

<b>Board: 1</b>	♠ AK642	You are dealer.
Dealer: North	♥ A94	The opponents are silent.
Vul: Both	♦ 98	
HCP: 20+1	♣ AKQ	

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<b>Board: 2</b>	♠ 2	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: None	♦ K9542	
HCP: 9+3	♣ KJ8762	

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<b>Board: 3</b>	♠ AQ5	You are dealer.
Dealer: North	♥ AQ65	The opponents are silent.
Vul: E-W	♦ AQ98	
HCP: 21	♣ K9	

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<b>Board: 4</b>	♠ K95	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ AKQT8	
HCP: 13+2	♣ J9873	

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<b>Board: 5</b>	♠ 4	Partner is dealer.
Dealer: South	♥ 4	The opponents are silent.
Vul: E-W	♦ AT9632	
HCP: 4+3	♣ T7652	

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK642	♠ -		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A94	♥ K65	Pass	3♠	Pass	3NT
North HCP: 20+1	♦ 98	♦ KQ532	All Pass			
South HCP: 8+2	♣ AKQ	♣ T9762				1. 2N-3C Puppet Stayman
Contract: 3NT South						
<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 2	♠ AQJ				2NT
Vul: None	♥ Q	♥ AKT3	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 9+3	♦ K9542	♦ 86	Pass	6♣	All Pass	
South HCP: 20	♣ KJ8762	♣ AQ95				1. Minor Suit Transfers after 2NT
Contract: 6♣ North						2. automat
<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ5	♠ 6		2NT	Pass	3♠ <sup>1</sup>
Vul: E-W	♥ AQ65	♥ 7	Pass	4♣ <sup>2</sup>	Pass	6♣
North HCP: 21	♦ AQ98	♦ JT653	All Pass			
South HCP: 6+3	♣ K9	♣ AJ7654				1. Minor Suit Transfers after 2NT
Contract: 6♣ South						2. automat
<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K95	♠ AQJ42				2NT
Vul: N-S	♥ -	♥ AK5	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13+2	♦ AKQT8	♦ 72	Pass	6♠	All Pass	
South HCP: 21+1	♣ J9873	♣ AK5				1. 2N-3C Puppet Stayman
Contract: 6♠ North						
<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ KT5				2NT
Vul: E-W	♥ 4	♥ A73	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 4+3	♦ AT9632	♦ KQJ5	Pass	6♦	All Pass	
South HCP: 20	♣ T7652	♣ AK9				1. Minor Suit Transfers after 2NT
Contract: 6♦ North						2. automat

## South hands

## 2N\_and\_MSS

<b>Board: 1</b>	♠ -	Partner is dealer.
Dealer: North	♥ K65	The opponents are silent.
Vul: Both	♦ KQ532	
HCP: 8+2	♣ T9762	

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<b>Board: 2</b>	♠ AQJ	You are dealer.
Dealer: South	♥ AKT3	The opponents are silent.
Vul: None	♦ 86	
HCP: 20	♣ AQ95	

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<b>Board: 3</b>	♠ 6	Partner is dealer.
Dealer: North	♥ 7	The opponents are silent.
Vul: E-W	♦ JT653	
HCP: 6+3	♣ AJ7654	

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<b>Board: 4</b>	♠ AQJ42	You are dealer.
Dealer: South	♥ AK5	The opponents are silent.
Vul: N-S	♦ 72	
HCP: 21+1	♣ AK5	

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<b>Board: 5</b>	♠ KT5	You are dealer.
Dealer: South	♥ A73	The opponents are silent.
Vul: E-W	♦ KQJ5	
HCP: 20	♣ AK9	

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK642	♠ -		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A94	♥ K65	Pass	3♠	Pass	3NT
North HCP: 20+1	♦ 98	♦ KQ532	All Pass			
South HCP: 8+2	♣ AKQ	♣ T9762				1. 2N-3C Puppet Stayman
Contract: 3NT South						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 2	♠ AQJ				2NT
Vul: None	♥ Q	♥ AKT3	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 9+3	♦ K9542	♦ 86	Pass	6♣	All Pass	
South HCP: 20	♣ KJ8762	♣ AQ95				1. Minor Suit Transfers after 2NT
Contract: 6♣ North						2. automat

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ5	♠ 6		2NT	Pass	3♠ <sup>1</sup>
Vul: E-W	♥ AQ65	♥ 7	Pass	4♣ <sup>2</sup>	Pass	6♣
North HCP: 21	♦ AQ98	♦ JT653	All Pass			
South HCP: 6+3	♣ K9	♣ AJ7654				1. Minor Suit Transfers after 2NT
Contract: 6♣ South						2. automat

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K95	♠ AQJ42				2NT
Vul: N-S	♥ -	♥ AK5	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13+2	♦ AKQT8	♦ 72	Pass	6♠	All Pass	
South HCP: 21+1	♣ J9873	♣ AK5				1. 2N-3C Puppet Stayman
Contract: 6♠ North						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ KT5				2NT
Vul: E-W	♥ 4	♥ A73	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 4+3	♦ AT9632	♦ KQJ5	Pass	6♦	All Pass	
South HCP: 20	♣ T7652	♣ AK9				1. Minor Suit Transfers after 2NT
Contract: 6♦ North						2. automat

**Board: 6**      ♠ AKQ5      You are dealer.

Dealer: North      ♥ T53      The opponents are silent.

Vul: N-S      ♦ Q6

HCP: 20      ♣ AKQ9

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**Board: 7**      ♠ 7      Partner is dealer.

Dealer: South      ♥ J      East (LHO) Doubles 3♠ if possible.

Vul: N-S      ♦ 986543      West (RHO) Doubles 6♦ if possible.

HCP: 5+3      ♣ AT952

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**Board: 8**      ♠ AJT6      You are dealer.

Dealer: North      ♥ KQ86      The opponents are silent.

Vul: None      ♦ AK7

HCP: 20      ♣ K2

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**Board: 9**      ♠ 6      Partner is dealer.

Dealer: South      ♥ 8      The opponents are silent.

Vul: Both      ♦ KQ9872

HCP: 8+3      ♣ QJ972

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ5	♠ 7		2NT	Pass	3♠ <sup>1</sup>
Vul: N-S	♥ T53	♥ 9	Pass	4♣ <sup>2</sup>	Pass	5♦
North HCP: 20	♦ Q6	♦ K98543	All Pass			
South HCP: 4+3	♣ AKQ9	♣ JT764				
Contract: 5♦ South			1. Minor Suit Transfers after 2NT			
			2. automat			

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7	♠ AQ32				2NT
Vul: N-S	♥ J	♥ AQ7	Pass	3♠ <sup>1</sup>	X	4♣ <sup>2</sup>
North HCP: 5+3	♦ 986543	♦ KQJT	Pass	6♦	Pass	Pass
South HCP: 20	♣ AT952	♣ Q8	X	All Pass		
Contract: 6♦ X North			1. Minor Suit Transfers after 2NT			
			2. automat			

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJT6	♠ 53		2NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ KQ86	♥ -	Pass	4♣ <sup>2</sup>	Pass	5♦
North HCP: 20	♦ AK7	♦ QJT962	All Pass			
South HCP: 4+3	♣ K2	♣ J9765				
Contract: 5♦ South			1. Minor Suit Transfers after 2NT			
			2. automat			

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 6	♠ AQJ7				2NT
Vul: Both	♥ 8	♥ AKT3	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 8+3	♦ KQ9872	♦ 64	Pass	6♦	All Pass	
South HCP: 21	♣ QJ972	♣ AK4				
Contract: 6♦ North			1. Minor Suit Transfers after 2NT			
			2. automat			

## South hands

## 2N\_and\_MSS

<b>Board: 6</b>	♠ 7	Partner is dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: N-S	♦ K98543	
HCP: 4+3	♣ JT764	

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<b>Board: 7</b>	♠ AQ32	You are dealer.
Dealer: South	♥ AQ7	East (RHO) Doubles 3♠ if possible.
Vul: N-S	♦ KQJT	West (LHO) Doubles 6♦ if possible.
HCP: 20	♣ Q8	

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<b>Board: 8</b>	♠ 53	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ QJT962	
HCP: 4+3	♣ J9765	

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<b>Board: 9</b>	♠ AQJ7	You are dealer.
Dealer: South	♥ AKT3	The opponents are silent.
Vul: Both	♦ 64	
HCP: 21	♣ AK4	

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ5	♠ 7		2NT	Pass	3♠ <sup>1</sup>
Vul: N-S	♥ T53	♥ 9	Pass	4♣ <sup>2</sup>	Pass	5♦
North HCP: 20	♦ Q6	♦ K98543	All Pass			
South HCP: 4+3	♣ AKQ9	♣ JT764				
Contract: 5♦ South			1. Minor Suit Transfers after 2NT			
			2. automat			

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7	♠ AQ32				2NT
Vul: N-S	♥ J	♥ AQ7	Pass	3♠ <sup>1</sup>	X	4♣ <sup>2</sup>
North HCP: 5+3	♦ 986543	♦ KQJT	Pass	6♦	Pass	Pass
South HCP: 20	♣ AT952	♣ Q8	X	All Pass		
Contract: 6♦ X North			1. Minor Suit Transfers after 2NT			
			2. automat			

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJT6	♠ 53		2NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ KQ86	♥ -	Pass	4♣ <sup>2</sup>	Pass	5♦
North HCP: 20	♦ AK7	♦ QJT962	All Pass			
South HCP: 4+3	♣ K2	♣ J9765				
Contract: 5♦ South			1. Minor Suit Transfers after 2NT			
			2. automat			

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 6	♠ AQJ7				2NT
Vul: Both	♥ 8	♥ AKT3	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 8+3	♦ KQ9872	♦ 64	Pass	6♦	All Pass	
South HCP: 21	♣ QJ972	♣ AK4				
Contract: 6♦ North			1. Minor Suit Transfers after 2NT			
			2. automat			

**Board: 10**      ♠ 4      Partner is dealer.

Dealer: South      ♥ 5      East (LHO) Doubles 3♠ if possible.

Vul: N-S      ♦ KT653

HCP: 5+3      ♣ QT9765

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**Board: 11**      ♠ 5      Partner is dealer.

Dealer: South      ♥ Q      The opponents are silent.

Vul: N-S      ♦ KT8652

HCP: 6+3      ♣ J9754

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**Board: 12**      ♠ T3      Partner is dealer.

Dealer: South      ♥ -      The opponents are silent.

Vul: None      ♦ JT642

HCP: 4+3      ♣ QJ7642

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**Board: 13**      ♠ T      Partner is dealer.

Dealer: South      ♥ 7      The opponents are silent.

Vul: N-S      ♦ QJT973

HCP: 4+3      ♣ J8652

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**Board: 14**      ♠ J      Partner is dealer.

Dealer: South      ♥ J      The opponents are silent.

Vul: Both      ♦ KT865

HCP: 9+3      ♣ KJT932

## Both hands (Answers Page)

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ J932				2NT
Vul: N-S	♥ 5	♥ AQ86	Pass	3 ♠ <sup>1</sup>	X	4 ♣ <sup>2</sup>
North HCP: 5+3	♦ KT653	♦ AQ8	Pass	6 ♣	All Pass	
South HCP: 20	♣ QT9765	♣ AK				
Contract: 6♣ North						1. Minor Suit Transfers after 2NT 2. automat

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 5	♠ AKT6				2NT
Vul: N-S	♥ Q	♥ 762	Pass	3 ♠ <sup>1</sup>	Pass	4 ♣ <sup>2</sup>
North HCP: 6+3	♦ KT8652	♦ AQ9	Pass	6 ♦	All Pass	
South HCP: 20	♣ J9754	♣ AK8				
Contract: 6♦ North						1. Minor Suit Transfers after 2NT 2. automat

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T3	♠ KQ42				2NT
Vul: None	♥ -	♥ AK75	Pass	3 ♠ <sup>1</sup>	Pass	4 ♣ <sup>2</sup>
North HCP: 4+3	♦ JT642	♦ Q9	Pass	5 ♣	All Pass	
South HCP: 21	♣ QJ7642	♣ AK5				
Contract: 5♣ North						1. Minor Suit Transfers after 2NT 2. automat

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T	♠ AJ4				2NT
Vul: N-S	♥ 7	♥ K93	Pass	3 ♠ <sup>1</sup>	Pass	4 ♣ <sup>2</sup>
North HCP: 4+3	♦ QJT973	♦ K62	Pass	5 ♦	All Pass	
South HCP: 20	♣ J8652	♣ AKQ4				
Contract: 5♦ North						1. Minor Suit Transfers after 2NT 2. automat

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J	♠ AQ87				2NT
Vul: Both	♥ J	♥ QT2	Pass	3 ♠ <sup>1</sup>	Pass	4 ♣ <sup>2</sup>
North HCP: 9+3	♦ KT865	♦ AQ9	Pass	6 ♣	All Pass	
South HCP: 20	♣ KJT932	♣ AQ6				
Contract: 6♣ North						1. Minor Suit Transfers after 2NT 2. automat

<b>Board: 10</b>	♠ J932	You are dealer.
Dealer: South	♥ AQ86	East (RHO) Doubles 3♠ if possible.
Vul: N-S	♦ AQ8	
HCP: 20	♣ AK	
<b>Board: 11</b>	♠ AKT6	You are dealer.
Dealer: South	♥ 762	The opponents are silent.
Vul: N-S	♦ AQ9	
HCP: 20	♣ AK8	
<b>Board: 12</b>	♠ KQ42	You are dealer.
Dealer: South	♥ AK75	The opponents are silent.
Vul: None	♦ Q9	
HCP: 21	♣ AK5	
<b>Board: 13</b>	♠ AJ4	You are dealer.
Dealer: South	♥ K93	The opponents are silent.
Vul: N-S	♦ K62	
HCP: 20	♣ AKQ4	
<b>Board: 14</b>	♠ AQ87	You are dealer.
Dealer: South	♥ QT2	The opponents are silent.
Vul: Both	♦ AQ9	
HCP: 20	♣ AQ6	

## Both hands (Answers Page)

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ J932				2NT
Vul: N-S	♥ 5	♥ AQ86	Pass	3 ♠ <sup>1</sup>	X	4 ♣ <sup>2</sup>
North HCP: 5+3	♦ KT653	♦ AQ8	Pass	6 ♣	All Pass	
South HCP: 20	♣ QT9765	♣ AK				
Contract: 6♣ North						1. Minor Suit Transfers after 2NT 2. automat

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 5	♠ AKT6				2NT
Vul: N-S	♥ Q	♥ 762	Pass	3 ♠ <sup>1</sup>	Pass	4 ♣ <sup>2</sup>
North HCP: 6+3	♦ KT8652	♦ AQ9	Pass	6 ♦	All Pass	
South HCP: 20	♣ J9754	♣ AK8				
Contract: 6♦ North						1. Minor Suit Transfers after 2NT 2. automat

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T3	♠ KQ42				2NT
Vul: None	♥ -	♥ AK75	Pass	3 ♠ <sup>1</sup>	Pass	4 ♣ <sup>2</sup>
North HCP: 4+3	♦ JT642	♦ Q9	Pass	5 ♣	All Pass	
South HCP: 21	♣ QJ7642	♣ AK5				
Contract: 5♣ North						1. Minor Suit Transfers after 2NT 2. automat

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T	♠ AJ4				2NT
Vul: N-S	♥ 7	♥ K93	Pass	3 ♠ <sup>1</sup>	Pass	4 ♣ <sup>2</sup>
North HCP: 4+3	♦ QJT973	♦ K62	Pass	5 ♦	All Pass	
South HCP: 20	♣ J8652	♣ AKQ4				
Contract: 5♦ North						1. Minor Suit Transfers after 2NT 2. automat

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J	♠ AQ87				2NT
Vul: Both	♥ J	♥ QT2	Pass	3 ♠ <sup>1</sup>	Pass	4 ♣ <sup>2</sup>
North HCP: 9+3	♦ KT865	♦ AQ9	Pass	6 ♣	All Pass	
South HCP: 20	♣ KJT932	♣ AQ6				
Contract: 6♣ North						1. Minor Suit Transfers after 2NT 2. automat

**Board: 15**      ♠ AK86      You are dealer.

Dealer: North      ♥ AQT9      The opponents are silent.

Vul: N-S      ♦ AJ3

HCP: 21      ♣ K7

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**Board: 16**      ♠ 4      Partner is dealer.

Dealer: South      ♥ J      The opponents are silent.

Vul: N-S      ♦ Q9875

HCP: 6+3      ♣ KT9852

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**Board: 17**      ♠ JT83      You are dealer.

Dealer: North      ♥ AKQ      The opponents are silent.

Vul: None      ♦ A9

HCP: 20      ♣ AQ74

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**Board: 18**      ♠ AQJ4      You are dealer.

Dealer: North      ♥ AQ4      The opponents are silent.

Vul: E-W      ♦ T75

HCP: 20      ♣ AK4

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**Board: 19**      ♠ 7      Partner is dealer.

Dealer: South      ♥ 3      The opponents are silent.

Vul: Both      ♦ K96532

HCP: 5+3      ♣ Q9752

## Both hands (Answers Page)

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK86	♠ T		2NT	Pass	3♠ <sup>1</sup>
Vul: N-S	♥ AQT9	♥ 6	Pass	4♣ <sup>2</sup>	Pass	6♣
North HCP: 21	♦ AJ3	♦ T9874	All Pass			
South HCP: 4+3	♣ K7	♣ A86542				
Contract: 6♣ South			1. Minor Suit Transfers after 2NT			
			2. automat			

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ AQJT				2NT
Vul: N-S	♥ J	♥ 64	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 6+3	♦ Q9875	♦ AKJ2	Pass	6♣	All Pass	
South HCP: 20	♣ KT9852	♣ AJ4				
Contract: 6♣ North			1. Minor Suit Transfers after 2NT			
			2. automat			

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT83	♠ -		2NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ AKQ	♥ 74	Pass	4♣ <sup>2</sup>	Pass	5♣
North HCP: 20	♦ A9	♦ J8762	All Pass			
South HCP: 4+3	♣ AQ74	♣ KT9852				
Contract: 5♣ South			1. Minor Suit Transfers after 2NT			
			2. automat			

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ4	♠ 5		2NT	Pass	3♠ <sup>1</sup>
Vul: E-W	♥ AQ4	♥ J	Pass	4♣ <sup>2</sup>	Pass	6♦
North HCP: 20	♦ T75	♦ AJ8643	All Pass			
South HCP: 9+3	♣ AK4	♣ QJ832				
Contract: 6♦ South			1. Minor Suit Transfers after 2NT			
			2. automat			

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7	♠ A832				2NT
Vul: Both	♥ 3	♥ AQ2	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 5+3	♦ K96532	♦ AQJT	Pass	6♦	All Pass	
South HCP: 21	♣ Q9752	♣ A6				
Contract: 6♦ North			1. Minor Suit Transfers after 2NT			
			2. automat			

## South hands

## 2N\_and\_MSS

<b>Board: 15</b>	♠ T	Partner is dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: N-S	♦ T9874	
HCP: 4+3	♣ A86542	

---

<b>Board: 16</b>	♠ AQJT	You are dealer.
Dealer: South	♥ 64	The opponents are silent.
Vul: N-S	♦ AKJ2	
HCP: 20	♣ AJ4	

---

<b>Board: 17</b>	♠ -	Partner is dealer.
Dealer: North	♥ 74	The opponents are silent.
Vul: None	♦ J8762	
HCP: 4+3	♣ KT9852	

---

<b>Board: 18</b>	♠ 5	Partner is dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: E-W	♦ AJ8643	
HCP: 9+3	♣ QJ832	

---

<b>Board: 19</b>	♠ A832	You are dealer.
Dealer: South	♥ AQ2	The opponents are silent.
Vul: Both	♦ AQJT	
HCP: 21	♣ A6	

## Both hands (Answers Page)

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK86	♠ T		2NT	Pass	3♠ <sup>1</sup>
Vul: N-S	♥ AQT9	♥ 6	Pass	4♣ <sup>2</sup>	Pass	6♣
North HCP: 21	♦ AJ3	♦ T9874	All Pass			
South HCP: 4+3	♣ K7	♣ A86542				
Contract: 6♣ South			1. Minor Suit Transfers after 2NT			
			2. automat			

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ AQJT				2NT
Vul: N-S	♥ J	♥ 64	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 6+3	♦ Q9875	♦ AKJ2	Pass	6♣	All Pass	
South HCP: 20	♣ KT9852	♣ AJ4				
Contract: 6♣ North			1. Minor Suit Transfers after 2NT			
			2. automat			

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT83	♠ -		2NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ AKQ	♥ 74	Pass	4♣ <sup>2</sup>	Pass	5♣
North HCP: 20	♦ A9	♦ J8762	All Pass			
South HCP: 4+3	♣ AQ74	♣ KT9852				
Contract: 5♣ South			1. Minor Suit Transfers after 2NT			
			2. automat			

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ4	♠ 5		2NT	Pass	3♠ <sup>1</sup>
Vul: E-W	♥ AQ4	♥ J	Pass	4♣ <sup>2</sup>	Pass	6♦
North HCP: 20	♦ T75	♦ AJ8643	All Pass			
South HCP: 9+3	♣ AK4	♣ QJ832				
Contract: 6♦ South			1. Minor Suit Transfers after 2NT			
			2. automat			

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7	♠ A832				2NT
Vul: Both	♥ 3	♥ AQ2	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 5+3	♦ K96532	♦ AQJT	Pass	6♦	All Pass	
South HCP: 21	♣ Q9752	♣ A6				
Contract: 6♦ North			1. Minor Suit Transfers after 2NT			
			2. automat			

<b>Board: 20</b>	♠ J7	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: E-W	♦ QJ954	
HCP: 5+3	♣ JT5432	

---

<b>Board: 21</b>	♠ 93	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: None	♦ J98762	
HCP: 4+3	♣ KT984	

---

<b>Board: 22</b>	♠ KQ92	You are dealer.
Dealer: North	♥ AKQ4	The opponents are silent.
Vul: Both	♦ K4	
HCP: 21	♣ A53	

---

<b>Board: 23</b>	♠ AQJ52	You are dealer.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: None	♦ AQ6	
HCP: 21+1	♣ Q7	

---

<b>Board: 24</b>	♠ 8	Partner is dealer.
Dealer: South	♥ 4	East (LHO) Doubles 3♠ if possible.
Vul: N-S	♦ 98754	
HCP: 4+3	♣ KJ9852	

## Both hands (Answers Page)

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J7	♠ AK62				2NT
Vul: E-W	♥ -	♥ KQ7	Pass	3 ♠ <sup>1</sup>	Pass	4 ♣ <sup>2</sup>
North HCP: 5+3	♦ QJ954	♦ A6	Pass	5 ♣	All Pass	
South HCP: 20	♣ JT5432	♣ A987				
Contract: 5 ♣ North			1.	Minor Suit Transfers after 2NT		
			2.	automat		

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 93	♠ KQJ				2NT
Vul: None	♥ -	♥ AKQ7	Pass	3 ♠ <sup>1</sup>	Pass	4 ♣ <sup>2</sup>
North HCP: 4+3	♦ J98762	♦ Q43	Pass	5 ♦	All Pass	
South HCP: 21	♣ KT984	♣ A65				
Contract: 5 ♦ North			1.	Minor Suit Transfers after 2NT		
			2.	automat		

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ92	♠ 4		2NT	Pass	3 ♠ <sup>1</sup>
Vul: Both	♥ AKQ4	♥ T	Pass	4 ♣ <sup>2</sup>	Pass	6 ♦
North HCP: 21	♦ K4	♦ QJ8762	All Pass			
South HCP: 5+3	♣ A53	♣ Q9876				
Contract: 6 ♦ South			1.	Minor Suit Transfers after 2NT		
			2.	automat		

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ52	♠ 4		2NT	Pass	3 ♠ <sup>1</sup>
Vul: None	♥ AQ2	♥ J	Pass	4 ♣ <sup>2</sup>	Pass	6 ♣
North HCP: 21+1	♦ AQ6	♦ J9874	All Pass			
South HCP: 5+3	♣ Q7	♣ KT9864				
Contract: 6 ♣ South			1.	Minor Suit Transfers after 2NT		
			2.	automat		

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8	♠ K62				2NT
Vul: N-S	♥ 4	♥ AQJ5	Pass	3 ♠ <sup>1</sup>	X	4 ♣ <sup>2</sup>
North HCP: 4+3	♦ 98754	♦ AT2	Pass	6 ♣	All Pass	
South HCP: 20	♣ KJ9852	♣ AQ4				
Contract: 6 ♣ North			1.	Minor Suit Transfers after 2NT		
			2.	automat		

## South hands

## 2N\_and\_MSS

<b>Board: 20</b>	♠ AK62	You are dealer.
Dealer: South	♥ KQ7	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 20	♣ A987	
<b>Board: 21</b>	♠ KQJ	You are dealer.
Dealer: South	♥ AKQ7	The opponents are silent.
Vul: None	♦ Q43	
HCP: 21	♣ A65	
<b>Board: 22</b>	♠ 4	Partner is dealer.
Dealer: North	♥ T	The opponents are silent.
Vul: Both	♦ QJ8762	
HCP: 5+3	♣ Q9876	
<b>Board: 23</b>	♠ 4	Partner is dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ J9874	
HCP: 5+3	♣ KT9864	
<b>Board: 24</b>	♠ K62	You are dealer.
Dealer: South	♥ AQJ5	East (RHO) Doubles 3♠ if possible.
Vul: N-S	♦ AT2	
HCP: 20	♣ AQ4	

## Both hands (Answers Page)

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J7	♠ AK62				2NT
Vul: E-W	♥ -	♥ KQ7	Pass	3 ♠ <sup>1</sup>	Pass	4 ♣ <sup>2</sup>
North HCP: 5+3	♦ QJ954	♦ A6	Pass	5 ♣	All Pass	
South HCP: 20	♣ JT5432	♣ A987				
Contract: 5 ♣ North			1.	Minor Suit Transfers after 2NT		
			2.	automat		

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 93	♠ KQJ				2NT
Vul: None	♥ -	♥ AKQ7	Pass	3 ♠ <sup>1</sup>	Pass	4 ♣ <sup>2</sup>
North HCP: 4+3	♦ J98762	♦ Q43	Pass	5 ♦	All Pass	
South HCP: 21	♣ KT984	♣ A65				
Contract: 5 ♦ North			1.	Minor Suit Transfers after 2NT		
			2.	automat		

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ92	♠ 4		2NT	Pass	3 ♠ <sup>1</sup>
Vul: Both	♥ AKQ4	♥ T	Pass	4 ♣ <sup>2</sup>	Pass	6 ♦
North HCP: 21	♦ K4	♦ QJ8762	All Pass			
South HCP: 5+3	♣ A53	♣ Q9876				
Contract: 6 ♦ South			1.	Minor Suit Transfers after 2NT		
			2.	automat		

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ52	♠ 4		2NT	Pass	3 ♠ <sup>1</sup>
Vul: None	♥ AQ2	♥ J	Pass	4 ♣ <sup>2</sup>	Pass	6 ♣
North HCP: 21+1	♦ AQ6	♦ J9874	All Pass			
South HCP: 5+3	♣ Q7	♣ KT9864				
Contract: 6 ♣ South			1.	Minor Suit Transfers after 2NT		
			2.	automat		

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8	♠ K62				2NT
Vul: N-S	♥ 4	♥ AQJ5	Pass	3 ♠ <sup>1</sup>	X	4 ♣ <sup>2</sup>
North HCP: 4+3	♦ 98754	♦ AT2	Pass	6 ♣	All Pass	
South HCP: 20	♣ KJ9852	♣ AQ4				
Contract: 6 ♣ North			1.	Minor Suit Transfers after 2NT		
			2.	automat		

<b>Board: 25</b>	♠ 3	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: E-W	♦ AJT762	
HCP: 10+3	♣ QJ932	

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<b>Board: 26</b>	♠ AT7	You are dealer.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: N-S	♦ KQ7	
HCP: 20	♣ AK92	

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<b>Board: 27</b>	♠ 2	Partner is dealer.
Dealer: South	♥ 9	East (LHO) Doubles 3♠ if possible.
Vul: None	♦ AT9765	
HCP: 5+3	♣ J9765	

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<b>Board: 28</b>	♠ AQ754	You are dealer.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: E-W	♦ AQ	
HCP: 20+1	♣ QJ5	

## Both hands (Answers Page)

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 3	♠ AK42				2NT
Vul: E-W	♥ Q	♥ AT87	Pass	3 ♠ <sup>1</sup>	Pass	4 ♣ <sup>2</sup>
North HCP: 10+3	♦ AJT762	♦ Q93	Pass	6 ♦	All Pass	
South HCP: 20	♣ QJ932	♣ AK				
Contract: 6♦ North			1.	Minor Suit Transfers after 2NT		
			2.	automat		

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT7	♠ 9		2NT	Pass	3 ♠ <sup>1</sup>
Vul: N-S	♥ KJ9	♥ 8	Pass	4 ♣ <sup>2</sup>	Pass	5 ♦
North HCP: 20	♦ KQ7	♦ J85432	All Pass			
South HCP: 4+3	♣ AK92	♣ QJT75				
Contract: 5♦ South			1.	Minor Suit Transfers after 2NT		
			2.	automat		

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 2	♠ AQ63				2NT
Vul: None	♥ 9	♥ AK76	Pass	3 ♠ <sup>1</sup>	X	4 ♣ <sup>2</sup>
North HCP: 5+3	♦ AT9765	♦ QJ2	Pass	6 ♦	All Pass	
South HCP: 20	♣ J9765	♣ A4				
Contract: 6♦ North			1.	Minor Suit Transfers after 2NT		
			2.	automat		

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ754	♠ 82		2NT	Pass	3 ♠ <sup>1</sup>
Vul: E-W	♥ KQ5	♥ -	Pass	4 ♣ <sup>2</sup>	Pass	5 ♦
North HCP: 20+1	♦ AQ	♦ KJT984	All Pass			
South HCP: 4+3	♣ QJ5	♣ T9843				
Contract: 5♦ South			1.	Minor Suit Transfers after 2NT		
			2.	automat		

## South hands

## 2N\_and\_MSS

<b>Board: 25</b>	♠ AK42	You are dealer.
Dealer: South	♥ AT87	The opponents are silent.
Vul: E-W	♦ Q93	
HCP: 20	♣ AK	
<b>Board: 26</b>	♠ 9	Partner is dealer.
Dealer: North	♥ 8	The opponents are silent.
Vul: N-S	♦ J85432	
HCP: 4+3	♣ QJT75	
<b>Board: 27</b>	♠ AQ63	You are dealer.
Dealer: South	♥ AK76	East (RHO) Doubles 3♠ if possible.
Vul: None	♦ QJ2	
HCP: 20	♣ A4	
<b>Board: 28</b>	♠ 82	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: E-W	♦ KJT984	
HCP: 4+3	♣ T9843	

## Both hands (Answers Page)

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 3	♠ AK42				2NT
Vul: E-W	♥ Q	♥ AT87	Pass	3 ♠ <sup>1</sup>	Pass	4 ♣ <sup>2</sup>
North HCP: 10+3	♦ AJT762	♦ Q93	Pass	6 ♦	All Pass	
South HCP: 20	♣ QJ932	♣ AK				
Contract: 6♦ North			1.	Minor Suit Transfers after 2NT		
			2.	automat		

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT7	♠ 9		2NT	Pass	3 ♠ <sup>1</sup>
Vul: N-S	♥ KJ9	♥ 8	Pass	4 ♣ <sup>2</sup>	Pass	5 ♦
North HCP: 20	♦ KQ7	♦ J85432	All Pass			
South HCP: 4+3	♣ AK92	♣ QJT75				
Contract: 5♦ South			1.	Minor Suit Transfers after 2NT		
			2.	automat		

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 2	♠ AQ63				2NT
Vul: None	♥ 9	♥ AK76	Pass	3 ♠ <sup>1</sup>	X	4 ♣ <sup>2</sup>
North HCP: 5+3	♦ AT9765	♦ QJ2	Pass	6 ♦	All Pass	
South HCP: 20	♣ J9765	♣ A4				
Contract: 6♦ North			1.	Minor Suit Transfers after 2NT		
			2.	automat		

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ754	♠ 82		2NT	Pass	3 ♠ <sup>1</sup>
Vul: E-W	♥ KQ5	♥ -	Pass	4 ♣ <sup>2</sup>	Pass	5 ♦
North HCP: 20+1	♦ AQ	♦ KJT984	All Pass			
South HCP: 4+3	♣ QJ5	♣ T9843				
Contract: 5♦ South			1.	Minor Suit Transfers after 2NT		
			2.	automat		