

North hands

then MST

Board: 1 ♠ A82 RHO is dealer. You bid second.
 Dealer: West ♥ QT3 West (RHO) opens 1 ♠ if possible.
 Vul: None ♦ KJ2
 HCP: 15 ♣ AJ94

Board: 2 ♠ 974 Partner is dealer.
 Dealer: South ♥ JT West (RHO) bids 1NT if possible.
 Vul: E-W ♦ 952 East (LHO) bids 3 ♣ if possible.
 HCP: 3+1 ♣ Q9872 East (LHO) Doubles 3 ♠ if possible.

Board: 3 ♠ T95 RHO is dealer. You bid second.
 Dealer: West ♥ K86 West (RHO) opens 1 ♥ if possible.
 Vul: E-W ♦ AK3
 HCP: 16 ♣ AQ86

Board: 4 ♠ 7 LHO is dealer.
 Dealer: East ♥ Q7 East (LHO) opens 1 ♥ if possible.
 Vul: E-W ♦ J84
 HCP: 9+3 ♣ KQJT854

Board: 5 ♠ QJ94 RHO is dealer. You bid second.
 Dealer: West ♥ AKJ9 West (RHO) opens 1 ♠ if possible.
 Vul: N-S ♦ Q4
 HCP: 15 ♣ Q94

Both hands (Answers Page)

Board: 1

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ A82

♥ QT3

♦ KJ2

♣ AJ94

South:

♠ T76

♥ K5

♦ AQ9743

♣ 32

W N E S

1 ♠ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 2

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 13+2

Contract: 3 ♠ X South

North:

♠ 974

♥ JT

♦ 952

♣ Q9872

South:

♠ AQJ852

♥ 7632

♦ KT

♣ K

W N E S

1 ♠

1NT Pass 3 ♣¹ 3 ♠

Pass Pass X All Pass

1. 1N-3C transfer to diamonds

Board: 3

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 9+2

Contract: 3NT South

North:

♠ T95

♥ K86

♦ AK3

♣ AQ86

South:

♠ QJ

♥ 73

♦ Q98754

♣ KJT

W N E S

1 ♥ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 4

Dealer: East

Vul: E-W

North HCP: 9+3

South HCP: 15

Contract: 5 ♣ North

North:

♠ 7

♥ Q7

♦ J84

♣ KQJT854

South:

♠ AQJ5

♥ AT62

♦ A95

♣ 92

W N E S

1 ♥ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 5 ♣ All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 5

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ QJ94

♥ AKJ9

♦ Q4

♣ Q94

South:

♠ 5

♥ 863

♦ AJT962

♣ A83

W N E S

1 ♠ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

South hands

then MST

Board: 1 ♠ T76 LHO is dealer.
 Dealer: West ♥ K5 West (LHO) opens 1 ♠ if possible.
 Vul: None ♦ AQ9743
 HCP: 9+2 ♣ 32

Board: 2 ♠ AQJ852 You are dealer.
 Dealer: South ♥ 7632 West (LHO) bids 1NT if possible.
 Vul: E-W ♦ KT East (RHO) bids 3 ♣ if possible.
 HCP: 13+2 ♣ K East (RHO) Doubles 3 ♠ if possible.

Board: 3 ♠ QJ LHO is dealer.
 Dealer: West ♥ 73 West (LHO) opens 1 ♥ if possible.
 Vul: E-W ♦ Q98754
 HCP: 9+2 ♣ KJT

Board: 4 ♠ AQJ5 RHO is dealer. You bid second.
 Dealer: East ♥ AT62 East (RHO) opens 1 ♥ if possible.
 Vul: E-W ♦ A95
 HCP: 15 ♣ 92

Board: 5 ♠ 5 LHO is dealer.
 Dealer: West ♥ 863 West (LHO) opens 1 ♠ if possible.
 Vul: N-S ♦ AJT962
 HCP: 9+2 ♣ A83

Both hands (Answers Page)

Board: 1

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ A82

♥ QT3

♦ KJ2

♣ AJ94

South:

♠ T76

♥ K5

♦ AQ9743

♣ 32

W N E S

1 ♠ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 2

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 13+2

Contract: 3 ♠ X South

North:

♠ 974

♥ JT

♦ 952

♣ Q9872

South:

♠ AQJ852

♥ 7632

♦ KT

♣ K

W N E S

1 ♠

1NT Pass 3 ♣¹ 3 ♠

Pass Pass X All Pass

1. 1N-3C transfer to diamonds

Board: 3

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 9+2

Contract: 3NT South

North:

♠ T95

♥ K86

♦ AK3

♣ AQ86

South:

♠ QJ

♥ 73

♦ Q98754

♣ KJT

W N E S

1 ♥ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 4

Dealer: East

Vul: E-W

North HCP: 9+3

South HCP: 15

Contract: 5 ♣ North

North:

♠ 7

♥ Q7

♦ J84

♣ KQJT854

South:

♠ AQJ5

♥ AT62

♦ A95

♣ 92

W N E S

1 ♥ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 5 ♣ All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 5

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ QJ94

♥ AKJ9

♦ Q4

♣ Q94

South:

♠ 5

♥ 863

♦ AJT962

♣ A83

W N E S

1 ♠ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

North hands

then MST

Board: 6

♠ 4

LHO is dealer.

Dealer: East

♥ KQ3

East (LHO) opens 1 ♦ if possible.

Vul: None

♦ J84

HCP: 8+2

♣ Q76543

Board: 7

♠ AJ6

RHO is dealer. You bid second.

Dealer: West

♥ KQT8

West (RHO) opens 1 ♦ if possible.

Vul: Both

♦ K753

HCP: 15

♣ Q5

Board: 8

♠ K6

LHO is dealer.

Dealer: East

♥ QT

East (LHO) opens 1 ♥ if possible.

Vul: E-W

♦ 652

HCP: 8+2

♣ KT8652

Board: 9

♠ KJ54

RHO is dealer. You bid second.

Dealer: West

♥ K3

West (RHO) opens 1 ♦ if possible.

Vul: None

♦ KQ63

HCP: 15

♣ K96

Board: 10

♠ 8

LHO is dealer.

Dealer: East

♥ 42

East (LHO) opens 1 ♣ if possible.

Vul: E-W

♦ KQ9543

HCP: 9+2

♣ A765

Both hands (Answers Page)

Board: 6

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ 4

♥ KQ3

♦ J84

♣ Q76543

South:

♠ AQ93

♥ 42

♦ AT72

♣ AK9

W N E S

1 ♦ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 7

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ AJ6

♥ KQT8

♦ K753

♣ Q5

South:

♠ Q84

♥ A74

♦ T

♣ KT9874

W N E S

1 ♦ 1NT Pass 2NT¹

Pass 3♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 8

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ K6

♥ QT

♦ 652

♣ KT8652

South:

♠ Q32

♥ AK92

♦ J43

♣ AQ7

W N E S

1 ♥ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 9

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+3

Contract: 3NT South

North:

♠ KJ54

♥ K3

♦ KQ63

♣ K96

South:

♠ T96

♥ Q7

♦ T

♣ AQJ8732

W N E S

1 ♦ 1NT Pass 2NT¹

Pass 3♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 10

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 15

Contract: 5 ♦ North

North:

♠ 8

♥ 42

♦ KQ9543

♣ A765

South:

♠ KJT5

♥ AT

♦ AT86

♣ KT3

W N E S

1 ♣ 1NT

Pass 3♣¹ Pass 3♦²

Pass 5 ♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

South hands

then MST

Board: 6 ♠ AQ93 RHO is dealer. You bid second.
 Dealer: East ♥ 42 East (RHO) opens 1 ♦ if possible.
 Vul: None ♦ AT72
 HCP: 17 ♣ AK9

Board: 7 ♠ Q84 LHO is dealer.
 Dealer: West ♥ A74 West (LHO) opens 1 ♦ if possible.
 Vul: Both ♦ T
 HCP: 9+2 ♣ KT9874

Board: 8 ♠ Q32 RHO is dealer. You bid second.
 Dealer: East ♥ AK92 East (RHO) opens 1 ♥ if possible.
 Vul: E-W ♦ J43
 HCP: 16 ♣ AQ7

Board: 9 ♠ T96 LHO is dealer.
 Dealer: West ♥ Q7 West (LHO) opens 1 ♦ if possible.
 Vul: None ♦ T
 HCP: 9+3 ♣ AQJ8732

Board: 10 ♠ KJT5 RHO is dealer. You bid second.
 Dealer: East ♥ AT East (RHO) opens 1 ♣ if possible.
 Vul: E-W ♦ AT86
 HCP: 15 ♣ KT3

Both hands (Answers Page)

Board: 6

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ 4

♥ KQ3

♦ J84

♣ Q76543

South:

♠ AQ93

♥ 42

♦ AT72

♣ AK9

W N E S

1 ♦ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 7

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ AJ6

♥ KQT8

♦ K753

♣ Q5

South:

♠ Q84

♥ A74

♦ T

♣ KT9874

W N E S

1 ♦ 1NT Pass 2NT¹

Pass 3♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 8

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ K6

♥ QT

♦ 652

♣ KT8652

South:

♠ Q32

♥ AK92

♦ J43

♣ AQ7

W N E S

1 ♥ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 9

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+3

Contract: 3NT South

North:

♠ KJ54

♥ K3

♦ KQ63

♣ K96

South:

♠ T96

♥ Q7

♦ T

♣ AQJ8732

W N E S

1 ♦ 1NT Pass 2NT¹

Pass 3♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 10

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 15

Contract: 5 ♦ North

North:

♠ 8

♥ 42

♦ KQ9543

♣ A765

South:

♠ KJT5

♥ AT

♦ AT86

♣ KT3

W N E S

1 ♣ 1NT

Pass 3♣¹ Pass 3♦²

Pass 5 ♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

North hands

then MST

Board: 11 ♠ QJ53 RHO is dealer. You bid second.
Dealer: West ♥ KQJ3 West (RHO) opens 1 ♦ if possible.
Vul: None ♦ A95
HCP: 15 ♣ Q8

Board: 12 ♠ 54 LHO is dealer.
Dealer: East ♥ Q43 East (LHO) opens 1 ♦ if possible.
Vul: N-S ♦ JT
HCP: 8+2 ♣ AJ7642

Board: 13 ♠ KQ97 RHO is dealer. You bid second.
Dealer: West ♥ AKT5 West (RHO) opens 1 ♠ if possible.
Vul: None ♦ AT
HCP: 17 ♣ J98

Board: 14 ♠ J75 LHO is dealer.
Dealer: East ♥ K65 East (LHO) opens 1 ♥ if possible.
Vul: N-S ♦ J
HCP: 9+2 ♣ A87642

Board: 15 ♠ K62 RHO is dealer. You bid second.
Dealer: West ♥ Q75 West (RHO) opens 1 ♣ if possible.
Vul: E-W ♦ A63
HCP: 15 ♣ AQ72

Both hands (Answers Page)

Board: 11

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ QJ53

♥ KQJ3

♦ A95

♣ Q8

South:

♠ 97

♥ 54

♦ J64

♣ AKT532

W	N	E	S
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1 ♦	1NT	Pass	2NT ¹
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Pass	3 ♣ ²	Pass	3NT
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All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 12

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ 54

♥ Q43

♦ JT

♣ AJ7642

South:

♠ K76

♥ KT9

♦ AKQ7

♣ T85

W	N	E	S
---	---	---	---

		1 ♦	1NT
--	--	-----	-----

Pass	2NT ¹	Pass	3 ♣ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 13

Dealer: West

Vul: None

North HCP: 17

South HCP: 9+2

Contract: 3NT South

North:

♠ KQ97

♥ AKT5

♦ AT

♣ J98

South:

♠ JT

♥ 2

♦ K972

♣ KQ7653

W	N	E	S
---	---	---	---

1 ♠	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 14

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ J75

♥ K65

♦ J

♣ A87642

South:

♠ KT92

♥ AJT

♦ AT74

♣ QJ

W	N	E	S
---	---	---	---

		1 ♥	1NT
--	--	-----	-----

Pass	2NT ¹	Pass	3 ♣ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 15

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ K62

♥ Q75

♦ A63

♣ AQ72

South:

♠ J97

♥ A8

♦ QJT872

♣ T6

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	3 ♣ ¹
-----	-----	------	------------------

Pass	3 ♦ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

South hands

then MST

Board: 11 ♠ 97 LHO is dealer.
 Dealer: West ♥ 54 West (LHO) opens 1 ♦ if possible.
 Vul: None ♦ J64
 HCP: 8+2 ♣ AKT532

Board: 12 ♠ K76 RHO is dealer. You bid second.
 Dealer: East ♥ KT9 East (RHO) opens 1 ♦ if possible.
 Vul: N-S ♦ AKQ7
 HCP: 15 ♣ T85

Board: 13 ♠ JT LHO is dealer.
 Dealer: West ♥ 2 West (LHO) opens 1 ♠ if possible.
 Vul: None ♦ K972
 HCP: 9+2 ♣ KQ7653

Board: 14 ♠ KT92 RHO is dealer. You bid second.
 Dealer: East ♥ AJT East (RHO) opens 1 ♥ if possible.
 Vul: N-S ♦ AT74
 HCP: 15 ♣ QJ

Board: 15 ♠ J97 LHO is dealer.
 Dealer: West ♥ A8 West (LHO) opens 1 ♣ if possible.
 Vul: E-W ♦ QJT872
 HCP: 8+2 ♣ T6

Both hands (Answers Page)

Board: 11

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ QJ53

♥ KQJ3

♦ A95

♣ Q8

South:

♠ 97

♥ 54

♦ J64

♣ AKT532

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 12

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ 54

♥ Q43

♦ JT

♣ AJ7642

South:

♠ K76

♥ KT9

♦ AKQ7

♣ T85

W	N	E	S
---	---	---	---

		1 ♦	1NT
--	--	-----	-----

Pass	2NT ¹	Pass	3 ♣ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 13

Dealer: West

Vul: None

North HCP: 17

South HCP: 9+2

Contract: 3NT South

North:

♠ KQ97

♥ AKT5

♦ AT

♣ J98

South:

♠ JT

♥ 2

♦ K972

♣ KQ7653

W	N	E	S
---	---	---	---

1 ♠	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 14

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ J75

♥ K65

♦ J

♣ A87642

South:

♠ KT92

♥ AJT

♦ AT74

♣ QJ

W	N	E	S
---	---	---	---

		1 ♥	1NT
--	--	-----	-----

Pass	2NT ¹	Pass	3 ♣ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 15

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ K62

♥ Q75

♦ A63

♣ AQ72

South:

♠ J97

♥ A8

♦ QJT872

♣ T6

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	3 ♣ ¹
-----	-----	------	------------------

Pass	3 ♦ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

North hands

then MST

Board: 16	♠ J43	LHO is dealer.
Dealer: East	♥ 5	East (LHO) opens 1 ♣ if possible.
Vul: N-S	♦ AT9543	
HCP: 8+2	♣ K63	
Board: 17	♠ KJT	RHO is dealer. You bid second.
Dealer: West	♥ 632	West (RHO) opens 1 ♣ if possible.
Vul: E-W	♦ AT6	
HCP: 15	♣ AKT3	
Board: 18	♠ K62	LHO is dealer.
Dealer: East	♥ 5	East (LHO) opens 1 ♥ if possible.
Vul: None	♦ J83	West (RHO) bids 3 ♥ if possible.
HCP: 9+2	♣ AJ9543	
Board: 19	♠ A762	RHO is dealer. You bid second.
Dealer: West	♥ AQJ	West (RHO) opens 1 ♣ if possible.
Vul: None	♦ 92	
HCP: 15	♣ AT87	
Board: 20	♠ J985	Partner is dealer.
Dealer: South	♥ QT964	West (RHO) bids 1NT if possible.
Vul: N-S	♦ 3	East (LHO) bids 2NT if possible.
HCP: 4+1	♣ J95	East (LHO) Doubles 3 ♦ if possible.

Both hands (Answers Page)

Board: 16

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ J43

♥ 5

♦ AT9543

♣ K63

South:

♠ K5

♥ KJ62

♦ QJ6

♣ AQ94

W N E S

1 ♣ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 17

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ KJT

♥ 632

♦ AT6

♣ AKT3

South:

♠ 975

♥ KT

♦ KQ8732

♣ J4

W N E S

1 ♣ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 18

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 16

Contract: 4 ♣ North

North:

♠ K62

♥ 5

♦ J83

♣ AJ9543

South:

♠ AQ73

♥ K74

♦ A72

♣ K87

W N E S

1 ♥ 1NT

Pass 2NT¹ Pass 3 ♣²

3 ♥ 4 ♣ All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 19

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 5 ♦ South

North:

♠ A762

♥ AQJ

♦ 92

♣ AT87

South:

♠ J84

♥ 732

♦ AKJT54

♣ 6

W N E S

1 ♣ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 5 ♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 20

Dealer: South

Vul: N-S

North HCP: 4+1

South HCP: 13+2

Contract: 3 ♦ X South

North:

♠ J985

♥ QT964

♦ 3

♣ J95

South:

♠ A64

♥ AJ8

♦ KJ8642

♣ 7

W N E S

1 ♦

1NT Pass 2NT¹ 3 ♦

Pass Pass X All Pass

1. 1N-2N transfer to clubs

South hands

then MST

Board: 16

Dealer: East

Vul: N-S

HCP: 16

♠ K5

♥ KJ62

♦ QJ6

♣ AQ94

RHO is dealer. You bid second.

East (RHO) opens 1 ♣ if possible.

Board: 17

Dealer: West

Vul: E-W

HCP: 9+2

♠ 975

♥ KT

♦ KQ8732

♣ J4

LHO is dealer.

West (LHO) opens 1 ♣ if possible.

Board: 18

Dealer: East

Vul: None

HCP: 16

♠ AQ73

♥ K74

♦ A72

♣ K87

RHO is dealer. You bid second.

East (RHO) opens 1 ♥ if possible.

West (LHO) bids 3 ♥ if possible.

Board: 19

Dealer: West

Vul: None

HCP: 9+2

♠ J84

♥ 732

♦ AKJT54

♣ 6

LHO is dealer.

West (LHO) opens 1 ♣ if possible.

Board: 20

Dealer: South

Vul: N-S

HCP: 13+2

♠ A64

♥ AJ8

♦ KJ8642

♣ 7

You are dealer.

West (LHO) bids 1NT if possible.

East (RHO) bids 2NT if possible.

East (RHO) Doubles 3 ♦ if possible.

Both hands (Answers Page)

Board: 16

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ J43

♥ 5

♦ AT9543

♣ K63

South:

♠ K5

♥ KJ62

♦ QJ6

♣ AQ94

W N E S

1 ♣ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 17

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ KJT

♥ 632

♦ AT6

♣ AKT3

South:

♠ 975

♥ KT

♦ KQ8732

♣ J4

W N E S

1 ♣ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 18

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 16

Contract: 4 ♣ North

North:

♠ K62

♥ 5

♦ J83

♣ AJ9543

South:

♠ AQ73

♥ K74

♦ A72

♣ K87

W N E S

1 ♥ 1NT

Pass 2NT¹ Pass 3 ♣²

3 ♥ 4 ♣ All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 19

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 5 ♦ South

North:

♠ A762

♥ AQJ

♦ 92

♣ AT87

South:

♠ J84

♥ 732

♦ AKJT54

♣ 6

W N E S

1 ♣ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 5 ♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 20

Dealer: South

Vul: N-S

North HCP: 4+1

South HCP: 13+2

Contract: 3 ♦ X South

North:

♠ J985

♥ QT964

♦ 3

♣ J95

South:

♠ A64

♥ AJ8

♦ KJ8642

♣ 7

W N E S

1 ♦

1NT Pass 2NT¹ 3 ♦

Pass Pass X All Pass

1. 1N-2N transfer to clubs

Board: 21 ♠ K5 LHO is dealer.
Dealer: East ♥ K62 East (LHO) opens 1 ♣ if possible.
Vul: Both ♦ QJ8743 East (LHO) Doubles 3 ♣ if possible.
HCP: 10+2 ♣ J9

Board: 22 ♠ Q74 LHO is dealer.
Dealer: East ♥ J72 East (LHO) opens 1 ♦ if possible.
Vul: N-S ♦ Q
HCP: 8+2 ♣ K97542

Board: 23 ♠ A987 RHO is dealer. You bid second.
Dealer: West ♥ A42 West (RHO) opens 1 ♠ if possible.
Vul: E-W ♦ 983
HCP: 15 ♣ AK9

Board: 24 ♠ Q76 LHO is dealer.
Dealer: East ♥ 3 East (LHO) opens 1 ♦ if possible.
Vul: N-S ♦ J43
HCP: 8+2 ♣ AJT952

Both hands (Answers Page)

Board: 21

Dealer: East

Vul: Both

North HCP: 10+2

South HCP: 17

Contract: 5♦ South

North:

♠ K5

♥ K62

♦ QJ8743

♣ J9

South:

♠ AT97

♥ QJ

♦ AK2

♣ K754

W	N	E	S
		1♣	1NT
Pass	3♣ ¹	X	XX
Pass	4♦	Pass	4♠ ²
Pass	5♣ ³	Pass	5♦
All Pass			

1. 1N-3C transfer to diamonds
2. Cue bid, a !S stopper
3. Cue bid, a !H stopper

Board: 22

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ Q74

♥ J72

♦ Q

♣ K97542

South:

♠ A93

♥ Q53

♦ KJ74

♣ AQ3

W	N	E	S
		1♦	1NT
Pass	2NT ¹	Pass	3♣ ²
Pass	3NT	All Pass	

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

Board: 23

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ A987

♥ A42

♦ 983

♣ AK9

South:

♠ J4

♥ Q

♦ KQ7642

♣ T875

W	N	E	S
1♠	1NT	Pass	3♣ ¹
Pass	3♦ ²	Pass	3NT
All Pass			

1. 1N-3C transfer to diamonds
2. automat

Board: 24

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ Q76

♥ 3

♦ J43

♣ AJT952

South:

♠ AKT5

♥ AJ4

♦ AT75

♣ 84

W	N	E	S
		1♦	1NT
Pass	2NT ¹	Pass	3♣ ²
Pass	3NT	All Pass	

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

South hands

then MST

Board: 21	♠ AT97	RHO is dealer. You bid second.
Dealer: East	♥ QJ	East (RHO) opens 1 ♣ if possible.
Vul: Both	♦ AK2	East (RHO) Doubles 3 ♣ if possible.
HCP: 17	♣ K754	

Board: 22	♠ A93	RHO is dealer. You bid second.
Dealer: East	♥ Q53	East (RHO) opens 1 ♦ if possible.
Vul: N-S	♦ KJ74	
HCP: 16	♣ AQ3	

Board: 23	♠ J4	LHO is dealer.
Dealer: West	♥ Q	West (LHO) opens 1 ♠ if possible.
Vul: E-W	♦ KQ7642	
HCP: 8+2	♣ T875	

Board: 24	♠ AKT5	RHO is dealer. You bid second.
Dealer: East	♥ AJ4	East (RHO) opens 1 ♦ if possible.
Vul: N-S	♦ AT75	
HCP: 16	♣ 84	

Both hands (Answers Page)

Board: 21

Dealer: East

Vul: Both

North HCP: 10+2

South HCP: 17

Contract: 5♦ South

North:

♠ K5

♥ K62

♦ QJ8743

♣ J9

South:

♠ AT97

♥ QJ

♦ AK2

♣ K754

W	N	E	S
		1♣	1NT
Pass	3♣ ¹	X	XX
Pass	4♦	Pass	4♠ ²
Pass	5♣ ³	Pass	5♦
All Pass			

1. 1N-3C transfer to diamonds
2. Cue bid, a !S stopper
3. Cue bid, a !H stopper

Board: 22

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ Q74

♥ J72

♦ Q

♣ K97542

South:

♠ A93

♥ Q53

♦ KJ74

♣ AQ3

W	N	E	S
		1♦	1NT
Pass	2NT ¹	Pass	3♣ ²
Pass	3NT	All Pass	

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

Board: 23

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ A987

♥ A42

♦ 983

♣ AK9

South:

♠ J4

♥ Q

♦ KQ7642

♣ T875

W	N	E	S
1♠	1NT	Pass	3♣ ¹
Pass	3♦ ²	Pass	3NT
All Pass			

1. 1N-3C transfer to diamonds
2. automat

Board: 24

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ Q76

♥ 3

♦ J43

♣ AJT952

South:

♠ AKT5

♥ AJ4

♦ AT75

♣ 84

W	N	E	S
		1♦	1NT
Pass	2NT ¹	Pass	3♣ ²
Pass	3NT	All Pass	

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

North hands

then MST

Board: 25

♠ KT96

RHO is dealer. You bid second.

Dealer: West

♥ AJ72

West (RHO) opens 1 ♣ if possible.

Vul: E-W

♦ J8

HCP: 15

♣ AQ9

Board: 26

♠ T3

LHO is dealer.

Dealer: East

♥ Q

East (LHO) opens 1 ♥ if possible.

Vul: Both

♦ AQJT852

HCP: 10+3

♣ J94

Board: 27

♠ QJT

RHO is dealer. You bid second.

Dealer: West

♥ AQ5

West (RHO) opens 1 ♦ if possible.

Vul: Both

♦ AK74

HCP: 16

♣ T53

Board: 28

♠ Q

LHO is dealer.

Dealer: East

♥ 92

East (LHO) opens 1 ♣ if possible.

Vul: N-S

♦ AQT98643

HCP: 8+4

♣ 53

Board: 29

♠ AJ2

RHO is dealer. You bid second.

Dealer: West

♥ KT2

West (RHO) opens 1 ♦ if possible.

Vul: E-W

♦ AQ6

HCP: 15

♣ J872

Both hands (Answers Page)

Board: 25

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10+2

Contract: 3NT South

North:

♠ KT96

♥ AJ72

♦ J8

♣ AQ9

South:

♠ Q3

♥ Q93

♦ KT9743

♣ K3

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	3 ♣ ¹
-----	-----	------	------------------

Pass	3 ♦ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 26

Dealer: East

Vul: Both

North HCP: 10+3

South HCP: 15

Contract: 5 ♦ North

North:

♠ T3

♥ Q

♦ AQJT852

♣ J94

South:

♠ KQ92

♥ K65

♦ 64

♣ AK72

W	N	E	S
---	---	---	---

		1 ♥	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	5 ♦	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 27

Dealer: West

Vul: Both

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ QJT

♥ AQ5

♦ AK74

♣ T53

South:

♠ A92

♥ 3

♦ J62

♣ K98742

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 28

Dealer: East

Vul: N-S

North HCP: 8+4

South HCP: 15

Contract: 5 ♦ North

North:

♠ Q

♥ 92

♦ AQT98643

♣ 53

South:

♠ AJ43

♥ AT5

♦ 52

♣ KQJ8

W	N	E	S
---	---	---	---

		1 ♣	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	5 ♦	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 29

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ AJ2

♥ KT2

♦ AQ6

♣ J872

South:

♠ K5

♥ 975

♦ T3

♣ AQT643

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

South hands

then MST

Board: 25 ♠ Q3 LHO is dealer.
 Dealer: West ♥ Q93 West (LHO) opens 1 ♣ if possible.
 Vul: E-W ♦ KT9743
 HCP: 10+2 ♣ K3

Board: 26 ♠ KQ92 RHO is dealer. You bid second.
 Dealer: East ♥ K65 East (RHO) opens 1 ♥ if possible.
 Vul: Both ♦ 64
 HCP: 15 ♣ AK72

Board: 27 ♠ A92 LHO is dealer.
 Dealer: West ♥ 3 West (LHO) opens 1 ♦ if possible.
 Vul: Both ♦ J62
 HCP: 8+2 ♣ K98742

Board: 28 ♠ AJ43 RHO is dealer. You bid second.
 Dealer: East ♥ AT5 East (RHO) opens 1 ♣ if possible.
 Vul: N-S ♦ 52
 HCP: 15 ♣ KQJ8

Board: 29 ♠ K5 LHO is dealer.
 Dealer: West ♥ 975 West (LHO) opens 1 ♦ if possible.
 Vul: E-W ♦ T3
 HCP: 9+2 ♣ AQT643

Both hands (Answers Page)

Board: 25

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10+2

Contract: 3NT South

North:

♠ KT96

♥ AJ72

♦ J8

♣ AQ9

South:

♠ Q3

♥ Q93

♦ KT9743

♣ K3

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	3 ♣ ¹
-----	-----	------	------------------

Pass	3 ♦ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 26

Dealer: East

Vul: Both

North HCP: 10+3

South HCP: 15

Contract: 5 ♦ North

North:

♠ T3

♥ Q

♦ AQJT852

♣ J94

South:

♠ KQ92

♥ K65

♦ 64

♣ AK72

W	N	E	S
---	---	---	---

		1 ♥	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	5 ♦	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 27

Dealer: West

Vul: Both

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ QJT

♥ AQ5

♦ AK74

♣ T53

South:

♠ A92

♥ 3

♦ J62

♣ K98742

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 28

Dealer: East

Vul: N-S

North HCP: 8+4

South HCP: 15

Contract: 5 ♦ North

North:

♠ Q

♥ 92

♦ AQT98643

♣ 53

South:

♠ AJ43

♥ AT5

♦ 52

♣ KQJ8

W	N	E	S
---	---	---	---

		1 ♣	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	5 ♦	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 29

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ AJ2

♥ KT2

♦ AQ6

♣ J872

South:

♠ K5

♥ 975

♦ T3

♣ AQT643

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

North hands

then MST

Board: 30

♠ J

LHO is dealer.

Dealer: East

♥ AK

East (LHO) opens 1 ♠ if possible.

Vul: N-S

♦ T98742

HCP: 8+2

♣ T964

Board: 31

♠ A62

RHO is dealer. You bid second.

Dealer: West

♥ K52

West (RHO) opens 1 ♥ if possible.

Vul: E-W

♦ A832

HCP: 15

♣ AT2

Board: 32

♠ J8

LHO is dealer.

Dealer: East

♥ AQ5

East (LHO) opens 1 ♣ if possible.

Vul: None

♦ QT8763

HCP: 9+2

♣ 97

Board: 33

♠ A87

RHO is dealer. You bid second.

Dealer: West

♥ QJ42

West (RHO) opens 1 ♠ if possible.

Vul: N-S

♦ T3

HCP: 15

♣ AKJ9

Board: 34

♠ K4

LHO is dealer.

Dealer: East

♥ 87

East (LHO) opens 1 ♣ if possible.

Vul: Both

♦ AQ9876

East (LHO) Doubles 3 ♣ if possible.

HCP: 9+2

♣ 853

Both hands (Answers Page)

Board: 30

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ J

♥ AK

♦ T98742

♣ T964

South:

♠ K975

♥ T5

♦ KJ5

♣ AKQJ

W N E S

1 ♠ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 31

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 11+2

Contract: 3NT South

North:

♠ A62

♥ K52

♦ A832

♣ AT2

South:

♠ QJ

♥ AJ

♦ T74

♣ QJ8653

W N E S

1 ♥ 1NT Pass 2NT¹

Pass 3 ♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 32

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ J8

♥ AQ5

♦ QT8763

♣ 97

South:

♠ AT74

♥ KJ86

♦ 94

♣ AKJ

W N E S

1 ♣ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 33

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ A87

♥ QJ42

♦ T3

♣ AKJ9

South:

♠ Q9

♥ T86

♦ A4

♣ Q76532

W N E S

1 ♠ 1NT Pass 2NT¹

Pass 3 ♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 34

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ K4

♥ 87

♦ AQ9876

♣ 853

South:

♠ A932

♥ KQJ6

♦ 52

♣ AJ4

W N E S

1 ♣ 1NT

Pass 3 ♣¹ X Pass

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

South hands

then MST

Board: 30

♠ K975

RHO is dealer. You bid second.

Dealer: East

♥ T5

East (RHO) opens 1 ♠ if possible.

Vul: N-S

♦ KJ5

HCP: 17

♣ AKQJ

Board: 31

♠ QJ

LHO is dealer.

Dealer: West

♥ AJ

West (LHO) opens 1 ♥ if possible.

Vul: E-W

♦ T74

HCP: 11+2

♣ QJ8653

Board: 32

♠ AT74

RHO is dealer. You bid second.

Dealer: East

♥ KJ86

East (RHO) opens 1 ♣ if possible.

Vul: None

♦ 94

HCP: 16

♣ AKJ

Board: 33

♠ Q9

LHO is dealer.

Dealer: West

♥ T86

West (LHO) opens 1 ♠ if possible.

Vul: N-S

♦ A4

HCP: 8+2

♣ Q76532

Board: 34

♠ A932

RHO is dealer. You bid second.

Dealer: East

♥ KQJ6

East (RHO) opens 1 ♣ if possible.

Vul: Both

♦ 52

East (RHO) Doubles 3 ♣ if possible.

HCP: 15

♣ AJ4

Both hands (Answers Page)

Board: 30

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ J

♥ AK

♦ T98742

♣ T964

South:

♠ K975

♥ T5

♦ KJ5

♣ AKQJ

W N E S

1 ♠ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 31

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 11+2

Contract: 3NT South

North:

♠ A62

♥ K52

♦ A832

♣ AT2

South:

♠ QJ

♥ AJ

♦ T74

♣ QJ8653

W N E S

1 ♥ 1NT Pass 2NT¹

Pass 3 ♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 32

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ J8

♥ AQ5

♦ QT8763

♣ 97

South:

♠ AT74

♥ KJ86

♦ 94

♣ AKJ

W N E S

1 ♣ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 33

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ A87

♥ QJ42

♦ T3

♣ AKJ9

South:

♠ Q9

♥ T86

♦ A4

♣ Q76532

W N E S

1 ♠ 1NT Pass 2NT¹

Pass 3 ♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 34

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ K4

♥ 87

♦ AQ9876

♣ 853

South:

♠ A932

♥ KQJ6

♦ 52

♣ AJ4

W N E S

1 ♣ 1NT

Pass 3 ♣¹ X Pass

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

North hands

then MST

Board: 35

Dealer: West

Vul: N-S

HCP: 16

♠ J53

♥ KJT

♦ AQ8

♣ AJT8

RHO is dealer. You bid second.

West (RHO) opens 1 ♣ if possible.

Board: 36

Dealer: East

Vul: Both

HCP: 11+2

♠ Q7

♥ Q64

♦ Q6

♣ KQ9752

LHO is dealer.

East (LHO) opens 1 ♥ if possible.

Board: 37

Dealer: West

Vul: E-W

HCP: 15

♠ A93

♥ A96

♦ QJ74

♣ AT2

RHO is dealer. You bid second.

West (RHO) opens 1 ♥ if possible.

Board: 38

Dealer: East

Vul: Both

HCP: 8+2

♠ 98

♥ KT7

♦ AJT876

♣ 75

LHO is dealer.

East (LHO) opens 1 ♥ if possible.

Board: 39

Dealer: West

Vul: E-W

HCP: 15

♠ KJ

♥ J754

♦ A42

♣ AQ73

RHO is dealer. You bid second.

West (RHO) opens 1 ♦ if possible.

Both hands (Answers Page)

Board: 35

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 9+2

Contract: 3NT South

North:

♠ J53

♥ KJT

♦ AQ8

♣ AJT8

South:

♠ Q8

♥ 6

♦ KJ7532

♣ K963

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	3 ♣ ¹
-----	-----	------	------------------

Pass	3 ♦ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 36

Dealer: East

Vul: Both

North HCP: 11+2

South HCP: 15

Contract: 3NT North

North:

♠ Q7

♥ Q64

♦ Q6

♣ KQ9752

South:

♠ K85

♥ KJT2

♦ KJ74

♣ A4

W	N	E	S
---	---	---	---

		1 ♥	1NT
--	--	-----	-----

Pass	2NT ¹	Pass	3 ♣ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 37

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ A93

♥ A96

♦ QJ74

♣ AT2

South:

♠ 52

♥ T74

♦ A5

♣ KJ9743

W	N	E	S
---	---	---	---

1 ♥	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 38

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ 98

♥ KT7

♦ AJT876

♣ 75

South:

♠ KJ

♥ A983

♦ KQ3

♣ A963

W	N	E	S
---	---	---	---

		1 ♥	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 39

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ KJ

♥ J754

♦ A42

♣ AQ73

South:

♠ A65

♥ T3

♦ 96

♣ KJT854

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

South hands

then MST

Board: 35

♠ Q8

LHO is dealer.

Dealer: West

♥ 6

West (LHO) opens 1 ♣ if possible.

Vul: N-S

♦ KJ7532

HCP: 9+2

♣ K963

Board: 36

♠ K85

RHO is dealer. You bid second.

Dealer: East

♥ KJT2

East (RHO) opens 1 ♥ if possible.

Vul: Both

♦ KJ74

HCP: 15

♣ A4

Board: 37

♠ 52

LHO is dealer.

Dealer: West

♥ T74

West (LHO) opens 1 ♥ if possible.

Vul: E-W

♦ A5

HCP: 8+2

♣ KJ9743

Board: 38

♠ KJ

RHO is dealer. You bid second.

Dealer: East

♥ A983

East (RHO) opens 1 ♥ if possible.

Vul: Both

♦ KQ3

HCP: 17

♣ A963

Board: 39

♠ A65

LHO is dealer.

Dealer: West

♥ T3

West (LHO) opens 1 ♦ if possible.

Vul: E-W

♦ 96

HCP: 8+2

♣ KJT854

Both hands (Answers Page)

Board: 35

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 9+2

Contract: 3NT South

North:

♠ J53

♥ KJT

♦ AQ8

♣ AJT8

South:

♠ Q8

♥ 6

♦ KJ7532

♣ K963

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	3 ♣ ¹
-----	-----	------	------------------

Pass	3 ♦ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 36

Dealer: East

Vul: Both

North HCP: 11+2

South HCP: 15

Contract: 3NT North

North:

♠ Q7

♥ Q64

♦ Q6

♣ KQ9752

South:

♠ K85

♥ KJT2

♦ KJ74

♣ A4

W	N	E	S
---	---	---	---

		1 ♥	1NT
--	--	-----	-----

Pass	2NT ¹	Pass	3 ♣ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 37

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ A93

♥ A96

♦ QJ74

♣ AT2

South:

♠ 52

♥ T74

♦ A5

♣ KJ9743

W	N	E	S
---	---	---	---

1 ♥	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 38

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ 98

♥ KT7

♦ AJT876

♣ 75

South:

♠ KJ

♥ A983

♦ KQ3

♣ A963

W	N	E	S
---	---	---	---

		1 ♥	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 39

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ KJ

♥ J754

♦ A42

♣ AQ73

South:

♠ A65

♥ T3

♦ 96

♣ KJT854

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

North hands

then MST

Board: 40

♠ 95

LHO is dealer.

Dealer: East

♥ T92

East (LHO) opens 1 ♥ if possible.

Vul: Both

♦ QT

HCP: 11+2

♣ AKQ852

Board: 41

♠ A752

RHO is dealer. You bid second.

Dealer: West

♥ QT5

West (RHO) opens 1 ♣ if possible.

Vul: N-S

♦ AT4

HCP: 15

♣ AJ8

Board: 42

♠ 94

LHO is dealer.

Dealer: East

♥ J98

East (LHO) opens 1 ♣ if possible.

Vul: Both

♦ AKJ765

HCP: 9+2

♣ 43

Board: 43

♠ KQ83

RHO is dealer. You bid second.

Dealer: West

♥ AJ82

West (RHO) opens 1 ♠ if possible.

Vul: None

♦ A73

HCP: 16

♣ Q2

Both hands (Answers Page)

Board: 40

Dealer: East

Vul: Both

North HCP: 11+2

South HCP: 15

Contract: 5 ♣ North

North:

♠ 95

♥ T92

♦ QT

♣ AKQ852

South:

♠ Q86

♥ KQJ4

♦ AK84

♣ T7

W N E S

1 ♥ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 5 ♣ All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 41

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ A752

♥ QT5

♦ AT4

♣ AJ8

South:

♠ K8

♥ A9

♦ Q76532

♣ 532

W N E S

1 ♣ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 42

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ 94

♥ J98

♦ AKJ765

♣ 43

South:

♠ AJ3

♥ AK32

♦ 832

♣ QJ7

W N E S

1 ♣ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 43

Dealer: West

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ KQ83

♥ AJ82

♦ A73

♣ Q2

South:

♠ 4

♥ K53

♦ KQ6

♣ T76543

W N E S

1 ♠ 1NT Pass 2NT¹

Pass 3 ♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

South hands

then MST

Board: 40 ♠ Q86 RHO is dealer. You bid second.
 Dealer: East ♥ KQJ4 East (RHO) opens 1 ♥ if possible.
 Vul: Both ♦ AK84
 HCP: 15 ♣ T7

Board: 41 ♠ K8 LHO is dealer.
 Dealer: West ♥ A9 West (LHO) opens 1 ♣ if possible.
 Vul: N-S ♦ Q76532
 HCP: 9+2 ♣ 532

Board: 42 ♠ AJ3 RHO is dealer. You bid second.
 Dealer: East ♥ AK32 East (RHO) opens 1 ♣ if possible.
 Vul: Both ♦ 832
 HCP: 15 ♣ QJ7

Board: 43 ♠ 4 LHO is dealer.
 Dealer: West ♥ K53 West (LHO) opens 1 ♠ if possible.
 Vul: None ♦ KQ6
 HCP: 8+2 ♣ T76543

Both hands (Answers Page)

Board: 40

Dealer: East

Vul: Both

North HCP: 11+2

South HCP: 15

Contract: 5 ♣ North

North:

♠ 95

♥ T92

♦ QT

♣ AKQ852

South:

♠ Q86

♥ KQJ4

♦ AK84

♣ T7

W N E S

1 ♥ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 5 ♣ All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 41

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ A752

♥ QT5

♦ AT4

♣ AJ8

South:

♠ K8

♥ A9

♦ Q76532

♣ 532

W N E S

1 ♣ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 42

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ 94

♥ J98

♦ AKJ765

♣ 43

South:

♠ AJ3

♥ AK32

♦ 832

♣ QJ7

W N E S

1 ♣ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 43

Dealer: West

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ KQ83

♥ AJ82

♦ A73

♣ Q2

South:

♠ 4

♥ K53

♦ KQ6

♣ T76543

W N E S

1 ♠ 1NT Pass 2NT¹

Pass 3 ♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 44

♠ K9

LHO is dealer.

Dealer: East

♥ JT

East (LHO) opens 1 ♣ if possible.

Vul: Both

♦ K87642

HCP: 8+2

♣ J94

Board: 45

♠ AQJ3

RHO is dealer. You bid second.

Dealer: West

♥ AT

West (RHO) opens 1 ♣ if possible.

Vul: None

♦ J75

HCP: 15

♣ QJ84

Board: 46

♠ A93

LHO is dealer.

Dealer: East

♥ T7

East (LHO) opens 1 ♥ if possible.

Vul: E-W

♦ JT9632

HCP: 8+2

♣ K5

Board: 47

♠ T74

RHO is dealer. You bid second.

Dealer: West

♥ AKQ6

West (RHO) opens 1 ♣ if possible.

Vul: None

♦ K2

HCP: 15

♣ K974

Both hands (Answers Page)

Board: 44

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 4 ♦ South

North:

♠ K9

♥ JT

♦ K87642

♣ J94

South:

♠ J63

♥ Q42

♦ AJ3

♣ AKT8

W	N	E	S
---	---	---	---

		1 ♣	1 NT
--	--	-----	------

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	3 NT	Pass	4 ♦
------	------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 45

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ AQJ3

♥ AT

♦ J75

♣ QJ84

South:

♠ K64

♥ 54

♦ K98432

♣ K2

W	N	E	S
---	---	---	---

1 ♣	1 NT	Pass	3 ♣ ¹
-----	------	------	------------------

Pass	3 ♦ ²	Pass	3 NT
------	------------------	------	------

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 46

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 4 ♦ South

North:

♠ A93

♥ T7

♦ JT9632

♣ K5

South:

♠ J76

♥ KJ6

♦ AQ7

♣ AT83

W	N	E	S
---	---	---	---

		1 ♥	1 NT
--	--	-----	------

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	3 NT	Pass	4 ♦
------	------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 47

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ T74

♥ AKQ6

♦ K2

♣ K974

South:

♠ K85

♥ J93

♦ AT9873

♣ 8

W	N	E	S
---	---	---	---

1 ♣	1 NT	Pass	3 ♣ ¹
-----	------	------	------------------

Pass	3 ♦ ²	Pass	3 NT
------	------------------	------	------

All Pass

1. 1N-3C transfer to diamonds

2. automat

South hands

then MST

Board: 44

♠ J63

RHO is dealer. You bid second.

Dealer: East

♥ Q42

East (RHO) opens 1 ♣ if possible.

Vul: Both

♦ AJ3

HCP: 15

♣ AKT8

Board: 45

♠ K64

LHO is dealer.

Dealer: West

♥ 54

West (LHO) opens 1 ♣ if possible.

Vul: None

♦ K98432

HCP: 9+2

♣ K2

Board: 46

♠ J76

RHO is dealer. You bid second.

Dealer: East

♥ KJ6

East (RHO) opens 1 ♥ if possible.

Vul: E-W

♦ AQ7

HCP: 15

♣ AT83

Board: 47

♠ K85

LHO is dealer.

Dealer: West

♥ J93

West (LHO) opens 1 ♣ if possible.

Vul: None

♦ AT9873

HCP: 8+2

♣ 8

Both hands (Answers Page)

Board: 44

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 4 ♦ South

North:

♠ K9

♥ JT

♦ K87642

♣ J94

South:

♠ J63

♥ Q42

♦ AJ3

♣ AKT8

W	N	E	S
		1 ♣	1 NT
Pass	3 ♣ ¹	Pass	3 ♦ ²
Pass	3 NT	Pass	4 ♦
All Pass			

1. 1N-3C transfer to diamonds

2. automat

Board: 45

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ AQJ3

♥ AT

♦ J75

♣ QJ84

South:

♠ K64

♥ 54

♦ K98432

♣ K2

W	N	E	S
1 ♣	1 NT	Pass	3 ♣ ¹
Pass	3 ♦ ²	Pass	3 NT
All Pass			

1. 1N-3C transfer to diamonds

2. automat

Board: 46

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 4 ♦ South

North:

♠ A93

♥ T7

♦ JT9632

♣ K5

South:

♠ J76

♥ KJ6

♦ AQ7

♣ AT83

W	N	E	S
		1 ♥	1 NT
Pass	3 ♣ ¹	Pass	3 ♦ ²
Pass	3 NT	Pass	4 ♦
All Pass			

1. 1N-3C transfer to diamonds

2. automat

Board: 47

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ T74

♥ AKQ6

♦ K2

♣ K974

South:

♠ K85

♥ J93

♦ AT9873

♣ 8

W	N	E	S
1 ♣	1 NT	Pass	3 ♣ ¹
Pass	3 ♦ ²	Pass	3 NT
All Pass			

1. 1N-3C transfer to diamonds

2. automat

North hands

then MST

Board: 48	♠ K98	LHO is dealer.
Dealer: East	♥ 4	East (LHO) opens 1 ♦ if possible.
Vul: Both	♦ QJ5	
HCP: 9+2	♣ K75432	
<hr/>		
Board: 49	♠ AKQ	RHO is dealer. You bid second.
Dealer: West	♥ T762	West (RHO) opens 1 ♦ if possible.
Vul: N-S	♦ AT73	
HCP: 15	♣ Q9	
<hr/>		
Board: 50	♠ J92	LHO is dealer.
Dealer: East	♥ J3	East (LHO) opens 1 ♣ if possible.
Vul: N-S	♦ KQJT73	East (LHO) Doubles 3 ♣ if possible.
HCP: 8+2	♣ 96	
<hr/>		
Board: 51	♠ Q932	RHO is dealer. You bid second.
Dealer: West	♥ KJT7	West (RHO) opens 1 ♦ if possible.
Vul: E-W	♦ KQJ	
HCP: 16	♣ KJ	
<hr/>		
Board: 52	♠ AJ	LHO is dealer.
Dealer: East	♥ Q6	East (LHO) opens 1 ♥ if possible.
Vul: N-S	♦ JT9853	
HCP: 8+2	♣ 854	

Both hands (Answers Page)

Board: 48

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ K98

♥ 4

♦ QJ5

♣ K75432

South:

♠ QJ3

♥ KT7

♦ AK9

♣ Q986

W N E S

1 ♦ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 49

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+3

Contract: 3NT South

North:

♠ AKQ

♥ T762

♦ AT73

♣ Q9

South:

♠ J7

♥ A

♦ Q65

♣ JT76432

W N E S

1 ♦ 1NT Pass 2NT¹

Pass 3♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 50

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ J92

♥ J3

♦ KQJT73

♣ 96

South:

♠ QT

♥ AKT7

♦ A95

♣ KJ43

W N E S

1 ♣ 1NT

Pass 3♣¹ X 3♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 51

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ Q932

♥ KJT7

♦ KQJ

♣ KJ

South:

♠ AT5

♥ 4

♦ 976

♣ A87654

W N E S

1 ♦ 1NT Pass 2NT¹

Pass 3♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 52

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ AJ

♥ Q6

♦ JT9853

♣ 854

South:

♠ 8643

♥ KT5

♦ AK

♣ AQ62

W N E S

1 ♥ 1NT

Pass 3♣¹ Pass 3♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

South hands

then MST

Board: 48

Dealer: East

Vul: Both

HCP: 15

♠ QJ3

♥ KT7

♦ AK9

♣ Q986

RHO is dealer. You bid second.

East (RHO) opens 1 ♦ if possible.

Board: 49

Dealer: West

Vul: N-S

HCP: 8+3

♠ J7

♥ A

♦ Q65

♣ JT76432

LHO is dealer.

West (LHO) opens 1 ♦ if possible.

Board: 50

Dealer: East

Vul: N-S

HCP: 17

♠ QT

♥ AKT7

♦ A95

♣ KJ43

RHO is dealer. You bid second.

East (RHO) opens 1 ♣ if possible.

East (RHO) Doubles 3 ♣ if possible.

Board: 51

Dealer: West

Vul: E-W

HCP: 8+2

♠ AT5

♥ 4

♦ 976

♣ A87654

LHO is dealer.

West (LHO) opens 1 ♦ if possible.

Board: 52

Dealer: East

Vul: N-S

HCP: 16

♠ 8643

♥ KT5

♦ AK

♣ AQ62

RHO is dealer. You bid second.

East (RHO) opens 1 ♥ if possible.

Both hands (Answers Page)

Board: 48

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ K98

♥ 4

♦ QJ5

♣ K75432

South:

♠ QJ3

♥ KT7

♦ AK9

♣ Q986

W N E S

1 ♦ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 49

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+3

Contract: 3NT South

North:

♠ AKQ

♥ T762

♦ AT73

♣ Q9

South:

♠ J7

♥ A

♦ Q65

♣ JT76432

W N E S

1 ♦ 1NT Pass 2NT¹

Pass 3♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 50

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ J92

♥ J3

♦ KQJT73

♣ 96

South:

♠ QT

♥ AKT7

♦ A95

♣ KJ43

W N E S

1 ♣ 1NT

Pass 3♣¹ X 3♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 51

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ Q932

♥ KJT7

♦ KQJ

♣ KJ

South:

♠ AT5

♥ 4

♦ 976

♣ A87654

W N E S

1 ♦ 1NT Pass 2NT¹

Pass 3♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 52

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ AJ

♥ Q6

♦ JT9853

♣ 854

South:

♠ 8643

♥ KT5

♦ AK

♣ AQ62

W N E S

1 ♥ 1NT

Pass 3♣¹ Pass 3♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

North hands

then MST

Board: 53

♠ KT

RHO is dealer. You bid second.

Dealer: West

♥ AJ92

West (RHO) opens 1 ♣ if possible.

Vul: E-W

♦ Q32

HCP: 16

♣ AQT6

Board: 54

♠ K73

LHO is dealer.

Dealer: East

♥ QJ2

East (LHO) opens 1 ♥ if possible.

Vul: Both

♦ 7

HCP: 9+2

♣ QJT543

Board: 55

♠ AQ65

RHO is dealer. You bid second.

Dealer: West

♥ A84

West (RHO) opens 1 ♦ if possible.

Vul: Both

♦ KJT9

HCP: 15

♣ J7

Board: 56

♠ 8

LHO is dealer.

Dealer: East

♥ K83

East (LHO) opens 1 ♦ if possible.

Vul: Both

♦ K92

HCP: 8+2

♣ QT8542

Board: 57

♠ AK8

RHO is dealer. You bid second.

Dealer: West

♥ AK86

West (RHO) opens 1 ♦ if possible.

Vul: None

♦ QJ32

HCP: 17

♣ 63

Both hands (Answers Page)

Board: 53

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ KT

♥ AJ92

♦ Q32

♣ AQT6

South:

♠ Q8

♥ K5

♦ KT9754

♣ 754

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	3 ♣ ¹
-----	-----	------	------------------

Pass	3 ♦ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 54

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15+1

Contract: 3NT North

North:

♠ K73

♥ QJ2

♦ 7

♣ QJT543

South:

♠ 964

♥ K64

♦ AKQ94

♣ K7

W	N	E	S
---	---	---	---

		1 ♥	1NT
--	--	-----	-----

Pass	2NT ¹	Pass	3 ♣ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 55

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ AQ65

♥ A84

♦ KJT9

♣ J7

South:

♠ J7

♥ 73

♦ 742

♣ AK5432

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 56

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ 8

♥ K83

♦ K92

♣ QT8542

South:

♠ K73

♥ T754

♦ AT8

♣ AKJ

W	N	E	S
---	---	---	---

		1 ♦	1NT
--	--	-----	-----

Pass	2NT ¹	Pass	3 ♣ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 57

Dealer: West

Vul: None

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ AK8

♥ AK86

♦ QJ32

♣ 63

South:

♠ J4

♥ 72

♦ K98

♣ A98754

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

South hands

then MST

Board: 53 ♠ Q8 LHO is dealer.
 Dealer: West ♥ K5 West (LHO) opens 1 ♣ if possible.
 Vul: E-W ♦ KT9754
 HCP: 8+2 ♣ 754

Board: 54 ♠ 964 RHO is dealer. You bid second.
 Dealer: East ♥ K64 East (RHO) opens 1 ♥ if possible.
 Vul: Both ♦ AKQ94
 HCP: 15+1 ♣ K7

Board: 55 ♠ J7 LHO is dealer.
 Dealer: West ♥ 73 West (LHO) opens 1 ♦ if possible.
 Vul: Both ♦ 742
 HCP: 8+2 ♣ AK5432

Board: 56 ♠ K73 RHO is dealer. You bid second.
 Dealer: East ♥ T754 East (RHO) opens 1 ♦ if possible.
 Vul: Both ♦ AT8
 HCP: 15 ♣ AKJ

Board: 57 ♠ J4 LHO is dealer.
 Dealer: West ♥ 72 West (LHO) opens 1 ♦ if possible.
 Vul: None ♦ K98
 HCP: 8+2 ♣ A98754

Both hands (Answers Page)

Board: 53

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ KT

♥ AJ92

♦ Q32

♣ AQT6

South:

♠ Q8

♥ K5

♦ KT9754

♣ 754

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	3 ♣ ¹
-----	-----	------	------------------

Pass	3 ♦ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 54

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15+1

Contract: 3NT North

North:

♠ K73

♥ QJ2

♦ 7

♣ QJT543

South:

♠ 964

♥ K64

♦ AKQ94

♣ K7

W	N	E	S
---	---	---	---

		1 ♥	1NT
--	--	-----	-----

Pass	2NT ¹	Pass	3 ♣ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 55

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ AQ65

♥ A84

♦ KJT9

♣ J7

South:

♠ J7

♥ 73

♦ 742

♣ AK5432

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 56

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ 8

♥ K83

♦ K92

♣ QT8542

South:

♠ K73

♥ T754

♦ AT8

♣ AKJ

W	N	E	S
---	---	---	---

		1 ♦	1NT
--	--	-----	-----

Pass	2NT ¹	Pass	3 ♣ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 57

Dealer: West

Vul: None

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ AK8

♥ AK86

♦ QJ32

♣ 63

South:

♠ J4

♥ 72

♦ K98

♣ A98754

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

North hands

then MST

Board: 58

♠ Q

LHO is dealer.

Dealer: East

♥ 94

East (LHO) opens 1 ♥ if possible.

Vul: Both

♦ 5

HCP: 8+5

♣ KQJ976543

Board: 59

♠ AQT7

RHO is dealer. You bid second.

Dealer: West

♥ A83

West (RHO) opens 1 ♠ if possible.

Vul: None

♦ 82

HCP: 15

♣ KQ86

Board: 60

♠ 9

LHO is dealer.

Dealer: East

♥ 952

East (LHO) opens 1 ♠ if possible.

Vul: E-W

♦ KJT543

HCP: 8+2

♣ A96

Board: 61

♠ K7

RHO is dealer. You bid second.

Dealer: West

♥ A74

West (RHO) opens 1 ♥ if possible.

Vul: E-W

♦ J765

HCP: 15

♣ AK96

Board: 62

♠ Q3

LHO is dealer.

Dealer: East

♥ T97

East (LHO) opens 1 ♥ if possible.

Vul: Both

♦ K2

HCP: 8+2

♣ QJ9642

Both hands (Answers Page)

Board: 58

Dealer: East

Vul: Both

North HCP: 8+5

South HCP: 15

Contract: 5 ♣ North

North:

♠ Q

♥ 94

♦ 5

♣ KQJ976543

South:

♠ 7542

♥ AK75

♦ A32

♣ AT

W	N	E	S
		1 ♥	1NT

Pass	2NT ¹	Pass	3 ♣ ²
------	------------------	------	------------------

Pass	5 ♣	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 59

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ AQT7

♥ A83

♦ 82

♣ KQ86

South:

♠ 863

♥ KJ2

♦ KQT954

♣ 5

W	N	E	S
1 ♠	1NT	Pass	3 ♣ ¹

Pass	3 ♦ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 60

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ 9

♥ 952

♦ KJT543

♣ A96

South:

♠ QJ87

♥ AKJ

♦ A72

♣ J82

W	N	E	S
		1 ♠	1NT

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 61

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ K7

♥ A74

♦ J765

♣ AK96

South:

♠ J2

♥ Q5

♦ KQ9843

♣ T75

W	N	E	S
1 ♥	1NT	Pass	3 ♣ ¹

Pass	3 ♦ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 62

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ Q3

♥ T97

♦ K2

♣ QJ9642

South:

♠ K752

♥ QJ3

♦ AJT9

♣ A5

W	N	E	S
		1 ♥	1NT

Pass	2NT ¹	Pass	3 ♣ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

South hands

then MST

Board: 58 ♠ 7542 RHO is dealer. You bid second.
 Dealer: East ♥ AK75 East (RHO) opens 1 ♥ if possible.
 Vul: Both ♦ A32
 HCP: 15 ♣ AT

Board: 59 ♠ 863 LHO is dealer.
 Dealer: West ♥ KJ2 West (LHO) opens 1 ♠ if possible.
 Vul: None ♦ KQT954
 HCP: 9+2 ♣ 5

Board: 60 ♠ QJ87 RHO is dealer. You bid second.
 Dealer: East ♥ AKJ East (RHO) opens 1 ♠ if possible.
 Vul: E-W ♦ A72
 HCP: 16 ♣ J82

Board: 61 ♠ J2 LHO is dealer.
 Dealer: West ♥ Q5 West (LHO) opens 1 ♥ if possible.
 Vul: E-W ♦ KQ9843
 HCP: 8+2 ♣ T75

Board: 62 ♠ K752 RHO is dealer. You bid second.
 Dealer: East ♥ QJ3 East (RHO) opens 1 ♥ if possible.
 Vul: Both ♦ AJT9
 HCP: 15 ♣ A5

Both hands (Answers Page)

Board: 58

Dealer: East

Vul: Both

North HCP: 8+5

South HCP: 15

Contract: 5 ♣ North

North:

♠ Q

♥ 94

♦ 5

♣ KQJ976543

South:

♠ 7542

♥ AK75

♦ A32

♣ AT

W N E S

1 ♥ 1NT

Pass 2NT¹ Pass 3♣²

Pass 5♣ All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 59

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ AQT7

♥ A83

♦ 82

♣ KQ86

South:

♠ 863

♥ KJ2

♦ KQT954

♣ 5

W N E S

1♠ 1NT Pass 3♣¹

Pass 3♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 60

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ 9

♥ 952

♦ KJT543

♣ A96

South:

♠ QJ87

♥ AKJ

♦ A72

♣ J82

W N E S

1♠ 1NT

Pass 3♣¹ Pass 3♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 61

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ K7

♥ A74

♦ J765

♣ AK96

South:

♠ J2

♥ Q5

♦ KQ9843

♣ T75

W N E S

1♥ 1NT Pass 3♣¹

Pass 3♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 62

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ Q3

♥ T97

♦ K2

♣ QJ9642

South:

♠ K752

♥ QJ3

♦ AJT9

♣ A5

W N E S

1♥ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

North hands

then MST

Board: 63

♠ AKT

You are dealer.

Dealer: North

♥ K9863

The opponents are silent.

Vul: E-W

♦ 832

HCP: 15+1

♣ KQ

Board: 64

♠ K

LHO is dealer.

Dealer: East

♥ Q92

East (LHO) opens 1 ♠ if possible.

Vul: E-W

♦ 764

HCP: 8+2

♣ K96542

Board: 65

♠ AQJ

RHO is dealer. You bid second.

Dealer: West

♥ AQ3

West (RHO) opens 1 ♠ if possible.

Vul: N-S

♦ KT8

HCP: 16

♣ T975

Board: 66

♠ A54

LHO is dealer.

Dealer: East

♥ T43

East (LHO) opens 1 ♥ if possible.

Vul: E-W

♦ 8

HCP: 8+2

♣ KJT973

Board: 67

♠ AQ73

RHO is dealer. You bid second.

Dealer: West

♥ AT54

West (RHO) opens 1 ♥ if possible.

Vul: Both

♦ A83

HCP: 15

♣ J4

Both hands (Answers Page)

Board: 63

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 2+2

Contract: 3♣ North

North:

♠ AKT

♥ K9863

♦ 832

♣ KQ

South:

♠ Q8

♥ 7542

♦ 9

♣ T98543

W N E S

1NT Pass 2♠¹

Pass 3♣² All Pass

1. 1N-2S transfer to clubs

2. automat

Board: 64

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ K

♥ Q92

♦ 764

♣ K96542

South:

♠ AQ82

♥ J63

♦ AQ3

♣ QJ3

W N E S

1♠ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 65

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 9+2

Contract: 3NT South

North:

♠ AQJ

♥ AQ3

♦ KT8

♣ T975

South:

♠ 9542

♥ 6

♦ J6

♣ AKJ632

W N E S

1♠ 1NT Pass 2NT¹

Pass 3♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 66

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15+1

Contract: 3NT North

North:

♠ A54

♥ T43

♦ 8

♣ KJT973

South:

♠ Q83

♥ KJ6

♦ AQJ62

♣ Q2

W N E S

1♥ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 67

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+3

Contract: 5♦ South

North:

♠ AQ73

♥ AT54

♦ A83

♣ J4

South:

♠ T6

♥ -

♦ QT9654

♣ AK632

W N E S

1♥ 1NT Pass 3♣¹

Pass 3♦² Pass 5♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

South hands

then MST

Board: 63

♠ Q8

Partner is dealer.

Dealer: North

♥ 7542

The opponents are silent.

Vul: E-W

♦ 9

HCP: 2+2

♣ T98543

Board: 64

♠ AQ82

RHO is dealer. You bid second.

Dealer: East

♥ J63

East (RHO) opens 1 ♠ if possible.

Vul: E-W

♦ AQ3

HCP: 16

♣ QJ3

Board: 65

♠ 9542

LHO is dealer.

Dealer: West

♥ 6

West (LHO) opens 1 ♠ if possible.

Vul: N-S

♦ J6

HCP: 9+2

♣ AKJ632

Board: 66

♠ Q83

RHO is dealer. You bid second.

Dealer: East

♥ KJ6

East (RHO) opens 1 ♥ if possible.

Vul: E-W

♦ AQJ62

HCP: 15+1

♣ Q2

Board: 67

♠ T6

LHO is dealer.

Dealer: West

♥ -

West (LHO) opens 1 ♥ if possible.

Vul: Both

♦ QT9654

HCP: 9+3

♣ AK632

Both hands (Answers Page)

Board: 63

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 2+2

Contract: 3♣ North

North:

♠ AKT

♥ K9863

♦ 832

♣ KQ

South:

♠ Q8

♥ 7542

♦ 9

♣ T98543

W N E S

1NT Pass 2♠¹

Pass 3♣² All Pass

1. 1N-2S transfer to clubs

2. automat

Board: 64

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ K

♥ Q92

♦ 764

♣ K96542

South:

♠ AQ82

♥ J63

♦ AQ3

♣ QJ3

W N E S

1♠ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 65

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 9+2

Contract: 3NT South

North:

♠ AQJ

♥ AQ3

♦ KT8

♣ T975

South:

♠ 9542

♥ 6

♦ J6

♣ AKJ632

W N E S

1♠ 1NT Pass 2NT¹

Pass 3♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 66

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15+1

Contract: 3NT North

North:

♠ A54

♥ T43

♦ 8

♣ KJT973

South:

♠ Q83

♥ KJ6

♦ AQJ62

♣ Q2

W N E S

1♥ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 67

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+3

Contract: 5♦ South

North:

♠ AQ73

♥ AT54

♦ A83

♣ J4

South:

♠ T6

♥ -

♦ QT9654

♣ AK632

W N E S

1♥ 1NT Pass 3♣¹

Pass 3♦² Pass 5♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

North hands

then MST

Board: 68

♠ 32

LHO is dealer.

Dealer: East

♥ Q7

East (LHO) opens 1 ♥ if possible.

Vul: E-W

♦ K97632

HCP: 8+2

♣ QJ9

Board: 69

♠ AQ5

RHO is dealer. You bid second.

Dealer: West

♥ AJT

West (RHO) opens 1 ♥ if possible.

Vul: E-W

♦ Q63

HCP: 16

♣ QJ53

Board: 70

♠ 64

LHO is dealer.

Dealer: East

♥ K7

East (LHO) opens 1 ♦ if possible.

Vul: E-W

♦ KT8

HCP: 8+2

♣ Q98642

Board: 71

♠ AQ

RHO is dealer. You bid second.

Dealer: West

♥ KT84

West (RHO) opens 1 ♣ if possible.

Vul: None

♦ A74

West (RHO) Doubles 3 ♣ if possible.

HCP: 17

♣ A976

Board: 72

♠ 862

LHO is dealer.

Dealer: East

♥ QT6

East (LHO) opens 1 ♠ if possible.

Vul: Both

♦ K

HCP: 8+2

♣ QJ9864

Both hands (Answers Page)

Board: 68

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ 32

♥ Q7

♦ K97632

♣ QJ9

South:

♠ QT8

♥ A653

♦ AQT

♣ KT4

W	N	E	S
---	---	---	---

1 ♥ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 69

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+3

Contract: 3NT South

North:

♠ AQ5

♥ AJT

♦ Q63

♣ QJ53

South:

♠ 64

♥ 2

♦ KJT9752

♣ A87

W	N	E	S
---	---	---	---

1 ♥ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 70

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ 64

♥ K7

♦ KT8

♣ Q98642

South:

♠ K972

♥ AQ32

♦ A42

♣ K7

W	N	E	S
---	---	---	---

1 ♦ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 71

Dealer: West

Vul: None

North HCP: 17

South HCP: 9+2

Contract: 3NT South

North:

♠ AQ

♥ KT84

♦ A74

♣ A976

South:

♠ 72

♥ AQ2

♦ KT9653

♣ 82

W	N	E	S
---	---	---	---

1 ♣ 1NT Pass 3 ♣¹

X XX Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

Board: 72

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 15+1

Contract: 3NT North

North:

♠ 862

♥ QT6

♦ K

♣ QJ9864

South:

♠ KQ5

♥ A83

♦ QT532

♣ A2

W	N	E	S
---	---	---	---

1 ♠ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

South hands

then MST

Board: 68

♠ QT8

RHO is dealer. You bid second.

Dealer: East

♥ A653

East (RHO) opens 1 ♥ if possible.

Vul: E-W

♦ AQT

HCP: 15

♣ KT4

Board: 69

♠ 64

LHO is dealer.

Dealer: West

♥ 2

West (LHO) opens 1 ♥ if possible.

Vul: E-W

♦ KJT9752

HCP: 8+3

♣ A87

Board: 70

♠ K972

RHO is dealer. You bid second.

Dealer: East

♥ AQ32

East (RHO) opens 1 ♦ if possible.

Vul: E-W

♦ A42

HCP: 16

♣ K7

Board: 71

♠ 72

LHO is dealer.

Dealer: West

♥ AQ2

West (LHO) opens 1 ♣ if possible.

Vul: None

♦ KT9653

West (LHO) Doubles 3 ♣ if possible.

HCP: 9+2

♣ 82

Board: 72

♠ KQ5

RHO is dealer. You bid second.

Dealer: East

♥ A83

East (RHO) opens 1 ♠ if possible.

Vul: Both

♦ QT532

HCP: 15+1

♣ A2

Both hands (Answers Page)

Board: 68

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ 32

♥ Q7

♦ K97632

♣ QJ9

South:

♠ QT8

♥ A653

♦ AQT

♣ KT4

W	N	E	S
---	---	---	---

1 ♥ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 69

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+3

Contract: 3NT South

North:

♠ AQ5

♥ AJT

♦ Q63

♣ QJ53

South:

♠ 64

♥ 2

♦ KJT9752

♣ A87

W	N	E	S
---	---	---	---

1 ♥ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 70

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ 64

♥ K7

♦ KT8

♣ Q98642

South:

♠ K972

♥ AQ32

♦ A42

♣ K7

W	N	E	S
---	---	---	---

1 ♦ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 71

Dealer: West

Vul: None

North HCP: 17

South HCP: 9+2

Contract: 3NT South

North:

♠ AQ

♥ KT84

♦ A74

♣ A976

South:

♠ 72

♥ AQ2

♦ KT9653

♣ 82

W	N	E	S
---	---	---	---

1 ♣ 1NT Pass 3 ♣¹

X XX Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

Board: 72

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 15+1

Contract: 3NT North

North:

♠ 862

♥ QT6

♦ K

♣ QJ9864

South:

♠ KQ5

♥ A83

♦ QT532

♣ A2

W	N	E	S
---	---	---	---

1 ♠ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

North hands

then MST

Board: 73 ♠ J853 RHO is dealer. You bid second.
 Dealer: West ♥ AK6 West (RHO) opens 1 ♥ if possible.
 Vul: N-S ♦ 97
 HCP: 15 ♣ AK42

Board: 74 ♠ J8 LHO is dealer.
 Dealer: East ♥ Q2 East (LHO) opens 1 ♠ if possible.
 Vul: N-S ♦ AJ2
 HCP: 8+2 ♣ T98642

Board: 75 ♠ J94 RHO is dealer. You bid second.
 Dealer: West ♥ AQ65 West (RHO) opens 1 ♣ if possible.
 Vul: Both ♦ K82
 HCP: 15 ♣ AJT

Board: 76 ♠ AQ3 RHO is dealer. You bid second.
 Dealer: West ♥ AK64 West (RHO) opens 1 ♦ if possible.
 Vul: E-W ♦ K97 West (RHO) bids 3 ♦ if possible.
 HCP: 16 ♣ 983

Board: 77 ♠ AQ95 RHO is dealer. You bid second.
 Dealer: West ♥ 972 West (RHO) opens 1 ♦ if possible.
 Vul: N-S ♦ AKQ4
 HCP: 17 ♣ Q7

Both hands (Answers Page)

Board: 73

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+4

Contract: 5 ♣ South

North:

♠ J853

♥ AK6

♦ 97

♣ AK42

South:

♠ AT9

♥ Q3

♦ -

♣ QJT97653

W	N	E	S
---	---	---	---

1 ♥	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	Pass	5 ♣
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 74

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ J8

♥ Q2

♦ AJ2

♣ T98642

South:

♠ KQ76

♥ K5

♦ K986

♣ A53

W	N	E	S
---	---	---	---

		1 ♠	1NT
--	--	-----	-----

Pass	2NT ¹	Pass	3 ♣ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 75

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ J94

♥ AQ65

♦ K82

♣ AJT

South:

♠ A8

♥ 98

♦ JT9764

♣ K43

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	3 ♣ ¹
-----	-----	------	------------------

Pass	3 ♦ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 76

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+2

Contract: 4 ♣ South

North:

♠ AQ3

♥ AK64

♦ K97

♣ 983

South:

♠ J9

♥ Q5

♦ 862

♣ KQT764

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	2NT ¹
-----	-----	------	------------------

3 ♦	Pass	Pass	4 ♣
-----	------	------	-----

All Pass

1. 1N-2N transfer to clubs

Board: 77

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ AQ95

♥ 972

♦ AKQ4

♣ Q7

South:

♠ 8

♥ KQ4

♦ 987

♣ K98543

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

South hands

then MST

Board: 73 ♠ AT9 LHO is dealer.
 Dealer: West ♥ Q3 West (LHO) opens 1 ♥ if possible.
 Vul: N-S ♦ -
 HCP: 9+4 ♣ QJT97653

Board: 74 ♠ KQ76 RHO is dealer. You bid second.
 Dealer: East ♥ K5 East (RHO) opens 1 ♠ if possible.
 Vul: N-S ♦ K986
 HCP: 15 ♣ A53

Board: 75 ♠ A8 LHO is dealer.
 Dealer: West ♥ 98 West (LHO) opens 1 ♣ if possible.
 Vul: Both ♦ JT9764
 HCP: 8+2 ♣ K43

Board: 76 ♠ J9 LHO is dealer.
 Dealer: West ♥ Q5 West (LHO) opens 1 ♦ if possible.
 Vul: E-W ♦ 862 West (LHO) bids 3 ♦ if possible.
 HCP: 8+2 ♣ KQT764

Board: 77 ♠ 8 LHO is dealer.
 Dealer: West ♥ KQ4 West (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ 987
 HCP: 8+2 ♣ K98543

Both hands (Answers Page)

Board: 73

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+4

Contract: 5 ♣ South

North:

♠ J853

♥ AK6

♦ 97

♣ AK42

South:

♠ AT9

♥ Q3

♦ -

♣ QJT97653

W N E S

1 ♥ 1NT Pass 2NT¹

Pass 3 ♣² Pass 5 ♣

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 74

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ J8

♥ Q2

♦ AJ2

♣ T98642

South:

♠ KQ76

♥ K5

♦ K986

♣ A53

W N E S

Pass 1 ♠ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 75

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ J94

♥ AQ65

♦ K82

♣ AJT

South:

♠ A8

♥ 98

♦ JT9764

♣ K43

W N E S

1 ♣ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 76

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+2

Contract: 4 ♣ South

North:

♠ AQ3

♥ AK64

♦ K97

♣ 983

South:

♠ J9

♥ Q5

♦ 862

♣ KQT764

W N E S

1 ♦ 1NT Pass 2NT¹

3 ♦ Pass Pass 4 ♣

All Pass

1. 1N-2N transfer to clubs

Board: 77

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ AQ95

♥ 972

♦ AKQ4

♣ Q7

South:

♠ 8

♥ KQ4

♦ 987

♣ K98543

W N E S

1 ♦ 1NT Pass 2NT¹

Pass 3 ♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 78	♠ A8	LHO is dealer.
Dealer: East	♥ T7	East (LHO) opens 1 ♠ if possible.
Vul: E-W	♦ K98762	
HCP: 8+2	♣ J74	
<hr/>		
Board: 79	♠ KQJ3	RHO is dealer. You bid second.
Dealer: West	♥ AJ5	West (RHO) opens 1 ♥ if possible.
Vul: Both	♦ KT93	
HCP: 15	♣ J6	
<hr/>		
Board: 80	♠ -	Partner is dealer.
Dealer: South	♥ QJ7643	West (RHO) bids 1NT if possible.
Vul: None	♦ T9743	East (LHO) bids 2NT if possible.
HCP: 3+3	♣ 54	East (LHO) bids 4♣ if possible.
		East (LHO) Doubles 4 ♠ if possible.
<hr/>		
Board: 81	♠ K95	RHO is dealer. You bid second.
Dealer: West	♥ KQ6	West (RHO) opens 1 ♠ if possible.
Vul: N-S	♦ J987	
HCP: 16	♣ AK2	

Both hands (Answers Page)

Board: 78

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ A8

♥ T7

♦ K98762

♣ J74

South:

♠ K765

♥ AKJ8

♦ T4

♣ AT9

W N E S

1 ♠ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 79

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ KQJ3

♥ AJ5

♦ KT93

♣ J6

South:

♠ 2

♥ T72

♦ QJ4

♣ KQT952

W N E S

1 ♥ 1NT Pass 2NT¹

Pass 3 ♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 80

Dealer: South

Vul: None

North HCP: 3+3

South HCP: 14+3

Contract: 4 ♠ X South

North:

♠ -

♥ QJ7643

♦ T9743

♣ 54

South:

♠ KJ98765

♥ AK2

♦ Q5

♣ J

W N E S

1 ♠

1NT Pass 2NT¹ 3 ♠

Pass Pass 4 ♣ 4 ♠

Pass Pass X All Pass

1. 1N-2N transfer to clubs

Board: 81

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ K95

♥ KQ6

♦ J987

♣ AK2

South:

♠ A

♥ 84

♦ A432

♣ T98764

W N E S

1 ♠ 1NT Pass 2NT¹

Pass 3 ♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

South hands

then MST

Board: 78	♠ K765	RHO is dealer. You bid second.
Dealer: East	♥ AKJ8	East (RHO) opens 1 ♠ if possible.
Vul: E-W	♦ T4	
HCP: 15	♣ AT9	

Board: 79	♠ 2	LHO is dealer.
Dealer: West	♥ T72	West (LHO) opens 1 ♥ if possible.
Vul: Both	♦ QJ4	
HCP: 8+2	♣ KQT952	

Board: 80	♠ KJ98765	You are dealer.
Dealer: South	♥ AK2	West (LHO) bids 1NT if possible.
Vul: None	♦ Q5	East (RHO) bids 2NT if possible.
HCP: 14+3	♣ J	East (RHO) bids 4 ♣ if possible.
		East (RHO) Doubles 4 ♠ if possible.

Board: 81	♠ A	LHO is dealer.
Dealer: West	♥ 84	West (LHO) opens 1 ♠ if possible.
Vul: N-S	♦ A432	
HCP: 8+2	♣ T98764	

Both hands (Answers Page)

Board: 78

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ A8

♥ T7

♦ K98762

♣ J74

South:

♠ K765

♥ AKJ8

♦ T4

♣ AT9

W N E S

1 ♠ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 79

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ KQJ3

♥ AJ5

♦ KT93

♣ J6

South:

♠ 2

♥ T72

♦ QJ4

♣ KQT952

W N E S

1 ♥ 1NT Pass 2NT¹

Pass 3 ♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 80

Dealer: South

Vul: None

North HCP: 3+3

South HCP: 14+3

Contract: 4 ♠ X South

North:

♠ -

♥ QJ7643

♦ T9743

♣ 54

South:

♠ KJ98765

♥ AK2

♦ Q5

♣ J

W N E S

1 ♠

1NT Pass 2NT¹ 3 ♠

Pass Pass 4 ♣ 4 ♠

Pass Pass X All Pass

1. 1N-2N transfer to clubs

Board: 81

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ K95

♥ KQ6

♦ J987

♣ AK2

South:

♠ A

♥ 84

♦ A432

♣ T98764

W N E S

1 ♠ 1NT Pass 2NT¹

Pass 3 ♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 82	♠ 8	Partner is dealer.
Dealer: South	♥ AT9742	West (RHO) bids 1NT if possible.
Vul: N-S	♦ T972	East (LHO) bids 2NT if possible.
HCP: 4+2	♣ T3	East (LHO) bids 4♣ if possible.

Board: 83	♠ AQ54	RHO is dealer. You bid second.
Dealer: West	♥ K73	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ K64	
HCP: 15	♣ K52	

Board: 84	♠ 7	LHO is dealer.
Dealer: East	♥ QT2	East (LHO) opens 1♥ if possible.
Vul: None	♦ JT9874	
HCP: 9+2	♣ AQ2	

Board: 85	♠ AKT8	RHO is dealer. You bid second.
Dealer: West	♥ AQ5	West (RHO) opens 1♣ if possible.
Vul: None	♦ T8	
HCP: 16	♣ QJ65	

Both hands (Answers Page)

Board: 82

Dealer: South

Vul: N-S

North HCP: 4+2

South HCP: 12+3

Contract: 4 ♠ South

North:

♠ 8

♥ AT9742

♦ T972

♣ T3

South:

♠ AQJT974

♥ 8

♦ 843

♣ AJ

W N E S

1 ♠ 1 ♠

1NT Pass 2NT¹ 3 ♠

Pass Pass 4 ♣ 4 ♠

All Pass

1. 1N-2N transfer to clubs

Board: 83

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ AQ54

♥ K73

♦ K64

♣ K52

South:

♠ 2

♥ 985

♦ AT9832

♣ AT6

W N E S

1 ♥ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 84

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ 7

♥ QT2

♦ JT9874

♣ AQ2

South:

♠ AQJ6

♥ KJ65

♦ A53

♣ 96

W N E S

1 ♥ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 85

Dealer: West

Vul: None

North HCP: 16

South HCP: 9+2

Contract: 3NT South

North:

♠ AKT8

♥ AQ5

♦ T8

♣ QJ65

South:

♠ 93

♥ J8

♦ AKJ753

♣ 972

W N E S

1 ♣ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 82 ♠ AQJT974 You are dealer.
Dealer: South ♥ 8 West (LHO) bids 1NT if possible.
Vul: N-S ♦ 843 East (RHO) bids 2NT if possible.
HCP: 12+3 ♣ AJ East (RHO) bids 4♣ if possible.

Board: 83 ♠ 2 LHO is dealer.
Dealer: West ♥ 985 West (LHO) opens 1♥ if possible.
Vul: E-W ♦ AT9832
HCP: 8+2 ♣ AT6

Board: 84 ♠ AQJ6 RHO is dealer. You bid second.
Dealer: East ♥ KJ65 East (RHO) opens 1♥ if possible.
Vul: None ♦ A53
HCP: 15 ♣ 96

Board: 85 ♠ 93 LHO is dealer.
Dealer: West ♥ J8 West (LHO) opens 1♣ if possible.
Vul: None ♦ AKJ753
HCP: 9+2 ♣ 972

Both hands (Answers Page)

Board: 82

Dealer: South

Vul: N-S

North HCP: 4+2

South HCP: 12+3

Contract: 4 ♠ South

North:

♠ 8

♥ AT9742

♦ T972

♣ T3

South:

♠ AQJT974

♥ 8

♦ 843

♣ AJ

W N E S

1 ♠ 1 ♠

1NT Pass 2NT¹ 3 ♠

Pass Pass 4 ♣ 4 ♠

All Pass

1. 1N-2N transfer to clubs

Board: 83

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ AQ54

♥ K73

♦ K64

♣ K52

South:

♠ 2

♥ 985

♦ AT9832

♣ AT6

W N E S

1 ♥ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 84

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ 7

♥ QT2

♦ JT9874

♣ AQ2

South:

♠ AQJ6

♥ KJ65

♦ A53

♣ 96

W N E S

1 ♥ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 85

Dealer: West

Vul: None

North HCP: 16

South HCP: 9+2

Contract: 3NT South

North:

♠ AKT8

♥ AQ5

♦ T8

♣ QJ65

South:

♠ 93

♥ J8

♦ AKJ753

♣ 972

W N E S

1 ♣ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 86	♠ QT7	LHO is dealer.
Dealer: East	♥ 75	East (LHO) opens 1 ♥ if possible.
Vul: E-W	♦ AKT762	
HCP: 9+2	♣ 87	
<hr/>		
Board: 87	♠ KQ5	RHO is dealer. You bid second.
Dealer: West	♥ K62	West (RHO) opens 1 ♠ if possible.
Vul: N-S	♦ JT2	
HCP: 16	♣ AK64	
<hr/>		
Board: 88	♠ -	LHO is dealer.
Dealer: East	♥ KQ2	East (LHO) opens 1 ♣ if possible.
Vul: None	♦ T75432	
HCP: 8+2	♣ KT73	
<hr/>		
Board: 89	♠ AQJ43	You are dealer.
Dealer: North	♥ AJT5	East (LHO) bids 1NT if possible.
Vul: E-W	♦ 5	West (RHO) bids 3 ♣ if possible.
HCP: 16+1	♣ AT4	West (RHO) Doubles 3 ♠ if possible.

Both hands (Answers Page)

Board: 86

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 15

Contract: 4 ♦ South

North:

♠ QT7

♥ 75

♦ AKT762

♣ 87

South:

♠ J63

♥ A982

♦ QJ8

♣ AK6

W	N	E	S
---	---	---	---

1 ♥ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 3NT Pass 4 ♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 87

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 11+2

Contract: 5 ♣ South

North:

♠ KQ5

♥ K62

♦ JT2

♣ AK64

South:

♠ JT

♥ A54

♦ K9

♣ QJ8732

W	N	E	S
---	---	---	---

1 ♠ 1NT Pass 2NT¹

Pass 3 ♣² Pass 5 ♣

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 88

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ -

♥ KQ2

♦ T75432

♣ KT73

South:

♠ AQ2

♥ 6543

♦ AJ6

♣ AJ8

W	N	E	S
---	---	---	---

1 ♣ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 89

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 0+1

Contract: 3 ♠ X South

North:

♠ AQJ43

♥ AJT5

♦ 5

♣ AT4

South:

♠ 86

♥ 82

♦ 9862

♣ 98752

W	N	E	S
---	---	---	---

1 ♠ 1NT Pass

3 ♣¹ 3 ♥ Pass 3 ♠

X All Pass

1. 1N-3C transfer to diamonds

South hands

then MST

Board: 86

♠ J63

RHO is dealer. You bid second.

Dealer: East

♥ A982

East (RHO) opens 1♥ if possible.

Vul: E-W

♦ QJ8

HCP: 15

♣ AK6

Board: 87

♠ JT

LHO is dealer.

Dealer: West

♥ A54

West (LHO) opens 1♠ if possible.

Vul: N-S

♦ K9

HCP: 11+2

♣ QJ8732

Board: 88

♠ AQ2

RHO is dealer. You bid second.

Dealer: East

♥ 6543

East (RHO) opens 1♣ if possible.

Vul: None

♦ AJ6

HCP: 16

♣ AJ8

Board: 89

♠ 86

Partner is dealer.

Dealer: North

♥ 82

East (RHO) bids 1NT if possible.

Vul: E-W

♦ 9862

West (LHO) bids 3♣ if possible.

HCP: 0+1

♣ 98752

West (LHO) Doubles 3♠ if possible.

Both hands (Answers Page)

Board: 86

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 15

Contract: 4 ♦ South

North:

♠ QT7

♥ 75

♦ AKT762

♣ 87

South:

♠ J63

♥ A982

♦ QJ8

♣ AK6

W	N	E	S
---	---	---	---

		1 ♥	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	3NT	Pass	4 ♦
------	-----	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 87

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 11+2

Contract: 5 ♣ South

North:

♠ KQ5

♥ K62

♦ JT2

♣ AK64

South:

♠ JT

♥ A54

♦ K9

♣ QJ8732

W	N	E	S
---	---	---	---

1 ♠	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	Pass	5 ♣
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 88

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ -

♥ KQ2

♦ T75432

♣ KT73

South:

♠ AQ2

♥ 6543

♦ AJ6

♣ AJ8

W	N	E	S
---	---	---	---

		1 ♣	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 89

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 0+1

Contract: 3 ♠ X South

North:

♠ AQJ43

♥ AJT5

♦ 5

♣ AT4

South:

♠ 86

♥ 82

♦ 9862

♣ 98752

W	N	E	S
---	---	---	---

	1 ♠	1NT	Pass
--	-----	-----	------

3 ♣ ¹	3 ♥	Pass	3 ♠
------------------	-----	------	-----

X	All Pass		
---	----------	--	--

1. 1N-3C transfer to diamonds

Board: 90

♠ J4

LHO is dealer.

Dealer: East

♥ 9

East (LHO) opens 1 ♠ if possible.

Vul: N-S

♦ KQT95432

HCP: 6+4

♣ 86

Board: 91

♠ KQ3

RHO is dealer. You bid second.

Dealer: West

♥ Q95

West (RHO) opens 1 ♠ if possible.

Vul: E-W

♦ AKT32

HCP: 16+1

♣ Q3

Board: 92

♠ J5

LHO is dealer.

Dealer: East

♥ K94

East (LHO) opens 1 ♠ if possible.

Vul: N-S

♦ 986543

HCP: 8+2

♣ A2

Board: 93

♠ K543

RHO is dealer. You bid second.

Dealer: West

♥ 985

West (RHO) opens 1 ♦ if possible.

Vul: N-S

♦ AQ2

HCP: 16

♣ AK6

Both hands (Answers Page)

Board: 90

Dealer: East

Vul: N-S

North HCP: 6+4

South HCP: 15

Contract: 3♦ South

North:

♠ J4

♥ 9

♦ KQT95432

♣ 86

South:

♠ K762

♥ T52

♦ AJ

♣ AK92

W N E S

1♠ 1NT

Pass 3♣¹ Pass 3♦²

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 91

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 11+3

Contract: 6♣ South

North:

♠ KQ3

♥ Q95

♦ AKT32

♣ Q3

South:

♠ 76

♥ 6

♦ QJ8

♣ AKJT754

W N E S

1♠ 1NT Pass 2NT¹

Pass 3♣² Pass 4♥³

Pass 4♠⁴ Pass 4NT⁵

Pass 5♦⁶ Pass 6♣

All Pass

1. 1N-2N 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

Board: 92

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ J5

♥ K94

♦ 986543

♣ A2

South:

♠ AT96

♥ JT72

♦ KQ

♣ KQ6

W N E S

1♠ 1NT

Pass 3♣¹ Pass 3♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 93

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ K543

♥ 985

♦ AQ2

♣ AK6

South:

♠ T8

♥ AJ

♦ 853

♣ QJT972

W N E S

1♦ 1NT Pass 2NT¹

Pass 3♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

South hands

then MST

Board: 90 ♠ K762 RHO is dealer. You bid second.
 Dealer: East ♥ T52 East (RHO) opens 1 ♠ if possible.
 Vul: N-S ♦ AJ
 HCP: 15 ♣ AK92

Board: 91 ♠ 76 LHO is dealer.
 Dealer: West ♥ 6 West (LHO) opens 1 ♠ if possible.
 Vul: E-W ♦ QJ8
 HCP: 11+3 ♣ AKJT754

Board: 92 ♠ AT96 RHO is dealer. You bid second.
 Dealer: East ♥ JT72 East (RHO) opens 1 ♠ if possible.
 Vul: N-S ♦ KQ
 HCP: 15 ♣ KQ6

Board: 93 ♠ T8 LHO is dealer.
 Dealer: West ♥ AJ West (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ 853
 HCP: 8+2 ♣ QJT972

Both hands (Answers Page)

Board: 90

Dealer: East

Vul: N-S

North HCP: 6+4

South HCP: 15

Contract: 3♦ South

North:

♠ J4

♥ 9

♦ KQT95432

♣ 86

South:

♠ K762

♥ T52

♦ AJ

♣ AK92

W N E S

1♠ 1NT

Pass 3♣¹ Pass 3♦²

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 91

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 11+3

Contract: 6♣ South

North:

♠ KQ3

♥ Q95

♦ AKT32

♣ Q3

South:

♠ 76

♥ 6

♦ QJ8

♣ AKJT754

W N E S

1♠ 1NT Pass 2NT¹

Pass 3♣² Pass 4♥³

Pass 4♠⁴ Pass 4NT⁵

Pass 5♦⁶ Pass 6♣

All Pass

1. 1N-2N 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

Board: 92

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ J5

♥ K94

♦ 986543

♣ A2

South:

♠ AT96

♥ JT72

♦ KQ

♣ KQ6

W N E S

1♠ 1NT

Pass 3♣¹ Pass 3♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 93

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ K543

♥ 985

♦ AQ2

♣ AK6

South:

♠ T8

♥ AJ

♦ 853

♣ QJT972

W N E S

1♦ 1NT Pass 2NT¹

Pass 3♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

North hands

then MST

Board: 94

♠ KQ6

LHO is dealer.

Dealer: East

♥ J52

East (LHO) opens 1♦ if possible.

Vul: E-W

♦ Q

HCP: 8+2

♣ T87642

Board: 95

♠ AK6

RHO is dealer. You bid second.

Dealer: West

♥ T763

West (RHO) opens 1♠ if possible.

Vul: Both

♦ Q2

HCP: 15

♣ AQT6

Board: 96

♠ JT2

LHO is dealer.

Dealer: East

♥ 7

East (LHO) opens 1♥ if possible.

Vul: None

♦ QJ9743

HCP: 8+2

♣ A83

Board: 97

♠ A742

RHO is dealer. You bid second.

Dealer: West

♥ A96

West (RHO) opens 1♣ if possible.

Vul: Both

♦ K9

HCP: 16

♣ AJ64

Board: 98

♠ Q5

LHO is dealer.

Dealer: East

♥ 87

East (LHO) opens 1♣ if possible.

Vul: Both

♦ AQJ964

East (LHO) Doubles 3♣ if possible.

HCP: 9+2

♣ 743

Both hands (Answers Page)

Board: 94

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ KQ6

♥ J52

♦ Q

♣ T87642

South:

♠ J75

♥ AT3

♦ KT85

♣ AK5

W N E S

1 ♦ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 95

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ AK6

♥ T763

♦ Q2

♣ AQT6

South:

♠ T

♥ 842

♦ AK9

♣ J85432

W N E S

1 ♠ 1NT Pass 2NT¹

Pass 3♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 96

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ JT2

♥ 7

♦ QJ9743

♣ A83

South:

♠ K95

♥ AK65

♦ T8

♣ KQ42

W N E S

1 ♥ 1NT

Pass 3♣¹ Pass 3♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 97

Dealer: West

Vul: Both

North HCP: 16

South HCP: 10+2

Contract: 3NT South

North:

♠ A742

♥ A96

♦ K9

♣ AJ64

South:

♠ Q3

♥ 54

♦ AQ8753

♣ Q85

W N E S

1 ♣ 1NT Pass 3♣¹

Pass 3♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 98

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ Q5

♥ 87

♦ AQJ964

♣ 743

South:

♠ 963

♥ AQ54

♦ KT8

♣ KQJ

W N E S

1 ♣ 1NT

Pass 3♣¹ X 3♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

South hands

then MST

Board: 94

♠ J75

RHO is dealer. You bid second.

Dealer: East

♥ AT3

East (RHO) opens 1♦ if possible.

Vul: E-W

♦ KT85

HCP: 15

♣ AK5

Board: 95

♠ T

LHO is dealer.

Dealer: West

♥ 842

West (LHO) opens 1♠ if possible.

Vul: Both

♦ AK9

HCP: 8+2

♣ J85432

Board: 96

♠ K95

RHO is dealer. You bid second.

Dealer: East

♥ AK65

East (RHO) opens 1♥ if possible.

Vul: None

♦ T8

HCP: 15

♣ KQ42

Board: 97

♠ Q3

LHO is dealer.

Dealer: West

♥ 54

West (LHO) opens 1♣ if possible.

Vul: Both

♦ AQ8753

HCP: 10+2

♣ Q85

Board: 98

♠ 963

RHO is dealer. You bid second.

Dealer: East

♥ AQ54

East (RHO) opens 1♣ if possible.

Vul: Both

♦ KT8

East (RHO) Doubles 3♣ if possible.

HCP: 15

♣ KQJ

Both hands (Answers Page)

Board: 94

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ KQ6

♥ J52

♦ Q

♣ T87642

South:

♠ J75

♥ AT3

♦ KT85

♣ AK5

W N E S

1 ♦ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 95

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ AK6

♥ T763

♦ Q2

♣ AQT6

South:

♠ T

♥ 842

♦ AK9

♣ J85432

W N E S

1 ♠ 1NT Pass 2NT¹

Pass 3♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 96

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ JT2

♥ 7

♦ QJ9743

♣ A83

South:

♠ K95

♥ AK65

♦ T8

♣ KQ42

W N E S

1 ♥ 1NT

Pass 3♣¹ Pass 3♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 97

Dealer: West

Vul: Both

North HCP: 16

South HCP: 10+2

Contract: 3NT South

North:

♠ A742

♥ A96

♦ K9

♣ AJ64

South:

♠ Q3

♥ 54

♦ AQ8753

♣ Q85

W N E S

1 ♣ 1NT Pass 3♣¹

Pass 3♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 98

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ Q5

♥ 87

♦ AQJ964

♣ 743

South:

♠ 963

♥ AQ54

♦ KT8

♣ KQJ

W N E S

1 ♣ 1NT

Pass 3♣¹ X 3♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

North hands

then MST

Board: 99	♠ AQT9	RHO is dealer. You bid second.
Dealer: West	♥ KT3	West (RHO) opens 1 ♣ if possible.
Vul: N-S	♦ 65	
HCP: 15	♣ AQ52	

Board: 100	♠ T8	LHO is dealer.
Dealer: East	♥ KJ8	East (LHO) opens 1 ♣ if possible.
Vul: E-W	♦ KT9842	
HCP: 8+2	♣ J8	

Board: 101	♠ AJ8	RHO is dealer. You bid second.
Dealer: West	♥ KQ9	West (RHO) opens 1 ♣ if possible.
Vul: N-S	♦ JT74	West (RHO) Doubles 3 ♣ if possible.
HCP: 15	♣ KJ6	

Board: 102	♠ 7	LHO is dealer.
Dealer: East	♥ KT6	East (LHO) opens 1 ♣ if possible.
Vul: None	♦ J65432	
HCP: 8+2	♣ A87	

Board: 103	♠ J3	RHO is dealer. You bid second.
Dealer: West	♥ AK86	West (RHO) opens 1 ♣ if possible.
Vul: Both	♦ KQ64	West (RHO) Doubles 3 ♣ if possible.
HCP: 16	♣ K84	

Both hands (Answers Page)

Board: 99

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ AQT9

♥ KT3

♦ 65

♣ AQ52

South:

♠ 63

♥ QJ

♦ AJ9732

♣ 864

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	3 ♣ ¹
-----	-----	------	------------------

Pass	3 ♦ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 100

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ T8

♥ KJ8

♦ KT9842

♣ J8

South:

♠ A652

♥ 95

♦ AQ3

♣ KQT2

W	N	E	S
---	---	---	---

		1 ♣	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 101

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ AJ8

♥ KQ9

♦ JT74

♣ KJ6

South:

♠ 65

♥ 42

♦ AK9862

♣ Q83

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	3 ♣ ¹
-----	-----	------	------------------

X	3 ♦ ²	Pass	3NT
---	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 102

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ 7

♥ KT6

♦ J65432

♣ A87

South:

♠ A983

♥ A95

♦ AT7

♣ K62

W	N	E	S
---	---	---	---

		1 ♣	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 103

Dealer: West

Vul: Both

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ J3

♥ AK86

♦ KQ64

♣ K84

South:

♠ T74

♥ QT

♦ AT9753

♣ Q6

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	3 ♣ ¹
-----	-----	------	------------------

X	3 ♦ ²	Pass	3NT
---	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

South hands

then MST

Board: 99 ♠ 63 LHO is dealer.
 Dealer: West ♥ QJ West (LHO) opens 1 ♣ if possible.
 Vul: N-S ♦ AJ9732
 HCP: 8+2 ♣ 864

Board: 100 ♠ A652 RHO is dealer. You bid second.
 Dealer: East ♥ 95 East (RHO) opens 1 ♣ if possible.
 Vul: E-W ♦ AQ3
 HCP: 15 ♣ KQT2

Board: 101 ♠ 65 LHO is dealer.
 Dealer: West ♥ 42 West (LHO) opens 1 ♣ if possible.
 Vul: N-S ♦ AK9862 West (LHO) Doubles 3 ♣ if possible.
 HCP: 9+2 ♣ Q83

Board: 102 ♠ A983 RHO is dealer. You bid second.
 Dealer: East ♥ A95 East (RHO) opens 1 ♣ if possible.
 Vul: None ♦ AT7
 HCP: 15 ♣ K62

Board: 103 ♠ T74 LHO is dealer.
 Dealer: West ♥ QT West (LHO) opens 1 ♣ if possible.
 Vul: Both ♦ AT9753 West (LHO) Doubles 3 ♣ if possible.
 HCP: 8+2 ♣ Q6

Both hands (Answers Page)

Board: 99

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ AQT9

♥ KT3

♦ 65

♣ AQ52

South:

♠ 63

♥ QJ

♦ AJ9732

♣ 864

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	3 ♣ ¹
-----	-----	------	------------------

Pass	3 ♦ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 100

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ T8

♥ KJ8

♦ KT9842

♣ J8

South:

♠ A652

♥ 95

♦ AQ3

♣ KQT2

W	N	E	S
---	---	---	---

		1 ♣	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 101

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ AJ8

♥ KQ9

♦ JT74

♣ KJ6

South:

♠ 65

♥ 42

♦ AK9862

♣ Q83

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	3 ♣ ¹
-----	-----	------	------------------

X	3 ♦ ²	Pass	3NT
---	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 102

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ 7

♥ KT6

♦ J65432

♣ A87

South:

♠ A983

♥ A95

♦ AT7

♣ K62

W	N	E	S
---	---	---	---

		1 ♣	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 103

Dealer: West

Vul: Both

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ J3

♥ AK86

♦ KQ64

♣ K84

South:

♠ T74

♥ QT

♦ AT9753

♣ Q6

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	3 ♣ ¹
-----	-----	------	------------------

X	3 ♦ ²	Pass	3NT
---	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

North hands

then MST

Board: 104 ♠ AKJ5 RHO is dealer. You bid second.
 Dealer: West ♥ AJ8 West (RHO) opens 1 ♣ if possible.
 Vul: N-S ♦ 65 West (RHO) Doubles 3 ♣ if possible.
 HCP: 16 ♣ K764

Board: 105 ♠ K876 RHO is dealer. You bid second.
 Dealer: West ♥ AKJ9 West (RHO) opens 1 ♣ if possible.
 Vul: E-W ♦ 64
 HCP: 15 ♣ A96

Board: 106 ♠ QJ7 LHO is dealer.
 Dealer: East ♥ 4 East (LHO) opens 1 ♥ if possible.
 Vul: Both ♦ QJT
 HCP: 8+2 ♣ Q98754

Board: 107 ♠ A97 RHO is dealer. You bid second.
 Dealer: West ♥ KQT8 West (RHO) opens 1 ♠ if possible.
 Vul: E-W ♦ T43
 HCP: 16 ♣ AK9

Board: 108 ♠ 3 Partner is dealer.
 Dealer: South ♥ T95432 West (RHO) bids 1NT if possible.
 Vul: E-W ♦ J876 East (LHO) bids 2NT if possible.
 HCP: 1+2 ♣ 62 East (LHO) Doubles 3 ♠ if possible.

Both hands (Answers Page)

Board: 104

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 9+3

Contract: 3♦ South

North:

♠ AKJ5

♥ AJ8

♦ 65

♣ K764

South:

♠ Q7

♥ T9

♦ AQJ9742

♣ 85

W	N	E	S
---	---	---	---

1♣	1NT	Pass	3♣ ¹
----	-----	------	-----------------

X	Pass	Pass	3♦
---	------	------	----

All Pass

1. 1N-3C transfer to diamonds

Board: 105

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ K876

♥ AKJ9

♦ 64

♣ A96

South:

♠ 42

♥ 42

♦ AK9732

♣ Q74

W	N	E	S
---	---	---	---

1♣	1NT	Pass	3♣ ¹
----	-----	------	-----------------

Pass	3♦ ²	Pass	3NT
------	-----------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 106

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ QJ7

♥ 4

♦ QJT

♣ Q98754

South:

♠ AK9

♥ KJ62

♦ K965

♣ K2

W	N	E	S
---	---	---	---

		1♥	1NT
--	--	----	-----

Pass	2NT ¹	Pass	3♣ ²
------	------------------	------	-----------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 107

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ A97

♥ KQT8

♦ T43

♣ AK9

South:

♠ T6

♥ 753

♦ AKJ762

♣ 62

W	N	E	S
---	---	---	---

1♠	1NT	Pass	3♣ ¹
----	-----	------	-----------------

Pass	3♦ ²	Pass	3NT
------	-----------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 108

Dealer: South

Vul: E-W

North HCP: 1+2

South HCP: 14+2

Contract: 3♠ X South

North:

♠ 3

♥ T95432

♦ J876

♣ 62

South:

♠ KQ6542

♥ AJ8

♦ 95

♣ A9

W	N	E	S
---	---	---	---

			1♠
--	--	--	----

1NT	Pass	2NT ¹	3♠
-----	------	------------------	----

Pass	Pass	X	All Pass
------	------	---	----------

1. 1N-2N transfer to clubs

South hands

then MST

Board: 104 ♠ Q7 LHO is dealer.
 Dealer: West ♥ T9 West (LHO) opens 1 ♣ if possible.
 Vul: N-S ♦ AQJ9742 West (LHO) Doubles 3 ♣ if possible.
 HCP: 9+3 ♣ 85

Board: 105 ♠ 42 LHO is dealer.
 Dealer: West ♥ 42 West (LHO) opens 1 ♣ if possible.
 Vul: E-W ♦ AK9732
 HCP: 9+2 ♣ Q74

Board: 106 ♠ AK9 RHO is dealer. You bid second.
 Dealer: East ♥ KJ62 East (RHO) opens 1 ♥ if possible.
 Vul: Both ♦ K965
 HCP: 17 ♣ K2

Board: 107 ♠ T6 LHO is dealer.
 Dealer: West ♥ 753 West (LHO) opens 1 ♠ if possible.
 Vul: E-W ♦ AKJ762
 HCP: 8+2 ♣ 62

Board: 108 ♠ KQ6542 You are dealer.
 Dealer: South ♥ AJ8 West (LHO) bids 1NT if possible.
 Vul: E-W ♦ 95 East (RHO) bids 2NT if possible.
 HCP: 14+2 ♣ A9 East (RHO) Doubles 3 ♠ if possible.

Both hands (Answers Page)

Board: 104

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 9+3

Contract: 3♦ South

North:

♠ AKJ5

♥ AJ8

♦ 65

♣ K764

South:

♠ Q7

♥ T9

♦ AQJ9742

♣ 85

W	N	E	S
---	---	---	---

1♣	1NT	Pass	3♣ ¹
----	-----	------	-----------------

X	Pass	Pass	3♦
---	------	------	----

All Pass

1. 1N-3C transfer to diamonds

Board: 105

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ K876

♥ AKJ9

♦ 64

♣ A96

South:

♠ 42

♥ 42

♦ AK9732

♣ Q74

W	N	E	S
---	---	---	---

1♣	1NT	Pass	3♣ ¹
----	-----	------	-----------------

Pass	3♦ ²	Pass	3NT
------	-----------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 106

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ QJ7

♥ 4

♦ QJT

♣ Q98754

South:

♠ AK9

♥ KJ62

♦ K965

♣ K2

W	N	E	S
---	---	---	---

		1♥	1NT
--	--	----	-----

Pass	2NT ¹	Pass	3♣ ²
------	------------------	------	-----------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 107

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ A97

♥ KQT8

♦ T43

♣ AK9

South:

♠ T6

♥ 753

♦ AKJ762

♣ 62

W	N	E	S
---	---	---	---

1♠	1NT	Pass	3♣ ¹
----	-----	------	-----------------

Pass	3♦ ²	Pass	3NT
------	-----------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 108

Dealer: South

Vul: E-W

North HCP: 1+2

South HCP: 14+2

Contract: 3♠ X South

North:

♠ 3

♥ T95432

♦ J876

♣ 62

South:

♠ KQ6542

♥ AJ8

♦ 95

♣ A9

W	N	E	S
---	---	---	---

			1♠
--	--	--	----

1NT	Pass	2NT ¹	3♠
-----	------	------------------	----

Pass	Pass	X	All Pass
------	------	---	----------

1. 1N-2N transfer to clubs

Board: 109 ♠ J985432 Partner is dealer.
Dealer: South ♥ 963 West (RHO) bids 1NT if possible.
Vul: Both ♦ T4 East (LHO) bids 3♣ if possible.
HCP: 1+3 ♣ 9

Board: 110 ♠ K9 LHO is dealer.
Dealer: East ♥ 96 East (LHO) opens 1♦ if possible.
Vul: E-W ♦ J75
HCP: 8+2 ♣ KJ8752

Board: 111 ♠ AJ3 RHO is dealer. You bid second.
Dealer: West ♥ AJ85 West (RHO) opens 1♠ if possible.
Vul: E-W ♦ A874
HCP: 15 ♣ J6

Board: 112 ♠ 94 LHO is dealer.
Dealer: East ♥ K3 East (LHO) opens 1♣ if possible.
Vul: E-W ♦ AJT864
HCP: 8+2 ♣ T53

Both hands (Answers Page)

Board: 109

Dealer: South

Vul: Both

North HCP: 1+3

South HCP: 14+3

Contract: 4 ♠ North

North:

♠ J985432

♥ 963

♦ T4

♣ 9

South:

♠ T

♥ K84

♦ A7

♣ AQJT742

W N E S

1 ♣

1NT Pass 3 ♣¹ X

Pass 4 ♠ All Pass

1. 1N-3C transfer to diamonds

Board: 110

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ K9

♥ 96

♦ J75

♣ KJ8752

South:

♠ J875

♥ AKJ5

♦ K92

♣ AT

W N E S

1 ♦ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 111

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ AJ3

♥ AJ85

♦ A874

♣ J6

South:

♠ 8

♥ 963

♦ Q32

♣ AKT975

W N E S

1 ♠ 1NT Pass 2NT¹

Pass 3 ♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 112

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ 94

♥ K3

♦ AJT864

♣ T53

South:

♠ AQ

♥ AT4

♦ 9752

♣ AK64

W N E S

1 ♣ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 109	♠ T	You are dealer.
Dealer: South	♥ K84	West (LHO) bids 1NT if possible.
Vul: Both	♦ A7	East (RHO) bids 3♣ if possible.
HCP: 14+3	♣ AQJT742	

Board: 110	♠ J875	RHO is dealer. You bid second.
Dealer: East	♥ AKJ5	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ K92	
HCP: 16	♣ AT	

Board: 111	♠ 8	LHO is dealer.
Dealer: West	♥ 963	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ Q32	
HCP: 9+2	♣ AKT975	

Board: 112	♠ AQ	RHO is dealer. You bid second.
Dealer: East	♥ AT4	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ 9752	
HCP: 17	♣ AK64	

Both hands (Answers Page)

Board: 109

Dealer: South

Vul: Both

North HCP: 1+3

South HCP: 14+3

Contract: 4 ♠ North

North:

♠ J985432

♥ 963

♦ T4

♣ 9

South:

♠ T

♥ K84

♦ A7

♣ AQJT742

W N E S

1NT Pass 3 ♣¹ 1 ♣

1NT Pass 3 ♣¹ X

Pass 4 ♠ All Pass

1. 1N-3C transfer to diamonds

Board: 110

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ K9

♥ 96

♦ J75

♣ KJ8752

South:

♠ J875

♥ AKJ5

♦ K92

♣ AT

W N E S

Pass 2NT¹ Pass 3 ♣² 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 111

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ AJ3

♥ AJ85

♦ A874

♣ J6

South:

♠ 8

♥ 963

♦ Q32

♣ AKT975

W N E S

1 ♠ 1NT Pass 2NT¹

Pass 3 ♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 112

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ 94

♥ K3

♦ AJT864

♣ T53

South:

♠ AQ

♥ AT4

♦ 9752

♣ AK64

W N E S

Pass 3 ♣¹ 1 ♣ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 113	♠ A87	RHO is dealer. You bid second.
Dealer: West	♥ AT96	West (RHO) opens 1 ♠ if possible.
Vul: None	♦ KQT	
HCP: 15	♣ QT7	
<hr/>		
Board: 114	♠ A3	LHO is dealer.
Dealer: East	♥ T52	East (LHO) opens 1 ♣ if possible.
Vul: N-S	♦ QT87652	East (LHO) Doubles 3 ♣ if possible.
HCP: 8+3	♣ Q	
<hr/>		
Board: 115	♠ AQ9532	You are dealer.
Dealer: North	♥ AT65	East (LHO) bids 1NT if possible.
Vul: Both	♦ AT	West (RHO) bids 2NT if possible.
HCP: 14+2	♣ 9	West (RHO) Doubles 3 ♠ if possible.
<hr/>		
Board: 116	♠ T5	LHO is dealer.
Dealer: East	♥ Q92	East (LHO) opens 1 ♠ if possible.
Vul: N-S	♦ QJT983	
HCP: 9+2	♣ A3	

Both hands (Answers Page)

Board: 113

Dealer: West

Vul: None

North HCP: 15

South HCP: 10+3

Contract: 6♣ South

North:

♠ A87

♥ AT96

♦ KQT

♣ QT7

South:

♠ 93

♥ QJ2

♦ 5

♣ AK98543

W	N	E	S
---	---	---	---

1 ♠	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	Pass	4 ♦ ³
------	------------------	------	------------------

Pass	4 ♥ ⁴	Pass	4NT ⁵
------	------------------	------	------------------

Pass	5 ♠ ⁶	Pass	6 ♣
------	------------------	------	-----

All Pass

1. 1N-2N 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

Board: 114

Dealer: East

Vul: N-S

North HCP: 8+3

South HCP: 16

Contract: 3NT North

North:

♠ A3

♥ T52

♦ QT87652

♣ Q

South:

♠ KQ92

♥ KQ4

♦ K43

♣ K93

W	N	E	S
---	---	---	---

		1 ♣	1NT
--	--	-----	-----

Pass	3 ♣ ¹	X	3 ♦ ²
------	------------------	---	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 115

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 2

Contract: 3 ♠ X North

North:

♠ AQ9532

♥ AT65

♦ AT

♣ 9

South:

♠ J76

♥ J974

♦ 9752

♣ 42

W	N	E	S
---	---	---	---

	1 ♠	1NT	Pass
--	-----	-----	------

2NT ¹	3 ♠	Pass	Pass
------------------	-----	------	------

X	All Pass		
---	----------	--	--

1. 1N-2N transfer to clubs

Board: 116

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 17

Contract: 3NT North

North:

♠ T5

♥ Q92

♦ QJT983

♣ A3

South:

♠ KJ64

♥ K6

♦ AK42

♣ K85

W	N	E	S
---	---	---	---

		1 ♠	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 113	♠ 93	LHO is dealer.
Dealer: West	♥ QJ2	West (LHO) opens 1 ♠ if possible.
Vul: None	♦ 5	
HCP: 10+3	♣ AK98543	
<hr/>		
Board: 114	♠ KQ92	RHO is dealer. You bid second.
Dealer: East	♥ KQ4	East (RHO) opens 1 ♣ if possible.
Vul: N-S	♦ K43	East (RHO) Doubles 3 ♣ if possible.
HCP: 16	♣ K93	
<hr/>		
Board: 115	♠ J76	Partner is dealer.
Dealer: North	♥ J974	East (RHO) bids 1NT if possible.
Vul: Both	♦ 9752	West (LHO) bids 2NT if possible.
HCP: 2	♣ 42	West (LHO) Doubles 3 ♠ if possible.
<hr/>		
Board: 116	♠ KJ64	RHO is dealer. You bid second.
Dealer: East	♥ K6	East (RHO) opens 1 ♠ if possible.
Vul: N-S	♦ AK42	
HCP: 17	♣ K85	

Both hands (Answers Page)

Board: 113

Dealer: West

Vul: None

North HCP: 15

South HCP: 10+3

Contract: 6♣ South

North:

♠ A87

♥ AT96

♦ KQT

♣ QT7

South:

♠ 93

♥ QJ2

♦ 5

♣ AK98543

W	N	E	S
---	---	---	---

1 ♠	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	Pass	4 ♦ ³
------	------------------	------	------------------

Pass	4 ♥ ⁴	Pass	4NT ⁵
------	------------------	------	------------------

Pass	5 ♠ ⁶	Pass	6 ♣
------	------------------	------	-----

All Pass

1. 1N-2N 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

Board: 114

Dealer: East

Vul: N-S

North HCP: 8+3

South HCP: 16

Contract: 3NT North

North:

♠ A3

♥ T52

♦ QT87652

♣ Q

South:

♠ KQ92

♥ KQ4

♦ K43

♣ K93

W	N	E	S
---	---	---	---

		1 ♣	1NT
--	--	-----	-----

Pass	3 ♣ ¹	X	3 ♦ ²
------	------------------	---	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 115

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 2

Contract: 3 ♠ X North

North:

♠ AQ9532

♥ AT65

♦ AT

♣ 9

South:

♠ J76

♥ J974

♦ 9752

♣ 42

W	N	E	S
---	---	---	---

	1 ♠	1NT	Pass
--	-----	-----	------

2NT ¹	3 ♠	Pass	Pass
------------------	-----	------	------

X	All Pass		
---	----------	--	--

1. 1N-2N transfer to clubs

Board: 116

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 17

Contract: 3NT North

North:

♠ T5

♥ Q92

♦ QJT983

♣ A3

South:

♠ KJ64

♥ K6

♦ AK42

♣ K85

W	N	E	S
---	---	---	---

		1 ♠	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

North hands

then MST

Board: 117 ♠ AT8742 You are dealer.
 Dealer: North ♥ Q4 East (LHO) bids 1NT if possible.
 Vul: Both ♦ 8 West (RHO) bids 3♣ if possible.
 HCP: 15+2 ♣ AKQ4 West (RHO) Doubles 3♠ if possible.

Board: 118 ♠ K43 LHO is dealer.
 Dealer: East ♥ 9 East (LHO) opens 1♦ if possible.
 Vul: N-S ♦ T42
 HCP: 8+2 ♣ KQ8542

Board: 119 ♠ KQ2 RHO is dealer. You bid second.
 Dealer: West ♥ J72 West (RHO) opens 1♣ if possible.
 Vul: E-W ♦ QT2
 HCP: 17 ♣ AKQ4

Board: 120 ♠ T4 LHO is dealer.
 Dealer: East ♥ J64 East (LHO) opens 1♦ if possible.
 Vul: None ♦ 93
 HCP: 8+2 ♣ AKT986

Board: 121 ♠ Q8 LHO is dealer.
 Dealer: East ♥ 943 East (LHO) opens 1♣ if possible.
 Vul: Both ♦ AKT7543 East (LHO) Doubles 3♣ if possible.
 HCP: 9+3 ♣ 3

Both hands (Answers Page)

Board: 117

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 1+3

Contract: 3 ♠ X North

North:

♠ AT8742

♥ Q4

♦ 8

♣ AKQ4

South:

♠ -

♥ JT9765

♦ 42

♣ T9632

W N E S

1 ♠ 1NT Pass

3 ♣¹ 3 ♠ Pass Pass

X All Pass

1. 1N-3C transfer to diamonds

Board: 118

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ K43

♥ 9

♦ T42

♣ KQ8542

South:

♠ JT92

♥ AQ86

♦ KQ3

♣ A7

W N E S

1 ♦ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 119

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ KQ2

♥ J72

♦ QT2

♣ AKQ4

South:

♠ T63

♥ KT9

♦ KJ8653

♣ J

W N E S

1 ♣ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 120

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ T4

♥ J64

♦ 93

♣ AKT986

South:

♠ K32

♥ A98

♦ AK8

♣ Q542

W N E S

1 ♦ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 121

Dealer: East

Vul: Both

North HCP: 9+3

South HCP: 15

Contract: 5 ♦ North

North:

♠ Q8

♥ 943

♦ AKT7543

♣ 3

South:

♠ KJ95

♥ AK72

♦ 98

♣ A86

W N E S

1 ♣ 1NT

Pass 3 ♣¹ X Pass

Pass 5 ♦ All Pass

1. 1N-3C transfer to diamonds

South hands

then MST

Board: 117	♠ -	Partner is dealer.
Dealer: North	♥ JT9765	East (RHO) bids 1NT if possible.
Vul: Both	♦ 42	West (LHO) bids 3♣ if possible.
HCP: 1+3	♣ T9632	West (LHO) Doubles 3♠ if possible.

Board: 118	♠ JT92	RHO is dealer. You bid second.
Dealer: East	♥ AQ86	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ KQ3	
HCP: 16	♣ A7	

Board: 119	♠ T63	LHO is dealer.
Dealer: West	♥ KT9	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ KJ8653	
HCP: 8+2	♣ J	

Board: 120	♠ K32	RHO is dealer. You bid second.
Dealer: East	♥ A98	East (RHO) opens 1♦ if possible.
Vul: None	♦ AK8	
HCP: 16	♣ Q542	

Board: 121	♠ KJ95	RHO is dealer. You bid second.
Dealer: East	♥ AK72	East (RHO) opens 1♣ if possible.
Vul: Both	♦ 98	East (RHO) Doubles 3♣ if possible.
HCP: 15	♣ A86	

Both hands (Answers Page)

Board: 117

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 1+3

Contract: 3 ♠ X North

North:

♠ AT8742

♥ Q4

♦ 8

♣ AKQ4

South:

♠ -

♥ JT9765

♦ 42

♣ T9632

W N E S

1 ♠ 1NT Pass

3 ♣¹ 3 ♠ Pass Pass

X All Pass

1. 1N-3C transfer to diamonds

Board: 118

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ K43

♥ 9

♦ T42

♣ KQ8542

South:

♠ JT92

♥ AQ86

♦ KQ3

♣ A7

W N E S

1 ♦ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 119

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ KQ2

♥ J72

♦ QT2

♣ AKQ4

South:

♠ T63

♥ KT9

♦ KJ8653

♣ J

W N E S

1 ♣ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 120

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ T4

♥ J64

♦ 93

♣ AKT986

South:

♠ K32

♥ A98

♦ AK8

♣ Q542

W N E S

1 ♦ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 121

Dealer: East

Vul: Both

North HCP: 9+3

South HCP: 15

Contract: 5 ♦ North

North:

♠ Q8

♥ 943

♦ AKT7543

♣ 3

South:

♠ KJ95

♥ AK72

♦ 98

♣ A86

W N E S

1 ♣ 1NT

Pass 3 ♣¹ X Pass

Pass 5 ♦ All Pass

1. 1N-3C transfer to diamonds

North hands

then MST

Board: 122	♠ 6	LHO is dealer.
Dealer: East	♥ 852	East (LHO) opens 1 ♥ if possible.
Vul: E-W	♦ AT9742	
HCP: 8+2	♣ A42	
<hr/>		
Board: 123	♠ AKT2	RHO is dealer. You bid second.
Dealer: West	♥ 63	West (RHO) opens 1 ♦ if possible.
Vul: None	♦ AKT3	West (RHO) Doubles 5 ♣ if possible.
HCP: 15	♣ J84	
<hr/>		
Board: 124	♠ 3	LHO is dealer.
Dealer: East	♥ 63	East (LHO) opens 1 ♥ if possible.
Vul: Both	♦ K87643	
HCP: 9+2	♣ KQJ6	
<hr/>		
Board: 125	♠ AJ7	RHO is dealer. You bid second.
Dealer: West	♥ AT86	West (RHO) opens 1 ♣ if possible.
Vul: E-W	♦ A4	
HCP: 16	♣ K976	
<hr/>		
Board: 126	♠ J2	LHO is dealer.
Dealer: East	♥ Q42	East (LHO) opens 1 ♠ if possible.
Vul: Both	♦ JT9853	
HCP: 8+2	♣ A8	

Both hands (Answers Page)

Board: 122

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ 6

♥ 852

♦ AT9742

♣ A42

South:

♠ AQ87

♥ AQ96

♦ Q6

♣ K86

W N E S

1♥ 1NT

Pass 3♣¹ Pass 3♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 123

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 5♣X South

North:

♠ AKT2

♥ 63

♦ AKT3

♣ J84

South:

♠ Q

♥ K84

♦ 987

♣ AT9532

W N E S

1♦ 1NT Pass 2NT¹

Pass 3♣² Pass 5♣

X All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 124

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ 3

♥ 63

♦ K87643

♣ KQJ6

South:

♠ K862

♥ AJT

♦ AT

♣ AT42

W N E S

1♥ 1NT

Pass 3♣¹ Pass 3♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 125

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 9+2

Contract: 3NT South

North:

♠ AJ7

♥ AT86

♦ A4

♣ K976

South:

♠ K8

♥ QJ9

♦ QT8732

♣ J4

W N E S

1♣ 1NT Pass 3♣¹

Pass 3♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 126

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ J2

♥ Q42

♦ JT9853

♣ A8

South:

♠ K963

♥ A876

♦ A62

♣ KQ

W N E S

1♠ 1NT

Pass 3♣¹ Pass 3♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

South hands

then MST

Board: 122	♠ AQ87	RHO is dealer. You bid second.
Dealer: East	♥ AQ96	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ Q6	
HCP: 17	♣ K86	

Board: 123	♠ Q	LHO is dealer.
Dealer: West	♥ K84	West (LHO) opens 1♦ if possible.
Vul: None	♦ 987	West (LHO) Doubles 5♣ if possible.
HCP: 9+2	♣ AT9532	

Board: 124	♠ K862	RHO is dealer. You bid second.
Dealer: East	♥ AJT	East (RHO) opens 1♥ if possible.
Vul: Both	♦ AT	
HCP: 16	♣ AT42	

Board: 125	♠ K8	LHO is dealer.
Dealer: West	♥ QJ9	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ QT8732	
HCP: 9+2	♣ J4	

Board: 126	♠ K963	RHO is dealer. You bid second.
Dealer: East	♥ A876	East (RHO) opens 1♠ if possible.
Vul: Both	♦ A62	
HCP: 16	♣ KQ	

Both hands (Answers Page)

Board: 122

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ 6

♥ 852

♦ AT9742

♣ A42

South:

♠ AQ87

♥ AQ96

♦ Q6

♣ K86

W N E S

1♥ 1NT

Pass 3♣¹ Pass 3♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 123

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 5♣X South

North:

♠ AKT2

♥ 63

♦ AKT3

♣ J84

South:

♠ Q

♥ K84

♦ 987

♣ AT9532

W N E S

1♦ 1NT Pass 2NT¹

Pass 3♣² Pass 5♣

X All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 124

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ 3

♥ 63

♦ K87643

♣ KQJ6

South:

♠ K862

♥ AJT

♦ AT

♣ AT42

W N E S

1♥ 1NT

Pass 3♣¹ Pass 3♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 125

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 9+2

Contract: 3NT South

North:

♠ AJ7

♥ AT86

♦ A4

♣ K976

South:

♠ K8

♥ QJ9

♦ QT8732

♣ J4

W N E S

1♣ 1NT Pass 3♣¹

Pass 3♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 126

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ J2

♥ Q42

♦ JT9853

♣ A8

South:

♠ K963

♥ A876

♦ A62

♣ KQ

W N E S

1♠ 1NT

Pass 3♣¹ Pass 3♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

North hands

then MST

Board: 127 ♠ AJ92 RHO is dealer. You bid second.
 Dealer: West ♥ K5 West (RHO) opens 1 ♦ if possible.
 Vul: None ♦ AK3
 HCP: 15 ♣ 9874

Board: 128 ♠ 7 LHO is dealer.
 Dealer: East ♥ J93 East (LHO) opens 1 ♦ if possible.
 Vul: E-W ♦ T96
 HCP: 9+2 ♣ AKJ764

Board: 129 ♠ AQJ7 RHO is dealer. You bid second.
 Dealer: West ♥ Q93 West (RHO) opens 1 ♣ if possible.
 Vul: N-S ♦ JT
 HCP: 15 ♣ AJ83

Board: 130 ♠ Q2 LHO is dealer.
 Dealer: East ♥ 62 East (LHO) opens 1 ♣ if possible.
 Vul: Both ♦ AQ86432
 HCP: 8+3 ♣ 84

Board: 131 ♠ AJ3 RHO is dealer. You bid second.
 Dealer: West ♥ AJ83 West (RHO) opens 1 ♣ if possible.
 Vul: None ♦ T8
 HCP: 17 ♣ AK85

Both hands (Answers Page)

Board: 127

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ AJ92

♥ K5

♦ AK3

♣ 9874

South:

♠ 86

♥ AJ8

♦ 42

♣ KJ6532

W N E S

1 ♦ 1NT Pass 2NT¹

Pass 3 ♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 128

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ 7

♥ J93

♦ T96

♣ AKJ764

South:

♠ AQ8

♥ KQ85

♦ KJ2

♣ T32

W N E S

Pass 1 ♦ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 129

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 10+2

Contract: 3NT South

North:

♠ AQJ7

♥ Q93

♦ JT

♣ AJ83

South:

♠ T3

♥ 654

♦ KQ9643

♣ KQ

W N E S

1 ♣ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 130

Dealer: East

Vul: Both

North HCP: 8+3

South HCP: 16

Contract: 3NT North

North:

♠ Q2

♥ 62

♦ AQ86432

♣ 84

South:

♠ AK3

♥ Q87

♦ KT9

♣ A732

W N E S

Pass 1 ♣ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 131

Dealer: West

Vul: None

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ AJ3

♥ AJ83

♦ T8

♣ AK85

South:

♠ KQ2

♥ T54

♦ QJ9432

♣ 3

W N E S

1 ♣ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

South hands

then MST

Board: 127 ♠ 86 LHO is dealer.
 Dealer: West ♥ AJ8 West (LHO) opens 1 ♦ if possible.
 Vul: None ♦ 42
 HCP: 9+2 ♣ KJ6532

Board: 128 ♠ AQ8 RHO is dealer. You bid second.
 Dealer: East ♥ KQ85 East (RHO) opens 1 ♦ if possible.
 Vul: E-W ♦ KJ2
 HCP: 15 ♣ T32

Board: 129 ♠ T3 LHO is dealer.
 Dealer: West ♥ 654 West (LHO) opens 1 ♣ if possible.
 Vul: N-S ♦ KQ9643
 HCP: 10+2 ♣ KQ

Board: 130 ♠ AK3 RHO is dealer. You bid second.
 Dealer: East ♥ Q87 East (RHO) opens 1 ♣ if possible.
 Vul: Both ♦ KT9
 HCP: 16 ♣ A732

Board: 131 ♠ KQ2 LHO is dealer.
 Dealer: West ♥ T54 West (LHO) opens 1 ♣ if possible.
 Vul: None ♦ QJ9432
 HCP: 8+2 ♣ 3

Both hands (Answers Page)

Board: 127

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ AJ92

♥ K5

♦ AK3

♣ 9874

South:

♠ 86

♥ AJ8

♦ 42

♣ KJ6532

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 128

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ 7

♥ J93

♦ T96

♣ AKJ764

South:

♠ AQ8

♥ KQ85

♦ KJ2

♣ T32

W	N	E	S
---	---	---	---

		1 ♦	1NT
--	--	-----	-----

Pass	2NT ¹	Pass	3 ♣ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 129

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 10+2

Contract: 3NT South

North:

♠ AQJ7

♥ Q93

♦ JT

♣ AJ83

South:

♠ T3

♥ 654

♦ KQ9643

♣ KQ

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	3 ♣ ¹
-----	-----	------	------------------

Pass	3 ♦ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 130

Dealer: East

Vul: Both

North HCP: 8+3

South HCP: 16

Contract: 3NT North

North:

♠ Q2

♥ 62

♦ AQ86432

♣ 84

South:

♠ AK3

♥ Q87

♦ KT9

♣ A732

W	N	E	S
---	---	---	---

		1 ♣	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 131

Dealer: West

Vul: None

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ AJ3

♥ AJ83

♦ T8

♣ AK85

South:

♠ KQ2

♥ T54

♦ QJ9432

♣ 3

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	3 ♣ ¹
-----	-----	------	------------------

Pass	3 ♦ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 132

♠ KQ

LHO is dealer.

Dealer: East

♥ J

East (LHO) opens 1 ♥ if possible.

Vul: N-S

♦ JT9862

HCP: 9+2

♣ Q952

Board: 133

♠ QJ84

RHO is dealer. You bid second.

Dealer: West

♥ AKT

West (RHO) opens 1 ♦ if possible.

Vul: E-W

♦ KT5

HCP: 16

♣ QJT

Both hands (Answers Page)

Board: 132

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ KQ

♥ J

♦ JT9862

♣ Q952

South:

♠ A742

♥ A63

♦ A743

♣ K4

W	N	E	S
---	---	---	---

		1 ♥	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 133

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ QJ84

♥ AKT

♦ KT5

♣ QJT

South:

♠ A53

♥ J75

♦ 4

♣ K65432

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 132	♠ A742	RHO is dealer. You bid second.
Dealer: East	♥ A63	East (RHO) opens 1 ♥ if possible.
Vul: N-S	♦ A743	
HCP: 15	♣ K4	

Board: 133	♠ A53	LHO is dealer.
Dealer: West	♥ J75	West (LHO) opens 1 ♦ if possible.
Vul: E-W	♦ 4	
HCP: 8+2	♣ K65432	

Both hands (Answers Page)

Board: 132

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ KQ

♥ J

♦ JT9862

♣ Q952

South:

♠ A742

♥ A63

♦ A743

♣ K4

W	N	E	S
---	---	---	---

		1 ♥	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 133

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ QJ84

♥ AKT

♦ KT5

♣ QJT

South:

♠ A53

♥ J75

♦ 4

♣ K65432

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat