862      Partner bids first.  
 Dealer: South      ♥ T3      The opponents are silent.  
 Vul: N-S      ♦ A2  
 HCP: 13+3      ♣ K3

---

**Board: 79**      ♠ A84      You bid first.  
 Dealer: North      ♥ J96      The opponents are silent.  
 Vul: E-W      ♦ AJT  
 HCP: 15      ♣ KQ62

---

**Board: 80**      ♠ A75      Partner bids first.  
 Dealer: South      ♥ QJT9432      The opponents are silent.  
 Vul: Both      ♦ 4  
 HCP: 7+3      ♣ 74

---

**Board: 81**      ♠ 72      You bid first.  
 Dealer: North      ♥ A87      West (RHO) Doubles 4♥ if possible.  
 Vul: N-S      ♦ AQ54  
 HCP: 17      ♣ AK87

## Both hands (Answers Page)

### Board: 78

Dealer: South

Vul: N-S

North HCP: 13+3

South HCP: 15

Contract: 5 ♠ North

North:

♠ AQT9862

♥ T3

♦ A2

♣ K3

South:

♠ KJ

♥ Q74

♦ KQT3

♣ AT98

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
Pass	4NT	Pass	5 ♥ <sup>2</sup>
Pass	5 ♠	All Pass	

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 79

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 14+2

Contract: 6 ♥ South

North:

♠ A84

♥ J96

♦ AJT

♣ KQ62

South:

♠ K6

♥ AKQT75

♦ Q84

♣ T7

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>
Pass	4 ♥	Pass	4NT
Pass	5 ♥ <sup>2</sup>	Pass	6 ♥
All Pass			

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 80

Dealer: South

Vul: Both

North HCP: 7+3

South HCP: 16

Contract: 4 ♥ South

North:

♠ A75

♥ QJT9432

♦ 4

♣ 74

South:

♠ KJT6

♥ 87

♦ AKJ

♣ KJ92

W	N	E	S
			1NT
Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
All Pass			
1. Texas			

### Board: 81

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ 72

♥ A87

♦ AQ54

♣ AK87

South:

♠ AQJT93

♥ J3

♦ K93

♣ 42

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>
X	4 ♠	All Pass	

1. Texas

**Board: 78**

♠ KJ

You bid first.

Dealer: South

♥ Q74

The opponents are silent.

Vul: N-S

♦ KQT3

HCP: 15

♣ AT98

**Board: 79**

♠ K6

Partner bids first.

Dealer: North

♥ AKQT75

The opponents are silent.

Vul: E-W

♦ Q84

HCP: 14+2

♣ T7

**Board: 80**

♠ KJT6

You bid first.

Dealer: South

♥ 87

The opponents are silent.

Vul: Both

♦ AKJ

HCP: 16

♣ KJ92

**Board: 81**

♠ AQJT93

Partner bids first.

Dealer: North

♥ J3

West (LHO) Doubles 4♥ if possible.

Vul: N-S

♦ K93

HCP: 11+2

♣ 42

## Both hands (Answers Page)

### Board: 78

Dealer: South

Vul: N-S

North HCP: 13+3

South HCP: 15

Contract: 5 ♠ North

North:

♠ AQT9862

♥ T3

♦ A2

♣ K3

South:

♠ KJ

♥ Q74

♦ KQT3

♣ AT98

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
Pass	4NT	Pass	5 ♥ <sup>2</sup>
Pass	5 ♠	All Pass	

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 79

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 14+2

Contract: 6 ♥ South

North:

♠ A84

♥ J96

♦ AJT

♣ KQ62

South:

♠ K6

♥ AKQT75

♦ Q84

♣ T7

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>
Pass	4 ♥	Pass	4NT
Pass	5 ♥ <sup>2</sup>	Pass	6 ♥
All Pass			

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 80

Dealer: South

Vul: Both

North HCP: 7+3

South HCP: 16

Contract: 4 ♥ South

North:

♠ A75

♥ QJT9432

♦ 4

♣ 74

South:

♠ KJT6

♥ 87

♦ AKJ

♣ KJ92

W	N	E	S
			1NT
Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
All Pass			
1. Texas			

### Board: 81

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ 72

♥ A87

♦ AQ54

♣ AK87

South:

♠ AQJT93

♥ J3

♦ K93

♣ 42

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>
X	4 ♠	All Pass	

1. Texas



# North hands

# Texas\_Transfer

**Board: 82**      ♠ AQJT52      Partner bids first.  
 Dealer: South      ♥ J52      The opponents are silent.  
 Vul: E-W      ♦ 643  
 HCP: 8+2      ♣ 4

---

**Board: 83**      ♠ A83      You bid first.  
 Dealer: North      ♥ 53      The opponents are silent.  
 Vul: Both      ♦ AJ98  
 HCP: 15      ♣ AQT2

---

**Board: 84**      ♠ KJ      Partner bids first.  
 Dealer: South      ♥ AKQT65      The opponents are silent.  
 Vul: None      ♦ JT9  
 HCP: 14+2      ♣ T4

---

**Board: 85**      ♠ A983      You bid first.  
 Dealer: North      ♥ KQ8      The opponents are silent.  
 Vul: Both      ♦ KQ62  
 HCP: 16      ♣ Q7

---

**Board: 86**      ♠ J      Partner bids first.  
 Dealer: South      ♥ AKT652      The opponents are silent.  
 Vul: None      ♦ A5  
 HCP: 15+2      ♣ QJ92

## Both hands (Answers Page)

### Board: 82

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AQJT52

♥ J52

♦ 643

♣ 4

South:

♠ 874

♥ KQ6

♦ K2

♣ AK875

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 83

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+3

Contract: 4 ♠ North

North:

♠ A83

♥ 53

♦ AJ98

♣ AQT2

South:

♠ QJT9764

♥ AT

♦ K3

♣ 93

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

### Board: 84

Dealer: South

Vul: None

North HCP: 14+2

South HCP: 15+1

Contract: 5 ♥ South

North:

♠ KJ

♥ AKQT65

♦ JT9

♣ T4

South:

♠ 87

♥ 73

♦ AK843

♣ AKJ8

W	N	E	S
			1NT

Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
------	------------------	------	-----

Pass	4NT	Pass	5 ♥ <sup>2</sup>
------	-----	------	------------------

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 85

Dealer: North

Vul: Both

North HCP: 16

South HCP: 10+3

Contract: 4 ♥ North

North:

♠ A983

♥ KQ8

♦ KQ62

♣ Q7

South:

♠ KQ

♥ AJT7652

♦ 875

♣ T

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>

Pass	4 ♥	All Pass	
------	-----	----------	--

1. Texas

### Board: 86

Dealer: South

Vul: None

North HCP: 15+2

South HCP: 15

Contract: 4 ♥ South

North:

♠ J

♥ AKT652

♦ A5

♣ QJ92

South:

♠ KQT4

♥ QJ9

♦ K82

♣ A63

W	N	E	S
			1NT

Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
------	------------------	------	-----

All Pass

1. Texas

# South hands

# Texas\_Transfer

<b>Board: 82</b>	♠ 874	You bid first.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: E-W	♦ K2	
HCP: 15+1	♣ AK875	

---

<b>Board: 83</b>	♠ QJT9764	Partner bids first.
Dealer: North	♥ AT	The opponents are silent.
Vul: Both	♦ K3	
HCP: 10+3	♣ 93	

---

<b>Board: 84</b>	♠ 87	You bid first.
Dealer: South	♥ 73	The opponents are silent.
Vul: None	♦ AK843	
HCP: 15+1	♣ AKJ8	

---

<b>Board: 85</b>	♠ KQ	Partner bids first.
Dealer: North	♥ AJT7652	The opponents are silent.
Vul: Both	♦ 875	
HCP: 10+3	♣ T	

---

<b>Board: 86</b>	♠ KQT4	You bid first.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: None	♦ K82	
HCP: 15	♣ A63	

## Both hands (Answers Page)

### Board: 82

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AQJT52

♥ J52

♦ 643

♣ 4

South:

♠ 874

♥ KQ6

♦ K2

♣ AK875

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 83

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+3

Contract: 4 ♠ North

North:

♠ A83

♥ 53

♦ AJ98

♣ AQT2

South:

♠ QJT9764

♥ AT

♦ K3

♣ 93

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

### Board: 84

Dealer: South

Vul: None

North HCP: 14+2

South HCP: 15+1

Contract: 5 ♥ South

North:

♠ KJ

♥ AKQT65

♦ JT9

♣ T4

South:

♠ 87

♥ 73

♦ AK843

♣ AKJ8

W	N	E	S
			1NT

Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
------	------------------	------	-----

Pass	4NT	Pass	5 ♥ <sup>2</sup>
------	-----	------	------------------

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 85

Dealer: North

Vul: Both

North HCP: 16

South HCP: 10+3

Contract: 4 ♥ North

North:

♠ A983

♥ KQ8

♦ KQ62

♣ Q7

South:

♠ KQ

♥ AJT7652

♦ 875

♣ T

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>

Pass	4 ♥	All Pass	
------	-----	----------	--

1. Texas

### Board: 86

Dealer: South

Vul: None

North HCP: 15+2

South HCP: 15

Contract: 4 ♥ South

North:

♠ J

♥ AKT652

♦ A5

♣ QJ92

South:

♠ KQT4

♥ QJ9

♦ K82

♣ A63

W	N	E	S
			1NT

Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
------	------------------	------	-----

All Pass

1. Texas

**Board: 87**

♠ AKT5

You bid first.

Dealer: North

♥ K2

The opponents are silent.

Vul: Both

♦ KQ86

HCP: 15

♣ 764

**Board: 88**

♠ 7

Partner bids first.

Dealer: South

♥ KQT976

The opponents are silent.

Vul: None

♦ A85

HCP: 15+2

♣ AQ3

**Board: 89**

♠ K7

You bid first.

Dealer: North

♥ A5

The opponents are silent.

Vul: N-S

♦ QJ982

HCP: 15+1

♣ AJ96

## Both hands (Answers Page)

### Board: 87

Dealer: North

Vul: Both

North HCP: 15

South HCP: 11+2

Contract: 4♥ North

North:

♠ AKT5

♥ K2

♦ KQ86

♣ 764

South:

♠ QJ9

♥ AJT764

♦ 52

♣ K9

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 88

Dealer: South

Vul: None

North HCP: 15+2

South HCP: 15

Contract: 7♥ North

North:

♠ 7

♥ KQT976

♦ A85

♣ AQ3

South:

♠ AKJ8

♥ AJ85

♦ Q6

♣ T42

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT Pass 5♠<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6♦<sup>4</sup>

Pass 7♥ All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=1

3. King ask by 5NT

4. K=1

### Board: 89

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 15+2

Contract: 7♥ South

North:

♠ K7

♥ A5

♦ QJ982

♣ AJ96

South:

♠ AQ9

♥ KQT984

♦ AT

♣ T5

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT

Pass 5♥<sup>2</sup> Pass 5NT<sup>3</sup>

Pass 6♦<sup>4</sup> Pass 7♥

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

3. King ask by 5NT

4. K=1

<b>Board: 87</b>	♠ QJ9	Partner bids first.
Dealer: North	♥ AJT764	The opponents are silent.
Vul: Both	♦ 52	
HCP: 11+2	♣ K9	

---

<b>Board: 88</b>	♠ AKJ8	You bid first.
Dealer: South	♥ AJ85	The opponents are silent.
Vul: None	♦ Q6	
HCP: 15	♣ T42	

---

<b>Board: 89</b>	♠ AQ9	Partner bids first.
Dealer: North	♥ KQT984	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 15+2	♣ T5	

## Both hands (Answers Page)

### Board: 87

Dealer: North

Vul: Both

North HCP: 15

South HCP: 11+2

Contract: 4♥ North

North:

♠ AKT5

♥ K2

♦ KQ86

♣ 764

South:

♠ QJ9

♥ AJT764

♦ 52

♣ K9

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 88

Dealer: South

Vul: None

North HCP: 15+2

South HCP: 15

Contract: 7♥ North

North:

♠ 7

♥ KQT976

♦ A85

♣ AQ3

South:

♠ AKJ8

♥ AJ85

♦ Q6

♣ T42

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT Pass 5♠<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6♦<sup>4</sup>

Pass 7♥ All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=1

3. King ask by 5NT

4. K=1

### Board: 89

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 15+2

Contract: 7♥ South

North:

♠ K7

♥ A5

♦ QJ982

♣ AJ96

South:

♠ AQ9

♥ KQT984

♦ AT

♣ T5

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT

Pass 5♥<sup>2</sup> Pass 5NT<sup>3</sup>

Pass 6♦<sup>4</sup> Pass 7♥

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

3. King ask by 5NT

4. K=1



**Board: 90**      ♠ AKQT762    Partner bids first.  
Dealer: South    ♥ Q                The opponents are silent.  
Vul: E-W        ♦ 65  
HCP: 14+3      ♣ K95

---

**Board: 91**      ♠ K9                You bid first.  
Dealer: North    ♥ AQ94            The opponents are silent.  
Vul: None        ♦ K74  
HCP: 17          ♣ AJ52

---

**Board: 92**      ♠ AQJ9743    Partner bids first.  
Dealer: South    ♥ Q2                The opponents are silent.  
Vul: N-S        ♦ K3  
HCP: 15+3      ♣ KT

## Both hands (Answers Page)

### Board: 90

Dealer: South

Vul: E-W

North HCP: 14+3

South HCP: 17

Contract: 7 ♠ North

North:

♠ AKQT762

♥ Q

♦ 65

♣ K95

South:

♠ 54

♥ AJ73

♦ AK7

♣ AJ83

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
Pass	4NT	Pass	5 ♣ <sup>2</sup>
Pass	5NT <sup>3</sup>	Pass	6 ♦ <sup>4</sup>
Pass	7 ♠	All Pass	

1. Texas
2. A=0/5 or 3/5
3. King ask by 5NT
4. K=1

### Board: 91

Dealer: North

Vul: None

North HCP: 17

South HCP: 19+2

Contract: 7 ♠ South

North:

♠ K9

♥ AQ94

♦ K74

♣ AJ52

South:

♠ AQJ853

♥ K2

♦ AQ

♣ K94

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>
Pass	4 ♠	Pass	4NT
Pass	5 ♣ <sup>2</sup>	Pass	7 ♠
All Pass			

1. Texas
2. A=0/5 or 3/5

### Board: 92

Dealer: South

Vul: N-S

North HCP: 15+3

South HCP: 16

Contract: 6 ♠ South

North:

♠ AQJ9743

♥ Q2

♦ K3

♣ KT

South:

♠ KT8

♥ AJ65

♦ QT5

♣ AQ3

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
Pass	4NT	Pass	5 ♣ <sup>2</sup>
Pass	5 ♠	Pass	6 ♠
All Pass			

1. Texas
2. A=0/5 or 3/5

**Board: 90**

♠ 54

You bid first.

Dealer: South

♥ AJ73

The opponents are silent.

Vul: E-W

♦ AK7

HCP: 17

♣ AJ83

**Board: 91**

♠ AQJ853

Partner bids first.

Dealer: North

♥ K2

The opponents are silent.

Vul: None

♦ AQ

HCP: 19+2

♣ K94

**Board: 92**

♠ KT8

You bid first.

Dealer: South

♥ AJ65

The opponents are silent.

Vul: N-S

♦ QT5

HCP: 16

♣ AQ3

## Both hands (Answers Page)

### Board: 90

Dealer: South

Vul: E-W

North HCP: 14+3

South HCP: 17

Contract: 7 ♠ North

North:

♠ AKQT762

♥ Q

♦ 65

♣ K95

South:

♠ 54

♥ AJ73

♦ AK7

♣ AJ83

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
Pass	4NT	Pass	5 ♣ <sup>2</sup>
Pass	5NT <sup>3</sup>	Pass	6 ♦ <sup>4</sup>
Pass	7 ♠	All Pass	

1. Texas

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=1

### Board: 91

Dealer: North

Vul: None

North HCP: 17

South HCP: 19+2

Contract: 7 ♠ South

North:

♠ K9

♥ AQ94

♦ K74

♣ AJ52

South:

♠ AQJ853

♥ K2

♦ AQ

♣ K94

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>
Pass	4 ♠	Pass	4NT
Pass	5 ♣ <sup>2</sup>	Pass	7 ♠
All Pass			

1. Texas

2. A=0/5 or 3/5

### Board: 92

Dealer: South

Vul: N-S

North HCP: 15+3

South HCP: 16

Contract: 6 ♠ South

North:

♠ AQJ9743

♥ Q2

♦ K3

♣ KT

South:

♠ KT8

♥ AJ65

♦ QT5

♣ AQ3

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
Pass	4NT	Pass	5 ♣ <sup>2</sup>
Pass	5 ♠	Pass	6 ♠
All Pass			

1. Texas

2. A=0/5 or 3/5

# North hands

# Texas\_Transfer

## Board: 93

♠ AKJ4

You bid first.

Dealer: North

♥ 85

The opponents are silent.

Vul: E-W

♦ AJT5

HCP: 15

♣ QT4

## Board: 94

♠ 5

Partner bids first.

Dealer: South

♥ AQJ972

The opponents are silent.

Vul: Both

♦ J8

HCP: 13+2

♣ AJ98

## Board: 95

♠ KJ

You bid first.

Dealer: North

♥ AQ5

The opponents are silent.

Vul: None

♦ QJ985

HCP: 17+1

♣ A83

## Board: 96

♠ K5

Partner bids first.

Dealer: South

♥ AKJT43

The opponents are silent.

Vul: E-W

♦ Q54

HCP: 13+2

♣ T2

## Both hands (Answers Page)

### Board: 93

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 15+2

Contract: 6♥ South

North:

♠ AKJ4

♥ 85

♦ AJT5

♣ QT4

South:

♠ T

♥ AKQ762

♦ Q2

♣ KJ73

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT
Pass	5♥ <sup>2</sup>	Pass	6♥
All Pass			

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 94

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 15

Contract: 6♥ North

North:

♠ 5

♥ AQJ972

♦ J8

♣ AJ98

South:

♠ 93

♥ K85

♦ AKT3

♣ KQ43

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	6♥	All Pass	

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 95

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 11+3

Contract: 6♠ South

North:

♠ KJ

♥ AQ5

♦ QJ985

♣ A83

South:

♠ AQT752

♥ 7

♦ T

♣ KQ976

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT
Pass	5♣ <sup>2</sup>	Pass	6♠
All Pass			

1. Texas

2. A=0/5 or 3/5

### Board: 96

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 17

Contract: 4♥ South

North:

♠ K5

♥ AKJT43

♦ Q54

♣ T2

South:

♠ AQJ

♥ 852

♦ AJT

♣ KQ65

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
All Pass			

1. Texas

<b>Board: 93</b>	♠ T	Partner bids first.
Dealer: North	♥ AKQ762	The opponents are silent.
Vul: E-W	♦ Q2	
HCP: 15+2	♣ KJ73	

---

<b>Board: 94</b>	♠ 93	You bid first.
Dealer: South	♥ K85	The opponents are silent.
Vul: Both	♦ AKT3	
HCP: 15	♣ KQ43	

---

<b>Board: 95</b>	♠ AQT752	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: None	♦ T	
HCP: 11+3	♣ KQ976	

---

<b>Board: 96</b>	♠ AQJ	You bid first.
Dealer: South	♥ 852	The opponents are silent.
Vul: E-W	♦ AJT	
HCP: 17	♣ KQ65	

## Both hands (Answers Page)

### Board: 93

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 15+2

Contract: 6♥ South

North:

♠ AKJ4

♥ 85

♦ AJT5

♣ QT4

South:

♠ T

♥ AKQ762

♦ Q2

♣ KJ73

W	N	E	S
---	---	---	---

	1NT	Pass	4♦ <sup>1</sup>
--	-----	------	-----------------

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♥ <sup>2</sup>	Pass	6♥
------	-----------------	------	----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 94

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 15

Contract: 6♥ North

North:

♠ 5

♥ AQJ972

♦ J8

♣ AJ98

South:

♠ 93

♥ K85

♦ AKT3

♣ KQ43

W	N	E	S
---	---	---	---

1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT	Pass	5♥ <sup>2</sup>
------	-----	------	-----------------

Pass	6♥	All Pass	
------	----	----------	--

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 95

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 11+3

Contract: 6♠ South

North:

♠ KJ

♥ AQ5

♦ QJ985

♣ A83

South:

♠ AQT752

♥ 7

♦ T

♣ KQ976

W	N	E	S
---	---	---	---

	1NT	Pass	4♥ <sup>1</sup>
--	-----	------	-----------------

Pass	4♠	Pass	4NT
------	----	------	-----

Pass	5♣ <sup>2</sup>	Pass	6♠
------	-----------------	------	----

All Pass

1. Texas

2. A=0/5 or 3/5

### Board: 96

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 17

Contract: 4♥ South

North:

♠ K5

♥ AKJT43

♦ Q54

♣ T2

South:

♠ AQJ

♥ 852

♦ AJT

♣ KQ65

W	N	E	S
---	---	---	---

1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas



# North hands

# Texas\_Transfer

<b>Board: 97</b>	♠ KQJ98	You bid first.
Dealer: North	♥ 86	The opponents are silent.
Vul: Both	♦ AQ7	
HCP: 15+1	♣ KT9	

---

<b>Board: 98</b>	♠ AJT	Partner bids first.
Dealer: South	♥ KQJT84	The opponents are silent.
Vul: None	♦ 7	
HCP: 11+2	♣ T83	

---

<b>Board: 99</b>	♠ K76	You bid first.
Dealer: North	♥ AQ5	The opponents are silent.
Vul: Both	♦ A83	
HCP: 15	♣ Q972	

---

<b>Board: 100</b>	♠ 7	Partner bids first.
Dealer: South	♥ AKQJ97	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 14+2	♣ 9852	

## Both hands (Answers Page)

### Board: 97

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 11+2

Contract: 4♥ North

North:

♠ KQJ98

♥ 86

♦ AQ7

♣ KT9

South:

♠ T64

♥ AKJ752

♦ J84

♣ Q

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

### Board: 98

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 17

Contract: 4♥ South

North:

♠ AJT

♥ KQJT84

♦ 7

♣ T83

South:

♠ 98

♥ A53

♦ AQ64

♣ AQJ9

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 99

Dealer: North

Vul: Both

North HCP: 15

South HCP: 15+2

Contract: 6♠ South

North:

♠ K76

♥ AQ5

♦ A83

♣ Q972

South:

♠ AQT853

♥ 6

♦ QT76

♣ AK

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	Pass	4NT
------	----	------	-----

Pass	5♣ <sup>2</sup>	Pass	6♠
------	-----------------	------	----

All Pass

1. Texas

2. A=0/5 or 3/5

### Board: 100

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 16

Contract: 6♥ North

North:

♠ 7

♥ AKQJ97

♦ KJ

♣ 9852

South:

♠ AQJ2

♥ T5

♦ Q76

♣ AK73

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT	Pass	5♥ <sup>2</sup>
------	-----	------	-----------------

Pass	6♥	All Pass	
------	----	----------	--

1. Texas

2. A=2/5 or 5/5, Q(H)=0

# South hands

# Texas\_Transfer

<b>Board: 97</b>	♠ T64	Partner bids first.
Dealer: North	♥ AKJ752	The opponents are silent.
Vul: Both	♦ J84	
HCP: 11+2	♣ Q	

---

<b>Board: 98</b>	♠ 98	You bid first.
Dealer: South	♥ A53	The opponents are silent.
Vul: None	♦ AQ64	
HCP: 17	♣ AQJ9	

---

<b>Board: 99</b>	♠ AQT853	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: Both	♦ QT76	
HCP: 15+2	♣ AK	

---

<b>Board: 100</b>	♠ AQJ2	You bid first.
Dealer: South	♥ T5	The opponents are silent.
Vul: N-S	♦ Q76	
HCP: 16	♣ AK73	

## Both hands (Answers Page)

### Board: 97

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 11+2

Contract: 4♥ North

North:

♠ KQJ98

♥ 86

♦ AQ7

♣ KT9

South:

♠ T64

♥ AKJ752

♦ J84

♣ Q

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 98

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 17

Contract: 4♥ South

North:

♠ AJT

♥ KQJT84

♦ 7

♣ T83

South:

♠ 98

♥ A53

♦ AQ64

♣ AQJ9

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 99

Dealer: North

Vul: Both

North HCP: 15

South HCP: 15+2

Contract: 6♠ South

North:

♠ K76

♥ AQ5

♦ A83

♣ Q972

South:

♠ AQT853

♥ 6

♦ QT76

♣ AK

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT

Pass 5♣<sup>2</sup> Pass 6♠

All Pass

1. Texas

2. A=0/5 or 3/5

### Board: 100

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 16

Contract: 6♥ North

North:

♠ 7

♥ AKQJ97

♦ KJ

♣ 9852

South:

♠ AQJ2

♥ T5

♦ Q76

♣ AK73

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT Pass 5♥<sup>2</sup>

Pass 6♥ All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

# North hands

# Texas\_Transfer

<b>Board: 101</b>	♠ 72	You bid first.
Dealer: North	♥ AKQJ9	The opponents are silent.
Vul: E-W	♦ A43	
HCP: 16+1	♣ Q32	

---

<b>Board: 102</b>	♠ T7	Partner bids first.
Dealer: South	♥ AKQ6432	The opponents are silent.
Vul: None	♦ Q4	
HCP: 13+3	♣ QT	

---

<b>Board: 103</b>	♠ A72	You bid first.
Dealer: North	♥ 42	The opponents are silent.
Vul: E-W	♦ AT6	
HCP: 17+1	♣ AKQ82	

---

<b>Board: 104</b>	♠ AKJ973	Partner bids first.
Dealer: South	♥ AK	The opponents are silent.
Vul: N-S	♦ KQ7	
HCP: 20+2	♣ 42	

## Both hands (Answers Page)

### Board: 101

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 12+2

Contract: 5 ♠ South

North:

♠ 72

♥ AKQJ9

♦ A43

♣ Q32

South:

♠ AKQJ96

♥ 3

♦ QT76

♣ T5

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT
Pass	5♥ <sup>2</sup>	Pass	5♠
All Pass			

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 102

Dealer: South

Vul: None

North HCP: 13+3

South HCP: 16

Contract: 5♥ North

North:

♠ T7

♥ AKQ6432

♦ Q4

♣ QT

South:

♠ KJ85

♥ J5

♦ KJ86

♣ AK7

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	5♥	All Pass	

1. Texas

2. A=1/5 or 4/5

### Board: 103

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 16+2

Contract: 6♥ South

North:

♠ A72

♥ 42

♦ AT6

♣ AKQ82

South:

♠ K6

♥ AQJ876

♦ KQJ2

♣ 3

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT
Pass	5♣ <sup>2</sup>	Pass	6♥
All Pass			

1. Texas

2. A=0/5 or 3/5

### Board: 104

Dealer: South

Vul: N-S

North HCP: 20+2

South HCP: 15+1

Contract: 7♠ North

North:

♠ AKJ973

♥ AK

♦ KQ7

♣ 42

South:

♠ Q5

♥ J97

♦ AJ532

♣ AK8

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♠ <sup>2</sup>
Pass	7♠	All Pass	

1. Texas

2. A=2/5 or 5/5, Q(S)=1

<b>Board: 101</b>	♠ AKQJ96	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: E-W	♦ QT76	
HCP: 12+2	♣ T5	

---

<b>Board: 102</b>	♠ KJ85	You bid first.
Dealer: South	♥ J5	The opponents are silent.
Vul: None	♦ KJ86	
HCP: 16	♣ AK7	

---

<b>Board: 103</b>	♠ K6	Partner bids first.
Dealer: North	♥ AQJ876	The opponents are silent.
Vul: E-W	♦ KQJ2	
HCP: 16+2	♣ 3	

---

<b>Board: 104</b>	♠ Q5	You bid first.
Dealer: South	♥ J97	The opponents are silent.
Vul: N-S	♦ AJ532	
HCP: 15+1	♣ AK8	

## Both hands (Answers Page)

### Board: 101

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 12+2

Contract: 5 ♠ South

North:

♠ 72

♥ AKQJ9

♦ A43

♣ Q32

South:

♠ AKQJ96

♥ 3

♦ QT76

♣ T5

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT
Pass	5♥ <sup>2</sup>	Pass	5♠
All Pass			

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 102

Dealer: South

Vul: None

North HCP: 13+3

South HCP: 16

Contract: 5♥ North

North:

♠ T7

♥ AKQ6432

♦ Q4

♣ QT

South:

♠ KJ85

♥ J5

♦ KJ86

♣ AK7

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	5♥	All Pass	

1. Texas

2. A=1/5 or 4/5

### Board: 103

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 16+2

Contract: 6♥ South

North:

♠ A72

♥ 42

♦ AT6

♣ AKQ82

South:

♠ K6

♥ AQJ876

♦ KQJ2

♣ 3

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT
Pass	5♣ <sup>2</sup>	Pass	6♥
All Pass			

1. Texas

2. A=0/5 or 3/5

### Board: 104

Dealer: South

Vul: N-S

North HCP: 20+2

South HCP: 15+1

Contract: 7♠ North

North:

♠ AKJ973

♥ AK

♦ KQ7

♣ 42

South:

♠ Q5

♥ J97

♦ AJ532

♣ AK8

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♠ <sup>2</sup>
Pass	7♠	All Pass	

1. Texas

2. A=2/5 or 5/5, Q(S)=1



# North hands

# Texas\_Transfer

<b>Board: 105</b>	♠ AT	You bid first.
Dealer: North	♥ KJ74	The opponents are silent.
Vul: E-W	♦ AKJT	
HCP: 16	♣ 852	

---

<b>Board: 106</b>	♠ 8	Partner bids first.
Dealer: South	♥ KQJ972	The opponents are silent.
Vul: Both	♦ T3	
HCP: 13+2	♣ AQJ9	

---

<b>Board: 107</b>	♠ KJT	You bid first.
Dealer: North	♥ A8	The opponents are silent.
Vul: None	♦ AK82	
HCP: 17	♣ QT87	

---

<b>Board: 108</b>	♠ KQT954	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: None	♦ 9874	
HCP: 8+2	♣ K9	

## Both hands (Answers Page)

### Board: 105

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 14+2

Contract: 6♠ South

North:

♠ AT

♥ KJ74

♦ AKJT

♣ 852

South:

♠ KQJ953

♥ A8

♦ 75

♣ A63

W	N	E	S
---	---	---	---

	1NT	Pass	4♥ <sup>1</sup>
--	-----	------	-----------------

Pass	4♠	Pass	4NT
------	----	------	-----

Pass	5♥ <sup>2</sup>	Pass	5NT <sup>3</sup>
------	-----------------	------	------------------

Pass	6♥ <sup>4</sup>	Pass	6♠
------	-----------------	------	----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=0

3. King ask by 5NT

4. K=2

### Board: 106

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 15+1

Contract: 6♥ North

North:

♠ 8

♥ KQJ972

♦ T3

♣ AQJ9

South:

♠ AQ3

♥ T3

♦ AQ862

♣ K84

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT	Pass	5♥ <sup>2</sup>
------	-----	------	-----------------

Pass	6♥	All Pass	
------	----	----------	--

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 107

Dealer: North

Vul: None

North HCP: 17

South HCP: 15+2

Contract: 6♥ South

North:

♠ KJT

♥ A8

♦ AK82

♣ QT87

South:

♠ AQ6

♥ KQJ543

♦ 3

♣ K63

W	N	E	S
---	---	---	---

	1NT	Pass	4♦ <sup>1</sup>
--	-----	------	-----------------

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♥ <sup>2</sup>	Pass	6♥
------	-----------------	------	----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 108

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 4♠ South

North:

♠ KQT954

♥ 8

♦ 9874

♣ K9

South:

♠ AJ82

♥ KQ95

♦ KQ6

♣ 52

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

<b>Board: 105</b>	♠ KQJ953	Partner bids first.
Dealer: North	♥ A8	The opponents are silent.
Vul: E-W	♦ 75	
HCP: 14+2	♣ A63	

---

<b>Board: 106</b>	♠ AQ3	You bid first.
Dealer: South	♥ T3	The opponents are silent.
Vul: Both	♦ AQ862	
HCP: 15+1	♣ K84	

---

<b>Board: 107</b>	♠ AQ6	Partner bids first.
Dealer: North	♥ KQJ543	The opponents are silent.
Vul: None	♦ 3	
HCP: 15+2	♣ K63	

---

<b>Board: 108</b>	♠ AJ82	You bid first.
Dealer: South	♥ KQ95	The opponents are silent.
Vul: None	♦ KQ6	
HCP: 15	♣ 52	

## Both hands (Answers Page)

### Board: 105

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 14+2

Contract: 6♠ South

North:

♠ AT

♥ KJ74

♦ AKJT

♣ 852

South:

♠ KQJ953

♥ A8

♦ 75

♣ A63

W	N	E	S
---	---	---	---

	1NT	Pass	4♥ <sup>1</sup>
--	-----	------	-----------------

Pass	4♠	Pass	4NT
------	----	------	-----

Pass	5♥ <sup>2</sup>	Pass	5NT <sup>3</sup>
------	-----------------	------	------------------

Pass	6♥ <sup>4</sup>	Pass	6♠
------	-----------------	------	----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=0

3. King ask by 5NT

4. K=2

### Board: 106

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 15+1

Contract: 6♥ North

North:

♠ 8

♥ KQJ972

♦ T3

♣ AQJ9

South:

♠ AQ3

♥ T3

♦ AQ862

♣ K84

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT	Pass	5♥ <sup>2</sup>
------	-----	------	-----------------

Pass	6♥	All Pass	
------	----	----------	--

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 107

Dealer: North

Vul: None

North HCP: 17

South HCP: 15+2

Contract: 6♥ South

North:

♠ KJT

♥ A8

♦ AK82

♣ QT87

South:

♠ AQ6

♥ KQJ543

♦ 3

♣ K63

W	N	E	S
---	---	---	---

	1NT	Pass	4♦ <sup>1</sup>
--	-----	------	-----------------

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♥ <sup>2</sup>	Pass	6♥
------	-----------------	------	----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 108

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 4♠ South

North:

♠ KQT954

♥ 8

♦ 9874

♣ K9

South:

♠ AJ82

♥ KQ95

♦ KQ6

♣ 52

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

<b>Board: 109</b>	♠ KQ3	You bid first.
Dealer: North	♥ T53	The opponents are silent.
Vul: N-S	♦ AK6	
HCP: 17	♣ AJ43	

---

<b>Board: 110</b>	♠ AKQ984	Partner bids first.
Dealer: South	♥ Q	The opponents are silent.
Vul: N-S	♦ 72	
HCP: 16+2	♣ AJ64	

---

<b>Board: 111</b>	♠ Q96	You bid first.
Dealer: North	♥ A64	The opponents are silent.
Vul: E-W	♦ AK32	
HCP: 16	♣ KT2	

---

<b>Board: 112</b>	♠ K	Partner bids first.
Dealer: South	♥ AQJT9743	The opponents are silent.
Vul: N-S	♦ 42	
HCP: 11+4	♣ J6	

## Both hands (Answers Page)

### Board: 109

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 16+2

Contract: 6♥ South

North:

♠ KQ3

♥ T53

♦ AK6

♣ AJ43

South:

♠ 8

♥ AKQJ64

♦ QJ9

♣ K86

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT

Pass 5♥<sup>2</sup> Pass 6♥

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 110

Dealer: South

Vul: N-S

North HCP: 16+2

South HCP: 16

Contract: 6♠ North

North:

♠ AKQ984

♥ Q

♦ 72

♣ AJ64

South:

♠ JT

♥ AK74

♦ K54

♣ KQ73

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT Pass 5♦<sup>2</sup>

Pass 6♠ All Pass

1. Texas

2. A=1/5 or 4/5

### Board: 111

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 9+4

Contract: 5♠ North

North:

♠ Q96

♥ A64

♦ AK32

♣ KT2

South:

♠ AKT87532

♥ Q87

♦ -

♣ 63

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT

Pass 5♠<sup>2</sup> All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=1

### Board: 112

Dealer: South

Vul: N-S

North HCP: 11+4

South HCP: 16+1

Contract: 5♥ South

North:

♠ K

♥ AQJT9743

♦ 42

♣ J6

South:

♠ AQT96

♥ 52

♦ AK5

♣ K98

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT Pass 5♥<sup>2</sup>

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

<b>Board: 109</b>	♠ 8	Partner bids first.
Dealer: North	♥ AKQJ64	The opponents are silent.
Vul: N-S	♦ QJ9	
HCP: 16+2	♣ K86	

---

<b>Board: 110</b>	♠ JT	You bid first.
Dealer: South	♥ AK74	The opponents are silent.
Vul: N-S	♦ K54	
HCP: 16	♣ KQ73	

---

<b>Board: 111</b>	♠ AKT87532	Partner bids first.
Dealer: North	♥ Q87	The opponents are silent.
Vul: E-W	♦ -	
HCP: 9+4	♣ 63	

---

<b>Board: 112</b>	♠ AQT96	You bid first.
Dealer: South	♥ 52	The opponents are silent.
Vul: N-S	♦ AK5	
HCP: 16+1	♣ K98	

## Both hands (Answers Page)

### Board: 109

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 16+2

Contract: 6♥ South

North:

♠ KQ3

♥ T53

♦ AK6

♣ AJ43

South:

♠ 8

♥ AKQJ64

♦ QJ9

♣ K86

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT

Pass 5♥<sup>2</sup> Pass 6♥

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 110

Dealer: South

Vul: N-S

North HCP: 16+2

South HCP: 16

Contract: 6♠ North

North:

♠ AKQ984

♥ Q

♦ 72

♣ AJ64

South:

♠ JT

♥ AK74

♦ K54

♣ KQ73

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT Pass 5♦<sup>2</sup>

Pass 6♠ All Pass

1. Texas

2. A=1/5 or 4/5

### Board: 111

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 9+4

Contract: 5♠ North

North:

♠ Q96

♥ A64

♦ AK32

♣ KT2

South:

♠ AKT87532

♥ Q87

♦ -

♣ 63

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT

Pass 5♠<sup>2</sup> All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=1

### Board: 112

Dealer: South

Vul: N-S

North HCP: 11+4

South HCP: 16+1

Contract: 5♥ South

North:

♠ K

♥ AQJT9743

♦ 42

♣ J6

South:

♠ AQT96

♥ 52

♦ AK5

♣ K98

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT Pass 5♥<sup>2</sup>

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0



# North hands

# Texas\_Transfer

<b>Board: 113</b>	♠ AT	You bid first.
Dealer: North	♥ 865	The opponents are silent.
Vul: E-W	♦ KQT75	
HCP: 15+1	♣ AQ5	
<b>Board: 114</b>	♠ QJT976	Partner bids first.
Dealer: South	♥ K3	The opponents are silent.
Vul: Both	♦ K62	
HCP: 13+2	♣ A6	
<b>Board: 115</b>	♠ KQ2	You bid first.
Dealer: North	♥ 876	West (RHO) Doubles 4♦ if possible.
Vul: E-W	♦ A976	
HCP: 15	♣ AQ6	
<b>Board: 116</b>	♠ T4	Partner bids first.
Dealer: South	♥ QJT982	The opponents are silent.
Vul: Both	♦ K4	
HCP: 9+2	♣ K52	
<b>Board: 117</b>	♠ A2	You bid first.
Dealer: North	♥ 8643	The opponents are silent.
Vul: None	♦ AK7	
HCP: 15	♣ KJ32	

## Both hands (Answers Page)

### Board: 113

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9+2

Contract: 4♥ North

North:

♠ AT

♥ 865

♦ KQT75

♣ AQ5

South:

♠ Q6

♥ AKT932

♦ 63

♣ 832

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 114

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 16

Contract: 4♠ South

North:

♠ QJT976

♥ K3

♦ K62

♣ A6

South:

♠ K54

♥ A65

♦ A954

♣ KQT

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

All Pass

1. Texas

### Board: 115

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 4♥ North

North:

♠ KQ2

♥ 876

♦ A976

♣ AQ6

South:

♠ A83

♥ KJT432

♦ 5

♣ 854

W N E S

1NT Pass 4♦<sup>1</sup>

X 4♥ All Pass

1. Texas

### Board: 116

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 16

Contract: 4♥ South

North:

♠ T4

♥ QJT982

♦ K4

♣ K52

South:

♠ AQ2

♥ 653

♦ AQ97

♣ A86

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 117

Dealer: North

Vul: None

North HCP: 15

South HCP: 11+2

Contract: 4♠ North

North:

♠ A2

♥ 8643

♦ AK7

♣ KJ32

South:

♠ KQT953

♥ AT2

♦ 3

♣ Q74

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

# South hands

# Texas\_Transfer

**Board: 113**      ♠ Q6      Partner bids first.  
 Dealer: North      ♥ AKT932      The opponents are silent.  
 Vul: E-W      ♦ 63  
 HCP: 9+2      ♣ 832

---

**Board: 114**      ♠ K54      You bid first.  
 Dealer: South      ♥ A65      The opponents are silent.  
 Vul: Both      ♦ A954  
 HCP: 16      ♣ KQT

---

**Board: 115**      ♠ A83      Partner bids first.  
 Dealer: North      ♥ KJT432      West (LHO) Doubles 4 ♦ if possible.  
 Vul: E-W      ♦ 5  
 HCP: 8+2      ♣ 854

---

**Board: 116**      ♠ AQ2      You bid first.  
 Dealer: South      ♥ 653      The opponents are silent.  
 Vul: Both      ♦ AQ97  
 HCP: 16      ♣ A86

---

**Board: 117**      ♠ KQT953      Partner bids first.  
 Dealer: North      ♥ AT2      The opponents are silent.  
 Vul: None      ♦ 3  
 HCP: 11+2      ♣ Q74

## Both hands (Answers Page)

### Board: 113

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9+2

Contract: 4♥ North

North:

♠ AT

♥ 865

♦ KQT75

♣ AQ5

South:

♠ Q6

♥ AKT932

♦ 63

♣ 832

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 114

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 16

Contract: 4♠ South

North:

♠ QJT976

♥ K3

♦ K62

♣ A6

South:

♠ K54

♥ A65

♦ A954

♣ KQT

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

All Pass

1. Texas

### Board: 115

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 4♥ North

North:

♠ KQ2

♥ 876

♦ A976

♣ AQ6

South:

♠ A83

♥ KJT432

♦ 5

♣ 854

W N E S

1NT Pass 4♦<sup>1</sup>

X 4♥ All Pass

1. Texas

### Board: 116

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 16

Contract: 4♥ South

North:

♠ T4

♥ QJT982

♦ K4

♣ K52

South:

♠ AQ2

♥ 653

♦ AQ97

♣ A86

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 117

Dealer: North

Vul: None

North HCP: 15

South HCP: 11+2

Contract: 4♠ North

North:

♠ A2

♥ 8643

♦ AK7

♣ KJ32

South:

♠ KQT953

♥ AT2

♦ 3

♣ Q74

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

# North hands

# Texas\_Transfer

**Board: 118**      ♠ AKQT76      Partner bids first.  
 Dealer: South      ♥ 9      The opponents are silent.  
 Vul: E-W      ♦ 963  
 HCP: 11+2      ♣ QT4

---

**Board: 119**      ♠ J97      You bid first.  
 Dealer: North      ♥ AQT3      The opponents are silent.  
 Vul: Both      ♦ KJ3  
 HCP: 15      ♣ A74

---

**Board: 120**      ♠ AQJ653      Partner bids first.  
 Dealer: South      ♥ J3      The opponents are silent.  
 Vul: None      ♦ AJ98  
 HCP: 13+2      ♣ 4

---

**Board: 121**      ♠ Q63      You bid first.  
 Dealer: North      ♥ AKJ32      The opponents are silent.  
 Vul: N-S      ♦ T8  
 HCP: 15+1      ♣ AJ5

## Both hands (Answers Page)

### Board: 118

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AKQT76

♥ 9

♦ 963

♣ QT4

South:

♠ 42

♥ A632

♦ AT

♣ AK965

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 119

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+2

Contract: 4 ♠ North

North:

♠ J97

♥ AQT3

♦ KJ3

♣ A74

South:

♠ AKT652

♥ K64

♦ 7

♣ 953

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

### Board: 120

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AQJ653

♥ J3

♦ AJ98

♣ 4

South:

♠ K8

♥ AQ85

♦ Q62

♣ KJ93

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 121

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ Q63

♥ AKJ32

♦ T8

♣ AJ5

South:

♠ AJT985

♥ T

♦ 973

♣ K63

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

<b>Board: 118</b>	♠ 42	You bid first.
Dealer: South	♥ A632	The opponents are silent.
Vul: E-W	♦ AT	
HCP: 15+1	♣ AK965	

---

<b>Board: 119</b>	♠ AKT652	Partner bids first.
Dealer: North	♥ K64	The opponents are silent.
Vul: Both	♦ 7	
HCP: 10+2	♣ 953	

---

<b>Board: 120</b>	♠ K8	You bid first.
Dealer: South	♥ AQ85	The opponents are silent.
Vul: None	♦ Q62	
HCP: 15	♣ KJ93	

---

<b>Board: 121</b>	♠ AJT985	Partner bids first.
Dealer: North	♥ T	The opponents are silent.
Vul: N-S	♦ 973	
HCP: 8+2	♣ K63	

## Both hands (Answers Page)

### Board: 118

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AKQT76

♥ 9

♦ 963

♣ QT4

South:

♠ 42

♥ A632

♦ AT

♣ AK965

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 119

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+2

Contract: 4 ♠ North

North:

♠ J97

♥ AQT3

♦ KJ3

♣ A74

South:

♠ AKT652

♥ K64

♦ 7

♣ 953

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

### Board: 120

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AQJ653

♥ J3

♦ AJ98

♣ 4

South:

♠ K8

♥ AQ85

♦ Q62

♣ KJ93

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 121

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ Q63

♥ AKJ32

♦ T8

♣ AJ5

South:

♠ AJT985

♥ T

♦ 973

♣ K63

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas



# North hands

# Texas\_Transfer

<b>Board: 122</b>	♠ Q4	Partner bids first.
Dealer: South	♥ KQJ984	The opponents are silent.
Vul: None	♦ A93	
HCP: 16+2	♣ A5	

---

<b>Board: 123</b>	♠ K7	You bid first.
Dealer: North	♥ A952	The opponents are silent.
Vul: N-S	♦ A96	
HCP: 15	♣ AT43	

---

<b>Board: 124</b>	♠ AQT875	Partner bids first.
Dealer: South	♥ JT7	The opponents are silent.
Vul: E-W	♦ J96	
HCP: 8+2	♣ 5	

---

<b>Board: 125</b>	♠ AKQ3	You bid first.
Dealer: North	♥ AT5	The opponents are silent.
Vul: None	♦ K753	
HCP: 16	♣ 53	

## Both hands (Answers Page)

### Board: 122

Dealer: South

Vul: None

North HCP: 16+2

South HCP: 16

Contract: 6♥ North

North:

♠ Q4

♥ KQJ984

♦ A93

♣ A5

South:

♠ A965

♥ A2

♦ KQJ5

♣ Q72

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	5NT <sup>3</sup>	Pass	6♦ <sup>4</sup>
Pass	6♥	All Pass	

1. Texas

2. A=2/5 or 5/5, Q(H)=0

3. King ask by 5NT

4. K=1

### Board: 123

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 4♥ North

North:

♠ K7

♥ A952

♦ A96

♣ AT43

South:

♠ J8

♥ KQT873

♦ K74

♣ 52

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	All Pass	

1. Texas

### Board: 124

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 16+1

Contract: 4♠ South

North:

♠ AQT875

♥ JT7

♦ J96

♣ 5

South:

♠ KJ

♥ AQ843

♦ AT3

♣ Q84

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
All Pass			

1. Texas

### Board: 125

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+3

Contract: 4♥ North

North:

♠ AKQ3

♥ AT5

♦ K753

♣ 53

South:

♠ 5

♥ KQJ9742

♦ J82

♣ J6

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	All Pass	

1. Texas

<b>Board: 122</b>	♠ A965	You bid first.
Dealer: South	♥ A2	The opponents are silent.
Vul: None	♦ KQJ5	
HCP: 16	♣ Q72	

---

<b>Board: 123</b>	♠ J8	Partner bids first.
Dealer: North	♥ KQT873	The opponents are silent.
Vul: N-S	♦ K74	
HCP: 9+2	♣ 52	

---

<b>Board: 124</b>	♠ KJ	You bid first.
Dealer: South	♥ AQ843	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 16+1	♣ Q84	

---

<b>Board: 125</b>	♠ 5	Partner bids first.
Dealer: North	♥ KQJ9742	The opponents are silent.
Vul: None	♦ J82	
HCP: 8+3	♣ J6	

## Both hands (Answers Page)

### Board: 122

Dealer: South

Vul: None

North HCP: 16+2

South HCP: 16

Contract: 6♥ North

North:

♠ Q4

♥ KQJ984

♦ A93

♣ A5

South:

♠ A965

♥ A2

♦ KQJ5

♣ Q72

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	5NT <sup>3</sup>	Pass	6♦ <sup>4</sup>
Pass	6♥	All Pass	

1. Texas

2. A=2/5 or 5/5, Q(H)=0

3. King ask by 5NT

4. K=1

### Board: 123

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 4♥ North

North:

♠ K7

♥ A952

♦ A96

♣ AT43

South:

♠ J8

♥ KQT873

♦ K74

♣ 52

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	All Pass	

1. Texas

### Board: 124

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 16+1

Contract: 4♠ South

North:

♠ AQT875

♥ JT7

♦ J96

♣ 5

South:

♠ KJ

♥ AQ843

♦ AT3

♣ Q84

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
All Pass			

1. Texas

### Board: 125

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+3

Contract: 4♥ North

North:

♠ AKQ3

♥ AT5

♦ K753

♣ 53

South:

♠ 5

♥ KQJ9742

♦ J82

♣ J6

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	All Pass	

1. Texas

# North hands

# Texas\_Transfer

<b>Board: 126</b>	♠ T6	Partner bids first.
Dealer: South	♥ AKJ987	The opponents are silent.
Vul: E-W	♦ J98	
HCP: 9+2	♣ 42	

---

<b>Board: 127</b>	♠ AK5	You bid first.
Dealer: North	♥ K965	The opponents are silent.
Vul: Both	♦ A953	
HCP: 17	♣ K6	

---

<b>Board: 128</b>	♠ Q7	Partner bids first.
Dealer: South	♥ AKQJ92	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 15+2	♣ QJ42	

---

<b>Board: 129</b>	♠ QT643	You bid first.
Dealer: North	♥ A3	The opponents are silent.
Vul: Both	♦ A94	
HCP: 15+1	♣ KQ7	

## Both hands (Answers Page)

### Board: 126

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 16+1

Contract: 4♥ South

North:

♠ T6

♥ AKJ987

♦ J98

♣ 42

South:

♠ AKJ72

♥ T4

♦ AKT

♣ J96

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 127

Dealer: North

Vul: Both

North HCP: 17

South HCP: 13+2

Contract: 6♠ South

North:

♠ AK5

♥ K965

♦ A953

♣ K6

South:

♠ QJT963

♥ 4

♦ KQ8

♣ AJ3

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	Pass	4NT
------	----	------	-----

Pass	5♣ <sup>2</sup>	Pass	6♠
------	-----------------	------	----

All Pass

1. Texas

2. A=0/5 or 3/5

### Board: 128

Dealer: South

Vul: E-W

North HCP: 15+2

South HCP: 15+1

Contract: 5♥ South

North:

♠ Q7

♥ AKQJ92

♦ 7

♣ QJ42

South:

♠ K8632

♥ 765

♦ AJ

♣ AK5

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT	Pass	5♥ <sup>2</sup>
------	-----	------	-----------------

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 129

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 14+2

Contract: 6♥ South

North:

♠ QT643

♥ A3

♦ A94

♣ KQ7

South:

♠ A95

♥ KQJT94

♦ 52

♣ A4

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♥ <sup>2</sup>	Pass	6♥
------	-----------------	------	----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

<b>Board: 126</b>	♠ AKJ72	You bid first.
Dealer: South	♥ T4	The opponents are silent.
Vul: E-W	♦ AKT	
HCP: 16+1	♣ J96	

---

<b>Board: 127</b>	♠ QJT963	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: Both	♦ KQ8	
HCP: 13+2	♣ AJ3	

---

<b>Board: 128</b>	♠ K8632	You bid first.
Dealer: South	♥ 765	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 15+1	♣ AK5	

---

<b>Board: 129</b>	♠ A95	Partner bids first.
Dealer: North	♥ KQJT94	The opponents are silent.
Vul: Both	♦ 52	
HCP: 14+2	♣ A4	

## Both hands (Answers Page)

### Board: 126

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 16+1

Contract: 4♥ South

North:

♠ T6

♥ AKJ987

♦ J98

♣ 42

South:

♠ AKJ72

♥ T4

♦ AKT

♣ J96

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 127

Dealer: North

Vul: Both

North HCP: 17

South HCP: 13+2

Contract: 6♠ South

North:

♠ AK5

♥ K965

♦ A953

♣ K6

South:

♠ QJT963

♥ 4

♦ KQ8

♣ AJ3

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	Pass	4NT
------	----	------	-----

Pass	5♣ <sup>2</sup>	Pass	6♠
------	-----------------	------	----

All Pass

1. Texas

2. A=0/5 or 3/5

### Board: 128

Dealer: South

Vul: E-W

North HCP: 15+2

South HCP: 15+1

Contract: 5♥ South

North:

♠ Q7

♥ AKQJ92

♦ 7

♣ QJ42

South:

♠ K8632

♥ 765

♦ AJ

♣ AK5

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT	Pass	5♥ <sup>2</sup>
------	-----	------	-----------------

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 129

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 14+2

Contract: 6♥ South

North:

♠ QT643

♥ A3

♦ A94

♣ KQ7

South:

♠ A95

♥ KQJT94

♦ 52

♣ A4

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♥ <sup>2</sup>	Pass	6♥
------	-----------------	------	----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0



<b>Board: 130</b>	♠ AKJT532	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: None	♦ AK85	
HCP: 15+3	♣ 3	

---

<b>Board: 131</b>	♠ KQJ3	You bid first.
Dealer: North	♥ J72	The opponents are silent.
Vul: E-W	♦ KQ3	
HCP: 16	♣ A52	

---

<b>Board: 132</b>	♠ -	Partner bids first.
Dealer: South	♥ AQJ942	The opponents are silent.
Vul: None	♦ AT62	
HCP: 11+2	♣ 932	

---

<b>Board: 133</b>	♠ A74	You bid first.
Dealer: North	♥ AK5	The opponents are silent.
Vul: None	♦ 87	
HCP: 15+1	♣ AT764	

## Both hands (Answers Page)

### Board: 130

Dealer: South

Vul: None

North HCP: 15+3

South HCP: 15+1

Contract: 7 ♠ North

North:

♠ AKJT532

♥ 3

♦ AK85

♣ 3

South:

♠ Q4

♥ AKJ65

♦ J92

♣ A87

W N E S

1NT

Pass 4 ♥<sup>1</sup> Pass 4 ♠

Pass 4NT Pass 5 ♠<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6 ♦<sup>4</sup>

Pass 7 ♠ All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=1

3. King ask by 5NT

4. K=1

### Board: 131

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 18+3

Contract: 6 ♥ South

North:

♠ KQJ3

♥ J72

♦ KQ3

♣ A52

South:

♠ A5

♥ AKQ9643

♦ 5

♣ KQ8

W N E S

1NT Pass 4 ♦<sup>1</sup>

Pass 4 ♥ Pass 4NT

Pass 5 ♦<sup>2</sup> Pass 6 ♥

All Pass

1. Texas

2. A=1/5 or 4/5

### Board: 132

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 15+1

Contract: 4 ♥ South

North:

♠ -

♥ AQJ942

♦ AT62

♣ 932

South:

♠ AQ632

♥ KT5

♦ 53

♣ AQ6

W N E S

1NT

Pass 4 ♦<sup>1</sup> Pass 4 ♥

All Pass

1. Texas

### Board: 133

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ A74

♥ AK5

♦ 87

♣ AT764

South:

♠ KQ6

♥ QJT972

♦ JT92

♣ -

W N E S

1NT Pass 4 ♦<sup>1</sup>

Pass 4 ♥ All Pass

1. Texas

<b>Board: 130</b>	♠ Q4	You bid first.
Dealer: South	♥ AKJ65	The opponents are silent.
Vul: None	♦ J92	
HCP: 15+1	♣ A87	

---

<b>Board: 131</b>	♠ A5	Partner bids first.
Dealer: North	♥ AKQ9643	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 18+3	♣ KQ8	

---

<b>Board: 132</b>	♠ AQ632	You bid first.
Dealer: South	♥ KT5	The opponents are silent.
Vul: None	♦ 53	
HCP: 15+1	♣ AQ6	

---

<b>Board: 133</b>	♠ KQ6	Partner bids first.
Dealer: North	♥ QJT972	The opponents are silent.
Vul: None	♦ JT92	
HCP: 9+2	♣ -	

## Both hands (Answers Page)

### Board: 130

Dealer: South

Vul: None

North HCP: 15+3

South HCP: 15+1

Contract: 7 ♠ North

North:

♠ AKJT532

♥ 3

♦ AK85

♣ 3

South:

♠ Q4

♥ AKJ65

♦ J92

♣ A87

W N E S

Pass 4 ♥<sup>1</sup> Pass 4 ♠

Pass 4NT Pass 5 ♠<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6 ♦<sup>4</sup>

Pass 7 ♠ All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=1

3. King ask by 5NT

4. K=1

### Board: 131

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 18+3

Contract: 6 ♥ South

North:

♠ KQJ3

♥ J72

♦ KQ3

♣ A52

South:

♠ A5

♥ AKQ9643

♦ 5

♣ KQ8

W N E S

Pass 1NT Pass 4 ♦<sup>1</sup>

Pass 4 ♥ Pass 4NT

Pass 5 ♦<sup>2</sup> Pass 6 ♥

All Pass

1. Texas

2. A=1/5 or 4/5

### Board: 132

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 15+1

Contract: 4 ♥ South

North:

♠ -

♥ AQJ942

♦ AT62

♣ 932

South:

♠ AQ632

♥ KT5

♦ 53

♣ AQ6

W N E S

Pass 4 ♦<sup>1</sup> Pass 4 ♥

All Pass

1. Texas

### Board: 133

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ A74

♥ AK5

♦ 87

♣ AT764

South:

♠ KQ6

♥ QJT972

♦ JT92

♣ -

W N E S

Pass 1NT Pass 4 ♦<sup>1</sup>

Pass 4 ♥ All Pass

1. Texas

# North hands

# Texas\_Transfer

<b>Board: 134</b>	♠ 93	Partner bids first.
Dealer: South	♥ AQJ964	The opponents are silent.
Vul: N-S	♦ AT9	
HCP: 11+2	♣ 72	

---

<b>Board: 135</b>	♠ A5	You bid first.
Dealer: North	♥ AQ86	The opponents are silent.
Vul: E-W	♦ QJ6	
HCP: 16	♣ QJ76	

---

<b>Board: 136</b>	♠ AQJT65	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: Both	♦ KQT	
HCP: 12+2	♣ T53	

---

<b>Board: 137</b>	♠ KQJ9	You bid first.
Dealer: North	♥ A96	The opponents are silent.
Vul: Both	♦ JT64	
HCP: 15	♣ KJ	

---

<b>Board: 138</b>	♠ QJT7632	Partner bids first.
Dealer: South	♥ 972	The opponents are silent.
Vul: None	♦ -	
HCP: 8+3	♣ KQ2	

## Both hands (Answers Page)

### Board: 134

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 15

Contract: 4♥ South

North:

♠ 93

♥ AQJ964

♦ AT9

♣ 72

South:

♠ KQJ7

♥ K3

♦ J82

♣ KQT9

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 135

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 10+2

Contract: 4♠ North

North:

♠ A5

♥ AQ86

♦ QJ6

♣ QJ76

South:

♠ KQJT93

♥ 3

♦ 972

♣ A93

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

### Board: 136

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 16

Contract: 4♠ South

North:

♠ AQJT65

♥ 2

♦ KQT

♣ T53

South:

♠ 93

♥ KQJ4

♦ A82

♣ AQ94

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

### Board: 137

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+3

Contract: 5♥ South

North:

♠ KQJ9

♥ A96

♦ JT64

♣ KJ

South:

♠ 2

♥ KJT873

♦ AQ982

♣ 2

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♦ <sup>2</sup>	Pass	5♥
------	-----------------	------	----

All Pass

1. Texas

2. A=1/5 or 4/5

### Board: 138

Dealer: South

Vul: None

North HCP: 8+3

South HCP: 15+1

Contract: 4♠ South

North:

♠ QJT7632

♥ 972

♦ -

♣ KQ2

South:

♠ K54

♥ AJ

♦ K52

♣ A9743

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

# South hands

# Texas\_Transfer

<b>Board: 134</b>	♠ KQJ7	You bid first.
Dealer: South	♥ K3	The opponents are silent.
Vul: N-S	♦ J82	
HCP: 15	♣ KQT9	

---

<b>Board: 135</b>	♠ KQJT93	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: E-W	♦ 972	
HCP: 10+2	♣ A93	

---

<b>Board: 136</b>	♠ 93	You bid first.
Dealer: South	♥ KQJ4	The opponents are silent.
Vul: Both	♦ A82	
HCP: 16	♣ AQ94	

---

<b>Board: 137</b>	♠ 2	Partner bids first.
Dealer: North	♥ KJT873	The opponents are silent.
Vul: Both	♦ AQ982	
HCP: 10+3	♣ 2	

---

<b>Board: 138</b>	♠ K54	You bid first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: None	♦ K52	
HCP: 15+1	♣ A9743	

## Both hands (Answers Page)

### Board: 134

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 15

Contract: 4♥ South

North:

♠ 93

♥ AQJ964

♦ AT9

♣ 72

South:

♠ KQJ7

♥ K3

♦ J82

♣ KQT9

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 135

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 10+2

Contract: 4♠ North

North:

♠ A5

♥ AQ86

♦ QJ6

♣ QJ76

South:

♠ KQJT93

♥ 3

♦ 972

♣ A93

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

### Board: 136

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 16

Contract: 4♠ South

North:

♠ AQJT65

♥ 2

♦ KQT

♣ T53

South:

♠ 93

♥ KQJ4

♦ A82

♣ AQ94

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

### Board: 137

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+3

Contract: 5♥ South

North:

♠ KQJ9

♥ A96

♦ JT64

♣ KJ

South:

♠ 2

♥ KJT873

♦ AQ982

♣ 2

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♦ <sup>2</sup>	Pass	5♥
------	-----------------	------	----

All Pass

1. Texas

2. A=1/5 or 4/5

### Board: 138

Dealer: South

Vul: None

North HCP: 8+3

South HCP: 15+1

Contract: 4♠ South

North:

♠ QJT7632

♥ 972

♦ -

♣ KQ2

South:

♠ K54

♥ AJ

♦ K52

♣ A9743

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas



<b>Board: 139</b>	♠ AKJ	You bid first.
Dealer: North	♥ 875	The opponents are silent.
Vul: E-W	♦ QJ95	
HCP: 16	♣ AJ3	

---

<b>Board: 140</b>	♠ T5	Partner bids first.
Dealer: South	♥ AKQ863	The opponents are silent.
Vul: Both	♦ 9	
HCP: 9+2	♣ 7643	

---

<b>Board: 141</b>	♠ T83	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: N-S	♦ AQ76	
HCP: 15	♣ A653	

---

<b>Board: 142</b>	♠ 7	Partner bids first.
Dealer: South	♥ AQJT953	The opponents are silent.
Vul: Both	♦ QJ72	
HCP: 10+3	♣ T	

## Both hands (Answers Page)

### Board: 139

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 15+2

Contract: 6♥ South

North:

♠ AKJ

♥ 875

♦ QJ95

♣ AJ3

South:

♠ 9

♥ AKQ643

♦ KT

♣ KT52

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT

Pass 5♥<sup>2</sup> Pass 6♥

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 140

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 17+1

Contract: 4♥ South

North:

♠ T5

♥ AKQ863

♦ 9

♣ 7643

South:

♠ A43

♥ T54

♦ AKQJ7

♣ K2

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 141

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 18+4

Contract: 7♠ South

North:

♠ T83

♥ KQ

♦ AQ76

♣ A653

South:

♠ AKQ97654

♥ A8

♦ 2

♣ KQ

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT

Pass 5♥<sup>2</sup> Pass 5NT<sup>3</sup>

Pass 6♦<sup>4</sup> Pass 7♠

All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=0

3. King ask by 5NT

4. K=1

### Board: 142

Dealer: South

Vul: Both

North HCP: 10+3

South HCP: 15

Contract: 5♥ South

North:

♠ 7

♥ AQJT953

♦ QJ72

♣ T

South:

♠ KQ42

♥ K2

♦ 984

♣ AQJ4

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT Pass 5♥<sup>2</sup>

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

**Board: 139**      ♠ 9      Partner bids first.  
Dealer: North      ♥ AKQ643      The opponents are silent.  
Vul: E-W      ♦ KT  
HCP: 15+2      ♣ KT52

---

**Board: 140**      ♠ A43      You bid first.  
Dealer: South      ♥ T54      The opponents are silent.  
Vul: Both      ♦ AKQJ7  
HCP: 17+1      ♣ K2

---

**Board: 141**      ♠ AKQ97654      Partner bids first.  
Dealer: North      ♥ A8      The opponents are silent.  
Vul: N-S      ♦ 2  
HCP: 18+4      ♣ KQ

---

**Board: 142**      ♠ KQ42      You bid first.  
Dealer: South      ♥ K2      The opponents are silent.  
Vul: Both      ♦ 984  
HCP: 15      ♣ AQJ4

## Both hands (Answers Page)

### Board: 139

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 15+2

Contract: 6♥ South

North:

♠ AKJ

♥ 875

♦ QJ95

♣ AJ3

South:

♠ 9

♥ AKQ643

♦ KT

♣ KT52

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT

Pass 5♥<sup>2</sup> Pass 6♥

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 140

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 17+1

Contract: 4♥ South

North:

♠ T5

♥ AKQ863

♦ 9

♣ 7643

South:

♠ A43

♥ T54

♦ AKQJ7

♣ K2

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 141

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 18+4

Contract: 7♠ South

North:

♠ T83

♥ KQ

♦ AQ76

♣ A653

South:

♠ AKQ97654

♥ A8

♦ 2

♣ KQ

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT

Pass 5♥<sup>2</sup> Pass 5NT<sup>3</sup>

Pass 6♦<sup>4</sup> Pass 7♠

All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=0

3. King ask by 5NT

4. K=1

### Board: 142

Dealer: South

Vul: Both

North HCP: 10+3

South HCP: 15

Contract: 5♥ South

North:

♠ 7

♥ AQJT953

♦ QJ72

♣ T

South:

♠ KQ42

♥ K2

♦ 984

♣ AQJ4

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT Pass 5♥<sup>2</sup>

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

<b>Board: 143</b>	♠ KJ84	You bid first.
Dealer: North	♥ 72	West (RHO) Doubles 4♥ if possible.
Vul: None	♦ AQ86	
HCP: 16	♣ AQ5	

---

<b>Board: 144</b>	♠ AKQJT52	Partner bids first.
Dealer: South	♥ 64	The opponents are silent.
Vul: N-S	♦ K4	
HCP: 14+3	♣ J5	

---

<b>Board: 145</b>	♠ AKT83	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: E-W	♦ 975	
HCP: 15+1	♣ K73	

---

<b>Board: 146</b>	♠ A	Partner bids first.
Dealer: South	♥ AKQ76542	The opponents are silent.
Vul: E-W	♦ T5	
HCP: 13+4	♣ 82	

## Both hands (Answers Page)

### Board: 143

Dealer: North

Vul: None

North HCP: 16

South HCP: 11+3

Contract: 6♠ South

North:

♠ KJ84

♥ 72

♦ AQ86

♣ AQ5

South:

♠ AQT9732

♥ A4

♦ -

♣ J972

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
X	4♠	Pass	4NT
Pass	5♣ <sup>2</sup>	Pass	6♠
All Pass			

1. Texas

2. A=0/5 or 3/5

### Board: 144

Dealer: South

Vul: N-S

North HCP: 14+3

South HCP: 15

Contract: 5♠ North

North:

♠ AKQJT52

♥ 64

♦ K4

♣ J5

South:

♠ 98

♥ AKJ7

♦ A875

♣ KT6

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	5♠	All Pass	

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 145

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9+2

Contract: 4♥ North

North:

♠ AKT83

♥ KQ

♦ 975

♣ K73

South:

♠ 64

♥ AJT752

♦ K

♣ JT52

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	All Pass	

1. Texas

### Board: 146

Dealer: South

Vul: E-W

North HCP: 13+4

South HCP: 15+1

Contract: 6♥ North

North:

♠ A

♥ AKQ76542

♦ T5

♣ 82

South:

♠ Q3

♥ 983

♦ AKJ74

♣ KQ7

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	6♥	All Pass	

1. Texas

2. A=1/5 or 4/5

<b>Board: 143</b>	♠ AQT9732	Partner bids first.
Dealer: North	♥ A4	West (LHO) Doubles 4♥ if possible.
Vul: None	♦ -	
HCP: 11+3	♣ J972	

---

<b>Board: 144</b>	♠ 98	You bid first.
Dealer: South	♥ AKJ7	The opponents are silent.
Vul: N-S	♦ A875	
HCP: 15	♣ KT6	

---

<b>Board: 145</b>	♠ 64	Partner bids first.
Dealer: North	♥ AJT752	The opponents are silent.
Vul: E-W	♦ K	
HCP: 9+2	♣ JT52	

---

<b>Board: 146</b>	♠ Q3	You bid first.
Dealer: South	♥ 983	The opponents are silent.
Vul: E-W	♦ AKJ74	
HCP: 15+1	♣ KQ7	

## Both hands (Answers Page)

### Board: 143

Dealer: North

Vul: None

North HCP: 16

South HCP: 11+3

Contract: 6♠ South

North:

♠ KJ84

♥ 72

♦ AQ86

♣ AQ5

South:

♠ AQT9732

♥ A4

♦ -

♣ J972

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
X	4♠	Pass	4NT
Pass	5♣ <sup>2</sup>	Pass	6♠
All Pass			

1. Texas

2. A=0/5 or 3/5

### Board: 144

Dealer: South

Vul: N-S

North HCP: 14+3

South HCP: 15

Contract: 5♠ North

North:

♠ AKQJT52

♥ 64

♦ K4

♣ J5

South:

♠ 98

♥ AKJ7

♦ A875

♣ KT6

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	5♠	All Pass	

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 145

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9+2

Contract: 4♥ North

North:

♠ AKT83

♥ KQ

♦ 975

♣ K73

South:

♠ 64

♥ AJT752

♦ K

♣ JT52

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	All Pass	

1. Texas

### Board: 146

Dealer: South

Vul: E-W

North HCP: 13+4

South HCP: 15+1

Contract: 6♥ North

North:

♠ A

♥ AKQ76542

♦ T5

♣ 82

South:

♠ Q3

♥ 983

♦ AKJ74

♣ KQ7

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	6♥	All Pass	

1. Texas

2. A=1/5 or 4/5



<b>Board: 147</b>	♠ KT63	You bid first.
Dealer: North	♥ KT4	The opponents are silent.
Vul: Both	♦ QT7	
HCP: 15	♣ AQJ	

---

<b>Board: 148</b>	♠ A3	Partner bids first.
Dealer: South	♥ AKQ754	The opponents are silent.
Vul: N-S	♦ 82	
HCP: 17+2	♣ A63	

---

<b>Board: 149</b>	♠ QT6	You bid first.
Dealer: North	♥ A9	The opponents are silent.
Vul: E-W	♦ KQ95	
HCP: 15	♣ A742	

---

<b>Board: 150</b>	♠ AKQJ76	Partner bids first.
Dealer: South	♥ QJT	The opponents are silent.
Vul: Both	♦ T5	
HCP: 13+2	♣ 98	

## Both hands (Answers Page)

### Board: 147

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ KT63

♥ KT4

♦ QT7

♣ AQJ

South:

♠ AQJ985

♥ Q

♦ 862

♣ T75

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

### Board: 148

Dealer: South

Vul: N-S

North HCP: 17+2

South HCP: 15

Contract: 7NT North

North:

♠ A3

♥ AKQ754

♦ 82

♣ A63

South:

♠ Q8

♥ T632

♦ AK9

♣ KQJ7

W N E S

1NT

Pass 4 ♦<sup>1</sup> Pass 4 ♥

Pass 4NT Pass 5 ♦<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6 ♥<sup>4</sup>

Pass 7NT All Pass

1. Texas

2. A=1/5 or 4/5

3. King ask by 5NT

4. K=2

### Board: 149

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ QT6

♥ A9

♦ KQ95

♣ A742

South:

♠ K2

♥ KJT754

♦ 63

♣ QT5

W N E S

1NT Pass 4 ♦<sup>1</sup>

Pass 4 ♥ All Pass

1. Texas

### Board: 150

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 16

Contract: 5 ♠ North

North:

♠ AKQJ76

♥ QJT

♦ T5

♣ 98

South:

♠ T94

♥ K8

♦ KJ86

♣ AKQ3

W N E S

1NT

Pass 4 ♥<sup>1</sup> Pass 4 ♠

Pass 4NT Pass 5 ♦<sup>2</sup>

Pass 5 ♠ All Pass

1. Texas

2. A=1/5 or 4/5

<b>Board: 147</b>	♠ AQJ985	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: Both	♦ 862	
HCP: 9+2	♣ T75	

---

<b>Board: 148</b>	♠ Q8	You bid first.
Dealer: South	♥ T632	The opponents are silent.
Vul: N-S	♦ AK9	
HCP: 15	♣ KQJ7	

---

<b>Board: 149</b>	♠ K2	Partner bids first.
Dealer: North	♥ KJT754	The opponents are silent.
Vul: E-W	♦ 63	
HCP: 9+2	♣ QT5	

---

<b>Board: 150</b>	♠ T94	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: Both	♦ KJ86	
HCP: 16	♣ AKQ3	

## Both hands (Answers Page)

### Board: 147

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ KT63

♥ KT4

♦ QT7

♣ AQJ

South:

♠ AQJ985

♥ Q

♦ 862

♣ T75

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

### Board: 148

Dealer: South

Vul: N-S

North HCP: 17+2

South HCP: 15

Contract: 7NT North

North:

♠ A3

♥ AKQ754

♦ 82

♣ A63

South:

♠ Q8

♥ T632

♦ AK9

♣ KQJ7

W N E S

1NT

Pass 4 ♦<sup>1</sup> Pass 4 ♥

Pass 4NT Pass 5 ♦<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6 ♥<sup>4</sup>

Pass 7NT All Pass

1. Texas

2. A=1/5 or 4/5

3. King ask by 5NT

4. K=2

### Board: 149

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ QT6

♥ A9

♦ KQ95

♣ A742

South:

♠ K2

♥ KJT754

♦ 63

♣ QT5

W N E S

1NT Pass 4 ♦<sup>1</sup>

Pass 4 ♥ All Pass

1. Texas

### Board: 150

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 16

Contract: 5 ♠ North

North:

♠ AKQJ76

♥ QJT

♦ T5

♣ 98

South:

♠ T94

♥ K8

♦ KJ86

♣ AKQ3

W N E S

1NT

Pass 4 ♥<sup>1</sup> Pass 4 ♠

Pass 4NT Pass 5 ♦<sup>2</sup>

Pass 5 ♠ All Pass

1. Texas

2. A=1/5 or 4/5

# North hands

# Texas\_Transfer

<b>Board: 151</b>	♠ K763	You bid first.
Dealer: North	♥ A63	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 16	♣ KQ76	

<b>Board: 152</b>	♠ QJ8	Partner bids first.
Dealer: South	♥ KQJT832	The opponents are silent.
Vul: Both	♦ 87	
HCP: 9+3	♣ 6	

<b>Board: 153</b>	♠ K4	You bid first.
Dealer: North	♥ K54	The opponents are silent.
Vul: N-S	♦ KQ83	
HCP: 15	♣ KJ74	

<b>Board: 154</b>	♠ JT3	Partner bids first.
Dealer: South	♥ AJT7542	The opponents are silent.
Vul: None	♦ -	
HCP: 7+3	♣ J95	

<b>Board: 155</b>	♠ A83	You bid first.
Dealer: North	♥ A72	The opponents are silent.
Vul: N-S	♦ AKQ32	
HCP: 17+1	♣ 75	

## Both hands (Answers Page)

### Board: 151

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 11+2

Contract: 4♥ North

North:

♠ K763

♥ A63

♦ A6

♣ KQ76

South:

♠ A54

♥ KQT752

♦ QT43

♣ -

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 152

Dealer: South

Vul: Both

North HCP: 9+3

South HCP: 15

Contract: 4♥ South

North:

♠ QJ8

♥ KQJT832

♦ 87

♣ 6

South:

♠ 9743

♥ A97

♦ AQJ6

♣ A5

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 153

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 16+3

Contract: 6♥ South

North:

♠ K4

♥ K54

♦ KQ83

♣ KJ74

South:

♠ AT6

♥ AQJT963

♦ J

♣ A3

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT

Pass 5♦<sup>2</sup> Pass 6♥

All Pass

1. Texas

2. A=1/5 or 4/5

### Board: 154

Dealer: South

Vul: None

North HCP: 7+3

South HCP: 15

Contract: 4♥ South

North:

♠ JT3

♥ AJT7542

♦ -

♣ J95

South:

♠ 8762

♥ Q63

♦ A3

♣ AKQ4

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 155

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 12+2

Contract: 4♥ North

North:

♠ A83

♥ A72

♦ AKQ32

♣ 75

South:

♠ J4

♥ KQJ643

♦ 84

♣ AJ9

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

# South hands

# Texas\_Transfer

**Board: 151**      ♠ A54      Partner bids first.  
 Dealer: North      ♥ KQT752      The opponents are silent.  
 Vul: E-W      ♦ QT43  
 HCP: 11+2      ♣ -

---

**Board: 152**      ♠ 9743      You bid first.  
 Dealer: South      ♥ A97      The opponents are silent.  
 Vul: Both      ♦ AQJ6  
 HCP: 15      ♣ A5

---

**Board: 153**      ♠ AT6      Partner bids first.  
 Dealer: North      ♥ AQJT963      The opponents are silent.  
 Vul: N-S      ♦ J  
 HCP: 16+3      ♣ A3

---

**Board: 154**      ♠ 8762      You bid first.  
 Dealer: South      ♥ Q63      The opponents are silent.  
 Vul: None      ♦ A3  
 HCP: 15      ♣ AKQ4

---

**Board: 155**      ♠ J4      Partner bids first.  
 Dealer: North      ♥ KQJ643      The opponents are silent.  
 Vul: N-S      ♦ 84  
 HCP: 12+2      ♣ AJ9

## Both hands (Answers Page)

### Board: 151

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 11+2

Contract: 4♥ North

North:

♠ K763

♥ A63

♦ A6

♣ KQ76

South:

♠ A54

♥ KQT752

♦ QT43

♣ -

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 152

Dealer: South

Vul: Both

North HCP: 9+3

South HCP: 15

Contract: 4♥ South

North:

♠ QJ8

♥ KQJT832

♦ 87

♣ 6

South:

♠ 9743

♥ A97

♦ AQJ6

♣ A5

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 153

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 16+3

Contract: 6♥ South

North:

♠ K4

♥ K54

♦ KQ83

♣ KJ74

South:

♠ AT6

♥ AQJT963

♦ J

♣ A3

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT

Pass 5♦<sup>2</sup> Pass 6♥

All Pass

1. Texas

2. A=1/5 or 4/5

### Board: 154

Dealer: South

Vul: None

North HCP: 7+3

South HCP: 15

Contract: 4♥ South

North:

♠ JT3

♥ AJT7542

♦ -

♣ J95

South:

♠ 8762

♥ Q63

♦ A3

♣ AKQ4

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 155

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 12+2

Contract: 4♥ North

North:

♠ A83

♥ A72

♦ AKQ32

♣ 75

South:

♠ J4

♥ KQJ643

♦ 84

♣ AJ9

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas



# North hands

# Texas\_Transfer

**Board: 156**      ♠ AJ5      Partner bids first.  
 Dealer: South      ♥ KQT842      The opponents are silent.  
 Vul: E-W      ♦ 7532  
 HCP: 10+2      ♣ -

---

**Board: 157**      ♠ AT4      You bid first.  
 Dealer: North      ♥ 92      The opponents are silent.  
 Vul: N-S      ♦ QT6  
 HCP: 15+1      ♣ AKQ74

---

**Board: 158**      ♠ 8      Partner bids first.  
 Dealer: South      ♥ KQJT732      The opponents are silent.  
 Vul: Both      ♦ 42  
 HCP: 10+3      ♣ AT2

---

**Board: 159**      ♠ J85      You bid first.  
 Dealer: North      ♥ KQT85      The opponents are silent.  
 Vul: E-W      ♦ KJ  
 HCP: 15+1      ♣ AJ2

## Both hands (Answers Page)

### Board: 156

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 15

Contract: 4♥ South

North:

♠ AJ5

♥ KQT842

♦ 7532

♣ -

South:

♠ KQ6

♥ J75

♦ AJT8

♣ A85

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 157

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 16+2

Contract: 6♥ South

North:

♠ AT4

♥ 92

♦ QT6

♣ AKQ74

South:

♠ Q

♥ AKQ843

♦ A72

♣ J92

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♥ <sup>2</sup>	Pass	5NT <sup>3</sup>
------	-----------------	------	------------------

Pass	6♦ <sup>4</sup>	Pass	6♥
------	-----------------	------	----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

3. King ask by 5NT

4. K=1

### Board: 158

Dealer: South

Vul: Both

North HCP: 10+3

South HCP: 16+1

Contract: 4♥ South

North:

♠ 8

♥ KQJT732

♦ 42

♣ AT2

South:

♠ A74

♥ A6

♦ AQ976

♣ Q75

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 159

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 12+2

Contract: 5♠ South

North:

♠ J85

♥ KQT85

♦ KJ

♣ AJ2

South:

♠ AKQT76

♥ 42

♦ 98

♣ K83

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	Pass	4NT
------	----	------	-----

Pass	5♦ <sup>2</sup>	Pass	5♠
------	-----------------	------	----

All Pass

1. Texas

2. A=1/5 or 4/5

<b>Board: 156</b>	♠ KQ6	You bid first.
Dealer: South	♥ J75	The opponents are silent.
Vul: E-W	♦ AJT8	
HCP: 15	♣ A85	

---

<b>Board: 157</b>	♠ Q	Partner bids first.
Dealer: North	♥ AKQ843	The opponents are silent.
Vul: N-S	♦ A72	
HCP: 16+2	♣ J92	

---

<b>Board: 158</b>	♠ A74	You bid first.
Dealer: South	♥ A6	The opponents are silent.
Vul: Both	♦ AQ976	
HCP: 16+1	♣ Q75	

---

<b>Board: 159</b>	♠ AKQT76	Partner bids first.
Dealer: North	♥ 42	The opponents are silent.
Vul: E-W	♦ 98	
HCP: 12+2	♣ K83	

## Both hands (Answers Page)

### Board: 156

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 15

Contract: 4♥ South

North:

♠ AJ5

♥ KQT842

♦ 7532

♣ -

South:

♠ KQ6

♥ J75

♦ AJT8

♣ A85

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 157

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 16+2

Contract: 6♥ South

North:

♠ AT4

♥ 92

♦ QT6

♣ AKQ74

South:

♠ Q

♥ AKQ843

♦ A72

♣ J92

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♥ <sup>2</sup>	Pass	5NT <sup>3</sup>
------	-----------------	------	------------------

Pass	6♦ <sup>4</sup>	Pass	6♥
------	-----------------	------	----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

3. King ask by 5NT

4. K=1

### Board: 158

Dealer: South

Vul: Both

North HCP: 10+3

South HCP: 16+1

Contract: 4♥ South

North:

♠ 8

♥ KQJT732

♦ 42

♣ AT2

South:

♠ A74

♥ A6

♦ AQ976

♣ Q75

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 159

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 12+2

Contract: 5♠ South

North:

♠ J85

♥ KQT85

♦ KJ

♣ AJ2

South:

♠ AKQT76

♥ 42

♦ 98

♣ K83

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	Pass	4NT
------	----	------	-----

Pass	5♦ <sup>2</sup>	Pass	5♠
------	-----------------	------	----

All Pass

1. Texas

2. A=1/5 or 4/5

<b>Board: 160</b>	♠ AJT975	Partner bids first.
Dealer: South	♥ 7	The opponents are silent.
Vul: None	♦ AJ5	
HCP: 12+2	♣ Q84	

---

<b>Board: 161</b>	♠ 95	You bid first.
Dealer: North	♥ A92	The opponents are silent.
Vul: E-W	♦ AT94	
HCP: 17	♣ AKQ9	

---

<b>Board: 162</b>	♠ KQT9764	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: Both	♦ AJ4	
HCP: 11+3	♣ J6	

---

<b>Board: 163</b>	♠ 652	You bid first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: None	♦ AKQT8	
HCP: 16+1	♣ A82	

## Both hands (Answers Page)

### Board: 160

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AJT975

♥ 7

♦ AJ5

♣ Q84

South:

♠ K2

♥ AKT6

♦ KQ974

♣ T9

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 161

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ 95

♥ A92

♦ AT94

♣ AKQ9

South:

♠ AQJT76

♥ T3

♦ QJ8

♣ J4

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

### Board: 162

Dealer: South

Vul: Both

North HCP: 11+3

South HCP: 17

Contract: 5 ♠ North

North:

♠ KQT9764

♥ 2

♦ AJ4

♣ J6

South:

♠ A8

♥ KQ96

♦ K762

♣ KQ4

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

Pass	4NT	Pass	5 ♦ <sup>2</sup>
------	-----	------	------------------

Pass	5 ♠	All Pass	
------	-----	----------	--

1. Texas

2. A=1/5 or 4/5

### Board: 163

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 13+2

Contract: 4 ♠ North

North:

♠ 652

♥ QJ

♦ AKQT8

♣ A82

South:

♠ AQT987

♥ A3

♦ 75

♣ K93

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

<b>Board: 160</b>	♠ K2	You bid first.
Dealer: South	♥ AKT6	The opponents are silent.
Vul: None	♦ KQ974	
HCP: 15+1	♣ T9	

---

<b>Board: 161</b>	♠ AQJT76	Partner bids first.
Dealer: North	♥ T3	The opponents are silent.
Vul: E-W	♦ QJ8	
HCP: 11+2	♣ J4	

---

<b>Board: 162</b>	♠ A8	You bid first.
Dealer: South	♥ KQ96	The opponents are silent.
Vul: Both	♦ K762	
HCP: 17	♣ KQ4	

---

<b>Board: 163</b>	♠ AQT987	Partner bids first.
Dealer: North	♥ A3	The opponents are silent.
Vul: None	♦ 75	
HCP: 13+2	♣ K93	

## Both hands (Answers Page)

### Board: 160

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AJT975

♥ 7

♦ AJ5

♣ Q84

South:

♠ K2

♥ AKT6

♦ KQ974

♣ T9

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 161

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ 95

♥ A92

♦ AT94

♣ AKQ9

South:

♠ AQJT76

♥ T3

♦ QJ8

♣ J4

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

### Board: 162

Dealer: South

Vul: Both

North HCP: 11+3

South HCP: 17

Contract: 5 ♠ North

North:

♠ KQT9764

♥ 2

♦ AJ4

♣ J6

South:

♠ A8

♥ KQ96

♦ K762

♣ KQ4

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

Pass	4NT	Pass	5 ♦ <sup>2</sup>
------	-----	------	------------------

Pass	5 ♠	All Pass	
------	-----	----------	--

1. Texas

2. A=1/5 or 4/5

### Board: 163

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 13+2

Contract: 4 ♠ North

North:

♠ 652

♥ QJ

♦ AKQT8

♣ A82

South:

♠ AQT987

♥ A3

♦ 75

♣ K93

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas



# North hands

# Texas\_Transfer

**Board: 164**      ♠ AQT9874      Partner bids first.  
 Dealer: South      ♥ J8      The opponents are silent.  
 Vul: N-S      ♦ J  
 HCP: 14+3      ♣ AQ7

---

**Board: 165**      ♠ A4      You bid first.  
 Dealer: North      ♥ K76      West (RHO) Doubles 4 ♦ if possible.  
 Vul: Both      ♦ KJ963  
 HCP: 16+1      ♣ KQ8

---

**Board: 166**      ♠ QJT542      Partner bids first.  
 Dealer: South      ♥ 9      The opponents are silent.  
 Vul: None      ♦ Q64  
 HCP: 9+2      ♣ A98

---

**Board: 167**      ♠ AJ2      You bid first.  
 Dealer: North      ♥ Q43      The opponents are silent.  
 Vul: N-S      ♦ AK3  
 HCP: 17      ♣ K986

---

**Board: 168**      ♠ 2      Partner bids first.  
 Dealer: South      ♥ KQT963      The opponents are silent.  
 Vul: E-W      ♦ 32  
 HCP: 9+2      ♣ A962

## Both hands (Answers Page)

### Board: 164

Dealer: South

Vul: N-S

North HCP: 14+3

South HCP: 15

Contract: 5 ♠ North

North:

♠ AQT9874

♥ J8

♦ J

♣ AQ7

South:

♠ 53

♥ K963

♦ AKQ3

♣ K63

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
Pass	4NT	Pass	5 ♦ <sup>2</sup>
Pass	5 ♠	All Pass	

1. Texas

2. A=1/5 or 4/5

### Board: 165

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 10+2

Contract: 4 ♥ North

North:

♠ A4

♥ K76

♦ KJ963

♣ KQ8

South:

♠ KT8

♥ AQT932

♦ -

♣ J763

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>
X	4 ♥	All Pass	

1. Texas

### Board: 166

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ QJT542

♥ 9

♦ Q64

♣ A98

South:

♠ A9863

♥ AJT

♦ AK7

♣ 73

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
All Pass			

1. Texas

### Board: 167

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 12+2

Contract: 4 ♠ North

North:

♠ AJ2

♥ Q43

♦ AK3

♣ K986

South:

♠ KQT953

♥ AJT

♦ 75

♣ Q5

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>
Pass	4 ♠	All Pass	

1. Texas

### Board: 168

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 17

Contract: 4 ♥ South

North:

♠ 2

♥ KQT963

♦ 32

♣ A962

South:

♠ AQ97

♥ A4

♦ A874

♣ KT4

W	N	E	S
			1NT
Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
All Pass			

1. Texas

# South hands

# Texas\_Transfer

<b>Board: 164</b>	♠ 53	You bid first.
Dealer: South	♥ K963	The opponents are silent.
Vul: N-S	♦ AKQ3	
HCP: 15	♣ K63	

<b>Board: 165</b>	♠ KT8	Partner bids first.
Dealer: North	♥ AQT932	West (LHO) Doubles 4 ♦ if possible.
Vul: Both	♦ -	
HCP: 10+2	♣ J763	

<b>Board: 166</b>	♠ A9863	You bid first.
Dealer: South	♥ AJT	The opponents are silent.
Vul: None	♦ AK7	
HCP: 16+1	♣ 73	

<b>Board: 167</b>	♠ KQT953	Partner bids first.
Dealer: North	♥ AJT	The opponents are silent.
Vul: N-S	♦ 75	
HCP: 12+2	♣ Q5	

<b>Board: 168</b>	♠ AQ97	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: E-W	♦ A874	
HCP: 17	♣ KT4	

## Both hands (Answers Page)

### Board: 164

Dealer: South

Vul: N-S

North HCP: 14+3

South HCP: 15

Contract: 5 ♠ North

North:

♠ AQT9874

♥ J8

♦ J

♣ AQ7

South:

♠ 53

♥ K963

♦ AKQ3

♣ K63

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
Pass	4NT	Pass	5 ♦ <sup>2</sup>
Pass	5 ♠	All Pass	

1. Texas

2. A=1/5 or 4/5

### Board: 165

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 10+2

Contract: 4 ♥ North

North:

♠ A4

♥ K76

♦ KJ963

♣ KQ8

South:

♠ KT8

♥ AQT932

♦ -

♣ J763

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>
X	4 ♥	All Pass	

1. Texas

### Board: 166

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ QJT542

♥ 9

♦ Q64

♣ A98

South:

♠ A9863

♥ AJT

♦ AK7

♣ 73

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
All Pass			

1. Texas

### Board: 167

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 12+2

Contract: 4 ♠ North

North:

♠ AJ2

♥ Q43

♦ AK3

♣ K986

South:

♠ KQT953

♥ AJT

♦ 75

♣ Q5

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>
Pass	4 ♠	All Pass	

1. Texas

### Board: 168

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 17

Contract: 4 ♥ South

North:

♠ 2

♥ KQT963

♦ 32

♣ A962

South:

♠ AQ97

♥ A4

♦ A874

♣ KT4

W	N	E	S
			1NT
Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
All Pass			

1. Texas

# North hands

# Texas\_Transfer

## Board: 169

♠ J9

You bid first.

Dealer: North

♥ AKJ

The opponents are silent.

Vul: None

♦ A865

HCP: 16

♣ QJ83

## Board: 170

♠ AJT732

Partner bids first.

Dealer: South

♥ 42

The opponents are silent.

Vul: N-S

♦ J5

HCP: 9+2

♣ K76

## Board: 171

♠ AQ2

You bid first.

Dealer: North

♥ T96

The opponents are silent.

Vul: N-S

♦ Q9

HCP: 15+1

♣ AK965

## Board: 172

♠ J

Partner bids first.

Dealer: South

♥ AKQT863

The opponents are silent.

Vul: E-W

♦ 954

HCP: 13+3

♣ K3

## Both hands (Answers Page)

### Board: 169

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ J9

♥ AKJ

♦ A865

♣ QJ83

South:

♠ KQT872

♥ 6

♦ JT

♣ K942

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

### Board: 170

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AJT732

♥ 42

♦ J5

♣ K76

South:

♠ KQ6

♥ KQ93

♦ A73

♣ JT5

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

### Board: 171

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 13+2

Contract: 6♥ South

North:

♠ AQ2

♥ T96

♦ Q9

♣ AK965

South:

♠ KT7

♥ AKQ542

♦ J84

♣ 3

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♥ <sup>2</sup>	Pass	6♥
------	-----------------	------	----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 172

Dealer: South

Vul: E-W

North HCP: 13+3

South HCP: 15

Contract: 6♥ North

North:

♠ J

♥ AKQT863

♦ 954

♣ K3

South:

♠ K754

♥ 52

♦ AQJ

♣ AJ42

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT	Pass	5♥ <sup>2</sup>
------	-----	------	-----------------

Pass	6♥	All Pass	
------	----	----------	--

1. Texas

2. A=2/5 or 5/5, Q(H)=0

<b>Board: 169</b>	♠ KQT872	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: None	♦ JT	
HCP: 9+2	♣ K942	

---

<b>Board: 170</b>	♠ KQ6	You bid first.
Dealer: South	♥ KQ93	The opponents are silent.
Vul: N-S	♦ A73	
HCP: 15	♣ JT5	

---

<b>Board: 171</b>	♠ KT7	Partner bids first.
Dealer: North	♥ AKQ542	The opponents are silent.
Vul: N-S	♦ J84	
HCP: 13+2	♣ 3	

---

<b>Board: 172</b>	♠ K754	You bid first.
Dealer: South	♥ 52	The opponents are silent.
Vul: E-W	♦ AQJ	
HCP: 15	♣ AJ42	

## Both hands (Answers Page)

### Board: 169

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ J9

♥ AKJ

♦ A865

♣ QJ83

South:

♠ KQT872

♥ 6

♦ JT

♣ K942

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

### Board: 170

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AJT732

♥ 42

♦ J5

♣ K76

South:

♠ KQ6

♥ KQ93

♦ A73

♣ JT5

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

### Board: 171

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 13+2

Contract: 6♥ South

North:

♠ AQ2

♥ T96

♦ Q9

♣ AK965

South:

♠ KT7

♥ AKQ542

♦ J84

♣ 3

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♥ <sup>2</sup>	Pass	6♥
------	-----------------	------	----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 172

Dealer: South

Vul: E-W

North HCP: 13+3

South HCP: 15

Contract: 6♥ North

North:

♠ J

♥ AKQT863

♦ 954

♣ K3

South:

♠ K754

♥ 52

♦ AQJ

♣ AJ42

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT	Pass	5♥ <sup>2</sup>
------	-----	------	-----------------

Pass	6♥	All Pass	
------	----	----------	--

1. Texas

2. A=2/5 or 5/5, Q(H)=0



# North hands

# Texas\_Transfer

<b>Board: 173</b>	♠ K92	You bid first.
Dealer: North	♥ A94	The opponents are silent.
Vul: Both	♦ AT97	
HCP: 17	♣ KQJ	

---

<b>Board: 174</b>	♠ AQJT98	Partner bids first.
Dealer: South	♥ 6	The opponents are silent.
Vul: None	♦ Q874	
HCP: 9+2	♣ T8	

---

<b>Board: 175</b>	♠ 92	You bid first.
Dealer: North	♥ AJT54	The opponents are silent.
Vul: E-W	♦ AKQ	
HCP: 15+1	♣ J85	

---

<b>Board: 176</b>	♠ KJT9763	Partner bids first.
Dealer: South	♥ A42	The opponents are silent.
Vul: N-S	♦ T7	
HCP: 8+3	♣ 4	

## Both hands (Answers Page)

### Board: 173

Dealer: North

Vul: Both

North HCP: 17

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ K92

♥ A94

♦ AT97

♣ KQJ

South:

♠ AQJT85

♥ T7

♦ KJ4

♣ T3

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass
------	----	----------

1. Texas

### Board: 174

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ AQJT98

♥ 6

♦ Q874

♣ T8

South:

♠ K2

♥ AK93

♦ 65

♣ AQ942

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

### Board: 175

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 13+2

Contract: 4 ♠ North

North:

♠ 92

♥ AJT54

♦ AKQ

♣ J85

South:

♠ AQJT87

♥ K8

♦ J75

♣ Q4

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass
------	----	----------

1. Texas

### Board: 176

Dealer: South

Vul: N-S

North HCP: 8+3

South HCP: 15

Contract: 4 ♠ South

North:

♠ KJT9763

♥ A42

♦ T7

♣ 4

South:

♠ A4

♥ K95

♦ AQ82

♣ Q753

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

<b>Board: 173</b>	♠ AQJT85	Partner bids first.
Dealer: North	♥ T7	The opponents are silent.
Vul: Both	♦ KJ4	
HCP: 11+2	♣ T3	

---

<b>Board: 174</b>	♠ K2	You bid first.
Dealer: South	♥ AK93	The opponents are silent.
Vul: None	♦ 65	
HCP: 16+1	♣ AQ942	

---

<b>Board: 175</b>	♠ AQJT87	Partner bids first.
Dealer: North	♥ K8	The opponents are silent.
Vul: E-W	♦ J75	
HCP: 13+2	♣ Q4	

---

<b>Board: 176</b>	♠ A4	You bid first.
Dealer: South	♥ K95	The opponents are silent.
Vul: N-S	♦ AQ82	
HCP: 15	♣ Q753	

## Both hands (Answers Page)

### Board: 173

Dealer: North

Vul: Both

North HCP: 17

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ K92

♥ A94

♦ AT97

♣ KQJ

South:

♠ AQJT85

♥ T7

♦ KJ4

♣ T3

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	All Pass	

1. Texas

### Board: 174

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ AQJT98

♥ 6

♦ Q874

♣ T8

South:

♠ K2

♥ AK93

♦ 65

♣ AQ942

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
All Pass			

1. Texas

### Board: 175

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 13+2

Contract: 4 ♠ North

North:

♠ 92

♥ AJT54

♦ AKQ

♣ J85

South:

♠ AQJT87

♥ K8

♦ J75

♣ Q4

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	All Pass	

1. Texas

### Board: 176

Dealer: South

Vul: N-S

North HCP: 8+3

South HCP: 15

Contract: 4 ♠ South

North:

♠ KJT9763

♥ A42

♦ T7

♣ 4

South:

♠ A4

♥ K95

♦ AQ82

♣ Q753

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
All Pass			

1. Texas

# North hands

# Texas\_Transfer

**Board: 177**      ♠ 98      You bid first.  
 Dealer: North      ♥ AQ84      The opponents are silent.  
 Vul: Both      ♦ A72  
 HCP: 16      ♣ AQ65

---

**Board: 178**      ♠ AJT742      Partner bids first.  
 Dealer: South      ♥ J7      The opponents are silent.  
 Vul: None      ♦ K  
 HCP: 13+2      ♣ A765

---

**Board: 179**      ♠ A86      You bid first.  
 Dealer: North      ♥ A3      The opponents are silent.  
 Vul: None      ♦ KJ832  
 HCP: 16+1      ♣ KJ5

---

**Board: 180**      ♠ AQJ753      Partner bids first.  
 Dealer: South      ♥ J42      East (LHO) Doubles 4 ♠ if possible.  
 Vul: N-S      ♦ J52  
 HCP: 9+2      ♣ 2

## Both hands (Answers Page)

### Board: 177

Dealer: North

Vul: Both

North HCP: 16

South HCP: 11+3

Contract: 7 ♠ South

North:

♠ 98

♥ AQ84

♦ A72

♣ AQ65

South:

♠ AKJ5432

♥ 3

♦ K963

♣ 3

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT

Pass 5♣<sup>2</sup> Pass 5♦

Pass 5♠<sup>3</sup> Pass 7♠

All Pass

1. Texas

2. A=0/5 or 3/5

3. no !S queen

### Board: 178

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ AJT742

♥ J7

♦ K

♣ A765

South:

♠ KQ63

♥ KQ6

♦ Q98

♣ KJT

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

All Pass

1. Texas

### Board: 179

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 14+2

Contract: 4 ♠ North

North:

♠ A86

♥ A3

♦ KJ832

♣ KJ5

South:

♠ KQJT92

♥ KJ7

♦ 97

♣ AT

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

### Board: 180

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 15+1

Contract: 4 ♠ X South

North:

♠ AQJ753

♥ J42

♦ J52

♣ 2

South:

♠ 64

♥ AKT

♦ KQ643

♣ K73

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass Pass X All Pass

1. Texas

**Board: 177**      ♠ AKJ5432      Partner bids first.  
Dealer: North      ♥ 3      The opponents are silent.  
Vul: Both      ♦ K963  
HCP: 11+3      ♣ 3

---

**Board: 178**      ♠ KQ63      You bid first.  
Dealer: South      ♥ KQ6      The opponents are silent.  
Vul: None      ♦ Q98  
HCP: 16      ♣ KJT

---

**Board: 179**      ♠ KQJT92      Partner bids first.  
Dealer: North      ♥ KJ7      The opponents are silent.  
Vul: None      ♦ 97  
HCP: 14+2      ♣ AT

---

**Board: 180**      ♠ 64      You bid first.  
Dealer: South      ♥ AKT      East (RHO) Doubles 4 ♠ if possible.  
Vul: N-S      ♦ KQ643  
HCP: 15+1      ♣ K73

## Both hands (Answers Page)

### Board: 177

	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ AKJ5432		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AQ84	♥ 3	Pass	4♠	Pass	4NT
North HCP: 16	♦ A72	♦ K963	Pass	5♣ <sup>2</sup>	Pass	5♦
South HCP: 11+3	♣ AQ65	♣ 3	Pass	5♠ <sup>3</sup>	Pass	7♠
Contract: 7♠ South			All Pass			

1. Texas

2. A=0/5 or 3/5

3. no !S queen

### Board: 178

	North:	South:	W	N	E	S
Dealer: South	♠ AJT742	♠ KQ63				1NT
Vul: None	♥ J7	♥ KQ6	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13+2	♦ K	♦ Q98	All Pass			
South HCP: 16	♣ A765	♣ KJT				
Contract: 4♠ South			1. Texas			

### Board: 179

	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ KQJT92		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A3	♥ KJ7	Pass	4♠	All Pass	
North HCP: 16+1	♦ KJ832	♦ 97	1. Texas			
South HCP: 14+2	♣ KJ5	♣ AT				
Contract: 4♠ North						

### Board: 180

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ753	♠ 64				1NT
Vul: N-S	♥ J42	♥ AKT	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9+2	♦ J52	♦ KQ643	Pass	Pass	X	All Pass
South HCP: 15+1	♣ 2	♣ K73	1. Texas			
Contract: 4♠ X South						



<b>Board: 181</b>	♠ A7	You bid first.
Dealer: North	♥ AK643	The opponents are silent.
Vul: E-W	♦ K87	
HCP: 16+1	♣ Q84	

---

<b>Board: 182</b>	♠ 8	Partner bids first.
Dealer: South	♥ AKQJ754	The opponents are silent.
Vul: Both	♦ 94	
HCP: 10+3	♣ 643	

---

<b>Board: 183</b>	♠ A98	You bid first.
Dealer: North	♥ QT3	The opponents are silent.
Vul: None	♦ K62	
HCP: 15	♣ KQJ5	

---

<b>Board: 184</b>	♠ KQJT753	Partner bids first.
Dealer: South	♥ AK9	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 16+3	♣ K8	

## Both hands (Answers Page)

### Board: 181

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 20+2

Contract: 7 ♠ South

North:

♠ A7

♥ AK643

♦ K87

♣ Q84

South:

♠ KQJ983

♥ QJ

♦ AQ3

♣ AJ

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT
Pass	5♥ <sup>2</sup>	Pass	7♠
All Pass			

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 182

Dealer: South

Vul: Both

North HCP: 10+3

South HCP: 15

Contract: 5♥ North

North:

♠ 8

♥ AKQJ754

♦ 94

♣ 643

South:

♠ KT92

♥ 92

♦ KQJ6

♣ AQ2

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	5♥	All Pass	

1. Texas

2. A=1/5 or 4/5

### Board: 183

Dealer: North

Vul: None

North HCP: 15

South HCP: 14+3

Contract: 5♥ South

North:

♠ A98

♥ QT3

♦ K62

♣ KQJ5

South:

♠ 42

♥ AKJ9854

♦ Q43

♣ A

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT
Pass	5♦ <sup>2</sup>	Pass	5♥
All Pass			

1. Texas

2. A=1/5 or 4/5

### Board: 184

Dealer: South

Vul: E-W

North HCP: 16+3

South HCP: 15+1

Contract: 6♠ North

North:

♠ KQJT753

♥ AK9

♦ 8

♣ K8

South:

♠ A2

♥ J4

♦ AKT64

♣ QJ97

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	6♠	All Pass	

1. Texas

2. A=2/5 or 5/5, Q(S)=0

<b>Board: 181</b>	♠ KQJ983	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: E-W	♦ AQ3	
HCP: 20+2	♣ AJ	

---

<b>Board: 182</b>	♠ KT92	You bid first.
Dealer: South	♥ 92	The opponents are silent.
Vul: Both	♦ KQJ6	
HCP: 15	♣ AQ2	

---

<b>Board: 183</b>	♠ 42	Partner bids first.
Dealer: North	♥ AKJ9854	The opponents are silent.
Vul: None	♦ Q43	
HCP: 14+3	♣ A	

---

<b>Board: 184</b>	♠ A2	You bid first.
Dealer: South	♥ J4	The opponents are silent.
Vul: E-W	♦ AKT64	
HCP: 15+1	♣ QJ97	

## Both hands (Answers Page)

### Board: 181

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 20+2

Contract: 7 ♠ South

North:

♠ A7

♥ AK643

♦ K87

♣ Q84

South:

♠ KQJ983

♥ QJ

♦ AQ3

♣ AJ

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT
Pass	5♥ <sup>2</sup>	Pass	7♠
All Pass			

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 182

Dealer: South

Vul: Both

North HCP: 10+3

South HCP: 15

Contract: 5♥ North

North:

♠ 8

♥ AKQJ754

♦ 94

♣ 643

South:

♠ KT92

♥ 92

♦ KQJ6

♣ AQ2

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	5♥	All Pass	

1. Texas

2. A=1/5 or 4/5

### Board: 183

Dealer: North

Vul: None

North HCP: 15

South HCP: 14+3

Contract: 5♥ South

North:

♠ A98

♥ QT3

♦ K62

♣ KQJ5

South:

♠ 42

♥ AKJ9854

♦ Q43

♣ A

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT
Pass	5♦ <sup>2</sup>	Pass	5♥
All Pass			

1. Texas

2. A=1/5 or 4/5

### Board: 184

Dealer: South

Vul: E-W

North HCP: 16+3

South HCP: 15+1

Contract: 6♠ North

North:

♠ KQJT753

♥ AK9

♦ 8

♣ K8

South:

♠ A2

♥ J4

♦ AKT64

♣ QJ97

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	6♠	All Pass	

1. Texas

2. A=2/5 or 5/5, Q(S)=0

# North hands

# Texas\_Transfer

**Board: 185**      ♠ AQ8      You bid first.  
 Dealer: North      ♥ K84      West (RHO) Doubles 4♦ if possible.  
 Vul: Both      ♦ JT82  
 HCP: 16      ♣ AQ2

---

**Board: 186**      ♠ KJT543      Partner bids first.  
 Dealer: South      ♥ AJ      The opponents are silent.  
 Vul: None      ♦ 7  
 HCP: 15+2      ♣ AQ74

---

**Board: 187**      ♠ A54      You bid first.  
 Dealer: North      ♥ KQ5      The opponents are silent.  
 Vul: N-S      ♦ KJT  
 HCP: 16      ♣ QJT8

---

**Board: 188**      ♠ KQJ964      Partner bids first.  
 Dealer: South      ♥ J4      The opponents are silent.  
 Vul: Both      ♦ Q54  
 HCP: 9+2      ♣ 52

---

**Board: 189**      ♠ AK52      You bid first.  
 Dealer: North      ♥ K4      The opponents are silent.  
 Vul: N-S      ♦ A874  
 HCP: 17      ♣ K82

## Both hands (Answers Page)

### Board: 185

Dealer: North

Vul: Both

North HCP: 16

South HCP: 8+3

Contract: 4♥ North

North:

♠ AQ8

♥ K84

♦ JT82

♣ AQ2

South:

♠ J6

♥ QJT9532

♦ -

♣ KJ96

W N E S

1NT Pass 4♦<sup>1</sup>

X 4♥ All Pass

1. Texas

### Board: 186

Dealer: South

Vul: None

North HCP: 15+2

South HCP: 15

Contract: 6♠ North

North:

♠ KJT543

♥ AJ

♦ 7

♣ AQ74

South:

♠ AQ96

♥ KQ2

♦ K4

♣ J985

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT Pass 5♦<sup>2</sup>

Pass 6♠ All Pass

1. Texas

2. A=1/5 or 4/5

### Board: 187

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 13+2

Contract: 4♠ North

North:

♠ A54

♥ KQ5

♦ KJT

♣ QJT8

South:

♠ KQT876

♥ J4

♦ 5

♣ AK76

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

### Board: 188

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15+1

Contract: 4♠ South

North:

♠ KQJ964

♥ J4

♦ Q54

♣ 52

South:

♠ A73

♥ KQT82

♦ K97

♣ K4

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

All Pass

1. Texas

### Board: 189

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 9+2

Contract: 4♥ North

North:

♠ AK52

♥ K4

♦ A874

♣ K82

South:

♠ J8

♥ QJT762

♦ KQ9

♣ 54

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

# South hands

# Texas\_Transfer

**Board: 185**      ♠ J6      Partner bids first.  
 Dealer: North      ♥ QJT9532      West (LHO) Doubles 4 ♦ if possible.  
 Vul: Both      ♦ -  
 HCP: 8+3      ♣ KJ96

---

**Board: 186**      ♠ AQ96      You bid first.  
 Dealer: South      ♥ KQ2      The opponents are silent.  
 Vul: None      ♦ K4  
 HCP: 15      ♣ J985

---

**Board: 187**      ♠ KQT876      Partner bids first.  
 Dealer: North      ♥ J4      The opponents are silent.  
 Vul: N-S      ♦ 5  
 HCP: 13+2      ♣ AK76

---

**Board: 188**      ♠ A73      You bid first.  
 Dealer: South      ♥ KQT82      The opponents are silent.  
 Vul: Both      ♦ K97  
 HCP: 15+1      ♣ K4

---

**Board: 189**      ♠ J8      Partner bids first.  
 Dealer: North      ♥ QJT762      The opponents are silent.  
 Vul: N-S      ♦ KQ9  
 HCP: 9+2      ♣ 54

## Both hands (Answers Page)

### Board: 185

Dealer: North

Vul: Both

North HCP: 16

South HCP: 8+3

Contract: 4♥ North

North:

♠ AQ8

♥ K84

♦ JT82

♣ AQ2

South:

♠ J6

♥ QJT9532

♦ -

♣ KJ96

W N E S

1NT Pass 4♦<sup>1</sup>

X 4♥ All Pass

1. Texas

### Board: 186

Dealer: South

Vul: None

North HCP: 15+2

South HCP: 15

Contract: 6♠ North

North:

♠ KJT543

♥ AJ

♦ 7

♣ AQ74

South:

♠ AQ96

♥ KQ2

♦ K4

♣ J985

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT Pass 5♦<sup>2</sup>

Pass 6♠ All Pass

1. Texas

2. A=1/5 or 4/5

### Board: 187

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 13+2

Contract: 4♠ North

North:

♠ A54

♥ KQ5

♦ KJT

♣ QJT8

South:

♠ KQT876

♥ J4

♦ 5

♣ AK76

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

### Board: 188

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15+1

Contract: 4♠ South

North:

♠ KQJ964

♥ J4

♦ Q54

♣ 52

South:

♠ A73

♥ KQT82

♦ K97

♣ K4

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

All Pass

1. Texas

### Board: 189

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 9+2

Contract: 4♥ North

North:

♠ AK52

♥ K4

♦ A874

♣ K82

South:

♠ J8

♥ QJT762

♦ KQ9

♣ 54

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas



# North hands

# Texas\_Transfer

<b>Board: 190</b>	♠ QT2	Partner bids first.
Dealer: South	♥ QJT632	The opponents are silent.
Vul: E-W	♦ 54	
HCP: 9+2	♣ A4	

<b>Board: 191</b>	♠ A764	You bid first.
Dealer: North	♥ K9	The opponents are silent.
Vul: None	♦ AQ4	
HCP: 16	♣ K985	

<b>Board: 192</b>	♠ J8	Partner bids first.
Dealer: South	♥ AKJ962	The opponents are silent.
Vul: E-W	♦ KQ62	
HCP: 15+2	♣ J	

<b>Board: 193</b>	♠ 97	You bid first.
Dealer: North	♥ AT86	The opponents are silent.
Vul: N-S	♦ AQ75	
HCP: 15	♣ KQ8	

<b>Board: 194</b>	♠ AKJT54	Partner bids first.
Dealer: South	♥ 7	The opponents are silent.
Vul: E-W	♦ -	
HCP: 13+4	♣ AJ8742	

## Both hands (Answers Page)

### Board: 190

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 16

Contract: 4♥ South

North:

♠ QT2

♥ QJT632

♦ 54

♣ A4

South:

♠ K76

♥ AK95

♦ KJ

♣ Q832

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 191

Dealer: North

Vul: None

North HCP: 16

South HCP: 12+2

Contract: 4♠ North

North:

♠ A764

♥ K9

♦ AQ4

♣ K985

South:

♠ KQJT93

♥ Q76

♦ 7

♣ A62

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

### Board: 192

Dealer: South

Vul: E-W

North HCP: 15+2

South HCP: 17

Contract: 4♥ South

North:

♠ J8

♥ AKJ962

♦ KQ62

♣ J

South:

♠ A72

♥ Q85

♦ AT4

♣ AK94

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 193

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 4♠ North

North:

♠ 97

♥ AT86

♦ AQ75

♣ KQ8

South:

♠ AKJT63

♥ 5

♦ T4

♣ T732

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

### Board: 194

Dealer: South

Vul: E-W

North HCP: 13+4

South HCP: 16+1

Contract: 6♠ North

North:

♠ AKJT54

♥ 7

♦ -

♣ AJ8742

South:

♠ Q9863

♥ A86

♦ AK8

♣ K6

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT	Pass	5♠ <sup>2</sup>
------	-----	------	-----------------

Pass	6♠	All Pass	
------	----	----------	--

1. Texas

2. A=2/5 or 5/5, Q(S)=1

<b>Board: 190</b>	♠ K76	You bid first.
Dealer: South	♥ AK95	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 16	♣ Q832	

---

<b>Board: 191</b>	♠ KQJT93	Partner bids first.
Dealer: North	♥ Q76	The opponents are silent.
Vul: None	♦ 7	
HCP: 12+2	♣ A62	

---

<b>Board: 192</b>	♠ A72	You bid first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: E-W	♦ AT4	
HCP: 17	♣ AK94	

---

<b>Board: 193</b>	♠ AKJT63	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: N-S	♦ T4	
HCP: 8+2	♣ T732	

---

<b>Board: 194</b>	♠ Q9863	You bid first.
Dealer: South	♥ A86	The opponents are silent.
Vul: E-W	♦ AK8	
HCP: 16+1	♣ K6	

## Both hands (Answers Page)

### Board: 190

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 16

Contract: 4♥ South

North:

♠ QT2

♥ QJT632

♦ 54

♣ A4

South:

♠ K76

♥ AK95

♦ KJ

♣ Q832

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 191

Dealer: North

Vul: None

North HCP: 16

South HCP: 12+2

Contract: 4♠ North

North:

♠ A764

♥ K9

♦ AQ4

♣ K985

South:

♠ KQJT93

♥ Q76

♦ 7

♣ A62

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

### Board: 192

Dealer: South

Vul: E-W

North HCP: 15+2

South HCP: 17

Contract: 4♥ South

North:

♠ J8

♥ AKJ962

♦ KQ62

♣ J

South:

♠ A72

♥ Q85

♦ AT4

♣ AK94

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 193

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 4♠ North

North:

♠ 97

♥ AT86

♦ AQ75

♣ KQ8

South:

♠ AKJT63

♥ 5

♦ T4

♣ T732

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

### Board: 194

Dealer: South

Vul: E-W

North HCP: 13+4

South HCP: 16+1

Contract: 6♠ North

North:

♠ AKJT54

♥ 7

♦ -

♣ AJ8742

South:

♠ Q9863

♥ A86

♦ AK8

♣ K6

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT	Pass	5♠ <sup>2</sup>
------	-----	------	-----------------

Pass	6♠	All Pass	
------	----	----------	--

1. Texas

2. A=2/5 or 5/5, Q(S)=1

# North hands

# Texas\_Transfer

**Board: 195**      ♠ AKT8      You bid first.  
 Dealer: North      ♥ 86      The opponents are silent.  
 Vul: Both      ♦ AJT7  
 HCP: 17      ♣ AJ4

---

**Board: 196**      ♠ KQT753      Partner bids first.  
 Dealer: South      ♥ T5      East (LHO) Doubles 4♥ if possible.  
 Vul: None      ♦ 6  
 HCP: 7+2      ♣ Q654

---

**Board: 197**      ♠ AKJ      You bid first.  
 Dealer: North      ♥ J4      The opponents are silent.  
 Vul: E-W      ♦ AK8  
 HCP: 17+1      ♣ JT952

---

**Board: 198**      ♠ QJT      Partner bids first.  
 Dealer: South      ♥ KQJT82      The opponents are silent.  
 Vul: Both      ♦ AT2  
 HCP: 15+2      ♣ Q

---

**Board: 199**      ♠ KT7      You bid first.  
 Dealer: North      ♥ K652      The opponents are silent.  
 Vul: None      ♦ AQ72  
 HCP: 15      ♣ K3

## Both hands (Answers Page)

### Board: 195

Dealer: North

Vul: Both

North HCP: 17

South HCP: 13+2

Contract: 4♥ North

North:

♠ AKT8

♥ 86

♦ AJT7

♣ AJ4

South:

♠ Q2

♥ AKJT95

♦ K84

♣ 73

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 196

Dealer: South

Vul: None

North HCP: 7+2

South HCP: 15

Contract: 4♠ South

North:

♠ KQT753

♥ T5

♦ 6

♣ Q654

South:

♠ A92

♥ K964

♦ J985

♣ AK

W N E S

1NT

Pass 4♥<sup>1</sup> X 4♠

All Pass

1. Texas

### Board: 197

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 12+2

Contract: 4♥ North

North:

♠ AKJ

♥ J4

♦ AK8

♣ JT952

South:

♠ 87

♥ AKQ765

♦ 76

♣ K84

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 198

Dealer: South

Vul: Both

North HCP: 15+2

South HCP: 15+1

Contract: 5♥ South

North:

♠ QJT

♥ KQJT82

♦ AT2

♣ Q

South:

♠ A95

♥ A5

♦ K53

♣ KJT95

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT Pass 5♥<sup>2</sup>

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 199

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 4♠ North

North:

♠ KT7

♥ K652

♦ AQ72

♣ K3

South:

♠ AQJ632

♥ T74

♦ J

♣ J92

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

# South hands

# Texas\_Transfer

**Board: 195**      ♠ Q2      Partner bids first.  
 Dealer: North      ♥ AKJT95      The opponents are silent.  
 Vul: Both      ♦ K84  
 HCP: 13+2      ♣ 73

---

**Board: 196**      ♠ A92      You bid first.  
 Dealer: South      ♥ K964      East (RHO) Doubles 4♥ if possible.  
 Vul: None      ♦ J985  
 HCP: 15      ♣ AK

---

**Board: 197**      ♠ 87      Partner bids first.  
 Dealer: North      ♥ AKQ765      The opponents are silent.  
 Vul: E-W      ♦ 76  
 HCP: 12+2      ♣ K84

---

**Board: 198**      ♠ A95      You bid first.  
 Dealer: South      ♥ A5      The opponents are silent.  
 Vul: Both      ♦ K53  
 HCP: 15+1      ♣ KJT95

---

**Board: 199**      ♠ AQJ632      Partner bids first.  
 Dealer: North      ♥ T74      The opponents are silent.  
 Vul: None      ♦ J  
 HCP: 9+2      ♣ J92

## Both hands (Answers Page)

### Board: 195

Dealer: North

Vul: Both

North HCP: 17

South HCP: 13+2

Contract: 4♥ North

North:

♠ AKT8

♥ 86

♦ AJT7

♣ AJ4

South:

♠ Q2

♥ AKJT95

♦ K84

♣ 73

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 196

Dealer: South

Vul: None

North HCP: 7+2

South HCP: 15

Contract: 4♠ South

North:

♠ KQT753

♥ T5

♦ 6

♣ Q654

South:

♠ A92

♥ K964

♦ J985

♣ AK

W N E S

1NT

Pass 4♥<sup>1</sup> X 4♠

All Pass

1. Texas

### Board: 197

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 12+2

Contract: 4♥ North

North:

♠ AKJ

♥ J4

♦ AK8

♣ JT952

South:

♠ 87

♥ AKQ765

♦ 76

♣ K84

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 198

Dealer: South

Vul: Both

North HCP: 15+2

South HCP: 15+1

Contract: 5♥ South

North:

♠ QJT

♥ KQJT82

♦ AT2

♣ Q

South:

♠ A95

♥ A5

♦ K53

♣ KJT95

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT Pass 5♥<sup>2</sup>

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 199

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 4♠ North

North:

♠ KT7

♥ K652

♦ AQ72

♣ K3

South:

♠ AQJ632

♥ T74

♦ J

♣ J92

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas



# North hands

# Texas\_Transfer

**Board: 200**      ♠ AKQ942      Partner bids first.  
 Dealer: South      ♥ JT9      The opponents are silent.  
 Vul: N-S      ♦ 52  
 HCP: 11+2      ♣ J2

---

**Board: 201**      ♠ KQ86      You bid first.  
 Dealer: North      ♥ 95      The opponents are silent.  
 Vul: Both      ♦ AKQ7  
 HCP: 17      ♣ KT6

---

**Board: 202**      ♠ KQT875      Partner bids first.  
 Dealer: South      ♥ J      The opponents are silent.  
 Vul: None      ♦ Q83  
 HCP: 9+2      ♣ JT5

---

**Board: 203**      ♠ 64      You bid first.  
 Dealer: North      ♥ AKJ      The opponents are silent.  
 Vul: E-W      ♦ QJ84  
 HCP: 15      ♣ KJ98

---

**Board: 204**      ♠ J      Partner bids first.  
 Dealer: South      ♥ AQT983      The opponents are silent.  
 Vul: None      ♦ T64  
 HCP: 9+2      ♣ QT5

## Both hands (Answers Page)

### Board: 200

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AKQ942

♥ JT9

♦ 52

♣ J2

South:

♠ T75

♥ AQ62

♦ AKQT

♣ 73

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
All Pass			
1. Texas			

### Board: 201

Dealer: North

Vul: Both

North HCP: 17

South HCP: 13+2

Contract: 4 ♥ North

North:

♠ KQ86

♥ 95

♦ AKQ7

♣ KT6

South:

♠ A2

♥ AKJ874

♦ T8

♣ J74

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>
Pass	4 ♥	All Pass	
1. Texas			

### Board: 202

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ KQT875

♥ J

♦ Q83

♣ JT5

South:

♠ A3

♥ KQ96

♦ KT52

♣ A62

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
All Pass			
1. Texas			

### Board: 203

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 13+2

Contract: 4 ♠ North

North:

♠ 64

♥ AKJ

♦ QJ84

♣ KJ98

South:

♠ AKQ972

♥ 653

♦ T3

♣ A7

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>
Pass	4 ♠	All Pass	
1. Texas			

### Board: 204

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 15+1

Contract: 4 ♥ South

North:

♠ J

♥ AQT983

♦ T64

♣ QT5

South:

♠ 84

♥ K6

♦ KQ95

♣ AK832

W	N	E	S
			1NT
Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
All Pass			
1. Texas			

# South hands

# Texas\_Transfer

<b>Board: 200</b>	♠ T75	You bid first.
Dealer: South	♥ AQ62	The opponents are silent.
Vul: N-S	♦ AKQT	
HCP: 15	♣ 73	

---

<b>Board: 201</b>	♠ A2	Partner bids first.
Dealer: North	♥ AKJ874	The opponents are silent.
Vul: Both	♦ T8	
HCP: 13+2	♣ J74	

---

<b>Board: 202</b>	♠ A3	You bid first.
Dealer: South	♥ KQ96	The opponents are silent.
Vul: None	♦ KT52	
HCP: 16	♣ A62	

---

<b>Board: 203</b>	♠ AKQ972	Partner bids first.
Dealer: North	♥ 653	The opponents are silent.
Vul: E-W	♦ T3	
HCP: 13+2	♣ A7	

---

<b>Board: 204</b>	♠ 84	You bid first.
Dealer: South	♥ K6	The opponents are silent.
Vul: None	♦ KQ95	
HCP: 15+1	♣ AK832	

## Both hands (Answers Page)

### Board: 200

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AKQ942

♥ JT9

♦ 52

♣ J2

South:

♠ T75

♥ AQ62

♦ AKQT

♣ 73

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 201

Dealer: North

Vul: Both

North HCP: 17

South HCP: 13+2

Contract: 4 ♥ North

North:

♠ KQ86

♥ 95

♦ AKQ7

♣ KT6

South:

♠ A2

♥ AKJ874

♦ T8

♣ J74

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>

Pass	4 ♥	All Pass	
------	-----	----------	--

1. Texas

### Board: 202

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ KQT875

♥ J

♦ Q83

♣ JT5

South:

♠ A3

♥ KQ96

♦ KT52

♣ A62

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 203

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 13+2

Contract: 4 ♠ North

North:

♠ 64

♥ AKJ

♦ QJ84

♣ KJ98

South:

♠ AKQ972

♥ 653

♦ T3

♣ A7

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

### Board: 204

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 15+1

Contract: 4 ♥ South

North:

♠ J

♥ AQT983

♦ T64

♣ QT5

South:

♠ 84

♥ K6

♦ KQ95

♣ AK832

W	N	E	S
			1NT

Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
------	------------------	------	-----

All Pass

1. Texas

<b>Board: 205</b>	♠ K2	You bid first.
Dealer: North	♥ AK2	The opponents are silent.
Vul: N-S	♦ QJ643	
HCP: 15+1	♣ QT5	

---

<b>Board: 206</b>	♠ J8	Partner bids first.
Dealer: South	♥ KQJ9876	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 12+3	♣ J9	

---

<b>Board: 207</b>	♠ A942	You bid first.
Dealer: North	♥ T2	The opponents are silent.
Vul: Both	♦ AJ32	
HCP: 15	♣ AQ5	

---

<b>Board: 208</b>	♠ AKJ632	Partner bids first.
Dealer: South	♥ T4	The opponents are silent.
Vul: N-S	♦ 53	
HCP: 11+2	♣ QJ5	

## Both hands (Answers Page)

### Board: 205

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ K2

♥ AK2

♦ QJ643

♣ QT5

South:

♠ AJT764

♥ QT7

♦ -

♣ A873

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

### Board: 206

Dealer: South

Vul: E-W

North HCP: 12+3

South HCP: 16+1

Contract: 5♥ South

North:

♠ J8

♥ KQJ9876

♦ A3

♣ J9

South:

♠ AK6

♥ 43

♦ QT6

♣ AKT75

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT Pass 5♥<sup>2</sup>

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 207

Dealer: North

Vul: Both

North HCP: 15

South HCP: 13+3

Contract: 6♥ South

North:

♠ A942

♥ T2

♦ AJ32

♣ AQ5

South:

♠ JT

♥ AKQJ874

♦ QT9

♣ T

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT

Pass 5♣<sup>2</sup> Pass 5NT<sup>3</sup>

Pass 6♣<sup>4</sup> Pass 6♥

All Pass

1. Texas

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=0

### Board: 208

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 15

Contract: 4♠ South

North:

♠ AKJ632

♥ T4

♦ 53

♣ QJ5

South:

♠ Q98

♥ AK2

♦ QT92

♣ A73

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

All Pass

1. Texas

<b>Board: 205</b>	♠ AJT764	Partner bids first.
Dealer: North	♥ QT7	The opponents are silent.
Vul: N-S	♦ -	
HCP: 11+2	♣ A873	

---

<b>Board: 206</b>	♠ AK6	You bid first.
Dealer: South	♥ 43	The opponents are silent.
Vul: E-W	♦ QT6	
HCP: 16+1	♣ AKT75	

---

<b>Board: 207</b>	♠ JT	Partner bids first.
Dealer: North	♥ AKQJ874	The opponents are silent.
Vul: Both	♦ QT9	
HCP: 13+3	♣ T	

---

<b>Board: 208</b>	♠ Q98	You bid first.
Dealer: South	♥ AK2	The opponents are silent.
Vul: N-S	♦ QT92	
HCP: 15	♣ A73	

## Both hands (Answers Page)

### Board: 205

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ K2

♥ AK2

♦ QJ643

♣ QT5

South:

♠ AJT764

♥ QT7

♦ -

♣ A873

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

### Board: 206

Dealer: South

Vul: E-W

North HCP: 12+3

South HCP: 16+1

Contract: 5♥ South

North:

♠ J8

♥ KQJ9876

♦ A3

♣ J9

South:

♠ AK6

♥ 43

♦ QT6

♣ AKT75

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT Pass 5♥<sup>2</sup>

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 207

Dealer: North

Vul: Both

North HCP: 15

South HCP: 13+3

Contract: 6♥ South

North:

♠ A942

♥ T2

♦ AJ32

♣ AQ5

South:

♠ JT

♥ AKQJ874

♦ QT9

♣ T

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT

Pass 5♣<sup>2</sup> Pass 5NT<sup>3</sup>

Pass 6♣<sup>4</sup> Pass 6♥

All Pass

1. Texas

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=0

### Board: 208

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 15

Contract: 4♠ South

North:

♠ AKJ632

♥ T4

♦ 53

♣ QJ5

South:

♠ Q98

♥ AK2

♦ QT92

♣ A73

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

All Pass

1. Texas



# North hands

# Texas\_Transfer

**Board: 209**      ♠ AKT94      You bid first.  
 Dealer: North      ♥ Q82      The opponents are silent.  
 Vul: E-W      ♦ KT  
 HCP: 15+1      ♣ QJ5

---

**Board: 210**      ♠ AQ5      Partner bids first.  
 Dealer: South      ♥ KQJ932      The opponents are silent.  
 Vul: None      ♦ T8  
 HCP: 13+2      ♣ J6

---

**Board: 211**      ♠ K2      You bid first.  
 Dealer: North      ♥ J52      The opponents are silent.  
 Vul: Both      ♦ KQ5  
 HCP: 17+1      ♣ AKJ87

---

**Board: 212**      ♠ KQJ8743      Partner bids first.  
 Dealer: South      ♥ J65      The opponents are silent.  
 Vul: Both      ♦ -  
 HCP: 9+3      ♣ Q94

---

**Board: 213**      ♠ 65      You bid first.  
 Dealer: North      ♥ AJ3      The opponents are silent.  
 Vul: None      ♦ AKT76  
 HCP: 16+1      ♣ A75

## Both hands (Answers Page)

### Board: 209

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8+2

Contract: 4♥ North

North:

♠ AKT94

♥ Q82

♦ KT

♣ QJ5

South:

♠ 86

♥ AKT976

♦ J64

♣ 73

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

### Board: 210

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 17+1

Contract: 6♥ North

North:

♠ AQ5

♥ KQJ932

♦ T8

♣ J6

South:

♠ JT

♥ T65

♦ AKQ32

♣ AKT

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT	Pass	5♥ <sup>2</sup>
------	-----	------	-----------------

Pass	6♥	All Pass	
------	----	----------	--

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 211

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 7+4

Contract: 4♠ North

North:

♠ K2

♥ J52

♦ KQ5

♣ AKJ87

South:

♠ AQJT7653

♥ 94

♦ 43

♣ 4

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

### Board: 212

Dealer: South

Vul: Both

North HCP: 9+3

South HCP: 16

Contract: 4♠ South

North:

♠ KQJ8743

♥ J65

♦ -

♣ Q94

South:

♠ AT9

♥ QT

♦ AKQJ

♣ T653

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

All Pass			
----------	--	--	--

1. Texas

### Board: 213

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 13+2

Contract: 4♠ North

North:

♠ 65

♥ AJ3

♦ AKT76

♣ A75

South:

♠ AQJT98

♥ KQ7

♦ 92

♣ J3

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

# South hands

# Texas\_Transfer

**Board: 209**      ♠ 86      Partner bids first.  
 Dealer: North      ♥ AKT976      The opponents are silent.  
 Vul: E-W      ♦ J64  
 HCP: 8+2      ♣ 73

---

**Board: 210**      ♠ JT      You bid first.  
 Dealer: South      ♥ T65      The opponents are silent.  
 Vul: None      ♦ AKQ32  
 HCP: 17+1      ♣ AKT

---

**Board: 211**      ♠ AQJT7653      Partner bids first.  
 Dealer: North      ♥ 94      The opponents are silent.  
 Vul: Both      ♦ 43  
 HCP: 7+4      ♣ 4

---

**Board: 212**      ♠ AT9      You bid first.  
 Dealer: South      ♥ QT      The opponents are silent.  
 Vul: Both      ♦ AKQJ  
 HCP: 16      ♣ T653

---

**Board: 213**      ♠ AQJT98      Partner bids first.  
 Dealer: North      ♥ KQ7      The opponents are silent.  
 Vul: None      ♦ 92  
 HCP: 13+2      ♣ J3

## Both hands (Answers Page)

### Board: 209

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8+2

Contract: 4♥ North

North:

♠ AKT94

♥ Q82

♦ KT

♣ QJ5

South:

♠ 86

♥ AKT976

♦ J64

♣ 73

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>

Pass	4♥	All Pass
------	----	----------

1. Texas

### Board: 210

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 17+1

Contract: 6♥ North

North:

♠ AQ5

♥ KQJ932

♦ T8

♣ J6

South:

♠ JT

♥ T65

♦ AKQ32

♣ AKT

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT	Pass	5♥ <sup>2</sup>
------	-----	------	-----------------

Pass	6♥	All Pass
------	----	----------

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 211

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 7+4

Contract: 4♠ North

North:

♠ K2

♥ J52

♦ KQ5

♣ AKJ87

South:

♠ AQJT7653

♥ 94

♦ 43

♣ 4

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass
------	----	----------

1. Texas

### Board: 212

Dealer: South

Vul: Both

North HCP: 9+3

South HCP: 16

Contract: 4♠ South

North:

♠ KQJ8743

♥ J65

♦ -

♣ Q94

South:

♠ AT9

♥ QT

♦ AKQJ

♣ T653

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

All Pass			
----------	--	--	--

1. Texas

### Board: 213

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 13+2

Contract: 4♠ North

North:

♠ 65

♥ AJ3

♦ AKT76

♣ A75

South:

♠ AQJT98

♥ KQ7

♦ 92

♣ J3

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass
------	----	----------

1. Texas

# North hands

# Texas\_Transfer

**Board: 214**      ♠ KQJ874      Partner bids first.  
 Dealer: South      ♥ T53      The opponents are silent.  
 Vul: E-W      ♦ 6  
 HCP: 8+2      ♣ Q53

---

**Board: 215**      ♠ K9      You bid first.  
 Dealer: North      ♥ AQ3      The opponents are silent.  
 Vul: None      ♦ AKT63  
 HCP: 16+1      ♣ T54

---

**Board: 216**      ♠ J8      Partner bids first.  
 Dealer: South      ♥ AQT542      The opponents are silent.  
 Vul: N-S      ♦ Q6  
 HCP: 13+2      ♣ KJT

---

**Board: 217**      ♠ AK4      You bid first.  
 Dealer: North      ♥ K8      West (RHO) Doubles 4♥ if possible.  
 Vul: Both      ♦ JT93      West (RHO) bids 5♥ if possible.  
 HCP: 16      ♣ AJ95      East (LHO) Doubles 5♠ if possible.

---

**Board: 218**      ♠ J74      You bid first.  
 Dealer: North      ♥ K63      West (RHO) bids 4♠ if possible.  
 Vul: N-S      ♦ KQ8  
 HCP: 17      ♣ AKJ9

## Both hands (Answers Page)

### Board: 214

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ KQJ874

♥ T53

♦ 6

♣ Q53

South:

♠ A96

♥ K42

♦ AJ9

♣ KJ96

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 215

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 8+3

Contract: 4 ♠ North

North:

♠ K9

♥ AQ3

♦ AKT63

♣ T54

South:

♠ AJT6543

♥ 42

♦ 942

♣ K

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

### Board: 216

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 17+1

Contract: 4 ♥ South

North:

♠ J8

♥ AQT542

♦ Q6

♣ KJT

South:

♠ K7

♥ KJ6

♦ A9753

♣ AQ4

W	N	E	S
			1NT

Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
------	------------------	------	-----

All Pass

1. Texas

### Board: 217

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9+3

Contract: 5 ♠ X South

North:

♠ AK4

♥ K8

♦ JT93

♣ AJ95

South:

♠ QJT8652

♥ 5

♦ K

♣ K864

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>
X	4 ♠	Pass	Pass
5 ♥	X	Pass	5 ♠
Pass	Pass	X	All Pass

1. Texas

### Board: 218

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 12+3

Contract: 5 ♥ South

North:

♠ J74

♥ K63

♦ KQ8

♣ AKJ9

South:

♠ 8

♥ AQJT82

♦ AJT63

♣ 3

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>

4 ♠	Pass	Pass	5 ♥
-----	------	------	-----

All Pass

1. Texas

# South hands

# Texas\_Transfer

**Board: 214**      ♠ A96      You bid first.  
 Dealer: South      ♥ K42      The opponents are silent.  
 Vul: E-W      ♦ AJ9  
 HCP: 16      ♣ KJ96

---

**Board: 215**      ♠ AJT6543      Partner bids first.  
 Dealer: North      ♥ 42      The opponents are silent.  
 Vul: None      ♦ 942  
 HCP: 8+3      ♣ K

---

**Board: 216**      ♠ K7      You bid first.  
 Dealer: South      ♥ KJ6      The opponents are silent.  
 Vul: N-S      ♦ A9753  
 HCP: 17+1      ♣ AQ4

---

**Board: 217**      ♠ QJT8652      Partner bids first.  
 Dealer: North      ♥ 5      West (LHO) Doubles 4♥ if possible.  
 Vul: Both      ♦ K      West (LHO) bids 5♥ if possible.  
 HCP: 9+3      ♣ K864      East (RHO) Doubles 5♠ if possible.

---

**Board: 218**      ♠ 8      Partner bids first.  
 Dealer: North      ♥ AQJT82      West (LHO) bids 4♠ if possible.  
 Vul: N-S      ♦ AJT63  
 HCP: 12+3      ♣ 3

## Both hands (Answers Page)

### Board: 214

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ KQJ874

♥ T53

♦ 6

♣ Q53

South:

♠ A96

♥ K42

♦ AJ9

♣ KJ96

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 215

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 8+3

Contract: 4 ♠ North

North:

♠ K9

♥ AQ3

♦ AKT63

♣ T54

South:

♠ AJT6543

♥ 42

♦ 942

♣ K

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

### Board: 216

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 17+1

Contract: 4 ♥ South

North:

♠ J8

♥ AQT542

♦ Q6

♣ KJT

South:

♠ K7

♥ KJ6

♦ A9753

♣ AQ4

W	N	E	S
			1NT

Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
------	------------------	------	-----

All Pass

1. Texas

### Board: 217

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9+3

Contract: 5 ♠ X South

North:

♠ AK4

♥ K8

♦ JT93

♣ AJ95

South:

♠ QJT8652

♥ 5

♦ K

♣ K864

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>
X	4 ♠	Pass	Pass
5 ♥	X	Pass	5 ♠
Pass	Pass	X	All Pass

1. Texas

### Board: 218

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 12+3

Contract: 5 ♥ South

North:

♠ J74

♥ K63

♦ KQ8

♣ AKJ9

South:

♠ 8

♥ AQJT82

♦ AJT63

♣ 3

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>

4 ♠	Pass	Pass	5 ♥
-----	------	------	-----

All Pass

1. Texas



# North hands

# Texas\_Transfer

<b>Board: 219</b>	♠ 43	You bid first.
Dealer: North	♥ J84	The opponents are silent.
Vul: E-W	♦ AQJ6	
HCP: 15	♣ AK98	

<b>Board: 220</b>	♠ Q73	Partner bids first.
Dealer: South	♥ AQT642	The opponents are silent.
Vul: Both	♦ A8	
HCP: 14+2	♣ Q8	

<b>Board: 221</b>	♠ QJ8	You bid first.
Dealer: North	♥ A2	The opponents are silent.
Vul: None	♦ J982	
HCP: 15	♣ AQJ8	

<b>Board: 222</b>	♠ KT	Partner bids first.
Dealer: South	♥ AJT7432	The opponents are silent.
Vul: Both	♦ -	
HCP: 11+3	♣ QJ52	

<b>Board: 223</b>	♠ 92	You bid first.
Dealer: North	♥ AKQ83	The opponents are silent.
Vul: None	♦ 984	
HCP: 15+1	♣ AQ8	

## Both hands (Answers Page)

### Board: 219

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ 43

♥ J84

♦ AQJ6

♣ AK98

South:

♠ KQJ985

♥ 62

♦ T2

♣ Q65

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

### Board: 220

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 16

Contract: 6 ♥ North

North:

♠ Q73

♥ AQT642

♦ A8

♣ Q8

South:

♠ AT

♥ KJ87

♦ KJ7

♣ AT62

W N E S

1NT

Pass 4 ♦<sup>1</sup> Pass 4 ♥

Pass 4NT Pass 5 ♣<sup>2</sup>

Pass 6 ♥ All Pass

1. Texas

2. A=0/5 or 3/5

### Board: 221

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ QJ8

♥ A2

♦ J982

♣ AQJ8

South:

♠ AKT973

♥ 984

♦ Q743

♣ -

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

### Board: 222

Dealer: South

Vul: Both

North HCP: 11+3

South HCP: 16+1

Contract: 4 ♥ South

North:

♠ KT

♥ AJT7432

♦ -

♣ QJ52

South:

♠ A98

♥ 965

♦ AKJ63

♣ A3

W N E S

1NT

Pass 4 ♦<sup>1</sup> Pass 4 ♥

All Pass

1. Texas

### Board: 223

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 10+3

Contract: 4 ♠ North

North:

♠ 92

♥ AKQ83

♦ 984

♣ AQ8

South:

♠ AKQ7653

♥ 92

♦ T7

♣ J6

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

<b>Board: 219</b>	♠ KQJ985	Partner bids first.
Dealer: North	♥ 62	The opponents are silent.
Vul: E-W	♦ T2	
HCP: 8+2	♣ Q65	

---

<b>Board: 220</b>	♠ AT	You bid first.
Dealer: South	♥ KJ87	The opponents are silent.
Vul: Both	♦ KJ7	
HCP: 16	♣ AT62	

---

<b>Board: 221</b>	♠ AKT973	Partner bids first.
Dealer: North	♥ 984	The opponents are silent.
Vul: None	♦ Q743	
HCP: 9+2	♣ -	

---

<b>Board: 222</b>	♠ A98	You bid first.
Dealer: South	♥ 965	The opponents are silent.
Vul: Both	♦ AKJ63	
HCP: 16+1	♣ A3	

---

<b>Board: 223</b>	♠ AKQ7653	Partner bids first.
Dealer: North	♥ 92	The opponents are silent.
Vul: None	♦ T7	
HCP: 10+3	♣ J6	

## Both hands (Answers Page)

### Board: 219

	North:	South:	W	N	E	S
Dealer: North	♠ 43	♠ KQJ985		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ J84	♥ 62	Pass	4♠	All Pass	
North HCP: 15	♦ AQJ6	♦ T2				
South HCP: 8+2	♣ AK98	♣ Q65				
Contract: 4♠ North						1. Texas

### Board: 220

	North:	South:	W	N	E	S
Dealer: South	♠ Q73	♠ AT				1NT
Vul: Both	♥ AQT642	♥ KJ87	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 14+2	♦ A8	♦ KJ7	Pass	4NT	Pass	5♣ <sup>2</sup>
South HCP: 16	♣ Q8	♣ AT62	Pass	6♥	All Pass	
Contract: 6♥ North						1. Texas 2. A=0/5 or 3/5

### Board: 221

	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ AKT973		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A2	♥ 984	Pass	4♠	All Pass	
North HCP: 15	♦ J982	♦ Q743				
South HCP: 9+2	♣ AQJ8	♣ -				
Contract: 4♠ North						1. Texas

### Board: 222

	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ A98				1NT
Vul: Both	♥ AJT7432	♥ 965	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11+3	♦ -	♦ AKJ63	All Pass			
South HCP: 16+1	♣ QJ52	♣ A3				
Contract: 4♥ South						1. Texas

### Board: 223

	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ AKQ7653		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AKQ83	♥ 92	Pass	4♠	All Pass	
North HCP: 15+1	♦ 984	♦ T7				
South HCP: 10+3	♣ AQ8	♣ J6				
Contract: 4♠ North						1. Texas

<b>Board: 224</b>	♠ AKT863	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: Both	♦ 653	
HCP: 13+2	♣ AQ6	

---

<b>Board: 225</b>	♠ AQ3	You bid first.
Dealer: North	♥ T987	The opponents are silent.
Vul: None	♦ AQ93	
HCP: 16	♣ A8	

---

<b>Board: 226</b>	♠ 4	Partner bids first.
Dealer: South	♥ QJT874	The opponents are silent.
Vul: N-S	♦ 42	
HCP: 7+2	♣ AT85	

---

<b>Board: 227</b>	♠ K52	You bid first.
Dealer: North	♥ A7	The opponents are silent.
Vul: E-W	♦ AQT42	
HCP: 15+1	♣ Q97	

## Both hands (Answers Page)

### Board: 224

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 16

Contract: 6 ♠ North

North:

♠ AKT863

♥ 8

♦ 653

♣ AQ6

South:

♠ Q9

♥ AT96

♦ AKQ7

♣ J95

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
Pass	4NT	Pass	5 ♠ <sup>2</sup>
Pass	6 ♠	All Pass	

1. Texas

2. A=2/5 or 5/5, Q(S)=1

### Board: 225

Dealer: North

Vul: None

North HCP: 16

South HCP: 17+2

Contract: 7 ♥ South

North:

♠ AQ3

♥ T987

♦ AQ93

♣ A8

South:

♠ KJ

♥ AKQJ65

♦ JT87

♣ Q

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>
Pass	4 ♥	Pass	4NT
Pass	5 ♣ <sup>2</sup>	Pass	7 ♥
All Pass			

1. Texas

2. A=0/5 or 3/5

### Board: 226

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 15+1

Contract: 4 ♥ South

North:

♠ 4

♥ QJT874

♦ 42

♣ AT85

South:

♠ KT8

♥ AK5

♦ KJ853

♣ J3

W	N	E	S
			1NT
Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
All Pass			

1. Texas

### Board: 227

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9+3

Contract: 4 ♠ North

North:

♠ K52

♥ A7

♦ AQT42

♣ Q97

South:

♠ AQJT63

♥ Q3

♦ -

♣ T8543

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>
Pass	4 ♠	All Pass	

1. Texas

<b>Board: 224</b>	♠ Q9	You bid first.
Dealer: South	♥ AT96	The opponents are silent.
Vul: Both	♦ AKQ7	
HCP: 16	♣ J95	

---

<b>Board: 225</b>	♠ KJ	Partner bids first.
Dealer: North	♥ AKQJ65	The opponents are silent.
Vul: None	♦ JT87	
HCP: 17+2	♣ Q	

---

<b>Board: 226</b>	♠ KT8	You bid first.
Dealer: South	♥ AK5	The opponents are silent.
Vul: N-S	♦ KJ853	
HCP: 15+1	♣ J3	

---

<b>Board: 227</b>	♠ AQJT63	Partner bids first.
Dealer: North	♥ Q3	The opponents are silent.
Vul: E-W	♦ -	
HCP: 9+3	♣ T8543	

## Both hands (Answers Page)

### Board: 224

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 16

Contract: 6 ♠ North

North:

♠ AKT863

♥ 8

♦ 653

♣ AQ6

South:

♠ Q9

♥ AT96

♦ AKQ7

♣ J95

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
Pass	4NT	Pass	5 ♠ <sup>2</sup>
Pass	6 ♠	All Pass	

1. Texas

2. A=2/5 or 5/5, Q(S)=1

### Board: 225

Dealer: North

Vul: None

North HCP: 16

South HCP: 17+2

Contract: 7 ♥ South

North:

♠ AQ3

♥ T987

♦ AQ93

♣ A8

South:

♠ KJ

♥ AKQJ65

♦ JT87

♣ Q

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>
Pass	4 ♥	Pass	4NT
Pass	5 ♣ <sup>2</sup>	Pass	7 ♥
All Pass			

1. Texas

2. A=0/5 or 3/5

### Board: 226

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 15+1

Contract: 4 ♥ South

North:

♠ 4

♥ QJT874

♦ 42

♣ AT85

South:

♠ KT8

♥ AK5

♦ KJ853

♣ J3

W	N	E	S
			1NT
Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
All Pass			
1. Texas			

### Board: 227

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9+3

Contract: 4 ♠ North

North:

♠ K52

♥ A7

♦ AQT42

♣ Q97

South:

♠ AQJT63

♥ Q3

♦ -

♣ T8543

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>
Pass	4 ♠	All Pass	
1. Texas			



# North hands

# Texas\_Transfer

<b>Board: 228</b>	♠ AKJ864	Partner bids first.
Dealer: South	♥ Q8	The opponents are silent.
Vul: None	♦ T42	
HCP: 10+2	♣ T7	

---

<b>Board: 229</b>	♠ A2	You bid first.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: N-S	♦ Q984	
HCP: 15	♣ AQT8	

---

<b>Board: 230</b>	♠ AKT853	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: E-W	♦ J75	
HCP: 12+2	♣ A97	

---

<b>Board: 231</b>	♠ J983	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: Both	♦ AQ62	
HCP: 15	♣ AT5	

## Both hands (Answers Page)

### Board: 228

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ AKJ864

♥ Q8

♦ T42

♣ T7

South:

♠ T3

♥ A63

♦ AKJ63

♣ A32

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 229

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 13+2

Contract: 6 ♠ South

North:

♠ A2

♥ QJ5

♦ Q984

♣ AQT8

South:

♠ KQJT83

♥ 6

♦ AKT6

♣ 93

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	Pass	4NT
------	-----	------	-----

Pass	5 ♥ <sup>2</sup>	Pass	6 ♠
------	------------------	------	-----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 230

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ AKT853

♥ 8

♦ J75

♣ A97

South:

♠ J97

♥ KQ94

♦ KQT

♣ KQT

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 231

Dealer: North

Vul: Both

North HCP: 15

South HCP: 13+3

Contract: 6 ♥ South

North:

♠ J983

♥ AT

♦ AQ62

♣ AT5

South:

♠ AQT

♥ KQJ8543

♦ J5

♣ 6

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>

Pass	4 ♥	Pass	4NT
------	-----	------	-----

Pass	5 ♣ <sup>2</sup>	Pass	6 ♥
------	------------------	------	-----

All Pass

1. Texas

2. A=0/5 or 3/5

<b>Board: 228</b>	♠ T3	You bid first.
Dealer: South	♥ A63	The opponents are silent.
Vul: None	♦ AKJ63	
HCP: 16+1	♣ A32	

---

<b>Board: 229</b>	♠ KQJT83	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: N-S	♦ AKT6	
HCP: 13+2	♣ 93	

---

<b>Board: 230</b>	♠ J97	You bid first.
Dealer: South	♥ KQ94	The opponents are silent.
Vul: E-W	♦ KQT	
HCP: 16	♣ KQT	

---

<b>Board: 231</b>	♠ AQT	Partner bids first.
Dealer: North	♥ KQJ8543	The opponents are silent.
Vul: Both	♦ J5	
HCP: 13+3	♣ 6	

## Both hands (Answers Page)

### Board: 228

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ AKJ864

♥ Q8

♦ T42

♣ T7

South:

♠ T3

♥ A63

♦ AKJ63

♣ A32

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 229

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 13+2

Contract: 6 ♠ South

North:

♠ A2

♥ QJ5

♦ Q984

♣ AQT8

South:

♠ KQJT83

♥ 6

♦ AKT6

♣ 93

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	Pass	4NT
------	-----	------	-----

Pass	5 ♥ <sup>2</sup>	Pass	6 ♠
------	------------------	------	-----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 230

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ AKT853

♥ 8

♦ J75

♣ A97

South:

♠ J97

♥ KQ94

♦ KQT

♣ KQT

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 231

Dealer: North

Vul: Both

North HCP: 15

South HCP: 13+3

Contract: 6 ♥ South

North:

♠ J983

♥ AT

♦ AQ62

♣ AT5

South:

♠ AQT

♥ KQJ8543

♦ J5

♣ 6

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>

Pass	4 ♥	Pass	4NT
------	-----	------	-----

Pass	5 ♣ <sup>2</sup>	Pass	6 ♥
------	------------------	------	-----

All Pass

1. Texas

2. A=0/5 or 3/5

# North hands

# Texas\_Transfer

**Board: 232**      ♠ KQJ843      Partner bids first.  
 Dealer: South      ♥ 73      The opponents are silent.  
 Vul: N-S      ♦ J  
 HCP: 14+2      ♣ AK83

---

**Board: 233**      ♠ 953      You bid first.  
 Dealer: North      ♥ AK52      The opponents are silent.  
 Vul: E-W      ♦ AKJ7  
 HCP: 15      ♣ 62

---

**Board: 234**      ♠ KQT764      Partner bids first.  
 Dealer: South      ♥ A      The opponents are silent.  
 Vul: Both      ♦ AJT9  
 HCP: 17+2      ♣ QJ

---

**Board: 235**      ♠ T3      You bid first.  
 Dealer: North      ♥ KJ643      The opponents are silent.  
 Vul: None      ♦ A87  
 HCP: 15+1      ♣ AK2

## Both hands (Answers Page)

### Board: 232

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ KQJ843

♥ 73

♦ J

♣ AK83

South:

♠ AT6

♥ AJT

♦ AK83

♣ 962

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 233

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 14+2

Contract: 5 ♠ South

North:

♠ 953

♥ AK52

♦ AKJ7

♣ 62

South:

♠ AKQ862

♥ T3

♦ 2

♣ KQ98

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	Pass	4NT
------	-----	------	-----

Pass	5 ♥ <sup>2</sup>	Pass	5 ♠
------	------------------	------	-----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 234

Dealer: South

Vul: Both

North HCP: 17+2

South HCP: 15+1

Contract: 7 ♠ North

North:

♠ KQT764

♥ A

♦ AJT9

♣ QJ

South:

♠ A2

♥ KJ973

♦ K83

♣ A32

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

Pass	4NT	Pass	5 ♥ <sup>2</sup>
------	-----	------	------------------

Pass	5NT <sup>3</sup>	Pass	6 ♥ <sup>4</sup>
------	------------------	------	------------------

Pass	7 ♠	All Pass	
------	-----	----------	--

1. Texas

2. A=2/5 or 5/5, Q(S)=0

3. King ask by 5NT

4. K=2

### Board: 235

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ T3

♥ KJ643

♦ A87

♣ AK2

South:

♠ AKJ852

♥ T2

♦ QJT5

♣ 7

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

<b>Board: 232</b>	♠ AT6	You bid first.
Dealer: South	♥ AJT	The opponents are silent.
Vul: N-S	♦ AK83	
HCP: 16	♣ 962	

---

<b>Board: 233</b>	♠ AKQ862	Partner bids first.
Dealer: North	♥ T3	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 14+2	♣ KQ98	

---

<b>Board: 234</b>	♠ A2	You bid first.
Dealer: South	♥ KJ973	The opponents are silent.
Vul: Both	♦ K83	
HCP: 15+1	♣ A32	

---

<b>Board: 235</b>	♠ AKJ852	Partner bids first.
Dealer: North	♥ T2	The opponents are silent.
Vul: None	♦ QJT5	
HCP: 11+2	♣ 7	

## Both hands (Answers Page)

### Board: 232

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ KQJ843

♥ 73

♦ J

♣ AK83

South:

♠ AT6

♥ AJT

♦ AK83

♣ 962

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 233

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 14+2

Contract: 5 ♠ South

North:

♠ 953

♥ AK52

♦ AKJ7

♣ 62

South:

♠ AKQ862

♥ T3

♦ 2

♣ KQ98

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	Pass	4NT
------	-----	------	-----

Pass	5 ♥ <sup>2</sup>	Pass	5 ♠
------	------------------	------	-----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 234

Dealer: South

Vul: Both

North HCP: 17+2

South HCP: 15+1

Contract: 7 ♠ North

North:

♠ KQT764

♥ A

♦ AJT9

♣ QJ

South:

♠ A2

♥ KJ973

♦ K83

♣ A32

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

Pass	4NT	Pass	5 ♥ <sup>2</sup>
------	-----	------	------------------

Pass	5NT <sup>3</sup>	Pass	6 ♥ <sup>4</sup>
------	------------------	------	------------------

Pass	7 ♠	All Pass	
------	-----	----------	--

1. Texas

2. A=2/5 or 5/5, Q(S)=0

3. King ask by 5NT

4. K=2

### Board: 235

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ T3

♥ KJ643

♦ A87

♣ AK2

South:

♠ AKJ852

♥ T2

♦ QJT5

♣ 7

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas



## North hands

## Texas\_Transfer

<b>Board: 236</b>	♠ JT	Partner bids first.
Dealer: South	♥ KJT9853	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 13+3	♣ A9	
<hr/>		
<b>Board: 237</b>	♠ J3	You bid first.
Dealer: North	♥ AKQ4	The opponents are silent.
Vul: N-S	♦ KQ85	
HCP: 16	♣ J96	
<hr/>		
<b>Board: 238</b>	♠ 9653	RHO opens the bidding 1NT.
Dealer: West	♥ Q862	You bid next.
Vul: Both	♦ 98	East (LHO) bids 4♥ if possible.
HCP: 2	♣ 542	
<hr/>		
<b>Board: 239</b>	♠ A9	You bid first.
Dealer: North	♥ A54	The opponents are silent.
Vul: None	♦ AK97	
HCP: 15	♣ 8652	
<hr/>		
<b>Board: 240</b>	♠ 4	Partner bids first.
Dealer: South	♥ AKJT74	The opponents are silent.
Vul: E-W	♦ JT87	
HCP: 9+2	♣ 52	

## Both hands (Answers Page)

### Board: 236

Dealer: South

Vul: E-W

North HCP: 13+3

South HCP: 16

Contract: 5♥ North

North:

♠ JT

♥ KJT9853

♦ A8

♣ A9

South:

♠ K652

♥ A62

♦ K93

♣ KQJ

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	5♥	All Pass	

1. Texas

2. A=1/5 or 4/5

### Board: 237

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 12+2

Contract: 4♠ North

North:

♠ J3

♥ AKQ4

♦ KQ85

♣ J96

South:

♠ AQT975

♥ T

♦ J632

♣ KQ

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	All Pass	

1. Texas

### Board: 238

Dealer: West

Vul: Both

North HCP: 2

South HCP: 14+3

Contract: 5♦ South

North:

♠ 9653

♥ Q862

♦ 98

♣ 542

South:

♠ -

♥ 954

♦ AKJT532

♣ AQ3

W	N	E	S
1NT	Pass	4♥ <sup>1</sup>	5♦
All Pass			

1. Texas

### Board: 239

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 4♠ North

North:

♠ A9

♥ A54

♦ AK97

♣ 8652

South:

♠ KQJ864

♥ 83

♦ 84

♣ K73

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	All Pass	

1. Texas

### Board: 240

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ 4

♥ AKJT74

♦ JT87

♣ 52

South:

♠ AT7

♥ 63

♦ A43

♣ AK976

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
All Pass			

1. Texas

# South hands

# Texas\_Transfer

**Board: 236**      ♠ K652      You bid first.  
 Dealer: South      ♥ A62      The opponents are silent.  
 Vul: E-W      ♦ K93  
 HCP: 16      ♣ KQJ

---

**Board: 237**      ♠ AQT975      Partner bids first.  
 Dealer: North      ♥ T      The opponents are silent.  
 Vul: N-S      ♦ J632  
 HCP: 12+2      ♣ KQ

---

**Board: 238**      ♠ -      LHO opens the bidding 1NT.  
 Dealer: West      ♥ 954      Partner bids next.  
 Vul: Both      ♦ AKJT532      East (RHO) bids 4♥ if possible.  
 HCP: 14+3      ♣ AQ3

---

**Board: 239**      ♠ KQJ864      Partner bids first.  
 Dealer: North      ♥ 83      The opponents are silent.  
 Vul: None      ♦ 84  
 HCP: 9+2      ♣ K73

---

**Board: 240**      ♠ AT7      You bid first.  
 Dealer: South      ♥ 63      The opponents are silent.  
 Vul: E-W      ♦ A43  
 HCP: 15+1      ♣ AK976

## Both hands (Answers Page)

### Board: 236

Dealer: South

Vul: E-W

North HCP: 13+3

South HCP: 16

Contract: 5♥ North

North:

♠ JT

♥ KJT9853

♦ A8

♣ A9

South:

♠ K652

♥ A62

♦ K93

♣ KQJ

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	5♥	All Pass	

1. Texas

2. A=1/5 or 4/5

### Board: 237

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 12+2

Contract: 4♠ North

North:

♠ J3

♥ AKQ4

♦ KQ85

♣ J96

South:

♠ AQT975

♥ T

♦ J632

♣ KQ

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	All Pass	

1. Texas

### Board: 238

Dealer: West

Vul: Both

North HCP: 2

South HCP: 14+3

Contract: 5♦ South

North:

♠ 9653

♥ Q862

♦ 98

♣ 542

South:

♠ -

♥ 954

♦ AKJT532

♣ AQ3

W	N	E	S
1NT	Pass	4♥ <sup>1</sup>	5♦
All Pass			

1. Texas

### Board: 239

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 4♠ North

North:

♠ A9

♥ A54

♦ AK97

♣ 8652

South:

♠ KQJ864

♥ 83

♦ 84

♣ K73

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	All Pass	

1. Texas

### Board: 240

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ 4

♥ AKJT74

♦ JT87

♣ 52

South:

♠ AT7

♥ 63

♦ A43

♣ AK976

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
All Pass			

1. Texas

# North hands

# Texas\_Transfer

**Board: 241**

♠ 53

You bid first.

Dealer: North

♥ K842

The opponents are silent.

Vul: Both

♦ AQT5

HCP: 16

♣ AK4

**Board: 242**

♠ AKT854

Partner bids first.

Dealer: South

♥ 6

East (LHO) Doubles 4♥ if possible.

Vul: N-S

♦ JT87

HCP: 14+2

♣ AQ

**Board: 243**

♠ AT52

You bid first.

Dealer: North

♥ AKQ6

The opponents are silent.

Vul: E-W

♦ K2

HCP: 16

♣ T53

**Board: 244**

♠ QJT864

Partner bids first.

Dealer: South

♥ KQ

The opponents are silent.

Vul: None

♦ 6432

HCP: 8+2

♣ 3

## Both hands (Answers Page)

### Board: 241

Dealer: North

Vul: Both

North HCP: 16

South HCP: 12+2

Contract: 4 ♠ North

North:

♠ 53

♥ K842

♦ AQT5

♣ AK4

South:

♠ AKJ982

♥ 76

♦ K97

♣ J9

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass
------	----	----------

1. Texas

### Board: 242

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 15+1

Contract: 6 ♠ North

North:

♠ AKT854

♥ 6

♦ JT87

♣ AQ

South:

♠ Q7

♥ Q72

♦ AK3

♣ KJ952

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	X	4♠
------	-----------------	---	----

Pass	4NT	Pass	5♦ <sup>2</sup>
------	-----	------	-----------------

Pass	5♥	Pass	6♣ <sup>3</sup>
------	----	------	-----------------

Pass	6♠	All Pass
------	----	----------

1. Texas

2. A=1/5 or 4/5

3. !S queen and !C king

### Board: 243

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 14+2

Contract: 4 ♠ North

North:

♠ AT52

♥ AKQ6

♦ K2

♣ T53

South:

♠ KQJ763

♥ J

♦ A3

♣ QJ98

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass
------	----	----------

1. Texas

### Board: 244

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ QJT864

♥ KQ

♦ 6432

♣ 3

South:

♠ AK92

♥ 84

♦ KQ9

♣ K754

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

All Pass			
----------	--	--	--

1. Texas

<b>Board: 241</b>	♠ AKJ982	Partner bids first.
Dealer: North	♥ 76	The opponents are silent.
Vul: Both	♦ K97	
HCP: 12+2	♣ J9	

---

<b>Board: 242</b>	♠ Q7	You bid first.
Dealer: South	♥ Q72	East (RHO) Doubles 4♥ if possible.
Vul: N-S	♦ AK3	
HCP: 15+1	♣ KJ952	

---

<b>Board: 243</b>	♠ KQJ763	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 14+2	♣ QJ98	

---

<b>Board: 244</b>	♠ AK92	You bid first.
Dealer: South	♥ 84	The opponents are silent.
Vul: None	♦ KQ9	
HCP: 15	♣ K754	

## Both hands (Answers Page)

### Board: 241

Dealer: North

Vul: Both

North HCP: 16

South HCP: 12+2

Contract: 4 ♠ North

North:

♠ 53

♥ K842

♦ AQT5

♣ AK4

South:

♠ AKJ982

♥ 76

♦ K97

♣ J9

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass
------	----	----------

1. Texas

### Board: 242

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 15+1

Contract: 6 ♠ North

North:

♠ AKT854

♥ 6

♦ JT87

♣ AQ

South:

♠ Q7

♥ Q72

♦ AK3

♣ KJ952

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	X	4♠
------	-----------------	---	----

Pass	4NT	Pass	5♦ <sup>2</sup>
------	-----	------	-----------------

Pass	5♥	Pass	6♣ <sup>3</sup>
------	----	------	-----------------

Pass	6♠	All Pass
------	----	----------

1. Texas

2. A=1/5 or 4/5

3. !S queen and !C king

### Board: 243

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 14+2

Contract: 4 ♠ North

North:

♠ AT52

♥ AKQ6

♦ K2

♣ T53

South:

♠ KQJ763

♥ J

♦ A3

♣ QJ98

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass
------	----	----------

1. Texas

### Board: 244

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ QJT864

♥ KQ

♦ 6432

♣ 3

South:

♠ AK92

♥ 84

♦ KQ9

♣ K754

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

All Pass			
----------	--	--	--

1. Texas



# North hands

# Texas\_Transfer

<b>Board: 245</b>	♠ A72	You bid first.
Dealer: North	♥ Q4	The opponents are silent.
Vul: E-W	♦ KQJ4	
HCP: 16	♣ KJ96	

<b>Board: 246</b>	♠ KQT983	Partner bids first.
Dealer: South	♥ J2	The opponents are silent.
Vul: N-S	♦ A62	
HCP: 13+2	♣ K9	

<b>Board: 247</b>	♠ AT4	You bid first.
Dealer: North	♥ A85	The opponents are silent.
Vul: Both	♦ AK2	
HCP: 15	♣ 9842	

<b>Board: 248</b>	♠ AKT953	Partner bids first.
Dealer: South	♥ Q96	The opponents are silent.
Vul: None	♦ 62	
HCP: 9+2	♣ 54	

<b>Board: 249</b>	♠ A87	You bid first.
Dealer: North	♥ J4	The opponents are silent.
Vul: N-S	♦ AK42	
HCP: 17	♣ AJ83	

## Both hands (Answers Page)

### Board: 245

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ A72

♥ Q4

♦ KQJ4

♣ KJ96

South:

♠ QJT964

♥ AJ5

♦ T

♣ 542

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

### Board: 246

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ KQT983

♥ J2

♦ A62

♣ K9

South:

♠ A42

♥ AT9

♦ Q53

♣ AJ86

W N E S

1NT

Pass 4 ♥<sup>1</sup> Pass 4 ♠

All Pass

1. Texas

### Board: 247

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+3

Contract: 4 ♥ North

North:

♠ AT4

♥ A85

♦ AK2

♣ 9842

South:

♠ K9

♥ KQJT976

♦ 54

♣ T5

W N E S

1NT Pass 4 ♦<sup>1</sup>

Pass 4 ♥ All Pass

1. Texas

### Board: 248

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ AKT953

♥ Q96

♦ 62

♣ 54

South:

♠ Q8

♥ AJ3

♦ KQ83

♣ AT97

W N E S

1NT

Pass 4 ♥<sup>1</sup> Pass 4 ♠

All Pass

1. Texas

### Board: 249

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 11+2

Contract: 4 ♥ North

North:

♠ A87

♥ J4

♦ AK42

♣ AJ83

South:

♠ 2

♥ AKQ872

♦ QT5

♣ T64

W N E S

1NT Pass 4 ♦<sup>1</sup>

Pass 4 ♥ All Pass

1. Texas

# South hands

# Texas\_Transfer

**Board: 245**      ♠ QJT964      Partner bids first.  
 Dealer: North      ♥ AJ5      The opponents are silent.  
 Vul: E-W      ♦ T  
 HCP: 8+2      ♣ 542

---

**Board: 246**      ♠ A42      You bid first.  
 Dealer: South      ♥ AT9      The opponents are silent.  
 Vul: N-S      ♦ Q53  
 HCP: 15      ♣ AJ86

---

**Board: 247**      ♠ K9      Partner bids first.  
 Dealer: North      ♥ KQJT976      The opponents are silent.  
 Vul: Both      ♦ 54  
 HCP: 9+3      ♣ T5

---

**Board: 248**      ♠ Q8      You bid first.  
 Dealer: South      ♥ AJ3      The opponents are silent.  
 Vul: None      ♦ KQ83  
 HCP: 16      ♣ AT97

---

**Board: 249**      ♠ 2      Partner bids first.  
 Dealer: North      ♥ AKQ872      The opponents are silent.  
 Vul: N-S      ♦ QT5  
 HCP: 11+2      ♣ T64

## Both hands (Answers Page)

### Board: 245

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ A72

♥ Q4

♦ KQJ4

♣ KJ96

South:

♠ QJT964

♥ AJ5

♦ T

♣ 542

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

### Board: 246

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ KQT983

♥ J2

♦ A62

♣ K9

South:

♠ A42

♥ AT9

♦ Q53

♣ AJ86

W N E S

1NT

Pass 4 ♥<sup>1</sup> Pass 4 ♠

All Pass

1. Texas

### Board: 247

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+3

Contract: 4 ♥ North

North:

♠ AT4

♥ A85

♦ AK2

♣ 9842

South:

♠ K9

♥ KQJT976

♦ 54

♣ T5

W N E S

1NT Pass 4 ♦<sup>1</sup>

Pass 4 ♥ All Pass

1. Texas

### Board: 248

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ AKT953

♥ Q96

♦ 62

♣ 54

South:

♠ Q8

♥ AJ3

♦ KQ83

♣ AT97

W N E S

1NT

Pass 4 ♥<sup>1</sup> Pass 4 ♠

All Pass

1. Texas

### Board: 249

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 11+2

Contract: 4 ♥ North

North:

♠ A87

♥ J4

♦ AK42

♣ AJ83

South:

♠ 2

♥ AKQ872

♦ QT5

♣ T64

W N E S

1NT Pass 4 ♦<sup>1</sup>

Pass 4 ♥ All Pass

1. Texas

# North hands

# Texas\_Transfer

**Board: 250**      ♠ AJT8543      Partner bids first.  
 Dealer: South      ♥ A74      The opponents are silent.  
 Vul: E-W      ♦ 7  
 HCP: 10+3      ♣ JT

---

**Board: 251**      ♠ AK8      You bid first.  
 Dealer: North      ♥ K7      The opponents are silent.  
 Vul: None      ♦ QJ73  
 HCP: 16      ♣ K973

---

**Board: 252**      ♠ AJ3      Partner bids first.  
 Dealer: South      ♥ AQT762      The opponents are silent.  
 Vul: N-S      ♦ 75  
 HCP: 14+2      ♣ K9

---

**Board: 253**      ♠ 83      You bid first.  
 Dealer: North      ♥ AKJ      The opponents are silent.  
 Vul: E-W      ♦ K873  
 HCP: 17      ♣ KQJ5

## Both hands (Answers Page)

### Board: 250

Dealer: South

Vul: E-W

North HCP: 10+3

South HCP: 16

Contract: 4 ♠ South

North:

♠ AJT8543

♥ A74

♦ 7

♣ JT

South:

♠ K72

♥ J652

♦ AKJ8

♣ A7

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 251

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 4 ♥ North

North:

♠ AK8

♥ K7

♦ QJ73

♣ K973

South:

♠ T9

♥ QJT864

♦ 54

♣ AJ5

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>

Pass	4 ♥	All Pass	
------	-----	----------	--

1. Texas

### Board: 252

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 15

Contract: 6 ♥ North

North:

♠ AJ3

♥ AQT762

♦ 75

♣ K9

South:

♠ K6

♥ KJ8

♦ KJT4

♣ A872

W	N	E	S
			1NT

Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
------	------------------	------	-----

Pass	4NT	Pass	5 ♥ <sup>2</sup>
------	-----	------	------------------

Pass	6 ♥	All Pass	
------	-----	----------	--

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 253

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 16+2

Contract: 5 ♠ South

North:

♠ 83

♥ AKJ

♦ K873

♣ KQJ5

South:

♠ AKQT75

♥ Q84

♦ AJ65

♣ -

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	Pass	4NT
------	-----	------	-----

Pass	5 ♦ <sup>2</sup>	Pass	5 ♠
------	------------------	------	-----

All Pass

1. Texas

2. A=1/5 or 4/5

<b>Board: 250</b>	♠ K72	You bid first.
Dealer: South	♥ J652	The opponents are silent.
Vul: E-W	♦ AKJ8	
HCP: 16	♣ A7	

---

<b>Board: 251</b>	♠ T9	Partner bids first.
Dealer: North	♥ QJT864	The opponents are silent.
Vul: None	♦ 54	
HCP: 8+2	♣ AJ5	

---

<b>Board: 252</b>	♠ K6	You bid first.
Dealer: South	♥ KJ8	The opponents are silent.
Vul: N-S	♦ KJT4	
HCP: 15	♣ A872	

---

<b>Board: 253</b>	♠ AKQT75	Partner bids first.
Dealer: North	♥ Q84	The opponents are silent.
Vul: E-W	♦ AJ65	
HCP: 16+2	♣ -	

## Both hands (Answers Page)

### Board: 250

Dealer: South

Vul: E-W

North HCP: 10+3

South HCP: 16

Contract: 4 ♠ South

North:

♠ AJT8543

♥ A74

♦ 7

♣ JT

South:

♠ K72

♥ J652

♦ AKJ8

♣ A7

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 251

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 4 ♥ North

North:

♠ AK8

♥ K7

♦ QJ73

♣ K973

South:

♠ T9

♥ QJT864

♦ 54

♣ AJ5

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>

Pass	4 ♥	All Pass	
------	-----	----------	--

1. Texas

### Board: 252

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 15

Contract: 6 ♥ North

North:

♠ AJ3

♥ AQT762

♦ 75

♣ K9

South:

♠ K6

♥ KJ8

♦ KJT4

♣ A872

W	N	E	S
			1NT

Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
------	------------------	------	-----

Pass	4NT	Pass	5 ♥ <sup>2</sup>
------	-----	------	------------------

Pass	6 ♥	All Pass	
------	-----	----------	--

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 253

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 16+2

Contract: 5 ♠ South

North:

♠ 83

♥ AKJ

♦ K873

♣ KQJ5

South:

♠ AKQT75

♥ Q84

♦ AJ65

♣ -

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	Pass	4NT
------	-----	------	-----

Pass	5 ♦ <sup>2</sup>	Pass	5 ♠
------	------------------	------	-----

All Pass

1. Texas

2. A=1/5 or 4/5



# North hands

# Texas\_Transfer

**Board: 254**      ♠ KQT863      Partner bids first.  
 Dealer: South      ♥ K6      The opponents are silent.  
 Vul: Both      ♦ A7  
 HCP: 13+2      ♣ J72

---

**Board: 255**      ♠ Q64      You bid first.  
 Dealer: North      ♥ K63      The opponents are silent.  
 Vul: E-W      ♦ KQJ  
 HCP: 17      ♣ AQ75

---

**Board: 256**      ♠ AKJ853      Partner bids first.  
 Dealer: South      ♥ 2      The opponents are silent.  
 Vul: Both      ♦ K3  
 HCP: 15+2      ♣ A542

---

**Board: 257**      ♠ JT53      You bid first.  
 Dealer: North      ♥ KQ65      The opponents are silent.  
 Vul: None      ♦ KQ  
 HCP: 17      ♣ KQJ

## Both hands (Answers Page)

### Board: 254

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ KQT863

♥ K6

♦ A7

♣ J72

South:

♠ AJ94

♥ A753

♦ QJ3

♣ A4

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 255

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 12+3

Contract: 6 ♠ South

North:

♠ Q64

♥ K63

♦ KQJ

♣ AQ75

South:

♠ AKT9732

♥ A

♦ 82

♣ J96

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	Pass	4NT
------	-----	------	-----

Pass	5 ♦ <sup>2</sup>	Pass	6 ♠
------	------------------	------	-----

All Pass

1. Texas

2. A=1/5 or 4/5

### Board: 256

Dealer: South

Vul: Both

North HCP: 15+2

South HCP: 15

Contract: 6 ♠ North

North:

♠ AKJ853

♥ 2

♦ K3

♣ A542

South:

♠ Q2

♥ KQJ5

♦ AT95

♣ K93

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

Pass	4NT	Pass	5 ♦ <sup>2</sup>
------	-----	------	------------------

Pass	5 ♥	Pass	6 ♣ <sup>3</sup>
------	-----	------	------------------

Pass	6 ♠	All Pass	
------	-----	----------	--

1. Texas

2. A=1/5 or 4/5

3. !S queen and !C king

### Board: 257

Dealer: North

Vul: None

North HCP: 17

South HCP: 14+2

Contract: 4 ♠ North

North:

♠ JT53

♥ KQ65

♦ KQ

♣ KQJ

South:

♠ AKQ864

♥ A7

♦ J3

♣ 543

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

<b>Board: 254</b>	♠ AJ94	You bid first.
Dealer: South	♥ A753	The opponents are silent.
Vul: Both	♦ QJ3	
HCP: 16	♣ A4	

---

<b>Board: 255</b>	♠ AKT9732	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ 82	
HCP: 12+3	♣ J96	

---

<b>Board: 256</b>	♠ Q2	You bid first.
Dealer: South	♥ KQJ5	The opponents are silent.
Vul: Both	♦ AT95	
HCP: 15	♣ K93	

---

<b>Board: 257</b>	♠ AKQ864	Partner bids first.
Dealer: North	♥ A7	The opponents are silent.
Vul: None	♦ J3	
HCP: 14+2	♣ 543	

## Both hands (Answers Page)

### Board: 254

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ KQT863

♥ K6

♦ A7

♣ J72

South:

♠ AJ94

♥ A753

♦ QJ3

♣ A4

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 255

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 12+3

Contract: 6 ♠ South

North:

♠ Q64

♥ K63

♦ KQJ

♣ AQ75

South:

♠ AKT9732

♥ A

♦ 82

♣ J96

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	Pass	4NT
------	-----	------	-----

Pass	5 ♦ <sup>2</sup>	Pass	6 ♠
------	------------------	------	-----

All Pass

1. Texas

2. A=1/5 or 4/5

### Board: 256

Dealer: South

Vul: Both

North HCP: 15+2

South HCP: 15

Contract: 6 ♠ North

North:

♠ AKJ853

♥ 2

♦ K3

♣ A542

South:

♠ Q2

♥ KQJ5

♦ AT95

♣ K93

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

Pass	4NT	Pass	5 ♦ <sup>2</sup>
------	-----	------	------------------

Pass	5 ♥	Pass	6 ♣ <sup>3</sup>
------	-----	------	------------------

Pass	6 ♠	All Pass	
------	-----	----------	--

1. Texas

2. A=1/5 or 4/5

3. !S queen and !C king

### Board: 257

Dealer: North

Vul: None

North HCP: 17

South HCP: 14+2

Contract: 4 ♠ North

North:

♠ JT53

♥ KQ65

♦ KQ

♣ KQJ

South:

♠ AKQ864

♥ A7

♦ J3

♣ 543

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

# North hands

# Texas\_Transfer

<b>Board: 258</b>	♠ 92	Partner bids first.
Dealer: South	♥ AQJT54	The opponents are silent.
Vul: E-W	♦ Q94	
HCP: 9+2	♣ T4	

---

<b>Board: 259</b>	♠ KQ92	You bid first.
Dealer: North	♥ 976	The opponents are silent.
Vul: None	♦ KQJ	
HCP: 15	♣ KJ5	

---

<b>Board: 260</b>	♠ AQJ984	Partner bids first.
Dealer: South	♥ Q72	The opponents are silent.
Vul: Both	♦ K84	
HCP: 14+2	♣ Q	

---

<b>Board: 261</b>	♠ Q32	You bid first.
Dealer: North	♥ K8	The opponents are silent.
Vul: None	♦ KQJ4	
HCP: 16	♣ KQT7	

## Both hands (Answers Page)

### Board: 258

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 16+1

Contract: 4♥ South

North:

♠ 92

♥ AQJT54

♦ Q94

♣ T4

South:

♠ AK3

♥ 63

♦ KJT53

♣ AJ8

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 259

Dealer: North

Vul: None

North HCP: 15

South HCP: 12+2

Contract: 4♥ North

North:

♠ KQ92

♥ 976

♦ KQJ

♣ KJ5

South:

♠ A

♥ KQJT52

♦ 876

♣ Q73

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

### Board: 260

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 17

Contract: 6♠ South

North:

♠ AQJ984

♥ Q72

♦ K84

♣ Q

South:

♠ K52

♥ A8

♦ QJ72

♣ AKT3

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT	Pass	5♣ <sup>2</sup>
------	-----	------	-----------------

Pass	5♠	Pass	6♠
------	----	------	----

All Pass

1. Texas

2. A=0/5 or 3/5

### Board: 261

Dealer: North

Vul: None

North HCP: 16

South HCP: 15+2

Contract: 5♥ South

North:

♠ Q32

♥ K8

♦ KQJ4

♣ KQT7

South:

♠ A85

♥ AQJ743

♦ 9

♣ A96

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♦ <sup>2</sup>	Pass	5♥
------	-----------------	------	----

All Pass

1. Texas

2. A=1/5 or 4/5

<b>Board: 258</b>	♠ AK3	You bid first.
Dealer: South	♥ 63	The opponents are silent.
Vul: E-W	♦ KJT53	
HCP: 16+1	♣ AJ8	

---

<b>Board: 259</b>	♠ A	Partner bids first.
Dealer: North	♥ KQJT52	The opponents are silent.
Vul: None	♦ 876	
HCP: 12+2	♣ Q73	

---

<b>Board: 260</b>	♠ K52	You bid first.
Dealer: South	♥ A8	The opponents are silent.
Vul: Both	♦ QJ72	
HCP: 17	♣ AKT3	

---

<b>Board: 261</b>	♠ A85	Partner bids first.
Dealer: North	♥ AQJ743	The opponents are silent.
Vul: None	♦ 9	
HCP: 15+2	♣ A96	

## Both hands (Answers Page)

### Board: 258

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 16+1

Contract: 4♥ South

North:

♠ 92

♥ AQJT54

♦ Q94

♣ T4

South:

♠ AK3

♥ 63

♦ KJT53

♣ AJ8

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 259

Dealer: North

Vul: None

North HCP: 15

South HCP: 12+2

Contract: 4♥ North

North:

♠ KQ92

♥ 976

♦ KQJ

♣ KJ5

South:

♠ A

♥ KQJT52

♦ 876

♣ Q73

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

### Board: 260

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 17

Contract: 6♠ South

North:

♠ AQJ984

♥ Q72

♦ K84

♣ Q

South:

♠ K52

♥ A8

♦ QJ72

♣ AKT3

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT	Pass	5♣ <sup>2</sup>
------	-----	------	-----------------

Pass	5♠	Pass	6♠
------	----	------	----

All Pass

1. Texas

2. A=0/5 or 3/5

### Board: 261

Dealer: North

Vul: None

North HCP: 16

South HCP: 15+2

Contract: 5♥ South

North:

♠ Q32

♥ K8

♦ KQJ4

♣ KQT7

South:

♠ A85

♥ AQJ743

♦ 9

♣ A96

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♦ <sup>2</sup>	Pass	5♥
------	-----------------	------	----

All Pass

1. Texas

2. A=1/5 or 4/5



**Board: 262**      ♠ AKQ532      Partner bids first.  
Dealer: South      ♥ T5      East (LHO) Doubles 4♥ if possible.  
Vul: N-S      ♦ -  
HCP: 10+3      ♣ JT932

---

**Board: 263**      ♠ K3      You bid first.  
Dealer: North      ♥ Q54      The opponents are silent.  
Vul: E-W      ♦ AQ854  
HCP: 17+1      ♣ AQ2

---

**Board: 264**      ♠ AQJ98432      Partner bids first.  
Dealer: South      ♥ K      The opponents are silent.  
Vul: N-S      ♦ 3  
HCP: 13+4      ♣ K54

## Both hands (Answers Page)

### Board: 262

Dealer: South

Vul: N-S

North HCP: 10+3

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ AKQ532

♥ T5

♦ -

♣ JT932

South:

♠ T94

♥ J7

♦ AKJ87

♣ AK5

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	X	4 ♠
All Pass			
1. Texas			

### Board: 263

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 16+2

Contract: 6 ♥ South

North:

♠ K3

♥ Q54

♦ AQ854

♣ AQ2

South:

♠ A87

♥ AKJ963

♦ K7

♣ J7

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>
Pass	4 ♥	Pass	4NT
Pass	5 ♠ <sup>2</sup>	Pass	5NT <sup>3</sup>
Pass	6 ♦ <sup>4</sup>	Pass	6 ♥
All Pass			
1. Texas			
2. A=2/5 or 5/5, Q(H)=1			
3. King ask by 5NT			
4. K=1			

### Board: 264

Dealer: South

Vul: N-S

North HCP: 13+4

South HCP: 15

Contract: 6 ♠ North

North:

♠ AQJ98432

♥ K

♦ 3

♣ K54

South:

♠ K7

♥ QJ63

♦ A96

♣ AJT9

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
Pass	4NT	Pass	5 ♣ <sup>2</sup>
Pass	6 ♠	All Pass	
1. Texas			
2. A=0/5 or 3/5			

<b>Board: 262</b>	♠ T94	You bid first.
Dealer: South	♥ J7	East (RHO) Doubles 4♥ if possible.
Vul: N-S	♦ AKJ87	
HCP: 16+1	♣ AK5	

---

<b>Board: 263</b>	♠ A87	Partner bids first.
Dealer: North	♥ AKJ963	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 16+2	♣ J7	

---

<b>Board: 264</b>	♠ K7	You bid first.
Dealer: South	♥ QJ63	The opponents are silent.
Vul: N-S	♦ A96	
HCP: 15	♣ AJT9	

## Both hands (Answers Page)

### Board: 262

Dealer: South

Vul: N-S

North HCP: 10+3

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ AKQ532

♥ T5

♦ -

♣ JT932

South:

♠ T94

♥ J7

♦ AKJ87

♣ AK5

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	X	4 ♠
All Pass			
1. Texas			

### Board: 263

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 16+2

Contract: 6 ♥ South

North:

♠ K3

♥ Q54

♦ AQ854

♣ AQ2

South:

♠ A87

♥ AKJ963

♦ K7

♣ J7

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>
Pass	4 ♥	Pass	4NT
Pass	5 ♠ <sup>2</sup>	Pass	5NT <sup>3</sup>
Pass	6 ♦ <sup>4</sup>	Pass	6 ♥
All Pass			
1. Texas			
2. A=2/5 or 5/5, Q(H)=1			
3. King ask by 5NT			
4. K=1			

### Board: 264

Dealer: South

Vul: N-S

North HCP: 13+4

South HCP: 15

Contract: 6 ♠ North

North:

♠ AQJ98432

♥ K

♦ 3

♣ K54

South:

♠ K7

♥ QJ63

♦ A96

♣ AJT9

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
Pass	4NT	Pass	5 ♣ <sup>2</sup>
Pass	6 ♠	All Pass	
1. Texas			
2. A=0/5 or 3/5			

# North hands

# Texas\_Transfer

## Board: 265

♠ Q9

You bid first.

Dealer: North

♥ AJ64

West (RHO) Doubles 4♥ if possible.

Vul: E-W

♦ AJT3

East (LHO) Doubles 7♠ if possible.

HCP: 15

♣ K76

## Board: 266

♠ T6

Partner bids first.

Dealer: South

♥ AJT532

The opponents are silent.

Vul: Both

♦ AK3

HCP: 12+2

♣ 76

## Board: 267

♠ Q84

You bid first.

Dealer: North

♥ AQJ3

The opponents are silent.

Vul: N-S

♦ Q98

HCP: 16

♣ AJ2

## Board: 268

♠ Q76

Partner bids first.

Dealer: South

♥ QJT732

The opponents are silent.

Vul: Both

♦ 86

HCP: 9+2

♣ A8

## Both hands (Answers Page)

### Board: 265

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 16+2

Contract: 7 ♠ X South

North:

♠ Q9

♥ AJ64

♦ AJT3

♣ K76

South:

♠ AKJ743

♥ T8

♦ K4

♣ AJ5

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
X	4♠	Pass	4NT
Pass	5♠ <sup>2</sup>	Pass	5NT <sup>3</sup>
Pass	6♦ <sup>4</sup>	Pass	7♠
Pass	Pass	X	All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=1

3. King ask by 5NT

4. K=1

### Board: 266

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 17

Contract: 4♥ South

North:

♠ T6

♥ AJT532

♦ AK3

♣ 76

South:

♠ AQ97

♥ KQ4

♦ 96

♣ AQT4

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
All Pass			

1. Texas

### Board: 267

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 11+2

Contract: 4♠ North

North:

♠ Q84

♥ AQJ3

♦ Q98

♣ AJ2

South:

♠ AKJ975

♥ K6

♦ 6

♣ 8764

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	All Pass	

1. Texas

### Board: 268

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 4♥ South

North:

♠ Q76

♥ QJT732

♦ 86

♣ A8

South:

♠ K98

♥ AK8

♦ A93

♣ JT97

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
All Pass			

1. Texas

# South hands

# Texas\_Transfer

<b>Board: 265</b>	♠ AKJ743	Partner bids first.
Dealer: North	♥ T8	West (LHO) Doubles 4♥ if possible.
Vul: E-W	♦ K4	East (RHO) Doubles 7♠ if possible.
HCP: 16+2	♣ AJ5	

---

<b>Board: 266</b>	♠ AQ97	You bid first.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: Both	♦ 96	
HCP: 17	♣ AQT4	

---

<b>Board: 267</b>	♠ AKJ975	Partner bids first.
Dealer: North	♥ K6	The opponents are silent.
Vul: N-S	♦ 6	
HCP: 11+2	♣ 8764	

---

<b>Board: 268</b>	♠ K98	You bid first.
Dealer: South	♥ AK8	The opponents are silent.
Vul: Both	♦ A93	
HCP: 15	♣ JT97	

## Both hands (Answers Page)

### Board: 265

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 16+2

Contract: 7 ♠ X South

North:

♠ Q9

♥ AJ64

♦ AJT3

♣ K76

South:

♠ AKJ743

♥ T8

♦ K4

♣ AJ5

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
X	4♠	Pass	4NT
Pass	5♠ <sup>2</sup>	Pass	5NT <sup>3</sup>
Pass	6♦ <sup>4</sup>	Pass	7♠
Pass	Pass	X	All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=1

3. King ask by 5NT

4. K=1

### Board: 266

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 17

Contract: 4♥ South

North:

♠ T6

♥ AJT532

♦ AK3

♣ 76

South:

♠ AQ97

♥ KQ4

♦ 96

♣ AQT4

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
All Pass			

1. Texas

### Board: 267

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 11+2

Contract: 4♠ North

North:

♠ Q84

♥ AQJ3

♦ Q98

♣ AJ2

South:

♠ AKJ975

♥ K6

♦ 6

♣ 8764

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	All Pass	

1. Texas

### Board: 268

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 4♥ South

North:

♠ Q76

♥ QJT732

♦ 86

♣ A8

South:

♠ K98

♥ AK8

♦ A93

♣ JT97

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
All Pass			

1. Texas



<b>Board: 269</b>	♠ QJ	You bid first.
Dealer: North	♥ JT72	The opponents are silent.
Vul: E-W	♦ AQJ	
HCP: 15	♣ AT72	

---

<b>Board: 270</b>	♠ AQJT872	Partner bids first.
Dealer: South	♥ 82	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 7+3	♣ T65	

---

<b>Board: 271</b>	♠ 93	You bid first.
Dealer: North	♥ AQT72	The opponents are silent.
Vul: N-S	♦ KQ9	
HCP: 15+1	♣ A75	

---

<b>Board: 272</b>	♠ J2	Partner bids first.
Dealer: South	♥ AKQT96	The opponents are silent.
Vul: None	♦ Q72	
HCP: 14+2	♣ Q6	

## Both hands (Answers Page)

### Board: 269

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 13+3

Contract: 6 ♠ South

North:

♠ QJ

♥ JT72

♦ AQJ

♣ AT72

South:

♠ AKT6543

♥ K6

♦ 74

♣ K4

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT
Pass	5♠ <sup>2</sup>	Pass	6♠
All Pass			

1. Texas

2. A=2/5 or 5/5, Q(S)=1

### Board: 270

Dealer: South

Vul: N-S

North HCP: 7+3

South HCP: 16

Contract: 4 ♠ South

North:

♠ AQJT872

♥ 82

♦ 3

♣ T65

South:

♠ K94

♥ AK63

♦ J4

♣ KQ84

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
All Pass			
1. Texas			

### Board: 271

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ 93

♥ AQT72

♦ KQ9

♣ A75

South:

♠ KJT875

♥ K6

♦ 3

♣ QT63

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	All Pass	
1. Texas			

### Board: 272

Dealer: South

Vul: None

North HCP: 14+2

South HCP: 15

Contract: 5♥ South

North:

♠ J2

♥ AKQT96

♦ Q72

♣ Q6

South:

♠ K854

♥ J3

♦ AKT

♣ AT42

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♥ <sup>2</sup>
All Pass			

1. Texas

2. A=2/5 or 5/5, Q(H)=0

**Board: 269**      ♠ AKT6543      Partner bids first.  
Dealer: North      ♥ K6      The opponents are silent.  
Vul: E-W      ♦ 74  
HCP: 13+3      ♣ K4

---

**Board: 270**      ♠ K94      You bid first.  
Dealer: South      ♥ AK63      The opponents are silent.  
Vul: N-S      ♦ J4  
HCP: 16      ♣ KQ84

---

**Board: 271**      ♠ KJT875      Partner bids first.  
Dealer: North      ♥ K6      The opponents are silent.  
Vul: N-S      ♦ 3  
HCP: 9+2      ♣ QT63

---

**Board: 272**      ♠ K854      You bid first.  
Dealer: South      ♥ J3      The opponents are silent.  
Vul: None      ♦ AKT  
HCP: 15      ♣ AT42

## Both hands (Answers Page)

### Board: 269

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 13+3

Contract: 6 ♠ South

North:

♠ QJ

♥ JT72

♦ AQJ

♣ AT72

South:

♠ AKT6543

♥ K6

♦ 74

♣ K4

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT
Pass	5♠ <sup>2</sup>	Pass	6♠
All Pass			

1. Texas

2. A=2/5 or 5/5, Q(S)=1

### Board: 270

Dealer: South

Vul: N-S

North HCP: 7+3

South HCP: 16

Contract: 4 ♠ South

North:

♠ AQJT872

♥ 82

♦ 3

♣ T65

South:

♠ K94

♥ AK63

♦ J4

♣ KQ84

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
All Pass			
1. Texas			

### Board: 271

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ 93

♥ AQT72

♦ KQ9

♣ A75

South:

♠ KJT875

♥ K6

♦ 3

♣ QT63

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	All Pass	
1. Texas			

### Board: 272

Dealer: South

Vul: None

North HCP: 14+2

South HCP: 15

Contract: 5♥ South

North:

♠ J2

♥ AKQT96

♦ Q72

♣ Q6

South:

♠ K854

♥ J3

♦ AKT

♣ AT42

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♥ <sup>2</sup>
All Pass			

1. Texas

2. A=2/5 or 5/5, Q(H)=0

# North hands

# Texas\_Transfer

**Board: 273**

♠ JT9

You bid first.

Dealer: North

♥ A5

The opponents are silent.

Vul: E-W

♦ AQT3

HCP: 16

♣ AJ53

**Board: 274**

♠ KQ

Partner bids first.

Dealer: South

♥ QJT862

The opponents are silent.

Vul: Both

♦ AJ

HCP: 17+2

♣ AT8

**Board: 275**

♠ AQ7

You bid first.

Dealer: North

♥ Q42

The opponents are silent.

Vul: Both

♦ A2

HCP: 16+1

♣ KJ752

**Board: 276**

♠ Q8

Partner bids first.

Dealer: South

♥ KQJ853

The opponents are silent.

Vul: None

♦ AQ6

HCP: 14+2

♣ 52

## Both hands (Answers Page)

### Board: 273

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 9+2

Contract: 4♥ North

North:

♠ JT9

♥ A5

♦ AQT3

♣ AJ53

South:

♠ Q72

♥ KJT764

♦ K96

♣ 7

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 274

Dealer: South

Vul: Both

North HCP: 17+2

South HCP: 15+1

Contract: 6♥ North

North:

♠ KQ

♥ QJT862

♦ AJ

♣ AT8

South:

♠ AJ9

♥ AK7

♦ K9853

♣ 76

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT Pass 5♣<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6♦<sup>4</sup>

Pass 6♥ All Pass

1. Texas

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=1

### Board: 275

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 11+2

Contract: 4♥ North

North:

♠ AQ7

♥ Q42

♦ A2

♣ KJ752

South:

♠ T4

♥ AKJ976

♦ K875

♣ 3

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 276

Dealer: South

Vul: None

North HCP: 14+2

South HCP: 15+1

Contract: 5♥ South

North:

♠ Q8

♥ KQJ853

♦ AQ6

♣ 52

South:

♠ AK764

♥ A94

♦ 53

♣ KJ6

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT Pass 5♥<sup>2</sup>

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

<b>Board: 273</b>	♠ Q72	Partner bids first.
Dealer: North	♥ KJT764	The opponents are silent.
Vul: E-W	♦ K96	
HCP: 9+2	♣ 7	

---

<b>Board: 274</b>	♠ AJ9	You bid first.
Dealer: South	♥ AK7	The opponents are silent.
Vul: Both	♦ K9853	
HCP: 15+1	♣ 76	

---

<b>Board: 275</b>	♠ T4	Partner bids first.
Dealer: North	♥ AKJ976	The opponents are silent.
Vul: Both	♦ K875	
HCP: 11+2	♣ 3	

---

<b>Board: 276</b>	♠ AK764	You bid first.
Dealer: South	♥ A94	The opponents are silent.
Vul: None	♦ 53	
HCP: 15+1	♣ KJ6	

## Both hands (Answers Page)

### Board: 273

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 9+2

Contract: 4♥ North

North:

♠ JT9

♥ A5

♦ AQT3

♣ AJ53

South:

♠ Q72

♥ KJT764

♦ K96

♣ 7

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 274

Dealer: South

Vul: Both

North HCP: 17+2

South HCP: 15+1

Contract: 6♥ North

North:

♠ KQ

♥ QJT862

♦ AJ

♣ AT8

South:

♠ AJ9

♥ AK7

♦ K9853

♣ 76

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT Pass 5♣<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6♦<sup>4</sup>

Pass 6♥ All Pass

1. Texas

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=1

### Board: 275

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 11+2

Contract: 4♥ North

North:

♠ AQ7

♥ Q42

♦ A2

♣ KJ752

South:

♠ T4

♥ AKJ976

♦ K875

♣ 3

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 276

Dealer: South

Vul: None

North HCP: 14+2

South HCP: 15+1

Contract: 5♥ South

North:

♠ Q8

♥ KQJ853

♦ AQ6

♣ 52

South:

♠ AK764

♥ A94

♦ 53

♣ KJ6

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT Pass 5♥<sup>2</sup>

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0



# North hands

# Texas\_Transfer

<b>Board: 277</b>	♠ 53	You bid first.
Dealer: North	♥ KT54	The opponents are silent.
Vul: E-W	♦ AK73	
HCP: 15	♣ AJ5	

---

<b>Board: 278</b>	♠ AQJ532	Partner bids first.
Dealer: South	♥ KT7	The opponents are silent.
Vul: Both	♦ 764	
HCP: 10+2	♣ 2	

---

<b>Board: 279</b>	♠ KJ74	You bid first.
Dealer: North	♥ AJ83	The opponents are silent.
Vul: None	♦ 95	
HCP: 17	♣ AKJ	

---

<b>Board: 280</b>	♠ -	Partner bids first.
Dealer: South	♥ AKJ972	The opponents are silent.
Vul: N-S	♦ AJ73	
HCP: 13+2	♣ 864	

## Both hands (Answers Page)

### Board: 277

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ 53

♥ KT54

♦ AK73

♣ AJ5

South:

♠ AJT982

♥ A96

♦ 96

♣ 84

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	All Pass	

1. Texas

### Board: 278

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AQJ532

♥ KT7

♦ 764

♣ 2

South:

♠ 86

♥ A92

♦ AKT

♣ AT973

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
All Pass			

1. Texas

### Board: 279

Dealer: North

Vul: None

North HCP: 17

South HCP: 17+3

Contract: 7 ♠ South

North:

♠ KJ74

♥ AJ83

♦ 95

♣ AKJ

South:

♠ AQT985

♥ KQ

♦ AQ832

♣ -

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT
Pass	5♣ <sup>2</sup>	Pass	5NT <sup>3</sup>
Pass	6♦ <sup>4</sup>	Pass	7♠
All Pass			

1. Texas

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=1

### Board: 280

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 15+1

Contract: 6♥ South

North:

♠ -

♥ AKJ972

♦ AJ73

♣ 864

South:

♠ QJ732

♥ 65

♦ K95

♣ AKQ

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	5♠	Pass	6♥ <sup>3</sup>
All Pass			

1. Texas

2. A=1/5 or 4/5

3. no !H queen

<b>Board: 277</b>	♠ AJT982	Partner bids first.
Dealer: North	♥ A96	The opponents are silent.
Vul: E-W	♦ 96	
HCP: 9+2	♣ 84	

---

<b>Board: 278</b>	♠ 86	You bid first.
Dealer: South	♥ A92	The opponents are silent.
Vul: Both	♦ AKT	
HCP: 15+1	♣ AT973	

---

<b>Board: 279</b>	♠ AQT985	Partner bids first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: None	♦ AQ832	
HCP: 17+3	♣ -	

---

<b>Board: 280</b>	♠ QJ732	You bid first.
Dealer: South	♥ 65	The opponents are silent.
Vul: N-S	♦ K95	
HCP: 15+1	♣ AKQ	

## Both hands (Answers Page)

### Board: 277

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ 53

♥ KT54

♦ AK73

♣ AJ5

South:

♠ AJT982

♥ A96

♦ 96

♣ 84

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	All Pass	

1. Texas

### Board: 278

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AQJ532

♥ KT7

♦ 764

♣ 2

South:

♠ 86

♥ A92

♦ AKT

♣ AT973

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
All Pass			

1. Texas

### Board: 279

Dealer: North

Vul: None

North HCP: 17

South HCP: 17+3

Contract: 7 ♠ South

North:

♠ KJ74

♥ AJ83

♦ 95

♣ AKJ

South:

♠ AQT985

♥ KQ

♦ AQ832

♣ -

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT
Pass	5♣ <sup>2</sup>	Pass	5NT <sup>3</sup>
Pass	6♦ <sup>4</sup>	Pass	7♠
All Pass			

1. Texas

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=1

### Board: 280

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 15+1

Contract: 6♥ South

North:

♠ -

♥ AKJ972

♦ AJ73

♣ 864

South:

♠ QJ732

♥ 65

♦ K95

♣ AKQ

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	5♠	Pass	6♥ <sup>3</sup>
All Pass			

1. Texas

2. A=1/5 or 4/5

3. no !H queen

# North hands

# Texas\_Transfer

<b>Board: 281</b>	♠ 876	You bid first.
Dealer: North	♥ AK2	The opponents are silent.
Vul: Both	♦ K98	
HCP: 15	♣ AJ85	

<b>Board: 282</b>	♠ JT7	Partner bids first.
Dealer: South	♥ AJT654	The opponents are silent.
Vul: None	♦ J984	
HCP: 7+2	♣ -	

<b>Board: 283</b>	♠ J6	You bid first.
Dealer: North	♥ KJ3	The opponents are silent.
Vul: E-W	♦ AQ2	
HCP: 15+1	♣ A9762	

<b>Board: 284</b>	♠ AQ5	Partner bids first.
Dealer: South	♥ QJT942	The opponents are silent.
Vul: None	♦ Q98	
HCP: 11+2	♣ 4	

<b>Board: 285</b>	♠ AQJ2	You bid first.
Dealer: North	♥ A4	The opponents are silent.
Vul: N-S	♦ Q83	
HCP: 15	♣ Q542	

## Both hands (Answers Page)

### Board: 281

	North:	South:	W	N	E	S
Dealer: North	♠ 876	♠ A2		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ AK2	♥ QJT654	Pass	4♥	All Pass	
North HCP: 15	♦ K98	♦ AT7				
South HCP: 13+2	♣ AJ85	♣ Q3				
Contract: 4♥ North						1. Texas

### Board: 282

	North:	South:	W	N	E	S
Dealer: South	♠ JT7	♠ K654				1NT
Vul: None	♥ AJT654	♥ Q3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7+2	♦ J984	♦ AKQ	All Pass			
South HCP: 17	♣ -	♣ KT63				
Contract: 4♥ South						1. Texas

### Board: 283

	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ KQT942		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ KJ3	♥ AQ4	Pass	4♠	Pass	4NT
North HCP: 15+1	♦ AQ2	♦ J84	Pass	5♥ <sup>2</sup>	Pass	6♠
South HCP: 12+2	♣ A9762	♣ 3	All Pass			
Contract: 6♠ South						1. Texas
						2. A=2/5 or 5/5, Q(S)=0

### Board: 284

	North:	South:	W	N	E	S
Dealer: South	♠ AQ5	♠ K96				1NT
Vul: None	♥ QJT942	♥ AK3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11+2	♦ Q98	♦ KT3	All Pass			
South HCP: 16	♣ 4	♣ QJ82				
Contract: 4♥ South						1. Texas

### Board: 285

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ2	♠ 43		1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ A4	♥ KQT965	Pass	4♥	All Pass	
North HCP: 15	♦ Q83	♦ AK2				
South HCP: 13+2	♣ Q542	♣ J9				
Contract: 4♥ North						1. Texas

# South hands

# Texas\_Transfer

<b>Board: 281</b>	♠ A2	Partner bids first.
Dealer: North	♥ QJT654	The opponents are silent.
Vul: Both	♦ AT7	
HCP: 13+2	♣ Q3	

---

<b>Board: 282</b>	♠ K654	You bid first.
Dealer: South	♥ Q3	The opponents are silent.
Vul: None	♦ AKQ	
HCP: 17	♣ KT63	

---

<b>Board: 283</b>	♠ KQT942	Partner bids first.
Dealer: North	♥ AQ4	The opponents are silent.
Vul: E-W	♦ J84	
HCP: 12+2	♣ 3	

---

<b>Board: 284</b>	♠ K96	You bid first.
Dealer: South	♥ AK3	The opponents are silent.
Vul: None	♦ KT3	
HCP: 16	♣ QJ82	

---

<b>Board: 285</b>	♠ 43	Partner bids first.
Dealer: North	♥ KQT965	The opponents are silent.
Vul: N-S	♦ AK2	
HCP: 13+2	♣ J9	

## Both hands (Answers Page)

### Board: 281

	North:	South:	W	N	E	S
Dealer: North	♠ 876	♠ A2		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ AK2	♥ QJT654	Pass	4♥	All Pass	
North HCP: 15	♦ K98	♦ AT7				
South HCP: 13+2	♣ AJ85	♣ Q3				
Contract: 4♥ North						1. Texas

### Board: 282

	North:	South:	W	N	E	S
Dealer: South	♠ JT7	♠ K654				1NT
Vul: None	♥ AJT654	♥ Q3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7+2	♦ J984	♦ AKQ	All Pass			
South HCP: 17	♣ -	♣ KT63				
Contract: 4♥ South						1. Texas

### Board: 283

	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ KQT942		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ KJ3	♥ AQ4	Pass	4♠	Pass	4NT
North HCP: 15+1	♦ AQ2	♦ J84	Pass	5♥ <sup>2</sup>	Pass	6♠
South HCP: 12+2	♣ A9762	♣ 3	All Pass			
Contract: 6♠ South						1. Texas
						2. A=2/5 or 5/5, Q(S)=0

### Board: 284

	North:	South:	W	N	E	S
Dealer: South	♠ AQ5	♠ K96				1NT
Vul: None	♥ QJT942	♥ AK3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11+2	♦ Q98	♦ KT3	All Pass			
South HCP: 16	♣ 4	♣ QJ82				
Contract: 4♥ South						1. Texas

### Board: 285

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ2	♠ 43		1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ A4	♥ KQT965	Pass	4♥	All Pass	
North HCP: 15	♦ Q83	♦ AK2				
South HCP: 13+2	♣ Q542	♣ J9				
Contract: 4♥ North						1. Texas



# North hands

# Texas\_Transfer

**Board: 286**      ♠ KJT632      Partner bids first.  
 Dealer: South      ♥ JT2      The opponents are silent.  
 Vul: E-W      ♦ A6  
 HCP: 11+2      ♣ Q7

---

**Board: 287**      ♠ KQJ2      You bid first.  
 Dealer: North      ♥ T5      West (RHO) Doubles 6♥ if possible.  
 Vul: N-S      ♦ K75  
 HCP: 15      ♣ KQJ9

---

**Board: 288**      ♠ AKQ765      Partner bids first.  
 Dealer: South      ♥ KJ8      The opponents are silent.  
 Vul: E-W      ♦ 62  
 HCP: 13+2      ♣ T7

---

**Board: 289**      ♠ 92      You bid first.  
 Dealer: North      ♥ A8      The opponents are silent.  
 Vul: Both      ♦ AT43  
 HCP: 15+1      ♣ AQJ75

## Both hands (Answers Page)

### Board: 286

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ KJT632

♥ JT2

♦ A6

♣ Q7

South:

♠ AQ9

♥ K65

♦ K83

♣ KJT8

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 287

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+3

Contract: 6 ♥ X South

North:

♠ KQJ2

♥ T5

♦ K75

♣ KQJ9

South:

♠ -

♥ AKJ9643

♦ JT64

♣ 83

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>

Pass	4 ♥	Pass	4NT
------	-----	------	-----

Pass	5 ♣ <sup>2</sup>	Pass	5 ♦
------	------------------	------	-----

Pass	5 ♥ <sup>3</sup>	Pass	6 ♥
------	------------------	------	-----

X All Pass

1. Texas

2. A=0/5 or 3/5

3. no !H queen

### Board: 288

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 17

Contract: 6 ♠ North

North:

♠ AKQ765

♥ KJ8

♦ 62

♣ T7

South:

♠ JT94

♥ AQ7

♦ AKQ

♣ J62

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

Pass	4NT	Pass	5 ♠ <sup>2</sup>
------	-----	------	------------------

Pass	6 ♠	All Pass	
------	-----	----------	--

1. Texas

2. A=2/5 or 5/5, Q(S)=1

### Board: 289

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 14+2

Contract: 6 ♠ South

North:

♠ 92

♥ A8

♦ AT43

♣ AQJ75

South:

♠ AKQJ73

♥ 92

♦ KJ

♣ T62

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	Pass	4NT
------	-----	------	-----

Pass	5 ♣ <sup>2</sup>	Pass	6 ♠
------	------------------	------	-----

All Pass

1. Texas

2. A=0/5 or 3/5

# South hands

# Texas\_Transfer

<b>Board: 286</b>	♠ AQ9	You bid first.
Dealer: South	♥ K65	The opponents are silent.
Vul: E-W	♦ K83	
HCP: 16	♣ KJT8	

---

<b>Board: 287</b>	♠ -	Partner bids first.
Dealer: North	♥ AKJ9643	West (LHO) Doubles 6♥ if possible.
Vul: N-S	♦ JT64	
HCP: 9+3	♣ 83	

---

<b>Board: 288</b>	♠ JT94	You bid first.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: E-W	♦ AKQ	
HCP: 17	♣ J62	

---

<b>Board: 289</b>	♠ AKQJ73	Partner bids first.
Dealer: North	♥ 92	The opponents are silent.
Vul: Both	♦ KJ	
HCP: 14+2	♣ T62	

## Both hands (Answers Page)

### Board: 286

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ KJT632

♥ JT2

♦ A6

♣ Q7

South:

♠ AQ9

♥ K65

♦ K83

♣ KJT8

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 287

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+3

Contract: 6 ♥ X South

North:

♠ KQJ2

♥ T5

♦ K75

♣ KQJ9

South:

♠ -

♥ AKJ9643

♦ JT64

♣ 83

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>

Pass	4 ♥	Pass	4NT
------	-----	------	-----

Pass	5 ♣ <sup>2</sup>	Pass	5 ♦
------	------------------	------	-----

Pass	5 ♥ <sup>3</sup>	Pass	6 ♥
------	------------------	------	-----

X	All Pass		
---	----------	--	--

1. Texas

2. A=0/5 or 3/5

3. no !H queen

### Board: 288

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 17

Contract: 6 ♠ North

North:

♠ AKQ765

♥ KJ8

♦ 62

♣ T7

South:

♠ JT94

♥ AQ7

♦ AKQ

♣ J62

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

Pass	4NT	Pass	5 ♠ <sup>2</sup>
------	-----	------	------------------

Pass	6 ♠	All Pass	
------	-----	----------	--

1. Texas

2. A=2/5 or 5/5, Q(S)=1

### Board: 289

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 14+2

Contract: 6 ♠ South

North:

♠ 92

♥ A8

♦ AT43

♣ AQJ75

South:

♠ AKQJ73

♥ 92

♦ KJ

♣ T62

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	Pass	4NT
------	-----	------	-----

Pass	5 ♣ <sup>2</sup>	Pass	6 ♠
------	------------------	------	-----

All Pass

1. Texas

2. A=0/5 or 3/5

<b>Board: 290</b>	♠ AKJ862	Partner bids first.
Dealer: South	♥ 54	The opponents are silent.
Vul: None	♦ 8742	
HCP: 11+2	♣ K	

---

<b>Board: 291</b>	♠ A5	You bid first.
Dealer: North	♥ T873	The opponents are silent.
Vul: Both	♦ AK85	
HCP: 16	♣ KQ2	

---

<b>Board: 292</b>	♠ AKJ652	Partner bids first.
Dealer: South	♥ A9	The opponents are silent.
Vul: E-W	♦ J	
HCP: 18+2	♣ AJT4	

---

<b>Board: 293</b>	♠ K5	You bid first.
Dealer: North	♥ A62	The opponents are silent.
Vul: None	♦ AJ4	
HCP: 17+1	♣ KQ986	

## Both hands (Answers Page)

### Board: 290

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AKJ862

♥ 54

♦ 8742

♣ K

South:

♠ Q5

♥ AKJ

♦ QJ9

♣ Q9754

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 291

Dealer: North

Vul: Both

North HCP: 16

South HCP: 14+2

Contract: 6 ♠ South

North:

♠ A5

♥ T873

♦ AK85

♣ KQ2

South:

♠ KQT943

♥ K5

♦ J6

♣ AJT

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	Pass	4NT
------	-----	------	-----

Pass	5 ♥ <sup>2</sup>	Pass	6 ♠
------	------------------	------	-----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 292

Dealer: South

Vul: E-W

North HCP: 18+2

South HCP: 15+1

Contract: 7 ♠ North

North:

♠ AKJ652

♥ A9

♦ J

♣ AJT4

South:

♠ Q4

♥ KQ862

♦ AQ4

♣ Q97

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

Pass	4NT	Pass	5 ♦ <sup>2</sup>
------	-----	------	------------------

Pass	5 ♥	Pass	6 ♥ <sup>3</sup>
------	-----	------	------------------

Pass	7 ♠	All Pass	
------	-----	----------	--

1. Texas

2. A=1/5 or 4/5

3. !S queen and !H king

### Board: 293

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 9+3

Contract: 4 ♥ North

North:

♠ K5

♥ A62

♦ AJ4

♣ KQ986

South:

♠ QT6

♥ QJT9873

♦ 98

♣ A

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>

Pass	4 ♥	All Pass	
------	-----	----------	--

1. Texas

<b>Board: 290</b>	♠ Q5	You bid first.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: None	♦ QJ9	
HCP: 15+1	♣ Q9754	

---

<b>Board: 291</b>	♠ KQT943	Partner bids first.
Dealer: North	♥ K5	The opponents are silent.
Vul: Both	♦ J6	
HCP: 14+2	♣ AJT	

---

<b>Board: 292</b>	♠ Q4	You bid first.
Dealer: South	♥ KQ862	The opponents are silent.
Vul: E-W	♦ AQ4	
HCP: 15+1	♣ Q97	

---

<b>Board: 293</b>	♠ QT6	Partner bids first.
Dealer: North	♥ QJT9873	The opponents are silent.
Vul: None	♦ 98	
HCP: 9+3	♣ A	

## Both hands (Answers Page)

### Board: 290

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AKJ862

♥ 54

♦ 8742

♣ K

South:

♠ Q5

♥ AKJ

♦ QJ9

♣ Q9754

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 291

Dealer: North

Vul: Both

North HCP: 16

South HCP: 14+2

Contract: 6 ♠ South

North:

♠ A5

♥ T873

♦ AK85

♣ KQ2

South:

♠ KQT943

♥ K5

♦ J6

♣ AJT

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	Pass	4NT
------	-----	------	-----

Pass	5 ♥ <sup>2</sup>	Pass	6 ♠
------	------------------	------	-----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 292

Dealer: South

Vul: E-W

North HCP: 18+2

South HCP: 15+1

Contract: 7 ♠ North

North:

♠ AKJ652

♥ A9

♦ J

♣ AJT4

South:

♠ Q4

♥ KQ862

♦ AQ4

♣ Q97

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

Pass	4NT	Pass	5 ♦ <sup>2</sup>
------	-----	------	------------------

Pass	5 ♥	Pass	6 ♥ <sup>3</sup>
------	-----	------	------------------

Pass	7 ♠	All Pass	
------	-----	----------	--

1. Texas

2. A=1/5 or 4/5

3. !S queen and !H king

### Board: 293

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 9+3

Contract: 4 ♥ North

North:

♠ K5

♥ A62

♦ AJ4

♣ KQ986

South:

♠ QT6

♥ QJT9873

♦ 98

♣ A

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>

Pass	4 ♥	All Pass	
------	-----	----------	--

1. Texas



# North hands

# Texas\_Transfer

<b>Board: 294</b>	♠ AJ2	Partner bids first.
Dealer: South	♥ QJT863	The opponents are silent.
Vul: E-W	♦ K2	
HCP: 13+2	♣ Q9	

---

<b>Board: 295</b>	♠ 64	You bid first.
Dealer: North	♥ AKQT2	The opponents are silent.
Vul: Both	♦ AJ7	
HCP: 15+1	♣ J95	

---

<b>Board: 296</b>	♠ AKQ752	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: N-S	♦ 754	
HCP: 10+2	♣ J54	

---

<b>Board: 297</b>	♠ A2	You bid first.
Dealer: North	♥ 743	The opponents are silent.
Vul: E-W	♦ K74	
HCP: 16+1	♣ AKQ65	

---

<b>Board: 298</b>	♠ T	Partner bids first.
Dealer: South	♥ KJT863	The opponents are silent.
Vul: None	♦ 8	
HCP: 11+3	♣ AK842	

## Both hands (Answers Page)

### Board: 294

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 16+1

Contract: 4♥ South

North:

♠ AJ2

♥ QJT863

♦ K2

♣ Q9

South:

♠ Q7

♥ A95

♦ QJ5

♣ AK864

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 295

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 8+2

Contract: 4♠ North

North:

♠ 64

♥ AKQT2

♦ AJ7

♣ J95

South:

♠ KQJT92

♥ 5

♦ QT92

♣ 76

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

### Board: 296

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 17

Contract: 4♠ South

North:

♠ AKQ752

♥ 9

♦ 754

♣ J54

South:

♠ T964

♥ AT6

♦ AKJ

♣ KQ3

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

### Board: 297

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 10+2

Contract: 4♥ North

North:

♠ A2

♥ 743

♦ K74

♣ AKQ65

South:

♠ Q95

♥ KJT862

♦ A63

♣ 9

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

### Board: 298

Dealer: South

Vul: None

North HCP: 11+3

South HCP: 15

Contract: 6♥ North

North:

♠ T

♥ KJT863

♦ 8

♣ AK842

South:

♠ AKJ6

♥ Q74

♦ AJ9

♣ T95

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT	Pass	5♠ <sup>2</sup>
------	-----	------	-----------------

Pass	6♥	All Pass	
------	----	----------	--

1. Texas

2. A=2/5 or 5/5, Q(H)=1

<b>Board: 294</b>	♠ Q7	You bid first.
Dealer: South	♥ A95	The opponents are silent.
Vul: E-W	♦ QJ5	
HCP: 16+1	♣ AK864	

---

<b>Board: 295</b>	♠ KQJT92	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ QT92	
HCP: 8+2	♣ 76	

---

<b>Board: 296</b>	♠ T964	You bid first.
Dealer: South	♥ AT6	The opponents are silent.
Vul: N-S	♦ AKJ	
HCP: 17	♣ KQ3	

---

<b>Board: 297</b>	♠ Q95	Partner bids first.
Dealer: North	♥ KJT862	The opponents are silent.
Vul: E-W	♦ A63	
HCP: 10+2	♣ 9	

---

<b>Board: 298</b>	♠ AKJ6	You bid first.
Dealer: South	♥ Q74	The opponents are silent.
Vul: None	♦ AJ9	
HCP: 15	♣ T95	

## Both hands (Answers Page)

### Board: 294

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 16+1

Contract: 4♥ South

North:

♠ AJ2

♥ QJT863

♦ K2

♣ Q9

South:

♠ Q7

♥ A95

♦ QJ5

♣ AK864

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 295

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 8+2

Contract: 4♠ North

North:

♠ 64

♥ AKQT2

♦ AJ7

♣ J95

South:

♠ KQJT92

♥ 5

♦ QT92

♣ 76

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

### Board: 296

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 17

Contract: 4♠ South

North:

♠ AKQ752

♥ 9

♦ 754

♣ J54

South:

♠ T964

♥ AT6

♦ AKJ

♣ KQ3

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

### Board: 297

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 10+2

Contract: 4♥ North

North:

♠ A2

♥ 743

♦ K74

♣ AKQ65

South:

♠ Q95

♥ KJT862

♦ A63

♣ 9

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

### Board: 298

Dealer: South

Vul: None

North HCP: 11+3

South HCP: 15

Contract: 6♥ North

North:

♠ T

♥ KJT863

♦ 8

♣ AK842

South:

♠ AKJ6

♥ Q74

♦ AJ9

♣ T95

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT	Pass	5♠ <sup>2</sup>
------	-----	------	-----------------

Pass	6♥	All Pass	
------	----	----------	--

1. Texas

2. A=2/5 or 5/5, Q(H)=1

# North hands

# Texas\_Transfer

<b>Board: 299</b>	♠ AJ42	You bid first.
Dealer: North	♥ A96	The opponents are silent.
Vul: E-W	♦ KQJ	
HCP: 15	♣ 632	

<b>Board: 300</b>	♠ QJ6	Partner bids first.
Dealer: South	♥ AKJ643	The opponents are silent.
Vul: Both	♦ T2	
HCP: 12+2	♣ JT	

<b>Board: 301</b>	♠ QJ6	You bid first.
Dealer: North	♥ AJ9	The opponents are silent.
Vul: None	♦ AKQ54	
HCP: 17+1	♣ 97	

<b>Board: 302</b>	♠ AQJT972	Partner bids first.
Dealer: South	♥ Q97	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 9+3	♣ 93	

<b>Board: 303</b>	♠ Q42	You bid first.
Dealer: North	♥ KJ74	The opponents are silent.
Vul: Both	♦ AT	
HCP: 15	♣ AJ87	

## Both hands (Answers Page)

### Board: 299

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 13+3

Contract: 6♥ South

North:

♠ AJ42

♥ A96

♦ KQJ

♣ 632

South:

♠ K

♥ KQJT752

♦ AT74

♣ 5

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT

Pass 5♥<sup>2</sup> Pass 6♥

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 300

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 16+1

Contract: 4♥ South

North:

♠ QJ6

♥ AKJ643

♦ T2

♣ JT

South:

♠ AKT

♥ Q98

♦ QJ975

♣ A2

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 301

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 9+2

Contract: 4♠ North

North:

♠ QJ6

♥ AJ9

♦ AKQ54

♣ 97

South:

♠ AKT752

♥ 83

♦ 86

♣ QT2

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

### Board: 302

Dealer: South

Vul: N-S

North HCP: 9+3

South HCP: 16

Contract: 4♠ South

North:

♠ AQJT972

♥ Q97

♦ 3

♣ 93

South:

♠ 64

♥ AJ86

♦ AKJ5

♣ K72

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

All Pass

1. Texas

### Board: 303

Dealer: North

Vul: Both

North HCP: 15

South HCP: 12+3

Contract: 4♥ North

North:

♠ Q42

♥ KJ74

♦ AT

♣ AJ87

South:

♠ 7

♥ AQT652

♦ QJ832

♣ K

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

# South hands

# Texas\_Transfer

**Board: 299**      ♠ K      Partner bids first.  
 Dealer: North      ♥ KQJT752      The opponents are silent.  
 Vul: E-W      ♦ AT74  
 HCP: 13+3      ♣ 5

---

**Board: 300**      ♠ AKT      You bid first.  
 Dealer: South      ♥ Q98      The opponents are silent.  
 Vul: Both      ♦ QJ975  
 HCP: 16+1      ♣ A2

---

**Board: 301**      ♠ AKT752      Partner bids first.  
 Dealer: North      ♥ 83      The opponents are silent.  
 Vul: None      ♦ 86  
 HCP: 9+2      ♣ QT2

---

**Board: 302**      ♠ 64      You bid first.  
 Dealer: South      ♥ AJ86      The opponents are silent.  
 Vul: N-S      ♦ AKJ5  
 HCP: 16      ♣ K72

---

**Board: 303**      ♠ 7      Partner bids first.  
 Dealer: North      ♥ AQT652      The opponents are silent.  
 Vul: Both      ♦ QJ832  
 HCP: 12+3      ♣ K

## Both hands (Answers Page)

### Board: 299

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 13+3

Contract: 6♥ South

North:

♠ AJ42

♥ A96

♦ KQJ

♣ 632

South:

♠ K

♥ KQJT752

♦ AT74

♣ 5

W	N	E	S
---	---	---	---

	1NT	Pass	4♦ <sup>1</sup>
--	-----	------	-----------------

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♥ <sup>2</sup>	Pass	6♥
------	-----------------	------	----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 300

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 16+1

Contract: 4♥ South

North:

♠ QJ6

♥ AKJ643

♦ T2

♣ JT

South:

♠ AKT

♥ Q98

♦ QJ975

♣ A2

W	N	E	S
---	---	---	---

1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 301

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 9+2

Contract: 4♠ North

North:

♠ QJ6

♥ AJ9

♦ AKQ54

♣ 97

South:

♠ AKT752

♥ 83

♦ 86

♣ QT2

W	N	E	S
---	---	---	---

	1NT	Pass	4♥ <sup>1</sup>
--	-----	------	-----------------

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

### Board: 302

Dealer: South

Vul: N-S

North HCP: 9+3

South HCP: 16

Contract: 4♠ South

North:

♠ AQJT972

♥ Q97

♦ 3

♣ 93

South:

♠ 64

♥ AJ86

♦ AKJ5

♣ K72

W	N	E	S
---	---	---	---

1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

### Board: 303

Dealer: North

Vul: Both

North HCP: 15

South HCP: 12+3

Contract: 4♥ North

North:

♠ Q42

♥ KJ74

♦ AT

♣ AJ87

South:

♠ 7

♥ AQT652

♦ QJ832

♣ K

W	N	E	S
---	---	---	---

	1NT	Pass	4♦ <sup>1</sup>
--	-----	------	-----------------

Pass	4♥	All Pass	
------	----	----------	--

1. Texas



<b>Board: 304</b>	♠ A6	Partner bids first.
Dealer: South	♥ AQJT65	The opponents are silent.
Vul: None	♦ KQJ5	
HCP: 17+2	♣ 2	

---

<b>Board: 305</b>	♠ AKT	You bid first.
Dealer: North	♥ 86	The opponents are silent.
Vul: N-S	♦ KJT75	
HCP: 15+1	♣ A98	

---

<b>Board: 306</b>	♠ AKQ7652	Partner bids first.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ 96	
HCP: 15+3	♣ KT8	

---

<b>Board: 307</b>	♠ AKT2	You bid first.
Dealer: North	♥ 64	The opponents are silent.
Vul: None	♦ AK3	
HCP: 16	♣ Q965	

## Both hands (Answers Page)

### Board: 304

Dealer: South

Vul: None

North HCP: 17+2

South HCP: 15

Contract: 5♥ North

North:

♠ A6

♥ AQJT65

♦ KQJ5

♣ 2

South:

♠ KQJ3

♥ 92

♦ A83

♣ KQ73

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	5♥	All Pass	

1. Texas

2. A=1/5 or 4/5

### Board: 305

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 11+3

Contract: 5♥ North

North:

♠ AKT

♥ 86

♦ KJT75

♣ A98

South:

♠ J76

♥ AKQ9542

♦ 9

♣ J6

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT
Pass	5♥ <sup>2</sup>	All Pass	

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 306

Dealer: South

Vul: E-W

North HCP: 15+3

South HCP: 16

Contract: 6♠ North

North:

♠ AKQ7652

♥ K

♦ 96

♣ KT8

South:

♠ 98

♥ J65

♦ AKQJ

♣ AJ75

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	6♠	All Pass	

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 307

Dealer: North

Vul: None

North HCP: 16

South HCP: 13+2

Contract: 4♥ North

North:

♠ AKT2

♥ 64

♦ AK3

♣ Q965

South:

♠ 764

♥ AKJT32

♦ J5

♣ A8

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	All Pass	

1. Texas

<b>Board: 304</b>	♠ KQJ3	You bid first.
Dealer: South	♥ 92	The opponents are silent.
Vul: None	♦ A83	
HCP: 15	♣ KQ73	

---

<b>Board: 305</b>	♠ J76	Partner bids first.
Dealer: North	♥ AKQ9542	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 11+3	♣ J6	

---

<b>Board: 306</b>	♠ 98	You bid first.
Dealer: South	♥ J65	The opponents are silent.
Vul: E-W	♦ AKQJ	
HCP: 16	♣ AJ75	

---

<b>Board: 307</b>	♠ 764	Partner bids first.
Dealer: North	♥ AKJT32	The opponents are silent.
Vul: None	♦ J5	
HCP: 13+2	♣ A8	

## Both hands (Answers Page)

### Board: 304

Dealer: South

Vul: None

North HCP: 17+2

South HCP: 15

Contract: 5♥ North

North:

♠ A6

♥ AQJT65

♦ KQJ5

♣ 2

South:

♠ KQJ3

♥ 92

♦ A83

♣ KQ73

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	5♥	All Pass	

1. Texas

2. A=1/5 or 4/5

### Board: 305

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 11+3

Contract: 5♥ North

North:

♠ AKT

♥ 86

♦ KJT75

♣ A98

South:

♠ J76

♥ AKQ9542

♦ 9

♣ J6

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT
Pass	5♥ <sup>2</sup>	All Pass	

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 306

Dealer: South

Vul: E-W

North HCP: 15+3

South HCP: 16

Contract: 6♠ North

North:

♠ AKQ7652

♥ K

♦ 96

♣ KT8

South:

♠ 98

♥ J65

♦ AKQJ

♣ AJ75

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	6♠	All Pass	

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 307

Dealer: North

Vul: None

North HCP: 16

South HCP: 13+2

Contract: 4♥ North

North:

♠ AKT2

♥ 64

♦ AK3

♣ Q965

South:

♠ 764

♥ AKJT32

♦ J5

♣ A8

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	All Pass	

1. Texas

# North hands

# Texas\_Transfer

**Board: 308**      ♠ KQT9765      Partner bids first.  
 Dealer: South      ♥ 87      The opponents are silent.  
 Vul: N-S      ♦ AQ  
 HCP: 11+3      ♣ T7

---

**Board: 309**      ♠ KQ9      You bid first.  
 Dealer: North      ♥ J7      The opponents are silent.  
 Vul: E-W      ♦ A75  
 HCP: 15+1      ♣ AJT76

---

**Board: 310**      ♠ A4      Partner bids first.  
 Dealer: South      ♥ KQJ983      The opponents are silent.  
 Vul: Both      ♦ 942  
 HCP: 15+2      ♣ AJ

---

**Board: 311**      ♠ K96      You bid first.  
 Dealer: North      ♥ A2      The opponents are silent.  
 Vul: N-S      ♦ AT8  
 HCP: 15+1      ♣ AT932

---

**Board: 312**      ♠ AKJ642      Partner bids first.  
 Dealer: South      ♥ QT2      The opponents are silent.  
 Vul: E-W      ♦ K5  
 HCP: 13+2      ♣ 98

## Both hands (Answers Page)

### Board: 308

Dealer: South

Vul: N-S

North HCP: 11+3

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ KQT9765

♥ 87

♦ AQ

♣ T7

South:

♠ 842

♥ AKJ96

♦ KJ7

♣ K6

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 309

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 12+2

Contract: 4 ♠ North

North:

♠ KQ9

♥ J7

♦ A75

♣ AJT76

South:

♠ AJT762

♥ AKT

♦ T3

♣ 98

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

### Board: 310

Dealer: South

Vul: Both

North HCP: 15+2

South HCP: 15

Contract: 5 ♥ South

North:

♠ A4

♥ KQJ983

♦ 942

♣ AJ

South:

♠ QT53

♥ A6

♦ AKQT

♣ T62

W	N	E	S
			1NT

Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
------	------------------	------	-----

Pass	4NT	Pass	5 ♥ <sup>2</sup>
------	-----	------	------------------

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 311

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ K96

♥ A2

♦ AT8

♣ AT932

South:

♠ Q7

♥ KJT943

♦ QJ43

♣ 7

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>

Pass	4 ♥	All Pass	
------	-----	----------	--

1. Texas

### Board: 312

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AKJ642

♥ QT2

♦ K5

♣ 98

South:

♠ Q53

♥ AK75

♦ QT72

♣ A2

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

<b>Board: 308</b>	♠ 842	You bid first.
Dealer: South	♥ AKJ96	The opponents are silent.
Vul: N-S	♦ KJ7	
HCP: 15+1	♣ K6	

---

<b>Board: 309</b>	♠ AJT762	Partner bids first.
Dealer: North	♥ AKT	The opponents are silent.
Vul: E-W	♦ T3	
HCP: 12+2	♣ 98	

---

<b>Board: 310</b>	♠ QT53	You bid first.
Dealer: South	♥ A6	The opponents are silent.
Vul: Both	♦ AKQT	
HCP: 15	♣ T62	

---

<b>Board: 311</b>	♠ Q7	Partner bids first.
Dealer: North	♥ KJT943	The opponents are silent.
Vul: N-S	♦ QJ43	
HCP: 9+2	♣ 7	

---

<b>Board: 312</b>	♠ Q53	You bid first.
Dealer: South	♥ AK75	The opponents are silent.
Vul: E-W	♦ QT72	
HCP: 15	♣ A2	

## Both hands (Answers Page)

### Board: 308

Dealer: South

Vul: N-S

North HCP: 11+3

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ KQT9765

♥ 87

♦ AQ

♣ T7

South:

♠ 842

♥ AKJ96

♦ KJ7

♣ K6

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 309

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 12+2

Contract: 4 ♠ North

North:

♠ KQ9

♥ J7

♦ A75

♣ AJT76

South:

♠ AJT762

♥ AKT

♦ T3

♣ 98

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

### Board: 310

Dealer: South

Vul: Both

North HCP: 15+2

South HCP: 15

Contract: 5 ♥ South

North:

♠ A4

♥ KQJ983

♦ 942

♣ AJ

South:

♠ QT53

♥ A6

♦ AKQT

♣ T62

W	N	E	S
			1NT

Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
------	------------------	------	-----

Pass	4NT	Pass	5 ♥ <sup>2</sup>
------	-----	------	------------------

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 311

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ K96

♥ A2

♦ AT8

♣ AT932

South:

♠ Q7

♥ KJT943

♦ QJ43

♣ 7

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>

Pass	4 ♥	All Pass	
------	-----	----------	--

1. Texas

### Board: 312

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AKJ642

♥ QT2

♦ K5

♣ 98

South:

♠ Q53

♥ AK75

♦ QT72

♣ A2

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas



<b>Board: 313</b>	♠ QJ54	You bid first.
Dealer: North	♥ Q5	The opponents are silent.
Vul: Both	♦ AK63	
HCP: 17	♣ AJ6	

---

<b>Board: 314</b>	♠ QJT653	Partner bids first.
Dealer: South	♥ A9	The opponents are silent.
Vul: None	♦ 82	
HCP: 9+2	♣ Q98	

---

<b>Board: 315</b>	♠ K5	You bid first.
Dealer: North	♥ A853	The opponents are silent.
Vul: Both	♦ Q8	
HCP: 15+1	♣ KQJT9	

---

<b>Board: 316</b>	♠ AKQJ64	Partner bids first.
Dealer: South	♥ A6	The opponents are silent.
Vul: None	♦ A83	
HCP: 18+2	♣ 53	

## Both hands (Answers Page)

### Board: 313

Dealer: North

Vul: Both

North HCP: 17

South HCP: 13+2

Contract: 4 ♠ North

North:

♠ QJ54

♥ Q5

♦ AK63

♣ AJ6

South:

♠ AKT862

♥ KT

♦ QJ87

♣ 5

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

### Board: 314

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ QJT653

♥ A9

♦ 82

♣ Q98

South:

♠ K8

♥ KQ7

♦ KT4

♣ KJ754

W N E S

1NT

Pass 4 ♥<sup>1</sup> Pass 4 ♠

All Pass

1. Texas

### Board: 315

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 11+3

Contract: 4 ♠ North

North:

♠ K5

♥ A853

♦ Q8

♣ KQJT9

South:

♠ AQT643

♥ -

♦ AJT54

♣ 42

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

### Board: 316

Dealer: South

Vul: None

North HCP: 18+2

South HCP: 15

Contract: 7NT North

North:

♠ AKQJ64

♥ A6

♦ A83

♣ 53

South:

♠ T7

♥ KJ87

♦ KQ7

♣ AQ64

W N E S

1NT

Pass 4 ♥<sup>1</sup> Pass 4 ♠

Pass 4NT Pass 5 ♦<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6 ♥<sup>4</sup>

Pass 7NT All Pass

1. Texas

2. A=1/5 or 4/5

3. King ask by 5NT

4. K=2

<b>Board: 313</b>	♠ AKT862	Partner bids first.
Dealer: North	♥ KT	The opponents are silent.
Vul: Both	♦ QJ87	
HCP: 13+2	♣ 5	

---

<b>Board: 314</b>	♠ K8	You bid first.
Dealer: South	♥ KQ7	The opponents are silent.
Vul: None	♦ KT4	
HCP: 15+1	♣ KJ754	

---

<b>Board: 315</b>	♠ AQT643	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ AJT54	
HCP: 11+3	♣ 42	

---

<b>Board: 316</b>	♠ T7	You bid first.
Dealer: South	♥ KJ87	The opponents are silent.
Vul: None	♦ KQ7	
HCP: 15	♣ AQ64	

## Both hands (Answers Page)

### Board: 313

	North:	South:	W	N	E	S
Dealer: North	♠ QJ54	♠ AKT862		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ Q5	♥ KT	Pass	4♠	All Pass	
North HCP: 17	♦ AK63	♦ QJ87				
South HCP: 13+2	♣ AJ6	♣ 5				
Contract: 4♠ North						1. Texas

### Board: 314

	North:	South:	W	N	E	S
Dealer: South	♠ QJT653	♠ K8				1NT
Vul: None	♥ A9	♥ KQ7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9+2	♦ 82	♦ KT4	All Pass			
South HCP: 15+1	♣ Q98	♣ KJ754				
Contract: 4♠ South						1. Texas

### Board: 315

	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AQT643		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ A853	♥ -	Pass	4♠	All Pass	
North HCP: 15+1	♦ Q8	♦ AJT54				
South HCP: 11+3	♣ KQJT9	♣ 42				
Contract: 4♠ North						1. Texas

### Board: 316

	North:	South:	W	N	E	S
Dealer: South	♠ AKQJ64	♠ T7				1NT
Vul: None	♥ A6	♥ KJ87	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 18+2	♦ A83	♦ KQ7	Pass	4NT	Pass	5♦ <sup>2</sup>
South HCP: 15	♣ 53	♣ AQ64	Pass	5NT <sup>3</sup>	Pass	6♥ <sup>4</sup>
Contract: 7NT North			Pass	7NT	All Pass	

1. Texas

2. A=1/5 or 4/5

3. King ask by 5NT

4. K=2

<b>Board: 317</b>	♠ AJT4	You bid first.
Dealer: North	♥ A92	The opponents are silent.
Vul: N-S	♦ AK95	
HCP: 16	♣ 64	

---

<b>Board: 318</b>	♠ -	Partner bids first.
Dealer: South	♥ AQJ86543	The opponents are silent.
Vul: Both	♦ AK2	
HCP: 15+4	♣ JT	

---

<b>Board: 319</b>	♠ 9864	You bid first.
Dealer: North	♥ A8	The opponents are silent.
Vul: None	♦ AKT9	
HCP: 15	♣ A52	

## Both hands (Answers Page)

### Board: 317

	North:	South:	W	N	E	S
Dealer: North	♠ AJT4	♠ Q6		1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ A92	♥ KQJ763	Pass	4♥	All Pass	
North HCP: 16	♦ AK95	♦ -				
South HCP: 12+3	♣ 64	♣ A7532				
Contract: 4♥ North						1. Texas

### Board: 318

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A64				1NT
Vul: Both	♥ AQJ86543	♥ K9	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 15+4	♦ AK2	♦ Q986	Pass	4NT	Pass	5♣ <sup>2</sup>
South HCP: 16	♣ JT	♣ AK98	Pass	5NT <sup>3</sup>	Pass	6♦ <sup>4</sup>
Contract: 7♥ North			Pass	7♥	All Pass	

1. Texas
2. A=0/5 or 3/5
3. King ask by 5NT
4. K=1

### Board: 319

	North:	South:	W	N	E	S
Dealer: North	♠ 9864	♠ AKJT7532		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A8	♥ Q65	Pass	4♠	Pass	4NT
North HCP: 15	♦ AKT9	♦ J	Pass	5♣ <sup>2</sup>	Pass	6♠
South HCP: 11+4	♣ A52	♣ T	All Pass			
Contract: 6♠ South						

1. Texas
2. A=0/5 or 3/5

<b>Board: 317</b>	♠ Q6	Partner bids first.
Dealer: North	♥ KQJ763	The opponents are silent.
Vul: N-S	♦ -	
HCP: 12+3	♣ A7532	

---

<b>Board: 318</b>	♠ A64	You bid first.
Dealer: South	♥ K9	The opponents are silent.
Vul: Both	♦ Q986	
HCP: 16	♣ AK98	

---

<b>Board: 319</b>	♠ AKJT7532	Partner bids first.
Dealer: North	♥ Q65	The opponents are silent.
Vul: None	♦ J	
HCP: 11+4	♣ T	

## Both hands (Answers Page)

### Board: 317

	North:	South:	W	N	E	S
Dealer: North	♠ AJT4	♠ Q6		1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ A92	♥ KQJ763	Pass	4♥	All Pass	
North HCP: 16	♦ AK95	♦ -				
South HCP: 12+3	♣ 64	♣ A7532				
Contract: 4♥ North						1. Texas

### Board: 318

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A64				1NT
Vul: Both	♥ AQJ86543	♥ K9	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 15+4	♦ AK2	♦ Q986	Pass	4NT	Pass	5♣ <sup>2</sup>
South HCP: 16	♣ JT	♣ AK98	Pass	5NT <sup>3</sup>	Pass	6♦ <sup>4</sup>
Contract: 7♥ North			Pass	7♥	All Pass	

1. Texas
2. A=0/5 or 3/5
3. King ask by 5NT
4. K=1

### Board: 319

	North:	South:	W	N	E	S
Dealer: North	♠ 9864	♠ AKJT7532		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A8	♥ Q65	Pass	4♠	Pass	4NT
North HCP: 15	♦ AKT9	♦ J	Pass	5♣ <sup>2</sup>	Pass	6♠
South HCP: 11+4	♣ A52	♣ T	All Pass			
Contract: 6♠ South						

1. Texas
2. A=0/5 or 3/5



<b>Board: 320</b>	♠ K3	Partner bids first.
Dealer: South	♥ AKT853	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 19+2	♣ A97	

---

<b>Board: 321</b>	♠ KJ87	You bid first.
Dealer: North	♥ K3	The opponents are silent.
Vul: E-W	♦ KT3	
HCP: 15	♣ AJ42	

---

<b>Board: 322</b>	♠ AKQT74	Partner bids first.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: None	♦ K6	
HCP: 20+2	♣ K5	

---

<b>Board: 323</b>	♠ T92	You bid first.
Dealer: North	♥ QT983	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 15+1	♣ AK4	

## Both hands (Answers Page)

### Board: 320

Dealer: South

Vul: N-S

North HCP: 19+2

South HCP: 17+1

Contract: 7♥ North

North:

♠ K3

♥ AKT853

♦ AJ

♣ A97

South:

♠ AQ

♥ Q92

♦ KQ6

♣ KJ852

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	5♠	Pass	6♣ <sup>3</sup>
Pass	7♥	All Pass	

1. Texas
2. A=1/5 or 4/5
3. !H queen and !C king

### Board: 321

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 16+2

Contract: 6♥ South

North:

♠ KJ87

♥ K3

♦ KT3

♣ AJ42

South:

♠ 4

♥ AJT865

♦ AQ

♣ KQ93

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT
Pass	5♥ <sup>2</sup>	Pass	6♥
All Pass			

1. Texas
2. A=2/5 or 5/5, Q(H)=0

### Board: 322

Dealer: South

Vul: None

North HCP: 20+2

South HCP: 15+1

Contract: 7♠ North

North:

♠ AKQT74

♥ AJ8

♦ K6

♣ K5

South:

♠ 53

♥ K7

♦ AJT8

♣ AQJ93

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	7♠	All Pass	

1. Texas
2. A=2/5 or 5/5, Q(S)=0

### Board: 323

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 10+2

Contract: 4♠ North

North:

♠ T92

♥ QT983

♦ AQ

♣ AK4

South:

♠ AKJ853

♥ 2

♦ 832

♣ Q76

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	All Pass	

1. Texas

<b>Board: 320</b>	♠ AQ	You bid first.
Dealer: South	♥ Q92	The opponents are silent.
Vul: N-S	♦ KQ6	
HCP: 17+1	♣ KJ852	

---

<b>Board: 321</b>	♠ 4	Partner bids first.
Dealer: North	♥ AJT865	The opponents are silent.
Vul: E-W	♦ AQ	
HCP: 16+2	♣ KQ93	

---

<b>Board: 322</b>	♠ 53	You bid first.
Dealer: South	♥ K7	The opponents are silent.
Vul: None	♦ AJT8	
HCP: 15+1	♣ AQJ93	

---

<b>Board: 323</b>	♠ AKJ853	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: N-S	♦ 832	
HCP: 10+2	♣ Q76	

## Both hands (Answers Page)

### Board: 320

Dealer: South

Vul: N-S

North HCP: 19+2

South HCP: 17+1

Contract: 7♥ North

North:

♠ K3

♥ AKT853

♦ AJ

♣ A97

South:

♠ AQ

♥ Q92

♦ KQ6

♣ KJ852

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	5♠	Pass	6♣ <sup>3</sup>
Pass	7♥	All Pass	

1. Texas
2. A=1/5 or 4/5
3. !H queen and !C king

### Board: 321

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 16+2

Contract: 6♥ South

North:

♠ KJ87

♥ K3

♦ KT3

♣ AJ42

South:

♠ 4

♥ AJT865

♦ AQ

♣ KQ93

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT
Pass	5♥ <sup>2</sup>	Pass	6♥
All Pass			

1. Texas
2. A=2/5 or 5/5, Q(H)=0

### Board: 322

Dealer: South

Vul: None

North HCP: 20+2

South HCP: 15+1

Contract: 7♠ North

North:

♠ AKQT74

♥ AJ8

♦ K6

♣ K5

South:

♠ 53

♥ K7

♦ AJT8

♣ AQJ93

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	7♠	All Pass	

1. Texas
2. A=2/5 or 5/5, Q(S)=0

### Board: 323

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 10+2

Contract: 4♠ North

North:

♠ T92

♥ QT983

♦ AQ

♣ AK4

South:

♠ AKJ853

♥ 2

♦ 832

♣ Q76

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	All Pass	

1. Texas

<b>Board: 324</b>	♠ 9	Partner bids first.
Dealer: South	♥ QJT932	The opponents are silent.
Vul: E-W	♦ A976	
HCP: 7+2	♣ 63	

---

<b>Board: 325</b>	♠ AQ87	You bid first.
Dealer: North	♥ Q96	The opponents are silent.
Vul: Both	♦ AJ75	
HCP: 17	♣ A8	

---

<b>Board: 326</b>	♠ QJT9852	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: N-S	♦ 87	
HCP: 7+3	♣ A53	

---

<b>Board: 327</b>	♠ AK64	You bid first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: E-W	♦ T85	
HCP: 16	♣ KJ93	

## Both hands (Answers Page)

### Board: 324

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 16

Contract: 4♥ South

North:

♠ 9

♥ QJT932

♦ A976

♣ 63

South:

♠ Q52

♥ K876

♦ K3

♣ AKJ7

W N E S

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 325

Dealer: North

Vul: Both

North HCP: 17

South HCP: 13+2

Contract: 6♥ South

North:

♠ AQ87

♥ Q96

♦ AJ75

♣ A8

South:

♠ 52

♥ AKJT53

♦ 6

♣ KQ95

W N E S

Pass 1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT

Pass 5♣<sup>2</sup> Pass 5♦

Pass 5NT<sup>3</sup> Pass 6♥

All Pass

1. Texas

2. A=0/5 or 3/5

3. !H queen no !S king no !C king no !D king

### Board: 326

Dealer: South

Vul: N-S

North HCP: 7+3

South HCP: 15

Contract: 4♠ South

North:

♠ QJT9852

♥ 2

♦ 87

♣ A53

South:

♠ A63

♥ AKT4

♦ A642

♣ 64

W N E S

Pass 4♥<sup>1</sup> Pass 4♠

All Pass

1. Texas

### Board: 327

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 16+2

Contract: 6♠ South

North:

♠ AK64

♥ AJ

♦ T85

♣ KJ93

South:

♠ QJT987

♥ K3

♦ AQ3

♣ A6

W N E S

Pass 1NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT

Pass 5♣<sup>2</sup> Pass 6♠

All Pass

1. Texas

2. A=0/5 or 3/5

<b>Board: 324</b>	♠ Q52	You bid first.
Dealer: South	♥ K876	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 16	♣ AKJ7	

---

<b>Board: 325</b>	♠ 52	Partner bids first.
Dealer: North	♥ AKJT53	The opponents are silent.
Vul: Both	♦ 6	
HCP: 13+2	♣ KQ95	

---

<b>Board: 326</b>	♠ A63	You bid first.
Dealer: South	♥ AKT4	The opponents are silent.
Vul: N-S	♦ A642	
HCP: 15	♣ 64	

---

<b>Board: 327</b>	♠ QJT987	Partner bids first.
Dealer: North	♥ K3	The opponents are silent.
Vul: E-W	♦ AQ3	
HCP: 16+2	♣ A6	

## Both hands (Answers Page)

### Board: 324

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 16

Contract: 4♥ South

North:

♠ 9

♥ QJT932

♦ A976

♣ 63

South:

♠ Q52

♥ K876

♦ K3

♣ AKJ7

W N E S

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 325

Dealer: North

Vul: Both

North HCP: 17

South HCP: 13+2

Contract: 6♥ South

North:

♠ AQ87

♥ Q96

♦ AJ75

♣ A8

South:

♠ 52

♥ AKJT53

♦ 6

♣ KQ95

W N E S

Pass 1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT

Pass 5♣<sup>2</sup> Pass 5♦

Pass 5NT<sup>3</sup> Pass 6♥

All Pass

1. Texas

2. A=0/5 or 3/5

3. !H queen no !S king no !C king no !D king

### Board: 326

Dealer: South

Vul: N-S

North HCP: 7+3

South HCP: 15

Contract: 4♠ South

North:

♠ QJT9852

♥ 2

♦ 87

♣ A53

South:

♠ A63

♥ AKT4

♦ A642

♣ 64

W N E S

Pass 4♥<sup>1</sup> Pass 4♠

All Pass

1. Texas

### Board: 327

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 16+2

Contract: 6♠ South

North:

♠ AK64

♥ AJ

♦ T85

♣ KJ93

South:

♠ QJT987

♥ K3

♦ AQ3

♣ A6

W N E S

Pass 1NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT

Pass 5♣<sup>2</sup> Pass 6♠

All Pass

1. Texas

2. A=0/5 or 3/5



# North hands

# Texas\_Transfer

**Board: 328**      ♠ AJT863      Partner bids first.  
 Dealer: South      ♥ 72      The opponents are silent.  
 Vul: Both      ♦ Q97  
 HCP: 9+2      ♣ Q7

---

**Board: 329**      ♠ A42      You bid first.  
 Dealer: North      ♥ K62      The opponents are silent.  
 Vul: None      ♦ KQJT6  
 HCP: 17+1      ♣ A3

---

**Board: 330**      ♠ AQJT64      Partner bids first.  
 Dealer: South      ♥ -      The opponents are silent.  
 Vul: E-W      ♦ QT63  
 HCP: 14+2      ♣ KQ8

---

**Board: 331**      ♠ K865      You bid first.  
 Dealer: North      ♥ 92      The opponents are silent.  
 Vul: Both      ♦ A43  
 HCP: 17      ♣ AKQJ

---

**Board: 332**      ♠ AQJ872      Partner bids first.  
 Dealer: South      ♥ 72      The opponents are silent.  
 Vul: None      ♦ 3  
 HCP: 8+2      ♣ J872

## Both hands (Answers Page)

### Board: 328

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AJT863

♥ 72

♦ Q97

♣ Q7

South:

♠ KQ7

♥ AJ64

♦ A642

♣ J3

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 329

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 9+3

Contract: 4 ♠ North

North:

♠ A42

♥ K62

♦ KQJT6

♣ A3

South:

♠ KQJT863

♥ J

♦ 53

♣ Q82

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

### Board: 330

Dealer: South

Vul: E-W

North HCP: 14+2

South HCP: 17

Contract: 6 ♠ North

North:

♠ AQJT64

♥ -

♦ QT63

♣ KQ8

South:

♠ 73

♥ AJT

♦ AKJ8

♣ A764

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

Pass	4NT	Pass	5 ♣ <sup>2</sup>
------	-----	------	------------------

Pass	6 ♠	All Pass	
------	-----	----------	--

1. Texas

2. A=0/5 or 3/5

### Board: 331

Dealer: North

Vul: Both

North HCP: 17

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ K865

♥ 92

♦ A43

♣ AKQJ

South:

♠ J2

♥ AQT653

♦ Q

♣ T953

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>

Pass	4 ♥	All Pass	
------	-----	----------	--

1. Texas

### Board: 332

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 17

Contract: 4 ♠ South

North:

♠ AQJ872

♥ 72

♦ 3

♣ J872

South:

♠ K64

♥ A3

♦ AK52

♣ KT93

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

<b>Board: 328</b>	♠ KQ7	You bid first.
Dealer: South	♥ AJ64	The opponents are silent.
Vul: Both	♦ A642	
HCP: 15	♣ J3	

---

<b>Board: 329</b>	♠ KQJT863	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ 53	
HCP: 9+3	♣ Q82	

---

<b>Board: 330</b>	♠ 73	You bid first.
Dealer: South	♥ AJT	The opponents are silent.
Vul: E-W	♦ AKJ8	
HCP: 17	♣ A764	

---

<b>Board: 331</b>	♠ J2	Partner bids first.
Dealer: North	♥ AQT653	The opponents are silent.
Vul: Both	♦ Q	
HCP: 9+2	♣ T953	

---

<b>Board: 332</b>	♠ K64	You bid first.
Dealer: South	♥ A3	The opponents are silent.
Vul: None	♦ AK52	
HCP: 17	♣ KT93	

## Both hands (Answers Page)

### Board: 328

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AJT863

♥ 72

♦ Q97

♣ Q7

South:

♠ KQ7

♥ AJ64

♦ A642

♣ J3

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 329

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 9+3

Contract: 4 ♠ North

North:

♠ A42

♥ K62

♦ KQJT6

♣ A3

South:

♠ KQJT863

♥ J

♦ 53

♣ Q82

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

### Board: 330

Dealer: South

Vul: E-W

North HCP: 14+2

South HCP: 17

Contract: 6 ♠ North

North:

♠ AQJT64

♥ -

♦ QT63

♣ KQ8

South:

♠ 73

♥ AJT

♦ AKJ8

♣ A764

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

Pass	4NT	Pass	5 ♣ <sup>2</sup>
------	-----	------	------------------

Pass	6 ♠	All Pass	
------	-----	----------	--

1. Texas

2. A=0/5 or 3/5

### Board: 331

Dealer: North

Vul: Both

North HCP: 17

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ K865

♥ 92

♦ A43

♣ AKQJ

South:

♠ J2

♥ AQT653

♦ Q

♣ T953

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>

Pass	4 ♥	All Pass	
------	-----	----------	--

1. Texas

### Board: 332

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 17

Contract: 4 ♠ South

North:

♠ AQJ872

♥ 72

♦ 3

♣ J872

South:

♠ K64

♥ A3

♦ AK52

♣ KT93

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

# North hands

# Texas\_Transfer

**Board: 333**      ♠ AK      You bid first.  
 Dealer: North      ♥ 873      The opponents are silent.  
 Vul: N-S      ♦ AQ75  
 HCP: 17      ♣ A842

---

**Board: 334**      ♠ T8      Partner bids first.  
 Dealer: South      ♥ AKQ653      The opponents are silent.  
 Vul: Both      ♦ K643  
 HCP: 12+2      ♣ 3

---

**Board: 335**      ♠ AQ9      You bid first.  
 Dealer: North      ♥ K8      The opponents are silent.  
 Vul: N-S      ♦ AQ83  
 HCP: 17      ♣ Q653

---

**Board: 336**      ♠ Q8      Partner bids first.  
 Dealer: South      ♥ AKJ954      East (LHO) Doubles 4 ♦ if possible.  
 Vul: E-W      ♦ 42  
 HCP: 10+2      ♣ 643

---

**Board: 337**      ♠ AQJ2      You bid first.  
 Dealer: North      ♥ Q42      The opponents are silent.  
 Vul: None      ♦ A52  
 HCP: 17      ♣ A63

## Both hands (Answers Page)

### Board: 333

	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 97		1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ 873	♥ AQT9652	Pass	4♥	All Pass	
North HCP: 17	♦ AQ75	♦ 96				
South HCP: 9+3	♣ A842	♣ QJ				
Contract: 4♥ North						1. Texas

### Board: 334

	North:	South:	W	N	E	S
Dealer: South	♠ T8	♠ AKQJ5				1NT
Vul: Both	♥ AKQ653	♥ T4	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12+2	♦ K643	♦ QT2	All Pass			
South HCP: 15+1	♣ 3	♣ K87				
Contract: 4♥ South						1. Texas

### Board: 335

	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ K53		1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ K8	♥ AQJ972	Pass	4♥	All Pass	
North HCP: 17	♦ AQ83	♦ -				
South HCP: 10+2	♣ Q653	♣ 9874				
Contract: 4♥ North						1. Texas

### Board: 336

	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ A3				1NT
Vul: E-W	♥ AKJ954	♥ Q63	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 10+2	♦ 42	♦ 965	All Pass			
South HCP: 16+1	♣ 643	♣ AKQJ2				
Contract: 4♥ South						1. Texas

### Board: 337

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ2	♠ KT		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ Q42	♥ AKJT93	Pass	4♥	All Pass	
North HCP: 17	♦ A52	♦ Q97				
South HCP: 13+2	♣ A63	♣ T2				
Contract: 4♥ North						1. Texas

# South hands

# Texas\_Transfer

**Board: 333**      ♠ 97      Partner bids first.  
 Dealer: North      ♥ AQT9652      The opponents are silent.  
 Vul: N-S      ♦ 96  
 HCP: 9+3      ♣ QJ

---

**Board: 334**      ♠ AKQJ5      You bid first.  
 Dealer: South      ♥ T4      The opponents are silent.  
 Vul: Both      ♦ QT2  
 HCP: 15+1      ♣ K87

---

**Board: 335**      ♠ K53      Partner bids first.  
 Dealer: North      ♥ AQJ972      The opponents are silent.  
 Vul: N-S      ♦ -  
 HCP: 10+2      ♣ 9874

---

**Board: 336**      ♠ A3      You bid first.  
 Dealer: South      ♥ Q63      East (RHO) Doubles 4 ♦ if possible.  
 Vul: E-W      ♦ 965  
 HCP: 16+1      ♣ AKQJ2

---

**Board: 337**      ♠ KT      Partner bids first.  
 Dealer: North      ♥ AKJT93      The opponents are silent.  
 Vul: None      ♦ Q97  
 HCP: 13+2      ♣ T2

## Both hands (Answers Page)

### Board: 333

	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 97		1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ 873	♥ AQT9652	Pass	4♥	All Pass	
North HCP: 17	♦ AQ75	♦ 96				
South HCP: 9+3	♣ A842	♣ QJ				
Contract: 4♥ North						1. Texas

### Board: 334

	North:	South:	W	N	E	S
Dealer: South	♠ T8	♠ AKQJ5				1NT
Vul: Both	♥ AKQ653	♥ T4	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12+2	♦ K643	♦ QT2	All Pass			
South HCP: 15+1	♣ 3	♣ K87				
Contract: 4♥ South						1. Texas

### Board: 335

	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ K53		1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ K8	♥ AQJ972	Pass	4♥	All Pass	
North HCP: 17	♦ AQ83	♦ -				
South HCP: 10+2	♣ Q653	♣ 9874				
Contract: 4♥ North						1. Texas

### Board: 336

	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ A3				1NT
Vul: E-W	♥ AKJ954	♥ Q63	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 10+2	♦ 42	♦ 965	All Pass			
South HCP: 16+1	♣ 643	♣ AKQJ2				
Contract: 4♥ South						1. Texas

### Board: 337

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ2	♠ KT		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ Q42	♥ AKJT93	Pass	4♥	All Pass	
North HCP: 17	♦ A52	♦ Q97				
South HCP: 13+2	♣ A63	♣ T2				
Contract: 4♥ North						1. Texas



<b>Board: 338</b>	♠ AKT875	Partner bids first.
Dealer: South	♥ J	The opponents are silent.
Vul: N-S	♦ J843	
HCP: 9+2	♣ 83	

---

<b>Board: 339</b>	♠ K7	You bid first.
Dealer: North	♥ Q972	The opponents are silent.
Vul: E-W	♦ AJ3	
HCP: 15	♣ KQT3	

---

<b>Board: 340</b>	♠ 7	Partner bids first.
Dealer: South	♥ KQT742	The opponents are silent.
Vul: Both	♦ J4	
HCP: 9+2	♣ K732	

---

<b>Board: 341</b>	♠ AQJ65	You bid first.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ AJT	
HCP: 16+1	♣ A42	

## Both hands (Answers Page)

### Board: 338

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AKT875

♥ J

♦ J843

♣ 83

South:

♠ Q94

♥ AQ943

♦ AK9

♣ 54

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 339

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+3

Contract: 5 ♠ South

North:

♠ K7

♥ Q972

♦ AJ3

♣ KQT3

South:

♠ AJT9652

♥ K

♦ Q965

♣ 2

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	Pass	4NT
------	-----	------	-----

Pass	5 ♥ <sup>2</sup>	Pass	5 ♠
------	------------------	------	-----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 340

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15+1

Contract: 4 ♥ South

North:

♠ 7

♥ KQT742

♦ J4

♣ K732

South:

♠ AQ6

♥ 86

♦ KQT96

♣ A94

W	N	E	S
			1NT

Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
------	------------------	------	-----

All Pass

1. Texas

### Board: 341

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 13+3

Contract: 6 ♥ South

North:

♠ AQJ65

♥ 42

♦ AJT

♣ A42

South:

♠ KT9

♥ AKT9765

♦ 9

♣ K8

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>

Pass	4 ♥	Pass	4NT
------	-----	------	-----

Pass	5 ♣ <sup>2</sup>	Pass	5 ♦
------	------------------	------	-----

Pass	5 ♥ <sup>3</sup>	Pass	6 ♥
------	------------------	------	-----

All Pass

1. Texas

2. A=0/5 or 3/5

3. no !H queen

<b>Board: 338</b>	♠ Q94	You bid first.
Dealer: South	♥ AQ943	The opponents are silent.
Vul: N-S	♦ AK9	
HCP: 15+1	♣ 54	

---

<b>Board: 339</b>	♠ AJT9652	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: E-W	♦ Q965	
HCP: 10+3	♣ 2	

---

<b>Board: 340</b>	♠ AQ6	You bid first.
Dealer: South	♥ 86	The opponents are silent.
Vul: Both	♦ KQT96	
HCP: 15+1	♣ A94	

---

<b>Board: 341</b>	♠ KT9	Partner bids first.
Dealer: North	♥ AKT9765	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 13+3	♣ K8	

## Both hands (Answers Page)

### Board: 338

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AKT875

♥ J

♦ J843

♣ 83

South:

♠ Q94

♥ AQ943

♦ AK9

♣ 54

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 339

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+3

Contract: 5 ♠ South

North:

♠ K7

♥ Q972

♦ AJ3

♣ KQT3

South:

♠ AJT9652

♥ K

♦ Q965

♣ 2

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

Pass	4 ♠	Pass	4NT
------	-----	------	-----

Pass	5 ♥ <sup>2</sup>	Pass	5 ♠
------	------------------	------	-----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=0

### Board: 340

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15+1

Contract: 4 ♥ South

North:

♠ 7

♥ KQT742

♦ J4

♣ K732

South:

♠ AQ6

♥ 86

♦ KQT96

♣ A94

W	N	E	S
			1NT

Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
------	------------------	------	-----

All Pass

1. Texas

### Board: 341

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 13+3

Contract: 6 ♥ South

North:

♠ AQJ65

♥ 42

♦ AJT

♣ A42

South:

♠ KT9

♥ AKT9765

♦ 9

♣ K8

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>

Pass	4 ♥	Pass	4NT
------	-----	------	-----

Pass	5 ♣ <sup>2</sup>	Pass	5 ♦
------	------------------	------	-----

Pass	5 ♥ <sup>3</sup>	Pass	6 ♥
------	------------------	------	-----

All Pass

1. Texas

2. A=0/5 or 3/5

3. no !H queen

<b>Board: 342</b>	♠ -	Partner bids first.
Dealer: South	♥ AQT973	The opponents are silent.
Vul: E-W	♦ A97	
HCP: 16+2	♣ AQ84	

---

<b>Board: 343</b>	♠ AKJ3	You bid first.
Dealer: North	♥ JT5	The opponents are silent.
Vul: Both	♦ K74	
HCP: 16	♣ A98	

---

<b>Board: 344</b>	♠ 5	Partner bids first.
Dealer: South	♥ KQT9853	The opponents are silent.
Vul: Both	♦ T32	
HCP: 11+3	♣ AQ	

## Both hands (Answers Page)

### Board: 342

Dealer: South

Vul: E-W

North HCP: 16+2

South HCP: 15

Contract: 7♥ North

North:

♠ -

♥ AQT973

♦ A97

♣ AQ84

South:

♠ A74

♥ K86

♦ KQT8

♣ K53

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	5NT <sup>3</sup>	Pass	6♥ <sup>4</sup>
Pass	7♥	All Pass	

1. Texas
2. A=2/5 or 5/5, Q(H)=0
3. King ask by 5NT
4. K=2

### Board: 343

Dealer: North

Vul: Both

North HCP: 16

South HCP: 16+2

Contract: 7♥ South

North:

♠ AKJ3

♥ JT5

♦ K74

♣ A98

South:

♠ T4

♥ AKQ872

♦ A53

♣ K6

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT
Pass	5♥ <sup>2</sup>	Pass	5NT <sup>3</sup>
Pass	6♥ <sup>4</sup>	Pass	7♥
All Pass			

1. Texas
2. A=2/5 or 5/5, Q(H)=0
3. King ask by 5NT
4. K=2

### Board: 344

Dealer: South

Vul: Both

North HCP: 11+3

South HCP: 15

Contract: 6♥ North

North:

♠ 5

♥ KQT9853

♦ T32

♣ AQ

South:

♠ A742

♥ 64

♦ AKJ4

♣ K96

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	6♥	All Pass	

1. Texas
2. A=2/5 or 5/5, Q(H)=0

<b>Board: 342</b>	♠ A74	You bid first.
Dealer: South	♥ K86	The opponents are silent.
Vul: E-W	♦ KQT8	
HCP: 15	♣ K53	

---

<b>Board: 343</b>	♠ T4	Partner bids first.
Dealer: North	♥ AKQ872	The opponents are silent.
Vul: Both	♦ A53	
HCP: 16+2	♣ K6	

---

<b>Board: 344</b>	♠ A742	You bid first.
Dealer: South	♥ 64	The opponents are silent.
Vul: Both	♦ AKJ4	
HCP: 15	♣ K96	

## Both hands (Answers Page)

### Board: 342

Dealer: South

Vul: E-W

North HCP: 16+2

South HCP: 15

Contract: 7♥ North

North:

♠ -

♥ AQT973

♦ A97

♣ AQ84

South:

♠ A74

♥ K86

♦ KQT8

♣ K53

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	5NT <sup>3</sup>	Pass	6♥ <sup>4</sup>
Pass	7♥	All Pass	

1. Texas
2. A=2/5 or 5/5, Q(H)=0
3. King ask by 5NT
4. K=2

### Board: 343

Dealer: North

Vul: Both

North HCP: 16

South HCP: 16+2

Contract: 7♥ South

North:

♠ AKJ3

♥ JT5

♦ K74

♣ A98

South:

♠ T4

♥ AKQ872

♦ A53

♣ K6

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT
Pass	5♥ <sup>2</sup>	Pass	5NT <sup>3</sup>
Pass	6♥ <sup>4</sup>	Pass	7♥
All Pass			

1. Texas
2. A=2/5 or 5/5, Q(H)=0
3. King ask by 5NT
4. K=2

### Board: 344

Dealer: South

Vul: Both

North HCP: 11+3

South HCP: 15

Contract: 6♥ North

North:

♠ 5

♥ KQT9853

♦ T32

♣ AQ

South:

♠ A742

♥ 64

♦ AKJ4

♣ K96

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	6♥	All Pass	

1. Texas
2. A=2/5 or 5/5, Q(H)=0



# North hands

# Texas\_Transfer

**Board: 345**

♠ A2

You bid first.

Dealer: North

♥ K98

The opponents are silent.

Vul: N-S

♦ AQJ3

HCP: 16

♣ QT32

**Board: 346**

♠ AKQ965

Partner bids first.

Dealer: South

♥ A

The opponents are silent.

Vul: Both

♦ J72

HCP: 15+2

♣ J42

**Board: 347**

♠ A7

You bid first.

Dealer: North

♥ KQ5

The opponents are silent.

Vul: None

♦ Q982

HCP: 16

♣ KQT6

**Board: 348**

♠ Q3

Partner bids first.

Dealer: South

♥ QJT543

East (LHO) Doubles 4 ♦ if possible.

Vul: E-W

♦ -

HCP: 8+3

♣ KT652

## Both hands (Answers Page)

### Board: 345

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 13+2

Contract: 4♥ North

North:

♠ A2

♥ K98

♦ AQJ3

♣ QT32

South:

♠ Q54

♥ AQJ742

♦ 8

♣ A54

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>

Pass	4♥	All Pass
------	----	----------

1. Texas

### Board: 346

Dealer: South

Vul: Both

North HCP: 15+2

South HCP: 15

Contract: 6♠ North

North:

♠ AKQ965

♥ A

♦ J72

♣ J42

South:

♠ J842

♥ KQ85

♦ Q3

♣ AK6

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT	Pass	5♦ <sup>2</sup>
------	-----	------	-----------------

Pass	6♠	All Pass
------	----	----------

1. Texas

2. A=1/5 or 4/5

### Board: 347

Dealer: North

Vul: None

North HCP: 16

South HCP: 12+2

Contract: 4♠ North

North:

♠ A7

♥ KQ5

♦ Q982

♣ KQT6

South:

♠ KQT643

♥ T7

♦ K

♣ A984

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass	4♠	All Pass
------	----	----------

1. Texas

### Board: 348

Dealer: South

Vul: E-W

North HCP: 8+3

South HCP: 15

Contract: 4♥ South

North:

♠ Q3

♥ QJT543

♦ -

♣ KT652

South:

♠ AK97

♥ AK6

♦ J852

♣ 74

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	X	4♥
------	-----------------	---	----

All Pass		
----------	--	--

1. Texas

<b>Board: 345</b>	♠ Q54	Partner bids first.
Dealer: North	♥ AQJ742	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 13+2	♣ A54	

---

<b>Board: 346</b>	♠ J842	You bid first.
Dealer: South	♥ KQ85	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 15	♣ AK6	

---

<b>Board: 347</b>	♠ KQT643	Partner bids first.
Dealer: North	♥ T7	The opponents are silent.
Vul: None	♦ K	
HCP: 12+2	♣ A984	

---

<b>Board: 348</b>	♠ AK97	You bid first.
Dealer: South	♥ AK6	East (RHO) Doubles 4♦ if possible.
Vul: E-W	♦ J852	
HCP: 15	♣ 74	

## Both hands (Answers Page)

### Board: 345

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ Q54		1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ K98	♥ AQJ742	Pass	4♥	All Pass	
North HCP: 16	♦ AQJ3	♦ 8				
South HCP: 13+2	♣ QT32	♣ A54				
Contract: 4♥ North						1. Texas

### Board: 346

	North:	South:	W	N	E	S
Dealer: South	♠ AKQ965	♠ J842				1NT
Vul: Both	♥ A	♥ KQ85	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 15+2	♦ J72	♦ Q3	Pass	4NT	Pass	5♦ <sup>2</sup>
South HCP: 15	♣ J42	♣ AK6	Pass	6♠	All Pass	
Contract: 6♠ North						1. Texas 2. A=1/5 or 4/5

### Board: 347

	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ KQT643		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ KQ5	♥ T7	Pass	4♠	All Pass	
North HCP: 16	♦ Q982	♦ K				
South HCP: 12+2	♣ KQT6	♣ A984				
Contract: 4♠ North						1. Texas

### Board: 348

	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AK97				1NT
Vul: E-W	♥ QJT543	♥ AK6	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 8+3	♦ -	♦ J852	All Pass			
South HCP: 15	♣ KT652	♣ 74				
Contract: 4♥ South						1. Texas

<b>Board: 349</b>	♠ QT5	You bid first.
Dealer: North	♥ K84	The opponents are silent.
Vul: N-S	♦ K74	
HCP: 15	♣ AQJT	

---

<b>Board: 350</b>	♠ 5	Partner bids first.
Dealer: South	♥ QJT932	The opponents are silent.
Vul: Both	♦ KQ5	
HCP: 14+2	♣ AQ2	

---

<b>Board: 351</b>	♠ Q72	You bid first.
Dealer: North	♥ A52	The opponents are silent.
Vul: N-S	♦ AKT83	
HCP: 15+1	♣ Q8	

---

<b>Board: 352</b>	♠ AKT752	Partner bids first.
Dealer: South	♥ Q6	The opponents are silent.
Vul: Both	♦ A92	
HCP: 16+2	♣ KT	

## Both hands (Answers Page)

### Board: 349

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12+3

Contract: 5 ♠ South

North:

♠ QT5

♥ K84

♦ K74

♣ AQJT

South:

♠ AKJ8743

♥ A7

♦ T3

♣ 87

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT
Pass	5♦ <sup>2</sup>	Pass	5♠
All Pass			

1. Texas

2. A=1/5 or 4/5

### Board: 350

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 17

Contract: 6♥ North

North:

♠ 5

♥ QJT932

♦ KQ5

♣ AQ2

South:

♠ AQ87

♥ A84

♦ AT43

♣ K9

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♣ <sup>2</sup>
Pass	6♥	All Pass	

1. Texas

2. A=0/5 or 3/5

### Board: 351

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+2

Contract: 4♠ North

North:

♠ Q72

♥ A52

♦ AKT83

♣ Q8

South:

♠ AKT984

♥ 9

♦ 65

♣ JT92

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	All Pass	

1. Texas

### Board: 352

Dealer: South

Vul: Both

North HCP: 16+2

South HCP: 17

Contract: 5♠ North

North:

♠ AKT752

♥ Q6

♦ A92

♣ KT

South:

♠ 98

♥ AKJ3

♦ QJ83

♣ AQ5

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	5♠	All Pass	

1. Texas

2. A=2/5 or 5/5, Q(S)=0

<b>Board: 349</b>	♠ AKJ8743	Partner bids first.
Dealer: North	♥ A7	The opponents are silent.
Vul: N-S	♦ T3	
HCP: 12+3	♣ 87	

---

<b>Board: 350</b>	♠ AQ87	You bid first.
Dealer: South	♥ A84	The opponents are silent.
Vul: Both	♦ AT43	
HCP: 17	♣ K9	

---

<b>Board: 351</b>	♠ AKT984	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: N-S	♦ 65	
HCP: 8+2	♣ JT92	

---

<b>Board: 352</b>	♠ 98	You bid first.
Dealer: South	♥ AKJ3	The opponents are silent.
Vul: Both	♦ QJ83	
HCP: 17	♣ AQ5	

## Both hands (Answers Page)

### Board: 349

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12+3

Contract: 5 ♠ South

North:

♠ QT5

♥ K84

♦ K74

♣ AQJT

South:

♠ AKJ8743

♥ A7

♦ T3

♣ 87

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT
Pass	5♦ <sup>2</sup>	Pass	5♠
All Pass			

1. Texas

2. A=1/5 or 4/5

### Board: 350

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 17

Contract: 6♥ North

North:

♠ 5

♥ QJT932

♦ KQ5

♣ AQ2

South:

♠ AQ87

♥ A84

♦ AT43

♣ K9

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT	Pass	5♣ <sup>2</sup>
Pass	6♥	All Pass	

1. Texas

2. A=0/5 or 3/5

### Board: 351

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+2

Contract: 4♠ North

North:

♠ Q72

♥ A52

♦ AKT83

♣ Q8

South:

♠ AKT984

♥ 9

♦ 65

♣ JT92

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	All Pass	

1. Texas

### Board: 352

Dealer: South

Vul: Both

North HCP: 16+2

South HCP: 17

Contract: 5♠ North

North:

♠ AKT752

♥ Q6

♦ A92

♣ KT

South:

♠ 98

♥ AKJ3

♦ QJ83

♣ AQ5

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	5♠	All Pass	

1. Texas

2. A=2/5 or 5/5, Q(S)=0



# North hands

# Texas\_Transfer

<b>Board: 353</b>	♠ AKT3	You bid first.
Dealer: North	♥ J9	The opponents are silent.
Vul: None	♦ K92	
HCP: 15	♣ A985	

---

<b>Board: 354</b>	♠ Q8	Partner bids first.
Dealer: South	♥ KQT653	The opponents are silent.
Vul: None	♦ A54	
HCP: 11+2	♣ 82	

---

<b>Board: 355</b>	♠ QT92	You bid first.
Dealer: North	♥ 76	The opponents are silent.
Vul: N-S	♦ AKT5	
HCP: 16	♣ AKT	

---

<b>Board: 356</b>	♠ KQT632	Partner bids first.
Dealer: South	♥ T4	The opponents are silent.
Vul: Both	♦ 4	
HCP: 8+2	♣ K843	

## Both hands (Answers Page)

### Board: 353

Dealer: North

Vul: None

North HCP: 15

South HCP: 12+2

Contract: 4♥ North

North:

♠ AKT3

♥ J9

♦ K92

♣ A985

South:

♠ 752

♥ AQT542

♦ A

♣ Q62

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 354

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 16

Contract: 4♥ South

North:

♠ Q8

♥ KQT653

♦ A54

♣ 82

South:

♠ AK97

♥ 82

♦ KJ2

♣ AJ94

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 355

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10+3

Contract: 4♥ North

North:

♠ QT92

♥ 76

♦ AKT5

♣ AKT

South:

♠ 7

♥ AKJ9432

♦ Q63

♣ 32

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 356

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 16+1

Contract: 4♠ South

North:

♠ KQT632

♥ T4

♦ 4

♣ K843

South:

♠ AJ7

♥ KQ653

♦ A63

♣ Q5

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

All Pass

1. Texas

<b>Board: 353</b>	♠ 752	Partner bids first.
Dealer: North	♥ AQT542	The opponents are silent.
Vul: None	♦ A	
HCP: 12+2	♣ Q62	

---

<b>Board: 354</b>	♠ AK97	You bid first.
Dealer: South	♥ 82	The opponents are silent.
Vul: None	♦ KJ2	
HCP: 16	♣ AJ94	

---

<b>Board: 355</b>	♠ 7	Partner bids first.
Dealer: North	♥ AKJ9432	The opponents are silent.
Vul: N-S	♦ Q63	
HCP: 10+3	♣ 32	

---

<b>Board: 356</b>	♠ AJ7	You bid first.
Dealer: South	♥ KQ653	The opponents are silent.
Vul: Both	♦ A63	
HCP: 16+1	♣ Q5	

## Both hands (Answers Page)

### Board: 353

Dealer: North

Vul: None

North HCP: 15

South HCP: 12+2

Contract: 4♥ North

North:

♠ AKT3

♥ J9

♦ K92

♣ A985

South:

♠ 752

♥ AQT542

♦ A

♣ Q62

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 354

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 16

Contract: 4♥ South

North:

♠ Q8

♥ KQT653

♦ A54

♣ 82

South:

♠ AK97

♥ 82

♦ KJ2

♣ AJ94

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 355

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10+3

Contract: 4♥ North

North:

♠ QT92

♥ 76

♦ AKT5

♣ AKT

South:

♠ 7

♥ AKJ9432

♦ Q63

♣ 32

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 356

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 16+1

Contract: 4♠ South

North:

♠ KQT632

♥ T4

♦ 4

♣ K843

South:

♠ AJ7

♥ KQ653

♦ A63

♣ Q5

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

All Pass

1. Texas

**Board: 357**

♠ QJ

You bid first.

Dealer: North

♥ AK73

The opponents are silent.

Vul: E-W

♦ A2

HCP: 16+1

♣ Q9854

**Board: 358**

♠ AQJ762

Partner bids first.

Dealer: South

♥ AK

The opponents are silent.

Vul: N-S

♦ AJ2

HCP: 19+2

♣ 72

**Board: 359**

♠ KJT3

You bid first.

Dealer: North

♥ K4

The opponents are silent.

Vul: E-W

♦ AK94

HCP: 17

♣ K73

## Both hands (Answers Page)

### Board: 357

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 15+2

Contract: 7 ♠ South

North:

♠ QJ

♥ AK73

♦ A2

♣ Q9854

South:

♠ AKT964

♥ 9

♦ KJ74

♣ A6

W	N	E	S
---	---	---	---

	1NT	Pass	4♥ <sup>1</sup>
--	-----	------	-----------------

Pass	4♠	Pass	4NT
------	----	------	-----

Pass	5♠ <sup>2</sup>	Pass	5NT <sup>3</sup>
------	-----------------	------	------------------

Pass	6♦ <sup>4</sup>	Pass	7♠
------	-----------------	------	----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=1

3. King ask by 5NT

4. K=1

### Board: 358

Dealer: South

Vul: N-S

North HCP: 19+2

South HCP: 17

Contract: 6 ♠ North

North:

♠ AQJ762

♥ AK

♦ AJ2

♣ 72

South:

♠ K4

♥ QJT3

♦ KQT6

♣ KQJ

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT	Pass	5♦ <sup>2</sup>
------	-----	------	-----------------

Pass	6♠	All Pass	
------	----	----------	--

1. Texas

2. A=1/5 or 4/5

### Board: 359

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 17+2

Contract: 7♥ South

North:

♠ KJT3

♥ K4

♦ AK94

♣ K73

South:

♠ A7

♥ AQJT87

♦ Q

♣ A654

W	N	E	S
---	---	---	---

	1NT	Pass	4♦ <sup>1</sup>
--	-----	------	-----------------

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♥ <sup>2</sup>	Pass	5NT <sup>3</sup>
------	-----------------	------	------------------

Pass	6♠ <sup>4</sup>	Pass	7♥
------	-----------------	------	----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

3. King ask by 5NT

4. K=3

<b>Board: 357</b>	♠ AKT964	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: E-W	♦ KJ74	
HCP: 15+2	♣ A6	

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<b>Board: 358</b>	♠ K4	You bid first.
Dealer: South	♥ QJT3	The opponents are silent.
Vul: N-S	♦ KQT6	
HCP: 17	♣ KQJ	

---

<b>Board: 359</b>	♠ A7	Partner bids first.
Dealer: North	♥ AQJT87	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 17+2	♣ A654	

## Both hands (Answers Page)

### Board: 357

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 15+2

Contract: 7 ♠ South

North:

♠ QJ

♥ AK73

♦ A2

♣ Q9854

South:

♠ AKT964

♥ 9

♦ KJ74

♣ A6

W	N	E	S
---	---	---	---

	1NT	Pass	4♥ <sup>1</sup>
--	-----	------	-----------------

Pass	4♠	Pass	4NT
------	----	------	-----

Pass	5♠ <sup>2</sup>	Pass	5NT <sup>3</sup>
------	-----------------	------	------------------

Pass	6♦ <sup>4</sup>	Pass	7♠
------	-----------------	------	----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=1

3. King ask by 5NT

4. K=1

### Board: 358

Dealer: South

Vul: N-S

North HCP: 19+2

South HCP: 17

Contract: 6 ♠ North

North:

♠ AQJ762

♥ AK

♦ AJ2

♣ 72

South:

♠ K4

♥ QJT3

♦ KQT6

♣ KQJ

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT	Pass	5♦ <sup>2</sup>
------	-----	------	-----------------

Pass	6♠	All Pass	
------	----	----------	--

1. Texas

2. A=1/5 or 4/5

### Board: 359

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 17+2

Contract: 7♥ South

North:

♠ KJT3

♥ K4

♦ AK94

♣ K73

South:

♠ A7

♥ AQJT87

♦ Q

♣ A654

W	N	E	S
---	---	---	---

	1NT	Pass	4♦ <sup>1</sup>
--	-----	------	-----------------

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♥ <sup>2</sup>	Pass	5NT <sup>3</sup>
------	-----------------	------	------------------

Pass	6♠ <sup>4</sup>	Pass	7♥
------	-----------------	------	----

All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

3. King ask by 5NT

4. K=3



**Board: 360**

♠ AQT742

Partner bids first.

Dealer: South

♥ QT

The opponents are silent.

Vul: Both

♦ AK9

HCP: 15+2

♣ 72

## Both hands (Answers Page)

**Board: 360**

Dealer: South

Vul: Both

North HCP: 15+2

South HCP: 16+1

Contract: 6 ♠ North

**North:**

♠ AQT742

♥ QT

♦ AK9

♣ 72

**South:**

♠ KJ

♥ K9854

♦ QJ8

♣ AQ6

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
Pass	4NT	Pass	5 ♥ <sup>2</sup>
Pass	6 ♠	All Pass	

1. Texas

2. A=2/5 or 5/5, Q(S)=0

**Board: 360**

♠ KJ

You bid first.

Dealer: South

♥ K9854

The opponents are silent.

Vul: Both

♦ QJ8

HCP: 16+1

♣ AQ6

## Both hands (Answers Page)

**Board: 360**

Dealer: South

Vul: Both

North HCP: 15+2

South HCP: 16+1

Contract: 6 ♠ North

**North:**

♠ AQT742

♥ QT

♦ AK9

♣ 72

**South:**

♠ KJ

♥ K9854

♦ QJ8

♣ AQ6

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
Pass	4NT	Pass	5 ♥ <sup>2</sup>
Pass	6 ♠	All Pass	

1. Texas

2. A=2/5 or 5/5, Q(S)=0