

## North hands

## Ned's 2 Spades

<b>Board: 1</b>	♠ AQT84	You are dealer.
Dealer: North	♥ JT6	The opponents are silent.
Vul: E-W	♦ AKJ	
HCP: 15+1	♣ 54	

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<b>Board: 2</b>	♠ K63	Partner is dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ J75	
HCP: 15+2	♣ AQJT42	

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<b>Board: 3</b>	♠ AJ98	You are dealer.
Dealer: North	♥ KQ94	The opponents are silent.
Vul: None	♦ AQ8	
HCP: 16	♣ T6	

## 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	♠ AQT84	♠ K6		1NT	Pass	2 ♠ <sup>1</sup>
Vul: E-W	♥ JT6	♥ 94	Pass	3 ♣ <sup>2</sup>	Pass	4 ♠ <sup>3</sup>
North HCP: 15+1	♦ AKJ	♦ Q63	Pass	5 ♣	All Pass	
South HCP: 14+2	♣ 54	♣ AKQT62				
Contract: 5♣ North			1. 1N-2S transfer to clubs			
			2. automat			
			3. Cue bid, a !S stopper			

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K63	♠ AQ5				1NT
Vul: Both	♥ A	♥ QT64	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 15+2	♦ J75	♦ AQT9	Pass	4 ♥ <sup>3</sup>	Pass	4 ♠ <sup>4</sup>
South HCP: 17	♣ AQJT42	♣ K5	Pass	4NT <sup>5</sup>	Pass	5 ♣ <sup>6</sup>
Contract: 6♣ North			Pass	6 ♣	All Pass	
			1. 1N-2S transfer to clubs			
			2. automat			
			3. Cue bid, a !H stopper			
			4. Cue bid, a !D stopper			
			5. Blackwood 0314, for !C			
			6. A=0/5 or 3/5			

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ98	♠ Q		1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ KQ94	♥ 5	Pass	3 ♣ <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 16	♦ AQ8	♦ K962	Pass	5 ♥ <sup>4</sup>	Pass	6 ♣
South HCP: 13+3	♣ T6	♣ AKJ9853	All Pass			
Contract: 6♣ South			1. 1N-2S transfer to clubs			
			2. automat			
			3. Blackwood 0314, for !C			
			4. A=2/5 or 5/5, Q(C)=0			

## South hands

## Ned's 2 Spades

<b>Board: 1</b>	♠ K6	Partner is dealer.
Dealer: North	♥ 94	The opponents are silent.
Vul: E-W	♦ Q63	
HCP: 14+2	♣ AKQT62	

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<b>Board: 2</b>	♠ AQ5	You are dealer.
Dealer: South	♥ QT64	The opponents are silent.
Vul: Both	♦ AQT9	
HCP: 17	♣ K5	

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<b>Board: 3</b>	♠ Q	Partner is dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: None	♦ K962	
HCP: 13+3	♣ AKJ9853	

## 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	♠ AQT84	♠ K6		1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ JT6	♥ 94	Pass	3♣ <sup>2</sup>	Pass	4♣ <sup>3</sup>
North HCP: 15+1	♦ AKJ	♦ Q63	Pass	5♣	All Pass	
South HCP: 14+2	♣ 54	♣ AKQT62				
Contract: 5♣ North			1. 1N-2S transfer to clubs			
			2. automat			
			3. Cue bid, a !S stopper			

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K63	♠ AQ5				1NT
Vul: Both	♥ A	♥ QT64	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 15+2	♦ J75	♦ AQT9	Pass	4♥ <sup>3</sup>	Pass	4♣ <sup>4</sup>
South HCP: 17	♣ AQJT42	♣ K5	Pass	4NT <sup>5</sup>	Pass	5♣ <sup>6</sup>
Contract: 6♣ North			Pass	6♣	All Pass	
			1. 1N-2S transfer to clubs			
			2. automat			
			3. Cue bid, a !H stopper			
			4. Cue bid, a !D stopper			
			5. Blackwood 0314, for !C			
			6. A=0/5 or 3/5			

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ98	♠ Q		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ KQ94	♥ 5	Pass	3♣ <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 16	♦ AQ8	♦ K962	Pass	5♥ <sup>4</sup>	Pass	6♣
South HCP: 13+3	♣ T6	♣ AKJ9853	All Pass			
Contract: 6♣ South			1. 1N-2S transfer to clubs			
			2. automat			
			3. Blackwood 0314, for !C			
			4. A=2/5 or 5/5, Q(C)=0			

## North hands

## Ned's 2 Spades

<b>Board: 4</b>	♠ 95	Partner is dealer.
Dealer: South	♥ K2	The opponents are silent.
Vul: Both	♦ AJ7654	
HCP: 8+2	♣ T43	

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<b>Board: 5</b>	♠ K43	You are dealer.
Dealer: North	♥ Q963	The opponents are silent.
Vul: Both	♦ A65	
HCP: 16	♣ AK8	

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<b>Board: 6</b>	♠ 97	Partner is dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: N-S	♦ KJT865	
HCP: 11+2	♣ K84	

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<b>Board: 7</b>	♠ K2	You are dealer.
Dealer: North	♥ AKJ5	The opponents are silent.
Vul: E-W	♦ T85	
HCP: 15	♣ A985	

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<b>Board: 8</b>	♠ AJ9	You are dealer.
Dealer: North	♥ AQ762	West (RHO) Doubles 2♠ if possible.
Vul: Both	♦ K64	
HCP: 15+1	♣ J2	

## Both hands (Answers Page)

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 95	♠ KQ8				1NT
Vul: Both	♥ K2	♥ Q95	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+2	♦ AJ7654	♦ KQ93	Pass	3NT	All Pass	
South HCP: 17	♣ T43	♣ KQ5				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K43	♠ QT9		1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ Q963	♥ KJ8	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 16	♦ A65	♦ 7	All Pass			
South HCP: 8+2	♣ AK8	♣ QT5432		1.	1N-2S transfer to clubs	
Contract: 3NT South			2.	automat		

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 97	♠ AK53				1NT
Vul: N-S	♥ A4	♥ K63	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 11+2	♦ KJT865	♦ 932	Pass	5♦	All Pass	
South HCP: 15	♣ K84	♣ AJT		1.	1N-3C transfer to diamonds	
Contract: 5♦ North			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: North	♠ K2	♠ Q65		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ AKJ5	♥ T3	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ T85	♦ AJ7642	All Pass			
South HCP: 9+2	♣ A985	♣ Q6		1.	1N-3C transfer to diamonds	
Contract: 3NT South			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	♠ AJ9	♠ 87		1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ AQ762	♥ K9	X	Pass	Pass	3♣
North HCP: 15+1	♦ K64	♦ J72	All Pass			
South HCP: 9+2	♣ J2	♣ KQ9875		1.	1N-2S transfer to clubs	
Contract: 3♣ South			2.	automat		

## South hands

## Ned's 2 Spades

**Board: 4**      ♠ KQ8      You are dealer.

Dealer: South      ♥ Q95      The opponents are silent.

Vul: Both      ♦ KQ93

HCP: 17      ♣ KQ5

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**Board: 5**      ♠ QT9      Partner is dealer.

Dealer: North      ♥ KJ8      The opponents are silent.

Vul: Both      ♦ 7

HCP: 8+2      ♣ QT5432

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**Board: 6**      ♠ AK53      You are dealer.

Dealer: South      ♥ K63      The opponents are silent.

Vul: N-S      ♦ 932

HCP: 15      ♣ AJT

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**Board: 7**      ♠ Q65      Partner is dealer.

Dealer: North      ♥ T3      The opponents are silent.

Vul: E-W      ♦ AJ7642

HCP: 9+2      ♣ Q6

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**Board: 8**      ♠ 87      Partner is dealer.

Dealer: North      ♥ K9      West (LHO) Doubles 2♠ if possible.

Vul: Both      ♦ J72

HCP: 9+2      ♣ KQ9875

## Both hands (Answers Page)

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 95	♠ KQ8				1NT
Vul: Both	♥ K2	♥ Q95	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+2	♦ AJ7654	♦ KQ93	Pass	3NT	All Pass	
South HCP: 17	♣ T43	♣ KQ5				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K43	♠ QT9		1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ Q963	♥ KJ8	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 16	♦ A65	♦ 7	All Pass			
South HCP: 8+2	♣ AK8	♣ QT5432		1.	1N-2S transfer to clubs	
Contract: 3NT South			2.	automat		

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 97	♠ AK53				1NT
Vul: N-S	♥ A4	♥ K63	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 11+2	♦ KJT865	♦ 932	Pass	5♦	All Pass	
South HCP: 15	♣ K84	♣ AJT		1.	1N-3C transfer to diamonds	
Contract: 5♦ North			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: North	♠ K2	♠ Q65		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ AKJ5	♥ T3	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ T85	♦ AJ7642	All Pass			
South HCP: 9+2	♣ A985	♣ Q6		1.	1N-3C transfer to diamonds	
Contract: 3NT South			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	♠ AJ9	♠ 87		1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ AQ762	♥ K9	X	Pass	Pass	3♣
North HCP: 15+1	♦ K64	♦ J72	All Pass			
South HCP: 9+2	♣ J2	♣ KQ9875		1.	1N-2S transfer to clubs	
Contract: 3♣ South			2.	automat		

## North hands

## Ned's 2 Spades

<b>Board: 9</b>	♠ KQ4	You are dealer.
Dealer: North	♥ AQT2	West (RHO) Doubles 2♠ if possible.
Vul: None	♦ A754	
HCP: 15	♣ 83	
<b>Board: 10</b>	♠ K	Partner is dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: Both	♦ JT876	
HCP: 9+3	♣ KQ9864	
<b>Board: 11</b>	♠ A82	You are dealer.
Dealer: North	♥ QT3	The opponents are silent.
Vul: None	♦ KJ2	
HCP: 15	♣ AJ94	
<b>Board: 12</b>	♠ 82	Partner is dealer.
Dealer: South	♥ KT8	The opponents are silent.
Vul: Both	♦ KQT853	
HCP: 9+2	♣ J6	
<b>Board: 13</b>	♠ AKQ8	You are dealer.
Dealer: North	♥ A32	The opponents are silent.
Vul: N-S	♦ J953	
HCP: 15	♣ J9	

## Both hands (Answers Page)

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ4	♠ 5		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ AQT2	♥ J	X	Pass	Pass	4♥ <sup>2</sup>
North HCP: 15	♦ A754	♦ 983	Pass	5♣	All Pass	
South HCP: 11+4	♣ 83	♣ AKQJ9652				
Contract: 5♣ North			1. 1N-2S transfer to clubs			
			2. Cue bid, a !H stopper			

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K	♠ AQ62				1NT
Vul: Both	♥ 6	♥ A87	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 9+3	♦ JT876	♦ Q53	Pass	3NT	All Pass	
South HCP: 16	♣ KQ9864	♣ A75				
Contract: 3NT North			1. 1N-2S transfer to clubs			
			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: North	♠ A82	♠ T76		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ QT3	♥ K5	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ KJ2	♦ AQ9743	All Pass			
South HCP: 9+2	♣ AJ94	♣ 32				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			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	♠ 82	♠ KT5				1NT
Vul: Both	♥ KT8	♥ AJ965	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ KQT853	♦ A7	Pass	3NT	All Pass	
South HCP: 16+1	♣ J6	♣ AT7				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			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: North	♠ AKQ8	♠ 75		1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ A32	♥ K64	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ J953	♦ Q	All Pass			
South HCP: 9+3	♣ J9	♣ AT76532				
Contract: 3NT South			1. 1N-2S transfer to clubs			
			2. automat			

## South hands

## Ned's 2 Spades

**Board: 9**      ♠ 5      Partner is dealer.

Dealer: North      ♥ J      West (LHO) Doubles 2♠ if possible.

Vul: None      ♦ 983

HCP: 11+4      ♣ AKQJ9652

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**Board: 10**      ♠ AQ62      You are dealer.

Dealer: South      ♥ A87      The opponents are silent.

Vul: Both      ♦ Q53

HCP: 16      ♣ A75

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**Board: 11**      ♠ T76      Partner is dealer.

Dealer: North      ♥ K5      The opponents are silent.

Vul: None      ♦ AQ9743

HCP: 9+2      ♣ 32

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**Board: 12**      ♠ KT5      You are dealer.

Dealer: South      ♥ AJ965      The opponents are silent.

Vul: Both      ♦ A7

HCP: 16+1      ♣ AT7

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**Board: 13**      ♠ 75      Partner is dealer.

Dealer: North      ♥ K64      The opponents are silent.

Vul: N-S      ♦ Q

HCP: 9+3      ♣ AT76532

## Both hands (Answers Page)

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ4	♠ 5		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ AQT2	♥ J	X	Pass	Pass	4♥ <sup>2</sup>
North HCP: 15	♦ A754	♦ 983	Pass	5♣	All Pass	
South HCP: 11+4	♣ 83	♣ AKQJ9652				
Contract: 5♣ North			1. 1N-2S transfer to clubs			
			2. Cue bid, a !H stopper			

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K	♠ AQ62				1NT
Vul: Both	♥ 6	♥ A87	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 9+3	♦ JT876	♦ Q53	Pass	3NT	All Pass	
South HCP: 16	♣ KQ9864	♣ A75				
Contract: 3NT North			1. 1N-2S transfer to clubs			
			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: North	♠ A82	♠ T76		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ QT3	♥ K5	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ KJ2	♦ AQ9743	All Pass			
South HCP: 9+2	♣ AJ94	♣ 32				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			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	♠ 82	♠ KT5				1NT
Vul: Both	♥ KT8	♥ AJ965	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ KQT853	♦ A7	Pass	3NT	All Pass	
South HCP: 16+1	♣ J6	♣ AT7				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			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: North	♠ AKQ8	♠ 75		1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ A32	♥ K64	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ J953	♦ Q	All Pass			
South HCP: 9+3	♣ J9	♣ AT76532				
Contract: 3NT South			1. 1N-2S transfer to clubs			
			2. automat			

## North hands

## Ned's 2 Spades

<b>Board: 14</b>	♠ AJ
Dealer: South	♥ 84
Vul: Both	♦ QJT953
HCP: 8+2	♣ 875

Partner is dealer.  
The opponents are silent.

<b>Board: 15</b>	♠ A86
Dealer: North	♥ KQ74
Vul: None	♦ KT7
HCP: 15	♣ K53

You are dealer.  
The opponents are silent.

<b>Board: 16</b>	♠ J5
Dealer: South	♥ K32
Vul: Both	♦ T4
HCP: 10+2	♣ AQ9653

Partner is dealer.  
The opponents are silent.

<b>Board: 17</b>	♠ T7
Dealer: East	♥ K964
Vul: E-W	♦ AQJ87
HCP: 13+1	♣ QJ

LHO is dealer.  
East (LHO) opens 1NT if possible.  
West (RHO) bids 2♠ if possible.  
West (RHO) Doubles 3♦ if possible.

## Both hands (Answers Page)

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ	♠ KQ97				1NT
Vul: Both	♥ 84	♥ AK9	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+2	♦ QJT953	♦ 874	Pass	3NT	All Pass	
South HCP: 16	♣ 875	♣ AT6				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A86	♠ JT5		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQ74	♥ A5	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ KT7	♦ QJ9854	All Pass			
South HCP: 8+2	♣ K53	♣ 72		1.	1N-3C transfer to diamonds	
Contract: 3NT South			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	♠ J5	♠ AT4				1NT
Vul: Both	♥ K32	♥ 76	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 10+2	♦ T4	♦ AKJ53	Pass	3NT	All Pass	
South HCP: 16+1	♣ AQ9653	♣ KJT		1.	1N-2S transfer to clubs	
Contract: 3NT North			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: East	♠ T7	♠ Q986			1NT	Pass
Vul: E-W	♥ K964	♥ QT532	2♠ <sup>1</sup>	3♦	Pass	Pass
North HCP: 13+1	♦ AQJ87	♦ 4	X		All Pass	
South HCP: 4+1	♣ QJ	♣ 643		1.	1N-2S transfer to clubs	
Contract: 3♦ X North			2.	automat		

## South hands

## Ned's 2 Spades

<b>Board: 14</b>	♠ KQ97	You are dealer.
Dealer: South	♥ AK9	The opponents are silent.
Vul: Both	♦ 874	
HCP: 16	♣ AT6	
<b>Board: 15</b>	♠ JT5	Partner is dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: None	♦ QJ9854	
HCP: 8+2	♣ 72	
<b>Board: 16</b>	♠ AT4	You are dealer.
Dealer: South	♥ 76	The opponents are silent.
Vul: Both	♦ AKJ53	
HCP: 16+1	♣ KJT	
<b>Board: 17</b>	♠ Q986	RHO is dealer. You bid second.
Dealer: East	♥ QT532	East (RHO) opens 1NT if possible.
Vul: E-W	♦ 4	West (LHO) bids 2♠ if possible.
HCP: 4+1	♣ 643	West (LHO) Doubles 3♦ if possible.

## Both hands (Answers Page)

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ	♠ KQ97				1NT
Vul: Both	♥ 84	♥ AK9	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+2	♦ QJT953	♦ 874	Pass	3NT	All Pass	
South HCP: 16	♣ 875	♣ AT6				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A86	♠ JT5		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQ74	♥ A5	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ KT7	♦ QJ9854	All Pass			
South HCP: 8+2	♣ K53	♣ 72		1.	1N-3C transfer to diamonds	
Contract: 3NT South			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	♠ J5	♠ AT4				1NT
Vul: Both	♥ K32	♥ 76	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 10+2	♦ T4	♦ AKJ53	Pass	3NT	All Pass	
South HCP: 16+1	♣ AQ9653	♣ KJT		1.	1N-2S transfer to clubs	
Contract: 3NT North			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: East	♠ T7	♠ Q986			1NT	Pass
Vul: E-W	♥ K964	♥ QT532	2♠ <sup>1</sup>	3♦	Pass	Pass
North HCP: 13+1	♦ AQJ87	♦ 4	X		All Pass	
South HCP: 4+1	♣ QJ	♣ 643		1.	1N-2S transfer to clubs	
Contract: 3♦ X North			2.	automat		

## North hands

## Ned's 2 Spades

<b>Board: 18</b>	♠ K6	Partner is dealer.
Dealer: South	♥ 6	West (RHO) bids 2♣ if possible.
Vul: Both	♦ AT4	
HCP: 8+3	♣ JT87642	

---

<b>Board: 19</b>	♠ A52	You are dealer.
Dealer: North	♥ Q43	The opponents are silent.
Vul: Both	♦ AJ8	
HCP: 15	♣ KJ93	

---

<b>Board: 20</b>	♠ 96	Partner is dealer.
Dealer: South	♥ K54	The opponents are silent.
Vul: None	♦ K4	
HCP: 9+2	♣ QJ6432	

---

<b>Board: 21</b>	♠ 986	You are dealer.
Dealer: North	♥ KQJ6	The opponents are silent.
Vul: N-S	♦ 98	
HCP: 15	♣ AKQT	

## Both hands (Answers Page)

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K6	♠ AJT				1NT
Vul: Both	♥ 6	♥ AQT54	2♣ <sup>1</sup>	2♠ <sup>2</sup>	Pass	3♣ <sup>3</sup>
North HCP: 8+3	♦ AT4	♦ 62	Pass	5♣	All Pass	
South HCP: 15+1	♣ JT87642	♣ A93				
Contract: 5♣ North			1. Cappelletti, any 6+suit			
			2. 1N-2S transfer to clubs			
			3. automat			

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A52	♠ K3		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ Q43	♥ J	Pass	3♦ <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 15	♦ AJ8	♦ KQ75432	Pass	5♥ <sup>4</sup>	Pass	6♦
South HCP: 13+3	♣ KJ93	♣ A87	All Pass			
Contract: 6♦ South			1. 1N-3C transfer to diamonds			
			2. automat			
			3. Blackwood 0314, for !D			
			4. A=2/5 or 5/5, Q(D)=0			

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 96	♠ KQ42				1NT
Vul: None	♥ K54	♥ QJ76	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 9+2	♦ K4	♦ AJT	Pass	3NT	All Pass	
South HCP: 17	♣ QJ6432	♣ A7				
Contract: 3NT North			1. 1N-2S transfer to clubs			
			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: North	♠ 986	♠ K7		1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ KQJ6	♥ A9	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ 98	♦ J6	All Pass			
South HCP: 9+3	♣ AKQT	♣ J765432				
Contract: 3NT South			1. 1N-2S transfer to clubs			
			2. automat			

## South hands

## Ned's 2 Spades

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

Dealer: South      ♥ AQT54      West (LHO) bids 2♣ if possible.

Vul: Both      ♦ 62

HCP: 15+1      ♣ A93

---

**Board: 19**      ♠ K3      Partner is dealer.

Dealer: North      ♥ J      The opponents are silent.

Vul: Both      ♦ KQ75432

HCP: 13+3      ♣ A87

---

**Board: 20**      ♠ KQ42      You are dealer.

Dealer: South      ♥ QJ76      The opponents are silent.

Vul: None      ♦ AJT

HCP: 17      ♣ A7

---

**Board: 21**      ♠ K7      Partner is dealer.

Dealer: North      ♥ A9      The opponents are silent.

Vul: N-S      ♦ J6

HCP: 9+3      ♣ J765432

## Both hands (Answers Page)

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K6	♠ AJT				1NT
Vul: Both	♥ 6	♥ AQT54	2♣ <sup>1</sup>	2♠ <sup>2</sup>	Pass	3♣ <sup>3</sup>
North HCP: 8+3	♦ AT4	♦ 62	Pass	5♣	All Pass	
South HCP: 15+1	♣ JT87642	♣ A93				
Contract: 5♣ North			1. Cappelletti, any 6+suit			
			2. 1N-2S transfer to clubs			
			3. automat			

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A52	♠ K3		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ Q43	♥ J	Pass	3♦ <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 15	♦ AJ8	♦ KQ75432	Pass	5♥ <sup>4</sup>	Pass	6♦
South HCP: 13+3	♣ KJ93	♣ A87	All Pass			
Contract: 6♦ South			1. 1N-3C transfer to diamonds			
			2. automat			
			3. Blackwood 0314, for !D			
			4. A=2/5 or 5/5, Q(D)=0			

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 96	♠ KQ42				1NT
Vul: None	♥ K54	♥ QJ76	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 9+2	♦ K4	♦ AJT	Pass	3NT	All Pass	
South HCP: 17	♣ QJ6432	♣ A7				
Contract: 3NT North			1. 1N-2S transfer to clubs			
			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: North	♠ 986	♠ K7		1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ KQJ6	♥ A9	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ 98	♦ J6	All Pass			
South HCP: 9+3	♣ AKQT	♣ J765432				
Contract: 3NT South			1. 1N-2S transfer to clubs			
			2. automat			

## North hands

## Ned's 2 Spades

<b>Board: 22</b>	♠ K4	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: E-W	♦ T76542	
HCP: 6+3	♣ K9743	

---

<b>Board: 23</b>	♠ J8	You are dealer.
Dealer: North	♥ AQJT	The opponents are silent.
Vul: Both	♦ AJ3	
HCP: 17	♣ KJ64	

---

<b>Board: 24</b>	♠ A72	You are dealer.
Dealer: North	♥ Q76	West (RHO) Doubles 2♠ if possible.
Vul: None	♦ AK863	
HCP: 16+1	♣ K9	

---

<b>Board: 25</b>	♠ AQ3	You are dealer.
Dealer: North	♥ K52	The opponents are silent.
Vul: N-S	♦ A42	
HCP: 17	♣ AT75	

## Both hands (Answers Page)

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K4	♠ Q7				1NT
Vul: E-W	♥ -	♥ A9876	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 6+3	♦ T76542	♦ K83	All Pass			
South HCP: 15+1	♣ K9743	♣ AQT				1. 1N-3C transfer to diamonds
Contract: 3♦ South						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	♠ J8	♠ T		1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ AQJT	♥ 98	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ AJ3	♦ K764	All Pass			
South HCP: 9+2	♣ KJ64	♣ AQT873				1. 1N-2S transfer to clubs
Contract: 3NT South						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: North	♠ A72	♠ QT		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ Q76	♥ 943	X	Pass	Pass	3♣
North HCP: 16+1	♦ AK863	♦ J2	All Pass			
South HCP: 8+2	♣ K9	♣ AJT632				1. 1N-2S transfer to clubs
Contract: 3♣ South						

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ3	♠ 42		1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ K52	♥ QT7	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ A42	♦ J5	All Pass			
South HCP: 8+2	♣ AT75	♣ KQ6432				1. 1N-2S transfer to clubs
Contract: 3NT South						2. automat

## South hands

## Ned's 2 Spades

**Board: 22**      ♠ Q7      You are dealer.

Dealer: South      ♥ A9876      The opponents are silent.

Vul: E-W      ♦ K83

HCP: 15+1      ♣ AQT

---

**Board: 23**      ♠ T      Partner is dealer.

Dealer: North      ♥ 98      The opponents are silent.

Vul: Both      ♦ K764

HCP: 9+2      ♣ AQT873

---

**Board: 24**      ♠ QT      Partner is dealer.

Dealer: North      ♥ 943      West (LHO) Doubles 2♠ if possible.

Vul: None      ♦ J2

HCP: 8+2      ♣ AJT632

---

**Board: 25**      ♠ 42      Partner is dealer.

Dealer: North      ♥ QT7      The opponents are silent.

Vul: N-S      ♦ J5

HCP: 8+2      ♣ KQ6432

## Both hands (Answers Page)

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K4	♠ Q7				1NT
Vul: E-W	♥ -	♥ A9876	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 6+3	♦ T76542	♦ K83	All Pass			
South HCP: 15+1	♣ K9743	♣ AQT				1. 1N-3C transfer to diamonds
Contract: 3♦ South						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	♠ J8	♠ T		1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ AQJT	♥ 98	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ AJ3	♦ K764	All Pass			
South HCP: 9+2	♣ KJ64	♣ AQT873				1. 1N-2S transfer to clubs
Contract: 3NT South						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: North	♠ A72	♠ QT		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ Q76	♥ 943	X	Pass	Pass	3♣
North HCP: 16+1	♦ AK863	♦ J2	All Pass			
South HCP: 8+2	♣ K9	♣ AJT632				1. 1N-2S transfer to clubs
Contract: 3♣ South						

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ3	♠ 42		1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ K52	♥ QT7	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ A42	♦ J5	All Pass			
South HCP: 8+2	♣ AT75	♣ KQ6432				1. 1N-2S transfer to clubs
Contract: 3NT South						2. automat

## North hands

## Ned's 2 Spades

<b>Board: 26</b>	♠ K76	Partner is dealer.
Dealer: South	♥ 854	The opponents are silent.
Vul: N-S	♦ K	
HCP: 16+2	♣ AKQJT6	

---

<b>Board: 27</b>	♠ AQT	You are dealer.
Dealer: North	♥ J7642	The opponents are silent.
Vul: None	♦ A3	
HCP: 15+1	♣ A83	

---

<b>Board: 28</b>	♠ 62	Partner is dealer.
Dealer: South	♥ T5	West (RHO) bids 2♣ if possible.
Vul: None	♦ KT	
HCP: 8+3	♣ KQT8643	

---

<b>Board: 29</b>	♠ Q84	Partner is dealer.
Dealer: South	♥ A97	East (LHO) Doubles 3♣ if possible.
Vul: Both	♦ QJ7643	
HCP: 9+2	♣ 4	

## Both hands (Answers Page)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K76	♠ A542				1NT
Vul: N-S	♥ 854	♥ KQ72	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 16+2	♦ K	♦ AQ9	Pass	4 ♦ <sup>3</sup>	Pass	4 ♥ <sup>4</sup>
South HCP: 15	♣ AKQJT6	♣ 94	Pass	4NT <sup>5</sup>	Pass	5 ♥ <sup>6</sup>
Contract: 6♣ North			Pass	6 ♣	All Pass	

1. 1N-2S transfer to clubs
2. automat
3. Cue bid, a !D stopper
4. Cue bid, a !H stopper
5. Blackwood 0314, for !C
6. A=2/5 or 5/5, Q(C)=0

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQT	♠ K4		1NT	Pass	3 ♣ <sup>1</sup>
Vul: None	♥ J7642	♥ 3	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 15+1	♦ A3	♦ QT87654	All Pass			
South HCP: 9+3	♣ A83	♣ KJ2				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			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: South	♠ 62	♠ AKQ				1NT
Vul: None	♥ T5	♥ K63	2 ♣ <sup>1</sup>	2 ♠ <sup>2</sup>	Pass	3 ♣ <sup>3</sup>
North HCP: 8+3	♦ KT	♦ AJ653	Pass	3NT	All Pass	
South HCP: 17+1	♣ KQT8643	♣ 95				
Contract: 3NT North			1. Cappelletti, any 6+suit			
			2. 1N-2S transfer to clubs			
			3. automat			

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q84	♠ AJ97				1NT
Vul: Both	♥ A97	♥ JT3	Pass	3 ♣ <sup>1</sup>	X	Pass
North HCP: 9+2	♦ QJ7643	♦ AK	Pass	3 ♦	All Pass	
South HCP: 15	♣ 4	♣ Q763				
Contract: 3♦ North			1. 1N-3C transfer to diamonds			

## South hands

## Ned's 2 Spades

**Board: 26**      ♠ A542      You are dealer.

Dealer: South      ♥ KQ72      The opponents are silent.

Vul: N-S      ♦ AQ9

HCP: 15      ♣ 94

---

**Board: 27**      ♠ K4      Partner is dealer.

Dealer: North      ♥ 3      The opponents are silent.

Vul: None      ♦ QT87654

HCP: 9+3      ♣ KJ2

---

**Board: 28**      ♠ AKQ      You are dealer.

Dealer: South      ♥ K63      West (LHO) bids 2♣ if possible.

Vul: None      ♦ AJ653

HCP: 17+1      ♣ 95

---

**Board: 29**      ♠ AJ97      You are dealer.

Dealer: South      ♥ JT3      East (RHO) Doubles 3♣ if possible.

Vul: Both      ♦ AK

HCP: 15      ♣ Q763

## Both hands (Answers Page)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K76	♠ A542				1NT
Vul: N-S	♥ 854	♥ KQ72	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 16+2	♦ K	♦ AQ9	Pass	4 ♦ <sup>3</sup>	Pass	4 ♥ <sup>4</sup>
South HCP: 15	♣ AKQJT6	♣ 94	Pass	4NT <sup>5</sup>	Pass	5 ♥ <sup>6</sup>
Contract: 6♣ North			Pass	6 ♣	All Pass	

1. 1N-2S transfer to clubs
2. automat
3. Cue bid, a !D stopper
4. Cue bid, a !H stopper
5. Blackwood 0314, for !C
6. A=2/5 or 5/5, Q(C)=0

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQT	♠ K4		1NT	Pass	3 ♣ <sup>1</sup>
Vul: None	♥ J7642	♥ 3	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 15+1	♦ A3	♦ QT87654	All Pass			
South HCP: 9+3	♣ A83	♣ KJ2				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			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: South	♠ 62	♠ AKQ				1NT
Vul: None	♥ T5	♥ K63	2 ♣ <sup>1</sup>	2 ♠ <sup>2</sup>	Pass	3 ♣ <sup>3</sup>
North HCP: 8+3	♦ KT	♦ AJ653	Pass	3NT	All Pass	
South HCP: 17+1	♣ KQT8643	♣ 95				
Contract: 3NT North			1. Cappelletti, any 6+suit			
			2. 1N-2S transfer to clubs			
			3. automat			

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q84	♠ AJ97				1NT
Vul: Both	♥ A97	♥ JT3	Pass	3 ♣ <sup>1</sup>	X	Pass
North HCP: 9+2	♦ QJ7643	♦ AK	Pass	3 ♦	All Pass	
South HCP: 15	♣ 4	♣ Q763				
Contract: 3♦ North			1. 1N-3C transfer to diamonds			

## North hands

## Ned's 2 Spades

<b>Board: 30</b>	♠ 742	Partner is dealer.
Dealer: South	♥ 9	The opponents are silent.
Vul: None	♦ KQ98762	
HCP: 8+3	♣ K5	

---

<b>Board: 31</b>	♠ T943	You are dealer.
Dealer: North	♥ AQ96	The opponents are silent.
Vul: Both	♦ A2	
HCP: 15	♣ AJ9	

---

<b>Board: 32</b>	♠ J97	Partner is dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ AQJ862	
HCP: 8+2	♣ 943	

---

<b>Board: 33</b>	♠ KQJ6	You are dealer.
Dealer: North	♥ QJ8	The opponents are silent.
Vul: E-W	♦ AK97	
HCP: 16	♣ 65	

---

<b>Board: 34</b>	♠ KJ	Partner is dealer.
Dealer: South	♥ T6	The opponents are silent.
Vul: Both	♦ 975432	
HCP: 8+2	♣ KJ3	

## Both hands (Answers Page)

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 742	♠ AKT63				1NT
Vul: None	♥ 9	♥ A32	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+3	♦ KQ98762	♦ AJ3	Pass	3NT	All Pass	
South HCP: 16+1	♣ K5	♣ 74				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T943	♠ K		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ96	♥ 5	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ A2	♦ K98543	Pass	4♦	All Pass	
South HCP: 9+3	♣ AJ9	♣ KT432				
Contract: 4♦ North			1.	1N-3C transfer to diamonds		
			2.	automat		

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J97	♠ A543				1NT
Vul: E-W	♥ 5	♥ AQT4	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+2	♦ AQJ862	♦ KT	Pass	3NT	All Pass	
South HCP: 16	♣ 943	♣ K86				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ6	♠ 2		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ QJ8	♥ K43	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 16	♦ AK97	♦ JT8654	All Pass			
South HCP: 8+2	♣ 65	♣ KJ8				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ	♠ AT86				1NT
Vul: Both	♥ T6	♥ K9	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+2	♦ 975432	♦ AJ8	Pass	3NT	All Pass	
South HCP: 16	♣ KJ3	♣ AT87				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

## South hands

## Ned's 2 Spades

<b>Board: 30</b>	♠ AKT63	You are dealer.
Dealer: South	♥ A32	The opponents are silent.
Vul: None	♦ AJ3	
HCP: 16+1	♣ 74	

---

<b>Board: 31</b>	♠ K	Partner is dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ K98543	
HCP: 9+3	♣ KT432	

---

<b>Board: 32</b>	♠ A543	You are dealer.
Dealer: South	♥ AQT4	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 16	♣ K86	

---

<b>Board: 33</b>	♠ 2	Partner is dealer.
Dealer: North	♥ K43	The opponents are silent.
Vul: E-W	♦ JT8654	
HCP: 8+2	♣ KJ8	

---

<b>Board: 34</b>	♠ AT86	You are dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: Both	♦ AJ8	
HCP: 16	♣ AT87	

## Both hands (Answers Page)

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 742	♠ AKT63				1NT
Vul: None	♥ 9	♥ A32	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+3	♦ KQ98762	♦ AJ3	Pass	3NT	All Pass	
South HCP: 16+1	♣ K5	♣ 74				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T943	♠ K		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ96	♥ 5	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ A2	♦ K98543	Pass	4♦	All Pass	
South HCP: 9+3	♣ AJ9	♣ KT432				
Contract: 4♦ North			1.	1N-3C transfer to diamonds		
			2.	automat		

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J97	♠ A543				1NT
Vul: E-W	♥ 5	♥ AQT4	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+2	♦ AQJ862	♦ KT	Pass	3NT	All Pass	
South HCP: 16	♣ 943	♣ K86				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ6	♠ 2		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ QJ8	♥ K43	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 16	♦ AK97	♦ JT8654	All Pass			
South HCP: 8+2	♣ 65	♣ KJ8				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ	♠ AT86				1NT
Vul: Both	♥ T6	♥ K9	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+2	♦ 975432	♦ AJ8	Pass	3NT	All Pass	
South HCP: 16	♣ KJ3	♣ AT87				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

## North hands

## Ned's 2 Spades

**Board: 35**      ♠ KJ5      You are dealer.

Dealer: North      ♥ A7652      The opponents are silent.

Vul: None      ♦ 86

HCP: 15+1      ♣ AK7

---

**Board: 36**      ♠ 6      Partner is dealer.

Dealer: South      ♥ 92      The opponents are silent.

Vul: E-W      ♦ AKQT74

HCP: 14+2      ♣ AJ74

---

**Board: 37**      ♠ A62      You are dealer.

Dealer: North      ♥ QJ62      The opponents are silent.

Vul: Both      ♦ QJ9

HCP: 17      ♣ AKT

---

**Board: 38**      ♠ 974      RHO is dealer. You bid second.

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

Vul: None      ♦ 952      East (LHO) bids 3♣ if possible.

HCP: 3+1      ♣ Q9872      East (LHO) Doubles 3♠ if possible.

## Both hands (Answers Page)

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ5	♠ AQ7		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ A7652	♥ 93	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 15+1	♦ 86	♦ 72	All Pass			
South HCP: 8+2	♣ AK7	♣ QT9654				
Contract: 3NT South			1. 1N-2S transfer to clubs			
			2. automat			

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 6	♠ AT93				1NT
Vul: E-W	♥ 92	♥ AK7	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 14+2	♦ AKQT74	♦ 52	Pass	4♣ <sup>3</sup>	Pass	4♥ <sup>4</sup>
South HCP: 16	♣ AJ74	♣ KQT9	Pass	4NT <sup>5</sup>	Pass	5♥ <sup>6</sup>
Contract: 6♦ North			Pass	6♦	All Pass	
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. Cue bid, a !C stopper			
			4. Cue bid, a !H stopper			
			5. Blackwood 0314, for !D			
			6. A=2/5 or 5/5, Q(D)=0			

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A62	♠ 987		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ QJ62	♥ A8	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ QJ9	♦ A87532	All Pass			
South HCP: 8+2	♣ AKT	♣ 92				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 974	♠ AQJ852	1NT	Pass	3♣ <sup>1</sup>	3♠
Vul: None	♥ JT	♥ 7632	Pass	Pass	X	All Pass
North HCP: 3+1	♦ 952	♦ KT				
South HCP: 13+2	♣ Q9872	♣ K				
Contract: 3♠X South			1. 1N-3C transfer to diamonds			

## South hands

## Ned's 2 Spades

<b>Board: 35</b>	♠ AQ7	Partner is dealer.
Dealer: North	♥ 93	The opponents are silent.
Vul: None	♦ 72	
HCP: 8+2	♣ QT9654	

---

<b>Board: 36</b>	♠ AT93	You are dealer.
Dealer: South	♥ AK7	The opponents are silent.
Vul: E-W	♦ 52	
HCP: 16	♣ KQT9	

---

<b>Board: 37</b>	♠ 987	Partner is dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: Both	♦ A87532	
HCP: 8+2	♣ 92	

---

<b>Board: 38</b>	♠ AQJ852	LHO is dealer.
Dealer: West	♥ 7632	West (LHO) opens 1NT if possible.
Vul: None	♦ KT	East (RHO) bids 3♣ if possible.
HCP: 13+2	♣ K	East (RHO) Doubles 3♠ if possible.

## Both hands (Answers Page)

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ5	♠ AQ7		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ A7652	♥ 93	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 15+1	♦ 86	♦ 72	All Pass			
South HCP: 8+2	♣ AK7	♣ QT9654				
Contract: 3NT South			1. 1N-2S transfer to clubs			
			2. automat			

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 6	♠ AT93				1NT
Vul: E-W	♥ 92	♥ AK7	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 14+2	♦ AKQT74	♦ 52	Pass	4♣ <sup>3</sup>	Pass	4♥ <sup>4</sup>
South HCP: 16	♣ AJ74	♣ KQT9	Pass	4NT <sup>5</sup>	Pass	5♥ <sup>6</sup>
Contract: 6♦ North			Pass	6♦	All Pass	
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. Cue bid, a !C stopper			
			4. Cue bid, a !H stopper			
			5. Blackwood 0314, for !D			
			6. A=2/5 or 5/5, Q(D)=0			

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A62	♠ 987		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ QJ62	♥ A8	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ QJ9	♦ A87532	All Pass			
South HCP: 8+2	♣ AKT	♣ 92				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 974	♠ AQJ852	1NT	Pass	3♣ <sup>1</sup>	3♠
Vul: None	♥ JT	♥ 7632	Pass	Pass	X	All Pass
North HCP: 3+1	♦ 952	♦ KT				
South HCP: 13+2	♣ Q9872	♣ K				
Contract: 3♠X South			1. 1N-3C transfer to diamonds			

## North hands

## Ned's 2 Spades

**Board: 39**      ♠ A62      You are dealer.

Dealer: North      ♥ KQ42      The opponents are silent.

Vul: Both      ♦ AJ63

HCP: 16      ♣ QT

---

**Board: 40**      ♠ J      Partner is dealer.

Dealer: South      ♥ QJ3      The opponents are silent.

Vul: None      ♦ T87

HCP: 13+2      ♣ AKQ984

---

**Board: 41**      ♠ 32      You are dealer.

Dealer: North      ♥ AK54      West (RHO) Doubles 2♠ if possible.

Vul: E-W      ♦ KQJ8

HCP: 15      ♣ QT9

## Both hands (Answers Page)

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A62	♠ QJ5		1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ KQ42	♥ A	Pass	3 ♣ <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 16	♦ AJ63	♦ KQ4	Pass	5 ♠ <sup>4</sup>	Pass	7NT
South HCP: 20+2	♣ QT	♣ AKJ643	All Pass			
Contract: 7NT South						
			1. 1N-2S transfer to clubs			
			2. automat			
			3. Blackwood 0314, for !C			
			4. A=2/5 or 5/5, Q(C)=1			

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J	♠ K82				1NT
Vul: None	♥ QJ3	♥ AT2	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 13+2	♦ T87	♦ AKQ43	Pass	4 ♠ <sup>3</sup>	Pass	5 ♣
South HCP: 16+1	♣ AKQ984	♣ T3	All Pass			
Contract: 5 ♣ South						
			1. 1N-2S transfer to clubs			
			2. automat			
			3. Cue bid, a !S stopper			

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 32	♠ 9		1NT	Pass	2 ♠ <sup>1</sup>
Vul: E-W	♥ AK54	♥ 8	X	3 ♣ <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 15	♦ KQJ8	♦ A652	Pass	5 ♦ <sup>4</sup>	Pass	6 ♣
South HCP: 12+3	♣ QT9	♣ AKJ7432	All Pass			
Contract: 6 ♣ South						
			1. 1N-2S transfer to clubs			
			2. automat			
			3. Blackwood 0314, for !C			
			4. A=1/5 or 4/5			

## South hands

## Ned's 2 Spades

<b>Board:</b> 39	♠ QJ5	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: Both	♦ KQ4	
HCP: 20+2	♣ AKJ643	

---

<b>Board:</b> 40	♠ K82	You are dealer.
Dealer: South	♥ AT2	The opponents are silent.
Vul: None	♦ AKQ43	
HCP: 16+1	♣ T3	

---

<b>Board:</b> 41	♠ 9	Partner is dealer.
Dealer: North	♥ 8	West (LHO) Doubles 2♠ if possible.
Vul: E-W	♦ A652	
HCP: 12+3	♣ AKJ7432	

## Both hands (Answers Page)

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A62	♠ QJ5		1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ KQ42	♥ A	Pass	3 ♣ <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 16	♦ AJ63	♦ KQ4	Pass	5 ♠ <sup>4</sup>	Pass	7NT
South HCP: 20+2	♣ QT	♣ AKJ643	All Pass			
Contract: 7NT South			1. 1N-2S transfer to clubs			
			2. automat			
			3. Blackwood 0314, for !C			
			4. A=2/5 or 5/5, Q(C)=1			

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J	♠ K82				1NT
Vul: None	♥ QJ3	♥ AT2	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 13+2	♦ T87	♦ AKQ43	Pass	4 ♠ <sup>3</sup>	Pass	5 ♣
South HCP: 16+1	♣ AKQ984	♣ T3	All Pass			
Contract: 5♣ South			1. 1N-2S transfer to clubs			
			2. automat			
			3. Cue bid, a !S stopper			

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 32	♠ 9		1NT	Pass	2 ♠ <sup>1</sup>
Vul: E-W	♥ AK54	♥ 8	X	3 ♣ <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 15	♦ KQJ8	♦ A652	Pass	5 ♦ <sup>4</sup>	Pass	6 ♣
South HCP: 12+3	♣ QT9	♣ AKJ7432	All Pass			
Contract: 6♣ South			1. 1N-2S transfer to clubs			
			2. automat			
			3. Blackwood 0314, for !C			
			4. A=1/5 or 4/5			

## North hands

## Ned's 2 Spades

<b>Board: 42</b>	♠ AK7	Partner is dealer.
Dealer: South	♥ 9	The opponents are silent.
Vul: None	♦ QT7	
HCP: 18+2	♣ AKQ654	

---

<b>Board: 43</b>	♠ AJ85	You are dealer.
Dealer: North	♥ A83	East (LHO) bids 2♣ if possible.
Vul: E-W	♦ A5	
HCP: 15	♣ Q973	

---

<b>Board: 44</b>	♠ 53	Partner is dealer.
Dealer: South	♥ K98	The opponents are silent.
Vul: None	♦ A98654	
HCP: 9+2	♣ Q6	

---

<b>Board: 45</b>	♠ AK54	You are dealer.
Dealer: North	♥ J53	The opponents are silent.
Vul: N-S	♦ J2	
HCP: 16	♣ AKT6	

## Both hands (Answers Page)

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK7	♠ T54				1NT
Vul: None	♥ 9	♥ AK84	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 18+2	♦ QT7	♦ AK82	Pass	4 ♥ <sup>3</sup>	Pass	4 ♦ <sup>4</sup>
South HCP: 15	♣ AKQ654	♣ J7	Pass	4NT <sup>5</sup>	Pass	5 ♥ <sup>6</sup>
Contract: 7 ♣ North			Pass	7 ♣	All Pass	

1. 1N-2S transfer to clubs
2. automat
3. Cue bid, a !H stopper
4. Cue bid, a !D stopper
5. Blackwood 0314, for !C
6. A=2/5 or 5/5, Q(C)=0

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ85	♠ K		1NT	2 ♣ <sup>1</sup>	3 ♣ <sup>2</sup>
Vul: E-W	♥ A83	♥ J4	Pass	3 ♦ <sup>3</sup>	Pass	3NT
North HCP: 15	♦ A5	♦ QT9642	All Pass			
South HCP: 9+2	♣ Q973	♣ KT52				
Contract: 3NT South			1. Cappelletti, any 6+suit	2. 1N-3C transfer to diamonds		
			3. automat			

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 53	♠ AT9				1NT
Vul: None	♥ K98	♥ AJ65	Pass	3 ♣ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 9+2	♦ A98654	♦ J3	Pass	3NT	All Pass	
South HCP: 17	♣ Q6	♣ AK83				
Contract: 3NT North			1. 1N-3C transfer to diamonds	2. automat		

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK54	♠ 2		1NT	Pass	3 ♣ <sup>1</sup>
Vul: N-S	♥ J53	♥ A6	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 16	♦ J2	♦ AT9654	All Pass			
South HCP: 8+2	♣ AKT6	♣ 9842				
Contract: 3NT South			1. 1N-3C transfer to diamonds	2. automat		

## South hands

## Ned's 2 Spades

**Board: 42**      ♠ T54      You are dealer.

Dealer: South      ♥ AK84      The opponents are silent.

Vul: None      ♦ AK82

HCP: 15      ♣ J7

---

**Board: 43**      ♠ K      Partner is dealer.

Dealer: North      ♥ J4      East (RHO) bids 2♣ if possible.

Vul: E-W      ♦ QT9642

HCP: 9+2      ♣ KT52

---

**Board: 44**      ♠ AT9      You are dealer.

Dealer: South      ♥ AJ65      The opponents are silent.

Vul: None      ♦ J3

HCP: 17      ♣ AK83

---

**Board: 45**      ♠ 2      Partner is dealer.

Dealer: North      ♥ A6      The opponents are silent.

Vul: N-S      ♦ AT9654

HCP: 8+2      ♣ 9842

## Both hands (Answers Page)

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK7	♠ T54				1NT
Vul: None	♥ 9	♥ AK84	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 18+2	♦ QT7	♦ AK82	Pass	4 ♥ <sup>3</sup>	Pass	4 ♦ <sup>4</sup>
South HCP: 15	♣ AKQ654	♣ J7	Pass	4NT <sup>5</sup>	Pass	5 ♥ <sup>6</sup>
Contract: 7 ♣ North			Pass	7 ♣	All Pass	

1. 1N-2S transfer to clubs
2. automat
3. Cue bid, a !H stopper
4. Cue bid, a !D stopper
5. Blackwood 0314, for !C
6. A=2/5 or 5/5, Q(C)=0

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ85	♠ K		1NT	2 ♣ <sup>1</sup>	3 ♣ <sup>2</sup>
Vul: E-W	♥ A83	♥ J4	Pass	3 ♦ <sup>3</sup>	Pass	3NT
North HCP: 15	♦ A5	♦ QT9642	All Pass			
South HCP: 9+2	♣ Q973	♣ KT52				
Contract: 3NT South			1. Cappelletti, any 6+suit	2. 1N-3C transfer to diamonds		
			3. automat			

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 53	♠ AT9				1NT
Vul: None	♥ K98	♥ AJ65	Pass	3 ♣ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 9+2	♦ A98654	♦ J3	Pass	3NT	All Pass	
South HCP: 17	♣ Q6	♣ AK83				
Contract: 3NT North			1. 1N-3C transfer to diamonds	2. automat		

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK54	♠ 2		1NT	Pass	3 ♣ <sup>1</sup>
Vul: N-S	♥ J53	♥ A6	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 16	♦ J2	♦ AT9654	All Pass			
South HCP: 8+2	♣ AKT6	♣ 9842				
Contract: 3NT South			1. 1N-3C transfer to diamonds	2. automat		

## North hands

## Ned's 2 Spades

<b>Board: 46</b>	♠ A3	Partner is dealer.
Dealer: South	♥ T43	The opponents are silent.
Vul: Both	♦ J2	
HCP: 8+2	♣ KT8632	

---

<b>Board: 47</b>	♠ KJ	You are dealer.
Dealer: North	♥ AKJT	The opponents are silent.
Vul: N-S	♦ QJ72	
HCP: 15	♣ 543	

---

<b>Board: 48</b>	♠ 82	Partner is dealer.
Dealer: South	♥ 9	The opponents are silent.
Vul: E-W	♦ KJ9542	
HCP: 9+2	♣ KQT8	

---

<b>Board: 49</b>	♠ AT5	You are dealer.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: None	♦ AQ	
HCP: 15+1	♣ 86542	

## Both hands (Answers Page)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A3	♠ KJT85				1NT
Vul: Both	♥ T43	♥ Q76	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 8+2	♦ J2	♦ AK	Pass	3NT	All Pass	
South HCP: 16+1	♣ KT8632	♣ QJ5				
Contract: 3NT North			1.	1N-2S transfer to clubs		
			2.	automat		

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ	♠ Q5		1NT	Pass	3 ♣ <sup>1</sup>
Vul: N-S	♥ AKJT	♥ 74	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ QJ72	♦ KT9643	All Pass			
South HCP: 10+2	♣ 543	♣ KQ7				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 82	♠ AJT54				1NT
Vul: E-W	♥ 9	♥ J62	Pass	3 ♣ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 9+2	♦ KJ9542	♦ AQ	Pass	3NT	All Pass	
South HCP: 16+1	♣ KQT8	♣ A53				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT5	♠ K9		1NT	Pass	3 ♣ <sup>1</sup>
Vul: None	♥ KQ3	♥ 4	Pass	3 ♦ <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 15+1	♦ AQ	♦ KJT9874	Pass	5 ♠ <sup>4</sup>	Pass	6 ♦
South HCP: 13+3	♣ 86542	♣ AQ9	All Pass			
Contract: 6♦ South			1.	1N-3C transfer to diamonds		
			2.	automat		
			3.	Blackwood 0314, for !D		
			4.	A=2/5 or 5/5, Q(D)=1		

## South hands

## Ned's 2 Spades

**Board: 46**      ♠ KJT85      You are dealer.

Dealer: South      ♥ Q76      The opponents are silent.

Vul: Both      ♦ AK

HCP: 16+1      ♣ QJ5

---

**Board: 47**      ♠ Q5      Partner is dealer.

Dealer: North      ♥ 74      The opponents are silent.

Vul: N-S      ♦ KT9643

HCP: 10+2      ♣ KQ7

---

**Board: 48**      ♠ AJT54      You are dealer.

Dealer: South      ♥ J62      The opponents are silent.

Vul: E-W      ♦ AQ

HCP: 16+1      ♣ A53

---

**Board: 49**      ♠ K9      Partner is dealer.

Dealer: North      ♥ 4      The opponents are silent.

Vul: None      ♦ KJT9874

HCP: 13+3      ♣ AQ9

## Both hands (Answers Page)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A3	♠ KJT85				1NT
Vul: Both	♥ T43	♥ Q76	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 8+2	♦ J2	♦ AK	Pass	3NT	All Pass	
South HCP: 16+1	♣ KT8632	♣ QJ5				
Contract: 3NT North			1.	1N-2S transfer to clubs		
			2.	automat		

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ	♠ Q5		1NT	Pass	3 ♣ <sup>1</sup>
Vul: N-S	♥ AKJT	♥ 74	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ QJ72	♦ KT9643	All Pass			
South HCP: 10+2	♣ 543	♣ KQ7				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 82	♠ AJT54				1NT
Vul: E-W	♥ 9	♥ J62	Pass	3 ♣ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 9+2	♦ KJ9542	♦ AQ	Pass	3NT	All Pass	
South HCP: 16+1	♣ KQT8	♣ A53				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT5	♠ K9		1NT	Pass	3 ♣ <sup>1</sup>
Vul: None	♥ KQ3	♥ 4	Pass	3 ♦ <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 15+1	♦ AQ	♦ KJT9874	Pass	5 ♠ <sup>4</sup>	Pass	6 ♦
South HCP: 13+3	♣ 86542	♣ AQ9	All Pass			
Contract: 6♦ South			1.	1N-3C transfer to diamonds		
			2.	automat		
			3.	Blackwood 0314, for !D		
			4.	A=2/5 or 5/5, Q(D)=1		

## North hands

## Ned's 2 Spades

**Board: 50**      ♠ JT9      Partner is dealer.

Dealer: South      ♥ Q74      East (LHO) bids 3♦ if possible.

Vul: None      ♦ A

HCP: 8+2      ♣ J87654

---

**Board: 51**      ♠ 854      You are dealer.

Dealer: North      ♥ AK94      East (LHO) bids 2♣ if possible.

Vul: None      ♦ AT94

HCP: 15      ♣ A3

---

**Board: 52**      ♠ KJ4      Partner is dealer.

Dealer: South      ♥ 9      The opponents are silent.

Vul: E-W      ♦ K82

HCP: 10+2      ♣ QJT543

---

**Board: 53**      ♠ AK7      You are dealer.

Dealer: North      ♥ J75      The opponents are silent.

Vul: Both      ♦ A832

HCP: 17      ♣ AJ8

## Both hands (Answers Page)

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT9	♠ AQ3				1NT
Vul: None	♥ Q74	♥ 63	Pass	2♠ <sup>1</sup>	3♦	4♣
North HCP: 8+2	♦ A	♦ JT2	All Pass			
South HCP: 16+1	♣ J87654	♣ AKQT9				1. 1N-2S transfer to clubs
Contract: 4♣ South						

<b>Board: 51</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 854	♠ 9		1NT	2♣ <sup>1</sup>	2♠ <sup>2</sup>
Vul: None	♥ AK94	♥ Q	Pass	3♣ <sup>3</sup>	Pass	5♣
North HCP: 15	♦ AT94	♦ K873	All Pass			
South HCP: 11+3	♣ A3	♣ KQJ9742				1. Cappelletti, any 6+suit
Contract: 5♣ South						2. 1N-2S transfer to clubs
						3. automat

<b>Board: 52</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ4	♠ T762				1NT
Vul: E-W	♥ 9	♥ AK2	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 10+2	♦ K82	♦ A54	Pass	5♣	All Pass	
South HCP: 15	♣ QJT543	♣ A96				1. 1N-2S transfer to clubs
Contract: 5♣ North						2. automat

<b>Board: 53</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK7	♠ Q2		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ J75	♥ K9	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ A832	♦ KQ9764	All Pass			
South HCP: 13+2	♣ AJ8	♣ KT9				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

## South hands

## Ned's 2 Spades

**Board: 50**      ♠ AQ3      You are dealer.

Dealer: South      ♥ 63      East (RHO) bids 3♦ if possible.

Vul: None      ♦ JT2

HCP: 16+1      ♣ AKQT9

---

**Board: 51**      ♠ 9      Partner is dealer.

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

Vul: None      ♦ K873

HCP: 11+3      ♣ KQJ9742

---

**Board: 52**      ♠ T762      You are dealer.

Dealer: South      ♥ AK2      The opponents are silent.

Vul: E-W      ♦ A54

HCP: 15      ♣ A96

---

**Board: 53**      ♠ Q2      Partner is dealer.

Dealer: North      ♥ K9      The opponents are silent.

Vul: Both      ♦ KQ9764

HCP: 13+2      ♣ KT9

## Both hands (Answers Page)

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT9	♠ AQ3				1NT
Vul: None	♥ Q74	♥ 63	Pass	2♠ <sup>1</sup>	3♦	4♣
North HCP: 8+2	♦ A	♦ JT2	All Pass			
South HCP: 16+1	♣ J87654	♣ AKQT9				1. 1N-2S transfer to clubs
Contract: 4♣ South						

<b>Board: 51</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 854	♠ 9		1NT	2♣ <sup>1</sup>	2♠ <sup>2</sup>
Vul: None	♥ AK94	♥ Q	Pass	3♣ <sup>3</sup>	Pass	5♣
North HCP: 15	♦ AT94	♦ K873	All Pass			
South HCP: 11+3	♣ A3	♣ KQJ9742				1. Cappelletti, any 6+suit
Contract: 5♣ South						2. 1N-2S transfer to clubs
						3. automat

<b>Board: 52</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ4	♠ T762				1NT
Vul: E-W	♥ 9	♥ AK2	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 10+2	♦ K82	♦ A54	Pass	5♣	All Pass	
South HCP: 15	♣ QJT543	♣ A96				1. 1N-2S transfer to clubs
Contract: 5♣ North						2. automat

<b>Board: 53</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK7	♠ Q2		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ J75	♥ K9	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ A832	♦ KQ9764	All Pass			
South HCP: 13+2	♣ AJ8	♣ KT9				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

## North hands

## Ned's 2 Spades

<b>Board: 54</b>	♠ A2	Partner is dealer.
Dealer: South	♥ A8	The opponents are silent.
Vul: N-S	♦ 984	
HCP: 11+2	♣ QJ9742	

---

<b>Board: 55</b>	♠ AT5	You are dealer.
Dealer: North	♥ A85	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 15+1	♣ KT972	

---

<b>Board: 56</b>	♠ 642	Partner is dealer.
Dealer: South	♥ 754	The opponents are silent.
Vul: E-W	♦ AQJT75	
HCP: 8+2	♣ J	

---

<b>Board: 57</b>	♠ A97	You are dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: None	♦ 984	
HCP: 15	♣ AQ75	

## Both hands (Answers Page)

<b>Board: 54</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A2	♠ K93				1NT
Vul: N-S	♥ A8	♥ J96	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 11+2	♦ 984	♦ AKQ75	Pass	5 ♣	All Pass	
South HCP: 17+1	♣ QJ9742	♣ A5				1. 1N-2S transfer to clubs
Contract: 5♣ North						2. automat

<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT5	♠ 64		1NT	Pass	3 ♣ <sup>1</sup>
Vul: N-S	♥ A85	♥ J6	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 15+1	♦ AT	♦ Q98543	All Pass			
South HCP: 9+2	♣ KT972	♣ AQ5				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

<b>Board: 56</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 642	♠ AQT9				1NT
Vul: E-W	♥ 754	♥ AK32	Pass	3 ♣ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 8+2	♦ AQJT75	♦ 64	Pass	3NT	All Pass	
South HCP: 16	♣ J	♣ K74				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

<b>Board: 57</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A97	♠ K84		1NT	Pass	3 ♣ <sup>1</sup>
Vul: None	♥ KQT	♥ 2	Pass	3 ♦ <sup>2</sup>	Pass	4 ♥ <sup>3</sup>
North HCP: 15	♦ 984	♦ AKQJT5	Pass	4 ♠ <sup>4</sup>	Pass	4NT <sup>5</sup>
South HCP: 13+2	♣ AQ75	♣ 983	Pass	5 ♥ <sup>6</sup>	Pass	6 ♦
Contract: 6♦ South			All Pass			
						1. 1N-3C transfer to diamonds
						2. automat
						3. Cue bid, a !H stopper
						4. Cue bid, a !C stopper
						5. Blackwood 0314, for !D
						6. A=2/5 or 5/5, Q(D)=0

## South hands

## Ned's 2 Spades

**Board: 54**      ♠ K93      You are dealer.

Dealer: South      ♥ J96      The opponents are silent.

Vul: N-S      ♦ AKQ75

HCP: 17+1      ♣ A5

---

**Board: 55**      ♠ 64      Partner is dealer.

Dealer: North      ♥ J6      The opponents are silent.

Vul: N-S      ♦ Q98543

HCP: 9+2      ♣ AQ5

---

**Board: 56**      ♠ AQT9      You are dealer.

Dealer: South      ♥ AK32      The opponents are silent.

Vul: E-W      ♦ 64

HCP: 16      ♣ K74

---

**Board: 57**      ♠ K84      Partner is dealer.

Dealer: North      ♥ 2      The opponents are silent.

Vul: None      ♦ AKQJT5

HCP: 13+2      ♣ 983

## Both hands (Answers Page)

<b>Board: 54</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A2	♠ K93				1NT
Vul: N-S	♥ A8	♥ J96	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 11+2	♦ 984	♦ AKQ75	Pass	5 ♣	All Pass	
South HCP: 17+1	♣ QJ9742	♣ A5				1. 1N-2S transfer to clubs
Contract: 5♣ North						2. automat

<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT5	♠ 64		1NT	Pass	3 ♣ <sup>1</sup>
Vul: N-S	♥ A85	♥ J6	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 15+1	♦ AT	♦ Q98543	All Pass			
South HCP: 9+2	♣ KT972	♣ AQ5				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

<b>Board: 56</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 642	♠ AQT9				1NT
Vul: E-W	♥ 754	♥ AK32	Pass	3 ♣ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 8+2	♦ AQJT75	♦ 64	Pass	3NT	All Pass	
South HCP: 16	♣ J	♣ K74				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

<b>Board: 57</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A97	♠ K84		1NT	Pass	3 ♣ <sup>1</sup>
Vul: None	♥ KQT	♥ 2	Pass	3 ♦ <sup>2</sup>	Pass	4 ♥ <sup>3</sup>
North HCP: 15	♦ 984	♦ AKQJT5	Pass	4 ♠ <sup>4</sup>	Pass	4NT <sup>5</sup>
South HCP: 13+2	♣ AQ75	♣ 983	Pass	5 ♥ <sup>6</sup>	Pass	6 ♦
Contract: 6♦ South			All Pass			
						1. 1N-3C transfer to diamonds
						2. automat
						3. Cue bid, a !H stopper
						4. Cue bid, a !C stopper
						5. Blackwood 0314, for !D
						6. A=2/5 or 5/5, Q(D)=0

## North hands

## Ned's 2 Spades

<b>Board:</b> 58	♠ 86	Partner is dealer.
Dealer: South	♥ J7	The opponents are silent.
Vul: E-W	♦ AK8764	
HCP: 8+2	♣ 865	

---

<b>Board:</b> 59	♠ AK7	You are dealer.
Dealer: North	♥ Q97	The opponents are silent.
Vul: None	♦ JT	
HCP: 16+1	♣ KQJT8	

---

<b>Board:</b> 60	♠ Q	Partner is dealer.
Dealer: South	♥ Q8	The opponents are silent.
Vul: N-S	♦ 54	
HCP: 14+4	♣ AKQJT954	

## Both hands (Answers Page)

<b>Board: 58</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 86	♠ KJT4				1NT
Vul: E-W	♥ J7	♥ K92	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+2	♦ AK8764	♦ JT9	Pass	3NT	All Pass	
South HCP: 15	♣ 865	♣ AK3				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT North						

<b>Board: 59</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK7	♠ 5		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ Q97	♥ A54	Pass	3♦ <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 16+1	♦ JT	♦ AKQ7532	Pass	5♦ <sup>4</sup>	Pass	7NT
South HCP: 17+3	♣ KQJT8	♣ A7	All Pass			
Contract: 7NT South						1. 1N-3C transfer to diamonds 2. automat 3. Blackwood 0314, for !D 4. A=1/5 or 4/5

<b>Board: 60</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q	♠ A83				1NT
Vul: N-S	♥ Q8	♥ A2	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 14+4	♦ 54	♦ AK76	Pass	4♠ <sup>3</sup>	Pass	4NT <sup>4</sup>
South HCP: 15	♣ AKQJT954	♣ 8763	Pass	5♠ <sup>5</sup>	Pass	6♣
Contract: 6♣ South			All Pass			1. 1N-2S transfer to clubs 2. automat 3. Cue bid, a !S stopper 4. Blackwood 0314, for !C 5. A=2/5 or 5/5, Q(C)=1

## South hands

## Ned's 2 Spades

<b>Board:</b> 58	♠ KJT4	You are dealer.
Dealer: South	♥ K92	The opponents are silent.
Vul: E-W	♦ JT9	
HCP: 15	♣ AK3	

---

<b>Board:</b> 59	♠ 5	Partner is dealer.
Dealer: North	♥ A54	The opponents are silent.
Vul: None	♦ AKQ7532	
HCP: 17+3	♣ A7	

---

<b>Board:</b> 60	♠ A83	You are dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: N-S	♦ AK76	
HCP: 15	♣ 8763	

## Both hands (Answers Page)

<b>Board: 58</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 86	♠ KJT4				1NT
Vul: E-W	♥ J7	♥ K92	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+2	♦ AK8764	♦ JT9	Pass	3NT	All Pass	
South HCP: 15	♣ 865	♣ AK3				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT North						

<b>Board: 59</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK7	♠ 5		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ Q97	♥ A54	Pass	3♦ <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 16+1	♦ JT	♦ AKQ7532	Pass	5♦ <sup>4</sup>	Pass	7NT
South HCP: 17+3	♣ KQJT8	♣ A7	All Pass			
Contract: 7NT South						1. 1N-3C transfer to diamonds 2. automat 3. Blackwood 0314, for !D 4. A=1/5 or 4/5

<b>Board: 60</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q	♠ A83				1NT
Vul: N-S	♥ Q8	♥ A2	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 14+4	♦ 54	♦ AK76	Pass	4♠ <sup>3</sup>	Pass	4NT <sup>4</sup>
South HCP: 15	♣ AKQJT954	♣ 8763	Pass	5♠ <sup>5</sup>	Pass	6♣
Contract: 6♣ South			All Pass			1. 1N-2S transfer to clubs 2. automat 3. Cue bid, a !S stopper 4. Blackwood 0314, for !C 5. A=2/5 or 5/5, Q(C)=1

## North hands

## Ned's 2 Spades

**Board: 61**      ♠ AKJ98      You are dealer.

Dealer: North      ♥ J7      The opponents are silent.

Vul: N-S      ♦ AT3

HCP: 16+1      ♣ K52

---

**Board: 62**      ♠ T5      Partner is dealer.

Dealer: South      ♥ Q6      The opponents are silent.

Vul: Both      ♦ K96542

HCP: 8+2      ♣ K76

---

**Board: 63**      ♠ AK52      You are dealer.

Dealer: North      ♥ J2      The opponents are silent.

Vul: None      ♦ J95

HCP: 16      ♣ AQJ8

---

**Board: 64**      ♠ KT4      Partner is dealer.

Dealer: South      ♥ 43      The opponents are silent.

Vul: E-W      ♦ 62

HCP: 8+2      ♣ KQT974

## Both hands (Answers Page)

<b>Board: 61</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ98	♠ T6		1NT	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ J7	♥ A5	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 16+1	♦ AT3	♦ KJ9642	All Pass			
South HCP: 9+2	♣ K52	♣ J86				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT South						

<b>Board: 62</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T5	♠ AKJ32				1NT
Vul: Both	♥ Q6	♥ JT3	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+2	♦ K96542	♦ A83	Pass	3NT	Pass	4♦
South HCP: 15+1	♣ K76	♣ Q2	All Pass			
Contract: 4♦ South						1. 1N-3C transfer to diamonds 2. automat

<b>Board: 63</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK52	♠ Q8		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ J2	♥ AQT	Pass	3♦ <sup>2</sup>	Pass	4♣ <sup>3</sup>
North HCP: 16	♦ J95	♦ AQT642	Pass	4♠ <sup>4</sup>	Pass	4NT <sup>5</sup>
South HCP: 17+2	♣ AQJ8	♣ K7	Pass	5♥ <sup>6</sup>	Pass	6NT
Contract: 6NT South			All Pass			
						1. 1N-3C transfer to diamonds 2. automat 3. Cue bid, a !C stopper 4. Cue bid, a !S stopper 5. Blackwood 0314, for !D 6. A=2/5 or 5/5, Q(D)=0

<b>Board: 64</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT4	♠ A82				1NT
Vul: E-W	♥ 43	♥ AJT	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 8+2	♦ 62	♦ KQJT3	Pass	3NT	All Pass	
South HCP: 16+1	♣ KQT974	♣ J3				1. 1N-2S transfer to clubs 2. automat
Contract: 3NT North						

## South hands

## Ned's 2 Spades

<b>Board: 61</b>	♠ T6	Partner is dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: N-S	♦ KJ9642	
HCP: 9+2	♣ J86	

---

<b>Board: 62</b>	♠ AKJ32	You are dealer.
Dealer: South	♥ JT3	The opponents are silent.
Vul: Both	♦ A83	
HCP: 15+1	♣ Q2	

---

<b>Board: 63</b>	♠ Q8	Partner is dealer.
Dealer: North	♥ AQT	The opponents are silent.
Vul: None	♦ AQT642	
HCP: 17+2	♣ K7	

---

<b>Board: 64</b>	♠ A82	You are dealer.
Dealer: South	♥ AJT	The opponents are silent.
Vul: E-W	♦ KQJT3	
HCP: 16+1	♣ J3	

## Both hands (Answers Page)

<b>Board: 61</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ98	♠ T6		1NT	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ J7	♥ A5	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 16+1	♦ AT3	♦ KJ9642	All Pass			
South HCP: 9+2	♣ K52	♣ J86				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT South						

<b>Board: 62</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T5	♠ AKJ32				1NT
Vul: Both	♥ Q6	♥ JT3	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+2	♦ K96542	♦ A83	Pass	3NT	Pass	4♦
South HCP: 15+1	♣ K76	♣ Q2	All Pass			
Contract: 4♦ South						1. 1N-3C transfer to diamonds 2. automat

<b>Board: 63</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK52	♠ Q8		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ J2	♥ AQT	Pass	3♦ <sup>2</sup>	Pass	4♣ <sup>3</sup>
North HCP: 16	♦ J95	♦ AQT642	Pass	4♠ <sup>4</sup>	Pass	4NT <sup>5</sup>
South HCP: 17+2	♣ AQJ8	♣ K7	Pass	5♥ <sup>6</sup>	Pass	6NT
Contract: 6NT South			All Pass			
						1. 1N-3C transfer to diamonds 2. automat 3. Cue bid, a !C stopper 4. Cue bid, a !S stopper 5. Blackwood 0314, for !D 6. A=2/5 or 5/5, Q(D)=0

<b>Board: 64</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT4	♠ A82				1NT
Vul: E-W	♥ 43	♥ AJT	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 8+2	♦ 62	♦ KQJT3	Pass	3NT	All Pass	
South HCP: 16+1	♣ KQT974	♣ J3				1. 1N-2S transfer to clubs 2. automat
Contract: 3NT North						

## North hands

## Ned's 2 Spades

**Board: 65**      ♠ QT9      You are dealer.

Dealer: North      ♥ AQ      The opponents are silent.

Vul: Both      ♦ KQ873

HCP: 17+1      ♣ A62

---

**Board: 66**      ♠ 96      Partner is dealer.

Dealer: South      ♥ 4      The opponents are silent.

Vul: None      ♦ AKT7

HCP: 10+2      ♣ KT9743

---

**Board: 67**      ♠ AKQT      You are dealer.

Dealer: North      ♥ K85      The opponents are silent.

Vul: N-S      ♦ A63

HCP: 17      ♣ JT2

---

**Board: 68**      ♠ A75      Partner is dealer.

Dealer: South      ♥ T4      The opponents are silent.

Vul: Both      ♦ 976432

HCP: 8+2      ♣ A6

## Both hands (Answers Page)

<b>Board: 65</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT9	♠ K7		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ	♥ T92	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 17+1	♦ KQ873	♦ AJT652	All Pass			
South HCP: 8+2	♣ A62	♣ 54				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

<b>Board: 66</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 96	♠ KQJ				1NT
Vul: None	♥ 4	♥ KJT3	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 10+2	♦ AKT7	♦ Q96	Pass	3NT	All Pass	
South HCP: 16	♣ KT9743	♣ A65				
Contract: 3NT North			1. 1N-2S transfer to clubs			
			2. automat			

<b>Board: 67</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQT	♠ 72		1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ K85	♥ 9	Pass	3♣ <sup>2</sup>	Pass	5♣
North HCP: 17	♦ A63	♦ QJ97	All Pass			
South HCP: 12+2	♣ JT2	♣ AKQ643				
Contract: 5♣ South			1. 1N-2S transfer to clubs			
			2. automat			

<b>Board: 68</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A75	♠ KQJ2				1NT
Vul: Both	♥ T4	♥ 96	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+2	♦ 976432	♦ AQJ5	Pass	3NT	All Pass	
South HCP: 16	♣ A6	♣ K74				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

## South hands

## Ned's 2 Spades

<b>Board:</b> 65	♠ K7	Partner is dealer.
Dealer: North	♥ T92	The opponents are silent.
Vul: Both	♦ AJT652	
HCP: 8+2	♣ 54	

---

<b>Board:</b> 66	♠ KQJ	You are dealer.
Dealer: South	♥ KJT3	The opponents are silent.
Vul: None	♦ Q96	
HCP: 16	♣ A65	

---

<b>Board:</b> 67	♠ 72	Partner is dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: N-S	♦ QJ97	
HCP: 12+2	♣ AKQ643	

---

<b>Board:</b> 68	♠ KQJ2	You are dealer.
Dealer: South	♥ 96	The opponents are silent.
Vul: Both	♦ AQJ5	
HCP: 16	♣ K74	

## Both hands (Answers Page)

<b>Board: 65</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT9	♠ K7		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ	♥ T92	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 17+1	♦ KQ873	♦ AJT652	All Pass			
South HCP: 8+2	♣ A62	♣ 54				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

<b>Board: 66</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 96	♠ KQJ				1NT
Vul: None	♥ 4	♥ KJT3	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 10+2	♦ AKT7	♦ Q96	Pass	3NT	All Pass	
South HCP: 16	♣ KT9743	♣ A65				
Contract: 3NT North			1. 1N-2S transfer to clubs			
			2. automat			

<b>Board: 67</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQT	♠ 72		1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ K85	♥ 9	Pass	3♣ <sup>2</sup>	Pass	5♣
North HCP: 17	♦ A63	♦ QJ97	All Pass			
South HCP: 12+2	♣ JT2	♣ AKQ643				
Contract: 5♣ South			1. 1N-2S transfer to clubs			
			2. automat			

<b>Board: 68</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A75	♠ KQJ2				1NT
Vul: Both	♥ T4	♥ 96	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+2	♦ 976432	♦ AQJ5	Pass	3NT	All Pass	
South HCP: 16	♣ A6	♣ K74				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

## North hands

## Ned's 2 Spades

**Board: 69**      ♠ AK2

You are dealer.

Dealer: North      ♥ A43

The opponents are silent.

Vul: Both      ♦ J3

HCP: 16+1      ♣ KJ543

---

**Board: 70**      ♠ AT4

Partner is dealer.

Dealer: South      ♥ 642

The opponents are silent.

Vul: None      ♦ QT7543

HCP: 9+2      ♣ K

---

**Board: 71**      ♠ AT7

You are dealer.

Dealer: North      ♥ KJ

The opponents are silent.

Vul: E-W      ♦ AKQ6

HCP: 17      ♣ 9632

---

**Board: 72**      ♠ Q7

Partner is dealer.

Dealer: South      ♥ 97

West (RHO) bids 2♣ if possible.

Vul: None      ♦ AKJ

HCP: 11+2      ♣ J97652

## Both hands (Answers Page)

<b>Board: 69</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK2	♠ 6		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A43	♥ J6	Pass	3♦ <sup>2</sup>	Pass	4♣ <sup>3</sup>
North HCP: 16+1	♦ J3	♦ AKQ876	Pass	4♥ <sup>4</sup>	Pass	4NT <sup>5</sup>
South HCP: 14+2	♣ KJ543	♣ A762	Pass	5♥ <sup>6</sup>	Pass	6♦
Contract: 6♦ South			All Pass			
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. Cue bid, a !C stopper			
			4. Cue bid, a !H stopper			
			5. Blackwood 0314, for !D			
			6. A=2/5 or 5/5, Q(D)=0			

<b>Board: 70</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT4	♠ Q86				1NT
Vul: None	♥ 642	♥ AT7	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ QT7543	♦ KJ2	Pass	3NT	All Pass	
South HCP: 16	♣ K	♣ AQT6				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

<b>Board: 71</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT7	♠ J83		1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ KJ	♥ 852	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ AKQ6	♦ 5	All Pass			
South HCP: 8+2	♣ 9632	♣ AKT875				1. 1N-2S transfer to clubs
Contract: 3NT South						2. automat

<b>Board: 72</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q7	♠ A94				1NT
Vul: None	♥ 97	♥ AKJ85	2♣ <sup>1</sup>	2♠ <sup>2</sup>	Pass	3♣ <sup>3</sup>
North HCP: 11+2	♦ AKJ	♦ Q95	Pass	3NT	All Pass	
South HCP: 16+1	♣ J97652	♣ Q4				1. Cappelletti, any 6+suit
Contract: 3NT North						2. 1N-2S transfer to clubs
						3. automat

## South hands

## Ned's 2 Spades

<b>Board: 69</b>	♠ 6	Partner is dealer.
Dealer: North	♥ J6	The opponents are silent.
Vul: Both	♦ AKQ876	
HCP: 14+2	♣ A762	

---

<b>Board: 70</b>	♠ Q86	You are dealer.
Dealer: South	♥ AT7	The opponents are silent.
Vul: None	♦ KJ2	
HCP: 16	♣ AQT6	

---

<b>Board: 71</b>	♠ J83	Partner is dealer.
Dealer: North	♥ 852	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 8+2	♣ AKT875	

---

<b>Board: 72</b>	♠ A94	You are dealer.
Dealer: South	♥ AKJ85	West (LHO) bids 2♣ if possible.
Vul: None	♦ Q95	
HCP: 16+1	♣ Q4	

## Both hands (Answers Page)

<b>Board: 69</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK2	♠ 6		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A43	♥ J6	Pass	3♦ <sup>2</sup>	Pass	4♣ <sup>3</sup>
North HCP: 16+1	♦ J3	♦ AKQ876	Pass	4♥ <sup>4</sup>	Pass	4NT <sup>5</sup>
South HCP: 14+2	♣ KJ543	♣ A762	Pass	5♥ <sup>6</sup>	Pass	6♦
Contract: 6♦ South			All Pass			
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. Cue bid, a !C stopper			
			4. Cue bid, a !H stopper			
			5. Blackwood 0314, for !D			
			6. A=2/5 or 5/5, Q(D)=0			

<b>Board: 70</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT4	♠ Q86				1NT
Vul: None	♥ 642	♥ AT7	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ QT7543	♦ KJ2	Pass	3NT	All Pass	
South HCP: 16	♣ K	♣ AQT6				1. 1N-3C transfer to diamonds
Contract: 3NT North				2.	automat	

<b>Board: 71</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT7	♠ J83		1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ KJ	♥ 852	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ AKQ6	♦ 5	All Pass			
South HCP: 8+2	♣ 9632	♣ AKT875				1. 1N-2S transfer to clubs
Contract: 3NT South				2.	automat	

<b>Board: 72</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q7	♠ A94				1NT
Vul: None	♥ 97	♥ AKJ85	2♣ <sup>1</sup>	2♠ <sup>2</sup>	Pass	3♣ <sup>3</sup>
North HCP: 11+2	♦ AKJ	♦ Q95	Pass	3NT	All Pass	
South HCP: 16+1	♣ J97652	♣ Q4				1. Cappelletti, any 6+suit
Contract: 3NT North				2.	1N-2S transfer to clubs	
				3.	automat	

## North hands

## Ned's 2 Spades

**Board: 73**      ♠ AKJ      You are dealer.

Dealer: North      ♥ T5      West (RHO) Doubles 3♣ if possible.

Vul: E-W      ♦ KQ873

HCP: 15+1      ♣ Q62

---

**Board: 74**      ♠ Q86      Partner is dealer.

Dealer: South      ♥ A      The opponents are silent.

Vul: Both      ♦ Q4

HCP: 18+3      ♣ AKQJ762

---

**Board: 75**      ♠ AJT      You are dealer.

Dealer: North      ♥ AT62      The opponents are silent.

Vul: Both      ♦ AQ96

HCP: 15      ♣ T2

## Both hands (Answers Page)

<b>Board: 73</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ	♠ 7		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ T5	♥ AJ3	X	3♦ <sup>2</sup>	Pass	5♦
North HCP: 15+1	♦ KQ873	♦ T96542	All Pass			
South HCP: 9+2	♣ Q62	♣ AT5				
Contract: 5♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

<b>Board: 74</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q86	♠ AKT				1NT
Vul: Both	♥ A	♥ KQ7	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 18+3	♦ Q4	♦ K982	Pass	4♥ <sup>3</sup>	Pass	4♠ <sup>4</sup>
South HCP: 15	♣ AKQJ762	♣ T94	Pass	4NT <sup>5</sup>	Pass	5♦ <sup>6</sup>
Contract: 6NT North			Pass	6NT	All Pass	
			1. 1N-2S transfer to clubs			
			2. automat			
			3. Cue bid, a !H stopper			
			4. Cue bid, a !D stopper			
			5. Blackwood 0314, for !C			
			6. A=1/5 or 4/5			

<b>Board: 75</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJT	♠ K4		1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ AT62	♥ KQ3	Pass	3♣ <sup>2</sup>	Pass	4♥ <sup>3</sup>
North HCP: 15	♦ AQ96	♦ T3	Pass	4♠ <sup>4</sup>	Pass	4NT <sup>5</sup>
South HCP: 18+2	♣ T2	♣ AKQJ43	Pass	5♣ <sup>6</sup>	Pass	7NT
Contract: 7NT South			All Pass			
			1. 1N-2S transfer to clubs			
			2. automat			
			3. Cue bid, a !H stopper			
			4. Cue bid, a !D stopper			
			5. Blackwood 0314, for !C			
			6. A=0/5 or 3/5			

## South hands

## Ned's 2 Spades

**Board:** 73      ♠ 7      Partner is dealer.

**Dealer:** North      ♥ AJ3      West (LHO) Doubles 3♣ if possible.

**Vul:** E-W      ♦ T96542

**HCP:** 9+2      ♣ AT5

---

**Board:** 74      ♠ AKT      You are dealer.

**Dealer:** South      ♥ KQ7      The opponents are silent.

**Vul:** Both      ♦ K982

**HCP:** 15      ♣ T94

---

**Board:** 75      ♠ K4      Partner is dealer.

**Dealer:** North      ♥ KQ3      The opponents are silent.

**Vul:** Both      ♦ T3

**HCP:** 18+2      ♣ AKQJ43

## Both hands (Answers Page)

<b>Board: 73</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ	♠ 7		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ T5	♥ AJ3	X	3♦ <sup>2</sup>	Pass	5♦
North HCP: 15+1	♦ KQ873	♦ T96542	All Pass			
South HCP: 9+2	♣ Q62	♣ AT5				
Contract: 5♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

<b>Board: 74</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q86	♠ AKT				1NT
Vul: Both	♥ A	♥ KQ7	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 18+3	♦ Q4	♦ K982	Pass	4♥ <sup>3</sup>	Pass	4♠ <sup>4</sup>
South HCP: 15	♣ AKQJ762	♣ T94	Pass	4NT <sup>5</sup>	Pass	5♦ <sup>6</sup>
Contract: 6NT North			Pass	6NT	All Pass	
			1. 1N-2S transfer to clubs			
			2. automat			
			3. Cue bid, a !H stopper			
			4. Cue bid, a !D stopper			
			5. Blackwood 0314, for !C			
			6. A=1/5 or 4/5			

<b>Board: 75</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJT	♠ K4		1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ AT62	♥ KQ3	Pass	3♣ <sup>2</sup>	Pass	4♥ <sup>3</sup>
North HCP: 15	♦ AQ96	♦ T3	Pass	4♠ <sup>4</sup>	Pass	4NT <sup>5</sup>
South HCP: 18+2	♣ T2	♣ AKQJ43	Pass	5♣ <sup>6</sup>	Pass	7NT
Contract: 7NT South			All Pass			
			1. 1N-2S transfer to clubs			
			2. automat			
			3. Cue bid, a !H stopper			
			4. Cue bid, a !D stopper			
			5. Blackwood 0314, for !C			
			6. A=0/5 or 3/5			

## North hands

## Ned's 2 Spades

<b>Board:</b> 76	♠ T5	Partner is dealer.
Dealer: South	♥ 2	The opponents are silent.
Vul: None	♦ KQ8742	
HCP: 9+2	♣ A765	

---

<b>Board:</b> 77	♠ AQ2	You are dealer.
Dealer: North	♥ J9	The opponents are silent.
Vul: Both	♦ AJ764	
HCP: 17+1	♣ AJ5	

---

<b>Board:</b> 78	♠ 76	Partner is dealer.
Dealer: South	♥ KT8	The opponents are silent.
Vul: Both	♦ KQJ762	
HCP: 9+2	♣ T9	

---

<b>Board:</b> 79	♠ A754	You are dealer.
Dealer: North	♥ QT5	The opponents are silent.
Vul: None	♦ A86	
HCP: 15	♣ KQ3	

---

<b>Board:</b> 80	♠ A42	Partner is dealer.
Dealer: South	♥ 65	The opponents are silent.
Vul: Both	♦ A97654	
HCP: 9+2	♣ J4	

## Both hands (Answers Page)

<b>Board: 76</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T5	♠ AQJ3				1NT
Vul: None	♥ 2	♥ Q7	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ KQ8742	♦ AT3	Pass	3NT	All Pass	
South HCP: 17	♣ A765	♣ KJ84				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

<b>Board: 77</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ2	♠ 86		1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ J9	♥ KT4	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 17+1	♦ AJ764	♦ K9	All Pass			
South HCP: 8+2	♣ AJ5	♣ QT9764		1.	1N-2S transfer to clubs	
Contract: 3NT South			2.	automat		

<b>Board: 78</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 76	♠ AK				1NT
Vul: Both	♥ KT8	♥ J9763	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ KQJ762	♦ T85	Pass	3NT	All Pass	
South HCP: 15+1	♣ T9	♣ AK2		1.	1N-3C transfer to diamonds	
Contract: 3NT North			2.	automat		

<b>Board: 79</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A754	♠ QT		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ QT5	♥ K72	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ A86	♦ KQ7532	All Pass			
South HCP: 10+2	♣ KQ3	♣ T2		1.	1N-3C transfer to diamonds	
Contract: 3NT South			2.	automat		

<b>Board: 80</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A42	♠ T963				1NT
Vul: Both	♥ 65	♥ A87	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ A97654	♦ KQ	Pass	3NT	All Pass	
South HCP: 15	♣ J4	♣ AQ73		1.	1N-3C transfer to diamonds	
Contract: 3NT North			2.	automat		

## South hands

## Ned's 2 Spades

<b>Board:</b> 76	♠ AQJ3	You are dealer.
Dealer: South	♥ Q7	The opponents are silent.
Vul: None	♦ AT3	
HCP: 17	♣ KJ84	

---

<b>Board:</b> 77	♠ 86	Partner is dealer.
Dealer: North	♥ KT4	The opponents are silent.
Vul: Both	♦ K9	
HCP: 8+2	♣ QT9764	

---

<b>Board:</b> 78	♠ AK	You are dealer.
Dealer: South	♥ J9763	The opponents are silent.
Vul: Both	♦ T85	
HCP: 15+1	♣ AK2	

---

<b>Board:</b> 79	♠ QT	Partner is dealer.
Dealer: North	♥ K72	The opponents are silent.
Vul: None	♦ KQ7532	
HCP: 10+2	♣ T2	

---

<b>Board:</b> 80	♠ T963	You are dealer.
Dealer: South	♥ A87	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 15	♣ AQ73	

## Both hands (Answers Page)

<b>Board: 76</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T5	♠ AQJ3				1NT
Vul: None	♥ 2	♥ Q7	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ KQ8742	♦ AT3	Pass	3NT	All Pass	
South HCP: 17	♣ A765	♣ KJ84				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

<b>Board: 77</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ2	♠ 86		1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ J9	♥ KT4	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 17+1	♦ AJ764	♦ K9	All Pass			
South HCP: 8+2	♣ AJ5	♣ QT9764		1.	1N-2S transfer to clubs	
Contract: 3NT South			2.	automat		

<b>Board: 78</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 76	♠ AK				1NT
Vul: Both	♥ KT8	♥ J9763	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ KQJ762	♦ T85	Pass	3NT	All Pass	
South HCP: 15+1	♣ T9	♣ AK2		1.	1N-3C transfer to diamonds	
Contract: 3NT North			2.	automat		

<b>Board: 79</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A754	♠ QT		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ QT5	♥ K72	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ A86	♦ KQ7532	All Pass			
South HCP: 10+2	♣ KQ3	♣ T2		1.	1N-3C transfer to diamonds	
Contract: 3NT South			2.	automat		

<b>Board: 80</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A42	♠ T963				1NT
Vul: Both	♥ 65	♥ A87	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ A97654	♦ KQ	Pass	3NT	All Pass	
South HCP: 15	♣ J4	♣ AQ73		1.	1N-3C transfer to diamonds	
Contract: 3NT North			2.	automat		

## North hands

## Ned's 2 Spades

**Board: 81**      ♠ AK8      You are dealer.

Dealer: North      ♥ A932      The opponents are silent.

Vul: None      ♦ AT

HCP: 15      ♣ T852

---

**Board: 82**      ♠ 2      Partner is dealer.

Dealer: South      ♥ 93      The opponents are silent.

Vul: N-S      ♦ A42

HCP: 12+3      ♣ AKJT972

---

**Board: 83**      ♠ AJ84      You are dealer.

Dealer: North      ♥ Q32      The opponents are silent.

Vul: E-W      ♦ AQT7

HCP: 17      ♣ A8

---

**Board: 84**      ♠ 2      Partner is dealer.

Dealer: South      ♥ Q      The opponents are silent.

Vul: Both      ♦ KJT543

HCP: 6+3      ♣ T9764

## Both hands (Answers Page)

<b>Board: 81</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK8	♠ J6		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A932	♥ KQ6	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ AT	♦ QJ8762	All Pass			
South HCP: 9+2	♣ T852	♣ 73				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

<b>Board: 82</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 2	♠ AK				1NT
Vul: N-S	♥ 93	♥ QJ52	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 12+3	♦ A42	♦ KQT53	Pass	4♦ <sup>3</sup>	Pass	4♠ <sup>4</sup>
South HCP: 15+1	♣ AKJT972	♣ 65	Pass	5♣	All Pass	
Contract: 5♣ North			1. 1N-2S transfer to clubs			
			2. automat			
			3. Cue bid, a !D stopper			
			4. Cue bid, a !S stopper			

<b>Board: 83</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ84	♠ K76		1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ Q32	♥ -	Pass	3♣ <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 17	♦ AQT7	♦ K863	Pass	5♣ <sup>4</sup>	All Pass	
South HCP: 10+2	♣ A8	♣ KJT432	1. 1N-2S transfer to clubs			
Contract: 5♣ North			2. automat			
			3. Blackwood 0314, for !C			
			4. A=0/5 or 3/5			

<b>Board: 84</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 2	♠ A973				1NT
Vul: Both	♥ Q	♥ K5	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 6+3	♦ KJT543	♦ A876	All Pass			
South HCP: 15	♣ T9764	♣ KJ2	1. 1N-3C transfer to diamonds			
Contract: 3♦ South			2. automat			

## South hands

## Ned's 2 Spades

<b>Board:</b> 81	♠ J6	Partner is dealer.
Dealer: North	♥ KQ6	The opponents are silent.
Vul: None	♦ QJ8762	
HCP: 9+2	♣ 73	

---

<b>Board:</b> 82	♠ AK	You are dealer.
Dealer: South	♥ QJ52	The opponents are silent.
Vul: N-S	♦ KQT53	
HCP: 15+1	♣ 65	

---

<b>Board:</b> 83	♠ K76	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: E-W	♦ K863	
HCP: 10+2	♣ KJT432	

---

<b>Board:</b> 84	♠ A973	You are dealer.
Dealer: South	♥ K5	The opponents are silent.
Vul: Both	♦ A876	
HCP: 15	♣ KJ2	

## Both hands (Answers Page)

<b>Board: 81</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK8	♠ J6		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A932	♥ KQ6	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ AT	♦ QJ8762	All Pass			
South HCP: 9+2	♣ T852	♣ 73				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

<b>Board: 82</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 2	♠ AK				1NT
Vul: N-S	♥ 93	♥ QJ52	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 12+3	♦ A42	♦ KQT53	Pass	4♦ <sup>3</sup>	Pass	4♠ <sup>4</sup>
South HCP: 15+1	♣ AKJT972	♣ 65	Pass	5♣	All Pass	
Contract: 5♣ North			1. 1N-2S transfer to clubs			
			2. automat			
			3. Cue bid, a !D stopper			
			4. Cue bid, a !S stopper			

<b>Board: 83</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ84	♠ K76		1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ Q32	♥ -	Pass	3♣ <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 17	♦ AQT7	♦ K863	Pass	5♣ <sup>4</sup>	All Pass	
South HCP: 10+2	♣ A8	♣ KJT432	1. 1N-2S transfer to clubs			
Contract: 5♣ North			2. automat			
			3. Blackwood 0314, for !C			
			4. A=0/5 or 3/5			

<b>Board: 84</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 2	♠ A973				1NT
Vul: Both	♥ Q	♥ K5	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 6+3	♦ KJT543	♦ A876	All Pass			
South HCP: 15	♣ T9764	♣ KJ2	1. 1N-3C transfer to diamonds			
Contract: 3♦ South			2. automat			

## North hands

## Ned's 2 Spades

**Board: 85**      ♠ Q984      You are dealer.

Dealer: North      ♥ KQ7      West (RHO) bids 4♣ if possible.

Vul: E-W      ♦ AJ3

HCP: 17      ♣ KQ3

---

**Board: 86**      ♠ 2      Partner is dealer.

Dealer: South      ♥ 4      The opponents are silent.

Vul: None      ♦ AJT6

HCP: 15+3      ♣ AKQJ876

---

**Board: 87**      ♠ AJ74      You are dealer.

Dealer: North      ♥ AQJ      The opponents are silent.

Vul: Both      ♦ Q4

HCP: 17      ♣ QJ54

---

**Board: 88**      ♠ K      Partner is dealer.

Dealer: South      ♥ 9      The opponents are silent.

Vul: None      ♦ AKT8754

HCP: 15+3      ♣ KQ94

## Both hands (Answers Page)

<b>Board: 85</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q984	♠ J3		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ KQ7	♥ A52	4♣	4♦	Pass	5♦
North HCP: 17	♦ AJ3	♦ KT9652		All Pass		
South HCP: 8+2	♣ KQ3	♣ T8				1. 1N-3C transfer to diamonds
Contract: 5♦ South						

<b>Board: 86</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 2	♠ AKQ43				1NT
Vul: None	♥ 4	♥ A62	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 15+3	♦ AJT6	♦ K92	Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
South HCP: 16+1	♣ AKQJ876	♣ 94	Pass	7♣	All Pass	
Contract: 7♣ North						1. 1N-2S transfer to clubs 2. automat 3. Blackwood 0314, for !C 4. A=2/5 or 5/5, Q(C)=0

<b>Board: 87</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ74	♠ Q5		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQJ	♥ 84	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ Q4	♦ AKT732		All Pass		
South HCP: 9+2	♣ QJ54	♣ T93				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT South						

<b>Board: 88</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K	♠ A854				1NT
Vul: None	♥ 9	♥ AKQ	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 15+3	♦ AKT8754	♦ J63	Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
South HCP: 15	♣ KQ94	♣ J53	Pass	6♦	All Pass	
Contract: 6♦ North						1. 1N-3C transfer to diamonds 2. automat 3. Blackwood 0314, for !D 4. A=2/5 or 5/5, Q(D)=0

## South hands

## Ned's 2 Spades

**Board: 85**      ♠ J3      Partner is dealer.

Dealer: North      ♥ A52      West (LHO) bids 4♣ if possible.

Vul: E-W      ♦ KT9652

HCP: 8+2      ♣ T8

---

**Board: 86**      ♠ AKQ43      You are dealer.

Dealer: South      ♥ A62      The opponents are silent.

Vul: None      ♦ K92

HCP: 16+1      ♣ 94

---

**Board: 87**      ♠ Q5      Partner is dealer.

Dealer: North      ♥ 84      The opponents are silent.

Vul: Both      ♦ AKT732

HCP: 9+2      ♣ T93

---

**Board: 88**      ♠ A854      You are dealer.

Dealer: South      ♥ AKQ      The opponents are silent.

Vul: None      ♦ J63

HCP: 15      ♣ J53

## Both hands (Answers Page)

<b>Board: 85</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q984	♠ J3		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ KQ7	♥ A52	4♣	4♦	Pass	5♦
North HCP: 17	♦ AJ3	♦ KT9652		All Pass		
South HCP: 8+2	♣ KQ3	♣ T8				1. 1N-3C transfer to diamonds
Contract: 5♦ South						

<b>Board: 86</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 2	♠ AKQ43				1NT
Vul: None	♥ 4	♥ A62	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 15+3	♦ AJT6	♦ K92	Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
South HCP: 16+1	♣ AKQJ876	♣ 94	Pass	7♣	All Pass	
Contract: 7♣ North						1. 1N-2S transfer to clubs 2. automat 3. Blackwood 0314, for !C 4. A=2/5 or 5/5, Q(C)=0

<b>Board: 87</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ74	♠ Q5		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQJ	♥ 84	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ Q4	♦ AKT732		All Pass		
South HCP: 9+2	♣ QJ54	♣ T93				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT South						

<b>Board: 88</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K	♠ A854				1NT
Vul: None	♥ 9	♥ AKQ	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 15+3	♦ AKT8754	♦ J63	Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
South HCP: 15	♣ KQ94	♣ J53	Pass	6♦	All Pass	
Contract: 6♦ North						1. 1N-3C transfer to diamonds 2. automat 3. Blackwood 0314, for !D 4. A=2/5 or 5/5, Q(D)=0

## North hands

## Ned's 2 Spades

**Board: 89**      ♠ AQ8      You are dealer.

Dealer: North      ♥ Q96      The opponents are silent.

Vul: E-W      ♦ J85

HCP: 15      ♣ KQJ7

---

**Board: 90**      ♠ J9      Partner is dealer.

Dealer: South      ♥ 2      The opponents are silent.

Vul: None      ♦ KQJT65

HCP: 10+2      ♣ QJ73

---

**Board: 91**      ♠ Q3      You are dealer.

Dealer: North      ♥ A832      West (RHO) Doubles 2♠ if possible.

Vul: E-W      ♦ AJT8

HCP: 17      ♣ AQ5

---

**Board: 92**      ♠ 98      Partner is dealer.

Dealer: South      ♥ A4      The opponents are silent.

Vul: Both      ♦ J97432

HCP: 8+2      ♣ KT7

## Both hands (Answers Page)

<b>Board: 89</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ8	♠ K76		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ Q96	♥ T8	Pass	3♦ <sup>2</sup>	Pass	4♣ <sup>3</sup>
North HCP: 15	♦ J85	♦ AKQ9432	Pass	4♠ <sup>4</sup>	Pass	4NT <sup>5</sup>
South HCP: 12+3	♣ KQJ7	♣ 6	Pass	5♦ <sup>6</sup>	All Pass	
Contract: 5♦ North						
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. Cue bid, a !C stopper			
			4. Cue bid, a !S stopper			
			5. Blackwood 0314, for !D			
			6. A=1/5 or 4/5			

<b>Board: 90</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J9	♠ 854				1NT
Vul: None	♥ 2	♥ AQJ87	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 10+2	♦ KQJT65	♦ A74	Pass	3NT	Pass	4♦
South HCP: 15+1	♣ QJ73	♣ AT	All Pass			
Contract: 4♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

<b>Board: 91</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q3	♠ KT9		1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ A832	♥ -	X	3♣ <sup>2</sup>	Pass	5♣
North HCP: 17	♦ AJT8	♦ Q742	All Pass			
South HCP: 9+2	♣ AQ5	♣ KJ8643	1. 1N-2S transfer to clubs			
Contract: 5♣ South			2. automat			

<b>Board: 92</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 98	♠ KQ3				1NT
Vul: Both	♥ A4	♥ 732	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+2	♦ J97432	♦ AKQ65	Pass	3NT	Pass	4♦
South HCP: 15+1	♣ KT7	♣ J6	All Pass			
Contract: 4♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

## South hands

## Ned's 2 Spades

<b>Board:</b> 89	♠ K76	Partner is dealer.
Dealer: North	♥ T8	The opponents are silent.
Vul: E-W	♦ AKQ9432	
HCP: 12+3	♣ 6	

---

<b>Board:</b> 90	♠ 854	You are dealer.
Dealer: South	♥ AQJ87	The opponents are silent.
Vul: None	♦ A74	
HCP: 15+1	♣ AT	

---

<b>Board:</b> 91	♠ KT9	Partner is dealer.
Dealer: North	♥ -	West (LHO) Doubles 2♠ if possible.
Vul: E-W	♦ Q742	
HCP: 9+2	♣ KJ8643	

---

<b>Board:</b> 92	♠ KQ3	You are dealer.
Dealer: South	♥ 732	The opponents are silent.
Vul: Both	♦ AKQ65	
HCP: 15+1	♣ J6	

## Both hands (Answers Page)

<b>Board: 89</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ8	♠ K76		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ Q96	♥ T8	Pass	3♦ <sup>2</sup>	Pass	4♣ <sup>3</sup>
North HCP: 15	♦ J85	♦ AKQ9432	Pass	4♠ <sup>4</sup>	Pass	4NT <sup>5</sup>
South HCP: 12+3	♣ KQJ7	♣ 6	Pass	5♦ <sup>6</sup>	All Pass	
Contract: 5♦ North						
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. Cue bid, a !C stopper			
			4. Cue bid, a !S stopper			
			5. Blackwood 0314, for !D			
			6. A=1/5 or 4/5			

<b>Board: 90</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J9	♠ 854				1NT
Vul: None	♥ 2	♥ AQJ87	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 10+2	♦ KQJT65	♦ A74	Pass	3NT	Pass	4♦
South HCP: 15+1	♣ QJ73	♣ AT	All Pass			
Contract: 4♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

<b>Board: 91</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q3	♠ KT9		1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ A832	♥ -	X	3♣ <sup>2</sup>	Pass	5♣
North HCP: 17	♦ AJT8	♦ Q742	All Pass			
South HCP: 9+2	♣ AQ5	♣ KJ8643	1. 1N-2S transfer to clubs			
Contract: 5♣ South			2. automat			

<b>Board: 92</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 98	♠ KQ3				1NT
Vul: Both	♥ A4	♥ 732	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+2	♦ J97432	♦ AKQ65	Pass	3NT	Pass	4♦
South HCP: 15+1	♣ KT7	♣ J6	All Pass			
Contract: 4♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

## North hands

## Ned's 2 Spades

<b>Board:</b> 93	♠ KQT82	You are dealer.
Dealer: North	♥ AT6	The opponents are silent.
Vul: Both	♦ QJ9	
HCP: 16+1	♣ A5	

---

<b>Board:</b> 94	♠ 4	Partner is dealer.
Dealer: South	♥ K83	The opponents are silent.
Vul: None	♦ Q64	
HCP: 8+2	♣ QJT743	

---

<b>Board:</b> 95	♠ Q9	You are dealer.
Dealer: North	♥ KQ94	The opponents are silent.
Vul: Both	♦ K73	
HCP: 16	♣ AQ42	

---

<b>Board:</b> 96	♠ Q8	Partner is dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: Both	♦ AKT5	
HCP: 12+2	♣ K96432	

## Both hands (Answers Page)

<b>Board: 93</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQT82	♠ 63		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AT6	♥ 72	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 16+1	♦ QJ9	♦ AK5432	All Pass			
South HCP: 10+2	♣ A5	♣ QJ3				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

<b>Board: 94</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ AK2				1NT
Vul: None	♥ K83	♥ AJ74	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 8+2	♦ Q64	♦ KT87	Pass	3NT	All Pass	
South HCP: 15	♣ QJT743	♣ 96				
Contract: 3NT North			1. 1N-2S transfer to clubs			
			2. automat			

<b>Board: 95</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q9	♠ J3		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KQ94	♥ J2	Pass	3♦ <sup>2</sup>	Pass	5♦
North HCP: 16	♦ K73	♦ AQJT65	All Pass			
South HCP: 13+2	♣ AQ42	♣ KJ6				
Contract: 5♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

<b>Board: 96</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q8	♠ AK62				1NT
Vul: Both	♥ 3	♥ AQJ7	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 12+2	♦ AKT5	♦ 987	Pass	3NT	All Pass	
South HCP: 15	♣ K96432	♣ J7				
Contract: 3NT North			1. 1N-2S transfer to clubs			
			2. automat			

## South hands

## Ned's 2 Spades

<b>Board:</b> 93	♠ 63	Partner is dealer.
Dealer: North	♥ 72	The opponents are silent.
Vul: Both	♦ AK5432	
HCP: 10+2	♣ QJ3	

---

<b>Board:</b> 94	♠ AK2	You are dealer.
Dealer: South	♥ AJ74	The opponents are silent.
Vul: None	♦ KT87	
HCP: 15	♣ 96	

---

<b>Board:</b> 95	♠ J3	Partner is dealer.
Dealer: North	♥ J2	The opponents are silent.
Vul: Both	♦ AQJT65	
HCP: 13+2	♣ KJ6	

---

<b>Board:</b> 96	♠ AK62	You are dealer.
Dealer: South	♥ AQJ7	The opponents are silent.
Vul: Both	♦ 987	
HCP: 15	♣ J7	

## Both hands (Answers Page)

<b>Board: 93</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQT82	♠ 63		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AT6	♥ 72	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 16+1	♦ QJ9	♦ AK5432	All Pass			
South HCP: 10+2	♣ A5	♣ QJ3				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

<b>Board: 94</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ AK2				1NT
Vul: None	♥ K83	♥ AJ74	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 8+2	♦ Q64	♦ KT87	Pass	3NT	All Pass	
South HCP: 15	♣ QJT743	♣ 96				
Contract: 3NT North			1. 1N-2S transfer to clubs			
			2. automat			

<b>Board: 95</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q9	♠ J3		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KQ94	♥ J2	Pass	3♦ <sup>2</sup>	Pass	5♦
North HCP: 16	♦ K73	♦ AQJT65	All Pass			
South HCP: 13+2	♣ AQ42	♣ KJ6				
Contract: 5♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

<b>Board: 96</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q8	♠ AK62				1NT
Vul: Both	♥ 3	♥ AQJ7	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 12+2	♦ AKT5	♦ 987	Pass	3NT	All Pass	
South HCP: 15	♣ K96432	♣ J7				
Contract: 3NT North			1. 1N-2S transfer to clubs			
			2. automat			

## North hands

## Ned's 2 Spades

<b>Board:</b> 97	♠ AQ754	You are dealer.
Dealer: North	♥ AQT	The opponents are silent.
Vul: None	♦ K8	
HCP: 15+1	♣ 932	
<b>Board:</b> 98	♠ -	Partner is dealer.
Dealer: South	♥ 32	West (RHO) bids 2♣ if possible.
Vul: E-W	♦ AJT532	
HCP: 8+3	♣ QJT42	
<b>Board:</b> 99	♠ AK8	You are dealer.
Dealer: North	♥ 953	The opponents are silent.
Vul: None	♦ AJT5	
HCP: 16	♣ AT7	

## Both hands (Answers Page)

<b>Board: 97</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ754	♠ 2		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQT	♥ 852	Pass	3♦ <sup>2</sup>	Pass	4♣ <sup>3</sup>
North HCP: 15+1	♦ K8	♦ AQJ643	Pass	4♥ <sup>4</sup>	Pass	4NT <sup>5</sup>
South HCP: 14+2	♣ 932	♣ AK4	Pass	5♣ <sup>6</sup>	Pass	6♦
Contract: 6♦ South			All Pass			

1. 1N-3C transfer to diamonds
2. automat
3. Cue bid, a !C stopper
4. Cue bid, a !H stopper
5. Blackwood 0314, for !D
6. A=0/5 or 3/5

<b>Board: 98</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ A42				1NT
Vul: E-W	♥ 32	♥ AQ54	2♣ <sup>1</sup>	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
North HCP: 8+3	♦ AJT532	♦ KQ8	Pass	5♦	All Pass	
South HCP: 15	♣ QJT42	♣ 875				
Contract: 5♦ North			1. Cappelletti, any 6+suit	2. 1N-3C transfer to diamonds	3. automat	

<b>Board: 99</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK8	♠ 43		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ 953	♥ K2	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 16	♦ AJT5	♦ 763	All Pass			
South HCP: 8+2	♣ AT7	♣ KQ8642				
Contract: 3NT South			1. 1N-2S transfer to clubs	2. automat		

## South hands

## Ned's 2 Spades

<b>Board:</b> 97	♠ 2	Partner is dealer.
Dealer: North	♥ 852	The opponents are silent.
Vul: None	♦ AQJ643	
HCP: 14+2	♣ AK4	

---

<b>Board:</b> 98	♠ A42	You are dealer.
Dealer: South	♥ AQ54	West (LHO) bids 2♣ if possible.
Vul: E-W	♦ KQ8	
HCP: 15	♣ 875	

---

<b>Board:</b> 99	♠ 43	Partner is dealer.
Dealer: North	♥ K2	The opponents are silent.
Vul: None	♦ 763	
HCP: 8+2	♣ KQ8642	

## Both hands (Answers Page)

<b>Board: 97</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ754	♠ 2		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQT	♥ 852	Pass	3♦ <sup>2</sup>	Pass	4♣ <sup>3</sup>
North HCP: 15+1	♦ K8	♦ AQJ643	Pass	4♥ <sup>4</sup>	Pass	4NT <sup>5</sup>
South HCP: 14+2	♣ 932	♣ AK4	Pass	5♣ <sup>6</sup>	Pass	6♦
Contract: 6♦ South			All Pass			

1. 1N-3C transfer to diamonds
2. automat
3. Cue bid, a !C stopper
4. Cue bid, a !H stopper
5. Blackwood 0314, for !D
6. A=0/5 or 3/5

<b>Board: 98</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ A42				1NT
Vul: E-W	♥ 32	♥ AQ54	2♣ <sup>1</sup>	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
North HCP: 8+3	♦ AJT532	♦ KQ8	Pass	5♦	All Pass	
South HCP: 15	♣ QJT42	♣ 875				
Contract: 5♦ North			1. Cappelletti, any 6+suit	2. 1N-3C transfer to diamonds	3. automat	

<b>Board: 99</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK8	♠ 43		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ 953	♥ K2	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 16	♦ AJT5	♦ 763	All Pass			
South HCP: 8+2	♣ AT7	♣ KQ8642				
Contract: 3NT South			1. 1N-2S transfer to clubs	2. automat		

## North hands

## Ned's 2 Spades

<b>Board: 100</b>	♠ 985	Partner is dealer.
Dealer: South	♥ -	West (RHO) bids 2♣ if possible.
Vul: None	♦ KQJ964	West (RHO) bids 3♥ if possible.
HCP: 9+2	♣ KT93	
<b>Board: 101</b>	♠ AKJ6	You are dealer.
Dealer: North	♥ KJT7	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 17	♣ Q32	
<b>Board: 102</b>	♠ KT87	You are dealer.
Dealer: North	♥ AT76	West (RHO) Doubles 2♠ if possible.
Vul: None	♦ A52	
HCP: 15	♣ A8	
<b>Board: 103</b>	♠ AQ5	You are dealer.
Dealer: North	♥ 954	The opponents are silent.
Vul: E-W	♦ K92	
HCP: 16	♣ AK74	

## Both hands (Answers Page)

<b>Board: 100</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 985	♠ AKQ7				1NT
Vul: None	♥ -	♥ AT4	2♣ <sup>1</sup>	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
North HCP: 9+2	♦ KQJ964	♦ T85	3♥	5♦	All Pass	
South HCP: 15	♣ KT93	♣ Q87				
Contract: 5♦ North			1. Cappelletti, any 6+suit			
			2. 1N-3C transfer to diamonds			
			3. automat			

<b>Board: 101</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ6	♠ 92		1NT	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ KJT7	♥ Q2	Pass	3♦ <sup>2</sup>	Pass	5♦
North HCP: 17	♦ K3	♦ AQJ942	All Pass			
South HCP: 13+2	♣ Q32	♣ KJ9				
Contract: 5♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

<b>Board: 102</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT87	♠ 93		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ AT76	♥ 952	X	Pass	Pass	3♣
North HCP: 15	♦ A52	♦ Q3	All Pass			
South HCP: 8+2	♣ A8	♣ KQJ542				
Contract: 3♣ South			1. 1N-2S transfer to clubs			

<b>Board: 103</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ5	♠ J3		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ 954	♥ 73	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 16	♦ K92	♦ AQJ874	All Pass			
South HCP: 8+2	♣ AK74	♣ 952				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

## South hands

## Ned's 2 Spades

<b>Board: 100</b>	♠ AKQ7	You are dealer.
Dealer: South	♥ AT4	West (LHO) bids 2♣ if possible.
Vul: None	♦ T85	West (LHO) bids 3♥ if possible.
HCP: 15	♣ Q87	
<b>Board: 101</b>	♠ 92	Partner is dealer.
Dealer: North	♥ Q2	The opponents are silent.
Vul: N-S	♦ AQJ942	
HCP: 13+2	♣ KJ9	
<b>Board: 102</b>	♠ 93	Partner is dealer.
Dealer: North	♥ 952	West (LHO) Doubles 2♠ if possible.
Vul: None	♦ Q3	
HCP: 8+2	♣ KQJ542	
<b>Board: 103</b>	♠ J3	Partner is dealer.
Dealer: North	♥ 73	The opponents are silent.
Vul: E-W	♦ AQJ874	
HCP: 8+2	♣ 952	

## Both hands (Answers Page)

<b>Board: 100</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 985	♠ AKQ7				1NT
Vul: None	♥ -	♥ AT4	2♣ <sup>1</sup>	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
North HCP: 9+2	♦ KQJ964	♦ T85	3♥	5♦	All Pass	
South HCP: 15	♣ KT93	♣ Q87				
Contract: 5♦ North			1. Cappelletti, any 6+suit			
			2. 1N-3C transfer to diamonds			
			3. automat			

<b>Board: 101</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ6	♠ 92		1NT	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ KJT7	♥ Q2	Pass	3♦ <sup>2</sup>	Pass	5♦
North HCP: 17	♦ K3	♦ AQJ942	All Pass			
South HCP: 13+2	♣ Q32	♣ KJ9				
Contract: 5♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

<b>Board: 102</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT87	♠ 93		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ AT76	♥ 952	X	Pass	Pass	3♣
North HCP: 15	♦ A52	♦ Q3	All Pass			
South HCP: 8+2	♣ A8	♣ KQJ542				
Contract: 3♣ South			1. 1N-2S transfer to clubs			

<b>Board: 103</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ5	♠ J3		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ 954	♥ 73	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 16	♦ K92	♦ AQJ874	All Pass			
South HCP: 8+2	♣ AK74	♣ 952				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

## North hands

## Ned's 2 Spades

<b>Board: 104</b>	♠ 83	Partner is dealer.
Dealer: South	♥ JT8	The opponents are silent.
Vul: E-W	♦ K8	
HCP: 9+2	♣ KQT543	

---

<b>Board: 105</b>	♠ J9	You are dealer.
Dealer: North	♥ AT97	The opponents are silent.
Vul: Both	♦ AKT	
HCP: 16	♣ AT86	

---

<b>Board: 106</b>	♠ 3	Partner is dealer.
Dealer: South	♥ A92	The opponents are silent.
Vul: N-S	♦ AKQT632	
HCP: 14+3	♣ J8	

## Both hands (Answers Page)

<b>Board: 104</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 83	♠ K92				1NT
Vul: E-W	♥ JT8	♥ K74	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 9+2	♦ K8	♦ A432	Pass	3NT	All Pass	
South HCP: 15	♣ KQT543	♣ AJ7				
Contract: 3NT North			1.	1N-2S transfer to clubs		
			2.	automat		

<b>Board: 105</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J9	♠ 5		1NT	Pass	3 ♣ <sup>1</sup>
Vul: Both	♥ AT97	♥ KQ4	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 16	♦ AKT	♦ Q76542	All Pass			
South HCP: 8+2	♣ AT86	♣ J73		1.	1N-3C transfer to diamonds	
Contract: 3NT South			2.	automat		

<b>Board: 106</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 3	♠ KJT9				1NT
Vul: N-S	♥ A92	♥ KQ3	Pass	3 ♣ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 14+3	♦ AKQT632	♦ 74	Pass	4 ♥ <sup>3</sup>	Pass	4 ♠ <sup>4</sup>
South HCP: 15	♣ J8	♣ AQT2	Pass	4NT <sup>5</sup>	Pass	5 ♦ <sup>6</sup>
Contract: 6♦ North			Pass	6 ♦	All Pass	
			1.	1N-3C transfer to diamonds		
			2.	automat		
			3.	Cue bid, a !H stopper		
			4.	Cue bid, a !C stopper		
			5.	Blackwood 0314, for !D		
			6.	A=1/5 or 4/5		

## South hands

## Ned's 2 Spades

**Board: 104**      ♠ K92      You are dealer.

Dealer: South      ♥ K74      The opponents are silent.

Vul: E-W      ♦ A432

HCP: 15      ♣ AJ7

---

**Board: 105**      ♠ 5      Partner is dealer.

Dealer: North      ♥ KQ4      The opponents are silent.

Vul: Both      ♦ Q76542

HCP: 8+2      ♣ J73

---

**Board: 106**      ♠ KJT9      You are dealer.

Dealer: South      ♥ KQ3      The opponents are silent.

Vul: N-S      ♦ 74

HCP: 15      ♣ AQT2

## Both hands (Answers Page)

<b>Board: 104</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 83	♠ K92				1NT
Vul: E-W	♥ JT8	♥ K74	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 9+2	♦ K8	♦ A432	Pass	3NT	All Pass	
South HCP: 15	♣ KQT543	♣ AJ7				
Contract: 3NT North			1.	1N-2S transfer to clubs		
			2.	automat		

<b>Board: 105</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J9	♠ 5		1NT	Pass	3 ♣ <sup>1</sup>
Vul: Both	♥ AT97	♥ KQ4	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 16	♦ AKT	♦ Q76542	All Pass			
South HCP: 8+2	♣ AT86	♣ J73		1.	1N-3C transfer to diamonds	
Contract: 3NT South			2.	automat		

<b>Board: 106</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 3	♠ KJT9				1NT
Vul: N-S	♥ A92	♥ KQ3	Pass	3 ♣ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 14+3	♦ AKQT632	♦ 74	Pass	4 ♥ <sup>3</sup>	Pass	4 ♠ <sup>4</sup>
South HCP: 15	♣ J8	♣ AQT2	Pass	4NT <sup>5</sup>	Pass	5 ♦ <sup>6</sup>
Contract: 6♦ North			Pass	6 ♦	All Pass	
			1.	1N-3C transfer to diamonds		
			2.	automat		
			3.	Cue bid, a !H stopper		
			4.	Cue bid, a !C stopper		
			5.	Blackwood 0314, for !D		
			6.	A=1/5 or 4/5		

## North hands

## Ned's 2 Spades

**Board: 107**      ♠ A53      You are dealer.

Dealer: North      ♥ K5      The opponents are silent.

Vul: E-W      ♦ KT852

HCP: 15+1      ♣ AJ2

---

**Board: 108**      ♠ K96      Partner is dealer.

Dealer: South      ♥ J2      East (LHO) Doubles 3♣ if possible.

Vul: Both      ♦ AT9763

HCP: 8+2      ♣ 93

---

**Board: 109**      ♠ JT      Partner is dealer.

Dealer: South      ♥ A85      East (LHO) Doubles 2♠ if possible.

Vul: E-W      ♦ T

HCP: 9+3      ♣ AT97432

---

**Board: 110**      ♠ 83      Partner is dealer.

Dealer: South      ♥ 7      The opponents are silent.

Vul: Both      ♦ AJ9754

HCP: 12+2      ♣ AQJT

## Both hands (Answers Page)

<b>Board: 107</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A53	♠ KQ8		1NT	Pass	2 ♠ <sup>1</sup>
Vul: E-W	♥ K5	♥ A97	Pass	3 ♣ <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 15+1	♦ KT852	♦ J	Pass	5 ♥ <sup>4</sup>	Pass	6 ♣
South HCP: 15+2	♣ AJ2	♣ KQT843	All Pass			
Contract: 6 ♣ South						
			1. 1N-2S transfer to clubs			
			2. automat			
			3. Blackwood 0314, for !C			
			4. A=2/5 or 5/5, Q(C)=0			

<b>Board: 108</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K96	♠ JT				1NT
Vul: Both	♥ J2	♥ A75	Pass	3 ♣ <sup>1</sup>	X	3 ♦ <sup>2</sup>
North HCP: 8+2	♦ AT9763	♦ K852	Pass	3NT	Pass	4 ♦
South HCP: 15	♣ 93	♣ AK54	All Pass			
Contract: 4 ♦ South						
			1. 1N-3C transfer to diamonds			
			2. automat			

<b>Board: 109</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT	♠ A2				1NT
Vul: E-W	♥ A85	♥ JT73	Pass	2 ♠ <sup>1</sup>	X	Pass
North HCP: 9+3	♦ T	♦ AK872	Pass	5 ♣	All Pass	
South HCP: 15+1	♣ AT97432	♣ K8				
Contract: 5 ♣ North			1. 1N-2S transfer to clubs			

<b>Board: 110</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 83	♠ KQ2				1NT
Vul: Both	♥ 7	♥ KQ54	Pass	3 ♣ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 12+2	♦ AJ9754	♦ K3	Pass	5 ♦	All Pass	
South HCP: 16	♣ AQJT	♣ K653				
Contract: 5 ♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

## South hands

## Ned's 2 Spades

<b>Board: 107</b>	♠ KQ8	Partner is dealer.
Dealer: North	♥ A97	The opponents are silent.
Vul: E-W	♦ J	
HCP: 15+2	♣ KQT843	

---

<b>Board: 108</b>	♠ JT	You are dealer.
Dealer: South	♥ A75	East (RHO) Doubles 3♣ if possible.
Vul: Both	♦ K852	
HCP: 15	♣ AK54	

---

<b>Board: 109</b>	♠ A2	You are dealer.
Dealer: South	♥ JT73	East (RHO) Doubles 2♠ if possible.
Vul: E-W	♦ AK872	
HCP: 15+1	♣ K8	

---

<b>Board: 110</b>	♠ KQ2	You are dealer.
Dealer: South	♥ KQ54	The opponents are silent.
Vul: Both	♦ K3	
HCP: 16	♣ K653	

## Both hands (Answers Page)

<b>Board: 107</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A53	♠ KQ8		1NT	Pass	2 ♠ <sup>1</sup>
Vul: E-W	♥ K5	♥ A97	Pass	3 ♣ <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 15+1	♦ KT852	♦ J	Pass	5 ♥ <sup>4</sup>	Pass	6 ♣
South HCP: 15+2	♣ AJ2	♣ KQT843	All Pass			
Contract: 6 ♣ South						
			1. 1N-2S transfer to clubs			
			2. automat			
			3. Blackwood 0314, for !C			
			4. A=2/5 or 5/5, Q(C)=0			

<b>Board: 108</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K96	♠ JT				1NT
Vul: Both	♥ J2	♥ A75	Pass	3 ♣ <sup>1</sup>	X	3 ♦ <sup>2</sup>
North HCP: 8+2	♦ AT9763	♦ K852	Pass	3NT	Pass	4 ♦
South HCP: 15	♣ 93	♣ AK54	All Pass			
Contract: 4 ♦ South						
			1. 1N-3C transfer to diamonds			
			2. automat			

<b>Board: 109</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT	♠ A2				1NT
Vul: E-W	♥ A85	♥ JT73	Pass	2 ♠ <sup>1</sup>	X	Pass
North HCP: 9+3	♦ T	♦ AK872	Pass	5 ♣	All Pass	
South HCP: 15+1	♣ AT97432	♣ K8				
Contract: 5 ♣ North			1. 1N-2S transfer to clubs			

<b>Board: 110</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 83	♠ KQ2				1NT
Vul: Both	♥ 7	♥ KQ54	Pass	3 ♣ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 12+2	♦ AJ9754	♦ K3	Pass	5 ♦	All Pass	
South HCP: 16	♣ AQJT	♣ K653				
Contract: 5 ♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

## North hands

## Ned's 2 Spades

**Board: 111**      ♠ AQ7      You are dealer.

Dealer: North      ♥ T973      East (LHO) bids 2♣ if possible.

Vul: E-W      ♦ AKT9

HCP: 17      ♣ A9

---

**Board: 112**      ♠ QJ      Partner is dealer.

Dealer: South      ♥ K7      The opponents are silent.

Vul: None      ♦ QT3

HCP: 10+2      ♣ Q98732

---

**Board: 113**      ♠ AT97      You are dealer.

Dealer: North      ♥ T7      The opponents are silent.

Vul: Both      ♦ AKQ

HCP: 15      ♣ Q873

---

**Board: 114**      ♠ A      Partner is dealer.

Dealer: South      ♥ 432      West (RHO) Doubles 5♠ if possible.

Vul: N-S      ♦ K74

HCP: 12+2      ♣ AJT742

## Both hands (Answers Page)

<b>Board: 111</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ7	♠ KJ		1NT	2♣ <sup>1</sup>	2♠ <sup>2</sup>
Vul: E-W	♥ T973	♥ A54	Pass	3♣ <sup>3</sup>	Pass	3NT
North HCP: 17	♦ AKT9	♦ 82		All Pass		
South HCP: 11+2	♣ A9	♣ QJ6542				
Contract: 3NT South			1. Cappelletti, any 6+suit			
			2. 1N-2S transfer to clubs			
			3. automat			

<b>Board: 112</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ	♠ A43				1NT
Vul: None	♥ K7	♥ AQ4	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 10+2	♦ QT3	♦ KJ62	Pass	3NT	All Pass	
South HCP: 17	♣ Q98732	♣ KT4				
Contract: 3NT North			1. 1N-2S transfer to clubs			
			2. automat			

<b>Board: 113</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT97	♠ K5		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ T7	♥ A63	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ AKQ	♦ JT9643	Pass	4♦	All Pass	
South HCP: 8+2	♣ Q873	♣ 52				
Contract: 4♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

<b>Board: 114</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A	♠ J85				1NT
Vul: N-S	♥ 432	♥ AKJ9	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 12+2	♦ K74	♦ A52	Pass	4♦ <sup>3</sup>	Pass	4♥ <sup>4</sup>
South HCP: 15	♣ AJT742	♣ Q85	Pass	4NT <sup>5</sup>	Pass	5♠ <sup>6</sup>
Contract: 6♣ North			X	6♣	All Pass	
			1. 1N-2S transfer to clubs			
			2. automat			
			3. Cue bid, a !D stopper			
			4. Cue bid, a !H stopper			
			5. Blackwood 0314, for !C			
			6. A=2/5 or 5/5, Q(C)=1			

## South hands

## Ned's 2 Spades

**Board: 111**      ♠ KJ      Partner is dealer.

Dealer: North      ♥ A54      East (RHO) bids 2♣ if possible.

Vul: E-W      ♦ 82

HCP: 11+2      ♣ QJ6542

---

**Board: 112**      ♠ A43      You are dealer.

Dealer: South      ♥ AQ4      The opponents are silent.

Vul: None      ♦ KJ62

HCP: 17      ♣ KT4

---

**Board: 113**      ♠ K5      Partner is dealer.

Dealer: North      ♥ A63      The opponents are silent.

Vul: Both      ♦ JT9643

HCP: 8+2      ♣ 52

---

**Board: 114**      ♠ J85      You are dealer.

Dealer: South      ♥ AKJ9      West (LHO) Doubles 5♠ if possible.

Vul: N-S      ♦ A52

HCP: 15      ♣ Q85

## Both hands (Answers Page)

<b>Board: 111</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ7	♠ KJ		1NT	2♣ <sup>1</sup>	2♠ <sup>2</sup>
Vul: E-W	♥ T973	♥ A54	Pass	3♣ <sup>3</sup>	Pass	3NT
North HCP: 17	♦ AKT9	♦ 82		All Pass		
South HCP: 11+2	♣ A9	♣ QJ6542				
Contract: 3NT South			1. Cappelletti, any 6+suit			
			2. 1N-2S transfer to clubs			
			3. automat			

<b>Board: 112</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ	♠ A43				1NT
Vul: None	♥ K7	♥ AQ4	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 10+2	♦ QT3	♦ KJ62	Pass	3NT	All Pass	
South HCP: 17	♣ Q98732	♣ KT4				
Contract: 3NT North			1. 1N-2S transfer to clubs			
			2. automat			

<b>Board: 113</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT97	♠ K5		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ T7	♥ A63	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ AKQ	♦ JT9643	Pass	4♦	All Pass	
South HCP: 8+2	♣ Q873	♣ 52				
Contract: 4♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

<b>Board: 114</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A	♠ J85				1NT
Vul: N-S	♥ 432	♥ AKJ9	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 12+2	♦ K74	♦ A52	Pass	4♦ <sup>3</sup>	Pass	4♥ <sup>4</sup>
South HCP: 15	♣ AJT742	♣ Q85	Pass	4NT <sup>5</sup>	Pass	5♠ <sup>6</sup>
Contract: 6♣ North			X	6♣	All Pass	
			1. 1N-2S transfer to clubs			
			2. automat			
			3. Cue bid, a !D stopper			
			4. Cue bid, a !H stopper			
			5. Blackwood 0314, for !C			
			6. A=2/5 or 5/5, Q(C)=1			

## North hands

## Ned's 2 Spades

**Board: 115**      ♠ AQ8      You are dealer.

Dealer: North      ♥ A875      The opponents are silent.

Vul: Both      ♦ KQ92

HCP: 17      ♣ Q7

---

**Board: 116**      ♠ KQJ      Partner is dealer.

Dealer: South      ♥ 7      The opponents are silent.

Vul: E-W      ♦ AQJ874

HCP: 16+2      ♣ K32

---

**Board: 117**      ♠ AJ9      You are dealer.

Dealer: North      ♥ AQ85      The opponents are silent.

Vul: N-S      ♦ 74

HCP: 17      ♣ AQ83

---

**Board: 118**      ♠ J52      Partner is dealer.

Dealer: South      ♥ KQ      The opponents are silent.

Vul: None      ♦ QJ9863

HCP: 9+2      ♣ 53

## Both hands (Answers Page)

<b>Board: 115</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ8	♠ K6		1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ A875	♥ 632	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ KQ92	♦ 74	All Pass			
South HCP: 8+2	♣ Q7	♣ AJ8654				1. 1N-2S transfer to clubs
Contract: 3NT South						2. automat

<b>Board: 116</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQJ	♠ A7				1NT
Vul: E-W	♥ 7	♥ KT943	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 16+2	♦ AQJ874	♦ KT2	Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
South HCP: 16+1	♣ K32	♣ AQ5	Pass	6♦	All Pass	
Contract: 6♦ North						1. 1N-3C transfer to diamonds
						2. automat
						3. Blackwood 0314, for !D
						4. A=0/5 or 3/5

<b>Board: 117</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ9	♠ 863		1NT	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ AQ85	♥ 96	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ 74	♦ KQJT96	All Pass			
South HCP: 9+2	♣ AQ83	♣ K2				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

<b>Board: 118</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J52	♠ AT76				1NT
Vul: None	♥ KQ	♥ JT2	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ QJ9863	♦ AK7	Pass	3NT	All Pass	
South HCP: 16	♣ 53	♣ KJ8				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

## South hands

## Ned's 2 Spades

<b>Board: 115</b>	♠ K6	Partner is dealer.
Dealer: North	♥ 632	The opponents are silent.
Vul: Both	♦ 74	
HCP: 8+2	♣ AJ8654	

---

<b>Board: 116</b>	♠ A7	You are dealer.
Dealer: South	♥ KT943	The opponents are silent.
Vul: E-W	♦ KT2	
HCP: 16+1	♣ AQ5	

---

<b>Board: 117</b>	♠ 863	Partner is dealer.
Dealer: North	♥ 96	The opponents are silent.
Vul: N-S	♦ KQJT96	
HCP: 9+2	♣ K2	

---

<b>Board: 118</b>	♠ AT76	You are dealer.
Dealer: South	♥ JT2	The opponents are silent.
Vul: None	♦ AK7	
HCP: 16	♣ KJ8	

## Both hands (Answers Page)

<b>Board: 115</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ8	♠ K6		1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ A875	♥ 632	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ KQ92	♦ 74	All Pass			
South HCP: 8+2	♣ Q7	♣ AJ8654				
Contract: 3NT South			1. 1N-2S transfer to clubs			
			2. automat			

<b>Board: 116</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQJ	♠ A7				1NT
Vul: E-W	♥ 7	♥ KT943	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 16+2	♦ AQJ874	♦ KT2	Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
South HCP: 16+1	♣ K32	♣ AQ5	Pass	6♦	All Pass	
Contract: 6♦ North			1. 1N-3C transfer to diamonds			
			2. automat			
			3. Blackwood 0314, for !D			
			4. A=0/5 or 3/5			

<b>Board: 117</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ9	♠ 863		1NT	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ AQ85	♥ 96	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ 74	♦ KQJT96	All Pass			
South HCP: 9+2	♣ AQ83	♣ K2				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

<b>Board: 118</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J52	♠ AT76				1NT
Vul: None	♥ KQ	♥ JT2	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ QJ9863	♦ AK7	Pass	3NT	All Pass	
South HCP: 16	♣ 53	♣ KJ8				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

## North hands

## Ned's 2 Spades

**Board: 119**      ♠ AQ873      You are dealer.

Dealer: North      ♥ J9      The opponents are silent.

Vul: None      ♦ KQ4

HCP: 15+1      ♣ QJ3

---

**Board: 120**      ♠ T32      Partner is dealer.

Dealer: South      ♥ Q5      The opponents are silent.

Vul: Both      ♦ KQJ7543

HCP: 8+3      ♣ 3

---

**Board: 121**      ♠ AKQ8      You are dealer.

Dealer: North      ♥ AT63      The opponents are silent.

Vul: N-S      ♦ K42

HCP: 17      ♣ J7

## Both hands (Answers Page)

<b>Board: 119</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ873	♠ 542		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ J9	♥ Q74	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 15+1	♦ KQ4	♦ 5	All Pass			
South HCP: 9+2	♣ QJ3	♣ AK9764				
Contract: 3NT South			1. 1N-2S transfer to clubs			
			2. automat			

<b>Board: 120</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T32	♠ 976				1NT
Vul: Both	♥ Q5	♥ AKT42	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+3	♦ KQJ7543	♦ AT	Pass	3NT	All Pass	
South HCP: 15+1	♣ 3	♣ A52				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

<b>Board: 121</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ8	♠ 97		1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ AT63	♥ 92	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ K42	♦ QJ8	All Pass			
South HCP: 9+2	♣ J7	♣ AQ9632				
Contract: 3NT South			1. 1N-2S transfer to clubs			
			2. automat			

## South hands

## Ned's 2 Spades

<b>Board: 119</b>	♠ 542	Partner is dealer.
Dealer: North	♥ Q74	The opponents are silent.
Vul: None	♦ 5	
HCP: 9+2	♣ AK9764	

---

<b>Board: 120</b>	♠ 976	You are dealer.
Dealer: South	♥ AKT42	The opponents are silent.
Vul: Both	♦ AT	
HCP: 15+1	♣ A52	

---

<b>Board: 121</b>	♠ 97	Partner is dealer.
Dealer: North	♥ 92	The opponents are silent.
Vul: N-S	♦ QJ8	
HCP: 9+2	♣ AQ9632	

## Both hands (Answers Page)

<b>Board: 119</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ873	♠ 542		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ J9	♥ Q74	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 15+1	♦ KQ4	♦ 5	All Pass			
South HCP: 9+2	♣ QJ3	♣ AK9764				
Contract: 3NT South			1. 1N-2S transfer to clubs			
			2. automat			

<b>Board: 120</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T32	♠ 976				1NT
Vul: Both	♥ Q5	♥ AKT42	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+3	♦ KQJ7543	♦ AT	Pass	3NT	All Pass	
South HCP: 15+1	♣ 3	♣ A52				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

<b>Board: 121</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ8	♠ 97		1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ AT63	♥ 92	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ K42	♦ QJ8	All Pass			
South HCP: 9+2	♣ J7	♣ AQ9632				
Contract: 3NT South			1. 1N-2S transfer to clubs			
			2. automat			