

North hands

Texas_or_Jacoby

Board: 1	♠ K4	You bid first.
Dealer: North	♥ QJ5	West (RHO) bids 2♠ if possible.
Vul: None	♦ KQ6	East (LHO) bids 2NT if possible.
HCP: 15+1	♣ A8654	
Board: 2	♠ J5	RHO opens the bidding 1NT.
Dealer: West	♥ T82	You bid next.
Vul: E-W	♦ QT82	East (LHO) bids 2♦ if possible.
HCP: 3	♣ T654	West (RHO) Doubles 3♣ if possible. East (LHO) bids 3♥ if possible. West (RHO) Doubles 4♣ if possible.
Board: 3	♠ T	Partner bids first.
Dealer: South	♥ KJT64	The opponents are silent.
Vul: E-W	♦ 953	
HCP: 6+1	♣ QT95	
Board: 4	♠ KT765	Partner bids first.
Dealer: South	♥ Q92	The opponents are silent.
Vul: Both	♦ J763	
HCP: 6+1	♣ 4	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ QJT65		1NT	Pass	2♥
Vul: None	♥ QJ5	♥ KT9	2♠ ¹	Pass	2NT ²	3NT
North HCP: 15+1	♦ KQ6	♦ A93		All Pass		
South HCP: 13+1	♣ A8654	♣ QJ				
Contract: 3NT South			1. Michaels Cuebid			
			2. to the partner's longer			

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ J5	♠ AKQ9	1NT	Pass	2♦	3♣
Vul: E-W	♥ T82	♥ K7	X	Pass	3♥	3♠
North HCP: 3	♦ QT82	♦ 63	Pass	4♣	Pass	Pass
South HCP: 18+1	♣ T654	♣ KQJ87	X	All Pass		
Contract: 4♣X North						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ KJ96				1NT
Vul: E-W	♥ KJT64	♥ AQ73	Pass	2♦	Pass	2NT ¹
North HCP: 6+1	♦ 953	♦ AT	Pass	3♥	All Pass	
South HCP: 15	♣ QT95	♣ J43				
Contract: 3♥ North			1. Extended acceptance after NT			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ KT765	♠ Q82				1NT
Vul: Both	♥ Q92	♥ A64	Pass	2♥	Pass	2♠
North HCP: 6+1	♦ J763	♦ AQ2		All Pass		
South HCP: 17	♣ 4	♣ KQT2				
Contract: 2♠ South						

South hands

Texas_or_Jacoby

Board: 1	♠ QJT65	Partner bids first.
Dealer: North	♥ KT9	West (LHO) bids 2♠ if possible.
Vul: None	♦ A93	East (RHO) bids 2NT if possible.
HCP: 13+1	♣ QJ	
Board: 2	♠ AKQ9	LHO opens the bidding 1NT.
Dealer: West	♥ K7	Partner bids next.
Vul: E-W	♦ 63	East (RHO) bids 2♦ if possible.
HCP: 18+1	♣ KQJ87	West (LHO) Doubles 3♣ if possible. East (RHO) bids 3♥ if possible. West (LHO) Doubles 4♣ if possible.
Board: 3	♠ KJ96	You bid first.
Dealer: South	♥ AQ73	The opponents are silent.
Vul: E-W	♦ AT	
HCP: 15	♣ J43	
Board: 4	♠ Q82	You bid first.
Dealer: South	♥ A64	The opponents are silent.
Vul: Both	♦ AQ2	
HCP: 17	♣ KQT2	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ QJT65		1NT	Pass	2♥
Vul: None	♥ QJ5	♥ KT9	2♠ ¹	Pass	2NT ²	3NT
North HCP: 15+1	♦ KQ6	♦ A93		All Pass		
South HCP: 13+1	♣ A8654	♣ QJ				
Contract: 3NT South			1. Michaels Cuebid			
			2. to the partner's longer			

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ J5	♠ AKQ9	1NT	Pass	2♦	3♣
Vul: E-W	♥ T82	♥ K7	X	Pass	3♥	3♠
North HCP: 3	♦ QT82	♦ 63	Pass	4♣	Pass	Pass
South HCP: 18+1	♣ T654	♣ KQJ87	X	All Pass		
Contract: 4♣X North						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ KJ96				1NT
Vul: E-W	♥ KJT64	♥ AQ73	Pass	2♦	Pass	2NT ¹
North HCP: 6+1	♦ 953	♦ AT	Pass	3♥	All Pass	
South HCP: 15	♣ QT95	♣ J43				
Contract: 3♥ North			1. Extended acceptance after NT			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ KT765	♠ Q82				1NT
Vul: Both	♥ Q92	♥ A64	Pass	2♥	Pass	2♠
North HCP: 6+1	♦ J763	♦ AQ2		All Pass		
South HCP: 17	♣ 4	♣ KQT2				
Contract: 2♠ South						

North hands

Texas_or_Jacoby

Board: 5 ♠ 92 You bid first.

Dealer: North ♥ A84 The opponents are silent.

Vul: N-S ♦ AQ32

HCP: 15 ♣ AJ94

Board: 6 ♠ QT854 Partner bids first.

Dealer: South ♥ KT3 East (LHO) Doubles 2♠ if possible.

Vul: E-W ♦ 953 West (RHO) bids 3♣ if possible.

HCP: 5+1 ♣ 92

Board: 7 ♠ 74 You bid first.

Dealer: North ♥ K982 The opponents are silent.

Vul: Both ♦ AQ2

HCP: 16 ♣ AKT6

Board: 8 ♠ Q9832 Partner bids first.

Dealer: South ♥ A East (LHO) Doubles 2♥ if possible.

Vul: None ♦ Q73

HCP: 8+1 ♣ T865

Board: 9 ♠ AT864 Partner bids first.

Dealer: South ♥ 9 The opponents are silent.

Vul: E-W ♦ KJ9

HCP: 9+1 ♣ JT86

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ KQT643		1NT	Pass	4♥ ¹
Vul: N-S	♥ A84	♥ Q3	Pass	4♦	All Pass	
North HCP: 15	♦ AQ32	♦ T9764				
South HCP: 7+3	♣ AJ94	♣ -	1. Texas			
Contract: 4♦ North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ QT854	♠ AKJ9				1NT
Vul: E-W	♥ KT3	♥ J95	Pass	2♥	Pass	2♦
North HCP: 5+1	♦ 953	♦ Q74	Pass	Pass	X	Pass
South HCP: 16	♣ 92	♣ AJ7	3♣	Pass	Pass	3♦
Contract: 3♦ South			All Pass			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ KQJ9832		1NT	Pass	4♥ ¹
Vul: Both	♥ K982	♥ -	Pass	4♦	All Pass	
North HCP: 16	♦ AQ2	♦ T75				
South HCP: 8+3	♣ AKT6	♣ Q32	1. Texas			
Contract: 4♦ North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ Q9832	♠ AT6				1NT
Vul: None	♥ A	♥ T32	Pass	2♥	X	2♦
North HCP: 8+1	♦ Q73	♦ KT2	Pass	3♦	Pass	4♦
South HCP: 17	♣ T865	♣ AKQJ	All Pass			
Contract: 4♦ South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ AT864	♠ K972				1NT
Vul: E-W	♥ 9	♥ KQT2	Pass	2♥	Pass	2NT ¹
North HCP: 9+1	♦ KJ9	♦ AT	Pass	4♦	All Pass	
South HCP: 15	♣ JT86	♣ K73				
Contract: 4♦ North			1. Extended acceptance after NT			

South hands**Texas_or_Jacoby**

Board: 5	♠ KQT643	Partner bids first.
Dealer: North	♥ Q3	The opponents are silent.
Vul: N-S	♦ T9764	
HCP: 7+3	♣ -	

Board: 6	♠ AKJ9	You bid first.
Dealer: South	♥ J95	East (RHO) Doubles 2♠ if possible.
Vul: E-W	♦ Q74	West (LHO) bids 3♣ if possible.
HCP: 16	♣ AJ7	

Board: 7	♠ KQJ9832	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ T75	
HCP: 8+3	♣ Q32	

Board: 8	♠ AT6	You bid first.
Dealer: South	♥ T32	East (RHO) Doubles 2♥ if possible.
Vul: None	♦ KT2	
HCP: 17	♣ AKQJ	

Board: 9	♠ K972	You bid first.
Dealer: South	♥ KQT2	The opponents are silent.
Vul: E-W	♦ AT	
HCP: 15	♣ K73	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ KQT643		1NT	Pass	4♥ ¹
Vul: N-S	♥ A84	♥ Q3	Pass	4♦	All Pass	
North HCP: 15	♦ AQ32	♦ T9764				
South HCP: 7+3	♣ AJ94	♣ -	1. Texas			
Contract: 4♦ North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ QT854	♠ AKJ9				1NT
Vul: E-W	♥ KT3	♥ J95	Pass	2♥	Pass	2♦
North HCP: 5+1	♦ 953	♦ Q74	Pass	Pass	X	Pass
South HCP: 16	♣ 92	♣ AJ7	3♣	Pass	Pass	3♦
Contract: 3♦ South			All Pass			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ KQJ9832		1NT	Pass	4♥ ¹
Vul: Both	♥ K982	♥ -	Pass	4♦	All Pass	
North HCP: 16	♦ AQ2	♦ T75				
South HCP: 8+3	♣ AKT6	♣ Q32	1. Texas			
Contract: 4♦ North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ Q9832	♠ AT6				1NT
Vul: None	♥ A	♥ T32	Pass	2♥	X	2♦
North HCP: 8+1	♦ Q73	♦ KT2	Pass	3♦	Pass	4♦
South HCP: 17	♣ T865	♣ AKQJ	All Pass			
Contract: 4♦ South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ AT864	♠ K972				1NT
Vul: E-W	♥ 9	♥ KQT2	Pass	2♥	Pass	2NT ¹
North HCP: 9+1	♦ KJ9	♦ AT	Pass	4♦	All Pass	
South HCP: 15	♣ JT86	♣ K73				
Contract: 4♦ North			1. Extended acceptance after NT			

North hands

Texas_or_Jacoby

Board: 10	♠ AQJT7	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: Both	♦ 842	
HCP: 10+1	♣ K432	

Board: 11	♠ 98	You bid first.
Dealer: North	♥ AJ984	The opponents are silent.
Vul: None	♦ AK5	
HCP: 16+1	♣ A73	

Board: 12	♠ KT9864	Partner bids first.
Dealer: South	♥ J53	The opponents are silent.
Vul: N-S	♦ Q53	
HCP: 9+2	♣ K	

Board: 13	♠ QT7	You bid first.
Dealer: North	♥ AJ53	The opponents are silent.
Vul: Both	♦ AK5	
HCP: 15	♣ J32	

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ AQJT7	♠ K986				1NT
Vul: Both	♥ 8	♥ AKQ7	Pass	2♥	Pass	2NT ¹
North HCP: 10+1	♦ 842	♦ K65	Pass	3NT	Pass	4♦
South HCP: 17	♣ K432	♣ Q6	Pass	4♥	Pass	4♠
Contract: 4♠ South			All Pass			

1. Extended acceptance after NT

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ Q7654		1NT	Pass	2♥
Vul: None	♥ AJ984	♥ T7	Pass	2♠	All Pass	
North HCP: 16+1	♦ AK5	♦ T642				
South HCP: 4+1	♣ A73	♣ Q4				
Contract: 2♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ KT9864	♠ AQ				1NT
Vul: N-S	♥ J53	♥ KQ64	Pass	2♥	Pass	2♠
North HCP: 9+2	♦ Q53	♦ 82	Pass	3♠	All Pass	
South HCP: 15+1	♣ K	♣ A8543				
Contract: 3♠ North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ QT7	♠ AK963		1NT	Pass	2♥
Vul: Both	♥ AJ53	♥ K	Pass	2♠	Pass	3♦
North HCP: 15	♦ AK5	♦ Q863	Pass	4♠	Pass	4NT
South HCP: 19+1	♣ J32	♣ AK9	Pass	5♠ ¹	Pass	7NT
Contract: 7NT South			All Pass			

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

South hands**Texas_or_Jacoby****Board: 10** ♠ K986 You bid first.

Dealer: South ♥ AKQ7 The opponents are silent.

Vul: Both ♦ K65

HCP: 17 ♣ Q6

Board: 11 ♠ Q7654 Partner bids first.

Dealer: North ♥ T7 The opponents are silent.

Vul: None ♦ T642

HCP: 4+1 ♣ Q4

Board: 12 ♠ AQ You bid first.

Dealer: South ♥ KQ64 The opponents are silent.

Vul: N-S ♦ 82

HCP: 15+1 ♣ A8543

Board: 13 ♠ AK963 Partner bids first.

Dealer: North ♥ K The opponents are silent.

Vul: Both ♦ Q863

HCP: 19+1 ♣ AK9

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ AQJT7	♠ K986				1NT
Vul: Both	♥ 8	♥ AKQ7	Pass	2♥	Pass	2NT ¹
North HCP: 10+1	♦ 842	♦ K65	Pass	3NT	Pass	4♦
South HCP: 17	♣ K432	♣ Q6	Pass	4♥	Pass	4♠
Contract: 4♠ South			All Pass			

1. Extended acceptance after NT

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ Q7654		1NT	Pass	2♥
Vul: None	♥ AJ984	♥ T7	Pass	2♠	All Pass	
North HCP: 16+1	♦ AK5	♦ T642				
South HCP: 4+1	♣ A73	♣ Q4				
Contract: 2♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ KT9864	♠ AQ				1NT
Vul: N-S	♥ J53	♥ KQ64	Pass	2♥	Pass	2♠
North HCP: 9+2	♦ Q53	♦ 82	Pass	3♠	All Pass	
South HCP: 15+1	♣ K	♣ A8543				
Contract: 3♠ North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ QT7	♠ AK963		1NT	Pass	2♥
Vul: Both	♥ AJ53	♥ K	Pass	2♠	Pass	3♦
North HCP: 15	♦ AK5	♦ Q863	Pass	4♠	Pass	4NT
South HCP: 19+1	♣ J32	♣ AK9	Pass	5♠ ¹	Pass	7NT
Contract: 7NT South			All Pass			

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

North hands

Texas_or_Jacoby

Board: 14	♠ 63	Partner bids first.
Dealer: South	♥ KJ872	The opponents are silent.
Vul: None	♦ A9	
HCP: 13+1	♣ AJ97	

Board: 15	♠ K83	You bid first.
Dealer: North	♥ AK92	The opponents are silent.
Vul: N-S	♦ 72	
HCP: 16	♣ AQ62	

Board: 16	♠ AT4	Partner bids first.
Dealer: South	♥ T9875	The opponents are silent.
Vul: E-W	♦ 72	
HCP: 7+1	♣ KT9	

Board: 17	♠ QJ862	Partner bids first.
Dealer: South	♥ K72	The opponents are silent.
Vul: None	♦ KT	
HCP: 9+1	♣ T74	

Board: 18	♠ T987653	Partner bids first.
Dealer: South	♥ -	East (LHO) Doubles 4♥ if possible.
Vul: N-S	♦ AJ5	
HCP: 8+3	♣ QJ8	

Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ AQ				1NT
Vul: None	♥ KJ872	♥ AT9	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ A9	♦ KJ652	Pass	3♣	Pass	4♥
South HCP: 17+1	♣ AJ97	♣ K65	All Pass			
Contract: 4♥ South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ JT954		1NT	Pass	2♥
Vul: N-S	♥ AK92	♥ QT4	Pass	2♠	Pass	2NT
North HCP: 16	♦ 72	♦ AT854	Pass	4♠	All Pass	
South HCP: 7+2	♣ AQ62	♣ -				
Contract: 4♠ North						

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ AT4	♠ K72				1NT
Vul: E-W	♥ T9875	♥ Q2	Pass	2♦	Pass	2♥
North HCP: 7+1	♦ 72	♦ KQ85	Pass	2NT	All Pass	
South HCP: 15	♣ KT9	♣ AJ43				
Contract: 2NT North						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ QJ862	♠ A975				1NT
Vul: None	♥ K72	♥ Q5	Pass	2♥	Pass	2NT ¹
North HCP: 9+1	♦ KT	♦ AJ74	Pass	4♠	All Pass	
South HCP: 15	♣ T74	♣ A92				
Contract: 4♠ North			1.	Extended acceptance after NT		

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ T987653	♠ AKQJ				1NT
Vul: N-S	♥ -	♥ J93	Pass	4♥ ¹	X	4♠
North HCP: 8+3	♦ AJ5	♦ Q83	All Pass			
South HCP: 17	♣ QJ8	♣ A76				
Contract: 4♠ South			1.	Texas		

South hands**Texas_or_Jacoby****Board: 14** ♠ AQ You bid first.

Dealer: South ♥ AT9 The opponents are silent.

Vul: None ♦ KJ652

HCP: 17+1 ♣ K65

Board: 15 ♠ JT954 Partner bids first.

Dealer: North ♥ QT4 The opponents are silent.

Vul: N-S ♦ AT854

HCP: 7+2 ♣ -

Board: 16 ♠ K72 You bid first.

Dealer: South ♥ Q2 The opponents are silent.

Vul: E-W ♦ KQ85

HCP: 15 ♣ AJ43

Board: 17 ♠ A975 You bid first.

Dealer: South ♥ Q5 The opponents are silent.

Vul: None ♦ AJ74

HCP: 15 ♣ A92

Board: 18 ♠ AKQJ You bid first.

Dealer: South ♥ J93 East (RHO) Doubles 4♥ if possible.

Vul: N-S ♦ Q83

HCP: 17 ♣ A76

Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ AQ				1NT
Vul: None	♥ KJ872	♥ AT9	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ A9	♦ KJ652	Pass	3♣	Pass	4♥
South HCP: 17+1	♣ AJ97	♣ K65	All Pass			
Contract: 4♥ South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ JT954		1NT	Pass	2♥
Vul: N-S	♥ AK92	♥ QT4	Pass	2♠	Pass	2NT
North HCP: 16	♦ 72	♦ AT854	Pass	4♠	All Pass	
South HCP: 7+2	♣ AQ62	♣ -				
Contract: 4♠ North						

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ AT4	♠ K72				1NT
Vul: E-W	♥ T9875	♥ Q2	Pass	2♦	Pass	2♥
North HCP: 7+1	♦ 72	♦ KQ85	Pass	2NT	All Pass	
South HCP: 15	♣ KT9	♣ AJ43				
Contract: 2NT North						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ QJ862	♠ A975				1NT
Vul: None	♥ K72	♥ Q5	Pass	2♥	Pass	2NT ¹
North HCP: 9+1	♦ KT	♦ AJ74	Pass	4♠	All Pass	
South HCP: 15	♣ T74	♣ A92				
Contract: 4♠ North			1.	Extended acceptance after NT		

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ T987653	♠ AKQJ				1NT
Vul: N-S	♥ -	♥ J93	Pass	4♥ ¹	X	4♠
North HCP: 8+3	♦ AJ5	♦ Q83	All Pass			
South HCP: 17	♣ QJ8	♣ A76				
Contract: 4♠ South			1.	Texas		

North hands

Texas_or_Jacoby

Board: 19 ♠ K9 You bid first.

Dealer: North ♥ Q63 The opponents are silent.

Vul: E-W ♦ AQJT2

HCP: 16+1 ♣ A72

Board: 20 ♠ 52 Partner bids first.

Dealer: South ♥ J7543 The opponents are silent.

Vul: Both ♦ Q62

HCP: 7+1 ♣ A84

Board: 21 ♠ Q93 You bid first.

Dealer: North ♥ AKQ6 The opponents are silent.

Vul: N-S ♦ A8

HCP: 15 ♣ 9764

Board: 22 ♠ A4 Partner bids first.

Dealer: South ♥ 97632 The opponents are silent.

Vul: E-W ♦ 42

HCP: 11+1 ♣ AQJ5

Board: 23 ♠ QT9 You bid first.

Dealer: North ♥ AKQ The opponents are silent.

Vul: Both ♦ J84

HCP: 16 ♣ A432

Both hands (Answers Page)

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ QJ754		1NT	Pass	2♥
Vul: E-W	♥ Q63	♥ AJ5	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ AQJT2	♦ K73		All Pass		
South HCP: 14+1	♣ A72	♣ K3				
Contract: 3NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ KQJ8				1NT
Vul: Both	♥ J7543	♥ AK8	Pass	2♦	Pass	2♥
North HCP: 7+1	♦ Q62	♦ JT		All Pass		
South HCP: 17	♣ A84	♣ K762				
Contract: 2♥ South						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ Q93	♠ KT652		1NT	Pass	2♥
Vul: N-S	♥ AKQ6	♥ 5	Pass	2♠	Pass	3♣
North HCP: 15	♦ A8	♦ T5	Pass	4♠	All Pass	
South HCP: 9+2	♣ 9764	♣ KQJT5				
Contract: 4♠ North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ A4	♠ KT7				1NT
Vul: E-W	♥ 97632	♥ AKT4	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ 42	♦ A63	Pass	3♣	Pass	4♥
South HCP: 17	♣ AQJ5	♣ K73		All Pass		
Contract: 4♥ South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ QT9	♠ J7543		1NT	Pass	2♥
Vul: Both	♥ AKQ	♥ 76	Pass	2♠	Pass	3NT
North HCP: 16	♦ J84	♦ AKT	Pass	4♠	All Pass	
South HCP: 10+1	♣ A432	♣ Q97				
Contract: 4♠ North						

South hands**Texas_or_Jacoby**

Board: 19	♠ QJ754	Partner bids first.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: E-W	♦ K73	
HCP: 14+1	♣ K3	

Board: 20	♠ KQJ8	You bid first.
Dealer: South	♥ AK8	The opponents are silent.
Vul: Both	♦ JT	
HCP: 17	♣ K762	

Board: 21	♠ KT652	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: N-S	♦ T5	
HCP: 9+2	♣ KQJT5	

Board: 22	♠ KT7	You bid first.
Dealer: South	♥ AKT4	The opponents are silent.
Vul: E-W	♦ A63	
HCP: 17	♣ K73	

Board: 23	♠ J7543	Partner bids first.
Dealer: North	♥ 76	The opponents are silent.
Vul: Both	♦ AKT	
HCP: 10+1	♣ Q97	

Both hands (Answers Page)

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ QJ754		1NT	Pass	2♥
Vul: E-W	♥ Q63	♥ AJ5	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ AQJT2	♦ K73		All Pass		
South HCP: 14+1	♣ A72	♣ K3				
Contract: 3NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ KQJ8				1NT
Vul: Both	♥ J7543	♥ AK8	Pass	2♦	Pass	2♥
North HCP: 7+1	♦ Q62	♦ JT		All Pass		
South HCP: 17	♣ A84	♣ K762				
Contract: 2♥ South						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ Q93	♠ KT652		1NT	Pass	2♥
Vul: N-S	♥ AKQ6	♥ 5	Pass	2♠	Pass	3♣
North HCP: 15	♦ A8	♦ T5	Pass	4♠	All Pass	
South HCP: 9+2	♣ 9764	♣ KQJT5				
Contract: 4♠ North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ A4	♠ KT7				1NT
Vul: E-W	♥ 97632	♥ AKT4	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ 42	♦ A63	Pass	3♣	Pass	4♥
South HCP: 17	♣ AQJ5	♣ K73		All Pass		
Contract: 4♥ South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ QT9	♠ J7543		1NT	Pass	2♥
Vul: Both	♥ AKQ	♥ 76	Pass	2♠	Pass	3NT
North HCP: 16	♦ J84	♦ AKT	Pass	4♠	All Pass	
South HCP: 10+1	♣ A432	♣ Q97				
Contract: 4♠ North						

North hands

Texas_or_Jacoby

Board: 24	♠ KJ642	Partner bids first.
Dealer: South	♥ K73	The opponents are silent.
Vul: None	♦ QT2	
HCP: 9+1	♣ 43	

Board: 25	♠ AT872	You bid first.
Dealer: North	♥ AT9	West (RHO) bids 3♣ if possible.
Vul: E-W	♦ 952	West (RHO) bids 4♣ if possible.
HCP: 15+1	♣ AK	

Board: 26	♠ J7	Partner bids first.
Dealer: South	♥ 98654	The opponents are silent.
Vul: Both	♦ T52	
HCP: 4+1	♣ QJ9	

Board: 27	♠ Q97	You bid first.
Dealer: North	♥ KQ2	The opponents are silent.
Vul: None	♦ A764	
HCP: 16	♣ AJ3	

Board: 28	♠ 52	Partner bids first.
Dealer: South	♥ AKQT3	The opponents are silent.
Vul: N-S	♦ K4	
HCP: 12+1	♣ 6542	

Both hands (Answers Page)

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ KJ642	♠ 83				1NT
Vul: None	♥ K73	♥ AJ8	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ QT2	♦ AJ54	Pass	3NT	All Pass	
South HCP: 16	♣ 43	♣ AQ87				
Contract: 3NT North						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ AT872	♠ Q63		1NT	Pass	2♦
Vul: E-W	♥ AT9	♥ Q87632	3♣	3♥	Pass	Pass
North HCP: 15+1	♦ 952	♦ T74	4♣	X	Pass	4♥
South HCP: 4+2	♣ AK	♣ 2	All Pass			
Contract: 4♥ South						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ K43				1NT
Vul: Both	♥ 98654	♥ AQT	Pass	2♦	Pass	2♥
North HCP: 4+1	♦ T52	♦ KQ6	All Pass			
South HCP: 17	♣ QJ9	♣ KT65				
Contract: 2♥ South						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ Q97	♠ T5432		1NT	Pass	2♥
Vul: None	♥ KQ2	♥ AT9	Pass	2♠	Pass	3♣
North HCP: 16	♦ A764	♦ J	Pass	4♠	All Pass	
South HCP: 10+1	♣ AJ3	♣ KQT2				
Contract: 4♠ North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ AK				1NT
Vul: N-S	♥ AKQT3	♥ J64	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ K4	♦ T9872	Pass	3♣	Pass	4♥
South HCP: 15+1	♣ 6542	♣ AK8	All Pass			
Contract: 4♥ South						

South hands**Texas_or_Jacoby****Board: 24** ♠ 83 You bid first.

Dealer: South ♥ AJ8 The opponents are silent.

Vul: None ♦ AJ54

HCP: 16 ♣ AQ87

Board: 25 ♠ Q63 Partner bids first.

Dealer: North ♥ Q87632 West (LHO) bids 3♣ if possible.

Vul: E-W ♦ T74 West (LHO) bids 4♣ if possible.

HCP: 4+2 ♣ 2

Board: 26 ♠ K43 You bid first.

Dealer: South ♥ AQT The opponents are silent.

Vul: Both ♦ KQ6

HCP: 17 ♣ KT65

Board: 27 ♠ T5432 Partner bids first.

Dealer: North ♥ AT9 The opponents are silent.

Vul: None ♦ J

HCP: 10+1 ♣ KQT2

Board: 28 ♠ AK You bid first.

Dealer: South ♥ J64 The opponents are silent.

Vul: N-S ♦ T9872

HCP: 15+1 ♣ AK8

Both hands (Answers Page)

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ KJ642	♠ 83				1NT
Vul: None	♥ K73	♥ AJ8	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ QT2	♦ AJ54	Pass	3NT	All Pass	
South HCP: 16	♣ 43	♣ AQ87				
Contract: 3NT North						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ AT872	♠ Q63		1NT	Pass	2♦
Vul: E-W	♥ AT9	♥ Q87632	3♣	3♥	Pass	Pass
North HCP: 15+1	♦ 952	♦ T74	4♣	X	Pass	4♥
South HCP: 4+2	♣ AK	♣ 2	All Pass			
Contract: 4♥ South						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ K43				1NT
Vul: Both	♥ 98654	♥ AQT	Pass	2♦	Pass	2♥
North HCP: 4+1	♦ T52	♦ KQ6	All Pass			
South HCP: 17	♣ QJ9	♣ KT65				
Contract: 2♥ South						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ Q97	♠ T5432		1NT	Pass	2♥
Vul: None	♥ KQ2	♥ AT9	Pass	2♠	Pass	3♣
North HCP: 16	♦ A764	♦ J	Pass	4♠	All Pass	
South HCP: 10+1	♣ AJ3	♣ KQT2				
Contract: 4♠ North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ AK				1NT
Vul: N-S	♥ AKQT3	♥ J64	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ K4	♦ T9872	Pass	3♣	Pass	4♥
South HCP: 15+1	♣ 6542	♣ AK8	All Pass			
Contract: 4♥ South						

North hands

Texas_or_Jacoby

Board: 29	♠ 5	LHO opens the bidding 1NT.
Dealer: East	♥ KQ973	Partner bids next.
Vul: Both	♦ A764	West (RHO) bids 2♥ if possible.
HCP: 14+1	♣ AJ7	

Board: 30	♠ K9843	Partner bids first.
Dealer: South	♥ Q76	East (LHO) bids 3♦ if possible.
Vul: None	♦ 98	
HCP: 7+1	♣ Q94	

Board: 31	♠ 5	LHO opens the bidding 1NT.
Dealer: East	♥ A972	Partner bids next.
Vul: E-W	♦ K83	West (RHO) bids 2♥ if possible.
HCP: 16+1	♣ AKQT7	

Board: 32	♠ AQ3	Partner bids first.
Dealer: South	♥ QJ942	East (LHO) Doubles 2♦ if possible.
Vul: E-W	♦ 5	
HCP: 11+1	♣ Q863	

Board: 33	♠ AJT63	Partner bids first.
Dealer: South	♥ T5	The opponents are silent.
Vul: None	♦ K876	
HCP: 8+1	♣ 75	

Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ A63			1NT	Pass
Vul: Both	♥ KQ973	♥ JT5	2♥	3♥	All Pass	
North HCP: 14+1	♦ A764	♦ T2				
South HCP: 7+1	♣ AJ7	♣ QT653				
Contract: 3♥ North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ K9843	♠ AJT			1NT	
Vul: None	♥ Q76	♥ AK8	Pass	2♥	3♦	Pass
North HCP: 7+1	♦ 98	♦ T76	Pass	X	Pass	3♠
South HCP: 15	♣ Q94	♣ K876	All Pass			
Contract: 3♠ South						

Board: 31	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ K973			1NT	Pass
Vul: E-W	♥ A972	♥ T8653	2♥	3♣	All Pass	
North HCP: 16+1	♦ K83	♦ T				
South HCP: 3+1	♣ AKQT7	♣ 952				
Contract: 3♣ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ AQ3	♠ JT85			1NT	
Vul: E-W	♥ QJ942	♥ AT	Pass	2♦	X	XX
North HCP: 11+1	♦ 5	♦ AJT	Pass	3NT	All Pass	
South HCP: 17	♣ Q863	♣ AK95				
Contract: 3NT North						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ AJT63	♠ KQ87			1NT	
Vul: None	♥ T5	♥ KJ7	Pass	2♥	Pass	2NT ¹
North HCP: 8+1	♦ K876	♦ 52	Pass	4♠	All Pass	
South HCP: 17	♣ 75	♣ AKJ3				
Contract: 4♠ North						

1. Extended acceptance after NT

South hands

Texas_or_Jacoby

Board: 29	♠ A63	RHO opens the bidding 1NT.
Dealer: East	♥ JT5	You bid next.
Vul: Both	♦ T2	West (LHO) bids 2♥ if possible.
HCP: 7+1	♣ QT653	

Board: 30	♠ AJT	You bid first.
Dealer: South	♥ AK8	East (RHO) bids 3♦ if possible.
Vul: None	♦ T76	
HCP: 15	♣ K876	

Board: 31	♠ K973	RHO opens the bidding 1NT.
Dealer: East	♥ T8653	You bid next.
Vul: E-W	♦ T	West (LHO) bids 2♥ if possible.
HCP: 3+1	♣ 952	

Board: 32	♠ JT85	You bid first.
Dealer: South	♥ AT	East (RHO) Doubles 2♦ if possible.
Vul: E-W	♦ AJT	
HCP: 17	♣ AK95	

Board: 33	♠ KQ87	You bid first.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: None	♦ 52	
HCP: 17	♣ AKJ3	

Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ A63			1NT	Pass
Vul: Both	♥ KQ973	♥ JT5	2♥	3♥	All Pass	
North HCP: 14+1	♦ A764	♦ T2				
South HCP: 7+1	♣ AJ7	♣ QT653				
Contract: 3♥ North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ K9843	♠ AJT			1NT	
Vul: None	♥ Q76	♥ AK8	Pass	2♥	3♦	Pass
North HCP: 7+1	♦ 98	♦ T76	Pass	X	Pass	3♠
South HCP: 15	♣ Q94	♣ K876	All Pass			
Contract: 3♠ South						

Board: 31	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ K973			1NT	Pass
Vul: E-W	♥ A972	♥ T8653	2♥	3♣	All Pass	
North HCP: 16+1	♦ K83	♦ T				
South HCP: 3+1	♣ AKQT7	♣ 952				
Contract: 3♣ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ AQ3	♠ JT85			1NT	
Vul: E-W	♥ QJ942	♥ AT	Pass	2♦	X	XX
North HCP: 11+1	♦ 5	♦ AJT	Pass	3NT	All Pass	
South HCP: 17	♣ Q863	♣ AK95				
Contract: 3NT North						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ AJT63	♠ KQ87			1NT	
Vul: None	♥ T5	♥ KJ7	Pass	2♥	Pass	2NT ¹
North HCP: 8+1	♦ K876	♦ 52	Pass	4♠	All Pass	
South HCP: 17	♣ 75	♣ AKJ3				
Contract: 4♠ North						

1. Extended acceptance after NT

North hands

Texas_or_Jacoby

Board: 34	♠ AQ632	Partner bids first.
Dealer: South	♥ K	East (LHO) Doubles 2♥ if possible.
Vul: N-S	♦ Q9	
HCP: 14+2	♣ K7432	
 Board: 35	 ♠ A5	 You bid first.
Dealer: North	♥ K863	The opponents are silent.
Vul: E-W	♦ AK83	
HCP: 17	♣ K93	
 Board: 36	 ♠ J84	 Partner bids first.
Dealer: South	♥ JT7632	The opponents are silent.
Vul: Both	♦ 94	
HCP: 2+2	♣ 53	
 Board: 37	 ♠ Q4	 You bid first.
Dealer: North	♥ KT	The opponents are silent.
Vul: N-S	♦ KQ43	
HCP: 15+1	♣ KQ852	
 Board: 38	 ♠ KQ987	 Partner bids first.
Dealer: South	♥ J3	The opponents are silent.
Vul: Both	♦ AT92	
HCP: 10+1	♣ T2	

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ AQ632	♠ KT74				1NT
Vul: N-S	♥ K	♥ Q95	Pass	2♥	X	2♠
North HCP: 14+2	♦ Q9	♦ A62	Pass	2NT	Pass	3♣
South HCP: 15	♣ K7432	♣ AQ9	Pass	4♣	Pass	4♠
Contract: 4♠ South			All Pass			

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ T98642		1NT	Pass	4♥ ¹
Vul: E-W	♥ K863	♥ AQ2	Pass	4♠	All Pass	
North HCP: 17	♦ AK83	♦ J92				
South HCP: 7+2	♣ K93	♣ 6	1. Texas			
Contract: 4♠ North						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ J84	♠ AT2				1NT
Vul: Both	♥ JT7632	♥ K4	Pass	2♦	Pass	2♥
North HCP: 2+2	♦ 94	♦ K763	All Pass			
South HCP: 17	♣ 53	♣ AK74				
Contract: 2♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ A9863		1NT	Pass	2♥
Vul: N-S	♥ KT	♥ Q85	Pass	2♠	Pass	3♦
North HCP: 15+1	♦ KQ43	♦ A872	Pass	3♣	Pass	3NT
South HCP: 10+1	♣ KQ852	♣ 7	All Pass			
Contract: 3NT South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ KQ987	♠ J6				1NT
Vul: Both	♥ J3	♥ AK5	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ AT92	♦ 863	Pass	3♦	Pass	3NT
South HCP: 16+1	♣ T2	♣ AKJ74	All Pass			
Contract: 3NT South						

South hands**Texas_or_Jacoby**

Board: 34	♠ KT74	You bid first.
Dealer: South	♥ Q95	East (RHO) Doubles 2♥ if possible.
Vul: N-S	♦ A62	
HCP: 15	♣ AQ9	
 Board: 35	 ♠ T98642	 Partner bids first.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: E-W	♦ J92	
HCP: 7+2	♣ 6	
 Board: 36	 ♠ AT2	 You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: Both	♦ K763	
HCP: 17	♣ AK74	
 Board: 37	 ♠ A9863	 Partner bids first.
Dealer: North	♥ Q85	The opponents are silent.
Vul: N-S	♦ A872	
HCP: 10+1	♣ 7	
 Board: 38	 ♠ J6	 You bid first.
Dealer: South	♥ AK5	The opponents are silent.
Vul: Both	♦ 863	
HCP: 16+1	♣ AKJ74	

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ AQ632	♠ KT74				1NT
Vul: N-S	♥ K	♥ Q95	Pass	2♥	X	2♠
North HCP: 14+2	♦ Q9	♦ A62	Pass	2NT	Pass	3♣
South HCP: 15	♣ K7432	♣ AQ9	Pass	4♣	Pass	4♠
Contract: 4♠ South			All Pass			

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ T98642		1NT	Pass	4♥ ¹
Vul: E-W	♥ K863	♥ AQ2	Pass	4♠	All Pass	
North HCP: 17	♦ AK83	♦ J92				
South HCP: 7+2	♣ K93	♣ 6	1. Texas			
Contract: 4♠ North						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ J84	♠ AT2				1NT
Vul: Both	♥ JT7632	♥ K4	Pass	2♦	Pass	2♥
North HCP: 2+2	♦ 94	♦ K763	All Pass			
South HCP: 17	♣ 53	♣ AK74				
Contract: 2♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ A9863		1NT	Pass	2♥
Vul: N-S	♥ KT	♥ Q85	Pass	2♠	Pass	3♦
North HCP: 15+1	♦ KQ43	♦ A872	Pass	3♠	Pass	3NT
South HCP: 10+1	♣ KQ852	♣ 7	All Pass			
Contract: 3NT South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ KQ987	♠ J6				1NT
Vul: Both	♥ J3	♥ AK5	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ AT92	♦ 863	Pass	3♦	Pass	3NT
South HCP: 16+1	♣ T2	♣ AKJ74	All Pass			
Contract: 3NT South						

North hands

Texas_or_Jacoby

Board: 39 ♠ AJ4 You bid first.

Dealer: North ♥ AT84 The opponents are silent.

Vul: None ♦ J73

HCP: 16 ♣ AQ9

Board: 40 ♠ AQT86 Partner bids first.

Dealer: South ♥ QT9 The opponents are silent.

Vul: E-W ♦ J32

HCP: 10+1 ♣ J4

Board: 41 ♠ 764 You bid first.

Dealer: North ♥ Q2 The opponents are silent.

Vul: Both ♦ AQT64

HCP: 15+1 ♣ AK5

Board: 42 ♠ Q4 You bid first.

Dealer: North ♥ AJ97 The opponents are silent.

Vul: None ♦ J5

HCP: 15+1 ♣ AK873

Board: 43 ♠ K5 You bid first.

Dealer: North ♥ T432 The opponents are silent.

Vul: N-S ♦ AK6

HCP: 16 ♣ AQ64

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AJ4	♠ QT7		1NT	Pass	4♦ ¹
Vul: None	♥ AT84	♥ KQJ975	Pass	4♥	All Pass	
North HCP: 16	♦ J73	♦ T5				
South HCP: 9+2	♣ AQ9	♣ JT				1. Texas
Contract: 4♥ North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ AQT86	♠ J7				1NT
Vul: E-W	♥ QT9	♥ AJ52	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ J32	♦ AKQ	Pass	3NT	All Pass	
South HCP: 15	♣ J4	♣ 7653				
Contract: 3NT North						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ 764	♠ AKT		1NT	Pass	2♦
Vul: Both	♥ Q2	♥ AT863	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ AQT64	♦ K7			All Pass	
South HCP: 14+1	♣ AK5	♣ 763				
Contract: 3NT South						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ A8		1NT	Pass	2♦
Vul: None	♥ AJ97	♥ Q8652	Pass	2NT ¹	Pass	4♥
North HCP: 15+1	♦ J5	♦ Q963			All Pass	
South HCP: 8+1	♣ AK873	♣ 52				1. Extended acceptance after NT
Contract: 4♥ South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AJ8743		1NT	Pass	4♥ ¹
Vul: N-S	♥ T432	♥ A98	Pass	4♠	All Pass	
North HCP: 16	♦ AK6	♦ Q72				
South HCP: 14+2	♣ AQ64	♣ K				1. Texas
Contract: 4♠ North						

South hands**Texas_or_Jacoby**

Board: 39	♠ QT7	Partner bids first.
Dealer: North	♥ KQJ975	The opponents are silent.
Vul: None	♦ T5	
HCP: 9+2	♣ JT	

Board: 40	♠ J7	You bid first.
Dealer: South	♥ AJ52	The opponents are silent.
Vul: E-W	♦ AKQ	
HCP: 15	♣ 7653	

Board: 41	♠ AKT	Partner bids first.
Dealer: North	♥ AT863	The opponents are silent.
Vul: Both	♦ K7	
HCP: 14+1	♣ 763	

Board: 42	♠ A8	Partner bids first.
Dealer: North	♥ Q8652	The opponents are silent.
Vul: None	♦ Q963	
HCP: 8+1	♣ 52	

Board: 43	♠ AJ8743	Partner bids first.
Dealer: North	♥ A98	The opponents are silent.
Vul: N-S	♦ Q72	
HCP: 14+2	♣ K	

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AJ4	♠ QT7		1NT	Pass	4♦ ¹
Vul: None	♥ AT84	♥ KQJ975	Pass	4♥	All Pass	
North HCP: 16	♦ J73	♦ T5				
South HCP: 9+2	♣ AQ9	♣ JT				1. Texas
Contract: 4♥ North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ AQT86	♠ J7				1NT
Vul: E-W	♥ QT9	♥ AJ52	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ J32	♦ AKQ	Pass	3NT	All Pass	
South HCP: 15	♣ J4	♣ 7653				
Contract: 3NT North						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ 764	♠ AKT		1NT	Pass	2♦
Vul: Both	♥ Q2	♥ AT863	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ AQT64	♦ K7			All Pass	
South HCP: 14+1	♣ AK5	♣ 763				
Contract: 3NT South						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ A8		1NT	Pass	2♦
Vul: None	♥ AJ97	♥ Q8652	Pass	2NT ¹	Pass	4♥
North HCP: 15+1	♦ J5	♦ Q963			All Pass	
South HCP: 8+1	♣ AK873	♣ 52				1. Extended acceptance after NT
Contract: 4♥ South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AJ8743		1NT	Pass	4♥ ¹
Vul: N-S	♥ T432	♥ A98	Pass	4♠	All Pass	
North HCP: 16	♦ AK6	♦ Q72				
South HCP: 14+2	♣ AQ64	♣ K				1. Texas
Contract: 4♠ North						

North hands

Texas_or_Jacoby

Board: 44	♠ 94	Partner bids first.
Dealer: South	♥ Q9732	The opponents are silent.
Vul: Both	♦ KJ	
HCP: 6+1	♣ 9764	

Board: 45	♠ A3	You bid first.
Dealer: North	♥ Q62	The opponents are silent.
Vul: None	♦ A974	
HCP: 16	♣ AQ32	

Board: 46	♠ QJ765	Partner bids first.
Dealer: South	♥ A2	The opponents are silent.
Vul: N-S	♦ K974	
HCP: 11+1	♣ J3	

Board: 47	♠ AK86	You bid first.
Dealer: North	♥ 862	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 16	♣ AJ72	

Board: 48	♠ 5	Partner bids first.
Dealer: South	♥ KT8754	The opponents are silent.
Vul: None	♦ T	
HCP: 5+3	♣ Q8654	

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ AJ7				1NT
Vul: Both	♥ Q9732	♥ AJ	Pass	2♦	Pass	2♥
North HCP: 6+1	♦ KJ	♦ T987	All Pass			
South HCP: 16	♣ 9764	♣ AQT5				
Contract: 2♥ South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ 872		1NT	Pass	2♦
Vul: None	♥ Q62	♥ AK874	Pass	2♥	Pass	3NT
North HCP: 16	♦ A974	♦ K2	Pass	4♥	All Pass	
South HCP: 11+1	♣ AQ32	♣ JT7				
Contract: 4♥ North						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ QJ765	♠ AK2				1NT
Vul: N-S	♥ A2	♥ QT7	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ K974	♦ A5	Pass	3♦	Pass	4♠
South HCP: 15+1	♣ J3	♣ QT964	All Pass			
Contract: 4♠ South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AK86	♠ JT9		1NT	Pass	2♦
Vul: E-W	♥ 862	♥ AQJ94	Pass	2♥	Pass	2NT
North HCP: 16	♦ KJ	♦ 8632	Pass	4♥	All Pass	
South HCP: 8+1	♣ AJ72	♣ T				
Contract: 4♥ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AQ8				1NT
Vul: None	♥ KT8754	♥ J6	Pass	2♦	Pass	2♥
North HCP: 5+3	♦ T	♦ QJ742	Pass	3♥	Pass	4♥
South HCP: 17+1	♣ Q8654	♣ AK2	All Pass			
Contract: 4♥ South						

South hands**Texas_or_Jacoby****Board: 44** ♠ AJ7 You bid first.

Dealer: South ♥ AJ The opponents are silent.

Vul: Both ♦ T987

HCP: 16 ♣ AQT5

Board: 45 ♠ 872 Partner bids first.

Dealer: North ♥ AK874 The opponents are silent.

Vul: None ♦ K2

HCP: 11+1 ♣ JT7

Board: 46 ♠ AK2 You bid first.

Dealer: South ♥ QT7 The opponents are silent.

Vul: N-S ♦ A5

HCP: 15+1 ♣ QT964

Board: 47 ♠ JT9 Partner bids first.

Dealer: North ♥ AQJ94 The opponents are silent.

Vul: E-W ♦ 8632

HCP: 8+1 ♣ T

Board: 48 ♠ AQ8 You bid first.

Dealer: South ♥ J6 The opponents are silent.

Vul: None ♦ QJ742

HCP: 17+1 ♣ AK2

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ AJ7				1NT
Vul: Both	♥ Q9732	♥ AJ	Pass	2♦	Pass	2♥
North HCP: 6+1	♦ KJ	♦ T987	All Pass			
South HCP: 16	♣ 9764	♣ AQT5				
Contract: 2♥ South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ 872		1NT	Pass	2♦
Vul: None	♥ Q62	♥ AK874	Pass	2♥	Pass	3NT
North HCP: 16	♦ A974	♦ K2	Pass	4♥	All Pass	
South HCP: 11+1	♣ AQ32	♣ JT7				
Contract: 4♥ North						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ QJ765	♠ AK2				1NT
Vul: N-S	♥ A2	♥ QT7	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ K974	♦ A5	Pass	3♦	Pass	4♠
South HCP: 15+1	♣ J3	♣ QT964	All Pass			
Contract: 4♠ South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AK86	♠ JT9		1NT	Pass	2♦
Vul: E-W	♥ 862	♥ AQJ94	Pass	2♥	Pass	2NT
North HCP: 16	♦ KJ	♦ 8632	Pass	4♥	All Pass	
South HCP: 8+1	♣ AJ72	♣ T				
Contract: 4♥ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AQ8				1NT
Vul: None	♥ KT8754	♥ J6	Pass	2♦	Pass	2♥
North HCP: 5+3	♦ T	♦ QJ742	Pass	3♥	Pass	4♥
South HCP: 17+1	♣ Q8654	♣ AK2	All Pass			
Contract: 4♥ South						

North hands

Texas_or_Jacoby

Board: 49	♠ AJ	You bid first.
Dealer: North	♥ A7	The opponents are silent.
Vul: N-S	♦ KJ652	
HCP: 15+1	♣ Q984	

Board: 50	♠ AQ82	You bid first.
Dealer: North	♥ A7	The opponents are silent.
Vul: E-W	♦ AJ73	
HCP: 17	♣ Q72	

Both hands (Answers Page)

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ Q6		1NT	Pass	2♦
Vul: N-S	♥ A7	♥ JT942	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ KJ652	♦ A87	All Pass			
South HCP: 11+1	♣ Q984	♣ KJ3				
Contract: 3NT South						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ AQ82	♠ J9763		1NT	Pass	2♥
Vul: E-W	♥ A7	♥ KJ5	Pass	2NT ¹	Pass	4♠
North HCP: 17	♦ AJ73	♦ K9	All Pass			
South HCP: 11+1	♣ Q72	♣ K53				
Contract: 4♠ South			1.	Extended acceptance after NT		

South hands

Texas_or_Jacoby

Board: 49	♠ Q6	Partner bids first.
Dealer: North	♥ JT942	The opponents are silent.
Vul: N-S	♦ A87	
HCP: 11+1	♣ KJ3	

Board: 50	♠ J9763	Partner bids first.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: E-W	♦ K9	
HCP: 11+1	♣ K53	

Both hands (Answers Page)

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ Q6		1NT	Pass	2♦
Vul: N-S	♥ A7	♥ JT942	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ KJ652	♦ A87	All Pass			
South HCP: 11+1	♣ Q984	♣ KJ3				
Contract: 3NT South						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ AQ82	♠ J9763		1NT	Pass	2♥
Vul: E-W	♥ A7	♥ KJ5	Pass	2NT ¹	Pass	4♠
North HCP: 17	♦ AJ73	♦ K9	All Pass			
South HCP: 11+1	♣ Q72	♣ K53				
Contract: 4♠ South			1.	Extended acceptance after NT		