

# North hands

# Texas\_or\_Jacoby

<b>Board: 1</b>	♠ 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	
<b>Board: 2</b>	♠ 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.
<b>Board: 3</b>	♠ T	Partner bids first.
Dealer: South	♥ KJT64	The opponents are silent.
Vul: E-W	♦ 953	
HCP: 6+1	♣ QT95	
<b>Board: 4</b>	♠ KT765	Partner bids first.
Dealer: South	♥ Q92	The opponents are silent.
Vul: Both	♦ J763	
HCP: 6+1	♣ 4	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 13+1

Contract: 3NT South

North:

♠ K4

♥ QJ5

♦ KQ6

♣ A8654

South:

♠ QJT65

♥ KT9

♦ A93

♣ QJ

W N E S

1NT Pass 2♥

2♠<sup>1</sup> Pass 2NT<sup>2</sup> 3NT

All Pass

1. Michaels Cuebid

2. to the partner's longer

### Board: 2

Dealer: West

Vul: E-W

North HCP: 3

South HCP: 18+1

Contract: 4♣X North

North:

♠ J5

♥ T82

♦ QT82

♣ T654

South:

♠ AKQ9

♥ K7

♦ 63

♣ KQJ87

W N E S

1NT Pass 2♦ 3♣

X Pass 3♥ 3♠

Pass 4♣ Pass Pass

X All Pass

### Board: 3

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 15

Contract: 3♥ North

North:

♠ T

♥ KJT64

♦ 953

♣ QT95

South:

♠ KJ96

♥ AQ73

♦ AT

♣ J43

W N E S

1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 3♥ All Pass

1. Extended acceptance after NT

### Board: 4

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 17

Contract: 2♠ South

North:

♠ KT765

♥ Q92

♦ J763

♣ 4

South:

♠ Q82

♥ A64

♦ AQ2

♣ KQT2

W N E S

1NT

Pass 2♥ Pass 2♠

All Pass

## South hands

## Texas\_or\_Jacoby

<b>Board: 1</b>	♠ 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	
<b>Board: 2</b>	♠ 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.
<b>Board: 3</b>	♠ KJ96	You bid first.
Dealer: South	♥ AQ73	The opponents are silent.
Vul: E-W	♦ AT	
HCP: 15	♣ J43	
<b>Board: 4</b>	♠ Q82	You bid first.
Dealer: South	♥ A64	The opponents are silent.
Vul: Both	♦ AQ2	
HCP: 17	♣ KQT2	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 13+1

Contract: 3NT South

North:

♠ K4

♥ QJ5

♦ KQ6

♣ A8654

South:

♠ QJT65

♥ KT9

♦ A93

♣ QJ

W N E S

1NT Pass 2♥

2♠<sup>1</sup> Pass 2NT<sup>2</sup> 3NT

All Pass

1. Michaels Cuebid

2. to the partner's longer

### Board: 2

Dealer: West

Vul: E-W

North HCP: 3

South HCP: 18+1

Contract: 4♣X North

North:

♠ J5

♥ T82

♦ QT82

♣ T654

South:

♠ AKQ9

♥ K7

♦ 63

♣ KQJ87

W N E S

1NT Pass 2♦ 3♣

X Pass 3♥ 3♠

Pass 4♣ Pass Pass

X All Pass

### Board: 3

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 15

Contract: 3♥ North

North:

♠ T

♥ KJT64

♦ 953

♣ QT95

South:

♠ KJ96

♥ AQ73

♦ AT

♣ J43

W N E S

1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 3♥ All Pass

1. Extended acceptance after NT

### Board: 4

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 17

Contract: 2♠ South

North:

♠ KT765

♥ Q92

♦ J763

♣ 4

South:

♠ Q82

♥ A64

♦ AQ2

♣ KQT2

W N E S

1NT

Pass 2♥ Pass 2♠

All Pass

# 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

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 7+3

Contract: 4 ♠ North

North:

♠ 92

♥ A84

♦ AQ32

♣ AJ94

South:

♠ KQT643

♥ Q3

♦ T9764

♣ -

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

### Board: 6

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 16

Contract: 3 ♠ South

North:

♠ QT854

♥ KT3

♦ 953

♣ 92

South:

♠ AKJ9

♥ J95

♦ Q74

♣ AJ7

W N E S

1NT

Pass 2 ♥ Pass 2 ♠

Pass Pass X Pass

3 ♣ Pass Pass 3 ♠

All Pass

### Board: 7

Dealer: North

Vul: Both

North HCP: 16

South HCP: 8+3

Contract: 4 ♠ North

North:

♠ 74

♥ K982

♦ AQ2

♣ AKT6

South:

♠ KQJ9832

♥ -

♦ T75

♣ Q32

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

### Board: 8

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 17

Contract: 4 ♠ South

North:

♠ Q9832

♥ A

♦ Q73

♣ T865

South:

♠ AT6

♥ T32

♦ KT2

♣ AKQJ

W N E S

1NT

Pass 2 ♥ X 2 ♠

Pass 3 ♠ Pass 4 ♠

All Pass

### Board: 9

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 4 ♠ North

North:

♠ AT864

♥ 9

♦ KJ9

♣ JT86

South:

♠ K972

♥ KQT2

♦ AT

♣ K73

W N E S

1NT

Pass 2 ♥ Pass 2NT<sup>1</sup>

Pass 4 ♠ All Pass

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

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 7+3

Contract: 4 ♠ North

North:

♠ 92

♥ A84

♦ AQ32

♣ AJ94

South:

♠ KQT643

♥ Q3

♦ T9764

♣ -

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

### Board: 6

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 16

Contract: 3 ♠ South

North:

♠ QT854

♥ KT3

♦ 953

♣ 92

South:

♠ AKJ9

♥ J95

♦ Q74

♣ AJ7

W N E S

1NT

Pass 2 ♥ Pass 2 ♠

Pass Pass X Pass

3 ♣ Pass Pass 3 ♠

All Pass

### Board: 7

Dealer: North

Vul: Both

North HCP: 16

South HCP: 8+3

Contract: 4 ♠ North

North:

♠ 74

♥ K982

♦ AQ2

♣ AKT6

South:

♠ KQJ9832

♥ -

♦ T75

♣ Q32

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

### Board: 8

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 17

Contract: 4 ♠ South

North:

♠ Q9832

♥ A

♦ Q73

♣ T865

South:

♠ AT6

♥ T32

♦ KT2

♣ AKQJ

W N E S

1NT

Pass 2 ♥ X 2 ♠

Pass 3 ♠ Pass 4 ♠

All Pass

### Board: 9

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 4 ♠ North

North:

♠ AT864

♥ 9

♦ KJ9

♣ JT86

South:

♠ K972

♥ KQT2

♦ AT

♣ K73

W N E S

1NT

Pass 2 ♥ Pass 2NT<sup>1</sup>

Pass 4 ♠ All Pass

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

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 17

Contract: 4 ♠ South

North:

♠ AQJT7

♥ 8

♦ 842

♣ K432

South:

♠ K986

♥ AKQ7

♦ K65

♣ Q6

W N E S

Pass 1NT

Pass 2♥ Pass 2NT<sup>1</sup>

Pass 3NT Pass 4♦

Pass 4♥ Pass 4♠

All Pass

1. Extended acceptance after NT

### Board: 11

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 4+1

Contract: 2 ♠ North

North:

♠ 98

♥ AJ984

♦ AK5

♣ A73

South:

♠ Q7654

♥ T7

♦ T642

♣ Q4

W N E S

Pass 1NT Pass 2♥

Pass 2♠ All Pass

### Board: 12

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 15+1

Contract: 3 ♠ North

North:

♠ KT9864

♥ J53

♦ Q53

♣ K

South:

♠ AQ

♥ KQ64

♦ 82

♣ A8543

W N E S

Pass 1NT

Pass 2♥ Pass 2♠

Pass 3♠ All Pass

### Board: 13

Dealer: North

Vul: Both

North HCP: 15

South HCP: 19+1

Contract: 7NT South

North:

♠ QT7

♥ AJ53

♦ AK5

♣ J32

South:

♠ AK963

♥ K

♦ Q863

♣ AK9

W N E S

Pass 1NT Pass 2♥

Pass 2♠ Pass 3♦

Pass 4♠ Pass 4NT

Pass 5♠<sup>1</sup> Pass 7NT

All Pass

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

<b>Board: 10</b>	♠ K986	You bid first.
Dealer: South	♥ AKQ7	The opponents are silent.
Vul: Both	♦ K65	
HCP: 17	♣ Q6	

---

<b>Board: 11</b>	♠ Q7654	Partner bids first.
Dealer: North	♥ T7	The opponents are silent.
Vul: None	♦ T642	
HCP: 4+1	♣ Q4	

---

<b>Board: 12</b>	♠ AQ	You bid first.
Dealer: South	♥ KQ64	The opponents are silent.
Vul: N-S	♦ 82	
HCP: 15+1	♣ A8543	

---

<b>Board: 13</b>	♠ AK963	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ Q863	
HCP: 19+1	♣ AK9	

## Both hands (Answers Page)

### Board: 10

Dealer: South  
 Vul: Both  
 North HCP: 10+1  
 South HCP: 17  
 Contract: 4 ♠ South

#### North:

♠ AQJT7  
 ♥ 8  
 ♦ 842  
 ♣ K432

#### South:

♠ K986  
 ♥ AKQ7  
 ♦ K65  
 ♣ Q6

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

1. Extended acceptance after NT

### Board: 11

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

#### North:

♠ 98  
 ♥ AJ984  
 ♦ AK5  
 ♣ A73

#### South:

♠ Q7654  
 ♥ T7  
 ♦ T642  
 ♣ Q4

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

### Board: 12

Dealer: South  
 Vul: N-S  
 North HCP: 9+2  
 South HCP: 15+1  
 Contract: 3 ♠ North

#### North:

♠ KT9864  
 ♥ J53  
 ♦ Q53  
 ♣ K

#### South:

♠ AQ  
 ♥ KQ64  
 ♦ 82  
 ♣ A8543

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

### Board: 13

Dealer: North  
 Vul: Both  
 North HCP: 15  
 South HCP: 19+1  
 Contract: 7NT South

#### North:

♠ QT7  
 ♥ AJ53  
 ♦ AK5  
 ♣ J32

#### South:

♠ AK963  
 ♥ K  
 ♦ Q863  
 ♣ AK9

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

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 14+1

Contract: 3NT South

North:

♠ K9

♥ Q63

♦ AQJT2

♣ A72

South:

♠ QJ754

♥ AJ5

♦ K73

♣ K3

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

### Board: 20

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 17

Contract: 2♥ South

North:

♠ 52

♥ J7543

♦ Q62

♣ A84

South:

♠ KQJ8

♥ AK8

♦ JT

♣ K762

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

### Board: 21

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 4♠ North

North:

♠ Q93

♥ AKQ6

♦ A8

♣ 9764

South:

♠ KT652

♥ 5

♦ T5

♣ KQJT5

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

### Board: 22

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 17

Contract: 4♥ South

North:

♠ A4

♥ 97632

♦ 42

♣ AQJ5

South:

♠ KT7

♥ AKT4

♦ A63

♣ K73

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

### Board: 23

Dealer: North

Vul: Both

North HCP: 16

South HCP: 10+1

Contract: 4♠ North

North:

♠ QT9

♥ AKQ

♦ J84

♣ A432

South:

♠ J7543

♥ 76

♦ AKT

♣ Q97

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

# 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

<b>Board: 24</b>	♠ 83	You bid first.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: None	♦ AJ54	
HCP: 16	♣ AQ87	

---

<b>Board: 25</b>	♠ 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	

---

<b>Board: 26</b>	♠ K43	You bid first.
Dealer: South	♥ AQT	The opponents are silent.
Vul: Both	♦ KQ6	
HCP: 17	♣ KT65	

---

<b>Board: 27</b>	♠ T5432	Partner bids first.
Dealer: North	♥ AT9	The opponents are silent.
Vul: None	♦ J	
HCP: 10+1	♣ KQT2	

---

<b>Board: 28</b>	♠ 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

Dealer: East

Vul: Both

North HCP: 14+1

South HCP: 7+1

Contract: 3♥ North

North:

♠ 5

♥ KQ973

♦ A764

♣ AJ7

South:

♠ A63

♥ JT5

♦ T2

♣ QT653

W

N

E

S

1NT Pass

2♥

3♥

All Pass

### Board: 30

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 15

Contract: 3♠ South

North:

♠ K9843

♥ Q76

♦ 98

♣ Q94

South:

♠ AJT

♥ AK8

♦ T76

♣ K876

W

N

E

S

1NT

Pass

2♥

3♦

Pass

Pass

X

Pass

3♠

All Pass

### Board: 31

Dealer: East

Vul: E-W

North HCP: 16+1

South HCP: 3+1

Contract: 3♣ North

North:

♠ 5

♥ A972

♦ K83

♣ AKQT7

South:

♠ K973

♥ T8653

♦ T

♣ 952

W

N

E

S

1NT Pass

2♥

3♣

All Pass

### Board: 32

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 17

Contract: 3NT North

North:

♠ AQ3

♥ QJ942

♦ 5

♣ Q863

South:

♠ JT85

♥ AT

♦ AJT

♣ AK95

W

N

E

S

1NT

Pass

2♦

X

XX

Pass

3NT

All Pass

### Board: 33

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 17

Contract: 4♠ North

North:

♠ AJT63

♥ T5

♦ K876

♣ 75

South:

♠ KQ87

♥ KJ7

♦ 52

♣ AKJ3

W

N

E

S

1NT

Pass

2♥

Pass

2NT<sup>1</sup>

Pass

4♠

All Pass

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

Dealer: East

Vul: Both

North HCP: 14+1

South HCP: 7+1

Contract: 3♥ North

North:

♠ 5

♥ KQ973

♦ A764

♣ AJ7

South:

♠ A63

♥ JT5

♦ T2

♣ QT653

W

N

E

S

1NT Pass

2♥

3♥

All Pass

### Board: 30

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 15

Contract: 3♠ South

North:

♠ K9843

♥ Q76

♦ 98

♣ Q94

South:

♠ AJT

♥ AK8

♦ T76

♣ K876

W

N

E

S

1NT

Pass

2♥

3♦

Pass

Pass

X

Pass

3♠

All Pass

### Board: 31

Dealer: East

Vul: E-W

North HCP: 16+1

South HCP: 3+1

Contract: 3♣ North

North:

♠ 5

♥ A972

♦ K83

♣ AKQT7

South:

♠ K973

♥ T8653

♦ T

♣ 952

W

N

E

S

1NT Pass

2♥

3♣

All Pass

### Board: 32

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 17

Contract: 3NT North

North:

♠ AQ3

♥ QJ942

♦ 5

♣ Q863

South:

♠ JT85

♥ AT

♦ AJT

♣ AK95

W

N

E

S

1NT

Pass

2♦

X

XX

Pass

3NT

All Pass

### Board: 33

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 17

Contract: 4♠ North

North:

♠ AJT63

♥ T5

♦ K876

♣ 75

South:

♠ KQ87

♥ KJ7

♦ 52

♣ AKJ3

W

N

E

S

1NT

Pass

2♥

Pass

2NT<sup>1</sup>

Pass

4♠

All Pass

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

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AQ632

♥ K

♦ Q9

♣ K7432

South:

♠ KT74

♥ Q95

♦ A62

♣ AQ9

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

### Board: 35

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 7+2

Contract: 4 ♠ North

North:

♠ A5

♥ K863

♦ AK83

♣ K93

South:

♠ T98642

♥ AQ2

♦ J92

♣ 6

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

### Board: 36

Dealer: South

Vul: Both

North HCP: 2+2

South HCP: 17

Contract: 2 ♥ South

North:

♠ J84

♥ JT7632

♦ 94

♣ 53

South:

♠ AT2

♥ K4

♦ K763

♣ AK74

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

### Board: 37

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 10+1

Contract: 3NT South

North:

♠ Q4

♥ KT

♦ KQ43

♣ KQ852

South:

♠ A9863

♥ Q85

♦ A872

♣ 7

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

### Board: 38

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16+1

Contract: 3NT South

North:

♠ KQ987

♥ J3

♦ AT92

♣ T2

South:

♠ J6

♥ AK5

♦ 863

♣ AKJ74

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

## South hands

## Texas\_or\_Jacoby

<b>Board: 34</b>	♠ KT74	You bid first.
Dealer: South	♥ Q95	East (RHO) Doubles 2♥ if possible.
Vul: N-S	♦ A62	
HCP: 15	♣ AQ9	

---

<b>Board: 35</b>	♠ T98642	Partner bids first.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: E-W	♦ J92	
HCP: 7+2	♣ 6	

---

<b>Board: 36</b>	♠ AT2	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: Both	♦ K763	
HCP: 17	♣ AK74	

---

<b>Board: 37</b>	♠ A9863	Partner bids first.
Dealer: North	♥ Q85	The opponents are silent.
Vul: N-S	♦ A872	
HCP: 10+1	♣ 7	

---

<b>Board: 38</b>	♠ J6	You bid first.
Dealer: South	♥ AK5	The opponents are silent.
Vul: Both	♦ 863	
HCP: 16+1	♣ AKJ74	

## Both hands (Answers Page)

### Board: 34

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AQ632

♥ K

♦ Q9

♣ K7432

South:

♠ KT74

♥ Q95

♦ A62

♣ AQ9

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

### Board: 35

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 7+2

Contract: 4 ♠ North

North:

♠ A5

♥ K863

♦ AK83

♣ K93

South:

♠ T98642

♥ AQ2

♦ J92

♣ 6

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

### Board: 36

Dealer: South

Vul: Both

North HCP: 2+2

South HCP: 17

Contract: 2 ♥ South

North:

♠ J84

♥ JT7632

♦ 94

♣ 53

South:

♠ AT2

♥ K4

♦ K763

♣ AK74

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

### Board: 37

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 10+1

Contract: 3NT South

North:

♠ Q4

♥ KT

♦ KQ43

♣ KQ852

South:

♠ A9863

♥ Q85

♦ A872

♣ 7

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

### Board: 38

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16+1

Contract: 3NT South

North:

♠ KQ987

♥ J3

♦ AT92

♣ T2

South:

♠ J6

♥ AK5

♦ 863

♣ AKJ74

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



# 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

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+2

Contract: 4♥ North

North:

♠ AJ4

♥ AT84

♦ J73

♣ AQ9

South:

♠ QT7

♥ KQJ975

♦ T5

♣ JT

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 40

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ AQT86

♥ QT9

♦ J32

♣ J4

South:

♠ J7

♥ AJ52

♦ AKQ

♣ 7653

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3NT All Pass

### Board: 41

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 14+1

Contract: 3NT South

North:

♠ 764

♥ Q2

♦ AQT64

♣ AK5

South:

♠ AKT

♥ AT863

♦ K7

♣ 763

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

All Pass

### Board: 42

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8+1

Contract: 4♥ South

North:

♠ Q4

♥ AJ97

♦ J5

♣ AK873

South:

♠ A8

♥ Q8652

♦ Q963

♣ 52

W N E S

1NT Pass 2♦

Pass 2NT<sup>1</sup> Pass 4♥

All Pass

1. Extended acceptance after NT

### Board: 43

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 14+2

Contract: 4♠ North

North:

♠ K5

♥ T432

♦ AK6

♣ AQ64

South:

♠ AJ8743

♥ A98

♦ Q72

♣ K

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

## 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

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+2

Contract: 4♥ North

North:

♠ AJ4

♥ AT84

♦ J73

♣ AQ9

South:

♠ QT7

♥ KQJ975

♦ T5

♣ JT

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 40

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ AQT86

♥ QT9

♦ J32

♣ J4

South:

♠ J7

♥ AJ52

♦ AKQ

♣ 7653

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3NT All Pass

### Board: 41

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 14+1

Contract: 3NT South

North:

♠ 764

♥ Q2

♦ AQT64

♣ AK5

South:

♠ AKT

♥ AT863

♦ K7

♣ 763

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

All Pass

### Board: 42

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8+1

Contract: 4♥ South

North:

♠ Q4

♥ AJ97

♦ J5

♣ AK873

South:

♠ A8

♥ Q8652

♦ Q963

♣ 52

W N E S

1NT Pass 2♦

Pass 2NT<sup>1</sup> Pass 4♥

All Pass

1. Extended acceptance after NT

### Board: 43

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 14+2

Contract: 4♠ North

North:

♠ K5

♥ T432

♦ AK6

♣ AQ64

South:

♠ AJ8743

♥ A98

♦ Q72

♣ K

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

# 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

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 16

Contract: 2♥ South

North:

♠ 94

♥ Q9732

♦ KJ

♣ 9764

South:

♠ AJ7

♥ AJ

♦ T987

♣ AQT5

W

N

E

S

1NT

Pass 2♦ Pass 2♥

All Pass

### Board: 45

Dealer: North

Vul: None

North HCP: 16

South HCP: 11+1

Contract: 4♥ North

North:

♠ A3

♥ Q62

♦ A974

♣ AQ32

South:

♠ 872

♥ AK874

♦ K2

♣ JT7

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

### Board: 46

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15+1

Contract: 4♠ South

North:

♠ QJ765

♥ A2

♦ K974

♣ J3

South:

♠ AK2

♥ QT7

♦ A5

♣ QT964

W

N

E

S

1NT

Pass 2♥ Pass 2♠

Pass 3♦ Pass 4♠

All Pass

### Board: 47

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 8+1

Contract: 4♥ North

North:

♠ AK86

♥ 862

♦ KJ

♣ AJ72

South:

♠ JT9

♥ AQJ94

♦ 8632

♣ T

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 2NT

Pass 4♥ All Pass

### Board: 48

Dealer: South

Vul: None

North HCP: 5+3

South HCP: 17+1

Contract: 4♥ South

North:

♠ 5

♥ KT8754

♦ T

♣ Q8654

South:

♠ AQ8

♥ J6

♦ QJ742

♣ AK2

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♥ Pass 4♥

All Pass

# South hands

# Texas\_or\_Jacoby

<b>Board: 44</b>	♠ AJ7	You bid first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: Both	♦ T987	
HCP: 16	♣ AQT5	

---

<b>Board: 45</b>	♠ 872	Partner bids first.
Dealer: North	♥ AK874	The opponents are silent.
Vul: None	♦ K2	
HCP: 11+1	♣ JT7	

---

<b>Board: 46</b>	♠ AK2	You bid first.
Dealer: South	♥ QT7	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 15+1	♣ QT964	

---

<b>Board: 47</b>	♠ JT9	Partner bids first.
Dealer: North	♥ AQJ94	The opponents are silent.
Vul: E-W	♦ 8632	
HCP: 8+1	♣ T	

---

<b>Board: 48</b>	♠ AQ8	You bid first.
Dealer: South	♥ J6	The opponents are silent.
Vul: None	♦ QJ742	
HCP: 17+1	♣ AK2	

## Both hands (Answers Page)

### Board: 44

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 16

Contract: 2♥ South

North:

♠ 94

♥ Q9732

♦ KJ

♣ 9764

South:

♠ AJ7

♥ AJ

♦ T987

♣ AQT5

W

N

E

S

1NT

Pass 2♦ Pass 2♥

All Pass

### Board: 45

Dealer: North

Vul: None

North HCP: 16

South HCP: 11+1

Contract: 4♥ North

North:

♠ A3

♥ Q62

♦ A974

♣ AQ32

South:

♠ 872

♥ AK874

♦ K2

♣ JT7

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

### Board: 46

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15+1

Contract: 4♠ South

North:

♠ QJ765

♥ A2

♦ K974

♣ J3

South:

♠ AK2

♥ QT7

♦ A5

♣ QT964

W

N

E

S

1NT

Pass 2♥ Pass 2♠

Pass 3♦ Pass 4♠

All Pass

### Board: 47

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 8+1

Contract: 4♥ North

North:

♠ AK86

♥ 862

♦ KJ

♣ AJ72

South:

♠ JT9

♥ AQJ94

♦ 8632

♣ T

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 2NT

Pass 4♥ All Pass

### Board: 48

Dealer: South

Vul: None

North HCP: 5+3

South HCP: 17+1

Contract: 4♥ South

North:

♠ 5

♥ KT8754

♦ T

♣ Q8654

South:

♠ AQ8

♥ J6

♦ QJ742

♣ AK2

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♥ Pass 4♥

All Pass



## 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

**Board: 51**

♠ AQ7

You bid first.

Dealer: North

♥ J2

The opponents are silent.

Vul: Both

♦ KJ4

HCP: 16+1

♣ AJ976

**Board: 52**

♠ Q

Partner bids first.

Dealer: South

♥ QJT872

The opponents are silent.

Vul: N-S

♦ K98

HCP: 8+2

♣ T52

**Board: 53**

♠ QJT52

Partner bids first.

Dealer: South

♥ 86

East (LHO) bids 3♥ if possible.

Vul: E-W

♦ 74

HCP: 7+1

♣ A752

## Both hands (Answers Page)

### Board: 49

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 11+1

Contract: 3NT South

North:

♠ AJ

♥ A7

♦ KJ652

♣ Q984

South:

♠ Q6

♥ JT942

♦ A87

♣ KJ3

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

### Board: 50

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11+1

Contract: 4♠ South

North:

♠ AQ82

♥ A7

♦ AJ73

♣ Q72

South:

♠ J9763

♥ KJ5

♦ K9

♣ K53

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

1. Extended acceptance after NT

### Board: 51

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 14+1

Contract: 3NT North

North:

♠ AQ7

♥ J2

♦ KJ4

♣ AJ976

South:

♠ J82

♥ AT765

♦ AQ76

♣ K

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

### Board: 52

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 15+1

Contract: 3♥ North

North:

♠ Q

♥ QJT872

♦ K98

♣ T52

South:

♠ AJ987

♥ AK

♦ Q65

♣ J87

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

### Board: 53

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 16

Contract: 3♠ North

North:

♠ QJT52

♥ 86

♦ 74

♣ A752

South:

♠ A64

♥ A93

♦ Q965

♣ KQJ

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

## 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

---

**Board: 51**      ♠ J82      Partner bids first.  
 Dealer: North      ♥ AT765      The opponents are silent.  
 Vul: Both      ♦ AQ76  
 HCP: 14+1      ♣ K

---

**Board: 52**      ♠ AJ987      You bid first.  
 Dealer: South      ♥ AK      The opponents are silent.  
 Vul: N-S      ♦ Q65  
 HCP: 15+1      ♣ J87

---

**Board: 53**      ♠ A64      You bid first.  
 Dealer: South      ♥ A93      East (RHO) bids 3♥ if possible.  
 Vul: E-W      ♦ Q965  
 HCP: 16      ♣ KQJ

## Both hands (Answers Page)

### Board: 49

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 11+1

Contract: 3NT South

North:

♠ AJ

♥ A7

♦ KJ652

♣ Q984

South:

♠ Q6

♥ JT942

♦ A87

♣ KJ3

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

### Board: 50

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11+1

Contract: 4♠ South

North:

♠ AQ82

♥ A7

♦ AJ73

♣ Q72

South:

♠ J9763

♥ KJ5

♦ K9

♣ K53

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

1. Extended acceptance after NT

### Board: 51

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 14+1

Contract: 3NT North

North:

♠ AQ7

♥ J2

♦ KJ4

♣ AJ976

South:

♠ J82

♥ AT765

♦ AQ76

♣ K

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

### Board: 52

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 15+1

Contract: 3♥ North

North:

♠ Q

♥ QJT872

♦ K98

♣ T52

South:

♠ AJ987

♥ AK

♦ Q65

♣ J87

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

### Board: 53

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 16

Contract: 3♠ North

North:

♠ QJT52

♥ 86

♦ 74

♣ A752

South:

♠ A64

♥ A93

♦ Q965

♣ KQJ

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

# North hands

# Texas\_or\_Jacoby

**Board: 54**      ♠ KQ986      Partner bids first.  
 Dealer: South      ♥ J3      East (LHO) bids 3♥ if possible.  
 Vul: Both      ♦ J52  
 HCP: 12+1      ♣ AJ6

---

**Board: 55**      ♠ Q753      You bid first.  
 Dealer: North      ♥ KQ6      The opponents are silent.  
 Vul: None      ♦ AQ4  
 HCP: 15      ♣ Q32

---

**Board: 56**      ♠ QJ9832      Partner bids first.  
 Dealer: South      ♥ K82      The opponents are silent.  
 Vul: E-W      ♦ T93  
 HCP: 6+2      ♣ T

---

**Board: 57**      ♠ AQ8      You bid first.  
 Dealer: North      ♥ KJ76      West (RHO) Doubles 2♥ if possible.  
 Vul: Both      ♦ K854  
 HCP: 17      ♣ A4

---

**Board: 58**      ♠ QT963      Partner bids first.  
 Dealer: South      ♥ J8      The opponents are silent.  
 Vul: None      ♦ K732  
 HCP: 6+1      ♣ 93

## Both hands (Answers Page)

### Board: 54

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ KQ986

♥ J3

♦ J52

♣ AJ6

South:

♠ T42

♥ AT

♦ AQT7

♣ KQT2

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

### Board: 55

Dealer: North

Vul: None

North HCP: 15

South HCP: 15+2

Contract: 6 ♥ South

North:

♠ Q753

♥ KQ6

♦ AQ4

♣ Q32

South:

♠ AKJ

♥ AT8743

♦ K95

♣ 8

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

1. Texas

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

### Board: 56

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 15+1

Contract: 3 ♠ North

North:

♠ QJ9832

♥ K82

♦ T93

♣ T

South:

♠ T4

♥ AQ954

♦ AK5

♣ Q84

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

### Board: 57

Dealer: North

Vul: Both

North HCP: 17

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ AQ8

♥ KJ76

♦ K854

♣ A4

South:

♠ K9432

♥ Q4

♦ AT3

♣ Q92

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

### Board: 58

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 16

Contract: 2 ♠ South

North:

♠ QT963

♥ J8

♦ K732

♣ 93

South:

♠ K72

♥ KQ54

♦ A4

♣ A864

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

## South hands

## Texas\_or\_Jacoby

**Board: 54**      ♠ T42      You bid first.  
 Dealer: South      ♥ AT      East (RHO) bids 3♥ if possible.  
 Vul: Both      ♦ AQT7  
 HCP: 15      ♣ KQT2

---

**Board: 55**      ♠ AKJ      Partner bids first.  
 Dealer: North      ♥ AT8743      The opponents are silent.  
 Vul: None      ♦ K95  
 HCP: 15+2      ♣ 8

---

**Board: 56**      ♠ T4      You bid first.  
 Dealer: South      ♥ AQ954      The opponents are silent.  
 Vul: E-W      ♦ AK5  
 HCP: 15+1      ♣ Q84

---

**Board: 57**      ♠ K9432      Partner bids first.  
 Dealer: North      ♥ Q4      West (LHO) Doubles 2♥ if possible.  
 Vul: Both      ♦ AT3  
 HCP: 11+1      ♣ Q92

---

**Board: 58**      ♠ K72      You bid first.  
 Dealer: South      ♥ KQ54      The opponents are silent.  
 Vul: None      ♦ A4  
 HCP: 16      ♣ A864

## Both hands (Answers Page)

### Board: 54

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ KQ986

♥ J3

♦ J52

♣ AJ6

South:

♠ T42

♥ AT

♦ AQT7

♣ KQT2

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

### Board: 55

Dealer: North

Vul: None

North HCP: 15

South HCP: 15+2

Contract: 6 ♥ South

North:

♠ Q753

♥ KQ6

♦ AQ4

♣ Q32

South:

♠ AKJ

♥ AT8743

♦ K95

♣ 8

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

1. Texas

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

### Board: 56

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 15+1

Contract: 3 ♠ North

North:

♠ QJ9832

♥ K82

♦ T93

♣ T

South:

♠ T4

♥ AQ954

♦ AK5

♣ Q84

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

### Board: 57

Dealer: North

Vul: Both

North HCP: 17

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ AQ8

♥ KJ76

♦ K854

♣ A4

South:

♠ K9432

♥ Q4

♦ AT3

♣ Q92

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

### Board: 58

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 16

Contract: 2 ♠ South

North:

♠ QT963

♥ J8

♦ K732

♣ 93

South:

♠ K72

♥ KQ54

♦ A4

♣ A864

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



**Board: 59**

♠ J86

You bid first.

Dealer: North

♥ A43

The opponents are silent.

Vul: N-S

♦ AQ862

HCP: 15+1

♣ A5

**Board: 60**

♠ K8743

Partner bids first.

Dealer: South

♥ KT

The opponents are silent.

Vul: Both

♦ KJ987

HCP: 10+2

♣ 4

**Board: 61**

♠ T5

You bid first.

Dealer: North

♥ AQ975

The opponents are silent.

Vul: None

♦ A92

HCP: 15+1

♣ KQ9

**Board: 62**

♠ AKQ84

Partner bids first.

Dealer: South

♥ 642

The opponents are silent.

Vul: N-S

♦ J7

HCP: 11+1

♣ J54

## Both hands (Answers Page)

### Board: 59

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ J86

♥ A43

♦ AQ862

♣ A5

South:

♠ KQT32

♥ Q6

♦ KT9

♣ 987

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

### Board: 60

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 17

Contract: 3NT South

North:

♠ K8743

♥ KT

♦ KJ987

♣ 4

South:

♠ A6

♥ AJ52

♦ A52

♣ KJ53

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

### Board: 61

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 17+3

Contract: 7 ♠ South

North:

♠ T5

♥ AQ975

♦ A92

♣ KQ9

South:

♠ AKQJ932

♥ 2

♦ K7

♣ A72

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

1. Texas

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

3. King ask by 5NT

4. K=1

### Board: 62

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ AKQ84

♥ 642

♦ J7

♣ J54

South:

♠ T953

♥ AQJ7

♦ A98

♣ AT

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

1. Extended acceptance after NT

<b>Board: 59</b>	♠ KQT32	Partner bids first.
Dealer: North	♥ Q6	The opponents are silent.
Vul: N-S	♦ KT9	
HCP: 10+1	♣ 987	

---

<b>Board: 60</b>	♠ A6	You bid first.
Dealer: South	♥ AJ52	The opponents are silent.
Vul: Both	♦ A52	
HCP: 17	♣ KJ53	

---

<b>Board: 61</b>	♠ AKQJ932	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: None	♦ K7	
HCP: 17+3	♣ A72	

---

<b>Board: 62</b>	♠ T953	You bid first.
Dealer: South	♥ AQJ7	The opponents are silent.
Vul: N-S	♦ A98	
HCP: 15	♣ AT	

## Both hands (Answers Page)

### Board: 59

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ J86

♥ A43

♦ AQ862

♣ A5

South:

♠ KQT32

♥ Q6

♦ KT9

♣ 987

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

### Board: 60

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 17

Contract: 3NT South

North:

♠ K8743

♥ KT

♦ KJ987

♣ 4

South:

♠ A6

♥ AJ52

♦ A52

♣ KJ53

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

### Board: 61

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 17+3

Contract: 7 ♠ South

North:

♠ T5

♥ AQ975

♦ A92

♣ KQ9

South:

♠ AKQJ932

♥ 2

♦ K7

♣ A72

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

1. Texas

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

3. King ask by 5NT

4. K=1

### Board: 62

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ AKQ84

♥ 642

♦ J7

♣ J54

South:

♠ T953

♥ AQJ7

♦ A98

♣ AT

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

1. Extended acceptance after NT

## North hands

## Texas\_or\_Jacoby

**Board: 63**

♠ 97

You bid first.

Dealer: North

♥ AK5

The opponents are silent.

Vul: E-W

♦ AKQ5

HCP: 17

♣ JT52

**Board: 64**

♠ A86

You bid first.

Dealer: North

♥ A2

The opponents are silent.

Vul: None

♦ 9843

HCP: 15

♣ AK95

**Board: 65**

♠ A82

You bid first.

Dealer: North

♥ J97

The opponents are silent.

Vul: N-S

♦ KQ2

HCP: 16

♣ AQ96

**Board: 66**

♠ A5

You bid first.

Dealer: North

♥ KT83

The opponents are silent.

Vul: E-W

♦ A862

HCP: 15

♣ A86

**Board: 67**

♠ T84

You bid first.

Dealer: North

♥ QJ6

The opponents are silent.

Vul: Both

♦ AJ95

HCP: 15

♣ AK7

## Both hands (Answers Page)

### Board: 63

	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ QJ2		1NT	Pass	2♦
Vul: E-W	♥ AK5	♥ QJT43	Pass	2♥	All Pass	
North HCP: 17	♦ AKQ5	♦ 942				
South HCP: 6+1	♣ JT52	♣ 76				
Contract: 2♥ North						

### Board: 64

	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ J4		1NT	Pass	2♦
Vul: None	♥ A2	♥ KQJ54	Pass	2♥	Pass	3♦
North HCP: 15	♦ 9843	♦ AKJ652	Pass	5♦	All Pass	
South HCP: 15+3	♣ AK95	♣ -				
Contract: 5♦ North						

### Board: 65

	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ 7		1NT	Pass	2♦
Vul: N-S	♥ J97	♥ KT853	Pass	2♥	Pass	2NT
North HCP: 16	♦ KQ2	♦ T743	Pass	3♥	All Pass	
South HCP: 7+1	♣ AQ96	♣ KJ7				
Contract: 3♥ North						

### Board: 66

	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ KT9		1NT	Pass	2♦
Vul: E-W	♥ KT83	♥ AQJ65	Pass	2♠ <sup>1</sup>	Pass	2NT
North HCP: 15	♦ A862	♦ QJ74	Pass	3♣	Pass	3♥
South HCP: 13+1	♣ A86	♣ 7	Pass	4♥	All Pass	
Contract: 4♥ North						

1. Extended acceptance after NT

### Board: 67

	North:	South:	W	N	E	S
Dealer: North	♠ T84	♠ AQ652		1NT	Pass	2♥
Vul: Both	♥ QJ6	♥ 82	Pass	2♠	All Pass	
North HCP: 15	♦ AJ95	♦ QT87				
South HCP: 8+1	♣ AK7	♣ 43				
Contract: 2♠ North						

## South hands

## Texas\_or\_Jacoby

**Board: 63**      ♠ QJ2      Partner bids first.  
 Dealer: North      ♥ QJT43      The opponents are silent.  
 Vul: E-W      ♦ 942  
 HCP: 6+1      ♣ 76

---

**Board: 64**      ♠ J4      Partner bids first.  
 Dealer: North      ♥ KQJ54      The opponents are silent.  
 Vul: None      ♦ AKJ652  
 HCP: 15+3      ♣ -

---

**Board: 65**      ♠ 7      Partner bids first.  
 Dealer: North      ♥ KT853      The opponents are silent.  
 Vul: N-S      ♦ T743  
 HCP: 7+1      ♣ KJ7

---

**Board: 66**      ♠ KT9      Partner bids first.  
 Dealer: North      ♥ AQJ65      The opponents are silent.  
 Vul: E-W      ♦ QJ74  
 HCP: 13+1      ♣ 7

---

**Board: 67**      ♠ AQ652      Partner bids first.  
 Dealer: North      ♥ 82      The opponents are silent.  
 Vul: Both      ♦ QT87  
 HCP: 8+1      ♣ 43

## Both hands (Answers Page)

### Board: 63

	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ QJ2		1NT	Pass	2♦
Vul: E-W	♥ AK5	♥ QJT43	Pass	2♥	All Pass	
North HCP: 17	♦ AKQ5	♦ 942				
South HCP: 6+1	♣ JT52	♣ 76				
Contract: 2♥ North						

### Board: 64

	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ J4		1NT	Pass	2♦
Vul: None	♥ A2	♥ KQJ54	Pass	2♥	Pass	3♦
North HCP: 15	♦ 9843	♦ AKJ652	Pass	5♦	All Pass	
South HCP: 15+3	♣ AK95	♣ -				
Contract: 5♦ North						

### Board: 65

	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ 7		1NT	Pass	2♦
Vul: N-S	♥ J97	♥ KT853	Pass	2♥	Pass	2NT
North HCP: 16	♦ KQ2	♦ T743	Pass	3♥	All Pass	
South HCP: 7+1	♣ AQ96	♣ KJ7				
Contract: 3♥ North						

### Board: 66

	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ KT9		1NT	Pass	2♦
Vul: E-W	♥ KT83	♥ AQJ65	Pass	2♠ <sup>1</sup>	Pass	2NT
North HCP: 15	♦ A862	♦ QJ74	Pass	3♣	Pass	3♥
South HCP: 13+1	♣ A86	♣ 7	Pass	4♥	All Pass	
Contract: 4♥ North						

1. Extended acceptance after NT

### Board: 67

	North:	South:	W	N	E	S
Dealer: North	♠ T84	♠ AQ652		1NT	Pass	2♥
Vul: Both	♥ QJ6	♥ 82	Pass	2♠	All Pass	
North HCP: 15	♦ AJ95	♦ QT87				
South HCP: 8+1	♣ AK7	♣ 43				
Contract: 2♠ North						



## North hands

## Texas\_or\_Jacoby

**Board: 68**

♠ KQ6

LHO opens the bidding 1NT.

Dealer: East

♥ AJ8

Partner bids next.

Vul: E-W

♦ KJT9

West (RHO) bids 2♥ if possible.

HCP: 18

♣ A97

East (LHO) bids 2♠ if possible.

**Board: 69**

♠ K53

Partner bids first.

Dealer: South

♥ JT832

The opponents are silent.

Vul: E-W

♦ KJ65

HCP: 8+1

♣ 2

**Board: 70**

♠ K3

Partner bids first.

Dealer: South

♥ J8542

The opponents are silent.

Vul: Both

♦ AQ4

HCP: 10+1

♣ 965

**Board: 71**

♠ KQ87

You bid first.

Dealer: North

♥ KJ74

The opponents are silent.

Vul: None

♦ Q3

HCP: 16

♣ KQ9

## Both hands (Answers Page)

### Board: 68

Dealer: East

Vul: E-W

North HCP: 18

South HCP: 7

Contract: 3 ♦ South

North:

♠ KQ6

♥ AJ8

♦ KJT9

♣ A97

South:

♠ J54

♥ T54

♦ AQ64

♣ T82

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

### Board: 69

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 16

Contract: 3 ♥ North

North:

♠ K53

♥ JT832

♦ KJ65

♣ 2

South:

♠ AJ

♥ KQ75

♦ T732

♣ AQ3

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

1. Extended acceptance after NT

### Board: 70

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 17

Contract: 4 ♥ South

North:

♠ K3

♥ J8542

♦ AQ4

♣ 965

South:

♠ AQ2

♥ KQ7

♦ KT9

♣ QJ42

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

### Board: 71

Dealer: North

Vul: None

North HCP: 16

South HCP: 17+1

Contract: 6 ♥ South

North:

♠ KQ87

♥ KJ74

♦ Q3

♣ KQ9

South:

♠ T4

♥ AQT32

♦ AK65

♣ A2

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

1. Extended acceptance after NT

2. A=1/5 or 4/5

## South hands

## Texas\_or\_Jacoby

<b>Board: 68</b>	♠ J54	RHO opens the bidding 1NT.
Dealer: East	♥ T54	You bid next.
Vul: E-W	♦ AQ64	West (LHO) bids 2♥ if possible.
HCP: 7	♣ T82	East (RHO) bids 2♠ if possible.

---

<b>Board: 69</b>	♠ AJ	You bid first.
Dealer: South	♥ KQ75	The opponents are silent.
Vul: E-W	♦ T732	
HCP: 16	♣ AQ3	

---

<b>Board: 70</b>	♠ AQ2	You bid first.
Dealer: South	♥ KQ7	The opponents are silent.
Vul: Both	♦ KT9	
HCP: 17	♣ QJ42	

---

<b>Board: 71</b>	♠ T4	Partner bids first.
Dealer: North	♥ AQT32	The opponents are silent.
Vul: None	♦ AK65	
HCP: 17+1	♣ A2	

## Both hands (Answers Page)

### Board: 68

Dealer: East

Vul: E-W

North HCP: 18

South HCP: 7

Contract: 3 ♦ South

North:

♠ KQ6

♥ AJ8

♦ KJT9

♣ A97

South:

♠ J54

♥ T54

♦ AQ64

♣ T82

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

### Board: 69

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 16

Contract: 3 ♥ North

North:

♠ K53

♥ JT832

♦ KJ65

♣ 2

South:

♠ AJ

♥ KQ75

♦ T732

♣ AQ3

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

1. Extended acceptance after NT

### Board: 70

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 17

Contract: 4 ♥ South

North:

♠ K3

♥ J8542

♦ AQ4

♣ 965

South:

♠ AQ2

♥ KQ7

♦ KT9

♣ QJ42

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

### Board: 71

Dealer: North

Vul: None

North HCP: 16

South HCP: 17+1

Contract: 6 ♥ South

North:

♠ KQ87

♥ KJ74

♦ Q3

♣ KQ9

South:

♠ T4

♥ AQT32

♦ AK65

♣ A2

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

1. Extended acceptance after NT

2. A=1/5 or 4/5

<b>Board: 72</b>	♠ -	Partner bids first.
Dealer: South	♥ AQJ864	The opponents are silent.
Vul: E-W	♦ KJ7	
HCP: 16+2	♣ AJ54	
<hr/>		
<b>Board: 73</b>	♠ AQ3	LHO opens the bidding 1NT.
Dealer: East	♥ 654	Partner bids next.
Vul: None	♦ AJT962	West (RHO) bids 2♥ if possible.
HCP: 11+2	♣ 2	East (LHO) bids 2♠ if possible.
<hr/>		
<b>Board: 74</b>	♠ QT9	Partner bids first.
Dealer: South	♥ AKJ65	The opponents are silent.
Vul: N-S	♦ A85	
HCP: 14+1	♣ T4	
<hr/>		
<b>Board: 75</b>	♠ A543	You bid first.
Dealer: North	♥ AKT	The opponents are silent.
Vul: Both	♦ A92	
HCP: 15	♣ T94	

## Both hands (Answers Page)

### Board: 72

Dealer: South

Vul: E-W

North HCP: 16+2

South HCP: 16

Contract: 6♥ North

North:

♠ -

♥ AQJ864

♦ KJ7

♣ AJ54

South:

♠ AQT

♥ K93

♦ A84

♣ K962

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

1. Texas

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=1

### Board: 73

Dealer: East

Vul: None

North HCP: 11+2

South HCP: 6

Contract: 3♦ North

North:

♠ AQ3

♥ 654

♦ AJT962

♣ 2

South:

♠ T8

♥ J32

♦ K753

♣ Q943

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

### Board: 74

Dealer: South

Vul: N-S

North HCP: 14+1

South HCP: 17+1

Contract: 6♥ North

North:

♠ QT9

♥ AKJ65

♦ A85

♣ T4

South:

♠ A6

♥ Q87

♦ KQJ

♣ AJ762

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

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

### Board: 75

Dealer: North

Vul: Both

North HCP: 15

South HCP: 6+2

Contract: 2♥ North

North:

♠ A543

♥ AKT

♦ A92

♣ T94

South:

♠ 96

♥ QJ876

♦ KT764

♣ 6

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

## South hands

## Texas\_or\_Jacoby

<b>Board: 72</b>	♠ AQT	You bid first.
Dealer: South	♥ K93	The opponents are silent.
Vul: E-W	♦ A84	
HCP: 16	♣ K962	
<hr/>		
<b>Board: 73</b>	♠ T8	RHO opens the bidding 1NT.
Dealer: East	♥ J32	You bid next.
Vul: None	♦ K753	West (LHO) bids 2♥ if possible.
HCP: 6	♣ Q943	East (RHO) bids 2♠ if possible.
<hr/>		
<b>Board: 74</b>	♠ A6	You bid first.
Dealer: South	♥ Q87	The opponents are silent.
Vul: N-S	♦ KQJ	
HCP: 17+1	♣ AJ762	
<hr/>		
<b>Board: 75</b>	♠ 96	Partner bids first.
Dealer: North	♥ QJ876	The opponents are silent.
Vul: Both	♦ KT764	
HCP: 6+2	♣ 6	

## Both hands (Answers Page)

### Board: 72

Dealer: South

Vul: E-W

North HCP: 16+2

South HCP: 16

Contract: 6♥ North

North:

♠ -

♥ AQJ864

♦ KJ7

♣ AJ54

South:

♠ AQT

♥ K93

♦ A84

♣ K962

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

1. Texas

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=1

### Board: 73

Dealer: East

Vul: None

North HCP: 11+2

South HCP: 6

Contract: 3♦ North

North:

♠ AQ3

♥ 654

♦ AJT962

♣ 2

South:

♠ T8

♥ J32

♦ K753

♣ Q943

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

### Board: 74

Dealer: South

Vul: N-S

North HCP: 14+1

South HCP: 17+1

Contract: 6♥ North

North:

♠ QT9

♥ AKJ65

♦ A85

♣ T4

South:

♠ A6

♥ Q87

♦ KQJ

♣ AJ762

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

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

### Board: 75

Dealer: North

Vul: Both

North HCP: 15

South HCP: 6+2

Contract: 2♥ North

North:

♠ A543

♥ AKT

♦ A92

♣ T94

South:

♠ 96

♥ QJ876

♦ KT764

♣ 6

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



# North hands

# Texas\_or\_Jacoby

## Board: 76

♠ K52

Partner bids first.

Dealer: South

♥ AJ9643

The opponents are silent.

Vul: None

♦ K

HCP: 11+2

♣ 643

## Board: 77

♠ KQ852

You bid first.

Dealer: North

♥ AK8

West (RHO) Doubles 2♦ if possible.

Vul: N-S

♦ K6

HCP: 15+1

♣ 965

## Board: 78

♠ KQ97653

Partner bids first.

Dealer: South

♥ T

The opponents are silent.

Vul: E-W

♦ AK

HCP: 12+3

♣ 532

## Board: 79

♠ J5

You bid first.

Dealer: North

♥ KJT

The opponents are silent.

Vul: None

♦ AKT63

HCP: 17+1

♣ KQT

## Board: 80

♠ J2

You bid first.

Dealer: North

♥ KT73

The opponents are silent.

Vul: N-S

♦ AQ64

HCP: 17

♣ AK3

## Both hands (Answers Page)

### Board: 76

Dealer: South  
Vul: None  
North HCP: 11+2  
South HCP: 16  
Contract: 4♥ South

#### North:

♠ K52  
♥ AJ9643  
♦ K  
♣ 643

#### South:

♠ J76  
♥ QT8  
♦ AQJ5  
♣ AQ5

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

### Board: 77

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

#### North:

♠ KQ852  
♥ AK8  
♦ K6  
♣ 965

#### South:

♠ 63  
♥ JT542  
♦ QT3  
♣ AQ8

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

### Board: 78

Dealer: South  
Vul: E-W  
North HCP: 12+3  
South HCP: 17  
Contract: 6♠ North

#### North:

♠ KQ97653  
♥ T  
♦ AK  
♣ 532

#### South:

♠ A8  
♥ AKJ5  
♦ QT95  
♣ K87

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	6♠	All Pass	
1. Texas			
2. A=2/5 or 5/5, Q(S)=0			

### Board: 79

Dealer: North  
Vul: None  
North HCP: 17+1  
South HCP: 16+1  
Contract: 6NT South

#### North:

♠ J5  
♥ KJT  
♦ AKT63  
♣ KQT

#### South:

♠ AKT76  
♥ A95  
♦ 9  
♣ AJ94

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	3NT	Pass	6NT
All Pass			

### Board: 80

Dealer: North  
Vul: N-S  
North HCP: 17  
South HCP: 8+1  
Contract: 3♥ South

#### North:

♠ J2  
♥ KT73  
♦ AQ64  
♣ AK3

#### South:

♠ K7  
♥ J8642  
♦ K972  
♣ J2

W	N	E	S
	1NT	Pass	2♦
Pass	2♠ <sup>1</sup>	Pass	3♥
All Pass			
1. Extended acceptance after NT			

## South hands

## Texas\_or\_Jacoby

### Board: 76

♠ J76

You bid first.

Dealer: South

♥ QT8

The opponents are silent.

Vul: None

♦ AQJ5

HCP: 16

♣ AQ5

### Board: 77

♠ 63

Partner bids first.

Dealer: North

♥ JT542

West (LHO) Doubles 2♦ if possible.

Vul: N-S

♦ QT3

HCP: 9+1

♣ AQ8

### Board: 78

♠ A8

You bid first.

Dealer: South

♥ AKJ5

The opponents are silent.

Vul: E-W

♦ QT95

HCP: 17

♣ K87

### Board: 79

♠ AKT76

Partner bids first.

Dealer: North

♥ A95

The opponents are silent.

Vul: None

♦ 9

HCP: 16+1

♣ AJ94

### Board: 80

♠ K7

Partner bids first.

Dealer: North

♥ J8642

The opponents are silent.

Vul: N-S

♦ K972

HCP: 8+1

♣ J2

## Both hands (Answers Page)

### Board: 76

Dealer: South  
Vul: None  
North HCP: 11+2  
South HCP: 16  
Contract: 4♥ South

#### North:

♠ K52  
♥ AJ9643  
♦ K  
♣ 643

#### South:

♠ J76  
♥ QT8  
♦ AQJ5  
♣ AQ5

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

### Board: 77

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

#### North:

♠ KQ852  
♥ AK8  
♦ K6  
♣ 965

#### South:

♠ 63  
♥ JT542  
♦ QT3  
♣ AQ8

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

### Board: 78

Dealer: South  
Vul: E-W  
North HCP: 12+3  
South HCP: 17  
Contract: 6♠ North

#### North:

♠ KQ97653  
♥ T  
♦ AK  
♣ 532

#### South:

♠ A8  
♥ AKJ5  
♦ QT95  
♣ K87

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	6♠	All Pass	
1. Texas			
2. A=2/5 or 5/5, Q(S)=0			

### Board: 79

Dealer: North  
Vul: None  
North HCP: 17+1  
South HCP: 16+1  
Contract: 6NT South

#### North:

♠ J5  
♥ KJT  
♦ AKT63  
♣ KQT

#### South:

♠ AKT76  
♥ A95  
♦ 9  
♣ AJ94

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	3NT	Pass	6NT
All Pass			

### Board: 80

Dealer: North  
Vul: N-S  
North HCP: 17  
South HCP: 8+1  
Contract: 3♥ South

#### North:

♠ J2  
♥ KT73  
♦ AQ64  
♣ AK3

#### South:

♠ K7  
♥ J8642  
♦ K972  
♣ J2

W	N	E	S
	1NT	Pass	2♦
Pass	2♠ <sup>1</sup>	Pass	3♥
All Pass			
1. Extended acceptance after NT			

# North hands

# Texas\_or\_Jacoby

## Board: 81

♠ A85

You bid first.

Dealer: North

♥ A732

The opponents are silent.

Vul: E-W

♦ AK87

HCP: 16

♣ JT

## Board: 82

♠ 4

Partner bids first.

Dealer: South

♥ AKQT9

The opponents are silent.

Vul: Both

♦ AQJ98

HCP: 16+2

♣ 92

## Board: 83

♠ 975

RHO opens the bidding 1NT.

Dealer: West

♥ AT5

You bid next.

Vul: E-W

♦ Q842

East (LHO) bids 2♦ if possible.

HCP: 6

♣ 753

## Board: 84

♠ AQJ876

Partner bids first.

Dealer: South

♥ J6

The opponents are silent.

Vul: E-W

♦ T964

HCP: 8+2

♣ 6

## Both hands (Answers Page)

### Board: 81

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 7+2

Contract: 4 ♠ North

North:

♠ A85

♥ A732

♦ AK87

♣ JT

South:

♠ QJT732

♥ 54

♦ 6

♣ A732

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

### Board: 82

Dealer: South

Vul: Both

North HCP: 16+2

South HCP: 15

Contract: 6 ♥ North

North:

♠ 4

♥ AKQT9

♦ AQJ98

♣ 92

South:

♠ AKT8

♥ 5432

♦ K7

♣ KQ6

W N E S

1NT

Pass 2 ♦ Pass 2NT<sup>1</sup>

Pass 3NT Pass 4 ♥

Pass 4NT Pass 5 ♦<sup>2</sup>

Pass 6 ♥ All Pass

1. Extended acceptance after NT

2. A=1/5 or 4/5

### Board: 83

Dealer: West

Vul: E-W

North HCP: 6

South HCP: 13+2

Contract: 2 ♠ North

North:

♠ 975

♥ AT5

♦ Q842

♣ 753

South:

♠ AQJ64

♥ J3

♦ 6

♣ KQ964

W N E S

1NT Pass 2 ♦ 2 ♥<sup>1</sup>

Pass 2 ♠ All Pass

1. Michaels Cuebid

### Board: 84

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 17+1

Contract: 4 ♠ South

North:

♠ AQJ876

♥ J6

♦ T964

♣ 6

South:

♠ K5

♥ AT8

♦ AQ2

♣ KJ873

W N E S

1NT

Pass 4 ♥<sup>1</sup> Pass 4 ♠

All Pass

1. Texas

<b>Board: 81</b>	♠ QJT732	Partner bids first.
Dealer: North	♥ 54	The opponents are silent.
Vul: E-W	♦ 6	
HCP: 7+2	♣ A732	
<hr/>		
<b>Board: 82</b>	♠ AKT8	You bid first.
Dealer: South	♥ 5432	The opponents are silent.
Vul: Both	♦ K7	
HCP: 15	♣ KQ6	
<hr/>		
<b>Board: 83</b>	♠ AQJ64	LHO opens the bidding 1NT.
Dealer: West	♥ J3	Partner bids next.
Vul: E-W	♦ 6	East (RHO) bids 2 ♦ if possible.
HCP: 13+2	♣ KQ964	
<hr/>		
<b>Board: 84</b>	♠ K5	You bid first.
Dealer: South	♥ AT8	The opponents are silent.
Vul: E-W	♦ AQ2	
HCP: 17+1	♣ KJ873	

## Both hands (Answers Page)

### Board: 81

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 7+2

Contract: 4 ♠ North

North:

♠ A85

♥ A732

♦ AK87

♣ JT

South:

♠ QJT732

♥ 54

♦ 6

♣ A732

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

### Board: 82

Dealer: South

Vul: Both

North HCP: 16+2

South HCP: 15

Contract: 6 ♥ North

North:

♠ 4

♥ AKQT9

♦ AQJ98

♣ 92

South:

♠ AKT8

♥ 5432

♦ K7

♣ KQ6

W N E S

1NT

Pass 2 ♦ Pass 2NT<sup>1</sup>

Pass 3NT Pass 4 ♥

Pass 4NT Pass 5 ♦<sup>2</sup>

Pass 6 ♥ All Pass

1. Extended acceptance after NT

2. A=1/5 or 4/5

### Board: 83

Dealer: West

Vul: E-W

North HCP: 6

South HCP: 13+2

Contract: 2 ♠ North

North:

♠ 975

♥ AT5

♦ Q842

♣ 753

South:

♠ AQJ64

♥ J3

♦ 6

♣ KQ964

W N E S

1NT Pass 2 ♦ 2 ♥<sup>1</sup>

Pass 2 ♠ All Pass

1. Michaels Cuebid

### Board: 84

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 17+1

Contract: 4 ♠ South

North:

♠ AQJ876

♥ J6

♦ T964

♣ 6

South:

♠ K5

♥ AT8

♦ AQ2

♣ KJ873

W N E S

1NT

Pass 4 ♥<sup>1</sup> Pass 4 ♠

All Pass

1. Texas



# North hands

# Texas\_or\_Jacoby

## Board: 85

♠ T62

You bid first.

Dealer: North

♥ AQ7

The opponents are silent.

Vul: Both

♦ K3

HCP: 16+1

♣ AK852

## Board: 86

♠ AQ764

Partner bids first.

Dealer: South

♥ J62

East (LHO) bids 3 ♦ if possible.

Vul: None

♦ 4

HCP: 14+1

♣ AKT9

## Board: 87

♠ J972

You bid first.

Dealer: North

♥ KQ3

The opponents are silent.

Vul: E-W

♦ AKT2

HCP: 16

♣ K5

## Board: 88

♠ 8

Partner bids first.

Dealer: South

♥ A8652

The opponents are silent.

Vul: Both

♦ K9873

HCP: 7+2

♣ 94

## Board: 89

♠ AJ

You bid first.

Dealer: North

♥ AK42

The opponents are silent.

Vul: None

♦ J75

HCP: 16

♣ K865

## Both hands (Answers Page)

### Board: 85

	North:	South:	W	N	E	S
Dealer: North	♠ T62	♠ 5		1NT	Pass	2♦
Vul: Both	♥ AQ7	♥ K8654	Pass	2♥	Pass	3♦
North HCP: 16+1	♦ K3	♦ AQT5	Pass	4♥	All Pass	
South HCP: 11+1	♣ AK852	♣ Q76				
Contract: 4♥ North						

### Board: 86

	North:	South:	W	N	E	S
Dealer: South	♠ AQ764	♠ KJ2				1NT
Vul: None	♥ J62	♥ AQ943	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ 4	♦ A75	Pass	3♣	3♦	4♠
South HCP: 15+1	♣ AKT9	♣ J5	Pass	4NT	Pass	5♣ <sup>1</sup>
Contract: 6♠ North			Pass	6♠	All Pass	

1. A=0/5 or 3/5

### Board: 87

	North:	South:	W	N	E	S
Dealer: North	♠ J972	♠ T8		1NT	Pass	2♦
Vul: E-W	♥ KQ3	♥ AJT972	Pass	2♥	Pass	3♥
North HCP: 16	♦ AKT2	♦ J65	All Pass			
South HCP: 6+2	♣ K5	♣ 98				
Contract: 3♥ South						

### Board: 88

	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ KQJ72				1NT
Vul: Both	♥ A8652	♥ KQ7	Pass	2♦	Pass	2♥
North HCP: 7+2	♦ K9873	♦ J5	All Pass			
South HCP: 15+1	♣ 94	♣ QJ7				
Contract: 2♥ South						

### Board: 89

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ K8432		1NT	Pass	2♥
Vul: None	♥ AK42	♥ -	Pass	2♠	Pass	3♦
North HCP: 16	♦ J75	♦ AKQT8	Pass	3NT	All Pass	
South HCP: 12+2	♣ K865	♣ T42				
Contract: 3NT North						

# South hands

# Texas\_or\_Jacoby

## Board: 85

♠ 5

Partner bids first.

Dealer: North

♥ K8654

The opponents are silent.

Vul: Both

♦ AQT5

HCP: 11+1

♣ Q76

## Board: 86

♠ KJ2

You bid first.

Dealer: South

♥ AQ943

East (RHO) bids 3 ♦ if possible.

Vul: None

♦ A75

HCP: 15+1

♣ J5

## Board: 87

♠ T8

Partner bids first.

Dealer: North

♥ AJT972

The opponents are silent.

Vul: E-W

♦ J65

HCP: 6+2

♣ 98

## Board: 88

♠ KQJ72

You bid first.

Dealer: South

♥ KQ7

The opponents are silent.

Vul: Both

♦ J5

HCP: 15+1

♣ QJ7

## Board: 89

♠ K8432

Partner bids first.

Dealer: North

♥ -

The opponents are silent.

Vul: None

♦ AKQT8

HCP: 12+2

♣ T42

## Both hands (Answers Page)

### Board: 85

	North:	South:	W	N	E	S
Dealer: North	♠ T62	♠ 5		1NT	Pass	2♦
Vul: Both	♥ AQ7	♥ K8654	Pass	2♥	Pass	3♦
North HCP: 16+1	♦ K3	♦ AQT5	Pass	4♥	All Pass	
South HCP: 11+1	♣ AK852	♣ Q76				
Contract: 4♥ North						

### Board: 86

	North:	South:	W	N	E	S
Dealer: South	♠ AQ764	♠ KJ2				1NT
Vul: None	♥ J62	♥ AQ943	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ 4	♦ A75	Pass	3♣	3♦	4♠
South HCP: 15+1	♣ AKT9	♣ J5	Pass	4NT	Pass	5♣ <sup>1</sup>
Contract: 6♠ North			Pass	6♠	All Pass	

1. A=0/5 or 3/5

### Board: 87

	North:	South:	W	N	E	S
Dealer: North	♠ J972	♠ T8		1NT	Pass	2♦
Vul: E-W	♥ KQ3	♥ AJT972	Pass	2♥	Pass	3♥
North HCP: 16	♦ AKT2	♦ J65	All Pass			
South HCP: 6+2	♣ K5	♣ 98				
Contract: 3♥ South						

### Board: 88

	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ KQJ72				1NT
Vul: Both	♥ A8652	♥ KQ7	Pass	2♦	Pass	2♥
North HCP: 7+2	♦ K9873	♦ J5	All Pass			
South HCP: 15+1	♣ 94	♣ QJ7				
Contract: 2♥ South						

### Board: 89

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ K8432		1NT	Pass	2♥
Vul: None	♥ AK42	♥ -	Pass	2♠	Pass	3♦
North HCP: 16	♦ J75	♦ AKQT8	Pass	3NT	All Pass	
South HCP: 12+2	♣ K865	♣ T42				
Contract: 3NT North						

# North hands

# Texas\_or\_Jacoby

**Board: 90**      ♠ T97      RHO opens the bidding 1NT.  
 Dealer: West      ♥ 973      You bid next.  
 Vul: E-W      ♦ K87      East (LHO) bids 2♥ if possible.  
 HCP: 4      ♣ J732

---

**Board: 91**      ♠ AQ7      You bid first.  
 Dealer: North      ♥ Q963      The opponents are silent.  
 Vul: Both      ♦ AKQ8  
 HCP: 17      ♣ 53

---

**Board: 92**      ♠ 43      Partner bids first.  
 Dealer: South      ♥ AQJ43      The opponents are silent.  
 Vul: None      ♦ T987  
 HCP: 10+1      ♣ K6

---

**Board: 93**      ♠ J8432      Partner bids first.  
 Dealer: South      ♥ 862      The opponents are silent.  
 Vul: N-S      ♦ Q7  
 HCP: 8+1      ♣ AJ3

---

**Board: 94**      ♠ 43      Partner bids first.  
 Dealer: South      ♥ AJT63      The opponents are silent.  
 Vul: E-W      ♦ J73  
 HCP: 9+1      ♣ K95

## Both hands (Answers Page)

### Board: 90

Dealer: West

Vul: E-W

North HCP: 4

South HCP: 16+1

Contract: 3♥ South

North:

♠ T97

♥ 973

♦ K87

♣ J732

South:

♠ Q43

♥ KQT84

♦ 54

♣ AKQ

W N E S

1NT Pass 2♥ 3♥

All Pass

### Board: 91

Dealer: North

Vul: Both

North HCP: 17

South HCP: 15+1

Contract: 4♠ North

North:

♠ AQ7

♥ Q963

♦ AKQ8

♣ 53

South:

♠ JT963

♥ AK2

♦ T

♣ AK87

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 4♠ All Pass

### Board: 92

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 16

Contract: 4♥ South

North:

♠ 43

♥ AQJ43

♦ T987

♣ K6

South:

♠ K72

♥ K92

♦ AKQ3

♣ JT7

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3NT Pass 4♥

All Pass

### Board: 93

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 17

Contract: 3♠ North

North:

♠ J8432

♥ 862

♦ Q7

♣ AJ3

South:

♠ AQ96

♥ AJ97

♦ KJ8

♣ Q5

W N E S

1NT

Pass 2♥ Pass 2NT<sup>1</sup>

Pass 3♠ All Pass

1. Extended acceptance after NT

### Board: 94

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 16

Contract: 4♥ South

North:

♠ 43

♥ AJT63

♦ J73

♣ K95

South:

♠ AQJ5

♥ K92

♦ AT54

♣ Q8

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3NT Pass 4♥

All Pass

## South hands

## Texas\_or\_Jacoby

**Board: 90**      ♠ Q43      LHO opens the bidding 1NT.  
 Dealer: West      ♥ KQT84      Partner bids next.  
 Vul: E-W      ♦ 54      East (RHO) bids 2♥ if possible.  
 HCP: 16+1      ♣ AKQ

---

**Board: 91**      ♠ JT963      Partner bids first.  
 Dealer: North      ♥ AK2      The opponents are silent.  
 Vul: Both      ♦ T  
 HCP: 15+1      ♣ AK87

---

**Board: 92**      ♠ K72      You bid first.  
 Dealer: South      ♥ K92      The opponents are silent.  
 Vul: None      ♦ AKQ3  
 HCP: 16      ♣ JT7

---

**Board: 93**      ♠ AQ96      You bid first.  
 Dealer: South      ♥ AJ97      The opponents are silent.  
 Vul: N-S      ♦ KJ8  
 HCP: 17      ♣ Q5

---

**Board: 94**      ♠ AQJ5      You bid first.  
 Dealer: South      ♥ K92      The opponents are silent.  
 Vul: E-W      ♦ AT54  
 HCP: 16      ♣ Q8

## Both hands (Answers Page)

### Board: 90

Dealer: West

Vul: E-W

North HCP: 4

South HCP: 16+1

Contract: 3♥ South

North:

♠ T97

♥ 973

♦ K87

♣ J732

South:

♠ Q43

♥ KQT84

♦ 54

♣ AKQ

W N E S

1NT Pass 2♥ 3♥

All Pass

### Board: 91

Dealer: North

Vul: Both

North HCP: 17

South HCP: 15+1

Contract: 4♠ North

North:

♠ AQ7

♥ Q963

♦ AKQ8

♣ 53

South:

♠ JT963

♥ AK2

♦ T

♣ AK87

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 4♠ All Pass

### Board: 92

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 16

Contract: 4♥ South

North:

♠ 43

♥ AQJ43

♦ T987

♣ K6

South:

♠ K72

♥ K92

♦ AKQ3

♣ JT7

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3NT Pass 4♥

All Pass

### Board: 93

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 17

Contract: 3♠ North

North:

♠ J8432

♥ 862

♦ Q7

♣ AJ3

South:

♠ AQ96

♥ AJ97

♦ KJ8

♣ Q5

W N E S

1NT

Pass 2♥ Pass 2NT<sup>1</sup>

Pass 3♠ All Pass

1. Extended acceptance after NT

### Board: 94

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 16

Contract: 4♥ South

North:

♠ 43

♥ AJT63

♦ J73

♣ K95

South:

♠ AQJ5

♥ K92

♦ AT54

♣ Q8

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3NT Pass 4♥

All Pass



# North hands

# Texas\_or\_Jacoby

## Board: 95

♠ AQ

You bid first.

Dealer: North

♥ A85

The opponents are silent.

Vul: None

♦ J86

HCP: 16+1

♣ AJ975

## Board: 96

♠ JT

Partner bids first.

Dealer: South

♥ KQT872

East (LHO) Doubles 4 ♦ if possible.

Vul: N-S

♦ 63

HCP: 9+2

♣ KT8

## Board: 97

♠ A8

You bid first.

Dealer: North

♥ 8753

The opponents are silent.

Vul: E-W

♦ AQJ74

HCP: 16+1

♣ KQ

## Board: 98

♠ A93

Partner bids first.

Dealer: South

♥ AK632

East (LHO) Doubles 2 ♦ if possible.

Vul: Both

♦ -

HCP: 12+2

♣ J6543

## Board: 99

♠ KQ2

You bid first.

Dealer: North

♥ A53

The opponents are silent.

Vul: N-S

♦ KJT5

HCP: 15

♣ Q82

## Both hands (Answers Page)

### Board: 95

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 10+2

Contract: 4♥ South

North:

♠ AQ

♥ A85

♦ J86

♣ AJ975

South:

♠ KJ2

♥ T97432

♦ A3

♣ Q4

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

### Board: 96

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ JT

♥ KQT872

♦ 63

♣ KT8

South:

♠ AQ743

♥ AJ6

♦ 97

♣ A76

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

### Board: 97

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 9+1

Contract: 3NT South

North:

♠ A8

♥ 8753

♦ AQJ74

♣ KQ

South:

♠ K9753

♥ Q4

♦ K2

♣ J982

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

### Board: 98

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 17+1

Contract: 3NT North

North:

♠ A93

♥ AK632

♦ -

♣ J6543

South:

♠ QJ6

♥ Q4

♦ AQ742

♣ AQT

W	N	E	S
			1NT
Pass	2♦	X	XX
Pass	3NT	All Pass	

### Board: 99

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12+3

Contract: 5♥ South

North:

♠ KQ2

♥ A53

♦ KJT5

♣ Q82

South:

♠ J

♥ KQJ9762

♦ 2

♣ AJ97

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

1. Texas

2. A=1/5 or 4/5

# South hands

# Texas\_or\_Jacoby

**Board: 95**      ♠ KJ2      Partner bids first.  
 Dealer: North      ♥ T97432      The opponents are silent.  
 Vul: None      ♦ A3  
 HCP: 10+2      ♣ Q4

---

**Board: 96**      ♠ AQ743      You bid first.  
 Dealer: South      ♥ AJ6      East (RHO) Doubles 4 ♦ if possible.  
 Vul: N-S      ♦ 97  
 HCP: 15+1      ♣ A76

---

**Board: 97**      ♠ K9753      Partner bids first.  
 Dealer: North      ♥ Q4      The opponents are silent.  
 Vul: E-W      ♦ K2  
 HCP: 9+1      ♣ J982

---

**Board: 98**      ♠ QJ6      You bid first.  
 Dealer: South      ♥ Q4      East (RHO) Doubles 2 ♦ if possible.  
 Vul: Both      ♦ AQ742  
 HCP: 17+1      ♣ AQT

---

**Board: 99**      ♠ J      Partner bids first.  
 Dealer: North      ♥ KQJ9762      The opponents are silent.  
 Vul: N-S      ♦ 2  
 HCP: 12+3      ♣ AJ97

## Both hands (Answers Page)

### Board: 95

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 10+2

Contract: 4♥ South

North:

♠ AQ

♥ A85

♦ J86

♣ AJ975

South:

♠ KJ2

♥ T97432

♦ A3

♣ Q4

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

### Board: 96

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ JT

♥ KQT872

♦ 63

♣ KT8

South:

♠ AQ743

♥ AJ6

♦ 97

♣ A76

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

### Board: 97

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 9+1

Contract: 3NT South

North:

♠ A8

♥ 8753

♦ AQJ74

♣ KQ

South:

♠ K9753

♥ Q4

♦ K2

♣ J982

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

### Board: 98

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 17+1

Contract: 3NT North

North:

♠ A93

♥ AK632

♦ -

♣ J6543

South:

♠ QJ6

♥ Q4

♦ AQ742

♣ AQT

W	N	E	S
			1NT
Pass	2♦	X	XX
Pass	3NT	All Pass	

### Board: 99

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12+3

Contract: 5♥ South

North:

♠ KQ2

♥ A53

♦ KJT5

♣ Q82

South:

♠ J

♥ KQJ9762

♦ 2

♣ AJ97

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

1. Texas

2. A=1/5 or 4/5

## North hands

## Texas\_or\_Jacoby

<b>Board: 100</b>	♠ AT7	Partner bids first.
Dealer: South	♥ KJ642	The opponents are silent.
Vul: E-W	♦ KQ97	
HCP: 14+1	♣ J	

---

<b>Board: 101</b>	♠ Q87	You bid first.
Dealer: North	♥ AK765	The opponents are silent.
Vul: Both	♦ K2	
HCP: 15+1	♣ KT7	

---

<b>Board: 102</b>	♠ AQ9854	Partner bids first.
Dealer: South	♥ 632	The opponents are silent.
Vul: None	♦ KT	
HCP: 9+2	♣ T2	

---

<b>Board: 103</b>	♠ A63	You bid first.
Dealer: North	♥ AQT	The opponents are silent.
Vul: E-W	♦ QJT	
HCP: 17	♣ A953	

---

<b>Board: 104</b>	♠ QJ2	You bid first.
Dealer: North	♥ KQJ8	The opponents are silent.
Vul: Both	♦ AQ86	
HCP: 16	♣ J7	

## Both hands (Answers Page)

### Board: 100

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 16

Contract: 6♥ North

North:

♠ AT7

♥ KJ642

♦ KQ97

♣ J

South:

♠ K543

♥ Q95

♦ AT82

♣ AK

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

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

### Board: 101

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 10+2

Contract: 4♠ North

North:

♠ Q87

♥ AK765

♦ K2

♣ KT7

South:

♠ AK954

♥ 3

♦ QJ985

♣ 95

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

### Board: 102

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 15+1

Contract: 4♠ South

North:

♠ AQ9854

♥ 632

♦ KT

♣ T2

South:

♠ KJ2

♥ KJT95

♦ 74

♣ AK4

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

1. Texas

### Board: 103

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 10+1

Contract: 4♠ North

North:

♠ A63

♥ AQT

♦ QJT

♣ A953

South:

♠ KQ974

♥ KJ

♦ 53

♣ J874

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

### Board: 104

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 4♥ South

North:

♠ QJ2

♥ KQJ8

♦ AQ86

♣ J7

South:

♠ 543

♥ T6532

♦ 54

♣ AKQ

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

1. Extended acceptance after NT

## South hands

## Texas\_or\_Jacoby

<b>Board: 100</b>	♠ K543	You bid first.
Dealer: South	♥ Q95	The opponents are silent.
Vul: E-W	♦ AT82	
HCP: 16	♣ AK	

---

<b>Board: 101</b>	♠ AK954	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ QJ985	
HCP: 10+2	♣ 95	

---

<b>Board: 102</b>	♠ KJ2	You bid first.
Dealer: South	♥ KJT95	The opponents are silent.
Vul: None	♦ 74	
HCP: 15+1	♣ AK4	

---

<b>Board: 103</b>	♠ KQ974	Partner bids first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: E-W	♦ 53	
HCP: 10+1	♣ J874	

---

<b>Board: 104</b>	♠ 543	Partner bids first.
Dealer: North	♥ T6532	The opponents are silent.
Vul: Both	♦ 54	
HCP: 9+1	♣ AKQ	

## Both hands (Answers Page)

### Board: 100

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 16

Contract: 6♥ North

North:

♠ AT7

♥ KJ642

♦ KQ97

♣ J

South:

♠ K543

♥ Q95

♦ AT82

♣ AK

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

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

### Board: 101

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 10+2

Contract: 4♠ North

North:

♠ Q87

♥ AK765

♦ K2

♣ KT7

South:

♠ AK954

♥ 3

♦ QJ985

♣ 95

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

### Board: 102

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 15+1

Contract: 4♠ South

North:

♠ AQ9854

♥ 632

♦ KT

♣ T2

South:

♠ KJ2

♥ KJT95

♦ 74

♣ AK4

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

1. Texas

### Board: 103

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 10+1

Contract: 4♠ North

North:

♠ A63

♥ AQT

♦ QJT

♣ A953

South:

♠ KQ974

♥ KJ

♦ 53

♣ J874

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

### Board: 104

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 4♥ South

North:

♠ QJ2

♥ KQJ8

♦ AQ86

♣ J7

South:

♠ 543

♥ T6532

♦ 54

♣ AKQ

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

1. Extended acceptance after NT



# North hands

# Texas\_or\_Jacoby

## Board: 105

♠ KQ5

You bid first.

Dealer: North

♥ A9

The opponents are silent.

Vul: None

♦ AK72

HCP: 16

♣ 7432

## Board: 106

♠ 5

LHO opens the bidding 1NT.

Dealer: East

♥ AKQ964

Partner bids next.

Vul: E-W

♦ T752

West (RHO) bids 2♥ if possible.

HCP: 10+2

♣ J5

East (LHO) bids 2♠ if possible.

West (RHO) bids 3♠ if possible.

East (LHO) Doubles 4♥ if possible.

## Board: 107

♠ QT6

You bid first.

Dealer: North

♥ AQ6

The opponents are silent.

Vul: Both

♦ QT6

HCP: 15

♣ AJ75

## Board: 108

♠ AQ8653

Partner bids first.

Dealer: South

♥ A8

The opponents are silent.

Vul: None

♦ 965

HCP: 12+2

♣ Q5

## Both hands (Answers Page)

### Board: 105

	North:	South:	W	N	E	S
Dealer: North	♠ KQ5	♠ 7		1NT	Pass	2♦
Vul: None	♥ A9	♥ QJ762	Pass	2♥	Pass	3NT
North HCP: 16	♦ AK72	♦ J964	All Pass			
South HCP: 10+1	♣ 7432	♣ AQ9				
Contract: 3NT South						

### Board: 106

	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ AT63			1NT	Pass
Vul: E-W	♥ AKQ964	♥ J752	2♥	X	2♠	3♥
North HCP: 10+2	♦ T752	♦ 43	3♠	4♥	X	All Pass
South HCP: 8	♣ J5	♣ K43				
Contract: 4♥X North						

### Board: 107

	North:	South:	W	N	E	S
Dealer: North	♠ QT6	♠ J9753		1NT	Pass	2♥
Vul: Both	♥ AQ6	♥ T7	Pass	2♠	Pass	3NT
North HCP: 15	♦ QT6	♦ AK8	Pass	4♠	All Pass	
South HCP: 11+1	♣ AJ75	♣ K82				
Contract: 4♠ North						

### Board: 108

	North:	South:	W	N	E	S
Dealer: South	♠ AQ8653	♠ 74				1NT
Vul: None	♥ A8	♥ J7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12+2	♦ 965	♦ AQJ82	All Pass			
South HCP: 15+1	♣ Q5	♣ AK73				
Contract: 4♠ South						

1. Texas

## South hands

## Texas\_or\_Jacoby

<b>Board: 105</b>	♠ 7	Partner bids first.
Dealer: North	♥ QJ762	The opponents are silent.
Vul: None	♦ J964	
HCP: 10+1	♣ AQ9	
<b>Board: 106</b>	♠ AT63	RHO opens the bidding 1NT.
Dealer: East	♥ J752	You bid next.
Vul: E-W	♦ 43	West (LHO) bids 2♥ if possible.
HCP: 8	♣ K43	East (RHO) bids 2♠ if possible.
		West (LHO) bids 3♠ if possible.
		East (RHO) Doubles 4♥ if possible.
<b>Board: 107</b>	♠ J9753	Partner bids first.
Dealer: North	♥ T7	The opponents are silent.
Vul: Both	♦ AK8	
HCP: 11+1	♣ K82	
<b>Board: 108</b>	♠ 74	You bid first.
Dealer: South	♥ J7	The opponents are silent.
Vul: None	♦ AQJ82	
HCP: 15+1	♣ AK73	

## Both hands (Answers Page)

### Board: 105

	North:	South:	W	N	E	S
Dealer: North	♠ KQ5	♠ 7		1NT	Pass	2♦
Vul: None	♥ A9	♥ QJ762	Pass	2♥	Pass	3NT
North HCP: 16	♦ AK72	♦ J964	All Pass			
South HCP: 10+1	♣ 7432	♣ AQ9				
Contract: 3NT South						

### Board: 106

	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ AT63			1NT	Pass
Vul: E-W	♥ AKQ964	♥ J752	2♥	X	2♠	3♥
North HCP: 10+2	♦ T752	♦ 43	3♠	4♥	X	All Pass
South HCP: 8	♣ J5	♣ K43				
Contract: 4♥X North						

### Board: 107

	North:	South:	W	N	E	S
Dealer: North	♠ QT6	♠ J9753		1NT	Pass	2♥
Vul: Both	♥ AQ6	♥ T7	Pass	2♠	Pass	3NT
North HCP: 15	♦ QT6	♦ AK8	Pass	4♠	All Pass	
South HCP: 11+1	♣ AJ75	♣ K82				
Contract: 4♠ North						

### Board: 108

	North:	South:	W	N	E	S
Dealer: South	♠ AQ8653	♠ 74				1NT
Vul: None	♥ A8	♥ J7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12+2	♦ 965	♦ AQJ82	All Pass			
South HCP: 15+1	♣ Q5	♣ AK73				
Contract: 4♠ South						

1. Texas

# North hands

# Texas\_or\_Jacoby

**Board: 109**      ♠ J9752      Partner bids first.  
 Dealer: South      ♥ KJ      East (LHO) Doubles 2♥ if possible.  
 Vul: N-S      ♦ 953  
 HCP: 7+1      ♣ QT8

---

**Board: 110**      ♠ JT875      Partner bids first.  
 Dealer: South      ♥ QT      The opponents are silent.  
 Vul: None      ♦ 876  
 HCP: 7+1      ♣ A75

---

**Board: 111**      ♠ 873      You bid first.  
 Dealer: North      ♥ AKJ6      West (RHO) Doubles 2♦ if possible.  
 Vul: N-S      ♦ A73  
 HCP: 15      ♣ QJ8

---

**Board: 112**      ♠ QJ8      Partner bids first.  
 Dealer: South      ♥ AJ964      The opponents are silent.  
 Vul: E-W      ♦ Q4  
 HCP: 14+1      ♣ A62

---

**Board: 113**      ♠ AJ9      You bid first.  
 Dealer: North      ♥ QJT      The opponents are silent.  
 Vul: Both      ♦ QJ32  
 HCP: 16      ♣ KQ4

## Both hands (Answers Page)

### Board: 109

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 15+1

Contract: 2 ♠ North

North:

♠ J9752

♥ KJ

♦ 953

♣ QT8

South:

♠ A8

♥ Q2

♦ Q8742

♣ AK96

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

### Board: 110

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 16

Contract: 3 ♠ South

North:

♠ JT875

♥ QT

♦ 876

♣ A75

South:

♠ A63

♥ KJ84

♦ AQ2

♣ QT3

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

### Board: 111

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 6+2

Contract: 3 ♥ South

North:

♠ 873

♥ AKJ6

♦ A73

♣ QJ8

South:

♠ Q5

♥ 975432

♦ JT9

♣ K9

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

### Board: 112

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15+1

Contract: 4 ♥ South

North:

♠ QJ8

♥ AJ964

♦ Q4

♣ A62

South:

♠ 97

♥ Q72

♦ AKJ96

♣ KQ9

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

### Board: 113

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 4 ♥ North

North:

♠ AJ9

♥ QJT

♦ QJ32

♣ KQ4

South:

♠ Q

♥ AK764

♦ 9875

♣ 652

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

## South hands

## Texas\_or\_Jacoby

<b>Board: 109</b>	♠ A8	You bid first.
Dealer: South	♥ Q2	East (RHO) Doubles 2♥ if possible.
Vul: N-S	♦ Q8742	
HCP: 15+1	♣ AK96	

---

<b>Board: 110</b>	♠ A63	You bid first.
Dealer: South	♥ KJ84	The opponents are silent.
Vul: None	♦ AQ2	
HCP: 16	♣ QT3	

---

<b>Board: 111</b>	♠ Q5	Partner bids first.
Dealer: North	♥ 975432	West (LHO) Doubles 2♦ if possible.
Vul: N-S	♦ JT9	
HCP: 6+2	♣ K9	

---

<b>Board: 112</b>	♠ 97	You bid first.
Dealer: South	♥ Q72	The opponents are silent.
Vul: E-W	♦ AKJ96	
HCP: 15+1	♣ KQ9	

---

<b>Board: 113</b>	♠ Q	Partner bids first.
Dealer: North	♥ AK764	The opponents are silent.
Vul: Both	♦ 9875	
HCP: 9+1	♣ 652	

## Both hands (Answers Page)

### Board: 109

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 15+1

Contract: 2 ♠ North

North:

♠ J9752

♥ KJ

♦ 953

♣ QT8

South:

♠ A8

♥ Q2

♦ Q8742

♣ AK96

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

### Board: 110

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 16

Contract: 3 ♠ South

North:

♠ JT875

♥ QT

♦ 876

♣ A75

South:

♠ A63

♥ KJ84

♦ AQ2

♣ QT3

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

### Board: 111

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 6+2

Contract: 3 ♥ South

North:

♠ 873

♥ AKJ6

♦ A73

♣ QJ8

South:

♠ Q5

♥ 975432

♦ JT9

♣ K9

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

### Board: 112

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15+1

Contract: 4 ♥ South

North:

♠ QJ8

♥ AJ964

♦ Q4

♣ A62

South:

♠ 97

♥ Q72

♦ AKJ96

♣ KQ9

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

### Board: 113

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 4 ♥ North

North:

♠ AJ9

♥ QJT

♦ QJ32

♣ KQ4

South:

♠ Q

♥ AK764

♦ 9875

♣ 652

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



# North hands

# Texas\_or\_Jacoby

**Board: 114**      ♠ AQ742      You bid first.  
 Dealer: North      ♥ AQ      West (RHO) Doubles 4 ♦ if possible.  
 Vul: N-S      ♦ K97  
 HCP: 15+1      ♣ T92

---

**Board: 115**      ♠ T9      You bid first.  
 Dealer: North      ♥ AQ732      The opponents are silent.  
 Vul: E-W      ♦ K94  
 HCP: 16+1      ♣ AK2

---

**Board: 116**      ♠ A52      Partner bids first.  
 Dealer: South      ♥ AT8432      The opponents are silent.  
 Vul: Both      ♦ A3  
 HCP: 12+2      ♣ T7

---

**Board: 117**      ♠ QT7      You bid first.  
 Dealer: North      ♥ AK8      The opponents are silent.  
 Vul: None      ♦ KQ95  
 HCP: 17      ♣ K62

## Both hands (Answers Page)

### Board: 114

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+2

Contract: 4♥ South

North:

♠ AQ742

♥ AQ

♦ K97

♣ T92

South:

♠ K3

♥ JT9864

♦ T5

♣ K63

W N E S

1NT Pass 4♦<sup>1</sup>

X Pass Pass 4♥

All Pass

1. Texas

### Board: 115

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 9+2

Contract: 4♠ North

North:

♠ T9

♥ AQ732

♦ K94

♣ AK2

South:

♠ AK6532

♥ T84

♦ Q

♣ T86

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

### Board: 116

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 16

Contract: 4♥ North

North:

♠ A52

♥ AT8432

♦ A3

♣ T7

South:

♠ QJ8

♥ KQJ

♦ KT76

♣ A63

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 4♥ All Pass

### Board: 117

Dealer: North

Vul: None

North HCP: 17

South HCP: 13+1

Contract: 4♠ North

North:

♠ QT7

♥ AK8

♦ KQ95

♣ K62

South:

♠ AJ632

♥ Q6

♦ 74

♣ AQ98

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 4♠ All Pass

# South hands

# Texas\_or\_Jacoby

**Board: 114**      ♠ K3      Partner bids first.  
 Dealer: North      ♥ JT9864      West (LHO) Doubles 4 ♦ if possible.  
 Vul: N-S      ♦ T5  
 HCP: 7+2      ♣ K63

---

**Board: 115**      ♠ AK6532      Partner bids first.  
 Dealer: North      ♥ T84      The opponents are silent.  
 Vul: E-W      ♦ Q  
 HCP: 9+2      ♣ T86

---

**Board: 116**      ♠ QJ8      You bid first.  
 Dealer: South      ♥ KQJ      The opponents are silent.  
 Vul: Both      ♦ KT76  
 HCP: 16      ♣ A63

---

**Board: 117**      ♠ AJ632      Partner bids first.  
 Dealer: North      ♥ Q6      The opponents are silent.  
 Vul: None      ♦ 74  
 HCP: 13+1      ♣ AQ98

## Both hands (Answers Page)

### Board: 114

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+2

Contract: 4♥ South

North:

♠ AQ742

♥ AQ

♦ K97

♣ T92

South:

♠ K3

♥ JT9864

♦ T5

♣ K63

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

### Board: 115

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 9+2

Contract: 4♠ North

North:

♠ T9

♥ AQ732

♦ K94

♣ AK2

South:

♠ AK6532

♥ T84

♦ Q

♣ T86

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

### Board: 116

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 16

Contract: 4♥ North

North:

♠ A52

♥ AT8432

♦ A3

♣ T7

South:

♠ QJ8

♥ KQJ

♦ KT76

♣ A63

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

### Board: 117

Dealer: North

Vul: None

North HCP: 17

South HCP: 13+1

Contract: 4♠ North

North:

♠ QT7

♥ AK8

♦ KQ95

♣ K62

South:

♠ AJ632

♥ Q6

♦ 74

♣ AQ98

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

<b>Board: 118</b>	♠ AK652	Partner bids first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: E-W	♦ A863	
HCP: 17+1	♣ KT	

---

<b>Board: 119</b>	♠ Q7654	Partner bids first.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: None	♦ J	
HCP: 7+1	♣ J963	

---

<b>Board: 120</b>	♠ JT	Partner bids first.
Dealer: South	♥ J98643	The opponents are silent.
Vul: N-S	♦ K96	
HCP: 5+2	♣ 63	

---

<b>Board: 121</b>	♠ Q97	Partner bids first.
Dealer: South	♥ KJ973	East (LHO) Doubles 2 ♦ if possible.
Vul: Both	♦ 7	
HCP: 8+1	♣ Q973	

## Both hands (Answers Page)

### Board: 118

Dealer: South

Vul: E-W

North HCP: 17+1

South HCP: 16

Contract: 7 ♠ North

North:

♠ AK652

♥ QJ

♦ A863

♣ KT

South:

♠ Q87

♥ A872

♦ KQJT

♣ A5

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

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

2. King ask by 5NT

3. K=1

### Board: 119

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 15

Contract: 4 ♠ North

North:

♠ Q7654

♥ QJ7

♦ J

♣ J963

South:

♠ AKJ2

♥ 84

♦ Q643

♣ KQ2

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

1. Extended acceptance after NT

### Board: 120

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 15

Contract: 3 ♥ North

North:

♠ JT

♥ J98643

♦ K96

♣ 63

South:

♠ K54

♥ AKQ

♦ T543

♣ K97

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

### Board: 121

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 16

Contract: 4 ♥ North

North:

♠ Q97

♥ KJ973

♦ 7

♣ Q973

South:

♠ A64

♥ AQ86

♦ KT

♣ KT82

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

1. Extended acceptance after NT

<b>Board: 118</b>	♠ Q87	You bid first.
Dealer: South	♥ A872	The opponents are silent.
Vul: E-W	♦ KQJT	
HCP: 16	♣ A5	

---

<b>Board: 119</b>	♠ AKJ2	You bid first.
Dealer: South	♥ 84	The opponents are silent.
Vul: None	♦ Q643	
HCP: 15	♣ KQ2	

---

<b>Board: 120</b>	♠ K54	You bid first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: N-S	♦ T543	
HCP: 15	♣ K97	

---

<b>Board: 121</b>	♠ A64	You bid first.
Dealer: South	♥ AQ86	East (RHO) Doubles 2♦ if possible.
Vul: Both	♦ KT	
HCP: 16	♣ KT82	

## Both hands (Answers Page)

### Board: 118

Dealer: South

Vul: E-W

North HCP: 17+1

South HCP: 16

Contract: 7 ♠ North

North:

♠ AK652

♥ QJ

♦ A863

♣ KT

South:

♠ Q87

♥ A872

♦ KQJT

♣ A5

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

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

2. King ask by 5NT

3. K=1

### Board: 119

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 15

Contract: 4 ♠ North

North:

♠ Q7654

♥ QJ7

♦ J

♣ J963

South:

♠ AKJ2

♥ 84

♦ Q643

♣ KQ2

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

1. Extended acceptance after NT

### Board: 120

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 15

Contract: 3 ♥ North

North:

♠ JT

♥ J98643

♦ K96

♣ 63

South:

♠ K54

♥ AKQ

♦ T543

♣ K97

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

### Board: 121

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 16

Contract: 4 ♥ North

North:

♠ Q97

♥ KJ973

♦ 7

♣ Q973

South:

♠ A64

♥ AQ86

♦ KT

♣ KT82

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

1. Extended acceptance after NT



# North hands

# Texas\_or\_Jacoby

**Board: 122**      ♠ AJT7      You bid first.  
 Dealer: North      ♥ AJ92      The opponents are silent.  
 Vul: None      ♦ QJ8  
 HCP: 16      ♣ K3

---

**Board: 123**      ♠ Q2      You bid first.  
 Dealer: North      ♥ AQ875      The opponents are silent.  
 Vul: N-S      ♦ K97  
 HCP: 15+1      ♣ KJ6

---

**Board: 124**      ♠ JT      Partner bids first.  
 Dealer: South      ♥ JT862      The opponents are silent.  
 Vul: E-W      ♦ AKT6  
 HCP: 15+1      ♣ AQ

---

**Board: 125**      ♠ AQ2      Partner bids first.  
 Dealer: South      ♥ JT953      The opponents are silent.  
 Vul: None      ♦ A743  
 HCP: 11+1      ♣ 9

---

**Board: 126**      ♠ Q      Partner bids first.  
 Dealer: South      ♥ AK76542      The opponents are silent.  
 Vul: N-S      ♦ 954  
 HCP: 10+3      ♣ J7

## Both hands (Answers Page)

### Board: 122

Dealer: North

Vul: None

North HCP: 16

South HCP: 13+1

Contract: 6♥ South

North:

♠ AJT7

♥ AJ92

♦ QJ8

♣ K3

South:

♠ 2

♥ KQT87

♦ AT95

♣ A65

W N E S

1NT Pass 2♦

Pass 2NT<sup>1</sup> Pass 6♥

All Pass

1. Extended acceptance after NT

### Board: 123

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 14+1

Contract: 3NT South

North:

♠ Q2

♥ AQ875

♦ K97

♣ KJ6

South:

♠ AJT85

♥ J3

♦ AQ4

♣ Q97

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

All Pass

### Board: 124

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 16

Contract: 4♥ South

North:

♠ JT

♥ JT862

♦ AKT6

♣ AQ

South:

♠ A87

♥ AK5

♦ J74

♣ KJ72

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

All Pass

### Board: 125

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 15+1

Contract: 6♥ North

North:

♠ AQ2

♥ JT953

♦ A743

♣ 9

South:

♠ KT5

♥ AKQ86

♦ J5

♣ Q76

W N E S

1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 6♥ All Pass

1. Extended acceptance after NT

### Board: 126

Dealer: South

Vul: N-S

North HCP: 10+3

South HCP: 15

Contract: 4♥ South

North:

♠ Q

♥ AK76542

♦ 954

♣ J7

South:

♠ K654

♥ T93

♦ AKQT

♣ K5

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

## South hands

## Texas\_or\_Jacoby

<b>Board: 122</b>	♠ 2	Partner bids first.
Dealer: North	♥ KQT87	The opponents are silent.
Vul: None	♦ AT95	
HCP: 13+1	♣ A65	

---

<b>Board: 123</b>	♠ AJT85	Partner bids first.
Dealer: North	♥ J3	The opponents are silent.
Vul: N-S	♦ AQ4	
HCP: 14+1	♣ Q97	

---

<b>Board: 124</b>	♠ A87	You bid first.
Dealer: South	♥ AK5	The opponents are silent.
Vul: E-W	♦ J74	
HCP: 16	♣ KJ72	

---

<b>Board: 125</b>	♠ KT5	You bid first.
Dealer: South	♥ AKQ86	The opponents are silent.
Vul: None	♦ J5	
HCP: 15+1	♣ Q76	

---

<b>Board: 126</b>	♠ K654	You bid first.
Dealer: South	♥ T93	The opponents are silent.
Vul: N-S	♦ AKQT	
HCP: 15	♣ K5	

## Both hands (Answers Page)

### Board: 122

Dealer: North

Vul: None

North HCP: 16

South HCP: 13+1

Contract: 6♥ South

North:

♠ AJT7

♥ AJ92

♦ QJ8

♣ K3

South:

♠ 2

♥ KQT87

♦ AT95

♣ A65

W N E S

1NT Pass 2♦

Pass 2NT<sup>1</sup> Pass 6♥

All Pass

1. Extended acceptance after NT

### Board: 123

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 14+1

Contract: 3NT South

North:

♠ Q2

♥ AQ875

♦ K97

♣ KJ6

South:

♠ AJT85

♥ J3

♦ AQ4

♣ Q97

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

All Pass

### Board: 124

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 16

Contract: 4♥ South

North:

♠ JT

♥ JT862

♦ AKT6

♣ AQ

South:

♠ A87

♥ AK5

♦ J74

♣ KJ72

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

All Pass

### Board: 125

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 15+1

Contract: 6♥ North

North:

♠ AQ2

♥ JT953

♦ A743

♣ 9

South:

♠ KT5

♥ AKQ86

♦ J5

♣ Q76

W N E S

1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 6♥ All Pass

1. Extended acceptance after NT

### Board: 126

Dealer: South

Vul: N-S

North HCP: 10+3

South HCP: 15

Contract: 4♥ South

North:

♠ Q

♥ AK76542

♦ 954

♣ J7

South:

♠ K654

♥ T93

♦ AKQT

♣ K5

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

# North hands

# Texas\_or\_Jacoby

<b>Board: 127</b>	♠ QT	You bid first.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: E-W	♦ A876	
HCP: 15	♣ AJT8	

---

<b>Board: 128</b>	♠ 4	Partner bids first.
Dealer: South	♥ AT984	The opponents are silent.
Vul: Both	♦ J8	
HCP: 9+2	♣ AT932	

---

<b>Board: 129</b>	♠ 98	You bid first.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: N-S	♦ K42	
HCP: 16+1	♣ AQJ53	

---

<b>Board: 130</b>	♠ K43	Partner bids first.
Dealer: South	♥ KQ986	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 11+1	♣ QJ86	

## Both hands (Answers Page)

### Board: 127

	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ -		1NT	Pass	4♦ <sup>1</sup>
Vul: E-W	♥ KJ9	♥ AQT863	Pass	4♥	All Pass	
North HCP: 15	♦ A876	♦ Q2				
South HCP: 10+3	♣ AJT8	♣ Q7654				
Contract: 4♥ North				1. Texas		

### Board: 128

	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AKQ8				1NT
Vul: Both	♥ AT984	♥ K62	Pass	2♦	Pass	2♥
North HCP: 9+2	♦ J8	♦ 9432	Pass	3♣	Pass	4♥
South HCP: 15	♣ AT932	♣ K8	All Pass			
Contract: 4♥ South						

### Board: 129

	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ KQJT2		1NT	Pass	2♥
Vul: N-S	♥ AQ8	♥ K72	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ K42	♦ AJ7	All Pass			
South HCP: 14+1	♣ AQJ53	♣ 92				
Contract: 3NT South						

### Board: 130

	North:	South:	W	N	E	S
Dealer: South	♠ K43	♠ AJ				1NT
Vul: E-W	♥ KQ986	♥ AJ75	Pass	2♦	Pass	2♠ <sup>1</sup>
North HCP: 11+1	♦ 5	♦ AT74	Pass	2NT	Pass	3♥
South HCP: 17	♣ QJ86	♣ KT5	Pass	3♠	Pass	4♣
Contract: 6♥ North			Pass	4NT	Pass	5♣ <sup>2</sup>
			Pass	6♥	All Pass	

1. Extended acceptance after NT

2. A=0/5 or 3/5

<b>Board: 127</b>	♠ -	Partner bids first.
Dealer: North	♥ AQT863	The opponents are silent.
Vul: E-W	♦ Q2	
HCP: 10+3	♣ Q7654	

---

<b>Board: 128</b>	♠ AKQ8	You bid first.
Dealer: South	♥ K62	The opponents are silent.
Vul: Both	♦ 9432	
HCP: 15	♣ K8	

---

<b>Board: 129</b>	♠ KQJT2	Partner bids first.
Dealer: North	♥ K72	The opponents are silent.
Vul: N-S	♦ AJ7	
HCP: 14+1	♣ 92	

---

<b>Board: 130</b>	♠ AJ	You bid first.
Dealer: South	♥ AJ75	The opponents are silent.
Vul: E-W	♦ AT74	
HCP: 17	♣ KT5	

## Both hands (Answers Page)

### Board: 127

	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ -		1NT	Pass	4♦ <sup>1</sup>
Vul: E-W	♥ KJ9	♥ AQT863	Pass	4♥	All Pass	
North HCP: 15	♦ A876	♦ Q2				
South HCP: 10+3	♣ AJT8	♣ Q7654				
Contract: 4♥ North				1. Texas		

### Board: 128

	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AKQ8				1NT
Vul: Both	♥ AT984	♥ K62	Pass	2♦	Pass	2♥
North HCP: 9+2	♦ J8	♦ 9432	Pass	3♣	Pass	4♥
South HCP: 15	♣ AT932	♣ K8	All Pass			
Contract: 4♥ South						

### Board: 129

	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ KQJT2		1NT	Pass	2♥
Vul: N-S	♥ AQ8	♥ K72	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ K42	♦ AJ7	All Pass			
South HCP: 14+1	♣ AQJ53	♣ 92				
Contract: 3NT South						

### Board: 130

	North:	South:	W	N	E	S
Dealer: South	♠ K43	♠ AJ				1NT
Vul: E-W	♥ KQ986	♥ AJ75	Pass	2♦	Pass	2♠ <sup>1</sup>
North HCP: 11+1	♦ 5	♦ AT74	Pass	2NT	Pass	3♥
South HCP: 17	♣ QJ86	♣ KT5	Pass	3♠	Pass	4♣
Contract: 6♥ North			Pass	4NT	Pass	5♣ <sup>2</sup>
			Pass	6♥	All Pass	

1. Extended acceptance after NT

2. A=0/5 or 3/5



# North hands

# Texas\_or\_Jacoby

<b>Board: 131</b>	♠ Q8	You bid first.
Dealer: North	♥ AKJ8	The opponents are silent.
Vul: Both	♦ KT63	
HCP: 17	♣ KJ3	
<b>Board: 132</b>	♠ 762	RHO opens the bidding 1NT.
Dealer: West	♥ 42	You bid next.
Vul: None	♦ QJT5	East (LHO) bids 2♦ if possible.
HCP: 3	♣ 9872	West (RHO) Doubles 2♠ if possible.
		East (LHO) bids 3♥ if possible.
		East (LHO) Doubles 3♠ if possible.
<b>Board: 133</b>	♠ 97	Partner bids first.
Dealer: South	♥ A9643	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ 763	
HCP: 5+1	♣ J96	
<b>Board: 134</b>	♠ KT984	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 12+2	♣ A7432	

## Both hands (Answers Page)

### Board: 131

	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ KT542		1NT	Pass	2♥
Vul: Both	♥ AKJ8	♥ 5	Pass	2♠	Pass	3♣
North HCP: 17	♦ KT63	♦ Q82	Pass	3NT	All Pass	
South HCP: 9+1	♣ KJ3	♣ AT74				
Contract: 3NT North						

### Board: 132

	North:	South:	W	N	E	S
Dealer: West	♠ 762	♠ AK9843	1NT	Pass	2♦	2♠
Vul: None	♥ 42	♥ AK7	X	Pass	3♥	3♠
North HCP: 3	♦ QJT5	♦ 964	Pass	Pass	X	All Pass
South HCP: 15+2	♣ 9872	♣ J				
Contract: 3♠ X South						

### Board: 133

	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ KQ3				1NT
Vul: E-W	♥ A9643	♥ KJ8	Pass	2♦	2♠	X
North HCP: 5+1	♦ 763	♦ QT5	Pass	3♥	All Pass	
South HCP: 16	♣ J96	♣ KQ54				
Contract: 3♥ North						

### Board: 134

	North:	South:	W	N	E	S
Dealer: South	♠ KT984	♠ A76				1NT
Vul: Both	♥ 5	♥ KQ8	Pass	2♥	Pass	2♠
North HCP: 12+2	♦ KQ	♦ AJT7	Pass	3♣	Pass	4♠
South HCP: 15	♣ A7432	♣ J86	All Pass			
Contract: 4♠ South						

## South hands

## Texas\_or\_Jacoby

<b>Board: 131</b>	♠ KT542	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ Q82	
HCP: 9+1	♣ AT74	
<hr/>		
<b>Board: 132</b>	♠ AK9843	LHO opens the bidding 1NT.
Dealer: West	♥ AK7	Partner bids next.
Vul: None	♦ 964	East (RHO) bids 2♦ if possible.
HCP: 15+2	♣ J	West (LHO) Doubles 2♠ if possible.
		East (RHO) bids 3♥ if possible.
		East (RHO) Doubles 3♠ if possible.
<hr/>		
<b>Board: 133</b>	♠ KQ3	You bid first.
Dealer: South	♥ KJ8	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ QT5	
HCP: 16	♣ KQ54	
<hr/>		
<b>Board: 134</b>	♠ A76	You bid first.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: Both	♦ AJT7	
HCP: 15	♣ J86	

## Both hands (Answers Page)

### Board: 131

	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ KT542		1NT	Pass	2♥
Vul: Both	♥ AKJ8	♥ 5	Pass	2♠	Pass	3♣
North HCP: 17	♦ KT63	♦ Q82	Pass	3NT	All Pass	
South HCP: 9+1	♣ KJ3	♣ AT74				
Contract: 3NT North						

### Board: 132

	North:	South:	W	N	E	S
Dealer: West	♠ 762	♠ AK9843	1NT	Pass	2♦	2♠
Vul: None	♥ 42	♥ AK7	X	Pass	3♥	3♠
North HCP: 3	♦ QJT5	♦ 964	Pass	Pass	X	All Pass
South HCP: 15+2	♣ 9872	♣ J				
Contract: 3♠ X South						

### Board: 133

	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ KQ3				1NT
Vul: E-W	♥ A9643	♥ KJ8	Pass	2♦	2♠	X
North HCP: 5+1	♦ 763	♦ QT5	Pass	3♥	All Pass	
South HCP: 16	♣ J96	♣ KQ54				
Contract: 3♥ North						

### Board: 134

	North:	South:	W	N	E	S
Dealer: South	♠ KT984	♠ A76				1NT
Vul: Both	♥ 5	♥ KQ8	Pass	2♥	Pass	2♠
North HCP: 12+2	♦ KQ	♦ AJT7	Pass	3♣	Pass	4♠
South HCP: 15	♣ A7432	♣ J86	All Pass			
Contract: 4♠ South						

# North hands

# Texas\_or\_Jacoby

<b>Board: 135</b>	♠ 87	You bid first.
Dealer: North	♥ AK74	The opponents are silent.
Vul: None	♦ AQT8	
HCP: 16	♣ K52	

---

<b>Board: 136</b>	♠ AK8753	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: N-S	♦ Q3	
HCP: 9+2	♣ 8743	

---

<b>Board: 137</b>	♠ A32	You bid first.
Dealer: North	♥ QJ872	The opponents are silent.
Vul: None	♦ AQ	
HCP: 16+1	♣ K73	

---

<b>Board: 138</b>	♠ QJ754	Partner bids first.
Dealer: South	♥ 87	The opponents are silent.
Vul: N-S	♦ J7	
HCP: 11+1	♣ AK72	

---

<b>Board: 139</b>	♠ A4	You bid first.
Dealer: North	♥ QJ52	The opponents are silent.
Vul: E-W	♦ AJ53	
HCP: 16	♣ A74	

## Both hands (Answers Page)

### Board: 135

	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ QT632		1NT	Pass	2♥
Vul: None	♥ AK74	♥ Q83	Pass	2♠	Pass	2NT
North HCP: 16	♦ AQT8	♦ K72	All Pass			
South HCP: 8+1	♣ K52	♣ J9				
Contract: 2NT South						

### Board: 136

	North:	South:	W	N	E	S
Dealer: South	♠ AK8753	♠ 96				1NT
Vul: N-S	♥ 8	♥ AK7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9+2	♦ Q3	♦ KJ75	All Pass			
South HCP: 15	♣ 8743	♣ AT96				
Contract: 4♠ South			1. Texas			

### Board: 137

	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ QJT764		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ QJ872	♥ -	Pass	4♠	All Pass	
North HCP: 16+1	♦ AQ	♦ K76	1. Texas			
South HCP: 10+2	♣ K73	♣ A982				
Contract: 4♠ North						

### Board: 138

	North:	South:	W	N	E	S
Dealer: South	♠ QJ754	♠ KT2				1NT
Vul: N-S	♥ 87	♥ KQT6	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ J7	♦ AK83	Pass	3♣	Pass	4♠
South HCP: 15	♣ AK72	♣ 94	All Pass			
Contract: 4♠ South						

### Board: 139

	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ T86532		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ QJ52	♥ A	Pass	4♠	All Pass	
North HCP: 16	♦ AJ53	♦ T	1. Texas			
South HCP: 9+3	♣ A74	♣ KQ632				
Contract: 4♠ North						

## South hands

## Texas\_or\_Jacoby

<b>Board: 135</b>	♠ QT632	Partner bids first.
Dealer: North	♥ Q83	The opponents are silent.
Vul: None	♦ K72	
HCP: 8+1	♣ J9	

---

<b>Board: 136</b>	♠ 96	You bid first.
Dealer: South	♥ AK7	The opponents are silent.
Vul: N-S	♦ KJ75	
HCP: 15	♣ AT96	

---

<b>Board: 137</b>	♠ QJT764	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ K76	
HCP: 10+2	♣ A982	

---

<b>Board: 138</b>	♠ KT2	You bid first.
Dealer: South	♥ KQT6	The opponents are silent.
Vul: N-S	♦ AK83	
HCP: 15	♣ 94	

---

<b>Board: 139</b>	♠ T86532	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ T	
HCP: 9+3	♣ KQ632	

## Both hands (Answers Page)

### Board: 135

Board: 135	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ QT632		1NT	Pass	2♥
Vul: None	♥ AK74	♥ Q83	Pass	2♠	Pass	2NT
North HCP: 16	♦ AQT8	♦ K72	All Pass			
South HCP: 8+1	♣ K52	♣ J9				
Contract: 2NT South						

### Board: 136

Board: 136	North:	South:	W	N	E	S
Dealer: South	♠ AK8753	♠ 96				1NT
Vul: N-S	♥ 8	♥ AK7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9+2	♦ Q3	♦ KJ75	All Pass			
South HCP: 15	♣ 8743	♣ AT96	1. Texas			
Contract: 4♠ South						

1. Texas

### Board: 137

Board: 137	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ QJT764		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ QJ872	♥ -	Pass	4♠	All Pass	
North HCP: 16+1	♦ AQ	♦ K76	1. Texas			
South HCP: 10+2	♣ K73	♣ A982				
Contract: 4♠ North						

1. Texas

### Board: 138

Board: 138	North:	South:	W	N	E	S
Dealer: South	♠ QJ754	♠ KT2				1NT
Vul: N-S	♥ 87	♥ KQT6	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ J7	♦ AK83	Pass	3♣	Pass	4♠
South HCP: 15	♣ AK72	♣ 94	All Pass			
Contract: 4♠ South						

### Board: 139

Board: 139	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ T86532		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ QJ52	♥ A	Pass	4♠	All Pass	
North HCP: 16	♦ AJ53	♦ T	1. Texas			
South HCP: 9+3	♣ A74	♣ KQ632				
Contract: 4♠ North						

1. Texas



<b>Board: 140</b>	♠ AQ643	Partner bids first.
Dealer: South	♥ Q9	The opponents are silent.
Vul: None	♦ Q983	
HCP: 10+1	♣ 52	

---

<b>Board: 141</b>	♠ KQ2	You bid first.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: N-S	♦ QT3	
HCP: 15	♣ A743	

---

<b>Board: 142</b>	♠ KQ2	Partner bids first.
Dealer: South	♥ JT9863	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 6+2	♣ 874	

---

<b>Board: 143</b>	♠ A87	You bid first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: Both	♦ QJ76	
HCP: 17	♣ AJ86	

---

<b>Board: 144</b>	♠ J94	Partner bids first.
Dealer: South	♥ A9832	The opponents are silent.
Vul: N-S	♦ T43	
HCP: 5+1	♣ 53	

## Both hands (Answers Page)

### Board: 140

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AQ643

♥ Q9

♦ Q983

♣ 52

South:

♠ KJ5

♥ T3

♦ AK4

♣ A9843

W

N

E

S

1NT

Pass 2 ♥ Pass 2 ♠

Pass 3 ♦ Pass 4 ♠

All Pass

### Board: 141

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 6+2

Contract: 3 ♠ South

North:

♠ KQ2

♥ KJ4

♦ QT3

♣ A743

South:

♠ AJT943

♥ 962

♦ 2

♣ JT9

W

N

E

S

1NT Pass 2 ♥

Pass 2 ♠ Pass 3 ♠

All Pass

### Board: 142

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 17+1

Contract: 4 ♥ South

North:

♠ KQ2

♥ JT9863

♦ 7

♣ 874

South:

♠ 976

♥ KQ7

♦ AKQT6

♣ K2

W

N

E

S

1NT

Pass 2 ♦ Pass 2 ♥

Pass 3 ♥ Pass 4 ♥

All Pass

### Board: 143

Dealer: North

Vul: Both

North HCP: 17

South HCP: 8+1

Contract: 3NT North

North:

♠ A87

♥ AJ

♦ QJ76

♣ AJ86

South:

♠ J62

♥ KQ875

♦ 32

♣ Q52

W

N

E

S

1NT Pass 2 ♦

Pass 2 ♥ Pass 2NT

Pass 3NT All Pass

### Board: 144

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 15

Contract: 2 ♥ South

North:

♠ J94

♥ A9832

♦ T43

♣ 53

South:

♠ K87

♥ KJ

♦ AJ92

♣ K984

W

N

E

S

1NT

Pass 2 ♦ Pass 2 ♥

All Pass

# South hands

# Texas\_or\_Jacoby

<b>Board: 140</b>	♠ KJ5	You bid first.
Dealer: South	♥ T3	The opponents are silent.
Vul: None	♦ AK4	
HCP: 15+1	♣ A9843	

---

<b>Board: 141</b>	♠ AJT943	Partner bids first.
Dealer: North	♥ 962	The opponents are silent.
Vul: N-S	♦ 2	
HCP: 6+2	♣ JT9	

---

<b>Board: 142</b>	♠ 976	You bid first.
Dealer: South	♥ KQ7	The opponents are silent.
Vul: E-W	♦ AKQT6	
HCP: 17+1	♣ K2	

---

<b>Board: 143</b>	♠ J62	Partner bids first.
Dealer: North	♥ KQ875	The opponents are silent.
Vul: Both	♦ 32	
HCP: 8+1	♣ Q52	

---

<b>Board: 144</b>	♠ K87	You bid first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: N-S	♦ AJ92	
HCP: 15	♣ K984	

## Both hands (Answers Page)

### Board: 140

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AQ643

♥ Q9

♦ Q983

♣ 52

South:

♠ KJ5

♥ T3

♦ AK4

♣ A9843

W

N

E

S

1NT

Pass 2 ♥ Pass 2 ♠

Pass 3 ♦ Pass 4 ♠

All Pass

### Board: 141

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 6+2

Contract: 3 ♠ South

North:

♠ KQ2

♥ KJ4

♦ QT3

♣ A743

South:

♠ AJT943

♥ 962

♦ 2

♣ JT9

W

N

E

S

1NT Pass 2 ♥

Pass 2 ♠ Pass 3 ♠

All Pass

### Board: 142

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 17+1

Contract: 4 ♥ South

North:

♠ KQ2

♥ JT9863

♦ 7

♣ 874

South:

♠ 976

♥ KQ7

♦ AKQT6

♣ K2

W

N

E

S

1NT

Pass 2 ♦ Pass 2 ♥

Pass 3 ♥ Pass 4 ♥

All Pass

### Board: 143

Dealer: North

Vul: Both

North HCP: 17

South HCP: 8+1

Contract: 3NT North

North:

♠ A87

♥ AJ

♦ QJ76

♣ AJ86

South:

♠ J62

♥ KQ875

♦ 32

♣ Q52

W

N

E

S

1NT Pass 2 ♦

Pass 2 ♥ Pass 2NT

Pass 3NT All Pass

### Board: 144

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 15

Contract: 2 ♥ South

North:

♠ J94

♥ A9832

♦ T43

♣ 53

South:

♠ K87

♥ KJ

♦ AJ92

♣ K984

W

N

E

S

1NT

Pass 2 ♦ Pass 2 ♥

All Pass

## North hands

## Texas\_or\_Jacoby

<b>Board: 145</b>	♠ 542	You bid first.
Dealer: North	♥ QT4	The opponents are silent.
Vul: E-W	♦ AK42	
HCP: 15	♣ AQ4	

---

<b>Board: 146</b>	♠ K5	Partner bids first.
Dealer: South	♥ KQ873	The opponents are silent.
Vul: Both	♦ 542	
HCP: 8+1	♣ T63	

---

<b>Board: 147</b>	♠ K96	You bid first.
Dealer: North	♥ AK3	The opponents are silent.
Vul: None	♦ J7	
HCP: 15+1	♣ A8754	

---

<b>Board: 148</b>	♠ K9762	Partner bids first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: E-W	♦ QJT9	
HCP: 11+1	♣ 54	

---

<b>Board: 149</b>	♠ QT6	You bid first.
Dealer: North	♥ AQ85	The opponents are silent.
Vul: Both	♦ AT6	
HCP: 17	♣ AJ3	

## Both hands (Answers Page)

### Board: 145

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 13+1

Contract: 4♥ North

North:

♠ 542

♥ QT4

♦ AK42

♣ AQ4

South:

♠ A7

♥ AJ752

♦ J7

♣ KT83

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

### Board: 146

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 16+1

Contract: 2♥ South

North:

♠ K5

♥ KQ873

♦ 542

♣ T63

South:

♠ AQT43

♥ A2

♦ KT9

♣ K84

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

### Board: 147

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 3+1

Contract: 2♥ North

North:

♠ K96

♥ AK3

♦ J7

♣ A8754

South:

♠ Q73

♥ J8765

♦ 9862

♣ 9

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

### Board: 148

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 15

Contract: 4♠ South

North:

♠ K9762

♥ AJ

♦ QJT9

♣ 54

South:

♠ AJ53

♥ Q4

♦ K542

♣ KQ7

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

1. Extended acceptance after NT

### Board: 149

Dealer: North

Vul: Both

North HCP: 17

South HCP: 6+2

Contract: 2♠ North

North:

♠ QT6

♥ AQ85

♦ AT6

♣ AJ3

South:

♠ K98542

♥ 76

♦ J52

♣ Q4

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

## South hands

## Texas\_or\_Jacoby

<b>Board: 145</b>	♠ A7	Partner bids first.
Dealer: North	♥ AJ752	The opponents are silent.
Vul: E-W	♦ J7	
HCP: 13+1	♣ KT83	

---

<b>Board: 146</b>	♠ AQT43	You bid first.
Dealer: South	♥ A2	The opponents are silent.
Vul: Both	♦ KT9	
HCP: 16+1	♣ K84	

---

<b>Board: 147</b>	♠ Q73	Partner bids first.
Dealer: North	♥ J8765	The opponents are silent.
Vul: None	♦ 9862	
HCP: 3+1	♣ 9	

---

<b>Board: 148</b>	♠ AJ53	You bid first.
Dealer: South	♥ Q4	The opponents are silent.
Vul: E-W	♦ K542	
HCP: 15	♣ KQ7	

---

<b>Board: 149</b>	♠ K98542	Partner bids first.
Dealer: North	♥ 76	The opponents are silent.
Vul: Both	♦ J52	
HCP: 6+2	♣ Q4	

## Both hands (Answers Page)

### Board: 145

	North:	South:	W	N	E	S
Dealer: North	♠ 542	♠ A7		1NT	Pass	2♦
Vul: E-W	♥ QT4	♥ AJ752	Pass	2♥	Pass	3♣
North HCP: 15	♦ AK42	♦ J7	Pass	4♥	All Pass	
South HCP: 13+1	♣ AQ4	♣ KT83				
Contract: 4♥ North						

### Board: 146

	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ AQT43				1NT
Vul: Both	♥ KQ873	♥ A2	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ 542	♦ KT9	All Pass			
South HCP: 16+1	♣ T63	♣ K84				
Contract: 2♥ South						

### Board: 147

	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ Q73		1NT	Pass	2♦
Vul: None	♥ AK3	♥ J8765	Pass	2♥	All Pass	
North HCP: 15+1	♦ J7	♦ 9862				
South HCP: 3+1	♣ A8754	♣ 9				
Contract: 2♥ North						

### Board: 148

	North:	South:	W	N	E	S
Dealer: South	♠ K9762	♠ AJ53				1NT
Vul: E-W	♥ AJ	♥ Q4	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 11+1	♦ QJT9	♦ K542	Pass	3NT	Pass	4♠
South HCP: 15	♣ 54	♣ KQ7	All Pass			
Contract: 4♠ South						

1. Extended acceptance after NT

### Board: 149

	North:	South:	W	N	E	S
Dealer: North	♠ QT6	♠ K98542		1NT	Pass	2♥
Vul: Both	♥ AQ85	♥ 76	Pass	2♠	All Pass	
North HCP: 17	♦ AT6	♦ J52				
South HCP: 6+2	♣ AJ3	♣ Q4				
Contract: 2♠ North						



# North hands

# Texas\_or\_Jacoby

<b>Board: 150</b>	♠ 7	Partner bids first.
Dealer: South	♥ A98642	The opponents are silent.
Vul: None	♦ T53	
HCP: 4+2	♣ 642	
<b>Board: 151</b>	♠ KT43	You bid first.
Dealer: North	♥ AQ5	West (RHO) Doubles 2♥ if possible.
Vul: N-S	♦ 985	
HCP: 16	♣ AKT	
<b>Board: 152</b>	♠ 4	Partner bids first.
Dealer: South	♥ K7632	The opponents are silent.
Vul: Both	♦ QJ87	
HCP: 8+1	♣ QT3	
<b>Board: 153</b>	♠ Q6	You bid first.
Dealer: North	♥ KQT3	The opponents are silent.
Vul: None	♦ K96	
HCP: 16	♣ AQ93	
<b>Board: 154</b>	♠ AJT65	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ KQ6	
HCP: 12+2	♣ QT652	

## Both hands (Answers Page)

### Board: 150

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 17

Contract: 3♥ North

North:

♠ 7

♥ A98642

♦ T53

♣ 642

South:

♠ KQJ

♥ JT5

♦ KQ42

♣ AJT

W

N

E

S

1NT

Pass

2♦

Pass

2♥

Pass

3♥

All Pass

### Board: 151

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 7+1

Contract: 4♠ North

North:

♠ KT43

♥ AQ5

♦ 985

♣ AKT

South:

♠ AJ952

♥ J4

♦ JT6

♣ 963

W

N

E

S

1NT

Pass

2♥

X

2♠

Pass

3♠

Pass

4♠

All Pass

### Board: 152

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15+1

Contract: 2NT North

North:

♠ 4

♥ K7632

♦ QJ87

♣ QT3

South:

♠ K62

♥ AJ

♦ AK932

♣ 954

W

N

E

S

1NT

Pass

2♦

Pass

2♥

Pass

2NT

All Pass

### Board: 153

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+1

Contract: 2NT South

North:

♠ Q6

♥ KQT3

♦ K96

♣ AQ93

South:

♠ K8753

♥ A76

♦ J32

♣ 87

W

N

E

S

1NT

Pass

2♥

Pass

2♠

Pass

2NT

All Pass

### Board: 154

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 15+1

Contract: 3NT North

North:

♠ AJT65

♥ -

♦ KQ6

♣ QT652

South:

♠ K3

♥ AQJT2

♦ J97

♣ A84

W

N

E

S

1NT

Pass

2♥

Pass

2♠

Pass

3♣

Pass

3♥

Pass

3NT

All Pass

## South hands

## Texas\_or\_Jacoby

<b>Board: 150</b>	♠ KQJ	You bid first.
Dealer: South	♥ JT5	The opponents are silent.
Vul: None	♦ KQ42	
HCP: 17	♣ AJT	

---

<b>Board: 151</b>	♠ AJ952	Partner bids first.
Dealer: North	♥ J4	West (LHO) Doubles 2♥ if possible.
Vul: N-S	♦ JT6	
HCP: 7+1	♣ 963	

---

<b>Board: 152</b>	♠ K62	You bid first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: Both	♦ AK932	
HCP: 15+1	♣ 954	

---

<b>Board: 153</b>	♠ K8753	Partner bids first.
Dealer: North	♥ A76	The opponents are silent.
Vul: None	♦ J32	
HCP: 8+1	♣ 87	

---

<b>Board: 154</b>	♠ K3	You bid first.
Dealer: South	♥ AQJT2	The opponents are silent.
Vul: N-S	♦ J97	
HCP: 15+1	♣ A84	

## Both hands (Answers Page)

### Board: 150

	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ KQJ				1NT
Vul: None	♥ A98642	♥ JT5	Pass	2♦	Pass	2♥
North HCP: 4+2	♦ T53	♦ KQ42	Pass	3♥	All Pass	
South HCP: 17	♣ 642	♣ AJT				
Contract: 3♥ North						

### Board: 151

	North:	South:	W	N	E	S
Dealer: North	♠ KT43	♠ AJ952		1NT	Pass	2♥
Vul: N-S	♥ AQ5	♥ J4	X	2♠	Pass	3♠
North HCP: 16	♦ 985	♦ JT6	Pass	4♠	All Pass	
South HCP: 7+1	♣ AKT	♣ 963				
Contract: 4♠ North						

### Board: 152

	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ K62				1NT
Vul: Both	♥ K7632	♥ AJ	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ QJ87	♦ AK932	Pass	2NT	All Pass	
South HCP: 15+1	♣ QT3	♣ 954				
Contract: 2NT North						

### Board: 153

	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ K8753		1NT	Pass	2♥
Vul: None	♥ KQT3	♥ A76	Pass	2♠	Pass	2NT
North HCP: 16	♦ K96	♦ J32	All Pass			
South HCP: 8+1	♣ AQ93	♣ 87				
Contract: 2NT South						

### Board: 154

	North:	South:	W	N	E	S
Dealer: South	♠ AJT65	♠ K3				1NT
Vul: N-S	♥ -	♥ AQJT2	Pass	2♥	Pass	2♠
North HCP: 12+2	♦ KQ6	♦ J97	Pass	3♣	Pass	3♥
South HCP: 15+1	♣ QT652	♣ A84	Pass	3NT	All Pass	
Contract: 3NT North						

<b>Board: 155</b>	♠ A32	You bid first.
Dealer: North	♥ KJ62	The opponents are silent.
Vul: E-W	♦ T7	
HCP: 15	♣ AKT2	

---

<b>Board: 156</b>	♠ AKQ65	Partner bids first.
Dealer: South	♥ T82	The opponents are silent.
Vul: None	♦ 5	
HCP: 15+1	♣ AQT9	

---

<b>Board: 157</b>	♠ A984	You bid first.
Dealer: North	♥ K76	The opponents are silent.
Vul: N-S	♦ AKT5	
HCP: 15	♣ J9	

---

<b>Board: 158</b>	♠ QT2	You bid first.
Dealer: North	♥ K3	West (RHO) bids 2♠ if possible.
Vul: E-W	♦ KQJ	
HCP: 16+1	♣ KQT53	

## Both hands (Answers Page)

### Board: 155

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 13+1

Contract: 4♥ North

North:

♠ A32

♥ KJ62

♦ T7

♣ AKT2

South:

♠ KQ

♥ QT974

♦ AQ8

♣ 973

W N E S

1NT Pass 2♦

Pass 2NT<sup>1</sup> Pass 3NT

Pass 4♥ All Pass

1. Extended acceptance after NT

### Board: 156

Dealer: South

Vul: None

North HCP: 15+1

South HCP: 15+1

Contract: 6♠ North

North:

♠ AKQ65

♥ T82

♦ 5

♣ AQT9

South:

♠ J92

♥ AJ753

♦ AQ

♣ K75

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3♣ Pass 4♠

Pass 4NT Pass 5♥<sup>1</sup>

Pass 5NT<sup>2</sup> Pass 6♦<sup>3</sup>

Pass 6♠ All Pass

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

2. King ask by 5NT

3. K=1

### Board: 157

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 15+1

Contract: 6♠ North

North:

♠ A984

♥ K76

♦ AKT5

♣ J9

South:

♠ KQJ32

♥ A4

♦ Q64

♣ K72

W N E S

1NT Pass 2♥

Pass 2♠ Pass 4NT

Pass 6♠ All Pass

### Board: 158

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 8+1

Contract: 3♦ South

North:

♠ QT2

♥ K3

♦ KQJ

♣ KQT53

South:

♠ 83

♥ QJT65

♦ A752

♣ J8

W N E S

1NT Pass 2♦

2♠ Pass Pass 3♦

All Pass

**Board: 155**

♠ KQ

Partner bids first.

Dealer: North

♥ QT974

The opponents are silent.

Vul: E-W

♦ AQ8

HCP: 13+1

♣ 973

**Board: 156**

♠ J92

You bid first.

Dealer: South

♥ AJ753

The opponents are silent.

Vul: None

♦ AQ

HCP: 15+1

♣ K75

**Board: 157**

♠ KQJ32

Partner bids first.

Dealer: North

♥ A4

The opponents are silent.

Vul: N-S

♦ Q64

HCP: 15+1

♣ K72

**Board: 158**

♠ 83

Partner bids first.

Dealer: North

♥ QJT65

West (LHO) bids 2♠ if possible.

Vul: E-W

♦ A752

HCP: 8+1

♣ J8

## Both hands (Answers Page)

### Board: 155

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 13+1

Contract: 4♥ North

North:

♠ A32

♥ KJ62

♦ T7

♣ AKT2

South:

♠ KQ

♥ QT974

♦ AQ8

♣ 973

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

	1NT	Pass	2♦
--	-----	------	----

Pass	2NT <sup>1</sup>	Pass	3NT
------	------------------	------	-----

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

1. Extended acceptance after NT

### Board: 156

Dealer: South

Vul: None

North HCP: 15+1

South HCP: 15+1

Contract: 6♠ North

North:

♠ AKQ65

♥ T82

♦ 5

♣ AQT9

South:

♠ J92

♥ AJ753

♦ AQ

♣ K75

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

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

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3♣	Pass	4♠
------	----	------	----

Pass	4NT	Pass	5♥ <sup>1</sup>
------	-----	------	-----------------

Pass	5NT <sup>2</sup>	Pass	6♦ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♠	All Pass	
------	----	----------	--

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

2. King ask by 5NT

3. K=1

### Board: 157

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 15+1

Contract: 6♠ North

North:

♠ A984

♥ K76

♦ AKT5

♣ J9

South:

♠ KQJ32

♥ A4

♦ Q64

♣ K72

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

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	Pass	4NT
------	----	------	-----

Pass	6♠	All Pass	
------	----	----------	--

### Board: 158

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 8+1

Contract: 3♦ South

North:

♠ QT2

♥ K3

♦ KQJ

♣ KQT53

South:

♠ 83

♥ QJT65

♦ A752

♣ J8

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

	1NT	Pass	2♦
--	-----	------	----

2♠	Pass	Pass	3♦
----	------	------	----

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



<b>Board: 159</b>	♠ A98	You bid first.
Dealer: North	♥ A83	The opponents are silent.
Vul: Both	♦ KJT94	
HCP: 15+1	♣ KT	

---

<b>Board: 160</b>	♠ A94	Partner bids first.
Dealer: South	♥ AT9865	The opponents are silent.
Vul: N-S	♦ 54	
HCP: 11+2	♣ K9	

---

<b>Board: 161</b>	♠ 85	You bid first.
Dealer: North	♥ AK5	The opponents are silent.
Vul: E-W	♦ KQT3	
HCP: 16	♣ A654	

---

<b>Board: 162</b>	♠ QT753	Partner bids first.
Dealer: South	♥ J3	The opponents are silent.
Vul: Both	♦ K53	
HCP: 10+1	♣ A76	

## Both hands (Answers Page)

### Board: 159

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 14+2

Contract: 5♥ North

North:

♠ A98

♥ A83

♦ KJT94

♣ KT

South:

♠ Q76

♥ KQJT52

♦ AQ

♣ 94

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

1. Texas

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

### Board: 160

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 15

Contract: 4♥ North

North:

♠ A94

♥ AT9865

♦ 54

♣ K9

South:

♠ JT5

♥ KQ2

♦ AJ92

♣ A82

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

### Board: 161

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 16+2

Contract: 6♠ South

North:

♠ 85

♥ AK5

♦ KQT3

♣ A654

South:

♠ AKJ632

♥ 9

♦ AJ75

♣ K9

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

1. Texas

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

3. King ask by 5NT

4. K=2

### Board: 162

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16

Contract: 4♠ South

North:

♠ QT753

♥ J3

♦ K53

♣ A76

South:

♠ K962

♥ AKQT

♦ A97

♣ 53

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

1. Extended acceptance after NT

<b>Board: 159</b>	♠ Q76	Partner bids first.
Dealer: North	♥ KQJT52	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 14+2	♣ 94	

---

<b>Board: 160</b>	♠ JT5	You bid first.
Dealer: South	♥ KQ2	The opponents are silent.
Vul: N-S	♦ AJ92	
HCP: 15	♣ A82	

---

<b>Board: 161</b>	♠ AKJ632	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: E-W	♦ AJ75	
HCP: 16+2	♣ K9	

---

<b>Board: 162</b>	♠ K962	You bid first.
Dealer: South	♥ AKQT	The opponents are silent.
Vul: Both	♦ A97	
HCP: 16	♣ 53	

## Both hands (Answers Page)

### Board: 159

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 14+2

Contract: 5♥ North

North:

♠ A98

♥ A83

♦ KJT94

♣ KT

South:

♠ Q76

♥ KQJT52

♦ AQ

♣ 94

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

1. Texas

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

### Board: 160

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 15

Contract: 4♥ North

North:

♠ A94

♥ AT9865

♦ 54

♣ K9

South:

♠ JT5

♥ KQ2

♦ AJ92

♣ A82

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

### Board: 161

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 16+2

Contract: 6♠ South

North:

♠ 85

♥ AK5

♦ KQT3

♣ A654

South:

♠ AKJ632

♥ 9

♦ AJ75

♣ K9

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

1. Texas

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

3. King ask by 5NT

4. K=2

### Board: 162

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16

Contract: 4♠ South

North:

♠ QT753

♥ J3

♦ K53

♣ A76

South:

♠ K962

♥ AKQT

♦ A97

♣ 53

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

1. Extended acceptance after NT

# North hands

# Texas\_or\_Jacoby

<b>Board: 163</b>	♠ AK8	You bid first.
Dealer: North	♥ QT643	The opponents are silent.
Vul: None	♦ K9	
HCP: 15+1	♣ KT5	
<b>Board: 164</b>	♠ Q9862	Partner bids first.
Dealer: South	♥ 93	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 12+1	♣ AQ74	
<b>Board: 165</b>	♠ 96	LHO opens the bidding 1NT.
Dealer: East	♥ T3	Partner bids next.
Vul: Both	♦ AKJ97432	West (RHO) bids 2 ♦ if possible.
HCP: 10+4	♣ Q	
<b>Board: 166</b>	♠ KJ9763	Partner bids first.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: None	♦ -	
HCP: 15+2	♣ KQJ3	
<b>Board: 167</b>	♠ AQJ874	LHO opens the bidding 1NT.
Dealer: East	♥ 96	Partner bids next.
Vul: E-W	♦ A83	West (RHO) bids 2 ♦ if possible.
HCP: 11+2	♣ 98	West (RHO) bids 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 163

	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ QJ643		1NT	Pass	2♥
Vul: None	♥ QT643	♥ 75	Pass	2♠	All Pass	
North HCP: 15+1	♦ K9	♦ Q4				
South HCP: 7+1	♣ KT5	♣ Q987				
Contract: 2♠ North						

### Board: 164

	North:	South:	W	N	E	S
Dealer: South	♠ Q9862	♠ A7				1NT
Vul: E-W	♥ 93	♥ A65	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ A3	♦ KQ72	Pass	3♣	Pass	3NT
South HCP: 16	♣ AQ74	♣ KT96	All Pass			
Contract: 3NT South						

### Board: 165

	North:	South:	W	N	E	S
Dealer: East	♠ 96	♠ KQ32			1NT	Pass
Vul: Both	♥ T3	♥ 842	2♦	4♦	All Pass	
North HCP: 10+4	♦ AKJ97432	♦ 85				
South HCP: 8	♣ Q	♣ K542				
Contract: 4♦ North						

### Board: 166

	North:	South:	W	N	E	S
Dealer: South	♠ KJ9763	♠ AQ				1NT
Vul: None	♥ AJ8	♥ T6	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 15+2	♦ -	♦ KQT75	Pass	4NT	Pass	5♠ <sup>2</sup>
South HCP: 15+1	♣ KQJ3	♣ AT62	Pass	6♠	All Pass	
Contract: 6♠ North						

1. Texas

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

### Board: 167

	North:	South:	W	N	E	S
Dealer: East	♠ AQJ874	♠ T962			1NT	Pass
Vul: E-W	♥ 96	♥ QJ	2♦	2♠	Pass	Pass
North HCP: 11+2	♦ A83	♦ Q62	3♥	Pass	Pass	3♠
South HCP: 10	♣ 98	♣ KQ63	All Pass			
Contract: 3♠ South						

## South hands

## Texas\_or\_Jacoby

<b>Board: 163</b>	♠ QJ643	Partner bids first.
Dealer: North	♥ 75	The opponents are silent.
Vul: None	♦ Q4	
HCP: 7+1	♣ Q987	
<b>Board: 164</b>	♠ A7	You bid first.
Dealer: South	♥ A65	The opponents are silent.
Vul: E-W	♦ KQ72	
HCP: 16	♣ KT96	
<b>Board: 165</b>	♠ KQ32	RHO opens the bidding 1NT.
Dealer: East	♥ 842	You bid next.
Vul: Both	♦ 85	West (LHO) bids 2♦ if possible.
HCP: 8	♣ K542	
<b>Board: 166</b>	♠ AQ	You bid first.
Dealer: South	♥ T6	The opponents are silent.
Vul: None	♦ KQT75	
HCP: 15+1	♣ AT62	
<b>Board: 167</b>	♠ T962	RHO opens the bidding 1NT.
Dealer: East	♥ QJ	You bid next.
Vul: E-W	♦ Q62	West (LHO) bids 2♦ if possible.
HCP: 10	♣ KQ63	West (LHO) bids 3♥ if possible.

## Both hands (Answers Page)

### Board: 163

	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ QJ643		1NT	Pass	2♥
Vul: None	♥ QT643	♥ 75	Pass	2♠	All Pass	
North HCP: 15+1	♦ K9	♦ Q4				
South HCP: 7+1	♣ KT5	♣ Q987				
Contract: 2♠ North						

### Board: 164

	North:	South:	W	N	E	S
Dealer: South	♠ Q9862	♠ A7				1NT
Vul: E-W	♥ 93	♥ A65	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ A3	♦ KQ72	Pass	3♣	Pass	3NT
South HCP: 16	♣ AQ74	♣ KT96	All Pass			
Contract: 3NT South						

### Board: 165

	North:	South:	W	N	E	S
Dealer: East	♠ 96	♠ KQ32			1NT	Pass
Vul: Both	♥ T3	♥ 842	2♦	4♦	All Pass	
North HCP: 10+4	♦ AKJ97432	♦ 85				
South HCP: 8	♣ Q	♣ K542				
Contract: 4♦ North						

### Board: 166

	North:	South:	W	N	E	S
Dealer: South	♠ KJ9763	♠ AQ				1NT
Vul: None	♥ AJ8	♥ T6	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 15+2	♦ -	♦ KQT75	Pass	4NT	Pass	5♠ <sup>2</sup>
South HCP: 15+1	♣ KQJ3	♣ AT62	Pass	6♠	All Pass	
Contract: 6♠ North						

1. Texas

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

### Board: 167

	North:	South:	W	N	E	S
Dealer: East	♠ AQJ874	♠ T962			1NT	Pass
Vul: E-W	♥ 96	♥ QJ	2♦	2♠	Pass	Pass
North HCP: 11+2	♦ A83	♦ Q62	3♥	Pass	Pass	3♠
South HCP: 10	♣ 98	♣ KQ63	All Pass			
Contract: 3♠ South						



# North hands

# Texas\_or\_Jacoby

**Board: 168**      ♠ K2      You bid first.  
 Dealer: North      ♥ A93      The opponents are silent.  
 Vul: Both      ♦ QT865  
 HCP: 15+1      ♣ AQ8

---

**Board: 169**      ♠ Q87      You bid first.  
 Dealer: North      ♥ KJ      The opponents are silent.  
 Vul: E-W      ♦ K9872  
 HCP: 16+1      ♣ AK6

---

**Board: 170**      ♠ AQJ853      Partner bids first.  
 Dealer: South      ♥ -      The opponents are silent.  
 Vul: None      ♦ Q7432  
 HCP: 9+3      ♣ 85

---

**Board: 171**      ♠ A5      You bid first.  
 Dealer: North      ♥ T97      The opponents are silent.  
 Vul: N-S      ♦ AKT84  
 HCP: 15+1      ♣ AT5

---

**Board: 172**      ♠ AKQ64      Partner bids first.  
 Dealer: South      ♥ J85      The opponents are silent.  
 Vul: E-W      ♦ K7  
 HCP: 16+1      ♣ QJ7

## Both hands (Answers Page)

### Board: 168

	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ A9543		1NT	Pass	2♥
Vul: Both	♥ A93	♥ J7	Pass	2♠	Pass	3♦
North HCP: 15+1	♦ QT865	♦ KJ97	Pass	5♦	All Pass	
South HCP: 9+1	♣ AQ8	♣ T3				
Contract: 5♦ North						

### Board: 169

	North:	South:	W	N	E	S
Dealer: North	♠ Q87	♠ 965		1NT	Pass	2♦
Vul: E-W	♥ KJ	♥ AQT73	Pass	2♥	All Pass	
North HCP: 16+1	♦ K9872	♦ T				
South HCP: 8+1	♣ AK6	♣ QT97				
Contract: 2♥ North						

### Board: 170

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ853	♠ T2				1NT
Vul: None	♥ -	♥ AKQT	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9+3	♦ Q7432	♦ KJ8	All Pass			
South HCP: 17	♣ 85	♣ AT93				
Contract: 4♠ South						

1. Texas

### Board: 171

	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ T9864		1NT	Pass	2♥
Vul: N-S	♥ T97	♥ A	Pass	2♠	Pass	3♣
North HCP: 15+1	♦ AKT84	♦ 96	Pass	3♦	Pass	3NT
South HCP: 10+2	♣ AT5	♣ KQJ86	All Pass			
Contract: 3NT South						

### Board: 172

	North:	South:	W	N	E	S
Dealer: South	♠ AKQ64	♠ 983				1NT
Vul: E-W	♥ J85	♥ AKQ4	Pass	2♥	Pass	2♠
North HCP: 16+1	♦ K7	♦ 852	Pass	4NT	Pass	6♠
South HCP: 16	♣ QJ7	♣ AK3	All Pass			
Contract: 6♠ South						

## South hands

## Texas\_or\_Jacoby

**Board: 168**      ♠ A9543      Partner bids first.  
 Dealer: North      ♥ J7      The opponents are silent.  
 Vul: Both      ♦ KJ97  
 HCP: 9+1      ♣ T3

---

**Board: 169**      ♠ 965      Partner bids first.  
 Dealer: North      ♥ AQT73      The opponents are silent.  
 Vul: E-W      ♦ T  
 HCP: 8+1      ♣ QT97

---

**Board: 170**      ♠ T2      You bid first.  
 Dealer: South      ♥ AKQT      The opponents are silent.  
 Vul: None      ♦ KJ8  
 HCP: 17      ♣ AT93

---

**Board: 171**      ♠ T9864      Partner bids first.  
 Dealer: North      ♥ A      The opponents are silent.  
 Vul: N-S      ♦ 96  
 HCP: 10+2      ♣ KQJ86

---

**Board: 172**      ♠ 983      You bid first.  
 Dealer: South      ♥ AKQ4      The opponents are silent.  
 Vul: E-W      ♦ 852  
 HCP: 16      ♣ AK3

## Both hands (Answers Page)

### Board: 168

	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ A9543		1NT	Pass	2♥
Vul: Both	♥ A93	♥ J7	Pass	2♠	Pass	3♦
North HCP: 15+1	♦ QT865	♦ KJ97	Pass	5♦	All Pass	
South HCP: 9+1	♣ AQ8	♣ T3				
Contract: 5♦ North						

### Board: 169

	North:	South:	W	N	E	S
Dealer: North	♠ Q87	♠ 965		1NT	Pass	2♦
Vul: E-W	♥ KJ	♥ AQT73	Pass	2♥	All Pass	
North HCP: 16+1	♦ K9872	♦ T				
South HCP: 8+1	♣ AK6	♣ QT97				
Contract: 2♥ North						

### Board: 170

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ853	♠ T2				1NT
Vul: None	♥ -	♥ AKQT	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9+3	♦ Q7432	♦ KJ8	All Pass			
South HCP: 17	♣ 85	♣ AT93				
Contract: 4♠ South						

1. Texas

### Board: 171

	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ T9864		1NT	Pass	2♥
Vul: N-S	♥ T97	♥ A	Pass	2♠	Pass	3♣
North HCP: 15+1	♦ AKT84	♦ 96	Pass	3♦	Pass	3NT
South HCP: 10+2	♣ AT5	♣ KQJ86	All Pass			
Contract: 3NT South						

### Board: 172

	North:	South:	W	N	E	S
Dealer: South	♠ AKQ64	♠ 983				1NT
Vul: E-W	♥ J85	♥ AKQ4	Pass	2♥	Pass	2♠
North HCP: 16+1	♦ K7	♦ 852	Pass	4NT	Pass	6♠
South HCP: 16	♣ QJ7	♣ AK3	All Pass			
Contract: 6♠ South						

# North hands

# Texas\_or\_Jacoby

**Board: 173**      ♠ 97      RHO opens the bidding 1NT.  
 Dealer: West      ♥ J9875      You bid next.  
 Vul: Both      ♦ Q875      East (LHO) bids 2♦ if possible.  
 HCP: 6+1      ♣ K8

---

**Board: 174**      ♠ J64      Partner bids first.  
 Dealer: South      ♥ A9876      The opponents are silent.  
 Vul: N-S      ♦ 98  
 HCP: 6+1      ♣ J84

---

**Board: 175**      ♠ K973      You bid first.  
 Dealer: North      ♥ QJ5      The opponents are silent.  
 Vul: E-W      ♦ 75  
 HCP: 16      ♣ AKQJ

---

**Board: 176**      ♠ Q86      Partner bids first.  
 Dealer: South      ♥ K97642      East (LHO) Doubles 4♦ if possible.  
 Vul: Both      ♦ T  
 HCP: 9+2      ♣ AT5

---

**Board: 177**      ♠ QJ7      You bid first.  
 Dealer: North      ♥ AT2      West (RHO) Doubles 2♥ if possible.  
 Vul: None      ♦ K53  
 HCP: 16      ♣ AQ42

## Both hands (Answers Page)

### Board: 173

Dealer: West

Vul: Both

North HCP: 6+1

South HCP: 13+4

Contract: 4 ♠ North

North:

♠ 97

♥ J9875

♦ Q875

♣ K8

South:

♠ AQJT62

♥ -

♦ K

♣ QJ5432

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

1NT	Pass	2 ♦	2 ♥ <sup>1</sup>
-----	------	-----	------------------

Pass	2NT <sup>2</sup>	Pass	4 ♣
------	------------------	------	-----

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

1. Michaels Cuebid

2. to the partner's longer

### Board: 174

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 17

Contract: 2 ♥ South

North:

♠ J64

♥ A9876

♦ 98

♣ J84

South:

♠ AK52

♥ QT

♦ AQ43

♣ Q96

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

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

Pass	2 ♦	Pass	2 ♥
------	-----	------	-----

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

### Board: 175

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 7+2

Contract: 4 ♥ North

North:

♠ K973

♥ QJ5

♦ 75

♣ AKQJ

South:

♠ J

♥ AT9742

♦ Q962

♣ 63

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

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

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

1. Texas

### Board: 176

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15+1

Contract: 4 ♥ South

North:

♠ Q86

♥ K97642

♦ T

♣ AT5

South:

♠ K9

♥ AQ83

♦ Q7

♣ KJ432

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

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

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

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

1. Texas

### Board: 177

Dealer: North

Vul: None

North HCP: 16

South HCP: 7+1

Contract: 4 ♠ North

North:

♠ QJ7

♥ AT2

♦ K53

♣ AQ42

South:

♠ A9642

♥ 3

♦ T876

♣ K87

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

	1NT	Pass	2 ♥
--	-----	------	-----

X	2 ♠	Pass	3 ♠
---	-----	------	-----

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

## South hands

## Texas\_or\_Jacoby

**Board: 173**      ♠ AQJT62      LHO opens the bidding 1NT.  
 Dealer: West      ♥ -      Partner bids next.  
 Vul: Both      ♦ K      East (RHO) bids 2♦ if possible.  
 HCP: 13+4      ♣ QJ5432

---

**Board: 174**      ♠ AK52      You bid first.  
 Dealer: South      ♥ QT      The opponents are silent.  
 Vul: N-S      ♦ AQ43  
 HCP: 17      ♣ Q96

---

**Board: 175**      ♠ J      Partner bids first.  
 Dealer: North      ♥ AT9742      The opponents are silent.  
 Vul: E-W      ♦ Q962  
 HCP: 7+2      ♣ 63

---

**Board: 176**      ♠ K9      You bid first.  
 Dealer: South      ♥ AQ83      East (RHO) Doubles 4♦ if possible.  
 Vul: Both      ♦ Q7  
 HCP: 15+1      ♣ KJ432

---

**Board: 177**      ♠ A9642      Partner bids first.  
 Dealer: North      ♥ 3      West (LHO) Doubles 2♥ if possible.  
 Vul: None      ♦ T876  
 HCP: 7+1      ♣ K87

## Both hands (Answers Page)

### Board: 173

Dealer: West

Vul: Both

North HCP: 6+1

South HCP: 13+4

Contract: 4 ♠ North

North:

♠ 97

♥ J9875

♦ Q875

♣ K8

South:

♠ AQJT62

♥ -

♦ K

♣ QJ5432

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

1NT	Pass	2 ♦	2 ♥ <sup>1</sup>
-----	------	-----	------------------

Pass	2NT <sup>2</sup>	Pass	4 ♣
------	------------------	------	-----

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

1. Michaels Cuebid

2. to the partner's longer

### Board: 174

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 17

Contract: 2 ♥ South

North:

♠ J64

♥ A9876

♦ 98

♣ J84

South:

♠ AK52

♥ QT

♦ AQ43

♣ Q96

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

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

Pass	2 ♦	Pass	2 ♥
------	-----	------	-----

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

### Board: 175

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 7+2

Contract: 4 ♥ North

North:

♠ K973

♥ QJ5

♦ 75

♣ AKQJ

South:

♠ J

♥ AT9742

♦ Q962

♣ 63

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

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

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

1. Texas

### Board: 176

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15+1

Contract: 4 ♥ South

North:

♠ Q86

♥ K97642

♦ T

♣ AT5

South:

♠ K9

♥ AQ83

♦ Q7

♣ KJ432

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

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

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

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

1. Texas

### Board: 177

Dealer: North

Vul: None

North HCP: 16

South HCP: 7+1

Contract: 4 ♠ North

North:

♠ QJ7

♥ AT2

♦ K53

♣ AQ42

South:

♠ A9642

♥ 3

♦ T876

♣ K87

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

	1NT	Pass	2 ♥
--	-----	------	-----

X	2 ♠	Pass	3 ♠
---	-----	------	-----

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



# North hands

# Texas\_or\_Jacoby

**Board: 178**      ♠ K7652      Partner bids first.  
 Dealer: South      ♥ 864      The opponents are silent.  
 Vul: E-W      ♦ K74  
 HCP: 6+1      ♣ 86

---

**Board: 179**      ♠ QT      You bid first.  
 Dealer: North      ♥ A42      The opponents are silent.  
 Vul: Both      ♦ K42  
 HCP: 16+1      ♣ AQJ84

---

**Board: 180**      ♠ 962      You bid first.  
 Dealer: North      ♥ AJ42      The opponents are silent.  
 Vul: None      ♦ A6  
 HCP: 15      ♣ KQJ4

---

**Board: 181**      ♠ KQJ96      You bid first.  
 Dealer: North      ♥ KT6      West (RHO) Doubles 2♦ if possible.  
 Vul: N-S      ♦ AQ6  
 HCP: 16+1      ♣ J4

---

**Board: 182**      ♠ AQ      Partner bids first.  
 Dealer: South      ♥ KQT74      The opponents are silent.  
 Vul: Both      ♦ K743  
 HCP: 15+1      ♣ J5

## Both hands (Answers Page)

### Board: 178

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 17

Contract: 2 ♠ South

North:

♠ K7652

♥ 864

♦ K74

♣ 86

South:

♠ AQ4

♥ QT73

♦ A93

♣ AJ2

W	N	E	S
			1NT

Pass	2 ♥	Pass	2 ♠
------	-----	------	-----

All Pass

### Board: 179

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 4+2

Contract: 2 ♠ North

North:

♠ QT

♥ A42

♦ K42

♣ AQJ84

South:

♠ J98543

♥ QT3

♦ J963

♣ -

W	N	E	S
	1NT	Pass	2 ♥

Pass	2 ♠	All Pass	
------	-----	----------	--

### Board: 180

Dealer: North

Vul: None

North HCP: 15

South HCP: 7+1

Contract: 3 ♥ South

North:

♠ 962

♥ AJ42

♦ A6

♣ KQJ4

South:

♠ 87

♥ QT987

♦ J42

♣ A98

W	N	E	S
	1NT	Pass	2 ♦

Pass	2NT <sup>1</sup>	Pass	3 ♥
------	------------------	------	-----

All Pass

1. Extended acceptance after NT

### Board: 181

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 6+2

Contract: 4 ♥ North

North:

♠ KQJ96

♥ KT6

♦ AQ6

♣ J4

South:

♠ 43

♥ J98753

♦ J97

♣ A2

W	N	E	S
	1NT	Pass	2 ♦

X	2 ♥	Pass	3 ♥
---	-----	------	-----

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

### Board: 182

Dealer: South

Vul: Both

North HCP: 15+1

South HCP: 15

Contract: 6 ♥ North

North:

♠ AQ

♥ KQT74

♦ K743

♣ J5

South:

♠ J87

♥ 965

♦ AQJ8

♣ AK8

W	N	E	S
			1NT

Pass	2 ♦	Pass	2 ♥
------	-----	------	-----

Pass	3 ♦	Pass	4 ♥
------	-----	------	-----

Pass	4NT	Pass	5 ♥ <sup>1</sup>
------	-----	------	------------------

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

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

## South hands

## Texas\_or\_Jacoby

**Board: 178**      ♠ AQ4      You bid first.  
 Dealer: South      ♥ QT73      The opponents are silent.  
 Vul: E-W      ♦ A93  
 HCP: 17      ♣ AJ2

---

**Board: 179**      ♠ J98543      Partner bids first.  
 Dealer: North      ♥ QT3      The opponents are silent.  
 Vul: Both      ♦ J963  
 HCP: 4+2      ♣ -

---

**Board: 180**      ♠ 87      Partner bids first.  
 Dealer: North      ♥ QT987      The opponents are silent.  
 Vul: None      ♦ J42  
 HCP: 7+1      ♣ A98

---

**Board: 181**      ♠ 43      Partner bids first.  
 Dealer: North      ♥ J98753      West (LHO) Doubles 2♦ if possible.  
 Vul: N-S      ♦ J97  
 HCP: 6+2      ♣ A2

---

**Board: 182**      ♠ J87      You bid first.  
 Dealer: South      ♥ 965      The opponents are silent.  
 Vul: Both      ♦ AQJ8  
 HCP: 15      ♣ AK8

## Both hands (Answers Page)

### Board: 178

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 17

Contract: 2 ♠ South

North:

♠ K7652

♥ 864

♦ K74

♣ 86

South:

♠ AQ4

♥ QT73

♦ A93

♣ AJ2

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

### Board: 179

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 4+2

Contract: 2 ♠ North

North:

♠ QT

♥ A42

♦ K42

♣ AQJ84

South:

♠ J98543

♥ QT3

♦ J963

♣ -

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

### Board: 180

Dealer: North

Vul: None

North HCP: 15

South HCP: 7+1

Contract: 3 ♥ South

North:

♠ 962

♥ AJ42

♦ A6

♣ KQJ4

South:

♠ 87

♥ QT987

♦ J42

♣ A98

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

1. Extended acceptance after NT

### Board: 181

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 6+2

Contract: 4 ♥ North

North:

♠ KQJ96

♥ KT6

♦ AQ6

♣ J4

South:

♠ 43

♥ J98753

♦ J97

♣ A2

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

### Board: 182

Dealer: South

Vul: Both

North HCP: 15+1

South HCP: 15

Contract: 6 ♥ North

North:

♠ AQ

♥ KQT74

♦ K743

♣ J5

South:

♠ J87

♥ 965

♦ AQJ8

♣ AK8

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

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

# North hands

# Texas\_or\_Jacoby

## Board: 183

♠ K8

You bid first.

Dealer: North

♥ KJT9

The opponents are silent.

Vul: None

♦ KQ7

HCP: 15

♣ QJ54

## Board: 184

♠ K

Partner bids first.

Dealer: South

♥ AKJ753

The opponents are silent.

Vul: N-S

♦ 973

HCP: 15+2

♣ A76

## Board: 185

♠ AQ8

You bid first.

Dealer: North

♥ Q92

The opponents are silent.

Vul: E-W

♦ A73

HCP: 15

♣ K842

## Board: 186

♠ K6

You bid first.

Dealer: North

♥ KQ2

West (RHO) bids 2♠ if possible.

Vul: None

♦ KQ973

HCP: 16+1

♣ K92

## Board: 187

♠ JT52

You bid first.

Dealer: North

♥ K8

West (RHO) Doubles 2♥ if possible.

Vul: N-S

♦ KQJ7

HCP: 15

♣ KQ2

## Both hands (Answers Page)

### Board: 183

Dealer: North

Vul: None

North HCP: 15

South HCP: 4+1

Contract: 2 ♠ North

North:

♠ K8

♥ KJT9

♦ KQ7

♣ QJ54

South:

♠ QJ765

♥ 4

♦ J982

♣ 763

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

### Board: 184

Dealer: South

Vul: N-S

North HCP: 15+2

South HCP: 15

Contract: 5♥ North

North:

♠ K

♥ AKJ753

♦ 973

♣ A76

South:

♠ QJ72

♥ Q4

♦ KQ62

♣ KQ4

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

1. Texas

2. A=0/5 or 3/5

### Board: 185

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 4♠ North

North:

♠ AQ8

♥ Q92

♦ A73

♣ K842

South:

♠ KT652

♥ J84

♦ KQ542

♣ -

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

### Board: 186

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 7+2

Contract: 4♥ South

North:

♠ K6

♥ KQ2

♦ KQ973

♣ K92

South:

♠ 97

♥ AT753

♦ 8

♣ QJT43

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

### Board: 187

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 1+1

Contract: 2♥X North

North:

♠ JT52

♥ K8

♦ KQJ7

♣ KQ2

South:

♠ 84

♥ 76543

♦ 8632

♣ J6

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

## South hands

## Texas\_or\_Jacoby

**Board: 183**      ♠ QJ765      Partner bids first.  
 Dealer: North      ♥ 4      The opponents are silent.  
 Vul: None      ♦ J982  
 HCP: 4+1      ♣ 763

---

**Board: 184**      ♠ QJ72      You bid first.  
 Dealer: South      ♥ Q4      The opponents are silent.  
 Vul: N-S      ♦ KQ62  
 HCP: 15      ♣ KQ4

---

**Board: 185**      ♠ KT652      Partner bids first.  
 Dealer: North      ♥ J84      The opponents are silent.  
 Vul: E-W      ♦ KQ542  
 HCP: 9+2      ♣ -

---

**Board: 186**      ♠ 97      Partner bids first.  
 Dealer: North      ♥ AT753      West (LHO) bids 2 ♠ if possible.  
 Vul: None      ♦ 8  
 HCP: 7+2      ♣ QJT43

---

**Board: 187**      ♠ 84      Partner bids first.  
 Dealer: North      ♥ 76543      West (LHO) Doubles 2 ♥ if possible.  
 Vul: N-S      ♦ 8632  
 HCP: 1+1      ♣ J6

## Both hands (Answers Page)

### Board: 183

Dealer: North

Vul: None

North HCP: 15

South HCP: 4+1

Contract: 2 ♠ North

North:

♠ K8

♥ KJT9

♦ KQ7

♣ QJ54

South:

♠ QJ765

♥ 4

♦ J982

♣ 763

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

### Board: 184

Dealer: South

Vul: N-S

North HCP: 15+2

South HCP: 15

Contract: 5♥ North

North:

♠ K

♥ AKJ753

♦ 973

♣ A76

South:

♠ QJ72

♥ Q4

♦ KQ62

♣ KQ4

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

1. Texas

2. A=0/5 or 3/5

### Board: 185

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 4♠ North

North:

♠ AQ8

♥ Q92

♦ A73

♣ K842

South:

♠ KT652

♥ J84

♦ KQ542

♣ -

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

### Board: 186

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 7+2

Contract: 4♥ South

North:

♠ K6

♥ KQ2

♦ KQ973

♣ K92

South:

♠ 97

♥ AT753

♦ 8

♣ QJT43

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

### Board: 187

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 1+1

Contract: 2♥X North

North:

♠ JT52

♥ K8

♦ KQJ7

♣ KQ2

South:

♠ 84

♥ 76543

♦ 8632

♣ J6

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



# North hands

# Texas\_or\_Jacoby

## Board: 188

♠ 742

You bid first.

Dealer: North

♥ A5

The opponents are silent.

Vul: E-W

♦ AKQ4

HCP: 17

♣ A653

## Board: 189

♠ A853

You bid first.

Dealer: North

♥ K8

West (RHO) Doubles 4♥ if possible.

Vul: Both

♦ KQ76

HCP: 16

♣ AT4

## Board: 190

♠ QJ84

You bid first.

Dealer: North

♥ A86

West (RHO) bids 3♦ if possible.

Vul: N-S

♦ AQ9

West (RHO) Doubles 3♥ if possible.

HCP: 16

♣ QJ4

## Board: 191

♠ AK54

You bid first.

Dealer: North

♥ AJ6

The opponents are silent.

Vul: E-W

♦ KQ6

HCP: 17

♣ 842

## Board: 192

♠ J6

Partner bids first.

Dealer: South

♥ AK976

The opponents are silent.

Vul: Both

♦ AJ3

HCP: 13+1

♣ T76

## Both hands (Answers Page)

### Board: 188

	North:	South:	W	N	E	S
Dealer: North	♠ 742	♠ Q85		1NT	Pass	2♦
Vul: E-W	♥ A5	♥ KQT42	Pass	2♥	Pass	3♣
North HCP: 17	♦ AKQ4	♦ 6	Pass	5♣	All Pass	
South HCP: 9+1	♣ A653	♣ QT42				
Contract: 5♣ North						

### Board: 189

	North:	South:	W	N	E	S
Dealer: North	♠ A853	♠ T97642		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ K8	♥ T	X	4♠	All Pass	
North HCP: 16	♦ KQ76	♦ A52				
South HCP: 7+2	♣ AT4	♣ K63				
Contract: 4♠ North						

1. Texas

### Board: 190

	North:	South:	W	N	E	S
Dealer: North	♠ QJ84	♠ T		1NT	Pass	2♦
Vul: N-S	♥ A86	♥ T9532	3♦	X	Pass	3♥
North HCP: 16	♦ AQ9	♦ 432	X	All Pass		
South HCP: 0+1	♣ QJ4	♣ T762				
Contract: 3♥X South						

### Board: 191

	North:	South:	W	N	E	S
Dealer: North	♠ AK54	♠ 72		1NT	Pass	2♦
Vul: E-W	♥ AJ6	♥ KT954	Pass	2♥	All Pass	
North HCP: 17	♦ KQ6	♦ J743				
South HCP: 7+1	♣ 842	♣ K6				
Contract: 2♥ North						

### Board: 192

	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ AQ9				1NT
Vul: Both	♥ AK976	♥ QJT52	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 13+1	♦ AJ3	♦ QT5	Pass	3NT	Pass	4♥
South HCP: 15+1	♣ T76	♣ A3	All Pass			
Contract: 4♥ South						

1. Extended acceptance after NT

## South hands

## Texas\_or\_Jacoby

**Board: 188**      ♠ Q85      Partner bids first.  
 Dealer: North      ♥ KQT42      The opponents are silent.  
 Vul: E-W      ♦ 6  
 HCP: 9+1      ♣ QT42

---

**Board: 189**      ♠ T97642      Partner bids first.  
 Dealer: North      ♥ T      West (LHO) Doubles 4♥ if possible.  
 Vul: Both      ♦ A52  
 HCP: 7+2      ♣ K63

---

**Board: 190**      ♠ T      Partner bids first.  
 Dealer: North      ♥ T9532      West (LHO) bids 3♦ if possible.  
 Vul: N-S      ♦ 432      West (LHO) Doubles 3♥ if possible.  
 HCP: 0+1      ♣ T762

---

**Board: 191**      ♠ 72      Partner bids first.  
 Dealer: North      ♥ KT954      The opponents are silent.  
 Vul: E-W      ♦ J743  
 HCP: 7+1      ♣ K6

---

**Board: 192**      ♠ AQ9      You bid first.  
 Dealer: South      ♥ QJT52      The opponents are silent.  
 Vul: Both      ♦ QT5  
 HCP: 15+1      ♣ A3

## Both hands (Answers Page)

### Board: 188

	North:	South:	W	N	E	S
Dealer: North	♠ 742	♠ Q85		1NT	Pass	2♦
Vul: E-W	♥ A5	♥ KQT42	Pass	2♥	Pass	3♣
North HCP: 17	♦ AKQ4	♦ 6	Pass	5♣	All Pass	
South HCP: 9+1	♣ A653	♣ QT42				
Contract: 5♣ North						

### Board: 189

	North:	South:	W	N	E	S
Dealer: North	♠ A853	♠ T97642		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ K8	♥ T	X	4♠	All Pass	
North HCP: 16	♦ KQ76	♦ A52				
South HCP: 7+2	♣ AT4	♣ K63				
Contract: 4♠ North						

1. Texas

### Board: 190

	North:	South:	W	N	E	S
Dealer: North	♠ QJ84	♠ T		1NT	Pass	2♦
Vul: N-S	♥ A86	♥ T9532	3♦	X	Pass	3♥
North HCP: 16	♦ AQ9	♦ 432	X	All Pass		
South HCP: 0+1	♣ QJ4	♣ T762				
Contract: 3♥X South						

### Board: 191

	North:	South:	W	N	E	S
Dealer: North	♠ AK54	♠ 72		1NT	Pass	2♦
Vul: E-W	♥ AJ6	♥ KT954	Pass	2♥	All Pass	
North HCP: 17	♦ KQ6	♦ J743				
South HCP: 7+1	♣ 842	♣ K6				
Contract: 2♥ North						

### Board: 192

	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ AQ9				1NT
Vul: Both	♥ AK976	♥ QJT52	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 13+1	♦ AJ3	♦ QT5	Pass	3NT	Pass	4♥
South HCP: 15+1	♣ T76	♣ A3	All Pass			
Contract: 4♥ South						

1. Extended acceptance after NT

# North hands

# Texas\_or\_Jacoby

<b>Board: 193</b>	♠ AKT5	You bid first.
Dealer: North	♥ 53	The opponents are silent.
Vul: E-W	♦ KQJ	
HCP: 16	♣ QJ76	
<b>Board: 194</b>	♠ AJT7	LHO opens the bidding 1NT.
Dealer: East	♥ AK	Partner bids next.
Vul: Both	♦ K532	West (RHO) bids 2♦ if possible.
HCP: 15	♣ 876	East (LHO) bids 2♥ if possible.
<b>Board: 195</b>	♠ A8	You bid first.
Dealer: North	♥ AT54	The opponents are silent.
Vul: None	♦ Q82	
HCP: 16	♣ AQT4	
<b>Board: 196</b>	♠ QJT3	You bid first.
Dealer: North	♥ AKJ7	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 15	♣ 643	
<b>Board: 197</b>	♠ AJ8	You bid first.
Dealer: North	♥ A7	The opponents are silent.
Vul: Both	♦ KT63	
HCP: 16	♣ A875	

## Both hands (Answers Page)

### Board: 193

	North:	South:	W	N	E	S
Dealer: North	♠ AKT5	♠ 6		1NT	Pass	2♦
Vul: E-W	♥ 53	♥ AJT92	Pass	2♥	All Pass	
North HCP: 16	♦ KQJ	♦ 985				
South HCP: 8+1	♣ QJ76	♣ KT85				
Contract: 2♥ North						

### Board: 194

	North:	South:	W	N	E	S
Dealer: East	♠ AJT7	♠ 9863			1NT	Pass
Vul: Both	♥ AK	♥ Q42	2♦	Pass	2♥	Pass
North HCP: 15	♦ K532	♦ J6	Pass	X	Pass	2♠
South HCP: 8	♣ 876	♣ AJ42	All Pass			
Contract: 2♠ South						

### Board: 195

	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KQJ54		1NT	Pass	2♥
Vul: None	♥ AT54	♥ K	Pass	2♠	Pass	3♦
North HCP: 16	♦ Q82	♦ AK974	Pass	3NT	Pass	6NT
South HCP: 16+2	♣ AQT4	♣ 93	All Pass			
Contract: 6NT South						

### Board: 196

	North:	South:	W	N	E	S
Dealer: North	♠ QJT3	♠ A9874		1NT	Pass	2♥
Vul: N-S	♥ AKJ7	♥ T4	Pass	2NT <sup>1</sup>	Pass	3♠
North HCP: 15	♦ A7	♦ J32	All Pass			
South HCP: 7+1	♣ 643	♣ Q72				
Contract: 3♠ South						

1. Extended acceptance after NT

### Board: 197

	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ 54		1NT	Pass	2♦
Vul: Both	♥ A7	♥ 95432	Pass	2♥	All Pass	
North HCP: 16	♦ KT63	♦ 82				
South HCP: 2+1	♣ A875	♣ Q942				
Contract: 2♥ North						

## South hands

## Texas\_or\_Jacoby

<b>Board: 193</b>	♠ 6	Partner bids first.
Dealer: North	♥ AJT92	The opponents are silent.
Vul: E-W	♦ 985	
HCP: 8+1	♣ KT85	
<b>Board: 194</b>	♠ 9863	RHO opens the bidding 1NT.
Dealer: East	♥ Q42	You bid next.
Vul: Both	♦ J6	West (LHO) bids 2♦ if possible.
HCP: 8	♣ AJ42	East (RHO) bids 2♥ if possible.
<b>Board: 195</b>	♠ KQJ54	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ AK974	
HCP: 16+2	♣ 93	
<b>Board: 196</b>	♠ A9874	Partner bids first.
Dealer: North	♥ T4	The opponents are silent.
Vul: N-S	♦ J32	
HCP: 7+1	♣ Q72	
<b>Board: 197</b>	♠ 54	Partner bids first.
Dealer: North	♥ 95432	The opponents are silent.
Vul: Both	♦ 82	
HCP: 2+1	♣ Q942	

## Both hands (Answers Page)

### Board: 193

	North:	South:	W	N	E	S
Dealer: North	♠ AKT5	♠ 6		1NT	Pass	2♦
Vul: E-W	♥ 53	♥ AJT92	Pass	2♥	All Pass	
North HCP: 16	♦ KQJ	♦ 985				
South HCP: 8+1	♣ QJ76	♣ KT85				
Contract: 2♥ North						

### Board: 194

	North:	South:	W	N	E	S
Dealer: East	♠ AJT7	♠ 9863			1NT	Pass
Vul: Both	♥ AK	♥ Q42	2♦	Pass	2♥	Pass
North HCP: 15	♦ K532	♦ J6	Pass	X	Pass	2♠
South HCP: 8	♣ 876	♣ AJ42	All Pass			
Contract: 2♠ South						

### Board: 195

	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KQJ54		1NT	Pass	2♥
Vul: None	♥ AT54	♥ K	Pass	2♠	Pass	3♦
North HCP: 16	♦ Q82	♦ AK974	Pass	3NT	Pass	6NT
South HCP: 16+2	♣ AQT4	♣ 93	All Pass			
Contract: 6NT South						

### Board: 196

	North:	South:	W	N	E	S
Dealer: North	♠ QJT3	♠ A9874		1NT	Pass	2♥
Vul: N-S	♥ AKJ7	♥ T4	Pass	2NT <sup>1</sup>	Pass	3♠
North HCP: 15	♦ A7	♦ J32	All Pass			
South HCP: 7+1	♣ 643	♣ Q72				
Contract: 3♠ South						

1. Extended acceptance after NT

### Board: 197

	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ 54		1NT	Pass	2♦
Vul: Both	♥ A7	♥ 95432	Pass	2♥	All Pass	
North HCP: 16	♦ KT63	♦ 82				
South HCP: 2+1	♣ A875	♣ Q942				
Contract: 2♥ North						



# North hands

# Texas\_or\_Jacoby

**Board: 198**      ♠ QT642      Partner bids first.  
 Dealer: South      ♥ Q84      The opponents are silent.  
 Vul: None      ♦ QJ82  
 HCP: 7+1      ♣ 6

---

**Board: 199**      ♠ AKJ82      You bid first.  
 Dealer: North      ♥ 93      The opponents are silent.  
 Vul: N-S      ♦ AKT  
 HCP: 15+1      ♣ 742

---

**Board: 200**      ♠ KQT      Partner bids first.  
 Dealer: South      ♥ QT864      The opponents are silent.  
 Vul: E-W      ♦ 9  
 HCP: 9+1      ♣ Q876

---

**Board: 201**      ♠ KQ4      You bid first.  
 Dealer: North      ♥ KT2      The opponents are silent.  
 Vul: None      ♦ K76  
 HCP: 17      ♣ AQ42

---

**Board: 202**      ♠ J      Partner bids first.  
 Dealer: South      ♥ AT753      The opponents are silent.  
 Vul: N-S      ♦ T9  
 HCP: 12+2      ♣ AK843

## Both hands (Answers Page)

### Board: 198

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 17

Contract: 2 ♠ South

North:

♠ QT642

♥ Q84

♦ QJ82

♣ 6

South:

♠ K53

♥ KJ72

♦ AK5

♣ K95

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

### Board: 199

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 13+3

Contract: 4 ♥ South

North:

♠ AKJ82

♥ 93

♦ AKT

♣ 742

South:

♠ 953

♥ AKJ7642

♦ J

♣ AT

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

### Board: 200

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 16

Contract: 4 ♥ South

North:

♠ KQT

♥ QT864

♦ 9

♣ Q876

South:

♠ A987

♥ A72

♦ KQ52

♣ KT

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

### Board: 201

Dealer: North

Vul: None

North HCP: 17

South HCP: 12+1

Contract: 4 ♥ North

North:

♠ KQ4

♥ KT2

♦ K76

♣ AQ42

South:

♠ 8

♥ AJ863

♦ A83

♣ K983

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

### Board: 202

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 15+1

Contract: 5 ♥ South

North:

♠ J

♥ AT753

♦ T9

♣ AK843

South:

♠ AKQ76

♥ K42

♦ Q3

♣ J72

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

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

## South hands

## Texas\_or\_Jacoby

<b>Board: 198</b>	♠ K53	You bid first.
Dealer: South	♥ KJ72	The opponents are silent.
Vul: None	♦ AK5	
HCP: 17	♣ K95	

---

<b>Board: 199</b>	♠ 953	Partner bids first.
Dealer: North	♥ AKJ7642	The opponents are silent.
Vul: N-S	♦ J	
HCP: 13+3	♣ AT	

---

<b>Board: 200</b>	♠ A987	You bid first.
Dealer: South	♥ A72	The opponents are silent.
Vul: E-W	♦ KQ52	
HCP: 16	♣ KT	

---

<b>Board: 201</b>	♠ 8	Partner bids first.
Dealer: North	♥ AJ863	The opponents are silent.
Vul: None	♦ A83	
HCP: 12+1	♣ K983	

---

<b>Board: 202</b>	♠ AKQ76	You bid first.
Dealer: South	♥ K42	The opponents are silent.
Vul: N-S	♦ Q3	
HCP: 15+1	♣ J72	

## Both hands (Answers Page)

### Board: 198

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 17

Contract: 2 ♠ South

North:

♠ QT642

♥ Q84

♦ QJ82

♣ 6

South:

♠ K53

♥ KJ72

♦ AK5

♣ K95

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

### Board: 199

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 13+3

Contract: 4 ♥ South

North:

♠ AKJ82

♥ 93

♦ AKT

♣ 742

South:

♠ 953

♥ AKJ7642

♦ J

♣ AT

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

### Board: 200

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 16

Contract: 4 ♥ South

North:

♠ KQT

♥ QT864

♦ 9

♣ Q876

South:

♠ A987

♥ A72

♦ KQ52

♣ KT

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

### Board: 201

Dealer: North

Vul: None

North HCP: 17

South HCP: 12+1

Contract: 4 ♥ North

North:

♠ KQ4

♥ KT2

♦ K76

♣ AQ42

South:

♠ 8

♥ AJ863

♦ A83

♣ K983

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

### Board: 202

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 15+1

Contract: 5 ♥ South

North:

♠ J

♥ AT753

♦ T9

♣ AK843

South:

♠ AKQ76

♥ K42

♦ Q3

♣ J72

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

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

# North hands

# Texas\_or\_Jacoby

**Board: 203**      ♠ T96      Partner bids first.  
 Dealer: South      ♥ AQT765      East (LHO) bids 3 ♦ if possible.  
 Vul: E-W      ♦ T  
 HCP: 10+2      ♣ A43

---

**Board: 204**      ♠ 98763      Partner bids first.  
 Dealer: South      ♥ 75      The opponents are silent.  
 Vul: Both      ♦ AJ9  
 HCP: 5+1      ♣ T53

---

**Board: 205**      ♠ AQ2      You bid first.  
 Dealer: North      ♥ AK5      The opponents are silent.  
 Vul: N-S      ♦ 852  
 HCP: 16      ♣ KT54

---

**Board: 206**      ♠ T5      Partner bids first.  
 Dealer: South      ♥ K6532      The opponents are silent.  
 Vul: E-W      ♦ AT983  
 HCP: 7+2      ♣ 2

## Both hands (Answers Page)

### Board: 203

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 15

Contract: 4♥ North

North:

♠ T96

♥ AQT765

♦ T

♣ A43

South:

♠ AKJ

♥ 984

♦ AQ3

♣ JT87

W

N

E

S

1NT

Pass 2♦ 3♦ Pass

Pass 4♥ All Pass

### Board: 204

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 17

Contract: 2♠ South

North:

♠ 98763

♥ 75

♦ AJ9

♣ T53

South:

♠ AKJ

♥ KQJ2

♦ 76

♣ QJ42

W

N

E

S

1NT

Pass 2♥ Pass 2♠

All Pass

### Board: 205

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 11+2

Contract: 4♠ North

North:

♠ AQ2

♥ AK5

♦ 852

♣ KT54

South:

♠ KJT96

♥ -

♦ AQJT6

♣ 732

W

N

E

S

1NT Pass 2♥

Pass 2♠ Pass 3♦

Pass 4♠ All Pass

### Board: 206

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 16+1

Contract: 2♥ South

North:

♠ T5

♥ K6532

♦ AT983

♣ 2

South:

♠ J6

♥ AQJ

♦ Q42

♣ AQ963

W

N

E

S

1NT

Pass 2♦ Pass 2♥

All Pass

## South hands

## Texas\_or\_Jacoby

<b>Board: 203</b>	♠ AKJ	You bid first.
Dealer: South	♥ 984	East (RHO) bids 3 ♦ if possible.
Vul: E-W	♦ AQ3	
HCP: 15	♣ JT87	

---

<b>Board: 204</b>	♠ AKJ	You bid first.
Dealer: South	♥ KQJ2	The opponents are silent.
Vul: Both	♦ 76	
HCP: 17	♣ QJ42	

---

<b>Board: 205</b>	♠ KJT96	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ AQJT6	
HCP: 11+2	♣ 732	

---

<b>Board: 206</b>	♠ J6	You bid first.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: E-W	♦ Q42	
HCP: 16+1	♣ AQ963	

## Both hands (Answers Page)

### Board: 203

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 15

Contract: 4♥ North

North:

♠ T96

♥ AQT765

♦ T

♣ A43

South:

♠ AKJ

♥ 984

♦ AQ3

♣ JT87

W

N

E

S

1NT

Pass 2♦ 3♦ Pass

Pass 4♥ All Pass

### Board: 204

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 17

Contract: 2♠ South

North:

♠ 98763

♥ 75

♦ AJ9

♣ T53

South:

♠ AKJ

♥ KQJ2

♦ 76

♣ QJ42

W

N

E

S

1NT

Pass 2♥ Pass 2♠

All Pass

### Board: 205

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 11+2

Contract: 4♠ North

North:

♠ AQ2

♥ AK5

♦ 852

♣ KT54

South:

♠ KJT96

♥ -

♦ AQJT6

♣ 732

W

N

E

S

1NT Pass 2♥

Pass 2♠ Pass 3♦

Pass 4♠ All Pass

### Board: 206

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 16+1

Contract: 2♥ South

North:

♠ T5

♥ K6532

♦ AT983

♣ 2

South:

♠ J6

♥ AQJ

♦ Q42

♣ AQ963

W

N

E

S

1NT

Pass 2♦ Pass 2♥

All Pass



# North hands

# Texas\_or\_Jacoby

<b>Board: 207</b>	♠ A9	You bid first.
Dealer: North	♥ K76	The opponents are silent.
Vul: Both	♦ A53	
HCP: 17+1	♣ AQ963	

---

<b>Board: 208</b>	♠ JT9752	Partner bids first.
Dealer: South	♥ KQ7	The opponents are silent.
Vul: None	♦ Q6	
HCP: 8+2	♣ T9	

---

<b>Board: 209</b>	♠ 92	You bid first.
Dealer: North	♥ K2	The opponents are silent.
Vul: E-W	♦ KQ542	
HCP: 15+1	♣ AKT4	

---

<b>Board: 210</b>	♠ KJ8743	Partner bids first.
Dealer: South	♥ 52	The opponents are silent.
Vul: Both	♦ KJ92	
HCP: 8+2	♣ 6	

## Both hands (Answers Page)

### Board: 207

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 9+1

Contract: 5♥ South

North:

♠ A9

♥ K76

♦ A53

♣ AQ963

South:

♠ K4

♥ J9852

♦ Q82

♣ KT4

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

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	Pass	3NT
------	----	------	-----

Pass	4NT	Pass	5♣ <sup>1</sup>
------	-----	------	-----------------

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

All Pass

1. A=0/5 or 3/5

2. no !H queen

### Board: 208

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 4♠ South

North:

♠ JT9752

♥ KQ7

♦ Q6

♣ T9

South:

♠ Q86

♥ AJ95

♦ A83

♣ A53

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

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

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

All Pass

1. Texas

### Board: 209

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 10+1

Contract: 3NT South

North:

♠ 92

♥ K2

♦ KQ542

♣ AKT4

South:

♠ AJ864

♥ J54

♦ A9

♣ 652

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

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	Pass	3NT
------	----	------	-----

All Pass

### Board: 210

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 4♠ South

North:

♠ KJ8743

♥ 52

♦ KJ92

♣ 6

South:

♠ A62

♥ A863

♦ 864

♣ AK9

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

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

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

All Pass

1. Texas

## South hands

## Texas\_or\_Jacoby

<b>Board: 207</b>	♠ K4	Partner bids first.
Dealer: North	♥ J9852	The opponents are silent.
Vul: Both	♦ Q82	
HCP: 9+1	♣ KT4	

---

<b>Board: 208</b>	♠ Q86	You bid first.
Dealer: South	♥ AJ95	The opponents are silent.
Vul: None	♦ A83	
HCP: 15	♣ A53	

---

<b>Board: 209</b>	♠ AJ864	Partner bids first.
Dealer: North	♥ J54	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 10+1	♣ 652	

---

<b>Board: 210</b>	♠ A62	You bid first.
Dealer: South	♥ A863	The opponents are silent.
Vul: Both	♦ 864	
HCP: 15	♣ AK9	

## Both hands (Answers Page)

### Board: 207

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 9+1

Contract: 5♥ South

North:

♠ A9

♥ K76

♦ A53

♣ AQ963

South:

♠ K4

♥ J9852

♦ Q82

♣ KT4

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

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	Pass	3NT
------	----	------	-----

Pass	4NT	Pass	5♣ <sup>1</sup>
------	-----	------	-----------------

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

All Pass

1. A=0/5 or 3/5

2. no !H queen

### Board: 208

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 4♠ South

North:

♠ JT9752

♥ KQ7

♦ Q6

♣ T9

South:

♠ Q86

♥ AJ95

♦ A83

♣ A53

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

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

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

All Pass

1. Texas

### Board: 209

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 10+1

Contract: 3NT South

North:

♠ 92

♥ K2

♦ KQ542

♣ AKT4

South:

♠ AJ864

♥ J54

♦ A9

♣ 652

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

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	Pass	3NT
------	----	------	-----

All Pass

### Board: 210

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 4♠ South

North:

♠ KJ8743

♥ 52

♦ KJ92

♣ 6

South:

♠ A62

♥ A863

♦ 864

♣ AK9

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

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

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

All Pass

1. Texas

# North hands

# Texas\_or\_Jacoby

<b>Board: 211</b>	♠ KJ43	You bid first.
Dealer: North	♥ AT8	The opponents are silent.
Vul: None	♦ AJ7	
HCP: 17	♣ A95	

<b>Board: 212</b>	♠ AKJ92	Partner bids first.
Dealer: South	♥ 32	The opponents are silent.
Vul: N-S	♦ 76	
HCP: 8+1	♣ 9854	

<b>Board: 213</b>	♠ 974	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ A84	
HCP: 16+1	♣ AJT96	

<b>Board: 214</b>	♠ J6	Partner bids first.
Dealer: South	♥ T9832	The opponents are silent.
Vul: None	♦ Q6	
HCP: 5+1	♣ QT83	

<b>Board: 215</b>	♠ QJ94	You bid first.
Dealer: North	♥ A3	The opponents are silent.
Vul: N-S	♦ AQ9	
HCP: 16	♣ K765	

## Both hands (Answers Page)

### Board: 211

	North:	South:	W	N	E	S
Dealer: North	♠ KJ43	♠ Q9876		1NT	Pass	2♥
Vul: None	♥ AT8	♥ K5	Pass	2♠	All Pass	
North HCP: 17	♦ AJ7	♦ T4				
South HCP: 5+1	♣ A95	♣ T764				
Contract: 2♠ North						

### Board: 212

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ92	♠ Q6				1NT
Vul: N-S	♥ 32	♥ AT65	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ 76	♦ 985	All Pass			
South HCP: 15	♣ 9854	♣ AKQT				
Contract: 2♠ South						

### Board: 213

	North:	South:	W	N	E	S
Dealer: North	♠ 974	♠ KQJ86		1NT	Pass	2♥
Vul: Both	♥ AK	♥ 5	Pass	2♠	Pass	3♦
North HCP: 16+1	♦ A84	♦ KQ52	Pass	4♠	All Pass	
South HCP: 13+1	♣ AJT96	♣ Q42				
Contract: 4♠ North						

### Board: 214

	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ AQ2				1NT
Vul: None	♥ T9832	♥ A4	Pass	2♦	Pass	2♥
North HCP: 5+1	♦ Q6	♦ JT7	All Pass			
South HCP: 15+1	♣ QT83	♣ KJ642				
Contract: 2♥ South						

### Board: 215

	North:	South:	W	N	E	S
Dealer: North	♠ QJ94	♠ K		1NT	Pass	2♦
Vul: N-S	♥ A3	♥ J8752	Pass	2♥	Pass	3♣
North HCP: 16	♦ AQ9	♦ K75	Pass	3NT	All Pass	
South HCP: 12+1	♣ K765	♣ AJ43				
Contract: 3NT North						

## South hands

## Texas\_or\_Jacoby

<b>Board: 211</b>	♠ Q9876	Partner bids first.
Dealer: North	♥ K5	The opponents are silent.
Vul: None	♦ T4	
HCP: 5+1	♣ T764	

---

<b>Board: 212</b>	♠ Q6	You bid first.
Dealer: South	♥ AT65	The opponents are silent.
Vul: N-S	♦ 985	
HCP: 15	♣ AKQT	

---

<b>Board: 213</b>	♠ KQJ86	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ KQ52	
HCP: 13+1	♣ Q42	

---

<b>Board: 214</b>	♠ AQ2	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: None	♦ JT7	
HCP: 15+1	♣ KJ642	

---

<b>Board: 215</b>	♠ K	Partner bids first.
Dealer: North	♥ J8752	The opponents are silent.
Vul: N-S	♦ K75	
HCP: 12+1	♣ AJ43	

## Both hands (Answers Page)

### Board: 211

	North:	South:	W	N	E	S
Dealer: North	♠ KJ43	♠ Q9876		1NT	Pass	2♥
Vul: None	♥ AT8	♥ K5	Pass	2♠	All Pass	
North HCP: 17	♦ AJ7	♦ T4				
South HCP: 5+1	♣ A95	♣ T764				
Contract: 2♠ North						

### Board: 212

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ92	♠ Q6				1NT
Vul: N-S	♥ 32	♥ AT65	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ 76	♦ 985	All Pass			
South HCP: 15	♣ 9854	♣ AKQT				
Contract: 2♠ South						

### Board: 213

	North:	South:	W	N	E	S
Dealer: North	♠ 974	♠ KQJ86		1NT	Pass	2♥
Vul: Both	♥ AK	♥ 5	Pass	2♠	Pass	3♦
North HCP: 16+1	♦ A84	♦ KQ52	Pass	4♠	All Pass	
South HCP: 13+1	♣ AJT96	♣ Q42				
Contract: 4♠ North						

### Board: 214

	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ AQ2				1NT
Vul: None	♥ T9832	♥ A4	Pass	2♦	Pass	2♥
North HCP: 5+1	♦ Q6	♦ JT7	All Pass			
South HCP: 15+1	♣ QT83	♣ KJ642				
Contract: 2♥ South						

### Board: 215

	North:	South:	W	N	E	S
Dealer: North	♠ QJ94	♠ K		1NT	Pass	2♦
Vul: N-S	♥ A3	♥ J8752	Pass	2♥	Pass	3♣
North HCP: 16	♦ AQ9	♦ K75	Pass	3NT	All Pass	
South HCP: 12+1	♣ K765	♣ AJ43				
Contract: 3NT North						



## North hands

## Texas\_or\_Jacoby

<b>Board: 216</b>	♠ AJ983	Partner bids first.
Dealer: South	♥ 93	The opponents are silent.
Vul: E-W	♦ K876	
HCP: 9+1	♣ J6	
<hr/>		
<b>Board: 217</b>	♠ T63	RHO opens the bidding 1NT.
Dealer: West	♥ T962	You bid next.
Vul: None	♦ A7	East (LHO) bids 2♥ if possible.
HCP: 10	♣ KQJ2	
<hr/>		
<b>Board: 218</b>	♠ K97	Partner bids first.
Dealer: South	♥ KJ875	The opponents are silent.
Vul: N-S	♦ -	
HCP: 12+2	♣ AJ982	
<hr/>		
<b>Board: 219</b>	♠ Q43	Partner bids first.
Dealer: South	♥ J8652	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 8+1	♣ J84	
<hr/>		
<b>Board: 220</b>	♠ AQ982	Partner bids first.
Dealer: South	♥ 84	The opponents are silent.
Vul: Both	♦ 6532	
HCP: 9+1	♣ K8	

## Both hands (Answers Page)

### Board: 216

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ AJ983

♥ 93

♦ K876

♣ J6

South:

♠ Q2

♥ A842

♦ Q52

♣ AKQ7

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

### Board: 217

Dealer: West

Vul: None

North HCP: 10

South HCP: 7+3

Contract: 3♥ North

North:

♠ T63

♥ T962

♦ A7

♣ KQJ2

South:

♠ J2

♥ K8754

♦ KT8543

♣ -

W	N	E	S
1NT	Pass	2♥	2♠ <sup>1</sup>
Pass	3♥	All Pass	
1. Michaels Cuebid			

### Board: 218

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 16

Contract: 3NT South

North:

♠ K97

♥ KJ875

♦ -

♣ AJ982

South:

♠ AJ6

♥ 93

♦ AQ73

♣ KQT5

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

### Board: 219

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 17

Contract: 4♥ North

North:

♠ Q43

♥ J8652

♦ A6

♣ J84

South:

♠ AK

♥ KT74

♦ J43

♣ AQ53

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

### Board: 220

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 17

Contract: 3NT North

North:

♠ AQ982

♥ 84

♦ 6532

♣ K8

South:

♠ J4

♥ K72

♦ AK98

♣ AQ53

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

## South hands

## Texas\_or\_Jacoby

<b>Board: 216</b>	♠ Q2	You bid first.
Dealer: South	♥ A842	The opponents are silent.
Vul: E-W	♦ Q52	
HCP: 17	♣ AKQ7	
<hr/>		
<b>Board: 217</b>	♠ J2	LHO opens the bidding 1NT.
Dealer: West	♥ K8754	Partner bids next.
Vul: None	♦ KT8543	East (RHO) bids 2♥ if possible.
HCP: 7+3	♣ -	
<hr/>		
<b>Board: 218</b>	♠ AJ6	You bid first.
Dealer: South	♥ 93	The opponents are silent.
Vul: N-S	♦ AQ73	
HCP: 16	♣ KQT5	
<hr/>		
<b>Board: 219</b>	♠ AK	You bid first.
Dealer: South	♥ KT74	The opponents are silent.
Vul: E-W	♦ J43	
HCP: 17	♣ AQ53	
<hr/>		
<b>Board: 220</b>	♠ J4	You bid first.
Dealer: South	♥ K72	The opponents are silent.
Vul: Both	♦ AK98	
HCP: 17	♣ AQ53	

## Both hands (Answers Page)

### Board: 216

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ AJ983

♥ 93

♦ K876

♣ J6

South:

♠ Q2

♥ A842

♦ Q52

♣ AKQ7

W N E S

Pass 2♥ Pass 2♠<sup>1</sup>

Pass 3♦ Pass 3NT

All Pass

### Board: 217

Dealer: West

Vul: None

North HCP: 10

South HCP: 7+3

Contract: 3♥ North

North:

♠ T63

♥ T962

♦ A7

♣ KQJ2

South:

♠ J2

♥ K8754

♦ KT8543

♣ -

W N E S

1NT Pass 2♥ 2♠<sup>1</sup>

Pass 3♥ All Pass

1. Michaels Cuebid

### Board: 218

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 16

Contract: 3NT South

North:

♠ K97

♥ KJ875

♦ -

♣ AJ982

South:

♠ AJ6

♥ 93

♦ AQ73

♣ KQT5

W N E S

Pass 2♦ Pass 2♥

Pass 3♣ Pass 3NT

All Pass

### Board: 219

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 17

Contract: 4♥ North

North:

♠ Q43

♥ J8652

♦ A6

♣ J84

South:

♠ AK

♥ KT74

♦ J43

♣ AQ53

W N E S

Pass 2♦ Pass 2♠<sup>1</sup>

Pass 4♥ All Pass

1. Extended acceptance after NT

### Board: 220

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 17

Contract: 3NT North

North:

♠ AQ982

♥ 84

♦ 6532

♣ K8

South:

♠ J4

♥ K72

♦ AK98

♣ AQ53

W N E S

Pass 2♥ Pass 2♠

Pass 3NT All Pass

# North hands

# Texas\_or\_Jacoby

<b>Board: 221</b>	♠ KJ8	You bid first.
Dealer: North	♥ Q92	The opponents are silent.
Vul: N-S	♦ AK82	
HCP: 15	♣ Q63	
<b>Board: 222</b>	♠ A6542	Partner bids first.
Dealer: South	♥ Q4	The opponents are silent.
Vul: E-W	♦ 82	
HCP: 9+1	♣ KT76	
<b>Board: 223</b>	♠ 6432	RHO opens the bidding 1NT.
Dealer: West	♥ 52	You bid next.
Vul: Both	♦ J654	East (LHO) bids 2♦ if possible.
HCP: 1	♣ 965	West (RHO) bids 2♥ if possible.
<b>Board: 224</b>	♠ 53	Partner bids first.
Dealer: South	♥ AQJT8	The opponents are silent.
Vul: None	♦ AT8	
HCP: 15+1	♣ KJ8	
<b>Board: 225</b>	♠ AJ82	You bid first.
Dealer: North	♥ K2	The opponents are silent.
Vul: E-W	♦ AJT8	
HCP: 16	♣ K72	

## Both hands (Answers Page)

### Board: 221

	North:	South:	W	N	E	S
Dealer: North	♠ KJ8	♠ AQ762		1NT	Pass	2♥
Vul: N-S	♥ Q92	♥ A3	Pass	2♠	Pass	3♦
North HCP: 15	♦ AK82	♦ QJ76	Pass	3♠	Pass	3NT
South HCP: 14+1	♣ Q63	♣ J4	Pass	4♠	All Pass	
Contract: 4♠ North						

### Board: 222

	North:	South:	W	N	E	S
Dealer: South	♠ A6542	♠ KQT				1NT
Vul: E-W	♥ Q4	♥ K53	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ 82	♦ KT6	Pass	3♣	Pass	4♠
South HCP: 17	♣ KT76	♣ AQ53	All Pass			
Contract: 4♠ South						

### Board: 223

	North:	South:	W	N	E	S
Dealer: West	♠ 6432	♠ AJT5	1NT	Pass	2♦	Pass
Vul: Both	♥ 52	♥ Q87	2♥	Pass	Pass	X
North HCP: 1	♦ J654	♦ AKQ	Pass	2♠	All Pass	
South HCP: 19	♣ 965	♣ KT8				
Contract: 2♠ North						

### Board: 224

	North:	South:	W	N	E	S
Dealer: South	♠ 53	♠ KQJT8				1NT
Vul: None	♥ AQJT8	♥ K53	Pass	2♦	Pass	2♥
North HCP: 15+1	♦ AT8	♦ QJ9	Pass	4NT	Pass	6♥
South HCP: 16+1	♣ KJ8	♣ A6	All Pass			
Contract: 6♥ South						

### Board: 225

	North:	South:	W	N	E	S
Dealer: North	♠ AJ82	♠ 9		1NT	Pass	2♦
Vul: E-W	♥ K2	♥ AQ954	Pass	2♥	Pass	3♣
North HCP: 16	♦ AJT8	♦ 643	Pass	3NT	All Pass	
South HCP: 12+1	♣ K72	♣ AQ63				
Contract: 3NT North						

## South hands

## Texas\_or\_Jacoby

<b>Board: 221</b>	♠ AQ762	Partner bids first.
Dealer: North	♥ A3	The opponents are silent.
Vul: N-S	♦ QJ76	
HCP: 14+1	♣ J4	
<b>Board: 222</b>	♠ KQT	You bid first.
Dealer: South	♥ K53	The opponents are silent.
Vul: E-W	♦ KT6	
HCP: 17	♣ AQ53	
<b>Board: 223</b>	♠ AJT5	LHO opens the bidding 1NT.
Dealer: West	♥ Q87	Partner bids next.
Vul: Both	♦ AKQ	East (RHO) bids 2♦ if possible.
HCP: 19	♣ KT8	West (LHO) bids 2♥ if possible.
<b>Board: 224</b>	♠ KQJT8	You bid first.
Dealer: South	♥ K53	The opponents are silent.
Vul: None	♦ QJ9	
HCP: 16+1	♣ A6	
<b>Board: 225</b>	♠ 9	Partner bids first.
Dealer: North	♥ AQ954	The opponents are silent.
Vul: E-W	♦ 643	
HCP: 12+1	♣ AQ63	

## Both hands (Answers Page)

### Board: 221

	North:	South:	W	N	E	S
Dealer: North	♠ KJ8	♠ AQ762		1NT	Pass	2♥
Vul: N-S	♥ Q92	♥ A3	Pass	2♠	Pass	3♦
North HCP: 15	♦ AK82	♦ QJ76	Pass	3♠	Pass	3NT
South HCP: 14+1	♣ Q63	♣ J4	Pass	4♠	All Pass	
Contract: 4♠ North						

### Board: 222

	North:	South:	W	N	E	S
Dealer: South	♠ A6542	♠ KQT				1NT
Vul: E-W	♥ Q4	♥ K53	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ 82	♦ KT6	Pass	3♣	Pass	4♠
South HCP: 17	♣ KT76	♣ AQ53	All Pass			
Contract: 4♠ South						

### Board: 223

	North:	South:	W	N	E	S
Dealer: West	♠ 6432	♠ AJT5	1NT	Pass	2♦	Pass
Vul: Both	♥ 52	♥ Q87	2♥	Pass	Pass	X
North HCP: 1	♦ J654	♦ AKQ	Pass	2♠	All Pass	
South HCP: 19	♣ 965	♣ KT8				
Contract: 2♠ North						

### Board: 224

	North:	South:	W	N	E	S
Dealer: South	♠ 53	♠ KQJT8				1NT
Vul: None	♥ AQJT8	♥ K53	Pass	2♦	Pass	2♥
North HCP: 15+1	♦ AT8	♦ QJ9	Pass	4NT	Pass	6♥
South HCP: 16+1	♣ KJ8	♣ A6	All Pass			
Contract: 6♥ South						

### Board: 225

	North:	South:	W	N	E	S
Dealer: North	♠ AJ82	♠ 9		1NT	Pass	2♦
Vul: E-W	♥ K2	♥ AQ954	Pass	2♥	Pass	3♣
North HCP: 16	♦ AJT8	♦ 643	Pass	3NT	All Pass	
South HCP: 12+1	♣ K72	♣ AQ63				
Contract: 3NT North						



# North hands

# Texas\_or\_Jacoby

**Board: 226**

♠ QJ854

Partner bids first.

Dealer: South

♥ KT6

The opponents are silent.

Vul: Both

♦ 872

HCP: 7+1

♣ JT

**Board: 227**

♠ A5

You bid first.

Dealer: North

♥ Q42

The opponents are silent.

Vul: None

♦ A986

HCP: 17

♣ AK93

**Board: 228**

♠ T54

Partner bids first.

Dealer: South

♥ KQJ9752

East (LHO) Doubles 4 ♦ if possible.

Vul: N-S

♦ 5

West (RHO) bids 5 ♦ if possible.

HCP: 9+3

♣ K3

**Board: 229**

♠ A3

You bid first.

Dealer: North

♥ KQ93

The opponents are silent.

Vul: Both

♦ KT96

HCP: 15

♣ KT2

## Both hands (Answers Page)

### Board: 226

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 16+1

Contract: 3 ♠ South

North:

♠ QJ854

♥ KT6

♦ 872

♣ JT

South:

♠ AKT

♥ A42

♦ JT643

♣ A4

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

### Board: 227

Dealer: North

Vul: None

North HCP: 17

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ A5

♥ Q42

♦ A986

♣ AK93

South:

♠ K

♥ KJ9763

♦ 742

♣ QT2

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

### Board: 228

Dealer: South

Vul: N-S

North HCP: 9+3

South HCP: 16

Contract: 5 ♥ North

North:

♠ T54

♥ KQJ9752

♦ 5

♣ K3

South:

♠ AKQ8

♥ A64

♦ 62

♣ QJ84

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

### Board: 229

Dealer: North

Vul: Both

North HCP: 15

South HCP: 14+2

Contract: 6 ♠ South

North:

♠ A3

♥ KQ93

♦ KT96

♣ KT2

South:

♠ KJT864

♥ 5

♦ AQ3

♣ A63

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>
Pass	4 ♠	Pass	4NT
Pass	5 ♦ <sup>2</sup>	Pass	5 ♥
Pass	5 ♠ <sup>3</sup>	Pass	6 ♠
All Pass			
1. Texas			
2. A=1/5 or 4/5			
3. no !S queen			

<b>Board: 226</b>	♠ AKT	You bid first.
Dealer: South	♥ A42	The opponents are silent.
Vul: Both	♦ JT643	
HCP: 16+1	♣ A4	

---

<b>Board: 227</b>	♠ K	Partner bids first.
Dealer: North	♥ KJ9763	The opponents are silent.
Vul: None	♦ 742	
HCP: 9+2	♣ QT2	

---

<b>Board: 228</b>	♠ AKQ8	You bid first.
Dealer: South	♥ A64	East (RHO) Doubles 4 ♦ if possible.
Vul: N-S	♦ 62	West (LHO) bids 5 ♦ if possible.
HCP: 16	♣ QJ84	

---

<b>Board: 229</b>	♠ KJT864	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ AQ3	
HCP: 14+2	♣ A63	

## Both hands (Answers Page)

### Board: 226

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 16+1

Contract: 3 ♠ South

North:

♠ QJ854

♥ KT6

♦ 872

♣ JT

South:

♠ AKT

♥ A42

♦ JT643

♣ A4

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

### Board: 227

Dealer: North

Vul: None

North HCP: 17

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ A5

♥ Q42

♦ A986

♣ AK93

South:

♠ K

♥ KJ9763

♦ 742

♣ QT2

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

### Board: 228

Dealer: South

Vul: N-S

North HCP: 9+3

South HCP: 16

Contract: 5 ♥ North

North:

♠ T54

♥ KQJ9752

♦ 5

♣ K3

South:

♠ AKQ8

♥ A64

♦ 62

♣ QJ84

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

### Board: 229

Dealer: North

Vul: Both

North HCP: 15

South HCP: 14+2

Contract: 6 ♠ South

North:

♠ A3

♥ KQ93

♦ KT96

♣ KT2

South:

♠ KJT864

♥ 5

♦ AQ3

♣ A63

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

1. Texas

2. A=1/5 or 4/5

3. no !S queen

# North hands

# Texas\_or\_Jacoby

**Board: 230**      ♠ K8432      Partner bids first.  
 Dealer: South      ♥ Q5      East (LHO) bids 3♥ if possible.  
 Vul: None      ♦ 965  
 HCP: 7+1      ♣ Q65

---

**Board: 231**      ♠ KQJ95      LHO opens the bidding 1NT.  
 Dealer: East      ♥ Q76      Partner bids next.  
 Vul: E-W      ♦ 6      West (RHO) bids 2♦ if possible.  
 HCP: 15+1      ♣ AK62

---

**Board: 232**      ♠ A9532      Partner bids first.  
 Dealer: South      ♥ 932      The opponents are silent.  
 Vul: E-W      ♦ KT9  
 HCP: 7+1      ♣ T5

---

**Board: 233**      ♠ A32      You bid first.  
 Dealer: North      ♥ QJ6      West (RHO) Doubles 2♥ if possible.  
 Vul: None      ♦ AKQ65  
 HCP: 17+1      ♣ J8

---

**Board: 234**      ♠ JT742      Partner bids first.  
 Dealer: South      ♥ 52      The opponents are silent.  
 Vul: N-S      ♦ AQ  
 HCP: 12+1      ♣ KQT8

## Both hands (Answers Page)

### Board: 230

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 15

Contract: 3 ♠ South

North:

♠ K8432

♥ Q5

♦ 965

♣ Q65

South:

♠ AJ75

♥ T93

♦ AQ

♣ KJ32

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

### Board: 231

Dealer: East

Vul: E-W

North HCP: 15+1

South HCP: 4+1

Contract: 2 ♠ North

North:

♠ KQJ95

♥ Q76

♦ 6

♣ AK62

South:

♠ 832

♥ 95

♦ Q9542

♣ Q97

W	N	E	S
		1NT	Pass
2 ♦	2 ♠	All Pass	

### Board: 232

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 17

Contract: 3NT South

North:

♠ A9532

♥ 932

♦ KT9

♣ T5

South:

♠ T6

♥ AKQ

♦ A732

♣ KJ32

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

### Board: 233

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 10+2

Contract: 4 ♠ North

North:

♠ A32

♥ QJ6

♦ AKQ65

♣ J8

South:

♠ KQT98

♥ 5

♦ 74

♣ KQ753

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

### Board: 234

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 16+1

Contract: 3NT North

North:

♠ JT742

♥ 52

♦ AQ

♣ KQT8

South:

♠ K5

♥ AQT83

♦ K98

♣ A65

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

## South hands

## Texas\_or\_Jacoby

**Board: 230**      ♠ AJ75      You bid first.  
 Dealer: South      ♥ T93      East (RHO) bids 3♥ if possible.  
 Vul: None      ♦ AQ  
 HCP: 15      ♣ KJ32

---

**Board: 231**      ♠ 832      RHO opens the bidding 1NT.  
 Dealer: East      ♥ 95      You bid next.  
 Vul: E-W      ♦ Q9542      West (LHO) bids 2♦ if possible.  
 HCP: 4+1      ♣ Q97

---

**Board: 232**      ♠ T6      You bid first.  
 Dealer: South      ♥ AKQ      The opponents are silent.  
 Vul: E-W      ♦ A732  
 HCP: 17      ♣ KJ32

---

**Board: 233**      ♠ KQT98      Partner bids first.  
 Dealer: North      ♥ 5      West (LHO) Doubles 2♥ if possible.  
 Vul: None      ♦ 74  
 HCP: 10+2      ♣ KQ753

---

**Board: 234**      ♠ K5      You bid first.  
 Dealer: South      ♥ AQT83      The opponents are silent.  
 Vul: N-S      ♦ K98  
 HCP: 16+1      ♣ A65

## Both hands (Answers Page)

### Board: 230

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 15

Contract: 3 ♠ South

North:

♠ K8432

♥ Q5

♦ 965

♣ Q65

South:

♠ AJ75

♥ T93

♦ AQ

♣ KJ32

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

### Board: 231

Dealer: East

Vul: E-W

North HCP: 15+1

South HCP: 4+1

Contract: 2 ♠ North

North:

♠ KQJ95

♥ Q76

♦ 6

♣ AK62

South:

♠ 832

♥ 95

♦ Q9542

♣ Q97

W	N	E	S
		1NT	Pass
2 ♦	2 ♠	All Pass	

### Board: 232

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 17

Contract: 3NT South

North:

♠ A9532

♥ 932

♦ KT9

♣ T5

South:

♠ T6

♥ AKQ

♦ A732

♣ KJ32

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

### Board: 233

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 10+2

Contract: 4 ♠ North

North:

♠ A32

♥ QJ6

♦ AKQ65

♣ J8

South:

♠ KQT98

♥ 5

♦ 74

♣ KQ753

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

### Board: 234

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 16+1

Contract: 3NT North

North:

♠ JT742

♥ 52

♦ AQ

♣ KQT8

South:

♠ K5

♥ AQT83

♦ K98

♣ A65

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



# North hands

# Texas\_or\_Jacoby

**Board: 235**      ♠ 63      You bid first.  
 Dealer: North      ♥ J54      The opponents are silent.  
 Vul: E-W      ♦ AK975  
 HCP: 15+1      ♣ AQJ

---

**Board: 236**      ♠ QJ432      Partner bids first.  
 Dealer: South      ♥ A64      The opponents are silent.  
 Vul: Both      ♦ T  
 HCP: 10+1      ♣ KT84

---

**Board: 237**      ♠ KQJ2      You bid first.  
 Dealer: North      ♥ KJ4      The opponents are silent.  
 Vul: N-S      ♦ AK86  
 HCP: 17      ♣ 62

---

**Board: 238**      ♠ KT92      You bid first.  
 Dealer: North      ♥ QJ5      West (RHO) bids 2♥ if possible.  
 Vul: E-W      ♦ A842      East (LHO) bids 2♠ if possible.  
 HCP: 17      ♣ AK

## Both hands (Answers Page)

### Board: 235

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 16+2

Contract: 6♥ South

North:

♠ 63

♥ J54

♦ AK975

♣ AQJ

South:

♠ AQ

♥ AKT732

♦ QJ

♣ 962

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

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

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

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

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

All Pass

1. Texas

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

3. King ask by 5NT

4. K=1

### Board: 236

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15+1

Contract: 4♠ South

North:

♠ QJ432

♥ A64

♦ T

♣ KT84

South:

♠ AKT96

♥ Q7

♦ AQ9

♣ 762

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

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

Pass	2♥	Pass	2NT <sup>1</sup>
------	----	------	------------------

Pass	3NT	Pass	4♠
------	-----	------	----

All Pass

1. Extended acceptance after NT

### Board: 237

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 16+1

Contract: 6♥ North

North:

♠ KQJ2

♥ KJ4

♦ AK86

♣ 62

South:

♠ 64

♥ AQT72

♦ QJ5

♣ AQJ

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

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	Pass	4NT
------	----	------	-----

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

### Board: 238

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 6+1

Contract: 3♥ South

North:

♠ KT92

♥ QJ5

♦ A842

♣ AK

South:

♠ 6

♥ AT874

♦ J75

♣ J952

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

	1NT	Pass	2♦
--	-----	------	----

2♥ <sup>1</sup>	X	2♠	3♥
-----------------	---	----	----

All Pass

1. Michaels Cuebid

**Board: 235**      ♠ AQ      Partner bids first.  
Dealer: North      ♥ AKT732      The opponents are silent.  
Vul: E-W      ♦ QJ  
HCP: 16+2      ♣ 962

---

**Board: 236**      ♠ AKT96      You bid first.  
Dealer: South      ♥ Q7      The opponents are silent.  
Vul: Both      ♦ AQ9  
HCP: 15+1      ♣ 762

---

**Board: 237**      ♠ 64      Partner bids first.  
Dealer: North      ♥ AQT72      The opponents are silent.  
Vul: N-S      ♦ QJ5  
HCP: 16+1      ♣ AQJ

---

**Board: 238**      ♠ 6      Partner bids first.  
Dealer: North      ♥ AT874      West (LHO) bids 2♥ if possible.  
Vul: E-W      ♦ J75      East (RHO) bids 2♠ if possible.  
HCP: 6+1      ♣ J952

## Both hands (Answers Page)

### Board: 235

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 16+2

Contract: 6♥ South

North:

♠ 63

♥ J54

♦ AK975

♣ AQJ

South:

♠ AQ

♥ AKT732

♦ QJ

♣ 962

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

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

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

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

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

All Pass

1. Texas

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

3. King ask by 5NT

4. K=1

### Board: 236

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15+1

Contract: 4♠ South

North:

♠ QJ432

♥ A64

♦ T

♣ KT84

South:

♠ AKT96

♥ Q7

♦ AQ9

♣ 762

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

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

Pass	2♥	Pass	2NT <sup>1</sup>
------	----	------	------------------

Pass	3NT	Pass	4♠
------	-----	------	----

All Pass

1. Extended acceptance after NT

### Board: 237

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 16+1

Contract: 6♥ North

North:

♠ KQJ2

♥ KJ4

♦ AK86

♣ 62

South:

♠ 64

♥ AQT72

♦ QJ5

♣ AQJ

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

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	Pass	4NT
------	----	------	-----

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

### Board: 238

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 6+1

Contract: 3♥ South

North:

♠ KT92

♥ QJ5

♦ A842

♣ AK

South:

♠ 6

♥ AT874

♦ J75

♣ J952

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

	1NT	Pass	2♦
--	-----	------	----

2♥ <sup>1</sup>	X	2♠	3♥
-----------------	---	----	----

All Pass

1. Michaels Cuebid

# North hands

# Texas\_or\_Jacoby

<b>Board: 239</b>	♠ J62	You bid first.
Dealer: North	♥ AJ98	The opponents are silent.
Vul: Both	♦ Q6	
HCP: 15	♣ AK43	

<b>Board: 240</b>	♠ 96	Partner bids first.
Dealer: South	♥ A9764	The opponents are silent.
Vul: None	♦ Q6	
HCP: 9+1	♣ KT76	

<b>Board: 241</b>	♠ QT52	You bid first.
Dealer: North	♥ AK2	The opponents are silent.
Vul: E-W	♦ Q5	
HCP: 15	♣ A852	

<b>Board: 242</b>	♠ Q98753	Partner bids first.
Dealer: South	♥ J9	The opponents are silent.
Vul: None	♦ J2	
HCP: 7+2	♣ K94	

<b>Board: 243</b>	♠ KQJ3	You bid first.
Dealer: North	♥ A4	The opponents are silent.
Vul: N-S	♦ T64	
HCP: 15	♣ KQ97	

## Both hands (Answers Page)

### Board: 239

	North:	South:	W	N	E	S
Dealer: North	♠ J62	♠ 43		1NT	Pass	2♦
Vul: Both	♥ AJ98	♥ QT643	Pass	2♥	Pass	3NT
North HCP: 15	♦ Q6	♦ AKT	Pass	4♥	All Pass	
South HCP: 10+1	♣ AK43	♣ J87				
Contract: 4♥ North						

### Board: 240

	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ AKQ73				1NT
Vul: None	♥ A9764	♥ Q53	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ Q6	♦ A3	Pass	3♣	Pass	4♥
South HCP: 16+1	♣ KT76	♣ J95	All Pass			
Contract: 4♥ South						

### Board: 241

	North:	South:	W	N	E	S
Dealer: North	♠ QT52	♠ AKJ743		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ AK2	♥ 63	Pass	4♠	All Pass	
North HCP: 15	♦ Q5	♦ T72				
South HCP: 9+2	♣ A852	♣ J3	1. Texas			
Contract: 4♠ North						

### Board: 242

	North:	South:	W	N	E	S
Dealer: South	♠ Q98753	♠ AKT				1NT
Vul: None	♥ J9	♥ 8732	Pass	2♥	Pass	2♠
North HCP: 7+2	♦ J2	♦ AK3	Pass	3♠	Pass	4♠
South HCP: 16	♣ K94	♣ QT6	All Pass			
Contract: 4♠ South						

### Board: 243

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ3	♠ A5		1NT	Pass	2♦
Vul: N-S	♥ A4	♥ T7532	Pass	2♥	All Pass	
North HCP: 15	♦ T64	♦ Q3				
South HCP: 6+1	♣ KQ97	♣ 8632				
Contract: 2♥ North						

## South hands

## Texas\_or\_Jacoby

<b>Board: 239</b>	♠ 43	Partner bids first.
Dealer: North	♥ QT643	The opponents are silent.
Vul: Both	♦ AKT	
HCP: 10+1	♣ J87	

---

<b>Board: 240</b>	♠ AKQ73	You bid first.
Dealer: South	♥ Q53	The opponents are silent.
Vul: None	♦ A3	
HCP: 16+1	♣ J95	

---

<b>Board: 241</b>	♠ AKJ743	Partner bids first.
Dealer: North	♥ 63	The opponents are silent.
Vul: E-W	♦ T72	
HCP: 9+2	♣ J3	

---

<b>Board: 242</b>	♠ AKT	You bid first.
Dealer: South	♥ 8732	The opponents are silent.
Vul: None	♦ AK3	
HCP: 16	♣ QT6	

---

<b>Board: 243</b>	♠ A5	Partner bids first.
Dealer: North	♥ T7532	The opponents are silent.
Vul: N-S	♦ Q3	
HCP: 6+1	♣ 8632	

## Both hands (Answers Page)

### Board: 239

	North:	South:	W	N	E	S
Dealer: North	♠ J62	♠ 43		1NT	Pass	2♦
Vul: Both	♥ AJ98	♥ QT643	Pass	2♥	Pass	3NT
North HCP: 15	♦ Q6	♦ AKT	Pass	4♥	All Pass	
South HCP: 10+1	♣ AK43	♣ J87				
Contract: 4♥ North						

### Board: 240

	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ AKQ73				1NT
Vul: None	♥ A9764	♥ Q53	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ Q6	♦ A3	Pass	3♣	Pass	4♥
South HCP: 16+1	♣ KT76	♣ J95	All Pass			
Contract: 4♥ South						

### Board: 241

	North:	South:	W	N	E	S
Dealer: North	♠ QT52	♠ AKJ743		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ AK2	♥ 63	Pass	4♠	All Pass	
North HCP: 15	♦ Q5	♦ T72				
South HCP: 9+2	♣ A852	♣ J3	1. Texas			
Contract: 4♠ North						

### Board: 242

	North:	South:	W	N	E	S
Dealer: South	♠ Q98753	♠ AKT				1NT
Vul: None	♥ J9	♥ 8732	Pass	2♥	Pass	2♠
North HCP: 7+2	♦ J2	♦ AK3	Pass	3♠	Pass	4♠
South HCP: 16	♣ K94	♣ QT6	All Pass			
Contract: 4♠ South						

### Board: 243

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ3	♠ A5		1NT	Pass	2♦
Vul: N-S	♥ A4	♥ T7532	Pass	2♥	All Pass	
North HCP: 15	♦ T64	♦ Q3				
South HCP: 6+1	♣ KQ97	♣ 8632				
Contract: 2♥ North						



<b>Board: 244</b>	♠ A	Partner bids first.
Dealer: South	♥ KJ754	The opponents are silent.
Vul: Both	♦ Q9653	
HCP: 10+2	♣ 62	
<hr/>		
<b>Board: 245</b>	♠ K5	You bid first.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: None	♦ AK865	
HCP: 17+1	♣ JT2	
<hr/>		
<b>Board: 246</b>	♠ J3	Partner bids first.
Dealer: South	♥ AJT53	The opponents are silent.
Vul: N-S	♦ K94	
HCP: 13+1	♣ A63	
<hr/>		
<b>Board: 247</b>	♠ AQ	You bid first.
Dealer: North	♥ QJ42	The opponents are silent.
Vul: E-W	♦ 542	
HCP: 15	♣ KQJ8	
<hr/>		
<b>Board: 248</b>	♠ AT3	RHO opens the bidding 1NT.
Dealer: West	♥ J6542	You bid next.
Vul: None	♦ 985	East (LHO) bids 2♥ if possible.
HCP: 5+1	♣ 93	

## Both hands (Answers Page)

### Board: 244

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 16

Contract: 4♥ South

North:

♠ A

♥ KJ754

♦ Q9653

♣ 62

South:

♠ J74

♥ 632

♦ AKJ8

♣ AK9

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

### Board: 245

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 5+1

Contract: 2♠ North

North:

♠ K5

♥ AQ9

♦ AK865

♣ JT2

South:

♠ Q6432

♥ 842

♦ J3

♣ Q94

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

### Board: 246

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 17

Contract: 4♥ South

North:

♠ J3

♥ AJT53

♦ K94

♣ A63

South:

♠ KQ

♥ KQ9

♦ Q832

♣ KQT2

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

### Board: 247

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2♠ North

North:

♠ AQ

♥ QJ42

♦ 542

♣ KQJ8

South:

♠ T8632

♥ A96

♦ T8

♣ A94

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

### Board: 248

Dealer: West

Vul: None

North HCP: 5+1

South HCP: 13+1

Contract: 3♦ South

North:

♠ AT3

♥ J6542

♦ 985

♣ 93

South:

♠ K42

♥ A3

♦ QJ743

♣ KT6

W	N	E	S
1NT	Pass	2♥	3♦
All Pass			

## South hands

## Texas\_or\_Jacoby

<b>Board: 244</b>	♠ J74	You bid first.
Dealer: South	♥ 632	The opponents are silent.
Vul: Both	♦ AKJ8	
HCP: 16	♣ AK9	
<hr/>		
<b>Board: 245</b>	♠ Q6432	Partner bids first.
Dealer: North	♥ 842	The opponents are silent.
Vul: None	♦ J3	
HCP: 5+1	♣ Q94	
<hr/>		
<b>Board: 246</b>	♠ KQ	You bid first.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: N-S	♦ Q832	
HCP: 17	♣ KQT2	
<hr/>		
<b>Board: 247</b>	♠ T8632	Partner bids first.
Dealer: North	♥ A96	The opponents are silent.
Vul: E-W	♦ T8	
HCP: 8+1	♣ A94	
<hr/>		
<b>Board: 248</b>	♠ K42	LHO opens the bidding 1NT.
Dealer: West	♥ A3	Partner bids next.
Vul: None	♦ QJ743	East (RHO) bids 2♥ if possible.
HCP: 13+1	♣ KT6	

## Both hands (Answers Page)

### Board: 244

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 16

Contract: 4♥ South

North:

♠ A

♥ KJ754

♦ Q9653

♣ 62

South:

♠ J74

♥ 632

♦ AKJ8

♣ AK9

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

### Board: 245

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 5+1

Contract: 2♠ North

North:

♠ K5

♥ AQ9

♦ AK865

♣ JT2

South:

♠ Q6432

♥ 842

♦ J3

♣ Q94

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

### Board: 246

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 17

Contract: 4♥ South

North:

♠ J3

♥ AJT53

♦ K94

♣ A63

South:

♠ KQ

♥ KQ9

♦ Q832

♣ KQT2

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

### Board: 247

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2♠ North

North:

♠ AQ

♥ QJ42

♦ 542

♣ KQJ8

South:

♠ T8632

♥ A96

♦ T8

♣ A94

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

### Board: 248

Dealer: West

Vul: None

North HCP: 5+1

South HCP: 13+1

Contract: 3♦ South

North:

♠ AT3

♥ J6542

♦ 985

♣ 93

South:

♠ K42

♥ A3

♦ QJ743

♣ KT6

W	N	E	S
1NT	Pass	2♥	3♦
All Pass			

# North hands

# Texas\_or\_Jacoby

**Board: 249**      ♠ AT4      You bid first.  
 Dealer: North      ♥ K9532      The opponents are silent.  
 Vul: E-W      ♦ A86  
 HCP: 15+1      ♣ A7

---

**Board: 250**      ♠ AK632      Partner bids first.  
 Dealer: South      ♥ J6      The opponents are silent.  
 Vul: Both      ♦ A87  
 HCP: 18+1      ♣ AQ4

---

**Board: 251**      ♠ KQT6      You bid first.  
 Dealer: North      ♥ KJ2      The opponents are silent.  
 Vul: N-S      ♦ T5  
 HCP: 15      ♣ AQ84

---

**Board: 252**      ♠ Q2      Partner bids first.  
 Dealer: South      ♥ T98542      East (LHO) Doubles 2 ♦ if possible.  
 Vul: E-W      ♦ 2      East (LHO) bids 3 ♣ if possible.  
 HCP: 2+2      ♣ 9874      West (RHO) bids 3 ♦ if possible.

## Both hands (Answers Page)

### Board: 249

	North:	South:	W	N	E	S
Dealer: North	♠ AT4	♠ Q8732		1NT	Pass	2♥
Vul: E-W	♥ K9532	♥ 8	Pass	2♠	Pass	2NT
North HCP: 15+1	♦ A86	♦ QT7	Pass	3♠	All Pass	
South HCP: 8+1	♣ A7	♣ KJ98				
Contract: 3♠ North						

### Board: 250

	North:	South:	W	N	E	S
Dealer: South	♠ AK632	♠ QJ4				1NT
Vul: Both	♥ J6	♥ AK	Pass	2♥	Pass	2♠
North HCP: 18+1	♦ A87	♦ QJT96	Pass	6NT	All Pass	
South HCP: 17+1	♣ AQ4	♣ KJT				
Contract: 6NT North						

### Board: 251

	North:	South:	W	N	E	S
Dealer: North	♠ KQT6	♠ AJ953		1NT	Pass	2♥
Vul: N-S	♥ KJ2	♥ AQ	Pass	2NT <sup>1</sup>	Pass	3NT
North HCP: 15	♦ T5	♦ KQ3	Pass	4♠	Pass	4NT
South HCP: 16+1	♣ AQ84	♣ T75	Pass	5♠ <sup>2</sup>	Pass	6♠
Contract: 6♠ South			All Pass			

1. Extended acceptance after NT

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

### Board: 252

	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ AK764				1NT
Vul: E-W	♥ T98542	♥ A76	Pass	2♦	X	2♥
North HCP: 2+2	♦ 2	♦ K87	Pass	Pass	3♣	Pass
South HCP: 16+1	♣ 9874	♣ Q2	3♦	3♥	All Pass	
Contract: 3♥ North						

## South hands

## Texas\_or\_Jacoby

**Board: 249**      ♠ Q8732      Partner bids first.  
 Dealer: North      ♥ 8      The opponents are silent.  
 Vul: E-W      ♦ QT7  
 HCP: 8+1      ♣ KJ98

---

**Board: 250**      ♠ QJ4      You bid first.  
 Dealer: South      ♥ AK      The opponents are silent.  
 Vul: Both      ♦ QJT96  
 HCP: 17+1      ♣ KJT

---

**Board: 251**      ♠ AJ953      Partner bids first.  
 Dealer: North      ♥ AQ      The opponents are silent.  
 Vul: N-S      ♦ KQ3  
 HCP: 16+1      ♣ T75

---

**Board: 252**      ♠ AK764      You bid first.  
 Dealer: South      ♥ A76      East (RHO) Doubles 2♦ if possible.  
 Vul: E-W      ♦ K87      East (RHO) bids 3♣ if possible.  
 HCP: 16+1      ♣ Q2      West (LHO) bids 3♦ if possible.

## Both hands (Answers Page)

### Board: 249

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8+1

Contract: 3 ♠ North

North:

♠ AT4

♥ K9532

♦ A86

♣ A7

South:

♠ Q8732

♥ 8

♦ QT7

♣ KJ98

W N E S

1NT Pass 2♥

Pass 2♠ Pass 2NT

Pass 3♠ All Pass

### Board: 250

Dealer: South

Vul: Both

North HCP: 18+1

South HCP: 17+1

Contract: 6NT North

North:

♠ AK632

♥ J6

♦ A87

♣ AQ4

South:

♠ QJ4

♥ AK

♦ QJT96

♣ KJT

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 6NT All Pass

### Board: 251

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 16+1

Contract: 6♠ South

North:

♠ KQT6

♥ KJ2

♦ T5

♣ AQ84

South:

♠ AJ953

♥ AQ

♦ KQ3

♣ T75

W N E S

1NT Pass 2♥

Pass 2NT<sup>1</sup> Pass 3NT

Pass 4♠ Pass 4NT

Pass 5♠<sup>2</sup> Pass 6♠

All Pass

1. Extended acceptance after NT

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

### Board: 252

Dealer: South

Vul: E-W

North HCP: 2+2

South HCP: 16+1

Contract: 3♥ North

North:

♠ Q2

♥ T98542

♦ 2

♣ 9874

South:

♠ AK764

♥ A76

♦ K87

♣ Q2

W N E S

1NT

Pass 2♦ X 2♥

Pass Pass 3♣ Pass

3♦ 3♥ All Pass



# North hands

# Texas\_or\_Jacoby

<b>Board: 253</b>	♠ A973	You bid first.
Dealer: North	♥ 765	The opponents are silent.
Vul: Both	♦ K32	
HCP: 15	♣ AKJ	
<b>Board: 254</b>	♠ KT3	Partner bids first.
Dealer: South	♥ AQJ9862	The opponents are silent.
Vul: None	♦ 7	
HCP: 12+3	♣ Q2	
<b>Board: 255</b>	♠ 63	Partner bids first.
Dealer: South	♥ Q9873	East (LHO) bids 2♥ if possible.
Vul: E-W	♦ AJT974	West (RHO) bids 2♠ if possible.
HCP: 7+3	♣ -	
<b>Board: 256</b>	♠ AKQT852	Partner bids first.
Dealer: South	♥ AT6	The opponents are silent.
Vul: Both	♦ K5	
HCP: 16+3	♣ 3	
<b>Board: 257</b>	♠ A97	You bid first.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: None	♦ KQ5	
HCP: 16	♣ AT74	

## Both hands (Answers Page)

### Board: 253

Dealer: North

Vul: Both

North HCP: 15

South HCP: 6+1

Contract: 2♥ North

North:

♠ A973

♥ 765

♦ K32

♣ AKJ

South:

♠ J

♥ KQT93

♦ 9854

♣ 965

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

### Board: 254

Dealer: South

Vul: None

North HCP: 12+3

South HCP: 15

Contract: 4♥ South

North:

♠ KT3

♥ AQJ9862

♦ 7

♣ Q2

South:

♠ 8754

♥ KT4

♦ AJ4

♣ AK9

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

### Board: 255

Dealer: South

Vul: E-W

North HCP: 7+3

South HCP: 16

Contract: 3♦ North

North:

♠ 63

♥ Q9873

♦ AJT974

♣ -

South:

♠ KT2

♥ A4

♦ KQ63

♣ AT76

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

### Board: 256

Dealer: South

Vul: Both

North HCP: 16+3

South HCP: 16

Contract: 5♠ North

North:

♠ AKQT852

♥ AT6

♦ K5

♣ 3

South:

♠ 96

♥ KQ4

♦ Q762

♣ AKQ9

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	5♠	All Pass	
1. Texas			
2. A=1/5 or 4/5			

### Board: 257

Dealer: North

Vul: None

North HCP: 16

South HCP: 4+1

Contract: 2♥ North

North:

♠ A97

♥ QJ2

♦ KQ5

♣ AT74

South:

♠ J52

♥ T9874

♦ 87

♣ QJ8

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

## South hands

## Texas\_or\_Jacoby

<b>Board: 253</b>	♠ J	Partner bids first.
Dealer: North	♥ KQT93	The opponents are silent.
Vul: Both	♦ 9854	
HCP: 6+1	♣ 965	
<b>Board: 254</b>	♠ 8754	You bid first.
Dealer: South	♥ KT4	The opponents are silent.
Vul: None	♦ AJ4	
HCP: 15	♣ AK9	
<b>Board: 255</b>	♠ KT2	You bid first.
Dealer: South	♥ A4	East (RHO) bids 2♥ if possible.
Vul: E-W	♦ KQ63	West (LHO) bids 2♠ if possible.
HCP: 16	♣ AT76	
<b>Board: 256</b>	♠ 96	You bid first.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: Both	♦ Q762	
HCP: 16	♣ AKQ9	
<b>Board: 257</b>	♠ J52	Partner bids first.
Dealer: North	♥ T9874	The opponents are silent.
Vul: None	♦ 87	
HCP: 4+1	♣ QJ8	

## Both hands (Answers Page)

### Board: 253

	North:	South:	W	N	E	S
Dealer: North	♠ A973	♠ J		1NT	Pass	2♦
Vul: Both	♥ 765	♥ KQT93	Pass	2♥	All Pass	
North HCP: 15	♦ K32	♦ 9854				
South HCP: 6+1	♣ AKJ	♣ 965				
Contract: 2♥ North						

### Board: 254

	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ 8754				1NT
Vul: None	♥ AQJ9862	♥ KT4	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12+3	♦ 7	♦ AJ4	All Pass			
South HCP: 15	♣ Q2	♣ AK9				
Contract: 4♥ South						1. Texas

### Board: 255

	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ KT2				1NT
Vul: E-W	♥ Q9873	♥ A4	Pass	2♦	2♥ <sup>1</sup>	Pass
North HCP: 7+3	♦ AJT974	♦ KQ63	2♠	3♦	All Pass	
South HCP: 16	♣ -	♣ AT76				
Contract: 3♦ North						1. Michaels Cuebid

### Board: 256

	North:	South:	W	N	E	S
Dealer: South	♠ AKQT852	♠ 96				1NT
Vul: Both	♥ AT6	♥ KQ4	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 16+3	♦ K5	♦ Q762	Pass	4NT	Pass	5♦ <sup>2</sup>
South HCP: 16	♣ 3	♣ AKQ9	Pass	5♠	All Pass	
Contract: 5♠ North						1. Texas
						2. A=1/5 or 4/5

### Board: 257

	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ J52		1NT	Pass	2♦
Vul: None	♥ QJ2	♥ T9874	Pass	2♥	All Pass	
North HCP: 16	♦ KQ5	♦ 87				
South HCP: 4+1	♣ AT74	♣ QJ8				
Contract: 2♥ North						

# North hands

# Texas\_or\_Jacoby

<b>Board: 258</b>	♠ 6	Partner bids first.
Dealer: South	♥ KT842	The opponents are silent.
Vul: N-S	♦ 653	
HCP: 3+1	♣ 9832	

---

<b>Board: 259</b>	♠ KQT	You bid first.
Dealer: North	♥ AQ76	The opponents are silent.
Vul: Both	♦ K32	
HCP: 17	♣ K84	

---

<b>Board: 260</b>	♠ JT864	Partner bids first.
Dealer: South	♥ A8	The opponents are silent.
Vul: None	♦ AKT8	
HCP: 14+1	♣ Q7	

---

<b>Board: 261</b>	♠ QJ6	You bid first.
Dealer: North	♥ AT93	The opponents are silent.
Vul: N-S	♦ AK5	
HCP: 15	♣ J84	

---

<b>Board: 262</b>	♠ AK876	Partner bids first.
Dealer: South	♥ K7	The opponents are silent.
Vul: E-W	♦ KT652	
HCP: 13+2	♣ T	

## Both hands (Answers Page)

### Board: 258

Dealer: South

Vul: N-S

North HCP: 3+1

South HCP: 16

Contract: 2♥ South

North:

♠ 6

♥ KT842

♦ 653

♣ 9832

South:

♠ 942

♥ AJ95

♦ K98

♣ AKJ

W	N	E	S
			1NT

Pass	2♦	Pass	2♥
------	----	------	----

All Pass

### Board: 259

Dealer: North

Vul: Both

North HCP: 17

South HCP: 12+1

Contract: 4♥ North

North:

♠ KQT

♥ AQ76

♦ K32

♣ K84

South:

♠ J4

♥ KJ984

♦ J8

♣ AQ75

W	N	E	S
	1NT	Pass	2♦

Pass	2♥	Pass	3♣
------	----	------	----

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

### Board: 260

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ JT864

♥ A8

♦ AKT8

♣ Q7

South:

♠ AQ3

♥ QJ6

♦ 76

♣ AK983

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3♦	Pass	4♠
------	----	------	----

All Pass

### Board: 261

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 13+1

Contract: 4♠ North

North:

♠ QJ6

♥ AT93

♦ AK5

♣ J84

South:

♠ KT875

♥ 4

♦ QJ2

♣ AK92

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	Pass	3♣
------	----	------	----

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

### Board: 262

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 16

Contract: 3NT South

North:

♠ AK876

♥ K7

♦ KT652

♣ T

South:

♠ 43

♥ QJ8

♦ AQ98

♣ AK74

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3♦	Pass	3NT
------	----	------	-----

All Pass

## South hands

## Texas\_or\_Jacoby

<b>Board: 258</b>	♠ 942	You bid first.
Dealer: South	♥ AJ95	The opponents are silent.
Vul: N-S	♦ K98	
HCP: 16	♣ AKJ	

---

<b>Board: 259</b>	♠ J4	Partner bids first.
Dealer: North	♥ KJ984	The opponents are silent.
Vul: Both	♦ J8	
HCP: 12+1	♣ AQ75	

---

<b>Board: 260</b>	♠ AQ3	You bid first.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: None	♦ 76	
HCP: 16+1	♣ AK983	

---

<b>Board: 261</b>	♠ KT875	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: N-S	♦ QJ2	
HCP: 13+1	♣ AK92	

---

<b>Board: 262</b>	♠ 43	You bid first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: E-W	♦ AQ98	
HCP: 16	♣ AK74	

## Both hands (Answers Page)

### Board: 258

	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ 942				1NT
Vul: N-S	♥ KT842	♥ AJ95	Pass	2♦	Pass	2♥
North HCP: 3+1	♦ 653	♦ K98	All Pass			
South HCP: 16	♣ 9832	♣ AKJ				
Contract: 2♥ South						

### Board: 259

	North:	South:	W	N	E	S
Dealer: North	♠ KQT	♠ J4		1NT	Pass	2♦
Vul: Both	♥ AQ76	♥ KJ984	Pass	2♥	Pass	3♣
North HCP: 17	♦ K32	♦ J8	Pass	4♥	All Pass	
South HCP: 12+1	♣ K84	♣ AQ75				
Contract: 4♥ North						

### Board: 260

	North:	South:	W	N	E	S
Dealer: South	♠ JT864	♠ AQ3				1NT
Vul: None	♥ A8	♥ QJ6	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ AKT8	♦ 76	Pass	3♦	Pass	4♠
South HCP: 16+1	♣ Q7	♣ AK983	All Pass			
Contract: 4♠ South						

### Board: 261

	North:	South:	W	N	E	S
Dealer: North	♠ QJ6	♠ KT875		1NT	Pass	2♥
Vul: N-S	♥ AT93	♥ 4	Pass	2♠	Pass	3♣
North HCP: 15	♦ AK5	♦ QJ2	Pass	4♠	All Pass	
South HCP: 13+1	♣ J84	♣ AK92				
Contract: 4♠ North						

### Board: 262

	North:	South:	W	N	E	S
Dealer: South	♠ AK876	♠ 43				1NT
Vul: E-W	♥ K7	♥ QJ8	Pass	2♥	Pass	2♠
North HCP: 13+2	♦ KT652	♦ AQ98	Pass	3♦	Pass	3NT
South HCP: 16	♣ T	♣ AK74	All Pass			
Contract: 3NT South						



<b>Board: 263</b>	♠ 3	Partner bids first.
Dealer: South	♥ KT9643	East (LHO) bids 2♥ if possible.
Vul: None	♦ QJ8	West (RHO) bids 2♠ if possible.
HCP: 10+2	♣ A76	

---

<b>Board: 264</b>	♠ AJ983	Partner bids first.
Dealer: South	♥ A53	East (LHO) bids 2♠ if possible.
Vul: N-S	♦ J4	West (RHO) bids 2NT if possible.
HCP: 14+1	♣ A97	

---

<b>Board: 265</b>	♠ J5	You bid first.
Dealer: North	♥ AJT8	The opponents are silent.
Vul: E-W	♦ AJ9	
HCP: 17	♣ AQT3	

---

<b>Board: 266</b>	♠ 976	Partner bids first.
Dealer: South	♥ AK9643	The opponents are silent.
Vul: Both	♦ 4	
HCP: 12+2	♣ KQ3	

## Both hands (Answers Page)

### Board: 263

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 16

Contract: 4♥ North

North:

♠ 3

♥ KT9643

♦ QJ8

♣ A76

South:

♠ QJ42

♥ A7

♦ K65

♣ KQJ2

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

1. Michaels Cuebid

2. strength cue bid

### Board: 264

Dealer: South

Vul: N-S

North HCP: 14+1

South HCP: 15+1

Contract: 6♠ North

North:

♠ AJ983

♥ A53

♦ J4

♣ A97

South:

♠ KT5

♥ KQ7

♦ A6

♣ QJT62

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

1. Michaels Cuebid

2. to the partner's longer

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

### Board: 265

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 6+2

Contract: 4♠ North

North:

♠ J5

♥ AJT8

♦ AJ9

♣ AQT3

South:

♠ Q98743

♥ K

♦ T75

♣ J96

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

### Board: 266

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 15

Contract: 4♥ North

North:

♠ 976

♥ AK9643

♦ 4

♣ KQ3

South:

♠ JT32

♥ Q85

♦ AKT

♣ AJ6

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

# South hands

# Texas\_or\_Jacoby

<b>Board: 263</b>	♠ QJ42	You bid first.
Dealer: South	♥ A7	East (RHO) bids 2♥ if possible.
Vul: None	♦ K65	West (LHO) bids 2♠ if possible.
HCP: 16	♣ KQJ2	

---

<b>Board: 264</b>	♠ KT5	You bid first.
Dealer: South	♥ KQ7	East (RHO) bids 2♠ if possible.
Vul: N-S	♦ A6	West (LHO) bids 2NT if possible.
HCP: 15+1	♣ QJT62	

---

<b>Board: 265</b>	♠ Q98743	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: E-W	♦ T75	
HCP: 6+2	♣ J96	

---

<b>Board: 266</b>	♠ JT32	You bid first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: Both	♦ AKT	
HCP: 15	♣ AJ6	

## Both hands (Answers Page)

### Board: 263

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 16

Contract: 4♥ North

North:

♠ 3

♥ KT9643

♦ QJ8

♣ A76

South:

♠ QJ42

♥ A7

♦ K65

♣ KQJ2

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

1. Michaels Cuebid

2. strength cue bid

### Board: 264

Dealer: South

Vul: N-S

North HCP: 14+1

South HCP: 15+1

Contract: 6♠ North

North:

♠ AJ983

♥ A53

♦ J4

♣ A97

South:

♠ KT5

♥ KQ7

♦ A6

♣ QJT62

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

1. Michaels Cuebid

2. to the partner's longer

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

### Board: 265

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 6+2

Contract: 4♠ North

North:

♠ J5

♥ AJT8

♦ AJ9

♣ AQT3

South:

♠ Q98743

♥ K

♦ T75

♣ J96

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

### Board: 266

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 15

Contract: 4♥ North

North:

♠ 976

♥ AK9643

♦ 4

♣ KQ3

South:

♠ JT32

♥ Q85

♦ AKT

♣ AJ6

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

# North hands

# Texas\_or\_Jacoby

## Board: 267

♠ AQT42

You bid first.

Dealer: North

♥ AK6

The opponents are silent.

Vul: N-S

♦ Q3

HCP: 15+1

♣ 962

## Board: 268

♠ 97

Partner bids first.

Dealer: South

♥ AT542

East (LHO) Doubles 2♦ if possible.

Vul: E-W

♦ 3

HCP: 11+2

♣ AK853

## Board: 269

♠ KQ74

You bid first.

Dealer: North

♥ A8

The opponents are silent.

Vul: Both

♦ AK53

HCP: 16

♣ 976

## Board: 270

♠ KQ75

LHO opens the bidding 1NT.

Dealer: East

♥ J8

Partner bids next.

Vul: None

♦ AT3

West (RHO) bids 2♦ if possible.

HCP: 14

♣ A742

East (LHO) bids 2♥ if possible.

## Board: 271

♠ KT

You bid first.

Dealer: North

♥ Q54

The opponents are silent.

Vul: E-W

♦ AKQ62

HCP: 17+1

♣ K97

## Both hands (Answers Page)

### Board: 267

	North:	South:	W	N	E	S
Dealer: North	♠ AQT42	♠ K		1NT	Pass	2♦
Vul: N-S	♥ AK6	♥ QT9542	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ Q3	♦ JT6	All Pass			
South HCP: 10+2	♣ 962	♣ KJT				
Contract: 4♥ South						

### Board: 268

	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ AJ4				1NT
Vul: E-W	♥ AT542	♥ Q8	Pass	2♦	X	XX
North HCP: 11+2	♦ 3	♦ KQT65	Pass	3NT	All Pass	
South HCP: 15+1	♣ AK853	♣ QJ7				
Contract: 3NT North						

### Board: 269

	North:	South:	W	N	E	S
Dealer: North	♠ KQ74	♠ JT		1NT	Pass	2♦
Vul: Both	♥ A8	♥ JT965	Pass	2♥	Pass	3♣
North HCP: 16	♦ AK53	♦ J	Pass	3NT	All Pass	
South HCP: 9+2	♣ 976	♣ AQT32				
Contract: 3NT North						

### Board: 270

	North:	South:	W	N	E	S
Dealer: East	♠ KQ75	♠ J643			1NT	Pass
Vul: None	♥ J8	♥ T75	2♦	Pass	2♥	Pass
North HCP: 14	♦ AT3	♦ KQ64	Pass	X	Pass	2♠
South HCP: 6	♣ A742	♣ 98	All Pass			
Contract: 2♠ South						

### Board: 271

	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ 4		1NT	Pass	2♦
Vul: E-W	♥ Q54	♥ A9632	Pass	2♥	Pass	3♣
North HCP: 17+1	♦ AKQ62	♦ T9	Pass	4♥	All Pass	
South HCP: 10+2	♣ K97	♣ AQ852				
Contract: 4♥ North						

## South hands

## Texas\_or\_Jacoby

<b>Board: 267</b>	♠ K	Partner bids first.
Dealer: North	♥ QT9542	The opponents are silent.
Vul: N-S	♦ JT6	
HCP: 10+2	♣ KJT	
<b>Board: 268</b>	♠ AJ4	You bid first.
Dealer: South	♥ Q8	East (RHO) Doubles 2♦ if possible.
Vul: E-W	♦ KQT65	
HCP: 15+1	♣ QJ7	
<b>Board: 269</b>	♠ JT	Partner bids first.
Dealer: North	♥ JT965	The opponents are silent.
Vul: Both	♦ J	
HCP: 9+2	♣ AQT32	
<b>Board: 270</b>	♠ J643	RHO opens the bidding 1NT.
Dealer: East	♥ T75	You bid next.
Vul: None	♦ KQ64	West (LHO) bids 2♦ if possible.
HCP: 6	♣ 98	East (RHO) bids 2♥ if possible.
<b>Board: 271</b>	♠ 4	Partner bids first.
Dealer: North	♥ A9632	The opponents are silent.
Vul: E-W	♦ T9	
HCP: 10+2	♣ AQ852	

## Both hands (Answers Page)

### Board: 267

	North:	South:	W	N	E	S
Dealer: North	♠ AQT42	♠ K		1NT	Pass	2♦
Vul: N-S	♥ AK6	♥ QT9542	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ Q3	♦ JT6	All Pass			
South HCP: 10+2	♣ 962	♣ KJT				
Contract: 4♥ South						

### Board: 268

	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ AJ4				1NT
Vul: E-W	♥ AT542	♥ Q8	Pass	2♦	X	XX
North HCP: 11+2	♦ 3	♦ KQT65	Pass	3NT	All Pass	
South HCP: 15+1	♣ AK853	♣ QJ7				
Contract: 3NT North						

### Board: 269

	North:	South:	W	N	E	S
Dealer: North	♠ KQ74	♠ JT		1NT	Pass	2♦
Vul: Both	♥ A8	♥ JT965	Pass	2♥	Pass	3♣
North HCP: 16	♦ AK53	♦ J	Pass	3NT	All Pass	
South HCP: 9+2	♣ 976	♣ AQT32				
Contract: 3NT North						

### Board: 270

	North:	South:	W	N	E	S
Dealer: East	♠ KQ75	♠ J643			1NT	Pass
Vul: None	♥ J8	♥ T75	2♦	Pass	2♥	Pass
North HCP: 14	♦ AT3	♦ KQ64	Pass	X	Pass	2♠
South HCP: 6	♣ A742	♣ 98	All Pass			
Contract: 2♠ South						

### Board: 271

	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ 4		1NT	Pass	2♦
Vul: E-W	♥ Q54	♥ A9632	Pass	2♥	Pass	3♣
North HCP: 17+1	♦ AKQ62	♦ T9	Pass	4♥	All Pass	
South HCP: 10+2	♣ K97	♣ AQ852				
Contract: 4♥ North						



# North hands

# Texas\_or\_Jacoby

**Board: 272**      ♠ 92      Partner bids first.  
 Dealer: South      ♥ JT7532      East (LHO) Doubles 4 ♦ if possible.  
 Vul: Both      ♦ K42  
 HCP: 7+2      ♣ K7

---

**Board: 273**      ♠ K53      You bid first.  
 Dealer: North      ♥ A42      The opponents are silent.  
 Vul: None      ♦ AQ93  
 HCP: 17      ♣ A64

---

**Board: 274**      ♠ KJ832      Partner bids first.  
 Dealer: South      ♥ 632      The opponents are silent.  
 Vul: N-S      ♦ J972  
 HCP: 9+1      ♣ A

---

**Board: 275**      ♠ AJ83      You bid first.  
 Dealer: North      ♥ T6      The opponents are silent.  
 Vul: Both      ♦ KQJ  
 HCP: 15      ♣ A753

---

**Board: 276**      ♠ KT873      Partner bids first.  
 Dealer: South      ♥ Q      The opponents are silent.  
 Vul: None      ♦ T865  
 HCP: 8+1      ♣ KT4

## Both hands (Answers Page)

### Board: 272

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 17

Contract: 4♥ South

North:

♠ 92

♥ JT7532

♦ K42

♣ K7

South:

♠ AKQ7

♥ Q64

♦ QT

♣ A854

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

### Board: 273

Dealer: North

Vul: None

North HCP: 17

South HCP: 9+1

Contract: 4♥ North

North:

♠ K53

♥ A42

♦ AQ93

♣ A64

South:

♠ A84

♥ QT753

♦ 742

♣ K9

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

### Board: 274

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 4♠ South

North:

♠ KJ832

♥ 632

♦ J972

♣ A

South:

♠ Q75

♥ AKQT

♦ Q65

♣ Q94

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

### Board: 275

Dealer: North

Vul: Both

North HCP: 15

South HCP: 12+1

Contract: 4♥ South

North:

♠ AJ83

♥ T6

♦ KQJ

♣ A753

South:

♠ -

♥ AKQJ4

♦ 9652

♣ QT42

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

### Board: 276

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ KT873

♥ Q

♦ T865

♣ KT4

South:

♠ J42

♥ AK432

♦ AKJ

♣ 52

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

# South hands

# Texas\_or\_Jacoby

**Board: 272**      ♠ AKQ7      You bid first.  
 Dealer: South      ♥ Q64      East (RHO) Doubles 4 ♦ if possible.  
 Vul: Both      ♦ QT  
 HCP: 17      ♣ A854

---

**Board: 273**      ♠ A84      Partner bids first.  
 Dealer: North      ♥ QT753      The opponents are silent.  
 Vul: None      ♦ 742  
 HCP: 9+1      ♣ K9

---

**Board: 274**      ♠ Q75      You bid first.  
 Dealer: South      ♥ AKQT      The opponents are silent.  
 Vul: N-S      ♦ Q65  
 HCP: 15      ♣ Q94

---

**Board: 275**      ♠ -      Partner bids first.  
 Dealer: North      ♥ AKQJ4      The opponents are silent.  
 Vul: Both      ♦ 9652  
 HCP: 12+1      ♣ QT42

---

**Board: 276**      ♠ J42      You bid first.  
 Dealer: South      ♥ AK432      The opponents are silent.  
 Vul: None      ♦ AKJ  
 HCP: 16+1      ♣ 52

## Both hands (Answers Page)

### Board: 272

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 17

Contract: 4♥ South

North:

♠ 92

♥ JT7532

♦ K42

♣ K7

South:

♠ AKQ7

♥ Q64

♦ QT

♣ A854

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

### Board: 273

Dealer: North

Vul: None

North HCP: 17

South HCP: 9+1

Contract: 4♥ North

North:

♠ K53

♥ A42

♦ AQ93

♣ A64

South:

♠ A84

♥ QT753

♦ 742

♣ K9

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

### Board: 274

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 4♠ South

North:

♠ KJ832

♥ 632

♦ J972

♣ A

South:

♠ Q75

♥ AKQT

♦ Q65

♣ Q94

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

### Board: 275

Dealer: North

Vul: Both

North HCP: 15

South HCP: 12+1

Contract: 4♥ South

North:

♠ AJ83

♥ T6

♦ KQJ

♣ A753

South:

♠ -

♥ AKQJ4

♦ 9652

♣ QT42

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

### Board: 276

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ KT873

♥ Q

♦ T865

♣ KT4

South:

♠ J42

♥ AK432

♦ AKJ

♣ 52

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

# North hands

# Texas\_or\_Jacoby

**Board: 277**      ♠ A2      You bid first.  
 Dealer: North      ♥ Q976      The opponents are silent.  
 Vul: N-S      ♦ AQ6  
 HCP: 16      ♣ A842

---

**Board: 278**      ♠ QT7      Partner bids first.  
 Dealer: South      ♥ AK842      The opponents are silent.  
 Vul: E-W      ♦ QT  
 HCP: 13+1      ♣ Q73

---

**Board: 279**      ♠ KT      You bid first.  
 Dealer: North      ♥ K83      The opponents are silent.  
 Vul: None      ♦ AKJ  
 HCP: 15+1      ♣ JT743

---

**Board: 280**      ♠ AJ986      Partner bids first.  
 Dealer: South      ♥ 872      The opponents are silent.  
 Vul: N-S      ♦ 3  
 HCP: 6+1      ♣ J765

---

**Board: 281**      ♠ AQ9      You bid first.  
 Dealer: North      ♥ K5      The opponents are silent.  
 Vul: E-W      ♦ QT843  
 HCP: 15+1      ♣ A82

## Both hands (Answers Page)

### Board: 277

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ JT983		1NT	Pass	2♥
Vul: N-S	♥ Q976	♥ K82	Pass	2♠	Pass	3♣
North HCP: 16	♦ AQ6	♦ J	Pass	3NT	All Pass	
South HCP: 9+1	♣ A842	♣ KJT7				
Contract: 3NT North						

### Board: 278

	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ K95				1NT
Vul: E-W	♥ AK842	♥ T5	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ QT	♦ AK43	Pass	3NT	All Pass	
South HCP: 17	♣ Q73	♣ AK94				
Contract: 3NT North						

### Board: 279

	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ 972		1NT	Pass	2♦
Vul: None	♥ K83	♥ AQ642	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ AKJ	♦ T87	Pass	4♥	All Pass	
South HCP: 9+1	♣ JT743	♣ K5				
Contract: 4♥ North						

### Board: 280

	North:	South:	W	N	E	S
Dealer: South	♠ AJ986	♠ QT3				1NT
Vul: N-S	♥ 872	♥ AKJ3	Pass	2♥	Pass	2♠
North HCP: 6+1	♦ 3	♦ AK87	All Pass			
South HCP: 17	♣ J765	♣ 84				
Contract: 2♠ South						

### Board: 281

	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ 82		1NT	Pass	4♦ <sup>1</sup>
Vul: E-W	♥ K5	♥ AJ9643	Pass	4♥	All Pass	
North HCP: 15+1	♦ QT843	♦ A				
South HCP: 13+2	♣ A82	♣ KJ65				
Contract: 4♥ North						

1. Texas

## South hands

## Texas\_or\_Jacoby

<b>Board: 277</b>	♠ JT983	Partner bids first.
Dealer: North	♥ K82	The opponents are silent.
Vul: N-S	♦ J	
HCP: 9+1	♣ KJT7	

---

<b>Board: 278</b>	♠ K95	You bid first.
Dealer: South	♥ T5	The opponents are silent.
Vul: E-W	♦ AK43	
HCP: 17	♣ AK94	

---

<b>Board: 279</b>	♠ 972	Partner bids first.
Dealer: North	♥ AQ642	The opponents are silent.
Vul: None	♦ T87	
HCP: 9+1	♣ K5	

---

<b>Board: 280</b>	♠ QT3	You bid first.
Dealer: South	♥ AKJ3	The opponents are silent.
Vul: N-S	♦ AK87	
HCP: 17	♣ 84	

---

<b>Board: 281</b>	♠ 82	Partner bids first.
Dealer: North	♥ AJ9643	The opponents are silent.
Vul: E-W	♦ A	
HCP: 13+2	♣ KJ65	

## Both hands (Answers Page)

### Board: 277

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ JT983		1NT	Pass	2♥
Vul: N-S	♥ Q976	♥ K82	Pass	2♠	Pass	3♣
North HCP: 16	♦ AQ6	♦ J	Pass	3NT	All Pass	
South HCP: 9+1	♣ A842	♣ KJT7				
Contract: 3NT North						

### Board: 278

	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ K95				1NT
Vul: E-W	♥ AK842	♥ T5	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ QT	♦ AK43	Pass	3NT	All Pass	
South HCP: 17	♣ Q73	♣ AK94				
Contract: 3NT North						

### Board: 279

	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ 972		1NT	Pass	2♦
Vul: None	♥ K83	♥ AQ642	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ AKJ	♦ T87	Pass	4♥	All Pass	
South HCP: 9+1	♣ JT743	♣ K5				
Contract: 4♥ North						

### Board: 280

	North:	South:	W	N	E	S
Dealer: South	♠ AJ986	♠ QT3				1NT
Vul: N-S	♥ 872	♥ AKJ3	Pass	2♥	Pass	2♠
North HCP: 6+1	♦ 3	♦ AK87	All Pass			
South HCP: 17	♣ J765	♣ 84				
Contract: 2♠ South						

### Board: 281

	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ 82		1NT	Pass	4♦ <sup>1</sup>
Vul: E-W	♥ K5	♥ AJ9643	Pass	4♥	All Pass	
North HCP: 15+1	♦ QT843	♦ A				
South HCP: 13+2	♣ A82	♣ KJ65				
Contract: 4♥ North						

1. Texas



# North hands

# Texas\_or\_Jacoby

<b>Board: 282</b>	♠ 97652	Partner bids first.
Dealer: South	♥ AT	The opponents are silent.
Vul: Both	♦ 643	
HCP: 4+1	♣ 854	
<b>Board: 283</b>	♠ A72	You bid first.
Dealer: North	♥ AKT4	The opponents are silent.
Vul: N-S	♦ QT7	
HCP: 17	♣ A97	
<b>Board: 284</b>	♠ A8742	RHO opens the bidding 1NT.
Dealer: West	♥ Q65	You bid next.
Vul: N-S	♦ T7	East (LHO) bids 2♦ if possible.
HCP: 7+1	♣ J76	West (RHO) bids 2♥ if possible.
<b>Board: 285</b>	♠ 83	You bid first.
Dealer: North	♥ QT86	The opponents are silent.
Vul: Both	♦ AK6	
HCP: 17	♣ AKJ5	

## Both hands (Answers Page)

### Board: 282

	North:	South:	W	N	E	S
Dealer: South	♠ 97652	♠ AJ3				1NT
Vul: Both	♥ AT	♥ Q85	Pass	2♥	Pass	2♠
North HCP: 4+1	♦ 643	♦ Q92	All Pass			
South HCP: 16	♣ 854	♣ AK96				
Contract: 2♠ South						

### Board: 283

	North:	South:	W	N	E	S
Dealer: North	♠ A72	♠ KQJ95		1NT	Pass	2♥
Vul: N-S	♥ AKT4	♥ J	Pass	2♠	Pass	3♦
North HCP: 17	♦ QT7	♦ AJ64	Pass	4♠	Pass	4NT
South HCP: 17+1	♣ A97	♣ KQ5	Pass	5♣ <sup>1</sup>	Pass	5NT <sup>2</sup>
Contract: 7♠ South			Pass	6♦ <sup>3</sup>	Pass	7♠
			All Pass			

1. A=0/5 or 3/5

2. King ask by 5NT

3. K=1

### Board: 284

	North:	South:	W	N	E	S
Dealer: West	♠ A8742	♠ JT96	1NT	Pass	2♦	X
Vul: N-S	♥ Q65	♥ T2	2♥	Pass	Pass	2♠
North HCP: 7+1	♦ T7	♦ KQJ98	Pass	3♠	All Pass	
South HCP: 11+1	♣ J76	♣ AT				
Contract: 3♠ North						

### Board: 285

	North:	South:	W	N	E	S
Dealer: North	♠ 83	♠ QJ765		1NT	Pass	2♥
Vul: Both	♥ QT86	♥ J95	Pass	2♠	All Pass	
North HCP: 17	♦ AK6	♦ QJT2				
South HCP: 7+1	♣ AKJ5	♣ 2				
Contract: 2♠ North						

## South hands

## Texas\_or\_Jacoby

<b>Board: 282</b>	♠ AJ3	You bid first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: Both	♦ Q92	
HCP: 16	♣ AK96	
<hr/>		
<b>Board: 283</b>	♠ KQJ95	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ AJ64	
HCP: 17+1	♣ KQ5	
<hr/>		
<b>Board: 284</b>	♠ JT96	LHO opens the bidding 1NT.
Dealer: West	♥ T2	Partner bids next.
Vul: N-S	♦ KQJ98	East (RHO) bids 2♦ if possible.
HCP: 11+1	♣ AT	West (LHO) bids 2♥ if possible.
<hr/>		
<b>Board: 285</b>	♠ QJ765	Partner bids first.
Dealer: North	♥ J95	The opponents are silent.
Vul: Both	♦ QJT2	
HCP: 7+1	♣ 2	

## Both hands (Answers Page)

### Board: 282

	North:	South:	W	N	E	S
Dealer: South	♠ 97652	♠ AJ3				1NT
Vul: Both	♥ AT	♥ Q85	Pass	2♥	Pass	2♠
North HCP: 4+1	♦ 643	♦ Q92	All Pass			
South HCP: 16	♣ 854	♣ AK96				
Contract: 2♠ South						

### Board: 283

	North:	South:	W	N	E	S
Dealer: North	♠ A72	♠ KQJ95		1NT	Pass	2♥
Vul: N-S	♥ AKT4	♥ J	Pass	2♠	Pass	3♦
North HCP: 17	♦ QT7	♦ AJ64	Pass	4♠	Pass	4NT
South HCP: 17+1	♣ A97	♣ KQ5	Pass	5♣ <sup>1</sup>	Pass	5NT <sup>2</sup>
Contract: 7♠ South			Pass	6♦ <sup>3</sup>	Pass	7♠
			All Pass			

1. A=0/5 or 3/5

2. King ask by 5NT

3. K=1

### Board: 284

	North:	South:	W	N	E	S
Dealer: West	♠ A8742	♠ JT96	1NT	Pass	2♦	X
Vul: N-S	♥ Q65	♥ T2	2♥	Pass	Pass	2♠
North HCP: 7+1	♦ T7	♦ KQJ98	Pass	3♠	All Pass	
South HCP: 11+1	♣ J76	♣ AT				
Contract: 3♠ North						

### Board: 285

	North:	South:	W	N	E	S
Dealer: North	♠ 83	♠ QJ765		1NT	Pass	2♥
Vul: Both	♥ QT86	♥ J95	Pass	2♠	All Pass	
North HCP: 17	♦ AK6	♦ QJT2				
South HCP: 7+1	♣ AKJ5	♣ 2				
Contract: 2♠ North						

# North hands

# Texas\_or\_Jacoby

**Board: 286**      ♠ Q7643      Partner bids first.  
 Dealer: South      ♥ K43      The opponents are silent.  
 Vul: None      ♦ K9  
 HCP: 9+1      ♣ J96

---

**Board: 287**      ♠ K2      You bid first.  
 Dealer: North      ♥ K86      The opponents are silent.  
 Vul: E-W      ♦ AJ95  
 HCP: 15      ♣ AT92

---

**Board: 288**      ♠ AT97      You bid first.  
 Dealer: North      ♥ K3      The opponents are silent.  
 Vul: Both      ♦ KT82  
 HCP: 17      ♣ AKT

---

**Board: 289**      ♠ T9752      Partner bids first.  
 Dealer: South      ♥ Q      East (LHO) Doubles 4♥ if possible.  
 Vul: None      ♦ K5  
 HCP: 12+2      ♣ AQJT6

---

**Board: 290**      ♠ AQ543      You bid first.  
 Dealer: North      ♥ Q3      West (RHO) Doubles 2♥ if possible.  
 Vul: N-S      ♦ KQ4  
 HCP: 16+1      ♣ K52

## Both hands (Answers Page)

### Board: 286

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ Q7643

♥ K43

♦ K9

♣ J96

South:

♠ K92

♥ A8

♦ AT763

♣ A72

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

### Board: 287

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 7+3

Contract: 4 ♠ North

North:

♠ K2

♥ K86

♦ AJ95

♣ AT92

South:

♠ AJT8743

♥ 732

♦ 7

♣ Q6

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

### Board: 288

Dealer: North

Vul: Both

North HCP: 17

South HCP: 5+1

Contract: 3 ♠ South

North:

♠ AT97

♥ K3

♦ KT82

♣ AKT

South:

♠ Q6543

♥ QJ7

♦ 543

♣ 86

W	N	E	S
	1NT	Pass	2 ♥
Pass	2NT <sup>1</sup>	Pass	3 ♠
All Pass			
1. Extended acceptance after NT			

### Board: 289

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 16

Contract: 4 ♠ North

North:

♠ T9752

♥ Q

♦ K5

♣ AQJT6

South:

♠ AQJ8

♥ K93

♦ AQ42

♣ 95

W	N	E	S
			1NT
Pass	2 ♥	Pass	2NT <sup>1</sup>
Pass	3NT	Pass	4 ♦
Pass	4 ♥	X	XX
Pass	4 ♠	All Pass	
1. Extended acceptance after NT			

### Board: 290

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 6+1

Contract: 3 ♠ South

North:

♠ AQ543

♥ Q3

♦ KQ4

♣ K52

South:

♠ KJ762

♥ J82

♦ 96

♣ J96

W	N	E	S
	1NT	Pass	2 ♥
X	2NT <sup>1</sup>	Pass	3 ♠
All Pass			
1. Extended acceptance after NT			

## South hands

## Texas\_or\_Jacoby

**Board: 286**      ♠ K92      You bid first.  
 Dealer: South      ♥ A8      The opponents are silent.  
 Vul: None      ♦ AT763  
 HCP: 15+1      ♣ A72

---

**Board: 287**      ♠ AJT8743      Partner bids first.  
 Dealer: North      ♥ 732      The opponents are silent.  
 Vul: E-W      ♦ 7  
 HCP: 7+3      ♣ Q6

---

**Board: 288**      ♠ Q6543      Partner bids first.  
 Dealer: North      ♥ QJ7      The opponents are silent.  
 Vul: Both      ♦ 543  
 HCP: 5+1      ♣ 86

---

**Board: 289**      ♠ AQJ8      You bid first.  
 Dealer: South      ♥ K93      East (RHO) Doubles 4♥ if possible.  
 Vul: None      ♦ AQ42  
 HCP: 16      ♣ 95

---

**Board: 290**      ♠ KJ762      Partner bids first.  
 Dealer: North      ♥ J82      West (LHO) Doubles 2♥ if possible.  
 Vul: N-S      ♦ 96  
 HCP: 6+1      ♣ J96

## Both hands (Answers Page)

### Board: 286

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ Q7643

♥ K43

♦ K9

♣ J96

South:

♠ K92

♥ A8

♦ AT763

♣ A72

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

### Board: 287

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 7+3

Contract: 4 ♠ North

North:

♠ K2

♥ K86

♦ AJ95

♣ AT92

South:

♠ AJT8743

♥ 732

♦ 7

♣ Q6

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

### Board: 288

Dealer: North

Vul: Both

North HCP: 17

South HCP: 5+1

Contract: 3 ♠ South

North:

♠ AT97

♥ K3

♦ KT82

♣ AKT

South:

♠ Q6543

♥ QJ7

♦ 543

♣ 86

W	N	E	S
	1NT	Pass	2 ♥
Pass	2NT <sup>1</sup>	Pass	3 ♠
All Pass			
1. Extended acceptance after NT			

### Board: 289

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 16

Contract: 4 ♠ North

North:

♠ T9752

♥ Q

♦ K5

♣ AQJT6

South:

♠ AQJ8

♥ K93

♦ AQ42

♣ 95

W	N	E	S
			1NT
Pass	2 ♥	Pass	2NT <sup>1</sup>
Pass	3NT	Pass	4 ♦
Pass	4 ♥	X	XX
Pass	4 ♠	All Pass	
1. Extended acceptance after NT			

### Board: 290

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 6+1

Contract: 3 ♠ South

North:

♠ AQ543

♥ Q3

♦ KQ4

♣ K52

South:

♠ KJ762

♥ J82

♦ 96

♣ J96

W	N	E	S
	1NT	Pass	2 ♥
X	2NT <sup>1</sup>	Pass	3 ♠
All Pass			
1. Extended acceptance after NT			



# North hands

# Texas\_or\_Jacoby

**Board: 291**      ♠ AQ7642      LHO opens the bidding 1NT.  
 Dealer: East      ♥ QT      Partner bids next.  
 Vul: Both      ♦ AKJ2      West (RHO) bids 2♦ if possible.  
 HCP: 18+2      ♣ Q      West (RHO) bids 3♥ if possible.

---

**Board: 292**      ♠ J9652      Partner bids first.  
 Dealer: South      ♥ 92      The opponents are silent.  
 Vul: None      ♦ KJT  
 HCP: 8+1      ♣ K85

---

**Board: 293**      ♠ AT9      You bid first.  
 Dealer: North      ♥ KJ8      The opponents are silent.  
 Vul: N-S      ♦ KQ862  
 HCP: 15+1      ♣ Q4

---

**Board: 294**      ♠ KJ73      You bid first.  
 Dealer: North      ♥ A7      The opponents are silent.  
 Vul: E-W      ♦ KJT5  
 HCP: 16      ♣ AT5

## Both hands (Answers Page)

### Board: 291

Dealer: East

Vul: Both

North HCP: 18+2

South HCP: 3

Contract: 3 ♠ North

North:

♠ AQ7642

♥ QT

♦ AKJ2

♣ Q

South:

♠ KT9

♥ 83

♦ T985

♣ 8753

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

### Board: 292

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 16

Contract: 2 ♠ South

North:

♠ J9652

♥ 92

♦ KJT

♣ K85

South:

♠ AK43

♥ J63

♦ A74

♣ A62

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

### Board: 293

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+2

Contract: 4 ♠ North

North:

♠ AT9

♥ KJ8

♦ KQ862

♣ Q4

South:

♠ KJ7643

♥ T2

♦ T97

♣ K9

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

### Board: 294

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 12+1

Contract: 6 ♠ South

North:

♠ KJ73

♥ A7

♦ KJT5

♣ AT5

South:

♠ A9652

♥ 4

♦ A973

♣ KJ8

W	N	E	S
	1NT	Pass	2♥
Pass	2NT <sup>1</sup>	Pass	6♠
All Pass			
1. Extended acceptance after NT			

## South hands

## Texas\_or\_Jacoby

<b>Board: 291</b>	♠ KT9	RHO opens the bidding 1NT.
Dealer: East	♥ 83	You bid next.
Vul: Both	♦ T985	West (LHO) bids 2♦ if possible.
HCP: 3	♣ 8753	West (LHO) bids 3♥ if possible.

---

<b>Board: 292</b>	♠ AK43	You bid first.
Dealer: South	♥ J63	The opponents are silent.
Vul: None	♦ A74	
HCP: 16	♣ A62	

---

<b>Board: 293</b>	♠ KJ7643	Partner bids first.
Dealer: North	♥ T2	The opponents are silent.
Vul: N-S	♦ T97	
HCP: 7+2	♣ K9	

---

<b>Board: 294</b>	♠ A9652	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: E-W	♦ A973	
HCP: 12+1	♣ KJ8	

## Both hands (Answers Page)

### Board: 291

Dealer: East

Vul: Both

North HCP: 18+2

South HCP: 3

Contract: 3 ♠ North

North:

♠ AQ7642

♥ QT

♦ AKJ2

♣ Q

South:

♠ KT9

♥ 83

♦ T985

♣ 8753

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

### Board: 292

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 16

Contract: 2 ♠ South

North:

♠ J9652

♥ 92

♦ KJT

♣ K85

South:

♠ AK43

♥ J63

♦ A74

♣ A62

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

### Board: 293

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+2

Contract: 4 ♠ North

North:

♠ AT9

♥ KJ8

♦ KQ862

♣ Q4

South:

♠ KJ7643

♥ T2

♦ T97

♣ K9

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

### Board: 294

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 12+1

Contract: 6 ♠ South

North:

♠ KJ73

♥ A7

♦ KJT5

♣ AT5

South:

♠ A9652

♥ 4

♦ A973

♣ KJ8

W	N	E	S
	1NT	Pass	2♥
Pass	2NT <sup>1</sup>	Pass	6♠
All Pass			
1. Extended acceptance after NT			

# North hands

# Texas\_or\_Jacoby

## Board: 295

♠ T873

You bid first.

Dealer: North

♥ AT

The opponents are silent.

Vul: None

♦ AT9

HCP: 17

♣ AKQ8

## Board: 296

♠ KJ8764

Partner bids first.

Dealer: South

♥ -

The opponents are silent.

Vul: N-S

♦ A864

HCP: 9+2

♣ J52

## Board: 297

♠ KQ72

You bid first.

Dealer: North

♥ Q3

West (RHO) bids 3♣ if possible.

Vul: E-W

♦ KQ65

HCP: 16

♣ KJ2

## Board: 298

♠ KJ65

You bid first.

Dealer: North

♥ AK9

West (RHO) Doubles 3♠ if possible.

Vul: Both

♦ A875

HCP: 16

♣ J9

## Both hands (Answers Page)

### Board: 295

Dealer: North

Vul: None

North HCP: 17

South HCP: 11+1

Contract: 6 ♠ North

North:

♠ T873

♥ AT

♦ AT9

♣ AKQ8

South:

♠ KQJ52

♥ 74

♦ KJ3

♣ JT2

W N E S

1NT Pass 2 ♥

Pass 2NT<sup>1</sup> Pass 3NT

Pass 4NT Pass 5 ♦<sup>2</sup>

Pass 5 ♥ Pass 6 ♦<sup>3</sup>

Pass 6 ♠ All Pass

1. Extended acceptance after NT

2. A=1/5 or 4/5

3. !S queen and !D king

### Board: 296

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ KJ8764

♥ -

♦ A864

♣ J52

South:

♠ A92

♥ KQ984

♦ Q9

♣ KQ6

W N E S

1NT

Pass 4 ♥<sup>1</sup> Pass 4 ♠

All Pass

1. Texas

### Board: 297

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 7+1

Contract: 3 ♠ North

North:

♠ KQ72

♥ Q3

♦ KQ65

♣ KJ2

South:

♠ J84

♥ KJ872

♦ 942

♣ Q7

W N E S

1NT Pass 2 ♦

3 ♣ Pass Pass X

Pass 3 ♠ All Pass

### Board: 298

Dealer: North

Vul: Both

North HCP: 16

South HCP: 6+1

Contract: 3 ♠ X South

North:

♠ KJ65

♥ AK9

♦ A875

♣ J9

South:

♠ AT843

♥ QT8

♦ 32

♣ 762

W N E S

1NT Pass 2 ♥

Pass 2NT<sup>1</sup> Pass 3 ♠

X All Pass

1. Extended acceptance after NT

## South hands

## Texas\_or\_Jacoby

**Board: 295**      ♠ KQJ52      Partner bids first.  
 Dealer: North      ♥ 74      The opponents are silent.  
 Vul: None      ♦ KJ3  
 HCP: 11+1      ♣ JT2

---

**Board: 296**      ♠ A92      You bid first.  
 Dealer: South      ♥ KQ984      The opponents are silent.  
 Vul: N-S      ♦ Q9  
 HCP: 16+1      ♣ KQ6

---

**Board: 297**      ♠ J84      Partner bids first.  
 Dealer: North      ♥ KJ872      West (LHO) bids 3♣ if possible.  
 Vul: E-W      ♦ 942  
 HCP: 7+1      ♣ Q7

---

**Board: 298**      ♠ AT843      Partner bids first.  
 Dealer: North      ♥ QT8      West (LHO) Doubles 3♠ if possible.  
 Vul: Both      ♦ 32  
 HCP: 6+1      ♣ 762

## Both hands (Answers Page)

### Board: 295

Dealer: North

Vul: None

North HCP: 17

South HCP: 11+1

Contract: 6 ♠ North

North:

♠ T873

♥ AT

♦ AT9

♣ AKQ8

South:

♠ KQJ52

♥ 74

♦ KJ3

♣ JT2

W N E S

1NT Pass 2♥

Pass 2NT<sup>1</sup> Pass 3NT

Pass 4NT Pass 5♦<sup>2</sup>

Pass 5♥ Pass 6♦<sup>3</sup>

Pass 6♠ All Pass

1. Extended acceptance after NT

2. A=1/5 or 4/5

3. !S queen and !D king

### Board: 296

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ KJ8764

♥ -

♦ A864

♣ J52

South:

♠ A92

♥ KQ984

♦ Q9

♣ KQ6

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

All Pass

1. Texas

### Board: 297

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 7+1

Contract: 3 ♠ North

North:

♠ KQ72

♥ Q3

♦ KQ65

♣ KJ2

South:

♠ J84

♥ KJ872

♦ 942

♣ Q7

W N E S

1NT Pass 2♦

3♣ Pass Pass X

Pass 3♠ All Pass

### Board: 298

Dealer: North

Vul: Both

North HCP: 16

South HCP: 6+1

Contract: 3 ♠ X South

North:

♠ KJ65

♥ AK9

♦ A875

♣ J9

South:

♠ AT843

♥ QT8

♦ 32

♣ 762

W N E S

1NT Pass 2♥

Pass 2NT<sup>1</sup> Pass 3♠

X All Pass

1. Extended acceptance after NT



## North hands

## Texas\_or\_Jacoby

**Board: 299**

♠ T2

You bid first.

Dealer: North

♥ J953

The opponents are silent.

Vul: N-S

♦ AQ4

HCP: 16

♣ AKQ5

**Board: 300**

♠ KJ4

RHO opens the bidding 1NT.

Dealer: West

♥ 63

You bid next.

Vul: N-S

♦ J754

East (LHO) bids 2♦ if possible.

HCP: 9

♣ KJ86

**Board: 301**

♠ Q92

You bid first.

Dealer: North

♥ KT7

The opponents are silent.

Vul: Both

♦ K3

HCP: 15+1

♣ AKT97

**Board: 302**

♠ KQJ85

Partner bids first.

Dealer: South

♥ 954

The opponents are silent.

Vul: None

♦ Q84

HCP: 8+1

♣ 82

**Board: 303**

♠ Q6

You bid first.

Dealer: North

♥ AK2

The opponents are silent.

Vul: E-W

♦ 982

HCP: 16+1

♣ AK872

## Both hands (Answers Page)

### Board: 299

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 8+1

Contract: 2NT South

North:

♠ T2

♥ J953

♦ AQ4

♣ AKQ5

South:

♠ AK743

♥ 864

♦ 9

♣ J973

W N E S

1NT Pass 2♥

Pass 2♠ Pass 2NT

All Pass

### Board: 300

Dealer: West

Vul: N-S

North HCP: 9

South HCP: 14+2

Contract: 3♦ South

North:

♠ KJ4

♥ 63

♦ J754

♣ KJ86

South:

♠ A987

♥ K2

♦ AKT863

♣ 4

W N E S

1NT Pass 2♦ 3♦

All Pass

### Board: 301

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 10+1

Contract: 4♠ North

North:

♠ Q92

♥ KT7

♦ K3

♣ AKT97

South:

♠ KT754

♥ A85

♦ QJT8

♣ 2

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♦

Pass 4♠ All Pass

### Board: 302

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 17

Contract: 2♠ South

North:

♠ KQJ85

♥ 954

♦ Q84

♣ 82

South:

♠ A63

♥ A2

♦ K932

♣ AQT7

W N E S

1NT

Pass 2♥ Pass 2♠

All Pass

### Board: 303

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 11+2

Contract: 4♠ South

North:

♠ Q6

♥ AK2

♦ 982

♣ AK872

South:

♠ KJT874

♥ Q54

♦ KQ3

♣ 5

W N E S

1NT Pass 2♥

Pass 2♠ Pass 4♠

All Pass

## South hands

## Texas\_or\_Jacoby

<b>Board: 299</b>	♠ AK743	Partner bids first.
Dealer: North	♥ 864	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 8+1	♣ J973	
<b>Board: 300</b>	♠ A987	LHO opens the bidding 1NT.
Dealer: West	♥ K2	Partner bids next.
Vul: N-S	♦ AKT863	East (RHO) bids 2♦ if possible.
HCP: 14+2	♣ 4	
<b>Board: 301</b>	♠ KT754	Partner bids first.
Dealer: North	♥ A85	The opponents are silent.
Vul: Both	♦ QJT8	
HCP: 10+1	♣ 2	
<b>Board: 302</b>	♠ A63	You bid first.
Dealer: South	♥ A2	The opponents are silent.
Vul: None	♦ K932	
HCP: 17	♣ AQT7	
<b>Board: 303</b>	♠ KJT874	Partner bids first.
Dealer: North	♥ Q54	The opponents are silent.
Vul: E-W	♦ KQ3	
HCP: 11+2	♣ 5	

## Both hands (Answers Page)

### Board: 299

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 8+1

Contract: 2NT South

North:

♠ T2

♥ J953

♦ AQ4

♣ AKQ5

South:

♠ AK743

♥ 864

♦ 9

♣ J973

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

### Board: 300

Dealer: West

Vul: N-S

North HCP: 9

South HCP: 14+2

Contract: 3♦ South

North:

♠ KJ4

♥ 63

♦ J754

♣ KJ86

South:

♠ A987

♥ K2

♦ AKT863

♣ 4

W	N	E	S
1NT	Pass	2♦	3♦
All Pass			

### Board: 301

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 10+1

Contract: 4♠ North

North:

♠ Q92

♥ KT7

♦ K3

♣ AKT97

South:

♠ KT754

♥ A85

♦ QJT8

♣ 2

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

### Board: 302

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 17

Contract: 2♠ South

North:

♠ KQJ85

♥ 954

♦ Q84

♣ 82

South:

♠ A63

♥ A2

♦ K932

♣ AQT7

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

### Board: 303

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 11+2

Contract: 4♠ South

North:

♠ Q6

♥ AK2

♦ 982

♣ AK872

South:

♠ KJT874

♥ Q54

♦ KQ3

♣ 5

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

# North hands

# Texas\_or\_Jacoby

**Board: 304**      ♠ T9743      Partner bids first.  
 Dealer: South      ♥ 7      The opponents are silent.  
 Vul: Both      ♦ QJ2  
 HCP: 9+1      ♣ AQ54

---

**Board: 305**      ♠ KJ86      You bid first.  
 Dealer: North      ♥ 864      The opponents are silent.  
 Vul: None      ♦ AKJ5  
 HCP: 15      ♣ KT

---

**Board: 306**      ♠ 87      Partner bids first.  
 Dealer: South      ♥ AKT975      The opponents are silent.  
 Vul: N-S      ♦ T2  
 HCP: 8+2      ♣ J84

---

**Board: 307**      ♠ K76      You bid first.  
 Dealer: North      ♥ 92      The opponents are silent.  
 Vul: Both      ♦ AJT43  
 HCP: 15+1      ♣ AK4

---

**Board: 308**      ♠ 964      Partner bids first.  
 Dealer: South      ♥ KJ9764      The opponents are silent.  
 Vul: None      ♦ 6  
 HCP: 7+2      ♣ K98

## Both hands (Answers Page)

### Board: 304

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 17+1

Contract: 5 ♠ South

North:

♠ T9743

♥ 7

♦ QJ2

♣ AQ54

South:

♠ AJ8

♥ A85

♦ AK

♣ JT872

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

1. A=1/5 or 4/5

### Board: 305

Dealer: North

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ KJ86

♥ 864

♦ AKJ5

♣ KT

South:

♠ AT953

♥ A93

♦ Q32

♣ 43

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

1. Extended acceptance after NT

### Board: 306

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ 87

♥ AKT975

♦ T2

♣ J84

South:

♠ Q9

♥ QJ83

♦ AK4

♣ A972

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

1. Texas

### Board: 307

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ K76

♥ 92

♦ AJT43

♣ AK4

South:

♠ JT543

♥ KQT

♦ K

♣ J865

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

### Board: 308

Dealer: South

Vul: None

North HCP: 7+2

South HCP: 17

Contract: 4 ♥ South

North:

♠ 964

♥ KJ9764

♦ 6

♣ K98

South:

♠ AT3

♥ A52

♦ AQ72

♣ QJ7

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

<b>Board: 304</b>	♠ AJ8	You bid first.
Dealer: South	♥ A85	The opponents are silent.
Vul: Both	♦ AK	
HCP: 17+1	♣ JT872	

---

<b>Board: 305</b>	♠ AT953	Partner bids first.
Dealer: North	♥ A93	The opponents are silent.
Vul: None	♦ Q32	
HCP: 10+1	♣ 43	

---

<b>Board: 306</b>	♠ Q9	You bid first.
Dealer: South	♥ QJ83	The opponents are silent.
Vul: N-S	♦ AK4	
HCP: 16	♣ A972	

---

<b>Board: 307</b>	♠ JT543	Partner bids first.
Dealer: North	♥ KQT	The opponents are silent.
Vul: Both	♦ K	
HCP: 10+1	♣ J865	

---

<b>Board: 308</b>	♠ AT3	You bid first.
Dealer: South	♥ A52	The opponents are silent.
Vul: None	♦ AQ72	
HCP: 17	♣ QJ7	

## Both hands (Answers Page)

### Board: 304

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 17+1

Contract: 5 ♠ South

North:

♠ T9743

♥ 7

♦ QJ2

♣ AQ54

South:

♠ AJ8

♥ A85

♦ AK

♣ JT872

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

1. A=1/5 or 4/5

### Board: 305

Dealer: North

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ KJ86

♥ 864

♦ AKJ5

♣ KT

South:

♠ AT953

♥ A93

♦ Q32

♣ 43

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

1. Extended acceptance after NT

### Board: 306

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ 87

♥ AKT975

♦ T2

♣ J84

South:

♠ Q9

♥ QJ83

♦ AK4

♣ A972

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

1. Texas

### Board: 307

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ K76

♥ 92

♦ AJT43

♣ AK4

South:

♠ JT543

♥ KQT

♦ K

♣ J865

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

### Board: 308

Dealer: South

Vul: None

North HCP: 7+2

South HCP: 17

Contract: 4 ♥ South

North:

♠ 964

♥ KJ9764

♦ 6

♣ K98

South:

♠ AT3

♥ A52

♦ AQ72

♣ QJ7

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



# North hands

# Texas\_or\_Jacoby

**Board: 309**      ♠ AKJ      You bid first.  
 Dealer: North      ♥ QT      The opponents are silent.  
 Vul: N-S      ♦ AJ2  
 HCP: 15+1      ♣ T9852

---

**Board: 310**      ♠ A2      You bid first.  
 Dealer: North      ♥ A85      The opponents are silent.  
 Vul: E-W      ♦ J862  
 HCP: 16      ♣ AK64

---

**Board: 311**      ♠ 863      Partner bids first.  
 Dealer: South      ♥ J9852      The opponents are silent.  
 Vul: None      ♦ K65  
 HCP: 8+1      ♣ A2

---

**Board: 312**      ♠ Q2      Partner bids first.  
 Dealer: South      ♥ KJT83      The opponents are silent.  
 Vul: N-S      ♦ 65  
 HCP: 10+1      ♣ AT64

---

**Board: 313**      ♠ AJ7      You bid first.  
 Dealer: North      ♥ AQ7      The opponents are silent.  
 Vul: E-W      ♦ 852  
 HCP: 17      ♣ KQJ2

## Both hands (Answers Page)

### Board: 309

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+2

Contract: 2♥ North

North:

♠ AKJ

♥ QT

♦ AJ2

♣ T9852

South:

♠ T7

♥ AJ653

♦ T9854

♣ Q

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

### Board: 310

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 16+1

Contract: 6♣ North

North:

♠ A2

♥ A85

♦ J862

♣ AK64

South:

♠ KJ873

♥ KQJ

♦ A

♣ QT52

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	3NT	Pass	4NT
Pass	6♣	All Pass	

### Board: 311

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 17

Contract: 4♥ North

North:

♠ 863

♥ J9852

♦ K65

♣ A2

South:

♠ K9

♥ AK63

♦ A974

♣ KT5

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

1. Extended acceptance after NT

### Board: 312

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 17+1

Contract: 3NT South

North:

♠ Q2

♥ KJT83

♦ 65

♣ AT64

South:

♠ AK4

♥ A7

♦ AQ432

♣ 982

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

### Board: 313

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 7+1

Contract: 3♠ North

North:

♠ AJ7

♥ AQ7

♦ 852

♣ KQJ2

South:

♠ T9864

♥ KT

♦ T73

♣ A86

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

## South hands

## Texas\_or\_Jacoby

<b>Board: 309</b>	♠ T7	Partner bids first.
Dealer: North	♥ AJ653	The opponents are silent.
Vul: N-S	♦ T9854	
HCP: 7+2	♣ Q	

---

<b>Board: 310</b>	♠ KJ873	Partner bids first.
Dealer: North	♥ KQJ	The opponents are silent.
Vul: E-W	♦ A	
HCP: 16+1	♣ QT52	

---

<b>Board: 311</b>	♠ K9	You bid first.
Dealer: South	♥ AK63	The opponents are silent.
Vul: None	♦ A974	
HCP: 17	♣ KT5	

---

<b>Board: 312</b>	♠ AK4	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: N-S	♦ AQ432	
HCP: 17+1	♣ 982	

---

<b>Board: 313</b>	♠ T9864	Partner bids first.
Dealer: North	♥ KT	The opponents are silent.
Vul: E-W	♦ T73	
HCP: 7+1	♣ A86	

## Both hands (Answers Page)

### Board: 309

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+2

Contract: 2♥ North

North:

♠ AKJ

♥ QT

♦ AJ2

♣ T9852

South:

♠ T7

♥ AJ653

♦ T9854

♣ Q

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

### Board: 310

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 16+1

Contract: 6♣ North

North:

♠ A2

♥ A85

♦ J862

♣ AK64

South:

♠ KJ873

♥ KQJ

♦ A

♣ QT52

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	3NT	Pass	4NT
Pass	6♣	All Pass	

### Board: 311

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 17

Contract: 4♥ North

North:

♠ 863

♥ J9852

♦ K65

♣ A2

South:

♠ K9

♥ AK63

♦ A974

♣ KT5

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

1. Extended acceptance after NT

### Board: 312

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 17+1

Contract: 3NT South

North:

♠ Q2

♥ KJT83

♦ 65

♣ AT64

South:

♠ AK4

♥ A7

♦ AQ432

♣ 982

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

### Board: 313

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 7+1

Contract: 3♠ North

North:

♠ AJ7

♥ AQ7

♦ 852

♣ KQJ2

South:

♠ T9864

♥ KT

♦ T73

♣ A86

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

# North hands

# Texas\_or\_Jacoby

**Board: 314**      ♠ AQ732      Partner bids first.  
 Dealer: South      ♥ KJT      The opponents are silent.  
 Vul: Both      ♦ 95  
 HCP: 10+1      ♣ 743

---

**Board: 315**      ♠ K7643      Partner bids first.  
 Dealer: South      ♥ 865      The opponents are silent.  
 Vul: N-S      ♦ 7  
 HCP: 6+1      ♣ KT96

---

**Board: 316**      ♠ 4      Partner bids first.  
 Dealer: South      ♥ AT763      The opponents are silent.  
 Vul: E-W      ♦ Q763  
 HCP: 6+1      ♣ T82

---

**Board: 317**      ♠ A93      You bid first.  
 Dealer: North      ♥ T96      The opponents are silent.  
 Vul: Both      ♦ A94  
 HCP: 16      ♣ AKJ2

## Both hands (Answers Page)

### Board: 314

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ AQ732

♥ KJT

♦ 95

♣ 743

South:

♠ KJ9

♥ AQ5

♦ QT2

♣ K865

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

### Board: 315

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 17

Contract: 3 ♠ North

North:

♠ K7643

♥ 865

♦ 7

♣ KT96

South:

♠ AT52

♥ A7

♦ QJ82

♣ AQ7

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

1. Extended acceptance after NT

### Board: 316

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 15+1

Contract: 2 ♥ South

North:

♠ 4

♥ AT763

♦ Q763

♣ T82

South:

♠ AKQ76

♥ 52

♦ K94

♣ QJ9

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

### Board: 317

Dealer: North

Vul: Both

North HCP: 16

South HCP: 8+1

Contract: 2 ♥ North

North:

♠ A93

♥ T96

♦ A94

♣ AKJ2

South:

♠ T6

♥ AJ872

♦ K65

♣ T43

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

<b>Board: 314</b>	♠ KJ9	You bid first.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: Both	♦ QT2	
HCP: 15	♣ K865	

---

<b>Board: 315</b>	♠ AT52	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: N-S	♦ QJ82	
HCP: 17	♣ AQ7	

---

<b>Board: 316</b>	♠ AKQ76	You bid first.
Dealer: South	♥ 52	The opponents are silent.
Vul: E-W	♦ K94	
HCP: 15+1	♣ QJ9	

---

<b>Board: 317</b>	♠ T6	Partner bids first.
Dealer: North	♥ AJ872	The opponents are silent.
Vul: Both	♦ K65	
HCP: 8+1	♣ T43	

## Both hands (Answers Page)

### Board: 314

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ AQ732

♥ KJT

♦ 95

♣ 743

South:

♠ KJ9

♥ AQ5

♦ QT2

♣ K865

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

### Board: 315

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 17

Contract: 3 ♠ North

North:

♠ K7643

♥ 865

♦ 7

♣ KT96

South:

♠ AT52

♥ A7

♦ QJ82

♣ AQ7

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

1. Extended acceptance after NT

### Board: 316

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 15+1

Contract: 2♥ South

North:

♠ 4

♥ AT763

♦ Q763

♣ T82

South:

♠ AKQ76

♥ 52

♦ K94

♣ QJ9

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

### Board: 317

Dealer: North

Vul: Both

North HCP: 16

South HCP: 8+1

Contract: 2♥ North

North:

♠ A93

♥ T96

♦ A94

♣ AKJ2

South:

♠ T6

♥ AJ872

♦ K65

♣ T43

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



# North hands

# Texas\_or\_Jacoby

## Board: 318

♠ A3

Partner bids first.

Dealer: South

♥ AK852

The opponents are silent.

Vul: None

♦ K6

HCP: 18+1

♣ A864

## Board: 319

♠ AQT

You bid first.

Dealer: North

♥ K974

West (RHO) Doubles 2♥ if possible.

Vul: E-W

♦ KQJ8

HCP: 15

♣ T3

## Board: 320

♠ 75

Partner bids first.

Dealer: South

♥ AK742

East (LHO) Doubles 2♦ if possible.

Vul: Both

♦ 9

HCP: 10+2

♣ K9643

## Board: 321

♠ KJ5

You bid first.

Dealer: North

♥ KJ8

The opponents are silent.

Vul: None

♦ A974

HCP: 15

♣ K92

## Both hands (Answers Page)

### Board: 318

Dealer: South

Vul: None

North HCP: 18+1

South HCP: 16

Contract: 6♥ North

North:

♠ A3

♥ AK852

♦ K6

♣ A864

South:

♠ K864

♥ QJT

♦ AQJ

♣ KT7

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

1. A=1/5 or 4/5

2. !H queen and !C king

### Board: 319

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 12+1

Contract: 4♠ North

North:

♠ AQT

♥ K974

♦ KQJ8

♣ T3

South:

♠ KJ983

♥ J63

♦ 4

♣ AK86

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

### Board: 320

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 15

Contract: 3NT North

North:

♠ 75

♥ AK742

♦ 9

♣ K9643

South:

♠ AJ94

♥ T9

♦ AJT2

♣ AJT

W	N	E	S
			1NT
Pass	2♦	X	XX
Pass	3NT	All Pass	

### Board: 321

Dealer: North

Vul: None

North HCP: 15

South HCP: 5+1

Contract: 2♠ North

North:

♠ KJ5

♥ KJ8

♦ A974

♣ K92

South:

♠ T9876

♥ 752

♦ 86

♣ AJ6

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

## South hands

## Texas\_or\_Jacoby

**Board: 318**

♠ K864

You bid first.

Dealer: South

♥ QJT

The opponents are silent.

Vul: None

♦ AQJ

HCP: 16

♣ KT7

---

**Board: 319**

♠ KJ983

Partner bids first.

Dealer: North

♥ J63

West (LHO) Doubles 2♥ if possible.

Vul: E-W

♦ 4

HCP: 12+1

♣ AK86

---

**Board: 320**

♠ AJ94

You bid first.

Dealer: South

♥ T9

East (RHO) Doubles 2♦ if possible.

Vul: Both

♦ AJT2

HCP: 15

♣ AJT

---

**Board: 321**

♠ T9876

Partner bids first.

Dealer: North

♥ 752

The opponents are silent.

Vul: None

♦ 86

HCP: 5+1

♣ AJ6

## Both hands (Answers Page)

### Board: 318

Dealer: South

Vul: None

North HCP: 18+1

South HCP: 16

Contract: 6♥ North

North:

♠ A3

♥ AK852

♦ K6

♣ A864

South:

♠ K864

♥ QJT

♦ AQJ

♣ KT7

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

1. A=1/5 or 4/5

2. !H queen and !C king

### Board: 319

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 12+1

Contract: 4♠ North

North:

♠ AQT

♥ K974

♦ KQJ8

♣ T3

South:

♠ KJ983

♥ J63

♦ 4

♣ AK86

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

### Board: 320

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 15

Contract: 3NT North

North:

♠ 75

♥ AK742

♦ 9

♣ K9643

South:

♠ AJ94

♥ T9

♦ AJT2

♣ AJT

W	N	E	S
			1NT
Pass	2♦	X	XX
Pass	3NT	All Pass	

### Board: 321

Dealer: North

Vul: None

North HCP: 15

South HCP: 5+1

Contract: 2♠ North

North:

♠ KJ5

♥ KJ8

♦ A974

♣ K92

South:

♠ T9876

♥ 752

♦ 86

♣ AJ6

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

<b>Board: 322</b>	♠ KQJ8763	Partner bids first.
Dealer: South	♥ 862	The opponents are silent.
Vul: N-S	♦ A	
HCP: 14+3	♣ A9	

---

<b>Board: 323</b>	♠ Q76	You bid first.
Dealer: North	♥ AK76	The opponents are silent.
Vul: Both	♦ JT7	
HCP: 17	♣ AK4	

---

<b>Board: 324</b>	♠ 2	Partner bids first.
Dealer: South	♥ KQ986	The opponents are silent.
Vul: None	♦ 842	
HCP: 10+1	♣ KQ82	

---

<b>Board: 325</b>	♠ A2	You bid first.
Dealer: North	♥ QT42	The opponents are silent.
Vul: N-S	♦ KJT8	
HCP: 17	♣ AQJ	

---

<b>Board: 326</b>	♠ Q9	Partner bids first.
Dealer: South	♥ JT9653	The opponents are silent.
Vul: E-W	♦ 765	
HCP: 8+2	♣ AJ	

## Both hands (Answers Page)

### Board: 322

Dealer: South

Vul: N-S

North HCP: 14+3

South HCP: 15

Contract: 4 ♠ North

North:

♠ KQJ8763

♥ 862

♦ A

♣ A9

South:

♠ 54

♥ AK5

♦ Q875

♣ KQJ4

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

### Board: 323

Dealer: North

Vul: Both

North HCP: 17

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ Q76

♥ AK76

♦ JT7

♣ AK4

South:

♠ AK932

♥ 53

♦ AQ5

♣ T93

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

### Board: 324

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 16

Contract: 3NT South

North:

♠ 2

♥ KQ986

♦ 842

♣ KQ82

South:

♠ A983

♥ A2

♦ KJ9

♣ AT53

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

### Board: 325

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 10+2

Contract: 4 ♠ North

North:

♠ A2

♥ QT42

♦ KJT8

♣ AQJ

South:

♠ QJ9753

♥ K8

♦ A632

♣ 7

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

### Board: 326

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 4 ♥ South

North:

♠ Q9

♥ JT9653

♦ 765

♣ AJ

South:

♠ AT54

♥ A4

♦ AJT9

♣ Q32

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

## South hands

## Texas\_or\_Jacoby

<b>Board: 322</b>	♠ 54	You bid first.
Dealer: South	♥ AK5	The opponents are silent.
Vul: N-S	♦ Q875	
HCP: 15	♣ KQJ4	

---

<b>Board: 323</b>	♠ AK932	Partner bids first.
Dealer: North	♥ 53	The opponents are silent.
Vul: Both	♦ AQ5	
HCP: 13+1	♣ T93	

---

<b>Board: 324</b>	♠ A983	You bid first.
Dealer: South	♥ A2	The opponents are silent.
Vul: None	♦ KJ9	
HCP: 16	♣ AT53	

---

<b>Board: 325</b>	♠ QJ9753	Partner bids first.
Dealer: North	♥ K8	The opponents are silent.
Vul: N-S	♦ A632	
HCP: 10+2	♣ 7	

---

<b>Board: 326</b>	♠ AT54	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: E-W	♦ AJT9	
HCP: 15	♣ Q32	

## Both hands (Answers Page)

### Board: 322

Dealer: South

Vul: N-S

North HCP: 14+3

South HCP: 15

Contract: 4 ♠ North

North:

♠ KQJ8763

♥ 862

♦ A

♣ A9

South:

♠ 54

♥ AK5

♦ Q875

♣ KQJ4

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

### Board: 323

Dealer: North

Vul: Both

North HCP: 17

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ Q76

♥ AK76

♦ JT7

♣ AK4

South:

♠ AK932

♥ 53

♦ AQ5

♣ T93

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

### Board: 324

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 16

Contract: 3NT South

North:

♠ 2

♥ KQ986

♦ 842

♣ KQ82

South:

♠ A983

♥ A2

♦ KJ9

♣ AT53

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

### Board: 325

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 10+2

Contract: 4 ♠ North

North:

♠ A2

♥ QT42

♦ KJT8

♣ AQJ

South:

♠ QJ9753

♥ K8

♦ A632

♣ 7

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

### Board: 326

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 4 ♥ South

North:

♠ Q9

♥ JT9653

♦ 765

♣ AJ

South:

♠ AT54

♥ A4

♦ AJT9

♣ Q32

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



# North hands

# Texas\_or\_Jacoby

<b>Board: 327</b>	♠ AQJ7	You bid first.
Dealer: North	♥ QT	The opponents are silent.
Vul: None	♦ K54	
HCP: 16	♣ A973	

<b>Board: 328</b>	♠ QT85	You bid first.
Dealer: North	♥ AK63	The opponents are silent.
Vul: N-S	♦ A76	
HCP: 17	♣ KJ	

<b>Board: 329</b>	♠ AQJ9	You bid first.
Dealer: North	♥ J76	The opponents are silent.
Vul: E-W	♦ Q2	
HCP: 17	♣ AK86	

<b>Board: 330</b>	♠ Q98	Partner bids first.
Dealer: South	♥ QT764	The opponents are silent.
Vul: Both	♦ AK2	
HCP: 12+1	♣ J8	

<b>Board: 331</b>	♠ A985	You bid first.
Dealer: North	♥ A3	The opponents are silent.
Vul: N-S	♦ AQ84	
HCP: 15	♣ JT8	

## Both hands (Answers Page)

### Board: 327

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ7	♠ K64		1NT	Pass	2♦
Vul: None	♥ QT	♥ KJ953	Pass	2♥	Pass	3NT
North HCP: 16	♦ K54	♦ T3	All Pass			
South HCP: 12+1	♣ A973	♣ KQ5				
Contract: 3NT South						

### Board: 328

	North:	South:	W	N	E	S
Dealer: North	♠ QT85	♠ AKJ73		1NT	Pass	2♥
Vul: N-S	♥ AK63	♥ 75	Pass	2NT <sup>1</sup>	Pass	3NT
North HCP: 17	♦ A76	♦ J4	Pass	4♣	Pass	4♠
South HCP: 13+1	♣ KJ	♣ A942	All Pass			
Contract: 4♠ South						

1. Extended acceptance after NT

### Board: 329

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ9	♠ 875		1NT	Pass	2♦
Vul: E-W	♥ J76	♥ QT832	Pass	2♥	All Pass	
North HCP: 17	♦ Q2	♦ T53				
South HCP: 4+1	♣ AK86	♣ Q2				
Contract: 2♥ North						

### Board: 330

	North:	South:	W	N	E	S
Dealer: South	♠ Q98	♠ AK73				1NT
Vul: Both	♥ QT764	♥ A92	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ AK2	♦ Q73	Pass	3NT	Pass	4♥
South HCP: 16	♣ J8	♣ KT7	All Pass			
Contract: 4♥ South						

### Board: 331

	North:	South:	W	N	E	S
Dealer: North	♠ A985	♠ KQJ64		1NT	Pass	2♥
Vul: N-S	♥ A3	♥ 5	Pass	2♠	Pass	3♦
North HCP: 15	♦ AQ84	♦ K963	Pass	4♠	All Pass	
South HCP: 9+1	♣ JT8	♣ 643				
Contract: 4♠ North						

## South hands

## Texas\_or\_Jacoby

<b>Board: 327</b>	♠ K64	Partner bids first.
Dealer: North	♥ KJ953	The opponents are silent.
Vul: None	♦ T3	
HCP: 12+1	♣ KQ5	

---

<b>Board: 328</b>	♠ AKJ73	Partner bids first.
Dealer: North	♥ 75	The opponents are silent.
Vul: N-S	♦ J4	
HCP: 13+1	♣ A942	

---

<b>Board: 329</b>	♠ 875	Partner bids first.
Dealer: North	♥ QT832	The opponents are silent.
Vul: E-W	♦ T53	
HCP: 4+1	♣ Q2	

---

<b>Board: 330</b>	♠ AK73	You bid first.
Dealer: South	♥ A92	The opponents are silent.
Vul: Both	♦ Q73	
HCP: 16	♣ KT7	

---

<b>Board: 331</b>	♠ KQJ64	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: N-S	♦ K963	
HCP: 9+1	♣ 643	

## Both hands (Answers Page)

### Board: 327

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ7	♠ K64		1NT	Pass	2♦
Vul: None	♥ QT	♥ KJ953	Pass	2♥	Pass	3NT
North HCP: 16	♦ K54	♦ T3	All Pass			
South HCP: 12+1	♣ A973	♣ KQ5				
Contract: 3NT South						

### Board: 328

	North:	South:	W	N	E	S
Dealer: North	♠ QT85	♠ AKJ73		1NT	Pass	2♥
Vul: N-S	♥ AK63	♥ 75	Pass	2NT <sup>1</sup>	Pass	3NT
North HCP: 17	♦ A76	♦ J4	Pass	4♣	Pass	4♠
South HCP: 13+1	♣ KJ	♣ A942	All Pass			
Contract: 4♠ South						

1. Extended acceptance after NT

### Board: 329

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ9	♠ 875		1NT	Pass	2♦
Vul: E-W	♥ J76	♥ QT832	Pass	2♥	All Pass	
North HCP: 17	♦ Q2	♦ T53				
South HCP: 4+1	♣ AK86	♣ Q2				
Contract: 2♥ North						

### Board: 330

	North:	South:	W	N	E	S
Dealer: South	♠ Q98	♠ AK73				1NT
Vul: Both	♥ QT764	♥ A92	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ AK2	♦ Q73	Pass	3NT	Pass	4♥
South HCP: 16	♣ J8	♣ KT7	All Pass			
Contract: 4♥ South						

### Board: 331

	North:	South:	W	N	E	S
Dealer: North	♠ A985	♠ KQJ64		1NT	Pass	2♥
Vul: N-S	♥ A3	♥ 5	Pass	2♠	Pass	3♦
North HCP: 15	♦ AQ84	♦ K963	Pass	4♠	All Pass	
South HCP: 9+1	♣ JT8	♣ 643				
Contract: 4♠ North						

<b>Board: 332</b>	♠ J9	Partner bids first.
Dealer: South	♥ AQJ942	The opponents are silent.
Vul: E-W	♦ AQ5	
HCP: 18+2	♣ AT	

---

<b>Board: 333</b>	♠ KT	You bid first.
Dealer: North	♥ K82	The opponents are silent.
Vul: Both	♦ QJ86	
HCP: 17	♣ AKJ7	

---

<b>Board: 334</b>	♠ -	Partner bids first.
Dealer: South	♥ Q9743	The opponents are silent.
Vul: E-W	♦ Q75	
HCP: 10+2	♣ AQ753	

---

<b>Board: 335</b>	♠ AK6	You bid first.
Dealer: North	♥ Q876	The opponents are silent.
Vul: Both	♦ KJ42	
HCP: 17	♣ A9	

---

<b>Board: 336</b>	♠ KJ876	Partner bids first.
Dealer: South	♥ 83	The opponents are silent.
Vul: None	♦ T62	
HCP: 6+1	♣ Q52	

## Both hands (Answers Page)

### Board: 332

Dealer: South

Vul: E-W

North HCP: 18+2

South HCP: 16

Contract: 6♥ North

North:

♠ J9

♥ AQJ942

♦ AQ5

♣ AT

South:

♠ KQ6

♥ K7

♦ K832

♣ KQ95

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

1. Texas

2. A=1/5 or 4/5

### Board: 333

Dealer: North

Vul: Both

North HCP: 17

South HCP: 12+2

Contract: 4♥ North

North:

♠ KT

♥ K82

♦ QJ86

♣ AKJ7

South:

♠ A

♥ AQ963

♦ 75

♣ QT953

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

### Board: 334

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 15

Contract: 4♥ South

North:

♠ -

♥ Q9743

♦ Q75

♣ AQ753

South:

♠ KJ65

♥ AK2

♦ AT4

♣ T86

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

### Board: 335

Dealer: North

Vul: Both

North HCP: 17

South HCP: 9+2

Contract: 4♥ North

North:

♠ AK6

♥ Q876

♦ KJ42

♣ A9

South:

♠ 8

♥ AJT932

♦ A97

♣ T87

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

1. Texas

### Board: 336

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 16

Contract: 2♠ South

North:

♠ KJ876

♥ 83

♦ T62

♣ Q52

South:

♠ QT43

♥ AK7

♦ AK8

♣ 943

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

<b>Board: 332</b>	♠ KQ6	You bid first.
Dealer: South	♥ K7	The opponents are silent.
Vul: E-W	♦ K832	
HCP: 16	♣ KQ95	

---

<b>Board: 333</b>	♠ A	Partner bids first.
Dealer: North	♥ AQ963	The opponents are silent.
Vul: Both	♦ 75	
HCP: 12+2	♣ QT953	

---

<b>Board: 334</b>	♠ KJ65	You bid first.
Dealer: South	♥ AK2	The opponents are silent.
Vul: E-W	♦ AT4	
HCP: 15	♣ T86	

---

<b>Board: 335</b>	♠ 8	Partner bids first.
Dealer: North	♥ AJT932	The opponents are silent.
Vul: Both	♦ A97	
HCP: 9+2	♣ T87	

---

<b>Board: 336</b>	♠ QT43	You bid first.
Dealer: South	♥ AK7	The opponents are silent.
Vul: None	♦ AK8	
HCP: 16	♣ 943	

## Both hands (Answers Page)

### Board: 332

Dealer: South

Vul: E-W

North HCP: 18+2

South HCP: 16

Contract: 6♥ North

North:

♠ J9

♥ AQJ942

♦ AQ5

♣ AT

South:

♠ KQ6

♥ K7

♦ K832

♣ KQ95

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

1. Texas

2. A=1/5 or 4/5

### Board: 333

Dealer: North

Vul: Both

North HCP: 17

South HCP: 12+2

Contract: 4♥ North

North:

♠ KT

♥ K82

♦ QJ86

♣ AKJ7

South:

♠ A

♥ AQ963

♦ 75

♣ QT953

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

### Board: 334

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 15

Contract: 4♥ South

North:

♠ -

♥ Q9743

♦ Q75

♣ AQ753

South:

♠ KJ65

♥ AK2

♦ AT4

♣ T86

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

### Board: 335

Dealer: North

Vul: Both

North HCP: 17

South HCP: 9+2

Contract: 4♥ North

North:

♠ AK6

♥ Q876

♦ KJ42

♣ A9

South:

♠ 8

♥ AJT932

♦ A97

♣ T87

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

1. Texas

### Board: 336

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 16

Contract: 2♠ South

North:

♠ KJ876

♥ 83

♦ T62

♣ Q52

South:

♠ QT43

♥ AK7

♦ AK8

♣ 943

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



# North hands

# Texas\_or\_Jacoby

## Board: 337

♠ J3

You bid first.

Dealer: North

♥ KQ7

The opponents are silent.

Vul: N-S

♦ KJT94

HCP: 15+1

♣ AJ7

## Board: 338

♠ A

Partner bids first.

Dealer: South

♥ KQ876

The opponents are silent.

Vul: Both

♦ 932

HCP: 9+1

♣ T653

## Board: 339

♠ KJ93

You bid first.

Dealer: North

♥ AKJ4

West (RHO) bids 2♥ if possible.

Vul: None

♦ Q9

East (LHO) bids 2♠ if possible.

HCP: 17

♣ KT3

## Board: 340

♠ KQ863

Partner bids first.

Dealer: South

♥ A8

The opponents are silent.

Vul: N-S

♦ 83

HCP: 9+1

♣ 9542

## Board: 341

♠ AJT96

Partner bids first.

Dealer: South

♥ J74

The opponents are silent.

Vul: E-W

♦ A862

HCP: 11+1

♣ J

## Both hands (Answers Page)

### Board: 337

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 6+1

Contract: 2♥ North

North:

♠ J3

♥ KQ7

♦ KJT94

♣ AJ7

South:

♠ Q96

♥ A8642

♦ 83

♣ 842

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

### Board: 338

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 16+1

Contract: 3NT North

North:

♠ A

♥ KQ876

♦ 932

♣ T653

South:

♠ Q75

♥ J9

♦ AKJ74

♣ KQ4

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

### Board: 339

Dealer: North

Vul: None

North HCP: 17

South HCP: 9+1

Contract: 4♥ North

North:

♠ KJ93

♥ AKJ4

♦ Q9

♣ KT3

South:

♠ -

♥ Q9875

♦ J765

♣ AQ75

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

1. Michaels Cuebid

### Board: 340

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 16

Contract: 4♠ South

North:

♠ KQ863

♥ A8

♦ 83

♣ 9542

South:

♠ AT7

♥ QJ54

♦ QT9

♣ AK8

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

### Board: 341

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ AJT96

♥ J74

♦ A862

♣ J

South:

♠ 74

♥ AKQT2

♦ QT7

♣ A82

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

## South hands

## Texas\_or\_Jacoby

**Board: 337**      ♠ Q96      Partner bids first.  
 Dealer: North      ♥ A8642      The opponents are silent.  
 Vul: N-S      ♦ 83  
 HCP: 6+1      ♣ 842

---

**Board: 338**      ♠ Q75      You bid first.  
 Dealer: South      ♥ J9      The opponents are silent.  
 Vul: Both      ♦ AKJ74  
 HCP: 16+1      ♣ KQ4

---

**Board: 339**      ♠ -      Partner bids first.  
 Dealer: North      ♥ Q9875      West (LHO) bids 2♥ if possible.  
 Vul: None      ♦ J765      East (RHO) bids 2♠ if possible.  
 HCP: 9+1      ♣ AQ75

---

**Board: 340**      ♠ AT7      You bid first.  
 Dealer: South      ♥ QJ54      The opponents are silent.  
 Vul: N-S      ♦ QT9  
 HCP: 16      ♣ AK8

---

**Board: 341**      ♠ 74      You bid first.  
 Dealer: South      ♥ AKQT2      The opponents are silent.  
 Vul: E-W      ♦ QT7  
 HCP: 15+1      ♣ A82

## Both hands (Answers Page)

### Board: 337

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 6+1

Contract: 2♥ North

North:

♠ J3

♥ KQ7

♦ KJT94

♣ AJ7

South:

♠ Q96

♥ A8642

♦ 83

♣ 842

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

### Board: 338

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 16+1

Contract: 3NT North

North:

♠ A

♥ KQ876

♦ 932

♣ T653

South:

♠ Q75

♥ J9

♦ AKJ74

♣ KQ4

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

### Board: 339

Dealer: North

Vul: None

North HCP: 17

South HCP: 9+1

Contract: 4♥ North

North:

♠ KJ93

♥ AKJ4

♦ Q9

♣ KT3

South:

♠ -

♥ Q9875

♦ J765

♣ AQ75

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

1. Michaels Cuebid

### Board: 340

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 16

Contract: 4♠ South

North:

♠ KQ863

♥ A8

♦ 83

♣ 9542

South:

♠ AT7

♥ QJ54

♦ QT9

♣ AK8

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

### Board: 341

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ AJT96

♥ J74

♦ A862

♣ J

South:

♠ 74

♥ AKQT2

♦ QT7

♣ A82

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

<b>Board: 342</b>	♠ 74	Partner bids first.
Dealer: South	♥ AQT96	The opponents are silent.
Vul: None	♦ KT943	
HCP: 9+2	♣ 9	

---

<b>Board: 343</b>	♠ K6	You bid first.
Dealer: North	♥ J87	The opponents are silent.
Vul: N-S	♦ AK32	
HCP: 15	♣ A543	

---

<b>Board: 344</b>	♠ AT53	You bid first.
Dealer: North	♥ KJ52	The opponents are silent.
Vul: E-W	♦ A65	
HCP: 15	♣ K9	

---

<b>Board: 345</b>	♠ AK7	You bid first.
Dealer: North	♥ AQ72	The opponents are silent.
Vul: Both	♦ K632	
HCP: 16	♣ 93	

## Both hands (Answers Page)

### Board: 342

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 17

Contract: 3NT South

North:

♠ 74

♥ AQT96

♦ KT943

♣ 9

South:

♠ A986

♥ J3

♦ AQ62

♣ AQ5

W N E S

Pass 2♦ Pass 2♥

Pass 3♦ Pass 3NT

All Pass

### Board: 343

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 11+2

Contract: 4♠ North

North:

♠ K6

♥ J87

♦ AK32

♣ A543

South:

♠ AQT932

♥ K6

♦ T6

♣ QT8

W N E S

Pass 1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

### Board: 344

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4♠ South

North:

♠ AT53

♥ KJ52

♦ A65

♣ K9

South:

♠ Q9876

♥ Q3

♦ 32

♣ AJ75

W N E S

Pass 1NT Pass 2♥

Pass 2NT<sup>1</sup> Pass 4♠

All Pass

1. Extended acceptance after NT

### Board: 345

Dealer: North

Vul: Both

North HCP: 16

South HCP: 16+1

Contract: 6♥ North

North:

♠ AK7

♥ AQ72

♦ K632

♣ 93

South:

♠ JT

♥ KJ853

♦ A95

♣ AK7

W N E S

Pass 1NT Pass 2♦

Pass 2NT<sup>1</sup> Pass 3NT

Pass 4♥ Pass 4NT

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

Pass 6♥<sup>4</sup> All Pass

1. Extended acceptance after NT

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

3. King ask by 5NT

4. K=2

## South hands

## Texas\_or\_Jacoby

<b>Board: 342</b>	♠ A986	You bid first.
Dealer: South	♥ J3	The opponents are silent.
Vul: None	♦ AQ62	
HCP: 17	♣ AQ5	

---

<b>Board: 343</b>	♠ AQT932	Partner bids first.
Dealer: North	♥ K6	The opponents are silent.
Vul: N-S	♦ T6	
HCP: 11+2	♣ QT8	

---

<b>Board: 344</b>	♠ Q9876	Partner bids first.
Dealer: North	♥ Q3	The opponents are silent.
Vul: E-W	♦ 32	
HCP: 9+1	♣ AJ75	

---

<b>Board: 345</b>	♠ JT	Partner bids first.
Dealer: North	♥ KJ853	The opponents are silent.
Vul: Both	♦ A95	
HCP: 16+1	♣ AK7	

## Both hands (Answers Page)

### Board: 342

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 17

Contract: 3NT South

North:

♠ 74

♥ AQT96

♦ KT943

♣ 9

South:

♠ A986

♥ J3

♦ AQ62

♣ AQ5

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

### Board: 343

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 11+2

Contract: 4♠ North

North:

♠ K6

♥ J87

♦ AK32

♣ A543

South:

♠ AQT932

♥ K6

♦ T6

♣ QT8

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

### Board: 344

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4♠ South

North:

♠ AT53

♥ KJ52

♦ A65

♣ K9

South:

♠ Q9876

♥ Q3

♦ 32

♣ AJ75

W	N	E	S
	1NT	Pass	2♥
Pass	2NT <sup>1</sup>	Pass	4♠
All Pass			
1. Extended acceptance after NT			

### Board: 345

Dealer: North

Vul: Both

North HCP: 16

South HCP: 16+1

Contract: 6♥ North

North:

♠ AK7

♥ AQ72

♦ K632

♣ 93

South:

♠ JT

♥ KJ853

♦ A95

♣ AK7

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

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



# North hands

# Texas\_or\_Jacoby

**Board: 346**      ♠ 6      Partner bids first.  
 Dealer: South      ♥ AJ9764      The opponents are silent.  
 Vul: N-S      ♦ AK63  
 HCP: 12+2      ♣ T5

---

**Board: 347**      ♠ AQ3      You bid first.  
 Dealer: North      ♥ QT6      The opponents are silent.  
 Vul: E-W      ♦ AK6  
 HCP: 15      ♣ 8543

---

**Board: 348**      ♠ Q9      Partner bids first.  
 Dealer: South      ♥ T9852      The opponents are silent.  
 Vul: Both      ♦ A64  
 HCP: 7+1      ♣ J93

---

**Board: 349**      ♠ AQ      You bid first.  
 Dealer: North      ♥ J87      The opponents are silent.  
 Vul: None      ♦ A954  
 HCP: 15      ♣ AT32

---

**Board: 350**      ♠ 9      Partner bids first.  
 Dealer: South      ♥ AJT86      The opponents are silent.  
 Vul: E-W      ♦ A54  
 HCP: 13+1      ♣ A842

## Both hands (Answers Page)

### Board: 346

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 15

Contract: 6♥ North

North:

♠ 6

♥ AJ9764

♦ AK63

♣ T5

South:

♠ K982

♥ KQ2

♦ T4

♣ AQJ7

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

1. Texas

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

### Board: 347

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 11+1

Contract: 4♥ North

North:

♠ AQ3

♥ QT6

♦ AK6

♣ 8543

South:

♠ 86

♥ AK432

♦ 943

♣ KJT

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

### Board: 348

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 17

Contract: 2♥ South

North:

♠ Q9

♥ T9852

♦ A64

♣ J93

South:

♠ AK72

♥ 74

♦ KQJ9

♣ A75

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

### Board: 349

Dealer: North

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ AQ

♥ J87

♦ A954

♣ AT32

South:

♠ KJT83

♥ KQ6

♦ 63

♣ J95

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

### Board: 350

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 16+1

Contract: 4♥ North

North:

♠ 9

♥ AJT86

♦ A54

♣ A842

South:

♠ AJ8

♥ K4

♦ KJ7

♣ KJT96

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

## South hands

## Texas\_or\_Jacoby

<b>Board: 346</b>	♠ K982	You bid first.
Dealer: South	♥ KQ2	The opponents are silent.
Vul: N-S	♦ T4	
HCP: 15	♣ AQJ7	

---

<b>Board: 347</b>	♠ 86	Partner bids first.
Dealer: North	♥ AK432	The opponents are silent.
Vul: E-W	♦ 943	
HCP: 11+1	♣ KJT	

---

<b>Board: 348</b>	♠ AK72	You bid first.
Dealer: South	♥ 74	The opponents are silent.
Vul: Both	♦ KQJ9	
HCP: 17	♣ A75	

---

<b>Board: 349</b>	♠ KJT83	Partner bids first.
Dealer: North	♥ KQ6	The opponents are silent.
Vul: None	♦ 63	
HCP: 10+1	♣ J95	

---

<b>Board: 350</b>	♠ AJ8	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: E-W	♦ KJ7	
HCP: 16+1	♣ KJT96	

## Both hands (Answers Page)

### Board: 346

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 15

Contract: 6♥ North

North:

♠ 6

♥ AJ9764

♦ AK63

♣ T5

South:

♠ K982

♥ KQ2

♦ T4

♣ AQJ7

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

1. Texas

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

### Board: 347

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 11+1

Contract: 4♥ North

North:

♠ AQ3

♥ QT6

♦ AK6

♣ 8543

South:

♠ 86

♥ AK432

♦ 943

♣ KJT

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

### Board: 348

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 17

Contract: 2♥ South

North:

♠ Q9

♥ T9852

♦ A64

♣ J93

South:

♠ AK72

♥ 74

♦ KQJ9

♣ A75

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

### Board: 349

Dealer: North

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ AQ

♥ J87

♦ A954

♣ AT32

South:

♠ KJT83

♥ KQ6

♦ 63

♣ J95

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

### Board: 350

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 16+1

Contract: 4♥ North

North:

♠ 9

♥ AJT86

♦ A54

♣ A842

South:

♠ AJ8

♥ K4

♦ KJ7

♣ KJT96

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

# North hands

# Texas\_or\_Jacoby

**Board: 351**      ♠ 532      Partner bids first.  
 Dealer: South      ♥ QJ853      East (LHO) Doubles 2 ♦ if possible.  
 Vul: Both      ♦ 87  
 HCP: 7+1      ♣ AT2

---

**Board: 352**      ♠ 82      RHO opens the bidding 1NT.  
 Dealer: West      ♥ T963      You bid next.  
 Vul: None      ♦ K9      East (LHO) bids 2 ♥ if possible.  
 HCP: 6+1      ♣ K8654

---

**Board: 353**      ♠ Q8      You bid first.  
 Dealer: North      ♥ AQJ96      The opponents are silent.  
 Vul: N-S      ♦ 972  
 HCP: 15+1      ♣ AQ4

---

**Board: 354**      ♠ AKT9632      Partner bids first.  
 Dealer: South      ♥ AK3      The opponents are silent.  
 Vul: Both      ♦ QT3  
 HCP: 16+3      ♣ -

## Both hands (Answers Page)

### Board: 351

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 16

Contract: 3♥ North

North:

♠ 532

♥ QJ853

♦ 87

♣ AT2

South:

♠ AQT9

♥ AK94

♦ T6

♣ K63

W N E S

1NT

Pass 2♦ X 2NT<sup>1</sup>

Pass 3♥ All Pass

1. Extended acceptance after NT

### Board: 352

Dealer: West

Vul: None

North HCP: 6+1

South HCP: 13+1

Contract: 3♦ South

North:

♠ 82

♥ T963

♦ K9

♣ K8654

South:

♠ T96

♥ A42

♦ AJ876

♣ A2

W N E S

1NT Pass 2♥ 3♦

All Pass

### Board: 353

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 5+1

Contract: 2♠ North

North:

♠ Q8

♥ AQJ96

♦ 972

♣ AQ4

South:

♠ K9754

♥ 85

♦ Q65

♣ T75

W N E S

1NT Pass 2♥

Pass 2♠ All Pass

### Board: 354

Dealer: South

Vul: Both

North HCP: 16+3

South HCP: 15

Contract: 6♠ North

North:

♠ AKT9632

♥ AK3

♦ QT3

♣ -

South:

♠ Q5

♥ QJ92

♦ A92

♣ AQ76

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT Pass 5♠<sup>2</sup>

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

Pass 6♠ All Pass

1. Texas

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

3. King ask by 5NT

4. K=0

## South hands

## Texas\_or\_Jacoby

<b>Board: 351</b>	♠ AQT9	You bid first.
Dealer: South	♥ AK94	East (RHO) Doubles 2♦ if possible.
Vul: Both	♦ T6	
HCP: 16	♣ K63	

---

<b>Board: 352</b>	♠ T96	LHO opens the bidding 1NT.
Dealer: West	♥ A42	Partner bids next.
Vul: None	♦ AJ876	East (RHO) bids 2♥ if possible.
HCP: 13+1	♣ A2	

---

<b>Board: 353</b>	♠ K9754	Partner bids first.
Dealer: North	♥ 85	The opponents are silent.
Vul: N-S	♦ Q65	
HCP: 5+1	♣ T75	

---

<b>Board: 354</b>	♠ Q5	You bid first.
Dealer: South	♥ QJ92	The opponents are silent.
Vul: Both	♦ A92	
HCP: 15	♣ AQ76	

## Both hands (Answers Page)

### Board: 351

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 16

Contract: 3♥ North

North:

♠ 532

♥ QJ853

♦ 87

♣ AT2

South:

♠ AQT9

♥ AK94

♦ T6

♣ K63

W N E S

1NT

Pass 2♦ X 2NT<sup>1</sup>

Pass 3♥ All Pass

1. Extended acceptance after NT

### Board: 352

Dealer: West

Vul: None

North HCP: 6+1

South HCP: 13+1

Contract: 3♦ South

North:

♠ 82

♥ T963

♦ K9

♣ K8654

South:

♠ T96

♥ A42

♦ AJ876

♣ A2

W N E S

1NT Pass 2♥ 3♦

All Pass

### Board: 353

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 5+1

Contract: 2♠ North

North:

♠ Q8

♥ AQJ96

♦ 972

♣ AQ4

South:

♠ K9754

♥ 85

♦ Q65

♣ T75

W N E S

1NT Pass 2♥

Pass 2♠ All Pass

### Board: 354

Dealer: South

Vul: Both

North HCP: 16+3

South HCP: 15

Contract: 6♠ North

North:

♠ AKT9632

♥ AK3

♦ QT3

♣ -

South:

♠ Q5

♥ QJ92

♦ A92

♣ AQ76

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT Pass 5♠<sup>2</sup>

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

Pass 6♠ All Pass

1. Texas

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

3. King ask by 5NT

4. K=0



# North hands

# Texas\_or\_Jacoby

<b>Board: 355</b>	♠ KJ9862	Partner bids first.
Dealer: South	♥ Q92	The opponents are silent.
Vul: None	♦ 2	
HCP: 6+2	♣ 972	
<b>Board: 356</b>	♠ 643	Partner bids first.
Dealer: South	♥ K98632	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 9+2	♣ A85	
<b>Board: 357</b>	♠ QJ2	You bid first.
Dealer: North	♥ K72	West (RHO) Doubles 2♥ if possible.
Vul: E-W	♦ Q5	
HCP: 15+1	♣ AK983	
<b>Board: 358</b>	♠ J52	Partner bids first.
Dealer: South	♥ AJ973	The opponents are silent.
Vul: None	♦ 2	
HCP: 8+1	♣ Q862	
<b>Board: 359</b>	♠ A4	You bid first.
Dealer: North	♥ K873	The opponents are silent.
Vul: N-S	♦ KQJ3	
HCP: 15	♣ Q52	

## Both hands (Answers Page)

### Board: 355

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 16

Contract: 4 ♠ North

North:

♠ KJ9862

♥ Q92

♦ 2

♣ 972

South:

♠ Q743

♥ J3

♦ KQ4

♣ AKJ5

W N E S

1NT

Pass 2 ♥ Pass 2NT<sup>1</sup>

Pass 4 ♠ All Pass

1. Extended acceptance after NT

### Board: 356

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 15+1

Contract: 4 ♥ South

North:

♠ 643

♥ K98632

♦ Q

♣ A85

South:

♠ AQJ98

♥ JT

♦ A83

♣ K73

W N E S

1NT

Pass 4 ♦<sup>1</sup> Pass 4 ♥

All Pass

1. Texas

### Board: 357

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 14+1

Contract: 4 ♠ South

North:

♠ QJ2

♥ K72

♦ Q5

♣ AK983

South:

♠ AT863

♥ Q5

♦ AK9

♣ JT7

W N E S

1NT Pass 2 ♥

X 2 ♠ Pass 3 ♦

Pass 3 ♥ Pass 4 ♠

All Pass

### Board: 358

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 3 ♥ South

North:

♠ J52

♥ AJ973

♦ 2

♣ Q862

South:

♠ A98

♥ K85

♦ A98

♣ KJT4

W N E S

1NT

Pass 2 ♦ Pass 2 ♥

Pass 2NT Pass 3 ♥

All Pass

### Board: 359

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ A4

♥ K873

♦ KQJ3

♣ Q52

South:

♠ Q98762

♥ -

♦ A95

♣ AJ98

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

## South hands

## Texas\_or\_Jacoby

**Board: 355**      ♠ Q743      You bid first.  
 Dealer: South      ♥ J3      The opponents are silent.  
 Vul: None      ♦ KQ4  
 HCP: 16      ♣ AKJ5

---

**Board: 356**      ♠ AQJ98      You bid first.  
 Dealer: South      ♥ JT      The opponents are silent.  
 Vul: N-S      ♦ A83  
 HCP: 15+1      ♣ K73

---

**Board: 357**      ♠ AT863      Partner bids first.  
 Dealer: North      ♥ Q5      West (LHO) Doubles 2♥ if possible.  
 Vul: E-W      ♦ AK9  
 HCP: 14+1      ♣ JT7

---

**Board: 358**      ♠ A98      You bid first.  
 Dealer: South      ♥ K85      The opponents are silent.  
 Vul: None      ♦ A98  
 HCP: 15      ♣ KJT4

---

**Board: 359**      ♠ Q98762      Partner bids first.  
 Dealer: North      ♥ -      The opponents are silent.  
 Vul: N-S      ♦ A95  
 HCP: 11+2      ♣ AJ98

## Both hands (Answers Page)

### Board: 355

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 16

Contract: 4 ♠ North

North:

♠ KJ9862

♥ Q92

♦ 2

♣ 972

South:

♠ Q743

♥ J3

♦ KQ4

♣ AKJ5

W N E S

1NT

Pass 2 ♥ Pass 2NT<sup>1</sup>

Pass 4 ♠ All Pass

1. Extended acceptance after NT

### Board: 356

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 15+1

Contract: 4 ♥ South

North:

♠ 643

♥ K98632

♦ Q

♣ A85

South:

♠ AQJ98

♥ JT

♦ A83

♣ K73

W N E S

1NT

Pass 4 ♦<sup>1</sup> Pass 4 ♥

All Pass

1. Texas

### Board: 357

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 14+1

Contract: 4 ♠ South

North:

♠ QJ2

♥ K72

♦ Q5

♣ AK983

South:

♠ AT863

♥ Q5

♦ AK9

♣ JT7

W N E S

1NT Pass 2 ♥

X 2 ♠ Pass 3 ♦

Pass 3 ♥ Pass 4 ♠

All Pass

### Board: 358

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 3 ♥ South

North:

♠ J52

♥ AJ973

♦ 2

♣ Q862

South:

♠ A98

♥ K85

♦ A98

♣ KJT4

W N E S

1NT

Pass 2 ♦ Pass 2 ♥

Pass 2NT Pass 3 ♥

All Pass

### Board: 359

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ A4

♥ K873

♦ KQJ3

♣ Q52

South:

♠ Q98762

♥ -

♦ A95

♣ AJ98

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

# North hands

# Texas\_or\_Jacoby

**Board: 360**      ♠ 75432      Partner bids first.  
 Dealer: South      ♥ 84      The opponents are silent.  
 Vul: E-W      ♦ 2  
 HCP: 1+2      ♣ J9654

---

**Board: 361**      ♠ A42      You bid first.  
 Dealer: North      ♥ A643      The opponents are silent.  
 Vul: Both      ♦ A5  
 HCP: 16      ♣ A982

---

**Board: 362**      ♠ AJ62      You bid first.  
 Dealer: North      ♥ AK4      The opponents are silent.  
 Vul: N-S      ♦ A974  
 HCP: 16      ♣ 73

---

**Board: 363**      ♠ K3      You bid first.  
 Dealer: North      ♥ A97      The opponents are silent.  
 Vul: E-W      ♦ QJT82  
 HCP: 15+1      ♣ AJ3

---

**Board: 364**      ♠ AJ985      Partner bids first.  
 Dealer: South      ♥ J3      The opponents are silent.  
 Vul: Both      ♦ 974  
 HCP: 10+1      ♣ AT7

## Both hands (Answers Page)

### Board: 360

	North:	South:	W	N	E	S
Dealer: South	♠ 75432	♠ A9				1NT
Vul: E-W	♥ 84	♥ A953	Pass	2♥	Pass	2♠
North HCP: 1+2	♦ 2	♦ KJ95	All Pass			
South HCP: 17	♣ J9654	♣ KQ3				
Contract: 2♠ South						

### Board: 361

	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ KT986		1NT	Pass	2♥
Vul: Both	♥ A643	♥ 72	Pass	2♠	All Pass	
North HCP: 16	♦ A5	♦ K97				
South HCP: 6+1	♣ A982	♣ T73				
Contract: 2♠ North						

### Board: 362

	North:	South:	W	N	E	S
Dealer: North	♠ AJ62	♠ KT543		1NT	Pass	2♥
Vul: N-S	♥ AK4	♥ J52	Pass	2NT <sup>1</sup>	Pass	3♠
North HCP: 16	♦ A974	♦ T2	All Pass			
South HCP: 6+1	♣ 73	♣ Q86				
Contract: 3♠ South						

1. Extended acceptance after NT

### Board: 363

	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AJ9762		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ A97	♥ KJ2	Pass	4♠	Pass	4NT
North HCP: 15+1	♦ QJT82	♦ A7	Pass	5♣ <sup>2</sup>	Pass	5♠
South HCP: 13+2	♣ AJ3	♣ T4	Pass	6♠	All Pass	
Contract: 6♠ North						

1. Texas

2. A=0/5 or 3/5

### Board: 364

	North:	South:	W	N	E	S
Dealer: South	♠ AJ985	♠ KQ63				1NT
Vul: Both	♥ J3	♥ AK6	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ 974	♦ J62	Pass	3NT	Pass	4♠
South HCP: 15	♣ AT7	♣ Q53	All Pass			
Contract: 4♠ South						

## South hands

## Texas\_or\_Jacoby

<b>Board: 360</b>	♠ A9	You bid first.
Dealer: South	♥ A953	The opponents are silent.
Vul: E-W	♦ KJ95	
HCP: 17	♣ KQ3	

---

<b>Board: 361</b>	♠ KT986	Partner bids first.
Dealer: North	♥ 72	The opponents are silent.
Vul: Both	♦ K97	
HCP: 6+1	♣ T73	

---

<b>Board: 362</b>	♠ KT543	Partner bids first.
Dealer: North	♥ J52	The opponents are silent.
Vul: N-S	♦ T2	
HCP: 6+1	♣ Q86	

---

<b>Board: 363</b>	♠ AJ9762	Partner bids first.
Dealer: North	♥ KJ2	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 13+2	♣ T4	

---

<b>Board: 364</b>	♠ KQ63	You bid first.
Dealer: South	♥ AK6	The opponents are silent.
Vul: Both	♦ J62	
HCP: 15	♣ Q53	

## Both hands (Answers Page)

### Board: 360

	North:	South:	W	N	E	S
Dealer: South	♠ 75432	♠ A9				1NT
Vul: E-W	♥ 84	♥ A953	Pass	2♥	Pass	2♠
North HCP: 1+2	♦ 2	♦ KJ95	All Pass			
South HCP: 17	♣ J9654	♣ KQ3				
Contract: 2♠ South						

### Board: 361

	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ KT986		1NT	Pass	2♥
Vul: Both	♥ A643	♥ 72	Pass	2♠	All Pass	
North HCP: 16	♦ A5	♦ K97				
South HCP: 6+1	♣ A982	♣ T73				
Contract: 2♠ North						

### Board: 362

	North:	South:	W	N	E	S
Dealer: North	♠ AJ62	♠ KT543		1NT	Pass	2♥
Vul: N-S	♥ AK4	♥ J52	Pass	2NT <sup>1</sup>	Pass	3♠
North HCP: 16	♦ A974	♦ T2	All Pass			
South HCP: 6+1	♣ 73	♣ Q86				
Contract: 3♠ South						

1. Extended acceptance after NT

### Board: 363

	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AJ9762		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ A97	♥ KJ2	Pass	4♠	Pass	4NT
North HCP: 15+1	♦ QJT82	♦ A7	Pass	5♣ <sup>2</sup>	Pass	5♠
South HCP: 13+2	♣ AJ3	♣ T4	Pass	6♠	All Pass	
Contract: 6♠ North						

1. Texas

2. A=0/5 or 3/5

### Board: 364

	North:	South:	W	N	E	S
Dealer: South	♠ AJ985	♠ KQ63				1NT
Vul: Both	♥ J3	♥ AK6	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ 974	♦ J62	Pass	3NT	Pass	4♠
South HCP: 15	♣ AT7	♣ Q53	All Pass			
Contract: 4♠ South						



# North hands

# Texas\_or\_Jacoby

**Board: 365**      ♠ AJ2      You bid first.  
 Dealer: North      ♥ AQ      West (RHO) Doubles 2♦ if possible.  
 Vul: None      ♦ KJ98  
 HCP: 15      ♣ 8432

---

**Board: 366**      ♠ 987      Partner bids first.  
 Dealer: South      ♥ J7543      The opponents are silent.  
 Vul: E-W      ♦ 82  
 HCP: 2+1      ♣ JT9

---

**Board: 367**      ♠ J85      Partner bids first.  
 Dealer: South      ♥ KJ9754      East (LHO) bids 3♣ if possible.  
 Vul: Both      ♦ 6  
 HCP: 6+2      ♣ J52

---

**Board: 368**      ♠ 764      Partner bids first.  
 Dealer: South      ♥ AKT72      The opponents are silent.  
 Vul: None      ♦ 9832  
 HCP: 11+1      ♣ A

---

**Board: 369**      ♠ 96      You bid first.  
 Dealer: North      ♥ AKQJ      The opponents are silent.  
 Vul: N-S      ♦ QT96  
 HCP: 15      ♣ K54

## Both hands (Answers Page)

### Board: 365

Board: 365	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ KQ6		1NT	Pass	2♦
Vul: None	♥ AQ	♥ 96532	X	XX	Pass	3NT
North HCP: 15	♦ KJ98	♦ 72	All Pass			
South HCP: 9+1	♣ 8432	♣ A96				
Contract: 3NT South						

### Board: 366

Board: 366	North:	South:	W	N	E	S
Dealer: South	♠ 987	♠ KQ6				1NT
Vul: E-W	♥ J7543	♥ Q82	Pass	2 ♦	Pass	2 ♥
North HCP: 2+1	♦ 82	♦ AT643	All Pass			
South HCP: 16+1	♣ JT9	♣ KQ				
Contract: 2 ♥ South						

### Board: 367

Board: 367	North:	South:	W	N	E	S
Dealer: South	♠ J85	♠ Q97				1NT
Vul: Both	♥ KJ9754	♥ A3	Pass	2 ♦	3 ♣	Pass
North HCP: 6+2	♦ 6	♦ KQT84	Pass	3 ♥	All Pass	
South HCP: 15+1	♣ J52	♣ A97				
Contract: 3 ♥ North						

### Board: 368

Board: 368	North:	South:	W	N	E	S
Dealer: South	♠ 764	♠ AKJT9				1NT
Vul: None	♥ AKT72	♥ J53	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ 9832	♦ AQ5	Pass	3NT	Pass	4♥
South HCP: 15+1	♣ A	♣ 54	All Pass			
Contract: 4♥ South						

### Board: 369

Board: 369	North:	South:	W	N	E	S
Dealer: North	♠ 96	♠ KQT752		1NT	Pass	4♥ <sup>1</sup>
Vul: N-S	♥ AKQJ	♥ 72	Pass	4♠	All Pass	
North HCP: 15	♦ QT96	♦ 2	1. Texas			
South HCP: 12+2	♣ K54	♣ AQJ7				
Contract: 4♠ North						

## South hands

## Texas\_or\_Jacoby

<b>Board: 365</b>	♠ KQ6	Partner bids first.
Dealer: North	♥ 96532	West (LHO) Doubles 2♦ if possible.
Vul: None	♦ 72	
HCP: 9+1	♣ A96	

---

<b>Board: 366</b>	♠ KQ6	You bid first.
Dealer: South	♥ Q82	The opponents are silent.
Vul: E-W	♦ AT643	
HCP: 16+1	♣ KQ	

---

<b>Board: 367</b>	♠ Q97	You bid first.
Dealer: South	♥ A3	East (RHO) bids 3♣ if possible.
Vul: Both	♦ KQT84	
HCP: 15+1	♣ A97	

---

<b>Board: 368</b>	♠ AKJT9	You bid first.
Dealer: South	♥ J53	The opponents are silent.
Vul: None	♦ AQ5	
HCP: 15+1	♣ 54	

---

<b>Board: 369</b>	♠ KQT752	Partner bids first.
Dealer: North	♥ 72	The opponents are silent.
Vul: N-S	♦ 2	
HCP: 12+2	♣ AQJ7	

## Both hands (Answers Page)

### Board: 365

Board: 365	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ KQ6		1NT	Pass	2♦
Vul: None	♥ AQ	♥ 96532	X	XX	Pass	3NT
North HCP: 15	♦ KJ98	♦ 72	All Pass			
South HCP: 9+1	♣ 8432	♣ A96				
Contract: 3NT South						

### Board: 366

Board: 366	North:	South:	W	N	E	S
Dealer: South	♠ 987	♠ KQ6				1NT
Vul: E-W	♥ J7543	♥ Q82	Pass	2♦	Pass	2♥
North HCP: 2+1	♦ 82	♦ AT643	All Pass			
South HCP: 16+1	♣ JT9	♣ KQ				
Contract: 2♥ South						

### Board: 367

Board: 367	North:	South:	W	N	E	S
Dealer: South	♠ J85	♠ Q97				1NT
Vul: Both	♥ KJ9754	♥ A3	Pass	2 ♦	3 ♣	Pass
North HCP: 6+2	♦ 6	♦ KQT84	Pass	3 ♥	All Pass	
South HCP: 15+1	♣ J52	♣ A97				
Contract: 3 ♥ North						

### Board: 368

Board: 368	North:	South:	W	N	E	S
Dealer: South	♠ 764	♠ AKJT9				1NT
Vul: None	♥ AKT72	♥ J53	Pass	2 ♦	Pass	2 ♥
North HCP: 11+1	♦ 9832	♦ AQ5	Pass	3NT	Pass	4 ♥
South HCP: 15+1	♣ A	♣ 54	All Pass			
Contract: 4 ♥ South						

### Board: 369

Board: 369	North:	South:	W	N	E	S
Dealer: North	♠ 96	♠ KQT752		1NT	Pass	4♥ <sup>1</sup>
Vul: N-S	♥ AKQJ	♥ 72	Pass	4♠	All Pass	
North HCP: 15	♦ QT96	♦ 2	1. Texas			
South HCP: 12+2	♣ K54	♣ AQJ7				
Contract: 4♠ North						

# North hands

# Texas\_or\_Jacoby

**Board: 370**

♠ AT93

You bid first.

Dealer: North

♥ AJ95

The opponents are silent.

Vul: Both

♦ T87

HCP: 16

♣ AK

**Board: 371**

♠ AKQ3

You bid first.

Dealer: North

♥ T43

West (RHO) bids 3♣ if possible.

Vul: None

♦ QJ64

HCP: 15

♣ K7

**Board: 372**

♠ -

LHO opens the bidding 1NT.

Dealer: East

♥ AJ764

Partner bids next.

Vul: E-W

♦ QJ4

West (RHO) bids 2♥ if possible.

HCP: 12+2

♣ A9653

**Board: 373**

♠ -

Partner bids first.

Dealer: South

♥ J9654

The opponents are silent.

Vul: E-W

♦ AQT9

HCP: 11+1

♣ KJT2

**Board: 374**

♠ A9864

Partner bids first.

Dealer: South

♥ T53

The opponents are silent.

Vul: None

♦ T73

HCP: 8+1

♣ A3

## Both hands (Answers Page)

### Board: 370

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ AT93

♥ AJ95

♦ T87

♣ AK

South:

♠ QJ865

♥ Q2

♦ K32

♣ JT4

W N E S

1NT Pass 2♥

Pass 2NT<sup>1</sup> Pass 4♠

All Pass

1. Extended acceptance after NT

### Board: 371

Dealer: North

Vul: None

North HCP: 15

South HCP: 6+1

Contract: 3 ♠ North

North:

♠ AKQ3

♥ T43

♦ QJ64

♣ K7

South:

♠ T8542

♥ Q85

♦ A753

♣ 9

W N E S

1NT Pass 2♥

3♣ 3♠ All Pass

### Board: 372

Dealer: East

Vul: E-W

North HCP: 12+2

South HCP: 5

Contract: 3♥ South

North:

♠ -

♥ AJ764

♦ QJ4

♣ A9653

South:

♠ A632

♥ 853

♦ T6

♣ J874

W N E S

1NT Pass

2♥ 2♠<sup>1</sup> Pass 3♥

All Pass

1. Michaels Cuebid

### Board: 373

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 16

Contract: 6♥ North

North:

♠ -

♥ J9654

♦ AQT9

♣ KJT2

South:

♠ K764

♥ AQT3

♦ K72

♣ A6

W N E S

1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 6♥ All Pass

1. Extended acceptance after NT

### Board: 374

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 16

Contract: 2NT North

North:

♠ A9864

♥ T53

♦ T73

♣ A3

South:

♠ QJ

♥ AJ86

♦ AJ84

♣ KT8

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 2NT All Pass

## South hands

## Texas\_or\_Jacoby

<b>Board: 370</b>	♠ QJ865	Partner bids first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: Both	♦ K32	
HCP: 9+1	♣ JT4	
<b>Board: 371</b>	♠ T8542	Partner bids first.
Dealer: North	♥ Q85	West (LHO) bids 3♣ if possible.
Vul: None	♦ A753	
HCP: 6+1	♣ 9	
<b>Board: 372</b>	♠ A632	RHO opens the bidding 1NT.
Dealer: East	♥ 853	You bid next.
Vul: E-W	♦ T6	West (LHO) bids 2♥ if possible.
HCP: 5	♣ J874	
<b>Board: 373</b>	♠ K764	You bid first.
Dealer: South	♥ AQT3	The opponents are silent.
Vul: E-W	♦ K72	
HCP: 16	♣ A6	
<b>Board: 374</b>	♠ QJ	You bid first.
Dealer: South	♥ AJ86	The opponents are silent.
Vul: None	♦ AJ84	
HCP: 16	♣ KT8	

## Both hands (Answers Page)

### Board: 370

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ AT93

♥ AJ95

♦ T87

♣ AK

South:

♠ QJ865

♥ Q2

♦ K32

♣ JT4

W N E S

1NT Pass 2♥

Pass 2NT<sup>1</sup> Pass 4♠

All Pass

1. Extended acceptance after NT

### Board: 371

Dealer: North

Vul: None

North HCP: 15

South HCP: 6+1

Contract: 3 ♠ North

North:

♠ AKQ3

♥ T43

♦ QJ64

♣ K7

South:

♠ T8542

♥ Q85

♦ A753

♣ 9

W N E S

1NT Pass 2♥

3♣ 3♠ All Pass

### Board: 372

Dealer: East

Vul: E-W

North HCP: 12+2

South HCP: 5

Contract: 3♥ South

North:

♠ -

♥ AJ764

♦ QJ4

♣ A9653

South:

♠ A632

♥ 853

♦ T6

♣ J874

W N E S

1NT Pass

2♥ 2♠<sup>1</sup> Pass 3♥

All Pass

1. Michaels Cuebid

### Board: 373

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 16

Contract: 6♥ North

North:

♠ -

♥ J9654

♦ AQT9

♣ KJT2

South:

♠ K764

♥ AQT3

♦ K72

♣ A6

W N E S

1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 6♥ All Pass

1. Extended acceptance after NT

### Board: 374

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 16

Contract: 2NT North

North:

♠ A9864

♥ T53

♦ T73

♣ A3

South:

♠ QJ

♥ AJ86

♦ AJ84

♣ KT8

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 2NT All Pass



# North hands

# Texas\_or\_Jacoby

**Board: 375**      ♠ K9      RHO opens the bidding 1NT.  
 Dealer: West      ♥ K642      You bid next.  
 Vul: E-W      ♦ T94      East (LHO) bids 2♥ if possible.  
 HCP: 7      ♣ J765

**Board: 376**      ♠ T64      RHO opens the bidding 1NT.  
 Dealer: West      ♥ K42      You bid next.  
 Vul: N-S      ♦ 63      East (LHO) bids 2♦ if possible.  
 HCP: 6+1      ♣ K9753

**Board: 377**      ♠ J964      LHO opens the bidding 1NT.  
 Dealer: East      ♥ K2      Partner bids next.  
 Vul: Both      ♦ AKQ96      West (RHO) bids 2♦ if possible.  
 HCP: 15+1      ♣ Q7

**Board: 378**      ♠ Q42      Partner bids first.  
 Dealer: South      ♥ J9632      The opponents are silent.  
 Vul: N-S      ♦ J832  
 HCP: 4+1      ♣ 3

**Board: 379**      ♠ A7      You bid first.  
 Dealer: North      ♥ AKT5      The opponents are silent.  
 Vul: E-W      ♦ J8  
 HCP: 16+1      ♣ KJ985

## Both hands (Answers Page)

### Board: 375

Dealer: West

Vul: E-W

North HCP: 7

South HCP: 11+2

Contract: 3♥ North

North:

♠ K9

♥ K642

♦ T94

♣ J765

South:

♠ 53

♥ AQ753

♦ KQ852

♣ 8

W N E S

1NT Pass 2♥ 2♠<sup>1</sup>

Pass 3♥ All Pass

1. Michaels Cuebid

### Board: 376

Dealer: West

Vul: N-S

North HCP: 6+1

South HCP: 15+1

Contract: 2♠ South

North:

♠ T64

♥ K42

♦ 63

♣ K9753

South:

♠ AQ872

♥ A73

♦ QJ7

♣ Q8

W N E S

1NT Pass 2♦ 2♠

All Pass

### Board: 377

Dealer: East

Vul: Both

North HCP: 15+1

South HCP: 8

Contract: 3♦ North

North:

♠ J964

♥ K2

♦ AKQ96

♣ Q7

South:

♠ K8

♥ J53

♦ JT83

♣ KT63

W N E S

1NT Pass

2♦ 3♦ All Pass

### Board: 378

Dealer: South

Vul: N-S

North HCP: 4+1

South HCP: 17

Contract: 2♥ South

North:

♠ Q42

♥ J9632

♦ J832

♣ 3

South:

♠ KJ73

♥ KT

♦ AQ64

♣ A64

W N E S

1NT

Pass 2♦ Pass 2♥

All Pass

### Board: 379

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 7+3

Contract: 4♠ North

North:

♠ A7

♥ AKT5

♦ J8

♣ KJ985

South:

♠ KT95432

♥ 43

♦ 42

♣ AT

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

## South hands

## Texas\_or\_Jacoby

**Board: 375**      ♠ 53      LHO opens the bidding 1NT.  
 Dealer: West      ♥ AQ753      Partner bids next.  
 Vul: E-W      ♦ KQ852      East (RHO) bids 2♥ if possible.  
 HCP: 11+2      ♣ 8

---

**Board: 376**      ♠ AQ872      LHO opens the bidding 1NT.  
 Dealer: West      ♥ A73      Partner bids next.  
 Vul: N-S      ♦ QJ7      East (RHO) bids 2♦ if possible.  
 HCP: 15+1      ♣ Q8

---

**Board: 377**      ♠ K8      RHO opens the bidding 1NT.  
 Dealer: East      ♥ J53      You bid next.  
 Vul: Both      ♦ JT83      West (LHO) bids 2♦ if possible.  
 HCP: 8      ♣ KT63

---

**Board: 378**      ♠ KJ73      You bid first.  
 Dealer: South      ♥ KT      The opponents are silent.  
 Vul: N-S      ♦ AQ64  
 HCP: 17      ♣ A64

---

**Board: 379**      ♠ KT95432      Partner bids first.  
 Dealer: North      ♥ 43      The opponents are silent.  
 Vul: E-W      ♦ 42  
 HCP: 7+3      ♣ AT

## Both hands (Answers Page)

### Board: 375

Dealer: West

Vul: E-W

North HCP: 7

South HCP: 11+2

Contract: 3♥ North

North:

♠ K9

♥ K642

♦ T94

♣ J765

South:

♠ 53

♥ AQ753

♦ KQ852

♣ 8

W N E S

1NT Pass 2♥ 2♠<sup>1</sup>

Pass 3♥ All Pass

1. Michaels Cuebid

### Board: 376

Dealer: West

Vul: N-S

North HCP: 6+1

South HCP: 15+1

Contract: 2♠ South

North:

♠ T64

♥ K42

♦ 63

♣ K9753

South:

♠ AQ872

♥ A73

♦ QJ7

♣ Q8

W N E S

1NT Pass 2♦ 2♠

All Pass

### Board: 377

Dealer: East

Vul: Both

North HCP: 15+1

South HCP: 8

Contract: 3♦ North

North:

♠ J964

♥ K2

♦ AKQ96

♣ Q7

South:

♠ K8

♥ J53

♦ JT83

♣ KT63

W N E S

1NT Pass

2♦ 3♦ All Pass

### Board: 378

Dealer: South

Vul: N-S

North HCP: 4+1

South HCP: 17

Contract: 2♥ South

North:

♠ Q42

♥ J9632

♦ J832

♣ 3

South:

♠ KJ73

♥ KT

♦ AQ64

♣ A64

W N E S

1NT

Pass 2♦ Pass 2♥

All Pass

### Board: 379

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 7+3

Contract: 4♠ North

North:

♠ A7

♥ AKT5

♦ J8

♣ KJ985

South:

♠ KT95432

♥ 43

♦ 42

♣ AT

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

<b>Board: 380</b>	♠ AT742	Partner bids first.
Dealer: South	♥ 986	The opponents are silent.
Vul: Both	♦ 7	
HCP: 8+1	♣ KJ87	
<hr/>		
<b>Board: 381</b>	♠ K	LHO opens the bidding 1NT.
Dealer: East	♥ KJ75	Partner bids next.
Vul: None	♦ AK6	West (RHO) bids 2♥ if possible.
HCP: 17+1	♣ KT843	
<hr/>		
<b>Board: 382</b>	♠ J743	You bid first.
Dealer: North	♥ AKT5	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 17	♣ AJ4	
<hr/>		
<b>Board: 383</b>	♠ A8	You bid first.
Dealer: North	♥ AJ2	The opponents are silent.
Vul: Both	♦ 9873	
HCP: 15	♣ AQ76	

## Both hands (Answers Page)

### Board: 380

	North:	South:	W	N	E	S
Dealer: South	♠ AT742	♠ K96				1NT
Vul: Both	♥ 986	♥ A43	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ 7	♦ AKJ2	Pass	2NT	Pass	4♠
South HCP: 17	♣ KJ87	♣ Q96	All Pass			
Contract: 4♠ South						

### Board: 381

	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ QJT2			1NT	Pass
Vul: None	♥ KJ75	♥ QT3	2♥	3♣	All Pass	
North HCP: 17+1	♦ AK6	♦ 942				
South HCP: 5	♣ KT843	♣ 965				
Contract: 3♣ North						

### Board: 382

	North:	South:	W	N	E	S
Dealer: North	♠ J743	♠ AKT82		1NT	Pass	2♥
Vul: E-W	♥ AKT5	♥ QJ4	Pass	2NT <sup>1</sup>	Pass	3NT
North HCP: 17	♦ A4	♦ J865	Pass	4♣	Pass	4♠
South HCP: 11+1	♣ AJ4	♣ 8	All Pass			
Contract: 4♠ South						

1. Extended acceptance after NT

### Board: 383

	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ QJT7643		1NT	Pass	2♥
Vul: Both	♥ AJ2	♥ KQ	Pass	2♠	Pass	4♠
North HCP: 15	♦ 9873	♦ Q62	All Pass			
South HCP: 10+3	♣ AQ76	♣ T				
Contract: 4♠ South						

## South hands

## Texas\_or\_Jacoby

<b>Board: 380</b>	♠ K96	You bid first.
Dealer: South	♥ A43	The opponents are silent.
Vul: Both	♦ AKJ2	
HCP: 17	♣ Q96	
<hr/>		
<b>Board: 381</b>	♠ QJT2	RHO opens the bidding 1NT.
Dealer: East	♥ QT3	You bid next.
Vul: None	♦ 942	West (LHO) bids 2♥ if possible.
HCP: 5	♣ 965	
<hr/>		
<b>Board: 382</b>	♠ AKT82	Partner bids first.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: E-W	♦ J865	
HCP: 11+1	♣ 8	
<hr/>		
<b>Board: 383</b>	♠ QJT7643	Partner bids first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: Both	♦ Q62	
HCP: 10+3	♣ T	

## Both hands (Answers Page)

### Board: 380

	North:	South:	W	N	E	S
Dealer: South	♠ AT742	♠ K96				1NT
Vul: Both	♥ 986	♥ A43	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ 7	♦ AKJ2	Pass	2NT	Pass	4♠
South HCP: 17	♣ KJ87	♣ Q96	All Pass			
Contract: 4♠ South						

### Board: 381

	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ QJT2			1NT	Pass
Vul: None	♥ KJ75	♥ QT3	2♥	3♣	All Pass	
North HCP: 17+1	♦ AK6	♦ 942				
South HCP: 5	♣ KT843	♣ 965				
Contract: 3♣ North						

### Board: 382

	North:	South:	W	N	E	S
Dealer: North	♠ J743	♠ AKT82		1NT	Pass	2♥
Vul: E-W	♥ AKT5	♥ QJ4	Pass	2NT <sup>1</sup>	Pass	3NT
North HCP: 17	♦ A4	♦ J865	Pass	4♣	Pass	4♠
South HCP: 11+1	♣ AJ4	♣ 8	All Pass			
Contract: 4♠ South						

1. Extended acceptance after NT

### Board: 383

	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ QJT7643		1NT	Pass	2♥
Vul: Both	♥ AJ2	♥ KQ	Pass	2♠	Pass	4♠
North HCP: 15	♦ 9873	♦ Q62	All Pass			
South HCP: 10+3	♣ AQ76	♣ T				
Contract: 4♠ South						



## North hands

## Texas\_or\_Jacoby

**Board: 384**

♠ Q

Partner bids first.

Dealer: South

♥ KQJT62

The opponents are silent.

Vul: None

♦ J

HCP: 16+3

♣ AK942

**Board: 385**

♠ K93

RHO opens the bidding 1NT.

Dealer: West

♥ 975

You bid next.

Vul: E-W

♦ JT985

East (LHO) bids 2♥ if possible.

HCP: 4+1

♣ 75

West (RHO) bids 2♠ if possible.

**Board: 386**

♠ 7

Partner bids first.

Dealer: South

♥ K86542

The opponents are silent.

Vul: Both

♦ T

HCP: 8+3

♣ AJ963

**Board: 387**

♠ 965

Partner bids first.

Dealer: South

♥ QJ9542

East (LHO) bids 3♦ if possible.

Vul: None

♦ Q9

HCP: 5+2

♣ 65

## Both hands (Answers Page)

### Board: 384

Dealer: South

Vul: None

North HCP: 16+3

South HCP: 15

Contract: 6♥ North

North:

♠ Q

♥ KQJT62

♦ J

♣ AK942

South:

♠ AKT6

♥ A854

♦ A9

♣ 865

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

1. Texas

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=1

### Board: 385

Dealer: West

Vul: E-W

North HCP: 4+1

South HCP: 13

Contract: 3♦ North

North:

♠ K93

♥ 975

♦ JT985

♣ 75

South:

♠ A7

♥ KQ62

♦ K32

♣ J864

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

### Board: 386

Dealer: South

Vul: Both

North HCP: 8+3

South HCP: 15

Contract: 4♥ South

North:

♠ 7

♥ K86542

♦ T

♣ AJ963

South:

♠ AQ62

♥ T93

♦ AKQ

♣ 852

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

1. Texas

### Board: 387

Dealer: South

Vul: None

North HCP: 5+2

South HCP: 15+1

Contract: 3♥ North

North:

♠ 965

♥ QJ9542

♦ Q9

♣ 65

South:

♠ Q3

♥ A73

♦ K84

♣ KQJT7

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

<b>Board: 384</b>	♠ AKT6	You bid first.
Dealer: South	♥ A854	The opponents are silent.
Vul: None	♦ A9	
HCP: 15	♣ 865	
<hr/>		
<b>Board: 385</b>	♠ A7	LHO opens the bidding 1NT.
Dealer: West	♥ KQ62	Partner bids next.
Vul: E-W	♦ K32	East (RHO) bids 2♥ if possible.
HCP: 13	♣ J864	West (LHO) bids 2♠ if possible.
<hr/>		
<b>Board: 386</b>	♠ AQ62	You bid first.
Dealer: South	♥ T93	The opponents are silent.
Vul: Both	♦ AKQ	
HCP: 15	♣ 852	
<hr/>		
<b>Board: 387</b>	♠ Q3	You bid first.
Dealer: South	♥ A73	East (RHO) bids 3♦ if possible.
Vul: None	♦ K84	
HCP: 15+1	♣ KQJT7	

## Both hands (Answers Page)

### Board: 384

Dealer: South

Vul: None

North HCP: 16+3

South HCP: 15

Contract: 6♥ North

North:

♠ Q

♥ KQJT62

♦ J

♣ AK942

South:

♠ AKT6

♥ A854

♦ A9

♣ 865

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

1. Texas

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=1

### Board: 385

Dealer: West

Vul: E-W

North HCP: 4+1

South HCP: 13

Contract: 3♦ North

North:

♠ K93

♥ 975

♦ JT985

♣ 75

South:

♠ A7

♥ KQ62

♦ K32

♣ J864

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

### Board: 386

Dealer: South

Vul: Both

North HCP: 8+3

South HCP: 15

Contract: 4♥ South

North:

♠ 7

♥ K86542

♦ T

♣ AJ963

South:

♠ AQ62

♥ T93

♦ AKQ

♣ 852

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

1. Texas

### Board: 387

Dealer: South

Vul: None

North HCP: 5+2

South HCP: 15+1

Contract: 3♥ North

North:

♠ 965

♥ QJ9542

♦ Q9

♣ 65

South:

♠ Q3

♥ A73

♦ K84

♣ KQJT7

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

# North hands

# Texas\_or\_Jacoby

**Board: 388**      ♠ Q8753      Partner bids first.  
 Dealer: South      ♥ KT5      The opponents are silent.  
 Vul: N-S      ♦ QT52  
 HCP: 7+1      ♣ 3

---

**Board: 389**      ♠ Q9      You bid first.  
 Dealer: North      ♥ K3      The opponents are silent.  
 Vul: E-W      ♦ K862  
 HCP: 15+1      ♣ AK986

---

**Board: 390**      ♠ JT      Partner bids first.  
 Dealer: South      ♥ A7543      The opponents are silent.  
 Vul: None      ♦ AQ643  
 HCP: 11+2      ♣ 9

---

**Board: 391**      ♠ AJ2      You bid first.  
 Dealer: North      ♥ KQJT      The opponents are silent.  
 Vul: N-S      ♦ T9  
 HCP: 16      ♣ AJ98

---

**Board: 392**      ♠ 5      Partner bids first.  
 Dealer: South      ♥ AQJ64      The opponents are silent.  
 Vul: E-W      ♦ QJ  
 HCP: 19+2      ♣ AKQ97

## Both hands (Answers Page)

### Board: 388

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 15+1

Contract: 3 ♠ South

North:

♠ Q8753

♥ KT5

♦ QT52

♣ 3

South:

♠ A96

♥ 63

♦ KJ9

♣ AK764

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

### Board: 389

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 7+1

Contract: 2 ♥ North

North:

♠ Q9

♥ K3

♦ K862

♣ AK986

South:

♠ K73

♥ T9762

♦ A3

♣ 543

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

### Board: 390

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 16+1

Contract: 4 ♥ South

North:

♠ JT

♥ A7543

♦ AQ643

♣ 9

South:

♠ KQ5

♥ QT9

♦ K7

♣ AQ732

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

### Board: 391

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 7+2

Contract: 4 ♠ North

North:

♠ AJ2

♥ KQJT

♦ T9

♣ AJ98

South:

♠ KQ8543

♥ 83

♦ Q74

♣ T2

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

### Board: 392

Dealer: South

Vul: E-W

North HCP: 19+2

South HCP: 16+1

Contract: 6NT North

North:

♠ 5

♥ AQJ64

♦ QJ

♣ AKQ97

South:

♠ AKJ83

♥ T2

♦ AK2

♣ JT3

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3 ♣	Pass	3 ♠
Pass	6NT	All Pass	

# South hands

# Texas\_or\_Jacoby

<b>Board: 388</b>	♠ A96	You bid first.
Dealer: South	♥ 63	The opponents are silent.
Vul: N-S	♦ KJ9	
HCP: 15+1	♣ AK764	

---

<b>Board: 389</b>	♠ K73	Partner bids first.
Dealer: North	♥ T9762	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 7+1	♣ 543	

---

<b>Board: 390</b>	♠ KQ5	You bid first.
Dealer: South	♥ QT9	The opponents are silent.
Vul: None	♦ K7	
HCP: 16+1	♣ AQ732	

---

<b>Board: 391</b>	♠ KQ8543	Partner bids first.
Dealer: North	♥ 83	The opponents are silent.
Vul: N-S	♦ Q74	
HCP: 7+2	♣ T2	

---

<b>Board: 392</b>	♠ AKJ83	You bid first.
Dealer: South	♥ T2	The opponents are silent.
Vul: E-W	♦ AK2	
HCP: 16+1	♣ JT3	

## Both hands (Answers Page)

### Board: 388

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 15+1

Contract: 3 ♠ South

North:

♠ Q8753

♥ KT5

♦ QT52

♣ 3

South:

♠ A96

♥ 63

♦ KJ9

♣ AK764

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

### Board: 389

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 7+1

Contract: 2 ♥ North

North:

♠ Q9

♥ K3

♦ K862

♣ AK986

South:

♠ K73

♥ T9762

♦ A3

♣ 543

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

### Board: 390

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 16+1

Contract: 4 ♥ South

North:

♠ JT

♥ A7543

♦ AQ643

♣ 9

South:

♠ KQ5

♥ QT9

♦ K7

♣ AQ732

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

### Board: 391

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 7+2

Contract: 4 ♠ North

North:

♠ AJ2

♥ KQJT

♦ T9

♣ AJ98

South:

♠ KQ8543

♥ 83

♦ Q74

♣ T2

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

### Board: 392

Dealer: South

Vul: E-W

North HCP: 19+2

South HCP: 16+1

Contract: 6NT North

North:

♠ 5

♥ AQJ64

♦ QJ

♣ AKQ97

South:

♠ AKJ83

♥ T2

♦ AK2

♣ JT3

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3 ♣	Pass	3 ♠
Pass	6NT	All Pass	



# North hands

# Texas\_or\_Jacoby

<b>Board: 393</b>	♠ A65	You bid first.
Dealer: North	♥ J9	The opponents are silent.
Vul: Both	♦ KJ7	
HCP: 16+1	♣ AQJ75	

<b>Board: 394</b>	♠ AJT	Partner bids first.
Dealer: South	♥ AJ982	The opponents are silent.
Vul: N-S	♦ -	
HCP: 15+2	♣ KQ752	

<b>Board: 395</b>	♠ K2	You bid first.
Dealer: North	♥ KJ8	The opponents are silent.
Vul: E-W	♦ KT65	
HCP: 15	♣ KQT7	

<b>Board: 396</b>	♠ 6	Partner bids first.
Dealer: South	♥ KQJ53	The opponents are silent.
Vul: Both	♦ J852	
HCP: 7+1	♣ 986	

<b>Board: 397</b>	♠ AJ2	You bid first.
Dealer: North	♥ A654	The opponents are silent.
Vul: None	♦ J4	
HCP: 15	♣ KQ95	

## Both hands (Answers Page)

### Board: 393

	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ K		1NT	Pass	2♦
Vul: Both	♥ J9	♥ K8543	Pass	2♥	Pass	3♦
North HCP: 16+1	♦ KJ7	♦ AQT64	Pass	3NT	All Pass	
South HCP: 12+2	♣ AQJ75	♣ 92				
Contract: 3NT North						

### Board: 394

	North:	South:	W	N	E	S
Dealer: South	♠ AJT	♠ Q62				1NT
Vul: N-S	♥ AJ982	♥ 63	Pass	2♦	Pass	2♥
North HCP: 15+2	♦ -	♦ AKQ86	Pass	3♣	Pass	3NT
South HCP: 15+1	♣ KQ752	♣ A63	Pass	4NT	All Pass	
Contract: 4NT North						

### Board: 395

	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ QJ875		1NT	Pass	2♥
Vul: E-W	♥ KJ8	♥ A3	Pass	2♠	Pass	3♣
North HCP: 15	♦ KT65	♦ 72	Pass	3NT	All Pass	
South HCP: 11+1	♣ KQT7	♣ A863				
Contract: 3NT North						

### Board: 396

	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ A987				1NT
Vul: Both	♥ KQJ53	♥ A62	Pass	2♦	Pass	2♥
North HCP: 7+1	♦ J852	♦ AK	All Pass			
South HCP: 16	♣ 986	♣ J754				
Contract: 2♥ South						

### Board: 397

	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ QT984		1NT	Pass	2♥
Vul: None	♥ A654	♥ 832	Pass	2♠	All Pass	
North HCP: 15	♦ J4	♦ 953				
South HCP: 6+1	♣ KQ95	♣ AT				
Contract: 2♠ North						

## South hands

## Texas\_or\_Jacoby

<b>Board: 393</b>	♠ K	Partner bids first.
Dealer: North	♥ K8543	The opponents are silent.
Vul: Both	♦ AQT64	
HCP: 12+2	♣ 92	

---

<b>Board: 394</b>	♠ Q62	You bid first.
Dealer: South	♥ 63	The opponents are silent.
Vul: N-S	♦ AKQ86	
HCP: 15+1	♣ A63	

---

<b>Board: 395</b>	♠ QJ875	Partner bids first.
Dealer: North	♥ A3	The opponents are silent.
Vul: E-W	♦ 72	
HCP: 11+1	♣ A863	

---

<b>Board: 396</b>	♠ A987	You bid first.
Dealer: South	♥ A62	The opponents are silent.
Vul: Both	♦ AK	
HCP: 16	♣ J754	

---

<b>Board: 397</b>	♠ QT984	Partner bids first.
Dealer: North	♥ 832	The opponents are silent.
Vul: None	♦ 953	
HCP: 6+1	♣ AT	

## Both hands (Answers Page)

### Board: 393

	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ K		1NT	Pass	2♦
Vul: Both	♥ J9	♥ K8543	Pass	2♥	Pass	3♦
North HCP: 16+1	♦ KJ7	♦ AQT64	Pass	3NT	All Pass	
South HCP: 12+2	♣ AQJ75	♣ 92				
Contract: 3NT North						

### Board: 394

	North:	South:	W	N	E	S
Dealer: South	♠ AJT	♠ Q62				1NT
Vul: N-S	♥ AJ982	♥ 63	Pass	2♦	Pass	2♥
North HCP: 15+2	♦ -	♦ AKQ86	Pass	3♣	Pass	3NT
South HCP: 15+1	♣ KQ752	♣ A63	Pass	4NT	All Pass	
Contract: 4NT North						

### Board: 395

	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ QJ875		1NT	Pass	2♥
Vul: E-W	♥ KJ8	♥ A3	Pass	2♠	Pass	3♣
North HCP: 15	♦ KT65	♦ 72	Pass	3NT	All Pass	
South HCP: 11+1	♣ KQT7	♣ A863				
Contract: 3NT North						

### Board: 396

	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ A987				1NT
Vul: Both	♥ KQJ53	♥ A62	Pass	2♦	Pass	2♥
North HCP: 7+1	♦ J852	♦ AK	All Pass			
South HCP: 16	♣ 986	♣ J754				
Contract: 2♥ South						

### Board: 397

	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ QT984		1NT	Pass	2♥
Vul: None	♥ A654	♥ 832	Pass	2♠	All Pass	
North HCP: 15	♦ J4	♦ 953				
South HCP: 6+1	♣ KQ95	♣ AT				
Contract: 2♠ North						

# North hands

# Texas\_or\_Jacoby

<b>Board: 398</b>	♠ AK764	Partner bids first.
Dealer: South	♥ 53	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 14+1	♣ KQJT	
<b>Board: 399</b>	♠ J83	You bid first.
Dealer: North	♥ AQJ2	The opponents are silent.
Vul: Both	♦ AJ6	
HCP: 16	♣ KT5	
<b>Board: 400</b>	♠ KT72	RHO opens the bidding 1NT.
Dealer: West	♥ T8532	You bid next.
Vul: None	♦ 87	East (LHO) bids 2♥ if possible.
HCP: 3+1	♣ 98	
<b>Board: 401</b>	♠ KQ8	You bid first.
Dealer: North	♥ Q72	The opponents are silent.
Vul: N-S	♦ AJT92	
HCP: 16+1	♣ A2	
<b>Board: 402</b>	♠ T87652	Partner bids first.
Dealer: South	♥ Q76	East (LHO) bids 3♦ if possible.
Vul: Both	♦ K4	
HCP: 5+2	♣ 74	

## Both hands (Answers Page)

### Board: 398

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ AK764

♥ 53

♦ J2

♣ KQJT

South:

♠ QJT

♥ K76

♦ KQ98

♣ A95

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

### Board: 399

Dealer: North

Vul: Both

North HCP: 16

South HCP: 8+1

Contract: 2 ♠ North

North:

♠ J83

♥ AQJ2

♦ AJ6

♣ KT5

South:

♠ KQT54

♥ T53

♦ K53

♣ 63

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

### Board: 400

Dealer: West

Vul: None

North HCP: 3+1

South HCP: 15+1

Contract: 3 ♣ South

North:

♠ KT72

♥ T8532

♦ 87

♣ 98

South:

♠ 9

♥ AKJ7

♦ J53

♣ AQ743

W	N	E	S
1NT	Pass	2 ♥	3 ♣
All Pass			

### Board: 401

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 17+1

Contract: 6NT South

North:

♠ KQ8

♥ Q72

♦ AJT92

♣ A2

South:

♠ A62

♥ AKJ64

♦ 84

♣ KQ5

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	6NT
All Pass			

### Board: 402

Dealer: South

Vul: Both

North HCP: 5+2

South HCP: 15+1

Contract: 3 ♠ North

North:

♠ T87652

♥ Q76

♦ K4

♣ 74

South:

♠ Q93

♥ AK953

♦ J2

♣ KQ8

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

## South hands

## Texas\_or\_Jacoby

<b>Board: 398</b>	♠ QJT	You bid first.
Dealer: South	♥ K76	The opponents are silent.
Vul: E-W	♦ KQ98	
HCP: 15	♣ A95	
<b>Board: 399</b>	♠ KQT54	Partner bids first.
Dealer: North	♥ T53	The opponents are silent.
Vul: Both	♦ K53	
HCP: 8+1	♣ 63	
<b>Board: 400</b>	♠ 9	LHO opens the bidding 1NT.
Dealer: West	♥ AKJ7	Partner bids next.
Vul: None	♦ J53	East (RHO) bids 2♥ if possible.
HCP: 15+1	♣ AQ743	
<b>Board: 401</b>	♠ A62	Partner bids first.
Dealer: North	♥ AKJ64	The opponents are silent.
Vul: N-S	♦ 84	
HCP: 17+1	♣ KQ5	
<b>Board: 402</b>	♠ Q93	You bid first.
Dealer: South	♥ AK953	East (RHO) bids 3♦ if possible.
Vul: Both	♦ J2	
HCP: 15+1	♣ KQ8	

## Both hands (Answers Page)

### Board: 398

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ AK764

♥ 53

♦ J2

♣ KQJT

South:

♠ QJT

♥ K76

♦ KQ98

♣ A95

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

### Board: 399

Dealer: North

Vul: Both

North HCP: 16

South HCP: 8+1

Contract: 2 ♠ North

North:

♠ J83

♥ AQJ2

♦ AJ6

♣ KT5

South:

♠ KQT54

♥ T53

♦ K53

♣ 63

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

### Board: 400

Dealer: West

Vul: None

North HCP: 3+1

South HCP: 15+1

Contract: 3 ♣ South

North:

♠ KT72

♥ T8532

♦ 87

♣ 98

South:

♠ 9

♥ AKJ7

♦ J53

♣ AQ743

W	N	E	S
1NT	Pass	2 ♥	3 ♣
All Pass			

### Board: 401

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 17+1

Contract: 6NT South

North:

♠ KQ8

♥ Q72

♦ AJT92

♣ A2

South:

♠ A62

♥ AKJ64

♦ 84

♣ KQ5

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	6NT
All Pass			

### Board: 402

Dealer: South

Vul: Both

North HCP: 5+2

South HCP: 15+1

Contract: 3 ♠ North

North:

♠ T87652

♥ Q76

♦ K4

♣ 74

South:

♠ Q93

♥ AK953

♦ J2

♣ KQ8

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



# North hands

# Texas\_or\_Jacoby

## Board: 403

♠ AQT9

You bid first.

Dealer: North

♥ AKJ

West (RHO) bids 2♠ if possible.

Vul: None

♦ JT96

HCP: 15

♣ 63

## Board: 404

♠ QJ8532

Partner bids first.

Dealer: South

♥ 9

East (LHO) Doubles 4♥ if possible.

Vul: N-S

♦ T

HCP: 7+3

♣ A9842

## Board: 405

♠ KQ9

You bid first.

Dealer: North

♥ AK5

The opponents are silent.

Vul: E-W

♦ J85

HCP: 16

♣ QJT5

## Board: 406

♠ A95

Partner bids first.

Dealer: South

♥ JT742

The opponents are silent.

Vul: None

♦ QJ95

HCP: 8+1

♣ 4

## Board: 407

♠ AJ6

You bid first.

Dealer: North

♥ A2

The opponents are silent.

Vul: N-S

♦ KJ42

HCP: 16

♣ QJ84

## Both hands (Answers Page)

### Board: 403

	North:	South:	W	N	E	S
Dealer: North	♠ AQT9	♠ 5		1NT	Pass	2♦
Vul: None	♥ AKJ	♥ Q9653	2♠	Pass	Pass	3♦
North HCP: 15	♦ JT96	♦ Q542	Pass	3♥	All Pass	
South HCP: 7+1	♣ 63	♣ K54				
Contract: 3♥ North						

### Board: 404

	North:	South:	W	N	E	S
Dealer: South	♠ QJ8532	♠ AK4				1NT
Vul: N-S	♥ 9	♥ Q7632	Pass	4♥ <sup>1</sup>	X	4♠
North HCP: 7+3	♦ T	♦ A87	All Pass			
South HCP: 15+1	♣ A9842	♣ Q5				
Contract: 4♠ South			1. Texas			

### Board: 405

	North:	South:	W	N	E	S
Dealer: North	♠ KQ9	♠ AJ542		1NT	Pass	2♥
Vul: E-W	♥ AK5	♥ 432	Pass	2♠	Pass	3NT
North HCP: 16	♦ J85	♦ AK	Pass	4♠	All Pass	
South HCP: 12+1	♣ QJT5	♣ 742				
Contract: 4♠ North						

### Board: 406

	North:	South:	W	N	E	S
Dealer: South	♠ A95	♠ KT42				1NT
Vul: None	♥ JT742	♥ K8	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ QJ95	♦ K842	Pass	2NT	All Pass	
South HCP: 15	♣ 4	♣ AQ3				
Contract: 2NT North						

### Board: 407

	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ K94		1NT	Pass	2♦
Vul: N-S	♥ A2	♥ KJT43	Pass	2♥	Pass	3NT
North HCP: 16	♦ KJ42	♦ A85	All Pass			
South HCP: 11+1	♣ QJ84	♣ 72				
Contract: 3NT South						

## South hands

## Texas\_or\_Jacoby

<b>Board: 403</b>	♠ 5	Partner bids first.
Dealer: North	♥ Q9653	West (LHO) bids 2♠ if possible.
Vul: None	♦ Q542	
HCP: 7+1	♣ K54	
<b>Board: 404</b>	♠ AK4	You bid first.
Dealer: South	♥ Q7632	East (RHO) Doubles 4♥ if possible.
Vul: N-S	♦ A87	
HCP: 15+1	♣ Q5	
<b>Board: 405</b>	♠ AJ542	Partner bids first.
Dealer: North	♥ 432	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 12+1	♣ 742	
<b>Board: 406</b>	♠ KT42	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: None	♦ K842	
HCP: 15	♣ AQ3	
<b>Board: 407</b>	♠ K94	Partner bids first.
Dealer: North	♥ KJT43	The opponents are silent.
Vul: N-S	♦ A85	
HCP: 11+1	♣ 72	

## Both hands (Answers Page)

### Board: 403

	North:	South:	W	N	E	S
Dealer: North	♠ AQT9	♠ 5		1NT	Pass	2♦
Vul: None	♥ AKJ	♥ Q9653	2♠	Pass	Pass	3♦
North HCP: 15	♦ JT96	♦ Q542	Pass	3♥	All Pass	
South HCP: 7+1	♣ 63	♣ K54				
Contract: 3♥ North						

### Board: 404

	North:	South:	W	N	E	S
Dealer: South	♠ QJ8532	♠ AK4				1NT
Vul: N-S	♥ 9	♥ Q7632	Pass	4♥ <sup>1</sup>	X	4♠
North HCP: 7+3	♦ T	♦ A87	All Pass			
South HCP: 15+1	♣ A9842	♣ Q5				
Contract: 4♠ South			1. Texas			

### Board: 405

	North:	South:	W	N	E	S
Dealer: North	♠ KQ9	♠ AJ542		1NT	Pass	2♥
Vul: E-W	♥ AK5	♥ 432	Pass	2♠	Pass	3NT
North HCP: 16	♦ J85	♦ AK	Pass	4♠	All Pass	
South HCP: 12+1	♣ QJT5	♣ 742				
Contract: 4♠ North						

### Board: 406

	North:	South:	W	N	E	S
Dealer: South	♠ A95	♠ KT42				1NT
Vul: None	♥ JT742	♥ K8	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ QJ95	♦ K842	Pass	2NT	All Pass	
South HCP: 15	♣ 4	♣ AQ3				
Contract: 2NT North						

### Board: 407

	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ K94		1NT	Pass	2♦
Vul: N-S	♥ A2	♥ KJT43	Pass	2♥	Pass	3NT
North HCP: 16	♦ KJ42	♦ A85	All Pass			
South HCP: 11+1	♣ QJ84	♣ 72				
Contract: 3NT South						

# North hands

# Texas\_or\_Jacoby

**Board: 408**      ♠ AK8      You bid first.  
 Dealer: North      ♥ AQT7      West (RHO) Doubles 3♥ if possible.  
 Vul: E-W      ♦ KT84      East (LHO) bids 3♠ if possible.  
 HCP: 16      ♣ T6      West (RHO) Doubles 4♥ if possible.

**Board: 409**      ♠ AJ854      You bid first.  
 Dealer: North      ♥ KJ6      The opponents are silent.  
 Vul: Both      ♦ AT9  
 HCP: 16+1      ♣ K2

**Board: 410**      ♠ J752      LHO opens the bidding 1NT.  
 Dealer: East      ♥ K7      Partner bids next.  
 Vul: E-W      ♦ AK83      West (RHO) bids 2♦ if possible.  
 HCP: 14      ♣ QJ4      East (LHO) bids 2♥ if possible.

**Board: 411**      ♠ AT5      You bid first.  
 Dealer: North      ♥ K75      The opponents are silent.  
 Vul: E-W      ♦ KQT  
 HCP: 15      ♣ K973

**Board: 412**      ♠ AQ952      Partner bids first.  
 Dealer: South      ♥ QT      The opponents are silent.  
 Vul: Both      ♦ 863  
 HCP: 12+1      ♣ AT4

## Both hands (Answers Page)

### Board: 408

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 4+1

Contract: 4♥X South

North:

♠ AK8

♥ AQT7

♦ KT84

♣ T6

South:

♠ 962

♥ KJ542

♦ 752

♣ 93

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

	1NT	Pass	2♦
--	-----	------	----

Pass	2NT <sup>1</sup>	Pass	3♥
------	------------------	------	----

X	Pass	3♠	4♥
---	------	----	----

X	All Pass		
---	----------	--	--

1. Extended acceptance after NT

### Board: 409

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 4+1

Contract: 2♥ North

North:

♠ AJ854

♥ KJ6

♦ AT9

♣ K2

South:

♠ 72

♥ Q8754

♦ Q832

♣ 97

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

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	All Pass	
------	----	----------	--

### Board: 410

Dealer: East

Vul: E-W

North HCP: 14

South HCP: 5

Contract: 3♣ South

North:

♠ J752

♥ K7

♦ AK83

♣ QJ4

South:

♠ Q96

♥ T43

♦ 972

♣ KT72

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

		1NT	Pass
--	--	-----	------

2♦	Pass	2♥	Pass
----	------	----	------

Pass	X	Pass	3♣
------	---	------	----

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

### Board: 411

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4♠ North

North:

♠ AT5

♥ K75

♦ KQT

♣ K973

South:

♠ Q8764

♥ A98

♦ 6

♣ QJT2

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

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	Pass	3♣
------	----	------	----

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

### Board: 412

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 17

Contract: 3NT North

North:

♠ AQ952

♥ QT

♦ 863

♣ AT4

South:

♠ K4

♥ A874

♦ AKQ2

♣ J95

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

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

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

## South hands

## Texas\_or\_Jacoby

<b>Board: 408</b>	♠ 962	Partner bids first.
Dealer: North	♥ KJ542	West (LHO) Doubles 3♥ if possible.
Vul: E-W	♦ 752	East (RHO) bids 3♠ if possible.
HCP: 4+1	♣ 93	West (LHO) Doubles 4♥ if possible.

---

<b>Board: 409</b>	♠ 72	Partner bids first.
Dealer: North	♥ Q8754	The opponents are silent.
Vul: Both	♦ Q832	
HCP: 4+1	♣ 97	

---

<b>Board: 410</b>	♠ Q96	RHO opens the bidding 1NT.
Dealer: East	♥ T43	You bid next.
Vul: E-W	♦ 972	West (LHO) bids 2♦ if possible.
HCP: 5	♣ KT72	East (RHO) bids 2♥ if possible.

---

<b>Board: 411</b>	♠ Q8764	Partner bids first.
Dealer: North	♥ A98	The opponents are silent.
Vul: E-W	♦ 6	
HCP: 9+1	♣ QJT2	

---

<b>Board: 412</b>	♠ K4	You bid first.
Dealer: South	♥ A874	The opponents are silent.
Vul: Both	♦ AKQ2	
HCP: 17	♣ J95	

## Both hands (Answers Page)

### Board: 408

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 4+1

Contract: 4♥X South

North:

♠ AK8

♥ AQT7

♦ KT84

♣ T6

South:

♠ 962

♥ KJ542

♦ 752

♣ 93

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

	1NT	Pass	2♦
--	-----	------	----

Pass	2NT <sup>1</sup>	Pass	3♥
------	------------------	------	----

X	Pass	3♠	4♥
---	------	----	----

X	All Pass		
---	----------	--	--

1. Extended acceptance after NT

### Board: 409

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 4+1

Contract: 2♥ North

North:

♠ AJ854

♥ KJ6

♦ AT9

♣ K2

South:

♠ 72

♥ Q8754

♦ Q832

♣ 97

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

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	All Pass	
------	----	----------	--

### Board: 410

Dealer: East

Vul: E-W

North HCP: 14

South HCP: 5

Contract: 3♣ South

North:

♠ J752

♥ K7

♦ AK83

♣ QJ4

South:

♠ Q96

♥ T43

♦ 972

♣ KT72

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

		1NT	Pass
--	--	-----	------

2♦	Pass	2♥	Pass
----	------	----	------

Pass	X	Pass	3♣
------	---	------	----

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

### Board: 411

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4♠ North

North:

♠ AT5

♥ K75

♦ KQT

♣ K973

South:

♠ Q8764

♥ A98

♦ 6

♣ QJT2

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

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	Pass	3♣
------	----	------	----

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

### Board: 412

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 17

Contract: 3NT North

North:

♠ AQ952

♥ QT

♦ 863

♣ AT4

South:

♠ K4

♥ A874

♦ AKQ2

♣ J95

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

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

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--



# North hands

# Texas\_or\_Jacoby

<b>Board: 413</b>	♠ AJ97	You bid first.
Dealer: North	♥ QJ8	The opponents are silent.
Vul: None	♦ Q3	
HCP: 17	♣ AK32	

---

<b>Board: 414</b>	♠ T9876	Partner bids first.
Dealer: South	♥ A	The opponents are silent.
Vul: E-W	♦ K95	
HCP: 8+1	♣ J842	

---

<b>Board: 415</b>	♠ A63	You bid first.
Dealer: North	♥ KQ8	The opponents are silent.
Vul: Both	♦ K96	
HCP: 15	♣ QJT2	

---

<b>Board: 416</b>	♠ 62	Partner bids first.
Dealer: South	♥ A9854	The opponents are silent.
Vul: None	♦ T32	
HCP: 7+1	♣ K87	

---

<b>Board: 417</b>	♠ J63	You bid first.
Dealer: North	♥ A4	The opponents are silent.
Vul: N-S	♦ AKQ76	
HCP: 17+1	♣ K85	

## Both hands (Answers Page)

### Board: 413

	North:	South:	W	N	E	S
Dealer: North	♠ AJ97	♠ T3		1NT	Pass	2♦
Vul: None	♥ QJ8	♥ AK973	Pass	2♥	Pass	3♦
North HCP: 17	♦ Q3	♦ KT92	Pass	4♥	All Pass	
South HCP: 12+1	♣ AK32	♣ Q7				
Contract: 4♥ North						

### Board: 414

	North:	South:	W	N	E	S
Dealer: South	♠ T9876	♠ K5				1NT
Vul: E-W	♥ A	♥ K876	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ K95	♦ A64	Pass	2NT	All Pass	
South HCP: 16	♣ J842	♣ AQ96				
Contract: 2NT North						

### Board: 415

	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ T2		1NT	Pass	2♦
Vul: Both	♥ KQ8	♥ AJT63	Pass	2♥	All Pass	
North HCP: 15	♦ K96	♦ Q754				
South HCP: 7+1	♣ QJT2	♣ 43				
Contract: 2♥ North						

### Board: 416

	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ K94				1NT
Vul: None	♥ A9854	♥ KT7	Pass	2♦	Pass	2♥
North HCP: 7+1	♦ T32	♦ A4	All Pass			
South HCP: 17+1	♣ K87	♣ AQJ92				
Contract: 2♥ South						

### Board: 417

	North:	South:	W	N	E	S
Dealer: North	♠ J63	♠ Q87		1NT	Pass	2♦
Vul: N-S	♥ A4	♥ KQJ82	Pass	2♥	Pass	3NT
North HCP: 17+1	♦ AKQ76	♦ T42	All Pass			
South HCP: 12+1	♣ K85	♣ A9				
Contract: 3NT South						

## South hands

## Texas\_or\_Jacoby

<b>Board: 413</b>	♠ T3	Partner bids first.
Dealer: North	♥ AK973	The opponents are silent.
Vul: None	♦ KT92	
HCP: 12+1	♣ Q7	

---

<b>Board: 414</b>	♠ K5	You bid first.
Dealer: South	♥ K876	The opponents are silent.
Vul: E-W	♦ A64	
HCP: 16	♣ AQ96	

---

<b>Board: 415</b>	♠ T2	Partner bids first.
Dealer: North	♥ AJT63	The opponents are silent.
Vul: Both	♦ Q754	
HCP: 7+1	♣ 43	

---

<b>Board: 416</b>	♠ K94	You bid first.
Dealer: South	♥ KT7	The opponents are silent.
Vul: None	♦ A4	
HCP: 17+1	♣ AQJ92	

---

<b>Board: 417</b>	♠ Q87	Partner bids first.
Dealer: North	♥ KQJ82	The opponents are silent.
Vul: N-S	♦ T42	
HCP: 12+1	♣ A9	

## Both hands (Answers Page)

### Board: 413

	North:	South:	W	N	E	S
Dealer: North	♠ AJ97	♠ T3		1NT	Pass	2♦
Vul: None	♥ QJ8	♥ AK973	Pass	2♥	Pass	3♦
North HCP: 17	♦ Q3	♦ KT92	Pass	4♥	All Pass	
South HCP: 12+1	♣ AK32	♣ Q7				
Contract: 4♥ North						

### Board: 414

	North:	South:	W	N	E	S
Dealer: South	♠ T9876	♠ K5				1NT
Vul: E-W	♥ A	♥ K876	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ K95	♦ A64	Pass	2NT	All Pass	
South HCP: 16	♣ J842	♣ AQ96				
Contract: 2NT North						

### Board: 415

	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ T2		1NT	Pass	2♦
Vul: Both	♥ KQ8	♥ AJT63	Pass	2♥	All Pass	
North HCP: 15	♦ K96	♦ Q754				
South HCP: 7+1	♣ QJT2	♣ 43				
Contract: 2♥ North						

### Board: 416

	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ K94				1NT
Vul: None	♥ A9854	♥ KT7	Pass	2♦	Pass	2♥
North HCP: 7+1	♦ T32	♦ A4	All Pass			
South HCP: 17+1	♣ K87	♣ AQJ92				
Contract: 2♥ South						

### Board: 417

	North:	South:	W	N	E	S
Dealer: North	♠ J63	♠ Q87		1NT	Pass	2♦
Vul: N-S	♥ A4	♥ KQJ82	Pass	2♥	Pass	3NT
North HCP: 17+1	♦ AKQ76	♦ T42	All Pass			
South HCP: 12+1	♣ K85	♣ A9				
Contract: 3NT South						

# North hands

# Texas\_or\_Jacoby

## Board: 418

♠ 94

Partner bids first.

Dealer: South

♥ AK954

The opponents are silent.

Vul: Both

♦ AJ95

HCP: 15+1

♣ K7

## Board: 419

♠ QT873

Partner bids first.

Dealer: South

♥ 7

East (LHO) bids 3♥ if possible.

Vul: None

♦ 87

HCP: 2+2

♣ 86532

## Board: 420

♠ KT843

Partner bids first.

Dealer: South

♥ Q4

The opponents are silent.

Vul: N-S

♦ A7

HCP: 9+1

♣ 9532

## Board: 421

♠ K92

You bid first.

Dealer: North

♥ K976

The opponents are silent.

Vul: E-W

♦ AQ5

HCP: 16

♣ A73

## Board: 422

♠ A

Partner bids first.

Dealer: South

♥ JT832

The opponents are silent.

Vul: None

♦ A642

HCP: 10+1

♣ J86

## Both hands (Answers Page)

### Board: 418

Dealer: South

Vul: Both

North HCP: 15+1

South HCP: 15

Contract: 4♥ South

North:

♠ 94

♥ AK954

♦ AJ95

♣ K7

South:

♠ A8

♥ JT7

♦ KQT2

♣ AJ82

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

All Pass

### Board: 419

Dealer: South

Vul: None

North HCP: 2+2

South HCP: 17

Contract: 3♠ North

North:

♠ QT873

♥ 7

♦ 87

♣ 86532

South:

♠ KJ62

♥ Q98

♦ KQT

♣ AQ4

W

N

E

S

1NT

Pass 2♥ 3♥ X

Pass 3♠ All Pass

### Board: 420

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 16+1

Contract: 3NT North

North:

♠ KT843

♥ Q4

♦ A7

♣ 9532

South:

♠ Q7

♥ K62

♦ KT8

♣ AKJ87

W

N

E

S

1NT

Pass 2♥ Pass 2♠

Pass 3NT All Pass

### Board: 421

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 9+1

Contract: 4♠ North

North:

♠ K92

♥ K976

♦ AQ5

♣ A73

South:

♠ QJT86

♥ Q2

♦ J94

♣ K62

W

N

E

S

1NT Pass 2♥

Pass 2♠ Pass 3NT

Pass 4♠ All Pass

### Board: 422

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 4♥ South

North:

♠ A

♥ JT832

♦ A642

♣ J86

South:

♠ K732

♥ A75

♦ Q93

♣ AQ9

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

All Pass

## South hands

## Texas\_or\_Jacoby

**Board: 418**      ♠ A8      You bid first.  
 Dealer: South      ♥ JT7      The opponents are silent.  
 Vul: Both      ♦ KQT2  
 HCP: 15      ♣ AJ82

---

**Board: 419**      ♠ KJ62      You bid first.  
 Dealer: South      ♥ Q98      East (RHO) bids 3♥ if possible.  
 Vul: None      ♦ KQT  
 HCP: 17      ♣ AQ4

---

**Board: 420**      ♠ Q7      You bid first.  
 Dealer: South      ♥ K62      The opponents are silent.  
 Vul: N-S      ♦ KT8  
 HCP: 16+1      ♣ AKJ87

---

**Board: 421**      ♠ QJT86      Partner bids first.  
 Dealer: North      ♥ Q2      The opponents are silent.  
 Vul: E-W      ♦ J94  
 HCP: 9+1      ♣ K62

---

**Board: 422**      ♠ K732      You bid first.  
 Dealer: South      ♥ A75      The opponents are silent.  
 Vul: None      ♦ Q93  
 HCP: 15      ♣ AQ9

## Both hands (Answers Page)

### Board: 418

	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ A8				1NT
Vul: Both	♥ AK954	♥ JT7	Pass	2♦	Pass	2♥
North HCP: 15+1	♦ AJ95	♦ KQT2	Pass	3♦	Pass	4♥
South HCP: 15	♣ K7	♣ AJ82	All Pass			
Contract: 4♥ South						

### Board: 419

	North:	South:	W	N	E	S
Dealer: South	♠ QT873	♠ KJ62				1NT
Vul: None	♥ 7	♥ Q98	Pass	2♥	3♥	X
North HCP: 2+2	♦ 87	♦ KQT	Pass	3♠	All Pass	
South HCP: 17	♣ 86532	♣ AQ4				
Contract: 3♠ North						

### Board: 420

	North:	South:	W	N	E	S
Dealer: South	♠ KT843	♠ Q7				1NT
Vul: N-S	♥ Q4	♥ K62	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ A7	♦ KT8	Pass	3NT	All Pass	
South HCP: 16+1	♣ 9532	♣ AKJ87				
Contract: 3NT North						

### Board: 421

	North:	South:	W	N	E	S
Dealer: North	♠ K92	♠ QJT86		1NT	Pass	2♥
Vul: E-W	♥ K976	♥ Q2	Pass	2♠	Pass	3NT
North HCP: 16	♦ AQ5	♦ J94	Pass	4♠	All Pass	
South HCP: 9+1	♣ A73	♣ K62				
Contract: 4♠ North						

### Board: 422

	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ K732				1NT
Vul: None	♥ JT832	♥ A75	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ A642	♦ Q93	Pass	3♦	Pass	4♥
South HCP: 15	♣ J86	♣ AQ9	All Pass			
Contract: 4♥ South						



# North hands

# Texas\_or\_Jacoby

<b>Board: 423</b>	♠ QJ8	You bid first.
Dealer: North	♥ Q85	The opponents are silent.
Vul: N-S	♦ KQ7	
HCP: 15	♣ AJ98	

<b>Board: 424</b>	♠ KJ842	Partner bids first.
Dealer: South	♥ J2	The opponents are silent.
Vul: E-W	♦ AJ4	
HCP: 10+1	♣ T85	

<b>Board: 425</b>	♠ QJT92	Partner bids first.
Dealer: South	♥ AJ5	The opponents are silent.
Vul: Both	♦ KT63	
HCP: 11+1	♣ 8	

<b>Board: 426</b>	♠ KT986	Partner bids first.
Dealer: South	♥ J53	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 7+1	♣ 854	

<b>Board: 427</b>	♠ AT5	You bid first.
Dealer: North	♥ AK63	The opponents are silent.
Vul: E-W	♦ AJ6	
HCP: 17	♣ JT2	

## Both hands (Answers Page)

### Board: 423

	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ K		1NT	Pass	2♦
Vul: N-S	♥ Q85	♥ AKJ93	Pass	2♥	Pass	3♣
North HCP: 15	♦ KQ7	♦ 983	Pass	4♥	All Pass	
South HCP: 13+1	♣ AJ98	♣ QT53				
Contract: 4♥ North						

### Board: 424

	North:	South:	W	N	E	S
Dealer: South	♠ KJ842	♠ 973				1NT
Vul: E-W	♥ J2	♥ AQ76	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ AJ4	♦ Q8	Pass	3NT	Pass	4♠
South HCP: 15	♣ T85	♣ AQJ9	All Pass			
Contract: 4♠ South						

### Board: 425

	North:	South:	W	N	E	S
Dealer: South	♠ QJT92	♠ A3				1NT
Vul: Both	♥ AJ5	♥ K9864	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ KT63	♦ AQ8	Pass	3♦	Pass	3♥
South HCP: 16+1	♣ 8	♣ K96	Pass	4♥	All Pass	
Contract: 4♥ North						

### Board: 426

	North:	South:	W	N	E	S
Dealer: South	♠ KT986	♠ J2				1NT
Vul: N-S	♥ J53	♥ KT72	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ K9	♦ A4	All Pass			
South HCP: 15+1	♣ 854	♣ AK972				
Contract: 2♠ South						

### Board: 427

	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ J93		1NT	Pass	2♦
Vul: E-W	♥ AK63	♥ QJ9542	Pass	2♥	Pass	3♥
North HCP: 17	♦ AJ6	♦ QT8	Pass	4♥	All Pass	
South HCP: 6+2	♣ JT2	♣ 9				
Contract: 4♥ North						

## South hands

## Texas\_or\_Jacoby

<b>Board: 423</b>	♠ K	Partner bids first.
Dealer: North	♥ AKJ93	The opponents are silent.
Vul: N-S	♦ 983	
HCP: 13+1	♣ QT53	

---

<b>Board: 424</b>	♠ 973	You bid first.
Dealer: South	♥ AQ76	The opponents are silent.
Vul: E-W	♦ Q8	
HCP: 15	♣ AQJ9	

---

<b>Board: 425</b>	♠ A3	You bid first.
Dealer: South	♥ K9864	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 16+1	♣ K96	

---

<b>Board: 426</b>	♠ J2	You bid first.
Dealer: South	♥ KT72	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 15+1	♣ AK972	

---

<b>Board: 427</b>	♠ J93	Partner bids first.
Dealer: North	♥ QJ9542	The opponents are silent.
Vul: E-W	♦ QT8	
HCP: 6+2	♣ 9	

## Both hands (Answers Page)

### Board: 423

	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ K		1NT	Pass	2♦
Vul: N-S	♥ Q85	♥ AKJ93	Pass	2♥	Pass	3♣
North HCP: 15	♦ KQ7	♦ 983	Pass	4♥	All Pass	
South HCP: 13+1	♣ AJ98	♣ QT53				
Contract: 4♥ North						

### Board: 424

	North:	South:	W	N	E	S
Dealer: South	♠ KJ842	♠ 973				1NT
Vul: E-W	♥ J2	♥ AQ76	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ AJ4	♦ Q8	Pass	3NT	Pass	4♠
South HCP: 15	♣ T85	♣ AQJ9	All Pass			
Contract: 4♠ South						

### Board: 425

	North:	South:	W	N	E	S
Dealer: South	♠ QJT92	♠ A3				1NT
Vul: Both	♥ AJ5	♥ K9864	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ KT63	♦ AQ8	Pass	3♦	Pass	3♥
South HCP: 16+1	♣ 8	♣ K96	Pass	4♥	All Pass	
Contract: 4♥ North						

### Board: 426

	North:	South:	W	N	E	S
Dealer: South	♠ KT986	♠ J2				1NT
Vul: N-S	♥ J53	♥ KT72	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ K9	♦ A4	All Pass			
South HCP: 15+1	♣ 854	♣ AK972				
Contract: 2♠ South						

### Board: 427

	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ J93		1NT	Pass	2♦
Vul: E-W	♥ AK63	♥ QJ9542	Pass	2♥	Pass	3♥
North HCP: 17	♦ AJ6	♦ QT8	Pass	4♥	All Pass	
South HCP: 6+2	♣ JT2	♣ 9				
Contract: 4♥ North						

# North hands

# Texas\_or\_Jacoby

<b>Board: 428</b>	♠ AT96542	Partner bids first.
Dealer: South	♥ 83	The opponents are silent.
Vul: Both	♦ Q9	
HCP: 8+3	♣ Q7	
<b>Board: 429</b>	♠ KQ3	You bid first.
Dealer: North	♥ QJ8	West (RHO) Doubles 4 ♦ if possible.
Vul: None	♦ K753	
HCP: 17	♣ AQT	
<b>Board: 430</b>	♠ Q6432	Partner bids first.
Dealer: South	♥ A95	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 9+1	♣ J42	
<b>Board: 431</b>	♠ T6	RHO opens the bidding 1NT.
Dealer: West	♥ Q932	You bid next.
Vul: Both	♦ T4	East (LHO) bids 2 ♥ if possible.
HCP: 2+1	♣ 98743	West (RHO) bids 2 ♠ if possible.
<b>Board: 432</b>	♠ K6	LHO opens the bidding 1NT.
Dealer: East	♥ A932	Partner bids next.
Vul: None	♦ A752	West (RHO) bids 2 ♥ if possible.
HCP: 15	♣ A95	East (LHO) bids 2 ♠ if possible.

## Both hands (Answers Page)

### Board: 428

Dealer: South

Vul: Both

North HCP: 8+3

South HCP: 17

Contract: 4 ♠ South

North:

♠ AT96542

♥ 83

♦ Q9

♣ Q7

South:

♠ KQ3

♥ KQ76

♦ T72

♣ AK8

W	N	E	S
			1NT

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

All Pass

1. Texas

### Board: 429

Dealer: North

Vul: None

North HCP: 17

South HCP: 7+2

Contract: 4 ♥ North

North:

♠ KQ3

♥ QJ8

♦ K753

♣ AQT

South:

♠ 65

♥ K76532

♦ T

♣ KJ73

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>

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

1. Texas

### Board: 430

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15+1

Contract: 3NT North

North:

♠ Q6432

♥ A95

♦ Q7

♣ J42

South:

♠ T8

♥ KT

♦ KT642

♣ AKQ9

W	N	E	S
			1NT

Pass	2 ♥	Pass	2 ♠
------	-----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 431

Dealer: West

Vul: Both

North HCP: 2+1

South HCP: 17

Contract: 3 ♣ North

North:

♠ T6

♥ Q932

♦ T4

♣ 98743

South:

♠ KJ9

♥ A76

♦ AK7

♣ QT65

W	N	E	S
1NT	Pass	2 ♥	Pass

2 ♠	Pass	Pass	X
-----	------	------	---

Pass	3 ♣	All Pass	
------	-----	----------	--

### Board: 432

Dealer: East

Vul: None

North HCP: 15

South HCP: 7

Contract: 3 ♣ South

North:

♠ K6

♥ A932

♦ A752

♣ A95

South:

♠ J43

♥ 65

♦ KJ83

♣ QT83

W	N	E	S
		1NT	Pass

2 ♥	Pass	2 ♠	Pass
-----	------	-----	------

Pass	X	Pass	3 ♣
------	---	------	-----

All Pass

## South hands

## Texas\_or\_Jacoby

<b>Board: 428</b>	♠ KQ3	You bid first.
Dealer: South	♥ KQ76	The opponents are silent.
Vul: Both	♦ T72	
HCP: 17	♣ AK8	
<hr/>		
<b>Board: 429</b>	♠ 65	Partner bids first.
Dealer: North	♥ K76532	West (LHO) Doubles 4 ♦ if possible.
Vul: None	♦ T	
HCP: 7+2	♣ KJ73	
<hr/>		
<b>Board: 430</b>	♠ T8	You bid first.
Dealer: South	♥ KT	The opponents are silent.
Vul: E-W	♦ KT642	
HCP: 15+1	♣ AKQ9	
<hr/>		
<b>Board: 431</b>	♠ KJ9	LHO opens the bidding 1NT.
Dealer: West	♥ A76	Partner bids next.
Vul: Both	♦ AK7	East (RHO) bids 2 ♥ if possible.
HCP: 17	♣ QT65	West (LHO) bids 2 ♠ if possible.
<hr/>		
<b>Board: 432</b>	♠ J43	RHO opens the bidding 1NT.
Dealer: East	♥ 65	You bid next.
Vul: None	♦ KJ83	West (LHO) bids 2 ♥ if possible.
HCP: 7	♣ QT83	East (RHO) bids 2 ♠ if possible.

## Both hands (Answers Page)

### Board: 428

Dealer: South

Vul: Both

North HCP: 8+3

South HCP: 17

Contract: 4 ♠ South

North:

♠ AT96542

♥ 83

♦ Q9

♣ Q7

South:

♠ KQ3

♥ KQ76

♦ T72

♣ AK8

W	N	E	S
			1NT

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

All Pass

1. Texas

### Board: 429

Dealer: North

Vul: None

North HCP: 17

South HCP: 7+2

Contract: 4 ♥ North

North:

♠ KQ3

♥ QJ8

♦ K753

♣ AQT

South:

♠ 65

♥ K76532

♦ T

♣ KJ73

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>

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

1. Texas

### Board: 430

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15+1

Contract: 3NT North

North:

♠ Q6432

♥ A95

♦ Q7

♣ J42

South:

♠ T8

♥ KT

♦ KT642

♣ AKQ9

W	N	E	S
			1NT

Pass	2 ♥	Pass	2 ♠
------	-----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 431

Dealer: West

Vul: Both

North HCP: 2+1

South HCP: 17

Contract: 3 ♣ North

North:

♠ T6

♥ Q932

♦ T4

♣ 98743

South:

♠ KJ9

♥ A76

♦ AK7

♣ QT65

W	N	E	S
1NT	Pass	2 ♥	Pass

2 ♠	Pass	Pass	X
-----	------	------	---

Pass	3 ♣	All Pass	
------	-----	----------	--

### Board: 432

Dealer: East

Vul: None

North HCP: 15

South HCP: 7

Contract: 3 ♣ South

North:

♠ K6

♥ A932

♦ A752

♣ A95

South:

♠ J43

♥ 65

♦ KJ83

♣ QT83

W	N	E	S
		1NT	Pass

2 ♥	Pass	2 ♠	Pass
-----	------	-----	------

Pass	X	Pass	3 ♣
------	---	------	-----

All Pass



# North hands

# Texas\_or\_Jacoby

<b>Board: 433</b>	♠ J32	You bid first.
Dealer: North	♥ A98	The opponents are silent.
Vul: N-S	♦ KQ4	
HCP: 17	♣ AK42	

<b>Board: 434</b>	♠ KQJT86	Partner bids first.
Dealer: South	♥ 632	The opponents are silent.
Vul: Both	♦ Q42	
HCP: 8+2	♣ 9	

<b>Board: 435</b>	♠ KT97	You bid first.
Dealer: North	♥ A7	The opponents are silent.
Vul: None	♦ QJ43	
HCP: 15	♣ AJ7	

<b>Board: 436</b>	♠ KQJT5	Partner bids first.
Dealer: South	♥ 72	The opponents are silent.
Vul: N-S	♦ T3	
HCP: 9+1	♣ KT75	

<b>Board: 437</b>	♠ AJ6	You bid first.
Dealer: North	♥ 976	The opponents are silent.
Vul: E-W	♦ KQ6	
HCP: 17	♣ AK53	

## Both hands (Answers Page)

### Board: 433

	North:	South:	W	N	E	S
Dealer: North	♠ J32	♠ 8		1NT	Pass	2♦
Vul: N-S	♥ A98	♥ KJT53	Pass	2♥	All Pass	
North HCP: 17	♦ KQ4	♦ 975				
South HCP: 5+1	♣ AK42	♣ J953				
Contract: 2♥ North						

### Board: 434

	North:	South:	W	N	E	S
Dealer: South	♠ KQJT86	♠ A954				1NT
Vul: Both	♥ 632	♥ JT7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8+2	♦ Q42	♦ AK	All Pass			
South HCP: 16	♣ 9	♣ AT54				
Contract: 4♠ South			1. Texas			

### Board: 435

	North:	South:	W	N	E	S
Dealer: North	♠ KT97	♠ 854		1NT	Pass	2♦
Vul: None	♥ A7	♥ KQ962	Pass	2♥	Pass	3NT
North HCP: 15	♦ QJ43	♦ A9	All Pass			
South HCP: 9+1	♣ AJ7	♣ 432				
Contract: 3NT South						

### Board: 436

	North:	South:	W	N	E	S
Dealer: South	♠ KQJT5	♠ 742				1NT
Vul: N-S	♥ 72	♥ AQT64	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ T3	♦ AJ	Pass	3♣	Pass	4♠
South HCP: 16+1	♣ KT75	♣ AJ4	All Pass			
Contract: 4♠ South						

### Board: 437

	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ T		1NT	Pass	4♦ <sup>1</sup>
Vul: E-W	♥ 976	♥ AKJ8542	Pass	4♥	All Pass	
North HCP: 17	♦ KQ6	♦ 82				
South HCP: 10+3	♣ AK53	♣ Q96	1. Texas			
Contract: 4♥ North						

## South hands

## Texas\_or\_Jacoby

**Board: 433**      ♠ 8      Partner bids first.  
 Dealer: North      ♥ KJT53      The opponents are silent.  
 Vul: N-S      ♦ 975  
 HCP: 5+1      ♣ J953

---

**Board: 434**      ♠ A954      You bid first.  
 Dealer: South      ♥ JT7      The opponents are silent.  
 Vul: Both      ♦ AK  
 HCP: 16      ♣ AT54

---

**Board: 435**      ♠ 854      Partner bids first.  
 Dealer: North      ♥ KQ962      The opponents are silent.  
 Vul: None      ♦ A9  
 HCP: 9+1      ♣ 432

---

**Board: 436**      ♠ 742      You bid first.  
 Dealer: South      ♥ AQT64      The opponents are silent.  
 Vul: N-S      ♦ AJ  
 HCP: 16+1      ♣ AJ4

---

**Board: 437**      ♠ T      Partner bids first.  
 Dealer: North      ♥ AKJ8542      The opponents are silent.  
 Vul: E-W      ♦ 82  
 HCP: 10+3      ♣ Q96

## Both hands (Answers Page)

### Board: 433

	North:	South:	W	N	E	S
Dealer: North	♠ J32	♠ 8		1NT	Pass	2♦
Vul: N-S	♥ A98	♥ KJT53	Pass	2♥	All Pass	
North HCP: 17	♦ KQ4	♦ 975				
South HCP: 5+1	♣ AK42	♣ J953				
Contract: 2♥ North						

### Board: 434

	North:	South:	W	N	E	S
Dealer: South	♠ KQJT86	♠ A954				1NT
Vul: Both	♥ 632	♥ JT7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8+2	♦ Q42	♦ AK	All Pass			
South HCP: 16	♣ 9	♣ AT54				
Contract: 4♠ South			1. Texas			

### Board: 435

	North:	South:	W	N	E	S
Dealer: North	♠ KT97	♠ 854		1NT	Pass	2♦
Vul: None	♥ A7	♥ KQ962	Pass	2♥	Pass	3NT
North HCP: 15	♦ QJ43	♦ A9	All Pass			
South HCP: 9+1	♣ AJ7	♣ 432				
Contract: 3NT South						

### Board: 436

	North:	South:	W	N	E	S
Dealer: South	♠ KQJT5	♠ 742				1NT
Vul: N-S	♥ 72	♥ AQT64	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ T3	♦ AJ	Pass	3♣	Pass	4♠
South HCP: 16+1	♣ KT75	♣ AJ4	All Pass			
Contract: 4♠ South						

### Board: 437

	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ T		1NT	Pass	4♦ <sup>1</sup>
Vul: E-W	♥ 976	♥ AKJ8542	Pass	4♥	All Pass	
North HCP: 17	♦ KQ6	♦ 82				
South HCP: 10+3	♣ AK53	♣ Q96	1. Texas			
Contract: 4♥ North						

# North hands

# Texas\_or\_Jacoby

**Board: 438**

♠ JT5

Partner bids first.

Dealer: South

♥ KT765

The opponents are silent.

Vul: None

♦ Q4

HCP: 7+1

♣ J32

**Board: 439**

♠ QT3

You bid first.

Dealer: North

♥ K2

West (RHO) Doubles 2♥ if possible.

Vul: N-S

♦ AK2

HCP: 15+1

♣ KT963

**Board: 440**

♠ A542

You bid first.

Dealer: North

♥ AJ

West (RHO) Doubles 2♥ if possible.

Vul: E-W

♦ 975

HCP: 16

♣ AK32

**Board: 441**

♠ T3

You bid first.

Dealer: North

♥ K6

The opponents are silent.

Vul: Both

♦ AJ76

HCP: 15+1

♣ AK943

**Board: 442**

♠ AT6

Partner bids first.

Dealer: South

♥ KJ643

East (LHO) bids 2♠ if possible.

Vul: N-S

♦ T

HCP: 8+1

♣ T432

## Both hands (Answers Page)

### Board: 438

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 15

Contract: 3NT South

North:

♠ JT5

♥ KT765

♦ Q4

♣ J32

South:

♠ A86

♥ A3

♦ AK82

♣ T754

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

### Board: 439

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 11+1

Contract: 4♠ South

North:

♠ QT3

♥ K2

♦ AK2

♣ KT963

South:

♠ AK872

♥ J87

♦ Q43

♣ J8

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

### Board: 440

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 8+2

Contract: 6♠ North

North:

♠ A542

♥ AJ

♦ 975

♣ AK32

South:

♠ KT987

♥ -

♦ Q86

♣ QJ854

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

1. Extended acceptance after NT

2. A=1/5 or 4/5

### Board: 441

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 8+1

Contract: 2♠ North

North:

♠ T3

♥ K6

♦ AJ76

♣ AK943

South:

♠ J7642

♥ Q9

♦ KQT5

♣ T7

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

### Board: 442

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 16

Contract: 4♥ North

North:

♠ AT6

♥ KJ643

♦ T

♣ T432

South:

♠ J7

♥ AQ87

♦ AK2

♣ Q965

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

## South hands

## Texas\_or\_Jacoby

<b>Board: 438</b>	♠ A86	You bid first.
Dealer: South	♥ A3	The opponents are silent.
Vul: None	♦ AK82	
HCP: 15	♣ T754	
<b>Board: 439</b>	♠ AK872	Partner bids first.
Dealer: North	♥ J87	West (LHO) Doubles 2♥ if possible.
Vul: N-S	♦ Q43	
HCP: 11+1	♣ J8	
<b>Board: 440</b>	♠ KT987	Partner bids first.
Dealer: North	♥ -	West (LHO) Doubles 2♥ if possible.
Vul: E-W	♦ Q86	
HCP: 8+2	♣ QJ854	
<b>Board: 441</b>	♠ J7642	Partner bids first.
Dealer: North	♥ Q9	The opponents are silent.
Vul: Both	♦ KQT5	
HCP: 8+1	♣ T7	
<b>Board: 442</b>	♠ J7	You bid first.
Dealer: South	♥ AQ87	East (RHO) bids 2♠ if possible.
Vul: N-S	♦ AK2	
HCP: 16	♣ Q965	

## Both hands (Answers Page)

### Board: 438

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 15

Contract: 3NT South

North:

♠ JT5

♥ KT765

♦ Q4

♣ J32

South:

♠ A86

♥ A3

♦ AK82

♣ T754

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

### Board: 439

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 11+1

Contract: 4♠ South

North:

♠ QT3

♥ K2

♦ AK2

♣ KT963

South:

♠ AK872

♥ J87

♦ Q43

♣ J8

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

### Board: 440

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 8+2

Contract: 6♠ North

North:

♠ A542

♥ AJ

♦ 975

♣ AK32

South:

♠ KT987

♥ -

♦ Q86

♣ QJ854

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

1. Extended acceptance after NT

2. A=1/5 or 4/5

### Board: 441

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 8+1

Contract: 2♠ North

North:

♠ T3

♥ K6

♦ AJ76

♣ AK943

South:

♠ J7642

♥ Q9

♦ KQT5

♣ T7

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

### Board: 442

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 16

Contract: 4♥ North

North:

♠ AT6

♥ KJ643

♦ T

♣ T432

South:

♠ J7

♥ AQ87

♦ AK2

♣ Q965

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



# North hands

# Texas\_or\_Jacoby

**Board: 443**      ♠ AKQ3      You bid first.  
 Dealer: North      ♥ T97      The opponents are silent.  
 Vul: E-W      ♦ AQ63  
 HCP: 15      ♣ 73

---

**Board: 444**      ♠ AQ762      Partner bids first.  
 Dealer: South      ♥ Q42      The opponents are silent.  
 Vul: Both      ♦ T7  
 HCP: 9+1      ♣ J86

---

**Board: 445**      ♠ T54      You bid first.  
 Dealer: North      ♥ AKJ4      The opponents are silent.  
 Vul: None      ♦ A76  
 HCP: 17      ♣ KQ5

---

**Board: 446**      ♠ A      Partner bids first.  
 Dealer: South      ♥ KQJ43      The opponents are silent.  
 Vul: E-W      ♦ AQ82  
 HCP: 19+1      ♣ K95

---

**Board: 447**      ♠ T2      You bid first.  
 Dealer: North      ♥ AK9      The opponents are silent.  
 Vul: Both      ♦ AQ62  
 HCP: 16      ♣ K842

## Both hands (Answers Page)

### Board: 443

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 4♥ North

North:

♠ AKQ3

♥ T97

♦ AQ63

♣ 73

South:

♠ T98

♥ AKQ532

♦ T75

♣ 8

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 444

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 16

Contract: 3NT North

North:

♠ AQ762

♥ Q42

♦ T7

♣ J86

South:

♠ J8

♥ A87

♦ KJ53

♣ AKT5

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3NT All Pass

### Board: 445

Dealer: North

Vul: None

North HCP: 17

South HCP: 12+2

Contract: 4♠ North

North:

♠ T54

♥ AKJ4

♦ A76

♣ KQ5

South:

♠ AQJ987

♥ 75

♦ 85

♣ AJ8

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

### Board: 446

Dealer: South

Vul: E-W

North HCP: 19+1

South HCP: 15+1

Contract: 6♥ North

North:

♠ A

♥ KQJ43

♦ AQ82

♣ K95

South:

♠ KQ764

♥ A92

♦ KJ7

♣ Q2

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

Pass 4NT Pass 5♦<sup>1</sup>

Pass 6♥ All Pass

1. A=1/5 or 4/5

### Board: 447

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 2NT South

North:

♠ T2

♥ AK9

♦ AQ62

♣ K842

South:

♠ K8643

♥ 873

♦ KJ3

♣ Q6

W N E S

1NT Pass 2♥

Pass 2♠ Pass 2NT

All Pass

<b>Board: 443</b>	♠ T98	Partner bids first.
Dealer: North	♥ AKQ532	The opponents are silent.
Vul: E-W	♦ T75	
HCP: 9+2	♣ 8	

---

<b>Board: 444</b>	♠ J8	You bid first.
Dealer: South	♥ A87	The opponents are silent.
Vul: Both	♦ KJ53	
HCP: 16	♣ AKT5	

---

<b>Board: 445</b>	♠ AQJ987	Partner bids first.
Dealer: North	♥ 75	The opponents are silent.
Vul: None	♦ 85	
HCP: 12+2	♣ AJ8	

---

<b>Board: 446</b>	♠ KQ764	You bid first.
Dealer: South	♥ A92	The opponents are silent.
Vul: E-W	♦ KJ7	
HCP: 15+1	♣ Q2	

---

<b>Board: 447</b>	♠ K8643	Partner bids first.
Dealer: North	♥ 873	The opponents are silent.
Vul: Both	♦ KJ3	
HCP: 9+1	♣ Q6	

## Both hands (Answers Page)

### Board: 443

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 4♥ North

North:

♠ AKQ3

♥ T97

♦ AQ63

♣ 73

South:

♠ T98

♥ AKQ532

♦ T75

♣ 8

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 444

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 16

Contract: 3NT North

North:

♠ AQ762

♥ Q42

♦ T7

♣ J86

South:

♠ J8

♥ A87

♦ KJ53

♣ AKT5

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3NT All Pass

### Board: 445

Dealer: North

Vul: None

North HCP: 17

South HCP: 12+2

Contract: 4♠ North

North:

♠ T54

♥ AKJ4

♦ A76

♣ KQ5

South:

♠ AQJ987

♥ 75

♦ 85

♣ AJ8

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

### Board: 446

Dealer: South

Vul: E-W

North HCP: 19+1

South HCP: 15+1

Contract: 6♥ North

North:

♠ A

♥ KQJ43

♦ AQ82

♣ K95

South:

♠ KQ764

♥ A92

♦ KJ7

♣ Q2

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

Pass 4NT Pass 5♦<sup>1</sup>

Pass 6♥ All Pass

1. A=1/5 or 4/5

### Board: 447

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 2NT South

North:

♠ T2

♥ AK9

♦ AQ62

♣ K842

South:

♠ K8643

♥ 873

♦ KJ3

♣ Q6

W N E S

1NT Pass 2♥

Pass 2♠ Pass 2NT

All Pass

# North hands

# Texas\_or\_Jacoby

**Board: 448**      ♠ AQ652      Partner bids first.  
 Dealer: South      ♥ K82      The opponents are silent.  
 Vul: None      ♦ -  
 HCP: 13+2      ♣ AT972

---

**Board: 449**      ♠ QJ2      You bid first.  
 Dealer: North      ♥ Q3      The opponents are silent.  
 Vul: N-S      ♦ AQT87  
 HCP: 17+1      ♣ AQ3

---

**Board: 450**      ♠ A      Partner bids first.  
 Dealer: South      ♥ AQ532      The opponents are silent.  
 Vul: Both      ♦ 543  
 HCP: 10+1      ♣ T986

---

**Board: 451**      ♠ T85      RHO opens the bidding 1NT.  
 Dealer: West      ♥ J93      You bid next.  
 Vul: None      ♦ Q9763      East (LHO) bids 2♥ if possible.  
 HCP: 3+1      ♣ 63      West (RHO) bids 2♠ if possible.

---

**Board: 452**      ♠ K72      Partner bids first.  
 Dealer: South      ♥ KJT876      East (LHO) Doubles 4♦ if possible.  
 Vul: E-W      ♦ 85  
 HCP: 8+2      ♣ J5

## Both hands (Answers Page)

### Board: 448

Dealer: South  
Vul: None  
North HCP: 13+2  
South HCP: 15  
Contract: 5 ♠ North

#### North:

♠ AQ652  
♥ K82  
♦ -  
♣ AT972

#### South:

♠ KT4  
♥ AQ4  
♦ Q752  
♣ KJ3

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

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

### Board: 449

Dealer: North  
Vul: N-S  
North HCP: 17+1  
South HCP: 12+1  
Contract: 3NT South

#### North:

♠ QJ2  
♥ Q3  
♦ AQT87  
♣ AQ3

#### South:

♠ A4  
♥ A8752  
♦ J54  
♣ KT8

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

### Board: 450

Dealer: South  
Vul: Both  
North HCP: 10+1  
South HCP: 15  
Contract: 4 ♥ South

#### North:

♠ A  
♥ AQ532  
♦ 543  
♣ T986

#### South:

♠ KQ54  
♥ JT7  
♦ AKQ6  
♣ 53

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

### Board: 451

Dealer: West  
Vul: None  
North HCP: 3+1  
South HCP: 16  
Contract: 3 ♦ North

#### North:

♠ T85  
♥ J93  
♦ Q9763  
♣ 63

#### South:

♠ KQ3  
♥ A72  
♦ J85  
♣ KQJ4

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

### Board: 452

Dealer: South  
Vul: E-W  
North HCP: 8+2  
South HCP: 15  
Contract: 4 ♥ South

#### North:

♠ K72  
♥ KJT876  
♦ 85  
♣ J5

#### South:

♠ 53  
♥ AQ53  
♦ AJ62  
♣ A64

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

1. Texas

## South hands

## Texas\_or\_Jacoby

**Board: 448**      ♠ KT4      You bid first.  
 Dealer: South      ♥ AQ4      The opponents are silent.  
 Vul: None      ♦ Q752  
 HCP: 15      ♣ KJ3

---

**Board: 449**      ♠ A4      Partner bids first.  
 Dealer: North      ♥ A8752      The opponents are silent.  
 Vul: N-S      ♦ J54  
 HCP: 12+1      ♣ KT8

---

**Board: 450**      ♠ KQ54      You bid first.  
 Dealer: South      ♥ JT7      The opponents are silent.  
 Vul: Both      ♦ AKQ6  
 HCP: 15      ♣ 53

---

**Board: 451**      ♠ KQ3      LHO opens the bidding 1NT.  
 Dealer: West      ♥ A72      Partner bids next.  
 Vul: None      ♦ J85      East (RHO) bids 2♥ if possible.  
 HCP: 16      ♣ KQJ4      West (LHO) bids 2♠ if possible.

---

**Board: 452**      ♠ 53      You bid first.  
 Dealer: South      ♥ AQ53      East (RHO) Doubles 4♦ if possible.  
 Vul: E-W      ♦ AJ62  
 HCP: 15      ♣ A64

## Both hands (Answers Page)

### Board: 448

Dealer: South  
Vul: None  
North HCP: 13+2  
South HCP: 15  
Contract: 5 ♠ North

#### North:

♠ AQ652  
♥ K82  
♦ -  
♣ AT972

#### South:

♠ KT4  
♥ AQ4  
♦ Q752  
♣ KJ3

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

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

### Board: 449

Dealer: North  
Vul: N-S  
North HCP: 17+1  
South HCP: 12+1  
Contract: 3NT South

#### North:

♠ QJ2  
♥ Q3  
♦ AQT87  
♣ AQ3

#### South:

♠ A4  
♥ A8752  
♦ J54  
♣ KT8

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

### Board: 450

Dealer: South  
Vul: Both  
North HCP: 10+1  
South HCP: 15  
Contract: 4 ♥ South

#### North:

♠ A  
♥ AQ532  
♦ 543  
♣ T986

#### South:

♠ KQ54  
♥ JT7  
♦ AKQ6  
♣ 53

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

### Board: 451

Dealer: West  
Vul: None  
North HCP: 3+1  
South HCP: 16  
Contract: 3 ♦ North

#### North:

♠ T85  
♥ J93  
♦ Q9763  
♣ 63

#### South:

♠ KQ3  
♥ A72  
♦ J85  
♣ KQJ4

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

### Board: 452

Dealer: South  
Vul: E-W  
North HCP: 8+2  
South HCP: 15  
Contract: 4 ♥ South

#### North:

♠ K72  
♥ KJT876  
♦ 85  
♣ J5

#### South:

♠ 53  
♥ AQ53  
♦ AJ62  
♣ A64

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

1. Texas



# North hands

# Texas\_or\_Jacoby

## Board: 453

♠ AK873

You bid first.

Dealer: North

♥ Q98

The opponents are silent.

Vul: None

♦ AJ2

HCP: 15+1

♣ J8

## Board: 454

♠ J53

Partner bids first.

Dealer: South

♥ AK7432

The opponents are silent.

Vul: N-S

♦ K2

HCP: 11+2

♣ 95

## Board: 455

♠ A7

You bid first.

Dealer: North

♥ A762

West (RHO) Doubles 2♥ if possible.

Vul: E-W

♦ AKT76

HCP: 15+1

♣ 94

## Board: 456

♠ KJ9

You bid first.

Dealer: North

♥ K84

West (RHO) bids 3♣ if possible.

Vul: Both

♦ A653

HCP: 15

♣ A96

## Board: 457

♠ AK5

You bid first.

Dealer: North

♥ AJ987

The opponents are silent.

Vul: N-S

♦ T96

HCP: 16+1

♣ AT

## Both hands (Answers Page)

### Board: 453

Dealer: North  
Vul: None  
North HCP: 15+1  
South HCP: 12+1  
Contract: 4 ♠ North

#### North:

♠ AK873  
♥ Q98  
♦ AJ2  
♣ J8

#### South:

♠ QJ962  
♥ A73  
♦ KQ96  
♣ 6

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

1. Extended acceptance after NT

### Board: 454

Dealer: South  
Vul: N-S  
North HCP: 11+2  
South HCP: 15  
Contract: 4♥ North

#### North:

♠ J53  
♥ AK7432  
♦ K2  
♣ 95

#### South:

♠ A92  
♥ Q5  
♦ 7654  
♣ AKQ4

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

### Board: 455

Dealer: North  
Vul: E-W  
North HCP: 15+1  
South HCP: 11+1  
Contract: 3NT South

#### North:

♠ A7  
♥ A762  
♦ AKT76  
♣ 94

#### South:

♠ QT965  
♥ 8  
♦ Q82  
♣ AK65

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

### Board: 456

Dealer: North  
Vul: Both  
North HCP: 15  
South HCP: 6+2  
Contract: 3♠ South

#### North:

♠ KJ9  
♥ K84  
♦ A653  
♣ A96

#### South:

♠ QT7532  
♥ JT7  
♦ QJ7  
♣ T

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

### Board: 457

Dealer: North  
Vul: N-S  
North HCP: 16+1  
South HCP: 8+1  
Contract: 2♠ North

#### North:

♠ AK5  
♥ AJ987  
♦ T96  
♣ AT

#### South:

♠ QJ632  
♥ T6  
♦ 8532  
♣ KQ

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

## South hands

## Texas\_or\_Jacoby

<b>Board: 453</b>	♠ QJ962	Partner bids first.
Dealer: North	♥ A73	The opponents are silent.
Vul: None	♦ KQ96	
HCP: 12+1	♣ 6	
<b>Board: 454</b>	♠ A92	You bid first.
Dealer: South	♥ Q5	The opponents are silent.
Vul: N-S	♦ 7654	
HCP: 15	♣ AKQ4	
<b>Board: 455</b>	♠ QT965	Partner bids first.
Dealer: North	♥ 8	West (LHO) Doubles 2♥ if possible.
Vul: E-W	♦ Q82	
HCP: 11+1	♣ AK65	
<b>Board: 456</b>	♠ QT7532	Partner bids first.
Dealer: North	♥ JT7	West (LHO) bids 3♣ if possible.
Vul: Both	♦ QJ7	
HCP: 6+2	♣ T	
<b>Board: 457</b>	♠ QJ632	Partner bids first.
Dealer: North	♥ T6	The opponents are silent.
Vul: N-S	♦ 8532	
HCP: 8+1	♣ KQ	

## Both hands (Answers Page)

### Board: 453

Dealer: North  
Vul: None  
North HCP: 15+1  
South HCP: 12+1  
Contract: 4 ♠ North

#### North:

♠ AK873  
♥ Q98  
♦ AJ2  
♣ J8

#### South:

♠ QJ962  
♥ A73  
♦ KQ96  
♣ 6

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

1. Extended acceptance after NT

### Board: 454

Dealer: South  
Vul: N-S  
North HCP: 11+2  
South HCP: 15  
Contract: 4♥ North

#### North:

♠ J53  
♥ AK7432  
♦ K2  
♣ 95

#### South:

♠ A92  
♥ Q5  
♦ 7654  
♣ AKQ4

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

### Board: 455

Dealer: North  
Vul: E-W  
North HCP: 15+1  
South HCP: 11+1  
Contract: 3NT South

#### North:

♠ A7  
♥ A762  
♦ AKT76  
♣ 94

#### South:

♠ QT965  
♥ 8  
♦ Q82  
♣ AK65

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

### Board: 456

Dealer: North  
Vul: Both  
North HCP: 15  
South HCP: 6+2  
Contract: 3♠ South

#### North:

♠ KJ9  
♥ K84  
♦ A653  
♣ A96

#### South:

♠ QT7532  
♥ JT7  
♦ QJ7  
♣ T

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

### Board: 457

Dealer: North  
Vul: N-S  
North HCP: 16+1  
South HCP: 8+1  
Contract: 2♠ North

#### North:

♠ AK5  
♥ AJ987  
♦ T96  
♣ AT

#### South:

♠ QJ632  
♥ T6  
♦ 8532  
♣ KQ

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

# North hands

# Texas\_or\_Jacoby

**Board: 458**      ♠ J8532      Partner bids first.  
 Dealer: South      ♥ K54      The opponents are silent.  
 Vul: E-W      ♦ 732  
 HCP: 6+1      ♣ Q7

---

**Board: 459**      ♠ QT865      Partner bids first.  
 Dealer: South      ♥ K6      The opponents are silent.  
 Vul: Both      ♦ QJ52  
 HCP: 8+1      ♣ 54

---

**Board: 460**      ♠ J2      Partner bids first.  
 Dealer: South      ♥ AT8632      The opponents are silent.  
 Vul: None      ♦ KT3  
 HCP: 12+2      ♣ A5

---

**Board: 461**      ♠ K6      You bid first.  
 Dealer: North      ♥ AJ53      The opponents are silent.  
 Vul: E-W      ♦ KQJ32  
 HCP: 16+1      ♣ Q6

---

**Board: 462**      ♠ A85      Partner bids first.  
 Dealer: South      ♥ KQJ73      The opponents are silent.  
 Vul: Both      ♦ AQ7  
 HCP: 19+1      ♣ K9

## Both hands (Answers Page)

### Board: 458

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 17

Contract: 2 ♠ South

North:

♠ J8532

♥ K54

♦ 732

♣ Q7

South:

♠ AQT

♥ AQJ7

♦ 985

♣ A62

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

### Board: 459

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 16

Contract: 3 ♠ North

North:

♠ QT865

♥ K6

♦ QJ52

♣ 54

South:

♠ A974

♥ A952

♦ K7

♣ AJ2

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

1. Extended acceptance after NT

### Board: 460

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 15

Contract: 4 ♥ North

North:

♠ J2

♥ AT8632

♦ KT3

♣ A5

South:

♠ K765

♥ KJ

♦ AQ9

♣ Q632

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

### Board: 461

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 14+1

Contract: 3NT South

North:

♠ K6

♥ AJ53

♦ KQJ32

♣ Q6

South:

♠ AQJ42

♥ K87

♦ 84

♣ A32

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

### Board: 462

Dealer: South

Vul: Both

North HCP: 19+1

South HCP: 15

Contract: 6NT North

North:

♠ A85

♥ KQJ73

♦ AQ7

♣ K9

South:

♠ Q2

♥ AT6

♦ KJ98

♣ AJ63

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	6NT	All Pass	

<b>Board: 458</b>	♠ AQT	You bid first.
Dealer: South	♥ AQJ7	The opponents are silent.
Vul: E-W	♦ 985	
HCP: 17	♣ A62	

---

<b>Board: 459</b>	♠ A974	You bid first.
Dealer: South	♥ A952	The opponents are silent.
Vul: Both	♦ K7	
HCP: 16	♣ AJ2	

---

<b>Board: 460</b>	♠ K765	You bid first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: None	♦ AQ9	
HCP: 15	♣ Q632	

---

<b>Board: 461</b>	♠ AQJ42	Partner bids first.
Dealer: North	♥ K87	The opponents are silent.
Vul: E-W	♦ 84	
HCP: 14+1	♣ A32	

---

<b>Board: 462</b>	♠ Q2	You bid first.
Dealer: South	♥ AT6	The opponents are silent.
Vul: Both	♦ KJ98	
HCP: 15	♣ AJ63	

## Both hands (Answers Page)

### Board: 458

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 17

Contract: 2 ♠ South

North:

♠ J8532

♥ K54

♦ 732

♣ Q7

South:

♠ AQT

♥ AQJ7

♦ 985

♣ A62

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

### Board: 459

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 16

Contract: 3 ♠ North

North:

♠ QT865

♥ K6

♦ QJ52

♣ 54

South:

♠ A974

♥ A952

♦ K7

♣ AJ2

W	N	E	S
			1NT
Pass	2 ♥	Pass	2NT <sup>1</sup>
Pass	3 ♠	All Pass	
1. Extended acceptance after NT			

### Board: 460

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 15

Contract: 4 ♥ North

North:

♠ J2

♥ AT8632

♦ KT3

♣ A5

South:

♠ K765

♥ KJ

♦ AQ9

♣ Q632

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

### Board: 461

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 14+1

Contract: 3NT South

North:

♠ K6

♥ AJ53

♦ KQJ32

♣ Q6

South:

♠ AQJ42

♥ K87

♦ 84

♣ A32

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

### Board: 462

Dealer: South

Vul: Both

North HCP: 19+1

South HCP: 15

Contract: 6NT North

North:

♠ A85

♥ KQJ73

♦ AQ7

♣ K9

South:

♠ Q2

♥ AT6

♦ KJ98

♣ AJ63

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	6NT	All Pass	



# North hands

# Texas\_or\_Jacoby

<b>Board: 463</b>	♠ QJ982	You bid first.
Dealer: North	♥ Q64	The opponents are silent.
Vul: None	♦ A2	
HCP: 15+1	♣ AQ4	

<b>Board: 464</b>	♠ KQT975	Partner bids first.
Dealer: South	♥ J2	The opponents are silent.
Vul: N-S	♦ A64	
HCP: 13+2	♣ K5	

<b>Board: 465</b>	♠ KQ2	You bid first.
Dealer: North	♥ AKT7	The opponents are silent.
Vul: Both	♦ KJ4	
HCP: 16	♣ 742	

<b>Board: 466</b>	♠ AKT43	Partner bids first.
Dealer: South	♥ 75	The opponents are silent.
Vul: None	♦ T42	
HCP: 7+1	♣ T74	

<b>Board: 467</b>	♠ AKQ2	You bid first.
Dealer: North	♥ 86	The opponents are silent.
Vul: N-S	♦ A32	
HCP: 15	♣ Q842	

## Both hands (Answers Page)

### Board: 463

	North:	South:	W	N	E	S
Dealer: North	♠ QJ982	♠ A5		1NT	Pass	2♦
Vul: None	♥ Q64	♥ J9872	Pass	2♥	All Pass	
North HCP: 15+1	♦ A2	♦ T96				
South HCP: 5+1	♣ AQ4	♣ 953				
Contract: 2♥ North						

### Board: 464

	North:	South:	W	N	E	S
Dealer: South	♠ KQT975	♠ J6				1NT
Vul: N-S	♥ J2	♥ AK5	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13+2	♦ A64	♦ KT852	All Pass			
South HCP: 16+1	♣ K5	♣ AJ9				
Contract: 4♠ South			1. Texas			

### Board: 465

	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ AT863		1NT	Pass	2♥
Vul: Both	♥ AKT7	♥ J9	Pass	2♠	Pass	3NT
North HCP: 16	♦ KJ4	♦ 853	Pass	4♠	All Pass	
South HCP: 9+1	♣ 742	♣ AT8				
Contract: 4♠ North						

### Board: 466

	North:	South:	W	N	E	S
Dealer: South	♠ AKT43	♠ QJ2				1NT
Vul: None	♥ 75	♥ KJT3	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ T42	♦ AK53	Pass	2NT	Pass	4♠
South HCP: 17	♣ T74	♣ K9	All Pass			
Contract: 4♠ South						

### Board: 467

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ2	♠ 943		1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ 86	♥ AQT975	Pass	4♥	All Pass	
North HCP: 15	♦ A32	♦ QJ8				
South HCP: 9+2	♣ Q842	♣ T	1. Texas			
Contract: 4♥ North						

## South hands

## Texas\_or\_Jacoby

<b>Board: 463</b>	♠ A5	Partner bids first.
Dealer: North	♥ J9872	The opponents are silent.
Vul: None	♦ T96	
HCP: 5+1	♣ 953	

---

<b>Board: 464</b>	♠ J6	You bid first.
Dealer: South	♥ AK5	The opponents are silent.
Vul: N-S	♦ KT852	
HCP: 16+1	♣ AJ9	

---

<b>Board: 465</b>	♠ AT863	Partner bids first.
Dealer: North	♥ J9	The opponents are silent.
Vul: Both	♦ 853	
HCP: 9+1	♣ AT8	

---

<b>Board: 466</b>	♠ QJ2	You bid first.
Dealer: South	♥ KJT3	The opponents are silent.
Vul: None	♦ AK53	
HCP: 17	♣ K9	

---

<b>Board: 467</b>	♠ 943	Partner bids first.
Dealer: North	♥ AQT975	The opponents are silent.
Vul: N-S	♦ QJ8	
HCP: 9+2	♣ T	

## Both hands (Answers Page)

### Board: 463

	North:	South:	W	N	E	S
Dealer: North	♠ QJ982	♠ A5		1NT	Pass	2♦
Vul: None	♥ Q64	♥ J9872	Pass	2♥	All Pass	
North HCP: 15+1	♦ A2	♦ T96				
South HCP: 5+1	♣ AQ4	♣ 953				
Contract: 2♥ North						

### Board: 464

	North:	South:	W	N	E	S
Dealer: South	♠ KQT975	♠ J6				1NT
Vul: N-S	♥ J2	♥ AK5	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13+2	♦ A64	♦ KT852	All Pass			
South HCP: 16+1	♣ K5	♣ AJ9				
Contract: 4♠ South			1. Texas			

### Board: 465

	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ AT863		1NT	Pass	2♥
Vul: Both	♥ AKT7	♥ J9	Pass	2♠	Pass	3NT
North HCP: 16	♦ KJ4	♦ 853	Pass	4♠	All Pass	
South HCP: 9+1	♣ 742	♣ AT8				
Contract: 4♠ North						

### Board: 466

	North:	South:	W	N	E	S
Dealer: South	♠ AKT43	♠ QJ2				1NT
Vul: None	♥ 75	♥ KJT3	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ T42	♦ AK53	Pass	2NT	Pass	4♠
South HCP: 17	♣ T74	♣ K9	All Pass			
Contract: 4♠ South						

### Board: 467

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ2	♠ 943		1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ 86	♥ AQT975	Pass	4♥	All Pass	
North HCP: 15	♦ A32	♦ QJ8				
South HCP: 9+2	♣ Q842	♣ T	1. Texas			
Contract: 4♥ North						

# North hands

# Texas\_or\_Jacoby

**Board: 468**      ♠ KJT62      Partner bids first.  
 Dealer: South      ♥ K54      The opponents are silent.  
 Vul: E-W      ♦ J65  
 HCP: 10+1      ♣ Q6

---

**Board: 469**      ♠ AKJ72      Partner bids first.  
 Dealer: South      ♥ J      The opponents are silent.  
 Vul: None      ♦ 6  
 HCP: 14+3      ♣ AJ9532

---

**Board: 470**      ♠ KQJ986      Partner bids first.  
 Dealer: South      ♥ KQ3      The opponents are silent.  
 Vul: N-S      ♦ 86  
 HCP: 11+2      ♣ 82

---

**Board: 471**      ♠ AJ      You bid first.  
 Dealer: North      ♥ AQ654      The opponents are silent.  
 Vul: E-W      ♦ A62  
 HCP: 16+1      ♣ J53

---

**Board: 472**      ♠ AT4      Partner bids first.  
 Dealer: South      ♥ A6432      The opponents are silent.  
 Vul: Both      ♦ AK  
 HCP: 15+1      ♣ 743

## Both hands (Answers Page)

### Board: 468

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ KJT62

♥ K54

♦ J65

♣ Q6

South:

♠ A98

♥ Q2

♦ AQ2

♣ KJT32

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

### Board: 469

Dealer: South

Vul: None

North HCP: 14+3

South HCP: 15

Contract: 6 ♣ North

North:

♠ AKJ72

♥ J

♦ 6

♣ AJ9532

South:

♠ Q8

♥ KT54

♦ AK93

♣ KT4

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3 ♣	Pass	3NT
Pass	4 ♣	Pass	4 ♠
Pass	6 ♣	All Pass	

### Board: 470

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 16

Contract: 4 ♠ North

North:

♠ KQJ986

♥ KQ3

♦ 86

♣ 82

South:

♠ 72

♥ A975

♦ AK93

♣ KQ3

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

### Board: 471

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 9+1

Contract: 3NT South

North:

♠ AJ

♥ AQ654

♦ A62

♣ J53

South:

♠ Q8542

♥ 7

♦ KJ84

♣ KT7

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

### Board: 472

Dealer: South

Vul: Both

North HCP: 15+1

South HCP: 17

Contract: 6 ♥ South

North:

♠ AT4

♥ A6432

♦ AK

♣ 743

South:

♠ KQ2

♥ KJ9

♦ J74

♣ AQJ8

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	4NT	Pass	6 ♥
All Pass			

## South hands

## Texas\_or\_Jacoby

<b>Board: 468</b>	♠ A98	You bid first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: E-W	♦ AQ2	
HCP: 16+1	♣ KJT32	

---

<b>Board: 469</b>	♠ Q8	You bid first.
Dealer: South	♥ KT54	The opponents are silent.
Vul: None	♦ AK93	
HCP: 15	♣ KT4	

---

<b>Board: 470</b>	♠ 72	You bid first.
Dealer: South	♥ A975	The opponents are silent.
Vul: N-S	♦ AK93	
HCP: 16	♣ KQ3	

---

<b>Board: 471</b>	♠ Q8542	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: E-W	♦ KJ84	
HCP: 9+1	♣ KT7	

---

<b>Board: 472</b>	♠ KQ2	You bid first.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: Both	♦ J74	
HCP: 17	♣ AQJ8	

## Both hands (Answers Page)

### Board: 468

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ KJT62

♥ K54

♦ J65

♣ Q6

South:

♠ A98

♥ Q2

♦ AQ2

♣ KJT32

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

### Board: 469

Dealer: South

Vul: None

North HCP: 14+3

South HCP: 15

Contract: 6 ♣ North

North:

♠ AKJ72

♥ J

♦ 6

♣ AJ9532

South:

♠ Q8

♥ KT54

♦ AK93

♣ KT4

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3 ♣	Pass	3NT
Pass	4 ♣	Pass	4 ♠
Pass	6 ♣	All Pass	

### Board: 470

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 16

Contract: 4 ♠ North

North:

♠ KQJ986

♥ KQ3

♦ 86

♣ 82

South:

♠ 72

♥ A975

♦ AK93

♣ KQ3

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

### Board: 471

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 9+1

Contract: 3NT South

North:

♠ AJ

♥ AQ654

♦ A62

♣ J53

South:

♠ Q8542

♥ 7

♦ KJ84

♣ KT7

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

### Board: 472

Dealer: South

Vul: Both

North HCP: 15+1

South HCP: 17

Contract: 6 ♥ South

North:

♠ AT4

♥ A6432

♦ AK

♣ 743

South:

♠ KQ2

♥ KJ9

♦ J74

♣ AQJ8

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	4NT	Pass	6 ♥
All Pass			



# North hands

# Texas\_or\_Jacoby

**Board: 473**

♠ A72

You bid first.

Dealer: North

♥ K52

The opponents are silent.

Vul: N-S

♦ AQ92

HCP: 17

♣ A74

**Board: 474**

♠ Q

Partner bids first.

Dealer: South

♥ AQT96

The opponents are silent.

Vul: E-W

♦ AQJ4

HCP: 15+1

♣ 962

**Board: 475**

♠ A54

You bid first.

Dealer: North

♥ AT9

West (RHO) Doubles 2♥ if possible.

Vul: Both

♦ AK875

East (LHO) bids 3♦ if possible.

HCP: 15+1

♣ 87

**Board: 476**

♠ J

Partner bids first.

Dealer: South

♥ AKQT7

The opponents are silent.

Vul: None

♦ T642

HCP: 15+1

♣ KQ4

**Board: 477**

♠ 963

You bid first.

Dealer: North

♥ A76

The opponents are silent.

Vul: E-W

♦ AK73

HCP: 15

♣ A52

## Both hands (Answers Page)

### Board: 473

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 8+1

Contract: 4 ♠ North

North:

♠ A72

♥ K52

♦ AQ92

♣ A74

South:

♠ QT864

♥ Q43

♦ 8

♣ KJ32

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

### Board: 474

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 16+1

Contract: 6NT South

North:

♠ Q

♥ AQT96

♦ AQJ4

♣ 962

South:

♠ A75

♥ K4

♦ K75

♣ AQT85

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♦	Pass	3NT
Pass	4NT	Pass	6NT
All Pass			

### Board: 475

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 3+2

Contract: 3♥ North

North:

♠ A54

♥ AT9

♦ AK875

♣ 87

South:

♠ Q86

♥ J7432

♦ -

♣ T9532

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

### Board: 476

Dealer: South

Vul: None

North HCP: 15+1

South HCP: 15

Contract: 6♥ North

North:

♠ J

♥ AKQT7

♦ T642

♣ KQ4

South:

♠ AK8

♥ J84

♦ AK97

♣ 732

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

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

### Board: 477

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 4♥ North

North:

♠ 963

♥ A76

♦ AK73

♣ A52

South:

♠ AJ5

♥ QT952

♦ 5

♣ KT83

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

## South hands

## Texas\_or\_Jacoby

**Board: 473**      ♠ QT864      Partner bids first.  
 Dealer: North      ♥ Q43      The opponents are silent.  
 Vul: N-S      ♦ 8  
 HCP: 8+1      ♣ KJ32

---

**Board: 474**      ♠ A75      You bid first.  
 Dealer: South      ♥ K4      The opponents are silent.  
 Vul: E-W      ♦ K75  
 HCP: 16+1      ♣ AQT85

---

**Board: 475**      ♠ Q86      Partner bids first.  
 Dealer: North      ♥ J7432      West (LHO) Doubles 2♥ if possible.  
 Vul: Both      ♦ -      East (RHO) bids 3♦ if possible.  
 HCP: 3+2      ♣ T9532

---

**Board: 476**      ♠ AK8      You bid first.  
 Dealer: South      ♥ J84      The opponents are silent.  
 Vul: None      ♦ AK97  
 HCP: 15      ♣ 732

---

**Board: 477**      ♠ AJ5      Partner bids first.  
 Dealer: North      ♥ QT952      The opponents are silent.  
 Vul: E-W      ♦ 5  
 HCP: 10+1      ♣ KT83

## Both hands (Answers Page)

### Board: 473

	North:	South:	W	N	E	S
Dealer: North	♠ A72	♠ QT864		1NT	Pass	2♥
Vul: N-S	♥ K52	♥ Q43	Pass	2♠	Pass	2NT
North HCP: 17	♦ AQ92	♦ 8	Pass	4♠	All Pass	
South HCP: 8+1	♣ A74	♣ KJ32				
Contract: 4♠ North						

### Board: 474

	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ A75				1NT
Vul: E-W	♥ AQT96	♥ K4	Pass	2♦	Pass	2♥
North HCP: 15+1	♦ AQJ4	♦ K75	Pass	3♦	Pass	3NT
South HCP: 16+1	♣ 962	♣ AQT85	Pass	4NT	Pass	6NT
Contract: 6NT South			All Pass			

### Board: 475

	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ Q86		1NT	Pass	2♦
Vul: Both	♥ AT9	♥ J7432	Pass	2♥	Pass	Pass
North HCP: 15+1	♦ AK875	♦ -	X	Pass	3♦	Pass
South HCP: 3+2	♣ 87	♣ T9532	Pass	3♥	All Pass	
Contract: 3♥ North						

### Board: 476

	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AK8				1NT
Vul: None	♥ AKQT7	♥ J84	Pass	2♦	Pass	2♥
North HCP: 15+1	♦ T642	♦ AK97	Pass	3♦	Pass	4♥
South HCP: 15	♣ KQ4	♣ 732	Pass	4NT	Pass	5♥ <sup>1</sup>
Contract: 6♥ North			Pass	6♥	All Pass	

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

### Board: 477

	North:	South:	W	N	E	S
Dealer: North	♠ 963	♠ AJ5		1NT	Pass	2♦
Vul: E-W	♥ A76	♥ QT952	Pass	2♥	Pass	3♣
North HCP: 15	♦ AK73	♦ 5	Pass	4♥	All Pass	
South HCP: 10+1	♣ A52	♣ KT83				
Contract: 4♥ North						

# North hands

# Texas\_or\_Jacoby

**Board: 478**      ♠ AK764      Partner bids first.  
 Dealer: South      ♥ 43      The opponents are silent.  
 Vul: Both      ♦ JT  
 HCP: 10+1      ♣ Q974

---

**Board: 479**      ♠ KT5      You bid first.  
 Dealer: North      ♥ AKQ32      The opponents are silent.  
 Vul: None      ♦ 962  
 HCP: 15+1      ♣ K4

---

**Board: 480**      ♠ AJT43      Partner bids first.  
 Dealer: South      ♥ 82      The opponents are silent.  
 Vul: N-S      ♦ T8  
 HCP: 6+1      ♣ J953

---

**Board: 481**      ♠ Q7      You bid first.  
 Dealer: North      ♥ AT2      West (RHO) bids 3 ♠ if possible.  
 Vul: Both      ♦ AK52  
 HCP: 17      ♣ AT42

---

**Board: 482**      ♠ J7654      Partner bids first.  
 Dealer: South      ♥ Q7      The opponents are silent.  
 Vul: None      ♦ 53  
 HCP: 3+1      ♣ 9543

## Both hands (Answers Page)

### Board: 478

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15

Contract: 3NT South

North:

♠ AK764

♥ 43

♦ JT

♣ Q974

South:

♠ 95

♥ AK75

♦ A854

♣ AT2

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

### Board: 479

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 14+2

Contract: 6♠ South

North:

♠ KT5

♥ AKQ32

♦ 962

♣ K4

South:

♠ AQ873

♥ J

♦ 43

♣ AQJT3

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

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

### Board: 480

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 17

Contract: 2♠ South

North:

♠ AJT43

♥ 82

♦ T8

♣ J953

South:

♠ Q86

♥ AK54

♦ A75

♣ AT8

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

### Board: 481

Dealer: North

Vul: Both

North HCP: 17

South HCP: 13+1

Contract: 4♥ North

North:

♠ Q7

♥ AT2

♦ AK52

♣ AT42

South:

♠ K

♥ KQ954

♦ JT3

♣ KJ65

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

### Board: 482

Dealer: South

Vul: None

North HCP: 3+1

South HCP: 17

Contract: 2♠ South

North:

♠ J7654

♥ Q7

♦ 53

♣ 9543

South:

♠ A92

♥ K93

♦ AJ4

♣ AJT8

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

# South hands

# Texas\_or\_Jacoby

**Board: 478**      ♠ 95      You bid first.  
 Dealer: South      ♥ AK75      The opponents are silent.  
 Vul: Both      ♦ A854  
 HCP: 15      ♣ AT2

---

**Board: 479**      ♠ AQ873      Partner bids first.  
 Dealer: North      ♥ J      The opponents are silent.  
 Vul: None      ♦ 43  
 HCP: 14+2      ♣ AQJT3

---

**Board: 480**      ♠ Q86      You bid first.  
 Dealer: South      ♥ AK54      The opponents are silent.  
 Vul: N-S      ♦ A75  
 HCP: 17      ♣ AT8

---

**Board: 481**      ♠ K      Partner bids first.  
 Dealer: North      ♥ KQ954      West (LHO) bids 3 ♠ if possible.  
 Vul: Both      ♦ JT3  
 HCP: 13+1      ♣ KJ65

---

**Board: 482**      ♠ A92      You bid first.  
 Dealer: South      ♥ K93      The opponents are silent.  
 Vul: None      ♦ AJ4  
 HCP: 17      ♣ AJT8

## Both hands (Answers Page)

### Board: 478

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15

Contract: 3NT South

North:

♠ AK764

♥ 43

♦ JT

♣ Q974

South:

♠ 95

♥ AK75

♦ A854

♣ AT2

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

### Board: 479

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 14+2

Contract: 6♠ South

North:

♠ KT5

♥ AKQ32

♦ 962

♣ K4

South:

♠ AQ873

♥ J

♦ 43

♣ AQJT3

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

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

### Board: 480

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 17

Contract: 2♠ South

North:

♠ AJT43

♥ 82

♦ T8

♣ J953

South:

♠ Q86

♥ AK54

♦ A75

♣ AT8

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

### Board: 481

Dealer: North

Vul: Both

North HCP: 17

South HCP: 13+1

Contract: 4♥ North

North:

♠ Q7

♥ AT2

♦ AK52

♣ AT42

South:

♠ K

♥ KQ954

♦ JT3

♣ KJ65

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

### Board: 482

Dealer: South

Vul: None

North HCP: 3+1

South HCP: 17

Contract: 2♠ South

North:

♠ J7654

♥ Q7

♦ 53

♣ 9543

South:

♠ A92

♥ K93

♦ AJ4

♣ AJT8

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



# North hands

# Texas\_or\_Jacoby

**Board: 483**

♠ K5

Partner bids first.

Dealer: South

♥ AQJ84

The opponents are silent.

Vul: N-S

♦ 87

HCP: 13+1

♣ QJ74

**Board: 484**

♠ 9842

RHO opens the bidding 1NT.

Dealer: West

♥ T86

You bid next.

Vul: N-S

♦ 642

East (LHO) bids 2♥ if possible.

HCP: 0

♣ 852

**Board: 485**

♠ K2

You bid first.

Dealer: North

♥ AKT9

The opponents are silent.

Vul: None

♦ J4

HCP: 15+1

♣ AT965

**Board: 486**

♠ KQ764

Partner bids first.

Dealer: South

♥ KJ

The opponents are silent.

Vul: N-S

♦ T8

HCP: 12+1

♣ K762

**Board: 487**

♠ KQ95

You bid first.

Dealer: North

♥ AJ8

The opponents are silent.

Vul: E-W

♦ K83

HCP: 17

♣ A72

## Both hands (Answers Page)

### Board: 483

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 16

Contract: 4♥ North

North:

♠ K5

♥ AQJ84

♦ 87

♣ QJ74

South:

♠ J632

♥ K765

♦ AJ5

♣ AK

W N E S

1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 3NT Pass 4♣

Pass 4♥ All Pass

1. Extended acceptance after NT

### Board: 484

Dealer: West

Vul: N-S

North HCP: 0

South HCP: 18+2

Contract: 3♥ South

North:

♠ 9842

♥ T86

♦ 642

♣ 852

South:

♠ K6

♥ AKQ74

♦ AQ875

♣ 6

W N E S

1NT Pass 2♥ 3♥

All Pass

### Board: 485

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 13+1

Contract: 3NT South

North:

♠ K2

♥ AKT9

♦ J4

♣ AT965

South:

♠ QT984

♥ Q7

♦ AQ5

♣ K83

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

All Pass

### Board: 486

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 15

Contract: 4♠ South

North:

♠ KQ764

♥ KJ

♦ T8

♣ K762

South:

♠ 532

♥ A9

♦ AQ97

♣ AJ94

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3♣ Pass 4♠

All Pass

### Board: 487

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 3+1

Contract: 2♠ North

North:

♠ KQ95

♥ AJ8

♦ K83

♣ A72

South:

♠ T8732

♥ 4

♦ 9654

♣ K65

W N E S

1NT Pass 2♥

Pass 2♠ All Pass

## South hands

## Texas\_or\_Jacoby

<b>Board: 483</b>	♠ J632	You bid first.
Dealer: South	♥ K765	The opponents are silent.
Vul: N-S	♦ AJ5	
HCP: 16	♣ AK	
<b>Board: 484</b>	♠ K6	LHO opens the bidding 1NT.
Dealer: West	♥ AKQ74	Partner bids next.
Vul: N-S	♦ AQ875	East (RHO) bids 2♥ if possible.
HCP: 18+2	♣ 6	
<b>Board: 485</b>	♠ QT984	Partner bids first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: None	♦ AQ5	
HCP: 13+1	♣ K83	
<b>Board: 486</b>	♠ 532	You bid first.
Dealer: South	♥ A9	The opponents are silent.
Vul: N-S	♦ AQ97	
HCP: 15	♣ AJ94	
<b>Board: 487</b>	♠ T8732	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: E-W	♦ 9654	
HCP: 3+1	♣ K65	

## Both hands (Answers Page)

### Board: 483

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 16

Contract: 4♥ North

North:

♠ K5

♥ AQJ84

♦ 87

♣ QJ74

South:

♠ J632

♥ K765

♦ AJ5

♣ AK

W N E S

1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 3NT Pass 4♣

Pass 4♥ All Pass

1. Extended acceptance after NT

### Board: 484

Dealer: West

Vul: N-S

North HCP: 0

South HCP: 18+2

Contract: 3♥ South

North:

♠ 9842

♥ T86

♦ 642

♣ 852

South:

♠ K6

♥ AKQ74

♦ AQ875

♣ 6

W N E S

1NT Pass 2♥ 3♥

All Pass

### Board: 485

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 13+1

Contract: 3NT South

North:

♠ K2

♥ AKT9

♦ J4

♣ AT965

South:

♠ QT984

♥ Q7

♦ AQ5

♣ K83

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

All Pass

### Board: 486

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 15

Contract: 4♠ South

North:

♠ KQ764

♥ KJ

♦ T8

♣ K762

South:

♠ 532

♥ A9

♦ AQ97

♣ AJ94

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3♣ Pass 4♠

All Pass

### Board: 487

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 3+1

Contract: 2♠ North

North:

♠ KQ95

♥ AJ8

♦ K83

♣ A72

South:

♠ T8732

♥ 4

♦ 9654

♣ K65

W N E S

1NT Pass 2♥

Pass 2♠ All Pass

**Board: 488**

♠ Q6543

Partner bids first.

Dealer: South

♥ J7

The opponents are silent.

Vul: Both

♦ J5

HCP: 8+1

♣ AT32

## Both hands (Answers Page)

**Board: 488**

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 16

Contract: 4 ♠ South

**North:**

♠ Q6543

♥ J7

♦ J5

♣ AT32

**South:**

♠ AJ9

♥ AT62

♦ A97

♣ K96

**W**

**N**

**E**

**S**

1NT

Pass 2 ♥ Pass 2 ♠

Pass 2NT Pass 4 ♠

All Pass

**Board: 488**

♠ AJ9

You bid first.

Dealer: South

♥ AT62

The opponents are silent.

Vul: Both

♦ A97

HCP: 16

♣ K96

## Both hands (Answers Page)

**Board: 488**

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 16

Contract: 4 ♠ South

**North:**

♠ Q6543

♥ J7

♦ J5

♣ AT32

**South:**

♠ AJ9

♥ AT62

♦ A97

♣ K96

**W**

**N**

**E**

**S**

1NT

Pass 2 ♥ Pass 2 ♠

Pass 2NT Pass 4 ♠

All Pass