

North hands

Exit_Transfers

Board: 1	♠ J96542	LHO opens the bidding 1NT.
Dealer: East	♥ 6	Partner bids next.
Vul: None	♦ QT4	West (RHO) bids 2♣ if possible.
HCP: 3+2	♣ 863	West (RHO) bids 3♣ if possible.

Board: 2	♠ K9873	Partner bids first.
Dealer: South	♥ 7654	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ 72	
HCP: 5+1	♣ Q7	

Board: 3	♠ A32	You bid first.
Dealer: North	♥ AK9	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ JT932	
HCP: 16+1	♣ A8	

Board: 4	♠ T	LHO opens the bidding 1NT.
Dealer: East	♥ T632	Partner bids next.
Vul: E-W	♦ KJ64	West (RHO) bids 2♥ if possible.
HCP: 5	♣ J842	East (LHO) bids 2♠ if possible.

Board: 5	♠ AJ87	You bid first.
Dealer: North	♥ J74	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ A73	
HCP: 15	♣ KQ4	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ J96542	♠ AK73			1NT	X
Vul: None	♥ 6	♥ A975	2♣ ¹	2♠	Pass	Pass
North HCP: 3+2	♦ QT4	♦ A72	3♣	3♠	Pass	4♠
South HCP: 15	♣ 863	♣ T9	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ K9873	♠ 642			1NT	
Vul: N-S	♥ 7654	♥ KQJ9	X	2♥	Pass	2♠
North HCP: 5+1	♦ 72	♦ Q98	All Pass			
South HCP: 15	♣ Q7	♣ AK2				
Contract: 2♠ South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ T87		1NT	X	2♦
Vul: E-W	♥ AK9	♥ QT842	Pass	2♥	All Pass	
North HCP: 16+1	♦ JT932	♦ 765				
South HCP: 3+1	♣ A8	♣ J7				
Contract: 2♥ North						

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ A982		1NT	X	
Vul: E-W	♥ T632	♥ AJ87	2♥	Pass	2♠	Pass
North HCP: 5	♦ KJ64	♦ A9	Pass	X	Pass	3♥
South HCP: 15	♣ J842	♣ Q73	All Pass			
Contract: 3♥ South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AJ87	♠ Q63		1NT	X	2♦
Vul: E-W	♥ J74	♥ K96532	Pass	2♥	Pass	3♥
North HCP: 15	♦ A73	♦ 4	All Pass			
South HCP: 5+2	♣ KQ4	♣ 963				
Contract: 3♥ South						

South hands**Exit_Transfers**

Board: 1	♠ AK73	RHO opens the bidding 1NT.
Dealer: East	♥ A975	You bid next.
Vul: None	♦ A72	West (LHO) bids 2♣ if possible.
HCP: 15	♣ T9	West (LHO) bids 3♣ if possible.

Board: 2	♠ 642	You bid first.
Dealer: South	♥ KQJ9	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ Q98	
HCP: 15	♣ AK2	

Board: 3	♠ T87	Partner bids first.
Dealer: North	♥ QT842	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 765	
HCP: 3+1	♣ J7	

Board: 4	♠ A982	RHO opens the bidding 1NT.
Dealer: East	♥ AJ87	You bid next.
Vul: E-W	♦ A9	West (LHO) bids 2♥ if possible.
HCP: 15	♣ Q73	East (RHO) bids 2♠ if possible.

Board: 5	♠ Q63	Partner bids first.
Dealer: North	♥ K96532	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 4	
HCP: 5+2	♣ 963	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ J96542	♠ AK73			1NT	X
Vul: None	♥ 6	♥ A975	2♣ ¹	2♠	Pass	Pass
North HCP: 3+2	♦ QT4	♦ A72	3♣	3♠	Pass	4♠
South HCP: 15	♣ 863	♣ T9	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ K9873	♠ 642			1NT	
Vul: N-S	♥ 7654	♥ KQJ9	X	2♥	Pass	2♠
North HCP: 5+1	♦ 72	♦ Q98	All Pass			
South HCP: 15	♣ Q7	♣ AK2				
Contract: 2♠ South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ T87		1NT	X	2♦
Vul: E-W	♥ AK9	♥ QT842	Pass	2♥	All Pass	
North HCP: 16+1	♦ JT932	♦ 765				
South HCP: 3+1	♣ A8	♣ J7				
Contract: 2♥ North						

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ A982		1NT	X	
Vul: E-W	♥ T632	♥ AJ87	2♥	Pass	2♠	Pass
North HCP: 5	♦ KJ64	♦ A9	Pass	X	Pass	3♥
South HCP: 15	♣ J842	♣ Q73	All Pass			
Contract: 3♥ South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AJ87	♠ Q63		1NT	X	2♦
Vul: E-W	♥ J74	♥ K96532	Pass	2♥	Pass	3♥
North HCP: 15	♦ A73	♦ 4	All Pass			
South HCP: 5+2	♣ KQ4	♣ 963				
Contract: 3♥ South						

North hands

Exit_Transfers

Board: 6	♠ KT53	RHO opens the bidding 1NT.
Dealer: West	♥ QT	You bid next.
Vul: Both	♦ AK9	
HCP: 20	♣ AKJ6	

Board: 7	♠ 632	LHO opens the bidding 1NT.
Dealer: East	♥ T9875	Partner bids next.
Vul: None	♦ AJT5	
HCP: 5+1	♣ 4	

Board: 8	♠ KJ964	RHO opens the bidding 1NT.
Dealer: West	♥ AJ6	You bid next.
Vul: Both	♦ KQ	
HCP: 18+1	♣ A65	

Board: 9	♠ K6	You bid first.
Dealer: North	♥ QT2	East (LHO) Doubles 1NT if possible.
Vul: None	♦ KJ3	
HCP: 16+1	♣ AK972	

Board: 10	♠ A984	RHO opens the bidding 1NT.
Dealer: West	♥ AT8	You bid next.
Vul: E-W	♦ T73	East (LHO) bids 2♥ if possible.
HCP: 15	♣ AK8	West (RHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: West	♠ KT53	♠ 9742	1NT	X	Pass	2♥
Vul: Both	♥ QT	♥ J9742			All Pass	
North HCP: 20	♦ AK9	♦ 42				
South HCP: 1+1	♣ AKJ6	♣ 83				
Contract: 2♥ South						

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ 632	♠ Q975			1NT	X
Vul: None	♥ T9875	♥ KQ32	Pass	2♥	All Pass	
North HCP: 5+1	♦ AJT5	♦ KQ9				
South HCP: 16	♣ 4	♣ A7				
Contract: 2♥ North						

Board: 8	North:	South:	W	N	E	S
Dealer: West	♠ KJ964	♠ 873	1NT	X	Pass	2♥
Vul: Both	♥ AJ6	♥ QT432			All Pass	
North HCP: 18+1	♦ KQ	♦ J4				
South HCP: 5+1	♣ A65	♣ QT3				
Contract: 2♥ South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ JT875		1NT	X	2♥
Vul: None	♥ QT2	♥ A	Pass	2♠	Pass	2NT
North HCP: 16+1	♦ KJ3	♦ QT642		All Pass		
South HCP: 7+2	♣ AK972	♣ 64				
Contract: 2NT South						

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ A984	♠ 3	1NT	X	2♥	Pass
Vul: E-W	♥ AT8	♥ Q962	2♠	Pass	Pass	3♦
North HCP: 15	♦ T73	♦ KJ652		All Pass		
South HCP: 6+1	♣ AK8	♣ 732				
Contract: 3♦ South						

South hands**Exit_Transfers**

Board: 6	♠ 9742	LHO opens the bidding 1NT.
Dealer: West	♥ J9742	Partner bids next.
Vul: Both	♦ 42	
HCP: 1+1	♣ 83	

Board: 7	♠ Q975	RHO opens the bidding 1NT.
Dealer: East	♥ KQ32	You bid next.
Vul: None	♦ KQ9	
HCP: 16	♣ A7	

Board: 8	♠ 873	LHO opens the bidding 1NT.
Dealer: West	♥ QT432	Partner bids next.
Vul: Both	♦ J4	
HCP: 5+1	♣ QT3	

Board: 9	♠ JT875	Partner bids first.
Dealer: North	♥ A	East (RHO) Doubles 1NT if possible.
Vul: None	♦ QT642	
HCP: 7+2	♣ 64	

Board: 10	♠ 3	LHO opens the bidding 1NT.
Dealer: West	♥ Q962	Partner bids next.
Vul: E-W	♦ KJ652	East (RHO) bids 2♥ if possible.
HCP: 6+1	♣ 732	West (LHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: West	♠ KT53	♠ 9742	1NT	X	Pass	2♥
Vul: Both	♥ QT	♥ J9742			All Pass	
North HCP: 20	♦ AK9	♦ 42				
South HCP: 1+1	♣ AKJ6	♣ 83				
Contract: 2♥ South						

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ 632	♠ Q975			1NT	X
Vul: None	♥ T9875	♥ KQ32	Pass	2♥	All Pass	
North HCP: 5+1	♦ AJT5	♦ KQ9				
South HCP: 16	♣ 4	♣ A7				
Contract: 2♥ North						

Board: 8	North:	South:	W	N	E	S
Dealer: West	♠ KJ964	♠ 873	1NT	X	Pass	2♥
Vul: Both	♥ AJ6	♥ QT432			All Pass	
North HCP: 18+1	♦ KQ	♦ J4				
South HCP: 5+1	♣ A65	♣ QT3				
Contract: 2♥ South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ JT875		1NT	X	2♥
Vul: None	♥ QT2	♥ A	Pass	2♠	Pass	2NT
North HCP: 16+1	♦ KJ3	♦ QT642		All Pass		
South HCP: 7+2	♣ AK972	♣ 64				
Contract: 2NT South						

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ A984	♠ 3	1NT	X	2♥	Pass
Vul: E-W	♥ AT8	♥ Q962	2♠	Pass	Pass	3♦
North HCP: 15	♦ T73	♦ KJ652		All Pass		
South HCP: 6+1	♣ AK8	♣ 732				
Contract: 3♦ South						

Board: 11	♠ KQJ64	You bid first.
Dealer: North	♥ QT8	East (LHO) Doubles 1NT if possible.
Vul: None	♦ A53	West (RHO) bids 2♥ if possible.
HCP: 16+1	♣ A6	East (LHO) bids 3♥ if possible. West (RHO) bids 4♥ if possible.

Board: 12	♠ A83	RHO opens the bidding 1NT.
Dealer: West	♥ Q32	You bid next.
Vul: E-W	♦ AKQ	
HCP: 18	♣ KT43	

Board: 13	♠ QT8	You bid first.
Dealer: North	♥ K2	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ A982	
HCP: 16	♣ AK75	

Board: 14	♠ 652	RHO opens the bidding 1NT.
Dealer: West	♥ JT65	You bid next.
Vul: None	♦ AK9	
HCP: 15	♣ AK5	

Board: 15	♠ J93	You bid first.
Dealer: North	♥ K98	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ A932	
HCP: 15	♣ AK4	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ KQJ64	♠ 9732		1NT	X	2♣ ¹
Vul: None	♥ QT8	♥ 9	2♥	2♠	3♥	3♠
North HCP: 16+1	♦ A53	♦ K42	4♥	X	Pass	4♠
South HCP: 7+1	♣ A6	♣ KJT97	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ A83	♠ JT742	1NT	X	Pass	2♠
Vul: E-W	♥ Q32	♥ J954	All Pass			
North HCP: 18	♦ AKQ	♦ J92				
South HCP: 5+1	♣ KT43	♣ Q				
Contract: 2♠ South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ QT8	♠ 65		1NT	X	2♦
Vul: E-W	♥ K2	♥ JT765	Pass	2♥	All Pass	
North HCP: 16	♦ A982	♦ K7				
South HCP: 6+1	♣ AK75	♣ Q864				
Contract: 2♥ North						

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ 652	♠ J4	1NT	X	Pass	2♥
Vul: None	♥ JT65	♥ AQ943	All Pass			
North HCP: 15	♦ AK9	♦ 653				
South HCP: 7+1	♣ AK5	♣ 862				
Contract: 2♥ South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ J93	♠ 762		1NT	X	XX
Vul: N-S	♥ K98	♥ J654	All Pass			
North HCP: 15	♦ A932	♦ K5				
South HCP: 6	♣ AK4	♣ QT93				
Contract: 1NTXX North						

South hands**Exit_Transfers**

Board: 11	♠ 9732	Partner bids first.
Dealer: North	♥ 9	East (RHO) Doubles 1NT if possible.
Vul: None	♦ K42	West (LHO) bids 2♥ if possible.
HCP: 7+1	♣ KJT97	East (RHO) bids 3♥ if possible. West (LHO) bids 4♥ if possible.

Board: 12	♠ JT742	LHO opens the bidding 1NT.
Dealer: West	♥ J954	Partner bids next.
Vul: E-W	♦ J92	
HCP: 5+1	♣ Q	

Board: 13	♠ 65	Partner bids first.
Dealer: North	♥ JT765	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ K7	
HCP: 6+1	♣ Q864	

Board: 14	♠ J4	LHO opens the bidding 1NT.
Dealer: West	♥ AQ943	Partner bids next.
Vul: None	♦ 653	
HCP: 7+1	♣ 862	

Board: 15	♠ 762	Partner bids first.
Dealer: North	♥ J654	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ K5	
HCP: 6	♣ QT93	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ KQJ64	♠ 9732		1NT	X	2♣ ¹
Vul: None	♥ QT8	♥ 9	2♥	2♠	3♥	3♠
North HCP: 16+1	♦ A53	♦ K42	4♥	X	Pass	4♣
South HCP: 7+1	♣ A6	♣ KJT97	All Pass			
Contract: 4♣ South			1. Stayman			

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ A83	♠ JT742	1NT	X	Pass	2♠
Vul: E-W	♥ Q32	♥ J954	All Pass			
North HCP: 18	♦ AKQ	♦ J92				
South HCP: 5+1	♣ KT43	♣ Q				
Contract: 2♠ South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ QT8	♠ 65		1NT	X	2♦
Vul: E-W	♥ K2	♥ JT765	Pass	2♥	All Pass	
North HCP: 16	♦ A982	♦ K7				
South HCP: 6+1	♣ AK75	♣ Q864				
Contract: 2♥ North						

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ 652	♠ J4	1NT	X	Pass	2♥
Vul: None	♥ JT65	♥ AQ943	All Pass			
North HCP: 15	♦ AK9	♦ 653				
South HCP: 7+1	♣ AK5	♣ 862				
Contract: 2♥ South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ J93	♠ 762		1NT	X	XX
Vul: N-S	♥ K98	♥ J654	All Pass			
North HCP: 15	♦ A932	♦ K5				
South HCP: 6	♣ AK4	♣ QT93				
Contract: 1NTXX North						

North hands

Exit_Transfers

Board: 16 ♠ A2 RHO opens the bidding 1NT.

Dealer: West ♥ AKQ8 You bid next.

Vul: N-S ♦ QJ3 East (LHO) Doubles 2♠ if possible.

HCP: 18 ♣ Q764

Board: 17 ♠ K4 You bid first.

Dealer: North ♥ K92 East (LHO) Doubles 1NT if possible.

Vul: Both ♦ KJT72

HCP: 15+1 ♣ KQ8

Board: 18 ♠ K3 Partner bids first.

Dealer: South ♥ 97532 West (RHO) Doubles 1NT if possible.

Vul: N-S ♦ 64

HCP: 7+1 ♣ A764

Board: 19 ♠ 74 LHO opens the bidding 1NT.

Dealer: East ♥ Q76 Partner bids next.

Vul: N-S ♦ T9 West (RHO) bids 2♥ if possible.

HCP: 5+2 ♣ QJ5432 East (LHO) bids 2♠ if possible.

Board: 20 ♠ KT7 You bid first.

Dealer: North ♥ QJ2 East (LHO) Doubles 1NT if possible.

Vul: Both ♦ KQ West (RHO) bids 3♦ if possible.

HCP: 15+1 ♣ AT752 East (LHO) Doubles 3♥ if possible.

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ A2	♠ JT9764	1NT	X	Pass	2♠
Vul: N-S	♥ AKQ8	♥ T542	Pass	Pass	X	All Pass
North HCP: 18	♦ QJ3	♦ 95				
South HCP: 1+2	♣ Q764	♣ 8				
Contract: 2♠X South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ T9	1NT	X	2♦	
Vul: Both	♥ K92	♥ T8764	Pass	2♥	All Pass	
North HCP: 15+1	♦ KJT72	♦ Q5				
South HCP: 3+1	♣ KQ8	♣ JT94				
Contract: 2♥ North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ AQJ5				1NT
Vul: N-S	♥ 97532	♥ JT	X	2♦	Pass	2♥
North HCP: 7+1	♦ 64	♦ AKT7	All Pass			
South HCP: 17	♣ A764	♣ Q32				
Contract: 2♥ South						

Board: 19	North:	South:	W	N	E	S
Dealer: East	♠ 74	♠ K832			1NT	X
Vul: N-S	♥ Q76	♥ AT5	2♥	Pass	2♠	Pass
North HCP: 5+2	♦ T9	♦ AJ75	Pass	3♣	All Pass	
South HCP: 15	♣ QJ5432	♣ K9				
Contract: 3♣ North						

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ KT7	♠ 653	1NT	X	2♦	
Vul: Both	♥ QJ2	♥ KT7643	3♦	Pass	Pass	3♥
North HCP: 15+1	♦ KQ	♦ J3	Pass	Pass	X	All Pass
South HCP: 4+2	♣ AT752	♣ 84				
Contract: 3♥X South						

South hands**Exit_Transfers**

Board: 16 ♠ JT9764 LHO opens the bidding 1NT.

Dealer: West ♥ T542 Partner bids next.

Vul: N-S ♦ 95 East (RHO) Doubles 2♠ if possible.

HCP: 1+2 ♣ 8

Board: 17 ♠ T9 Partner bids first.

Dealer: North ♥ T8764 East (RHO) Doubles 1NT if possible.

Vul: Both ♦ Q5

HCP: 3+1 ♣ JT94

Board: 18 ♠ AQJ5 You bid first.

Dealer: South ♥ JT West (LHO) Doubles 1NT if possible.

Vul: N-S ♦ AKT7

HCP: 17 ♣ Q32

Board: 19 ♠ K832 RHO opens the bidding 1NT.

Dealer: East ♥ AT5 You bid next.

Vul: N-S ♦ AJ75 West (LHO) bids 2♥ if possible.

HCP: 15 ♣ K9 East (RHO) bids 2♠ if possible.

Board: 20 ♠ 653 Partner bids first.

Dealer: North ♥ KT7643 East (RHO) Doubles 1NT if possible.

Vul: Both ♦ J3 West (LHO) bids 3♦ if possible.

HCP: 4+2 ♣ 84 East (RHO) Doubles 3♥ if possible.

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ A2	♠ JT9764	1NT	X	Pass	2♠
Vul: N-S	♥ AKQ8	♥ T542	Pass	Pass	X	All Pass
North HCP: 18	♦ QJ3	♦ 95				
South HCP: 1+2	♣ Q764	♣ 8				
Contract: 2♠X South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ T9	1NT	X	2♦	
Vul: Both	♥ K92	♥ T8764	Pass	2♥	All Pass	
North HCP: 15+1	♦ KJT72	♦ Q5				
South HCP: 3+1	♣ KQ8	♣ JT94				
Contract: 2♥ North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ AQJ5				1NT
Vul: N-S	♥ 97532	♥ JT	X	2♦	Pass	2♥
North HCP: 7+1	♦ 64	♦ AKT7	All Pass			
South HCP: 17	♣ A764	♣ Q32				
Contract: 2♥ South						

Board: 19	North:	South:	W	N	E	S
Dealer: East	♠ 74	♠ K832			1NT	X
Vul: N-S	♥ Q76	♥ AT5	2♥	Pass	2♠	Pass
North HCP: 5+2	♦ T9	♦ AJ75	Pass	3♣	All Pass	
South HCP: 15	♣ QJ5432	♣ K9				
Contract: 3♣ North						

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ KT7	♠ 653	1NT	X	2♦	
Vul: Both	♥ QJ2	♥ KT7643	3♦	Pass	Pass	3♥
North HCP: 15+1	♦ KQ	♦ J3	Pass	Pass	X	All Pass
South HCP: 4+2	♣ AT752	♣ 84				
Contract: 3♥X South						

North hands

Exit_Transfers

Board: 21	♠ QT	LHO opens the bidding 1NT.
Dealer: East	♥ T97	Partner bids next.
Vul: None	♦ J95	West (RHO) Redoubles if possible.
HCP: 3+1	♣ T9872	West (RHO) Doubles 2♣ if possible.
Board: 22	♠ KJ6	RHO opens the bidding 1NT.
Dealer: West	♥ AJ2	You bid next.
Vul: N-S	♦ AQJ4	East (LHO) bids 2♦ if possible.
HCP: 20	♣ AT2	West (RHO) bids 2♥ if possible.
Board: 23	♠ AQ3	You bid first.
Dealer: North	♥ Q97	East (LHO) Doubles 1NT if possible.
Vul: None	♦ AQ2	West (RHO) bids 2♥ if possible.
HCP: 15	♣ J975	
Board: 24	♠ K3	You bid first.
Dealer: North	♥ AT974	East (LHO) Doubles 1NT if possible.
Vul: None	♦ A73	West (RHO) bids 2♣ if possible.
HCP: 15+1	♣ KJ2	West (RHO) bids 3♣ if possible.
Board: 25	♠ Q54	You bid first.
Dealer: North	♥ AJ4	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ AK63	
HCP: 16	♣ QT9	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ QT	♠ J932			1NT	X
Vul: None	♥ T97	♥ AK86	XX	2♣	Pass	Pass
North HCP: 3+1	♦ J95	♦ A74	X	All Pass		
South HCP: 15	♣ T9872	♣ K5				
Contract:	2♣X North					

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ KJ6	♠ 52	1NT	X	2♦	Pass
Vul: N-S	♥ AJ2	♥ QT5	2♥	X	Pass	3♣
North HCP: 20	♦ AQJ4	♦ 86	All Pass			
South HCP: 5+2	♣ AT2	♣ QJ7653				
Contract:	3♣ South					

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ J84		1NT	X	XX
Vul: None	♥ Q97	♥ K3	2♥	Pass	Pass	2NT
North HCP: 15	♦ AQ2	♦ J8763	All Pass			
South HCP: 8+1	♣ J975	♣ KT6				
Contract:	2NT South					

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ Q76		1NT	X	Pass
Vul: None	♥ AT974	♥ K632	2♣	Pass	Pass	2♦
North HCP: 15+1	♦ A73	♦ T9854	3♣	3♦	All Pass	
South HCP: 5+1	♣ KJ2	♣ 6				
Contract:	3♦ North					

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ Q54	♠ T6		1NT	X	All Pass
Vul: N-S	♥ AJ4	♥ 832				
North HCP: 16	♦ AK63	♦ Q852				
South HCP: 3	♣ QT9	♣ J642				
Contract:	1NTX North					

South hands**Exit_Transfers**

Board: 21	♠ J932	RHO opens the bidding 1NT.
Dealer: East	♥ AK86	You bid next.
Vul: None	♦ A74	West (LHO) Redoubles if possible.
HCP: 15	♣ K5	West (LHO) Doubles 2♣ if possible.
 Board: 22	 ♠ 52	 LHO opens the bidding 1NT.
Dealer: West	♥ QT5	Partner bids next.
Vul: N-S	♦ 86	East (RHO) bids 2♦ if possible.
HCP: 5+2	♣ QJ7653	West (LHO) bids 2♥ if possible.
 Board: 23	 ♠ J84	 Partner bids first.
Dealer: North	♥ K3	East (RHO) Doubles 1NT if possible.
Vul: None	♦ J8763	West (LHO) bids 2♥ if possible.
HCP: 8+1	♣ KT6	
 Board: 24	 ♠ Q76	 Partner bids first.
Dealer: North	♥ K632	East (RHO) Doubles 1NT if possible.
Vul: None	♦ T9854	West (LHO) bids 2♣ if possible.
HCP: 5+1	♣ 6	West (LHO) bids 3♣ if possible.
 Board: 25	 ♠ T6	 Partner bids first.
Dealer: North	♥ 832	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ Q852	
HCP: 3	♣ J642	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ QT	♠ J932			1NT	X
Vul: None	♥ T97	♥ AK86	XX	2♣	Pass	Pass
North HCP: 3+1	♦ J95	♦ A74	X	All Pass		
South HCP: 15	♣ T9872	♣ K5				
Contract:	2♣X North					

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ KJ6	♠ 52	1NT	X	2♦	Pass
Vul: N-S	♥ AJ2	♥ QT5	2♥	X	Pass	3♣
North HCP: 20	♦ AQJ4	♦ 86	All Pass			
South HCP: 5+2	♣ AT2	♣ QJ7653				
Contract:	3♣ South					

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ J84		1NT	X	XX
Vul: None	♥ Q97	♥ K3	2♥	Pass	Pass	2NT
North HCP: 15	♦ AQ2	♦ J8763	All Pass			
South HCP: 8+1	♣ J975	♣ KT6				
Contract:	2NT South					

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ Q76		1NT	X	Pass
Vul: None	♥ AT974	♥ K632	2♣	Pass	Pass	2♦
North HCP: 15+1	♦ A73	♦ T9854	3♣	3♦	All Pass	
South HCP: 5+1	♣ KJ2	♣ 6				
Contract:	3♦ North					

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ Q54	♠ T6		1NT	X	All Pass
Vul: N-S	♥ AJ4	♥ 832				
North HCP: 16	♦ AK63	♦ Q852				
South HCP: 3	♣ QT9	♣ J642				
Contract:	1NTX North					

North hands

Exit_Transfers

Board: 26

♠ T2

Partner bids first.

Dealer: South

♥ 86

West (RHO) Doubles 1NT if possible.

Vul: E-W

♦ AQJ7654

HCP: 7+3

♣ 42

Board: 27

♠ T8

LHO opens the bidding 1NT.

Dealer: East

♥ QJT65

Partner bids next.

Vul: None

♦ JT97

HCP: 4+1

♣ 54

Board: 28

♠ AT86

RHO opens the bidding 1NT.

Dealer: West

♥ 62

You bid next.

Vul: E-W

♦ AK42

HCP: 15

♣ A74

Board: 29

♠ K2

LHO opens the bidding 1NT.

Dealer: East

♥ 852

Partner bids next.

Vul: N-S

♦ Q83

HCP: 8+1

♣ K8643

Board: 30

♠ K5

RHO opens the bidding 1NT.

Dealer: West

♥ A87

You bid next.

Vul: E-W

♦ AQT4

East (LHO) bids 2♦ if possible.

HCP: 16

♣ KT84

West (RHO) bids 2♥ if possible.

East (LHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ A64				1NT
Vul: E-W	♥ 86	♥ KJT9	X	XX	All Pass	
North HCP: 7+3	♦ AQJ7654	♦ K93				
South HCP: 15	♣ 42	♣ A65				
Contract:	1NTXX South					

Board: 27	North:	South:	W	N	E	S
Dealer: East	♠ T8	♠ KQ75			1NT	X
Vul: None	♥ QJT65	♥ K42	Pass	2♥	All Pass	
North HCP: 4+1	♦ JT97	♦ AK54				
South HCP: 18	♣ 54	♣ K3				
Contract:	2♥ North					

Board: 28	North:	South:	W	N	E	S
Dealer: West	♠ AT86	♠ 72	1NT	X	Pass	2♥
Vul: E-W	♥ 62	♥ QJ843			All Pass	
North HCP: 15	♦ AK42	♦ QT7				
South HCP: 6+1	♣ A74	♣ JT8				
Contract:	2♥ South					

Board: 29	North:	South:	W	N	E	S
Dealer: East	♠ K2	♠ AQ4			1NT	X
Vul: N-S	♥ 852	♥ KJ763	Pass	2NT	All Pass	
North HCP: 8+1	♦ Q83	♦ A42				
South HCP: 16+1	♣ K8643	♣ Q5				
Contract:	2NT North					

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ K5	♠ T93	1NT	X	2♦	Pass
Vul: E-W	♥ A87	♥ T	2♥	Pass	Pass	3♦
North HCP: 16	♦ AQT4	♦ 86532	Pass	Pass	3♥	Pass
South HCP: 5+1	♣ KT84	♣ AJ72	Pass	4♦	All Pass	
Contract:	4♦ North					

South hands**Exit_Transfers**

Board: 26**♠ A64**

You bid first.

Dealer: South

♥ KJT9

West (LHO) Doubles 1NT if possible.

Vul: E-W

♦ K93

HCP: 15

♣ A65

Board: 27**♠ KQ75**

RHO opens the bidding 1NT.

Dealer: East

♥ K42

You bid next.

Vul: None

♦ AK54

HCP: 18

♣ K3

Board: 28**♠ 72**

LHO opens the bidding 1NT.

Dealer: West

♥ QJ843

Partner bids next.

Vul: E-W

♦ QT7

HCP: 6+1

♣ JT8

Board: 29**♠ AQ4**

RHO opens the bidding 1NT.

Dealer: East

♥ KJ763

You bid next.

Vul: N-S

♦ A42

HCP: 16+1

♣ Q5

Board: 30**♠ T93**

LHO opens the bidding 1NT.

Dealer: West

♥ T

Partner bids next.

Vul: E-W

♦ 86532

East (RHO) bids 2♦ if possible.

HCP: 5+1

♣ AJ72

West (LHO) bids 2♥ if possible.

East (RHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ A64				1NT
Vul: E-W	♥ 86	♥ KJT9	X	XX	All Pass	
North HCP: 7+3	♦ AQJ7654	♦ K93				
South HCP: 15	♣ 42	♣ A65				
Contract:	1NTXX South					

Board: 27	North:	South:	W	N	E	S
Dealer: East	♠ T8	♠ KQ75			1NT	X
Vul: None	♥ QJT65	♥ K42	Pass	2♥	All Pass	
North HCP: 4+1	♦ JT97	♦ AK54				
South HCP: 18	♣ 54	♣ K3				
Contract:	2♥ North					

Board: 28	North:	South:	W	N	E	S
Dealer: West	♠ AT86	♠ 72	1NT	X	Pass	2♥
Vul: E-W	♥ 62	♥ QJ843			All Pass	
North HCP: 15	♦ AK42	♦ QT7				
South HCP: 6+1	♣ A74	♣ JT8				
Contract:	2♥ South					

Board: 29	North:	South:	W	N	E	S
Dealer: East	♠ K2	♠ AQ4			1NT	X
Vul: N-S	♥ 852	♥ KJ763	Pass	2NT	All Pass	
North HCP: 8+1	♦ Q83	♦ A42				
South HCP: 16+1	♣ K8643	♣ Q5				
Contract:	2NT North					

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ K5	♠ T93	1NT	X	2♦	Pass
Vul: E-W	♥ A87	♥ T	2♥	Pass	Pass	3♦
North HCP: 16	♦ AQT4	♦ 86532	Pass	Pass	3♥	Pass
South HCP: 5+1	♣ KT84	♣ AJ72	Pass	4♦	All Pass	
Contract:	4♦ North					

North hands

Exit_Transfers

Board: 31	♠ Q7653	LHO opens the bidding 1NT.
Dealer: East	♥ JT	Partner bids next.
Vul: Both	♦ 542	West (RHO) bids 2♦ if possible.
HCP: 7+1	♣ A62	

Board: 32	♠ 973	RHO opens the bidding 1NT.
Dealer: West	♥ K8	You bid next.
Vul: N-S	♦ KQT5	East (LHO) Redoubles if possible.
HCP: 17	♣ AKQ9	

Board: 33	♠ T32	Partner bids first.
Dealer: South	♥ JT8432	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ Q5	East (LHO) Doubles 2♦ if possible.
HCP: 3+2	♣ 72	West (RHO) bids 2♠ if possible.

Board: 34	♠ J5	You bid first.
Dealer: North	♥ AK53	East (LHO) Doubles 1NT if possible.
Vul: None	♦ A875	West (RHO) bids 2♥ if possible.
HCP: 15	♣ K98	

Board: 35	♠ A53	You bid first.
Dealer: North	♥ AK5	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ QJ75	
HCP: 15	♣ J85	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: East	♠ Q7653	♠ KJ2			1NT	X
Vul: Both	♥ JT	♥ Q43	2♦	2♠	All Pass	
North HCP: 7+1	♦ 542	♦ AQJ				
South HCP: 15	♣ A62	♣ QT95				
Contract: 2♠ North						

Board: 32	North:	South:	W	N	E	S
Dealer: West	♠ 973	♠ JT8642	1NT	X	XX	2♠
Vul: N-S	♥ K8	♥ T962		All Pass		
North HCP: 17	♦ KQT5	♦ 73				
South HCP: 1+2	♣ AKQ9	♣ 3				
Contract: 2♠ South						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ T32	♠ KJ5			1NT	
Vul: Both	♥ JT8432	♥ K6	X	2♦	X	XX
North HCP: 3+2	♦ Q5	♦ KJ96	2♠	3♥	All Pass	
South HCP: 17	♣ 72	♣ AQT9				
Contract: 3♥ North						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ Q743		1NT	X	Pass
Vul: None	♥ AK53	♥ 6	2♥	Pass	Pass	3♦
North HCP: 15	♦ A875	♦ JT432		All Pass		
South HCP: 5+1	♣ K98	♣ QT6				
Contract: 3♦ South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ A53	♠ T9874		1NT	X	2♥
Vul: N-S	♥ AK5	♥ J983	Pass	2♠	All Pass	
North HCP: 15	♦ QJ75	♦ K4				
South HCP: 4+1	♣ J85	♣ 32				
Contract: 2♠ North						

South hands**Exit_Transfers**

Board: 31	♠ KJ2	RHO opens the bidding 1NT.
Dealer: East	♥ Q43	You bid next.
Vul: Both	♦ AQJ	West (LHO) bids 2♦ if possible.
HCP: 15	♣ QT95	

Board: 32	♠ JT8642	LHO opens the bidding 1NT.
Dealer: West	♥ T962	Partner bids next.
Vul: N-S	♦ 73	East (RHO) Redoubles if possible.
HCP: 1+2	♣ 3	

Board: 33	♠ KJ5	You bid first.
Dealer: South	♥ K6	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ KJ96	East (RHO) Doubles 2♦ if possible.
HCP: 17	♣ AQT9	West (LHO) bids 2♠ if possible.

Board: 34	♠ Q743	Partner bids first.
Dealer: North	♥ 6	East (RHO) Doubles 1NT if possible.
Vul: None	♦ JT432	West (LHO) bids 2♥ if possible.
HCP: 5+1	♣ QT6	

Board: 35	♠ T9874	Partner bids first.
Dealer: North	♥ J983	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ K4	
HCP: 4+1	♣ 32	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: East	♠ Q7653	♠ KJ2			1NT	X
Vul: Both	♥ JT	♥ Q43	2♦	2♠	All Pass	
North HCP: 7+1	♦ 542	♦ AQJ				
South HCP: 15	♣ A62	♣ QT95				
Contract: 2♠ North						

Board: 32	North:	South:	W	N	E	S
Dealer: West	♠ 973	♠ JT8642	1NT	X	XX	2♠
Vul: N-S	♥ K8	♥ T962		All Pass		
North HCP: 17	♦ KQT5	♦ 73				
South HCP: 1+2	♣ AKQ9	♣ 3				
Contract: 2♠ South						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ T32	♠ KJ5			1NT	
Vul: Both	♥ JT8432	♥ K6	X	2♦	X	XX
North HCP: 3+2	♦ Q5	♦ KJ96	2♠	3♥	All Pass	
South HCP: 17	♣ 72	♣ AQT9				
Contract: 3♥ North						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ Q743		1NT	X	Pass
Vul: None	♥ AK53	♥ 6	2♥	Pass	Pass	3♦
North HCP: 15	♦ A875	♦ JT432		All Pass		
South HCP: 5+1	♣ K98	♣ QT6				
Contract: 3♦ South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ A53	♠ T9874		1NT	X	2♥
Vul: N-S	♥ AK5	♥ J983	Pass	2♠	All Pass	
North HCP: 15	♦ QJ75	♦ K4				
South HCP: 4+1	♣ J85	♣ 32				
Contract: 2♠ North						

North hands

Exit_Transfers

Board: 36 ♠ AQ63 RHO opens the bidding 1NT.

Dealer: West ♥ KT3 You bid next.

Vul: Both ♦ K973

HCP: 15 ♣ K6

Board: 37 ♠ AQ8 RHO opens the bidding 1NT.

Dealer: West ♥ KQ86 You bid next.

Vul: None ♦ AJ East (LHO) bids 3♣ if possible.

HCP: 17 ♣ JT62 West (RHO) bids 3♦ if possible.

Board: 38 ♠ KJ3 RHO opens the bidding 1NT.

Dealer: West ♥ QJT You bid next.

Vul: E-W ♦ K742

HCP: 17 ♣ AK9

Board: 39 ♠ Q8753 LHO opens the bidding 1NT.

Dealer: East ♥ 8 Partner bids next.

Vul: N-S ♦ T43 West (RHO) Redoubles if possible.

HCP: 2+1 ♣ 7543

Board: 40 ♠ J642 RHO opens the bidding 1NT.

Dealer: West ♥ AK2 You bid next.

Vul: None ♦ Q32 East (LHO) bids 2♦ if possible.

HCP: 18 ♣ AKJ

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ AQ63	♠ J8	1NT	X	Pass	2♥
Vul: Both	♥ KT3	♥ QJ72		All Pass		
North HCP: 15	♦ K973	♦ T85				
South HCP: 6	♣ K6	♣ Q972				
Contract: 2♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ AQ8	♠ K9732	1NT	X	3♣ ¹	Pass
Vul: None	♥ KQ86	♥ A43	3♦ ²	Pass	Pass	X
North HCP: 17	♦ AJ	♦ 74	Pass	3♥	All Pass	
South HCP: 7+1	♣ JT62	♣ 984				
Contract: 3♥ North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ KJ3	♠ AT972	1NT	X	Pass	2♠
Vul: E-W	♥ QJT	♥ 732		All Pass		
North HCP: 17	♦ K742	♦ J6				
South HCP: 5+1	♣ AK9	♣ 875				
Contract: 2♠ South						

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ Q8753	♠ AK			1NT	X
Vul: N-S	♥ 8	♥ Q942	XX	2♠	All Pass	
North HCP: 2+1	♦ T43	♦ AQ86				
South HCP: 16	♣ 7543	♣ J92				
Contract: 2♠ North						

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ J642	♠ 985	1NT	X	2♦	2NT
Vul: None	♥ AK2	♥ Q98	Pass	3NT	All Pass	
North HCP: 18	♦ Q32	♦ KT76				
South HCP: 7	♣ AKJ	♣ QT7				
Contract: 3NT North						

South hands

Exit_Transfers

Board: 36 ♠ J8 LHO opens the bidding 1NT.

Dealer: West ♥ QJ72 Partner bids next.

Vul: Both ♦ T85

HCP: 6 ♣ Q972

Board: 37 ♠ K9732 LHO opens the bidding 1NT.

Dealer: West ♥ A43 Partner bids next.

Vul: None ♦ 74 East (RHO) bids 3♣ if possible.

HCP: 7+1 ♣ 984 West (LHO) bids 3♦ if possible.

Board: 38 ♠ AT972 LHO opens the bidding 1NT.

Dealer: West ♥ 732 Partner bids next.

Vul: E-W ♦ J6

HCP: 5+1 ♣ 875

Board: 39 ♠ AK RHO opens the bidding 1NT.

Dealer: East ♥ Q942 You bid next.

Vul: N-S ♦ AQ86 West (LHO) Redoubles if possible.

HCP: 16 ♣ J92

Board: 40 ♠ 985 LHO opens the bidding 1NT.

Dealer: West ♥ Q98 Partner bids next.

Vul: None ♦ KT76 East (RHO) bids 2♦ if possible.

HCP: 7 ♣ QT7

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ AQ63	♠ J8	1NT	X	Pass	2♥
Vul: Both	♥ KT3	♥ QJ72			All Pass	
North HCP: 15	♦ K973	♦ T85				
South HCP: 6	♣ K6	♣ Q972				
Contract: 2♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ AQ8	♠ K9732	1NT	X	3♣ ¹	Pass
Vul: None	♥ KQ86	♥ A43	3♦ ²	Pass	Pass	X
North HCP: 17	♦ AJ	♦ 74	Pass	3♥	All Pass	
South HCP: 7+1	♣ JT62	♣ 984				
Contract: 3♥ North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ KJ3	♠ AT972	1NT	X	Pass	2♠
Vul: E-W	♥ QJT	♥ 732			All Pass	
North HCP: 17	♦ K742	♦ J6				
South HCP: 5+1	♣ AK9	♣ 875				
Contract: 2♠ South						

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ Q8753	♠ AK			1NT	X
Vul: N-S	♥ 8	♥ Q942	XX	2♠	All Pass	
North HCP: 2+1	♦ T43	♦ AQ86				
South HCP: 16	♣ 7543	♣ J92				
Contract: 2♠ North						

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ J642	♠ 985	1NT	X	2♦	2NT
Vul: None	♥ AK2	♥ Q98	Pass	3NT	All Pass	
North HCP: 18	♦ Q32	♦ KT76				
South HCP: 7	♣ AKJ	♣ QT7				
Contract: 3NT North						

North hands

Exit_Transfers

Board: 41 ♠ KT984 LHO opens the bidding 1NT.

Dealer: East ♥ 82 Partner bids next.

Vul: E-W ♦ 653

HCP: 4+1 ♣ J75

Board: 42 ♠ A6 You bid first.

Dealer: North ♥ A853 East (LHO) Doubles 1NT if possible.

Vul: E-W ♦ 732

HCP: 15 ♣ AKT5

Board: 43 ♠ KQ6 You bid first.

Dealer: North ♥ KJ5 East (LHO) Doubles 1NT if possible.

Vul: E-W ♦ AQ76

HCP: 16 ♣ J42

Board: 44 ♠ J6 RHO opens the bidding 1NT.

Dealer: West ♥ A953 You bid next.

Vul: None ♦ KQJ8

HCP: 18 ♣ AK7

Board: 45 ♠ J86 You bid first.

Dealer: North ♥ KQJ East (LHO) Doubles 1NT if possible.

Vul: None ♦ AKQ3

HCP: 16 ♣ T87

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ KT984	♠ 73			1NT	X
Vul: E-W	♥ 82	♥ AKT97	Pass	2♠	All Pass	
North HCP: 4+1	♦ 653	♦ KJ9				
South HCP: 16+1	♣ J75	♣ KQ3				
Contract: 2♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ 874		1NT	X	2♦
Vul: E-W	♥ A853	♥ J7642	Pass	2♠ ¹	Pass	3♥
North HCP: 15	♦ 732	♦ QJ5	All Pass			
South HCP: 5+1	♣ AKT5	♣ J4				
Contract: 3♥ South			1. Extended acceptance after NT			

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ 42		1NT	X	All Pass
Vul: E-W	♥ KJ5	♥ 9743				
North HCP: 16	♦ AQ76	♦ T42				
South HCP: 2	♣ J42	♣ QT93				
Contract: 1NTX North						

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ J6	♠ 95432	1NT	X	Pass	2♠
Vul: None	♥ A953	♥ T74	All Pass			
North HCP: 18	♦ KQJ8	♦ A954				
South HCP: 4+1	♣ AK7	♣ T				
Contract: 2♠ South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ J86	♠ K2		1NT	X	3♣ ¹
Vul: None	♥ KQJ	♥ T6	Pass	3♦ ²	All Pass	
North HCP: 16	♦ AKQ3	♦ JT9874				
South HCP: 4+2	♣ T87	♣ 542	1. 1N-3C transfer to diamonds			
Contract: 3♦ North			2. automat			

South hands**Exit_Transfers**

Board: 41	♠ 73	RHO opens the bidding 1NT.
Dealer: East	♥ AKT97	You bid next.
Vul: E-W	♦ KJ9	
HCP: 16+1	♣ KQ3	

Board: 42	♠ 874	Partner bids first.
Dealer: North	♥ J7642	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ QJ5	
HCP: 5+1	♣ J4	

Board: 43	♠ 42	Partner bids first.
Dealer: North	♥ 9743	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ T42	
HCP: 2	♣ QT93	

Board: 44	♠ 95432	LHO opens the bidding 1NT.
Dealer: West	♥ T74	Partner bids next.
Vul: None	♦ A954	
HCP: 4+1	♣ T	

Board: 45	♠ K2	Partner bids first.
Dealer: North	♥ T6	East (RHO) Doubles 1NT if possible.
Vul: None	♦ JT9874	
HCP: 4+2	♣ 542	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ KT984	♠ 73			1NT	X
Vul: E-W	♥ 82	♥ AKT97	Pass	2♠	All Pass	
North HCP: 4+1	♦ 653	♦ KJ9				
South HCP: 16+1	♣ J75	♣ KQ3				
Contract: 2♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ 874		1NT	X	2♦
Vul: E-W	♥ A853	♥ J7642	Pass	2♠ ¹	Pass	3♥
North HCP: 15	♦ 732	♦ QJ5	All Pass			
South HCP: 5+1	♣ AKT5	♣ J4				
Contract: 3♥ South			1. Extended acceptance after NT			

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ 42		1NT	X	All Pass
Vul: E-W	♥ KJ5	♥ 9743				
North HCP: 16	♦ AQ76	♦ T42				
South HCP: 2	♣ J42	♣ QT93				
Contract: 1NTX North						

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ J6	♠ 95432	1NT	X	Pass	2♠
Vul: None	♥ A953	♥ T74	All Pass			
North HCP: 18	♦ KQJ8	♦ A954				
South HCP: 4+1	♣ AK7	♣ T				
Contract: 2♠ South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ J86	♠ K2		1NT	X	3♣ ¹
Vul: None	♥ KQJ	♥ T6	Pass	3♦ ²	All Pass	
North HCP: 16	♦ AKQ3	♦ JT9874				
South HCP: 4+2	♣ T87	♣ 542	1. 1N-3C transfer to diamonds			
Contract: 3♦ North			2. automat			

Board: 46 ♠ AKQJ7 RHO opens the bidding 1NT.

Dealer: West ♥ K72 You bid next.

Vul: Both ♦ AK

HCP: 21+1 ♣ J53

Board: 47 ♠ Q543 LHO opens the bidding 1NT.

Dealer: East ♥ 2 Partner bids next.

Vul: None ♦ T5432 East (LHO) Redoubles if possible.

HCP: 7+1 ♣ KQ5 West (RHO) bids 2♣ if possible.

Board: 48 ♠ 965 RHO opens the bidding 1NT.

Dealer: West ♥ AQ7 You bid next.

Vul: E-W ♦ AKJT7 East (LHO) Redoubles if possible.

HCP: 17+1 ♣ K5

Board: 49 ♠ QJT82 LHO opens the bidding 1NT.

Dealer: East ♥ J9832 Partner bids next.

Vul: N-S ♦ -

HCP: 4+2 ♣ 953

Board: 50 ♠ QT You bid first.

Dealer: North ♥ K975 East (LHO) Doubles 1NT if possible.

Vul: Both ♦ A75 West (RHO) Doubles 2♠ if possible.

HCP: 17 ♣ AKJ8 East (LHO) Doubles 3♣ if possible.

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: West	♠ AKQJ7	♠ 63	1NT	X	Pass	2♦
Vul: Both	♥ K72	♥ JT94			All Pass	
North HCP: 21+1	♦ AK	♦ J9653				
South HCP: 2+1	♣ J53	♣ T8				
Contract: 2♦ South						

Board: 47	North:	South:	W	N	E	S
Dealer: East	♠ Q543	♠ KT			1NT	X
Vul: None	♥ 2	♥ Q643	Pass	Pass	XX	Pass
North HCP: 7+1	♦ T5432	♦ AKQJ	2♣ ¹	2♦	Pass	3♦
South HCP: 16	♣ KQ5	♣ JT9			All Pass	
Contract: 3♦ South						1. artificial

Board: 48	North:	South:	W	N	E	S
Dealer: West	♠ 965	♠ J4	1NT	X	XX	2♥
Vul: E-W	♥ AQ7	♥ 9843			All Pass	
North HCP: 17+1	♦ AKJT7	♦ 865				
South HCP: 2	♣ K5	♣ J986				
Contract: 2♥ South						

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ QJT82	♠ A96			1NT	X
Vul: N-S	♥ J9832	♥ A5	Pass	2♠	All Pass	
North HCP: 4+2	♦ -	♦ JT8				
South HCP: 18+1	♣ 953	♣ AKQT2				
Contract: 2♠ North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ 7532		1NT	X	Pass
Vul: Both	♥ K975	♥ J	Pass	XX	Pass	2♣ ¹
North HCP: 17	♦ A75	♦ J9643	Pass	2♥	Pass	2♠
South HCP: 2+1	♣ AKJ8	♣ 762	X	3♣	X	All Pass
Contract: 3♣X North						1. artificial

South hands

Exit_Transfers

Board: 46 ♠ 63 LHO opens the bidding 1NT.

Dealer: West ♥ JT94 Partner bids next.

Vul: Both ♦ J9653

HCP: 2+1 ♣ T8

Board: 47 ♠ KT RHO opens the bidding 1NT.

Dealer: East ♥ Q643 You bid next.

Vul: None ♦ AKQJ East (RHO) Redoubles if possible.

HCP: 16 ♣ JT9 West (LHO) bids 2♣ if possible.

Board: 48 ♠ J4 LHO opens the bidding 1NT.

Dealer: West ♥ 9843 Partner bids next.

Vul: E-W ♦ 865 East (RHO) Redoubles if possible.

HCP: 2 ♣ J986

Board: 49 ♠ A96 RHO opens the bidding 1NT.

Dealer: East ♥ A5 You bid next.

Vul: N-S ♦ JT8

HCP: 18+1 ♣ AKQT2

Board: 50 ♠ 7532 Partner bids first.

Dealer: North ♥ J East (RHO) Doubles 1NT if possible.

Vul: Both ♦ J9643 West (LHO) Doubles 2♠ if possible.

HCP: 2+1 ♣ 762 East (RHO) Doubles 3♣ if possible.

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: West	♠ AKQJ7	♠ 63	1NT	X	Pass	2♦
Vul: Both	♥ K72	♥ JT94			All Pass	
North HCP: 21+1	♦ AK	♦ J9653				
South HCP: 2+1	♣ J53	♣ T8				
Contract: 2♦ South						

Board: 47	North:	South:	W	N	E	S
Dealer: East	♠ Q543	♠ KT			1NT	X
Vul: None	♥ 2	♥ Q643	Pass	Pass	XX	Pass
North HCP: 7+1	♦ T5432	♦ AKQJ	2♣ ¹	2♦	Pass	3♦
South HCP: 16	♣ KQ5	♣ JT9			All Pass	
Contract: 3♦ South						1. artificial

Board: 48	North:	South:	W	N	E	S
Dealer: West	♠ 965	♠ J4	1NT	X	XX	2♥
Vul: E-W	♥ AQ7	♥ 9843			All Pass	
North HCP: 17+1	♦ AKJT7	♦ 865				
South HCP: 2	♣ K5	♣ J986				
Contract: 2♥ South						

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ QJT82	♠ A96			1NT	X
Vul: N-S	♥ J9832	♥ A5	Pass	2♠	All Pass	
North HCP: 4+2	♦ -	♦ JT8				
South HCP: 18+1	♣ 953	♣ AKQT2				
Contract: 2♠ North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ 7532		1NT	X	Pass
Vul: Both	♥ K975	♥ J	Pass	XX	Pass	2♣ ¹
North HCP: 17	♦ A75	♦ J9643	Pass	2♥	Pass	2♠
South HCP: 2+1	♣ AKJ8	♣ 762	X	3♣	X	All Pass
Contract: 3♣X North						1. artificial

North hands

Exit_Transfers

Board: 51 ♠ J7432 LHO opens the bidding 1NT.

Dealer: East ♥ JT975 Partner bids next.

Vul: E-W ♦ K7

HCP: 5+2 ♣ 8

Board: 52 ♠ AT97 RHO opens the bidding 1NT.

Dealer: West ♥ K862 You bid next.

Vul: Both ♦ K72 East (LHO) Redoubles if possible.

HCP: 15 ♣ AJ West (RHO) Doubles 2♥ if possible.

Board: 53 ♠ 942 LHO opens the bidding 1NT.

Dealer: East ♥ 954 Partner bids next.

Vul: None ♦ 82

HCP: 2+1 ♣ Q8753

Board: 54 ♠ AKT4 RHO opens the bidding 1NT.

Dealer: West ♥ AQ9 You bid next.

Vul: N-S ♦ Q32

HCP: 19 ♣ A65

Board: 55 ♠ QT973 LHO opens the bidding 1NT.

Dealer: East ♥ K4 Partner bids next.

Vul: None ♦ 4 West (RHO) bids 2♦ if possible.

HCP: 7+2 ♣ Q7432

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: East	♠ J7432	♠ A9			1NT	X
Vul: E-W	♥ JT975	♥ AQ4	Pass	2♠	All Pass	
North HCP: 5+2	♦ K7	♦ QJT8				
South HCP: 17	♣ 8	♣ A653				
Contract: 2♠ North						

Board: 52	North:	South:	W	N	E	S
Dealer: West	♠ AT97	♠ 8532	1NT	X	XX	2♥
Vul: Both	♥ K862	♥ QJT9	X	All Pass		
North HCP: 15	♦ K72	♦ T6				
South HCP: 3	♣ AJ	♣ 732				
Contract: 2♥X South						

Board: 53	North:	South:	W	N	E	S
Dealer: East	♠ 942	♠ KJ5			1NT	X
Vul: None	♥ 954	♥ KQJT	Pass	2♣	All Pass	
North HCP: 2+1	♦ 82	♦ AK74				
South HCP: 18	♣ Q8753	♣ J4				
Contract: 2♣ North						

Board: 54	North:	South:	W	N	E	S
Dealer: West	♠ AKT4	♠ 872	1NT	X	Pass	2♦
Vul: N-S	♥ AQ9	♥ T65	All Pass			
North HCP: 19	♦ Q32	♦ T8654				
South HCP: 2+1	♣ A65	♣ Q7				
Contract: 2♦ South						

Board: 55	North:	South:	W	N	E	S
Dealer: East	♠ QT973	♠ AJ8			1NT	X
Vul: None	♥ K4	♥ AJ52	2♦	2♠	All Pass	
North HCP: 7+2	♦ 4	♦ K872				
South HCP: 16	♣ Q7432	♣ K9				
Contract: 2♠ North						

South hands

Exit_Transfers

Board: 51	♠ A9	RHO opens the bidding 1NT.
Dealer: East	♥ AQ4	You bid next.
Vul: E-W	♦ QJT8	
HCP: 17	♣ A653	

Board: 52	♠ 8532	LHO opens the bidding 1NT.
Dealer: West	♥ QJT9	Partner bids next.
Vul: Both	♦ T6	East (RHO) Redoubles if possible.
HCP: 3	♣ 732	West (LHO) Doubles 2♥ if possible.

Board: 53	♠ KJ5	RHO opens the bidding 1NT.
Dealer: East	♥ KQJT	You bid next.
Vul: None	♦ AK74	
HCP: 18	♣ J4	

Board: 54	♠ 872	LHO opens the bidding 1NT.
Dealer: West	♥ T65	Partner bids next.
Vul: N-S	♦ T8654	
HCP: 2+1	♣ Q7	

Board: 55	♠ AJ8	RHO opens the bidding 1NT.
Dealer: East	♥ AJ52	You bid next.
Vul: None	♦ K872	West (LHO) bids 2♦ if possible.
HCP: 16	♣ K9	

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: East	♠ J7432	♠ A9			1NT	X
Vul: E-W	♥ JT975	♥ AQ4	Pass	2♠	All Pass	
North HCP: 5+2	♦ K7	♦ QJT8				
South HCP: 17	♣ 8	♣ A653				
Contract: 2♠ North						

Board: 52	North:	South:	W	N	E	S
Dealer: West	♠ AT97	♠ 8532	1NT	X	XX	2♥
Vul: Both	♥ K862	♥ QJT9	X	All Pass		
North HCP: 15	♦ K72	♦ T6				
South HCP: 3	♣ AJ	♣ 732				
Contract: 2♥X South						

Board: 53	North:	South:	W	N	E	S
Dealer: East	♠ 942	♠ KJ5			1NT	X
Vul: None	♥ 954	♥ KQJT	Pass	2♣	All Pass	
North HCP: 2+1	♦ 82	♦ AK74				
South HCP: 18	♣ Q8753	♣ J4				
Contract: 2♣ North						

Board: 54	North:	South:	W	N	E	S
Dealer: West	♠ AKT4	♠ 872	1NT	X	Pass	2♦
Vul: N-S	♥ AQ9	♥ T65	All Pass			
North HCP: 19	♦ Q32	♦ T8654				
South HCP: 2+1	♣ A65	♣ Q7				
Contract: 2♦ South						

Board: 55	North:	South:	W	N	E	S
Dealer: East	♠ QT973	♠ AJ8			1NT	X
Vul: None	♥ K4	♥ AJ52	2♦	2♠	All Pass	
North HCP: 7+2	♦ 4	♦ K872				
South HCP: 16	♣ Q7432	♣ K9				
Contract: 2♠ North						

Board: 56 ♠ KQ94 RHO opens the bidding 1NT.

Dealer: West ♥ AK7 You bid next.

Vul: E-W ♦ QJ63 West (RHO) Redoubles if possible.

HCP: 15 ♣ 98 East (LHO) bids 2♣ if possible.

Board: 57 ♠ KQ976 You bid first.

Dealer: North ♥ K94 East (LHO) Doubles 1NT if possible.

Vul: Both ♦ A8

HCP: 16+1 ♣ KJ4

Board: 58 ♠ JT2 Partner bids first.

Dealer: South ♥ Q73 West (RHO) Doubles 1NT if possible.

Vul: None ♦ KQ86

HCP: 8 ♣ 873

Board: 59 ♠ KQ76 You bid first.

Dealer: North ♥ T4 East (LHO) Doubles 1NT if possible.

Vul: N-S ♦ AKJ3

HCP: 17 ♣ A98

Board: 60 ♠ AQ93 RHO opens the bidding 1NT.

Dealer: West ♥ AK You bid next.

Vul: N-S ♦ Q85 East (LHO) Redoubles if possible.

HCP: 15 ♣ T643

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: West	♠ KQ94	♠ T2	1NT	X	Pass	Pass
Vul: E-W	♥ AK7	♥ T653	XX	Pass	2♣ ¹	3♥
North HCP: 15	♦ QJ63	♦ K92		All Pass		
South HCP: 9	♣ 98	♣ KQJ4				1. artificial
Contract: 3♥ South						

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ KQ976	♠ 4	1NT	X	Pass	
Vul: Both	♥ K94	♥ 765	Pass	2♠	All Pass	
North HCP: 16+1	♦ A8	♦ QJ43				
South HCP: 3+1	♣ KJ4	♣ T9853				
Contract: 2♠ North						

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ JT2	♠ AK95				1NT
Vul: None	♥ Q73	♥ K864	X	XX	All Pass	
North HCP: 8	♦ KQ86	♦ J4				
South HCP: 15	♣ 873	♣ KJT				
Contract: 1NTXX South						

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ KQ76	♠ 5	1NT	X	2♦	
Vul: N-S	♥ T4	♥ KQ653	Pass	2♥	All Pass	
North HCP: 17	♦ AKJ3	♦ T972				
South HCP: 6+1	♣ A98	♣ JT5				
Contract: 2♥ North						

Board: 60	North:	South:	W	N	E	S
Dealer: West	♠ AQ93	♠ T4	1NT	X	XX	2♥
Vul: N-S	♥ AK	♥ Q97654		All Pass		
North HCP: 15	♦ Q85	♦ T6				
South HCP: 3+2	♣ T643	♣ J97				
Contract: 2♥ South						

South hands

Exit_Transfers

Board: 56	♠ T2	LHO opens the bidding 1NT.
Dealer: West	♥ T653	Partner bids next.
Vul: E-W	♦ K92	West (LHO) Redoubles if possible.
HCP: 9	♣ KQJ4	East (RHO) bids 2♣ if possible.

Board: 57	♠ 4	Partner bids first.
Dealer: North	♥ 765	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ QJ43	
HCP: 3+1	♣ T9853	

Board: 58	♠ AK95	You bid first.
Dealer: South	♥ K864	West (LHO) Doubles 1NT if possible.
Vul: None	♦ J4	
HCP: 15	♣ KJT	

Board: 59	♠ 5	Partner bids first.
Dealer: North	♥ KQ653	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ T972	
HCP: 6+1	♣ JT5	

Board: 60	♠ T4	LHO opens the bidding 1NT.
Dealer: West	♥ Q97654	Partner bids next.
Vul: N-S	♦ T6	East (RHO) Redoubles if possible.
HCP: 3+2	♣ J97	

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: West	♠ KQ94	♠ T2	1NT	X	Pass	Pass
Vul: E-W	♥ AK7	♥ T653	XX	Pass	2♣ ¹	3♥
North HCP: 15	♦ QJ63	♦ K92		All Pass		
South HCP: 9	♣ 98	♣ KQJ4				1. artificial
Contract: 3♥ South						

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ KQ976	♠ 4	1NT	X	Pass	
Vul: Both	♥ K94	♥ 765	Pass	2♠	All Pass	
North HCP: 16+1	♦ A8	♦ QJ43				
South HCP: 3+1	♣ KJ4	♣ T9853				
Contract: 2♠ North						

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ JT2	♠ AK95				1NT
Vul: None	♥ Q73	♥ K864	X	XX	All Pass	
North HCP: 8	♦ KQ86	♦ J4				
South HCP: 15	♣ 873	♣ KJT				
Contract: 1NTXX South						

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ KQ76	♠ 5	1NT	X	2♦	
Vul: N-S	♥ T4	♥ KQ653	Pass	2♥	All Pass	
North HCP: 17	♦ AKJ3	♦ T972				
South HCP: 6+1	♣ A98	♣ JT5				
Contract: 2♥ North						

Board: 60	North:	South:	W	N	E	S
Dealer: West	♠ AQ93	♠ T4	1NT	X	XX	2♥
Vul: N-S	♥ AK	♥ Q97654		All Pass		
North HCP: 15	♦ Q85	♦ T6				
South HCP: 3+2	♣ T643	♣ J97				
Contract: 2♥ South						

North hands

Exit_Transfers

Board: 61

Dealer: North

Vul: None

HCP: 16

♠ K987

♥ J97

♦ K8

♣ AKQ4

You bid first.

East (LHO) Doubles 1NT if possible.

Board: 62

Dealer: North

Vul: E-W

HCP: 15

♠ Q8

♥ A765

♦ 754

♣ AKQT

You bid first.

East (LHO) Doubles 1NT if possible.

Board: 63

Dealer: East

Vul: Both

HCP: 3

♠ 9854

♥ 6542

♦ 9

♣ K765

LHO opens the bidding 1NT.

Partner bids next.

West (RHO) Redoubles if possible.

Board: 64

Dealer: East

Vul: E-W

HCP: 2+2

♠ 2

♥ 982

♦ T64

♣ Q97642

LHO opens the bidding 1NT.

Partner bids next.

Board: 65

Dealer: East

Vul: Both

HCP: 7+2

♠ 83

♥ J96

♦ KQT975

♣ JT

LHO opens the bidding 1NT.

Partner bids next.

East (LHO) Redoubles if possible.

West (RHO) bids 2♣ if possible.

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ K987	♠ Q3		1NT	X	2♦
Vul: None	♥ J97	♥ T8643	Pass	2♥	All Pass	
North HCP: 16	♦ K8	♦ J42				
South HCP: 3+1	♣ AKQ4	♣ 865				
Contract: 2♥ North						

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ K654		1NT	X	Pass
Vul: E-W	♥ A765	♥ 832	Pass	XX	Pass	2♦
North HCP: 15	♦ 754	♦ J983	All Pass			
South HCP: 4	♣ AKQT	♣ 64				
Contract: 2♦ South						

Board: 63	North:	South:	W	N	E	S
Dealer: East	♠ 9854	♠ KQ			1NT	X
Vul: Both	♥ 6542	♥ AK97	XX	2♥	All Pass	
North HCP: 3	♦ 9	♦ T874				
South HCP: 16	♣ K765	♣ AT9				
Contract: 2♥ North						

Board: 64	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ AJ5			1NT	X
Vul: E-W	♥ 982	♥ A65	Pass	2♣	Pass	3♦
North HCP: 2+2	♦ T64	♦ AQJ82	All Pass			
South HCP: 19+1	♣ Q97642	♣ KT				
Contract: 3♦ South						

Board: 65	North:	South:	W	N	E	S
Dealer: East	♠ 83	♠ KJ5			1NT	X
Vul: Both	♥ J96	♥ AK8	Pass	Pass	XX	Pass
North HCP: 7+2	♦ KQT975	♦ A632	2♣ ¹	2♦	All Pass	
South HCP: 15	♣ JT	♣ 875				
Contract: 2♦ North			1. artificial			

South hands**Exit_Transfers**

Board: 61 ♠ Q3 Partner bids first.

Dealer: North ♥ T8643 East (RHO) Doubles 1NT if possible.

Vul: None ♦ J42

HCP: 3+1 ♣ 865

Board: 62 ♠ K654 Partner bids first.

Dealer: North ♥ 832 East (RHO) Doubles 1NT if possible.

Vul: E-W ♦ J983

HCP: 4 ♣ 64

Board: 63 ♠ KQ RHO opens the bidding 1NT.

Dealer: East ♥ AK97 You bid next.

Vul: Both ♦ T874 West (LHO) Redoubles if possible.

HCP: 16 ♣ AT9

Board: 64 ♠ AJ5 RHO opens the bidding 1NT.

Dealer: East ♥ A65 You bid next.

Vul: E-W ♦ AQJ82

HCP: 19+1 ♣ KT

Board: 65 ♠ KJ5 RHO opens the bidding 1NT.

Dealer: East ♥ AK8 You bid next.

Vul: Both ♦ A632 East (RHO) Redoubles if possible.

HCP: 15 ♣ 875 West (LHO) bids 2♣ if possible.

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ K987	♠ Q3		1NT	X	2♦
Vul: None	♥ J97	♥ T8643	Pass	2♥	All Pass	
North HCP: 16	♦ K8	♦ J42				
South HCP: 3+1	♣ AKQ4	♣ 865				
Contract: 2♥ North						

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ K654		1NT	X	Pass
Vul: E-W	♥ A765	♥ 832	Pass	XX	Pass	2♦
North HCP: 15	♦ 754	♦ J983	All Pass			
South HCP: 4	♣ AKQT	♣ 64				
Contract: 2♦ South						

Board: 63	North:	South:	W	N	E	S
Dealer: East	♠ 9854	♠ KQ			1NT	X
Vul: Both	♥ 6542	♥ AK97	XX	2♥	All Pass	
North HCP: 3	♦ 9	♦ T874				
South HCP: 16	♣ K765	♣ AT9				
Contract: 2♥ North						

Board: 64	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ AJ5			1NT	X
Vul: E-W	♥ 982	♥ A65	Pass	2♣	Pass	3♦
North HCP: 2+2	♦ T64	♦ AQJ82	All Pass			
South HCP: 19+1	♣ Q97642	♣ KT				
Contract: 3♦ South						

Board: 65	North:	South:	W	N	E	S
Dealer: East	♠ 83	♠ KJ5			1NT	X
Vul: Both	♥ J96	♥ AK8	Pass	Pass	XX	Pass
North HCP: 7+2	♦ KQT975	♦ A632	2♣ ¹	2♦	All Pass	
South HCP: 15	♣ JT	♣ 875				
Contract: 2♦ North			1. artificial			

Board: 66	♠ T97	RHO opens the bidding 1NT.
Dealer: West	♥ AKQ4	You bid next.
Vul: None	♦ KT7	
HCP: 17	♣ KQT	

Board: 67	♠ Q632	Partner bids first.
Dealer: South	♥ 92	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 62	
HCP: 4+1	♣ Q8743	

Board: 68	♠ KJT9	RHO opens the bidding 1NT.
Dealer: West	♥ KQT7	You bid next.
Vul: Both	♦ K5	
HCP: 19	♣ AK8	

Board: 69	♠ T53	You bid first.
Dealer: North	♥ AT543	East (LHO) Doubles 1NT if possible.
Vul: None	♦ A6	
HCP: 15+1	♣ AK3	

Board: 70	♠ K63	RHO opens the bidding 1NT.
Dealer: West	♥ AKJ3	You bid next.
Vul: E-W	♦ KQT	East (LHO) bids 2♥ if possible.
HCP: 19	♣ QJ6	West (RHO) bids 2♠ if possible. East (LHO) Redoubles if possible.

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: West	♠ T97	♠ J643	1NT	X	Pass	2♠
Vul: None	♥ AKQ4	♥ 93			All Pass	
North HCP: 17	♦ KT7	♦ Q964				
South HCP: 3	♣ KQT	♣ 754				
Contract: 2♠ South						

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ Q632	♠ 97				1NT
Vul: E-W	♥ 92	♥ KQT8	X	Pass	Pass	XX
North HCP: 4+1	♦ 62	♦ KT94	Pass	2♣ ¹	Pass	2♦
South HCP: 15	♣ Q8743	♣ AK2	Pass	2♠	All Pass	
Contract: 2♠ North						1. artificial

Board: 68	North:	South:	W	N	E	S
Dealer: West	♠ KJT9	♠ 72	1NT	X	Pass	2♣
Vul: Both	♥ KQT7	♥ 62			All Pass	
North HCP: 19	♦ K5	♦ JT83				
South HCP: 2+1	♣ AK8	♣ J6542				
Contract: 2♣ South						

Board: 69	North:	South:	W	N	E	S
Dealer: North	♠ T53	♠ Q8742		1NT	X	2♥
Vul: None	♥ AT543	♥ 8	Pass	2♠	All Pass	
North HCP: 15+1	♦ A6	♦ QJ82				
South HCP: 7+1	♣ AK3	♣ Q98				
Contract: 2♠ North						

Board: 70	North:	South:	W	N	E	S
Dealer: West	♠ K63	♠ T8	1NT	X	2♥	Pass
Vul: E-W	♥ AKJ3	♥ T9642	2♠	X	XX	3♥
North HCP: 19	♦ KQT	♦ 76			All Pass	
South HCP: 0+1	♣ QJ6	♣ 8543				
Contract: 3♥ South						

South hands

Exit_Transfers

Board: 66	♠ J643	LHO opens the bidding 1NT.
Dealer: West	♥ 93	Partner bids next.
Vul: None	♦ Q964	
HCP: 3	♣ 754	

Board: 67	♠ 97	You bid first.
Dealer: South	♥ KQT8	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ KT94	
HCP: 15	♣ AK2	

Board: 68	♠ 72	LHO opens the bidding 1NT.
Dealer: West	♥ 62	Partner bids next.
Vul: Both	♦ JT83	
HCP: 2+1	♣ J6542	

Board: 69	♠ Q8742	Partner bids first.
Dealer: North	♥ 8	East (RHO) Doubles 1NT if possible.
Vul: None	♦ QJ82	
HCP: 7+1	♣ Q98	

Board: 70	♠ T8	LHO opens the bidding 1NT.
Dealer: West	♥ T9642	Partner bids next.
Vul: E-W	♦ 76	East (RHO) bids 2♥ if possible.
HCP: 0+1	♣ 8543	West (LHO) bids 2♠ if possible.
		East (RHO) Redoubles if possible.

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: West	♠ T97	♠ J643	1NT	X	Pass	2♠
Vul: None	♥ AKQ4	♥ 93			All Pass	
North HCP: 17	♦ KT7	♦ Q964				
South HCP: 3	♣ KQT	♣ 754				
Contract: 2♠ South						

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ Q632	♠ 97				1NT
Vul: E-W	♥ 92	♥ KQT8	X	Pass	Pass	XX
North HCP: 4+1	♦ 62	♦ KT94	Pass	2♣ ¹	Pass	2♦
South HCP: 15	♣ Q8743	♣ AK2	Pass	2♠	All Pass	
Contract: 2♠ North						1. artificial

Board: 68	North:	South:	W	N	E	S
Dealer: West	♠ KJT9	♠ 72	1NT	X	Pass	2♣
Vul: Both	♥ KQT7	♥ 62			All Pass	
North HCP: 19	♦ K5	♦ JT83				
South HCP: 2+1	♣ AK8	♣ J6542				
Contract: 2♣ South						

Board: 69	North:	South:	W	N	E	S
Dealer: North	♠ T53	♠ Q8742		1NT	X	2♥
Vul: None	♥ AT543	♥ 8	Pass	2♠	All Pass	
North HCP: 15+1	♦ A6	♦ QJ82				
South HCP: 7+1	♣ AK3	♣ Q98				
Contract: 2♠ North						

Board: 70	North:	South:	W	N	E	S
Dealer: West	♠ K63	♠ T8	1NT	X	2♥	Pass
Vul: E-W	♥ AKJ3	♥ T9642	2♠	X	XX	3♥
North HCP: 19	♦ KQT	♦ 76			All Pass	
South HCP: 0+1	♣ QJ6	♣ 8543				
Contract: 3♥ South						

North hands

Exit_Transfers

Board: 71	♠ JT652	LHO opens the bidding 1NT.
Dealer: East	♥ T87	Partner bids next.
Vul: Both	♦ A63	
HCP: 5+1	♣ T3	

Board: 72	♠ J92	RHO opens the bidding 1NT.
Dealer: West	♥ AK4	You bid next.
Vul: E-W	♦ KJ762	
HCP: 16+1	♣ A5	

Board: 73	♠ AKQ6	RHO opens the bidding 1NT.
Dealer: West	♥ JT97	You bid next.
Vul: N-S	♦ 43	East (LHO) bids 3♣ if possible.
HCP: 16	♣ AQ5	West (RHO) bids 3♦ if possible.

Board: 74	♠ T6	LHO opens the bidding 1NT.
Dealer: East	♥ 9862	Partner bids next.
Vul: None	♦ QJ98	West (RHO) bids 2♥ if possible.
HCP: 7	♣ KJ2	East (LHO) bids 2♠ if possible.

Board: 75	♠ AK	You bid first.
Dealer: North	♥ 94	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ A542	West (RHO) bids 2♦ if possible.
HCP: 15+1	♣ AT964	West (RHO) Doubles 3♣ if possible.

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: East	♠ JT652	♠ AQ7			1NT	X
Vul: Both	♥ T87	♥ KQ9	Pass	2♠	All Pass	
North HCP: 5+1	♦ A63	♦ JT42				
South HCP: 18	♣ T3	♣ AQ4				
Contract: 2♠ North						

Board: 72	North:	South:	W	N	E	S
Dealer: West	♠ J92	♠ Q76	1NT	X	Pass	2♥
Vul: E-W	♥ AK4	♥ 9653	All Pass			
North HCP: 16+1	♦ KJ762	♦ T9				
South HCP: 3	♣ A5	♣ J962				
Contract: 2♥ South						

Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ AKQ6	♠ J43	1NT	X	3♣ ¹	Pass
Vul: N-S	♥ JT97	♥ A432	3♦ ²	Pass	Pass	X
North HCP: 16	♦ 43	♦ J87	Pass	3♥	All Pass	
South HCP: 7	♣ AQ5	♣ J43	1. 1N-3C transfer to diamonds			
Contract: 3♥ North			2. automat			

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ T6	♠ Q72			1NT	X
Vul: None	♥ 9862	♥ AQJT3	2♥	Pass	2♠	Pass
North HCP: 7	♦ QJ98	♦ A3	Pass	X	Pass	3♥
South HCP: 15+1	♣ KJ2	♣ Q96	All Pass			
Contract: 3♥ South						

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ JT94		1NT	X	Pass
Vul: E-W	♥ 94	♥ T852	Pass	2♣	Pass	Pass
North HCP: 15+1	♦ A542	♦ 6	2♦	Pass	Pass	3♣
South HCP: 2	♣ AT964	♣ J732	X	All Pass		
Contract: 3♣X South						

South hands

Exit_Transfers

Board: 71	♠ AQ7	RHO opens the bidding 1NT.
Dealer: East	♥ KQ9	You bid next.
Vul: Both	♦ JT42	
HCP: 18	♣ AQ4	

Board: 72	♠ Q76	LHO opens the bidding 1NT.
Dealer: West	♥ 9653	Partner bids next.
Vul: E-W	♦ T9	
HCP: 3	♣ J962	

Board: 73	♠ J43	LHO opens the bidding 1NT.
Dealer: West	♥ A432	Partner bids next.
Vul: N-S	♦ J87	East (RHO) bids 3♣ if possible.
HCP: 7	♣ J43	West (LHO) bids 3♦ if possible.

Board: 74	♠ Q72	RHO opens the bidding 1NT.
Dealer: East	♥ AQJT3	You bid next.
Vul: None	♦ A3	West (LHO) bids 2♥ if possible.
HCP: 15+1	♣ Q96	East (RHO) bids 2♠ if possible.

Board: 75	♠ JT94	Partner bids first.
Dealer: North	♥ T852	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 6	West (LHO) bids 2♦ if possible.
HCP: 2	♣ J732	West (LHO) Doubles 3♣ if possible.

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: East	♠ JT652	♠ AQ7			1NT	X
Vul: Both	♥ T87	♥ KQ9	Pass	2♠	All Pass	
North HCP: 5+1	♦ A63	♦ JT42				
South HCP: 18	♣ T3	♣ AQ4				
Contract: 2♠ North						

Board: 72	North:	South:	W	N	E	S
Dealer: West	♠ J92	♠ Q76	1NT	X	Pass	2♥
Vul: E-W	♥ AK4	♥ 9653	All Pass			
North HCP: 16+1	♦ KJ762	♦ T9				
South HCP: 3	♣ A5	♣ J962				
Contract: 2♥ South						

Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ AKQ6	♠ J43	1NT	X	3♣ ¹	Pass
Vul: N-S	♥ JT97	♥ A432	3♦ ²	Pass	Pass	X
North HCP: 16	♦ 43	♦ J87	Pass	3♥	All Pass	
South HCP: 7	♣ AQ5	♣ J43	1. 1N-3C transfer to diamonds			
Contract: 3♥ North			2. automat			

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ T6	♠ Q72			1NT	X
Vul: None	♥ 9862	♥ AQJT3	2♥	Pass	2♠	Pass
North HCP: 7	♦ QJ98	♦ A3	Pass	X	Pass	3♥
South HCP: 15+1	♣ KJ2	♣ Q96	All Pass			
Contract: 3♥ South						

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ JT94		1NT	X	Pass
Vul: E-W	♥ 94	♥ T852	Pass	2♣	Pass	Pass
North HCP: 15+1	♦ A542	♦ 6	2♦	Pass	Pass	3♣
South HCP: 2	♣ AT964	♣ J732	X	All Pass		
Contract: 3♣X South						

North hands

Exit_Transfers

Board: 76	♠ K642	You bid first.
Dealer: North	♥ AT87	East (LHO) Doubles 1NT if possible.
Vul: None	♦ AQ	West (RHO) Doubles 2♦ if possible.
HCP: 16	♣ K95	East (LHO) Doubles 2NT if possible.

Board: 77	♠ Q4	You bid first.
Dealer: North	♥ A864	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ KJ43	
HCP: 16	♣ AQ2	

Board: 78	♠ 83	Partner bids first.
Dealer: South	♥ AQJ952	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ T84	
HCP: 8+2	♣ J8	

Board: 79	♠ KQ	You bid first.
Dealer: North	♥ A4	East (LHO) Doubles 1NT if possible.
Vul: None	♦ QT842	
HCP: 15+1	♣ KJ86	

Board: 80	♠ J	Partner bids first.
Dealer: South	♥ Q82	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ KT97532	
HCP: 8+3	♣ QT	

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: North	♠ K642	♠ 87		1NT	X	2♦
Vul: None	♥ AT87	♥ 965432	X	2NT ¹	X	3♥
North HCP: 16	♦ AQ	♦ J5		All Pass		
South HCP: 3+2	♣ K95	♣ Q64				
Contract: 3♥ South						1. Extended acceptance after NT

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ 985		1NT	X	Pass
Vul: E-W	♥ A864	♥ 92	Pass	XX	Pass	2♣ ¹
North HCP: 16	♦ KJ43	♦ T8765	Pass	2♦	All Pass	
South HCP: 0+1	♣ AQ2	♣ 976				
Contract: 2♦ North						1. artificial

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ J742				1NT
Vul: Both	♥ AQJ952	♥ T7	X	4♦ ¹	Pass	4♥
North HCP: 8+2	♦ T84	♦ AQJ5		All Pass		
South HCP: 15	♣ J8	♣ AK3				
Contract: 4♥ South						1. Texas

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ AJ643		1NT	X	2♥
Vul: None	♥ A4	♥ 76	Pass	2♠	All Pass	
North HCP: 15+1	♦ QT842	♦ J73				
South HCP: 6+1	♣ KJ86	♣ 953				
Contract: 2♠ North						

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AQT7				1NT
Vul: N-S	♥ Q82	♥ J63	X	3♣ ¹	Pass	3♦ ²
North HCP: 8+3	♦ KT97532	♦ J84	Pass	3NT	Pass	4♦
South HCP: 15	♣ QT	♣ AK6		All Pass		
Contract: 4♦ South						1. 1N-3C transfer to diamonds
						2. automat

South hands**Exit_Transfers**

Board: 76	♠ 87	Partner bids first.
Dealer: North	♥ 965432	East (RHO) Doubles 1NT if possible.
Vul: None	♦ J5	West (LHO) Doubles 2♦ if possible.
HCP: 3+2	♣ Q64	East (RHO) Doubles 2NT if possible.

Board: 77	♠ 985	Partner bids first.
Dealer: North	♥ 92	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ T8765	
HCP: 0+1	♣ 976	

Board: 78	♠ J742	You bid first.
Dealer: South	♥ T7	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ AQJ5	
HCP: 15	♣ AK3	

Board: 79	♠ AJ643	Partner bids first.
Dealer: North	♥ 76	East (RHO) Doubles 1NT if possible.
Vul: None	♦ J73	
HCP: 6+1	♣ 953	

Board: 80	♠ AQT7	You bid first.
Dealer: South	♥ J63	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ J84	
HCP: 15	♣ AK6	

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: North	♠ K642	♠ 87		1NT	X	2♦
Vul: None	♥ AT87	♥ 965432	X	2NT ¹	X	3♥
North HCP: 16	♦ AQ	♦ J5		All Pass		
South HCP: 3+2	♣ K95	♣ Q64				
Contract: 3♥ South			1. Extended acceptance after NT			

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ 985		1NT	X	Pass
Vul: E-W	♥ A864	♥ 92	Pass	XX	Pass	2♣ ¹
North HCP: 16	♦ KJ43	♦ T8765	Pass	2♦	All Pass	
South HCP: 0+1	♣ AQ2	♣ 976				
Contract: 2♦ North			1. artificial			

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ J742				1NT
Vul: Both	♥ AQJ952	♥ T7	X	4♦ ¹	Pass	4♥
North HCP: 8+2	♦ T84	♦ AQJ5		All Pass		
South HCP: 15	♣ J8	♣ AK3				
Contract: 4♥ South			1. Texas			

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ AJ643		1NT	X	2♥
Vul: None	♥ A4	♥ 76	Pass	2♠	All Pass	
North HCP: 15+1	♦ QT842	♦ J73				
South HCP: 6+1	♣ KJ86	♣ 953				
Contract: 2♠ North						

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AQT7				1NT
Vul: N-S	♥ Q82	♥ J63	X	3♣ ¹	Pass	3♦ ²
North HCP: 8+3	♦ KT97532	♦ J84	Pass	3NT	Pass	4♦
South HCP: 15	♣ QT	♣ AK6		All Pass		
Contract: 4♦ South			1. 1N-3C transfer to diamonds 2. automat			

North hands

Exit_Transfers

Board: 81	♠ 53	You bid first.
Dealer: North	♥ K53	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ AKQT	
HCP: 17	♣ AJ92	
 Board: 82	 ♠ T876	 Partner bids first.
Dealer: South	♥ AT32	West (RHO) Doubles 1NT if possible.
Vul: None	♦ Q43	
HCP: 6	♣ 53	
 Board: 83	 ♠ 762	 LHO opens the bidding 1NT.
Dealer: East	♥ 63	Partner bids next.
Vul: N-S	♦ K9853	East (LHO) bids 2♣ if possible.
HCP: 4+1	♣ J32	
 Board: 84	 ♠ KQ643	 RHO opens the bidding 1NT.
Dealer: West	♥ KJ2	You bid next.
Vul: None	♦ A3	
HCP: 15+1	♣ Q82	
 Board: 85	 ♠ A97	 You bid first.
Dealer: North	♥ 85	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ K92	
HCP: 16+1	♣ AKQT5	

Both hands (Answers Page)

Board: 81

Dealer: North

North:

♠ 53

South:

♠ KJ762

W N E S

1NT X 2♥

Vul: Both

♥ K53

♥ T94

Pass 2♠ All Pass

North HCP: 17

♦ AKQT

♦ J5

South HCP: 5+1

♣ AJ92

♣ 853

Contract: 2♠ North

Board: 82

Dealer: South

North:

♠ T876

South:

♠ Q54

W N E S

1NT

Vul: None

♥ AT32

♥ KQ8

X XX All Pass

North HCP: 6

♦ Q43

♦ JT9

South HCP: 15

♣ 53

♣ AQJ7

Contract: 1NTXX South

Board: 83

Dealer: East

North:

♠ 762

South:

♠ AQ43

W N E S

1NT X

Vul: N-S

♥ 63

♥ K985

Pass Pass 2♣ Pass

North HCP: 4+1

♦ K9853

♦ A72

Pass 2♦ Pass 3♦

South HCP: 17

♣ J32

♣ A9

All Pass

Contract: 3♦ South

Board: 84

Dealer: West

North:

♠ KQ643

South:

♠ T72

W N E S

1NT X Pass 2♦

Vul: None

♥ KJ2

♥ A95

All Pass

North HCP: 15+1

♦ A3

♦ KT9654

South HCP: 7+2

♣ Q82

♣ 6

Contract: 2♦ South

Board: 85

Dealer: North

North:

♠ A97

South:

♠ J854

W N E S

1NT X 2♦

Vul: Both

♥ 85

♥ JT962

Pass 2♥ All Pass

North HCP: 16+1

♦ K92

♦ -

South HCP: 2+1

♣ AKQT5

♣ 9864

Contract: 2♥ North

South hands	Exit_Transfers
Board: 81 Dealer: North Vul: Both HCP: 5+1	♠ KJ762 ♥ T94 ♦ J5 ♣ 853
Board: 82 Dealer: South Vul: None HCP: 15	♠ Q54 ♥ KQ8 ♦ JT9 ♣ AQJ7
Board: 83 Dealer: East Vul: N-S HCP: 17	♠ AQ43 ♥ K985 ♦ A72 ♣ A9
Board: 84 Dealer: West Vul: None HCP: 7+2	♠ T72 ♥ A95 ♦ KT9654 ♣ 6
Board: 85 Dealer: North Vul: Both HCP: 2+1	♠ J854 ♥ JT962 ♦ - ♣ 9864

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ 53	♠ KJ762		1NT	X	2♥
Vul: Both	♥ K53	♥ T94	Pass	2♠	All Pass	
North HCP: 17	♦ AKQT	♦ J5				
South HCP: 5+1	♣ AJ92	♣ 853				
Contract: 2♠ North						

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ T876	♠ Q54				1NT
Vul: None	♥ AT32	♥ KQ8	X	XX	All Pass	
North HCP: 6	♦ Q43	♦ JT9				
South HCP: 15	♣ 53	♣ AQJ7				
Contract: 1NTXX South						

Board: 83	North:	South:	W	N	E	S
Dealer: East	♠ 762	♠ AQ43			1NT	X
Vul: N-S	♥ 63	♥ K985	Pass	Pass	2♣	Pass
North HCP: 4+1	♦ K9853	♦ A72	Pass	2♦	Pass	3♦
South HCP: 17	♣ J32	♣ A9	All Pass			
Contract: 3♦ South						

Board: 84	North:	South:	W	N	E	S
Dealer: West	♠ KQ643	♠ T72	1NT	X	Pass	2♦
Vul: None	♥ KJ2	♥ A95			All Pass	
North HCP: 15+1	♦ A3	♦ KT9654				
South HCP: 7+2	♣ Q82	♣ 6				
Contract: 2♦ South						

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ J854		1NT	X	2♦
Vul: Both	♥ 85	♥ JT962	Pass	2♥	All Pass	
North HCP: 16+1	♦ K92	♦ -				
South HCP: 2+1	♣ AKQT5	♣ 9864				
Contract: 2♥ North						

North hands

Exit_Transfers

Board: 86	♠ AQJ	RHO opens the bidding 1NT.
Dealer: West	♥ AK75	You bid next.
Vul: E-W	♦ J8	East (LHO) Redoubles if possible.
HCP: 16	♣ J953	East (LHO) Doubles 2♥ if possible.

Board: 87	♠ AQ853	You bid first.
Dealer: North	♥ J6	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ KT5	West (RHO) Doubles 3♣ if possible.
HCP: 16+1	♣ AQ5	

Board: 88	♠ A3	RHO opens the bidding 1NT.
Dealer: West	♥ A96	You bid next.
Vul: Both	♦ AJ976	East (LHO) Redoubles if possible.
HCP: 17+1	♣ KJ8	

Board: 89	♠ A5	LHO opens the bidding 1NT.
Dealer: East	♥ Q983	Partner bids next.
Vul: N-S	♦ J74	
HCP: 7	♣ 9754	

Board: 90	♠ Q43	RHO opens the bidding 1NT.
Dealer: West	♥ KQT5	You bid next.
Vul: Both	♦ A6	
HCP: 15	♣ AT94	

Both hands (Answers Page)

Board: 86 **North:** ♠ AQJ **South:** ♠ T5 **W** 1NT **N** X **E** XX **S** 2♥

Dealer: West Vul: E-W

North HCP: 16 ♦ J8 ♦ 763

South HCP: 0 ♣ J953 ♣ 8742

Contract: 2♥X South

Board: 87 **North:** ♠ AQ853 **South:** ♠ 4 **W** 1NT **N** X **E** 2♠¹

Dealer: North Vul: E-W

North HCP: 16+1 ♦ KT5 ♦ 987

South HCP: 1+2 ♣ AQ5 ♣ J87632

Contract: 3♣X North

1. 1N-2S transfer to clubs

2. automat

Board: 88 **North:** ♠ A3 **South:** ♠ T954 **W** 1NT **N** X **E** XX **S** 2♥

Dealer: West Vul: Both

North HCP: 17+1 ♦ AJ976 ♦ 852

South HCP: 1 ♣ KJ8 ♣ T7

Contract: 2♥ South

Board: 89 **North:** ♠ A5 **South:** ♠ KQ8 **W** 1NT **N** X **E** 2♥

Dealer: East Vul: N-S

North HCP: 7 ♦ J74 ♦ AQT3

South HCP: 15 ♣ 9754 ♣ T8

Contract: 2♥ North

Board: 90 **North:** ♠ Q43 **South:** ♠ 5 **W** 1NT **N** X **E** Pass **S** 4♦

Dealer: West Vul: Both

North HCP: 15 ♦ A6 ♦ KT7543

South HCP: 6+2 ♣ AT94 ♣ QJ62

Contract: 4♦ South

South hands**Exit_Transfers**

Board: 86	♠ T5	LHO opens the bidding 1NT.
Dealer: West	♥ T863	Partner bids next.
Vul: E-W	♦ 763	East (RHO) Redoubles if possible.
HCP: 0	♣ 8742	East (RHO) Doubles 2♥ if possible.
Board: 87	♠ 4	Partner bids first.
Dealer: North	♥ T32	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 987	West (LHO) Doubles 3♣ if possible.
HCP: 1+2	♣ J87632	
Board: 88	♠ T954	LHO opens the bidding 1NT.
Dealer: West	♥ J852	Partner bids next.
Vul: Both	♦ 852	East (RHO) Redoubles if possible.
HCP: 1	♣ T7	
Board: 89	♠ KQ8	RHO opens the bidding 1NT.
Dealer: East	♥ A654	You bid next.
Vul: N-S	♦ AQT3	
HCP: 15	♣ T8	
Board: 90	♠ 5	LHO opens the bidding 1NT.
Dealer: West	♥ 74	Partner bids next.
Vul: Both	♦ KT7543	
HCP: 6+2	♣ QJ62	

Both hands (Answers Page)

Board: 86 **North:** ♠ AQJ **South:** ♠ T5 **W** 1NT **N** X **E** XX **S** 2♥

Dealer: West Vul: E-W North HCP: 16 South HCP: 0

♦ J8 ♦ 763
♣ J953 ♣ 8742

Contract: 2♥X South

Board: 87 **North:** ♠ AQ853 **South:** ♠ 4 **W** 1NT **N** X **E** 2♠¹

Dealer: North Vul: E-W North HCP: 16+1 South HCP: 1+2

♦ J6 ♦ T32
♦ KT5 ♦ 987
♣ AQ5 ♣ J87632

Contract: 3♣X North

1. 1N-2S transfer to clubs
2. automat

Board: 88 **North:** ♠ A3 **South:** ♠ T954 **W** 1NT **N** X **E** XX **S** 2♥

Dealer: West Vul: Both North HCP: 17+1 South HCP: 1

♦ A96 ♦ J852
♦ AJ976 ♦ 852
♣ KJ8 ♣ T7

Contract: 2♥ South

Board: 89 **North:** ♠ A5 **South:** ♠ KQ8 **W** 1NT **N** X **E** 2♥

Dealer: East Vul: N-S North HCP: 7 South HCP: 15

♦ Q983 ♦ A654
♦ J74 ♦ AQT3
♣ 9754 ♣ T8

Contract: 2♥ North

Board: 90 **North:** ♠ Q43 **South:** ♠ 5 **W** 1NT **N** X **E** Pass **S** 4♦

Dealer: West Vul: Both North HCP: 15 South HCP: 6+2

♦ KQT5 ♦ 74
♦ A6 ♦ KT7543
♣ AT94 ♣ QJ62

Contract: 4♦ South

North hands

Exit_Transfers

Board: 91	♠ A5	You bid first.
Dealer: North	♥ AQ82	East (LHO) Doubles 1NT if possible.
Vul: None	♦ AQ64	West (RHO) Doubles 2♦ if possible.
HCP: 16	♣ T43	East (LHO) bids 3♥ if possible. East (LHO) bids 4♠ if possible. East (LHO) Doubles 5♥ if possible.

Board: 92	♠ AK92	RHO opens the bidding 1NT.
Dealer: West	♥ AQ95	You bid next.
Vul: E-W	♦ Q86	
HCP: 16	♣ J7	

Board: 93	♠ 9543	LHO opens the bidding 1NT.
Dealer: East	♥ -	Partner bids next.
Vul: Both	♦ 98753	West (RHO) Redoubles if possible.
HCP: 0+1	♣ 9763	East (LHO) Doubles 2♦ if possible.

Board: 94	♠ 862	LHO opens the bidding 1NT.
Dealer: East	♥ T3	Partner bids next.
Vul: None	♦ J853	
HCP: 1	♣ 7643	

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ 86		1NT	X	2♦
Vul: None	♥ AQ82	♥ T97543	X	2♠ ¹	3♥ ²	X
North HCP: 16	♦ AQ64	♦ J2	Pass	Pass	4♠	Pass
South HCP: 1+2	♣ T43	♣ 852	Pass	5♥	X	All Pass
Contract: 5♥X North			1. Extended acceptance after NT			
			2. limit raise or better in !S			

Board: 92	North:	South:	W	N	E	S
Dealer: West	♠ AK92	♠ 76543	1NT	X	Pass	2♠
Vul: E-W	♥ AQ95	♥ 62		All Pass		
North HCP: 16	♦ Q86	♦ JT9				
South HCP: 4+1	♣ J7	♣ KT6				
Contract: 2♠ South						

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ 9543	♠ J2			1NT	X
Vul: Both	♥ -	♥ AQ872	XX	2♦	X	All Pass
North HCP: 0+1	♦ 98753	♦ AT2				
South HCP: 16+1	♣ 9763	♣ KQ2				
Contract: 2♦X North						

Board: 94	North:	South:	W	N	E	S
Dealer: East	♠ 862	♠ AT9			1NT	X
Vul: None	♥ T3	♥ KQJ72	Pass	2♣	Pass	2NT
North HCP: 1	♦ J853	♦ AK9		All Pass		
South HCP: 23+1	♣ 7643	♣ AQ				
Contract: 2NT South						

South hands**Exit_Transfers**

Board: 91	♠ 86	Partner bids first.
Dealer: North	♥ T97543	East (RHO) Doubles 1NT if possible.
Vul: None	♦ J2	West (LHO) Doubles 2♦ if possible.
HCP: 1+2	♣ 852	East (RHO) bids 3♥ if possible.
		East (RHO) bids 4♠ if possible.
		East (RHO) Doubles 5♥ if possible.

Board: 92	♠ 76543	LHO opens the bidding 1NT.
Dealer: West	♥ 62	Partner bids next.
Vul: E-W	♦ JT9	
HCP: 4+1	♣ KT6	

Board: 93	♠ J2	RHO opens the bidding 1NT.
Dealer: East	♥ AQ872	You bid next.
Vul: Both	♦ AT2	West (LHO) Redoubles if possible.
HCP: 16+1	♣ KQ2	East (RHO) Doubles 2♦ if possible.

Board: 94	♠ AT9	RHO opens the bidding 1NT.
Dealer: East	♥ KQJ72	You bid next.
Vul: None	♦ AK9	
HCP: 23+1	♣ AQ	

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ 86		1NT	X	2♦
Vul: None	♥ AQ82	♥ T97543	X	2♠ ¹	3♥ ²	X
North HCP: 16	♦ AQ64	♦ J2	Pass	Pass	4♠	Pass
South HCP: 1+2	♣ T43	♣ 852	Pass	5♥	X	All Pass
Contract: 5♥X North			1. Extended acceptance after NT			
			2. limit raise or better in !S			

Board: 92	North:	South:	W	N	E	S
Dealer: West	♠ AK92	♠ 76543	1NT	X	Pass	2♠
Vul: E-W	♥ AQ95	♥ 62		All Pass		
North HCP: 16	♦ Q86	♦ JT9				
South HCP: 4+1	♣ J7	♣ KT6				
Contract: 2♠ South						

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ 9543	♠ J2			1NT	X
Vul: Both	♥ -	♥ AQ872	XX	2♦	X	All Pass
North HCP: 0+1	♦ 98753	♦ AT2				
South HCP: 16+1	♣ 9763	♣ KQ2				
Contract: 2♦X North						

Board: 94	North:	South:	W	N	E	S
Dealer: East	♠ 862	♠ AT9			1NT	X
Vul: None	♥ T3	♥ KQJ72	Pass	2♣	Pass	2NT
North HCP: 1	♦ J853	♦ AK9		All Pass		
South HCP: 23+1	♣ 7643	♣ AQ				
Contract: 2NT South						

North hands

Exit_Transfers

Board: 95	♠ Q83	You bid first.
Dealer: North	♥ KQJ62	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ K2	
HCP: 15+1	♣ A65	

Board: 96	♠ AT632	Partner bids first.
Dealer: South	♥ J52	West (RHO) Doubles 1NT if possible.
Vul: None	♦ 6	
HCP: 8+1	♣ QJ74	

Board: 97	♠ KQ7	You bid first.
Dealer: North	♥ A6	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ QT875	West (RHO) bids 2♣ if possible.
HCP: 15+1	♣ A94	

Board: 98	♠ QJ54	Partner bids first.
Dealer: South	♥ 7	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ JT54	East (LHO) Doubles 2♥ if possible.
HCP: 4	♣ 9732	

Board: 99	♠ Q9	You bid first.
Dealer: North	♥ A942	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ KT64	
HCP: 15	♣ AQ4	

Both hands (Answers Page)

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ Q83	♠ T754		1NT	X	Pass
Vul: E-W	♥ KQJ62	♥ 987	Pass	2♥	All Pass	
North HCP: 15+1	♦ K2	♦ QJ54				
South HCP: 3	♣ A65	♣ 97				
Contract: 2♥ North						

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ AT632	♠ Q9				1NT
Vul: None	♥ J52	♥ KT64	X	2♥	Pass	2♠
North HCP: 8+1	♦ 6	♦ KT7	Pass	2NT	All Pass	
South HCP: 15	♣ QJ74	♣ AK52				
Contract: 2NT North						

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ A92		1NT	X	XX
Vul: N-S	♥ A6	♥ QT97	2♣	2♦	Pass	2NT
North HCP: 15+1	♦ QT875	♦ J32	All Pass			
South HCP: 7	♣ A94	♣ T87				
Contract: 2NT South						

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ QJ54	♠ 72				1NT
Vul: E-W	♥ 7	♥ AJT82	X	Pass	Pass	2♥
North HCP: 4	♦ JT54	♦ Q86	Pass	Pass	X	All Pass
South HCP: 16+1	♣ 9732	♣ AKQ				
Contract: 2♥X South						

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ A86432		1NT	X	4♥ ¹
Vul: Both	♥ A942	♥ 53	Pass	4♠	All Pass	
North HCP: 15	♦ KT64	♦ 92				
South HCP: 7+2	♣ AQ4	♣ K62	1. Texas			
Contract: 4♠ North						

South hands**Exit_Transfers**

Board: 95	♠ T754	Partner bids first.
Dealer: North	♥ 987	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ QJ54	
HCP: 3	♣ 97	
Board: 96	♠ Q9	You bid first.
Dealer: South	♥ KT64	West (LHO) Doubles 1NT if possible.
Vul: None	♦ KT7	
HCP: 15	♣ AK52	
Board: 97	♠ A92	Partner bids first.
Dealer: North	♥ QT97	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ J32	West (LHO) bids 2♣ if possible.
HCP: 7	♣ T87	
Board: 98	♠ 72	You bid first.
Dealer: South	♥ AJT82	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ Q86	East (RHO) Doubles 2♥ if possible.
HCP: 16+1	♣ AKQ	
Board: 99	♠ A86432	Partner bids first.
Dealer: North	♥ 53	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ 92	
HCP: 7+2	♣ K62	

Both hands (Answers Page)

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ Q83	♠ T754		1NT	X	Pass
Vul: E-W	♥ KQJ62	♥ 987	Pass	2♥	All Pass	
North HCP: 15+1	♦ K2	♦ QJ54				
South HCP: 3	♣ A65	♣ 97				
Contract: 2♥ North						

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ AT632	♠ Q9				1NT
Vul: None	♥ J52	♥ KT64	X	2♥	Pass	2♠
North HCP: 8+1	♦ 6	♦ KT7	Pass	2NT	All Pass	
South HCP: 15	♣ QJ74	♣ AK52				
Contract: 2NT North						

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ A92		1NT	X	XX
Vul: N-S	♥ A6	♥ QT97	2♣	2♦	Pass	2NT
North HCP: 15+1	♦ QT875	♦ J32	All Pass			
South HCP: 7	♣ A94	♣ T87				
Contract: 2NT South						

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ QJ54	♠ 72				1NT
Vul: E-W	♥ 7	♥ AJT82	X	Pass	Pass	2♥
North HCP: 4	♦ JT54	♦ Q86	Pass	Pass	X	All Pass
South HCP: 16+1	♣ 9732	♣ AKQ				
Contract: 2♥X South						

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ A86432		1NT	X	4♥ ¹
Vul: Both	♥ A942	♥ 53	Pass	4♠	All Pass	
North HCP: 15	♦ KT64	♦ 92				
South HCP: 7+2	♣ AQ4	♣ K62	1. Texas			
Contract: 4♠ North						

North hands

Exit_Transfers

Board: 100	♠ K864	Partner bids first.
Dealer: South	♥ A94	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ JT75	East (LHO) bids 2♥ if possible.
HCP: 8	♣ T9	

Board: 101	♠ AQT	You bid first.
Dealer: North	♥ Q52	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ 85	
HCP: 15+1	♣ AKT53	

Board: 102	♠ KQ9	RHO opens the bidding 1NT.
Dealer: West	♥ K4	You bid next.
Vul: None	♦ AKT9	East (LHO) Redoubles if possible.
HCP: 15	♣ 7642	West (RHO) Doubles 2♠ if possible.

Board: 103	♠ K852	LHO opens the bidding 1NT.
Dealer: East	♥ 86	Partner bids next.
Vul: E-W	♦ QT9843	
HCP: 5+2	♣ 4	

Board: 104	♠ T2	Partner bids first.
Dealer: South	♥ 7	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ 9732	
HCP: 7+2	♣ AQJ875	

Both hands (Answers Page)

Board: 100

Dealer: South

North:

♠ K864

South:

♠ AJ52

W N E S

1NT

Vul: N-S

North:

♥ A94

South:

♥ Q3

X XX 2♥ Pass

North HCP: 8

North:

♦ JT75

South:

♦ K863

Pass 2NT All Pass

South HCP: 15

North:

♣ T9

South:

♣ AJ3

Contract: 2NT North

Board: 101

Dealer: North

North:

♠ AQT

South:

♠ 863

W N E S

 1NT X 3♣¹

Vul: Both

North:

♥ Q52

South:

♥ 974

 Pass 3♦² All Pass

North HCP: 15+1

North:

♦ 85

South:

♦ T97642

1. 1N-3C transfer to diamonds

South HCP: 0+2

North:

♣ AKT53

South:

♣ 9

2. automat

Contract: 3♦ North

Board: 102

Dealer: West

North:

♠ KQ9

South:

♠ J8765

W N E S

1NT X XX 2♠

Vul: None

North:

♥ K4

South:

♥ QT8

X All Pass

North HCP: 15

North:

♦ AKT9

South:

♦ 54

South HCP: 3+1

North:

♣ 7642

South:

♣ T83

Contract: 2♠X South

Board: 103

Dealer: East

North:

♠ K852

South:

♠ Q76

W N E S

1NT X

Vul: E-W

North:

♥ 86

South:

♥ K73

Pass 2♦ All Pass

North HCP: 5+2

North:

♦ QT9843

South:

♦ AJ7

South HCP: 15

North:

♣ 4

South:

♣ KQ82

Contract: 2♦ North

Board: 104

Dealer: South

North:

♠ T2

South:

♠ Q95

W N E S

1NT

Vul: Both

North:

♥ 7

South:

♥ QJ5

 X 2♠¹ Pass 3♣²

North HCP: 7+2

North:

♦ 9732

South:

♦ AK4

All Pass

South HCP: 15

North:

♣ AQJ875

South:

♣ K962

1. 1N-2S transfer to clubs

Contract: 3♣ South

2. automat

South hands**Exit_Transfers**

Board: 100	♠ AJ52	You bid first.
Dealer: South	♥ Q3	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ K863	East (RHO) bids 2♥ if possible.
HCP: 15	♣ AJ3	

Board: 101	♠ 863	Partner bids first.
Dealer: North	♥ 974	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ T97642	
HCP: 0+2	♣ 9	

Board: 102	♠ J8765	LHO opens the bidding 1NT.
Dealer: West	♥ QT8	Partner bids next.
Vul: None	♦ 54	East (RHO) Redoubles if possible.
HCP: 3+1	♣ T83	West (LHO) Doubles 2♠ if possible.

Board: 103	♠ Q76	RHO opens the bidding 1NT.
Dealer: East	♥ K73	You bid next.
Vul: E-W	♦ AJ7	
HCP: 15	♣ KQ82	

Board: 104	♠ Q95	You bid first.
Dealer: South	♥ QJ5	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ AK4	
HCP: 15	♣ K962	

Both hands (Answers Page)

Board: 100

Dealer: South

North:

♠ K864

South:

♠ AJ52

W N E S

1NT

Vul: N-S

North:

♥ A94

South:

♥ Q3

X XX 2♥ Pass

North HCP: 8

North:

♦ JT75

South:

♦ K863

Pass 2NT All Pass

South HCP: 15

North:

♣ T9

South:

♣ AJ3

Contract: 2NT North

Board: 101

Dealer: North

North:

♠ AQT

South:

♠ 863

W N E S

 1NT X 3♣¹

Vul: Both

North:

♥ Q52

South:

♥ 974

 Pass 3♦² All Pass

North HCP: 15+1

North:

♦ 85

South:

♦ T97642

1. 1N-3C transfer to diamonds

South HCP: 0+2

North:

♣ AKT53

South:

♣ 9

2. automat

Contract: 3♦ North

Board: 102

Dealer: West

North:

♠ KQ9

South:

♠ J8765

W N E S

1NT X XX 2♠

Vul: None

North:

♥ K4

South:

♥ QT8

X All Pass

North HCP: 15

North:

♦ AKT9

South:

♦ 54

South HCP: 3+1

North:

♣ 7642

South:

♣ T83

Contract: 2♠X South

Board: 103

Dealer: East

North:

♠ K852

South:

♠ Q76

W N E S

1NT X

Vul: E-W

North:

♥ 86

South:

♥ K73

Pass 2♦ All Pass

North HCP: 5+2

North:

♦ QT9843

South:

♦ AJ7

South HCP: 15

North:

♣ 4

South:

♣ KQ82

Contract: 2♦ North

Board: 104

Dealer: South

North:

♠ T2

South:

♠ Q95

W N E S

1NT

Vul: Both

North:

♥ 7

South:

♥ QJ5

 X 2♠¹ Pass 3♣²

North HCP: 7+2

North:

♦ 9732

South:

♦ AK4

All Pass

South HCP: 15

North:

♣ AQJ875

South:

♣ K962

1. 1N-2S transfer to clubs

2. automat

Contract: 3♣ South

North hands

Exit_Transfers

Board: 105	♠ J52	LHO opens the bidding 1NT.
Dealer: East	♥ K863	Partner bids next.
Vul: None	♦ QT9652	
HCP: 6+2	♣ -	

Board: 106	♠ J983	LHO opens the bidding 1NT.
Dealer: East	♥ 764	Partner bids next.
Vul: E-W	♦ A86	West (RHO) bids 2♦ if possible.
HCP: 7	♣ Q97	East (LHO) Redoubles if possible.

Board: 107	♠ KJT5	You bid first.
Dealer: North	♥ AQ4	East (LHO) Doubles 1NT if possible.
Vul: None	♦ KT76	
HCP: 17	♣ KJ	

Board: 108	♠ T6	Partner bids first.
Dealer: South	♥ JT65	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ 965	
HCP: 6	♣ AJ86	

Board: 109	♠ K43	You bid first.
Dealer: North	♥ AQJ92	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ T83	
HCP: 15+1	♣ KQ	

Both hands (Answers Page)

Board: 105

Dealer: East

North:

♠ J52

South:

♠ 987

W N E S

Vul: None

♥ K863

♥ Q5

1NT X

North HCP: 6+2

♦ QT9652

♦ AK73

Pass 2♦ All Pass

South HCP: 16

♣ -

♣ AK62

Contract: 2♦ North

Board: 106

Dealer: East

North:

♠ J983

South:

♠ Q62

W N E S

Vul: E-W

♥ 764

♥ AK

1NT X XX 2♠

North HCP: 7

♦ A86

♦ T975

All Pass

South HCP: 16

♣ Q97

♣ AKT6

Contract: 2♠ South

Board: 107

Dealer: North

North:

♠ KJT5

South:

♠ 764

W N E S

Vul: None

♥ AQ4

♥ J8652

1NT X 2♦

North HCP: 17

♦ KT76

♦ 98

Pass 2♥ All Pass

South HCP: 3+1

♣ KJ

♣ Q43

Contract: 2♥ North

Board: 108

Dealer: South

North:

♠ T6

South:

♠ AQJ53

W N E S

Vul: N-S

♥ JT65

♥ A92

1NT

X XX All Pass

North HCP: 6

♦ 965

♦ AJ4

South HCP: 16+1

♣ AJ86

♣ 32

Contract: 1NTXX South

Board: 109

Dealer: North

North:

♠ K43

South:

♠ J9652

W N E S

Vul: E-W

♥ AQJ92

♥ T64

1NT X 2♥

Pass 2♠ All Pass

North HCP: 15+1

♦ T83

♦ A42

South HCP: 5+1

♣ KQ

♣ 86

Contract: 2♠ North

South hands**Exit_Transfers**

Board: 105 ♠ 987 RHO opens the bidding 1NT.

Dealer: East ♥ Q5 You bid next.

Vul: None ♦ AK73

HCP: 16 ♣ AK62

Board: 106 ♠ Q62 RHO opens the bidding 1NT.

Dealer: East ♥ AK You bid next.

Vul: E-W ♦ T975 West (LHO) bids 2♦ if possible.

HCP: 16 ♣ AKT6 East (RHO) Redoubles if possible.

Board: 107 ♠ 764 Partner bids first.

Dealer: North ♥ J8652 East (RHO) Doubles 1NT if possible.

Vul: None ♦ 98

HCP: 3+1 ♣ Q43

Board: 108 ♠ AQJ53 You bid first.

Dealer: South ♥ A92 West (LHO) Doubles 1NT if possible.

Vul: N-S ♦ AJ4

HCP: 16+1 ♣ 32

Board: 109 ♠ J9652 Partner bids first.

Dealer: North ♥ T64 East (RHO) Doubles 1NT if possible.

Vul: E-W ♦ A42

HCP: 5+1 ♣ 86

Both hands (Answers Page)

Board: 105

Dealer: East

North:

♠ J52

South:

♠ 987

W N E S

Vul: None

♥ K863

♥ Q5

1NT X

North HCP: 6+2

♦ QT9652

♦ AK73

Pass 2♦ All Pass

South HCP: 16

♣ -

♣ AK62

Contract: 2♦ North

Board: 106

Dealer: East

North:

♠ J983

South:

♠ Q62

W N E S

Vul: E-W

♥ 764

♥ AK

1NT X XX 2♠

North HCP: 7

♦ A86

♦ T975

All Pass

South HCP: 16

♣ Q97

♣ AKT6

Contract: 2♠ South

Board: 107

Dealer: North

North:

♠ KJT5

South:

♠ 764

W N E S

Vul: None

♥ AQ4

♥ J8652

1NT X 2♦

North HCP: 17

♦ KT76

♦ 98

Pass 2♥ All Pass

South HCP: 3+1

♣ KJ

♣ Q43

Contract: 2♥ North

Board: 108

Dealer: South

North:

♠ T6

South:

♠ AQJ53

W N E S

Vul: N-S

♥ JT65

♥ A92

1NT

North HCP: 6

♦ 965

♦ AJ4

X XX All Pass

South HCP: 16+1

♣ AJ86

♣ 32

Contract: 1NTXX South

Board: 109

Dealer: North

North:

♠ K43

South:

♠ J9652

W N E S

Vul: E-W

♥ AQJ92

♥ T64

1NT X 2♥

North HCP: 15+1

♦ T83

♦ A42

Pass 2♠ All Pass

South HCP: 5+1

♣ KQ

♣ 86

Contract: 2♠ North

Board: 110	♠ J875	LHO opens the bidding 1NT.
Dealer: East	♥ A98	Partner bids next.
Vul: Both	♦ JT86	West (RHO) bids 2♦ if possible.
HCP: 6	♣ 43	East (LHO) Redoubles if possible.

Board: 111	♠ AKT	You bid first.
Dealer: North	♥ J4	East (LHO) Doubles 1NT if possible.
Vul: None	♦ J8643	
HCP: 15+1	♣ KQJ	

Board: 112	♠ Q632	Partner bids first.
Dealer: South	♥ 843	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ JT74	
HCP: 3	♣ 75	

Board: 113	♠ KQT63	You bid first.
Dealer: North	♥ 643	East (LHO) Doubles 1NT if possible.
Vul: None	♦ AQ	West (RHO) Doubles 3♣ if possible.
HCP: 15+1	♣ AT9	

Board: 114	♠ QJ85	You bid first.
Dealer: North	♥ QT6	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ Q7	
HCP: 16	♣ AKQ8	

Both hands (Answers Page)

Board: 110	North:	South:	W	N	E	S
Dealer: East	♠ J875	♠ Q63			1NT	X
Vul: Both	♥ A98	♥ K32	2♦	X	XX	2♠
North HCP: 6	♦ JT86	♦ A54		All Pass		
South HCP: 16	♣ 43	♣ AK85				
Contract: 2♠ South						

Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ J743		1NT	X	XX
Vul: None	♥ J4	♥ KT52		All Pass		
North HCP: 15+1	♦ J8643	♦ A9				
South HCP: 8	♣ KQJ	♣ 542				
Contract: 1NTXX North						

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ Q632	♠ JT74				1NT
Vul: Both	♥ 843	♥ KQ2	X	All Pass		
North HCP: 3	♦ JT74	♦ AQ8				
South HCP: 15	♣ 75	♣ K93				
Contract: 1NTX South						

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ KQT63	♠ J8		1NT	X	2♠ ¹
Vul: None	♥ 643	♥ QJ	Pass	3♣ ²	Pass	Pass
North HCP: 15+1	♦ AQ	♦ T96	X	All Pass		
South HCP: 5+2	♣ AT9	♣ J76543				
Contract: 3♣X North			1.	1N-2S transfer to clubs		
			2.	automat		

Board: 114	North:	South:	W	N	E	S
Dealer: North	♠ QJ85	♠ T96432		1NT	X	2♥
Vul: N-S	♥ QT6	♥ A	Pass	2NT ¹	Pass	4♠
North HCP: 16	♦ Q7	♦ J85		All Pass		
South HCP: 5+2	♣ AKQ8	♣ T65				
Contract: 4♠ South			1.	Extended acceptance after NT		

South hands**Exit_Transfers**

Board: 110	♠ Q63	RHO opens the bidding 1NT.
Dealer: East	♥ K32	You bid next.
Vul: Both	♦ A54	West (LHO) bids 2♦ if possible.
HCP: 16	♣ AK85	East (RHO) Redoubles if possible.

Board: 111	♠ J743	Partner bids first.
Dealer: North	♥ KT52	East (RHO) Doubles 1NT if possible.
Vul: None	♦ A9	
HCP: 8	♣ 542	

Board: 112	♠ JT74	You bid first.
Dealer: South	♥ KQ2	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ AQ8	
HCP: 15	♣ K93	

Board: 113	♠ J8	Partner bids first.
Dealer: North	♥ QJ	East (RHO) Doubles 1NT if possible.
Vul: None	♦ T96	West (LHO) Doubles 3♣ if possible.
HCP: 5+2	♣ J76543	

Board: 114	♠ T96432	Partner bids first.
Dealer: North	♥ A	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ J85	
HCP: 5+2	♣ T65	

Both hands (Answers Page)

Board: 110	North:	South:	W	N	E	S
Dealer: East	♠ J875	♠ Q63			1NT	X
Vul: Both	♥ A98	♥ K32	2♦	X	XX	2♠
North HCP: 6	♦ JT86	♦ A54		All Pass		
South HCP: 16	♣ 43	♣ AK85				
Contract: 2♠ South						

Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ J743		1NT	X	XX
Vul: None	♥ J4	♥ KT52		All Pass		
North HCP: 15+1	♦ J8643	♦ A9				
South HCP: 8	♣ KQJ	♣ 542				
Contract: 1NTXX North						

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ Q632	♠ JT74				1NT
Vul: Both	♥ 843	♥ KQ2	X	All Pass		
North HCP: 3	♦ JT74	♦ AQ8				
South HCP: 15	♣ 75	♣ K93				
Contract: 1NTX South						

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ KQT63	♠ J8		1NT	X	2♠ ¹
Vul: None	♥ 643	♥ QJ	Pass	3♣ ²	Pass	Pass
North HCP: 15+1	♦ AQ	♦ T96	X	All Pass		
South HCP: 5+2	♣ AT9	♣ J76543				
Contract: 3♣X North			1.	1N-2S transfer to clubs		
			2.	automat		

Board: 114	North:	South:	W	N	E	S
Dealer: North	♠ QJ85	♠ T96432		1NT	X	2♥
Vul: N-S	♥ QT6	♥ A	Pass	2NT ¹	Pass	4♠
North HCP: 16	♦ Q7	♦ J85		All Pass		
South HCP: 5+2	♣ AKQ8	♣ T65				
Contract: 4♠ South			1.	Extended acceptance after NT		

North hands

Exit_Transfers

Board: 115	♠ KQ7	You bid first.
Dealer: North	♥ 75	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ AK84	West (RHO) Doubles 2♥ if possible.
HCP: 15	♣ K864	East (LHO) Doubles 2♠ if possible.

Board: 116	♠ T93	Partner bids first.
Dealer: South	♥ J2	West (RHO) Doubles 1NT if possible.
Vul: None	♦ Q983	
HCP: 5	♣ Q765	

Board: 117	♠ 96	LHO opens the bidding 1NT.
Dealer: East	♥ K64	Partner bids next.
Vul: N-S	♦ KJT8542	West (RHO) bids 2♥ if possible.
HCP: 7+3	♣ 7	

Board: 118	♠ K873	RHO opens the bidding 1NT.
Dealer: West	♥ AK3	You bid next.
Vul: None	♦ KQ	
HCP: 20	♣ KQ87	

Board: 119	♠ AKQ	You bid first.
Dealer: North	♥ J96	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ A764	West (RHO) Doubles 2♠ if possible.
HCP: 15	♣ J64	

Both hands (Answers Page)

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ J865		1NT	X	Pass
Vul: Both	♥ 75	♥ J942	Pass	XX	Pass	2♥
North HCP: 15	♦ AK84	♦ T93	X	2♠	X	All Pass
South HCP: 3	♣ K864	♣ J3				
Contract:	2♠X North					

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ T93	♠ A862			1NT	
Vul: None	♥ J2	♥ AT84	X	Pass	Pass	XX
North HCP: 5	♦ Q983	♦ 65			All Pass	
South HCP: 15	♣ Q765	♣ AK8				
Contract:	1NTXX South					

Board: 117	North:	South:	W	N	E	S
Dealer: East	♠ 96	♠ AK2			1NT	X
Vul: N-S	♥ K64	♥ JT75	2♥	3♦	All Pass	
North HCP: 7+3	♦ KJT8542	♦ 97				
South HCP: 15	♣ 7	♣ AKT8				
Contract:	3♦ North					

Board: 118	North:	South:	W	N	E	S
Dealer: West	♠ K873	♠ T62	1NT	X	Pass	2♦
Vul: None	♥ AK3	♥ T72			All Pass	
North HCP: 20	♦ KQ	♦ JT632				
South HCP: 1+1	♣ KQ87	♣ 54				
Contract:	2♦ South					

Board: 119	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T9765		1NT	X	2♥
Vul: N-S	♥ J96	♥ KQ7	Pass	2♠	Pass	Pass
North HCP: 15	♦ A764	♦ 52	X		All Pass	
South HCP: 5+1	♣ J64	♣ T85				
Contract:	2♠X North					

South hands**Exit_Transfers**

Board: 115	♠ J865	Partner bids first.
Dealer: North	♥ J942	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ T93	West (LHO) Doubles 2♥ if possible.
HCP: 3	♣ J3	East (RHO) Doubles 2♠ if possible.

Board: 116	♠ A862	You bid first.
Dealer: South	♥ AT84	West (LHO) Doubles 1NT if possible.
Vul: None	♦ 65	
HCP: 15	♣ AK8	

Board: 117	♠ AK2	RHO opens the bidding 1NT.
Dealer: East	♥ JT75	You bid next.
Vul: N-S	♦ 97	West (LHO) bids 2♥ if possible.
HCP: 15	♣ AKT8	

Board: 118	♠ T62	LHO opens the bidding 1NT.
Dealer: West	♥ T72	Partner bids next.
Vul: None	♦ JT632	
HCP: 1+1	♣ 54	

Board: 119	♠ T9765	Partner bids first.
Dealer: North	♥ KQ7	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ 52	West (LHO) Doubles 2♠ if possible.
HCP: 5+1	♣ T85	

Both hands (Answers Page)

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ J865		1NT	X	Pass
Vul: Both	♥ 75	♥ J942	Pass	XX	Pass	2♥
North HCP: 15	♦ AK84	♦ T93	X	2♠	X	All Pass
South HCP: 3	♣ K864	♣ J3				
Contract:	2♠X North					

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ T93	♠ A862			1NT	
Vul: None	♥ J2	♥ AT84	X	Pass	Pass	XX
North HCP: 5	♦ Q983	♦ 65			All Pass	
South HCP: 15	♣ Q765	♣ AK8				
Contract:	1NTXX South					

Board: 117	North:	South:	W	N	E	S
Dealer: East	♠ 96	♠ AK2			1NT	X
Vul: N-S	♥ K64	♥ JT75	2♥	3♦	All Pass	
North HCP: 7+3	♦ KJT8542	♦ 97				
South HCP: 15	♣ 7	♣ AKT8				
Contract:	3♦ North					

Board: 118	North:	South:	W	N	E	S
Dealer: West	♠ K873	♠ T62	1NT	X	Pass	2♦
Vul: None	♥ AK3	♥ T72			All Pass	
North HCP: 20	♦ KQ	♦ JT632				
South HCP: 1+1	♣ KQ87	♣ 54				
Contract:	2♦ South					

Board: 119	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T9765		1NT	X	2♥
Vul: N-S	♥ J96	♥ KQ7	Pass	2♠	Pass	Pass
North HCP: 15	♦ A764	♦ 52	X		All Pass	
South HCP: 5+1	♣ J64	♣ T85				
Contract:	2♠X North					

Board: 120	♠ K8	RHO opens the bidding 1NT.
Dealer: West	♥ AJ4	You bid next.
Vul: Both	♦ AK97	East (LHO) bids 2♦ if possible.
HCP: 18	♣ QJ65	West (RHO) Doubles 2♠ if possible.
		East (LHO) bids 3♥ if possible.
		West (RHO) Doubles 4♠ if possible.

Board: 121	♠ KQ83	RHO opens the bidding 1NT.
Dealer: West	♥ K85	You bid next.
Vul: E-W	♦ J2	East (LHO) bids 2♥ if possible.
HCP: 16	♣ AQJ2	West (RHO) bids 2♠ if possible.

Board: 122	♠ KQ64	RHO opens the bidding 1NT.
Dealer: West	♥ K6	You bid next.
Vul: Both	♦ AQJT8	
HCP: 15+1	♣ T9	

Board: 123	♠ K84	You bid first.
Dealer: North	♥ KJT	East (LHO) Doubles 1NT if possible.
Vul: None	♦ AJT9	
HCP: 15	♣ KT6	

Both hands (Answers Page)

Board: 120

Dealer: West

North:

♠ K8

South:

♠ T97654

W N E S

1NT X 2♦ 2♠

Vul: Both

♥ AJ4

♥ 75

X Pass 3♥ 3♠

North HCP: 18

♦ AK97

♦ QJT

Pass 4♠ Pass Pass

South HCP: 3+2

♣ QJ65

♣ T9

X All Pass

Contract: 4♠X North

Board: 121

Dealer: West

North:

♠ KQ83

South:

♠ J6

W N E S

1NT X 2♥ Pass

Vul: E-W

♥ K85

♥ T962

2♠ Pass Pass X

North HCP: 16

♦ J2

♦ K873

Pass 3♣ All Pass

South HCP: 4

♣ AQJ2

♣ 643

Contract: 3♣ North

Board: 122

Dealer: West

North:

♠ KQ64

South:

♠ J2

W N E S

1NT X Pass 2♥

Vul: Both

♥ K6

♥ QJ9854

All Pass

North HCP: 15+1

♦ AQJT8

♦ 752

South HCP: 6+2

♣ T9

♣ Q8

Contract: 2♥ South

Board: 123

Dealer: North

North:

♠ K84

South:

♠ AT53

W N E S

1NT X XX

Vul: None

♥ KJT

♥ 9432

All Pass

North HCP: 15

♦ AJT9

♦ Q7

South HCP: 6

♣ KT6

♣ 942

Contract: 1NTXX North

South hands**Exit_Transfers**

Board: 120	♠ T97654	LHO opens the bidding 1NT.
Dealer: West	♥ 75	Partner bids next.
Vul: Both	♦ QJT	East (RHO) bids 2♦ if possible.
HCP: 3+2	♣ T9	West (LHO) Doubles 2♠ if possible.
		East (RHO) bids 3♥ if possible.
		West (LHO) Doubles 4♠ if possible.

Board: 121	♠ J6	LHO opens the bidding 1NT.
Dealer: West	♥ T962	Partner bids next.
Vul: E-W	♦ K873	East (RHO) bids 2♥ if possible.
HCP: 4	♣ 643	West (LHO) bids 2♠ if possible.

Board: 122	♠ J2	LHO opens the bidding 1NT.
Dealer: West	♥ QJ9854	Partner bids next.
Vul: Both	♦ 752	
HCP: 6+2	♣ Q8	

Board: 123	♠ AT53	Partner bids first.
Dealer: North	♥ 9432	East (RHO) Doubles 1NT if possible.
Vul: None	♦ Q7	
HCP: 6	♣ 942	

Both hands (Answers Page)

Board: 120

Dealer: West

North:

♠ K8

South:

♠ T97654

W N E S

1NT X 2♦ 2♠

Vul: Both

♥ AJ4

♥ 75

X Pass 3♥ 3♠

North HCP: 18

♦ AK97

♦ QJT

Pass 4♠ Pass Pass

South HCP: 3+2

♣ QJ65

♣ T9

X All Pass

Contract: 4♠X North

Board: 121

Dealer: West

North:

♠ KQ83

South:

♠ J6

W N E S

1NT X 2♥ Pass

Vul: E-W

♥ K85

♥ T962

2♠ Pass Pass X

North HCP: 16

♦ J2

♦ K873

Pass 3♣ All Pass

South HCP: 4

♣ AQJ2

♣ 643

Contract: 3♣ North

Board: 122

Dealer: West

North:

♠ KQ64

South:

♠ J2

W N E S

1NT X Pass 2♥

Vul: Both

♥ K6

♥ QJ9854

All Pass

North HCP: 15+1

♦ AQJT8

♦ 752

South HCP: 6+2

♣ T9

♣ Q8

Contract: 2♥ South

Board: 123

Dealer: North

North:

♠ K84

South:

♠ AT53

W N E S

1NT X XX

Vul: None

♥ KJT

♥ 9432

All Pass

North HCP: 15

♦ AJT9

♦ Q7

South HCP: 6

♣ KT6

♣ 942

Contract: 1NTXX North

Board: 124	♠ KQ4	RHO opens the bidding 1NT.
Dealer: West	♥ 7652	You bid next.
Vul: N-S	♦ A872	
HCP: 15	♣ AQ	

Board: 125	♠ T753	LHO opens the bidding 1NT.
Dealer: East	♥ AJ754	Partner bids next.
Vul: Both	♦ T4	
HCP: 5+1	♣ T8	

Board: 126	♠ AQT	RHO opens the bidding 1NT.
Dealer: West	♥ AK863	You bid next.
Vul: None	♦ 964	East (LHO) bids 2♥ if possible.
HCP: 16+1	♣ K2	

Board: 127	♠ JT2	You bid first.
Dealer: North	♥ AKQ8	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ QJ	
HCP: 15	♣ QT74	

Board: 128	♠ 72	Partner bids first.
Dealer: South	♥ T852	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ T963	
HCP: 0	♣ 632	

Both hands (Answers Page)

Board: 124	North:	South:	W	N	E	S
Dealer: West	♠ KQ4	♠ T8653	1NT	X	Pass	2♠
Vul: N-S	♥ 7652	♥ AJ84			All Pass	
North HCP: 15	♦ A872	♦ J3				
South HCP: 6+1	♣ AQ	♣ 95				
Contract: 2♠ South						

Board: 125	North:	South:	W	N	E	S
Dealer: East	♠ T753	♠ AQ62			1NT	X
Vul: Both	♥ AJ754	♥ K3	Pass	2♥	All Pass	
North HCP: 5+1	♦ T4	♦ AK73				
South HCP: 16	♣ T8	♣ 963				
Contract: 2♥ North						

Board: 126	North:	South:	W	N	E	S
Dealer: West	♠ AQT	♠ 4	1NT	X	2♥	3♦
Vul: None	♥ AK863	♥ T4			All Pass	
North HCP: 16+1	♦ 964	♦ AK7532				
South HCP: 8+2	♣ K2	♣ JT97				
Contract: 3♦ South						

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ JT2	♠ 965		1NT	X	XX
Vul: N-S	♥ AKQ8	♥ T932			All Pass	
North HCP: 15	♦ QJ	♦ K432				
South HCP: 6	♣ QT74	♣ K3				
Contract: 1NTXX North						

Board: 128	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ AKT95			1NT	
Vul: Both	♥ T852	♥ 93	X	Pass	Pass	2♠
North HCP: 0	♦ T963	♦ KQ2			All Pass	
South HCP: 16+1	♣ 632	♣ AT7				
Contract: 2♠ South						

South hands

Exit_Transfers

Board: 124	♠ T8653	LHO opens the bidding 1NT.
Dealer: West	♥ AJ84	Partner bids next.
Vul: N-S	♦ J3	
HCP: 6+1	♣ 95	

Board: 125	♠ AQ62	RHO opens the bidding 1NT.
Dealer: East	♥ K3	You bid next.
Vul: Both	♦ AK73	
HCP: 16	♣ 963	

Board: 126	♠ 4	LHO opens the bidding 1NT.
Dealer: West	♥ T4	Partner bids next.
Vul: None	♦ AK7532	East (RHO) bids 2♥ if possible.
HCP: 8+2	♣ JT97	

Board: 127	♠ 965	Partner bids first.
Dealer: North	♥ T932	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ K432	
HCP: 6	♣ K3	

Board: 128	♠ AKT95	You bid first.
Dealer: South	♥ 93	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ KQ2	
HCP: 16+1	♣ AT7	

Both hands (Answers Page)

Board: 124	North:	South:	W	N	E	S
Dealer: West	♠ KQ4	♠ T8653	1NT	X	Pass	2♠
Vul: N-S	♥ 7652	♥ AJ84			All Pass	
North HCP: 15	♦ A872	♦ J3				
South HCP: 6+1	♣ AQ	♣ 95				
Contract: 2♠ South						

Board: 125	North:	South:	W	N	E	S
Dealer: East	♠ T753	♠ AQ62			1NT	X
Vul: Both	♥ AJ754	♥ K3	Pass	2♥	All Pass	
North HCP: 5+1	♦ T4	♦ AK73				
South HCP: 16	♣ T8	♣ 963				
Contract: 2♥ North						

Board: 126	North:	South:	W	N	E	S
Dealer: West	♠ AQT	♠ 4	1NT	X	2♥	3♦
Vul: None	♥ AK863	♥ T4			All Pass	
North HCP: 16+1	♦ 964	♦ AK7532				
South HCP: 8+2	♣ K2	♣ JT97				
Contract: 3♦ South						

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ JT2	♠ 965		1NT	X	XX
Vul: N-S	♥ AKQ8	♥ T932			All Pass	
North HCP: 15	♦ QJ	♦ K432				
South HCP: 6	♣ QT74	♣ K3				
Contract: 1NTXX North						

Board: 128	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ AKT95			1NT	
Vul: Both	♥ T852	♥ 93	X	Pass	Pass	2♠
North HCP: 0	♦ T963	♦ KQ2			All Pass	
South HCP: 16+1	♣ 632	♣ AT7				
Contract: 2♠ South						

North hands

Exit_Transfers

Board: 129	♠ Q95	LHO opens the bidding 1NT.
Dealer: East	♥ J8654	Partner bids next.
Vul: N-S	♦ 7	
HCP: 3+1	♣ T972	

Board: 130	♠ Q3	Partner bids first.
Dealer: South	♥ J3	West (RHO) Doubles 1NT if possible.
Vul: None	♦ T72	East (LHO) Doubles 3♣ if possible.
HCP: 3+2	♣ T76542	

Board: 131	♠ T9862	LHO opens the bidding 1NT.
Dealer: East	♥ JT5	Partner bids next.
Vul: N-S	♦ 97	West (RHO) bids 2♦ if possible.
HCP: 4+1	♣ K63	

Board: 132	♠ A3	RHO opens the bidding 1NT.
Dealer: West	♥ K65	You bid next.
Vul: Both	♦ A975	East (LHO) bids 2♦ if possible.
HCP: 20	♣ AKQ5	

Board: 133	♠ AQ98	You bid first.
Dealer: North	♥ KQ3	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ 763	
HCP: 16	♣ KQ7	

Both hands (Answers Page)

Board: 129	North:	South:	W	N	E	S
Dealer: East	♠ Q95	♠ AJT7			1NT	X
Vul: N-S	♥ J8654	♥ AK9	Pass	2♥	All Pass	
North HCP: 3+1	♦ 7	♦ KQ42				
South HCP: 18	♣ T972	♣ J3				
Contract: 2♥ North						

Board: 130	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AT92			1NT	
Vul: None	♥ J3	♥ A7	X	2♠ ¹	Pass	3♣ ²
North HCP: 3+2	♦ T72	♦ KJ53	Pass	Pass	X	All Pass
South HCP: 16	♣ T76542	♣ A83				
Contract: 3♣X South			1. 1N-2S transfer to clubs			
			2. automat			

Board: 131	North:	South:	W	N	E	S
Dealer: East	♠ T9862	♠ 543			1NT	X
Vul: N-S	♥ JT5	♥ AK9	2♦	2♠	Pass	3♠
North HCP: 4+1	♦ 97	♦ AQT64	All Pass			
South HCP: 17+1	♣ K63	♣ A8				
Contract: 3♠ South						

Board: 132	North:	South:	W	N	E	S
Dealer: West	♠ A3	♠ KT752	1NT	X	2♦	2♠
Vul: Both	♥ K65	♥ Q4	All Pass			
North HCP: 20	♦ A975	♦ T4				
South HCP: 5+1	♣ AKQ5	♣ T864				
Contract: 2♠ South						

Board: 133	North:	South:	W	N	E	S
Dealer: North	♠ AQ98	♠ K7		1NT	X	2♦
Vul: N-S	♥ KQ3	♥ J8642	Pass	2♥	All Pass	
North HCP: 16	♦ 763	♦ K842				
South HCP: 7+1	♣ KQ7	♣ 65				
Contract: 2♥ North						

South hands

Exit_Transfers

Board: 129	♠ AJT7	RHO opens the bidding 1NT.
Dealer: East	♥ AK9	You bid next.
Vul: N-S	♦ KQ42	
HCP: 18	♣ J3	

Board: 130	♠ AT92	You bid first.
Dealer: South	♥ A7	West (LHO) Doubles 1NT if possible.
Vul: None	♦ KJ53	East (RHO) Doubles 3♣ if possible.
HCP: 16	♣ A83	

Board: 131	♠ 543	RHO opens the bidding 1NT.
Dealer: East	♥ AK9	You bid next.
Vul: N-S	♦ AQT64	West (LHO) bids 2♦ if possible.
HCP: 17+1	♣ A8	

Board: 132	♠ KT752	LHO opens the bidding 1NT.
Dealer: West	♥ Q4	Partner bids next.
Vul: Both	♦ T4	East (RHO) bids 2♦ if possible.
HCP: 5+1	♣ T864	

Board: 133	♠ K7	Partner bids first.
Dealer: North	♥ J8642	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ K842	
HCP: 7+1	♣ 65	

Both hands (Answers Page)

Board: 129	North:	South:	W	N	E	S
Dealer: East	♠ Q95	♠ AJT7			1NT	X
Vul: N-S	♥ J8654	♥ AK9	Pass	2♥	All Pass	
North HCP: 3+1	♦ 7	♦ KQ42				
South HCP: 18	♣ T972	♣ J3				
Contract: 2♥ North						

Board: 130	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AT92			1NT	
Vul: None	♥ J3	♥ A7	X	2♠ ¹	Pass	3♣ ²
North HCP: 3+2	♦ T72	♦ KJ53	Pass	Pass	X	All Pass
South HCP: 16	♣ T76542	♣ A83				
Contract: 3♣X South			1. 1N-2S transfer to clubs			
			2. automat			

Board: 131	North:	South:	W	N	E	S
Dealer: East	♠ T9862	♠ 543			1NT	X
Vul: N-S	♥ JT5	♥ AK9	2♦	2♠	Pass	3♠
North HCP: 4+1	♦ 97	♦ AQT64	All Pass			
South HCP: 17+1	♣ K63	♣ A8				
Contract: 3♠ South						

Board: 132	North:	South:	W	N	E	S
Dealer: West	♠ A3	♠ KT752	1NT	X	2♦	2♠
Vul: Both	♥ K65	♥ Q4	All Pass			
North HCP: 20	♦ A975	♦ T4				
South HCP: 5+1	♣ AKQ5	♣ T864				
Contract: 2♠ South						

Board: 133	North:	South:	W	N	E	S
Dealer: North	♠ AQ98	♠ K7		1NT	X	2♦
Vul: N-S	♥ KQ3	♥ J8642	Pass	2♥	All Pass	
North HCP: 16	♦ 763	♦ K842				
South HCP: 7+1	♣ KQ7	♣ 65				
Contract: 2♥ North						

North hands

Exit_Transfers

Board: 134	♠ 53	Partner bids first.
Dealer: South	♥ QT7	West (RHO) Doubles 1NT if possible.
Vul: None	♦ T53	East (LHO) Doubles 2♦ if possible.
HCP: 3+1	♣ JT984	

Board: 135	♠ QJ8	You bid first.
Dealer: North	♥ AJ62	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ Q2	
HCP: 15	♣ AJ83	

Board: 136	♠ A7	RHO opens the bidding 1NT.
Dealer: West	♥ Q43	You bid next.
Vul: Both	♦ KQ92	
HCP: 18	♣ AK53	

Board: 137	♠ JT743	LHO opens the bidding 1NT.
Dealer: East	♥ K8	Partner bids next.
Vul: None	♦ A75	West (RHO) bids 2♦ if possible.
HCP: 8+1	♣ 632	

Board: 138	♠ AKT	You bid first.
Dealer: North	♥ T2	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ KJ76	
HCP: 15	♣ A653	

Both hands (Answers Page)

Board: 134	North:	South:	W	N	E	S
Dealer: South	♠ 53	♠ KQ86				1NT
Vul: None	♥ QT7	♥ AJ8	X	Pass	Pass	XX
North HCP: 3+1	♦ T53	♦ KQ64	Pass	2♣ ¹	Pass	2♦
South HCP: 15	♣ JT984	♣ 52	Pass	Pass	X	All Pass
Contract: 2♦ X South						1. artificial

Board: 135	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ KT754		1NT	X	2♥
Vul: E-W	♥ AJ62	♥ 98	Pass	2♠	All Pass	
North HCP: 15	♦ Q2	♦ KT97				
South HCP: 6+1	♣ AJ83	♣ 52				
Contract: 2♠ North						

Board: 136	North:	South:	W	N	E	S
Dealer: West	♠ A7	♠ T5432	1NT	X	Pass	2♠
Vul: Both	♥ Q43	♥ K862	All Pass			
North HCP: 18	♦ KQ92	♦ T7				
South HCP: 3+1	♣ AK53	♣ T7				
Contract: 2♠ South						

Board: 137	North:	South:	W	N	E	S
Dealer: East	♠ JT743	♠ K98			1NT	X
Vul: None	♥ K8	♥ AJ74	2♦	2♠	All Pass	
North HCP: 8+1	♦ A75	♦ QJ63				
South HCP: 15	♣ 632	♣ KJ				
Contract: 2♠ North						

Board: 138	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ J98		1NT	X	Pass
Vul: N-S	♥ T2	♥ 874	Pass	XX	Pass	2♦
North HCP: 15	♦ KJ76	♦ Q8432	All Pass			
South HCP: 3+1	♣ A653	♣ T2				
Contract: 2♦ South						

South hands**Exit_Transfers**

Board: 134	♠ KQ86	You bid first.
Dealer: South	♥ AJ8	West (LHO) Doubles 1NT if possible.
Vul: None	♦ KQ64	East (RHO) Doubles 2♦ if possible.
HCP: 15	♣ 52	

Board: 135	♠ KT754	Partner bids first.
Dealer: North	♥ 98	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ KT97	
HCP: 6+1	♣ 52	

Board: 136	♠ T5432	LHO opens the bidding 1NT.
Dealer: West	♥ K862	Partner bids next.
Vul: Both	♦ T7	
HCP: 3+1	♣ T7	

Board: 137	♠ K98	RHO opens the bidding 1NT.
Dealer: East	♥ AJ74	You bid next.
Vul: None	♦ QJ63	West (LHO) bids 2♦ if possible.
HCP: 15	♣ KJ	

Board: 138	♠ J98	Partner bids first.
Dealer: North	♥ 874	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ Q8432	
HCP: 3+1	♣ T2	

Both hands (Answers Page)

Board: 134	North:	South:	W	N	E	S
Dealer: South	♠ 53	♠ KQ86				1NT
Vul: None	♥ QT7	♥ AJ8	X	Pass	Pass	XX
North HCP: 3+1	♦ T53	♦ KQ64	Pass	2♣ ¹	Pass	2♦
South HCP: 15	♣ JT984	♣ 52	Pass	Pass	X	All Pass
Contract: 2♦ X South						1. artificial

Board: 135	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ KT754		1NT	X	2♥
Vul: E-W	♥ AJ62	♥ 98	Pass	2♠	All Pass	
North HCP: 15	♦ Q2	♦ KT97				
South HCP: 6+1	♣ AJ83	♣ 52				
Contract: 2♠ North						

Board: 136	North:	South:	W	N	E	S
Dealer: West	♠ A7	♠ T5432	1NT	X	Pass	2♠
Vul: Both	♥ Q43	♥ K862	All Pass			
North HCP: 18	♦ KQ92	♦ T7				
South HCP: 3+1	♣ AK53	♣ T7				
Contract: 2♠ South						

Board: 137	North:	South:	W	N	E	S
Dealer: East	♠ JT743	♠ K98			1NT	X
Vul: None	♥ K8	♥ AJ74	2♦	2♠	All Pass	
North HCP: 8+1	♦ A75	♦ QJ63				
South HCP: 15	♣ 632	♣ KJ				
Contract: 2♠ North						

Board: 138	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ J98		1NT	X	Pass
Vul: N-S	♥ T2	♥ 874	Pass	XX	Pass	2♦
North HCP: 15	♦ KJ76	♦ Q8432	All Pass			
South HCP: 3+1	♣ A653	♣ T2				
Contract: 2♦ South						

North hands

Exit_Transfers

Board: 139 ♠ J4 LHO opens the bidding 1NT.

Dealer: East ♥ J98543 Partner bids next.

Vul: Both ♦ T95 West (RHO) Redoubles if possible.

HCP: 2+2 ♣ 86

Board: 140 ♠ 842 Partner bids first.

Dealer: South ♥ A9 West (RHO) Doubles 1NT if possible.

Vul: None ♦ 8743

HCP: 5 ♣ J643

Board: 141 ♠ KT53 LHO opens the bidding 1NT.

Dealer: East ♥ T75 Partner bids next.

Vul: E-W ♦ Q965

HCP: 5 ♣ 93

Board: 142 ♠ KJT5 You bid first.

Dealer: North ♥ KQT8 East (LHO) Doubles 1NT if possible.

Vul: E-W ♦ 43 West (RHO) Doubles 2♠ if possible.

HCP: 15 ♣ KQJ

Board: 143 ♠ JT942 LHO opens the bidding 1NT.

Dealer: East ♥ 93 Partner bids next.

Vul: None ♦ A3

HCP: 6+1 ♣ J732

Both hands (Answers Page)

Board: 139	North:	South:	W	N	E	S
Dealer: East	♠ J4	♠ Q965			1NT	X
Vul: Both	♥ J98543	♥ AQ	XX	2♥	All Pass	
North HCP: 2+2	♦ T95	♦ KJ82				
South HCP: 17	♣ 86	♣ AJT				
Contract: 2♥ North						

Board: 140	North:	South:	W	N	E	S
Dealer: South	♠ 842	♠ AK963			1NT	
Vul: None	♥ A9	♥ K4	X	Pass	Pass	2♠
North HCP: 5	♦ 8743	♦ QJ6		All Pass		
South HCP: 15+1	♣ J643	♣ QT7				
Contract: 2♠ South						

Board: 141	North:	South:	W	N	E	S
Dealer: East	♠ KT53	♠ QJ			1NT	X
Vul: E-W	♥ T75	♥ AJ942	Pass	2♠	All Pass	
North HCP: 5	♦ Q965	♦ A74				
South HCP: 17+1	♣ 93	♣ AJT				
Contract: 2♠ North						

Board: 142	North:	South:	W	N	E	S
Dealer: North	♠ KJT5	♠ 42		1NT	X	Pass
Vul: E-W	♥ KQT8	♥ 42	Pass	XX	Pass	2♣ ¹
North HCP: 15	♦ 43	♦ QJ752	Pass	2♥	Pass	2♠
South HCP: 3+1	♣ KQJ	♣ T864	X	All Pass		
Contract: 2♠X South						

1. artificial

Board: 143	North:	South:	W	N	E	S
Dealer: East	♠ JT942	♠ Q83			1NT	X
Vul: None	♥ 93	♥ AKQT	Pass	2♠	All Pass	
North HCP: 6+1	♦ A3	♦ K8				
South HCP: 18	♣ J732	♣ AT95				
Contract: 2♠ North						

South hands

Exit_Transfers

Board: 139 ♠ Q965 RHO opens the bidding 1NT.

Dealer: East ♥ AQ You bid next.

Vul: Both ♦ KJ82 West (LHO) Redoubles if possible.

HCP: 17 ♣ AJT

Board: 140 ♠ AK963 You bid first.

Dealer: South ♥ K4 West (LHO) Doubles 1NT if possible.

Vul: None ♦ QJ6

HCP: 15+1 ♣ QT7

Board: 141 ♠ QJ RHO opens the bidding 1NT.

Dealer: East ♥ AJ942 You bid next.

Vul: E-W ♦ A74

HCP: 17+1 ♣ AJT

Board: 142 ♠ 42 Partner bids first.

Dealer: North ♥ 42 East (RHO) Doubles 1NT if possible.

Vul: E-W ♦ QJ752 West (LHO) Doubles 2♠ if possible.

HCP: 3+1 ♣ T864

Board: 143 ♠ Q83 RHO opens the bidding 1NT.

Dealer: East ♥ AKQT You bid next.

Vul: None ♦ K8

HCP: 18 ♣ AT95

Both hands (Answers Page)

Board: 139	North:	South:	W	N	E	S
Dealer: East	♠ J4	♠ Q965			1NT	X
Vul: Both	♥ J98543	♥ AQ	XX	2♥	All Pass	
North HCP: 2+2	♦ T95	♦ KJ82				
South HCP: 17	♣ 86	♣ AJT				
Contract: 2♥ North						

Board: 140	North:	South:	W	N	E	S
Dealer: South	♠ 842	♠ AK963			1NT	
Vul: None	♥ A9	♥ K4	X	Pass	Pass	2♠
North HCP: 5	♦ 8743	♦ QJ6	All Pass			
South HCP: 15+1	♣ J643	♣ QT7				
Contract: 2♠ South						

Board: 141	North:	South:	W	N	E	S
Dealer: East	♠ KT53	♠ QJ			1NT	X
Vul: E-W	♥ T75	♥ AJ942	Pass	2♠	All Pass	
North HCP: 5	♦ Q965	♦ A74				
South HCP: 17+1	♣ 93	♣ AJT				
Contract: 2♠ North						

Board: 142	North:	South:	W	N	E	S
Dealer: North	♠ KJT5	♠ 42		1NT	X	Pass
Vul: E-W	♥ KQT8	♥ 42	Pass	XX	Pass	2♣ ¹
North HCP: 15	♦ 43	♦ QJ752	Pass	2♥	Pass	2♠
South HCP: 3+1	♣ KQJ	♣ T864	X	All Pass		
Contract: 2♠X South						

1. artificial

Board: 143	North:	South:	W	N	E	S
Dealer: East	♠ JT942	♠ Q83			1NT	X
Vul: None	♥ 93	♥ AKQT	Pass	2♠	All Pass	
North HCP: 6+1	♦ A3	♦ K8				
South HCP: 18	♣ J732	♣ AT95				
Contract: 2♠ North						

North hands

Exit_Transfers

Board: 144	♠ AQ976	You bid first.
Dealer: North	♥ J42	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ AJ	West (RHO) bids 2♣ if possible.
HCP: 15+1	♣ K94	
Board: 145	♠ QT98	LHO opens the bidding 1NT.
Dealer: East	♥ QT7	Partner bids next.
Vul: N-S	♦ 98743	East (LHO) Redoubles if possible.
HCP: 4+1	♣ 4	West (RHO) bids 2♣ if possible.
Board: 146	♠ 84	Partner bids first.
Dealer: South	♥ J42	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ T97	
HCP: 1+1	♣ 98765	
Board: 147	♠ QT74	LHO opens the bidding 1NT.
Dealer: East	♥ JT642	Partner bids next.
Vul: E-W	♦ 8	West (RHO) Redoubles if possible.
HCP: 3+1	♣ T52	East (LHO) Doubles 2♥ if possible.
Board: 148	♠ QJ9	RHO opens the bidding 1NT.
Dealer: West	♥ K2	You bid next.
Vul: Both	♦ AK752	East (LHO) Redoubles if possible.
HCP: 15+1	♣ QT6	

Both hands (Answers Page)

Board: 144	North:	South:	W	N	E	S
Dealer: North	♠ AQ976	♠ K84		1NT	X	Pass
Vul: N-S	♥ J42	♥ 9875	2♣	Pass	Pass	2♦
North HCP: 15+1	♦ AJ	♦ Q9543		All Pass		
South HCP: 5+1	♣ K94	♣ 2				
Contract: 2♦ South						

Board: 145	North:	South:	W	N	E	S
Dealer: East	♠ QT98	♠ J653		1NT	X	
Vul: N-S	♥ QT7	♥ K2	Pass	Pass	XX	Pass
North HCP: 4+1	♦ 98743	♦ AKJ	2♣ ¹	2♦	Pass	3♦
South HCP: 17	♣ 4	♣ KQ86		All Pass		
Contract: 3♦ South			1. artificial			

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ KQJT5			1NT	
Vul: Both	♥ J42	♥ Q83	X	Pass	Pass	2♠
North HCP: 1+1	♦ T97	♦ Q8		All Pass		
South HCP: 16+1	♣ 98765	♣ AQT				
Contract: 2♠ South						

Board: 147	North:	South:	W	N	E	S
Dealer: East	♠ QT74	♠ J93		1NT	X	
Vul: E-W	♥ JT642	♥ A83	XX	2♥	X	All Pass
North HCP: 3+1	♦ 8	♦ K765				
South HCP: 16	♣ T52	♣ AKJ				
Contract: 2♥X North						

Board: 148	North:	South:	W	N	E	S
Dealer: West	♠ QJ9	♠ 82	1NT	X	XX	2♥
Vul: Both	♥ K2	♥ JT9653		All Pass		
North HCP: 15+1	♦ AK752	♦ T84				
South HCP: 2+2	♣ QT6	♣ J5				
Contract: 2♥ South						

South hands**Exit_Transfers**

Board: 144	♠ K84	Partner bids first.
Dealer: North	♥ 9875	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ Q9543	West (LHO) bids 2♣ if possible.
HCP: 5+1	♣ 2	
Board: 145	♠ J653	RHO opens the bidding 1NT.
Dealer: East	♥ K2	You bid next.
Vul: N-S	♦ AKJ	East (RHO) Redoubles if possible.
HCP: 17	♣ KQ86	West (LHO) bids 2♣ if possible.
Board: 146	♠ KQJT5	You bid first.
Dealer: South	♥ Q83	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ Q8	
HCP: 16+1	♣ AQT	
Board: 147	♠ J93	RHO opens the bidding 1NT.
Dealer: East	♥ A83	You bid next.
Vul: E-W	♦ K765	West (LHO) Redoubles if possible.
HCP: 16	♣ AKJ	East (RHO) Doubles 2♥ if possible.
Board: 148	♠ 82	LHO opens the bidding 1NT.
Dealer: West	♥ JT9653	Partner bids next.
Vul: Both	♦ T84	East (RHO) Redoubles if possible.
HCP: 2+2	♣ J5	

Both hands (Answers Page)

Board: 144	North:	South:	W	N	E	S
Dealer: North	♠ AQ976	♠ K84		1NT	X	Pass
Vul: N-S	♥ J42	♥ 9875	2♣	Pass	Pass	2♦
North HCP: 15+1	♦ AJ	♦ Q9543		All Pass		
South HCP: 5+1	♣ K94	♣ 2				
Contract: 2♦ South						

Board: 145	North:	South:	W	N	E	S
Dealer: East	♠ QT98	♠ J653		1NT	X	
Vul: N-S	♥ QT7	♥ K2	Pass	Pass	XX	Pass
North HCP: 4+1	♦ 98743	♦ AKJ	2♣ ¹	2♦	Pass	3♦
South HCP: 17	♣ 4	♣ KQ86		All Pass		
Contract: 3♦ South			1. artificial			

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ KQJT5			1NT	
Vul: Both	♥ J42	♥ Q83	X	Pass	Pass	2♠
North HCP: 1+1	♦ T97	♦ Q8		All Pass		
South HCP: 16+1	♣ 98765	♣ AQT				
Contract: 2♠ South						

Board: 147	North:	South:	W	N	E	S
Dealer: East	♠ QT74	♠ J93		1NT	X	
Vul: E-W	♥ JT642	♥ A83	XX	2♥	X	All Pass
North HCP: 3+1	♦ 8	♦ K765				
South HCP: 16	♣ T52	♣ AKJ				
Contract: 2♥X North						

Board: 148	North:	South:	W	N	E	S
Dealer: West	♠ QJ9	♠ 82	1NT	X	XX	2♥
Vul: Both	♥ K2	♥ JT9653		All Pass		
North HCP: 15+1	♦ AK752	♦ T84				
South HCP: 2+2	♣ QT6	♣ J5				
Contract: 2♥ South						

North hands

Exit_Transfers

Board: 149	♠ Q64	You bid first.
Dealer: North	♥ AKJ84	East (LHO) Doubles 1NT if possible.
Vul: None	♦ Q2	
HCP: 15+1	♣ KT2	

Board: 150	♠ Q96	Partner bids first.
Dealer: South	♥ Q7652	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ Q3	
HCP: 8+1	♣ Q54	

Board: 151	♠ K87	You bid first.
Dealer: North	♥ K643	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ A9	
HCP: 17	♣ AKT7	

Board: 152	♠ AJ64	RHO opens the bidding 1NT.
Dealer: West	♥ KQ3	You bid next.
Vul: None	♦ K2	East (LHO) bids 2♥ if possible.
HCP: 16	♣ K976	West (RHO) bids 2♠ if possible.

Board: 153	♠ K98	You bid first.
Dealer: North	♥ K73	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ AQ8	
HCP: 15	♣ K852	

Both hands (Answers Page)

Board: 149	North:	South:	W	N	E	S
Dealer: North	♠ Q64	♠ 8752		1NT	X	Pass
Vul: None	♥ AKJ84	♥ -	Pass	2♥	All Pass	
North HCP: 15+1	♦ Q2	♦ T6543				
South HCP: 4+1	♣ KT2	♣ A963				
Contract: 2♥ North						

Board: 150	North:	South:	W	N	E	S
Dealer: South	♠ Q96	♠ 875				1NT
Vul: E-W	♥ Q7652	♥ AK3	X	2♦	Pass	2♥
North HCP: 8+1	♦ Q3	♦ AJ862	Pass	2NT	Pass	3♥
South HCP: 15+1	♣ Q54	♣ K8	All Pass			
Contract: 3♥ South						

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ K87	♠ 965432		1NT	X	2♥
Vul: Both	♥ K643	♥ Q9	Pass	2♠	All Pass	
North HCP: 17	♦ A9	♦ T83				
South HCP: 3+2	♣ AKT7	♣ J4				
Contract: 2♠ North						

Board: 152	North:	South:	W	N	E	S
Dealer: West	♠ AJ64	♠ 83	1NT	X	2♥	Pass
Vul: None	♥ KQ3	♥ A9742	2♠	Pass	Pass	3♥
North HCP: 16	♦ K2	♦ QT64	All Pass			
South HCP: 7+1	♣ K976	♣ J8				
Contract: 3♥ South						

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ K98	♠ T76		1NT	X	All Pass
Vul: N-S	♥ K73	♥ 9862				
North HCP: 15	♦ AQ8	♦ JT953				
South HCP: 1+1	♣ K852	♣ 3				
Contract: 1NTX North						

South hands**Exit_Transfers**

Board: 149	♠ 8752	Partner bids first.
Dealer: North	♥ -	East (RHO) Doubles 1NT if possible.
Vul: None	♦ T6543	
HCP: 4+1	♣ A963	
Board: 150	♠ 875	You bid first.
Dealer: South	♥ AK3	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ AJ862	
HCP: 15+1	♣ K8	
Board: 151	♠ 965432	Partner bids first.
Dealer: North	♥ Q9	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ T83	
HCP: 3+2	♣ J4	
Board: 152	♠ 83	LHO opens the bidding 1NT.
Dealer: West	♥ A9742	Partner bids next.
Vul: None	♦ QT64	East (RHO) bids 2♥ if possible.
HCP: 7+1	♣ J8	West (LHO) bids 2♠ if possible.
Board: 153	♠ T76	Partner bids first.
Dealer: North	♥ 9862	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ JT953	
HCP: 1+1	♣ 3	

Both hands (Answers Page)

Board: 149	North:	South:	W	N	E	S
Dealer: North	♠ Q64	♠ 8752		1NT	X	Pass
Vul: None	♥ AKJ84	♥ -	Pass	2♥	All Pass	
North HCP: 15+1	♦ Q2	♦ T6543				
South HCP: 4+1	♣ KT2	♣ A963				
Contract: 2♥ North						

Board: 150	North:	South:	W	N	E	S
Dealer: South	♠ Q96	♠ 875				1NT
Vul: E-W	♥ Q7652	♥ AK3	X	2♦	Pass	2♥
North HCP: 8+1	♦ Q3	♦ AJ862	Pass	2NT	Pass	3♥
South HCP: 15+1	♣ Q54	♣ K8	All Pass			
Contract: 3♥ South						

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ K87	♠ 965432		1NT	X	2♥
Vul: Both	♥ K643	♥ Q9	Pass	2♠	All Pass	
North HCP: 17	♦ A9	♦ T83				
South HCP: 3+2	♣ AKT7	♣ J4				
Contract: 2♠ North						

Board: 152	North:	South:	W	N	E	S
Dealer: West	♠ AJ64	♠ 83	1NT	X	2♥	Pass
Vul: None	♥ KQ3	♥ A9742	2♠	Pass	Pass	3♥
North HCP: 16	♦ K2	♦ QT64	All Pass			
South HCP: 7+1	♣ K976	♣ J8				
Contract: 3♥ South						

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ K98	♠ T76		1NT	X	All Pass
Vul: N-S	♥ K73	♥ 9862				
North HCP: 15	♦ AQ8	♦ JT953				
South HCP: 1+1	♣ K852	♣ 3				
Contract: 1NTX North						

North hands

Exit_Transfers

Board: 154	♠ 75	Partner bids first.
Dealer: South	♥ KT8743	West (RHO) Doubles 1NT if possible.
Vul: None	♦ T3	
HCP: 5+2	♣ Q52	

Board: 155	♠ A4	RHO opens the bidding 1NT.
Dealer: West	♥ Q53	You bid next.
Vul: N-S	♦ AKQT3	East (LHO) bids 2♦ if possible.
HCP: 16+1	♣ J54	West (RHO) bids 2♥ if possible.

Board: 156	♠ T98	Partner bids first.
Dealer: South	♥ KJ84	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ QJ932	
HCP: 7+1	♣ 4	

Board: 157	♠ Q964	LHO opens the bidding 1NT.
Dealer: East	♥ T4	Partner bids next.
Vul: N-S	♦ AJ643	
HCP: 8+1	♣ J3	

Board: 158	♠ Q94	Partner bids first.
Dealer: South	♥ T5432	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ A	
HCP: 7+1	♣ J642	

Both hands (Answers Page)

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AKQ6				1NT
Vul: None	♥ KT8743	♥ 952	X	2♦	Pass	2♥
North HCP: 5+2	♦ T3	♦ K9	Pass	3♥	All Pass	
South HCP: 16	♣ Q52	♣ KJ64				
Contract: 3♥ North						

Board: 155	North:	South:	W	N	E	S
Dealer: West	♠ A4	♠ J986	1NT	X	2♦	X
Vul: N-S	♥ Q53	♥ T6	2♥	3♦	All Pass	
North HCP: 16+1	♦ AKQT3	♦ J95				
South HCP: 4	♣ J54	♣ Q863				
Contract: 3♦ North						

Board: 156	North:	South:	W	N	E	S
Dealer: South	♠ T98	♠ K74				1NT
Vul: N-S	♥ KJ84	♥ T3	X	2♣ ¹	Pass	2♦
North HCP: 7+1	♦ QJ932	♦ A84	Pass	2NT	All Pass	
South HCP: 15+1	♣ 4	♣ AKJT9				
Contract: 2NT North			1. Stayman			

Board: 157	North:	South:	W	N	E	S
Dealer: East	♠ Q964	♠ K853			1NT	X
Vul: N-S	♥ T4	♥ 532	Pass	2NT	All Pass	
North HCP: 8+1	♦ AJ643	♦ K9				
South HCP: 15	♣ J3	♣ AKQ8				
Contract: 2NT North						

Board: 158	North:	South:	W	N	E	S
Dealer: South	♠ Q94	♠ A82				1NT
Vul: N-S	♥ T5432	♥ K987	X	2♦	Pass	2♥
North HCP: 7+1	♦ A	♦ KQ7	All Pass			
South HCP: 15	♣ J642	♣ K83				
Contract: 2♥ South						

South hands**Exit_Transfers**

Board: 154	♠ AKQ6	You bid first.
Dealer: South	♥ 952	West (LHO) Doubles 1NT if possible.
Vul: None	♦ K9	
HCP: 16	♣ KJ64	
Board: 155	♠ J986	LHO opens the bidding 1NT.
Dealer: West	♥ T6	Partner bids next.
Vul: N-S	♦ J95	East (RHO) bids 2♦ if possible.
HCP: 4	♣ Q863	West (LHO) bids 2♥ if possible.
Board: 156	♠ K74	You bid first.
Dealer: South	♥ T3	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ A84	
HCP: 15+1	♣ AKJT9	
Board: 157	♠ K853	RHO opens the bidding 1NT.
Dealer: East	♥ 532	You bid next.
Vul: N-S	♦ K9	
HCP: 15	♣ AKQ8	
Board: 158	♠ A82	You bid first.
Dealer: South	♥ K987	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ KQ7	
HCP: 15	♣ K83	

Both hands (Answers Page)

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AKQ6				1NT
Vul: None	♥ KT8743	♥ 952	X	2♦	Pass	2♥
North HCP: 5+2	♦ T3	♦ K9	Pass	3♥	All Pass	
South HCP: 16	♣ Q52	♣ KJ64				
Contract: 3♥ North						

Board: 155	North:	South:	W	N	E	S
Dealer: West	♠ A4	♠ J986	1NT	X	2♦	X
Vul: N-S	♥ Q53	♥ T6	2♥	3♦	All Pass	
North HCP: 16+1	♦ AKQT3	♦ J95				
South HCP: 4	♣ J54	♣ Q863				
Contract: 3♦ North						

Board: 156	North:	South:	W	N	E	S
Dealer: South	♠ T98	♠ K74				1NT
Vul: N-S	♥ KJ84	♥ T3	X	2♣ ¹	Pass	2♦
North HCP: 7+1	♦ QJ932	♦ A84	Pass	2NT	All Pass	
South HCP: 15+1	♣ 4	♣ AKJT9				
Contract: 2NT North			1. Stayman			

Board: 157	North:	South:	W	N	E	S
Dealer: East	♠ Q964	♠ K853			1NT	X
Vul: N-S	♥ T4	♥ 532	Pass	2NT	All Pass	
North HCP: 8+1	♦ AJ643	♦ K9				
South HCP: 15	♣ J3	♣ AKQ8				
Contract: 2NT North						

Board: 158	North:	South:	W	N	E	S
Dealer: South	♠ Q94	♠ A82				1NT
Vul: N-S	♥ T5432	♥ K987	X	2♦	Pass	2♥
North HCP: 7+1	♦ A	♦ KQ7	All Pass			
South HCP: 15	♣ J642	♣ K83				
Contract: 2♥ South						

North hands

Exit_Transfers

Board: 159	♠ Q93	You bid first.
Dealer: North	♥ AT874	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ AKT	West (RHO) Doubles 2♥ if possible.
HCP: 15+1	♣ Q2	

Board: 160	♠ KQ943	RHO opens the bidding 1NT.
Dealer: West	♥ QJ7	You bid next.
Vul: None	♦ AJ	
HCP: 16+1	♣ K85	

Board: 161	♠ A93	RHO opens the bidding 1NT.
Dealer: West	♥ Q72	You bid next.
Vul: Both	♦ AKJT3	West (RHO) bids 2♦ if possible.
HCP: 16+1	♣ Q6	

Board: 162	♠ T8	Partner bids first.
Dealer: South	♥ T96	West (RHO) Doubles 1NT if possible.
Vul: None	♦ 9863	
HCP: 1	♣ J853	

Board: 163	♠ AK984	You bid first.
Dealer: North	♥ T82	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ Q4	
HCP: 15+1	♣ AQT	

Both hands (Answers Page)

Board: 159	North:	South:	W	N	E	S
Dealer: North	♠ Q93	♠ J65		1NT	X	Pass
Vul: E-W	♥ AT874	♥ Q3	Pass	2♥	Pass	Pass
North HCP: 15+1	♦ AKT	♦ J8762	X	All Pass		
South HCP: 4+1	♣ Q2	♣ 963				
Contract: 2♥X North						

Board: 160	North:	South:	W	N	E	S
Dealer: West	♠ KQ943	♠ 62	1NT	X	Pass	2♥
Vul: None	♥ QJ7	♥ 9654	All Pass			
North HCP: 16+1	♦ AJ	♦ KT42				
South HCP: 5	♣ K85	♣ Q96				
Contract: 2♥ South						

Board: 161	North:	South:	W	N	E	S
Dealer: West	♠ A93	♠ 8742	1NT	X	Pass	Pass
Vul: Both	♥ Q72	♥ AT98	2♦	Pass	Pass	3♥
North HCP: 16+1	♦ AKJT3	♦ 2	Pass	3NT	All Pass	
South HCP: 9	♣ Q6	♣ AJ94				
Contract: 3NT North						

Board: 162	North:	South:	W	N	E	S
Dealer: South	♠ T8	♠ A52				1NT
Vul: None	♥ T96	♥ AJ7	X	Pass	Pass	2♣
North HCP: 1	♦ 9863	♦ Q4	All Pass			
South HCP: 17+1	♣ J853	♣ AQT64				
Contract: 2♣ South						

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ AK984	♠ J3		1NT	X	XX
Vul: N-S	♥ T82	♥ J954	All Pass			
North HCP: 15+1	♦ Q4	♦ T2				
South HCP: 6+1	♣ AQT	♣ KJ742				
Contract: 1NTXX North						

South hands**Exit_Transfers**

Board: 159	♠ J65	Partner bids first.
Dealer: North	♥ Q3	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ J8762	West (LHO) Doubles 2♥ if possible.
HCP: 4+1	♣ 963	

Board: 160	♠ 62	LHO opens the bidding 1NT.
Dealer: West	♥ 9654	Partner bids next.
Vul: None	♦ KT42	
HCP: 5	♣ Q96	

Board: 161	♠ 8742	LHO opens the bidding 1NT.
Dealer: West	♥ AT98	Partner bids next.
Vul: Both	♦ 2	West (LHO) bids 2♦ if possible.
HCP: 9	♣ AJ94	

Board: 162	♠ A52	You bid first.
Dealer: South	♥ AJ7	West (LHO) Doubles 1NT if possible.
Vul: None	♦ Q4	
HCP: 17+1	♣ AQT64	

Board: 163	♠ J3	Partner bids first.
Dealer: North	♥ J954	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ T2	
HCP: 6+1	♣ KJ742	

Both hands (Answers Page)

Board: 159	North:	South:	W	N	E	S
Dealer: North	♠ Q93	♠ J65		1NT	X	Pass
Vul: E-W	♥ AT874	♥ Q3	Pass	2♥	Pass	Pass
North HCP: 15+1	♦ AKT	♦ J8762	X	All Pass		
South HCP: 4+1	♣ Q2	♣ 963				
Contract: 2♥X North						

Board: 160	North:	South:	W	N	E	S
Dealer: West	♠ KQ943	♠ 62	1NT	X	Pass	2♥
Vul: None	♥ QJ7	♥ 9654	All Pass			
North HCP: 16+1	♦ AJ	♦ KT42				
South HCP: 5	♣ K85	♣ Q96				
Contract: 2♥ South						

Board: 161	North:	South:	W	N	E	S
Dealer: West	♠ A93	♠ 8742	1NT	X	Pass	Pass
Vul: Both	♥ Q72	♥ AT98	2♦	Pass	Pass	3♥
North HCP: 16+1	♦ AKJT3	♦ 2	Pass	3NT	All Pass	
South HCP: 9	♣ Q6	♣ AJ94				
Contract: 3NT North						

Board: 162	North:	South:	W	N	E	S
Dealer: South	♠ T8	♠ A52				1NT
Vul: None	♥ T96	♥ AJ7	X	Pass	Pass	2♣
North HCP: 1	♦ 9863	♦ Q4	All Pass			
South HCP: 17+1	♣ J853	♣ AQT64				
Contract: 2♣ South						

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ AK984	♠ J3		1NT	X	XX
Vul: N-S	♥ T82	♥ J954	All Pass			
North HCP: 15+1	♦ Q4	♦ T2				
South HCP: 6+1	♣ AQT	♣ KJ742				
Contract: 1NTXX North						

Board: 164	♠ Q62	RHO opens the bidding 1NT.
Dealer: West	♥ 854	You bid next.
Vul: Both	♦ AQJ62	
HCP: 16+1	♣ AK	

Board: 165	♠ QT98	You bid first.
Dealer: North	♥ AK8	East (LHO) Doubles 1NT if possible.
Vul: None	♦ K3	
HCP: 16	♣ KJ42	

Board: 166	♠ AK9	RHO opens the bidding 1NT.
Dealer: West	♥ KQ754	You bid next.
Vul: E-W	♦ KT3	
HCP: 15+1	♣ T4	

Board: 167	♠ J8	Partner bids first.
Dealer: South	♥ 83	West (RHO) Doubles 1NT if possible.
Vul: None	♦ KQ843	East (LHO) bids 2♠ if possible.
HCP: 8+1	♣ QT54	

Board: 168	♠ 75	Partner bids first.
Dealer: South	♥ KT864	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ QJT7	
HCP: 6+1	♣ T5	

Both hands (Answers Page)

Board: 164	North:	South:	W	N	E	S
Dealer: West	♠ Q62	♠ J74	1NT	X	Pass	2♥
Vul: Both	♥ 854	♥ JT762		All Pass		
North HCP: 16+1	♦ AQJ62	♦ T9				
South HCP: 4+1	♣ AK	♣ Q97				
Contract: 2♥ South						

Board: 165	North:	South:	W	N	E	S
Dealer: North	♠ QT98	♠ J4	1NT	X	2♦	
Vul: None	♥ AK8	♥ J7643	Pass	2♥	All Pass	
North HCP: 16	♦ K3	♦ 9754				
South HCP: 2+1	♣ KJ42	♣ 98				
Contract: 2♥ North						

Board: 166	North:	South:	W	N	E	S
Dealer: West	♠ AK9	♠ QT7	1NT	X	Pass	2♣
Vul: E-W	♥ KQ754	♥ J2		All Pass		
North HCP: 15+1	♦ KT3	♦ J964				
South HCP: 5	♣ T4	♣ J853				
Contract: 2♣ South						

Board: 167	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AQ3				1NT
Vul: None	♥ 83	♥ Q652	X	XX	2♠	Pass
North HCP: 8+1	♦ KQ843	♦ AJ7	Pass	3♦	All Pass	
South HCP: 16	♣ QT54	♣ K86				
Contract: 3♦ North						

Board: 168	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ J82				1NT
Vul: N-S	♥ KT864	♥ A7	X	2♦	Pass	2♥
North HCP: 6+1	♦ QJT7	♦ A953		All Pass		
South HCP: 16	♣ T5	♣ AK82				
Contract: 2♥ South						

South hands

Exit_Transfers

Board: 164	♠ J74	LHO opens the bidding 1NT.
Dealer: West	♥ JT762	Partner bids next.
Vul: Both	♦ T9	
HCP: 4+1	♣ Q97	

Board: 165	♠ J4	Partner bids first.
Dealer: North	♥ J7643	East (RHO) Doubles 1NT if possible.
Vul: None	♦ 9754	
HCP: 2+1	♣ 98	

Board: 166	♠ QT7	LHO opens the bidding 1NT.
Dealer: West	♥ J2	Partner bids next.
Vul: E-W	♦ J964	
HCP: 5	♣ J853	

Board: 167	♠ AQ3	You bid first.
Dealer: South	♥ Q652	West (LHO) Doubles 1NT if possible.
Vul: None	♦ AJ7	East (RHO) bids 2♠ if possible.
HCP: 16	♣ K86	

Board: 168	♠ J82	You bid first.
Dealer: South	♥ A7	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ A953	
HCP: 16	♣ AK82	

Both hands (Answers Page)

Board: 164	North:	South:	W	N	E	S
Dealer: West	♠ Q62	♠ J74	1NT	X	Pass	2♥
Vul: Both	♥ 854	♥ JT762		All Pass		
North HCP: 16+1	♦ AQJ62	♦ T9				
South HCP: 4+1	♣ AK	♣ Q97				
Contract: 2♥ South						

Board: 165	North:	South:	W	N	E	S
Dealer: North	♠ QT98	♠ J4	1NT	X	2♦	
Vul: None	♥ AK8	♥ J7643	Pass	2♥	All Pass	
North HCP: 16	♦ K3	♦ 9754				
South HCP: 2+1	♣ KJ42	♣ 98				
Contract: 2♥ North						

Board: 166	North:	South:	W	N	E	S
Dealer: West	♠ AK9	♠ QT7	1NT	X	Pass	2♣
Vul: E-W	♥ KQ754	♥ J2		All Pass		
North HCP: 15+1	♦ KT3	♦ J964				
South HCP: 5	♣ T4	♣ J853				
Contract: 2♣ South						

Board: 167	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AQ3				1NT
Vul: None	♥ 83	♥ Q652	X	XX	2♠	Pass
North HCP: 8+1	♦ KQ843	♦ AJ7	Pass	3♦	All Pass	
South HCP: 16	♣ QT54	♣ K86				
Contract: 3♦ North						

Board: 168	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ J82				1NT
Vul: N-S	♥ KT864	♥ A7	X	2♦	Pass	2♥
North HCP: 6+1	♦ QJT7	♦ A953		All Pass		
South HCP: 16	♣ T5	♣ AK82				
Contract: 2♥ South						

North hands

Exit_Transfers

Board: 169 ♠ 73 LHO opens the bidding 1NT.

Dealer: East ♥ JT874 Partner bids next.

Vul: N-S ♦ JT6 West (RHO) Redoubles if possible.

HCP: 2+1 ♣ T63

Board: 170 ♠ J53 Partner bids first.

Dealer: South ♥ 872 West (RHO) Doubles 1NT if possible.

Vul: Both ♦ T8

HCP: 4+1 ♣ QJ743

Board: 171 ♠ J76 You bid first.

Dealer: North ♥ AQ52 East (LHO) Doubles 1NT if possible.

Vul: E-W ♦ A93

HCP: 15 ♣ A53

Board: 172 ♠ 95 You bid first.

Dealer: North ♥ AQJ2 East (LHO) Doubles 1NT if possible.

Vul: Both ♦ AQJ9

HCP: 17 ♣ KT4

Board: 173 ♠ AKJ8 You bid first.

Dealer: North ♥ QJT2 East (LHO) Doubles 1NT if possible.

Vul: None ♦ Q9 East (LHO) Doubles 3♦ if possible.

HCP: 16 ♣ K85 West (RHO) bids 3♥ if possible.

East (LHO) Doubles 4♦ if possible.

Both hands (Answers Page)

Board: 169	North:	South:	W	N	E	S
Dealer: East	♠ 73	♠ KT654			1NT	X
Vul: N-S	♥ JT874	♥ Q52	XX	2♥	All Pass	
North HCP: 2+1	♦ JT6	♦ KQ9				
South HCP: 15+1	♣ T63	♣ AJ				
Contract: 2♥ North						

Board: 170	North:	South:	W	N	E	S
Dealer: South	♠ J53	♠ AQ94			1NT	
Vul: Both	♥ 872	♥ K43	X	All Pass		
North HCP: 4+1	♦ T8	♦ AJ3				
South HCP: 17	♣ QJ743	♣ K65				
Contract: 1NTX South						

Board: 171	North:	South:	W	N	E	S
Dealer: North	♠ J76	♠ QT985		1NT	X	2♥
Vul: E-W	♥ AQ52	♥ JT3	Pass	2♠	All Pass	
North HCP: 15	♦ A93	♦ J4				
South HCP: 6+1	♣ A53	♣ Q96				
Contract: 2♠ North						

Board: 172	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ JT83		1NT	X	Pass
Vul: Both	♥ AQJ2	♥ 974	Pass	XX	Pass	2♣ ¹
North HCP: 17	♦ AQJ9	♦ 72	Pass	2♦	Pass	2♠
South HCP: 3	♣ KT4	♣ Q973	All Pass			
Contract: 2♠ South			1. artificial			

Board: 173	North:	South:	W	N	E	S
Dealer: North	♠ AKJ8	♠ 73		1NT	X	3♣ ¹
Vul: None	♥ QJT2	♥ 87	Pass	3♦ ²	X	Pass
North HCP: 16	♦ Q9	♦ KJ8753	3♥	Pass	Pass	4♦
South HCP: 4+2	♣ K85	♣ 972	Pass	Pass	X	All Pass
Contract: 4♦ X South			1. 1N-3C transfer to diamonds			
			2. automat			

South hands

Exit_Transfers

Board: 169 ♠ KT654 RHO opens the bidding 1NT.

Dealer: East ♥ Q52 You bid next.

Vul: N-S ♦ KQ9 West (LHO) Redoubles if possible.

HCP: 15+1 ♣ AJ

Board: 170 ♠ AQ94 You bid first.

Dealer: South ♥ K43 West (LHO) Doubles 1NT if possible.

Vul: Both ♦ AJ3

HCP: 17 ♣ K65

Board: 171 ♠ QT985 Partner bids first.

Dealer: North ♥ JT3 East (RHO) Doubles 1NT if possible.

Vul: E-W ♦ J4

HCP: 6+1 ♣ Q96

Board: 172 ♠ JT83 Partner bids first.

Dealer: North ♥ 974 East (RHO) Doubles 1NT if possible.

Vul: Both ♦ 72

HCP: 3 ♣ Q973

Board: 173 ♠ 73 Partner bids first.

Dealer: North ♥ 87 East (RHO) Doubles 1NT if possible.

Vul: None ♦ KJ8753 East (RHO) Doubles 3♦ if possible.

HCP: 4+2 ♣ 972 West (LHO) bids 3♥ if possible.

East (RHO) Doubles 4♦ if possible.

Both hands (Answers Page)

Board: 169	North:	South:	W	N	E	S
Dealer: East	♠ 73	♠ KT654			1NT	X
Vul: N-S	♥ JT874	♥ Q52	XX	2♥	All Pass	
North HCP: 2+1	♦ JT6	♦ KQ9				
South HCP: 15+1	♣ T63	♣ AJ				
Contract: 2♥ North						

Board: 170	North:	South:	W	N	E	S
Dealer: South	♠ J53	♠ AQ94			1NT	
Vul: Both	♥ 872	♥ K43	X	All Pass		
North HCP: 4+1	♦ T8	♦ AJ3				
South HCP: 17	♣ QJ743	♣ K65				
Contract: 1NTX South						

Board: 171	North:	South:	W	N	E	S
Dealer: North	♠ J76	♠ QT985		1NT	X	2♥
Vul: E-W	♥ AQ52	♥ JT3	Pass	2♠	All Pass	
North HCP: 15	♦ A93	♦ J4				
South HCP: 6+1	♣ A53	♣ Q96				
Contract: 2♠ North						

Board: 172	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ JT83		1NT	X	Pass
Vul: Both	♥ AQJ2	♥ 974	Pass	XX	Pass	2♣ ¹
North HCP: 17	♦ AQJ9	♦ 72	Pass	2♦	Pass	2♠
South HCP: 3	♣ KT4	♣ Q973	All Pass			
Contract: 2♠ South			1. artificial			

Board: 173	North:	South:	W	N	E	S
Dealer: North	♠ AKJ8	♠ 73		1NT	X	3♣ ¹
Vul: None	♥ QJT2	♥ 87	Pass	3♦ ²	X	Pass
North HCP: 16	♦ Q9	♦ KJ8753	3♥	Pass	Pass	4♦
South HCP: 4+2	♣ K85	♣ 972	Pass	Pass	X	All Pass
Contract: 4♦ X South			1. 1N-3C transfer to diamonds			
			2. automat			

North hands

Exit_Transfers

Board: 174	♠ QT43	Partner bids first.
Dealer: South	♥ QJ2	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 8642	
HCP: 5	♣ 87	
Board: 175	♠ 8762	LHO opens the bidding 1NT.
Dealer: East	♥ 843	Partner bids next.
Vul: Both	♦ -	West (RHO) bids 3♣ if possible.
HCP: 4+2	♣ AT9853	
Board: 176	♠ KJT	RHO opens the bidding 1NT.
Dealer: West	♥ AJ85	You bid next.
Vul: None	♦ T52	
HCP: 16	♣ AKT	
Board: 177	♠ J543	LHO opens the bidding 1NT.
Dealer: East	♥ 654	Partner bids next.
Vul: E-W	♦ T872	West (RHO) Redoubles if possible.
HCP: 1	♣ 84	
Board: 178	♠ 986	RHO opens the bidding 1NT.
Dealer: West	♥ AK53	You bid next.
Vul: Both	♦ KJ93	
HCP: 15	♣ A9	

Both hands (Answers Page)

Board: 174

Dealer: South

North:

♠ QT43

South:

♠ K98

W N E S

1NT

Vul: E-W

♥ QJ2

♥ T65

X All Pass

North HCP: 5

♦ 8642

♦ KJT

South HCP: 15

♣ 87

♣ AKJ6

Contract: 1NTX South

Board: 175

Dealer: East

North:

♠ 8762

South:

♠ KQJ

W N E S

1NT X

Vul: Both

♥ 843

♥ KQJ2

 3♣¹ 4♣ All Pass

North HCP: 4+2

♦ -

♦ QT65

South HCP: 17

♣ AT9853

♣ QJ

1. 1N-3C transfer to diamonds

Contract: 4♣ North

Board: 176

Dealer: West

North:

♠ KJT

South:

♠ 74

W N E S

1NT Pass 2♣

Vul: None

♥ AJ85

♥ 63

All Pass

North HCP: 16

♦ T52

♦ QJ96

South HCP: 3+1

♣ AKT

♣ 87642

Contract: 2♣ South

Board: 177

Dealer: East

North:

♠ J543

South:

♠ KT7

W N E S

1NT X

Vul: E-W

♥ 654

♥ AJ83

XX 2♠ All Pass

North HCP: 1

♦ T872

♦ AK9

South HCP: 17

♣ 84

♣ Q63

Contract: 2♠ North

Board: 178

Dealer: West

North:

♠ 986

South:

♠ AQT75

W N E S

1NT Pass 2♠

Vul: Both

♥ AK53

♥ J94

All Pass

North HCP: 15

♦ KJ93

♦ 654

South HCP: 7+1

♣ A9

♣ 54

Contract: 2♠ South

South hands**Exit_Transfers**

Board: 174	♠ K98	You bid first.
Dealer: South	♥ T65	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ KJT	
HCP: 15	♣ AKJ6	
Board: 175	♠ KQJ	RHO opens the bidding 1NT.
Dealer: East	♥ KQJ2	You bid next.
Vul: Both	♦ QT65	West (LHO) bids 3♣ if possible.
HCP: 17	♣ QJ	
Board: 176	♠ 74	LHO opens the bidding 1NT.
Dealer: West	♥ 63	Partner bids next.
Vul: None	♦ QJ96	
HCP: 3+1	♣ 87642	
Board: 177	♠ KT7	RHO opens the bidding 1NT.
Dealer: East	♥ AJ83	You bid next.
Vul: E-W	♦ AK9	West (LHO) Redoubles if possible.
HCP: 17	♣ Q63	
Board: 178	♠ AQT75	LHO opens the bidding 1NT.
Dealer: West	♥ J94	Partner bids next.
Vul: Both	♦ 654	
HCP: 7+1	♣ 54	

Both hands (Answers Page)

Board: 174	North:	South:	W	N	E	S
Dealer: South	♠ QT43	♠ K98				1NT
Vul: E-W	♥ QJ2	♥ T65	X	All Pass		
North HCP: 5	♦ 8642	♦ KJT				
South HCP: 15	♣ 87	♣ AKJ6				
Contract: 1NTX South						

Board: 175	North:	South:	W	N	E	S
Dealer: East	♠ 8762	♠ KQJ			1NT	X
Vul: Both	♥ 843	♥ KQJ2	3♣ ¹	4♣	All Pass	
North HCP: 4+2	♦ -	♦ QT65				
South HCP: 17	♣ AT9853	♣ QJ				1. 1N-3C transfer to diamonds
Contract: 4♣ North						

Board: 176	North:	South:	W	N	E	S
Dealer: West	♠ KJT	♠ 74	1NT	X	Pass	2♣
Vul: None	♥ AJ85	♥ 63		All Pass		
North HCP: 16	♦ T52	♦ QJ96				
South HCP: 3+1	♣ AKT	♣ 87642				
Contract: 2♣ South						

Board: 177	North:	South:	W	N	E	S
Dealer: East	♠ J543	♠ KT7			1NT	X
Vul: E-W	♥ 654	♥ AJ83	XX	2♠	All Pass	
North HCP: 1	♦ T872	♦ AK9				
South HCP: 17	♣ 84	♣ Q63				
Contract: 2♠ North						

Board: 178	North:	South:	W	N	E	S
Dealer: West	♠ 986	♠ AQT75	1NT	X	Pass	2♠
Vul: Both	♥ AK53	♥ J94		All Pass		
North HCP: 15	♦ KJ93	♦ 654				
South HCP: 7+1	♣ A9	♣ 54				
Contract: 2♠ South						

North hands

Exit_Transfers

Board: 179	♠ KT93	You bid first.
Dealer: North	♥ KJT4	East (LHO) Doubles 1NT if possible.
Vul: None	♦ JT4	East (LHO) Doubles 2♥ if possible.
HCP: 15	♣ AK	

Board: 180	♠ AQT	RHO opens the bidding 1NT.
Dealer: West	♥ 743	You bid next.
Vul: N-S	♦ AJT3	East (LHO) bids 2♥ if possible.
HCP: 15	♣ AT3	West (RHO) bids 2♠ if possible.

Board: 181	♠ A943	LHO opens the bidding 1NT.
Dealer: East	♥ T9762	Partner bids next.
Vul: Both	♦ J2	
HCP: 7+1	♣ Q4	

Board: 182	♠ AK732	Partner bids first.
Dealer: South	♥ QT	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ JT4	
HCP: 10+1	♣ T53	

Board: 183	♠ 75	LHO opens the bidding 1NT.
Dealer: East	♥ 85	Partner bids next.
Vul: Both	♦ AJT96542	
HCP: 5+4	♣ 5	

Both hands (Answers Page)

Board: 179	North:	South:	W	N	E	S
Dealer: North	♠ KT93	♠ J2		1NT	X	Pass
Vul: None	♥ KJT4	♥ Q93	Pass	XX	Pass	2♣ ¹
North HCP: 15	♦ JT4	♦ 9863	Pass	2♥	X	All Pass
South HCP: 3	♣ AK	♣ 8754				1. artificial
Contract: 2♥X North						

Board: 180	North:	South:	W	N	E	S
Dealer: West	♠ AQT	♠ 54	1NT	X	2♥	Pass
Vul: N-S	♥ 743	♥ JT982	2♠	Pass	Pass	3♥
North HCP: 15	♦ AJT3	♦ Q985			All Pass	
South HCP: 5+1	♣ AT3	♣ Q7				
Contract: 3♥ South						

Board: 181	North:	South:	W	N	E	S
Dealer: East	♠ A943	♠ KQ8			1NT	X
Vul: Both	♥ T9762	♥ J84	Pass	2♥		All Pass
North HCP: 7+1	♦ J2	♦ AT6				
South HCP: 15	♣ Q4	♣ AJ83				
Contract: 2♥ North						

Board: 182	North:	South:	W	N	E	S
Dealer: South	♠ AK732	♠ J6				1NT
Vul: E-W	♥ QT	♥ A73	X	2♥	Pass	2♠
North HCP: 10+1	♦ JT4	♦ K98	Pass	3NT	All Pass	
South HCP: 15+1	♣ T53	♣ AQJ92				
Contract: 3NT North						

Board: 183	North:	South:	W	N	E	S
Dealer: East	♠ 75	♠ J4			1NT	X
Vul: Both	♥ 85	♥ KT96	Pass	2♦		All Pass
North HCP: 5+4	♦ AJT96542	♦ Q73				
South HCP: 16	♣ 5	♣ AKQJ				
Contract: 2♦ North						

South hands**Exit_Transfers**

Board: 179**♠ J2**

Partner bids first.

Dealer: North

♥ Q93

East (RHO) Doubles 1NT if possible.

Vul: None

♦ 9863

East (RHO) Doubles 2♥ if possible.

HCP: 3

♣ 8754

Board: 180**♠ 54**

LHO opens the bidding 1NT.

Dealer: West

♥ JT982

Partner bids next.

Vul: N-S

♦ Q985

East (RHO) bids 2♥ if possible.

HCP: 5+1

♣ Q7

West (LHO) bids 2♠ if possible.

Board: 181**♠ KQ8**

RHO opens the bidding 1NT.

Dealer: East

♥ J84

You bid next.

Vul: Both

♦ AT6

HCP: 15

♣ AJ83

Board: 182**♠ J6**

You bid first.

Dealer: South

♥ A73

West (LHO) Doubles 1NT if possible.

Vul: E-W

♦ K98

HCP: 15+1

♣ AQJ92

Board: 183**♠ J4**

RHO opens the bidding 1NT.

Dealer: East

♥ KT96

You bid next.

Vul: Both

♦ Q73

HCP: 16

♣ AKQJ

Both hands (Answers Page)

Board: 179	North:	South:	W	N	E	S
Dealer: North	♠ KT93	♠ J2		1NT	X	Pass
Vul: None	♥ KJT4	♥ Q93	Pass	XX	Pass	2♣ ¹
North HCP: 15	♦ JT4	♦ 9863	Pass	2♥	X	All Pass
South HCP: 3	♣ AK	♣ 8754				1. artificial
Contract: 2♥X North						

Board: 180	North:	South:	W	N	E	S
Dealer: West	♠ AQT	♠ 54	1NT	X	2♥	Pass
Vul: N-S	♥ 743	♥ JT982	2♣	Pass	Pass	3♥
North HCP: 15	♦ AJT3	♦ Q985			All Pass	
South HCP: 5+1	♣ AT3	♣ Q7				
Contract: 3♥ South						

Board: 181	North:	South:	W	N	E	S
Dealer: East	♠ A943	♠ KQ8			1NT	X
Vul: Both	♥ T9762	♥ J84	Pass	2♥		All Pass
North HCP: 7+1	♦ J2	♦ AT6				
South HCP: 15	♣ Q4	♣ AJ83				
Contract: 2♥ North						

Board: 182	North:	South:	W	N	E	S
Dealer: South	♠ AK732	♠ J6				1NT
Vul: E-W	♥ QT	♥ A73	X	2♥	Pass	2♠
North HCP: 10+1	♦ JT4	♦ K98	Pass	3NT	All Pass	
South HCP: 15+1	♣ T53	♣ AQJ92				
Contract: 3NT North						

Board: 183	North:	South:	W	N	E	S
Dealer: East	♠ 75	♠ J4			1NT	X
Vul: Both	♥ 85	♥ KT96	Pass	2♦		All Pass
North HCP: 5+4	♦ AJT96542	♦ Q73				
South HCP: 16	♣ 5	♣ AKQJ				
Contract: 2♦ North						

North hands

Exit_Transfers

Board: 184	♠ AKJ3	RHO opens the bidding 1NT.
Dealer: West	♥ Q98	You bid next.
Vul: None	♦ KT2	East (LHO) Redoubles if possible.
HCP: 17	♣ A43	
Board: 185	♠ 87	LHO opens the bidding 1NT.
Dealer: East	♥ T7643	Partner bids next.
Vul: N-S	♦ 64	
HCP: 0+1	♣ 8763	
Board: 186	♠ 63	RHO opens the bidding 1NT.
Dealer: West	♥ A532	You bid next.
Vul: Both	♦ A95	East (LHO) Redoubles if possible.
HCP: 15	♣ AK53	West (RHO) Doubles 2♠ if possible.
Board: 187	♠ KT82	RHO opens the bidding 1NT.
Dealer: West	♥ AK75	You bid next.
Vul: None	♦ AQ	East (LHO) bids 2♥ if possible.
HCP: 16	♣ 643	West (RHO) bids 2♠ if possible.
Board: 188	♠ 96	LHO opens the bidding 1NT.
Dealer: East	♥ KJT3	Partner bids next.
Vul: Both	♦ J63	West (RHO) bids 2♥ if possible.
HCP: 7	♣ QT98	East (LHO) Redoubles if possible.
		West (RHO) bids 3♦ if possible.

Both hands (Answers Page)

Board: 184	North:	South:	W	N	E	S
Dealer: West	♠ AKJ3	♠ 9762	1NT	X	XX	2♠
Vul: None	♥ Q98	♥ T7		All Pass		
North HCP: 17	♦ KT2	♦ Q75				
South HCP: 2	♣ A43	♣ 7652				
Contract: 2♠ South						

Board: 185	North:	South:	W	N	E	S
Dealer: East	♠ 87	♠ AQ9			1NT	X
Vul: N-S	♥ T7643	♥ AKQJ	Pass	2♥	All Pass	
North HCP: 0+1	♦ 64	♦ QT72				
South HCP: 20	♣ 8763	♣ Q4				
Contract: 2♥ North						

Board: 186	North:	South:	W	N	E	S
Dealer: West	♠ 63	♠ JT974	1NT	X	XX	2♠
Vul: Both	♥ A532	♥ 987	X	All Pass		
North HCP: 15	♦ A95	♦ T72				
South HCP: 1+1	♣ AK53	♣ 72				
Contract: 2♠X South						

Board: 187	North:	South:	W	N	E	S
Dealer: West	♠ KT82	♠ 4	1NT	X	2♥	Pass
Vul: None	♥ AK75	♥ QT984	2♠	Pass	Pass	X
North HCP: 16	♦ AQ	♦ 985	Pass	3♥	All Pass	
South HCP: 3+1	♣ 643	♣ JT87				
Contract: 3♥ North						

Board: 188	North:	South:	W	N	E	S
Dealer: East	♠ 96	♠ QJ42			1NT	X
Vul: Both	♥ KJT3	♥ A985	2♥	X	XX	Pass
North HCP: 7	♦ J63	♦ KQ8	3♦	X	Pass	3♥
South HCP: 15	♣ QT98	♣ K3	All Pass			
Contract: 3♥ South						

South hands

Exit_Transfers

Board: 184	♠ 9762	LHO opens the bidding 1NT.
Dealer: West	♥ T7	Partner bids next.
Vul: None	♦ Q75	East (RHO) Redoubles if possible.
HCP: 2	♣ 7652	
Board: 185	♠ AQ9	RHO opens the bidding 1NT.
Dealer: East	♥ AKQJ	You bid next.
Vul: N-S	♦ QT72	
HCP: 20	♣ Q4	
Board: 186	♠ JT974	LHO opens the bidding 1NT.
Dealer: West	♥ 987	Partner bids next.
Vul: Both	♦ T72	East (RHO) Redoubles if possible.
HCP: 1+1	♣ 72	West (LHO) Doubles 2♠ if possible.
Board: 187	♠ 4	LHO opens the bidding 1NT.
Dealer: West	♥ QT984	Partner bids next.
Vul: None	♦ 985	East (RHO) bids 2♥ if possible.
HCP: 3+1	♣ JT87	West (LHO) bids 2♠ if possible.
Board: 188	♠ QJ42	RHO opens the bidding 1NT.
Dealer: East	♥ A985	You bid next.
Vul: Both	♦ KQ8	West (LHO) bids 2♥ if possible.
HCP: 15	♣ K3	East (RHO) Redoubles if possible.
		West (LHO) bids 3♦ if possible.

Both hands (Answers Page)

Board: 184	North:	South:	W	N	E	S
Dealer: West	♠ AKJ3	♠ 9762	1NT	X	XX	2♠
Vul: None	♥ Q98	♥ T7		All Pass		
North HCP: 17	♦ KT2	♦ Q75				
South HCP: 2	♣ A43	♣ 7652				
Contract: 2♠ South						

Board: 185	North:	South:	W	N	E	S
Dealer: East	♠ 87	♠ AQ9			1NT	X
Vul: N-S	♥ T7643	♥ AKQJ	Pass	2♥	All Pass	
North HCP: 0+1	♦ 64	♦ QT72				
South HCP: 20	♣ 8763	♣ Q4				
Contract: 2♥ North						

Board: 186	North:	South:	W	N	E	S
Dealer: West	♠ 63	♠ JT974	1NT	X	XX	2♠
Vul: Both	♥ A532	♥ 987	X	All Pass		
North HCP: 15	♦ A95	♦ T72				
South HCP: 1+1	♣ AK53	♣ 72				
Contract: 2♠X South						

Board: 187	North:	South:	W	N	E	S
Dealer: West	♠ KT82	♠ 4	1NT	X	2♥	Pass
Vul: None	♥ AK75	♥ QT984	2♠	Pass	Pass	X
North HCP: 16	♦ AQ	♦ 985	Pass	3♥	All Pass	
South HCP: 3+1	♣ 643	♣ JT87				
Contract: 3♥ North						

Board: 188	North:	South:	W	N	E	S
Dealer: East	♠ 96	♠ QJ42			1NT	X
Vul: Both	♥ KJT3	♥ A985	2♥	X	XX	Pass
North HCP: 7	♦ J63	♦ KQ8	3♦	X	Pass	3♥
South HCP: 15	♣ QT98	♣ K3	All Pass			
Contract: 3♥ South						

North hands

Exit_Transfers

Board: 189	♠ QT763	LHO opens the bidding 1NT.
Dealer: East	♥ 62	Partner bids next.
Vul: E-W	♦ T84	West (RHO) Redoubles if possible.
HCP: 2+1	♣ 932	East (LHO) Doubles 2♠ if possible.

Board: 190	♠ QJT97	RHO opens the bidding 1NT.
Dealer: West	♥ Q64	You bid next.
Vul: N-S	♦ AQJ	
HCP: 16+1	♣ A4	

Board: 191	♠ J6	RHO opens the bidding 1NT.
Dealer: West	♥ J95	You bid next.
Vul: N-S	♦ AT	West (RHO) bids 2♦ if possible.
HCP: 16+2	♣ AKQJ87	

Board: 192	♠ T8764	Partner bids first.
Dealer: South	♥ K2	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ 874	
HCP: 3+1	♣ T54	

Board: 193	♠ Q4	You bid first.
Dealer: North	♥ J974	East (LHO) Doubles 1NT if possible.
Vul: None	♦ AK	
HCP: 15+1	♣ KQ764	

Both hands (Answers Page)

Board: 189

Dealer: East
Vul: E-W
North HCP: 2+1
South HCP: 16
Contract: 2♠X North

North:

♠ QT763
♥ 62
♦ T84
♣ 932

South:

♠ A4
♥ A743
♦ KJ5
♣ A875

W N E S

1NT X
XX 2♠ X All Pass

Board: 190

Dealer: West
Vul: N-S
North HCP: 16+1
South HCP: 3
Contract: 2♣ South

North:

♠ QJT97
♥ Q64
♦ AQJ
♣ A4

South:

♠ K6
♥ T82
♦ 9853
♣ T973

W N E S

1NT X Pass 2♣
All Pass

Board: 191

Dealer: West
Vul: N-S
North HCP: 16+2
South HCP: 5
Contract: 3♣ North

North:

♠ J6
♥ J95
♦ AT
♣ AKQJ87

South:

♠ QT84
♥ K863
♦ 5432
♣ 3

W N E S

1NT X Pass Pass
2♦ 3♣ All Pass

Board: 192

Dealer: South
Vul: Both
North HCP: 3+1
South HCP: 15
Contract: 2♠ South

North:

♠ T8764
♥ K2
♦ 874
♣ T54

South:

♠ KQ5
♥ QT5
♦ AQJ
♣ J862

W N E S

1NT
X 2♥ Pass 2♠
All Pass

Board: 193

Dealer: North
Vul: None
North HCP: 15+1
South HCP: 3+2
Contract: 3♦ North

North:

♠ Q4
♥ J974
♦ AK
♣ KQ764

South:

♠ JT8
♥ 3
♦ JT9753
♣ JT3

W N E S

1NT X 3♣¹
Pass 3♦² All Pass
1. 1N-3C transfer to diamonds
2. automat

South hands**Exit_Transfers**

Board: 189	♠ A4	RHO opens the bidding 1NT.
Dealer: East	♥ A743	You bid next.
Vul: E-W	♦ KJ5	West (LHO) Redoubles if possible.
HCP: 16	♣ A875	East (RHO) Doubles 2♠ if possible.

Board: 190	♠ K6	LHO opens the bidding 1NT.
Dealer: West	♥ T82	Partner bids next.
Vul: N-S	♦ 9853	
HCP: 3	♣ T973	

Board: 191	♠ QT84	LHO opens the bidding 1NT.
Dealer: West	♥ K863	Partner bids next.
Vul: N-S	♦ 5432	West (LHO) bids 2♦ if possible.
HCP: 5	♣ 3	

Board: 192	♠ KQ5	You bid first.
Dealer: South	♥ QT5	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ AQJ	
HCP: 15	♣ J862	

Board: 193	♠ JT8	Partner bids first.
Dealer: North	♥ 3	East (RHO) Doubles 1NT if possible.
Vul: None	♦ JT9753	
HCP: 3+2	♣ JT3	

Both hands (Answers Page)

Board: 189

Dealer: East
Vul: E-W
North HCP: 2+1
South HCP: 16
Contract: 2♠X North

North:

♠ QT763
♥ 62
♦ T84
♣ 932

South:

♠ A4
♥ A743
♦ KJ5
♣ A875

W N E S

1NT X
XX 2♠ X All Pass

Board: 190

Dealer: West
Vul: N-S
North HCP: 16+1
South HCP: 3
Contract: 2♣ South

North:

♠ QJT97
♥ Q64
♦ AQJ
♣ A4

South:

♠ K6
♥ T82
♦ 9853
♣ T973

W N E S

1NT X Pass 2♣
All Pass

Board: 191

Dealer: West
Vul: N-S
North HCP: 16+2
South HCP: 5
Contract: 3♣ North

North:

♠ J6
♥ J95
♦ AT
♣ AKQJ87

South:

♠ QT84
♥ K863
♦ 5432
♣ 3

W N E S

1NT X Pass Pass
2♦ 3♣ All Pass

Board: 192

Dealer: South
Vul: Both
North HCP: 3+1
South HCP: 15
Contract: 2♠ South

North:

♠ T8764
♥ K2
♦ 874
♣ T54

South:

♠ KQ5
♥ QT5
♦ AQJ
♣ J862

W N E S

1NT
X 2♥ Pass 2♠
All Pass

Board: 193

Dealer: North
Vul: None
North HCP: 15+1
South HCP: 3+2
Contract: 3♦ North

North:

♠ Q4
♥ J974
♦ AK
♣ KQ764

South:

♠ JT8
♥ 3
♦ JT9753
♣ JT3

W N E S

1NT X 3♣¹
Pass 3♦² All Pass
1. 1N-3C transfer to diamonds
2. automat

North hands

Exit_Transfers

Board: 194	♠ T984	Partner bids first.
Dealer: South	♥ 3	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ KQ9	
HCP: 8+1	♣ KT653	

Board: 195	♠ K6	You bid first.
Dealer: North	♥ A5	East (LHO) Doubles 1NT if possible.
Vul: None	♦ QJ752	
HCP: 15+1	♣ KQ84	

Board: 196	♠ QT2	Partner bids first.
Dealer: South	♥ T963	West (RHO) Doubles 1NT if possible.
Vul: None	♦ J742	
HCP: 5	♣ Q3	

Board: 197	♠ 97	Partner bids first.
Dealer: South	♥ K6	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ A9873	East (LHO) bids 2♠ if possible.
HCP: 8+1	♣ JT95	

Board: 198	♠ 984	Partner bids first.
Dealer: South	♥ J97643	West (RHO) Doubles 1NT if possible.
Vul: None	♦ QT	West (RHO) Doubles 2♥ if possible.
HCP: 6+2	♣ K4	East (LHO) bids 3♣ if possible.

Both hands (Answers Page)

Board: 194	North:	South:	W	N	E	S
Dealer: South	♠ T984	♠ KQ7				1NT
Vul: E-W	♥ 3	♥ AJ972	X	2♣ ¹	Pass	2♥
North HCP: 8+1	♦ KQ9	♦ 82	Pass	2NT	All Pass	
South HCP: 15+1	♣ KT653	♣ AJ4				1. Stayman
Contract: 2NT North						

Board: 195	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ 9874		1NT	X	2♦
Vul: None	♥ A5	♥ KJ987	Pass	2♥	All Pass	
North HCP: 15+1	♦ QJ752	♦ 843				
South HCP: 4+1	♣ KQ84	♣ 6				
Contract: 2♥ North						

Board: 196	North:	South:	W	N	E	S
Dealer: South	♠ QT2	♠ K74				1NT
Vul: None	♥ T963	♥ A5	X	Pass	Pass	XX
North HCP: 5	♦ J742	♦ KQ53		All Pass		
South HCP: 15	♣ Q3	♣ K742				
Contract: 1NTXX South						

Board: 197	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ K85				1NT
Vul: N-S	♥ K6	♥ AQ742	X	XX	2♠	Pass
North HCP: 8+1	♦ A9873	♦ 62	Pass	3♦	All Pass	
South HCP: 15+1	♣ JT95	♣ AQ7				
Contract: 3♦ North						

Board: 198	North:	South:	W	N	E	S
Dealer: South	♠ 984	♠ A72				1NT
Vul: None	♥ J97643	♥ K5	X	2♦	Pass	2♥
North HCP: 6+2	♦ QT	♦ KJ42	X	XX	3♣	Pass
South HCP: 15	♣ K4	♣ A963	Pass	3♥	All Pass	
Contract: 3♥ North						

South hands**Exit_Transfers**

Board: 194	♠ KQ7	You bid first.
Dealer: South	♥ AJ972	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ 82	
HCP: 15+1	♣ AJ4	

Board: 195	♠ 9874	Partner bids first.
Dealer: North	♥ KJ987	East (RHO) Doubles 1NT if possible.
Vul: None	♦ 843	
HCP: 4+1	♣ 6	

Board: 196	♠ K74	You bid first.
Dealer: South	♥ A5	West (LHO) Doubles 1NT if possible.
Vul: None	♦ KQ53	
HCP: 15	♣ K742	

Board: 197	♠ K85	You bid first.
Dealer: South	♥ AQ742	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ 62	East (RHO) bids 2♠ if possible.
HCP: 15+1	♣ AQ7	

Board: 198	♠ A72	You bid first.
Dealer: South	♥ K5	West (LHO) Doubles 1NT if possible.
Vul: None	♦ KJ42	West (LHO) Doubles 2♥ if possible.
HCP: 15	♣ A963	East (RHO) bids 3♣ if possible.

Both hands (Answers Page)

Board: 194	North:	South:	W	N	E	S
Dealer: South	♠ T984	♠ KQ7				1NT
Vul: E-W	♥ 3	♥ AJ972	X	2♣ ¹	Pass	2♥
North HCP: 8+1	♦ KQ9	♦ 82	Pass	2NT	All Pass	
South HCP: 15+1	♣ KT653	♣ AJ4				1. Stayman
Contract: 2NT North						

Board: 195	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ 9874		1NT	X	2♦
Vul: None	♥ A5	♥ KJ987	Pass	2♥	All Pass	
North HCP: 15+1	♦ QJ752	♦ 843				
South HCP: 4+1	♣ KQ84	♣ 6				
Contract: 2♥ North						

Board: 196	North:	South:	W	N	E	S
Dealer: South	♠ QT2	♠ K74				1NT
Vul: None	♥ T963	♥ A5	X	Pass	Pass	XX
North HCP: 5	♦ J742	♦ KQ53		All Pass		
South HCP: 15	♣ Q3	♣ K742				
Contract: 1NTXX South						

Board: 197	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ K85				1NT
Vul: N-S	♥ K6	♥ AQ742	X	XX	2♠	Pass
North HCP: 8+1	♦ A9873	♦ 62	Pass	3♦	All Pass	
South HCP: 15+1	♣ JT95	♣ AQ7				
Contract: 3♦ North						

Board: 198	North:	South:	W	N	E	S
Dealer: South	♠ 984	♠ A72				1NT
Vul: None	♥ J97643	♥ K5	X	2♦	Pass	2♥
North HCP: 6+2	♦ QT	♦ KJ42	X	XX	3♣	Pass
South HCP: 15	♣ K4	♣ A963	Pass	3♥	All Pass	
Contract: 3♥ North						

North hands

Exit_Transfers

Board: 199	♠ 8732	LHO opens the bidding 1NT.
Dealer: East	♥ Q62	Partner bids next.
Vul: E-W	♦ 642	East (LHO) bids 2♥ if possible.
HCP: 4	♣ Q64	

Board: 200	♠ JT53	Partner bids first.
Dealer: South	♥ JT843	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ K8	
HCP: 5+1	♣ T5	

Board: 201	♠ A73	You bid first.
Dealer: North	♥ AQJ3	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ QJ93	
HCP: 17	♣ KT	

Board: 202	♠ K982	RHO opens the bidding 1NT.
Dealer: West	♥ K764	You bid next.
Vul: E-W	♦ AK8	
HCP: 16	♣ K6	

Board: 203	♠ J	LHO opens the bidding 1NT.
Dealer: East	♥ 9762	Partner bids next.
Vul: N-S	♦ T8543	West (RHO) Redoubles if possible.
HCP: 2+1	♣ J94	East (LHO) Doubles 2♦ if possible.

Both hands (Answers Page)

Board: 199

Dealer: East **North:** ♠ 8732
 Vul: E-W **South:** ♥ Q62
 North HCP: 4 ♦ 642
 South HCP: 18 ♣ Q64

Contract: 2♠ North

South:

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

Board: 200

Dealer: South **North:** ♠ JT53
 Vul: E-W **South:** ♠ Q42
 North HCP: 5+1 ♥ JT843
 South HCP: 15 ♦ K8

Contract: 2♥ South

South:

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

Board: 201

Dealer: North **North:** ♠ A73
 Vul: Both **South:** ♠ K94
 North HCP: 17 ♥ AQJ3
 South HCP: 3+2 ♦ QJ93

Contract: 3♣ North

South:

W	N	E	S
		1NT	X
Pass	3♣ ²	All Pass	
		1. 1N-2S transfer to clubs	
		2. automat	

Board: 202

Dealer: West **North:** ♠ K982
 Vul: E-W **South:** ♠ T743
 North HCP: 16 ♥ K764
 South HCP: 3 ♦ AK8

Contract: 2♠ South

South:

W	N	E	S
1NT	X	Pass	2♠
		All Pass	

Board: 203

Dealer: East **North:** ♠ J
 Vul: N-S **South:** ♠ AQ83
 North HCP: 2+1 ♥ 9762
 South HCP: 16 ♦ T8543

Contract: 2♦ X North

South:

W	N	E	S
		1NT	X
XX	2♦	X	All Pass
♦ AKQ			
♣ T73			

South hands**Exit_Transfers**

Board: 199	♠ KT95	RHO opens the bidding 1NT.
Dealer: East	♥ K9	You bid next.
Vul: E-W	♦ AQJT	East (RHO) bids 2♥ if possible.
HCP: 18	♣ AJ8	

Board: 200	♠ Q42	You bid first.
Dealer: South	♥ A5	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ AJ52	
HCP: 15	♣ A973	

Board: 201	♠ K94	Partner bids first.
Dealer: North	♥ 98	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ 62	
HCP: 3+2	♣ 976542	

Board: 202	♠ T743	LHO opens the bidding 1NT.
Dealer: West	♥ QJ	Partner bids next.
Vul: E-W	♦ T42	
HCP: 3	♣ 9843	

Board: 203	♠ AQ83	RHO opens the bidding 1NT.
Dealer: East	♥ J83	You bid next.
Vul: N-S	♦ AKQ	West (LHO) Redoubles if possible.
HCP: 16	♣ T73	East (RHO) Doubles 2♦ if possible.

Both hands (Answers Page)

Board: 199

Dealer: East **North:** ♠ 8732
 Vul: E-W **South:** ♥ Q62
 North HCP: 4 ♦ 642
 South HCP: 18 ♣ Q64

Contract: 2♠ North

South:

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

Board: 200

Dealer: South **North:** ♠ JT53
 Vul: E-W **South:** ♠ Q42
 North HCP: 5+1 ♥ JT843
 South HCP: 15 ♦ K8

Contract: 2♥ South

South:

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

Board: 201

Dealer: North **North:** ♠ A73
 Vul: Both **South:** ♠ K94
 North HCP: 17 ♥ AQJ3
 South HCP: 3+2 ♦ QJ93

Contract: 3♣ North

South:

W	N	E	S
		1NT	X
Pass	3♣ ²	All Pass	
		1. 1N-2S transfer to clubs	
		2. automat	

Board: 202

Dealer: West **North:** ♠ K982
 Vul: E-W **South:** ♠ T743
 North HCP: 16 ♥ K764
 South HCP: 3 ♦ AK8

Contract: 2♠ South

South:

W	N	E	S
1NT	X	Pass	2♠
		All Pass	

Board: 203

Dealer: East **North:** ♠ J
 Vul: N-S **South:** ♠ AQ83
 North HCP: 2+1 ♥ 9762
 South HCP: 16 ♦ T8543

Contract: 2♦ X North

South:

W	N	E	S
		1NT	X
XX	2♦	X	All Pass
♦ AKQ			
♣ T73			

North hands

Exit_Transfers

Board: 204	♠ K6	RHO opens the bidding 1NT.
Dealer: West	♥ K42	You bid next.
Vul: Both	♦ A85	
HCP: 17+1	♣ AQJ76	

Board: 205	♠ 42	LHO opens the bidding 1NT.
Dealer: East	♥ AQ853	Partner bids next.
Vul: None	♦ 9753	
HCP: 6+1	♣ 64	

Board: 206	♠ Q5	Partner bids first.
Dealer: South	♥ 54	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ KQJ98765	
HCP: 8+4	♣ 2	

Board: 207	♠ JT86	LHO opens the bidding 1NT.
Dealer: East	♥ T864	Partner bids next.
Vul: Both	♦ 98	West (RHO) Redoubles if possible.
HCP: 1	♣ T87	East (LHO) Doubles 2♥ if possible.

Board: 208	♠ A83	RHO opens the bidding 1NT.
Dealer: West	♥ Q65	You bid next.
Vul: E-W	♦ AQJ8	
HCP: 15	♣ Q72	

Both hands (Answers Page)

Board: 204	North:	South:	W	N	E	S
Dealer: West	♠ K6	♠ QT54	1NT	X	Pass	2♠
Vul: Both	♥ K42	♥ 987			All Pass	
North HCP: 17+1	♦ A85	♦ 9764				
South HCP: 2	♣ AQJ76	♣ 53				
Contract: 2♠ South						

Board: 205	North:	South:	W	N	E	S
Dealer: East	♠ 42	♠ AKJT			1NT	X
Vul: None	♥ AQ853	♥ JT	Pass	2♥	All Pass	
North HCP: 6+1	♦ 9753	♦ AQT2				
South HCP: 19	♣ 64	♣ A87				
Contract: 2♥ North						

Board: 206	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ AJ				1NT
Vul: E-W	♥ 54	♥ J976	X	3♣ ¹	Pass	3♦ ²
North HCP: 8+4	♦ KQJ98765	♦ A4	Pass	3NT	Pass	4♦
South HCP: 15+1	♣ 2	♣ KQ543	All Pass			
Contract: 4♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 207	North:	South:	W	N	E	S
Dealer: East	♠ JT86	♠ A732			1NT	X
Vul: Both	♥ T864	♥ QJ9	XX	2♥	X	All Pass
North HCP: 1	♦ 98	♦ KT3				
South HCP: 15	♣ T87	♣ KQ5				
Contract: 2♥X North						

Board: 208	North:	South:	W	N	E	S
Dealer: West	♠ A83	♠ JT64	1NT	X	Pass	2♥
Vul: E-W	♥ Q65	♥ 9742			All Pass	
North HCP: 15	♦ AQJ8	♦ T96				
South HCP: 5	♣ Q72	♣ AT				
Contract: 2♥ South						

South hands**Exit_Transfers**

Board: 204	♠ QT54	LHO opens the bidding 1NT.
Dealer: West	♥ 987	Partner bids next.
Vul: Both	♦ 9764	
HCP: 2	♣ 53	

Board: 205	♠ AKJT	RHO opens the bidding 1NT.
Dealer: East	♥ JT	You bid next.
Vul: None	♦ AQT2	
HCP: 19	♣ A87	

Board: 206	♠ AJ	You bid first.
Dealer: South	♥ J976	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ A4	
HCP: 15+1	♣ KQ543	

Board: 207	♠ A732	RHO opens the bidding 1NT.
Dealer: East	♥ QJ9	You bid next.
Vul: Both	♦ KT3	West (LHO) Redoubles if possible.
HCP: 15	♣ KQ5	East (RHO) Doubles 2♥ if possible.

Board: 208	♠ JT64	LHO opens the bidding 1NT.
Dealer: West	♥ 9742	Partner bids next.
Vul: E-W	♦ T96	
HCP: 5	♣ AT	

Both hands (Answers Page)

Board: 204	North:	South:	W	N	E	S
Dealer: West	♠ K6	♠ QT54	1NT	X	Pass	2♠
Vul: Both	♥ K42	♥ 987			All Pass	
North HCP: 17+1	♦ A85	♦ 9764				
South HCP: 2	♣ AQJ76	♣ 53				
Contract: 2♠ South						

Board: 205	North:	South:	W	N	E	S
Dealer: East	♠ 42	♠ AKJT			1NT	X
Vul: None	♥ AQ853	♥ JT	Pass	2♥	All Pass	
North HCP: 6+1	♦ 9753	♦ AQT2				
South HCP: 19	♣ 64	♣ A87				
Contract: 2♥ North						

Board: 206	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ AJ				1NT
Vul: E-W	♥ 54	♥ J976	X	3♣ ¹	Pass	3♦ ²
North HCP: 8+4	♦ KQJ98765	♦ A4	Pass	3NT	Pass	4♦
South HCP: 15+1	♣ 2	♣ KQ543	All Pass			
Contract: 4♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 207	North:	South:	W	N	E	S
Dealer: East	♠ JT86	♠ A732			1NT	X
Vul: Both	♥ T864	♥ QJ9	XX	2♥	X	All Pass
North HCP: 1	♦ 98	♦ KT3				
South HCP: 15	♣ T87	♣ KQ5				
Contract: 2♥X North						

Board: 208	North:	South:	W	N	E	S
Dealer: West	♠ A83	♠ JT64	1NT	X	Pass	2♥
Vul: E-W	♥ Q65	♥ 9742			All Pass	
North HCP: 15	♦ AQJ8	♦ T96				
South HCP: 5	♣ Q72	♣ AT				
Contract: 2♥ South						

North hands

Exit_Transfers

Board: 209 ♠ T8743 LHO opens the bidding 1NT.

Dealer: East ♥ T8 Partner bids next.

Vul: None ♦ QT5 West (RHO) Redoubles if possible.

HCP: 2+1 ♣ 742

Board: 210 ♠ 8653 Partner bids first.

Dealer: South ♥ J9762 West (RHO) Doubles 1NT if possible.

Vul: N-S ♦ T2

HCP: 4+1 ♣ K2

Board: 211 ♠ AQ You bid first.

Dealer: North ♥ Q74 East (LHO) Doubles 1NT if possible.

Vul: E-W ♦ KJT94

HCP: 16+1 ♣ A93

Board: 212 ♠ 8432 LHO opens the bidding 1NT.

Dealer: East ♥ JT7 Partner bids next.

Vul: E-W ♦ Q9 West (RHO) bids 2♦ if possible.

HCP: 4 ♣ J763 East (LHO) bids 2♥ if possible.

Board: 213 ♠ KJ862 You bid first.

Dealer: North ♥ K3 East (LHO) Doubles 1NT if possible.

Vul: E-W ♦ QT9

HCP: 16+1 ♣ AK2

Both hands (Answers Page)

Board: 209	North:	South:	W	N	E	S
Dealer: East	♠ T8743	♠ J9			1NT	X
Vul: None	♥ T8	♥ KQ3	XX	2♠	All Pass	
North HCP: 2+1	♦ QT5	♦ K943				
South HCP: 17	♣ 742	♣ AKJ6				
Contract: 2♠ North						

Board: 210	North:	South:	W	N	E	S
Dealer: South	♠ 8653	♠ J92			1NT	
Vul: N-S	♥ J9762	♥ AK3	X	2♦	Pass	2♥
North HCP: 4+1	♦ T2	♦ AJ85	All Pass			
South HCP: 17	♣ K2	♣ A73				
Contract: 2♥ South						

Board: 211	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ T9654		1NT	X	2♥
Vul: E-W	♥ Q74	♥ AT82	Pass	2♠	All Pass	
North HCP: 16+1	♦ KJT94	♦ Q73				
South HCP: 6+1	♣ A93	♣ 6				
Contract: 2♠ North						

Board: 212	North:	South:	W	N	E	S
Dealer: East	♠ 8432	♠ KJ75			1NT	X
Vul: E-W	♥ JT7	♥ 62	2♦	X	2♥	2♠
North HCP: 4	♦ Q9	♦ KJ43	All Pass			
South HCP: 15	♣ J763	♣ AK9				
Contract: 2♠ South						

Board: 213	North:	South:	W	N	E	S
Dealer: North	♠ KJ862	♠ 74		1NT	X	2♦
Vul: E-W	♥ K3	♥ T98765	Pass	2♥	All Pass	
North HCP: 16+1	♦ QT9	♦ J8				
South HCP: 1+2	♣ AK2	♣ 543				
Contract: 2♥ North						

South hands

Exit_Transfers

Board: 209 ♠ J9 RHO opens the bidding 1NT.

Dealer: East ♥ KQ3 You bid next.

Vul: None ♦ K943 West (LHO) Redoubles if possible.

HCP: 17 ♣ AKJ6

Board: 210 ♠ J92 You bid first.

Dealer: South ♥ AK3 West (LHO) Doubles 1NT if possible.

Vul: N-S ♦ AJ85

HCP: 17 ♣ A73

Board: 211 ♠ T9654 Partner bids first.

Dealer: North ♥ AT82 East (RHO) Doubles 1NT if possible.

Vul: E-W ♦ Q73

HCP: 6+1 ♣ 6

Board: 212 ♠ KJ75 RHO opens the bidding 1NT.

Dealer: East ♥ 62 You bid next.

Vul: E-W ♦ KJ43 West (LHO) bids 2♦ if possible.

HCP: 15 ♣ AK9 East (RHO) bids 2♥ if possible.

Board: 213 ♠ 74 Partner bids first.

Dealer: North ♥ T98765 East (RHO) Doubles 1NT if possible.

Vul: E-W ♦ J8

HCP: 1+2 ♣ 543

Both hands (Answers Page)

Board: 209	North:	South:	W	N	E	S
Dealer: East	♠ T8743	♠ J9			1NT	X
Vul: None	♥ T8	♥ KQ3	XX	2♠	All Pass	
North HCP: 2+1	♦ QT5	♦ K943				
South HCP: 17	♣ 742	♣ AKJ6				
Contract: 2♠ North						

Board: 210	North:	South:	W	N	E	S
Dealer: South	♠ 8653	♠ J92			1NT	
Vul: N-S	♥ J9762	♥ AK3	X	2♦	Pass	2♥
North HCP: 4+1	♦ T2	♦ AJ85	All Pass			
South HCP: 17	♣ K2	♣ A73				
Contract: 2♥ South						

Board: 211	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ T9654		1NT	X	2♥
Vul: E-W	♥ Q74	♥ AT82	Pass	2♠	All Pass	
North HCP: 16+1	♦ KJT94	♦ Q73				
South HCP: 6+1	♣ A93	♣ 6				
Contract: 2♠ North						

Board: 212	North:	South:	W	N	E	S
Dealer: East	♠ 8432	♠ KJ75			1NT	X
Vul: E-W	♥ JT7	♥ 62	2♦	X	2♥	2♠
North HCP: 4	♦ Q9	♦ KJ43	All Pass			
South HCP: 15	♣ J763	♣ AK9				
Contract: 2♠ South						

Board: 213	North:	South:	W	N	E	S
Dealer: North	♠ KJ862	♠ 74		1NT	X	2♦
Vul: E-W	♥ K3	♥ T98765	Pass	2♥	All Pass	
North HCP: 16+1	♦ QT9	♦ J8				
South HCP: 1+2	♣ AK2	♣ 543				
Contract: 2♥ North						

North hands

Exit_Transfers

Board: 214	♠ K974	Partner bids first.
Dealer: South	♥ Q852	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ T8	
HCP: 6	♣ J54	

Board: 215	♠ Q953	LHO opens the bidding 1NT.
Dealer: East	♥ 843	Partner bids next.
Vul: E-W	♦ 62	
HCP: 5	♣ QJT5	

Board: 216	♠ 972	Partner bids first.
Dealer: South	♥ KT87	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 84	East (LHO) bids 2♦ if possible.
HCP: 6	♣ QJ93	

Board: 217	♠ AT6	You bid first.
Dealer: North	♥ QJ42	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ A8	West (RHO) Doubles 2♦ if possible.
HCP: 15	♣ A872	East (LHO) Doubles 2♥ if possible.

Board: 218	♠ AQ76	RHO opens the bidding 1NT.
Dealer: West	♥ 63	You bid next.
Vul: Both	♦ QJT5	
HCP: 17	♣ AKJ	

Both hands (Answers Page)

Board: 214	North:	South:	W	N	E	S
Dealer: South	♠ K974	♠ A82				1NT
Vul: Both	♥ Q852	♥ A3	X	XX	All Pass	
North HCP: 6	♦ T8	♦ QJ964				
South HCP: 15+1	♣ J54	♣ A97				
Contract: 1NTXX South						

Board: 215	North:	South:	W	N	E	S
Dealer: East	♠ Q953	♠ T2			1NT	X
Vul: E-W	♥ 843	♥ KQT	Pass	2♠	All Pass	
North HCP: 5	♦ 62	♦ AQJ5				
South HCP: 15	♣ QJT5	♣ K984				
Contract: 2♠ North						

Board: 216	North:	South:	W	N	E	S
Dealer: South	♠ 972	♠ QJ643				1NT
Vul: E-W	♥ KT87	♥ AJ6	X	XX	2♦	2♠
North HCP: 6	♦ 84	♦ KQ		All Pass		
South HCP: 16+1	♣ QJ93	♣ K65				
Contract: 2♠ South						

Board: 217	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ 972		1NT	X	Pass
Vul: E-W	♥ QJ42	♥ T965	Pass	XX	Pass	2♦
North HCP: 15	♦ A8	♦ T752	X	2♥	X	All Pass
South HCP: 3	♣ A872	♣ QJ				
Contract: 2♥X North						

Board: 218	North:	South:	W	N	E	S
Dealer: West	♠ AQ76	♠ J52	1NT	X	Pass	2♥
Vul: Both	♥ 63	♥ KJT75		All Pass		
North HCP: 17	♦ QJT5	♦ 63				
South HCP: 5+1	♣ AKJ	♣ T98				
Contract: 2♥ South						

South hands**Exit_Transfers**

Board: 214	♠ A82	You bid first.
Dealer: South	♥ A3	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ QJ964	
HCP: 15+1	♣ A97	
Board: 215	♠ T2	RHO opens the bidding 1NT.
Dealer: East	♥ KQT	You bid next.
Vul: E-W	♦ AQJ5	
HCP: 15	♣ K984	
Board: 216	♠ QJ643	You bid first.
Dealer: South	♥ AJ6	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ KQ	East (RHO) bids 2♦ if possible.
HCP: 16+1	♣ K65	
Board: 217	♠ 972	Partner bids first.
Dealer: North	♥ T965	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ T752	West (LHO) Doubles 2♦ if possible.
HCP: 3	♣ QJ	East (RHO) Doubles 2♥ if possible.
Board: 218	♠ J52	LHO opens the bidding 1NT.
Dealer: West	♥ KJT75	Partner bids next.
Vul: Both	♦ 63	
HCP: 5+1	♣ T98	

Both hands (Answers Page)

Board: 214	North:	South:	W	N	E	S
Dealer: South	♠ K974	♠ A82				1NT
Vul: Both	♥ Q852	♥ A3	X	XX	All Pass	
North HCP: 6	♦ T8	♦ QJ964				
South HCP: 15+1	♣ J54	♣ A97				
Contract: 1NTXX South						

Board: 215	North:	South:	W	N	E	S
Dealer: East	♠ Q953	♠ T2			1NT	X
Vul: E-W	♥ 843	♥ KQT	Pass	2♠	All Pass	
North HCP: 5	♦ 62	♦ AQJ5				
South HCP: 15	♣ QJT5	♣ K984				
Contract: 2♠ North						

Board: 216	North:	South:	W	N	E	S
Dealer: South	♠ 972	♠ QJ643				1NT
Vul: E-W	♥ KT87	♥ AJ6	X	XX	2♦	2♠
North HCP: 6	♦ 84	♦ KQ		All Pass		
South HCP: 16+1	♣ QJ93	♣ K65				
Contract: 2♠ South						

Board: 217	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ 972		1NT	X	Pass
Vul: E-W	♥ QJ42	♥ T965	Pass	XX	Pass	2♦
North HCP: 15	♦ A8	♦ T752	X	2♥	X	All Pass
South HCP: 3	♣ A872	♣ QJ				
Contract: 2♥X North						

Board: 218	North:	South:	W	N	E	S
Dealer: West	♠ AQ76	♠ J52	1NT	X	Pass	2♥
Vul: Both	♥ 63	♥ KJT75		All Pass		
North HCP: 17	♦ QJT5	♦ 63				
South HCP: 5+1	♣ AKJ	♣ T98				
Contract: 2♥ South						

North hands

Exit_Transfers

Board: 219	♠ AJ96	You bid first.
Dealer: North	♥ AJ52	East (LHO) Doubles 1NT if possible.
Vul: None	♦ Q98	West (RHO) bids 2♠ if possible.
HCP: 16	♣ A6	
Board: 220	♠ Q43	Partner bids first.
Dealer: South	♥ Q98	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ 987632	
HCP: 4+2	♣ 7	
Board: 221	♠ 763	LHO opens the bidding 1NT.
Dealer: East	♥ T832	Partner bids next.
Vul: Both	♦ Q7	West (RHO) Redoubles if possible.
HCP: 2	♣ 9876	West (RHO) Doubles 2♥ if possible.
Board: 222	♠ T972	Partner bids first.
Dealer: South	♥ Q72	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ T863	West (RHO) Doubles 2♠ if possible.
HCP: 2	♣ 52	East (LHO) bids 3♥ if possible.
Board: 223	♠ QJT93	LHO opens the bidding 1NT.
Dealer: East	♥ Q2	Partner bids next.
Vul: N-S	♦ K9	
HCP: 8+1	♣ 8754	

Both hands (Answers Page)

Board: 219	North:	South:	W	N	E	S
Dealer: North	♠ AJ96	♠ 87		1NT	X	Pass
Vul: None	♥ AJ52	♥ Q63	2 ♠	Pass	Pass	X
North HCP: 16	♦ Q98	♦ T762	Pass	3 ♥	All Pass	
South HCP: 5	♣ A6	♣ KT72				
Contract: 3 ♥ North						

Board: 220	North:	South:	W	N	E	S
Dealer: South	♠ Q43	♠ KT5				1NT
Vul: N-S	♥ Q98	♥ K65	X	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 4+2	♦ 987632	♦ J4		All Pass		
South HCP: 15+1	♣ 7	♣ AKJ84				1. 1N-3C transfer to diamonds
Contract: 3 ♦ South						2. automat

Board: 221	North:	South:	W	N	E	S
Dealer: East	♠ 763	♠ AQJ			1NT	X
Vul: Both	♥ T832	♥ K95	XX	2 ♥	Pass	Pass
North HCP: 2	♦ Q7	♦ AJ5	X	All Pass		
South HCP: 16	♣ 9876	♣ J532				
Contract: 2 ♥ X North						

Board: 222	North:	South:	W	N	E	S
Dealer: South	♠ T972	♠ KQJ85				1NT
Vul: N-S	♥ Q72	♥ KJT	X	Pass	Pass	2 ♠
North HCP: 2	♦ T863	♦ AQ	X	Pass	3 ♥	Pass
South HCP: 16+1	♣ 52	♣ 864	Pass	3 ♠	All Pass	
Contract: 3 ♠ North						

Board: 223	North:	South:	W	N	E	S
Dealer: East	♠ QJT93	♠ 72			1NT	X
Vul: N-S	♥ Q2	♥ J96	Pass	2 ♠	All Pass	
North HCP: 8+1	♦ K9	♦ AJ52				
South HCP: 16	♣ 8754	♣ AKQJ				
Contract: 2 ♠ North						

South hands**Exit_Transfers**

Board: 219	♠ 87	Partner bids first.
Dealer: North	♥ Q63	East (RHO) Doubles 1NT if possible.
Vul: None	♦ T762	West (LHO) bids 2♠ if possible.
HCP: 5	♣ KT72	
Board: 220	♠ KT5	You bid first.
Dealer: South	♥ K65	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ J4	
HCP: 15+1	♣ AKJ84	
Board: 221	♠ AQJ	RHO opens the bidding 1NT.
Dealer: East	♥ K95	You bid next.
Vul: Both	♦ AJ5	West (LHO) Redoubles if possible.
HCP: 16	♣ J532	West (LHO) Doubles 2♥ if possible.
Board: 222	♠ KQJ85	You bid first.
Dealer: South	♥ KJT	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ AQ	West (LHO) Doubles 2♠ if possible.
HCP: 16+1	♣ 864	East (RHO) bids 3♥ if possible.
Board: 223	♠ 72	RHO opens the bidding 1NT.
Dealer: East	♥ J96	You bid next.
Vul: N-S	♦ AJ52	
HCP: 16	♣ AKQJ	

Both hands (Answers Page)

Board: 219	North:	South:	W	N	E	S
Dealer: North	♠ AJ96	♠ 87		1NT	X	Pass
Vul: None	♥ AJ52	♥ Q63	2 ♠	Pass	Pass	X
North HCP: 16	♦ Q98	♦ T762	Pass	3 ♥	All Pass	
South HCP: 5	♣ A6	♣ KT72				
Contract: 3 ♥ North						

Board: 220	North:	South:	W	N	E	S
Dealer: South	♠ Q43	♠ KT5				1NT
Vul: N-S	♥ Q98	♥ K65	X	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 4+2	♦ 987632	♦ J4		All Pass		
South HCP: 15+1	♣ 7	♣ AKJ84				1. 1N-3C transfer to diamonds
Contract: 3 ♦ South						2. automat

Board: 221	North:	South:	W	N	E	S
Dealer: East	♠ 763	♠ AQJ			1NT	X
Vul: Both	♥ T832	♥ K95	XX	2 ♥	Pass	Pass
North HCP: 2	♦ Q7	♦ AJ5	X	All Pass		
South HCP: 16	♣ 9876	♣ J532				
Contract: 2 ♥ X North						

Board: 222	North:	South:	W	N	E	S
Dealer: South	♠ T972	♠ KQJ85				1NT
Vul: N-S	♥ Q72	♥ KJT	X	Pass	Pass	2 ♠
North HCP: 2	♦ T863	♦ AQ	X	Pass	3 ♥	Pass
South HCP: 16+1	♣ 52	♣ 864	Pass	3 ♠	All Pass	
Contract: 3 ♠ North						

Board: 223	North:	South:	W	N	E	S
Dealer: East	♠ QJT93	♠ 72			1NT	X
Vul: N-S	♥ Q2	♥ J96	Pass	2 ♠	All Pass	
North HCP: 8+1	♦ K9	♦ AJ52				
South HCP: 16	♣ 8754	♣ AKQJ				
Contract: 2 ♠ North						

North hands

Exit_Transfers

Board: 224	♠ KT42	Partner bids first.
Dealer: South	♥ QJT87	West (RHO) Doubles 1NT if possible.
Vul: None	♦ 95	
HCP: 6+1	♣ 87	
Board: 225	♠ J74	LHO opens the bidding 1NT.
Dealer: East	♥ Q3	Partner bids next.
Vul: E-W	♦ 975	West (RHO) Redoubles if possible.
HCP: 4+1	♣ J7543	
Board: 226	♠ QJ843	Partner bids first.
Dealer: South	♥ 984	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 754	East (LHO) Doubles 2♥ if possible.
HCP: 3+1	♣ 64	
Board: 227	♠ 752	LHO opens the bidding 1NT.
Dealer: East	♥ 54	Partner bids next.
Vul: Both	♦ A962	West (RHO) Redoubles if possible.
HCP: 4	♣ 9543	East (LHO) Doubles 2♣ if possible.
Board: 228	♠ 53	Partner bids first.
Dealer: South	♥ J9	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ KT2	
HCP: 7+2	♣ QJ8632	

Both hands (Answers Page)

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ KT42	♠ QJ6				1NT
Vul: None	♥ QJT87	♥ K5	X	2♦	Pass	2♥
North HCP: 6+1	♦ 95	♦ KQ72		All Pass		
South HCP: 17	♣ 87	♣ AQT9				
Contract: 2♥ South						

Board: 225	North:	South:	W	N	E	S
Dealer: East	♠ J74	♠ T98			1NT	X
Vul: E-W	♥ Q3	♥ A85	XX	2♣	All Pass	
North HCP: 4+1	♦ 975	♦ AKQT				
South HCP: 15	♣ J7543	♣ Q86				
Contract: 2♣ North						

Board: 226	North:	South:	W	N	E	S
Dealer: South	♠ QJ843	♠ 976				1NT
Vul: E-W	♥ 984	♥ A6	X	2♥	X	2♠
North HCP: 3+1	♦ 754	♦ AKJ		All Pass		
South HCP: 16+1	♣ 64	♣ AT872				
Contract: 2♠ South						

Board: 227	North:	South:	W	N	E	S
Dealer: East	♠ 752	♠ AQJ			1NT	X
Vul: Both	♥ 54	♥ JT98	XX	2♣	X	All Pass
North HCP: 4	♦ A962	♦ QJ7				
South HCP: 15	♣ 9543	♣ A76				
Contract: 2♣X North						

Board: 228	North:	South:	W	N	E	S
Dealer: South	♠ 53	♠ QJ82				1NT
Vul: N-S	♥ J9	♥ A7	X	2♠ ¹	Pass	3♣ ²
North HCP: 7+2	♦ KT2	♦ A974		All Pass		
South HCP: 15	♣ QJ8632	♣ AT7				
Contract: 3♣ South			1. 1N-2S transfer to clubs			
			2. automat			

South hands**Exit_Transfers**

Board: 224	♠ QJ6	You bid first.
Dealer: South	♥ K5	West (LHO) Doubles 1NT if possible.
Vul: None	♦ KQ72	
HCP: 17	♣ AQT9	

Board: 225	♠ T98	RHO opens the bidding 1NT.
Dealer: East	♥ A85	You bid next.
Vul: E-W	♦ AKQT	West (LHO) Redoubles if possible.
HCP: 15	♣ Q86	

Board: 226	♠ 976	You bid first.
Dealer: South	♥ A6	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ AKJ	East (RHO) Doubles 2♥ if possible.
HCP: 16+1	♣ AT872	

Board: 227	♠ AQJ	RHO opens the bidding 1NT.
Dealer: East	♥ JT98	You bid next.
Vul: Both	♦ QJ7	West (LHO) Redoubles if possible.
HCP: 15	♣ A76	East (RHO) Doubles 2♣ if possible.

Board: 228	♠ QJ82	You bid first.
Dealer: South	♥ A7	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ A974	
HCP: 15	♣ AT7	

Both hands (Answers Page)

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ KT42	♠ QJ6				1NT
Vul: None	♥ QJT87	♥ K5	X	2♦	Pass	2♥
North HCP: 6+1	♦ 95	♦ KQ72		All Pass		
South HCP: 17	♣ 87	♣ AQT9				
Contract: 2♥ South						

Board: 225	North:	South:	W	N	E	S
Dealer: East	♠ J74	♠ T98			1NT	X
Vul: E-W	♥ Q3	♥ A85	XX	2♣	All Pass	
North HCP: 4+1	♦ 975	♦ AKQT				
South HCP: 15	♣ J7543	♣ Q86				
Contract: 2♣ North						

Board: 226	North:	South:	W	N	E	S
Dealer: South	♠ QJ843	♠ 976				1NT
Vul: E-W	♥ 984	♥ A6	X	2♥	X	2♠
North HCP: 3+1	♦ 754	♦ AKJ		All Pass		
South HCP: 16+1	♣ 64	♣ AT872				
Contract: 2♠ South						

Board: 227	North:	South:	W	N	E	S
Dealer: East	♠ 752	♠ AQJ			1NT	X
Vul: Both	♥ 54	♥ JT98	XX	2♣	X	All Pass
North HCP: 4	♦ A962	♦ QJ7				
South HCP: 15	♣ 9543	♣ A76				
Contract: 2♣X North						

Board: 228	North:	South:	W	N	E	S
Dealer: South	♠ 53	♠ QJ82				1NT
Vul: N-S	♥ J9	♥ A7	X	2♠ ¹	Pass	3♣ ²
North HCP: 7+2	♦ KT2	♦ A974		All Pass		
South HCP: 15	♣ QJ8632	♣ AT7				
Contract: 3♣ South			1. 1N-2S transfer to clubs			
			2. automat			

North hands

Exit_Transfers

1

Board: 229

♠ 973

Partner bids first.

Dealer: South

♥ T8

West (RHO) Doubles 1NT if possible.

Vul: E-W

♦ Q854

HCP: 2

♣ 8642

Board: 230

♠ 62

Partner bids first.

Dealer: South

♥ 9653

West (RHO) Doubles 1NT if possible.

Vul: Both

♦ T6542

East (LHO) Doubles 2♦ if possible.

HCP: 0+1

♣ 94

Board: 231

♠ 32

LHO opens the bidding 1NT.

Dealer: East

♥ J874

Partner bids next.

Vul: N-S

♦ JT3

West (RHO) Doubles 2♥ if possible.

HCP: 2

♣ 8652

Board: 232

♠ AT6

RHO opens the bidding 1NT.

Dealer: West

♥ QJ76

You bid next.

Vul: Both

♦ KT63

HCP: 15

♣ KQ

Board: 233

♠ Q8762

LHO opens the bidding 1NT.

Dealer: East

♥ J5

Partner bids next.

Vul: None

♦ 973

HCP: 6+1

♣ QJ6

Both hands (Answers Page)

Board: 229	North:	South:	W	N	E	S
Dealer: South	♠ 973	♠ AQ6				1NT
Vul: E-W	♥ T8	♥ A543	X	Pass	Pass	XX
North HCP: 2	♦ Q854	♦ J3	Pass	2♣ ¹	All Pass	
South HCP: 15	♣ 8642	♣ KJT9				1. artificial
Contract: 2♣ North						

Board: 230	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ K54				1NT
Vul: Both	♥ 9653	♥ AQJ7	X	Pass	Pass	XX
North HCP: 0+1	♦ T6542	♦ 97	Pass	2♦	X	2♥
South HCP: 16	♣ 94	♣ AQ76		All Pass		
Contract: 2♥ South						

Board: 231	North:	South:	W	N	E	S
Dealer: East	♠ 32	♠ AQ75			1NT	X
Vul: N-S	♥ J874	♥ AK6	Pass	2♥	Pass	Pass
North HCP: 2	♦ JT3	♦ Q42	X	All Pass		
South HCP: 18	♣ 8652	♣ QJ4				
Contract: 2♥X North						

Board: 232	North:	South:	W	N	E	S
Dealer: West	♠ AT6	♠ QJ9532	1NT	X	Pass	2♠
Vul: Both	♥ QJ76	♥ 8		All Pass		
North HCP: 15	♦ KT63	♦ 82				
South HCP: 3+2	♣ KQ	♣ T742				
Contract: 2♠ South						

Board: 233	North:	South:	W	N	E	S
Dealer: East	♠ Q8762	♠ K3			1NT	X
Vul: None	♥ J5	♥ AQ2	Pass	2♠	All Pass	
North HCP: 6+1	♦ 973	♦ AQJ8				
South HCP: 16	♣ QJ6	♣ T743				
Contract: 2♠ North						

South hands**Exit_Transfers**

Board: 229	♠ AQ6	You bid first.
Dealer: South	♥ A543	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ J3	
HCP: 15	♣ KJT9	
Board: 230	♠ K54	You bid first.
Dealer: South	♥ AQJ7	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ 97	East (RHO) Doubles 2♦ if possible.
HCP: 16	♣ AQ76	
Board: 231	♠ AQ75	RHO opens the bidding 1NT.
Dealer: East	♥ AK6	You bid next.
Vul: N-S	♦ Q42	West (LHO) Doubles 2♥ if possible.
HCP: 18	♣ QJ4	
Board: 232	♠ QJ9532	LHO opens the bidding 1NT.
Dealer: West	♥ 8	Partner bids next.
Vul: Both	♦ 82	
HCP: 3+2	♣ T742	
Board: 233	♠ K3	RHO opens the bidding 1NT.
Dealer: East	♥ AQ2	You bid next.
Vul: None	♦ AQJ8	
HCP: 16	♣ T743	

Both hands (Answers Page)

Board: 229	North:	South:	W	N	E	S
Dealer: South	♠ 973	♠ AQ6				1NT
Vul: E-W	♥ T8	♥ A543	X	Pass	Pass	XX
North HCP: 2	♦ Q854	♦ J3	Pass	2♣ ¹	All Pass	
South HCP: 15	♣ 8642	♣ KJT9				1. artificial
Contract: 2♣ North						

Board: 230	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ K54				1NT
Vul: Both	♥ 9653	♥ AQJ7	X	Pass	Pass	XX
North HCP: 0+1	♦ T6542	♦ 97	Pass	2♦	X	2♥
South HCP: 16	♣ 94	♣ AQ76		All Pass		
Contract: 2♥ South						

Board: 231	North:	South:	W	N	E	S
Dealer: East	♠ 32	♠ AQ75			1NT	X
Vul: N-S	♥ J874	♥ AK6	Pass	2♥	Pass	Pass
North HCP: 2	♦ JT3	♦ Q42	X	All Pass		
South HCP: 18	♣ 8652	♣ QJ4				
Contract: 2♥X North						

Board: 232	North:	South:	W	N	E	S
Dealer: West	♠ AT6	♠ QJ9532	1NT	X	Pass	2♠
Vul: Both	♥ QJ76	♥ 8		All Pass		
North HCP: 15	♦ KT63	♦ 82				
South HCP: 3+2	♣ KQ	♣ T742				
Contract: 2♠ South						

Board: 233	North:	South:	W	N	E	S
Dealer: East	♠ Q8762	♠ K3			1NT	X
Vul: None	♥ J5	♥ AQ2	Pass	2♠	All Pass	
North HCP: 6+1	♦ 973	♦ AQJ8				
South HCP: 16	♣ QJ6	♣ T743				
Contract: 2♠ North						

North hands

Exit_Transfers

Board: 234	♠ KJ982	Partner bids first.
Dealer: South	♥ J4	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ 976	
HCP: 7+1	♣ QT6	

Board: 235	♠ Q6542	You bid first.
Dealer: North	♥ AK	East (LHO) Doubles 1NT if possible.
Vul: None	♦ K63	
HCP: 16+1	♣ KJ4	

Board: 236	♠ QJ63	RHO opens the bidding 1NT.
Dealer: West	♥ AKJ	You bid next.
Vul: E-W	♦ QJ9	
HCP: 15	♣ J92	

Board: 237	♠ 54	LHO opens the bidding 1NT.
Dealer: East	♥ 87643	Partner bids next.
Vul: N-S	♦ 43	West (RHO) Redoubles if possible.
HCP: 0+1	♣ T763	

Board: 238	♠ T93	Partner bids first.
Dealer: South	♥ T9864	West (RHO) Doubles 1NT if possible.
Vul: None	♦ JT	
HCP: 4+1	♣ K86	

Both hands (Answers Page)

Board: 234	North:	South:	W	N	E	S
Dealer: South	♠ KJ982	♠ AQ6				1NT
Vul: N-S	♥ J4	♥ 8753	X	2♥	Pass	2♠
North HCP: 7+1	♦ 976	♦ A2		All Pass		
South HCP: 15	♣ QT6	♣ AJ75				
Contract: 2♠ South						

Board: 235	North:	South:	W	N	E	S
Dealer: North	♠ Q6542	♠ J7		1NT	X	2♦
Vul: None	♥ AK	♥ JT953	Pass	2♥	All Pass	
North HCP: 16+1	♦ K63	♦ 52				
South HCP: 6+1	♣ KJ4	♣ AT76				
Contract: 2♥ North						

Board: 236	North:	South:	W	N	E	S
Dealer: West	♠ QJ63	♠ K974	1NT	X	Pass	2♠
Vul: E-W	♥ AKJ	♥ 953		All Pass		
North HCP: 15	♦ QJ9	♦ KT87				
South HCP: 10	♣ J92	♣ A3				
Contract: 2♠ South						

Board: 237	North:	South:	W	N	E	S
Dealer: East	♠ 54	♠ KJ92			1NT	X
Vul: N-S	♥ 87643	♥ AQ9	XX	2♥	All Pass	
North HCP: 0+1	♦ 43	♦ KJT5				
South HCP: 17	♣ T763	♣ K2				
Contract: 2♥ North						

Board: 238	North:	South:	W	N	E	S
Dealer: South	♠ T93	♠ K654				1NT
Vul: None	♥ T9864	♥ QJ7	X	2♦	Pass	2♥
North HCP: 4+1	♦ JT	♦ A64		All Pass		
South HCP: 15	♣ K86	♣ AJT				
Contract: 2♥ South						

South hands**Exit_Transfers**

Board: 234	♠ AQ6	You bid first.
Dealer: South	♥ 8753	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ A2	
HCP: 15	♣ AJ75	

Board: 235	♠ J7	Partner bids first.
Dealer: North	♥ JT953	East (RHO) Doubles 1NT if possible.
Vul: None	♦ 52	
HCP: 6+1	♣ AT76	

Board: 236	♠ K974	LHO opens the bidding 1NT.
Dealer: West	♥ 953	Partner bids next.
Vul: E-W	♦ KT87	
HCP: 10	♣ A3	

Board: 237	♠ KJ92	RHO opens the bidding 1NT.
Dealer: East	♥ AQ9	You bid next.
Vul: N-S	♦ KJT5	West (LHO) Redoubles if possible.
HCP: 17	♣ K2	

Board: 238	♠ K654	You bid first.
Dealer: South	♥ QJ7	West (LHO) Doubles 1NT if possible.
Vul: None	♦ A64	
HCP: 15	♣ AJT	

Both hands (Answers Page)

Board: 234	North:	South:	W	N	E	S
Dealer: South	♠ KJ982	♠ AQ6				1NT
Vul: N-S	♥ J4	♥ 8753	X	2♥	Pass	2♠
North HCP: 7+1	♦ 976	♦ A2		All Pass		
South HCP: 15	♣ QT6	♣ AJ75				
Contract: 2♠ South						

Board: 235	North:	South:	W	N	E	S
Dealer: North	♠ Q6542	♠ J7		1NT	X	2♦
Vul: None	♥ AK	♥ JT953	Pass	2♥	All Pass	
North HCP: 16+1	♦ K63	♦ 52				
South HCP: 6+1	♣ KJ4	♣ AT76				
Contract: 2♥ North						

Board: 236	North:	South:	W	N	E	S
Dealer: West	♠ QJ63	♠ K974	1NT	X	Pass	2♠
Vul: E-W	♥ AKJ	♥ 953		All Pass		
North HCP: 15	♦ QJ9	♦ KT87				
South HCP: 10	♣ J92	♣ A3				
Contract: 2♠ South						

Board: 237	North:	South:	W	N	E	S
Dealer: East	♠ 54	♠ KJ92			1NT	X
Vul: N-S	♥ 87643	♥ AQ9	XX	2♥	All Pass	
North HCP: 0+1	♦ 43	♦ KJT5				
South HCP: 17	♣ T763	♣ K2				
Contract: 2♥ North						

Board: 238	North:	South:	W	N	E	S
Dealer: South	♠ T93	♠ K654				1NT
Vul: None	♥ T9864	♥ QJ7	X	2♦	Pass	2♥
North HCP: 4+1	♦ JT	♦ A64		All Pass		
South HCP: 15	♣ K86	♣ AJT				
Contract: 2♥ South						

Board: 239	♠ Q74
Dealer: North	♥ KQJ
Vul: N-S	♦ K8732
HCP: 15+1	♣ A7

You bid first.

East (LHO) Doubles 1NT if possible.

Board: 240	♠ AJ
Dealer: West	♥ QT8
Vul: N-S	♦ KT9
HCP: 18+1	♣ AKJ43

RHO opens the bidding 1NT.

You bid next.

East (LHO) bids 2♥ if possible.

Board: 241	♠ K6
Dealer: North	♥ KQ87
Vul: N-S	♦ K5
HCP: 16+1	♣ KQ764

You bid first.

East (LHO) Doubles 1NT if possible.

Board: 242	♠ T82
Dealer: South	♥ Q653
Vul: E-W	♦ 7542
HCP: 5	♣ K8

Partner bids first.

West (RHO) Doubles 1NT if possible.

East (LHO) bids 2♣ if possible.

Both hands (Answers Page)

Board: 239	North:	South:	W	N	E	S
Dealer: North	♠ Q74	♠ 63		1NT	X	2♠ ¹
Vul: N-S	♥ KQJ	♥ T85	Pass	3♣ ²	All Pass	
North HCP: 15+1	♦ K8732	♦ J				1. 1N-2S transfer to clubs
South HCP: 7+3	♣ A7	♣ KQJ9642				2. automat
Contract: 3♣ North						

Board: 240	North:	South:	W	N	E	S
Dealer: West	♠ AJ	♠ 965	1NT	X	2♥	Pass
Vul: N-S	♥ QT8	♥ KJ754	2♠	X	Pass	3♥
North HCP: 18+1	♦ KT9	♦ 82			All Pass	
South HCP: 4+1	♣ AKJ43	♣ T82				
Contract: 3♥ South						

Board: 241	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ 982		1NT	X	3♣ ¹
Vul: N-S	♥ KQ87	♥ J63	Pass	3♦ ²	All Pass	
North HCP: 16+1	♦ K5	♦ QT9843				1. 1N-3C transfer to diamonds
South HCP: 3+2	♣ KQ764	♣ 5				2. automat
Contract: 3♦ North						

Board: 242	North:	South:	W	N	E	S
Dealer: South	♠ T82	♠ AJ764				1NT
Vul: E-W	♥ Q653	♥ AJT	X	Pass	2♣	Pass
North HCP: 5	♦ 7542	♦ AJ3	Pass	X	Pass	2♠
South HCP: 15+1	♣ K8	♣ T2			All Pass	
Contract: 2♠ South						

South hands

Exit_Transfers

Board: 239	♠ 63	Partner bids first.
Dealer: North	♥ T85	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ J	
HCP: 7+3	♣ KQJ9642	

Board: 240	♠ 965	LHO opens the bidding 1NT.
Dealer: West	♥ KJ754	Partner bids next.
Vul: N-S	♦ 82	East (RHO) bids 2♥ if possible.
HCP: 4+1	♣ T82	West (LHO) bids 2♠ if possible.

Board: 241	♠ 982	Partner bids first.
Dealer: North	♥ J63	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ QT9843	
HCP: 3+2	♣ 5	

Board: 242	♠ AJ764	You bid first.
Dealer: South	♥ AJT	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ AJ3	East (RHO) bids 2♣ if possible.
HCP: 15+1	♣ T2	

Both hands (Answers Page)

Board: 239	North:	South:	W	N	E	S
Dealer: North	♠ Q74	♠ 63		1NT	X	2♠ ¹
Vul: N-S	♥ KQJ	♥ T85	Pass	3♣ ²	All Pass	
North HCP: 15+1	♦ K8732	♦ J				1. 1N-2S transfer to clubs
South HCP: 7+3	♣ A7	♣ KQJ9642				2. automat
Contract: 3♣ North						

Board: 240	North:	South:	W	N	E	S
Dealer: West	♠ AJ	♠ 965	1NT	X	2♥	Pass
Vul: N-S	♥ QT8	♥ KJ754	2♠	X	Pass	3♥
North HCP: 18+1	♦ KT9	♦ 82			All Pass	
South HCP: 4+1	♣ AKJ43	♣ T82				
Contract: 3♥ South						

Board: 241	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ 982		1NT	X	3♣ ¹
Vul: N-S	♥ KQ87	♥ J63	Pass	3♦ ²	All Pass	
North HCP: 16+1	♦ K5	♦ QT9843				1. 1N-3C transfer to diamonds
South HCP: 3+2	♣ KQ764	♣ 5				2. automat
Contract: 3♦ North						

Board: 242	North:	South:	W	N	E	S
Dealer: South	♠ T82	♠ AJ764				1NT
Vul: E-W	♥ Q653	♥ AJT	X	Pass	2♣	Pass
North HCP: 5	♦ 7542	♦ AJ3	Pass	X	Pass	2♠
South HCP: 15+1	♣ K8	♣ T2			All Pass	
Contract: 2♠ South						

Board: 243	♠ K94	RHO opens the bidding 1NT.
Dealer: West	♥ AKT3	You bid next.
Vul: N-S	♦ AQJ8	West (RHO) Redoubles if possible.
HCP: 17	♣ T5	East (LHO) bids 2♣ if possible.
		West (RHO) bids 2♦ if possible.
		East (LHO) bids 2♥ if possible.
		West (RHO) bids 2♠ if possible.

Board: 244	♠ K	RHO opens the bidding 1NT.
Dealer: West	♥ Q76	You bid next.
Vul: Both	♦ AKQT9	
HCP: 21+1	♣ AK87	

Board: 245	♠ 2	LHO opens the bidding 1NT.
Dealer: East	♥ T74	Partner bids next.
Vul: None	♦ JT96	
HCP: 5+1	♣ AT853	

Board: 246	♠ KJ3	RHO opens the bidding 1NT.
Dealer: West	♥ AK53	You bid next.
Vul: Both	♦ AT2	East (LHO) Redoubles if possible.
HCP: 17	♣ Q72	East (LHO) Doubles 2♠ if possible.

Both hands (Answers Page)

Board: 243	North:	South:	W	N	E	S
Dealer: West	♠ K94	♠ JT62	1NT	X	Pass	Pass
Vul: N-S	♥ AKT3	♥ 874	XX	Pass	2♣ ¹	Pass
North HCP: 17	♦ AQJ8	♦ T63	2♦	Pass	2♥	X
South HCP: 6	♣ T5	♣ KQ7	2♠	2NT	All Pass	
Contract: 2NT North					1. artificial	

Board: 244	North:	South:	W	N	E	S
Dealer: West	♠ K	♠ JT953	1NT	X	Pass	2♠
Vul: Both	♥ Q76	♥ JT2			All Pass	
North HCP: 21+1	♦ AKQT9	♦ 765				
South HCP: 2+1	♣ AK87	♣ 96				
Contract: 2♠ South						

Board: 245	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ KQT54			1NT	X
Vul: None	♥ T74	♥ A9	Pass	2♣	All Pass	
North HCP: 5+1	♦ JT96	♦ AQ7				
South HCP: 15+1	♣ AT853	♣ 942				
Contract: 2♣ North						

Board: 246	North:	South:	W	N	E	S
Dealer: West	♠ KJ3	♠ T874	1NT	X	XX	2♠
Vul: Both	♥ AK53	♥ 742	Pass	Pass	X	All Pass
North HCP: 17	♦ AT2	♦ 9765				
South HCP: 0	♣ Q72	♣ 54				
Contract: 2♠X South						

South hands

Exit_Transfers

Board: 243	♠ JT62	LHO opens the bidding 1NT.
Dealer: West	♥ 874	Partner bids next.
Vul: N-S	♦ T63	West (LHO) Redoubles if possible.
HCP: 6	♣ KQ7	East (RHO) bids 2♣ if possible.
		West (LHO) bids 2♦ if possible.
		East (RHO) bids 2♥ if possible.
		West (LHO) bids 2♠ if possible.

Board: 244	♠ JT953	LHO opens the bidding 1NT.
Dealer: West	♥ JT2	Partner bids next.
Vul: Both	♦ 765	
HCP: 2+1	♣ 96	

Board: 245	♠ KQT54	RHO opens the bidding 1NT.
Dealer: East	♥ A9	You bid next.
Vul: None	♦ AQ7	
HCP: 15+1	♣ 942	

Board: 246	♠ T874	LHO opens the bidding 1NT.
Dealer: West	♥ 742	Partner bids next.
Vul: Both	♦ 9765	East (RHO) Redoubles if possible.
HCP: 0	♣ 54	East (RHO) Doubles 2♠ if possible.

Both hands (Answers Page)

Board: 243	North:	South:	W	N	E	S
Dealer: West	♠ K94	♠ JT62	1NT	X	Pass	Pass
Vul: N-S	♥ AKT3	♥ 874	XX	Pass	2♣ ¹	Pass
North HCP: 17	♦ AQJ8	♦ T63	2♦	Pass	2♥	X
South HCP: 6	♣ T5	♣ KQ7	2♠	2NT	All Pass	
Contract: 2NT North			1. artificial			

Board: 244	North:	South:	W	N	E	S
Dealer: West	♠ K	♠ JT953	1NT	X	Pass	2♠
Vul: Both	♥ Q76	♥ JT2	All Pass			
North HCP: 21+1	♦ AKQT9	♦ 765				
South HCP: 2+1	♣ AK87	♣ 96				
Contract: 2♠ South						

Board: 245	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ KQT54			1NT	X
Vul: None	♥ T74	♥ A9	Pass	2♣	All Pass	
North HCP: 5+1	♦ JT96	♦ AQ7				
South HCP: 15+1	♣ AT853	♣ 942				
Contract: 2♣ North						

Board: 246	North:	South:	W	N	E	S
Dealer: West	♠ KJ3	♠ T874	1NT	X	XX	2♠
Vul: Both	♥ AK53	♥ 742	Pass	Pass	X	All Pass
North HCP: 17	♦ AT2	♦ 9765				
South HCP: 0	♣ Q72	♣ 54				
Contract: 2♠X South						

North hands

Exit_Transfers

Board: 247	♠ KJT3	You bid first.
Dealer: North	♥ KJT3	East (LHO) Doubles 1NT if possible.
Vul: None	♦ AQJ	West (RHO) bids 2♣ if possible.
HCP: 16	♣ J8	

Board: 248	♠ AQ6	You bid first.
Dealer: North	♥ 62	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ A865	West (RHO) Doubles 2♦ if possible.
HCP: 15	♣ KQT6	East (LHO) bids 2♠ if possible.
		East (LHO) Doubles 3♥ if possible.

Board: 249	♠ AQJ92	RHO opens the bidding 1NT.
Dealer: West	♥ A32	You bid next.
Vul: None	♦ 52	East (LHO) bids 2♦ if possible.
HCP: 15+1	♣ KJ2	West (RHO) bids 2♠ if possible.

Board: 250	♠ K8653	Partner bids first.
Dealer: South	♥ 963	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 542	
HCP: 3+1	♣ 74	

Board: 251	♠ AQ96	RHO opens the bidding 1NT.
Dealer: West	♥ K3	You bid next.
Vul: Both	♦ AKJ8	East (LHO) bids 2♦ if possible.
HCP: 17	♣ T63	West (RHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 247	North:	South:	W	N	E	S
Dealer: North	♠ KJT3	♠ Q976		1NT	X	XX
Vul: None	♥ KJT3	♥ A72	2♣	Pass	Pass	2NT
North HCP: 16	♦ AQJ	♦ 964		All Pass		
South HCP: 8	♣ J8	♣ Q52				
Contract: 2NT South						

Board: 248	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ J9		1NT	X	2♦
Vul: E-W	♥ 62	♥ AT9873	X	XX	2♠	3♥
North HCP: 15	♦ A865	♦ 92	Pass	Pass	X	All Pass
South HCP: 5+2	♣ KQT6	♣ 942				
Contract: 3♥X South						

Board: 249	North:	South:	W	N	E	S
Dealer: West	♠ AQJ92	♠ 6543	1NT	X	2♦	X
Vul: None	♥ A32	♥ 6	2♠ ¹	4♠	All Pass	
North HCP: 15+1	♦ 52	♦ AT93				
South HCP: 6	♣ KJ2	♣ QT83				
Contract: 4♠ North						

Board: 250	North:	South:	W	N	E	S
Dealer: South	♠ K8653	♠ J9				1NT
Vul: E-W	♥ 963	♥ AJ75	X	2♥	Pass	2♠
North HCP: 3+1	♦ 542	♦ KQ63		All Pass		
South HCP: 16	♣ 74	♣ KQ2				
Contract: 2♠ South						

Board: 251	North:	South:	W	N	E	S
Dealer: West	♠ AQ96	♠ 7542	1NT	X	2♦	X
Vul: Both	♥ K3	♥ Q4	2♥	3♠	All Pass	
North HCP: 17	♦ AKJ8	♦ Q754				
South HCP: 5	♣ T63	♣ J52				
Contract: 3♠ North						

South hands**Exit_Transfers**

Board: 247	♠ Q976	Partner bids first.
Dealer: North	♥ A72	East (RHO) Doubles 1NT if possible.
Vul: None	♦ 964	West (LHO) bids 2♣ if possible.
HCP: 8	♣ Q52	

Board: 248	♠ J9	Partner bids first.
Dealer: North	♥ AT9873	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 92	West (LHO) Doubles 2♦ if possible.
HCP: 5+2	♣ 942	East (RHO) bids 2♠ if possible.
		East (RHO) Doubles 3♥ if possible.

Board: 249	♠ 6543	LHO opens the bidding 1NT.
Dealer: West	♥ 6	Partner bids next.
Vul: None	♦ AT93	East (RHO) bids 2♦ if possible.
HCP: 6	♣ QT83	West (LHO) bids 2♠ if possible.

Board: 250	♠ J9	You bid first.
Dealer: South	♥ AJ75	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ KQ63	
HCP: 16	♣ KQ2	

Board: 251	♠ 7542	LHO opens the bidding 1NT.
Dealer: West	♥ Q4	Partner bids next.
Vul: Both	♦ Q754	East (RHO) bids 2♦ if possible.
HCP: 5	♣ J52	West (LHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 247	North:	South:	W	N	E	S
Dealer: North	♠ KJT3	♠ Q976		1NT	X	XX
Vul: None	♥ KJT3	♥ A72	2♣	Pass	Pass	2NT
North HCP: 16	♦ AQJ	♦ 964		All Pass		
South HCP: 8	♣ J8	♣ Q52				
Contract: 2NT South						

Board: 248	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ J9		1NT	X	2♦
Vul: E-W	♥ 62	♥ AT9873	X	XX	2♠	3♥
North HCP: 15	♦ A865	♦ 92	Pass	Pass	X	All Pass
South HCP: 5+2	♣ KQT6	♣ 942				
Contract: 3♥X South						

Board: 249	North:	South:	W	N	E	S
Dealer: West	♠ AQJ92	♠ 6543	1NT	X	2♦	X
Vul: None	♥ A32	♥ 6	2♠ ¹	4♠	All Pass	
North HCP: 15+1	♦ 52	♦ AT93				
South HCP: 6	♣ KJ2	♣ QT83				
Contract: 4♠ North						

Board: 250	North:	South:	W	N	E	S
Dealer: South	♠ K8653	♠ J9				1NT
Vul: E-W	♥ 963	♥ AJ75	X	2♥	Pass	2♠
North HCP: 3+1	♦ 542	♦ KQ63		All Pass		
South HCP: 16	♣ 74	♣ KQ2				
Contract: 2♠ South						

Board: 251	North:	South:	W	N	E	S
Dealer: West	♠ AQ96	♠ 7542	1NT	X	2♦	X
Vul: Both	♥ K3	♥ Q4	2♥	3♠	All Pass	
North HCP: 17	♦ AKJ8	♦ Q754				
South HCP: 5	♣ T63	♣ J52				
Contract: 3♠ North						

North hands

Exit_Transfers

Board: 252	♠ 9864	Partner bids first.
Dealer: South	♥ T853	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ KT6	East (LHO) Doubles 2♥ if possible.
HCP: 3	♣ 74	West (RHO) Doubles 2♠ if possible.

Board: 253	♠ 932	RHO opens the bidding 1NT.
Dealer: West	♥ A8542	You bid next.
Vul: None	♦ A97	East (LHO) bids 2♥ if possible.
HCP: 15+1	♣ AK	West (RHO) bids 2♠ if possible.

Board: 254	♠ QJ74	Partner bids first.
Dealer: South	♥ J95	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ T765	
HCP: 5	♣ J2	

Board: 255	♠ 972	You bid first.
Dealer: North	♥ AKT	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ T4	
HCP: 16+1	♣ AKQ62	

Board: 256	♠ 73	LHO opens the bidding 1NT.
Dealer: East	♥ 2	Partner bids next.
Vul: E-W	♦ K75432	West (RHO) bids 2♦ if possible.
HCP: 5+2	♣ Q983	

Both hands (Answers Page)

Board: 252	North:	South:	W	N	E	S
Dealer: South	♠ 9864	♠ AKQT				1NT
Vul: E-W	♥ T853	♥ 42	X	Pass	Pass	XX
North HCP: 3	♦ KT6	♦ QJ5	Pass	2♥	X	2♠
South HCP: 15	♣ 74	♣ K982	X	All Pass		
Contract: 2♠X South						

Board: 253	North:	South:	W	N	E	S
Dealer: West	♠ 932	♠ T4	1NT	X	2♥	Pass
Vul: None	♥ A8542	♥ K973	2♠	Pass	Pass	X
North HCP: 15+1	♦ A97	♦ K853	Pass	3♥	All Pass	
South HCP: 6	♣ AK	♣ T42				
Contract: 3♥ North						

Board: 254	North:	South:	W	N	E	S
Dealer: South	♠ QJ74	♠ AK5				1NT
Vul: E-W	♥ J95	♥ T63	X	All Pass		
North HCP: 5	♦ T765	♦ K83				
South HCP: 16	♣ J2	♣ AQ84				
Contract: 1NTX South						

Board: 255	North:	South:	W	N	E	S
Dealer: North	♠ 972	♠ T3		1NT	X	2♦
Vul: Both	♥ AKT	♥ 76543	Pass	2♥	All Pass	
North HCP: 16+1	♦ T4	♦ A763				
South HCP: 4+1	♣ AKQ62	♣ 75				
Contract: 2♥ North						

Board: 256	North:	South:	W	N	E	S
Dealer: East	♠ 73	♠ AK82			1NT	X
Vul: E-W	♥ 2	♥ KJ86	2♦	3♦	Pass	3NT
North HCP: 5+2	♦ K75432	♦ Q6	All Pass			
South HCP: 17	♣ Q983	♣ AT7				
Contract: 3NT South						

South hands**Exit_Transfers**

Board: 252	♠ AKQT	You bid first.
Dealer: South	♥ 42	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ QJ5	East (RHO) Doubles 2♥ if possible.
HCP: 15	♣ K982	West (LHO) Doubles 2♠ if possible.

Board: 253	♠ T4	LHO opens the bidding 1NT.
Dealer: West	♥ K973	Partner bids next.
Vul: None	♦ K853	East (RHO) bids 2♥ if possible.
HCP: 6	♣ T42	West (LHO) bids 2♠ if possible.

Board: 254	♠ AK5	You bid first.
Dealer: South	♥ T63	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ K83	
HCP: 16	♣ AQ84	

Board: 255	♠ T3	Partner bids first.
Dealer: North	♥ 76543	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ A763	
HCP: 4+1	♣ 75	

Board: 256	♠ AK82	RHO opens the bidding 1NT.
Dealer: East	♥ KJ86	You bid next.
Vul: E-W	♦ Q6	West (LHO) bids 2♦ if possible.
HCP: 17	♣ AT7	

Both hands (Answers Page)

Board: 252	North:	South:	W	N	E	S
Dealer: South	♠ 9864	♠ AKQT				1NT
Vul: E-W	♥ T853	♥ 42	X	Pass	Pass	XX
North HCP: 3	♦ KT6	♦ QJ5	Pass	2♥	X	2♠
South HCP: 15	♣ 74	♣ K982	X	All Pass		
Contract: 2♠X South						

Board: 253	North:	South:	W	N	E	S
Dealer: West	♠ 932	♠ T4	1NT	X	2♥	Pass
Vul: None	♥ A8542	♥ K973	2♠	Pass	Pass	X
North HCP: 15+1	♦ A97	♦ K853	Pass	3♥	All Pass	
South HCP: 6	♣ AK	♣ T42				
Contract: 3♥ North						

Board: 254	North:	South:	W	N	E	S
Dealer: South	♠ QJ74	♠ AK5				1NT
Vul: E-W	♥ J95	♥ T63	X	All Pass		
North HCP: 5	♦ T765	♦ K83				
South HCP: 16	♣ J2	♣ AQ84				
Contract: 1NTX South						

Board: 255	North:	South:	W	N	E	S
Dealer: North	♠ 972	♠ T3		1NT	X	2♦
Vul: Both	♥ AKT	♥ 76543	Pass	2♥	All Pass	
North HCP: 16+1	♦ T4	♦ A763				
South HCP: 4+1	♣ AKQ62	♣ 75				
Contract: 2♥ North						

Board: 256	North:	South:	W	N	E	S
Dealer: East	♠ 73	♠ AK82			1NT	X
Vul: E-W	♥ 2	♥ KJ86	2♦	3♦	Pass	3NT
North HCP: 5+2	♦ K75432	♦ Q6	All Pass			
South HCP: 17	♣ Q983	♣ AT7				
Contract: 3NT South						

North hands

Exit_Transfers

Board: 257	♠ Q5	You bid first.
Dealer: North	♥ AKT	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ KQJ42	West (RHO) Doubles 2♠ if possible.
HCP: 16+1	♣ J54	

Board: 258	♠ Q943	Partner bids first.
Dealer: South	♥ QJT84	West (RHO) Doubles 1NT if possible.
Vul: None	♦ T96	
HCP: 5+1	♣ 7	

Board: 259	♠ Q96432	Partner bids first.
Dealer: South	♥ K8	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ J5	
HCP: 6+2	♣ 843	

Board: 260	♠ 3	Partner bids first.
Dealer: South	♥ 764	West (RHO) Doubles 1NT if possible.
Vul: None	♦ 873	
HCP: 3+2	♣ K76432	

Board: 261	♠ KJ7	You bid first.
Dealer: North	♥ AQT	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ KQT82	West (RHO) Doubles 2♦ if possible.
HCP: 17+1	♣ Q9	

Both hands (Answers Page)

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ T7642		1NT	X	2♥
Vul: Both	♥ AKT	♥ J754	Pass	2♦	Pass	Pass
North HCP: 16+1	♦ KQJ42	♦ 9	X	All Pass		
South HCP: 1+1	♣ J54	♣ 632				
Contract: 2♠X North						

Board: 258	North:	South:	W	N	E	S
Dealer: South	♠ Q943	♠ AJ82				1NT
Vul: None	♥ QJT84	♥ 63	X	2♦	Pass	2♥
North HCP: 5+1	♦ T96	♦ QJ3	All Pass			
South HCP: 16	♣ 7	♣ AKJ2				
Contract: 2♥ South						

Board: 259	North:	South:	W	N	E	S
Dealer: South	♠ Q96432	♠ AJT7				1NT
Vul: N-S	♥ K8	♥ AT	X	2♥	Pass	2NT ¹
North HCP: 6+2	♦ J5	♦ A987	Pass	4♠	All Pass	
South HCP: 16	♣ 843	♣ QJ5				1. Extended acceptance after NT
Contract: 4♠ North						

Board: 260	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ K98				1NT
Vul: None	♥ 764	♥ QT3	X	2♠ ¹	Pass	3♣ ²
North HCP: 3+2	♦ 873	♦ AK962	All Pass			
South HCP: 16+1	♣ K76432	♣ A5				1. 1N-2S transfer to clubs
Contract: 3♣ South						2. automat

Board: 261	North:	South:	W	N	E	S
Dealer: North	♠ KJ7	♠ T964		1NT	X	Pass
Vul: E-W	♥ AQT	♥ 9754	Pass	2♦	Pass	Pass
North HCP: 17+1	♦ KQT82	♦ 74	X	All Pass		
South HCP: 0	♣ Q9	♣ 854				
Contract: 2♦X North						

South hands**Exit_Transfers**

Board: 257	♠ T7642	Partner bids first.
Dealer: North	♥ J754	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ 9	West (LHO) Doubles 2♠ if possible.
HCP: 1+1	♣ 632	

Board: 258	♠ AJ82	You bid first.
Dealer: South	♥ 63	West (LHO) Doubles 1NT if possible.
Vul: None	♦ QJ3	
HCP: 16	♣ AKJ2	

Board: 259	♠ AJT7	You bid first.
Dealer: South	♥ AT	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ A987	
HCP: 16	♣ QJ5	

Board: 260	♠ K98	You bid first.
Dealer: South	♥ QT3	West (LHO) Doubles 1NT if possible.
Vul: None	♦ AK962	
HCP: 16+1	♣ A5	

Board: 261	♠ T964	Partner bids first.
Dealer: North	♥ 9754	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 74	West (LHO) Doubles 2♦ if possible.
HCP: 0	♣ 854	

Both hands (Answers Page)

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ T7642		1NT	X	2♥
Vul: Both	♥ AKT	♥ J754	Pass	2♦	Pass	Pass
North HCP: 16+1	♦ KQJ42	♦ 9	X	All Pass		
South HCP: 1+1	♣ J54	♣ 632				
Contract: 2♠X North						

Board: 258	North:	South:	W	N	E	S
Dealer: South	♠ Q943	♠ AJ82				1NT
Vul: None	♥ QJT84	♥ 63	X	2♦	Pass	2♥
North HCP: 5+1	♦ T96	♦ QJ3	All Pass			
South HCP: 16	♣ 7	♣ AKJ2				
Contract: 2♥ South						

Board: 259	North:	South:	W	N	E	S
Dealer: South	♠ Q96432	♠ AJT7				1NT
Vul: N-S	♥ K8	♥ AT	X	2♥	Pass	2NT ¹
North HCP: 6+2	♦ J5	♦ A987	Pass	4♠	All Pass	
South HCP: 16	♣ 843	♣ QJ5				1. Extended acceptance after NT
Contract: 4♠ North						

Board: 260	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ K98				1NT
Vul: None	♥ 764	♥ QT3	X	2♠ ¹	Pass	3♣ ²
North HCP: 3+2	♦ 873	♦ AK962	All Pass			
South HCP: 16+1	♣ K76432	♣ A5				1. 1N-2S transfer to clubs
Contract: 3♣ South						2. automat

Board: 261	North:	South:	W	N	E	S
Dealer: North	♠ KJ7	♠ T964		1NT	X	Pass
Vul: E-W	♥ AQT	♥ 9754	Pass	2♦	Pass	Pass
North HCP: 17+1	♦ KQT82	♦ 74	X	All Pass		
South HCP: 0	♣ Q9	♣ 854				
Contract: 2♦X North						

North hands

Exit_Transfers

Board: 262	♠ T96542	Partner bids first.
Dealer: South	♥ K52	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ T6	East (LHO) bids 3♣ if possible.
HCP: 3+2	♣ T5	

Board: 263	♠ T986	LHO opens the bidding 1NT.
Dealer: East	♥ 94	Partner bids next.
Vul: E-W	♦ QJ875	
HCP: 4+1	♣ J7	

Board: 264	♠ K83	RHO opens the bidding 1NT.
Dealer: West	♥ AQJ75	You bid next.
Vul: N-S	♦ 842	East (LHO) Redoubles if possible.
HCP: 16+1	♣ AQ	

Board: 265	♠ 97	LHO opens the bidding 1NT.
Dealer: East	♥ 942	Partner bids next.
Vul: Both	♦ AQ764	West (RHO) bids 2♥ if possible.
HCP: 6+1	♣ 765	East (LHO) bids 2♠ if possible.

Board: 266	♠ JT8	Partner bids first.
Dealer: South	♥ 8754	West (RHO) Doubles 1NT if possible.
Vul: None	♦ 32	East (LHO) bids 2♦ if possible.
HCP: 5	♣ A943	

Both hands (Answers Page)

Board: 262	North:	South:	W	N	E	S
Dealer: South	♠ T96542	♠ KQ7				1NT
Vul: Both	♥ K52	♥ QT83	X	2♥	Pass	2♠
North HCP: 3+2	♦ T6	♦ KJ97	Pass	Pass	3♣	Pass
South HCP: 15	♣ T5	♣ A8	Pass	3♠	All Pass	
Contract: 3♠ North						

Board: 263	North:	South:	W	N	E	S
Dealer: East	♠ T986	♠ 43			1NT	X
Vul: E-W	♥ 94	♥ AQT	Pass	2♦	All Pass	
North HCP: 4+1	♦ QJ875	♦ AK2				
South HCP: 15+1	♣ J7	♣ QT965				
Contract: 2♦ North						

Board: 264	North:	South:	W	N	E	S
Dealer: West	♠ K83	♠ Q765	1NT	X	XX	2♠
Vul: N-S	♥ AQJ75	♥ T94		All Pass		
North HCP: 16+1	♦ 842	♦ 76				
South HCP: 2	♣ AQ	♣ 7632				
Contract: 2♠ South						

Board: 265	North:	South:	W	N	E	S
Dealer: East	♠ 97	♠ AK63			1NT	X
Vul: Both	♥ 942	♥ K83	2♥	Pass	2♠	Pass
North HCP: 6+1	♦ AQ764	♦ J92	Pass	3♦	All Pass	
South HCP: 15	♣ 765	♣ KJ9				
Contract: 3♦ North						

Board: 266	North:	South:	W	N	E	S
Dealer: South	♠ JT8	♠ AK75				1NT
Vul: None	♥ 8754	♥ AT3	X	Pass	2♦	Pass
North HCP: 5	♦ 32	♦ A65	Pass	X	Pass	2♠
South HCP: 15	♣ A943	♣ T86		All Pass		
Contract: 2♠ South						

South hands**Exit_Transfers**

Board: 262	♠ KQ7	You bid first.
Dealer: South	♥ QT83	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ KJ97	East (RHO) bids 3♣ if possible.
HCP: 15	♣ A8	
Board: 263	♠ 43	RHO opens the bidding 1NT.
Dealer: East	♥ AQT	You bid next.
Vul: E-W	♦ AK2	
HCP: 15+1	♣ QT965	
Board: 264	♠ Q765	LHO opens the bidding 1NT.
Dealer: West	♥ T94	Partner bids next.
Vul: N-S	♦ 76	East (RHO) Redoubles if possible.
HCP: 2	♣ 7632	
Board: 265	♠ AK63	RHO opens the bidding 1NT.
Dealer: East	♥ K83	You bid next.
Vul: Both	♦ J92	West (LHO) bids 2♥ if possible.
HCP: 15	♣ KJ9	East (RHO) bids 2♠ if possible.
Board: 266	♠ AK75	You bid first.
Dealer: South	♥ AT3	West (LHO) Doubles 1NT if possible.
Vul: None	♦ A65	East (RHO) bids 2♦ if possible.
HCP: 15	♣ T86	

Both hands (Answers Page)

Board: 262	North:	South:	W	N	E	S
Dealer: South	♠ T96542	♠ KQ7				1NT
Vul: Both	♥ K52	♥ QT83	X	2♥	Pass	2♠
North HCP: 3+2	♦ T6	♦ KJ97	Pass	Pass	3♣	Pass
South HCP: 15	♣ T5	♣ A8	Pass	3♠	All Pass	
Contract: 3♠ North						

Board: 263	North:	South:	W	N	E	S
Dealer: East	♠ T986	♠ 43			1NT	X
Vul: E-W	♥ 94	♥ AQT	Pass	2♦	All Pass	
North HCP: 4+1	♦ QJ875	♦ AK2				
South HCP: 15+1	♣ J7	♣ QT965				
Contract: 2♦ North						

Board: 264	North:	South:	W	N	E	S
Dealer: West	♠ K83	♠ Q765	1NT	X	XX	2♠
Vul: N-S	♥ AQJ75	♥ T94		All Pass		
North HCP: 16+1	♦ 842	♦ 76				
South HCP: 2	♣ AQ	♣ 7632				
Contract: 2♠ South						

Board: 265	North:	South:	W	N	E	S
Dealer: East	♠ 97	♠ AK63			1NT	X
Vul: Both	♥ 942	♥ K83	2♥	Pass	2♠	Pass
North HCP: 6+1	♦ AQ764	♦ J92	Pass	3♦	All Pass	
South HCP: 15	♣ 765	♣ KJ9				
Contract: 3♦ North						

Board: 266	North:	South:	W	N	E	S
Dealer: South	♠ JT8	♠ AK75				1NT
Vul: None	♥ 8754	♥ AT3	X	Pass	2♦	Pass
North HCP: 5	♦ 32	♦ A65	Pass	X	Pass	2♠
South HCP: 15	♣ A943	♣ T86		All Pass		
Contract: 2♠ South						

North hands

Exit_Transfers

Board: 267	♠ AJ	You bid first.
Dealer: North	♥ A86	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ KJ54	
HCP: 16	♣ K875	

Board: 268	♠ KQ6	You bid first.
Dealer: North	♥ K93	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ AJT32	
HCP: 15+1	♣ Q7	

Board: 269	♠ 74	LHO opens the bidding 1NT.
Dealer: East	♥ KJ2	Partner bids next.
Vul: None	♦ KT865	
HCP: 9+1	♣ Q32	

Board: 270	♠ T8532	Partner bids first.
Dealer: South	♥ K3	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ 84	
HCP: 4+1	♣ JT93	

Board: 271	♠ 874	You bid first.
Dealer: North	♥ 65	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ AKQT	
HCP: 15	♣ KQJ4	

Both hands (Answers Page)

Board: 267

Dealer: North

North:

♠ AJ

South:

♠ 987632

W N E S

1NT X 2♥

Vul: E-W

North:

♥ A86

South:

♥ J9

W N E S

Pass 2♠ All Pass

North HCP: 16

North:

♦ KJ54

South:

♦ T6

South HCP: 2+2

North:

♣ K875

South:

♣ J63

Contract: 2♠ North

Board: 268

Dealer: North

North:

♠ KQ6

South:

♠ A987

W N E S

 1NT X 2♣¹

Vul: Both

North:

♥ K93

South:

♥ 8

W N E S

Pass 2♦ Pass 3♣

North HCP: 15+1

North:

♦ AJT32

South:

♦ 54

W N E S

Pass 3♦ Pass 5♣

South HCP: 9+2

North:

♣ Q7

South:

♣ AJ8432

W N E S

All Pass

Contract: 5♣ South

1. Stayman

Board: 269

Dealer: East

North:

♠ 74

South:

♠ A982

W N E S

1NT X

Vul: None

North:

♥ KJ2

South:

♥ AQ7

W N E S

Pass 2NT All Pass

North HCP: 9+1

North:

♦ KT865

South:

♦ Q93

South HCP: 15

North:

♣ Q32

South:

♣ KT8

Contract: 2NT North

Board: 270

Dealer: South

North:

♠ T8532

South:

♠ K64

W N E S

1NT

Vul: N-S

North:

♥ K3

South:

♥ A752

W N E S

X 2♥ Pass 2♠

North HCP: 4+1

North:

♦ 84

South:

♦ KQJ2

W N E S

All Pass

South HCP: 15

North:

♣ JT93

South:

♣ Q4

Contract: 2♠ South

Board: 271

Dealer: North

North:

♠ 874

South:

♠ QT2

W N E S

1NT X XX

Vul: Both

North:

♥ 65

South:

♥ AQJ

W N E S

All Pass

North HCP: 15

North:

♦ AKQT

South:

♦ 832

South HCP: 9

North:

♣ KQJ4

South:

♣ T952

Contract: 1NTXX North

South hands**Exit_Transfers**

Board: 267	♠ 987632	Partner bids first.
Dealer: North	♥ J9	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ T6	
HCP: 2+2	♣ J63	
Board: 268	♠ A987	Partner bids first.
Dealer: North	♥ 8	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ 54	
HCP: 9+2	♣ AJ8432	
Board: 269	♠ A982	RHO opens the bidding 1NT.
Dealer: East	♥ AQ7	You bid next.
Vul: None	♦ Q93	
HCP: 15	♣ KT8	
Board: 270	♠ K64	You bid first.
Dealer: South	♥ A752	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ KQJ2	
HCP: 15	♣ Q4	
Board: 271	♠ QT2	Partner bids first.
Dealer: North	♥ AQJ	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ 832	
HCP: 9	♣ T952	

Both hands (Answers Page)

Board: 267

Dealer: North

North:

♠ AJ

South:

♠ 987632

W N E S

1NT X 2♥

Vul: E-W

North:

♥ A86

South:

♥ J9

W N E S

Pass 2♠ All Pass

North HCP: 16

North:

♦ KJ54

South:

♦ T6

South HCP: 2+2

North:

♣ K875

South:

♣ J63

Contract: 2♠ North

Board: 268

Dealer: North

North:

♠ KQ6

South:

♠ A987

W N E S

 1NT X 2♣¹

Vul: Both

North:

♥ K93

South:

♥ 8

W N E S

Pass 2♦ Pass 3♣

North HCP: 15+1

North:

♦ AJT32

South:

♦ 54

W N E S

Pass 3♦ Pass 5♣

South HCP: 9+2

North:

♣ Q7

South:

♣ AJ8432

All Pass

Contract: 5♣ South

1. Stayman

Board: 269

Dealer: East

North:

♠ 74

South:

♠ A982

W N E S

1NT X

Vul: None

North:

♥ KJ2

South:

♥ AQ7

W N E S

Pass 2NT All Pass

North HCP: 9+1

North:

♦ KT865

South:

♦ Q93

South HCP: 15

North:

♣ Q32

South:

♣ KT8

Contract: 2NT North

Board: 270

Dealer: South

North:

♠ T8532

South:

♠ K64

W N E S

1NT

Vul: N-S

North:

♥ K3

South:

♥ A752

W N E S

X 2♥ Pass 2♠

North HCP: 4+1

North:

♦ 84

South:

♦ KQJ2

W N E S

All Pass

South HCP: 15

North:

♣ JT93

South:

♣ Q4

Contract: 2♠ South

Board: 271

Dealer: North

North:

♠ 874

South:

♠ QT2

W N E S

1NT X XX

Vul: Both

North:

♥ 65

South:

♥ AQJ

W N E S

All Pass

North HCP: 15

North:

♦ AKQT

South:

♦ 832

South HCP: 9

North:

♣ KQJ4

South:

♣ T952

Contract: 1NTXX North

North hands

Exit_Transfers

Board: 272	♠ J53	Partner bids first.
Dealer: South	♥ T8	West (RHO) Doubles 1NT if possible.
Vul: None	♦ QT8643	
HCP: 4+2	♣ J4	

Board: 273	♠ J2	LHO opens the bidding 1NT.
Dealer: East	♥ 653	Partner bids next.
Vul: E-W	♦ J852	East (LHO) Redoubles if possible.
HCP: 8	♣ AQT6	West (RHO) bids 2♣ if possible.

Board: 274	♠ K62	RHO opens the bidding 1NT.
Dealer: West	♥ A6	You bid next.
Vul: N-S	♦ K743	
HCP: 16	♣ AQT3	

Board: 275	♠ J2	LHO opens the bidding 1NT.
Dealer: East	♥ QJT63	Partner bids next.
Vul: None	♦ 85	
HCP: 4+1	♣ T863	

Board: 276	♠ T987	Partner bids first.
Dealer: South	♥ AJ962	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ T982	
HCP: 5+1	♣ -	

Both hands (Answers Page)

Board: 272	North:	South:	W	N	E	S
Dealer: South	♠ J53	♠ A94				1NT
Vul: None	♥ T8	♥ KQJ	X	3♣ ¹	Pass	3♦ ²
North HCP: 4+2	♦ QT8643	♦ K752		All Pass		
South HCP: 15	♣ J4	♣ Q93				1. 1N-3C transfer to diamonds
Contract: 3♦ South						2. automat

Board: 273	North:	South:	W	N	E	S
Dealer: East	♠ J2	♠ A765			1NT	X
Vul: E-W	♥ 653	♥ AKJ2	Pass	Pass	XX	Pass
North HCP: 8	♦ J852	♦ K94	2♣ ¹	2NT	All Pass	
South HCP: 15	♣ AQT6	♣ 42				1. artificial
Contract: 2NT North						

Board: 274	North:	South:	W	N	E	S
Dealer: West	♠ K62	♠ 987	1NT	X	Pass	2♥
Vul: N-S	♥ A6	♥ Q8432		All Pass		
North HCP: 16	♦ K743	♦ Q52				
South HCP: 7+1	♣ AQT3	♣ K8				
Contract: 2♥ South						

Board: 275	North:	South:	W	N	E	S
Dealer: East	♠ J2	♠ KQ53			1NT	X
Vul: None	♥ QJT63	♥ 87	Pass	2♥	All Pass	
North HCP: 4+1	♦ 85	♦ AKT2				
South HCP: 16	♣ T863	♣ KJ4				
Contract: 2♥ North						

Board: 276	North:	South:	W	N	E	S
Dealer: South	♠ T987	♠ AQJ3				1NT
Vul: N-S	♥ AJ962	♥ Q84	X	2♦	Pass	2♥
North HCP: 5+1	♦ T982	♦ AJ65		All Pass		
South HCP: 17	♣ -	♣ K7				
Contract: 2♥ South						

South hands**Exit_Transfers**

Board: 272	♠ A94	You bid first.
Dealer: South	♥ KQJ	West (LHO) Doubles 1NT if possible.
Vul: None	♦ K752	
HCP: 15	♣ Q93	

Board: 273	♠ A765	RHO opens the bidding 1NT.
Dealer: East	♥ AKJ2	You bid next.
Vul: E-W	♦ K94	East (RHO) Redoubles if possible.
HCP: 15	♣ 42	West (LHO) bids 2♣ if possible.

Board: 274	♠ 987	LHO opens the bidding 1NT.
Dealer: West	♥ Q8432	Partner bids next.
Vul: N-S	♦ Q52	
HCP: 7+1	♣ K8	

Board: 275	♠ KQ53	RHO opens the bidding 1NT.
Dealer: East	♥ 87	You bid next.
Vul: None	♦ AKT2	
HCP: 16	♣ KJ4	

Board: 276	♠ AQJ3	You bid first.
Dealer: South	♥ Q84	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ AJ65	
HCP: 17	♣ K7	

Both hands (Answers Page)

Board: 272	North:	South:	W	N	E	S
Dealer: South	♠ J53	♠ A94				1NT
Vul: None	♥ T8	♥ KQJ	X	3♣ ¹	Pass	3♦ ²
North HCP: 4+2	♦ QT8643	♦ K752		All Pass		
South HCP: 15	♣ J4	♣ Q93				1. 1N-3C transfer to diamonds
Contract: 3♦ South						2. automat

Board: 273	North:	South:	W	N	E	S
Dealer: East	♠ J2	♠ A765			1NT	X
Vul: E-W	♥ 653	♥ AKJ2	Pass	Pass	XX	Pass
North HCP: 8	♦ J852	♦ K94	2♣ ¹	2NT	All Pass	
South HCP: 15	♣ AQT6	♣ 42				1. artificial
Contract: 2NT North						

Board: 274	North:	South:	W	N	E	S
Dealer: West	♠ K62	♠ 987	1NT	X	Pass	2♥
Vul: N-S	♥ A6	♥ Q8432		All Pass		
North HCP: 16	♦ K743	♦ Q52				
South HCP: 7+1	♣ AQT3	♣ K8				
Contract: 2♥ South						

Board: 275	North:	South:	W	N	E	S
Dealer: East	♠ J2	♠ KQ53			1NT	X
Vul: None	♥ QJT63	♥ 87	Pass	2♥	All Pass	
North HCP: 4+1	♦ 85	♦ AKT2				
South HCP: 16	♣ T863	♣ KJ4				
Contract: 2♥ North						

Board: 276	North:	South:	W	N	E	S
Dealer: South	♠ T987	♠ AQJ3				1NT
Vul: N-S	♥ AJ962	♥ Q84	X	2♦	Pass	2♥
North HCP: 5+1	♦ T982	♦ AJ65		All Pass		
South HCP: 17	♣ -	♣ K7				
Contract: 2♥ South						

North hands

Exit_Transfers

Board: 277 ♠ QJ653 LHO opens the bidding 1NT.

Dealer: East ♥ JT5 Partner bids next.

Vul: N-S ♦ A82

HCP: 8+1 ♣ 82

Board: 278 ♠ JT3 LHO opens the bidding 1NT.

Dealer: East ♥ AT62 Partner bids next.

Vul: Both ♦ KT2 West (RHO) bids 2♦ if possible.

HCP: 8 ♣ T53

Board: 279 ♠ T86542 LHO opens the bidding 1NT.

Dealer: East ♥ 3 Partner bids next.

Vul: N-S ♦ T42 West (RHO) bids 2♦ if possible.

HCP: 3+2 ♣ K86

Board: 280 ♠ KJ95 RHO opens the bidding 1NT.

Dealer: West ♥ KT5 You bid next.

Vul: Both ♦ AJ8 East (LHO) bids 2♦ if possible.

HCP: 16 ♣ A95 West (RHO) bids 2♥ if possible.

Board: 281 ♠ AKT You bid first.

Dealer: North ♥ Q65 East (LHO) Doubles 1NT if possible.

Vul: None ♦ QT2

HCP: 15 ♣ KJT7

Both hands (Answers Page)

Board: 277

Dealer: East

North:

♠ QJ653

South:

♠ T7

W N E S

Vul: N-S

♥ JT5

♥ K43

1NT X

North HCP: 8+1

♦ A82

♦ KQT6

Pass 2NT All Pass

South HCP: 15

♣ 82

♣ AK97

Contract: 2NT North

Board: 278

Dealer: East

North:

♠ JT3

South:

♠ AQ762

W N E S

Vul: Both

♥ AT62

♥ K5

1NT X

North HCP: 8

♦ KT2

♦ J84

2♦ 2NT Pass 3♠

South HCP: 17+1

♣ T53

♣ AK7

Pass 4♠ All Pass

Contract: 4♠ North

Board: 279

Dealer: East

North:

♠ T86542

South:

♠ J97

W N E S

Vul: N-S

♥ 3

♥ AJ87

1NT X

North HCP: 3+2

♦ T42

♦ AJ

2♦ 2♠ Pass 3♠

South HCP: 18

♣ K86

♣ AQJ5

All Pass

Contract: 3♠ South

Board: 280

Dealer: West

North:

♠ KJ95

South:

♠ T4

W N E S

Vul: Both

♥ KT5

♥ J9

1NT X 2♦ Pass

North HCP: 16

♦ AJ8

♦ T76

All Pass

South HCP: 5+2

♣ A95

♣ KJT874

Contract: 3♣ South

Board: 281

Dealer: North

North:

♠ AKT

South:

♠ 843

W N E S

Vul: None

♥ Q65

♥ KJ97

1NT X XX

North HCP: 15

♦ QT2

♦ K975

All Pass

South HCP: 7

♣ KJT7

♣ 96

Contract: 1NTXX North

South hands

Exit_Transfers

Board: 277	♠ T7	RHO opens the bidding 1NT.
Dealer: East	♥ K43	You bid next.
Vul: N-S	♦ KQT6	
HCP: 15	♣ AK97	

Board: 278	♠ AQ762	RHO opens the bidding 1NT.
Dealer: East	♥ K5	You bid next.
Vul: Both	♦ J84	West (LHO) bids 2♦ if possible.
HCP: 17+1	♣ AK7	

Board: 279	♠ J97	RHO opens the bidding 1NT.
Dealer: East	♥ AJ87	You bid next.
Vul: N-S	♦ AJ	West (LHO) bids 2♦ if possible.
HCP: 18	♣ AQJ5	

Board: 280	♠ T4	LHO opens the bidding 1NT.
Dealer: West	♥ J9	Partner bids next.
Vul: Both	♦ T76	East (RHO) bids 2♦ if possible.
HCP: 5+2	♣ KJT874	West (LHO) bids 2♥ if possible.

Board: 281	♠ 843	Partner bids first.
Dealer: North	♥ KJ97	East (RHO) Doubles 1NT if possible.
Vul: None	♦ K975	
HCP: 7	♣ 96	

Both hands (Answers Page)

Board: 277

Dealer: East

North:

♠ QJ653

South:

♠ T7

W N E S

Vul: N-S

♥ JT5

♥ K43

1NT X

North HCP: 8+1

♦ A82

♦ KQT6

Pass 2NT All Pass

South HCP: 15

♣ 82

♣ AK97

Contract: 2NT North

Board: 278

Dealer: East

North:

♠ JT3

South:

♠ AQ762

W N E S

Vul: Both

♥ AT62

♥ K5

1NT X

North HCP: 8

♦ KT2

♦ J84

2♦ 2NT Pass 3♠

South HCP: 17+1

♣ T53

♣ AK7

All Pass

Contract: 4♠ North

Board: 279

Dealer: East

North:

♠ T86542

South:

♠ J97

W N E S

Vul: N-S

♥ 3

♥ AJ87

1NT X

North HCP: 3+2

♦ T42

♦ AJ

2♦ 2♠ Pass 3♠

South HCP: 18

♣ K86

♣ AQJ5

All Pass

Contract: 3♠ South

Board: 280

Dealer: West

North:

♠ KJ95

South:

♠ T4

W N E S

Vul: Both

♥ KT5

♥ J9

1NT X 2♦ Pass

North HCP: 16

♦ AJ8

♦ T76

All Pass

South HCP: 5+2

♣ A95

♣ KJT874

Contract: 3♣ South

Board: 281

Dealer: North

North:

♠ AKT

South:

♠ 843

W N E S

Vul: None

♥ Q65

♥ KJ97

1NT X XX

North HCP: 15

♦ QT2

♦ K975

All Pass

South HCP: 7

♣ KJT7

♣ 96

Contract: 1NTXX North

North hands

Exit_Transfers

Board: 282	♠ KJ62	RHO opens the bidding 1NT.
Dealer: West	♥ AKT9	You bid next.
Vul: N-S	♦ KJ2	
HCP: 18	♣ K5	

Board: 283	♠ J9763	LHO opens the bidding 1NT.
Dealer: East	♥ 82	Partner bids next.
Vul: Both	♦ 832	
HCP: 3+1	♣ QT5	

Board: 284	♠ K4	RHO opens the bidding 1NT.
Dealer: West	♥ KT9	You bid next.
Vul: E-W	♦ A76	
HCP: 16+1	♣ KQJT7	

Board: 285	♠ AK5	You bid first.
Dealer: North	♥ 97	East (LHO) Doubles 1NT if possible.
Vul: None	♦ A9765	West (RHO) Doubles 2♥ if possible.
HCP: 15+1	♣ A65	

Board: 286	♠ A64	You bid first.
Dealer: North	♥ QT863	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ KJ6	West (RHO) Doubles 2♦ if possible.
HCP: 15+1	♣ KQ	East (LHO) bids 3♠ if possible. East (LHO) Doubles 4♥ if possible.

Both hands (Answers Page)

Board: 282	North:	South:	W	N	E	S
Dealer: West	♠ KJ62	♠ Q985	1NT	X	Pass	2♥
Vul: N-S	♥ AKT9	♥ 8742			All Pass	
North HCP: 18	♦ KJ2	♦ T7				
South HCP: 2	♣ K5	♣ 943				
Contract: 2♥ South						

Board: 283	North:	South:	W	N	E	S
Dealer: East	♠ J9763	♠ AKT			1NT	X
Vul: Both	♥ 82	♥ AJ764	Pass	2♠	All Pass	
North HCP: 3+1	♦ 832	♦ K9				
South HCP: 15+1	♣ QT5	♣ 732				
Contract: 2♠ North						

Board: 284	North:	South:	W	N	E	S
Dealer: West	♠ K4	♠ Q92	1NT	X	Pass	2♦
Vul: E-W	♥ KT9	♥ Q76			All Pass	
North HCP: 16+1	♦ A76	♦ Q8543				
South HCP: 6+1	♣ KQJT7	♣ 62				
Contract: 2♦ South						

Board: 285	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ T97643		1NT	X	2♥
Vul: None	♥ 97	♥ K32	X	2♠	All Pass	
North HCP: 15+1	♦ A9765	♦ T42				
South HCP: 3+2	♣ A65	♣ 9				
Contract: 2♠ North						

Board: 286	North:	South:	W	N	E	S
Dealer: North	♠ A64	♠ 2		1NT	X	2♦
Vul: N-S	♥ QT863	♥ J7542	X	2NT ¹	Pass	3♥
North HCP: 15+1	♦ KJ6	♦ AT84	Pass	Pass	3♠	4♥
South HCP: 5+1	♣ KQ	♣ 962	Pass	Pass	X	All Pass
Contract: 4♥X South						

1. Extended acceptance after NT

South hands**Exit_Transfers**

Board: 282	♠ Q985	LHO opens the bidding 1NT.
Dealer: West	♥ 8742	Partner bids next.
Vul: N-S	♦ T7	
HCP: 2	♣ 943	

Board: 283	♠ AKT	RHO opens the bidding 1NT.
Dealer: East	♥ AJ764	You bid next.
Vul: Both	♦ K9	
HCP: 15+1	♣ 732	

Board: 284	♠ Q92	LHO opens the bidding 1NT.
Dealer: West	♥ Q76	Partner bids next.
Vul: E-W	♦ Q8543	
HCP: 6+1	♣ 62	

Board: 285	♠ T97643	Partner bids first.
Dealer: North	♥ K32	East (RHO) Doubles 1NT if possible.
Vul: None	♦ T42	West (LHO) Doubles 2♥ if possible.
HCP: 3+2	♣ 9	

Board: 286	♠ 2	Partner bids first.
Dealer: North	♥ J7542	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ AT84	West (LHO) Doubles 2♦ if possible.
HCP: 5+1	♣ 962	East (RHO) bids 3♠ if possible. East (RHO) Doubles 4♥ if possible.

Both hands (Answers Page)

Board: 282	North:	South:	W	N	E	S
Dealer: West	♠ KJ62	♠ Q985	1NT	X	Pass	2♥
Vul: N-S	♥ AKT9	♥ 8742		All Pass		
North HCP: 18	♦ KJ2	♦ T7				
South HCP: 2	♣ K5	♣ 943				
Contract: 2♥ South						

Board: 283	North:	South:	W	N	E	S
Dealer: East	♠ J9763	♠ AKT			1NT	X
Vul: Both	♥ 82	♥ AJ764	Pass	2♠	All Pass	
North HCP: 3+1	♦ 832	♦ K9				
South HCP: 15+1	♣ QT5	♣ 732				
Contract: 2♠ North						

Board: 284	North:	South:	W	N	E	S
Dealer: West	♠ K4	♠ Q92	1NT	X	Pass	2♦
Vul: E-W	♥ KT9	♥ Q76		All Pass		
North HCP: 16+1	♦ A76	♦ Q8543				
South HCP: 6+1	♣ KQJT7	♣ 62				
Contract: 2♦ South						

Board: 285	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ T97643		1NT	X	2♥
Vul: None	♥ 97	♥ K32	X	2♠	All Pass	
North HCP: 15+1	♦ A9765	♦ T42				
South HCP: 3+2	♣ A65	♣ 9				
Contract: 2♠ North						

Board: 286	North:	South:	W	N	E	S
Dealer: North	♠ A64	♠ 2		1NT	X	2♦
Vul: N-S	♥ QT863	♥ J7542	X	2NT ¹	Pass	3♥
North HCP: 15+1	♦ KJ6	♦ AT84	Pass	Pass	3♠	4♥
South HCP: 5+1	♣ KQ	♣ 962	Pass	Pass	X	All Pass
Contract: 4♥X South						

1. Extended acceptance after NT

North hands

Exit_Transfers

Board: 287	♠ T843
Dealer: South	♥ 32
Vul: E-W	♦ 82
HCP: 4+1	♣ KJT72

Partner bids first.

West (RHO) Doubles 1NT if possible.

Board: 288	♠ J863	RHO opens the bidding 1NT.
Dealer: West	♥ AJ2	You bid next.
Vul: None	♦ K9	East (LHO) Redoubles if possible.
HCP: 16	♣ AK83	

LHO opens the bidding 1NT.

Partner bids next.

West (RHO) bids 2♦ if possible.

East (LHO) bids 2♥ if possible.

Board: 290	♠ QJ73	RHO opens the bidding 1NT.
Dealer: West	♥ KQJ	You bid next.
Vul: Both	♦ K54	East (LHO) Redoubles if possible.
HCP: 15	♣ QJ5	

LHO opens the bidding 1NT.

Partner bids next.

Board: 291	♠ Q97
Dealer: East	♥ T53
Vul: E-W	♦ K9853
HCP: 5+1	♣ T4

Both hands (Answers Page)

Board: 287	North:	South:	W	N	E	S
Dealer: South	♠ T843	♠ 95				1NT
Vul: E-W	♥ 32	♥ AKT8	X	Pass	Pass	XX
North HCP: 4+1	♦ 82	♦ AQ97	Pass	2♣ ¹	Pass	2♦
South HCP: 15	♣ KJT72	♣ Q94	Pass	2♠	All Pass	
Contract: 2♠ North			1. artificial			

Board: 288	North:	South:	W	N	E	S
Dealer: West	♠ J863	♠ 952	1NT	X	XX	2♥
Vul: None	♥ AJ2	♥ T986		All Pass		
North HCP: 16	♦ K9	♦ QT73				
South HCP: 2	♣ AK83	♣ 52				
Contract: 2♥ South						

Board: 289	North:	South:	W	N	E	S
Dealer: East	♠ J5	♠ Q62			1NT	X
Vul: N-S	♥ 52	♥ KJ83	2♦	Pass	2♥	Pass
North HCP: 3+2	♦ 652	♦ AQT3	Pass	3♣	All Pass	
South HCP: 17	♣ Q98764	♣ AJ				
Contract: 3♣ North						

Board: 290	North:	South:	W	N	E	S
Dealer: West	♠ QJ73	♠ K2	1NT	X	XX	2♣
Vul: Both	♥ KQJ	♥ 863		All Pass		
North HCP: 15	♦ K54	♦ T983				
South HCP: 3	♣ QJ5	♣ T973				
Contract: 2♣ South						

Board: 291	North:	South:	W	N	E	S
Dealer: East	♠ Q97	♠ AKJ53			1NT	X
Vul: E-W	♥ T53	♥ KQ9	Pass	2♦	All Pass	
North HCP: 5+1	♦ K9853	♦ Q62				
South HCP: 15+1	♣ T4	♣ 97				
Contract: 2♦ North						

South hands**Exit_Transfers**

Board: 287	♠ 95	You bid first.
Dealer: South	♥ AKT8	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ AQ97	
HCP: 15	♣ Q94	
Board: 288	♠ 952	LHO opens the bidding 1NT.
Dealer: West	♥ T986	Partner bids next.
Vul: None	♦ QT73	East (RHO) Redoubles if possible.
HCP: 2	♣ 52	
Board: 289	♠ Q62	RHO opens the bidding 1NT.
Dealer: East	♥ KJ83	You bid next.
Vul: N-S	♦ AQT3	West (LHO) bids 2♦ if possible.
HCP: 17	♣ AJ	East (RHO) bids 2♥ if possible.
Board: 290	♠ K2	LHO opens the bidding 1NT.
Dealer: West	♥ 863	Partner bids next.
Vul: Both	♦ T983	East (RHO) Redoubles if possible.
HCP: 3	♣ T973	
Board: 291	♠ AKJ53	RHO opens the bidding 1NT.
Dealer: East	♥ KQ9	You bid next.
Vul: E-W	♦ Q62	
HCP: 15+1	♣ 97	

Both hands (Answers Page)

Board: 287	North:	South:	W	N	E	S
Dealer: South	♠ T843	♠ 95				1NT
Vul: E-W	♥ 32	♥ AKT8	X	Pass	Pass	XX
North HCP: 4+1	♦ 82	♦ AQ97	Pass	2♣ ¹	Pass	2♦
South HCP: 15	♣ KJT72	♣ Q94	Pass	2♠	All Pass	
Contract: 2♠ North			1. artificial			

Board: 288	North:	South:	W	N	E	S
Dealer: West	♠ J863	♠ 952	1NT	X	XX	2♥
Vul: None	♥ AJ2	♥ T986		All Pass		
North HCP: 16	♦ K9	♦ QT73				
South HCP: 2	♣ AK83	♣ 52				
Contract: 2♥ South						

Board: 289	North:	South:	W	N	E	S
Dealer: East	♠ J5	♠ Q62			1NT	X
Vul: N-S	♥ 52	♥ KJ83	2♦	Pass	2♥	Pass
North HCP: 3+2	♦ 652	♦ AQT3	Pass	3♣	All Pass	
South HCP: 17	♣ Q98764	♣ AJ				
Contract: 3♣ North						

Board: 290	North:	South:	W	N	E	S
Dealer: West	♠ QJ73	♠ K2	1NT	X	XX	2♣
Vul: Both	♥ KQJ	♥ 863		All Pass		
North HCP: 15	♦ K54	♦ T983				
South HCP: 3	♣ QJ5	♣ T973				
Contract: 2♣ South						

Board: 291	North:	South:	W	N	E	S
Dealer: East	♠ Q97	♠ AKJ53			1NT	X
Vul: E-W	♥ T53	♥ KQ9	Pass	2♦	All Pass	
North HCP: 5+1	♦ K9853	♦ Q62				
South HCP: 15+1	♣ T4	♣ 97				
Contract: 2♦ North						

North hands

Exit_Transfers

Board: 292	♠ K43	RHO opens the bidding 1NT.
Dealer: West	♥ AKQ	You bid next.
Vul: N-S	♦ A86	
HCP: 17	♣ JT43	

Board: 293	♠ 983	LHO opens the bidding 1NT.
Dealer: East	♥ QJ8763	Partner bids next.
Vul: None	♦ 8	West (RHO) Redoubles if possible.
HCP: 3+2	♣ 873	

Board: 294	♠ 83	Partner bids first.
Dealer: South	♥ A874	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ JT64	
HCP: 5	♣ T53	

Board: 295	♠ J72	LHO opens the bidding 1NT.
Dealer: East	♥ 9865	Partner bids next.
Vul: None	♦ J954	
HCP: 2	♣ 63	

Board: 296	♠ J9	Partner bids first.
Dealer: South	♥ J2	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ QT976	
HCP: 5+1	♣ JT63	

Both hands (Answers Page)

Board: 292	North:	South:	W	N	E	S
Dealer: West	♠ K43	♠ JT986	1NT	X	Pass	2♠
Vul: N-S	♥ AKQ	♥ T843		All Pass		
North HCP: 17	♦ A86	♦ J942				
South HCP: 2+1	♣ JT43	♣ -				
Contract: 2♠ South						

Board: 293	North:	South:	W	N	E	S
Dealer: East	♠ 983	♠ AQT6			1NT	X
Vul: None	♥ QJ8763	♥ K52	XX	2♥	All Pass	
North HCP: 3+2	♦ 8	♦ QJ9				
South HCP: 15	♣ 873	♣ KT9				
Contract: 2♥ North						

Board: 294	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ KJ97			1NT	
Vul: E-W	♥ A874	♥ QJ2	X	Pass	Pass	XX
North HCP: 5	♦ JT64	♦ AQ73		All Pass		
South HCP: 16	♣ T53	♣ K7				
Contract: 1NTXX South						

Board: 295	North:	South:	W	N	E	S
Dealer: East	♠ J72	♠ KQ3			1NT	X
Vul: None	♥ 9865	♥ AKQT73	Pass	2♥	Pass	4♥
North HCP: 2	♦ J954	♦ -		All Pass		
South HCP: 18+2	♣ 63	♣ A972				
Contract: 4♥ South						

Board: 296	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ AK54			1NT	
Vul: E-W	♥ J2	♥ K543	X	Pass	Pass	XX
North HCP: 5+1	♦ QT976	♦ K4		All Pass		
South HCP: 16	♣ JT63	♣ K87				
Contract: 1NTXX South						

South hands

Exit_Transfers

Board: 292	♠ JT986	LHO opens the bidding 1NT.
Dealer: West	♥ T843	Partner bids next.
Vul: N-S	♦ J942	
HCP: 2+1	♣ -	

Board: 293	♠ AQT6	RHO opens the bidding 1NT.
Dealer: East	♥ K52	You bid next.
Vul: None	♦ QJ9	West (LHO) Redoubles if possible.
HCP: 15	♣ KT9	

Board: 294	♠ KJ97	You bid first.
Dealer: South	♥ QJ2	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ AQ73	
HCP: 16	♣ K7	

Board: 295	♠ KQ3	RHO opens the bidding 1NT.
Dealer: East	♥ AKQT73	You bid next.
Vul: None	♦ -	
HCP: 18+2	♣ A972	

Board: 296	♠ AK54	You bid first.
Dealer: South	♥ K543	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ K4	
HCP: 16	♣ K87	

Both hands (Answers Page)

Board: 292	North:	South:	W	N	E	S
Dealer: West	♠ K43	♠ JT986	1NT	X	Pass	2♠
Vul: N-S	♥ AKQ	♥ T843		All Pass		
North HCP: 17	♦ A86	♦ J942				
South HCP: 2+1	♣ JT43	♣ -				
Contract: 2♠ South						

Board: 293	North:	South:	W	N	E	S
Dealer: East	♠ 983	♠ AQT6			1NT	X
Vul: None	♥ QJ8763	♥ K52	XX	2♥	All Pass	
North HCP: 3+2	♦ 8	♦ QJ9				
South HCP: 15	♣ 873	♣ KT9				
Contract: 2♥ North						

Board: 294	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ KJ97			1NT	
Vul: E-W	♥ A874	♥ QJ2	X	Pass	Pass	XX
North HCP: 5	♦ JT64	♦ AQ73		All Pass		
South HCP: 16	♣ T53	♣ K7				
Contract: 1NTXX South						

Board: 295	North:	South:	W	N	E	S
Dealer: East	♠ J72	♠ KQ3			1NT	X
Vul: None	♥ 9865	♥ AKQT73	Pass	2♥	Pass	4♥
North HCP: 2	♦ J954	♦ -		All Pass		
South HCP: 18+2	♣ 63	♣ A972				
Contract: 4♥ South						

Board: 296	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ AK54			1NT	
Vul: E-W	♥ J2	♥ K543	X	Pass	Pass	XX
North HCP: 5+1	♦ QT976	♦ K4		All Pass		
South HCP: 16	♣ JT63	♣ K87				
Contract: 1NTXX South						

North hands

Exit_Transfers

Board: 297 ♠ T97 LHO opens the bidding 1NT.

Dealer: East ♥ J987643 Partner bids next.

Vul: None ♦ J7 West (RHO) bids 2♠ if possible.

HCP: 2+3 ♣ 7 East (LHO) bids 3♣ if possible.

West (RHO) bids 5♣ if possible.

East (LHO) Doubles 5♥ if possible.

Board: 298 ♠ KT Partner bids first.

Dealer: South ♥ K7 West (RHO) Doubles 1NT if possible.

Vul: N-S ♦ T8632

HCP: 6+1 ♣ T984

Board: 299 ♠ K8764 LHO opens the bidding 1NT.

Dealer: East ♥ QJ Partner bids next.

Vul: N-S ♦ J93

HCP: 7+1 ♣ T65

Board: 300 ♠ 873 Partner bids first.

Dealer: South ♥ AJ64 West (RHO) Doubles 1NT if possible.

Vul: Both ♦ 732 East (LHO) bids 2♣ if possible.

HCP: 8 ♣ K84

Both hands (Answers Page)

Board: 297	North:	South:	W	N	E	S
Dealer: East	♠ T97	♠ AQ85			1NT	X
Vul: None	♥ J987643	♥ Q2	2 ♠ ¹	Pass	3 ♣ ²	Pass
North HCP: 2+3	♦ J7	♦ AQ96	5 ♣	5 ♥	X	All Pass
South HCP: 16	♣ 7	♣ QT5				
Contract: 5 ♥ X North			1. 1N-2S transfer to clubs			
			2. automat			

Board: 298	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ J72			1NT	
Vul: N-S	♥ K7	♥ QJ93	X	XX	All Pass	
North HCP: 6+1	♦ T8632	♦ KQ7				
South HCP: 16	♣ T984	♣ AK3				
Contract: 1NTXX South						

Board: 299	North:	South:	W	N	E	S
Dealer: East	♠ K8764	♠ A5			1NT	X
Vul: N-S	♥ QJ	♥ K95	Pass	2 ♠	All Pass	
North HCP: 7+1	♦ J93	♦ Q75				
South HCP: 17+1	♣ T65	♣ AKJ93				
Contract: 2 ♠ North						

Board: 300	North:	South:	W	N	E	S
Dealer: South	♠ 873	♠ QJ92			1NT	
Vul: Both	♥ AJ64	♥ K75	X	XX	2 ♣	Pass
North HCP: 8	♦ 732	♦ AQJ4	Pass	2NT	All Pass	
South HCP: 15	♣ K84	♣ Q3				
Contract: 2NT North						

South hands

Exit_Transfers

Board: 297	♠ AQ85	RHO opens the bidding 1NT.
Dealer: East	♥ Q2	You bid next.
Vul: None	♦ AQ96	West (LHO) bids 2♠ if possible.
HCP: 16	♣ QT5	East (RHO) bids 3♣ if possible.
		West (LHO) bids 5♣ if possible.
		East (RHO) Doubles 5♥ if possible.

Board: 298	♠ J72	You bid first.
Dealer: South	♥ QJ93	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ KQ7	
HCP: 16	♣ AK3	

Board: 299	♠ A5	RHO opens the bidding 1NT.
Dealer: East	♥ K95	You bid next.
Vul: N-S	♦ Q75	
HCP: 17+1	♣ AKJ93	

Board: 300	♠ QJ92	You bid first.
Dealer: South	♥ K75	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ AQJ4	East (RHO) bids 2♣ if possible.
HCP: 15	♣ Q3	

Both hands (Answers Page)

Board: 297	North:	South:	W	N	E	S
Dealer: East	♠ T97	♠ AQ85			1NT	X
Vul: None	♥ J987643	♥ Q2	2 ♠ ¹	Pass	3 ♣ ²	Pass
North HCP: 2+3	♦ J7	♦ AQ96	5 ♣	5 ♥	X	All Pass
South HCP: 16	♣ 7	♣ QT5				
Contract: 5 ♥ X North			1. 1N-2S transfer to clubs			
			2. automat			

Board: 298	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ J72			1NT	
Vul: N-S	♥ K7	♥ QJ93	X	XX	All Pass	
North HCP: 6+1	♦ T8632	♦ KQ7				
South HCP: 16	♣ T984	♣ AK3				
Contract: 1NTXX South						

Board: 299	North:	South:	W	N	E	S
Dealer: East	♠ K8764	♠ A5			1NT	X
Vul: N-S	♥ QJ	♥ K95	Pass	2 ♠	All Pass	
North HCP: 7+1	♦ J93	♦ Q75				
South HCP: 17+1	♣ T65	♣ AKJ93				
Contract: 2 ♠ North						

Board: 300	North:	South:	W	N	E	S
Dealer: South	♠ 873	♠ QJ92			1NT	
Vul: Both	♥ AJ64	♥ K75	X	XX	2 ♣	Pass
North HCP: 8	♦ 732	♦ AQJ4	Pass	2NT	All Pass	
South HCP: 15	♣ K84	♣ Q3				
Contract: 2NT North						

North hands

Exit_Transfers

Board: 301	♠ 9542	LHO opens the bidding 1NT.
Dealer: East	♥ 7	Partner bids next.
Vul: E-W	♦ QT43	West (RHO) bids 2♦ if possible.
HCP: 4	♣ QT95	East (LHO) bids 2♥ if possible.

Board: 302	♠ KJ6	RHO opens the bidding 1NT.
Dealer: West	♥ 965	You bid next.
Vul: N-S	♦ AKQ85	East (LHO) Redoubles if possible.
HCP: 16+1	♣ K9	East (LHO) Doubles 2♣ if possible.

Board: 303	♠ K763	You bid first.
Dealer: North	♥ AT6	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ AQ52	
HCP: 16	♣ K5	

Board: 304	♠ AK	RHO opens the bidding 1NT.
Dealer: West	♥ AT4	You bid next.
Vul: None	♦ KJ72	
HCP: 18	♣ QJ96	

Board: 305	♠ AQ8	You bid first.
Dealer: North	♥ A72	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ T64	
HCP: 17	♣ AK32	

Both hands (Answers Page)

Board: 301	North:	South:	W	N	E	S
Dealer: East	♠ 9542	♠ KT63			1NT	X
Vul: E-W	♥ 7	♥ A52	2♦	X	2♥	3♥ ¹
North HCP: 4	♦ QT43	♦ A8	Pass	3♠	Pass	4♣
South HCP: 18	♣ QT95	♣ AK42	All Pass			
Contract: 4♣ South			1. limit raise or better in !S			

Board: 302	North:	South:	W	N	E	S
Dealer: West	♠ KJ6	♠ 954	1NT	X	XX	2♣
Vul: N-S	♥ 965	♥ 2	Pass	Pass	X	All Pass
North HCP: 16+1	♦ AKQ85	♦ T962				
South HCP: 1+1	♣ K9	♣ J8764				
Contract: 2♣X South						

Board: 303	North:	South:	W	N	E	S
Dealer: North	♠ K763	♠ AJ8		1NT	X	XX
Vul: Both	♥ AT6	♥ J74	All Pass			
North HCP: 16	♦ AQ52	♦ J76				
South HCP: 7	♣ K5	♣ T862				
Contract: 1NTXX North						

Board: 304	North:	South:	W	N	E	S
Dealer: West	♠ AK	♠ QJ9852	1NT	X	Pass	2♣
Vul: None	♥ AT4	♥ 86	All Pass			
North HCP: 18	♦ KJ72	♦ 54				
South HCP: 3+2	♣ QJ96	♣ 752				
Contract: 2♣ South						

Board: 305	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ J9762		1NT	X	2♥
Vul: E-W	♥ A72	♥ 85	Pass	2♣	All Pass	
North HCP: 17	♦ T64	♦ K85				
South HCP: 4+1	♣ AK32	♣ T86				
Contract: 2♣ North						

South hands**Exit_Transfers**

Board: 301	♠ KT63	RHO opens the bidding 1NT.
Dealer: East	♥ A52	You bid next.
Vul: E-W	♦ A8	West (LHO) bids 2♦ if possible.
HCP: 18	♣ AK42	East (RHO) bids 2♥ if possible.

Board: 302	♠ 954	LHO opens the bidding 1NT.
Dealer: West	♥ 2	Partner bids next.
Vul: N-S	♦ T962	East (RHO) Redoubles if possible.
HCP: 1+1	♣ J8764	East (RHO) Doubles 2♣ if possible.

Board: 303	♠ AJ8	Partner bids first.
Dealer: North	♥ J74	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ J76	
HCP: 7	♣ T862	

Board: 304	♠ QJ9852	LHO opens the bidding 1NT.
Dealer: West	♥ 86	Partner bids next.
Vul: None	♦ 54	
HCP: 3+2	♣ 752	

Board: 305	♠ J9762	Partner bids first.
Dealer: North	♥ 85	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ K85	
HCP: 4+1	♣ T86	

Both hands (Answers Page)

Board: 301	North:	South:	W	N	E	S
Dealer: East	♠ 9542	♠ KT63			1NT	X
Vul: E-W	♥ 7	♥ A52	2♦	X	2♥	3♥ ¹
North HCP: 4	♦ QT43	♦ A8	Pass	3♠	Pass	4♣
South HCP: 18	♣ QT95	♣ AK42	All Pass			
Contract: 4♣ South			1. limit raise or better in !S			

Board: 302	North:	South:	W	N	E	S
Dealer: West	♠ KJ6	♠ 954	1NT	X	XX	2♣
Vul: N-S	♥ 965	♥ 2	Pass	Pass	X	All Pass
North HCP: 16+1	♦ AKQ85	♦ T962				
South HCP: 1+1	♣ K9	♣ J8764				
Contract: 2♣X South						

Board: 303	North:	South:	W	N	E	S
Dealer: North	♠ K763	♠ AJ8		1NT	X	XX
Vul: Both	♥ AT6	♥ J74	All Pass			
North HCP: 16	♦ AQ52	♦ J76				
South HCP: 7	♣ K5	♣ T862				
Contract: 1NTXX North						

Board: 304	North:	South:	W	N	E	S
Dealer: West	♠ AK	♠ QJ9852	1NT	X	Pass	2♣
Vul: None	♥ AT4	♥ 86	All Pass			
North HCP: 18	♦ KJ72	♦ 54				
South HCP: 3+2	♣ QJ96	♣ 752				
Contract: 2♣ South						

Board: 305	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ J9762		1NT	X	2♥
Vul: E-W	♥ A72	♥ 85	Pass	2♣	All Pass	
North HCP: 17	♦ T64	♦ K85				
South HCP: 4+1	♣ AK32	♣ T86				
Contract: 2♣ North						

North hands

Exit_Transfers

Board: 306	♠ KJ76	Partner bids first.
Dealer: South	♥ A943	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ 95	East (LHO) bids 2♣ if possible.
HCP: 10	♣ Q72	

Board: 307	♠ 943	You bid first.
Dealer: North	♥ 963	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ AK6	
HCP: 16	♣ AKQ7	

Board: 308	♠ JT832	Partner bids first.
Dealer: South	♥ Q32	West (RHO) Doubles 1NT if possible.
Vul: None	♦ JT43	
HCP: 5+1	♣ J	

Board: 309	♠ J873	LHO opens the bidding 1NT.
Dealer: East	♥ 98	Partner bids next.
Vul: N-S	♦ 975	West (RHO) Redoubles if possible.
HCP: 1	♣ 9542	West (RHO) Doubles 2♠ if possible.

Board: 310	♠ A84	RHO opens the bidding 1NT.
Dealer: West	♥ A864	You bid next.
Vul: None	♦ K8	East (LHO) bids 2♥ if possible.
HCP: 15	♣ AT75	

Both hands (Answers Page)

Board: 306

Dealer: South

North:

♠ KJ76

South:

♠ T93

W N E S

1NT

Vul: Both

♥ A943

♥ KQJT

X XX 2♣ Pass

North HCP: 10

♦ 95

♦ AJT7

Pass 3NT All Pass

South HCP: 15

♣ Q72

♣ A6

Contract: 3NT North

Board: 307

Dealer: North

North:

♠ 943

South:

♠ 52

W N E S

1NT X All Pass

Vul: Both

♥ 963

♥ QJ

North HCP: 16

♦ AK6

♦ 9875

South HCP: 4+1

♣ AKQ7

♣ J9854

Contract: 1NTX North

Board: 308

Dealer: South

North:

♠ JT832

South:

♠ KQ54

W N E S

1NT

Vul: None

♥ Q32

♥ KJ6

X 2♥ Pass

2♠

North HCP: 5+1

♦ JT43

♦ A92

All Pass

South HCP: 17

♣ J

♣ A94

Contract: 2♠ South

Board: 309

Dealer: East

North:

♠ J873

South:

♠ AK5

W N E S

1NT

X

Vul: N-S

♥ 98

♥ K643

XX 2♠ Pass Pass

North HCP: 1

♦ 975

♦ AT3

X All Pass

South HCP: 15

♣ 9542

♣ J73

Contract: 2♠X North

Board: 310

Dealer: West

North:

♠ A84

South:

♠ -

W N E S

1NT X 2♥ 5♦

Vul: None

♥ A864

♥ JT9

All Pass

North HCP: 15

♦ K8

♦ AQJT74

South HCP: 8+2

♣ AT75

♣ 9862

Contract: 5♦ South

South hands**Exit_Transfers**

Board: 306	♠ T93	You bid first.
Dealer: South	♥ KQJT	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ AJT7	East (RHO) bids 2♣ if possible.
HCP: 15	♣ A6	
Board: 307	♠ 52	Partner bids first.
Dealer: North	♥ QJ	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ 9875	
HCP: 4+1	♣ J9854	
Board: 308	♠ KQ54	You bid first.
Dealer: South	♥ KJ6	West (LHO) Doubles 1NT if possible.
Vul: None	♦ A92	
HCP: 17	♣ A94	
Board: 309	♠ AK5	RHO opens the bidding 1NT.
Dealer: East	♥ K643	You bid next.
Vul: N-S	♦ AT3	West (LHO) Redoubles if possible.
HCP: 15	♣ J73	West (LHO) Doubles 2♠ if possible.
Board: 310	♠ -	LHO opens the bidding 1NT.
Dealer: West	♥ JT9	Partner bids next.
Vul: None	♦ AQJT74	East (RHO) bids 2♥ if possible.
HCP: 8+2	♣ 9862	

Both hands (Answers Page)

Board: 306

Dealer: South

North:

♠ KJ76

South:

♠ T93

W N E S

1NT

Vul: Both

♥ A943

♥ KQJT

X XX 2♣ Pass

North HCP: 10

♦ 95

♦ AJT7

Pass 3NT All Pass

South HCP: 15

♣ Q72

♣ A6

Contract: 3NT North

Board: 307

Dealer: North

North:

♠ 943

South:

♠ 52

W N E S

1NT X All Pass

Vul: Both

♥ 963

♥ QJ

North HCP: 16

♦ AK6

♦ 9875

South HCP: 4+1

♣ AKQ7

♣ J9854

Contract: 1NTX North

Board: 308

Dealer: South

North:

♠ JT832

South:

♠ KQ54

W N E S

1NT

Vul: None

♥ Q32

♥ KJ6

X 2♥ Pass

2♠

North HCP: 5+1

♦ JT43

♦ A92

All Pass

South HCP: 17

♣ J

♣ A94

Contract: 2♠ South

Board: 309

Dealer: East

North:

♠ J873

South:

♠ AK5

W N E S

1NT

X

Vul: N-S

♥ 98

♥ K643

XX 2♠ Pass Pass

North HCP: 1

♦ 975

♦ AT3

X All Pass

South HCP: 15

♣ 9542

♣ J73

Contract: 2♠X North

Board: 310

Dealer: West

North:

♠ A84

South:

♠ -

W N E S

1NT X 2♥ 5♦

Vul: None

♥ A864

♥ JT9

All Pass

North HCP: 15

♦ K8

♦ AQJT74

South HCP: 8+2

♣ AT75

♣ 9862

Contract: 5♦ South

Board: 311 ♠ AT LHO opens the bidding 1NT.

Dealer: East ♥ 987 Partner bids next.

Vul: E-W ♦ 875432

HCP: 4+2 ♣ 43

Board: 312 ♠ Q742 You bid first.

Dealer: North ♥ AK East (LHO) Doubles 1NT if possible.

Vul: E-W ♦ KQ32

HCP: 16 ♣ Q98

Board: 313 ♠ K8642 LHO opens the bidding 1NT.

Dealer: East ♥ J84 Partner bids next.

Vul: Both ♦ T86 West (RHO) Redoubles if possible.

HCP: 4+1 ♣ T4 East (LHO) Doubles 2♠ if possible.

Board: 314 ♠ KJT RHO opens the bidding 1NT.

Dealer: West ♥ 76 You bid next.

Vul: E-W ♦ AQT4

HCP: 17 ♣ AK95

Board: 315 ♠ KQ8 You bid first.

Dealer: North ♥ AKQ East (LHO) Doubles 1NT if possible.

Vul: E-W ♦ 973 West (RHO) bids 2♥ if possible.

HCP: 15 ♣ J982

Both hands (Answers Page)

Board: 311	North:	South:	W	N	E	S
Dealer: East	♠ AT	♠ KJ765			1NT	X
Vul: E-W	♥ 987	♥ 42	Pass	2♦	All Pass	
North HCP: 4+2	♦ 875432	♦ AKJ				
South HCP: 15+1	♣ 43	♣ KT6				
Contract: 2♦ North						

Board: 312	North:	South:	W	N	E	S
Dealer: North	♠ Q742	♠ J9653		1NT	X	2♥
Vul: E-W	♥ AK	♥ Q4	Pass	2NT ¹	Pass	3♠
North HCP: 16	♦ KQ32	♦ 876	All Pass			
South HCP: 4+1	♣ Q98	♣ JT3				
Contract: 3♠ South			1. Extended acceptance after NT			

Board: 313	North:	South:	W	N	E	S
Dealer: East	♠ K8642	♠ Q95			1NT	X
Vul: Both	♥ J84	♥ AQ5	XX	2♠	X	All Pass
North HCP: 4+1	♦ T86	♦ A95				
South HCP: 15	♣ T4	♣ K632				
Contract: 2♠X North						

Board: 314	North:	South:	W	N	E	S
Dealer: West	♠ KJT	♠ 986542	1NT	X	Pass	2♠
Vul: E-W	♥ 76	♥ 843	All Pass			
North HCP: 17	♦ AQT4	♦ KJ5				
South HCP: 4+2	♣ AK95	♣ 7				
Contract: 2♠ South						

Board: 315	North:	South:	W	N	E	S
Dealer: North	♠ KQ8	♠ T93		1NT	X	Pass
Vul: E-W	♥ AKQ	♥ 83	2♥	Pass	Pass	X
North HCP: 15	♦ 973	♦ Q852	Pass	3♣	All Pass	
South HCP: 5	♣ J982	♣ KT54				
Contract: 3♣ North						

South hands**Exit_Transfers**

Board: 311 ♠ KJ765 RHO opens the bidding 1NT.

Dealer: East ♥ 42 You bid next.

Vul: E-W ♦ AKJ

HCP: 15+1 ♣ KT6

Board: 312 ♠ J9653 Partner bids first.

Dealer: North ♥ Q4 East (RHO) Doubles 1NT if possible.

Vul: E-W ♦ 876

HCP: 4+1 ♣ JT3

Board: 313 ♠ Q95 RHO opens the bidding 1NT.

Dealer: East ♥ AQ5 You bid next.

Vul: Both ♦ A95 West (LHO) Redoubles if possible.

HCP: 15 ♣ K632 East (RHO) Doubles 2♠ if possible.

Board: 314 ♠ 986542 LHO opens the bidding 1NT.

Dealer: West ♥ 843 Partner bids next.

Vul: E-W ♦ KJ5

HCP: 4+2 ♣ 7

Board: 315 ♠ T93 Partner bids first.

Dealer: North ♥ 83 East (RHO) Doubles 1NT if possible.

Vul: E-W ♦ Q852 West (LHO) bids 2♥ if possible.

HCP: 5 ♣ KT54

Both hands (Answers Page)

Board: 311	North:	South:	W	N	E	S
Dealer: East	♠ AT	♠ KJ765			1NT	X
Vul: E-W	♥ 987	♥ 42	Pass	2♦	All Pass	
North HCP: 4+2	♦ 875432	♦ AKJ				
South HCP: 15+1	♣ 43	♣ KT6				
Contract: 2♦ North						

Board: 312	North:	South:	W	N	E	S
Dealer: North	♠ Q742	♠ J9653		1NT	X	2♥
Vul: E-W	♥ AK	♥ Q4	Pass	2NT ¹	Pass	3♠
North HCP: 16	♦ KQ32	♦ 876	All Pass			
South HCP: 4+1	♣ Q98	♣ JT3				
Contract: 3♠ South			1. Extended acceptance after NT			

Board: 313	North:	South:	W	N	E	S
Dealer: East	♠ K8642	♠ Q95			1NT	X
Vul: Both	♥ J84	♥ AQ5	XX	2♠	X	All Pass
North HCP: 4+1	♦ T86	♦ A95				
South HCP: 15	♣ T4	♣ K632				
Contract: 2♠X North						

Board: 314	North:	South:	W	N	E	S
Dealer: West	♠ KJT	♠ 986542	1NT	X	Pass	2♠
Vul: E-W	♥ 76	♥ 843	All Pass			
North HCP: 17	♦ AQT4	♦ KJ5				
South HCP: 4+2	♣ AK95	♣ 7				
Contract: 2♠ South						

Board: 315	North:	South:	W	N	E	S
Dealer: North	♠ KQ8	♠ T93		1NT	X	Pass
Vul: E-W	♥ AKQ	♥ 83	2♥	Pass	Pass	X
North HCP: 15	♦ 973	♦ Q852	Pass	3♣	All Pass	
South HCP: 5	♣ J982	♣ KT54				
Contract: 3♣ North						

Board: 316	♠ 843	RHO opens the bidding 1NT.
Dealer: West	♥ QJT	You bid next.
Vul: Both	♦ AQ6	
HCP: 16	♣ AK52	

Board: 317	♠ K76	You bid first.
Dealer: North	♥ KJT2	East (LHO) Doubles 1NT if possible.
Vul: None	♦ AJ84	
HCP: 15	♣ K5	

Board: 318	♠ AJ2	You bid first.
Dealer: North	♥ AJT93	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ QT	West (RHO) bids 2♠ if possible.
HCP: 15+1	♣ QJ8	

Board: 319	♠ AKQ7	You bid first.
Dealer: North	♥ A83	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ K7	
HCP: 16	♣ 6542	

Board: 320	♠ KQJ7	RHO opens the bidding 1NT.
Dealer: West	♥ AQ	You bid next.
Vul: Both	♦ KJT	
HCP: 17	♣ JT52	

Both hands (Answers Page)

Board: 316

Dealer: West

North:

♠ 843

South:

♠ QT9

W N E S

1NT X Pass 2♥

Vul: Both

♥ QJT

♥ 6543

All Pass

North HCP: 16

♦ AQ6

♦ J952

South HCP: 3

♣ AK52

♣ 94

Contract: 2♥ South

Board: 317

Dealer: North

North:

♠ K76

South:

♠ Q8

W N E S

1NT X XX

Vul: None

♥ KJT2

♥ 875

All Pass

North HCP: 15

♦ AJ84

♦ Q976

South HCP: 8

♣ K5

♣ A962

Contract: 1NTXX North

Board: 318

Dealer: North

North:

♠ AJ2

South:

♠ 75

W N E S

1NT X Pass

Vul: E-W

♥ AJT93

♥ Q72

2♠ Pass Pass 3♣

North HCP: 15+1

♦ QT

♦ 653

All Pass

South HCP: 5+1

♣ QJ8

♣ KT976

Contract: 3♣ South

Board: 319

Dealer: North

North:

♠ AKQ7

South:

♠ 95

W N E S

1NT X Pass

Vul: Both

♥ A83

♥ Q942

Pass XX All Pass

North HCP: 16

♦ K7

♦ T9643

South HCP: 5+1

♣ 6542

♣ QJ

Contract: 1NTXX North

Board: 320

Dealer: West

North:

♠ KQJ7

South:

♠ T8643

W N E S

1NT X Pass 2♠

Vul: Both

♥ AQ

♥ T543

All Pass

North HCP: 17

♦ KJT

♦ Q54

South HCP: 2+1

♣ JT52

♣ 3

Contract: 2♠ South

South hands**Exit_Transfers**

Board: 316	♠ QT9	LHO opens the bidding 1NT.
Dealer: West	♥ 6543	Partner bids next.
Vul: Both	♦ J952	
HCP: 3	♣ 94	

Board: 317	♠ Q8	Partner bids first.
Dealer: North	♥ 875	East (RHO) Doubles 1NT if possible.
Vul: None	♦ Q976	
HCP: 8	♣ A962	

Board: 318	♠ 75	Partner bids first.
Dealer: North	♥ Q72	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 653	West (LHO) bids 2♠ if possible.
HCP: 5+1	♣ KT976	

Board: 319	♠ 95	Partner bids first.
Dealer: North	♥ Q942	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ T9643	
HCP: 5+1	♣ QJ	

Board: 320	♠ T8643	LHO opens the bidding 1NT.
Dealer: West	♥ T543	Partner bids next.
Vul: Both	♦ Q54	
HCP: 2+1	♣ 3	

Both hands (Answers Page)

Board: 316

Dealer: West

North:

♠ 843

South:

♠ QT9

W N E S

1NT X Pass 2♥

Vul: Both

♥ QJT

♥ 6543

All Pass

North HCP: 16

♦ AQ6

♦ J952

South HCP: 3

♣ AK52

♣ 94

Contract: 2♥ South

Board: 317

Dealer: North

North:

♠ K76

South:

♠ Q8

W N E S

1NT X XX

Vul: None

♥ KJT2

♥ 875

All Pass

North HCP: 15

♦ AJ84

♦ Q976

South HCP: 8

♣ K5

♣ A962

Contract: 1NTXX North

Board: 318

Dealer: North

North:

♠ AJ2

South:

♠ 75

W N E S

1NT X Pass

Vul: E-W

♥ AJT93

♥ Q72

2♠ Pass Pass 3♣

North HCP: 15+1

♦ QT

♦ 653

All Pass

South HCP: 5+1

♣ QJ8

♣ KT976

Contract: 3♣ South

Board: 319

Dealer: North

North:

♠ AKQ7

South:

♠ 95

W N E S

1NT X Pass

Vul: Both

♥ A83

♥ Q942

Pass XX All Pass

North HCP: 16

♦ K7

♦ T9643

South HCP: 5+1

♣ 6542

♣ QJ

Contract: 1NTXX North

Board: 320

Dealer: West

North:

♠ KQJ7

South:

♠ T8643

W N E S

1NT X Pass 2♠

Vul: Both

♥ AQ

♥ T543

All Pass

North HCP: 17

♦ KJT

♦ Q54

South HCP: 2+1

♣ JT52

♣ 3

Contract: 2♠ South

North hands

Exit_Transfers

Board: 321	♠ A97	RHO opens the bidding 1NT.
Dealer: West	♥ A64	You bid next.
Vul: None	♦ KT3	East (LHO) bids 2♦ if possible.
HCP: 15	♣ KJT6	West (RHO) Redoubles if possible.

Board: 322	♠ 86532	Partner bids first.
Dealer: South	♥ 87	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ 976	East (LHO) Doubles 2♠ if possible.
HCP: 4+1	♣ AT3	

Board: 323	♠ T	LHO opens the bidding 1NT.
Dealer: East	♥ T4	Partner bids next.
Vul: None	♦ K76	West (RHO) bids 2♦ if possible.
HCP: 6+3	♣ QJ97654	

Board: 324	♠ A4	RHO opens the bidding 1NT.
Dealer: West	♥ T94	You bid next.
Vul: E-W	♦ AK965	East (LHO) bids 2♦ if possible.
HCP: 16+1	♣ KQ7	

Board: 325	♠ 85	LHO opens the bidding 1NT.
Dealer: East	♥ T97654	Partner bids next.
Vul: Both	♦ AT	West (RHO) bids 2♥ if possible.
HCP: 4+2	♣ T86	East (LHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 321	North:	South:	W	N	E	S
Dealer: West	♠ A97	♠ KT64	1NT	X	2♦	X
Vul: None	♥ A64	♥ Q98	XX	2♠	All Pass	
North HCP: 15	♦ KT3	♦ 52				
South HCP: 5	♣ KJT6	♣ 8532				
Contract: 2♠ North						

Board: 322	North:	South:	W	N	E	S
Dealer: South	♠ 86532	♠ AKQ				1NT
Vul: N-S	♥ 87	♥ K942	X	2♥	Pass	2♠
North HCP: 4+1	♦ 976	♦ QT2	Pass	Pass	X	All Pass
South HCP: 17	♣ AT3	♣ K82				
Contract: 2♠X South						

Board: 323	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ J984			1NT	X
Vul: None	♥ T4	♥ KQ7	2♦	3♣	Pass	3NT
North HCP: 6+3	♦ K76	♦ A432	Pass	5♣	All Pass	
South HCP: 17	♣ QJ97654	♣ AK				
Contract: 5♣ North						

Board: 324	North:	South:	W	N	E	S
Dealer: West	♠ A4	♠ QJT98	1NT	X	2♦	2♠
Vul: E-W	♥ T94	♥ 876			All Pass	
North HCP: 16+1	♦ AK965	♦ J742				
South HCP: 4+1	♣ KQ7	♣ 8				
Contract: 2♠ South						

Board: 325	North:	South:	W	N	E	S
Dealer: East	♠ 85	♠ AKQ3			1NT	X
Vul: Both	♥ T97654	♥ A8	2♥	Pass	2♠	Pass
North HCP: 4+2	♦ AT	♦ Q532	Pass	3♥	All Pass	
South HCP: 15	♣ T86	♣ 532				
Contract: 3♥ North						

South hands

Exit_Transfers

Board: 321	♠ KT64	LHO opens the bidding 1NT.
Dealer: West	♥ Q98	Partner bids next.
Vul: None	♦ 52	East (RHO) bids 2♦ if possible.
HCP: 5	♣ 8532	West (LHO) Redoubles if possible.

Board: 322	♠ AKQ	You bid first.
Dealer: South	♥ K942	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ QT2	East (RHO) Doubles 2♠ if possible.
HCP: 17	♣ K82	

Board: 323	♠ J984	RHO opens the bidding 1NT.
Dealer: East	♥ KQ7	You bid next.
Vul: None	♦ A432	West (LHO) bids 2♦ if possible.
HCP: 17	♣ AK	

Board: 324	♠ QJT98	LHO opens the bidding 1NT.
Dealer: West	♥ 876	Partner bids next.
Vul: E-W	♦ J742	East (RHO) bids 2♦ if possible.
HCP: 4+1	♣ 8	

Board: 325	♠ AKQ3	RHO opens the bidding 1NT.
Dealer: East	♥ A8	You bid next.
Vul: Both	♦ Q532	West (LHO) bids 2♥ if possible.
HCP: 15	♣ 532	East (RHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 321	North:	South:	W	N	E	S
Dealer: West	♠ A97	♠ KT64	1NT	X	2♦	X
Vul: None	♥ A64	♥ Q98	XX	2♠	All Pass	
North HCP: 15	♦ KT3	♦ 52				
South HCP: 5	♣ KJT6	♣ 8532				
Contract: 2♠ North						

Board: 322	North:	South:	W	N	E	S
Dealer: South	♠ 86532	♠ AKQ				1NT
Vul: N-S	♥ 87	♥ K942	X	2♥	Pass	2♠
North HCP: 4+1	♦ 976	♦ QT2	Pass	Pass	X	All Pass
South HCP: 17	♣ AT3	♣ K82				
Contract: 2♠X South						

Board: 323	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ J984			1NT	X
Vul: None	♥ T4	♥ KQ7	2♦	3♣	Pass	3NT
North HCP: 6+3	♦ K76	♦ A432	Pass	5♣	All Pass	
South HCP: 17	♣ QJ97654	♣ AK				
Contract: 5♣ North						

Board: 324	North:	South:	W	N	E	S
Dealer: West	♠ A4	♠ QJT98	1NT	X	2♦	2♠
Vul: E-W	♥ T94	♥ 876			All Pass	
North HCP: 16+1	♦ AK965	♦ J742				
South HCP: 4+1	♣ KQ7	♣ 8				
Contract: 2♠ South						

Board: 325	North:	South:	W	N	E	S
Dealer: East	♠ 85	♠ AKQ3			1NT	X
Vul: Both	♥ T97654	♥ A8	2♥	Pass	2♠	Pass
North HCP: 4+2	♦ AT	♦ Q532	Pass	3♥	All Pass	
South HCP: 15	♣ T86	♣ 532				
Contract: 3♥ North						

North hands

Exit_Transfers

Board: 326	♠ KJ7	RHO opens the bidding 1NT.
Dealer: West	♥ A97	You bid next.
Vul: E-W	♦ AT7	East (LHO) bids 2♥ if possible.
HCP: 15	♣ KT96	West (RHO) bids 2♠ if possible.

Board: 327	♠ A6	RHO opens the bidding 1NT.
Dealer: West	♥ J97	You bid next.
Vul: Both	♦ KQJT83	East (LHO) bids 2♥ if possible.
HCP: 18+2	♣ AK	West (RHO) bids 2♠ if possible.

Board: 328	♠ K4	You bid first.
Dealer: North	♥ A852	East (LHO) Doubles 1NT if possible.
Vul: None	♦ AT2	
HCP: 15	♣ A532	

Board: 329	♠ 954	LHO opens the bidding 1NT.
Dealer: East	♥ J	Partner bids next.
Vul: N-S	♦ KQT8743	West (RHO) bids 2♦ if possible.
HCP: 6+3	♣ 83	

Board: 330	♠ A865	You bid first.
Dealer: North	♥ AT84	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ 76	
HCP: 15	♣ AK6	

Both hands (Answers Page)

Board: 326	North:	South:	W	N	E	S
Dealer: West	♠ KJ7	♠ 4	1NT	X	2♥	Pass
Vul: E-W	♥ A97	♥ JT4	2♠	Pass	Pass	3♦
North HCP: 15	♦ AT7	♦ K9643		All Pass		
South HCP: 6+1	♣ KT96	♣ Q752				
Contract: 3♦ South						

Board: 327	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ T4	1NT	X	2♥	Pass
Vul: Both	♥ J97	♥ Q85	2♠	3♦	Pass	3♠ ¹
North HCP: 18+2	♦ KQJT83	♦ A964	Pass	3NT	Pass	4♦
South HCP: 6	♣ AK	♣ 9874		All Pass		
Contract: 4♦ South						1. limit raise or better in !D

Board: 328	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ 972		1NT	X	2♦
Vul: None	♥ A852	♥ QJT43	Pass	2♠ ¹	Pass	3♥
North HCP: 15	♦ AT2	♦ K76		All Pass		
South HCP: 8+1	♣ A532	♣ Q7				1. Extended acceptance after NT
Contract: 3♥ South						

Board: 329	North:	South:	W	N	E	S
Dealer: East	♠ 954	♠ KJ3			1NT	X
Vul: N-S	♥ J	♥ K65	2♦	5♦		All Pass
North HCP: 6+3	♦ KQT8743	♦ A2				
South HCP: 15+1	♣ 83	♣ KJ742				
Contract: 5♦ North						

Board: 330	North:	South:	W	N	E	S
Dealer: North	♠ A865	♠ KJT74		1NT	X	2♥
Vul: Both	♥ AT84	♥ 32	Pass	2NT ¹	Pass	3♠
North HCP: 15	♦ 76	♦ JT9		All Pass		
South HCP: 5+1	♣ AK6	♣ 943				1. Extended acceptance after NT
Contract: 3♠ South						

South hands

Exit_Transfers

Board: 326	♠ 4	LHO opens the bidding 1NT.
Dealer: West	♥ JT4	Partner bids next.
Vul: E-W	♦ K9643	East (RHO) bids 2♥ if possible.
HCP: 6+1	♣ Q752	West (LHO) bids 2♠ if possible.

Board: 327	♠ T4	LHO opens the bidding 1NT.
Dealer: West	♥ Q85	Partner bids next.
Vul: Both	♦ A964	East (RHO) bids 2♥ if possible.
HCP: 6	♣ 9874	West (LHO) bids 2♠ if possible.

Board: 328	♠ 972	Partner bids first.
Dealer: North	♥ QJT43	East (RHO) Doubles 1NT if possible.
Vul: None	♦ K76	
HCP: 8+1	♣ Q7	

Board: 329	♠ KJ3	RHO opens the bidding 1NT.
Dealer: East	♥ K65	You bid next.
Vul: N-S	♦ A2	West (LHO) bids 2♦ if possible.
HCP: 15+1	♣ KJ742	

Board: 330	♠ KJT74	Partner bids first.
Dealer: North	♥ 32	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ JT9	
HCP: 5+1	♣ 943	

Both hands (Answers Page)

Board: 326	North:	South:	W	N	E	S
Dealer: West	♠ KJ7	♠ 4	1NT	X	2♥	Pass
Vul: E-W	♥ A97	♥ JT4	2♠	Pass	Pass	3♦
North HCP: 15	♦ AT7	♦ K9643		All Pass		
South HCP: 6+1	♣ KT96	♣ Q752				
Contract: 3♦ South						

Board: 327	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ T4	1NT	X	2♥	Pass
Vul: Both	♥ J97	♥ Q85	2♠	3♦	Pass	3♠ ¹
North HCP: 18+2	♦ KQJT83	♦ A964	Pass	3NT	Pass	4♦
South HCP: 6	♣ AK	♣ 9874		All Pass		
Contract: 4♦ South						1. limit raise or better in !D

Board: 328	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ 972		1NT	X	2♦
Vul: None	♥ A852	♥ QJT43	Pass	2♠ ¹	Pass	3♥
North HCP: 15	♦ AT2	♦ K76		All Pass		
South HCP: 8+1	♣ A532	♣ Q7				1. Extended acceptance after NT
Contract: 3♥ South						

Board: 329	North:	South:	W	N	E	S
Dealer: East	♠ 954	♠ KJ3			1NT	X
Vul: N-S	♥ J	♥ K65	2♦	5♦		All Pass
North HCP: 6+3	♦ KQT8743	♦ A2				
South HCP: 15+1	♣ 83	♣ KJ742				
Contract: 5♦ North						

Board: 330	North:	South:	W	N	E	S
Dealer: North	♠ A865	♠ KJT74		1NT	X	2♥
Vul: Both	♥ AT84	♥ 32	Pass	2NT ¹	Pass	3♠
North HCP: 15	♦ 76	♦ JT9		All Pass		
South HCP: 5+1	♣ AK6	♣ 943				1. Extended acceptance after NT
Contract: 3♠ South						

North hands

Exit_Transfers

Board: 331	♠ KJ65	LHO opens the bidding 1NT.
Dealer: East	♥ AT643	Partner bids next.
Vul: None	♦ 83	
HCP: 8+1	♣ 65	

Board: 332	♠ T754	Partner bids first.
Dealer: South	♥ J65	West (RHO) Doubles 1NT if possible.
Vul: None	♦ AJ85	
HCP: 6	♣ 72	

Board: 333	♠ 8642	LHO opens the bidding 1NT.
Dealer: East	♥ Q6	Partner bids next.
Vul: N-S	♦ KJT762	West (RHO) bids 2♠ if possible.
HCP: 6+2	♣ 4	

Board: 334	♠ JT	Partner bids first.
Dealer: South	♥ JT852	West (RHO) Doubles 1NT if possible.
Vul: None	♦ 73	
HCP: 5+1	♣ K942	

Board: 335	♠ KJT	RHO opens the bidding 1NT.
Dealer: West	♥ KJ3	You bid next.
Vul: E-W	♦ KQJT9	East (LHO) bids 2♥ if possible.
HCP: 16+1	♣ QT	West (RHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 331	North:	South:	W	N	E	S
Dealer: East	♠ KJ65	♠ AT2			1NT	X
Vul: None	♥ AT643	♥ KJ2	Pass	2NT	All Pass	
North HCP: 8+1	♦ 83	♦ QT65				
South HCP: 15	♣ 65	♣ KQ4				
Contract: 2NT North						

Board: 332	North:	South:	W	N	E	S
Dealer: South	♠ T754	♠ AKJ			1NT	
Vul: None	♥ J65	♥ A87	X	XX	All Pass	
North HCP: 6	♦ AJ85	♦ T74				
South HCP: 17	♣ 72	♣ KQ54				
Contract: 1NTXX South						

Board: 333	North:	South:	W	N	E	S
Dealer: East	♠ 8642	♠ 73			1NT	X
Vul: N-S	♥ Q6	♥ AJT7	2♠ ¹	4♦	All Pass	
North HCP: 6+2	♦ KJT762	♦ AQ4				
South HCP: 17	♣ 4	♣ KQJ6			1. 1N-2S transfer to clubs	
Contract: 4♦ North						

Board: 334	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ AK3			1NT	
Vul: None	♥ JT852	♥ A4	X	2♦	Pass	2♥
North HCP: 5+1	♦ 73	♦ KT864			All Pass	
South HCP: 16+1	♣ K942	♣ Q73				
Contract: 2♥ South						

Board: 335	North:	South:	W	N	E	S
Dealer: West	♠ KJT	♠ 64	1NT	X	2♥	Pass
Vul: E-W	♥ KJ3	♥ A652	2♠	Pass	Pass	X
North HCP: 16+1	♦ KQJT9	♦ 765	Pass	3♦	All Pass	
South HCP: 5	♣ QT	♣ J854				
Contract: 3♦ North						

South hands

Exit_Transfers

Board: 331	♠ AT2	RHO opens the bidding 1NT.
Dealer: East	♥ KJ2	You bid next.
Vul: None	♦ QT65	
HCP: 15	♣ KQ4	

Board: 332	♠ AKJ	You bid first.
Dealer: South	♥ A87	West (LHO) Doubles 1NT if possible.
Vul: None	♦ T74	
HCP: 17	♣ KQ54	

Board: 333	♠ 73	RHO opens the bidding 1NT.
Dealer: East	♥ AJT7	You bid next.
Vul: N-S	♦ AQ4	West (LHO) bids 2♠ if possible.
HCP: 17	♣ KQJ6	

Board: 334	♠ AK3	You bid first.
Dealer: South	♥ A4	West (LHO) Doubles 1NT if possible.
Vul: None	♦ KT864	
HCP: 16+1	♣ Q73	

Board: 335	♠ 64	LHO opens the bidding 1NT.
Dealer: West	♥ A652	Partner bids next.
Vul: E-W	♦ 765	East (RHO) bids 2♥ if possible.
HCP: 5	♣ J854	West (LHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 331	North:	South:	W	N	E	S
Dealer: East	♠ KJ65	♠ AT2			1NT	X
Vul: None	♥ AT643	♥ KJ2	Pass	2NT	All Pass	
North HCP: 8+1	♦ 83	♦ QT65				
South HCP: 15	♣ 65	♣ KQ4				
Contract: 2NT North						

Board: 332	North:	South:	W	N	E	S
Dealer: South	♠ T754	♠ AKJ			1NT	
Vul: None	♥ J65	♥ A87	X	XX	All Pass	
North HCP: 6	♦ AJ85	♦ T74				
South HCP: 17	♣ 72	♣ KQ54				
Contract: 1NTXX South						

Board: 333	North:	South:	W	N	E	S
Dealer: East	♠ 8642	♠ 73			1NT	X
Vul: N-S	♥ Q6	♥ AJT7	2♠ ¹	4♦	All Pass	
North HCP: 6+2	♦ KJT762	♦ AQ4				
South HCP: 17	♣ 4	♣ KQJ6			1. 1N-2S transfer to clubs	
Contract: 4♦ North						

Board: 334	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ AK3			1NT	
Vul: None	♥ JT852	♥ A4	X	2♦	Pass	2♥
North HCP: 5+1	♦ 73	♦ KT864			All Pass	
South HCP: 16+1	♣ K942	♣ Q73				
Contract: 2♥ South						

Board: 335	North:	South:	W	N	E	S
Dealer: West	♠ KJT	♠ 64	1NT	X	2♥	Pass
Vul: E-W	♥ KJ3	♥ A652	2♠	Pass	Pass	X
North HCP: 16+1	♦ KQJT9	♦ 765	Pass	3♦	All Pass	
South HCP: 5	♣ QT	♣ J854				
Contract: 3♦ North						

Board: 336	♠ AQ6	RHO opens the bidding 1NT.
Dealer: West	♥ KJ63	You bid next.
Vul: Both	♦ K876	
HCP: 17	♣ A7	

Board: 337	♠ K54	You bid first.
Dealer: North	♥ KQJ86	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ AT	
HCP: 16+1	♣ K42	

Board: 338	♠ A95	RHO opens the bidding 1NT.
Dealer: West	♥ K72	You bid next.
Vul: N-S	♦ AK7	
HCP: 19	♣ KQ92	

Board: 339	♠ Q64	You bid first.
Dealer: North	♥ Q7	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ AQ95	
HCP: 17	♣ AKT7	

Board: 340	♠ 3	Partner bids first.
Dealer: South	♥ J7432	West (RHO) Doubles 1NT if possible.
Vul: None	♦ J765	
HCP: 5+1	♣ K75	

Both hands (Answers Page)

Board: 336	North:	South:	W	N	E	S
Dealer: West	♠ AQ6	♠ 954	1NT	X	Pass	2♣
Vul: Both	♥ KJ63	♥ 9			All Pass	
North HCP: 17	♦ K876	♦ 52				
South HCP: 3+3	♣ A7	♣ QJT8654				
Contract: 2♣ South						

Board: 337	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ T76	1NT	X	3♣ ¹	
Vul: N-S	♥ KQJ86	♥ 4	Pass	3♦ ²	All Pass	
North HCP: 16+1	♦ AT	♦ 987542				
South HCP: 0+2	♣ K42	♣ 985	1. 1N-3C transfer to diamonds			
Contract: 3♦ North			2. automat			

Board: 338	North:	South:	W	N	E	S
Dealer: West	♠ A95	♠ 73	1NT	X	Pass	2♥
Vul: N-S	♥ K72	♥ JT953		All Pass		
North HCP: 19	♦ AK7	♦ QJT96				
South HCP: 4+2	♣ KQ92	♣ 4				
Contract: 2♥ South						

Board: 339	North:	South:	W	N	E	S
Dealer: North	♠ Q64	♠ 932	1NT	X	3♣ ¹	
Vul: Both	♥ Q7	♥ T2	Pass	3♦ ²	All Pass	
North HCP: 17	♦ AQ95	♦ T86432				
South HCP: 2+2	♣ AKT7	♣ Q2	1. 1N-3C transfer to diamonds			
Contract: 3♦ North			2. automat			

Board: 340	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ QJ9				1NT
Vul: None	♥ J7432	♥ A985	X	2♦	Pass	2♥
North HCP: 5+1	♦ J765	♦ AKQ		All Pass		
South HCP: 17	♣ K75	♣ J32				
Contract: 2♥ South						

South hands**Exit_Transfers**

Board: 336	♠ 954	LHO opens the bidding 1NT.
Dealer: West	♥ 9	Partner bids next.
Vul: Both	♦ 52	
HCP: 3+3	♣ QJT8654	

Board: 337	♠ T76	Partner bids first.
Dealer: North	♥ 4	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ 987542	
HCP: 0+2	♣ 985	

Board: 338	♠ 73	LHO opens the bidding 1NT.
Dealer: West	♥ JT953	Partner bids next.
Vul: N-S	♦ QJT96	
HCP: 4+2	♣ 4	

Board: 339	♠ 932	Partner bids first.
Dealer: North	♥ T2	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ T86432	
HCP: 2+2	♣ Q2	

Board: 340	♠ QJ9	You bid first.
Dealer: South	♥ A985	West (LHO) Doubles 1NT if possible.
Vul: None	♦ AKQ	
HCP: 17	♣ J32	

Both hands (Answers Page)

Board: 336	North:	South:	W	N	E	S
Dealer: West	♠ AQ6	♠ 954	1NT	X	Pass	2♣
Vul: Both	♥ KJ63	♥ 9			All Pass	
North HCP: 17	♦ K876	♦ 52				
South HCP: 3+3	♣ A7	♣ QJT8654				
Contract: 2♣ South						

Board: 337	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ T76	1NT	X	3♣ ¹	
Vul: N-S	♥ KQJ86	♥ 4	Pass	3♦ ²	All Pass	
North HCP: 16+1	♦ AT	♦ 987542				
South HCP: 0+2	♣ K42	♣ 985	1. 1N-3C transfer to diamonds			
Contract: 3♦ North			2. automat			

Board: 338	North:	South:	W	N	E	S
Dealer: West	♠ A95	♠ 73	1NT	X	Pass	2♥
Vul: N-S	♥ K72	♥ JT953		All Pass		
North HCP: 19	♦ AK7	♦ QJT96				
South HCP: 4+2	♣ KQ92	♣ 4				
Contract: 2♥ South						

Board: 339	North:	South:	W	N	E	S
Dealer: North	♠ Q64	♠ 932	1NT	X	3♣ ¹	
Vul: Both	♥ Q7	♥ T2	Pass	3♦ ²	All Pass	
North HCP: 17	♦ AQ95	♦ T86432				
South HCP: 2+2	♣ AKT7	♣ Q2	1. 1N-3C transfer to diamonds			
Contract: 3♦ North			2. automat			

Board: 340	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ QJ9				1NT
Vul: None	♥ J7432	♥ A985	X	2♦	Pass	2♥
North HCP: 5+1	♦ J765	♦ AKQ		All Pass		
South HCP: 17	♣ K75	♣ J32				
Contract: 2♥ South						

Board: 341	♠ T632	LHO opens the bidding 1NT.
Dealer: East	♥ T	Partner bids next.
Vul: N-S	♦ 87	
HCP: 0+2	♣ 987643	

Board: 342	♠ J5	Partner bids first.
Dealer: South	♥ A9642	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ JT76	
HCP: 10+1	♣ A5	

Board: 343	♠ 876543	LHO opens the bidding 1NT.
Dealer: East	♥ QT92	Partner bids next.
Vul: None	♦ 7	West (RHO) Redoubles if possible.
HCP: 2+2	♣ 64	

Board: 344	♠ J843	Partner bids first.
Dealer: South	♥ J	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ AQJ92	
HCP: 9+1	♣ 752	

Board: 345	♠ AKJ5	You bid first.
Dealer: North	♥ Q84	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ AJ4	
HCP: 15	♣ T32	

Both hands (Answers Page)

Board: 341	North:	South:	W	N	E	S
Dealer: East	♠ T632	♠ Q9			1NT	X
Vul: N-S	♥ T	♥ KQJ75	Pass	2♣	All Pass	
North HCP: 0+2	♦ 87	♦ AQ4				
South HCP: 19+1	♣ 987643	♣ KQ5				
Contract: 2♣ North						

Board: 342	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ KQT			1NT	
Vul: Both	♥ A9642	♥ K3	X	2♦	Pass	2♥
North HCP: 10+1	♦ JT76	♦ K83	Pass	3NT	All Pass	
South HCP: 15+1	♣ A5	♣ KJ873				
Contract: 3NT North						

Board: 343	North:	South:	W	N	E	S
Dealer: East	♠ 876543	♠ AJ			1NT	X
Vul: None	♥ QT92	♥ AKJ7	XX	2♣	All Pass	
North HCP: 2+2	♦ 7	♦ JT32				
South HCP: 17	♣ 64	♣ QJ9				
Contract: 2♠ North						

Board: 344	North:	South:	W	N	E	S
Dealer: South	♠ J843	♠ A976			1NT	
Vul: N-S	♥ J	♥ AK7	X	2♣ ¹	Pass	2♠
North HCP: 9+1	♦ AQJ92	♦ 75	Pass	3♣	All Pass	
South HCP: 15	♣ 752	♣ KJ94				
Contract: 3♠ North			1. Stayman			

Board: 345	North:	South:	W	N	E	S
Dealer: North	♠ AKJ5	♠ 96		1NT	X	All Pass
Vul: Both	♥ Q84	♥ 7653				
North HCP: 15	♦ AJ4	♦ Q83				
South HCP: 2	♣ T32	♣ 9654				
Contract: 1NTX North						

South hands

Exit_Transfers

Board: 341 ♠ Q9 RHO opens the bidding 1NT.

Dealer: East ♥ KQJ75 You bid next.

Vul: N-S ♦ AQ4

HCP: 19+1 ♣ KQ5

Board: 342 ♠ KQT You bid first.

Dealer: South ♥ K3 West (LHO) Doubles 1NT if possible.

Vul: Both ♦ K83

HCP: 15+1 ♣ KJ873

Board: 343 ♠ AJ RHO opens the bidding 1NT.

Dealer: East ♥ AKJ7 You bid next.

Vul: None ♦ JT32 West (LHO) Redoubles if possible.

HCP: 17 ♣ QJ9

Board: 344 ♠ A976 You bid first.

Dealer: South ♥ AK7 West (LHO) Doubles 1NT if possible.

Vul: N-S ♦ 75

HCP: 15 ♣ KJ94

Board: 345 ♠ 96 Partner bids first.

Dealer: North ♥ 7653 East (RHO) Doubles 1NT if possible.

Vul: Both ♦ Q83

HCP: 2 ♣ 9654

Both hands (Answers Page)

Board: 341	North:	South:	W	N	E	S
Dealer: East	♠ T632	♠ Q9			1NT	X
Vul: N-S	♥ T	♥ KQJ75	Pass	2♣	All Pass	
North HCP: 0+2	♦ 87	♦ AQ4				
South HCP: 19+1	♣ 987643	♣ KQ5				
Contract: 2♣ North						

Board: 342	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ KQT			1NT	
Vul: Both	♥ A9642	♥ K3	X	2♦	Pass	2♥
North HCP: 10+1	♦ JT76	♦ K83	Pass	3NT	All Pass	
South HCP: 15+1	♣ A5	♣ KJ873				
Contract: 3NT North						

Board: 343	North:	South:	W	N	E	S
Dealer: East	♠ 876543	♠ AJ			1NT	X
Vul: None	♥ QT92	♥ AKJ7	XX	2♣	All Pass	
North HCP: 2+2	♦ 7	♦ JT32				
South HCP: 17	♣ 64	♣ QJ9				
Contract: 2♠ North						

Board: 344	North:	South:	W	N	E	S
Dealer: South	♠ J843	♠ A976			1NT	
Vul: N-S	♥ J	♥ AK7	X	2♣ ¹	Pass	2♠
North HCP: 9+1	♦ AQJ92	♦ 75	Pass	3♣	All Pass	
South HCP: 15	♣ 752	♣ KJ94				
Contract: 3♠ North			1. Stayman			

Board: 345	North:	South:	W	N	E	S
Dealer: North	♠ AKJ5	♠ 96		1NT	X	All Pass
Vul: Both	♥ Q84	♥ 7653				
North HCP: 15	♦ AJ4	♦ Q83				
South HCP: 2	♣ T32	♣ 9654				
Contract: 1NTX North						

North hands

Exit_Transfers

Board: 346	♠ T54	Partner bids first.
Dealer: South	♥ 875432	West (RHO) Doubles 1NT if possible.
Vul: None	♦ 7	
HCP: 4+2	♣ A86	

Board: 347	♠ QT	You bid first.
Dealer: North	♥ K97	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ AKJT	West (RHO) Doubles 2♠ if possible.
HCP: 16	♣ K854	

Board: 348	♠ Q98642	Partner bids first.
Dealer: South	♥ 86	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 93	East (LHO) bids 3♥ if possible.
HCP: 2+2	♣ 743	

Board: 349	♠ 73	LHO opens the bidding 1NT.
Dealer: East	♥ J985	Partner bids next.
Vul: None	♦ 763	
HCP: 1	♣ 8763	

Board: 350	♠ A7532	Partner bids first.
Dealer: South	♥ KJ	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ T84	
HCP: 9+1	♣ J63	

Both hands (Answers Page)

Board: 346	North:	South:	W	N	E	S
Dealer: South	♠ T54	♠ KQJ9				1NT
Vul: None	♥ 875432	♥ T9	X	2♦	Pass	2♥
North HCP: 4+2	♦ 7	♦ AKQ3	Pass	3♥	All Pass	
South HCP: 16	♣ A86	♣ J53				
Contract: 3♥ North						

Board: 347	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ J8532		1NT	X	2♥
Vul: N-S	♥ K97	♥ T82	Pass	2♠	Pass	Pass
North HCP: 16	♦ AKJT	♦ Q84	X	All Pass		
South HCP: 5+1	♣ K854	♣ Q6				
Contract: 2♠X North						

Board: 348	North:	South:	W	N	E	S
Dealer: South	♠ Q98642	♠ A75				1NT
Vul: E-W	♥ 86	♥ AKJ2	X	2♥	Pass	2♠
North HCP: 2+2	♦ 93	♦ T62	Pass	Pass	3♥	Pass
South HCP: 16	♣ 743	♣ A62	Pass	3♠	All Pass	
Contract: 3♠ North						

Board: 349	North:	South:	W	N	E	S
Dealer: East	♠ 73	♠ AQJ5			1NT	X
Vul: None	♥ J985	♥ K3	Pass	2♥	All Pass	
North HCP: 1	♦ 763	♦ KT42				
South HCP: 17	♣ 8763	♣ A52				
Contract: 2♥ North						

Board: 350	North:	South:	W	N	E	S
Dealer: South	♠ A7532	♠ KQT6				1NT
Vul: N-S	♥ KJ	♥ A42	X	2♥	Pass	2♠
North HCP: 9+1	♦ T84	♦ KJ5	Pass	2NT	Pass	3♠
South HCP: 15	♣ J63	♣ Q54	All Pass			
Contract: 3♠ South						

South hands**Exit_Transfers**

Board: 346	♠ KQJ9	You bid first.
Dealer: South	♥ T9	West (LHO) Doubles 1NT if possible.
Vul: None	♦ AKQ3	
HCP: 16	♣ J53	

Board: 347	♠ J8532	Partner bids first.
Dealer: North	♥ T82	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ Q84	West (LHO) Doubles 2♠ if possible.
HCP: 5+1	♣ Q6	

Board: 348	♠ A75	You bid first.
Dealer: South	♥ AKJ2	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ T62	East (RHO) bids 3♥ if possible.
HCP: 16	♣ A62	

Board: 349	♠ AQJ5	RHO opens the bidding 1NT.
Dealer: East	♥ K3	You bid next.
Vul: None	♦ KT42	
HCP: 17	♣ A52	

Board: 350	♠ KQT6	You bid first.
Dealer: South	♥ A42	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ KJ5	
HCP: 15	♣ Q54	

Both hands (Answers Page)

Board: 346	North:	South:	W	N	E	S
Dealer: South	♠ T54	♠ KQJ9				1NT
Vul: None	♥ 875432	♥ T9	X	2♦	Pass	2♥
North HCP: 4+2	♦ 7	♦ AKQ3	Pass	3♥	All Pass	
South HCP: 16	♣ A86	♣ J53				
Contract: 3♥ North						

Board: 347	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ J8532		1NT	X	2♥
Vul: N-S	♥ K97	♥ T82	Pass	2♠	Pass	Pass
North HCP: 16	♦ AKJT	♦ Q84	X	All Pass		
South HCP: 5+1	♣ K854	♣ Q6				
Contract: 2♠X North						

Board: 348	North:	South:	W	N	E	S
Dealer: South	♠ Q98642	♠ A75				1NT
Vul: E-W	♥ 86	♥ AKJ2	X	2♥	Pass	2♠
North HCP: 2+2	♦ 93	♦ T62	Pass	Pass	3♥	Pass
South HCP: 16	♣ 743	♣ A62	Pass	3♠	All Pass	
Contract: 3♠ North						

Board: 349	North:	South:	W	N	E	S
Dealer: East	♠ 73	♠ AQJ5			1NT	X
Vul: None	♥ J985	♥ K3	Pass	2♥	All Pass	
North HCP: 1	♦ 763	♦ KT42				
South HCP: 17	♣ 8763	♣ A52				
Contract: 2♥ North						

Board: 350	North:	South:	W	N	E	S
Dealer: South	♠ A7532	♠ KQT6				1NT
Vul: N-S	♥ KJ	♥ A42	X	2♥	Pass	2♠
North HCP: 9+1	♦ T84	♦ KJ5	Pass	2NT	Pass	3♠
South HCP: 15	♣ J63	♣ Q54	All Pass			
Contract: 3♠ South						

North hands

Exit_Transfers

Board: 351	♠ T8754	LHO opens the bidding 1NT.
Dealer: East	♥ Q74	Partner bids next.
Vul: N-S	♦ KT73	
HCP: 5+1	♣ 4	

Board: 352	♠ KQ2	RHO opens the bidding 1NT.
Dealer: West	♥ KQ7	You bid next.
Vul: Both	♦ 876	East (LHO) bids 2♦ if possible.
HCP: 17	♣ AK73	East (LHO) bids 3♥ if possible.

Board: 353	♠ JT985	LHO opens the bidding 1NT.
Dealer: East	♥ 84	Partner bids next.
Vul: E-W	♦ 864	
HCP: 4+1	♣ K53	

Board: 354	♠ A764	RHO opens the bidding 1NT.
Dealer: West	♥ KQ86	You bid next.
Vul: N-S	♦ K96	East (LHO) Redoubles if possible.
HCP: 16	♣ A9	West (RHO) Doubles 2♣ if possible.

Board: 355	♠ QT2	RHO opens the bidding 1NT.
Dealer: West	♥ AKJ2	You bid next.
Vul: N-S	♦ K843	East (LHO) bids 2♦ if possible.
HCP: 16	♣ K9	West (RHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 351	North:	South:	W	N	E	S
Dealer: East	♠ T8754	♠ AQ			1NT	X
Vul: N-S	♥ Q74	♥ A63	Pass	2♠	All Pass	
North HCP: 5+1	♦ KT73	♦ J85				
South HCP: 17+1	♣ 4	♣ KQJ98				
Contract: 2♠ North						

Board: 352	North:	South:	W	N	E	S
Dealer: West	♠ KQ2	♠ JT7654	1NT	X	2♦	2♠
Vul: Both	♥ KQ7	♥ J8	Pass	Pass	3♥	3♠
North HCP: 17	♦ 876	♦ J4	All Pass			
South HCP: 5+2	♣ AK73	♣ Q85				
Contract: 3♠ South						

Board: 353	North:	South:	W	N	E	S
Dealer: East	♠ JT985	♠ K7			1NT	X
Vul: E-W	♥ 84	♥ J97	Pass	2♠	All Pass	
North HCP: 4+1	♦ 864	♦ AKJ93				
South HCP: 17+1	♣ K53	♣ AJ2				
Contract: 2♠ North						

Board: 354	North:	South:	W	N	E	S
Dealer: West	♠ A764	♠ 5	1NT	X	XX	2♣
Vul: N-S	♥ KQ86	♥ JT5	X	All Pass		
North HCP: 16	♦ K96	♦ J84				
South HCP: 2+2	♣ A9	♣ T87532				
Contract: 2♣X South						

Board: 355	North:	South:	W	N	E	S
Dealer: West	♠ QT2	♠ KJ87	1NT	X	2♦	X
Vul: N-S	♥ AKJ2	♥ 5	2♥	Pass	Pass	X
North HCP: 16	♦ K843	♦ T72	Pass	2NT	All Pass	
South HCP: 6+1	♣ K9	♣ QT542				
Contract: 2NT North						

South hands

Exit_Transfers

Board: 351	♠ AQ	RHO opens the bidding 1NT.
Dealer: East	♥ A63	You bid next.
Vul: N-S	♦ J85	
HCP: 17+1	♣ KQJ98	

Board: 352	♠ JT7654	LHO opens the bidding 1NT.
Dealer: West	♥ J8	Partner bids next.
Vul: Both	♦ J4	East (RHO) bids 2♦ if possible.
HCP: 5+2	♣ Q85	East (RHO) bids 3♥ if possible.

Board: 353	♠ K7	RHO opens the bidding 1NT.
Dealer: East	♥ J97	You bid next.
Vul: E-W	♦ AKJ93	
HCP: 17+1	♣ AJ2	

Board: 354	♠ 5	LHO opens the bidding 1NT.
Dealer: West	♥ JT5	Partner bids next.
Vul: N-S	♦ J84	East (RHO) Redoubles if possible.
HCP: 2+2	♣ T87532	West (LHO) Doubles 2♣ if possible.

Board: 355	♠ KJ87	LHO opens the bidding 1NT.
Dealer: West	♥ 5	Partner bids next.
Vul: N-S	♦ T72	East (RHO) bids 2♦ if possible.
HCP: 6+1	♣ QT542	West (LHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 351	North:	South:	W	N	E	S
Dealer: East	♠ T8754	♠ AQ			1NT	X
Vul: N-S	♥ Q74	♥ A63	Pass	2♠	All Pass	
North HCP: 5+1	♦ KT73	♦ J85				
South HCP: 17+1	♣ 4	♣ KQJ98				
Contract: 2♠ North						

Board: 352	North:	South:	W	N	E	S
Dealer: West	♠ KQ2	♠ JT7654	1NT	X	2♦	2♠
Vul: Both	♥ KQ7	♥ J8	Pass	Pass	3♥	3♠
North HCP: 17	♦ 876	♦ J4	All Pass			
South HCP: 5+2	♣ AK73	♣ Q85				
Contract: 3♠ South						

Board: 353	North:	South:	W	N	E	S
Dealer: East	♠ JT985	♠ K7			1NT	X
Vul: E-W	♥ 84	♥ J97	Pass	2♠	All Pass	
North HCP: 4+1	♦ 864	♦ AKJ93				
South HCP: 17+1	♣ K53	♣ AJ2				
Contract: 2♠ North						

Board: 354	North:	South:	W	N	E	S
Dealer: West	♠ A764	♠ 5	1NT	X	XX	2♣
Vul: N-S	♥ KQ86	♥ JT5	X	All Pass		
North HCP: 16	♦ K96	♦ J84				
South HCP: 2+2	♣ A9	♣ T87532				
Contract: 2♣X South						

Board: 355	North:	South:	W	N	E	S
Dealer: West	♠ QT2	♠ KJ87	1NT	X	2♦	X
Vul: N-S	♥ AKJ2	♥ 5	2♥	Pass	Pass	X
North HCP: 16	♦ K843	♦ T72	Pass	2NT	All Pass	
South HCP: 6+1	♣ K9	♣ QT542				
Contract: 2NT North						

North hands

Exit_Transfers

Board: 356	♠ Q4	Partner bids first.
Dealer: South	♥ 973	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ 9832	East (LHO) Doubles 2♥ if possible.
HCP: 2	♣ 7632	

Board: 357	♠ 92	Partner bids first.
Dealer: South	♥ A83	West (RHO) Doubles 1NT if possible.
Vul: None	♦ 872	East (LHO) bids 2♠ if possible.
HCP: 5+1	♣ JT972	

Board: 358	♠ J92	Partner bids first.
Dealer: South	♥ A87	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ T9	East (LHO) bids 2♦ if possible.
HCP: 7+1	♣ QT754	West (RHO) Doubles 4♥ if possible.

Board: 359	♠ 976	Partner bids first.
Dealer: South	♥ A764	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ 87	
HCP: 4	♣ 7642	

Board: 360	♠ KJ8	RHO opens the bidding 1NT.
Dealer: West	♥ AK	You bid next.
Vul: E-W	♦ Q873	East (LHO) bids 2♦ if possible.
HCP: 16	♣ QJ62	West (RHO) Doubles 2♠ if possible. East (LHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 356	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ K762				1NT
Vul: Both	♥ 973	♥ AQT4	X	Pass	Pass	XX
North HCP: 2	♦ 9832	♦ AQ	Pass	2♣ ¹	Pass	2♥
South HCP: 17	♣ 7632	♣ Q84	Pass	Pass	X	All Pass
Contract: 2♥X South						1. artificial

Board: 357	North:	South:	W	N	E	S
Dealer: South	♠ 92	♠ Q75				1NT
Vul: None	♥ A83	♥ T54	X	Pass	2♠	Pass
North HCP: 5+1	♦ 872	♦ AQJ4	Pass	3♣		All Pass
South HCP: 15	♣ JT972	♣ AQ3				
Contract: 3♣ North						

Board: 358	North:	South:	W	N	E	S
Dealer: South	♠ J92	♠ KT5				1NT
Vul: N-S	♥ A87	♥ KQJT9	X	XX	2♦	2♥
North HCP: 7+1	♦ T9	♦ AQ6	Pass	4♥	Pass	Pass
South HCP: 15+1	♣ QT754	♣ 98	X		All Pass	
Contract: 4♥X North						

Board: 359	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ AKT5				1NT
Vul: Both	♥ A764	♥ J92	X	Pass	Pass	XX
North HCP: 4	♦ 87	♦ A964	Pass	2♣ ¹	Pass	2♦
South HCP: 16	♣ 7642	♣ A3	Pass	2♥		All Pass
Contract: 2♥ North						1. artificial

Board: 360	North:	South:	W	N	E	S
Dealer: West	♠ KJ8	♠ Q96532	1NT	X	2♦	2♠
Vul: E-W	♥ AK	♥ T8	X	Pass	3♥	Pass
North HCP: 16	♦ Q873	♦ 6	Pass	3♠		All Pass
South HCP: 2+2	♣ QJ62	♣ T975				
Contract: 3♠ North						

South hands**Exit_Transfers**

Board: 356	♠ K762	You bid first.
Dealer: South	♥ AQT4	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ AQ	East (RHO) Doubles 2♥ if possible.
HCP: 17	♣ Q84	

Board: 357	♠ Q75	You bid first.
Dealer: South	♥ T54	West (LHO) Doubles 1NT if possible.
Vul: None	♦ AQJ4	East (RHO) bids 2♠ if possible.
HCP: 15	♣ AQ3	

Board: 358	♠ KT5	You bid first.
Dealer: South	♥ KQJT9	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ AQ6	East (RHO) bids 2♦ if possible.
HCP: 15+1	♣ 98	West (LHO) Doubles 4♥ if possible.

Board: 359	♠ AKT5	You bid first.
Dealer: South	♥ J92	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ A964	
HCP: 16	♣ A3	

Board: 360	♠ Q96532	LHO opens the bidding 1NT.
Dealer: West	♥ T8	Partner bids next.
Vul: E-W	♦ 6	East (RHO) bids 2♦ if possible.
HCP: 2+2	♣ T975	West (LHO) Doubles 2♠ if possible. East (RHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 356	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ K762				1NT
Vul: Both	♥ 973	♥ AQT4	X	Pass	Pass	XX
North HCP: 2	♦ 9832	♦ AQ	Pass	2♣ ¹	Pass	2♥
South HCP: 17	♣ 7632	♣ Q84	Pass	Pass	X	All Pass
Contract: 2♥X South						1. artificial

Board: 357	North:	South:	W	N	E	S
Dealer: South	♠ 92	♠ Q75				1NT
Vul: None	♥ A83	♥ T54	X	Pass	2♠	Pass
North HCP: 5+1	♦ 872	♦ AQJ4	Pass	3♣		All Pass
South HCP: 15	♣ JT972	♣ AQ3				
Contract: 3♣ North						

Board: 358	North:	South:	W	N	E	S
Dealer: South	♠ J92	♠ KT5				1NT
Vul: N-S	♥ A87	♥ KQJT9	X	XX	2♦	2♥
North HCP: 7+1	♦ T9	♦ AQ6	Pass	4♥	Pass	Pass
South HCP: 15+1	♣ QT754	♣ 98	X		All Pass	
Contract: 4♥X North						

Board: 359	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ AKT5				1NT
Vul: Both	♥ A764	♥ J92	X	Pass	Pass	XX
North HCP: 4	♦ 87	♦ A964	Pass	2♣ ¹	Pass	2♦
South HCP: 16	♣ 7642	♣ A3	Pass	2♥		All Pass
Contract: 2♥ North						1. artificial

Board: 360	North:	South:	W	N	E	S
Dealer: West	♠ KJ8	♠ Q96532	1NT	X	2♦	2♠
Vul: E-W	♥ AK	♥ T8	X	Pass	3♥	Pass
North HCP: 16	♦ Q873	♦ 6	Pass	3♠		All Pass
South HCP: 2+2	♣ QJ62	♣ T975				
Contract: 3♠ North						

Board: 361

♠ K4

You bid first.

Dealer: North

♥ AQ752

East (LHO) Doubles 1NT if possible.

Vul: E-W

♦ A98

West (RHO) Doubles 3♣ if possible.

HCP: 15+1

♣ Q64

Board: 362

♠ K98

You bid first.

Dealer: North

♥ KQ82

East (LHO) Doubles 1NT if possible.

Vul: E-W

♦ K872

West (RHO) Doubles 2♦ if possible.

HCP: 15

♣ A7

East (LHO) bids 3♠ if possible.

East (LHO) Doubles 4♥ if possible.

Board: 363

♠ QJ754

Partner bids first.

Dealer: South

♥ T65

West (RHO) Doubles 1NT if possible.

Vul: E-W

♦ 83

HCP: 8+1

♣ KQ5

Board: 364

♠ A9653

RHO opens the bidding 1NT.

Dealer: West

♥ 97

You bid next.

Vul: Both

♦ AQ2

HCP: 17+1

♣ AK5

Board: 365

♠ KT72

RHO opens the bidding 1NT.

Dealer: West

♥ AQ8

You bid next.

Vul: None

♦ Q54

East (LHO) bids 2♦ if possible.

HCP: 15

♣ A32

West (RHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 361	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ Q83		1NT	X	2♠ ¹
Vul: E-W	♥ AQ752	♥ T	Pass	3♣ ²	Pass	Pass
North HCP: 15+1	♦ A98	♦ T53	X	All Pass		
South HCP: 3+2	♣ Q64	♣ JT9752				
Contract: 3♣X North			1. 1N-2S transfer to clubs			
			2. automat			

Board: 362	North:	South:	W	N	E	S
Dealer: North	♠ K98	♠ 53		1NT	X	2♦
Vul: E-W	♥ KQ82	♥ A9743	X	2NT ¹	3♠	4♥
North HCP: 15	♦ K872	♦ 64	Pass	Pass	X	All Pass
South HCP: 5+1	♣ A7	♣ J653				
Contract: 4♥X South			1. Extended acceptance after NT			

Board: 363	North:	South:	W	N	E	S
Dealer: South	♠ QJ754	♠ K862				1NT
Vul: E-W	♥ T65	♥ KQ42	X	2♥	Pass	2NT ¹
North HCP: 8+1	♦ 83	♦ K7	Pass	3♠	All Pass	
South HCP: 15	♣ KQ5	♣ A92				
Contract: 3♠ North			1. Extended acceptance after NT			

Board: 364	North:	South:	W	N	E	S
Dealer: West	♠ A9653	♠ T7	1NT	X	Pass	2♣
Vul: Both	♥ 97	♥ QT4				
North HCP: 17+1	♦ AQ2	♦ T93				
South HCP: 3+1	♣ AK5	♣ J8643				
Contract: 2♣ South						

Board: 365	North:	South:	W	N	E	S
Dealer: West	♠ KT72	♠ A98	1NT	X	2♦	Pass
Vul: None	♥ AQ8	♥ 92	2♥	Pass	Pass	X
North HCP: 15	♦ Q54	♦ JT86	Pass	2♠	All Pass	
South HCP: 5	♣ A32	♣ 8764				
Contract: 2♠ North						

South hands**Exit_Transfers**

Board: 361	♠ Q83	Partner bids first.
Dealer: North	♥ T	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ T53	West (LHO) Doubles 3♣ if possible.
HCP: 3+2	♣ JT9752	
 Board: 362	 ♠ 53	 Partner bids first.
Dealer: North	♥ A9743	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 64	West (LHO) Doubles 2♦ if possible.
HCP: 5+1	♣ J653	East (RHO) bids 3♠ if possible.
		East (RHO) Doubles 4♥ if possible.
 Board: 363	 ♠ K862	 You bid first.
Dealer: South	♥ KQ42	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ K7	
HCP: 15	♣ A92	
 Board: 364	 ♠ T7	 LHO opens the bidding 1NT.
Dealer: West	♥ QT4	Partner bids next.
Vul: Both	♦ T93	
HCP: 3+1	♣ J8643	
 Board: 365	 ♠ A98	 LHO opens the bidding 1NT.
Dealer: West	♥ 92	Partner bids next.
Vul: None	♦ JT86	East (RHO) bids 2♦ if possible.
HCP: 5	♣ 8764	West (LHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 361	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ Q83		1NT	X	2♠ ¹
Vul: E-W	♥ AQ752	♥ T	Pass	3♣ ²	Pass	Pass
North HCP: 15+1	♦ A98	♦ T53	X	All Pass		
South HCP: 3+2	♣ Q64	♣ JT9752				
Contract: 3♣X North			1. 1N-2S transfer to clubs			
			2. automat			

Board: 362	North:	South:	W	N	E	S
Dealer: North	♠ K98	♠ 53		1NT	X	2♦
Vul: E-W	♥ KQ82	♥ A9743	X	2NT ¹	3♠	4♥
North HCP: 15	♦ K872	♦ 64	Pass	Pass	X	All Pass
South HCP: 5+1	♣ A7	♣ J653				
Contract: 4♥X South			1. Extended acceptance after NT			

Board: 363	North:	South:	W	N	E	S
Dealer: South	♠ QJ754	♠ K862				1NT
Vul: E-W	♥ T65	♥ KQ42	X	2♥	Pass	2NT ¹
North HCP: 8+1	♦ 83	♦ K7	Pass	3♠	All Pass	
South HCP: 15	♣ KQ5	♣ A92				
Contract: 3♠ North			1. Extended acceptance after NT			

Board: 364	North:	South:	W	N	E	S
Dealer: West	♠ A9653	♠ T7	1NT	X	Pass	2♣
Vul: Both	♥ 97	♥ QT4		All Pass		
North HCP: 17+1	♦ AQ2	♦ T93				
South HCP: 3+1	♣ AK5	♣ J8643				
Contract: 2♣ South						

Board: 365	North:	South:	W	N	E	S
Dealer: West	♠ KT72	♠ A98	1NT	X	2♦	Pass
Vul: None	♥ AQ8	♥ 92	2♥	Pass	Pass	X
North HCP: 15	♦ Q54	♦ JT86	Pass	2♠	All Pass	
South HCP: 5	♣ A32	♣ 8764				
Contract: 2♠ North						

North hands

Exit_Transfers

Board: 366	♠ AQ6	You bid first.
Dealer: North	♥ A865	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ J92	West (RHO) bids 2♠ if possible.
HCP: 15	♣ A93	
Board: 367	♠ K42	LHO opens the bidding 1NT.
Dealer: East	♥ AKT8762	Partner bids next.
Vul: Both	♦ 32	West (RHO) bids 2♠ if possible.
HCP: 10+3	♣ 2	
Board: 368	♠ KT4	RHO opens the bidding 1NT.
Dealer: West	♥ AKJ73	You bid next.
Vul: E-W	♦ 973	East (LHO) Redoubles if possible.
HCP: 17+1	♣ AQ	West (RHO) Doubles 2♣ if possible.
Board: 369	♠ JT95	Partner bids first.
Dealer: South	♥ 654	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ J983	
HCP: 2	♣ 87	
Board: 370	♠ AQ	RHO opens the bidding 1NT.
Dealer: West	♥ A53	You bid next.
Vul: None	♦ Q83	
HCP: 18+1	♣ AQT42	

Both hands (Answers Page)

Board: 366	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ 93		1NT	X	XX
Vul: E-W	♥ A865	♥ KQ73	2 ♠	Pass	Pass	3 ♣
North HCP: 15	♦ J92	♦ 84		All Pass		
South HCP: 8+1	♣ A93	♣ QJ874				
Contract: 3 ♣ South						

Board: 367	North:	South:	W	N	E	S
Dealer: East	♠ K42	♠ AQ85		1NT	X	
Vul: Both	♥ AKT8762	♥ QJ5	2 ♠ ¹	6 ♥	All Pass	
North HCP: 10+3	♦ 32	♦ AQT5				
South HCP: 15	♣ 2	♣ 98		1. 1N-2S transfer to clubs		
Contract: 6 ♥ North						

Board: 368	North:	South:	W	N	E	S
Dealer: West	♠ KT4	♠ J2	1NT	X	XX	2 ♣
Vul: E-W	♥ AKJ73	♥ 985	X	All Pass		
North HCP: 17+1	♦ 973	♦ 852				
South HCP: 2+1	♣ AQ	♣ JT852				
Contract: 2 ♣ X South						

Board: 369	North:	South:	W	N	E	S
Dealer: South	♠ JT95	♠ K6			1NT	
Vul: Both	♥ 654	♥ AT83	X	Pass	Pass	XX
North HCP: 2	♦ J983	♦ Q54	Pass	2 ♦	All Pass	
South HCP: 16	♣ 87	♣ AK94				
Contract: 2 ♦ North						

Board: 370	North:	South:	W	N	E	S
Dealer: West	♠ AQ	♠ 87542	1NT	X	Pass	2 ♠
Vul: None	♥ A53	♥ T92		All Pass		
North HCP: 18+1	♦ Q83	♦ T42				
South HCP: 0+1	♣ AQT42	♣ 87				
Contract: 2 ♠ South						

South hands**Exit_Transfers**

Board: 366	♠ 93	Partner bids first.
Dealer: North	♥ KQ73	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 84	West (LHO) bids 2♠ if possible.
HCP: 8+1	♣ QJ874	

Board: 367	♠ AQ85	RHO opens the bidding 1NT.
Dealer: East	♥ QJ5	You bid next.
Vul: Both	♦ AQT5	West (LHO) bids 2♠ if possible.
HCP: 15	♣ 98	

Board: 368	♠ J2	LHO opens the bidding 1NT.
Dealer: West	♥ 985	Partner bids next.
Vul: E-W	♦ 852	East (RHO) Redoubles if possible.
HCP: 2+1	♣ JT852	West (LHO) Doubles 2♣ if possible.

Board: 369	♠ K6	You bid first.
Dealer: South	♥ AT83	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ Q54	
HCP: 16	♣ AK94	

Board: 370	♠ 87542	LHO opens the bidding 1NT.
Dealer: West	♥ T92	Partner bids next.
Vul: None	♦ T42	
HCP: 0+1	♣ 87	

Both hands (Answers Page)

Board: 366	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ 93		1NT	X	XX
Vul: E-W	♥ A865	♥ KQ73	2 ♠	Pass	Pass	3 ♣
North HCP: 15	♦ J92	♦ 84		All Pass		
South HCP: 8+1	♣ A93	♣ QJ874				
Contract: 3 ♣ South						

Board: 367	North:	South:	W	N	E	S
Dealer: East	♠ K42	♠ AQ85		1NT	X	
Vul: Both	♥ AKT8762	♥ QJ5	2 ♠ ¹	6 ♥	All Pass	
North HCP: 10+3	♦ 32	♦ AQT5				
South HCP: 15	♣ 2	♣ 98		1. 1N-2S transfer to clubs		
Contract: 6 ♥ North						

Board: 368	North:	South:	W	N	E	S
Dealer: West	♠ KT4	♠ J2	1NT	X	XX	2 ♣
Vul: E-W	♥ AKJ73	♥ 985	X	All Pass		
North HCP: 17+1	♦ 973	♦ 852				
South HCP: 2+1	♣ AQ	♣ JT852				
Contract: 2 ♣ X South						

Board: 369	North:	South:	W	N	E	S
Dealer: South	♠ JT95	♠ K6			1NT	
Vul: Both	♥ 654	♥ AT83	X	Pass	Pass	XX
North HCP: 2	♦ J983	♦ Q54	Pass	2 ♦	All Pass	
South HCP: 16	♣ 87	♣ AK94				
Contract: 2 ♦ North						

Board: 370	North:	South:	W	N	E	S
Dealer: West	♠ AQ	♠ 87542	1NT	X	Pass	2 ♠
Vul: None	♥ A53	♥ T92		All Pass		
North HCP: 18+1	♦ Q83	♦ T42				
South HCP: 0+1	♣ AQT42	♣ 87				
Contract: 2 ♠ South						

North hands

Exit_Transfers

Board: 371	♠ AKT	RHO opens the bidding 1NT.
Dealer: West	♥ A7	You bid next.
Vul: E-W	♦ KQT63	East (LHO) bids 2♦ if possible.
HCP: 20+1	♣ AT9	West (RHO) bids 2♥ if possible.

Board: 372	♠ A73	RHO opens the bidding 1NT.
Dealer: West	♥ KJ	You bid next.
Vul: N-S	♦ AQ32	
HCP: 18	♣ KJ84	

Board: 373	♠ T73	LHO opens the bidding 1NT.
Dealer: East	♥ T943	Partner bids next.
Vul: None	♦ T2	
HCP: 4	♣ AT43	

Board: 374	♠ AJ42	RHO opens the bidding 1NT.
Dealer: West	♥ KJ6	You bid next.
Vul: E-W	♦ AQ5	
HCP: 18	♣ KT8	

Board: 375	♠ 743	You bid first.
Dealer: North	♥ AK43	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ KQ6	
HCP: 15	♣ QJ3	

Both hands (Answers Page)

Board: 371	North:	South:	W	N	E	S
Dealer: West	♠ AKT	♠ J7542	1NT	X	2♦	Pass
Vul: E-W	♥ A7	♥ 86	2♥	X	Pass	2♠
North HCP: 20+1	♦ KQT63	♦ 942	Pass	3♦	All Pass	
South HCP: 1+1	♣ AT9	♣ 873				
Contract:	3♦ North					

Board: 372	North:	South:	W	N	E	S
Dealer: West	♠ A73	♠ QJ95	1NT	X	Pass	2♥
Vul: N-S	♥ KJ	♥ 76432		All Pass		
North HCP: 18	♦ AQ32	♦ 987				
South HCP: 3+1	♣ KJ84	♣ 5				
Contract:	2♥ South					

Board: 373	North:	South:	W	N	E	S
Dealer: East	♠ T73	♠ K6			1NT	X
Vul: None	♥ T943	♥ QJ5	Pass	2♥	All Pass	
North HCP: 4	♦ T2	♦ AQ985				
South HCP: 16+1	♣ AT43	♣ KJ9				
Contract:	2♥ North					

Board: 374	North:	South:	W	N	E	S
Dealer: West	♠ AJ42	♠ 53	1NT	X	Pass	2♣
Vul: E-W	♥ KJ6	♥ Q853		All Pass		
North HCP: 18	♦ AQ5	♦ 32				
South HCP: 4+1	♣ KT8	♣ Q7652				
Contract:	2♣ South					

Board: 375	North:	South:	W	N	E	S
Dealer: North	♠ 743	♠ JT5	1NT	X	All Pass	
Vul: E-W	♥ AK43	♥ T9				
North HCP: 15	♦ KQ6	♦ T952				
South HCP: 1	♣ QJ3	♣ T984				
Contract:	1NTX North					

South hands

Exit_Transfers

Board: 371	♠ J7542	LHO opens the bidding 1NT.
Dealer: West	♥ 86	Partner bids next.
Vul: E-W	♦ 942	East (RHO) bids 2♦ if possible.
HCP: 1+1	♣ 873	West (LHO) bids 2♥ if possible.

Board: 372	♠ QJ95	LHO opens the bidding 1NT.
Dealer: West	♥ 76432	Partner bids next.
Vul: N-S	♦ 987	
HCP: 3+1	♣ 5	

Board: 373	♠ K6	RHO opens the bidding 1NT.
Dealer: East	♥ QJ5	You bid next.
Vul: None	♦ AQ985	
HCP: 16+1	♣ KJ9	

Board: 374	♠ 53	LHO opens the bidding 1NT.
Dealer: West	♥ Q853	Partner bids next.
Vul: E-W	♦ 32	
HCP: 4+1	♣ Q7652	

Board: 375	♠ JT5	Partner bids first.
Dealer: North	♥ T9	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ T952	
HCP: 1	♣ T984	

Both hands (Answers Page)

Board: 371	North:	South:	W	N	E	S
Dealer: West	♠ AKT	♠ J7542	1NT	X	2♦	Pass
Vul: E-W	♥ A7	♥ 86	2♥	X	Pass	2♠
North HCP: 20+1	♦ KQT63	♦ 942	Pass	3♦	All Pass	
South HCP: 1+1	♣ AT9	♣ 873				
Contract: 3♦ North						

Board: 372	North:	South:	W	N	E	S
Dealer: West	♠ A73	♠ QJ95	1NT	X	Pass	2♥
Vul: N-S	♥ KJ	♥ 76432			All Pass	
North HCP: 18	♦ AQ32	♦ 987				
South HCP: 3+1	♣ KJ84	♣ 5				
Contract: 2♥ South						

Board: 373	North:	South:	W	N	E	S
Dealer: East	♠ T73	♠ K6			1NT	X
Vul: None	♥ T943	♥ QJ5	Pass	2♥	All Pass	
North HCP: 4	♦ T2	♦ AQ985				
South HCP: 16+1	♣ AT43	♣ KJ9				
Contract: 2♥ North						

Board: 374	North:	South:	W	N	E	S
Dealer: West	♠ AJ42	♠ 53	1NT	X	Pass	2♣
Vul: E-W	♥ KJ6	♥ Q853			All Pass	
North HCP: 18	♦ AQ5	♦ 32				
South HCP: 4+1	♣ KT8	♣ Q7652				
Contract: 2♣ South						

Board: 375	North:	South:	W	N	E	S
Dealer: North	♠ 743	♠ JT5	1NT	X	All Pass	
Vul: E-W	♥ AK43	♥ T9				
North HCP: 15	♦ KQ6	♦ T952				
South HCP: 1	♣ QJ3	♣ T984				
Contract: 1NTX North						

North hands

Exit_Transfers

Board: 376	♠ 84	Partner bids first.
Dealer: South	♥ T763	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ T73	
HCP: 3	♣ QJ42	

Both hands (Answers Page)

Board: 376

Dealer: South

Vul: Both

North HCP: 3

South HCP: 15

Contract: 1NTX South

North:

♠ 84

♥ T763

♦ T73

♣ QJ42

South:

♠ A93

♥ J85

♦ AK85

♣ K93

W

N

E

S

1NT

X All Pass

South hands

Exit_Transfers

Board: 376	♠ A93	You bid first.
Dealer: South	♥ J85	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ AK85	
HCP: 15	♣ K93	

Both hands (Answers Page)

Board: 376

Dealer: South

Vul: Both

North HCP: 3

South HCP: 15

Contract: 1NTX South

North:

♠ 84

♥ T763

♦ T73

♣ QJ42

South:

♠ A93

♥ J85

♦ AK85

♣ K93

W

N

E

S

1NT

X All Pass