

## Jacoby or Texas

<b>Board: 2</b>	♠ AQJT5	Partner is dealer.
Dealer: South	♥ Q84	The opponents are silent.
Vul: E-W	♦ J	
HCP: 16+1	♣ AQ62	

<b>Board: 3</b>	♠ QJ	You are dealer.
Dealer: North	♥ A96	West (RHO) bids 3♠ if possible.
Vul: Both	♦ J32	
HCP: 16+1	♣ AKJ76	

<b>Board: 4</b>	♠ 7	RHO is dealer. You bid second.
Dealer: West	♥ Q752	West (RHO) opens 1NT if possible.
Vul: N-S	♦ Q9754	East (LHO) bids 2♥ if possible.
HCP: 4+1	♣ T53	East (LHO) bids 3♠ if possible.
		East (LHO) Doubles 4♥ if possible.

## Both hands (Answers Page)

### Board: 1

Dealer: North  
 Vul: N-S  
 North HCP: 17  
 South HCP: 10+2  
 Contract: 4 ♠ North

North:

♠ Q7  
 ♥ KQ63  
 ♦ K93  
 ♣ AK85

South:

♠ AT9832  
 ♥ 975  
 ♦ AQ52  
 ♣ -

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

### Board: 2

Dealer: South  
 Vul: E-W  
 North HCP: 16+1  
 South HCP: 16+1  
 Contract: 6 ♠ North

North:

♠ AQJT5  
 ♥ Q84  
 ♦ J  
 ♣ AQ62

South:

♠ 984  
 ♥ AK632  
 ♦ AKQ  
 ♣ T8

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

1. Blackwood 0314, for !S  
 2. A=2/5 or 5/5, Q(S)=0

### Board: 3

Dealer: North  
 Vul: Both  
 North HCP: 16+1  
 South HCP: 10+1  
 Contract: 4 ♥ North

North:

♠ QJ  
 ♥ A96  
 ♦ J32  
 ♣ AKJ76

South:

♠ A8  
 ♥ KQJ87  
 ♦ 654  
 ♣ T94

W	N	E	S
	1NT	Pass	2 ♦
3 ♠	Pass	Pass	3NT
Pass	4 ♥	All Pass	

### Board: 4

Dealer: West  
 Vul: N-S  
 North HCP: 4+1  
 South HCP: 14+1  
 Contract: 4 ♥X North

North:

♠ 7  
 ♥ Q752  
 ♦ Q9754  
 ♣ T53

South:

♠ QJT  
 ♥ AJ963  
 ♦ 6  
 ♣ KQJ2

W	N	E	S
1NT	Pass	2 ♥	3 ♥
Pass	Pass	3 ♠	Pass
Pass	4 ♥	X	All Pass

# Jacoby or Texas

Board: 2	♠ 984	You are dealer.
Dealer: South	♥ AK632	The opponents are silent.
Vul: E-W	♦ AKQ	
HCP: 16+1	♣ T8	

<b>Board: 3</b>	♠ A8	Partner is dealer.
Dealer: North	♥ KQJ87	West (LHO) bids 3 ♠ if possible.
Vul: Both	♦ 654	
HCP: 10+1	♣ T94	

<b>Board: 4</b>	♠ QJT	LHO is dealer.
Dealer: West	♥ AJ963	West (LHO) opens 1NT if possible.
Vul: N-S	♦ 6	East (RHO) bids 2♥ if possible.
HCP: 14+1	♣ KQJ2	East (RHO) bids 3♠ if possible.
		East (RHO) Doubles 4♥ if possible.

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ AT9832		1NT	Pass	4♥ <sup>1</sup>
Vul: N-S	♥ KQ63	♥ 975	Pass	4♠	All Pass	
North HCP: 17	♦ K93	♦ AQ52				
South HCP: 10+2	♣ AK85	♣ -				
Contract: 4♠ North						1. Texas

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AQJT5	♠ 984				1NT
Vul: E-W	♥ Q84	♥ AK632	Pass	2♥	Pass	2♠
North HCP: 16+1	♦ J	♦ AKQ	Pass	3♣	Pass	4♠
South HCP: 16+1	♣ AQ62	♣ T8	Pass	4NT <sup>1</sup>	Pass	5♥ <sup>2</sup>
Contract: 6♠ North			Pass	6♠	All Pass	
						1. Blackwood 0314, for !S
						2. A=2/5 or 5/5, Q(S)=0

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ A8		1NT	Pass	2♦
Vul: Both	♥ A96	♥ KQJ87	3♠	Pass	Pass	3NT
North HCP: 16+1	♦ J32	♦ 654	Pass	4♥	All Pass	
South HCP: 10+1	♣ AKJ76	♣ T94				
Contract: 4♥ North						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ 7	♠ QJT	1NT	Pass	2♥	3♥
Vul: N-S	♥ Q752	♥ AJ963	Pass	Pass	3♠	Pass
North HCP: 4+1	♦ Q9754	♦ 6	Pass	4♥	X	All Pass
South HCP: 14+1	♣ T53	♣ KQJ2				
Contract: 4♥X North						

**North hands****Jacoby or Texas**

**Board: 5**      ♠ T96      Partner is dealer.  
Dealer: South      ♥ KJ7532      East (LHO) Doubles 2♦ if possible.  
Vul: Both      ♦ -  
HCP: 5+2      ♣ J652

---

**Board: 6**      ♠ KJ952      Partner is dealer.  
Dealer: South      ♥ Q      The opponents are silent.  
Vul: None      ♦ KQ2  
HCP: 20+1      ♣ AKQ5

---

**Board: 7**      ♠ A9      You are dealer.  
Dealer: North      ♥ Q965      The opponents are silent.  
Vul: E-W      ♦ K84  
HCP: 15      ♣ AQ87

## Both hands (Answers Page)

### Board: 5

Dealer: South  
 Vul: Both  
 North HCP: 5+2  
 South HCP: 16+1  
 Contract: 2♥ North

### North:

♠ T96  
 ♥ KJ7532  
 ♦ -  
 ♣ J652

### South:

♠ KQJ32  
 ♥ Q4  
 ♦ J75  
 ♣ AK3

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

1. artificial

### Board: 6

Dealer: South  
 Vul: None  
 North HCP: 20+1  
 South HCP: 15+1  
 Contract: 6♠ North

### North:

♠ KJ952  
 ♥ Q  
 ♦ KQ2  
 ♣ AKQ5

### South:

♠ AT3  
 ♥ AKT63  
 ♦ A9  
 ♣ 862

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

1. Blackwood 0314, for !S
2. A=0/5 or 3/5
3. no !S queen

### Board: 7

Dealer: North  
 Vul: E-W  
 North HCP: 15  
 South HCP: 11+1  
 Contract: 4♥ North

### North:

♠ A9  
 ♥ Q965  
 ♦ K84  
 ♣ AQ87

### South:

♠ 762  
 ♥ A8732  
 ♦ A7  
 ♣ K65

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

1. Extended acceptance after NT
2. surplus
3. Cue bid, a !C stopper
4. Cue bid, a !D stopper
5. Cue bid, a !S stopper
6. Cue bid, a !C stopper

**South hands****Jacoby or Texas**

<b>Board: 5</b>	♠ KQJ32	You are dealer.
Dealer: South	♥ Q4	East (RHO) Doubles 2♦ if possible.
Vul: Both	♦ J75	
HCP: 16+1	♣ AK3	

---

<b>Board: 6</b>	♠ AT3	You are dealer.
Dealer: South	♥ AKT63	The opponents are silent.
Vul: None	♦ A9	
HCP: 15+1	♣ 862	

---

<b>Board: 7</b>	♠ 762	Partner is dealer.
Dealer: North	♥ A8732	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 11+1	♣ K65	

## Both hands (Answers Page)

### Board: 5

Dealer: South  
 Vul: Both  
 North HCP: 5+2  
 South HCP: 16+1  
 Contract: 2♥ North

### North:

♠ T96  
 ♥ KJ7532  
 ♦ -  
 ♣ J652

### South:

♠ KQJ32  
 ♥ Q4  
 ♦ J75  
 ♣ AK3

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

1. artificial

### Board: 6

Dealer: South  
 Vul: None  
 North HCP: 20+1  
 South HCP: 15+1  
 Contract: 6♠ North

### North:

♠ KJ952  
 ♥ Q  
 ♦ KQ2  
 ♣ AKQ5

### South:

♠ AT3  
 ♥ AKT63  
 ♦ A9  
 ♣ 862

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

1. Blackwood 0314, for !S
2. A=0/5 or 3/5
3. no !S queen

### Board: 7

Dealer: North  
 Vul: E-W  
 North HCP: 15  
 South HCP: 11+1  
 Contract: 4♥ North

### North:

♠ A9  
 ♥ Q965  
 ♦ K84  
 ♣ AQ87

### South:

♠ 762  
 ♥ A8732  
 ♦ A7  
 ♣ K65

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

1. Extended acceptance after NT
2. surplus
3. Cue bid, a !C stopper
4. Cue bid, a !D stopper
5. Cue bid, a !S stopper
6. Cue bid, a !C stopper



**North hands****Jacoby or Texas**

**Board: 8**      ♠ KQ854      Partner is dealer.  
Dealer: South      ♥ A64      The opponents are silent.  
Vul: Both      ♦ AJ73  
HCP: 14+1      ♣ 7

---

**Board: 9**      ♠ 753      You are dealer.  
Dealer: North      ♥ QJ95      The opponents are silent.  
Vul: None      ♦ A63  
HCP: 16      ♣ AKQ

---

**Board: 10**      ♠ KQ9862      Partner is dealer.  
Dealer: South      ♥ 7      The opponents are silent.  
Vul: N-S      ♦ 653  
HCP: 5+2      ♣ 532

---

**Board: 11**      ♠ AK98      You are dealer.  
Dealer: North      ♥ 75      The opponents are silent.  
Vul: Both      ♦ AK75  
HCP: 15      ♣ J86

---

**Board: 12**      ♠ A6542      Partner is dealer.  
Dealer: South      ♥ J92      The opponents are silent.  
Vul: None      ♦ QJ  
HCP: 11+1      ♣ K97

## Both hands (Answers Page)

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ KQ854	♠ J2				1NT
Vul: Both	♥ A64	♥ KQ83	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ AJ73	♦ KQT82	Pass	3♦	Pass	3NT
South HCP: 15+1	♣ 7	♣ A9	All Pass			
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ 753	♠ QJ862		1NT	Pass	2♥
Vul: None	♥ QJ95	♥ 764	Pass	2♠	All Pass	
North HCP: 16	♦ A63	♦ 942				
South HCP: 3+1	♣ AKQ	♣ 86				
Contract: 2♠ North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ KQ9862	♠ A5				1NT
Vul: N-S	♥ 7	♥ Q953	Pass	2♥	Pass	2♠
North HCP: 5+2	♦ 653	♦ AK87	Pass	3♠	All Pass	
South HCP: 16	♣ 532	♣ QJ9				
Contract: 3♠ North						

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AK98	♠ T2		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 75	♥ A96432	Pass	4♥	All Pass	
North HCP: 15	♦ AK75	♦ 83				
South HCP: 9+2	♣ J86	♣ KQ7	1. Texas			
Contract: 4♥ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ A6542	♠ K8				1NT
Vul: None	♥ J92	♥ KQ5	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ QJ	♦ K76	Pass	3NT	All Pass	
South HCP: 16+1	♣ K97	♣ AJ853				
Contract: 3NT North						

**South hands****Jacoby or Texas**

**Board: 8**      ♠ J2      You are dealer.  
Dealer: South      ♥ KQ83      The opponents are silent.  
Vul: Both      ♦ KQT82  
HCP: 15+1      ♣ A9

---

**Board: 9**      ♠ QJ862      Partner is dealer.  
Dealer: North      ♥ 764      The opponents are silent.  
Vul: None      ♦ 942  
HCP: 3+1      ♣ 86

---

**Board: 10**      ♠ A5      You are dealer.  
Dealer: South      ♥ Q953      The opponents are silent.  
Vul: N-S      ♦ AK87  
HCP: 16      ♣ QJ9

---

**Board: 11**      ♠ T2      Partner is dealer.  
Dealer: North      ♥ A96432      The opponents are silent.  
Vul: Both      ♦ 83  
HCP: 9+2      ♣ KQ7

---

**Board: 12**      ♠ K8      You are dealer.  
Dealer: South      ♥ KQ5      The opponents are silent.  
Vul: None      ♦ K76  
HCP: 16+1      ♣ AJ853

## Both hands (Answers Page)

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ KQ854	♠ J2				1NT
Vul: Both	♥ A64	♥ KQ83	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ AJ73	♦ KQT82	Pass	3♦	Pass	3NT
South HCP: 15+1	♣ 7	♣ A9	All Pass			
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ 753	♠ QJ862		1NT	Pass	2♥
Vul: None	♥ QJ95	♥ 764	Pass	2♠	All Pass	
North HCP: 16	♦ A63	♦ 942				
South HCP: 3+1	♣ AKQ	♣ 86				
Contract: 2♠ North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ KQ9862	♠ A5				1NT
Vul: N-S	♥ 7	♥ Q953	Pass	2♥	Pass	2♠
North HCP: 5+2	♦ 653	♦ AK87	Pass	3♠	All Pass	
South HCP: 16	♣ 532	♣ QJ9				
Contract: 3♠ North						

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AK98	♠ T2		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 75	♥ A96432	Pass	4♥	All Pass	
North HCP: 15	♦ AK75	♦ 83				
South HCP: 9+2	♣ J86	♣ KQ7	1. Texas			
Contract: 4♥ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ A6542	♠ K8				1NT
Vul: None	♥ J92	♥ KQ5	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ QJ	♦ K76	Pass	3NT	All Pass	
South HCP: 16+1	♣ K97	♣ AJ853				
Contract: 3NT North						

**North hands****Jacoby or Texas**

<b>Board: 13</b>	♠ 976	You are dealer.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: N-S	♦ KQ8	
HCP: 16	♣ A653	

---

<b>Board: 14</b>	♠ A32	Partner is dealer.
Dealer: South	♥ J7643	The opponents are silent.
Vul: E-W	♦ 863	
HCP: 5+1	♣ 72	

---

<b>Board: 15</b>	♠ AQ52	You are dealer.
Dealer: North	♥ 32	The opponents are silent.
Vul: None	♦ KJ8	
HCP: 15	♣ KQ73	

---

<b>Board: 16</b>	♠ T86	Partner is dealer.
Dealer: South	♥ KQJ872	The opponents are silent.
Vul: N-S	♦ 54	
HCP: 6+2	♣ 86	

---

<b>Board: 17</b>	♠ J7	You are dealer.
Dealer: North	♥ AKT	The opponents are silent.
Vul: E-W	♦ KJ643	
HCP: 16+1	♣ A74	

## Both hands (Answers Page)

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ 976	♠ AKT43		1NT	Pass	2♥
Vul: N-S	♥ AQJ	♥ 32	Pass	2♠	Pass	3♣
North HCP: 16	♦ KQ8	♦ 74	Pass	4♠	All Pass	
South HCP: 10+1	♣ A653	♣ KT74				
Contract: 4♠ North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ A32	♠ J7				1NT
Vul: E-W	♥ J7643	♥ AKT	Pass	2♦	Pass	2♥
North HCP: 5+1	♦ 863	♦ KT972	All Pass			
South HCP: 17+1	♣ 72	♣ AQ8				
Contract: 2♥ South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AQ52	♠ K74		1NT	Pass	2♦
Vul: None	♥ 32	♥ AK984	Pass	2♥	Pass	3NT
North HCP: 15	♦ KJ8	♦ 72	All Pass			
South HCP: 11+1	♣ KQ73	♣ JT5				
Contract: 3NT South						

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ T86	♠ K52				1NT
Vul: N-S	♥ KQJ872	♥ A3	Pass	2♦	Pass	2♥
North HCP: 6+2	♦ 54	♦ AT2	Pass	3♥	All Pass	
South HCP: 16+1	♣ 86	♣ KQ942				
Contract: 3♥ North						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ 86542		1NT	Pass	2♥
Vul: E-W	♥ AKT	♥ Q63	Pass	2♠	All Pass	
North HCP: 16+1	♦ KJ643	♦ A952				
South HCP: 6+1	♣ A74	♣ 3				
Contract: 2♠ North						

**South hands****Jacoby or Texas**

**Board: 13**      ♠ AKT43      Partner is dealer.  
Dealer: North      ♥ 32      The opponents are silent.  
Vul: N-S      ♦ 74  
HCP: 10+1      ♣ KT74

---

**Board: 14**      ♠ J7      You are dealer.  
Dealer: South      ♥ AKT      The opponents are silent.  
Vul: E-W      ♦ KT972  
HCP: 17+1      ♣ AQ8

---

**Board: 15**      ♠ K74      Partner is dealer.  
Dealer: North      ♥ AK984      The opponents are silent.  
Vul: None      ♦ 72  
HCP: 11+1      ♣ JT5

---

**Board: 16**      ♠ K52      You are dealer.  
Dealer: South      ♥ A3      The opponents are silent.  
Vul: N-S      ♦ AT2  
HCP: 16+1      ♣ KQ942

---

**Board: 17**      ♠ 86542      Partner is dealer.  
Dealer: North      ♥ Q63      The opponents are silent.  
Vul: E-W      ♦ A952  
HCP: 6+1      ♣ 3

## Both hands (Answers Page)

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ 976	♠ AKT43		1NT	Pass	2♥
Vul: N-S	♥ AQJ	♥ 32	Pass	2♠	Pass	3♣
North HCP: 16	♦ KQ8	♦ 74	Pass	4♠	All Pass	
South HCP: 10+1	♣ A653	♣ KT74				
Contract: 4♠ North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ A32	♠ J7				1NT
Vul: E-W	♥ J7643	♥ AKT	Pass	2♦	Pass	2♥
North HCP: 5+1	♦ 863	♦ KT972	All Pass			
South HCP: 17+1	♣ 72	♣ AQ8				
Contract: 2♥ South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AQ52	♠ K74		1NT	Pass	2♦
Vul: None	♥ 32	♥ AK984	Pass	2♥	Pass	3NT
North HCP: 15	♦ KJ8	♦ 72	All Pass			
South HCP: 11+1	♣ KQ73	♣ JT5				
Contract: 3NT South						

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ T86	♠ K52				1NT
Vul: N-S	♥ KQJ872	♥ A3	Pass	2♦	Pass	2♥
North HCP: 6+2	♦ 54	♦ AT2	Pass	3♥	All Pass	
South HCP: 16+1	♣ 86	♣ KQ942				
Contract: 3♥ North						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ 86542		1NT	Pass	2♥
Vul: E-W	♥ AKT	♥ Q63	Pass	2♠	All Pass	
North HCP: 16+1	♦ KJ643	♦ A952				
South HCP: 6+1	♣ A74	♣ 3				
Contract: 2♠ North						



**North hands****Jacoby or Texas**

**Board: 18**      ♠ JT2      Partner is dealer.  
Dealer: South      ♥ AJ974      The opponents are silent.  
Vul: Both      ♦ K42  
HCP: 11+1      ♣ Q7

---

**Board: 19**      ♠ K5      You are dealer.  
Dealer: North      ♥ K642      The opponents are silent.  
Vul: N-S      ♦ K72  
HCP: 16      ♣ AK63

---

**Board: 20**      ♠ JT9864      Partner is dealer.  
Dealer: South      ♥ KT5      The opponents are silent.  
Vul: E-W      ♦ Q  
HCP: 10+2      ♣ A53

---

**Board: 21**      ♠ K853      You are dealer.  
Dealer: North      ♥ A3      The opponents are silent.  
Vul: Both      ♦ AK76  
HCP: 17      ♣ QJ2

---

**Board: 22**      ♠ KQJT2      Partner is dealer.  
Dealer: South      ♥ A4      The opponents are silent.  
Vul: None      ♦ JT5  
HCP: 12+1      ♣ JT5

## Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ JT2	♠ Q96				1NT
Vul: Both	♥ AJ974	♥ QT6	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ K42	♦ AJ87	Pass	3NT	Pass	4♥
South HCP: 17	♣ Q7	♣ AKJ	All Pass			
Contract: 4♥ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AT9642		1NT	Pass	2♥
Vul: N-S	♥ K642	♥ QJ	Pass	2♠	Pass	3♠
North HCP: 16	♦ K72	♦ QT4	Pass	4♠	All Pass	
South HCP: 9+2	♣ AK63	♣ 75				
Contract: 4♠ North						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ JT9864	♠ Q75				1NT
Vul: E-W	♥ KT5	♥ AJ32	Pass	2♥	Pass	2♠
North HCP: 10+2	♦ Q	♦ A5	Pass	4♠	All Pass	
South HCP: 16	♣ A53	♣ KQT4				
Contract: 4♠ North						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ K853	♠ 2		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ A3	♥ QJ98654	Pass	4♥	All Pass	
North HCP: 17	♦ AK76	♦ T95				
South HCP: 7+3	♣ QJ2	♣ A6	1. Texas			
Contract: 4♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ KQJT2	♠ A5				1NT
Vul: None	♥ A4	♥ K976	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ JT5	♦ K986	Pass	3NT	All Pass	
South HCP: 15	♣ JT5	♣ KQ9				
Contract: 3NT North						

**South hands****Jacoby or Texas**

**Board: 18**      ♠ Q96      You are dealer.  
Dealer: South      ♥ QT6      The opponents are silent.  
Vul: Both      ♦ AJ87  
HCP: 17      ♣ AKJ

---

**Board: 19**      ♠ AT9642      Partner is dealer.  
Dealer: North      ♥ QJ      The opponents are silent.  
Vul: N-S      ♦ QT4  
HCP: 9+2      ♣ 75

---

**Board: 20**      ♠ Q75      You are dealer.  
Dealer: South      ♥ AJ32      The opponents are silent.  
Vul: E-W      ♦ A5  
HCP: 16      ♣ KQT4

---

**Board: 21**      ♠ 2      Partner is dealer.  
Dealer: North      ♥ QJ98654      The opponents are silent.  
Vul: Both      ♦ T95  
HCP: 7+3      ♣ A6

---

**Board: 22**      ♠ A5      You are dealer.  
Dealer: South      ♥ K976      The opponents are silent.  
Vul: None      ♦ K986  
HCP: 15      ♣ KQ9

## Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ JT2	♠ Q96				1NT
Vul: Both	♥ AJ974	♥ QT6	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ K42	♦ AJ87	Pass	3NT	Pass	4♥
South HCP: 17	♣ Q7	♣ AKJ	All Pass			
Contract: 4♥ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AT9642		1NT	Pass	2♥
Vul: N-S	♥ K642	♥ QJ	Pass	2♠	Pass	3♠
North HCP: 16	♦ K72	♦ QT4	Pass	4♠	All Pass	
South HCP: 9+2	♣ AK63	♣ 75				
Contract: 4♠ North						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ JT9864	♠ Q75				1NT
Vul: E-W	♥ KT5	♥ AJ32	Pass	2♥	Pass	2♠
North HCP: 10+2	♦ Q	♦ A5	Pass	4♠	All Pass	
South HCP: 16	♣ A53	♣ KQT4				
Contract: 4♠ North						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ K853	♠ 2		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ A3	♥ QJ98654	Pass	4♥	All Pass	
North HCP: 17	♦ AK76	♦ T95				
South HCP: 7+3	♣ QJ2	♣ A6	1. Texas			
Contract: 4♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ KQJT2	♠ A5				1NT
Vul: None	♥ A4	♥ K976	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ JT5	♦ K986	Pass	3NT	All Pass	
South HCP: 15	♣ JT5	♣ KQ9				
Contract: 3NT North						

## North hands

## Jacoby or Texas

**Board: 23**      ♠ QT4      You are dealer.  
 Dealer: North      ♥ AKQJ      The opponents are silent.  
 Vul: E-W      ♦ K743  
 HCP: 15      ♣ T5

---

**Board: 24**      ♠ Q7      Partner is dealer.  
 Dealer: South      ♥ KQ986      The opponents are silent.  
 Vul: Both      ♦ K7  
 HCP: 13+1      ♣ QJ64

---

**Board: 25**      ♠ KT      You are dealer.  
 Dealer: North      ♥ AJ4      The opponents are silent.  
 Vul: None      ♦ KT52  
 HCP: 16      ♣ AJ43

---

**Board: 26**      ♠ AQJ92      Partner is dealer.  
 Dealer: South      ♥ Q      East (LHO) bids 2♠ if possible.  
 Vul: N-S      ♦ T4      West (RHO) bids 3♥ if possible.  
 HCP: 10+2      ♣ J9632

## Both hands (Answers Page)

### Board: 23

Dealer: North  
 Vul: E-W  
 North HCP: 15  
 South HCP: 11+1  
 Contract: 4 ♠ North

North:

♠ QT4  
 ♥ AKQJ  
 ♦ K743  
 ♣ T5

South:

♠ AK975  
 ♥ 63  
 ♦ JT65  
 ♣ K3

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
Pass	4♠	All Pass	

### Board: 24

Dealer: South  
 Vul: Both  
 North HCP: 13+1  
 South HCP: 17  
 Contract: 4♥ South

North:

♠ Q7  
 ♥ KQ986  
 ♦ K7  
 ♣ QJ64

South:

♠ AKJ2  
 ♥ AT52  
 ♦ Q8  
 ♣ K98

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

1. Extended acceptance after NT
2. surplus
3. Cue bid, a !C stopper
4. Cue bid, a !D stopper

### Board: 25

Dealer: North  
 Vul: None  
 North HCP: 16  
 South HCP: 9+1  
 Contract: 3NT South

North:

♠ KT  
 ♥ AJ4  
 ♦ KT52  
 ♣ AJ43

South:

♠ J9542  
 ♥ Q63  
 ♦ A4  
 ♣ Q82

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
All Pass			

### Board: 26

Dealer: South  
 Vul: N-S  
 North HCP: 10+2  
 South HCP: 16+1  
 Contract: 4♠ South

North:

♠ AQJ92  
 ♥ Q  
 ♦ T4  
 ♣ J9632

South:

♠ K86  
 ♥ K93  
 ♦ K9  
 ♣ AKT84

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

1. Michaels Cuebid
2. support
3. artificial

**South hands****Jacoby or Texas**

**Board: 23**      ♠ AK975      Partner is dealer.  
Dealer: North      ♥ 63      The opponents are silent.  
Vul: E-W      ♦ JT65  
HCP: 11+1      ♣ K3

---

**Board: 24**      ♠ AKJ2      You are dealer.  
Dealer: South      ♥ AT52      The opponents are silent.  
Vul: Both      ♦ Q8  
HCP: 17      ♣ K98

---

**Board: 25**      ♠ J9542      Partner is dealer.  
Dealer: North      ♥ Q63      The opponents are silent.  
Vul: None      ♦ A4  
HCP: 9+1      ♣ Q82

---

**Board: 26**      ♠ K86      You are dealer.  
Dealer: South      ♥ K93      East (RHO) bids 2 ♠ if possible.  
Vul: N-S      ♦ K9      West (LHO) bids 3 ♥ if possible.  
HCP: 16+1      ♣ AKT84

## Both hands (Answers Page)

### Board: 23

Dealer: North  
 Vul: E-W  
 North HCP: 15  
 South HCP: 11+1  
 Contract: 4 ♠ North

North:

♠ QT4  
 ♥ AKQJ  
 ♦ K743  
 ♣ T5

South:

♠ AK975  
 ♥ 63  
 ♦ JT65  
 ♣ K3

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
Pass	4♠	All Pass	

### Board: 24

Dealer: South  
 Vul: Both  
 North HCP: 13+1  
 South HCP: 17  
 Contract: 4♥ South

North:

♠ Q7  
 ♥ KQ986  
 ♦ K7  
 ♣ QJ64

South:

♠ AKJ2  
 ♥ AT52  
 ♦ Q8  
 ♣ K98

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

1. Extended acceptance after NT
2. surplus
3. Cue bid, a !C stopper
4. Cue bid, a !D stopper

### Board: 25

Dealer: North  
 Vul: None  
 North HCP: 16  
 South HCP: 9+1  
 Contract: 3NT South

North:

♠ KT  
 ♥ AJ4  
 ♦ KT52  
 ♣ AJ43

South:

♠ J9542  
 ♥ Q63  
 ♦ A4  
 ♣ Q82

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
All Pass			

### Board: 26

Dealer: South  
 Vul: N-S  
 North HCP: 10+2  
 South HCP: 16+1  
 Contract: 4♠ South

North:

♠ AQJ92  
 ♥ Q  
 ♦ T4  
 ♣ J9632

South:

♠ K86  
 ♥ K93  
 ♦ K9  
 ♣ AKT84

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

1. Michaels Cuebid
2. support
3. artificial



## North hands

## Jacoby or Texas

**Board: 27**      ♠ 86      You are dealer.  
 Dealer: North      ♥ A83      The opponents are silent.  
 Vul: Both      ♦ AKQ8  
 HCP: 17      ♣ A974

---

**Board: 28**      ♠ A3      Partner is dealer.  
 Dealer: South      ♥ Q7432      The opponents are silent.  
 Vul: None      ♦ K4  
 HCP: 9+1      ♣ 8543

---

**Board: 29**      ♠ 743      You are dealer.  
 Dealer: North      ♥ K9      The opponents are silent.  
 Vul: N-S      ♦ AK932  
 HCP: 17+1      ♣ AQJ

---

**Board: 30**      ♠ KJ6      RHO is dealer. You bid second.  
 Dealer: West      ♥ J954      West (RHO) opens 1NT if possible.  
 Vul: N-S      ♦ 832      East (LHO) bids 2♥ if possible.  
 HCP: 6      ♣ J98      West (RHO) bids 3♠ if possible.  
    West (RHO) Doubles 4♣ if possible.

---

**Board: 31**      ♠ Q753      You are dealer.  
 Dealer: North      ♥ KT5      The opponents are silent.  
 Vul: None      ♦ A7  
 HCP: 17      ♣ AKJ4

## Both hands (Answers Page)

### Board: 27

Dealer: North  
 Vul: Both  
 North HCP: 17  
 South HCP: 6+1  
 Contract: 2 ♠ North

#### North:

♠ 86  
 ♥ A83  
 ♦ AKQ8  
 ♣ A974

#### South:

♠ Q9432  
 ♥ QJ2  
 ♦ J63  
 ♣ T5

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	All Pass	

### Board: 28

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

#### North:

♠ A3  
 ♥ Q7432  
 ♦ K4  
 ♣ 8543

#### South:

♠ 8765  
 ♥ AK8  
 ♦ AQ95  
 ♣ K7

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3NT	Pass	4 ♥
All Pass			

### Board: 29

Dealer: North  
 Vul: N-S  
 North HCP: 17+1  
 South HCP: 11+1  
 Contract: 3NT South

#### North:

♠ 743  
 ♥ K9  
 ♦ AK932  
 ♣ AQJ

#### South:

♠ KQ6  
 ♥ AQ875  
 ♦ 865  
 ♣ 42

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	3NT
All Pass			

### Board: 30

Dealer: West  
 Vul: N-S  
 North HCP: 6  
 South HCP: 15+3  
 Contract: 4 ♣ X South

#### North:

♠ KJ6  
 ♥ J954  
 ♦ 832  
 ♣ J98

#### South:

♠ Q  
 ♥ AK8  
 ♦ T7  
 ♣ AQ75432

W	N	E	S
1NT	Pass	2 ♥	3 ♣
3 ♠	Pass	Pass	4 ♣
X	All Pass		

### Board: 31

Dealer: North  
 Vul: None  
 North HCP: 17  
 South HCP: 12+1  
 Contract: 4 ♥ North

#### North:

♠ Q753  
 ♥ KT5  
 ♦ A7  
 ♣ AKJ4

#### South:

♠ K82  
 ♥ AQ742  
 ♦ QJ9  
 ♣ 75

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	3NT
Pass	4 ♥	All Pass	

# Jacoby or Texas

Board: 28	♠ 8765	You are dealer.
Dealer: South	♥ AK8	The opponents are silent.
Vul: None	♦ AQ95	
HCP: 16	♣ K7	

<b>Board: 29</b>	♠ KQ6	Partner is dealer.
Dealer: North	♥ AQ875	The opponents are silent.
Vul: N-S	♦ 865	
HCP: 11+1	♣ 42	

<b>Board: 30</b>	♠ Q	LHO is dealer.
Dealer: West	♥ AK8	West (LHO) opens 1NT if possible.
Vul: N-S	♦ T7	East (RHO) bids 2♥ if possible.
HCP: 15+3	♣ AQ75432	West (LHO) bids 3♠ if possible.
		West (LHO) Doubles 4♣ if possible.

<b>Board: 31</b>	♠ K82	Partner is dealer.
Dealer: North	♥ AQ742	The opponents are silent.
Vul: None	♦ QJ9	
HCP: 12+1	♣ 75	

## Both hands (Answers Page)

### Board: 27

Dealer: North  
Vul: Both  
North HCP: 17  
South HCP: 6+1  
Contract: 2 ♠ North

#### North:

♠ 86  
♥ A83  
♦ AKQ8  
♣ A974

#### South:

♠ Q9432  
♥ QJ2  
♦ J63  
♣ T5

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	All Pass	

### Board: 28

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

#### North:

♠ A3  
♥ Q7432  
♦ K4  
♣ 8543

#### South:

♠ 8765  
♥ AK8  
♦ AQ95  
♣ K7

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3NT	Pass	4 ♥
All Pass			

### Board: 29

Dealer: North  
Vul: N-S  
North HCP: 17+1  
South HCP: 11+1  
Contract: 3NT South

#### North:

♠ 743  
♥ K9  
♦ AK932  
♣ AQJ

#### South:

♠ KQ6  
♥ AQ875  
♦ 865  
♣ 42

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	3NT
All Pass			

### Board: 30

Dealer: West  
Vul: N-S  
North HCP: 6  
South HCP: 15+3  
Contract: 4 ♣ X South

#### North:

♠ KJ6  
♥ J954  
♦ 832  
♣ J98

#### South:

♠ Q  
♥ AK8  
♦ T7  
♣ AQ75432

W	N	E	S
1NT	Pass	2 ♥	3 ♣
3 ♠	Pass	Pass	4 ♣
X	All Pass		

### Board: 31

Dealer: North  
Vul: None  
North HCP: 17  
South HCP: 12+1  
Contract: 4 ♥ North

#### North:

♠ Q753  
♥ KT5  
♦ A7  
♣ AKJ4

#### South:

♠ K82  
♥ AQ742  
♦ QJ9  
♣ 75

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	3NT
Pass	4 ♥	All Pass	

## North hands

## Jacoby or Texas

**Board: 32**      ♠ AQT964      Partner is dealer.  
 Dealer: South      ♥ 43      The opponents are silent.  
 Vul: N-S      ♦ 92  
 HCP: 7+2      ♣ J32

---

**Board: 33**      ♠ AK      You are dealer.  
 Dealer: North      ♥ KQ965      West (RHO) Doubles 2♥ if possible.  
 Vul: E-W      ♦ KJT  
 HCP: 16+1      ♣ T98

---

**Board: 34**      ♠ A52      Partner is dealer.  
 Dealer: South      ♥ T97643      The opponents are silent.  
 Vul: Both      ♦ 98  
 HCP: 4+2      ♣ T2

---

**Board: 35**      ♠ AT3      You are dealer.  
 Dealer: North      ♥ AQ3      The opponents are silent.  
 Vul: N-S      ♦ A75  
 HCP: 17      ♣ K652

---

**Board: 36**      ♠ A6      Partner is dealer.  
 Dealer: South      ♥ K9843      The opponents are silent.  
 Vul: E-W      ♦ AJ  
 HCP: 12+1      ♣ 7432

## Both hands (Answers Page)

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ AQT964	♠ KJ3				1NT
Vul: N-S	♥ 43	♥ KJ62	Pass	2♥	Pass	2♠
North HCP: 7+2	♦ 92	♦ AK73	Pass	3♠	All Pass	
South HCP: 15	♣ J32	♣ T8				
Contract: 3♠ North						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ QT742		1NT	Pass	2♥
Vul: E-W	♥ KQ965	♥ J	X	XX <sup>1</sup>	Pass	3NT
North HCP: 16+1	♦ KJT	♦ A8532	All Pass			
South HCP: 11+2	♣ T98	♣ A3				
Contract: 3NT South				1. artificial		

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ A52	♠ K983				1NT
Vul: Both	♥ T97643	♥ QJ	Pass	2♦	Pass	2♥
North HCP: 4+2	♦ 98	♦ AK74	Pass	3♥	Pass	4♥
South HCP: 17	♣ T2	♣ A75	All Pass			
Contract: 4♥ South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AT3	♠ J7542		1NT	Pass	2♥
Vul: N-S	♥ AQ3	♥ T92	Pass	2♠	Pass	3NT
North HCP: 17	♦ A75	♦ QJ	Pass	4♠	All Pass	
South HCP: 10+1	♣ K652	♣ AQ4				
Contract: 4♠ North						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ QJ2				1NT
Vul: E-W	♥ K9843	♥ A65	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ AJ	♦ K7643	Pass	3♣	Pass	4♥
South HCP: 17+1	♣ 7432	♣ AK	All Pass			
Contract: 4♥ South						

**South hands****Jacoby or Texas**

**Board: 32**      ♠ KJ3      You are dealer.  
Dealer: South      ♥ KJ62      The opponents are silent.  
Vul: N-S      ♦ AK73  
HCP: 15      ♣ T8

---

**Board: 33**      ♠ QT742      Partner is dealer.  
Dealer: North      ♥ J      West (LHO) Doubles 2♥ if possible.  
Vul: E-W      ♦ A8532  
HCP: 11+2      ♣ A3

---

**Board: 34**      ♠ K983      You are dealer.  
Dealer: South      ♥ QJ      The opponents are silent.  
Vul: Both      ♦ AK74  
HCP: 17      ♣ A75

---

**Board: 35**      ♠ J7542      Partner is dealer.  
Dealer: North      ♥ T92      The opponents are silent.  
Vul: N-S      ♦ QJ  
HCP: 10+1      ♣ AQ4

---

**Board: 36**      ♠ QJ2      You are dealer.  
Dealer: South      ♥ A65      The opponents are silent.  
Vul: E-W      ♦ K7643  
HCP: 17+1      ♣ AK

## Both hands (Answers Page)

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ AQT964	♠ KJ3				1NT
Vul: N-S	♥ 43	♥ KJ62	Pass	2♥	Pass	2♠
North HCP: 7+2	♦ 92	♦ AK73	Pass	3♠	All Pass	
South HCP: 15	♣ J32	♣ T8				
Contract: 3♠ North						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ QT742		1NT	Pass	2♥
Vul: E-W	♥ KQ965	♥ J	X	XX <sup>1</sup>	Pass	3NT
North HCP: 16+1	♦ KJT	♦ A8532	All Pass			
South HCP: 11+2	♣ T98	♣ A3				
Contract: 3NT South				1. artificial		

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ A52	♠ K983				1NT
Vul: Both	♥ T97643	♥ QJ	Pass	2♦	Pass	2♥
North HCP: 4+2	♦ 98	♦ AK74	Pass	3♥	Pass	4♥
South HCP: 17	♣ T2	♣ A75	All Pass			
Contract: 4♥ South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AT3	♠ J7542		1NT	Pass	2♥
Vul: N-S	♥ AQ3	♥ T92	Pass	2♠	Pass	3NT
North HCP: 17	♦ A75	♦ QJ	Pass	4♠	All Pass	
South HCP: 10+1	♣ K652	♣ AQ4				
Contract: 4♠ North						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ QJ2				1NT
Vul: E-W	♥ K9843	♥ A65	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ AJ	♦ K7643	Pass	3♣	Pass	4♥
South HCP: 17+1	♣ 7432	♣ AK	All Pass			
Contract: 4♥ South						



## North hands

## Jacoby or Texas

**Board: 37**      ♠ 754      You are dealer.  
 Dealer: North      ♥ AKJ      The opponents are silent.  
 Vul: Both      ♦ A84  
 HCP: 17      ♣ AJT2

---

**Board: 38**      ♠ J9532      Partner is dealer.  
 Dealer: South      ♥ KQT      The opponents are silent.  
 Vul: None      ♦ A93  
 HCP: 14+1      ♣ A6

---

**Board: 39**      ♠ 42      LHO is dealer.  
 Dealer: East      ♥ KQ3      East (LHO) opens 1NT if possible.  
 Vul: N-S      ♦ AJ      West (RHO) bids 2♥ if possible.  
 HCP: 15+2      ♣ KQ8753

---

**Board: 40**      ♠ K83      Partner is dealer.  
 Dealer: South      ♥ AK8753      The opponents are silent.  
 Vul: Both      ♦ 732  
 HCP: 10+2      ♣ T

## Both hands (Answers Page)

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 754	♠ AJ		1NT	Pass	2♦
Vul: Both	♥ AKJ	♥ 98654	Pass	2♥	All Pass	
North HCP: 17	♦ A84	♦ JT95				
South HCP: 6+1	♣ AJT2	♣ 64				
Contract: 2♥ North						
<hr/>						
<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J9532	♠ AQ				1NT
Vul: None	♥ KQT	♥ AJ83	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ A93	♦ QJ42	Pass	3NT	All Pass	
South HCP: 16	♣ A6	♣ QT5				
Contract: 3NT North						
<hr/>						
<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 42	♠ KT98			1NT	Pass
Vul: N-S	♥ KQ3	♥ J7642	2♥	3♣	All Pass	
North HCP: 15+2	♦ AJ	♦ T4				
South HCP: 4+1	♣ KQ8753	♣ 94				
Contract: 3♣ North						
<hr/>						
<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K83	♠ AQ52				1NT
Vul: Both	♥ AK8753	♥ QJ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10+2	♦ 732	♦ QJ4	All Pass			
South HCP: 16	♣ T	♣ A962				
Contract: 4♥ South			1. Texas			

## South hands

## Jacoby or Texas

**Board: 37**      ♠ AJ      Partner is dealer.  
 Dealer: North      ♥ 98654      The opponents are silent.  
 Vul: Both      ♦ JT95  
 HCP: 6+1      ♣ 64

---

**Board: 38**      ♠ AQ      You are dealer.  
 Dealer: South      ♥ AJ83      The opponents are silent.  
 Vul: None      ♦ QJ42  
 HCP: 16      ♣ QT5

---

**Board: 39**      ♠ KT98      RHO is dealer. You bid second.  
 Dealer: East      ♥ J7642      East (RHO) opens 1NT if possible.  
 Vul: N-S      ♦ T4      West (LHO) bids 2♥ if possible.  
 HCP: 4+1      ♣ 94

---

**Board: 40**      ♠ AQ52      You are dealer.  
 Dealer: South      ♥ QJ      The opponents are silent.  
 Vul: Both      ♦ QJ4  
 HCP: 16      ♣ A962

## Both hands (Answers Page)

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 754	♠ AJ		1NT	Pass	2♦
Vul: Both	♥ AKJ	♥ 98654	Pass	2♥	All Pass	
North HCP: 17	♦ A84	♦ JT95				
South HCP: 6+1	♣ AJT2	♣ 64				
Contract: 2♥ North						
<hr/>						
<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J9532	♠ AQ				1NT
Vul: None	♥ KQT	♥ AJ83	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ A93	♦ QJ42	Pass	3NT	All Pass	
South HCP: 16	♣ A6	♣ QT5				
Contract: 3NT North						
<hr/>						
<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 42	♠ KT98			1NT	Pass
Vul: N-S	♥ KQ3	♥ J7642	2♥	3♣	All Pass	
North HCP: 15+2	♦ AJ	♦ T4				
South HCP: 4+1	♣ KQ8753	♣ 94				
Contract: 3♣ North						
<hr/>						
<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K83	♠ AQ52				1NT
Vul: Both	♥ AK8753	♥ QJ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10+2	♦ 732	♦ QJ4	All Pass			
South HCP: 16	♣ T	♣ A962				
Contract: 4♥ South			1. Texas			

**North hands****Jacoby or Texas**

<b>Board: 41</b>	♠ K64	You are dealer.
Dealer: North	♥ KJ2	The opponents are silent.
Vul: None	♦ KQJ9	
HCP: 15	♣ Q72	

---

<b>Board: 42</b>	♠ 9	Partner is dealer.
Dealer: South	♥ AQJ864	The opponents are silent.
Vul: N-S	♦ 52	
HCP: 7+2	♣ 9543	

---

<b>Board: 43</b>	♠ A7	You are dealer.
Dealer: North	♥ AKJ3	The opponents are silent.
Vul: Both	♦ J64	
HCP: 15	♣ Q942	

---

<b>Board: 44</b>	♠ A43	You are dealer.
Dealer: North	♥ Q963	The opponents are silent.
Vul: None	♦ AK32	
HCP: 17	♣ A4	

## Both hands (Answers Page)

### Board: 41

Dealer: North  
 Vul: None  
 North HCP: 15  
 South HCP: 14+2  
 Contract: 6♥ South

#### North:

♠ K64  
 ♥ KJ2  
 ♦ KQJ9  
 ♣ Q72

#### South:

♠ JT7  
 ♥ AQT973  
 ♦ -  
 ♣ AKT6

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

1. Texas
2. Blackwood 0314, for !H
3. A=1/5 or 4/5

### Board: 42

Dealer: South  
 Vul: N-S  
 North HCP: 7+2  
 South HCP: 16  
 Contract: 4♥ South

#### North:

♠ 9  
 ♥ AQJ864  
 ♦ 52  
 ♣ 9543

#### South:

♠ QJT7  
 ♥ KT2  
 ♦ AQJ  
 ♣ K76

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

1. Texas

### Board: 43

Dealer: North  
 Vul: Both  
 North HCP: 15  
 South HCP: 12+1  
 Contract: 4♥ North

#### North:

♠ A7  
 ♥ AKJ3  
 ♦ J64  
 ♣ Q942

#### South:

♠ K85  
 ♥ Q8654  
 ♦ 75  
 ♣ AK8

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3NT
Pass	4♥	All Pass	

### Board: 44

Dealer: North  
 Vul: None  
 North HCP: 17  
 South HCP: 7+1  
 Contract: 3♥ South

#### North:

♠ A43  
 ♥ Q963  
 ♦ AK32  
 ♣ A4

#### South:

♠ 876  
 ♥ T8542  
 ♦ Q8  
 ♣ KQ8

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

1. Extended acceptance after NT

**South hands****Jacoby or Texas**

**Board: 41**      ♠ JT7      Partner is dealer.  
Dealer: North      ♥ AQT973      The opponents are silent.  
Vul: None      ♦ -  
HCP: 14+2      ♣ AKT6

---

**Board: 42**      ♠ QJT7      You are dealer.  
Dealer: South      ♥ KT2      The opponents are silent.  
Vul: N-S      ♦ AQJ  
HCP: 16      ♣ K76

---

**Board: 43**      ♠ K85      Partner is dealer.  
Dealer: North      ♥ Q8654      The opponents are silent.  
Vul: Both      ♦ 75  
HCP: 12+1      ♣ AK8

---

**Board: 44**      ♠ 876      Partner is dealer.  
Dealer: North      ♥ T8542      The opponents are silent.  
Vul: None      ♦ Q8  
HCP: 7+1      ♣ KQ8

## Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ K64	♠ JT7		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ KJ2	♥ AQT973	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 15	♦ KQJ9	♦ -	Pass	5♦ <sup>3</sup>	Pass	6♥
South HCP: 14+2	♣ Q72	♣ AKT6	All Pass			
Contract: 6♥ South						

1. Texas
2. Blackwood 0314, for !H
3. A=1/5 or 4/5

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ QJT7				1NT
Vul: N-S	♥ AQJ864	♥ KT2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7+2	♦ 52	♦ AQJ	All Pass			
South HCP: 16	♣ 9543	♣ K76				
Contract: 4♥ South						

1. Texas

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ K85		1NT	Pass	2♦
Vul: Both	♥ AKJ3	♥ Q8654	Pass	2♥	Pass	3NT
North HCP: 15	♦ J64	♦ 75	Pass	4♥	All Pass	
South HCP: 12+1	♣ Q942	♣ AK8				
Contract: 4♥ North						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ A43	♠ 876		1NT	Pass	2♦
Vul: None	♥ Q963	♥ T8542	Pass	2NT <sup>1</sup>	Pass	3♥
North HCP: 17	♦ AK32	♦ Q8	All Pass			
South HCP: 7+1	♣ A4	♣ KQ8				
Contract: 3♥ South						

1. Extended acceptance after NT



## North hands

## Jacoby or Texas

**Board: 45**      ♠ K8      You are dealer.  
 Dealer: North      ♥ AT73      The opponents are silent.  
 Vul: N-S      ♦ QT74  
 HCP: 15      ♣ AQ7

---

**Board: 46**      ♠ AJ863      Partner is dealer.  
 Dealer: South      ♥ T92      East (LHO) Doubles 2♥ if possible.  
 Vul: E-W      ♦ 3  
 HCP: 8+1      ♣ K953

---

**Board: 47**      ♠ AKQ4      You are dealer.  
 Dealer: North      ♥ Q85      The opponents are silent.  
 Vul: None      ♦ AQ2  
 HCP: 17      ♣ 954

---

**Board: 48**      ♠ AKT42      Partner is dealer.  
 Dealer: South      ♥ Q2      The opponents are silent.  
 Vul: N-S      ♦ 62  
 HCP: 12+1      ♣ K973

---

**Board: 49**      ♠ AT      You are dealer.  
 Dealer: North      ♥ KT86      The opponents are silent.  
 Vul: E-W      ♦ AKQ9  
 HCP: 16      ♣ T92

## Both hands (Answers Page)

### Board: 45

Dealer: North  
 Vul: N-S  
 North HCP: 15  
 South HCP: 6+2  
 Contract: 3 ♠ South

#### North:

♠ K8  
 ♥ AT73  
 ♦ QT74  
 ♣ AQ7

#### South:

♠ T96543  
 ♥ K96  
 ♦ 2  
 ♣ KT9

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	3 ♠
All Pass			

### Board: 46

Dealer: South  
 Vul: E-W  
 North HCP: 8+1  
 South HCP: 16  
 Contract: 4 ♠ South

#### North:

♠ AJ863  
 ♥ T92  
 ♦ 3  
 ♣ K953

#### South:

♠ Q97  
 ♥ J7  
 ♦ AQJT  
 ♣ AQT4

W	N	E	S
			1NT
Pass	2 ♥	X	2 ♠
Pass	3 ♠	Pass	4 ♠
All Pass			

### Board: 47

Dealer: North  
 Vul: None  
 North HCP: 17  
 South HCP: 7+2  
 Contract: 4 ♥ North

#### North:

♠ AKQ4  
 ♥ Q85  
 ♦ AQ2  
 ♣ 954

#### South:

♠ 7  
 ♥ KT9642  
 ♦ J94  
 ♣ K32

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

### Board: 48

Dealer: South  
 Vul: N-S  
 North HCP: 12+1  
 South HCP: 15  
 Contract: 4 ♠ South

#### North:

♠ AKT42  
 ♥ Q2  
 ♦ 62  
 ♣ K973

#### South:

♠ Q86  
 ♥ AT9  
 ♦ KJ7  
 ♣ AJ64

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3 ♣	Pass	4 ♠
All Pass			

### Board: 49

Dealer: North  
 Vul: E-W  
 North HCP: 16  
 South HCP: 6+2  
 Contract: 3 ♠ South

#### North:

♠ AT  
 ♥ KT86  
 ♦ AKQ9  
 ♣ T92

#### South:

♠ J86543  
 ♥ 3  
 ♦ 732  
 ♣ AJ7

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	3 ♠
All Pass			

## South hands

## Jacoby or Texas

**Board: 45**      ♠ T96543      Partner is dealer.  
 Dealer: North      ♥ K96      The opponents are silent.  
 Vul: N-S      ♦ 2  
 HCP: 6+2      ♣ KT9

---

**Board: 46**      ♠ Q97      You are dealer.  
 Dealer: South      ♥ J7      East (RHO) Doubles 2♥ if possible.  
 Vul: E-W      ♦ AQJT  
 HCP: 16      ♣ AQT4

---

**Board: 47**      ♠ 7      Partner is dealer.  
 Dealer: North      ♥ KT9642      The opponents are silent.  
 Vul: None      ♦ J94  
 HCP: 7+2      ♣ K32

---

**Board: 48**      ♠ Q86      You are dealer.  
 Dealer: South      ♥ AT9      The opponents are silent.  
 Vul: N-S      ♦ KJ7  
 HCP: 15      ♣ AJ64

---

**Board: 49**      ♠ J86543      Partner is dealer.  
 Dealer: North      ♥ 3      The opponents are silent.  
 Vul: E-W      ♦ 732  
 HCP: 6+2      ♣ AJ7

## Both hands (Answers Page)

### Board: 45

Dealer: North  
 Vul: N-S  
 North HCP: 15  
 South HCP: 6+2  
 Contract: 3 ♠ South

#### North:

♠ K8  
 ♥ AT73  
 ♦ QT74  
 ♣ AQ7

#### South:

♠ T96543  
 ♥ K96  
 ♦ 2  
 ♣ KT9

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	3 ♠
All Pass			

### Board: 46

Dealer: South  
 Vul: E-W  
 North HCP: 8+1  
 South HCP: 16  
 Contract: 4 ♠ South

#### North:

♠ AJ863  
 ♥ T92  
 ♦ 3  
 ♣ K953

#### South:

♠ Q97  
 ♥ J7  
 ♦ AQJT  
 ♣ AQT4

W	N	E	S
			1NT
Pass	2 ♥	X	2 ♠
Pass	3 ♠	Pass	4 ♠
All Pass			

### Board: 47

Dealer: North  
 Vul: None  
 North HCP: 17  
 South HCP: 7+2  
 Contract: 4 ♥ North

#### North:

♠ AKQ4  
 ♥ Q85  
 ♦ AQ2  
 ♣ 954

#### South:

♠ 7  
 ♥ KT9642  
 ♦ J94  
 ♣ K32

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

### Board: 48

Dealer: South  
 Vul: N-S  
 North HCP: 12+1  
 South HCP: 15  
 Contract: 4 ♠ South

#### North:

♠ AKT42  
 ♥ Q2  
 ♦ 62  
 ♣ K973

#### South:

♠ Q86  
 ♥ AT9  
 ♦ KJ7  
 ♣ AJ64

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3 ♣	Pass	4 ♠
All Pass			

### Board: 49

Dealer: North  
 Vul: E-W  
 North HCP: 16  
 South HCP: 6+2  
 Contract: 3 ♠ South

#### North:

♠ AT  
 ♥ KT86  
 ♦ AKQ9  
 ♣ T92

#### South:

♠ J86543  
 ♥ 3  
 ♦ 732  
 ♣ AJ7

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	3 ♠
All Pass			

**North hands****Jacoby or Texas**

**Board: 50**      ♠ 982      Partner is dealer.  
Dealer: South      ♥ AKQJ7      The opponents are silent.  
Vul: Both      ♦ T643  
HCP: 10+1      ♣ 7

---

**Board: 51**      ♠ AK52      You are dealer.  
Dealer: North      ♥ J42      The opponents are silent.  
Vul: N-S      ♦ 54  
HCP: 16      ♣ AKJ2

---

**Board: 52**      ♠ K9875      Partner is dealer.  
Dealer: South      ♥ A95      The opponents are silent.  
Vul: E-W      ♦ T87  
HCP: 7+1      ♣ 84

---

**Board: 53**      ♠ KJ84      You are dealer.  
Dealer: North      ♥ Q98      The opponents are silent.  
Vul: Both      ♦ AKT  
HCP: 17      ♣ A94

---

**Board: 54**      ♠ 97542      Partner is dealer.  
Dealer: South      ♥ 7      The opponents are silent.  
Vul: None      ♦ J85  
HCP: 4+1      ♣ K964

## Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ 982	♠ AK53				1NT
Vul: Both	♥ AKQJ7	♥ 65	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ T643	♦ KQ2	Pass	3♦	Pass	3NT
South HCP: 16	♣ 7	♣ A852	All Pass			
Contract: 3NT South						

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ AK52	♠ -		1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ J42	♥ KQT953	Pass	4♥	All Pass	
North HCP: 16	♦ 54	♦ 98732				
South HCP: 5+3	♣ AKJ2	♣ 74	1. Texas			
Contract: 4♥ North						

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ K9875	♠ J3				1NT
Vul: E-W	♥ A95	♥ KQT4	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ T87	♦ Q965	All Pass			
South HCP: 15	♣ 84	♣ AK9				
Contract: 2♠ South						

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ KJ84	♠ AQ765		1NT	Pass	2♥
Vul: Both	♥ Q98	♥ K4	Pass	2♠	Pass	3NT
North HCP: 17	♦ AKT	♦ 986	Pass	4♠	All Pass	
South HCP: 10+1	♣ A94	♣ JT8				
Contract: 4♠ North						

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ 97542	♠ 63				1NT
Vul: None	♥ 7	♥ AQJ2	Pass	2♥	Pass	2♠
North HCP: 4+1	♦ J85	♦ Q4	All Pass			
South HCP: 15+1	♣ K964	♣ AQT73				
Contract: 2♠ South						

**South hands****Jacoby or Texas**

<b>Board: 50</b>	♠ AK53	You are dealer.
Dealer: South	♥ 65	The opponents are silent.
Vul: Both	♦ KQ2	
HCP: 16	♣ A852	

---

<b>Board: 51</b>	♠ -	Partner is dealer.
Dealer: North	♥ KQT953	The opponents are silent.
Vul: N-S	♦ 98732	
HCP: 5+3	♣ 74	

---

<b>Board: 52</b>	♠ J3	You are dealer.
Dealer: South	♥ KQT4	The opponents are silent.
Vul: E-W	♦ Q965	
HCP: 15	♣ AK9	

---

<b>Board: 53</b>	♠ AQ765	Partner is dealer.
Dealer: North	♥ K4	The opponents are silent.
Vul: Both	♦ 986	
HCP: 10+1	♣ JT8	

---

<b>Board: 54</b>	♠ 63	You are dealer.
Dealer: South	♥ AQJ2	The opponents are silent.
Vul: None	♦ Q4	
HCP: 15+1	♣ AQT73	

## Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ 982	♠ AK53				1NT
Vul: Both	♥ AKQJ7	♥ 65	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ T643	♦ KQ2	Pass	3♦	Pass	3NT
South HCP: 16	♣ 7	♣ A852	All Pass			
Contract: 3NT South						

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ AK52	♠ -		1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ J42	♥ KQT953	Pass	4♥	All Pass	
North HCP: 16	♦ 54	♦ 98732	1. Texas			
South HCP: 5+3	♣ AKJ2	♣ 74				
Contract: 4♥ North						

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ K9875	♠ J3				1NT
Vul: E-W	♥ A95	♥ KQT4	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ T87	♦ Q965	All Pass			
South HCP: 15	♣ 84	♣ AK9				
Contract: 2♠ South						

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ KJ84	♠ AQ765		1NT	Pass	2♥
Vul: Both	♥ Q98	♥ K4	Pass	2♠	Pass	3NT
North HCP: 17	♦ AKT	♦ 986	Pass	4♠	All Pass	
South HCP: 10+1	♣ A94	♣ JT8				
Contract: 4♠ North						

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ 97542	♠ 63				1NT
Vul: None	♥ 7	♥ AQJ2	Pass	2♥	Pass	2♠
North HCP: 4+1	♦ J85	♦ Q4	All Pass			
South HCP: 15+1	♣ K964	♣ AQT73				
Contract: 2♠ South						



**North hands****Jacoby or Texas**

**Board: 55**      ♠ K9732      Partner is dealer.  
Dealer: South      ♥ K73      The opponents are silent.  
Vul: E-W      ♦ T  
HCP: 8+1      ♣ QT63

---

**Board: 56**      ♠ J64      Partner is dealer.  
Dealer: South      ♥ KQ9843      The opponents are silent.  
Vul: Both      ♦ T3  
HCP: 6+2      ♣ 93

---

**Board: 57**      ♠ KT      You are dealer.  
Dealer: North      ♥ KT52      The opponents are silent.  
Vul: None      ♦ AQ62  
HCP: 17      ♣ KQ4

---

**Board: 58**      ♠ AK874      Partner is dealer.  
Dealer: South      ♥ AT      The opponents are silent.  
Vul: N-S      ♦ 8652  
HCP: 11+1      ♣ 85

---

**Board: 59**      ♠ A9      You are dealer.  
Dealer: North      ♥ QJ95      The opponents are silent.  
Vul: Both      ♦ AQJ96  
HCP: 16+1      ♣ Q5

## Both hands (Answers Page)

Board: 55	North:	South:	W	N	E	S
Dealer: South	♠ K9732	♠ AQJ6				1NT
Vul: E-W	♥ K73	♥ JT6	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 8+1	♦ T	♦ KQ95	Pass	4♠	All Pass	
South HCP: 17	♣ QT63	♣ A7				
Contract: 4♠ North						1. Extended acceptance after NT

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ J64	♠ A52				1NT
Vul: Both	♥ KQ9843	♥ 72	Pass	2♦	Pass	2♥
North HCP: 6+2	♦ T3	♦ KQ94	Pass	3♥	All Pass	
South HCP: 15	♣ 93	♣ AQ65				
Contract: 3♥ North						

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ AQJ8764		1NT	Pass	2♥
Vul: None	♥ KT52	♥ Q83	Pass	2♠	Pass	4♠
North HCP: 17	♦ AQ62	♦ J3	All Pass			
South HCP: 10+3	♣ KQ4	♣ 3				
Contract: 4♠ South						

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ AK874	♠ JT9				1NT
Vul: N-S	♥ AT	♥ KQ972	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ 8652	♦ QJT	Pass	3NT	Pass	4♠
South HCP: 16+1	♣ 85	♣ AK	All Pass			
Contract: 4♠ South						

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ QJT73		1NT	Pass	2♥
Vul: Both	♥ QJ95	♥ A86	Pass	2♠	Pass	6NT
North HCP: 16+1	♦ AQJ96	♦ K7	All Pass			
South HCP: 17+1	♣ Q5	♣ AK2				
Contract: 6NT South						

## South hands

## Jacoby or Texas

**Board: 55**      ♠ AQJ6      You are dealer.  
 Dealer: South      ♥ JT6      The opponents are silent.  
 Vul: E-W      ♦ KQ95  
 HCP: 17      ♣ A7

---

**Board: 56**      ♠ A52      You are dealer.  
 Dealer: South      ♥ 72      The opponents are silent.  
 Vul: Both      ♦ KQ94  
 HCP: 15      ♣ AQ65

---

**Board: 57**      ♠ AQJ8764      Partner is dealer.  
 Dealer: North      ♥ Q83      The opponents are silent.  
 Vul: None      ♦ J3  
 HCP: 10+3      ♣ 3

---

**Board: 58**      ♠ JT9      You are dealer.  
 Dealer: South      ♥ KQ972      The opponents are silent.  
 Vul: N-S      ♦ QJT  
 HCP: 16+1      ♣ AK

---

**Board: 59**      ♠ QJT73      Partner is dealer.  
 Dealer: North      ♥ A86      The opponents are silent.  
 Vul: Both      ♦ K7  
 HCP: 17+1      ♣ AK2

## Both hands (Answers Page)

Board: 55	North:	South:	W	N	E	S
Dealer: South	♠ K9732	♠ AQJ6				1NT
Vul: E-W	♥ K73	♥ JT6	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 8+1	♦ T	♦ KQ95	Pass	4♠	All Pass	
South HCP: 17	♣ QT63	♣ A7				
Contract: 4♠ North						1. Extended acceptance after NT

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ J64	♠ A52				1NT
Vul: Both	♥ KQ9843	♥ 72	Pass	2♦	Pass	2♥
North HCP: 6+2	♦ T3	♦ KQ94	Pass	3♥	All Pass	
South HCP: 15	♣ 93	♣ AQ65				
Contract: 3♥ North						

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ AQJ8764		1NT	Pass	2♥
Vul: None	♥ KT52	♥ Q83	Pass	2♠	Pass	4♠
North HCP: 17	♦ AQ62	♦ J3	All Pass			
South HCP: 10+3	♣ KQ4	♣ 3				
Contract: 4♠ South						

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ AK874	♠ JT9				1NT
Vul: N-S	♥ AT	♥ KQ972	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ 8652	♦ QJT	Pass	3NT	Pass	4♠
South HCP: 16+1	♣ 85	♣ AK	All Pass			
Contract: 4♠ South						

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ QJT73		1NT	Pass	2♥
Vul: Both	♥ QJ95	♥ A86	Pass	2♠	Pass	6NT
North HCP: 16+1	♦ AQJ96	♦ K7	All Pass			
South HCP: 17+1	♣ Q5	♣ AK2				
Contract: 6NT South						

**North hands****Jacoby or Texas**

<b>Board: 60</b>	♠ JT853	Partner is dealer.
Dealer: South	♥ T85	East (LHO) Doubles 2♠ if possible.
Vul: None	♦ J4	
HCP: 2+1	♣ 942	

---

<b>Board: 61</b>	♠ K9	You are dealer.
Dealer: North	♥ K7652	The opponents are silent.
Vul: N-S	♦ AJ8	
HCP: 16+1	♣ AJ9	

---

<b>Board: 62</b>	♠ KJT72	Partner is dealer.
Dealer: South	♥ K95	The opponents are silent.
Vul: E-W	♦ 32	
HCP: 7+1	♣ T82	

---

<b>Board: 63</b>	♠ AT6	You are dealer.
Dealer: North	♥ AT53	The opponents are silent.
Vul: None	♦ AQ	
HCP: 17	♣ KT72	

---

<b>Board: 64</b>	♠ K9543	Partner is dealer.
Dealer: South	♥ 62	The opponents are silent.
Vul: N-S	♦ KQJ3	
HCP: 9+1	♣ 74	

## Both hands (Answers Page)

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ JT853	♠ A96				1NT
Vul: None	♥ T85	♥ A743	Pass	2♥	Pass	2♠
North HCP: 2+1	♦ J4	♦ A83	Pass	Pass	X	All Pass
South HCP: 16	♣ 942	♣ AT6				
Contract: 2♠ X South						

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ AQJ64		1NT	Pass	2♥
Vul: N-S	♥ K7652	♥ -	Pass	2♠	Pass	3♣
North HCP: 16+1	♦ AJ8	♦ T974	Pass	3♥	Pass	3NT
South HCP: 9+1	♣ AJ9	♣ QT75	All Pass			
Contract: 3NT South						

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ KJT72	♠ Q65				1NT
Vul: E-W	♥ K95	♥ QJ3	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ 32	♦ AQ84	Pass	2NT	Pass	4♠
South HCP: 17	♣ T82	♣ AQ5	All Pass			
Contract: 4♠ South						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ QJ842		1NT	Pass	2♥
Vul: None	♥ AT53	♥ 42	Pass	2♠	Pass	3NT
North HCP: 17	♦ AQ	♦ K75	Pass	4♠	All Pass	
South HCP: 9+1	♣ KT72	♣ QJ6				
Contract: 4♠ North						

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ K9543	♠ AJ2				1NT
Vul: N-S	♥ 62	♥ AJ8	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ KQJ3	♦ A965	Pass	3♦	Pass	4♠
South HCP: 15	♣ 74	♣ JT9	All Pass			
Contract: 4♠ South						

**South hands****Jacoby or Texas**

<b>Board: 60</b>	♠ A96	You are dealer.
Dealer: South	♥ A743	East (RHO) Doubles 2♠ if possible.
Vul: None	♦ A83	
HCP: 16	♣ AT6	

---

<b>Board: 61</b>	♠ AQJ64	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ T974	
HCP: 9+1	♣ QT75	

---

<b>Board: 62</b>	♠ Q65	You are dealer.
Dealer: South	♥ QJ3	The opponents are silent.
Vul: E-W	♦ AQ84	
HCP: 17	♣ AQ5	

---

<b>Board: 63</b>	♠ QJ842	Partner is dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: None	♦ K75	
HCP: 9+1	♣ QJ6	

---

<b>Board: 64</b>	♠ AJ2	You are dealer.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: N-S	♦ A965	
HCP: 15	♣ JT9	

## Both hands (Answers Page)

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ JT853	♠ A96				1NT
Vul: None	♥ T85	♥ A743	Pass	2♥	Pass	2♠
North HCP: 2+1	♦ J4	♦ A83	Pass	Pass	X	All Pass
South HCP: 16	♣ 942	♣ AT6				
Contract: 2♠ X South						

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ AQJ64		1NT	Pass	2♥
Vul: N-S	♥ K7652	♥ -	Pass	2♠	Pass	3♣
North HCP: 16+1	♦ AJ8	♦ T974	Pass	3♥	Pass	3NT
South HCP: 9+1	♣ AJ9	♣ QT75	All Pass			
Contract: 3NT South						

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ KJT72	♠ Q65				1NT
Vul: E-W	♥ K95	♥ QJ3	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ 32	♦ AQ84	Pass	2NT	Pass	4♠
South HCP: 17	♣ T82	♣ AQ5	All Pass			
Contract: 4♠ South						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ QJ842		1NT	Pass	2♥
Vul: None	♥ AT53	♥ 42	Pass	2♠	Pass	3NT
North HCP: 17	♦ AQ	♦ K75	Pass	4♠	All Pass	
South HCP: 9+1	♣ KT72	♣ QJ6				
Contract: 4♠ North						

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ K9543	♠ AJ2				1NT
Vul: N-S	♥ 62	♥ AJ8	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ KQJ3	♦ A965	Pass	3♦	Pass	4♠
South HCP: 15	♣ 74	♣ JT9	All Pass			
Contract: 4♠ South						



## North hands

## Jacoby or Texas

**Board: 65**      ♠ QT752      RHO is dealer. You bid second.  
 Dealer: West      ♥ J82      West (RHO) opens 1NT if possible.  
 Vul: N-S      ♦ T6      East (LHO) bids 2♦ if possible.  
 HCP: 5+1      ♣ Q98      West (RHO) bids 2♥ if possible.

---

**Board: 66**      ♠ T7      Partner is dealer.  
 Dealer: South      ♥ AKQ762      The opponents are silent.  
 Vul: Both      ♦ 984  
 HCP: 12+2      ♣ K2

---

**Board: 67**      ♠ Q94      Partner is dealer.  
 Dealer: South      ♥ T8743      East (LHO) bids 3♦ if possible.  
 Vul: N-S      ♦ Q5  
 HCP: 6+1      ♣ QT4

---

**Board: 68**      ♠ AJT43      Partner is dealer.  
 Dealer: South      ♥ K      The opponents are silent.  
 Vul: E-W      ♦ J98  
 HCP: 14+1      ♣ AJ62

---

**Board: 69**      ♠ A62      You are dealer.  
 Dealer: North      ♥ KJ732      The opponents are silent.  
 Vul: Both      ♦ K97  
 HCP: 15+1      ♣ A9

## Both hands (Answers Page)

Board: 65	North:	South:	W	N	E	S
Dealer: West	♠ QT752	♠ K84	1NT	Pass	2♦	Pass
Vul: N-S	♥ J82	♥ K64	2♥	Pass	Pass	X
North HCP: 5+1	♦ T6	♦ AQ9	Pass	2♠	All Pass	
South HCP: 17	♣ Q98	♣ AJ32				
Contract: 2♠ North						

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ A42				1NT
Vul: Both	♥ AKQ762	♥ J8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12+2	♦ 984	♦ AJ6	All Pass			
South HCP: 15+1	♣ K2	♣ AJ873				
Contract: 4♥ South						

1. Texas

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ Q94	♠ KJ62				1NT
Vul: N-S	♥ T8743	♥ KJ5	Pass	2♦	3♦	X <sup>1</sup>
North HCP: 6+1	♦ Q5	♦ KJ6	Pass	3♥	All Pass	
South HCP: 16	♣ QT4	♣ KJ6				
Contract: 3♥ North						

1. support

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ AJT43	♠ Q95				1NT
Vul: E-W	♥ K	♥ AQT6	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ J98	♦ AKT4	Pass	3♣	Pass	4♠
South HCP: 15	♣ AJ62	♣ 94	All Pass			
Contract: 4♠ South						

Board: 69	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ J9853		1NT	Pass	2♥
Vul: Both	♥ KJ732	♥ A	Pass	2♠	Pass	3♦
North HCP: 15+1	♦ K97	♦ Q653	Pass	4♠	All Pass	
South HCP: 11+1	♣ A9	♣ KJ7				
Contract: 4♠ North						

**South hands****Jacoby or Texas**

<b>Board: 65</b>	♠ K84	LHO is dealer.
Dealer: West	♥ K64	West (LHO) opens 1NT if possible.
Vul: N-S	♦ AQ9	East (RHO) bids 2♦ if possible.
HCP: 17	♣ AJ32	West (LHO) bids 2♥ if possible.

---

<b>Board: 66</b>	♠ A42	You are dealer.
Dealer: South	♥ J8	The opponents are silent.
Vul: Both	♦ AJ6	
HCP: 15+1	♣ AJ873	

---

<b>Board: 67</b>	♠ KJ62	You are dealer.
Dealer: South	♥ KJ5	East (RHO) bids 3♦ if possible.
Vul: N-S	♦ KJ6	
HCP: 16	♣ KJ6	

---

<b>Board: 68</b>	♠ Q95	You are dealer.
Dealer: South	♥ AQT6	The opponents are silent.
Vul: E-W	♦ AKT4	
HCP: 15	♣ 94	

---

<b>Board: 69</b>	♠ J9853	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: Both	♦ Q653	
HCP: 11+1	♣ KJ7	

## Both hands (Answers Page)

Board: 65	North:	South:	W	N	E	S
Dealer: West	♠ QT752	♠ K84	1NT	Pass	2♦	Pass
Vul: N-S	♥ J82	♥ K64	2♥	Pass	Pass	X
North HCP: 5+1	♦ T6	♦ AQ9	Pass	2♠	All Pass	
South HCP: 17	♣ Q98	♣ AJ32				
Contract: 2♠ North						

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ A42				1NT
Vul: Both	♥ AKQ762	♥ J8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12+2	♦ 984	♦ AJ6	All Pass			
South HCP: 15+1	♣ K2	♣ AJ873				
Contract: 4♥ South						

1. Texas

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ Q94	♠ KJ62				1NT
Vul: N-S	♥ T8743	♥ KJ5	Pass	2♦	3♦	X <sup>1</sup>
North HCP: 6+1	♦ Q5	♦ KJ6	Pass	3♥	All Pass	
South HCP: 16	♣ QT4	♣ KJ6				
Contract: 3♥ North						

1. support

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ AJT43	♠ Q95				1NT
Vul: E-W	♥ K	♥ AQT6	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ J98	♦ AKT4	Pass	3♣	Pass	4♠
South HCP: 15	♣ AJ62	♣ 94	All Pass			
Contract: 4♠ South						

Board: 69	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ J9853		1NT	Pass	2♥
Vul: Both	♥ KJ732	♥ A	Pass	2♠	Pass	3♦
North HCP: 15+1	♦ K97	♦ Q653	Pass	4♠	All Pass	
South HCP: 11+1	♣ A9	♣ KJ7				
Contract: 4♠ North						

## North hands

## Jacoby or Texas

<b>Board: 70</b>	♠ KQJ853	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: None	♦ AJ96	
HCP: 12+2	♣ JT3	
<b>Board: 71</b>	♠ A7	You are dealer.
Dealer: North	♥ KJT5	West (RHO) Doubles 4♥ if possible.
Vul: E-W	♦ KT8	
HCP: 15	♣ A752	
<b>Board: 72</b>	♠ AQ2	Partner is dealer.
Dealer: South	♥ QT765	The opponents are silent.
Vul: Both	♦ 872	
HCP: 8+1	♣ 98	
<b>Board: 73</b>	♠ A	LHO is dealer.
Dealer: East	♥ KQT74	East (LHO) opens 1NT if possible.
Vul: None	♦ A73	West (RHO) bids 2♥ if possible.
HCP: 15+1	♣ Q852	
<b>Board: 74</b>	♠ QT7432	Partner is dealer.
Dealer: South	♥ 982	East (LHO) Doubles 4♥ if possible.
Vul: N-S	♦ A76	
HCP: 9+2	♣ K	

## Both hands (Answers Page)

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ KQJ853	♠ 96				1NT
Vul: None	♥ -	♥ AQT83	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12+2	♦ AJ96	♦ Q72	All Pass			
South HCP: 15+1	♣ JT3	♣ AK7				
Contract: 4♠ South			1. Texas			

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ KT9432		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ KJT5	♥ 6	X	4♠	All Pass	
North HCP: 15	♦ KT8	♦ 43				
South HCP: 8+2	♣ A752	♣ KQ83	1. Texas			
Contract: 4♠ North						

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ AQ2	♠ K64				1NT
Vul: Both	♥ QT765	♥ J9	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ 872	♦ AQJ3	All Pass			
South HCP: 15	♣ 98	♣ A765				
Contract: 2♥ South						

Board: 73	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ J8653			1NT	Pass
Vul: None	♥ KQT74	♥ 983	2♥	3♥	All Pass	
North HCP: 15+1	♦ A73	♦ T95				
South HCP: 5+1	♣ Q852	♣ A7				
Contract: 3♥ North						

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ QT7432	♠ AJ9				1NT
Vul: N-S	♥ 982	♥ A7	Pass	4♥ <sup>1</sup>	X	4♠
North HCP: 9+2	♦ A76	♦ QJ532	All Pass			
South HCP: 17+1	♣ K	♣ AJT	1. Texas			
Contract: 4♠ South						

**South hands****Jacoby or Texas**

**Board: 70**      ♠ 96      You are dealer.  
Dealer: South      ♥ AQT83      The opponents are silent.  
Vul: None      ♦ Q72  
HCP: 15+1      ♣ AK7

---

**Board: 71**      ♠ KT9432      Partner is dealer.  
Dealer: North      ♥ 6      West (LHO) Doubles 4♥ if possible.  
Vul: E-W      ♦ 43  
HCP: 8+2      ♣ KQ83

---

**Board: 72**      ♠ K64      You are dealer.  
Dealer: South      ♥ J9      The opponents are silent.  
Vul: Both      ♦ AQJ3  
HCP: 15      ♣ A765

---

**Board: 73**      ♠ J8653      RHO is dealer. You bid second.  
Dealer: East      ♥ 983      East (RHO) opens 1NT if possible.  
Vul: None      ♦ T95      West (LHO) bids 2♥ if possible.  
HCP: 5+1      ♣ A7

---

**Board: 74**      ♠ AJ9      You are dealer.  
Dealer: South      ♥ A7      East (RHO) Doubles 4♥ if possible.  
Vul: N-S      ♦ QJ532  
HCP: 17+1      ♣ AJT

## Both hands (Answers Page)

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ KQJ853	♠ 96				1NT
Vul: None	♥ -	♥ AQT83	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12+2	♦ AJ96	♦ Q72	All Pass			
South HCP: 15+1	♣ JT3	♣ AK7				
Contract: 4♠ South			1. Texas			

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ KT9432		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ KJT5	♥ 6	X	4♠	All Pass	
North HCP: 15	♦ KT8	♦ 43				
South HCP: 8+2	♣ A752	♣ KQ83	1. Texas			
Contract: 4♠ North						

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ AQ2	♠ K64				1NT
Vul: Both	♥ QT765	♥ J9	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ 872	♦ AQJ3	All Pass			
South HCP: 15	♣ 98	♣ A765				
Contract: 2♥ South						

Board: 73	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ J8653			1NT	Pass
Vul: None	♥ KQT74	♥ 983	2♥	3♥	All Pass	
North HCP: 15+1	♦ A73	♦ T95				
South HCP: 5+1	♣ Q852	♣ A7				
Contract: 3♥ North						

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ QT7432	♠ AJ9				1NT
Vul: N-S	♥ 982	♥ A7	Pass	4♥ <sup>1</sup>	X	4♠
North HCP: 9+2	♦ A76	♦ QJ532	All Pass			
South HCP: 17+1	♣ K	♣ AJT	1. Texas			
Contract: 4♠ South						



**North hands****Jacoby or Texas**

**Board: 75**      ♠ A982      You are dealer.  
Dealer: North      ♥ AK7      The opponents are silent.  
Vul: Both      ♦ Q4  
HCP: 15      ♣ Q873

---

**Board: 76**      ♠ QJ98753      Partner is dealer.  
Dealer: South      ♥ 5      The opponents are silent.  
Vul: None      ♦ 85  
HCP: 5+3      ♣ Q53

---

**Board: 77**      ♠ QJ94      You are dealer.  
Dealer: North      ♥ AT      The opponents are silent.  
Vul: N-S      ♦ AT9  
HCP: 16      ♣ AJ96

---

**Board: 78**      ♠ A82      Partner is dealer.  
Dealer: South      ♥ AQ842      The opponents are silent.  
Vul: E-W      ♦ 92  
HCP: 13+1      ♣ KT8

---

**Board: 79**      ♠ AK7      You are dealer.  
Dealer: North      ♥ AKT2      The opponents are silent.  
Vul: None      ♦ 65  
HCP: 17      ♣ K976

## Both hands (Answers Page)

### Board: 75

Dealer: North  
 Vul: Both  
 North HCP: 15  
 South HCP: 10+2  
 Contract: 4♥ South

#### North:

♠ A982  
 ♥ AK7  
 ♦ Q4  
 ♣ Q873

#### South:

♠ KJ  
 ♥ JT5432  
 ♦ J2  
 ♣ KJ2

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	4♥
All Pass			

### Board: 76

Dealer: South  
 Vul: None  
 North HCP: 5+3  
 South HCP: 15  
 Contract: 4♠ South

#### North:

♠ QJ98753  
 ♥ 5  
 ♦ 85  
 ♣ Q53

#### South:

♠ K62  
 ♥ AJT6  
 ♦ AK42  
 ♣ T9

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

### Board: 77

Dealer: North  
 Vul: N-S  
 North HCP: 16  
 South HCP: 12+2  
 Contract: 4♥ North

#### North:

♠ QJ94  
 ♥ AT  
 ♦ AT9  
 ♣ AJ96

#### South:

♠ A6  
 ♥ KQ5432  
 ♦ K62  
 ♣ 32

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

### Board: 78

Dealer: South  
 Vul: E-W  
 North HCP: 13+1  
 South HCP: 16  
 Contract: 4♥ South

#### North:

♠ A82  
 ♥ AQ842  
 ♦ 92  
 ♣ KT8

#### South:

♠ KJT  
 ♥ KJ5  
 ♦ AQ83  
 ♣ Q97

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3NT	Pass	4♥
All Pass			

### Board: 79

Dealer: North  
 Vul: None  
 North HCP: 17  
 South HCP: 11+2  
 Contract: 4♠ North

#### North:

♠ AK7  
 ♥ AKT2  
 ♦ 65  
 ♣ K976

#### South:

♠ QT8653  
 ♥ 98  
 ♦ K4  
 ♣ AQ3

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

## South hands

## Jacoby or Texas

**Board: 75**      ♠ KJ      Partner is dealer.  
 Dealer: North      ♥ JT5432      The opponents are silent.  
 Vul: Both      ♦ J2  
 HCP: 10+2      ♣ KJ2

---

**Board: 76**      ♠ K62      You are dealer.  
 Dealer: South      ♥ AJT6      The opponents are silent.  
 Vul: None      ♦ AK42  
 HCP: 15      ♣ T9

---

**Board: 77**      ♠ A6      Partner is dealer.  
 Dealer: North      ♥ KQ5432      The opponents are silent.  
 Vul: N-S      ♦ K62  
 HCP: 12+2      ♣ 32

---

**Board: 78**      ♠ KJT      You are dealer.  
 Dealer: South      ♥ KJ5      The opponents are silent.  
 Vul: E-W      ♦ AQ83  
 HCP: 16      ♣ Q97

---

**Board: 79**      ♠ QT8653      Partner is dealer.  
 Dealer: North      ♥ 98      The opponents are silent.  
 Vul: None      ♦ K4  
 HCP: 11+2      ♣ AQ3

## Both hands (Answers Page)

### Board: 75

Dealer: North  
 Vul: Both  
 North HCP: 15  
 South HCP: 10+2  
 Contract: 4♥ South

#### North:

♠ A982  
 ♥ AK7  
 ♦ Q4  
 ♣ Q873

#### South:

♠ KJ  
 ♥ JT5432  
 ♦ J2  
 ♣ KJ2

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	4♥
All Pass			

### Board: 76

Dealer: South  
 Vul: None  
 North HCP: 5+3  
 South HCP: 15  
 Contract: 4♠ South

#### North:

♠ QJ98753  
 ♥ 5  
 ♦ 85  
 ♣ Q53

#### South:

♠ K62  
 ♥ AJT6  
 ♦ AK42  
 ♣ T9

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

### Board: 77

Dealer: North  
 Vul: N-S  
 North HCP: 16  
 South HCP: 12+2  
 Contract: 4♥ North

#### North:

♠ QJ94  
 ♥ AT  
 ♦ AT9  
 ♣ AJ96

#### South:

♠ A6  
 ♥ KQ5432  
 ♦ K62  
 ♣ 32

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

### Board: 78

Dealer: South  
 Vul: E-W  
 North HCP: 13+1  
 South HCP: 16  
 Contract: 4♥ South

#### North:

♠ A82  
 ♥ AQ842  
 ♦ 92  
 ♣ KT8

#### South:

♠ KJT  
 ♥ KJ5  
 ♦ AQ83  
 ♣ Q97

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3NT	Pass	4♥
All Pass			

### Board: 79

Dealer: North  
 Vul: None  
 North HCP: 17  
 South HCP: 11+2  
 Contract: 4♠ North

#### North:

♠ AK7  
 ♥ AKT2  
 ♦ 65  
 ♣ K976

#### South:

♠ QT8653  
 ♥ 98  
 ♦ K4  
 ♣ AQ3

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

## North hands

## Jacoby or Texas

**Board: 80**      ♠ A9842      Partner is dealer.  
 Dealer: South      ♥ QJ      The opponents are silent.  
 Vul: N-S      ♦ J9  
 HCP: 11+1      ♣ QJ95

---

**Board: 81**      ♠ -      Partner is dealer.  
 Dealer: South      ♥ KQ642      The opponents are silent.  
 Vul: E-W      ♦ AQJ6542  
 HCP: 14+4      ♣ Q

---

**Board: 82**      ♠ 87532      Partner is dealer.  
 Dealer: South      ♥ 653      The opponents are silent.  
 Vul: Both      ♦ 74  
 HCP: 2+1      ♣ QT5

---

**Board: 83**      ♠ JT643      Partner is dealer.  
 Dealer: South      ♥ QT9      The opponents are silent.  
 Vul: N-S      ♦ QT4  
 HCP: 5+1      ♣ 87

---

**Board: 84**      ♠ KQ876      Partner is dealer.  
 Dealer: South      ♥ JT5      The opponents are silent.  
 Vul: E-W      ♦ 9  
 HCP: 10+1      ♣ A543

## Both hands (Answers Page)

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ A9842	♠ KJ				1NT
Vul: N-S	♥ QJ	♥ KT3	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ J9	♦ AK82	Pass	3♣	Pass	3NT
South HCP: 17	♣ QJ95	♣ K872	All Pass			
Contract: 3NT South						

Board: 81	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AQ				1NT
Vul: E-W	♥ KQ642	♥ AT87	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 14+4	♦ AQJ6542	♦ 97	Pass	6♥	All Pass	
South HCP: 15+1	♣ Q	♣ AJ842				
Contract: 6♥ North						

1. Extended acceptance after NT

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ 87532	♠ AK6				1NT
Vul: Both	♥ 653	♥ 74	Pass	2♥	Pass	2♠
North HCP: 2+1	♦ 74	♦ AQ3	All Pass			
South HCP: 16+1	♣ QT5	♣ K9764				
Contract: 2♠ South						

Board: 83	North:	South:	W	N	E	S
Dealer: South	♠ JT643	♠ AQ75				1NT
Vul: N-S	♥ QT9	♥ K752	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 5+1	♦ QT4	♦ K32	Pass	3♠	All Pass	
South HCP: 16	♣ 87	♣ A2				
Contract: 3♠ North						

1. Extended acceptance after NT

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ KQ876	♠ J32				1NT
Vul: E-W	♥ JT5	♥ A2	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ 9	♦ AQJ8	Pass	3♣	Pass	4♠
South HCP: 17	♣ A543	♣ KQT2	All Pass			
Contract: 4♠ South						

**South hands****Jacoby or Texas**

<b>Board: 80</b>	♠ KJ	You are dealer.
Dealer: South	♥ KT3	The opponents are silent.
Vul: N-S	♦ AK82	
HCP: 17	♣ K872	

---

<b>Board: 81</b>	♠ AQ	You are dealer.
Dealer: South	♥ AT87	The opponents are silent.
Vul: E-W	♦ 97	
HCP: 15+1	♣ AJ842	

---

<b>Board: 82</b>	♠ AK6	You are dealer.
Dealer: South	♥ 74	The opponents are silent.
Vul: Both	♦ AQ3	
HCP: 16+1	♣ K9764	

---

<b>Board: 83</b>	♠ AQ75	You are dealer.
Dealer: South	♥ K752	The opponents are silent.
Vul: N-S	♦ K32	
HCP: 16	♣ A2	

---

<b>Board: 84</b>	♠ J32	You are dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: E-W	♦ AQJ8	
HCP: 17	♣ KQT2	

## Both hands (Answers Page)

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ A9842	♠ KJ				1NT
Vul: N-S	♥ QJ	♥ KT3	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ J9	♦ AK82	Pass	3♣	Pass	3NT
South HCP: 17	♣ QJ95	♣ K872	All Pass			
Contract: 3NT South						

Board: 81	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AQ				1NT
Vul: E-W	♥ KQ642	♥ AT87	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 14+4	♦ AQJ6542	♦ 97	Pass	6♥	All Pass	
South HCP: 15+1	♣ Q	♣ AJ842				
Contract: 6♥ North						

1. Extended acceptance after NT

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ 87532	♠ AK6				1NT
Vul: Both	♥ 653	♥ 74	Pass	2♥	Pass	2♠
North HCP: 2+1	♦ 74	♦ AQ3	All Pass			
South HCP: 16+1	♣ QT5	♣ K9764				
Contract: 2♠ South						

Board: 83	North:	South:	W	N	E	S
Dealer: South	♠ JT643	♠ AQ75				1NT
Vul: N-S	♥ QT9	♥ K752	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 5+1	♦ QT4	♦ K32	Pass	3♠	All Pass	
South HCP: 16	♣ 87	♣ A2				
Contract: 3♠ North						

1. Extended acceptance after NT

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ KQ876	♠ J32				1NT
Vul: E-W	♥ JT5	♥ A2	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ 9	♦ AQJ8	Pass	3♣	Pass	4♠
South HCP: 17	♣ A543	♣ KQT2	All Pass			
Contract: 4♠ South						



**North hands****Jacoby or Texas**

<b>Board: 85</b>	♠ 74	You are dealer.
Dealer: North	♥ AQ54	The opponents are silent.
Vul: Both	♦ KQJ6	
HCP: 16	♣ A92	

---

<b>Board: 86</b>	♠ 964	Partner is dealer.
Dealer: South	♥ KJT764	The opponents are silent.
Vul: None	♦ AT3	
HCP: 8+2	♣ 5	

---

<b>Board: 87</b>	♠ 652	Partner is dealer.
Dealer: South	♥ AJ873	The opponents are silent.
Vul: E-W	♦ 974	
HCP: 6+1	♣ J9	

---

<b>Board: 88</b>	♠ 94	Partner is dealer.
Dealer: South	♥ J8743	The opponents are silent.
Vul: Both	♦ AJT	
HCP: 9+1	♣ QJ2	

---

<b>Board: 89</b>	♠ T98	You are dealer.
Dealer: North	♥ AK2	The opponents are silent.
Vul: None	♦ AJ8	
HCP: 16	♣ A953	

## Both hands (Answers Page)

### Board: 85

Dealer: North  
 Vul: Both  
 North HCP: 16  
 South HCP: 6+1  
 Contract: 2 ♠ North

#### North:

♠ 74  
 ♥ AQ54  
 ♦ KQJ6  
 ♣ A92

#### South:

♠ KT963  
 ♥ 96  
 ♦ T983  
 ♣ K4

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	All Pass	

### Board: 86

Dealer: South  
 Vul: None  
 North HCP: 8+2  
 South HCP: 17+1  
 Contract: 4 ♥ South

#### North:

♠ 964  
 ♥ KJT764  
 ♦ AT3  
 ♣ 5

#### South:

♠ AQ  
 ♥ AQ8  
 ♦ J94  
 ♣ AT732

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

1. Texas

### Board: 87

Dealer: South  
 Vul: E-W  
 North HCP: 6+1  
 South HCP: 16+1  
 Contract: 3 ♥ North

#### North:

♠ 652  
 ♥ AJ873  
 ♦ 974  
 ♣ J9

#### South:

♠ AJ9  
 ♥ KT962  
 ♦ AQ6  
 ♣ Q3

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

1. Extended acceptance after NT

### Board: 88

Dealer: South  
 Vul: Both  
 North HCP: 9+1  
 South HCP: 16  
 Contract: 4 ♥ South

#### North:

♠ 94  
 ♥ J8743  
 ♦ AJT  
 ♣ QJ2

#### South:

♠ AQJ  
 ♥ AQT6  
 ♦ K98  
 ♣ 874

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3NT	Pass	4 ♥
All Pass			

### Board: 89

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

#### North:

♠ T98  
 ♥ AK2  
 ♦ AJ8  
 ♣ A953

#### South:

♠ A7642  
 ♥ 986  
 ♦ T52  
 ♣ T4

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	All Pass	

**South hands****Jacoby or Texas**

**Board: 85**      ♠ KT963      Partner is dealer.  
Dealer: North      ♥ 96      The opponents are silent.  
Vul: Both      ♦ T983  
HCP: 6+1      ♣ K4

---

**Board: 86**      ♠ AQ      You are dealer.  
Dealer: South      ♥ AQ8      The opponents are silent.  
Vul: None      ♦ J94  
HCP: 17+1      ♣ AT732

---

**Board: 87**      ♠ AJ9      You are dealer.  
Dealer: South      ♥ KT962      The opponents are silent.  
Vul: E-W      ♦ AQ6  
HCP: 16+1      ♣ Q3

---

**Board: 88**      ♠ AQJ      You are dealer.  
Dealer: South      ♥ AQT6      The opponents are silent.  
Vul: Both      ♦ K98  
HCP: 16      ♣ 874

---

**Board: 89**      ♠ A7642      Partner is dealer.  
Dealer: North      ♥ 986      The opponents are silent.  
Vul: None      ♦ T52  
HCP: 4+1      ♣ T4

## Both hands (Answers Page)

### Board: 85

Dealer: North  
 Vul: Both  
 North HCP: 16  
 South HCP: 6+1  
 Contract: 2 ♠ North

#### North:

♠ 74  
 ♥ AQ54  
 ♦ KQJ6  
 ♣ A92

#### South:

♠ KT963  
 ♥ 96  
 ♦ T983  
 ♣ K4

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	All Pass	

### Board: 86

Dealer: South  
 Vul: None  
 North HCP: 8+2  
 South HCP: 17+1  
 Contract: 4 ♥ South

#### North:

♠ 964  
 ♥ KJT764  
 ♦ AT3  
 ♣ 5

#### South:

♠ AQ  
 ♥ AQ8  
 ♦ J94  
 ♣ AT732

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

1. Texas

### Board: 87

Dealer: South  
 Vul: E-W  
 North HCP: 6+1  
 South HCP: 16+1  
 Contract: 3 ♥ North

#### North:

♠ 652  
 ♥ AJ873  
 ♦ 974  
 ♣ J9

#### South:

♠ AJ9  
 ♥ KT962  
 ♦ AQ6  
 ♣ Q3

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

1. Extended acceptance after NT

### Board: 88

Dealer: South  
 Vul: Both  
 North HCP: 9+1  
 South HCP: 16  
 Contract: 4 ♥ South

#### North:

♠ 94  
 ♥ J8743  
 ♦ AJT  
 ♣ QJ2

#### South:

♠ AQJ  
 ♥ AQT6  
 ♦ K98  
 ♣ 874

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3NT	Pass	4 ♥
All Pass			

### Board: 89

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

#### North:

♠ T98  
 ♥ AK2  
 ♦ AJ8  
 ♣ A953

#### South:

♠ A7642  
 ♥ 986  
 ♦ T52  
 ♣ T4

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	All Pass	

## Jacoby or Texas

<b>Board: 90</b>	♠ J54	Partner is dealer.
Dealer: South	♥ KJ543	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 10+1	♣ T94	

<b>Board: 91</b>	♠ AJ43	You are dealer.
Dealer: North	♥ AJT7	The opponents are silent.
Vul: Both	♦ 86	
HCP: 17	♣ AK4	

<b>Board: 92</b>	♠ AQT83	Partner is dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: None	♦ KQJ5	
HCP: 15+1	♣ KT5	

<b>Board: 93</b>	♠ K	LHO is dealer.
Dealer: East	♥ AQT83	East (LHO) opens 1NT if possible.
Vul: E-W	♦ T63	West (RHO) bids 2♥ if possible.
HCP: 16+1	♣ AK94	East (LHO) Doubles 3♥ if possible.
		West (RHO) bids 3♠ if possible.

## Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ J54	♠ AKT8				1NT
Vul: N-S	♥ KJ543	♥ 72	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ KQ	♦ AT74	Pass	3NT	All Pass	
South HCP: 17	♣ T94	♣ AQ6				
Contract: 3NT North						

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ AJ43	♠ QT		1NT	Pass	2♦
Vul: Both	♥ AJT7	♥ KQ932	Pass	2NT <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 17	♦ 86	♦ AJ73	Pass	4♣ <sup>3</sup>	Pass	4♦ <sup>4</sup>
South HCP: 12+1	♣ AK4	♣ 32	Pass	4♥	All Pass	

1. Extended acceptance after NT
2. surplus
3. Cue bid, a !C stopper
4. Cue bid, a !D stopper

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ AQT83	♠ 654				1NT
Vul: None	♥ 3	♥ AKJ87	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ KQJ5	♦ A7	Pass	3♦	Pass	4♠
South HCP: 16+1	♣ KT5	♣ A42	Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
Contract: 6♠ North			Pass	6♠	All Pass	

1. Blackwood 0314, for !S
2. A=0/5 or 3/5

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ 953			1NT	Pass
Vul: E-W	♥ AQT83	♥ 964	2♥	3♥	X <sup>1</sup>	Pass
North HCP: 16+1	♦ T63	♦ Q42	3♠	X	Pass	4♥
South HCP: 2	♣ AK94	♣ T653	All Pass			
Contract: 4♥ South						

1. support

**South hands****Jacoby or Texas**

**Board: 90**      ♠ AKT8      You are dealer.  
Dealer: South      ♥ 72      The opponents are silent.  
Vul: N-S      ♦ AT74  
HCP: 17      ♣ AQ6

---

**Board: 91**      ♠ QT      Partner is dealer.  
Dealer: North      ♥ KQ932      The opponents are silent.  
Vul: Both      ♦ AJ73  
HCP: 12+1      ♣ 32

---

**Board: 92**      ♠ 654      You are dealer.  
Dealer: South      ♥ AKJ87      The opponents are silent.  
Vul: None      ♦ A7  
HCP: 16+1      ♣ A42

---

**Board: 93**      ♠ 953      RHO is dealer. You bid second.  
Dealer: East      ♥ 964      East (RHO) opens 1NT if possible.  
Vul: E-W      ♦ Q42      West (LHO) bids 2♥ if possible.  
HCP: 2      ♣ T653      East (RHO) Doubles 3♥ if possible.  
West (LHO) bids 3♠ if possible.

## Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ J54	♠ AKT8				1NT
Vul: N-S	♥ KJ543	♥ 72	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ KQ	♦ AT74	Pass	3NT	All Pass	
South HCP: 17	♣ T94	♣ AQ6				
Contract: 3NT North						

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ AJ43	♠ QT		1NT	Pass	2♦
Vul: Both	♥ AJT7	♥ KQ932	Pass	2NT <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 17	♦ 86	♦ AJ73	Pass	4♣ <sup>3</sup>	Pass	4♦ <sup>4</sup>
South HCP: 12+1	♣ AK4	♣ 32	Pass	4♥	All Pass	
Contract: 4♥ North						

1. Extended acceptance after NT
2. surplus
3. Cue bid, a !C stopper
4. Cue bid, a !D stopper

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ AQT83	♠ 654				1NT
Vul: None	♥ 3	♥ AKJ87	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ KQJ5	♦ A7	Pass	3♦	Pass	4♠
South HCP: 16+1	♣ KT5	♣ A42	Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
Contract: 6♠ North			Pass	6♠	All Pass	

1. Blackwood 0314, for !S
2. A=0/5 or 3/5

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ 953			1NT	Pass
Vul: E-W	♥ AQT83	♥ 964	2♥	3♥	X <sup>1</sup>	Pass
North HCP: 16+1	♦ T63	♦ Q42	3♠	X	Pass	4♥
South HCP: 2	♣ AK94	♣ T653	All Pass			
Contract: 4♥ South						

1. support



**North hands****Jacoby or Texas**

**Board: 94**      ♠ 982      Partner is dealer.  
Dealer: South      ♥ AQ954      The opponents are silent.  
Vul: E-W      ♦ 9  
HCP: 12+1      ♣ AQT2

---

**Board: 95**      ♠ K8732      You are dealer.  
Dealer: North      ♥ A9      The opponents are silent.  
Vul: None      ♦ AK5  
HCP: 16+1      ♣ Q86

---

**Board: 96**      ♠ Q32      Partner is dealer.  
Dealer: South      ♥ AT76532      The opponents are silent.  
Vul: N-S      ♦ 4  
HCP: 6+3      ♣ 62

---

**Board: 97**      ♠ K9872      Partner is dealer.  
Dealer: South      ♥ JT      The opponents are silent.  
Vul: E-W      ♦ 8543  
HCP: 5+1      ♣ J5

---

**Board: 98**      ♠ 9      Partner is dealer.  
Dealer: South      ♥ AJ762      The opponents are silent.  
Vul: Both      ♦ 7432  
HCP: 9+1      ♣ KJ8

## Both hands (Answers Page)

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ 982	♠ Q5				1NT
Vul: E-W	♥ AQ954	♥ K87	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ 9	♦ AK73	Pass	3♣	Pass	4♥
South HCP: 15	♣ AQT2	♣ K873	All Pass			
Contract: 4♥ South						

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ K8732	♠ T4		1NT	Pass	2♦
Vul: None	♥ A9	♥ KQ865	Pass	2♥	Pass	2NT
North HCP: 16+1	♦ AK5	♦ Q96	All Pass			
South HCP: 7+1	♣ Q86	♣ T32				
Contract: 2NT South						

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ Q32	♠ AJ87				1NT
Vul: N-S	♥ AT76532	♥ 98	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6+3	♦ 4	♦ AKJ	All Pass			
South HCP: 16	♣ 62	♣ KT94				
Contract: 4♥ South			1. Texas			

Board: 97	North:	South:	W	N	E	S
Dealer: South	♠ K9872	♠ AQJ4				1NT
Vul: E-W	♥ JT	♥ Q9	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 5+1	♦ 8543	♦ AQJ2	Pass	3♠	All Pass	
South HCP: 16	♣ J5	♣ 942				
Contract: 3♠ North			1. Extended acceptance after NT			

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AKJT				1NT
Vul: Both	♥ AJ762	♥ KQ5	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ 7432	♦ Q85	Pass	3NT	Pass	4♥
South HCP: 17	♣ KJ8	♣ Q53	All Pass			
Contract: 4♥ South						

**South hands****Jacoby or Texas**

<b>Board: 94</b>	♠ Q5	You are dealer.
Dealer: South	♥ K87	The opponents are silent.
Vul: E-W	♦ AK73	
HCP: 15	♣ K873	

---

<b>Board: 95</b>	♠ T4	Partner is dealer.
Dealer: North	♥ KQ865	The opponents are silent.
Vul: None	♦ Q96	
HCP: 7+1	♣ T32	

---

<b>Board: 96</b>	♠ AJ87	You are dealer.
Dealer: South	♥ 98	The opponents are silent.
Vul: N-S	♦ AKJ	
HCP: 16	♣ KT94	

---

<b>Board: 97</b>	♠ AQJ4	You are dealer.
Dealer: South	♥ Q9	The opponents are silent.
Vul: E-W	♦ AQJ2	
HCP: 16	♣ 942	

---

<b>Board: 98</b>	♠ AKJT	You are dealer.
Dealer: South	♥ KQ5	The opponents are silent.
Vul: Both	♦ Q85	
HCP: 17	♣ Q53	

## Both hands (Answers Page)

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ 982	♠ Q5				1NT
Vul: E-W	♥ AQ954	♥ K87	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ 9	♦ AK73	Pass	3♣	Pass	4♥
South HCP: 15	♣ AQT2	♣ K873	All Pass			
Contract: 4♥ South						

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ K8732	♠ T4		1NT	Pass	2♦
Vul: None	♥ A9	♥ KQ865	Pass	2♥	Pass	2NT
North HCP: 16+1	♦ AK5	♦ Q96	All Pass			
South HCP: 7+1	♣ Q86	♣ T32				
Contract: 2NT South						

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ Q32	♠ AJ87				1NT
Vul: N-S	♥ AT76532	♥ 98	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6+3	♦ 4	♦ AKJ	All Pass			
South HCP: 16	♣ 62	♣ KT94				
Contract: 4♥ South						

Board: 97	North:	South:	W	N	E	S
Dealer: South	♠ K9872	♠ AQJ4				1NT
Vul: E-W	♥ JT	♥ Q9	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 5+1	♦ 8543	♦ AQJ2	Pass	3♠	All Pass	
South HCP: 16	♣ J5	♣ 942				
Contract: 3♠ North						

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AKJT				1NT
Vul: Both	♥ AJ762	♥ KQ5	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ 7432	♦ Q85	Pass	3NT	Pass	4♥
South HCP: 17	♣ KJ8	♣ Q53	All Pass			
Contract: 4♥ South						

## North hands

## Jacoby or Texas

**Board: 99**      ♠ AK      You are dealer.  
 Dealer: North      ♥ K42      The opponents are silent.  
 Vul: N-S      ♦ KJT54  
 HCP: 16+1      ♣ QT9

---

**Board: 100**      ♠ 763      RHO is dealer. You bid second.  
 Dealer: West      ♥ K64      West (RHO) opens 1NT if possible.  
 Vul: N-S      ♦ Q94      East (LHO) bids 2♥ if possible.  
 HCP: 6      ♣ JT97

---

**Board: 101**      ♠ 842      You are dealer.  
 Dealer: North      ♥ Q3      The opponents are silent.  
 Vul: Both      ♦ AKT54  
 HCP: 16+1      ♣ AK6

---

**Board: 102**      ♠ KT9      Partner is dealer.  
 Dealer: South      ♥ 986542      The opponents are silent.  
 Vul: None      ♦ Q3  
 HCP: 7+2      ♣ QT

## Both hands (Answers Page)

### Board: 99

Dealer: North  
 Vul: N-S  
 North HCP: 16+1  
 South HCP: 14+2  
 Contract: 6 ♠ South

#### North:

♠ AK  
 ♥ K42  
 ♦ KJT54  
 ♣ QT9

#### South:

♠ QT9542  
 ♥ AQ8  
 ♦ Q93  
 ♣ A

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

1. Texas
2. Blackwood 0314, for !S
3. A=2/5 or 5/5, Q(S)=0

### Board: 100

Dealer: West  
 Vul: N-S  
 North HCP: 6  
 South HCP: 15+1  
 Contract: 3 ♥ South

#### North:

♠ 763  
 ♥ K64  
 ♦ Q94  
 ♣ JT97

#### South:

♠ KQ2  
 ♥ AQJ83  
 ♦ 87  
 ♣ K64

W	N	E	S
1NT	Pass	2 ♥	3 ♥
All Pass			

### Board: 101

Dealer: North  
 Vul: Both  
 North HCP: 16+1  
 South HCP: 11+1  
 Contract: 4 ♠ North

#### North:

♠ 842  
 ♥ Q3  
 ♦ AKT54  
 ♣ AK6

#### South:

♠ KQJ63  
 ♥ K7  
 ♦ Q7  
 ♣ 9753

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	3NT
Pass	4 ♠	All Pass	

### Board: 102

Dealer: South  
 Vul: None  
 North HCP: 7+2  
 South HCP: 15  
 Contract: 3 ♥ North

#### North:

♠ KT9  
 ♥ 986542  
 ♦ Q3  
 ♣ QT

#### South:

♠ 6532  
 ♥ AQT  
 ♦ A5  
 ♣ AJ65

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3 ♥	All Pass	

## South hands

## Jacoby or Texas

**Board: 99**      ♠ QT9542      Partner is dealer.  
 Dealer: North      ♥ AQ8      The opponents are silent.  
 Vul: N-S      ♦ Q93  
 HCP: 14+2      ♣ A

---

**Board: 100**      ♠ KQ2      LHO is dealer.  
 Dealer: West      ♥ AQJ83      West (LHO) opens 1NT if possible.  
 Vul: N-S      ♦ 87      East (RHO) bids 2♥ if possible.  
 HCP: 15+1      ♣ K64

---

**Board: 101**      ♠ KQJ63      Partner is dealer.  
 Dealer: North      ♥ K7      The opponents are silent.  
 Vul: Both      ♦ Q7  
 HCP: 11+1      ♣ 9753

---

**Board: 102**      ♠ 6532      You are dealer.  
 Dealer: South      ♥ AQT      The opponents are silent.  
 Vul: None      ♦ A5  
 HCP: 15      ♣ AJ65

## Both hands (Answers Page)

### Board: 99

Dealer: North  
 Vul: N-S  
 North HCP: 16+1  
 South HCP: 14+2  
 Contract: 6 ♠ South

#### North:

♠ AK  
 ♥ K42  
 ♦ KJT54  
 ♣ QT9

#### South:

♠ QT9542  
 ♥ AQ8  
 ♦ Q93  
 ♣ A

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

1. Texas
2. Blackwood 0314, for !S
3. A=2/5 or 5/5, Q(S)=0

### Board: 100

Dealer: West  
 Vul: N-S  
 North HCP: 6  
 South HCP: 15+1  
 Contract: 3 ♥ South

#### North:

♠ 763  
 ♥ K64  
 ♦ Q94  
 ♣ JT97

#### South:

♠ KQ2  
 ♥ AQJ83  
 ♦ 87  
 ♣ K64

W	N	E	S
1NT	Pass	2 ♥	3 ♥
All Pass			

### Board: 101

Dealer: North  
 Vul: Both  
 North HCP: 16+1  
 South HCP: 11+1  
 Contract: 4 ♠ North

#### North:

♠ 842  
 ♥ Q3  
 ♦ AKT54  
 ♣ AK6

#### South:

♠ KQJ63  
 ♥ K7  
 ♦ Q7  
 ♣ 9753

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	3NT
Pass	4 ♠	All Pass	

### Board: 102

Dealer: South  
 Vul: None  
 North HCP: 7+2  
 South HCP: 15  
 Contract: 3 ♥ North

#### North:

♠ KT9  
 ♥ 986542  
 ♦ Q3  
 ♣ QT

#### South:

♠ 6532  
 ♥ AQT  
 ♦ A5  
 ♣ AJ65

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3 ♥	All Pass	



**North hands****Jacoby or Texas**

<b>Board: 103</b>	♠ 92	You are dealer.
Dealer: North	♥ A72	The opponents are silent.
Vul: E-W	♦ AJ54	
HCP: 15	♣ AQ54	

---

<b>Board: 104</b>	♠ QJ3	Partner is dealer.
Dealer: South	♥ QJ762	The opponents are silent.
Vul: Both	♦ Q	
HCP: 12+1	♣ A987	

---

<b>Board: 105</b>	♠ AJ93	You are dealer.
Dealer: North	♥ K983	The opponents are silent.
Vul: N-S	♦ AK3	
HCP: 17	♣ Q5	

---

<b>Board: 106</b>	♠ A865	You are dealer.
Dealer: North	♥ AJ95	The opponents are silent.
Vul: Both	♦ 92	
HCP: 16	♣ AK3	

---

<b>Board: 107</b>	♠ QT6	You are dealer.
Dealer: North	♥ J85	The opponents are silent.
Vul: None	♦ AQ94	
HCP: 16	♣ AK9	

## Both hands (Answers Page)

### Board: 103

Dealer: North  
Vul: E-W  
North HCP: 15  
South HCP: 6+2  
Contract: 3 ♠ South

North:

♠ 92  
♥ A72  
♦ AJ54  
♣ AQ54

South:

♠ QJT864  
♥ 843  
♦ Q2  
♣ J6

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	3 ♠
All Pass			

### Board: 104

Dealer: South  
Vul: Both  
North HCP: 12+1  
South HCP: 17  
Contract: 4 ♥ South

North:

♠ QJ3  
♥ QJ762  
♦ Q  
♣ A987

South:

♠ KT74  
♥ AKT  
♦ A73  
♣ QJT

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3 ♣	Pass	4 ♥
All Pass			

### Board: 105

Dealer: North  
Vul: N-S  
North HCP: 17  
South HCP: 11+1  
Contract: 4 ♥ North

North:

♠ AJ93  
♥ K983  
♦ AK3  
♣ Q5

South:

♠ Q76  
♥ AJT76  
♦ 84  
♣ A43

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

1. Extended acceptance after NT  
2. surplus

### Board: 106

Dealer: North  
Vul: Both  
North HCP: 16  
South HCP: 6+1  
Contract: 3 ♥ South

North:

♠ A865  
♥ AJ95  
♦ 92  
♣ AK3

South:

♠ J9  
♥ QT873  
♦ QT7  
♣ J75

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

1. Extended acceptance after NT

### Board: 107

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

North:

♠ QT6  
♥ J85  
♦ AQ94  
♣ AK9

South:

♠ A54  
♥ T97432  
♦ T7  
♣ 54

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	3 ♥
Pass	4 ♥	All Pass	

## South hands

## Jacoby or Texas

**Board: 103**      ♠ QJT864      Partner is dealer.  
 Dealer: North      ♥ 843      The opponents are silent.  
 Vul: E-W      ♦ Q2  
 HCP: 6+2      ♣ J6

---

**Board: 104**      ♠ KT74      You are dealer.  
 Dealer: South      ♥ AKT      The opponents are silent.  
 Vul: Both      ♦ A73  
 HCP: 17      ♣ QJT

---

**Board: 105**      ♠ Q76      Partner is dealer.  
 Dealer: North      ♥ AJT76      The opponents are silent.  
 Vul: N-S      ♦ 84  
 HCP: 11+1      ♣ A43

---

**Board: 106**      ♠ J9      Partner is dealer.  
 Dealer: North      ♥ QT873      The opponents are silent.  
 Vul: Both      ♦ QT7  
 HCP: 6+1      ♣ J75

---

**Board: 107**      ♠ A54      Partner is dealer.  
 Dealer: North      ♥ T97432      The opponents are silent.  
 Vul: None      ♦ T7  
 HCP: 4+2      ♣ 54

## Both hands (Answers Page)

### Board: 103

Dealer: North  
Vul: E-W  
North HCP: 15  
South HCP: 6+2  
Contract: 3 ♠ South

North:

♠ 92  
♥ A72  
♦ AJ54  
♣ AQ54

South:

♠ QJT864  
♥ 843  
♦ Q2  
♣ J6

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	3 ♠
All Pass			

### Board: 104

Dealer: South  
Vul: Both  
North HCP: 12+1  
South HCP: 17  
Contract: 4 ♥ South

North:

♠ QJ3  
♥ QJ762  
♦ Q  
♣ A987

South:

♠ KT74  
♥ AKT  
♦ A73  
♣ QJT

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3 ♣	Pass	4 ♥
All Pass			

### Board: 105

Dealer: North  
Vul: N-S  
North HCP: 17  
South HCP: 11+1  
Contract: 4 ♥ North

North:

♠ AJ93  
♥ K983  
♦ AK3  
♣ Q5

South:

♠ Q76  
♥ AJT76  
♦ 84  
♣ A43

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

1. Extended acceptance after NT  
2. surplus

### Board: 106

Dealer: North  
Vul: Both  
North HCP: 16  
South HCP: 6+1  
Contract: 3 ♥ South

North:

♠ A865  
♥ AJ95  
♦ 92  
♣ AK3

South:

♠ J9  
♥ QT873  
♦ QT7  
♣ J75

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

1. Extended acceptance after NT

### Board: 107

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

North:

♠ QT6  
♥ J85  
♦ AQ94  
♣ AK9

South:

♠ A54  
♥ T97432  
♦ T7  
♣ 54

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	3 ♥
Pass	4 ♥	All Pass	

**North hands****Jacoby or Texas**

**Board: 108**      ♠ AKJ432      LHO is dealer.  
Dealer: East      ♥ 6      East (LHO) opens 1NT if possible.  
Vul: E-W      ♦ 8      West (RHO) bids 2♦ if possible.  
HCP: 11+3      ♣ K9764

---

**Board: 109**      ♠ AKJ3      You are dealer.  
Dealer: North      ♥ A2      The opponents are silent.  
Vul: E-W      ♦ 853  
HCP: 15      ♣ K875

---

**Board: 110**      ♠ AJ      You are dealer.  
Dealer: North      ♥ K9862      The opponents are silent.  
Vul: None      ♦ AT8  
HCP: 16+1      ♣ A73

---

**Board: 111**      ♠ AK54      You are dealer.  
Dealer: North      ♥ AKT6      The opponents are silent.  
Vul: N-S      ♦ 96  
HCP: 17      ♣ KT3

## Both hands (Answers Page)

<b>Board: 108</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ432	♠ QT5			1NT	Pass
Vul: E-W	♥ 6	♥ J832	2♦	2♥ <sup>1</sup>	Pass	2♠
North HCP: 11+3	♦ 8	♦ AK6	All Pass			
South HCP: 10	♣ K9764	♣ 832	1. Michaels Cuebid			
Contract: 2♠ South						

<b>Board: 109</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ3	♠ 98		1NT	Pass	2♦
Vul: E-W	♥ A2	♥ QJ984	Pass	2♥	Pass	3♦
North HCP: 15	♦ 853	♦ AKJ62	Pass	3NT	Pass	4NT <sup>1</sup>
South HCP: 15+2	♣ K875	♣ A	All Pass			
Contract: 4NT South			1. Quantitative 4NT			

<b>Board: 110</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ	♠ Q8643		1NT	Pass	2♥
Vul: None	♥ K9862	♥ AJ3	Pass	2♠	Pass	3♣
North HCP: 16+1	♦ AT8	♦ 7	Pass	3♥	Pass	4♥
South HCP: 13+1	♣ A73	♣ KQJ8	All Pass			
Contract: 4♥ South						

Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ AK54	♠ Q6		1NT	Pass	2♦
Vul: N-S	♥ AKT6	♥ J97542	Pass	2NT <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 17	♦ 96	♦ AK7	Pass	4♣ <sup>3</sup>	Pass	4♦ <sup>4</sup>
South HCP: 10+2	♣ KT3	♣ 62	Pass	4♥	All Pass	
Contract: 4♥ North						

1. Extended acceptance after NT
2. surplus
3. Cue bid, a !C stopper
4. Cue bid, a !D stopper

**South hands****Jacoby or Texas**

<b>Board: 108</b>	♠ QT5	RHO is dealer. You bid second.
Dealer: East	♥ J832	East (RHO) opens 1NT if possible.
Vul: E-W	♦ AK6	West (LHO) bids 2♦ if possible.
HCP: 10	♣ 832	

---

<b>Board: 109</b>	♠ 98	Partner is dealer.
Dealer: North	♥ QJ984	The opponents are silent.
Vul: E-W	♦ AKJ62	
HCP: 15+2	♣ A	

---

<b>Board: 110</b>	♠ Q8643	Partner is dealer.
Dealer: North	♥ AJ3	The opponents are silent.
Vul: None	♦ 7	
HCP: 13+1	♣ KQJ8	

---

<b>Board: 111</b>	♠ Q6	Partner is dealer.
Dealer: North	♥ J97542	The opponents are silent.
Vul: N-S	♦ AK7	
HCP: 10+2	♣ 62	

## Both hands (Answers Page)

<b>Board: 108</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ432	♠ QT5			1NT	Pass
Vul: E-W	♥ 6	♥ J832	2♦	2♥ <sup>1</sup>	Pass	2♠
North HCP: 11+3	♦ 8	♦ AK6	All Pass			
South HCP: 10	♣ K9764	♣ 832	1. Michaels Cuebid			
Contract: 2♠ South						

<b>Board: 109</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ3	♠ 98		1NT	Pass	2♦
Vul: E-W	♥ A2	♥ QJ984	Pass	2♥	Pass	3♦
North HCP: 15	♦ 853	♦ AKJ62	Pass	3NT	Pass	4NT <sup>1</sup>
South HCP: 15+2	♣ K875	♣ A	All Pass			
Contract: 4NT South			1. Quantitative 4NT			

<b>Board: 110</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ	♠ Q8643		1NT	Pass	2♥
Vul: None	♥ K9862	♥ AJ3	Pass	2♠	Pass	3♣
North HCP: 16+1	♦ AT8	♦ 7	Pass	3♥	Pass	4♥
South HCP: 13+1	♣ A73	♣ KQJ8	All Pass			
Contract: 4♥ South						

Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ AK54	♠ Q6		1NT	Pass	2♦
Vul: N-S	♥ AKT6	♥ J97542	Pass	2NT <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 17	♦ 96	♦ AK7	Pass	4♣ <sup>3</sup>	Pass	4♦ <sup>4</sup>
South HCP: 10+2	♣ KT3	♣ 62	Pass	4♥	All Pass	
Contract: 4♥ North						

1. Extended acceptance after NT
2. surplus
3. Cue bid, a !C stopper
4. Cue bid, a !D stopper



**North hands****Jacoby or Texas**

<b>Board: 112</b>	♠ Q3	You are dealer.
Dealer: North	♥ 872	West (RHO) Doubles 2♥ if possible.
Vul: E-W	♦ AQ6	
HCP: 17+1	♣ AKQ97	

---

<b>Board: 113</b>	♠ AQ5	You are dealer.
Dealer: North	♥ KJ7	The opponents are silent.
Vul: Both	♦ KQ9	
HCP: 16	♣ J876	

---

<b>Board: 114</b>	♠ KT	You are dealer.
Dealer: North	♥ QT65	West (RHO) Doubles 2♥ if possible.
Vul: N-S	♦ KQJ	
HCP: 16	♣ KQ83	

---

<b>Board: 115</b>	♠ AQ4	You are dealer.
Dealer: North	♥ A52	The opponents are silent.
Vul: E-W	♦ K83	
HCP: 15	♣ QT82	

## Both hands (Answers Page)

### Board: 112

Dealer: North  
 Vul: E-W  
 North HCP: 17+1  
 South HCP: 8+1  
 Contract: 2 ♠ South

### North:

♠ Q3  
 ♥ 872  
 ♦ AQ6  
 ♣ AKQ97

### South:

♠ AJT98  
 ♥ Q6  
 ♦ T9  
 ♣ JT52

W	N	E	S
	1NT	Pass	2 ♥
X	Pass	<sup>1</sup> Pass	2 ♠
All Pass			
1. artificial			

### Board: 113

Dealer: North  
 Vul: Both  
 North HCP: 16  
 South HCP: 3+2  
 Contract: 3 ♠ South

### North:

♠ AQ5  
 ♥ KJ7  
 ♦ KQ9  
 ♣ J876

### South:

♠ JT9842  
 ♥ 92  
 ♦ 2  
 ♣ QT43

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	3 ♠
All Pass			

### Board: 114

Dealer: North  
 Vul: N-S  
 North HCP: 16  
 South HCP: 11+3  
 Contract: 6 ♣ South

### North:

♠ KT  
 ♥ QT65  
 ♦ KQJ  
 ♣ KQ83

### South:

♠ AQ542  
 ♥ -  
 ♦ 65  
 ♣ AJ7642

W	N	E	S
	1NT	Pass	2 ♥
X	XX <sup>1</sup>	Pass	3 ♣
Pass	4 ♣	Pass	4NT <sup>2</sup>
Pass	5 ♦ <sup>3</sup>	Pass	6 ♣
All Pass			
1. artificial			
2. Blackwood 0314, for !C			
3. A=1/5 or 4/5			

### Board: 115

Dealer: North  
 Vul: E-W  
 North HCP: 15  
 South HCP: 6+3  
 Contract: 4 ♥ North

### North:

♠ AQ4  
 ♥ A52  
 ♦ K83  
 ♣ QT82

### South:

♠ 8  
 ♥ KQ8763  
 ♦ JT976  
 ♣ 3

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

**South hands****Jacoby or Texas**

**Board: 112**      ♠ AJT98      Partner is dealer.  
Dealer: North      ♥ Q6      West (LHO) Doubles 2♥ if possible.  
Vul: E-W      ♦ T9  
HCP: 8+1      ♣ JT52

---

**Board: 113**      ♠ JT9842      Partner is dealer.  
Dealer: North      ♥ 92      The opponents are silent.  
Vul: Both      ♦ 2  
HCP: 3+2      ♣ QT43

---

**Board: 114**      ♠ AQ542      Partner is dealer.  
Dealer: North      ♥ -      West (LHO) Doubles 2♥ if possible.  
Vul: N-S      ♦ 65  
HCP: 11+3      ♣ AJ7642

---

**Board: 115**      ♠ 8      Partner is dealer.  
Dealer: North      ♥ KQ8763      The opponents are silent.  
Vul: E-W      ♦ JT976  
HCP: 6+3      ♣ 3

## Both hands (Answers Page)

### Board: 112

Dealer: North  
Vul: E-W  
North HCP: 17+1  
South HCP: 8+1  
Contract: 2 ♠ South

#### North:

♠ Q3  
♥ 872  
♦ AQ6  
♣ AKQ97

#### South:

♠ AJT98  
♥ Q6  
♦ T9  
♣ JT52

W	N	E	S
	1NT	Pass	2 ♥
X	Pass	<sup>1</sup> Pass	2 ♠
All Pass			
1. artificial			

### Board: 113

Dealer: North  
Vul: Both  
North HCP: 16  
South HCP: 3+2  
Contract: 3 ♠ South

#### North:

♠ AQ5  
♥ KJ7  
♦ KQ9  
♣ J876

#### South:

♠ JT9842  
♥ 92  
♦ 2  
♣ QT43

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	3 ♠
All Pass			

### Board: 114

Dealer: North  
Vul: N-S  
North HCP: 16  
South HCP: 11+3  
Contract: 6 ♣ South

#### North:

♠ KT  
♥ QT65  
♦ KQJ  
♣ KQ83

#### South:

♠ AQ542  
♥ -  
♦ 65  
♣ AJ7642

W	N	E	S
	1NT	Pass	2 ♥
X	XX <sup>1</sup>	Pass	3 ♣
Pass	4 ♣	Pass	4NT <sup>2</sup>
Pass	5 ♦ <sup>3</sup>	Pass	6 ♣
All Pass			
1. artificial			
2. Blackwood 0314, for !C			
3. A=1/5 or 4/5			

### Board: 115

Dealer: North  
Vul: E-W  
North HCP: 15  
South HCP: 6+3  
Contract: 4 ♥ North

#### North:

♠ AQ4  
♥ A52  
♦ K83  
♣ QT82

#### South:

♠ 8  
♥ KQ8763  
♦ JT976  
♣ 3

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

## North hands

## Jacoby or Texas

<b>Board: 116</b>	♠ 5	Partner is dealer.
Dealer: South	♥ AK975	The opponents are silent.
Vul: Both	♦ K874	
HCP: 15+1	♣ AJ7	
<hr/>		
<b>Board: 117</b>	♠ AK	LHO is dealer.
Dealer: East	♥ 754	East (LHO) opens 1NT if possible.
Vul: None	♦ AQJ6432	West (RHO) bids 2♥ if possible.
HCP: 14+3	♣ 9	West (RHO) Doubles 3♦ if possible.
<hr/>		
<b>Board: 118</b>	♠ AK	Partner is dealer.
Dealer: South	♥ KJ763	The opponents are silent.
Vul: E-W	♦ 874	
HCP: 11+1	♣ T87	
<hr/>		
<b>Board: 119</b>	♠ Q6	You are dealer.
Dealer: North	♥ KQ863	The opponents are silent.
Vul: Both	♦ A43	
HCP: 16+1	♣ KQ3	

## Both hands (Answers Page)

<b>Board: 116</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 5	♠ AJ9				1NT
Vul: Both	♥ AK975	♥ Q86	Pass	2♦	Pass	2♥
North HCP: 15+1	♦ K874	♦ AQ	Pass	3♦	Pass	4♥
South HCP: 15+1	♣ AJ7	♣ Q9542	Pass	4NT <sup>1</sup>	Pass	5♠ <sup>2</sup>
Contract: 6♥ North			Pass	5NT <sup>3</sup>	Pass	6♣ <sup>4</sup>
			Pass	6♥	All Pass	

1. Blackwood 0314, for !H

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

3. King ask by 5NT

4. K=0

---

<b>Board: 117</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AK	♠ 962			1NT	Pass
Vul: None	♥ 754	♥ J3	2♥	3♦	Pass	Pass
North HCP: 14+3	♦ AQJ6432	♦ 987	X	All Pass		
South HCP: 2+1	♣ 9	♣ JT862				
Contract: 3♦ X North						

---

<b>Board: 118</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK	♠ 82				1NT
Vul: E-W	♥ KJ763	♥ AT5	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ 874	♦ AKJ32	Pass	3NT	Pass	4♥
South HCP: 15+1	♣ T87	♣ QJ3	All Pass			
Contract: 4♥ South						

---

<b>Board: 119</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q6	♠ AKT32		1NT	Pass	2♥
Vul: Both	♥ KQ863	♥ 92	Pass	2♠	All Pass	
North HCP: 16+1	♦ A43	♦ 86				
South HCP: 8+1	♣ KQ3	♣ J762				
Contract: 2♠ North						

## South hands

## Jacoby or Texas

<b>Board: 116</b>	♠ AJ9	You are dealer.
Dealer: South	♥ Q86	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 15+1	♣ Q9542	
<hr/>		
<b>Board: 117</b>	♠ 962	RHO is dealer. You bid second.
Dealer: East	♥ J3	East (RHO) opens 1NT if possible.
Vul: None	♦ 987	West (LHO) bids 2♥ if possible.
HCP: 2+1	♣ JT862	West (LHO) Doubles 3♦ if possible.
<hr/>		
<b>Board: 118</b>	♠ 82	You are dealer.
Dealer: South	♥ AT5	The opponents are silent.
Vul: E-W	♦ AKJ32	
HCP: 15+1	♣ QJ3	
<hr/>		
<b>Board: 119</b>	♠ AKT32	Partner is dealer.
Dealer: North	♥ 92	The opponents are silent.
Vul: Both	♦ 86	
HCP: 8+1	♣ J762	

## Both hands (Answers Page)

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AJ9				1NT
Vul: Both	♥ AK975	♥ Q86	Pass	2♦	Pass	2♥
North HCP: 15+1	♦ K874	♦ AQ	Pass	3♦	Pass	4♥
South HCP: 15+1	♣ AJ7	♣ Q9542	Pass	4NT <sup>1</sup>	Pass	5♠ <sup>2</sup>
Contract: 6♥ North			Pass	5NT <sup>3</sup>	Pass	6♣ <sup>4</sup>
			Pass	6♥	All Pass	

1. Blackwood 0314, for !H

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

3. King ask by 5NT

4. K=0

---

Board: 117	North:	South:	W	N	E	S
Dealer: East	♠ AK	♠ 962			1NT	Pass
Vul: None	♥ 754	♥ J3	2♥	3♦	Pass	Pass
North HCP: 14+3	♦ AQJ6432	♦ 987	X	All Pass		
South HCP: 2+1	♣ 9	♣ JT862				
Contract: 3♦ X North						

---

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ AK	♠ 82				1NT
Vul: E-W	♥ KJ763	♥ AT5	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ 874	♦ AKJ32	Pass	3NT	Pass	4♥
South HCP: 15+1	♣ T87	♣ QJ3	All Pass			
Contract: 4♥ South						

---

Board: 119	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ AKT32		1NT	Pass	2♥
Vul: Both	♥ KQ863	♥ 92	Pass	2♠	All Pass	
North HCP: 16+1	♦ A43	♦ 86				
South HCP: 8+1	♣ KQ3	♣ J762				
Contract: 2♠ North						



## North hands

## Jacoby or Texas

**Board: 120**      ♠ QJ754      Partner is dealer.  
 Dealer: South      ♥ KQ      The opponents are silent.  
 Vul: None      ♦ Q93  
 HCP: 12+1      ♣ Q85

---

**Board: 121**      ♠ J632      You are dealer.  
 Dealer: North      ♥ AKT      The opponents are silent.  
 Vul: N-S      ♦ QJ3  
 HCP: 16      ♣ KQ2

---

**Board: 122**      ♠ -      Partner is dealer.  
 Dealer: South      ♥ J9863      The opponents are silent.  
 Vul: Both      ♦ AQT43  
 HCP: 11+2      ♣ A54

---

**Board: 123**      ♠ 75      Partner is dealer.  
 Dealer: South      ♥ JT97542      East (LHO) Doubles 4 ♦ if possible.  
 Vul: None      ♦ 86  
 HCP: 1+3      ♣ 83

## Both hands (Answers Page)

<b>Board: 120</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ754	♠ AKT8				1NT
Vul: None	♥ KQ	♥ 8653	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 12+1	♦ Q93	♦ A8	Pass	3NT <sup>2</sup>	Pass	4♠
South HCP: 15	♣ Q85	♣ KJ3	All Pass			
Contract: 4♠ South						

1. Extended acceptance after NT

2. surplus

<b>Board: 121</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J632	♠ QT875		1NT	Pass	2♥
Vul: N-S	♥ AKT	♥ 32	Pass	2♠	All Pass	
North HCP: 16	♦ QJ3	♦ K98				
South HCP: 5+1	♣ KQ2	♣ 874				
Contract: 2♠ North						

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KQ654				1NT
Vul: Both	♥ J9863	♥ AQ	Pass	2♦	Pass	2♥
North HCP: 11+2	♦ AQT43	♦ J98	Pass	3♦	Pass	3♠
South HCP: 15+1	♣ A54	♣ QJ3	Pass	3NT	All Pass	
Contract: 3NT North						

<b>Board: 123</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 75	♠ KQT6				1NT
Vul: None	♥ JT97542	♥ Q8	Pass	4♦ <sup>1</sup>	X	Pass <sup>2</sup>
North HCP: 1+3	♦ 86	♦ AJ9	Pass	4♥	All Pass	
South HCP: 16	♣ 83	♣ AT65				
Contract: 4♥ North			1. Texas 2. denies a !D stopper			

**South hands****Jacoby or Texas**

**Board: 120**      ♠ AKT8      You are dealer.  
Dealer: South      ♥ 8653      The opponents are silent.  
Vul: None      ♦ A8  
HCP: 15      ♣ KJ3

---

**Board: 121**      ♠ QT875      Partner is dealer.  
Dealer: North      ♥ 32      The opponents are silent.  
Vul: N-S      ♦ K98  
HCP: 5+1      ♣ 874

---

**Board: 122**      ♠ KQ654      You are dealer.  
Dealer: South      ♥ AQ      The opponents are silent.  
Vul: Both      ♦ J98  
HCP: 15+1      ♣ QJ3

---

**Board: 123**      ♠ KQT6      You are dealer.  
Dealer: South      ♥ Q8      East (RHO) Doubles 4♦ if possible.  
Vul: None      ♦ AJ9  
HCP: 16      ♣ AT65

## Both hands (Answers Page)

<b>Board: 120</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ754	♠ AKT8				1NT
Vul: None	♥ KQ	♥ 8653	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 12+1	♦ Q93	♦ A8	Pass	3NT <sup>2</sup>	Pass	4♠
South HCP: 15	♣ Q85	♣ KJ3	All Pass			
Contract: 4♠ South						

1. Extended acceptance after NT

2. surplus

<b>Board: 121</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J632	♠ QT875		1NT	Pass	2♥
Vul: N-S	♥ AKT	♥ 32	Pass	2♠	All Pass	
North HCP: 16	♦ QJ3	♦ K98				
South HCP: 5+1	♣ KQ2	♣ 874				
Contract: 2♠ North						

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KQ654				1NT
Vul: Both	♥ J9863	♥ AQ	Pass	2♦	Pass	2♥
North HCP: 11+2	♦ AQT43	♦ J98	Pass	3♦	Pass	3♠
South HCP: 15+1	♣ A54	♣ QJ3	Pass	3NT	All Pass	
Contract: 3NT North						

<b>Board: 123</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 75	♠ KQT6				1NT
Vul: None	♥ JT97542	♥ Q8	Pass	4♦ <sup>1</sup>	X	Pass <sup>2</sup>
North HCP: 1+3	♦ 86	♦ AJ9	Pass	4♥	All Pass	
South HCP: 16	♣ 83	♣ AT65				
Contract: 4♥ North			1. Texas 2. denies a !D stopper			

**North hands****Jacoby or Texas**

**Board: 124**      ♠ T8653      Partner is dealer.  
Dealer: South      ♥ Q95      The opponents are silent.  
Vul: N-S      ♦ KQ6  
HCP: 7+1      ♣ 74

---

**Board: 125**      ♠ KQ7      You are dealer.  
Dealer: North      ♥ AJ654      The opponents are silent.  
Vul: E-W      ♦ AJ8  
HCP: 16+1      ♣ J7

---

**Board: 126**      ♠ 42      Partner is dealer.  
Dealer: South      ♥ J87654      The opponents are silent.  
Vul: None      ♦ AK4  
HCP: 8+2      ♣ 86

---

**Board: 127**      ♠ KJT      You are dealer.  
Dealer: North      ♥ A743      The opponents are silent.  
Vul: N-S      ♦ AQ3  
HCP: 17      ♣ KT2

---

**Board: 128**      ♠ 76542      Partner is dealer.  
Dealer: South      ♥ A65      The opponents are silent.  
Vul: E-W      ♦ A95  
HCP: 8+1      ♣ 98

## Both hands (Answers Page)

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ T8653	♠ A9				1NT
Vul: N-S	♥ Q95	♥ AK87	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ KQ6	♦ J95	All Pass			
South HCP: 17	♣ 74	♣ AJ96				
Contract: 2♠ South						

Board: 125	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ AJ962		1NT	Pass	2♥
Vul: E-W	♥ AJ654	♥ 3	Pass	2♠	All Pass	
North HCP: 16+1	♦ AJ8	♦ T92				
South HCP: 7+1	♣ J7	♣ Q643				
Contract: 2♠ North						

Board: 126	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ J87				1NT
Vul: None	♥ J87654	♥ AT	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+2	♦ AK4	♦ QJT76	All Pass			
South HCP: 17+1	♣ 86	♣ AKQ				
Contract: 4♥ South			1. Texas			

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ KJT	♠ Q9875		1NT	Pass	2♥
Vul: N-S	♥ A743	♥ Q85	Pass	2♠	Pass	3NT
North HCP: 17	♦ AQ3	♦ JT4	Pass	4♠	All Pass	
South HCP: 9+1	♣ KT2	♣ A4				
Contract: 4♠ North						

Board: 128	North:	South:	W	N	E	S
Dealer: South	♠ 76542	♠ AT9				1NT
Vul: E-W	♥ A65	♥ KQT3	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ A95	♦ KT	All Pass			
South HCP: 17	♣ 98	♣ AJ65				
Contract: 2♠ South						

**South hands****Jacoby or Texas**

**Board: 124**      ♠ A9      You are dealer.  
Dealer: South      ♥ AK87      The opponents are silent.  
Vul: N-S      ♦ J95  
HCP: 17      ♣ AJ96

---

**Board: 125**      ♠ AJ962      Partner is dealer.  
Dealer: North      ♥ 3      The opponents are silent.  
Vul: E-W      ♦ T92  
HCP: 7+1      ♣ Q643

---

**Board: 126**      ♠ J87      You are dealer.  
Dealer: South      ♥ AT      The opponents are silent.  
Vul: None      ♦ QJT76  
HCP: 17+1      ♣ AKQ

---

**Board: 127**      ♠ Q9875      Partner is dealer.  
Dealer: North      ♥ Q85      The opponents are silent.  
Vul: N-S      ♦ JT4  
HCP: 9+1      ♣ A4

---

**Board: 128**      ♠ AT9      You are dealer.  
Dealer: South      ♥ KQT3      The opponents are silent.  
Vul: E-W      ♦ KT  
HCP: 17      ♣ AJ65

## Both hands (Answers Page)

<b>Board: 124</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T8653	♠ A9				1NT
Vul: N-S	♥ Q95	♥ AK87	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ KQ6	♦ J95	All Pass			
South HCP: 17	♣ 74	♣ AJ96				
Contract: 2♠ South						

<b>Board: 125</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ7	♠ AJ962		1NT	Pass	2♥
Vul: E-W	♥ AJ654	♥ 3	Pass	2♠	All Pass	
North HCP: 16+1	♦ AJ8	♦ T92				
South HCP: 7+1	♣ J7	♣ Q643				
Contract: 2♠ North						

<b>Board: 126</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 42	♠ J87				1NT
Vul: None	♥ J87654	♥ AT	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+2	♦ AK4	♦ QJT76	All Pass			
South HCP: 17+1	♣ 86	♣ AKQ				
Contract: 4♥ South			1. Texas			

<b>Board: 127</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJT	♠ Q9875		1NT	Pass	2♥
Vul: N-S	♥ A743	♥ Q85	Pass	2♠	Pass	3NT
North HCP: 17	♦ AQ3	♦ JT4	Pass	4♠	All Pass	
South HCP: 9+1	♣ KT2	♣ A4				
Contract: 4♠ North						

<b>Board: 128</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 76542	♠ AT9				1NT
Vul: E-W	♥ A65	♥ KQT3	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ A95	♦ KT	All Pass			
South HCP: 17	♣ 98	♣ AJ65				
Contract: 2♠ South						



## North hands

## Jacoby or Texas

**Board: 129**      ♠ K3      Partner is dealer.  
 Dealer: South      ♥ QJT962      East (LHO) Doubles 2 ♦ if possible.  
 Vul: Both      ♦ J54  
 HCP: 9+2      ♣ Q9

---

**Board: 130**      ♠ Q9832      Partner is dealer.  
 Dealer: South      ♥ 643      The opponents are silent.  
 Vul: N-S      ♦ KQ6  
 HCP: 7+1      ♣ 64

---

**Board: 131**      ♠ J4      You are dealer.  
 Dealer: North      ♥ KQ76      The opponents are silent.  
 Vul: E-W      ♦ KQ5  
 HCP: 15      ♣ AT72

---

**Board: 132**      ♠ K8      Partner is dealer.  
 Dealer: South      ♥ AQ954      The opponents are silent.  
 Vul: Both      ♦ Q32  
 HCP: 11+1      ♣ T53

---

**Board: 133**      ♠ 4      Partner is dealer.  
 Dealer: South      ♥ T986543      East (LHO) Doubles 4 ♦ if possible.  
 Vul: None      ♦ 53  
 HCP: 5+3      ♣ AJ2

## Both hands (Answers Page)

<b>Board: 129</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K3	♠ JT54				1NT
Vul: Both	♥ QJT962	♥ K4	Pass	2♦	X	XX <sup>1</sup>
North HCP: 9+2	♦ J54	♦ KQ9	Pass	4♥	All Pass	
South HCP: 17	♣ Q9	♣ AKJ8				
Contract: 4♥ North						1. artificial

<b>Board: 130</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q9832	♠ A65				1NT
Vul: N-S	♥ 643	♥ Q98	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ KQ6	♦ AJ4	All Pass			
South HCP: 15	♣ 64	♣ A953				
Contract: 2♠ South						

<b>Board: 131</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J4	♠ KQT752		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ KQ76	♥ 43	Pass	4♠	All Pass	
North HCP: 15	♦ KQ5	♦ 93				
South HCP: 9+2	♣ AT72	♣ KJ5				1. Texas
Contract: 4♠ North						

<b>Board: 132</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K8	♠ Q974				1NT
Vul: Both	♥ AQ954	♥ KJ2	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ Q32	♦ A85	Pass	3NT	Pass	4♥
South HCP: 15	♣ T53	♣ KQ4	All Pass			
Contract: 4♥ South						

<b>Board: 133</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ KT82				1NT
Vul: None	♥ T986543	♥ AK	Pass	4♦ <sup>1</sup>	X	Pass <sup>2</sup>
North HCP: 5+3	♦ 53	♦ AT7	Pass	4♥	All Pass	
South HCP: 17	♣ AJ2	♣ K954				
Contract: 4♥ North						1. Texas 2. denies a !D stopper

**South hands****Jacoby or Texas**

<b>Board: 129</b>	♠ JT54	You are dealer.
Dealer: South	♥ K4	East (RHO) Doubles 2♦ if possible.
Vul: Both	♦ KQ9	
HCP: 17	♣ AKJ8	

---

<b>Board: 130</b>	♠ A65	You are dealer.
Dealer: South	♥ Q98	The opponents are silent.
Vul: N-S	♦ AJ4	
HCP: 15	♣ A953	

---

<b>Board: 131</b>	♠ KQT752	Partner is dealer.
Dealer: North	♥ 43	The opponents are silent.
Vul: E-W	♦ 93	
HCP: 9+2	♣ KJ5	

---

<b>Board: 132</b>	♠ Q974	You are dealer.
Dealer: South	♥ KJ2	The opponents are silent.
Vul: Both	♦ A85	
HCP: 15	♣ KQ4	

---

<b>Board: 133</b>	♠ KT82	You are dealer.
Dealer: South	♥ AK	East (RHO) Doubles 4♦ if possible.
Vul: None	♦ AT7	
HCP: 17	♣ K954	

## Both hands (Answers Page)

<b>Board: 129</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K3	♠ JT54				1NT
Vul: Both	♥ QJT962	♥ K4	Pass	2♦	X	XX <sup>1</sup>
North HCP: 9+2	♦ J54	♦ KQ9	Pass	4♥	All Pass	
South HCP: 17	♣ Q9	♣ AKJ8				
Contract: 4♥ North						1. artificial

<b>Board: 130</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q9832	♠ A65				1NT
Vul: N-S	♥ 643	♥ Q98	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ KQ6	♦ AJ4	All Pass			
South HCP: 15	♣ 64	♣ A953				
Contract: 2♠ South						

<b>Board: 131</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J4	♠ KQT752		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ KQ76	♥ 43	Pass	4♠	All Pass	
North HCP: 15	♦ KQ5	♦ 93				
South HCP: 9+2	♣ AT72	♣ KJ5				1. Texas
Contract: 4♠ North						

<b>Board: 132</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K8	♠ Q974				1NT
Vul: Both	♥ AQ954	♥ KJ2	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ Q32	♦ A85	Pass	3NT	Pass	4♥
South HCP: 15	♣ T53	♣ KQ4	All Pass			
Contract: 4♥ South						

<b>Board: 133</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ KT82				1NT
Vul: None	♥ T986543	♥ AK	Pass	4♦ <sup>1</sup>	X	Pass <sup>2</sup>
North HCP: 5+3	♦ 53	♦ AT7	Pass	4♥	All Pass	
South HCP: 17	♣ AJ2	♣ K954				
Contract: 4♥ North						1. Texas 2. denies a !D stopper

## North hands

## Jacoby or Texas

<b>Board: 134</b>	♠ JT92	RHO is dealer. You bid second.
Dealer: West	♥ Q4	West (RHO) opens 1NT if possible.
Vul: N-S	♦ Q52	East (LHO) bids 2♥ if possible.
HCP: 8	♣ K962	

---

<b>Board: 135</b>	♠ AQ76	You are dealer.
Dealer: North	♥ J985	The opponents are silent.
Vul: Both	♦ J3	
HCP: 15	♣ AK4	

---

<b>Board: 136</b>	♠ A7	LHO is dealer.
Dealer: East	♥ K73	East (LHO) opens 1NT if possible.
Vul: None	♦ AJ53	West (RHO) bids 2♥ if possible.
HCP: 16	♣ AT32	East (LHO) bids 2NT if possible.
		West (RHO) bids 3♠ if possible.
		East (LHO) Doubles 4♥ if possible.

---

<b>Board: 137</b>	♠ K2	You are dealer.
Dealer: North	♥ QT96	The opponents are silent.
Vul: N-S	♦ QJ965	
HCP: 15+1	♣ AK	

## Both hands (Answers Page)

<b>Board: 134</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ JT92	♠ K4	1NT	Pass	2♥	3♥
Vul: N-S	♥ Q4	♥ AKT753	All Pass			
North HCP: 8	♦ Q52	♦ 976				
South HCP: 14+2	♣ K962	♣ A8				
Contract: 3♥ South						
<b>Board: 135</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ76	♠ J9842		1NT	Pass	2♥
Vul: Both	♥ J985	♥ QT6	Pass	2♠	Pass	2NT
North HCP: 15	♦ J3	♦ QT	Pass	3♠	All Pass	
South HCP: 7+1	♣ AK4	♣ QT3				
Contract: 3♠ North						
<b>Board: 136</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A7	♠ Q3			1NT	Pass
Vul: None	♥ K73	♥ T965	2♥	Pass	2NT <sup>1</sup>	Pass
North HCP: 16	♦ AJ53	♦ KQ86	3♠	X	Pass	4♥
South HCP: 7	♣ AT32	♣ 986	Pass	Pass	X	All Pass
Contract: 4♥X South						
			1. Extended acceptance after NT			
<b>Board: 137</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K2	♠ AQT97		1NT	Pass	2♥
Vul: N-S	♥ QT96	♥ K8	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ QJ965	♦ T8	All Pass			
South HCP: 9+1	♣ AK	♣ 8752				
Contract: 3NT South						

# Jacoby or Texas

<b>Board: 135</b>	♠ J9842	Partner is dealer.
Dealer: North	♥ QT6	The opponents are silent.
Vul: Both	♦ QT	
HCP: 7+1	♣ QT3	

<b>Board: 137</b>	♠ AQT97	Partner is dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: N-S	♦ T8	
HCP: 9+1	♣ 8752	

## Both hands (Answers Page)

<b>Board: 134</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ JT92	♠ K4	1NT	Pass	2♥	3♥
Vul: N-S	♥ Q4	♥ AKT753	All Pass			
North HCP: 8	♦ Q52	♦ 976				
South HCP: 14+2	♣ K962	♣ A8				
Contract: 3♥ South						
<b>Board: 135</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ76	♠ J9842		1NT	Pass	2♥
Vul: Both	♥ J985	♥ QT6	Pass	2♠	Pass	2NT
North HCP: 15	♦ J3	♦ QT	Pass	3♠	All Pass	
South HCP: 7+1	♣ AK4	♣ QT3				
Contract: 3♠ North						
<b>Board: 136</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A7	♠ Q3			1NT	Pass
Vul: None	♥ K73	♥ T965	2♥	Pass	2NT <sup>1</sup>	Pass
North HCP: 16	♦ AJ53	♦ KQ86	3♠	X	Pass	4♥
South HCP: 7	♣ AT32	♣ 986	Pass	Pass	X	All Pass
Contract: 4♥X South						
			1. Extended acceptance after NT			
<b>Board: 137</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K2	♠ AQT97		1NT	Pass	2♥
Vul: N-S	♥ QT96	♥ K8	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ QJ965	♦ T8	All Pass			
South HCP: 9+1	♣ AK	♣ 8752				
Contract: 3NT South						



**North hands****Jacoby or Texas**

**Board: 138**      ♠ A8762      Partner is dealer.  
Dealer: South      ♥ Q82      The opponents are silent.  
Vul: Both      ♦ -  
HCP: 9+2      ♣ K9875

---

**Board: 139**      ♠ Q3      Partner is dealer.  
Dealer: South      ♥ JT752      East (LHO) Doubles 2♦ if possible.  
Vul: None      ♦ AT2  
HCP: 7+1      ♣ 732

---

**Board: 140**      ♠ A9762      Partner is dealer.  
Dealer: South      ♥ JT4      The opponents are silent.  
Vul: N-S      ♦ QT  
HCP: 10+1      ♣ KT7

---

**Board: 141**      ♠ AJT7      You are dealer.  
Dealer: North      ♥ AJ83      The opponents are silent.  
Vul: E-W      ♦ A83  
HCP: 15      ♣ J6

## Both hands (Answers Page)

<b>Board: 138</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A8762	♠ J5				1NT
Vul: Both	♥ Q82	♥ 653	Pass	2♥	Pass	2♠
North HCP: 9+2	♦ -	♦ AKJ4	Pass	3♣	Pass	3♠
South HCP: 15	♣ K9875	♣ AQ62	All Pass			
Contract: 3♠ South						

<b>Board: 139</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q3	♠ KJ72				1NT
Vul: None	♥ JT752	♥ KQ63	Pass	2♦	X	2NT <sup>1</sup>
North HCP: 7+1	♦ AT2	♦ 64	Pass	4♥	All Pass	
South HCP: 15	♣ 732	♣ AQ5				
Contract: 4♥ North						

1. Extended acceptance after NT

<b>Board: 140</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A9762	♠ J5				1NT
Vul: N-S	♥ JT4	♥ AQ86	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ QT	♦ A862	Pass	3NT	All Pass	
South HCP: 16	♣ KT7	♣ AJ8				
Contract: 3NT North						

<b>Board: 141</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJT7	♠ KQ9852		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ AJ83	♥ T5	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 15	♦ A83	♦ KQ	Pass	5♣ <sup>3</sup>	Pass	6♠
South HCP: 14+2	♣ J6	♣ A42	All Pass			
Contract: 6♠ South						

1. Texas

2. Blackwood 0314, for !S

3. A=0/5 or 3/5

**South hands****Jacoby or Texas**

<b>Board: 138</b>	♠ J5	You are dealer.
Dealer: South	♥ 653	The opponents are silent.
Vul: Both	♦ AKJ4	
HCP: 15	♣ AQ62	

---

<b>Board: 139</b>	♠ KJ72	You are dealer.
Dealer: South	♥ KQ63	East (RHO) Doubles 2♦ if possible.
Vul: None	♦ 64	
HCP: 15	♣ AQ5	

---

<b>Board: 140</b>	♠ J5	You are dealer.
Dealer: South	♥ AQ86	The opponents are silent.
Vul: N-S	♦ A862	
HCP: 16	♣ AJ8	

---

<b>Board: 141</b>	♠ KQ9852	Partner is dealer.
Dealer: North	♥ T5	The opponents are silent.
Vul: E-W	♦ KQ	
HCP: 14+2	♣ A42	

## Both hands (Answers Page)

<b>Board: 138</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A8762	♠ J5				1NT
Vul: Both	♥ Q82	♥ 653	Pass	2♥	Pass	2♠
North HCP: 9+2	♦ -	♦ AKJ4	Pass	3♣	Pass	3♠
South HCP: 15	♣ K9875	♣ AQ62	All Pass			
Contract: 3♠ South						

<b>Board: 139</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q3	♠ KJ72				1NT
Vul: None	♥ JT752	♥ KQ63	Pass	2♦	X	2NT <sup>1</sup>
North HCP: 7+1	♦ AT2	♦ 64	Pass	4♥	All Pass	
South HCP: 15	♣ 732	♣ AQ5				
Contract: 4♥ North						

1. Extended acceptance after NT

<b>Board: 140</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A9762	♠ J5				1NT
Vul: N-S	♥ JT4	♥ AQ86	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ QT	♦ A862	Pass	3NT	All Pass	
South HCP: 16	♣ KT7	♣ AJ8				
Contract: 3NT North						

<b>Board: 141</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJT7	♠ KQ9852		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ AJ83	♥ T5	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 15	♦ A83	♦ KQ	Pass	5♣ <sup>3</sup>	Pass	6♠
South HCP: 14+2	♣ J6	♣ A42	All Pass			
Contract: 6♠ South						

1. Texas

2. Blackwood 0314, for !S

3. A=0/5 or 3/5

**North hands****Jacoby or Texas**

**Board: 142**      ♠ AKT9863      Partner is dealer.  
Dealer: South      ♥ 4      The opponents are silent.  
Vul: None      ♦ Q93  
HCP: 9+3      ♣ T7

---

**Board: 143**      ♠ AQ984      Partner is dealer.  
Dealer: South      ♥ 8      East (LHO) Doubles 2♥ if possible.  
Vul: N-S      ♦ 865  
HCP: 13+1      ♣ AQJ3

---

**Board: 144**      ♠ 4      Partner is dealer.  
Dealer: South      ♥ QT854      The opponents are silent.  
Vul: E-W      ♦ AT96  
HCP: 10+1      ♣ A87

---

**Board: 145**      ♠ AJ2      You are dealer.  
Dealer: North      ♥ KJ754      The opponents are silent.  
Vul: Both      ♦ Q53  
HCP: 15+1      ♣ A5

## Both hands (Answers Page)

<b>Board: 142</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKT9863	♠ Q2				1NT
Vul: None	♥ 4	♥ AJT	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9+3	♦ Q93	♦ A72	All Pass			
South HCP: 16+1	♣ T7	♣ KQ964				
Contract: 4♠ South						1. Texas

<b>Board: 143</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ984	♠ KT76				1NT
Vul: N-S	♥ 8	♥ A65	Pass	2♥	X	2NT <sup>1</sup>
North HCP: 13+1	♦ 865	♦ AKT3	Pass	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
South HCP: 17	♣ AQJ3	♣ KT	Pass	4NT <sup>4</sup>	Pass	5♣ <sup>5</sup>
Contract: 6♠ North			Pass	6♠	All Pass	
						1. Extended acceptance after NT
						2. Cue bid, a !C stopper
						3. Cue bid, a !D stopper
						4. Blackwood 0314, for !S
						5. A=0/5 or 3/5

<b>Board: 144</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ AK82				1NT
Vul: E-W	♥ QT854	♥ 62	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ AT96	♦ KQ84	Pass	3♦	Pass	3NT
South HCP: 17	♣ A87	♣ KQ5	All Pass			
Contract: 3NT South						

<b>Board: 145</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ2	♠ 76543		1NT	Pass	2♥
Vul: Both	♥ KJ754	♥ -	Pass	2♠	Pass	3♣
North HCP: 15+1	♦ Q53	♦ AK98	Pass	4♠	All Pass	
South HCP: 11+1	♣ A5	♣ KJ64				
Contract: 4♠ North						

**South hands****Jacoby or Texas**

<b>Board: 142</b>	♠ Q2	You are dealer.
Dealer: South	♥ AJT	The opponents are silent.
Vul: None	♦ A72	
HCP: 16+1	♣ KQ964	

---

<b>Board: 143</b>	♠ KT76	You are dealer.
Dealer: South	♥ A65	East (RHO) Doubles 2♥ if possible.
Vul: N-S	♦ AKT3	
HCP: 17	♣ KT	

---

<b>Board: 144</b>	♠ AK82	You are dealer.
Dealer: South	♥ 62	The opponents are silent.
Vul: E-W	♦ KQ84	
HCP: 17	♣ KQ5	

---

<b>Board: 145</b>	♠ 76543	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ AK98	
HCP: 11+1	♣ KJ64	

## Both hands (Answers Page)

<b>Board: 142</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKT9863	♠ Q2				1NT
Vul: None	♥ 4	♥ AJT	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9+3	♦ Q93	♦ A72	All Pass			
South HCP: 16+1	♣ T7	♣ KQ964				
Contract: 4♠ South						1. Texas

<b>Board: 143</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ984	♠ KT76				1NT
Vul: N-S	♥ 8	♥ A65	Pass	2♥	X	2NT <sup>1</sup>
North HCP: 13+1	♦ 865	♦ AKT3	Pass	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
South HCP: 17	♣ AQJ3	♣ KT	Pass	4NT <sup>4</sup>	Pass	5♣ <sup>5</sup>
Contract: 6♠ North			Pass	6♠	All Pass	

1. Extended acceptance after NT
2. Cue bid, a !C stopper
3. Cue bid, a !D stopper
4. Blackwood 0314, for !S
5. A=0/5 or 3/5

<b>Board: 144</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ AK82				1NT
Vul: E-W	♥ QT854	♥ 62	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ AT96	♦ KQ84	Pass	3♦	Pass	3NT
South HCP: 17	♣ A87	♣ KQ5	All Pass			
Contract: 3NT South						

<b>Board: 145</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ2	♠ 76543		1NT	Pass	2♥
Vul: Both	♥ KJ754	♥ -	Pass	2♠	Pass	3♣
North HCP: 15+1	♦ Q53	♦ AK98	Pass	4♠	All Pass	
South HCP: 11+1	♣ A5	♣ KJ64				
Contract: 4♠ North						



## North hands

## Jacoby or Texas

<b>Board: 146</b>	♠ A72	Partner is dealer.
Dealer: South	♥ KJ542	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 15+1	♣ KQT5	
<b>Board: 147</b>	♠ AQT	LHO is dealer.
Dealer: East	♥ K	East (LHO) opens 1NT if possible.
Vul: N-S	♦ J63	West (RHO) bids 2♦ if possible.
HCP: 19+2	♣ AKQT73	East (LHO) Doubles 3♣ if possible.
<b>Board: 148</b>	♠ J963	RHO is dealer. You bid second.
Dealer: West	♥ J	West (RHO) opens 1NT if possible.
Vul: Both	♦ AT5	East (LHO) bids 2♦ if possible.
HCP: 7+1	♣ JT643	
<b>Board: 149</b>	♠ J42	You are dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: None	♦ AT74	
HCP: 15	♣ AKT5	

## Both hands (Answers Page)

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ A72	♠ QJ95				1NT
Vul: N-S	♥ KJ542	♥ A6	Pass	2♦	Pass	2♥
North HCP: 15+1	♦ Q	♦ AJ63	Pass	3♣	Pass	3NT
South HCP: 16	♣ KQT5	♣ A74	Pass	4NT <sup>1</sup>	Pass	6NT
Contract: 6NT South			All Pass			

1. Quantitative 4NT

Board: 147	North:	South:	W	N	E	S
Dealer: East	♠ AQT	♠ 642			1NT	Pass
Vul: N-S	♥ K	♥ Q954	2♦	3♣	X <sup>1</sup>	All Pass
North HCP: 19+2	♦ J63	♦ Q9842				
South HCP: 4+1	♣ AKQT73	♣ 5				
Contract: 3♣X North			1. support			

Board: 148	North:	South:	W	N	E	S
Dealer: West	♠ J963	♠ AQ875	1NT	Pass	2♦	2♠
Vul: Both	♥ J	♥ A642	Pass	3♥ <sup>1</sup>	Pass	3♠
North HCP: 7+1	♦ AT5	♦ 7	All Pass			
South HCP: 13+1	♣ JT643	♣ K87				
Contract: 3♠ South			1. limit raise or better in !S			

Board: 149	North:	South:	W	N	E	S
Dealer: North	♠ J42	♠ A7653		1NT	Pass	2♥
Vul: None	♥ QJ	♥ K95	Pass	2♠	Pass	3NT
North HCP: 15	♦ AT74	♦ Q9	All Pass			
South HCP: 10+1	♣ AKT5	♣ J74				
Contract: 3NT South						

## South hands

## Jacoby or Texas

<b>Board: 146</b>	♠ QJ95	You are dealer.
Dealer: South	♥ A6	The opponents are silent.
Vul: N-S	♦ AJ63	
HCP: 16	♣ A74	
<hr/>		
<b>Board: 147</b>	♠ 642	RHO is dealer. You bid second.
Dealer: East	♥ Q954	East (RHO) opens 1NT if possible.
Vul: N-S	♦ Q9842	West (LHO) bids 2♦ if possible.
HCP: 4+1	♣ 5	East (RHO) Doubles 3♣ if possible.
<hr/>		
<b>Board: 148</b>	♠ AQ875	LHO is dealer.
Dealer: West	♥ A642	West (LHO) opens 1NT if possible.
Vul: Both	♦ 7	East (RHO) bids 2♦ if possible.
HCP: 13+1	♣ K87	
<hr/>		
<b>Board: 149</b>	♠ A7653	Partner is dealer.
Dealer: North	♥ K95	The opponents are silent.
Vul: None	♦ Q9	
HCP: 10+1	♣ J74	

## Both hands (Answers Page)

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ A72	♠ QJ95				1NT
Vul: N-S	♥ KJ542	♥ A6	Pass	2♦	Pass	2♥
North HCP: 15+1	♦ Q	♦ AJ63	Pass	3♣	Pass	3NT
South HCP: 16	♣ KQT5	♣ A74	Pass	4NT <sup>1</sup>	Pass	6NT
Contract: 6NT South			All Pass			

1. Quantitative 4NT

Board: 147	North:	South:	W	N	E	S
Dealer: East	♠ AQT	♠ 642			1NT	Pass
Vul: N-S	♥ K	♥ Q954	2♦	3♣	X <sup>1</sup>	All Pass
North HCP: 19+2	♦ J63	♦ Q9842				
South HCP: 4+1	♣ AKQT73	♣ 5				
Contract: 3♣X North			1. support			

Board: 148	North:	South:	W	N	E	S
Dealer: West	♠ J963	♠ AQ875	1NT	Pass	2♦	2♠
Vul: Both	♥ J	♥ A642	Pass	3♥ <sup>1</sup>	Pass	3♠
North HCP: 7+1	♦ AT5	♦ 7	All Pass			
South HCP: 13+1	♣ JT643	♣ K87				
Contract: 3♠ South			1. limit raise or better in !S			

Board: 149	North:	South:	W	N	E	S
Dealer: North	♠ J42	♠ A7653		1NT	Pass	2♥
Vul: None	♥ QJ	♥ K95	Pass	2♠	Pass	3NT
North HCP: 15	♦ AT74	♦ Q9	All Pass			
South HCP: 10+1	♣ AKT5	♣ J74				
Contract: 3NT South						

**North hands****Jacoby or Texas**

**Board: 150**      ♠ T      Partner is dealer.  
Dealer: South      ♥ AQJ9432      The opponents are silent.  
Vul: E-W      ♦ J72  
HCP: 11+3      ♣ K5

---

**Board: 151**      ♠ AKJ      You are dealer.  
Dealer: North      ♥ QT7      The opponents are silent.  
Vul: Both      ♦ Q73  
HCP: 15      ♣ QJ54

---

**Board: 152**      ♠ T52      Partner is dealer.  
Dealer: South      ♥ AKQ74      The opponents are silent.  
Vul: None      ♦ QJ6  
HCP: 12+1      ♣ 74

---

**Board: 153**      ♠ AT3      You are dealer.  
Dealer: North      ♥ Q6      The opponents are silent.  
Vul: N-S      ♦ T84  
HCP: 16+1      ♣ AKQJ9

## Both hands (Answers Page)

Board: 150	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AKJ7				1NT
Vul: E-W	♥ AQJ9432	♥ K8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11+3	♦ J72	♦ K864	Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
South HCP: 15	♣ K5	♣ J76	All Pass			
Contract: 5♥ South						

1. Texas
2. Blackwood 0314, for !H
3. A=2/5 or 5/5, Q(H)=0

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 97643		1NT	Pass	2♥
Vul: Both	♥ QT7	♥ A54	Pass	2♠	All Pass	
North HCP: 15	♦ Q73	♦ AT42				
South HCP: 8+1	♣ QJ54	♣ 6				
Contract: 2♠ North						

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ T52	♠ QJ9				1NT
Vul: None	♥ AKQ74	♥ 983	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ QJ6	♦ K982	Pass	3NT	All Pass	
South HCP: 15	♣ 74	♣ AKQ				
Contract: 3NT North						

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ AT3	♠ KJ8		1NT	Pass	2♦
Vul: N-S	♥ Q6	♥ J8532	Pass	2♥	All Pass	
North HCP: 16+1	♦ T84	♦ 765				
South HCP: 5+1	♣ AKQJ9	♣ 53				
Contract: 2♥ North						

**South hands****Jacoby or Texas**

<b>Board: 150</b>	♠ AKJ7	You are dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: E-W	♦ K864	
HCP: 15	♣ J76	

---

<b>Board: 151</b>	♠ 97643	Partner is dealer.
Dealer: North	♥ A54	The opponents are silent.
Vul: Both	♦ AT42	
HCP: 8+1	♣ 6	

---

<b>Board: 152</b>	♠ QJ9	You are dealer.
Dealer: South	♥ 983	The opponents are silent.
Vul: None	♦ K982	
HCP: 15	♣ AKQ	

---

<b>Board: 153</b>	♠ KJ8	Partner is dealer.
Dealer: North	♥ J8532	The opponents are silent.
Vul: N-S	♦ 765	
HCP: 5+1	♣ 53	

## Both hands (Answers Page)

Board: 150	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AKJ7				1NT
Vul: E-W	♥ AQJ9432	♥ K8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11+3	♦ J72	♦ K864	Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
South HCP: 15	♣ K5	♣ J76	All Pass			
Contract: 5♥ South						

1. Texas
2. Blackwood 0314, for !H
3. A=2/5 or 5/5, Q(H)=0

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 97643		1NT	Pass	2♥
Vul: Both	♥ QT7	♥ A54	Pass	2♠	All Pass	
North HCP: 15	♦ Q73	♦ AT42				
South HCP: 8+1	♣ QJ54	♣ 6				
Contract: 2♠ North						

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ T52	♠ QJ9				1NT
Vul: None	♥ AKQ74	♥ 983	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ QJ6	♦ K982	Pass	3NT	All Pass	
South HCP: 15	♣ 74	♣ AKQ				
Contract: 3NT North						

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ AT3	♠ KJ8		1NT	Pass	2♦
Vul: N-S	♥ Q6	♥ J8532	Pass	2♥	All Pass	
North HCP: 16+1	♦ T84	♦ 765				
South HCP: 5+1	♣ AKQJ9	♣ 53				
Contract: 2♥ North						



**North hands****Jacoby or Texas**

**Board: 154**      ♠ 432      Partner is dealer.  
Dealer: South      ♥ AQJT5      The opponents are silent.  
Vul: Both      ♦ Q5  
HCP: 9+1      ♣ T72

---

**Board: 155**      ♠ 97      You are dealer.  
Dealer: North      ♥ AT43      The opponents are silent.  
Vul: None      ♦ QJ42  
HCP: 16      ♣ AKQ

---

**Board: 156**      ♠ KQ542      Partner is dealer.  
Dealer: South      ♥ A7      The opponents are silent.  
Vul: N-S      ♦ AJ8  
HCP: 14+1      ♣ 742

---

**Board: 157**      ♠ KQ      You are dealer.  
Dealer: North      ♥ 63      The opponents are silent.  
Vul: E-W      ♦ QJ94  
HCP: 15+1      ♣ AKT85

---

**Board: 158**      ♠ 96543      Partner is dealer.  
Dealer: South      ♥ K92      The opponents are silent.  
Vul: None      ♦ 82  
HCP: 7+1      ♣ A82

## Both hands (Answers Page)

<b>Board: 154</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 432	♠ AQ				1NT
Vul: Both	♥ AQJT5	♥ K96	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ Q5	♦ J842	Pass	3NT	Pass	4♥
South HCP: 15	♣ T72	♣ AJ84	All Pass			
Contract: 4♥ South						

<b>Board: 155</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 97	♠ AJT84		1NT	Pass	2♥
Vul: None	♥ AT43	♥ Q	Pass	2♠	Pass	2NT
North HCP: 16	♦ QJ42	♦ 93	All Pass			
South HCP: 8+2	♣ AKQ	♣ J7654				
Contract: 2NT South						

<b>Board: 156</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ542	♠ AJ7				1NT
Vul: N-S	♥ A7	♥ KQ2	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ AJ8	♦ 53	Pass	3NT	Pass	4♠
South HCP: 16+1	♣ 742	♣ AQT95	All Pass			
Contract: 4♠ South						

<b>Board: 157</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ	♠ 832		1NT	Pass	2♦
Vul: E-W	♥ 63	♥ AJT875	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ QJ94	♦ K7	All Pass			
South HCP: 11+2	♣ AKT85	♣ QJ				
Contract: 4♥ South						

<b>Board: 158</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 96543	♠ QJ7				1NT
Vul: None	♥ K92	♥ Q85	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ 82	♦ AK73	All Pass			
South HCP: 15	♣ A82	♣ KT7				
Contract: 2♠ South						

**South hands****Jacoby or Texas**

**Board: 154**      ♠ AQ      You are dealer.  
Dealer: South      ♥ K96      The opponents are silent.  
Vul: Both      ♦ J842  
HCP: 15      ♣ AJ84

---

**Board: 155**      ♠ AJT84      Partner is dealer.  
Dealer: North      ♥ Q      The opponents are silent.  
Vul: None      ♦ 93  
HCP: 8+2      ♣ J7654

---

**Board: 156**      ♠ AJ7      You are dealer.  
Dealer: South      ♥ KQ2      The opponents are silent.  
Vul: N-S      ♦ 53  
HCP: 16+1      ♣ AQT95

---

**Board: 157**      ♠ 832      Partner is dealer.  
Dealer: North      ♥ AJT875      The opponents are silent.  
Vul: E-W      ♦ K7  
HCP: 11+2      ♣ QJ

---

**Board: 158**      ♠ QJ7      You are dealer.  
Dealer: South      ♥ Q85      The opponents are silent.  
Vul: None      ♦ AK73  
HCP: 15      ♣ KT7

## Both hands (Answers Page)

<b>Board: 154</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 432	♠ AQ				1NT
Vul: Both	♥ AQJT5	♥ K96	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ Q5	♦ J842	Pass	3NT	Pass	4♥
South HCP: 15	♣ T72	♣ AJ84	All Pass			
Contract: 4♥ South						

<b>Board: 155</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 97	♠ AJT84		1NT	Pass	2♥
Vul: None	♥ AT43	♥ Q	Pass	2♠	Pass	2NT
North HCP: 16	♦ QJ42	♦ 93	All Pass			
South HCP: 8+2	♣ AKQ	♣ J7654				
Contract: 2NT South						

<b>Board: 156</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ542	♠ AJ7				1NT
Vul: N-S	♥ A7	♥ KQ2	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ AJ8	♦ 53	Pass	3NT	Pass	4♠
South HCP: 16+1	♣ 742	♣ AQT95	All Pass			
Contract: 4♠ South						

<b>Board: 157</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ	♠ 832		1NT	Pass	2♦
Vul: E-W	♥ 63	♥ AJT875	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ QJ94	♦ K7	All Pass			
South HCP: 11+2	♣ AKT85	♣ QJ				
Contract: 4♥ South						

<b>Board: 158</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 96543	♠ QJ7				1NT
Vul: None	♥ K92	♥ Q85	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ 82	♦ AK73	All Pass			
South HCP: 15	♣ A82	♣ KT7				
Contract: 2♠ South						

**North hands****Jacoby or Texas**

<b>Board: 159</b>	♠ KQ982	Partner is dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: N-S	♦ QJ972	
HCP: 16+2	♣ A	
<hr/>		
<b>Board: 160</b>	♠ AQ953	Partner is dealer.
Dealer: South	♥ T64	East (LHO) Doubles 2♥ if possible.
Vul: E-W	♦ T	
HCP: 8+1	♣ Q654	
<hr/>		
<b>Board: 161</b>	♠ KT3	RHO is dealer. You bid second.
Dealer: West	♥ QJ94	West (RHO) opens 1NT if possible.
Vul: Both	♦ T94	East (LHO) bids 2♥ if possible.
HCP: 7	♣ J73	
<hr/>		
<b>Board: 162</b>	♠ KQ4	RHO is dealer. You bid second.
Dealer: West	♥ J54	West (RHO) opens 1NT if possible.
Vul: E-W	♦ Q74	East (LHO) bids 2♥ if possible.
HCP: 10	♣ Q853	West (RHO) bids 2♠ if possible.

## Both hands (Answers Page)

<b>Board: 159</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ982	♠ A3				1NT
Vul: N-S	♥ A9	♥ Q72	Pass	2♥	Pass	2♠
North HCP: 16+2	♦ QJ972	♦ AKT65	Pass	3♦	Pass	3NT
South HCP: 15+1	♣ A	♣ Q74	Pass	4NT <sup>1</sup>	Pass	6♦
Contract: 6♦ South			All Pass			

1. Quantitative 4NT

<b>Board: 160</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ953	♠ J2				1NT
Vul: E-W	♥ T64	♥ AJ85	Pass	2♥	X	XX <sup>1</sup>
North HCP: 8+1	♦ T	♦ Q76	Pass	2NT	Pass	3♠
South HCP: 16	♣ Q654	♣ AKJ9	All Pass			
Contract: 3♠ South						

1. artificial

<b>Board: 161</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT3	♠ 9	1NT	Pass	2♥	2♠ <sup>1</sup>
Vul: Both	♥ QJ94	♥ K7532	Pass	3♥	All Pass	
North HCP: 7	♦ T94	♦ AK875				
South HCP: 14+2	♣ J73	♣ AT				
Contract: 3♥ North						

1. Michaels Cuebid

<b>Board: 162</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ4	♠ 63	1NT	Pass	2♥	Pass
Vul: E-W	♥ J54	♥ Q72	2♠	Pass	Pass	3♣
North HCP: 10	♦ Q74	♦ AJ	All Pass			
South HCP: 10+2	♣ Q853	♣ KT7642				
Contract: 3♣ South						

## South hands

## Jacoby or Texas

**Board: 159**      ♠ A3      You are dealer.  
 Dealer: South      ♥ Q72      The opponents are silent.  
 Vul: N-S      ♦ AKT65  
 HCP: 15+1      ♣ Q74

---

**Board: 160**      ♠ J2      You are dealer.  
 Dealer: South      ♥ AJ85      East (RHO) Doubles 2♥ if possible.  
 Vul: E-W      ♦ Q76  
 HCP: 16      ♣ AKJ9

---

**Board: 161**      ♠ 9      LHO is dealer.  
 Dealer: West      ♥ K7532      West (LHO) opens 1NT if possible.  
 Vul: Both      ♦ AK875      East (RHO) bids 2♥ if possible.  
 HCP: 14+2      ♣ AT

---

**Board: 162**      ♠ 63      LHO is dealer.  
 Dealer: West      ♥ Q72      West (LHO) opens 1NT if possible.  
 Vul: E-W      ♦ AJ      East (RHO) bids 2♥ if possible.  
 HCP: 10+2      ♣ KT7642      West (LHO) bids 2♠ if possible.

## Both hands (Answers Page)

<b>Board: 159</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ982	♠ A3				1NT
Vul: N-S	♥ A9	♥ Q72	Pass	2♥	Pass	2♠
North HCP: 16+2	♦ QJ972	♦ AKT65	Pass	3♦	Pass	3NT
South HCP: 15+1	♣ A	♣ Q74	Pass	4NT <sup>1</sup>	Pass	6♦
Contract: 6♦ South			All Pass			

1. Quantitative 4NT

<b>Board: 160</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ953	♠ J2				1NT
Vul: E-W	♥ T64	♥ AJ85	Pass	2♥	X	XX <sup>1</sup>
North HCP: 8+1	♦ T	♦ Q76	Pass	2NT	Pass	3♠
South HCP: 16	♣ Q654	♣ AKJ9	All Pass			
Contract: 3♠ South						

1. artificial

<b>Board: 161</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT3	♠ 9	1NT	Pass	2♥	2♠ <sup>1</sup>
Vul: Both	♥ QJ94	♥ K7532	Pass	3♥	All Pass	
North HCP: 7	♦ T94	♦ AK875				
South HCP: 14+2	♣ J73	♣ AT				
Contract: 3♥ North						

1. Michaels Cuebid

<b>Board: 162</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ4	♠ 63	1NT	Pass	2♥	Pass
Vul: E-W	♥ J54	♥ Q72	2♠	Pass	Pass	3♣
North HCP: 10	♦ Q74	♦ AJ	All Pass			
South HCP: 10+2	♣ Q853	♣ KT7642				
Contract: 3♣ South						



## North hands

## Jacoby or Texas

**Board: 163**      ♠ AQ      You are dealer.  
 Dealer: North      ♥ QJ96      The opponents are silent.  
 Vul: E-W      ♦ KJ  
 HCP: 16+1      ♣ QJ963

---

**Board: 164**      ♠ T74      Partner is dealer.  
 Dealer: South      ♥ QJT63      The opponents are silent.  
 Vul: Both      ♦ K976  
 HCP: 10+1      ♣ A

---

**Board: 165**      ♠ Q32      You are dealer.  
 Dealer: North      ♥ K83      The opponents are silent.  
 Vul: None      ♦ AQ654  
 HCP: 15+1      ♣ A4

---

**Board: 166**      ♠ 95      Partner is dealer.  
 Dealer: South      ♥ AKT943      The opponents are silent.  
 Vul: E-W      ♦ A86  
 HCP: 11+2      ♣ 42

---

**Board: 167**      ♠ QJ985      Partner is dealer.  
 Dealer: South      ♥ K      The opponents are silent.  
 Vul: Both      ♦ 8542  
 HCP: 8+1      ♣ QT9

## Both hands (Answers Page)

### Board: 163

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 10+1

Contract: 3NT South

North:

♠ AQ

♥ QJ96

♦ KJ

♣ QJ963

South:

♠ KT942

♥ 52

♦ AT8

♣ K54

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

All Pass

### Board: 164

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16

Contract: 3NT South

North:

♠ T74

♥ QJT63

♦ K976

♣ A

South:

♠ AQ2

♥ A8

♦ AQT3

♣ T854

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 3NT

All Pass

### Board: 165

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+2

Contract: 4♥ South

North:

♠ Q32

♥ K83

♦ AQ654

♣ A4

South:

♠ A8

♥ AQJ974

♦ T93

♣ 95

W N E S

1NT Pass 2♦

Pass 2♥ Pass 4♥

All Pass

### Board: 166

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 17

Contract: 4♥ North

North:

♠ 95

♥ AKT943

♦ A86

♣ 42

South:

♠ AK2

♥ QJ7

♦ QJ54

♣ AT6

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 4♥ All Pass

### Board: 167

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 17

Contract: 3♠ North

North:

♠ QJ985

♥ K

♦ 8542

♣ QT9

South:

♠ K764

♥ AQ32

♦ AK6

♣ J5

W N E S

1NT

Pass 2♥ Pass 2NT<sup>1</sup>

Pass 3♠ All Pass

1. Extended acceptance after NT

**South hands****Jacoby or Texas**

**Board: 163**      ♠ KT942      Partner is dealer.  
Dealer: North      ♥ 52      The opponents are silent.  
Vul: E-W      ♦ AT8  
HCP: 10+1      ♣ K54

---

**Board: 164**      ♠ AQ2      You are dealer.  
Dealer: South      ♥ A8      The opponents are silent.  
Vul: Both      ♦ AQT3  
HCP: 16      ♣ T854

---

**Board: 165**      ♠ A8      Partner is dealer.  
Dealer: North      ♥ AQJ974      The opponents are silent.  
Vul: None      ♦ T93  
HCP: 11+2      ♣ 95

---

**Board: 166**      ♠ AK2      You are dealer.  
Dealer: South      ♥ QJ7      The opponents are silent.  
Vul: E-W      ♦ QJ54  
HCP: 17      ♣ AT6

---

**Board: 167**      ♠ K764      You are dealer.  
Dealer: South      ♥ AQ32      The opponents are silent.  
Vul: Both      ♦ AK6  
HCP: 17      ♣ J5

## Both hands (Answers Page)

### Board: 163

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 10+1

Contract: 3NT South

North:

♠ AQ

♥ QJ96

♦ KJ

♣ QJ963

South:

♠ KT942

♥ 52

♦ AT8

♣ K54

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

All Pass

### Board: 164

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16

Contract: 3NT South

North:

♠ T74

♥ QJT63

♦ K976

♣ A

South:

♠ AQ2

♥ A8

♦ AQT3

♣ T854

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 3NT

All Pass

### Board: 165

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+2

Contract: 4♥ South

North:

♠ Q32

♥ K83

♦ AQ654

♣ A4

South:

♠ A8

♥ AQJ974

♦ T93

♣ 95

W N E S

1NT Pass 2♦

Pass 2♥ Pass 4♥

All Pass

### Board: 166

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 17

Contract: 4♥ North

North:

♠ 95

♥ AKT943

♦ A86

♣ 42

South:

♠ AK2

♥ QJ7

♦ QJ54

♣ AT6

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 4♥ All Pass

### Board: 167

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 17

Contract: 3♠ North

North:

♠ QJ985

♥ K

♦ 8542

♣ QT9

South:

♠ K764

♥ AQ32

♦ AK6

♣ J5

W N E S

1NT

Pass 2♥ Pass 2NT<sup>1</sup>

Pass 3♠ All Pass

1. Extended acceptance after NT

**North hands****Jacoby or Texas**

**Board: 168**      ♠ AKQJ53      Partner is dealer.  
Dealer: South      ♥ Q7      The opponents are silent.  
Vul: None      ♦ K87  
HCP: 15+2      ♣ 42

---

**Board: 169**      ♠ A3      You are dealer.  
Dealer: North      ♥ A863      West (RHO) bids 2♥ if possible.  
Vul: N-S      ♦ QT3      East (LHO) bids 2♠ if possible.  
HCP: 15      ♣ AJ74

---

**Board: 170**      ♠ AK52      You are dealer.  
Dealer: North      ♥ J7      West (RHO) Doubles 2♥ if possible.  
Vul: Both      ♦ AJ73      West (RHO) Doubles 3♥ if possible.  
HCP: 17      ♣ KJ8

## Both hands (Answers Page)

### Board: 168

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

#### North:

♠ AKQJ53  
 ♥ Q7  
 ♦ K87  
 ♣ 42

#### South:

♠ T964  
 ♥ AT9  
 ♦ AJ  
 ♣ AK73

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

1. Texas
2. Blackwood 0314, for !S
3. A=0/5 or 3/5
4. King ask by 5NT
5. K=1

### Board: 169

Dealer: North  
 Vul: N-S  
 North HCP: 15  
 South HCP: 9+1  
 Contract: 4 ♥ North

#### North:

♠ A3  
 ♥ A863  
 ♦ QT3  
 ♣ AJ74

#### South:

♠ K82  
 ♥ KQJ92  
 ♦ 985  
 ♣ 83

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

1. Michaels Cuebid

### Board: 170

Dealer: North  
 Vul: Both  
 North HCP: 17  
 South HCP: 9+2  
 Contract: 4 ♠ South

#### North:

♠ AK52  
 ♥ J7  
 ♦ AJ73  
 ♣ KJ8

#### South:

♠ QJ643  
 ♥ Q  
 ♦ 54  
 ♣ AT652

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

1. Extended acceptance after NT
2. Cue bid, a !C stopper
3. Cue bid, a !D stopper
4. Cue bid, a !H stopper

**South hands****Jacoby or Texas**

<b>Board: 168</b>	♠ T964	You are dealer.
Dealer: South	♥ AT9	The opponents are silent.
Vul: None	♦ AJ	
HCP: 16	♣ AK73	

---

<b>Board: 169</b>	♠ K82	Partner is dealer.
Dealer: North	♥ KQJ92	West (LHO) bids 2♥ if possible.
Vul: N-S	♦ 985	East (RHO) bids 2♠ if possible.
HCP: 9+1	♣ 83	

---

<b>Board: 170</b>	♠ QJ643	Partner is dealer.
Dealer: North	♥ Q	West (LHO) Doubles 2♥ if possible.
Vul: Both	♦ 54	West (LHO) Doubles 3♥ if possible.
HCP: 9+2	♣ AT652	

## Both hands (Answers Page)

### Board: 168

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

#### North:

♠ AKQJ53  
 ♥ Q7  
 ♦ K87  
 ♣ 42

#### South:

♠ T964  
 ♥ AT9  
 ♦ AJ  
 ♣ AK73

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

1. Texas
2. Blackwood 0314, for !S
3. A=0/5 or 3/5
4. King ask by 5NT
5. K=1

### Board: 169

Dealer: North  
 Vul: N-S  
 North HCP: 15  
 South HCP: 9+1  
 Contract: 4 ♥ North

#### North:

♠ A3  
 ♥ A863  
 ♦ QT3  
 ♣ AJ74

#### South:

♠ K82  
 ♥ KQJ92  
 ♦ 985  
 ♣ 83

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

1. Michaels Cuebid

### Board: 170

Dealer: North  
 Vul: Both  
 North HCP: 17  
 South HCP: 9+2  
 Contract: 4 ♠ South

#### North:

♠ AK52  
 ♥ J7  
 ♦ AJ73  
 ♣ KJ8

#### South:

♠ QJ643  
 ♥ Q  
 ♦ 54  
 ♣ AT652

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

1. Extended acceptance after NT
2. Cue bid, a !C stopper
3. Cue bid, a !D stopper
4. Cue bid, a !H stopper



**North hands****Jacoby or Texas**

<b>Board: 171</b>	♠ J43	You are dealer.
Dealer: North	♥ KQJ8	The opponents are silent.
Vul: None	♦ AJ8	
HCP: 17	♣ KQ9	

---

<b>Board: 172</b>	♠ Q86	Partner is dealer.
Dealer: South	♥ KQT95	The opponents are silent.
Vul: N-S	♦ T54	
HCP: 7+1	♣ 85	

---

<b>Board: 173</b>	♠ AQ8	You are dealer.
Dealer: North	♥ QT6	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 16	♣ A985	

---

<b>Board: 174</b>	♠ 63	Partner is dealer.
Dealer: South	♥ QJT87	The opponents are silent.
Vul: None	♦ 43	
HCP: 5+1	♣ Q865	

---

<b>Board: 175</b>	♠ JT5	You are dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: N-S	♦ KJ8	
HCP: 15+1	♣ KQJT9	

## Both hands (Answers Page)

<b>Board: 171</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J43	♠ AQ9852		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ KQJ8	♥ AT	Pass	4♠	All Pass	
North HCP: 17	♦ AJ8	♦ KT6				
South HCP: 13+2	♣ KQ9	♣ 74				
Contract: 4♠ North				1. Texas		

<b>Board: 172</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q86	♠ KJT				1NT
Vul: N-S	♥ KQT95	♥ 76	Pass	2♦	Pass	2♥
North HCP: 7+1	♦ T54	♦ Q732	Pass	2NT	All Pass	
South HCP: 15	♣ 85	♣ AKQ2				
Contract: 2NT North						

<b>Board: 173</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ8	♠ T64		1NT	Pass	2♦
Vul: E-W	♥ QT6	♥ AK854	Pass	2♥	Pass	3♣
North HCP: 16	♦ AT3	♦ J	Pass	4♥	All Pass	
South HCP: 11+1	♣ A985	♣ K742				
Contract: 4♥ North						

<b>Board: 174</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 63	♠ AQ9				1NT
Vul: None	♥ QJT87	♥ K52	Pass	2♦	Pass	2♥
North HCP: 5+1	♦ 43	♦ A762	All Pass			
South HCP: 17	♣ Q865	♣ KJ4				
Contract: 2♥ South						

<b>Board: 175</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT5	♠ KQ732		1NT	Pass	2♥
Vul: N-S	♥ AT	♥ Q65	Pass	2♠	All Pass	
North HCP: 15+1	♦ KJ8	♦ T75				
South HCP: 7+1	♣ KQJT9	♣ 76				
Contract: 2♠ North						

**South hands****Jacoby or Texas**

**Board: 171**      ♠ AQ9852      Partner is dealer.  
Dealer: North      ♥ AT      The opponents are silent.  
Vul: None      ♦ KT6  
HCP: 13+2      ♣ 74

---

**Board: 172**      ♠ KJT      You are dealer.  
Dealer: South      ♥ 76      The opponents are silent.  
Vul: N-S      ♦ Q732  
HCP: 15      ♣ AKQ2

---

**Board: 173**      ♠ T64      Partner is dealer.  
Dealer: North      ♥ AK854      The opponents are silent.  
Vul: E-W      ♦ J  
HCP: 11+1      ♣ K742

---

**Board: 174**      ♠ AQ9      You are dealer.  
Dealer: South      ♥ K52      The opponents are silent.  
Vul: None      ♦ A762  
HCP: 17      ♣ KJ4

---

**Board: 175**      ♠ KQ732      Partner is dealer.  
Dealer: North      ♥ Q65      The opponents are silent.  
Vul: N-S      ♦ T75  
HCP: 7+1      ♣ 76

## Both hands (Answers Page)

<b>Board: 171</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J43	♠ AQ9852		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ KQJ8	♥ AT	Pass	4♠	All Pass	
North HCP: 17	♦ AJ8	♦ KT6				
South HCP: 13+2	♣ KQ9	♣ 74				
Contract: 4♠ North				1. Texas		

<b>Board: 172</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q86	♠ KJT				1NT
Vul: N-S	♥ KQT95	♥ 76	Pass	2♦	Pass	2♥
North HCP: 7+1	♦ T54	♦ Q732	Pass	2NT	All Pass	
South HCP: 15	♣ 85	♣ AKQ2				
Contract: 2NT North						

<b>Board: 173</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ8	♠ T64		1NT	Pass	2♦
Vul: E-W	♥ QT6	♥ AK854	Pass	2♥	Pass	3♣
North HCP: 16	♦ AT3	♦ J	Pass	4♥	All Pass	
South HCP: 11+1	♣ A985	♣ K742				
Contract: 4♥ North						

<b>Board: 174</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 63	♠ AQ9				1NT
Vul: None	♥ QJT87	♥ K52	Pass	2♦	Pass	2♥
North HCP: 5+1	♦ 43	♦ A762	All Pass			
South HCP: 17	♣ Q865	♣ KJ4				
Contract: 2♥ South						

<b>Board: 175</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT5	♠ KQ732		1NT	Pass	2♥
Vul: N-S	♥ AT	♥ Q65	Pass	2♠	All Pass	
North HCP: 15+1	♦ KJ8	♦ T75				
South HCP: 7+1	♣ KQJT9	♣ 76				
Contract: 2♠ North						

**North hands****Jacoby or Texas**

**Board: 176**      ♠ QJT53      Partner is dealer.  
Dealer: South      ♥ T9      The opponents are silent.  
Vul: E-W      ♦ AQJT3  
HCP: 10+2      ♣ 9

---

**Board: 177**      ♠ AJ3      You are dealer.  
Dealer: North      ♥ KJ7      The opponents are silent.  
Vul: Both      ♦ QT876  
HCP: 16+1      ♣ KQ

---

**Board: 178**      ♠ A9      Partner is dealer.  
Dealer: South      ♥ QJ752      The opponents are silent.  
Vul: N-S      ♦ KJ87  
HCP: 11+1      ♣ 62

---

**Board: 179**      ♠ J95      You are dealer.  
Dealer: North      ♥ AJT6      The opponents are silent.  
Vul: E-W      ♦ KQ  
HCP: 17      ♣ KQJ8

## Both hands (Answers Page)

<b>Board: 176</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJT53	♠ A2				1NT
Vul: E-W	♥ T9	♥ AJ83	Pass	2♥	Pass	2♠
North HCP: 10+2	♦ AQJT3	♦ K76	Pass	3♦	Pass	3NT
South HCP: 16	♣ 9	♣ A753	All Pass			
Contract: 3NT South						

<b>Board: 177</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ3	♠ KQT84		1NT	Pass	2♥
Vul: Both	♥ KJ7	♥ A	Pass	2♠	Pass	3♣
North HCP: 16+1	♦ QT876	♦ K5	Pass	4♠	Pass	4NT <sup>1</sup>
South HCP: 13+2	♣ KQ	♣ JT862	Pass	5♦ <sup>2</sup>	Pass	5♠
Contract: 5♠ South			All Pass			

1. Blackwood 0314, for !S

2. A=1/5 or 4/5

<b>Board: 178</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A9	♠ Q52				1NT
Vul: N-S	♥ QJ752	♥ A86	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ KJ87	♦ AQ64	Pass	3♦	Pass	4♥
South HCP: 15	♣ 62	♣ KT9	All Pass			
Contract: 4♥ South						

<b>Board: 179</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J95	♠ T8764		1NT	Pass	2♥
Vul: E-W	♥ AJT6	♥ K85	Pass	2♠	Pass	2NT
North HCP: 17	♦ KQ	♦ 3	Pass	4♠	All Pass	
South HCP: 7+1	♣ KQJ8	♣ AT73				
Contract: 4♠ North						

**South hands****Jacoby or Texas**

<b>Board: 176</b>	♠ A2	You are dealer.
Dealer: South	♥ AJ83	The opponents are silent.
Vul: E-W	♦ K76	
HCP: 16	♣ A753	

---

<b>Board: 177</b>	♠ KQT84	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: Both	♦ K5	
HCP: 13+2	♣ JT862	

---

<b>Board: 178</b>	♠ Q52	You are dealer.
Dealer: South	♥ A86	The opponents are silent.
Vul: N-S	♦ AQ64	
HCP: 15	♣ KT9	

---

<b>Board: 179</b>	♠ T8764	Partner is dealer.
Dealer: North	♥ K85	The opponents are silent.
Vul: E-W	♦ 3	
HCP: 7+1	♣ AT73	

## Both hands (Answers Page)

<b>Board: 176</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJT53	♠ A2				1NT
Vul: E-W	♥ T9	♥ AJ83	Pass	2♥	Pass	2♠
North HCP: 10+2	♦ AQJT3	♦ K76	Pass	3♦	Pass	3NT
South HCP: 16	♣ 9	♣ A753	All Pass			
Contract: 3NT South						

<b>Board: 177</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ3	♠ KQT84		1NT	Pass	2♥
Vul: Both	♥ KJ7	♥ A	Pass	2♠	Pass	3♣
North HCP: 16+1	♦ QT876	♦ K5	Pass	4♠	Pass	4NT <sup>1</sup>
South HCP: 13+2	♣ KQ	♣ JT862	Pass	5♦ <sup>2</sup>	Pass	5♠
Contract: 5♠ South			All Pass			

1. Blackwood 0314, for !S

2. A=1/5 or 4/5

<b>Board: 178</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A9	♠ Q52				1NT
Vul: N-S	♥ QJ752	♥ A86	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ KJ87	♦ AQ64	Pass	3♦	Pass	4♥
South HCP: 15	♣ 62	♣ KT9	All Pass			
Contract: 4♥ South						

<b>Board: 179</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J95	♠ T8764		1NT	Pass	2♥
Vul: E-W	♥ AJT6	♥ K85	Pass	2♠	Pass	2NT
North HCP: 17	♦ KQ	♦ 3	Pass	4♠	All Pass	
South HCP: 7+1	♣ KQJ8	♣ AT73				
Contract: 4♠ North						



## North hands

## Jacoby or Texas

**Board: 180**      ♠ AKQ43      Partner is dealer.  
 Dealer: South      ♥ 5      The opponents are silent.  
 Vul: Both      ♦ T632  
 HCP: 13+1      ♣ A43

---

**Board: 181**      ♠ K4      You are dealer.  
 Dealer: North      ♥ KJ4      The opponents are silent.  
 Vul: None      ♦ AKT2  
 HCP: 17      ♣ KT42

---

**Board: 182**      ♠ J97632      Partner is dealer.  
 Dealer: South      ♥ AT      The opponents are silent.  
 Vul: E-W      ♦ J5  
 HCP: 8+2      ♣ Q64

---

**Board: 183**      ♠ K5      Partner is dealer.  
 Dealer: South      ♥ AKT9742      East (LHO) Doubles 4 ♦ if possible.  
 Vul: Both      ♦ 95  
 HCP: 12+3      ♣ Q8

## Both hands (Answers Page)

Board: 180	North:	South:	W	N	E	S
Dealer: South	♠ AKQ43	♠ T8				1NT
Vul: Both	♥ 5	♥ AKJ6	Pass	2♥	Pass	2♠
North HCP: 13+1	♦ T632	♦ KQJ	Pass	3♦	Pass	3NT
South HCP: 15	♣ A43	♣ J985	All Pass			
Contract: 3NT South						

Board: 181	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ J9853		1NT	Pass	2♥
Vul: None	♥ KJ4	♥ T82	Pass	2♠	All Pass	
North HCP: 17	♦ AKT2	♦ Q3				
South HCP: 6+1	♣ KT42	♣ QJ6				
Contract: 2♠ North						

Board: 182	North:	South:	W	N	E	S
Dealer: South	♠ J97632	♠ AQT				1NT
Vul: E-W	♥ AT	♥ K6542	Pass	2♥	Pass	2♠
North HCP: 8+2	♦ J5	♦ AQ4	Pass	3♠	Pass	4♠
South HCP: 16+1	♣ Q64	♣ J7	All Pass			
Contract: 4♠ South						

Board: 183	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ J92				1NT
Vul: Both	♥ AKT9742	♥ J8	Pass	4♦ <sup>1</sup>	X	Pass <sup>2</sup>
North HCP: 12+3	♦ 95	♦ KQ4	Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
South HCP: 15+1	♣ Q8	♣ AKJ74	Pass	5♥	All Pass	
Contract: 5♥ North						

1. Texas
2. denies a !D stopper
3. Blackwood 0314, for !H
4. A=1/5 or 4/5

**South hands****Jacoby or Texas**

**Board: 180**      ♠ T8      You are dealer.  
Dealer: South      ♥ AKJ6      The opponents are silent.  
Vul: Both      ♦ KQJ  
HCP: 15      ♣ J985

---

**Board: 181**      ♠ J9853      Partner is dealer.  
Dealer: North      ♥ T82      The opponents are silent.  
Vul: None      ♦ Q3  
HCP: 6+1      ♣ QJ6

---

**Board: 182**      ♠ AQT      You are dealer.  
Dealer: South      ♥ K6542      The opponents are silent.  
Vul: E-W      ♦ AQ4  
HCP: 16+1      ♣ J7

---

**Board: 183**      ♠ J92      You are dealer.  
Dealer: South      ♥ J8      East (RHO) Doubles 4♦ if possible.  
Vul: Both      ♦ KQ4  
HCP: 15+1      ♣ AKJ74

## Both hands (Answers Page)

<b>Board: 180</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKQ43	♠ T8				1NT
Vul: Both	♥ 5	♥ AKJ6	Pass	2♥	Pass	2♠
North HCP: 13+1	♦ T632	♦ KQJ	Pass	3♦	Pass	3NT
South HCP: 15	♣ A43	♣ J985	All Pass			
Contract: 3NT South						

<b>Board: 181</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K4	♠ J9853		1NT	Pass	2♥
Vul: None	♥ KJ4	♥ T82	Pass	2♠	All Pass	
North HCP: 17	♦ AKT2	♦ Q3				
South HCP: 6+1	♣ KT42	♣ QJ6				
Contract: 2♠ North						

<b>Board: 182</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J97632	♠ AQT				1NT
Vul: E-W	♥ AT	♥ K6542	Pass	2♥	Pass	2♠
North HCP: 8+2	♦ J5	♦ AQ4	Pass	3♠	Pass	4♠
South HCP: 16+1	♣ Q64	♣ J7	All Pass			
Contract: 4♠ South						

<b>Board: 183</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K5	♠ J92				1NT
Vul: Both	♥ AKT9742	♥ J8	Pass	4♦ <sup>1</sup>	X	Pass <sup>2</sup>
North HCP: 12+3	♦ 95	♦ KQ4	Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
South HCP: 15+1	♣ Q8	♣ AKJ74	Pass	5♥	All Pass	
Contract: 5♥ North						

1. Texas
2. denies a !D stopper
3. Blackwood 0314, for !H
4. A=1/5 or 4/5

## North hands

## Jacoby or Texas

<b>Board: 184</b>	♠ KJ843	Partner is dealer.
Dealer: South	♥ 74	The opponents are silent.
Vul: None	♦ 4	
HCP: 7+2	♣ QJT65	
<b>Board: 185</b>	♠ 654	You are dealer.
Dealer: North	♥ AQJ73	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 16+1	♣ KQ9	
<b>Board: 186</b>	♠ KQT63	LHO is dealer.
Dealer: East	♥ -	East (LHO) opens 1NT if possible.
Vul: Both	♦ QT653	West (RHO) bids 2♦ if possible.
HCP: 10+2	♣ KT9	West (RHO) bids 3♥ if possible.
		West (RHO) Doubles 3♠ if possible.
<b>Board: 187</b>	♠ Q96	You are dealer.
Dealer: North	♥ 732	The opponents are silent.
Vul: None	♦ AK432	
HCP: 16+1	♣ AK	
<b>Board: 188</b>	♠ K98752	Partner is dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: N-S	♦ J7	
HCP: 8+2	♣ 843	

## Both hands (Answers Page)

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ KJ843	♠ AQ9				1NT
Vul: None	♥ 74	♥ AQ965	Pass	2♥	Pass	2♠
North HCP: 7+2	♦ 4	♦ AT8	All Pass			
South HCP: 16+1	♣ QJT65	♣ 73				
Contract: 2♠ South						

Board: 185	North:	South:	W	N	E	S
Dealer: North	♠ 654	♠ KJ972		1NT	Pass	2♥
Vul: N-S	♥ AQJ73	♥ 65	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ A2	♦ KQ5	Pass	4♠	All Pass	
South HCP: 9+1	♣ KQ9	♣ 863				
Contract: 4♠ North						

Board: 186	North:	South:	W	N	E	S
Dealer: East	♠ KQT63	♠ A82			1NT	Pass
Vul: Both	♥ -	♥ J94	2♦	2♥ <sup>1</sup>	Pass	2♠
North HCP: 10+2	♦ QT653	♦ 974	3♥	Pass	Pass	3♠
South HCP: 9	♣ KT9	♣ A732	X	All Pass		
Contract: 3♠ X South						

1. Michaels Cuebid

Board: 187	North:	South:	W	N	E	S
Dealer: North	♠ Q96	♠ KJ532		1NT	Pass	2♥
Vul: None	♥ 732	♥ 98	Pass	2♠	All Pass	
North HCP: 16+1	♦ AK432	♦ QT6				
South HCP: 8+1	♣ AK	♣ Q83				
Contract: 2♠ North						

Board: 188	North:	South:	W	N	E	S
Dealer: South	♠ K98752	♠ AJ4				1NT
Vul: N-S	♥ A4	♥ K72	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8+2	♦ J7	♦ A9	All Pass			
South HCP: 17+1	♣ 843	♣ KQ962				
Contract: 4♠ South						

1. Texas

# Jacoby or Texas

<b>Board: 185</b>	♠ KJ972	Partner is dealer.
Dealer: North	♥ 65	The opponents are silent.
Vul: N-S	♦ KQ5	
HCP: 9+1	♣ 863	

<b>Board: 187</b>	♠ KJ532	Partner is dealer.
Dealer: North	♥ 98	The opponents are silent.
Vul: None	♦ QT6	
HCP: 8+1	♣ Q83	

<b>Board: 188</b>	♠ AJ4	You are dealer.
Dealer: South	♥ K72	The opponents are silent.
Vul: N-S	♦ A9	
HCP: 17+1	♣ KQ962	

## Both hands (Answers Page)

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ KJ843	♠ AQ9				1NT
Vul: None	♥ 74	♥ AQ965	Pass	2♥	Pass	2♠
North HCP: 7+2	♦ 4	♦ AT8	All Pass			
South HCP: 16+1	♣ QJT65	♣ 73				
Contract: 2♠ South						

Board: 185	North:	South:	W	N	E	S
Dealer: North	♠ 654	♠ KJ972		1NT	Pass	2♥
Vul: N-S	♥ AQJ73	♥ 65	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ A2	♦ KQ5	Pass	4♠	All Pass	
South HCP: 9+1	♣ KQ9	♣ 863				
Contract: 4♠ North						

Board: 186	North:	South:	W	N	E	S
Dealer: East	♠ KQT63	♠ A82			1NT	Pass
Vul: Both	♥ -	♥ J94	2♦	2♥ <sup>1</sup>	Pass	2♠
North HCP: 10+2	♦ QT653	♦ 974	3♥	Pass	Pass	3♠
South HCP: 9	♣ KT9	♣ A732	X	All Pass		
Contract: 3♠ X South						

1. Michaels Cuebid

Board: 187	North:	South:	W	N	E	S
Dealer: North	♠ Q96	♠ KJ532		1NT	Pass	2♥
Vul: None	♥ 732	♥ 98	Pass	2♠	All Pass	
North HCP: 16+1	♦ AK432	♦ QT6				
South HCP: 8+1	♣ AK	♣ Q83				
Contract: 2♠ North						

Board: 188	North:	South:	W	N	E	S
Dealer: South	♠ K98752	♠ AJ4				1NT
Vul: N-S	♥ A4	♥ K72	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8+2	♦ J7	♦ A9	All Pass			
South HCP: 17+1	♣ 843	♣ KQ962				
Contract: 4♠ South						

1. Texas



**North hands****Jacoby or Texas**

<b>Board: 189</b>	♠ J5	You are dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: E-W	♦ AK842	
HCP: 15+1	♣ K864	

---

<b>Board: 190</b>	♠ QJT3	You are dealer.
Dealer: North	♥ AK7	The opponents are silent.
Vul: N-S	♦ T2	
HCP: 15	♣ KQ32	

---

<b>Board: 191</b>	♠ AQ73	You are dealer.
Dealer: North	♥ A9	The opponents are silent.
Vul: E-W	♦ Q986	
HCP: 15	♣ K83	

---

<b>Board: 192</b>	♠ AQT74	Partner is dealer.
Dealer: South	♥ Q83	The opponents are silent.
Vul: Both	♦ 3	
HCP: 12+1	♣ KJT7	

---

<b>Board: 193</b>	♠ T7	You are dealer.
Dealer: North	♥ AT65	The opponents are silent.
Vul: N-S	♦ AK73	
HCP: 15	♣ A76	

## Both hands (Answers Page)

### Board: 189

Dealer: North  
 Vul: E-W  
 North HCP: 15+1  
 South HCP: 9+2  
 Contract: 3♥ North

North:

♠ J5  
 ♥ A7  
 ♦ AK842  
 ♣ K864

South:

♠ T3  
 ♥ KJ952  
 ♦ QJ953  
 ♣ Q

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	3♥	All Pass	

### Board: 190

Dealer: North  
 Vul: N-S  
 North HCP: 15  
 South HCP: 5+1  
 Contract: 3♠ South

North:

♠ QJT3  
 ♥ AK7  
 ♦ T2  
 ♣ KQ32

South:

♠ K9876  
 ♥ Q64  
 ♦ 653  
 ♣ T6

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

1. Extended acceptance after NT

### Board: 191

Dealer: North  
 Vul: E-W  
 North HCP: 15  
 South HCP: 12+1  
 Contract: 4♠ North

North:

♠ AQ73  
 ♥ A9  
 ♦ Q986  
 ♣ K83

South:

♠ KT982  
 ♥ Q5  
 ♦ AJ7  
 ♣ Q95

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

1. Extended acceptance after NT  
 2. surplus

### Board: 192

Dealer: South  
 Vul: Both  
 North HCP: 12+1  
 South HCP: 15+1  
 Contract: 3NT North

North:

♠ AQT74  
 ♥ Q83  
 ♦ 3  
 ♣ KJT7

South:

♠ 98  
 ♥ KJ65  
 ♦ AK962  
 ♣ A8

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♣	Pass	3♦
Pass	3NT	All Pass	

### Board: 193

Dealer: North  
 Vul: N-S  
 North HCP: 15  
 South HCP: 12+1  
 Contract: 3NT South

North:

♠ T7  
 ♥ AT65  
 ♦ AK73  
 ♣ A76

South:

♠ KJ653  
 ♥ QJ2  
 ♦ QT5  
 ♣ K3

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
All Pass			

**South hands****Jacoby or Texas**

**Board: 189**      ♠ T3      Partner is dealer.  
Dealer: North      ♥ KJ952      The opponents are silent.  
Vul: E-W      ♦ QJ953  
HCP: 9+2      ♣ Q

---

**Board: 190**      ♠ K9876      Partner is dealer.  
Dealer: North      ♥ Q64      The opponents are silent.  
Vul: N-S      ♦ 653  
HCP: 5+1      ♣ T6

---

**Board: 191**      ♠ KT982      Partner is dealer.  
Dealer: North      ♥ Q5      The opponents are silent.  
Vul: E-W      ♦ AJ7  
HCP: 12+1      ♣ Q95

---

**Board: 192**      ♠ 98      You are dealer.  
Dealer: South      ♥ KJ65      The opponents are silent.  
Vul: Both      ♦ AK962  
HCP: 15+1      ♣ A8

---

**Board: 193**      ♠ KJ653      Partner is dealer.  
Dealer: North      ♥ QJ2      The opponents are silent.  
Vul: N-S      ♦ QT5  
HCP: 12+1      ♣ K3

## Both hands (Answers Page)

### Board: 189

Dealer: North  
 Vul: E-W  
 North HCP: 15+1  
 South HCP: 9+2  
 Contract: 3♥ North

North:

♠ J5  
 ♥ A7  
 ♦ AK842  
 ♣ K864

South:

♠ T3  
 ♥ KJ952  
 ♦ QJ953  
 ♣ Q

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	3♥	All Pass	

### Board: 190

Dealer: North  
 Vul: N-S  
 North HCP: 15  
 South HCP: 5+1  
 Contract: 3♠ South

North:

♠ QJT3  
 ♥ AK7  
 ♦ T2  
 ♣ KQ32

South:

♠ K9876  
 ♥ Q64  
 ♦ 653  
 ♣ T6

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

1. Extended acceptance after NT

### Board: 191

Dealer: North  
 Vul: E-W  
 North HCP: 15  
 South HCP: 12+1  
 Contract: 4♠ North

North:

♠ AQ73  
 ♥ A9  
 ♦ Q986  
 ♣ K83

South:

♠ KT982  
 ♥ Q5  
 ♦ AJ7  
 ♣ Q95

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

1. Extended acceptance after NT  
 2. surplus

### Board: 192

Dealer: South  
 Vul: Both  
 North HCP: 12+1  
 South HCP: 15+1  
 Contract: 3NT North

North:

♠ AQT74  
 ♥ Q83  
 ♦ 3  
 ♣ KJT7

South:

♠ 98  
 ♥ KJ65  
 ♦ AK962  
 ♣ A8

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♣	Pass	3♦
Pass	3NT	All Pass	

### Board: 193

Dealer: North  
 Vul: N-S  
 North HCP: 15  
 South HCP: 12+1  
 Contract: 3NT South

North:

♠ T7  
 ♥ AT65  
 ♦ AK73  
 ♣ A76

South:

♠ KJ653  
 ♥ QJ2  
 ♦ QT5  
 ♣ K3

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
All Pass			

## North hands

## Jacoby or Texas

**Board: 194**      ♠ 653      Partner is dealer.  
Dealer: South      ♥ KQ876      The opponents are silent.  
Vul: E-W      ♦ J9  
HCP: 9+1      ♣ K97

---

**Board: 195**      ♠ A85      You are dealer.  
Dealer: North      ♥ Q32      The opponents are silent.  
Vul: Both      ♦ AJ  
HCP: 16+1      ♣ KQ753

---

**Board: 196**      ♠ T83      Partner is dealer.  
Dealer: South      ♥ JT875      East (LHO) bids 2♥ if possible.  
Vul: None      ♦ J      West (RHO) bids 2NT if possible.  
HCP: 5+1      ♣ K983      East (LHO) bids 3♦ if possible.

---

**Board: 197**      ♠ AQ965      You are dealer.  
Dealer: North      ♥ 96      The opponents are silent.  
Vul: E-W      ♦ KT5  
HCP: 15+1      ♣ AQ2

## Both hands (Answers Page)

<b>Board: 194</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 653	♠ AJ				1NT
Vul: E-W	♥ KQ876	♥ 53	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ J9	♦ AK52	Pass	2NT	All Pass	
South HCP: 15+1	♣ K97	♣ QJT84				
Contract: 2NT North						

<b>Board: 195</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A85	♠ QT4		1NT	Pass	2♦
Vul: Both	♥ Q32	♥ JT964	Pass	2♥	Pass	2NT
North HCP: 16+1	♦ AJ	♦ KT43	Pass	4♥	All Pass	
South HCP: 7+1	♣ KQ753	♣ J				
Contract: 4♥ North						

<b>Board: 196</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T83	♠ A76				1NT
Vul: None	♥ JT875	♥ KQ64	Pass	2♦	2♥ <sup>1</sup>	X <sup>2</sup>
North HCP: 5+1	♦ J	♦ A3	2NT <sup>3</sup>	Pass	3♦	3♥
South HCP: 16	♣ K983	♣ QJT4	All Pass			
Contract: 3♥ South						

1. Michaels Cuebid
2. support
3. to the partner's longer

<b>Board: 197</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ965	♠ 7		1NT	Pass	2♦
Vul: E-W	♥ 96	♥ KT543	Pass	2♥	Pass	3♣
North HCP: 15+1	♦ KT5	♦ Q72	Pass	3♠	Pass	3NT
South HCP: 9+1	♣ AQ2	♣ KJ86	All Pass			
Contract: 3NT South						

**South hands****Jacoby or Texas**

<b>Board: 194</b>	♠ AJ	You are dealer.
Dealer: South	♥ 53	The opponents are silent.
Vul: E-W	♦ AK52	
HCP: 15+1	♣ QJT84	

---

<b>Board: 195</b>	♠ QT4	Partner is dealer.
Dealer: North	♥ JT964	The opponents are silent.
Vul: Both	♦ KT43	
HCP: 7+1	♣ J	

---

<b>Board: 196</b>	♠ A76	You are dealer.
Dealer: South	♥ KQ64	East (RHO) bids 2♥ if possible.
Vul: None	♦ A3	West (LHO) bids 2NT if possible.
HCP: 16	♣ QJT4	East (RHO) bids 3♦ if possible.

---

<b>Board: 197</b>	♠ 7	Partner is dealer.
Dealer: North	♥ KT543	The opponents are silent.
Vul: E-W	♦ Q72	
HCP: 9+1	♣ KJ86	

## Both hands (Answers Page)

Board: 194	North:	South:	W	N	E	S
Dealer: South	♠ 653	♠ AJ				1NT
Vul: E-W	♥ KQ876	♥ 53	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ J9	♦ AK52	Pass	2NT	All Pass	
South HCP: 15+1	♣ K97	♣ QJT84				
Contract: 2NT North						

Board: 195	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ QT4		1NT	Pass	2♦
Vul: Both	♥ Q32	♥ JT964	Pass	2♥	Pass	2NT
North HCP: 16+1	♦ AJ	♦ KT43	Pass	4♥	All Pass	
South HCP: 7+1	♣ KQ753	♣ J				
Contract: 4♥ North						

Board: 196	North:	South:	W	N	E	S
Dealer: South	♠ T83	♠ A76				1NT
Vul: None	♥ JT875	♥ KQ64	Pass	2♦	2♥ <sup>1</sup>	X <sup>2</sup>
North HCP: 5+1	♦ J	♦ A3	2NT <sup>3</sup>	Pass	3♦	3♥
South HCP: 16	♣ K983	♣ QJT4	All Pass			
Contract: 3♥ South						

1. Michaels Cuebid
2. support
3. to the partner's longer

Board: 197	North:	South:	W	N	E	S
Dealer: North	♠ AQ965	♠ 7		1NT	Pass	2♦
Vul: E-W	♥ 96	♥ KT543	Pass	2♥	Pass	3♣
North HCP: 15+1	♦ KT5	♦ Q72	Pass	3♠	Pass	3NT
South HCP: 9+1	♣ AQ2	♣ KJ86	All Pass			
Contract: 3NT South						



## North hands

## Jacoby or Texas

**Board: 198**      ♠ AK542      Partner is dealer.  
 Dealer: South      ♥ 84      The opponents are silent.  
 Vul: Both      ♦ J42  
 HCP: 12+1      ♣ KJ6

---

**Board: 199**      ♠ K543      You are dealer.  
 Dealer: North      ♥ K94      The opponents are silent.  
 Vul: None      ♦ AQ3  
 HCP: 17      ♣ KQ5

---

**Board: 200**      ♠ 95      Partner is dealer.  
 Dealer: South      ♥ Q8542      East (LHO) bids 2♥ if possible.  
 Vul: N-S      ♦ AQ83      West (RHO) bids 2♠ if possible.  
 HCP: 8+1      ♣ T3

---

**Board: 201**      ♠ KQ53      You are dealer.  
 Dealer: North      ♥ 942      The opponents are silent.  
 Vul: Both      ♦ KQ  
 HCP: 17      ♣ AK76

## Both hands (Answers Page)

### Board: 198

Dealer: South  
 Vul: Both  
 North HCP: 12+1  
 South HCP: 15  
 Contract: 4 ♠ South

#### North:

♠ AK542  
 ♥ 84  
 ♦ J42  
 ♣ KJ6

#### South:

♠ Q876  
 ♥ KQ93  
 ♦ AQ7  
 ♣ Q7

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3NT	Pass	4 ♠
All Pass			

### Board: 199

Dealer: North  
 Vul: None  
 North HCP: 17  
 South HCP: 11+3  
 Contract: 5 ♠ North

#### North:

♠ K543  
 ♥ K94  
 ♦ AQ3  
 ♣ KQ5

#### South:

♠ AQJT962  
 ♥ 7  
 ♦ T7  
 ♣ A74

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

1. Texas  
 2. Blackwood 0314, for !S  
 3. A=2/5 or 5/5, Q(S)=1

### Board: 200

Dealer: South  
 Vul: N-S  
 North HCP: 8+1  
 South HCP: 16+1  
 Contract: 4 ♥ South

#### North:

♠ 95  
 ♥ Q8542  
 ♦ AQ83  
 ♣ T3

#### South:

♠ K7  
 ♥ AKJ73  
 ♦ KJ2  
 ♣ J87

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

1. Michaels Cuebid  
 2. limit raise or better in !H  
 3. Cue bid, a !D stopper

### Board: 201

Dealer: North  
 Vul: Both  
 North HCP: 17  
 South HCP: 14+1  
 Contract: 4 ♥ North

#### North:

♠ KQ53  
 ♥ 942  
 ♦ KQ  
 ♣ AK76

#### South:

♠ A4  
 ♥ AKQT7  
 ♦ 9542  
 ♣ J3

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	3 ♦
Pass	4 ♥	All Pass	

## South hands

## Jacoby or Texas

**Board: 198**      ♠ Q876      You are dealer.  
 Dealer: South      ♥ KQ93      The opponents are silent.  
 Vul: Both      ♦ AQ7  
 HCP: 15      ♣ Q7

---

**Board: 199**      ♠ AQJT962      Partner is dealer.  
 Dealer: North      ♥ 7      The opponents are silent.  
 Vul: None      ♦ T7  
 HCP: 11+3      ♣ A74

---

**Board: 200**      ♠ K7      You are dealer.  
 Dealer: South      ♥ AKJ73      East (RHO) bids 2♥ if possible.  
 Vul: N-S      ♦ KJ2      West (LHO) bids 2♠ if possible.  
 HCP: 16+1      ♣ J87

---

**Board: 201**      ♠ A4      Partner is dealer.  
 Dealer: North      ♥ AKQT7      The opponents are silent.  
 Vul: Both      ♦ 9542  
 HCP: 14+1      ♣ J3

## Both hands (Answers Page)

### Board: 198

Dealer: South  
 Vul: Both  
 North HCP: 12+1  
 South HCP: 15  
 Contract: 4 ♠ South

#### North:

♠ AK542  
 ♥ 84  
 ♦ J42  
 ♣ KJ6

#### South:

♠ Q876  
 ♥ KQ93  
 ♦ AQ7  
 ♣ Q7

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3NT	Pass	4 ♠
All Pass			

### Board: 199

Dealer: North  
 Vul: None  
 North HCP: 17  
 South HCP: 11+3  
 Contract: 5 ♠ North

#### North:

♠ K543  
 ♥ K94  
 ♦ AQ3  
 ♣ KQ5

#### South:

♠ AQJT962  
 ♥ 7  
 ♦ T7  
 ♣ A74

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

1. Texas  
 2. Blackwood 0314, for !S  
 3. A=2/5 or 5/5, Q(S)=1

### Board: 200

Dealer: South  
 Vul: N-S  
 North HCP: 8+1  
 South HCP: 16+1  
 Contract: 4 ♥ South

#### North:

♠ 95  
 ♥ Q8542  
 ♦ AQ83  
 ♣ T3

#### South:

♠ K7  
 ♥ AKJ73  
 ♦ KJ2  
 ♣ J87

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

1. Michaels Cuebid  
 2. limit raise or better in !H  
 3. Cue bid, a !D stopper

### Board: 201

Dealer: North  
 Vul: Both  
 North HCP: 17  
 South HCP: 14+1  
 Contract: 4 ♥ North

#### North:

♠ KQ53  
 ♥ 942  
 ♦ KQ  
 ♣ AK76

#### South:

♠ A4  
 ♥ AKQT7  
 ♦ 9542  
 ♣ J3

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	3 ♦
Pass	4 ♥	All Pass	

## North hands

## Jacoby or Texas

**Board: 202**      ♠ A9543      Partner is dealer.  
 Dealer: South      ♥ -      East (LHO) bids 3♥ if possible.  
 Vul: None      ♦ KQ6542  
 HCP: 11+3      ♣ Q4

---

**Board: 203**      ♠ A93      You are dealer.  
 Dealer: North      ♥ QT5      The opponents are silent.  
 Vul: N-S      ♦ AKQ2  
 HCP: 16      ♣ JT9

---

**Board: 204**      ♠ KT3      Partner is dealer.  
 Dealer: South      ♥ T8652      The opponents are silent.  
 Vul: E-W      ♦ Q  
 HCP: 11+1      ♣ KQJ4

---

**Board: 205**      ♠ AK92      You are dealer.  
 Dealer: North      ♥ 732      The opponents are silent.  
 Vul: None      ♦ A93  
 HCP: 15      ♣ A83

## Both hands (Answers Page)

Board: 202	North:	South:	W	N	E	S
Dealer: South	♠ A9543	♠ QJ				1NT
Vul: None	♥ -	♥ JT43	Pass	2♥	3♥	Pass
North HCP: 11+3	♦ KQ6542	♦ A7	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q4	♣ AK963				
Contract: 3NT North						

Board: 203	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ T74		1NT	Pass	2♦
Vul: N-S	♥ QT5	♥ AJ963	Pass	2♥	Pass	3NT
North HCP: 16	♦ AKQ2	♦ J98	Pass	4♥	All Pass	
South HCP: 10+1	♣ JT9	♣ A5				
Contract: 4♥ North						

Board: 204	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ 42				1NT
Vul: E-W	♥ T8652	♥ AQ7	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ Q	♦ AJ742	Pass	3♣	Pass	4♥
South HCP: 15+1	♣ KQJ4	♣ AT3	All Pass			
Contract: 4♥ South						

Board: 205	North:	South:	W	N	E	S
Dealer: North	♠ AK92	♠ QJT65		1NT	Pass	2♥
Vul: None	♥ 732	♥ Q	Pass	2♠	All Pass	
North HCP: 15	♦ A93	♦ Q762				
South HCP: 8+1	♣ A83	♣ JT4				
Contract: 2♠ North						

**South hands****Jacoby or Texas**

<b>Board: 202</b>	♠ QJ	You are dealer.
Dealer: South	♥ JT43	East (RHO) bids 3♥ if possible.
Vul: None	♦ A7	
HCP: 15+1	♣ AK963	

---

<b>Board: 203</b>	♠ T74	Partner is dealer.
Dealer: North	♥ AJ963	The opponents are silent.
Vul: N-S	♦ J98	
HCP: 10+1	♣ A5	

---

<b>Board: 204</b>	♠ 42	You are dealer.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: E-W	♦ AJ742	
HCP: 15+1	♣ AT3	

---

<b>Board: 205</b>	♠ QJT65	Partner is dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: None	♦ Q762	
HCP: 8+1	♣ JT4	

## Both hands (Answers Page)

Board: 202	North:	South:	W	N	E	S
Dealer: South	♠ A9543	♠ QJ				1NT
Vul: None	♥ -	♥ JT43	Pass	2♥	3♥	Pass
North HCP: 11+3	♦ KQ6542	♦ A7	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q4	♣ AK963				
Contract: 3NT North						

Board: 203	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ T74		1NT	Pass	2♦
Vul: N-S	♥ QT5	♥ AJ963	Pass	2♥	Pass	3NT
North HCP: 16	♦ AKQ2	♦ J98	Pass	4♥	All Pass	
South HCP: 10+1	♣ JT9	♣ A5				
Contract: 4♥ North						

Board: 204	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ 42				1NT
Vul: E-W	♥ T8652	♥ AQ7	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ Q	♦ AJ742	Pass	3♣	Pass	4♥
South HCP: 15+1	♣ KQJ4	♣ AT3	All Pass			
Contract: 4♥ South						

Board: 205	North:	South:	W	N	E	S
Dealer: North	♠ AK92	♠ QJT65		1NT	Pass	2♥
Vul: None	♥ 732	♥ Q	Pass	2♠	All Pass	
North HCP: 15	♦ A93	♦ Q762				
South HCP: 8+1	♣ A83	♣ JT4				
Contract: 2♠ North						



**North hands****Jacoby or Texas**

**Board: 206**      ♠ AQ9874      Partner is dealer.  
Dealer: South      ♥ 7      East (LHO) Doubles 4♥ if possible.  
Vul: N-S      ♦ AQJ85  
HCP: 13+3      ♣ 6

---

**Board: 207**      ♠ 8643      You are dealer.  
Dealer: North      ♥ K4      The opponents are silent.  
Vul: E-W      ♦ AK2  
HCP: 17      ♣ AQJT

---

**Board: 208**      ♠ 74      Partner is dealer.  
Dealer: South      ♥ QJT654      The opponents are silent.  
Vul: Both      ♦ 85  
HCP: 5+2      ♣ QT6

---

**Board: 209**      ♠ AJ62      You are dealer.  
Dealer: North      ♥ Q3      The opponents are silent.  
Vul: N-S      ♦ AKJ  
HCP: 17      ♣ Q975

## Both hands (Answers Page)

<b>Board: 206</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ9874	♠ KJ2				1NT
Vul: N-S	♥ 7	♥ A9	Pass	4♥ <sup>1</sup>	X	4♠
North HCP: 13+3	♦ AQJ85	♦ T97	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 17+1	♣ 6	♣ AKQ95	Pass	6♠	All Pass	
Contract: 6♠ North						

1. Texas
2. Blackwood 0314, for !S
3. A=0/5 or 3/5

<b>Board: 207</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 8643	♠ KQ		1NT	Pass	2♦
Vul: E-W	♥ K4	♥ Q7653	Pass	2♥	All Pass	
North HCP: 17	♦ AK2	♦ 863				
South HCP: 7+1	♣ AQJT	♣ 754				
Contract: 2♥ North						

<b>Board: 208</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 74	♠ K98				1NT
Vul: Both	♥ QJT654	♥ A8	Pass	2♦	Pass	2♥
North HCP: 5+2	♦ 85	♦ Q976	Pass	3♥	All Pass	
South HCP: 16	♣ QT6	♣ AK93				
Contract: 3♥ North						

<b>Board: 209</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ62	♠ 5		1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ Q3	♥ AJT864	Pass	4♥	All Pass	
North HCP: 17	♦ AKJ	♦ 743				
South HCP: 10+2	♣ Q975	♣ AJT				
Contract: 4♥ North						

1. Texas

**South hands****Jacoby or Texas**

<b>Board: 206</b>	♠ KJ2	You are dealer.
Dealer: South	♥ A9	East (RHO) Doubles 4♥ if possible.
Vul: N-S	♦ T97	
HCP: 17+1	♣ AKQ95	

---

<b>Board: 207</b>	♠ KQ	Partner is dealer.
Dealer: North	♥ Q7653	The opponents are silent.
Vul: E-W	♦ 863	
HCP: 7+1	♣ 754	

---

<b>Board: 208</b>	♠ K98	You are dealer.
Dealer: South	♥ A8	The opponents are silent.
Vul: Both	♦ Q976	
HCP: 16	♣ AK93	

---

<b>Board: 209</b>	♠ 5	Partner is dealer.
Dealer: North	♥ AJT864	The opponents are silent.
Vul: N-S	♦ 743	
HCP: 10+2	♣ AJT	

## Both hands (Answers Page)

<b>Board: 206</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ9874	♠ KJ2				1NT
Vul: N-S	♥ 7	♥ A9	Pass	4♥ <sup>1</sup>	X	4♠
North HCP: 13+3	♦ AQJ85	♦ T97	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 17+1	♣ 6	♣ AKQ95	Pass	6♠	All Pass	
Contract: 6♠ North						

1. Texas
2. Blackwood 0314, for !S
3. A=0/5 or 3/5

<b>Board: 207</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 8643	♠ KQ		1NT	Pass	2♦
Vul: E-W	♥ K4	♥ Q7653	Pass	2♥	All Pass	
North HCP: 17	♦ AK2	♦ 863				
South HCP: 7+1	♣ AQJT	♣ 754				
Contract: 2♥ North						

<b>Board: 208</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 74	♠ K98				1NT
Vul: Both	♥ QJT654	♥ A8	Pass	2♦	Pass	2♥
North HCP: 5+2	♦ 85	♦ Q976	Pass	3♥	All Pass	
South HCP: 16	♣ QT6	♣ AK93				
Contract: 3♥ North						

<b>Board: 209</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ62	♠ 5		1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ Q3	♥ AJT864	Pass	4♥	All Pass	
North HCP: 17	♦ AKJ	♦ 743				
South HCP: 10+2	♣ Q975	♣ AJT				
Contract: 4♥ North						

1. Texas

**North hands****Jacoby or Texas**

<b>Board: 210</b>	♠ Q9765	Partner is dealer.
Dealer: South	♥ KJ	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ 765	West (RHO) bids 2NT if possible.
HCP: 10+1	♣ KJ9	

---

<b>Board: 211</b>	♠ AT5	You are dealer.
Dealer: North	♥ Q8	The opponents are silent.
Vul: Both	♦ Q62	
HCP: 17+1	♣ AKQ53	

---

<b>Board: 212</b>	♠ AJ863	Partner is dealer.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: None	♦ K4	
HCP: 17+1	♣ A52	

---

<b>Board: 213</b>	♠ AQJ5	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: E-W	♦ T863	
HCP: 15	♣ KJ4	

## Both hands (Answers Page)

Board: 210	North:	South:	W	N	E	S
Dealer: South	♠ Q9765	♠ A43				1NT
Vul: E-W	♥ KJ	♥ AQ5	Pass	2♥	2♠ <sup>1</sup>	Pass
North HCP: 10+1	♦ 765	♦ Q2	2NT <sup>2</sup>	3NT	Pass	4♠
South HCP: 16+1	♣ KJ9	♣ A7432	All Pass			
Contract: 4♠ South						

1. Michaels Cuebid
2. to the partner's longer

Board: 211	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ J98632		1NT	Pass	2♥
Vul: Both	♥ Q8	♥ J54	Pass	2♠	All Pass	
North HCP: 17+1	♦ Q62	♦ 53				
South HCP: 3+2	♣ AKQ53	♣ JT				
Contract: 2♠ North						

Board: 212	North:	South:	W	N	E	S
Dealer: South	♠ AJ863	♠ KT2				1NT
Vul: None	♥ AJ9	♥ KQT7	Pass	2♥	Pass	2♠
North HCP: 17+1	♦ K4	♦ AJ	Pass	6NT	All Pass	
South HCP: 15	♣ A52	♣ Q764				
Contract: 6NT North						

Board: 213	North:	South:	W	N	E	S
Dealer: North	♠ AQJ5	♠ T9		1NT	Pass	2♦
Vul: E-W	♥ A2	♥ KQT94	Pass	2♥	Pass	3♣
North HCP: 15	♦ T863	♦ A5	Pass	3NT	Pass	6NT
South HCP: 15+1	♣ KJ4	♣ AQT2	All Pass			
Contract: 6NT South						

**South hands****Jacoby or Texas**

<b>Board: 210</b>	♠ A43	You are dealer.
Dealer: South	♥ AQ5	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ Q2	West (LHO) bids 2NT if possible.
HCP: 16+1	♣ A7432	

---

<b>Board: 211</b>	♠ J98632	Partner is dealer.
Dealer: North	♥ J54	The opponents are silent.
Vul: Both	♦ 53	
HCP: 3+2	♣ JT	

---

<b>Board: 212</b>	♠ KT2	You are dealer.
Dealer: South	♥ KQT7	The opponents are silent.
Vul: None	♦ AJ	
HCP: 15	♣ Q764	

---

<b>Board: 213</b>	♠ T9	Partner is dealer.
Dealer: North	♥ KQT94	The opponents are silent.
Vul: E-W	♦ A5	
HCP: 15+1	♣ AQT2	

## Both hands (Answers Page)

<b>Board: 210</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q9765	♠ A43				1NT
Vul: E-W	♥ KJ	♥ AQ5	Pass	2♥	2♠ <sup>1</sup>	Pass
North HCP: 10+1	♦ 765	♦ Q2	2NT <sup>2</sup>	3NT	Pass	4♠
South HCP: 16+1	♣ KJ9	♣ A7432	All Pass			
Contract: 4♠ South						

1. Michaels Cuebid
2. to the partner's longer

---

<b>Board: 211</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT5	♠ J98632		1NT	Pass	2♥
Vul: Both	♥ Q8	♥ J54	Pass	2♠	All Pass	
North HCP: 17+1	♦ Q62	♦ 53				
South HCP: 3+2	♣ AKQ53	♣ JT				
Contract: 2♠ North						

---

<b>Board: 212</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ863	♠ KT2				1NT
Vul: None	♥ AJ9	♥ KQT7	Pass	2♥	Pass	2♠
North HCP: 17+1	♦ K4	♦ AJ	Pass	6NT	All Pass	
South HCP: 15	♣ A52	♣ Q764				
Contract: 6NT North						

---

<b>Board: 213</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ5	♠ T9		1NT	Pass	2♦
Vul: E-W	♥ A2	♥ KQT94	Pass	2♥	Pass	3♣
North HCP: 15	♦ T863	♦ A5	Pass	3NT	Pass	6NT
South HCP: 15+1	♣ KJ4	♣ AQT2	All Pass			
Contract: 6NT South						



**North hands****Jacoby or Texas**

**Board: 214**      ♠ AK843      Partner is dealer.  
Dealer: South      ♥ KT2      The opponents are silent.  
Vul: Both      ♦ J32  
HCP: 13+1      ♣ Q9

---

**Board: 215**      ♠ Q63      You are dealer.  
Dealer: North      ♥ K76      The opponents are silent.  
Vul: None      ♦ A63  
HCP: 15      ♣ AQ64

---

**Board: 216**      ♠ AJ954      Partner is dealer.  
Dealer: South      ♥ K84      The opponents are silent.  
Vul: N-S      ♦ K83  
HCP: 15+1      ♣ A9

---

**Board: 217**      ♠ Q73      You are dealer.  
Dealer: North      ♥ Q8      The opponents are silent.  
Vul: None      ♦ AKQJ9  
HCP: 17+1      ♣ K76

## Both hands (Answers Page)

<b>Board: 214</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK843	♠ QJ9				1NT
Vul: Both	♥ KT2	♥ 87	Pass	2♥	Pass	2♠
North HCP: 13+1	♦ J32	♦ AK85	Pass	3NT	Pass	4♠
South HCP: 15	♣ Q9	♣ AJ52	All Pass			
Contract: 4♠ South						

<b>Board: 215</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q63	♠ AKJT842		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ K76	♥ 53	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 15	♦ A63	♦ KJ5	Pass	5♠ <sup>3</sup>	All Pass	
South HCP: 12+3	♣ AQ64	♣ 9				
Contract: 5♠ North						

1. Texas  
2. Blackwood 0314, for !S  
3. A=2/5 or 5/5, Q(S)=1

<b>Board: 216</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ954	♠ Q83				1NT
Vul: N-S	♥ K84	♥ AQ95	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ K83	♦ A7	Pass	4NT <sup>1</sup>	Pass	6♠
South HCP: 15	♣ A9	♣ K876	All Pass			
Contract: 6♠ South						

1. Quantitative 4NT

<b>Board: 217</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q73	♠ 9		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ Q8	♥ AKT632	Pass	4♥	All Pass	
North HCP: 17+1	♦ AKQJ9	♦ T42				
South HCP: 8+2	♣ K76	♣ J54				
Contract: 4♥ North						

1. Texas

**South hands****Jacoby or Texas**

**Board: 214**      ♠ QJ9      You are dealer.  
Dealer: South      ♥ 87      The opponents are silent.  
Vul: Both      ♦ AK85  
HCP: 15      ♣ AJ52

---

**Board: 215**      ♠ AKJT842      Partner is dealer.  
Dealer: North      ♥ 53      The opponents are silent.  
Vul: None      ♦ KJ5  
HCP: 12+3      ♣ 9

---

**Board: 216**      ♠ Q83      You are dealer.  
Dealer: South      ♥ AQ95      The opponents are silent.  
Vul: N-S      ♦ A7  
HCP: 15      ♣ K876

---

**Board: 217**      ♠ 9      Partner is dealer.  
Dealer: North      ♥ AKT632      The opponents are silent.  
Vul: None      ♦ T42  
HCP: 8+2      ♣ J54

## Both hands (Answers Page)

<b>Board: 214</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK843	♠ QJ9				1NT
Vul: Both	♥ KT2	♥ 87	Pass	2♥	Pass	2♠
North HCP: 13+1	♦ J32	♦ AK85	Pass	3NT	Pass	4♠
South HCP: 15	♣ Q9	♣ AJ52	All Pass			
Contract: 4♠ South						

<b>Board: 215</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q63	♠ AKJT842		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ K76	♥ 53	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 15	♦ A63	♦ KJ5	Pass	5♠ <sup>3</sup>	All Pass	
South HCP: 12+3	♣ AQ64	♣ 9				
Contract: 5♠ North						

1. Texas  
2. Blackwood 0314, for !S  
3. A=2/5 or 5/5, Q(S)=1

<b>Board: 216</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ954	♠ Q83				1NT
Vul: N-S	♥ K84	♥ AQ95	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ K83	♦ A7	Pass	4NT <sup>1</sup>	Pass	6♠
South HCP: 15	♣ A9	♣ K876	All Pass			
Contract: 6♠ South						

1. Quantitative 4NT

<b>Board: 217</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q73	♠ 9		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ Q8	♥ AKT632	Pass	4♥	All Pass	
North HCP: 17+1	♦ AKQJ9	♦ T42				
South HCP: 8+2	♣ K76	♣ J54				
Contract: 4♥ North						

1. Texas

**North hands****Jacoby or Texas**

**Board: 218**      ♠ QT      Partner is dealer.  
Dealer: South      ♥ KQJ98      The opponents are silent.  
Vul: N-S      ♦ -  
HCP: 14+3      ♣ AQ9743

---

**Board: 219**      ♠ T952      You are dealer.  
Dealer: North      ♥ AQ      The opponents are silent.  
Vul: E-W      ♦ K92  
HCP: 16      ♣ AKT7

---

**Board: 220**      ♠ AKT843      Partner is dealer.  
Dealer: South      ♥ J4      The opponents are silent.  
Vul: None      ♦ J62  
HCP: 13+2      ♣ A7

---

**Board: 221**      ♠ AJT      You are dealer.  
Dealer: North      ♥ K76      West (RHO) Doubles 4♥ if possible.  
Vul: N-S      ♦ A842  
HCP: 17      ♣ KQ7

## Both hands (Answers Page)

### Board: 218

Dealer: South  
 Vul: N-S  
 North HCP: 14+3  
 South HCP: 15  
 Contract: 7♥ North

#### North:

♠ QT  
 ♥ KQJ98  
 ♦ -  
 ♣ AQ9743

#### South:

♠ A84  
 ♥ A43  
 ♦ A642  
 ♣ K82

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

1. Blackwood 0314, for !H

2. A=0/5 or 3/5

### Board: 219

Dealer: North  
 Vul: E-W  
 North HCP: 16  
 South HCP: 14+1  
 Contract: 4♠ North

#### North:

♠ T952  
 ♥ AQ  
 ♦ K92  
 ♣ AKT7

#### South:

♠ AKQ83  
 ♥ T7  
 ♦ A86  
 ♣ J53

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

1. Extended acceptance after NT

2. surplus

3. Cue bid, a !C stopper

4. Cue bid, a !D stopper

### Board: 220

Dealer: South  
 Vul: None  
 North HCP: 13+2  
 South HCP: 15+1  
 Contract: 4♠ North

#### North:

♠ AKT843  
 ♥ J4  
 ♦ J62  
 ♣ A7

#### South:

♠ QJ6  
 ♥ K9763  
 ♦ AKQ  
 ♣ 96

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	4♠	All Pass	

### Board: 221

Dealer: North  
 Vul: N-S  
 North HCP: 17  
 South HCP: 6+3  
 Contract: 4♠ North

#### North:

♠ AJT  
 ♥ K76  
 ♦ A842  
 ♣ KQ7

#### South:

♠ KQ65432  
 ♥ 3  
 ♦ T  
 ♣ JT52

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

1. Texas

**South hands****Jacoby or Texas**

**Board: 218**      ♠ A84      You are dealer.  
Dealer: South      ♥ A43      The opponents are silent.  
Vul: N-S      ♦ A642  
HCP: 15      ♣ K82

---

**Board: 219**      ♠ AKQ83      Partner is dealer.  
Dealer: North      ♥ T7      The opponents are silent.  
Vul: E-W      ♦ A86  
HCP: 14+1      ♣ J53

---

**Board: 220**      ♠ QJ6      You are dealer.  
Dealer: South      ♥ K9763      The opponents are silent.  
Vul: None      ♦ AKQ  
HCP: 15+1      ♣ 96

---

**Board: 221**      ♠ KQ65432      Partner is dealer.  
Dealer: North      ♥ 3      West (LHO) Doubles 4♥ if possible.  
Vul: N-S      ♦ T  
HCP: 6+3      ♣ JT52

## Both hands (Answers Page)

### Board: 218

Dealer: South  
 Vul: N-S  
 North HCP: 14+3  
 South HCP: 15  
 Contract: 7♥ North

#### North:

♠ QT  
 ♥ KQJ98  
 ♦ -  
 ♣ AQ9743

#### South:

♠ A84  
 ♥ A43  
 ♦ A642  
 ♣ K82

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

1. Blackwood 0314, for !H

2. A=0/5 or 3/5

### Board: 219

Dealer: North  
 Vul: E-W  
 North HCP: 16  
 South HCP: 14+1  
 Contract: 4♠ North

#### North:

♠ T952  
 ♥ AQ  
 ♦ K92  
 ♣ AKT7

#### South:

♠ AKQ83  
 ♥ T7  
 ♦ A86  
 ♣ J53

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

1. Extended acceptance after NT

2. surplus

3. Cue bid, a !C stopper

4. Cue bid, a !D stopper

### Board: 220

Dealer: South  
 Vul: None  
 North HCP: 13+2  
 South HCP: 15+1  
 Contract: 4♠ North

#### North:

♠ AKT843  
 ♥ J4  
 ♦ J62  
 ♣ A7

#### South:

♠ QJ6  
 ♥ K9763  
 ♦ AKQ  
 ♣ 96

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	4♠	All Pass	

### Board: 221

Dealer: North  
 Vul: N-S  
 North HCP: 17  
 South HCP: 6+3  
 Contract: 4♠ North

#### North:

♠ AJT  
 ♥ K76  
 ♦ A842  
 ♣ KQ7

#### South:

♠ KQ65432  
 ♥ 3  
 ♦ T  
 ♣ JT52

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

1. Texas



**North hands****Jacoby or Texas**

<b>Board: 222</b>	♠ QJT42	Partner is dealer.
Dealer: South	♥ AT	The opponents are silent.
Vul: E-W	♦ 642	
HCP: 10+1	♣ K42	

---

<b>Board: 223</b>	♠ J42	You are dealer.
Dealer: North	♥ K9	The opponents are silent.
Vul: Both	♦ A74	
HCP: 16+1	♣ AKJ63	

---

<b>Board: 224</b>	♠ A7	Partner is dealer.
Dealer: South	♥ JT873	The opponents are silent.
Vul: N-S	♦ KQT4	
HCP: 12+1	♣ Q4	

---

<b>Board: 225</b>	♠ K642	You are dealer.
Dealer: North	♥ Q87	The opponents are silent.
Vul: E-W	♦ K87	
HCP: 15	♣ AK5	

---

<b>Board: 226</b>	♠ 75432	Partner is dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ 8	
HCP: 9+3	♣ KQ9872	

## Both hands (Answers Page)

<b>Board: 222</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJT42	♠ 63				1NT
Vul: E-W	♥ AT	♥ KJ5	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ 642	♦ AKQ9	Pass	3NT	All Pass	
South HCP: 15	♣ K42	♣ Q763				
Contract: 3NT North						

<b>Board: 223</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J42	♠ T5		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ K9	♥ A87432	Pass	4♥	All Pass	
North HCP: 16+1	♦ A74	♦ KQ				
South HCP: 9+2	♣ AKJ63	♣ 985	1. Texas			
Contract: 4♥ North						

<b>Board: 224</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A7	♠ J8				1NT
Vul: N-S	♥ JT873	♥ AQ4	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ KQT4	♦ AJ76	Pass	3♦	Pass	4♥
South HCP: 15	♣ Q4	♣ KT85	All Pass			
Contract: 4♥ South						

<b>Board: 225</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K642	♠ QJT97		1NT	Pass	2♥
Vul: E-W	♥ Q87	♥ T6	Pass	2♠	All Pass	
North HCP: 15	♦ K87	♦ Q				
South HCP: 6+2	♣ AK5	♣ JT986				
Contract: 2♠ North						

<b>Board: 226</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 75432	♠ AKJ				1NT
Vul: Both	♥ A	♥ KQ63	Pass	2♥	Pass	2♠
North HCP: 9+3	♦ 8	♦ J753	Pass	3♣	Pass	4♠
South HCP: 15	♣ KQ9872	♣ J5	All Pass			
Contract: 4♠ South						

**South hands****Jacoby or Texas**

<b>Board: 222</b>	♠ 63	You are dealer.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: E-W	♦ AKQ9	
HCP: 15	♣ Q763	

---

<b>Board: 223</b>	♠ T5	Partner is dealer.
Dealer: North	♥ A87432	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 9+2	♣ 985	

---

<b>Board: 224</b>	♠ J8	You are dealer.
Dealer: South	♥ AQ4	The opponents are silent.
Vul: N-S	♦ AJ76	
HCP: 15	♣ KT85	

---

<b>Board: 225</b>	♠ QJT97	Partner is dealer.
Dealer: North	♥ T6	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 6+2	♣ JT986	

---

<b>Board: 226</b>	♠ AKJ	You are dealer.
Dealer: South	♥ KQ63	The opponents are silent.
Vul: Both	♦ J753	
HCP: 15	♣ J5	

## Both hands (Answers Page)

<b>Board: 222</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJT42	♠ 63				1NT
Vul: E-W	♥ AT	♥ KJ5	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ 642	♦ AKQ9	Pass	3NT	All Pass	
South HCP: 15	♣ K42	♣ Q763				
Contract: 3NT North						

<b>Board: 223</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J42	♠ T5		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ K9	♥ A87432	Pass	4♥	All Pass	
North HCP: 16+1	♦ A74	♦ KQ				
South HCP: 9+2	♣ AKJ63	♣ 985	1. Texas			
Contract: 4♥ North						

<b>Board: 224</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A7	♠ J8				1NT
Vul: N-S	♥ JT873	♥ AQ4	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ KQT4	♦ AJ76	Pass	3♦	Pass	4♥
South HCP: 15	♣ Q4	♣ KT85	All Pass			
Contract: 4♥ South						

<b>Board: 225</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K642	♠ QJT97		1NT	Pass	2♥
Vul: E-W	♥ Q87	♥ T6	Pass	2♠	All Pass	
North HCP: 15	♦ K87	♦ Q				
South HCP: 6+2	♣ AK5	♣ JT986				
Contract: 2♠ North						

<b>Board: 226</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 75432	♠ AKJ				1NT
Vul: Both	♥ A	♥ KQ63	Pass	2♥	Pass	2♠
North HCP: 9+3	♦ 8	♦ J753	Pass	3♣	Pass	4♠
South HCP: 15	♣ KQ9872	♣ J5	All Pass			
Contract: 4♠ South						

**North hands****Jacoby or Texas**

<b>Board: 227</b>	♠ QJ98	You are dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: None	♦ AK5	
HCP: 15	♣ Q95	

---

<b>Board: 228</b>	♠ 83	Partner is dealer.
Dealer: South	♥ AJ7653	The opponents are silent.
Vul: E-W	♦ K2	
HCP: 8+2	♣ 985	

---

<b>Board: 229</b>	♠ KQ2	You are dealer.
Dealer: North	♥ KJ3	The opponents are silent.
Vul: Both	♦ A943	
HCP: 16	♣ QJ6	

---

<b>Board: 230</b>	♠ AJ93	You are dealer.
Dealer: North	♥ A72	The opponents are silent.
Vul: None	♦ AQ87	
HCP: 15	♣ 74	

## Both hands (Answers Page)

### Board: 227

Dealer: North  
 Vul: None  
 North HCP: 15  
 South HCP: 8+1  
 Contract: 3♥ North

#### North:

♠ QJ98  
 ♥ QJT  
 ♦ AK5  
 ♣ Q95

#### South:

♠ T42  
 ♥ A9853  
 ♦ JT8  
 ♣ K2

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	2NT
Pass	3♥	All Pass	

### Board: 228

Dealer: South  
 Vul: E-W  
 North HCP: 8+2  
 South HCP: 16  
 Contract: 4♥ South

#### North:

♠ 83  
 ♥ AJ7653  
 ♦ K2  
 ♣ 985

#### South:

♠ AQT5  
 ♥ T2  
 ♦ AJ97  
 ♣ AJ3

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

### Board: 229

Dealer: North  
 Vul: Both  
 North HCP: 16  
 South HCP: 6+2  
 Contract: 4♥ North

#### North:

♠ KQ2  
 ♥ KJ3  
 ♦ A943  
 ♣ QJ6

#### South:

♠ 4  
 ♥ Q98642  
 ♦ KJ86  
 ♣ 84

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

### Board: 230

Dealer: North  
 Vul: None  
 North HCP: 15  
 South HCP: 9+1  
 Contract: 4♠ South

#### North:

♠ AJ93  
 ♥ A72  
 ♦ AQ87  
 ♣ 74

#### South:

♠ K8754  
 ♥ 43  
 ♦ 962  
 ♣ AQ8

W	N	E	S
	1NT	Pass	2♥
Pass	2NT <sup>1</sup>	Pass	4♠
All Pass			
1. Extended acceptance after NT			

**South hands****Jacoby or Texas**

**Board: 227**      ♠ T42      Partner is dealer.  
Dealer: North      ♥ A9853      The opponents are silent.  
Vul: None      ♦ JT8  
HCP: 8+1      ♣ K2

---

**Board: 228**      ♠ AQT5      You are dealer.  
Dealer: South      ♥ T2      The opponents are silent.  
Vul: E-W      ♦ AJ97  
HCP: 16      ♣ AJ3

---

**Board: 229**      ♠ 4      Partner is dealer.  
Dealer: North      ♥ Q98642      The opponents are silent.  
Vul: Both      ♦ KJ86  
HCP: 6+2      ♣ 84

---

**Board: 230**      ♠ K8754      Partner is dealer.  
Dealer: North      ♥ 43      The opponents are silent.  
Vul: None      ♦ 962  
HCP: 9+1      ♣ AQ8

## Both hands (Answers Page)

<b>Board: 227</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ98	♠ T42		1NT	Pass	2♦
Vul: None	♥ QJT	♥ A9853	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK5	♦ JT8	Pass	3♥	All Pass	
South HCP: 8+1	♣ Q95	♣ K2				
Contract: 3♥ North						

<b>Board: 228</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 83	♠ AQT5				1NT
Vul: E-W	♥ AJ7653	♥ T2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+2	♦ K2	♦ AJ97	All Pass			
South HCP: 16	♣ 985	♣ AJ3				
Contract: 4♥ South						

1. Texas

<b>Board: 229</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ2	♠ 4		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ KJ3	♥ Q98642	Pass	4♥	All Pass	
North HCP: 16	♦ A943	♦ KJ86				
South HCP: 6+2	♣ QJ6	♣ 84				
Contract: 4♥ North						

1. Texas

<b>Board: 230</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ93	♠ K8754		1NT	Pass	2♥
Vul: None	♥ A72	♥ 43	Pass	2NT <sup>1</sup>	Pass	4♠
North HCP: 15	♦ AQ87	♦ 962	All Pass			
South HCP: 9+1	♣ 74	♣ AQ8				
Contract: 4♠ South						

1. Extended acceptance after NT



**North hands****Jacoby or Texas**

<b>Board: 231</b>	♠ AT6	You are dealer.
Dealer: North	♥ AQT96	The opponents are silent.
Vul: N-S	♦ 73	
HCP: 16+1	♣ AQ8	

---

<b>Board: 232</b>	♠ 52	Partner is dealer.
Dealer: South	♥ KQ763	The opponents are silent.
Vul: Both	♦ J2	
HCP: 11+1	♣ AJ96	

---

<b>Board: 233</b>	♠ AQ5	You are dealer.
Dealer: North	♥ Q97	The opponents are silent.
Vul: None	♦ A764	
HCP: 17	♣ AJ5	

## Both hands (Answers Page)

### Board: 231

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 15+1

Contract: 6♥ South

North:

♠ AT6

♥ AQT96

♦ 73

♣ AQ8

South:

♠ Q8

♥ KJ732

♦ AKQ

♣ T94

W N E S

1NT Pass 2♦

Pass 2NT<sup>1</sup> Pass 3NT<sup>2</sup>

Pass 4♣<sup>3</sup> Pass 4♦<sup>4</sup>

Pass 4♥ Pass 4NT<sup>5</sup>

Pass 5♣<sup>6</sup> Pass 5♦

Pass 5NT<sup>7</sup> Pass 6♥

All Pass

1. Extended acceptance after NT

2. surplus

3. Cue bid, a !C stopper

4. Cue bid, a !D stopper

5. Blackwood 0314, for !H

6. A=0/5 or 3/5

7. !H queen no !S king no !C king no !D king

### Board: 232

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 17

Contract: 3NT South

North:

♠ 52

♥ KQ763

♦ J2

♣ AJ96

South:

♠ KQ63

♥ T2

♦ AKT8

♣ KQ7

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 3NT

All Pass

### Board: 233

Dealer: North

Vul: None

North HCP: 17

South HCP: 7+1

Contract: 2♠ North

North:

♠ AQ5

♥ Q97

♦ A764

♣ AJ5

South:

♠ KT962

♥ 862

♦ J8

♣ K93

W N E S

1NT Pass 2♥

Pass 2♠ All Pass

**South hands****Jacoby or Texas**

<b>Board: 231</b>	♠ Q8	Partner is dealer.
Dealer: North	♥ KJ732	The opponents are silent.
Vul: N-S	♦ AKQ	
HCP: 15+1	♣ T94	

---

<b>Board: 232</b>	♠ KQ63	You are dealer.
Dealer: South	♥ T2	The opponents are silent.
Vul: Both	♦ AKT8	
HCP: 17	♣ KQ7	

---

<b>Board: 233</b>	♠ KT962	Partner is dealer.
Dealer: North	♥ 862	The opponents are silent.
Vul: None	♦ J8	
HCP: 7+1	♣ K93	

## Both hands (Answers Page)

### Board: 231

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 15+1

Contract: 6♥ South

North:

♠ AT6

♥ AQT96

♦ 73

♣ AQ8

South:

♠ Q8

♥ KJ732

♦ AKQ

♣ T94

W N E S

1NT Pass 2♦

Pass 2NT<sup>1</sup> Pass 3NT<sup>2</sup>

Pass 4♣<sup>3</sup> Pass 4♦<sup>4</sup>

Pass 4♥ Pass 4NT<sup>5</sup>

Pass 5♣<sup>6</sup> Pass 5♦

Pass 5NT<sup>7</sup> Pass 6♥

All Pass

1. Extended acceptance after NT

2. surplus

3. Cue bid, a !C stopper

4. Cue bid, a !D stopper

5. Blackwood 0314, for !H

6. A=0/5 or 3/5

7. !H queen no !S king no !C king no !D king

### Board: 232

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 17

Contract: 3NT South

North:

♠ 52

♥ KQ763

♦ J2

♣ AJ96

South:

♠ KQ63

♥ T2

♦ AKT8

♣ KQ7

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 3NT

All Pass

### Board: 233

Dealer: North

Vul: None

North HCP: 17

South HCP: 7+1

Contract: 2♠ North

North:

♠ AQ5

♥ Q97

♦ A764

♣ AJ5

South:

♠ KT962

♥ 862

♦ J8

♣ K93

W N E S

1NT Pass 2♥

Pass 2♠ All Pass

## North hands

## Jacoby or Texas

<b>Board: 234</b>	♠ T9862	RHO is dealer. You bid second.
Dealer: West	♥ KT4	West (RHO) opens 1NT if possible.
Vul: E-W	♦ 85	East (LHO) bids 2♦ if possible.
HCP: 7+1	♣ A98	

---

<b>Board: 235</b>	♠ AK98	You are dealer.
Dealer: North	♥ Q5	The opponents are silent.
Vul: E-W	♦ A843	
HCP: 16	♣ QJ4	

---

<b>Board: 236</b>	♠ AJ54	RHO is dealer. You bid second.
Dealer: West	♥ 9875	West (RHO) opens 1NT if possible.
Vul: E-W	♦ J3	East (LHO) bids 2♦ if possible.
HCP: 6	♣ 932	

---

<b>Board: 237</b>	♠ KJT2	You are dealer.
Dealer: North	♥ Q86	The opponents are silent.
Vul: E-W	♦ AKJ4	
HCP: 15	♣ J4	

---

<b>Board: 238</b>	♠ K85	You are dealer.
Dealer: North	♥ QJ65	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 16	♣ A853	

## Both hands (Answers Page)

Board: 234	North:	South:	W	N	E	S
Dealer: West	♠ T9862	♠ QJ4	1NT	Pass	2♦	3♦
Vul: E-W	♥ KT4	♥ 52	All Pass			
North HCP: 7+1	♦ 85	♦ KJ9763				
South HCP: 12+2	♣ A98	♣ KQ				
Contract: 3♦ South						

Board: 235	North:	South:	W	N	E	S
Dealer: North	♠ AK98	♠ J32		1NT	Pass	4♦ <sup>1</sup>
Vul: E-W	♥ Q5	♥ AT9873	Pass	4♥	All Pass	
North HCP: 16	♦ A843	♦ T96	1. Texas			
South HCP: 9+2	♣ QJ4	♣ A				
Contract: 4♥ North						

Board: 236	North:	South:	W	N	E	S
Dealer: West	♠ AJ54	♠ KQ7	1NT	Pass	2♦	3♣
Vul: E-W	♥ 9875	♥ T	All Pass			
North HCP: 6	♦ J3	♦ AKT8				
South HCP: 18+1	♣ 932	♣ KQJ54				
Contract: 3♣ South						

Board: 237	North:	South:	W	N	E	S
Dealer: North	♠ KJT2	♠ 765		1NT	Pass	2♦
Vul: E-W	♥ Q86	♥ KJ932	Pass	2♥	Pass	3NT
North HCP: 15	♦ AKJ4	♦ Q53	Pass	4♥	All Pass	
South HCP: 11+1	♣ J4	♣ KQ				
Contract: 4♥ North						

Board: 238	North:	South:	W	N	E	S
Dealer: North	♠ K85	♠ Q42		1NT	Pass	2♦
Vul: Both	♥ QJ65	♥ KT972	Pass	2NT <sup>1</sup>	Pass	3♥
North HCP: 16	♦ AQ	♦ K4	All Pass			
South HCP: 8+1	♣ A853	♣ T96	1. Extended acceptance after NT			
Contract: 3♥ South						

**South hands****Jacoby or Texas**

<b>Board: 234</b>	♠ QJ4	LHO is dealer.
Dealer: West	♥ 52	West (LHO) opens 1NT if possible.
Vul: E-W	♦ KJ9763	East (RHO) bids 2♦ if possible.
HCP: 12+2	♣ KQ	

---

<b>Board: 235</b>	♠ J32	Partner is dealer.
Dealer: North	♥ AT9873	The opponents are silent.
Vul: E-W	♦ T96	
HCP: 9+2	♣ A	

---

<b>Board: 236</b>	♠ KQ7	LHO is dealer.
Dealer: West	♥ T	West (LHO) opens 1NT if possible.
Vul: E-W	♦ AKT8	East (RHO) bids 2♦ if possible.
HCP: 18+1	♣ KQJ54	

---

<b>Board: 237</b>	♠ 765	Partner is dealer.
Dealer: North	♥ KJ932	The opponents are silent.
Vul: E-W	♦ Q53	
HCP: 11+1	♣ KQ	

---

<b>Board: 238</b>	♠ Q42	Partner is dealer.
Dealer: North	♥ KT972	The opponents are silent.
Vul: Both	♦ K4	
HCP: 8+1	♣ T96	

## Both hands (Answers Page)

<b>Board: 234</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T9862	♠ QJ4	1NT	Pass	2 ♦	3 ♦
Vul: E-W	♥ KT4	♥ 52	All Pass			
North HCP: 7+1	♦ 85	♦ KJ9763				
South HCP: 12+2	♣ A98	♣ KQ				
Contract: 3 ♦ South						
<b>Board: 235</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK98	♠ J32		1NT	Pass	4 ♦ <sup>1</sup>
Vul: E-W	♥ Q5	♥ AT9873	Pass	4 ♥	All Pass	
North HCP: 16	♦ A843	♦ T96	1. Texas			
South HCP: 9+2	♣ QJ4	♣ A				
Contract: 4 ♥ North						
<b>Board: 236</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJ54	♠ KQ7	1NT	Pass	2 ♦	3 ♣
Vul: E-W	♥ 9875	♥ T	All Pass			
North HCP: 6	♦ J3	♦ AKT8				
South HCP: 18+1	♣ 932	♣ KQJ54				
Contract: 3 ♣ South						
<b>Board: 237</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJT2	♠ 765		1NT	Pass	2 ♦
Vul: E-W	♥ Q86	♥ KJ932	Pass	2 ♥	Pass	3NT
North HCP: 15	♦ AKJ4	♦ Q53	Pass	4 ♥	All Pass	
South HCP: 11+1	♣ J4	♣ KQ				
Contract: 4 ♥ North						
<b>Board: 238</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K85	♠ Q42		1NT	Pass	2 ♦
Vul: Both	♥ QJ65	♥ KT972	Pass	2NT <sup>1</sup>	Pass	3 ♥
North HCP: 16	♦ AQ	♦ K4	All Pass			
South HCP: 8+1	♣ A853	♣ T96				
Contract: 3 ♥ South			1. Extended acceptance after NT			



**North hands****Jacoby or Texas**

<b>Board: 239</b>	♠ AQ	You are dealer.
Dealer: North	♥ KQJT	The opponents are silent.
Vul: N-S	♦ Q7	
HCP: 15+1	♣ J8752	

---

<b>Board: 240</b>	♠ KJ974	Partner is dealer.
Dealer: South	♥ K42	The opponents are silent.
Vul: E-W	♦ 95	
HCP: 10+1	♣ K86	

---

<b>Board: 241</b>	♠ Q4	You are dealer.
Dealer: North	♥ KQJ9	The opponents are silent.
Vul: Both	♦ A742	
HCP: 17	♣ AJ8	

---

<b>Board: 242</b>	♠ KQT965	Partner is dealer.
Dealer: South	♥ 64	The opponents are silent.
Vul: None	♦ 62	
HCP: 5+2	♣ 873	

---

<b>Board: 243</b>	♠ AJ5	Partner is dealer.
Dealer: South	♥ J9875	The opponents are silent.
Vul: Both	♦ K86	
HCP: 9+1	♣ 97	

## Both hands (Answers Page)

<b>Board: 239</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ	♠ K86532		1NT	Pass	2♥
Vul: N-S	♥ KQJT	♥ 86	Pass	2♠	All Pass	
North HCP: 15+1	♦ Q7	♦ T43				
South HCP: 3+2	♣ J8752	♣ T6				
Contract: 2♠ North						
<hr/>						
<b>Board: 240</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ974	♠ Q62				1NT
Vul: E-W	♥ K42	♥ QJ9	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ 95	♦ KQ87	Pass	3NT	All Pass	
South HCP: 15	♣ K86	♣ AJ2				
Contract: 3NT North						
<hr/>						
<b>Board: 241</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q4	♠ J8753		1NT	Pass	2♥
Vul: Both	♥ KQJ9	♥ 52	Pass	2♠	All Pass	
North HCP: 17	♦ A742	♦ QT5				
South HCP: 3+1	♣ AJ8	♣ T73				
Contract: 2♠ North						
<hr/>						
<b>Board: 242</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQT965	♠ J4				1NT
Vul: None	♥ 64	♥ AQ7	Pass	2♥	Pass	2♠
North HCP: 5+2	♦ 62	♦ AQJ5	Pass	3♠	All Pass	
South HCP: 17	♣ 873	♣ K952				
Contract: 3♠ North						
<hr/>						
<b>Board: 243</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ5	♠ K84				1NT
Vul: Both	♥ J9875	♥ KQ643	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 9+1	♦ K86	♦ A9	Pass	4♥	All Pass	
South HCP: 15+1	♣ 97	♣ K43				
Contract: 4♥ North						

1. Extended acceptance after NT

**South hands****Jacoby or Texas**

**Board: 239**      ♠ K86532      Partner is dealer.  
Dealer: North      ♥ 86      The opponents are silent.  
Vul: N-S      ♦ T43  
HCP: 3+2      ♣ T6

---

**Board: 240**      ♠ Q62      You are dealer.  
Dealer: South      ♥ QJ9      The opponents are silent.  
Vul: E-W      ♦ KQ87  
HCP: 15      ♣ AJ2

---

**Board: 241**      ♠ J8753      Partner is dealer.  
Dealer: North      ♥ 52      The opponents are silent.  
Vul: Both      ♦ QT5  
HCP: 3+1      ♣ T73

---

**Board: 242**      ♠ J4      You are dealer.  
Dealer: South      ♥ AQ7      The opponents are silent.  
Vul: None      ♦ AQJ5  
HCP: 17      ♣ K952

---

**Board: 243**      ♠ K84      You are dealer.  
Dealer: South      ♥ KQ643      The opponents are silent.  
Vul: Both      ♦ A9  
HCP: 15+1      ♣ K43

## Both hands (Answers Page)

<b>Board: 239</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ	♠ K86532		1NT	Pass	2♥
Vul: N-S	♥ KQJT	♥ 86	Pass	2♠	All Pass	
North HCP: 15+1	♦ Q7	♦ T43				
South HCP: 3+2	♣ J8752	♣ T6				
Contract: 2♠ North						
<hr/>						
<b>Board: 240</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ974	♠ Q62				1NT
Vul: E-W	♥ K42	♥ QJ9	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ 95	♦ KQ87	Pass	3NT	All Pass	
South HCP: 15	♣ K86	♣ AJ2				
Contract: 3NT North						
<hr/>						
<b>Board: 241</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q4	♠ J8753		1NT	Pass	2♥
Vul: Both	♥ KQJ9	♥ 52	Pass	2♠	All Pass	
North HCP: 17	♦ A742	♦ QT5				
South HCP: 3+1	♣ AJ8	♣ T73				
Contract: 2♠ North						
<hr/>						
<b>Board: 242</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQT965	♠ J4				1NT
Vul: None	♥ 64	♥ AQ7	Pass	2♥	Pass	2♠
North HCP: 5+2	♦ 62	♦ AQJ5	Pass	3♠	All Pass	
South HCP: 17	♣ 873	♣ K952				
Contract: 3♠ North						
<hr/>						
<b>Board: 243</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ5	♠ K84				1NT
Vul: Both	♥ J9875	♥ KQ643	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 9+1	♦ K86	♦ A9	Pass	4♥	All Pass	
South HCP: 15+1	♣ 97	♣ K43				
Contract: 4♥ North						

1. Extended acceptance after NT

## North hands

## Jacoby or Texas

<b>Board: 244</b>	♠ 72	LHO is dealer.
Dealer: East	♥ KQ84	East (LHO) opens 1NT if possible.
Vul: None	♦ AQ75	West (RHO) bids 2♥ if possible.
HCP: 14	♣ K98	East (LHO) bids 2♠ if possible.

---

<b>Board: 245</b>	♠ 653	You are dealer.
Dealer: North	♥ A86	The opponents are silent.
Vul: N-S	♦ AKQJ4	
HCP: 17+1	♣ K9	

---

<b>Board: 246</b>	♠ KQ753	Partner is dealer.
Dealer: South	♥ Q7	The opponents are silent.
Vul: Both	♦ AJ932	
HCP: 12+2	♣ 9	

---

<b>Board: 247</b>	♠ K72	You are dealer.
Dealer: North	♥ KQ64	The opponents are silent.
Vul: None	♦ A9	
HCP: 16	♣ A972	

---

<b>Board: 248</b>	♠ AT2	Partner is dealer.
Dealer: South	♥ J98643	The opponents are silent.
Vul: N-S	♦ KJ9	
HCP: 10+2	♣ J	

## Both hands (Answers Page)

<b>Board: 244</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 72	♠ Q54			1NT	Pass
Vul: None	♥ KQ84	♥ A532	2♥	Pass	2♠	Pass
North HCP: 14	♦ AQ75	♦ 92	Pass	X	Pass	3♥
South HCP: 7	♣ K98	♣ JT72	All Pass			
Contract: 3♥ South						

<b>Board: 245</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 653	♠ A92		1NT	Pass	2♦
Vul: N-S	♥ A86	♥ QJ972	Pass	2♥	Pass	2NT
North HCP: 17+1	♦ AKQJ4	♦ T3	Pass	4♥	All Pass	
South HCP: 7+1	♣ K9	♣ T64				
Contract: 4♥ North						

<b>Board: 246</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ753	♠ A84				1NT
Vul: Both	♥ Q7	♥ KJ9	Pass	2♥	Pass	2♠
North HCP: 12+2	♦ AJ932	♦ 764	Pass	3♦	Pass	4♠
South HCP: 15	♣ 9	♣ AK32	All Pass			
Contract: 4♠ South						

<b>Board: 247</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K72	♠ AQ643		1NT	Pass	2♥
Vul: None	♥ KQ64	♥ J73	Pass	2♠	Pass	2NT
North HCP: 16	♦ A9	♦ T3	Pass	4♠	All Pass	
South HCP: 8+1	♣ A972	♣ J64				
Contract: 4♠ North						

<b>Board: 248</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT2	♠ 76				1NT
Vul: N-S	♥ J98643	♥ A5	Pass	2♦	Pass	2♥
North HCP: 10+2	♦ KJ9	♦ A876	Pass	4♥	All Pass	
South HCP: 15+1	♣ J	♣ AK954				
Contract: 4♥ North						

## South hands

## Jacoby or Texas

<b>Board: 244</b>	♠ Q54	RHO is dealer. You bid second.
Dealer: East	♥ A532	East (RHO) opens 1NT if possible.
Vul: None	♦ 92	West (LHO) bids 2♥ if possible.
HCP: 7	♣ JT72	East (RHO) bids 2♠ if possible.

---

<b>Board: 245</b>	♠ A92	Partner is dealer.
Dealer: North	♥ QJ972	The opponents are silent.
Vul: N-S	♦ T3	
HCP: 7+1	♣ T64	

---

<b>Board: 246</b>	♠ A84	You are dealer.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: Both	♦ 764	
HCP: 15	♣ AK32	

---

<b>Board: 247</b>	♠ AQ643	Partner is dealer.
Dealer: North	♥ J73	The opponents are silent.
Vul: None	♦ T3	
HCP: 8+1	♣ J64	

---

<b>Board: 248</b>	♠ 76	You are dealer.
Dealer: South	♥ A5	The opponents are silent.
Vul: N-S	♦ A876	
HCP: 15+1	♣ AK954	

## Both hands (Answers Page)

<b>Board: 244</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 72	♠ Q54			1NT	Pass
Vul: None	♥ KQ84	♥ A532	2♥	Pass	2♠	Pass
North HCP: 14	♦ AQ75	♦ 92	Pass	X	Pass	3♥
South HCP: 7	♣ K98	♣ JT72	All Pass			
Contract: 3♥ South						

<b>Board: 245</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 653	♠ A92		1NT	Pass	2♦
Vul: N-S	♥ A86	♥ QJ972	Pass	2♥	Pass	2NT
North HCP: 17+1	♦ AKQJ4	♦ T3	Pass	4♥	All Pass	
South HCP: 7+1	♣ K9	♣ T64				
Contract: 4♥ North						

<b>Board: 246</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ753	♠ A84				1NT
Vul: Both	♥ Q7	♥ KJ9	Pass	2♥	Pass	2♠
North HCP: 12+2	♦ AJ932	♦ 764	Pass	3♦	Pass	4♠
South HCP: 15	♣ 9	♣ AK32	All Pass			
Contract: 4♠ South						

<b>Board: 247</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K72	♠ AQ643		1NT	Pass	2♥
Vul: None	♥ KQ64	♥ J73	Pass	2♠	Pass	2NT
North HCP: 16	♦ A9	♦ T3	Pass	4♠	All Pass	
South HCP: 8+1	♣ A972	♣ J64				
Contract: 4♠ North						

<b>Board: 248</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT2	♠ 76				1NT
Vul: N-S	♥ J98643	♥ A5	Pass	2♦	Pass	2♥
North HCP: 10+2	♦ KJ9	♦ A876	Pass	4♥	All Pass	
South HCP: 15+1	♣ J	♣ AK954				
Contract: 4♥ North						



## North hands

## Jacoby or Texas

**Board: 249**      ♠ AJ986      You are dealer.  
 Dealer: North      ♥ QJ3      The opponents are silent.  
 Vul: E-W      ♦ QJ  
 HCP: 15+1      ♣ A43

---

**Board: 250**      ♠ AKT98      Partner is dealer.  
 Dealer: South      ♥ K2      The opponents are silent.  
 Vul: None      ♦ 42  
 HCP: 13+1      ♣ KT98

---

**Board: 251**      ♠ AK      You are dealer.  
 Dealer: North      ♥ 94      The opponents are silent.  
 Vul: N-S      ♦ AQ95  
 HCP: 15+1      ♣ Q6432

---

**Board: 252**      ♠ T532      RHO is dealer. You bid second.  
 Dealer: West      ♥ T832      West (RHO) opens 1NT if possible.  
 Vul: N-S      ♦ J52      East (LHO) bids 2♦ if possible.  
 HCP: 1      ♣ 73

---

**Board: 253**      ♠ AQ7      You are dealer.  
 Dealer: North      ♥ KQ3      The opponents are silent.  
 Vul: Both      ♦ KJ8  
 HCP: 15      ♣ T872

## Both hands (Answers Page)

### Board: 249

Dealer: North  
 Vul: E-W  
 North HCP: 15+1  
 South HCP: 6+1  
 Contract: 2♥ North

#### North:

♠ AJ986  
 ♥ QJ3  
 ♦ QJ  
 ♣ A43

#### South:

♠ 5  
 ♥ T7652  
 ♦ KT6  
 ♣ K876

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	All Pass	

### Board: 250

Dealer: South  
 Vul: None  
 North HCP: 13+1  
 South HCP: 16+1  
 Contract: 4♠ South

#### North:

♠ AKT98  
 ♥ K2  
 ♦ 42  
 ♣ KT98

#### South:

♠ Q72  
 ♥ AQT74  
 ♦ AQ  
 ♣ Q75

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♣	Pass	4♠
All Pass			

### Board: 251

Dealer: North  
 Vul: N-S  
 North HCP: 15+1  
 South HCP: 9+2  
 Contract: 4♥ North

#### North:

♠ AK  
 ♥ 94  
 ♦ AQ95  
 ♣ Q6432

#### South:

♠ 86  
 ♥ KQ8753  
 ♦ KT6  
 ♣ JT

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

### Board: 252

Dealer: West  
 Vul: N-S  
 North HCP: 1  
 South HCP: 16+2  
 Contract: 3♣ South

#### North:

♠ T532  
 ♥ T832  
 ♦ J52  
 ♣ 73

#### South:

♠ KJ94  
 ♥ AK  
 ♦ 4  
 ♣ AJT962

W	N	E	S
1NT	Pass	2♦	3♣
All Pass			

### Board: 253

Dealer: North  
 Vul: Both  
 North HCP: 15  
 South HCP: 11+1  
 Contract: 4♥ North

#### North:

♠ AQ7  
 ♥ KQ3  
 ♦ KJ8  
 ♣ T872

#### South:

♠ 6  
 ♥ 87542  
 ♦ AQ63  
 ♣ AJ9

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	4♥	All Pass	

## South hands

## Jacoby or Texas

**Board: 249**      ♠ 5      Partner is dealer.  
 Dealer: North      ♥ T7652      The opponents are silent.  
 Vul: E-W      ♦ KT6  
 HCP: 6+1      ♣ K876

---

**Board: 250**      ♠ Q72      You are dealer.  
 Dealer: South      ♥ AQT74      The opponents are silent.  
 Vul: None      ♦ AQ  
 HCP: 16+1      ♣ Q75

---

**Board: 251**      ♠ 86      Partner is dealer.  
 Dealer: North      ♥ KQ8753      The opponents are silent.  
 Vul: N-S      ♦ KT6  
 HCP: 9+2      ♣ JT

---

**Board: 252**      ♠ KJ94      LHO is dealer.  
 Dealer: West      ♥ AK      West (LHO) opens 1NT if possible.  
 Vul: N-S      ♦ 4      East (RHO) bids 2♦ if possible.  
 HCP: 16+2      ♣ AJT962

---

**Board: 253**      ♠ 6      Partner is dealer.  
 Dealer: North      ♥ 87542      The opponents are silent.  
 Vul: Both      ♦ AQ63  
 HCP: 11+1      ♣ AJ9

## Both hands (Answers Page)

### Board: 249

Dealer: North  
 Vul: E-W  
 North HCP: 15+1  
 South HCP: 6+1  
 Contract: 2♥ North

#### North:

♠ AJ986  
 ♥ QJ3  
 ♦ QJ  
 ♣ A43

#### South:

♠ 5  
 ♥ T7652  
 ♦ KT6  
 ♣ K876

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	All Pass	

### Board: 250

Dealer: South  
 Vul: None  
 North HCP: 13+1  
 South HCP: 16+1  
 Contract: 4♠ South

#### North:

♠ AKT98  
 ♥ K2  
 ♦ 42  
 ♣ KT98

#### South:

♠ Q72  
 ♥ AQT74  
 ♦ AQ  
 ♣ Q75

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♣	Pass	4♠
All Pass			

### Board: 251

Dealer: North  
 Vul: N-S  
 North HCP: 15+1  
 South HCP: 9+2  
 Contract: 4♥ North

#### North:

♠ AK  
 ♥ 94  
 ♦ AQ95  
 ♣ Q6432

#### South:

♠ 86  
 ♥ KQ8753  
 ♦ KT6  
 ♣ JT

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

### Board: 252

Dealer: West  
 Vul: N-S  
 North HCP: 1  
 South HCP: 16+2  
 Contract: 3♣ South

#### North:

♠ T532  
 ♥ T832  
 ♦ J52  
 ♣ 73

#### South:

♠ KJ94  
 ♥ AK  
 ♦ 4  
 ♣ AJT962

W	N	E	S
1NT	Pass	2♦	3♣
All Pass			

### Board: 253

Dealer: North  
 Vul: Both  
 North HCP: 15  
 South HCP: 11+1  
 Contract: 4♥ North

#### North:

♠ AQ7  
 ♥ KQ3  
 ♦ KJ8  
 ♣ T872

#### South:

♠ 6  
 ♥ 87542  
 ♦ AQ63  
 ♣ AJ9

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	4♥	All Pass	

## North hands

## Jacoby or Texas

<b>Board: 254</b>	♠ A7	Partner is dealer.
Dealer: South	♥ K9654	East (LHO) Doubles 2♥ if possible.
Vul: N-S	♦ JT3	West (RHO) bids 2♠ if possible.
HCP: 8+1	♣ 764	

---

<b>Board: 255</b>	♠ AJ3	You are dealer.
Dealer: North	♥ AJ64	The opponents are silent.
Vul: E-W	♦ Q95	
HCP: 15	♣ K82	

---

<b>Board: 256</b>	♠ AT	Partner is dealer.
Dealer: South	♥ Q86532	The opponents are silent.
Vul: Both	♦ 3	
HCP: 9+2	♣ K962	

---

<b>Board: 257</b>	♠ A7	You are dealer.
Dealer: North	♥ K84	The opponents are silent.
Vul: None	♦ K754	
HCP: 17	♣ AK53	

---

<b>Board: 258</b>	♠ -	Partner is dealer.
Dealer: South	♥ QJ8653	The opponents are silent.
Vul: E-W	♦ AKJ83	
HCP: 11+3	♣ 92	

## Both hands (Answers Page)

<b>Board: 254</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A7	♠ KJ4				1NT
Vul: N-S	♥ K9654	♥ T73	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ JT3	♦ AK2	Pass	Pass	X	Pass
South HCP: 15	♣ 764	♣ KJ82	2♠	X	Pass	3♥
Contract: 3♥ South			All Pass			

<b>Board: 255</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ3	♠ KQT85		1NT	Pass	2♥
Vul: E-W	♥ AJ64	♥ K83	Pass	2♠	All Pass	
North HCP: 15	♦ Q95	♦ T7				
South HCP: 8+1	♣ K82	♣ 974				
Contract: 2♠ North						

<b>Board: 256</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT	♠ KJ32				1NT
Vul: Both	♥ Q86532	♥ KJ7	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9+2	♦ 3	♦ AQ5	All Pass			
South HCP: 15	♣ K962	♣ J74				
Contract: 4♥ South			1. Texas			

<b>Board: 257</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A7	♠ K		1NT	Pass	2♦
Vul: None	♥ K84	♥ QJ932	Pass	2♥	All Pass	
North HCP: 17	♦ K754	♦ T962				
South HCP: 8+1	♣ AK53	♣ Q96				
Contract: 2♥ North						

<b>Board: 258</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ AKQT5				1NT
Vul: E-W	♥ QJ8653	♥ AK2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11+3	♦ AKJ83	♦ 764	All Pass			
South HCP: 16+1	♣ 92	♣ T3				
Contract: 4♥ South			1. Texas			

## South hands

## Jacoby or Texas

<b>Board: 254</b>	♠ KJ4	You are dealer.
Dealer: South	♥ T73	East (RHO) Doubles 2♥ if possible.
Vul: N-S	♦ AK2	West (LHO) bids 2♠ if possible.
HCP: 15	♣ KJ82	

---

<b>Board: 255</b>	♠ KQT85	Partner is dealer.
Dealer: North	♥ K83	The opponents are silent.
Vul: E-W	♦ T7	
HCP: 8+1	♣ 974	

---

<b>Board: 256</b>	♠ KJ32	You are dealer.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: Both	♦ AQ5	
HCP: 15	♣ J74	

---

<b>Board: 257</b>	♠ K	Partner is dealer.
Dealer: North	♥ QJ932	The opponents are silent.
Vul: None	♦ T962	
HCP: 8+1	♣ Q96	

---

<b>Board: 258</b>	♠ AKQT5	You are dealer.
Dealer: South	♥ AK2	The opponents are silent.
Vul: E-W	♦ 764	
HCP: 16+1	♣ T3	

## Both hands (Answers Page)

<b>Board: 254</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A7	♠ KJ4				1NT
Vul: N-S	♥ K9654	♥ T73	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ JT3	♦ AK2	Pass	Pass	X	Pass
South HCP: 15	♣ 764	♣ KJ82	2♠	X	Pass	3♥
Contract: 3♥ South			All Pass			

<b>Board: 255</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ3	♠ KQT85		1NT	Pass	2♥
Vul: E-W	♥ AJ64	♥ K83	Pass	2♠	All Pass	
North HCP: 15	♦ Q95	♦ T7				
South HCP: 8+1	♣ K82	♣ 974				
Contract: 2♠ North						

<b>Board: 256</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT	♠ KJ32				1NT
Vul: Both	♥ Q86532	♥ KJ7	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9+2	♦ 3	♦ AQ5	All Pass			
South HCP: 15	♣ K962	♣ J74				
Contract: 4♥ South			1. Texas			

<b>Board: 257</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A7	♠ K		1NT	Pass	2♦
Vul: None	♥ K84	♥ QJ932	Pass	2♥	All Pass	
North HCP: 17	♦ K754	♦ T962				
South HCP: 8+1	♣ AK53	♣ Q96				
Contract: 2♥ North						

<b>Board: 258</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ AKQT5				1NT
Vul: E-W	♥ QJ8653	♥ AK2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11+3	♦ AKJ83	♦ 764	All Pass			
South HCP: 16+1	♣ 92	♣ T3				
Contract: 4♥ South			1. Texas			



## North hands

## Jacoby or Texas

**Board: 259**      ♠ AK6      You are dealer.  
 Dealer: North      ♥ K98      The opponents are silent.  
 Vul: Both      ♦ J9  
 HCP: 17+1      ♣ AQT96

---

**Board: 260**      ♠ T9832      Partner is dealer.  
 Dealer: South      ♥ T9      The opponents are silent.  
 Vul: None      ♦ K93  
 HCP: 6+1      ♣ K53

---

**Board: 261**      ♠ T97      Partner is dealer.  
 Dealer: South      ♥ 97642      The opponents are silent.  
 Vul: N-S      ♦ K2  
 HCP: 3+1      ♣ 854

---

**Board: 262**      ♠ Q4      Partner is dealer.  
 Dealer: South      ♥ AQJ92      The opponents are silent.  
 Vul: Both      ♦ JT43  
 HCP: 11+1      ♣ J9

---

**Board: 263**      ♠ J9875      Partner is dealer.  
 Dealer: South      ♥ -      East (LHO) Doubles 2♥ if possible.  
 Vul: None      ♦ Q763      West (RHO) bids 3♥ if possible.  
 HCP: 6+1      ♣ K874

## Both hands (Answers Page)

### Board: 259

Dealer: North  
Vul: Both  
North HCP: 17+1  
South HCP: 10+3  
Contract: 4 ♠ North

#### North:

♠ AK6  
♥ K98  
♦ J9  
♣ AQT96

#### South:

♠ QJ974  
♥ J  
♦ KT7532  
♣ K

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	3 ♦
Pass	4 ♠	All Pass	

### Board: 260

Dealer: South  
Vul: None  
North HCP: 6+1  
South HCP: 17  
Contract: 2 ♠ South

#### North:

♠ T9832  
♥ T9  
♦ K93  
♣ K53

#### South:

♠ Q6  
♥ AK73  
♦ Q87  
♣ AQT2

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
All Pass			

### Board: 261

Dealer: South  
Vul: N-S  
North HCP: 3+1  
South HCP: 17  
Contract: 3 ♥ North

#### North:

♠ T97  
♥ 97642  
♦ K2  
♣ 854

#### South:

♠ KQ86  
♥ KQJ8  
♦ T74  
♣ AQ

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

1. Extended acceptance after NT

### Board: 262

Dealer: South  
Vul: Both  
North HCP: 11+1  
South HCP: 15  
Contract: 4 ♥ South

#### North:

♠ Q4  
♥ AQJ92  
♦ JT43  
♣ J9

#### South:

♠ A753  
♥ K84  
♦ A9  
♣ A763

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3 ♦	Pass	4 ♥
All Pass			

### Board: 263

Dealer: South  
Vul: None  
North HCP: 6+1  
South HCP: 17  
Contract: 4 ♠ North

#### North:

♠ J9875  
♥ -  
♦ Q763  
♣ K874

#### South:

♠ AT42  
♥ KJ3  
♦ KT52  
♣ AQ

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

1. Extended acceptance after NT

**South hands****Jacoby or Texas**

**Board: 259**      ♠ QJ974      Partner is dealer.  
Dealer: North      ♥ J      The opponents are silent.  
Vul: Both      ♦ KT7532  
HCP: 10+3      ♣ K

---

**Board: 260**      ♠ Q6      You are dealer.  
Dealer: South      ♥ AK73      The opponents are silent.  
Vul: None      ♦ Q87  
HCP: 17      ♣ AQT2

---

**Board: 261**      ♠ KQ86      You are dealer.  
Dealer: South      ♥ KQJ8      The opponents are silent.  
Vul: N-S      ♦ T74  
HCP: 17      ♣ AQ

---

**Board: 262**      ♠ A753      You are dealer.  
Dealer: South      ♥ K84      The opponents are silent.  
Vul: Both      ♦ A9  
HCP: 15      ♣ A763

---

**Board: 263**      ♠ AT42      You are dealer.  
Dealer: South      ♥ KJ3      East (RHO) Doubles 2♥ if possible.  
Vul: None      ♦ KT52      West (LHO) bids 3♥ if possible.  
HCP: 17      ♣ AQ

## Both hands (Answers Page)

### Board: 259

Dealer: North  
 Vul: Both  
 North HCP: 17+1  
 South HCP: 10+3  
 Contract: 4 ♠ North

#### North:

♠ AK6  
 ♥ K98  
 ♦ J9  
 ♣ AQT96

#### South:

♠ QJ974  
 ♥ J  
 ♦ KT7532  
 ♣ K

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♦
Pass	4♠	All Pass	

### Board: 260

Dealer: South  
 Vul: None  
 North HCP: 6+1  
 South HCP: 17  
 Contract: 2 ♠ South

#### North:

♠ T9832  
 ♥ T9  
 ♦ K93  
 ♣ K53

#### South:

♠ Q6  
 ♥ AK73  
 ♦ Q87  
 ♣ AQT2

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
All Pass			

### Board: 261

Dealer: South  
 Vul: N-S  
 North HCP: 3+1  
 South HCP: 17  
 Contract: 3♥ North

#### North:

♠ T97  
 ♥ 97642  
 ♦ K2  
 ♣ 854

#### South:

♠ KQ86  
 ♥ KQJ8  
 ♦ T74  
 ♣ AQ

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

1. Extended acceptance after NT

### Board: 262

Dealer: South  
 Vul: Both  
 North HCP: 11+1  
 South HCP: 15  
 Contract: 4♥ South

#### North:

♠ Q4  
 ♥ AQJ92  
 ♦ JT43  
 ♣ J9

#### South:

♠ A753  
 ♥ K84  
 ♦ A9  
 ♣ A763

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♦	Pass	4♥
All Pass			

### Board: 263

Dealer: South  
 Vul: None  
 North HCP: 6+1  
 South HCP: 17  
 Contract: 4♠ North

#### North:

♠ J9875  
 ♥ -  
 ♦ Q763  
 ♣ K874

#### South:

♠ AT42  
 ♥ KJ3  
 ♦ KT52  
 ♣ AQ

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

1. Extended acceptance after NT

**North hands****Jacoby or Texas**

<b>Board: 264</b>	♠ QT8	Partner is dealer.
Dealer: South	♥ J97542	The opponents are silent.
Vul: N-S	♦ AK8	
HCP: 10+2	♣ 3	

---

<b>Board: 265</b>	♠ J5	You are dealer.
Dealer: North	♥ AT7	The opponents are silent.
Vul: E-W	♦ AK4	
HCP: 17+1	♣ AJT32	

---

<b>Board: 266</b>	♠ AQ4	Partner is dealer.
Dealer: South	♥ J9762	The opponents are silent.
Vul: None	♦ JT64	
HCP: 8+1	♣ 8	

---

<b>Board: 267</b>	♠ AT83	You are dealer.
Dealer: North	♥ AKT	The opponents are silent.
Vul: N-S	♦ A64	
HCP: 15	♣ 632	

## Both hands (Answers Page)

Board: 264	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ A752				1NT
Vul: N-S	♥ J97542	♥ KT	Pass	2♦	Pass	2♥
North HCP: 10+2	♦ AK8	♦ JT53	Pass	4♥	All Pass	
South HCP: 17	♣ 3	♣ AKQ				
Contract: 4♥ North						

Board: 265	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ AQ632		1NT	Pass	2♥
Vul: E-W	♥ AT7	♥ Q	Pass	2♠	Pass	3♦
North HCP: 17+1	♦ AK4	♦ QT86	Pass	3NT	All Pass	
South HCP: 12+1	♣ AJT32	♣ Q98				
Contract: 3NT North						

Board: 266	North:	South:	W	N	E	S
Dealer: South	♠ AQ4	♠ T76				1NT
Vul: None	♥ J9762	♥ AKT	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ JT64	♦ K7	All Pass			
South HCP: 17+1	♣ 8	♣ AK742				
Contract: 2♥ South						

Board: 267	North:	South:	W	N	E	S
Dealer: North	♠ AT83	♠ KJ964		1NT	Pass	2♥
Vul: N-S	♥ AKT	♥ 6	Pass	2♠	Pass	3♦
North HCP: 15	♦ A64	♦ Q9852	Pass	4♠	Pass	4NT <sup>1</sup>
South HCP: 13+2	♣ 632	♣ AK	Pass	5♣ <sup>2</sup>	Pass	5♦
Contract: 6♠ South			Pass	5♠ <sup>3</sup>	Pass	6♠
			All Pass			

1. Blackwood 0314, for !S

2. A=0/5 or 3/5

3. no !S queen

**South hands****Jacoby or Texas**

<b>Board: 264</b>	♠ A752	You are dealer.
Dealer: South	♥ KT	The opponents are silent.
Vul: N-S	♦ JT53	
HCP: 17	♣ AKQ	

---

<b>Board: 265</b>	♠ AQ632	Partner is dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ QT86	
HCP: 12+1	♣ Q98	

---

<b>Board: 266</b>	♠ T76	You are dealer.
Dealer: South	♥ AKT	The opponents are silent.
Vul: None	♦ K7	
HCP: 17+1	♣ AK742	

---

<b>Board: 267</b>	♠ KJ964	Partner is dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: N-S	♦ Q9852	
HCP: 13+2	♣ AK	

## Both hands (Answers Page)

Board: 264	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ A752				1NT
Vul: N-S	♥ J97542	♥ KT	Pass	2♦	Pass	2♥
North HCP: 10+2	♦ AK8	♦ JT53	Pass	4♥	All Pass	
South HCP: 17	♣ 3	♣ AKQ				
Contract: 4♥ North						

Board: 265	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ AQ632		1NT	Pass	2♥
Vul: E-W	♥ AT7	♥ Q	Pass	2♠	Pass	3♦
North HCP: 17+1	♦ AK4	♦ QT86	Pass	3NT	All Pass	
South HCP: 12+1	♣ AJT32	♣ Q98				
Contract: 3NT North						

Board: 266	North:	South:	W	N	E	S
Dealer: South	♠ AQ4	♠ T76				1NT
Vul: None	♥ J9762	♥ AKT	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ JT64	♦ K7	All Pass			
South HCP: 17+1	♣ 8	♣ AK742				
Contract: 2♥ South						

Board: 267	North:	South:	W	N	E	S
Dealer: North	♠ AT83	♠ KJ964		1NT	Pass	2♥
Vul: N-S	♥ AKT	♥ 6	Pass	2♠	Pass	3♦
North HCP: 15	♦ A64	♦ Q9852	Pass	4♠	Pass	4NT <sup>1</sup>
South HCP: 13+2	♣ 632	♣ AK	Pass	5♣ <sup>2</sup>	Pass	5♦
Contract: 6♠ South			Pass	5♠ <sup>3</sup>	Pass	6♠
			All Pass			

1. Blackwood 0314, for !S

2. A=0/5 or 3/5

3. no !S queen



**North hands****Jacoby or Texas**

**Board: 268**      ♠ KJT963      Partner is dealer.  
Dealer: South      ♥ K82      The opponents are silent.  
Vul: E-W      ♦ J  
HCP: 11+2      ♣ KT8

---

**Board: 269**      ♠ AK9      You are dealer.  
Dealer: North      ♥ AT2      The opponents are silent.  
Vul: Both      ♦ K9742  
HCP: 15+1      ♣ J5

---

**Board: 270**      ♠ J4      Partner is dealer.  
Dealer: South      ♥ 98752      The opponents are silent.  
Vul: N-S      ♦ Q62  
HCP: 3+1      ♣ 983

---

**Board: 271**      ♠ A3      LHO is dealer.  
Dealer: East      ♥ AK987      East (LHO) opens 1NT if possible.  
Vul: N-S      ♦ KT      West (RHO) bids 2♥ if possible.  
HCP: 18+1      ♣ A643

## Both hands (Answers Page)

Board: 268	North:	South:	W	N	E	S
Dealer: South	♠ KJT963	♠ Q2				1NT
Vul: E-W	♥ K82	♥ AQ976	Pass	2♥	Pass	2♠
North HCP: 11+2	♦ J	♦ A54	Pass	4♠	All Pass	
South HCP: 15+1	♣ KT8	♣ QJ3				
Contract: 4♠ North						

Board: 269	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ QT8753		1NT	Pass	2♥
Vul: Both	♥ AT2	♥ J95	Pass	2♠	Pass	3♠
North HCP: 15+1	♦ K9742	♦ JT6	All Pass			
South HCP: 4+2	♣ J5	♣ 4				
Contract: 3♠ South						

Board: 270	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ AQ62				1NT
Vul: N-S	♥ 98752	♥ KT4	Pass	2♦	Pass	2♥
North HCP: 3+1	♦ Q62	♦ A74	All Pass			
South HCP: 16	♣ 983	♣ K42				
Contract: 2♥ South						

Board: 271	North:	South:	W	N	E	S
Dealer: East	♠ A3	♠ 974			1NT	Pass
Vul: N-S	♥ AK987	♥ J	2♥	3♥	All Pass	
North HCP: 18+1	♦ KT	♦ J8654				
South HCP: 2+1	♣ A643	♣ T852				
Contract: 3♥ North						

## South hands

## Jacoby or Texas

**Board: 268**      ♠ Q2      You are dealer.  
 Dealer: South      ♥ AQ976      The opponents are silent.  
 Vul: E-W      ♦ A54  
 HCP: 15+1      ♣ QJ3

---

**Board: 269**      ♠ QT8753      Partner is dealer.  
 Dealer: North      ♥ J95      The opponents are silent.  
 Vul: Both      ♦ JT6  
 HCP: 4+2      ♣ 4

---

**Board: 270**      ♠ AQ62      You are dealer.  
 Dealer: South      ♥ KT4      The opponents are silent.  
 Vul: N-S      ♦ A74  
 HCP: 16      ♣ K42

---

**Board: 271**      ♠ 974      RHO is dealer. You bid second.  
 Dealer: East      ♥ J      East (RHO) opens 1NT if possible.  
 Vul: N-S      ♦ J8654      West (LHO) bids 2♥ if possible.  
 HCP: 2+1      ♣ T852

## Both hands (Answers Page)

Board: 268	North:	South:	W	N	E	S
Dealer: South	♠ KJT963	♠ Q2				1NT
Vul: E-W	♥ K82	♥ AQ976	Pass	2♥	Pass	2♠
North HCP: 11+2	♦ J	♦ A54	Pass	4♠	All Pass	
South HCP: 15+1	♣ KT8	♣ QJ3				
Contract: 4♠ North						

Board: 269	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ QT8753		1NT	Pass	2♥
Vul: Both	♥ AT2	♥ J95	Pass	2♠	Pass	3♠
North HCP: 15+1	♦ K9742	♦ JT6	All Pass			
South HCP: 4+2	♣ J5	♣ 4				
Contract: 3♠ South						

Board: 270	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ AQ62				1NT
Vul: N-S	♥ 98752	♥ KT4	Pass	2♦	Pass	2♥
North HCP: 3+1	♦ Q62	♦ A74	All Pass			
South HCP: 16	♣ 983	♣ K42				
Contract: 2♥ South						

Board: 271	North:	South:	W	N	E	S
Dealer: East	♠ A3	♠ 974			1NT	Pass
Vul: N-S	♥ AK987	♥ J	2♥	3♥	All Pass	
North HCP: 18+1	♦ KT	♦ J8654				
South HCP: 2+1	♣ A643	♣ T852				
Contract: 3♥ North						

**North hands****Jacoby or Texas**

**Board: 272**      ♠ 76      Partner is dealer.  
Dealer: South      ♥ AJT984      The opponents are silent.  
Vul: Both      ♦ AK854  
HCP: 12+3      ♣ -

---

**Board: 273**      ♠ J85      You are dealer.  
Dealer: North      ♥ A87      The opponents are silent.  
Vul: None      ♦ AQJ6  
HCP: 15      ♣ K82

---

**Board: 274**      ♠ KQ984      Partner is dealer.  
Dealer: South      ♥ T86      The opponents are silent.  
Vul: E-W      ♦ T5  
HCP: 8+1      ♣ QJ4

---

**Board: 275**      ♠ J82      You are dealer.  
Dealer: North      ♥ K753      The opponents are silent.  
Vul: Both      ♦ AKJT  
HCP: 15      ♣ K5

## Both hands (Answers Page)

Board: 272	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ KJ982				1NT
Vul: Both	♥ AJT984	♥ KQ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12+3	♦ AK854	♦ J93	Pass	4NT <sup>2</sup>	Pass	5♠ <sup>3</sup>
South HCP: 15+1	♣ -	♣ AJ6	Pass	6♥	All Pass	
Contract: 6♥ North						

1. Texas
2. Blackwood 0314, for !H
3. A=2/5 or 5/5, Q(H)=1

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ J85	♠ A7642		1NT	Pass	2♥
Vul: None	♥ A87	♥ JT9	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQJ6	♦ K2	Pass	4♠	All Pass	
South HCP: 13+1	♣ K82	♣ AJ3				
Contract: 4♠ North						

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ KQ984	♠ A2				1NT
Vul: E-W	♥ T86	♥ AQ7	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ T5	♦ AQ976	All Pass			
South HCP: 16+1	♣ QJ4	♣ T53				
Contract: 2♠ South						

Board: 275	North:	South:	W	N	E	S
Dealer: North	♠ J82	♠ AK943		1NT	Pass	2♥
Vul: Both	♥ K753	♥ AJ	Pass	2♠	Pass	3♦
North HCP: 15	♦ AKJT	♦ 9752	Pass	4♠	All Pass	
South HCP: 13+1	♣ K5	♣ J6				
Contract: 4♠ North						

**South hands****Jacoby or Texas**

<b>Board: 272</b>	♠ KJ982	You are dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: Both	♦ J93	
HCP: 15+1	♣ AJ6	

---

<b>Board: 273</b>	♠ A7642	Partner is dealer.
Dealer: North	♥ JT9	The opponents are silent.
Vul: None	♦ K2	
HCP: 13+1	♣ AJ3	

---

<b>Board: 274</b>	♠ A2	You are dealer.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: E-W	♦ AQ976	
HCP: 16+1	♣ T53	

---

<b>Board: 275</b>	♠ AK943	Partner is dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: Both	♦ 9752	
HCP: 13+1	♣ J6	

## Both hands (Answers Page)

Board: 272	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ KJ982				1NT
Vul: Both	♥ AJT984	♥ KQ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12+3	♦ AK854	♦ J93	Pass	4NT <sup>2</sup>	Pass	5♠ <sup>3</sup>
South HCP: 15+1	♣ -	♣ AJ6	Pass	6♥	All Pass	
Contract: 6♥ North						

1. Texas
2. Blackwood 0314, for !H
3. A=2/5 or 5/5, Q(H)=1

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ J85	♠ A7642		1NT	Pass	2♥
Vul: None	♥ A87	♥ JT9	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQJ6	♦ K2	Pass	4♠	All Pass	
South HCP: 13+1	♣ K82	♣ AJ3				
Contract: 4♠ North						

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ KQ984	♠ A2				1NT
Vul: E-W	♥ T86	♥ AQ7	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ T5	♦ AQ976	All Pass			
South HCP: 16+1	♣ QJ4	♣ T53				
Contract: 2♠ South						

Board: 275	North:	South:	W	N	E	S
Dealer: North	♠ J82	♠ AK943		1NT	Pass	2♥
Vul: Both	♥ K753	♥ AJ	Pass	2♠	Pass	3♦
North HCP: 15	♦ AKJT	♦ 9752	Pass	4♠	All Pass	
South HCP: 13+1	♣ K5	♣ J6				
Contract: 4♠ North						



## North hands

## Jacoby or Texas

**Board: 276**      ♠ K9753      Partner is dealer.  
 Dealer: South      ♥ 985      The opponents are silent.  
 Vul: None      ♦ AT  
 HCP: 7+1      ♣ 972

---

**Board: 277**      ♠ T762      You are dealer.  
 Dealer: North      ♥ KJ7      The opponents are silent.  
 Vul: N-S      ♦ KQT9  
 HCP: 16      ♣ AK

---

**Board: 278**      ♠ Q9765      Partner is dealer.  
 Dealer: South      ♥ 543      The opponents are silent.  
 Vul: Both      ♦ K53  
 HCP: 7+1      ♣ Q8

---

**Board: 279**      ♠ KT4      You are dealer.  
 Dealer: North      ♥ AKQJ      The opponents are silent.  
 Vul: N-S      ♦ 64  
 HCP: 16      ♣ QJ92

---

**Board: 280**      ♠ KQT4      LHO is dealer.  
 Dealer: East      ♥ K      East (LHO) opens 1NT if possible.  
 Vul: None      ♦ AJ74      West (RHO) bids 2♦ if possible.  
 HCP: 16      ♣ QJ42      East (LHO) bids 2♥ if possible.

## Both hands (Answers Page)

<b>Board: 276</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K9753	♠ A64				1NT
Vul: None	♥ 985	♥ A632	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ AT	♦ Q53	All Pass			
South HCP: 16	♣ 972	♣ AQ5				
Contract: 2♠ South						

<b>Board: 277</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T762	♠ 5		1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ KJ7	♥ QT98653	Pass	4♥	All Pass	
North HCP: 16	♦ KQT9	♦ A43	1. Texas			
South HCP: 7+3	♣ AK	♣ J8				
Contract: 4♥ North						

<b>Board: 278</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q9765	♠ AK3				1NT
Vul: Both	♥ 543	♥ AK7	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ K53	♦ QT98	All Pass			
South HCP: 16	♣ Q8	♣ 764				
Contract: 2♠ South						

<b>Board: 279</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT4	♠ AQJ9853		1NT	Pass	2♥
Vul: N-S	♥ AKQJ	♥ T32	Pass	2♠	Pass	4♠
North HCP: 16	♦ 64	♦ 7	All Pass			
South HCP: 10+3	♣ QJ92	♣ K3				
Contract: 4♠ South						

<b>Board: 280</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQT4	♠ 876			1NT	Pass
Vul: None	♥ K	♥ AJ43	2♦	Pass	2♥	Pass
North HCP: 16	♦ AJ74	♦ T8	Pass	X	Pass	3♣
South HCP: 5	♣ QJ42	♣ T953	All Pass			
Contract: 3♣ South						

## South hands

## Jacoby or Texas

**Board: 276**      ♠ A64      You are dealer.  
 Dealer: South      ♥ A632      The opponents are silent.  
 Vul: None      ♦ Q53  
 HCP: 16      ♣ AQ5

---

**Board: 277**      ♠ 5      Partner is dealer.  
 Dealer: North      ♥ QT98653      The opponents are silent.  
 Vul: N-S      ♦ A43  
 HCP: 7+3      ♣ J8

---

**Board: 278**      ♠ AK3      You are dealer.  
 Dealer: South      ♥ AK7      The opponents are silent.  
 Vul: Both      ♦ QT98  
 HCP: 16      ♣ 764

---

**Board: 279**      ♠ AQJ9853      Partner is dealer.  
 Dealer: North      ♥ T32      The opponents are silent.  
 Vul: N-S      ♦ 7  
 HCP: 10+3      ♣ K3

---

**Board: 280**      ♠ 876      RHO is dealer. You bid second.  
 Dealer: East      ♥ AJ43      East (RHO) opens 1NT if possible.  
 Vul: None      ♦ T8      West (LHO) bids 2♦ if possible.  
 HCP: 5      ♣ T953      East (RHO) bids 2♥ if possible.

## Both hands (Answers Page)

Board: 276	North:	South:	W	N	E	S
Dealer: South	♠ K9753	♠ A64				1NT
Vul: None	♥ 985	♥ A632	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ AT	♦ Q53	All Pass			
South HCP: 16	♣ 972	♣ AQ5				
Contract: 2♠ South						

Board: 277	North:	South:	W	N	E	S
Dealer: North	♠ T762	♠ 5		1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ KJ7	♥ QT98653	Pass	4♥	All Pass	
North HCP: 16	♦ KQT9	♦ A43	1. Texas			
South HCP: 7+3	♣ AK	♣ J8				
Contract: 4♥ North						

Board: 278	North:	South:	W	N	E	S
Dealer: South	♠ Q9765	♠ AK3				1NT
Vul: Both	♥ 543	♥ AK7	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ K53	♦ QT98	All Pass			
South HCP: 16	♣ Q8	♣ 764				
Contract: 2♠ South						

Board: 279	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ AQJ9853		1NT	Pass	2♥
Vul: N-S	♥ AKQJ	♥ T32	Pass	2♠	Pass	4♠
North HCP: 16	♦ 64	♦ 7	All Pass			
South HCP: 10+3	♣ QJ92	♣ K3				
Contract: 4♠ South						

Board: 280	North:	South:	W	N	E	S
Dealer: East	♠ KQT4	♠ 876			1NT	Pass
Vul: None	♥ K	♥ AJ43	2♦	Pass	2♥	Pass
North HCP: 16	♦ AJ74	♦ T8	Pass	X	Pass	3♣
South HCP: 5	♣ QJ42	♣ T953	All Pass			
Contract: 3♣ South						

**North hands****Jacoby or Texas**

**Board: 281**      ♠ AQ2      You are dealer.  
Dealer: North      ♥ Q3      The opponents are silent.  
Vul: N-S      ♦ AQT4  
HCP: 15      ♣ J953

---

**Board: 282**      ♠ J84      RHO is dealer. You bid second.  
Dealer: West      ♥ 9743      West (RHO) opens 1NT if possible.  
Vul: Both      ♦ Q76      East (LHO) bids 2♦ if possible.  
HCP: 3      ♣ 853

---

**Board: 283**      ♠ AK8      You are dealer.  
Dealer: North      ♥ T7      West (RHO) Doubles 2♥ if possible.  
Vul: N-S      ♦ 873  
HCP: 15+1      ♣ AKJ96

---

**Board: 284**      ♠ Q7432      Partner is dealer.  
Dealer: South      ♥ 97      The opponents are silent.  
Vul: E-W      ♦ KT87  
HCP: 9+1      ♣ A7

---

**Board: 285**      ♠ 63      You are dealer.  
Dealer: North      ♥ AK76      The opponents are silent.  
Vul: Both      ♦ AKT9  
HCP: 16      ♣ Q54

## Both hands (Answers Page)

<b>Board: 281</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ2	♠ 753		1NT	Pass	2♦
Vul: N-S	♥ Q3	♥ AJ984	Pass	2♥	Pass	3NT
North HCP: 15	♦ AQT4	♦ K5	All Pass			
South HCP: 14+1	♣ J953	♣ AQT				
Contract: 3NT South						

<b>Board: 282</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J84	♠ AQT73	1NT	Pass	2♦	2♠
Vul: Both	♥ 9743	♥ QT	All Pass			
North HCP: 3	♦ Q76	♦ K5				
South HCP: 16+1	♣ 853	♣ AJ72				
Contract: 2♠ South						

<b>Board: 283</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK8	♠ T6532		1NT	Pass	2♥
Vul: N-S	♥ T7	♥ QJ	X	2♠	Pass	3♠
North HCP: 15+1	♦ 873	♦ A52	All Pass			
South HCP: 9+1	♣ AKJ96	♣ Q83				
Contract: 3♠ South						

<b>Board: 284</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q7432	♠ A98				1NT
Vul: E-W	♥ 97	♥ KQJ6	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ KT87	♦ A632	Pass	3♦	Pass	4♠
South HCP: 15	♣ A7	♣ J4	All Pass			
Contract: 4♠ South						

Board: 285	North:	South:	W	N	E	S
Dealer: North	♠ 63	♠ AK854		1NT	Pass	2♥
Vul: Both	♥ AK76	♥ -	Pass	2♠	Pass	3♣
North HCP: 16	♦ AKT9	♦ J32	Pass	3NT	All Pass	
South HCP: 12+2	♣ Q54	♣ KJ987				
Contract: 3NT North						

## South hands

## Jacoby or Texas

**Board: 281**      ♠ 753      Partner is dealer.  
 Dealer: North      ♥ AJ984      The opponents are silent.  
 Vul: N-S      ♦ K5  
 HCP: 14+1      ♣ AQT

---

**Board: 282**      ♠ AQT73      LHO is dealer.  
 Dealer: West      ♥ QT      West (LHO) opens 1NT if possible.  
 Vul: Both      ♦ K5      East (RHO) bids 2♦ if possible.  
 HCP: 16+1      ♣ AJ72

---

**Board: 283**      ♠ T6532      Partner is dealer.  
 Dealer: North      ♥ QJ      West (LHO) Doubles 2♥ if possible.  
 Vul: N-S      ♦ A52  
 HCP: 9+1      ♣ Q83

---

**Board: 284**      ♠ A98      You are dealer.  
 Dealer: South      ♥ KQJ6      The opponents are silent.  
 Vul: E-W      ♦ A632  
 HCP: 15      ♣ J4

---

**Board: 285**      ♠ AK854      Partner is dealer.  
 Dealer: North      ♥ -      The opponents are silent.  
 Vul: Both      ♦ J32  
 HCP: 12+2      ♣ KJ987

## Both hands (Answers Page)

<b>Board: 281</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ2	♠ 753		1NT	Pass	2♦
Vul: N-S	♥ Q3	♥ AJ984	Pass	2♥	Pass	3NT
North HCP: 15	♦ AQT4	♦ K5	All Pass			
South HCP: 14+1	♣ J953	♣ AQT				
Contract: 3NT South						

<b>Board: 282</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J84	♠ AQT73	1NT	Pass	2♦	2♠
Vul: Both	♥ 9743	♥ QT	All Pass			
North HCP: 3	♦ Q76	♦ K5				
South HCP: 16+1	♣ 853	♣ AJ72				
Contract: 2♠ South						

<b>Board: 283</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK8	♠ T6532		1NT	Pass	2♥
Vul: N-S	♥ T7	♥ QJ	X	2♠	Pass	3♠
North HCP: 15+1	♦ 873	♦ A52	All Pass			
South HCP: 9+1	♣ AKJ96	♣ Q83				
Contract: 3♠ South						

<b>Board: 284</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q7432	♠ A98				1NT
Vul: E-W	♥ 97	♥ KQJ6	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ KT87	♦ A632	Pass	3♦	Pass	4♠
South HCP: 15	♣ A7	♣ J4	All Pass			
Contract: 4♠ South						

<b>Board: 285</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 63	♠ AK854		1NT	Pass	2♥
Vul: Both	♥ AK76	♥ -	Pass	2♠	Pass	3♣
North HCP: 16	♦ AKT9	♦ J32	Pass	3NT	All Pass	
South HCP: 12+2	♣ Q54	♣ KJ987				
Contract: 3NT North						



## North hands

## Jacoby or Texas

<b>Board: 286</b>	♠ AQT62	Partner is dealer.
Dealer: South	♥ 76	East (LHO) bids 2♠ if possible.
Vul: None	♦ Q	West (RHO) bids 2NT if possible.
HCP: 11+2	♣ QJ963	
<b>Board: 287</b>	♠ JT862	LHO is dealer.
Dealer: East	♥ KJ9	East (LHO) opens 1NT if possible.
Vul: N-S	♦ A95	West (RHO) bids 2♦ if possible.
HCP: 13+1	♣ A8	
<b>Board: 288</b>	♠ Q7	Partner is dealer.
Dealer: South	♥ AK932	East (LHO) bids 3♠ if possible.
Vul: Both	♦ 3	
HCP: 12+2	♣ QJ875	
<b>Board: 289</b>	♠ J3	You are dealer.
Dealer: North	♥ AJT	West (RHO) Doubles 2♦ if possible.
Vul: None	♦ QT73	
HCP: 15	♣ AK73	

## Both hands (Answers Page)

### Board: 286

Dealer: South  
 Vul: None  
 North HCP: 11+2  
 South HCP: 15  
 Contract: 4 ♠ South

#### North:

♠ AQT62  
 ♥ 76  
 ♦ Q  
 ♣ QJ963

#### South:

♠ J54  
 ♥ AK2  
 ♦ A987  
 ♣ KT5

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

1. Michaels Cuebid
2. to the partner's longer

### Board: 287

Dealer: East  
 Vul: N-S  
 North HCP: 13+1  
 South HCP: 8  
 Contract: 2 ♠ North

#### North:

♠ JT862  
 ♥ KJ9  
 ♦ A95  
 ♣ A8

#### South:

♠ AK4  
 ♥ 52  
 ♦ 8642  
 ♣ J962

W	N	E	S
		1NT	Pass
2 ♦	2 ♠	All Pass	

### Board: 288

Dealer: South  
 Vul: Both  
 North HCP: 12+2  
 South HCP: 16+1  
 Contract: 4 ♥ South

#### North:

♠ Q7  
 ♥ AK932  
 ♦ 3  
 ♣ QJ875

#### South:

♠ 52  
 ♥ QJT  
 ♦ AKQ96  
 ♣ A96

W	N	E	S
			1NT
Pass	2 ♦	3 ♠	Pass
Pass	4 ♣	Pass	4 ♥
All Pass			

### Board: 289

Dealer: North  
 Vul: None  
 North HCP: 15  
 South HCP: 9+1  
 Contract: 4 ♥ South

#### North:

♠ J3  
 ♥ AJT  
 ♦ QT73  
 ♣ AK73

#### South:

♠ A52  
 ♥ K8753  
 ♦ 9  
 ♣ QT52

W	N	E	S
	1NT	Pass	2 ♦
X	2 ♥	Pass	4 ♥
All Pass			

**South hands****Jacoby or Texas**

<b>Board: 286</b>	♠ J54	You are dealer.
Dealer: South	♥ AK2	East (RHO) bids 2 ♠ if possible.
Vul: None	♦ A987	West (LHO) bids 2NT if possible.
HCP: 15	♣ KT5	
<hr/>		
<b>Board: 287</b>	♠ AK4	RHO is dealer. You bid second.
Dealer: East	♥ 52	East (RHO) opens 1NT if possible.
Vul: N-S	♦ 8642	West (LHO) bids 2 ♦ if possible.
HCP: 8	♣ J962	
<hr/>		
<b>Board: 288</b>	♠ 52	You are dealer.
Dealer: South	♥ QJT	East (RHO) bids 3 ♠ if possible.
Vul: Both	♦ AKQ96	
HCP: 16+1	♣ A96	
<hr/>		
<b>Board: 289</b>	♠ A52	Partner is dealer.
Dealer: North	♥ K8753	West (LHO) Doubles 2 ♦ if possible.
Vul: None	♦ 9	
HCP: 9+1	♣ QT52	

## Both hands (Answers Page)

<b>Board: 286</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQT62	♠ J54				1NT
Vul: None	♥ 76	♥ AK2	Pass	2♥	2♠ <sup>1</sup>	Pass
North HCP: 11+2	♦ Q	♦ A987	2NT <sup>2</sup>	3NT	Pass	4♠
South HCP: 15	♣ QJ963	♣ KT5	All Pass			
Contract: 4♠ South						

1. Michaels Cuebid
2. to the partner's longer

<b>Board: 287</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ JT862	♠ AK4			1NT	Pass
Vul: N-S	♥ KJ9	♥ 52	2♦	2♠	All Pass	
North HCP: 13+1	♦ A95	♦ 8642				
South HCP: 8	♣ A8	♣ J962				
Contract: 2♠ North						

<b>Board: 288</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q7	♠ 52				1NT
Vul: Both	♥ AK932	♥ QJT	Pass	2♦	3♠	Pass
North HCP: 12+2	♦ 3	♦ AKQ96	Pass	4♣	Pass	4♥
South HCP: 16+1	♣ QJ875	♣ A96	All Pass			
Contract: 4♥ South						

<b>Board: 289</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J3	♠ A52		1NT	Pass	2♦
Vul: None	♥ AJT	♥ K8753	X	2♥	Pass	4♥
North HCP: 15	♦ QT73	♦ 9	All Pass			
South HCP: 9+1	♣ AK73	♣ QT52				
Contract: 4♥ South						

**North hands****Jacoby or Texas**

<b>Board: 290</b>	♠ J8762	Partner is dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: N-S	♦ K32	
HCP: 10+1	♣ K876	

---

<b>Board: 291</b>	♠ KJ87	You are dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: Both	♦ K753	
HCP: 16	♣ AJ5	

---

<b>Board: 292</b>	♠ A8653	Partner is dealer.
Dealer: South	♥ AQ2	The opponents are silent.
Vul: None	♦ KJ43	
HCP: 14+1	♣ 7	

---

<b>Board: 293</b>	♠ AJ7	You are dealer.
Dealer: North	♥ K732	The opponents are silent.
Vul: N-S	♦ 53	
HCP: 15	♣ AK65	

## Both hands (Answers Page)

<b>Board: 290</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J8762	♠ AK43				1NT
Vul: N-S	♥ K	♥ A98	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ K32	♦ QJT	Pass	3♣	Pass	4♠
South HCP: 16	♣ K876	♣ Q95	All Pass			
Contract: 4♠ South						

<b>Board: 291</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ87	♠ AT642		1NT	Pass	2♥
Vul: Both	♥ A7	♥ Q8	Pass	2NT <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 16	♦ K753	♦ A6	Pass	4♣ <sup>3</sup>	Pass	4♦ <sup>4</sup>
South HCP: 13+1	♣ AJ5	♣ KT62	Pass	4♠	All Pass	

Contract: 4♠ North

1. Extended acceptance after NT
2. surplus
3. Cue bid, a !C stopper
4. Cue bid, a !D stopper

<b>Board: 292</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A8653	♠ JT				1NT
Vul: None	♥ AQ2	♥ KT64	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ KJ43	♦ QT5	Pass	3♦	Pass	3NT
South HCP: 16	♣ 7	♣ AKQJ	All Pass			
Contract: 3NT South						

<b>Board: 293</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ7	♠ Q4		1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ K732	♥ AQJ865	Pass	4♥	All Pass	
North HCP: 15	♦ 53	♦ Q2				
South HCP: 14+2	♣ AK65	♣ QJ9				
Contract: 4♥ North						

1. Texas

**South hands****Jacoby or Texas**

**Board: 290**      ♠ AK43      You are dealer.  
Dealer: South      ♥ A98      The opponents are silent.  
Vul: N-S      ♦ QJT  
HCP: 16      ♣ Q95

---

**Board: 291**      ♠ AT642      Partner is dealer.  
Dealer: North      ♥ Q8      The opponents are silent.  
Vul: Both      ♦ A6  
HCP: 13+1      ♣ KT62

---

**Board: 292**      ♠ JT      You are dealer.  
Dealer: South      ♥ KT64      The opponents are silent.  
Vul: None      ♦ QT5  
HCP: 16      ♣ AKQJ

---

**Board: 293**      ♠ Q4      Partner is dealer.  
Dealer: North      ♥ AQJ865      The opponents are silent.  
Vul: N-S      ♦ Q2  
HCP: 14+2      ♣ QJ9

## Both hands (Answers Page)

<b>Board: 290</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J8762	♠ AK43				1NT
Vul: N-S	♥ K	♥ A98	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ K32	♦ QJT	Pass	3♣	Pass	4♠
South HCP: 16	♣ K876	♣ Q95	All Pass			
Contract: 4♠ South						

<b>Board: 291</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ87	♠ AT642		1NT	Pass	2♥
Vul: Both	♥ A7	♥ Q8	Pass	2NT <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 16	♦ K753	♦ A6	Pass	4♣ <sup>3</sup>	Pass	4♦ <sup>4</sup>
South HCP: 13+1	♣ AJ5	♣ KT62	Pass	4♠	All Pass	

1. Extended acceptance after NT
2. surplus
3. Cue bid, a !C stopper
4. Cue bid, a !D stopper

<b>Board: 292</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A8653	♠ JT				1NT
Vul: None	♥ AQ2	♥ KT64	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ KJ43	♦ QT5	Pass	3♦	Pass	3NT
South HCP: 16	♣ 7	♣ AKQJ	All Pass			
Contract: 3NT South						

<b>Board: 293</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ7	♠ Q4		1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ K732	♥ AQJ865	Pass	4♥	All Pass	
North HCP: 15	♦ 53	♦ Q2				
South HCP: 14+2	♣ AK65	♣ QJ9				
Contract: 4♥ North						

1. Texas



## North hands

## Jacoby or Texas

**Board: 294**      ♠ J4      Partner is dealer.  
 Dealer: South      ♥ AJ842      The opponents are silent.  
 Vul: E-W      ♦ AKQ85  
 HCP: 19+2      ♣ A

---

**Board: 295**      ♠ AKT      You are dealer.  
 Dealer: North      ♥ 95      The opponents are silent.  
 Vul: None      ♦ A832  
 HCP: 17      ♣ AQ95

---

**Board: 296**      ♠ JT9854      Partner is dealer.  
 Dealer: South      ♥ 86      The opponents are silent.  
 Vul: N-S      ♦ 87  
 HCP: 4+2      ♣ QJ8

---

**Board: 297**      ♠ KJ96      You are dealer.  
 Dealer: North      ♥ K95      West (RHO) Doubles 2♠ if possible.  
 Vul: E-W      ♦ AK7      East (LHO) bids 3♥ if possible.  
 HCP: 16      ♣ Q83

---

**Board: 298**      ♠ Q63      Partner is dealer.  
 Dealer: South      ♥ T7432      The opponents are silent.  
 Vul: Both      ♦ AQ  
 HCP: 8+1      ♣ T32

## Both hands (Answers Page)

<b>Board: 294</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J4	♠ AKQ72				1NT
Vul: E-W	♥ AJ842	♥ K9	Pass	2♦	Pass	2♥
North HCP: 19+2	♦ AKQ85	♦ T73	Pass	3♦	Pass	3♠
South HCP: 15+1	♣ A	♣ K98	Pass	6NT	All Pass	
Contract: 6NT North						

<b>Board: 295</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKT	♠ Q8762		1NT	Pass	2♥
Vul: None	♥ 95	♥ KJ8	Pass	2♠	All Pass	
North HCP: 17	♦ A832	♦ T64				
South HCP: 7+1	♣ AQ95	♣ J2				
Contract: 2♠ North						

<b>Board: 296</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT9854	♠ 76				1NT
Vul: N-S	♥ 86	♥ KQJ4	Pass	2♥	Pass	2♠
North HCP: 4+2	♦ 87	♦ AK5	All Pass			
South HCP: 16	♣ QJ8	♣ K973				
Contract: 2♠ South						

<b>Board: 297</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ96	♠ Q7543		1NT	Pass	2♥
Vul: E-W	♥ K95	♥ T87	Pass	2♠	Pass	Pass
North HCP: 16	♦ AK7	♦ J2	X	Pass	3♥	Pass
South HCP: 3+1	♣ Q83	♣ T75	Pass	3♠	All Pass	
Contract: 3♠ North						

<b>Board: 298</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q63	♠ AJT				1NT
Vul: Both	♥ T7432	♥ K95	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ AQ	♦ K94	Pass	2NT	Pass	4♥
South HCP: 17	♣ T32	♣ KQJ4	All Pass			
Contract: 4♥ South						

**South hands****Jacoby or Texas**

**Board: 294**      ♠ AKQ72      You are dealer.  
Dealer: South      ♥ K9      The opponents are silent.  
Vul: E-W      ♦ T73  
HCP: 15+1      ♣ K98

---

**Board: 295**      ♠ Q8762      Partner is dealer.  
Dealer: North      ♥ KJ8      The opponents are silent.  
Vul: None      ♦ T64  
HCP: 7+1      ♣ J2

---

**Board: 296**      ♠ 76      You are dealer.  
Dealer: South      ♥ KQJ4      The opponents are silent.  
Vul: N-S      ♦ AK5  
HCP: 16      ♣ K973

---

**Board: 297**      ♠ Q7543      Partner is dealer.  
Dealer: North      ♥ T87      West (LHO) Doubles 2 ♠ if possible.  
Vul: E-W      ♦ J2      East (RHO) bids 3 ♥ if possible.  
HCP: 3+1      ♣ T75

---

**Board: 298**      ♠ AJT      You are dealer.  
Dealer: South      ♥ K95      The opponents are silent.  
Vul: Both      ♦ K94  
HCP: 17      ♣ KQJ4

## Both hands (Answers Page)

<b>Board: 294</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J4	♠ AKQ72				1NT
Vul: E-W	♥ AJ842	♥ K9	Pass	2♦	Pass	2♥
North HCP: 19+2	♦ AKQ85	♦ T73	Pass	3♦	Pass	3♠
South HCP: 15+1	♣ A	♣ K98	Pass	6NT	All Pass	
Contract: 6NT North						

<b>Board: 295</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKT	♠ Q8762		1NT	Pass	2♥
Vul: None	♥ 95	♥ KJ8	Pass	2♠	All Pass	
North HCP: 17	♦ A832	♦ T64				
South HCP: 7+1	♣ AQ95	♣ J2				
Contract: 2♠ North						

<b>Board: 296</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT9854	♠ 76				1NT
Vul: N-S	♥ 86	♥ KQJ4	Pass	2♥	Pass	2♠
North HCP: 4+2	♦ 87	♦ AK5	All Pass			
South HCP: 16	♣ QJ8	♣ K973				
Contract: 2♠ South						

<b>Board: 297</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ96	♠ Q7543		1NT	Pass	2♥
Vul: E-W	♥ K95	♥ T87	Pass	2♠	Pass	Pass
North HCP: 16	♦ AK7	♦ J2	X	Pass	3♥	Pass
South HCP: 3+1	♣ Q83	♣ T75	Pass	3♠	All Pass	
Contract: 3♠ North						

<b>Board: 298</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q63	♠ AJT				1NT
Vul: Both	♥ T7432	♥ K95	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ AQ	♦ K94	Pass	2NT	Pass	4♥
South HCP: 17	♣ T32	♣ KQJ4	All Pass			
Contract: 4♥ South						

## North hands

## Jacoby or Texas

**Board: 299**      ♠ K74      You are dealer.  
 Dealer: North      ♥ T94      The opponents are silent.  
 Vul: N-S      ♦ KQ  
 HCP: 15+1      ♣ AKT85

---

**Board: 300**      ♠ AKJ65      Partner is dealer.  
 Dealer: South      ♥ Q      The opponents are silent.  
 Vul: E-W      ♦ Q93  
 HCP: 12+1      ♣ 9753

---

**Board: 301**      ♠ AK64      You are dealer.  
 Dealer: North      ♥ Q6      West (RHO) Doubles 4♥ if possible.  
 Vul: Both      ♦ QJ8  
 HCP: 15      ♣ QJ76

---

**Board: 302**      ♠ 98654      Partner is dealer.  
 Dealer: South      ♥ J4      East (LHO) bids 2♠ if possible.  
 Vul: None      ♦ A3      West (RHO) bids 2NT if possible.  
 HCP: 9+1      ♣ A942      East (LHO) bids 3♥ if possible.

## Both hands (Answers Page)

### Board: 299

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 12+1

Contract: 4♥ North

North:

♠ K74

♥ T94

♦ KQ

♣ AKT85

South:

♠ A

♥ AKJ62

♦ T987

♣ 432

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	4♥	All Pass	

### Board: 300

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15

Contract: 3NT South

North:

♠ AKJ65

♥ Q

♦ Q93

♣ 9753

South:

♠ T7

♥ AT65

♦ KT5

♣ AKJ6

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♣	Pass	3NT
All Pass			

### Board: 301

Dealer: North

Vul: Both

North HCP: 15

South HCP: 11+2

Contract: 4♠ North

North:

♠ AK64

♥ Q6

♦ QJ8

♣ QJ76

South:

♠ JT8753

♥ -

♦ AK97

♣ K82

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

1. Texas

### Board: 302

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 3♠ South

North:

♠ 98654

♥ J4

♦ A3

♣ A942

South:

♠ AQT

♥ AT53

♦ KJ

♣ J863

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

1. Michaels Cuebid
2. to the partner's longer

## South hands

## Jacoby or Texas

**Board: 299**      ♠ A      Partner is dealer.  
 Dealer: North      ♥ AKJ62      The opponents are silent.  
 Vul: N-S      ♦ T987  
 HCP: 12+1      ♣ 432

---

**Board: 300**      ♠ T7      You are dealer.  
 Dealer: South      ♥ AT65      The opponents are silent.  
 Vul: E-W      ♦ KT5  
 HCP: 15      ♣ AKJ6

---

**Board: 301**      ♠ JT8753      Partner is dealer.  
 Dealer: North      ♥ -      West (LHO) Doubles 4 ♥ if possible.  
 Vul: Both      ♦ AK97  
 HCP: 11+2      ♣ K82

---

**Board: 302**      ♠ AQT      You are dealer.  
 Dealer: South      ♥ AT53      East (RHO) bids 2 ♠ if possible.  
 Vul: None      ♦ KJ      West (LHO) bids 2NT if possible.  
 HCP: 15      ♣ J863      East (RHO) bids 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 299

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 12+1

Contract: 4♥ North

North:

♠ K74

♥ T94

♦ KQ

♣ AKT85

South:

♠ A

♥ AKJ62

♦ T987

♣ 432

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 4♥ All Pass

### Board: 300

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15

Contract: 3NT South

North:

♠ AKJ65

♥ Q

♦ Q93

♣ 9753

South:

♠ T7

♥ AT65

♦ KT5

♣ AKJ6

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3♣ Pass 3NT

All Pass

### Board: 301

Dealer: North

Vul: Both

North HCP: 15

South HCP: 11+2

Contract: 4♠ North

North:

♠ AK64

♥ Q6

♦ QJ8

♣ QJ76

South:

♠ JT8753

♥ -

♦ AK97

♣ K82

W N E S

1NT Pass 4♥<sup>1</sup>

X 4♠ All Pass

1. Texas

### Board: 302

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 3♠ South

North:

♠ 98654

♥ J4

♦ A3

♣ A942

South:

♠ AQT

♥ AT53

♦ KJ

♣ J863

W N E S

1NT

Pass 2♥ 2♠<sup>1</sup> Pass

2NT<sup>2</sup> 3♣ 3♥ 3♠

All Pass

1. Michaels Cuebid

2. to the partner's longer



## North hands

## Jacoby or Texas

**Board: 303**      ♠ K95      You are dealer.  
 Dealer: North      ♥ Q62      The opponents are silent.  
 Vul: E-W      ♦ K3  
 HCP: 15+1      ♣ AK863

---

**Board: 304**      ♠ K9875      Partner is dealer.  
 Dealer: South      ♥ AQ8      The opponents are silent.  
 Vul: Both      ♦ 73  
 HCP: 9+1      ♣ T85

---

**Board: 305**      ♠ KQ      You are dealer.  
 Dealer: North      ♥ AJ5      The opponents are silent.  
 Vul: None      ♦ 954  
 HCP: 15+1      ♣ AJ654

---

**Board: 306**      ♠ KQ953      Partner is dealer.  
 Dealer: South      ♥ -      The opponents are silent.  
 Vul: Both      ♦ T9876  
 HCP: 6+2      ♣ J98

---

**Board: 307**      ♠ 76      LHO is dealer.  
 Dealer: East      ♥ AQ972      East (LHO) opens 1NT if possible.  
 Vul: None      ♦ K87      West (RHO) bids 2♥ if possible.  
 HCP: 13+1      ♣ A43

## Both hands (Answers Page)

<b>Board: 303</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K95	♠ Q2		1NT	Pass	2♦
Vul: E-W	♥ Q62	♥ 97543	Pass	2♥	Pass	2NT
North HCP: 15+1	♦ K3	♦ A84	Pass	3♥	All Pass	
South HCP: 8+1	♣ AK863	♣ QT9				
Contract: 3♥ North						

<b>Board: 304</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K9875	♠ AJ				1NT
Vul: Both	♥ AQ8	♥ T965	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ 73	♦ A98	Pass	3NT	All Pass	
South HCP: 16	♣ T85	♣ AQJ6				
Contract: 3NT North						

<b>Board: 305</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ	♠ T98632		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AJ5	♥ KQ9	Pass	4♠	All Pass	
North HCP: 15+1	♦ 954	♦ T6				
South HCP: 8+2	♣ AJ654	♣ KT				
Contract: 4♠ North						

1. Texas

<b>Board: 306</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ953	♠ AJ86				1NT
Vul: Both	♥ -	♥ A97	Pass	2♥	Pass	2♠
North HCP: 6+2	♦ T9876	♦ AQ4	All Pass			
South HCP: 17	♣ J98	♣ Q64				
Contract: 2♠ South						

<b>Board: 307</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 76	♠ KT93			1NT	Pass
Vul: None	♥ AQ972	♥ 54	2♥	3♥	All Pass	
North HCP: 13+1	♦ K87	♦ T64				
South HCP: 7	♣ A43	♣ KJ82				
Contract: 3♥ North						

## South hands

## Jacoby or Texas

**Board: 303**      ♠ Q2      Partner is dealer.  
 Dealer: North      ♥ 97543      The opponents are silent.  
 Vul: E-W      ♦ A84  
 HCP: 8+1      ♣ QT9

---

**Board: 304**      ♠ AJ      You are dealer.  
 Dealer: South      ♥ T965      The opponents are silent.  
 Vul: Both      ♦ A98  
 HCP: 16      ♣ AQJ6

---

**Board: 305**      ♠ T98632      Partner is dealer.  
 Dealer: North      ♥ KQ9      The opponents are silent.  
 Vul: None      ♦ T6  
 HCP: 8+2      ♣ KT

---

**Board: 306**      ♠ AJ86      You are dealer.  
 Dealer: South      ♥ A97      The opponents are silent.  
 Vul: Both      ♦ AQ4  
 HCP: 17      ♣ Q64

---

**Board: 307**      ♠ KT93      RHO is dealer. You bid second.  
 Dealer: East      ♥ 54      East (RHO) opens 1NT if possible.  
 Vul: None      ♦ T64      West (LHO) bids 2♥ if possible.  
 HCP: 7      ♣ KJ82

## Both hands (Answers Page)

<b>Board: 303</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K95	♠ Q2		1NT	Pass	2♦
Vul: E-W	♥ Q62	♥ 97543	Pass	2♥	Pass	2NT
North HCP: 15+1	♦ K3	♦ A84	Pass	3♥	All Pass	
South HCP: 8+1	♣ AK863	♣ QT9				
Contract: 3♥ North						

<b>Board: 304</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K9875	♠ AJ				1NT
Vul: Both	♥ AQ8	♥ T965	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ 73	♦ A98	Pass	3NT	All Pass	
South HCP: 16	♣ T85	♣ AQJ6				
Contract: 3NT North						

<b>Board: 305</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ	♠ T98632		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AJ5	♥ KQ9	Pass	4♠	All Pass	
North HCP: 15+1	♦ 954	♦ T6				
South HCP: 8+2	♣ AJ654	♣ KT				
Contract: 4♠ North						

1. Texas

<b>Board: 306</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ953	♠ AJ86				1NT
Vul: Both	♥ -	♥ A97	Pass	2♥	Pass	2♠
North HCP: 6+2	♦ T9876	♦ AQ4	All Pass			
South HCP: 17	♣ J98	♣ Q64				
Contract: 2♠ South						

<b>Board: 307</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 76	♠ KT93			1NT	Pass
Vul: None	♥ AQ972	♥ 54	2♥	3♥	All Pass	
North HCP: 13+1	♦ K87	♦ T64				
South HCP: 7	♣ A43	♣ KJ82				
Contract: 3♥ North						

**North hands****Jacoby or Texas**

**Board: 308**      ♠ QJ964      Partner is dealer.  
Dealer: South      ♥ K82      The opponents are silent.  
Vul: N-S      ♦ K74  
HCP: 9+1      ♣ 54

---

**Board: 309**      ♠ A953      You are dealer.  
Dealer: North      ♥ K6      The opponents are silent.  
Vul: E-W      ♦ AKT4  
HCP: 15      ♣ JT7

---

**Board: 310**      ♠ K82      Partner is dealer.  
Dealer: South      ♥ AJT986      East (LHO) Doubles 4 ♦ if possible.  
Vul: None      ♦ 5  
HCP: 8+2      ♣ T74

---

**Board: 311**      ♠ AK94      You are dealer.  
Dealer: North      ♥ K97      The opponents are silent.  
Vul: N-S      ♦ A74  
HCP: 15      ♣ JT3

---

**Board: 312**      ♠ KQJT43      Partner is dealer.  
Dealer: South      ♥ J7      The opponents are silent.  
Vul: E-W      ♦ 532  
HCP: 7+2      ♣ 63

## Both hands (Answers Page)

<b>Board: 308</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ964	♠ A872				1NT
Vul: N-S	♥ K82	♥ 96	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ K74	♦ J62	Pass	3NT	Pass	4♠
South HCP: 15	♣ 54	♣ AKQJ	All Pass			
Contract: 4♠ South						

<b>Board: 309</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A953	♠ Q4		1NT	Pass	2♦
Vul: E-W	♥ K6	♥ QJ432	Pass	2♥	All Pass	
North HCP: 15	♦ AKT4	♦ 832				
South HCP: 5+1	♣ JT7	♣ 954				
Contract: 2♥ North						

<b>Board: 310</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K82	♠ J4				1NT
Vul: None	♥ AJT986	♥ Q752	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 8+2	♦ 5	♦ KJT	All Pass			
South HCP: 16	♣ T74	♣ AKQ2				
Contract: 4♥ South			1. Texas			

<b>Board: 311</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK94	♠ T7		1NT	Pass	2♦
Vul: N-S	♥ K97	♥ AT652	Pass	2♥	All Pass	
North HCP: 15	♦ A74	♦ 963				
South HCP: 4+1	♣ JT3	♣ 852				
Contract: 2♥ North						

<b>Board: 312</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQJT43	♠ 8652				1NT
Vul: E-W	♥ J7	♥ AQ83	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7+2	♦ 532	♦ KJT	All Pass			
South HCP: 16	♣ 63	♣ AQ				
Contract: 4♠ South			1. Texas			

**South hands****Jacoby or Texas**

**Board: 308**      ♠ A872      You are dealer.  
Dealer: South      ♥ 96      The opponents are silent.  
Vul: N-S      ♦ J62  
HCP: 15      ♣ AKQJ

---

**Board: 309**      ♠ Q4      Partner is dealer.  
Dealer: North      ♥ QJ432      The opponents are silent.  
Vul: E-W      ♦ 832  
HCP: 5+1      ♣ 954

---

**Board: 310**      ♠ J4      You are dealer.  
Dealer: South      ♥ Q752      East (RHO) Doubles 4 ♦ if possible.  
Vul: None      ♦ KJT  
HCP: 16      ♣ AKQ2

---

**Board: 311**      ♠ T7      Partner is dealer.  
Dealer: North      ♥ AT652      The opponents are silent.  
Vul: N-S      ♦ 963  
HCP: 4+1      ♣ 852

---

**Board: 312**      ♠ 8652      You are dealer.  
Dealer: South      ♥ AQ83      The opponents are silent.  
Vul: E-W      ♦ KJT  
HCP: 16      ♣ AQ

## Both hands (Answers Page)

<b>Board: 308</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ964	♠ A872				1NT
Vul: N-S	♥ K82	♥ 96	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ K74	♦ J62	Pass	3NT	Pass	4♠
South HCP: 15	♣ 54	♣ AKQJ	All Pass			
Contract: 4♠ South						

<b>Board: 309</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A953	♠ Q4		1NT	Pass	2♦
Vul: E-W	♥ K6	♥ QJ432	Pass	2♥	All Pass	
North HCP: 15	♦ AKT4	♦ 832				
South HCP: 5+1	♣ JT7	♣ 954				
Contract: 2♥ North						

<b>Board: 310</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K82	♠ J4				1NT
Vul: None	♥ AJT986	♥ Q752	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 8+2	♦ 5	♦ KJT	All Pass			
South HCP: 16	♣ T74	♣ AKQ2				
Contract: 4♥ South			1. Texas			

<b>Board: 311</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK94	♠ T7		1NT	Pass	2♦
Vul: N-S	♥ K97	♥ AT652	Pass	2♥	All Pass	
North HCP: 15	♦ A74	♦ 963				
South HCP: 4+1	♣ JT3	♣ 852				
Contract: 2♥ North						

<b>Board: 312</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQJT43	♠ 8652				1NT
Vul: E-W	♥ J7	♥ AQ83	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7+2	♦ 532	♦ KJT	All Pass			
South HCP: 16	♣ 63	♣ AQ				
Contract: 4♠ South			1. Texas			



**North hands****Jacoby or Texas**

<b>Board: 313</b>	♠ A9	You are dealer.
Dealer: North	♥ QJ62	The opponents are silent.
Vul: Both	♦ AQJ4	
HCP: 15	♣ J85	

---

<b>Board: 314</b>	♠ K8	Partner is dealer.
Dealer: South	♥ K9543	The opponents are silent.
Vul: N-S	♦ AT2	
HCP: 13+1	♣ K93	

---

<b>Board: 315</b>	♠ A7	You are dealer.
Dealer: North	♥ AK8	The opponents are silent.
Vul: E-W	♦ J9543	
HCP: 15+1	♣ QJ3	

---

<b>Board: 316</b>	♠ A6	Partner is dealer.
Dealer: South	♥ KJ654	The opponents are silent.
Vul: Both	♦ AK93	
HCP: 15+1	♣ 95	

## Both hands (Answers Page)

<b>Board: 313</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A9	♠ KQJ642		1NT	Pass	2♥
Vul: Both	♥ QJ62	♥ 953	Pass	2♠	Pass	4♠
North HCP: 15	♦ AQJ4	♦ 975	All Pass			
South HCP: 10+2	♣ J85	♣ A				
Contract: 4♠ South						
<hr/>						
<b>Board: 314</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K8	♠ QJ64				1NT
Vul: N-S	♥ K9543	♥ A86	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ AT2	♦ K74	Pass	3NT	Pass	4♥
South HCP: 16	♣ K93	♣ AQ2	All Pass			
Contract: 4♥ South						
<hr/>						
<b>Board: 315</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A7	♠ Q9853		1NT	Pass	2♥
Vul: E-W	♥ AK8	♥ T63	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ J9543	♦ AK6	All Pass			
South HCP: 13+1	♣ QJ3	♣ A4				
Contract: 3NT South						
<hr/>						
<b>Board: 316</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A6	♠ Q83				1NT
Vul: Both	♥ KJ654	♥ AQ8	Pass	2♦	Pass	2♥
North HCP: 15+1	♦ AK93	♦ 82	Pass	3♦	Pass	4♥
South HCP: 15+1	♣ 95	♣ AQJ86	Pass	4NT <sup>1</sup>	Pass	5♠ <sup>2</sup>
Contract: 6♥ North			Pass	5NT <sup>3</sup>	Pass	6♣ <sup>4</sup>
			Pass	6♥	All Pass	

1. Blackwood 0314, for !H

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

3. King ask by 5NT

4. K=0

**South hands****Jacoby or Texas**

**Board: 313**      ♠ KQJ642      Partner is dealer.  
Dealer: North      ♥ 953      The opponents are silent.  
Vul: Both      ♦ 975  
HCP: 10+2      ♣ A

---

**Board: 314**      ♠ QJ64      You are dealer.  
Dealer: South      ♥ A86      The opponents are silent.  
Vul: N-S      ♦ K74  
HCP: 16      ♣ AQ2

---

**Board: 315**      ♠ Q9853      Partner is dealer.  
Dealer: North      ♥ T63      The opponents are silent.  
Vul: E-W      ♦ AK6  
HCP: 13+1      ♣ A4

---

**Board: 316**      ♠ Q83      You are dealer.  
Dealer: South      ♥ AQ8      The opponents are silent.  
Vul: Both      ♦ 82  
HCP: 15+1      ♣ AQJ86

## Both hands (Answers Page)

<b>Board: 313</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A9	♠ KQJ642		1NT	Pass	2♥
Vul: Both	♥ QJ62	♥ 953	Pass	2♠	Pass	4♠
North HCP: 15	♦ AQJ4	♦ 975	All Pass			
South HCP: 10+2	♣ J85	♣ A				
Contract: 4♠ South						
<hr/>						
<b>Board: 314</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K8	♠ QJ64				1NT
Vul: N-S	♥ K9543	♥ A86	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ AT2	♦ K74	Pass	3NT	Pass	4♥
South HCP: 16	♣ K93	♣ AQ2	All Pass			
Contract: 4♥ South						
<hr/>						
<b>Board: 315</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A7	♠ Q9853		1NT	Pass	2♥
Vul: E-W	♥ AK8	♥ T63	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ J9543	♦ AK6	All Pass			
South HCP: 13+1	♣ QJ3	♣ A4				
Contract: 3NT South						
<hr/>						
<b>Board: 316</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A6	♠ Q83				1NT
Vul: Both	♥ KJ654	♥ AQ8	Pass	2♦	Pass	2♥
North HCP: 15+1	♦ AK93	♦ 82	Pass	3♦	Pass	4♥
South HCP: 15+1	♣ 95	♣ AQJ86	Pass	4NT <sup>1</sup>	Pass	5♠ <sup>2</sup>
Contract: 6♥ North			Pass	5NT <sup>3</sup>	Pass	6♣ <sup>4</sup>
			Pass	6♥	All Pass	

1. Blackwood 0314, for !H

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

3. King ask by 5NT

4. K=0

**North hands****Jacoby or Texas**

<b>Board: 317</b>	♠ A85	You are dealer.
Dealer: North	♥ T983	The opponents are silent.
Vul: None	♦ AK73	
HCP: 15	♣ KJ	

---

<b>Board: 318</b>	♠ KJT	Partner is dealer.
Dealer: South	♥ KQT986	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 16+2	♣ AKT	

---

<b>Board: 319</b>	♠ AK6	You are dealer.
Dealer: North	♥ K32	The opponents are silent.
Vul: Both	♦ K97	
HCP: 15	♣ Q763	

---

<b>Board: 320</b>	♠ AJT75	Partner is dealer.
Dealer: South	♥ 84	The opponents are silent.
Vul: None	♦ 9	
HCP: 9+2	♣ A9432	

## Both hands (Answers Page)

<b>Board: 317</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A85	♠ KQT96		1NT	Pass	2♥
Vul: None	♥ T983	♥ AQ5	Pass	2♠	Pass	4NT <sup>1</sup>
North HCP: 15	♦ AK73	♦ 82	Pass	6♠	All Pass	
South HCP: 15+1	♣ KJ	♣ A72				
Contract: 6♠ North						1. Quantitative 4NT

<b>Board: 318</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJT	♠ AQ86				1NT
Vul: E-W	♥ KQT986	♥ 72	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 16+2	♦ 2	♦ AKQT	Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
South HCP: 16	♣ AKT	♣ J84	Pass	6♥	All Pass	
Contract: 6♥ North						1. Texas
						2. Blackwood 0314, for !H
						3. A=2/5 or 5/5, Q(H)=0

<b>Board: 319</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK6	♠ QT9753		1NT	Pass	2♥
Vul: Both	♥ K32	♥ T97	Pass	2♠	Pass	3♠
North HCP: 15	♦ K97	♦ 3	All Pass			
South HCP: 6+2	♣ Q763	♣ A95				
Contract: 3♠ South						

<b>Board: 320</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJT75	♠ K62				1NT
Vul: None	♥ 84	♥ AQJ97	Pass	2♥	Pass	2♠
North HCP: 9+2	♦ 9	♦ KJ5	Pass	3♣	Pass	4♠
South HCP: 15+1	♣ A9432	♣ J6	All Pass			
Contract: 4♠ South						

**South hands****Jacoby or Texas**

**Board: 317**      ♠ KQT96      Partner is dealer.  
Dealer: North      ♥ AQ5      The opponents are silent.  
Vul: None      ♦ 82  
HCP: 15+1      ♣ A72

---

**Board: 318**      ♠ AQ86      You are dealer.  
Dealer: South      ♥ 72      The opponents are silent.  
Vul: E-W      ♦ AKQT  
HCP: 16      ♣ J84

---

**Board: 319**      ♠ QT9753      Partner is dealer.  
Dealer: North      ♥ T97      The opponents are silent.  
Vul: Both      ♦ 3  
HCP: 6+2      ♣ A95

---

**Board: 320**      ♠ K62      You are dealer.  
Dealer: South      ♥ AQJ97      The opponents are silent.  
Vul: None      ♦ KJ5  
HCP: 15+1      ♣ J6

## Both hands (Answers Page)

<b>Board: 317</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A85	♠ KQT96		1NT	Pass	2♥
Vul: None	♥ T983	♥ AQ5	Pass	2♠	Pass	4NT <sup>1</sup>
North HCP: 15	♦ AK73	♦ 82	Pass	6♠	All Pass	
South HCP: 15+1	♣ KJ	♣ A72				
Contract: 6♠ North						1. Quantitative 4NT

<b>Board: 318</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJT	♠ AQ86				1NT
Vul: E-W	♥ KQT986	♥ 72	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 16+2	♦ 2	♦ AKQT	Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
South HCP: 16	♣ AKT	♣ J84	Pass	6♥	All Pass	
Contract: 6♥ North						1. Texas
						2. Blackwood 0314, for !H
						3. A=2/5 or 5/5, Q(H)=0

<b>Board: 319</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK6	♠ QT9753		1NT	Pass	2♥
Vul: Both	♥ K32	♥ T97	Pass	2♠	Pass	3♠
North HCP: 15	♦ K97	♦ 3	All Pass			
South HCP: 6+2	♣ Q763	♣ A95				
Contract: 3♠ South						

<b>Board: 320</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJT75	♠ K62				1NT
Vul: None	♥ 84	♥ AQJ97	Pass	2♥	Pass	2♠
North HCP: 9+2	♦ 9	♦ KJ5	Pass	3♣	Pass	4♠
South HCP: 15+1	♣ A9432	♣ J6	All Pass			
Contract: 4♠ South						



## North hands

## Jacoby or Texas

**Board: 321**      ♠ KJ      You are dealer.  
 Dealer: North      ♥ K832      West (RHO) Doubles 2♥ if possible.  
 Vul: N-S      ♦ AT4  
 HCP: 15      ♣ A854

---

**Board: 322**      ♠ KQ753      Partner is dealer.  
 Dealer: South      ♥ A9      The opponents are silent.  
 Vul: Both      ♦ J  
 HCP: 14+2      ♣ A9743

---

**Board: 323**      ♠ K5      You are dealer.  
 Dealer: North      ♥ AQ94      West (RHO) bids 3♣ if possible.  
 Vul: None      ♦ AK96  
 HCP: 16      ♣ 743

---

**Board: 324**      ♠ K92      RHO is dealer. You bid second.  
 Dealer: West      ♥ QT      West (RHO) opens 1NT if possible.  
 Vul: E-W      ♦ 532      East (LHO) bids 2♥ if possible.  
 HCP: 6+1      ♣ JT953      West (RHO) bids 2♠ if possible.

---

**Board: 325**      ♠ A754      You are dealer.  
 Dealer: North      ♥ J4      The opponents are silent.  
 Vul: E-W      ♦ AKQ5  
 HCP: 15      ♣ JT6

## Both hands (Answers Page)

<b>Board: 321</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ	♠ AQT62		1NT	Pass	2♥
Vul: N-S	♥ K832	♥ 96	X	XX <sup>1</sup>	Pass	3NT
North HCP: 15	♦ AT4	♦ Q2	All Pass			
South HCP: 9+1	♣ A854	♣ JT92	1. artificial			
Contract: 3NT South						

<b>Board: 322</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ753	♠ A9				1NT
Vul: Both	♥ A9	♥ K84	Pass	2♥	Pass	2♠
North HCP: 14+2	♦ J	♦ K8532	Pass	3♣	Pass	3♦
South HCP: 15+1	♣ A9743	♣ KQ2	Pass	3NT	All Pass	
Contract: 3NT North						

<b>Board: 323</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K5	♠ AJ872		1NT	Pass	2♥
Vul: None	♥ AQ94	♥ T85	3♣	Pass	Pass	3♦
North HCP: 16	♦ AK96	♦ Q843	Pass	3♠	All Pass	
South HCP: 7+1	♣ 743	♣ 2				
Contract: 3♠ North						

<b>Board: 324</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K92	♠ AQ3	1NT	Pass	2♥	Pass
Vul: E-W	♥ QT	♥ J97642	2♠	Pass	Pass	3♥
North HCP: 6+1	♦ 532	♦ 7	All Pass			
South HCP: 10+2	♣ JT953	♣ K74				
Contract: 3♥ South						

<b>Board: 325</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A754	♠ J6		1NT	Pass	2♦
Vul: E-W	♥ J4	♥ A98752	Pass	2♥	Pass	3♥
North HCP: 15	♦ AKQ5	♦ 63	All Pass			
South HCP: 7+2	♣ JT6	♣ Q54				
Contract: 3♥ South						

## South hands

## Jacoby or Texas

**Board: 321**      ♠ AQT62      Partner is dealer.  
 Dealer: North      ♥ 96      West (LHO) Doubles 2♥ if possible.  
 Vul: N-S      ♦ Q2  
 HCP: 9+1      ♣ JT92

---

**Board: 322**      ♠ A9      You are dealer.  
 Dealer: South      ♥ K84      The opponents are silent.  
 Vul: Both      ♦ K8532  
 HCP: 15+1      ♣ KQ2

---

**Board: 323**      ♠ AJ872      Partner is dealer.  
 Dealer: North      ♥ T85      West (LHO) bids 3♣ if possible.  
 Vul: None      ♦ Q843  
 HCP: 7+1      ♣ 2

---

**Board: 324**      ♠ AQ3      LHO is dealer.  
 Dealer: West      ♥ J97642      West (LHO) opens 1NT if possible.  
 Vul: E-W      ♦ 7      East (RHO) bids 2♥ if possible.  
 HCP: 10+2      ♣ K74      West (LHO) bids 2♠ if possible.

---

**Board: 325**      ♠ J6      Partner is dealer.  
 Dealer: North      ♥ A98752      The opponents are silent.  
 Vul: E-W      ♦ 63  
 HCP: 7+2      ♣ Q54

## Both hands (Answers Page)

<b>Board: 321</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ	♠ AQT62		1NT	Pass	2♥
Vul: N-S	♥ K832	♥ 96	X	XX <sup>1</sup>	Pass	3NT
North HCP: 15	♦ AT4	♦ Q2	All Pass			
South HCP: 9+1	♣ A854	♣ JT92	1. artificial			
Contract: 3NT South						

Board: 322	North:	South:	W	N	E	S
Dealer: South	♠ KQ753	♠ A9				1NT
Vul: Both	♥ A9	♥ K84	Pass	2♥	Pass	2♠
North HCP: 14+2	♦ J	♦ K8532	Pass	3♣	Pass	3♦
South HCP: 15+1	♣ A9743	♣ KQ2	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 323	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AJ872		1NT	Pass	2♥
Vul: None	♥ AQ94	♥ T85	3♣	Pass	Pass	3♦
North HCP: 16	♦ AK96	♦ Q843	Pass	3♠	All Pass	
South HCP: 7+1	♣ 743	♣ 2				
Contract: 3♠ North						

<b>Board: 324</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K92	♠ AQ3	1NT	Pass	2♥	Pass
Vul: E-W	♥ QT	♥ J97642	2♠	Pass	Pass	3♥
North HCP: 6+1	♦ 532	♦ 7	All Pass			
South HCP: 10+2	♣ JT953	♣ K74				
Contract: 3♥ South						

<b>Board: 325</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A754	♠ J6		1NT	Pass	2♦
Vul: E-W	♥ J4	♥ A98752	Pass	2♥	Pass	3♥
North HCP: 15	♦ AKQ5	♦ 63	All Pass			
South HCP: 7+2	♣ JT6	♣ Q54				
Contract: 3♥ South						

**North hands****Jacoby or Texas**

**Board: 326**      ♠ AJ974      Partner is dealer.  
Dealer: South      ♥ -      The opponents are silent.  
Vul: None      ♦ J9832  
HCP: 9+2      ♣ KT7

---

**Board: 327**      ♠ Q97      You are dealer.  
Dealer: North      ♥ AJ32      West (RHO) Doubles 2♦ if possible.  
Vul: N-S      ♦ QJ6  
HCP: 17      ♣ AK6

---

**Board: 328**      ♠ 3      Partner is dealer.  
Dealer: South      ♥ AKQT5      The opponents are silent.  
Vul: E-W      ♦ Q853  
HCP: 15+1      ♣ A92

---

**Board: 329**      ♠ A7      You are dealer.  
Dealer: North      ♥ AT94      The opponents are silent.  
Vul: Both      ♦ Q98  
HCP: 17      ♣ AK98

## Both hands (Answers Page)

Board: 326	North:	South:	W	N	E	S
Dealer: South	♠ AJ974	♠ QT5				1NT
Vul: None	♥ -	♥ AQT2	Pass	2♥	Pass	2♠
North HCP: 9+2	♦ J9832	♦ K5	Pass	3♦	Pass	4♠
South HCP: 17	♣ KT7	♣ AQ96	All Pass			
Contract: 4♠ South						

Board: 327	North:	South:	W	N	E	S
Dealer: North	♠ Q97	♠ A3		1NT	Pass	2♦
Vul: N-S	♥ AJ32	♥ KT764	X	2♥	Pass	3♥
North HCP: 17	♦ QJ6	♦ 72	Pass	4♥	All Pass	
South HCP: 7+1	♣ AK6	♣ T872				
Contract: 4♥ North						

Board: 328	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AKQ				1NT
Vul: E-W	♥ AKQT5	♥ 74	Pass	2♦	Pass	2♥
North HCP: 15+1	♦ Q853	♦ A974	Pass	3♦	Pass	3NT
South HCP: 16	♣ A92	♣ KT84	Pass	4NT <sup>1</sup>	Pass	6NT
Contract: 6NT South			All Pass			

1. Quantitative 4NT

Board: 329	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ KQT6532		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AT94	♥ 72	Pass	4♠	All Pass	
North HCP: 17	♦ Q98	♦ 32				
South HCP: 5+3	♣ AK98	♣ T4				
Contract: 4♠ North						

1. Texas

**South hands****Jacoby or Texas**

**Board: 326**      ♠ QT5      You are dealer.  
Dealer: South      ♥ AQT2      The opponents are silent.  
Vul: None      ♦ K5  
HCP: 17      ♣ AQ96

---

**Board: 327**      ♠ A3      Partner is dealer.  
Dealer: North      ♥ KT764      West (LHO) Doubles 2 ♦ if possible.  
Vul: N-S      ♦ 72  
HCP: 7+1      ♣ T872

---

**Board: 328**      ♠ AKQ      You are dealer.  
Dealer: South      ♥ 74      The opponents are silent.  
Vul: E-W      ♦ A974  
HCP: 16      ♣ KT84

---

**Board: 329**      ♠ KQT6532      Partner is dealer.  
Dealer: North      ♥ 72      The opponents are silent.  
Vul: Both      ♦ 32  
HCP: 5+3      ♣ T4

## Both hands (Answers Page)

Board: 326	North:	South:	W	N	E	S
Dealer: South	♠ AJ974	♠ QT5				1NT
Vul: None	♥ -	♥ AQT2	Pass	2♥	Pass	2♠
North HCP: 9+2	♦ J9832	♦ K5	Pass	3♦	Pass	4♠
South HCP: 17	♣ KT7	♣ AQ96	All Pass			
Contract: 4♠ South						

Board: 327	North:	South:	W	N	E	S
Dealer: North	♠ Q97	♠ A3		1NT	Pass	2♦
Vul: N-S	♥ AJ32	♥ KT764	X	2♥	Pass	3♥
North HCP: 17	♦ QJ6	♦ 72	Pass	4♥	All Pass	
South HCP: 7+1	♣ AK6	♣ T872				
Contract: 4♥ North						

Board: 328	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AKQ				1NT
Vul: E-W	♥ AKQT5	♥ 74	Pass	2♦	Pass	2♥
North HCP: 15+1	♦ Q853	♦ A974	Pass	3♦	Pass	3NT
South HCP: 16	♣ A92	♣ KT84	Pass	4NT <sup>1</sup>	Pass	6NT
Contract: 6NT South			All Pass			

1. Quantitative 4NT

Board: 329	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ KQT6532		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AT94	♥ 72	Pass	4♠	All Pass	
North HCP: 17	♦ Q98	♦ 32				
South HCP: 5+3	♣ AK98	♣ T4				
Contract: 4♠ North						

1. Texas



**North hands****Jacoby or Texas**

<b>Board: 330</b>	♠ T42	Partner is dealer.
Dealer: South	♥ AQ973	The opponents are silent.
Vul: N-S	♦ 973	
HCP: 6+1	♣ 52	

---

<b>Board: 331</b>	♠ A6532	You are dealer.
Dealer: North	♥ A3	The opponents are silent.
Vul: E-W	♦ A92	
HCP: 15+1	♣ K72	

---

<b>Board: 332</b>	♠ 7	Partner is dealer.
Dealer: South	♥ JT874	The opponents are silent.
Vul: Both	♦ KJ765	
HCP: 8+2	♣ QJ	

---

<b>Board: 333</b>	♠ Q75	You are dealer.
Dealer: North	♥ K964	The opponents are silent.
Vul: None	♦ QJ62	
HCP: 15	♣ AK	

---

<b>Board: 334</b>	♠ JT987	Partner is dealer.
Dealer: South	♥ 2	The opponents are silent.
Vul: E-W	♦ QJ754	
HCP: 4+2	♣ 54	

## Both hands (Answers Page)

<b>Board: 330</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T42	♠ K985				1NT
Vul: N-S	♥ AQ973	♥ J5	Pass	2♦	Pass	2♥
North HCP: 6+1	♦ 973	♦ AJ8	All Pass			
South HCP: 15	♣ 52	♣ AQT6				
Contract: 2♥ South						

<b>Board: 331</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A6532	♠ 4		1NT	Pass	4♦ <sup>1</sup>
Vul: E-W	♥ A3	♥ KQJ875	Pass	4♥	All Pass	
North HCP: 15+1	♦ A92	♦ J75	1. Texas			
South HCP: 7+2	♣ K72	♣ 953				
Contract: 4♥ North						

<b>Board: 332</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7	♠ AK6				1NT
Vul: Both	♥ JT874	♥ AQ	Pass	2♦	Pass	2♥
North HCP: 8+2	♦ KJ765	♦ AT9	Pass	2NT	Pass	3NT
South HCP: 17+1	♣ QJ	♣ T8752	All Pass			
Contract: 3NT South						

<b>Board: 333</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q75	♠ AT984		1NT	Pass	2♥
Vul: None	♥ K964	♥ 83	Pass	2♠	Pass	3NT
North HCP: 15	♦ QJ62	♦ AK5	Pass	4♠	All Pass	
South HCP: 12+1	♣ AK	♣ JT5				
Contract: 4♠ North						

<b>Board: 334</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT987	♠ A6				1NT
Vul: E-W	♥ 2	♥ AKT8	Pass	2♥	Pass	2♠
North HCP: 4+2	♦ QJ754	♦ T6	All Pass			
South HCP: 16+1	♣ 54	♣ KQT86				
Contract: 2♠ South						

**South hands****Jacoby or Texas**

**Board: 330**      ♠ K985      You are dealer.  
Dealer: South      ♥ J5      The opponents are silent.  
Vul: N-S      ♦ AJ8  
HCP: 15      ♣ AQT6

---

**Board: 331**      ♠ 4      Partner is dealer.  
Dealer: North      ♥ KQJ875      The opponents are silent.  
Vul: E-W      ♦ J75  
HCP: 7+2      ♣ 953

---

**Board: 332**      ♠ AK6      You are dealer.  
Dealer: South      ♥ AQ      The opponents are silent.  
Vul: Both      ♦ AT9  
HCP: 17+1      ♣ T8752

---

**Board: 333**      ♠ AT984      Partner is dealer.  
Dealer: North      ♥ 83      The opponents are silent.  
Vul: None      ♦ AK5  
HCP: 12+1      ♣ JT5

---

**Board: 334**      ♠ A6      You are dealer.  
Dealer: South      ♥ AKT8      The opponents are silent.  
Vul: E-W      ♦ T6  
HCP: 16+1      ♣ KQT86

## Both hands (Answers Page)

<b>Board: 330</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T42	♠ K985				1NT
Vul: N-S	♥ AQ973	♥ J5	Pass	2♦	Pass	2♥
North HCP: 6+1	♦ 973	♦ AJ8	All Pass			
South HCP: 15	♣ 52	♣ AQT6				
Contract: 2♥ South						

<b>Board: 331</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A6532	♠ 4		1NT	Pass	4♦ <sup>1</sup>
Vul: E-W	♥ A3	♥ KQJ875	Pass	4♥	All Pass	
North HCP: 15+1	♦ A92	♦ J75	1. Texas			
South HCP: 7+2	♣ K72	♣ 953				
Contract: 4♥ North						

<b>Board: 332</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7	♠ AK6				1NT
Vul: Both	♥ JT874	♥ AQ	Pass	2♦	Pass	2♥
North HCP: 8+2	♦ KJ765	♦ AT9	Pass	2NT	Pass	3NT
South HCP: 17+1	♣ QJ	♣ T8752	All Pass			
Contract: 3NT South						

<b>Board: 333</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q75	♠ AT984		1NT	Pass	2♥
Vul: None	♥ K964	♥ 83	Pass	2♠	Pass	3NT
North HCP: 15	♦ QJ62	♦ AK5	Pass	4♠	All Pass	
South HCP: 12+1	♣ AK	♣ JT5				
Contract: 4♠ North						

<b>Board: 334</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT987	♠ A6				1NT
Vul: E-W	♥ 2	♥ AKT8	Pass	2♥	Pass	2♠
North HCP: 4+2	♦ QJ754	♦ T6	All Pass			
South HCP: 16+1	♣ 54	♣ KQT86				
Contract: 2♠ South						

## North hands

## Jacoby or Texas

<b>Board: 335</b>	♠ A73	You are dealer.
Dealer: North	♥ AQT	The opponents are silent.
Vul: Both	♦ J4	
HCP: 16+1	♣ AJ863	
<hr/>		
<b>Board: 336</b>	♠ AJ4	You are dealer.
Dealer: North	♥ Q74	West (RHO) bids 3♥ if possible.
Vul: None	♦ AQ5	East (LHO) Doubles 3♠ if possible.
HCP: 16	♣ K932	
<hr/>		
<b>Board: 337</b>	♠ A5	You are dealer.
Dealer: North	♥ 643	West (RHO) Doubles 4♥ if possible.
Vul: N-S	♦ KT4	
HCP: 16+1	♣ AKQ96	
<hr/>		
<b>Board: 338</b>	♠ QJ985	Partner is dealer.
Dealer: South	♥ T52	The opponents are silent.
Vul: Both	♦ K4	
HCP: 11+1	♣ KQ7	

## Both hands (Answers Page)

### Board: 335

Dealer: North  
Vul: Both  
North HCP: 16+1  
South HCP: 9+1  
Contract: 4 ♠ North

North:

♠ A73  
♥ AQT  
♦ J4  
♣ AJ863

South:

♠ K9654  
♥ 62  
♦ K9  
♣ K542

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	4♠	All Pass	

### Board: 336

Dealer: North  
Vul: None  
North HCP: 16  
South HCP: 1+2  
Contract: 3 ♠ X South

North:

♠ AJ4  
♥ Q74  
♦ AQ5  
♣ K932

South:

♠ 97653  
♥ 63  
♦ JT964  
♣ 6

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

1. support

### Board: 337

Dealer: North  
Vul: N-S  
North HCP: 16+1  
South HCP: 8+3  
Contract: 4 ♠ North

North:

♠ A5  
♥ 643  
♦ KT4  
♣ AKQ96

South:

♠ QT8732  
♥ -  
♦ AJ953  
♣ J8

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

1. Texas

### Board: 338

Dealer: South  
Vul: Both  
North HCP: 11+1  
South HCP: 16  
Contract: 4 ♠ South

North:

♠ QJ985  
♥ T52  
♦ K4  
♣ KQ7

South:

♠ AKT7  
♥ QJ93  
♦ AQ9  
♣ 53

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

1. Extended acceptance after NT
2. surplus
3. Cue bid, a !D stopper
4. Cue bid, a !C stopper

## South hands

## Jacoby or Texas

**Board: 335**      ♠ K9654      Partner is dealer.  
 Dealer: North      ♥ 62      The opponents are silent.  
 Vul: Both      ♦ K9  
 HCP: 9+1      ♣ K542

---

**Board: 336**      ♠ 97653      Partner is dealer.  
 Dealer: North      ♥ 63      West (LHO) bids 3♥ if possible.  
 Vul: None      ♦ JT964      East (RHO) Doubles 3♠ if possible.  
 HCP: 1+2      ♣ 6

---

**Board: 337**      ♠ QT8732      Partner is dealer.  
 Dealer: North      ♥ -      West (LHO) Doubles 4♥ if possible.  
 Vul: N-S      ♦ AJ953  
 HCP: 8+3      ♣ J8

---

**Board: 338**      ♠ AKT7      You are dealer.  
 Dealer: South      ♥ QJ93      The opponents are silent.  
 Vul: Both      ♦ AQ9  
 HCP: 16      ♣ 53

## Both hands (Answers Page)

### Board: 335

Dealer: North  
Vul: Both  
North HCP: 16+1  
South HCP: 9+1  
Contract: 4 ♠ North

North:

♠ A73  
♥ AQT  
♦ J4  
♣ AJ863

South:

♠ K9654  
♥ 62  
♦ K9  
♣ K542

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	4♠	All Pass	

### Board: 336

Dealer: North  
Vul: None  
North HCP: 16  
South HCP: 1+2  
Contract: 3 ♠ X South

North:

♠ AJ4  
♥ Q74  
♦ AQ5  
♣ K932

South:

♠ 97653  
♥ 63  
♦ JT964  
♣ 6

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

1. support

### Board: 337

Dealer: North  
Vul: N-S  
North HCP: 16+1  
South HCP: 8+3  
Contract: 4 ♠ North

North:

♠ A5  
♥ 643  
♦ KT4  
♣ AKQ96

South:

♠ QT8732  
♥ -  
♦ AJ953  
♣ J8

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

1. Texas

### Board: 338

Dealer: South  
Vul: Both  
North HCP: 11+1  
South HCP: 16  
Contract: 4 ♠ South

North:

♠ QJ985  
♥ T52  
♦ K4  
♣ KQ7

South:

♠ AKT7  
♥ QJ93  
♦ AQ9  
♣ 53

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

1. Extended acceptance after NT
2. surplus
3. Cue bid, a !D stopper
4. Cue bid, a !C stopper



**North hands****Jacoby or Texas**

<b>Board: 339</b>	♠ KJ	You are dealer.
Dealer: North	♥ KT	The opponents are silent.
Vul: None	♦ KJ963	
HCP: 15+1	♣ AT84	

---

<b>Board: 340</b>	♠ AJ7	RHO is dealer. You bid second.
Dealer: West	♥ JT63	West (RHO) opens 1NT if possible.
Vul: E-W	♦ K874	East (LHO) bids 2♦ if possible.
HCP: 9	♣ 76	West (RHO) bids 2♥ if possible.

---

<b>Board: 341</b>	♠ KQJ	You are dealer.
Dealer: North	♥ A4	West (RHO) Doubles 2♥ if possible.
Vul: E-W	♦ KQ763	
HCP: 15+1	♣ T86	

## Both hands (Answers Page)

### Board: 339

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 5+1

Contract: 2♥ North

North:

♠ KJ

♥ KT

♦ KJ963

♣ AT84

South:

♠ 972

♥ J9865

♦ Q7

♣ Q93

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	All Pass	

### Board: 340

Dealer: West

Vul: E-W

North HCP: 9

South HCP: 12+1

Contract: 2♠ South

North:

♠ AJ7

♥ JT63

♦ K874

♣ 76

South:

♠ 86432

♥ 9

♦ AQJ3

♣ AJ5

W	N	E	S
1NT	Pass	2♦	Pass
2♥	Pass	Pass	2♠
All Pass			

### Board: 341

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 16+1

Contract: 5♠ North

North:

♠ KQJ

♥ A4

♦ KQ763

♣ T86

South:

♠ A9643

♥ J82

♦ A95

♣ AK

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

1. Cue bid, a !C stopper
2. Cue bid, a !D stopper
3. Cue bid, a !D stopper
4. Blackwood 0314, for !S
5. A=2/5 or 5/5, Q(S)=1

**South hands****Jacoby or Texas**

<b>Board: 339</b>	♠ 972	Partner is dealer.
Dealer: North	♥ J9865	The opponents are silent.
Vul: None	♦ Q7	
HCP: 5+1	♣ Q93	

---

<b>Board: 340</b>	♠ 86432	LHO is dealer.
Dealer: West	♥ 9	West (LHO) opens 1NT if possible.
Vul: E-W	♦ AQJ3	East (RHO) bids 2♦ if possible.
HCP: 12+1	♣ AJ5	West (LHO) bids 2♥ if possible.

---

<b>Board: 341</b>	♠ A9643	Partner is dealer.
Dealer: North	♥ J82	West (LHO) Doubles 2♥ if possible.
Vul: E-W	♦ A95	
HCP: 16+1	♣ AK	

## Both hands (Answers Page)

### Board: 339

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 5+1

Contract: 2♥ North

North:

♠ KJ

♥ KT

♦ KJ963

♣ AT84

South:

♠ 972

♥ J9865

♦ Q7

♣ Q93

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	All Pass	

### Board: 340

Dealer: West

Vul: E-W

North HCP: 9

South HCP: 12+1

Contract: 2♠ South

North:

♠ AJ7

♥ JT63

♦ K874

♣ 76

South:

♠ 86432

♥ 9

♦ AQJ3

♣ AJ5

W	N	E	S
1NT	Pass	2♦	Pass
2♥	Pass	Pass	2♠
All Pass			

### Board: 341

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 16+1

Contract: 5♠ North

North:

♠ KQJ

♥ A4

♦ KQ763

♣ T86

South:

♠ A9643

♥ J82

♦ A95

♣ AK

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

1. Cue bid, a !C stopper
2. Cue bid, a !D stopper
3. Cue bid, a !D stopper
4. Blackwood 0314, for !S
5. A=2/5 or 5/5, Q(S)=1

**North hands****Jacoby or Texas**

<b>Board: 342</b>	♠ AJ754	Partner is dealer.
Dealer: South	♥ A	East (LHO) Doubles 2♥ if possible.
Vul: None	♦ A85	
HCP: 14+1	♣ J932	

---

<b>Board: 343</b>	♠ AQ6	You are dealer.
Dealer: North	♥ QT872	The opponents are silent.
Vul: N-S	♦ AK9	
HCP: 15+1	♣ 74	

---

<b>Board: 344</b>	♠ 8	Partner is dealer.
Dealer: South	♥ KQ6543	The opponents are silent.
Vul: E-W	♦ J986	
HCP: 6+2	♣ T7	

---

<b>Board: 345</b>	♠ KJ7	You are dealer.
Dealer: North	♥ KJ9	West (RHO) Doubles 2♥ if possible.
Vul: Both	♦ QJ75	
HCP: 15	♣ A97	

## Both hands (Answers Page)

<b>Board: 342</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ754	♠ K82				1NT
Vul: None	♥ A	♥ T863	Pass	2♥	X	2♠
North HCP: 14+1	♦ A85	♦ KQ	Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
South HCP: 15	♣ J932	♣ AKT4	Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
Contract: 5♠ North			Pass	5♠	All Pass	

1. Cue bid, a !H stopper
2. Cue bid, a !C stopper
3. Blackwood 0314, for !S
4. A=2/5 or 5/5, Q(S)=0

<b>Board: 343</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ6	♠ KT984		1NT	Pass	2♥
Vul: N-S	♥ QT872	♥ J	Pass	2♠	Pass	3♣
North HCP: 15+1	♦ AK9	♦ QJ4	Pass	4♠	All Pass	
South HCP: 11+1	♣ 74	♣ KJ32				
Contract: 4♠ North						

<b>Board: 344</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8	♠ KQ4				1NT
Vul: E-W	♥ KQ6543	♥ A2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6+2	♦ J986	♦ QT3	All Pass			
South HCP: 16+1	♣ T7	♣ KQ942				
Contract: 4♥ South						

1. Texas

<b>Board: 345</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ7	♠ AQ9843		1NT	Pass	2♥
Vul: Both	♥ KJ9	♥ 87	X	2♠	Pass	4♠
North HCP: 15	♦ QJ75	♦ 64	All Pass			
South HCP: 6+2	♣ A97	♣ 542				
Contract: 4♠ South						

**South hands****Jacoby or Texas**

<b>Board: 342</b>	♠ K82	You are dealer.
Dealer: South	♥ T863	East (RHO) Doubles 2♥ if possible.
Vul: None	♦ KQ	
HCP: 15	♣ AKT4	

---

<b>Board: 343</b>	♠ KT984	Partner is dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ QJ4	
HCP: 11+1	♣ KJ32	

---

<b>Board: 344</b>	♠ KQ4	You are dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: E-W	♦ QT3	
HCP: 16+1	♣ KQ942	

---

<b>Board: 345</b>	♠ AQ9843	Partner is dealer.
Dealer: North	♥ 87	West (LHO) Doubles 2♥ if possible.
Vul: Both	♦ 64	
HCP: 6+2	♣ 542	

## Both hands (Answers Page)

<b>Board: 342</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ754	♠ K82				1NT
Vul: None	♥ A	♥ T863	Pass	2♥	X	2♠
North HCP: 14+1	♦ A85	♦ KQ	Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
South HCP: 15	♣ J932	♣ AKT4	Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
Contract: 5♠ North			Pass	5♠	All Pass	

1. Cue bid, a !H stopper
2. Cue bid, a !C stopper
3. Blackwood 0314, for !S
4. A=2/5 or 5/5, Q(S)=0

<b>Board: 343</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ6	♠ KT984		1NT	Pass	2♥
Vul: N-S	♥ QT872	♥ J	Pass	2♠	Pass	3♣
North HCP: 15+1	♦ AK9	♦ QJ4	Pass	4♠	All Pass	
South HCP: 11+1	♣ 74	♣ KJ32				
Contract: 4♠ North						

<b>Board: 344</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8	♠ KQ4				1NT
Vul: E-W	♥ KQ6543	♥ A2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6+2	♦ J986	♦ QT3	All Pass			
South HCP: 16+1	♣ T7	♣ KQ942				
Contract: 4♥ South						

1. Texas

<b>Board: 345</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ7	♠ AQ9843		1NT	Pass	2♥
Vul: Both	♥ KJ9	♥ 87	X	2♠	Pass	4♠
North HCP: 15	♦ QJ75	♦ 64	All Pass			
South HCP: 6+2	♣ A97	♣ 542				
Contract: 4♠ South						



**North hands****Jacoby or Texas**

**Board: 346**      ♠ Q73      Partner is dealer.  
Dealer: South      ♥ A9865      The opponents are silent.  
Vul: N-S      ♦ KQ7  
HCP: 13+1      ♣ Q9

---

**Board: 347**      ♠ AKJ      You are dealer.  
Dealer: North      ♥ KJ62      West (RHO) Doubles 2♥ if possible.  
Vul: E-W      ♦ 98  
HCP: 16      ♣ KJ53

---

**Board: 348**      ♠ KJ8762      Partner is dealer.  
Dealer: South      ♥ 6      East (LHO) Doubles 4♥ if possible.  
Vul: Both      ♦ 52  
HCP: 7+2      ♣ K742

---

**Board: 349**      ♠ AQJ      You are dealer.  
Dealer: North      ♥ Q63      West (RHO) Doubles 2♦ if possible.  
Vul: None      ♦ Q9  
HCP: 17+1      ♣ AQ643

## Both hands (Answers Page)

<b>Board: 346</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q73	♠ A5				1NT
Vul: N-S	♥ A9865	♥ QJ4	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ KQ7	♦ AJT6	Pass	3NT	Pass	4♥
South HCP: 15	♣ Q9	♣ K853	All Pass			
Contract: 4♥ South						

<b>Board: 347</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ	♠ QT965		1NT	Pass	2♥
Vul: E-W	♥ KJ62	♥ 7	X	2♠	Pass	4NT <sup>1</sup>
North HCP: 16	♦ 98	♦ KQ4	Pass	5♥ <sup>2</sup>	Pass	5♠
South HCP: 13+1	♣ KJ53	♣ AQT6	All Pass			
Contract: 5♠ South						

1. Blackwood 0314, for !S  
2. A=2/5 or 5/5, Q(S)=0

<b>Board: 348</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ8762	♠ AQT				1NT
Vul: Both	♥ 6	♥ J87	Pass	4♥ <sup>1</sup>	X	4♠
North HCP: 7+2	♦ 52	♦ AQJ7	All Pass			
South HCP: 15	♣ K742	♣ JT5				
Contract: 4♠ South						

1. Texas

<b>Board: 349</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ	♠ 72		1NT	Pass	2♦
Vul: None	♥ Q63	♥ AK852	X	2♥	Pass	4♥
North HCP: 17+1	♦ Q9	♦ 43	All Pass			
South HCP: 10+1	♣ AQ643	♣ KT95				
Contract: 4♥ South						

**South hands****Jacoby or Texas**

**Board: 346**      ♠ A5      You are dealer.  
Dealer: South      ♥ QJ4      The opponents are silent.  
Vul: N-S      ♦ AJT6  
HCP: 15      ♣ K853

---

**Board: 347**      ♠ QT965      Partner is dealer.  
Dealer: North      ♥ 7      West (LHO) Doubles 2♥ if possible.  
Vul: E-W      ♦ KQ4  
HCP: 13+1      ♣ AQT6

---

**Board: 348**      ♠ AQT      You are dealer.  
Dealer: South      ♥ J87      East (RHO) Doubles 4♥ if possible.  
Vul: Both      ♦ AQJ7  
HCP: 15      ♣ JT5

---

**Board: 349**      ♠ 72      Partner is dealer.  
Dealer: North      ♥ AK852      West (LHO) Doubles 2♦ if possible.  
Vul: None      ♦ 43  
HCP: 10+1      ♣ KT95

## Both hands (Answers Page)

<b>Board: 346</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q73	♠ A5				1NT
Vul: N-S	♥ A9865	♥ QJ4	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ KQ7	♦ AJT6	Pass	3NT	Pass	4♥
South HCP: 15	♣ Q9	♣ K853	All Pass			
Contract: 4♥ South						

<b>Board: 347</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ	♠ QT965		1NT	Pass	2♥
Vul: E-W	♥ KJ62	♥ 7	X	2♠	Pass	4NT <sup>1</sup>
North HCP: 16	♦ 98	♦ KQ4	Pass	5♥ <sup>2</sup>	Pass	5♠
South HCP: 13+1	♣ KJ53	♣ AQT6	All Pass			
Contract: 5♠ South						

1. Blackwood 0314, for !S  
2. A=2/5 or 5/5, Q(S)=0

<b>Board: 348</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ8762	♠ AQT				1NT
Vul: Both	♥ 6	♥ J87	Pass	4♥ <sup>1</sup>	X	4♠
North HCP: 7+2	♦ 52	♦ AQJ7	All Pass			
South HCP: 15	♣ K742	♣ JT5				
Contract: 4♠ South						

1. Texas

<b>Board: 349</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ	♠ 72		1NT	Pass	2♦
Vul: None	♥ Q63	♥ AK852	X	2♥	Pass	4♥
North HCP: 17+1	♦ Q9	♦ 43	All Pass			
South HCP: 10+1	♣ AQ643	♣ KT95				
Contract: 4♥ South						

## North hands

## Jacoby or Texas

<b>Board: 350</b>	♠ 752	RHO is dealer. You bid second.
Dealer: West	♥ 97542	West (RHO) opens 1NT if possible.
Vul: N-S	♦ T3	East (LHO) bids 2♦ if possible.
HCP: 0+1	♣ 642	East (LHO) bids 3♣ if possible.
		West (RHO) Doubles 3♦ if possible.

---

<b>Board: 351</b>	♠ AQ2	You are dealer.
Dealer: North	♥ K74	The opponents are silent.
Vul: Both	♦ AJ982	
HCP: 15+1	♣ J3	

---

<b>Board: 352</b>	♠ AT9754	Partner is dealer.
Dealer: South	♥ K3	The opponents are silent.
Vul: None	♦ T2	
HCP: 10+2	♣ QJ3	

---

<b>Board: 353</b>	♠ AQ7	You are dealer.
Dealer: North	♥ T93	The opponents are silent.
Vul: N-S	♦ A74	
HCP: 16	♣ AQ62	

---

<b>Board: 354</b>	♠ AKJ863	Partner is dealer.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: Both	♦ J	
HCP: 12+2	♣ 764	

## Both hands (Answers Page)

### Board: 350

Dealer: West

Vul: N-S

North HCP: 0+1

South HCP: 17+1

Contract: 3 ♠ North

North:

♠ 752

♥ 97542

♦ T3

♣ 642

South:

♠ AKJT9

♥ K

♦ J764

♣ AJ9

W	N	E	S
1NT	Pass	2 ♦	2 ♠
Pass	Pass	3 ♣	3 ♦
X	3 ♠	All Pass	

### Board: 351

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 8+2

Contract: 4 ♥ North

North:

♠ AQ2

♥ K74

♦ AJ982

♣ J3

South:

♠ T9

♥ AJT93

♦ 3

♣ K9854

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	3 ♣
Pass	4 ♥	All Pass	

### Board: 352

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 15

Contract: 4 ♠ North

North:

♠ AT9754

♥ K3

♦ T2

♣ QJ3

South:

♠ K2

♥ AQ96

♦ AQ8

♣ T862

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	4 ♠	All Pass	

### Board: 353

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 5+1

Contract: 2 ♥ North

North:

♠ AQ7

♥ T93

♦ A74

♣ AQ62

South:

♠ T

♥ J7654

♦ QJ9

♣ J943

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	All Pass	

### Board: 354

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 17

Contract: 4 ♠ South

North:

♠ AKJ863

♥ QJ6

♦ J

♣ 764

South:

♠ T754

♥ A92

♦ KQ

♣ AKJ9

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

1. Texas

**South hands****Jacoby or Texas**

**Board: 350**      ♠ AKJT9      LHO is dealer.  
Dealer: West      ♥ K      West (LHO) opens 1NT if possible.  
Vul: N-S      ♦ J764      East (RHO) bids 2♦ if possible.  
HCP: 17+1      ♣ AJ9      East (RHO) bids 3♣ if possible.  
West (LHO) Doubles 3♦ if possible.

---

**Board: 351**      ♠ T9      Partner is dealer.  
Dealer: North      ♥ AJT93      The opponents are silent.  
Vul: Both      ♦ 3  
HCP: 8+2      ♣ K9854

---

**Board: 352**      ♠ K2      You are dealer.  
Dealer: South      ♥ AQ96      The opponents are silent.  
Vul: None      ♦ AQ8  
HCP: 15      ♣ T862

---

**Board: 353**      ♠ T      Partner is dealer.  
Dealer: North      ♥ J7654      The opponents are silent.  
Vul: N-S      ♦ QJ9  
HCP: 5+1      ♣ J943

---

**Board: 354**      ♠ T754      You are dealer.  
Dealer: South      ♥ A92      The opponents are silent.  
Vul: Both      ♦ KQ  
HCP: 17      ♣ AKJ9

## Both hands (Answers Page)

### Board: 350

Dealer: West

Vul: N-S

North HCP: 0+1

South HCP: 17+1

Contract: 3 ♠ North

North:

♠ 752

♥ 97542

♦ T3

♣ 642

South:

♠ AKJT9

♥ K

♦ J764

♣ AJ9

W	N	E	S
1NT	Pass	2 ♦	2 ♠
Pass	Pass	3 ♣	3 ♦
X	3 ♠	All Pass	

### Board: 351

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 8+2

Contract: 4 ♥ North

North:

♠ AQ2

♥ K74

♦ AJ982

♣ J3

South:

♠ T9

♥ AJT93

♦ 3

♣ K9854

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	3 ♣
Pass	4 ♥	All Pass	

### Board: 352

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 15

Contract: 4 ♠ North

North:

♠ AT9754

♥ K3

♦ T2

♣ QJ3

South:

♠ K2

♥ AQ96

♦ AQ8

♣ T862

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	4 ♠	All Pass	

### Board: 353

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 5+1

Contract: 2 ♥ North

North:

♠ AQ7

♥ T93

♦ A74

♣ AQ62

South:

♠ T

♥ J7654

♦ QJ9

♣ J943

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	All Pass	

### Board: 354

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 17

Contract: 4 ♠ South

North:

♠ AKJ863

♥ QJ6

♦ J

♣ 764

South:

♠ T754

♥ A92

♦ KQ

♣ AKJ9

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

1. Texas



## Jacoby or Texas

<b>Board: 359</b>	♠ 4	LHO is dealer.
Dealer: East	♥ KQT4	East (LHO) opens 1NT if possible.
Vul: E-W	♦ K	West (RHO) bids 2♥ if possible.
HCP: 18+3	♣ AKQJ532	East (LHO) Doubles 3♣ if possible. West (RHO) bids 3♠ if possible.

## Both hands (Answers Page)

<b>Board: 355</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ75	♠ K63		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ KQ8	♥ AJT742	X	4♥	All Pass	
North HCP: 17	♦ K2	♦ T97				
South HCP: 9+2	♣ KT85	♣ J				
Contract: 4♥ North				1. Texas		

<b>Board: 356</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKT92	♠ Q8				1NT
Vul: N-S	♥ K9	♥ A84	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ 62	♦ AKJT	Pass	3♣	Pass	3NT
South HCP: 15	♣ KQT8	♣ J932	Pass	6NT	All Pass	
Contract: 6NT North						

<b>Board: 357</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T73	♠ KJ95				1NT
Vul: E-W	♥ QT963	♥ AKJ4	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 6+1	♦ Q875	♦ K6	Pass	3♥	All Pass	
South HCP: 16	♣ Q	♣ JT4				
Contract: 3♥ North				1. Extended acceptance after NT		

<b>Board: 358</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT973	♠ Q84				1NT
Vul: None	♥ 872	♥ Q5	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ KQ	♦ A973	Pass	3NT	Pass	4♠
South HCP: 15	♣ 932	♣ AK54	All Pass			
Contract: 4♠ South						

<b>Board: 359</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 4	♠ J852			1NT	Pass
Vul: E-W	♥ KQT4	♥ 9832	2♥	3♣	X <sup>1</sup>	Pass
North HCP: 18+3	♦ K	♦ 97	3♠	4♣	All Pass	
South HCP: 1	♣ AKQJ532	♣ T64				
Contract: 4♣ North				1. support		

# Jacoby or Texas

Board: 356	♠ Q8	You are dealer.
Dealer: South	♥ A84	The opponents are silent.
Vul: N-S	♦ AKJT	
HCP: 15	♣ J932	

<b>Board: 357</b>	♠ KJ95	You are dealer.
Dealer: South	♥ AKJ4	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 16	♣ JT4	

Board: 358	♠ Q84	You are dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: None	♦ A973	
HCP: 15	♣ AK54	

<b>Board: 359</b>	♠ J852	RHO is dealer. You bid second.
Dealer: East	♥ 9832	East (RHO) opens 1NT if possible.
Vul: E-W	♦ 97	West (LHO) bids 2♥ if possible.
HCP: 1	♣ T64	East (RHO) Doubles 3♣ if possible.
		West (LHO) bids 3♠ if possible.

## Both hands (Answers Page)

<b>Board: 355</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ75	♠ K63		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ KQ8	♥ AJT742	X	4♥	All Pass	
North HCP: 17	♦ K2	♦ T97				
South HCP: 9+2	♣ KT85	♣ J				
Contract: 4♥ North				1. Texas		

<b>Board: 356</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKT92	♠ Q8				1NT
Vul: N-S	♥ K9	♥ A84	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ 62	♦ AKJT	Pass	3♣	Pass	3NT
South HCP: 15	♣ KQT8	♣ J932	Pass	6NT	All Pass	
Contract: 6NT North						

<b>Board: 357</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T73	♠ KJ95				1NT
Vul: E-W	♥ QT963	♥ AKJ4	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 6+1	♦ Q875	♦ K6	Pass	3♥	All Pass	
South HCP: 16	♣ Q	♣ JT4				
Contract: 3♥ North				1. Extended acceptance after NT		

<b>Board: 358</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT973	♠ Q84				1NT
Vul: None	♥ 872	♥ Q5	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ KQ	♦ A973	Pass	3NT	Pass	4♠
South HCP: 15	♣ 932	♣ AK54	All Pass			
Contract: 4♠ South						

<b>Board: 359</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 4	♠ J852			1NT	Pass
Vul: E-W	♥ KQT4	♥ 9832	2♥	3♣	X <sup>1</sup>	Pass
North HCP: 18+3	♦ K	♦ 97	3♠	4♣	All Pass	
South HCP: 1	♣ AKQJ532	♣ T64				
Contract: 4♣ North				1. support		

**North hands****Jacoby or Texas**

**Board: 360**      ♠ 6      Partner is dealer.  
Dealer: South      ♥ AQ943      The opponents are silent.  
Vul: E-W      ♦ K976  
HCP: 9+1      ♣ 542

---

**Board: 361**      ♠ AJ7      You are dealer.  
Dealer: North      ♥ Q5      The opponents are silent.  
Vul: Both      ♦ KQ82  
HCP: 16      ♣ A753

---

**Board: 362**      ♠ J9653      Partner is dealer.  
Dealer: South      ♥ Q6      The opponents are silent.  
Vul: N-S      ♦ K532  
HCP: 8+1      ♣ Q9

---

**Board: 363**      ♠ 984      You are dealer.  
Dealer: North      ♥ AK96      The opponents are silent.  
Vul: E-W      ♦ KJ94  
HCP: 15      ♣ A2

## Both hands (Answers Page)

<b>Board: 360</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 6	♠ QJ				1NT
Vul: E-W	♥ AQ943	♥ KJT	Pass	2 ♦	Pass	2 ♥
North HCP: 9+1	♦ K976	♦ A853	Pass	3 ♦	Pass	4 ♥
South HCP: 17	♣ 542	♣ AQT9	All Pass			
Contract: 4 ♥ South						

<b>Board: 361</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ7	♠ K54		1NT	Pass	2 ♦
Vul: Both	♥ Q5	♥ A8732	Pass	2 ♥	Pass	3NT
North HCP: 16	♦ KQ82	♦ A4	All Pass			
South HCP: 12+1	♣ A753	♣ J84				
Contract: 3NT South						

<b>Board: 362</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J9653	♠ Q8				1NT
Vul: N-S	♥ Q6	♥ AK93	Pass	2 ♥	Pass	2 ♠
North HCP: 8+1	♦ K532	♦ A84	Pass	2NT	Pass	3NT
South HCP: 17	♣ Q9	♣ KJ42	All Pass			
Contract: 3NT South						

<b>Board: 363</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 984	♠ AKJT5		1NT	Pass	2 ♥
Vul: E-W	♥ AK96	♥ Q87	Pass	2 ♠	Pass	3NT
North HCP: 15	♦ KJ94	♦ A7	Pass	4 ♠	Pass	4NT <sup>1</sup>
South HCP: 14+1	♣ A2	♣ T96	Pass	5 ♥ <sup>2</sup>	Pass	6 ♠
Contract: 6 ♠ South			All Pass			

1. Blackwood 0314, for !S

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

**South hands****Jacoby or Texas**

<b>Board: 360</b>	♠ QJ	You are dealer.
Dealer: South	♥ KJT	The opponents are silent.
Vul: E-W	♦ A853	
HCP: 17	♣ AQT9	

---

<b>Board: 361</b>	♠ K54	Partner is dealer.
Dealer: North	♥ A8732	The opponents are silent.
Vul: Both	♦ A4	
HCP: 12+1	♣ J84	

---

<b>Board: 362</b>	♠ Q8	You are dealer.
Dealer: South	♥ AK93	The opponents are silent.
Vul: N-S	♦ A84	
HCP: 17	♣ KJ42	

---

<b>Board: 363</b>	♠ AKJT5	Partner is dealer.
Dealer: North	♥ Q87	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 14+1	♣ T96	

## Both hands (Answers Page)

<b>Board: 360</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 6	♠ QJ				1NT
Vul: E-W	♥ AQ943	♥ KJT	Pass	2 ♦	Pass	2 ♥
North HCP: 9+1	♦ K976	♦ A853	Pass	3 ♦	Pass	4 ♥
South HCP: 17	♣ 542	♣ AQT9	All Pass			
Contract: 4 ♥ South						

<b>Board: 361</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ7	♠ K54		1NT	Pass	2 ♦
Vul: Both	♥ Q5	♥ A8732	Pass	2 ♥	Pass	3NT
North HCP: 16	♦ KQ82	♦ A4	All Pass			
South HCP: 12+1	♣ A753	♣ J84				
Contract: 3NT South						

<b>Board: 362</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J9653	♠ Q8				1NT
Vul: N-S	♥ Q6	♥ AK93	Pass	2 ♥	Pass	2 ♠
North HCP: 8+1	♦ K532	♦ A84	Pass	2NT	Pass	3NT
South HCP: 17	♣ Q9	♣ KJ42	All Pass			
Contract: 3NT South						

<b>Board: 363</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 984	♠ AKJT5		1NT	Pass	2 ♥
Vul: E-W	♥ AK96	♥ Q87	Pass	2 ♠	Pass	3NT
North HCP: 15	♦ KJ94	♦ A7	Pass	4 ♠	Pass	4NT <sup>1</sup>
South HCP: 14+1	♣ A2	♣ T96	Pass	5 ♥ <sup>2</sup>	Pass	6 ♠
Contract: 6 ♠ South			All Pass			

1. Blackwood 0314, for !S

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



**North hands****Jacoby or Texas**

**Board: 364**      ♠ KQ863      Partner is dealer.  
Dealer: South      ♥ AK7      The opponents are silent.  
Vul: Both      ♦ 752  
HCP: 14+1      ♣ Q8

---

**Board: 365**      ♠ QJ      You are dealer.  
Dealer: North      ♥ K964      The opponents are silent.  
Vul: None      ♦ A7  
HCP: 16+1      ♣ KQJ86

---

**Board: 366**      ♠ QJT84      Partner is dealer.  
Dealer: South      ♥ KJ6      The opponents are silent.  
Vul: E-W      ♦ 42  
HCP: 10+1      ♣ KT4

---

**Board: 367**      ♠ AK5      You are dealer.  
Dealer: North      ♥ AJ87      The opponents are silent.  
Vul: Both      ♦ 84  
HCP: 17      ♣ KQ74

---

**Board: 368**      ♠ 87643      Partner is dealer.  
Dealer: South      ♥ 82      The opponents are silent.  
Vul: None      ♦ 853  
HCP: 7+1      ♣ AK7

## Both hands (Answers Page)

Board: 364	North:	South:	W	N	E	S
Dealer: South	♠ KQ863	♠ AJ9				1NT
Vul: Both	♥ AK7	♥ T954	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ 752	♦ AK	Pass	3NT	Pass	4♠
South HCP: 15	♣ Q8	♣ K972	All Pass			
Contract: 4♠ South						

Board: 365	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ AT954		1NT	Pass	2♥
Vul: None	♥ K964	♥ 5	Pass	2♠	All Pass	
North HCP: 16+1	♦ A7	♦ K8432				
South HCP: 7+2	♣ KQJ86	♣ 75				
Contract: 2♠ North						

Board: 366	North:	South:	W	N	E	S
Dealer: South	♠ QJT84	♠ A652				1NT
Vul: E-W	♥ KJ6	♥ AQ9	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ 42	♦ K83	Pass	3NT	Pass	4♠
South HCP: 15	♣ KT4	♣ Q32	All Pass			
Contract: 4♠ South						

Board: 367	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ T8743		1NT	Pass	2♥
Vul: Both	♥ AJ87	♥ 3	Pass	2♠	All Pass	
North HCP: 17	♦ 84	♦ K763				
South HCP: 4+1	♣ KQ74	♣ J95				
Contract: 2♠ North						

Board: 368	North:	South:	W	N	E	S
Dealer: South	♠ 87643	♠ K95				1NT
Vul: None	♥ 82	♥ AQ96	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ 853	♦ KQJ9	All Pass			
South HCP: 15	♣ AK7	♣ 43				
Contract: 2♠ South						

**South hands****Jacoby or Texas**

<b>Board: 364</b>	♠ AJ9	You are dealer.
Dealer: South	♥ T954	The opponents are silent.
Vul: Both	♦ AK	
HCP: 15	♣ K972	

---

<b>Board: 365</b>	♠ AT954	Partner is dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: None	♦ K8432	
HCP: 7+2	♣ 75	

---

<b>Board: 366</b>	♠ A652	You are dealer.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: E-W	♦ K83	
HCP: 15	♣ Q32	

---

<b>Board: 367</b>	♠ T8743	Partner is dealer.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ K763	
HCP: 4+1	♣ J95	

---

<b>Board: 368</b>	♠ K95	You are dealer.
Dealer: South	♥ AQ96	The opponents are silent.
Vul: None	♦ KQJ9	
HCP: 15	♣ 43	

## Both hands (Answers Page)

Board: 364	North:	South:	W	N	E	S
Dealer: South	♠ KQ863	♠ AJ9				1NT
Vul: Both	♥ AK7	♥ T954	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ 752	♦ AK	Pass	3NT	Pass	4♠
South HCP: 15	♣ Q8	♣ K972	All Pass			
Contract: 4♠ South						

Board: 365	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ AT954		1NT	Pass	2♥
Vul: None	♥ K964	♥ 5	Pass	2♠	All Pass	
North HCP: 16+1	♦ A7	♦ K8432				
South HCP: 7+2	♣ KQJ86	♣ 75				
Contract: 2♠ North						

Board: 366	North:	South:	W	N	E	S
Dealer: South	♠ QJT84	♠ A652				1NT
Vul: E-W	♥ KJ6	♥ AQ9	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ 42	♦ K83	Pass	3NT	Pass	4♠
South HCP: 15	♣ KT4	♣ Q32	All Pass			
Contract: 4♠ South						

Board: 367	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ T8743		1NT	Pass	2♥
Vul: Both	♥ AJ87	♥ 3	Pass	2♠	All Pass	
North HCP: 17	♦ 84	♦ K763				
South HCP: 4+1	♣ KQ74	♣ J95				
Contract: 2♠ North						

Board: 368	North:	South:	W	N	E	S
Dealer: South	♠ 87643	♠ K95				1NT
Vul: None	♥ 82	♥ AQ96	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ 853	♦ KQJ9	All Pass			
South HCP: 15	♣ AK7	♣ 43				
Contract: 2♠ South						

## North hands

## Jacoby or Texas

**Board: 369**      ♠ A74      You are dealer.  
 Dealer: North      ♥ K5      The opponents are silent.  
 Vul: N-S      ♦ K954  
 HCP: 15      ♣ AJ43

---

**Board: 370**      ♠ 8      Partner is dealer.  
 Dealer: South      ♥ K9732      The opponents are silent.  
 Vul: Both      ♦ 943  
 HCP: 8+1      ♣ AJ43

---

**Board: 371**      ♠ 97542      Partner is dealer.  
 Dealer: South      ♥ K      East (LHO) bids 3♥ if possible.  
 Vul: None      ♦ JT7542  
 HCP: 4+3      ♣ 5

---

**Board: 372**      ♠ AQ74      You are dealer.  
 Dealer: North      ♥ AJ3      West (RHO) bids 2♠ if possible.  
 Vul: N-S      ♦ 965  
 HCP: 16      ♣ AJ4

---

**Board: 373**      ♠ KT      You are dealer.  
 Dealer: North      ♥ KJT      West (RHO) bids 2♠ if possible.  
 Vul: E-W      ♦ AKJ87  
 HCP: 15+1      ♣ T64

## Both hands (Answers Page)

<b>Board: 369</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A74	♠ KQ2		1NT	Pass	2♦
Vul: N-S	♥ K5	♥ JT984	Pass	2♥	Pass	3NT
North HCP: 15	♦ K954	♦ AJ3	All Pass			
South HCP: 11+1	♣ AJ43	♣ 97				
Contract: 3NT South						

<b>Board: 370</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8	♠ AJ6				1NT
Vul: Both	♥ K9732	♥ AJT	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ 943	♦ KQ52	All Pass			
South HCP: 17	♣ AJ43	♣ QT8				
Contract: 2♥ South						

<b>Board: 371</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 97542	♠ KQT3				1NT
Vul: None	♥ K	♥ J62	Pass	2♥	3♥	X <sup>1</sup>
North HCP: 4+3	♦ JT7542	♦ KQ6	Pass	3♠	All Pass	
South HCP: 17	♣ 5	♣ AQ2				
Contract: 3♠ North			1. support			

<b>Board: 372</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ74	♠ 82		1NT	Pass	2♦
Vul: N-S	♥ AJ3	♥ KQ762	2♠	X <sup>1</sup>	Pass	3♥
North HCP: 16	♦ 965	♦ J	All Pass			
South HCP: 6+2	♣ AJ4	♣ 87653				
Contract: 3♥ South			1. support			

<b>Board: 373</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT	♠ A5		1NT	Pass	2♦
Vul: E-W	♥ KJT	♥ Q7642	2♠	Pass	Pass	3NT
North HCP: 15+1	♦ AKJ87	♦ 93	Pass	4♥	All Pass	
South HCP: 11+1	♣ T64	♣ AJ93				
Contract: 4♥ North						

**South hands****Jacoby or Texas**

**Board: 369**      ♠ KQ2      Partner is dealer.  
Dealer: North      ♥ JT984      The opponents are silent.  
Vul: N-S      ♦ AJ3  
HCP: 11+1      ♣ 97

---

**Board: 370**      ♠ AJ6      You are dealer.  
Dealer: South      ♥ AJT      The opponents are silent.  
Vul: Both      ♦ KQ52  
HCP: 17      ♣ QT8

---

**Board: 371**      ♠ KQT3      You are dealer.  
Dealer: South      ♥ J62      East (RHO) bids 3♥ if possible.  
Vul: None      ♦ KQ6  
HCP: 17      ♣ AQ2

---

**Board: 372**      ♠ 82      Partner is dealer.  
Dealer: North      ♥ KQ762      West (LHO) bids 2♠ if possible.  
Vul: N-S      ♦ J  
HCP: 6+2      ♣ 87653

---

**Board: 373**      ♠ A5      Partner is dealer.  
Dealer: North      ♥ Q7642      West (LHO) bids 2♠ if possible.  
Vul: E-W      ♦ 93  
HCP: 11+1      ♣ AJ93

## Both hands (Answers Page)

<b>Board: 369</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A74	♠ KQ2		1NT	Pass	2♦
Vul: N-S	♥ K5	♥ JT984	Pass	2♥	Pass	3NT
North HCP: 15	♦ K954	♦ AJ3	All Pass			
South HCP: 11+1	♣ AJ43	♣ 97				
Contract: 3NT South						

<b>Board: 370</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8	♠ AJ6				1NT
Vul: Both	♥ K9732	♥ AJT	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ 943	♦ KQ52	All Pass			
South HCP: 17	♣ AJ43	♣ QT8				
Contract: 2♥ South						

<b>Board: 371</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 97542	♠ KQT3				1NT
Vul: None	♥ K	♥ J62	Pass	2♥	3♥	X <sup>1</sup>
North HCP: 4+3	♦ JT7542	♦ KQ6	Pass	3♠	All Pass	
South HCP: 17	♣ 5	♣ AQ2				
Contract: 3♠ North			1. support			

<b>Board: 372</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ74	♠ 82		1NT	Pass	2♦
Vul: N-S	♥ AJ3	♥ KQ762	2♠	X <sup>1</sup>	Pass	3♥
North HCP: 16	♦ 965	♦ J	All Pass			
South HCP: 6+2	♣ AJ4	♣ 87653				
Contract: 3♥ South			1. support			

<b>Board: 373</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT	♠ A5		1NT	Pass	2♦
Vul: E-W	♥ KJT	♥ Q7642	2♠	Pass	Pass	3NT
North HCP: 15+1	♦ AKJ87	♦ 93	Pass	4♥	All Pass	
South HCP: 11+1	♣ T64	♣ AJ93				
Contract: 4♥ North						



## North hands

## Jacoby or Texas

**Board: 374**      ♠ AK653      Partner is dealer.  
 Dealer: South      ♥ 765      The opponents are silent.  
 Vul: None      ♦ 4  
 HCP: 7+1      ♣ T984

---

**Board: 375**      ♠ T7652      Partner is dealer.  
 Dealer: South      ♥ 987      The opponents are silent.  
 Vul: N-S      ♦ J8  
 HCP: 6+1      ♣ AJ8

---

**Board: 376**      ♠ K95      Partner is dealer.  
 Dealer: South      ♥ AQ987      The opponents are silent.  
 Vul: E-W      ♦ K3  
 HCP: 13+1      ♣ J97

---

**Board: 377**      ♠ QJ      Partner is dealer.  
 Dealer: South      ♥ JT752      East (LHO) bids 2 ♠ if possible.  
 Vul: Both      ♦ 74  
 HCP: 6+1      ♣ Q543

---

**Board: 378**      ♠ 83      Partner is dealer.  
 Dealer: South      ♥ AKT92      East (LHO) bids 2 ♠ if possible.  
 Vul: N-S      ♦ 852  
 HCP: 8+1      ♣ JT2

## Both hands (Answers Page)

<b>Board: 374</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK653	♠ Q92				1NT
Vul: None	♥ 765	♥ KQT82	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ 4	♦ Q86	All Pass			
South HCP: 16+1	♣ T984	♣ AK				
Contract: 2♠ South						
<hr/>						
<b>Board: 375</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T7652	♠ K843				1NT
Vul: N-S	♥ 987	♥ AT5	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 6+1	♦ J8	♦ AK74	Pass	3♠	All Pass	
South HCP: 16	♣ AJ8	♣ QT				
Contract: 3♠ North						
						1. Extended acceptance after NT
<hr/>						
<b>Board: 376</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K95	♠ AQJ				1NT
Vul: E-W	♥ AQ987	♥ J63	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ K3	♦ AJ2	Pass	3NT	Pass	4♥
South HCP: 16	♣ J97	♣ K854	All Pass			
Contract: 4♥ South						
<hr/>						
<b>Board: 377</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ	♠ A83				1NT
Vul: Both	♥ JT752	♥ AK6	Pass	2♦	2♠	X <sup>1</sup>
North HCP: 6+1	♦ 74	♦ KQ95	Pass	3♥	All Pass	
South HCP: 17	♣ Q543	♣ J98				
Contract: 3♥ North						
						1. support
<hr/>						
<b>Board: 378</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 83	♠ KQJ5				1NT
Vul: N-S	♥ AKT92	♥ J63	Pass	2♦	2♠	Pass
North HCP: 8+1	♦ 852	♦ AQT6	Pass	X	Pass	3♥
South HCP: 15	♣ JT2	♣ Q6	All Pass			
Contract: 3♥ South						

**South hands****Jacoby or Texas**

**Board: 374**      ♠ Q92      You are dealer.  
Dealer: South      ♥ KQT82      The opponents are silent.  
Vul: None      ♦ Q86  
HCP: 16+1      ♣ AK

---

**Board: 375**      ♠ K843      You are dealer.  
Dealer: South      ♥ AT5      The opponents are silent.  
Vul: N-S      ♦ AK74  
HCP: 16      ♣ QT

---

**Board: 376**      ♠ AQJ      You are dealer.  
Dealer: South      ♥ J63      The opponents are silent.  
Vul: E-W      ♦ AJ2  
HCP: 16      ♣ K854

---

**Board: 377**      ♠ A83      You are dealer.  
Dealer: South      ♥ AK6      East (RHO) bids 2 ♠ if possible.  
Vul: Both      ♦ KQ95  
HCP: 17      ♣ J98

---

**Board: 378**      ♠ KQJ5      You are dealer.  
Dealer: South      ♥ J63      East (RHO) bids 2 ♠ if possible.  
Vul: N-S      ♦ AQT6  
HCP: 15      ♣ Q6

## Both hands (Answers Page)

<b>Board: 374</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK653	♠ Q92				1NT
Vul: None	♥ 765	♥ KQT82	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ 4	♦ Q86	All Pass			
South HCP: 16+1	♣ T984	♣ AK				
Contract: 2♠ South						
<hr/>						
<b>Board: 375</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T7652	♠ K843				1NT
Vul: N-S	♥ 987	♥ AT5	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 6+1	♦ J8	♦ AK74	Pass	3♠	All Pass	
South HCP: 16	♣ AJ8	♣ QT				
Contract: 3♠ North						
						1. Extended acceptance after NT
<hr/>						
<b>Board: 376</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K95	♠ AQJ				1NT
Vul: E-W	♥ AQ987	♥ J63	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ K3	♦ AJ2	Pass	3NT	Pass	4♥
South HCP: 16	♣ J97	♣ K854	All Pass			
Contract: 4♥ South						
<hr/>						
<b>Board: 377</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ	♠ A83				1NT
Vul: Both	♥ JT752	♥ AK6	Pass	2♦	2♠	X <sup>1</sup>
North HCP: 6+1	♦ 74	♦ KQ95	Pass	3♥	All Pass	
South HCP: 17	♣ Q543	♣ J98				
Contract: 3♥ North						
						1. support
<hr/>						
<b>Board: 378</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 83	♠ KQJ5				1NT
Vul: N-S	♥ AKT92	♥ J63	Pass	2♦	2♠	Pass
North HCP: 8+1	♦ 852	♦ AQT6	Pass	X	Pass	3♥
South HCP: 15	♣ JT2	♣ Q6	All Pass			
Contract: 3♥ South						

## North hands

## Jacoby or Texas

<b>Board: 379</b>	♠ K98654	Partner is dealer.
Dealer: South	♥ J87	East (LHO) bids 3♣ if possible.
Vul: E-W	♦ Q83	
HCP: 6+2	♣ 6	
<b>Board: 380</b>	♠ KT7	Partner is dealer.
Dealer: South	♥ AT874	East (LHO) Doubles 2♦ if possible.
Vul: Both	♦ Q4	
HCP: 9+1	♣ 972	
<b>Board: 381</b>	♠ AJ8	You are dealer.
Dealer: North	♥ Q82	West (RHO) bids 3♣ if possible.
Vul: None	♦ J9872	West (RHO) Doubles 3♠ if possible.
HCP: 15+1	♣ AK	East (LHO) bids 4♣ if possible.
<b>Board: 382</b>	♠ AK54	LHO is dealer.
Dealer: East	♥ 9	East (LHO) opens 1NT if possible.
Vul: N-S	♦ A8752	West (RHO) bids 2♦ if possible.
HCP: 13+1	♣ Q94	East (LHO) bids 2♥ if possible.
<b>Board: 383</b>	♠ 98532	Partner is dealer.
Dealer: South	♥ QT4	The opponents are silent.
Vul: Both	♦ T	
HCP: 5+1	♣ KT92	

## Both hands (Answers Page)

<b>Board: 379</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K98654	♠ AQT				1NT
Vul: E-W	♥ J87	♥ 642	Pass	2♥	3♣	Pass
North HCP: 6+2	♦ Q83	♦ AJ75	Pass	3♠	All Pass	
South HCP: 15	♣ 6	♣ A53				
Contract: 3♠ North						

<b>Board: 380</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT7	♠ Q9654				1NT
Vul: Both	♥ AT874	♥ KQ5	Pass	2♦	X	2♥
North HCP: 9+1	♦ Q4	♦ A3	Pass	4♥	All Pass	
South HCP: 16+1	♣ 972	♣ KQT				
Contract: 4♥ North						

<b>Board: 381</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ8	♠ KQ7643		1NT	Pass	2♥
Vul: None	♥ Q82	♥ 976	3♣	3♠	Pass	Pass
North HCP: 15+1	♦ J9872	♦ 6	X	Pass	4♣	4♠
South HCP: 5+2	♣ AK	♣ 875	All Pass			
Contract: 4♠ South						

<b>Board: 382</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AK54	♠ 92			1NT	Pass
Vul: N-S	♥ 9	♥ K853	2♦	Pass	2♥	Pass
North HCP: 13+1	♦ A8752	♦ Q93	Pass	X	Pass	3♣
South HCP: 6	♣ Q94	♣ JT73	All Pass			
Contract: 3♣ South						

<b>Board: 383</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 98532	♠ KJT7				1NT
Vul: Both	♥ QT4	♥ 95	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 5+1	♦ T	♦ KQJ7	Pass	3♠	All Pass	
South HCP: 16	♣ KT92	♣ AQ7				
Contract: 3♠ North						

1. Extended acceptance after NT

## South hands

## Jacoby or Texas

<b>Board: 379</b>	♠ AQT	You are dealer.
Dealer: South	♥ 642	East (RHO) bids 3♣ if possible.
Vul: E-W	♦ AJ75	
HCP: 15	♣ A53	
<hr/>		
<b>Board: 380</b>	♠ Q9654	You are dealer.
Dealer: South	♥ KQ5	East (RHO) Doubles 2♦ if possible.
Vul: Both	♦ A3	
HCP: 16+1	♣ KQT	
<hr/>		
<b>Board: 381</b>	♠ KQ7643	Partner is dealer.
Dealer: North	♥ 976	West (LHO) bids 3♣ if possible.
Vul: None	♦ 6	West (LHO) Doubles 3♠ if possible.
HCP: 5+2	♣ 875	East (RHO) bids 4♣ if possible.
<hr/>		
<b>Board: 382</b>	♠ 92	RHO is dealer. You bid second.
Dealer: East	♥ K853	East (RHO) opens 1NT if possible.
Vul: N-S	♦ Q93	West (LHO) bids 2♦ if possible.
HCP: 6	♣ JT73	East (RHO) bids 2♥ if possible.
<hr/>		
<b>Board: 383</b>	♠ KJT7	You are dealer.
Dealer: South	♥ 95	The opponents are silent.
Vul: Both	♦ KQJ7	
HCP: 16	♣ AQ7	

## Both hands (Answers Page)

<b>Board: 379</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K98654	♠ AQT				1NT
Vul: E-W	♥ J87	♥ 642	Pass	2♥	3♣	Pass
North HCP: 6+2	♦ Q83	♦ AJ75	Pass	3♠	All Pass	
South HCP: 15	♣ 6	♣ A53				
Contract: 3♠ North						

<b>Board: 380</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT7	♠ Q9654				1NT
Vul: Both	♥ AT874	♥ KQ5	Pass	2♦	X	2♥
North HCP: 9+1	♦ Q4	♦ A3	Pass	4♥	All Pass	
South HCP: 16+1	♣ 972	♣ KQT				
Contract: 4♥ North						

<b>Board: 381</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ8	♠ KQ7643		1NT	Pass	2♥
Vul: None	♥ Q82	♥ 976	3♣	3♠	Pass	Pass
North HCP: 15+1	♦ J9872	♦ 6	X	Pass	4♣	4♠
South HCP: 5+2	♣ AK	♣ 875	All Pass			
Contract: 4♠ South						

<b>Board: 382</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AK54	♠ 92			1NT	Pass
Vul: N-S	♥ 9	♥ K853	2♦	Pass	2♥	Pass
North HCP: 13+1	♦ A8752	♦ Q93	Pass	X	Pass	3♣
South HCP: 6	♣ Q94	♣ JT73	All Pass			
Contract: 3♣ South						

<b>Board: 383</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 98532	♠ KJT7				1NT
Vul: Both	♥ QT4	♥ 95	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 5+1	♦ T	♦ KQJ7	Pass	3♠	All Pass	
South HCP: 16	♣ KT92	♣ AQ7				
Contract: 3♠ North						

1. Extended acceptance after NT



## North hands

## Jacoby or Texas

**Board: 384**      ♠ KQ986      Partner is dealer.  
 Dealer: South      ♥ Q63      The opponents are silent.  
 Vul: None      ♦ J  
 HCP: 10+1      ♣ Q952

---

**Board: 385**      ♠ K7642      Partner is dealer.  
 Dealer: South      ♥ K54      The opponents are silent.  
 Vul: N-S      ♦ 643  
 HCP: 9+1      ♣ K5

---

**Board: 386**      ♠ QJ532      Partner is dealer.  
 Dealer: South      ♥ Q43      The opponents are silent.  
 Vul: Both      ♦ K8  
 HCP: 11+1      ♣ K75

---

**Board: 387**      ♠ K8      Partner is dealer.  
 Dealer: South      ♥ JT6542      East (LHO) bids 3 ♦ if possible.  
 Vul: None      ♦ J6  
 HCP: 6+2      ♣ JT6

---

**Board: 388**      ♠ KT753      Partner is dealer.  
 Dealer: South      ♥ 9      The opponents are silent.  
 Vul: N-S      ♦ K875  
 HCP: 9+1      ♣ QJ4

## Both hands (Answers Page)

<b>Board: 384</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ986	♠ A3				1NT
Vul: None	♥ Q63	♥ AJ5	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ J	♦ KT32	Pass	3♣	Pass	3NT
South HCP: 16	♣ Q952	♣ A863	All Pass			
Contract: 3NT South						
<hr/>						
<b>Board: 385</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K7642	♠ AJ83				1NT
Vul: N-S	♥ K54	♥ QT98	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 9+1	♦ 643	♦ A87	Pass	4♠	All Pass	
South HCP: 17	♣ K5	♣ AQ				
Contract: 4♠ North						
						1. Extended acceptance after NT
<hr/>						
<b>Board: 386</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ532	♠ A8				1NT
Vul: Both	♥ Q43	♥ A95	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ K8	♦ Q943	Pass	3NT	All Pass	
South HCP: 15	♣ K75	♣ AJ42				
Contract: 3NT North						
<hr/>						
<b>Board: 387</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K8	♠ Q654				1NT
Vul: None	♥ JT6542	♥ A8	Pass	2♦	3♦	Pass
North HCP: 6+2	♦ J6	♦ K73	Pass	3♥	All Pass	
South HCP: 15	♣ JT6	♣ AQ85				
Contract: 3♥ North						
<hr/>						
<b>Board: 388</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT753	♠ A92				1NT
Vul: N-S	♥ 9	♥ A83	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ K875	♦ Q942	Pass	3♦	Pass	4♠
South HCP: 17	♣ QJ4	♣ AK9	All Pass			
Contract: 4♠ South						

## South hands

## Jacoby or Texas

**Board: 384**      ♠ A3      You are dealer.  
 Dealer: South      ♥ AJ5      The opponents are silent.  
 Vul: None      ♦ KT32  
 HCP: 16      ♣ A863

---

**Board: 385**      ♠ AJ83      You are dealer.  
 Dealer: South      ♥ QT98      The opponents are silent.  
 Vul: N-S      ♦ A87  
 HCP: 17      ♣ AQ

---

**Board: 386**      ♠ A8      You are dealer.  
 Dealer: South      ♥ A95      The opponents are silent.  
 Vul: Both      ♦ Q943  
 HCP: 15      ♣ AJ42

---

**Board: 387**      ♠ Q654      You are dealer.  
 Dealer: South      ♥ A8      East (RHO) bids 3 ♦ if possible.  
 Vul: None      ♦ K73  
 HCP: 15      ♣ AQ85

---

**Board: 388**      ♠ A92      You are dealer.  
 Dealer: South      ♥ A83      The opponents are silent.  
 Vul: N-S      ♦ Q942  
 HCP: 17      ♣ AK9

## Both hands (Answers Page)

<b>Board: 384</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ986	♠ A3				1NT
Vul: None	♥ Q63	♥ AJ5	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ J	♦ KT32	Pass	3♣	Pass	3NT
South HCP: 16	♣ Q952	♣ A863	All Pass			
Contract: 3NT South						

<b>Board: 385</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K7642	♠ AJ83				1NT
Vul: N-S	♥ K54	♥ QT98	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 9+1	♦ 643	♦ A87	Pass	4♠	All Pass	
South HCP: 17	♣ K5	♣ AQ				
Contract: 4♠ North						

1. Extended acceptance after NT

<b>Board: 386</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ532	♠ A8				1NT
Vul: Both	♥ Q43	♥ A95	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ K8	♦ Q943	Pass	3NT	All Pass	
South HCP: 15	♣ K75	♣ AJ42				
Contract: 3NT North						

<b>Board: 387</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K8	♠ Q654				1NT
Vul: None	♥ JT6542	♥ A8	Pass	2♦	3♦	Pass
North HCP: 6+2	♦ J6	♦ K73	Pass	3♥	All Pass	
South HCP: 15	♣ JT6	♣ AQ85				
Contract: 3♥ North						

<b>Board: 388</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT753	♠ A92				1NT
Vul: N-S	♥ 9	♥ A83	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ K875	♦ Q942	Pass	3♦	Pass	4♠
South HCP: 17	♣ QJ4	♣ AK9	All Pass			
Contract: 4♠ South						

## North hands

## Jacoby or Texas

**Board: 389**      ♠ JT7      You are dealer.  
 Dealer: North      ♥ Q3      The opponents are silent.  
 Vul: E-W      ♦ A76  
 HCP: 17+1      ♣ AKQJ8

---

**Board: 390**      ♠ 972      Partner is dealer.  
 Dealer: South      ♥ K7432      The opponents are silent.  
 Vul: None      ♦ Q6  
 HCP: 5+1      ♣ 852

---

**Board: 391**      ♠ Q832      You are dealer.  
 Dealer: North      ♥ K6      The opponents are silent.  
 Vul: N-S      ♦ KQ3  
 HCP: 15      ♣ AJT7

---

**Board: 392**      ♠ AJ92      You are dealer.  
 Dealer: North      ♥ 9752      West (RHO) Doubles 2♥ if possible.  
 Vul: E-W      ♦ AK3  
 HCP: 16      ♣ KJ

## Both hands (Answers Page)

### Board: 389

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 9+1

Contract: 3NT North

North:

♠ JT7

♥ Q3

♦ A76

♣ AKQJ8

South:

♠ K62

♥ KT875

♦ QJ93

♣ 6

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 3NT All Pass

### Board: 390

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 15

Contract: 2♥ South

North:

♠ 972

♥ K7432

♦ Q6

♣ 852

South:

♠ AKT4

♥ AT

♦ J74

♣ K643

W N E S

1NT

Pass 2♦ Pass 2♥

All Pass

### Board: 391

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 15+2

Contract: 6♥ South

North:

♠ Q832

♥ K6

♦ KQ3

♣ AJT7

South:

♠ AK6

♥ AJ9752

♦ 5

♣ K52

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♥<sup>3</sup> Pass 6♥

All Pass

1. Texas

2. Blackwood 0314, for !H

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

### Board: 392

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 2+1

Contract: 3♠ South

North:

♠ AJ92

♥ 9752

♦ AK3

♣ KJ

South:

♠ T8654

♥ -

♦ T872

♣ Q976

W N E S

1NT Pass 2♥

X 2NT<sup>1</sup> Pass 3♠

All Pass

1. Extended acceptance after NT

**South hands****Jacoby or Texas**

**Board: 389**      ♠ K62      Partner is dealer.  
Dealer: North      ♥ KT875      The opponents are silent.  
Vul: E-W      ♦ QJ93  
HCP: 9+1      ♣ 6

---

**Board: 390**      ♠ AKT4      You are dealer.  
Dealer: South      ♥ AT      The opponents are silent.  
Vul: None      ♦ J74  
HCP: 15      ♣ K643

---

**Board: 391**      ♠ AK6      Partner is dealer.  
Dealer: North      ♥ AJ9752      The opponents are silent.  
Vul: N-S      ♦ 5  
HCP: 15+2      ♣ K52

---

**Board: 392**      ♠ T8654      Partner is dealer.  
Dealer: North      ♥ -      West (LHO) Doubles 2♥ if possible.  
Vul: E-W      ♦ T872  
HCP: 2+1      ♣ Q976

## Both hands (Answers Page)

### Board: 389

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 9+1

Contract: 3NT North

North:

♠ JT7

♥ Q3

♦ A76

♣ AKQJ8

South:

♠ K62

♥ KT875

♦ QJ93

♣ 6

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

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	Pass	3♦
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 390

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 15

Contract: 2♥ South

North:

♠ 972

♥ K7432

♦ Q6

♣ 852

South:

♠ AKT4

♥ AT

♦ J74

♣ K643

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

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

Pass	2♦	Pass	2♥
------	----	------	----

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

### Board: 391

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 15+2

Contract: 6♥ South

North:

♠ Q832

♥ K6

♦ KQ3

♣ AJT7

South:

♠ AK6

♥ AJ9752

♦ 5

♣ K52

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

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

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

Pass	5♥ <sup>3</sup>	Pass	6♥
------	-----------------	------	----

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

1. Texas

2. Blackwood 0314, for !H

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

### Board: 392

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 2+1

Contract: 3♠ South

North:

♠ AJ92

♥ 9752

♦ AK3

♣ KJ

South:

♠ T8654

♥ -

♦ T872

♣ Q976

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

	1NT	Pass	2♥
--	-----	------	----

X	2NT <sup>1</sup>	Pass	3♠
---	------------------	------	----

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

1. Extended acceptance after NT



## North hands

## Jacoby or Texas

<b>Board: 393</b>	♠ KQT6	You are dealer.
Dealer: North	♥ Q43	The opponents are silent.
Vul: Both	♦ A32	
HCP: 16	♣ AJ4	

---

<b>Board: 394</b>	♠ J9843	Partner is dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ K84	
HCP: 8+1	♣ A964	

---

<b>Board: 395</b>	♠ KQ5	You are dealer.
Dealer: North	♥ JT873	The opponents are silent.
Vul: E-W	♦ AK9	
HCP: 15+1	♣ Q7	

---

<b>Board: 396</b>	♠ Q9654	Partner is dealer.
Dealer: South	♥ 2	The opponents are silent.
Vul: Both	♦ KT964	
HCP: 5+2	♣ 85	

---

<b>Board: 397</b>	♠ T5	You are dealer.
Dealer: North	♥ AK43	The opponents are silent.
Vul: None	♦ J92	
HCP: 17	♣ AKQ2	

## Both hands (Answers Page)

<b>Board: 393</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQT6	♠ AJ942		1NT	Pass	2♥
Vul: Both	♥ Q43	♥ T9	Pass	2♠	Pass	3♦
North HCP: 16	♦ A32	♦ KJT8	Pass	4♠	All Pass	
South HCP: 9+1	♣ AJ4	♣ 92				
Contract: 4♠ North						

<b>Board: 394</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J9843	♠ A2				1NT
Vul: N-S	♥ 6	♥ QJ2	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ K84	♦ AJ62	Pass	2NT	All Pass	
South HCP: 16	♣ A964	♣ KJ75				
Contract: 2NT North						

<b>Board: 395</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ5	♠ JT9743		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ JT873	♥ -	Pass	4♠	All Pass	
North HCP: 15+1	♦ AK9	♦ QJ7				
South HCP: 8+2	♣ Q7	♣ KJ93				
Contract: 4♠ North						

1. Texas

<b>Board: 396</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q9654	♠ AJ3				1NT
Vul: Both	♥ 2	♥ AJ54	Pass	2♥	Pass	2♠
North HCP: 5+2	♦ KT964	♦ QJ2	All Pass			
South HCP: 17	♣ 85	♣ AT7				
Contract: 2♠ South						

<b>Board: 397</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T5	♠ AK97632		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AK43	♥ Q65	Pass	4♠	All Pass	
North HCP: 17	♦ J92	♦ T3				
South HCP: 9+3	♣ AKQ2	♣ 7				
Contract: 4♠ North						

1. Texas

## South hands

## Jacoby or Texas

**Board: 393**      ♠ AJ942      Partner is dealer.  
 Dealer: North      ♥ T9      The opponents are silent.  
 Vul: Both      ♦ KJT8  
 HCP: 9+1      ♣ 92

---

**Board: 394**      ♠ A2      You are dealer.  
 Dealer: South      ♥ QJ2      The opponents are silent.  
 Vul: N-S      ♦ AJ62  
 HCP: 16      ♣ KJ75

---

**Board: 395**      ♠ JT9743      Partner is dealer.  
 Dealer: North      ♥ -      The opponents are silent.  
 Vul: E-W      ♦ QJ7  
 HCP: 8+2      ♣ KJ93

---

**Board: 396**      ♠ AJ3      You are dealer.  
 Dealer: South      ♥ AJ54      The opponents are silent.  
 Vul: Both      ♦ QJ2  
 HCP: 17      ♣ AT7

---

**Board: 397**      ♠ AK97632      Partner is dealer.  
 Dealer: North      ♥ Q65      The opponents are silent.  
 Vul: None      ♦ T3  
 HCP: 9+3      ♣ 7

## Both hands (Answers Page)

<b>Board: 393</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQT6	♠ AJ942		1NT	Pass	2♥
Vul: Both	♥ Q43	♥ T9	Pass	2♠	Pass	3♦
North HCP: 16	♦ A32	♦ KJT8	Pass	4♠	All Pass	
South HCP: 9+1	♣ AJ4	♣ 92				
Contract: 4♠ North						

<b>Board: 394</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J9843	♠ A2				1NT
Vul: N-S	♥ 6	♥ QJ2	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ K84	♦ AJ62	Pass	2NT	All Pass	
South HCP: 16	♣ A964	♣ KJ75				
Contract: 2NT North						

<b>Board: 395</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ5	♠ JT9743		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ JT873	♥ -	Pass	4♠	All Pass	
North HCP: 15+1	♦ AK9	♦ QJ7				
South HCP: 8+2	♣ Q7	♣ KJ93				
Contract: 4♠ North						

1. Texas

<b>Board: 396</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q9654	♠ AJ3				1NT
Vul: Both	♥ 2	♥ AJ54	Pass	2♥	Pass	2♠
North HCP: 5+2	♦ KT964	♦ QJ2	All Pass			
South HCP: 17	♣ 85	♣ AT7				
Contract: 2♠ South						

<b>Board: 397</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T5	♠ AK97632		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AK43	♥ Q65	Pass	4♠	All Pass	
North HCP: 17	♦ J92	♦ T3				
South HCP: 9+3	♣ AKQ2	♣ 7				
Contract: 4♠ North						

1. Texas

## North hands

## Jacoby or Texas

**Board: 398**      ♠ Q9843      Partner is dealer.  
 Dealer: South      ♥ 763      East (LHO) Doubles 2♠ if possible.  
 Vul: E-W      ♦ Q3  
 HCP: 4+1      ♣ T42

---

**Board: 399**      ♠ QJ2      You are dealer.  
 Dealer: North      ♥ AT      The opponents are silent.  
 Vul: Both      ♦ AKJ52  
 HCP: 16+1      ♣ J32

---

**Board: 400**      ♠ A532      You are dealer.  
 Dealer: North      ♥ A6      West (RHO) bids 2♠ if possible.  
 Vul: None      ♦ AQJ3  
 HCP: 15      ♣ 642

---

**Board: 401**      ♠ A9      You are dealer.  
 Dealer: North      ♥ KJ3      The opponents are silent.  
 Vul: N-S      ♦ T653  
 HCP: 17      ♣ AKQ4

---

**Board: 402**      ♠ K6      Partner is dealer.  
 Dealer: South      ♥ 87543      East (LHO) Doubles 2♥ if possible.  
 Vul: Both      ♦ 765  
 HCP: 4+1      ♣ J84

## Both hands (Answers Page)

<b>Board: 398</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q9843	♠ K7				1NT
Vul: E-W	♥ 763	♥ AJ8	Pass	2♥	Pass	2♠
North HCP: 4+1	♦ Q3	♦ AKT72	Pass	Pass	X	All Pass
South HCP: 15+1	♣ T42	♣ 763				
Contract: 2♠X South						

<b>Board: 399</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ2	♠ T64		1NT	Pass	2♦
Vul: Both	♥ AT	♥ Q9863	Pass	2♥	All Pass	
North HCP: 16+1	♦ AKJ52	♦ 4				
South HCP: 6+1	♣ J32	♣ AT75				
Contract: 2♥ North						

<b>Board: 400</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A532	♠ 6		1NT	Pass	2♦
Vul: None	♥ A6	♥ T8743	2♠	Pass	Pass	3♣
North HCP: 15	♦ AQJ3	♦ KT8	All Pass			
South HCP: 6+1	♣ 642	♣ QJT8				
Contract: 3♣ South						

<b>Board: 401</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A9	♠ QT6		1NT	Pass	2♦
Vul: N-S	♥ KJ3	♥ T9874	Pass	2♥	Pass	2NT
North HCP: 17	♦ T653	♦ A94	Pass	4♥	All Pass	
South HCP: 7+1	♣ AKQ4	♣ JT				
Contract: 4♥ North						

<b>Board: 402</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K6	♠ QT853				1NT
Vul: Both	♥ 87543	♥ AQJ	Pass	2♦	Pass	2♥
North HCP: 4+1	♦ 765	♦ J82	Pass	Pass	X	All Pass
South HCP: 16+1	♣ J84	♣ AQ				
Contract: 2♥X South						

**South hands****Jacoby or Texas**

<b>Board: 398</b>	♠ K7	You are dealer.
Dealer: South	♥ AJ8	East (RHO) Doubles 2♠ if possible.
Vul: E-W	♦ AKT72	
HCP: 15+1	♣ 763	

---

<b>Board: 399</b>	♠ T64	Partner is dealer.
Dealer: North	♥ Q9863	The opponents are silent.
Vul: Both	♦ 4	
HCP: 6+1	♣ AT75	

---

<b>Board: 400</b>	♠ 6	Partner is dealer.
Dealer: North	♥ T8743	West (LHO) bids 2♠ if possible.
Vul: None	♦ KT8	
HCP: 6+1	♣ QJT8	

---

<b>Board: 401</b>	♠ QT6	Partner is dealer.
Dealer: North	♥ T9874	The opponents are silent.
Vul: N-S	♦ A94	
HCP: 7+1	♣ JT	

---

<b>Board: 402</b>	♠ QT853	You are dealer.
Dealer: South	♥ AQJ	East (RHO) Doubles 2♥ if possible.
Vul: Both	♦ J82	
HCP: 16+1	♣ AQ	

## Both hands (Answers Page)

<b>Board: 398</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q9843	♠ K7				1NT
Vul: E-W	♥ 763	♥ AJ8	Pass	2♥	Pass	2♠
North HCP: 4+1	♦ Q3	♦ AKT72	Pass	Pass	X	All Pass
South HCP: 15+1	♣ T42	♣ 763				
Contract: 2♠X South						

<b>Board: 399</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ2	♠ T64		1NT	Pass	2♦
Vul: Both	♥ AT	♥ Q9863	Pass	2♥	All Pass	
North HCP: 16+1	♦ AKJ52	♦ 4				
South HCP: 6+1	♣ J32	♣ AT75				
Contract: 2♥ North						

<b>Board: 400</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A532	♠ 6		1NT	Pass	2♦
Vul: None	♥ A6	♥ T8743	2♠	Pass	Pass	3♣
North HCP: 15	♦ AQJ3	♦ KT8	All Pass			
South HCP: 6+1	♣ 642	♣ QJT8				
Contract: 3♣ South						

<b>Board: 401</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A9	♠ QT6		1NT	Pass	2♦
Vul: N-S	♥ KJ3	♥ T9874	Pass	2♥	Pass	2NT
North HCP: 17	♦ T653	♦ A94	Pass	4♥	All Pass	
South HCP: 7+1	♣ AKQ4	♣ JT				
Contract: 4♥ North						

<b>Board: 402</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K6	♠ QT853				1NT
Vul: Both	♥ 87543	♥ AQJ	Pass	2♦	Pass	2♥
North HCP: 4+1	♦ 765	♦ J82	Pass	Pass	X	All Pass
South HCP: 16+1	♣ J84	♣ AQ				
Contract: 2♥X South						



## North hands

## Jacoby or Texas

**Board: 403**      ♠ AQ96      You are dealer.  
 Dealer: North      ♥ AKJ5      The opponents are silent.  
 Vul: None      ♦ T3  
 HCP: 17      ♣ K74

---

**Board: 404**      ♠ 52      Partner is dealer.  
 Dealer: South      ♥ QT8764      The opponents are silent.  
 Vul: N-S      ♦ Q8  
 HCP: 4+2      ♣ T75

---

**Board: 405**      ♠ 653      RHO is dealer. You bid second.  
 Dealer: West      ♥ K542      West (RHO) opens 1NT if possible.  
 Vul: N-S      ♦ 6543      East (LHO) bids 2♦ if possible.  
 HCP: 5      ♣ Q7      West (RHO) bids 2♥ if possible.

---

**Board: 406**      ♠ 74      Partner is dealer.  
 Dealer: South      ♥ AT987      The opponents are silent.  
 Vul: None      ♦ AQT  
 HCP: 10+1      ♣ 964

## Both hands (Answers Page)

### Board: 403

Dealer: North  
Vul: None  
North HCP: 17  
South HCP: 11+1  
Contract: 4 ♠ North

#### North:

♠ AQ96  
♥ AKJ5  
♦ T3  
♣ K74

#### South:

♠ K8542  
♥ 87  
♦ KQJ  
♣ Q62

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

1. Extended acceptance after NT
2. surplus
3. Cue bid, a !C stopper
4. Cue bid, a !D stopper

### Board: 404

Dealer: South  
Vul: N-S  
North HCP: 4+2  
South HCP: 17  
Contract: 4♥ South

#### North:

♠ 52  
♥ QT8764  
♦ Q8  
♣ T75

#### South:

♠ KT4  
♥ J9  
♦ AT42  
♣ AKQ9

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♥	Pass	4♥
All Pass			

### Board: 405

Dealer: West  
Vul: N-S  
North HCP: 5  
South HCP: 15  
Contract: 3♦ North

#### North:

♠ 653  
♥ K542  
♦ 6543  
♣ Q7

#### South:

♠ KJ74  
♥ A7  
♦ AKT7  
♣ 962

W	N	E	S
1NT	Pass	2♦	Pass
2♥	Pass	Pass	X
Pass	3♦	All Pass	

### Board: 406

Dealer: South  
Vul: None  
North HCP: 10+1  
South HCP: 17  
Contract: 4♥ South

#### North:

♠ 74  
♥ AT987  
♦ AQT  
♣ 964

#### South:

♠ AKJ2  
♥ Q543  
♦ K4  
♣ KJT

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

1. Extended acceptance after NT
2. surplus
3. Cue bid, a !C stopper
4. Cue bid, a !D stopper

**South hands****Jacoby or Texas**

**Board: 403**      ♠ K8542      Partner is dealer.  
Dealer: North      ♥ 87      The opponents are silent.  
Vul: None      ♦ KQJ  
HCP: 11+1      ♣ Q62

---

**Board: 404**      ♠ KT4      You are dealer.  
Dealer: South      ♥ J9      The opponents are silent.  
Vul: N-S      ♦ AT42  
HCP: 17      ♣ AKQ9

---

**Board: 405**      ♠ KJ74      LHO is dealer.  
Dealer: West      ♥ A7      West (LHO) opens 1NT if possible.  
Vul: N-S      ♦ AKT7      East (RHO) bids 2♦ if possible.  
HCP: 15      ♣ 962      West (LHO) bids 2♥ if possible.

---

**Board: 406**      ♠ AKJ2      You are dealer.  
Dealer: South      ♥ Q543      The opponents are silent.  
Vul: None      ♦ K4  
HCP: 17      ♣ KJT

## Both hands (Answers Page)

### Board: 403

Dealer: North  
 Vul: None  
 North HCP: 17  
 South HCP: 11+1  
 Contract: 4 ♠ North

#### North:

♠ AQ96  
 ♥ AKJ5  
 ♦ T3  
 ♣ K74

#### South:

♠ K8542  
 ♥ 87  
 ♦ KQJ  
 ♣ Q62

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

1. Extended acceptance after NT
2. surplus
3. Cue bid, a !C stopper
4. Cue bid, a !D stopper

### Board: 404

Dealer: South  
 Vul: N-S  
 North HCP: 4+2  
 South HCP: 17  
 Contract: 4♥ South

#### North:

♠ 52  
 ♥ QT8764  
 ♦ Q8  
 ♣ T75

#### South:

♠ KT4  
 ♥ J9  
 ♦ AT42  
 ♣ AKQ9

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♥	Pass	4♥
All Pass			

### Board: 405

Dealer: West  
 Vul: N-S  
 North HCP: 5  
 South HCP: 15  
 Contract: 3♦ North

#### North:

♠ 653  
 ♥ K542  
 ♦ 6543  
 ♣ Q7

#### South:

♠ KJ74  
 ♥ A7  
 ♦ AKT7  
 ♣ 962

W	N	E	S
1NT	Pass	2♦	Pass
2♥	Pass	Pass	X
Pass	3♦	All Pass	

### Board: 406

Dealer: South  
 Vul: None  
 North HCP: 10+1  
 South HCP: 17  
 Contract: 4♥ South

#### North:

♠ 74  
 ♥ AT987  
 ♦ AQT  
 ♣ 964

#### South:

♠ AKJ2  
 ♥ Q543  
 ♦ K4  
 ♣ KJT

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

1. Extended acceptance after NT
2. surplus
3. Cue bid, a !C stopper
4. Cue bid, a !D stopper

## North hands

## Jacoby or Texas

**Board: 407**      ♠ QT976      Partner is dealer.  
 Dealer: South      ♥ J      East (LHO) Doubles 2♥ if possible.  
 Vul: N-S      ♦ Q53  
 HCP: 9+1      ♣ A652

---

**Board: 408**      ♠ JT852      Partner is dealer.  
 Dealer: South      ♥ AQT      East (LHO) bids 3♣ if possible.  
 Vul: E-W      ♦ JT6  
 HCP: 8+1      ♣ 93

---

**Board: 409**      ♠ K3      Partner is dealer.  
 Dealer: South      ♥ JT654      The opponents are silent.  
 Vul: Both      ♦ KT6  
 HCP: 7+1      ♣ T95

---

**Board: 410**      ♠ 87      RHO is dealer. You bid second.  
 Dealer: West      ♥ A76      West (RHO) opens 1NT if possible.  
 Vul: E-W      ♦ 8764      East (LHO) bids 2♥ if possible.  
 HCP: 7      ♣ K732

---

**Board: 411**      ♠ KJ983      Partner is dealer.  
 Dealer: South      ♥ KJ3      The opponents are silent.  
 Vul: E-W      ♦ J43  
 HCP: 9+1      ♣ T5

## Both hands (Answers Page)

<b>Board: 407</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT976	♠ J543				1NT
Vul: N-S	♥ J	♥ AQ	Pass	2♥	X	2NT <sup>1</sup>
North HCP: 9+1	♦ Q53	♦ A84	Pass	4♠	All Pass	
South HCP: 15	♣ A652	♣ KJ94				
Contract: 4♠ North						1. Extended acceptance after NT

<b>Board: 408</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT852	♠ Q93				1NT
Vul: E-W	♥ AQT	♥ KJ96	Pass	2♥	3♣	Pass
North HCP: 8+1	♦ JT6	♦ KQ73	Pass	X	Pass	3♠
South HCP: 15	♣ 93	♣ A7	Pass	3NT	Pass	4♠
Contract: 4♠ South			All Pass			

<b>Board: 409</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K3	♠ JT72				1NT
Vul: Both	♥ JT654	♥ AK72	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 7+1	♦ KT6	♦ A98	Pass	3♥	All Pass	
South HCP: 15	♣ T95	♣ K4				
Contract: 3♥ North						1. Extended acceptance after NT

<b>Board: 410</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 87	♠ K6	1NT	Pass	2♥	3♥
Vul: E-W	♥ A76	♥ KQ9543	All Pass			
North HCP: 7	♦ 8764	♦ JT2				
South HCP: 13+2	♣ K732	♣ A6				
Contract: 3♥ South						

<b>Board: 411</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ983	♠ QT64				1NT
Vul: E-W	♥ KJ3	♥ A76	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 9+1	♦ J43	♦ A652	Pass	4♠	All Pass	
South HCP: 15	♣ T5	♣ AJ				
Contract: 4♠ North						1. Extended acceptance after NT

## South hands

## Jacoby or Texas

**Board: 407**      ♠ J543      You are dealer.  
 Dealer: South      ♥ AQ      East (RHO) Doubles 2♥ if possible.  
 Vul: N-S      ♦ A84  
 HCP: 15      ♣ KJ94

---

**Board: 408**      ♠ Q93      You are dealer.  
 Dealer: South      ♥ KJ96      East (RHO) bids 3♣ if possible.  
 Vul: E-W      ♦ KQ73  
 HCP: 15      ♣ A7

---

**Board: 409**      ♠ JT72      You are dealer.  
 Dealer: South      ♥ AK72      The opponents are silent.  
 Vul: Both      ♦ A98  
 HCP: 15      ♣ K4

---

**Board: 410**      ♠ K6      LHO is dealer.  
 Dealer: West      ♥ KQ9543      West (LHO) opens 1NT if possible.  
 Vul: E-W      ♦ JT2      East (RHO) bids 2♥ if possible.  
 HCP: 13+2      ♣ A6

---

**Board: 411**      ♠ QT64      You are dealer.  
 Dealer: South      ♥ A76      The opponents are silent.  
 Vul: E-W      ♦ A652  
 HCP: 15      ♣ AJ

## Both hands (Answers Page)

<b>Board: 407</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT976	♠ J543				1NT
Vul: N-S	♥ J	♥ AQ	Pass	2♥	X	2NT <sup>1</sup>
North HCP: 9+1	♦ Q53	♦ A84	Pass	4♠	All Pass	
South HCP: 15	♣ A652	♣ KJ94				
Contract: 4♠ North						1. Extended acceptance after NT

<b>Board: 408</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT852	♠ Q93				1NT
Vul: E-W	♥ AQT	♥ KJ96	Pass	2♥	3♣	Pass
North HCP: 8+1	♦ JT6	♦ KQ73	Pass	X	Pass	3♠
South HCP: 15	♣ 93	♣ A7	Pass	3NT	Pass	4♠
Contract: 4♠ South			All Pass			

<b>Board: 409</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K3	♠ JT72				1NT
Vul: Both	♥ JT654	♥ AK72	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 7+1	♦ KT6	♦ A98	Pass	3♥	All Pass	
South HCP: 15	♣ T95	♣ K4				
Contract: 3♥ North						1. Extended acceptance after NT

<b>Board: 410</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 87	♠ K6	1NT	Pass	2♥	3♥
Vul: E-W	♥ A76	♥ KQ9543	All Pass			
North HCP: 7	♦ 8764	♦ JT2				
South HCP: 13+2	♣ K732	♣ A6				
Contract: 3♥ South						

<b>Board: 411</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ983	♠ QT64				1NT
Vul: E-W	♥ KJ3	♥ A76	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 9+1	♦ J43	♦ A652	Pass	4♠	All Pass	
South HCP: 15	♣ T5	♣ AJ				
Contract: 4♠ North						1. Extended acceptance after NT



**North hands****Jacoby or Texas**

**Board: 412**      ♠ AKJT4      Partner is dealer.  
Dealer: South      ♥ A2      The opponents are silent.  
Vul: None      ♦ K84  
HCP: 15+1      ♣ 852

---

**Board: 413**      ♠ KT7      You are dealer.  
Dealer: North      ♥ KJ86      The opponents are silent.  
Vul: E-W      ♦ AJ  
HCP: 16      ♣ KJT4

---

**Board: 414**      ♠ KQ764      Partner is dealer.  
Dealer: South      ♥ T6      The opponents are silent.  
Vul: Both      ♦ Q6  
HCP: 12+1      ♣ KQ93

---

**Board: 415**      ♠ AJ6      You are dealer.  
Dealer: North      ♥ A8      The opponents are silent.  
Vul: None      ♦ 964  
HCP: 16+1      ♣ AK754

---

**Board: 416**      ♠ 97542      Partner is dealer.  
Dealer: South      ♥ Q62      The opponents are silent.  
Vul: N-S      ♦ Q92  
HCP: 5+1      ♣ J3

## Both hands (Answers Page)

<b>Board: 412</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKJT4	♠ Q2				1NT
Vul: None	♥ A2	♥ KQT9	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ K84	♦ QJ9	Pass	4NT <sup>1</sup>	Pass	6NT
South HCP: 16	♣ 852	♣ AQT9	All Pass			
Contract: 6NT South						
						1. Quantitative 4NT

<b>Board: 413</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT7	♠ 98643		1NT	Pass	2♥
Vul: E-W	♥ KJ86	♥ A2	Pass	2♠	Pass	3♦
North HCP: 16	♦ AJ	♦ KQT7	Pass	4♠	All Pass	
South HCP: 13+1	♣ KJT4	♣ A9				
Contract: 4♠ North						

<b>Board: 414</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ764	♠ J3				1NT
Vul: Both	♥ T6	♥ AQ542	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ Q6	♦ AT4	Pass	3♣	Pass	3♥
South HCP: 15+1	♣ KQ93	♣ AT6	Pass	3NT	All Pass	
Contract: 3NT North						

<b>Board: 415</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ6	♠ 743		1NT	Pass	2♦
Vul: None	♥ A8	♥ QJT42	Pass	2♥	Pass	3♦
North HCP: 16+1	♦ 964	♦ AQ82	Pass	3NT	All Pass	
South HCP: 9+1	♣ AK754	♣ 2				
Contract: 3NT North						

<b>Board: 416</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 97542	♠ J3				1NT
Vul: N-S	♥ Q62	♥ AKT93	Pass	2♥	Pass	2♠
North HCP: 5+1	♦ Q92	♦ AJ6	All Pass			
South HCP: 15+1	♣ J3	♣ Q86				
Contract: 2♠ South						

**South hands****Jacoby or Texas**

**Board: 412**      ♠ Q2      You are dealer.  
Dealer: South      ♥ KQT9      The opponents are silent.  
Vul: None      ♦ QJ9  
HCP: 16      ♣ AQT9

---

**Board: 413**      ♠ 98643      Partner is dealer.  
Dealer: North      ♥ A2      The opponents are silent.  
Vul: E-W      ♦ KQT7  
HCP: 13+1      ♣ A9

---

**Board: 414**      ♠ J3      You are dealer.  
Dealer: South      ♥ AQ542      The opponents are silent.  
Vul: Both      ♦ AT4  
HCP: 15+1      ♣ AT6

---

**Board: 415**      ♠ 743      Partner is dealer.  
Dealer: North      ♥ QJT42      The opponents are silent.  
Vul: None      ♦ AQ82  
HCP: 9+1      ♣ 2

---

**Board: 416**      ♠ J3      You are dealer.  
Dealer: South      ♥ AKT93      The opponents are silent.  
Vul: N-S      ♦ AJ6  
HCP: 15+1      ♣ Q86

## Both hands (Answers Page)

<b>Board: 412</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKJT4	♠ Q2				1NT
Vul: None	♥ A2	♥ KQT9	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ K84	♦ QJ9	Pass	4NT <sup>1</sup>	Pass	6NT
South HCP: 16	♣ 852	♣ AQT9	All Pass			
Contract: 6NT South						
						1. Quantitative 4NT

<b>Board: 413</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT7	♠ 98643		1NT	Pass	2♥
Vul: E-W	♥ KJ86	♥ A2	Pass	2♠	Pass	3♦
North HCP: 16	♦ AJ	♦ KQT7	Pass	4♠	All Pass	
South HCP: 13+1	♣ KJT4	♣ A9				
Contract: 4♠ North						

<b>Board: 414</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ764	♠ J3				1NT
Vul: Both	♥ T6	♥ AQ542	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ Q6	♦ AT4	Pass	3♣	Pass	3♥
South HCP: 15+1	♣ KQ93	♣ AT6	Pass	3NT	All Pass	
Contract: 3NT North						

<b>Board: 415</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ6	♠ 743		1NT	Pass	2♦
Vul: None	♥ A8	♥ QJT42	Pass	2♥	Pass	3♦
North HCP: 16+1	♦ 964	♦ AQ82	Pass	3NT	All Pass	
South HCP: 9+1	♣ AK754	♣ 2				
Contract: 3NT North						

<b>Board: 416</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 97542	♠ J3				1NT
Vul: N-S	♥ Q62	♥ AKT93	Pass	2♥	Pass	2♠
North HCP: 5+1	♦ Q92	♦ AJ6	All Pass			
South HCP: 15+1	♣ J3	♣ Q86				
Contract: 2♠ South						

## North hands

## Jacoby or Texas

**Board: 417**      ♠ AQ8      You are dealer.  
 Dealer: North      ♥ 86      The opponents are silent.  
 Vul: Both      ♦ A92  
 HCP: 15+1      ♣ AJ653

---

**Board: 418**      ♠ AK97      LHO is dealer.  
 Dealer: East      ♥ 5      East (LHO) opens 1NT if possible.  
 Vul: None      ♦ A762      West (RHO) bids 2♦ if possible.  
 HCP: 15      ♣ AT62      East (LHO) bids 2♥ if possible.

---

**Board: 419**      ♠ J98      You are dealer.  
 Dealer: North      ♥ KQ7      The opponents are silent.  
 Vul: N-S      ♦ KQ53  
 HCP: 15      ♣ A75

---

**Board: 420**      ♠ Q2      You are dealer.  
 Dealer: North      ♥ AK5      West (RHO) bids 2♥ if possible.  
 Vul: E-W      ♦ K9875      East (LHO) bids 2♠ if possible.  
 HCP: 15+1      ♣ K87

---

**Board: 421**      ♠ KT7      You are dealer.  
 Dealer: North      ♥ K862      The opponents are silent.  
 Vul: None      ♦ AJ8  
 HCP: 15      ♣ A97

## Both hands (Answers Page)

### Board: 417

Dealer: North  
 Vul: Both  
 North HCP: 15+1  
 South HCP: 3+1  
 Contract: 2♥ North

North:

♠ AQ8  
 ♥ 86  
 ♦ A92  
 ♣ AJ653

South:

♠ K63  
 ♥ T9754  
 ♦ 65  
 ♣ 982

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	All Pass	

### Board: 418

Dealer: East  
 Vul: None  
 North HCP: 15  
 South HCP: 8  
 Contract: 2♠ South

North:

♠ AK97  
 ♥ 5  
 ♦ A762  
 ♣ AT62

South:

♠ QT53  
 ♥ Q732  
 ♦ Q9  
 ♣ Q95

W	N	E	S
		1NT	Pass
2♦	Pass	2♥	Pass
Pass	X	Pass	2♠
All Pass			

### Board: 419

Dealer: North  
 Vul: N-S  
 North HCP: 15  
 South HCP: 10+1  
 Contract: 4♥ North

North:

♠ J98  
 ♥ KQ7  
 ♦ KQ53  
 ♣ A75

South:

♠ KT  
 ♥ T8532  
 ♦ A4  
 ♣ KT43

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♣
Pass	4♥	All Pass	

### Board: 420

Dealer: North  
 Vul: E-W  
 North HCP: 15+1  
 South HCP: 8+2  
 Contract: 4♥ South

North:

♠ Q2  
 ♥ AK5  
 ♦ K9875  
 ♣ K87

South:

♠ A4  
 ♥ JT9732  
 ♦ JT  
 ♣ QT4

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

### Board: 421

Dealer: North  
 Vul: None  
 North HCP: 15  
 South HCP: 10+2  
 Contract: 4♠ South

North:

♠ KT7  
 ♥ K862  
 ♦ AJ8  
 ♣ A97

South:

♠ AQ9863  
 ♥ T5  
 ♦ K32  
 ♣ J5

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	4♠
All Pass			

## South hands

## Jacoby or Texas

**Board: 417**      ♠ K63      Partner is dealer.  
 Dealer: North      ♥ T9754      The opponents are silent.  
 Vul: Both      ♦ 65  
 HCP: 3+1      ♣ 982

---

**Board: 418**      ♠ QT53      RHO is dealer. You bid second.  
 Dealer: East      ♥ Q732      East (RHO) opens 1NT if possible.  
 Vul: None      ♦ Q9      West (LHO) bids 2♦ if possible.  
 HCP: 8      ♣ Q95      East (RHO) bids 2♥ if possible.

---

**Board: 419**      ♠ KT      Partner is dealer.  
 Dealer: North      ♥ T8532      The opponents are silent.  
 Vul: N-S      ♦ A4  
 HCP: 10+1      ♣ KT43

---

**Board: 420**      ♠ A4      Partner is dealer.  
 Dealer: North      ♥ JT9732      West (LHO) bids 2♥ if possible.  
 Vul: E-W      ♦ JT      East (RHO) bids 2♠ if possible.  
 HCP: 8+2      ♣ QT4

---

**Board: 421**      ♠ AQ9863      Partner is dealer.  
 Dealer: North      ♥ T5      The opponents are silent.  
 Vul: None      ♦ K32  
 HCP: 10+2      ♣ J5

## Both hands (Answers Page)

### Board: 417

Dealer: North  
Vul: Both  
North HCP: 15+1  
South HCP: 3+1  
Contract: 2♥ North

#### North:

♠ AQ8  
♥ 86  
♦ A92  
♣ AJ653

#### South:

♠ K63  
♥ T9754  
♦ 65  
♣ 982

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	All Pass	

### Board: 418

Dealer: East  
Vul: None  
North HCP: 15  
South HCP: 8  
Contract: 2♠ South

#### North:

♠ AK97  
♥ 5  
♦ A762  
♣ AT62

#### South:

♠ QT53  
♥ Q732  
♦ Q9  
♣ Q95

W	N	E	S
		1NT	Pass
2♦	Pass	2♥	Pass
Pass	X	Pass	2♠
All Pass			

### Board: 419

Dealer: North  
Vul: N-S  
North HCP: 15  
South HCP: 10+1  
Contract: 4♥ North

#### North:

♠ J98  
♥ KQ7  
♦ KQ53  
♣ A75

#### South:

♠ KT  
♥ T8532  
♦ A4  
♣ KT43

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♣
Pass	4♥	All Pass	

### Board: 420

Dealer: North  
Vul: E-W  
North HCP: 15+1  
South HCP: 8+2  
Contract: 4♥ South

#### North:

♠ Q2  
♥ AK5  
♦ K9875  
♣ K87

#### South:

♠ A4  
♥ JT9732  
♦ JT  
♣ QT4

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

1. Michaels Cuebid

### Board: 421

Dealer: North  
Vul: None  
North HCP: 15  
South HCP: 10+2  
Contract: 4♠ South

#### North:

♠ KT7  
♥ K862  
♦ AJ8  
♣ A97

#### South:

♠ AQ9863  
♥ T5  
♦ K32  
♣ J5

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	4♠
All Pass			



**North hands****Jacoby or Texas**

<b>Board: 422</b>	♠ K9	You are dealer.
Dealer: North	♥ AK84	West (RHO) bids 3 ♦ if possible.
Vul: N-S	♦ K5	
HCP: 16+1	♣ QJT52	

---

<b>Board: 423</b>	♠ AKT2	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: E-W	♦ KJ98	
HCP: 15	♣ 853	

---

<b>Board: 424</b>	♠ Q	Partner is dealer.
Dealer: South	♥ AK754	The opponents are silent.
Vul: N-S	♦ KT2	
HCP: 16+1	♣ A542	

---

<b>Board: 425</b>	♠ KT3	You are dealer.
Dealer: North	♥ K4	The opponents are silent.
Vul: E-W	♦ KJ6	
HCP: 15+1	♣ KQ874	

## Both hands (Answers Page)

### Board: 422

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 3+2

Contract: 3 ♠ South

North:

♠ K9

♥ AK84

♦ K5

♣ QJT52

South:

♠ JT8532

♥ T6

♦ Q8

♣ 943

W	N	E	S
	1NT	Pass	2 ♥
3 ♦	Pass	Pass	3 ♠
All Pass			

### Board: 423

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 17+1

Contract: 6NT South

North:

♠ AKT2

♥ A2

♦ KJ98

♣ 853

South:

♠ J7

♥ KQ543

♦ AQT

♣ AJ2

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	6NT
All Pass			

### Board: 424

Dealer: South

Vul: N-S

North HCP: 16+1

South HCP: 15+1

Contract: 6 ♥ North

North:

♠ Q

♥ AK754

♦ KT2

♣ A542

South:

♠ A62

♥ Q83

♦ AQJ94

♣ Q8

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

1. Blackwood 0314, for !H

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

### Board: 425

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8+1

Contract: 2NT South

North:

♠ KT3

♥ K4

♦ KJ6

♣ KQ874

South:

♠ Q87

♥ Q9652

♦ 3

♣ A965

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	2NT
All Pass			

**South hands****Jacoby or Texas**

**Board: 422**      ♠ JT8532      Partner is dealer.  
Dealer: North      ♥ T6      West (LHO) bids 3 ♦ if possible.  
Vul: N-S      ♦ Q8  
HCP: 3+2      ♣ 943

---

**Board: 423**      ♠ J7      Partner is dealer.  
Dealer: North      ♥ KQ543      The opponents are silent.  
Vul: E-W      ♦ AQT  
HCP: 17+1      ♣ AJ2

---

**Board: 424**      ♠ A62      You are dealer.  
Dealer: South      ♥ Q83      The opponents are silent.  
Vul: N-S      ♦ AQJ94  
HCP: 15+1      ♣ Q8

---

**Board: 425**      ♠ Q87      Partner is dealer.  
Dealer: North      ♥ Q9652      The opponents are silent.  
Vul: E-W      ♦ 3  
HCP: 8+1      ♣ A965

## Both hands (Answers Page)

### Board: 422

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 3+2

Contract: 3 ♠ South

North:

♠ K9

♥ AK84

♦ K5

♣ QJT52

South:

♠ JT8532

♥ T6

♦ Q8

♣ 943

W	N	E	S
	1NT	Pass	2 ♥
3 ♦	Pass	Pass	3 ♠
All Pass			

### Board: 423

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 17+1

Contract: 6NT South

North:

♠ AKT2

♥ A2

♦ KJ98

♣ 853

South:

♠ J7

♥ KQ543

♦ AQT

♣ AJ2

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	6NT
All Pass			

### Board: 424

Dealer: South

Vul: N-S

North HCP: 16+1

South HCP: 15+1

Contract: 6 ♥ North

North:

♠ Q

♥ AK754

♦ KT2

♣ A542

South:

♠ A62

♥ Q83

♦ AQJ94

♣ Q8

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

1. Blackwood 0314, for !H

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

### Board: 425

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8+1

Contract: 2NT South

North:

♠ KT3

♥ K4

♦ KJ6

♣ KQ874

South:

♠ Q87

♥ Q9652

♦ 3

♣ A965

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	2NT
All Pass			

**North hands****Jacoby or Texas**

**Board: 426**      ♠ K98765      Partner is dealer.  
Dealer: South      ♥ A5      The opponents are silent.  
Vul: Both      ♦ QT6  
HCP: 10+2      ♣ J3

---

**Board: 427**      ♠ J7      You are dealer.  
Dealer: North      ♥ AK8      The opponents are silent.  
Vul: None      ♦ A6542  
HCP: 16+1      ♣ KJ8

---

**Board: 428**      ♠ K3      Partner is dealer.  
Dealer: South      ♥ AT875      The opponents are silent.  
Vul: E-W      ♦ AQ8  
HCP: 16+1      ♣ K93

---

**Board: 429**      ♠ Q82      You are dealer.  
Dealer: North      ♥ KJ964      The opponents are silent.  
Vul: Both      ♦ AK  
HCP: 16+1      ♣ QJ6

## Both hands (Answers Page)

Board: 426	North:	South:	W	N	E	S
Dealer: South	♠ K98765	♠ AQ				1NT
Vul: Both	♥ A5	♥ KQ982	Pass	2♥	Pass	2♠
North HCP: 10+2	♦ QT6	♦ K84	Pass	4♠	All Pass	
South HCP: 16+1	♣ J3	♣ Q76				
Contract: 4♠ North						

Board: 427	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ QT86432		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AK8	♥ -	Pass	4♠	All Pass	
North HCP: 16+1	♦ A6542	♦ 9				
South HCP: 6+4	♣ KJ8	♣ A7643				
Contract: 4♠ North						

1. Texas

Board: 428	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ A74				1NT
Vul: E-W	♥ AT875	♥ Q932	Pass	2♦	Pass	2♥
North HCP: 16+1	♦ AQ8	♦ K53	Pass	6NT	All Pass	
South HCP: 16	♣ K93	♣ AQJ				
Contract: 6NT North						

Board: 429	North:	South:	W	N	E	S
Dealer: North	♠ Q82	♠ AJT93		1NT	Pass	2♥
Vul: Both	♥ KJ964	♥ 5	Pass	2♠	All Pass	
North HCP: 16+1	♦ AK	♦ T94				
South HCP: 5+1	♣ QJ6	♣ 9743				
Contract: 2♠ North						

**South hands****Jacoby or Texas**

**Board: 426**      ♠ AQ      You are dealer.  
Dealer: South      ♥ KQ982      The opponents are silent.  
Vul: Both      ♦ K84  
HCP: 16+1      ♣ Q76

---

**Board: 427**      ♠ QT86432      Partner is dealer.  
Dealer: North      ♥ -      The opponents are silent.  
Vul: None      ♦ 9  
HCP: 6+4      ♣ A7643

---

**Board: 428**      ♠ A74      You are dealer.  
Dealer: South      ♥ Q932      The opponents are silent.  
Vul: E-W      ♦ K53  
HCP: 16      ♣ AQJ

---

**Board: 429**      ♠ AJT93      Partner is dealer.  
Dealer: North      ♥ 5      The opponents are silent.  
Vul: Both      ♦ T94  
HCP: 5+1      ♣ 9743

## Both hands (Answers Page)

Board: 426	North:	South:	W	N	E	S
Dealer: South	♠ K98765	♠ AQ				1NT
Vul: Both	♥ A5	♥ KQ982	Pass	2♥	Pass	2♠
North HCP: 10+2	♦ QT6	♦ K84	Pass	4♠	All Pass	
South HCP: 16+1	♣ J3	♣ Q76				
Contract: 4♠ North						

Board: 427	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ QT86432		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AK8	♥ -	Pass	4♠	All Pass	
North HCP: 16+1	♦ A6542	♦ 9				
South HCP: 6+4	♣ KJ8	♣ A7643				
Contract: 4♠ North						

Board: 428	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ A74				1NT
Vul: E-W	♥ AT875	♥ Q932	Pass	2♦	Pass	2♥
North HCP: 16+1	♦ AQ8	♦ K53	Pass	6NT	All Pass	
South HCP: 16	♣ K93	♣ AQJ				
Contract: 6NT North						

Board: 429	North:	South:	W	N	E	S
Dealer: North	♠ Q82	♠ AJT93		1NT	Pass	2♥
Vul: Both	♥ KJ964	♥ 5	Pass	2♠	All Pass	
North HCP: 16+1	♦ AK	♦ T94				
South HCP: 5+1	♣ QJ6	♣ 9743				
Contract: 2♠ North						



**North hands****Jacoby or Texas**

**Board: 430**      ♠ KJ      Partner is dealer.  
Dealer: South      ♥ A876432      The opponents are silent.  
Vul: None      ♦ 9  
HCP: 12+3      ♣ A96

---

**Board: 431**      ♠ K5      Partner is dealer.  
Dealer: South      ♥ KT963      The opponents are silent.  
Vul: N-S      ♦ AK5  
HCP: 13+1      ♣ T95

---

**Board: 432**      ♠ Q642      You are dealer.  
Dealer: North      ♥ AJ84      West (RHO) Doubles 2 ♦ if possible.  
Vul: Both      ♦ A95  
HCP: 15      ♣ A3

## Both hands (Answers Page)

### Board: 430

Dealer: South  
 Vul: None  
 North HCP: 12+3  
 South HCP: 16  
 Contract: 6♥ North

#### North:

♠ KJ  
 ♥ A876432  
 ♦ 9  
 ♣ A96

#### South:

♠ A76  
 ♥ KQ9  
 ♦ A853  
 ♣ K53

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

1. Texas
2. Blackwood 0314, for !H
3. A=0/5 or 3/5
4. !H queen and !C king

### Board: 431

Dealer: South  
 Vul: N-S  
 North HCP: 13+1  
 South HCP: 16+1  
 Contract: 6♥ South

#### North:

♠ K5  
 ♥ KT963  
 ♦ AK5  
 ♣ T95

#### South:

♠ AJ  
 ♥ AQ52  
 ♦ Q9432  
 ♣ K3

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

1. Extended acceptance after NT
2. surplus
3. Cue bid, a !C stopper
4. Cue bid, a !S stopper
5. surplus
6. Blackwood 0314, for !H
7. A=2/5 or 5/5, Q(H)=0

### Board: 432

Dealer: North  
 Vul: Both  
 North HCP: 15  
 South HCP: 6+1  
 Contract: 3♥ South

#### North:

♠ Q642  
 ♥ AJ84  
 ♦ A95  
 ♣ A3

#### South:

♠ AT5  
 ♥ 97632  
 ♦ 6  
 ♣ Q752

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

1. Extended acceptance after NT

**South hands****Jacoby or Texas**

<b>Board: 430</b>	♠ A76	You are dealer.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: None	♦ A853	
HCP: 16	♣ K53	

---

<b>Board: 431</b>	♠ AJ	You are dealer.
Dealer: South	♥ AQ52	The opponents are silent.
Vul: N-S	♦ Q9432	
HCP: 16+1	♣ K3	

---

<b>Board: 432</b>	♠ AT5	Partner is dealer.
Dealer: North	♥ 97632	West (LHO) Doubles 2♦ if possible.
Vul: Both	♦ 6	
HCP: 6+1	♣ Q752	

## Both hands (Answers Page)

<b>Board: 430</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ	♠ A76				1NT
Vul: None	♥ A876432	♥ KQ9	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12+3	♦ 9	♦ A853	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 16	♣ A96	♣ K53	Pass	5♦	Pass	6♣ <sup>4</sup>
Contract: 6♥ North			Pass	6♥	All Pass	

1. Texas
2. Blackwood 0314, for !H
3. A=0/5 or 3/5
4. !H queen and !C king

<b>Board: 431</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K5	♠ AJ				1NT
Vul: N-S	♥ KT963	♥ AQ52	Pass	2♦	Pass	2♠ <sup>1</sup>
North HCP: 13+1	♦ AK5	♦ Q9432	Pass	2NT <sup>2</sup>	Pass	3♣ <sup>3</sup>
South HCP: 16+1	♣ T95	♣ K3	Pass	3♥	Pass	3♠ <sup>4</sup>
Contract: 6♥ South			Pass	3NT <sup>5</sup>	Pass	4NT <sup>6</sup>
			Pass	5♥ <sup>7</sup>	Pass	6♥
			All Pass			

1. Extended acceptance after NT
2. surplus
3. Cue bid, a !C stopper
4. Cue bid, a !S stopper
5. surplus
6. Blackwood 0314, for !H
7. A=2/5 or 5/5, Q(H)=0

<b>Board: 432</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q642	♠ AT5		1NT	Pass	2♦
Vul: Both	♥ AJ84	♥ 97632	X	2NT <sup>1</sup>	Pass	3♥
North HCP: 15	♦ A95	♦ 6	All Pass			
South HCP: 6+1	♣ A3	♣ Q752				
Contract: 3♥ South						

1. Extended acceptance after NT

## North hands

## Jacoby or Texas

<b>Board: 433</b>	♠ AKJ9	You are dealer.
Dealer: North	♥ K64	The opponents are silent.
Vul: None	♦ KJ7	
HCP: 15	♣ 875	

---

<b>Board: 434</b>	♠ 652	Partner is dealer.
Dealer: South	♥ QJT94	The opponents are silent.
Vul: N-S	♦ T76	
HCP: 3+1	♣ 87	

---

<b>Board: 435</b>	♠ JT98	You are dealer.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: E-W	♦ AJ3	
HCP: 16	♣ AK7	

---

<b>Board: 436</b>	♠ 6	Partner is dealer.
Dealer: South	♥ KQJ92	The opponents are silent.
Vul: None	♦ 2	
HCP: 10+3	♣ KJ9643	

## Both hands (Answers Page)

### Board: 433

Dealer: North  
Vul: None  
North HCP: 15  
South HCP: 9+1  
Contract: 4 ♠ North

#### North:

♠ AKJ9  
♥ K64  
♦ KJ7  
♣ 875

#### South:

♠ Q8632  
♥ AJ3  
♦ T  
♣ Q432

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	4♠	All Pass	

### Board: 434

Dealer: South  
Vul: N-S  
North HCP: 3+1  
South HCP: 15+1  
Contract: 2♥ South

#### North:

♠ 652  
♥ QJT94  
♦ T76  
♣ 87

#### South:

♠ K94  
♥ 87  
♦ K84  
♣ AKQ62

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
All Pass			

### Board: 435

Dealer: North  
Vul: E-W  
North HCP: 16  
South HCP: 11+2  
Contract: 4♠ North

#### North:

♠ JT98  
♥ QJ5  
♦ AJ3  
♣ AK7

#### South:

♠ AK642  
♥ 96  
♦ QT986  
♣ Q

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♦
Pass	4♠	All Pass	

### Board: 436

Dealer: South  
Vul: None  
North HCP: 10+3  
South HCP: 16  
Contract: 6♥ North

#### North:

♠ 6  
♥ KQJ92  
♦ 2  
♣ KJ9643

#### South:

♠ JT42  
♥ AT7  
♦ AK73  
♣ AT

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

1. Blackwood 0314, for !H

2. A=0/5 or 3/5

**South hands****Jacoby or Texas**

**Board: 433**      ♠ Q8632      Partner is dealer.  
Dealer: North      ♥ AJ3      The opponents are silent.  
Vul: None      ♦ T  
HCP: 9+1      ♣ Q432

---

**Board: 434**      ♠ K94      You are dealer.  
Dealer: South      ♥ 87      The opponents are silent.  
Vul: N-S      ♦ K84  
HCP: 15+1      ♣ AKQ62

---

**Board: 435**      ♠ AK642      Partner is dealer.  
Dealer: North      ♥ 96      The opponents are silent.  
Vul: E-W      ♦ QT986  
HCP: 11+2      ♣ Q

---

**Board: 436**      ♠ JT42      You are dealer.  
Dealer: South      ♥ AT7      The opponents are silent.  
Vul: None      ♦ AK73  
HCP: 16      ♣ AT

## Both hands (Answers Page)

### Board: 433

Dealer: North  
Vul: None  
North HCP: 15  
South HCP: 9+1  
Contract: 4 ♠ North

#### North:

♠ AKJ9  
♥ K64  
♦ KJ7  
♣ 875

#### South:

♠ Q8632  
♥ AJ3  
♦ T  
♣ Q432

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	4♠	All Pass	

### Board: 434

Dealer: South  
Vul: N-S  
North HCP: 3+1  
South HCP: 15+1  
Contract: 2♥ South

#### North:

♠ 652  
♥ QJT94  
♦ T76  
♣ 87

#### South:

♠ K94  
♥ 87  
♦ K84  
♣ AKQ62

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
All Pass			

### Board: 435

Dealer: North  
Vul: E-W  
North HCP: 16  
South HCP: 11+2  
Contract: 4♠ North

#### North:

♠ JT98  
♥ QJ5  
♦ AJ3  
♣ AK7

#### South:

♠ AK642  
♥ 96  
♦ QT986  
♣ Q

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♦
Pass	4♠	All Pass	

### Board: 436

Dealer: South  
Vul: None  
North HCP: 10+3  
South HCP: 16  
Contract: 6♥ North

#### North:

♠ 6  
♥ KQJ92  
♦ 2  
♣ KJ9643

#### South:

♠ JT42  
♥ AT7  
♦ AK73  
♣ AT

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

1. Blackwood 0314, for !H

2. A=0/5 or 3/5



## North hands

## Jacoby or Texas

**Board: 437**      ♠ KQ72      You are dealer.  
 Dealer: North      ♥ KQ4      The opponents are silent.  
 Vul: N-S      ♦ K4  
 HCP: 16      ♣ K983

---

**Board: 438**      ♠ A7542      Partner is dealer.  
 Dealer: South      ♥ K85      The opponents are silent.  
 Vul: E-W      ♦ A54  
 HCP: 14+1      ♣ K2

---

**Board: 439**      ♠ J53      You are dealer.  
 Dealer: North      ♥ AQ6      The opponents are silent.  
 Vul: Both      ♦ AQJ6  
 HCP: 15      ♣ J32

---

**Board: 440**      ♠ 8      RHO is dealer. You bid second.  
 Dealer: West      ♥ T954      West (RHO) opens 1NT if possible.  
 Vul: E-W      ♦ T9632      East (LHO) bids 2♦ if possible.  
 HCP: 0+1      ♣ T87      East (LHO) Doubles 4♠ if possible.

---

**Board: 441**      ♠ QJ5432      LHO is dealer.  
 Dealer: East      ♥ AQ8      East (LHO) opens 1NT if possible.  
 Vul: N-S      ♦ KQ2      West (RHO) bids 2♦ if possible.  
 HCP: 17+2      ♣ K

## Both hands (Answers Page)

<b>Board: 437</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ72	♠ AJ543		1NT	Pass	2♥
Vul: N-S	♥ KQ4	♥ 8	Pass	2NT <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 16	♦ K4	♦ A98	Pass	4♠	All Pass	
South HCP: 12+1	♣ K983	♣ QJ65				
Contract: 4♠ North						
						1. Extended acceptance after NT
						2. surplus

<b>Board: 438</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A7542	♠ K6				1NT
Vul: E-W	♥ K85	♥ AQ7	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ A54	♦ Q86	Pass	3NT	All Pass	
South HCP: 17+1	♣ K2	♣ AQ765				
Contract: 3NT North						

<b>Board: 439</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J53	♠ A6		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ AQ6	♥ KT9754	Pass	4♥	All Pass	
North HCP: 15	♦ AQJ6	♦ 94				
South HCP: 7+2	♣ J32	♣ 975				
Contract: 4♥ North						1. Texas

<b>Board: 440</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 8	♠ AKT97542	1NT	Pass	2♦	4♠
Vul: E-W	♥ T954	♥ -	Pass	Pass	X	All Pass
North HCP: 0+1	♦ T9632	♦ KQ5				
South HCP: 14+4	♣ T87	♣ Q5				
Contract: 4♠ X South						

<b>Board: 441</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ5432	♠ K97			1NT	Pass
Vul: N-S	♥ AQ8	♥ 43	2♦	2♠	All Pass	
North HCP: 17+2	♦ KQ2	♦ T9653				
South HCP: 4+1	♣ K	♣ JT4				
Contract: 2♠ North						

## South hands

## Jacoby or Texas

**Board: 437**      ♠ AJ543      Partner is dealer.  
 Dealer: North      ♥ 8      The opponents are silent.  
 Vul: N-S      ♦ A98  
 HCP: 12+1      ♣ QJ65

---

**Board: 438**      ♠ K6      You are dealer.  
 Dealer: South      ♥ AQ7      The opponents are silent.  
 Vul: E-W      ♦ Q86  
 HCP: 17+1      ♣ AQ765

---

**Board: 439**      ♠ A6      Partner is dealer.  
 Dealer: North      ♥ KT9754      The opponents are silent.  
 Vul: Both      ♦ 94  
 HCP: 7+2      ♣ 975

---

**Board: 440**      ♠ AKT97542      LHO is dealer.  
 Dealer: West      ♥ -      West (LHO) opens 1NT if possible.  
 Vul: E-W      ♦ KQ5      East (RHO) bids 2♦ if possible.  
 HCP: 14+4      ♣ Q5      East (RHO) Doubles 4♠ if possible.

---

**Board: 441**      ♠ K97      RHO is dealer. You bid second.  
 Dealer: East      ♥ 43      East (RHO) opens 1NT if possible.  
 Vul: N-S      ♦ T9653      West (LHO) bids 2♦ if possible.  
 HCP: 4+1      ♣ JT4

## Both hands (Answers Page)

<b>Board: 437</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ72	♠ AJ543		1NT	Pass	2♥
Vul: N-S	♥ KQ4	♥ 8	Pass	2NT <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 16	♦ K4	♦ A98	Pass	4♠	All Pass	
South HCP: 12+1	♣ K983	♣ QJ65				
Contract: 4♠ North						
						1. Extended acceptance after NT
						2. surplus

<b>Board: 438</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A7542	♠ K6				1NT
Vul: E-W	♥ K85	♥ AQ7	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ A54	♦ Q86	Pass	3NT	All Pass	
South HCP: 17+1	♣ K2	♣ AQ765				
Contract: 3NT North						

<b>Board: 439</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J53	♠ A6		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ AQ6	♥ KT9754	Pass	4♥	All Pass	
North HCP: 15	♦ AQJ6	♦ 94				
South HCP: 7+2	♣ J32	♣ 975				
Contract: 4♥ North						1. Texas

<b>Board: 440</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 8	♠ AKT97542	1NT	Pass	2♦	4♠
Vul: E-W	♥ T954	♥ -	Pass	Pass	X	All Pass
North HCP: 0+1	♦ T9632	♦ KQ5				
South HCP: 14+4	♣ T87	♣ Q5				
Contract: 4♠ X South						

<b>Board: 441</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ5432	♠ K97			1NT	Pass
Vul: N-S	♥ AQ8	♥ 43	2♦	2♠	All Pass	
North HCP: 17+2	♦ KQ2	♦ T9653				
South HCP: 4+1	♣ K	♣ JT4				
Contract: 2♠ North						

## North hands

## Jacoby or Texas

**Board: 442**      ♠ AKQ9764      Partner is dealer.  
 Dealer: South      ♥ 76      East (LHO) Doubles 4♥ if possible.  
 Vul: Both      ♦ 2  
 HCP: 11+3      ♣ Q86

---

**Board: 443**      ♠ A5      LHO is dealer.  
 Dealer: East      ♥ Q3      East (LHO) opens 1NT if possible.  
 Vul: None      ♦ AKT86543      West (RHO) bids 2♥ if possible.  
 HCP: 17+4      ♣ A

---

**Board: 444**      ♠ AJ872      Partner is dealer.  
 Dealer: South      ♥ Q83      The opponents are silent.  
 Vul: E-W      ♦ A64  
 HCP: 15+1      ♣ A5

---

**Board: 445**      ♠ J74      You are dealer.  
 Dealer: North      ♥ AQJ2      The opponents are silent.  
 Vul: Both      ♦ A2  
 HCP: 17      ♣ KQ84

## Both hands (Answers Page)

<b>Board: 442</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKQ9764	♠ T2				1NT
Vul: Both	♥ 76	♥ AJ9	Pass	4♥ <sup>1</sup>	X	4♠
North HCP: 11+3	♦ 2	♦ AKJ76	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 17+1	♣ Q86	♣ A32	Pass	6♠	All Pass	
Contract: 6♠ North						

1. Texas
2. Blackwood 0314, for !S
3. A=0/5 or 3/5

<b>Board: 443</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A5	♠ T62			1NT	Pass
Vul: None	♥ Q3	♥ T842	2♥	3♦	All Pass	
North HCP: 17+4	♦ AKT86543	♦ 9				
South HCP: 1+1	♣ A	♣ J7542				
Contract: 3♦ North						

<b>Board: 444</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ872	♠ QT9				1NT
Vul: E-W	♥ Q83	♥ AK4	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ A64	♦ KJ8	Pass	4NT <sup>1</sup>	Pass	6♠
South HCP: 16	♣ A5	♣ QJT8	All Pass			
Contract: 6♠ South						

1. Quantitative 4NT

<b>Board: 445</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J74	♠ AQT983		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AQJ2	♥ T	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 17	♦ A2	♦ KQ864	Pass	5♥ <sup>3</sup>	Pass	5♠
South HCP: 11+3	♣ KQ84	♣ 6	All Pass			
Contract: 5♠ South						

1. Texas
2. Blackwood 0314, for !S
3. A=2/5 or 5/5, Q(S)=0

**South hands****Jacoby or Texas**

**Board: 442**      ♠ T2      You are dealer.  
Dealer: South      ♥ AJ9      East (RHO) Doubles 4♥ if possible.  
Vul: Both      ♦ AKJ76  
HCP: 17+1      ♣ A32

---

**Board: 443**      ♠ T62      RHO is dealer. You bid second.  
Dealer: East      ♥ T842      East (RHO) opens 1NT if possible.  
Vul: None      ♦ 9      West (LHO) bids 2♥ if possible.  
HCP: 1+1      ♣ J7542

---

**Board: 444**      ♠ QT9      You are dealer.  
Dealer: South      ♥ AK4      The opponents are silent.  
Vul: E-W      ♦ KJ8  
HCP: 16      ♣ QJT8

---

**Board: 445**      ♠ AQT983      Partner is dealer.  
Dealer: North      ♥ T      The opponents are silent.  
Vul: Both      ♦ KQ864  
HCP: 11+3      ♣ 6

## Both hands (Answers Page)

<b>Board: 442</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKQ9764	♠ T2				1NT
Vul: Both	♥ 76	♥ AJ9	Pass	4♥ <sup>1</sup>	X	4♠
North HCP: 11+3	♦ 2	♦ AKJ76	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 17+1	♣ Q86	♣ A32	Pass	6♠	All Pass	
Contract: 6♠ North						

1. Texas
2. Blackwood 0314, for !S
3. A=0/5 or 3/5

<b>Board: 443</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A5	♠ T62			1NT	Pass
Vul: None	♥ Q3	♥ T842	2♥	3♦	All Pass	
North HCP: 17+4	♦ AKT86543	♦ 9				
South HCP: 1+1	♣ A	♣ J7542				
Contract: 3♦ North						

<b>Board: 444</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ872	♠ QT9				1NT
Vul: E-W	♥ Q83	♥ AK4	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ A64	♦ KJ8	Pass	4NT <sup>1</sup>	Pass	6♠
South HCP: 16	♣ A5	♣ QJT8	All Pass			
Contract: 6♠ South						

1. Quantitative 4NT

<b>Board: 445</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J74	♠ AQT983		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AQJ2	♥ T	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 17	♦ A2	♦ KQ864	Pass	5♥ <sup>3</sup>	Pass	5♠
South HCP: 11+3	♣ KQ84	♣ 6	All Pass			
Contract: 5♠ South						

1. Texas
2. Blackwood 0314, for !S
3. A=2/5 or 5/5, Q(S)=0



## North hands

## Jacoby or Texas

**Board: 446**      ♠ KT432      Partner is dealer.  
 Dealer: South      ♥ T97      East (LHO) Doubles 2♥ if possible.  
 Vul: None      ♦ AK72  
 HCP: 10+1      ♣ T

---

**Board: 447**      ♠ AQ4      You are dealer.  
 Dealer: North      ♥ A92      The opponents are silent.  
 Vul: N-S      ♦ KQ54  
 HCP: 15      ♣ 753

---

**Board: 448**      ♠ JT8654      Partner is dealer.  
 Dealer: South      ♥ 6      The opponents are silent.  
 Vul: Both      ♦ 7632  
 HCP: 4+2      ♣ QJ

---

**Board: 449**      ♠ AT7      You are dealer.  
 Dealer: North      ♥ Q42      The opponents are silent.  
 Vul: None      ♦ A75  
 HCP: 15      ♣ AJT5

---

**Board: 450**      ♠ 4      LHO is dealer.  
 Dealer: East      ♥ KT962      East (LHO) opens 1NT if possible.  
 Vul: E-W      ♦ AJ83      West (RHO) bids 2♥ if possible.  
 HCP: 12+1      ♣ KJ5      East (LHO) bids 2♠ if possible.

## Both hands (Answers Page)

<b>Board: 446</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT432	♠ QJ7				1NT
Vul: None	♥ T97	♥ A5	Pass	2♥	X	2♠
North HCP: 10+1	♦ AK72	♦ J63	Pass	4♠	All Pass	
South HCP: 15+1	♣ T	♣ AQJ32				
Contract: 4♠ North						

<b>Board: 447</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ4	♠ J85		1NT	Pass	2♦
Vul: N-S	♥ A92	♥ KQJT54	Pass	2♥	Pass	4♥
North HCP: 15	♦ KQ54	♦ 76	All Pass			
South HCP: 10+2	♣ 753	♣ QJ				
Contract: 4♥ South						

<b>Board: 448</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT8654	♠ AK9				1NT
Vul: Both	♥ 6	♥ J83	Pass	2♥	Pass	2♠
North HCP: 4+2	♦ 7632	♦ KQT4	Pass	3♠	All Pass	
South HCP: 16	♣ QJ	♣ K43				
Contract: 3♠ North						

<b>Board: 449</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT7	♠ KJ653		1NT	Pass	2♥
Vul: None	♥ Q42	♥ K76	Pass	2♠	Pass	3NT
North HCP: 15	♦ A75	♦ K6	Pass	4♠	All Pass	
South HCP: 13+1	♣ AJT5	♣ K42				
Contract: 4♠ North						

<b>Board: 450</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 4	♠ QT98			1NT	Pass
Vul: E-W	♥ KT962	♥ Q8	2♥	X	2♠	Pass
North HCP: 12+1	♦ AJ83	♦ K42	Pass	X	Pass	3♣
South HCP: 9	♣ KJ5	♣ QT87	All Pass			
Contract: 3♣ South						

## South hands

## Jacoby or Texas

**Board: 446**      ♠ QJ7      You are dealer.  
 Dealer: South      ♥ A5      East (RHO) Doubles 2♥ if possible.  
 Vul: None      ♦ J63  
 HCP: 15+1      ♣ AQJ32

---

**Board: 447**      ♠ J85      Partner is dealer.  
 Dealer: North      ♥ KQJT54      The opponents are silent.  
 Vul: N-S      ♦ 76  
 HCP: 10+2      ♣ QJ

---

**Board: 448**      ♠ AK9      You are dealer.  
 Dealer: South      ♥ J83      The opponents are silent.  
 Vul: Both      ♦ KQT4  
 HCP: 16      ♣ K43

---

**Board: 449**      ♠ KJ653      Partner is dealer.  
 Dealer: North      ♥ K76      The opponents are silent.  
 Vul: None      ♦ K6  
 HCP: 13+1      ♣ K42

---

**Board: 450**      ♠ QT98      RHO is dealer. You bid second.  
 Dealer: East      ♥ Q8      East (RHO) opens 1NT if possible.  
 Vul: E-W      ♦ K42      West (LHO) bids 2♥ if possible.  
 HCP: 9      ♣ QT87      East (RHO) bids 2♠ if possible.

## Both hands (Answers Page)

<b>Board: 446</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT432	♠ QJ7				1NT
Vul: None	♥ T97	♥ A5	Pass	2♥	X	2♠
North HCP: 10+1	♦ AK72	♦ J63	Pass	4♠	All Pass	
South HCP: 15+1	♣ T	♣ AQJ32				
Contract: 4♠ North						

<b>Board: 447</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ4	♠ J85		1NT	Pass	2♦
Vul: N-S	♥ A92	♥ KQJT54	Pass	2♥	Pass	4♥
North HCP: 15	♦ KQ54	♦ 76	All Pass			
South HCP: 10+2	♣ 753	♣ QJ				
Contract: 4♥ South						

<b>Board: 448</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT8654	♠ AK9				1NT
Vul: Both	♥ 6	♥ J83	Pass	2♥	Pass	2♠
North HCP: 4+2	♦ 7632	♦ KQT4	Pass	3♠	All Pass	
South HCP: 16	♣ QJ	♣ K43				
Contract: 3♠ North						

<b>Board: 449</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT7	♠ KJ653		1NT	Pass	2♥
Vul: None	♥ Q42	♥ K76	Pass	2♠	Pass	3NT
North HCP: 15	♦ A75	♦ K6	Pass	4♠	All Pass	
South HCP: 13+1	♣ AJT5	♣ K42				
Contract: 4♠ North						

<b>Board: 450</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 4	♠ QT98			1NT	Pass
Vul: E-W	♥ KT962	♥ Q8	2♥	X	2♠	Pass
North HCP: 12+1	♦ AJ83	♦ K42	Pass	X	Pass	3♣
South HCP: 9	♣ KJ5	♣ QT87	All Pass			
Contract: 3♣ South						

**North hands****Jacoby or Texas**

**Board: 451**      ♠ A94      You are dealer.  
Dealer: North      ♥ A62      The opponents are silent.  
Vul: E-W      ♦ AJ9  
HCP: 15      ♣ Q842

---

**Board: 452**      ♠ QJ865      Partner is dealer.  
Dealer: South      ♥ 43      East (LHO) Doubles 2♥ if possible.  
Vul: None      ♦ A98  
HCP: 9+1      ♣ QT5

---

**Board: 453**      ♠ K8      You are dealer.  
Dealer: North      ♥ AJ3      The opponents are silent.  
Vul: N-S      ♦ AJ73  
HCP: 17      ♣ A872

---

**Board: 454**      ♠ KQ532      Partner is dealer.  
Dealer: South      ♥ J      The opponents are silent.  
Vul: E-W      ♦ A72  
HCP: 14+1      ♣ A832

---

**Board: 455**      ♠ 94      You are dealer.  
Dealer: North      ♥ J76      The opponents are silent.  
Vul: Both      ♦ AK2  
HCP: 15+1      ♣ AQJ74

## Both hands (Answers Page)

<b>Board: 451</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A94	♠ KJ653		1NT	Pass	2♥
Vul: E-W	♥ A62	♥ T87	Pass	2♠	Pass	3NT
North HCP: 15	♦ AJ9	♦ KQ	Pass	4♠	All Pass	
South HCP: 13+1	♣ Q842	♣ AT5				
Contract: 4♠ North						

<b>Board: 452</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ865	♠ A7				1NT
Vul: None	♥ 43	♥ AQ98	Pass	2♥	X	XX <sup>1</sup>
North HCP: 9+1	♦ A98	♦ QJ7	Pass	3NT	All Pass	
South HCP: 16	♣ QT5	♣ K842				
Contract: 3NT North						1. artificial

<b>Board: 453</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K8	♠ AQJ64		1NT	Pass	2♥
Vul: N-S	♥ AJ3	♥ 8	Pass	2♠	Pass	3♦
North HCP: 17	♦ AJ73	♦ KT652	Pass	3NT	All Pass	
South HCP: 11+2	♣ A872	♣ J5				
Contract: 3NT North						

<b>Board: 454</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ532	♠ J4				1NT
Vul: E-W	♥ J	♥ AK84	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ A72	♦ KQ4	Pass	3♣	Pass	3NT
South HCP: 16	♣ A832	♣ KT76	All Pass			
Contract: 3NT South						

<b>Board: 455</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 94	♠ Q82		1NT	Pass	2♦
Vul: Both	♥ J76	♥ AK932	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ AK2	♦ Q43	Pass	4♥	All Pass	
South HCP: 11+1	♣ AQJ74	♣ T3				
Contract: 4♥ North						

**South hands****Jacoby or Texas**

**Board: 451**      ♠ KJ653      Partner is dealer.  
Dealer: North      ♥ T87      The opponents are silent.  
Vul: E-W      ♦ KQ  
HCP: 13+1      ♣ AT5

---

**Board: 452**      ♠ A7      You are dealer.  
Dealer: South      ♥ AQ98      East (RHO) Doubles 2♥ if possible.  
Vul: None      ♦ QJ7  
HCP: 16      ♣ K842

---

**Board: 453**      ♠ AQJ64      Partner is dealer.  
Dealer: North      ♥ 8      The opponents are silent.  
Vul: N-S      ♦ KT652  
HCP: 11+2      ♣ J5

---

**Board: 454**      ♠ J4      You are dealer.  
Dealer: South      ♥ AK84      The opponents are silent.  
Vul: E-W      ♦ KQ4  
HCP: 16      ♣ KT76

---

**Board: 455**      ♠ Q82      Partner is dealer.  
Dealer: North      ♥ AK932      The opponents are silent.  
Vul: Both      ♦ Q43  
HCP: 11+1      ♣ T3

## Both hands (Answers Page)

<b>Board: 451</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A94	♠ KJ653		1NT	Pass	2♥
Vul: E-W	♥ A62	♥ T87	Pass	2♠	Pass	3NT
North HCP: 15	♦ AJ9	♦ KQ	Pass	4♠	All Pass	
South HCP: 13+1	♣ Q842	♣ AT5				
Contract: 4♠ North						

<b>Board: 452</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ865	♠ A7				1NT
Vul: None	♥ 43	♥ AQ98	Pass	2♥	X	XX <sup>1</sup>
North HCP: 9+1	♦ A98	♦ QJ7	Pass	3NT	All Pass	
South HCP: 16	♣ QT5	♣ K842				
Contract: 3NT North						

1. artificial

<b>Board: 453</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K8	♠ AQJ64		1NT	Pass	2♥
Vul: N-S	♥ AJ3	♥ 8	Pass	2♠	Pass	3♦
North HCP: 17	♦ AJ73	♦ KT652	Pass	3NT	All Pass	
South HCP: 11+2	♣ A872	♣ J5				
Contract: 3NT North						

<b>Board: 454</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ532	♠ J4				1NT
Vul: E-W	♥ J	♥ AK84	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ A72	♦ KQ4	Pass	3♣	Pass	3NT
South HCP: 16	♣ A832	♣ KT76	All Pass			
Contract: 3NT South						

<b>Board: 455</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 94	♠ Q82		1NT	Pass	2♦
Vul: Both	♥ J76	♥ AK932	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ AK2	♦ Q43	Pass	4♥	All Pass	
South HCP: 11+1	♣ AQJ74	♣ T3				
Contract: 4♥ North						



## North hands

## Jacoby or Texas

**Board: 456**      ♠ AKQT43      Partner is dealer.  
 Dealer: South      ♥ Q4      The opponents are silent.  
 Vul: N-S      ♦ J3  
 HCP: 13+2      ♣ J65

---

**Board: 457**      ♠ A987      You are dealer.  
 Dealer: North      ♥ K6      The opponents are silent.  
 Vul: E-W      ♦ KQ4  
 HCP: 15      ♣ KT94

---

**Board: 458**      ♠ AQ86      You are dealer.  
 Dealer: North      ♥ 87      West (RHO) bids 2♠ if possible.  
 Vul: Both      ♦ AK97      East (LHO) bids 3♥ if possible.  
 HCP: 17      ♣ KJ4

---

**Board: 459**      ♠ Q8      You are dealer.  
 Dealer: North      ♥ A94      West (RHO) Doubles 2♥ if possible.  
 Vul: None      ♦ QJ72  
 HCP: 15      ♣ KQJ8

---

**Board: 460**      ♠ T9862      Partner is dealer.  
 Dealer: South      ♥ J52      The opponents are silent.  
 Vul: E-W      ♦ K6  
 HCP: 8+1      ♣ A93

## Both hands (Answers Page)

<b>Board: 456</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKQT43	♠ 65				1NT
Vul: N-S	♥ Q4	♥ AK986	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13+2	♦ J3	♦ A54	All Pass			
South HCP: 15+1	♣ J65	♣ A97				
Contract: 4♠ South						1. Texas

<b>Board: 457</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A987	♠ K4		1NT	Pass	2♦
Vul: E-W	♥ K6	♥ QT982	Pass	2♥	All Pass	
North HCP: 15	♦ KQ4	♦ 9863				
South HCP: 5+1	♣ KT94	♣ 76				
Contract: 2♥ North						

<b>Board: 458</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ86	♠ JT975		1NT	Pass	2♥
Vul: Both	♥ 87	♥ 92	2♠ <sup>1</sup>	X <sup>2</sup>	3♥	4♠
North HCP: 17	♦ AK97	♦ 5	All Pass			
South HCP: 7+2	♣ KJ4	♣ AQ876				
Contract: 4♠ South						1. Michaels Cuebid 2. support

<b>Board: 459</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q8	♠ AKJ53		1NT	Pass	2♥
Vul: None	♥ A94	♥ J6	X	XX <sup>1</sup>	Pass	3NT
North HCP: 15	♦ QJ72	♦ 9	All Pass			
South HCP: 13+2	♣ KQJ8	♣ A7642				
Contract: 3NT South						1. artificial

<b>Board: 460</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T9862	♠ K43				1NT
Vul: E-W	♥ J52	♥ AKQ9	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ K6	♦ J952	All Pass			
South HCP: 15	♣ A93	♣ Q7				
Contract: 2♠ South						

**South hands****Jacoby or Texas**

**Board: 456**      ♠ 65      You are dealer.  
Dealer: South      ♥ AK986      The opponents are silent.  
Vul: N-S      ♦ A54  
HCP: 15+1      ♣ A97

---

**Board: 457**      ♠ K4      Partner is dealer.  
Dealer: North      ♥ QT982      The opponents are silent.  
Vul: E-W      ♦ 9863  
HCP: 5+1      ♣ 76

---

**Board: 458**      ♠ JT975      Partner is dealer.  
Dealer: North      ♥ 92      West (LHO) bids 2♠ if possible.  
Vul: Both      ♦ 5      East (RHO) bids 3♥ if possible.  
HCP: 7+2      ♣ AQ876

---

**Board: 459**      ♠ AKJ53      Partner is dealer.  
Dealer: North      ♥ J6      West (LHO) Doubles 2♥ if possible.  
Vul: None      ♦ 9  
HCP: 13+2      ♣ A7642

---

**Board: 460**      ♠ K43      You are dealer.  
Dealer: South      ♥ AKQ9      The opponents are silent.  
Vul: E-W      ♦ J952  
HCP: 15      ♣ Q7

## Both hands (Answers Page)

<b>Board: 456</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKQT43	♠ 65				1NT
Vul: N-S	♥ Q4	♥ AK986	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13+2	♦ J3	♦ A54	All Pass			
South HCP: 15+1	♣ J65	♣ A97				
Contract: 4♠ South						1. Texas

<b>Board: 457</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A987	♠ K4		1NT	Pass	2♦
Vul: E-W	♥ K6	♥ QT982	Pass	2♥	All Pass	
North HCP: 15	♦ KQ4	♦ 9863				
South HCP: 5+1	♣ KT94	♣ 76				
Contract: 2♥ North						

<b>Board: 458</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ86	♠ JT975		1NT	Pass	2♥
Vul: Both	♥ 87	♥ 92	2♠ <sup>1</sup>	X <sup>2</sup>	3♥	4♠
North HCP: 17	♦ AK97	♦ 5	All Pass			
South HCP: 7+2	♣ KJ4	♣ AQ876				
Contract: 4♠ South						1. Michaels Cuebid 2. support

<b>Board: 459</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q8	♠ AKJ53		1NT	Pass	2♥
Vul: None	♥ A94	♥ J6	X	XX <sup>1</sup>	Pass	3NT
North HCP: 15	♦ QJ72	♦ 9	All Pass			
South HCP: 13+2	♣ KQJ8	♣ A7642				
Contract: 3NT South						1. artificial

<b>Board: 460</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T9862	♠ K43				1NT
Vul: E-W	♥ J52	♥ AKQ9	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ K6	♦ J952	All Pass			
South HCP: 15	♣ A93	♣ Q7				
Contract: 2♠ South						

## North hands

## Jacoby or Texas

**Board: 461**      ♠ AKQ8      You are dealer.  
 Dealer: North      ♥ Q92      The opponents are silent.  
 Vul: Both      ♦ Q82  
 HCP: 17      ♣ A86

---

**Board: 462**      ♠ 82      Partner is dealer.  
 Dealer: South      ♥ AKQJ53      The opponents are silent.  
 Vul: None      ♦ Q  
 HCP: 12+2      ♣ T543

---

**Board: 463**      ♠ QJ98      You are dealer.  
 Dealer: North      ♥ AQ2      The opponents are silent.  
 Vul: N-S      ♦ T7  
 HCP: 15      ♣ AQT6

---

**Board: 464**      ♠ KJ53      You are dealer.  
 Dealer: North      ♥ KQ7      The opponents are silent.  
 Vul: Both      ♦ A7  
 HCP: 16      ♣ KT76

---

**Board: 465**      ♠ 83      You are dealer.  
 Dealer: North      ♥ A3      The opponents are silent.  
 Vul: None      ♦ KT74  
 HCP: 15+1      ♣ AKJ75

## Both hands (Answers Page)

Board: 461	North:	South:	W	N	E	S
Dealer: North	♠ AKQ8	♠ 963		1NT	Pass	2♦
Vul: Both	♥ Q92	♥ KJT86	Pass	2♥	All Pass	
North HCP: 17	♦ Q82	♦ 54				
South HCP: 4+1	♣ A86	♣ 943				
Contract: 2♥ North						

Board: 462	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ K765				1NT
Vul: None	♥ AKQJ53	♥ 72	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12+2	♦ Q	♦ AK6	All Pass			
South HCP: 17	♣ T543	♣ AK76				
Contract: 4♥ South						

1. Texas

Board: 463	North:	South:	W	N	E	S
Dealer: North	♠ QJ98	♠ 654		1NT	Pass	2♦
Vul: N-S	♥ AQ2	♥ KJT96	Pass	2♥	Pass	3NT
North HCP: 15	♦ T7	♦ A4	Pass	4♥	All Pass	
South HCP: 11+1	♣ AQT6	♣ K82				
Contract: 4♥ North						

Board: 464	North:	South:	W	N	E	S
Dealer: North	♠ KJ53	♠ A9876		1NT	Pass	2♥
Vul: Both	♥ KQ7	♥ AT	Pass	2NT <sup>1</sup>	Pass	6♠
North HCP: 16	♦ A7	♦ KT98	All Pass			
South HCP: 15+1	♣ KT76	♣ A3				
Contract: 6♠ South						

1. Extended acceptance after NT

Board: 465	North:	South:	W	N	E	S
Dealer: North	♠ 83	♠ KQ742		1♣	Pass	1♠
Vul: None	♥ A3	♥ J94	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 15+1	♦ KT74	♦ AQ3	Pass	3NT	All Pass	
South HCP: 14+1	♣ AKJ75	♣ Q6				
Contract: 3NT North						

1. New Minor Forcing

**South hands****Jacoby or Texas**

<b>Board: 461</b>	♠ 963	Partner is dealer.
Dealer: North	♥ KJT86	The opponents are silent.
Vul: Both	♦ 54	
HCP: 4+1	♣ 943	

---

<b>Board: 462</b>	♠ K765	You are dealer.
Dealer: South	♥ 72	The opponents are silent.
Vul: None	♦ AK6	
HCP: 17	♣ AK76	

---

<b>Board: 463</b>	♠ 654	Partner is dealer.
Dealer: North	♥ KJT96	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 11+1	♣ K82	

---

<b>Board: 464</b>	♠ A9876	Partner is dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: Both	♦ KT98	
HCP: 15+1	♣ A3	

---

<b>Board: 465</b>	♠ KQ742	Partner is dealer.
Dealer: North	♥ J94	The opponents are silent.
Vul: None	♦ AQ3	
HCP: 14+1	♣ Q6	

## Both hands (Answers Page)

### Board: 461

Dealer: North  
 Vul: Both  
 North HCP: 17  
 South HCP: 4+1  
 Contract: 2♥ North

#### North:

♠ AKQ8  
 ♥ Q92  
 ♦ Q82  
 ♣ A86

#### South:

♠ 963  
 ♥ KJT86  
 ♦ 54  
 ♣ 943

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	All Pass	

### Board: 462

Dealer: South  
 Vul: None  
 North HCP: 12+2  
 South HCP: 17  
 Contract: 4♥ South

#### North:

♠ 82  
 ♥ AKQJ53  
 ♦ Q  
 ♣ T543

#### South:

♠ K765  
 ♥ 72  
 ♦ AK6  
 ♣ AK76

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

1. Texas

### Board: 463

Dealer: North  
 Vul: N-S  
 North HCP: 15  
 South HCP: 11+1  
 Contract: 4♥ North

#### North:

♠ QJ98  
 ♥ AQ2  
 ♦ T7  
 ♣ AQT6

#### South:

♠ 654  
 ♥ KJT96  
 ♦ A4  
 ♣ K82

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3NT
Pass	4♥	All Pass	

### Board: 464

Dealer: North  
 Vul: Both  
 North HCP: 16  
 South HCP: 15+1  
 Contract: 6♠ South

#### North:

♠ KJ53  
 ♥ KQ7  
 ♦ A7  
 ♣ KT76

#### South:

♠ A9876  
 ♥ AT  
 ♦ KT98  
 ♣ A3

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

1. Extended acceptance after NT

### Board: 465

Dealer: North  
 Vul: None  
 North HCP: 15+1  
 South HCP: 14+1  
 Contract: 3NT North

#### North:

♠ 83  
 ♥ A3  
 ♦ KT74  
 ♣ AKJ75

#### South:

♠ KQ742  
 ♥ J94  
 ♦ AQ3  
 ♣ Q6

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

1. New Minor Forcing



**North hands****Jacoby or Texas**

**Board: 466**      ♠ AQ865      Partner is dealer.  
Dealer: South      ♥ A54      The opponents are silent.  
Vul: N-S      ♦ -  
HCP: 15+2      ♣ KQ762

---

**Board: 467**      ♠ QT74      You are dealer.  
Dealer: North      ♥ K95      The opponents are silent.  
Vul: E-W      ♦ K8  
HCP: 15      ♣ AKT9

---

**Board: 468**      ♠ A8653      Partner is dealer.  
Dealer: South      ♥ T72      The opponents are silent.  
Vul: None      ♦ 62  
HCP: 5+1      ♣ JT6

---

**Board: 469**      ♠ 64      You are dealer.  
Dealer: North      ♥ AKQ52      The opponents are silent.  
Vul: N-S      ♦ A62  
HCP: 16+1      ♣ K63

## Both hands (Answers Page)

<b>Board: 466</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ865	♠ K42				1NT
Vul: N-S	♥ A54	♥ K7	Pass	2♥	Pass	2♠
North HCP: 15+2	♦ -	♦ A84	Pass	3♣	Pass	4♠
South HCP: 15+1	♣ KQ762	♣ AJT98	Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
Contract: 7♠ North			Pass	5NT <sup>3</sup>	Pass	6♦ <sup>4</sup>
			Pass	7♠	All Pass	

1. Blackwood 0314, for !S

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=1

---

<b>Board: 467</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT74	♠ AJ		1NT	Pass	4♦ <sup>1</sup>
Vul: E-W	♥ K95	♥ AQT742	Pass	4♥	All Pass	
North HCP: 15	♦ K8	♦ J6				
South HCP: 13+2	♣ AKT9	♣ J84				
Contract: 4♥ North						

1. Texas

---

<b>Board: 468</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A8653	♠ T42				1NT
Vul: None	♥ T72	♥ AQ4	Pass	2♥	Pass	2♠
North HCP: 5+1	♦ 62	♦ A87	All Pass			
South HCP: 17	♣ JT6	♣ AK87				
Contract: 2♠ South						

---

<b>Board: 469</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 64	♠ J9832		1NT	Pass	2♥
Vul: N-S	♥ AKQ52	♥ J86	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ A62	♦ KT4	All Pass			
South HCP: 9+1	♣ K63	♣ AT				
Contract: 3NT South						

**South hands****Jacoby or Texas**

<b>Board: 466</b>	♠ K42	You are dealer.
Dealer: South	♥ K7	The opponents are silent.
Vul: N-S	♦ A84	
HCP: 15+1	♣ AJT98	

---

<b>Board: 467</b>	♠ AJ	Partner is dealer.
Dealer: North	♥ AQT742	The opponents are silent.
Vul: E-W	♦ J6	
HCP: 13+2	♣ J84	

---

<b>Board: 468</b>	♠ T42	You are dealer.
Dealer: South	♥ AQ4	The opponents are silent.
Vul: None	♦ A87	
HCP: 17	♣ AK87	

---

<b>Board: 469</b>	♠ J9832	Partner is dealer.
Dealer: North	♥ J86	The opponents are silent.
Vul: N-S	♦ KT4	
HCP: 9+1	♣ AT	

## Both hands (Answers Page)

<b>Board: 466</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ865	♠ K42				1NT
Vul: N-S	♥ A54	♥ K7	Pass	2♥	Pass	2♠
North HCP: 15+2	♦ -	♦ A84	Pass	3♣	Pass	4♠
South HCP: 15+1	♣ KQ762	♣ AJT98	Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
Contract: 7♠ North			Pass	5NT <sup>3</sup>	Pass	6♦ <sup>4</sup>
			Pass	7♠	All Pass	

1. Blackwood 0314, for !S

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=1

---

<b>Board: 467</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT74	♠ AJ		1NT	Pass	4♦ <sup>1</sup>
Vul: E-W	♥ K95	♥ AQT742	Pass	4♥	All Pass	
North HCP: 15	♦ K8	♦ J6				
South HCP: 13+2	♣ AKT9	♣ J84				
Contract: 4♥ North						

1. Texas

---

<b>Board: 468</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A8653	♠ T42				1NT
Vul: None	♥ T72	♥ AQ4	Pass	2♥	Pass	2♠
North HCP: 5+1	♦ 62	♦ A87	All Pass			
South HCP: 17	♣ JT6	♣ AK87				
Contract: 2♠ South						

---

<b>Board: 469</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 64	♠ J9832		1NT	Pass	2♥
Vul: N-S	♥ AKQ52	♥ J86	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ A62	♦ KT4	All Pass			
South HCP: 9+1	♣ K63	♣ AT				
Contract: 3NT South						

## North hands

## Jacoby or Texas

**Board: 470**      ♠ 9      Partner is dealer.  
 Dealer: South      ♥ J9743      The opponents are silent.  
 Vul: E-W      ♦ KQ9  
 HCP: 8+1      ♣ Q863

---

**Board: 471**      ♠ AT      You are dealer.  
 Dealer: North      ♥ KQJ7      The opponents are silent.  
 Vul: Both      ♦ Q75  
 HCP: 16      ♣ A532

---

**Board: 472**      ♠ A5432      Partner is dealer.  
 Dealer: South      ♥ QJ7      The opponents are silent.  
 Vul: N-S      ♦ Q74  
 HCP: 9+1      ♣ 54

---

**Board: 473**      ♠ K2      You are dealer.  
 Dealer: North      ♥ AT9      The opponents are silent.  
 Vul: E-W      ♦ KJ843  
 HCP: 15+1      ♣ A62

---

**Board: 474**      ♠ T      Partner is dealer.  
 Dealer: South      ♥ KT8765      The opponents are silent.  
 Vul: Both      ♦ A92  
 HCP: 10+2      ♣ K53

## Both hands (Answers Page)

<b>Board: 470</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 9	♠ A852				1NT
Vul: E-W	♥ J9743	♥ AK	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ KQ9	♦ 642	Pass	2NT	All Pass	
South HCP: 15	♣ Q863	♣ AT97				
Contract: 2NT North						

<b>Board: 471</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT	♠ QJ983		1NT	Pass	2♥
Vul: Both	♥ KQJ7	♥ 9	Pass	2♠	Pass	3♦
North HCP: 16	♦ Q75	♦ AT862	Pass	3NT	All Pass	
South HCP: 11+2	♣ A532	♣ KJ				
Contract: 3NT North						

<b>Board: 472</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A5432	♠ QT9				1NT
Vul: N-S	♥ QJ7	♥ A53	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ Q74	♦ AJ85	Pass	3NT	Pass	4♠
South HCP: 16	♣ 54	♣ KQ2	All Pass			
Contract: 4♠ South						

<b>Board: 473</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K2	♠ J9743		1NT	Pass	2♥
Vul: E-W	♥ AT9	♥ J3	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ KJ843	♦ A52	All Pass			
South HCP: 9+1	♣ A62	♣ K73				
Contract: 3NT South						

<b>Board: 474</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T	♠ KQJ84				1NT
Vul: Both	♥ KT8765	♥ J42	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10+2	♦ A92	♦ QJ	All Pass			
South HCP: 15+1	♣ K53	♣ AJ4				
Contract: 4♥ South						

1. Texas

**South hands****Jacoby or Texas**

**Board: 470**      ♠ A852      You are dealer.  
Dealer: South      ♥ AK      The opponents are silent.  
Vul: E-W      ♦ 642  
HCP: 15      ♣ AT97

---

**Board: 471**      ♠ QJ983      Partner is dealer.  
Dealer: North      ♥ 9      The opponents are silent.  
Vul: Both      ♦ AT862  
HCP: 11+2      ♣ KJ

---

**Board: 472**      ♠ QT9      You are dealer.  
Dealer: South      ♥ A53      The opponents are silent.  
Vul: N-S      ♦ AJ85  
HCP: 16      ♣ KQ2

---

**Board: 473**      ♠ J9743      Partner is dealer.  
Dealer: North      ♥ J3      The opponents are silent.  
Vul: E-W      ♦ A52  
HCP: 9+1      ♣ K73

---

**Board: 474**      ♠ KQJ84      You are dealer.  
Dealer: South      ♥ J42      The opponents are silent.  
Vul: Both      ♦ QJ  
HCP: 15+1      ♣ AJ4

## Both hands (Answers Page)

<b>Board: 470</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 9	♠ A852				1NT
Vul: E-W	♥ J9743	♥ AK	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ KQ9	♦ 642	Pass	2NT	All Pass	
South HCP: 15	♣ Q863	♣ AT97				
Contract: 2NT North						

<b>Board: 471</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT	♠ QJ983		1NT	Pass	2♥
Vul: Both	♥ KQJ7	♥ 9	Pass	2♠	Pass	3♦
North HCP: 16	♦ Q75	♦ AT862	Pass	3NT	All Pass	
South HCP: 11+2	♣ A532	♣ KJ				
Contract: 3NT North						

<b>Board: 472</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A5432	♠ QT9				1NT
Vul: N-S	♥ QJ7	♥ A53	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ Q74	♦ AJ85	Pass	3NT	Pass	4♠
South HCP: 16	♣ 54	♣ KQ2	All Pass			
Contract: 4♠ South						

<b>Board: 473</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K2	♠ J9743		1NT	Pass	2♥
Vul: E-W	♥ AT9	♥ J3	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ KJ843	♦ A52	All Pass			
South HCP: 9+1	♣ A62	♣ K73				
Contract: 3NT South						

<b>Board: 474</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T	♠ KQJ84				1NT
Vul: Both	♥ KT8765	♥ J42	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10+2	♦ A92	♦ QJ	All Pass			
South HCP: 15+1	♣ K53	♣ AJ4				
Contract: 4♥ South						

1. Texas



**North hands****Jacoby or Texas**

<b>Board: 475</b>	♠ 53	You are dealer.
Dealer: North	♥ K652	The opponents are silent.
Vul: None	♦ AJ8	
HCP: 15	♣ AQJ7	

---

<b>Board: 476</b>	♠ AJ92	You are dealer.
Dealer: North	♥ AK4	The opponents are silent.
Vul: E-W	♦ QJ76	
HCP: 15	♣ 76	

---

<b>Board: 477</b>	♠ QJ2	You are dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: Both	♦ KJ6	
HCP: 15	♣ K652	

---

<b>Board: 478</b>	♠ KT876	Partner is dealer.
Dealer: South	♥ 2	The opponents are silent.
Vul: None	♦ KQ98	
HCP: 8+1	♣ 843	

## Both hands (Answers Page)

### Board: 475

Dealer: North  
 Vul: None  
 North HCP: 15  
 South HCP: 13+2  
 Contract: 6 ♠ South

#### North:

♠ 53  
 ♥ K652  
 ♦ AJ8  
 ♣ AQJ7

#### South:

♠ KQJ864  
 ♥ A  
 ♦ KT3  
 ♣ 865

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

1. Texas
2. Blackwood 0314, for !S
3. A=2/5 or 5/5, Q(S)=0

### Board: 476

Dealer: North  
 Vul: E-W  
 North HCP: 15  
 South HCP: 7+1  
 Contract: 3 ♠ South

#### North:

♠ AJ92  
 ♥ AK4  
 ♦ QJ76  
 ♣ 76

#### South:

♠ K8765  
 ♥ T7  
 ♦ K92  
 ♣ J95

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

1. Extended acceptance after NT

### Board: 477

Dealer: North  
 Vul: Both  
 North HCP: 15  
 South HCP: 2+3  
 Contract: 4♥ North

#### North:

♠ QJ2  
 ♥ KQT  
 ♦ KJ6  
 ♣ K652

#### South:

♠ 76  
 ♥ J975432  
 ♦ 94  
 ♣ J9

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

### Board: 478

Dealer: South  
 Vul: None  
 North HCP: 8+1  
 South HCP: 17  
 Contract: 2 ♠ South

#### North:

♠ KT876  
 ♥ 2  
 ♦ KQ98  
 ♣ 843

#### South:

♠ AQ  
 ♥ QT74  
 ♦ AJT2  
 ♣ KJ7

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
All Pass			

**South hands****Jacoby or Texas**

**Board: 475**      ♠ KQJ864      Partner is dealer.  
Dealer: North      ♥ A      The opponents are silent.  
Vul: None      ♦ KT3  
HCP: 13+2      ♣ 865

---

**Board: 476**      ♠ K8765      Partner is dealer.  
Dealer: North      ♥ T7      The opponents are silent.  
Vul: E-W      ♦ K92  
HCP: 7+1      ♣ J95

---

**Board: 477**      ♠ 76      Partner is dealer.  
Dealer: North      ♥ J975432      The opponents are silent.  
Vul: Both      ♦ 94  
HCP: 2+3      ♣ J9

---

**Board: 478**      ♠ AQ      You are dealer.  
Dealer: South      ♥ QT74      The opponents are silent.  
Vul: None      ♦ AJT2  
HCP: 17      ♣ KJ7

## Both hands (Answers Page)

### Board: 475

Dealer: North  
 Vul: None  
 North HCP: 15  
 South HCP: 13+2  
 Contract: 6 ♠ South

#### North:

♠ 53  
 ♥ K652  
 ♦ AJ8  
 ♣ AQJ7

#### South:

♠ KQJ864  
 ♥ A  
 ♦ KT3  
 ♣ 865

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

1. Texas
2. Blackwood 0314, for !S
3. A=2/5 or 5/5, Q(S)=0

### Board: 476

Dealer: North  
 Vul: E-W  
 North HCP: 15  
 South HCP: 7+1  
 Contract: 3 ♠ South

#### North:

♠ AJ92  
 ♥ AK4  
 ♦ QJ76  
 ♣ 76

#### South:

♠ K8765  
 ♥ T7  
 ♦ K92  
 ♣ J95

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

1. Extended acceptance after NT

### Board: 477

Dealer: North  
 Vul: Both  
 North HCP: 15  
 South HCP: 2+3  
 Contract: 4♥ North

#### North:

♠ QJ2  
 ♥ KQT  
 ♦ KJ6  
 ♣ K652

#### South:

♠ 76  
 ♥ J975432  
 ♦ 94  
 ♣ J9

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

### Board: 478

Dealer: South  
 Vul: None  
 North HCP: 8+1  
 South HCP: 17  
 Contract: 2 ♠ South

#### North:

♠ KT876  
 ♥ 2  
 ♦ KQ98  
 ♣ 843

#### South:

♠ AQ  
 ♥ QT74  
 ♦ AJT2  
 ♣ KJ7

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
All Pass			

**North hands****Jacoby or Texas**

<b>Board: 479</b>	♠ A82	You are dealer.
Dealer: North	♥ AK4	The opponents are silent.
Vul: N-S	♦ J642	
HCP: 15	♣ QJ8	

---

<b>Board: 480</b>	♠ J43	Partner is dealer.
Dealer: South	♥ JT654	The opponents are silent.
Vul: Both	♦ K74	
HCP: 8+1	♣ K2	

---

<b>Board: 481</b>	♠ AQJ	You are dealer.
Dealer: North	♥ KQ83	The opponents are silent.
Vul: None	♦ A982	
HCP: 16	♣ 86	

---

<b>Board: 482</b>	♠ 8	Partner is dealer.
Dealer: South	♥ 86432	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ AQ64	
HCP: 9+1	♣ KT4	

---

<b>Board: 483</b>	♠ Q8764	Partner is dealer.
Dealer: South	♥ T54	The opponents are silent.
Vul: E-W	♦ 73	
HCP: 5+1	♣ K94	

## Both hands (Answers Page)

<b>Board: 479</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A82	♠ K9		1NT	Pass	2♦
Vul: N-S	♥ AK4	♥ J8752	Pass	2♥	Pass	3♣
North HCP: 15	♦ J642	♦ A7	Pass	4♥	All Pass	
South HCP: 11+1	♣ QJ8	♣ K973				
Contract: 4♥ North						

<b>Board: 480</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J43	♠ KQ2				1NT
Vul: Both	♥ JT654	♥ Q8	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ K74	♦ AT63	All Pass			
South HCP: 17	♣ K2	♣ AQ65				
Contract: 2♥ South						

<b>Board: 481</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ	♠ K7543		1NT	Pass	2♥
Vul: None	♥ KQ83	♥ J94	Pass	2♠	Pass	3NT
North HCP: 16	♦ A982	♦ KT7	Pass	4♠	All Pass	
South HCP: 12+1	♣ 86	♣ AJ				
Contract: 4♠ North						

<b>Board: 482</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8	♠ AKT9				1NT
Vul: N-S	♥ 86432	♥ A95	Pass	2♦	3♣	Pass
North HCP: 9+1	♦ AQ64	♦ KJT8	Pass	3♦	Pass	4♥
South HCP: 15	♣ KT4	♣ 32	All Pass			
Contract: 4♥ South						

<b>Board: 483</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q8764	♠ AKT2				1NT
Vul: E-W	♥ T54	♥ A9	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 5+1	♦ 73	♦ A965	Pass	3♠	All Pass	
South HCP: 16	♣ K94	♣ J53				
Contract: 3♠ North						

1. Extended acceptance after NT

## South hands

## Jacoby or Texas

**Board: 479**      ♠ K9      Partner is dealer.  
 Dealer: North      ♥ J8752      The opponents are silent.  
 Vul: N-S      ♦ A7  
 HCP: 11+1      ♣ K973

---

**Board: 480**      ♠ KQ2      You are dealer.  
 Dealer: South      ♥ Q8      The opponents are silent.  
 Vul: Both      ♦ AT63  
 HCP: 17      ♣ AQ65

---

**Board: 481**      ♠ K7543      Partner is dealer.  
 Dealer: North      ♥ J94      The opponents are silent.  
 Vul: None      ♦ KT7  
 HCP: 12+1      ♣ AJ

---

**Board: 482**      ♠ AKT9      You are dealer.  
 Dealer: South      ♥ A95      East (RHO) bids 3♣ if possible.  
 Vul: N-S      ♦ KJT8  
 HCP: 15      ♣ 32

---

**Board: 483**      ♠ AKT2      You are dealer.  
 Dealer: South      ♥ A9      The opponents are silent.  
 Vul: E-W      ♦ A965  
 HCP: 16      ♣ J53

## Both hands (Answers Page)

<b>Board: 479</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A82	♠ K9		1NT	Pass	2♦
Vul: N-S	♥ AK4	♥ J8752	Pass	2♥	Pass	3♣
North HCP: 15	♦ J642	♦ A7	Pass	4♥	All Pass	
South HCP: 11+1	♣ QJ8	♣ K973				
Contract: 4♥ North						

<b>Board: 480</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J43	♠ KQ2				1NT
Vul: Both	♥ JT654	♥ Q8	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ K74	♦ AT63	All Pass			
South HCP: 17	♣ K2	♣ AQ65				
Contract: 2♥ South						

<b>Board: 481</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ	♠ K7543		1NT	Pass	2♥
Vul: None	♥ KQ83	♥ J94	Pass	2♠	Pass	3NT
North HCP: 16	♦ A982	♦ KT7	Pass	4♠	All Pass	
South HCP: 12+1	♣ 86	♣ AJ				
Contract: 4♠ North						

<b>Board: 482</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8	♠ AKT9				1NT
Vul: N-S	♥ 86432	♥ A95	Pass	2♦	3♣	Pass
North HCP: 9+1	♦ AQ64	♦ KJT8	Pass	3♦	Pass	4♥
South HCP: 15	♣ KT4	♣ 32	All Pass			
Contract: 4♥ South						

<b>Board: 483</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q8764	♠ AKT2				1NT
Vul: E-W	♥ T54	♥ A9	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 5+1	♦ 73	♦ A965	Pass	3♠	All Pass	
South HCP: 16	♣ K94	♣ J53				
Contract: 3♠ North						

1. Extended acceptance after NT



## North hands

## Jacoby or Texas

**Board: 484**      ♠ AT532      Partner is dealer.  
 Dealer: South      ♥ J54      The opponents are silent.  
 Vul: None      ♦ Q96  
 HCP: 7+1      ♣ T6

---

**Board: 485**      ♠ KJ932      Partner is dealer.  
 Dealer: South      ♥ QT8      East (LHO) Doubles 2♥ if possible.  
 Vul: N-S      ♦ J85  
 HCP: 10+1      ♣ K2

---

**Board: 486**      ♠ 7      Partner is dealer.  
 Dealer: South      ♥ K9632      The opponents are silent.  
 Vul: E-W      ♦ A643  
 HCP: 13+1      ♣ AQ7

---

**Board: 487**      ♠ K53      You are dealer.  
 Dealer: North      ♥ K8      The opponents are silent.  
 Vul: Both      ♦ K65  
 HCP: 16+1      ♣ AK432

## Both hands (Answers Page)

Board: 484	North:	South:	W	N	E	S
Dealer: South	♠ AT532	♠ 87				1NT
Vul: None	♥ J54	♥ AKQ2	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ Q96	♦ AJ87	Pass	2NT	All Pass	
South HCP: 16	♣ T6	♣ Q97				
Contract: 2NT North						

Board: 485	North:	South:	W	N	E	S
Dealer: South	♠ KJ932	♠ AT84				1NT
Vul: N-S	♥ QT8	♥ 73	Pass	2♥	X	2NT <sup>1</sup>
North HCP: 10+1	♦ J85	♦ AK96	Pass	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
South HCP: 17	♣ K2	♣ AQ6	Pass	4♠	All Pass	

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. Cue bid, a !D stopper

Board: 486	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AK2				1NT
Vul: E-W	♥ K9632	♥ A7	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ A643	♦ Q52	Pass	3♦	Pass	3NT
South HCP: 17+1	♣ AQ7	♣ KJ832	All Pass			
Contract: 3NT South						

Board: 487	North:	South:	W	N	E	S
Dealer: North	♠ K53	♠ 74		1NT	Pass	2♦
Vul: Both	♥ K8	♥ AJT643	Pass	2♥	Pass	3♥
North HCP: 16+1	♦ K65	♦ 83	Pass	4♥	All Pass	
South HCP: 5+2	♣ AK432	♣ T96				
Contract: 4♥ North						

**South hands****Jacoby or Texas**

<b>Board: 484</b>	♠ 87	You are dealer.
Dealer: South	♥ AKQ2	The opponents are silent.
Vul: None	♦ AJ87	
HCP: 16	♣ Q97	

---

<b>Board: 485</b>	♠ AT84	You are dealer.
Dealer: South	♥ 73	East (RHO) Doubles 2♥ if possible.
Vul: N-S	♦ AK96	
HCP: 17	♣ AQ6	

---

<b>Board: 486</b>	♠ AK2	You are dealer.
Dealer: South	♥ A7	The opponents are silent.
Vul: E-W	♦ Q52	
HCP: 17+1	♣ KJ832	

---

<b>Board: 487</b>	♠ 74	Partner is dealer.
Dealer: North	♥ AJT643	The opponents are silent.
Vul: Both	♦ 83	
HCP: 5+2	♣ T96	

## Both hands (Answers Page)

<b>Board: 484</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT532	♠ 87				1NT
Vul: None	♥ J54	♥ AKQ2	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ Q96	♦ AJ87	Pass	2NT	All Pass	
South HCP: 16	♣ T6	♣ Q97				
Contract: 2NT North						

<b>Board: 485</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ932	♠ AT84				1NT
Vul: N-S	♥ QT8	♥ 73	Pass	2♥	X	2NT <sup>1</sup>
North HCP: 10+1	♦ J85	♦ AK96	Pass	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
South HCP: 17	♣ K2	♣ AQ6	Pass	4♠	All Pass	

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. Cue bid, a !D stopper

<b>Board: 486</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7	♠ AK2				1NT
Vul: E-W	♥ K9632	♥ A7	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ A643	♦ Q52	Pass	3♦	Pass	3NT
South HCP: 17+1	♣ AQ7	♣ KJ832	All Pass			
Contract: 3NT South						

<b>Board: 487</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K53	♠ 74		1NT	Pass	2♦
Vul: Both	♥ K8	♥ AJT643	Pass	2♥	Pass	3♥
North HCP: 16+1	♦ K65	♦ 83	Pass	4♥	All Pass	
South HCP: 5+2	♣ AK432	♣ T96				
Contract: 4♥ North						