

Board: 1	♠ AJT	You bid first.
Dealer: North	♥ K6	The opponents are silent.
Vul: None	♦ AQ7	
HCP: 20+1	♣ AQT63	

Board: 2	♠ QJ7643	Partner bids first.
Dealer: South	♥ T32	The opponents are silent.
Vul: N-S	♦ Q4	
HCP: 9+2	♣ A5	

Board: 3	♠ K7	You bid first.
Dealer: North	♥ A8	The opponents are silent.
Vul: Both	♦ AKT7	
HCP: 21+1	♣ AKT74	

Board: 4	♠ T8765	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: N-S	♦ K72	
HCP: 4+1	♣ J983	

Both hands (Answers Page)

Board: 1

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 7+2

Contract: 4 ♠ North

North:

♠ AJT

♥ K6

♦ AQ7

♣ AQT63

South:

♠ Q9762

♥ J4

♦ KJT82

♣ 7

W N E S

2NT Pass 3 ♥

Pass 3 ♠ Pass 3NT

Pass 4 ♠ All Pass

Board: 2

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 20+1

Contract: 6 ♠ North

North:

♠ QJ7643

♥ T32

♦ Q4

♣ A5

South:

♠ AK2

♥ J9

♦ AK976

♣ KQ9

W N E S

2NT

Pass 4 ♥¹ Pass 4 ♠

Pass 4NT Pass 5 ♣²

Pass 6 ♠ All Pass

1. Texas

2. A=0/5 or 3/5

Board: 3

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 9+3

Contract: 7 ♥ South

North:

♠ K7

♥ A8

♦ AKT7

♣ AKT74

South:

♠ AQ832

♥ QJT742

♦ 84

♣ -

W N E S

2NT Pass 4 ♦¹

Pass 4 ♥ Pass 4NT

Pass 5 ♣² Pass 7 ♥

All Pass

1. Texas

2. A=0/5 or 3/5

Board: 4

Dealer: South

Vul: N-S

North HCP: 4+1

South HCP: 20

Contract: 3 ♠ South

North:

♠ T8765

♥ 2

♦ K72

♣ J983

South:

♠ AQJ9

♥ KQJ

♦ 964

♣ AK5

W N E S

2NT

Pass 3 ♥ Pass 3 ♠

All Pass

Board: 1	♠ Q9762	Partner bids first.
Dealer: North	♥ J4	The opponents are silent.
Vul: None	♦ KJT82	
HCP: 7+2	♣ 7	

Board: 2	♠ AK2	You bid first.
Dealer: South	♥ J9	The opponents are silent.
Vul: N-S	♦ AK976	
HCP: 20+1	♣ KQ9	

Board: 3	♠ AQ832	Partner bids first.
Dealer: North	♥ QJT742	The opponents are silent.
Vul: Both	♦ 84	
HCP: 9+3	♣ -	

Board: 4	♠ AQJ9	You bid first.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: N-S	♦ 964	
HCP: 20	♣ AK5	

Both hands (Answers Page)

Board: 1

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 7+2

Contract: 4 ♠ North

North:

♠ AJT

♥ K6

♦ AQ7

♣ AQT63

South:

♠ Q9762

♥ J4

♦ KJT82

♣ 7

W N E S

2NT Pass 3 ♥

Pass 3 ♠ Pass 3NT

Pass 4 ♠ All Pass

Board: 2

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 20+1

Contract: 6 ♠ North

North:

♠ QJ7643

♥ T32

♦ Q4

♣ A5

South:

♠ AK2

♥ J9

♦ AK976

♣ KQ9

W N E S

2NT

Pass 4 ♥¹ Pass 4 ♠

Pass 4NT Pass 5 ♣²

Pass 6 ♠ All Pass

1. Texas

2. A=0/5 or 3/5

Board: 3

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 9+3

Contract: 7 ♥ South

North:

♠ K7

♥ A8

♦ AKT7

♣ AKT74

South:

♠ AQ832

♥ QJT742

♦ 84

♣ -

W N E S

2NT Pass 4 ♦¹

Pass 4 ♥ Pass 4NT

Pass 5 ♣² Pass 7 ♥

All Pass

1. Texas

2. A=0/5 or 3/5

Board: 4

Dealer: South

Vul: N-S

North HCP: 4+1

South HCP: 20

Contract: 3 ♠ South

North:

♠ T8765

♥ 2

♦ K72

♣ J983

South:

♠ AQJ9

♥ KQJ

♦ 964

♣ AK5

W N E S

2NT

Pass 3 ♥ Pass 3 ♠

All Pass

North hands

2N_and_Transfers

Board: 5 ♠ JT764 Partner bids first.
 Dealer: South ♥ T92 The opponents are silent.
 Vul: E-W ♦ A94
 HCP: 6+1 ♣ J8

Board: 6 ♠ T43 Partner bids first.
 Dealer: South ♥ Q7432 The opponents are silent.
 Vul: Both ♦ 92
 HCP: 5+1 ♣ K97

Board: 7 ♠ AQ2 You bid first.
 Dealer: North ♥ AJ764 The opponents are silent.
 Vul: None ♦ AK6
 HCP: 20+1 ♣ Q8

Board: 8 ♠ KQ975 Partner bids first.
 Dealer: South ♥ KJ7 The opponents are silent.
 Vul: Both ♦ 85
 HCP: 11+1 ♣ Q97

Board: 9 ♠ A75 You bid first.
 Dealer: North ♥ AK The opponents are silent.
 Vul: None ♦ AK64
 HCP: 20 ♣ Q965

Both hands (Answers Page)

Board: 5

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 21

Contract: 4 ♠ North

North:

♠ JT764

♥ T92

♦ A94

♣ J8

South:

♠ AQ32

♥ AK

♦ KJ76

♣ A76

W N E S

2NT

Pass 3 ♥ Pass 3NT¹

Pass 4 ♠ All Pass

1. Extended acceptance after NT

Board: 6

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 20

Contract: 4 ♥ South

North:

♠ T43

♥ Q7432

♦ 92

♣ K97

South:

♠ AQJ6

♥ AKJ

♦ KT3

♣ Q64

W N E S

2NT

Pass 3 ♦ Pass 3 ♥

Pass 3NT Pass 4 ♥

All Pass

Board: 7

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 6+2

Contract: 6 ♠ South

North:

♠ AQ2

♥ AJ764

♦ AK6

♣ Q8

South:

♠ KJT843

♥ 3

♦ Q942

♣ 53

W N E S

2NT Pass 3 ♥

Pass 3 ♠ Pass 6 ♠

All Pass

Board: 8

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 20+1

Contract: 6NT North

North:

♠ KQ975

♥ KJ7

♦ 85

♣ Q97

South:

♠ AT3

♥ AT962

♦ A6

♣ AKJ

W N E S

2NT

Pass 3 ♥ Pass 3 ♠

Pass 6NT All Pass

Board: 9

Dealer: North

Vul: None

North HCP: 20

South HCP: 9+2

Contract: 6 ♠ South

North:

♠ A75

♥ AK

♦ AK64

♣ Q965

South:

♠ KJT842

♥ 95

♦ T5

♣ AJT

W N E S

2NT Pass 4 ♥¹

Pass 4 ♠ Pass 4NT

Pass 5 ♣² Pass 6 ♠

All Pass

1. Texas

2. A=0/5 or 3/5

South hands

2N_and_Transfers

Board: 5	♠ AQ32	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: E-W	♦ KJ76	
HCP: 21	♣ A76	

Board: 6	♠ AQJ6	You bid first.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: Both	♦ KT3	
HCP: 20	♣ Q64	

Board: 7	♠ KJT843	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: None	♦ Q942	
HCP: 6+2	♣ 53	

Board: 8	♠ AT3	You bid first.
Dealer: South	♥ AT962	The opponents are silent.
Vul: Both	♦ A6	
HCP: 20+1	♣ AKJ	

Board: 9	♠ KJT842	Partner bids first.
Dealer: North	♥ 95	The opponents are silent.
Vul: None	♦ T5	
HCP: 9+2	♣ AJT	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ JT764	♠ AQ32				2NT
Vul: E-W	♥ T92	♥ AK	Pass	3♥	Pass	3NT ¹
North HCP: 6+1	♦ A94	♦ KJ76	Pass	4♠	All Pass	
South HCP: 21	♣ J8	♣ A76				
Contract: 4♠ North						1. Extended acceptance after NT

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ T43	♠ AQJ6				2NT
Vul: Both	♥ Q7432	♥ AKJ	Pass	3♦	Pass	3♥
North HCP: 5+1	♦ 92	♦ KT3	Pass	3NT	Pass	4♥
South HCP: 20	♣ K97	♣ Q64	All Pass			
Contract: 4♥ South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ KJT843		2NT	Pass	3♥
Vul: None	♥ AJ764	♥ 3	Pass	3♠	Pass	6♠
North HCP: 20+1	♦ AK6	♦ Q942	All Pass			
South HCP: 6+2	♣ Q8	♣ 53				
Contract: 6♠ South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ KQ975	♠ AT3				2NT
Vul: Both	♥ KJ7	♥ AT962	Pass	3♥	Pass	3♠
North HCP: 11+1	♦ 85	♦ A6	Pass	6NT	All Pass	
South HCP: 20+1	♣ Q97	♣ AKJ				
Contract: 6NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ KJT842		2NT	Pass	4♥ ¹
Vul: None	♥ AK	♥ 95	Pass	4♠	Pass	4NT
North HCP: 20	♦ AK64	♦ T5	Pass	5♣ ²	Pass	6♠
South HCP: 9+2	♣ Q965	♣ AJT	All Pass			
Contract: 6♠ South						

1. Texas

2. A=0/5 or 3/5

Board: 10	♠ KQ	You bid first.
Dealer: North	♥ AQ432	The opponents are silent.
Vul: N-S	♦ K8	
HCP: 21+1	♣ AK97	

Board: 11	♠ KQ7	You bid first.
Dealer: North	♥ KT	The opponents are silent.
Vul: Both	♦ AKT65	
HCP: 20+1	♣ AJ7	

Board: 12	♠ AKT8	You bid first.
Dealer: North	♥ AK76	The opponents are silent.
Vul: None	♦ KQ7	
HCP: 21	♣ QT	

Board: 13	♠ AJ	You bid first.
Dealer: North	♥ KT8	The opponents are silent.
Vul: N-S	♦ KQ98	
HCP: 20	♣ AK82	

Both hands (Answers Page)

Board: 10

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 8+2

Contract: 6♥ South

North:

♠ KQ

♥ AQ432

♦ K8

♣ AK97

South:

♠ A

♥ KT987

♦ JT542

♣ 83

W N E S

2NT Pass 3♦

Pass 3NT¹ Pass 6♥

All Pass

1. Extended acceptance after NT

Board: 11

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 12+1

Contract: 6♥ South

North:

♠ KQ7

♥ KT

♦ AKT65

♣ AJ7

South:

♠ 52

♥ AQ954

♦ J3

♣ KQT6

W N E S

2NT Pass 3♦

Pass 3♥ Pass 4♣

Pass 4♥ Pass 4NT

Pass 5♣¹ Pass 6♥

All Pass

1. A=0/5 or 3/5

Board: 12

Dealer: North

Vul: None

North HCP: 21

South HCP: 5+1

Contract: 4♥ South

North:

♠ AKT8

♥ AK76

♦ KQ7

♣ QT

South:

♠ 4

♥ Q5432

♦ T95

♣ K964

W N E S

2NT Pass 3♦

Pass 3NT¹ Pass 4♥

All Pass

1. Extended acceptance after NT

Board: 13

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 13+2

Contract: 6♠ South

North:

♠ AJ

♥ KT8

♦ KQ98

♣ AK82

South:

♠ KQ6543

♥ A

♦ JT

♣ QJ43

W N E S

2NT Pass 4♥¹

Pass 4♠ Pass 4NT

Pass 5♥² Pass 6♠

All Pass

1. Texas

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

South hands

2N_and_Transfers

Board: 10	♠ A	Partner bids first.
Dealer: North	♥ KT987	The opponents are silent.
Vul: N-S	♦ JT542	
HCP: 8+2	♣ 83	

Board: 11	♠ 52	Partner bids first.
Dealer: North	♥ AQ954	The opponents are silent.
Vul: Both	♦ J3	
HCP: 12+1	♣ KQT6	

Board: 12	♠ 4	Partner bids first.
Dealer: North	♥ Q5432	The opponents are silent.
Vul: None	♦ T95	
HCP: 5+1	♣ K964	

Board: 13	♠ KQ6543	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: N-S	♦ JT	
HCP: 13+2	♣ QJ43	

Both hands (Answers Page)

Board: 10

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 8+2

Contract: 6♥ South

North:

♠ KQ

♥ AQ432

♦ K8

♣ AK97

South:

♠ A

♥ KT987

♦ JT542

♣ 83

W N E S

2NT Pass 3♦

Pass 3NT¹ Pass 6♥

All Pass

1. Extended acceptance after NT

Board: 11

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 12+1

Contract: 6♥ South

North:

♠ KQ7

♥ KT

♦ AKT65

♣ AJ7

South:

♠ 52

♥ AQ954

♦ J3

♣ KQT6

W N E S

2NT Pass 3♦

Pass 3♥ Pass 4♣

Pass 4♥ Pass 4NT

Pass 5♣¹ Pass 6♥

All Pass

1. A=0/5 or 3/5

Board: 12

Dealer: North

Vul: None

North HCP: 21

South HCP: 5+1

Contract: 4♥ South

North:

♠ AKT8

♥ AK76

♦ KQ7

♣ QT

South:

♠ 4

♥ Q5432

♦ T95

♣ K964

W N E S

2NT Pass 3♦

Pass 3NT¹ Pass 4♥

All Pass

1. Extended acceptance after NT

Board: 13

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 13+2

Contract: 6♠ South

North:

♠ AJ

♥ KT8

♦ KQ98

♣ AK82

South:

♠ KQ6543

♥ A

♦ JT

♣ QJ43

W N E S

2NT Pass 4♥¹

Pass 4♠ Pass 4NT

Pass 5♥² Pass 6♠

All Pass

1. Texas

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

Board: 14	♠ Q2	Partner bids first.
Dealer: South	♥ K5432	The opponents are silent.
Vul: E-W	♦ 864	
HCP: 9+1	♣ KJ5	

Board: 15	♠ QJ3	You bid first.
Dealer: North	♥ AQ4	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 20+1	♣ AKQT2	

Board: 16	♠ K86	Partner bids first.
Dealer: South	♥ AJT643	The opponents are silent.
Vul: E-W	♦ Q84	
HCP: 10+2	♣ 9	

Board: 17	♠ T84	You bid first.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: Both	♦ AK	
HCP: 20+1	♣ AKQ97	

Both hands (Answers Page)

Board: 14

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 20

Contract: 3NT North

North:

♠ Q2

♥ K5432

♦ 864

♣ KJ5

South:

♠ AKJ8

♥ QJ

♦ AKQ2

♣ T76

W	N	E	S
			2NT

Pass	3♦	Pass	3♥
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Pass	3NT	All Pass	
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Board: 15

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 11+2

Contract: 6♠ South

North:

♠ QJ3

♥ AQ4

♦ Q8

♣ AKQT2

South:

♠ AK8642

♥ 762

♦ KJT6

♣ -

W	N	E	S
	2NT	Pass	4♥ ¹

Pass	4♠	Pass	4NT
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Pass	5♠ ²	Pass	6♠
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All Pass

1. Texas

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

Board: 16

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 21+1

Contract: 6♥ North

North:

♠ K86

♥ AJT643

♦ Q84

♣ 9

South:

♠ AT5

♥ KQ872

♦ K9

♣ AKQ

W	N	E	S
			2NT

Pass	4♦ ¹	Pass	4♥
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Pass	4NT	Pass	5♣ ²
------	-----	------	-----------------

Pass	5♦	Pass	6♣ ³
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Pass	6♥	All Pass	
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1. Texas

2. A=0/5 or 3/5

3. !H queen and !C king

Board: 17

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 5+2

Contract: 4♥ South

North:

♠ T84

♥ KJ4

♦ AK

♣ AKQ97

South:

♠ Q6

♥ QT9732

♦ J74

♣ T8

W	N	E	S
	2NT	Pass	3♦

Pass	3♥	Pass	4♥
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All Pass

Board: 14	♠ AKJ8	You bid first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: E-W	♦ AKQ2	
HCP: 20	♣ T76	

Board: 15	♠ AK8642	Partner bids first.
Dealer: North	♥ 762	The opponents are silent.
Vul: N-S	♦ KJT6	
HCP: 11+2	♣ -	

Board: 16	♠ AT5	You bid first.
Dealer: South	♥ KQ872	The opponents are silent.
Vul: E-W	♦ K9	
HCP: 21+1	♣ AKQ	

Board: 17	♠ Q6	Partner bids first.
Dealer: North	♥ QT9732	The opponents are silent.
Vul: Both	♦ J74	
HCP: 5+2	♣ T8	

Both hands (Answers Page)

Board: 14

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 20

Contract: 3NT North

North:

♠ Q2

♥ K5432

♦ 864

♣ KJ5

South:

♠ AKJ8

♥ QJ

♦ AKQ2

♣ T76

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

Board: 15

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 11+2

Contract: 6♠ South

North:

♠ QJ3

♥ AQ4

♦ Q8

♣ AKQT2

South:

♠ AK8642

♥ 762

♦ KJT6

♣ -

W	N	E	S
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT
Pass	5♠ ²	Pass	6♠
All Pass			

1. Texas

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

Board: 16

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 21+1

Contract: 6♥ North

North:

♠ K86

♥ AJT643

♦ Q84

♣ 9

South:

♠ AT5

♥ KQ872

♦ K9

♣ AKQ

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

1. Texas

2. A=0/5 or 3/5

3. !H queen and !C king

Board: 17

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 5+2

Contract: 4♥ South

North:

♠ T84

♥ KJ4

♦ AK

♣ AKQ97

South:

♠ Q6

♥ QT9732

♦ J74

♣ T8

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

North hands

2N_and_Transfers

Board: 18 ♠ AT3 You bid first.
 Dealer: North ♥ KJ West (RHO) bids 4♣ if possible.
 Vul: N-S ♦ AKQ8
 HCP: 21 ♣ A654

Board: 19 ♠ Q3 You bid first.
 Dealer: North ♥ AKQ8 The opponents are silent.
 Vul: E-W ♦ K42
 HCP: 20 ♣ AQ65

Board: 20 ♠ A743 You bid first.
 Dealer: North ♥ AJ The opponents are silent.
 Vul: Both ♦ AKT8
 HCP: 21 ♣ AJ5

Board: 21 ♠ A3 You bid first.
 Dealer: North ♥ KQ8 The opponents are silent.
 Vul: None ♦ AKQ98
 HCP: 21+1 ♣ KT7

Board: 22 ♠ KQ952 Partner bids first.
 Dealer: South ♥ K2 The opponents are silent.
 Vul: E-W ♦ QJ2
 HCP: 13+1 ♣ QT8

Both hands (Answers Page)

Board: 18

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 6+2

Contract: 4 ♠ South

North:

♠ AT3

♥ KJ

♦ AKQ8

♣ A654

South:

♠ KJ9872

♥ Q65

♦ T63

♣ 7

W N E S

2NT Pass 3 ♥

4 ♣ Pass Pass 4 ♠

All Pass

Board: 19

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 11+2

Contract: 6 ♠ South

North:

♠ Q3

♥ AKQ8

♦ K42

♣ AQ65

South:

♠ AK8765

♥ T6

♦ JT7

♣ K9

W N E S

2NT Pass 4 ♥¹

Pass 4 ♠ Pass 4NT

Pass 5 ♠² Pass 6 ♠

All Pass

1. Texas

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

Board: 20

Dealer: North

Vul: Both

North HCP: 21

South HCP: 14+1

Contract: 6 ♠ South

North:

♠ A743

♥ AJ

♦ AKT8

♣ AJ5

South:

♠ KQ952

♥ KQ9

♦ Q9

♣ Q92

W N E S

2NT Pass 3 ♥

Pass 3NT¹ Pass 6 ♠

All Pass

1. Extended acceptance after NT

Board: 21

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 6+2

Contract: 4 ♠ South

North:

♠ A3

♥ KQ8

♦ AKQ98

♣ KT7

South:

♠ K96542

♥ T9

♦ J

♣ Q643

W N E S

2NT Pass 3 ♥

Pass 3 ♠ Pass 4 ♠

All Pass

Board: 22

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 20

Contract: 6NT North

North:

♠ KQ952

♥ K2

♦ QJ2

♣ QT8

South:

♠ AJ7

♥ AJ75

♦ K83

♣ AK7

W N E S

2NT

Pass 3 ♥ Pass 3 ♠

Pass 6NT All Pass

South hands

2N_and_Transfers

Board: 18 ♠ KJ9872 Partner bids first.
 Dealer: North ♥ Q65 West (LHO) bids 4♣ if possible.
 Vul: N-S ♦ T63
 HCP: 6+2 ♣ 7

Board: 19 ♠ AK8765 Partner bids first.
 Dealer: North ♥ T6 The opponents are silent.
 Vul: E-W ♦ JT7
 HCP: 11+2 ♣ K9

Board: 20 ♠ KQ952 Partner bids first.
 Dealer: North ♥ KQ9 The opponents are silent.
 Vul: Both ♦ Q9
 HCP: 14+1 ♣ Q92

Board: 21 ♠ K96542 Partner bids first.
 Dealer: North ♥ T9 The opponents are silent.
 Vul: None ♦ J
 HCP: 6+2 ♣ Q643

Board: 22 ♠ AJ7 You bid first.
 Dealer: South ♥ AJ75 The opponents are silent.
 Vul: E-W ♦ K83
 HCP: 20 ♣ AK7

Both hands (Answers Page)

Board: 18

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 6+2

Contract: 4 ♠ South

North:

♠ AT3

♥ KJ

♦ AKQ8

♣ A654

South:

♠ KJ9872

♥ Q65

♦ T63

♣ 7

W N E S

2NT Pass 3 ♥

4 ♣ Pass Pass 4 ♠

All Pass

Board: 19

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 11+2

Contract: 6 ♠ South

North:

♠ Q3

♥ AKQ8

♦ K42

♣ AQ65

South:

♠ AK8765

♥ T6

♦ JT7

♣ K9

W N E S

2NT Pass 4 ♥¹

Pass 4 ♠ Pass 4NT

Pass 5 ♠² Pass 6 ♠

All Pass

1. Texas

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

Board: 20

Dealer: North

Vul: Both

North HCP: 21

South HCP: 14+1

Contract: 6 ♠ South

North:

♠ A743

♥ AJ

♦ AKT8

♣ AJ5

South:

♠ KQ952

♥ KQ9

♦ Q9

♣ Q92

W N E S

2NT Pass 3 ♥

Pass 3NT¹ Pass 6 ♠

All Pass

1. Extended acceptance after NT

Board: 21

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 6+2

Contract: 4 ♠ South

North:

♠ A3

♥ KQ8

♦ AKQ98

♣ KT7

South:

♠ K96542

♥ T9

♦ J

♣ Q643

W N E S

2NT Pass 3 ♥

Pass 3 ♠ Pass 4 ♠

All Pass

Board: 22

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 20

Contract: 6NT North

North:

♠ KQ952

♥ K2

♦ QJ2

♣ QT8

South:

♠ AJ7

♥ AJ75

♦ K83

♣ AK7

W N E S

2NT

Pass 3 ♥ Pass 3 ♠

Pass 6NT All Pass

Board: 23	♠ A6	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ KQT92	
HCP: 21+1	♣ AJ73	

Board: 24	♠ AJT985	Partner bids first.
Dealer: South	♥ Q6	The opponents are silent.
Vul: None	♦ T2	
HCP: 13+2	♣ AQ6	

Board: 25	♠ AK843	You bid first.
Dealer: North	♥ A5	The opponents are silent.
Vul: N-S	♦ AKQ7	
HCP: 20+1	♣ 93	

Board: 26	♠ 93	Partner bids first.
Dealer: South	♥ AKQ732	The opponents are silent.
Vul: Both	♦ Q982	
HCP: 11+2	♣ 7	

Both hands (Answers Page)

Board: 23

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 13+2

Contract: 6♠ South

North:

♠ A6

♥ AK

♦ KQT92

♣ AJ73

South:

♠ KJ9853

♥ Q95

♦ A84

♣ K

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

1. Texas

2. A=0/5 or 3/5

3. no !S queen

Board: 24

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 20+1

Contract: 6♠ North

North:

♠ AJT985

♥ Q6

♦ T2

♣ AQ6

South:

♠ Q6

♥ AKJ2

♦ AK743

♣ K2

W	N	E	S
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT	Pass	5♠ ²
Pass	6♠	All Pass	

1. Texas

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

Board: 25

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 10+2

Contract: 4♥ South

North:

♠ AK843

♥ A5

♦ AKQ7

♣ 93

South:

♠ J9

♥ KQJT43

♦ 62

♣ QJ8

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

Board: 26

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 20

Contract: 6♥ North

North:

♠ 93

♥ AKQ732

♦ Q982

♣ 7

South:

♠ K65

♥ JT9

♦ AK3

♣ AKQ8

W	N	E	S
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT	Pass	5♥ ²
Pass	6♥	All Pass	

1. Texas

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

South hands

2N_and_Transfers

Board: 23 ♠ KJ9853 Partner bids first.
 Dealer: North ♥ Q95 The opponents are silent.
 Vul: Both ♦ A84
 HCP: 13+2 ♣ K

Board: 24 ♠ Q6 You bid first.
 Dealer: South ♥ AKJ2 The opponents are silent.
 Vul: None ♦ AK743
 HCP: 20+1 ♣ K2

Board: 25 ♠ J9 Partner bids first.
 Dealer: North ♥ KQJT43 The opponents are silent.
 Vul: N-S ♦ 62
 HCP: 10+2 ♣ QJ8

Board: 26 ♠ K65 You bid first.
 Dealer: South ♥ JT9 The opponents are silent.
 Vul: Both ♦ AK3
 HCP: 20 ♣ AKQ8

Both hands (Answers Page)

Board: 23

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 13+2

Contract: 6♠ South

North:

♠ A6

♥ AK

♦ KQT92

♣ AJ73

South:

♠ KJ9853

♥ Q95

♦ A84

♣ K

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

1. Texas

2. A=0/5 or 3/5

3. no !S queen

Board: 24

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 20+1

Contract: 6♠ North

North:

♠ AJT985

♥ Q6

♦ T2

♣ AQ6

South:

♠ Q6

♥ AKJ2

♦ AK743

♣ K2

W	N	E	S
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT	Pass	5♠ ²
Pass	6♠	All Pass	

1. Texas

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

Board: 25

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 10+2

Contract: 4♥ South

North:

♠ AK843

♥ A5

♦ AKQ7

♣ 93

South:

♠ J9

♥ KQJT43

♦ 62

♣ QJ8

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

Board: 26

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 20

Contract: 6♥ North

North:

♠ 93

♥ AKQ732

♦ Q982

♣ 7

South:

♠ K65

♥ JT9

♦ AK3

♣ AKQ8

W	N	E	S
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT	Pass	5♥ ²
Pass	6♥	All Pass	

1. Texas

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

North hands

2N_and_Transfers

Board: 27 ♠ AT9 You bid first.
 Dealer: North ♥ AK84 The opponents are silent.
 Vul: None ♦ AJT
 HCP: 20 ♣ A53

Board: 28 ♠ K54 Partner bids first.
 Dealer: South ♥ QJ965 The opponents are silent.
 Vul: N-S ♦ -
 HCP: 12+2 ♣ AQ832

Board: 29 ♠ Q9 You bid first.
 Dealer: North ♥ AJT84 The opponents are silent.
 Vul: E-W ♦ AK7
 HCP: 21+1 ♣ AK8

Board: 30 ♠ 3 Partner bids first.
 Dealer: South ♥ AK5432 West (RHO) Doubles 5 ♠ if possible.
 Vul: None ♦ A873
 HCP: 11+2 ♣ 63

Board: 31 ♠ AJ3 You bid first.
 Dealer: North ♥ AKQ2 The opponents are silent.
 Vul: N-S ♦ AKT
 HCP: 21 ♣ T65

Both hands (Answers Page)

Board: 27

	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ KQJ432		2NT	Pass	3♥
Vul: None	♥ AK84	♥ T97	Pass	3♠	Pass	6♠
North HCP: 20	♦ AJT	♦ KQ6	All Pass			
South HCP: 11+2	♣ A53	♣ T				
Contract: 6♠ South						

Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ AQT6				2NT
Vul: N-S	♥ QJ965	♥ AK3	Pass	3♦	Pass	3♥
North HCP: 12+2	♦ -	♦ AK82	Pass	4NT	Pass	6♥
South HCP: 21	♣ AQ832	♣ J5	All Pass			
Contract: 6♥ South						

Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ KT862		2NT	Pass	3♥
Vul: E-W	♥ AJT84	♥ 72	Pass	3♠	All Pass	
North HCP: 21+1	♦ AK7	♦ J95				
South HCP: 4+1	♣ AK8	♣ 543				
Contract: 3♠ North						

Board: 30

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ A6				2NT
Vul: None	♥ AK5432	♥ QJ97	Pass	4♦ ¹	Pass	4♥
North HCP: 11+2	♦ A873	♦ KQ5	Pass	4NT	Pass	5♠ ²
South HCP: 20	♣ 63	♣ AKJ9	X	6♥	All Pass	
Contract: 6♥ North						

1. Texas

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

Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ T75		2NT	Pass	3♦
Vul: N-S	♥ AKQ2	♥ T7643	Pass	3♥	All Pass	
North HCP: 21	♦ AKT	♦ J5				
South HCP: 4+1	♣ T65	♣ K94				
Contract: 3♥ North						

South hands

2N_and_Transfers

Board: 27 ♠ KQJ432 Partner bids first.
 Dealer: North ♥ T97 The opponents are silent.
 Vul: None ♦ KQ6
 HCP: 11+2 ♣ T

Board: 28 ♠ AQT6 You bid first.
 Dealer: South ♥ AK3 The opponents are silent.
 Vul: N-S ♦ AK82
 HCP: 21 ♣ J5

Board: 29 ♠ KT862 Partner bids first.
 Dealer: North ♥ 72 The opponents are silent.
 Vul: E-W ♦ J95
 HCP: 4+1 ♣ 543

Board: 30 ♠ A6 You bid first.
 Dealer: South ♥ QJ97 West (LHO) Doubles 5 ♠ if possible.
 Vul: None ♦ KQ5
 HCP: 20 ♣ AKJ9

Board: 31 ♠ T75 Partner bids first.
 Dealer: North ♥ T7643 The opponents are silent.
 Vul: N-S ♦ J5
 HCP: 4+1 ♣ K94

Both hands (Answers Page)

Board: 27

	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ KQJ432		2NT	Pass	3♥
Vul: None	♥ AK84	♥ T97	Pass	3♠	Pass	6♠
North HCP: 20	♦ AJT	♦ KQ6	All Pass			
South HCP: 11+2	♣ A53	♣ T				
Contract: 6♠ South						

Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ AQT6				2NT
Vul: N-S	♥ QJ965	♥ AK3	Pass	3♦	Pass	3♥
North HCP: 12+2	♦ -	♦ AK82	Pass	4NT	Pass	6♥
South HCP: 21	♣ AQ832	♣ J5	All Pass			
Contract: 6♥ South						

Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ KT862		2NT	Pass	3♥
Vul: E-W	♥ AJT84	♥ 72	Pass	3♠	All Pass	
North HCP: 21+1	♦ AK7	♦ J95				
South HCP: 4+1	♣ AK8	♣ 543				
Contract: 3♠ North						

Board: 30

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ A6				2NT
Vul: None	♥ AK5432	♥ QJ97	Pass	4♦ ¹	Pass	4♥
North HCP: 11+2	♦ A873	♦ KQ5	Pass	4NT	Pass	5♠ ²
South HCP: 20	♣ 63	♣ AKJ9	X	6♥	All Pass	
Contract: 6♥ North						

1. Texas

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

Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ T75		2NT	Pass	3♦
Vul: N-S	♥ AKQ2	♥ T7643	Pass	3♥	All Pass	
North HCP: 21	♦ AKT	♦ J5				
South HCP: 4+1	♣ T65	♣ K94				
Contract: 3♥ North						

North hands

2N_and_Transfers

Board: 32 ♠ 83 Partner bids first.
 Dealer: South ♥ AJ8753 The opponents are silent.
 Vul: E-W ♦ 832
 HCP: 6+2 ♣ J9

Board: 33 ♠ T3 You bid first.
 Dealer: North ♥ A983 The opponents are silent.
 Vul: Both ♦ AKQ
 HCP: 20 ♣ AQJ9

Board: 34 ♠ AK853 Partner bids first.
 Dealer: South ♥ Q87 The opponents are silent.
 Vul: N-S ♦ QT982
 HCP: 11+2 ♣ -

Board: 35 ♠ QJ9 You bid first.
 Dealer: North ♥ AK2 The opponents are silent.
 Vul: E-W ♦ AK8
 HCP: 20 ♣ K964

Both hands (Answers Page)

Board: 32

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 20

Contract: 4♥ South

North:

♠ 83

♥ AJ8753

♦ 832

♣ J9

South:

♠ AQJ6

♥ T9

♦ AK97

♣ AQ5

W	N	E	S
			2NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 33

Dealer: North

Vul: Both

North HCP: 20

South HCP: 11+2

Contract: 6♠ South

North:

♠ T3

♥ A983

♦ AKQ

♣ AQJ9

South:

♠ A97652

♥ K7

♦ J

♣ K762

W	N	E	S
	2NT	Pass	4♥ ¹

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

Pass	5♣ ²	Pass	5♦
------	-----------------	------	----

Pass	5♠ ³	Pass	6♠
------	-----------------	------	----

All Pass

1. Texas

2. A=0/5 or 3/5

3. no !S queen

Board: 34

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 21

Contract: 6NT South

North:

♠ AK853

♥ Q87

♦ QT982

♣ -

South:

♠ J7

♥ AK5

♦ AJ65

♣ AKJ9

W	N	E	S
			2NT

Pass	3♥	Pass	3♠
------	----	------	----

Pass	4NT	Pass	6NT
------	-----	------	-----

All Pass

Board: 35

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 15+1

Contract: 7♠ South

North:

♠ QJ9

♥ AK2

♦ AK8

♣ K964

South:

♠ AK852

♥ 65

♦ Q7

♣ AQ82

W	N	E	S
	2NT	Pass	3♥

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

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

Pass	5♠ ¹	Pass	7♠
------	-----------------	------	----

All Pass

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

Board: 32	♠ AQJ6	You bid first.
Dealer: South	♥ T9	The opponents are silent.
Vul: E-W	♦ AK97	
HCP: 20	♣ AQ5	

Board: 33	♠ A97652	Partner bids first.
Dealer: North	♥ K7	The opponents are silent.
Vul: Both	♦ J	
HCP: 11+2	♣ K762	

Board: 34	♠ J7	You bid first.
Dealer: South	♥ AK5	The opponents are silent.
Vul: N-S	♦ AJ65	
HCP: 21	♣ AKJ9	

Board: 35	♠ AK852	Partner bids first.
Dealer: North	♥ 65	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 15+1	♣ AQ82	

Both hands (Answers Page)

Board: 32

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 20

Contract: 4♥ South

North:

♠ 83

♥ AJ8753

♦ 832

♣ J9

South:

♠ AQJ6

♥ T9

♦ AK97

♣ AQ5

W	N	E	S
			2NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 33

Dealer: North

Vul: Both

North HCP: 20

South HCP: 11+2

Contract: 6♠ South

North:

♠ T3

♥ A983

♦ AKQ

♣ AQJ9

South:

♠ A97652

♥ K7

♦ J

♣ K762

W	N	E	S
	2NT	Pass	4♥ ¹

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

Pass	5♣ ²	Pass	5♦
------	-----------------	------	----

Pass	5♠ ³	Pass	6♠
------	-----------------	------	----

All Pass

1. Texas

2. A=0/5 or 3/5

3. no !S queen

Board: 34

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 21

Contract: 6NT South

North:

♠ AK853

♥ Q87

♦ QT982

♣ -

South:

♠ J7

♥ AK5

♦ AJ65

♣ AKJ9

W	N	E	S
			2NT

Pass	3♥	Pass	3♠
------	----	------	----

Pass	4NT	Pass	6NT
------	-----	------	-----

All Pass

Board: 35

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 15+1

Contract: 7♠ South

North:

♠ QJ9

♥ AK2

♦ AK8

♣ K964

South:

♠ AK852

♥ 65

♦ Q7

♣ AQ82

W	N	E	S
	2NT	Pass	3♥

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

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

Pass	5♠ ¹	Pass	7♠
------	-----------------	------	----

All Pass

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

North hands

2N_and_Transfers

Board: 36 ♠ AQJT7 Partner bids first.
 Dealer: South ♥ 83 The opponents are silent.
 Vul: Both ♦ K8653
 HCP: 11+2 ♣ J

Board: 37 ♠ AK84 You bid first.
 Dealer: North ♥ KQ5 The opponents are silent.
 Vul: None ♦ AQJ3
 HCP: 21 ♣ QT

Board: 38 ♠ AJ7654 Partner bids first.
 Dealer: South ♥ AJ2 The opponents are silent.
 Vul: E-W ♦ T
 HCP: 10+2 ♣ 852

Board: 39 ♠ A64 You bid first.
 Dealer: North ♥ A2 East (LHO) Doubles 6♥ if possible.
 Vul: Both ♦ AQT6
 HCP: 20 ♣ AQT6

Both hands (Answers Page)

Board: 36

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 21

Contract: 6NT North

North:

♠ AQJT7

♥ 83

♦ K8653

♣ J

South:

♠ K8

♥ KQT6

♦ AQ9

♣ AK64

W	N	E	S
			2NT

Pass	3♥	Pass	3♠
------	----	------	----

Pass	6NT	All Pass	
------	-----	----------	--

Board: 37

Dealer: North

Vul: None

North HCP: 21

South HCP: 8+2

Contract: 6♥ South

North:

♠ AK84

♥ KQ5

♦ AQJ3

♣ QT

South:

♠ 763

♥ A87432

♦ 5

♣ A76

W	N	E	S
	2NT	Pass	4♦ ¹

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

Pass	5♣ ²	Pass	5♦
------	-----------------	------	----

Pass	5♠ ³	Pass	6♥
------	-----------------	------	----

All Pass

1. Texas

2. A=0/5 or 3/5

3. !H queen and !S king

Board: 38

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 20

Contract: 6♠ North

North:

♠ AJ7654

♥ AJ2

♦ T

♣ 852

South:

♠ K8

♥ KQT9

♦ QJ2

♣ AKQ9

W	N	E	S
			2NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

Pass	4NT	Pass	5♥ ²
------	-----	------	-----------------

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

1. Texas

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

Board: 39

Dealer: North

Vul: Both

North HCP: 20

South HCP: 5+3

Contract: 6♥X South

North:

♠ A64

♥ A2

♦ AQT6

♣ AQT6

South:

♠ Q

♥ KT98653

♦ 74

♣ 975

W	N	E	S
	2NT	Pass	3♦

Pass	3♥	Pass	6♥
------	----	------	----

Pass	Pass	X	All Pass
------	------	---	----------

Board: 36	♠ K8	You bid first.
Dealer: South	♥ KQT6	The opponents are silent.
Vul: Both	♦ AQ9	
HCP: 21	♣ AK64	

Board: 37	♠ 763	Partner bids first.
Dealer: North	♥ A87432	The opponents are silent.
Vul: None	♦ 5	
HCP: 8+2	♣ A76	

Board: 38	♠ K8	You bid first.
Dealer: South	♥ KQT9	The opponents are silent.
Vul: E-W	♦ QJ2	
HCP: 20	♣ AKQ9	

Board: 39	♠ Q	Partner bids first.
Dealer: North	♥ KT98653	East (RHO) Doubles 6♥ if possible.
Vul: Both	♦ 74	
HCP: 5+3	♣ 975	

Both hands (Answers Page)

Board: 36

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 21

Contract: 6NT North

North:

♠ AQJT7

♥ 83

♦ K8653

♣ J

South:

♠ K8

♥ KQT6

♦ AQ9

♣ AK64

W	N	E	S
			2NT

Pass	3♥	Pass	3♠
------	----	------	----

Pass	6NT	All Pass	
------	-----	----------	--

Board: 37

Dealer: North

Vul: None

North HCP: 21

South HCP: 8+2

Contract: 6♥ South

North:

♠ AK84

♥ KQ5

♦ AQJ3

♣ QT

South:

♠ 763

♥ A87432

♦ 5

♣ A76

W	N	E	S
	2NT	Pass	4♦ ¹

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

Pass	5♣ ²	Pass	5♦
------	-----------------	------	----

Pass	5♠ ³	Pass	6♥
------	-----------------	------	----

All Pass

1. Texas

2. A=0/5 or 3/5

3. !H queen and !S king

Board: 38

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 20

Contract: 6♠ North

North:

♠ AJ7654

♥ AJ2

♦ T

♣ 852

South:

♠ K8

♥ KQT9

♦ QJ2

♣ AKQ9

W	N	E	S
			2NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

Pass	4NT	Pass	5♥ ²
------	-----	------	-----------------

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

1. Texas

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

Board: 39

Dealer: North

Vul: Both

North HCP: 20

South HCP: 5+3

Contract: 6♥X South

North:

♠ A64

♥ A2

♦ AQT6

♣ AQT6

South:

♠ Q

♥ KT98653

♦ 74

♣ 975

W	N	E	S
	2NT	Pass	3♦

Pass	3♥	Pass	6♥
------	----	------	----

Pass	Pass	X	All Pass
------	------	---	----------

North hands

2N_and_Transfers

Board: 40 ♠ AQT32 Partner bids first.
 Dealer: South ♥ 87 The opponents are silent.
 Vul: N-S ♦ 6
 HCP: 10+2 ♣ A9643

Board: 41 ♠ J96 You bid first.
 Dealer: North ♥ AQ7 The opponents are silent.
 Vul: Both ♦ AKQT9
 HCP: 20+1 ♣ A9

Board: 42 ♠ Q8 Partner bids first.
 Dealer: South ♥ QJ972 The opponents are silent.
 Vul: None ♦ Q85
 HCP: 8+1 ♣ JT6

Board: 43 ♠ AJ2 You bid first.
 Dealer: North ♥ AK32 The opponents are silent.
 Vul: N-S ♦ Q5
 HCP: 20 ♣ KQJ6

Board: 44 ♠ QT6 Partner bids first.
 Dealer: South ♥ AKT52 The opponents are silent.
 Vul: E-W ♦ JT
 HCP: 12+1 ♣ QT9

Both hands (Answers Page)

Board: 40

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 20

Contract: 6NT North

North:

♠ AQT32

♥ 87

♦ 6

♣ A9643

South:

♠ K98

♥ KQ9

♦ AQJ2

♣ KQ7

W	N	E	S
			2NT

Pass	3♥	Pass	3♠
------	----	------	----

Pass	6NT	All Pass	
------	-----	----------	--

Board: 41

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 3+2

Contract: 4♥ North

North:

♠ J96

♥ AQ7

♦ AKQT9

♣ A9

South:

♠ T5

♥ J65432

♦ 8

♣ Q853

W	N	E	S
	2NT	Pass	4♦ ¹

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

1. Texas

Board: 42

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 21+1

Contract: 4♥ South

North:

♠ Q8

♥ QJ972

♦ Q85

♣ JT6

South:

♠ KJ

♥ A84

♦ A93

♣ AKQ75

W	N	E	S
			2NT

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

Pass	3NT	Pass	4♥
------	-----	------	----

All Pass

Board: 43

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 11+1

Contract: 6NT South

North:

♠ AJ2

♥ AK32

♦ Q5

♣ KQJ6

South:

♠ KQ976

♥ Q76

♦ 98

♣ A43

W	N	E	S
	2NT	Pass	3♥

Pass	3♠	Pass	6NT
------	----	------	-----

All Pass

Board: 44

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 21+1

Contract: 6NT North

North:

♠ QT6

♥ AKT52

♦ JT

♣ QT9

South:

♠ AK

♥ Q9

♦ AK943

♣ AJ65

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

South hands

2N_and_Transfers

Board: 40	♠ K98	You bid first.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: N-S	♦ AQJ2	
HCP: 20	♣ KQ7	

Board: 41	♠ T5	Partner bids first.
Dealer: North	♥ J65432	The opponents are silent.
Vul: Both	♦ 8	
HCP: 3+2	♣ Q853	

Board: 42	♠ KJ	You bid first.
Dealer: South	♥ A84	The opponents are silent.
Vul: None	♦ A93	
HCP: 21+1	♣ AKQ75	

Board: 43	♠ KQ976	Partner bids first.
Dealer: North	♥ Q76	The opponents are silent.
Vul: N-S	♦ 98	
HCP: 11+1	♣ A43	

Board: 44	♠ AK	You bid first.
Dealer: South	♥ Q9	The opponents are silent.
Vul: E-W	♦ AK943	
HCP: 21+1	♣ AJ65	

Both hands (Answers Page)

Board: 40

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 20

Contract: 6NT North

North:

♠ AQT32

♥ 87

♦ 6

♣ A9643

South:

♠ K98

♥ KQ9

♦ AQJ2

♣ KQ7

W

N

E

S

2NT

Pass

3♥

Pass

3♠

Pass

6NT

All Pass

Board: 41

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 3+2

Contract: 4♥ North

North:

♠ J96

♥ AQ7

♦ AKQT9

♣ A9

South:

♠ T5

♥ J65432

♦ 8

♣ Q853

W

N

E

S

2NT

Pass

4♦¹

Pass

4♥

All Pass

1. Texas

Board: 42

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 21+1

Contract: 4♥ South

North:

♠ Q8

♥ QJ972

♦ Q85

♣ JT6

South:

♠ KJ

♥ A84

♦ A93

♣ AKQ75

W

N

E

S

2NT

Pass

3♦

Pass

3♥

Pass

3NT

Pass

4♥

All Pass

Board: 43

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 11+1

Contract: 6NT South

North:

♠ AJ2

♥ AK32

♦ Q5

♣ KQJ6

South:

♠ KQ976

♥ Q76

♦ 98

♣ A43

W

N

E

S

2NT

Pass

3♥

Pass

3♠

Pass

6NT

All Pass

Board: 44

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 21+1

Contract: 6NT North

North:

♠ QT6

♥ AKT52

♦ JT

♣ QT9

South:

♠ AK

♥ Q9

♦ AK943

♣ AJ65

W

N

E

S

2NT

Pass

3♦

Pass

3♥

Pass

6NT

All Pass

North hands

2N_and_Transfers

Board: 45 ♠ 97642 Partner bids first.
 Dealer: South ♥ T7 The opponents are silent.
 Vul: None ♦ 872
 HCP: 4+1 ♣ A95

Board: 46 ♠ QJ9863 Partner bids first.
 Dealer: South ♥ J98 The opponents are silent.
 Vul: N-S ♦ KJ
 HCP: 8+2 ♣ 75

Board: 47 ♠ AK2 You bid first.
 Dealer: North ♥ A962 The opponents are silent.
 Vul: Both ♦ AQJ4
 HCP: 20 ♣ Q6

Board: 48 ♠ KQ952 Partner bids first.
 Dealer: South ♥ 54 The opponents are silent.
 Vul: N-S ♦ K2
 HCP: 8+1 ♣ T854

Board: 49 ♠ KQ62 You bid first.
 Dealer: North ♥ AT9 The opponents are silent.
 Vul: E-W ♦ AJ8
 HCP: 21 ♣ AK5

Both hands (Answers Page)

Board: 45

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 20

Contract: 4 ♠ North

North:

♠ 97642

♥ T7

♦ 872

♣ A95

South:

♠ AKT8

♥ AKJ3

♦ KJ3

♣ J8

W N E S

2NT

Pass 3 ♥ Pass 3NT¹

Pass 4 ♠ All Pass

1. Extended acceptance after NT

Board: 46

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 21+1

Contract: 4 ♠ North

North:

♠ QJ9863

♥ J98

♦ KJ

♣ 75

South:

♠ AT

♥ AQ432

♦ AT2

♣ AK4

W N E S

2NT

Pass 3 ♥ Pass 3 ♠

Pass 4 ♠ All Pass

Board: 47

Dealer: North

Vul: Both

North HCP: 20

South HCP: 9+2

Contract: 6 ♠ South

North:

♠ AK2

♥ A962

♦ AQJ4

♣ Q6

South:

♠ QJT875

♥ Q

♦ 852

♣ A85

W N E S

2NT Pass 4 ♥¹

Pass 4 ♠ Pass 4NT

Pass 5 ♦² Pass 6 ♠

All Pass

1. Texas

2. A=1/5 or 4/5

Board: 48

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 21

Contract: 4 ♠ South

North:

♠ KQ952

♥ 54

♦ K2

♣ T854

South:

♠ AT7

♥ AT32

♦ AQJ

♣ KQJ

W N E S

2NT

Pass 3 ♥ Pass 3 ♠

Pass 3NT Pass 4 ♠

All Pass

Board: 49

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 3+2

Contract: 4 ♠ North

North:

♠ KQ62

♥ AT9

♦ AJ8

♣ AK5

South:

♠ JT9754

♥ -

♦ Q432

♣ T94

W N E S

2NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

South hands

2N_and_Transfers

Board: 45 ♠ AKT8 You bid first.
 Dealer: South ♥ AKJ3 The opponents are silent.
 Vul: None ♦ KJ3
 HCP: 20 ♣ J8

Board: 46 ♠ AT You bid first.
 Dealer: South ♥ AQ432 The opponents are silent.
 Vul: N-S ♦ AT2
 HCP: 21+1 ♣ AK4

Board: 47 ♠ QJT875 Partner bids first.
 Dealer: North ♥ Q The opponents are silent.
 Vul: Both ♦ 852
 HCP: 9+2 ♣ A85

Board: 48 ♠ AT7 You bid first.
 Dealer: South ♥ AT32 The opponents are silent.
 Vul: N-S ♦ AQJ
 HCP: 21 ♣ KQJ

Board: 49 ♠ JT9754 Partner bids first.
 Dealer: North ♥ - The opponents are silent.
 Vul: E-W ♦ Q432
 HCP: 3+2 ♣ T94

Both hands (Answers Page)

Board: 45

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 20

Contract: 4 ♠ North

North:

♠ 97642

♥ T7

♦ 872

♣ A95

South:

♠ AKT8

♥ AKJ3

♦ KJ3

♣ J8

W N E S

2NT

Pass 3 ♥ Pass 3NT¹

Pass 4 ♠ All Pass

1. Extended acceptance after NT

Board: 46

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 21+1

Contract: 4 ♠ North

North:

♠ QJ9863

♥ J98

♦ KJ

♣ 75

South:

♠ AT

♥ AQ432

♦ AT2

♣ AK4

W N E S

2NT

Pass 3 ♥ Pass 3 ♠

Pass 4 ♠ All Pass

Board: 47

Dealer: North

Vul: Both

North HCP: 20

South HCP: 9+2

Contract: 6 ♠ South

North:

♠ AK2

♥ A962

♦ AQJ4

♣ Q6

South:

♠ QJT875

♥ Q

♦ 852

♣ A85

W N E S

2NT Pass 4 ♥¹

Pass 4 ♠ Pass 4NT

Pass 5 ♦² Pass 6 ♠

All Pass

1. Texas

2. A=1/5 or 4/5

Board: 48

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 21

Contract: 4 ♠ South

North:

♠ KQ952

♥ 54

♦ K2

♣ T854

South:

♠ AT7

♥ AT32

♦ AQJ

♣ KQJ

W N E S

2NT

Pass 3 ♥ Pass 3 ♠

Pass 3NT Pass 4 ♠

All Pass

Board: 49

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 3+2

Contract: 4 ♠ North

North:

♠ KQ62

♥ AT9

♦ AJ8

♣ AK5

South:

♠ JT9754

♥ -

♦ Q432

♣ T94

W N E S

2NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 50

♠ AJT85

Partner bids first.

Dealer: South

♥ A4

The opponents are silent.

Vul: Both

♦ Q852

HCP: 11+1

♣ 64

Both hands (Answers Page)

Board: 50

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 20

Contract: 6 ♠ North

North:

♠ AJT85

♥ A4

♦ Q852

♣ 64

South:

♠ KQ

♥ KQ83

♦ K43

♣ AKT8

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

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

Board: 50

♠ KQ

You bid first.

Dealer: South

♥ KQ83

The opponents are silent.

Vul: Both

♦ K43

HCP: 20

♣ AKT8

Both hands (Answers Page)

Board: 50

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 20

Contract: 6 ♠ North

North:

♠ AJT85

♥ A4

♦ Q852

♣ 64

South:

♠ KQ

♥ KQ83

♦ K43

♣ AKT8

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

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