

North hands (Practice Page)

Texas Transfer

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

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

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

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

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

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

Texas Transfer Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ AK84	♠ 106		1NT	Pass	4♦ ¹
Vul: EW	♥ 108	♥ AQJ9762	Pass	4♥	Pass	4NT ²
North HCP: 16	♦ K943	♦ AJ	Pass	5♥	AP	
South HCP: 16	♣ AQ3	♣ KJ	1. Texas			
Contract: 5♥ N			2. Blackwood 0314, for ♥			

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

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ A82		1NT	Pass	4♦ ¹
Vul: Both	♥ Q83	♥ AKJ9765	Pass	4♥	Pass	4NT ²
North HCP: 17	♦ AKJ5	♦ 7	Pass	5♠	Pass	6♥
South HCP: 13	♣ AK63	♣ J10	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ AKJ1054	♠ Q73				1NT
Vul: None	♥ A8	♥ K105	Pass	4♥ ¹	Pass	4♠
North HCP: 17	♦ A7	♦ K10652	Pass	4NT ²	Pass	5♦
South HCP: 15	♣ J92	♣ AK	Pass	5♥	Pass	6♣
Contract: 7♠ S			Pass	7♠	AP	
			1. Texas			
			2. Blackwood 0314, for ♠			

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

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

South hands (Practice Page)

Texas Transfer

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

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

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

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

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

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

Texas Transfer Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ AK84	♠ 106		1NT	Pass	4♦ ¹
Vul: EW	♥ 108	♥ AQJ9762	Pass	4♥	Pass	4NT ²
North HCP: 16	♦ K943	♦ AJ	Pass	5♥	AP	
South HCP: 16	♣ AQ3	♣ KJ	1. Texas			
Contract: 5♥ N			2. Blackwood 0314, for ♥			

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

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ A82		1NT	Pass	4♦ ¹
Vul: Both	♥ Q83	♥ AKJ9765	Pass	4♥	Pass	4NT ²
North HCP: 17	♦ AKJ5	♦ 7	Pass	5♠	Pass	6♥
South HCP: 13	♣ AK63	♣ J10	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ AKJ1054	♠ Q73				1NT
Vul: None	♥ A8	♥ K105	Pass	4♥ ¹	Pass	4♠
North HCP: 17	♦ A7	♦ K10652	Pass	4NT ²	Pass	5♦
South HCP: 15	♣ J92	♣ AK	Pass	5♥	Pass	6♣
Contract: 7♠ S			Pass	7♠	AP	
			1. Texas			
			2. Blackwood 0314, for ♠			

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

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

North hands (Practice Page)

Texas Transfer

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

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

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

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

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

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

Texas Transfer Both hands (Answers Page)

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

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

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

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

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

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

South hands (Practice Page)

Texas Transfer

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

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

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

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

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

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

Texas Transfer Both hands (Answers Page)

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

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

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

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

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

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

North hands (Practice Page)

Texas Transfer

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

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

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

Board: 16	♠ —	The opponents are silent.
Dealer: S	♥ QJ10742	
Vul: Both	♦ K832	Partner bids first.
HCP: 11	♣ AJ3	

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

Board: 18	♠ —	The opponents are silent.
Dealer: S	♥ AJ109542	
Vul: None	♦ AQ963	Partner bids first.
HCP: 11	♣ 5	

Texas Transfer Both hands (Answers Page)

Board: 13			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ ¹
Vul: None	♠ KQJ7	♠ 2	Pass	4♥	Pass	4NT ²
North HCP: 17	♥ KJ8	♥ AQ10543	Pass	5♠	Pass	6♥
South HCP: 12	♦ K932	♦ Q	AP			
Contract: 6♥ N	♣ A6	♣ KJ942	1. Texas			
			2. Blackwood 0314, for ♥			

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

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

Board: 16			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ —	♠ A652	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♥ QJ10742	♥ K9	AP			
South HCP: 16	♦ K832	♦ AQJ4	1. Texas			
Contract: 4♥ S	♣ AJ3	♣ Q85				

Board: 17			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ ¹
Vul: EW	♠ Q1085	♠ AKJ762	Pass	4♠	Pass	4NT ²
North HCP: 17	♥ AKJ2	♥ Q	Pass	5♠	Pass	6♠
South HCP: 13	♦ J76	♦ 9	AP			
Contract: 6♠ N	♣ AQ	♣ K10752	1. Texas			
			2. Blackwood 0314, for ♠			

Board: 18			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ —	♠ K102	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♥ AJ109542	♥ KQ	Pass	4NT ²	Pass	5♠
South HCP: 16	♦ AQ963	♦ J102	Pass	6♥	AP	
Contract: 6♥ S	♣ 5	♣ AQJ76	1. Texas			
			2. Blackwood 0314, for ♥			

South hands (Practice Page)

Texas Transfer

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

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

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

Board: 16	♠ A652	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ AQJ4	You bid first.
HCP: 16	♣ Q85	

Board: 17	♠ AKJ762	The opponents are silent.
Dealer: N	♥ Q	
Vul: EW	♦ 9	Partner bids first.
HCP: 13	♣ K10752	

Board: 18	♠ K102	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ J102	You bid first.
HCP: 16	♣ AQJ76	

Texas Transfer Both hands (Answers Page)

Board: 13			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ ¹
Vul: None	♠ KQJ7	♠ 2	Pass	4♥	Pass	4NT ²
North HCP: 17	♥ KJ8	♥ AQ10543	Pass	5♠	Pass	6♥
South HCP: 12	♦ K932	♦ Q	AP			
Contract: 6♥ N	♣ A6	♣ KJ942	1. Texas			
			2. Blackwood 0314, for ♥			

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

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

Board: 16			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ —	♠ A652	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♥ QJ10742	♥ K9	AP			
South HCP: 16	♦ K832	♦ AQJ4	1. Texas			
Contract: 4♥ S	♣ AJ3	♣ Q85				

Board: 17			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ ¹
Vul: EW	♠ Q1085	♠ AKJ762	Pass	4♠	Pass	4NT ²
North HCP: 17	♥ AKJ2	♥ Q	Pass	5♠	Pass	6♠
South HCP: 13	♦ J76	♦ 9	AP			
Contract: 6♠ N	♣ AQ	♣ K10752	1. Texas			
			2. Blackwood 0314, for ♠			

Board: 18			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ —	♠ K102	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♥ AJ109542	♥ KQ	Pass	4NT ²	Pass	5♠
South HCP: 16	♦ AQ963	♦ J102	Pass	6♥	AP	
Contract: 6♥ S	♣ 5	♣ AQJ76	1. Texas			
			2. Blackwood 0314, for ♥			

North hands (Practice Page)

Texas Transfer

Board: 19	♠ AQJ86	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ Q105	You bid first.
HCP: 16	♣ KQ9	

Board: 20	♠ —	The opponents are silent.
Dealer: S	♥ A108764	
Vul: NS	♦ KQJ72	Partner bids first.
HCP: 10	♣ 105	

Board: 21	♠ KQJ2	The opponents are silent.
Dealer: N	♥ K104	
Vul: None	♦ Q10	You bid first.
HCP: 16	♣ KQ94	

Board: 22	♠ J108	The opponents are silent.
Dealer: S	♥ AQJ1052	
Vul: Both	♦ —	Partner bids first.
HCP: 13	♣ AJ97	

Board: 23	♠ AKJ	The opponents are silent.
Dealer: N	♥ 74	
Vul: NS	♦ KQJ	You bid first.
HCP: 15	♣ J9872	

Texas Transfer Both hands (Answers Page)

Board: 19			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ ¹
Vul: Both	♠ AQJ86	♠ 107	Pass	4♥	Pass	4NT ²
North HCP: 16	♥ Q4	♥ AK9632	Pass	5♦	Pass	5♠
South HCP: 16	♦ Q105	♦ AJ6	Pass	6♣	Pass	6NT
Contract: 6N N	♣ KQ9	♣ A4	AP			

1. Texas
2. Blackwood 0314, for ♥

Board: 20			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ —	♠ K9842	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♥ A108764	♥ K53	AP			
South HCP: 15	♦ KQJ72	♦ A85				
Contract: 4♥ S	♣ 105	♣ KQ				

1. Texas

Board: 21			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ ¹
Vul: None	♠ KQJ2	♠ A8	Pass	4♥	Pass	4NT ²
North HCP: 16	♥ K104	♥ AQJ752	Pass	5♦	Pass	7NT
South HCP: 20	♦ Q10	♦ AJ2	AP			
Contract: 7N N	♣ KQ94	♣ A5				

1. Texas
2. Blackwood 0314, for ♥

Board: 22			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ J108	♠ AQ42	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♥ AQJ1052	♥ K8	AP			
South HCP: 16	♦ —	♦ A872				
Contract: 4♥ S	♣ AJ97	♣ K85				

1. Texas

Board: 23			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ ¹
Vul: NS	♠ AKJ	♠ Q2	Pass	4♥	Pass	4NT ²
North HCP: 15	♥ 74	♥ AKQJ86	Pass	5♦	Pass	5♥
South HCP: 16	♦ KQJ	♦ 843	AP			
Contract: 5♥ N	♣ J9872	♣ A4				

1. Texas
2. Blackwood 0314, for ♥

South hands (Practice Page)

Texas Transfer

Board: 19	♠ 107	The opponents are silent.
Dealer: N	♥ AK9632	
Vul: Both	♦ AJ6	Partner bids first.
HCP: 16	♣ A4	

Board: 20	♠ K9842	The opponents are silent.
Dealer: S	♥ K53	
Vul: NS	♦ A85	You bid first.
HCP: 15	♣ KQ	

Board: 21	♠ A8	The opponents are silent.
Dealer: N	♥ AQJ752	
Vul: None	♦ AJ2	Partner bids first.
HCP: 20	♣ A5	

Board: 22	♠ AQ42	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ A872	You bid first.
HCP: 16	♣ K85	

Board: 23	♠ Q2	The opponents are silent.
Dealer: N	♥ AKQJ86	
Vul: NS	♦ 843	Partner bids first.
HCP: 16	♣ A4	

Texas Transfer Both hands (Answers Page)

Board: 19			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ ¹
Vul: Both	♠ AQJ86	♠ 107	Pass	4♥	Pass	4NT ²
North HCP: 16	♥ Q4	♥ AK9632	Pass	5♦	Pass	5♠
South HCP: 16	♦ Q105	♦ AJ6	Pass	6♣	Pass	6NT
Contract: 6N N	♣ KQ9	♣ A4	AP			

1. Texas
2. Blackwood 0314, for ♥

Board: 20			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ —	♠ K9842	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♥ A108764	♥ K53	AP			
South HCP: 15	♦ KQJ72	♦ A85				
Contract: 4♥ S	♣ 105	♣ KQ				

1. Texas

Board: 21			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ ¹
Vul: None	♠ KQJ2	♠ A8	Pass	4♥	Pass	4NT ²
North HCP: 16	♥ K104	♥ AQJ752	Pass	5♦	Pass	7NT
South HCP: 20	♦ Q10	♦ AJ2	AP			
Contract: 7N N	♣ KQ94	♣ A5				

1. Texas
2. Blackwood 0314, for ♥

Board: 22			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ J108	♠ AQ42	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♥ AQJ1052	♥ K8	AP			
South HCP: 16	♦ —	♦ A872				
Contract: 4♥ S	♣ AJ97	♣ K85				

1. Texas

Board: 23			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ ¹
Vul: NS	♠ AKJ	♠ Q2	Pass	4♥	Pass	4NT ²
North HCP: 15	♥ 74	♥ AKQJ86	Pass	5♦	Pass	5♥
South HCP: 16	♦ KQJ	♦ 843	AP			
Contract: 5♥ N	♣ J9872	♣ A4				

1. Texas
2. Blackwood 0314, for ♥

North hands (Practice Page)

Texas Transfer

Board: 24	♠ AK8762	West Bids 2♣ if possible.
Dealer: S	♥ —	East Doubles 6♠ if possible.
Vul: Both	♦ A9	
HCP: 11	♣ 85432	Partner bids first.
Board: 25	♠ A10	The opponents are silent.
Dealer: N	♥ KJ52	
Vul: EW	♦ 854	You bid first.
HCP: 16	♣ AKJ5	
Board: 26	♠ 852	The opponents are silent.
Dealer: S	♥ AKQJ1075	
Vul: None	♦ 85	Partner bids first.
HCP: 13	♣ K	
Board: 27	♠ KJ43	The opponents are silent.
Dealer: N	♥ 962	
Vul: Both	♦ AK43	You bid first.
HCP: 15	♣ A4	
Board: 28	♠ KJ10	The opponents are silent.
Dealer: S	♥ K1098753	
Vul: EW	♦ 6	Partner bids first.
HCP: 11	♣ A4	
Board: 29	♠ AK1097	The opponents are silent.
Dealer: N	♥ 94	
Vul: None	♦ K86	You bid first.
HCP: 17	♣ AK6	

Texas Transfer Both hands (Answers Page)

Board: 24			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ AK8762	♠ Q3	2♣ ¹	4♥ ²	Pass	4♠
North HCP: 11	♥ —	♥ 1043	Pass	5♥ ³	Pass	5NT
South HCP: 16	♦ A9	♦ KQ73	Pass	6♠	X	AP
Contract: 6♠X S	♣ 85432	♣ AKQ6	1. Cappelletti, any 6+suit			
			2. Texas			
			3. Exclusion, for ♠			

Board: 25			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ A10	♠ K76543		1NT	Pass	4♥ ¹
North HCP: 16	♥ KJ52	♥ AQ10	Pass	4♠	AP	
South HCP: 12	♦ 854	♦ K	1. Texas			
Contract: 4♠ N	♣ AKJ5	♣ 1098				

Board: 26			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ 852	♠ KQ107	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♥ AKQJ1075	♥ 64	Pass	4NT ²	Pass	5♥
South HCP: 15	♦ 85	♦ AQ72	AP			
Contract: 5♥ S	♣ K	♣ A82	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 27			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ KJ43	♠ Q10		1NT	Pass	4♦ ¹
North HCP: 15	♥ 962	♥ AQJ1054	Pass	4♥	AP	
South HCP: 14	♦ AK43	♦ 52	1. Texas			
Contract: 4♥ N	♣ A4	♣ KQ10				

Board: 28			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ KJ10	♠ Q8	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♥ K1098753	♥ A42	Pass	4NT ²	Pass	5♦
South HCP: 17	♦ 6	♦ KQJ7	Pass	5♥	AP	
Contract: 5♥ S	♣ A4	♣ KQ75	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 29			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ AK1097	♠ Q8		1NT	Pass	4♦ ¹
North HCP: 17	♥ 94	♥ KQ86532	Pass	4♥	Pass	4NT ²
South HCP: 11	♦ K86	♦ A	Pass	5♥	AP	
Contract: 5♥ N	♣ AK6	♣ 853	1. Texas			
			2. Blackwood 0314, for ♥			

South hands (Practice Page)

Texas Transfer

Board: 24	♠ Q3	West Bids 2♣ if possible.
Dealer: S	♥ 1043	East Doubles 6♠ if possible.
Vul: Both	♦ KQ73	
HCP: 16	♣ AKQ6	You bid first.
Board: 25	♠ K76543	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: EW	♦ K	Partner bids first.
HCP: 12	♣ 1098	
Board: 26	♠ KQ107	The opponents are silent.
Dealer: S	♥ 64	
Vul: None	♦ AQ72	You bid first.
HCP: 15	♣ A82	
Board: 27	♠ Q10	The opponents are silent.
Dealer: N	♥ AQJ1054	
Vul: Both	♦ 52	Partner bids first.
HCP: 14	♣ KQ10	
Board: 28	♠ Q8	The opponents are silent.
Dealer: S	♥ A42	
Vul: EW	♦ KQJ7	You bid first.
HCP: 17	♣ KQ75	
Board: 29	♠ Q8	The opponents are silent.
Dealer: N	♥ KQ86532	
Vul: None	♦ A	Partner bids first.
HCP: 11	♣ 853	

Texas Transfer Both hands (Answers Page)

Board: 24			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ AK8762	♠ Q3	2♣ ¹	4♥ ²	Pass	4♠
North HCP: 11	♥ —	♥ 1043	Pass	5♥ ³	Pass	5NT
South HCP: 16	♦ A9	♦ KQ73	Pass	6♠	X	AP
Contract: 6♠X S	♣ 85432	♣ AKQ6	1. Cappelletti, any 6+suit			
			2. Texas			
			3. Exclusion, for ♠			

Board: 25			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ A10	♠ K76543		1NT	Pass	4♥ ¹
North HCP: 16	♥ KJ52	♥ AQ10	Pass	4♠	AP	
South HCP: 12	♦ 854	♦ K	1. Texas			
Contract: 4♠ N	♣ AKJ5	♣ 1098				

Board: 26			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ 852	♠ KQ107	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♥ AKQJ1075	♥ 64	Pass	4NT ²	Pass	5♥
South HCP: 15	♦ 85	♦ AQ72	AP			
Contract: 5♥ S	♣ K	♣ A82	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 27			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ KJ43	♠ Q10		1NT	Pass	4♦ ¹
North HCP: 15	♥ 962	♥ AQJ1054	Pass	4♥	AP	
South HCP: 14	♦ AK43	♦ 52	1. Texas			
Contract: 4♥ N	♣ A4	♣ KQ10				

Board: 28			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ KJ10	♠ Q8	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♥ K1098753	♥ A42	Pass	4NT ²	Pass	5♦
South HCP: 17	♦ 6	♦ KQJ7	Pass	5♥	AP	
Contract: 5♥ S	♣ A4	♣ KQ75	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 29			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ AK1097	♠ Q8		1NT	Pass	4♦ ¹
North HCP: 17	♥ 94	♥ KQ86532	Pass	4♥	Pass	4NT ²
South HCP: 11	♦ K86	♦ A	Pass	5♥	AP	
Contract: 5♥ N	♣ AK6	♣ 853	1. Texas			
			2. Blackwood 0314, for ♥			

North hands (Practice Page)

Texas Transfer

Board: 30	♠ 52	The opponents are silent.
Dealer: S	♥ KQ10953	
Vul: NS	♦ AJ5	Partner bids first.
HCP: 13	♣ K10	
Board: 31	♠ 1076	The opponents are silent.
Dealer: N	♥ AQ109	
Vul: Both	♦ AK3	You bid first.
HCP: 17	♣ A74	
Board: 32	♠ AQ109842	The opponents are silent.
Dealer: S	♥ Q3	
Vul: None	♦ A7	Partner bids first.
HCP: 15	♣ K2	
Board: 33	♠ K954	The opponents are silent.
Dealer: N	♥ K5	
Vul: NS	♦ A106	You bid first.
HCP: 17	♣ AK74	
Board: 34	♠ Q109	The opponents are silent.
Dealer: S	♥ Q98652	
Vul: Both	♦ QJ9	Partner bids first.
HCP: 11	♣ A	
Board: 35	♠ AQ10	West Doubles 4♥ if possible.
Dealer: N	♥ Q98	
Vul: EW	♦ KQJ74	You bid first.
HCP: 16	♣ Q3	

Texas Transfer Both hands (Answers Page)

Board: 30	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ A973				1NT
Vul: NS	♥ KQ10953	♥ A4	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ AJ5	♦ Q98	AP			
South HCP: 16	♣ K10	♣ AQ54	1. Texas			
Contract: 4♥ S						

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ 1076	♠ AKJ982		1NT	Pass	4♥ ¹
Vul: Both	♥ AQ109	♥ J6	Pass	4♠	AP	
North HCP: 17	♦ AK3	♦ Q95	1. Texas			
South HCP: 12	♣ A74	♣ J5				
Contract: 4♠ N						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ AQ109842	♠ K7				1NT
Vul: None	♥ Q3	♥ A42	Pass	4♥ ¹	Pass	4♠
North HCP: 15	♦ A7	♦ Q986	AP			
South HCP: 16	♣ K2	♣ AQJ7	1. Texas			
Contract: 4♠ S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ K954	♠ A8		1NT	Pass	4♦ ¹
Vul: NS	♥ K5	♥ AQ10862	Pass	4♥	AP	
North HCP: 17	♦ A106	♦ K94	1. Texas			
South HCP: 15	♣ AK74	♣ Q8				
Contract: 4♥ N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ AK853				1NT
Vul: Both	♥ Q98652	♥ J10	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♦ QJ9	♦ A65	AP			
South HCP: 15	♣ A	♣ K43	1. Texas			
Contract: 4♥ S						

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ KJ8742		1NT	Pass	4♥ ¹
Vul: EW	♥ Q98	♥ A106	X	4♠	Pass	4NT ²
North HCP: 16	♦ KQJ74	♦ A5	Pass	5♦	Pass	6♠
South HCP: 12	♣ Q3	♣ 75	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

South hands (Practice Page)

Texas Transfer

Board: 30	♠ A973	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ Q98	You bid first.
HCP: 16	♣ AQ54	
Board: 31	♠ AKJ982	The opponents are silent.
Dealer: N	♥ J6	
Vul: Both	♦ Q95	Partner bids first.
HCP: 12	♣ J5	
Board: 32	♠ K7	The opponents are silent.
Dealer: S	♥ A42	
Vul: None	♦ Q986	You bid first.
HCP: 16	♣ AQJ7	
Board: 33	♠ A8	The opponents are silent.
Dealer: N	♥ AQ10862	
Vul: NS	♦ K94	Partner bids first.
HCP: 15	♣ Q8	
Board: 34	♠ AK853	The opponents are silent.
Dealer: S	♥ J10	
Vul: Both	♦ A65	You bid first.
HCP: 15	♣ K43	
Board: 35	♠ KJ8742	West Doubles 4♥ if possible.
Dealer: N	♥ A106	
Vul: EW	♦ A5	Partner bids first.
HCP: 12	♣ 75	

Texas Transfer Both hands (Answers Page)

Board: 30	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ A973				1NT
Vul: NS	♥ KQ10953	♥ A4	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ AJ5	♦ Q98	AP			
South HCP: 16	♣ K10	♣ AQ54	1. Texas			
Contract: 4♥ S						

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ 1076	♠ AKJ982		1NT	Pass	4♥ ¹
Vul: Both	♥ AQ109	♥ J6	Pass	4♠	AP	
North HCP: 17	♦ AK3	♦ Q95	1. Texas			
South HCP: 12	♣ A74	♣ J5				
Contract: 4♠ N						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ AQ109842	♠ K7				1NT
Vul: None	♥ Q3	♥ A42	Pass	4♥ ¹	Pass	4♠
North HCP: 15	♦ A7	♦ Q986	AP			
South HCP: 16	♣ K2	♣ AQJ7	1. Texas			
Contract: 4♠ S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ K954	♠ A8		1NT	Pass	4♦ ¹
Vul: NS	♥ K5	♥ AQ10862	Pass	4♥	AP	
North HCP: 17	♦ A106	♦ K94	1. Texas			
South HCP: 15	♣ AK74	♣ Q8				
Contract: 4♥ N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ AK853				1NT
Vul: Both	♥ Q98652	♥ J10	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♦ QJ9	♦ A65	AP			
South HCP: 15	♣ A	♣ K43	1. Texas			
Contract: 4♥ S						

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ KJ8742		1NT	Pass	4♥ ¹
Vul: EW	♥ Q98	♥ A106	X	4♠	Pass	4NT ²
North HCP: 16	♦ KQJ74	♦ A5	Pass	5♦	Pass	6♠
South HCP: 12	♣ Q3	♣ 75	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

North hands (Practice Page)

Texas Transfer

Board: 36	♠ 6	West Bids 2♣ if possible.
Dealer: S	♥ AKQ874	
Vul: None	♦ 104	Partner bids first.
HCP: 12	♣ QJ102	

Board: 37	♠ AJ876	The opponents are silent.
Dealer: N	♥ 963	
Vul: NS	♦ AQ8	You bid first.
HCP: 15	♣ KJ	

Board: 38	♠ K73	The opponents are silent.
Dealer: S	♥ AKQ932	
Vul: Both	♦ 92	Partner bids first.
HCP: 15	♣ K7	

Board: 39	♠ AQ3	The opponents are silent.
Dealer: N	♥ KJ73	
Vul: NS	♦ K97	You bid first.
HCP: 15	♣ Q98	

Board: 40	♠ KQ7642	The opponents are silent.
Dealer: S	♥ 87	
Vul: EW	♦ AK3	Partner bids first.
HCP: 12	♣ 53	

Board: 41	♠ 105	The opponents are silent.
Dealer: N	♥ AKJ65	
Vul: Both	♦ A97	You bid first.
HCP: 16	♣ A65	

Texas Transfer Both hands (Answers Page)

Board: 36			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ 6	♠ AK73	2♣ ¹	4♦ ²	Pass	4♥
North HCP: 12	♥ AKQ874	♥ J93	Pass	4NT ³	Pass	5♠
South HCP: 15	♦ 104	♦ AQJ	Pass	6♥	AP	
Contract: 6♥ S	♣ QJ102	♣ 765	1. Cappelletti, any 6+ suit			
			2. Texas			
			3. Blackwood 0314, for ♥			

Board: 37			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AJ876	♠ 102		1NT	Pass	4♦ ¹
North HCP: 15	♥ 963	♥ AKQJ1075	Pass	4♥	AP	
South HCP: 10	♦ AQ8	♦ 4	1. Texas			
Contract: 4♥ N	♣ KJ	♣ 854				

Board: 38			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ K73	♠ AQ	Pass	4♦ ¹	Pass	4♥
North HCP: 15	♥ AKQ932	♥ J1075	AP			
South HCP: 16	♦ 92	♦ AK74	1. Texas			
Contract: 4♥ S	♣ K7	♣ Q105				

Board: 39			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AQ3	♠ KJ9865		1NT	Pass	4♥ ¹
North HCP: 15	♥ KJ73	♥ —	Pass	4♠	AP	
South HCP: 10	♦ K97	♦ Q652	1. Texas			
Contract: 4♠ N	♣ Q98	♣ A65				

Board: 40			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ KQ7642	♠ J108	Pass	4♥ ¹	Pass	4♠
North HCP: 12	♥ 87	♥ KQJ2	AP			
South HCP: 15	♦ AK3	♦ Q2	1. Texas			
Contract: 4♠ S	♣ 53	♣ AQ62				

Board: 41			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ 105	♠ AKJ863		1NT	Pass	4♥ ¹
North HCP: 16	♥ AKJ65	♥ 873	Pass	4♠	AP	
South HCP: 11	♦ A97	♦ 83	1. Texas			
Contract: 4♠ N	♣ A65	♣ K2				

South hands (Practice Page)

Texas Transfer

Board: 36	♠ AK73	West Bids 2♣ if possible.
Dealer: S	♥ J93	
Vul: None	♦ AQJ	You bid first.
HCP: 15	♣ 765	
Board: 37	♠ 102	The opponents are silent.
Dealer: N	♥ AKQJ1075	
Vul: NS	♦ 4	Partner bids first.
HCP: 10	♣ 854	
Board: 38	♠ AQ	The opponents are silent.
Dealer: S	♥ J1075	
Vul: Both	♦ AK74	You bid first.
HCP: 16	♣ Q105	
Board: 39	♠ KJ9865	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ Q652	Partner bids first.
HCP: 10	♣ A65	
Board: 40	♠ J108	The opponents are silent.
Dealer: S	♥ KQJ2	
Vul: EW	♦ Q2	You bid first.
HCP: 15	♣ AQ62	
Board: 41	♠ AKJ863	The opponents are silent.
Dealer: N	♥ 873	
Vul: Both	♦ 83	Partner bids first.
HCP: 11	♣ K2	

Texas Transfer Both hands (Answers Page)

Board: 36			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ 6	♠ AK73	2♣ ¹	4♦ ²	Pass	4♥
North HCP: 12	♥ AKQ874	♥ J93	Pass	4NT ³	Pass	5♠
South HCP: 15	♦ 104	♦ AQJ	Pass	6♥	AP	
Contract: 6♥ S	♣ QJ102	♣ 765	1. Cappelletti, any 6+ suit			
			2. Texas			
			3. Blackwood 0314, for ♥			

Board: 37			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AJ876	♠ 102		1NT	Pass	4♦ ¹
North HCP: 15	♥ 963	♥ AKQJ1075	Pass	4♥	AP	
South HCP: 10	♦ AQ8	♦ 4	1. Texas			
Contract: 4♥ N	♣ KJ	♣ 854				

Board: 38			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ K73	♠ AQ	Pass	4♦ ¹	Pass	4♥
North HCP: 15	♥ AKQ932	♥ J1075	AP			
South HCP: 16	♦ 92	♦ AK74	1. Texas			
Contract: 4♥ S	♣ K7	♣ Q105				

Board: 39			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AQ3	♠ KJ9865		1NT	Pass	4♥ ¹
North HCP: 15	♥ KJ73	♥ —	Pass	4♠	AP	
South HCP: 10	♦ K97	♦ Q652	1. Texas			
Contract: 4♠ N	♣ Q98	♣ A65				

Board: 40			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ KQ7642	♠ J108	Pass	4♥ ¹	Pass	4♠
North HCP: 12	♥ 87	♥ KQJ2	AP			
South HCP: 15	♦ AK3	♦ Q2	1. Texas			
Contract: 4♠ S	♣ 53	♣ AQ62				

Board: 41			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ 105	♠ AKJ863		1NT	Pass	4♥ ¹
North HCP: 16	♥ AKJ65	♥ 873	Pass	4♠	AP	
South HCP: 11	♦ A97	♦ 83	1. Texas			
Contract: 4♠ N	♣ A65	♣ K2				

North hands (Practice Page)

Texas Transfer

Board: 42	♠ A9	The opponents are silent.
Dealer: S	♥ QJ10542	
Vul: None	♦ —	Partner bids first.
HCP: 10	♣ K10762	

Board: 43	♠ J984	The opponents are silent.
Dealer: N	♥ A84	
Vul: NS	♦ AK2	You bid first.
HCP: 16	♣ KJ5	

Board: 44	♠ J	The opponents are silent.
Dealer: S	♥ KJ98632	
Vul: Both	♦ AQ2	Partner bids first.
HCP: 12	♣ J10	

Board: 45	♠ KQ2	The opponents are silent.
Dealer: N	♥ AK42	
Vul: None	♦ J85	You bid first.
HCP: 16	♣ K83	

Board: 46	♠ AJ	The opponents are silent.
Dealer: S	♥ KQJ10843	
Vul: None	♦ A2	Partner bids first.
HCP: 15	♣ 105	

Board: 47	♠ Q1084	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: EW	♦ K9	You bid first.
HCP: 17	♣ KQJ6	

Texas Transfer Both hands (Answers Page)

Board: 42			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ A9	♠ Q108	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♥ QJ10542	♥ A83	Pass	5♦ ²	Pass	5♠
South HCP: 17	♦ —	♦ AKQJ6	Pass	6♥	AP	
Contract: 6♥ S	♣ K10762	♣ J3	1. Texas			
			2. Exclusion, for ♥			

Board: 43			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ ¹
Vul: NS	♠ J984	♠ AKQ1053	Pass	4♠	Pass	4NT ²
North HCP: 16	♥ A84	♥ Q5	Pass	5♠	Pass	6NT
South HCP: 16	♦ AK2	♦ J53	AP			
Contract: 6N N	♣ KJ5	♣ A7	1. Texas			
			2. Blackwood 0314, for ♠			

Board: 44			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ J	♠ K1098	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♥ KJ98632	♥ AQ10	Pass	4NT ²	Pass	5♠
South HCP: 16	♦ AQ2	♦ K843	Pass	6♥	AP	
Contract: 6♥ S	♣ J10	♣ A6	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 45			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ ¹
Vul: None	♠ KQ2	♠ AJ9874	Pass	4♠	AP	
North HCP: 16	♥ AK42	♥ J6	1. Texas			
South HCP: 14	♦ J85	♦ Q2				
Contract: 4♠ N	♣ K83	♣ AQ7				

Board: 46			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ AJ	♠ Q42	Pass	4♦ ¹	Pass	4♥
North HCP: 15	♥ KQJ10843	♥ A76	Pass	4NT ²	Pass	5♥
South HCP: 15	♦ A2	♦ Q73	Pass	6NT	AP	
Contract: 6N S	♣ 105	♣ AK42	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 47			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ ¹
Vul: EW	♠ Q1084	♠ AKJ763	Pass	4♠	AP	
North HCP: 17	♥ AQ5	♥ J10	1. Texas			
South HCP: 13	♦ K9	♦ 10742				
Contract: 4♠ N	♣ KQJ6	♣ A				

South hands (Practice Page)

Texas Transfer

Board: 42	♠ Q108	The opponents are silent.
Dealer: S	♥ A83	
Vul: None	♦ AKQJ6	You bid first.
HCP: 17	♣ J3	

Board: 43	♠ AKQ1053	The opponents are silent.
Dealer: N	♥ Q5	
Vul: NS	♦ J53	Partner bids first.
HCP: 16	♣ A7	

Board: 44	♠ K1098	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: Both	♦ K843	You bid first.
HCP: 16	♣ A6	

Board: 45	♠ AJ9874	The opponents are silent.
Dealer: N	♥ J6	
Vul: None	♦ Q2	Partner bids first.
HCP: 14	♣ AQ7	

Board: 46	♠ Q42	The opponents are silent.
Dealer: S	♥ A76	
Vul: None	♦ Q73	You bid first.
HCP: 15	♣ AK42	

Board: 47	♠ AKJ763	The opponents are silent.
Dealer: N	♥ J10	
Vul: EW	♦ 10742	Partner bids first.
HCP: 13	♣ A	

Texas Transfer Both hands (Answers Page)

Board: 42			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ A9	♠ Q108	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♥ QJ10542	♥ A83	Pass	5♦ ²	Pass	5♠
South HCP: 17	♦ —	♦ AKQJ6	Pass	6♥	AP	
Contract: 6♥ S	♣ K10762	♣ J3	1. Texas			
			2. Exclusion, for ♥			

Board: 43			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ ¹
Vul: NS	♠ J984	♠ AKQ1053	Pass	4♠	Pass	4NT ²
North HCP: 16	♥ A84	♥ Q5	Pass	5♠	Pass	6NT
South HCP: 16	♦ AK2	♦ J53	AP			
Contract: 6N N	♣ KJ5	♣ A7	1. Texas			
			2. Blackwood 0314, for ♠			

Board: 44			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ J	♠ K1098	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♥ KJ98632	♥ AQ10	Pass	4NT ²	Pass	5♠
South HCP: 16	♦ AQ2	♦ K843	Pass	6♥	AP	
Contract: 6♥ S	♣ J10	♣ A6	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 45			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ ¹
Vul: None	♠ KQ2	♠ AJ9874	Pass	4♠	AP	
North HCP: 16	♥ AK42	♥ J6	1. Texas			
South HCP: 14	♦ J85	♦ Q2				
Contract: 4♠ N	♣ K83	♣ AQ7				

Board: 46			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ AJ	♠ Q42	Pass	4♦ ¹	Pass	4♥
North HCP: 15	♥ KQJ10843	♥ A76	Pass	4NT ²	Pass	5♥
South HCP: 15	♦ A2	♦ Q73	Pass	6NT	AP	
Contract: 6N S	♣ 105	♣ AK42	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 47			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ ¹
Vul: EW	♠ Q1084	♠ AKJ763	Pass	4♠	AP	
North HCP: 17	♥ AQ5	♥ J10	1. Texas			
South HCP: 13	♦ K9	♦ 10742				
Contract: 4♠ N	♣ KQJ6	♣ A				

North hands (Practice Page)

Texas Transfer

Board: 48	♠ —	The opponents are silent.
Dealer: S	♥ AQJ10432	
Vul: Both	♦ K854	Partner bids first.
HCP: 13	♣ K4	

Board: 49	♠ 1094	The opponents are silent.
Dealer: N	♥ A4	
Vul: NS	♦ AK92	You bid first.
HCP: 15	♣ A1042	

Board: 50	♠ K9	The opponents are silent.
Dealer: S	♥ AKQ432	
Vul: Both	♦ 743	Partner bids first.
HCP: 14	♣ Q8	

Board: 51	♠ K72	East Bids 2♣ if possible.
Dealer: N	♥ AQJ7	
Vul: None	♦ K73	You bid first.
HCP: 16	♣ QJ7	

Board: 52	♠ —	The opponents are silent.
Dealer: S	♥ AKJ754	
Vul: EW	♦ J64	Partner bids first.
HCP: 13	♣ A843	

Board: 53	♠ A1072	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: Both	♦ K875	You bid first.
HCP: 16	♣ K3	

Texas Transfer Both hands (Answers Page)

Board: 48			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ —	♠ KQJ	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♥ AQJ10432	♥ K87	Pass	4NT ²	Pass	5♥
South HCP: 16	♦ K854	♦ QJ103	AP			
Contract: 5♥ S	♣ K4	♣ A82	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 49			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ ¹
Vul: NS	♠ 1094	♠ AK8752	Pass	4♠	Pass	5♦ ²
North HCP: 15	♥ A4	♥ K108	Pass	5NT	Pass	6♠
South HCP: 13	♦ AK92	♦ —	AP			
Contract: 6♠ N	♣ A1042	♣ K753	1. Texas			
			2. Exclusion, for ♠			

Board: 50			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ K9	♠ A8753	Pass	4♦ ¹	Pass	4♥
North HCP: 14	♥ AKQ432	♥ J9	AP			
South HCP: 15	♦ 743	♦ AK5	1. Texas			
Contract: 4♥ S	♣ Q8	♣ K93				

Board: 51			West	North	East	South
Dealer: N	North:	South:		1NT	2♠ ¹	4♥ ²
Vul: None	♠ K72	♠ AJ10953	Pass	4♠	AP	
North HCP: 16	♥ AQJ7	♥ K8	1. Cappelletti, any 6+suit			
South HCP: 11	♦ K73	♦ —	2. Texas			
Contract: 4♠ N	♣ QJ7	♣ K9654				

Board: 52			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ —	♠ AK10	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♥ AKJ754	♥ Q3	Pass	5♠ ²	Pass	5NT
South HCP: 15	♦ J64	♦ K8732	Pass	6♥	AP	
Contract: 6♥ S	♣ A843	♣ K62	1. Texas			
			2. Exclusion, for ♥			

Board: 53			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ ¹
Vul: Both	♠ A1072	♠ QJ98654	Pass	4♠	AP	
North HCP: 16	♥ AQ4	♥ K10	1. Texas			
South HCP: 10	♦ K875	♦ A10				
Contract: 4♠ N	♣ K3	♣ 108				

South hands (Practice Page)

Texas Transfer

Board: 48	♠ KQJ	The opponents are silent.
Dealer: S	♥ K87	
Vul: Both	♦ QJ103	You bid first.
HCP: 16	♣ A82	

Board: 49	♠ AK8752	The opponents are silent.
Dealer: N	♥ K108	
Vul: NS	♦ —	Partner bids first.
HCP: 13	♣ K753	

Board: 50	♠ A8753	The opponents are silent.
Dealer: S	♥ J9	
Vul: Both	♦ AK5	You bid first.
HCP: 15	♣ K93	

Board: 51	♠ AJ10953	East Bids 2♣ if possible.
Dealer: N	♥ K8	
Vul: None	♦ —	Partner bids first.
HCP: 11	♣ K9654	

Board: 52	♠ AK10	The opponents are silent.
Dealer: S	♥ Q3	
Vul: EW	♦ K8732	You bid first.
HCP: 15	♣ K62	

Board: 53	♠ QJ98654	The opponents are silent.
Dealer: N	♥ K10	
Vul: Both	♦ A10	Partner bids first.
HCP: 10	♣ 108	

Texas Transfer Both hands (Answers Page)

Board: 48			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ —	♠ KQJ	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♥ AQJ10432	♥ K87	Pass	4NT ²	Pass	5♥
South HCP: 16	♦ K854	♦ QJ103	AP			
Contract: 5♥ S	♣ K4	♣ A82	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 49			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ ¹
Vul: NS	♠ 1094	♠ AK8752	Pass	4♠	Pass	5♦ ²
North HCP: 15	♥ A4	♥ K108	Pass	5NT	Pass	6♠
South HCP: 13	♦ AK92	♦ —	AP			
Contract: 6♠ N	♣ A1042	♣ K753	1. Texas			
			2. Exclusion, for ♠			

Board: 50			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ K9	♠ A8753	Pass	4♦ ¹	Pass	4♥
North HCP: 14	♥ AKQ432	♥ J9	AP			
South HCP: 15	♦ 743	♦ AK5	1. Texas			
Contract: 4♥ S	♣ Q8	♣ K93				

Board: 51			West	North	East	South
Dealer: N	North:	South:		1NT	2♠ ¹	4♥ ²
Vul: None	♠ K72	♠ AJ10953	Pass	4♠	AP	
North HCP: 16	♥ AQJ7	♥ K8	1. Cappelletti, any 6+suit			
South HCP: 11	♦ K73	♦ —	2. Texas			
Contract: 4♠ N	♣ QJ7	♣ K9654				

Board: 52			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ —	♠ AK10	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♥ AKJ754	♥ Q3	Pass	5♠ ²	Pass	5NT
South HCP: 15	♦ J64	♦ K8732	Pass	6♥	AP	
Contract: 6♥ S	♣ A843	♣ K62	1. Texas			
			2. Exclusion, for ♥			

Board: 53			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ ¹
Vul: Both	♠ A1072	♠ QJ98654	Pass	4♠	AP	
North HCP: 16	♥ AQ4	♥ K10	1. Texas			
South HCP: 10	♦ K875	♦ A10				
Contract: 4♠ N	♣ K3	♣ 108				

North hands (Practice Page)

Texas Transfer

Board: 54	♠ 874	The opponents are silent.
Dealer: S	♥ AQ5432	
Vul: EW	♦ Q10	Partner bids first.
HCP: 12	♣ A3	

Board: 55	♠ 642	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: Both	♦ Q104	You bid first.
HCP: 16	♣ AJ7	

Board: 56	♠ J1098752	The opponents are silent.
Dealer: S	♥ A94	
Vul: None	♦ A	Partner bids first.
HCP: 12	♣ K4	

Board: 57	♠ K5	The opponents are silent.
Dealer: N	♥ AQ74	
Vul: EW	♦ Q43	You bid first.
HCP: 17	♣ AQ53	

Board: 58	♠ K108	The opponents are silent.
Dealer: S	♥ AQ10753	
Vul: NS	♦ 832	Partner bids first.
HCP: 12	♣ K	

Board: 59	♠ A103	The opponents are silent.
Dealer: N	♥ Q64	
Vul: Both	♦ AK974	You bid first.
HCP: 15	♣ Q6	

Texas Transfer Both hands (Answers Page)

Board: 54	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ AKJ3				1NT
Vul: EW	♥ AQ5432	♥ KJ98	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ Q10	♦ K43	AP			
South HCP: 15	♣ A3	♣ 87	1. Texas			
Contract: 4♥ S						

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ 642	♠ AKQJ98		1NT	Pass	4♥ ¹
Vul: Both	♥ AKQ6	♥ 1084	Pass	4♠	AP	
North HCP: 16	♦ Q104	♦ 92	1. Texas			
South HCP: 12	♣ AJ7	♣ Q9				
Contract: 4♠ N						

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ J1098752	♠ AK6		4♥ ¹	Pass	4♠
Vul: None	♥ A94	♥ KQJ76	Pass	4NT ²	Pass	5♥
North HCP: 12	♦ A	♦ 1085	Pass	5♠	AP	
South HCP: 15	♣ K4	♣ Q8	1. Texas			
Contract: 5♠ S			2. Blackwood 0314, for ♠			

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ AJ9762		1NT	Pass	4♥ ¹
Vul: EW	♥ AQ74	♥ —	Pass	4♠	AP	
North HCP: 17	♦ Q43	♦ K1098	1. Texas			
South HCP: 12	♣ AQ53	♣ KJ2				
Contract: 4♠ N						

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ K108	♠ A5				1NT
Vul: NS	♥ AQ10753	♥ K642	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ 832	♦ AQ104	AP			
South HCP: 15	♣ K	♣ Q102	1. Texas			
Contract: 4♥ S						

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ QJ		1NT	Pass	4♦ ¹
Vul: Both	♥ Q64	♥ AKJ1097	Pass	4♥	Pass	5♦ ²
North HCP: 15	♦ AK974	♦ —	Pass	5♠	Pass	6♥
South HCP: 12	♣ Q6	♣ J9532	AP			
Contract: 6♥ N			1. Texas			
			2. Exclusion, for ♥			

South hands (Practice Page)

Texas Transfer

Board: 54	♠ AKJ3	The opponents are silent.
Dealer: S	♥ KJ98	
Vul: EW	♦ K43	You bid first.
HCP: 15	♣ 87	

Board: 55	♠ AKQJ98	The opponents are silent.
Dealer: N	♥ 1084	
Vul: Both	♦ 92	Partner bids first.
HCP: 12	♣ Q9	

Board: 56	♠ AK6	The opponents are silent.
Dealer: S	♥ KQJ76	
Vul: None	♦ 1085	You bid first.
HCP: 15	♣ Q8	

Board: 57	♠ AJ9762	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ K1098	Partner bids first.
HCP: 12	♣ KJ2	

Board: 58	♠ A5	The opponents are silent.
Dealer: S	♥ K642	
Vul: NS	♦ AQ104	You bid first.
HCP: 15	♣ Q102	

Board: 59	♠ QJ	The opponents are silent.
Dealer: N	♥ AKJ1097	
Vul: Both	♦ —	Partner bids first.
HCP: 12	♣ J9532	

Texas Transfer Both hands (Answers Page)

Board: 54	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ AKJ3				1NT
Vul: EW	♥ AQ5432	♥ KJ98	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ Q10	♦ K43	AP			
South HCP: 15	♣ A3	♣ 87	1. Texas			
Contract: 4♥ S						

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ 642	♠ AKQJ98		1NT	Pass	4♥ ¹
Vul: Both	♥ AKQ6	♥ 1084	Pass	4♠	AP	
North HCP: 16	♦ Q104	♦ 92	1. Texas			
South HCP: 12	♣ AJ7	♣ Q9				
Contract: 4♠ N						

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ J1098752	♠ AK6		4♥ ¹	Pass	4♠
Vul: None	♥ A94	♥ KQJ76	Pass	4NT ²	Pass	5♥
North HCP: 12	♦ A	♦ 1085	Pass	5♠	AP	
South HCP: 15	♣ K4	♣ Q8	1. Texas			
Contract: 5♠ S			2. Blackwood 0314, for ♠			

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ AJ9762		1NT	Pass	4♥ ¹
Vul: EW	♥ AQ74	♥ —	Pass	4♠	AP	
North HCP: 17	♦ Q43	♦ K1098	1. Texas			
South HCP: 12	♣ AQ53	♣ KJ2				
Contract: 4♠ N						

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ K108	♠ A5				1NT
Vul: NS	♥ AQ10753	♥ K642	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ 832	♦ AQ104	AP			
South HCP: 15	♣ K	♣ Q102	1. Texas			
Contract: 4♥ S						

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ QJ		1NT	Pass	4♦ ¹
Vul: Both	♥ Q64	♥ AKJ1097	Pass	4♥	Pass	5♦ ²
North HCP: 15	♦ AK974	♦ —	Pass	5♠	Pass	6♥
South HCP: 12	♣ Q6	♣ J9532	AP			
Contract: 6♥ N			1. Texas			
			2. Exclusion, for ♥			

North hands (Practice Page)

Texas Transfer

Board: 60	♠ AJ10962	The opponents are silent.
Dealer: S	♥ A3	
Vul: NS	♦ QJ108	Partner bids first.
HCP: 12	♣ 10	

Board: 61	♠ A8	The opponents are silent.
Dealer: N	♥ 972	
Vul: EW	♦ Q1076	You bid first.
HCP: 15	♣ AKQ3	

Board: 62	♠ KJ9764	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ J7	Partner bids first.
HCP: 13	♣ 96	

Board: 63	♠ 62	East Bids 2♣ if possible.
Dealer: N	♥ Q107	
Vul: NS	♦ A1065	You bid first.
HCP: 15	♣ AKQ4	

Board: 64	♠ 7	The opponents are silent.
Dealer: S	♥ KJ8653	
Vul: Both	♦ A54	Partner bids first.
HCP: 10	♣ Q42	

Board: 65	♠ K76	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ AK1093	You bid first.
HCP: 16	♣ J85	

Texas Transfer Both hands (Answers Page)

Board: 60	North:	South:	West	North	East	South
Dealer: S	♠ AJ10962	♠ K4				1NT
Vul: NS	♥ A3	♥ K52	Pass	4♥ ¹	Pass	4♠
North HCP: 12	♦ QJ108	♦ AK643	AP			
South HCP: 15	♣ 10	♣ Q93	1. Texas			
Contract: 4♠ S						

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KQJ1073		1NT	Pass	4♥ ¹
Vul: EW	♥ 972	♥ J105	Pass	4♠	AP	
North HCP: 15	♦ Q1076	♦ A	1. Texas			
South HCP: 11	♣ AKQ3	♣ 1087				
Contract: 4♠ N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ KJ9764	♠ AQ2				1NT
Vul: Both	♥ AKJ	♥ 1082	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♦ J7	♦ AQ6	AP			
South HCP: 15	♣ 96	♣ K732	1. Texas			
Contract: 4♠ S						

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ AKQJ109		1NT	2♣ ¹	4♥ ²
Vul: NS	♥ Q107	♥ 864	Pass	4♠	AP	
North HCP: 15	♦ A1065	♦ 7	1. Cappelletti, any 6+suit			
South HCP: 10	♣ AKQ4	♣ 1073	2. Texas			
Contract: 4♠ N						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ KQ10				1NT
Vul: Both	♥ KJ8653	♥ 1074	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♦ A54	♦ KQJ8	AP			
South HCP: 15	♣ Q42	♣ A85	1. Texas			
Contract: 4♥ S						

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ 9		1NT	Pass	4♦ ¹
Vul: None	♥ AJ	♥ KQ96543	Pass	4♥	Pass	4NT ²
North HCP: 16	♦ AK1093	♦ 74	Pass	5♥	Pass	6♥
South HCP: 12	♣ J85	♣ AK3	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

South hands (Practice Page)

Texas Transfer

Board: 60	♠ K4	The opponents are silent.
Dealer: S	♥ K52	
Vul: NS	♦ AK643	You bid first.
HCP: 15	♣ Q93	

Board: 61	♠ KQJ1073	The opponents are silent.
Dealer: N	♥ J105	
Vul: EW	♦ A	Partner bids first.
HCP: 11	♣ 1087	

Board: 62	♠ AQ2	The opponents are silent.
Dealer: S	♥ 1082	
Vul: Both	♦ AQ6	You bid first.
HCP: 15	♣ K732	

Board: 63	♠ AKQJ109	East Bids 2♣ if possible.
Dealer: N	♥ 864	
Vul: NS	♦ 7	Partner bids first.
HCP: 10	♣ 1073	

Board: 64	♠ KQ10	The opponents are silent.
Dealer: S	♥ 1074	
Vul: Both	♦ KQJ8	You bid first.
HCP: 15	♣ A85	

Board: 65	♠ 9	The opponents are silent.
Dealer: N	♥ KQ96543	
Vul: None	♦ 74	Partner bids first.
HCP: 12	♣ AK3	

Texas Transfer Both hands (Answers Page)

Board: 60	North:	South:	West	North	East	South
Dealer: S	♠ AJ10962	♠ K4				1NT
Vul: NS	♥ A3	♥ K52	Pass	4♥ ¹	Pass	4♠
North HCP: 12	♦ QJ108	♦ AK643	AP			
South HCP: 15	♣ 10	♣ Q93	1. Texas			
Contract: 4♠ S						

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KQJ1073		1NT	Pass	4♥ ¹
Vul: EW	♥ 972	♥ J105	Pass	4♠	AP	
North HCP: 15	♦ Q1076	♦ A	1. Texas			
South HCP: 11	♣ AKQ3	♣ 1087				
Contract: 4♠ N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ KJ9764	♠ AQ2				1NT
Vul: Both	♥ AKJ	♥ 1082	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♦ J7	♦ AQ6	AP			
South HCP: 15	♣ 96	♣ K732	1. Texas			
Contract: 4♠ S						

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ AKQJ109		1NT	2♣ ¹	4♥ ²
Vul: NS	♥ Q107	♥ 864	Pass	4♠	AP	
North HCP: 15	♦ A1065	♦ 7	1. Cappelletti, any 6+suit			
South HCP: 10	♣ AKQ4	♣ 1073	2. Texas			
Contract: 4♠ N						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ KQ10				1NT
Vul: Both	♥ KJ8653	♥ 1074	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♦ A54	♦ KQJ8	AP			
South HCP: 15	♣ Q42	♣ A85	1. Texas			
Contract: 4♥ S						

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ 9		1NT	Pass	4♦ ¹
Vul: None	♥ AJ	♥ KQ96543	Pass	4♥	Pass	4NT ²
North HCP: 16	♦ AK1093	♦ 74	Pass	5♥	Pass	6♥
South HCP: 12	♣ J85	♣ AK3	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

North hands (Practice Page)

Texas Transfer

Board: 66	♠ AJ10873	The opponents are silent.
Dealer: S	♥ A	
Vul: EW	♦ 10865	Partner bids first.
HCP: 13	♣ A8	

Board: 67	♠ 102	The opponents are silent.
Dealer: N	♥ K75	
Vul: Both	♦ A98	You bid first.
HCP: 15	♣ AKJ73	

Board: 68	♠ AKJ10942	The opponents are silent.
Dealer: S	♥ Q95	
Vul: None	♦ 6	Partner bids first.
HCP: 10	♣ 96	

Board: 69	♠ QJ642	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: NS	♦ Q52	You bid first.
HCP: 16	♣ KQ	

Board: 70	♠ —	The opponents are silent.
Dealer: S	♥ J109762	
Vul: Both	♦ AQ9	Partner bids first.
HCP: 11	♣ KJ82	

Board: 71	♠ KQ	The opponents are silent.
Dealer: N	♥ A96	
Vul: None	♦ A9852	You bid first.
HCP: 17	♣ A72	

Texas Transfer Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: S	♠ AJ10873	♠ K4				1NT
Vul: EW	♥ A	♥ K43	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♦ 10865	♦ AKQ74	AP			
South HCP: 15	♣ A8	♣ 652	1. Texas			
Contract: 4♠ S						

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ AQ9854		1NT	Pass	4♥ ¹
Vul: Both	♥ K75	♥ J4	Pass	4♠	AP	
North HCP: 15	♦ A98	♦ Q632	1. Texas			
South HCP: 11	♣ AKJ73	♣ Q				
Contract: 4♠ N						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ AKJ10942	♠ 86				1NT
Vul: None	♥ Q95	♥ AK2	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ 6	♦ AQ7	AP			
South HCP: 16	♣ 96	♣ K7542	1. Texas			
Contract: 4♠ S						

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ QJ642	♠ AK3		1NT	Pass	4♦ ¹
Vul: NS	♥ AQ6	♥ K98753	Pass	4♥	Pass	4NT ²
North HCP: 16	♦ Q52	♦ A8	Pass	5♦	Pass	5♥
South HCP: 14	♣ KQ	♣ 98	AP			
Contract: 5♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQJ72				1NT
Vul: Both	♥ J109762	♥ Q8	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♦ AQ9	♦ K63	AP			
South HCP: 16	♣ KJ82	♣ A109	1. Texas			
Contract: 4♥ S						

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ10965		1NT	Pass	4♥ ¹
Vul: None	♥ A96	♥ KQ3	Pass	4♠	AP	
North HCP: 17	♦ A9852	♦ 43	1. Texas			
South HCP: 13	♣ A72	♣ K9				
Contract: 4♠ N						

South hands (Practice Page)

Texas Transfer

Board: 66	♠ K4	The opponents are silent.
Dealer: S	♥ K43	
Vul: EW	♦ AKQ74	You bid first.
HCP: 15	♣ 652	

Board: 67	♠ AQ9854	The opponents are silent.
Dealer: N	♥ J4	
Vul: Both	♦ Q632	Partner bids first.
HCP: 11	♣ Q	

Board: 68	♠ 86	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ AQ7	You bid first.
HCP: 16	♣ K7542	

Board: 69	♠ AK3	The opponents are silent.
Dealer: N	♥ K98753	
Vul: NS	♦ A8	Partner bids first.
HCP: 14	♣ 98	

Board: 70	♠ AQJ72	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ K63	You bid first.
HCP: 16	♣ A109	

Board: 71	♠ AJ10965	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: None	♦ 43	Partner bids first.
HCP: 13	♣ K9	

Texas Transfer Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: S	♠ AJ10873	♠ K4				1NT
Vul: EW	♥ A	♥ K43	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♦ 10865	♦ AKQ74	AP			
South HCP: 15	♣ A8	♣ 652	1. Texas			
Contract: 4♠ S						

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ AQ9854		1NT	Pass	4♥ ¹
Vul: Both	♥ K75	♥ J4	Pass	4♠	AP	
North HCP: 15	♦ A98	♦ Q632	1. Texas			
South HCP: 11	♣ AKJ73	♣ Q				
Contract: 4♠ N						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ AKJ10942	♠ 86				1NT
Vul: None	♥ Q95	♥ AK2	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ 6	♦ AQ7	AP			
South HCP: 16	♣ 96	♣ K7542	1. Texas			
Contract: 4♠ S						

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ QJ642	♠ AK3		1NT	Pass	4♦ ¹
Vul: NS	♥ AQ6	♥ K98753	Pass	4♥	Pass	4NT ²
North HCP: 16	♦ Q52	♦ A8	Pass	5♦	Pass	5♥
South HCP: 14	♣ KQ	♣ 98	AP			
Contract: 5♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQJ72				1NT
Vul: Both	♥ J109762	♥ Q8	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♦ AQ9	♦ K63	AP			
South HCP: 16	♣ KJ82	♣ A109	1. Texas			
Contract: 4♥ S						

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ10965		1NT	Pass	4♥ ¹
Vul: None	♥ A96	♥ KQ3	Pass	4♠	AP	
North HCP: 17	♦ A9852	♦ 43	1. Texas			
South HCP: 13	♣ A72	♣ K9				
Contract: 4♠ N						

North hands (Practice Page)

Texas Transfer

Board: 72	♠ KQ98654	The opponents are silent.
Dealer: S	♥ J4	
Vul: EW	♦ —	Partner bids first.
HCP: 10	♣ A1092	

Board: 73	♠ A4	The opponents are silent.
Dealer: N	♥ K85	
Vul: Both	♦ A9862	You bid first.
HCP: 17	♣ AQ3	

Board: 74	♠ AJ8762	The opponents are silent.
Dealer: S	♥ 9	
Vul: NS	♦ 8	Partner bids first.
HCP: 11	♣ KQJ85	

Board: 75	♠ AQ8	The opponents are silent.
Dealer: N	♥ AQ765	
Vul: EW	♦ 852	You bid first.
HCP: 16	♣ A9	

Board: 76	♠ 9	The opponents are silent.
Dealer: S	♥ AQ10642	
Vul: Both	♦ A75	Partner bids first.
HCP: 10	♣ 1092	

Board: 77	♠ KQ	The opponents are silent.
Dealer: N	♥ AQJ98	
Vul: None	♦ 943	You bid first.
HCP: 17	♣ AJ6	

Texas Transfer Both hands (Answers Page)

Board: 72			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ KQ98654	♠ J10	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♥ J4	♥ AQ108	Pass	5♦ ²	Pass	5♠
South HCP: 15	♦ —	♦ KQ105	AP			
Contract: 5♠ S	♣ A1092	♣ K65	1. Texas			
			2. Exclusion, for ♠			

Board: 73			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ A4	♠ QJ10853		1NT	Pass	4♥ ¹
North HCP: 17	♥ K85	♥ A6	Pass	4♠	AP	
South HCP: 12	♦ A9862	♦ Q3	1. Texas			
Contract: 4♠ N	♣ AQ3	♣ K87				

Board: 74			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ AJ8762	♠ K5	Pass	4♥ ¹	Pass	4♠
North HCP: 11	♥ 9	♥ KJ4	AP			
South HCP: 17	♦ 8	♦ AQ1092	1. Texas			
Contract: 4♠ S	♣ KQJ85	♣ A43				

Board: 75			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AQ8	♠ KJ7543		1NT	Pass	4♥ ¹
North HCP: 16	♥ AQ765	♥ —	Pass	4♠	AP	
South HCP: 12	♦ 852	♦ A6	1. Texas			
Contract: 4♠ N	♣ A9	♣ KJ1085				

Board: 76			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 9	♠ AQ5	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♥ AQ10642	♥ KJ985	AP			
South HCP: 17	♦ A75	♦ KJ4	1. Texas			
Contract: 4♥ S	♣ 1092	♣ QJ				

Board: 77			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ KQ	♠ A1097532		1NT	Pass	4♥ ¹
North HCP: 17	♥ AQJ98	♥ K	Pass	4♠	AP	
South HCP: 11	♦ 943	♦ A105	1. Texas			
Contract: 4♠ N	♣ AJ6	♣ 108				

South hands (Practice Page)

Texas Transfer

Board: 72	♠ J10	The opponents are silent.
Dealer: S	♥ AQ108	
Vul: EW	♦ KQ105	You bid first.
HCP: 15	♣ K65	

Board: 73	♠ QJ10853	The opponents are silent.
Dealer: N	♥ A6	
Vul: Both	♦ Q3	Partner bids first.
HCP: 12	♣ K87	

Board: 74	♠ K5	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: NS	♦ AQ1092	You bid first.
HCP: 17	♣ A43	

Board: 75	♠ KJ7543	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ A6	Partner bids first.
HCP: 12	♣ KJ1085	

Board: 76	♠ AQ5	The opponents are silent.
Dealer: S	♥ KJ985	
Vul: Both	♦ KJ4	You bid first.
HCP: 17	♣ QJ	

Board: 77	♠ A1097532	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ A105	Partner bids first.
HCP: 11	♣ 108	

Texas Transfer Both hands (Answers Page)

Board: 72			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ KQ98654	♠ J10	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♥ J4	♥ AQ108	Pass	5♦ ²	Pass	5♠
South HCP: 15	♦ —	♦ KQ105	AP			
Contract: 5♠ S	♣ A1092	♣ K65	1. Texas			
			2. Exclusion, for ♠			

Board: 73			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ A4	♠ QJ10853		1NT	Pass	4♥ ¹
North HCP: 17	♥ K85	♥ A6	Pass	4♠	AP	
South HCP: 12	♦ A9862	♦ Q3	1. Texas			
Contract: 4♠ N	♣ AQ3	♣ K87				

Board: 74			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ AJ8762	♠ K5	Pass	4♥ ¹	Pass	4♠
North HCP: 11	♥ 9	♥ KJ4	AP			
South HCP: 17	♦ 8	♦ AQ1092	1. Texas			
Contract: 4♠ S	♣ KQJ85	♣ A43				

Board: 75			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AQ8	♠ KJ7543		1NT	Pass	4♥ ¹
North HCP: 16	♥ AQ765	♥ —	Pass	4♠	AP	
South HCP: 12	♦ 852	♦ A6	1. Texas			
Contract: 4♠ N	♣ A9	♣ KJ1085				

Board: 76			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 9	♠ AQ5	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♥ AQ10642	♥ KJ985	AP			
South HCP: 17	♦ A75	♦ KJ4	1. Texas			
Contract: 4♥ S	♣ 1092	♣ QJ				

Board: 77			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ KQ	♠ A1097532		1NT	Pass	4♥ ¹
North HCP: 17	♥ AQJ98	♥ K	Pass	4♠	AP	
South HCP: 11	♦ 943	♦ A105	1. Texas			
Contract: 4♠ N	♣ AJ6	♣ 108				

North hands (Practice Page)

Texas Transfer

Board: 78	♠ AK	The opponents are silent.
Dealer: S	♥ KQJ1097	
Vul: Both	♦ K82	Partner bids first.
HCP: 16	♣ 53	

Board: 79	♠ AK8	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ J1043	You bid first.
HCP: 16	♣ AJ52	

Board: 80	♠ AKJ1097	The opponents are silent.
Dealer: S	♥ Q82	
Vul: Both	♦ 72	Partner bids first.
HCP: 11	♣ J5	

Board: 81	♠ A976	The opponents are silent.
Dealer: N	♥ J7	
Vul: Both	♦ AJ5	You bid first.
HCP: 15	♣ AJ102	

Board: 82	♠ Q92	The opponents are silent.
Dealer: S	♥ KQ10832	
Vul: None	♦ AJ2	Partner bids first.
HCP: 12	♣ 3	

Board: 83	♠ KQ1064	The opponents are silent.
Dealer: N	♥ 93	
Vul: None	♦ A32	You bid first.
HCP: 15	♣ AQ7	

Texas Transfer Both hands (Answers Page)

Board: 78	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ J873	Pass	4♦ ¹	Pass	4♥
Vul: Both	♥ KQJ1097	♥ A42	Pass	4NT ²	Pass	5♣
North HCP: 16	♦ K82	♦ AJ	Pass	6♥	AP	
South HCP: 17	♣ 53	♣ AK62	1. Texas			
Contract: 6♥ S			2. Blackwood 0314, for ♥			

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ —		1NT	Pass	4♦ ¹
Vul: EW	♥ K10	♥ Q97543	Pass	4♥	Pass	5♣ ²
North HCP: 16	♦ J1043	♦ AKQ72	Pass	6♦	Pass	6♥
South HCP: 13	♣ AJ52	♣ Q9	AP			
Contract: 6♥ N			1. Texas			
			2. Exclusion, for ♥			

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ AKJ1097	♠ 843				1NT
Vul: Both	♥ Q82	♥ AK96	Pass	4♥ ¹	Pass	4♠
North HCP: 11	♦ 72	♦ AKQ	AP			
South HCP: 16	♣ J5	♣ 763	1. Texas			
Contract: 4♠ S						

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ A976	♠ K84		1NT	Pass	4♦ ¹
Vul: Both	♥ J7	♥ AQ9854	Pass	4♥	Pass	4NT ²
North HCP: 15	♦ AJ5	♦ K97	Pass	5♣	Pass	5♥
South HCP: 12	♣ AJ102	♣ 4	Pass	6♥	AP	
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ AJ76				1NT
Vul: None	♥ KQ10832	♥ A74	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ AJ2	♦ 754	AP			
South HCP: 15	♣ 3	♣ AQ8	1. Texas			
Contract: 4♥ S						

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ KQ1064	♠ J		1NT	Pass	4♦ ¹
Vul: None	♥ 93	♥ AK7654	Pass	4♥	AP	
North HCP: 15	♦ A32	♦ QJ4	1. Texas			
South HCP: 12	♣ AQ7	♣ J32				
Contract: 4♥ N						

South hands (Practice Page)

Texas Transfer

Board: 78	♠ J873	The opponents are silent.
Dealer: S	♥ A42	
Vul: Both	♦ AJ	You bid first.
HCP: 17	♣ AK62	

Board: 79	♠ —	The opponents are silent.
Dealer: N	♥ Q97543	
Vul: EW	♦ AKQ72	Partner bids first.
HCP: 13	♣ Q9	

Board: 80	♠ 843	The opponents are silent.
Dealer: S	♥ AK96	
Vul: Both	♦ AKQ	You bid first.
HCP: 16	♣ 763	

Board: 81	♠ K84	The opponents are silent.
Dealer: N	♥ AQ9854	
Vul: Both	♦ K97	Partner bids first.
HCP: 12	♣ 4	

Board: 82	♠ AJ76	The opponents are silent.
Dealer: S	♥ A74	
Vul: None	♦ 754	You bid first.
HCP: 15	♣ AQ8	

Board: 83	♠ J	The opponents are silent.
Dealer: N	♥ AK7654	
Vul: None	♦ QJ4	Partner bids first.
HCP: 12	♣ J32	

Texas Transfer Both hands (Answers Page)

Board: 78	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ J873	Pass	4♦ ¹	Pass	4♥
Vul: Both	♥ KQJ1097	♥ A42	Pass	4NT ²	Pass	5♣
North HCP: 16	♦ K82	♦ AJ	Pass	6♥	AP	
South HCP: 17	♣ 53	♣ AK62	1. Texas			
Contract: 6♥ S			2. Blackwood 0314, for ♥			

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ —		1NT	Pass	4♦ ¹
Vul: EW	♥ K10	♥ Q97543	Pass	4♥	Pass	5♣ ²
North HCP: 16	♦ J1043	♦ AKQ72	Pass	6♦	Pass	6♥
South HCP: 13	♣ AJ52	♣ Q9	AP			
Contract: 6♥ N			1. Texas			
			2. Exclusion, for ♥			

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ AKJ1097	♠ 843				1NT
Vul: Both	♥ Q82	♥ AK96	Pass	4♥ ¹	Pass	4♠
North HCP: 11	♦ 72	♦ AKQ	AP			
South HCP: 16	♣ J5	♣ 763	1. Texas			
Contract: 4♠ S						

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ A976	♠ K84		1NT	Pass	4♦ ¹
Vul: Both	♥ J7	♥ AQ9854	Pass	4♥	Pass	4NT ²
North HCP: 15	♦ AJ5	♦ K97	Pass	5♣	Pass	5♥
South HCP: 12	♣ AJ102	♣ 4	Pass	6♥	AP	
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ AJ76				1NT
Vul: None	♥ KQ10832	♥ A74	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ AJ2	♦ 754	AP			
South HCP: 15	♣ 3	♣ AQ8	1. Texas			
Contract: 4♥ S						

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ KQ1064	♠ J		1NT	Pass	4♦ ¹
Vul: None	♥ 93	♥ AK7654	Pass	4♥	AP	
North HCP: 15	♦ A32	♦ QJ4	1. Texas			
South HCP: 12	♣ AQ7	♣ J32				
Contract: 4♥ N						

North hands (Practice Page)

Texas Transfer

Board: 84	♠ QJ10763	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ AKQ7	Partner bids first.
HCP: 13	♣ J8	

Board: 85	♠ KJ95	The opponents are silent.
Dealer: N	♥ K109	
Vul: None	♦ AKQ10	You bid first.
HCP: 16	♣ 75	

Board: 86	♠ A5	The opponents are silent.
Dealer: S	♥ KQ10983	
Vul: NS	♦ 102	Partner bids first.
HCP: 13	♣ KJ4	

Board: 87	♠ AQ63	The opponents are silent.
Dealer: N	♥ 53	
Vul: EW	♦ Q43	You bid first.
HCP: 15	♣ AK105	

Board: 88	♠ AQ10954	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: EW	♦ 4	Partner bids first.
HCP: 13	♣ 963	

Board: 89	♠ KJ86	East Bids 2♣ if possible.
Dealer: N	♥ 952	
Vul: None	♦ A76	You bid first.
HCP: 15	♣ AK3	

Texas Transfer Both hands (Answers Page)

Board: 84			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ QJ10763	♠ AK9	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♥ 5	♥ AQ	Pass	4NT ²	Pass	5♣
South HCP: 17	♦ AKQ7	♦ J9642	Pass	6♠	AP	
Contract: 6♠ S	♣ J8	♣ K93	1. Texas			
			2. Blackwood 0314, for ♠			

Board: 85			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ ¹
Vul: None	♠ KJ95	♠ 4	Pass	4♥	Pass	4NT ²
North HCP: 16	♥ K109	♥ A87432	Pass	5♥	AP	
South HCP: 13	♦ AKQ10	♦ 94	1. Texas			
Contract: 5♥ N	♣ 75	♣ AKQ2	2. Blackwood 0314, for ♥			

Board: 86			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ A5	♠ KQ10	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♥ KQ10983	♥ AJ5	AP			
South HCP: 16	♦ 102	♦ Q43	1. Texas			
Contract: 4♥ S	♣ KJ4	♣ A1082				

Board: 87			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ ¹
Vul: EW	♠ AQ63	♠ K87	Pass	4♥	AP	
North HCP: 15	♥ 53	♥ KQ8764	1. Texas			
South HCP: 12	♦ Q43	♦ A2				
Contract: 4♥ N	♣ AK105	♣ 93				

Board: 88			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ AQ10954	♠ KJ6	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♥ AQJ	♥ 1096	Pass	4NT ²	Pass	5♣
South HCP: 15	♦ 4	♦ A8	Pass	6♠	AP	
Contract: 6♠ S	♣ 963	♣ AK872	1. Texas			
			2. Blackwood 0314, for ♠			

Board: 89			West	North	East	South
Dealer: N	North:	South:		1NT	2♣ ¹	4♥ ²
Vul: None	♠ KJ86	♠ AQ109752	Pass	4♠	Pass	4NT ³
North HCP: 15	♥ 952	♥ A108	Pass	5♣	Pass	6♠
South HCP: 10	♦ A76	♦ 10	AP			
Contract: 6♠ N	♣ AK3	♣ 97	1. Cappelletti, any 6+suit			
			2. Texas			
			3. Blackwood 0314, for ♠			

South hands (Practice Page)

Texas Transfer

Board: 84	♠ AK9	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ J9642	You bid first.
HCP: 17	♣ K93	

Board: 85	♠ 4	The opponents are silent.
Dealer: N	♥ A87432	
Vul: None	♦ 94	Partner bids first.
HCP: 13	♣ AKQ2	

Board: 86	♠ KQ10	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: NS	♦ Q43	You bid first.
HCP: 16	♣ A1082	

Board: 87	♠ K87	The opponents are silent.
Dealer: N	♥ KQ8764	
Vul: EW	♦ A2	Partner bids first.
HCP: 12	♣ 93	

Board: 88	♠ KJ6	The opponents are silent.
Dealer: S	♥ 1096	
Vul: EW	♦ A8	You bid first.
HCP: 15	♣ AK872	

Board: 89	♠ AQ109752	East Bids 2♣ if possible.
Dealer: N	♥ A108	
Vul: None	♦ 10	Partner bids first.
HCP: 10	♣ 97	

Texas Transfer Both hands (Answers Page)

Board: 84			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ QJ10763	♠ AK9	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♥ 5	♥ AQ	Pass	4NT ²	Pass	5♣
South HCP: 17	♦ AKQ7	♦ J9642	Pass	6♠	AP	
Contract: 6♠ S	♣ J8	♣ K93	1. Texas			
			2. Blackwood 0314, for ♠			

Board: 85			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ ¹
Vul: None	♠ KJ95	♠ 4	Pass	4♥	Pass	4NT ²
North HCP: 16	♥ K109	♥ A87432	Pass	5♥	AP	
South HCP: 13	♦ AKQ10	♦ 94	1. Texas			
Contract: 5♥ N	♣ 75	♣ AKQ2	2. Blackwood 0314, for ♥			

Board: 86			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ A5	♠ KQ10	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♥ KQ10983	♥ AJ5	AP			
South HCP: 16	♦ 102	♦ Q43	1. Texas			
Contract: 4♥ S	♣ KJ4	♣ A1082				

Board: 87			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ ¹
Vul: EW	♠ AQ63	♠ K87	Pass	4♥	AP	
North HCP: 15	♥ 53	♥ KQ8764	1. Texas			
South HCP: 12	♦ Q43	♦ A2				
Contract: 4♥ N	♣ AK105	♣ 93				

Board: 88			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ AQ10954	♠ KJ6	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♥ AQJ	♥ 1096	Pass	4NT ²	Pass	5♣
South HCP: 15	♦ 4	♦ A8	Pass	6♠	AP	
Contract: 6♠ S	♣ 963	♣ AK872	1. Texas			
			2. Blackwood 0314, for ♠			

Board: 89			West	North	East	South
Dealer: N	North:	South:		1NT	2♣ ¹	4♥ ²
Vul: None	♠ KJ86	♠ AQ109752	Pass	4♠	Pass	4NT ³
North HCP: 15	♥ 952	♥ A108	Pass	5♣	Pass	6♠
South HCP: 10	♦ A76	♦ 10	AP			
Contract: 6♠ N	♣ AK3	♣ 97	1. Cappelletti, any 6+suit			
			2. Texas			
			3. Blackwood 0314, for ♠			

North hands (Practice Page)

Texas Transfer

Board: 90	♠ 1065	The opponents are silent.
Dealer: S	♥ AQ10653	
Vul: EW	♦ —	Partner bids first.
HCP: 12	♣ AQ109	
Board: 91	♠ K10	The opponents are silent.
Dealer: N	♥ AK73	
Vul: Both	♦ A943	You bid first.
HCP: 16	♣ Q94	
Board: 92	♠ AKQ10975	The opponents are silent.
Dealer: S	♥ 42	
Vul: None	♦ 4	Partner bids first.
HCP: 10	♣ J108	
Board: 93	♠ A63	West Doubles 4♦ if possible.
Dealer: N	♥ 96	
Vul: EW	♦ A64	You bid first.
HCP: 16	♣ AKJ108	
Board: 94	♠ 2	West Bids 2♣ if possible.
Dealer: S	♥ K87542	
Vul: NS	♦ AQJ94	Partner bids first.
HCP: 10	♣ 2	
Board: 95	♠ 63	West Doubles 4♦ if possible.
Dealer: N	♥ A987	
Vul: NS	♦ AQ104	You bid first.
HCP: 16	♣ AQ8	

Texas Transfer Both hands (Answers Page)

Board: 90	North:	South:	West	North	East	South
Dealer: S	♠ 1065	♠ K43				1NT
Vul: EW	♥ AQ10653	♥ K2	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ —	♦ AQ1082	AP			
South HCP: 15	♣ AQ109	♣ K64	1. Texas			
Contract: 4♥ S						

Board: 91	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ AQJ8654		1NT	Pass	4♥ ¹
Vul: Both	♥ AK73	♥ 6	Pass	4♠	AP	
North HCP: 16	♦ A943	♦ 76	1. Texas			
South HCP: 12	♣ Q94	♣ AJ2				
Contract: 4♠ N						

Board: 92	North:	South:	West	North	East	South
Dealer: S	♠ AKQ10975	♠ J63				1NT
Vul: None	♥ 42	♥ AK	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ 4	♦ KQ72	AP			
South HCP: 17	♣ J108	♣ A963	1. Texas			
Contract: 4♠ S						

Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ 87		1NT	Pass	4♦ ¹
Vul: EW	♥ 96	♥ AKQJ1075	X	Pass ²	Pass	4NT ³
North HCP: 16	♦ A64	♦ —	Pass	5♣	Pass	6♥
South HCP: 12	♣ AKJ108	♣ Q653	AP			
Contract: 6♥ S			1. Texas			
			2. denies a ♦ stopper			
			3. Blackwood 0314, for ♥			

Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AJ74				1NT
Vul: NS	♥ K87542	♥ A63	2♣ ¹	4♦ ²	Pass	4♥
North HCP: 10	♦ AQJ94	♦ K108	Pass	4NT ³	Pass	5♥
South HCP: 15	♣ 2	♣ K108	AP			
Contract: 5♥ S			1. Cappelletti, any 6+suit			
			2. Texas			
			3. Blackwood 0314, for ♥			

Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ AKJ				
Vul: NS	♥ A987	♥ QJ10642		1NT	Pass	4♦ ¹
North HCP: 16	♦ AQ104	♦ 3	X	4♥	AP	
South HCP: 11	♣ AQ8	♣ 942	1. Texas			
Contract: 4♥ N						

South hands (Practice Page)

Texas Transfer

Board: 90	♠ K43	The opponents are silent.
Dealer: S	♥ K2	
Vul: EW	♦ AQ1082	You bid first.
HCP: 15	♣ K64	
Board: 91	♠ AQJ8654	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ 76	Partner bids first.
HCP: 12	♣ AJ2	
Board: 92	♠ J63	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ KQ72	You bid first.
HCP: 17	♣ A963	
Board: 93	♠ 87	West Doubles 4♦ if possible.
Dealer: N	♥ AKQJ1075	
Vul: EW	♦ —	Partner bids first.
HCP: 12	♣ Q653	
Board: 94	♠ AJ74	West Bids 2♣ if possible.
Dealer: S	♥ A63	
Vul: NS	♦ K108	You bid first.
HCP: 15	♣ K108	
Board: 95	♠ AKJ	West Doubles 4♦ if possible.
Dealer: N	♥ QJ10642	
Vul: NS	♦ 3	Partner bids first.
HCP: 11	♣ 942	

Texas Transfer Both hands (Answers Page)

Board: 90	North:	South:	West	North	East	South
Dealer: S	♠ 1065	♠ K43				1NT
Vul: EW	♥ AQ10653	♥ K2	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ —	♦ AQ1082	AP			
South HCP: 15	♣ AQ109	♣ K64	1. Texas			
Contract: 4♥ S						

Board: 91	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ AQJ8654		1NT	Pass	4♥ ¹
Vul: Both	♥ AK73	♥ 6	Pass	4♠	AP	
North HCP: 16	♦ A943	♦ 76	1. Texas			
South HCP: 12	♣ Q94	♣ AJ2				
Contract: 4♠ N						

Board: 92	North:	South:	West	North	East	South
Dealer: S	♠ AKQ10975	♠ J63				1NT
Vul: None	♥ 42	♥ AK	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ 4	♦ KQ72	AP			
South HCP: 17	♣ J108	♣ A963	1. Texas			
Contract: 4♠ S						

Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ 87		1NT	Pass	4♦ ¹
Vul: EW	♥ 96	♥ AKQJ1075	X	Pass ²	Pass	4NT ³
North HCP: 16	♦ A64	♦ —	Pass	5♣	Pass	6♥
South HCP: 12	♣ AKJ108	♣ Q653	AP			
Contract: 6♥ S			1. Texas			
			2. denies a ♦ stopper			
			3. Blackwood 0314, for ♥			

Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AJ74				1NT
Vul: NS	♥ K87542	♥ A63	2♣ ¹	4♦ ²	Pass	4♥
North HCP: 10	♦ AQJ94	♦ K108	Pass	4NT ³	Pass	5♥
South HCP: 15	♣ 2	♣ K108	AP			
Contract: 5♥ S			1. Cappelletti, any 6+suit			
			2. Texas			
			3. Blackwood 0314, for ♥			

Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ AKJ				
Vul: NS	♥ A987	♥ QJ10642		1NT	Pass	4♦ ¹
North HCP: 16	♦ AQ104	♦ 3	X	4♥	AP	
South HCP: 11	♣ AQ8	♣ 942	1. Texas			
Contract: 4♥ N						

North hands (Practice Page)

Texas Transfer

Board: 96	♠ 8	The opponents are silent.
Dealer: S	♥ AKJ743	
Vul: Both	♦ A54	Partner bids first.
HCP: 12	♣ 742	

Board: 97	♠ K10	The opponents are silent.
Dealer: N	♥ J52	
Vul: NS	♦ K8743	You bid first.
HCP: 15	♣ AKJ	

Board: 98	♠ Q74	The opponents are silent.
Dealer: S	♥ QJ8765	
Vul: NS	♦ A105	Partner bids first.
HCP: 12	♣ K	

Board: 99	♠ Q9	The opponents are silent.
Dealer: N	♥ AK10	
Vul: Both	♦ QJ62	You bid first.
HCP: 17	♣ AJ75	

Board: 100	♠ K8	West Bids 2♣ if possible.
Dealer: S	♥ AK6543	
Vul: NS	♦ J742	Partner bids first.
HCP: 11	♣ 3	

Board: 101	♠ A9	The opponents are silent.
Dealer: N	♥ J10876	
Vul: EW	♦ K98	You bid first.
HCP: 15	♣ AK3	

Texas Transfer Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ A1052				1NT
Vul: Both	♥ AKJ743	♥ Q82	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ A54	♦ KQ	AP			
South HCP: 17	♣ 742	♣ AQ83	1. Texas			
Contract: 4♥ S						

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ A987652		1NT	Pass	4♥ ¹
Vul: NS	♥ J52	♥ K98	Pass	4♠	Pass	4NT ²
North HCP: 15	♦ K8743	♦ A	Pass	5♥	Pass	5♠
South HCP: 11	♣ AKJ	♣ 54	AP			
Contract: 5♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ K85				1NT
Vul: NS	♥ QJ8765	♥ K9	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ A105	♦ KQ83	AP			
South HCP: 15	♣ K	♣ A654	1. Texas			
Contract: 4♥ S						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ AK87543		1NT	Pass	4♥ ¹
Vul: Both	♥ AK10	♥ 8	Pass	4♠	Pass	4NT ²
North HCP: 17	♦ QJ62	♦ 84	Pass	5♠	Pass	6♠
South HCP: 12	♣ AJ75	♣ KQ8	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ Q5				1NT
Vul: NS	♥ AK6543	♥ QJ98	2♣ ¹	4♦ ²	Pass	4♥
North HCP: 11	♦ J742	♦ AK6	AP			
South HCP: 17	♣ 3	♣ AJ98	1. Cappelletti, any 6+suit			
Contract: 4♥ S			2. Texas			

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KQ		1NT	Pass	4♦ ¹
Vul: EW	♥ J10876	♥ AKQ542	Pass	4♥	AP	
North HCP: 15	♦ K98	♦ J76	1. Texas			
South HCP: 15	♣ AK3	♣ 54				
Contract: 4♥ N						

South hands (Practice Page)

Texas Transfer

Board: 96	♠ A1052	The opponents are silent.
Dealer: S	♥ Q82	
Vul: Both	♦ KQ	You bid first.
HCP: 17	♣ AQ83	

Board: 97	♠ A987652	The opponents are silent.
Dealer: N	♥ K98	
Vul: NS	♦ A	Partner bids first.
HCP: 11	♣ 54	

Board: 98	♠ K85	The opponents are silent.
Dealer: S	♥ K9	
Vul: NS	♦ KQ83	You bid first.
HCP: 15	♣ A654	

Board: 99	♠ AK87543	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ 84	Partner bids first.
HCP: 12	♣ KQ8	

Board: 100	♠ Q5	West Bids 2♣ if possible.
Dealer: S	♥ QJ98	
Vul: NS	♦ AK6	You bid first.
HCP: 17	♣ AJ98	

Board: 101	♠ KQ	The opponents are silent.
Dealer: N	♥ AKQ542	
Vul: EW	♦ J76	Partner bids first.
HCP: 15	♣ 54	

Texas Transfer Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ A1052				1NT
Vul: Both	♥ AKJ743	♥ Q82	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ A54	♦ KQ	AP			
South HCP: 17	♣ 742	♣ AQ83	1. Texas			
Contract: 4♥ S						

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ A987652		1NT	Pass	4♥ ¹
Vul: NS	♥ J52	♥ K98	Pass	4♠	Pass	4NT ²
North HCP: 15	♦ K8743	♦ A	Pass	5♥	Pass	5♠
South HCP: 11	♣ AKJ	♣ 54	AP			
Contract: 5♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ K85				1NT
Vul: NS	♥ QJ8765	♥ K9	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ A105	♦ KQ83	AP			
South HCP: 15	♣ K	♣ A654	1. Texas			
Contract: 4♥ S						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ AK87543		1NT	Pass	4♥ ¹
Vul: Both	♥ AK10	♥ 8	Pass	4♠	Pass	4NT ²
North HCP: 17	♦ QJ62	♦ 84	Pass	5♠	Pass	6♠
South HCP: 12	♣ AJ75	♣ KQ8	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ Q5				1NT
Vul: NS	♥ AK6543	♥ QJ98	2♣ ¹	4♦ ²	Pass	4♥
North HCP: 11	♦ J742	♦ AK6	AP			
South HCP: 17	♣ 3	♣ AJ98	1. Cappelletti, any 6+suit			
Contract: 4♥ S			2. Texas			

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KQ		1NT	Pass	4♦ ¹
Vul: EW	♥ J10876	♥ AKQ542	Pass	4♥	AP	
North HCP: 15	♦ K98	♦ J76	1. Texas			
South HCP: 15	♣ AK3	♣ 54				
Contract: 4♥ N						

North hands (Practice Page)

Texas Transfer

Board: 102	♠ A43	The opponents are silent.
Dealer: S	♥ AQ8762	
Vul: Both	♦ K5	Partner bids first.
HCP: 13	♣ 72	

Board: 103	♠ AQ1073	The opponents are silent.
Dealer: N	♥ K3	
Vul: None	♦ Q86	You bid first.
HCP: 15	♣ A64	

Board: 104	♠ Q109	The opponents are silent.
Dealer: S	♥ A109754	
Vul: NS	♦ AK10	Partner bids first.
HCP: 13	♣ 10	

Board: 105	♠ AKJ2	The opponents are silent.
Dealer: N	♥ 85	
Vul: NS	♦ Q72	You bid first.
HCP: 15	♣ AJ54	

Board: 106	♠ AKQ1098	The opponents are silent.
Dealer: S	♥ 1062	
Vul: EW	♦ A109	Partner bids first.
HCP: 13	♣ 7	

Board: 107	♠ Q6	The opponents are silent.
Dealer: N	♥ A10862	
Vul: Both	♦ AK4	You bid first.
HCP: 17	♣ A94	

Texas Transfer Both hands (Answers Page)

Board: 102	North:	South:	West	North	East	South
Dealer: S	♠ A43	♠ KJ9				1NT
Vul: Both	♥ AQ8762	♥ K9	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ K5	♦ J74	AP			
South HCP: 15	♣ 72	♣ AK1054	1. Texas			
Contract: 4♥ S						

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ AQ1073	♠ 64				
Vul: None	♥ K3	♥ AQJ10864		1NT	Pass	4♦ ¹
North HCP: 15	♦ Q86	♦ 32	Pass	4♥	AP	
South HCP: 12	♣ A64	♣ KQ	1. Texas			
Contract: 4♥ N						

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ AJ5				1NT
Vul: NS	♥ A109754	♥ QJ2	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ AK10	♦ 74	AP			
South HCP: 15	♣ 10	♣ AQJ52	1. Texas			
Contract: 4♥ S						

Board: 105	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ 84				
Vul: NS	♥ 85	♥ AKQJ97		1NT	Pass	4♦ ¹
North HCP: 15	♦ Q72	♦ 9	Pass	4♥	AP	
South HCP: 10	♣ AJ54	♣ 10732	1. Texas			
Contract: 4♥ N						

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ AKQ1098	♠ J32				1NT
Vul: EW	♥ 1062	♥ KJ94	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♦ A109	♦ KQ	Pass	4NT ²	Pass	5♦
South HCP: 16	♣ 7	♣ AQ102	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ AJ8743				
Vul: Both	♥ A10862	♥ —	Pass	4♠	Pass	4♥ ¹
North HCP: 17	♦ AK4	♦ 95	Pass	6♣	Pass	6♠
South HCP: 10	♣ A94	♣ KQ1082	AP			
Contract: 6♠ N			1. Texas			
			2. Exclusion, for ♠			

South hands (Practice Page)

Texas Transfer

Board: 102	♠ KJ9	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ J74	You bid first.
HCP: 15	♣ AK1054	

Board: 103	♠ 64	The opponents are silent.
Dealer: N	♥ AQJ10864	
Vul: None	♦ 32	Partner bids first.
HCP: 12	♣ KQ	

Board: 104	♠ AJ5	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: NS	♦ 74	You bid first.
HCP: 15	♣ AQJ52	

Board: 105	♠ 84	The opponents are silent.
Dealer: N	♥ AKQJ97	
Vul: NS	♦ 9	Partner bids first.
HCP: 10	♣ 10732	

Board: 106	♠ J32	The opponents are silent.
Dealer: S	♥ KJ94	
Vul: EW	♦ KQ	You bid first.
HCP: 16	♣ AQ102	

Board: 107	♠ AJ8743	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ 95	Partner bids first.
HCP: 10	♣ KQ1082	

Texas Transfer Both hands (Answers Page)

Board: 102	North:	South:	West	North	East	South
Dealer: S	♠ A43	♠ KJ9				1NT
Vul: Both	♥ AQ8762	♥ K9	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ K5	♦ J74	AP			
South HCP: 15	♣ 72	♣ AK1054	1. Texas			
Contract: 4♥ S						

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ AQ1073	♠ 64				
Vul: None	♥ K3	♥ AQJ10864		1NT	Pass	4♦ ¹
North HCP: 15	♦ Q86	♦ 32	Pass	4♥	AP	
South HCP: 12	♣ A64	♣ KQ	1. Texas			
Contract: 4♥ N						

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ AJ5				1NT
Vul: NS	♥ A109754	♥ QJ2	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ AK10	♦ 74	AP			
South HCP: 15	♣ 10	♣ AQJ52	1. Texas			
Contract: 4♥ S						

Board: 105	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ 84				
Vul: NS	♥ 85	♥ AKQJ97		1NT	Pass	4♦ ¹
North HCP: 15	♦ Q72	♦ 9	Pass	4♥	AP	
South HCP: 10	♣ AJ54	♣ 10732	1. Texas			
Contract: 4♥ N						

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ AKQ1098	♠ J32				1NT
Vul: EW	♥ 1062	♥ KJ94	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♦ A109	♦ KQ	Pass	4NT ²	Pass	5♦
South HCP: 16	♣ 7	♣ AQ102	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ AJ8743				
Vul: Both	♥ A10862	♥ —	Pass	4♠	Pass	4♥ ¹
North HCP: 17	♦ AK4	♦ 95	Pass	6♣	Pass	6♠
South HCP: 10	♣ A94	♣ KQ1082	AP			
Contract: 6♠ N			1. Texas			
			2. Exclusion, for ♠			

North hands (Practice Page)

Texas Transfer

Board: 108	♠ A104	The opponents are silent.
Dealer: S	♥ KJ8742	
Vul: Both	♦ A6	Partner bids first.
HCP: 12	♣ 105	

Board: 109	♠ Q954	The opponents are silent.
Dealer: N	♥ J10	
Vul: NS	♦ AQ108	You bid first.
HCP: 15	♣ AQ4	

Board: 110	♠ K7	The opponents are silent.
Dealer: S	♥ KJ9432	
Vul: None	♦ A10	Partner bids first.
HCP: 14	♣ K86	

Board: 111	♠ 653	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: EW	♦ K8	You bid first.
HCP: 15	♣ AJ932	

Board: 112	♠ KQJ1062	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ QJ	Partner bids first.
HCP: 13	♣ 972	

Board: 113	♠ A103	The opponents are silent.
Dealer: N	♥ Q106	
Vul: Both	♦ AQ974	You bid first.
HCP: 15	♣ K7	

Texas Transfer Both hands (Answers Page)

Board: 108	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ KQJ2				1NT
Vul: Both	♥ KJ8742	♥ A3	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ A6	♦ Q92	AP			
South HCP: 16	♣ 105	♣ KJ97	1. Texas			
Contract: 4♥ S						

Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ Q954	♠ AK10		1NT	Pass	4♦ ¹
Vul: NS	♥ J10	♥ KQ9642	Pass	4♥	Pass	4NT ²
North HCP: 15	♦ AQ108	♦ 5	Pass	5♥	Pass	6♥
South HCP: 12	♣ AQ4	♣ 953	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ AJ109				1NT
Vul: None	♥ KJ9432	♥ A6	Pass	4♦ ¹	Pass	4♥
North HCP: 14	♦ A10	♦ K872	AP			
South HCP: 16	♣ K86	♣ A52	1. Texas			
Contract: 4♥ S						

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ 653	♠ AKJ1082		1NT	Pass	4♥ ¹
Vul: EW	♥ AQJ	♥ K	Pass	4♠	AP	
North HCP: 15	♦ K8	♦ J72	1. Texas			
South HCP: 12	♣ AJ932	♣ 765				
Contract: 4♠ N						

Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ KQJ1062	♠ A4				1NT
Vul: EW	♥ A8	♥ KJ4	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♦ QJ	♦ K982	AP			
South HCP: 15	♣ 972	♣ KJ65	1. Texas			
Contract: 4♠ S						

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ KQ8762		1NT	Pass	4♥ ¹
Vul: Both	♥ Q106	♥ A42	Pass	4♠	AP	
North HCP: 15	♦ AQ974	♦ 2	1. Texas			
South HCP: 11	♣ K7	♣ Q42				
Contract: 4♠ N						

South hands (Practice Page)

Texas Transfer

Board: 108	♠ KQJ2	The opponents are silent.
Dealer: S	♥ A3	
Vul: Both	♦ Q92	You bid first.
HCP: 16	♣ KJ97	

Board: 109	♠ AK10	The opponents are silent.
Dealer: N	♥ KQ9642	
Vul: NS	♦ 5	Partner bids first.
HCP: 12	♣ 953	

Board: 110	♠ AJ109	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ K872	You bid first.
HCP: 16	♣ A52	

Board: 111	♠ AKJ1082	The opponents are silent.
Dealer: N	♥ K	
Vul: EW	♦ J72	Partner bids first.
HCP: 12	♣ 765	

Board: 112	♠ A4	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: EW	♦ K982	You bid first.
HCP: 15	♣ KJ65	

Board: 113	♠ KQ8762	The opponents are silent.
Dealer: N	♥ A42	
Vul: Both	♦ 2	Partner bids first.
HCP: 11	♣ Q42	

Texas Transfer Both hands (Answers Page)

Board: 108	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ KQJ2				1NT
Vul: Both	♥ KJ8742	♥ A3	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ A6	♦ Q92	AP			
South HCP: 16	♣ 105	♣ KJ97	1. Texas			
Contract: 4♥ S						

Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ Q954	♠ AK10		1NT	Pass	4♦ ¹
Vul: NS	♥ J10	♥ KQ9642	Pass	4♥	Pass	4NT ²
North HCP: 15	♦ AQ108	♦ 5	Pass	5♥	Pass	6♥
South HCP: 12	♣ AQ4	♣ 953	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ AJ109				1NT
Vul: None	♥ KJ9432	♥ A6	Pass	4♦ ¹	Pass	4♥
North HCP: 14	♦ A10	♦ K872	AP			
South HCP: 16	♣ K86	♣ A52	1. Texas			
Contract: 4♥ S						

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ 653	♠ AKJ1082		1NT	Pass	4♥ ¹
Vul: EW	♥ AQJ	♥ K	Pass	4♠	AP	
North HCP: 15	♦ K8	♦ J72	1. Texas			
South HCP: 12	♣ AJ932	♣ 765				
Contract: 4♠ N						

Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ KQJ1062	♠ A4				1NT
Vul: EW	♥ A8	♥ KJ4	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♦ QJ	♦ K982	AP			
South HCP: 15	♣ 972	♣ KJ65	1. Texas			
Contract: 4♠ S						

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ KQ8762		1NT	Pass	4♥ ¹
Vul: Both	♥ Q106	♥ A42	Pass	4♠	AP	
North HCP: 15	♦ AQ974	♦ 2	1. Texas			
South HCP: 11	♣ K7	♣ Q42				
Contract: 4♠ N						

North hands (Practice Page)

Texas Transfer

Board: 114	♠ AQ9763	The opponents are silent.
Dealer: S	♥ A63	
Vul: None	♦ 964	Partner bids first.
HCP: 10	♣ 3	
Board: 115	♠ KJ	West Doubles 4♥ if possible.
Dealer: N	♥ K73	
Vul: Both	♦ Q1097	You bid first.
HCP: 15	♣ AQ108	
Board: 116	♠ K98	The opponents are silent.
Dealer: S	♥ AQJ10986	
Vul: None	♦ 6	Partner bids first.
HCP: 10	♣ 53	
Board: 117	♠ 1053	West Doubles 5♣ if possible.
Dealer: N	♥ AK106	
Vul: NS	♦ A5	You bid first.
HCP: 15	♣ A965	
Board: 118	♠ KQ8642	West Doubles 6♣ if possible.
Dealer: S	♥ —	
Vul: None	♦ AK102	Partner bids first.
HCP: 12	♣ 754	

Texas Transfer Both hands (Answers Page)

Board: 114	North:	South:	West	North	East	South
Dealer: S	♠ AQ9763	♠ K8				1NT
Vul: None	♥ A63	♥ KQ7	Pass	4♥ ¹	Pass	4♣
North HCP: 10	♦ 964	♦ Q108	AP			
South HCP: 15	♣ 3	♣ KQ652	1. Texas			
Contract: 4♠ S						

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ AQ10742		1NT	Pass	4♥ ¹
Vul: Both	♥ K73	♥ 54	X	Pass ²	Pass	4♣
North HCP: 15	♦ Q1097	♦ A53	AP			
South HCP: 10	♣ AQ108	♣ 96	1. Texas			
Contract: 4♠ S			2. denies a ♥ stopper			

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ Q5				1NT
Vul: None	♥ AQJ10986	♥ 543	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♦ 6	♦ A742	AP			
South HCP: 15	♣ 53	♣ AKQ10	1. Texas			
Contract: 4♥ S						

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ 1053	♠ AKJ986		1NT	Pass	4♥ ¹
Vul: NS	♥ AK106	♥ 853	Pass	4♣	Pass	5♣ ²
North HCP: 15	♦ A5	♦ KQ42	X	5♦	Pass	5♥
South HCP: 13	♣ A965	♣ —	Pass	5♣	Pass	6♣
Contract: 6♠ N			AP			
			1. Texas			
			2. Exclusion, for ♠			

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ KQ8642	♠ A109				1NT
Vul: None	♥ —	♥ AQ32	Pass	4♥ ¹	Pass	4♣
North HCP: 12	♦ AK102	♦ J73	Pass	5♥ ²	Pass	6♣
South HCP: 15	♣ 754	♣ A82	X	Pass	Pass	6♣
Contract: 6♠ S			AP			
			1. Texas			
			2. Exclusion, for ♠			

South hands (Practice Page)

Texas Transfer

Board: 114	♠ K8	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: None	♦ Q108	You bid first.
HCP: 15	♣ KQ652	
Board: 115	♠ AQ10742	West Doubles 4♥ if possible.
Dealer: N	♥ 54	
Vul: Both	♦ A53	Partner bids first.
HCP: 10	♣ 96	
Board: 116	♠ Q5	The opponents are silent.
Dealer: S	♥ 543	
Vul: None	♦ A742	You bid first.
HCP: 15	♣ AKQ10	
Board: 117	♠ AKJ986	West Doubles 5♣ if possible.
Dealer: N	♥ 853	
Vul: NS	♦ KQ42	Partner bids first.
HCP: 13	♣ —	
Board: 118	♠ A109	West Doubles 6♣ if possible.
Dealer: S	♥ AQ32	
Vul: None	♦ J73	You bid first.
HCP: 15	♣ A82	

Texas Transfer Both hands (Answers Page)

Board: 114	North:	South:	West	North	East	South
Dealer: S	♠ AQ9763	♠ K8				1NT
Vul: None	♥ A63	♥ KQ7	Pass	4♥ ¹	Pass	4♣
North HCP: 10	♦ 964	♦ Q108	AP			
South HCP: 15	♣ 3	♣ KQ652	1. Texas			
Contract: 4♠ S						

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ AQ10742		1NT	Pass	4♥ ¹
Vul: Both	♥ K73	♥ 54	X	Pass ²	Pass	4♣
North HCP: 15	♦ Q1097	♦ A53	AP			
South HCP: 10	♣ AQ108	♣ 96	1. Texas			
Contract: 4♠ S			2. denies a ♥ stopper			

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ Q5				1NT
Vul: None	♥ AQJ10986	♥ 543	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♦ 6	♦ A742	AP			
South HCP: 15	♣ 53	♣ AKQ10	1. Texas			
Contract: 4♥ S						

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ 1053	♠ AKJ986		1NT	Pass	4♥ ¹
Vul: NS	♥ AK106	♥ 853	Pass	4♣	Pass	5♣ ²
North HCP: 15	♦ A5	♦ KQ42	X	5♦	Pass	5♥
South HCP: 13	♣ A965	♣ —	Pass	5♣	Pass	6♣
Contract: 6♠ N			AP			
			1. Texas			
			2. Exclusion, for ♠			

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ KQ8642	♠ A109				1NT
Vul: None	♥ —	♥ AQ32	Pass	4♥ ¹	Pass	4♣
North HCP: 12	♦ AK102	♦ J73	Pass	5♥ ²	Pass	6♣
South HCP: 15	♣ 754	♣ A82	X	Pass	Pass	6♣
Contract: 6♠ S			AP			
			1. Texas			
			2. Exclusion, for ♠			

North hands (Practice Page)

Texas Transfer

Board: 119	♠ A654	The opponents are silent.
Dealer: N	♥ 96	
Vul: None	♦ AQ8	You bid first.
HCP: 16	♣ AQ32	

Board: 120	♠ J	The opponents are silent.
Dealer: S	♥ AQ8754	
Vul: NS	♦ K1094	Partner bids first.
HCP: 10	♣ 87	

Board: 121	♠ AK7	The opponents are silent.
Dealer: N	♥ K65	
Vul: None	♦ K832	You bid first.
HCP: 15	♣ Q65	

Board: 122	♠ 4	The opponents are silent.
Dealer: S	♥ KQ108652	
Vul: EW	♦ A105	Partner bids first.
HCP: 10	♣ J8	

Board: 123	♠ 74	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ A53	You bid first.
HCP: 16	♣ KQ964	

Board: 124	♠ AK8764	The opponents are silent.
Dealer: S	♥ 95	
Vul: NS	♦ KQ7	Partner bids first.
HCP: 15	♣ QJ	

Texas Transfer Both hands (Answers Page)

Board: 119			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ ¹
Vul: None	♠ A654	♠ J	Pass	4♥	Pass	4NT ²
North HCP: 16	♥ 96	♥ AKJ8742	Pass	5♣	Pass	5♦
South HCP: 13	♦ AQ8	♦ KJ109	Pass	5♥	Pass	6♥
Contract: 6♥ N	♣ AQ32	♣ 7	AP			

1. Texas
2. Blackwood 0314, for ♥

Board: 120			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ J	♠ AQ9	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♥ AQ8754	♥ K9	AP			
South HCP: 17	♦ K1094	♦ AJ63				
Contract: 4♥ S	♣ 87	♣ K1042				

1. Texas

Board: 121			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ ¹
Vul: None	♠ AK7	♠ 102	Pass	4♥	AP	
North HCP: 15	♥ K65	♥ AQ98743				
South HCP: 10	♦ K832	♦ —				
Contract: 4♥ N	♣ Q65	♣ A932				

1. Texas

Board: 122			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ 4	♠ AKQJ9	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♥ KQ108652	♥ AJ4	Pass	4NT ²	Pass	5♠
South HCP: 15	♦ A105	♦ 972	Pass	6♥	AP	
Contract: 6♥ S	♣ J8	♣ 64				

1. Texas
2. Blackwood 0314, for ♥

Board: 123			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ ¹
Vul: Both	♠ 74	♠ AKQJ93	Pass	4♠	AP	
North HCP: 16	♥ AK9	♥ 84				
South HCP: 11	♦ A53	♦ 6				
Contract: 4♠ N	♣ KQ964	♣ J873				

1. Texas

Board: 124			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ AK8764	♠ QJ9	Pass	4♥ ¹	Pass	4♠
North HCP: 15	♥ 95	♥ AK82	Pass	4NT ²	Pass	5♠
South HCP: 17	♦ KQ7	♦ 832	Pass	6♠	AP	
Contract: 6♠ S	♣ QJ	♣ AK2				

1. Texas
2. Blackwood 0314, for ♠

South hands (Practice Page)

Texas Transfer

Board: 119	♠ J	The opponents are silent.
Dealer: N	♥ AKJ8742	
Vul: None	♦ KJ109	Partner bids first.
HCP: 13	♣ 7	

Board: 120	♠ AQ9	The opponents are silent.
Dealer: S	♥ K9	
Vul: NS	♦ AJ63	You bid first.
HCP: 17	♣ K1042	

Board: 121	♠ 102	The opponents are silent.
Dealer: N	♥ AQ98743	
Vul: None	♦ —	Partner bids first.
HCP: 10	♣ A932	

Board: 122	♠ AKQJ9	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: EW	♦ 972	You bid first.
HCP: 15	♣ 64	

Board: 123	♠ AKQJ93	The opponents are silent.
Dealer: N	♥ 84	
Vul: Both	♦ 6	Partner bids first.
HCP: 11	♣ J873	

Board: 124	♠ QJ9	The opponents are silent.
Dealer: S	♥ AK82	
Vul: NS	♦ 832	You bid first.
HCP: 17	♣ AK2	

Texas Transfer Both hands (Answers Page)

Board: 119			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ ¹
Vul: None	♠ A654	♠ J	Pass	4♥	Pass	4NT ²
North HCP: 16	♥ 96	♥ AKJ8742	Pass	5♣	Pass	5♦
South HCP: 13	♦ AQ8	♦ KJ109	Pass	5♥	Pass	6♥
Contract: 6♥ N	♣ AQ32	♣ 7	AP			

1. Texas
2. Blackwood 0314, for ♥

Board: 120			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ J	♠ AQ9	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♥ AQ8754	♥ K9	AP			
South HCP: 17	♦ K1094	♦ AJ63				
Contract: 4♥ S	♣ 87	♣ K1042				

1. Texas

Board: 121			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ ¹
Vul: None	♠ AK7	♠ 102	Pass	4♥	AP	
North HCP: 15	♥ K65	♥ AQ98743				
South HCP: 10	♦ K832	♦ —				
Contract: 4♥ N	♣ Q65	♣ A932				

1. Texas

Board: 122			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ 4	♠ AKQJ9	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♥ KQ108652	♥ AJ4	Pass	4NT ²	Pass	5♠
South HCP: 15	♦ A105	♦ 972	Pass	6♥	AP	
Contract: 6♥ S	♣ J8	♣ 64				

1. Texas
2. Blackwood 0314, for ♥

Board: 123			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ ¹
Vul: Both	♠ 74	♠ AKQJ93	Pass	4♠	AP	
North HCP: 16	♥ AK9	♥ 84				
South HCP: 11	♦ A53	♦ 6				
Contract: 4♠ N	♣ KQ964	♣ J873				

1. Texas

Board: 124			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ AK8764	♠ QJ9	Pass	4♥ ¹	Pass	4♠
North HCP: 15	♥ 95	♥ AK82	Pass	4NT ²	Pass	5♠
South HCP: 17	♦ KQ7	♦ 832	Pass	6♠	AP	
Contract: 6♠ S	♣ QJ	♣ AK2				

1. Texas
2. Blackwood 0314, for ♠

North hands (Practice Page)

Texas Transfer

Board: 125	♠ AJ74	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: Both	♦ 53	You bid first.
HCP: 15	♣ KJ73	
Board: 126	♠ AJ9865	East Doubles 4♥ if possible.
Dealer: S	♥ 9	West Doubles 5♦ if possible.
Vul: EW	♦ 9	
HCP: 10	♣ AJ973	Partner bids first.
Board: 127	♠ 104	West Doubles 4♥ if possible.
Dealer: N	♥ AJ52	
Vul: Both	♦ KQJ7	You bid first.
HCP: 15	♣ A32	
Board: 128	♠ K108643	The opponents are silent.
Dealer: S	♥ A94	
Vul: EW	♦ KJ10	Partner bids first.
HCP: 11	♣ 6	
Board: 129	♠ A82	The opponents are silent.
Dealer: N	♥ Q84	
Vul: None	♦ QJ10	You bid first.
HCP: 15	♣ KQJ7	
Board: 130	♠ KQJ754	The opponents are silent.
Dealer: S	♥ K64	
Vul: None	♦ 5	Partner bids first.
HCP: 13	♣ A102	

Texas Transfer Both hands (Answers Page)

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ AJ74	♠ KQ10963		1NT	Pass	4♥ ¹
Vul: Both	♥ AQ7	♥ 98	Pass	4♠	AP	
North HCP: 15	♦ 53	♦ KQ				
South HCP: 14	♣ KJ73	♣ A96	1. Texas			
Contract: 4♠ N						

Board: 126	North:	South:	West	North	East	South
Dealer: S	♠ AJ9865	♠ KQ107				1NT
Vul: EW	♥ 9	♥ K75	Pass	4♥ ¹	X	4♠
North HCP: 10	♦ 9	♦ KQ63	Pass	4NT ²	Pass	5♦
South HCP: 15	♣ AJ973	♣ Q4	X	Pass	Pass	5♠
Contract: 5♠ S			AP			
			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ AKJ765		1NT	Pass	4♥ ¹
Vul: Both	♥ AJ52	♥ 98	X	Pass ²	Pass	4♠
North HCP: 15	♦ KQJ7	♦ A108	AP			
South HCP: 12	♣ A32	♣ 109	1. Texas			
Contract: 4♠ S			2. denies a ♥ stopper			

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ K108643	♠ AJ				1NT
Vul: EW	♥ A94	♥ K103	Pass	4♥ ¹	Pass	4♠
North HCP: 11	♦ KJ10	♦ Q873	AP			
South HCP: 15	♣ 6	♣ KQ43	1. Texas			
Contract: 4♠ S						

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ KJ10743		1NT	Pass	4♥ ¹
Vul: None	♥ Q84	♥ 63	Pass	4♠	AP	
North HCP: 15	♦ QJ10	♦ K				
South HCP: 11	♣ KQJ7	♣ A984	1. Texas			
Contract: 4♠ N						

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ KQJ754	♠ A83				1NT
Vul: None	♥ K64	♥ AQJ32	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♦ 5	♦ QJ	Pass	4NT ²	Pass	5♥
South HCP: 16	♣ A102	♣ Q95	Pass	5♠	AP	
Contract: 5♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

South hands (Practice Page)

Texas Transfer

Board: 125	♠ KQ10963	The opponents are silent.
Dealer: N	♥ 98	
Vul: Both	♦ KQ	Partner bids first.
HCP: 14	♣ A96	
Board: 126	♠ KQ107	East Doubles 4♥ if possible.
Dealer: S	♥ K75	West Doubles 5♦ if possible.
Vul: EW	♦ KQ63	
HCP: 15	♣ Q4	You bid first.
Board: 127	♠ AKJ765	West Doubles 4♥ if possible.
Dealer: N	♥ 98	
Vul: Both	♦ A108	Partner bids first.
HCP: 12	♣ 109	
Board: 128	♠ AJ	The opponents are silent.
Dealer: S	♥ K103	
Vul: EW	♦ Q873	You bid first.
HCP: 15	♣ KQ43	
Board: 129	♠ KJ10743	The opponents are silent.
Dealer: N	♥ 63	
Vul: None	♦ K	Partner bids first.
HCP: 11	♣ A984	
Board: 130	♠ A83	The opponents are silent.
Dealer: S	♥ AQJ32	
Vul: None	♦ QJ	You bid first.
HCP: 16	♣ Q95	

Texas Transfer Both hands (Answers Page)

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ AJ74	♠ KQ10963		1NT	Pass	4♥ ¹
Vul: Both	♥ AQ7	♥ 98	Pass	4♠	AP	
North HCP: 15	♦ 53	♦ KQ				
South HCP: 14	♣ KJ73	♣ A96	1. Texas			
Contract: 4♠ N						

Board: 126	North:	South:	West	North	East	South
Dealer: S	♠ AJ9865	♠ KQ107				1NT
Vul: EW	♥ 9	♥ K75	Pass	4♥ ¹	X	4♠
North HCP: 10	♦ 9	♦ KQ63	Pass	4NT ²	Pass	5♦
South HCP: 15	♣ AJ973	♣ Q4	X	Pass	Pass	5♠
Contract: 5♠ S			AP			
			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ AKJ765		1NT	Pass	4♥ ¹
Vul: Both	♥ AJ52	♥ 98	X	Pass ²	Pass	4♠
North HCP: 15	♦ KQJ7	♦ A108	AP			
South HCP: 12	♣ A32	♣ 109	1. Texas			
Contract: 4♠ S			2. denies a ♥ stopper			

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ K108643	♠ AJ				1NT
Vul: EW	♥ A94	♥ K103	Pass	4♥ ¹	Pass	4♠
North HCP: 11	♦ KJ10	♦ Q873	AP			
South HCP: 15	♣ 6	♣ KQ43	1. Texas			
Contract: 4♠ S						

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ KJ10743		1NT	Pass	4♥ ¹
Vul: None	♥ Q84	♥ 63	Pass	4♠	AP	
North HCP: 15	♦ QJ10	♦ K				
South HCP: 11	♣ KQJ7	♣ A984	1. Texas			
Contract: 4♠ N						

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ KQJ754	♠ A83				1NT
Vul: None	♥ K64	♥ AQJ32	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♦ 5	♦ QJ	Pass	4NT ²	Pass	5♥
South HCP: 16	♣ A102	♣ Q95	Pass	5♠	AP	
Contract: 5♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

North hands (Practice Page)

Texas Transfer

Board: 131	♠ K763	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: NS	♦ AJ4	You bid first.
HCP: 16	♣ K42	

Board: 132	♠ KJ6	The opponents are silent.
Dealer: S	♥ KJ98742	
Vul: None	♦ A10	Partner bids first.
HCP: 12	♣ 5	

Board: 133	♠ KJ94	The opponents are silent.
Dealer: N	♥ QJ	
Vul: NS	♦ KJ3	You bid first.
HCP: 15	♣ KJ109	

Board: 134	♠ A9	The opponents are silent.
Dealer: S	♥ A109874	
Vul: None	♦ K3	Partner bids first.
HCP: 14	♣ K72	

Board: 135	♠ KQJ	The opponents are silent.
Dealer: N	♥ 32	
Vul: NS	♦ AK4	You bid first.
HCP: 17	♣ KJ984	

Board: 136	♠ AJ10742	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: EW	♦ 96	Partner bids first.
HCP: 13	♣ K4	

Texas Transfer Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ K763	♠ 105		1NT	Pass	4♦ ¹
Vul: NS	♥ KQ6	♥ AJ10932	Pass	4♥	AP	
North HCP: 16	♦ AJ4	♦ KQ	1. Texas			
South HCP: 14	♣ K42	♣ A86				
Contract: 4♥ N						

Board: 132	North:	South:	West	North	East	South
Dealer: S	♠ KJ6	♠ AQ85				1NT
Vul: None	♥ KJ98742	♥ AQ106	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ A10	♦ J6	Pass	4NT ²	Pass	5♣
South HCP: 17	♣ 5	♣ A76	Pass	5♦	Pass	5NT
Contract: 6♥ S			Pass	6♥	AP	
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ KJ94	♠ —		1NT	Pass	4♦ ¹
Vul: NS	♥ QJ	♥ K106432	Pass	4♥	AP	
North HCP: 15	♦ KJ3	♦ Q52	1. Texas			
South HCP: 11	♣ KJ109	♣ AQ85				
Contract: 4♥ N						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ J10543				1NT
Vul: None	♥ A109874	♥ KJ3	Pass	4♦ ¹	Pass	4♥
North HCP: 14	♦ K3	♦ AQ4	AP			
South HCP: 15	♣ K72	♣ A3	1. Texas			
Contract: 4♥ S						

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A		1NT	Pass	4♦ ¹
Vul: NS	♥ 32	♥ AK10984	Pass	4♥	AP	
North HCP: 17	♦ AK4	♦ Q87	1. Texas			
South HCP: 13	♣ KJ984	♣ 1073				
Contract: 4♥ N						

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ AJ10742	♠ KQ3				1NT
Vul: EW	♥ KQ9	♥ J54	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♦ 96	♦ AKJ10	AP			
South HCP: 15	♣ K4	♣ J103	1. Texas			
Contract: 4♠ S						

South hands (Practice Page)

Texas Transfer

Board: 131	♠ 105	The opponents are silent.
Dealer: N	♥ AJ10932	
Vul: NS	♦ KQ	Partner bids first.
HCP: 14	♣ A86	

Board: 132	♠ AQ85	The opponents are silent.
Dealer: S	♥ AQ106	
Vul: None	♦ J6	You bid first.
HCP: 17	♣ A76	

Board: 133	♠ —	The opponents are silent.
Dealer: N	♥ K106432	
Vul: NS	♦ Q52	Partner bids first.
HCP: 11	♣ AQ85	

Board: 134	♠ J10543	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: None	♦ AQ4	You bid first.
HCP: 15	♣ A3	

Board: 135	♠ A	The opponents are silent.
Dealer: N	♥ AK10984	
Vul: NS	♦ Q87	Partner bids first.
HCP: 13	♣ 1073	

Board: 136	♠ KQ3	The opponents are silent.
Dealer: S	♥ J54	
Vul: EW	♦ AKJ10	You bid first.
HCP: 15	♣ J103	

Texas Transfer Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ K763	♠ 105		1NT	Pass	4♦ ¹
Vul: NS	♥ KQ6	♥ AJ10932	Pass	4♥	AP	
North HCP: 16	♦ AJ4	♦ KQ	1. Texas			
South HCP: 14	♣ K42	♣ A86				
Contract: 4♥ N						

Board: 132	North:	South:	West	North	East	South
Dealer: S	♠ KJ6	♠ AQ85	Pass	4♦ ¹	Pass	4♥
Vul: None	♥ KJ98742	♥ AQ106	Pass	4NT ²	Pass	5♣
North HCP: 12	♦ A10	♦ J6	Pass	5♦	Pass	5NT
South HCP: 17	♣ 5	♣ A76	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ KJ94	♠ —		1NT	Pass	4♦ ¹
Vul: NS	♥ QJ	♥ K106432	Pass	4♥	AP	
North HCP: 15	♦ KJ3	♦ Q52	1. Texas			
South HCP: 11	♣ KJ109	♣ AQ85				
Contract: 4♥ N						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ J10543				1NT
Vul: None	♥ A109874	♥ KJ3	Pass	4♦ ¹	Pass	4♥
North HCP: 14	♦ K3	♦ AQ4	AP			
South HCP: 15	♣ K72	♣ A3	1. Texas			
Contract: 4♥ S						

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A		1NT	Pass	4♦ ¹
Vul: NS	♥ 32	♥ AK10984	Pass	4♥	AP	
North HCP: 17	♦ AK4	♦ Q87	1. Texas			
South HCP: 13	♣ KJ984	♣ 1073				
Contract: 4♥ N						

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ AJ10742	♠ KQ3				1NT
Vul: EW	♥ KQ9	♥ J54	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♦ 96	♦ AKJ10	AP			
South HCP: 15	♣ K4	♣ J103	1. Texas			
Contract: 4♠ S						

North hands (Practice Page)

Texas Transfer

Board: 137	♠ KQ4	The opponents are silent.
Dealer: N	♥ A104	
Vul: None	♦ AK865	You bid first.
HCP: 16	♣ 94	
Board: 138	♠ KJ9	The opponents are silent.
Dealer: S	♥ A97543	
Vul: Both	♦ A73	Partner bids first.
HCP: 12	♣ 7	
Board: 139	♠ K102	The opponents are silent.
Dealer: N	♥ 32	
Vul: NS	♦ A96	You bid first.
HCP: 15	♣ AKJ96	
Board: 140	♠ AQJ975	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ 106	Partner bids first.
HCP: 16	♣ J4	
Board: 141	♠ J108	The opponents are silent.
Dealer: N	♥ K985	
Vul: None	♦ KJ7	You bid first.
HCP: 15	♣ AK3	
Board: 142	♠ —	West Bids 2♣ if possible.
Dealer: S	♥ AQJ643	West Doubles Pass if possible.
Vul: NS	♦ 82	
HCP: 13	♣ AQ1083	Partner bids first.

Texas Transfer Both hands (Answers Page)

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 10		1NT	Pass	4♦ ¹
Vul: None	♥ A104	♥ KQ9732	Pass	4♥	AP	
North HCP: 16	♦ AK865	♦ 9	1. Texas			
South HCP: 10	♣ 94	♣ AJ1073				
Contract: 4♥ N						

Board: 138	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ A107				1NT
Vul: Both	♥ A97543	♥ K2	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ A73	♦ KQJ	AP			
South HCP: 16	♣ 7	♣ K9832	1. Texas			
Contract: 4♥ S						

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ AQ		1NT	Pass	4♦ ¹
Vul: NS	♥ 32	♥ AK7654	Pass	4♥	AP	
North HCP: 15	♦ A96	♦ 75	1. Texas			
South HCP: 13	♣ AKJ96	♣ 432				
Contract: 4♥ N						

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ AQJ975	♠ K4				1NT
Vul: Both	♥ AKJ	♥ Q98	Pass	4♥ ¹	Pass	4♠
North HCP: 16	♦ 106	♦ KQJ9	Pass	4NT ²	Pass	5♥
South HCP: 15	♣ J4	♣ A853	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ AK7542		1NT	Pass	4♥ ¹
Vul: None	♥ K985	♥ Q7	Pass	4♠	AP	
North HCP: 15	♦ KJ7	♦ 8	1. Texas			
South HCP: 11	♣ AK3	♣ Q1095				
Contract: 4♠ N						

Board: 142	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KJ74				1NT
Vul: NS	♥ AQJ643	♥ K852	2♣ ¹	4♦ ²	Pass	4♥
North HCP: 13	♦ 82	♦ KJ9	Pass	5♠ ³	Pass	6♣
South HCP: 15	♣ AQ1083	♣ KJ	Pass	6♥	Pass	Pass
Contract: 6♥ X S			X	AP		
			1. Cappelletti, any 6+suit			
			2. Texas			
			3. Exclusion, for ♥			

South hands (Practice Page)

Texas Transfer

Board: 137	♠ 10	The opponents are silent.
Dealer: N	♥ KQ9732	
Vul: None	♦ 9	Partner bids first.
HCP: 10	♣ AJ1073	
Board: 138	♠ A107	The opponents are silent.
Dealer: S	♥ K2	
Vul: Both	♦ KQJ	You bid first.
HCP: 16	♣ K9832	
Board: 139	♠ AQ	The opponents are silent.
Dealer: N	♥ AK7654	
Vul: NS	♦ 75	Partner bids first.
HCP: 13	♣ 432	
Board: 140	♠ K4	The opponents are silent.
Dealer: S	♥ Q98	
Vul: Both	♦ KQJ9	You bid first.
HCP: 15	♣ A853	
Board: 141	♠ AK7542	The opponents are silent.
Dealer: N	♥ Q7	
Vul: None	♦ 8	Partner bids first.
HCP: 11	♣ Q1095	
Board: 142	♠ KJ74	West Bids 2♣ if possible.
Dealer: S	♥ K852	West Doubles Pass if possible.
Vul: NS	♦ KJ9	
HCP: 15	♣ KJ	You bid first.

Texas Transfer Both hands (Answers Page)

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 10		1NT	Pass	4♦ ¹
Vul: None	♥ A104	♥ KQ9732	Pass	4♥	AP	
North HCP: 16	♦ AK865	♦ 9	1. Texas			
South HCP: 10	♣ 94	♣ AJ1073				
Contract: 4♥ N						

Board: 138	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ A107				1NT
Vul: Both	♥ A97543	♥ K2	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ A73	♦ KQJ	AP			
South HCP: 16	♣ 7	♣ K9832	1. Texas			
Contract: 4♥ S						

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ AQ		1NT	Pass	4♦ ¹
Vul: NS	♥ 32	♥ AK7654	Pass	4♥	AP	
North HCP: 15	♦ A96	♦ 75	1. Texas			
South HCP: 13	♣ AKJ96	♣ 432				
Contract: 4♥ N						

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ AQJ975	♠ K4				1NT
Vul: Both	♥ AKJ	♥ Q98	Pass	4♥ ¹	Pass	4♠
North HCP: 16	♦ 106	♦ KQJ9	Pass	4NT ²	Pass	5♥
South HCP: 15	♣ J4	♣ A853	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ AK7542		1NT	Pass	4♥ ¹
Vul: None	♥ K985	♥ Q7	Pass	4♠	AP	
North HCP: 15	♦ KJ7	♦ 8	1. Texas			
South HCP: 11	♣ AK3	♣ Q1095				
Contract: 4♠ N						

Board: 142	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KJ74				1NT
Vul: NS	♥ AQJ643	♥ K852	2♣ ¹	4♦ ²	Pass	4♥
North HCP: 13	♦ 82	♦ KJ9	Pass	5♠ ³	Pass	6♣
South HCP: 15	♣ AQ1083	♣ KJ	Pass	6♥	Pass	Pass
Contract: 6♥ X S			X	AP		
			1. Cappelletti, any 6+suit			
			2. Texas			
			3. Exclusion, for ♥			

North hands (Practice Page)

Texas Transfer

Board: 143	♠ AJ9	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ J10974	You bid first.
HCP: 15	♣ A103	

Board: 144	♠ QJ86532	The opponents are silent.
Dealer: S	♥ A4	
Vul: EW	♦ 10	Partner bids first.
HCP: 10	♣ K86	

Board: 145	♠ Q643	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ AKQ5	You bid first.
HCP: 16	♣ Q104	

Board: 146	♠ J109865	West Bids 2♣ if possible.
Dealer: S	♥ AJ	
Vul: EW	♦ A942	Partner bids first.
HCP: 10	♣ 4	

Board: 147	♠ J7	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: Both	♦ K43	You bid first.
HCP: 15	♣ KQ864	

Board: 148	♠ AJ9852	The opponents are silent.
Dealer: S	♥ A10	
Vul: NS	♦ AK	Partner bids first.
HCP: 16	♣ 1093	

Texas Transfer Both hands (Answers Page)

Board: 143	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ KQ8763		1NT	Pass	4♥ ¹
Vul: Both	♥ AJ	♥ K3				
North HCP: 15	♦ J10974	♦ A62	Pass	4♠	AP	
South HCP: 12	♣ A103	♣ 54	1. Texas			
Contract: 4♠ N						

Board: 144	North:	South:	West	North	East	South
Dealer: S	♠ QJ86532	♠ A10				1NT
Vul: EW	♥ A4	♥ KQ92	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ 10	♦ KJ3	AP			
South HCP: 17	♣ K86	♣ A543	1. Texas			
Contract: 4♠ S						

Board: 145	North:	South:	West	North	East	South
Dealer: N	♠ Q643	♠ KJ7		1NT	Pass	4♦ ¹
Vul: None	♥ K8	♥ AQ107632				
North HCP: 16	♦ AKQ5	♦ J10	Pass	4♥	AP	
South HCP: 11	♣ Q104	♣ 5	1. Texas			
Contract: 4♥ N						

Board: 146	North:	South:	West	North	East	South
Dealer: S	♠ J109865	♠ K74				1NT
Vul: EW	♥ AJ	♥ K62	2♣ ¹	4♥ ²	Pass	4♠
North HCP: 10	♦ A942	♦ KQ876	AP			
South HCP: 15	♣ 4	♣ A6	1. Cappelletti, any 6+suit			
Contract: 4♠ S			2. Texas			

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ AK10984		1NT	Pass	4♥ ¹
Vul: Both	♥ AQ10	♥ 6				
North HCP: 15	♦ K43	♦ QJ762	Pass	4♠	AP	
South HCP: 11	♣ KQ864	♣ J	1. Texas			
Contract: 4♠ N						

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ AJ9852	♠ KQ4				1NT
Vul: NS	♥ A10	♥ KJ64	Pass	4♥ ¹	Pass	4♠
North HCP: 16	♦ AK	♦ J6	Pass	4NT ²	Pass	5♠
South HCP: 17	♣ 1093	♣ AQJ7	Pass	6NT	AP	
Contract: 6N S			1. Texas			
			2. Blackwood 0314, for ♠			

South hands (Practice Page)

Texas Transfer

Board: 143	♠ KQ8763	The opponents are silent.
Dealer: N	♥ K3	
Vul: Both	♦ A62	Partner bids first.
HCP: 12	♣ 54	

Board: 144	♠ A10	The opponents are silent.
Dealer: S	♥ KQ92	
Vul: EW	♦ KJ3	You bid first.
HCP: 17	♣ A543	

Board: 145	♠ KJ7	The opponents are silent.
Dealer: N	♥ AQ107632	
Vul: None	♦ J10	Partner bids first.
HCP: 11	♣ 5	

Board: 146	♠ K74	West Bids 2♣ if possible.
Dealer: S	♥ K62	
Vul: EW	♦ KQ876	You bid first.
HCP: 15	♣ A6	

Board: 147	♠ AK10984	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ QJ762	Partner bids first.
HCP: 11	♣ J	

Board: 148	♠ KQ4	The opponents are silent.
Dealer: S	♥ KJ64	
Vul: NS	♦ J6	You bid first.
HCP: 17	♣ AQJ7	

Texas Transfer Both hands (Answers Page)

Board: 143	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ KQ8763		1NT	Pass	4♥ ¹
Vul: Both	♥ AJ	♥ K3				
North HCP: 15	♦ J10974	♦ A62	Pass	4♠	AP	
South HCP: 12	♣ A103	♣ 54	1. Texas			
Contract: 4♠ N						

Board: 144	North:	South:	West	North	East	South
Dealer: S	♠ QJ86532	♠ A10				1NT
Vul: EW	♥ A4	♥ KQ92	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ 10	♦ KJ3	AP			
South HCP: 17	♣ K86	♣ A543	1. Texas			
Contract: 4♠ S						

Board: 145	North:	South:	West	North	East	South
Dealer: N	♠ Q643	♠ KJ7		1NT	Pass	4♦ ¹
Vul: None	♥ K8	♥ AQ107632				
North HCP: 16	♦ AKQ5	♦ J10	Pass	4♥	AP	
South HCP: 11	♣ Q104	♣ 5	1. Texas			
Contract: 4♥ N						

Board: 146	North:	South:	West	North	East	South
Dealer: S	♠ J109865	♠ K74				1NT
Vul: EW	♥ AJ	♥ K62	2♣ ¹	4♥ ²	Pass	4♠
North HCP: 10	♦ A942	♦ KQ876	AP			
South HCP: 15	♣ 4	♣ A6	1. Cappelletti, any 6+suit			
Contract: 4♠ S			2. Texas			

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ AK10984		1NT	Pass	4♥ ¹
Vul: Both	♥ AQ10	♥ 6				
North HCP: 15	♦ K43	♦ QJ762	Pass	4♠	AP	
South HCP: 11	♣ KQ864	♣ J	1. Texas			
Contract: 4♠ N						

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ AJ9852	♠ KQ4				1NT
Vul: NS	♥ A10	♥ KJ64	Pass	4♥ ¹	Pass	4♠
North HCP: 16	♦ AK	♦ J6	Pass	4NT ²	Pass	5♠
South HCP: 17	♣ 1093	♣ AQJ7	Pass	6NT	AP	
Contract: 6N S			1. Texas			
			2. Blackwood 0314, for ♠			

North hands (Practice Page)

Texas Transfer

Board: 149	♠ K54	The opponents are silent.
Dealer: N	♥ K106	
Vul: Both	♦ Q104	You bid first.
HCP: 16	♣ AKJ3	

Board: 150	♠ Q10	The opponents are silent.
Dealer: S	♥ AJ7632	
Vul: EW	♦ AJ1098	Partner bids first.
HCP: 12	♣ —	

Board: 151	♠ AJ	The opponents are silent.
Dealer: N	♥ A83	
Vul: EW	♦ 864	You bid first.
HCP: 16	♣ AK986	

Board: 152	♠ J3	The opponents are silent.
Dealer: S	♥ KQJ854	
Vul: None	♦ K76	Partner bids first.
HCP: 14	♣ A5	

Board: 153	♠ AKJ	The opponents are silent.
Dealer: N	♥ K82	
Vul: NS	♦ K95	You bid first.
HCP: 17	♣ K1098	

Board: 154	♠ AKQJ1074	The opponents are silent.
Dealer: S	♥ J3	
Vul: Both	♦ K3	Partner bids first.
HCP: 15	♣ J9	

Texas Transfer Both hands (Answers Page)

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ K54	♠ AQ108632		1NT	Pass	4♥ ¹
Vul: Both	♥ K106	♥ 973				
North HCP: 16	♦ Q104	♦ A	Pass	4♠	AP	
South HCP: 10	♣ AKJ3	♣ 108	1. Texas			
Contract: 4♠ N						

Board: 150	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ KJ8				1NT
Vul: EW	♥ AJ7632	♥ K1085	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ AJ1098	♦ K7	Pass	5♣ ²	Pass	5♥
South HCP: 17	♣ —	♣ AK86	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Exclusion, for ♥			

Board: 151	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 4		1NT	Pass	4♦ ¹
Vul: EW	♥ A83	♥ KJ10964	Pass	4♥	Pass	4NT ²
North HCP: 16	♦ 864	♦ AK1075	Pass	5♣	Pass	5♦
South HCP: 12	♣ AK986	♣ J	Pass	5♥	Pass	6♥
Contract: 6♥ N			AP			
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ AK108				1NT
Vul: None	♥ KQJ854	♥ A72	Pass	4♦ ¹	Pass	4♥
North HCP: 14	♦ K76	♦ J10	AP			
South HCP: 15	♣ A5	♣ QJ84	1. Texas			
Contract: 4♥ S						

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q108432		1NT	Pass	4♥ ¹
Vul: NS	♥ K82	♥ QJ3				
North HCP: 17	♦ K95	♦ Q102	Pass	4♠	AP	
South HCP: 11	♣ K1098	♣ A	1. Texas			
Contract: 4♠ N						

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ AKQJ1074	♠ 865				1NT
Vul: Both	♥ J3	♥ AK98	Pass	4♥ ¹	Pass	4♠
North HCP: 15	♦ K3	♦ AJ6	AP			
South HCP: 15	♣ J9	♣ K87	1. Texas			
Contract: 4♠ S						

South hands (Practice Page)

Texas Transfer

Board: 149	♠ AQ108632	The opponents are silent.
Dealer: N	♥ 973	
Vul: Both	♦ A	Partner bids first.
HCP: 10	♣ 108	
Board: 150	♠ KJ8	The opponents are silent.
Dealer: S	♥ K1085	
Vul: EW	♦ K7	You bid first.
HCP: 17	♣ AK86	
Board: 151	♠ 4	The opponents are silent.
Dealer: N	♥ KJ10964	
Vul: EW	♦ AK1075	Partner bids first.
HCP: 12	♣ J	
Board: 152	♠ AK108	The opponents are silent.
Dealer: S	♥ A72	
Vul: None	♦ J10	You bid first.
HCP: 15	♣ QJ84	
Board: 153	♠ Q108432	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: NS	♦ Q102	Partner bids first.
HCP: 11	♣ A	
Board: 154	♠ 865	The opponents are silent.
Dealer: S	♥ AK98	
Vul: Both	♦ AJ6	You bid first.
HCP: 15	♣ K87	

Texas Transfer Both hands (Answers Page)

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ K54	♠ AQ108632		1NT	Pass	4♥ ¹
Vul: Both	♥ K106	♥ 973				
North HCP: 16	♦ Q104	♦ A	Pass	4♠	AP	
South HCP: 10	♣ AKJ3	♣ 108	1. Texas			
Contract: 4♠ N						

Board: 150	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ KJ8				1NT
Vul: EW	♥ AJ7632	♥ K1085	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ AJ1098	♦ K7	Pass	5♣ ²	Pass	5♥
South HCP: 17	♣ —	♣ AK86	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Exclusion, for ♥			

Board: 151	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 4		1NT	Pass	4♦ ¹
Vul: EW	♥ A83	♥ KJ10964	Pass	4♥	Pass	4NT ²
North HCP: 16	♦ 864	♦ AK1075	Pass	5♣	Pass	5♦
South HCP: 12	♣ AK986	♣ J	Pass	5♥	Pass	6♥
Contract: 6♥ N			AP			
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ AK108				1NT
Vul: None	♥ KQJ854	♥ A72	Pass	4♦ ¹	Pass	4♥
North HCP: 14	♦ K76	♦ J10	AP			
South HCP: 15	♣ A5	♣ QJ84	1. Texas			
Contract: 4♥ S						

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q108432		1NT	Pass	4♥ ¹
Vul: NS	♥ K82	♥ QJ3				
North HCP: 17	♦ K95	♦ Q102	Pass	4♠	AP	
South HCP: 11	♣ K1098	♣ A	1. Texas			
Contract: 4♠ N						

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ AKQJ1074	♠ 865				1NT
Vul: Both	♥ J3	♥ AK98	Pass	4♥ ¹	Pass	4♠
North HCP: 15	♦ K3	♦ AJ6	AP			
South HCP: 15	♣ J9	♣ K87	1. Texas			
Contract: 4♠ S						

North hands (Practice Page)

Texas Transfer

Board: 155	♠ 104	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: None	♦ A76	You bid first.
HCP: 15	♣ KQ954	

Board: 156	♠ A98764	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ AQ8763	Partner bids first.
HCP: 10	♣ 7	

Board: 157	♠ 972	The opponents are silent.
Dealer: N	♥ K72	
Vul: EW	♦ AQ96	You bid first.
HCP: 16	♣ AK10	

Board: 158	♠ —	West Bids 2♣ if possible.
Dealer: S	♥ AKJ762	
Vul: Both	♦ J108	Partner bids first.
HCP: 11	♣ Q763	

Board: 159	♠ K85	The opponents are silent.
Dealer: N	♥ AQJ83	
Vul: NS	♦ 62	You bid first.
HCP: 15	♣ AJ6	

Board: 160	♠ 6	The opponents are silent.
Dealer: S	♥ AK98732	
Vul: Both	♦ AQ3	Partner bids first.
HCP: 13	♣ 87	

Texas Transfer Both hands (Answers Page)

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ AQ7653		1NT	Pass	4♥ ¹
Vul: None	♥ AQ3	♥ K86	Pass	4♠	AP	
North HCP: 15	♦ A76	♦ Q94				
South HCP: 11	♣ KQ954	♣ 6	1. Texas			
Contract: 4♠ N						

Board: 156	North:	South:	West	North	East	South
Dealer: S	♠ A98764	♠ KQ				1NT
Vul: NS	♥ —	♥ KJ987	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ AQ8763	♦ KJ5	AP			
South HCP: 16	♣ 7	♣ K95	1. Texas			
Contract: 4♠ S						

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ 972	♠ AK		1NT	Pass	4♦ ¹
Vul: EW	♥ K72	♥ AJ9863	Pass	4♥	AP	
North HCP: 16	♦ AQ96	♦ 74	1. Texas			
South HCP: 12	♣ AK10	♣ 985				
Contract: 4♥ N						

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A93				1NT
Vul: Both	♥ AKJ762	♥ 10543	2♣ ¹	4♦ ²	Pass	4♥
North HCP: 11	♦ J108	♦ AKQ3	AP			
South HCP: 16	♣ Q763	♣ K2	1. Cappelletti, any 6+suit			
Contract: 4♥ S			2. Texas			

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ Q		1NT	Pass	4♦ ¹
Vul: NS	♥ AQJ83	♥ K109542	Pass	4♥	AP	
North HCP: 15	♦ 62	♦ AKJ10	1. Texas			
South HCP: 13	♣ AJ6	♣ 87				
Contract: 4♥ N						

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AQ4				1NT
Vul: Both	♥ AK98732	♥ 1065	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ AQ3	♦ J95	Pass	4NT ²	Pass	5♥
South HCP: 16	♣ 87	♣ AKQ6	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

South hands (Practice Page)

Texas Transfer

Board: 155	♠ AQ7653	The opponents are silent.
Dealer: N	♥ K86	
Vul: None	♦ Q94	Partner bids first.
HCP: 11	♣ 6	

Board: 156	♠ KQ	The opponents are silent.
Dealer: S	♥ KJ987	
Vul: NS	♦ KJ5	You bid first.
HCP: 16	♣ K95	

Board: 157	♠ AK	The opponents are silent.
Dealer: N	♥ AJ9863	
Vul: EW	♦ 74	Partner bids first.
HCP: 12	♣ 985	

Board: 158	♠ A93	West Bids 2♣ if possible.
Dealer: S	♥ 10543	
Vul: Both	♦ AKQ3	You bid first.
HCP: 16	♣ K2	

Board: 159	♠ Q	The opponents are silent.
Dealer: N	♥ K109542	
Vul: NS	♦ AKJ10	Partner bids first.
HCP: 13	♣ 87	

Board: 160	♠ AQ4	The opponents are silent.
Dealer: S	♥ 1065	
Vul: Both	♦ J95	You bid first.
HCP: 16	♣ AKQ6	

Texas Transfer Both hands (Answers Page)

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ AQ7653		1NT	Pass	4♥ ¹
Vul: None	♥ AQ3	♥ K86	Pass	4♠	AP	
North HCP: 15	♦ A76	♦ Q94	1. Texas			
South HCP: 11	♣ KQ954	♣ 6				
Contract: 4♠ N						

Board: 156	North:	South:	West	North	East	South
Dealer: S	♠ A98764	♠ KQ				1NT
Vul: NS	♥ —	♥ KJ987	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ AQ8763	♦ KJ5	AP			
South HCP: 16	♣ 7	♣ K95	1. Texas			
Contract: 4♠ S						

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ 972	♠ AK		1NT	Pass	4♦ ¹
Vul: EW	♥ K72	♥ AJ9863	Pass	4♥	AP	
North HCP: 16	♦ AQ96	♦ 74	1. Texas			
South HCP: 12	♣ AK10	♣ 985				
Contract: 4♥ N						

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A93				1NT
Vul: Both	♥ AKJ762	♥ 10543	2♣ ¹	4♦ ²	Pass	4♥
North HCP: 11	♦ J108	♦ AKQ3	AP			
South HCP: 16	♣ Q763	♣ K2	1. Cappelletti, any 6+suit			
Contract: 4♥ S			2. Texas			

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ Q		1NT	Pass	4♦ ¹
Vul: NS	♥ AQJ83	♥ K109542	Pass	4♥	AP	
North HCP: 15	♦ 62	♦ AKJ10	1. Texas			
South HCP: 13	♣ AJ6	♣ 87				
Contract: 4♥ N						

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AQ4				1NT
Vul: Both	♥ AK98732	♥ 1065	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ AQ3	♦ J95	Pass	4NT ²	Pass	5♥
South HCP: 16	♣ 87	♣ AKQ6	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

North hands (Practice Page)

Texas Transfer

Board: 161	♠ J102	The opponents are silent.
Dealer: N	♥ A1092	
Vul: None	♦ A5	You bid first.
HCP: 16	♣ AK72	
Board: 162	♠ A85	The opponents are silent.
Dealer: S	♥ AK10976	
Vul: EW	♦ J53	Partner bids first.
HCP: 13	♣ J	
Board: 163	♠ K98	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: Both	♦ A52	You bid first.
HCP: 17	♣ KJ52	
Board: 164	♠ AQ8	The opponents are silent.
Dealer: S	♥ QJ108763	
Vul: None	♦ A9	Partner bids first.
HCP: 13	♣ 5	
Board: 165	♠ AKQ32	West Doubles 4♦ if possible.
Dealer: N	♥ A103	
Vul: None	♦ J98	You bid first.
HCP: 16	♣ Q8	
Board: 166	♠ K9	The opponents are silent.
Dealer: S	♥ AJ10983	
Vul: Both	♦ 64	Partner bids first.
HCP: 13	♣ AJ2	

Texas Transfer Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ AK7		1NT	Pass	4♦ ¹
Vul: None	♥ A1092	♥ J86543				
North HCP: 16	♦ A5	♦ KJ10	Pass	4♥	AP	
South HCP: 12	♣ AK72	♣ 3	1. Texas			
Contract: 4♥ N						

Board: 162	North:	South:	West	North	East	South
Dealer: S	♠ A85	♠ KQJ10				1NT
Vul: EW	♥ AK10976	♥ Q2	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ J53	♦ KQ76	AP			
South HCP: 17	♣ J	♣ A96	1. Texas			
Contract: 4♥ S						

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ AQJ642		1NT	Pass	4♥ ¹
Vul: Both	♥ AQ3	♥ 92				
North HCP: 17	♦ A52	♦ K103	Pass	4♠	AP	
South HCP: 10	♣ KJ52	♣ 43	1. Texas			
Contract: 4♠ N						

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ 652				1NT
Vul: None	♥ QJ108763	♥ AK9	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ A9	♦ K32	Pass	4NT ²	Pass	5♣
South HCP: 15	♣ 5	♣ AJ93	Pass	7♥	AP	
Contract: 7♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ AKQ32	♠ 9		1NT	Pass	4♦ ¹
Vul: None	♥ A103	♥ KQ9854				
North HCP: 16	♦ J98	♦ 65	X	4♥	AP	
South HCP: 10	♣ Q8	♣ AJ102	1. Texas			
Contract: 4♥ N						

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQ106				1NT
Vul: Both	♥ AJ10983	♥ K42	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ 64	♦ A95	AP			
South HCP: 15	♣ AJ2	♣ Q43	1. Texas			
Contract: 4♥ S						

South hands (Practice Page)

Texas Transfer

Board: 161	♠ AK7	The opponents are silent.
Dealer: N	♥ J86543	
Vul: None	♦ KJ10	Partner bids first.
HCP: 12	♣ 3	
Board: 162	♠ KQJ10	The opponents are silent.
Dealer: S	♥ Q2	
Vul: EW	♦ KQ76	You bid first.
HCP: 17	♣ A96	
Board: 163	♠ AQJ642	The opponents are silent.
Dealer: N	♥ 92	
Vul: Both	♦ K103	Partner bids first.
HCP: 10	♣ 43	
Board: 164	♠ 652	The opponents are silent.
Dealer: S	♥ AK9	
Vul: None	♦ K32	You bid first.
HCP: 15	♣ AJ93	
Board: 165	♠ 9	West Doubles 4♦ if possible.
Dealer: N	♥ KQ9854	
Vul: None	♦ 65	Partner bids first.
HCP: 10	♣ AJ102	
Board: 166	♠ AQ106	The opponents are silent.
Dealer: S	♥ K42	
Vul: Both	♦ A95	You bid first.
HCP: 15	♣ Q43	

Texas Transfer Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ AK7		1NT	Pass	4♦ ¹
Vul: None	♥ A1092	♥ J86543				
North HCP: 16	♦ A5	♦ KJ10	Pass	4♥	AP	
South HCP: 12	♣ AK72	♣ 3	1. Texas			
Contract: 4♥ N						

Board: 162	North:	South:	West	North	East	South
Dealer: S	♠ A85	♠ KQJ10				1NT
Vul: EW	♥ AK10976	♥ Q2	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ J53	♦ KQ76	AP			
South HCP: 17	♣ J	♣ A96	1. Texas			
Contract: 4♥ S						

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ AQJ642		1NT	Pass	4♥ ¹
Vul: Both	♥ AQ3	♥ 92				
North HCP: 17	♦ A52	♦ K103	Pass	4♠	AP	
South HCP: 10	♣ KJ52	♣ 43	1. Texas			
Contract: 4♠ N						

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ 652				1NT
Vul: None	♥ QJ108763	♥ AK9	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ A9	♦ K32	Pass	4NT ²	Pass	5♣
South HCP: 15	♣ 5	♣ AJ93	Pass	7♥	AP	
Contract: 7♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ AKQ32	♠ 9		1NT	Pass	4♦ ¹
Vul: None	♥ A103	♥ KQ9854				
North HCP: 16	♦ J98	♦ 65	X	4♥	AP	
South HCP: 10	♣ Q8	♣ AJ102	1. Texas			
Contract: 4♥ N						

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQ106				1NT
Vul: Both	♥ AJ10983	♥ K42	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ 64	♦ A95	AP			
South HCP: 15	♣ AJ2	♣ Q43	1. Texas			
Contract: 4♥ S						

North hands (Practice Page)

Texas Transfer

Board: 167	♠ AQ93	The opponents are silent.
Dealer: N	♥ AJ103	
Vul: NS	♦ 73	You bid first.
HCP: 17	♣ AQ7	

Board: 168	♠ 75	The opponents are silent.
Dealer: S	♥ AK10876	
Vul: Both	♦ A862	Partner bids first.
HCP: 13	♣ Q	

Board: 169	♠ KQ10	The opponents are silent.
Dealer: N	♥ K98	
Vul: None	♦ A63	You bid first.
HCP: 17	♣ AJ104	

Board: 170	♠ AQ10752	The opponents are silent.
Dealer: S	♥ 953	
Vul: EW	♦ Q10	Partner bids first.
HCP: 13	♣ AJ	

Board: 171	♠ AQ643	The opponents are silent.
Dealer: N	♥ J9	
Vul: Both	♦ J53	You bid first.
HCP: 15	♣ AK8	

Board: 172	♠ 643	The opponents are silent.
Dealer: S	♥ QJ96543	
Vul: None	♦ AQJ	Partner bids first.
HCP: 10	♣ —	

Texas Transfer Both hands (Answers Page)

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ K108764		1NT	Pass	4♥ ¹
Vul: NS	♥ AJ103	♥ Q8	Pass	4♠	AP	
North HCP: 17	♦ 73	♦ AQ10	1. Texas			
South HCP: 11	♣ AQ7	♣ 94				
Contract: 4♠ N						

Board: 168	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ Q108				1NT
Vul: Both	♥ AK10876	♥ QJ5	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ A862	♦ Q5	AP			
South HCP: 15	♣ Q	♣ AKJ64	1. Texas			
Contract: 4♥ S						

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ 2		1NT	Pass	4♦ ¹
Vul: None	♥ K98	♥ AJ10653	Pass	4♥	AP	
North HCP: 17	♦ A63	♦ K74	1. Texas			
South HCP: 13	♣ AJ104	♣ KQ6				
Contract: 4♥ N						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ AQ10752	♠ K98				1NT
Vul: EW	♥ 953	♥ Q8	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♦ Q10	♦ AJ9	AP			
South HCP: 15	♣ AJ	♣ KQ876	1. Texas			
Contract: 4♠ S						

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ AQ643	♠ KJ109875		1NT	Pass	4♥ ¹
Vul: Both	♥ J9	♥ A106	Pass	4♠	Pass	4NT ²
North HCP: 15	♦ J53	♦ A6	Pass	5♠	Pass	6♠
South HCP: 12	♣ AK8	♣ 7	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ 643	♠ AKJ2				1NT
Vul: None	♥ QJ96543	♥ K2	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♦ AQJ	♦ 952	AP			
South HCP: 15	♣ —	♣ KJ96	1. Texas			
Contract: 4♥ S						

South hands (Practice Page)

Texas Transfer

Board: 167	♠ K108764	The opponents are silent.
Dealer: N	♥ Q8	
Vul: NS	♦ AQ10	Partner bids first.
HCP: 11	♣ 94	

Board: 168	♠ Q108	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: Both	♦ Q5	You bid first.
HCP: 15	♣ AKJ64	

Board: 169	♠ 2	The opponents are silent.
Dealer: N	♥ AJ10653	
Vul: None	♦ K74	Partner bids first.
HCP: 13	♣ KQ6	

Board: 170	♠ K98	The opponents are silent.
Dealer: S	♥ Q8	
Vul: EW	♦ AJ9	You bid first.
HCP: 15	♣ KQ876	

Board: 171	♠ KJ109875	The opponents are silent.
Dealer: N	♥ A106	
Vul: Both	♦ A6	Partner bids first.
HCP: 12	♣ 7	

Board: 172	♠ AKJ2	The opponents are silent.
Dealer: S	♥ K2	
Vul: None	♦ 952	You bid first.
HCP: 15	♣ KJ96	

Texas Transfer Both hands (Answers Page)

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ K108764		1NT	Pass	4♥ ¹
Vul: NS	♥ AJ103	♥ Q8	Pass	4♠	AP	
North HCP: 17	♦ 73	♦ AQ10	1. Texas			
South HCP: 11	♣ AQ7	♣ 94				
Contract: 4♠ N						

Board: 168	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ Q108				1NT
Vul: Both	♥ AK10876	♥ QJ5	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ A862	♦ Q5	AP			
South HCP: 15	♣ Q	♣ AKJ64	1. Texas			
Contract: 4♥ S						

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ 2		1NT	Pass	4♦ ¹
Vul: None	♥ K98	♥ AJ10653	Pass	4♥	AP	
North HCP: 17	♦ A63	♦ K74	1. Texas			
South HCP: 13	♣ AJ104	♣ KQ6				
Contract: 4♥ N						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ AQ10752	♠ K98				1NT
Vul: EW	♥ 953	♥ Q8	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♦ Q10	♦ AJ9	AP			
South HCP: 15	♣ AJ	♣ KQ876	1. Texas			
Contract: 4♠ S						

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ AQ643	♠ KJ109875		1NT	Pass	4♥ ¹
Vul: Both	♥ J9	♥ A106	Pass	4♠	Pass	4NT ²
North HCP: 15	♦ J53	♦ A6	Pass	5♠	Pass	6♠
South HCP: 12	♣ AK8	♣ 7	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ 643	♠ AKJ2				1NT
Vul: None	♥ QJ96543	♥ K2	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♦ AQJ	♦ 952	AP			
South HCP: 15	♣ —	♣ KJ96	1. Texas			
Contract: 4♥ S						

North hands (Practice Page)

Texas Transfer

Board: 173	♠ Q1095	East Bids 2♣ if possible.
Dealer: N	♥ A95	
Vul: EW	♦ KJ	You bid first.
HCP: 16	♣ AQ87	

Board: 174	♠ 3	The opponents are silent.
Dealer: S	♥ AQJ1043	
Vul: Both	♦ KQ10	Partner bids first.
HCP: 13	♣ J52	

Board: 175	♠ 9654	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ Q872	You bid first.
HCP: 17	♣ AQ	

Board: 176	♠ A4	West Bids 2♣ if possible.
Dealer: S	♥ KQJ1053	
Vul: None	♦ —	Partner bids first.
HCP: 11	♣ J10762	

Board: 177	♠ A7	East Bids 2♣ if possible.
Dealer: N	♥ KQ62	
Vul: NS	♦ K54	You bid first.
HCP: 16	♣ A1053	

Board: 178	♠ 87	The opponents are silent.
Dealer: S	♥ AQ9532	
Vul: EW	♦ A8	Partner bids first.
HCP: 14	♣ A87	

Texas Transfer Both hands (Answers Page)

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ Q1095	♠ AK8		1NT	2♣ ¹	4♦ ²
Vul: EW	♥ A95	♥ J87643	Pass	4♥	AP	
North HCP: 16	♦ KJ	♦ 4	1. Cappelletti, any 6+suit			
South HCP: 11	♣ AQ87	♣ K109	2. Texas			
Contract: 4♥ N						

Board: 174	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AK				1NT
Vul: Both	♥ AQJ1043	♥ 8652	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ KQ10	♦ A64	AP			
South HCP: 15	♣ J52	♣ A983	1. Texas			
Contract: 4♥ S						

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ 9654	♠ AKQ1073		1NT	Pass	4♥ ¹
Vul: EW	♥ AKQ	♥ 10	Pass	4♠	Pass	4NT ²
North HCP: 17	♦ Q872	♦ A94	Pass	5♠	Pass	6♠
South HCP: 13	♣ AQ	♣ 1094	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ Q96				1NT
Vul: None	♥ KQJ1053	♥ A4	2♣ ¹	4♦ ²	Pass	4♥
North HCP: 11	♦ —	♦ 9854	AP			
South HCP: 15	♣ J10762	♣ AKQ9	1. Cappelletti, any 6+suit			
Contract: 4♥ S			2. Texas			

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ 9		1NT	2♣ ¹	4♦ ²
Vul: NS	♥ KQ62	♥ AJ10974	Pass	4♥	AP	
North HCP: 16	♦ K54	♦ 102	1. Cappelletti, any 6+suit			
South HCP: 10	♣ A1053	♣ KQ62	2. Texas			
Contract: 4♥ N						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ AQJ				1NT
Vul: EW	♥ AQ9532	♥ KJ106	Pass	4♦ ¹	Pass	4♥
North HCP: 14	♦ A8	♦ K97	Pass	4NT ²	Pass	5♠
South HCP: 15	♣ A87	♣ J94	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

South hands (Practice Page)

Texas Transfer

Board: 173	♠ AK8	East Bids 2♣ if possible.
Dealer: N	♥ J87643	
Vul: EW	♦ 4	Partner bids first.
HCP: 11	♣ K109	

Board: 174	♠ AK	The opponents are silent.
Dealer: S	♥ 8652	
Vul: Both	♦ A64	You bid first.
HCP: 15	♣ A983	

Board: 175	♠ AKQ1073	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ A94	Partner bids first.
HCP: 13	♣ 1094	

Board: 176	♠ Q96	West Bids 2♣ if possible.
Dealer: S	♥ A4	
Vul: None	♦ 9854	You bid first.
HCP: 15	♣ AKQ9	

Board: 177	♠ 9	East Bids 2♣ if possible.
Dealer: N	♥ AJ10974	
Vul: NS	♦ 102	Partner bids first.
HCP: 10	♣ KQ62	

Board: 178	♠ AQJ	The opponents are silent.
Dealer: S	♥ KJ106	
Vul: EW	♦ K97	You bid first.
HCP: 15	♣ J94	

Texas Transfer Both hands (Answers Page)

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ Q1095	♠ AK8		1NT	2♣ ¹	4♦ ²
Vul: EW	♥ A95	♥ J87643	Pass	4♥	AP	
North HCP: 16	♦ KJ	♦ 4	1. Cappelletti, any 6+suit			
South HCP: 11	♣ AQ87	♣ K109	2. Texas			
Contract: 4♥ N						

Board: 174	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AK				1NT
Vul: Both	♥ AQJ1043	♥ 8652	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ KQ10	♦ A64	AP			
South HCP: 15	♣ J52	♣ A983	1. Texas			
Contract: 4♥ S						

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ 9654	♠ AKQ1073		1NT	Pass	4♥ ¹
Vul: EW	♥ AKQ	♥ 10	Pass	4♠	Pass	4NT ²
North HCP: 17	♦ Q872	♦ A94	Pass	5♠	Pass	6♠
South HCP: 13	♣ AQ	♣ 1094	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ Q96				1NT
Vul: None	♥ KQJ1053	♥ A4	2♣ ¹	4♦ ²	Pass	4♥
North HCP: 11	♦ —	♦ 9854	AP			
South HCP: 15	♣ J10762	♣ AKQ9	1. Cappelletti, any 6+suit			
Contract: 4♥ S			2. Texas			

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ 9		1NT	2♣ ¹	4♦ ²
Vul: NS	♥ KQ62	♥ AJ10974	Pass	4♥	AP	
North HCP: 16	♦ K54	♦ 102	1. Cappelletti, any 6+suit			
South HCP: 10	♣ A1053	♣ KQ62	2. Texas			
Contract: 4♥ N						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ AQJ				1NT
Vul: EW	♥ AQ9532	♥ KJ106	Pass	4♦ ¹	Pass	4♥
North HCP: 14	♦ A8	♦ K97	Pass	4NT ²	Pass	5♠
South HCP: 15	♣ A87	♣ J94	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

North hands (Practice Page)

Texas Transfer

Board: 179	♠ Q1054	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ K8	You bid first.
HCP: 16	♣ KJ52	

Board: 180	♠ AKJ862	The opponents are silent.
Dealer: S	♥ Q7	
Vul: NS	♦ AJ9	Partner bids first.
HCP: 16	♣ J6	

Board: 181	♠ A6	The opponents are silent.
Dealer: N	♥ A106	
Vul: Both	♦ KQJ94	You bid first.
HCP: 15	♣ J95	

Board: 182	♠ AJ10642	The opponents are silent.
Dealer: S	♥ 109	
Vul: None	♦ J	Partner bids first.
HCP: 11	♣ AJ92	

Board: 183	♠ KJ5	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ 86	You bid first.
HCP: 17	♣ KQJ108	

Board: 184	♠ AK9642	The opponents are silent.
Dealer: S	♥ 865	
Vul: Both	♦ 107	Partner bids first.
HCP: 12	♣ KQ	

Texas Transfer Both hands (Answers Page)

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ Q1054	♠ A		1NT	Pass	4♦ ¹
Vul: Both	♥ AK9	♥ Q108542	Pass	4♥	AP	
North HCP: 16	♦ K8	♦ A642	1. Texas			
South HCP: 12	♣ KJ52	♣ Q4				
Contract: 4♥ N						

Board: 180	North:	South:	West	North	East	South
Dealer: S	♠ AKJ862	♠ Q93				1NT
Vul: NS	♥ Q7	♥ A32	Pass	4♥ ¹	Pass	4♠
North HCP: 16	♦ AJ9	♦ K87	Pass	4NT ²	Pass	5♠
South HCP: 15	♣ J6	♣ AQ95	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 181	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 73		1NT	Pass	4♦ ¹
Vul: Both	♥ A106	♥ KQJ9874	Pass	4♥	Pass	4NT ²
North HCP: 15	♦ KQJ94	♦ A	Pass	5♥	Pass	6♥
South HCP: 13	♣ J95	♣ K62	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ AJ10642	♠ 73				1NT
Vul: None	♥ 109	♥ AKJ54	Pass	4♥ ¹	Pass	4♠
North HCP: 11	♦ J	♦ A74	AP			
South HCP: 15	♣ AJ92	♣ K86	1. Texas			
Contract: 4♠ S						

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ AQ10962		1NT	Pass	4♥ ¹
Vul: EW	♥ AK10	♥ Q9	Pass	4♠	AP	
North HCP: 17	♦ 86	♦ 104	1. Texas			
South HCP: 12	♣ KQJ108	♣ A52				
Contract: 4♠ N						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ AK9642	♠ 1073				1NT
Vul: Both	♥ 865	♥ 104	Pass	4♥ ¹	Pass	4♠
North HCP: 12	♦ 107	♦ AKQJ2	AP			
South HCP: 15	♣ KQ	♣ AJ4	1. Texas			
Contract: 4♠ S						

South hands (Practice Page)

Texas Transfer

Board: 179	♠ A	The opponents are silent.
Dealer: N	♥ Q108542	
Vul: Both	♦ A642	Partner bids first.
HCP: 12	♣ Q4	

Board: 180	♠ Q93	The opponents are silent.
Dealer: S	♥ A32	
Vul: NS	♦ K87	You bid first.
HCP: 15	♣ AQ95	

Board: 181	♠ 73	The opponents are silent.
Dealer: N	♥ KQJ9874	
Vul: Both	♦ A	Partner bids first.
HCP: 13	♣ K62	

Board: 182	♠ 73	The opponents are silent.
Dealer: S	♥ AKJ54	
Vul: None	♦ A74	You bid first.
HCP: 15	♣ K86	

Board: 183	♠ AQ10962	The opponents are silent.
Dealer: N	♥ Q9	
Vul: EW	♦ 104	Partner bids first.
HCP: 12	♣ A52	

Board: 184	♠ 1073	The opponents are silent.
Dealer: S	♥ 104	
Vul: Both	♦ AKQJ2	You bid first.
HCP: 15	♣ AJ4	

Texas Transfer Both hands (Answers Page)

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ Q1054	♠ A		1NT	Pass	4♦ ¹
Vul: Both	♥ AK9	♥ Q108542	Pass	4♥	AP	
North HCP: 16	♦ K8	♦ A642	1. Texas			
South HCP: 12	♣ KJ52	♣ Q4				
Contract: 4♥ N						

Board: 180	North:	South:	West	North	East	South
Dealer: S	♠ AKJ862	♠ Q93				1NT
Vul: NS	♥ Q7	♥ A32	Pass	4♥ ¹	Pass	4♠
North HCP: 16	♦ AJ9	♦ K87	Pass	4NT ²	Pass	5♠
South HCP: 15	♣ J6	♣ AQ95	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 181	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 73		1NT	Pass	4♦ ¹
Vul: Both	♥ A106	♥ KQJ9874	Pass	4♥	Pass	4NT ²
North HCP: 15	♦ KQJ94	♦ A	Pass	5♥	Pass	6♥
South HCP: 13	♣ J95	♣ K62	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ AJ10642	♠ 73				1NT
Vul: None	♥ 109	♥ AKJ54	Pass	4♥ ¹	Pass	4♠
North HCP: 11	♦ J	♦ A74	AP			
South HCP: 15	♣ AJ92	♣ K86	1. Texas			
Contract: 4♠ S						

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ AQ10962		1NT	Pass	4♥ ¹
Vul: EW	♥ AK10	♥ Q9	Pass	4♠	AP	
North HCP: 17	♦ 86	♦ 104	1. Texas			
South HCP: 12	♣ KQJ108	♣ A52				
Contract: 4♠ N						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ AK9642	♠ 1073				1NT
Vul: Both	♥ 865	♥ 104	Pass	4♥ ¹	Pass	4♠
North HCP: 12	♦ 107	♦ AKQJ2	AP			
South HCP: 15	♣ KQ	♣ AJ4	1. Texas			
Contract: 4♠ S						

North hands (Practice Page)

Texas Transfer

Board: 185	♠ 1073	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ A92	You bid first.
HCP: 15	♣ A1082	

Board: 186	♠ K1098743	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: Both	♦ A72	Partner bids first.
HCP: 12	♣ —	

Board: 187	♠ KJ9	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ KQ85	You bid first.
HCP: 17	♣ AJ42	

Board: 188	♠ AK5432	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ K95	Partner bids first.
HCP: 10	♣ 987	

Board: 189	♠ A5	The opponents are silent.
Dealer: N	♥ AJ642	
Vul: NS	♦ K109	You bid first.
HCP: 15	♣ QJ4	

Board: 190	♠ Q86	The opponents are silent.
Dealer: S	♥ AK10865	
Vul: EW	♦ 4	Partner bids first.
HCP: 11	♣ Q43	

Texas Transfer Both hands (Answers Page)

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ 1073	♠ A9		1NT	Pass	4♦ ¹
Vul: None	♥ AQJ	♥ K1076432	Pass	4♥	AP	
North HCP: 15	♦ A92	♦ K	1. Texas			
South HCP: 12	♣ A1082	♣ Q75				
Contract: 4♥ N						

Board: 186	North:	South:	West	North	East	South
Dealer: S	♠ K1098743	♠ A52				1NT
Vul: Both	♥ KQ8	♥ A432	Pass	4♥ ¹	Pass	4♣
North HCP: 12	♦ A72	♦ K3	Pass	5♣ ²	Pass	5♠
South HCP: 17	♣ —	♣ KQJ6	AP			
Contract: 5♠ S			1. Texas			
			2. Exclusion, for ♠			

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ Q		1NT	Pass	4♦ ¹
Vul: None	♥ K4	♥ AQ10973	Pass	4♥	AP	
North HCP: 17	♦ KQ85	♦ J1074	1. Texas			
South HCP: 11	♣ AJ42	♣ Q8				
Contract: 4♥ N						

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ AK5432	♠ 1087				1NT
Vul: EW	♥ 6	♥ AQ105	Pass	4♥ ¹	Pass	4♣
North HCP: 10	♦ K95	♦ AQ6	AP			
South HCP: 15	♣ 987	♣ K104	1. Texas			
Contract: 4♠ S						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K1086432		1NT	Pass	4♥ ¹
Vul: NS	♥ AJ642	♥ 97	Pass	4♣	Pass	4NT ²
North HCP: 15	♦ K109	♦ A7	Pass	5♥	Pass	5♠
South HCP: 11	♣ QJ4	♣ A7	AP			
Contract: 5♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ Q86	♠ AJ43				1NT
Vul: EW	♥ AK10865	♥ 43	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♦ 4	♦ AK5	AP			
South HCP: 16	♣ Q43	♣ A965	1. Texas			
Contract: 4♥ S						

South hands (Practice Page)

Texas Transfer

Board: 185	♠ A9	The opponents are silent.
Dealer: N	♥ K1076432	
Vul: None	♦ K	Partner bids first.
HCP: 12	♣ Q75	

Board: 186	♠ A52	The opponents are silent.
Dealer: S	♥ A432	
Vul: Both	♦ K3	You bid first.
HCP: 17	♣ KQJ6	

Board: 187	♠ Q	The opponents are silent.
Dealer: N	♥ AQ10973	
Vul: None	♦ J1074	Partner bids first.
HCP: 11	♣ Q8	

Board: 188	♠ 1087	The opponents are silent.
Dealer: S	♥ AQ105	
Vul: EW	♦ AQ6	You bid first.
HCP: 15	♣ K104	

Board: 189	♠ K1086432	The opponents are silent.
Dealer: N	♥ 97	
Vul: NS	♦ A7	Partner bids first.
HCP: 11	♣ A7	

Board: 190	♠ AJ43	The opponents are silent.
Dealer: S	♥ 43	
Vul: EW	♦ AK5	You bid first.
HCP: 16	♣ A965	

Texas Transfer Both hands (Answers Page)

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ 1073	♠ A9		1NT	Pass	4♦ ¹
Vul: None	♥ AQJ	♥ K1076432	Pass	4♥	AP	
North HCP: 15	♦ A92	♦ K	1. Texas			
South HCP: 12	♣ A1082	♣ Q75				
Contract: 4♥ N						

Board: 186	North:	South:	West	North	East	South
Dealer: S	♠ K1098743	♠ A52				1NT
Vul: Both	♥ KQ8	♥ A432	Pass	4♥ ¹	Pass	4♣
North HCP: 12	♦ A72	♦ K3	Pass	5♣ ²	Pass	5♣
South HCP: 17	♣ —	♣ KQJ6	AP			
Contract: 5♠ S			1. Texas			
			2. Exclusion, for ♣			

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ Q		1NT	Pass	4♦ ¹
Vul: None	♥ K4	♥ AQ10973	Pass	4♥	AP	
North HCP: 17	♦ KQ85	♦ J1074	1. Texas			
South HCP: 11	♣ AJ42	♣ Q8				
Contract: 4♥ N						

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ AK5432	♠ 1087				1NT
Vul: EW	♥ 6	♥ AQ105	Pass	4♥ ¹	Pass	4♣
North HCP: 10	♦ K95	♦ AQ6	AP			
South HCP: 15	♣ 987	♣ K104	1. Texas			
Contract: 4♠ S						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K1086432		1NT	Pass	4♥ ¹
Vul: NS	♥ AJ642	♥ 97	Pass	4♣	Pass	4NT ²
North HCP: 15	♦ K109	♦ A7	Pass	5♥	Pass	5♣
South HCP: 11	♣ QJ4	♣ A7	AP			
Contract: 5♠ N			1. Texas			
			2. Blackwood 0314, for ♣			

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ Q86	♠ AJ43				1NT
Vul: EW	♥ AK10865	♥ 43	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♦ 4	♦ AK5	AP			
South HCP: 16	♣ Q43	♣ A965	1. Texas			
Contract: 4♥ S						

North hands (Practice Page)

Texas Transfer

Board: 191	♠ K10953	West Doubles 5♣ if possible.
Dealer: N	♥ AK10	East Doubles 5♦ if possible.
Vul: Both	♦ J9	
HCP: 15	♣ A107	You bid first.
Board: 192	♠ AKJ953	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ 854	Partner bids first.
HCP: 11	♣ K84	
Board: 193	♠ A1073	East Doubles 5♠ if possible.
Dealer: N	♥ Q10	
Vul: Both	♦ AQ6	You bid first.
HCP: 16	♣ KJ86	
Board: 194	♠ Q9	The opponents are silent.
Dealer: S	♥ AJ109874	
Vul: None	♦ K	Partner bids first.
HCP: 13	♣ K32	
Board: 195	♠ AJ	West Doubles 4♥ if possible.
Dealer: N	♥ K63	
Vul: NS	♦ KQ1065	You bid first.
HCP: 15	♣ Q87	

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ K10953	♠ A76		1NT	Pass	4♦ ¹
Vul: Both	♥ AK10	♥ QJ96543	Pass	4♥	Pass	5♣ ²
North HCP: 15	♦ J9	♦ KQ4	X	5♦	X	5♥
South HCP: 12	♣ A107	♣ —	Pass	6♥	AP	
Contract: 6♥ N			1. Texas			
			2. Exclusion, for ♥			
Board: 192	North:	South:	West	North	East	South
Dealer: S	♠ AKJ953	♠ Q64				1NT
Vul: EW	♥ 2	♥ QJ109	Pass	4♥ ¹	Pass	4♠
North HCP: 11	♦ 854	♦ AKQ9	AP			
South HCP: 16	♣ K84	♣ Q7	1. Texas			
Contract: 4♠ S						
Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ A1073	♠ Q6		1NT	Pass	4♦ ¹
Vul: Both	♥ Q10	♥ AJ9632	Pass	4♥	Pass	5♦ ²
North HCP: 16	♦ AQ6	♦ —	Pass	5♠	X	XX
South HCP: 13	♣ KJ86	♣ AQ1072	Pass	6♥	AP	
Contract: 6♥ N			1. Texas			
			2. Exclusion, for ♥			
Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ 874				1NT
Vul: None	♥ AJ109874	♥ KQ5	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ K	♦ A875	AP			
South HCP: 15	♣ K32	♣ AQ9	1. Texas			
Contract: 4♥ S						
Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ108742		1NT	Pass	4♥ ¹
Vul: NS	♥ K63	♥ —	X	Pass ²	Pass	4NT ³
North HCP: 15	♦ KQ1065	♦ J9	Pass	5♦	Pass	6♠
South HCP: 11	♣ Q87	♣ AJ92	AP			
Contract: 6♠ S			1. Texas			
			2. denies a ♥ stopper			
			3. Blackwood 0314, for ♠			

South hands (Practice Page)

Texas Transfer

Board: 191	♠ A76	West Doubles 5♣ if possible.
Dealer: N	♥ QJ96543	East Doubles 5♦ if possible.
Vul: Both	♦ KQ4	
HCP: 12	♣ —	Partner bids first.
Board: 192	♠ Q64	The opponents are silent.
Dealer: S	♥ QJ109	
Vul: EW	♦ AKQ9	You bid first.
HCP: 16	♣ Q7	
Board: 193	♠ Q6	East Doubles 5♠ if possible.
Dealer: N	♥ AJ9632	
Vul: Both	♦ —	Partner bids first.
HCP: 13	♣ AQ1072	
Board: 194	♠ 874	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: None	♦ A875	You bid first.
HCP: 15	♣ AQ9	
Board: 195	♠ KQ108742	West Doubles 4♥ if possible.
Dealer: N	♥ —	
Vul: NS	♦ J9	Partner bids first.
HCP: 11	♣ AJ92	

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ K10953	♠ A76		1NT	Pass	4♦ ¹
Vul: Both	♥ AK10	♥ QJ96543	Pass	4♥	Pass	5♣ ²
North HCP: 15	♦ J9	♦ KQ4	X	5♦	X	5♥
South HCP: 12	♣ A107	♣ —	Pass	6♥	AP	
Contract: 6♥ N			1. Texas			
			2. Exclusion, for ♥			
Board: 192	North:	South:	West	North	East	South
Dealer: S	♠ AKJ953	♠ Q64				1NT
Vul: EW	♥ 2	♥ QJ109	Pass	4♥ ¹	Pass	4♠
North HCP: 11	♦ 854	♦ AKQ9	AP			
South HCP: 16	♣ K84	♣ Q7	1. Texas			
Contract: 4♠ S						
Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ A1073	♠ Q6		1NT	Pass	4♦ ¹
Vul: Both	♥ Q10	♥ AJ9632	Pass	4♥	Pass	5♦ ²
North HCP: 16	♦ AQ6	♦ —	Pass	5♠	X	XX
South HCP: 13	♣ KJ86	♣ AQ1072	Pass	6♥	AP	
Contract: 6♥ N			1. Texas			
			2. Exclusion, for ♥			
Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ 874				1NT
Vul: None	♥ AJ109874	♥ KQ5	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ K	♦ A875	AP			
South HCP: 15	♣ K32	♣ AQ9	1. Texas			
Contract: 4♥ S						
Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ108742		1NT	Pass	4♥ ¹
Vul: NS	♥ K63	♥ —	X	Pass ²	Pass	4NT ³
North HCP: 15	♦ KQ1065	♦ J9	Pass	5♦	Pass	6♠
South HCP: 11	♣ Q87	♣ AJ92	AP			
Contract: 6♠ S			1. Texas			
			2. denies a ♥ stopper			
			3. Blackwood 0314, for ♠			

North hands (Practice Page)

Texas Transfer

Board: 196	♠ J94	The opponents are silent.
Dealer: S	♥ AKQJ1097	
Vul: NS	♦ Q84	Partner bids first.
HCP: 13	♣ —	
Board: 197	♠ K85	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ A1075	You bid first.
HCP: 15	♣ A1065	
Board: 198	♠ AK10652	The opponents are silent.
Dealer: S	♥ 10	
Vul: Both	♦ AQ109	Partner bids first.
HCP: 13	♣ 92	
Board: 199	♠ AK98	The opponents are silent.
Dealer: N	♥ K32	
Vul: Both	♦ KJ7	You bid first.
HCP: 17	♣ K102	
Board: 200	♠ A73	The opponents are silent.
Dealer: S	♥ AJ7432	
Vul: EW	♦ 7	Partner bids first.
HCP: 11	♣ Q95	
Board: 201	♠ AJ8	The opponents are silent.
Dealer: N	♥ AK532	
Vul: Both	♦ 42	You bid first.
HCP: 15	♣ K75	

Texas Transfer Both hands (Answers Page)

Board: 196			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ J94	♠ K5	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♥ AKQJ1097	♥ 632	Pass	5♣ ²	Pass	5♥
South HCP: 15	♦ Q84	♦ A105	Pass	6♥	AP	
Contract: 6♥ S	♣ —	♣ AKJ103	1. Texas			
			2. Exclusion, for ♥			

Board: 197			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ K85	♠ AQ10		1NT	Pass	4♦ ¹
North HCP: 15	♥ A10	♥ Q98652	Pass	4♥	AP	
South HCP: 10	♦ A1075	♦ Q8	1. Texas			
Contract: 4♥ N	♣ A1065	♣ 98				

Board: 198			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ AK10652	♠ 73	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♥ 10	♥ AK53	Pass	4NT ²	Pass	5♦
South HCP: 15	♦ AQ109	♦ K83	Pass	6♠	AP	
Contract: 6♠ S	♣ 92	♣ KQ108	1. Texas			
			2. Blackwood 0314, for ♠			

Board: 199			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ ¹
Vul: Both	♠ AK98	♠ 7	Pass	4♥	Pass	4NT ²
North HCP: 17	♥ K32	♥ AQ8754	Pass	5♥	Pass	6♥
South HCP: 11	♦ KJ7	♦ 5	AP			
Contract: 6♥ N	♣ K102	♣ AJ974	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 200			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ A73	♠ K8	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♥ AJ7432	♥ K865	AP			
South HCP: 17	♦ 7	♦ KJ9	1. Texas			
Contract: 4♥ S	♣ Q95	♣ AK87				

Board: 201			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ ¹
Vul: Both	♠ AJ8	♠ Q107642	Pass	4♠	Pass	5♣ ²
North HCP: 15	♥ AK532	♥ Q9	Pass	5♠	Pass	6♠
South HCP: 12	♦ 42	♦ AKJ76	AP			
Contract: 6♠ N	♣ K75	♣ —	1. Texas			
			2. Exclusion, for ♠			

South hands (Practice Page)

Texas Transfer

Board: 196	♠ K5	The opponents are silent.
Dealer: S	♥ 632	
Vul: NS	♦ A105	You bid first.
HCP: 15	♣ AKJ103	

Board: 197	♠ AQ10	The opponents are silent.
Dealer: N	♥ Q98652	
Vul: EW	♦ Q8	Partner bids first.
HCP: 10	♣ 98	

Board: 198	♠ 73	The opponents are silent.
Dealer: S	♥ AK53	
Vul: Both	♦ K83	You bid first.
HCP: 15	♣ KQ108	

Board: 199	♠ 7	The opponents are silent.
Dealer: N	♥ AQ8754	
Vul: Both	♦ 5	Partner bids first.
HCP: 11	♣ AJ974	

Board: 200	♠ K8	The opponents are silent.
Dealer: S	♥ K865	
Vul: EW	♦ KJ9	You bid first.
HCP: 17	♣ AK87	

Board: 201	♠ Q107642	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ AKJ76	Partner bids first.
HCP: 12	♣ —	

Texas Transfer Both hands (Answers Page)

Board: 196			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ J94	♠ K5	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♥ AKQJ1097	♥ 632	Pass	5♣ ²	Pass	5♥
South HCP: 15	♦ Q84	♦ A105	Pass	6♥	AP	
Contract: 6♥ S	♣ —	♣ AKJ103	1. Texas			
			2. Exclusion, for ♥			

Board: 197			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ K85	♠ AQ10		1NT	Pass	4♦ ¹
North HCP: 15	♥ A10	♥ Q98652	Pass	4♥	AP	
South HCP: 10	♦ A1075	♦ Q8	1. Texas			
Contract: 4♥ N	♣ A1065	♣ 98				

Board: 198			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ AK10652	♠ 73	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♥ 10	♥ AK53	Pass	4NT ²	Pass	5♦
South HCP: 15	♦ AQ109	♦ K83	Pass	6♠	AP	
Contract: 6♠ S	♣ 92	♣ KQ108	1. Texas			
			2. Blackwood 0314, for ♠			

Board: 199			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♦ ¹
Vul: Both	♠ AK98	♠ 7	Pass	4♥	Pass	4NT ²
North HCP: 17	♥ K32	♥ AQ8754	Pass	5♥	Pass	6♥
South HCP: 11	♦ KJ7	♦ 5	AP			
Contract: 6♥ N	♣ K102	♣ AJ974	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 200			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ A73	♠ K8	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♥ AJ7432	♥ K865	AP			
South HCP: 17	♦ 7	♦ KJ9	1. Texas			
Contract: 4♥ S	♣ Q95	♣ AK87				

Board: 201			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ ¹
Vul: Both	♠ AJ8	♠ Q107642	Pass	4♠	Pass	5♣ ²
North HCP: 15	♥ AK532	♥ Q9	Pass	5♠	Pass	6♠
South HCP: 12	♦ 42	♦ AKJ76	AP			
Contract: 6♠ N	♣ K75	♣ —	1. Texas			
			2. Exclusion, for ♠			

North hands (Practice Page)

Texas Transfer

Board: 202	♠ 4	The opponents are silent.
Dealer: S	♥ AK10743	
Vul: None	♦ QJ93	Partner bids first.
HCP: 13	♣ K4	

Board: 203	♠ Q73	The opponents are silent.
Dealer: N	♥ AJ94	
Vul: NS	♦ A10	You bid first.
HCP: 15	♣ KJ105	

Board: 204	♠ 8	The opponents are silent.
Dealer: S	♥ AQJ1096	
Vul: EW	♦ K54	Partner bids first.
HCP: 13	♣ K104	

Board: 205	♠ A1072	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: None	♦ K2	You bid first.
HCP: 15	♣ Q1085	

Board: 206	♠ AQ9864	The opponents are silent.
Dealer: S	♥ 5	
Vul: NS	♦ K63	Partner bids first.
HCP: 10	♣ J84	

Board: 207	♠ A7	The opponents are silent.
Dealer: N	♥ AJ98	
Vul: EW	♦ 975	You bid first.
HCP: 17	♣ AKJ10	

Texas Transfer Both hands (Answers Page)

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ K92				1NT
Vul: None	♥ AK10743	♥ QJ2	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ QJ93	♦ AK874	AP			
South HCP: 15	♣ K4	♣ Q7	1. Texas			
Contract: 4♥ S						

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ Q73	♠ AKJ10854		1NT	Pass	4♥ ¹
Vul: NS	♥ AJ94	♥ K10	Pass	4♠	AP	
North HCP: 15	♦ A10	♦ 6	1. Texas			
South HCP: 13	♣ KJ105	♣ Q42				
Contract: 4♠ N						

Board: 204	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AQ43				1NT
Vul: EW	♥ AQJ1096	♥ K432	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ K54	♦ A6	AP			
South HCP: 15	♣ K104	♣ Q63	1. Texas			
Contract: 4♥ S						

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ A1072	♠ —		1NT	Pass	4♦ ¹
Vul: None	♥ AQ3	♥ KJ10762	Pass	4♥	Pass	5♠ ²
North HCP: 15	♦ K2	♦ AJ1064	Pass	6♣	Pass	6♥
South HCP: 12	♣ Q1085	♣ K3	AP			
Contract: 6♥ N			1. Texas			
			2. Exclusion, for ♥			

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ AQ9864	♠ 732				1NT
Vul: NS	♥ 5	♥ AKQ4	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ K63	♦ A97	AP			
South HCP: 17	♣ J84	♣ A73	1. Texas			
Contract: 4♠ S						

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ KQ9865		1NT	Pass	4♥ ¹
Vul: EW	♥ AJ98	♥ 10	Pass	4♠	AP	
North HCP: 17	♦ 975	♦ AQ62	1. Texas			
South HCP: 11	♣ AKJ10	♣ 76				
Contract: 4♠ N						

South hands (Practice Page)

Texas Transfer

Board: 202	♠ K92	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: None	♦ AK874	You bid first.
HCP: 15	♣ Q7	

Board: 203	♠ AKJ10854	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ 6	Partner bids first.
HCP: 13	♣ Q42	

Board: 204	♠ AQ43	The opponents are silent.
Dealer: S	♥ K432	
Vul: EW	♦ A6	You bid first.
HCP: 15	♣ Q63	

Board: 205	♠ —	The opponents are silent.
Dealer: N	♥ KJ10762	
Vul: None	♦ AJ1064	Partner bids first.
HCP: 12	♣ K3	

Board: 206	♠ 732	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: NS	♦ A97	You bid first.
HCP: 17	♣ A73	

Board: 207	♠ KQ9865	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ AQ62	Partner bids first.
HCP: 11	♣ 76	

Texas Transfer Both hands (Answers Page)

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ K92				1NT
Vul: None	♥ AK10743	♥ QJ2	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ QJ93	♦ AK874	AP			
South HCP: 15	♣ K4	♣ Q7	1. Texas			
Contract: 4♥ S						

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ Q73	♠ AKJ10854		1NT	Pass	4♥ ¹
Vul: NS	♥ AJ94	♥ K10	Pass	4♠	AP	
North HCP: 15	♦ A10	♦ 6	1. Texas			
South HCP: 13	♣ KJ105	♣ Q42				
Contract: 4♠ N						

Board: 204	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AQ43				1NT
Vul: EW	♥ AQJ1096	♥ K432	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ K54	♦ A6	AP			
South HCP: 15	♣ K104	♣ Q63	1. Texas			
Contract: 4♥ S						

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ A1072	♠ —		1NT	Pass	4♦ ¹
Vul: None	♥ AQ3	♥ KJ10762	Pass	4♥	Pass	5♠ ²
North HCP: 15	♦ K2	♦ AJ1064	Pass	6♣	Pass	6♥
South HCP: 12	♣ Q1085	♣ K3	AP			
Contract: 6♥ N			1. Texas			
			2. Exclusion, for ♥			

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ AQ9864	♠ 732				1NT
Vul: NS	♥ 5	♥ AKQ4	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ K63	♦ A97	AP			
South HCP: 17	♣ J84	♣ A73	1. Texas			
Contract: 4♠ S						

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ KQ9865		1NT	Pass	4♥ ¹
Vul: EW	♥ AJ98	♥ 10	Pass	4♠	AP	
North HCP: 17	♦ 975	♦ AQ62	1. Texas			
South HCP: 11	♣ AKJ10	♣ 76				
Contract: 4♠ N						

North hands (Practice Page)

Texas Transfer

Board: 208	♠ AKQ1072	West Doubles 5♥ if possible.
Dealer: S	♥ K6	
Vul: NS	♦ Q72	Partner bids first.
HCP: 17	♣ QJ	
Board: 209	♠ Q108	The opponents are silent.
Dealer: N	♥ AK83	
Vul: EW	♦ AQ75	You bid first.
HCP: 15	♣ 52	
Board: 210	♠ K107654	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ AK2	Partner bids first.
HCP: 15	♣ J3	
Board: 211	♠ Q8	The opponents are silent.
Dealer: N	♥ AK63	
Vul: EW	♦ KJ10	You bid first.
HCP: 15	♣ Q542	
Board: 212	♠ 97	The opponents are silent.
Dealer: S	♥ AQ10652	
Vul: Both	♦ A95	Partner bids first.
HCP: 10	♣ 63	
Board: 213	♠ AQ10	The opponents are silent.
Dealer: N	♥ 95	
Vul: Both	♦ KQ732	You bid first.
HCP: 15	♣ A75	

Texas Transfer Both hands (Answers Page)

Board: 208			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ AKQ1072	♠ 654	Pass	4♥ ¹	Pass	4♠
North HCP: 17	♥ K6	♥ J7	Pass	4NT ²	Pass	5♥
South HCP: 16	♦ Q72	♦ AKJ	X	XX	Pass	5♠
Contract: 6♠ S	♣ QJ	♣ AK1072	Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 209			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ Q108	♠ AKJ432		1NT	Pass	4♥ ¹
North HCP: 15	♥ AK83	♥ J6	Pass	4♠	AP	
South HCP: 13	♦ AQ75	♦ KJ	1. Texas			
Contract: 4♠ N	♣ 52	♣ 986				

Board: 210			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ K107654	♠ AQ9	Pass	4♥ ¹	Pass	4♠
North HCP: 15	♥ A5	♥ 983	Pass	4NT ²	Pass	5♠
South HCP: 15	♦ AK2	♦ Q97	Pass	6♠	AP	
Contract: 6♠ S	♣ J3	♣ AK98	1. Texas			
			2. Blackwood 0314, for ♠			

Board: 211			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ ¹
Vul: EW	♠ Q8	♠ A97532	Pass	4♠	Pass	4NT ²
North HCP: 15	♥ AK63	♥ 85	Pass	5♦	Pass	5♠
South HCP: 13	♦ KJ10	♦ AQ75	AP			
Contract: 5♠ N	♣ Q542	♣ K	1. Texas			
			2. Blackwood 0314, for ♠			

Board: 212			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 97	♠ AK64	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♥ AQ10652	♥ K43	AP			
South HCP: 15	♦ A95	♦ 82	1. Texas			
Contract: 4♥ S	♣ 63	♣ KQ54				

Board: 213			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AQ10	♠ 986		1NT	Pass	4♦ ¹
North HCP: 15	♥ 95	♥ KQ7432	Pass	4♥	AP	
South HCP: 10	♦ KQ732	♦ AJ8	1. Texas			
Contract: 4♥ N	♣ A75	♣ 4				

South hands (Practice Page)

Texas Transfer

Board: 208	♠ 654	West Doubles 5♥ if possible.
Dealer: S	♥ J7	
Vul: NS	♦ AKJ	You bid first.
HCP: 16	♣ AK1072	
Board: 209	♠ AKJ432	The opponents are silent.
Dealer: N	♥ J6	
Vul: EW	♦ KJ	Partner bids first.
HCP: 13	♣ 986	
Board: 210	♠ AQ9	The opponents are silent.
Dealer: S	♥ 983	
Vul: Both	♦ Q97	You bid first.
HCP: 15	♣ AK98	
Board: 211	♠ A97532	The opponents are silent.
Dealer: N	♥ 85	
Vul: EW	♦ AQ75	Partner bids first.
HCP: 13	♣ K	
Board: 212	♠ AK64	The opponents are silent.
Dealer: S	♥ K43	
Vul: Both	♦ 82	You bid first.
HCP: 15	♣ KQ54	
Board: 213	♠ 986	The opponents are silent.
Dealer: N	♥ KQ7432	
Vul: Both	♦ AJ8	Partner bids first.
HCP: 10	♣ 4	

Texas Transfer Both hands (Answers Page)

Board: 208			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ AKQ1072	♠ 654	Pass	4♥ ¹	Pass	4♠
North HCP: 17	♥ K6	♥ J7	Pass	4NT ²	Pass	5♥
South HCP: 16	♦ Q72	♦ AKJ	X	XX	Pass	5♠
Contract: 6♠ S	♣ QJ	♣ AK1072	Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 209			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ Q108	♠ AKJ432		1NT	Pass	4♥ ¹
North HCP: 15	♥ AK83	♥ J6	Pass	4♠	AP	
South HCP: 13	♦ AQ75	♦ KJ	1. Texas			
Contract: 4♠ N	♣ 52	♣ 986				

Board: 210			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ K107654	♠ AQ9	Pass	4♥ ¹	Pass	4♠
North HCP: 15	♥ A5	♥ 983	Pass	4NT ²	Pass	5♠
South HCP: 15	♦ AK2	♦ Q97	Pass	6♠	AP	
Contract: 6♠ S	♣ J3	♣ AK98	1. Texas			
			2. Blackwood 0314, for ♠			

Board: 211			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	4♥ ¹
Vul: EW	♠ Q8	♠ A97532	Pass	4♠	Pass	4NT ²
North HCP: 15	♥ AK63	♥ 85	Pass	5♦	Pass	5♠
South HCP: 13	♦ KJ10	♦ AQ75	AP			
Contract: 5♠ N	♣ Q542	♣ K	1. Texas			
			2. Blackwood 0314, for ♠			

Board: 212			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 97	♠ AK64	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♥ AQ10652	♥ K43	AP			
South HCP: 15	♦ A95	♦ 82	1. Texas			
Contract: 4♥ S	♣ 63	♣ KQ54				

Board: 213			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AQ10	♠ 986		1NT	Pass	4♦ ¹
North HCP: 15	♥ 95	♥ KQ7432	Pass	4♥	AP	
South HCP: 10	♦ KQ732	♦ AJ8	1. Texas			
Contract: 4♥ N	♣ A75	♣ 4				

North hands (Practice Page)

Texas Transfer

Board: 214	♠ AJ8765	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ AK874	Partner bids first.
HCP: 12	♣ 102	

Board: 215	♠ A10862	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ A102	You bid first.
HCP: 17	♣ QJ7	

Board: 216	♠ 76	The opponents are silent.
Dealer: S	♥ AJ6543	
Vul: None	♦ K5	Partner bids first.
HCP: 11	♣ K84	

Board: 217	♠ J6	The opponents are silent.
Dealer: N	♥ K107	
Vul: NS	♦ KQJ7	You bid first.
HCP: 17	♣ AK108	

Board: 218	♠ J4	The opponents are silent.
Dealer: S	♥ AKJ942	
Vul: EW	♦ QJ752	Partner bids first.
HCP: 12	♣ —	

Board: 219	♠ J8	The opponents are silent.
Dealer: N	♥ A76	
Vul: Both	♦ KQJ98	You bid first.
HCP: 15	♣ A82	

Texas Transfer Both hands (Answers Page)

Board: 214			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ AJ8765	♠ KQ109	Pass	4♥ ¹	Pass	4♠
North HCP: 12	♥ —	♥ AQ72	Pass	5♥ ²	Pass	5NT
South HCP: 15	♦ AK874	♦ J10	Pass	6♠	AP	
Contract: 6♠ S	♣ 102	♣ K74	1. Texas			
			2. Exclusion, for ♠			

Board: 215			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ A10862	♠ J9		1NT	Pass	4♦ ¹
North HCP: 17	♥ AQ	♥ KJ10742	Pass	4♥	AP	
South HCP: 13	♦ A102	♦ J8	1. Texas			
Contract: 4♥ N	♣ QJ7	♣ AK8				

Board: 216			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ 76	♠ Q105	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♥ AJ6543	♥ KQ98	AP			
South HCP: 17	♦ K5	♦ AQ	1. Texas			
Contract: 4♥ S	♣ K84	♣ A1095				

Board: 217			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ J6	♠ K3		1NT	Pass	4♦ ¹
North HCP: 17	♥ K107	♥ AJ9854	Pass	4♥	AP	
South HCP: 13	♦ KQJ7	♦ A9	1. Texas			
Contract: 4♥ N	♣ AK108	♣ J94				

Board: 218			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ J4	♠ Q109	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♥ AKJ942	♥ Q73	Pass	5♣ ²	Pass	5♥
South HCP: 15	♦ QJ752	♦ AK98	Pass	6♥	AP	
Contract: 6♥ S	♣ —	♣ A83	1. Texas			
			2. Exclusion, for ♥			

Board: 219			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ J8	♠ AKQ10543	Pass	4♠	Pass	4NT ²
North HCP: 15	♥ A76	♥ 54	Pass	5♥	Pass	6NT
South HCP: 13	♦ KQJ98	♦ A5	AP			
Contract: 6N N	♣ A82	♣ 104	1. Texas			
			2. Blackwood 0314, for ♠			

South hands (Practice Page)

Texas Transfer

Board: 214	♠ KQ109	The opponents are silent.
Dealer: S	♥ AQ72	
Vul: None	♦ J10	You bid first.
HCP: 15	♣ K74	

Board: 215	♠ J9	The opponents are silent.
Dealer: N	♥ KJ10742	
Vul: NS	♦ J8	Partner bids first.
HCP: 13	♣ AK8	

Board: 216	♠ Q105	The opponents are silent.
Dealer: S	♥ KQ98	
Vul: None	♦ AQ	You bid first.
HCP: 17	♣ A1095	

Board: 217	♠ K3	The opponents are silent.
Dealer: N	♥ AJ9854	
Vul: NS	♦ A9	Partner bids first.
HCP: 13	♣ J94	

Board: 218	♠ Q109	The opponents are silent.
Dealer: S	♥ Q73	
Vul: EW	♦ AK98	You bid first.
HCP: 15	♣ A83	

Board: 219	♠ AKQ10543	The opponents are silent.
Dealer: N	♥ 54	
Vul: Both	♦ A5	Partner bids first.
HCP: 13	♣ 104	

Texas Transfer Both hands (Answers Page)

Board: 214			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ AJ8765	♠ KQ109	Pass	4♥ ¹	Pass	4♠
North HCP: 12	♥ —	♥ AQ72	Pass	5♥ ²	Pass	5NT
South HCP: 15	♦ AK874	♦ J10	Pass	6♠	AP	
Contract: 6♠ S	♣ 102	♣ K74	1. Texas			
			2. Exclusion, for ♠			

Board: 215			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ A10862	♠ J9		1NT	Pass	4♦ ¹
North HCP: 17	♥ AQ	♥ KJ10742	Pass	4♥	AP	
South HCP: 13	♦ A102	♦ J8	1. Texas			
Contract: 4♥ N	♣ QJ7	♣ AK8				

Board: 216			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ 76	♠ Q105	Pass	4♦ ¹	Pass	4♥
North HCP: 11	♥ AJ6543	♥ KQ98	AP			
South HCP: 17	♦ K5	♦ AQ	1. Texas			
Contract: 4♥ S	♣ K84	♣ A1095				

Board: 217			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ J6	♠ K3		1NT	Pass	4♦ ¹
North HCP: 17	♥ K107	♥ AJ9854	Pass	4♥	AP	
South HCP: 13	♦ KQJ7	♦ A9	1. Texas			
Contract: 4♥ N	♣ AK108	♣ J94				

Board: 218			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ J4	♠ Q109	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♥ AKJ942	♥ Q73	Pass	5♣ ²	Pass	5♥
South HCP: 15	♦ QJ752	♦ AK98	Pass	6♥	AP	
Contract: 6♥ S	♣ —	♣ A83	1. Texas			
			2. Exclusion, for ♥			

Board: 219			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ J8	♠ AKQ10543	Pass	4♠	Pass	4NT ²
North HCP: 15	♥ A76	♥ 54	Pass	5♥	Pass	6NT
South HCP: 13	♦ KQJ98	♦ A5	AP			
Contract: 6N N	♣ A82	♣ 104	1. Texas			
			2. Blackwood 0314, for ♠			

North hands (Practice Page)

Texas Transfer

Board: 220	♠ 63	The opponents are silent.
Dealer: S	♥ AQ9654	
Vul: None	♦ KJ6	Partner bids first.
HCP: 13	♣ K4	

Board: 221	♠ 754	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ AQ1085	You bid first.
HCP: 17	♣ AK4	

Board: 222	♠ AKQ942	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ KJ954	Partner bids first.
HCP: 13	♣ 105	

Board: 223	♠ KQ6	The opponents are silent.
Dealer: N	♥ AKJ106	
Vul: NS	♦ 52	You bid first.
HCP: 17	♣ A97	

Board: 224	♠ AK87543	The opponents are silent.
Dealer: S	♥ 63	
Vul: Both	♦ Q10	Partner bids first.
HCP: 13	♣ A3	

Board: 225	♠ Q3	The opponents are silent.
Dealer: N	♥ J53	
Vul: None	♦ QJ65	You bid first.
HCP: 15	♣ AKQ5	

Texas Transfer Both hands (Answers Page)

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AKQ10				1NT
Vul: None	♥ AQ9654	♥ J103	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ KJ6	♦ 94	AP			
South HCP: 15	♣ K4	♣ AJ86	1. Texas			
Contract: 4♥ S						

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ 754	♠ AK9862		1NT	Pass	4♥ ¹
Vul: EW	♥ A8	♥ K10	Pass	4♠	AP	
North HCP: 17	♦ AQ1085	♦ K3	1. Texas			
South HCP: 14	♣ AK4	♣ J109				
Contract: 4♠ N						

Board: 222	North:	South:	West	North	East	South
Dealer: S	♠ AKQ942	♠ 86				1NT
Vul: Both	♥ —	♥ AQ10	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♦ KJ954	♦ A876	Pass	5♥ ²	Pass	6♣
South HCP: 16	♣ 105	♣ AQ76	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Exclusion, for ♠			

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A98432		1NT	Pass	4♥ ¹
Vul: NS	♥ AKJ106	♥ Q7	Pass	4♠	Pass	4NT ²
North HCP: 17	♦ 52	♦ AK103	Pass	5♣	Pass	5♦
South HCP: 13	♣ A97	♣ 10	Pass	5♥	Pass	6♠
Contract: 6♠ N			AP			
			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ AK87543	♠ QJ9				1NT
Vul: Both	♥ 63	♥ AQ7	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♦ Q10	♦ A764	Pass	4NT ²	Pass	5♠
South HCP: 16	♣ A3	♣ QJ5	Pass	6NT	AP	
Contract: 6N S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ AK9876		1NT	Pass	4♥ ¹
Vul: None	♥ J53	♥ A4	Pass	4♠	AP	
North HCP: 15	♦ QJ65	♦ K10	1. Texas			
South HCP: 14	♣ AKQ5	♣ 1097				
Contract: 4♠ N						

South hands (Practice Page)

Texas Transfer

Board: 220	♠ AKQ10	The opponents are silent.
Dealer: S	♥ J103	
Vul: None	♦ 94	You bid first.
HCP: 15	♣ AJ86	

Board: 221	♠ AK9862	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ K3	Partner bids first.
HCP: 14	♣ J109	

Board: 222	♠ 86	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: Both	♦ A876	You bid first.
HCP: 16	♣ AQ76	

Board: 223	♠ A98432	The opponents are silent.
Dealer: N	♥ Q7	
Vul: NS	♦ AK103	Partner bids first.
HCP: 13	♣ 10	

Board: 224	♠ QJ9	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: Both	♦ A764	You bid first.
HCP: 16	♣ QJ5	

Board: 225	♠ AK9876	The opponents are silent.
Dealer: N	♥ A4	
Vul: None	♦ K10	Partner bids first.
HCP: 14	♣ 1097	

Texas Transfer Both hands (Answers Page)

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AKQ10				1NT
Vul: None	♥ AQ9654	♥ J103	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ KJ6	♦ 94	AP			
South HCP: 15	♣ K4	♣ AJ86	1. Texas			
Contract: 4♥ S						

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ 754	♠ AK9862				
Vul: EW	♥ A8	♥ K10		1NT	Pass	4♥ ¹
North HCP: 17	♦ AQ1085	♦ K3	Pass	4♠	AP	
South HCP: 14	♣ AK4	♣ J109	1. Texas			
Contract: 4♠ N						

Board: 222	North:	South:	West	North	East	South
Dealer: S	♠ AKQ942	♠ 86				1NT
Vul: Both	♥ —	♥ AQ10	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♦ KJ954	♦ A876	Pass	5♥ ²	Pass	6♣
South HCP: 16	♣ 105	♣ AQ76	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Exclusion, for ♠			

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A98432				
Vul: NS	♥ AKJ106	♥ Q7		1NT	Pass	4♥ ¹
North HCP: 17	♦ 52	♦ AK103	Pass	4♠	Pass	4NT ²
South HCP: 13	♣ A97	♣ 10	Pass	5♣	Pass	5♦
Contract: 6♠ N			Pass	5♥	Pass	6♠
			AP			
			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ AK87543	♠ QJ9				1NT
Vul: Both	♥ 63	♥ AQ7	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♦ Q10	♦ A764	Pass	4NT ²	Pass	5♠
South HCP: 16	♣ A3	♣ QJ5	Pass	6NT	AP	
Contract: 6N S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ AK9876				
Vul: None	♥ J53	♥ A4		1NT	Pass	4♥ ¹
North HCP: 15	♦ QJ65	♦ K10	Pass	4♠	AP	
South HCP: 14	♣ AKQ5	♣ 1097	1. Texas			
Contract: 4♠ N						

North hands (Practice Page)

Texas Transfer

Board: 226	♠ AQJ987	The opponents are silent.
Dealer: S	♥ 95	
Vul: EW	♦ 9	Partner bids first.
HCP: 11	♣ KJ92	

Board: 227	♠ Q105	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: None	♦ 54	You bid first.
HCP: 15	♣ AKQJ5	

Board: 228	♠ 10	The opponents are silent.
Dealer: S	♥ AKJ1042	
Vul: Both	♦ KJ1076	Partner bids first.
HCP: 12	♣ 10	

Board: 229	♠ K87	The opponents are silent.
Dealer: N	♥ A102	
Vul: EW	♦ KQJ10	You bid first.
HCP: 16	♣ K64	

Board: 230	♠ AJ9532	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: Both	♦ 93	Partner bids first.
HCP: 12	♣ Q6	

Board: 231	♠ Q106	The opponents are silent.
Dealer: N	♥ KQ76	
Vul: NS	♦ A84	You bid first.
HCP: 15	♣ A107	

Texas Transfer Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: S	♠ AQJ987	♠ K532				1NT
Vul: EW	♥ 95	♥ A8	Pass	4♥ ¹	Pass	4♠
North HCP: 11	♦ 9	♦ A64	AP			
South HCP: 17	♣ KJ92	♣ AQ73	1. Texas			
Contract: 4♠ S						

Board: 227	North:	South:	West	North	East	South
Dealer: N	♠ Q105	♠ A7		1NT	Pass	4♦ ¹
Vul: None	♥ QJ8	♥ K109764	Pass	4♥	AP	
North HCP: 15	♦ 54	♦ AK	1. Texas			
South HCP: 14	♣ AKQJ5	♣ 642				
Contract: 4♥ N						

Board: 228	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ A73				1NT
Vul: Both	♥ AKJ1042	♥ Q8	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ KJ1076	♦ A853	Pass	4NT ²	Pass	5♣
South HCP: 17	♣ 10	♣ AK72	Pass	5♦	Pass	6♣
Contract: 7♥ S			Pass	7♥	AP	
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 229	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ A9		1NT	Pass	4♦ ¹
Vul: EW	♥ A102	♥ KQ8763	Pass	4♥	Pass	4NT ²
North HCP: 16	♦ KQJ10	♦ A84	Pass	5♦	Pass	7NT
South HCP: 17	♣ K64	♣ A3	AP			
Contract: 7N N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 230	North:	South:	West	North	East	South
Dealer: S	♠ AJ9532	♠ K7				1NT
Vul: Both	♥ AJ8	♥ K94	Pass	4♥ ¹	Pass	4♠
North HCP: 12	♦ 93	♦ AQJ52	AP			
South HCP: 17	♣ Q6	♣ A93	1. Texas			
Contract: 4♠ S						

Board: 231	North:	South:	West	North	East	South
Dealer: N	♠ Q106	♠ K98732		1NT	Pass	4♥ ¹
Vul: NS	♥ KQ76	♥ A	Pass	4♠	AP	
North HCP: 15	♦ A84	♦ KJ9	1. Texas			
South HCP: 13	♣ A107	♣ Q63				
Contract: 4♠ N						

South hands (Practice Page)

Texas Transfer

Board: 226	♠ K532	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ A64	You bid first.
HCP: 17	♣ AQ73	

Board: 227	♠ A7	The opponents are silent.
Dealer: N	♥ K109764	
Vul: None	♦ AK	Partner bids first.
HCP: 14	♣ 642	

Board: 228	♠ A73	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ A853	You bid first.
HCP: 17	♣ AK72	

Board: 229	♠ A9	The opponents are silent.
Dealer: N	♥ KQ8763	
Vul: EW	♦ A84	Partner bids first.
HCP: 17	♣ A3	

Board: 230	♠ K7	The opponents are silent.
Dealer: S	♥ K94	
Vul: Both	♦ AQJ52	You bid first.
HCP: 17	♣ A93	

Board: 231	♠ K98732	The opponents are silent.
Dealer: N	♥ A	
Vul: NS	♦ KJ9	Partner bids first.
HCP: 13	♣ Q63	

Texas Transfer Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: S	♠ AQJ987	♠ K532				1NT
Vul: EW	♥ 95	♥ A8	Pass	4♥ ¹	Pass	4♠
North HCP: 11	♦ 9	♦ A64	AP			
South HCP: 17	♣ KJ92	♣ AQ73	1. Texas			
Contract: 4♠ S						

Board: 227	North:	South:	West	North	East	South
Dealer: N	♠ Q105	♠ A7		1NT	Pass	4♦ ¹
Vul: None	♥ QJ8	♥ K109764	Pass	4♥	AP	
North HCP: 15	♦ 54	♦ AK	1. Texas			
South HCP: 14	♣ AKQJ5	♣ 642				
Contract: 4♥ N						

Board: 228	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ A73				1NT
Vul: Both	♥ AKJ1042	♥ Q8	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ KJ1076	♦ A853	Pass	4NT ²	Pass	5♣
South HCP: 17	♣ 10	♣ AK72	Pass	5♦	Pass	6♣
Contract: 7♥ S			Pass	7♥	AP	
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 229	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ A9		1NT	Pass	4♦ ¹
Vul: EW	♥ A102	♥ KQ8763	Pass	4♥	Pass	4NT ²
North HCP: 16	♦ KQJ10	♦ A84	Pass	5♦	Pass	7NT
South HCP: 17	♣ K64	♣ A3	AP			
Contract: 7N N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 230	North:	South:	West	North	East	South
Dealer: S	♠ AJ9532	♠ K7				1NT
Vul: Both	♥ AJ8	♥ K94	Pass	4♥ ¹	Pass	4♠
North HCP: 12	♦ 93	♦ AQJ52	AP			
South HCP: 17	♣ Q6	♣ A93	1. Texas			
Contract: 4♠ S						

Board: 231	North:	South:	West	North	East	South
Dealer: N	♠ Q106	♠ K98732		1NT	Pass	4♥ ¹
Vul: NS	♥ KQ76	♥ A	Pass	4♠	AP	
North HCP: 15	♦ A84	♦ KJ9	1. Texas			
South HCP: 13	♣ A107	♣ Q63				
Contract: 4♠ N						

North hands (Practice Page)

Texas Transfer

Board: 232	♠ AKJ762	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ K87	Partner bids first.
HCP: 19	♣ K2	

Board: 233	♠ KQ54	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ A943	You bid first.
HCP: 17	♣ A96	

Board: 234	♠ A2	The opponents are silent.
Dealer: S	♥ AQ10942	
Vul: EW	♦ A5	Partner bids first.
HCP: 14	♣ 1082	

Board: 235	♠ AQ85	The opponents are silent.
Dealer: N	♥ Q5	
Vul: Both	♦ AJ5	You bid first.
HCP: 15	♣ Q864	

Board: 236	♠ AJ10986	The opponents are silent.
Dealer: S	♥ 5	
Vul: NS	♦ A1073	Partner bids first.
HCP: 10	♣ J7	

Board: 237	♠ K5	The opponents are silent.
Dealer: N	♥ K7542	
Vul: NS	♦ AQ2	You bid first.
HCP: 16	♣ A84	

Texas Transfer Both hands (Answers Page)

Board: 232			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ AKJ762	♠ Q4	Pass	4♥ ¹	Pass	4♠
North HCP: 19	♥ AJ	♥ KQ10	Pass	4NT ²	Pass	5♠
South HCP: 17	♦ K87	♦ AQ9	Pass	7NT	AP	
Contract: 7N S	♣ K2	♣ A9764	1. Texas			
			2. Blackwood 0314, for ♠			

Board: 233			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ KQ54	♠ A62		1NT	Pass	4♦ ¹
North HCP: 17	♥ A2	♥ Q109874	Pass	4♥	AP	
South HCP: 13	♦ A943	♦ KJ5	1. Texas			
Contract: 4♥ N	♣ A96	♣ K				

Board: 234			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ A2	♠ KQ6	Pass	4♦ ¹	Pass	4♥
North HCP: 14	♥ AQ10942	♥ J5	Pass	4NT ²	Pass	5♦
South HCP: 16	♦ A5	♦ KQ763	Pass	5♥	AP	
Contract: 5♥ S	♣ 1082	♣ AJ7	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 235			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AQ85	♠ 62		1NT	Pass	4♦ ¹
North HCP: 15	♥ Q5	♥ AJ9432	Pass	4♥	AP	
South HCP: 11	♦ AJ5	♦ Q7	1. Texas			
Contract: 4♥ N	♣ Q864	♣ KJ10				

Board: 236			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ AJ10986	♠ KQ5	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♥ 5	♥ Q3	AP			
South HCP: 17	♦ A1073	♦ QJ5	1. Texas			
Contract: 4♠ S	♣ J7	♣ AK1063				

Board: 237			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ K5	♠ AQ7632		1NT	Pass	4♥ ¹
North HCP: 16	♥ K7542	♥ Q8	Pass	4♠	AP	
South HCP: 14	♦ AQ2	♦ K10	1. Texas			
Contract: 4♠ N	♣ A84	♣ K107				

South hands (Practice Page)

Texas Transfer

Board: 232	♠ Q4	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: EW	♦ AQ9	You bid first.
HCP: 17	♣ A9764	

Board: 233	♠ A62	The opponents are silent.
Dealer: N	♥ Q109874	
Vul: None	♦ KJ5	Partner bids first.
HCP: 13	♣ K	

Board: 234	♠ KQ6	The opponents are silent.
Dealer: S	♥ J5	
Vul: EW	♦ KQ763	You bid first.
HCP: 16	♣ AJ7	

Board: 235	♠ 62	The opponents are silent.
Dealer: N	♥ AJ9432	
Vul: Both	♦ Q7	Partner bids first.
HCP: 11	♣ KJ10	

Board: 236	♠ KQ5	The opponents are silent.
Dealer: S	♥ Q3	
Vul: NS	♦ QJ5	You bid first.
HCP: 17	♣ AK1063	

Board: 237	♠ AQ7632	The opponents are silent.
Dealer: N	♥ Q8	
Vul: NS	♦ K10	Partner bids first.
HCP: 14	♣ K107	

Texas Transfer Both hands (Answers Page)

Board: 232			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ AKJ762	♠ Q4	Pass	4♥ ¹	Pass	4♠
North HCP: 19	♥ AJ	♥ KQ10	Pass	4NT ²	Pass	5♠
South HCP: 17	♦ K87	♦ AQ9	Pass	7NT	AP	
Contract: 7N S	♣ K2	♣ A9764	1. Texas			
			2. Blackwood 0314, for ♠			

Board: 233			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ KQ54	♠ A62		1NT	Pass	4♦ ¹
North HCP: 17	♥ A2	♥ Q109874	Pass	4♥	AP	
South HCP: 13	♦ A943	♦ KJ5	1. Texas			
Contract: 4♥ N	♣ A96	♣ K				

Board: 234			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ A2	♠ KQ6	Pass	4♦ ¹	Pass	4♥
North HCP: 14	♥ AQ10942	♥ J5	Pass	4NT ²	Pass	5♦
South HCP: 16	♦ A5	♦ KQ763	Pass	5♥	AP	
Contract: 5♥ S	♣ 1082	♣ AJ7	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 235			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AQ85	♠ 62		1NT	Pass	4♦ ¹
North HCP: 15	♥ Q5	♥ AJ9432	Pass	4♥	AP	
South HCP: 11	♦ AJ5	♦ Q7	1. Texas			
Contract: 4♥ N	♣ Q864	♣ KJ10				

Board: 236			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ AJ10986	♠ KQ5	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♥ 5	♥ Q3	AP			
South HCP: 17	♦ A1073	♦ QJ5	1. Texas			
Contract: 4♠ S	♣ J7	♣ AK1063				

Board: 237			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ K5	♠ AQ7632		1NT	Pass	4♥ ¹
North HCP: 16	♥ K7542	♥ Q8	Pass	4♠	AP	
South HCP: 14	♦ AQ2	♦ K10	1. Texas			
Contract: 4♠ N	♣ A84	♣ K107				

North hands (Practice Page)

Texas Transfer

Board: 238	♠ 6	West Doubles 5♦ if possible.
Dealer: S	♥ AKJ10543	
Vul: EW	♦ J2	Partner bids first.
HCP: 13	♣ A73	

Board: 239	♠ AQ96	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: Both	♦ AQ73	You bid first.
HCP: 16	♣ 75	

Texas Transfer Both hands (Answers Page)

Board: 238			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ 6	♠ AKQ10	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♥ AKJ10543	♥ Q862	Pass	4NT ²	Pass	5♦
South HCP: 16	♦ J2	♦ KQ5	X	XX	Pass	5♥
Contract: 6♥ S	♣ A73	♣ 108	Pass	6♥	AP	

1. Texas
2. Blackwood 0314, for ♥

Board: 239			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AQ96	♠ J108543		1NT	Pass	4♥ ¹
North HCP: 16	♥ KJ9	♥ AQ	Pass	4♠	Pass	5♦ ²
South HCP: 12	♦ AQ73	♦ —	Pass	5♠	AP	
Contract: 5♠ N	♣ 75	♣ AJ963				

1. Texas
2. Exclusion, for ♠

South hands (Practice Page)

Texas Transfer

Board: 238	♠ AKQ10	West Doubles 5♦ if possible.
Dealer: S	♥ Q862	
Vul: EW	♦ KQ5	You bid first.
HCP: 16	♣ 108	

Board: 239	♠ J108543	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ —	Partner bids first.
HCP: 12	♣ AJ963	

Texas Transfer Both hands (Answers Page)

Board: 238			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ 6	♠ AKQ10	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♥ AKJ10543	♥ Q862	Pass	4NT ²	Pass	5♦
South HCP: 16	♦ J2	♦ KQ5	X	XX	Pass	5♥
Contract: 6♥ S	♣ A73	♣ 108	Pass	6♥	AP	

1. Texas
2. Blackwood 0314, for ♥

Board: 239			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AQ96	♠ J108543		1NT	Pass	4♥ ¹
North HCP: 16	♥ KJ9	♥ AQ	Pass	4♠	Pass	5♦ ²
South HCP: 12	♦ AQ73	♦ —	Pass	5♠	AP	
Contract: 5♠ N	♣ 75	♣ AJ963				

1. Texas
2. Exclusion, for ♠