

North hands

Opps_Multi_2D

Board: 1	♠ A5	RHO is dealer. You bid second.
Dealer: West	♥ AQJT8	West (RHO) opens 2♦ if possible.
Vul: None	♦ AK8	East (LHO) bids 2♥ if possible.
HCP: 21+1	♣ KT8	West (RHO) bids 2♠ if possible.

Board: 2	♠ J752	LHO is dealer.
Dealer: East	♥ KQ8	East (LHO) opens 2♦ if possible.
Vul: E-W	♦ QJ8	
HCP: 9	♣ 873	

Board: 3	♠ KQT732	You are dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: Both	♦ 93	
HCP: 8+2	♣ 87	

Board: 4	♠ AJT987	You are dealer.
Dealer: North	♥ K64	The opponents are silent.
Vul: E-W	♦ T98	
HCP: 10+2	♣ Q	

Board: 5	♠ Q2	LHO is dealer.
Dealer: East	♥ T83	East (LHO) opens 2♦ if possible.
Vul: E-W	♦ K98	West (RHO) bids 2♥ if possible.
HCP: 15+1	♣ AKQJ6	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ A5	♠ 8742	2♦ ¹	X	2♥ ²	Pass
Vul: None	♥ AQJT8	♥ K2	2♠	3♥	All Pass	
North HCP: 21+1	♦ AK8	♦ J952				
South HCP: 4	♣ KT8	♣ 974				
Contract: 3♥ North			1. Multi			
			2. to the partner's longer			

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ J752	♠ AT3			2♦ ¹	3♦
Vul: E-W	♥ KQ8	♥ -			All Pass	
North HCP: 9	♦ QJ8	♦ AK763				
South HCP: 19+2	♣ 873	♣ AKJ95			1. Multi	
Contract: 3♦ South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ KQT732	♠ AJ865		2♦ ¹	Pass	2NT ²
Vul: Both	♥ KT3	♥ Q	Pass	3♠	Pass	4♠
North HCP: 8+2	♦ 93	♦ AQT62		All Pass		
South HCP: 18+2	♣ 87	♣ KQ		1. Multi		
Contract: 4♠ South				2. artificial ask		

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ AJT987	♠ KQ2		2♦ ¹	Pass	2NT ²
Vul: E-W	♥ K64	♥ JT92	Pass	3♦	Pass	4♠
North HCP: 10+2	♦ T98	♦ A72		All Pass		
South HCP: 14	♣ Q	♣ A95		1. Multi		
Contract: 4♠ South				2. artificial ask		

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ Q2	♠ J43			2♦ ¹	Pass
Vul: E-W	♥ T83	♥ Q7542	2♥ ²	3♣	All Pass	
North HCP: 15+1	♦ K98	♦ AJ6		1. Multi		
South HCP: 8+1	♣ AKQJ6	♣ T3		2. to the partner's longer		
Contract: 3♣ North						

South hands**Opps_Multi_2D**

Board: 1	♠ 8742	LHO is dealer.
Dealer: West	♥ K2	West (LHO) opens 2♦ if possible.
Vul: None	♦ J952	East (RHO) bids 2♥ if possible.
HCP: 4	♣ 974	West (LHO) bids 2♠ if possible.

Board: 2	♠ AT3	RHO is dealer. You bid second.
Dealer: East	♥ -	East (RHO) opens 2♦ if possible.
Vul: E-W	♦ AK763	
HCP: 19+2	♣ AKJ95	

Board: 3	♠ AJ865	Partner is dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: Both	♦ AQT62	
HCP: 18+2	♣ KQ	

Board: 4	♠ KQ2	Partner is dealer.
Dealer: North	♥ JT92	The opponents are silent.
Vul: E-W	♦ A72	
HCP: 14	♣ A95	

Board: 5	♠ J43	RHO is dealer. You bid second.
Dealer: East	♥ Q7542	East (RHO) opens 2♦ if possible.
Vul: E-W	♦ AJ6	West (LHO) bids 2♥ if possible.
HCP: 8+1	♣ T3	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ A5	♠ 8742	2♦ ¹	X	2♥ ²	Pass
Vul: None	♥ AQJT8	♥ K2	2♠	3♥	All Pass	
North HCP: 21+1	♦ AK8	♦ J952				
South HCP: 4	♣ KT8	♣ 974				
Contract: 3♥ North			1. Multi			
			2. to the partner's longer			

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ J752	♠ AT3			2♦ ¹	3♦
Vul: E-W	♥ KQ8	♥ -	All Pass			
North HCP: 9	♦ QJ8	♦ AK763				
South HCP: 19+2	♣ 873	♣ AKJ95	1. Multi			
Contract: 3♦ South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ KQT732	♠ AJ865		2♦ ¹	Pass	2NT ²
Vul: Both	♥ KT3	♥ Q	Pass	3♠	Pass	4♠
North HCP: 8+2	♦ 93	♦ AQT62	All Pass			
South HCP: 18+2	♣ 87	♣ KQ	1. Multi			
Contract: 4♠ South			2. artificial ask			

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ AJT987	♠ KQ2		2♦ ¹	Pass	2NT ²
Vul: E-W	♥ K64	♥ JT92	Pass	3♦	Pass	4♠
North HCP: 10+2	♦ T98	♦ A72	All Pass			
South HCP: 14	♣ Q	♣ A95	1. Multi			
Contract: 4♠ South			2. artificial ask			

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ Q2	♠ J43			2♦ ¹	Pass
Vul: E-W	♥ T83	♥ Q7542	2♥ ²	3♣	All Pass	
North HCP: 15+1	♦ K98	♦ AJ6				
South HCP: 8+1	♣ AKQJ6	♣ T3	1. Multi			
Contract: 3♣ North			2. to the partner's longer			

Board: 6 ♠ KQT642 You are dealer.

Dealer: North ♥ Q5 The opponents are silent.

Vul: Both ♦ 87

HCP: 10+2 ♣ QJ5

Board: 7 ♠ T2 RHO is dealer. You bid second.

Dealer: West ♥ AQ73 West (RHO) opens 2♦ if possible.

Vul: None ♦ AJT4

HCP: 15 ♣ A62

Board: 8 ♠ KQ9 LHO is dealer.

Dealer: East ♥ T43 East (LHO) opens 2♦ if possible.

Vul: E-W ♦ Q98

HCP: 10 ♣ QJ85

Board: 9 ♠ - LHO is dealer.

Dealer: East ♥ Q732 East (LHO) opens 2♦ if possible.

Vul: None ♦ AKJ752 West (RHO) bids 2♥ if possible.

HCP: 10+2 ♣ T52 East (LHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ KQT642	♠ J873		2♦ ¹	Pass	2NT ²
Vul: Both	♥ Q5	♥ A42	Pass	3♦	Pass	4♠
North HCP: 10+2	♦ 87	♦ AQJ	All Pass			
South HCP: 16	♣ QJ5	♣ AT7				
Contract: 4♠ South			1. Multi			
			2. artificial ask			

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ T2	♠ 97	2♦ ¹	2NT	All Pass	
Vul: None	♥ AQ73	♥ K962				
North HCP: 15	♦ AJT4	♦ KQ862	1. Multi			
South HCP: 8+1	♣ A62	♣ 85				
Contract: 2NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ KQ9	♠ 76			2♦ ¹	3♦
Vul: E-W	♥ T43	♥ A	All Pass			
North HCP: 10	♦ Q98	♦ AK765				
South HCP: 14+2	♣ QJ85	♣ K9632	1. Multi			
Contract: 3♦ South						

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ A864			2♦ ¹	Pass
Vul: None	♥ Q732	♥ K4	2♥ ²	Pass	2♠	Pass
North HCP: 10+2	♦ AKJ752	♦ 863	Pass	3♦	Pass	3♠ ³
South HCP: 14	♣ T52	♣ AK86	Pass	4NT	Pass	5♥ ⁴
Contract: 6♦ North			Pass	6♦	All Pass	

- 1. Multi
- 2. to the partner's longer
- 3. limit raise or better in !D
- 4. A=2/5 or 5/5, Q(D)=0

South hands

Opps_Multi_2D

Board: 6 ♠ J873

Partner is dealer.

Dealer: North ♥ A42

The opponents are silent.

Vul: Both ♦ AQJ

HCP: 16 ♣ AT7

Board: 7 ♠ 97

LHO is dealer.

Dealer: West ♥ K962

West (LHO) opens 2♦ if possible.

Vul: None ♦ KQ862

HCP: 8+1 ♣ 85

Board: 8 ♠ 76

RHO is dealer. You bid second.

Dealer: East ♥ A

East (RHO) opens 2♦ if possible.

Vul: E-W ♦ AK765

HCP: 14+2 ♣ K9632

Board: 9 ♠ A864

RHO is dealer. You bid second.

Dealer: East ♥ K4

East (RHO) opens 2♦ if possible.

Vul: None ♦ 863

West (LHO) bids 2♥ if possible.

HCP: 14 ♣ AK86

East (RHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ KQT642	♠ J873		2♦ ¹	Pass	2NT ²
Vul: Both	♥ Q5	♥ A42	Pass	3♦	Pass	4♠
North HCP: 10+2	♦ 87	♦ AQJ	All Pass			
South HCP: 16	♣ QJ5	♣ AT7				
Contract: 4♠ South			1. Multi			
			2. artificial ask			

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ T2	♠ 97	2♦ ¹	2NT	All Pass	
Vul: None	♥ AQ73	♥ K962				
North HCP: 15	♦ AJT4	♦ KQ862	1. Multi			
South HCP: 8+1	♣ A62	♣ 85				
Contract: 2NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ KQ9	♠ 76			2♦ ¹	3♦
Vul: E-W	♥ T43	♥ A	All Pass			
North HCP: 10	♦ Q98	♦ AK765				
South HCP: 14+2	♣ QJ85	♣ K9632	1. Multi			
Contract: 3♦ South						

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ A864			2♦ ¹	Pass
Vul: None	♥ Q732	♥ K4	2♥ ²	Pass	2♠	Pass
North HCP: 10+2	♦ AKJ752	♦ 863	Pass	3♦	Pass	3♠ ³
South HCP: 14	♣ T52	♣ AK86	Pass	4NT	Pass	5♥ ⁴
Contract: 6♦ North			Pass	6♦	All Pass	

- 1. Multi
- 2. to the partner's longer
- 3. limit raise or better in !D
- 4. A=2/5 or 5/5, Q(D)=0

Board: 10 ♠ K64 You are dealer.

Dealer: North ♥ AQJ943 The opponents are silent.

Vul: E-W ♦ 52

HCP: 10+2 ♣ 43

Board: 11 ♠ KQJT86 You are dealer.

Dealer: North ♥ 832 The opponents are silent.

Vul: Both ♦ T

HCP: 7+2 ♣ J97

Board: 12 ♠ 653 RHO is dealer. You bid second.

Dealer: West ♥ 83 West (RHO) opens 2♦ if possible.

Vul: N-S ♦ KT53 East (LHO) bids 2♥ if possible.

HCP: 7 ♣ KJ84

Board: 13 ♠ QJ RHO is dealer. You bid second.

Dealer: West ♥ A98 West (RHO) opens 2♦ if possible.

Vul: E-W ♦ KQ752

HCP: 17+1 ♣ AJ5

Board: 14 ♠ 974 LHO is dealer.

Dealer: East ♥ Q96 East (LHO) opens 2♦ if possible.

Vul: None ♦ A62

HCP: 8 ♣ QT73

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ K64	♠ AT972		2♦ ¹	Pass	2♥ ²
Vul: E-W	♥ AQJ943	♥ -	All Pass			
North HCP: 10+2	♦ 52	♦ KT76			1. Multi	
South HCP: 9+1	♣ 43	♣ Q962			2. to the partner's longer	
Contract: 2♥ South						

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ KQJT86	♠ 975		2♦ ¹	Pass	2♥ ²
Vul: Both	♥ 832	♥ 95	Pass	2♠	All Pass	
North HCP: 7+2	♦ T	♦ KQ86			1. Multi	
South HCP: 12	♣ J97	♣ AKT2			2. to the partner's longer	
Contract: 2♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ 653	♠ AKQ84	2♦ ¹	Pass	2♥ ²	2♠
Vul: N-S	♥ 83	♥ AT94	All Pass			
North HCP: 7	♦ KT53	♦ Q4			1. Multi	
South HCP: 17+1	♣ KJ84	♣ Q7			2. to the partner's longer	
Contract: 2♠ South						

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ QJ	♠ KT75	2♦ ¹	3♦	All Pass	
Vul: E-W	♥ A98	♥ T2			1. Multi	
North HCP: 17+1	♦ KQ752	♦ 64				
South HCP: 5+1	♣ AJ5	♣ QT873				
Contract: 3♦ North						

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ 974	♠ A82			2♦ ¹	2NT
Vul: None	♥ Q96	♥ AK83	All Pass			
North HCP: 8	♦ A62	♦ KQJ4			1. Multi	
South HCP: 18	♣ QT73	♣ J2				
Contract: 2NT South						

South hands

Opps_Multi_2D

Board: 10 ♠ AT972 Partner is dealer.

Dealer: North ♥ - The opponents are silent.

Vul: E-W ♦ KT76

HCP: 9+1 ♣ Q962

Board: 11 ♠ 975 Partner is dealer.

Dealer: North ♥ 95 The opponents are silent.

Vul: Both ♦ KQ86

HCP: 12 ♣ AKT2

Board: 12 ♠ AKQ84 LHO is dealer.

Dealer: West ♥ AT94 West (LHO) opens 2♦ if possible.

Vul: N-S ♦ Q4 East (RHO) bids 2♥ if possible.

HCP: 17+1 ♣ Q7

Board: 13 ♠ KT75 LHO is dealer.

Dealer: West ♥ T2 West (LHO) opens 2♦ if possible.

Vul: E-W ♦ 64

HCP: 5+1 ♣ QT873

Board: 14 ♠ A82 RHO is dealer. You bid second.

Dealer: East ♥ AK83 East (RHO) opens 2♦ if possible.

Vul: None ♦ KQJ4

HCP: 18 ♣ J2

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ K64	♠ AT972		2♦ ¹	Pass	2♥ ²
Vul: E-W	♥ AQJ943	♥ -	All Pass			
North HCP: 10+2	♦ 52	♦ KT76			1. Multi	
South HCP: 9+1	♣ 43	♣ Q962			2. to the partner's longer	
Contract: 2♥ South						

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ KQJT86	♠ 975		2♦ ¹	Pass	2♥ ²
Vul: Both	♥ 832	♥ 95	Pass	2♠	All Pass	
North HCP: 7+2	♦ T	♦ KQ86			1. Multi	
South HCP: 12	♣ J97	♣ AKT2			2. to the partner's longer	
Contract: 2♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ 653	♠ AKQ84	2♦ ¹	Pass	2♥ ²	2♠
Vul: N-S	♥ 83	♥ AT94	All Pass			
North HCP: 7	♦ KT53	♦ Q4			1. Multi	
South HCP: 17+1	♣ KJ84	♣ Q7			2. to the partner's longer	
Contract: 2♠ South						

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ QJ	♠ KT75	2♦ ¹	3♦	All Pass	
Vul: E-W	♥ A98	♥ T2			1. Multi	
North HCP: 17+1	♦ KQ752	♦ 64				
South HCP: 5+1	♣ AJ5	♣ QT873				
Contract: 3♦ North						

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ 974	♠ A82			2♦ ¹	2NT
Vul: None	♥ Q96	♥ AK83	All Pass			
North HCP: 8	♦ A62	♦ KQJ4			1. Multi	
South HCP: 18	♣ QT73	♣ J2				
Contract: 2NT South						

Board: 15 ♠ KQJ872 You are dealer.

Dealer: North ♥ 6 The opponents are silent.

Vul: E-W ♦ 8642

HCP: 6+2 ♣ 95

Board: 16 ♠ K2 LHO is dealer.

Dealer: East ♥ 86 East (LHO) opens 2♦ if possible.

Vul: Both ♦ T64

HCP: 5+2 ♣ Q76543

Board: 17 ♠ J42 RHO is dealer. You bid second.

Dealer: West ♥ Q West (RHO) opens 2♦ if possible.

Vul: N-S ♦ KQ62

HCP: 15+1 ♣ AQJ43

Board: 18 ♠ T6 LHO is dealer.

Dealer: East ♥ 863 East (LHO) opens 2♦ if possible.

Vul: E-W ♦ 965

HCP: 0+1 ♣ 87432

Board: 19 ♠ AQT762 You are dealer.

Dealer: North ♥ 654 The opponents are silent.

Vul: Both ♦ 5

HCP: 8+2 ♣ Q64

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ KQJ872	♠ T		2♦ ¹	Pass	2NT ²
Vul: E-W	♥ 6	♥ K98	Pass	3♠	All Pass	
North HCP: 6+2	♦ 8642	♦ KQJT				
South HCP: 14+1	♣ 95	♣ AJ874	1. Multi			
Contract: 3♠ North			2. artificial ask			

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ K2	♠ J963		2♦ ¹	2NT	
Vul: Both	♥ 86	♥ 743	Pass	3♠ ²	Pass	4♣ ³
North HCP: 5+2	♦ T64	♦ AKQ3	All Pass			
South HCP: 17	♣ Q76543	♣ AK	1. Multi			
Contract: 4♣ South			2. Minor Suit Transfers after 2NT			
			3. automat			

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ J42	♠ -	2♦ ¹	3♣	All Pass	
Vul: N-S	♥ Q	♥ JT7643				
North HCP: 15+1	♦ KQ62	♦ JT97	1. Multi			
South HCP: 5+2	♣ AQJ43	♣ K62				
Contract: 3♣ North						

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ T6	♠ AKQ53		2♦ ¹	2♠	
Vul: E-W	♥ 863	♥ J	All Pass			
North HCP: 0+1	♦ 965	♦ KQJ74				
South HCP: 19+2	♣ 87432	♣ K5	1. Multi			
Contract: 2♠ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AQT762	♠ K43		2♦ ¹	Pass	2♥ ²
Vul: Both	♥ 654	♥ K2	Pass	2♠	Pass	3♠
North HCP: 8+2	♦ 5	♦ 874	Pass	4♠	All Pass	
South HCP: 13+1	♣ Q64	♣ AKT93	1. Multi			
Contract: 4♠ North			2. to the partner's longer			

South hands

Opps_Multi_2D

Board: 15 ♠ T Partner is dealer.

Dealer: North ♥ K98 The opponents are silent.

Vul: E-W ♦ KQJT

HCP: 14+1 ♣ AJ874

Board: 16 ♠ J963 RHO is dealer. You bid second.

Dealer: East ♥ 743 East (RHO) opens 2♦ if possible.

Vul: Both ♦ AKQ3

HCP: 17 ♣ AK

Board: 17 ♠ - LHO is dealer.

Dealer: West ♥ JT7643 West (LHO) opens 2♦ if possible.

Vul: N-S ♦ JT97

HCP: 5+2 ♣ K62

Board: 18 ♠ AKQ53 RHO is dealer. You bid second.

Dealer: East ♥ J East (RHO) opens 2♦ if possible.

Vul: E-W ♦ KQJ74

HCP: 19+2 ♣ K5

Board: 19 ♠ K43 Partner is dealer.

Dealer: North ♥ K2 The opponents are silent.

Vul: Both ♦ 874

HCP: 13+1 ♣ AKT93

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ KQJ872	♠ T		2♦ ¹	Pass	2NT ²
Vul: E-W	♥ 6	♥ K98	Pass	3♠	All Pass	
North HCP: 6+2	♦ 8642	♦ KQJT				
South HCP: 14+1	♣ 95	♣ AJ874	1. Multi			
Contract: 3♠ North			2. artificial ask			

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ K2	♠ J963		2♦ ¹	2NT	
Vul: Both	♥ 86	♥ 743	Pass	3♠ ²	Pass	4♣ ³
North HCP: 5+2	♦ T64	♦ AKQ3	All Pass			
South HCP: 17	♣ Q76543	♣ AK	1. Multi			
Contract: 4♣ South			2. Minor Suit Transfers after 2NT			
			3. automat			

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ J42	♠ -	2♦ ¹	3♣	All Pass	
Vul: N-S	♥ Q	♥ JT7643				
North HCP: 15+1	♦ KQ62	♦ JT97	1. Multi			
South HCP: 5+2	♣ AQJ43	♣ K62				
Contract: 3♣ North						

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ T6	♠ AKQ53		2♦ ¹	2♠	
Vul: E-W	♥ 863	♥ J	All Pass			
North HCP: 0+1	♦ 965	♦ KQJ74				
South HCP: 19+2	♣ 87432	♣ K5	1. Multi			
Contract: 2♠ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AQT762	♠ K43		2♦ ¹	Pass	2♥ ²
Vul: Both	♥ 654	♥ K2	Pass	2♠	Pass	3♠
North HCP: 8+2	♦ 5	♦ 874	Pass	4♠	All Pass	
South HCP: 13+1	♣ Q64	♣ AKT93	1. Multi			
Contract: 4♠ North			2. to the partner's longer			

Board: 20 ♠ AKT962 You are dealer.

Dealer: North ♥ K8 The opponents are silent.

Vul: N-S ♦ 53

HCP: 10+2 ♣ 742

Board: 21 ♠ K963 RHO is dealer. You bid second.

Dealer: West ♥ J9 West (RHO) opens 2♦ if possible.

Vul: Both ♦ AJ962 East (LHO) bids 2♥ if possible.

HCP: 10+1 ♣ J6

Board: 22 ♠ A875 RHO is dealer. You bid second.

Dealer: West ♥ QT4 West (RHO) opens 2♦ if possible.

Vul: N-S ♦ KT7 East (LHO) bids 2♥ if possible.

HCP: 12 ♣ K43

Board: 23 ♠ AKQT98 Partner is dealer.

Dealer: South ♥ 6 The opponents are silent.

Vul: None ♦ J976

HCP: 14+2 ♣ A4

Board: 24 ♠ T75 RHO is dealer. You bid second.

Dealer: West ♥ 764 West (RHO) opens 2♦ if possible.

Vul: N-S ♦ A8732 East (LHO) bids 2♥ if possible.

HCP: 8+1 ♣ A4

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ AKT962	♠ 4		2♦ ¹	Pass	2NT ²
Vul: N-S	♥ K8	♥ QJ2	Pass	3♦	Pass	3♠
North HCP: 10+2	♦ 53	♦ AKJ76	Pass	3NT	All Pass	
South HCP: 14+1	♣ 742	♣ QJ93				
Contract: 3NT North			1. Multi			
			2. artificial ask			

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ K963	♠ 8	2♦ ¹	Pass	2♥ ²	3♣
Vul: Both	♥ J9	♥ 72	Pass	3♦	Pass	4♦
North HCP: 10+1	♦ AJ962	♦ KT543	All Pass			
South HCP: 12+2	♣ J6	♣ AKQT8				
Contract: 4♦ South			1. Multi			
			2. to the partner's longer			

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ A875	♠ J2	2♦ ¹	X	2♥ ²	4♣
Vul: N-S	♥ QT4	♥ A9	Pass	5♣	All Pass	
North HCP: 12	♦ KT7	♦ Q543				
South HCP: 12+1	♣ K43	♣ AJ652	1. Multi			
Contract: 5♣ North			2. to the partner's longer			

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ AKQT98	♠ J3			2♦ ¹	
Vul: None	♥ 6	♥ AJT983	Pass	2NT ²	Pass	3♣
North HCP: 14+2	♦ J976	♦ Q3	Pass	3♣	All Pass	
South HCP: 10+2	♣ A4	♣ QT7				
Contract: 3♠ North			1. Multi			
			2. artificial ask			

Board: 24	North:	South:	W	N	E	S
Dealer: West	♠ T75	♠ A86	2♦ ¹	Pass	2♥ ²	2NT
Vul: N-S	♥ 764	♥ KQ2	All Pass			
North HCP: 8+1	♦ A8732	♦ KJT6				
South HCP: 16	♣ A4	♣ QJ2	1. Multi			
Contract: 2NT South			2. to the partner's longer			

South hands**Opps_Multi_2D**

Board: 20	♠ 4	Partner is dealer.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: N-S	♦ AKJ76	
HCP: 14+1	♣ QJ93	

Board: 21	♠ 8	LHO is dealer.
Dealer: West	♥ 72	West (LHO) opens 2♦ if possible.
Vul: Both	♦ KT543	East (RHO) bids 2♥ if possible.
HCP: 12+2	♣ AKQT8	

Board: 22	♠ J2	LHO is dealer.
Dealer: West	♥ A9	West (LHO) opens 2♦ if possible.
Vul: N-S	♦ Q543	East (RHO) bids 2♥ if possible.
HCP: 12+1	♣ AJ652	

Board: 23	♠ J3	You are dealer.
Dealer: South	♥ AJT983	The opponents are silent.
Vul: None	♦ Q3	
HCP: 10+2	♣ QT7	

Board: 24	♠ A86	LHO is dealer.
Dealer: West	♥ KQ2	West (LHO) opens 2♦ if possible.
Vul: N-S	♦ KJT6	East (RHO) bids 2♥ if possible.
HCP: 16	♣ QJ2	

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ AKT962	♠ 4		2♦ ¹	Pass	2NT ²
Vul: N-S	♥ K8	♥ QJ2	Pass	3♦	Pass	3♠
North HCP: 10+2	♦ 53	♦ AKJ76	Pass	3NT	All Pass	
South HCP: 14+1	♣ 742	♣ QJ93				
Contract: 3NT North			1. Multi			
			2. artificial ask			

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ K963	♠ 8	2♦ ¹	Pass	2♥ ²	3♣
Vul: Both	♥ J9	♥ 72	Pass	3♦	Pass	4♦
North HCP: 10+1	♦ AJ962	♦ KT543	All Pass			
South HCP: 12+2	♣ J6	♣ AKQT8				
Contract: 4♦ South			1. Multi			
			2. to the partner's longer			

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ A875	♠ J2	2♦ ¹	X	2♥ ²	4♣
Vul: N-S	♥ QT4	♥ A9	Pass	5♣	All Pass	
North HCP: 12	♦ KT7	♦ Q543				
South HCP: 12+1	♣ K43	♣ AJ652	1. Multi			
Contract: 5♣ North			2. to the partner's longer			

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ AKQT98	♠ J3			2♦ ¹	
Vul: None	♥ 6	♥ AJT983	Pass	2NT ²	Pass	3♣
North HCP: 14+2	♦ J976	♦ Q3	Pass	3♣	All Pass	
South HCP: 10+2	♣ A4	♣ QT7				
Contract: 3♠ North			1. Multi			
			2. artificial ask			

Board: 24	North:	South:	W	N	E	S
Dealer: West	♠ T75	♠ A86	2♦ ¹	Pass	2♥ ²	2NT
Vul: N-S	♥ 764	♥ KQ2	All Pass			
North HCP: 8+1	♦ A8732	♦ KJT6				
South HCP: 16	♣ A4	♣ QJ2	1. Multi			
Contract: 2NT South			2. to the partner's longer			

North hands

Opps_Multi_2D

Board: 25	♠ KT97	LHO is dealer.
Dealer: East	♥ AQ42	East (LHO) opens 2♦ if possible.
Vul: E-W	♦ AKJ7	West (RHO) bids 4♦ if possible.
HCP: 17	♣ 2	East (LHO) bids 4♠ if possible.

Board: 26	♠ Q2	LHO is dealer.
Dealer: East	♥ 942	East (LHO) opens 2♦ if possible.
Vul: None	♦ K965	
HCP: 5	♣ T976	

Board: 27	♠ 984	RHO is dealer. You bid second.
Dealer: West	♥ AQ954	West (RHO) opens 2♦ if possible.
Vul: E-W	♦ 86	East (LHO) bids 2♥ if possible.
HCP: 11+1	♣ KQ7	West (RHO) bids 2♠ if possible.

Board: 28	♠ KT92	RHO is dealer. You bid second.
Dealer: West	♥ -	West (RHO) opens 2♦ if possible.
Vul: Both	♦ AK983	
HCP: 16+1	♣ KQJ7	

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: East	♠ KT97	♠ -			2♦ ¹	Pass
Vul: E-W	♥ AQ42	♥ JT	4♦ ²	Pass	4♠	Pass
North HCP: 17	♦ AKJ7	♦ T9642	Pass	X	Pass	4NT ³
South HCP: 4+3	♣ 2	♣ QJ9865	Pass	5♦	All Pass	
Contract: 5♦ North			1. Multi			
			2. artificial			
			3. Unusual 4NT			

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ Q2	♠ 76			2♦ ¹	2NT
Vul: None	♥ 942	♥ QJ83	All Pass			
North HCP: 5	♦ K965	♦ AQ3				
South HCP: 16	♣ T976	♣ AK54	1. Multi			
Contract: 2NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ 984	♠ A2	2♦ ¹	Pass	2♥ ²	X
Vul: E-W	♥ AQ954	♥ K72	2♠	4♥	Pass	4NT
North HCP: 11+1	♦ 86	♦ AKQ54	Pass	5♦ ³	Pass	5♠
South HCP: 20+1	♣ KQ7	♣ A86	Pass	6♣ ⁴	Pass	7♥
Contract: 7♥ South			All Pass			
			1. Multi			
			2. to the partner's longer			
			3. A=1/5 or 4/5			
			4. !H queen and !C king			

Board: 28	North:	South:	W	N	E	S
Dealer: West	♠ KT92	♠ AQ4	2♦ ¹	3♦	Pass	3NT
Vul: Both	♥ -	♥ K9852	All Pass			
North HCP: 16+1	♦ AK983	♦ 54				
South HCP: 13+1	♣ KQJ7	♣ A86	1. Multi			
Contract: 3NT South						

South hands

Opps_Multi_2D

Board: 25	♠ -	RHO is dealer. You bid second.
Dealer: East	♥ JT	East (RHO) opens 2♦ if possible.
Vul: E-W	♦ T9642	West (LHO) bids 4♦ if possible.
HCP: 4+3	♣ QJ9865	East (RHO) bids 4♠ if possible.

Board: 26	♠ 76	RHO is dealer. You bid second.
Dealer: East	♥ QJ83	East (RHO) opens 2♦ if possible.
Vul: None	♦ AQ3	
HCP: 16	♣ AK54	

Board: 27	♠ A2	LHO is dealer.
Dealer: West	♥ K72	West (LHO) opens 2♦ if possible.
Vul: E-W	♦ AKQ54	East (RHO) bids 2♥ if possible.
HCP: 20+1	♣ A86	West (LHO) bids 2♠ if possible.

Board: 28	♠ AQ4	LHO is dealer.
Dealer: West	♥ K9852	West (LHO) opens 2♦ if possible.
Vul: Both	♦ 54	
HCP: 13+1	♣ A86	

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: East	♠ KT97	♠ -			2♦ ¹	Pass
Vul: E-W	♥ AQ42	♥ JT	4♦ ²	Pass	4♠	Pass
North HCP: 17	♦ AKJ7	♦ T9642	Pass	X	Pass	4NT ³
South HCP: 4+3	♣ 2	♣ QJ9865	Pass	5♦	All Pass	
Contract: 5♦ North			1. Multi			
			2. artificial			
			3. Unusual 4NT			

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ Q2	♠ 76			2♦ ¹	2NT
Vul: None	♥ 942	♥ QJ83	All Pass			
North HCP: 5	♦ K965	♦ AQ3				
South HCP: 16	♣ T976	♣ AK54	1. Multi			
Contract: 2NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ 984	♠ A2	2♦ ¹	Pass	2♥ ²	X
Vul: E-W	♥ AQ954	♥ K72	2♠	4♥	Pass	4NT
North HCP: 11+1	♦ 86	♦ AKQ54	Pass	5♦ ³	Pass	5♠
South HCP: 20+1	♣ KQ7	♣ A86	Pass	6♣ ⁴	Pass	7♥
Contract: 7♥ South			All Pass			
			1. Multi			
			2. to the partner's longer			
			3. A=1/5 or 4/5			
			4. !H queen and !C king			

Board: 28	North:	South:	W	N	E	S
Dealer: West	♠ KT92	♠ AQ4	2♦ ¹	3♦	Pass	3NT
Vul: Both	♥ -	♥ K9852	All Pass			
North HCP: 16+1	♦ AK983	♦ 54				
South HCP: 13+1	♣ KQJ7	♣ A86	1. Multi			
Contract: 3NT South						

Board: 29	♠ 8	RHO is dealer. You bid second.
Dealer: West	♥ K2	West (RHO) opens 2♦ if possible.
Vul: N-S	♦ KJ95	
HCP: 14+2	♣ AQJ864	

Board: 30	♠ J54	Partner is dealer.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: N-S	♦ Q54	
HCP: 14	♣ KQJ3	

Board: 31	♠ K963	Partner is dealer.
Dealer: South	♥ J5	West (RHO) Doubles 2♦ if possible.
Vul: Both	♦ AKT6	
HCP: 12	♣ JT2	

Board: 32	♠ 7	RHO is dealer. You bid second.
Dealer: West	♥ AQJ9	West (RHO) opens 2♦ if possible.
Vul: None	♦ AQ85	East (LHO) bids 2♥ if possible.
HCP: 16	♣ QJ86	West (RHO) bids 2♠ if possible.

Board: 33	♠ 85	LHO is dealer.
Dealer: East	♥ AK94	East (LHO) opens 2♦ if possible.
Vul: None	♦ J654	West (RHO) bids 2♥ if possible.
HCP: 10	♣ Q62	

Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ KJ9	2♦ ¹	3♣	Pass	4NT
Vul: N-S	♥ K2	♥ AQ85	Pass	5♦ ²	Pass	6♣
North HCP: 14+2	♦ KJ95	♦ A82	All Pass			
South HCP: 17	♣ AQJ864	♣ K72				
Contract: 6♣ South			1. Multi			
			2. A=1/5 or 4/5			

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ J54	♠ AKQT82				2♦ ¹
Vul: N-S	♥ AJ7	♥ 96	Pass	3♦ ²	Pass	4♠
North HCP: 14	♦ Q54	♦ T6	All Pass			
South HCP: 9+2	♣ KQJ3	♣ T98				
Contract: 4♠ South			1. Multi			
			2. artificial			

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ K963	♠ J8				2♦ ¹
Vul: Both	♥ J5	♥ AQT742	X	2♥ ²	All Pass	
North HCP: 12	♦ AKT6	♦ 92				
South HCP: 7+2	♣ JT2	♣ 987				
Contract: 2♥ North			1. Multi			
			2. to the partner's longer			

Board: 32	North:	South:	W	N	E	S
Dealer: West	♠ 7	♠ A986	2♦ ¹	Pass	2♥ ²	Pass
Vul: None	♥ AQJ9	♥ 87652	2♠	X	Pass	3♥
North HCP: 16	♦ AQ85	♦ KJT	All Pass			
South HCP: 8+1	♣ QJ86	♣ 7				
Contract: 3♥ South			1. Multi			
			2. to the partner's longer			

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ 85	♠ K76			2♦ ¹	X
Vul: None	♥ AK94	♥ Q83	2♥ ²	2NT	Pass	3NT
North HCP: 10	♦ J654	♦ AQ	All Pass			
South HCP: 18+1	♣ Q62	♣ AKT53				
Contract: 3NT South			1. Multi			
			2. to the partner's longer			

South hands

Opps_Multi_2D

Board: 29 ♠ KJ9 LHO is dealer.

Dealer: West ♥ AQ85 West (LHO) opens 2♦ if possible.

Vul: N-S ♦ A82

HCP: 17 ♣ K72

Board: 30 ♠ AKQT82 You are dealer.

Dealer: South ♥ 96 The opponents are silent.

Vul: N-S ♦ T6

HCP: 9+2 ♣ T98

Board: 31 ♠ J8 You are dealer.

Dealer: South ♥ AQT742 West (LHO) Doubles 2♦ if possible.

Vul: Both ♦ 92

HCP: 7+2 ♣ 987

Board: 32 ♠ A986 LHO is dealer.

Dealer: West ♥ 87652 West (LHO) opens 2♦ if possible.

Vul: None ♦ KJT East (RHO) bids 2♥ if possible.

HCP: 8+1 ♣ 7 West (LHO) bids 2♠ if possible.

Board: 33 ♠ K76 RHO is dealer. You bid second.

Dealer: East ♥ Q83 East (RHO) opens 2♦ if possible.

Vul: None ♦ AQ West (LHO) bids 2♥ if possible.

HCP: 18+1 ♣ AKT53

Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ KJ9	2♦ ¹	3♣	Pass	4NT
Vul: N-S	♥ K2	♥ AQ85	Pass	5♦ ²	Pass	6♣
North HCP: 14+2	♦ KJ95	♦ A82	All Pass			
South HCP: 17	♣ AQJ864	♣ K72				
Contract: 6♣ South			1. Multi			
			2. A=1/5 or 4/5			

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ J54	♠ AKQT82				2♦ ¹
Vul: N-S	♥ AJ7	♥ 96	Pass	3♦ ²	Pass	4♠
North HCP: 14	♦ Q54	♦ T6	All Pass			
South HCP: 9+2	♣ KQJ3	♣ T98				
Contract: 4♠ South			1. Multi			
			2. artificial			

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ K963	♠ J8				2♦ ¹
Vul: Both	♥ J5	♥ AQT742	X	2♥ ²	All Pass	
North HCP: 12	♦ AKT6	♦ 92				
South HCP: 7+2	♣ JT2	♣ 987				
Contract: 2♥ North			1. Multi			
			2. to the partner's longer			

Board: 32	North:	South:	W	N	E	S
Dealer: West	♠ 7	♠ A986	2♦ ¹	Pass	2♥ ²	Pass
Vul: None	♥ AQJ9	♥ 87652	2♠	X	Pass	3♥
North HCP: 16	♦ AQ85	♦ KJT	All Pass			
South HCP: 8+1	♣ QJ86	♣ 7				
Contract: 3♥ South			1. Multi			
			2. to the partner's longer			

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ 85	♠ K76			2♦ ¹	X
Vul: None	♥ AK94	♥ Q83	2♥ ²	2NT	Pass	3NT
North HCP: 10	♦ J654	♦ AQ	All Pass			
South HCP: 18+1	♣ Q62	♣ AKT53				
Contract: 3NT South			1. Multi			
			2. to the partner's longer			

Board: 34	♠ 97	RHO is dealer. You bid second.
Dealer: West	♥ 752	West (RHO) opens 2♦ if possible.
Vul: N-S	♦ A982	East (LHO) bids 2♥ if possible.
HCP: 4	♣ 9754	

Board: 35	♠ AKQ2	RHO is dealer. You bid second.
Dealer: West	♥ Q43	West (RHO) opens 2♦ if possible.
Vul: Both	♦ Q6	
HCP: 17	♣ KJT5	

Board: 36	♠ Q3	LHO is dealer.
Dealer: East	♥ QT64	East (LHO) opens 2♦ if possible.
Vul: None	♦ J743	
HCP: 5	♣ 543	

Board: 37	♠ 2	LHO is dealer.
Dealer: East	♥ AJ863	East (LHO) opens 2♦ if possible.
Vul: N-S	♦ 75	
HCP: 10+2	♣ AJ953	

Board: 38	♠ 8643	Partner is dealer.
Dealer: South	♥ K97	West (RHO) Doubles 2♠ if possible.
Vul: None	♦ AQ9	
HCP: 9	♣ 943	

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ 97	♠ K63	2♦ ¹	Pass	2♥ ²	3♥
Vul: N-S	♥ 752	♥ KQJ843		All Pass		
North HCP: 4	♦ A982	♦ K			1. Multi	
South HCP: 16+2	♣ 9754	♣ A63			2. to the partner's longer	
Contract: 3♥ South						

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ AKQ2	♠ T65	2♦ ¹	2NT	All Pass	
Vul: Both	♥ Q43	♥ T62			1. Multi	
North HCP: 17	♦ Q6	♦ A9542				
South HCP: 6+1	♣ KJT5	♣ Q8				
Contract: 2NT North						

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ Q3	♠ 98			2♦ ¹	3♦
Vul: None	♥ QT64	♥ AJ9		All Pass		
North HCP: 5	♦ J743	♦ AQT96			1. Multi	
South HCP: 16+1	♣ 543	♣ AJT				
Contract: 3♦ South						

Board: 37	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ A64			2♦ ¹	3♦
Vul: N-S	♥ AJ863	♥ 42	Pass	3♥	All Pass	
North HCP: 10+2	♦ 75	♦ AKT62			1. Multi	
South HCP: 13+1	♣ AJ953	♣ Q76				
Contract: 3♥ North						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 8643	♠ KQJT72			2♦ ¹	
Vul: None	♥ K97	♥ T65	Pass	2♥ ²	Pass	2♠
North HCP: 9	♦ AQ9	♦ J6	X	3♠	All Pass	
South HCP: 7+2	♣ 943	♣ T7			1. Multi	
Contract: 3♠ North					2. to the partner's longer	

South hands**Opps_Multi_2D**

Board: 34	♠ K63	LHO is dealer.
Dealer: West	♥ KQJ843	West (LHO) opens 2♦ if possible.
Vul: N-S	♦ K	East (RHO) bids 2♥ if possible.
HCP: 16+2	♣ A63	

Board: 35	♠ T65	LHO is dealer.
Dealer: West	♥ T62	West (LHO) opens 2♦ if possible.
Vul: Both	♦ A9542	
HCP: 6+1	♣ Q8	

Board: 36	♠ 98	RHO is dealer. You bid second.
Dealer: East	♥ AJ9	East (RHO) opens 2♦ if possible.
Vul: None	♦ AQT96	
HCP: 16+1	♣ AJT	

Board: 37	♠ A64	RHO is dealer. You bid second.
Dealer: East	♥ 42	East (RHO) opens 2♦ if possible.
Vul: N-S	♦ AKT62	
HCP: 13+1	♣ Q76	

Board: 38	♠ KQJT72	You are dealer.
Dealer: South	♥ T65	West (LHO) Doubles 2♠ if possible.
Vul: None	♦ J6	
HCP: 7+2	♣ T7	

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ 97	♠ K63	2♦ ¹	Pass	2♥ ²	3♥
Vul: N-S	♥ 752	♥ KQJ843		All Pass		
North HCP: 4	♦ A982	♦ K			1. Multi	
South HCP: 16+2	♣ 9754	♣ A63			2. to the partner's longer	
Contract: 3♥ South						

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ AKQ2	♠ T65	2♦ ¹	2NT	All Pass	
Vul: Both	♥ Q43	♥ T62			1. Multi	
North HCP: 17	♦ Q6	♦ A9542				
South HCP: 6+1	♣ KJT5	♣ Q8				
Contract: 2NT North						

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ Q3	♠ 98			2♦ ¹	3♦
Vul: None	♥ QT64	♥ AJ9		All Pass		
North HCP: 5	♦ J743	♦ AQT96			1. Multi	
South HCP: 16+1	♣ 543	♣ AJT				
Contract: 3♦ South						

Board: 37	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ A64			2♦ ¹	3♦
Vul: N-S	♥ AJ863	♥ 42	Pass	3♥	All Pass	
North HCP: 10+2	♦ 75	♦ AKT62			1. Multi	
South HCP: 13+1	♣ AJ953	♣ Q76				
Contract: 3♥ North						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 8643	♠ KQJT72			2♦ ¹	
Vul: None	♥ K97	♥ T65	Pass	2♥ ²	Pass	2♠
North HCP: 9	♦ AQ9	♦ J6	X	3♠	All Pass	
South HCP: 7+2	♣ 943	♣ T7			1. Multi	
Contract: 3♠ North					2. to the partner's longer	

North hands

Opps_Multi_2D

Board: 39	♠ AKJ96543	RHO is dealer. You bid second.
Dealer: West	♥ 8	West (RHO) opens 2♦ if possible.
Vul: N-S	♦ T2	East (LHO) bids 5♥ if possible.
HCP: 8+4	♣ T7	

Board: 40	♠ QJT92	LHO is dealer.
Dealer: East	♥ Q87	East (LHO) opens 2♦ if possible.
Vul: E-W	♦ 7	
HCP: 6+1	♣ J865	

Board: 41	♠ 8	LHO is dealer.
Dealer: East	♥ AQ9876542	East (LHO) opens 2♦ if possible.
Vul: Both	♦ -	West (RHO) bids 2♥ if possible.
HCP: 9+5	♣ K97	

Board: 42	♠ T84	You are dealer.
Dealer: North	♥ AKT982	The opponents are silent.
Vul: Both	♦ Q62	
HCP: 9+2	♣ T	

Board: 43	♠ K732	Partner is dealer.
Dealer: South	♥ 94	The opponents are silent.
Vul: None	♦ AKT64	
HCP: 14+1	♣ AT	

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ AKJ96543	♠ Q87	2♦ ¹	2♠	Pass	4♠
Vul: N-S	♥ 8	♥ Q5	Pass	Pass	5♥	X
North HCP: 8+4	♦ T2	♦ QJ73	Pass	5♠	All Pass	
South HCP: 14	♣ T7	♣ AK53				
Contract: 5♠ North			1. Multi			

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ QJT92	♠ 3			2♦ ¹	3♦
Vul: E-W	♥ Q87	♥ K3			All Pass	
North HCP: 6+1	♦ 7	♦ AKT953				
South HCP: 17+2	♣ J865	♣ AK42	1. Multi			
Contract: 3♦ South						

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ AT54			2♦ ¹	Pass
Vul: Both	♥ AQ9876542	♥ K3	2♥ ²	3♥	Pass	3NT
North HCP: 9+5	♦ -	♦ 862	Pass	4♥	All Pass	
South HCP: 13	♣ K97	♣ AQ65	1. Multi			
Contract: 4♥ North			2. to the partner's longer			

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ T84	♠ 763		2♦ ¹	Pass	2♥ ²
Vul: Both	♥ AKT982	♥ Q4			All Pass	
North HCP: 9+2	♦ Q62	♦ AT7				
South HCP: 11+1	♣ T	♣ AJ875	1. Multi			
Contract: 2♥ South			2. to the partner's longer			

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ K732	♠ J9			2♦ ¹	
Vul: None	♥ 94	♥ AQT862	Pass	2NT ²	Pass	3♣
North HCP: 14+1	♦ AKT64	♦ 3	Pass	4♥	All Pass	
South HCP: 9+2	♣ AT	♣ Q842	1. Multi			
Contract: 4♥ North			2. artificial ask			

South hands

Opps_Multi_2D

Board: 39	♠ Q87	LHO is dealer.
Dealer: West	♥ Q5	West (LHO) opens 2♦ if possible.
Vul: N-S	♦ QJ73	East (RHO) bids 5♥ if possible.
HCP: 14	♣ AK53	

Board: 40	♠ 3	RHO is dealer. You bid second.
Dealer: East	♥ K3	East (RHO) opens 2♦ if possible.
Vul: E-W	♦ AKT953	
HCP: 17+2	♣ AK42	

Board: 41	♠ AT54	RHO is dealer. You bid second.
Dealer: East	♥ K3	East (RHO) opens 2♦ if possible.
Vul: Both	♦ 862	West (LHO) bids 2♥ if possible.
HCP: 13	♣ AQ65	

Board: 42	♠ 763	Partner is dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: Both	♦ AT7	
HCP: 11+1	♣ AJ875	

Board: 43	♠ J9	You are dealer.
Dealer: South	♥ AQT862	The opponents are silent.
Vul: None	♦ 3	
HCP: 9+2	♣ Q842	

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ AKJ96543	♠ Q87	2♦ ¹	2♠	Pass	4♠
Vul: N-S	♥ 8	♥ Q5	Pass	Pass	5♥	X
North HCP: 8+4	♦ T2	♦ QJ73	Pass	5♠	All Pass	
South HCP: 14	♣ T7	♣ AK53				
Contract: 5♠ North			1. Multi			

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ QJT92	♠ 3			2♦ ¹	3♦
Vul: E-W	♥ Q87	♥ K3			All Pass	
North HCP: 6+1	♦ 7	♦ AKT953				
South HCP: 17+2	♣ J865	♣ AK42	1. Multi			
Contract: 3♦ South						

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ AT54			2♦ ¹	Pass
Vul: Both	♥ AQ9876542	♥ K3	2♥ ²	3♥	Pass	3NT
North HCP: 9+5	♦ -	♦ 862	Pass	4♥	All Pass	
South HCP: 13	♣ K97	♣ AQ65	1. Multi			
Contract: 4♥ North			2. to the partner's longer			

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ T84	♠ 763		2♦ ¹	Pass	2♥ ²
Vul: Both	♥ AKT982	♥ Q4			All Pass	
North HCP: 9+2	♦ Q62	♦ AT7				
South HCP: 11+1	♣ T	♣ AJ875	1. Multi			
Contract: 2♥ South			2. to the partner's longer			

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ K732	♠ J9			2♦ ¹	
Vul: None	♥ 94	♥ AQT862	Pass	2NT ²	Pass	3♣
North HCP: 14+1	♦ AKT64	♦ 3	Pass	4♥	All Pass	
South HCP: 9+2	♣ AT	♣ Q842	1. Multi			
Contract: 4♥ North			2. artificial ask			

Board: 44 ♠ 643 RHO is dealer. You bid second.

Dealer: West ♥ JT9 West (RHO) opens 2♦ if possible.

Vul: Both ♦ AKJ West (RHO) Doubles 3♠ if possible.

HCP: 16 ♣ AK86

Board: 45 ♠ 985 You are dealer.

Dealer: North ♥ AKJ954 The opponents are silent.

Vul: None ♦ T9

HCP: 8+2 ♣ T5

Board: 46 ♠ 7 Partner is dealer.

Dealer: South ♥ 9743 The opponents are silent.

Vul: E-W ♦ AQJT

HCP: 8 ♣ J852

Board: 47 ♠ Q LHO is dealer.

Dealer: East ♥ AQT65 East (LHO) opens 2♦ if possible.

Vul: Both ♦ AK32 West (RHO) bids 4♦ if possible.

HCP: 19+1 ♣ A82

Board: 48 ♠ 832 You are dealer.

Dealer: North ♥ KQT632 The opponents are silent.

Vul: E-W ♦ KJ8

HCP: 9+2 ♣ 6

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ 643	♠ Q	2♦ ¹	2NT	Pass	3♠ ²
Vul: Both	♥ JT9	♥ 754	X	4♣ ³	Pass	4♦
North HCP: 16	♦ AKJ	♦ T98743	All Pass			
South HCP: 4+2	♣ AK86	♣ Q32				
Contract: 4♦ South			1. Multi			
			2. Minor Suit Transfers after 2NT			
			3. automat			

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ 985	♠ AQT432	2♦ ¹	Pass	2NT ²	
Vul: None	♥ AKJ954	♥ QT	Pass	3♥	All Pass	
North HCP: 8+2	♦ T9	♦ J7				
South HCP: 16+2	♣ T5	♣ AK9	1. Multi			
Contract: 3♥ North			2. artificial ask			

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ KQJ986			2♦ ¹	
Vul: E-W	♥ 9743	♥ T	Pass	2♥ ²	Pass	2♠
North HCP: 8	♦ AQJT	♦ 93	All Pass			
South HCP: 10+2	♣ J852	♣ AT43	1. Multi			
Contract: 2♠ South			2. to the partner's longer			

Board: 47	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ 7	2♦ ¹	Pass		
Vul: Both	♥ AQT65	♥ J	4♦ ²	4♥	All Pass	
North HCP: 19+1	♦ AK32	♦ QJT9865	1. Multi			
South HCP: 4+3	♣ A82	♣ 7643	2. artificial			
Contract: 4♥ North						

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ 832	♠ AJT9	2♦ ¹	Pass	2♥ ²	
Vul: E-W	♥ KQT632	♥ 84	All Pass			
North HCP: 9+2	♦ KJ8	♦ 952	1. Multi			
South HCP: 12	♣ 6	♣ AK52	2. to the partner's longer			
Contract: 2♥ South						

South hands

Opps_Multi_2D

Board: 44	♠ Q	LHO is dealer.
Dealer: West	♥ 754	West (LHO) opens 2♦ if possible.
Vul: Both	♦ T98743	West (LHO) Doubles 3♠ if possible.
HCP: 4+2	♣ Q32	
Board: 45	♠ AQT432	Partner is dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: None	♦ J7	
HCP: 16+2	♣ AK9	
Board: 46	♠ KQJ986	You are dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: E-W	♦ 93	
HCP: 10+2	♣ AT43	
Board: 47	♠ 7	RHO is dealer. You bid second.
Dealer: East	♥ J	East (RHO) opens 2♦ if possible.
Vul: Both	♦ QJT9865	West (LHO) bids 4♦ if possible.
HCP: 4+3	♣ 7643	
Board: 48	♠ AJT9	Partner is dealer.
Dealer: North	♥ 84	The opponents are silent.
Vul: E-W	♦ 952	
HCP: 12	♣ AK52	

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ 643	♠ Q	2♦ ¹	2NT	Pass	3♠ ²
Vul: Both	♥ JT9	♥ 754	X	4♣ ³	Pass	4♦
North HCP: 16	♦ AKJ	♦ T98743	All Pass			
South HCP: 4+2	♣ AK86	♣ Q32				
Contract: 4♦ South			1. Multi			
			2. Minor Suit Transfers after 2NT			
			3. automat			

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ 985	♠ AQT432	2♦ ¹	Pass	2NT ²	
Vul: None	♥ AKJ954	♥ QT	Pass	3♥	All Pass	
North HCP: 8+2	♦ T9	♦ J7				
South HCP: 16+2	♣ T5	♣ AK9	1. Multi			
Contract: 3♥ North			2. artificial ask			

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ KQJ986			2♦ ¹	
Vul: E-W	♥ 9743	♥ T	Pass	2♥ ²	Pass	2♠
North HCP: 8	♦ AQJT	♦ 93	All Pass			
South HCP: 10+2	♣ J852	♣ AT43	1. Multi			
Contract: 2♠ South			2. to the partner's longer			

Board: 47	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ 7	2♦ ¹	Pass		
Vul: Both	♥ AQT65	♥ J	4♦ ²	4♥	All Pass	
North HCP: 19+1	♦ AK32	♦ QJT9865	1. Multi			
South HCP: 4+3	♣ A82	♣ 7643	2. artificial			
Contract: 4♥ North						

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ 832	♠ AJT9	2♦ ¹	Pass	2♥ ²	
Vul: E-W	♥ KQT632	♥ 84	All Pass			
North HCP: 9+2	♦ KJ8	♦ 952	1. Multi			
South HCP: 12	♣ 6	♣ AK52	2. to the partner's longer			
Contract: 2♥ South						

Board: 49 ♠ K75
Dealer: South ♥ A
Vul: Both ♦ AJ972
HCP: 16+1 ♣ AT85

Partner is dealer.
The opponents are silent.

Board: 50 ♠ AT2
Dealer: West ♥ 6
Vul: E-W ♦ 7642
HCP: 4+1 ♣ 75432

RHO is dealer. You bid second.
West (RHO) opens 2♦ if possible.
East (LHO) bids 2♥ if possible.
East (LHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 49

Dealer: South

North:

♠ K75

South:

♠ A8

W N E S

 2♦¹

Vul: Both

♥ A

♥ KQJ963

 Pass 2NT² Pass 3♣

North HCP: 16+1

♦ AJ972

♦ T54

Pass 3NT All Pass

South HCP: 10+2

♣ AT85

♣ 97

 1. Multi
 2. artificial ask

Contract: 3NT North

Board: 50

Dealer: West

North:

♠ AT2

South:

♠ K8765

W N E S

 2♦¹ Pass 2♥² X

Vul: E-W

♥ 6

♥ 7

Pass 3♣ 3♥ 3♠

North HCP: 4+1

♦ 7642

♦ AK9

All Pass

South HCP: 18+1

♣ 75432

♣ AKJ6

 1. Multi
 2. to the partner's longer

Contract: 3♠ South

South hands

Opps_Multi_2D

Board: 49 ♠ A8 You are dealer.

Dealer: South ♥ KQJ963 The opponents are silent.

Vul: Both ♦ T54

HCP: 10+2 ♣ 97

Board: 50 ♠ K8765 LHO is dealer.

Dealer: West ♥ 7 West (LHO) opens 2♦ if possible.

Vul: E-W ♦ AK9 East (RHO) bids 2♥ if possible.

HCP: 18+1 ♣ AKJ6 East (RHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 49

Dealer: South

North:

♠ K75

South:

♠ A8

W N E S

 2♦¹

Vul: Both

♥ A

♥ KQJ963

 Pass 2NT² Pass 3♣

North HCP: 16+1

♦ AJ972

♦ T54

Pass 3NT All Pass

South HCP: 10+2

♣ AT85

♣ 97

 1. Multi
 2. artificial ask

Contract: 3NT North

Board: 50

Dealer: West

North:

♠ AT2

South:

♠ K8765

W N E S

 2♦¹ Pass 2♥² X

Vul: E-W

♥ 6

♥ 7

Pass 3♣ 3♥ 3♠

North HCP: 4+1

♦ 7642

♦ AK9

All Pass

South HCP: 18+1

♣ 75432

♣ AKJ6

 1. Multi
 2. to the partner's longer

Contract: 3♠ South