

Board: 1	♠ QT3	RHO opens the bidding 1NT.
Dealer: West	♥ AKQ63	You bid next.
Vul: N-S	♦ T8652	
HCP: 11+2	♣ -	

Board: 2	♠ QT732	RHO opens the bidding 1NT.
Dealer: West	♥ AQT62	You bid next.
Vul: None	♦ K5	
HCP: 13+2	♣ Q	

Board: 3	♠ AKJT832	RHO opens the bidding 1NT.
Dealer: West	♥ J8	You bid next.
Vul: None	♦ AJ7	East (LHO) bids 2♥ if possible.
HCP: 14+3	♣ 3	

Board: 4	♠ K643	You bid first.
Dealer: North	♥ A85	East (LHO) bids 2♥ if possible.
Vul: Both	♦ AK5	
HCP: 16	♣ QT9	

Board: 5	♠ AQT6	You bid first.
Dealer: North	♥ 532	East (LHO) bids 2♣ if possible.
Vul: Both	♦ A632	
HCP: 15	♣ AJ	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ QT3	♠ 942	1NT	2♥ ¹	All Pass	
Vul: N-S	♥ AKQ63	♥ 942				
North HCP: 11+2	♦ T8652	♦ K94				1. Multi-Landy, 5M-4m
South HCP: 10	♣ -	♣ AK63				
Contract: 2♥ North						

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ QT732	♠ 96	1NT	2♣ ¹	Pass	2♥
Vul: None	♥ AQT62	♥ J54				All Pass
North HCP: 13+2	♦ K5	♦ 872				
South HCP: 4+1	♣ Q	♣ K8753				1. Multi-Landy, both majors
Contract: 2♥ South						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ AKJT832	♠ 7	1NT	2♦ ¹	2♥	Pass
Vul: None	♥ J8	♥ K632	Pass	2♠	All Pass	
North HCP: 14+3	♦ AJ7	♦ K98642				
South HCP: 7+2	♣ 3	♣ J7				1. Multi-Landy, Multi
Contract: 2♠ North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ K643	♠ AJT982	1NT	2♥ ¹	4♠	
Vul: Both	♥ A85	♥ Q7				All Pass
North HCP: 16	♦ AK5	♦ 4				
South HCP: 7+2	♣ QT9	♣ 7632				1. Multi-Landy, 5M-4m
Contract: 4♠ South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AQT6	♠ -	1NT	2♣ ¹	2♠ ²	
Vul: Both	♥ 532	♥ 9876	Pass	3♣ ³	All Pass	
North HCP: 15	♦ A632	♦ QJ4				
South HCP: 5+2	♣ AJ	♣ QT8642				1. Multi-Landy, both majors
Contract: 3♣ North						2. 1N-2S transfer to clubs
						3. automat

Board: 1	♠ 942	LHO opens the bidding 1NT.
Dealer: West	♥ 942	Partner bids next.
Vul: N-S	♦ K94	
HCP: 10	♣ AK63	

Board: 2	♠ 96	LHO opens the bidding 1NT.
Dealer: West	♥ J54	Partner bids next.
Vul: None	♦ 872	
HCP: 4+1	♣ K8753	

Board: 3	♠ 7	LHO opens the bidding 1NT.
Dealer: West	♥ K632	Partner bids next.
Vul: None	♦ K98642	East (RHO) bids 2♥ if possible.
HCP: 7+2	♣ J7	

Board: 4	♠ AJT982	Partner bids first.
Dealer: North	♥ Q7	East (RHO) bids 2♥ if possible.
Vul: Both	♦ 4	
HCP: 7+2	♣ 7632	

Board: 5	♠ -	Partner bids first.
Dealer: North	♥ 9876	East (RHO) bids 2♣ if possible.
Vul: Both	♦ QJ4	
HCP: 5+2	♣ QT8642	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ QT3	♠ 942	1NT	2♥ ¹	All Pass	
Vul: N-S	♥ AKQ63	♥ 942				
North HCP: 11+2	♦ T8652	♦ K94				1. Multi-Landy, 5M-4m
South HCP: 10	♣ -	♣ AK63				
Contract: 2♥ North						

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ QT732	♠ 96	1NT	2♣ ¹	Pass	2♥
Vul: None	♥ AQT62	♥ J54				All Pass
North HCP: 13+2	♦ K5	♦ 872				
South HCP: 4+1	♣ Q	♣ K8753				1. Multi-Landy, both majors
Contract: 2♥ South						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ AKJT832	♠ 7	1NT	2♦ ¹	2♥	Pass
Vul: None	♥ J8	♥ K632	Pass	2♠	All Pass	
North HCP: 14+3	♦ AJ7	♦ K98642				
South HCP: 7+2	♣ 3	♣ J7				1. Multi-Landy, Multi
Contract: 2♠ North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ K643	♠ AJT982	1NT	2♥ ¹	4♠	
Vul: Both	♥ A85	♥ Q7				All Pass
North HCP: 16	♦ AK5	♦ 4				
South HCP: 7+2	♣ QT9	♣ 7632				1. Multi-Landy, 5M-4m
Contract: 4♠ South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AQT6	♠ -	1NT	2♣ ¹	2♠ ²	
Vul: Both	♥ 532	♥ 9876	Pass	3♣ ³	All Pass	
North HCP: 15	♦ A632	♦ QJ4				
South HCP: 5+2	♣ AJ	♣ QT8642				1. Multi-Landy, both majors
Contract: 3♣ North						2. 1N-2S transfer to clubs
						3. automat

Board: 6 ♠ 32 LHO opens the bidding 1NT.

Dealer: East ♥ K6543 Partner bids next.

Vul: E-W ♦ 3 West (RHO) Doubles 2♠ if possible.

HCP: 6+2 ♣ K8765

Board: 7 ♠ 65 Partner bids first.

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

Vul: Both ♦ Q9763 East (LHO) bids 2♥ if possible.

HCP: 3+3 ♣ JT9432 West (RHO) bids 3♥ if possible.

East (LHO) bids 4♥ if possible.

West (RHO) Doubles 5♣ if possible.

Board: 8 ♠ 53 LHO opens the bidding 1NT.

Dealer: East ♥ T7543 Partner bids next.

Vul: Both ♦ Q92

HCP: 2+1 ♣ T82

Board: 9 ♠ 75 Partner bids first.

Dealer: South ♥ T943 West (RHO) bids 2♦ if possible.

Vul: N-S ♦ 9 East (LHO) bids 2♠ if possible.

HCP: 3+2 ♣ QJT532

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ 32	♠ AJT84			1NT	2♠ ¹
Vul: E-W	♥ K6543	♥ J	X	All Pass		
North HCP: 6+2	♦ 3	♦ K9654				
South HCP: 13+2	♣ K8765	♣ A4				1. Multi-Landy, 5M-4m
Contract: 2♠X South						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ K2			1NT	
Vul: Both	♥ -	♥ QT9	2♦ ¹	Pass	2♥ ²	Pass
North HCP: 3+3	♦ Q9763	♦ K52	3♥	Pass	4♥	Pass
South HCP: 15+1	♣ JT9432	♣ AK865	Pass	5♣	Pass	Pass
Contract: 5♣X North			X	All Pass		
						1. Multi-Landy, Multi
						2. to the partner's longer

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ 53	♠ AKJ94			1NT	2♠ ¹
Vul: Both	♥ T7543	♥ 9		All Pass		
North HCP: 2+1	♦ Q92	♦ 7				
South HCP: 16+3	♣ T82	♣ AKJ976				1. Multi-Landy, 5M-4m
Contract: 2♠ South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ KJT2			1NT	
Vul: N-S	♥ T943	♥ 62	2♦ ¹	Pass	2♠	Pass
North HCP: 3+2	♦ 9	♦ A64	Pass	3♣	All Pass	
South HCP: 15	♣ QJT532	♣ AK94				1. Multi-Landy, Multi
Contract: 3♣ North						

Board: 6 ♠ AJT84 RHO opens the bidding 1NT.

Dealer: East ♥ J You bid next.

Vul: E-W ♦ K9654 West (LHO) Doubles 2♠ if possible.

HCP: 13+2 ♣ A4

Board: 7 ♠ K2 You bid first.

Dealer: South ♥ QT9 West (LHO) bids 2♦ if possible.

Vul: Both ♦ K52 East (RHO) bids 2♥ if possible.

HCP: 15+1 ♣ AK865 West (LHO) bids 3♥ if possible.

East (RHO) bids 4♥ if possible.

West (LHO) Doubles 5♣ if possible.

Board: 8 ♠ AKJ94 RHO opens the bidding 1NT.

Dealer: East ♥ 9 You bid next.

Vul: Both ♦ 7

HCP: 16+3 ♣ AKJ976

Board: 9 ♠ KJT2 You bid first.

Dealer: South ♥ 62 West (LHO) bids 2♦ if possible.

Vul: N-S ♦ A64 East (RHO) bids 2♠ if possible.

HCP: 15 ♣ AK94

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ 32	♠ AJT84			1NT	2♠ ¹
Vul: E-W	♥ K6543	♥ J	X	All Pass		
North HCP: 6+2	♦ 3	♦ K9654				
South HCP: 13+2	♣ K8765	♣ A4				1. Multi-Landy, 5M-4m
Contract: 2♠X South						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ K2			1NT	
Vul: Both	♥ -	♥ QT9	2♦ ¹	Pass	2♥ ²	Pass
North HCP: 3+3	♦ Q9763	♦ K52	3♥	Pass	4♥	Pass
South HCP: 15+1	♣ JT9432	♣ AK865	Pass	5♣	Pass	Pass
Contract: 5♣X North			X	All Pass		
						1. Multi-Landy, Multi
						2. to the partner's longer

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ 53	♠ AKJ94			1NT	2♠ ¹
Vul: Both	♥ T7543	♥ 9		All Pass		
North HCP: 2+1	♦ Q92	♦ 7				
South HCP: 16+3	♣ T82	♣ AKJ976				1. Multi-Landy, 5M-4m
Contract: 2♠ South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ KJT2			1NT	
Vul: N-S	♥ T943	♥ 62	2♦ ¹	Pass	2♠	Pass
North HCP: 3+2	♦ 9	♦ A64	Pass	3♣	All Pass	
South HCP: 15	♣ QJT532	♣ AK94				1. Multi-Landy, Multi
Contract: 3♣ North						

Board: 10	♠ Q	RHO opens the bidding 1NT.
Dealer: West	♥ AQJ982	You bid next.
Vul: Both	♦ K32	
HCP: 12+2	♣ 964	

Board: 11	♠ AQT52	RHO opens the bidding 1NT.
Dealer: West	♥ 5	You bid next.
Vul: N-S	♦ KQ852	
HCP: 13+2	♣ Q7	

Board: 12	♠ 432	LHO opens the bidding 1NT.
Dealer: East	♥ T95	Partner bids next.
Vul: None	♦ Q642	
HCP: 5	♣ K65	

Board: 13	♠ KJ862	RHO opens the bidding 1NT.
Dealer: West	♥ 4	You bid next.
Vul: N-S	♦ AQT98	
HCP: 10+2	♣ 93	

Board: 14	♠ AK976	LHO opens the bidding 1NT.
Dealer: East	♥ KT	Partner bids next.
Vul: E-W	♦ QT764	
HCP: 12+2	♣ 5	

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ Q	♠ 9852	1NT	2♦ ¹	Pass	2♥ ²
Vul: Both	♥ AQJ982	♥ 3	All Pass			
North HCP: 12+2	♦ K32	♦ AJT95				
South HCP: 6+1	♣ 964	♣ JT8	1. Multi-Landy, Multi			
Contract: 2♥ South			2. to the partner's longer			

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ AQT52	♠ J6	1NT	2♠ ¹	All Pass	
Vul: N-S	♥ 5	♥ JT7				
North HCP: 13+2	♦ KQ852	♦ 964	1. Multi-Landy, 5M-4m			
South HCP: 7+1	♣ Q7	♣ AJ984				
Contract: 2♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ 432	♠ KJT765			1NT	2♦ ¹
Vul: None	♥ T95	♥ AJ4	Pass	2♥ ²	Pass	2♠
North HCP: 5	♦ Q642	♦ J98	All Pass			
South HCP: 14+2	♣ K65	♣ A	1. Multi-Landy, Multi			
Contract: 2♠ South			2. to the partner's longer			

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ KJ862	♠ Q3	1NT	2♠ ¹	All Pass	
Vul: N-S	♥ 4	♥ AQT5				
North HCP: 10+2	♦ AQT98	♦ J765	1. Multi-Landy, 5M-4m			
South HCP: 11	♣ 93	♣ Q65				
Contract: 2♠ North						

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ AK976	♠ T8			1NT	2♥ ¹
Vul: E-W	♥ KT	♥ AJ984	All Pass			
North HCP: 12+2	♦ QT764	♦ 9	1. Multi-Landy, 5M-4m			
South HCP: 12+2	♣ 5	♣ AQJT4				
Contract: 2♥ South						

Board: 10	♠ 9852	LHO opens the bidding 1NT.
Dealer: West	♥ 3	Partner bids next.
Vul: Both	♦ AJT95	
HCP: 6+1	♣ JT8	

Board: 11	♠ J6	LHO opens the bidding 1NT.
Dealer: West	♥ JT7	Partner bids next.
Vul: N-S	♦ 964	
HCP: 7+1	♣ AJ984	

Board: 12	♠ KJT765	RHO opens the bidding 1NT.
Dealer: East	♥ AJ4	You bid next.
Vul: None	♦ J98	
HCP: 14+2	♣ A	

Board: 13	♠ Q3	LHO opens the bidding 1NT.
Dealer: West	♥ AQT5	Partner bids next.
Vul: N-S	♦ J765	
HCP: 11	♣ Q65	

Board: 14	♠ T8	RHO opens the bidding 1NT.
Dealer: East	♥ AJ984	You bid next.
Vul: E-W	♦ 9	
HCP: 12+2	♣ AQJT4	

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ Q	♠ 9852	1NT	2♦ ¹	Pass	2♥ ²
Vul: Both	♥ AQJ982	♥ 3	All Pass			
North HCP: 12+2	♦ K32	♦ AJT95				
South HCP: 6+1	♣ 964	♣ JT8	1. Multi-Landy, Multi			
Contract: 2♥ South			2. to the partner's longer			

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ AQT52	♠ J6	1NT	2♠ ¹	All Pass	
Vul: N-S	♥ 5	♥ JT7				
North HCP: 13+2	♦ KQ852	♦ 964	1. Multi-Landy, 5M-4m			
South HCP: 7+1	♣ Q7	♣ AJ984				
Contract: 2♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ 432	♠ KJT765			1NT	2♦ ¹
Vul: None	♥ T95	♥ AJ4	Pass	2♥ ²	Pass	2♠
North HCP: 5	♦ Q642	♦ J98	All Pass			
South HCP: 14+2	♣ K65	♣ A	1. Multi-Landy, Multi			
Contract: 2♠ South			2. to the partner's longer			

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ KJ862	♠ Q3	1NT	2♠ ¹	All Pass	
Vul: N-S	♥ 4	♥ AQT5				
North HCP: 10+2	♦ AQT98	♦ J765	1. Multi-Landy, 5M-4m			
South HCP: 11	♣ 93	♣ Q65				
Contract: 2♠ North						

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ AK976	♠ T8			1NT	2♥ ¹
Vul: E-W	♥ KT	♥ AJ984	All Pass			
North HCP: 12+2	♦ QT764	♦ 9	1. Multi-Landy, 5M-4m			
South HCP: 12+2	♣ 5	♣ AQJT4				
Contract: 2♥ South						

Board: 15	♠ J83	Partner bids first.
Dealer: South	♥ AJ95	West (RHO) bids 2♠ if possible.
Vul: None	♦ QT953	West (RHO) bids 3♣ if possible.
HCP: 8+1	♣ 5	

Board: 16	♠ QT9	RHO opens the bidding 1NT.
Dealer: West	♥ KQJ9863	You bid next.
Vul: E-W	♦ Q5	
HCP: 13+3	♣ K	

Board: 17	♠ K865	LHO opens the bidding 1NT.
Dealer: East	♥ 8742	Partner bids next.
Vul: Both	♦ A6	
HCP: 10	♣ K97	

Board: 18	♠ Q54	You bid first.
Dealer: North	♥ KQ	East (LHO) bids 2♦ if possible.
Vul: Both	♦ KT63	West (RHO) bids 4♥ if possible.
HCP: 15	♣ KQ74	

Board: 19	♠ K5	You bid first.
Dealer: North	♥ KT7	East (LHO) bids 2♦ if possible.
Vul: None	♦ A932	
HCP: 15	♣ KQ84	

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ J83	♠ K94				1NT
Vul: None	♥ AJ95	♥ KQ7	2 ♠ ¹	X	Pass	2NT
North HCP: 8+1	♦ QT953	♦ AKJ6	3 ♣	3 ♦	All Pass	
South HCP: 16	♣ 5	♣ 842				
Contract: 3♦ North						1. Multi-Landy, 5M-4m

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ QT9	♠ 8542	1NT	2 ♦ ¹	Pass	2 ♠
Vul: E-W	♥ KQJ9863	♥ T74	Pass	2NT	Pass	4 ♥
North HCP: 13+3	♦ Q5	♦ AT			All Pass	
South HCP: 10	♣ K	♣ AQT3				
Contract: 4 ♥ South						1. Multi-Landy, Multi

Board: 17	North:	South:	W	N	E	S
Dealer: East	♠ K865	♠ AQJT732			1NT	2 ♦ ¹
Vul: Both	♥ 8742	♥ J93	Pass	2 ♠	All Pass	
North HCP: 10	♦ A6	♦ 2				
South HCP: 12+3	♣ K97	♣ A4				
Contract: 2 ♠ North						1. Multi-Landy, Multi

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ Q54	♠ 2		1NT	2 ♦ ¹	3 ♣
Vul: Both	♥ KQ	♥ J5	4 ♥	5 ♣	All Pass	
North HCP: 15	♦ KT63	♦ 942				
South HCP: 6+3	♣ KQ74	♣ AJ86532				
Contract: 5 ♣ North						1. Multi-Landy, Multi

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AQ9		1NT	2 ♦ ¹	2NT ²
Vul: None	♥ KT7	♥ 98	Pass	3 ♣	Pass	3NT
North HCP: 15	♦ A932	♦ QJT5			All Pass	
South HCP: 13	♣ KQ84	♣ A952				
Contract: 3NT South						1. Multi-Landy, Multi
						2. Lebensohl after 1NT

Board: 15	♠ K94	You bid first.
Dealer: South	♥ KQ7	West (LHO) bids 2♠ if possible.
Vul: None	♦ AKJ6	West (LHO) bids 3♣ if possible.
HCP: 16	♣ 842	

Board: 16	♠ 8542	LHO opens the bidding 1NT.
Dealer: West	♥ T74	Partner bids next.
Vul: E-W	♦ AT	
HCP: 10	♣ AQT3	

Board: 17	♠ AQJT732	RHO opens the bidding 1NT.
Dealer: East	♥ J93	You bid next.
Vul: Both	♦ 2	
HCP: 12+3	♣ A4	

Board: 18	♠ 2	Partner bids first.
Dealer: North	♥ J5	East (RHO) bids 2♦ if possible.
Vul: Both	♦ 942	West (LHO) bids 4♥ if possible.
HCP: 6+3	♣ AJ86532	

Board: 19	♠ AQ9	Partner bids first.
Dealer: North	♥ 98	East (RHO) bids 2♦ if possible.
Vul: None	♦ QJT5	
HCP: 13	♣ A952	

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ J83	♠ K94				1NT
Vul: None	♥ AJ95	♥ KQ7	2 ♠ ¹	X	Pass	2NT
North HCP: 8+1	♦ QT953	♦ AKJ6	3 ♣	3 ♦	All Pass	
South HCP: 16	♣ 5	♣ 842				
Contract: 3♦ North			1.	Multi-Landy, 5M-4m		

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ QT9	♠ 8542	1NT	2 ♦ ¹	Pass	2 ♠
Vul: E-W	♥ KQJ9863	♥ T74	Pass	2NT	Pass	4 ♥
North HCP: 13+3	♦ Q5	♦ AT	All Pass			
South HCP: 10	♣ K	♣ AQT3				
Contract: 4 ♥ South			1.	Multi-Landy, Multi		

Board: 17	North:	South:	W	N	E	S
Dealer: East	♠ K865	♠ AQJT732			1NT	2 ♦ ¹
Vul: Both	♥ 8742	♥ J93	Pass	2 ♠	All Pass	
North HCP: 10	♦ A6	♦ 2				
South HCP: 12+3	♣ K97	♣ A4	1.	Multi-Landy, Multi		
Contract: 2 ♠ North						

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ Q54	♠ 2		1NT	2 ♦ ¹	3 ♣
Vul: Both	♥ KQ	♥ J5	4 ♥	5 ♣	All Pass	
North HCP: 15	♦ KT63	♦ 942				
South HCP: 6+3	♣ KQ74	♣ AJ86532	1.	Multi-Landy, Multi		
Contract: 5 ♣ North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AQ9		1NT	2 ♦ ¹	2NT ²
Vul: None	♥ KT7	♥ 98	Pass	3 ♣	Pass	3NT
North HCP: 15	♦ A932	♦ QJT5	All Pass			
South HCP: 13	♣ KQ84	♣ A952	1.	Multi-Landy, Multi		
Contract: 3NT South			2.	Lebensohl after 1NT		

Board: 20	♠ 75	Partner bids first.
Dealer: South	♥ 932	West (RHO) bids 2♣ if possible.
Vul: E-W	♦ 42	East (LHO) bids 3♠ if possible.
HCP: 5+2	♣ AJ9732	
Board: 21	♠ KQJ75	RHO opens the bidding 1NT.
Dealer: West	♥ J3	You bid next.
Vul: N-S	♦ KJ863	East (LHO) bids 4♣ if possible.
HCP: 11+2	♣ 7	West (RHO) Doubles 4♠ if possible.
Board: 22	♠ JT963	RHO opens the bidding 1NT.
Dealer: West	♥ AQT95	You bid next.
Vul: None	♦ K	East (LHO) bids 3♣ if possible.
HCP: 10+2	♣ 87	West (RHO) bids 3♦ if possible. West (RHO) bids 4♦ if possible. West (RHO) Doubles 4♥ if possible.
Board: 23	♠ -	RHO opens the bidding 1NT.
Dealer: West	♥ AKQJ9	You bid next.
Vul: N-S	♦ KJ542	
HCP: 15+2	♣ J87	

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AQ				1NT
Vul: E-W	♥ 932	♥ KJ8	2♣ ¹	2♦ ²	3♠	4♣
North HCP: 5+2	♦ 42	♦ 985		All Pass		
South HCP: 15+1	♣ AJ9732	♣ KQT85				1. Multi-Landy, both majors 2. 1N-2S transfer to clubs
Contract: 4♣ South						

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ KQJ75	♠ A92	1NT	2♦ ¹	Pass	2NT
Vul: N-S	♥ J3	♥ Q742	Pass	3♦	4♣	4♠
North HCP: 11+2	♦ KJ863	♦ Q974	X	All Pass		
South HCP: 12	♣ 7	♣ A6				1. Multi-Landy, 5M-4m
Contract: 4♠X South						

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ JT963	♠ Q4	1NT	2♣ ¹	3♣ ²	Pass
Vul: None	♥ AQT95	♥ J632	3♦ ³	Pass	Pass	3♥
North HCP: 10+2	♦ K	♦ A84	4♦	4♥	Pass	Pass
South HCP: 9	♣ 87	♣ Q643	X	All Pass		
Contract: 4♥X North						1. Multi-Landy, both majors 2. 1N-3C transfer to diamonds 3. automat

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ AQT973	1NT	2♥ ¹	All Pass	
Vul: N-S	♥ AKQJ9	♥ 843				1. Multi-Landy, 5M-4m
North HCP: 15+2	♦ KJ542	♦ 7				
South HCP: 6+2	♣ J87	♣ 965				
Contract: 2♥ North						

Board: 20	♠ AQ	You bid first.
Dealer: South	♥ KJ8	West (LHO) bids 2♣ if possible.
Vul: E-W	♦ 985	East (RHO) bids 3♠ if possible.
HCP: 15+1	♣ KQT85	
Board: 21	♠ A92	LHO opens the bidding 1NT.
Dealer: West	♥ Q742	Partner bids next.
Vul: N-S	♦ Q974	East (RHO) bids 4♣ if possible.
HCP: 12	♣ A6	West (LHO) Doubles 4♠ if possible.
Board: 22	♠ Q4	LHO opens the bidding 1NT.
Dealer: West	♥ J632	Partner bids next.
Vul: None	♦ A84	East (RHO) bids 3♣ if possible.
HCP: 9	♣ Q643	West (LHO) bids 3♦ if possible. West (LHO) bids 4♦ if possible. West (LHO) Doubles 4♥ if possible.
Board: 23	♠ AQT973	LHO opens the bidding 1NT.
Dealer: West	♥ 843	Partner bids next.
Vul: N-S	♦ 7	
HCP: 6+2	♣ 965	

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AQ				1NT
Vul: E-W	♥ 932	♥ KJ8	2♣ ¹	2♦ ²	3♠	4♣
North HCP: 5+2	♦ 42	♦ 985		All Pass		
South HCP: 15+1	♣ AJ9732	♣ KQT85				1. Multi-Landy, both majors 2. 1N-2S transfer to clubs
Contract: 4♣ South						

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ KQJ75	♠ A92	1NT	2♦ ¹	Pass	2NT
Vul: N-S	♥ J3	♥ Q742	Pass	3♦	4♣	4♠
North HCP: 11+2	♦ KJ863	♦ Q974	X	All Pass		
South HCP: 12	♣ 7	♣ A6				1. Multi-Landy, 5M-4m
Contract: 4♠X South						

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ JT963	♠ Q4	1NT	2♣ ¹	3♣ ²	Pass
Vul: None	♥ AQT95	♥ J632	3♦ ³	Pass	Pass	3♥
North HCP: 10+2	♦ K	♦ A84	4♦	4♥	Pass	Pass
South HCP: 9	♣ 87	♣ Q643	X	All Pass		
Contract: 4♥X North						1. Multi-Landy, both majors 2. 1N-3C transfer to diamonds 3. automat

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ AQT973	1NT	2♥ ¹	All Pass	
Vul: N-S	♥ AKQJ9	♥ 843				1. Multi-Landy, 5M-4m
North HCP: 15+2	♦ KJ542	♦ 7				
South HCP: 6+2	♣ J87	♣ 965				
Contract: 2♥ North						

Board: 24 ♠ T765 LHO opens the bidding 1NT.

Dealer: East ♥ AKJ52 Partner bids next.

Vul: Both ♦ 743 West (RHO) Doubles 3♣ if possible.

HCP: 8+1 ♣ 9

Board: 25 ♠ 94 Partner bids first.

Dealer: South ♥ KQ8762 West (RHO) bids 2♠ if possible.

Vul: None ♦ KT7

HCP: 9+2 ♣ J2

Board: 26 ♠ T843 Partner bids first.

Dealer: South ♥ K8 West (RHO) bids 2♦ if possible.

Vul: E-W ♦ Q852 East (LHO) bids 2♥ if possible.

HCP: 5 ♣ 852

Board: 27 ♠ 873 You bid first.

Dealer: North ♥ AKQ73 East (LHO) bids 2♦ if possible.

Vul: E-W ♦ KQ3

HCP: 15+1 ♣ J8

Board: 28 ♠ JT97 LHO opens the bidding 1NT.

Dealer: East ♥ 94 Partner bids next.

Vul: N-S ♦ QJ976

HCP: 4+1 ♣ T8

Both hands (Answers Page)

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ T765	♠ KQ832			1NT	2♠ ¹
Vul: Both	♥ AKJ52	♥ 84	Pass	2NT	Pass	3♣
North HCP: 8+1	♦ 743	♦ 9	X	3♠	All Pass	
South HCP: 11+2	♣ 9	♣ KQJ84				1. Multi-Landy, 5M-4m
Contract: 3♠ North						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ KT75				1NT
Vul: None	♥ KQ8762	♥ AJ	2♠ ¹	3♥	Pass	3NT
North HCP: 9+2	♦ KT7	♦ AJ3	Pass	4♥	All Pass	
South HCP: 15	♣ J2	♣ QT63				1. Multi-Landy, 5M-4m
Contract: 4♥ North						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ T843	♠ AKQJ				1NT
Vul: E-W	♥ K8	♥ 642	2♦ ¹	Pass	2♥ ²	Pass
North HCP: 5	♦ Q852	♦ J963	Pass	X	Pass	2♠
South HCP: 15	♣ 852	♣ A6	All Pass			
Contract: 2♠ South						1. Multi-Landy, Multi
						2. to the partner's longer

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ 873	♠ Q52		1NT	2♦ ¹	2NT ²
Vul: E-W	♥ AKQ73	♥ T84	Pass	3♣	Pass	3NT
North HCP: 15+1	♦ KQ3	♦ AT6	Pass	4♥	All Pass	
South HCP: 12	♣ J8	♣ AQ72				1. Multi-Landy, Multi
Contract: 4♥ North						2. Lebensohl after 1NT

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ JT97	♠ 84			1NT	2♥ ¹
Vul: N-S	♥ 94	♥ KQJT6	All Pass			
North HCP: 4+1	♦ QJ976	♦ A				
South HCP: 11+2	♣ T8	♣ J9743				1. Multi-Landy, 5M-4m
Contract: 2♥ South						

Board: 24 ♠ KQ832 RHO opens the bidding 1NT.

Dealer: East ♥ 84 You bid next.

Vul: Both ♦ 9 West (LHO) Doubles 3♣ if possible.

HCP: 11+2 ♣ KQJ84

Board: 25 ♠ KT75 You bid first.

Dealer: South ♥ AJ West (LHO) bids 2♠ if possible.

Vul: None ♦ AJ3

HCP: 15 ♣ QT63

Board: 26 ♠ AKQJ You bid first.

Dealer: South ♥ 642 West (LHO) bids 2♦ if possible.

Vul: E-W ♦ J963 East (RHO) bids 2♥ if possible.

HCP: 15 ♣ A6

Board: 27 ♠ Q52 Partner bids first.

Dealer: North ♥ T84 East (RHO) bids 2♦ if possible.

Vul: E-W ♦ AT6

HCP: 12 ♣ AQ72

Board: 28 ♠ 84 RHO opens the bidding 1NT.

Dealer: East ♥ KQJT6 You bid next.

Vul: N-S ♦ A

HCP: 11+2 ♣ J9743

Both hands (Answers Page)

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ T765	♠ KQ832			1NT	2♠ ¹
Vul: Both	♥ AKJ52	♥ 84	Pass	2NT	Pass	3♣
North HCP: 8+1	♦ 743	♦ 9	X	3♠	All Pass	
South HCP: 11+2	♣ 9	♣ KQJ84				1. Multi-Landy, 5M-4m
Contract: 3♠ North						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ KT75				1NT
Vul: None	♥ KQ8762	♥ AJ	2♠ ¹	3♥	Pass	3NT
North HCP: 9+2	♦ KT7	♦ AJ3	Pass	4♥	All Pass	
South HCP: 15	♣ J2	♣ QT63				1. Multi-Landy, 5M-4m
Contract: 4♥ North						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ T843	♠ AKQJ				1NT
Vul: E-W	♥ K8	♥ 642	2♦ ¹	Pass	2♥ ²	Pass
North HCP: 5	♦ Q852	♦ J963	Pass	X	Pass	2♠
South HCP: 15	♣ 852	♣ A6	All Pass			
Contract: 2♠ South						1. Multi-Landy, Multi
						2. to the partner's longer

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ 873	♠ Q52		1NT	2♦ ¹	2NT ²
Vul: E-W	♥ AKQ73	♥ T84	Pass	3♣	Pass	3NT
North HCP: 15+1	♦ KQ3	♦ AT6	Pass	4♥	All Pass	
South HCP: 12	♣ J8	♣ AQ72				1. Multi-Landy, Multi
Contract: 4♥ North						2. Lebensohl after 1NT

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ JT97	♠ 84			1NT	2♥ ¹
Vul: N-S	♥ 94	♥ KQJT6	All Pass			
North HCP: 4+1	♦ QJ976	♦ A				
South HCP: 11+2	♣ T8	♣ J9743				1. Multi-Landy, 5M-4m
Contract: 2♥ South						

Board: 29	♠ AT8752	Partner bids first.
Dealer: South	♥ 43	West (RHO) bids 2♦ if possible.
Vul: N-S	♦ T6	
HCP: 8+2	♣ AT2	

Board: 30	♠ AKJ3	You bid first.
Dealer: North	♥ JT6	East (LHO) bids 2♥ if possible.
Vul: E-W	♦ 9532	West (RHO) bids 2NT if possible.
HCP: 16	♣ AK	East (LHO) bids 3♦ if possible.
		West (RHO) bids 3♥ if possible.

Board: 31	♠ KJ952	LHO opens the bidding 1NT.
Dealer: East	♥ 97	Partner bids next.
Vul: N-S	♦ Q762	
HCP: 8+1	♣ Q6	

Board: 32	♠ 975	LHO opens the bidding 1NT.
Dealer: East	♥ Q84	Partner bids next.
Vul: E-W	♦ Q72	West (RHO) bids 2♥ if possible.
HCP: 5	♣ J973	East (LHO) bids 3♥ if possible.

Board: 33	♠ J964	LHO opens the bidding 1NT.
Dealer: East	♥ 84	Partner bids next.
Vul: Both	♦ 64	
HCP: 4+1	♣ QJ865	

Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ AT8752	♠ K943				1NT
Vul: N-S	♥ 43	♥ A7	2♦ ¹	4♠	All Pass	
North HCP: 8+2	♦ T6	♦ A73				
South HCP: 16	♣ AT2	♣ KQ85				1. Multi-Landy, Multi
Contract: 4♠ North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AKJ3	♠ T94		1NT	2♥ ¹	Pass
Vul: E-W	♥ JT6	♥ 5	2NT	Pass	3♦	Pass
North HCP: 16	♦ 9532	♦ KT8	3♥	Pass	Pass	4♣
South HCP: 4+2	♣ AK	♣ J97652	All Pass			
Contract: 4♣ South						1. Multi-Landy, 5M-4m

Board: 31	North:	South:	W	N	E	S
Dealer: East	♠ KJ952	♠ AQT87		1NT	2♣ ¹	
Vul: N-S	♥ 97	♥ AK832	Pass	3♠	Pass	4♠
North HCP: 8+1	♦ Q762	♦ 8	All Pass			
South HCP: 14+2	♣ Q6	♣ J4				1. Multi-Landy, both majors
Contract: 4♠ South						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ 975	♠ AKQJ642		1NT	2♦ ¹	
Vul: E-W	♥ Q84	♥ 75	2♥	Pass	3♥	3♠
North HCP: 5	♦ Q72	♦ A54	All Pass			
South HCP: 14+3	♣ J973	♣ 4				1. Multi-Landy, Multi
Contract: 3♠ South						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ J964	♠ Q		1NT	2♦ ¹	
Vul: Both	♥ 84	♥ KQJ7653	Pass	2♥ ²	Pass	3♥
North HCP: 4+1	♦ 64	♦ K52	All Pass			
South HCP: 15+3	♣ QJ865	♣ A9				1. Multi-Landy, Multi
Contract: 3♥ South						2. to the partner's longer

Board: 29	♠ K943	You bid first.
Dealer: South	♥ A7	West (LHO) bids 2♦ if possible.
Vul: N-S	♦ A73	
HCP: 16	♣ KQ85	

Board: 30	♠ T94	Partner bids first.
Dealer: North	♥ 5	East (RHO) bids 2♥ if possible.
Vul: E-W	♦ KT8	West (LHO) bids 2NT if possible.
HCP: 4+2	♣ J97652	East (RHO) bids 3♦ if possible. West (LHO) bids 3♥ if possible.

Board: 31	♠ AQT87	RHO opens the bidding 1NT.
Dealer: East	♥ AK832	You bid next.
Vul: N-S	♦ 8	
HCP: 14+2	♣ J4	

Board: 32	♠ AKQJ642	RHO opens the bidding 1NT.
Dealer: East	♥ 75	You bid next.
Vul: E-W	♦ A54	West (LHO) bids 2♥ if possible.
HCP: 14+3	♣ 4	East (RHO) bids 3♥ if possible.

Board: 33	♠ Q	RHO opens the bidding 1NT.
Dealer: East	♥ KQJ7653	You bid next.
Vul: Both	♦ K52	
HCP: 15+3	♣ A9	

Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ AT8752	♠ K943				1NT
Vul: N-S	♥ 43	♥ A7	2♦ ¹	4♠	All Pass	
North HCP: 8+2	♦ T6	♦ A73				
South HCP: 16	♣ AT2	♣ KQ85				1. Multi-Landy, Multi
Contract: 4♠ North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AKJ3	♠ T94		1NT	2♥ ¹	Pass
Vul: E-W	♥ JT6	♥ 5	2NT	Pass	3♦	Pass
North HCP: 16	♦ 9532	♦ KT8	3♥	Pass	Pass	4♣
South HCP: 4+2	♣ AK	♣ J97652	All Pass			
Contract: 4♣ South						1. Multi-Landy, 5M-4m

Board: 31	North:	South:	W	N	E	S
Dealer: East	♠ KJ952	♠ AQT87		1NT	2♣ ¹	
Vul: N-S	♥ 97	♥ AK832	Pass	3♠	Pass	4♠
North HCP: 8+1	♦ Q762	♦ 8	All Pass			
South HCP: 14+2	♣ Q6	♣ J4				1. Multi-Landy, both majors
Contract: 4♠ South						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ 975	♠ AKQJ642		1NT	2♦ ¹	
Vul: E-W	♥ Q84	♥ 75	2♥	Pass	3♥	3♠
North HCP: 5	♦ Q72	♦ A54	All Pass			
South HCP: 14+3	♣ J973	♣ 4				1. Multi-Landy, Multi
Contract: 3♠ South						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ J964	♠ Q		1NT	2♦ ¹	
Vul: Both	♥ 84	♥ KQJ7653	Pass	2♥ ²	Pass	3♥
North HCP: 4+1	♦ 64	♦ K52	All Pass			
South HCP: 15+3	♣ QJ865	♣ A9				1. Multi-Landy, Multi
Contract: 3♥ South						2. to the partner's longer

Board: 34 ♠ K7 RHO opens the bidding 1NT.

Dealer: West ♥ AQJ7542 You bid next.

Vul: E-W ♦ Q63 East (LHO) Doubles 2♦ if possible.

HCP: 12+3 ♣ 5

Board: 35 ♠ T2 RHO opens the bidding 1NT.

Dealer: West ♥ AQJ54 You bid next.

Vul: Both ♦ KQJT9

HCP: 13+2 ♣ T

Board: 36 ♠ K93 RHO opens the bidding 1NT.

Dealer: West ♥ AKT863 You bid next.

Vul: None ♦ 763 East (LHO) bids 4♣ if possible.

HCP: 10+2 ♣ 4 West (RHO) Doubles 4♥ if possible.

Board: 37 ♠ 6 RHO opens the bidding 1NT.

Dealer: West ♥ AQT54 You bid next.

Vul: Both ♦ A9752 East (LHO) Doubles 3♦ if possible.

HCP: 10+2 ♣ T9

Board: 38 ♠ JT32 Partner bids first.

Dealer: South ♥ 8 West (RHO) bids 2♦ if possible.

Vul: N-S ♦ J5

HCP: 7+2 ♣ KQT532

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ K7	♠ J43	1NT	2♦ ¹	X	2♥ ²
Vul: E-W	♥ AQJ7542	♥ 93	Pass	3♥	All Pass	
North HCP: 12+3	♦ Q63	♦ T72				
South HCP: 6+1	♣ 5	♣ AJT98				
Contract: 3♥ North			1. Multi-Landy, Multi			
			2. to the partner's longer			

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ T2	♠ J8653	1NT	2♥ ¹	Pass	2NT
Vul: Both	♥ AQJ54	♥ 3	Pass	3♦	All Pass	
North HCP: 13+2	♦ KQJT9	♦ 875				
South HCP: 7+1	♣ T	♣ AQ85				
Contract: 3♦ North			1. Multi-Landy, 5M-4m			

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ K93	♠ AJT65	1NT	2♦ ¹	Pass	2♠
Vul: None	♥ AKT863	♥ 754	Pass	2NT	4♣	4♥
North HCP: 10+2	♦ 763	♦ 2	X	All Pass		
South HCP: 9+1	♣ 4	♣ A865				
Contract: 4♥X South			1. Multi-Landy, Multi			

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ AT54	1NT	2♥ ¹	Pass	2NT
Vul: Both	♥ AQT54	♥ 9632	Pass	3♦	X	3♥
North HCP: 10+2	♦ A9752	♦ KJ	All Pass			
South HCP: 9	♣ T9	♣ J87				
Contract: 3♥ South			1. Multi-Landy, 5M-4m			

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ JT32	♠ K875				1NT
Vul: N-S	♥ 8	♥ QJ43	2♦ ¹	3♣	Pass	3NT
North HCP: 7+2	♦ J5	♦ KQ8	All Pass			
South HCP: 16	♣ KQT532	♣ AJ				
Contract: 3NT South			1. Multi-Landy, Multi			

Board: 34 ♠ J43 LHO opens the bidding 1NT.

Dealer: West ♥ 93 Partner bids next.

Vul: E-W ♦ T72 East (RHO) Doubles 2♦ if possible.

HCP: 6+1 ♣ AJT98

Board: 35 ♠ J8653 LHO opens the bidding 1NT.

Dealer: West ♥ 3 Partner bids next.

Vul: Both ♦ 875

HCP: 7+1 ♣ AQ85

Board: 36 ♠ AJT65 LHO opens the bidding 1NT.

Dealer: West ♥ 754 Partner bids next.

Vul: None ♦ 2 East (RHO) bids 4♣ if possible.

HCP: 9+1 ♣ A865 West (LHO) Doubles 4♥ if possible.

Board: 37 ♠ AT54 LHO opens the bidding 1NT.

Dealer: West ♥ 9632 Partner bids next.

Vul: Both ♦ KJ East (RHO) Doubles 3♦ if possible.

HCP: 9

Board: 38 ♠ K875 You bid first.

Dealer: South ♥ QJ43 West (LHO) bids 2♦ if possible.

Vul: N-S ♦ KQ8

HCP: 16 ♣ AJ

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ K7	♠ J43	1NT	2♦ ¹	X	2♥ ²
Vul: E-W	♥ AQJ7542	♥ 93	Pass	3♥	All Pass	
North HCP: 12+3	♦ Q63	♦ T72				1. Multi-Landy, Multi
South HCP: 6+1	♣ 5	♣ AJT98				2. to the partner's longer
Contract: 3♥ North						

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ T2	♠ J8653	1NT	2♥ ¹	Pass	2NT
Vul: Both	♥ AQJ54	♥ 3	Pass	3♦	All Pass	
North HCP: 13+2	♦ KQJT9	♦ 875				1. Multi-Landy, 5M-4m
South HCP: 7+1	♣ T	♣ AQ85				
Contract: 3♦ North						

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ K93	♠ AJT65	1NT	2♦ ¹	Pass	2♠
Vul: None	♥ AKT863	♥ 754	Pass	2NT	4♣	4♥
North HCP: 10+2	♦ 763	♦ 2	X	All Pass		
South HCP: 9+1	♣ 4	♣ A865				1. Multi-Landy, Multi
Contract: 4♥X South						

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ AT54	1NT	2♥ ¹	Pass	2NT
Vul: Both	♥ AQT54	♥ 9632	Pass	3♦	X	3♥
North HCP: 10+2	♦ A9752	♦ KJ	All Pass			
South HCP: 9	♣ T9	♣ J87				1. Multi-Landy, 5M-4m
Contract: 3♥ South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ JT32	♠ K875				1NT
Vul: N-S	♥ 8	♥ QJ43	2♦ ¹	3♣	Pass	3NT
North HCP: 7+2	♦ J5	♦ KQ8	All Pass			
South HCP: 16	♣ KQT532	♣ AJ				1. Multi-Landy, Multi
Contract: 3NT South						

Board: 39	♠ AQ43	LHO opens the bidding 1NT.
Dealer: East	♥ 8	Partner bids next.
Vul: None	♦ KQJ4	
HCP: 14	♣ QT76	

Board: 40	♠ AKT74	RHO opens the bidding 1NT.
Dealer: West	♥ 97543	You bid next.
Vul: N-S	♦ 8	
HCP: 10+2	♣ K4	

Board: 41	♠ 9	LHO opens the bidding 1NT.
Dealer: East	♥ K98732	Partner bids next.
Vul: E-W	♦ KQJ63	
HCP: 9+3	♣ 7	

Board: 42	♠ AQJ984	RHO opens the bidding 1NT.
Dealer: West	♥ A74	You bid next.
Vul: E-W	♦ QT8	
HCP: 13+2	♣ 5	

Board: 43	♠ AQJ62	RHO opens the bidding 1NT.
Dealer: West	♥ T	You bid next.
Vul: Both	♦ KT954	
HCP: 13+2	♣ K5	

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ AQ43	♠ 2			1NT	2♦ ¹
Vul: None	♥ 8	♥ AKQT974	Pass	2♥ ²	All Pass	
North HCP: 14	♦ KQJ4	♦ 876				
South HCP: 10+3	♣ QT76	♣ J9			1. Multi-Landy, Multi	
Contract: 2♥ North					2. to the partner's longer	

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ AKT74	♠ Q85	1NT	2♣ ¹	Pass	2♠
Vul: N-S	♥ 97543	♥ A		All Pass		
North HCP: 10+2	♦ 8	♦ KQT2				
South HCP: 13+1	♣ K4	♣ QT765			1. Multi-Landy, both majors	
Contract: 2♠ South						

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ AJQ532			1NT	2♦ ¹
Vul: E-W	♥ K98732	♥ T	Pass	2♠	All Pass	
North HCP: 9+3	♦ KQJ63	♦ 942				
South HCP: 11+2	♣ 7	♣ KJ6			1. Multi-Landy, Multi	
Contract: 2♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ AQJ984	♠ K7	1NT	2♦ ¹	Pass	2♠
Vul: E-W	♥ A74	♥ Q853		All Pass		
North HCP: 13+2	♦ QT8	♦ 653				
South HCP: 8	♣ 5	♣ KT86			1. Multi-Landy, Multi	
Contract: 2♠ South						

Board: 43	North:	South:	W	N	E	S
Dealer: West	♠ AQJ62	♠ K83	1NT	2♠ ¹	All Pass	
Vul: Both	♥ T	♥ J54				
North HCP: 13+2	♦ KT954	♦ Q2			1. Multi-Landy, 5M-4m	
South HCP: 8+1	♣ K5	♣ QT983				
Contract: 2♠ North						

Board: 39	♠ 2	RHO opens the bidding 1NT.
Dealer: East	♥ AKQT974	You bid next.
Vul: None	♦ 876	
HCP: 10+3	♣ J9	

Board: 40	♠ Q85	LHO opens the bidding 1NT.
Dealer: West	♥ A	Partner bids next.
Vul: N-S	♦ KQT2	
HCP: 13+1	♣ QT765	

Board: 41	♠ AQJ532	RHO opens the bidding 1NT.
Dealer: East	♥ T	You bid next.
Vul: E-W	♦ 942	
HCP: 11+2	♣ KJ6	

Board: 42	♠ K7	LHO opens the bidding 1NT.
Dealer: West	♥ Q853	Partner bids next.
Vul: E-W	♦ 653	
HCP: 8	♣ KT86	

Board: 43	♠ K83	LHO opens the bidding 1NT.
Dealer: West	♥ J54	Partner bids next.
Vul: Both	♦ Q2	
HCP: 8+1	♣ QT983	

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ AQ43	♠ 2			1NT	2♦ ¹
Vul: None	♥ 8	♥ AKQT974	Pass	2♥ ²	All Pass	
North HCP: 14	♦ KQJ4	♦ 876				
South HCP: 10+3	♣ QT76	♣ J9			1. Multi-Landy, Multi	
Contract: 2♥ North					2. to the partner's longer	

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ AKT74	♠ Q85	1NT	2♣ ¹	Pass	2♠
Vul: N-S	♥ 97543	♥ A		All Pass		
North HCP: 10+2	♦ 8	♦ KQT2				
South HCP: 13+1	♣ K4	♣ QT765			1. Multi-Landy, both majors	
Contract: 2♠ South						

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ AJQ532			1NT	2♦ ¹
Vul: E-W	♥ K98732	♥ T	Pass	2♠	All Pass	
North HCP: 9+3	♦ KQJ63	♦ 942				
South HCP: 11+2	♣ 7	♣ KJ6			1. Multi-Landy, Multi	
Contract: 2♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ AQJ984	♠ K7	1NT	2♦ ¹	Pass	2♠
Vul: E-W	♥ A74	♥ Q853		All Pass		
North HCP: 13+2	♦ QT8	♦ 653				
South HCP: 8	♣ 5	♣ KT86			1. Multi-Landy, Multi	
Contract: 2♠ South						

Board: 43	North:	South:	W	N	E	S
Dealer: West	♠ AQJ62	♠ K83	1NT	2♠ ¹	All Pass	
Vul: Both	♥ T	♥ J54				
North HCP: 13+2	♦ KT954	♦ Q2			1. Multi-Landy, 5M-4m	
South HCP: 8+1	♣ K5	♣ QT983				
Contract: 2♠ North						

Board: 44 ♠ QJT72 LHO opens the bidding 1NT.

Dealer: East ♥ 3 Partner bids next.

Vul: E-W ♦ 752

HCP: 8+1 ♣ KQ74

Board: 45 ♠ T7653 LHO opens the bidding 1NT.

Dealer: East ♥ J74 Partner bids next.

Vul: Both ♦ A54

HCP: 8+1 ♣ K4

Board: 46 ♠ AT RHO opens the bidding 1NT.

Dealer: West ♥ AJT87652 You bid next.

Vul: N-S ♦ QT East (LHO) bids 3♣ if possible.

HCP: 11+4 ♣ 3 East (LHO) bids 4♣ if possible.

East (LHO) Doubles 4♥ if possible.

Board: 47 ♠ 765 LHO opens the bidding 1NT.

Dealer: East ♥ J83 Partner bids next.

Vul: N-S ♦ QJ94

HCP: 8 ♣ A76

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ QJT72	♠ 9			1NT	2♥ ¹
Vul: E-W	♥ 3	♥ AKT84	Pass	2NT	Pass	3♦
North HCP: 8+1	♦ 752	♦ QJ964		All Pass		
South HCP: 10+2	♣ KQ74	♣ 65				1. Multi-Landy, 5M-4m
Contract: 3♦ South						

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ T7653	♠ Q			1NT	2♦ ¹
Vul: Both	♥ J74	♥ KQT983	Pass	2♠	Pass	2NT
North HCP: 8+1	♦ A54	♦ K97	Pass	3♥	Pass	3NT
South HCP: 15+2	♣ K4	♣ AJ7	Pass	4♥	All Pass	
Contract: 4♥ North						1. Multi-Landy, Multi

Board: 46	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ Q8764	1NT	2♦ ¹	Pass	2♥ ²
Vul: N-S	♥ AJT87652	♥ 43	Pass	Pass	3♣	Pass
North HCP: 11+4	♦ QT	♦ AJ2	Pass	3♥	4♣	4♥
South HCP: 8+1	♣ 3	♣ J86	Pass	Pass	X	All Pass
Contract: 4♥X South						1. Multi-Landy, Multi
						2. to the partner's longer

Board: 47	North:	South:	W	N	E	S
Dealer: East	♠ 765	♠ KJT432			1NT	2♦ ¹
Vul: N-S	♥ J83	♥ KT7	Pass	2♠	All Pass	
North HCP: 8	♦ QJ94	♦ A				
South HCP: 14+2	♣ A76	♣ K54				1. Multi-Landy, Multi
Contract: 2♠ North						

Board: 44	♠ 9	RHO opens the bidding 1NT.
Dealer: East	♥ AKT84	You bid next.
Vul: E-W	♦ QJ964	
HCP: 10+2	♣ 65	

Board: 45	♠ Q	RHO opens the bidding 1NT.
Dealer: East	♥ KQT983	You bid next.
Vul: Both	♦ K97	
HCP: 15+2	♣ AJ7	

Board: 46	♠ Q8764	LHO opens the bidding 1NT.
Dealer: West	♥ 43	Partner bids next.
Vul: N-S	♦ AJ2	East (RHO) bids 3♣ if possible.
HCP: 8+1	♣ J86	East (RHO) bids 4♣ if possible.
		East (RHO) Doubles 4♥ if possible.

Board: 47	♠ KJT432	RHO opens the bidding 1NT.
Dealer: East	♥ KT7	You bid next.
Vul: N-S	♦ A	
HCP: 14+2	♣ K54	

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ QJT72	♠ 9			1NT	2♥ ¹
Vul: E-W	♥ 3	♥ AKT84	Pass	2NT	Pass	3♦
North HCP: 8+1	♦ 752	♦ QJ964		All Pass		
South HCP: 10+2	♣ KQ74	♣ 65				1. Multi-Landy, 5M-4m
Contract: 3♦ South						

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ T7653	♠ Q			1NT	2♦ ¹
Vul: Both	♥ J74	♥ KQT983	Pass	2♠	Pass	2NT
North HCP: 8+1	♦ A54	♦ K97	Pass	3♥	Pass	3NT
South HCP: 15+2	♣ K4	♣ AJ7	Pass	4♥	All Pass	
Contract: 4♥ North						1. Multi-Landy, Multi

Board: 46	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ Q8764	1NT	2♦ ¹	Pass	2♥ ²
Vul: N-S	♥ AJT87652	♥ 43	Pass	Pass	3♣	Pass
North HCP: 11+4	♦ QT	♦ AJ2	Pass	3♥	4♣	4♥
South HCP: 8+1	♣ 3	♣ J86	Pass	Pass	X	All Pass
Contract: 4♥X South						1. Multi-Landy, Multi
						2. to the partner's longer

Board: 47	North:	South:	W	N	E	S
Dealer: East	♠ 765	♠ KJT432			1NT	2♦ ¹
Vul: N-S	♥ J83	♥ KT7	Pass	2♠	All Pass	
North HCP: 8	♦ QJ94	♦ A				
South HCP: 14+2	♣ A76	♣ K54				1. Multi-Landy, Multi
Contract: 2♠ North						

Board: 48 ♠ Q Partner bids first.

Dealer: South ♥ JT6 West (RHO) bids 2♦ if possible.

Vul: N-S ♦ KJ42

HCP: 10+1 ♣ KT432

Board: 49 ♠ AKT9643 RHO opens the bidding 1NT.

Dealer: West ♥ Q You bid next.

Vul: E-W ♦ A53

HCP: 15+3 ♣ Q5

Board: 50 ♠ K42 You bid first.

Dealer: North ♥ 82 East (LHO) bids 2♥ if possible.

Vul: None ♦ AKJ

HCP: 17+1 ♣ KQJ74

Both hands (Answers Page)

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ T9				1NT
Vul: N-S	♥ JT6	♥ AK72	2♦ ¹	2NT ²	Pass	3♣
North HCP: 10+1	♦ KJ42	♦ AT53	Pass	3NT	All Pass	
South HCP: 15	♣ KT432	♣ A95				
Contract: 3NT North			1. Multi-Landy, Multi			
			2. Lebensohl after 1NT			

Board: 49	North:	South:	W	N	E	S
Dealer: West	♠ AKT9643	♠ J	1NT	2♦ ¹	Pass	2♥ ²
Vul: E-W	♥ Q	♥ JT52	Pass	3♠	All Pass	
North HCP: 15+3	♦ A53	♦ J942				
South HCP: 4	♣ Q5	♣ J864	1. Multi-Landy, Multi			
Contract: 3♠ North			2. to the partner's longer			

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ Q9753		1NT	2♥ ¹	2♠
Vul: None	♥ 82	♥ K6	Pass	3♠	All Pass	
North HCP: 17+1	♦ AKJ	♦ T9				
South HCP: 5+1	♣ KQJ74	♣ 9632	1. Multi-Landy, 5M-4m			
Contract: 3♠ North						

Board: 48 ♠ T9 You bid first.

Dealer: South ♥ AK72 West (LHO) bids 2♦ if possible.

Vul: N-S ♦ AT53

HCP: 15 ♣ A95

Board: 49 ♠ J LHO opens the bidding 1NT.

Dealer: West ♥ JT52 Partner bids next.

Vul: E-W ♦ J942

HCP: 4 ♣ J864

Board: 50 ♠ Q9753 Partner bids first.

Dealer: North ♥ K6 East (RHO) bids 2♥ if possible.

Vul: None ♦ T9

HCP: 5+1 ♣ 9632

Both hands (Answers Page)

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ T9				1NT
Vul: N-S	♥ JT6	♥ AK72	2♦ ¹	2NT ²	Pass	3♣
North HCP: 10+1	♦ KJ42	♦ AT53	Pass	3NT	All Pass	
South HCP: 15	♣ KT432	♣ A95				
Contract: 3NT North			1. Multi-Landy, Multi			
			2. Lebensohl after 1NT			

Board: 49	North:	South:	W	N	E	S
Dealer: West	♠ AKT9643	♠ J	1NT	2♦ ¹	Pass	2♥ ²
Vul: E-W	♥ Q	♥ JT52	Pass	3♠	All Pass	
North HCP: 15+3	♦ A53	♦ J942				
South HCP: 4	♣ Q5	♣ J864	1. Multi-Landy, Multi			
Contract: 3♠ North			2. to the partner's longer			

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ Q9753		1NT	2♥ ¹	2♠
Vul: None	♥ 82	♥ K6	Pass	3♠	All Pass	
North HCP: 17+1	♦ AKJ	♦ T9				
South HCP: 5+1	♣ KQJ74	♣ 9632	1. Multi-Landy, 5M-4m			
Contract: 3♠ North						