

**Board: 1**      ♠ QT3      RHO is dealer. You bid second.

Dealer: West      ♥ AKQ63      West (RHO) opens 1NT if possible.

Vul: N-S      ♦ T8652

HCP: 11+2      ♣ -

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**Board: 2**      ♠ QT732      RHO is dealer. You bid second.

Dealer: West      ♥ AQT62      West (RHO) opens 1NT if possible.

Vul: None      ♦ K5

HCP: 13+2      ♣ Q

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**Board: 3**      ♠ AKJT832      RHO is dealer. You bid second.

Dealer: West      ♥ J8      West (RHO) opens 1NT if possible.

Vul: None      ♦ AJ7      East (LHO) bids 2♥ if possible.

HCP: 14+3      ♣ 3

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**Board: 4**      ♠ K643      You are dealer.

Dealer: North      ♥ A85      East (LHO) bids 2♥ if possible.

Vul: Both      ♦ AK5

HCP: 16      ♣ QT9

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**Board: 5**      ♠ AQT6      You are dealer.

Dealer: North      ♥ 532      East (LHO) bids 2♣ if possible.

Vul: Both      ♦ A632

HCP: 15      ♣ AJ

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ QT3	♠ 942	1NT	2♥ <sup>1</sup>	All Pass	
Vul: N-S	♥ AKQ63	♥ 942				
North HCP: 11+2	♦ T8652	♦ K94				1. Multi-Landy, 5M-4m
South HCP: 10	♣ -	♣ AK63				
Contract: 2♥ North						

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ QT732	♠ 96	1NT	2♣ <sup>1</sup>	Pass	2♥
Vul: None	♥ AQT62	♥ J54				All Pass
North HCP: 13+2	♦ K5	♦ 872				1. Multi-Landy, both majors
South HCP: 4+1	♣ Q	♣ K8753				
Contract: 2♥ South						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ AKJT832	♠ 7	1NT	2♦ <sup>1</sup>	2♥	Pass
Vul: None	♥ J8	♥ K632	Pass	2♠	All Pass	
North HCP: 14+3	♦ AJ7	♦ K98642				1. Multi-Landy, Multi
South HCP: 7+2	♣ 3	♣ J7				
Contract: 2♠ North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ K643	♠ AJT982	1NT	2♥ <sup>1</sup>	4♠	
Vul: Both	♥ A85	♥ Q7		All Pass		
North HCP: 16	♦ AK5	♦ 4				1. Multi-Landy, 5M-4m
South HCP: 7+2	♣ QT9	♣ 7632				
Contract: 4♠ South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AQT6	♠ -	1NT	2♣ <sup>1</sup>	2♠ <sup>2</sup>	
Vul: Both	♥ 532	♥ 9876	Pass	3♣ <sup>3</sup>	All Pass	
North HCP: 15	♦ A632	♦ QJ4				1. Multi-Landy, both majors
South HCP: 5+2	♣ AJ	♣ QT8642				2. 1N-2S transfer to clubs
Contract: 3♣ North						3. automat

<b>Board: 1</b>	♠ 942	LHO is dealer.
Dealer: West	♥ 942	West (LHO) opens 1NT if possible.
Vul: N-S	♦ K94	
HCP: 10	♣ AK63	

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<b>Board: 2</b>	♠ 96	LHO is dealer.
Dealer: West	♥ J54	West (LHO) opens 1NT if possible.
Vul: None	♦ 872	
HCP: 4+1	♣ K8753	

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<b>Board: 3</b>	♠ 7	LHO is dealer.
Dealer: West	♥ K632	West (LHO) opens 1NT if possible.
Vul: None	♦ K98642	East (RHO) bids 2♥ if possible.
HCP: 7+2	♣ J7	

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<b>Board: 4</b>	♠ AJT982	Partner is dealer.
Dealer: North	♥ Q7	East (RHO) bids 2♥ if possible.
Vul: Both	♦ 4	
HCP: 7+2	♣ 7632	

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<b>Board: 5</b>	♠ -	Partner is dealer.
Dealer: North	♥ 9876	East (RHO) bids 2♣ if possible.
Vul: Both	♦ QJ4	
HCP: 5+2	♣ QT8642	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ QT3	♠ 942	1NT	2♥ <sup>1</sup>	All Pass	
Vul: N-S	♥ AKQ63	♥ 942				
North HCP: 11+2	♦ T8652	♦ K94				1. Multi-Landy, 5M-4m
South HCP: 10	♣ -	♣ AK63				
Contract: 2♥ North						

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ QT732	♠ 96	1NT	2♣ <sup>1</sup>	Pass	2♥
Vul: None	♥ AQT62	♥ J54				All Pass
North HCP: 13+2	♦ K5	♦ 872				1. Multi-Landy, both majors
South HCP: 4+1	♣ Q	♣ K8753				
Contract: 2♥ South						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ AKJT832	♠ 7	1NT	2♦ <sup>1</sup>	2♥	Pass
Vul: None	♥ J8	♥ K632	Pass	2♠	All Pass	
North HCP: 14+3	♦ AJ7	♦ K98642				1. Multi-Landy, Multi
South HCP: 7+2	♣ 3	♣ J7				
Contract: 2♠ North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ K643	♠ AJT982	1NT	2♥ <sup>1</sup>	4♠	
Vul: Both	♥ A85	♥ Q7		All Pass		
North HCP: 16	♦ AK5	♦ 4				1. Multi-Landy, 5M-4m
South HCP: 7+2	♣ QT9	♣ 7632				
Contract: 4♠ South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AQT6	♠ -	1NT	2♣ <sup>1</sup>	2♠ <sup>2</sup>	
Vul: Both	♥ 532	♥ 9876	Pass	3♣ <sup>3</sup>	All Pass	
North HCP: 15	♦ A632	♦ QJ4				1. Multi-Landy, both majors
South HCP: 5+2	♣ AJ	♣ QT8642				2. 1N-2S transfer to clubs
Contract: 3♣ North						3. automat

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<b>Board: 6</b>	♠ 32	LHO is dealer.
Dealer: East	♥ K6543	East (LHO) opens 1NT if possible.
Vul: E-W	♦ 3	West (RHO) Doubles 2♠ if possible.
HCP: 6+2	♣ K8765	

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<b>Board: 7</b>	♠ 65	Partner is dealer.
Dealer: South	♥ -	West (RHO) bids 2♦ if possible.
Vul: Both	♦ Q9763	East (LHO) bids 2♥ if possible.
HCP: 3+3	♣ JT9432	West (RHO) bids 3♥ if possible.
		East (LHO) bids 4♥ if possible.
		West (RHO) Doubles 5♣ if possible.

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<b>Board: 8</b>	♠ 53	LHO is dealer.
Dealer: East	♥ T7543	East (LHO) opens 1NT if possible.
Vul: Both	♦ Q92	
HCP: 2+1	♣ T82	

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<b>Board: 9</b>	♠ 75	Partner is dealer.
Dealer: South	♥ T943	West (RHO) bids 2♦ if possible.
Vul: N-S	♦ 9	East (LHO) bids 2♠ if possible.
HCP: 3+2	♣ QJT532	

## Both hands (Answers Page)

**Board: 6**

	North:	South:	W	N	E	S
Dealer: East	♠ 32	♠ AJT84			1NT	2♠ <sup>1</sup>
Vul: E-W	♥ K6543	♥ J	X	All Pass		
North HCP: 6+2	♦ 3	♦ K9654				
South HCP: 13+2	♣ K8765	♣ A4				1. Multi-Landy, 5M-4m
Contract: 2♠X South						

**Board: 7**

	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ K2				1NT
Vul: Both	♥ -	♥ QT9	2♦ <sup>1</sup>	Pass	2♥ <sup>2</sup>	Pass
North HCP: 3+3	♦ Q9763	♦ K52	3♥	Pass	4♥	Pass
South HCP: 15+1	♣ JT9432	♣ AK865	Pass	5♣	Pass	Pass
Contract: 5♣X North			X	All Pass		
						1. Multi-Landy, Multi
						2. to the partner's longer

**Board: 8**

	North:	South:	W	N	E	S
Dealer: East	♠ 53	♠ AKJ94			1NT	2♠ <sup>1</sup>
Vul: Both	♥ T7543	♥ 9		All Pass		
North HCP: 2+1	♦ Q92	♦ 7				
South HCP: 16+3	♣ T82	♣ AKJ976				1. Multi-Landy, 5M-4m
Contract: 2♠ South						

**Board: 9**

	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ KJT2				1NT
Vul: N-S	♥ T943	♥ 62	2♦ <sup>1</sup>	Pass	2♠	Pass
North HCP: 3+2	♦ 9	♦ A64	Pass	3♣	All Pass	
South HCP: 15	♣ QJT532	♣ AK94				1. Multi-Landy, Multi
Contract: 3♣ North						

<b>Board: 6</b>	♠ AJT84	RHO is dealer. You bid second.
Dealer: East	♥ J	East (RHO) opens 1NT if possible.
Vul: E-W	♦ K9654	West (LHO) Doubles 2♠ if possible.
HCP: 13+2	♣ A4	

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<b>Board: 7</b>	♠ K2	You are dealer.
Dealer: South	♥ QT9	West (LHO) bids 2♦ if possible.
Vul: Both	♦ K52	East (RHO) bids 2♥ if possible.
HCP: 15+1	♣ AK865	West (LHO) bids 3♥ if possible.
		East (RHO) bids 4♥ if possible.
		West (LHO) Doubles 5♣ if possible.

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<b>Board: 8</b>	♠ AKJ94	RHO is dealer. You bid second.
Dealer: East	♥ 9	East (RHO) opens 1NT if possible.
Vul: Both	♦ 7	
HCP: 16+3	♣ AKJ976	

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<b>Board: 9</b>	♠ KJT2	You are dealer.
Dealer: South	♥ 62	West (LHO) bids 2♦ if possible.
Vul: N-S	♦ A64	East (RHO) bids 2♠ if possible.
HCP: 15	♣ AK94	

## Both hands (Answers Page)

**Board: 6**

	North:	South:	W	N	E	S
Dealer: East	♠ 32	♠ AJT84			1NT	2♠ <sup>1</sup>
Vul: E-W	♥ K6543	♥ J	X	All Pass		
North HCP: 6+2	♦ 3	♦ K9654				
South HCP: 13+2	♣ K8765	♣ A4				1. Multi-Landy, 5M-4m
Contract: 2♠X South						

**Board: 7**

	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ K2				1NT
Vul: Both	♥ -	♥ QT9	2♦ <sup>1</sup>	Pass	2♥ <sup>2</sup>	Pass
North HCP: 3+3	♦ Q9763	♦ K52	3♥	Pass	4♥	Pass
South HCP: 15+1	♣ JT9432	♣ AK865	Pass	5♣	Pass	Pass
Contract: 5♣X North			X	All Pass		
						1. Multi-Landy, Multi
						2. to the partner's longer

**Board: 8**

	North:	South:	W	N	E	S
Dealer: East	♠ 53	♠ AKJ94			1NT	2♠ <sup>1</sup>
Vul: Both	♥ T7543	♥ 9		All Pass		
North HCP: 2+1	♦ Q92	♦ 7				
South HCP: 16+3	♣ T82	♣ AKJ976				1. Multi-Landy, 5M-4m
Contract: 2♠ South						

**Board: 9**

	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ KJT2				1NT
Vul: N-S	♥ T943	♥ 62	2♦ <sup>1</sup>	Pass	2♠	Pass
North HCP: 3+2	♦ 9	♦ A64	Pass	3♣	All Pass	
South HCP: 15	♣ QJT532	♣ AK94				1. Multi-Landy, Multi
Contract: 3♣ North						

**Board: 10**      ♠ Q      RHO is dealer. You bid second.

Dealer: West      ♥ AQJ982      West (RHO) opens 1NT if possible.

Vul: Both      ♦ K32

HCP: 12+2      ♣ 964

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**Board: 11**      ♠ AQT52      RHO is dealer. You bid second.

Dealer: West      ♥ 5      West (RHO) opens 1NT if possible.

Vul: N-S      ♦ KQ852

HCP: 13+2      ♣ Q7

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**Board: 12**      ♠ 432      LHO is dealer.

Dealer: East      ♥ T95      East (LHO) opens 1NT if possible.

Vul: None      ♦ Q642

HCP: 5      ♣ K65

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**Board: 13**      ♠ KJ862      RHO is dealer. You bid second.

Dealer: West      ♥ 4      West (RHO) opens 1NT if possible.

Vul: N-S      ♦ AQT98

HCP: 10+2      ♣ 93

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**Board: 14**      ♠ AK976      LHO is dealer.

Dealer: East      ♥ KT      East (LHO) opens 1NT if possible.

Vul: E-W      ♦ QT764

HCP: 12+2      ♣ 5

## Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ Q	♠ 9852	1NT	2♦ <sup>1</sup>	Pass	2♥ <sup>2</sup>
Vul: Both	♥ AQJ982	♥ 3		All Pass		
North HCP: 12+2	♦ K32	♦ AJT95				
South HCP: 6+1	♣ 964	♣ JT8				
Contract: 2♥ South			1. Multi-Landy, Multi			
			2. to the partner's longer			

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ AQT52	♠ J6	1NT	2♠ <sup>1</sup>	All Pass	
Vul: N-S	♥ 5	♥ JT7				
North HCP: 13+2	♦ KQ852	♦ 964	1. Multi-Landy, 5M-4m			
South HCP: 7+1	♣ Q7	♣ AJ984				
Contract: 2♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ 432	♠ KJT765			1NT	2♦ <sup>1</sup>
Vul: None	♥ T95	♥ AJ4	Pass	2♥ <sup>2</sup>	Pass	2♠
North HCP: 5	♦ Q642	♦ J98	All Pass			
South HCP: 14+2	♣ K65	♣ A	1. Multi-Landy, Multi			
Contract: 2♠ South			2. to the partner's longer			

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ KJ862	♠ Q3	1NT	2♠ <sup>1</sup>	All Pass	
Vul: N-S	♥ 4	♥ AQT5				
North HCP: 10+2	♦ AQT98	♦ J765	1. Multi-Landy, 5M-4m			
South HCP: 11	♣ 93	♣ Q65				
Contract: 2♠ North						

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ AK976	♠ T8			1NT	2♥ <sup>1</sup>
Vul: E-W	♥ KT	♥ AJ984	All Pass			
North HCP: 12+2	♦ QT764	♦ 9	1. Multi-Landy, 5M-4m			
South HCP: 12+2	♣ 5	♣ AQJT4				
Contract: 2♥ South						

<b>Board: 10</b>	♠ 9852	LHO is dealer.
Dealer: West	♥ 3	West (LHO) opens 1NT if possible.
Vul: Both	♦ AJT95	
HCP: 6+1	♣ JT8	

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<b>Board: 11</b>	♠ J6	LHO is dealer.
Dealer: West	♥ JT7	West (LHO) opens 1NT if possible.
Vul: N-S	♦ 964	
HCP: 7+1	♣ AJ984	

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<b>Board: 12</b>	♠ KJT765	RHO is dealer. You bid second.
Dealer: East	♥ AJ4	East (RHO) opens 1NT if possible.
Vul: None	♦ J98	
HCP: 14+2	♣ A	

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<b>Board: 13</b>	♠ Q3	LHO is dealer.
Dealer: West	♥ AQT5	West (LHO) opens 1NT if possible.
Vul: N-S	♦ J765	
HCP: 11	♣ Q65	

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<b>Board: 14</b>	♠ T8	RHO is dealer. You bid second.
Dealer: East	♥ AJ984	East (RHO) opens 1NT if possible.
Vul: E-W	♦ 9	
HCP: 12+2	♣ AQJT4	

## Both hands (Answers Page)

**Board: 10**

Dealer: West  
Vul: Both  
North HCP: 12+2  
South HCP: 6+1  
Contract: 2♥ South

**North:**

♠ Q  
♥ AQJ982  
♦ K32  
♣ 964

**South:**

♠ 9852  
♥ 3  
♦ AJT95  
♣ JT8

W N E S

1NT 2♦<sup>1</sup> Pass 2♥<sup>2</sup>  
All Pass  
1. Multi-Landy, Multi  
2. to the partner's longer

**Board: 11**

Dealer: West  
Vul: N-S  
North HCP: 13+2  
South HCP: 7+1  
Contract: 2♠ North

**North:**

♠ AQT52  
♥ 5  
♦ KQ852  
♣ Q7

**South:**

♠ J6  
♥ JT7  
♦ 964  
♣ AJ984

W N E S

1NT 2♠<sup>1</sup> All Pass  
1. Multi-Landy, 5M-4m

**Board: 12**

Dealer: East  
Vul: None  
North HCP: 5  
South HCP: 14+2  
Contract: 2♠ South

**North:**

♠ 432  
♥ T95  
♦ Q642  
♣ K65

**South:**

♠ KJT765  
♥ AJ4  
♦ J98  
♣ A

W N E S

1NT 2♦<sup>1</sup>  
Pass 2♥<sup>2</sup> Pass 2♠  
All Pass  
1. Multi-Landy, Multi  
2. to the partner's longer

**Board: 13**

Dealer: West  
Vul: N-S  
North HCP: 10+2  
South HCP: 11  
Contract: 2♠ North

**North:**

♠ KJ862  
♥ 4  
♦ AQT98  
♣ 93

**South:**

♠ Q3  
♥ AQT5  
♦ J765  
♣ Q65

W N E S

1NT 2♠<sup>1</sup> All Pass  
1. Multi-Landy, 5M-4m

**Board: 14**

Dealer: East  
Vul: E-W  
North HCP: 12+2  
South HCP: 12+2  
Contract: 2♥ South

**North:**

♠ AK976  
♥ KT  
♦ QT764  
♣ 5

**South:**

♠ T8  
♥ AJ984  
♦ 9  
♣ AQJT4

W N E S

1NT 2♥<sup>1</sup>  
All Pass  
1. Multi-Landy, 5M-4m

<b>Board: 15</b>	♠ J83	Partner is dealer.
Dealer: South	♥ AJ95	West (RHO) bids 2♠ if possible.
Vul: None	♦ QT953	West (RHO) bids 3♣ if possible.
HCP: 8+1	♣ 5	

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<b>Board: 16</b>	♠ QT9	RHO is dealer. You bid second.
Dealer: West	♥ KQJ9863	West (RHO) opens 1NT if possible.
Vul: E-W	♦ Q5	
HCP: 13+3	♣ K	

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<b>Board: 17</b>	♠ K865	LHO is dealer.
Dealer: East	♥ 8742	East (LHO) opens 1NT if possible.
Vul: Both	♦ A6	
HCP: 10	♣ K97	

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<b>Board: 18</b>	♠ Q54	You are dealer.
Dealer: North	♥ KQ	East (LHO) bids 2♦ if possible.
Vul: Both	♦ KT63	West (RHO) bids 4♥ if possible.
HCP: 15	♣ KQ74	

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<b>Board: 19</b>	♠ K5	You are dealer.
Dealer: North	♥ KT7	East (LHO) bids 2♦ if possible.
Vul: None	♦ A932	
HCP: 15	♣ KQ84	

## Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ J83	♠ K94				1NT
Vul: None	♥ AJ95	♥ KQ7	2 ♠ <sup>1</sup>	X	Pass	2NT
North HCP: 8+1	♦ QT953	♦ AKJ6	3 ♣	3 ♦	All Pass	
South HCP: 16	♣ 5	♣ 842				1. Multi-Landy, 5M-4m
Contract: 3♦ North						

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ QT9	♠ 8542	1NT	2 ♦ <sup>1</sup>	Pass	2 ♠
Vul: E-W	♥ KQJ9863	♥ T74	Pass	2NT	Pass	4 ♥
North HCP: 13+3	♦ Q5	♦ AT	All Pass			
South HCP: 10	♣ K	♣ AQT3				1. Multi-Landy, Multi
Contract: 4 ♥ South						

Board: 17	North:	South:	W	N	E	S
Dealer: East	♠ K865	♠ AQJT732			1NT	2 ♦ <sup>1</sup>
Vul: Both	♥ 8742	♥ J93	Pass	2 ♠	All Pass	
North HCP: 10	♦ A6	♦ 2				1. Multi-Landy, Multi
South HCP: 12+3	♣ K97	♣ A4				
Contract: 2 ♠ North						

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ Q54	♠ 2		1NT	2 ♦ <sup>1</sup>	3 ♣
Vul: Both	♥ KQ	♥ J5	4 ♥	5 ♣	All Pass	
North HCP: 15	♦ KT63	♦ 942				1. Multi-Landy, Multi
South HCP: 6+3	♣ KQ74	♣ AJ86532				
Contract: 5 ♣ North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AQ9		1NT	2 ♦ <sup>1</sup>	2NT <sup>2</sup>
Vul: None	♥ KT7	♥ 98	Pass	3 ♣	Pass	3NT
North HCP: 15	♦ A932	♦ QJT5	All Pass			
South HCP: 13	♣ KQ84	♣ A952				1. Multi-Landy, Multi
Contract: 3NT South						2. Lebensohl after 1NT

<b>Board: 15</b>	♠ K94	You are dealer.
Dealer: South	♥ KQ7	West (LHO) bids 2♠ if possible.
Vul: None	♦ AKJ6	West (LHO) bids 3♣ if possible.
HCP: 16	♣ 842	

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<b>Board: 16</b>	♠ 8542	LHO is dealer.
Dealer: West	♥ T74	West (LHO) opens 1NT if possible.
Vul: E-W	♦ AT	
HCP: 10	♣ AQT3	

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<b>Board: 17</b>	♠ AQJT732	RHO is dealer. You bid second.
Dealer: East	♥ J93	East (RHO) opens 1NT if possible.
Vul: Both	♦ 2	
HCP: 12+3	♣ A4	

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<b>Board: 18</b>	♠ 2	Partner is dealer.
Dealer: North	♥ J5	East (RHO) bids 2♦ if possible.
Vul: Both	♦ 942	West (LHO) bids 4♥ if possible.
HCP: 6+3	♣ AJ86532	

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<b>Board: 19</b>	♠ AQ9	Partner is dealer.
Dealer: North	♥ 98	East (RHO) bids 2♦ if possible.
Vul: None	♦ QJT5	
HCP: 13	♣ A952	

## Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ J83	♠ K94				1NT
Vul: None	♥ AJ95	♥ KQ7	2 ♠ <sup>1</sup>	X	Pass	2NT
North HCP: 8+1	♦ QT953	♦ AKJ6	3 ♣	3 ♦	All Pass	
South HCP: 16	♣ 5	♣ 842				1. Multi-Landy, 5M-4m
Contract: 3♦ North						

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ QT9	♠ 8542	1NT	2 ♦ <sup>1</sup>	Pass	2 ♠
Vul: E-W	♥ KQJ9863	♥ T74	Pass	2NT	Pass	4 ♥
North HCP: 13+3	♦ Q5	♦ AT	All Pass			
South HCP: 10	♣ K	♣ AQT3				1. Multi-Landy, Multi
Contract: 4 ♥ South						

Board: 17	North:	South:	W	N	E	S
Dealer: East	♠ K865	♠ AQJT732			1NT	2 ♦ <sup>1</sup>
Vul: Both	♥ 8742	♥ J93	Pass	2 ♠	All Pass	
North HCP: 10	♦ A6	♦ 2				1. Multi-Landy, Multi
South HCP: 12+3	♣ K97	♣ A4				
Contract: 2 ♠ North						

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ Q54	♠ 2		1NT	2 ♦ <sup>1</sup>	3 ♣
Vul: Both	♥ KQ	♥ J5	4 ♥	5 ♣	All Pass	
North HCP: 15	♦ KT63	♦ 942				1. Multi-Landy, Multi
South HCP: 6+3	♣ KQ74	♣ AJ86532				
Contract: 5 ♣ North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AQ9		1NT	2 ♦ <sup>1</sup>	2NT <sup>2</sup>
Vul: None	♥ KT7	♥ 98	Pass	3 ♣	Pass	3NT
North HCP: 15	♦ A932	♦ QJT5	All Pass			
South HCP: 13	♣ KQ84	♣ A952				1. Multi-Landy, Multi
Contract: 3NT South						2. Lebensohl after 1NT

<b>Board: 20</b>	♠ 75	Partner is dealer.
Dealer: South	♥ 932	West (RHO) bids 2♣ if possible.
Vul: E-W	♦ 42	East (LHO) bids 3♠ if possible.
HCP: 5+2	♣ AJ9732	
 <b>Board: 21</b>	 ♠ KQJ75	 RHO is dealer. You bid second.
Dealer: West	♥ J3	West (RHO) opens 1NT if possible.
Vul: N-S	♦ KJ863	East (LHO) bids 4♣ if possible.
HCP: 11+2	♣ 7	West (RHO) Doubles 4♠ if possible.
 <b>Board: 22</b>	 ♠ JT963	 RHO is dealer. You bid second.
Dealer: West	♥ AQT95	West (RHO) opens 1NT if possible.
Vul: None	♦ K	East (LHO) bids 3♣ if possible.
HCP: 10+2	♣ 87	West (RHO) bids 3♦ if possible. West (RHO) bids 4♦ if possible. West (RHO) Doubles 4♥ if possible.
 <b>Board: 23</b>	 ♠ -	 RHO is dealer. You bid second.
Dealer: West	♥ AKQJ9	West (RHO) opens 1NT if possible.
Vul: N-S	♦ KJ542	
HCP: 15+2	♣ J87	

## Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AQ				1NT
Vul: E-W	♥ 932	♥ KJ8	2♣ <sup>1</sup>	2♠ <sup>2</sup>	3♠	4♣
North HCP: 5+2	♦ 42	♦ 985		All Pass		
South HCP: 15+1	♣ AJ9732	♣ KQT85				1. Multi-Landy, both majors
Contract: 4♣ South						2. 1N-2S transfer to clubs

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ KQJ75	♠ A92	1NT	2♠ <sup>1</sup>	Pass	2NT
Vul: N-S	♥ J3	♥ Q742	Pass	3♦	4♣	4♠
North HCP: 11+2	♦ KJ863	♦ Q974	X	All Pass		
South HCP: 12	♣ 7	♣ A6				1. Multi-Landy, 5M-4m
Contract: 4♠X South						

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ JT963	♠ Q4	1NT	2♣ <sup>1</sup>	3♣ <sup>2</sup>	Pass
Vul: None	♥ AQT95	♥ J632	3♦ <sup>3</sup>	Pass	Pass	3♥
North HCP: 10+2	♦ K	♦ A84	4♦	4♥	Pass	Pass
South HCP: 9	♣ 87	♣ Q643	X	All Pass		
Contract: 4♥X North						1. Multi-Landy, both majors
						2. 1N-3C transfer to diamonds
						3. automat

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ AQT973	1NT	2♥ <sup>1</sup>	All Pass	
Vul: N-S	♥ AKQJ9	♥ 843				1. Multi-Landy, 5M-4m
North HCP: 15+2	♦ KJ542	♦ 7				
South HCP: 6+2	♣ J87	♣ 965				
Contract: 2♥ North						

---

<b>Board: 20</b>	♠ AQ	You are dealer.
Dealer: South	♥ KJ8	West (LHO) bids 2♣ if possible.
Vul: E-W	♦ 985	East (RHO) bids 3♠ if possible.
HCP: 15+1	♣ KQT85	
<b>Board: 21</b>	♠ A92	LHO is dealer.
Dealer: West	♥ Q742	West (LHO) opens 1NT if possible.
Vul: N-S	♦ Q974	East (RHO) bids 4♣ if possible.
HCP: 12	♣ A6	West (LHO) Doubles 4♠ if possible.
<b>Board: 22</b>	♠ Q4	LHO is dealer.
Dealer: West	♥ J632	West (LHO) opens 1NT if possible.
Vul: None	♦ A84	East (RHO) bids 3♣ if possible.
HCP: 9	♣ Q643	West (LHO) bids 3♦ if possible. West (LHO) bids 4♦ if possible. West (LHO) Doubles 4♥ if possible.
<b>Board: 23</b>	♠ AQT973	LHO is dealer.
Dealer: West	♥ 843	West (LHO) opens 1NT if possible.
Vul: N-S	♦ 7	
HCP: 6+2	♣ 965	

## Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AQ				1NT
Vul: E-W	♥ 932	♥ KJ8	2♣ <sup>1</sup>	2♠ <sup>2</sup>	3♠	4♣
North HCP: 5+2	♦ 42	♦ 985		All Pass		
South HCP: 15+1	♣ AJ9732	♣ KQT85				1. Multi-Landy, both majors
Contract: 4♣ South						2. 1N-2S transfer to clubs

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ KQJ75	♠ A92	1NT	2♠ <sup>1</sup>	Pass	2NT
Vul: N-S	♥ J3	♥ Q742	Pass	3♦	4♣	4♠
North HCP: 11+2	♦ KJ863	♦ Q974	X	All Pass		
South HCP: 12	♣ 7	♣ A6				1. Multi-Landy, 5M-4m
Contract: 4♠X South						

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ JT963	♠ Q4	1NT	2♣ <sup>1</sup>	3♣ <sup>2</sup>	Pass
Vul: None	♥ AQT95	♥ J632	3♦ <sup>3</sup>	Pass	Pass	3♥
North HCP: 10+2	♦ K	♦ A84	4♦	4♥	Pass	Pass
South HCP: 9	♣ 87	♣ Q643	X	All Pass		
Contract: 4♥X North						1. Multi-Landy, both majors
						2. 1N-3C transfer to diamonds
						3. automat

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ AQT973	1NT	2♥ <sup>1</sup>	All Pass	
Vul: N-S	♥ AKQJ9	♥ 843				1. Multi-Landy, 5M-4m
North HCP: 15+2	♦ KJ542	♦ 7				
South HCP: 6+2	♣ J87	♣ 965				
Contract: 2♥ North						

---

<b>Board: 24</b>	♠ T765	LHO is dealer.
Dealer: East	♥ AKJ52	East (LHO) opens 1NT if possible.
Vul: Both	♦ 743	West (RHO) Doubles 3♦ if possible.
HCP: 8+1	♣ 9	

---

<b>Board: 25</b>	♠ 94	Partner is dealer.
Dealer: South	♥ KQ8762	West (RHO) bids 2♠ if possible.
Vul: None	♦ KT7	
HCP: 9+2	♣ J2	

---

<b>Board: 26</b>	♠ T843	Partner is dealer.
Dealer: South	♥ K8	West (RHO) bids 2♦ if possible.
Vul: E-W	♦ Q852	East (LHO) bids 2♥ if possible.
HCP: 5	♣ 852	

---

<b>Board: 27</b>	♠ 873	You are dealer.
Dealer: North	♥ AKQ73	East (LHO) bids 2♦ if possible.
Vul: E-W	♦ KQ3	
HCP: 15+1	♣ J8	

---

<b>Board: 28</b>	♠ JT97	LHO is dealer.
Dealer: East	♥ 94	East (LHO) opens 1NT if possible.
Vul: N-S	♦ QJ976	
HCP: 4+1	♣ T8	

## Both hands (Answers Page)

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ T765	♠ KQ832			1NT	2♠ <sup>1</sup>
Vul: Both	♥ AKJ52	♥ 84	Pass	2NT	Pass	3♣
North HCP: 8+1	♦ 743	♦ 9	X	3♠	All Pass	
South HCP: 11+2	♣ 9	♣ KQJ84				1. Multi-Landy, 5M-4m
Contract: 3♠ North						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ KT75				1NT
Vul: None	♥ KQ8762	♥ AJ	2♠ <sup>1</sup>	3♥	Pass	3NT
North HCP: 9+2	♦ KT7	♦ AJ3	Pass	4♥	All Pass	
South HCP: 15	♣ J2	♣ QT63				1. Multi-Landy, 5M-4m
Contract: 4♥ North						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ T843	♠ AKQJ				1NT
Vul: E-W	♥ K8	♥ 642	2♦ <sup>1</sup>	Pass	2♥ <sup>2</sup>	Pass
North HCP: 5	♦ Q852	♦ J963	Pass	X	Pass	2♠
South HCP: 15	♣ 852	♣ A6	All Pass			
Contract: 2♠ South						1. Multi-Landy, Multi
						2. to the partner's longer

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ 873	♠ Q52		1NT	2♦ <sup>1</sup>	2NT <sup>2</sup>
Vul: E-W	♥ AKQ73	♥ T84	Pass	3♣	Pass	3NT
North HCP: 15+1	♦ KQ3	♦ AT6	Pass	4♥	All Pass	
South HCP: 12	♣ J8	♣ AQ72				1. Multi-Landy, Multi
Contract: 4♥ North						2. Lebensohl after 1NT

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ JT97	♠ 84			1NT	2♥ <sup>1</sup>
Vul: N-S	♥ 94	♥ KQJT6	All Pass			
North HCP: 4+1	♦ QJ976	♦ A				
South HCP: 11+2	♣ T8	♣ J9743				1. Multi-Landy, 5M-4m
Contract: 2♥ South						

**Board: 24**      ♠ KQ832      RHO is dealer. You bid second.

Dealer: East      ♥ 84      East (RHO) opens 1NT if possible.

Vul: Both      ♦ 9      West (LHO) Doubles 3♣ if possible.

HCP: 11+2      ♣ KQJ84

---

**Board: 25**      ♠ KT75      You are dealer.

Dealer: South      ♥ AJ      West (LHO) bids 2♠ if possible.

Vul: None      ♦ AJ3

HCP: 15      ♣ QT63

---

**Board: 26**      ♠ AKQJ      You are dealer.

Dealer: South      ♥ 642      West (LHO) bids 2♦ if possible.

Vul: E-W      ♦ J963      East (RHO) bids 2♥ if possible.

HCP: 15      ♣ A6

---

**Board: 27**      ♠ Q52      Partner is dealer.

Dealer: North      ♥ T84      East (RHO) bids 2♦ if possible.

Vul: E-W      ♦ AT6

HCP: 12      ♣ AQ72

---

**Board: 28**      ♠ 84      RHO is dealer. You bid second.

Dealer: East      ♥ KQJT6      East (RHO) opens 1NT if possible.

Vul: N-S      ♦ A

HCP: 11+2      ♣ J9743

## Both hands (Answers Page)

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ T765	♠ KQ832			1NT	2♠ <sup>1</sup>
Vul: Both	♥ AKJ52	♥ 84	Pass	2NT	Pass	3♣
North HCP: 8+1	♦ 743	♦ 9	X	3♠	All Pass	
South HCP: 11+2	♣ 9	♣ KQJ84				1. Multi-Landy, 5M-4m
Contract: 3♠ North						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ KT75				1NT
Vul: None	♥ KQ8762	♥ AJ	2♠ <sup>1</sup>	3♥	Pass	3NT
North HCP: 9+2	♦ KT7	♦ AJ3	Pass	4♥	All Pass	
South HCP: 15	♣ J2	♣ QT63				1. Multi-Landy, 5M-4m
Contract: 4♥ North						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ T843	♠ AKQJ				1NT
Vul: E-W	♥ K8	♥ 642	2♦ <sup>1</sup>	Pass	2♥ <sup>2</sup>	Pass
North HCP: 5	♦ Q852	♦ J963	Pass	X	Pass	2♠
South HCP: 15	♣ 852	♣ A6	All Pass			
Contract: 2♠ South						1. Multi-Landy, Multi
						2. to the partner's longer

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ 873	♠ Q52		1NT	2♦ <sup>1</sup>	2NT <sup>2</sup>
Vul: E-W	♥ AKQ73	♥ T84	Pass	3♣	Pass	3NT
North HCP: 15+1	♦ KQ3	♦ AT6	Pass	4♥	All Pass	
South HCP: 12	♣ J8	♣ AQ72				1. Multi-Landy, Multi
Contract: 4♥ North						2. Lebensohl after 1NT

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ JT97	♠ 84			1NT	2♥ <sup>1</sup>
Vul: N-S	♥ 94	♥ KQJT6	All Pass			
North HCP: 4+1	♦ QJ976	♦ A				
South HCP: 11+2	♣ T8	♣ J9743				1. Multi-Landy, 5M-4m
Contract: 2♥ South						

---

<b>Board: 29</b>	♠ AT8752	Partner is dealer.
Dealer: South	♥ 43	West (RHO) bids 2♦ if possible.
Vul: N-S	♦ T6	
HCP: 8+2	♣ AT2	
 <b>Board: 30</b>	 ♠ AKJ3	 You are dealer.
Dealer: North	♥ JT6	East (LHO) bids 2♥ if possible.
Vul: E-W	♦ 9532	West (RHO) bids 2NT if possible.
HCP: 16	♣ AK	East (LHO) bids 3♦ if possible.
		West (RHO) bids 3♥ if possible.
 <b>Board: 31</b>	 ♠ KJ952	 LHO is dealer.
Dealer: East	♥ 97	East (LHO) opens 1NT if possible.
Vul: N-S	♦ Q762	
HCP: 8+1	♣ Q6	
 <b>Board: 32</b>	 ♠ 975	 LHO is dealer.
Dealer: East	♥ Q84	East (LHO) opens 1NT if possible.
Vul: E-W	♦ Q72	West (RHO) bids 2♥ if possible.
HCP: 5	♣ J973	East (LHO) bids 3♥ if possible.
 <b>Board: 33</b>	 ♠ J964	 LHO is dealer.
Dealer: East	♥ 84	East (LHO) opens 1NT if possible.
Vul: Both	♦ 64	
HCP: 4+1	♣ QJ865	

## Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ AT8752	♠ K943				1NT
Vul: N-S	♥ 43	♥ A7	2♦ <sup>1</sup>	4♠	All Pass	
North HCP: 8+2	♦ T6	♦ A73				
South HCP: 16	♣ AT2	♣ KQ85				1. Multi-Landy, Multi
Contract: 4♠ North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AKJ3	♠ T94		1NT	2♥ <sup>1</sup>	Pass
Vul: E-W	♥ JT6	♥ 5	2NT	Pass	3♦	Pass
North HCP: 16	♦ 9532	♦ KT8	3♥	Pass	Pass	4♣
South HCP: 4+2	♣ AK	♣ J97652	All Pass			
Contract: 4♣ South						1. Multi-Landy, 5M-4m

Board: 31	North:	South:	W	N	E	S
Dealer: East	♠ KJ952	♠ AQT87		1NT	2♣ <sup>1</sup>	
Vul: N-S	♥ 97	♥ AK832	Pass	3♠	Pass	4♠
North HCP: 8+1	♦ Q762	♦ 8	All Pass			
South HCP: 14+2	♣ Q6	♣ J4				1. Multi-Landy, both majors
Contract: 4♠ South						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ 975	♠ AKQJ642		1NT	2♦ <sup>1</sup>	
Vul: E-W	♥ Q84	♥ 75	2♥	Pass	3♥	3♠
North HCP: 5	♦ Q72	♦ A54	All Pass			
South HCP: 14+3	♣ J973	♣ 4				1. Multi-Landy, Multi
Contract: 3♠ South						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ J964	♠ Q		1NT	2♦ <sup>1</sup>	
Vul: Both	♥ 84	♥ KQJ7653	Pass	2♥ <sup>2</sup>	Pass	3♥
North HCP: 4+1	♦ 64	♦ K52	All Pass			
South HCP: 15+3	♣ QJ865	♣ A9				1. Multi-Landy, Multi
Contract: 3♥ South						2. to the partner's longer

---

<b>Board: 29</b>	♠ K943	You are dealer.
Dealer: South	♥ A7	West (LHO) bids 2♦ if possible.
Vul: N-S	♦ A73	
HCP: 16	♣ KQ85	
<b>Board: 30</b>	♠ T94	Partner is dealer.
Dealer: North	♥ 5	East (RHO) bids 2♥ if possible.
Vul: E-W	♦ KT8	West (LHO) bids 2NT if possible.
HCP: 4+2	♣ J97652	East (RHO) bids 3♦ if possible.
		West (LHO) bids 3♥ if possible.
<b>Board: 31</b>	♠ AQT87	RHO is dealer. You bid second.
Dealer: East	♥ AK832	East (RHO) opens 1NT if possible.
Vul: N-S	♦ 8	
HCP: 14+2	♣ J4	
<b>Board: 32</b>	♠ AKQJ642	RHO is dealer. You bid second.
Dealer: East	♥ 75	East (RHO) opens 1NT if possible.
Vul: E-W	♦ A54	West (LHO) bids 2♥ if possible.
HCP: 14+3	♣ 4	East (RHO) bids 3♥ if possible.
<b>Board: 33</b>	♠ Q	RHO is dealer. You bid second.
Dealer: East	♥ KQJ7653	East (RHO) opens 1NT if possible.
Vul: Both	♦ K52	
HCP: 15+3	♣ A9	

## Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ AT8752	♠ K943				1NT
Vul: N-S	♥ 43	♥ A7	2♦ <sup>1</sup>	4♠	All Pass	
North HCP: 8+2	♦ T6	♦ A73				
South HCP: 16	♣ AT2	♣ KQ85				1. Multi-Landy, Multi
Contract: 4♠ North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AKJ3	♠ T94		1NT	2♥ <sup>1</sup>	Pass
Vul: E-W	♥ JT6	♥ 5	2NT	Pass	3♦	Pass
North HCP: 16	♦ 9532	♦ KT8	3♥	Pass	Pass	4♣
South HCP: 4+2	♣ AK	♣ J97652	All Pass			
Contract: 4♣ South						1. Multi-Landy, 5M-4m

Board: 31	North:	South:	W	N	E	S
Dealer: East	♠ KJ952	♠ AQT87		1NT	2♣ <sup>1</sup>	
Vul: N-S	♥ 97	♥ AK832	Pass	3♠	Pass	4♠
North HCP: 8+1	♦ Q762	♦ 8	All Pass			
South HCP: 14+2	♣ Q6	♣ J4				1. Multi-Landy, both majors
Contract: 4♠ South						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ 975	♠ AKQJ642		1NT	2♦ <sup>1</sup>	
Vul: E-W	♥ Q84	♥ 75	2♥	Pass	3♥	3♠
North HCP: 5	♦ Q72	♦ A54	All Pass			
South HCP: 14+3	♣ J973	♣ 4				1. Multi-Landy, Multi
Contract: 3♠ South						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ J964	♠ Q		1NT	2♦ <sup>1</sup>	
Vul: Both	♥ 84	♥ KQJ7653	Pass	2♥ <sup>2</sup>	Pass	3♥
North HCP: 4+1	♦ 64	♦ K52	All Pass			
South HCP: 15+3	♣ QJ865	♣ A9				1. Multi-Landy, Multi
Contract: 3♥ South						2. to the partner's longer

**Board: 34**      ♠ K7      RHO is dealer. You bid second.

Dealer: West      ♥ AQJ7542      West (RHO) opens 1NT if possible.

Vul: E-W      ♦ Q63      East (LHO) Doubles 2♦ if possible.

HCP: 12+3      ♣ 5

---

**Board: 35**      ♠ T2      RHO is dealer. You bid second.

Dealer: West      ♥ AQJ54      West (RHO) opens 1NT if possible.

Vul: Both      ♦ KQJT9

HCP: 13+2      ♣ T

---

**Board: 36**      ♠ K93      RHO is dealer. You bid second.

Dealer: West      ♥ AKT863      West (RHO) opens 1NT if possible.

Vul: None      ♦ 763      East (LHO) bids 4♣ if possible.

HCP: 10+2      ♣ 4      West (RHO) Doubles 4♥ if possible.

---

**Board: 37**      ♠ 6      RHO is dealer. You bid second.

Dealer: West      ♥ AQT54      West (RHO) opens 1NT if possible.

Vul: Both      ♦ A9752      East (LHO) Doubles 3♦ if possible.

HCP: 10+2      ♣ T9

---

**Board: 38**      ♠ JT32      Partner is dealer.

Dealer: South      ♥ 8      West (RHO) bids 2♦ if possible.

Vul: N-S      ♦ J5

HCP: 7+2      ♣ KQT532

## Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ K7	♠ J43	1NT	2♦ <sup>1</sup>	X	2♥ <sup>2</sup>
Vul: E-W	♥ AQJ7542	♥ 93	Pass	3♥	All Pass	
North HCP: 12+3	♦ Q63	♦ T72				1. Multi-Landy, Multi
South HCP: 6+1	♣ 5	♣ AJT98				2. to the partner's longer
Contract: 3♥ North						

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ T2	♠ J8653	1NT	2♥ <sup>1</sup>	Pass	2NT
Vul: Both	♥ AQJ54	♥ 3	Pass	3♦	All Pass	
North HCP: 13+2	♦ KQJT9	♦ 875				1. Multi-Landy, 5M-4m
South HCP: 7+1	♣ T	♣ AQ85				
Contract: 3♦ North						

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ K93	♠ AJT65	1NT	2♦ <sup>1</sup>	Pass	2♠
Vul: None	♥ AKT863	♥ 754	Pass	2NT	4♣	4♥
North HCP: 10+2	♦ 763	♦ 2	X	All Pass		
South HCP: 9+1	♣ 4	♣ A865				1. Multi-Landy, Multi
Contract: 4♥X South						

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ AT54	1NT	2♥ <sup>1</sup>	Pass	2NT
Vul: Both	♥ AQT54	♥ 9632	Pass	3♦	X	3♥
North HCP: 10+2	♦ A9752	♦ KJ	All Pass			
South HCP: 9	♣ T9	♣ J87				1. Multi-Landy, 5M-4m
Contract: 3♥ South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ JT32	♠ K875				1NT
Vul: N-S	♥ 8	♥ QJ43	2♦ <sup>1</sup>	3♣	Pass	3NT
North HCP: 7+2	♦ J5	♦ KQ8	All Pass			
South HCP: 16	♣ KQT532	♣ AJ				1. Multi-Landy, Multi
Contract: 3NT South						

<b>Board: 34</b>	♠ J43	LHO is dealer.
Dealer: West	♥ 93	West (LHO) opens 1NT if possible.
Vul: E-W	♦ T72	East (RHO) Doubles 2♦ if possible.
HCP: 6+1	♣ AJT98	

---

<b>Board: 35</b>	♠ J8653	LHO is dealer.
Dealer: West	♥ 3	West (LHO) opens 1NT if possible.
Vul: Both	♦ 875	
HCP: 7+1	♣ AQ85	

---

<b>Board: 36</b>	♠ AJT65	LHO is dealer.
Dealer: West	♥ 754	West (LHO) opens 1NT if possible.
Vul: None	♦ 2	East (RHO) bids 4♣ if possible.
HCP: 9+1	♣ A865	West (LHO) Doubles 4♥ if possible.

---

<b>Board: 37</b>	♠ AT54	LHO is dealer.
Dealer: West	♥ 9632	West (LHO) opens 1NT if possible.
Vul: Both	♦ KJ	East (RHO) Doubles 3♦ if possible.
HCP: 9	♣ J87	

---

<b>Board: 38</b>	♠ K875	You are dealer.
Dealer: South	♥ QJ43	West (LHO) bids 2♦ if possible.
Vul: N-S	♦ KQ8	
HCP: 16	♣ AJ	

## Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ K7	♠ J43	1NT	2♦ <sup>1</sup>	X	2♥ <sup>2</sup>
Vul: E-W	♥ AQJ7542	♥ 93	Pass	3♥	All Pass	
North HCP: 12+3	♦ Q63	♦ T72				
South HCP: 6+1	♣ 5	♣ AJT98				
Contract: 3♥ North			1. Multi-Landy, Multi			
			2. to the partner's longer			

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ T2	♠ J8653	1NT	2♥ <sup>1</sup>	Pass	2NT
Vul: Both	♥ AQJ54	♥ 3	Pass	3♦	All Pass	
North HCP: 13+2	♦ KQJT9	♦ 875				
South HCP: 7+1	♣ T	♣ AQ85				
Contract: 3♦ North			1. Multi-Landy, 5M-4m			

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ K93	♠ AJT65	1NT	2♦ <sup>1</sup>	Pass	2♠
Vul: None	♥ AKT863	♥ 754	Pass	2NT	4♣	4♥
North HCP: 10+2	♦ 763	♦ 2	X	All Pass		
South HCP: 9+1	♣ 4	♣ A865				
Contract: 4♥X South			1. Multi-Landy, Multi			

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ AT54	1NT	2♥ <sup>1</sup>	Pass	2NT
Vul: Both	♥ AQT54	♥ 9632	Pass	3♦	X	3♥
North HCP: 10+2	♦ A9752	♦ KJ	All Pass			
South HCP: 9	♣ T9	♣ J87				
Contract: 3♥ South			1. Multi-Landy, 5M-4m			

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ JT32	♠ K875				1NT
Vul: N-S	♥ 8	♥ QJ43	2♦ <sup>1</sup>	3♣	Pass	3NT
North HCP: 7+2	♦ J5	♦ KQ8	All Pass			
South HCP: 16	♣ KQT532	♣ AJ				
Contract: 3NT South			1. Multi-Landy, Multi			

---

<b>Board: 39</b>	♠ AQ43	LHO is dealer.
Dealer: East	♥ 8	East (LHO) opens 1NT if possible.
Vul: None	♦ KQJ4	
HCP: 14	♣ QT76	
<b>Board: 40</b>	♠ AKT74	RHO is dealer. You bid second.
Dealer: West	♥ 97543	West (RHO) opens 1NT if possible.
Vul: N-S	♦ 8	
HCP: 10+2	♣ K4	
<b>Board: 41</b>	♠ 9	LHO is dealer.
Dealer: East	♥ K98732	East (LHO) opens 1NT if possible.
Vul: E-W	♦ KQJ63	
HCP: 9+3	♣ 7	
<b>Board: 42</b>	♠ AQJ984	RHO is dealer. You bid second.
Dealer: West	♥ A74	West (RHO) opens 1NT if possible.
Vul: E-W	♦ QT8	
HCP: 13+2	♣ 5	
<b>Board: 43</b>	♠ AQJ62	RHO is dealer. You bid second.
Dealer: West	♥ T	West (RHO) opens 1NT if possible.
Vul: Both	♦ KT954	
HCP: 13+2	♣ K5	

---

## Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ AQ43	♠ 2			1NT	2♦ <sup>1</sup>
Vul: None	♥ 8	♥ AKQT974	Pass	2♥ <sup>2</sup>	All Pass	
North HCP: 14	♦ KQJ4	♦ 876				
South HCP: 10+3	♣ QT76	♣ J9			1. Multi-Landy, Multi	
Contract: 2♥ North					2. to the partner's longer	

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ AKT74	♠ Q85	1NT	2♣ <sup>1</sup>	Pass	2♠
Vul: N-S	♥ 97543	♥ A	All Pass			
North HCP: 10+2	♦ 8	♦ KQT2				
South HCP: 13+1	♣ K4	♣ QT765			1. Multi-Landy, both majors	
Contract: 2♠ South						

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ AJQ532			1NT	2♦ <sup>1</sup>
Vul: E-W	♥ K98732	♥ T	Pass	2♠	All Pass	
North HCP: 9+3	♦ KQJ63	♦ 942				
South HCP: 11+2	♣ 7	♣ KJ6			1. Multi-Landy, Multi	
Contract: 2♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ AQJ984	♠ K7	1NT	2♦ <sup>1</sup>	Pass	2♠
Vul: E-W	♥ A74	♥ Q853	All Pass			
North HCP: 13+2	♦ QT8	♦ 653				
South HCP: 8	♣ 5	♣ KT86			1. Multi-Landy, Multi	
Contract: 2♠ South						

Board: 43	North:	South:	W	N	E	S
Dealer: West	♠ AQJ62	♠ K83	1NT	2♠ <sup>1</sup>	All Pass	
Vul: Both	♥ T	♥ J54				
North HCP: 13+2	♦ KT954	♦ Q2			1. Multi-Landy, 5M-4m	
South HCP: 8+1	♣ K5	♣ QT983				
Contract: 2♠ North						

**Board: 39**      ♠ 2      RHO is dealer. You bid second.

Dealer: East      ♥ AKQT974      East (RHO) opens 1NT if possible.

Vul: None      ♦ 876

HCP: 10+3      ♣ J9

---

**Board: 40**      ♠ Q85      LHO is dealer.

Dealer: West      ♥ A      West (LHO) opens 1NT if possible.

Vul: N-S      ♦ KQT2

HCP: 13+1      ♣ QT765

---

**Board: 41**      ♠ AQJ532      RHO is dealer. You bid second.

Dealer: East      ♥ T      East (RHO) opens 1NT if possible.

Vul: E-W      ♦ 942

HCP: 11+2      ♣ KJ6

---

**Board: 42**      ♠ K7      LHO is dealer.

Dealer: West      ♥ Q853      West (LHO) opens 1NT if possible.

Vul: E-W      ♦ 653

HCP: 8      ♣ KT86

---

**Board: 43**      ♠ K83      LHO is dealer.

Dealer: West      ♥ J54      West (LHO) opens 1NT if possible.

Vul: Both      ♦ Q2

HCP: 8+1      ♣ QT983

## Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ AQ43	♠ 2			1NT	2♦ <sup>1</sup>
Vul: None	♥ 8	♥ AKQT974	Pass	2♥ <sup>2</sup>	All Pass	
North HCP: 14	♦ KQJ4	♦ 876				
South HCP: 10+3	♣ QT76	♣ J9			1. Multi-Landy, Multi	
Contract: 2♥ North					2. to the partner's longer	

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ AKT74	♠ Q85	1NT	2♣ <sup>1</sup>	Pass	2♠
Vul: N-S	♥ 97543	♥ A	All Pass			
North HCP: 10+2	♦ 8	♦ KQT2				
South HCP: 13+1	♣ K4	♣ QT765			1. Multi-Landy, both majors	
Contract: 2♠ South						

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ AJQ532			1NT	2♦ <sup>1</sup>
Vul: E-W	♥ K98732	♥ T	Pass	2♠	All Pass	
North HCP: 9+3	♦ KQJ63	♦ 942				
South HCP: 11+2	♣ 7	♣ KJ6			1. Multi-Landy, Multi	
Contract: 2♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ AQJ984	♠ K7	1NT	2♦ <sup>1</sup>	Pass	2♠
Vul: E-W	♥ A74	♥ Q853	All Pass			
North HCP: 13+2	♦ QT8	♦ 653				
South HCP: 8	♣ 5	♣ KT86			1. Multi-Landy, Multi	
Contract: 2♠ South						

Board: 43	North:	South:	W	N	E	S
Dealer: West	♠ AQJ62	♠ K83	1NT	2♠ <sup>1</sup>	All Pass	
Vul: Both	♥ T	♥ J54				
North HCP: 13+2	♦ KT954	♦ Q2			1. Multi-Landy, 5M-4m	
South HCP: 8+1	♣ K5	♣ QT983				
Contract: 2♠ North						

---

<b>Board: 44</b>	♠ QJT72	LHO is dealer.
Dealer: East	♥ 3	East (LHO) opens 1NT if possible.
Vul: E-W	♦ 752	
HCP: 8+1	♣ KQ74	

---

<b>Board: 45</b>	♠ T7653	LHO is dealer.
Dealer: East	♥ J74	East (LHO) opens 1NT if possible.
Vul: Both	♦ A54	
HCP: 8+1	♣ K4	

---

<b>Board: 46</b>	♠ AT	RHO is dealer. You bid second.
Dealer: West	♥ AJT87652	West (RHO) opens 1NT if possible.
Vul: N-S	♦ QT	East (LHO) bids 3♣ if possible.
HCP: 11+4	♣ 3	East (LHO) bids 4♣ if possible.
		East (LHO) Doubles 4♥ if possible.

---

<b>Board: 47</b>	♠ 765	LHO is dealer.
Dealer: East	♥ J83	East (LHO) opens 1NT if possible.
Vul: N-S	♦ QJ94	
HCP: 8	♣ A76	

## Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ QJT72	♠ 9			1NT	2♥ <sup>1</sup>
Vul: E-W	♥ 3	♥ AKT84	Pass	2NT	Pass	3♦
North HCP: 8+1	♦ 752	♦ QJ964		All Pass		
South HCP: 10+2	♣ KQ74	♣ 65				1. Multi-Landy, 5M-4m
Contract: 3♦ South						

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ T7653	♠ Q			1NT	2♦ <sup>1</sup>
Vul: Both	♥ J74	♥ KQT983	Pass	2♠	Pass	2NT
North HCP: 8+1	♦ A54	♦ K97	Pass	3♥	Pass	3NT
South HCP: 15+2	♣ K4	♣ AJ7	Pass	4♥	All Pass	
Contract: 4♥ North						1. Multi-Landy, Multi

Board: 46	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ Q8764	1NT	2♦ <sup>1</sup>	Pass	2♥ <sup>2</sup>
Vul: N-S	♥ AJT87652	♥ 43	Pass	Pass	3♣	Pass
North HCP: 11+4	♦ QT	♦ AJ2	Pass	3♥	4♣	4♥
South HCP: 8+1	♣ 3	♣ J86	Pass	Pass	X	All Pass
Contract: 4♥X South						1. Multi-Landy, Multi
						2. to the partner's longer

Board: 47	North:	South:	W	N	E	S
Dealer: East	♠ 765	♠ KJT432			1NT	2♦ <sup>1</sup>
Vul: N-S	♥ J83	♥ KT7	Pass	2♠	All Pass	
North HCP: 8	♦ QJ94	♦ A				
South HCP: 14+2	♣ A76	♣ K54				1. Multi-Landy, Multi
Contract: 2♠ North						

**Board: 44**      ♠ 9      RHO is dealer. You bid second.

Dealer: East      ♥ AKT84      East (RHO) opens 1NT if possible.

Vul: E-W      ♦ QJ964

HCP: 10+2      ♣ 65

---

**Board: 45**      ♠ Q      RHO is dealer. You bid second.

Dealer: East      ♥ KQT983      East (RHO) opens 1NT if possible.

Vul: Both      ♦ K97

HCP: 15+2      ♣ AJ7

---

**Board: 46**      ♠ Q8764      LHO is dealer.

Dealer: West      ♥ 43      West (LHO) opens 1NT if possible.

Vul: N-S      ♦ AJ2      East (RHO) bids 3♣ if possible.

HCP: 8+1      ♣ J86      East (RHO) bids 4♣ if possible.

East (RHO) Doubles 4♥ if possible.

---

**Board: 47**      ♠ KJT432      RHO is dealer. You bid second.

Dealer: East      ♥ KT7      East (RHO) opens 1NT if possible.

Vul: N-S      ♦ A

HCP: 14+2      ♣ K54

## Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ QJT72	♠ 9			1NT	2♥ <sup>1</sup>
Vul: E-W	♥ 3	♥ AKT84	Pass	2NT	Pass	3♦
North HCP: 8+1	♦ 752	♦ QJ964		All Pass		
South HCP: 10+2	♣ KQ74	♣ 65				1. Multi-Landy, 5M-4m
Contract: 3♦ South						

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ T7653	♠ Q			1NT	2♦ <sup>1</sup>
Vul: Both	♥ J74	♥ KQT983	Pass	2♠	Pass	2NT
North HCP: 8+1	♦ A54	♦ K97	Pass	3♥	Pass	3NT
South HCP: 15+2	♣ K4	♣ AJ7	Pass	4♥	All Pass	
Contract: 4♥ North						1. Multi-Landy, Multi

Board: 46	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ Q8764	1NT	2♦ <sup>1</sup>	Pass	2♥ <sup>2</sup>
Vul: N-S	♥ AJT87652	♥ 43	Pass	Pass	3♣	Pass
North HCP: 11+4	♦ QT	♦ AJ2	Pass	3♥	4♣	4♥
South HCP: 8+1	♣ 3	♣ J86	Pass	Pass	X	All Pass
Contract: 4♥X South						1. Multi-Landy, Multi
						2. to the partner's longer

Board: 47	North:	South:	W	N	E	S
Dealer: East	♠ 765	♠ KJT432			1NT	2♦ <sup>1</sup>
Vul: N-S	♥ J83	♥ KT7	Pass	2♠	All Pass	
North HCP: 8	♦ QJ94	♦ A				
South HCP: 14+2	♣ A76	♣ K54				1. Multi-Landy, Multi
Contract: 2♠ North						

**Board: 48**      ♠ Q      Partner is dealer.

Dealer: South      ♥ JT6      West (RHO) bids 2♦ if possible.

Vul: N-S      ♦ KJ42

HCP: 10+1      ♣ KT432

---

**Board: 49**      ♠ AKT9643      RHO is dealer. You bid second.

Dealer: West      ♥ Q      West (RHO) opens 1NT if possible.

Vul: E-W      ♦ A53

HCP: 15+3      ♣ Q5

---

**Board: 50**      ♠ K42      You are dealer.

Dealer: North      ♥ 82      East (LHO) bids 2♥ if possible.

Vul: None      ♦ AKJ

HCP: 17+1      ♣ KQJ74

## Both hands (Answers Page)

### Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ T9				1NT
Vul: N-S	♥ JT6	♥ AK72	2♦ <sup>1</sup>	2NT <sup>2</sup>	Pass	3♣
North HCP: 10+1	♦ KJ42	♦ AT53	Pass	3NT	All Pass	
South HCP: 15	♣ KT432	♣ A95				
Contract: 3NT North			1. Multi-Landy, Multi			
			2. Lebensohl after 1NT			

### Board: 49

	North:	South:	W	N	E	S
Dealer: West	♠ AKT9643	♠ J	1NT	2♦ <sup>1</sup>	Pass	2♥ <sup>2</sup>
Vul: E-W	♥ Q	♥ JT52	Pass	3♠	All Pass	
North HCP: 15+3	♦ A53	♦ J942				
South HCP: 4	♣ Q5	♣ J864	1. Multi-Landy, Multi			
Contract: 3♠ North			2. to the partner's longer			

### Board: 50

	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ Q9753	1NT	2♥ <sup>1</sup>	2♠	
Vul: None	♥ 82	♥ K6	Pass	3♠	All Pass	
North HCP: 17+1	♦ AKJ	♦ T9				
South HCP: 5+1	♣ KQJ74	♣ 9632	1. Multi-Landy, 5M-4m			
Contract: 3♠ North						

**Board: 48**      ♠ T9      You are dealer.

Dealer: South      ♥ AK72      West (LHO) bids 2♦ if possible.

Vul: N-S      ♦ AT53

HCP: 15      ♣ A95

---

**Board: 49**      ♠ J      LHO is dealer.

Dealer: West      ♥ JT52      West (LHO) opens 1NT if possible.

Vul: E-W      ♦ J942

HCP: 4      ♣ J864

---

**Board: 50**      ♠ Q9753      Partner is dealer.

Dealer: North      ♥ K6      East (RHO) bids 2♥ if possible.

Vul: None      ♦ T9

HCP: 5+1      ♣ 9632

## Both hands (Answers Page)

**Board: 48**

	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ T9				1NT
Vul: N-S	♥ JT6	♥ AK72	2♦ <sup>1</sup>	2NT <sup>2</sup>	Pass	3♣
North HCP: 10+1	♦ KJ42	♦ AT53	Pass	3NT	All Pass	
South HCP: 15	♣ KT432	♣ A95				
Contract: 3NT North			1. Multi-Landy, Multi			
			2. Lebensohl after 1NT			

**Board: 49**

	North:	South:	W	N	E	S
Dealer: West	♠ AKT9643	♠ J	1NT	2♦ <sup>1</sup>	Pass	2♥ <sup>2</sup>
Vul: E-W	♥ Q	♥ JT52	Pass	3♠	All Pass	
North HCP: 15+3	♦ A53	♦ J942				
South HCP: 4	♣ Q5	♣ J864	1. Multi-Landy, Multi			
Contract: 3♠ North			2. to the partner's longer			

**Board: 50**

	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ Q9753	1NT	2♥ <sup>1</sup>	2♠	
Vul: None	♥ 82	♥ K6	Pass	3♠	All Pass	
North HCP: 17+1	♦ AKJ	♦ T9				
South HCP: 5+1	♣ KQJ74	♣ 9632	1. Multi-Landy, 5M-4m			
Contract: 3♠ North						