

North hands

Transfers_after_1M_X

Board: 1	♠ KQT52	LHO opens the bidding 1 ♠.
Dealer: East	♥ Q94	Partner bids next.
Vul: None	♦ T93	
HCP: 7+1	♣ 76	
Board: 2	♠ 9875	Partner bids first.
Dealer: South	♥ J8	West (RHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ Q54	West (RHO) Doubles 2 ♠ if possible.
HCP: 7	♣ KJ42	East (LHO) bids 3 ♥ if possible.
Board: 3	♠ 5	You bid first.
Dealer: North	♥ AKQJ98	East (LHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ J32	East (LHO) Doubles 2 ♥ if possible.
HCP: 14+2	♣ K98	West (RHO) bids 2 ♠ if possible.
		East (LHO) bids 3 ♠ if possible.
Board: 4	♠ 2	RHO opens the bidding 1 ♠.
Dealer: West	♥ KQ94	You bid next.
Vul: Both	♦ A753	West (RHO) bids 3 ♠ if possible.
HCP: 13	♣ A754	
Board: 5	♠ K86542	You bid first.
Dealer: North	♥ K72	East (LHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ AQ	West (RHO) bids 5 ♦ if possible.
HCP: 12+2	♣ T3	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ KQT52	♠ 3			1 ♠	X
Vul: None	♥ Q94	♥ K863	Pass	1NT	All Pass	
North HCP: 7+1	♦ T93	♦ A864				
South HCP: 13	♣ 76	♣ AQ53				
Contract: 1NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 9875	♠ AKQ64				1 ♠
Vul: N-S	♥ J8	♥ 64	X	2 ♠	Pass	Pass
North HCP: 7	♦ Q54	♦ KJ3	X	Pass	3 ♥	Pass
South HCP: 13+1	♣ KJ42	♣ 976	Pass	3 ♠	All Pass	
Contract: 3 ♠ North						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ T743		1 ♥	X	2 ♥
Vul: E-W	♥ AKQJ98	♥ 753	Pass	Pass	X	Pass
North HCP: 14+2	♦ J32	♦ Q7	2 ♠	3 ♥	3 ♠	4 ♥
South HCP: 8	♣ K98	♣ AQ43	All Pass			
Contract: 4 ♥ South						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ 2	♠ KJ93	1 ♠	X	Pass	3 ♥
Vul: Both	♥ KQ94	♥ AT652	3 ♠	4 ♥	All Pass	
North HCP: 13	♦ A753	♦ T9				
South HCP: 8+1	♣ A754	♣ 92				
Contract: 4 ♥ North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ K86542	♠ AJ97		1 ♠	X	4 ♦ ¹
Vul: N-S	♥ K72	♥ AT94	Pass	4 ♠	Pass	Pass
North HCP: 12+2	♦ AQ	♦ 4	5 ♦	5 ♠	All Pass	
South HCP: 12	♣ T3	♣ QJ84				
Contract: 5 ♠ North						

1. Splinter

South hands

Transfers_after_1M_X

Board: 1	♠ 3	RHO opens the bidding 1 ♠.
Dealer: East	♥ K863	You bid next.
Vul: None	♦ A864	
HCP: 13	♣ AQ53	
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Board: 2	♠ AKQ64	You bid first.
Dealer: South	♥ 64	West (LHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ KJ3	West (LHO) Doubles 2 ♠ if possible.
HCP: 13+1	♣ 976	East (RHO) bids 3 ♥ if possible.
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Board: 3	♠ T743	Partner bids first.
Dealer: North	♥ 753	East (RHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ Q7	East (RHO) Doubles 2 ♥ if possible.
HCP: 8	♣ AQ43	West (LHO) bids 2 ♠ if possible.
		East (RHO) bids 3 ♠ if possible.
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Board: 4	♠ KJ93	LHO opens the bidding 1 ♠.
Dealer: West	♥ AT652	Partner bids next.
Vul: Both	♦ T9	West (LHO) bids 3 ♠ if possible.
HCP: 8+1	♣ 92	
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Board: 5	♠ AJ97	Partner bids first.
Dealer: North	♥ AT94	East (RHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ 4	West (LHO) bids 5 ♦ if possible.
HCP: 12	♣ QJ84	

Both hands (Answers Page)

Board: 1

Dealer: East

Vul: None

North HCP: 7+1

South HCP: 13

Contract: 1NT North

North:

♠ KQT52

♥ Q94

♦ T93

♣ 76

South:

♠ 3

♥ K863

♦ A864

♣ AQ53

W N E S

Pass 1NT All Pass

Board: 2

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 13+1

Contract: 3♠ North

North:

♠ 9875

♥ J8

♦ Q54

♣ KJ42

South:

♠ AKQ64

♥ 64

♦ KJ3

♣ 976

W N E S

1♠

X 2♠ Pass Pass

X Pass 3♥ Pass

Pass 3♠ All Pass

Board: 3

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 8

Contract: 4♥ South

North:

♠ 5

♥ AKQJ98

♦ J32

♣ K98

South:

♠ T743

♥ 753

♦ Q7

♣ AQ43

W N E S

1♥ X 2♥

Pass Pass X Pass

2♠ 3♥ 3♠ 4♥

All Pass

Board: 4

Dealer: West

Vul: Both

North HCP: 13

South HCP: 8+1

Contract: 4♥ North

North:

♠ 2

♥ KQ94

♦ A753

♣ A754

South:

♠ KJ93

♥ AT652

♦ T9

♣ 92

W N E S

1♠ X Pass 3♥

3♠ 4♥ All Pass

Board: 5

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 12

Contract: 5♠ North

North:

♠ K86542

♥ K72

♦ AQ

♣ T3

South:

♠ AJ97

♥ AT94

♦ 4

♣ QJ84

W N E S

1♠ X 4♦¹

Pass 4♠ Pass Pass

5♦ 5♠ All Pass

1. Splinter

Transfers after 1M X

Board: 7	♠ AQJ72	You bid first.
Dealer: North	♥ 9763	East (LHO) Doubles 1 ♠ if possible.
Vul: Both	♦ AQ6	
HCP: 13+1	♣ 3	

Board: 8	♠ T42	Partner bids first.
Dealer: South	♥ 987	West (RHO) Doubles 1♥ if possible.
Vul: None	♦ 8643	East (LHO) Doubles 2♥ if possible.
HCP: 9	♣ AKQ	West (RHO) bids 3♦ if possible.
		West (RHO) bids 4♦ if possible.

Board: 9	♠ AKQT2	You bid first.
Dealer: North	♥ K763	East (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ -	
HCP: 17+1	♣ KQ76	

Board: 10	♠ T763	Partner bids first.
Dealer: South	♥ Q87	West (RHO) Doubles 1♥ if possible.
Vul: Both	♦ 76	East (LHO) bids 1♠ if possible.
HCP: 2	♣ T972	

Both hands (Answers Page)

Board: 6

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 19+1

Contract: 3 ♠ North

North:

♠ T752

♥ T7

♦ 862

♣ KQ83

South:

♠ AKQ86

♥ AQ9

♦ A3

♣ T74

W

N

E

S

1 ♠

X

3 ♠

All Pass

Board: 7

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8+2

Contract: 2 ♠ South

North:

♠ AQJ72

♥ 9763

♦ AQ6

♣ 3

South:

♠ 85

♥ J52

♦ K3

♣ AT9862

W

N

E

S

1 ♠

X

2 ♣

Pass

2 ♥

Pass

2 ♠

All Pass

Board: 8

Dealer: South

Vul: None

North HCP: 9

South HCP: 12+2

Contract: 4 ♥ South

North:

♠ T42

♥ 987

♦ 8643

♣ AKQ

South:

♠ AK83

♥ KQT432

♦ -

♣ 952

W

N

E

S

1 ♥

X

2 ♥

X

Pass

3 ♦

Pass

Pass

3 ♥

4 ♦

X

Pass

4 ♥

All Pass

Board: 9

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 2+1

Contract: 4 ♠ South

North:

♠ AKQT2

♥ K763

♦ -

♣ KQ76

South:

♠ J8765

♥ 9854

♦ 65

♣ J3

W

N

E

S

1 ♠

X

4 ♠

All Pass

Board: 10

Dealer: South

Vul: Both

North HCP: 2

South HCP: 17+2

Contract: 3 ♥ South

North:

♠ T763

♥ Q87

♦ 76

♣ T972

South:

♠ J

♥ AKT632

♦ AQ3

♣ QJ6

W

N

E

S

1 ♥

X

Pass

1 ♠

3 ♥

All Pass

South hands

Transfers_after_1M_X

Board: 6	♠ AKQ86	You bid first.
Dealer: South	♥ AQ9	West (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ A3	
HCP: 19+1	♣ T74	

Board: 7	♠ 85	Partner bids first.
Dealer: North	♥ J52	East (RHO) Doubles 1 ♠ if possible.
Vul: Both	♦ K3	
HCP: 8+2	♣ AT9862	

Board: 8	♠ AK83	You bid first.
Dealer: South	♥ KQT432	West (LHO) Doubles 1♥ if possible.
Vul: None	♦ -	East (RHO) Doubles 2♥ if possible.
HCP: 12+2	♣ 952	West (LHO) bids 3♦ if possible.
		West (LHO) bids 4♦ if possible.

Board: 9	♠ J8765	Partner bids first.
Dealer: North	♥ 9854	East (RHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ 65	
HCP: 2+1	♣ J3	

Board: 10	♠ J	You bid first.
Dealer: South	♥ AKT632	West (LHO) Doubles 1♥ if possible.
Vul: Both	♦ AQ3	East (RHO) bids 1♠ if possible.
HCP: 17+2	♣ QJ6	

Both hands (Answers Page)

Board: 6

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 19+1

Contract: 3 ♠ North

North:

♠ T752

♥ T7

♦ 862

♣ KQ83

South:

♠ AKQ86

♥ AQ9

♦ A3

♣ T74

W

N

E

S

1 ♠

X

3 ♠

All Pass

Board: 7

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8+2

Contract: 2 ♠ South

North:

♠ AQJ72

♥ 9763

♦ AQ6

♣ 3

South:

♠ 85

♥ J52

♦ K3

♣ AT9862

W

N

E

S

1 ♠

X

2 ♣

Pass

2 ♥

Pass

2 ♠

All Pass

Board: 8

Dealer: South

Vul: None

North HCP: 9

South HCP: 12+2

Contract: 4 ♥ South

North:

♠ T42

♥ 987

♦ 8643

♣ AKQ

South:

♠ AK83

♥ KQT432

♦ -

♣ 952

W

N

E

S

1 ♥

X

2 ♥

X

Pass

3 ♦

Pass

Pass

3 ♥

4 ♦

X

Pass

4 ♥

All Pass

Board: 9

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 2+1

Contract: 4 ♠ South

North:

♠ AKQT2

♥ K763

♦ -

♣ KQ76

South:

♠ J8765

♥ 9854

♦ 65

♣ J3

W

N

E

S

1 ♠

X

4 ♠

All Pass

Board: 10

Dealer: South

Vul: Both

North HCP: 2

South HCP: 17+2

Contract: 3 ♥ South

North:

♠ T763

♥ Q87

♦ 76

♣ T972

South:

♠ J

♥ AKT632

♦ AQ3

♣ QJ6

W

N

E

S

1 ♥

X

Pass

1 ♠

3 ♥

All Pass

Transfers after 1M X

Board: 15	♠ AJ6	You bid first.
Dealer: North	♥ KT87542	East (LHO) Doubles 1♥ if possible.
Vul: N-S	♦ 8	West (RHO) bids 1♠ if possible.
HCP: 13+3	♣ AJ	

Both hands (Answers Page)

Board: 11

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 10+2

Contract: 4 ♠ South

North:

♠ AJ984

♥ J752

♦ T

♣ AQJ

South:

♠ KT52

♥ AQ4

♦ J87432

♣ -

W	N	E	S
	1 ♠	X	4 ♣ ¹

Pass	4 ♦	Pass	4 ♠
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All Pass

1. Splinter

Board: 12

Dealer: West

Vul: E-W

North HCP: 12+1

South HCP: 5+2

Contract: 5 ♦ X South

North:

♠ K854

♥ T

♦ KQ2

♣ A7543

South:

♠ 63

♥ 875

♦ JT7543

♣ KJ

W	N	E	S
1 ♥	X	XX	2 ♦

4 ♥	Pass	Pass	5 ♦
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X All Pass

Board: 13

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 1+1

Contract: 3 ♠ South

North:

♠ K8752

♥ A976

♦ AK

♣ A7

South:

♠ JT643

♥ 42

♦ 875

♣ 982

W	N	E	S
	1 ♠	X	Pass

2 ♦	2 ♥	Pass	2 ♠
-----	-----	------	-----

3 ♦	Pass	Pass	3 ♠
-----	------	------	-----

All Pass

Board: 14

Dealer: West

Vul: None

North HCP: 16+1

South HCP: 6+1

Contract: 4 ♣ South

North:

♠ 8

♥ JT96

♦ AQT

♣ AKQT4

South:

♠ AJT3

♥ 3

♦ 943

♣ J9762

W	N	E	S
1 ♠	X	Pass	2 ♣

2 ♥	3 ♣	Pass	Pass
-----	-----	------	------

3 ♥	Pass	Pass	4 ♣
-----	------	------	-----

All Pass

Board: 15

Dealer: North

Vul: N-S

North HCP: 13+3

South HCP: 11+1

Contract: 4 ♥ North

North:

♠ AJ6

♥ KT87542

♦ 8

♣ AJ

South:

♠ 83

♥ AJ6

♦ AQ953

♣ T97

W	N	E	S
	1 ♥	X	XX

1 ♠	4 ♥	All Pass	
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South hands

Transfers_after_1M_X

Board: 11	♠ KT52	Partner bids first.
Dealer: North	♥ AQ4	East (RHO) Doubles 1 ♠ if possible.
Vul: None	♦ J87432	
HCP: 10+2	♣ -	

Board: 12	♠ 63	LHO opens the bidding 1♥.
Dealer: West	♥ 875	Partner bids next.
Vul: E-W	♦ JT7543	East (RHO) Redoubles if possible.
HCP: 5+2	♣ KJ	West (LHO) bids 4♥ if possible.
		West (LHO) Doubles 5♦ if possible.

Board: 13	♠ JT643	Partner bids first.
Dealer: North	♥ 42	East (RHO) Doubles 1 ♠ if possible.
Vul: Both	♦ 875	West (LHO) bids 2 ♦ if possible.
HCP: 1+1	♣ 982	West (LHO) bids 3 ♦ if possible.

Board: 14	♠ AJT3	LHO opens the bidding 1 ♠.
Dealer: West	♥ 3	Partner bids next.
Vul: None	♦ 943	West (LHO) bids 2 ♥ if possible.
HCP: 6+1	♣ J9762	West (LHO) bids 3 ♥ if possible.

Board: 15	♠ 83	Partner bids first.
Dealer: North	♥ AJ6	East (RHO) Doubles 1♥ if possible.
Vul: N-S	♦ AQ953	West (LHO) bids 1♠ if possible.
HCP: 11+1	♣ T97	

Both hands (Answers Page)

Board: 11

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 10+2

Contract: 4 ♠ South

North:

♠ AJ984

♥ J752

♦ T

♣ AQJ

South:

♠ KT52

♥ AQ4

♦ J87432

♣ -

W	N	E	S
	1 ♠	X	4 ♣ ¹

Pass	4 ♦	Pass	4 ♠
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All Pass

1. Splinter

Board: 12

Dealer: West

Vul: E-W

North HCP: 12+1

South HCP: 5+2

Contract: 5 ♦ X South

North:

♠ K854

♥ T

♦ KQ2

♣ A7543

South:

♠ 63

♥ 875

♦ JT7543

♣ KJ

W	N	E	S
1 ♥	X	XX	2 ♦

4 ♥	Pass	Pass	5 ♦
-----	------	------	-----

X All Pass

Board: 13

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 1+1

Contract: 3 ♠ South

North:

♠ K8752

♥ A976

♦ AK

♣ A7

South:

♠ JT643

♥ 42

♦ 875

♣ 982

W	N	E	S
	1 ♠	X	Pass

2 ♦	2 ♥	Pass	2 ♠
-----	-----	------	-----

3 ♦	Pass	Pass	3 ♠
-----	------	------	-----

All Pass

Board: 14

Dealer: West

Vul: None

North HCP: 16+1

South HCP: 6+1

Contract: 4 ♣ South

North:

♠ 8

♥ JT96

♦ AQT

♣ AKQT4

South:

♠ AJT3

♥ 3

♦ 943

♣ J9762

W	N	E	S
1 ♠	X	Pass	2 ♣

2 ♥	3 ♣	Pass	Pass
-----	-----	------	------

3 ♥	Pass	Pass	4 ♣
-----	------	------	-----

All Pass

Board: 15

Dealer: North

Vul: N-S

North HCP: 13+3

South HCP: 11+1

Contract: 4 ♥ North

North:

♠ AJ6

♥ KT87542

♦ 8

♣ AJ

South:

♠ 83

♥ AJ6

♦ AQ953

♣ T97

W	N	E	S
	1 ♥	X	XX

1 ♠	4 ♥	All Pass	
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North hands

Transfers_after_1M_X

Board: 16	♠ 6	RHO opens the bidding 1 ♠.
Dealer: West	♥ AJ96	You bid next.
Vul: N-S	♦ AT85	
HCP: 12	♣ K842	
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Board: 17	♠ A65	You bid first.
Dealer: North	♥ AK8752	East (LHO) Doubles 1 ♥ if possible.
Vul: None	♦ K8	
HCP: 16+2	♣ Q8	
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Board: 18	♠ KJT3	RHO opens the bidding 1 ♥.
Dealer: West	♥ 6	You bid next.
Vul: E-W	♦ AJ962	East (LHO) bids 2 ♥ if possible.
HCP: 13+1	♣ KJ2	East (LHO) Doubles 3 ♦ if possible.
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Board: 19	♠ AK9876	You bid first.
Dealer: North	♥ Q74	East (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ A9	West (RHO) bids 4 ♥ if possible.
HCP: 14+2	♣ J5	East (LHO) Doubles 4 ♠ if possible.
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Board: 20	♠ T	RHO opens the bidding 1 ♠.
Dealer: West	♥ KJ92	You bid next.
Vul: Both	♦ AKT97	
HCP: 15+1	♣ A53	

Both hands (Answers Page)

Board: 16

	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ AKJ95	1 ♠	X	Pass	1NT
Vul: N-S	♥ AJ96	♥ 82	All Pass			
North HCP: 12	♦ AT85	♦ J974				
South HCP: 9+1	♣ K842	♣ 76				
Contract: 1NT South						

Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ J97		1 ♥	X	2 ♥
Vul: None	♥ AK8752	♥ QT43	Pass	4 ♥	All Pass	
North HCP: 16+2	♦ K8	♦ AJ6				
South HCP: 8	♣ Q8	♣ 543				
Contract: 4 ♥ North						

Board: 18

	North:	South:	W	N	E	S
Dealer: West	♠ KJT3	♠ 62	1 ♥	X	2 ♥	Pass
Vul: E-W	♥ 6	♥ KJ93	Pass	X	Pass	3 ♦
North HCP: 13+1	♦ AJ962	♦ KT85	Pass	Pass	X	All Pass
South HCP: 7	♣ KJ2	♣ 976				
Contract: 3 ♦ X South						

Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ AK9876	♠ T542		1 ♠	X	3 ♠
Vul: E-W	♥ Q74	♥ 6	4 ♥	4 ♠	X	All Pass
North HCP: 14+2	♦ A9	♦ T764				
South HCP: 2	♣ J5	♣ Q986				
Contract: 4 ♠ X North						

Board: 20

	North:	South:	W	N	E	S
Dealer: West	♠ T	♠ Q742	1 ♠	X	Pass	2 ♦
Vul: Both	♥ KJ92	♥ A3	Pass	3 ♦	Pass	3NT
North HCP: 15+1	♦ AKT97	♦ J8632	All Pass			
South HCP: 7+1	♣ A53	♣ 87				
Contract: 3NT South						

South hands

Transfers_after_1M_X

Board: 16	♠ AKJ95	LHO opens the bidding 1 ♠.
Dealer: West	♥ 82	Partner bids next.
Vul: N-S	♦ J974	
HCP: 9+1	♣ 76	
Board: 17	♠ J97	Partner bids first.
Dealer: North	♥ QT43	East (RHO) Doubles 1 ♥ if possible.
Vul: None	♦ AJ6	
HCP: 8	♣ 543	
Board: 18	♠ 62	LHO opens the bidding 1 ♥.
Dealer: West	♥ KJ93	Partner bids next.
Vul: E-W	♦ KT85	East (RHO) bids 2 ♥ if possible.
HCP: 7	♣ 976	East (RHO) Doubles 3 ♦ if possible.
Board: 19	♠ T542	Partner bids first.
Dealer: North	♥ 6	East (RHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ T764	West (LHO) bids 4 ♥ if possible.
HCP: 2	♣ Q986	East (RHO) Doubles 4 ♠ if possible.
Board: 20	♠ Q742	LHO opens the bidding 1 ♠.
Dealer: West	♥ A3	Partner bids next.
Vul: Both	♦ J8632	
HCP: 7+1	♣ 87	

Both hands (Answers Page)

Board: 16

	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ AKJ95	1 ♠	X	Pass	1NT
Vul: N-S	♥ AJ96	♥ 82	All Pass			
North HCP: 12	♦ AT85	♦ J974				
South HCP: 9+1	♣ K842	♣ 76				
Contract: 1NT South						

Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ J97		1 ♥	X	2 ♥
Vul: None	♥ AK8752	♥ QT43	Pass	4 ♥	All Pass	
North HCP: 16+2	♦ K8	♦ AJ6				
South HCP: 8	♣ Q8	♣ 543				
Contract: 4 ♥ North						

Board: 18

	North:	South:	W	N	E	S
Dealer: West	♠ KJT3	♠ 62	1 ♥	X	2 ♥	Pass
Vul: E-W	♥ 6	♥ KJ93	Pass	X	Pass	3 ♦
North HCP: 13+1	♦ AJ962	♦ KT85	Pass	Pass	X	All Pass
South HCP: 7	♣ KJ2	♣ 976				
Contract: 3 ♦ X South						

Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ AK9876	♠ T542		1 ♠	X	3 ♠
Vul: E-W	♥ Q74	♥ 6	4 ♥	4 ♠	X	All Pass
North HCP: 14+2	♦ A9	♦ T764				
South HCP: 2	♣ J5	♣ Q986				
Contract: 4 ♠ X North						

Board: 20

	North:	South:	W	N	E	S
Dealer: West	♠ T	♠ Q742	1 ♠	X	Pass	2 ♦
Vul: Both	♥ KJ92	♥ A3	Pass	3 ♦	Pass	3NT
North HCP: 15+1	♦ AKT97	♦ J8632	All Pass			
South HCP: 7+1	♣ A53	♣ 87				
Contract: 3NT South						

North hands

Transfers_after_1M_X

Board: 21	♠ A9764	LHO opens the bidding 1 ♠.
Dealer: East	♥ -	Partner bids next.
Vul: E-W	♦ KT73	
HCP: 9+1	♣ QT87	
Board: 22	♠ Q954	Partner bids first.
Dealer: South	♥ KJ83	West (RHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ J3	West (RHO) Doubles 2 ♠ if possible.
HCP: 7	♣ 754	East (LHO) bids 3 ♣ if possible.
Board: 23	♠ KQ962	You bid first.
Dealer: North	♥ 8	East (LHO) Doubles 1 ♠ if possible.
Vul: Both	♦ AQ86	West (RHO) bids 2 ♥ if possible.
HCP: 18+1	♣ AK8	
Board: 24	♠ 72	Partner bids first.
Dealer: South	♥ KQ9873	West (RHO) Doubles 1 ♠ if possible.
Vul: None	♦ QT	East (LHO) bids 2 ♦ if possible.
HCP: 11+2	♣ A72	
Board: 25	♠ QJT43	Partner bids first.
Dealer: South	♥ T2	West (RHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ AT8	East (LHO) bids 2 ♦ if possible.
HCP: 9+1	♣ Q92	

Both hands (Answers Page)

Board: 21

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 12

Contract: 1NT North

North:

♠ A9764

♥ -

♦ KT73

♣ QT87

South:

♠ T

♥ AQ62

♦ J942

♣ AJ32

W N E S

Pass 1NT All Pass

Board: 22

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 13+2

Contract: 3♠ South

North:

♠ Q954

♥ KJ83

♦ J3

♣ 754

South:

♠ AKJT83

♥ Q642

♦ K82

♣ -

W N E S

X 2♠ Pass Pass

X Pass 3♣ 3♠

All Pass

Board: 23

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 3

Contract: 3♠ South

North:

♠ KQ962

♥ 8

♦ AQ86

♣ AK8

South:

♠ T873

♥ 96

♦ KT72

♣ T73

W N E S

2♥ 3♦ Pass 3♠

All Pass

Board: 24

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 12+2

Contract: 4♠ North

North:

♠ 72

♥ KQ9873

♦ QT

♣ A72

South:

♠ AQJ543

♥ J54

♦ J5

♣ KT

W N E S

X XX 2♦ 2♠

Pass 4♠ All Pass

Board: 25

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 13+2

Contract: 2♠ North

North:

♠ QJT43

♥ T2

♦ AT8

♣ Q92

South:

♠ 962

♥ AKQ873

♦ 2

♣ A86

W N E S

X 1♠ 2♦ X

Pass 2♠ All Pass

South hands

Transfers_after_1M_X

Board: 21	♠ T	RHO opens the bidding 1 ♠.
Dealer: East	♥ AQ62	You bid next.
Vul: E-W	♦ J942	
HCP: 12	♣ AJ32	
Board: 22	♠ AKJT83	You bid first.
Dealer: South	♥ Q642	West (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ K82	West (LHO) Doubles 2 ♠ if possible.
HCP: 13+2	♣ -	East (RHO) bids 3 ♣ if possible.
Board: 23	♠ T873	Partner bids first.
Dealer: North	♥ 96	East (RHO) Doubles 1 ♠ if possible.
Vul: Both	♦ KT72	West (LHO) bids 2 ♥ if possible.
HCP: 3	♣ T73	
Board: 24	♠ AQJ543	You bid first.
Dealer: South	♥ J54	West (LHO) Doubles 1 ♠ if possible.
Vul: None	♦ J5	East (RHO) bids 2 ♦ if possible.
HCP: 12+2	♣ KT	
Board: 25	♠ 962	You bid first.
Dealer: South	♥ AKQ873	West (LHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ 2	East (RHO) bids 2 ♦ if possible.
HCP: 13+2	♣ A86	

Both hands (Answers Page)

Board: 21

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 12

Contract: 1NT North

North:

♠ A9764

♥ -

♦ KT73

♣ QT87

South:

♠ T

♥ AQ62

♦ J942

♣ AJ32

W N E S

Pass 1NT All Pass

Board: 22

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 13+2

Contract: 3♠ South

North:

♠ Q954

♥ KJ83

♦ J3

♣ 754

South:

♠ AKJT83

♥ Q642

♦ K82

♣ -

W N E S

1♠

X 2♠ Pass Pass

X Pass 3♣ 3♠

All Pass

Board: 23

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 3

Contract: 3♠ South

North:

♠ KQ962

♥ 8

♦ AQ86

♣ AK8

South:

♠ T873

♥ 96

♦ KT72

♣ T73

W N E S

1♠ X Pass

2♥ 3♦ Pass 3♠

All Pass

Board: 24

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 12+2

Contract: 4♠ North

North:

♠ 72

♥ KQ9873

♦ QT

♣ A72

South:

♠ AQJ543

♥ J54

♦ J5

♣ KT

W N E S

1♠

X XX 2♦ 2♠

Pass 4♠ All Pass

Board: 25

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 13+2

Contract: 2♠ North

North:

♠ QJT43

♥ T2

♦ AT8

♣ Q92

South:

♠ 962

♥ AKQ873

♦ 2

♣ A86

W N E S

1♥

X 1♠ 2♦ X

Pass 2♠ All Pass

North hands

Transfers_after_1M_X

Board: 26	♠ A	RHO opens the bidding 1 ♠.
Dealer: West	♥ AJ62	You bid next.
Vul: Both	♦ T832	East (LHO) bids 2 ♠ if possible.
HCP: 13	♣ KJ75	
Board: 27	♠ AQ	You bid first.
Dealer: North	♥ AT9764	East (LHO) Doubles 1 ♥ if possible.
Vul: None	♦ 92	West (RHO) bids 3NT if possible.
HCP: 13+2	♣ K95	East (LHO) Doubles 4 ♥ if possible.
Board: 28	♠ JT3	Partner bids first.
Dealer: South	♥ J532	West (RHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ Q985	East (LHO) Doubles 2 ♠ if possible.
HCP: 6	♣ Q9	West (RHO) bids 3 ♣ if possible.
Board: 29	♠ J3	You bid first.
Dealer: North	♥ AKQ932	East (LHO) Doubles 1 ♥ if possible.
Vul: Both	♦ K843	
HCP: 13+2	♣ 4	
Board: 30	♠ T5	Partner bids first.
Dealer: South	♥ K8	West (RHO) Doubles 1 ♥ if possible.
Vul: None	♦ AQT63	East (LHO) bids 1 ♠ if possible.
HCP: 10+1	♣ JT65	

Both hands (Answers Page)

Board: 26

	North:	South:	W	N	E	S
Dealer: West	♠ A	♠ K98	1 ♠	X	Pass	2 ♥
Vul: Both	♥ AJ62	♥ QT84	Pass	Pass	2 ♠	X
North HCP: 13	♦ T832	♦ A4	Pass	3 ♥	Pass	3NT
South HCP: 11	♣ KJ75	♣ QT63	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

Board: 27

	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 9653		1 ♥	X	3 ♥
Vul: None	♥ AT9764	♥ J532	3NT	4 ♥	X	All Pass
North HCP: 13+2	♦ 92	♦ T4				
South HCP: 1	♣ K95	♣ 632				
Contract: 4 ♥X North						

Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ JT3	♠ KQ8764				1 ♠
Vul: N-S	♥ J532	♥ AK4	X	2 ♠	X	Pass
North HCP: 6	♦ Q985	♦ 6	3 ♣	Pass	Pass	3 ♠
South HCP: 13+2	♣ Q9	♣ JT5	All Pass			
Contract: 3 ♠ South						

Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ Q952		1 ♥	X	1 ♠
Vul: Both	♥ AKQ932	♥ T5	Pass	2 ♦	Pass	2 ♥
North HCP: 13+2	♦ K843	♦ A75	Pass	3 ♥	All Pass	
South HCP: 7	♣ 4	♣ JT73				
Contract: 3 ♥ North						

Board: 30

	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ J2				1 ♥
Vul: None	♥ K8	♥ AQJT742	X	XX	1 ♠	4 ♥
North HCP: 10+1	♦ AQT63	♦ J75	All Pass			
South HCP: 12+3	♣ JT65	♣ K				
Contract: 4 ♥ South						

South hands

Transfers_after_1M_X

Board: 26	♠ K98	LHO opens the bidding 1 ♠.
Dealer: West	♥ QT84	Partner bids next.
Vul: Both	♦ A4	East (RHO) bids 2 ♠ if possible.
HCP: 11	♣ QT63	
Board: 27	♠ 9653	Partner bids first.
Dealer: North	♥ J532	East (RHO) Doubles 1 ♥ if possible.
Vul: None	♦ T4	West (LHO) bids 3NT if possible.
HCP: 1	♣ 632	East (RHO) Doubles 4 ♥ if possible.
Board: 28	♠ KQ8764	You bid first.
Dealer: South	♥ AK4	West (LHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ 6	East (RHO) Doubles 2 ♠ if possible.
HCP: 13+2	♣ JT5	West (LHO) bids 3 ♣ if possible.
Board: 29	♠ Q952	Partner bids first.
Dealer: North	♥ T5	East (RHO) Doubles 1 ♥ if possible.
Vul: Both	♦ A75	
HCP: 7	♣ JT73	
Board: 30	♠ J2	You bid first.
Dealer: South	♥ AQJT742	West (LHO) Doubles 1 ♥ if possible.
Vul: None	♦ J75	East (RHO) bids 1 ♠ if possible.
HCP: 12+3	♣ K	

Both hands (Answers Page)

Board: 26

	North:	South:	W	N	E	S
Dealer: West	♠ A	♠ K98	1 ♠	X	Pass	2 ♥
Vul: Both	♥ AJ62	♥ QT84	Pass	Pass	2 ♠	X
North HCP: 13	♦ T832	♦ A4	Pass	3 ♥	Pass	3NT
South HCP: 11	♣ KJ75	♣ QT63	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

Board: 27

	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 9653		1 ♥	X	3 ♥
Vul: None	♥ AT9764	♥ J532	3NT	4 ♥	X	All Pass
North HCP: 13+2	♦ 92	♦ T4				
South HCP: 1	♣ K95	♣ 632				
Contract: 4 ♥X North						

Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ JT3	♠ KQ8764				1 ♠
Vul: N-S	♥ J532	♥ AK4	X	2 ♠	X	Pass
North HCP: 6	♦ Q985	♦ 6	3 ♣	Pass	Pass	3 ♠
South HCP: 13+2	♣ Q9	♣ JT5	All Pass			
Contract: 3 ♠ South						

Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ Q952		1 ♥	X	1 ♠
Vul: Both	♥ AKQ932	♥ T5	Pass	2 ♦	Pass	2 ♥
North HCP: 13+2	♦ K843	♦ A75	Pass	3 ♥	All Pass	
South HCP: 7	♣ 4	♣ JT73				
Contract: 3 ♥ North						

Board: 30

	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ J2				1 ♥
Vul: None	♥ K8	♥ AQJT742	X	XX	1 ♠	4 ♥
North HCP: 10+1	♦ AQT63	♦ J75	All Pass			
South HCP: 12+3	♣ JT65	♣ K				
Contract: 4 ♥ South						

North hands

Transfers_after_1M_X

Board: 31 ♠ AK8762 You bid first.

Dealer: North ♥ A76 East (LHO) Doubles 1 ♠ if possible.

Vul: N-S ♦ T5 West (RHO) bids 4 ♦ if possible.

HCP: 14+2 ♣ K6

Board: 32 ♠ K RHO opens the bidding 1 ♠.

Dealer: West ♥ A853 You bid next.

Vul: N-S ♦ AJT95 East (LHO) bids 2 ♠ if possible.

HCP: 13+1 ♣ J43

Board: 33 ♠ T76 LHO opens the bidding 1 ♠.

Dealer: East ♥ AJT43 Partner bids next.

Vul: None ♦ J53 West (RHO) bids 3 ♠ if possible.

HCP: 8+1 ♣ Q8 East (LHO) bids 4 ♠ if possible.

East (LHO) Doubles 5 ♥ if possible.

Board: 34 ♠ AJ53 Partner bids first.

Dealer: South ♥ J7542 West (RHO) Doubles 1 ♥ if possible.

Vul: N-S ♦ 84

HCP: 6+1 ♣ 85

Board: 35 ♠ K9743 You bid first.

Dealer: North ♥ A8 East (LHO) Doubles 1 ♠ if possible.

Vul: E-W ♦ KT

HCP: 14+1 ♣ A932

Both hands (Answers Page)

Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ AK8762	♠ J9543		1 ♠	X	3 ♠
Vul: N-S	♥ A76	♥ 943	4 ♦	4 ♠	All Pass	
North HCP: 14+2	♦ T5	♦ A97				
South HCP: 5+1	♣ K6	♣ 97				
Contract: 4 ♠ North						

Board: 32

	North:	South:	W	N	E	S
Dealer: West	♠ K	♠ T753	1 ♠	X	2 ♠	Pass
Vul: N-S	♥ A853	♥ Q92	Pass	X	Pass	3 ♣
North HCP: 13+1	♦ AJT95	♦ K73	All Pass			
South HCP: 8	♣ J43	♣ K97				
Contract: 3 ♣ South						

Board: 33

	North:	South:	W	N	E	S
Dealer: East	♠ T76	♠ -			1 ♠	X
Vul: None	♥ AJT43	♥ K982	3 ♠	4 ♥	4 ♠	5 ♥
North HCP: 8+1	♦ J53	♦ Q9842	Pass	Pass	X	All Pass
South HCP: 12+1	♣ Q8	♣ AKT9				
Contract: 5 ♥ X South						

Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ AJ53	♠ 8				1 ♥
Vul: N-S	♥ J7542	♥ AQ986	X	2 ♥	Pass	3 ♥
North HCP: 6+1	♦ 84	♦ AK63	Pass	4 ♥	All Pass	
South HCP: 16+1	♣ 85	♣ QJ9				
Contract: 4 ♥ North						

Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ K9743	♠ AJT5		1 ♠	X	3 ♠
Vul: E-W	♥ A8	♥ 92	All Pass			
North HCP: 14+1	♦ KT	♦ 9862				
South HCP: 6	♣ A932	♣ J85				
Contract: 3 ♠ South						

South hands

Transfers_after_1M_X

Board: 31 ♠ J9543 Partner bids first.
 Dealer: North ♥ 943 East (RHO) Doubles 1 ♠ if possible.
 Vul: N-S ♦ A97 West (LHO) bids 4 ♦ if possible.
 HCP: 5+1 ♣ 97

Board: 32 ♠ T753 LHO opens the bidding 1 ♠.
 Dealer: West ♥ Q92 Partner bids next.
 Vul: N-S ♦ K73 East (RHO) bids 2 ♠ if possible.
 HCP: 8 ♣ K97

Board: 33 ♠ - RHO opens the bidding 1 ♠.
 Dealer: East ♥ K982 You bid next.
 Vul: None ♦ Q9842 West (LHO) bids 3 ♠ if possible.
 HCP: 12+1 ♣ AKT9 East (RHO) bids 4 ♠ if possible.
 East (RHO) Doubles 5 ♥ if possible.

Board: 34 ♠ 8 You bid first.
 Dealer: South ♥ AQ986 West (LHO) Doubles 1 ♥ if possible.
 Vul: N-S ♦ AK63
 HCP: 16+1 ♣ QJ9

Board: 35 ♠ AJT5 Partner bids first.
 Dealer: North ♥ 92 East (RHO) Doubles 1 ♠ if possible.
 Vul: E-W ♦ 9862
 HCP: 6 ♣ J85

Both hands (Answers Page)

Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ AK8762	♠ J9543		1 ♠	X	3 ♣
Vul: N-S	♥ A76	♥ 943	4 ♦	4 ♠	All Pass	
North HCP: 14+2	♦ T5	♦ A97				
South HCP: 5+1	♣ K6	♣ 97				
Contract: 4 ♠ North						

Board: 32

	North:	South:	W	N	E	S
Dealer: West	♠ K	♠ T753	1 ♠	X	2 ♠	Pass
Vul: N-S	♥ A853	♥ Q92	Pass	X	Pass	3 ♣
North HCP: 13+1	♦ AJT95	♦ K73	All Pass			
South HCP: 8	♣ J43	♣ K97				
Contract: 3 ♣ South						

Board: 33

	North:	South:	W	N	E	S
Dealer: East	♠ T76	♠ -			1 ♠	X
Vul: None	♥ AJT43	♥ K982	3 ♠	4 ♥	4 ♠	5 ♥
North HCP: 8+1	♦ J53	♦ Q9842	Pass	Pass	X	All Pass
South HCP: 12+1	♣ Q8	♣ AKT9				
Contract: 5 ♥ X South						

Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ AJ53	♠ 8				1 ♥
Vul: N-S	♥ J7542	♥ AQ986	X	2 ♥	Pass	3 ♥
North HCP: 6+1	♦ 84	♦ AK63	Pass	4 ♥	All Pass	
South HCP: 16+1	♣ 85	♣ QJ9				
Contract: 4 ♥ North						

Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ K9743	♠ AJT5		1 ♠	X	3 ♠
Vul: E-W	♥ A8	♥ 92	All Pass			
North HCP: 14+1	♦ KT	♦ 9862				
South HCP: 6	♣ A932	♣ J85				
Contract: 3 ♠ South						

North hands

Transfers_after_1M_X

Board: 36	♠ Q	RHO opens the bidding 1 ♠.
Dealer: West	♥ KT82	You bid next.
Vul: Both	♦ AT95	West (RHO) bids 2 ♠ if possible.
HCP: 16	♣ AKT3	
Board: 37	♠ KT5	You bid first.
Dealer: North	♥ AKQ642	East (LHO) Doubles 1 ♥ if possible.
Vul: N-S	♦ T6	East (LHO) Doubles 2 ♥ if possible.
HCP: 12+2	♣ T7	West (RHO) bids 3 ♦ if possible.
Board: 38	♠ KT64	RHO opens the bidding 1 ♥.
Dealer: West	♥ 6	You bid next.
Vul: N-S	♦ T76	East (LHO) bids 3 ♥ if possible.
HCP: 13+1	♣ AKQJ7	
Board: 39	♠ J7	LHO opens the bidding 1 ♠.
Dealer: East	♥ 7	Partner bids next.
Vul: Both	♦ AQ7543	West (RHO) bids 3 ♠ if possible.
HCP: 8+2	♣ J653	East (LHO) Doubles 6 ♦ if possible.
Board: 40	♠ 852	Partner bids first.
Dealer: South	♥ A7	West (RHO) Doubles 1 ♠ if possible.
Vul: None	♦ Q8764	
HCP: 6+1	♣ 984	

Both hands (Answers Page)

Board: 36

Dealer: West

Vul: Both

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ Q

♥ KT82

♦ AT95

♣ AKT3

South:

♠ K93

♥ J5

♦ K83

♣ QJ654

W N E S

1 ♠ X Pass 2 ♣

2 ♠ 3 ♣ Pass 3NT

All Pass

Board: 37

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 7

Contract: 3♥ North

North:

♠ KT5

♥ AKQ642

♦ T6

♣ T7

South:

♠ 9876

♥ T93

♦ AQ8

♣ J43

W N E S

1♥ X 2♥

Pass Pass X Pass

3♦ 3♥ All Pass

Board: 38

Dealer: West

Vul: N-S

North HCP: 13+1

South HCP: 9+2

Contract: 4♠ South

North:

♠ KT64

♥ 6

♦ T76

♣ AKQJ7

South:

♠ AQJ982

♥ Q93

♦ 98

♣ 43

W N E S

1♥ X 3♥ 4♠

All Pass

Board: 39

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 18+1

Contract: 6♦ X South

North:

♠ J7

♥ 7

♦ AQ7543

♣ J653

South:

♠ T

♥ AQ64

♦ K98

♣ AKQT8

W N E S

1♠ X

3♠ 5♦ Pass 6♦

Pass Pass X All Pass

Board: 40

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 17+2

Contract: 4♠ South

North:

♠ 852

♥ A7

♦ Q8764

♣ 984

South:

♠ AKQ974

♥ K5

♦ JT3

♣ A2

W N E S

1♠

X 2♠ Pass 4♠

All Pass

South hands

Transfers_after_1M_X

Board: 36	♠ K93	LHO opens the bidding 1 ♠.
Dealer: West	♥ J5	Partner bids next.
Vul: Both	♦ K83	West (LHO) bids 2 ♠ if possible.
HCP: 10+1	♣ QJ654	
Board: 37	♠ 9876	Partner bids first.
Dealer: North	♥ T93	East (RHO) Doubles 1 ♥ if possible.
Vul: N-S	♦ AQ8	East (RHO) Doubles 2 ♥ if possible.
HCP: 7	♣ J43	West (LHO) bids 3 ♦ if possible.
Board: 38	♠ AQJ982	LHO opens the bidding 1 ♥.
Dealer: West	♥ Q93	Partner bids next.
Vul: N-S	♦ 98	East (RHO) bids 3 ♥ if possible.
HCP: 9+2	♣ 43	
Board: 39	♠ T	RHO opens the bidding 1 ♠.
Dealer: East	♥ AQ64	You bid next.
Vul: Both	♦ K98	West (LHO) bids 3 ♠ if possible.
HCP: 18+1	♣ AKQT8	East (RHO) Doubles 6 ♦ if possible.
Board: 40	♠ AKQ974	You bid first.
Dealer: South	♥ K5	West (LHO) Doubles 1 ♠ if possible.
Vul: None	♦ JT3	
HCP: 17+2	♣ A2	

Both hands (Answers Page)

Board: 36

Dealer: West

Vul: Both

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ Q

♥ KT82

♦ AT95

♣ AKT3

South:

♠ K93

♥ J5

♦ K83

♣ QJ654

W N E S

1 ♠ X Pass 2 ♣

2 ♠ 3 ♣ Pass 3NT

All Pass

Board: 37

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 7

Contract: 3♥ North

North:

♠ KT5

♥ AKQ642

♦ T6

♣ T7

South:

♠ 9876

♥ T93

♦ AQ8

♣ J43

W N E S

1♥ X 2♥

Pass Pass X Pass

3♦ 3♥ All Pass

Board: 38

Dealer: West

Vul: N-S

North HCP: 13+1

South HCP: 9+2

Contract: 4♠ South

North:

♠ KT64

♥ 6

♦ T76

♣ AKQJ7

South:

♠ AQJ982

♥ Q93

♦ 98

♣ 43

W N E S

1♥ X 3♥ 4♠

All Pass

Board: 39

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 18+1

Contract: 6♦ X South

North:

♠ J7

♥ 7

♦ AQ7543

♣ J653

South:

♠ T

♥ AQ64

♦ K98

♣ AKQT8

W N E S

1♠ X

3♠ 5♦ Pass 6♦

Pass Pass X All Pass

Board: 40

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 17+2

Contract: 4♠ South

North:

♠ 852

♥ A7

♦ Q8764

♣ 984

South:

♠ AKQ974

♥ K5

♦ JT3

♣ A2

W N E S

1♠

X 2♠ Pass 4♠

All Pass

North hands

Transfers_after_1M_X

Board: 41	♠ K65	You bid first.
Dealer: North	♥ A8654	East (LHO) Doubles 1♥ if possible.
Vul: E-W	♦ A84	East (LHO) Doubles 2♥ if possible.
HCP: 13+1	♣ Q6	West (RHO) bids 2♠ if possible.

Board: 42	♠ T642	Partner bids first.
Dealer: South	♥ KJ7	West (RHO) Doubles 1♥ if possible.
Vul: Both	♦ T964	West (RHO) Doubles 2♥ if possible.
HCP: 7	♣ K6	

Board: 43	♠ AJT964	You bid first.
Dealer: North	♥ 84	East (LHO) Doubles 1♠ if possible.
Vul: None	♦ AQ75	West (RHO) bids 3♥ if possible.
HCP: 12+2	♣ J	East (LHO) bids 4♥ if possible.

Board: 44	♠ KJ53	RHO opens the bidding 1♥.
Dealer: West	♥ T	You bid next.
Vul: E-W	♦ AK94	West (RHO) bids 4♥ if possible.
HCP: 14	♣ K954	

Board: 45	♠ QT92	You bid first.
Dealer: North	♥ AK983	East (LHO) Doubles 1♥ if possible.
Vul: None	♦ 62	West (RHO) bids 3♣ if possible.
HCP: 12+1	♣ K6	East (LHO) bids 4♣ if possible.

Both hands (Answers Page)

Board: 41

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 7

Contract: 3♥ South

North:

♠ K65

♥ A8654

♦ A84

♣ Q6

South:

♠ 842

♥ KJ92

♦ 532

♣ K52

W	N	E	S
	1♥	X	2♥
Pass	Pass	X	Pass
2♠	Pass	Pass	3♥
All Pass			

Board: 42

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14+1

Contract: 2♥X North

North:

♠ T642

♥ KJ7

♦ T964

♣ K6

South:

♠ K87

♥ AQ842

♦ K2

♣ Q97

W	N	E	S
			1♥
X	2♥	Pass	Pass
X	All Pass		

Board: 43

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 7+1

Contract: 4♠ North

North:

♠ AJT964

♥ 84

♦ AQ75

♣ J

South:

♠ Q732

♥ Q2

♦ T9

♣ KT973

W	N	E	S
	1♠	X	2♠
3♥	3♠	4♥	Pass
Pass	4♠	All Pass	

Board: 44

Dealer: West

Vul: E-W

North HCP: 14

South HCP: 5+2

Contract: 4♠ North

North:

♠ KJ53

♥ T

♦ AK94

♣ K954

South:

♠ T97642

♥ K92

♦ 75

♣ Q8

W	N	E	S
1♥	X	Pass	3♠
4♥	4♠	All Pass	

Board: 45

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 8

Contract: 4♥ South

North:

♠ QT92

♥ AK983

♦ 62

♣ K6

South:

♠ KJ4

♥ Q642

♦ QT74

♣ T7

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

South hands

Transfers_after_1M_X

Board: 41	♠ 842	Partner bids first.
Dealer: North	♥ KJ92	East (RHO) Doubles 1♥ if possible.
Vul: E-W	♦ 532	East (RHO) Doubles 2♥ if possible.
HCP: 7	♣ K52	West (LHO) bids 2♠ if possible.

Board: 42	♠ K87	You bid first.
Dealer: South	♥ AQ842	West (LHO) Doubles 1♥ if possible.
Vul: Both	♦ K2	West (LHO) Doubles 2♥ if possible.
HCP: 14+1	♣ Q97	

Board: 43	♠ Q732	Partner bids first.
Dealer: North	♥ Q2	East (RHO) Doubles 1♠ if possible.
Vul: None	♦ T9	West (LHO) bids 3♥ if possible.
HCP: 7+1	♣ KT973	East (RHO) bids 4♥ if possible.

Board: 44	♠ T97642	LHO opens the bidding 1♥.
Dealer: West	♥ K92	Partner bids next.
Vul: E-W	♦ 75	West (LHO) bids 4♥ if possible.
HCP: 5+2	♣ Q8	

Board: 45	♠ KJ4	Partner bids first.
Dealer: North	♥ Q642	East (RHO) Doubles 1♥ if possible.
Vul: None	♦ QT74	West (LHO) bids 3♣ if possible.
HCP: 8	♣ T7	East (RHO) bids 4♣ if possible.

Both hands (Answers Page)

Board: 41

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 7

Contract: 3♥ South

North:

♠ K65

♥ A8654

♦ A84

♣ Q6

South:

♠ 842

♥ KJ92

♦ 532

♣ K52

W	N	E	S
	1♥	X	2♥
Pass	Pass	X	Pass
2♠	Pass	Pass	3♥
All Pass			

Board: 42

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14+1

Contract: 2♥X North

North:

♠ T642

♥ KJ7

♦ T964

♣ K6

South:

♠ K87

♥ AQ842

♦ K2

♣ Q97

W	N	E	S
			1♥
X	2♥	Pass	Pass
X	All Pass		

Board: 43

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 7+1

Contract: 4♠ North

North:

♠ AJT964

♥ 84

♦ AQ75

♣ J

South:

♠ Q732

♥ Q2

♦ T9

♣ KT973

W	N	E	S
	1♠	X	2♠
3♥	3♠	4♥	Pass
Pass	4♠	All Pass	

Board: 44

Dealer: West

Vul: E-W

North HCP: 14

South HCP: 5+2

Contract: 4♠ North

North:

♠ KJ53

♥ T

♦ AK94

♣ K954

South:

♠ T97642

♥ K92

♦ 75

♣ Q8

W	N	E	S
1♥	X	Pass	3♠
4♥	4♠	All Pass	

Board: 45

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 8

Contract: 4♥ South

North:

♠ QT92

♥ AK983

♦ 62

♣ K6

South:

♠ KJ4

♥ Q642

♦ QT74

♣ T7

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

North hands

Transfers_after_1M_X

Board: 46 ♠ QT7 Partner bids first.
 Dealer: South ♥ KQT9 West (RHO) Doubles 1♥ if possible.
 Vul: N-S ♦ J432 East (LHO) bids 3♣ if possible.
 HCP: 8 ♣ 94

Board: 47 ♠ 32 You bid first.
 Dealer: North ♥ AKQ63 East (LHO) Doubles 1♥ if possible.
 Vul: E-W ♦ AT4 West (RHO) Doubles 4♥ if possible.
 HCP: 13+1 ♣ T87

Board: 48 ♠ JT7 Partner bids first.
 Dealer: South ♥ J5 West (RHO) Doubles 1♥ if possible.
 Vul: None ♦ JT4 East (LHO) bids 2♣ if possible.
 HCP: 5+1 ♣ QT932

Board: 49 ♠ 8643 LHO opens the bidding 1♠.
 Dealer: East ♥ QT8 Partner bids next.
 Vul: E-W ♦ 984 West (RHO) bids 2♠ if possible.
 HCP: 3 ♣ J54

Board: 50 ♠ A8 LHO opens the bidding 1♥.
 Dealer: East ♥ 9754 Partner bids next.
 Vul: N-S ♦ Q732
 HCP: 10 ♣ A97

Both hands (Answers Page)

Board: 46

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 13+3

Contract: 4♥ South

North:

♠ QT7

♥ KQT9

♦ J432

♣ 94

South:

♠ A4

♥ AJ87542

♦ A7

♣ T8

W	N	E	S
			1♥
X	2♥	3♣	4♥
All Pass			

Board: 47

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 6+2

Contract: 4♥X South

North:

♠ 32

♥ AKQ63

♦ AT4

♣ T87

South:

♠ KT8

♥ JT9872

♦ 953

♣ Q

W	N	E	S
	1♥	X	4♥
X	All Pass		

Board: 48

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 17+2

Contract: 3♥ South

North:

♠ JT7

♥ J5

♦ JT4

♣ QT932

South:

♠ A63

♥ KQT963

♦ A65

♣ A

W	N	E	S
			1♥
X	Pass	2♣	3♥
All Pass			

Board: 49

Dealer: East

Vul: E-W

North HCP: 3

South HCP: 17+1

Contract: 3♣ North

North:

♠ 8643

♥ QT8

♦ 984

♣ J54

South:

♠ K

♥ AK43

♦ 532

♣ AK962

W	N	E	S
		1♠	X
2♠	Pass	Pass	X
Pass	3♣	All Pass	

Board: 50

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 13

Contract: 2♠ South

North:

♠ A8

♥ 9754

♦ Q732

♣ A97

South:

♠ 7543

♥ J

♦ AK64

♣ KQ64

W	N	E	S
		1♥	X
Pass	2♥ ¹	Pass	2♠
All Pass			

1. strength cue bid

South hands

Transfers_after_1M_X

Board: 46 ♠ A4 You bid first.
 Dealer: South ♥ AJ87542 West (LHO) Doubles 1 ♥ if possible.
 Vul: N-S ♦ A7 East (RHO) bids 3 ♣ if possible.
 HCP: 13+3 ♣ T8

Board: 47 ♠ KT8 Partner bids first.
 Dealer: North ♥ JT9872 East (RHO) Doubles 1 ♥ if possible.
 Vul: E-W ♦ 953 West (LHO) Doubles 4 ♥ if possible.
 HCP: 6+2 ♣ Q

Board: 48 ♠ A63 You bid first.
 Dealer: South ♥ KQT963 West (LHO) Doubles 1 ♥ if possible.
 Vul: None ♦ A65 East (RHO) bids 2 ♣ if possible.
 HCP: 17+2 ♣ A

Board: 49 ♠ K RHO opens the bidding 1 ♠.
 Dealer: East ♥ AK43 You bid next.
 Vul: E-W ♦ 532 West (LHO) bids 2 ♠ if possible.
 HCP: 17+1 ♣ AK962

Board: 50 ♠ 7543 RHO opens the bidding 1 ♥.
 Dealer: East ♥ J You bid next.
 Vul: N-S ♦ AK64
 HCP: 13 ♣ KQ64

Both hands (Answers Page)

Board: 46

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 13+3

Contract: 4♥ South

North:

♠ QT7

♥ KQT9

♦ J432

♣ 94

South:

♠ A4

♥ AJ87542

♦ A7

♣ T8

W	N	E	S
			1♥
X	2♥	3♣	4♥
All Pass			

Board: 47

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 6+2

Contract: 4♥X South

North:

♠ 32

♥ AKQ63

♦ AT4

♣ T87

South:

♠ KT8

♥ JT9872

♦ 953

♣ Q

W	N	E	S
	1♥	X	4♥
X	All Pass		

Board: 48

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 17+2

Contract: 3♥ South

North:

♠ JT7

♥ J5

♦ JT4

♣ QT932

South:

♠ A63

♥ KQT963

♦ A65

♣ A

W	N	E	S
			1♥
X	Pass	2♣	3♥
All Pass			

Board: 49

Dealer: East

Vul: E-W

North HCP: 3

South HCP: 17+1

Contract: 3♣ North

North:

♠ 8643

♥ QT8

♦ 984

♣ J54

South:

♠ K

♥ AK43

♦ 532

♣ AK962

W	N	E	S
		1♠	X
2♠	Pass	Pass	X
Pass	3♣	All Pass	

Board: 50

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 13

Contract: 2♠ South

North:

♠ A8

♥ 9754

♦ Q732

♣ A97

South:

♠ 7543

♥ J

♦ AK64

♣ KQ64

W	N	E	S
		1♥	X
Pass	2♥ ¹	Pass	2♠
All Pass			

1. strength cue bid