

North hands

Exit_Transfers

Board: 1	♠ J96542	LHO is dealer.
Dealer: East	♥ 6	East (LHO) opens 1NT if possible.
Vul: None	♦ QT4	West (RHO) bids 2♣ if possible.
HCP: 3+2	♣ 863	West (RHO) bids 3♣ if possible.
Board: 2	♠ K9873	Partner is dealer.
Dealer: South	♥ 7654	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ 72	
HCP: 5+1	♣ Q7	
Board: 3	♠ A32	You are dealer.
Dealer: North	♥ AK9	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ JT932	
HCP: 16+1	♣ A8	
Board: 4	♠ T	LHO is dealer.
Dealer: East	♥ T632	East (LHO) opens 1NT if possible.
Vul: E-W	♦ KJ64	West (RHO) bids 2♥ if possible.
HCP: 5	♣ J842	East (LHO) bids 2♠ if possible.
Board: 5	♠ AJ87	You are dealer.
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 is dealer. You bid second.
Dealer: East	♥ A975	East (RHO) opens 1NT if possible.
Vul: None	♦ A72	West (LHO) bids 2♣ if possible.
HCP: 15	♣ T9	West (LHO) bids 3♣ if possible.

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

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

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

Board: 5	♠ Q63	Partner is dealer.
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

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Board: 6	♠ KT53	RHO is dealer. You bid second.
Dealer: West	♥ QT	West (RHO) opens 1NT if possible.
Vul: Both	♦ AK9	
HCP: 20	♣ AKJ6	

Board: 7	♠ 632	LHO is dealer.
Dealer: East	♥ T9875	East (LHO) opens 1NT if possible.
Vul: None	♦ AJT5	
HCP: 5+1	♣ 4	

Board: 8	♠ KJ964	RHO is dealer. You bid second.
Dealer: West	♥ AJ6	West (RHO) opens 1NT if possible.
Vul: Both	♦ KQ	
HCP: 18+1	♣ A65	

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

Board: 10	♠ A984	RHO is dealer. You bid second.
Dealer: West	♥ AT8	West (RHO) opens 1NT if possible.
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 is dealer.

Dealer: West ♥ J9742 West (LHO) opens 1NT if possible.

Vul: Both ♦ 42

HCP: 1+1 ♣ 83

Board: 7 ♠ Q975 RHO is dealer. You bid second.

Dealer: East ♥ KQ32 East (RHO) opens 1NT if possible.

Vul: None ♦ KQ9

HCP: 16 ♣ A7

Board: 8 ♠ 873 LHO is dealer.

Dealer: West ♥ QT432 West (LHO) opens 1NT if possible.

Vul: Both ♦ J4

HCP: 5+1 ♣ QT3

Board: 9 ♠ JT875 Partner is dealer.

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

Vul: None ♦ QT642

HCP: 7+2 ♣ 64

Board: 10 ♠ 3 LHO is dealer.

Dealer: West ♥ Q962 West (LHO) opens 1NT if possible.

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						

North hands

Exit_Transfers

Board: 11	♠ KQJ64	You are dealer.
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 is dealer. You bid second.
Dealer: West	♥ Q32	West (RHO) opens 1NT if possible.
Vul: E-W	♦ AKQ	
HCP: 18	♣ KT43	

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

Board: 14	♠ 652	RHO is dealer. You bid second.
Dealer: West	♥ JT65	West (RHO) opens 1NT if possible.
Vul: None	♦ AK9	
HCP: 15	♣ AK5	

Board: 15	♠ J93	You are dealer.
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 is dealer.
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 is dealer.
Dealer: West	♥ J954	West (LHO) opens 1NT if possible.
Vul: E-W	♦ J92	
HCP: 5+1	♣ Q	

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

Board: 14	♠ J4	LHO is dealer.
Dealer: West	♥ AQ943	West (LHO) opens 1NT if possible.
Vul: None	♦ 653	
HCP: 7+1	♣ 862	

Board: 15	♠ 762	Partner is dealer.
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 is dealer. You bid second.

Dealer: West ♥ AKQ8 West (RHO) opens 1NT if possible.

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

HCP: 18 ♣ Q764

Board: 17 ♠ K4 You are dealer.

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

Vul: Both ♦ KJT72

HCP: 15+1 ♣ KQ8

Board: 18 ♠ K3 Partner is dealer.

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

Vul: N-S ♦ 64

HCP: 7+1 ♣ A764

Board: 19 ♠ 74 LHO is dealer.

Dealer: East ♥ Q76 East (LHO) opens 1NT if possible.

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

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

Board: 20 ♠ KT7 You are dealer.

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	♠ AJQ5				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 is dealer.
Dealer: West	♥ T542	West (LHO) opens 1NT if possible.
Vul: N-S	♦ 95	East (RHO) Doubles 2♠ if possible.
HCP: 1+2	♣ 8	
Board: 17	♠ T9	Partner is dealer.
Dealer: North	♥ T8764	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ Q5	
HCP: 3+1	♣ JT94	
Board: 18	♠ AQJ5	You are dealer.
Dealer: South	♥ JT	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ AKT7	
HCP: 17	♣ Q32	
Board: 19	♠ K832	RHO is dealer. You bid second.
Dealer: East	♥ AT5	East (RHO) opens 1NT if possible.
Vul: N-S	♦ AJ75	West (LHO) bids 2♥ if possible.
HCP: 15	♣ K9	East (RHO) bids 2♠ if possible.
Board: 20	♠ 653	Partner is dealer.
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	♠ AJQ5				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 is dealer.
Dealer: East	♥ T97	East (LHO) opens 1NT if possible.
Vul: None	♦ J95	West (RHO) Redoubles if possible.
HCP: 3+1	♣ T9872	West (RHO) Doubles 2♣ if possible.

Board: 22	♠ KJ6	RHO is dealer. You bid second.
Dealer: West	♥ AJ2	West (RHO) opens 1NT if possible.
Vul: N-S	♦ AQJ4	East (LHO) bids 2♦ if possible.
HCP: 20	♣ AT2	West (RHO) bids 2♥ if possible.

Board: 23	♠ AQ3	You are dealer.
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 are dealer.
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 are dealer.
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 is dealer. You bid second.
Dealer: East	♥ AK86	East (RHO) opens 1NT if possible.
Vul: None	♦ A74	West (LHO) Redoubles if possible.
HCP: 15	♣ K5	West (LHO) Doubles 2♣ if possible.
 Board: 22	 ♠ 52	 LHO is dealer.
Dealer: West	♥ QT5	West (LHO) opens 1NT if possible.
Vul: N-S	♦ 86	East (RHO) bids 2♦ if possible.
HCP: 5+2	♣ QJ7653	West (LHO) bids 2♥ if possible.
 Board: 23	 ♠ J84	 Partner is dealer.
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 is dealer.
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 is dealer.
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 is dealer.
Dealer: South	♥ 86	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ AQJ7654	
HCP: 7+3	♣ 42	

Board: 27	♠ T8	LHO is dealer.
Dealer: East	♥ QJT65	East (LHO) opens 1NT if possible.
Vul: None	♦ JT97	
HCP: 4+1	♣ 54	

Board: 28	♠ AT86	RHO is dealer. You bid second.
Dealer: West	♥ 62	West (RHO) opens 1NT if possible.
Vul: E-W	♦ AK42	
HCP: 15	♣ A74	

Board: 29	♠ K2	LHO is dealer.
Dealer: East	♥ 852	East (LHO) opens 1NT if possible.
Vul: N-S	♦ Q83	
HCP: 8+1	♣ K8643	

Board: 30	♠ K5	RHO is dealer. You bid second.
Dealer: West	♥ A87	West (RHO) opens 1NT if possible.
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 are dealer.
Dealer: South	♥ KJT9	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ K93	
HCP: 15	♣ A65	
Board: 27	♠ KQ75	RHO is dealer. You bid second.
Dealer: East	♥ K42	East (RHO) opens 1NT if possible.
Vul: None	♦ AK54	
HCP: 18	♣ K3	
Board: 28	♠ 72	LHO is dealer.
Dealer: West	♥ QJ843	West (LHO) opens 1NT if possible.
Vul: E-W	♦ QT7	
HCP: 6+1	♣ JT8	
Board: 29	♠ AQ4	RHO is dealer. You bid second.
Dealer: East	♥ KJ763	East (RHO) opens 1NT if possible.
Vul: N-S	♦ A42	
HCP: 16+1	♣ Q5	
Board: 30	♠ T93	LHO is dealer.
Dealer: West	♥ T	West (LHO) opens 1NT if possible.
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 is dealer.
Dealer: East	♥ JT	East (LHO) opens 1NT if possible.
Vul: Both	♦ 542	West (RHO) bids 2♦ if possible.
HCP: 7+1	♣ A62	
Board: 32	♠ 973	RHO is dealer. You bid second.
Dealer: West	♥ K8	West (RHO) opens 1NT if possible.
Vul: N-S	♦ KQT5	East (LHO) Redoubles if possible.
HCP: 17	♣ AKQ9	
Board: 33	♠ T32	Partner is dealer.
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 are dealer.
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 are dealer.
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 is dealer. You bid second.
Dealer: East	♥ Q43	East (RHO) opens 1NT if possible.
Vul: Both	♦ AQJ	West (LHO) bids 2♦ if possible.
HCP: 15	♣ QT95	

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

Board: 33	♠ KJ5	You are dealer.
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 is dealer.
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 is dealer.
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 is dealer. You bid second.
Dealer: West	♥ KT3	West (RHO) opens 1NT if possible.
Vul: Both	♦ K973	
HCP: 15	♣ K6	
Board: 37	♠ AQ8	RHO is dealer. You bid second.
Dealer: West	♥ KQ86	West (RHO) opens 1NT if possible.
Vul: None	♦ AJ	East (LHO) bids 3♣ if possible.
HCP: 17	♣ JT62	West (RHO) bids 3♦ if possible.
Board: 38	♠ KJ3	RHO is dealer. You bid second.
Dealer: West	♥ QJT	West (RHO) opens 1NT if possible.
Vul: E-W	♦ K742	
HCP: 17	♣ AK9	
Board: 39	♠ Q8753	LHO is dealer.
Dealer: East	♥ 8	East (LHO) opens 1NT if possible.
Vul: N-S	♦ T43	West (RHO) Redoubles if possible.
HCP: 2+1	♣ 7543	
Board: 40	♠ J642	RHO is dealer. You bid second.
Dealer: West	♥ AK2	West (RHO) opens 1NT if possible.
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 is dealer.
Dealer: West	♥ QJ72	West (LHO) opens 1NT if possible.
Vul: Both	♦ T85	
HCP: 6	♣ Q972	
Board: 37	♠ K9732	LHO is dealer.
Dealer: West	♥ A43	West (LHO) opens 1NT if possible.
Vul: None	♦ 74	East (RHO) bids 3♣ if possible.
HCP: 7+1	♣ 984	West (LHO) bids 3♦ if possible.
Board: 38	♠ AT972	LHO is dealer.
Dealer: West	♥ 732	West (LHO) opens 1NT if possible.
Vul: E-W	♦ J6	
HCP: 5+1	♣ 875	
Board: 39	♠ AK	RHO is dealer. You bid second.
Dealer: East	♥ Q942	East (RHO) opens 1NT if possible.
Vul: N-S	♦ AQ86	West (LHO) Redoubles if possible.
HCP: 16	♣ J92	
Board: 40	♠ 985	LHO is dealer.
Dealer: West	♥ Q98	West (LHO) opens 1NT if possible.
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 is dealer.

Dealer: East ♥ 82

East (LHO) opens 1NT if possible.

Vul: E-W ♦ 653

HCP: 4+1 ♣ J75

Board: 42 ♠ A6

You are dealer.

Dealer: North ♥ A853

East (LHO) Doubles 1NT if possible.

Vul: E-W ♦ 732

HCP: 15 ♣ AKT5

Board: 43 ♠ KQ6

You are dealer.

Dealer: North ♥ KJ5

East (LHO) Doubles 1NT if possible.

Vul: E-W ♦ AQ76

HCP: 16 ♣ J42

Board: 44 ♠ J6

RHO is dealer. You bid second.

Dealer: West ♥ A953

West (RHO) opens 1NT if possible.

Vul: None ♦ KQJ8

HCP: 18 ♣ AK7

Board: 45 ♠ J86

You are dealer.

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 is dealer. You bid second.

Dealer: East ♥ AKT97 East (RHO) opens 1NT if possible.

Vul: E-W ♦ KJ9

HCP: 16+1 ♣ KQ3

Board: 42 ♠ 874 Partner is dealer.

Dealer: North ♥ J7642 East (RHO) Doubles 1NT if possible.

Vul: E-W ♦ QJ5

HCP: 5+1 ♣ J4

Board: 43 ♠ 42 Partner is dealer.

Dealer: North ♥ 9743 East (RHO) Doubles 1NT if possible.

Vul: E-W ♦ T42

HCP: 2 ♣ QT93

Board: 44 ♠ 95432 LHO is dealer.

Dealer: West ♥ T74 West (LHO) opens 1NT if possible.

Vul: None ♦ A954

HCP: 4+1 ♣ T

Board: 45 ♠ K2 Partner is dealer.

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 2. automat			
Contract: 3♦ North						

North hands

Exit_Transfers

Board: 46	♠ AKQJ7	RHO is dealer. You bid second.
Dealer: West	♥ K72	West (RHO) opens 1NT if possible.
Vul: Both	♦ AK	
HCP: 21+1	♣ J53	

Board: 47	♠ Q543	LHO is dealer.
Dealer: East	♥ 2	East (LHO) opens 1NT if possible.
Vul: None	♦ T5432	East (LHO) Redoubles if possible.
HCP: 7+1	♣ KQ5	West (RHO) bids 2♣ if possible.

Board: 48	♠ 965	RHO is dealer. You bid second.
Dealer: West	♥ AQ7	West (RHO) opens 1NT if possible.
Vul: E-W	♦ AKJT7	East (LHO) Redoubles if possible.
HCP: 17+1	♣ K5	

Board: 49	♠ QJT82	LHO is dealer.
Dealer: East	♥ J9832	East (LHO) opens 1NT if possible.
Vul: N-S	♦ -	
HCP: 4+2	♣ 953	

Board: 50	♠ QT	You are dealer.
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 is dealer.
Dealer: West	♥ JT94	West (LHO) opens 1NT if possible.
Vul: Both	♦ J9653	
HCP: 2+1	♣ T8	
Board: 47	♠ KT	RHO is dealer. You bid second.
Dealer: East	♥ Q643	East (RHO) opens 1NT if possible.
Vul: None	♦ AKQJ	East (RHO) Redoubles if possible.
HCP: 16	♣ JT9	West (LHO) bids 2♣ if possible.
Board: 48	♠ J4	LHO is dealer.
Dealer: West	♥ 9843	West (LHO) opens 1NT if possible.
Vul: E-W	♦ 865	East (RHO) Redoubles if possible.
HCP: 2	♣ J986	
Board: 49	♠ A96	RHO is dealer. You bid second.
Dealer: East	♥ A5	East (RHO) opens 1NT if possible.
Vul: N-S	♦ JT8	
HCP: 18+1	♣ AKQT2	
Board: 50	♠ 7532	Partner is dealer.
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