

**Board: 1**      ♠ AQ764      You bid first.

Dealer: North      ♥ A95      The opponents are silent.

Vul: N-S      ♦ KT9

HCP: 16+1      ♣ K5

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**Board: 2**      ♠ AQ9      Partner bids first.

Dealer: South      ♥ 7      The opponents are silent.

Vul: E-W      ♦ QT9832

HCP: 11+2      ♣ KT4

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**Board: 3**      ♠ Q2      Partner bids first.

Dealer: South      ♥ 742      East (LHO) Doubles 2♠ if possible.

Vul: Both      ♦ 95

HCP: 8+2      ♣ AQ9765

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**Board: 4**      ♠ K65      Partner bids first.

Dealer: South      ♥ 4      The opponents are silent.

Vul: E-W      ♦ K95

HCP: 9+2      ♣ KT8762

## Both hands (Answers Page)

### Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ AQ764	♠ K93		1NT	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ A95	♥ 7	Pass	3♦ <sup>2</sup>	Pass	4NT
North HCP: 16+1	♦ KT9	♦ AQJ654	Pass	5♣ <sup>3</sup>	Pass	6♦
South HCP: 14+2	♣ K5	♣ A98	All Pass			
Contract: 6♦ South						

1. 1N-3C transfer to diamonds
2. automat
3. A=0/5 or 3/5

### Board: 2

	North:	South:	W	N	E	S
Dealer: South	♠ AQ9	♠ K2				1NT
Vul: E-W	♥ 7	♥ AJ95	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 11+2	♦ QT9832	♦ K54	Pass	4NT	Pass	5♣ <sup>3</sup>
South HCP: 15	♣ KT4	♣ A762	Pass	6♦	All Pass	
Contract: 6♦ North						

1. 1N-3C transfer to diamonds
2. automat
3. A=0/5 or 3/5

### Board: 3

	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ T65				1NT
Vul: Both	♥ 742	♥ AKJ63	Pass	2♠ <sup>1</sup>	X	Pass
North HCP: 8+2	♦ 95	♦ A73	Pass	3♣	All Pass	
South HCP: 15+1	♣ AQ9765	♣ K2				
Contract: 3♣ North						

1. 1N-2S transfer to clubs

### Board: 4

	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ A9				1NT
Vul: E-W	♥ 4	♥ A82	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 9+2	♦ K95	♦ QJT3	Pass	3NT	All Pass	
South HCP: 17	♣ KT8762	♣ AQ95				
Contract: 3NT North						

1. 1N-2S transfer to clubs
2. automat

<b>Board: 1</b>	♠ K93	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: N-S	♦ AQJ654	
HCP: 14+2	♣ A98	

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<b>Board: 2</b>	♠ K2	You bid first.
Dealer: South	♥ AJ95	The opponents are silent.
Vul: E-W	♦ K54	
HCP: 15	♣ A762	

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<b>Board: 3</b>	♠ T65	You bid first.
Dealer: South	♥ AKJ63	East (RHO) Doubles 2♠ if possible.
Vul: Both	♦ A73	
HCP: 15+1	♣ K2	

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<b>Board: 4</b>	♠ A9	You bid first.
Dealer: South	♥ A82	The opponents are silent.
Vul: E-W	♦ QJT3	
HCP: 17	♣ AQ95	

## Both hands (Answers Page)

### Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ AQ764	♠ K93		1NT	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ A95	♥ 7	Pass	3♦ <sup>2</sup>	Pass	4NT
North HCP: 16+1	♦ KT9	♦ AQJ654	Pass	5♣ <sup>3</sup>	Pass	6♦
South HCP: 14+2	♣ K5	♣ A98	All Pass			
Contract: 6♦ South						

1. 1N-3C transfer to diamonds
2. automat
3. A=0/5 or 3/5

### Board: 2

	North:	South:	W	N	E	S
Dealer: South	♠ AQ9	♠ K2				1NT
Vul: E-W	♥ 7	♥ AJ95	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 11+2	♦ QT9832	♦ K54	Pass	4NT	Pass	5♣ <sup>3</sup>
South HCP: 15	♣ KT4	♣ A762	Pass	6♦	All Pass	
Contract: 6♦ North						

1. 1N-3C transfer to diamonds
2. automat
3. A=0/5 or 3/5

### Board: 3

	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ T65				1NT
Vul: Both	♥ 742	♥ AKJ63	Pass	2♠ <sup>1</sup>	X	Pass
North HCP: 8+2	♦ 95	♦ A73	Pass	3♣	All Pass	
South HCP: 15+1	♣ AQ9765	♣ K2				
Contract: 3♣ North						

1. 1N-2S transfer to clubs

### Board: 4

	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ A9				1NT
Vul: E-W	♥ 4	♥ A82	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 9+2	♦ K95	♦ QJT3	Pass	3NT	All Pass	
South HCP: 17	♣ KT8762	♣ AQ95				
Contract: 3NT North						

1. 1N-2S transfer to clubs
2. automat

**Board: 5**      ♠ 942      Partner bids first.

Dealer: South      ♥ KJ5      East (LHO) bids 3♦ if possible.

Vul: None      ♦ 7

HCP: 8+2      ♣ KJT986

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**Board: 6**      ♠ J6      Partner bids first.

Dealer: South      ♥ T6      The opponents are silent.

Vul: Both      ♦ KT9872

HCP: 11+2      ♣ AK7

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**Board: 7**      ♠ AQJ9      You bid first.

Dealer: North      ♥ A842      The opponents are silent.

Vul: Both      ♦ 75

HCP: 16      ♣ KQ6

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**Board: 8**      ♠ 76      Partner bids first.

Dealer: South      ♥ A76      The opponents are silent.

Vul: N-S      ♦ 98

HCP: 8+2      ♣ KJ9843

## Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ 942	♠ AKQ8				1NT
Vul: None	♥ KJ5	♥ QT2	Pass	2 ♠ <sup>1</sup>	3 ♦	Pass
North HCP: 8+2	♦ 7	♦ T64	Pass	4 ♣	All Pass	
South HCP: 15	♣ KJT986	♣ A53				1. 1N-2S transfer to clubs
Contract: 4 ♣ North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ KQ3				1NT
Vul: Both	♥ T6	♥ KQ2	Pass	3 ♣ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 11+2	♦ KT9872	♦ AQ653	Pass	3NT	All Pass	
South HCP: 16+1	♣ AK7	♣ 82				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQJ9	♠ 72		1NT	Pass	3 ♣ <sup>1</sup>
Vul: Both	♥ A842	♥ K	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 16	♦ 75	♦ KQ9642	All Pass			
South HCP: 9+2	♣ KQ6	♣ J952				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ AT5				1NT
Vul: N-S	♥ A76	♥ QT3	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 8+2	♦ 98	♦ AKQJ5	Pass	3NT	All Pass	
South HCP: 16+1	♣ KJ9843	♣ T5				1. 1N-2S transfer to clubs
Contract: 3NT North						2. automat

<b>Board: 5</b>	♠ AKQ8	You bid first.
Dealer: South	♥ QT2	East (RHO) bids 3♦ if possible.
Vul: None	♦ T64	
HCP: 15	♣ A53	

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<b>Board: 6</b>	♠ KQ3	You bid first.
Dealer: South	♥ KQ2	The opponents are silent.
Vul: Both	♦ AQ653	
HCP: 16+1	♣ 82	

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<b>Board: 7</b>	♠ 72	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ KQ9642	
HCP: 9+2	♣ J952	

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<b>Board: 8</b>	♠ AT5	You bid first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: N-S	♦ AKQJ5	
HCP: 16+1	♣ T5	

## Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ 942	♠ AKQ8				1NT
Vul: None	♥ KJ5	♥ QT2	Pass	2 ♠ <sup>1</sup>	3 ♦	Pass
North HCP: 8+2	♦ 7	♦ T64	Pass	4 ♣	All Pass	
South HCP: 15	♣ KJT986	♣ A53				1. 1N-2S transfer to clubs
Contract: 4 ♣ North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ KQ3				1NT
Vul: Both	♥ T6	♥ KQ2	Pass	3 ♣ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 11+2	♦ KT9872	♦ AQ653	Pass	3NT	All Pass	
South HCP: 16+1	♣ AK7	♣ 82				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQJ9	♠ 72		1NT	Pass	3 ♣ <sup>1</sup>
Vul: Both	♥ A842	♥ K	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 16	♦ 75	♦ KQ9642	All Pass			
South HCP: 9+2	♣ KQ6	♣ J952				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ AT5				1NT
Vul: N-S	♥ A76	♥ QT3	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 8+2	♦ 98	♦ AKQJ5	Pass	3NT	All Pass	
South HCP: 16+1	♣ KJ9843	♣ T5				1. 1N-2S transfer to clubs
Contract: 3NT North						2. automat

**Board: 9**      ♠ AJT8      You bid first.

Dealer: North      ♥ K82      The opponents are silent.

Vul: E-W      ♦ AQ86

HCP: 16      ♣ Q7

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**Board: 10**      ♠ 62      Partner bids first.

Dealer: South      ♥ -      West (RHO) bids 2♣ if possible.

Vul: Both      ♦ AK7532

HCP: 8+3      ♣ JT954

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**Board: 11**      ♠ QT8      You bid first.

Dealer: North      ♥ Q85      The opponents are silent.

Vul: N-S      ♦ AK3

HCP: 15      ♣ KJ94

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**Board: 12**      ♠ 84      Partner bids first.

Dealer: South      ♥ 63      The opponents are silent.

Vul: E-W      ♦ KQJ984

HCP: 9+2      ♣ K96

## Both hands (Answers Page)

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AJT8	♠ K53		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ K82	♥ -	Pass	3♦ <sup>2</sup>	Pass	4NT
North HCP: 16	♦ AQ86	♦ JT97542	Pass	5♠ <sup>3</sup>	Pass	6♦
South HCP: 11+3	♣ Q7	♣ AK3	All Pass			
Contract: 6♦ South			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=1			

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ J843				1NT
Vul: Both	♥ -	♥ KQ83	2♣ <sup>1</sup>	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
North HCP: 8+3	♦ AK7532	♦ Q4	Pass	3NT	All Pass	
South HCP: 15	♣ JT954	♣ AK3	1. Cappelletti, any 6+suit			
Contract: 3NT North			2. 1N-3C transfer to diamonds			
			3. automat			

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ QT8	♠ J62		1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ Q85	♥ AT	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ AK3	♦ JT	All Pass			
South HCP: 8+2	♣ KJ94	♣ QT7632	1. 1N-2S transfer to clubs			
Contract: 3NT South			2. automat			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ A975				1NT
Vul: E-W	♥ 63	♥ AK92	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ KQJ984	♦ AT2	Pass	3NT	All Pass	
South HCP: 15	♣ K96	♣ 83	1. 1N-3C transfer to diamonds			
Contract: 3NT North			2. automat			

<b>Board: 9</b>	♠ K53	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: E-W	♦ JT97542	
HCP: 11+3	♣ AK3	

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<b>Board: 10</b>	♠ J843	You bid first.
Dealer: South	♥ KQ83	West (LHO) bids 2♣ if possible.
Vul: Both	♦ Q4	
HCP: 15	♣ AK3	

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<b>Board: 11</b>	♠ J62	Partner bids first.
Dealer: North	♥ AT	The opponents are silent.
Vul: N-S	♦ JT	
HCP: 8+2	♣ QT7632	

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<b>Board: 12</b>	♠ A975	You bid first.
Dealer: South	♥ AK92	The opponents are silent.
Vul: E-W	♦ AT2	
HCP: 15	♣ 83	

## Both hands (Answers Page)

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AJT8	♠ K53		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ K82	♥ -	Pass	3♦ <sup>2</sup>	Pass	4NT
North HCP: 16	♦ AQ86	♦ JT97542	Pass	5♠ <sup>3</sup>	Pass	6♦
South HCP: 11+3	♣ Q7	♣ AK3	All Pass			
Contract: 6♦ South			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=1			

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ J843				1NT
Vul: Both	♥ -	♥ KQ83	2♣ <sup>1</sup>	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
North HCP: 8+3	♦ AK7532	♦ Q4	Pass	3NT	All Pass	
South HCP: 15	♣ JT954	♣ AK3	1. Cappelletti, any 6+suit			
Contract: 3NT North			2. 1N-3C transfer to diamonds			
			3. automat			

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ QT8	♠ J62		1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ Q85	♥ AT	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ AK3	♦ JT	All Pass			
South HCP: 8+2	♣ KJ94	♣ QT7632	1. 1N-2S transfer to clubs			
Contract: 3NT South			2. automat			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ A975				1NT
Vul: E-W	♥ 63	♥ AK92	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ KQJ984	♦ AT2	Pass	3NT	All Pass	
South HCP: 15	♣ K96	♣ 83	1. 1N-3C transfer to diamonds			
Contract: 3NT North			2. automat			

**Board: 13**      ♠ A9632      You bid first.

Dealer: North      ♥ AT      The opponents are silent.

Vul: E-W      ♦ A73

HCP: 15+1      ♣ K98

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**Board: 14**      ♠ 2      Partner bids first.

Dealer: South      ♥ A63      West (RHO) bids 2♣ if possible.

Vul: Both      ♦ AT8753

HCP: 8+2      ♣ T94

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**Board: 15**      ♠ QT6      You bid first.

Dealer: North      ♥ 983      The opponents are silent.

Vul: Both      ♦ AKQ

HCP: 17      ♣ AQ96

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**Board: 16**      ♠ KQT      Partner bids first.

Dealer: South      ♥ A      The opponents are silent.

Vul: N-S      ♦ 976542

HCP: 9+2      ♣ 854

## Both hands (Answers Page)

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A9632	♠ JT		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ AT	♥ 754	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15+1	♦ A73	♦ QJ9864	All Pass			
South HCP: 8+2	♣ K98	♣ A3				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AJ84				1NT
Vul: Both	♥ A63	♥ K84	2♣ <sup>1</sup>	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
North HCP: 8+2	♦ AT8753	♦ KJ	Pass	3NT	All Pass	
South HCP: 16	♣ T94	♣ KJ52				
Contract: 3NT North			1. Cappelletti, any 6+suit			
			2. 1N-3C transfer to diamonds			
			3. automat			

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ QT6	♠ A		1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ 983	♥ 762	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ AKQ	♦ J52	All Pass			
South HCP: 8+2	♣ AQ96	♣ KT7532				
Contract: 3NT South			1. 1N-2S transfer to clubs			
			2. automat			

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ KQT	♠ A762				1NT
Vul: N-S	♥ A	♥ 65	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ 976542	♦ AKJ3	Pass	3NT	Pass	4♦
South HCP: 15	♣ 854	♣ QJ6	All Pass			
Contract: 4♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

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<b>Board: 13</b>	♠ JT	Partner bids first.
Dealer: North	♥ 754	The opponents are silent.
Vul: E-W	♦ QJ9864	
HCP: 8+2	♣ A3	

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<b>Board: 14</b>	♠ AJ84	You bid first.
Dealer: South	♥ K84	West (LHO) bids 2♣ if possible.
Vul: Both	♦ KJ	
HCP: 16	♣ KJ52	

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<b>Board: 15</b>	♠ A	Partner bids first.
Dealer: North	♥ 762	The opponents are silent.
Vul: Both	♦ J52	
HCP: 8+2	♣ KT7532	

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<b>Board: 16</b>	♠ A762	You bid first.
Dealer: South	♥ 65	The opponents are silent.
Vul: N-S	♦ AKJ3	
HCP: 15	♣ QJ6	

## Both hands (Answers Page)

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A9632	♠ JT		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ AT	♥ 754	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15+1	♦ A73	♦ QJ9864	All Pass			
South HCP: 8+2	♣ K98	♣ A3				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AJ84				1NT
Vul: Both	♥ A63	♥ K84	2♣ <sup>1</sup>	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
North HCP: 8+2	♦ AT8753	♦ KJ	Pass	3NT	All Pass	
South HCP: 16	♣ T94	♣ KJ52				
Contract: 3NT North			1. Cappelletti, any 6+suit			
			2. 1N-3C transfer to diamonds			
			3. automat			

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ QT6	♠ A		1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ 983	♥ 762	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ AKQ	♦ J52	All Pass			
South HCP: 8+2	♣ AQ96	♣ KT7532				
Contract: 3NT South			1. 1N-2S transfer to clubs			
			2. automat			

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ KQT	♠ A762				1NT
Vul: N-S	♥ A	♥ 65	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ 976542	♦ AKJ3	Pass	3NT	Pass	4♦
South HCP: 15	♣ 854	♣ QJ6	All Pass			
Contract: 4♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

**Board: 17**      ♠ K87      You bid first.

Dealer: North      ♥ KQT84      The opponents are silent.

Vul: N-S      ♦ 85

HCP: 15+1      ♣ AQJ

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**Board: 18**      ♠ 2      Partner bids first.

Dealer: South      ♥ A84      The opponents are silent.

Vul: Both      ♦ A42

HCP: 13+2      ♣ AJ9874

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**Board: 19**      ♠ Q92      You bid first.

Dealer: North      ♥ AT97      The opponents are silent.

Vul: Both      ♦ AT6

HCP: 15      ♣ KQ3

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**Board: 20**      ♠ -      Partner bids first.

Dealer: South      ♥ JT      The opponents are silent.

Vul: Both      ♦ AKQT8763

HCP: 12+4      ♣ Q73

## Both hands (Answers Page)

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ K87	♠ 4		1NT	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ KQT84	♥ AJ9	Pass	3♦ <sup>2</sup>	Pass	4NT
North HCP: 15+1	♦ 85	♦ AQJ963	Pass	5♦ <sup>3</sup>	All Pass	
South HCP: 15+2	♣ AQJ	♣ K98				
Contract: 5♦ North			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=1/5 or 4/5			

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ A64				1NT
Vul: Both	♥ A84	♥ K75	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 13+2	♦ A42	♦ KQJ85	Pass	4NT	Pass	5♥ <sup>3</sup>
South HCP: 16+1	♣ AJ9874	♣ K2	Pass	6♣	All Pass	
Contract: 6♣ North			1. 1N-2S transfer to clubs			
			2. automat			
			3. A=2/5 or 5/5, Q(C)=0			

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ Q92	♠ K3		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AT97	♥ QJ	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ AT6	♦ QJ9853	All Pass			
South HCP: 10+2	♣ KQ3	♣ J74				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A953				1NT
Vul: Both	♥ JT	♥ A852	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 12+4	♦ AKQT8763	♦ J2	Pass	4NT	Pass	5♣ <sup>3</sup>
South HCP: 16	♣ Q73	♣ AK2	Pass	6♦	All Pass	
Contract: 6♦ North			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=0/5 or 3/5			

---

<b>Board: 17</b>	♠ 4	Partner bids first.
Dealer: North	♥ AJ9	The opponents are silent.
Vul: N-S	♦ AQJ963	
HCP: 15+2	♣ K98	

---

<b>Board: 18</b>	♠ A64	You bid first.
Dealer: South	♥ K75	The opponents are silent.
Vul: Both	♦ KQJ85	
HCP: 16+1	♣ K2	

---

<b>Board: 19</b>	♠ K3	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: Both	♦ QJ9853	
HCP: 10+2	♣ J74	

---

<b>Board: 20</b>	♠ A953	You bid first.
Dealer: South	♥ A852	The opponents are silent.
Vul: Both	♦ J2	
HCP: 16	♣ AK2	

## Both hands (Answers Page)

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ K87	♠ 4		1NT	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ KQT84	♥ AJ9	Pass	3♦ <sup>2</sup>	Pass	4NT
North HCP: 15+1	♦ 85	♦ AQJ963	Pass	5♦ <sup>3</sup>	All Pass	
South HCP: 15+2	♣ AQJ	♣ K98				
Contract: 5♦ North			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=1/5 or 4/5			

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ A64				1NT
Vul: Both	♥ A84	♥ K75	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 13+2	♦ A42	♦ KQJ85	Pass	4NT	Pass	5♥ <sup>3</sup>
South HCP: 16+1	♣ AJ9874	♣ K2	Pass	6♣	All Pass	
Contract: 6♣ North			1. 1N-2S transfer to clubs			
			2. automat			
			3. A=2/5 or 5/5, Q(C)=0			

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ Q92	♠ K3		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AT97	♥ QJ	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ AT6	♦ QJ9853	All Pass			
South HCP: 10+2	♣ KQ3	♣ J74				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A953				1NT
Vul: Both	♥ JT	♥ A852	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 12+4	♦ AKQT8763	♦ J2	Pass	4NT	Pass	5♣ <sup>3</sup>
South HCP: 16	♣ Q73	♣ AK2	Pass	6♦	All Pass	
Contract: 6♦ North			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=0/5 or 3/5			

---

**Board: 21**      ♠ K84  
Dealer: North      ♥ K5  
Vul: Both      ♦ A83  
HCP: 16+1      ♣ AQT93

---

You bid first.

West (RHO) Doubles 2♠ if possible.

**Board: 22**      ♠ 43  
Dealer: South      ♥ 75  
Vul: None      ♦ AKT86543  
HCP: 11+4      ♣ A

---

Partner bids first.

The opponents are silent.

**Board: 23**      ♠ AKT6  
Dealer: North      ♥ QT54  
Vul: N-S      ♦ K76  
HCP: 17      ♣ KQ

---

You bid first.

The opponents are silent.

**Board: 24**      ♠ -  
Dealer: South      ♥ K8  
Vul: None      ♦ AQ8753  
HCP: 12+3      ♣ K9542

Partner bids first.

West (RHO) bids 2♣ if possible.

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ 63		1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ K5	♥ QJ	X	3♣	Pass	3NT
North HCP: 16+1	♦ A83	♦ K96		All Pass		
South HCP: 9+2	♣ AQT93	♣ K87642				1. 1N-2S transfer to clubs
Contract: 3NT South						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ AK8				1NT
Vul: None	♥ 75	♥ AT43	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 11+4	♦ AKT86543	♦ QJ	Pass	4♣	Pass	4♥
South HCP: 17	♣ A	♣ QJ96	Pass	4NT	Pass	5♠ <sup>3</sup>
Contract: 6♦ North			Pass	6♦	All Pass	
						1. 1N-3C transfer to diamonds
						2. automat
						3. A=2/5 or 5/5, Q(D)=1

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AKT6	♠ 4		1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ QT54	♥ 973	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ K76	♦ A84		All Pass		
South HCP: 8+2	♣ KQ	♣ AT9654				1. 1N-2S transfer to clubs
Contract: 3NT South						2. automat

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KJ7				1NT
Vul: None	♥ K8	♥ AJ765	2♣ <sup>1</sup>	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
North HCP: 12+3	♦ AQ8753	♦ 42	Pass	4NT	Pass	5♥ <sup>4</sup>
South HCP: 15+1	♣ K9542	♣ AQ3	Pass	6♦	All Pass	
Contract: 6♦ North						1. Cappelletti, any 6+suit
						2. 1N-3C transfer to diamonds
						3. automat
						4. A=2/5 or 5/5, Q(D)=0

**Board: 21**      ♠ 63      Partner bids first.

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

Vul: Both      ♦ K96

HCP: 9+2      ♣ K87642

---

**Board: 22**      ♠ AK8      You bid first.

Dealer: South      ♥ AT43      The opponents are silent.

Vul: None      ♦ QJ

HCP: 17      ♣ QJ96

---

**Board: 23**      ♠ 4      Partner bids first.

Dealer: North      ♥ 973      The opponents are silent.

Vul: N-S      ♦ A84

HCP: 8+2      ♣ AT9654

---

**Board: 24**      ♠ KJ7      You bid first.

Dealer: South      ♥ AJ765      West (LHO) bids 2♣ if possible.

Vul: None      ♦ 42

HCP: 15+1      ♣ AQ3

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ 63		1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ K5	♥ QJ	X	3♣	Pass	3NT
North HCP: 16+1	♦ A83	♦ K96		All Pass		
South HCP: 9+2	♣ AQT93	♣ K87642				1. 1N-2S transfer to clubs
Contract: 3NT South						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ AK8				1NT
Vul: None	♥ 75	♥ AT43	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 11+4	♦ AKT86543	♦ QJ	Pass	4♣	Pass	4♥
South HCP: 17	♣ A	♣ QJ96	Pass	4NT	Pass	5♠ <sup>3</sup>
Contract: 6♦ North			Pass	6♦	All Pass	
						1. 1N-3C transfer to diamonds
						2. automat
						3. A=2/5 or 5/5, Q(D)=1

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AKT6	♠ 4		1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ QT54	♥ 973	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ K76	♦ A84		All Pass		
South HCP: 8+2	♣ KQ	♣ AT9654				1. 1N-2S transfer to clubs
Contract: 3NT South						2. automat

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KJ7				1NT
Vul: None	♥ K8	♥ AJ765	2♣ <sup>1</sup>	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
North HCP: 12+3	♦ AQ8753	♦ 42	Pass	4NT	Pass	5♥ <sup>4</sup>
South HCP: 15+1	♣ K9542	♣ AQ3	Pass	6♦	All Pass	
Contract: 6♦ North						1. Cappelletti, any 6+suit
						2. 1N-3C transfer to diamonds
						3. automat
						4. A=2/5 or 5/5, Q(D)=0

**Board: 25**      ♠ A763      You bid first.

Dealer: North      ♥ Q5      The opponents are silent.

Vul: N-S      ♦ JT9

HCP: 16      ♣ AKQ3

---

**Board: 26**      ♠ T54      Partner bids first.

Dealer: South      ♥ K2      The opponents are silent.

Vul: N-S      ♦ J876532

HCP: 8+3      ♣ A

---

**Board: 27**      ♠ A5      You bid first.

Dealer: North      ♥ AJ43      West (RHO) bids 3♠ if possible.

Vul: None      ♦ K976

HCP: 16      ♣ A32

---

**Board: 28**      ♠ 83      Partner bids first.

Dealer: South      ♥ KT7      The opponents are silent.

Vul: E-W      ♦ QT

HCP: 8+2      ♣ QJ9752

---

**Board: 29**      ♠ 54      You bid first.

Dealer: North      ♥ AQJ73      West (RHO) Doubles 2♠ if possible.

Vul: E-W      ♦ AT2

HCP: 16+1      ♣ AJ9

## Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ A763	♠ Q2		1NT	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ Q5	♥ K	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 16	♦ JT9	♦ A76543	All Pass			
South HCP: 9+2	♣ AKQ3	♣ 9742				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ T54	♠ AK63				1NT
Vul: N-S	♥ K2	♥ A983	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+3	♦ J876532	♦ A9	Pass	3NT	All Pass	
South HCP: 15	♣ A	♣ 653				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ K7		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AJ43	♥ Q2	3♠	4♦	Pass	5♦
North HCP: 16	♦ K976	♦ AT8432	All Pass			
South HCP: 9+2	♣ A32	♣ 765				
Contract: 5♦ South			1. 1N-3C transfer to diamonds			

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ AQJ76				1NT
Vul: E-W	♥ KT7	♥ A86	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 8+2	♦ QT	♦ A43	Pass	3NT	All Pass	
South HCP: 15+1	♣ QJ9752	♣ T4				
Contract: 3NT North			1. 1N-2S transfer to clubs			
			2. automat			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ T7		1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ AQJ73	♥ 4	X	3♣	Pass	3NT
North HCP: 16+1	♦ AT2	♦ QJ6	All Pass			
South HCP: 8+3	♣ AJ9	♣ KQ86432				
Contract: 3NT South			1. 1N-2S transfer to clubs			

<b>Board: 25</b>	♠ Q2	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ A76543	
HCP: 9+2	♣ 9742	

---

<b>Board: 26</b>	♠ AK63	You bid first.
Dealer: South	♥ A983	The opponents are silent.
Vul: N-S	♦ A9	
HCP: 15	♣ 653	

---

<b>Board: 27</b>	♠ K7	Partner bids first.
Dealer: North	♥ Q2	West (LHO) bids 3♠ if possible.
Vul: None	♦ AT8432	
HCP: 9+2	♣ 765	

---

<b>Board: 28</b>	♠ AQJ76	You bid first.
Dealer: South	♥ A86	The opponents are silent.
Vul: E-W	♦ A43	
HCP: 15+1	♣ T4	

---

<b>Board: 29</b>	♠ T7	Partner bids first.
Dealer: North	♥ 4	West (LHO) Doubles 2♠ if possible.
Vul: E-W	♦ QJ6	
HCP: 8+3	♣ KQ86432	

## Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ A763	♠ Q2		1NT	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ Q5	♥ K	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 16	♦ JT9	♦ A76543	All Pass			
South HCP: 9+2	♣ AKQ3	♣ 9742				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ T54	♠ AK63				1NT
Vul: N-S	♥ K2	♥ A983	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+3	♦ J876532	♦ A9	Pass	3NT	All Pass	
South HCP: 15	♣ A	♣ 653				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ K7		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AJ43	♥ Q2	3♠	4♦	Pass	5♦
North HCP: 16	♦ K976	♦ AT8432	All Pass			
South HCP: 9+2	♣ A32	♣ 765				
Contract: 5♦ South			1. 1N-3C transfer to diamonds			

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ AQJ76				1NT
Vul: E-W	♥ KT7	♥ A86	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 8+2	♦ QT	♦ A43	Pass	3NT	All Pass	
South HCP: 15+1	♣ QJ9752	♣ T4				
Contract: 3NT North			1. 1N-2S transfer to clubs			
			2. automat			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ T7		1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ AQJ73	♥ 4	X	3♣	Pass	3NT
North HCP: 16+1	♦ AT2	♦ QJ6	All Pass			
South HCP: 8+3	♣ AJ9	♣ KQ86432				
Contract: 3NT South			1. 1N-2S transfer to clubs			

**Board: 30**      ♠ A9      You bid first.

Dealer: North      ♥ QT97      West (RHO) bids 3♦ if possible.

Vul: None      ♦ AJT76

HCP: 15+1      ♣ KJ

---

**Board: 31**      ♠ A73      You bid first.

Dealer: North      ♥ AJT5      West (RHO) Doubles 2♠ if possible.

Vul: E-W      ♦ K97

HCP: 16      ♣ A85

---

**Board: 32**      ♠ 63      Partner bids first.

Dealer: South      ♥ K7      The opponents are silent.

Vul: N-S      ♦ AJT952

HCP: 12+2      ♣ A95

---

**Board: 33**      ♠ -      Partner bids first.

Dealer: South      ♥ K82      East (LHO) Doubles 2♠ if possible.

Vul: Both      ♦ QT62

HCP: 8+2      ♣ QJT982

---

**Board: 34**      ♠ 732      Partner bids first.

Dealer: South      ♥ 65      The opponents are silent.

Vul: E-W      ♦ AJ8643

HCP: 9+2      ♣ A5

## Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ Q2		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ QT97	♥ 652	3♦	Pass	Pass	4♣
North HCP: 15+1	♦ AJT76	♦ 54		All Pass		
South HCP: 8+2	♣ KJ	♣ AQT762				1. 1N-2S transfer to clubs
Contract: 4♣ South						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A73	♠ T4		1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ AJT5	♥ -	X	3♣	All Pass	
North HCP: 16	♦ K97	♦ QT432				1. 1N-2S transfer to clubs
South HCP: 7+3	♣ A85	♣ KQT643				
Contract: 3♣ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ KQ97				1NT
Vul: N-S	♥ K7	♥ AJT9	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 12+2	♦ AJT952	♦ KQ6	Pass	4♣	Pass	4♥
South HCP: 16	♣ A95	♣ J2	Pass	5♦	All Pass	
Contract: 5♦ North						1. 1N-3C transfer to diamonds
						2. automat

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A4				1NT
Vul: Both	♥ K82	♥ AJ93	Pass	2♠ <sup>1</sup>	X	XX
North HCP: 8+2	♦ QT62	♦ AJ93	Pass	5♣	All Pass	
South HCP: 17	♣ QJT982	♣ K65				1. 1N-2S transfer to clubs
Contract: 5♣ North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 732	♠ A86				1NT
Vul: E-W	♥ 65	♥ AJ874	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ AJ8643	♦ KQ	Pass	3NT	All Pass	
South HCP: 15+1	♣ A5	♣ JT7				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

---

<b>Board: 30</b>	♠ Q2	Partner bids first.
Dealer: North	♥ 652	West (LHO) bids 3♦ if possible.
Vul: None	♦ 54	
HCP: 8+2	♣ AQT762	

---

<b>Board: 31</b>	♠ T4	Partner bids first.
Dealer: North	♥ -	West (LHO) Doubles 2♠ if possible.
Vul: E-W	♦ QT432	
HCP: 7+3	♣ KQT643	

---

<b>Board: 32</b>	♠ KQ97	You bid first.
Dealer: South	♥ AJT9	The opponents are silent.
Vul: N-S	♦ KQ6	
HCP: 16	♣ J2	

---

<b>Board: 33</b>	♠ A4	You bid first.
Dealer: South	♥ AJ93	East (RHO) Doubles 2♠ if possible.
Vul: Both	♦ AJ93	
HCP: 17	♣ K65	

---

<b>Board: 34</b>	♠ A86	You bid first.
Dealer: South	♥ AJ874	The opponents are silent.
Vul: E-W	♦ KQ	
HCP: 15+1	♣ JT7	

## Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ Q2		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ QT97	♥ 652	3♦	Pass	Pass	4♣
North HCP: 15+1	♦ AJT76	♦ 54		All Pass		
South HCP: 8+2	♣ KJ	♣ AQT762				1. 1N-2S transfer to clubs
Contract: 4♣ South						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A73	♠ T4		1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ AJT5	♥ -	X	3♣	All Pass	
North HCP: 16	♦ K97	♦ QT432				1. 1N-2S transfer to clubs
South HCP: 7+3	♣ A85	♣ KQT643				
Contract: 3♣ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ KQ97				1NT
Vul: N-S	♥ K7	♥ AJT9	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 12+2	♦ AJT952	♦ KQ6	Pass	4♣	Pass	4♥
South HCP: 16	♣ A95	♣ J2	Pass	5♦	All Pass	
Contract: 5♦ North						1. 1N-3C transfer to diamonds
						2. automat

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A4				1NT
Vul: Both	♥ K82	♥ AJ93	Pass	2♠ <sup>1</sup>	X	XX
North HCP: 8+2	♦ QT62	♦ AJ93	Pass	5♣	All Pass	
South HCP: 17	♣ QJT982	♣ K65				1. 1N-2S transfer to clubs
Contract: 5♣ North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 732	♠ A86				1NT
Vul: E-W	♥ 65	♥ AJ874	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ AJ8643	♦ KQ	Pass	3NT	All Pass	
South HCP: 15+1	♣ A5	♣ JT7				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

**Board: 35**      ♠ AQ8      You bid first.

Dealer: North      ♥ AJ53      The opponents are silent.

Vul: E-W      ♦ 52

HCP: 16      ♣ AJT7

---

**Board: 36**      ♠ AJ8      Partner bids first.

Dealer: South      ♥ A      The opponents are silent.

Vul: Both      ♦ AJ8

HCP: 16+2      ♣ Q87652

---

**Board: 37**      ♠ AQT      You bid first.

Dealer: North      ♥ 93      The opponents are silent.

Vul: None      ♦ AJ6

HCP: 15+1      ♣ AT865

---

**Board: 38**      ♠ K7      Partner bids first.

Dealer: South      ♥ 3      The opponents are silent.

Vul: Both      ♦ QJ9872

HCP: 9+2      ♣ KT85

## Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ 43		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ AJ53	♥ 62	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 16	♦ 52	♦ KQT974	All Pass			
South HCP: 8+2	♣ AJT7	♣ K94				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ AJ8	♠ KT72				1NT
Vul: Both	♥ A	♥ K2	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 16+2	♦ AJ8	♦ Q973	Pass	4♦	Pass	4♥
South HCP: 15	♣ Q87652	♣ AKT	Pass	4NT	Pass	5♥ <sup>3</sup>
Contract: 6♣ North			Pass	6♣	All Pass	
			1. 1N-2S transfer to clubs			
			2. automat			
			3. A=2/5 or 5/5, Q(C)=0			

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ AQT	♠ KJ5		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ 93	♥ AQ	Pass	3♦ <sup>2</sup>	Pass	4♥
North HCP: 15+1	♦ AJ6	♦ KQ9754	Pass	4♠	Pass	4NT
South HCP: 15+2	♣ AT865	♣ 92	Pass	5♣ <sup>3</sup>	Pass	6♦
Contract: 6♦ South			All Pass			
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=0/5 or 3/5			

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ AQT9				1NT
Vul: Both	♥ 3	♥ J864	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ QJ9872	♦ A4	Pass	3NT	All Pass	
South HCP: 15	♣ KT85	♣ A96				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

---

<b>Board: 35</b>	♠ 43	Partner bids first.
Dealer: North	♥ 62	The opponents are silent.
Vul: E-W	♦ KQT974	
HCP: 8+2	♣ K94	

---

<b>Board: 36</b>	♠ KT72	You bid first.
Dealer: South	♥ K2	The opponents are silent.
Vul: Both	♦ Q973	
HCP: 15	♣ AKT	

---

<b>Board: 37</b>	♠ KJ5	Partner bids first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ KQ9754	
HCP: 15+2	♣ 92	

---

<b>Board: 38</b>	♠ AQT9	You bid first.
Dealer: South	♥ J864	The opponents are silent.
Vul: Both	♦ A4	
HCP: 15	♣ A96	

## Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ 43		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ AJ53	♥ 62	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 16	♦ 52	♦ KQT974	All Pass			
South HCP: 8+2	♣ AJT7	♣ K94				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ AJ8	♠ KT72				1NT
Vul: Both	♥ A	♥ K2	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 16+2	♦ AJ8	♦ Q973	Pass	4♦	Pass	4♥
South HCP: 15	♣ Q87652	♣ AKT	Pass	4NT	Pass	5♥ <sup>3</sup>
Contract: 6♣ North			Pass	6♣	All Pass	
			1. 1N-2S transfer to clubs			
			2. automat			
			3. A=2/5 or 5/5, Q(C)=0			

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ AQT	♠ KJ5		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ 93	♥ AQ	Pass	3♦ <sup>2</sup>	Pass	4♥
North HCP: 15+1	♦ AJ6	♦ KQ9754	Pass	4♠	Pass	4NT
South HCP: 15+2	♣ AT865	♣ 92	Pass	5♣ <sup>3</sup>	Pass	6♦
Contract: 6♦ South			All Pass			
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=0/5 or 3/5			

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ AQT9				1NT
Vul: Both	♥ 3	♥ J864	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ QJ9872	♦ A4	Pass	3NT	All Pass	
South HCP: 15	♣ KT85	♣ A96				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

**Board: 39**      ♠ 92      You bid first.

Dealer: North      ♥ K432      The opponents are silent.

Vul: None      ♦ AK87

HCP: 16      ♣ KQJ

---

**Board: 40**      ♠ 87      Partner bids first.

Dealer: South      ♥ 97      West (RHO) bids 2♣ if possible.

Vul: E-W      ♦ T      West (RHO) bids 3♦ if possible.

HCP: 7+4      ♣ AKT98754

---

**Board: 41**      ♠ A94      You bid first.

Dealer: North      ♥ KQ72      The opponents are silent.

Vul: E-W      ♦ K3

HCP: 15      ♣ QJ93

---

**Board: 42**      ♠ Q87      Partner bids first.

Dealer: South      ♥ 6      The opponents are silent.

Vul: None      ♦ QJT532

HCP: 9+2      ♣ KJ3

## Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ AT5		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K432	♥ 975	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 16	♦ AK87	♦ J95432	All Pass			
South HCP: 9+2	♣ KQJ	♣ A				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ AKJ2				1NT
Vul: E-W	♥ 97	♥ KQ3	2♣ <sup>1</sup>	2♠ <sup>2</sup>	Pass	3♣ <sup>3</sup>
North HCP: 7+4	♦ T	♦ J86	3♦	5♣	All Pass	
South HCP: 15	♣ AKT98754	♣ J32				1. Cappelletti, any 6+suit
Contract: 5♣ North						2. 1N-2S transfer to clubs
						3. automat

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ Q8		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ KQ72	♥ A8	Pass	3♦ <sup>2</sup>	Pass	4♣
North HCP: 15	♦ K3	♦ AJT974	Pass	4♥	Pass	5♣
South HCP: 14+2	♣ QJ93	♣ K85	Pass	5♦	All Pass	
Contract: 5♦ North						1. 1N-3C transfer to diamonds
						2. automat

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ Q87	♠ A4				1NT
Vul: None	♥ 6	♥ Q982	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ QJT532	♦ K864	Pass	3NT	All Pass	
South HCP: 15	♣ KJ3	♣ AQ6				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

<b>Board: 39</b>	♠ AT5	Partner bids first.
Dealer: North	♥ 975	The opponents are silent.
Vul: None	♦ J95432	
HCP: 9+2	♣ A	

---

<b>Board: 40</b>	♠ AKJ2	You bid first.
Dealer: South	♥ KQ3	West (LHO) bids 2♣ if possible.
Vul: E-W	♦ J86	West (LHO) bids 3♦ if possible.
HCP: 15	♣ J32	

---

<b>Board: 41</b>	♠ Q8	Partner bids first.
Dealer: North	♥ A8	The opponents are silent.
Vul: E-W	♦ AJT974	
HCP: 14+2	♣ K85	

---

<b>Board: 42</b>	♠ A4	You bid first.
Dealer: South	♥ Q982	The opponents are silent.
Vul: None	♦ K864	
HCP: 15	♣ AQ6	

## Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ AT5		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K432	♥ 975	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 16	♦ AK87	♦ J95432	All Pass			
South HCP: 9+2	♣ KQJ	♣ A				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ AKJ2				1NT
Vul: E-W	♥ 97	♥ KQ3	2♣ <sup>1</sup>	2♠ <sup>2</sup>	Pass	3♣ <sup>3</sup>
North HCP: 7+4	♦ T	♦ J86	3♦	5♣	All Pass	
South HCP: 15	♣ AKT98754	♣ J32				1. Cappelletti, any 6+suit
Contract: 5♣ North						2. 1N-2S transfer to clubs
						3. automat

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ Q8		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ KQ72	♥ A8	Pass	3♦ <sup>2</sup>	Pass	4♣
North HCP: 15	♦ K3	♦ AJT974	Pass	4♥	Pass	5♣
South HCP: 14+2	♣ QJ93	♣ K85	Pass	5♦	All Pass	
Contract: 5♦ North						1. 1N-3C transfer to diamonds
						2. automat

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ Q87	♠ A4				1NT
Vul: None	♥ 6	♥ Q982	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ QJT532	♦ K864	Pass	3NT	All Pass	
South HCP: 15	♣ KJ3	♣ AQ6				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

**Board: 43**      ♠ K5      You bid first.

Dealer: North      ♥ QT32      The opponents are silent.

Vul: None      ♦ KQ98

HCP: 17      ♣ AK7

---

**Board: 44**      ♠ 87      Partner bids first.

Dealer: South      ♥ KT      West (RHO) bids 2♣ if possible.

Vul: None      ♦ AQ9765      West (RHO) bids 3♠ if possible.

HCP: 9+2      ♣ 982

---

**Board: 45**      ♠ A84      You bid first.

Dealer: North      ♥ AJ5      The opponents are silent.

Vul: E-W      ♦ K97

HCP: 15      ♣ QJ74

---

**Board: 46**      ♠ K9      Partner bids first.

Dealer: South      ♥ Q8      The opponents are silent.

Vul: N-S      ♦ AQJ643

HCP: 16+2      ♣ KJ4

## Both hands (Answers Page)

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K5	♠ 982		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ QT32	♥ K7	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ KQ98	♦ AT7642	All Pass			
South HCP: 9+2	♣ AK7	♣ QT				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ AK				1NT
Vul: None	♥ KT	♥ Q54	2 ♣ <sup>1</sup>	3 ♣ <sup>2</sup>	Pass	3 ♦ <sup>3</sup>
North HCP: 9+2	♦ AQ9765	♦ KJ83	3 ♠	5 ♦	All Pass	
South HCP: 16	♣ 982	♣ QJ76				
Contract: 5♦ North			1. Cappelletti, any 6+suit	2. 1N-3C transfer to diamonds	3. 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	♠ A84	♠ T72		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ AJ5	♥ Q32	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ K97	♦ QJT643	All Pass			
South HCP: 9+2	♣ QJ74	♣ A				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

---

<b>Board: 43</b>	♠ 982	Partner bids first.
Dealer: North	♥ K7	The opponents are silent.
Vul: None	♦ AT7642	
HCP: 9+2	♣ QT	

---

<b>Board: 44</b>	♠ AK	You bid first.
Dealer: South	♥ Q54	West (LHO) bids 2♣ if possible.
Vul: None	♦ KJ83	West (LHO) bids 3♠ if possible.
HCP: 16	♣ QJ76	

---

<b>Board: 45</b>	♠ T72	Partner bids first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: E-W	♦ QJT643	
HCP: 9+2	♣ A	

---

<b>Board: 46</b>	♠ J2	You bid first.
Dealer: South	♥ AKJT	The opponents are silent.
Vul: N-S	♦ K97	
HCP: 16	♣ AT76	

## Both hands (Answers Page)

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ 982		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ QT32	♥ K7	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ KQ98	♦ AT7642	All Pass			
South HCP: 9+2	♣ AK7	♣ QT	1. 1N-3C transfer to diamonds 2. automat			
Contract: 3NT South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ AK				1NT
Vul: None	♥ KT	♥ Q54	2 ♣ <sup>1</sup>	3 ♣ <sup>2</sup>	Pass	3 ♦ <sup>3</sup>
North HCP: 9+2	♦ AQ9765	♦ KJ83	3 ♠	5 ♦	All Pass	
South HCP: 16	♣ 982	♣ QJ76				
Contract: 5♦ North			1. Cappelletti, any 6+suit	2. 1N-3C transfer to diamonds	3. 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	♠ A84	♠ T72		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ AJ5	♥ Q32	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ K97	♦ QJT643	All Pass			
South HCP: 9+2	♣ QJ74	♣ A				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

**Board: 47**      ♠ KJ932      You bid first.

Dealer: North      ♥ A84      The opponents are silent.

Vul: N-S      ♦ J8

HCP: 16+1      ♣ AK9

---

**Board: 48**      ♠ T      Partner bids first.

Dealer: South      ♥ K63      The opponents are silent.

Vul: N-S      ♦ AQ4

HCP: 14+2      ♣ AJT874

---

**Board: 49**      ♠ QJ854      You bid first.

Dealer: North      ♥ AJ      The opponents are silent.

Vul: N-S      ♦ K95

HCP: 16+1      ♣ AJ2

---

**Board: 50**      ♠ Q3      Partner bids first.

Dealer: South      ♥ Q8      The opponents are silent.

Vul: N-S      ♦ AKJT74

HCP: 13+2      ♣ J43

## Both hands (Answers Page)

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ KJ932	♠ 8		1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ A84	♥ QJ	Pass	3♣ <sup>2</sup>	Pass	5♣
North HCP: 16+1	♦ J8	♦ A653	All Pass			
South HCP: 9+2	♣ AK9	♣ QT8543				
Contract: 5♣ South			1. 1N-2S transfer to clubs			
			2. automat			

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ K2				1NT
Vul: N-S	♥ K63	♥ AQ9	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 14+2	♦ AQ4	♦ JT752	Pass	4NT	Pass	5♠ <sup>3</sup>
South HCP: 15+1	♣ AJT874	♣ KQ3	Pass	6♣	All Pass	
Contract: 6♣ North			1. 1N-2S transfer to clubs			
			2. automat			
			3. A=2/5 or 5/5, Q(C)=1			

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ QJ854	♠ 7		1NT	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ AJ	♥ K2	Pass	3♦ <sup>2</sup>	Pass	4NT
North HCP: 16+1	♦ K95	♦ AQT7642	Pass	5♣ <sup>3</sup>	Pass	6♦
South HCP: 12+3	♣ AJ2	♣ KT3	All Pass			
Contract: 6♦ South			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=0/5 or 3/5			

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AK54				1NT
Vul: N-S	♥ Q8	♥ AJ3	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 13+2	♦ AKJT74	♦ Q63	Pass	5♦	All Pass	
South HCP: 16	♣ J43	♣ Q75				
Contract: 5♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

---

<b>Board: 47</b>	♠ 8	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ A653	
HCP: 9+2	♣ QT8543	

---

<b>Board: 48</b>	♠ K2	You bid first.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: N-S	♦ JT752	
HCP: 15+1	♣ KQ3	

---

<b>Board: 49</b>	♠ 7	Partner bids first.
Dealer: North	♥ K2	The opponents are silent.
Vul: N-S	♦ AQT7642	
HCP: 12+3	♣ KT3	

---

<b>Board: 50</b>	♠ AK54	You bid first.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: N-S	♦ Q63	
HCP: 16	♣ Q75	

## Both hands (Answers Page)

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ KJ932	♠ 8		1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ A84	♥ QJ	Pass	3♣ <sup>2</sup>	Pass	5♣
North HCP: 16+1	♦ J8	♦ A653	All Pass			
South HCP: 9+2	♣ AK9	♣ QT8543				
Contract: 5♣ South			1. 1N-2S transfer to clubs			
			2. automat			

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ K2				1NT
Vul: N-S	♥ K63	♥ AQ9	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 14+2	♦ AQ4	♦ JT752	Pass	4NT	Pass	5♠ <sup>3</sup>
South HCP: 15+1	♣ AJT874	♣ KQ3	Pass	6♣	All Pass	
Contract: 6♣ North			1. 1N-2S transfer to clubs			
			2. automat			
			3. A=2/5 or 5/5, Q(C)=1			

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ QJ854	♠ 7		1NT	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ AJ	♥ K2	Pass	3♦ <sup>2</sup>	Pass	4NT
North HCP: 16+1	♦ K95	♦ AQT7642	Pass	5♣ <sup>3</sup>	Pass	6♦
South HCP: 12+3	♣ AJ2	♣ KT3	All Pass			
Contract: 6♦ South			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=0/5 or 3/5			

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AK54				1NT
Vul: N-S	♥ Q8	♥ AJ3	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 13+2	♦ AKJT74	♦ Q63	Pass	5♦	All Pass	
South HCP: 16	♣ J43	♣ Q75				
Contract: 5♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

**Board: 51**      ♠ QJ43      You bid first.

Dealer: North      ♥ K52      East (LHO) bids 2♣ if possible.

Vul: N-S      ♦ AK53

HCP: 15      ♣ Q5

---

**Board: 52**      ♠ A83      Partner bids first.

Dealer: South      ♥ A32      The opponents are silent.

Vul: E-W      ♦ AT8642

HCP: 16+2      ♣ A

---

**Board: 53**      ♠ AT74      You bid first.

Dealer: North      ♥ KJ6      The opponents are silent.

Vul: Both      ♦ Q63

HCP: 15      ♣ AJ5

## Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ QJ43	♠ KT2		1NT	2♣ <sup>1</sup>	3♣ <sup>2</sup>
Vul: N-S	♥ K52	♥ A4	Pass	3♦ <sup>3</sup>	Pass	3NT
North HCP: 15	♦ AK53	♦ QJ9764	All Pass			
South HCP: 10+2	♣ Q5	♣ 87				
Contract: 3NT South			1. Cappelletti, any 6+suit			
			2. 1N-3C transfer to diamonds			
			3. automat			

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ A83	♠ QJT				1NT
Vul: E-W	♥ A32	♥ J5	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 16+2	♦ AT8642	♦ KQ3	Pass	4♣	Pass	4♦
South HCP: 15+1	♣ A	♣ KQJ62	Pass	4NT	Pass	5♦ <sup>3</sup>
Contract: 6NT North			Pass	5♥	Pass	6♣ <sup>4</sup>
			Pass	6NT	All Pass	
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=1/5 or 4/5			
			4. !D queen and !C king			

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ AT74	♠ 96		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KJ6	♥ A8	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ Q63	♦ AJT975	All Pass			
South HCP: 9+2	♣ AJ5	♣ T43	1. 1N-3C transfer to diamonds			
Contract: 3NT South			2. automat			

**Board: 51**      ♠ KT2      Partner bids first.

Dealer: North      ♥ A4      East (RHO) bids 2♣ if possible.

Vul: N-S      ♦ QJ9764

HCP: 10+2      ♣ 87

---

**Board: 52**      ♠ QJT      You bid first.

Dealer: South      ♥ J5      The opponents are silent.

Vul: E-W      ♦ KQ3

HCP: 15+1      ♣ KQJ62

---

**Board: 53**      ♠ 96      Partner bids first.

Dealer: North      ♥ A8      The opponents are silent.

Vul: Both      ♦ AJT975

HCP: 9+2      ♣ T43

## Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ QJ43	♠ KT2		1NT	2♣ <sup>1</sup>	3♣ <sup>2</sup>
Vul: N-S	♥ K52	♥ A4	Pass	3♦ <sup>3</sup>	Pass	3NT
North HCP: 15	♦ AK53	♦ QJ9764	All Pass			
South HCP: 10+2	♣ Q5	♣ 87				
Contract: 3NT South			1. Cappelletti, any 6+suit			
			2. 1N-3C transfer to diamonds			
			3. automat			

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ A83	♠ QJT				1NT
Vul: E-W	♥ A32	♥ J5	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 16+2	♦ AT8642	♦ KQ3	Pass	4♣	Pass	4♦
South HCP: 15+1	♣ A	♣ KQJ62	Pass	4NT	Pass	5♦ <sup>3</sup>
Contract: 6NT North			Pass	5♥	Pass	6♣ <sup>4</sup>
			Pass	6NT	All Pass	
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=1/5 or 4/5			
			4. !D queen and !C king			

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ AT74	♠ 96		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KJ6	♥ A8	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ Q63	♦ AJT975	All Pass			
South HCP: 9+2	♣ AJ5	♣ T43	1. 1N-3C transfer to diamonds			
Contract: 3NT South			2. automat			

---

<b>Board: 54</b>	♠ A82	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ KQJT	
HCP: 15+2	♣ KQT532	

---

<b>Board: 55</b>	♠ A9	You bid first.
Dealer: North	♥ AJ2	The opponents are silent.
Vul: N-S	♦ 962	
HCP: 15+1	♣ KQJ85	

---

<b>Board: 56</b>	♠ QJ6	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: N-S	♦ AQT987	
HCP: 9+2	♣ 743	

---

<b>Board: 57</b>	♠ AT2	You bid first.
Dealer: North	♥ KQ87	The opponents are silent.
Vul: E-W	♦ AKT	
HCP: 16	♣ 975	

## Both hands (Answers Page)

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ A82	♠ 64				1NT
Vul: N-S	♥ -	♥ AKT83	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 15+2	♦ KQJT	♦ A98	Pass	4NT	Pass	5 ♣ <sup>3</sup>
South HCP: 15+1	♣ KQT532	♣ A86	Pass	6NT	All Pass	
Contract: 6NT North						
			1. 1N-2S transfer to clubs			
			2. automat			
			3. A=0/5 or 3/5			

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ Q3		1NT	Pass	3 ♣ <sup>1</sup>
Vul: N-S	♥ AJ2	♥ 76	Pass	3 ♦ <sup>2</sup>	Pass	4 ♣
North HCP: 15+1	♦ 962	♦ AQJT83	Pass	4 ♥	Pass	5 ♣
South HCP: 13+2	♣ KQJ85	♣ A74	Pass	5 ♦	All Pass	
Contract: 5 ♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ QJ6	♠ KT853				1NT
Vul: N-S	♥ 4	♥ AQ2	Pass	3 ♣ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 9+2	♦ AQT987	♦ 52	Pass	3NT	All Pass	
South HCP: 16+1	♣ 743	♣ AKT	1. 1N-3C transfer to diamonds			
Contract: 3NT North			2. automat			

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ 4		1NT	Pass	2 ♠ <sup>1</sup>
Vul: E-W	♥ KQ87	♥ A53	Pass	3 ♣ <sup>2</sup>	Pass	4NT
North HCP: 16	♦ AKT	♦ 4	Pass	5 ♥ <sup>3</sup>	Pass	6 ♣
South HCP: 10+4	♣ 975	♣ KQJT8432	All Pass			
Contract: 6 ♣ South			1. 1N-2S transfer to clubs			
			2. automat			
			3. A=2/5 or 5/5, Q(C)=0			

<b>Board: 54</b>	♠ 64	You bid first.
Dealer: South	♥ AKT83	The opponents are silent.
Vul: N-S	♦ A98	
HCP: 15+1	♣ A86	

---

<b>Board: 55</b>	♠ Q3	Partner bids first.
Dealer: North	♥ 76	The opponents are silent.
Vul: N-S	♦ AQJT83	
HCP: 13+2	♣ A74	

---

<b>Board: 56</b>	♠ KT853	You bid first.
Dealer: South	♥ AQ2	The opponents are silent.
Vul: N-S	♦ 52	
HCP: 16+1	♣ AKT	

---

<b>Board: 57</b>	♠ 4	Partner bids first.
Dealer: North	♥ A53	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 10+4	♣ KQJT8432	

## Both hands (Answers Page)

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ A82	♠ 64				1NT
Vul: N-S	♥ -	♥ AKT83	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 15+2	♦ KQJT	♦ A98	Pass	4NT	Pass	5 ♣ <sup>3</sup>
South HCP: 15+1	♣ KQT532	♣ A86	Pass	6NT	All Pass	
Contract: 6NT North						
			1. 1N-2S transfer to clubs			
			2. automat			
			3. A=0/5 or 3/5			

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ Q3		1NT	Pass	3 ♣ <sup>1</sup>
Vul: N-S	♥ AJ2	♥ 76	Pass	3 ♦ <sup>2</sup>	Pass	4 ♣
North HCP: 15+1	♦ 962	♦ AQJT83	Pass	4 ♥	Pass	5 ♣
South HCP: 13+2	♣ KQJ85	♣ A74	Pass	5 ♦	All Pass	
Contract: 5 ♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ QJ6	♠ KT853				1NT
Vul: N-S	♥ 4	♥ AQ2	Pass	3 ♣ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 9+2	♦ AQT987	♦ 52	Pass	3NT	All Pass	
South HCP: 16+1	♣ 743	♣ AKT	1. 1N-3C transfer to diamonds			
Contract: 3NT North			2. automat			

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ 4		1NT	Pass	2 ♠ <sup>1</sup>
Vul: E-W	♥ KQ87	♥ A53	Pass	3 ♣ <sup>2</sup>	Pass	4NT
North HCP: 16	♦ AKT	♦ 4	Pass	5 ♥ <sup>3</sup>	Pass	6 ♣
South HCP: 10+4	♣ 975	♣ KQJT8432	All Pass			
Contract: 6 ♣ South			1. 1N-2S transfer to clubs			
			2. automat			
			3. A=2/5 or 5/5, Q(C)=0			

<b>Board: 58</b>	♠ 54	Partner bids first.
Dealer: South	♥ 32	The opponents are silent.
Vul: N-S	♦ AJ2	
HCP: 9+2	♣ AT9843	

---

<b>Board: 59</b>	♠ QJT2	You bid first.
Dealer: North	♥ A72	East (LHO) bids 2♣ if possible.
Vul: N-S	♦ A74	East (LHO) bids 3♦ if possible.
HCP: 15	♣ AT2	

---

<b>Board: 60</b>	♠ T52	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ AJ9842	
HCP: 8+2	♣ QJT	

---

<b>Board: 61</b>	♠ 9873	You bid first.
Dealer: North	♥ AKJ4	The opponents are silent.
Vul: N-S	♦ J2	
HCP: 15	♣ AQ8	

## Both hands (Answers Page)

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ 54	♠ K86				1NT
Vul: N-S	♥ 32	♥ AQJ87	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 9+2	♦ AJ2	♦ 76	Pass	3NT	All Pass	
South HCP: 15+1	♣ AT9843	♣ KQ7				
Contract: 3NT North			1.	1N-2S transfer to clubs		
			2.	automat		

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ QJT2	♠ 85		1NT	2 ♣ <sup>1</sup>	2 ♠ <sup>2</sup>
Vul: N-S	♥ A72	♥ KT5	Pass	3 ♣ <sup>3</sup>	3 ♦	4 ♣
North HCP: 15	♦ A74	♦ K3	All Pass			
South HCP: 8+2	♣ AT2	♣ Q97654		1.	Cappelletti, any 6+suit	
Contract: 4 ♣ South			2.	1N-2S transfer to clubs		
			3.	automat		

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ T52	♠ AQ43				1NT
Vul: E-W	♥ 5	♥ Q843	Pass	3 ♣ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 8+2	♦ AJ9842	♦ KT6	Pass	3NT	All Pass	
South HCP: 15	♣ QJT	♣ A2		1.	1N-3C transfer to diamonds	
Contract: 3NT North			2.	automat		

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ 9873	♠ QT		1NT	Pass	3 ♣ <sup>1</sup>
Vul: N-S	♥ AKJ4	♥ Q75	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ J2	♦ AT7643	Pass	4 ♦	All Pass	
South HCP: 8+2	♣ AQ8	♣ 53		1.	1N-3C transfer to diamonds	
Contract: 4 ♦ North			2.	automat		

**Board: 58**      ♠ K86      You bid first.

Dealer: South      ♥ AQJ87      The opponents are silent.

Vul: N-S      ♦ 76

HCP: 15+1      ♣ KQ7

---

**Board: 59**      ♠ 85      Partner bids first.

Dealer: North      ♥ KT5      East (RHO) bids 2♣ if possible.

Vul: N-S      ♦ K3      East (RHO) bids 3♦ if possible.

HCP: 8+2      ♣ Q97654

---

**Board: 60**      ♠ AQ43      You bid first.

Dealer: South      ♥ Q843      The opponents are silent.

Vul: E-W      ♦ KT6

HCP: 15      ♣ A2

---

**Board: 61**      ♠ QT      Partner bids first.

Dealer: North      ♥ Q75      The opponents are silent.

Vul: N-S      ♦ AT7643

HCP: 8+2      ♣ 53

## Both hands (Answers Page)

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ 54	♠ K86				1NT
Vul: N-S	♥ 32	♥ AQJ87	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 9+2	♦ AJ2	♦ 76	Pass	3NT	All Pass	
South HCP: 15+1	♣ AT9843	♣ KQ7				
Contract: 3NT North			1.	1N-2S transfer to clubs		
			2.	automat		

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ QJT2	♠ 85		1NT	2 ♣ <sup>1</sup>	2 ♠ <sup>2</sup>
Vul: N-S	♥ A72	♥ KT5	Pass	3 ♣ <sup>3</sup>	3 ♦	4 ♣
North HCP: 15	♦ A74	♦ K3	All Pass			
South HCP: 8+2	♣ AT2	♣ Q97654		1.	Cappelletti, any 6+suit	
Contract: 4 ♣ South			2.	1N-2S transfer to clubs		
			3.	automat		

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ T52	♠ AQ43				1NT
Vul: E-W	♥ 5	♥ Q843	Pass	3 ♣ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 8+2	♦ AJ9842	♦ KT6	Pass	3NT	All Pass	
South HCP: 15	♣ QJT	♣ A2		1.	1N-3C transfer to diamonds	
Contract: 3NT North			2.	automat		

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ 9873	♠ QT		1NT	Pass	3 ♣ <sup>1</sup>
Vul: N-S	♥ AKJ4	♥ Q75	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ J2	♦ AT7643	Pass	4 ♦	All Pass	
South HCP: 8+2	♣ AQ8	♣ 53		1.	1N-3C transfer to diamonds	
Contract: 4 ♦ North			2.	automat		

---

<b>Board: 62</b>	♠ A84	Partner bids first.
Dealer: South	♥ 762	The opponents are silent.
Vul: N-S	♦ A86532	
HCP: 8+2	♣ 5	

---

<b>Board: 63</b>	♠ JT2	You bid first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: Both	♦ AKQ32	
HCP: 17+1	♣ AJ7	

---

<b>Board: 64</b>	♠ -	Partner bids first.
Dealer: South	♥ KT2	East (LHO) bids 3♣ if possible.
Vul: None	♦ K854	West (RHO) bids 3♠ if possible.
HCP: 9+2	♣ KT8632	

---

<b>Board: 65</b>	♠ AQ2	You bid first.
Dealer: North	♥ K64	The opponents are silent.
Vul: None	♦ K52	
HCP: 17	♣ KQ76	

## Both hands (Answers Page)

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ KQ9				1NT
Vul: N-S	♥ 762	♥ AQ4	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+2	♦ A86532	♦ QJ97	Pass	3NT	All Pass	
South HCP: 16	♣ 5	♣ QT4				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ JT2	♠ AK		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ Q2	♥ A	Pass	3♦ <sup>2</sup>	Pass	4♥
North HCP: 17+1	♦ AKQ32	♦ JT9654	Pass	4♠	Pass	4NT
South HCP: 12+2	♣ AJ7	♣ T952	Pass	5♣ <sup>3</sup>	Pass	5♥
Contract: 6♦ South			Pass	5NT <sup>4</sup>	Pass	6♦
			All Pass			
			1.	1N-3C transfer to diamonds		
			2.	automat		
			3.	A=0/5 or 3/5		
			4.	!D queen no !S king no !C king		

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AJ65				1NT
Vul: None	♥ KT2	♥ 94	Pass	2♠ <sup>1</sup>	3♣ <sup>2</sup>	X
North HCP: 9+2	♦ K854	♦ A72	3♠	4NT	Pass	5♣ <sup>3</sup>
South HCP: 16	♣ KT8632	♣ AQJ9	All Pass			
Contract: 5♣ South			1.	1N-2S transfer to clubs		
			2.	Michaels Cuebid		
			3.	A=0/5 or 3/5		

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ T75		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K64	♥ JT7	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ K52	♦ AQ8643	All Pass			
South HCP: 8+2	♣ KQ76	♣ J	1.	1N-3C transfer to diamonds		
Contract: 3NT South			2.	automat		

<b>Board: 62</b>	♠ KQ9	You bid first.
Dealer: South	♥ AQ4	The opponents are silent.
Vul: N-S	♦ QJ97	
HCP: 16	♣ QT4	

---

<b>Board: 63</b>	♠ AK	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: Both	♦ JT9654	
HCP: 12+2	♣ T952	

---

<b>Board: 64</b>	♠ AJ65	You bid first.
Dealer: South	♥ 94	East (RHO) bids 3♣ if possible.
Vul: None	♦ A72	West (LHO) bids 3♠ if possible.
HCP: 16	♣ AQJ9	

---

<b>Board: 65</b>	♠ T75	Partner bids first.
Dealer: North	♥ JT7	The opponents are silent.
Vul: None	♦ AQ8643	
HCP: 8+2	♣ J	

## Both hands (Answers Page)

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ KQ9				1NT
Vul: N-S	♥ 762	♥ AQ4	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+2	♦ A86532	♦ QJ97	Pass	3NT	All Pass	
South HCP: 16	♣ 5	♣ QT4				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ JT2	♠ AK		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ Q2	♥ A	Pass	3♦ <sup>2</sup>	Pass	4♥
North HCP: 17+1	♦ AKQ32	♦ JT9654	Pass	4♠	Pass	4NT
South HCP: 12+2	♣ AJ7	♣ T952	Pass	5♣ <sup>3</sup>	Pass	5♥
Contract: 6♦ South			Pass	5NT <sup>4</sup>	Pass	6♦
			All Pass			
			1.	1N-3C transfer to diamonds		
			2.	automat		
			3.	A=0/5 or 3/5		
			4.	!D queen no !S king no !C king		

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AJ65				1NT
Vul: None	♥ KT2	♥ 94	Pass	2♠ <sup>1</sup>	3♣ <sup>2</sup>	X
North HCP: 9+2	♦ K854	♦ A72	3♠	4NT	Pass	5♣ <sup>3</sup>
South HCP: 16	♣ KT8632	♣ AQJ9	All Pass			
Contract: 5♣ South			1.	1N-2S transfer to clubs		
			2.	Michaels Cuebid		
			3.	A=0/5 or 3/5		

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ T75		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K64	♥ JT7	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ K52	♦ AQ8643	All Pass			
South HCP: 8+2	♣ KQ76	♣ J	1.	1N-3C transfer to diamonds		
Contract: 3NT South			2.	automat		

---

<b>Board: 66</b>	♠ 85	Partner bids first.
Dealer: South	♥ 7	The opponents are silent.
Vul: Both	♦ A875	
HCP: 8+2	♣ KJ9754	

---

<b>Board: 67</b>	♠ KJT	You bid first.
Dealer: North	♥ T73	East (LHO) bids 2♣ if possible.
Vul: N-S	♦ AKQ	
HCP: 17	♣ AT52	

---

<b>Board: 68</b>	♠ A63	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: None	♦ 876	
HCP: 8+2	♣ AT9643	

---

<b>Board: 69</b>	♠ Q875	You bid first.
Dealer: North	♥ K63	The opponents are silent.
Vul: Both	♦ AKQ	
HCP: 15	♣ JT8	

## Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ AK76				1NT
Vul: Both	♥ 7	♥ AQ8	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 8+2	♦ A875	♦ Q63	Pass	3NT	All Pass	
South HCP: 17	♣ KJ9754	♣ Q83				
Contract: 3NT North			1.	1N-2S transfer to clubs		
			2.	automat		

Board: 67	North:	South:	W	N	E	S
Dealer: North	♠ KJT	♠ Q3		1NT	2 ♣ <sup>1</sup>	3 ♣ <sup>2</sup>
Vul: N-S	♥ T73	♥ K	Pass	3 ♦ <sup>3</sup>	Pass	3NT
North HCP: 17	♦ AKQ	♦ J98654	All Pass			
South HCP: 9+2	♣ AT52	♣ K943		1.	Cappelletti, any 6+suit	
Contract: 3NT South			2.	1N-3C transfer to diamonds		
			3.	automat		

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ A63	♠ 742				1NT
Vul: None	♥ T	♥ K852	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 8+2	♦ 876	♦ AKQ4	Pass	3NT	All Pass	
South HCP: 15	♣ AT9643	♣ K5		1.	1N-2S transfer to clubs	
Contract: 3NT North			2.	automat		

Board: 69	North:	South:	W	N	E	S
Dealer: North	♠ Q875	♠ 93		1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ K63	♥ 8	Pass	3 ♣ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ AKQ	♦ 8432	All Pass			
South HCP: 9+2	♣ JT8	♣ AKQ954		1.	1N-2S transfer to clubs	
Contract: 3NT South			2.	automat		

**Board: 66**      ♠ AK76      You bid first.

Dealer: South      ♥ AQ8      The opponents are silent.

Vul: Both      ♦ Q63

HCP: 17      ♣ Q83

---

**Board: 67**      ♠ Q3      Partner bids first.

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

Vul: N-S      ♦ J98654

HCP: 9+2      ♣ K943

---

**Board: 68**      ♠ 742      You bid first.

Dealer: South      ♥ K852      The opponents are silent.

Vul: None      ♦ AKQ4

HCP: 15      ♣ K5

---

**Board: 69**      ♠ 93      Partner bids first.

Dealer: North      ♥ 8      The opponents are silent.

Vul: Both      ♦ 8432

HCP: 9+2      ♣ AKQ954

## Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ AK76				1NT
Vul: Both	♥ 7	♥ AQ8	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 8+2	♦ A875	♦ Q63	Pass	3NT	All Pass	
South HCP: 17	♣ KJ9754	♣ Q83				
Contract: 3NT North			1.	1N-2S transfer to clubs		
			2.	automat		

Board: 67	North:	South:	W	N	E	S
Dealer: North	♠ KJT	♠ Q3		1NT	2 ♣ <sup>1</sup>	3 ♣ <sup>2</sup>
Vul: N-S	♥ T73	♥ K	Pass	3 ♦ <sup>3</sup>	Pass	3NT
North HCP: 17	♦ AKQ	♦ J98654	All Pass			
South HCP: 9+2	♣ AT52	♣ K943		1.	Cappelletti, any 6+suit	
Contract: 3NT South			2.	1N-3C transfer to diamonds		
			3.	automat		

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ A63	♠ 742				1NT
Vul: None	♥ T	♥ K852	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 8+2	♦ 876	♦ AKQ4	Pass	3NT	All Pass	
South HCP: 15	♣ AT9643	♣ K5		1.	1N-2S transfer to clubs	
Contract: 3NT North			2.	automat		

Board: 69	North:	South:	W	N	E	S
Dealer: North	♠ Q875	♠ 93		1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ K63	♥ 8	Pass	3 ♣ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ AKQ	♦ 8432	All Pass			
South HCP: 9+2	♣ JT8	♣ AKQ954		1.	1N-2S transfer to clubs	
Contract: 3NT South			2.	automat		

---

<b>Board: 70</b>	♠ Q	Partner bids first.
Dealer: South	♥ 852	The opponents are silent.
Vul: Both	♦ AT8632	
HCP: 9+2	♣ K62	

---

<b>Board: 71</b>	♠ KQ6	You bid first.
Dealer: North	♥ AQ74	The opponents are silent.
Vul: None	♦ 952	
HCP: 17	♣ AQT	

---

<b>Board: 72</b>	♠ 2	Partner bids first.
Dealer: South	♥ A64	The opponents are silent.
Vul: None	♦ T3	
HCP: 14+3	♣ AKQJ753	

---

<b>Board: 73</b>	♠ AK43	You bid first.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: N-S	♦ J83	
HCP: 16	♣ Q96	

## Both hands (Answers Page)

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AK				1NT
Vul: Both	♥ 852	♥ KJT6	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ AT8632	♦ 754	Pass	3NT	All Pass	
South HCP: 15	♣ K62	♣ A984				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ A		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQ74	♥ J92	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ 952	♦ AT8643	All Pass			
South HCP: 9+2	♣ AQT	♣ 832				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AJ76				1NT
Vul: None	♥ A64	♥ KQT	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 14+3	♦ T3	♦ AJ86	Pass	4♥	Pass	4♠
South HCP: 15	♣ AKQJ753	♣ 96	Pass	4NT	Pass	5♥ <sup>3</sup>
Contract: 6♣ North			Pass	6♣	All Pass	
						1. 1N-2S transfer to clubs
						2. automat
						3. A=2/5 or 5/5, Q(C)=0

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ AK43	♠ T7		1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ AQ3	♥ 642	Pass	3♣ <sup>2</sup>	Pass	4♦
North HCP: 16	♦ J83	♦ K	Pass	4♥	Pass	4NT
South HCP: 11+3	♣ Q96	♣ AKJ8732	Pass	5♠ <sup>3</sup>	Pass	6♣
Contract: 6♣ South			All Pass			
						1. 1N-2S transfer to clubs
						2. automat
						3. A=2/5 or 5/5, Q(C)=1

<b>Board: 70</b>	♠ AK	You bid first.
Dealer: South	♥ KJT6	The opponents are silent.
Vul: Both	♦ 754	
HCP: 15	♣ A984	

---

<b>Board: 71</b>	♠ A	Partner bids first.
Dealer: North	♥ J92	The opponents are silent.
Vul: None	♦ AT8643	
HCP: 9+2	♣ 832	

---

<b>Board: 72</b>	♠ AJ76	You bid first.
Dealer: South	♥ KQT	The opponents are silent.
Vul: None	♦ AJ86	
HCP: 15	♣ 96	

---

<b>Board: 73</b>	♠ T7	Partner bids first.
Dealer: North	♥ 642	The opponents are silent.
Vul: N-S	♦ K	
HCP: 11+3	♣ AKJ8732	

## Both hands (Answers Page)

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AK				1NT
Vul: Both	♥ 852	♥ KJT6	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ AT8632	♦ 754	Pass	3NT	All Pass	
South HCP: 15	♣ K62	♣ A984				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ A		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQ74	♥ J92	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 17	♦ 952	♦ AT8643	All Pass			
South HCP: 9+2	♣ AQT	♣ 832				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AJ76				1NT
Vul: None	♥ A64	♥ KQT	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 14+3	♦ T3	♦ AJ86	Pass	4♥	Pass	4♠
South HCP: 15	♣ AKQJ753	♣ 96	Pass	4NT	Pass	5♥ <sup>3</sup>
Contract: 6♣ North			Pass	6♣	All Pass	
						1. 1N-2S transfer to clubs
						2. automat
						3. A=2/5 or 5/5, Q(C)=0

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ AK43	♠ T7		1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ AQ3	♥ 642	Pass	3♣ <sup>2</sup>	Pass	4♦
North HCP: 16	♦ J83	♦ K	Pass	4♥	Pass	4NT
South HCP: 11+3	♣ Q96	♣ AKJ8732	Pass	5♠ <sup>3</sup>	Pass	6♣
Contract: 6♣ South			All Pass			
						1. 1N-2S transfer to clubs
						2. automat
						3. A=2/5 or 5/5, Q(C)=1

---

<b>Board:</b> 74	♠ Q4	Partner bids first.
Dealer: South	♥ T98	The opponents are silent.
Vul: Both	♦ AK9753	
HCP: 9+2	♣ T7	

---

<b>Board:</b> 75	♠ QT84	You bid first.
Dealer: North	♥ KT9	The opponents are silent.
Vul: N-S	♦ A52	
HCP: 15	♣ AQ5	

---

<b>Board:</b> 76	♠ 954	RHO opens the bidding 1NT.
Dealer: West	♥ T6542	You bid next.
Vul: N-S	♦ KT97	East (LHO) bids 2♠ if possible.
HCP: 4+1	♣ J	East (LHO) Doubles 3♠ if possible.

---

<b>Board:</b> 77	♠ KJ873	You bid first.
Dealer: North	♥ A9	The opponents are silent.
Vul: None	♦ KJ9	
HCP: 15+1	♣ K75	

## Both hands (Answers Page)

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ A32				1NT
Vul: Both	♥ T98	♥ KJ63	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ AK9753	♦ Q62	Pass	3NT	All Pass	
South HCP: 17	♣ T7	♣ AK9				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ QT84	♠ 73		1NT	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ KT9	♥ AJ5	Pass	3♦ <sup>2</sup>	Pass	4♥
North HCP: 15	♦ A52	♦ KQJT9643	Pass	4♠	Pass	4NT
South HCP: 11+4	♣ AQ5	♣ -	Pass	5♥ <sup>3</sup>	Pass	6♦
Contract: 6♦ South						All Pass
						1. 1N-3C transfer to diamonds
						2. automat
						3. A=2/5 or 5/5, Q(D)=0

Board: 76	North:	South:	W	N	E	S
Dealer: West	♠ 954	♠ AQJ62	1NT	Pass	2♠ <sup>1</sup>	3♠
Vul: N-S	♥ T6542	♥ AQ9	Pass	Pass	X	All Pass
North HCP: 4+1	♦ KT97	♦ 864				1. 1N-2S transfer to clubs
South HCP: 13+1	♣ J	♣ 64				
Contract: 3♠X South						

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ KJ873	♠ AQ		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ A9	♥ T	Pass	3♣ <sup>2</sup>	Pass	4♥
North HCP: 15+1	♦ KJ9	♦ 764	Pass	4♠	Pass	4NT
South HCP: 11+3	♣ K75	♣ AJT9864	Pass	5♥ <sup>3</sup>	Pass	6♣
Contract: 6♣ South						All Pass
						1. 1N-2S transfer to clubs
						2. automat
						3. A=2/5 or 5/5, Q(C)=0

**Board: 74**      ♠ A32      You bid first.

Dealer: South      ♥ KJ63      The opponents are silent.

Vul: Both      ♦ Q62

HCP: 17      ♣ AK9

---

**Board: 75**      ♠ 73      Partner bids first.

Dealer: North      ♥ AJ5      The opponents are silent.

Vul: N-S      ♦ KQJT9643

HCP: 11+4      ♣ -

---

**Board: 76**      ♠ AQJ62      LHO opens the bidding 1NT.

Dealer: West      ♥ AQ9      Partner bids next.

Vul: N-S      ♦ 864      East (RHO) bids 2♠ if possible.

HCP: 13+1      ♣ 64      East (RHO) Doubles 3♠ if possible.

---

**Board: 77**      ♠ AQ      Partner bids first.

Dealer: North      ♥ T      The opponents are silent.

Vul: None      ♦ 764

HCP: 11+3      ♣ AJT9864

## Both hands (Answers Page)

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ A32				1NT
Vul: Both	♥ T98	♥ KJ63	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ AK9753	♦ Q62	Pass	3NT	All Pass	
South HCP: 17	♣ T7	♣ AK9				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ QT84	♠ 73		1NT	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ KT9	♥ AJ5	Pass	3♦ <sup>2</sup>	Pass	4♥
North HCP: 15	♦ A52	♦ KQJT9643	Pass	4♠	Pass	4NT
South HCP: 11+4	♣ AQ5	♣ -	Pass	5♥ <sup>3</sup>	Pass	6♦
Contract: 6♦ South						All Pass
						1. 1N-3C transfer to diamonds
						2. automat
						3. A=2/5 or 5/5, Q(D)=0

Board: 76	North:	South:	W	N	E	S
Dealer: West	♠ 954	♠ AQJ62	1NT	Pass	2♠ <sup>1</sup>	3♠
Vul: N-S	♥ T6542	♥ AQ9	Pass	Pass	X	All Pass
North HCP: 4+1	♦ KT97	♦ 864				1. 1N-2S transfer to clubs
South HCP: 13+1	♣ J	♣ 64				
Contract: 3♠X South						

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ KJ873	♠ AQ		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ A9	♥ T	Pass	3♣ <sup>2</sup>	Pass	4♥
North HCP: 15+1	♦ KJ9	♦ 764	Pass	4♠	Pass	4NT
South HCP: 11+3	♣ K75	♣ AJT9864	Pass	5♥ <sup>3</sup>	Pass	6♣
Contract: 6♣ South						All Pass
						1. 1N-2S transfer to clubs
						2. automat
						3. A=2/5 or 5/5, Q(C)=0

---

<b>Board: 78</b>	♠ 3	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: N-S	♦ K8654	
HCP: 8+3	♣ AJT932	

---

<b>Board: 79</b>	♠ A65	You bid first.
Dealer: North	♥ 542	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 17+1	♣ AKQT4	

---

<b>Board: 80</b>	♠ 84	Partner bids first.
Dealer: South	♥ A6	West (RHO) bids 2♣ if possible.
Vul: Both	♦ AJT632	
HCP: 9+2	♣ T96	

---

<b>Board: 81</b>	♠ AQ	You bid first.
Dealer: North	♥ 9832	The opponents are silent.
Vul: N-S	♦ AK32	
HCP: 15	♣ QT6	

## Both hands (Answers Page)

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KJ72				1NT
Vul: N-S	♥ 4	♥ AQ8	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 8+3	♦ K8654	♦ J93	Pass	5 ♣	All Pass	
South HCP: 16	♣ AJT932	♣ KQ5				
Contract: 5 ♣ North			1.	1N-2S transfer to clubs		
			2.	automat		

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ K97		1NT	Pass	3 ♣ <sup>1</sup>
Vul: N-S	♥ 542	♥ K73	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 17+1	♦ AT	♦ K87543	All Pass			
South HCP: 9+2	♣ AKQT4	♣ 5		1.	1N-3C transfer to diamonds	
Contract: 3NT South			2.	automat		

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ KT				1NT
Vul: Both	♥ A6	♥ K84	2 ♣ <sup>1</sup>	3 ♣ <sup>2</sup>	Pass	3 ♦ <sup>3</sup>
North HCP: 9+2	♦ AJT632	♦ K94	Pass	3NT	All Pass	
South HCP: 17+1	♣ T96	♣ AKJ75		1.	Cappelletti, any 6+suit	
Contract: 3NT North			2.	1N-3C transfer to diamonds		
			3.	automat		

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ J3		1NT	Pass	2 ♠ <sup>1</sup>
Vul: N-S	♥ 9832	♥ AQ	Pass	3 ♣ <sup>2</sup>	Pass	4 ♥
North HCP: 15	♦ AK32	♦ 985	Pass	4 ♠	Pass	4NT
South HCP: 15+2	♣ QT6	♣ AKJ752	Pass	5 ♠ <sup>3</sup>	Pass	6 ♣
Contract: 6 ♣ South			All Pass			
			1.	1N-2S transfer to clubs		
			2.	automat		
			3.	A=2/5 or 5/5, Q(C)=1		

<b>Board:</b> 78	♠ KJ72	You bid first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: N-S	♦ J93	
HCP: 16	♣ KQ5	

---

<b>Board:</b> 79	♠ K97	Partner bids first.
Dealer: North	♥ K73	The opponents are silent.
Vul: N-S	♦ K87543	
HCP: 9+2	♣ 5	

---

<b>Board:</b> 80	♠ KT	You bid first.
Dealer: South	♥ K84	West (LHO) bids 2♣ if possible.
Vul: Both	♦ K94	
HCP: 17+1	♣ AKJ75	

---

<b>Board:</b> 81	♠ J3	Partner bids first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: N-S	♦ 985	
HCP: 15+2	♣ AKJ752	

## Both hands (Answers Page)

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KJ72				1NT
Vul: N-S	♥ 4	♥ AQ8	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 8+3	♦ K8654	♦ J93	Pass	5 ♣	All Pass	
South HCP: 16	♣ AJT932	♣ KQ5				
Contract: 5 ♣ North			1.	1N-2S transfer to clubs		
			2.	automat		

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ K97		1NT	Pass	3 ♣ <sup>1</sup>
Vul: N-S	♥ 542	♥ K73	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 17+1	♦ AT	♦ K87543	All Pass			
South HCP: 9+2	♣ AKQT4	♣ 5		1.	1N-3C transfer to diamonds	
Contract: 3NT South			2.	automat		

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ KT				1NT
Vul: Both	♥ A6	♥ K84	2 ♣ <sup>1</sup>	3 ♣ <sup>2</sup>	Pass	3 ♦ <sup>3</sup>
North HCP: 9+2	♦ AJT632	♦ K94	Pass	3NT	All Pass	
South HCP: 17+1	♣ T96	♣ AKJ75		1.	Cappelletti, any 6+suit	
Contract: 3NT North			2.	1N-3C transfer to diamonds		
			3.	automat		

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ J3		1NT	Pass	2 ♠ <sup>1</sup>
Vul: N-S	♥ 9832	♥ AQ	Pass	3 ♣ <sup>2</sup>	Pass	4 ♥
North HCP: 15	♦ AK32	♦ 985	Pass	4 ♠	Pass	4NT
South HCP: 15+2	♣ QT6	♣ AKJ752	Pass	5 ♠ <sup>3</sup>	Pass	6 ♣
Contract: 6 ♣ South			All Pass			
			1.	1N-2S transfer to clubs		
			2.	automat		
			3.	A=2/5 or 5/5, Q(C)=1		

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<b>Board: 82</b>	♠ K97	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: None	♦ QJT9842	
HCP: 8+3	♣ Q7	
 <b>Board: 83</b>	 ♠ J6	 LHO opens the bidding 1NT.
Dealer: East	♥ AQJ97632	Partner bids next.
Vul: E-W	♦ T	West (RHO) bids 2♠ if possible.
HCP: 8+4	♣ 42	West (RHO) Doubles 4♥ if possible.
 <b>Board: 84</b>	 ♠ KJ2	 Partner bids first.
Dealer: South	♥ J6	The opponents are silent.
Vul: Both	♦ QT9742	
HCP: 9+2	♣ Q2	
 <b>Board: 85</b>	 ♠ JT53	 You bid first.
Dealer: North	♥ KQ8	The opponents are silent.
Vul: None	♦ A4	
HCP: 17	♣ AK93	

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## Both hands (Answers Page)

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ AQT5				1NT
Vul: None	♥ 3	♥ AKQ7	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+3	♦ QJT9842	♦ 76	Pass	3NT	All Pass	
South HCP: 15	♣ Q7	♣ T95				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 83	North:	South:	W	N	E	S
Dealer: East	♠ J6	♠ T752			1NT	Pass
Vul: E-W	♥ AQJ97632	♥ K8	2♠ <sup>1</sup>	4♥	Pass	Pass
North HCP: 8+4	♦ T	♦ J9843	X	All Pass		
South HCP: 7+1	♣ 42	♣ K6				
Contract: 4♥X North			1.	1N-2S transfer to clubs		

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ KJ2	♠ Q85			1NT	
Vul: Both	♥ J6	♥ K75	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ QT9742	♦ AK63	Pass	3NT	All Pass	
South HCP: 17	♣ Q2	♣ AJ5				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ JT53	♠ A9		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ KQ8	♥ J	Pass	3♣ <sup>2</sup>	Pass	5♣
North HCP: 17	♦ A4	♦ JT83	All Pass			
South HCP: 9+2	♣ AK93	♣ QJ7654				
Contract: 5♣ South			1.	1N-2S transfer to clubs		
			2.	automat		

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<b>Board: 82</b>	♠ AQT5	You bid first.
Dealer: South	♥ AKQ7	The opponents are silent.
Vul: None	♦ 76	
HCP: 15	♣ T95	
 <b>Board: 83</b>	 ♠ T752	 RHO opens the bidding 1NT.
Dealer: East	♥ K8	You bid next.
Vul: E-W	♦ J9843	West (LHO) bids 2♠ if possible.
HCP: 7+1	♣ K6	West (LHO) Doubles 4♥ if possible.
 <b>Board: 84</b>	 ♠ Q85	 You bid first.
Dealer: South	♥ K75	The opponents are silent.
Vul: Both	♦ AK63	
HCP: 17	♣ AJ5	
 <b>Board: 85</b>	 ♠ A9	 Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ JT83	
HCP: 9+2	♣ QJ7654	

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## Both hands (Answers Page)

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ AQT5				1NT
Vul: None	♥ 3	♥ AKQ7	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+3	♦ QJT9842	♦ 76	Pass	3NT	All Pass	
South HCP: 15	♣ Q7	♣ T95				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 83	North:	South:	W	N	E	S
Dealer: East	♠ J6	♠ T752			1NT	Pass
Vul: E-W	♥ AQJ97632	♥ K8	2♠ <sup>1</sup>	4♥	Pass	Pass
North HCP: 8+4	♦ T	♦ J9843	X	All Pass		
South HCP: 7+1	♣ 42	♣ K6				
Contract: 4♥X North			1.	1N-2S transfer to clubs		

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ KJ2	♠ Q85			1NT	
Vul: Both	♥ J6	♥ K75	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9+2	♦ QT9742	♦ AK63	Pass	3NT	All Pass	
South HCP: 17	♣ Q2	♣ AJ5				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ JT53	♠ A9		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ KQ8	♥ J	Pass	3♣ <sup>2</sup>	Pass	5♣
North HCP: 17	♦ A4	♦ JT83	All Pass			
South HCP: 9+2	♣ AK93	♣ QJ7654				
Contract: 5♣ South			1.	1N-2S transfer to clubs		
			2.	automat		

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<b>Board: 86</b>	♠ A	Partner bids first.
Dealer: South	♥ QJ2	The opponents are silent.
Vul: None	♦ KJ96542	
HCP: 14+3	♣ K2	

---

<b>Board: 87</b>	♠ K4	You bid first.
Dealer: North	♥ KJ54	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 16+1	♣ AJ743	

---

<b>Board: 88</b>	♠ T72	Partner bids first.
Dealer: South	♥ K	The opponents are silent.
Vul: N-S	♦ T64	
HCP: 8+2	♣ AJ7432	

---

<b>Board: 89</b>	♠ AK73	You bid first.
Dealer: North	♥ AQ9	West (RHO) Doubles 3♣ if possible.
Vul: None	♦ K72	
HCP: 16	♣ 852	

## Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ 654				1NT
Vul: None	♥ QJ2	♥ A95	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 14+3	♦ KJ96542	♦ AQ83	Pass	4♣	Pass	4♥
South HCP: 15	♣ K2	♣ AJ6	Pass	4NT	Pass	5♣ <sup>3</sup>
Contract: 7♦ North			Pass	5♥	Pass	5NT <sup>4</sup>
			Pass	7♦	All Pass	
						1. 1N-3C transfer to diamonds
						2. automat
						3. A=0/5 or 3/5
						4. !D queen no !S king no !C king

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ 93		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ KJ54	♥ AT7	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 16+1	♦ A3	♦ KJT642	All Pass			
South HCP: 8+2	♣ AJ743	♣ 85				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ T72	♠ J4				1NT
Vul: N-S	♥ K	♥ AQJ5	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 8+2	♦ T64	♦ AJ85	Pass	3NT	All Pass	
South HCP: 15	♣ AJ7432	♣ Q85				1. 1N-2S transfer to clubs
Contract: 3NT North						2. automat

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ AK73	♠ J65		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQ9	♥ K6	X	3♦	Pass	3NT
North HCP: 16	♦ K72	♦ QJT654	All Pass			
South HCP: 10+2	♣ 852	♣ K6				1. 1N-3C transfer to diamonds
Contract: 3NT South						

**Board: 86**      ♠ 654      You bid first.

Dealer: South      ♥ A95      The opponents are silent.

Vul: None      ♦ AQ83

HCP: 15      ♣ AJ6

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**Board: 87**      ♠ 93      Partner bids first.

Dealer: North      ♥ AT7      The opponents are silent.

Vul: E-W      ♦ KJT642

HCP: 8+2      ♣ 85

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**Board: 88**      ♠ J4      You bid first.

Dealer: South      ♥ AQJ5      The opponents are silent.

Vul: N-S      ♦ AJ85

HCP: 15      ♣ Q85

---

**Board: 89**      ♠ J65      Partner bids first.

Dealer: North      ♥ K6      West (LHO) Doubles 3♣ if possible.

Vul: None      ♦ QJT654

HCP: 10+2      ♣ K6

## Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ 654				1NT
Vul: None	♥ QJ2	♥ A95	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 14+3	♦ KJ96542	♦ AQ83	Pass	4♣	Pass	4♥
South HCP: 15	♣ K2	♣ AJ6	Pass	4NT	Pass	5♣ <sup>3</sup>
Contract: 7♦ North			Pass	5♥	Pass	5NT <sup>4</sup>
			Pass	7♦	All Pass	
						1. 1N-3C transfer to diamonds
						2. automat
						3. A=0/5 or 3/5
						4. !D queen no !S king no !C king

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ 93		1NT	Pass	3♣ <sup>1</sup>
Vul: E-W	♥ KJ54	♥ AT7	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 16+1	♦ A3	♦ KJT642	All Pass			
South HCP: 8+2	♣ AJ743	♣ 85				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ T72	♠ J4				1NT
Vul: N-S	♥ K	♥ AQJ5	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 8+2	♦ T64	♦ AJ85	Pass	3NT	All Pass	
South HCP: 15	♣ AJ7432	♣ Q85				1. 1N-2S transfer to clubs
Contract: 3NT North						2. automat

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ AK73	♠ J65		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQ9	♥ K6	X	3♦	Pass	3NT
North HCP: 16	♦ K72	♦ QJT654	All Pass			
South HCP: 10+2	♣ 852	♣ K6				1. 1N-3C transfer to diamonds
Contract: 3NT South						

<b>Board: 90</b>	♠ 54	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: E-W	♦ QJT6432	
HCP: 10+3	♣ AKT	

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<b>Board: 91</b>	♠ AT75	You bid first.
Dealer: North	♥ KQ9	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 16	♣ KQT4	

## Both hands (Answers Page)

**Board: 90**

Dealer: South

**North:**

♠ 54

**South:**

♠ AKJ7

**W N E S**

1NT

Vul: E-W

♥ 8

♥ T643

 Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

North HCP: 10+3

♦ QJT6432

♦ AK5

Pass 4♣ Pass 4♠

South HCP: 15

♣ AKT

♣ 62

Pass 5♦ All Pass

Contract: 5♦ North

1. 1N-3C transfer to diamonds

2. automat

**Board: 91**

Dealer: North

**North:**

♠ AT75

**South:**

♠ K63

**W N E S**

 1NT Pass 2♠<sup>1</sup>

Vul: N-S

♥ KQ9

♥ T6

 Pass 3♣<sup>2</sup> Pass 3NT

North HCP: 16

♦ Q5

♦ 83

All Pass

South HCP: 8+2

♣ KQT4

♣ AJ8532

1. 1N-2S transfer to clubs

2. automat

<b>Board: 90</b>	♠ AKJ7	You bid first.
Dealer: South	♥ T643	The opponents are silent.
Vul: E-W	♦ AK5	
HCP: 15	♣ 62	

---

<b>Board: 91</b>	♠ K63	Partner bids first.
Dealer: North	♥ T6	The opponents are silent.
Vul: N-S	♦ 83	
HCP: 8+2	♣ AJ8532	

## Both hands (Answers Page)

**Board: 90**

Dealer: South

**North:**

♠ 54

**South:**

♠ AKJ7

**W N E S**

1NT

Vul: E-W

♥ 8

♥ T643

 Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

North HCP: 10+3

♦ QJT6432

♦ AK5

Pass 4♣ Pass 4♠

South HCP: 15

♣ AKT

♣ 62

Pass 5♦ All Pass

Contract: 5♦ North

1. 1N-3C transfer to diamonds

2. automat

**Board: 91**

Dealer: North

**North:**

♠ AT75

**South:**

♠ K63

**W N E S**

 1NT Pass 2♠<sup>1</sup>

Vul: N-S

♥ KQ9

♥ T6

 Pass 3♣<sup>2</sup> Pass 3NT

North HCP: 16

♦ Q5

♦ 83

All Pass

South HCP: 8+2

♣ KQT4

♣ AJ8532

1. 1N-2S transfer to clubs

2. automat