

North hands

Transfers_after_1M_X

Board: 1 ♠ KQT52 LHO opens the bidding 1♠.

Dealer: East ♥ Q94 Partner bids next.

Vul: None ♦ T93

HCP: 7+1 ♣ 76

Board: 2 ♠ 9875 Partner bids first.

Dealer: South ♥ J8 West (RHO) Doubles 1♠ if possible.

Vul: N-S ♦ Q54 West (RHO) Doubles 2♠ if possible.

HCP: 7 ♣ KJ42 East (LHO) bids 3♥ if possible.

Board: 3 ♠ 5 You bid first.

Dealer: North ♥ AKQJ98 East (LHO) Doubles 1♥ if possible.

Vul: E-W ♦ J32 East (LHO) Doubles 2♥ if possible.

HCP: 14+2 ♣ K98 West (RHO) bids 2♠ if possible.

East (LHO) bids 3♠ if possible.

Board: 4 ♠ 2 RHO opens the bidding 1♠.

Dealer: West ♥ KQ94 You bid next.

Vul: Both ♦ A753 West (RHO) bids 3♠ if possible.

HCP: 13 ♣ A754

Board: 5 ♠ K86542 You bid first.

Dealer: North ♥ K72 East (LHO) Doubles 1♠ if possible.

Vul: N-S ♦ AQ West (RHO) bids 5♦ if possible.

HCP: 12+2 ♣ T3

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ KQT52	♠ 3			1 ♠	X
Vul: None	♥ Q94	♥ K863	Pass	1NT	All Pass	
North HCP: 7+1	♦ T93	♦ A864				
South HCP: 13	♣ 76	♣ AQ53				
Contract: 1NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 9875	♠ AKQ64			1 ♠	
Vul: N-S	♥ J8	♥ 64	X	2 ♠	Pass	Pass
North HCP: 7	♦ Q54	♦ KJ3	X	Pass	3 ♥	Pass
South HCP: 13+1	♣ KJ42	♣ 976	Pass	3 ♠	All Pass	
Contract: 3 ♠ North						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ T743		1 ♥	X	2 ♥
Vul: E-W	♥ AKQJ98	♥ 753	Pass	Pass	X	Pass
North HCP: 14+2	♦ J32	♦ Q7	2 ♠	3 ♥	3 ♠	4 ♥
South HCP: 8	♣ K98	♣ AQ43	All Pass			
Contract: 4 ♥ South						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ 2	♠ KJ93	1 ♠	X	Pass	3 ♥
Vul: Both	♥ KQ94	♥ AT652	3 ♠	4 ♥	All Pass	
North HCP: 13	♦ A753	♦ T9				
South HCP: 8+1	♣ A754	♣ 92				
Contract: 4 ♥ North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ K86542	♠ AJ97		1 ♠	X	4 ♦ ¹
Vul: N-S	♥ K72	♥ AT94	Pass	4 ♠	Pass	Pass
North HCP: 12+2	♦ AQ	♦ 4	5 ♦	5 ♠	All Pass	
South HCP: 12	♣ T3	♣ QJ84				
Contract: 5 ♠ North			1. Splinter			

South hands**Transfers_after_1M_X**

Board: 1 ♠ 3 RHO opens the bidding 1♠.

Dealer: East ♥ K863 You bid next.

Vul: None ♦ A864

HCP: 13 ♣ AQ53

Board: 2 ♠ AKQ64 You bid first.

Dealer: South ♥ 64 West (LHO) Doubles 1♠ if possible.

Vul: N-S ♦ KJ3 West (LHO) Doubles 2♠ if possible.

HCP: 13+1 ♣ 976 East (RHO) bids 3♥ if possible.

Board: 3 ♠ T743 Partner bids first.

Dealer: North ♥ 753 East (RHO) Doubles 1♥ if possible.

Vul: E-W ♦ Q7 East (RHO) Doubles 2♥ if possible.

HCP: 8 ♣ AQ43 West (LHO) bids 2♠ if possible.

East (RHO) bids 3♠ if possible.

Board: 4 ♠ KJ93 LHO opens the bidding 1♠.

Dealer: West ♥ AT652 Partner bids next.

Vul: Both ♦ T9 West (LHO) bids 3♠ if possible.

HCP: 8+1 ♣ 92

Board: 5 ♠ AJ97 Partner bids first.

Dealer: North ♥ AT94 East (RHO) Doubles 1♠ if possible.

Vul: N-S ♦ 4 West (LHO) bids 5♦ if possible.

HCP: 12 ♣ QJ84

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ KQT52	♠ 3			1 ♠	X
Vul: None	♥ Q94	♥ K863	Pass	1NT	All Pass	
North HCP: 7+1	♦ T93	♦ A864				
South HCP: 13	♣ 76	♣ AQ53				
Contract: 1NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 9875	♠ AKQ64			1 ♠	
Vul: N-S	♥ J8	♥ 64	X	2 ♠	Pass	Pass
North HCP: 7	♦ Q54	♦ KJ3	X	Pass	3 ♥	Pass
South HCP: 13+1	♣ KJ42	♣ 976	Pass	3 ♠	All Pass	
Contract: 3 ♠ North						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ T743		1 ♥	X	2 ♥
Vul: E-W	♥ AKQJ98	♥ 753	Pass	Pass	X	Pass
North HCP: 14+2	♦ J32	♦ Q7	2 ♠	3 ♥	3 ♠	4 ♥
South HCP: 8	♣ K98	♣ AQ43	All Pass			
Contract: 4 ♥ South						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ 2	♠ KJ93	1 ♠	X	Pass	3 ♥
Vul: Both	♥ KQ94	♥ AT652	3 ♠	4 ♥	All Pass	
North HCP: 13	♦ A753	♦ T9				
South HCP: 8+1	♣ A754	♣ 92				
Contract: 4 ♥ North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ K86542	♠ AJ97		1 ♠	X	4 ♦ ¹
Vul: N-S	♥ K72	♥ AT94	Pass	4 ♠	Pass	Pass
North HCP: 12+2	♦ AQ	♦ 4	5 ♦	5 ♠	All Pass	
South HCP: 12	♣ T3	♣ QJ84				
Contract: 5 ♠ North			1. Splinter			

North hands

Transfers_after_1M_X

Board: 6	♠ T752	Partner bids first.
Dealer: South	♥ T7	West (RHO) Doubles 1♠ if possible.
Vul: E-W	♦ 862	
HCP: 5	♣ KQ83	

Board: 7	♠ AQJ72	You bid first.
Dealer: North	♥ 9763	East (LHO) Doubles 1♠ if possible.
Vul: Both	♦ AQ6	
HCP: 13+1	♣ 3	

Board: 8	♠ T42	Partner bids first.
Dealer: South	♥ 987	West (RHO) Doubles 1♥ if possible.
Vul: None	♦ 8643	East (LHO) Doubles 2♥ if possible.
HCP: 9	♣ AKQ	West (RHO) bids 3♦ if possible.
		West (RHO) bids 4♦ if possible.

Board: 9	♠ AKQT2	You bid first.
Dealer: North	♥ K763	East (LHO) Doubles 1♠ if possible.
Vul: E-W	♦ -	
HCP: 17+1	♣ KQ76	

Board: 10	♠ T763	Partner bids first.
Dealer: South	♥ Q87	West (RHO) Doubles 1♥ if possible.
Vul: Both	♦ 76	East (LHO) bids 1♠ if possible.
HCP: 2	♣ T972	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ T752	♠ AKQ86				1 ♠
Vul: E-W	♥ T7	♥ AQ9	X	3 ♠	All Pass	
North HCP: 5	♦ 862	♦ A3				
South HCP: 19+1	♣ KQ83	♣ T74				
Contract: 3 ♠ North						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQJ72	♠ 85		1 ♠	X	2 ♣
Vul: Both	♥ 9763	♥ J52	Pass	2 ♥	Pass	2 ♠
North HCP: 13+1	♦ AQ6	♦ K3	All Pass			
South HCP: 8+2	♣ 3	♣ AT9862				
Contract: 2 ♠ South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ T42	♠ AK83				1 ♥
Vul: None	♥ 987	♥ KQT432	X	2 ♥	X	Pass
North HCP: 9	♦ 8643	♦ -	3 ♦	Pass	Pass	3 ♥
South HCP: 12+2	♣ AKQ	♣ 952	4 ♦	X	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AKQT2	♠ J8765		1 ♠	X	4 ♠
Vul: E-W	♥ K763	♥ 9854	All Pass			
North HCP: 17+1	♦ -	♦ 65				
South HCP: 2+1	♣ KQ76	♣ J3				
Contract: 4 ♠ South						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ T763	♠ J				1 ♥
Vul: Both	♥ Q87	♥ AKT632	X	Pass	1 ♠	3 ♥
North HCP: 2	♦ 76	♦ AQ3	All Pass			
South HCP: 17+2	♣ T972	♣ QJ6				
Contract: 3 ♥ South						

South hands**Transfers_after_1M_X**

Board: 6	♠ AKQ86	You bid first.
Dealer: South	♥ AQ9	West (LHO) Doubles 1♠ if possible.
Vul: E-W	♦ A3	
HCP: 19+1	♣ T74	
Board: 7	♠ 85	Partner bids first.
Dealer: North	♥ J52	East (RHO) Doubles 1♠ if possible.
Vul: Both	♦ K3	
HCP: 8+2	♣ AT9862	
Board: 8	♠ AK83	You bid first.
Dealer: South	♥ KQT432	West (LHO) Doubles 1♥ if possible.
Vul: None	♦ -	East (RHO) Doubles 2♥ if possible.
HCP: 12+2	♣ 952	West (LHO) bids 3♦ if possible. West (LHO) bids 4♦ if possible.
Board: 9	♠ J8765	Partner bids first.
Dealer: North	♥ 9854	East (RHO) Doubles 1♠ if possible.
Vul: E-W	♦ 65	
HCP: 2+1	♣ J3	
Board: 10	♠ J	You bid first.
Dealer: South	♥ AKT632	West (LHO) Doubles 1♥ if possible.
Vul: Both	♦ AQ3	East (RHO) bids 1♠ if possible.
HCP: 17+2	♣ QJ6	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ T752	♠ AKQ86				1 ♠
Vul: E-W	♥ T7	♥ AQ9	X	3 ♠	All Pass	
North HCP: 5	♦ 862	♦ A3				
South HCP: 19+1	♣ KQ83	♣ T74				
Contract: 3 ♠ North						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQJ72	♠ 85		1 ♠	X	2 ♣
Vul: Both	♥ 9763	♥ J52	Pass	2 ♥	Pass	2 ♠
North HCP: 13+1	♦ AQ6	♦ K3	All Pass			
South HCP: 8+2	♣ 3	♣ AT9862				
Contract: 2 ♠ South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ T42	♠ AK83				1 ♥
Vul: None	♥ 987	♥ KQT432	X	2 ♥	X	Pass
North HCP: 9	♦ 8643	♦ -	3 ♦	Pass	Pass	3 ♥
South HCP: 12+2	♣ AKQ	♣ 952	4 ♦	X	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AKQT2	♠ J8765		1 ♠	X	4 ♠
Vul: E-W	♥ K763	♥ 9854	All Pass			
North HCP: 17+1	♦ -	♦ 65				
South HCP: 2+1	♣ KQ76	♣ J3				
Contract: 4 ♠ South						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ T763	♠ J				1 ♥
Vul: Both	♥ Q87	♥ AKT632	X	Pass	1 ♠	3 ♥
North HCP: 2	♦ 76	♦ AQ3	All Pass			
South HCP: 17+2	♣ T972	♣ QJ6				
Contract: 3 ♥ South						

North hands

Transfers_after_1M_X

Board: 11	♠ AJ984	You bid first.
Dealer: North	♥ J752	East (LHO) Doubles 1♠ if possible.
Vul: None	♦ T	
HCP: 13+1	♣ AQJ	
Board: 12	♠ K854	RHO opens the bidding 1♥.
Dealer: West	♥ T	You bid next.
Vul: E-W	♦ KQ2	East (LHO) Redoubles if possible.
HCP: 12+1	♣ A7543	West (RHO) bids 4♥ if possible. West (RHO) Doubles 5♦ if possible.
Board: 13	♠ K8752	You bid first.
Dealer: North	♥ A976	East (LHO) Doubles 1♠ if possible.
Vul: Both	♦ AK	West (RHO) bids 2♦ if possible.
HCP: 18+1	♣ A7	West (RHO) bids 3♦ if possible.
Board: 14	♠ 8	RHO opens the bidding 1♠.
Dealer: West	♥ JT96	You bid next.
Vul: None	♦ AQT	West (RHO) bids 2♥ if possible.
HCP: 16+1	♣ AKQT4	West (RHO) bids 3♥ if possible.
Board: 15	♠ AJ6	You bid first.
Dealer: North	♥ KT87542	East (LHO) Doubles 1♥ if possible.
Vul: N-S	♦ 8	West (RHO) bids 1♠ if possible.
HCP: 13+3	♣ AJ	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AJ984	♠ KT52		1 ♠	X	4 ♣ ¹
Vul: None	♥ J752	♥ AQ4	Pass	4 ♦	Pass	4 ♠
North HCP: 13+1	♦ T	♦ J87432	All Pass			
South HCP: 10+2	♣ AQJ	♣ -				
Contract: 4 ♠ South			1. Splinter			

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ K854	♠ 63	1 ♥	X	XX	2 ♦
Vul: E-W	♥ T	♥ 875	4 ♥	Pass	Pass	5 ♦
North HCP: 12+1	♦ KQ2	♦ JT7543	X	All Pass		
South HCP: 5+2	♣ A7543	♣ KJ				
Contract: 5 ♦ X South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ K8752	♠ JT643		1 ♠	X	Pass
Vul: Both	♥ A976	♥ 42	2 ♦	2 ♥	Pass	2 ♠
North HCP: 18+1	♦ AK	♦ 875	3 ♦	Pass	Pass	3 ♠
South HCP: 1+1	♣ A7	♣ 982	All Pass			
Contract: 3 ♠ South						

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ AJT3	1 ♠	X	Pass	2 ♣
Vul: None	♥ JT96	♥ 3	2 ♥	3 ♣	Pass	Pass
North HCP: 16+1	♦ AQT	♦ 943	3 ♥	Pass	Pass	4 ♣
South HCP: 6+1	♣ AKQT4	♣ J9762	All Pass			
Contract: 4 ♣ South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ 83		1 ♥	X	XX
Vul: N-S	♥ KT87542	♥ AJ6	1 ♠	4 ♥	All Pass	
North HCP: 13+3	♦ 8	♦ AQ953				
South HCP: 11+1	♣ AJ	♣ T97				
Contract: 4 ♥ North						

South hands**Transfers_after_1M_X**

Board: 11	♠ KT52	Partner bids first.
Dealer: North	♥ AQ4	East (RHO) Doubles 1♠ if possible.
Vul: None	♦ J87432	
HCP: 10+2	♣ -	
Board: 12	♠ 63	LHO opens the bidding 1♥.
Dealer: West	♥ 875	Partner bids next.
Vul: E-W	♦ JT7543	East (RHO) Redoubles if possible.
HCP: 5+2	♣ KJ	West (LHO) bids 4♥ if possible.
		West (LHO) Doubles 5♦ if possible.
Board: 13	♠ JT643	Partner bids first.
Dealer: North	♥ 42	East (RHO) Doubles 1♠ if possible.
Vul: Both	♦ 875	West (LHO) bids 2♦ if possible.
HCP: 1+1	♣ 982	West (LHO) bids 3♦ if possible.
Board: 14	♠ AJT3	LHO opens the bidding 1♠.
Dealer: West	♥ 3	Partner bids next.
Vul: None	♦ 943	West (LHO) bids 2♥ if possible.
HCP: 6+1	♣ J9762	West (LHO) bids 3♥ if possible.
Board: 15	♠ 83	Partner bids first.
Dealer: North	♥ AJ6	East (RHO) Doubles 1♥ if possible.
Vul: N-S	♦ AQ953	West (LHO) bids 1♠ if possible.
HCP: 11+1	♣ T97	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AJ984	♠ KT52		1 ♠	X	4 ♣ ¹
Vul: None	♥ J752	♥ AQ4	Pass	4 ♦	Pass	4 ♠
North HCP: 13+1	♦ T	♦ J87432	All Pass			
South HCP: 10+2	♣ AQJ	♣ -				
Contract: 4 ♠ South			1. Splinter			

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ K854	♠ 63	1 ♥	X	XX	2 ♦
Vul: E-W	♥ T	♥ 875	4 ♥	Pass	Pass	5 ♦
North HCP: 12+1	♦ KQ2	♦ JT7543	X	All Pass		
South HCP: 5+2	♣ A7543	♣ KJ				
Contract: 5 ♦ X South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ K8752	♠ JT643		1 ♠	X	Pass
Vul: Both	♥ A976	♥ 42	2 ♦	2 ♥	Pass	2 ♠
North HCP: 18+1	♦ AK	♦ 875	3 ♦	Pass	Pass	3 ♠
South HCP: 1+1	♣ A7	♣ 982	All Pass			
Contract: 3 ♠ South						

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ AJT3	1 ♠	X	Pass	2 ♣
Vul: None	♥ JT96	♥ 3	2 ♥	3 ♣	Pass	Pass
North HCP: 16+1	♦ AQT	♦ 943	3 ♥	Pass	Pass	4 ♣
South HCP: 6+1	♣ AKQT4	♣ J9762	All Pass			
Contract: 4 ♣ South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ 83		1 ♥	X	XX
Vul: N-S	♥ KT87542	♥ AJ6	1 ♠	4 ♥	All Pass	
North HCP: 13+3	♦ 8	♦ AQ953				
South HCP: 11+1	♣ AJ	♣ T97				
Contract: 4 ♥ North						

North hands

Transfers_after_1M_X

Board: 16 ♠ 6 RHO opens the bidding 1♠.

Dealer: West ♥ AJ96 You bid next.

Vul: N-S ♦ AT85

HCP: 12 ♣ K842

Board: 17 ♠ A65 You bid first.

Dealer: North ♥ AK8752 East (LHO) Doubles 1♥ if possible.

Vul: None ♦ K8

HCP: 16+2 ♣ Q8

Board: 18 ♠ KJT3 RHO opens the bidding 1♥.

Dealer: West ♥ 6 You bid next.

Vul: E-W ♦ AJ962 East (LHO) bids 2♥ if possible.

HCP: 13+1 ♣ KJ2 East (LHO) Doubles 3♦ if possible.

Board: 19 ♠ AK9876 You bid first.

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

Vul: E-W ♦ A9 West (RHO) bids 4♥ if possible.

HCP: 14+2 ♣ J5 East (LHO) Doubles 4♠ if possible.

Board: 20 ♠ T RHO opens the bidding 1♠.

Dealer: West ♥ KJ92 You bid next.

Vul: Both ♦ AKT97

HCP: 15+1 ♣ A53

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ AKJ95	1 ♠	X	Pass	1NT
Vul: N-S	♥ AJ96	♥ 82		All Pass		
North HCP: 12	♦ AT85	♦ J974				
South HCP: 9+1	♣ K842	♣ 76				
Contract: 1NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ J97		1 ♥	X	2 ♥
Vul: None	♥ AK8752	♥ QT43	Pass	4 ♥	All Pass	
North HCP: 16+2	♦ K8	♦ AJ6				
South HCP: 8	♣ Q8	♣ 543				
Contract: 4 ♥ North						

Board: 18	North:	South:	W	N	E	S
Dealer: West	♠ KJT3	♠ 62	1 ♥	X	2 ♥	Pass
Vul: E-W	♥ 6	♥ KJ93	Pass	X	Pass	3 ♦
North HCP: 13+1	♦ AJ962	♦ KT85	Pass	Pass	X	All Pass
South HCP: 7	♣ KJ2	♣ 976				
Contract: 3 ♦ X South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AK9876	♠ T542		1 ♠	X	3 ♠
Vul: E-W	♥ Q74	♥ 6	4 ♥	4 ♠	X	All Pass
North HCP: 14+2	♦ A9	♦ T764				
South HCP: 2	♣ J5	♣ Q986				
Contract: 4 ♠ X North						

Board: 20	North:	South:	W	N	E	S
Dealer: West	♠ T	♠ Q742	1 ♠	X	Pass	2 ♦
Vul: Both	♥ KJ92	♥ A3	Pass	3 ♦	Pass	3NT
North HCP: 15+1	♦ AKT97	♦ J8632	All Pass			
South HCP: 7+1	♣ A53	♣ 87				
Contract: 3NT South						

South hands**Transfers_after_1M_X**

Board: 16 ♠ AKJ95 LHO opens the bidding 1♠.

Dealer: West ♥ 82 Partner bids next.

Vul: N-S ♦ J974

HCP: 9+1 ♣ 76

Board: 17 ♠ J97 Partner bids first.

Dealer: North ♥ QT43 East (RHO) Doubles 1♥ if possible.

Vul: None ♦ AJ6

HCP: 8 ♣ 543

Board: 18 ♠ 62 LHO opens the bidding 1♥.

Dealer: West ♥ KJ93 Partner bids next.

Vul: E-W ♦ KT85 East (RHO) bids 2♥ if possible.

HCP: 7 ♣ 976 East (RHO) Doubles 3♦ if possible.

Board: 19 ♠ T542 Partner bids first.

Dealer: North ♥ 6 East (RHO) Doubles 1♠ if possible.

Vul: E-W ♦ T764 West (LHO) bids 4♥ if possible.

HCP: 2 ♣ Q986 East (RHO) Doubles 4♠ if possible.

Board: 20 ♠ Q742 LHO opens the bidding 1♠.

Dealer: West ♥ A3 Partner bids next.

Vul: Both ♦ J8632

HCP: 7+1 ♣ 87

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ AKJ95	1 ♠	X	Pass	1NT
Vul: N-S	♥ AJ96	♥ 82		All Pass		
North HCP: 12	♦ AT85	♦ J974				
South HCP: 9+1	♣ K842	♣ 76				
Contract: 1NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ J97		1 ♥	X	2 ♥
Vul: None	♥ AK8752	♥ QT43	Pass	4 ♥	All Pass	
North HCP: 16+2	♦ K8	♦ AJ6				
South HCP: 8	♣ Q8	♣ 543				
Contract: 4 ♥ North						

Board: 18	North:	South:	W	N	E	S
Dealer: West	♠ KJT3	♠ 62	1 ♥	X	2 ♥	Pass
Vul: E-W	♥ 6	♥ KJ93	Pass	X	Pass	3 ♦
North HCP: 13+1	♦ AJ962	♦ KT85	Pass	Pass	X	All Pass
South HCP: 7	♣ KJ2	♣ 976				
Contract: 3 ♦ X South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AK9876	♠ T542		1 ♠	X	3 ♠
Vul: E-W	♥ Q74	♥ 6	4 ♥	4 ♠	X	All Pass
North HCP: 14+2	♦ A9	♦ T764				
South HCP: 2	♣ J5	♣ Q986				
Contract: 4 ♠ X North						

Board: 20	North:	South:	W	N	E	S
Dealer: West	♠ T	♠ Q742	1 ♠	X	Pass	2 ♦
Vul: Both	♥ KJ92	♥ A3	Pass	3 ♦	Pass	3NT
North HCP: 15+1	♦ AKT97	♦ J8632	All Pass			
South HCP: 7+1	♣ A53	♣ 87				
Contract: 3NT South						

North hands

Transfers_after_1M_X

Board: 21 ♠ A9764 LHO opens the bidding 1♠.

Dealer: East ♥ - Partner bids next.

Vul: E-W ♦ KT73

HCP: 9+1 ♣ QT87

Board: 22 ♠ Q954 Partner bids first.

Dealer: South ♥ KJ83 West (RHO) Doubles 1♠ if possible.

Vul: E-W ♦ J3 West (RHO) Doubles 2♠ if possible.

HCP: 7 ♣ 754 East (LHO) bids 3♣ if possible.

Board: 23 ♠ KQ962 You bid first.

Dealer: North ♥ 8 East (LHO) Doubles 1♠ if possible.

Vul: Both ♦ AQ86 West (RHO) bids 2♥ if possible.

HCP: 18+1 ♣ AK8

Board: 24 ♠ 72 Partner bids first.

Dealer: South ♥ KQ9873 West (RHO) Doubles 1♠ if possible.

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

HCP: 11+2 ♣ A72

Board: 25 ♠ QJT43 Partner bids first.

Dealer: South ♥ T2 West (RHO) Doubles 1♥ if possible.

Vul: E-W ♦ AT8 East (LHO) bids 2♦ if possible.

HCP: 9+1 ♣ Q92

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ A9764	♠ T			1 ♠	X
Vul: E-W	♥ -	♥ AQ62	Pass	1NT	All Pass	
North HCP: 9+1	♦ KT73	♦ J942				
South HCP: 12	♣ QT87	♣ AJ32				
Contract: 1NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ Q954	♠ AKJT83			1 ♠	
Vul: E-W	♥ KJ83	♥ Q642	X	2 ♠	Pass	Pass
North HCP: 7	♦ J3	♦ K82	X	Pass	3 ♣	3 ♠
South HCP: 13+2	♣ 754	♣ -		All Pass		
Contract: 3 ♠ South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ KQ962	♠ T873		1 ♠	X	Pass
Vul: Both	♥ 8	♥ 96	2 ♥	3 ♦	Pass	3 ♠
North HCP: 18+1	♦ AQ86	♦ KT72		All Pass		
South HCP: 3	♣ AK8	♣ T73				
Contract: 3 ♠ South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ AJ543			1 ♠	
Vul: None	♥ KQ9873	♥ J54	X	XX	2 ♦	2 ♠
North HCP: 11+2	♦ QT	♦ J5	Pass	4 ♠	All Pass	
South HCP: 12+2	♣ A72	♣ KT				
Contract: 4 ♠ North						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ QJT43	♠ 962			1 ♥	
Vul: E-W	♥ T2	♥ AKQ873	X	1 ♠	2 ♦	X
North HCP: 9+1	♦ AT8	♦ 2	Pass	2 ♠	All Pass	
South HCP: 13+2	♣ Q92	♣ A86				
Contract: 2 ♠ North						

South hands**Transfers_after_1M_X**

Board: 21 ♠ T RHO opens the bidding 1♠.

Dealer: East ♥ AQ62 You bid next.

Vul: E-W ♦ J942

HCP: 12 ♣ AJ32

Board: 22 ♠ AKJT83 You bid first.

Dealer: South ♥ Q642 West (LHO) Doubles 1♠ if possible.

Vul: E-W ♦ K82 West (LHO) Doubles 2♠ if possible.

HCP: 13+2 ♣ - East (RHO) bids 3♣ if possible.

Board: 23 ♠ T873 Partner bids first.

Dealer: North ♥ 96 East (RHO) Doubles 1♠ if possible.

Vul: Both ♦ KT72 West (LHO) bids 2♥ if possible.

HCP: 3 ♣ T73

Board: 24 ♠ AQJ543 You bid first.

Dealer: South ♥ J54 West (LHO) Doubles 1♠ if possible.

Vul: None ♦ J5 East (RHO) bids 2♦ if possible.

HCP: 12+2 ♣ KT

Board: 25 ♠ 962 You bid first.

Dealer: South ♥ AKQ873 West (LHO) Doubles 1♥ if possible.

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

HCP: 13+2 ♣ A86

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ A9764	♠ T			1 ♠	X
Vul: E-W	♥ -	♥ AQ62	Pass	1NT	All Pass	
North HCP: 9+1	♦ KT73	♦ J942				
South HCP: 12	♣ QT87	♣ AJ32				
Contract: 1NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ Q954	♠ AKJT83			1 ♠	
Vul: E-W	♥ KJ83	♥ Q642	X	2 ♠	Pass	Pass
North HCP: 7	♦ J3	♦ K82	X	Pass	3 ♣	3 ♠
South HCP: 13+2	♣ 754	♣ -		All Pass		
Contract: 3 ♠ South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ KQ962	♠ T873		1 ♠	X	Pass
Vul: Both	♥ 8	♥ 96	2 ♥	3 ♦	Pass	3 ♠
North HCP: 18+1	♦ AQ86	♦ KT72		All Pass		
South HCP: 3	♣ AK8	♣ T73				
Contract: 3 ♠ South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ AJ543			1 ♠	
Vul: None	♥ KQ9873	♥ J54	X	XX	2 ♦	2 ♠
North HCP: 11+2	♦ QT	♦ J5	Pass	4 ♠	All Pass	
South HCP: 12+2	♣ A72	♣ KT				
Contract: 4 ♠ North						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ QJT43	♠ 962			1 ♥	
Vul: E-W	♥ T2	♥ AKQ873	X	1 ♠	2 ♦	X
North HCP: 9+1	♦ AT8	♦ 2	Pass	2 ♠	All Pass	
South HCP: 13+2	♣ Q92	♣ A86				
Contract: 2 ♠ North						

North hands

Transfers_after_1M_X

Board: 26 ♠ A RHO opens the bidding 1♠.

Dealer: West ♥ AJ62 You bid next.

Vul: Both ♦ T832 East (LHO) bids 2♠ if possible.

HCP: 13 ♣ KJ75

Board: 27 ♠ AQ You bid first.

Dealer: North ♥ AT9764 East (LHO) Doubles 1♥ if possible.

Vul: None ♦ 92 West (RHO) bids 3NT if possible.

HCP: 13+2 ♣ K95 East (LHO) Doubles 4♥ if possible.

Board: 28 ♠ JT3 Partner bids first.

Dealer: South ♥ J532 West (RHO) Doubles 1♠ if possible.

Vul: N-S ♦ Q985 East (LHO) Doubles 2♠ if possible.

HCP: 6 ♣ Q9 West (RHO) bids 3♣ if possible.

Board: 29 ♠ J3 You bid first.

Dealer: North ♥ AKQ932 East (LHO) Doubles 1♥ if possible.

Vul: Both ♦ K843

HCP: 13+2 ♣ 4

Board: 30 ♠ T5 Partner bids first.

Dealer: South ♥ K8 West (RHO) Doubles 1♥ if possible.

Vul: None ♦ AQT63 East (LHO) bids 1♠ if possible.

HCP: 10+1 ♣ JT65

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: West	♠ A	♠ K98	1 ♠	X	Pass	2 ♥
Vul: Both	♥ AJ62	♥ QT84	Pass	Pass	2 ♠	X
North HCP: 13	♦ T832	♦ A4	Pass	3 ♥	Pass	3NT
South HCP: 11	♣ KJ75	♣ QT63	Pass	4 ♥	All Pass	

Contract: 4 ♥ North

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 9653		1 ♥	X	3 ♥
Vul: None	♥ AT9764	♥ J532	3NT	4 ♥	X	All Pass
North HCP: 13+2	♦ 92	♦ T4				
South HCP: 1	♣ K95	♣ 632				

Contract: 4 ♥ X North

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ JT3	♠ KQ8764			1 ♠	
Vul: N-S	♥ J532	♥ AK4	X	2 ♠	X	Pass
North HCP: 6	♦ Q985	♦ 6	3 ♣	Pass	Pass	3 ♠
South HCP: 13+2	♣ Q9	♣ JT5	All Pass			

Contract: 3 ♠ South

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ Q952		1 ♥	X	1 ♠
Vul: Both	♥ AKQ932	♥ T5	Pass	2 ♦	Pass	2 ♥
North HCP: 13+2	♦ K843	♦ A75	Pass	3 ♥	All Pass	
South HCP: 7	♣ 4	♣ JT73				

Contract: 3 ♥ North

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ J2			1 ♥	
Vul: None	♥ K8	♥ AQJT742	X	XX	1 ♠	4 ♥
North HCP: 10+1	♦ AQT63	♦ J75	All Pass			
South HCP: 12+3	♣ JT65	♣ K				

Contract: 4 ♥ South

South hands**Transfers_after_1M_X**

Board: 26	♠ K98	LHO opens the bidding 1♠.
Dealer: West	♥ QT84	Partner bids next.
Vul: Both	♦ A4	East (RHO) bids 2♠ if possible.
HCP: 11	♣ QT63	

Board: 27	♠ 9653	Partner bids first.
Dealer: North	♥ J532	East (RHO) Doubles 1♥ if possible.
Vul: None	♦ T4	West (LHO) bids 3NT if possible.
HCP: 1	♣ 632	East (RHO) Doubles 4♥ if possible.

Board: 28	♠ KQ8764	You bid first.
Dealer: South	♥ AK4	West (LHO) Doubles 1♠ if possible.
Vul: N-S	♦ 6	East (RHO) Doubles 2♠ if possible.
HCP: 13+2	♣ JT5	West (LHO) bids 3♣ if possible.

Board: 29	♠ Q952	Partner bids first.
Dealer: North	♥ T5	East (RHO) Doubles 1♥ if possible.
Vul: Both	♦ A75	
HCP: 7	♣ JT73	

Board: 30	♠ J2	You bid first.
Dealer: South	♥ AQJT742	West (LHO) Doubles 1♥ if possible.
Vul: None	♦ J75	East (RHO) bids 1♠ if possible.
HCP: 12+3	♣ K	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: West	♠ A	♠ K98	1 ♠	X	Pass	2 ♥
Vul: Both	♥ AJ62	♥ QT84	Pass	Pass	2 ♠	X
North HCP: 13	♦ T832	♦ A4	Pass	3 ♥	Pass	3NT
South HCP: 11	♣ KJ75	♣ QT63	Pass	4 ♥	All Pass	

Contract: 4 ♥ North

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 9653		1 ♥	X	3 ♥
Vul: None	♥ AT9764	♥ J532	3NT	4 ♥	X	All Pass
North HCP: 13+2	♦ 92	♦ T4				
South HCP: 1	♣ K95	♣ 632				

Contract: 4 ♥ X North

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ JT3	♠ KQ8764			1 ♠	
Vul: N-S	♥ J532	♥ AK4	X	2 ♠	X	Pass
North HCP: 6	♦ Q985	♦ 6	3 ♣	Pass	Pass	3 ♠
South HCP: 13+2	♣ Q9	♣ JT5	All Pass			

Contract: 3 ♠ South

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ Q952		1 ♥	X	1 ♠
Vul: Both	♥ AKQ932	♥ T5	Pass	2 ♦	Pass	2 ♥
North HCP: 13+2	♦ K843	♦ A75	Pass	3 ♥	All Pass	
South HCP: 7	♣ 4	♣ JT73				

Contract: 3 ♥ North

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ J2			1 ♥	
Vul: None	♥ K8	♥ AQJT742	X	XX	1 ♠	4 ♥
North HCP: 10+1	♦ AQT63	♦ J75	All Pass			
South HCP: 12+3	♣ JT65	♣ K				

Contract: 4 ♥ South

North hands

Transfers_after_1M_X

Board: 31	♠ AK8762	You bid first.
Dealer: North	♥ A76	East (LHO) Doubles 1♠ if possible.
Vul: N-S	♦ T5	West (RHO) bids 4♦ if possible.
HCP: 14+2	♣ K6	

Board: 32	♠ K	RHO opens the bidding 1♠.
Dealer: West	♥ A853	You bid next.
Vul: N-S	♦ AJT95	East (LHO) bids 2♠ if possible.
HCP: 13+1	♣ J43	

Board: 33	♠ T76	LHO opens the bidding 1♠.
Dealer: East	♥ AJT43	Partner bids next.
Vul: None	♦ J53	West (RHO) bids 3♠ if possible.
HCP: 8+1	♣ Q8	East (LHO) bids 4♠ if possible.
		East (LHO) Doubles 5♥ if possible.

Board: 34	♠ AJ53	Partner bids first.
Dealer: South	♥ J7542	West (RHO) Doubles 1♥ if possible.
Vul: N-S	♦ 84	
HCP: 6+1	♣ 85	

Board: 35	♠ K9743	You bid first.
Dealer: North	♥ A8	East (LHO) Doubles 1♠ if possible.
Vul: E-W	♦ KT	
HCP: 14+1	♣ A932	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ AK8762	♠ J9543		1 ♠	X	3 ♠
Vul: N-S	♥ A76	♥ 943	4 ♦	4 ♠	All Pass	
North HCP: 14+2	♦ T5	♦ A97				
South HCP: 5+1	♣ K6	♣ 97				
Contract: 4 ♠ North						

Board: 32	North:	South:	W	N	E	S
Dealer: West	♠ K	♠ T753	1 ♠	X	2 ♠	Pass
Vul: N-S	♥ A853	♥ Q92	Pass	X	Pass	3 ♣
North HCP: 13+1	♦ AJT95	♦ K73	All Pass			
South HCP: 8	♣ J43	♣ K97				
Contract: 3 ♣ South						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ T76	♠ -			1 ♠	X
Vul: None	♥ AJT43	♥ K982	3 ♠	4 ♥	4 ♠	5 ♥
North HCP: 8+1	♦ J53	♦ Q9842	Pass	Pass	X	All Pass
South HCP: 12+1	♣ Q8	♣ AKT9				
Contract: 5 ♥ X South						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ AJ53	♠ 8				1 ♥
Vul: N-S	♥ J7542	♥ AQ986	X	2 ♥	Pass	3 ♥
North HCP: 6+1	♦ 84	♦ AK63	Pass	4 ♥	All Pass	
South HCP: 16+1	♣ 85	♣ QJ9				
Contract: 4 ♥ North						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ K9743	♠ AJT5		1 ♠	X	3 ♠
Vul: E-W	♥ A8	♥ 92	All Pass			
North HCP: 14+1	♦ KT	♦ 9862				
South HCP: 6	♣ A932	♣ J85				
Contract: 3 ♠ South						

South hands**Transfers_after_1M_X**

Board: 31	♠ J9543	Partner bids first.
Dealer: North	♥ 943	East (RHO) Doubles 1♠ if possible.
Vul: N-S	♦ A97	West (LHO) bids 4♦ if possible.
HCP: 5+1	♣ 97	
Board: 32	♠ T753	LHO opens the bidding 1♠.
Dealer: West	♥ Q92	Partner bids next.
Vul: N-S	♦ K73	East (RHO) bids 2♠ if possible.
HCP: 8	♣ K97	
Board: 33	♠ -	RHO opens the bidding 1♠.
Dealer: East	♥ K982	You bid next.
Vul: None	♦ Q9842	West (LHO) bids 3♠ if possible.
HCP: 12+1	♣ AKT9	East (RHO) bids 4♠ if possible.
		East (RHO) Doubles 5♥ if possible.
Board: 34	♠ 8	You bid first.
Dealer: South	♥ AQ986	West (LHO) Doubles 1♥ if possible.
Vul: N-S	♦ AK63	
HCP: 16+1	♣ QJ9	
Board: 35	♠ AJT5	Partner bids first.
Dealer: North	♥ 92	East (RHO) Doubles 1♠ if possible.
Vul: E-W	♦ 9862	
HCP: 6	♣ J85	

Both hands (Answers Page)

Board: 31

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 5+1

Contract: 4♠ North

North:

♠ AK8762

♥ A76

♦ T5

♣ K6

South:

♠ J9543

♥ 943

♦ A97

♣ 97

W

N

E

S

1♠ X 3♠

4♦ 4♠ All Pass

Board: 32

Dealer: West

Vul: N-S

North HCP: 13+1

South HCP: 8

Contract: 3♣ South

North:

♠ K

♥ A853

♦ AJT95

♣ J43

South:

♠ T753

♥ Q92

♦ K73

♣ K97

W

N

E

S

1♠ X 2♠ Pass

Pass X Pass 3♣

All Pass

Board: 33

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 12+1

Contract: 5♥X South

North:

♠ T76

♥ AJT43

♦ J53

♣ Q8

South:

♠ -

♥ K982

♦ Q9842

♣ AKT9

W

N

E

S

1♠ X

3♠ 4♥ 4♠ 5♥

Pass Pass X All Pass

Board: 34

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 16+1

Contract: 4♥ North

North:

♠ AJ53

♥ J7542

♦ 84

♣ 85

South:

♠ 8

♥ AQ986

♦ AK63

♣ QJ9

W

N

E

S

1♥

X 2♥ Pass 3♥

Pass 4♥ All Pass

Board: 35

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 6

Contract: 3♠ South

North:

♠ K9743

♥ A8

♦ KT

♣ A932

South:

♠ AJT5

♥ 92

♦ 9862

♣ J85

W

N

E

S

1♠ X 3♠

All Pass

North hands

Transfers_after_1M_X

Board: 36	♠ Q	RHO opens the bidding 1 ♠.
Dealer: West	♥ KT82	You bid next.
Vul: Both	♦ AT95	West (RHO) bids 2 ♠ if possible.
HCP: 16	♣ AKT3	

Board: 37	♠ KT5	You bid first.
Dealer: North	♥ AKQ642	East (LHO) Doubles 1 ♥ if possible.
Vul: N-S	♦ T6	East (LHO) Doubles 2 ♥ if possible.
HCP: 12+2	♣ T7	West (RHO) bids 3 ♦ if possible.

Board: 38	♠ KT64	RHO opens the bidding 1 ♥.
Dealer: West	♥ 6	You bid next.
Vul: N-S	♦ T76	East (LHO) bids 3 ♥ if possible.
HCP: 13+1	♣ AKQJ7	

Board: 39	♠ J7	LHO opens the bidding 1 ♠.
Dealer: East	♥ 7	Partner bids next.
Vul: Both	♦ AQ7543	West (RHO) bids 3 ♠ if possible.
HCP: 8+2	♣ J653	East (LHO) Doubles 6 ♦ if possible.

Board: 40	♠ 852	Partner bids first.
Dealer: South	♥ A7	West (RHO) Doubles 1 ♠ if possible.
Vul: None	♦ Q8764	
HCP: 6+1	♣ 984	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ Q	♠ K93	1 ♠	X	Pass	2 ♣
Vul: Both	♥ KT82	♥ J5	2 ♠	3 ♣	Pass	3NT
North HCP: 16	♦ AT95	♦ K83		All Pass		
South HCP: 10+1	♣ AKT3	♣ QJ654				
Contract: 3NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ KT5	♠ 9876		1 ♥	X	2 ♥
Vul: N-S	♥ AKQ642	♥ T93	Pass	Pass	X	Pass
North HCP: 12+2	♦ T6	♦ AQ8	3 ♦	3 ♥	All Pass	
South HCP: 7	♣ T7	♣ J43				
Contract: 3 ♥ North						

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ KT64	♠ AJQ982	1 ♥	X	3 ♥	4 ♠
Vul: N-S	♥ 6	♥ Q93		All Pass		
North HCP: 13+1	♦ T76	♦ 98				
South HCP: 9+2	♣ AKQJ7	♣ 43				
Contract: 4 ♠ South						

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ J7	♠ T			1 ♠	X
Vul: Both	♥ 7	♥ AQ64	3 ♠	5 ♦	Pass	6 ♦
North HCP: 8+2	♦ AQ7543	♦ K98	Pass	Pass	X	All Pass
South HCP: 18+1	♣ J653	♣ AKQT8				
Contract: 6 ♦ X South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 852	♠ AKQ974				1 ♠
Vul: None	♥ A7	♥ K5	X	2 ♠	Pass	4 ♠
North HCP: 6+1	♦ Q8764	♦ JT3		All Pass		
South HCP: 17+2	♣ 984	♣ A2				
Contract: 4 ♠ South						

South hands**Transfers_after_1M_X**

Board: 36	♠ K93	LHO opens the bidding 1♠.
Dealer: West	♥ J5	Partner bids next.
Vul: Both	♦ K83	West (LHO) bids 2♠ if possible.
HCP: 10+1	♣ QJ654	

Board: 37	♠ 9876	Partner bids first.
Dealer: North	♥ T93	East (RHO) Doubles 1♥ if possible.
Vul: N-S	♦ AQ8	East (RHO) Doubles 2♥ if possible.
HCP: 7	♣ J43	West (LHO) bids 3♦ if possible.

Board: 38	♠ AQJ982	LHO opens the bidding 1♥.
Dealer: West	♥ Q93	Partner bids next.
Vul: N-S	♦ 98	East (RHO) bids 3♥ if possible.
HCP: 9+2	♣ 43	

Board: 39	♠ T	RHO opens the bidding 1♠.
Dealer: East	♥ AQ64	You bid next.
Vul: Both	♦ K98	West (LHO) bids 3♠ if possible.
HCP: 18+1	♣ AKQT8	East (RHO) Doubles 6♦ if possible.

Board: 40	♠ AKQ974	You bid first.
Dealer: South	♥ K5	West (LHO) Doubles 1♠ if possible.
Vul: None	♦ JT3	
HCP: 17+2	♣ A2	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ Q	♠ K93	1 ♠	X	Pass	2 ♣
Vul: Both	♥ KT82	♥ J5	2 ♠	3 ♣	Pass	3NT
North HCP: 16	♦ AT95	♦ K83		All Pass		
South HCP: 10+1	♣ AKT3	♣ QJ654				
Contract: 3NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ KT5	♠ 9876		1 ♥	X	2 ♥
Vul: N-S	♥ AKQ642	♥ T93	Pass	Pass	X	Pass
North HCP: 12+2	♦ T6	♦ AQ8	3 ♦	3 ♥	All Pass	
South HCP: 7	♣ T7	♣ J43				
Contract: 3 ♥ North						

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ KT64	♠ AJQ982	1 ♥	X	3 ♥	4 ♠
Vul: N-S	♥ 6	♥ Q93		All Pass		
North HCP: 13+1	♦ T76	♦ 98				
South HCP: 9+2	♣ AKQJ7	♣ 43				
Contract: 4 ♠ South						

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ J7	♠ T			1 ♠	X
Vul: Both	♥ 7	♥ AQ64	3 ♠	5 ♦	Pass	6 ♦
North HCP: 8+2	♦ AQ7543	♦ K98	Pass	Pass	X	All Pass
South HCP: 18+1	♣ J653	♣ AKQT8				
Contract: 6 ♦ X South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 852	♠ AKQ974				1 ♠
Vul: None	♥ A7	♥ K5	X	2 ♠	Pass	4 ♠
North HCP: 6+1	♦ Q8764	♦ JT3		All Pass		
South HCP: 17+2	♣ 984	♣ A2				
Contract: 4 ♠ South						

North hands

Transfers_after_1M_X

Board: 41	♠ K65	You bid first.
Dealer: North	♥ A8654	East (LHO) Doubles 1♥ if possible.
Vul: E-W	♦ A84	East (LHO) Doubles 2♥ if possible.
HCP: 13+1	♣ Q6	West (RHO) bids 2♠ if possible.

Board: 42	♠ T642	Partner bids first.
Dealer: South	♥ KJ7	West (RHO) Doubles 1♥ if possible.
Vul: Both	♦ T964	West (RHO) Doubles 2♥ if possible.
HCP: 7	♣ K6	

Board: 43	♠ AJT964	You bid first.
Dealer: North	♥ 84	East (LHO) Doubles 1♠ if possible.
Vul: None	♦ AQ75	West (RHO) bids 3♥ if possible.
HCP: 12+2	♣ J	East (LHO) bids 4♥ if possible.

Board: 44	♠ KJ53	RHO opens the bidding 1♥.
Dealer: West	♥ T	You bid next.
Vul: E-W	♦ AK94	West (RHO) bids 4♥ if possible.
HCP: 14	♣ K954	

Board: 45	♠ QT92	You bid first.
Dealer: North	♥ AK983	East (LHO) Doubles 1♥ if possible.
Vul: None	♦ 62	West (RHO) bids 3♣ if possible.
HCP: 12+1	♣ K6	East (LHO) bids 4♣ if possible.

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ K65	♠ 842		1♥	X	2♥
Vul: E-W	♥ A8654	♥ KJ92	Pass	Pass	X	Pass
North HCP: 13+1	♦ A84	♦ 532	2♠	Pass	Pass	3♥
South HCP: 7	♣ Q6	♣ K52	All Pass			
Contract: 3♥ South						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ T642	♠ K87				1♥
Vul: Both	♥ KJ7	♥ AQ842	X	2♥	Pass	Pass
North HCP: 7	♦ T964	♦ K2	X	All Pass		
South HCP: 14+1	♣ K6	♣ Q97				
Contract: 2♥X North						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AJT964	♠ Q732		1♠	X	2♠
Vul: None	♥ 84	♥ Q2	3♥	3♠	4♥	Pass
North HCP: 12+2	♦ AQ75	♦ T9	Pass	4♠	All Pass	
South HCP: 7+1	♣ J	♣ KT973				
Contract: 4♠ North						

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ KJ53	♠ T97642	1♥	X	Pass	3♠
Vul: E-W	♥ T	♥ K92	4♥	4♠	All Pass	
North HCP: 14	♦ AK94	♦ 75				
South HCP: 5+2	♣ K954	♣ Q8				
Contract: 4♠ North						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ QT92	♠ KJ4		1♥	X	2♥
Vul: None	♥ AK983	♥ Q642	3♣	Pass	Pass	3♥
North HCP: 12+1	♦ 62	♦ QT74	Pass	Pass	4♣	4♥
South HCP: 8	♣ K6	♣ T7	All Pass			
Contract: 4♥ South						

South hands**Transfers_after_1M_X**

Board: 41	♠ 842	Partner bids first.
Dealer: North	♥ KJ92	East (RHO) Doubles 1♥ if possible.
Vul: E-W	♦ 532	East (RHO) Doubles 2♥ if possible.
HCP: 7	♣ K52	West (LHO) bids 2♠ if possible.

Board: 42	♠ K87	You bid first.
Dealer: South	♥ AQ842	West (LHO) Doubles 1♥ if possible.
Vul: Both	♦ K2	West (LHO) Doubles 2♥ if possible.
HCP: 14+1	♣ Q97	

Board: 43	♠ Q732	Partner bids first.
Dealer: North	♥ Q2	East (RHO) Doubles 1♠ if possible.
Vul: None	♦ T9	West (LHO) bids 3♥ if possible.
HCP: 7+1	♣ KT973	East (RHO) bids 4♥ if possible.

Board: 44	♠ T97642	LHO opens the bidding 1♥.
Dealer: West	♥ K92	Partner bids next.
Vul: E-W	♦ 75	West (LHO) bids 4♥ if possible.
HCP: 5+2	♣ Q8	

Board: 45	♠ KJ4	Partner bids first.
Dealer: North	♥ Q642	East (RHO) Doubles 1♥ if possible.
Vul: None	♦ QT74	West (LHO) bids 3♣ if possible.
HCP: 8	♣ T7	East (RHO) bids 4♣ if possible.

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ K65	♠ 842		1♥	X	2♥
Vul: E-W	♥ A8654	♥ KJ92	Pass	Pass	X	Pass
North HCP: 13+1	♦ A84	♦ 532	2♠	Pass	Pass	3♥
South HCP: 7	♣ Q6	♣ K52	All Pass			
Contract: 3♥ South						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ T642	♠ K87				1♥
Vul: Both	♥ KJ7	♥ AQ842	X	2♥	Pass	Pass
North HCP: 7	♦ T964	♦ K2	X	All Pass		
South HCP: 14+1	♣ K6	♣ Q97				
Contract: 2♥X North						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AJT964	♠ Q732		1♠	X	2♠
Vul: None	♥ 84	♥ Q2	3♥	3♠	4♥	Pass
North HCP: 12+2	♦ AQ75	♦ T9	Pass	4♠	All Pass	
South HCP: 7+1	♣ J	♣ KT973				
Contract: 4♠ North						

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ KJ53	♠ T97642	1♥	X	Pass	3♠
Vul: E-W	♥ T	♥ K92	4♥	4♠	All Pass	
North HCP: 14	♦ AK94	♦ 75				
South HCP: 5+2	♣ K954	♣ Q8				
Contract: 4♠ North						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ QT92	♠ KJ4		1♥	X	2♥
Vul: None	♥ AK983	♥ Q642	3♣	Pass	Pass	3♥
North HCP: 12+1	♦ 62	♦ QT74	Pass	Pass	4♣	4♥
South HCP: 8	♣ K6	♣ T7	All Pass			
Contract: 4♥ South						

North hands

Transfers_after_1M_X

Board: 46 ♠ QT7 Partner bids first.

Dealer: South ♥ KQT9 West (RHO) Doubles 1♥ if possible.

Vul: N-S ♦ J432 East (LHO) bids 3♣ if possible.

HCP: 8 ♣ 94

Board: 47 ♠ 32 You bid first.

Dealer: North ♥ AKQ63 East (LHO) Doubles 1♥ if possible.

Vul: E-W ♦ AT4 West (RHO) Doubles 4♥ if possible.

HCP: 13+1 ♣ T87

Board: 48 ♠ JT7 Partner bids first.

Dealer: South ♥ J5 West (RHO) Doubles 1♥ if possible.

Vul: None ♦ JT4 East (LHO) bids 2♣ if possible.

HCP: 5+1 ♣ QT932

Board: 49 ♠ 8643 LHO opens the bidding 1♠.

Dealer: East ♥ QT8 Partner bids next.

Vul: E-W ♦ 984 West (RHO) bids 2♠ if possible.

HCP: 3 ♣ J54

Board: 50 ♠ A8 LHO opens the bidding 1♥.

Dealer: East ♥ 9754 Partner bids next.

Vul: N-S ♦ Q732

HCP: 10 ♣ A97

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ A4				1♥
Vul: N-S	♥ KQT9	♥ AJ87542	X	2♥	3♣	4♥
North HCP: 8	♦ J432	♦ A7		All Pass		
South HCP: 13+3	♣ 94	♣ T8				
Contract: 4♥ South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ KT8		1♥	X	4♥
Vul: E-W	♥ AKQ63	♥ JT9872	X	All Pass		
North HCP: 13+1	♦ AT4	♦ 953				
South HCP: 6+2	♣ T87	♣ Q				
Contract: 4♥X South						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ JT7	♠ A63				1♥
Vul: None	♥ J5	♥ KQT963	X	Pass	2♣	3♥
North HCP: 5+1	♦ JT4	♦ A65		All Pass		
South HCP: 17+2	♣ QT932	♣ A				
Contract: 3♥ South						

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ 8643	♠ K			1♠	X
Vul: E-W	♥ QT8	♥ AK43	2♠	Pass	Pass	X
North HCP: 3	♦ 984	♦ 532	Pass	3♣	All Pass	
South HCP: 17+1	♣ J54	♣ AK962				
Contract: 3♣ North						

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ A8	♠ 7543			1♥	X
Vul: N-S	♥ 9754	♥ J	Pass	2♥ ¹	Pass	2♠
North HCP: 10	♦ Q732	♦ AK64		All Pass		
South HCP: 13	♣ A97	♣ KQ64				
Contract: 2♠ South						1. strength cue bid

South hands**Transfers_after_1M_X**

Board: 46	♠ A4	You bid first.
Dealer: South	♥ AJ87542	West (LHO) Doubles 1♥ if possible.
Vul: N-S	♦ A7	East (RHO) bids 3♣ if possible.
HCP: 13+3	♣ T8	
Board: 47	♠ KT8	Partner bids first.
Dealer: North	♥ JT9872	East (RHO) Doubles 1♥ if possible.
Vul: E-W	♦ 953	West (LHO) Doubles 4♥ if possible.
HCP: 6+2	♣ Q	
Board: 48	♠ A63	You bid first.
Dealer: South	♥ KQT963	West (LHO) Doubles 1♥ if possible.
Vul: None	♦ A65	East (RHO) bids 2♣ if possible.
HCP: 17+2	♣ A	
Board: 49	♠ K	RHO opens the bidding 1♠.
Dealer: East	♥ AK43	You bid next.
Vul: E-W	♦ 532	West (LHO) bids 2♠ if possible.
HCP: 17+1	♣ AK962	
Board: 50	♠ 7543	RHO opens the bidding 1♥.
Dealer: East	♥ J	You bid next.
Vul: N-S	♦ AK64	
HCP: 13	♣ KQ64	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ A4				1♥
Vul: N-S	♥ KQT9	♥ AJ87542	X	2♥	3♣	4♥
North HCP: 8	♦ J432	♦ A7		All Pass		
South HCP: 13+3	♣ 94	♣ T8				
Contract: 4♥ South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ KT8		1♥	X	4♥
Vul: E-W	♥ AKQ63	♥ JT9872	X	All Pass		
North HCP: 13+1	♦ AT4	♦ 953				
South HCP: 6+2	♣ T87	♣ Q				
Contract: 4♥X South						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ JT7	♠ A63				1♥
Vul: None	♥ J5	♥ KQT963	X	Pass	2♣	3♥
North HCP: 5+1	♦ JT4	♦ A65		All Pass		
South HCP: 17+2	♣ QT932	♣ A				
Contract: 3♥ South						

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ 8643	♠ K			1♠	X
Vul: E-W	♥ QT8	♥ AK43	2♠	Pass	Pass	X
North HCP: 3	♦ 984	♦ 532	Pass	3♣	All Pass	
South HCP: 17+1	♣ J54	♣ AK962				
Contract: 3♣ North						

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ A8	♠ 7543			1♥	X
Vul: N-S	♥ 9754	♥ J	Pass	2♥ ¹	Pass	2♠
North HCP: 10	♦ Q732	♦ AK64		All Pass		
South HCP: 13	♣ A97	♣ KQ64				
Contract: 2♠ South						1. strength cue bid