

# North hands

# Transfers\_after\_1M\_X

<b>Board: 1</b>	♠ KQT52	LHO opens the bidding 1 ♠.
Dealer: East	♥ Q94	Partner bids next.
Vul: None	♦ T93	
HCP: 7+1	♣ 76	
<b>Board: 2</b>	♠ 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.
<b>Board: 3</b>	♠ 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.
<b>Board: 4</b>	♠ 2	RHO opens the bidding 1 ♠.
Dealer: West	♥ KQ94	You bid next.
Vul: Both	♦ A753	West (RHO) bids 3 ♠ if possible.
HCP: 13	♣ A754	
<b>Board: 5</b>	♠ 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 ♦ <sup>1</sup>
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

<b>Board: 1</b>	♠ 3	RHO opens the bidding 1 ♠.
Dealer: East	♥ K863	You bid next.
Vul: None	♦ A864	
HCP: 13	♣ AQ53	
<b>Board: 2</b>	♠ 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.
<b>Board: 3</b>	♠ 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.
<b>Board: 4</b>	♠ 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	
<b>Board: 5</b>	♠ 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	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 ♦ <sup>1</sup>
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

## Transfers after 1M X

<b>Board: 10</b>	♠ 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	North:	South:	W	N	E	S
Dealer: South	♠ T752	♠ AKQ86				1 ♠
Vul: E-W	♥ T7	♥ AQ9	X	3 ♠	All Pass	
North HCP: 5	♦ 862	♦ A3				
South HCP: 19+1	♣ KQ83	♣ T74				
Contract: 3 ♠ North						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQJ72	♠ 85		1 ♠	X	2 ♣
Vul: Both	♥ 9763	♥ J52	Pass	2 ♥	Pass	2 ♠
North HCP: 13+1	♦ AQ6	♦ K3	All Pass			
South HCP: 8+2	♣ 3	♣ AT9862				
Contract: 2 ♠ South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ T42	♠ AK83				1 ♥
Vul: None	♥ 987	♥ KQT432	X	2 ♥	X	Pass
North HCP: 9	♦ 8643	♦ -	3 ♦	Pass	Pass	3 ♥
South HCP: 12+2	♣ AKQ	♣ 952	4 ♦	X	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AKQT2	♠ J8765		1 ♠	X	4 ♠
Vul: E-W	♥ K763	♥ 9854	All Pass			
North HCP: 17+1	♦ -	♦ 65				
South HCP: 2+1	♣ KQ76	♣ J3				
Contract: 4 ♠ South						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ T763	♠ J				1 ♥
Vul: Both	♥ Q87	♥ AKT632	X	Pass	1 ♠	3 ♥
North HCP: 2	♦ 76	♦ AQ3	All Pass			
South HCP: 17+2	♣ T972	♣ QJ6				
Contract: 3 ♥ South						

## South hands

## Transfers\_after\_1M\_X

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

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

<b>Board: 8</b>	♠ 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.

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

<b>Board: 10</b>	♠ 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	North:	South:	W	N	E	S
Dealer: South	♠ T752	♠ AKQ86				1 ♠
Vul: E-W	♥ T7	♥ AQ9	X	3 ♠	All Pass	
North HCP: 5	♦ 862	♦ A3				
South HCP: 19+1	♣ KQ83	♣ T74				
Contract: 3 ♠ North						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQJ72	♠ 85		1 ♠	X	2 ♣
Vul: Both	♥ 9763	♥ J52	Pass	2 ♥	Pass	2 ♠
North HCP: 13+1	♦ AQ6	♦ K3	All Pass			
South HCP: 8+2	♣ 3	♣ AT9862				
Contract: 2 ♠ South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ T42	♠ AK83				1 ♥
Vul: None	♥ 987	♥ KQT432	X	2 ♥	X	Pass
North HCP: 9	♦ 8643	♦ -	3 ♦	Pass	Pass	3 ♥
South HCP: 12+2	♣ AKQ	♣ 952	4 ♦	X	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AKQT2	♠ J8765		1 ♠	X	4 ♠
Vul: E-W	♥ K763	♥ 9854	All Pass			
North HCP: 17+1	♦ -	♦ 65				
South HCP: 2+1	♣ KQ76	♣ J3				
Contract: 4 ♠ South						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ T763	♠ J				1 ♥
Vul: Both	♥ Q87	♥ AKT632	X	Pass	1 ♠	3 ♥
North HCP: 2	♦ 76	♦ AQ3	All Pass			
South HCP: 17+2	♣ T972	♣ QJ6				
Contract: 3 ♥ South						



## Transfers after 1M X

<b>Board: 15</b>	♠ 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 ♣ <sup>1</sup>

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 ♠
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3 ♦	Pass	Pass	3 ♠
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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
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3 ♥	Pass	Pass	4 ♣
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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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## Transfers\_after\_1M\_X

<b>Board: 15</b>	♠ 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 ♣ <sup>1</sup>

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 ♠
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3 ♦	Pass	Pass	3 ♠
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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
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3 ♥	Pass	Pass	4 ♣
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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

<b>Board: 16</b>	♠ 6	RHO opens the bidding 1 ♠.
Dealer: West	♥ AJ96	You bid next.
Vul: N-S	♦ AT85	
HCP: 12	♣ K842	
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<b>Board: 17</b>	♠ A65	You bid first.
Dealer: North	♥ AK8752	East (LHO) Doubles 1 ♥ if possible.
Vul: None	♦ K8	
HCP: 16+2	♣ Q8	
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<b>Board: 18</b>	♠ 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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<b>Board: 19</b>	♠ 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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<b>Board: 20</b>	♠ T	RHO opens the bidding 1 ♠.
Dealer: West	♥ KJ92	You bid next.
Vul: Both	♦ AKT97	
HCP: 15+1	♣ A53	

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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

<b>Board: 16</b>	♠ AKJ95	LHO opens the bidding 1 ♠.
Dealer: West	♥ 82	Partner bids next.
Vul: N-S	♦ J974	
HCP: 9+1	♣ 76	
<b>Board: 17</b>	♠ J97	Partner bids first.
Dealer: North	♥ QT43	East (RHO) Doubles 1 ♥ if possible.
Vul: None	♦ AJ6	
HCP: 8	♣ 543	
<b>Board: 18</b>	♠ 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.
<b>Board: 19</b>	♠ 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.
<b>Board: 20</b>	♠ 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

<b>Board: 21</b>	♠ A9764	LHO opens the bidding 1 ♠.
Dealer: East	♥ -	Partner bids next.
Vul: E-W	♦ KT73	
HCP: 9+1	♣ QT87	
<hr/>		
<b>Board: 22</b>	♠ 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.
<hr/>		
<b>Board: 23</b>	♠ 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	
<hr/>		
<b>Board: 24</b>	♠ 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	
<hr/>		
<b>Board: 25</b>	♠ 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

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

## South hands

## Transfers\_after\_1M\_X

<b>Board: 21</b>	♠ T	RHO opens the bidding 1 ♠.
Dealer: East	♥ AQ62	You bid next.
Vul: E-W	♦ J942	
HCP: 12	♣ AJ32	
<b>Board: 22</b>	♠ 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.
<b>Board: 23</b>	♠ 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	
<b>Board: 24</b>	♠ 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	
<b>Board: 25</b>	♠ 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

<b>Board: 26</b>	♠ A	RHO opens the bidding 1 ♠.
Dealer: West	♥ AJ62	You bid next.
Vul: Both	♦ T832	East (LHO) bids 2 ♠ if possible.
HCP: 13	♣ KJ75	
<b>Board: 27</b>	♠ 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.
<b>Board: 28</b>	♠ 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.
<b>Board: 29</b>	♠ J3	You bid first.
Dealer: North	♥ AKQ932	East (LHO) Doubles 1 ♥ if possible.
Vul: Both	♦ K843	
HCP: 13+2	♣ 4	
<b>Board: 30</b>	♠ 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

<b>Board: 26</b>	♠ K98	LHO opens the bidding 1 ♠.
Dealer: West	♥ QT84	Partner bids next.
Vul: Both	♦ A4	East (RHO) bids 2 ♠ if possible.
HCP: 11	♣ QT63	
<b>Board: 27</b>	♠ 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.
<b>Board: 28</b>	♠ 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.
<b>Board: 29</b>	♠ Q952	Partner bids first.
Dealer: North	♥ T5	East (RHO) Doubles 1 ♥ if possible.
Vul: Both	♦ A75	
HCP: 7	♣ JT73	
<b>Board: 30</b>	♠ 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

<b>Board: 36</b>	♠ Q	RHO opens the bidding 1 ♠.
Dealer: West	♥ KT82	You bid next.
Vul: Both	♦ AT95	West (RHO) bids 2 ♠ if possible.
HCP: 16	♣ AKT3	
<hr/>		
<b>Board: 37</b>	♠ 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.
<hr/>		
<b>Board: 38</b>	♠ 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	
<hr/>		
<b>Board: 39</b>	♠ 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.
<hr/>		
<b>Board: 40</b>	♠ 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

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ Q	♠ K93	1 ♠	X	Pass	2 ♣
Vul: Both	♥ KT82	♥ J5	2 ♠	3 ♣	Pass	3NT
North HCP: 16	♦ AT95	♦ K83	All Pass			
South HCP: 10+1	♣ AKT3	♣ QJ654				
Contract: 3NT South						

### Board: 37

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ KT5	♠ 9876		1 ♥	X	2 ♥
Vul: N-S	♥ AKQ642	♥ T93	Pass	Pass	X	Pass
North HCP: 12+2	♦ T6	♦ AQ8	3 ♦	3 ♥	All Pass	
South HCP: 7	♣ T7	♣ J43				
Contract: 3 ♥ North						

### Board: 38

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ KT64	♠ AQJ982	1♥	X	3♥	4♠
Vul: N-S	♥ 6	♥ Q93	All Pass			
North HCP: 13+1	♦ T76	♦ 98				
South HCP: 9+2	♣ AKQJ7	♣ 43				
Contract: 4♠ South						

### Board: 39

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ J7	♠ T			1 ♠	X
Vul: Both	♥ 7	♥ AQ64	3 ♠	5 ♦	Pass	6 ♦
North HCP: 8+2	♦ AQ7543	♦ K98	Pass	Pass	X	All Pass
South HCP: 18+1	♣ J653	♣ AKQT8				
Contract: 6 ♦ X South						

### Board: 40

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 852	♠ AKQ974				1 ♠
Vul: None	♥ A7	♥ K5	X	2 ♠	Pass	4 ♠
North HCP: 6+1	♦ Q8764	♦ JT3	All Pass			
South HCP: 17+2	♣ 984	♣ A2				
Contract: 4 ♠ South						

## South hands

## Transfers\_after\_1M\_X

<b>Board: 36</b>	♠ 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	
<b>Board: 37</b>	♠ 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.
<b>Board: 38</b>	♠ 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	
<b>Board: 39</b>	♠ 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.
<b>Board: 40</b>	♠ 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

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ Q	♠ K93	1 ♠	X	Pass	2 ♣
Vul: Both	♥ KT82	♥ J5	2 ♠	3 ♣	Pass	3NT
North HCP: 16	♦ AT95	♦ K83	All Pass			
South HCP: 10+1	♣ AKT3	♣ QJ654				
Contract: 3NT South						

### Board: 37

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ KT5	♠ 9876		1 ♥	X	2 ♥
Vul: N-S	♥ AKQ642	♥ T93	Pass	Pass	X	Pass
North HCP: 12+2	♦ T6	♦ AQ8	3 ♦	3 ♥	All Pass	
South HCP: 7	♣ T7	♣ J43				
Contract: 3 ♥ North						

### Board: 38

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ KT64	♠ AQJ982	1♥	X	3♥	4♠
Vul: N-S	♥ 6	♥ Q93	All Pass			
North HCP: 13+1	♦ T76	♦ 98				
South HCP: 9+2	♣ AKQJ7	♣ 43				
Contract: 4♠ South						

### Board: 39

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ J7	♠ T			1 ♠	X
Vul: Both	♥ 7	♥ AQ64	3 ♠	5 ♦	Pass	6 ♦
North HCP: 8+2	♦ AQ7543	♦ K98	Pass	Pass	X	All Pass
South HCP: 18+1	♣ J653	♣ AKQT8				
Contract: 6 ♦ X South						

### Board: 40

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 852	♠ AKQ974				1 ♠
Vul: None	♥ A7	♥ K5	X	2 ♠	Pass	4 ♠
North HCP: 6+1	♦ Q8764	♦ JT3	All Pass			
South HCP: 17+2	♣ 984	♣ A2				
Contract: 4 ♠ South						



## North hands

## Transfers\_after\_1M\_X

<b>Board: 41</b>	♠ 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.
<b>Board: 42</b>	♠ 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	
<b>Board: 43</b>	♠ 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.
<b>Board: 44</b>	♠ 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	
<b>Board: 45</b>	♠ 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

	North:	South:	W	N	E	S
Dealer: North	♠ K65	♠ 842		1 ♥	X	2 ♥
Vul: E-W	♥ A8654	♥ KJ92	Pass	Pass	X	Pass
North HCP: 13+1	♦ A84	♦ 532	2 ♠	Pass	Pass	3 ♥
South HCP: 7	♣ Q6	♣ K52	All Pass			
Contract: 3 ♥ South						

### Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ T642	♠ K87				1 ♥
Vul: Both	♥ KJ7	♥ AQ842	X	2 ♥	Pass	Pass
North HCP: 7	♦ T964	♦ K2	X	All Pass		
South HCP: 14+1	♣ K6	♣ Q97				
Contract: 2 ♥ X North						

### Board: 43

	North:	South:	W	N	E	S
Dealer: North	♠ AJT964	♠ Q732		1 ♠	X	2 ♠
Vul: None	♥ 84	♥ Q2	3 ♥	3 ♠	4 ♥	Pass
North HCP: 12+2	♦ AQ75	♦ T9	Pass	4 ♠	All Pass	
South HCP: 7+1	♣ J	♣ KT973				
Contract: 4 ♠ North						

### Board: 44

	North:	South:	W	N	E	S
Dealer: West	♠ KJ53	♠ T97642	1 ♥	X	Pass	3 ♠
Vul: E-W	♥ T	♥ K92	4 ♥	4 ♠	All Pass	
North HCP: 14	♦ AK94	♦ 75				
South HCP: 5+2	♣ K954	♣ Q8				
Contract: 4 ♠ North						

### Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ QT92	♠ KJ4		1 ♥	X	2 ♥
Vul: None	♥ AK983	♥ Q642	3 ♣	Pass	Pass	3 ♥
North HCP: 12+1	♦ 62	♦ QT74	Pass	Pass	4 ♣	4 ♥
South HCP: 8	♣ K6	♣ T7	All Pass			
Contract: 4 ♥ South						

## South hands

## Transfers\_after\_1M\_X

<b>Board: 41</b>	♠ 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.

---

<b>Board: 42</b>	♠ 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	

---

<b>Board: 43</b>	♠ 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.

---

<b>Board: 44</b>	♠ 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	

---

<b>Board: 45</b>	♠ 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

	North:	South:	W	N	E	S
Dealer: North	♠ K65	♠ 842		1 ♥	X	2 ♥
Vul: E-W	♥ A8654	♥ KJ92	Pass	Pass	X	Pass
North HCP: 13+1	♦ A84	♦ 532	2 ♠	Pass	Pass	3 ♥
South HCP: 7	♣ Q6	♣ K52	All Pass			
Contract: 3 ♥ South						

### Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ T642	♠ K87				1 ♥
Vul: Both	♥ KJ7	♥ AQ842	X	2 ♥	Pass	Pass
North HCP: 7	♦ T964	♦ K2	X	All Pass		
South HCP: 14+1	♣ K6	♣ Q97				
Contract: 2 ♥ X North						

### Board: 43

	North:	South:	W	N	E	S
Dealer: North	♠ AJT964	♠ Q732		1 ♠	X	2 ♠
Vul: None	♥ 84	♥ Q2	3 ♥	3 ♠	4 ♥	Pass
North HCP: 12+2	♦ AQ75	♦ T9	Pass	4 ♠	All Pass	
South HCP: 7+1	♣ J	♣ KT973				
Contract: 4 ♠ North						

### Board: 44

	North:	South:	W	N	E	S
Dealer: West	♠ KJ53	♠ T97642	1 ♥	X	Pass	3 ♠
Vul: E-W	♥ T	♥ K92	4 ♥	4 ♠	All Pass	
North HCP: 14	♦ AK94	♦ 75				
South HCP: 5+2	♣ K954	♣ Q8				
Contract: 4 ♠ North						

### Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ QT92	♠ KJ4		1 ♥	X	2 ♥
Vul: None	♥ AK983	♥ Q642	3 ♣	Pass	Pass	3 ♥
North HCP: 12+1	♦ 62	♦ QT74	Pass	Pass	4 ♣	4 ♥
South HCP: 8	♣ K6	♣ T7	All Pass			
Contract: 4 ♥ South						

## 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♥ <sup>1</sup>	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♥ <sup>1</sup>	Pass	2♠
All Pass			

1. strength cue bid



## North hands

## Transfers\_after\_1M\_X

**Board: 51**      ♠ 7      Partner bids first.  
Dealer: South      ♥ AJ9873      West (RHO) Doubles 1 ♠ if possible.  
Vul: Both      ♦ 9      East (LHO) bids 3 ♦ if possible.  
HCP: 9+3      ♣ A8653

---

**Board: 52**      ♠ QJ75      Partner bids first.  
Dealer: South      ♥ 95      West (RHO) Doubles 1 ♥ if possible.  
Vul: N-S      ♦ K94  
HCP: 6      ♣ T973

---

**Board: 53**      ♠ 85      You bid first.  
Dealer: North      ♥ AKQ753      East (LHO) Doubles 1 ♥ if possible.  
Vul: E-W      ♦ K4      West (RHO) bids 1NT if possible.  
HCP: 12+2      ♣ 986

---

**Board: 54**      ♠ AQ62      RHO opens the bidding 1 ♥.  
Dealer: West      ♥ 8      You bid next.  
Vul: Both      ♦ AJ54  
HCP: 16      ♣ AJ53

---

**Board: 55**      ♠ QT873      You bid first.  
Dealer: North      ♥ AKJ      East (LHO) Doubles 1 ♠ if possible.  
Vul: None      ♦ J      East (LHO) Doubles 2 ♠ if possible.  
HCP: 13+1      ♣ Q932      West (RHO) bids 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 51

Dealer: South

Vul: Both

North HCP: 9+3

South HCP: 12+2

Contract: 4♥ South

North:

♠ 7

♥ AJ9873

♦ 9

♣ A8653

South:

♠ AKJT85

♥ 542

♦ AT8

♣ 4

W

N

E

S

1♠

X

2♥

3♦

4♥

All Pass

### Board: 52

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 15+1

Contract: 2♣ South

North:

♠ QJ75

♥ 95

♦ K94

♣ T973

South:

♠ AKT

♥ KJ432

♦ T

♣ KJ86

W

N

E

S

1♥

X

1♠

Pass

2♣

All Pass

### Board: 53

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 4

Contract: 2♥ North

North:

♠ 85

♥ AKQ753

♦ K4

♣ 986

South:

♠ JT64

♥ J84

♦ 632

♣ QT4

W

N

E

S

1♥

X

Pass

1NT

2♥

All Pass

### Board: 54

Dealer: West

Vul: Both

North HCP: 16

South HCP: 6+2

Contract: 5♣ South

North:

♠ AQ62

♥ 8

♦ AJ54

♣ AJ53

South:

♠ 93

♥ KJ965

♦ 9

♣ QT987

W

N

E

S

1♥

X

Pass

2♣

Pass

3♣

Pass

5♣

All Pass

### Board: 55

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8+1

Contract: 3♠ North

North:

♠ QT873

♥ AKJ

♦ J

♣ Q932

South:

♠ A42

♥ 32

♦ 97653

♣ AT6

W

N

E

S

1♠

X

2♠

Pass

Pass

X

Pass

3♥

3♠

All Pass

## South hands

## Transfers\_after\_1M\_X

**Board: 51**      ♠ AKJT85      You bid first.  
 Dealer: South      ♥ 542      West (LHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ AT8      East (RHO) bids 3 ♦ if possible.  
 HCP: 12+2      ♣ 4

---

**Board: 52**      ♠ AKT      You bid first.  
 Dealer: South      ♥ KJ432      West (LHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ T  
 HCP: 15+1      ♣ KJ86

---

**Board: 53**      ♠ JT64      Partner bids first.  
 Dealer: North      ♥ J84      East (RHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ 632      West (LHO) bids 1NT if possible.  
 HCP: 4      ♣ QT4

---

**Board: 54**      ♠ 93      LHO opens the bidding 1 ♥.  
 Dealer: West      ♥ KJ965      Partner bids next.  
 Vul: Both      ♦ 9  
 HCP: 6+2      ♣ QT987

---

**Board: 55**      ♠ A42      Partner bids first.  
 Dealer: North      ♥ 32      East (RHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ 97653      East (RHO) Doubles 2 ♠ if possible.  
 HCP: 8+1      ♣ AT6      West (LHO) bids 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 51

Dealer: South

Vul: Both

North HCP: 9+3

South HCP: 12+2

Contract: 4♥ South

North:

♠ 7

♥ AJ9873

♦ 9

♣ A8653

South:

♠ AKJT85

♥ 542

♦ AT8

♣ 4

W

N

E

S

1♠

X

2♥

3♦

4♥

All Pass

### Board: 52

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 15+1

Contract: 2♣ South

North:

♠ QJ75

♥ 95

♦ K94

♣ T973

South:

♠ AKT

♥ KJ432

♦ T

♣ KJ86

W

N

E

S

1♥

X

1♠

Pass

2♣

All Pass

### Board: 53

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 4

Contract: 2♥ North

North:

♠ 85

♥ AKQ753

♦ K4

♣ 986

South:

♠ JT64

♥ J84

♦ 632

♣ QT4

W

N

E

S

1♥

X

Pass

1NT

2♥

All Pass

### Board: 54

Dealer: West

Vul: Both

North HCP: 16

South HCP: 6+2

Contract: 5♣ South

North:

♠ AQ62

♥ 8

♦ AJ54

♣ AJ53

South:

♠ 93

♥ KJ965

♦ 9

♣ QT987

W

N

E

S

1♥

X

Pass

2♣

Pass

3♣

Pass

5♣

All Pass

### Board: 55

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8+1

Contract: 3♠ North

North:

♠ QT873

♥ AKJ

♦ J

♣ Q932

South:

♠ A42

♥ 32

♦ 97653

♣ AT6

W

N

E

S

1♠

X

2♠

Pass

Pass

X

Pass

3♥

3♠

All Pass

## North hands

## Transfers\_after\_1M\_X

<b>Board: 56</b>	♠ A974	RHO opens the bidding 1♥.
Dealer: West	♥ T	You bid next.
Vul: N-S	♦ AKQJ7	
HCP: 14+1	♣ T72	
<hr/>		
<b>Board: 57</b>	♠ AQ953	You bid first.
Dealer: North	♥ 9873	East (LHO) Doubles 1♠ if possible.
Vul: Both	♦ AQ	
HCP: 12+1	♣ 65	
<hr/>		
<b>Board: 58</b>	♠ A63	Partner bids first.
Dealer: South	♥ KT8732	West (RHO) Doubles 1♠ if possible.
Vul: None	♦ 872	East (LHO) bids 3♦ if possible.
HCP: 8+2	♣ J	
<hr/>		
<b>Board: 59</b>	♠ KJT8753	You bid first.
Dealer: North	♥ A3	East (LHO) Doubles 1♠ if possible.
Vul: N-S	♦ Q7	
HCP: 14+3	♣ A7	
<hr/>		
<b>Board: 60</b>	♠ 42	Partner bids first.
Dealer: South	♥ 9864	West (RHO) Doubles 1♥ if possible.
Vul: Both	♦ KJ	West (RHO) Doubles 2♥ if possible.
HCP: 8+1	♣ AT642	East (LHO) bids 2♠ if possible.

## Both hands (Answers Page)

### Board: 56

	North:	South:	W	N	E	S
Dealer: West	♠ A974	♠ 83	1♥	X	Pass	3NT
Vul: N-S	♥ T	♥ AQ64	All Pass			
North HCP: 14+1	♦ AKQJ7	♦ T2				
South HCP: 11+1	♣ T72	♣ AJ943				
Contract: 3NT South						

### Board: 57

	North:	South:	W	N	E	S
Dealer: North	♠ AQ953	♠ KJ76		1♠	X	2NT <sup>1</sup>
Vul: Both	♥ 9873	♥ Q6	Pass	4♠	All Pass	
North HCP: 12+1	♦ AQ	♦ KT2				
South HCP: 12	♣ 65	♣ K942				
Contract: 4♠ North						

1. Jordan Truscott 2NT

### Board: 58

	North:	South:	W	N	E	S
Dealer: South	♠ A63	♠ KQ9854				1♠
Vul: None	♥ KT8732	♥ QJ	X	2♠	3♦	3♠
North HCP: 8+2	♦ 872	♦ J	All Pass			
South HCP: 13+2	♣ J	♣ A962				
Contract: 3♠ South						

### Board: 59

	North:	South:	W	N	E	S
Dealer: North	♠ KJT8753	♠ A962		1♠	X	3♠
Vul: N-S	♥ A3	♥ T8752	Pass	4♠	All Pass	
North HCP: 14+3	♦ Q7	♦ T95				
South HCP: 4+1	♣ A7	♣ T				
Contract: 4♠ North						

### Board: 60

	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ AK				1♥
Vul: Both	♥ 9864	♥ KQ753	X	2♥	Pass	Pass
North HCP: 8+1	♦ KJ	♦ T986	X	Pass	2♠	2NT
South HCP: 17+1	♣ AT642	♣ KQ	Pass	4♥	All Pass	
Contract: 4♥ North						

## South hands

## Transfers\_after\_1M\_X

<b>Board: 56</b>	♠ 83	LHO opens the bidding 1 ♥.
Dealer: West	♥ AQ64	Partner bids next.
Vul: N-S	♦ T2	
HCP: 11+1	♣ AJ943	
<b>Board: 57</b>	♠ KJ76	Partner bids first.
Dealer: North	♥ Q6	East (RHO) Doubles 1 ♠ if possible.
Vul: Both	♦ KT2	
HCP: 12	♣ K942	
<b>Board: 58</b>	♠ KQ9854	You bid first.
Dealer: South	♥ QJ	West (LHO) Doubles 1 ♠ if possible.
Vul: None	♦ J	East (RHO) bids 3 ♦ if possible.
HCP: 13+2	♣ A962	
<b>Board: 59</b>	♠ A962	Partner bids first.
Dealer: North	♥ T8752	East (RHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ T95	
HCP: 4+1	♣ T	
<b>Board: 60</b>	♠ AK	You bid first.
Dealer: South	♥ KQ753	West (LHO) Doubles 1 ♥ if possible.
Vul: Both	♦ T986	West (LHO) Doubles 2 ♥ if possible.
HCP: 17+1	♣ KQ	East (RHO) bids 2 ♠ if possible.

## Both hands (Answers Page)

### Board: 56

	North:	South:	W	N	E	S
Dealer: West	♠ A974	♠ 83	1♥	X	Pass	3NT
Vul: N-S	♥ T	♥ AQ64	All Pass			
North HCP: 14+1	♦ AKQJ7	♦ T2				
South HCP: 11+1	♣ T72	♣ AJ943				
Contract: 3NT South						

### Board: 57

	North:	South:	W	N	E	S
Dealer: North	♠ AQ953	♠ KJ76		1♠	X	2NT <sup>1</sup>
Vul: Both	♥ 9873	♥ Q6	Pass	4♠	All Pass	
North HCP: 12+1	♦ AQ	♦ KT2				
South HCP: 12	♣ 65	♣ K942				
Contract: 4♠ North						

1. Jordan Truscott 2NT

### Board: 58

	North:	South:	W	N	E	S
Dealer: South	♠ A63	♠ KQ9854				1♠
Vul: None	♥ KT8732	♥ QJ	X	2♠	3♦	3♠
North HCP: 8+2	♦ 872	♦ J	All Pass			
South HCP: 13+2	♣ J	♣ A962				
Contract: 3♠ South						

### Board: 59

	North:	South:	W	N	E	S
Dealer: North	♠ KJT8753	♠ A962		1♠	X	3♠
Vul: N-S	♥ A3	♥ T8752	Pass	4♠	All Pass	
North HCP: 14+3	♦ Q7	♦ T95				
South HCP: 4+1	♣ A7	♣ T				
Contract: 4♠ North						

### Board: 60

	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ AK				1♥
Vul: Both	♥ 9864	♥ KQ753	X	2♥	Pass	Pass
North HCP: 8+1	♦ KJ	♦ T986	X	Pass	2♠	2NT
South HCP: 17+1	♣ AT642	♣ KQ	Pass	4♥	All Pass	
Contract: 4♥ North						



## North hands

## Transfers\_after\_1M\_X

**Board: 61**      ♠ AT      You bid first.  
 Dealer: North      ♥ KQ943      East (LHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ AQ54  
 HCP: 18+1      ♣ K4

---

**Board: 62**      ♠ T93      Partner bids first.  
 Dealer: South      ♥ A974      West (RHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ JT9      West (RHO) Doubles 2 ♥ if possible.  
 HCP: 8      ♣ K75      East (LHO) bids 3 ♣ if possible.

---

**Board: 63**      ♠ K      You bid first.  
 Dealer: North      ♥ AKQJT54      East (LHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ KJ76      West (RHO) bids 2 ♣ if possible.  
 HCP: 18+3      ♣ J      West (RHO) Doubles 4 ♥ if possible.

---

**Board: 64**      ♠ T643      Partner bids first.  
 Dealer: South      ♥ T97      West (RHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ A9      East (LHO) bids 2 ♦ if possible.  
 HCP: 4      ♣ T432      East (LHO) bids 5 ♦ if possible.

---

**Board: 65**      ♠ KJT72      You bid first.  
 Dealer: North      ♥ 94      East (LHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ KQ72  
 HCP: 13+1      ♣ A2

## Both hands (Answers Page)

### Board: 61

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ J975		1 ♥	X	Pass
Vul: None	♥ KQ943	♥ A7	Pass	2 ♦	All Pass	
North HCP: 18+1	♦ AQ54	♦ T86				
South HCP: 5	♣ K4	♣ 9875				
Contract: 2 ♦ North						

### Board: 62

	North:	South:	W	N	E	S
Dealer: South	♠ T93	♠ QJ8				1 ♥
Vul: N-S	♥ A974	♥ KQJT83	X	2 ♥	Pass	Pass
North HCP: 8	♦ JT9	♦ K43	X	Pass	3 ♣	3 ♥
South HCP: 13+2	♣ K75	♣ J	All Pass			
Contract: 3 ♥ South						

### Board: 63

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ 96532		1 ♥	X	Pass
Vul: E-W	♥ AKQJT54	♥ 62	2 ♣	4 ♥	Pass	Pass
North HCP: 18+3	♦ KJ76	♦ 532	X	All Pass		
South HCP: 0+1	♣ J	♣ T43				
Contract: 4 ♥X North						

### Board: 64

	North:	South:	W	N	E	S
Dealer: South	♠ T643	♠ 87				1 ♥
Vul: None	♥ T97	♥ AKQJ6543	X	Pass	2 ♦	4 ♥
North HCP: 4	♦ A9	♦ -	Pass	Pass	5 ♦	5 ♥
South HCP: 15+4	♣ T432	♣ AJ6	All Pass			
Contract: 5 ♥ South						

### Board: 65

	North:	South:	W	N	E	S
Dealer: North	♠ KJT72	♠ Q953		1 ♠	X	2NT <sup>1</sup>
Vul: N-S	♥ 94	♥ Q732	Pass	4 ♠	All Pass	
North HCP: 13+1	♦ KQ72	♦ 98				
South HCP: 9	♣ A2	♣ KQ6				
Contract: 4 ♠ North						

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## South hands

## Transfers\_after\_1M\_X

**Board: 61**      ♠ J975      Partner bids first.  
 Dealer: North      ♥ A7      East (RHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ T86  
 HCP: 5      ♣ 9875

---

**Board: 62**      ♠ QJ8      You bid first.  
 Dealer: South      ♥ KQJT83      West (LHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ K43      West (LHO) Doubles 2 ♥ if possible.  
 HCP: 13+2      ♣ J      East (RHO) bids 3 ♣ if possible.

---

**Board: 63**      ♠ 96532      Partner bids first.  
 Dealer: North      ♥ 62      East (RHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ 532      West (LHO) bids 2 ♣ if possible.  
 HCP: 0+1      ♣ T43      West (LHO) Doubles 4 ♥ if possible.

---

**Board: 64**      ♠ 87      You bid first.  
 Dealer: South      ♥ AKQJ6543      West (LHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ -      East (RHO) bids 2 ♦ if possible.  
 HCP: 15+4      ♣ AJ6      East (RHO) bids 5 ♦ if possible.

---

**Board: 65**      ♠ Q953      Partner bids first.  
 Dealer: North      ♥ Q732      East (RHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ 98  
 HCP: 9      ♣ KQ6

## Both hands (Answers Page)

### Board: 61

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 5

Contract: 2 ♦ North

North:

♠ AT

♥ KQ943

♦ AQ54

♣ K4

South:

♠ J975

♥ A7

♦ T86

♣ 9875

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

### Board: 62

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 13+2

Contract: 3 ♥ South

North:

♠ T93

♥ A974

♦ JT9

♣ K75

South:

♠ QJ8

♥ KQJT83

♦ K43

♣ J

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

### Board: 63

Dealer: North

Vul: E-W

North HCP: 18+3

South HCP: 0+1

Contract: 4 ♥X North

North:

♠ K

♥ AKQJT54

♦ KJ76

♣ J

South:

♠ 96532

♥ 62

♦ 532

♣ T43

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

### Board: 64

Dealer: South

Vul: None

North HCP: 4

South HCP: 15+4

Contract: 5 ♥ South

North:

♠ T643

♥ T97

♦ A9

♣ T432

South:

♠ 87

♥ AKQJ6543

♦ -

♣ AJ6

W	N	E	S
			1 ♥
X	Pass	2 ♦	4 ♥
Pass	Pass	5 ♦	5 ♥
All Pass			

### Board: 65

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9

Contract: 4 ♠ North

North:

♠ KJT72

♥ 94

♦ KQ72

♣ A2

South:

♠ Q953

♥ Q732

♦ 98

♣ KQ6

W	N	E	S
	1 ♠	X	2NT <sup>1</sup>
Pass	4 ♠	All Pass	

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## North hands

## Transfers\_after\_1M\_X

**Board: 66**      ♠ K5      Partner bids first.  
 Dealer: South      ♥ T954      West (RHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ AKJ82      East (LHO) bids 2 ♣ if possible.  
 HCP: 11+1      ♣ 42

---

**Board: 67**      ♠ AK8432      You bid first.  
 Dealer: North      ♥ AJT      East (LHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ AT9      West (RHO) bids 2 ♥ if possible.  
 HCP: 16+2      ♣ 8

---

**Board: 68**      ♠ JT3      Partner bids first.  
 Dealer: South      ♥ K      West (RHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ AKJ9742      East (LHO) bids 1 ♠ if possible.  
 HCP: 12+3      ♣ 95

---

**Board: 69**      ♠ KT983      You bid first.  
 Dealer: North      ♥ 764      East (LHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ AK  
 HCP: 13+1      ♣ KT9

---

**Board: 70**      ♠ Q763      Partner bids first.  
 Dealer: South      ♥ K43      West (RHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ K54  
 HCP: 10      ♣ Q94

## Both hands (Answers Page)

### Board: 66

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13+2

Contract: 4 ♠ North

North:

♠ K5

♥ T954

♦ AKJ82

♣ 42

South:

♠ QJ7643

♥ A6

♦ Q6

♣ A96

W	N	E	S
			1 ♠
X	XX	2 ♣	2 ♠
Pass	4 ♠	All Pass	

### Board: 67

Dealer: North

Vul: Both

North HCP: 16+2

South HCP: 4+1

Contract: 3 ♠ North

North:

♠ AK8432

♥ AJT

♦ AT9

♣ 8

South:

♠ J6

♥ 43

♦ K8542

♣ 9654

W	N	E	S
	1 ♠	X	Pass
2 ♥	3 ♠	All Pass	

### Board: 68

Dealer: South

Vul: N-S

North HCP: 12+3

South HCP: 15+3

Contract: 4 ♥ South

North:

♠ JT3

♥ K

♦ AKJ9742

♣ 95

South:

♠ A4

♥ AQT8753

♦ -

♣ KQT4

W	N	E	S
			1 ♥
X	XX	1 ♠	3 ♣
Pass	3 ♦	Pass	4 ♥
All Pass			

### Board: 69

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 10+2

Contract: 4 ♠ South

North:

♠ KT983

♥ 764

♦ AK

♣ KT9

South:

♠ AQJ54

♥ Q9

♦ J9842

♣ 7

W	N	E	S
	1 ♠	X	2NT <sup>1</sup>
Pass	3 ♠	Pass	4 ♠
All Pass			

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### Board: 70

Dealer: South

Vul: Both

North HCP: 10

South HCP: 14+1

Contract: 4 ♠ South

North:

♠ Q763

♥ K43

♦ K54

♣ Q94

South:

♠ AKJT8

♥ Q876

♦ QJ

♣ J5

W	N	E	S
			1 ♠
X	2NT <sup>1</sup>	Pass	4 ♠
All Pass			

1. Jordan Truscott 2NT

## South hands

## Transfers\_after\_1M\_X

**Board: 66**      ♠ QJ7643      You bid first.  
 Dealer: South      ♥ A6      West (LHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ Q6      East (RHO) bids 2 ♣ if possible.  
 HCP: 13+2      ♣ A96

---

**Board: 67**      ♠ J6      Partner bids first.  
 Dealer: North      ♥ 43      East (RHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ K8542      West (LHO) bids 2 ♥ if possible.  
 HCP: 4+1      ♣ 9654

---

**Board: 68**      ♠ A4      You bid first.  
 Dealer: South      ♥ AQT8753      West (LHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ -      East (RHO) bids 1 ♠ if possible.  
 HCP: 15+3      ♣ KQT4

---

**Board: 69**      ♠ AQJ54      Partner bids first.  
 Dealer: North      ♥ Q9      East (RHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ J9842  
 HCP: 10+2      ♣ 7

---

**Board: 70**      ♠ AKJT8      You bid first.  
 Dealer: South      ♥ Q876      West (LHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ QJ  
 HCP: 14+1      ♣ J5

## Both hands (Answers Page)

### Board: 66

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13+2

Contract: 4 ♠ North

North:

♠ K5

♥ T954

♦ AKJ82

♣ 42

South:

♠ QJ7643

♥ A6

♦ Q6

♣ A96

W

N

E

S

1 ♠

X

XX

2 ♣

2 ♠

Pass

4 ♠

All Pass

### Board: 67

Dealer: North

Vul: Both

North HCP: 16+2

South HCP: 4+1

Contract: 3 ♠ North

North:

♠ AK8432

♥ AJT

♦ AT9

♣ 8

South:

♠ J6

♥ 43

♦ K8542

♣ 9654

W

N

E

S

1 ♠

X

Pass

2 ♥

3 ♠

All Pass

### Board: 68

Dealer: South

Vul: N-S

North HCP: 12+3

South HCP: 15+3

Contract: 4 ♥ South

North:

♠ JT3

♥ K

♦ AKJ9742

♣ 95

South:

♠ A4

♥ AQT8753

♦ -

♣ KQT4

W

N

E

S

1 ♥

X

XX

1 ♠

3 ♣

Pass

3 ♦

Pass

4 ♥

All Pass

### Board: 69

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 10+2

Contract: 4 ♠ South

North:

♠ KT983

♥ 764

♦ AK

♣ KT9

South:

♠ AQJ54

♥ Q9

♦ J9842

♣ 7

W

N

E

S

1 ♠

X

2NT<sup>1</sup>

Pass

3 ♠

Pass

4 ♠

All Pass

1. Jordan Truscott 2NT

### Board: 70

Dealer: South

Vul: Both

North HCP: 10

South HCP: 14+1

Contract: 4 ♠ South

North:

♠ Q763

♥ K43

♦ K54

♣ Q94

South:

♠ AKJT8

♥ Q876

♦ QJ

♣ J5

W

N

E

S

1 ♠

X

2NT<sup>1</sup>

Pass

4 ♠

All Pass

1. Jordan Truscott 2NT



# North hands

# Transfers\_after\_1M\_X

<b>Board: 71</b>	♠ 8	LHO opens the bidding 1♥.
Dealer: East	♥ 953	Partner bids next.
Vul: None	♦ K985	West (RHO) bids 3♥ if possible.
HCP: 4+1	♣ J9842	
<b>Board: 72</b>	♠ T62	Partner bids first.
Dealer: South	♥ A9653	West (RHO) Doubles 1♠ if possible.
Vul: E-W	♦ 54	East (LHO) bids 2♣ if possible.
HCP: 5+1	♣ J32	West (RHO) Doubles 2♠ if possible.
<b>Board: 73</b>	♠ AKQJ8	You bid first.
Dealer: North	♥ 93	East (LHO) Doubles 1♠ if possible.
Vul: Both	♦ QJ65	East (LHO) Doubles 2♠ if possible.
HCP: 14+1	♣ JT	West (RHO) bids 3♣ if possible.
<b>Board: 74</b>	♠ QJ82	RHO opens the bidding 1♥.
Dealer: West	♥ 8	You bid next.
Vul: None	♦ AKJT9	East (LHO) bids 2♥ if possible.
HCP: 14+1	♣ K52	West (RHO) bids 3♥ if possible.
		East (LHO) bids 4♥ if possible.
		West (RHO) Doubles 4♠ if possible.

## Both hands (Answers Page)

### Board: 71

	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ KJT2			1 ♥	X
Vul: None	♥ 953	♥ K	3 ♥	Pass	Pass	X
North HCP: 4+1	♦ K985	♦ QJT42	Pass	4 ♣	All Pass	
South HCP: 17+1	♣ J9842	♣ AK6				
Contract: 4 ♣ North						

### Board: 72

	North:	South:	W	N	E	S
Dealer: South	♠ T62	♠ KQJ754				1 ♠
Vul: E-W	♥ A9653	♥ 8	X	Pass	2 ♣	2 ♠
North HCP: 5+1	♦ 54	♦ T96	X	All Pass		
South HCP: 13+2	♣ J32	♣ AKT				
Contract: 2 ♠ X South						

### Board: 73

	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ8	♠ T764		1 ♠	X	2 ♠
Vul: Both	♥ 93	♥ Q765	Pass	Pass	X	Pass
North HCP: 14+1	♦ QJ65	♦ 74	3 ♣	3 ♠	All Pass	
South HCP: 6	♣ JT	♣ A42				
Contract: 3 ♠ North						

### Board: 74

	North:	South:	W	N	E	S
Dealer: West	♠ QJ82	♠ T9763	1 ♥	X	2 ♥	2 ♠
Vul: None	♥ 8	♥ K63	3 ♥	3 ♠	4 ♥	4 ♠
North HCP: 14+1	♦ AKJT9	♦ 62	X	All Pass		
South HCP: 5+1	♣ K52	♣ Q98				
Contract: 4 ♠ X South						

## South hands

## Transfers\_after\_1M\_X

<b>Board: 71</b>	♠ KJT2	RHO opens the bidding 1♥.
Dealer: East	♥ K	You bid next.
Vul: None	♦ QJT42	West (LHO) bids 3♥ if possible.
HCP: 17+1	♣ AK6	
<b>Board: 72</b>	♠ KQJ754	You bid first.
Dealer: South	♥ 8	West (LHO) Doubles 1♠ if possible.
Vul: E-W	♦ T96	East (RHO) bids 2♣ if possible.
HCP: 13+2	♣ AKT	West (LHO) Doubles 2♠ if possible.
<b>Board: 73</b>	♠ T764	Partner bids first.
Dealer: North	♥ Q765	East (RHO) Doubles 1♠ if possible.
Vul: Both	♦ 74	East (RHO) Doubles 2♠ if possible.
HCP: 6	♣ A42	West (LHO) bids 3♣ if possible.
<b>Board: 74</b>	♠ T9763	LHO opens the bidding 1♥.
Dealer: West	♥ K63	Partner bids next.
Vul: None	♦ 62	East (RHO) bids 2♥ if possible.
HCP: 5+1	♣ Q98	West (LHO) bids 3♥ if possible.
		East (RHO) bids 4♥ if possible.
		West (LHO) Doubles 4♠ if possible.

## Both hands (Answers Page)

### Board: 71

	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ KJT2			1 ♥	X
Vul: None	♥ 953	♥ K	3 ♥	Pass	Pass	X
North HCP: 4+1	♦ K985	♦ QJT42	Pass	4 ♣	All Pass	
South HCP: 17+1	♣ J9842	♣ AK6				
Contract: 4 ♣ North						

### Board: 72

	North:	South:	W	N	E	S
Dealer: South	♠ T62	♠ KQJ754				1 ♠
Vul: E-W	♥ A9653	♥ 8	X	Pass	2 ♣	2 ♠
North HCP: 5+1	♦ 54	♦ T96	X	All Pass		
South HCP: 13+2	♣ J32	♣ AKT				
Contract: 2 ♠ X South						

### Board: 73

	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ8	♠ T764		1 ♠	X	2 ♠
Vul: Both	♥ 93	♥ Q765	Pass	Pass	X	Pass
North HCP: 14+1	♦ QJ65	♦ 74	3 ♣	3 ♠	All Pass	
South HCP: 6	♣ JT	♣ A42				
Contract: 3 ♠ North						

### Board: 74

	North:	South:	W	N	E	S
Dealer: West	♠ QJ82	♠ T9763	1 ♥	X	2 ♥	2 ♠
Vul: None	♥ 8	♥ K63	3 ♥	3 ♠	4 ♥	4 ♠
North HCP: 14+1	♦ AKJT9	♦ 62	X	All Pass		
South HCP: 5+1	♣ K52	♣ Q98				
Contract: 4 ♠ X South						

# North hands

# Transfers\_after\_1M\_X

<b>Board: 75</b>	♠ KT652	LHO opens the bidding 1 ♠.
Dealer: East	♥ KT63	Partner bids next.
Vul: E-W	♦ J64	
HCP: 7+1	♣ 6	
<b>Board: 76</b>	♠ 964	Partner bids first.
Dealer: South	♥ JT54	West (RHO) Doubles 1 ♠ if possible.
Vul: Both	♦ 542	East (LHO) bids 3 ♣ if possible.
HCP: 5	♣ A63	West (RHO) bids 4 ♣ if possible.
		East (LHO) Doubles 4 ♠ if possible.
<b>Board: 77</b>	♠ A3	You bid first.
Dealer: North	♥ AQ743	East (LHO) Doubles 1 ♥ if possible.
Vul: None	♦ QJ	
HCP: 19+1	♣ AQ62	
<b>Board: 78</b>	♠ K652	RHO opens the bidding 1 ♥.
Dealer: West	♥ Q	You bid next.
Vul: E-W	♦ AK64	East (LHO) bids 1 ♠ if possible.
HCP: 14	♣ Q876	West (RHO) bids 4 ♥ if possible.
		East (LHO) Doubles 5 ♦ if possible.
<b>Board: 79</b>	♠ 3	You bid first.
Dealer: North	♥ A8764	East (LHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ A8432	West (RHO) bids 3NT if possible.
HCP: 13+2	♣ KQ	West (RHO) Doubles 4 ♥ if possible.

## Both hands (Answers Page)

### Board: 75

Dealer: East

Vul: E-W

North HCP: 7+1

South HCP: 17+1

Contract: 4♥ South

North:

♠ KT652

♥ KT63

♦ J64

♣ 6

South:

♠ Q

♥ AQ54

♦ AK2

♣ QT932

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

### Board: 76

Dealer: South

Vul: Both

North HCP: 5

South HCP: 13+3

Contract: 4♠ X South

North:

♠ 964

♥ JT54

♦ 542

♣ A63

South:

♠ AKQJT75

♥ 832

♦ KT7

♣ -

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

### Board: 77

Dealer: North

Vul: None

North HCP: 19+1

South HCP: 5+1

Contract: 2♣ North

North:

♠ A3

♥ AQ743

♦ QJ

♣ AQ62

South:

♠ Q876

♥ K8

♦ 97632

♣ 98

W	N	E	S
	1♥	X	Pass
Pass	2♣	All Pass	

### Board: 78

Dealer: West

Vul: E-W

North HCP: 14

South HCP: 5+1

Contract: 5♦ X North

North:

♠ K652

♥ Q

♦ AK64

♣ Q876

South:

♠ Q9

♥ 7642

♦ QJ987

♣ T3

W	N	E	S
1♥	X	1♠	2♦
4♥	5♦	X	All Pass

### Board: 79

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 2

Contract: 4♥ X North

North:

♠ 3

♥ A8764

♦ A8432

♣ KQ

South:

♠ Q652

♥ T532

♦ 96

♣ 964

W	N	E	S
	1♥	X	3♥
3NT	4♥	Pass	Pass
X	All Pass		

## South hands

## Transfers\_after\_1M\_X

<b>Board: 75</b>	♠ Q	RHO opens the bidding 1 ♠.
Dealer: East	♥ AQ54	You bid next.
Vul: E-W	♦ AK2	
HCP: 17+1	♣ QT932	
<b>Board: 76</b>	♠ AKQJT75	You bid first.
Dealer: South	♥ 832	West (LHO) Doubles 1 ♠ if possible.
Vul: Both	♦ KT7	East (RHO) bids 3 ♣ if possible.
HCP: 13+3	♣ -	West (LHO) bids 4 ♣ if possible.
		East (RHO) Doubles 4 ♠ if possible.
<b>Board: 77</b>	♠ Q876	Partner bids first.
Dealer: North	♥ K8	East (RHO) Doubles 1 ♥ if possible.
Vul: None	♦ 97632	
HCP: 5+1	♣ 98	
<b>Board: 78</b>	♠ Q9	LHO opens the bidding 1 ♥.
Dealer: West	♥ 7642	Partner bids next.
Vul: E-W	♦ QJ987	East (RHO) bids 1 ♠ if possible.
HCP: 5+1	♣ T3	West (LHO) bids 4 ♥ if possible.
		East (RHO) Doubles 5 ♦ if possible.
<b>Board: 79</b>	♠ Q652	Partner bids first.
Dealer: North	♥ T532	East (RHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ 96	West (LHO) bids 3NT if possible.
HCP: 2	♣ 964	West (LHO) Doubles 4 ♥ if possible.

## Both hands (Answers Page)

### Board: 75

Dealer: East

Vul: E-W

North HCP: 7+1

South HCP: 17+1

Contract: 4♥ South

North:

♠ KT652

♥ KT63

♦ J64

♣ 6

South:

♠ Q

♥ AQ54

♦ AK2

♣ QT932

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

### Board: 76

Dealer: South

Vul: Both

North HCP: 5

South HCP: 13+3

Contract: 4♠ X South

North:

♠ 964

♥ JT54

♦ 542

♣ A63

South:

♠ AKQJT75

♥ 832

♦ KT7

♣ -

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

### Board: 77

Dealer: North

Vul: None

North HCP: 19+1

South HCP: 5+1

Contract: 2♣ North

North:

♠ A3

♥ AQ743

♦ QJ

♣ AQ62

South:

♠ Q876

♥ K8

♦ 97632

♣ 98

W	N	E	S
	1♥	X	Pass
Pass	2♣	All Pass	

### Board: 78

Dealer: West

Vul: E-W

North HCP: 14

South HCP: 5+1

Contract: 5♦ X North

North:

♠ K652

♥ Q

♦ AK64

♣ Q876

South:

♠ Q9

♥ 7642

♦ QJ987

♣ T3

W	N	E	S
1♥	X	1♠	2♦
4♥	5♦	X	All Pass

### Board: 79

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 2

Contract: 4♥ X North

North:

♠ 3

♥ A8764

♦ A8432

♣ KQ

South:

♠ Q652

♥ T532

♦ 96

♣ 964

W	N	E	S
	1♥	X	3♥
3NT	4♥	Pass	Pass
X	All Pass		



## North hands

## Transfers\_after\_1M\_X

**Board: 80**      ♠ KQ3      Partner bids first.  
Dealer: South      ♥ T543      West (RHO) Doubles 1 ♥ if possible.  
Vul: None      ♦ J97      East (LHO) bids 3 ♦ if possible.  
HCP: 6      ♣ 843

---

**Board: 81**      ♠ AK9875      You bid first.  
Dealer: North      ♥ 43      East (LHO) Doubles 1 ♠ if possible.  
Vul: N-S      ♦ A2  
HCP: 12+2      ♣ J87

---

**Board: 82**      ♠ KJ983      Partner bids first.  
Dealer: South      ♥ 8763      West (RHO) Doubles 1 ♥ if possible.  
Vul: E-W      ♦ T  
HCP: 5+1      ♣ JT9

---

**Board: 83**      ♠ KJT87      You bid first.  
Dealer: North      ♥ KQJ9      East (LHO) Doubles 1 ♠ if possible.  
Vul: Both      ♦ K4  
HCP: 16+1      ♣ K5

---

**Board: 84**      ♠ T842      Partner bids first.  
Dealer: South      ♥ K9743      West (RHO) Doubles 1 ♠ if possible.  
Vul: N-S      ♦ K      East (LHO) bids 3 ♦ if possible.  
HCP: 8+1      ♣ Q32

## Both hands (Answers Page)

### Board: 80

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ KQ3	♠ T74				1♥
Vul: None	♥ T543	♥ AKQ987	X	2♥	3♦	3♥
North HCP: 6	♦ J97	♦ Q8	All Pass			
South HCP: 14+2	♣ 843	♣ K6				
Contract: 3♥ South						

### Board: 81

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ AK9875	♠ 4		1 ♠	X	1NT
Vul: N-S	♥ 43	♥ KQ2	Pass	2 ♠	All Pass	
North HCP: 12+2	♦ A2	♦ QJT73				
South HCP: 8+1	♣ J87	♣ T962				
Contract: 2 ♠ North						

### Board: 82

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ KJ983	♠ 6				1 ♥
Vul: E-W	♥ 8763	♥ AKQJT2	X	3 ♥	All Pass	
North HCP: 5+1	♦ T	♦ J52				
South HCP: 17+2	♣ JT9	♣ AQ7				
Contract: 3 ♥ North						

### Board: 83

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ KJT87	♠ AQ932		1 ♠	X	2 ♠
Vul: Both	♥ KQJ9	♥ 87	Pass	3 ♠	Pass	4 ♠
North HCP: 16+1	♦ K4	♦ J82	All Pass			
South HCP: 8+1	♣ K5	♣ J92				
Contract: 4 ♠ South						

### Board: 84

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ T842	♠ AQ9753				1 ♠
Vul: N-S	♥ K9743	♥ Q	X	2 ♠	3 ♦	3 ♠
North HCP: 8+1	♦ K	♦ AT82	All Pass			
South HCP: 12+2	♣ Q32	♣ T5				
Contract: 3 ♠ South						

## South hands

## Transfers\_after\_1M\_X

**Board: 80**      ♠ T74      You bid first.  
 Dealer: South      ♥ AKQ987      West (LHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ Q8      East (RHO) bids 3 ♦ if possible.  
 HCP: 14+2      ♣ K6

---

**Board: 81**      ♠ 4      Partner bids first.  
 Dealer: North      ♥ KQ2      East (RHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ QJT73  
 HCP: 8+1      ♣ T962

---

**Board: 82**      ♠ 6      You bid first.  
 Dealer: South      ♥ AKQJT2      West (LHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ J52  
 HCP: 17+2      ♣ AQ7

---

**Board: 83**      ♠ AQ932      Partner bids first.  
 Dealer: North      ♥ 87      East (RHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ J82  
 HCP: 8+1      ♣ J92

---

**Board: 84**      ♠ AQ9753      You bid first.  
 Dealer: South      ♥ Q      West (LHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ AT82      East (RHO) bids 3 ♦ if possible.  
 HCP: 12+2      ♣ T5

## Both hands (Answers Page)

### Board: 80

Dealer: South

Vul: None

North HCP: 6

South HCP: 14+2

Contract: 3♥ South

North:

♠ KQ3

♥ T543

♦ J97

♣ 843

South:

♠ T74

♥ AKQ987

♦ Q8

♣ K6

W N E S

X 2♥ 3♦ 3♥

All Pass

### Board: 81

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 8+1

Contract: 2♠ North

North:

♠ AK9875

♥ 43

♦ A2

♣ J87

South:

♠ 4

♥ KQ2

♦ QJT73

♣ T962

W N E S

Pass 1♠ X 1NT

2♥ All Pass

### Board: 82

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 17+2

Contract: 3♥ North

North:

♠ KJ983

♥ 8763

♦ T

♣ JT9

South:

♠ 6

♥ AKQJT2

♦ J52

♣ AQ7

W N E S

X 3♥ All Pass

### Board: 83

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 8+1

Contract: 4♠ South

North:

♠ KJT87

♥ KQJ9

♦ K4

♣ K5

South:

♠ AQ932

♥ 87

♦ J82

♣ J92

W N E S

Pass 1♠ X 2♠

3♥ All Pass

### Board: 84

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 12+2

Contract: 3♠ South

North:

♠ T842

♥ K9743

♦ K

♣ Q32

South:

♠ AQ9753

♥ Q

♦ AT82

♣ T5

W N E S

X 2♠ 3♦ 3♠

All Pass

## North hands

## Transfers\_after\_1M\_X

**Board: 85**      ♠ -      You bid first.  
Dealer: North      ♥ AK532      East (LHO) Doubles 1 ♥ if possible.  
Vul: E-W      ♦ J97      West (RHO) Doubles 4 ♥ if possible.  
HCP: 15+2      ♣ AKT93

---

**Board: 86**      ♠ Q7532      Partner bids first.  
Dealer: South      ♥ T6      West (RHO) Doubles 1 ♠ if possible.  
Vul: Both      ♦ QT6  
HCP: 4+1      ♣ 763

---

**Board: 87**      ♠ KT9      LHO opens the bidding 1 ♠.  
Dealer: East      ♥ Q98      Partner bids next.  
Vul: None      ♦ AQT54      West (RHO) bids 3 ♠ if possible.  
HCP: 12+1      ♣ J5

---

**Board: 88**      ♠ JT6      Partner bids first.  
Dealer: South      ♥ T543      West (RHO) Doubles 1 ♠ if possible.  
Vul: E-W      ♦ 753      East (LHO) bids 2NT if possible.  
HCP: 1      ♣ 764      West (RHO) bids 3NT if possible.  
West (RHO) Doubles 4 ♠ if possible.

---

**Board: 89**      ♠ AQJ83      You bid first.  
Dealer: North      ♥ KQ9      East (LHO) Doubles 1 ♠ if possible.  
Vul: Both      ♦ A84  
HCP: 19+1      ♣ K5

## Both hands (Answers Page)

### Board: 85

	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ T742		1 ♥	X	4 ♥
Vul: E-W	♥ AK532	♥ JT8764	X	All Pass		
North HCP: 15+2	♦ J97	♦ 853				
South HCP: 1+2	♣ AKT93	♣ -				
Contract: 4 ♥ X South						

### Board: 86

	North:	South:	W	N	E	S
Dealer: South	♠ Q7532	♠ AJT64				1 ♠
Vul: Both	♥ T6	♥ A932	X	3 ♠	All Pass	
North HCP: 4+1	♦ QT6	♦ A94				
South HCP: 13+1	♣ 763	♣ 2				
Contract: 3 ♠ North						

### Board: 87

	North:	South:	W	N	E	S
Dealer: East	♠ KT9	♠ 2			1 ♠	X
Vul: None	♥ Q98	♥ A643	3 ♠	4 ♦	Pass	4NT
North HCP: 12+1	♦ AQT54	♦ K762	Pass	5 ♦ <sup>1</sup>	Pass	6 ♦
South HCP: 13	♣ J5	♣ AQ74	All Pass			
Contract: 6 ♦ South						

1. A=1/5 or 4/5

### Board: 88

	North:	South:	W	N	E	S
Dealer: South	♠ JT6	♠ AQ98743				1 ♠
Vul: E-W	♥ T543	♥ A7	X	Pass	2NT	3 ♠
North HCP: 1	♦ 753	♦ K98	3NT	Pass	Pass	4 ♠
South HCP: 13+3	♣ 764	♣ T	X	All Pass		
Contract: 4 ♠ X South						

### Board: 89

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ83	♠ KT75		1 ♠	X	3 ♠
Vul: Both	♥ KQ9	♥ 643	Pass	4 ♠	All Pass	
North HCP: 19+1	♦ A84	♦ T9732				
South HCP: 3+1	♣ K5	♣ 7				
Contract: 4 ♠ North						

## Transfers after 1M X

<b>Board: 86</b>	♠ AJT64	You bid first.
Dealer: South	♥ A932	West (LHO) Doubles 1 ♠ if possible.
Vul: Both	♦ A94	
HCP: 13+1	♣ 2	

<b>Board: 88</b>	♠ AQ98743	You bid first.
Dealer: South	♥ A7	West (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ K98	East (RHO) bids 2NT if possible.
HCP: 13+3	♣ T	West (LHO) bids 3NT if possible.
		West (LHO) Doubles 4 ♠ if possible.

<b>Board: 89</b>	♠ KT75	Partner bids first.
Dealer: North	♥ 643	East (RHO) Doubles 1 ♠ if possible.
Vul: Both	♦ T9732	
HCP: 3+1	♣ 7	

## Both hands (Answers Page)

### Board: 85

	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ T742		1 ♥	X	4 ♥
Vul: E-W	♥ AK532	♥ JT8764	X	All Pass		
North HCP: 15+2	♦ J97	♦ 853				
South HCP: 1+2	♣ AKT93	♣ -				
Contract: 4 ♥ X South						

### Board: 86

	North:	South:	W	N	E	S
Dealer: South	♠ Q7532	♠ AJT64				1 ♠
Vul: Both	♥ T6	♥ A932	X	3 ♠	All Pass	
North HCP: 4+1	♦ QT6	♦ A94				
South HCP: 13+1	♣ 763	♣ 2				
Contract: 3 ♠ North						

### Board: 87

	North:	South:	W	N	E	S
Dealer: East	♠ KT9	♠ 2			1 ♠	X
Vul: None	♥ Q98	♥ A643	3 ♠	4 ♦	Pass	4NT
North HCP: 12+1	♦ AQT54	♦ K762	Pass	5 ♦ <sup>1</sup>	Pass	6 ♦
South HCP: 13	♣ J5	♣ AQ74	All Pass			
Contract: 6 ♦ South						

1. A=1/5 or 4/5

### Board: 88

	North:	South:	W	N	E	S
Dealer: South	♠ JT6	♠ AQ98743				1 ♠
Vul: E-W	♥ T543	♥ A7	X	Pass	2NT	3 ♠
North HCP: 1	♦ 753	♦ K98	3NT	Pass	Pass	4 ♠
South HCP: 13+3	♣ 764	♣ T	X	All Pass		
Contract: 4 ♠ X South						

### Board: 89

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ83	♠ KT75		1 ♠	X	3 ♠
Vul: Both	♥ KQ9	♥ 643	Pass	4 ♠	All Pass	
North HCP: 19+1	♦ A84	♦ T9732				
South HCP: 3+1	♣ K5	♣ 7				
Contract: 4 ♠ North						



## North hands

## Transfers\_after\_1M\_X

<b>Board: 90</b>	♠ Q	Partner bids first.
Dealer: South	♥ AJT872	West (RHO) Doubles 1♥ if possible.
Vul: None	♦ J4	
HCP: 8+2	♣ T973	

---

<b>Board: 91</b>	♠ 93	You bid first.
Dealer: North	♥ AKJ87	East (LHO) Doubles 1♥ if possible.
Vul: N-S	♦ JT72	East (LHO) Doubles 2♥ if possible.
HCP: 13+1	♣ KJ	West (RHO) bids 3♣ if possible.

---

<b>Board: 92</b>	♠ T	RHO opens the bidding 1♠.
Dealer: West	♥ AQJ5	You bid next.
Vul: Both	♦ A852	
HCP: 12	♣ JT86	

---

<b>Board: 93</b>	♠ 7543	LHO opens the bidding 1♠.
Dealer: East	♥ KQ2	Partner bids next.
Vul: None	♦ J4	East (LHO) bids 2♦ if possible.
HCP: 8	♣ Q853	

---

<b>Board: 94</b>	♠ KQ97	RHO opens the bidding 1♥.
Dealer: West	♥ 9	You bid next.
Vul: E-W	♦ Q743	
HCP: 12	♣ KQ85	

## Both hands (Answers Page)

### Board: 90

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 16+1

Contract: 4♥ North

North:

♠ Q

♥ AJT872

♦ J4

♣ T973

South:

♠ AKT6

♥ KQ964

♦ T6

♣ A8

W	N	E	S
			1♥
X	4♥	All Pass	

### Board: 91

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 8

Contract: 3♥ North

North:

♠ 93

♥ AKJ87

♦ JT72

♣ KJ

South:

♠ A864

♥ Q95

♦ 865

♣ Q43

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

### Board: 92

Dealer: West

Vul: Both

North HCP: 12

South HCP: 11+1

Contract: 2NT South

North:

♠ T

♥ AQJ5

♦ A852

♣ JT86

South:

♠ AKJ84

♥ 4

♦ K96

♣ 7532

W	N	E	S
1♠	X	Pass	2NT
All Pass			

### Board: 93

Dealer: East

Vul: None

North HCP: 8

South HCP: 15

Contract: 3NT North

North:

♠ 7543

♥ KQ2

♦ J4

♣ Q853

South:

♠ K

♥ JT85

♦ AQ65

♣ AJT4

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

### Board: 94

Dealer: West

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 3NT South

North:

♠ KQ97

♥ 9

♦ Q743

♣ KQ85

South:

♠ T82

♥ AQ2

♦ K852

♣ A73

W	N	E	S
1♥	X	Pass	3NT
All Pass			

## South hands

## Transfers\_after\_1M\_X

**Board: 90**      ♠ AKT6      You bid first.

Dealer: South      ♥ KQ964      West (LHO) Doubles 1 ♥ if possible.

Vul: None      ♦ T6

HCP: 16+1      ♣ A8

---

**Board: 91**      ♠ A864      Partner bids first.

Dealer: North      ♥ Q95      East (RHO) Doubles 1 ♥ if possible.

Vul: N-S      ♦ 865      East (RHO) Doubles 2 ♥ if possible.

HCP: 8      ♣ Q43      West (LHO) bids 3 ♣ if possible.

---

**Board: 92**      ♠ AKJ84      LHO opens the bidding 1 ♠.

Dealer: West      ♥ 4      Partner bids next.

Vul: Both      ♦ K96

HCP: 11+1      ♣ 7532

---

**Board: 93**      ♠ K      RHO opens the bidding 1 ♠.

Dealer: East      ♥ JT85      You bid next.

Vul: None      ♦ AQ65      East (RHO) bids 2 ♦ if possible.

HCP: 15      ♣ AJT4

---

**Board: 94**      ♠ T82      LHO opens the bidding 1 ♥.

Dealer: West      ♥ AQ2      Partner bids next.

Vul: E-W      ♦ K852

HCP: 13      ♣ A73

## Both hands (Answers Page)

### Board: 90

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 16+1

Contract: 4♥ North

North:

♠ Q

♥ AJT872

♦ J4

♣ T973

South:

♠ AKT6

♥ KQ964

♦ T6

♣ A8

W	N	E	S
			1♥

X	4♥	All Pass	
---	----	----------	--

### Board: 91

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 8

Contract: 3♥ North

North:

♠ 93

♥ AKJ87

♦ JT72

♣ KJ

South:

♠ A864

♥ Q95

♦ 865

♣ Q43

W	N	E	S
	1♥	X	2♥

Pass	Pass	X	Pass
------	------	---	------

3♣	Pass	Pass	X
----	------	------	---

Pass	3♥	All Pass	
------	----	----------	--

### Board: 92

Dealer: West

Vul: Both

North HCP: 12

South HCP: 11+1

Contract: 2NT South

North:

♠ T

♥ AQJ5

♦ A852

♣ JT86

South:

♠ AKJ84

♥ 4

♦ K96

♣ 7532

W	N	E	S
1♠	X	Pass	2NT

All Pass

### Board: 93

Dealer: East

Vul: None

North HCP: 8

South HCP: 15

Contract: 3NT North

North:

♠ 7543

♥ KQ2

♦ J4

♣ Q853

South:

♠ K

♥ JT85

♦ AQ65

♣ AJT4

W	N	E	S
		1♠	X

Pass	2♣	2♦	3♣
------	----	----	----

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

### Board: 94

Dealer: West

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 3NT South

North:

♠ KQ97

♥ 9

♦ Q743

♣ KQ85

South:

♠ T82

♥ AQ2

♦ K852

♣ A73

W	N	E	S
1♥	X	Pass	3NT

All Pass

## North hands

## Transfers\_after\_1M\_X

<b>Board: 95</b>	♠ KJ762	You bid first.
Dealer: North	♥ AJ4	East (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ K2	East (LHO) Doubles 2 ♠ if possible.
HCP: 12+1	♣ 432	West (RHO) bids 3 ♥ if possible.

---

<b>Board: 96</b>	♠ T653	Partner bids first.
Dealer: South	♥ Q6	West (RHO) Doubles 1 ♠ if possible.
Vul: None	♦ 86	East (LHO) bids 4 ♦ if possible.
HCP: 5+1	♣ K9763	East (LHO) Doubles 4 ♠ if possible.

---

<b>Board: 97</b>	♠ J842	LHO opens the bidding 1 ♠.
Dealer: East	♥ AKQ6	Partner bids next.
Vul: E-W	♦ Q76	
HCP: 12	♣ T4	

---

<b>Board: 98</b>	♠ Q83	Partner bids first.
Dealer: South	♥ QJ75	West (RHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ Q7	
HCP: 8	♣ J963	

---

<b>Board: 99</b>	♠ T542	LHO opens the bidding 1 ♥.
Dealer: East	♥ KJ9	Partner bids next.
Vul: Both	♦ T93	
HCP: 4	♣ T65	

## Both hands (Answers Page)

### Board: 95

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 8

Contract: 3 ♠ South

North:

♠ KJ762

♥ AJ4

♦ K2

♣ 432

South:

♠ Q43

♥ 83

♦ QJ98

♣ K965

W

N

E

S

1 ♠

X

2 ♠

Pass

Pass

X

Pass

3 ♥

Pass

Pass

3 ♠

All Pass

### Board: 96

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 13+3

Contract: 4 ♠ X South

North:

♠ T653

♥ Q6

♦ 86

♣ K9763

South:

♠ AKJ9874

♥ A52

♦ T7

♣ J

W

N

E

S

1 ♠

X

3 ♠

4 ♦

4 ♠

Pass

Pass

X

All Pass

### Board: 97

Dealer: East

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 2 ♥ North

North:

♠ J842

♥ AKQ6

♦ Q76

♣ T4

South:

♠ 3

♥ T843

♦ A984

♣ AKQ5

W

N

E

S

1 ♠

X

Pass

2 ♥

All Pass

### Board: 98

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 16+1

Contract: 4 ♠ North

North:

♠ Q83

♥ QJ75

♦ Q7

♣ J963

South:

♠ AK954

♥ 963

♦ 8

♣ AKQ7

W

N

E

S

1 ♠

X

2 ♠

Pass

3 ♠

Pass

4 ♠

All Pass

### Board: 99

Dealer: East

Vul: Both

North HCP: 4

South HCP: 19+1

Contract: 4 ♠ South

North:

♠ T542

♥ KJ9

♦ T93

♣ T65

South:

♠ AQ76

♥ A

♦ J54

♣ AKJ87

W

N

E

S

1 ♥

X

Pass

1 ♠

Pass

4 ♠

All Pass

## South hands

## Transfers\_after\_1M\_X

**Board: 95**      ♠ Q43      Partner bids first.  
 Dealer: North      ♥ 83      East (RHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ QJ98      East (RHO) Doubles 2 ♠ if possible.  
 HCP: 8      ♣ K965      West (LHO) bids 3 ♥ if possible.

---

**Board: 96**      ♠ AKJ9874      You bid first.  
 Dealer: South      ♥ A52      West (LHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ T7      East (RHO) bids 4 ♦ if possible.  
 HCP: 13+3      ♣ J      East (RHO) Doubles 4 ♠ if possible.

---

**Board: 97**      ♠ 3      RHO opens the bidding 1 ♠.  
 Dealer: East      ♥ T843      You bid next.  
 Vul: E-W      ♦ A984  
 HCP: 13      ♣ AKQ5

---

**Board: 98**      ♠ AK954      You bid first.  
 Dealer: South      ♥ 963      West (LHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ 8  
 HCP: 16+1      ♣ AKQ7

---

**Board: 99**      ♠ AQ76      RHO opens the bidding 1 ♥.  
 Dealer: East      ♥ A      You bid next.  
 Vul: Both      ♦ J54  
 HCP: 19+1      ♣ AKJ87

## Both hands (Answers Page)

### Board: 95

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 8

Contract: 3 ♠ South

North:

♠ KJ762

♥ AJ4

♦ K2

♣ 432

South:

♠ Q43

♥ 83

♦ QJ98

♣ K965

W

N

E

S

1 ♠

X

2 ♠

Pass

Pass

X

Pass

3 ♥

Pass

Pass

3 ♠

All Pass

### Board: 96

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 13+3

Contract: 4 ♠ X South

North:

♠ T653

♥ Q6

♦ 86

♣ K9763

South:

♠ AKJ9874

♥ A52

♦ T7

♣ J

W

N

E

S

1 ♠

X

3 ♠

4 ♦

4 ♠

Pass

Pass

X

All Pass

### Board: 97

Dealer: East

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 2 ♥ North

North:

♠ J842

♥ AKQ6

♦ Q76

♣ T4

South:

♠ 3

♥ T843

♦ A984

♣ AKQ5

W

N

E

S

1 ♠

X

Pass

2 ♥

All Pass

### Board: 98

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 16+1

Contract: 4 ♠ North

North:

♠ Q83

♥ QJ75

♦ Q7

♣ J963

South:

♠ AK954

♥ 963

♦ 8

♣ AKQ7

W

N

E

S

1 ♠

X

2 ♠

Pass

3 ♠

Pass

4 ♠

All Pass

### Board: 99

Dealer: East

Vul: Both

North HCP: 4

South HCP: 19+1

Contract: 4 ♠ South

North:

♠ T542

♥ KJ9

♦ T93

♣ T65

South:

♠ AQ76

♥ A

♦ J54

♣ AKJ87

W

N

E

S

1 ♥

X

Pass

1 ♠

Pass

4 ♠

All Pass



## North hands

## Transfers\_after\_1M\_X

<b>Board: 100</b>	♠ AT94	RHO opens the bidding 1♥.
Dealer: West	♥ J	You bid next.
Vul: E-W	♦ KJT75	West (RHO) bids 3♥ if possible.
HCP: 13+1	♣ KJ4	
<hr/>		
<b>Board: 101</b>	♠ AK97632	You bid first.
Dealer: North	♥ 64	East (LHO) Doubles 1♠ if possible.
Vul: E-W	♦ AJ2	
HCP: 12+3	♣ 6	
<hr/>		
<b>Board: 102</b>	♠ KJ873	Partner bids first.
Dealer: South	♥ KQ9	West (RHO) Doubles 1♠ if possible.
Vul: Both	♦ 6	
HCP: 12+1	♣ K643	
<hr/>		
<b>Board: 103</b>	♠ 983	LHO opens the bidding 1♠.
Dealer: East	♥ 54	Partner bids next.
Vul: None	♦ A98653	West (RHO) bids 2NT if possible.
HCP: 4+2	♣ T8	East (LHO) bids 3♠ if possible.
		West (RHO) bids 4♠ if possible.
		East (LHO) Doubles 5♦ if possible.

## Both hands (Answers Page)

### Board: 100

Dealer: West

Vul: E-W

North HCP: 13+1

South HCP: 11+1

Contract: 4 ♣ South

North:

♠ AT94

♥ J

♦ KJT75

♣ KJ4

South:

♠ KQ6

♥ T986

♦ 9

♣ AQ532

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

1 ♥	X	Pass	2 ♥ <sup>1</sup>
-----	---	------	------------------

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

All Pass

1. strength cue bid

### Board: 101

Dealer: North

Vul: E-W

North HCP: 12+3

South HCP: 6

Contract: 4 ♠ North

North:

♠ AK97632

♥ 64

♦ AJ2

♣ 6

South:

♠ QJT5

♥ JT8

♦ T75

♣ Q52

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

	1 ♠	X	2 ♠
--	-----	---	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

### Board: 102

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ KJ873

♥ KQ9

♦ 6

♣ K643

South:

♠ AT542

♥ J3

♦ KJ7

♣ A75

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

			1 ♠
--	--	--	-----

X	4 ♦ <sup>1</sup>	Pass	4 ♠
---	------------------	------	-----

All Pass

1. Splinter

### Board: 103

Dealer: East

Vul: None

North HCP: 4+2

South HCP: 15+1

Contract: 5 ♦ X North

North:

♠ 983

♥ 54

♦ A98653

♣ T8

South:

♠ T

♥ AKQ9

♦ KQJT7

♣ 762

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

		1 ♠	X
--	--	-----	---

2NT <sup>1</sup>	3 ♦	3 ♠	4 ♦
------------------	-----	-----	-----

4 ♠	5 ♦	X	All Pass
-----	-----	---	----------

1. Jordan Truscott 2NT

## South hands

## Transfers\_after\_1M\_X

<b>Board: 100</b>	♠ KQ6	LHO opens the bidding 1♥.
Dealer: West	♥ T986	Partner bids next.
Vul: E-W	♦ 9	West (LHO) bids 3♥ if possible.
HCP: 11+1	♣ AQ532	
<b>Board: 101</b>	♠ QJT5	Partner bids first.
Dealer: North	♥ JT8	East (RHO) Doubles 1♠ if possible.
Vul: E-W	♦ T75	
HCP: 6	♣ Q52	
<b>Board: 102</b>	♠ AT542	You bid first.
Dealer: South	♥ J3	West (LHO) Doubles 1♠ if possible.
Vul: Both	♦ KJ7	
HCP: 13+1	♣ A75	
<b>Board: 103</b>	♠ T	RHO opens the bidding 1♠.
Dealer: East	♥ AKQ9	You bid next.
Vul: None	♦ KQJT7	West (LHO) bids 2NT if possible.
HCP: 15+1	♣ 762	East (RHO) bids 3♠ if possible.
		West (LHO) bids 4♠ if possible.
		East (RHO) Doubles 5♦ if possible.

## Both hands (Answers Page)

### Board: 100

Dealer: West

Vul: E-W

North HCP: 13+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ AT94

♥ J

♦ KJT75

♣ KJ4

South:

♠ KQ6

♥ T986

♦ 9

♣ AQ532

W N E S

1♥ X Pass 2♥<sup>1</sup>

3♥ Pass Pass 4♣

All Pass

1. strength cue bid

### Board: 101

Dealer: North

Vul: E-W

North HCP: 12+3

South HCP: 6

Contract: 4♠ North

North:

♠ AK97632

♥ 64

♦ AJ2

♣ 6

South:

♠ QJT5

♥ JT8

♦ T75

♣ Q52

W N E S

1♠ X 2♠

Pass 4♠ All Pass

### Board: 102

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13+1

Contract: 4♠ South

North:

♠ KJ873

♥ KQ9

♦ 6

♣ K643

South:

♠ AT542

♥ J3

♦ KJ7

♣ A75

W N E S

1♠

X 4♦<sup>1</sup> Pass 4♠

All Pass

1. Splinter

### Board: 103

Dealer: East

Vul: None

North HCP: 4+2

South HCP: 15+1

Contract: 5♦ X North

North:

♠ 983

♥ 54

♦ A98653

♣ T8

South:

♠ T

♥ AKQ9

♦ KQJT7

♣ 762

W N E S

1♠ X

2NT<sup>1</sup> 3♦ 3♠ 4♦

4♠ 5♦ X All Pass

1. Jordan Truscott 2NT

## North hands

## Transfers\_after\_1M\_X

<b>Board: 104</b>	♠ T62	Partner bids first.
Dealer: South	♥ 954	West (RHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ QT5	West (RHO) Doubles 2 ♠ if possible.
HCP: 5	♣ QJ87	East (LHO) bids 3 ♦ if possible.

---

<b>Board: 105</b>	♠ AQT532	You bid first.
Dealer: North	♥ -	East (LHO) Doubles 1 ♠ if possible.
Vul: Both	♦ JT83	
HCP: 13+2	♣ AQ7	

---

<b>Board: 106</b>	♠ J6432	Partner bids first.
Dealer: South	♥ A632	West (RHO) Doubles 1 ♥ if possible.
Vul: None	♦ KT6	
HCP: 8+1	♣ T	

---

<b>Board: 107</b>	♠ 2	LHO opens the bidding 1 ♥.
Dealer: East	♥ K762	Partner bids next.
Vul: E-W	♦ QJ7	West (RHO) bids 2 ♥ if possible.
HCP: 6+1	♣ T9632	

---

<b>Board: 108</b>	♠ A763	Partner bids first.
Dealer: South	♥ 82	West (RHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ Q874	
HCP: 9	♣ K98	

## Both hands (Answers Page)

### Board: 104

	North:	South:	W	N	E	S
Dealer: South	♠ T62	♠ AKJ954				1 ♠
Vul: N-S	♥ 954	♥ K62	X	2 ♠	Pass	Pass
North HCP: 5	♦ QT5	♦ 96	X	Pass	3 ♦	3 ♠
South HCP: 14+2	♣ QJ87	♣ K2	All Pass			
Contract: 3 ♠ South						

### Board: 105

	North:	South:	W	N	E	S
Dealer: North	♠ AQT532	♠ 9876		1 ♠	X	3 ♠
Vul: Both	♥ -	♥ A96542	Pass	4 ♠	All Pass	
North HCP: 13+2	♦ JT83	♦ 2				
South HCP: 5+2	♣ AQ7	♣ J6				
Contract: 4 ♠ North						

### Board: 106

	North:	South:	W	N	E	S
Dealer: South	♠ J6432	♠ K7				1 ♥
Vul: None	♥ A632	♥ KQJT5	X	4 ♥	All Pass	
North HCP: 8+1	♦ KT6	♦ QJ72				
South HCP: 16+1	♣ T	♣ A7				
Contract: 4 ♥ North						

### Board: 107

	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ K874			1 ♥	X
Vul: E-W	♥ K762	♥ Q	2 ♥	3 ♣	All Pass	
North HCP: 6+1	♦ QJ7	♦ A9852				
South HCP: 13+1	♣ T9632	♣ A75				
Contract: 3 ♣ North						

### Board: 108

	North:	South:	W	N	E	S
Dealer: South	♠ A763	♠ 82				1 ♥
Vul: E-W	♥ 82	♥ AKQ53	X	1 ♠	Pass	1NT
North HCP: 9	♦ Q874	♦ KJ5	All Pass			
South HCP: 13+1	♣ K98	♣ T73				
Contract: 1NT South						

## South hands

## Transfers\_after\_1M\_X

**Board: 104**      ♠ AKJ954      You bid first.

Dealer: South      ♥ K62      West (LHO) Doubles 1 ♠ if possible.

Vul: N-S      ♦ 96      West (LHO) Doubles 2 ♠ if possible.

HCP: 14+2      ♣ K2      East (RHO) bids 3 ♦ if possible.

---

**Board: 105**      ♠ 9876      Partner bids first.

Dealer: North      ♥ A96542      East (RHO) Doubles 1 ♠ if possible.

Vul: Both      ♦ 2

HCP: 5+2      ♣ J6

---

**Board: 106**      ♠ K7      You bid first.

Dealer: South      ♥ KQJT5      West (LHO) Doubles 1 ♥ if possible.

Vul: None      ♦ QJ72

HCP: 16+1      ♣ A7

---

**Board: 107**      ♠ K874      RHO opens the bidding 1 ♥.

Dealer: East      ♥ Q      You bid next.

Vul: E-W      ♦ A9852      West (LHO) bids 2 ♥ if possible.

HCP: 13+1      ♣ A75

---

**Board: 108**      ♠ 82      You bid first.

Dealer: South      ♥ AKQ53      West (LHO) Doubles 1 ♥ if possible.

Vul: E-W      ♦ KJ5

HCP: 13+1      ♣ T73

## Both hands (Answers Page)

### Board: 104

	North:	South:	W	N	E	S
Dealer: South	♠ T62	♠ AKJ954				1 ♠
Vul: N-S	♥ 954	♥ K62	X	2 ♠	Pass	Pass
North HCP: 5	♦ QT5	♦ 96	X	Pass	3 ♦	3 ♠
South HCP: 14+2	♣ QJ87	♣ K2	All Pass			
Contract: 3 ♠ South						

### Board: 105

	North:	South:	W	N	E	S
Dealer: North	♠ AQT532	♠ 9876		1 ♠	X	3 ♠
Vul: Both	♥ -	♥ A96542	Pass	4 ♠	All Pass	
North HCP: 13+2	♦ JT83	♦ 2				
South HCP: 5+2	♣ AQ7	♣ J6				
Contract: 4 ♠ North						

### Board: 106

	North:	South:	W	N	E	S
Dealer: South	♠ J6432	♠ K7				1 ♥
Vul: None	♥ A632	♥ KQJT5	X	4 ♥	All Pass	
North HCP: 8+1	♦ KT6	♦ QJ72				
South HCP: 16+1	♣ T	♣ A7				
Contract: 4 ♥ North						

### Board: 107

	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ K874			1 ♥	X
Vul: E-W	♥ K762	♥ Q	2 ♥	3 ♣	All Pass	
North HCP: 6+1	♦ QJ7	♦ A9852				
South HCP: 13+1	♣ T9632	♣ A75				
Contract: 3 ♣ North						

### Board: 108

	North:	South:	W	N	E	S
Dealer: South	♠ A763	♠ 82				1 ♥
Vul: E-W	♥ 82	♥ AKQ53	X	1 ♠	Pass	1NT
North HCP: 9	♦ Q874	♦ KJ5	All Pass			
South HCP: 13+1	♣ K98	♣ T73				
Contract: 1NT South						



## North hands

## Transfers\_after\_1M\_X

**Board: 109**      ♠ A62      You bid first.  
 Dealer: North      ♥ AKJ7432      East (LHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ 7      West (RHO) bids 2 ♣ if possible.  
 HCP: 12+3      ♣ 82

---

**Board: 110**      ♠ -      RHO opens the bidding 1 ♠.  
 Dealer: West      ♥ A963      You bid next.  
 Vul: E-W      ♦ AK643      East (LHO) bids 2 ♠ if possible.  
 HCP: 14+1      ♣ K953

---

**Board: 111**      ♠ -      You bid first.  
 Dealer: North      ♥ AQJT854      East (LHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ AJ2      West (RHO) bids 2 ♥ if possible.  
 HCP: 14+3      ♣ Q92      East (LHO) Doubles 4 ♥ if possible.

---

**Board: 112**      ♠ K842      Partner bids first.  
 Dealer: South      ♥ 86      West (RHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ Q95      West (RHO) Doubles 2 ♠ if possible.  
 HCP: 5      ♣ T743      East (LHO) bids 3 ♣ if possible.

---

**Board: 113**      ♠ 93      You bid first.  
 Dealer: North      ♥ A9743      East (LHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ AKQT8      East (LHO) Doubles 2 ♥ if possible.  
 HCP: 14+2      ♣ J      West (RHO) bids 2 ♠ if possible.

## Both hands (Answers Page)

### Board: 109

	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ 8543		1 ♥	X	XX
Vul: None	♥ AKJ7432	♥ T	2 ♣	4 ♥	All Pass	
North HCP: 12+3	♦ 7	♦ AQJT83				
South HCP: 10+2	♣ 82	♣ K3				
Contract: 4 ♥ North						

### Board: 110

	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ AJ985	1 ♠	X	Pass	2 ♥
Vul: E-W	♥ A963	♥ JT85	Pass	Pass	2 ♠	Pass
North HCP: 14+1	♦ AK643	♦ Q7	Pass	3 ♥	All Pass	
South HCP: 8+1	♣ K953	♣ 72				
Contract: 3 ♥ North						

### Board: 111

	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ T98532		1 ♥	X	Pass
Vul: E-W	♥ AQJT854	♥ 62	2 ♥ <sup>1</sup>	4 ♥	X	All Pass
North HCP: 14+3	♦ AJ2	♦ QT96				
South HCP: 2+2	♣ Q92	♣ 7				
Contract: 4 ♥X North						

1. strength cue bid

### Board: 112

	North:	South:	W	N	E	S
Dealer: South	♠ K842	♠ AT953				1 ♠
Vul: Both	♥ 86	♥ KT93	X	2 ♠	Pass	Pass
North HCP: 5	♦ Q95	♦ A6	X	Pass	3 ♣	3 ♠
South HCP: 15+1	♣ T743	♣ A5	All Pass			
Contract: 3 ♠ South						

### Board: 113

	North:	South:	W	N	E	S
Dealer: North	♠ 93	♠ J72		1 ♥	X	2 ♥
Vul: E-W	♥ A9743	♥ KQ52	Pass	Pass	X	Pass
North HCP: 14+2	♦ AKQT8	♦ 94	2 ♠	3 ♥	All Pass	
South HCP: 8	♣ J	♣ Q762				
Contract: 3 ♥ North						

## South hands

## Transfers\_after\_1M\_X

**Board: 109**      ♠ 8543      Partner bids first.  
 Dealer: North      ♥ T      East (RHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ AQJT83      West (LHO) bids 2 ♣ if possible.  
 HCP: 10+2      ♣ K3

---

**Board: 110**      ♠ AJ985      LHO opens the bidding 1 ♠.  
 Dealer: West      ♥ JT85      Partner bids next.  
 Vul: E-W      ♦ Q7      East (RHO) bids 2 ♠ if possible.  
 HCP: 8+1      ♣ 72

---

**Board: 111**      ♠ T98532      Partner bids first.  
 Dealer: North      ♥ 62      East (RHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ QT96      West (LHO) bids 2 ♥ if possible.  
 HCP: 2+2      ♣ 7      East (RHO) Doubles 4 ♥ if possible.

---

**Board: 112**      ♠ AT953      You bid first.  
 Dealer: South      ♥ KT93      West (LHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ A6      West (LHO) Doubles 2 ♠ if possible.  
 HCP: 15+1      ♣ A5      East (RHO) bids 3 ♣ if possible.

---

**Board: 113**      ♠ J72      Partner bids first.  
 Dealer: North      ♥ KQ52      East (RHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ 94      East (RHO) Doubles 2 ♥ if possible.  
 HCP: 8      ♣ Q762      West (LHO) bids 2 ♠ if possible.

## Both hands (Answers Page)

### Board: 109

Dealer: North

Vul: None

North HCP: 12+3

South HCP: 10+2

Contract: 4♥ North

North:

♠ A62

♥ AKJ7432

♦ 7

♣ 82

South:

♠ 8543

♥ T

♦ AQJT83

♣ K3

W	N	E	S
	1♥	X	XX
2♣	4♥	All Pass	

### Board: 110

Dealer: West

Vul: E-W

North HCP: 14+1

South HCP: 8+1

Contract: 3♥ North

North:

♠ -

♥ A963

♦ AK643

♣ K953

South:

♠ AJ985

♥ JT85

♦ Q7

♣ 72

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

### Board: 111

Dealer: North

Vul: E-W

North HCP: 14+3

South HCP: 2+2

Contract: 4♥X North

North:

♠ -

♥ AQJT854

♦ AJ2

♣ Q92

South:

♠ T98532

♥ 62

♦ QT96

♣ 7

W	N	E	S
	1♥	X	Pass
2♥ <sup>1</sup>	4♥	X	All Pass

1. strength cue bid

### Board: 112

Dealer: South

Vul: Both

North HCP: 5

South HCP: 15+1

Contract: 3♠ South

North:

♠ K842

♥ 86

♦ Q95

♣ T743

South:

♠ AT953

♥ KT93

♦ A6

♣ A5

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

### Board: 113

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 8

Contract: 3♥ North

North:

♠ 93

♥ A9743

♦ AKQT8

♣ J

South:

♠ J72

♥ KQ52

♦ 94

♣ Q762

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

## North hands

## Transfers\_after\_1M\_X

<b>Board: 114</b>	♠ J	RHO opens the bidding 1 ♠.
Dealer: West	♥ A972	You bid next.
Vul: Both	♦ AK872	
HCP: 12+1	♣ T82	
<hr/>		
<b>Board: 115</b>	♠ T963	LHO opens the bidding 1 ♠.
Dealer: East	♥ 9864	Partner bids next.
Vul: None	♦ Q75	East (LHO) bids 2 ♠ if possible.
HCP: 6	♣ A2	
<hr/>		
<b>Board: 116</b>	♠ 832	LHO opens the bidding 1 ♠.
Dealer: East	♥ AQ6	Partner bids next.
Vul: N-S	♦ KT2	East (LHO) Doubles 2 ♠ if possible.
HCP: 10	♣ J987	
<hr/>		
<b>Board: 117</b>	♠ KJ5	You bid first.
Dealer: North	♥ JT753	East (LHO) Doubles 1 ♥ if possible.
Vul: None	♦ AQ5	
HCP: 12+1	♣ J5	
<hr/>		
<b>Board: 118</b>	♠ K5	You bid first.
Dealer: North	♥ AQ843	East (LHO) Doubles 1 ♥ if possible.
Vul: N-S	♦ AK6	
HCP: 18+1	♣ Q82	

## Both hands (Answers Page)

### Board: 114

	North:	South:	W	N	E	S
Dealer: West	♠ J	♠ Q7654	1 ♠	X	Pass	2 ♣
Vul: Both	♥ A972	♥ KJT	All Pass			
North HCP: 12+1	♦ AK872	♦ 9				
South HCP: 9+1	♣ T82	♣ QJ95				
Contract: 2 ♣ South						

### Board: 115

	North:	South:	W	N	E	S
Dealer: East	♠ T963	♠ 8			1 ♠	X
Vul: None	♥ 9864	♥ AQ72	Pass	2 ♥	2 ♠	4 ♥
North HCP: 6	♦ Q75	♦ AJ642	All Pass			
South HCP: 17+1	♣ A2	♣ KQJ				
Contract: 4 ♥ South						

### Board: 116

	North:	South:	W	N	E	S
Dealer: East	♠ 832	♠ A			1 ♠	X
Vul: N-S	♥ AQ6	♥ KJ94	Pass	2 ♠ <sup>1</sup>	X	3NT
North HCP: 10	♦ KT2	♦ QJ98	All Pass			
South HCP: 16	♣ J987	♣ KQ64				
Contract: 3NT South						

1. strength cue bid

### Board: 117

	North:	South:	W	N	E	S
Dealer: North	♠ KJ5	♠ 98		1 ♥	X	2NT <sup>1</sup>
Vul: None	♥ JT753	♥ AKQ86	Pass	3 ♥	Pass	4 ♣
North HCP: 12+1	♦ AQ5	♦ 976	Pass	4 ♦	Pass	4 ♥
South HCP: 13+1	♣ J5	♣ A96	All Pass			
Contract: 4 ♥ South						

1. Jordan Truscott 2NT

### Board: 118

	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AJT864		1 ♥	X	2 ♠
Vul: N-S	♥ AQ843	♥ 6	Pass	3 ♠	Pass	4 ♠
North HCP: 18+1	♦ AK6	♦ 5	All Pass			
South HCP: 6+3	♣ Q82	♣ JT954				
Contract: 4 ♠ South						

## South hands

## Transfers\_after\_1M\_X

<b>Board: 114</b>	♠ Q7654	LHO opens the bidding 1 ♠.
Dealer: West	♥ KJT	Partner bids next.
Vul: Both	♦ 9	
HCP: 9+1	♣ QJ95	
<b>Board: 115</b>	♠ 8	RHO opens the bidding 1 ♠.
Dealer: East	♥ AQ72	You bid next.
Vul: None	♦ AJ642	East (RHO) bids 2 ♠ if possible.
HCP: 17+1	♣ KQJ	
<b>Board: 116</b>	♠ A	RHO opens the bidding 1 ♠.
Dealer: East	♥ KJ94	You bid next.
Vul: N-S	♦ QJ98	East (RHO) Doubles 2 ♠ if possible.
HCP: 16	♣ KQ64	
<b>Board: 117</b>	♠ 98	Partner bids first.
Dealer: North	♥ AKQ86	East (RHO) Doubles 1 ♥ if possible.
Vul: None	♦ 976	
HCP: 13+1	♣ A96	
<b>Board: 118</b>	♠ AJT864	Partner bids first.
Dealer: North	♥ 6	East (RHO) Doubles 1 ♥ if possible.
Vul: N-S	♦ 5	
HCP: 6+3	♣ JT954	

## Both hands (Answers Page)

### Board: 114

Board: 114	North:	South:	W	N	E	S
Dealer: West	♠ J	♠ Q7654	1 ♠	X	Pass	2 ♣
Vul: Both	♥ A972	♥ KJT	All Pass			
North HCP: 12+1	♦ AK872	♦ 9				
South HCP: 9+1	♣ T82	♣ QJ95				
Contract: 2 ♣ South						

### Board: 115

Board: 115	North:	South:	W	N	E	S
Dealer: East	♠ T963	♠ 8			1 ♠	X
Vul: None	♥ 9864	♥ AQ72	Pass	2 ♥	2 ♠	4 ♥
North HCP: 6	♦ Q75	♦ AJ642	All Pass			
South HCP: 17+1	♣ A2	♣ KQJ				
Contract: 4 ♥ South						

### Board: 116

Board: 116	North:	South:	W	N	E	S
Dealer: East	♠ 832	♠ A			1 ♠	X
Vul: N-S	♥ AQ6	♥ KJ94	Pass	2 ♠ <sup>1</sup>	X	3NT
North HCP: 10	♦ KT2	♦ QJ98	All Pass			
South HCP: 16	♣ J987	♣ KQ64	1. strength cue bid			
Contract: 3NT South						

1. strength cue bid

### Board: 117

Board: 117	North:	South:	W	N	E	S
Dealer: North	♠ KJ5	♠ 98		1 ♥	X	2NT <sup>1</sup>
Vul: None	♥ JT753	♥ AKQ86	Pass	3 ♥	Pass	4 ♣
North HCP: 12+1	♦ AQ5	♦ 976	Pass	4 ♦	Pass	4 ♥
South HCP: 13+1	♣ J5	♣ A96	All Pass			
Contract: 4 ♥ South						

1. Jordan Truscott 2NT

### Board: 118

Board: 118	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AJT864		1 ♥	X	2 ♠
Vul: N-S	♥ AQ843	♥ 6	Pass	3 ♠	Pass	4 ♠
North HCP: 18+1	♦ AK6	♦ 5	All Pass			
South HCP: 6+3	♣ Q82	♣ JT954				
Contract: 4 ♠ South						



## North hands

## Transfers\_after\_1M\_X

**Board: 119**      ♠ JT9542      Partner bids first.  
 Dealer: South      ♥ K2      West (RHO) Doubles 1 ♥ if possible.  
 Vul: Both      ♦ 4  
 HCP: 9+2      ♣ KQ43

---

**Board: 120**      ♠ QT54      Partner bids first.  
 Dealer: South      ♥ 983      West (RHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ A4  
 HCP: 6      ♣ 9642

---

**Board: 121**      ♠ K75      You bid first.  
 Dealer: North      ♥ AQ87632      East (LHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ AQT      West (RHO) bids 2 ♣ if possible.  
 HCP: 15+3      ♣ -

---

**Board: 122**      ♠ KJT42      Partner bids first.  
 Dealer: South      ♥ -      West (RHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ J8742      East (LHO) Doubles 1 ♠ if possible.  
 HCP: 5+2      ♣ 975      West (RHO) Doubles 4 ♥ if possible.

---

**Board: 123**      ♠ AKQ875      You bid first.  
 Dealer: North      ♥ A5      East (LHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ K8      West (RHO) bids 2 ♦ if possible.  
 HCP: 16+2      ♣ 865

## Both hands (Answers Page)

### Board: 119

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ JT9542

♥ K2

♦ 4

♣ KQ43

South:

♠ 7

♥ AQ976

♦ AQ86

♣ J95

W

N

E

S

1 ♥

X

1 ♠

Pass

2 ♦

Pass

2 ♠

All Pass

### Board: 120

Dealer: South

Vul: None

North HCP: 6

South HCP: 16+3

Contract: 4 ♥ South

North:

♠ QT54

♥ 983

♦ A4

♣ 9642

South:

♠ 86

♥ AKQT762

♦ KQ5

♣ Q

W

N

E

S

1 ♥

X

2 ♥

Pass

4 ♥

All Pass

### Board: 121

Dealer: North

Vul: N-S

North HCP: 15+3

South HCP: 10

Contract: 4 ♥ North

North:

♠ K75

♥ AQ87632

♦ AQT

♣ -

South:

♠ 984

♥ KJT

♦ K76

♣ KT82

W

N

E

S

1 ♥

X

XX

2 ♣

4 ♥

All Pass

### Board: 122

Dealer: South

Vul: E-W

North HCP: 5+2

South HCP: 12+4

Contract: 4 ♥X South

North:

♠ KJT42

♥ -

♦ J8742

♣ 975

South:

♠ A8

♥ KQJT8743

♦ Q

♣ T4

W

N

E

S

1 ♥

X

1 ♠

X

4 ♥

X

All Pass

### Board: 123

Dealer: North

Vul: None

North HCP: 16+2

South HCP: 4+1

Contract: 3 ♠ North

North:

♠ AKQ875

♥ A5

♦ K8

♣ 865

South:

♠ 92

♥ KT982

♦ JT7

♣ 942

W

N

E

S

1 ♠

X

Pass

2 ♦

3 ♠

All Pass

## South hands

## Transfers\_after\_1M\_X

**Board: 119**      ♠ 7      You bid first.  
 Dealer: South      ♥ AQ976      West (LHO) Doubles 1 ♥ if possible.  
 Vul: Both      ♦ AQ86  
 HCP: 13+1      ♣ J95

---

**Board: 120**      ♠ 86      You bid first.  
 Dealer: South      ♥ AKQT762      West (LHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ KQ5  
 HCP: 16+3      ♣ Q

---

**Board: 121**      ♠ 984      Partner bids first.  
 Dealer: North      ♥ KJT      East (RHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ K76      West (LHO) bids 2 ♣ if possible.  
 HCP: 10      ♣ KT82

---

**Board: 122**      ♠ A8      You bid first.  
 Dealer: South      ♥ KQJT8743      West (LHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ Q      East (RHO) Doubles 1 ♠ if possible.  
 HCP: 12+4      ♣ T4      West (LHO) Doubles 4 ♥ if possible.

---

**Board: 123**      ♠ 92      Partner bids first.  
 Dealer: North      ♥ KT982      East (RHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ JT7      West (LHO) bids 2 ♦ if possible.  
 HCP: 4+1      ♣ 942

## Both hands (Answers Page)

### Board: 119

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ JT9542

♥ K2

♦ 4

♣ KQ43

South:

♠ 7

♥ AQ976

♦ AQ86

♣ J95

W

N

E

S

1 ♥

X

1 ♠

Pass

2 ♦

Pass

2 ♠

All Pass

### Board: 120

Dealer: South

Vul: None

North HCP: 6

South HCP: 16+3

Contract: 4 ♥ South

North:

♠ QT54

♥ 983

♦ A4

♣ 9642

South:

♠ 86

♥ AKQT762

♦ KQ5

♣ Q

W

N

E

S

1 ♥

X

2 ♥

Pass

4 ♥

All Pass

### Board: 121

Dealer: North

Vul: N-S

North HCP: 15+3

South HCP: 10

Contract: 4 ♥ North

North:

♠ K75

♥ AQ87632

♦ AQT

♣ -

South:

♠ 984

♥ KJT

♦ K76

♣ KT82

W

N

E

S

1 ♥

X

XX

2 ♣

4 ♥

All Pass

### Board: 122

Dealer: South

Vul: E-W

North HCP: 5+2

South HCP: 12+4

Contract: 4 ♥X South

North:

♠ KJT42

♥ -

♦ J8742

♣ 975

South:

♠ A8

♥ KQJT8743

♦ Q

♣ T4

W

N

E

S

1 ♥

X

1 ♠

X

4 ♥

X

All Pass

### Board: 123

Dealer: North

Vul: None

North HCP: 16+2

South HCP: 4+1

Contract: 3 ♠ North

North:

♠ AKQ875

♥ A5

♦ K8

♣ 865

South:

♠ 92

♥ KT982

♦ JT7

♣ 942

W

N

E

S

1 ♠

X

Pass

2 ♦

3 ♠

All Pass

## North hands

## Transfers\_after\_1M\_X

**Board: 124**      ♠ 96543      Partner bids first.  
 Dealer: South      ♥ K32      West (RHO) Doubles 1♥ if possible.  
 Vul: N-S      ♦ 84      East (LHO) bids 1NT if possible.  
 HCP: 4+1      ♣ J85

---

**Board: 125**      ♠ 4      You bid first.  
 Dealer: North      ♥ KJ9653      East (LHO) Doubles 1♥ if possible.  
 Vul: E-W      ♦ AT754      West (RHO) bids 4♣ if possible.  
 HCP: 12+3      ♣ A      West (RHO) Doubles 4♥ if possible.

---

**Board: 126**      ♠ 2      RHO opens the bidding 1♠.  
 Dealer: West      ♥ KT95      You bid next.  
 Vul: Both      ♦ AT32  
 HCP: 12      ♣ AJ72

---

**Board: 127**      ♠ T      RHO opens the bidding 1♠.  
 Dealer: West      ♥ AK74      You bid next.  
 Vul: E-W      ♦ A32      East (LHO) bids 2♠ if possible.  
 HCP: 14+1      ♣ K9832      East (LHO) bids 3♠ if possible.

---

**Board: 128**      ♠ J964      Partner bids first.  
 Dealer: South      ♥ T986      West (RHO) Doubles 1♥ if possible.  
 Vul: E-W      ♦ K94  
 HCP: 4      ♣ 83

## Both hands (Answers Page)

### Board: 124

	North:	South:	W	N	E	S
Dealer: South	♠ 96543	♠ T2				1 ♥
Vul: N-S	♥ K32	♥ AQT876	X	Pass	1NT	2 ♥
North HCP: 4+1	♦ 84	♦ KT7	All Pass			
South HCP: 15+2	♣ J85	♣ AQ				
Contract: 2 ♥ South						

### Board: 125

	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ 9853		1 ♥	X	3 ♥
Vul: E-W	♥ KJ9653	♥ Q842	4 ♣	4 ♥	Pass	Pass
North HCP: 12+3	♦ AT754	♦ 8	X	All Pass		
South HCP: 5	♣ A	♣ KT86				
Contract: 4 ♥ X North						

### Board: 126

	North:	South:	W	N	E	S
Dealer: West	♠ 2	♠ QT84	1 ♠	X	Pass	2 ♥
Vul: Both	♥ KT95	♥ A762	All Pass			
North HCP: 12	♦ AT32	♦ QJ8				
South HCP: 9	♣ AJ72	♣ 64				
Contract: 2 ♥ South						

### Board: 127

	North:	South:	W	N	E	S
Dealer: West	♠ T	♠ 987	1 ♠	X	2 ♠	X
Vul: E-W	♥ AK74	♥ Q9	Pass	3 ♣	3 ♠	Pass
North HCP: 14+1	♦ A32	♦ JT96	Pass	4 ♣	All Pass	
South HCP: 6	♣ K9832	♣ QJ54				
Contract: 4 ♣ North						

### Board: 128

	North:	South:	W	N	E	S
Dealer: South	♠ J964	♠ Q7				1 ♥
Vul: E-W	♥ T986	♥ AJ7542	X	3 ♥	All Pass	
North HCP: 4	♦ K94	♦ 83				
South HCP: 14+2	♣ 83	♣ AQJ				
Contract: 3 ♥ North						

## South hands

## Transfers\_after\_1M\_X

**Board: 124**      ♠ T2      You bid first.

Dealer: South      ♥ AQT876      West (LHO) Doubles 1 ♥ if possible.

Vul: N-S      ♦ KT7      East (RHO) bids 1NT if possible.

HCP: 15+2      ♣ AQ

---

**Board: 125**      ♠ 9853      Partner bids first.

Dealer: North      ♥ Q842      East (RHO) Doubles 1 ♥ if possible.

Vul: E-W      ♦ 8      West (LHO) bids 4 ♣ if possible.

HCP: 5      ♣ KT86      West (LHO) Doubles 4 ♥ if possible.

---

**Board: 126**      ♠ QT84      LHO opens the bidding 1 ♠.

Dealer: West      ♥ A762      Partner bids next.

Vul: Both      ♦ QJ8

HCP: 9      ♣ 64

---

**Board: 127**      ♠ 987      LHO opens the bidding 1 ♠.

Dealer: West      ♥ Q9      Partner bids next.

Vul: E-W      ♦ JT96      East (RHO) bids 2 ♠ if possible.

HCP: 6      ♣ QJ54      East (RHO) bids 3 ♠ if possible.

---

**Board: 128**      ♠ Q7      You bid first.

Dealer: South      ♥ AJ7542      West (LHO) Doubles 1 ♥ if possible.

Vul: E-W      ♦ 83

HCP: 14+2      ♣ AQJ

## Both hands (Answers Page)

### Board: 124

Dealer: South

Vul: N-S

North HCP: 4+1

South HCP: 15+2

Contract: 2♥ South

North:

♠ 96543

♥ K32

♦ 84

♣ J85

South:

♠ T2

♥ AQT876

♦ KT7

♣ AQ

W N E S

1♥

X Pass 1NT 2♥

All Pass

### Board: 125

Dealer: North

Vul: E-W

North HCP: 12+3

South HCP: 5

Contract: 4♥X North

North:

♠ 4

♥ KJ9653

♦ AT754

♣ A

South:

♠ 9853

♥ Q842

♦ 8

♣ KT86

W N E S

1♥ X 3♥

4♣ 4♥ Pass Pass

X All Pass

### Board: 126

Dealer: West

Vul: Both

North HCP: 12

South HCP: 9

Contract: 2♥ South

North:

♠ 2

♥ KT95

♦ AT32

♣ AJ72

South:

♠ QT84

♥ A762

♦ QJ8

♣ 64

W N E S

1♠ X Pass 2♥

All Pass

### Board: 127

Dealer: West

Vul: E-W

North HCP: 14+1

South HCP: 6

Contract: 4♣ North

North:

♠ T

♥ AK74

♦ A32

♣ K9832

South:

♠ 987

♥ Q9

♦ JT96

♣ QJ54

W N E S

1♠ X 2♠ X

Pass 3♣ 3♠ Pass

Pass 4♣ All Pass

### Board: 128

Dealer: South

Vul: E-W

North HCP: 4

South HCP: 14+2

Contract: 3♥ North

North:

♠ J964

♥ T986

♦ K94

♣ 83

South:

♠ Q7

♥ AJ7542

♦ 83

♣ AQJ

W N E S

1♥

X 3♥ All Pass



## North hands

## Transfers\_after\_1M\_X

<b>Board: 129</b>	♠ T83	LHO opens the bidding 1 ♥.
Dealer: East	♥ K83	Partner bids next.
Vul: Both	♦ 97543	West (RHO) bids 2 ♥ if possible.
HCP: 3+1	♣ 76	West (RHO) Doubles 3 ♦ if possible.

---

<b>Board: 130</b>	♠ QT942	Partner bids first.
Dealer: South	♥ 3	West (RHO) Doubles 1 ♠ if possible.
Vul: None	♦ AJ876	
HCP: 7+2	♣ 42	

---

<b>Board: 131</b>	♠ J52	You bid first.
Dealer: North	♥ AK9642	East (LHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ 6	West (RHO) bids 2 ♦ if possible.
HCP: 12+2	♣ AT2	East (LHO) Doubles 2 ♥ if possible.

---

<b>Board: 132</b>	♠ QJ953	Partner bids first.
Dealer: South	♥ AQ9	West (RHO) Doubles 1 ♥ if possible.
Vul: Both	♦ K	East (LHO) bids 2 ♦ if possible.
HCP: 12+1	♣ T964	

---

<b>Board: 133</b>	♠ A964	RHO opens the bidding 1 ♥.
Dealer: West	♥ A	You bid next.
Vul: None	♦ 932	East (LHO) bids 1 ♠ if possible.
HCP: 15+1	♣ AK985	West (RHO) bids 2 ♠ if possible.

## Both hands (Answers Page)

### Board: 129

	North:	South:	W	N	E	S
Dealer: East	♠ T83	♠ AQJ5			1♥	X
Vul: Both	♥ K83	♥ T	2♥	Pass	Pass	X
North HCP: 3+1	♦ 97543	♦ QT86	Pass	3♦	Pass	Pass
South HCP: 15	♣ 76	♣ AQ95	X	All Pass		
Contract: 3♦ X North						

### Board: 130

	North:	South:	W	N	E	S
Dealer: South	♠ QT942	♠ KJ765				1♠
Vul: None	♥ 3	♥ A98	X	4♠	All Pass	
North HCP: 7+2	♦ AJ876	♦ K				
South HCP: 15+1	♣ 42	♣ AT96				
Contract: 4♠ North						

### Board: 131

	North:	South:	W	N	E	S
Dealer: North	♠ J52	♠ 974		1♥	X	Pass
Vul: E-W	♥ AK9642	♥ J75	2♦	2♥	X	All Pass
North HCP: 12+2	♦ 6	♦ 9872				
South HCP: 6	♣ AT2	♣ KQ4				
Contract: 2♥ X North						

### Board: 132

	North:	South:	W	N	E	S
Dealer: South	♠ QJ953	♠ 6				1♥
Vul: Both	♥ AQ9	♥ KJ854	X	XX	2♦	3♣
North HCP: 12+1	♦ K	♦ AT	Pass	4♥	All Pass	
South HCP: 14+2	♣ T964	♣ AQ752				
Contract: 4♥ North						

### Board: 133

	North:	South:	W	N	E	S
Dealer: West	♠ A964	♠ 5	1♥	X	1♠	X
Vul: None	♥ A	♥ JT953	2♠	2NT	All Pass	
North HCP: 15+1	♦ 932	♦ KJT				
South HCP: 7+1	♣ AK985	♣ QT74				
Contract: 2NT North						

## South hands

## Transfers\_after\_1M\_X

<b>Board: 129</b>	♠ AQJ5	RHO opens the bidding 1♥.
Dealer: East	♥ T	You bid next.
Vul: Both	♦ QT86	West (LHO) bids 2♥ if possible.
HCP: 15	♣ AQ95	West (LHO) Doubles 3♦ if possible.

---

<b>Board: 130</b>	♠ KJ765	You bid first.
Dealer: South	♥ A98	West (LHO) Doubles 1♠ if possible.
Vul: None	♦ K	
HCP: 15+1	♣ AT96	

---

<b>Board: 131</b>	♠ 974	Partner bids first.
Dealer: North	♥ J75	East (RHO) Doubles 1♥ if possible.
Vul: E-W	♦ 9872	West (LHO) bids 2♦ if possible.
HCP: 6	♣ KQ4	East (RHO) Doubles 2♥ if possible.

---

<b>Board: 132</b>	♠ 6	You bid first.
Dealer: South	♥ KJ854	West (LHO) Doubles 1♥ if possible.
Vul: Both	♦ AT	East (RHO) bids 2♦ if possible.
HCP: 14+2	♣ AQ752	

---

<b>Board: 133</b>	♠ 5	LHO opens the bidding 1♥.
Dealer: West	♥ JT953	Partner bids next.
Vul: None	♦ KJT	East (RHO) bids 1♠ if possible.
HCP: 7+1	♣ QT74	West (LHO) bids 2♠ if possible.

## Both hands (Answers Page)

### Board: 129

	North:	South:	W	N	E	S
Dealer: East	♠ T83	♠ AQJ5			1♥	X
Vul: Both	♥ K83	♥ T	2♥	Pass	Pass	X
North HCP: 3+1	♦ 97543	♦ QT86	Pass	3♦	Pass	Pass
South HCP: 15	♣ 76	♣ AQ95	X	All Pass		
Contract: 3♦ X North						

### Board: 130

	North:	South:	W	N	E	S
Dealer: South	♠ QT942	♠ KJ765				1♠
Vul: None	♥ 3	♥ A98	X	4♠	All Pass	
North HCP: 7+2	♦ AJ876	♦ K				
South HCP: 15+1	♣ 42	♣ AT96				
Contract: 4♠ North						

### Board: 131

	North:	South:	W	N	E	S
Dealer: North	♠ J52	♠ 974		1♥	X	Pass
Vul: E-W	♥ AK9642	♥ J75	2♦	2♥	X	All Pass
North HCP: 12+2	♦ 6	♦ 9872				
South HCP: 6	♣ AT2	♣ KQ4				
Contract: 2♥ X North						

### Board: 132

	North:	South:	W	N	E	S
Dealer: South	♠ QJ953	♠ 6				1♥
Vul: Both	♥ AQ9	♥ KJ854	X	XX	2♦	3♣
North HCP: 12+1	♦ K	♦ AT	Pass	4♥	All Pass	
South HCP: 14+2	♣ T964	♣ AQ752				
Contract: 4♥ North						

### Board: 133

	North:	South:	W	N	E	S
Dealer: West	♠ A964	♠ 5	1♥	X	1♠	X
Vul: None	♥ A	♥ JT953	2♠	2NT	All Pass	
North HCP: 15+1	♦ 932	♦ KJT				
South HCP: 7+1	♣ AK985	♣ QT74				
Contract: 2NT North						

## North hands

## Transfers\_after\_1M\_X

**Board: 134**      ♠ 986      Partner bids first.  
 Dealer: South      ♥ KQ863      West (RHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ Q7      West (RHO) Doubles 2 ♠ if possible.  
 HCP: 8+1      ♣ J64

---

**Board: 135**      ♠ QT      You bid first.  
 Dealer: North      ♥ AKT965      East (LHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ 85      West (RHO) bids 4 ♠ if possible.  
 HCP: 13+2      ♣ A43      West (RHO) Doubles 5 ♥ if possible.

---

**Board: 136**      ♠ T9865      Partner bids first.  
 Dealer: South      ♥ Q87      West (RHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ 94      East (LHO) Doubles 2 ♥ if possible.  
 HCP: 6+1      ♣ A95      West (RHO) bids 3 ♣ if possible.

---

**Board: 137**      ♠ J7      LHO opens the bidding 1 ♠.  
 Dealer: East      ♥ AQT54      Partner bids next.  
 Vul: None      ♦ 83      West (RHO) bids 3 ♠ if possible.  
 HCP: 8+1      ♣ JT74      East (LHO) bids 4 ♠ if possible.

---

**Board: 138**      ♠ Q3      Partner bids first.  
 Dealer: South      ♥ J43      West (RHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ QJT98      East (LHO) bids 3 ♦ if possible.  
 HCP: 7+1      ♣ J84

## Both hands (Answers Page)

### Board: 134

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 13+1

Contract: 2 ♠ X North

North:

♠ 986

♥ KQ863

♦ Q7

♣ J64

South:

♠ AKQJ2

♥ 5

♦ J985

♣ Q53

W

N

E

S

1 ♠

X

2 ♠

Pass

Pass

X

All Pass

### Board: 135

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 9

Contract: 5 ♥ X North

North:

♠ QT

♥ AKT965

♦ 85

♣ A43

South:

♠ J2

♥ QJ87

♦ Q96

♣ K652

W

N

E

S

1 ♥

X

2NT<sup>1</sup>

Pass

4 ♥

Pass

Pass

4 ♠

5 ♥

Pass

Pass

X

All Pass

1. Jordan Truscott 2NT

### Board: 136

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 13+2

Contract: 3 ♥ South

North:

♠ T9865

♥ Q87

♦ 94

♣ A95

South:

♠ A7

♥ AJ9632

♦ KJT6

♣ 8

W

N

E

S

1 ♥

X

2 ♥

X

Pass

3 ♣

Pass

Pass

3 ♥

All Pass

### Board: 137

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 17+1

Contract: 5 ♥ South

North:

♠ J7

♥ AQT54

♦ 83

♣ JT74

South:

♠ 3

♥ K932

♦ AK765

♣ AK6

W

N

E

S

1 ♠

X

3 ♠

4 ♥

4 ♠

5 ♥

All Pass

### Board: 138

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 14+1

Contract: 3 ♥ South

North:

♠ Q3

♥ J43

♦ QJT98

♣ J84

South:

♠ K642

♥ AKT97

♦ -

♣ A962

W

N

E

S

1 ♥

X

2 ♥

3 ♦

3 ♥

All Pass

## South hands

## Transfers\_after\_1M\_X

**Board: 134**      ♠ AKQJ2      You bid first.  
 Dealer: South      ♥ 5      West (LHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ J985      West (LHO) Doubles 2 ♠ if possible.  
 HCP: 13+1      ♣ Q53

---

**Board: 135**      ♠ J2      Partner bids first.  
 Dealer: North      ♥ QJ87      East (RHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ Q96      West (LHO) bids 4 ♠ if possible.  
 HCP: 9      ♣ K652      West (LHO) Doubles 5 ♥ if possible.

---

**Board: 136**      ♠ A7      You bid first.  
 Dealer: South      ♥ AJ9632      West (LHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ KJT6      East (RHO) Doubles 2 ♥ if possible.  
 HCP: 13+2      ♣ 8      West (LHO) bids 3 ♣ if possible.

---

**Board: 137**      ♠ 3      RHO opens the bidding 1 ♠.  
 Dealer: East      ♥ K932      You bid next.  
 Vul: None      ♦ AK765      West (LHO) bids 3 ♠ if possible.  
 HCP: 17+1      ♣ AK6      East (RHO) bids 4 ♠ if possible.

---

**Board: 138**      ♠ K642      You bid first.  
 Dealer: South      ♥ AKT97      West (LHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ -      East (RHO) bids 3 ♦ if possible.  
 HCP: 14+1      ♣ A962

## Both hands (Answers Page)

### Board: 134

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 13+1

Contract: 2 ♠ X North

North:

♠ 986

♥ KQ863

♦ Q7

♣ J64

South:

♠ AKQJ2

♥ 5

♦ J985

♣ Q53

W

N

E

S

1 ♠

X

2 ♠

Pass

Pass

X

All Pass

### Board: 135

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 9

Contract: 5 ♥ X North

North:

♠ QT

♥ AKT965

♦ 85

♣ A43

South:

♠ J2

♥ QJ87

♦ Q96

♣ K652

W

N

E

S

1 ♥

X

2NT<sup>1</sup>

Pass

4 ♥

Pass

Pass

4 ♠

5 ♥

Pass

Pass

X

All Pass

1. Jordan Truscott 2NT

### Board: 136

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 13+2

Contract: 3 ♥ South

North:

♠ T9865

♥ Q87

♦ 94

♣ A95

South:

♠ A7

♥ AJ9632

♦ KJT6

♣ 8

W

N

E

S

1 ♥

X

2 ♥

X

Pass

3 ♣

Pass

Pass

3 ♥

All Pass

### Board: 137

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 17+1

Contract: 5 ♥ South

North:

♠ J7

♥ AQT54

♦ 83

♣ JT74

South:

♠ 3

♥ K932

♦ AK765

♣ AK6

W

N

E

S

1 ♠

X

3 ♠

4 ♥

4 ♠

5 ♥

All Pass

### Board: 138

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 14+1

Contract: 3 ♥ South

North:

♠ Q3

♥ J43

♦ QJT98

♣ J84

South:

♠ K642

♥ AKT97

♦ -

♣ A962

W

N

E

S

1 ♥

X

2 ♥

3 ♦

3 ♥

All Pass



## North hands

## Transfers\_after\_1M\_X

**Board: 139**      ♠ AKJ985      You bid first.  
Dealer: North      ♥ K65      East (LHO) Doubles 1 ♠ if possible.  
Vul: E-W      ♦ AQT  
HCP: 17+2      ♣ 8

---

**Board: 140**      ♠ 4      RHO opens the bidding 1 ♠.  
Dealer: West      ♥ A654      You bid next.  
Vul: Both      ♦ KQJ9  
HCP: 14      ♣ AT52

---

**Board: 141**      ♠ A9843      LHO opens the bidding 1 ♠.  
Dealer: East      ♥ JT98      Partner bids next.  
Vul: E-W      ♦ 94  
HCP: 5+1      ♣ 93

---

**Board: 142**      ♠ QT854      Partner bids first.  
Dealer: South      ♥ 32      West (RHO) Doubles 1 ♠ if possible.  
Vul: E-W      ♦ K862  
HCP: 5+1      ♣ 83

---

**Board: 143**      ♠ AKJ9862      You bid first.  
Dealer: North      ♥ K86      East (LHO) Doubles 1 ♠ if possible.  
Vul: Both      ♦ J5      West (RHO) bids 2 ♦ if possible.  
HCP: 12+3      ♣ 5      East (LHO) Doubles 2 ♠ if possible.

## Both hands (Answers Page)

### Board: 139

Dealer: North

Vul: E-W

North HCP: 17+2

South HCP: 4

Contract: 4 ♠ North

North:

♠ AKJ985

♥ K65

♦ AQT

♣ 8

South:

♠ Q742

♥ QT9

♦ 75

♣ T432

W	N	E	S
	1 ♠	X	3 ♠
Pass	4 ♠	All Pass	

### Board: 140

Dealer: West

Vul: Both

North HCP: 14

South HCP: 7+2

Contract: 2 ♦ South

North:

♠ 4

♥ A654

♦ KQJ9

♣ AT52

South:

♠ KJ953

♥ K

♦ T8765

♣ 93

W	N	E	S
1 ♠	X	Pass	2 ♦
All Pass			

### Board: 141

Dealer: East

Vul: E-W

North HCP: 5+1

South HCP: 15

Contract: 2 ♥ North

North:

♠ A9843

♥ JT98

♦ 94

♣ 93

South:

♠ T

♥ AKQ6

♦ KJT3

♣ Q876

W	N	E	S
		1 ♠	X
Pass	2 ♥	All Pass	

### Board: 142

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 15+2

Contract: 4 ♠ North

North:

♠ QT854

♥ 32

♦ K862

♣ 83

South:

♠ KJ763

♥ AK986

♦ A

♣ 97

W	N	E	S
			1 ♠
X	4 ♠	All Pass	

### Board: 143

Dealer: North

Vul: Both

North HCP: 12+3

South HCP: 5

Contract: 2 ♠ X North

North:

♠ AKJ9862

♥ K86

♦ J5

♣ 5

South:

♠ T3

♥ 543

♦ A864

♣ JT76

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

## South hands

## Transfers\_after\_1M\_X

**Board: 139**      ♠ Q742      Partner bids first.  
 Dealer: North      ♥ QT9      East (RHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ 75  
 HCP: 4      ♣ T432

---

**Board: 140**      ♠ KJ953      LHO opens the bidding 1 ♠.  
 Dealer: West      ♥ K      Partner bids next.  
 Vul: Both      ♦ T8765  
 HCP: 7+2      ♣ 93

---

**Board: 141**      ♠ T      RHO opens the bidding 1 ♠.  
 Dealer: East      ♥ AKQ6      You bid next.  
 Vul: E-W      ♦ KJT3  
 HCP: 15      ♣ Q876

---

**Board: 142**      ♠ KJ763      You bid first.  
 Dealer: South      ♥ AK986      West (LHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ A  
 HCP: 15+2      ♣ 97

---

**Board: 143**      ♠ T3      Partner bids first.  
 Dealer: North      ♥ 543      East (RHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ A864      West (LHO) bids 2 ♦ if possible.  
 HCP: 5      ♣ JT76      East (RHO) Doubles 2 ♠ if possible.

## Both hands (Answers Page)

### Board: 139

Dealer: North

Vul: E-W

North HCP: 17+2

South HCP: 4

Contract: 4 ♠ North

North:

♠ AKJ985

♥ K65

♦ AQT

♣ 8

South:

♠ Q742

♥ QT9

♦ 75

♣ T432

W	N	E	S
	1 ♠	X	3 ♠
Pass	4 ♠	All Pass	

### Board: 140

Dealer: West

Vul: Both

North HCP: 14

South HCP: 7+2

Contract: 2 ♦ South

North:

♠ 4

♥ A654

♦ KQJ9

♣ AT52

South:

♠ KJ953

♥ K

♦ T8765

♣ 93

W	N	E	S
1 ♠	X	Pass	2 ♦
All Pass			

### Board: 141

Dealer: East

Vul: E-W

North HCP: 5+1

South HCP: 15

Contract: 2 ♥ North

North:

♠ A9843

♥ JT98

♦ 94

♣ 93

South:

♠ T

♥ AKQ6

♦ KJT3

♣ Q876

W	N	E	S
		1 ♠	X
Pass	2 ♥	All Pass	

### Board: 142

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 15+2

Contract: 4 ♠ North

North:

♠ QT854

♥ 32

♦ K862

♣ 83

South:

♠ KJ763

♥ AK986

♦ A

♣ 97

W	N	E	S
			1 ♠
X	4 ♠	All Pass	

### Board: 143

Dealer: North

Vul: Both

North HCP: 12+3

South HCP: 5

Contract: 2 ♠ X North

North:

♠ AKJ9862

♥ K86

♦ J5

♣ 5

South:

♠ T3

♥ 543

♦ A864

♣ JT76

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

## North hands

## Transfers\_after\_1M\_X

**Board: 144**      ♠ AJ7      Partner bids first.  
Dealer: South      ♥ T873      West (RHO) Doubles 1 ♥ if possible.  
Vul: None      ♦ AJ932  
HCP: 10+1      ♣ 6

---

**Board: 145**      ♠ 65      You bid first.  
Dealer: North      ♥ KQJT8532      East (LHO) Doubles 1 ♥ if possible.  
Vul: E-W      ♦ AQ5      West (RHO) bids 2 ♦ if possible.  
HCP: 12+4      ♣ -

---

**Board: 146**      ♠ 9      RHO opens the bidding 1 ♠.  
Dealer: West      ♥ T943      You bid next.  
Vul: Both      ♦ AQ953  
HCP: 12+1      ♣ AQT

---

**Board: 147**      ♠ A86      LHO opens the bidding 1 ♥.  
Dealer: East      ♥ K84      Partner bids next.  
Vul: E-W      ♦ J98      West (RHO) bids 3 ♥ if possible.  
HCP: 14      ♣ KQJ6

---

**Board: 148**      ♠ Q83      Partner bids first.  
Dealer: South      ♥ Q4      West (RHO) Doubles 1 ♥ if possible.  
Vul: Both      ♦ 52  
HCP: 8+2      ♣ AT8732

## Both hands (Answers Page)

### Board: 144

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ AJ7

♥ T873

♦ AJ932

♣ 6

South:

♠ 63

♥ AQ965

♦ K8

♣ AQ97

W N E S

1♥

X 2NT<sup>1</sup> Pass 3♣

Pass 3♦ Pass 4♦

Pass 4♥ All Pass

1. Jordan Truscott 2NT

### Board: 145

Dealer: North

Vul: E-W

North HCP: 12+4

South HCP: 9+4

Contract: 4♥ North

North:

♠ 65

♥ KQJT8532

♦ AQ5

♣ -

South:

♠ Q98743

♥ 4

♦ -

♣ AK8752

W N E S

1♥ X 1♠

2♦ 4♥ All Pass

### Board: 146

Dealer: West

Vul: Both

North HCP: 12+1

South HCP: 7+1

Contract: 2♣ South

North:

♠ 9

♥ T943

♦ AQ953

♣ AQT

South:

♠ JT765

♥ Q

♦ K86

♣ J983

W N E S

1♠ X Pass 2♣

All Pass

### Board: 147

Dealer: East

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ A86

♥ K84

♦ J98

♣ KQJ6

South:

♠ KQ75

♥ -

♦ K642

♣ AT983

W N E S

1♥ X

3♥ 3NT All Pass

### Board: 148

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 17+1

Contract: 3NT South

North:

♠ Q83

♥ Q4

♦ 52

♣ AT8732

South:

♠ KT52

♥ AK973

♦ A8

♣ QJ

W N E S

1♥

X 2♣ Pass 3NT

All Pass

## South hands

## Transfers\_after\_1M\_X

<b>Board: 144</b>	♠ 63	You bid first.
Dealer: South	♥ AQ965	West (LHO) Doubles 1♥ if possible.
Vul: None	♦ K8	
HCP: 15+1	♣ AQ97	

---

<b>Board: 145</b>	♠ Q98743	Partner bids first.
Dealer: North	♥ 4	East (RHO) Doubles 1♥ if possible.
Vul: E-W	♦ -	West (LHO) bids 2♦ if possible.
HCP: 9+4	♣ AK8752	

---

<b>Board: 146</b>	♠ JT765	LHO opens the bidding 1♠.
Dealer: West	♥ Q	Partner bids next.
Vul: Both	♦ K86	
HCP: 7+1	♣ J983	

---

<b>Board: 147</b>	♠ KQ75	RHO opens the bidding 1♥.
Dealer: East	♥ -	You bid next.
Vul: E-W	♦ K642	West (LHO) bids 3♥ if possible.
HCP: 12+1	♣ AT983	

---

<b>Board: 148</b>	♠ KT52	You bid first.
Dealer: South	♥ AK973	West (LHO) Doubles 1♥ if possible.
Vul: Both	♦ A8	
HCP: 17+1	♣ QJ	

## Both hands (Answers Page)

### Board: 144

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ AJ7

♥ T873

♦ AJ932

♣ 6

South:

♠ 63

♥ AQ965

♦ K8

♣ AQ97

W N E S

1♥

X 2NT<sup>1</sup> Pass 3♣

Pass 3♦ Pass 4♦

Pass 4♥ All Pass

1. Jordan Truscott 2NT

### Board: 145

Dealer: North

Vul: E-W

North HCP: 12+4

South HCP: 9+4

Contract: 4♥ North

North:

♠ 65

♥ KQJT8532

♦ AQ5

♣ -

South:

♠ Q98743

♥ 4

♦ -

♣ AK8752

W N E S

1♥ X 1♠

2♦ 4♥ All Pass

### Board: 146

Dealer: West

Vul: Both

North HCP: 12+1

South HCP: 7+1

Contract: 2♣ South

North:

♠ 9

♥ T943

♦ AQ953

♣ AQT

South:

♠ JT765

♥ Q

♦ K86

♣ J983

W N E S

1♠ X Pass 2♣

All Pass

### Board: 147

Dealer: East

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ A86

♥ K84

♦ J98

♣ KQJ6

South:

♠ KQ75

♥ -

♦ K642

♣ AT983

W N E S

1♥ X

3♥ 3NT All Pass

### Board: 148

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 17+1

Contract: 3NT South

North:

♠ Q83

♥ Q4

♦ 52

♣ AT8732

South:

♠ KT52

♥ AK973

♦ A8

♣ QJ

W N E S

1♥

X 2♣ Pass 3NT

All Pass



## North hands

## Transfers\_after\_1M\_X

**Board: 149**      ♠ Q84      LHO opens the bidding 1 ♥.

Dealer: East      ♥ JT97      Partner bids next.

Vul: E-W      ♦ JT2      East (LHO) Doubles 5 ♣ if possible.

HCP: 6      ♣ QT9

---

**Board: 150**      ♠ T832      Partner bids first.

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

Vul: E-W      ♦ AKQ874

HCP: 11+2      ♣ Q97

---

**Board: 151**      ♠ T64      LHO opens the bidding 1 ♥.

Dealer: East      ♥ JT98      Partner bids next.

Vul: None      ♦ 62      East (LHO) bids 2 ♦ if possible.

HCP: 6      ♣ KQT4

---

**Board: 152**      ♠ J8742      Partner bids first.

Dealer: South      ♥ K5      West (RHO) Doubles 1 ♥ if possible.

Vul: N-S      ♦ 973

HCP: 7+1      ♣ KT8

---

**Board: 153**      ♠ KQ976      You bid first.

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

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

HCP: 13+2      ♣ AT976      West (RHO) bids 2NT if possible.

## Both hands (Answers Page)

### Board: 149

Dealer: East

Vul: E-W

North HCP: 6

South HCP: 17+1

Contract: 5 ♣ X South

North:

♠ Q84

♥ JT97

♦ JT2

♣ QT9

South:

♠ AKJ7

♥ 4

♦ AQ3

♣ K7632

W

N

E

S

1 ♥ X

Pass 2 ♣ Pass 3 ♣

Pass 3NT Pass 5 ♣

Pass Pass X All Pass

### Board: 150

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 12+1

Contract: 4 ♠ North

North:

♠ T832

♥ -

♦ AKQ874

♣ Q97

South:

♠ KJ96

♥ AQ963

♦ J5

♣ JT

W

N

E

S

1 ♥

X XX Pass 1NT

Pass 2 ♦ Pass 2 ♠

Pass 4 ♠ All Pass

### Board: 151

Dealer: East

Vul: None

North HCP: 6

South HCP: 16+1

Contract: 3 ♣ South

North:

♠ T64

♥ JT98

♦ 62

♣ KQT4

South:

♠ A953

♥ A

♦ A84

♣ A8653

W

N

E

S

1 ♥ X

Pass 2 ♣ 2 ♦ 3 ♣

All Pass

### Board: 152

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 12+1

Contract: 1NT South

North:

♠ J8742

♥ K5

♦ 973

♣ KT8

South:

♠ T3

♥ QJ432

♦ AKT

♣ Q94

W

N

E

S

1 ♥

X 1 ♠ Pass 1NT

All Pass

### Board: 153

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 9+1

Contract: 3 ♠ North

North:

♠ KQ976

♥ J

♦ KT

♣ AT976

South:

♠ 854

♥ AK653

♦ Q952

♣ 3

W

N

E

S

1 ♠ X 2 ♠

Pass Pass X XX

2NT 3 ♠ All Pass

## South hands

## Transfers\_after\_1M\_X

**Board: 149**      ♠ AKJ7      RHO opens the bidding 1♥.

Dealer: East      ♥ 4      You bid next.

Vul: E-W      ♦ AQ3      East (RHO) Doubles 5♣ if possible.

HCP: 17+1      ♣ K7632

---

**Board: 150**      ♠ KJ96      You bid first.

Dealer: South      ♥ AQ963      West (LHO) Doubles 1♥ if possible.

Vul: E-W      ♦ J5

HCP: 12+1      ♣ JT

---

**Board: 151**      ♠ A953      RHO opens the bidding 1♥.

Dealer: East      ♥ A      You bid next.

Vul: None      ♦ A84      East (RHO) bids 2♦ if possible.

HCP: 16+1      ♣ A8653

---

**Board: 152**      ♠ T3      You bid first.

Dealer: South      ♥ QJ432      West (LHO) Doubles 1♥ if possible.

Vul: N-S      ♦ AKT

HCP: 12+1      ♣ Q94

---

**Board: 153**      ♠ 854      Partner bids first.

Dealer: North      ♥ AK653      East (RHO) Doubles 1♠ if possible.

Vul: E-W      ♦ Q952      East (RHO) Doubles 2♠ if possible.

HCP: 9+1      ♣ 3      West (LHO) bids 2NT if possible.

## Both hands (Answers Page)

### Board: 149

Dealer: East

Vul: E-W

North HCP: 6

South HCP: 17+1

Contract: 5 ♣ X South

North:

♠ Q84

♥ JT97

♦ JT2

♣ QT9

South:

♠ AKJ7

♥ 4

♦ AQ3

♣ K7632

W

N

E

S

1 ♥ X

Pass 2 ♣ Pass 3 ♣

Pass 3NT Pass 5 ♣

Pass Pass X All Pass

### Board: 150

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 12+1

Contract: 4 ♠ North

North:

♠ T832

♥ -

♦ AKQ874

♣ Q97

South:

♠ KJ96

♥ AQ963

♦ J5

♣ JT

W

N

E

S

1 ♥

X XX Pass 1NT

Pass 2 ♦ Pass 2 ♠

Pass 4 ♠ All Pass

### Board: 151

Dealer: East

Vul: None

North HCP: 6

South HCP: 16+1

Contract: 3 ♣ South

North:

♠ T64

♥ JT98

♦ 62

♣ KQT4

South:

♠ A953

♥ A

♦ A84

♣ A8653

W

N

E

S

1 ♥ X

Pass 2 ♣ 2 ♦ 3 ♣

All Pass

### Board: 152

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 12+1

Contract: 1NT South

North:

♠ J8742

♥ K5

♦ 973

♣ KT8

South:

♠ T3

♥ QJ432

♦ AKT

♣ Q94

W

N

E

S

1 ♥

X 1 ♠ Pass 1NT

All Pass

### Board: 153

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 9+1

Contract: 3 ♠ North

North:

♠ KQ976

♥ J

♦ KT

♣ AT976

South:

♠ 854

♥ AK653

♦ Q952

♣ 3

W

N

E

S

1 ♠ X 2 ♠

Pass Pass X XX

2NT 3 ♠ All Pass

## North hands

## Transfers\_after\_1M\_X

<b>Board: 154</b>	♠ K832	RHO opens the bidding 1♥.
Dealer: West	♥ 4	You bid next.
Vul: Both	♦ AK743	West (RHO) bids 3♥ if possible.
HCP: 15+1	♣ AJ5	
<b>Board: 155</b>	♠ QT632	LHO opens the bidding 1♥.
Dealer: East	♥ Q952	Partner bids next.
Vul: E-W	♦ -	West (RHO) bids 2♥ if possible.
HCP: 4+1	♣ T853	
<b>Board: 156</b>	♠ JT76	Partner bids first.
Dealer: South	♥ K74	West (RHO) Doubles 1♠ if possible.
Vul: E-W	♦ QJT2	
HCP: 10	♣ K4	
<b>Board: 157</b>	♠ K	LHO opens the bidding 1♠.
Dealer: East	♥ Q7	Partner bids next.
Vul: Both	♦ QJT62	West (RHO) bids 3♠ if possible.
HCP: 8+2	♣ T8632	West (RHO) bids 4♠ if possible.
<b>Board: 158</b>	♠ AKQ85	Partner bids first.
Dealer: South	♥ J5	West (RHO) Doubles 1♠ if possible.
Vul: None	♦ 83	
HCP: 12+1	♣ Q965	

## Both hands (Answers Page)

### Board: 154

	North:	South:	W	N	E	S
Dealer: West	♠ K832	♠ AQJ7	1 ♥	X	Pass	2 ♠
Vul: Both	♥ 4	♥ J5	3 ♥	3 ♠	All Pass	
North HCP: 15+1	♦ AK743	♦ QJ95				
South HCP: 11	♣ AJ5	♣ T93				
Contract: 3 ♠ North						

### Board: 155

	North:	South:	W	N	E	S
Dealer: East	♠ QT632	♠ KJ75			1 ♥	X
Vul: E-W	♥ Q952	♥ 8	2 ♥	2 ♠	All Pass	
North HCP: 4+1	♦ -	♦ AKT72				
South HCP: 15+1	♣ T853	♣ KJ2				
Contract: 2 ♠ North						

### Board: 156

	North:	South:	W	N	E	S
Dealer: South	♠ JT76	♠ AK8542				1 ♠
Vul: E-W	♥ K74	♥ QJ5	X	2NT <sup>1</sup>	Pass	4 ♠
North HCP: 10	♦ QJT2	♦ A3	All Pass			
South HCP: 14+2	♣ K4	♣ 72				
Contract: 4 ♠ South						

1. Jordan Truscott 2NT

### Board: 157

	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ A			1 ♠	X
Vul: Both	♥ Q7	♥ AJT8	3 ♠	4 ♣	Pass	Pass
North HCP: 8+2	♦ QJT62	♦ 975	4 ♠	Pass	Pass	5 ♣
South HCP: 12+1	♣ T8632	♣ QJ754	All Pass			
Contract: 5 ♣ South						

### Board: 158

	North:	South:	W	N	E	S
Dealer: South	♠ AKQ85	♠ J7642				1 ♠
Vul: None	♥ J5	♥ K976	X	2NT <sup>1</sup>	Pass	4 ♠
North HCP: 12+1	♦ 83	♦ 7	All Pass			
South HCP: 12+1	♣ Q965	♣ AKJ				
Contract: 4 ♠ South						

1. Jordan Truscott 2NT

## South hands

## Transfers\_after\_1M\_X

<b>Board: 154</b>	♠ AQJ7	LHO opens the bidding 1♥.
Dealer: West	♥ J5	Partner bids next.
Vul: Both	♦ QJ95	West (LHO) bids 3♥ if possible.
HCP: 11	♣ T93	
<b>Board: 155</b>	♠ KJ75	RHO opens the bidding 1♥.
Dealer: East	♥ 8	You bid next.
Vul: E-W	♦ AKT72	West (LHO) bids 2♥ if possible.
HCP: 15+1	♣ KJ2	
<b>Board: 156</b>	♠ AK8542	You bid first.
Dealer: South	♥ QJ5	West (LHO) Doubles 1♠ if possible.
Vul: E-W	♦ A3	
HCP: 14+2	♣ 72	
<b>Board: 157</b>	♠ A	RHO opens the bidding 1♠.
Dealer: East	♥ AJT8	You bid next.
Vul: Both	♦ 975	West (LHO) bids 3♠ if possible.
HCP: 12+1	♣ QJ754	West (LHO) bids 4♠ if possible.
<b>Board: 158</b>	♠ J7642	You bid first.
Dealer: South	♥ K976	West (LHO) Doubles 1♠ if possible.
Vul: None	♦ 7	
HCP: 12+1	♣ AKJ	

## Both hands (Answers Page)

### Board: 154

	North:	South:	W	N	E	S
Dealer: West	♠ K832	♠ AQJ7	1 ♥	X	Pass	2 ♠
Vul: Both	♥ 4	♥ J5	3 ♥	3 ♠	All Pass	
North HCP: 15+1	♦ AK743	♦ QJ95				
South HCP: 11	♣ AJ5	♣ T93				
Contract: 3 ♠ North						

### Board: 155

	North:	South:	W	N	E	S
Dealer: East	♠ QT632	♠ KJ75			1 ♥	X
Vul: E-W	♥ Q952	♥ 8	2 ♥	2 ♠	All Pass	
North HCP: 4+1	♦ -	♦ AKT72				
South HCP: 15+1	♣ T853	♣ KJ2				
Contract: 2 ♠ North						

### Board: 156

	North:	South:	W	N	E	S
Dealer: South	♠ JT76	♠ AK8542				1 ♠
Vul: E-W	♥ K74	♥ QJ5	X	2NT <sup>1</sup>	Pass	4 ♠
North HCP: 10	♦ QJT2	♦ A3	All Pass			
South HCP: 14+2	♣ K4	♣ 72				
Contract: 4 ♠ South						

1. Jordan Truscott 2NT

### Board: 157

	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ A			1 ♠	X
Vul: Both	♥ Q7	♥ AJT8	3 ♠	4 ♣	Pass	Pass
North HCP: 8+2	♦ QJT62	♦ 975	4 ♠	Pass	Pass	5 ♣
South HCP: 12+1	♣ T8632	♣ QJ754	All Pass			
Contract: 5 ♣ South						

### Board: 158

	North:	South:	W	N	E	S
Dealer: South	♠ AKQ85	♠ J7642				1 ♠
Vul: None	♥ J5	♥ K976	X	2NT <sup>1</sup>	Pass	4 ♠
North HCP: 12+1	♦ 83	♦ 7	All Pass			
South HCP: 12+1	♣ Q965	♣ AKJ				
Contract: 4 ♠ South						

1. Jordan Truscott 2NT



## North hands

## Transfers\_after\_1M\_X

<b>Board: 159</b>	♠ KQ2	You bid first.
Dealer: North	♥ AQ9643	East (LHO) Doubles 1♥ if possible.
Vul: E-W	♦ Q9	
HCP: 17+2	♣ A3	
<b>Board: 160</b>	♠ 9	RHO opens the bidding 1♠.
Dealer: West	♥ KJ76	You bid next.
Vul: None	♦ KQ42	East (LHO) bids 2♠ if possible.
HCP: 16	♣ AK64	
<b>Board: 161</b>	♠ KJ95	Partner bids first.
Dealer: South	♥ AT	West (RHO) Doubles 1♥ if possible.
Vul: N-S	♦ J95432	
HCP: 9+2	♣ 6	
<b>Board: 162</b>	♠ 5	RHO opens the bidding 1♠.
Dealer: West	♥ KJ75	You bid next.
Vul: Both	♦ KQ94	West (RHO) bids 2♥ if possible.
HCP: 16	♣ AK74	
<b>Board: 163</b>	♠ AKT8642	You bid first.
Dealer: North	♥ K84	East (LHO) Doubles 1♠ if possible.
Vul: None	♦ A3	West (RHO) bids 2♣ if possible.
HCP: 14+3	♣ 9	West (RHO) Doubles 3♠ if possible.

## Both hands (Answers Page)

### Board: 159

Dealer: North

Vul: E-W

North HCP: 17+2

South HCP: 4+1

Contract: 4♥ South

North:

♠ KQ2

♥ AQ9643

♦ Q9

♣ A3

South:

♠ T

♥ K8752

♦ J863

♣ T86

W	N	E	S
	1♥	X	4♥

All Pass

### Board: 160

Dealer: West

Vul: None

North HCP: 16

South HCP: 4+2

Contract: 3♦ South

North:

♠ 9

♥ KJ76

♦ KQ42

♣ AK64

South:

♠ KJT4

♥ -

♦ T98763

♣ T72

W	N	E	S
1♠	X	2♠	3♦

All Pass

### Board: 161

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 12+1

Contract: 2♠ South

North:

♠ KJ95

♥ AT

♦ J95432

♣ 6

South:

♠ AT8

♥ KQ854

♦ 8

♣ QJ92

W	N	E	S
			1♥

X	1♠	Pass	2♣
---	----	------	----

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

All Pass

### Board: 162

Dealer: West

Vul: Both

North HCP: 16

South HCP: 7

Contract: 3NT South

North:

♠ 5

♥ KJ75

♦ KQ94

♣ AK74

South:

♠ Q863

♥ T4

♦ A852

♣ J83

W	N	E	S
1♠	X	Pass	2♦

2♥	3♦	Pass	3NT
----	----	------	-----

All Pass

### Board: 163

Dealer: North

Vul: None

North HCP: 14+3

South HCP: 3+1

Contract: 3♠X North

North:

♠ AKT8642

♥ K84

♦ A3

♣ 9

South:

♠ 7

♥ QJT76

♦ T954

♣ T64

W	N	E	S
	1♠	X	Pass

2♣	3♠	Pass	Pass
----	----	------	------

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

## South hands

## Transfers\_after\_1M\_X

**Board: 159**      ♠ T      Partner bids first.  
 Dealer: North      ♥ K8752      East (RHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ J863  
 HCP: 4+1      ♣ T86

---

**Board: 160**      ♠ KJT4      LHO opens the bidding 1 ♠.  
 Dealer: West      ♥ -      Partner bids next.  
 Vul: None      ♦ T98763      East (RHO) bids 2 ♠ if possible.  
 HCP: 4+2      ♣ T72

---

**Board: 161**      ♠ AT8      You bid first.  
 Dealer: South      ♥ KQ854      West (LHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ 8  
 HCP: 12+1      ♣ QJ92

---

**Board: 162**      ♠ Q863      LHO opens the bidding 1 ♠.  
 Dealer: West      ♥ T4      Partner bids next.  
 Vul: Both      ♦ A852      West (LHO) bids 2 ♥ if possible.  
 HCP: 7      ♣ J83

---

**Board: 163**      ♠ 7      Partner bids first.  
 Dealer: North      ♥ QJT76      East (RHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ T954      West (LHO) bids 2 ♣ if possible.  
 HCP: 3+1      ♣ T64      West (LHO) Doubles 3 ♠ if possible.

## Both hands (Answers Page)

### Board: 159

Dealer: North

Vul: E-W

North HCP: 17+2

South HCP: 4+1

Contract: 4♥ South

North:

♠ KQ2

♥ AQ9643

♦ Q9

♣ A3

South:

♠ T

♥ K8752

♦ J863

♣ T86

W	N	E	S
	1♥	X	4♥

All Pass

### Board: 160

Dealer: West

Vul: None

North HCP: 16

South HCP: 4+2

Contract: 3♦ South

North:

♠ 9

♥ KJ76

♦ KQ42

♣ AK64

South:

♠ KJT4

♥ -

♦ T98763

♣ T72

W	N	E	S
1♠	X	2♠	3♦

All Pass

### Board: 161

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 12+1

Contract: 2♠ South

North:

♠ KJ95

♥ AT

♦ J95432

♣ 6

South:

♠ AT8

♥ KQ854

♦ 8

♣ QJ92

W	N	E	S
			1♥

X	1♠	Pass	2♣
---	----	------	----

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

All Pass

### Board: 162

Dealer: West

Vul: Both

North HCP: 16

South HCP: 7

Contract: 3NT South

North:

♠ 5

♥ KJ75

♦ KQ94

♣ AK74

South:

♠ Q863

♥ T4

♦ A852

♣ J83

W	N	E	S
1♠	X	Pass	2♦

2♥	3♦	Pass	3NT
----	----	------	-----

All Pass

### Board: 163

Dealer: North

Vul: None

North HCP: 14+3

South HCP: 3+1

Contract: 3♠X North

North:

♠ AKT8642

♥ K84

♦ A3

♣ 9

South:

♠ 7

♥ QJT76

♦ T954

♣ T64

W	N	E	S
	1♠	X	Pass

2♣	3♠	Pass	Pass
----	----	------	------

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

## North hands

## Transfers\_after\_1M\_X

**Board: 164**      ♠ KQ962      Partner bids first.  
Dealer: South      ♥ 86      West (RHO) Doubles 1 ♠ if possible.  
Vul: N-S      ♦ QT72  
HCP: 8+1      ♣ J5

---

**Board: 165**      ♠ AJ9754      You bid first.  
Dealer: North      ♥ Q3      East (LHO) Doubles 1 ♠ if possible.  
Vul: E-W      ♦ Q9      West (RHO) bids 1NT if possible.  
HCP: 15+2      ♣ AQ8

---

**Board: 166**      ♠ AJ95      RHO opens the bidding 1 ♥.  
Dealer: West      ♥ A      You bid next.  
Vul: None      ♦ K9743      East (LHO) bids 3 ♥ if possible.  
HCP: 15+1      ♣ KT5

---

**Board: 167**      ♠ 6      LHO opens the bidding 1 ♥.  
Dealer: East      ♥ T532      Partner bids next.  
Vul: E-W      ♦ AKQ94  
HCP: 12+1      ♣ K98

---

**Board: 168**      ♠ -      Partner bids first.  
Dealer: South      ♥ T9732      West (RHO) Doubles 1 ♠ if possible.  
Vul: E-W      ♦ KT862      East (LHO) bids 2 ♣ if possible.  
HCP: 4+2      ♣ JT6      West (RHO) Doubles 3 ♠ if possible.

## Both hands (Answers Page)

### Board: 164

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ KQ962

♥ 86

♦ QT72

♣ J5

South:

♠ A7543

♥ A73

♦ 53

♣ KQ7

W	N	E	S
			1 ♠
X	4 ♠	All Pass	

### Board: 165

Dealer: North

Vul: E-W

North HCP: 15+2

South HCP: 1+1

Contract: 2 ♠ North

North:

♠ AJ9754

♥ Q3

♦ Q9

♣ AQ8

South:

♠ -

♥ JT92

♦ 8542

♣ 97642

W	N	E	S
	1 ♠	X	Pass
1NT	2 ♠	All Pass	

### Board: 166

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ AJ95

♥ A

♦ K9743

♣ KT5

South:

♠ Q8632

♥ 865

♦ AJT

♣ A3

W	N	E	S
1 ♥	X	3 ♥	4 ♠
All Pass			

### Board: 167

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 12+1

Contract: 3 ♦ North

North:

♠ 6

♥ T532

♦ AKQ94

♣ K98

South:

♠ AJ82

♥ Q

♦ J75

♣ AT763

W	N	E	S
		1 ♥	X
Pass	2 ♥ <sup>1</sup>	Pass	3 ♣
Pass	3 ♦	All Pass	

1. strength cue bid

### Board: 168

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 14+3

Contract: 3 ♠ X South

North:

♠ -

♥ T9732

♦ KT862

♣ JT6

South:

♠ AKQT983

♥ Q8

♦ 4

♣ K52

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

## South hands

## Transfers\_after\_1M\_X

**Board: 164**      ♠ A7543      You bid first.  
 Dealer: South      ♥ A73      West (LHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ 53  
 HCP: 13+1      ♣ KQ7

---

**Board: 165**      ♠ -      Partner bids first.  
 Dealer: North      ♥ JT92      East (RHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ 8542      West (LHO) bids 1NT if possible.  
 HCP: 1+1      ♣ 97642

---

**Board: 166**      ♠ Q8632      LHO opens the bidding 1 ♥.  
 Dealer: West      ♥ 865      Partner bids next.  
 Vul: None      ♦ AJT      East (RHO) bids 3 ♥ if possible.  
 HCP: 11+1      ♣ A3

---

**Board: 167**      ♠ AJ82      RHO opens the bidding 1 ♥.  
 Dealer: East      ♥ Q      You bid next.  
 Vul: E-W      ♦ J75  
 HCP: 12+1      ♣ AT763

---

**Board: 168**      ♠ AKQT983      You bid first.  
 Dealer: South      ♥ Q8      West (LHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ 4      East (RHO) bids 2 ♣ if possible.  
 HCP: 14+3      ♣ K52      West (LHO) Doubles 3 ♠ if possible.

## Both hands (Answers Page)

### Board: 164

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ KQ962

♥ 86

♦ QT72

♣ J5

South:

♠ A7543

♥ A73

♦ 53

♣ KQ7

W	N	E	S
			1 ♠
X	4 ♠	All Pass	

### Board: 165

Dealer: North

Vul: E-W

North HCP: 15+2

South HCP: 1+1

Contract: 2 ♠ North

North:

♠ AJ9754

♥ Q3

♦ Q9

♣ AQ8

South:

♠ -

♥ JT92

♦ 8542

♣ 97642

W	N	E	S
	1 ♠	X	Pass
1NT	2 ♠	All Pass	

### Board: 166

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ AJ95

♥ A

♦ K9743

♣ KT5

South:

♠ Q8632

♥ 865

♦ AJT

♣ A3

W	N	E	S
1 ♥	X	3 ♥	4 ♠
All Pass			

### Board: 167

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 12+1

Contract: 3 ♦ North

North:

♠ 6

♥ T532

♦ AKQ94

♣ K98

South:

♠ AJ82

♥ Q

♦ J75

♣ AT763

W	N	E	S
		1 ♥	X
Pass	2 ♥ <sup>1</sup>	Pass	3 ♣
Pass	3 ♦	All Pass	

1. strength cue bid

### Board: 168

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 14+3

Contract: 3 ♠ X South

North:

♠ -

♥ T9732

♦ KT862

♣ JT6

South:

♠ AKQT983

♥ Q8

♦ 4

♣ K52

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



## North hands

## Transfers\_after\_1M\_X

<b>Board: 169</b>	♠ A873	LHO opens the bidding 1 ♠.
Dealer: East	♥ A	Partner bids next.
Vul: Both	♦ 97	East (LHO) bids 2 ♠ if possible.
HCP: 10+2	♣ QT8742	
<hr/>		
<b>Board: 170</b>	♠ T52	Partner bids first.
Dealer: South	♥ 832	West (RHO) Doubles 1 ♥ if possible.
Vul: N-S	♦ A973	East (LHO) bids 1 ♠ if possible.
HCP: 6	♣ QT5	
<hr/>		
<b>Board: 171</b>	♠ A8742	You bid first.
Dealer: North	♥ A	East (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ K72	East (LHO) Doubles 2 ♠ if possible.
HCP: 15+1	♣ A874	West (RHO) bids 3 ♥ if possible.
<hr/>		
<b>Board: 172</b>	♠ -	RHO opens the bidding 1 ♠.
Dealer: West	♥ KQT6	You bid next.
Vul: Both	♦ AQ76	West (RHO) bids 2 ♠ if possible.
HCP: 15+1	♣ AT863	East (LHO) bids 3 ♠ if possible.
		West (RHO) bids 4 ♠ if possible.
<hr/>		
<b>Board: 173</b>	♠ Q9864	LHO opens the bidding 1 ♥.
Dealer: East	♥ 5	Partner bids next.
Vul: None	♦ QT965	West (RHO) bids 4 ♥ if possible.
HCP: 4+2	♣ 64	

## Both hands (Answers Page)

### Board: 169

Dealer: East

Vul: Both

North HCP: 10+2

South HCP: 13

Contract: 4 ♣ North

North:

♠ A873

♥ A

♦ 97

♣ QT8742

South:

♠ 2

♥ J943

♦ KJT4

♣ AKJ5

W

N

E

S

1 ♠ X

Pass 2 ♣ 2 ♠ Pass

Pass 4 ♣ All Pass

### Board: 170

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 13+2

Contract: 2 ♥ South

North:

♠ T52

♥ 832

♦ A973

♣ QT5

South:

♠ A4

♥ QJ9765

♦ K2

♣ K96

W

N

E

S

1 ♥

X Pass 1 ♠ 2 ♥

All Pass

### Board: 171

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 7

Contract: 3 ♠ North

North:

♠ A8742

♥ A

♦ K72

♣ A874

South:

♠ KT6

♥ K542

♦ 854

♣ J32

W

N

E

S

1 ♠ X 2 ♠

Pass Pass X Pass

3 ♥ 3 ♠ All Pass

### Board: 172

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 4+1

Contract: 5 ♣ North

North:

♠ -

♥ KQT6

♦ AQ76

♣ AT863

South:

♠ AT76

♥ 984

♦ T

♣ 97542

W

N

E

S

1 ♠ X Pass 2 ♣

2 ♠ 3 ♣ 3 ♠ 4 ♣

4 ♠ 5 ♣ All Pass

### Board: 173

Dealer: East

Vul: None

North HCP: 4+2

South HCP: 20

Contract: 4 ♠ North

North:

♠ Q9864

♥ 5

♦ QT965

♣ 64

South:

♠ KJ75

♥ A

♦ AK73

♣ KQ83

W

N

E

S

1 ♥ X

4 ♥ Pass Pass X

Pass 4 ♠ All Pass

## South hands

## Transfers\_after\_1M\_X

<b>Board: 169</b>	♠ 2	RHO opens the bidding 1 ♠.
Dealer: East	♥ J943	You bid next.
Vul: Both	♦ KJT4	East (RHO) bids 2 ♠ if possible.
HCP: 13	♣ AKJ5	
<b>Board: 170</b>	♠ A4	You bid first.
Dealer: South	♥ QJ9765	West (LHO) Doubles 1 ♥ if possible.
Vul: N-S	♦ K2	East (RHO) bids 1 ♠ if possible.
HCP: 13+2	♣ K96	
<b>Board: 171</b>	♠ KT6	Partner bids first.
Dealer: North	♥ K542	East (RHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ 854	East (RHO) Doubles 2 ♠ if possible.
HCP: 7	♣ J32	West (LHO) bids 3 ♥ if possible.
<b>Board: 172</b>	♠ AT76	LHO opens the bidding 1 ♠.
Dealer: West	♥ 984	Partner bids next.
Vul: Both	♦ T	West (LHO) bids 2 ♠ if possible.
HCP: 4+1	♣ 97542	East (RHO) bids 3 ♠ if possible.
		West (LHO) bids 4 ♠ if possible.
<b>Board: 173</b>	♠ KJ75	RHO opens the bidding 1 ♥.
Dealer: East	♥ A	You bid next.
Vul: None	♦ AK73	West (LHO) bids 4 ♥ if possible.
HCP: 20	♣ KQ83	

## Both hands (Answers Page)

### Board: 169

Dealer: East

Vul: Both

North HCP: 10+2

South HCP: 13

Contract: 4 ♣ North

North:

♠ A873

♥ A

♦ 97

♣ QT8742

South:

♠ 2

♥ J943

♦ KJT4

♣ AKJ5

W

N

E

S

1 ♠ X

Pass 2 ♣ 2 ♠ Pass

Pass 4 ♣ All Pass

### Board: 170

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 13+2

Contract: 2 ♥ South

North:

♠ T52

♥ 832

♦ A973

♣ QT5

South:

♠ A4

♥ QJ9765

♦ K2

♣ K96

W

N

E

S

1 ♥

X Pass 1 ♠ 2 ♥

All Pass

### Board: 171

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 7

Contract: 3 ♠ North

North:

♠ A8742

♥ A

♦ K72

♣ A874

South:

♠ KT6

♥ K542

♦ 854

♣ J32

W

N

E

S

1 ♠ X 2 ♠

Pass Pass X Pass

3 ♥ 3 ♠ All Pass

### Board: 172

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 4+1

Contract: 5 ♣ North

North:

♠ -

♥ KQT6

♦ AQ76

♣ AT863

South:

♠ AT76

♥ 984

♦ T

♣ 97542

W

N

E

S

1 ♠ X Pass 2 ♣

2 ♠ 3 ♣ 3 ♠ 4 ♣

4 ♠ 5 ♣ All Pass

### Board: 173

Dealer: East

Vul: None

North HCP: 4+2

South HCP: 20

Contract: 4 ♠ North

North:

♠ Q9864

♥ 5

♦ QT965

♣ 64

South:

♠ KJ75

♥ A

♦ AK73

♣ KQ83

W

N

E

S

1 ♥ X

4 ♥ Pass Pass X

Pass 4 ♠ All Pass

## North hands

## Transfers\_after\_1M\_X

**Board: 174**      ♠ 63      Partner bids first.  
 Dealer: South      ♥ AK9      West (RHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ T653      East (LHO) bids 2 ♥ if possible.  
 HCP: 7      ♣ 9542

---

**Board: 175**      ♠ KJ8652      You bid first.  
 Dealer: North      ♥ A8      East (LHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ KJ985      West (RHO) bids 3 ♣ if possible.  
 HCP: 12+3      ♣ -

---

**Board: 176**      ♠ A95      Partner bids first.  
 Dealer: South      ♥ K43      West (RHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ T65      East (LHO) bids 2 ♥ if possible.  
 HCP: 10      ♣ KT52

---

**Board: 177**      ♠ AQ8763      You bid first.  
 Dealer: North      ♥ 42      East (LHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ AQ97      West (RHO) bids 2 ♥ if possible.  
 HCP: 15+2      ♣ K

---

**Board: 178**      ♠ 7      RHO opens the bidding 1 ♠.  
 Dealer: West      ♥ KQJ4      You bid next.  
 Vul: Both      ♦ A42  
 HCP: 15+1      ♣ AJT76

## Both hands (Answers Page)

### Board: 174

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 14+2

Contract: 2 ♠ South

North:

♠ 63

♥ AK9

♦ T653

♣ 9542

South:

♠ KQ8754

♥ 4

♦ AKQ

♣ T83

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

### Board: 175

Dealer: North

Vul: Both

North HCP: 12+3

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ KJ8652

♥ A8

♦ KJ985

♣ -

South:

♠ AT3

♥ KJ953

♦ 3

♣ JT62

W	N	E	S
	1 ♠	X	2 ♠
3 ♣	4 ♠	All Pass	

### Board: 176

Dealer: South

Vul: None

North HCP: 10

South HCP: 15+2

Contract: 4 ♠ North

North:

♠ A95

♥ K43

♦ T65

♣ KT52

South:

♠ KQJT83

♥ J7

♦ K3

♣ AJ4

W	N	E	S
			1 ♠
X	XX	2 ♥	3 ♥ <sup>1</sup>
Pass	4 ♠	All Pass	

1. strength cue bid

### Board: 177

Dealer: North

Vul: N-S

North HCP: 15+2

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ AQ8763

♥ 42

♦ AQ97

♣ K

South:

♠ JT5

♥ KQ

♦ K63

♣ Q8743

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

### Board: 178

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 9

Contract: 1NT South

North:

♠ 7

♥ KQJ4

♦ A42

♣ AJT76

South:

♠ AJ95

♥ 96

♦ Q76

♣ Q854

W	N	E	S
1 ♠	X	Pass	1NT
All Pass			

## South hands

## Transfers\_after\_1M\_X

**Board: 174**      ♠ KQ8754      You bid first.  
 Dealer: South      ♥ 4      West (LHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ AKQ      East (RHO) bids 2 ♥ if possible.  
 HCP: 14+2      ♣ T83

---

**Board: 175**      ♠ AT3      Partner bids first.  
 Dealer: North      ♥ KJ953      East (RHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ 3      West (LHO) bids 3 ♣ if possible.  
 HCP: 9+1      ♣ JT62

---

**Board: 176**      ♠ KQJT83      You bid first.  
 Dealer: South      ♥ J7      West (LHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ K3      East (RHO) bids 2 ♥ if possible.  
 HCP: 15+2      ♣ AJ4

---

**Board: 177**      ♠ JT5      Partner bids first.  
 Dealer: North      ♥ KQ      East (RHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ K63      West (LHO) bids 2 ♥ if possible.  
 HCP: 11+1      ♣ Q8743

---

**Board: 178**      ♠ AJ95      LHO opens the bidding 1 ♠.  
 Dealer: West      ♥ 96      Partner bids next.  
 Vul: Both      ♦ Q76  
 HCP: 9      ♣ Q854

## Both hands (Answers Page)

### Board: 174

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 14+2

Contract: 2 ♠ South

North:

♠ 63

♥ AK9

♦ T653

♣ 9542

South:

♠ KQ8754

♥ 4

♦ AKQ

♣ T83

W N E S

1 ♠

X Pass 2 ♥ 2 ♠

All Pass

### Board: 175

Dealer: North

Vul: Both

North HCP: 12+3

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ KJ8652

♥ A8

♦ KJ985

♣ -

South:

♠ AT3

♥ KJ953

♦ 3

♣ JT62

W N E S

1 ♠ X 2 ♠

3 ♣ 4 ♠ All Pass

### Board: 176

Dealer: South

Vul: None

North HCP: 10

South HCP: 15+2

Contract: 4 ♠ North

North:

♠ A95

♥ K43

♦ T65

♣ KT52

South:

♠ KQJT83

♥ J7

♦ K3

♣ AJ4

W N E S

1 ♠

X XX 2 ♥ 3 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. strength cue bid

### Board: 177

Dealer: North

Vul: N-S

North HCP: 15+2

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ AQ8763

♥ 42

♦ AQ97

♣ K

South:

♠ JT5

♥ KQ

♦ K63

♣ Q8743

W N E S

1 ♠ X XX

2 ♥ 3 ♦ Pass 4 ♠

All Pass

### Board: 178

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 9

Contract: 1NT South

North:

♠ 7

♥ KQJ4

♦ A42

♣ AJT76

South:

♠ AJ95

♥ 96

♦ Q76

♣ Q854

W N E S

1 ♠ X Pass 1NT

All Pass



## North hands

## Transfers\_after\_1M\_X

**Board: 179**      ♠ A42      You bid first.  
Dealer: North      ♥ AKQJ652      East (LHO) Doubles 1 ♥ if possible.  
Vul: None      ♦ J  
HCP: 15+3      ♣ 65

---

**Board: 180**      ♠ 643      Partner bids first.  
Dealer: South      ♥ KJ7      West (RHO) Doubles 1 ♠ if possible.  
Vul: N-S      ♦ A97      East (LHO) bids 2 ♣ if possible.  
HCP: 11      ♣ KT76

---

**Board: 181**      ♠ A97      You bid first.  
Dealer: North      ♥ AT864      East (LHO) Doubles 1 ♥ if possible.  
Vul: E-W      ♦ 53      West (RHO) bids 1NT if possible.  
HCP: 14+1      ♣ AQ8

---

**Board: 182**      ♠ 7      RHO opens the bidding 1 ♠.  
Dealer: West      ♥ AK92      You bid next.  
Vul: None      ♦ Q62      East (LHO) bids 2 ♠ if possible.  
HCP: 13+1      ♣ KJT86      East (LHO) bids 3 ♠ if possible.

---

**Board: 183**      ♠ A      You bid first.  
Dealer: North      ♥ AKQ8632      East (LHO) Doubles 1 ♥ if possible.  
Vul: N-S      ♦ 5      West (RHO) bids 2 ♦ if possible.  
HCP: 13+3      ♣ 5432

## Both hands (Answers Page)

### Board: 179

Dealer: North

Vul: None

North HCP: 15+3

South HCP: 7+1

Contract: 4♥ North

North:

♠ A42

♥ AKQJ652

♦ J

♣ 65

South:

♠ Q8

♥ T73

♦ AT974

♣ JT9

W	N	E	S
	1♥	X	2♥
Pass	4♥	All Pass	

### Board: 180

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 12+3

Contract: 4♠ South

North:

♠ 643

♥ KJ7

♦ A97

♣ KT76

South:

♠ AKJT852

♥ A5

♦ 864

♣ 3

W	N	E	S
			1♠
X	XX	2♣	4♠
All Pass			

### Board: 181

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 4

Contract: 2♥ South

North:

♠ A97

♥ AT864

♦ 53

♣ AQ8

South:

♠ T853

♥ K73

♦ T4

♣ J432

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

### Board: 182

Dealer: West

Vul: None

North HCP: 13+1

South HCP: 8+1

Contract: 4♣ North

North:

♠ 7

♥ AK92

♦ Q62

♣ KJT86

South:

♠ AQ8

♥ T873

♦ 8

♣ Q9732

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

### Board: 183

Dealer: North

Vul: N-S

North HCP: 13+3

South HCP: 8+1

Contract: 4♥ North

North:

♠ A

♥ AKQ8632

♦ 5

♣ 5432

South:

♠ KJ652

♥ J7

♦ 8643

♣ K9

W	N	E	S
	1♥	X	1♠
2♦	4♥	All Pass	

## South hands

## Transfers\_after\_1M\_X

**Board: 179**      ♠ Q8      Partner bids first.  
 Dealer: North      ♥ T73      East (RHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ AT974  
 HCP: 7+1      ♣ JT9

---

**Board: 180**      ♠ AKJT852      You bid first.  
 Dealer: South      ♥ A5      West (LHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ 864      East (RHO) bids 2 ♣ if possible.  
 HCP: 12+3      ♣ 3

---

**Board: 181**      ♠ T853      Partner bids first.  
 Dealer: North      ♥ K73      East (RHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ T4      West (LHO) bids 1NT if possible.  
 HCP: 4      ♣ J432

---

**Board: 182**      ♠ AQ8      LHO opens the bidding 1 ♠.  
 Dealer: West      ♥ T873      Partner bids next.  
 Vul: None      ♦ 8      East (RHO) bids 2 ♠ if possible.  
 HCP: 8+1      ♣ Q9732      East (RHO) bids 3 ♠ if possible.

---

**Board: 183**      ♠ KJ652      Partner bids first.  
 Dealer: North      ♥ J7      East (RHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ 8643      West (LHO) bids 2 ♦ if possible.  
 HCP: 8+1      ♣ K9

## Both hands (Answers Page)

### Board: 179

Dealer: North

Vul: None

North HCP: 15+3

South HCP: 7+1

Contract: 4♥ North

North:

♠ A42

♥ AKQJ652

♦ J

♣ 65

South:

♠ Q8

♥ T73

♦ AT974

♣ JT9

W	N	E	S
	1♥	X	2♥
Pass	4♥	All Pass	

### Board: 180

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 12+3

Contract: 4♠ South

North:

♠ 643

♥ KJ7

♦ A97

♣ KT76

South:

♠ AKJT852

♥ A5

♦ 864

♣ 3

W	N	E	S
			1♠
X	XX	2♣	4♠
All Pass			

### Board: 181

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 4

Contract: 2♥ South

North:

♠ A97

♥ AT864

♦ 53

♣ AQ8

South:

♠ T853

♥ K73

♦ T4

♣ J432

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

### Board: 182

Dealer: West

Vul: None

North HCP: 13+1

South HCP: 8+1

Contract: 4♣ North

North:

♠ 7

♥ AK92

♦ Q62

♣ KJT86

South:

♠ AQ8

♥ T873

♦ 8

♣ Q9732

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

### Board: 183

Dealer: North

Vul: N-S

North HCP: 13+3

South HCP: 8+1

Contract: 4♥ North

North:

♠ A

♥ AKQ8632

♦ 5

♣ 5432

South:

♠ KJ652

♥ J7

♦ 8643

♣ K9

W	N	E	S
	1♥	X	1♠
2♦	4♥	All Pass	

## North hands

## Transfers\_after\_1M\_X

<b>Board: 184</b>	♠ QT97	RHO opens the bidding 1♥.
Dealer: West	♥ 2	You bid next.
Vul: Both	♦ K965	East (LHO) bids 2♥ if possible.
HCP: 12	♣ AK54	
<hr/>		
<b>Board: 185</b>	♠ JT743	You bid first.
Dealer: North	♥ AK5	East (LHO) Doubles 1♠ if possible.
Vul: N-S	♦ 62	
HCP: 13+1	♣ AJ2	
<hr/>		
<b>Board: 186</b>	♠ KQ86	Partner bids first.
Dealer: South	♥ 73	West (RHO) Doubles 1♥ if possible.
Vul: E-W	♦ AJ3	East (LHO) bids 1♠ if possible.
HCP: 13	♣ K872	
<hr/>		
<b>Board: 187</b>	♠ AKJ987	You bid first.
Dealer: North	♥ 875	East (LHO) Doubles 1♠ if possible.
Vul: Both	♦ J3	
HCP: 13+2	♣ A5	
<hr/>		
<b>Board: 188</b>	♠ KT64	Partner bids first.
Dealer: South	♥ KT7652	West (RHO) Doubles 1♥ if possible.
Vul: None	♦ T	East (LHO) Doubles 4♥ if possible.
HCP: 6+2	♣ 32	

## Both hands (Answers Page)

### Board: 184

Board: 184	North:	South:	W	N	E	S
Dealer: West	♠ QT97	♠ 43	1 ♥	X	2 ♥	Pass
Vul: Both	♥ 2	♥ A965	Pass	X	Pass	2NT
North HCP: 12	♦ K965	♦ JT42	All Pass			
South HCP: 6	♣ AK54	♣ J82				
Contract: 2NT South						

### Board: 185

Board: 185	North:	South:	W	N	E	S
Dealer: North	♠ JT743	♠ K865		1 ♠	X	4 ♠
Vul: N-S	♥ AK5	♥ JT42	All Pass			
North HCP: 13+1	♦ 62	♦ KT94				
South HCP: 7	♣ AJ2	♣ 4				
Contract: 4 ♠ South						

### Board: 186

Board: 186	North:	South:	W	N	E	S
Dealer: South	♠ KQ86	♠ 2				1♥
Vul: E-W	♥ 73	♥ AKQJ942	X	XX	1♠	4♥
North HCP: 13	♦ AJ3	♦ K8	All Pass			
South HCP: 13+3	♣ K872	♣ T65				
Contract: 4♥ South						

### Board: 187

Board: 187	North:	South:	W	N	E	S
Dealer: North	♠ AKJ987	♠ Q		1 ♠	X	2 ♣
Vul: Both	♥ 875	♥ A63	Pass	2 ♠	All Pass	
North HCP: 13+2	♦ J3	♦ QT7				
South HCP: 9+2	♣ A5	♣ JT9732				
Contract: 2 ♠ North						

### Board: 188

Board: 188	North:	South:	W	N	E	S
Dealer: South	♠ KT64	♠ 75				1 ♥
Vul: None	♥ KT7652	♥ AQJ84	X	4 ♥	X	All Pass
North HCP: 6+2	♦ T	♦ AQ9				
South HCP: 13+1	♣ 32	♣ T87				
Contract: 4 ♥ X North						

## South hands

## Transfers\_after\_1M\_X

<b>Board: 184</b>	♠ 43	LHO opens the bidding 1 ♥.
Dealer: West	♥ A965	Partner bids next.
Vul: Both	♦ JT42	East (RHO) bids 2 ♥ if possible.
HCP: 6	♣ J82	
<b>Board: 185</b>	♠ K865	Partner bids first.
Dealer: North	♥ JT42	East (RHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ KT94	
HCP: 7	♣ 4	
<b>Board: 186</b>	♠ 2	You bid first.
Dealer: South	♥ AKQJ942	West (LHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ K8	East (RHO) bids 1 ♠ if possible.
HCP: 13+3	♣ T65	
<b>Board: 187</b>	♠ Q	Partner bids first.
Dealer: North	♥ A63	East (RHO) Doubles 1 ♠ if possible.
Vul: Both	♦ QT7	
HCP: 9+2	♣ JT9732	
<b>Board: 188</b>	♠ 75	You bid first.
Dealer: South	♥ AQJ84	West (LHO) Doubles 1 ♥ if possible.
Vul: None	♦ AQ9	East (RHO) Doubles 4 ♥ if possible.
HCP: 13+1	♣ T87	

## Both hands (Answers Page)

### Board: 184

Board: 184	North:	South:	W	N	E	S
Dealer: West	♠ QT97	♠ 43	1 ♥	X	2 ♥	Pass
Vul: Both	♥ 2	♥ A965	Pass	X	Pass	2NT
North HCP: 12	♦ K965	♦ JT42	All Pass			
South HCP: 6	♣ AK54	♣ J82				
Contract: 2NT South						

### Board: 185

Board: 185	North:	South:	W	N	E	S
Dealer: North	♠ JT743	♠ K865		1 ♠	X	4 ♠
Vul: N-S	♥ AK5	♥ JT42	All Pass			
North HCP: 13+1	♦ 62	♦ KT94				
South HCP: 7	♣ AJ2	♣ 4				
Contract: 4 ♠ South						

### Board: 186

Board: 186	North:	South:	W	N	E	S
Dealer: South	♠ KQ86	♠ 2				1♥
Vul: E-W	♥ 73	♥ AKQJ942	X	XX	1♠	4♥
North HCP: 13	♦ AJ3	♦ K8	All Pass			
South HCP: 13+3	♣ K872	♣ T65				
Contract: 4♥ South						

### Board: 187

Board: 187	North:	South:	W	N	E	S
Dealer: North	♠ AKJ987	♠ Q		1 ♠	X	2 ♣
Vul: Both	♥ 875	♥ A63	Pass	2 ♠	All Pass	
North HCP: 13+2	♦ J3	♦ QT7				
South HCP: 9+2	♣ A5	♣ JT9732				
Contract: 2 ♠ North						

### Board: 188

Board: 188	North:	South:	W	N	E	S
Dealer: South	♠ KT64	♠ 75				1 ♥
Vul: None	♥ KT7652	♥ AQJ84	X	4 ♥	X	All Pass
North HCP: 6+2	♦ T	♦ AQ9				
South HCP: 13+1	♣ 32	♣ T87				
Contract: 4 ♥ X North						



## North hands

## Transfers\_after\_1M\_X

**Board: 189**      ♠ K7      You bid first.  
 Dealer: North      ♥ AQ654      East (LHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ AQJ98      West (RHO) bids 1NT if possible.  
 HCP: 16+2      ♣ 4

---

**Board: 190**      ♠ Q94      Partner bids first.  
 Dealer: South      ♥ A642      West (RHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ T3      East (LHO) bids 2 ♣ if possible.  
 HCP: 10      ♣ AT97

---

**Board: 191**      ♠ KQ765      You bid first.  
 Dealer: North      ♥ QJ53      East (LHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ AT  
 HCP: 16+1      ♣ A4

---

**Board: 192**      ♠ KT73      Partner bids first.  
 Dealer: South      ♥ 854      West (RHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ KJ74      West (RHO) Doubles 2 ♠ if possible.  
 HCP: 7      ♣ 85      East (LHO) bids 3 ♣ if possible.

---

**Board: 193**      ♠ AKQJ84      You bid first.  
 Dealer: North      ♥ J      East (LHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ T75      West (RHO) bids 3 ♥ if possible.  
 HCP: 12+2      ♣ J64

## Both hands (Answers Page)

### Board: 189

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 4+1

Contract: 2♥ South

North:

♠ K7

♥ AQ654

♦ AQJ98

♣ 4

South:

♠ QJ642

♥ J87

♦ 6

♣ 9865

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

### Board: 190

Dealer: South

Vul: Both

North HCP: 10

South HCP: 12+1

Contract: 3♠ South

North:

♠ Q94

♥ A642

♦ T3

♣ AT97

South:

♠ AKT87

♥ 975

♦ QJ84

♣ Q

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

### Board: 191

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 3

Contract: 3♠ South

North:

♠ KQ765

♥ QJ53

♦ AT

♣ A4

South:

♠ J843

♥ 92

♦ Q84

♣ 9752

W	N	E	S
	1♠	X	3♠
All Pass			

### Board: 192

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 12+1

Contract: 3♠ North

North:

♠ KT73

♥ 854

♦ KJ74

♣ 85

South:

♠ AQ965

♥ 632

♦ Q5

♣ A74

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

### Board: 193

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 7

Contract: 3♠ North

North:

♠ AKQJ84

♥ J

♦ T75

♣ J64

South:

♠ T75

♥ A96

♦ 6432

♣ KT5

W	N	E	S
	1♠	X	2♠
3♥	3♠	All Pass	

## South hands

## Transfers\_after\_1M\_X

**Board: 189**      ♠ QJ642      Partner bids first.  
 Dealer: North      ♥ J87      East (RHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ 6      West (LHO) bids 1NT if possible.  
 HCP: 4+1      ♣ 9865

---

**Board: 190**      ♠ AKT87      You bid first.  
 Dealer: South      ♥ 975      West (LHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ QJ84      East (RHO) bids 2 ♣ if possible.  
 HCP: 12+1      ♣ Q

---

**Board: 191**      ♠ J843      Partner bids first.  
 Dealer: North      ♥ 92      East (RHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ Q84  
 HCP: 3      ♣ 9752

---

**Board: 192**      ♠ AQ965      You bid first.  
 Dealer: South      ♥ 632      West (LHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ Q5      West (LHO) Doubles 2 ♠ if possible.  
 HCP: 12+1      ♣ A74      East (RHO) bids 3 ♣ if possible.

---

**Board: 193**      ♠ T75      Partner bids first.  
 Dealer: North      ♥ A96      East (RHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ 6432      West (LHO) bids 3 ♥ if possible.  
 HCP: 7      ♣ KT5

## Both hands (Answers Page)

### Board: 189

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 4+1

Contract: 2♥ South

North:

♠ K7

♥ AQ654

♦ AQJ98

♣ 4

South:

♠ QJ642

♥ J87

♦ 6

♣ 9865

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

### Board: 190

Dealer: South

Vul: Both

North HCP: 10

South HCP: 12+1

Contract: 3♠ South

North:

♠ Q94

♥ A642

♦ T3

♣ AT97

South:

♠ AKT87

♥ 975

♦ QJ84

♣ Q

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

### Board: 191

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 3

Contract: 3♠ South

North:

♠ KQ765

♥ QJ53

♦ AT

♣ A4

South:

♠ J843

♥ 92

♦ Q84

♣ 9752

W	N	E	S
	1♠	X	3♠
All Pass			

### Board: 192

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 12+1

Contract: 3♠ North

North:

♠ KT73

♥ 854

♦ KJ74

♣ 85

South:

♠ AQ965

♥ 632

♦ Q5

♣ A74

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

### Board: 193

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 7

Contract: 3♠ North

North:

♠ AKQJ84

♥ J

♦ T75

♣ J64

South:

♠ T75

♥ A96

♦ 6432

♣ KT5

W	N	E	S
	1♠	X	2♠
3♥	3♠	All Pass	

## North hands

## Transfers\_after\_1M\_X

<b>Board: 194</b>	♠ K92	Partner bids first.
Dealer: South	♥ T862	West (RHO) Doubles 1♥ if possible.
Vul: None	♦ A954	
HCP: 10	♣ K8	

---

<b>Board: 195</b>	♠ AK54	LHO opens the bidding 1♥.
Dealer: East	♥ 3	Partner bids next.
Vul: E-W	♦ Q76	West (RHO) bids 3♥ if possible.
HCP: 9+1	♣ T8642	

---

<b>Board: 196</b>	♠ 872	LHO opens the bidding 1♥.
Dealer: East	♥ K6	Partner bids next.
Vul: N-S	♦ QT72	West (RHO) bids 3♥ if possible.
HCP: 9	♣ KJ76	

---

<b>Board: 197</b>	♠ QJ65	LHO opens the bidding 1♥.
Dealer: East	♥ QJ97	Partner bids next.
Vul: None	♦ Q92	East (LHO) bids 2♣ if possible.
HCP: 8	♣ 83	

---

<b>Board: 198</b>	♠ J5	Partner bids first.
Dealer: South	♥ Q52	West (RHO) Doubles 1♥ if possible.
Vul: N-S	♦ T62	
HCP: 7+1	♣ AT875	

## Both hands (Answers Page)

### Board: 194

Dealer: South

Vul: None

North HCP: 10

South HCP: 12+1

Contract: 3♥ South

North:

♠ K92

♥ T862

♦ A954

♣ K8

South:

♠ Q6

♥ AJ974

♦ K3

♣ Q953

W N E S

1♥

X 2NT<sup>1</sup> Pass 3♥

All Pass

1. Jordan Truscott 2NT

### Board: 195

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 13+1

Contract: 4♣ North

North:

♠ AK54

♥ 3

♦ Q76

♣ T8642

South:

♠ QJT7

♥ 6

♦ AKJ84

♣ Q75

W N E S

1♥ X

3♥ 4♣ All Pass

### Board: 196

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 16+1

Contract: 5♣ South

North:

♠ 872

♥ K6

♦ QT72

♣ KJ76

South:

♠ AJT4

♥ J

♦ A64

♣ AQT42

W N E S

1♥ X

3♥ X Pass 5♣

All Pass

### Board: 197

Dealer: East

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 3NT North

North:

♠ QJ65

♥ QJ97

♦ Q92

♣ 83

South:

♠ K983

♥ 6

♦ AKT65

♣ AJT

W N E S

1♥ X

Pass 1♠ 2♣ 2♠

Pass 3NT All Pass

### Board: 198

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 17+1

Contract: 4♥ South

North:

♠ J5

♥ Q52

♦ T62

♣ AT875

South:

♠ AQ8

♥ A8764

♦ Q

♣ KQ32

W N E S

1♥

X 2♥ Pass 4♥

All Pass

## South hands

## Transfers\_after\_1M\_X

<b>Board: 194</b>	♠ Q6	You bid first.
Dealer: South	♥ AJ974	West (LHO) Doubles 1♥ if possible.
Vul: None	♦ K3	
HCP: 12+1	♣ Q953	

---

<b>Board: 195</b>	♠ QJT7	RHO opens the bidding 1♥.
Dealer: East	♥ 6	You bid next.
Vul: E-W	♦ AKJ84	West (LHO) bids 3♥ if possible.
HCP: 13+1	♣ Q75	

---

<b>Board: 196</b>	♠ AJT4	RHO opens the bidding 1♥.
Dealer: East	♥ J	You bid next.
Vul: N-S	♦ A64	West (LHO) bids 3♥ if possible.
HCP: 16+1	♣ AQT42	

---

<b>Board: 197</b>	♠ K983	RHO opens the bidding 1♥.
Dealer: East	♥ 6	You bid next.
Vul: None	♦ AKT65	East (RHO) bids 2♣ if possible.
HCP: 15+1	♣ AJT	

---

<b>Board: 198</b>	♠ AQ8	You bid first.
Dealer: South	♥ A8764	West (LHO) Doubles 1♥ if possible.
Vul: N-S	♦ Q	
HCP: 17+1	♣ KQ32	

## Both hands (Answers Page)

### Board: 194

Dealer: South

Vul: None

North HCP: 10

South HCP: 12+1

Contract: 3♥ South

North:

♠ K92

♥ T862

♦ A954

♣ K8

South:

♠ Q6

♥ AJ974

♦ K3

♣ Q953

W N E S

1♥

X 2NT<sup>1</sup> Pass 3♥

All Pass

1. Jordan Truscott 2NT

### Board: 195

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 13+1

Contract: 4♣ North

North:

♠ AK54

♥ 3

♦ Q76

♣ T8642

South:

♠ QJT7

♥ 6

♦ AKJ84

♣ Q75

W N E S

1♥ X

3♥ 4♣ All Pass

### Board: 196

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 16+1

Contract: 5♣ South

North:

♠ 872

♥ K6

♦ QT72

♣ KJ76

South:

♠ AJT4

♥ J

♦ A64

♣ AQT42

W N E S

1♥ X

3♥ X Pass 5♣

All Pass

### Board: 197

Dealer: East

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 3NT North

North:

♠ QJ65

♥ QJ97

♦ Q92

♣ 83

South:

♠ K983

♥ 6

♦ AKT65

♣ AJT

W N E S

1♥ X

Pass 1♠ 2♣ 2♠

Pass 3NT All Pass

### Board: 198

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 17+1

Contract: 4♥ South

North:

♠ J5

♥ Q52

♦ T62

♣ AT875

South:

♠ AQ8

♥ A8764

♦ Q

♣ KQ32

W N E S

1♥

X 2♥ Pass 4♥

All Pass



## North hands

## Transfers\_after\_1M\_X

<b>Board: 199</b>	♠ J6	You bid first.
Dealer: North	♥ KT9852	East (LHO) Doubles 1♥ if possible.
Vul: E-W	♦ Q4	
HCP: 13+2	♣ AQJ	

---

<b>Board: 200</b>	♠ 864	Partner bids first.
Dealer: South	♥ AQ8432	West (RHO) Doubles 1♥ if possible.
Vul: Both	♦ K97	
HCP: 9+2	♣ 9	

---

<b>Board: 201</b>	♠ KQ	You bid first.
Dealer: North	♥ AQJ94	East (LHO) Doubles 1♥ if possible.
Vul: N-S	♦ 86	East (LHO) Doubles 2♥ if possible.
HCP: 15+1	♣ KT73	West (RHO) bids 2♠ if possible.

---

<b>Board: 202</b>	♠ T	RHO opens the bidding 1♠.
Dealer: West	♥ KT42	You bid next.
Vul: N-S	♦ KQ98	East (LHO) Redoubles if possible.
HCP: 12	♣ AT94	West (RHO) Doubles 2♥ if possible.

---

<b>Board: 203</b>	♠ AT6	You bid first.
Dealer: North	♥ AKJT76	East (LHO) Doubles 1♥ if possible.
Vul: Both	♦ KJ	West (RHO) bids 2♣ if possible.
HCP: 19+2	♣ K8	

## Both hands (Answers Page)

### Board: 199

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 7+2

Contract: 2♥ North

North:

♠ J6

♥ KT9852

♦ Q4

♣ AQJ

South:

♠ K75432

♥ A7

♦ T76

♣ 98

W	N	E	S
	1♥	X	1♠
Pass	2♥	All Pass	

### Board: 200

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15+2

Contract: 4♥ North

North:

♠ 864

♥ AQ8432

♦ K97

♣ 9

South:

♠ KQ9

♥ KJT976

♦ Q5

♣ AT

W	N	E	S
			1♥
X	4♣ <sup>1</sup>	Pass	4♦
Pass	4♥	All Pass	

1. Splinter

### Board: 201

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7

Contract: 3♥ North

North:

♠ KQ

♥ AQJ94

♦ 86

♣ KT73

South:

♠ 9865

♥ K76

♦ AT2

♣ 654

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

### Board: 202

Dealer: West

Vul: N-S

North HCP: 12

South HCP: 4+2

Contract: 2♥X South

North:

♠ T

♥ KT42

♦ KQ98

♣ AT94

South:

♠ QJ9764

♥ J953

♦ 74

♣ 7

W	N	E	S
1♠	X	XX	2♥
X	All Pass		

### Board: 203

Dealer: North

Vul: Both

North HCP: 19+2

South HCP: 3

Contract: 3♥ North

North:

♠ AT6

♥ AKJT76

♦ KJ

♣ K8

South:

♠ K752

♥ 9852

♦ 653

♣ T2

W	N	E	S
	1♥	X	Pass
2♣	3♥	All Pass	

## South hands

## Transfers\_after\_1M\_X

**Board: 199**      ♠ K75432      Partner bids first.  
 Dealer: North      ♥ A7      East (RHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ T76  
 HCP: 7+2      ♣ 98

---

**Board: 200**      ♠ KQ9      You bid first.  
 Dealer: South      ♥ KJT976      West (LHO) Doubles 1 ♥ if possible.  
 Vul: Both      ♦ Q5  
 HCP: 15+2      ♣ AT

---

**Board: 201**      ♠ 9865      Partner bids first.  
 Dealer: North      ♥ K76      East (RHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ AT2      East (RHO) Doubles 2 ♥ if possible.  
 HCP: 7      ♣ 654      West (LHO) bids 2 ♠ if possible.

---

**Board: 202**      ♠ QJ9764      LHO opens the bidding 1 ♠.  
 Dealer: West      ♥ J953      Partner bids next.  
 Vul: N-S      ♦ 74      East (RHO) Redoubles if possible.  
 HCP: 4+2      ♣ 7      West (LHO) Doubles 2 ♥ if possible.

---

**Board: 203**      ♠ K752      Partner bids first.  
 Dealer: North      ♥ 9852      East (RHO) Doubles 1 ♥ if possible.  
 Vul: Both      ♦ 653      West (LHO) bids 2 ♣ if possible.  
 HCP: 3      ♣ T2

## Both hands (Answers Page)

### Board: 199

	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ K75432		1 ♥	X	1 ♠
Vul: E-W	♥ KT9852	♥ A7	Pass	2 ♥	All Pass	
North HCP: 13+2	♦ Q4	♦ T76				
South HCP: 7+2	♣ AQJ	♣ 98				
Contract: 2 ♥ North						

### Board: 200

	North:	South:	W	N	E	S
Dealer: South	♠ 864	♠ KQ9				1 ♥
Vul: Both	♥ AQ8432	♥ KJT976	X	4 ♣ <sup>1</sup>	Pass	4 ♦
North HCP: 9+2	♦ K97	♦ Q5	Pass	4 ♥	All Pass	
South HCP: 15+2	♣ 9	♣ AT				
Contract: 4 ♥ North						

1. Splinter

### Board: 201

	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ 9865		1 ♥	X	2 ♥
Vul: N-S	♥ AQJ94	♥ K76	Pass	Pass	X	Pass
North HCP: 15+1	♦ 86	♦ AT2	2 ♠	3 ♥	All Pass	
South HCP: 7	♣ KT73	♣ 654				
Contract: 3 ♥ North						

### Board: 202

	North:	South:	W	N	E	S
Dealer: West	♠ T	♠ QJ9764	1 ♠	X	XX	2 ♥
Vul: N-S	♥ KT42	♥ J953	X	All Pass		
North HCP: 12	♦ KQ98	♦ 74				
South HCP: 4+2	♣ AT94	♣ 7				
Contract: 2 ♥X South						

### Board: 203

	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ K752		1 ♥	X	Pass
Vul: Both	♥ AKJT76	♥ 9852	2 ♣	3 ♥	All Pass	
North HCP: 19+2	♦ KJ	♦ 653				
South HCP: 3	♣ K8	♣ T2				
Contract: 3 ♥ North						

## North hands

## Transfers\_after\_1M\_X

<b>Board: 204</b>	♠ AT95	RHO opens the bidding 1♥.
Dealer: West	♥ 6	You bid next.
Vul: None	♦ AJT85	
HCP: 12+1	♣ K65	
<hr/>		
<b>Board: 205</b>	♠ AQ8743	You bid first.
Dealer: North	♥ 5	East (LHO) Doubles 1♠ if possible.
Vul: E-W	♦ K842	East (LHO) Doubles 2♠ if possible.
HCP: 13+2	♣ A8	West (RHO) bids 3♥ if possible.
<hr/>		
<b>Board: 206</b>	♠ KQ42	RHO opens the bidding 1♥.
Dealer: West	♥ 6	You bid next.
Vul: None	♦ AK5	
HCP: 12+1	♣ T8642	
<hr/>		
<b>Board: 207</b>	♠ 965	You bid first.
Dealer: North	♥ AKJT2	East (LHO) Doubles 1♥ if possible.
Vul: N-S	♦ K5	
HCP: 14+1	♣ KT6	
<hr/>		
<b>Board: 208</b>	♠ Q	RHO opens the bidding 1♠.
Dealer: West	♥ K943	You bid next.
Vul: Both	♦ QJ8	West (RHO) bids 3♦ if possible.
HCP: 12+1	♣ A6532	East (LHO) bids 3♠ if possible.

## Both hands (Answers Page)

### Board: 204

Dealer: West

Vul: None

North HCP: 12+1

South HCP: 8+2

Contract: 6♦ South

North:

♠ AT95

♥ 6

♦ AJT85

♣ K65

South:

♠ K

♥ AT843

♦ 97643

♣ J2

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

1♥	X	Pass	2♦
----	---	------	----

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

Pass	5♥ <sup>1</sup>	Pass	6♦
------	-----------------	------	----

All Pass

1. A=2/5 or 5/5, Q(D)=0

### Board: 205

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 7+1

Contract: 3♠ North

North:

♠ AQ8743

♥ 5

♦ K842

♣ A8

South:

♠ 952

♥ 932

♦ A6

♣ QJ952

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

	1♠	X	2♠
--	----	---	----

Pass	Pass	X	Pass
------	------	---	------

3♥	3♠	All Pass	
----	----	----------	--

### Board: 206

Dealer: West

Vul: None

North HCP: 12+1

South HCP: 7

Contract: 3NT South

North:

♠ KQ42

♥ 6

♦ AK5

♣ T8642

South:

♠ T5

♥ Q942

♦ Q96

♣ QJ75

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

1♥	X	Pass	2♣
----	---	------	----

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

All Pass

### Board: 207

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8

Contract: 1♥X North

North:

♠ 965

♥ AKJT2

♦ K5

♣ KT6

South:

♠ AJ2

♥ 87

♦ JT74

♣ Q873

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

	1♥	X	All Pass
--	----	---	----------

### Board: 208

Dealer: West

Vul: Both

North HCP: 12+1

South HCP: 10+2

Contract: 4♦ South

North:

♠ Q

♥ K943

♦ QJ8

♣ A6532

South:

♠ JT52

♥ Q7

♦ AK9542

♣ T

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

1♠	X	Pass	2♦
----	---	------	----

3♦ <sup>1</sup>	Pass	3♠	4♦
-----------------	------	----	----

All Pass

1. strength cue bid

## South hands

## Transfers\_after\_1M\_X

<b>Board: 204</b>	♠ K	LHO opens the bidding 1 ♥.
Dealer: West	♥ AT843	Partner bids next.
Vul: None	♦ 97643	
HCP: 8+2	♣ J2	
<b>Board: 205</b>	♠ 952	Partner bids first.
Dealer: North	♥ 932	East (RHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ A6	East (RHO) Doubles 2 ♠ if possible.
HCP: 7+1	♣ QJ952	West (LHO) bids 3 ♥ if possible.
<b>Board: 206</b>	♠ T5	LHO opens the bidding 1 ♥.
Dealer: West	♥ Q942	Partner bids next.
Vul: None	♦ Q96	
HCP: 7	♣ QJ75	
<b>Board: 207</b>	♠ AJ2	Partner bids first.
Dealer: North	♥ 87	East (RHO) Doubles 1 ♥ if possible.
Vul: N-S	♦ JT74	
HCP: 8	♣ Q873	
<b>Board: 208</b>	♠ JT52	LHO opens the bidding 1 ♠.
Dealer: West	♥ Q7	Partner bids next.
Vul: Both	♦ AK9542	West (LHO) bids 3 ♦ if possible.
HCP: 10+2	♣ T	East (RHO) bids 3 ♠ if possible.

## Both hands (Answers Page)

### Board: 204

Dealer: West

Vul: None

North HCP: 12+1

South HCP: 8+2

Contract: 6 ♦ South

North:

♠ AT95

♥ 6

♦ AJT85

♣ K65

South:

♠ K

♥ AT843

♦ 97643

♣ J2

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

1 ♥	X	Pass	2 ♦
-----	---	------	-----

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

Pass	5 ♥ <sup>1</sup>	Pass	6 ♦
------	------------------	------	-----

All Pass

1. A=2/5 or 5/5, Q(D)=0

### Board: 205

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 7+1

Contract: 3 ♠ North

North:

♠ AQ8743

♥ 5

♦ K842

♣ A8

South:

♠ 952

♥ 932

♦ A6

♣ QJ952

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

	1 ♠	X	2 ♠
--	-----	---	-----

Pass	Pass	X	Pass
------	------	---	------

3 ♥	3 ♠	All Pass	
-----	-----	----------	--

### Board: 206

Dealer: West

Vul: None

North HCP: 12+1

South HCP: 7

Contract: 3NT South

North:

♠ KQ42

♥ 6

♦ AK5

♣ T8642

South:

♠ T5

♥ Q942

♦ Q96

♣ QJ75

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

1 ♥	X	Pass	2 ♣
-----	---	------	-----

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

All Pass

### Board: 207

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8

Contract: 1 ♥ X North

North:

♠ 965

♥ AKJT2

♦ K5

♣ KT6

South:

♠ AJ2

♥ 87

♦ JT74

♣ Q873

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

	1 ♥	X	All Pass
--	-----	---	----------

### Board: 208

Dealer: West

Vul: Both

North HCP: 12+1

South HCP: 10+2

Contract: 4 ♦ South

North:

♠ Q

♥ K943

♦ QJ8

♣ A6532

South:

♠ JT52

♥ Q7

♦ AK9542

♣ T

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

1 ♠	X	Pass	2 ♦
-----	---	------	-----

3 ♦ <sup>1</sup>	Pass	3 ♠	4 ♦
------------------	------	-----	-----

All Pass

1. strength cue bid



## North hands

## Transfers\_after\_1M\_X

<b>Board: 209</b>	♠ AK87	You bid first.
Dealer: North	♥ KQJ986	East (LHO) Doubles 1♥ if possible.
Vul: None	♦ -	
HCP: 18+2	♣ KQ6	

---

<b>Board: 210</b>	♠ 985	Partner bids first.
Dealer: South	♥ 85	West (RHO) Doubles 1♥ if possible.
Vul: N-S	♦ KJ6	East (LHO) bids 1♠ if possible.
HCP: 9+1	♣ KQT64	

---

<b>Board: 211</b>	♠ Q6	LHO opens the bidding 1♥.
Dealer: East	♥ T43	Partner bids next.
Vul: N-S	♦ A7	West (RHO) bids 3♥ if possible.
HCP: 11+2	♣ AJT653	

---

<b>Board: 212</b>	♠ AKT6	RHO opens the bidding 1♥.
Dealer: West	♥ -	You bid next.
Vul: None	♦ T853	East (LHO) bids 2♥ if possible.
HCP: 12+1	♣ AJT32	West (RHO) bids 3♥ if possible.

## Both hands (Answers Page)

### Board: 209

Dealer: North

Vul: None

North HCP: 18+2

South HCP: 9

Contract: 6♥ North

North:

♠ AK87

♥ KQJ986

♦ -

♣ KQ6

South:

♠ 65

♥ A743

♦ AJ42

♣ T52

W N E S

1♥ X 2NT<sup>1</sup>

Pass 4♦<sup>2</sup> Pass 4♥

Pass 4NT Pass 5♥<sup>3</sup>

Pass 6♥ All Pass

1. Jordan Truscott 2NT

2. Splinter

3. A=2/5 or 5/5, Q(H)=0

### Board: 210

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 12+2

Contract: 3♥ North

North:

♠ 985

♥ 85

♦ KJ6

♣ KQT64

South:

♠ 32

♥ AKJ973

♦ 85

♣ A82

W N E S

1♥

X Pass 1♠ 2♥

Pass 3♥ All Pass

### Board: 211

Dealer: East

Vul: N-S

North HCP: 11+2

South HCP: 12

Contract: 5♣ South

North:

♠ Q6

♥ T43

♦ A7

♣ AJT653

South:

♠ K987

♥ J

♦ KT96

♣ KQ94

W N E S

1♥ X

3♥ 4♣ Pass 5♣

All Pass

### Board: 212

Dealer: West

Vul: None

North HCP: 12+1

South HCP: 7+1

Contract: 4♦ North

North:

♠ AKT6

♥ -

♦ T853

♣ AJT32

South:

♠ 97

♥ K86

♦ J9764

♣ K98

W N E S

1♥ X 2♥ 3♦

3♥ 4♦ All Pass

## South hands

## Transfers\_after\_1M\_X

<b>Board: 209</b>	♠ 65	Partner bids first.
Dealer: North	♥ A743	East (RHO) Doubles 1 ♥ if possible.
Vul: None	♦ AJ42	
HCP: 9	♣ T52	

---

<b>Board: 210</b>	♠ 32	You bid first.
Dealer: South	♥ AKJ973	West (LHO) Doubles 1 ♥ if possible.
Vul: N-S	♦ 85	East (RHO) bids 1 ♠ if possible.
HCP: 12+2	♣ A82	

---

<b>Board: 211</b>	♠ K987	RHO opens the bidding 1 ♥.
Dealer: East	♥ J	You bid next.
Vul: N-S	♦ KT96	West (LHO) bids 3 ♥ if possible.
HCP: 12	♣ KQ94	

---

<b>Board: 212</b>	♠ 97	LHO opens the bidding 1 ♥.
Dealer: West	♥ K86	Partner bids next.
Vul: None	♦ J9764	East (RHO) bids 2 ♥ if possible.
HCP: 7+1	♣ K98	West (LHO) bids 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 209

Dealer: North  
 Vul: None  
 North HCP: 18+2  
 South HCP: 9  
 Contract: 6♥ North

#### North:

♠ AK87  
 ♥ KQJ986  
 ♦ -  
 ♣ KQ6

#### South:

♠ 65  
 ♥ A743  
 ♦ AJ42  
 ♣ T52

W	N	E	S
	1♥	X	2NT <sup>1</sup>
Pass	4♦ <sup>2</sup>	Pass	4♥
Pass	4NT	Pass	5♥ <sup>3</sup>
Pass	6♥	All Pass	

1. Jordan Truscott 2NT
2. Splinter
3. A=2/5 or 5/5, Q(H)=0

### Board: 210

Dealer: South  
 Vul: N-S  
 North HCP: 9+1  
 South HCP: 12+2  
 Contract: 3♥ North

#### North:

♠ 985  
 ♥ 85  
 ♦ KJ6  
 ♣ KQT64

#### South:

♠ 32  
 ♥ AKJ973  
 ♦ 85  
 ♣ A82

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

### Board: 211

Dealer: East  
 Vul: N-S  
 North HCP: 11+2  
 South HCP: 12  
 Contract: 5♣ South

#### North:

♠ Q6  
 ♥ T43  
 ♦ A7  
 ♣ AJT653

#### South:

♠ K987  
 ♥ J  
 ♦ KT96  
 ♣ KQ94

W	N	E	S
		1♥	X
3♥	4♣	Pass	5♣
All Pass			

### Board: 212

Dealer: West  
 Vul: None  
 North HCP: 12+1  
 South HCP: 7+1  
 Contract: 4♦ North

#### North:

♠ AKT6  
 ♥ -  
 ♦ T853  
 ♣ AJT32

#### South:

♠ 97  
 ♥ K86  
 ♦ J9764  
 ♣ K98

W	N	E	S
1♥	X	2♥	3♦
3♥	4♦	All Pass	

## Transfers after 1M X

<b>Board: 217</b>	♠ KJ8532	You bid first.
Dealer: North	♥ JT6	East (LHO) Doubles 1 ♠ if possible.
Vul: Both	♦ -	West (RHO) bids 3 ♦ if possible.
HCP: 12+2	♣ AKT5	

## Both hands (Answers Page)

### Board: 213

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 12+1

Contract: 3♣ South

North:

♠ QT6

♥ 2

♦ J53

♣ KJ9642

South:

♠ AJ97

♥ AT765

♦ K

♣ T73

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

### Board: 214

Dealer: South

Vul: Both

North HCP: 8

South HCP: 13+1

Contract: 3♠ North

North:

♠ Q542

♥ QJ5

♦ 32

♣ K963

South:

♠ AK763

♥ 76

♦ KJ76

♣ Q5

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

### Board: 215

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 4+1

Contract: 2♠ South

North:

♠ AJ653

♥ JT8

♦ AQ

♣ 652

South:

♠ KT9

♥ 75

♦ 96432

♣ JT9

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

### Board: 216

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 12+3

Contract: 3♠ North

North:

♠ 63

♥ K9654

♦ 9862

♣ Q9

South:

♠ AQJT95

♥ -

♦ 54

♣ AJ874

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

### Board: 217

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 6

Contract: 3♠ North

North:

♠ KJ8532

♥ JT6

♦ -

♣ AKT5

South:

♠ A74

♥ Q854

♦ 8653

♣ 92

W	N	E	S
	1♠	X	2♠
3♦	3♠	All Pass	

## South hands

## Transfers\_after\_1M\_X

<b>Board: 213</b>	♠ AJ97	You bid first.
Dealer: South	♥ AT765	West (LHO) Doubles 1♥ if possible.
Vul: E-W	♦ K	
HCP: 12+1	♣ T73	

<b>Board: 214</b>	♠ AK763	You bid first.
Dealer: South	♥ 76	West (LHO) Doubles 1 ♠ if possible.
Vul: Both	♦ KJ76	West (LHO) Doubles 2 ♠ if possible.
HCP: 13+1	♣ Q5	East (RHO) bids 3 ♥ if possible.

<b>Board: 215</b>	♠ KT9	Partner bids first.
Dealer: North	♥ 75	East (RHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ 96432	West (LHO) bids 2 ♥ if possible.
HCP: 4+1	♣ JT9	

<b>Board: 216</b>	♠ AQJT95	You bid first.
Dealer: South	♥ -	West (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ 54	East (RHO) bids 2 ♥ if possible.
HCP: 12+3	♣ AJ874	East (RHO) bids 2NT if possible. West (LHO) bids 3 ♥ if possible.

<b>Board: 217</b>	♠ A74	Partner bids first.
Dealer: North	♥ Q854	East (RHO) Doubles 1 ♠ if possible.
Vul: Both	♦ 8653	West (LHO) bids 3 ♦ if possible.
HCP: 6	♣ 92	

## Both hands (Answers Page)

### Board: 213

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 12+1

Contract: 3♣ South

North:

♠ QT6

♥ 2

♦ J53

♣ KJ9642

South:

♠ AJ97

♥ AT765

♦ K

♣ T73

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

### Board: 214

Dealer: South

Vul: Both

North HCP: 8

South HCP: 13+1

Contract: 3♠ North

North:

♠ Q542

♥ QJ5

♦ 32

♣ K963

South:

♠ AK763

♥ 76

♦ KJ76

♣ Q5

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

### Board: 215

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 4+1

Contract: 2♠ South

North:

♠ AJ653

♥ JT8

♦ AQ

♣ 652

South:

♠ KT9

♥ 75

♦ 96432

♣ JT9

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

### Board: 216

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 12+3

Contract: 3♠ North

North:

♠ 63

♥ K9654

♦ 9862

♣ Q9

South:

♠ AQJT95

♥ -

♦ 54

♣ AJ874

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

### Board: 217

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 6

Contract: 3♠ North

North:

♠ KJ8532

♥ JT6

♦ -

♣ AKT5

South:

♠ A74

♥ Q854

♦ 8653

♣ 92

W	N	E	S
	1♠	X	2♠
3♦	3♠	All Pass	



## North hands

## Transfers\_after\_1M\_X

<b>Board: 218</b>	♠ Q7632	Partner bids first.
Dealer: South	♥ KT43	West (RHO) Doubles 1 ♥ if possible.
Vul: None	♦ 76	East (LHO) bids 3 ♦ if possible.
HCP: 7+1	♣ Q2	West (RHO) bids 4 ♦ if possible.

---

<b>Board: 219</b>	♠ 7632	LHO opens the bidding 1 ♠.
Dealer: East	♥ J97	Partner bids next.
Vul: N-S	♦ KT43	West (RHO) bids 2 ♠ if possible.
HCP: 4	♣ 84	East (LHO) Doubles 3 ♦ if possible.

---

<b>Board: 220</b>	♠ KJ5	Partner bids first.
Dealer: South	♥ 9873	West (RHO) Doubles 1 ♠ if possible.
Vul: Both	♦ 9754	
HCP: 4	♣ T5	

---

<b>Board: 221</b>	♠ J9853	You bid first.
Dealer: North	♥ AK5	East (LHO) Doubles 1 ♠ if possible.
Vul: None	♦ K	
HCP: 13+1	♣ Q964	

---

<b>Board: 222</b>	♠ K	RHO opens the bidding 1 ♠.
Dealer: West	♥ KJ63	You bid next.
Vul: E-W	♦ AQ85	West (RHO) bids 3 ♣ if possible.
HCP: 17	♣ KJ65	

## Both hands (Answers Page)

### Board: 218

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 12+1

Contract: 4♥ South

North:

♠ Q7632

♥ KT43

♦ 76

♣ Q2

South:

♠ 84

♥ AJ962

♦ A4

♣ K975

W

N

E

S

1♥

X

2♥

3♦

Pass

Pass

3♥

Pass

Pass

4♦

Pass

Pass

4♥

All Pass

### Board: 219

Dealer: East

Vul: N-S

North HCP: 4

South HCP: 14+1

Contract: 3♦ X North

North:

♠ 7632

♥ J97

♦ KT43

♣ 84

South:

♠ A

♥ K852

♦ 752

♣ AQJT6

W

N

E

S

1♠

X

2♠

Pass

Pass

X

Pass

3♦

X

All Pass

### Board: 220

Dealer: South

Vul: Both

North HCP: 4

South HCP: 12+1

Contract: 1♠ X South

North:

♠ KJ5

♥ 9873

♦ 9754

♣ T5

South:

♠ AT732

♥ AJ

♦ 832

♣ K93

W

N

E

S

1♠

X

All Pass

### Board: 221

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 6

Contract: 3♠ South

North:

♠ J9853

♥ AK5

♦ K

♣ Q964

South:

♠ 7642

♥ J76

♦ AJ75

♣ 32

W

N

E

S

1♠

X

3♠

All Pass

### Board: 222

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 10+1

Contract: 3NT North

North:

♠ K

♥ KJ63

♦ AQ85

♣ KJ65

South:

♠ Q9854

♥ AT4

♦ KJ6

♣ T7

W

N

E

S

1♠

X

Pass

2NT

3♣

3NT

All Pass

## South hands

## Transfers\_after\_1M\_X

<b>Board: 218</b>	♠ 84	You bid first.
Dealer: South	♥ AJ962	West (LHO) Doubles 1♥ if possible.
Vul: None	♦ A4	East (RHO) bids 3♦ if possible.
HCP: 12+1	♣ K975	West (LHO) bids 4♦ if possible.

---

<b>Board: 219</b>	♠ A	RHO opens the bidding 1♠.
Dealer: East	♥ K852	You bid next.
Vul: N-S	♦ 752	West (LHO) bids 2♠ if possible.
HCP: 14+1	♣ AQJT6	East (RHO) Doubles 3♦ if possible.

---

<b>Board: 220</b>	♠ AT732	You bid first.
Dealer: South	♥ AJ	West (LHO) Doubles 1♠ if possible.
Vul: Both	♦ 832	
HCP: 12+1	♣ K93	

---

<b>Board: 221</b>	♠ 7642	Partner bids first.
Dealer: North	♥ J76	East (RHO) Doubles 1♠ if possible.
Vul: None	♦ AJ75	
HCP: 6	♣ 32	

---

<b>Board: 222</b>	♠ Q9854	LHO opens the bidding 1♠.
Dealer: West	♥ AT4	Partner bids next.
Vul: E-W	♦ KJ6	West (LHO) bids 3♣ if possible.
HCP: 10+1	♣ T7	

## Both hands (Answers Page)

### Board: 218

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 12+1

Contract: 4♥ South

North:

♠ Q7632

♥ KT43

♦ 76

♣ Q2

South:

♠ 84

♥ AJ962

♦ A4

♣ K975

W

N

E

S

1♥

X

2♥

3♦

Pass

Pass

3♥

Pass

Pass

4♦

Pass

Pass

4♥

All Pass

### Board: 219

Dealer: East

Vul: N-S

North HCP: 4

South HCP: 14+1

Contract: 3♦ X North

North:

♠ 7632

♥ J97

♦ KT43

♣ 84

South:

♠ A

♥ K852

♦ 752

♣ AQJT6

W

N

E

S

1♠

X

2♠

Pass

Pass

X

Pass

3♦

X

All Pass

### Board: 220

Dealer: South

Vul: Both

North HCP: 4

South HCP: 12+1

Contract: 1♠ X South

North:

♠ KJ5

♥ 9873

♦ 9754

♣ T5

South:

♠ AT732

♥ AJ

♦ 832

♣ K93

W

N

E

S

1♠

X

All Pass

### Board: 221

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 6

Contract: 3♠ South

North:

♠ J9853

♥ AK5

♦ K

♣ Q964

South:

♠ 7642

♥ J76

♦ AJ75

♣ 32

W

N

E

S

1♠

X

3♠

All Pass

### Board: 222

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 10+1

Contract: 3NT North

North:

♠ K

♥ KJ63

♦ AQ85

♣ KJ65

South:

♠ Q9854

♥ AT4

♦ KJ6

♣ T7

W

N

E

S

1♠

X

Pass

2NT

3♣

3NT

All Pass

## North hands

## Transfers\_after\_1M\_X

<b>Board: 223</b>	♠ A842	LHO opens the bidding 1♥.
Dealer: East	♥ AT652	Partner bids next.
Vul: Both	♦ T8	West (RHO) bids 2♣ if possible.
HCP: 8+1	♣ 73	
<hr/>		
<b>Board: 224</b>	♠ KJT6	RHO opens the bidding 1♥.
Dealer: West	♥ 6	You bid next.
Vul: None	♦ AK643	
HCP: 12+1	♣ J62	
<hr/>		
<b>Board: 225</b>	♠ AQ742	LHO opens the bidding 1♥.
Dealer: East	♥ 653	Partner bids next.
Vul: E-W	♦ T9	
HCP: 8+1	♣ Q52	
<hr/>		
<b>Board: 226</b>	♠ 753	Partner bids first.
Dealer: South	♥ J9842	West (RHO) Doubles 1♥ if possible.
Vul: E-W	♦ T94	
HCP: 4+1	♣ K9	

## Both hands (Answers Page)

### Board: 223

	North:	South:	W	N	E	S
Dealer: East	♠ A842	♠ QJT6			1 ♥	X
Vul: Both	♥ AT652	♥ 9	Pass	1 ♠	Pass	Pass
North HCP: 8+1	♦ T8	♦ AKJ73	2 ♣	X	Pass	2 ♠
South HCP: 12+1	♣ 73	♣ JT6	All Pass			
Contract: 2 ♠ South						

### Board: 224

	North:	South:	W	N	E	S
Dealer: West	♠ KJT6	♠ A72	1 ♥	X	Pass	3NT
Vul: None	♥ 6	♥ AJ73	All Pass			
North HCP: 12+1	♦ AK643	♦ J				
South HCP: 13+1	♣ J62	♣ KT753				
Contract: 3NT South						

### Board: 225

	North:	South:	W	N	E	S
Dealer: East	♠ AQ742	♠ KJ86			1 ♥	X
Vul: E-W	♥ 653	♥ 7	Pass	3 ♠	Pass	4 ♥
North HCP: 8+1	♦ T9	♦ AKQ6	Pass	4 ♠	All Pass	
South HCP: 16	♣ Q52	♣ K974				
Contract: 4 ♠ North						

### Board: 226

	North:	South:	W	N	E	S
Dealer: South	♠ 753	♠ AQJ				1 ♥
Vul: E-W	♥ J9842	♥ AT653	X	4 ♥	All Pass	
North HCP: 4+1	♦ T94	♦ QJ52				
South HCP: 14+1	♣ K9	♣ 7				
Contract: 4 ♥ North						

## South hands

## Transfers\_after\_1M\_X

**Board: 223**      ♠ QJT6      RHO opens the bidding 1♥.

Dealer: East      ♥ 9      You bid next.

Vul: Both      ♦ AKJ73      West (LHO) bids 2♣ if possible.

HCP: 12+1      ♣ JT6

---

**Board: 224**      ♠ A72      LHO opens the bidding 1♥.

Dealer: West      ♥ AJ73      Partner bids next.

Vul: None      ♦ J

HCP: 13+1      ♣ KT753

---

**Board: 225**      ♠ KJ86      RHO opens the bidding 1♥.

Dealer: East      ♥ 7      You bid next.

Vul: E-W      ♦ AKQ6

HCP: 16      ♣ K974

---

**Board: 226**      ♠ AQJ      You bid first.

Dealer: South      ♥ AT653      West (LHO) Doubles 1♥ if possible.

Vul: E-W      ♦ QJ52

HCP: 14+1      ♣ 7

## Both hands (Answers Page)

### Board: 223

	North:	South:	W	N	E	S
Dealer: East	♠ A842	♠ QJT6			1 ♥	X
Vul: Both	♥ AT652	♥ 9	Pass	1 ♠	Pass	Pass
North HCP: 8+1	♦ T8	♦ AKJ73	2 ♣	X	Pass	2 ♠
South HCP: 12+1	♣ 73	♣ JT6	All Pass			
Contract: 2 ♠ South						

### Board: 224

	North:	South:	W	N	E	S
Dealer: West	♠ KJT6	♠ A72	1 ♥	X	Pass	3NT
Vul: None	♥ 6	♥ AJ73	All Pass			
North HCP: 12+1	♦ AK643	♦ J				
South HCP: 13+1	♣ J62	♣ KT753				
Contract: 3NT South						

### Board: 225

	North:	South:	W	N	E	S
Dealer: East	♠ AQ742	♠ KJ86			1 ♥	X
Vul: E-W	♥ 653	♥ 7	Pass	3 ♠	Pass	4 ♥
North HCP: 8+1	♦ T9	♦ AKQ6	Pass	4 ♠	All Pass	
South HCP: 16	♣ Q52	♣ K974				
Contract: 4 ♠ North						

### Board: 226

	North:	South:	W	N	E	S
Dealer: South	♠ 753	♠ AQJ				1 ♥
Vul: E-W	♥ J9842	♥ AT653	X	4 ♥	All Pass	
North HCP: 4+1	♦ T94	♦ QJ52				
South HCP: 14+1	♣ K9	♣ 7				
Contract: 4 ♥ North						



## North hands

## Transfers\_after\_1M\_X

**Board: 227**      ♠ A87      You bid first.  
Dealer: North      ♥ AQT843      East (LHO) Doubles 1 ♥ if possible.  
Vul: None      ♦ QT      East (LHO) Doubles 2 ♥ if possible.  
HCP: 13+2      ♣ J6      West (RHO) bids 2 ♠ if possible.  
East (LHO) bids 3 ♠ if possible.  
West (RHO) Doubles 4 ♥ if possible.

---

**Board: 228**      ♠ 4      Partner bids first.  
Dealer: South      ♥ J965      West (RHO) Doubles 1 ♥ if possible.  
Vul: N-S      ♦ QJT943      West (RHO) Doubles 2 ♥ if possible.  
HCP: 7+2      ♣ K5      East (LHO) bids 3 ♣ if possible.

---

**Board: 229**      ♠ AK943      You bid first.  
Dealer: North      ♥ Q5      East (LHO) Doubles 1 ♠ if possible.  
Vul: E-W      ♦ Q75      West (RHO) bids 2 ♣ if possible.  
HCP: 18+1      ♣ AK6

---

**Board: 230**      ♠ J7543      Partner bids first.  
Dealer: South      ♥ AK8      West (RHO) Doubles 1 ♠ if possible.  
Vul: Both      ♦ T96  
HCP: 10+1      ♣ Q4

## Both hands (Answers Page)

### Board: 227

	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ J5		1 ♥	X	2 ♥
Vul: None	♥ AQT843	♥ K752	Pass	Pass	X	Pass
North HCP: 13+2	♦ QT	♦ 643	2 ♠	3 ♥	3 ♠	4 ♥
South HCP: 7	♣ J6	♣ KT32	X	All Pass		
Contract: 4 ♥ X South						

### Board: 228

	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ 9865				1 ♥
Vul: N-S	♥ J965	♥ AQT82	X	2 ♥	Pass	Pass
North HCP: 7+2	♦ QJT943	♦ A86	X	Pass	3 ♣	3 ♥
South HCP: 14+1	♣ K5	♣ A	All Pass			
Contract: 3 ♥ South						

### Board: 229

	North:	South:	W	N	E	S
Dealer: North	♠ AK943	♠ QT2		1 ♠	X	Pass
Vul: E-W	♥ Q5	♥ J964	2 ♣	2NT	Pass	3 ♠
North HCP: 18+1	♦ Q75	♦ 84	All Pass			
South HCP: 3	♣ AK6	♣ 9872				
Contract: 3 ♠ South						

### Board: 230

	North:	South:	W	N	E	S
Dealer: South	♠ J7543	♠ KQT96				1 ♠
Vul: Both	♥ AK8	♥ Q2	X	2NT <sup>1</sup>	Pass	4 ♠
North HCP: 10+1	♦ T96	♦ QJ52	All Pass			
South HCP: 13+1	♣ Q4	♣ K2				
Contract: 4 ♠ South						

1. Jordan Truscott 2NT

## South hands

## Transfers\_after\_1M\_X

**Board: 227**      ♠ J5      Partner bids first.

Dealer: North      ♥ K752      East (RHO) Doubles 1 ♥ if possible.

Vul: None      ♦ 643      East (RHO) Doubles 2 ♥ if possible.

HCP: 7      ♣ KT32      West (LHO) bids 2 ♠ if possible.

East (RHO) bids 3 ♠ if possible.

West (LHO) Doubles 4 ♥ if possible.

---

**Board: 228**      ♠ 9865      You bid first.

Dealer: South      ♥ AQT82      West (LHO) Doubles 1 ♥ if possible.

Vul: N-S      ♦ A86      West (LHO) Doubles 2 ♥ if possible.

HCP: 14+1      ♣ A      East (RHO) bids 3 ♣ if possible.

---

**Board: 229**      ♠ QT2      Partner bids first.

Dealer: North      ♥ J964      East (RHO) Doubles 1 ♠ if possible.

Vul: E-W      ♦ 84      West (LHO) bids 2 ♣ if possible.

HCP: 3      ♣ 9872

---

**Board: 230**      ♠ KQT96      You bid first.

Dealer: South      ♥ Q2      West (LHO) Doubles 1 ♠ if possible.

Vul: Both      ♦ QJ52

HCP: 13+1      ♣ K2

## Both hands (Answers Page)

### Board: 227

	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ J5		1 ♥	X	2 ♥
Vul: None	♥ AQT843	♥ K752	Pass	Pass	X	Pass
North HCP: 13+2	♦ QT	♦ 643	2 ♠	3 ♥	3 ♠	4 ♥
South HCP: 7	♣ J6	♣ KT32	X	All Pass		
Contract: 4 ♥ X South						

### Board: 228

	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ 9865				1 ♥
Vul: N-S	♥ J965	♥ AQT82	X	2 ♥	Pass	Pass
North HCP: 7+2	♦ QJT943	♦ A86	X	Pass	3 ♣	3 ♥
South HCP: 14+1	♣ K5	♣ A	All Pass			
Contract: 3 ♥ South						

### Board: 229

	North:	South:	W	N	E	S
Dealer: North	♠ AK943	♠ QT2		1 ♠	X	Pass
Vul: E-W	♥ Q5	♥ J964	2 ♣	2NT	Pass	3 ♠
North HCP: 18+1	♦ Q75	♦ 84	All Pass			
South HCP: 3	♣ AK6	♣ 9872				
Contract: 3 ♠ South						

### Board: 230

	North:	South:	W	N	E	S
Dealer: South	♠ J7543	♠ KQT96				1 ♠
Vul: Both	♥ AK8	♥ Q2	X	2NT <sup>1</sup>	Pass	4 ♠
North HCP: 10+1	♦ T96	♦ QJ52	All Pass			
South HCP: 13+1	♣ Q4	♣ K2				
Contract: 4 ♠ South						

1. Jordan Truscott 2NT

## North hands

## Transfers\_after\_1M\_X

**Board: 231**      ♠ AKQ965      You bid first.  
 Dealer: North      ♥ K75      East (LHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ 9      East (LHO) Doubles 2 ♠ if possible.  
 HCP: 12+2      ♣ 543      West (RHO) bids 3 ♥ if possible.

---

**Board: 232**      ♠ KT853      Partner bids first.  
 Dealer: South      ♥ 96      West (RHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ 732      West (RHO) Doubles 2 ♠ if possible.  
 HCP: 7+1      ♣ A87

---

**Board: 233**      ♠ Q2      You bid first.  
 Dealer: North      ♥ AJT83      East (LHO) Doubles 1 ♥ if possible.  
 Vul: Both      ♦ QJ3  
 HCP: 13+1      ♣ K76

---

**Board: 234**      ♠ JT62      Partner bids first.  
 Dealer: South      ♥ 954      West (RHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ K9      East (LHO) bids 2 ♦ if possible.  
 HCP: 10      ♣ AQT4

---

**Board: 235**      ♠ Q8      LHO opens the bidding 1 ♥.  
 Dealer: East      ♥ T62      Partner bids next.  
 Vul: N-S      ♦ K98732      East (LHO) bids 2 ♥ if possible.  
 HCP: 8+2      ♣ K4      West (RHO) bids 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 231

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ965	♠ T43		1 ♠	X	2 ♠
Vul: N-S	♥ K75	♥ Q2	Pass	Pass	X	Pass
North HCP: 12+2	♦ 9	♦ AJT643	3 ♥	3 ♠	All Pass	
South HCP: 9+2	♣ 543	♣ Q6				
Contract: 3 ♠ North						

### Board: 232

	North:	South:	W	N	E	S
Dealer: South	♠ KT853	♠ AQ974				1 ♠
Vul: E-W	♥ 96	♥ J3	X	2 ♠	Pass	Pass
North HCP: 7+1	♦ 732	♦ AQJ8	X	3 ♠	All Pass	
South HCP: 14+1	♣ A87	♣ 95				
Contract: 3 ♠ North						

### Board: 233

	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ K654		1 ♥	X	2NT <sup>1</sup>
Vul: Both	♥ AJT83	♥ K762	Pass	3 ♥	All Pass	
North HCP: 13+1	♦ QJ3	♦ 92				
South HCP: 9	♣ K76	♣ QJ5				
Contract: 3 ♥ North						

1. Jordan Truscott 2NT

### Board: 234

	North:	South:	W	N	E	S
Dealer: South	♠ JT62	♠ A854				1 ♥
Vul: None	♥ 954	♥ AKT73	X	XX	2 ♦	3 ♦ <sup>1</sup>
North HCP: 10	♦ K9	♦ J	Pass	4 ♥	All Pass	
South HCP: 15+1	♣ AQT4	♣ K96				
Contract: 4 ♥ North						

1. strength cue bid

### Board: 235

	North:	South:	W	N	E	S
Dealer: East	♠ Q8	♠ A765			1 ♥	X
Vul: N-S	♥ T62	♥ A	Pass	2 ♦	2 ♥	3 ♦
North HCP: 8+2	♦ K98732	♦ JT64	3 ♥	5 ♦	All Pass	
South HCP: 14	♣ K4	♣ AJ95				
Contract: 5 ♦ North						

## South hands

## Transfers\_after\_1M\_X

<b>Board: 231</b>	♠ T43	Partner bids first.
Dealer: North	♥ Q2	East (RHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ AJT643	East (RHO) Doubles 2 ♠ if possible.
HCP: 9+2	♣ Q6	West (LHO) bids 3 ♥ if possible.

---

<b>Board: 232</b>	♠ AQ974	You bid first.
Dealer: South	♥ J3	West (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ AQJ8	West (LHO) Doubles 2 ♠ if possible.
HCP: 14+1	♣ 95	

---

<b>Board: 233</b>	♠ K654	Partner bids first.
Dealer: North	♥ K762	East (RHO) Doubles 1 ♥ if possible.
Vul: Both	♦ 92	
HCP: 9	♣ QJ5	

---

<b>Board: 234</b>	♠ A854	You bid first.
Dealer: South	♥ AKT73	West (LHO) Doubles 1 ♥ if possible.
Vul: None	♦ J	East (RHO) bids 2 ♦ if possible.
HCP: 15+1	♣ K96	

---

<b>Board: 235</b>	♠ A765	RHO opens the bidding 1 ♥.
Dealer: East	♥ A	You bid next.
Vul: N-S	♦ JT64	East (RHO) bids 2 ♥ if possible.
HCP: 14	♣ AJ95	West (LHO) bids 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 231

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ965	♠ T43		1 ♠	X	2 ♠
Vul: N-S	♥ K75	♥ Q2	Pass	Pass	X	Pass
North HCP: 12+2	♦ 9	♦ AJT643	3 ♥	3 ♠	All Pass	
South HCP: 9+2	♣ 543	♣ Q6				
Contract: 3 ♠ North						

### Board: 232

	North:	South:	W	N	E	S
Dealer: South	♠ KT853	♠ AQ974				1 ♠
Vul: E-W	♥ 96	♥ J3	X	2 ♠	Pass	Pass
North HCP: 7+1	♦ 732	♦ AQJ8	X	3 ♠	All Pass	
South HCP: 14+1	♣ A87	♣ 95				
Contract: 3 ♠ North						

### Board: 233

	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ K654		1 ♥	X	2NT <sup>1</sup>
Vul: Both	♥ AJT83	♥ K762	Pass	3 ♥	All Pass	
North HCP: 13+1	♦ QJ3	♦ 92				
South HCP: 9	♣ K76	♣ QJ5				
Contract: 3 ♥ North						

1. Jordan Truscott 2NT

### Board: 234

	North:	South:	W	N	E	S
Dealer: South	♠ JT62	♠ A854				1 ♥
Vul: None	♥ 954	♥ AKT73	X	XX	2 ♦	3 ♦ <sup>1</sup>
North HCP: 10	♦ K9	♦ J	Pass	4 ♥	All Pass	
South HCP: 15+1	♣ AQT4	♣ K96				
Contract: 4 ♥ North						

1. strength cue bid

### Board: 235

	North:	South:	W	N	E	S
Dealer: East	♠ Q8	♠ A765			1 ♥	X
Vul: N-S	♥ T62	♥ A	Pass	2 ♦	2 ♥	3 ♦
North HCP: 8+2	♦ K98732	♦ JT64	3 ♥	5 ♦	All Pass	
South HCP: 14	♣ K4	♣ AJ95				
Contract: 5 ♦ North						



## North hands

## Transfers\_after\_1M\_X

<b>Board: 236</b>	♠ KT4	Partner bids first.
Dealer: South	♥ Q982	West (RHO) Doubles 1♥ if possible.
Vul: Both	♦ Q7	West (RHO) Doubles 2♥ if possible.
HCP: 7	♣ 7632	East (LHO) bids 3♣ if possible.

---

<b>Board: 237</b>	♠ K	You bid first.
Dealer: North	♥ AJT763	East (LHO) Doubles 1♥ if possible.
Vul: None	♦ Q964	
HCP: 14+2	♣ A3	

---

<b>Board: 238</b>	♠ A8543	Partner bids first.
Dealer: South	♥ KT	West (RHO) Doubles 1♥ if possible.
Vul: N-S	♦ 942	
HCP: 7+1	♣ 763	

---

<b>Board: 239</b>	♠ KT63	RHO opens the bidding 1♥.
Dealer: West	♥ 3	You bid next.
Vul: Both	♦ KJ52	
HCP: 14	♣ AK97	

---

<b>Board: 240</b>	♠ K643	Partner bids first.
Dealer: South	♥ J965	West (RHO) Doubles 1♥ if possible.
Vul: None	♦ JT43	
HCP: 5	♣ 2	

## Both hands (Answers Page)

### Board: 236

Dealer: South

Vul: Both

North HCP: 7

South HCP: 16+2

Contract: 3♥ South

North:

♠ KT4

♥ Q982

♦ Q7

♣ 7632

South:

♠ Q863

♥ AKJ763

♦ K9

♣ K

W N E S

X 2♥ Pass Pass

X Pass 3♣ 3♥

All Pass

### Board: 237

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 7+1

Contract: 3♥ North

North:

♠ K

♥ AJT763

♦ Q964

♣ A3

South:

♠ QT542

♥ 84

♦ A5

♣ J975

W N E S

1♥ X 1♠

Pass 2♦ Pass 2♥

Pass 3♥ All Pass

### Board: 238

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 13+1

Contract: 2♥ North

North:

♠ A8543

♥ KT

♦ 942

♣ 763

South:

♠ 9

♥ 98743

♦ AKQ5

♣ A52

W N E S

1♥

X 1♠ Pass 2♦

Pass 2♥ All Pass

### Board: 239

Dealer: West

Vul: Both

North HCP: 14

South HCP: 10+1

Contract: 4♠ South

North:

♠ KT63

♥ 3

♦ KJ52

♣ AK97

South:

♠ A8742

♥ JT9

♦ A97

♣ J6

W N E S

1♥ X Pass 2♥<sup>1</sup>

Pass 2♠ Pass 4♠

All Pass

1. strength cue bid

### Board: 240

Dealer: South

Vul: None

North HCP: 5

South HCP: 15+1

Contract: 3♥ North

North:

♠ K643

♥ J965

♦ JT43

♣ 2

South:

♠ Q7

♥ AK842

♦ K7

♣ K964

W N E S

1♥

X 3♥ All Pass

## South hands

## Transfers\_after\_1M\_X

**Board: 236**      ♠ Q863      You bid first.  
 Dealer: South      ♥ AKJ763      West (LHO) Doubles 1 ♥ if possible.  
 Vul: Both      ♦ K9      West (LHO) Doubles 2 ♥ if possible.  
 HCP: 16+2      ♣ K      East (RHO) bids 3 ♣ if possible.

---

**Board: 237**      ♠ QT542      Partner bids first.  
 Dealer: North      ♥ 84      East (RHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ A5  
 HCP: 7+1      ♣ J975

---

**Board: 238**      ♠ 9      You bid first.  
 Dealer: South      ♥ 98743      West (LHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ AKQ5  
 HCP: 13+1      ♣ A52

---

**Board: 239**      ♠ A8742      LHO opens the bidding 1 ♥.  
 Dealer: West      ♥ JT9      Partner bids next.  
 Vul: Both      ♦ A97  
 HCP: 10+1      ♣ J6

---

**Board: 240**      ♠ Q7      You bid first.  
 Dealer: South      ♥ AK842      West (LHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ K7  
 HCP: 15+1      ♣ K964

## Both hands (Answers Page)

### Board: 236

Dealer: South

Vul: Both

North HCP: 7

South HCP: 16+2

Contract: 3♥ South

North:

♠ KT4

♥ Q982

♦ Q7

♣ 7632

South:

♠ Q863

♥ AKJ763

♦ K9

♣ K

W

N

E

S

1♥

X

2♥

Pass

Pass

X

Pass

3♣

3♥

All Pass

### Board: 237

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 7+1

Contract: 3♥ North

North:

♠ K

♥ AJT763

♦ Q964

♣ A3

South:

♠ QT542

♥ 84

♦ A5

♣ J975

W

N

E

S

1♥

X

1♠

Pass

2♦

Pass

2♥

Pass

3♥

All Pass

### Board: 238

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 13+1

Contract: 2♥ North

North:

♠ A8543

♥ KT

♦ 942

♣ 763

South:

♠ 9

♥ 98743

♦ AKQ5

♣ A52

W

N

E

S

1♥

X

1♠

Pass

2♦

Pass

2♥

All Pass

### Board: 239

Dealer: West

Vul: Both

North HCP: 14

South HCP: 10+1

Contract: 4♠ South

North:

♠ KT63

♥ 3

♦ KJ52

♣ AK97

South:

♠ A8742

♥ JT9

♦ A97

♣ J6

W

N

E

S

1♥

X

Pass

2♥<sup>1</sup>

Pass

2♠

Pass

4♠

All Pass

1. strength cue bid

### Board: 240

Dealer: South

Vul: None

North HCP: 5

South HCP: 15+1

Contract: 3♥ North

North:

♠ K643

♥ J965

♦ JT43

♣ 2

South:

♠ Q7

♥ AK842

♦ K7

♣ K964

W

N

E

S

1♥

X

3♥

All Pass

## North hands

## Transfers\_after\_1M\_X

<b>Board: 241</b>	♠ J964	LHO opens the bidding 1 ♠.
Dealer: East	♥ J87	Partner bids next.
Vul: E-W	♦ 53	West (RHO) bids 2 ♠ if possible.
HCP: 6	♣ A753	West (RHO) Doubles 3 ♣ if possible.

---

<b>Board: 242</b>	♠ K874	Partner bids first.
Dealer: South	♥ AJT62	West (RHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ J5	
HCP: 9+1	♣ 42	

---

<b>Board: 243</b>	♠ KQJ54	You bid first.
Dealer: North	♥ AJT	East (LHO) Doubles 1 ♠ if possible.
Vul: None	♦ J754	West (RHO) bids 2 ♥ if possible.
HCP: 13+1	♣ J	

---

<b>Board: 244</b>	♠ Q6	Partner bids first.
Dealer: South	♥ 9653	West (RHO) Doubles 1 ♥ if possible.
Vul: N-S	♦ K6	East (LHO) bids 3 ♦ if possible.
HCP: 9+1	♣ KJ743	

---

<b>Board: 245</b>	♠ 84	LHO opens the bidding 1 ♥.
Dealer: East	♥ AQT96	Partner bids next.
Vul: N-S	♦ 98543	
HCP: 6+2	♣ 5	

## Both hands (Answers Page)

### Board: 241

Dealer: East

Vul: E-W

North HCP: 6

South HCP: 12

Contract: 3♣X North

North:

♠ J964

♥ J87

♦ 53

♣ A753

South:

♠ T

♥ KQT2

♦ KT72

♣ KJ92

W N E S

1♠ X

2♠ Pass Pass X

Pass 3♣ Pass Pass

X All Pass

### Board: 242

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ K874

♥ AJT62

♦ J5

♣ 42

South:

♠ 2

♥ KQ983

♦ A63

♣ AQ93

W N E S

1♥

X 2NT<sup>1</sup> Pass 3♣

Pass 3♠ Pass 4♦

Pass 4♥ All Pass

1. Jordan Truscott 2NT

### Board: 243

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 13

Contract: 4♠ South

North:

♠ KQJ54

♥ AJT

♦ J754

♣ J

South:

♠ A96

♥ 43

♦ KQ96

♣ AT64

W N E S

1♠ XX

2♥ 3♦ Pass 3♥<sup>1</sup>

Pass 3NT Pass 4♠

All Pass

1. strength cue bid

### Board: 244

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+2

Contract: 3♥ South

North:

♠ Q6

♥ 9653

♦ K6

♣ KJ743

South:

♠ KJ8

♥ AKQT87

♦ T8

♣ 82

W N E S

1♥

X 2NT<sup>1</sup> 3♦ 3♥

All Pass

1. Jordan Truscott 2NT

### Board: 245

Dealer: East

Vul: N-S

North HCP: 6+2

South HCP: 16+1

Contract: 5♦ North

North:

♠ 84

♥ AQT96

♦ 98543

♣ 5

South:

♠ KQT9

♥ 8

♦ AKQJ6

♣ JT2

W N E S

1♥ X

Pass 2♦ Pass 3♦

Pass 5♦ All Pass

## South hands

## Transfers\_after\_1M\_X

<b>Board: 241</b>	♠ T	RHO opens the bidding 1 ♠.
Dealer: East	♥ KQT2	You bid next.
Vul: E-W	♦ KT72	West (LHO) bids 2 ♠ if possible.
HCP: 12	♣ KJ92	West (LHO) Doubles 3 ♣ if possible.

---

<b>Board: 242</b>	♠ 2	You bid first.
Dealer: South	♥ KQ983	West (LHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ A63	
HCP: 15+1	♣ AQ93	

---

<b>Board: 243</b>	♠ A96	Partner bids first.
Dealer: North	♥ 43	East (RHO) Doubles 1 ♠ if possible.
Vul: None	♦ KQ96	West (LHO) bids 2 ♥ if possible.
HCP: 13	♣ AT64	

---

<b>Board: 244</b>	♠ KJ8	You bid first.
Dealer: South	♥ AKQT87	West (LHO) Doubles 1 ♥ if possible.
Vul: N-S	♦ T8	East (RHO) bids 3 ♦ if possible.
HCP: 13+2	♣ 82	

---

<b>Board: 245</b>	♠ KQT9	RHO opens the bidding 1 ♥.
Dealer: East	♥ 8	You bid next.
Vul: N-S	♦ AKQJ6	
HCP: 16+1	♣ JT2	

## Both hands (Answers Page)

### Board: 241

Dealer: East

Vul: E-W

North HCP: 6

South HCP: 12

Contract: 3♣X North

North:

♠ J964

♥ J87

♦ 53

♣ A753

South:

♠ T

♥ KQT2

♦ KT72

♣ KJ92

W

N

E

S

1♠ X

2♠ Pass Pass X

Pass 3♣ Pass Pass

X All Pass

### Board: 242

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ K874

♥ AJT62

♦ J5

♣ 42

South:

♠ 2

♥ KQ983

♦ A63

♣ AQ93

W

N

E

S

1♥

X 2NT<sup>1</sup> Pass 3♣

Pass 3♠ Pass 4♦

Pass 4♥ All Pass

1. Jordan Truscott 2NT

### Board: 243

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 13

Contract: 4♠ South

North:

♠ KQJ54

♥ AJT

♦ J754

♣ J

South:

♠ A96

♥ 43

♦ KQ96

♣ AT64

W

N

E

S

1♠ X XX

2♥ 3♦ Pass 3♥<sup>1</sup>

Pass 3NT Pass 4♠

All Pass

1. strength cue bid

### Board: 244

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+2

Contract: 3♥ South

North:

♠ Q6

♥ 9653

♦ K6

♣ KJ743

South:

♠ KJ8

♥ AKQT87

♦ T8

♣ 82

W

N

E

S

1♥

X 2NT<sup>1</sup> 3♦ 3♥

All Pass

1. Jordan Truscott 2NT

### Board: 245

Dealer: East

Vul: N-S

North HCP: 6+2

South HCP: 16+1

Contract: 5♦ North

North:

♠ 84

♥ AQT96

♦ 98543

♣ 5

South:

♠ KQT9

♥ 8

♦ AKQJ6

♣ JT2

W

N

E

S

1♥ X

Pass 2♦ Pass 3♦

Pass 5♦ All Pass



## North hands

## Transfers\_after\_1M\_X

**Board: 246**      ♠ 4      Partner bids first.  
Dealer: South      ♥ J742      West (RHO) Doubles 1 ♥ if possible.  
Vul: Both      ♦ T64  
HCP: 4+1      ♣ KT964

---

**Board: 247**      ♠ KQT972      LHO opens the bidding 1 ♠.  
Dealer: East      ♥ T74      Partner bids next.  
Vul: E-W      ♦ K8  
HCP: 8+2      ♣ 65

---

**Board: 248**      ♠ J7      Partner bids first.  
Dealer: South      ♥ T7653      West (RHO) Doubles 1 ♥ if possible.  
Vul: E-W      ♦ 92  
HCP: 4+1      ♣ KT82

---

**Board: 249**      ♠ KQ42      LHO opens the bidding 1 ♠.  
Dealer: East      ♥ 96      Partner bids next.  
Vul: Both      ♦ QJ52  
HCP: 11      ♣ QJ5

---

**Board: 250**      ♠ 5      RHO opens the bidding 1 ♠.  
Dealer: West      ♥ AK54      You bid next.  
Vul: None      ♦ AJ932      East (LHO) bids 3 ♠ if possible.  
HCP: 12+1      ♣ 853

## Both hands (Answers Page)

### Board: 246

Dealer: South

Vul: Both

North HCP: 4+1

South HCP: 15+1

Contract: 3♥ North

North:

♠ 4

♥ J742

♦ T64

♣ KT964

South:

♠ AJ83

♥ KT653

♦ A

♣ QJ5

W

N

E

S

1♥

X

3♥

All Pass

### Board: 247

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 12+1

Contract: 1NT North

North:

♠ KQT972

♥ T74

♦ K8

♣ 65

South:

♠ 6

♥ QJ83

♦ AQJ32

♣ QT8

W

N

E

S

1♠

X

Pass

1NT

All Pass

### Board: 248

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ J7

♥ T7653

♦ 92

♣ KT82

South:

♠ KT42

♥ AKJ94

♦ A5

♣ 63

W

N

E

S

1♥

X

4♥

All Pass

### Board: 249

Dealer: East

Vul: Both

North HCP: 11

South HCP: 12+1

Contract: 2NT North

North:

♠ KQ42

♥ 96

♦ QJ52

♣ QJ5

South:

♠ 6

♥ AKQ5

♦ K7643

♣ 872

W

N

E

S

1♠

X

Pass

2NT

All Pass

### Board: 250

Dealer: West

Vul: None

North HCP: 12+1

South HCP: 7+2

Contract: 4♣ South

North:

♠ 5

♥ AK54

♦ AJ932

♣ 853

South:

♠ A9

♥ 82

♦ 754

♣ QJ9764

W

N

E

S

1♠

X

3♠

4♣

All Pass

## South hands

## Transfers\_after\_1M\_X

**Board: 246**      ♠ AJ83      You bid first.  
 Dealer: South      ♥ KT653      West (LHO) Doubles 1 ♥ if possible.  
 Vul: Both      ♦ A  
 HCP: 15+1      ♣ QJ5

---

**Board: 247**      ♠ 6      RHO opens the bidding 1 ♠.  
 Dealer: East      ♥ QJ83      You bid next.  
 Vul: E-W      ♦ AQJ32  
 HCP: 12+1      ♣ QT8

---

**Board: 248**      ♠ KT42      You bid first.  
 Dealer: South      ♥ AKJ94      West (LHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ A5  
 HCP: 15+1      ♣ 63

---

**Board: 249**      ♠ 6      RHO opens the bidding 1 ♠.  
 Dealer: East      ♥ AKQ5      You bid next.  
 Vul: Both      ♦ K7643  
 HCP: 12+1      ♣ 872

---

**Board: 250**      ♠ A9      LHO opens the bidding 1 ♠.  
 Dealer: West      ♥ 82      Partner bids next.  
 Vul: None      ♦ 754      East (RHO) bids 3 ♠ if possible.  
 HCP: 7+2      ♣ QJ9764

## Both hands (Answers Page)

### Board: 246

	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AJ83				1 ♥
Vul: Both	♥ J742	♥ KT653	X	3 ♥	All Pass	
North HCP: 4+1	♦ T64	♦ A				
South HCP: 15+1	♣ KT964	♣ QJ5				
Contract: 3 ♥ North						

### Board: 247

	North:	South:	W	N	E	S
Dealer: East	♠ KQT972	♠ 6			1 ♠	X
Vul: E-W	♥ T74	♥ QJ83	Pass	1NT	All Pass	
North HCP: 8+2	♦ K8	♦ AQJ32				
South HCP: 12+1	♣ 65	♣ QT8				
Contract: 1NT North						

### Board: 248

	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ KT42				1 ♥
Vul: E-W	♥ T7653	♥ AKJ94	X	4 ♥	All Pass	
North HCP: 4+1	♦ 92	♦ A5				
South HCP: 15+1	♣ KT82	♣ 63				
Contract: 4 ♥ North						

### Board: 249

	North:	South:	W	N	E	S
Dealer: East	♠ KQ42	♠ 6			1 ♠	X
Vul: Both	♥ 96	♥ AKQ5	Pass	2NT	All Pass	
North HCP: 11	♦ QJ52	♦ K7643				
South HCP: 12+1	♣ QJ5	♣ 872				
Contract: 2NT North						

### Board: 250

	North:	South:	W	N	E	S
Dealer: West	♠ 5	♠ A9	1 ♠	X	3 ♠	4 ♣
Vul: None	♥ AK54	♥ 82	All Pass			
North HCP: 12+1	♦ AJ932	♦ 754				
South HCP: 7+2	♣ 853	♣ QJ9764				
Contract: 4 ♣ South						

## North hands

## Transfers\_after\_1M\_X

**Board: 251**      ♠ 3      You bid first.  
Dealer: North      ♥ KQJT542      East (LHO) Doubles 1 ♥ if possible.  
Vul: E-W      ♦ A6  
HCP: 13+3      ♣ KT4

---

**Board: 252**      ♠ T862      Partner bids first.  
Dealer: South      ♥ K64      West (RHO) Doubles 1 ♠ if possible.  
Vul: Both      ♦ 86      West (RHO) Doubles 2 ♠ if possible.  
HCP: 6      ♣ QJ92      East (LHO) bids 3 ♣ if possible.

---

**Board: 253**      ♠ K6      You bid first.  
Dealer: North      ♥ AKJ8752      East (LHO) Doubles 1 ♥ if possible.  
Vul: None      ♦ T6      West (RHO) bids 1 ♠ if possible.  
HCP: 15+3      ♣ KJ      West (RHO) bids 3 ♠ if possible.  
East (LHO) bids 4 ♠ if possible.  
West (RHO) Doubles 5 ♥ if possible.

---

**Board: 254**      ♠ J      RHO opens the bidding 1 ♠.  
Dealer: West      ♥ KJ95      You bid next.  
Vul: E-W      ♦ A93  
HCP: 15+1      ♣ AQ853

## Both hands (Answers Page)

### Board: 251

Dealer: North

Vul: E-W

North HCP: 13+3

South HCP: 9

Contract: 4♥ North

North:

♠ 3

♥ KQJT542

♦ A6

♣ KT4

South:

♠ A72

♥ A863

♦ 74

♣ J972

W

N

E

S

1♥

X

2NT<sup>1</sup>

Pass

4♥

All Pass

1. Jordan Truscott 2NT

### Board: 252

Dealer: South

Vul: Both

North HCP: 6

South HCP: 14+2

Contract: 3♠ South

North:

♠ T862

♥ K64

♦ 86

♣ QJ92

South:

♠ AQ743

♥ AJ532

♦ KT2

♣ -

W

N

E

S

1♠

X

2♠

Pass

Pass

X

Pass

3♣

3♠

All Pass

### Board: 253

Dealer: North

Vul: None

North HCP: 15+3

South HCP: 6+1

Contract: 5♥X South

North:

♠ K6

♥ AKJ8752

♦ T6

♣ KJ

South:

♠ 83

♥ T4

♦ KQJ85

♣ 8732

W

N

E

S

1♥

X

Pass

1♠

3♥

Pass

Pass

3♠

4♥

4♠

5♥

X

All Pass

### Board: 254

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 10

Contract: 2♦ South

North:

♠ J

♥ KJ95

♦ A93

♣ AQ853

South:

♠ A942

♥ QT8

♦ QJ42

♣ J9

W

N

E

S

1♠

X

Pass

2♦

All Pass

## South hands

## Transfers\_after\_1M\_X

**Board: 251**      ♠ A72      Partner bids first.  
 Dealer: North      ♥ A863      East (RHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ 74  
 HCP: 9      ♣ J972

---

**Board: 252**      ♠ AQ743      You bid first.  
 Dealer: South      ♥ AJ532      West (LHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ KT2      West (LHO) Doubles 2 ♠ if possible.  
 HCP: 14+2      ♣ -      East (RHO) bids 3 ♣ if possible.

---

**Board: 253**      ♠ 83      Partner bids first.  
 Dealer: North      ♥ T4      East (RHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ KQJ85      West (LHO) bids 1 ♠ if possible.  
 HCP: 6+1      ♣ 8732      West (LHO) bids 3 ♠ if possible.  
    East (RHO) bids 4 ♠ if possible.  
    West (LHO) Doubles 5 ♥ if possible.

---

**Board: 254**      ♠ A942      LHO opens the bidding 1 ♠.  
 Dealer: West      ♥ QT8      Partner bids next.  
 Vul: E-W      ♦ QJ42  
 HCP: 10      ♣ J9

## Both hands (Answers Page)

### Board: 251

Dealer: North

Vul: E-W

North HCP: 13+3

South HCP: 9

Contract: 4♥ North

North:

♠ 3

♥ KQJT542

♦ A6

♣ KT4

South:

♠ A72

♥ A863

♦ 74

♣ J972

W

N

E

S

1♥

X

2NT<sup>1</sup>

Pass

4♥

All Pass

1. Jordan Truscott 2NT

### Board: 252

Dealer: South

Vul: Both

North HCP: 6

South HCP: 14+2

Contract: 3♠ South

North:

♠ T862

♥ K64

♦ 86

♣ QJ92

South:

♠ AQ743

♥ AJ532

♦ KT2

♣ -

W

N

E

S

1♠

X

2♠

Pass

Pass

X

Pass

3♣

3♠

All Pass

### Board: 253

Dealer: North

Vul: None

North HCP: 15+3

South HCP: 6+1

Contract: 5♥X South

North:

♠ K6

♥ AKJ8752

♦ T6

♣ KJ

South:

♠ 83

♥ T4

♦ KQJ85

♣ 8732

W

N

E

S

1♥

X

Pass

1♠

3♥

Pass

Pass

3♠

4♥

4♠

5♥

X

All Pass

### Board: 254

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 10

Contract: 2♦ South

North:

♠ J

♥ KJ95

♦ A93

♣ AQ853

South:

♠ A942

♥ QT8

♦ QJ42

♣ J9

W

N

E

S

1♠

X

Pass

2♦

All Pass



## North hands

## Transfers\_after\_1M\_X

**Board: 255**      ♠ K76      LHO opens the bidding 1 ♠.

Dealer: East      ♥ AJ2      Partner bids next.

Vul: Both      ♦ A9763

HCP: 12+1      ♣ 62

---

**Board: 256**      ♠ AT92      RHO opens the bidding 1 ♥.

Dealer: West      ♥ K      You bid next.

Vul: None      ♦ AJ974      East (LHO) bids 2 ♥ if possible.

HCP: 16+1      ♣ A63

---

**Board: 257**      ♠ 65      LHO opens the bidding 1 ♥.

Dealer: East      ♥ -      Partner bids next.

Vul: E-W      ♦ QJ8643      West (RHO) bids 4 ♥ if possible.

HCP: 9+3      ♣ AQ643

---

**Board: 258**      ♠ KQ32      RHO opens the bidding 1 ♥.

Dealer: West      ♥ A      You bid next.

Vul: N-S      ♦ T85

HCP: 13+1      ♣ A9632

---

**Board: 259**      ♠ T843      You bid first.

Dealer: North      ♥ AKQT75      East (LHO) Doubles 1 ♥ if possible.

Vul: None      ♦ 5      West (RHO) bids 1NT if possible.

HCP: 13+2      ♣ A6

## Both hands (Answers Page)

### Board: 255

Dealer: East

Vul: Both

North HCP: 12+1

South HCP: 12+1

Contract: 3NT North

North:

♠ K76

♥ AJ2

♦ A9763

♣ 62

South:

♠ T

♥ K986

♦ KQJT8

♣ K94

W N E S

1 ♠ X

Pass 3NT All Pass

### Board: 256

Dealer: West

Vul: None

North HCP: 16+1

South HCP: 6+1

Contract: 4 ♠ South

North:

♠ AT92

♥ K

♦ AJ974

♣ A63

South:

♠ QJ874

♥ 9732

♦ K3

♣ T5

W N E S

1 ♥ X 2 ♥ 2 ♠

Pass 3 ♠ Pass 4 ♠

All Pass

### Board: 257

Dealer: East

Vul: E-W

North HCP: 9+3

South HCP: 12

Contract: 5 ♣ North

North:

♠ 65

♥ -

♦ QJ8643

♣ AQ643

South:

♠ AK82

♥ 5

♦ AT97

♣ J987

W N E S

1 ♥ X

4 ♥ 5 ♣ All Pass

### Board: 258

Dealer: West

Vul: N-S

North HCP: 13+1

South HCP: 12

Contract: 3NT South

North:

♠ KQ32

♥ A

♦ T85

♣ A9632

South:

♠ JT5

♥ QJT

♦ AJ32

♣ K85

W N E S

1 ♥ X Pass 3NT

All Pass

### Board: 259

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 5+1

Contract: 2 ♥ North

North:

♠ T843

♥ AKQT75

♦ 5

♣ A6

South:

♠ K5

♥ 94

♦ QT732

♣ T875

W N E S

1 ♥ X Pass

1NT 2 ♥ All Pass

## South hands

## Transfers\_after\_1M\_X

**Board: 255**      ♠ T      RHO opens the bidding 1 ♠.  
 Dealer: East      ♥ K986      You bid next.  
 Vul: Both      ♦ KQJT8  
 HCP: 12+1      ♣ K94

---

**Board: 256**      ♠ QJ874      LHO opens the bidding 1 ♥.  
 Dealer: West      ♥ 9732      Partner bids next.  
 Vul: None      ♦ K3      East (RHO) bids 2 ♥ if possible.  
 HCP: 6+1      ♣ T5

---

**Board: 257**      ♠ AK82      RHO opens the bidding 1 ♥.  
 Dealer: East      ♥ 5      You bid next.  
 Vul: E-W      ♦ AT97      West (LHO) bids 4 ♥ if possible.  
 HCP: 12      ♣ J987

---

**Board: 258**      ♠ JT5      LHO opens the bidding 1 ♥.  
 Dealer: West      ♥ QJT      Partner bids next.  
 Vul: N-S      ♦ AJ32  
 HCP: 12      ♣ K85

---

**Board: 259**      ♠ K5      Partner bids first.  
 Dealer: North      ♥ 94      East (RHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ QT732      West (LHO) bids 1NT if possible.  
 HCP: 5+1      ♣ T875

## Both hands (Answers Page)

### Board: 255

Dealer: East

Vul: Both

North HCP: 12+1

South HCP: 12+1

Contract: 3NT North

North:

♠ K76

♥ AJ2

♦ A9763

♣ 62

South:

♠ T

♥ K986

♦ KQJT8

♣ K94

W N E S

1 ♠ X

Pass 3NT All Pass

### Board: 256

Dealer: West

Vul: None

North HCP: 16+1

South HCP: 6+1

Contract: 4 ♠ South

North:

♠ AT92

♥ K

♦ AJ974

♣ A63

South:

♠ QJ874

♥ 9732

♦ K3

♣ T5

W N E S

1 ♥ X 2 ♥ 2 ♠

Pass 3 ♠ Pass 4 ♠

All Pass

### Board: 257

Dealer: East

Vul: E-W

North HCP: 9+3

South HCP: 12

Contract: 5 ♣ North

North:

♠ 65

♥ -

♦ QJ8643

♣ AQ643

South:

♠ AK82

♥ 5

♦ AT97

♣ J987

W N E S

1 ♥ X

4 ♥ 5 ♣ All Pass

### Board: 258

Dealer: West

Vul: N-S

North HCP: 13+1

South HCP: 12

Contract: 3NT South

North:

♠ KQ32

♥ A

♦ T85

♣ A9632

South:

♠ JT5

♥ QJT

♦ AJ32

♣ K85

W N E S

1 ♥ X Pass 3NT

All Pass

### Board: 259

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 5+1

Contract: 2 ♥ North

North:

♠ T843

♥ AKQT75

♦ 5

♣ A6

South:

♠ K5

♥ 94

♦ QT732

♣ T875

W N E S

1 ♥ X Pass

1NT 2 ♥ All Pass

## North hands

## Transfers\_after\_1M\_X

<b>Board: 260</b>	♠ 4	RHO opens the bidding 1 ♠.
Dealer: West	♥ KJ52	You bid next.
Vul: E-W	♦ AKT3	West (RHO) bids 2 ♠ if possible.
HCP: 15	♣ A543	
<hr/>		
<b>Board: 261</b>	♠ Q82	You bid first.
Dealer: North	♥ KT875	East (LHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ A9	East (LHO) Doubles 2 ♥ if possible.
HCP: 12+1	♣ K98	
<hr/>		
<b>Board: 262</b>	♠ J98	Partner bids first.
Dealer: South	♥ T764	West (RHO) Doubles 1 ♥ if possible.
Vul: Both	♦ 952	West (RHO) Doubles 2 ♥ if possible.
HCP: 6	♣ KQ2	East (LHO) bids 2 ♠ if possible.
<hr/>		
<b>Board: 263</b>	♠ -	LHO opens the bidding 1 ♥.
Dealer: East	♥ Q73	Partner bids next.
Vul: E-W	♦ 97653	West (RHO) bids 2 ♥ if possible.
HCP: 6+2	♣ A9852	West (RHO) bids 3 ♥ if possible.
<hr/>		
<b>Board: 264</b>	♠ 6	RHO opens the bidding 1 ♠.
Dealer: West	♥ A962	You bid next.
Vul: N-S	♦ KQJ97	East (LHO) bids 3 ♠ if possible.
HCP: 14+1	♣ A92	

## Both hands (Answers Page)

### Board: 260

	North:	South:	W	N	E	S
Dealer: West	♠ 4	♠ K872	1 ♠	X	Pass	2 ♦
Vul: E-W	♥ KJ52	♥ Q4	2 ♠	3 ♦	All Pass	
North HCP: 15	♦ AKT3	♦ 87652				
South HCP: 5+1	♣ A543	♣ T2				
Contract: 3 ♦ North						

### Board: 261

	North:	South:	W	N	E	S
Dealer: North	♠ Q82	♠ 96		1 ♥	X	2 ♥
Vul: E-W	♥ KT875	♥ AQ964	Pass	Pass	X	3 ♥
North HCP: 12+1	♦ A9	♦ J63	All Pass			
South HCP: 8+1	♣ K98	♣ J53				
Contract: 3 ♥ South						

### Board: 262

	North:	South:	W	N	E	S
Dealer: South	♠ J98	♠ 43				1 ♥
Vul: Both	♥ T764	♥ AQ853	X	2 ♥	Pass	Pass
North HCP: 6	♦ 952	♦ AK86	X	Pass	2 ♠	3 ♥
South HCP: 14+1	♣ KQ2	♣ J5	All Pass			
Contract: 3 ♥ South						

### Board: 263

	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ Q843			1 ♥	X
Vul: E-W	♥ Q73	♥ 2	2 ♥	3 ♣	Pass	Pass
North HCP: 6+2	♦ 97653	♦ AKJ2	3 ♥	4 ♣	All Pass	
South HCP: 16	♣ A9852	♣ KQJ6				
Contract: 4 ♣ North						

### Board: 264

	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ AT8	1 ♠	X	3 ♠	4 ♣
Vul: N-S	♥ A962	♥ QJ4	All Pass			
North HCP: 14+1	♦ KQJ97	♦ 42				
South HCP: 9+1	♣ A92	♣ QT854				
Contract: 4 ♣ South						

## South hands

## Transfers\_after\_1M\_X

<b>Board: 260</b>	♠ K872	LHO opens the bidding 1 ♠.
Dealer: West	♥ Q4	Partner bids next.
Vul: E-W	♦ 87652	West (LHO) bids 2 ♠ if possible.
HCP: 5+1	♣ T2	
<b>Board: 261</b>	♠ 96	Partner bids first.
Dealer: North	♥ AQ964	East (RHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ J63	East (RHO) Doubles 2 ♥ if possible.
HCP: 8+1	♣ J53	
<b>Board: 262</b>	♠ 43	You bid first.
Dealer: South	♥ AQ853	West (LHO) Doubles 1 ♥ if possible.
Vul: Both	♦ AK86	West (LHO) Doubles 2 ♥ if possible.
HCP: 14+1	♣ J5	East (RHO) bids 2 ♠ if possible.
<b>Board: 263</b>	♠ Q843	RHO opens the bidding 1 ♥.
Dealer: East	♥ 2	You bid next.
Vul: E-W	♦ AKJ2	West (LHO) bids 2 ♥ if possible.
HCP: 16	♣ KQJ6	West (LHO) bids 3 ♥ if possible.
<b>Board: 264</b>	♠ AT8	LHO opens the bidding 1 ♠.
Dealer: West	♥ QJ4	Partner bids next.
Vul: N-S	♦ 42	East (RHO) bids 3 ♠ if possible.
HCP: 9+1	♣ QT854	

## Both hands (Answers Page)

### Board: 260

	North:	South:	W	N	E	S
Dealer: West	♠ 4	♠ K872	1 ♠	X	Pass	2 ♦
Vul: E-W	♥ KJ52	♥ Q4	2 ♠	3 ♦	All Pass	
North HCP: 15	♦ AKT3	♦ 87652				
South HCP: 5+1	♣ A543	♣ T2				
Contract: 3 ♦ North						

### Board: 261

	North:	South:	W	N	E	S
Dealer: North	♠ Q82	♠ 96		1 ♥	X	2 ♥
Vul: E-W	♥ KT875	♥ AQ964	Pass	Pass	X	3 ♥
North HCP: 12+1	♦ A9	♦ J63	All Pass			
South HCP: 8+1	♣ K98	♣ J53				
Contract: 3 ♥ South						

### Board: 262

	North:	South:	W	N	E	S
Dealer: South	♠ J98	♠ 43				1 ♥
Vul: Both	♥ T764	♥ AQ853	X	2 ♥	Pass	Pass
North HCP: 6	♦ 952	♦ AK86	X	Pass	2 ♠	3 ♥
South HCP: 14+1	♣ KQ2	♣ J5	All Pass			
Contract: 3 ♥ South						

### Board: 263

	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ Q843			1 ♥	X
Vul: E-W	♥ Q73	♥ 2	2 ♥	3 ♣	Pass	Pass
North HCP: 6+2	♦ 97653	♦ AKJ2	3 ♥	4 ♣	All Pass	
South HCP: 16	♣ A9852	♣ KQJ6				
Contract: 4 ♣ North						

### Board: 264

	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ AT8	1 ♠	X	3 ♠	4 ♣
Vul: N-S	♥ A962	♥ QJ4	All Pass			
North HCP: 14+1	♦ KQJ97	♦ 42				
South HCP: 9+1	♣ A92	♣ QT854				
Contract: 4 ♣ South						



## North hands

## Transfers\_after\_1M\_X

<b>Board: 265</b>	♠ QJT98	LHO opens the bidding 1 ♠.
Dealer: East	♥ A864	Partner bids next.
Vul: Both	♦ T	East (LHO) Doubles 2 ♥ if possible.
HCP: 7+1	♣ 983	West (RHO) bids 2 ♠ if possible.

---

<b>Board: 266</b>	♠ 9872	Partner bids first.
Dealer: South	♥ Q8763	West (RHO) Doubles 1 ♠ if possible.
Vul: None	♦ KQ83	
HCP: 7+1	♣ -	

---

<b>Board: 267</b>	♠ K72	You bid first.
Dealer: North	♥ KJT82	East (LHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ AQ3	
HCP: 13+1	♣ 52	

---

<b>Board: 268</b>	♠ T865	Partner bids first.
Dealer: South	♥ 65	West (RHO) Doubles 1 ♥ if possible.
Vul: Both	♦ QJ94	
HCP: 9	♣ AQ3	

---

<b>Board: 269</b>	♠ A2	LHO opens the bidding 1 ♥.
Dealer: East	♥ A53	Partner bids next.
Vul: None	♦ 8543	
HCP: 12	♣ A942	

## Both hands (Answers Page)

### Board: 265

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 14+1

Contract: 3♥ South

North:

♠ QJT98

♥ A864

♦ T

♣ 983

South:

♠ 5

♥ KQ72

♦ AKQ93

♣ T54

W N E S

1♠ X

Pass 2♥ X Pass

2♠ X Pass 3♥

All Pass

### Board: 266

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 13+2

Contract: 4♠ North

North:

♠ 9872

♥ Q8763

♦ KQ83

♣ -

South:

♠ AKJT63

♥ 9

♦ J6

♣ A987

W N E S

1♠

X 4♠ All Pass

### Board: 267

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 10

Contract: 4♥ North

North:

♠ K72

♥ KJT82

♦ AQ3

♣ 52

South:

♠ 985

♥ AQ75

♦ 87

♣ KJ98

W N E S

1♥ X 2NT<sup>1</sup>

Pass 4♥ All Pass

1. Jordan Truscott 2NT

### Board: 268

Dealer: South

Vul: Both

North HCP: 9

South HCP: 16+2

Contract: 4♥ South

North:

♠ T865

♥ 65

♦ QJ94

♣ AQ3

South:

♠ Q742

♥ AKQJ73

♦ K8

♣ J

W N E S

1♥

X 1♠ Pass 4♥

All Pass

### Board: 269

Dealer: East

Vul: None

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ A2

♥ A53

♦ 8543

♣ A942

South:

♠ K843

♥ 9

♦ AQJT

♣ KJ85

W N E S

1♥ X

Pass 2NT Pass 3NT

All Pass

## South hands

## Transfers\_after\_1M\_X

**Board: 265**      ♠ 5      RHO opens the bidding 1 ♠.

Dealer: East      ♥ KQ72      You bid next.

Vul: Both      ♦ AKQ93      East (RHO) Doubles 2 ♥ if possible.

HCP: 14+1      ♣ T54      West (LHO) bids 2 ♠ if possible.

---

**Board: 266**      ♠ AKJT63      You bid first.

Dealer: South      ♥ 9      West (LHO) Doubles 1 ♠ if possible.

Vul: None      ♦ J6

HCP: 13+2      ♣ A987

---

**Board: 267**      ♠ 985      Partner bids first.

Dealer: North      ♥ AQ75      East (RHO) Doubles 1 ♥ if possible.

Vul: E-W      ♦ 87

HCP: 10      ♣ KJ98

---

**Board: 268**      ♠ Q742      You bid first.

Dealer: South      ♥ AKQJ73      West (LHO) Doubles 1 ♥ if possible.

Vul: Both      ♦ K8

HCP: 16+2      ♣ J

---

**Board: 269**      ♠ K843      RHO opens the bidding 1 ♥.

Dealer: East      ♥ 9      You bid next.

Vul: None      ♦ AQJT

HCP: 14      ♣ KJ85

## Both hands (Answers Page)

### Board: 265

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 14+1

Contract: 3♥ South

North:

♠ QJT98

♥ A864

♦ T

♣ 983

South:

♠ 5

♥ KQ72

♦ AKQ93

♣ T54

W N E S

1♠ X

Pass 2♥ X Pass

2♠ X Pass 3♥

All Pass

### Board: 266

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 13+2

Contract: 4♠ North

North:

♠ 9872

♥ Q8763

♦ KQ83

♣ -

South:

♠ AKJT63

♥ 9

♦ J6

♣ A987

W N E S

1♠

X 4♠ All Pass

### Board: 267

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 10

Contract: 4♥ North

North:

♠ K72

♥ KJT82

♦ AQ3

♣ 52

South:

♠ 985

♥ AQ75

♦ 87

♣ KJ98

W N E S

1♥ X 2NT<sup>1</sup>

Pass 4♥ All Pass

1. Jordan Truscott 2NT

### Board: 268

Dealer: South

Vul: Both

North HCP: 9

South HCP: 16+2

Contract: 4♥ South

North:

♠ T865

♥ 65

♦ QJ94

♣ AQ3

South:

♠ Q742

♥ AKQJ73

♦ K8

♣ J

W N E S

1♥

X 1♠ Pass 4♥

All Pass

### Board: 269

Dealer: East

Vul: None

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ A2

♥ A53

♦ 8543

♣ A942

South:

♠ K843

♥ 9

♦ AQJT

♣ KJ85

W N E S

1♥ X

Pass 2NT Pass 3NT

All Pass

## North hands

## Transfers\_after\_1M\_X

<b>Board: 270</b>	♠ AJ7	Partner bids first.
Dealer: South	♥ J8765	West (RHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ J5	East (LHO) bids 2 ♣ if possible.
HCP: 10+1	♣ K62	

---

<b>Board: 271</b>	♠ AQT8	LHO opens the bidding 1 ♥.
Dealer: East	♥ 9543	Partner bids next.
Vul: Both	♦ -	West (RHO) bids 2 ♥ if possible.
HCP: 9+1	♣ QJT87	West (RHO) bids 3 ♥ if possible.

---

<b>Board: 272</b>	♠ J8732	Partner bids first.
Dealer: South	♥ J874	West (RHO) Doubles 1 ♠ if possible.
Vul: None	♦ 9	East (LHO) Doubles 4 ♠ if possible.
HCP: 3+1	♣ J96	

---

<b>Board: 273</b>	♠ 8742	You bid first.
Dealer: North	♥ AKJT98	East (LHO) Doubles 1 ♥ if possible.
Vul: N-S	♦ J2	West (RHO) bids 3 ♦ if possible.
HCP: 13+2	♣ A	East (LHO) bids 4 ♦ if possible.

---

<b>Board: 274</b>	♠ Q96	Partner bids first.
Dealer: South	♥ 763	West (RHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ QJ62	West (RHO) Doubles 2 ♥ if possible.
HCP: 5	♣ 952	East (LHO) bids 3 ♣ if possible.

## Both hands (Answers Page)

### Board: 270

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13+2

Contract: 4 ♠ South

North:

♠ AJ7

♥ J8765

♦ J5

♣ K62

South:

♠ KQT832

♥ A4

♦ 42

♣ A87

W N E S

1 ♠

X XX 2 ♣ 2 ♠

Pass 3 ♠ Pass 4 ♠

All Pass

### Board: 271

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 12

Contract: 4 ♣ South

North:

♠ AQT8

♥ 9543

♦ -

♣ QJT87

South:

♠ K973

♥ T

♦ KQ82

♣ A643

W N E S

1 ♥ X

2 ♥ 3 ♣ Pass Pass

3 ♥ Pass Pass 4 ♣

All Pass

### Board: 272

Dealer: South

Vul: None

North HCP: 3+1

South HCP: 12+2

Contract: 4 ♠ X North

North:

♠ J8732

♥ J874

♦ 9

♣ J96

South:

♠ AQT94

♥ 6

♦ JT853

♣ KQ

W N E S

1 ♠

X 4 ♠ X All Pass

### Board: 273

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 8+1

Contract: 4 ♥ North

North:

♠ 8742

♥ AKJT98

♦ J2

♣ A

South:

♠ K53

♥ 764

♦ A7

♣ J9652

W N E S

1 ♥ 2 ♥

3 ♦ 3 ♥ 4 ♦ Pass

Pass 4 ♥ All Pass

### Board: 274

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 15+1

Contract: 3 ♥ South

North:

♠ Q96

♥ 763

♦ QJ62

♣ 952

South:

♠ K852

♥ AKQ54

♦ 4

♣ K76

W N E S

1 ♥

X 2 ♥ Pass Pass

X Pass 3 ♣ 3 ♥

All Pass

## South hands

## Transfers\_after\_1M\_X

**Board: 270**      ♠ KQT832      You bid first.  
 Dealer: South      ♥ A4      West (LHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ 42      East (RHO) bids 2 ♣ if possible.  
 HCP: 13+2      ♣ A87

---

**Board: 271**      ♠ K973      RHO opens the bidding 1 ♥.  
 Dealer: East      ♥ T      You bid next.  
 Vul: Both      ♦ KQ82      West (LHO) bids 2 ♥ if possible.  
 HCP: 12      ♣ A643      West (LHO) bids 3 ♥ if possible.

---

**Board: 272**      ♠ AQT94      You bid first.  
 Dealer: South      ♥ 6      West (LHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ JT853      East (RHO) Doubles 4 ♠ if possible.  
 HCP: 12+2      ♣ KQ

---

**Board: 273**      ♠ K53      Partner bids first.  
 Dealer: North      ♥ 764      East (RHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ A7      West (LHO) bids 3 ♦ if possible.  
 HCP: 8+1      ♣ J9652      East (RHO) bids 4 ♦ if possible.

---

**Board: 274**      ♠ K852      You bid first.  
 Dealer: South      ♥ AKQ54      West (LHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ 4      West (LHO) Doubles 2 ♥ if possible.  
 HCP: 15+1      ♣ K76      East (RHO) bids 3 ♣ if possible.

## Both hands (Answers Page)

### Board: 270

	North:	South:	W	N	E	S
Dealer: South	♠ AJ7	♠ KQT832				1 ♠
Vul: N-S	♥ J8765	♥ A4	X	XX	2 ♣	2 ♠
North HCP: 10+1	♦ J5	♦ 42	Pass	3 ♠	Pass	4 ♠
South HCP: 13+2	♣ K62	♣ A87	All Pass			
Contract: 4 ♠ South						

### Board: 271

	North:	South:	W	N	E	S
Dealer: East	♠ AQT8	♠ K973			1 ♥	X
Vul: Both	♥ 9543	♥ T	2 ♥	3 ♣	Pass	Pass
North HCP: 9+1	♦ -	♦ KQ82	3 ♥	Pass	Pass	4 ♣
South HCP: 12	♣ QJT87	♣ A643	All Pass			
Contract: 4 ♣ South						

### Board: 272

	North:	South:	W	N	E	S
Dealer: South	♠ J8732	♠ AQT94				1 ♠
Vul: None	♥ J874	♥ 6	X	4 ♠	X	All Pass
North HCP: 3+1	♦ 9	♦ JT853				
South HCP: 12+2	♣ J96	♣ KQ				
Contract: 4 ♠ X North						

### Board: 273

	North:	South:	W	N	E	S
Dealer: North	♠ 8742	♠ K53		1 ♥	X	2 ♥
Vul: N-S	♥ AKJT98	♥ 764	3 ♦	3 ♥	4 ♦	Pass
North HCP: 13+2	♦ J2	♦ A7	Pass	4 ♥	All Pass	
South HCP: 8+1	♣ A	♣ J9652				
Contract: 4 ♥ North						

### Board: 274

	North:	South:	W	N	E	S
Dealer: South	♠ Q96	♠ K852				1 ♥
Vul: E-W	♥ 763	♥ AKQ54	X	2 ♥	Pass	Pass
North HCP: 5	♦ QJ62	♦ 4	X	Pass	3 ♣	3 ♥
South HCP: 15+1	♣ 952	♣ K76	All Pass			
Contract: 3 ♥ South						



## North hands

## Transfers\_after\_1M\_X

**Board: 275**      ♠ T98653      Partner bids first.  
Dealer: South      ♥ Q8      West (RHO) Doubles 1 ♥ if possible.  
Vul: None      ♦ 83      East (LHO) bids 1NT if possible.  
HCP: 6+2      ♣ AT2

---

**Board: 276**      ♠ A3      Partner bids first.  
Dealer: South      ♥ Q7      West (RHO) Doubles 1 ♠ if possible.  
Vul: N-S      ♦ 62  
HCP: 11+3      ♣ AJ97632

---

**Board: 277**      ♠ QJT      You bid first.  
Dealer: North      ♥ AKQ73      East (LHO) Doubles 1 ♥ if possible.  
Vul: E-W      ♦ T6  
HCP: 19+1      ♣ AK8

---

**Board: 278**      ♠ KT974      Partner bids first.  
Dealer: South      ♥ -      West (RHO) Doubles 1 ♠ if possible.  
Vul: Both      ♦ JT8  
HCP: 8+2      ♣ KJ832

---

**Board: 279**      ♠ Q63      LHO opens the bidding 1 ♠.  
Dealer: East      ♥ 95      Partner bids next.  
Vul: E-W      ♦ 86      West (RHO) bids 3 ♠ if possible.  
HCP: 8+2      ♣ AQ9752

## Both hands (Answers Page)

### Board: 275

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ T98653

♥ Q8

♦ 83

♣ AT2

South:

♠ -

♥ AK432

♦ 9752

♣ KQ65

W N E S

X 1 ♠ 1NT Pass

Pass 2 ♠ All Pass

### Board: 276

Dealer: South

Vul: N-S

North HCP: 11+3

South HCP: 12+2

Contract: 4 ♥ South

North:

♠ A3

♥ Q7

♦ 62

♣ AJ97632

South:

♠ K9865

♥ AK843

♦ Q95

♣ -

W N E S

X XX Pass 1NT

Pass 2 ♣ Pass 4 ♥

All Pass

### Board: 277

Dealer: North

Vul: E-W

North HCP: 19+1

South HCP: 3

Contract: 3 ♥ South

North:

♠ QJT

♥ AKQ73

♦ T6

♣ AK8

South:

♠ 9873

♥ T865

♦ K92

♣ T2

W N E S

1 ♥ X 3 ♥

All Pass

### Board: 278

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 15+1

Contract: 4 ♠ North

North:

♠ KT974

♥ -

♦ JT8

♣ KJ832

South:

♠ AQJ63

♥ K874

♦ K52

♣ Q

W N E S

X 4 ♠ All Pass

### Board: 279

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 12+1

Contract: 4 ♣ North

North:

♠ Q63

♥ 95

♦ 86

♣ AQ9752

South:

♠ 4

♥ QJ82

♦ AQ2

♣ KT843

W N E S

3 ♠ 4 ♣ All Pass

## South hands

## Transfers\_after\_1M\_X

**Board: 275**      ♠ -      You bid first.  
 Dealer: South      ♥ AK432      West (LHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ 9752      East (RHO) bids 1NT if possible.  
 HCP: 12+1      ♣ KQ65

---

**Board: 276**      ♠ K9865      You bid first.  
 Dealer: South      ♥ AK843      West (LHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ Q95  
 HCP: 12+2      ♣ -

---

**Board: 277**      ♠ 9873      Partner bids first.  
 Dealer: North      ♥ T865      East (RHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ K92  
 HCP: 3      ♣ T2

---

**Board: 278**      ♠ AQJ63      You bid first.  
 Dealer: South      ♥ K874      West (LHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ K52  
 HCP: 15+1      ♣ Q

---

**Board: 279**      ♠ 4      RHO opens the bidding 1 ♠.  
 Dealer: East      ♥ QJ82      You bid next.  
 Vul: E-W      ♦ AQ2      West (LHO) bids 3 ♠ if possible.  
 HCP: 12+1      ♣ KT843

## Both hands (Answers Page)

### Board: 275

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ T98653

♥ Q8

♦ 83

♣ AT2

South:

♠ -

♥ AK432

♦ 9752

♣ KQ65

W N E S

X 1 ♠ 1NT Pass

Pass 2 ♠ All Pass

### Board: 276

Dealer: South

Vul: N-S

North HCP: 11+3

South HCP: 12+2

Contract: 4 ♥ South

North:

♠ A3

♥ Q7

♦ 62

♣ AJ97632

South:

♠ K9865

♥ AK843

♦ Q95

♣ -

W N E S

X XX Pass 1NT

Pass 2 ♣ Pass 4 ♥

All Pass

### Board: 277

Dealer: North

Vul: E-W

North HCP: 19+1

South HCP: 3

Contract: 3 ♥ South

North:

♠ QJT

♥ AKQ73

♦ T6

♣ AK8

South:

♠ 9873

♥ T865

♦ K92

♣ T2

W N E S

1 ♥ X 3 ♥

All Pass

### Board: 278

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 15+1

Contract: 4 ♠ North

North:

♠ KT974

♥ -

♦ JT8

♣ KJ832

South:

♠ AQJ63

♥ K874

♦ K52

♣ Q

W N E S

X 4 ♠ All Pass

### Board: 279

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 12+1

Contract: 4 ♣ North

North:

♠ Q63

♥ 95

♦ 86

♣ AQ9752

South:

♠ 4

♥ QJ82

♦ AQ2

♣ KT843

W N E S

3 ♠ 4 ♣ All Pass

## North hands

## Transfers\_after\_1M\_X

<b>Board: 280</b>	♠ 9	RHO opens the bidding 1 ♠.
Dealer: West	♥ AK92	You bid next.
Vul: N-S	♦ KQ82	West (RHO) bids 2 ♠ if possible.
HCP: 19	♣ AK74	
<hr/>		
<b>Board: 281</b>	♠ AQJT764	You bid first.
Dealer: North	♥ 6	East (LHO) Doubles 1 ♠ if possible.
Vul: Both	♦ KQT4	
HCP: 12+3	♣ 4	
<hr/>		
<b>Board: 282</b>	♠ 754	Partner bids first.
Dealer: South	♥ T54	West (RHO) Doubles 1 ♥ if possible.
Vul: None	♦ J854	East (LHO) bids 2 ♦ if possible.
HCP: 4	♣ KT4	
<hr/>		
<b>Board: 283</b>	♠ A2	You bid first.
Dealer: North	♥ AQT653	East (LHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ J743	West (RHO) bids 1 ♠ if possible.
HCP: 15+2	♣ A	West (RHO) bids 2 ♠ if possible.
<hr/>		
<b>Board: 284</b>	♠ KQ53	Partner bids first.
Dealer: South	♥ 52	West (RHO) Doubles 1 ♠ if possible.
Vul: Both	♦ T742	West (RHO) Doubles 2 ♠ if possible.
HCP: 5	♣ 972	East (LHO) bids 3 ♣ if possible.

## Both hands (Answers Page)

### Board: 280

Board: 280	North:	South:	W	N	E	S
Dealer: West	♠ 9	♠ KT82	1 ♠	X	Pass	2 ♦
Vul: N-S	♥ AK92	♥ 43	2 ♠	X	Pass	3 ♦
North HCP: 19	♦ KQ82	♦ JT643	All Pass			
South HCP: 6+1	♣ AK74	♣ Q5				
Contract: 3 ♦ South						

### Board: 281

Board: 281	North:	South:	W	N	E	S
Dealer: North	♠ AQJT764	♠ K83		1 ♠	X	2 ♠
Vul: Both	♥ 6	♥ KQ85	Pass	4 ♠	All Pass	
North HCP: 12+3	♦ KQT4	♦ 963				
South HCP: 8	♣ 4	♣ 963				
Contract: 4 ♠ North						

### Board: 282

Board: 282	North:	South:	W	N	E	S
Dealer: South	♠ 754	♠ KQ92				1 ♥
Vul: None	♥ T54	♥ AKJ987	X	Pass	2 ♦	2 ♠
North HCP: 4	♦ J854	♦ A	Pass	3 ♥	All Pass	
South HCP: 17+2	♣ KT4	♣ 76				
Contract: 3 ♥ North						

### Board: 283

Board: 283	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ 98		1 ♥	X	Pass
Vul: E-W	♥ AQT653	♥ 94	1 ♠	2 ♥	Pass	Pass
North HCP: 15+2	♦ J743	♦ QT85	2 ♠	Pass	Pass	3 ♥
South HCP: 5+1	♣ A	♣ KT984	All Pass			
Contract: 3 ♥ South						

### Board: 284

Board: 284	North:	South:	W	N	E	S
Dealer: South	♠ KQ53	♠ A7642				1 ♠
Vul: Both	♥ 52	♥ A86	X	2 ♠	Pass	Pass
North HCP: 5	♦ T742	♦ KQ65	X	Pass	3 ♣	3 ♠
South HCP: 13+1	♣ 972	♣ T	All Pass			
Contract: 3 ♠ South						

## South hands

## Transfers\_after\_1M\_X

<b>Board: 280</b>	♠ KT82	LHO opens the bidding 1 ♠.
Dealer: West	♥ 43	Partner bids next.
Vul: N-S	♦ JT643	West (LHO) bids 2 ♠ if possible.
HCP: 6+1	♣ Q5	
<b>Board: 281</b>	♠ K83	Partner bids first.
Dealer: North	♥ KQ85	East (RHO) Doubles 1 ♠ if possible.
Vul: Both	♦ 963	
HCP: 8	♣ 963	
<b>Board: 282</b>	♠ KQ92	You bid first.
Dealer: South	♥ AKJ987	West (LHO) Doubles 1 ♥ if possible.
Vul: None	♦ A	East (RHO) bids 2 ♦ if possible.
HCP: 17+2	♣ 76	
<b>Board: 283</b>	♠ 98	Partner bids first.
Dealer: North	♥ 94	East (RHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ QT85	West (LHO) bids 1 ♠ if possible.
HCP: 5+1	♣ KT984	West (LHO) bids 2 ♠ if possible.
<b>Board: 284</b>	♠ A7642	You bid first.
Dealer: South	♥ A86	West (LHO) Doubles 1 ♠ if possible.
Vul: Both	♦ KQ65	West (LHO) Doubles 2 ♠ if possible.
HCP: 13+1	♣ T	East (RHO) bids 3 ♣ if possible.

## Both hands (Answers Page)

### Board: 280

Board: 280	North:	South:	W	N	E	S
Dealer: West	♠ 9	♠ KT82	1 ♠	X	Pass	2 ♦
Vul: N-S	♥ AK92	♥ 43	2 ♠	X	Pass	3 ♦
North HCP: 19	♦ KQ82	♦ JT643	All Pass			
South HCP: 6+1	♣ AK74	♣ Q5				
Contract: 3 ♦ South						

### Board: 281

Board: 281	North:	South:	W	N	E	S
Dealer: North	♠ AQJT764	♠ K83		1 ♠	X	2 ♠
Vul: Both	♥ 6	♥ KQ85	Pass	4 ♠	All Pass	
North HCP: 12+3	♦ KQT4	♦ 963				
South HCP: 8	♣ 4	♣ 963				
Contract: 4 ♠ North						

### Board: 282

Board: 282	North:	South:	W	N	E	S
Dealer: South	♠ 754	♠ KQ92				1 ♥
Vul: None	♥ T54	♥ AKJ987	X	Pass	2 ♦	2 ♠
North HCP: 4	♦ J854	♦ A	Pass	3 ♥	All Pass	
South HCP: 17+2	♣ KT4	♣ 76				
Contract: 3 ♥ North						

### Board: 283

Board: 283	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ 98		1 ♥	X	Pass
Vul: E-W	♥ AQT653	♥ 94	1 ♠	2 ♥	Pass	Pass
North HCP: 15+2	♦ J743	♦ QT85	2 ♠	Pass	Pass	3 ♥
South HCP: 5+1	♣ A	♣ KT984	All Pass			
Contract: 3 ♥ South						

### Board: 284

Board: 284	North:	South:	W	N	E	S
Dealer: South	♠ KQ53	♠ A7642				1 ♠
Vul: Both	♥ 52	♥ A86	X	2 ♠	Pass	Pass
North HCP: 5	♦ T742	♦ KQ65	X	Pass	3 ♣	3 ♠
South HCP: 13+1	♣ 972	♣ T	All Pass			
Contract: 3 ♠ South						



## North hands

## Transfers\_after\_1M\_X

<b>Board: 285</b>	♠ K8752	LHO opens the bidding 1♥.
Dealer: East	♥ K3	Partner bids next.
Vul: None	♦ KJ97	East (LHO) bids 4♥ if possible.
HCP: 10+1	♣ T9	
<b>Board: 286</b>	♠ T6	Partner bids first.
Dealer: South	♥ A9643	West (RHO) Doubles 1♥ if possible.
Vul: N-S	♦ T4	
HCP: 8+1	♣ A962	
<b>Board: 287</b>	♠ KT97642	You bid first.
Dealer: North	♥ 5	East (LHO) Doubles 1♠ if possible.
Vul: Both	♦ AK8	West (RHO) bids 3♦ if possible.
HCP: 12+3	♣ Q6	
<b>Board: 288</b>	♠ KQ43	RHO opens the bidding 1♥.
Dealer: West	♥ 3	You bid next.
Vul: None	♦ KQT63	West (RHO) bids 1♠ if possible.
HCP: 14+1	♣ KJ8	
<b>Board: 289</b>	♠ 4	You bid first.
Dealer: North	♥ AQJ8432	East (LHO) Doubles 1♥ if possible.
Vul: N-S	♦ KQ	
HCP: 12+3	♣ 864	

## Both hands (Answers Page)

### Board: 285

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 14+1

Contract: 4 ♠ South

North:

♠ K8752

♥ K3

♦ KJ97

♣ T9

South:

♠ AT63

♥ 4

♦ AQ3

♣ KJ863

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

### Board: 286

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 12+3

Contract: 4 ♥ North

North:

♠ T6

♥ A9643

♦ T4

♣ A962

South:

♠ A84

♥ KQJ8752

♦ J

♣ J4

W	N	E	S
			1 ♥
X	4 ♥	All Pass	

### Board: 287

Dealer: North

Vul: Both

North HCP: 12+3

South HCP: 7+1

Contract: 4 ♠ North

North:

♠ KT97642

♥ 5

♦ AK8

♣ Q6

South:

♠ Q53

♥ AT863

♦ 65

♣ J75

W	N	E	S
	1 ♠	X	2 ♠
3 ♦	4 ♠	All Pass	

### Board: 288

Dealer: West

Vul: None

North HCP: 14+1

South HCP: 13+2

Contract: 3NT South

North:

♠ KQ43

♥ 3

♦ KQT63

♣ KJ8

South:

♠ J

♥ KQJT62

♦ 975

♣ AQ4

W	N	E	S
1 ♥	X	Pass	Pass
1 ♠	Pass	Pass	2 ♠ <sup>1</sup>
Pass	3 ♦	Pass	3NT
All Pass			

1. strength cue bid

### Board: 289

Dealer: North

Vul: N-S

North HCP: 12+3

South HCP: 8

Contract: 3 ♥ South

North:

♠ 4

♥ AQJ8432

♦ KQ

♣ 864

South:

♠ KQ98

♥ 97

♦ 975

♣ KT53

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

## South hands

## Transfers\_after\_1M\_X

<b>Board: 285</b>	♠ AT63	RHO opens the bidding 1♥.
Dealer: East	♥ 4	You bid next.
Vul: None	♦ AQ3	East (RHO) bids 4♥ if possible.
HCP: 14+1	♣ KJ863	
<b>Board: 286</b>	♠ A84	You bid first.
Dealer: South	♥ KQJ8752	West (LHO) Doubles 1♥ if possible.
Vul: N-S	♦ J	
HCP: 12+3	♣ J4	
<b>Board: 287</b>	♠ Q53	Partner bids first.
Dealer: North	♥ AT863	East (RHO) Doubles 1♠ if possible.
Vul: Both	♦ 65	West (LHO) bids 3♦ if possible.
HCP: 7+1	♣ J75	
<b>Board: 288</b>	♠ J	LHO opens the bidding 1♥.
Dealer: West	♥ KQJT62	Partner bids next.
Vul: None	♦ 975	West (LHO) bids 1♠ if possible.
HCP: 13+2	♣ AQ4	
<b>Board: 289</b>	♠ KQ98	Partner bids first.
Dealer: North	♥ 97	East (RHO) Doubles 1♥ if possible.
Vul: N-S	♦ 975	
HCP: 8	♣ KT53	

## Both hands (Answers Page)

### Board: 285

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 14+1

Contract: 4 ♠ South

North:

♠ K8752

♥ K3

♦ KJ97

♣ T9

South:

♠ AT63

♥ 4

♦ AQ3

♣ KJ863

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

### Board: 286

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 12+3

Contract: 4 ♥ North

North:

♠ T6

♥ A9643

♦ T4

♣ A962

South:

♠ A84

♥ KQJ8752

♦ J

♣ J4

W	N	E	S
			1 ♥
X	4 ♥	All Pass	

### Board: 287

Dealer: North

Vul: Both

North HCP: 12+3

South HCP: 7+1

Contract: 4 ♠ North

North:

♠ KT97642

♥ 5

♦ AK8

♣ Q6

South:

♠ Q53

♥ AT863

♦ 65

♣ J75

W	N	E	S
	1 ♠	X	2 ♠
3 ♦	4 ♠	All Pass	

### Board: 288

Dealer: West

Vul: None

North HCP: 14+1

South HCP: 13+2

Contract: 3NT South

North:

♠ KQ43

♥ 3

♦ KQT63

♣ KJ8

South:

♠ J

♥ KQJT62

♦ 975

♣ AQ4

W	N	E	S
1 ♥	X	Pass	Pass
1 ♠	Pass	Pass	2 ♠ <sup>1</sup>
Pass	3 ♦	Pass	3NT
All Pass			

1. strength cue bid

### Board: 289

Dealer: North

Vul: N-S

North HCP: 12+3

South HCP: 8

Contract: 3 ♥ South

North:

♠ 4

♥ AQJ8432

♦ KQ

♣ 864

South:

♠ KQ98

♥ 97

♦ 975

♣ KT53

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

## North hands

## Transfers\_after\_1M\_X

**Board: 290**      ♠ A9874      Partner bids first.  
 Dealer: South      ♥ JT9      West (RHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ AT2  
 HCP: 9+1      ♣ 54

---

**Board: 291**      ♠ 83      LHO opens the bidding 1 ♥.  
 Dealer: East      ♥ QJT6      Partner bids next.  
 Vul: None      ♦ T742      West (RHO) bids 2 ♥ if possible.  
 HCP: 5      ♣ Q93      West (RHO) Doubles 3 ♦ if possible.

---

**Board: 292**      ♠ AKQ763      You bid first.  
 Dealer: North      ♥ J9      East (LHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ J932  
 HCP: 14+2      ♣ K

---

**Board: 293**      ♠ AQ7      You bid first.  
 Dealer: North      ♥ AK842      East (LHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ 632      East (LHO) Doubles 4 ♥ if possible.  
 HCP: 13+1      ♣ 84

---

**Board: 294**      ♠ J2      Partner bids first.  
 Dealer: South      ♥ 2      West (RHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ JT753  
 HCP: 2+2      ♣ T9753

## Both hands (Answers Page)

### Board: 290

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 14+3

Contract: 4♥ North

North:

♠ A9874

♥ JT9

♦ AT2

♣ 54

South:

♠ 2

♥ AKQ8632

♦ 7

♣ KQ87

W

N

E

S

1♥

X

2♥

Pass

4♦<sup>1</sup>

Pass

4♥

All Pass

1. Splinter

### Board: 291

Dealer: East

Vul: None

North HCP: 5

South HCP: 15+1

Contract: 3♦ X North

North:

♠ 83

♥ QJT6

♦ T742

♣ Q93

South:

♠ Q962

♥ K

♦ AJ8

♣ AJ842

W

N

E

S

1♥

X

2♥

Pass

Pass

X

Pass

3♦

Pass

Pass

X

All Pass

### Board: 292

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 8+2

Contract: 3♥ North

North:

♠ AKQ763

♥ J9

♦ J932

♣ K

South:

♠ 52

♥ AT8653

♦ A4

♣ 832

W

N

E

S

1♠

X

2♥

Pass

3♥

All Pass

### Board: 293

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 6+1

Contract: 4♥ X South

North:

♠ AQ7

♥ AK842

♦ 632

♣ 84

South:

♠ J

♥ J9653

♦ K94

♣ J752

W

N

E

S

1♥

X

4♥

Pass

Pass

X

All Pass

### Board: 294

Dealer: South

Vul: Both

North HCP: 2+2

South HCP: 15+1

Contract: 1♠ X South

North:

♠ J2

♥ 2

♦ JT753

♣ T9753

South:

♠ KQ943

♥ AJ86

♦ A

♣ J82

W

N

E

S

1♠

X

All Pass

## South hands

## Transfers\_after\_1M\_X

**Board: 290**      ♠ 2      You bid first.  
 Dealer: South      ♥ AKQ8632      West (LHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ 7  
 HCP: 14+3      ♣ KQ87

---

**Board: 291**      ♠ Q962      RHO opens the bidding 1 ♥.  
 Dealer: East      ♥ K      You bid next.  
 Vul: None      ♦ AJ8      West (LHO) bids 2 ♥ if possible.  
 HCP: 15+1      ♣ AJ842      West (LHO) Doubles 3 ♦ if possible.

---

**Board: 292**      ♠ 52      Partner bids first.  
 Dealer: North      ♥ AT8653      East (RHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ A4  
 HCP: 8+2      ♣ 832

---

**Board: 293**      ♠ J      Partner bids first.  
 Dealer: North      ♥ J9653      East (RHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ K94      East (RHO) Doubles 4 ♥ if possible.  
 HCP: 6+1      ♣ J752

---

**Board: 294**      ♠ KQ943      You bid first.  
 Dealer: South      ♥ AJ86      West (LHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ A  
 HCP: 15+1      ♣ J82

## Both hands (Answers Page)

### Board: 290

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 14+3

Contract: 4♥ North

North:

♠ A9874

♥ JT9

♦ AT2

♣ 54

South:

♠ 2

♥ AKQ8632

♦ 7

♣ KQ87

W N E S

X 2♥ Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Splinter

### Board: 291

Dealer: East

Vul: None

North HCP: 5

South HCP: 15+1

Contract: 3♦ X North

North:

♠ 83

♥ QJT6

♦ T742

♣ Q93

South:

♠ Q962

♥ K

♦ AJ8

♣ AJ842

W N E S

2♥ Pass Pass X

Pass 3♦ Pass Pass

X All Pass

### Board: 292

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 8+2

Contract: 3♥ North

North:

♠ AKQ763

♥ J9

♦ J932

♣ K

South:

♠ 52

♥ AT8653

♦ A4

♣ 832

W N E S

1♠ X 2♥

Pass 3♥ All Pass

### Board: 293

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 6+1

Contract: 4♥ X South

North:

♠ AQ7

♥ AK842

♦ 632

♣ 84

South:

♠ J

♥ J9653

♦ K94

♣ J752

W N E S

1♥ X 4♥

Pass Pass X All Pass

### Board: 294

Dealer: South

Vul: Both

North HCP: 2+2

South HCP: 15+1

Contract: 1♠ X South

North:

♠ J2

♥ 2

♦ JT753

♣ T9753

South:

♠ KQ943

♥ AJ86

♦ A

♣ J82

W N E S

X All Pass 1♠



## North hands

## Transfers\_after\_1M\_X

<b>Board: 295</b>	♠ 8632	LHO opens the bidding 1♥.
Dealer: East	♥ AJ65	Partner bids next.
Vul: E-W	♦ 2	
HCP: 10	♣ KQ72	
<hr/>		
<b>Board: 296</b>	♠ -	RHO opens the bidding 1♠.
Dealer: West	♥ AJ63	You bid next.
Vul: N-S	♦ AQ872	East (LHO) bids 2♠ if possible.
HCP: 15+1	♣ A753	
<hr/>		
<b>Board: 297</b>	♠ A2	You bid first.
Dealer: North	♥ AQ9753	East (LHO) Doubles 1♥ if possible.
Vul: Both	♦ 8	
HCP: 14+2	♣ A975	
<hr/>		
<b>Board: 298</b>	♠ JT98732	Partner bids first.
Dealer: South	♥ QT8	West (RHO) Doubles 1♥ if possible.
Vul: None	♦ 63	East (LHO) bids 2♣ if possible.
HCP: 3+3	♣ 6	West (RHO) bids 2♦ if possible.
		East (LHO) bids 3♦ if possible.
		East (LHO) Doubles 3♥ if possible.

## Both hands (Answers Page)

### Board: 295

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ 8632

♥ AJ65

♦ 2

♣ KQ72

South:

♠ AKJ5

♥ 3

♦ AQ754

♣ J96

W N E S

1 ♥ X

Pass 1 ♠ Pass 2 ♠

Pass 3 ♣ Pass 4 ♠

All Pass

### Board: 296

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 6+2

Contract: 3 ♥ South

North:

♠ -

♥ AJ63

♦ AQ872

♣ A753

South:

♠ QT952

♥ KT972

♦ 9

♣ JT

W N E S

1 ♠ X 2 ♠ Pass

Pass X Pass 3 ♥

All Pass

### Board: 297

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 11

Contract: 4 ♥ South

North:

♠ A2

♥ AQ9753

♦ 8

♣ A975

South:

♠ T83

♥ KJ62

♦ Q974

♣ KQ

W N E S

1 ♥ X 2NT<sup>1</sup>

Pass 4 ♦<sup>2</sup> Pass 4 ♥

All Pass

1. Jordan Truscott 2NT

2. Splinter

### Board: 298

Dealer: South

Vul: None

North HCP: 3+3

South HCP: 17+2

Contract: 3 ♥ X South

North:

♠ JT98732

♥ QT8

♦ 63

♣ 6

South:

♠ -

♥ AKJ95

♦ KT2

♣ KQJ32

W N E S

1 ♥

X Pass 2 ♣ Pass

2 ♦ 2 ♥ 3 ♦ 3 ♥

Pass Pass X All Pass

## South hands

## Transfers\_after\_1M\_X

<b>Board: 295</b>	♠ AKJ5	RHO opens the bidding 1♥.
Dealer: East	♥ 3	You bid next.
Vul: E-W	♦ AQ754	
HCP: 15+1	♣ J96	
<b>Board: 296</b>	♠ QT952	LHO opens the bidding 1♠.
Dealer: West	♥ KT972	Partner bids next.
Vul: N-S	♦ 9	East (RHO) bids 2♠ if possible.
HCP: 6+2	♣ JT	
<b>Board: 297</b>	♠ T83	Partner bids first.
Dealer: North	♥ KJ62	East (RHO) Doubles 1♥ if possible.
Vul: Both	♦ Q974	
HCP: 11	♣ KQ	
<b>Board: 298</b>	♠ -	You bid first.
Dealer: South	♥ AKJ95	West (LHO) Doubles 1♥ if possible.
Vul: None	♦ KT2	East (RHO) bids 2♣ if possible.
HCP: 17+2	♣ KQJ32	West (LHO) bids 2♦ if possible.
		East (RHO) bids 3♦ if possible.
		East (RHO) Doubles 3♥ if possible.

## Both hands (Answers Page)

### Board: 295

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ 8632

♥ AJ65

♦ 2

♣ KQ72

South:

♠ AKJ5

♥ 3

♦ AQ754

♣ J96

W N E S

1 ♥ X

Pass 1 ♠ Pass 2 ♠

Pass 3 ♣ Pass 4 ♠

All Pass

### Board: 296

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 6+2

Contract: 3 ♥ South

North:

♠ -

♥ AJ63

♦ AQ872

♣ A753

South:

♠ QT952

♥ KT972

♦ 9

♣ JT

W N E S

1 ♠ X 2 ♠ Pass

Pass X Pass 3 ♥

All Pass

### Board: 297

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 11

Contract: 4 ♥ South

North:

♠ A2

♥ AQ9753

♦ 8

♣ A975

South:

♠ T83

♥ KJ62

♦ Q974

♣ KQ

W N E S

1 ♥ X 2NT<sup>1</sup>

Pass 4 ♦<sup>2</sup> Pass 4 ♥

All Pass

1. Jordan Truscott 2NT

2. Splinter

### Board: 298

Dealer: South

Vul: None

North HCP: 3+3

South HCP: 17+2

Contract: 3 ♥ X South

North:

♠ JT98732

♥ QT8

♦ 63

♣ 6

South:

♠ -

♥ AKJ95

♦ KT2

♣ KQJ32

W N E S

1 ♥

X Pass 2 ♣ Pass

2 ♦ 2 ♥ 3 ♦ 3 ♥

Pass Pass X All Pass

## North hands

## Transfers\_after\_1M\_X

<b>Board: 299</b>	♠ JT642	LHO opens the bidding 1 ♠.
Dealer: East	♥ K842	Partner bids next.
Vul: N-S	♦ Q4	
HCP: 8+1	♣ Q6	
<hr/>		
<b>Board: 300</b>	♠ 2	RHO opens the bidding 1 ♠.
Dealer: West	♥ AT64	You bid next.
Vul: Both	♦ AKJ92	
HCP: 12+1	♣ T52	
<hr/>		
<b>Board: 301</b>	♠ AJ983	LHO opens the bidding 1 ♥.
Dealer: East	♥ 963	Partner bids next.
Vul: None	♦ 7653	West (RHO) bids 2 ♥ if possible.
HCP: 5+1	♣ T	East (LHO) bids 3 ♥ if possible.
		West (RHO) bids 4 ♥ if possible.
		West (RHO) Doubles 4 ♠ if possible.
<hr/>		
<b>Board: 302</b>	♠ T	RHO opens the bidding 1 ♠.
Dealer: West	♥ AJ93	You bid next.
Vul: E-W	♦ K54	East (LHO) bids 2 ♠ if possible.
HCP: 13+1	♣ AJT75	

## Both hands (Answers Page)

### Board: 299

	North:	South:	W	N	E	S
Dealer: East	♠ JT642	♠ 3			1 ♠	X
Vul: N-S	♥ K842	♥ AJ93	Pass	2 ♥	All Pass	
North HCP: 8+1	♦ Q4	♦ KT632				
South HCP: 12+1	♣ Q6	♣ KJ7				
Contract: 2 ♥ North						

### Board: 300

	North:	South:	W	N	E	S
Dealer: West	♠ 2	♠ KT76	1 ♠	X	Pass	2 ♦
Vul: Both	♥ AT64	♥ Q87	Pass	3 ♦	Pass	3NT
North HCP: 12+1	♦ AKJ92	♦ QT85	All Pass			
South HCP: 7	♣ T52	♣ 96				
Contract: 3NT South						

### Board: 301

	North:	South:	W	N	E	S
Dealer: East	♠ AJ983	♠ KQT6			1 ♥	X
Vul: None	♥ 963	♥ 2	2 ♥	2 ♠	3 ♥	3 ♠
North HCP: 5+1	♦ 7653	♦ 984	4 ♥	4 ♠	Pass	Pass
South HCP: 13+1	♣ T	♣ AKJ72	X	All Pass		
Contract: 4 ♠ X North						

### Board: 302

	North:	South:	W	N	E	S
Dealer: West	♠ T	♠ KJ6	1 ♠	X	2 ♠	3 ♦
Vul: E-W	♥ AJ93	♥ Q65	All Pass			
North HCP: 13+1	♦ K54	♦ JT973				
South HCP: 9+1	♣ AJT75	♣ Q8				
Contract: 3 ♦ South						

## South hands

## Transfers\_after\_1M\_X

<b>Board: 299</b>	♠ 3	RHO opens the bidding 1 ♠.
Dealer: East	♥ AJ93	You bid next.
Vul: N-S	♦ KT632	
HCP: 12+1	♣ KJ7	
<b>Board: 300</b>	♠ KT76	LHO opens the bidding 1 ♠.
Dealer: West	♥ Q87	Partner bids next.
Vul: Both	♦ QT85	
HCP: 7	♣ 96	
<b>Board: 301</b>	♠ KQT6	RHO opens the bidding 1 ♥.
Dealer: East	♥ 2	You bid next.
Vul: None	♦ 984	West (LHO) bids 2 ♥ if possible.
HCP: 13+1	♣ AKJ72	East (RHO) bids 3 ♥ if possible.
		West (LHO) bids 4 ♥ if possible.
		West (LHO) Doubles 4 ♠ if possible.
<b>Board: 302</b>	♠ KJ6	LHO opens the bidding 1 ♠.
Dealer: West	♥ Q65	Partner bids next.
Vul: E-W	♦ JT973	East (RHO) bids 2 ♠ if possible.
HCP: 9+1	♣ Q8	

## Both hands (Answers Page)

### Board: 299

	North:	South:	W	N	E	S
Dealer: East	♠ JT642	♠ 3			1 ♠	X
Vul: N-S	♥ K842	♥ AJ93	Pass	2 ♥	All Pass	
North HCP: 8+1	♦ Q4	♦ KT632				
South HCP: 12+1	♣ Q6	♣ KJ7				
Contract: 2 ♥ North						

### Board: 300

	North:	South:	W	N	E	S
Dealer: West	♠ 2	♠ KT76	1 ♠	X	Pass	2 ♦
Vul: Both	♥ AT64	♥ Q87	Pass	3 ♦	Pass	3NT
North HCP: 12+1	♦ AKJ92	♦ QT85	All Pass			
South HCP: 7	♣ T52	♣ 96				
Contract: 3NT South						

### Board: 301

	North:	South:	W	N	E	S
Dealer: East	♠ AJ983	♠ KQT6			1 ♥	X
Vul: None	♥ 963	♥ 2	2 ♥	2 ♠	3 ♥	3 ♠
North HCP: 5+1	♦ 7653	♦ 984	4 ♥	4 ♠	Pass	Pass
South HCP: 13+1	♣ T	♣ AKJ72	X	All Pass		
Contract: 4 ♠ X North						

### Board: 302

	North:	South:	W	N	E	S
Dealer: West	♠ T	♠ KJ6	1 ♠	X	2 ♠	3 ♦
Vul: E-W	♥ AJ93	♥ Q65	All Pass			
North HCP: 13+1	♦ K54	♦ JT973				
South HCP: 9+1	♣ AJT75	♣ Q8				
Contract: 3 ♦ South						



## North hands

## Transfers\_after\_1M\_X

**Board: 303**      ♠ AK432      You bid first.  
 Dealer: North      ♥ K9      East (LHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ J9  
 HCP: 18+1      ♣ AQJ2

---

**Board: 304**      ♠ KT92      RHO opens the bidding 1 ♥.  
 Dealer: West      ♥ 5      You bid next.  
 Vul: None      ♦ A985      West (RHO) bids 2 ♥ if possible.  
 HCP: 13      ♣ AQ92

---

**Board: 305**      ♠ KQ5      You bid first.  
 Dealer: North      ♥ AKJ984      East (LHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ T      East (LHO) Doubles 2 ♥ if possible.  
 HCP: 13+2      ♣ T94      West (RHO) bids 2 ♠ if possible.

---

**Board: 306**      ♠ 7432      Partner bids first.  
 Dealer: South      ♥ T43      West (RHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ AQ92  
 HCP: 10      ♣ A8

---

**Board: 307**      ♠ AQJ63      You bid first.  
 Dealer: North      ♥ QT52      East (LHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ K64      West (RHO) bids 2 ♣ if possible.  
 HCP: 12+1      ♣ 4

## Both hands (Answers Page)

### Board: 303

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 5+1

Contract: 3 ♠ South

North:

♠ AK432

♥ K9

♦ J9

♣ AQJ2

South:

♠ JT875

♥ Q2

♦ QT86

♣ 64

W	N	E	S
	1 ♠	X	3 ♠

All Pass

### Board: 304

Dealer: West

Vul: None

North HCP: 13

South HCP: 11+1

Contract: 3 ♠ North

North:

♠ KT92

♥ 5

♦ A985

♣ AQ92

South:

♠ J654

♥ AKQT2

♦ 43

♣ J6

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

### Board: 305

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 6

Contract: 3 ♥ North

North:

♠ KQ5

♥ AKJ984

♦ T

♣ T94

South:

♠ 42

♥ T753

♦ Q987

♣ A73

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

### Board: 306

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12+1

Contract: 3 ♠ South

North:

♠ 7432

♥ T43

♦ AQ92

♣ A8

South:

♠ KQT95

♥ A6

♦ 73

♣ KT63

W	N	E	S
			1 ♠
X	2NT <sup>1</sup>	Pass	3 ♠
All Pass			

1. Jordan Truscott 2NT

### Board: 307

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 14

Contract: 4 ♠ North

North:

♠ AQJ63

♥ QT52

♦ K64

♣ 4

South:

♠ 974

♥ J76

♦ AQT2

♣ AK3

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

## South hands

## Transfers\_after\_1M\_X

**Board: 303**      ♠ JT875      Partner bids first.  
 Dealer: North      ♥ Q2      East (RHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ QT86  
 HCP: 5+1      ♣ 64

---

**Board: 304**      ♠ J654      LHO opens the bidding 1 ♥.  
 Dealer: West      ♥ AKQT2      Partner bids next.  
 Vul: None      ♦ 43      West (LHO) bids 2 ♥ if possible.  
 HCP: 11+1      ♣ J6

---

**Board: 305**      ♠ 42      Partner bids first.  
 Dealer: North      ♥ T753      East (RHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ Q987      East (RHO) Doubles 2 ♥ if possible.  
 HCP: 6      ♣ A73      West (LHO) bids 2 ♠ if possible.

---

**Board: 306**      ♠ KQT95      You bid first.  
 Dealer: South      ♥ A6      West (LHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ 73  
 HCP: 12+1      ♣ KT63

---

**Board: 307**      ♠ 974      Partner bids first.  
 Dealer: North      ♥ J76      East (RHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ AQT2      West (LHO) bids 2 ♣ if possible.  
 HCP: 14      ♣ AK3

## Both hands (Answers Page)

### Board: 303

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 5+1

Contract: 3 ♠ South

North:

♠ AK432

♥ K9

♦ J9

♣ AQJ2

South:

♠ JT875

♥ Q2

♦ QT86

♣ 64

W	N	E	S
	1 ♠	X	3 ♠

All Pass

### Board: 304

Dealer: West

Vul: None

North HCP: 13

South HCP: 11+1

Contract: 3 ♠ North

North:

♠ KT92

♥ 5

♦ A985

♣ AQ92

South:

♠ J654

♥ AKQT2

♦ 43

♣ J6

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

### Board: 305

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 6

Contract: 3 ♥ North

North:

♠ KQ5

♥ AKJ984

♦ T

♣ T94

South:

♠ 42

♥ T753

♦ Q987

♣ A73

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

### Board: 306

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12+1

Contract: 3 ♠ South

North:

♠ 7432

♥ T43

♦ AQ92

♣ A8

South:

♠ KQT95

♥ A6

♦ 73

♣ KT63

W	N	E	S
			1 ♠
X	2NT <sup>1</sup>	Pass	3 ♠
All Pass			

1. Jordan Truscott 2NT

### Board: 307

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 14

Contract: 4 ♠ North

North:

♠ AQJ63

♥ QT52

♦ K64

♣ 4

South:

♠ 974

♥ J76

♦ AQT2

♣ AK3

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

North hands	Transfers_after_1M_X
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North hands	Transfers_after_1M_X
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**Board: 308**      ♠ AQ753

## Partner bids first.

♥ JT5

West (RHO) Doubles 1 ♥ if possible.

**♦ J**

East (LHO) bids 3♦ if possible.

♣ 9874

♠ AJT652

You bid first.

 O

East (LHO) Doubles 1 ♠ if possible.

◆ K74

West (RHO) bids 2♥ if possible.

♣ K92

♠ 76

LHO opens the bidding 1♥.

♥ T8763

Partner bids next.

♦ J98

West (RHO) bids 1 ♠ if possible.

♣ AK9

East (LHO) Redoubles if possible.

East (LHO) bids 2♥ if possible.

♠ 7

You bid first.

♥ KQ864

East (LHO) Doubles 1♥ if possible.

◆ K875

East (LHO) Doubles 2♥ if possible.

♣ A Q 8

♠ JT5

## Partner bids first.

♥ Q95

West (RHO) Doubles 1 ♠ if possible.

◆ K832

♣ JT8

## Both hands (Answers Page)

### Board: 308

	North:	South:	W	N	E	S
Dealer: South	♠ AQ753	♠ -				1 ♥
Vul: N-S	♥ JT5	♥ AK8432	X	2 ♥	3 ♦	4 ♥
North HCP: 8+1	♦ J	♦ AKQ	All Pass			
South HCP: 17+2	♣ 9874	♣ J632				
Contract: 4 ♥ South						

### Board: 309

	North:	South:	W	N	E	S
Dealer: North	♠ AJT652	♠ K93		1 ♠	X	Pass
Vul: E-W	♥ Q	♥ T86	2 ♥	2 ♠	All Pass	
North HCP: 13+2	♦ K74	♦ Q532				
South HCP: 5	♣ K92	♣ 864				
Contract: 2 ♠ North						

### Board: 310

	North:	South:	W	N	E	S
Dealer: East	♠ 76	♠ A932			1 ♥	X
Vul: Both	♥ T8763	♥ K	1 ♠	X	XX	2 ♣
North HCP: 8+1	♦ J98	♦ AQ42	Pass	Pass	2 ♥	Pass
South HCP: 13	♣ AK9	♣ 7543	Pass	3 ♣	All Pass	
Contract: 3 ♣ North						

### Board: 311

	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ K653		1 ♥	X	2 ♥
Vul: E-W	♥ KQ864	♥ J72	Pass	Pass	X	All Pass
North HCP: 14+1	♦ K875	♦ J63				
South HCP: 5	♣ AQ8	♣ T75				
Contract: 2 ♥X South						

### Board: 312

	North:	South:	W	N	E	S
Dealer: South	♠ JT5	♠ AKQ983				1 ♠
Vul: Both	♥ Q95	♥ A62	X	2 ♠	Pass	4 ♠
North HCP: 7	♦ K832	♦ J6	All Pass			
South HCP: 18+2	♣ JT8	♣ A5				
Contract: 4 ♠ South						

## Transfers\_after\_1M\_X

<b>Board: 312</b>	♠ AKQ983	You bid first.
Dealer: South	♥ A62	West (LHO) Doubles 1 ♠ if possible.
Vul: Both	♦ J6	
HCP: 18+2	♣ A5	

## Both hands (Answers Page)

### Board: 308

	North:	South:	W	N	E	S
Dealer: South	♠ AQ753	♠ -				1 ♥
Vul: N-S	♥ JT5	♥ AK8432	X	2 ♥	3 ♦	4 ♥
North HCP: 8+1	♦ J	♦ AKQ	All Pass			
South HCP: 17+2	♣ 9874	♣ J632				
Contract: 4 ♥ South						

### Board: 309

	North:	South:	W	N	E	S
Dealer: North	♠ AJT652	♠ K93		1 ♠	X	Pass
Vul: E-W	♥ Q	♥ T86	2 ♥	2 ♠	All Pass	
North HCP: 13+2	♦ K74	♦ Q532				
South HCP: 5	♣ K92	♣ 864				
Contract: 2 ♠ North						

### Board: 310

	North:	South:	W	N	E	S
Dealer: East	♠ 76	♠ A932			1 ♥	X
Vul: Both	♥ T8763	♥ K	1 ♠	X	XX	2 ♣
North HCP: 8+1	♦ J98	♦ AQ42	Pass	Pass	2 ♥	Pass
South HCP: 13	♣ AK9	♣ 7543	Pass	3 ♣	All Pass	
Contract: 3 ♣ North						

### Board: 311

	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ K653		1 ♥	X	2 ♥
Vul: E-W	♥ KQ864	♥ J72	Pass	Pass	X	All Pass
North HCP: 14+1	♦ K875	♦ J63				
South HCP: 5	♣ AQ8	♣ T75				
Contract: 2 ♥X South						

### Board: 312

	North:	South:	W	N	E	S
Dealer: South	♠ JT5	♠ AKQ983				1 ♠
Vul: Both	♥ Q95	♥ A62	X	2 ♠	Pass	4 ♠
North HCP: 7	♦ K832	♦ J6	All Pass			
South HCP: 18+2	♣ JT8	♣ A5				
Contract: 4 ♠ South						



## North hands

## Transfers\_after\_1M\_X

<b>Board: 313</b>	♠ J76	LHO opens the bidding 1♥.
Dealer: East	♥ Q752	Partner bids next.
Vul: None	♦ 865	
HCP: 7	♣ KJ8	
<hr/>		
<b>Board: 314</b>	♠ T754	Partner bids first.
Dealer: South	♥ T9865	West (RHO) Doubles 1♥ if possible.
Vul: E-W	♦ J	East (LHO) Doubles 4♥ if possible.
HCP: 1+1	♣ 974	
<hr/>		
<b>Board: 315</b>	♠ K	Partner bids first.
Dealer: South	♥ 52	West (RHO) Doubles 1♥ if possible.
Vul: Both	♦ AQT985	
HCP: 9+2	♣ T432	
<hr/>		
<b>Board: 316</b>	♠ 43	Partner bids first.
Dealer: South	♥ JT985	West (RHO) Doubles 1♠ if possible.
Vul: None	♦ 83	East (LHO) bids 2♠ if possible.
HCP: 2+1	♣ J754	East (LHO) Doubles 3♠ if possible.
<hr/>		
<b>Board: 317</b>	♠ Q9432	LHO opens the bidding 1♠.
Dealer: East	♥ J62	Partner bids next.
Vul: E-W	♦ A9	
HCP: 8+1	♣ J43	

## Both hands (Answers Page)

### Board: 313

Dealer: East

Vul: None

North HCP: 7

South HCP: 17

Contract: 3NT North

North:

♠ J76

♥ Q752

♦ 865

♣ KJ8

South:

♠ AKT9

♥ J

♦ AKQ4

♣ T942

W

N

E

S

1♥ X

Pass 2♣ Pass 3♣

Pass 3NT All Pass

### Board: 314

Dealer: South

Vul: E-W

North HCP: 1+1

South HCP: 17+2

Contract: 4♥X North

North:

♠ T754

♥ T9865

♦ J

♣ 974

South:

♠ -

♥ AKQ43

♦ AT954

♣ A53

W

N

E

S

1♥

X 4♥ X All Pass

### Board: 315

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 13+1

Contract: 2♦ North

North:

♠ K

♥ 52

♦ AQT985

♣ T432

South:

♠ QJT9

♥ KQT94

♦ 7

♣ KQ8

W

N

E

S

1♥

X 2♦ All Pass

### Board: 316

Dealer: South

Vul: None

North HCP: 2+1

South HCP: 14+2

Contract: 3♠X South

North:

♠ 43

♥ JT985

♦ 83

♣ J754

South:

♠ AKQJ95

♥ 2

♦ J95

♣ K98

W

N

E

S

1♠

X Pass 2♠<sup>1</sup> 3♠

Pass Pass X All Pass

1. strength cue bid

### Board: 317

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 14

Contract: 1NT North

North:

♠ Q9432

♥ J62

♦ A9

♣ J43

South:

♠ K

♥ K543

♦ JT76

♣ AKT9

W

N

E

S

1♠ X

Pass 1NT All Pass

## South hands

## Transfers\_after\_1M\_X

<b>Board: 313</b>	♠ AKT9	RHO opens the bidding 1♥.
Dealer: East	♥ J	You bid next.
Vul: None	♦ AKQ4	
HCP: 17	♣ T942	
<b>Board: 314</b>	♠ -	You bid first.
Dealer: South	♥ AKQ43	West (LHO) Doubles 1♥ if possible.
Vul: E-W	♦ AT954	East (RHO) Doubles 4♥ if possible.
HCP: 17+2	♣ A53	
<b>Board: 315</b>	♠ QJT9	You bid first.
Dealer: South	♥ KQT94	West (LHO) Doubles 1♥ if possible.
Vul: Both	♦ 7	
HCP: 13+1	♣ KQ8	
<b>Board: 316</b>	♠ AKQJ95	You bid first.
Dealer: South	♥ 2	West (LHO) Doubles 1♠ if possible.
Vul: None	♦ J95	East (RHO) bids 2♠ if possible.
HCP: 14+2	♣ K98	East (RHO) Doubles 3♠ if possible.
<b>Board: 317</b>	♠ K	RHO opens the bidding 1♠.
Dealer: East	♥ K543	You bid next.
Vul: E-W	♦ JT76	
HCP: 14	♣ AKT9	

## Both hands (Answers Page)

### Board: 313

Dealer: East

Vul: None

North HCP: 7

South HCP: 17

Contract: 3NT North

North:

♠ J76

♥ Q752

♦ 865

♣ KJ8

South:

♠ AKT9

♥ J

♦ AKQ4

♣ T942

W

N

E

S

1♥ X

Pass 2♣ Pass 3♣

Pass 3NT All Pass

### Board: 314

Dealer: South

Vul: E-W

North HCP: 1+1

South HCP: 17+2

Contract: 4♥X North

North:

♠ T754

♥ T9865

♦ J

♣ 974

South:

♠ -

♥ AKQ43

♦ AT954

♣ A53

W

N

E

S

1♥

X 4♥ X All Pass

### Board: 315

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 13+1

Contract: 2♦ North

North:

♠ K

♥ 52

♦ AQT985

♣ T432

South:

♠ QJT9

♥ KQT94

♦ 7

♣ KQ8

W

N

E

S

1♥

X 2♦ All Pass

### Board: 316

Dealer: South

Vul: None

North HCP: 2+1

South HCP: 14+2

Contract: 3♠X South

North:

♠ 43

♥ JT985

♦ 83

♣ J754

South:

♠ AKQJ95

♥ 2

♦ J95

♣ K98

W

N

E

S

1♠

X Pass 2♠<sup>1</sup> 3♠

Pass Pass X All Pass

1. strength cue bid

### Board: 317

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 14

Contract: 1NT North

North:

♠ Q9432

♥ J62

♦ A9

♣ J43

South:

♠ K

♥ K543

♦ JT76

♣ AKT9

W

N

E

S

1♠ X

Pass 1NT All Pass

## North hands

## Transfers\_after\_1M\_X

<b>Board: 318</b>	♠ AQ65	RHO opens the bidding 1♥.
Dealer: West	♥ 4	You bid next.
Vul: Both	♦ AKJT	
HCP: 19	♣ AJT5	
<b>Board: 319</b>	♠ AKJ876	You bid first.
Dealer: North	♥ AJ	East (LHO) Doubles 1♠ if possible.
Vul: None	♦ 8	
HCP: 13+2	♣ T975	
<b>Board: 320</b>	♠ 87	Partner bids first.
Dealer: South	♥ QJT653	West (RHO) Doubles 1♥ if possible.
Vul: N-S	♦ QJ4	West (RHO) Doubles 2♥ if possible.
HCP: 6+2	♣ 75	East (LHO) bids 3♣ if possible.
<b>Board: 321</b>	♠ AJT98653	You bid first.
Dealer: North	♥ -	East (LHO) Doubles 1♠ if possible.
Vul: E-W	♦ Q9	West (RHO) bids 2♠ if possible.
HCP: 14+4	♣ AQJ	East (LHO) Doubles 4♠ if possible.
<b>Board: 322</b>	♠ Q985	Partner bids first.
Dealer: South	♥ K83	West (RHO) Doubles 1♠ if possible.
Vul: None	♦ KT42	West (RHO) Doubles 2♠ if possible.
HCP: 8	♣ 85	East (LHO) bids 3♣ if possible.

## Both hands (Answers Page)

### Board: 318

	North:	South:	W	N	E	S
Dealer: West	♠ AQ65	♠ T943	1 ♥	X	Pass	1 ♠
Vul: Both	♥ 4	♥ A3	Pass	4 ♠	All Pass	
North HCP: 19	♦ AKJT	♦ Q983				
South HCP: 8	♣ AJT5	♣ Q62				
Contract: 4 ♠ North						

### Board: 319

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ876	♠ Q		1 ♠	X	1NT
Vul: None	♥ AJ	♥ KQ74	Pass	2 ♣	All Pass	
North HCP: 13+2	♦ 8	♦ JT962				
South HCP: 9+1	♣ T975	♣ J32				
Contract: 2 ♣ North						

### Board: 320

	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ QT4				1 ♥
Vul: N-S	♥ QJT653	♥ AK942	X	2 ♥	Pass	Pass
North HCP: 6+2	♦ QJ4	♦ A83	X	Pass	3 ♣	Pass
South HCP: 13+1	♣ 75	♣ T4	Pass	3 ♥	All Pass	
Contract: 3 ♥ North						

### Board: 321

	North:	South:	W	N	E	S
Dealer: North	♠ AJT98653	♠ 4		1 ♠	X	Pass
Vul: E-W	♥ -	♥ J962	2 ♠ <sup>1</sup>	4 ♠	X	All Pass
North HCP: 14+4	♦ Q9	♦ 87652				
South HCP: 1+1	♣ AQJ	♣ 643				
Contract: 4 ♠ X North						

1. strength cue bid

### Board: 322

	North:	South:	W	N	E	S
Dealer: South	♠ Q985	♠ JT764				1 ♠
Vul: None	♥ K83	♥ AT2	X	2 ♠	Pass	Pass
North HCP: 8	♦ KT42	♦ A63	X	Pass	3 ♣	3 ♠
South HCP: 13+1	♣ 85	♣ A9	All Pass			
Contract: 3 ♠ South						

## South hands

## Transfers\_after\_1M\_X

<b>Board: 318</b>	♠ T943	LHO opens the bidding 1♥.
Dealer: West	♥ A3	Partner bids next.
Vul: Both	♦ Q983	
HCP: 8	♣ Q62	
<b>Board: 319</b>	♠ Q	Partner bids first.
Dealer: North	♥ KQ74	East (RHO) Doubles 1♠ if possible.
Vul: None	♦ JT962	
HCP: 9+1	♣ J32	
<b>Board: 320</b>	♠ QT4	You bid first.
Dealer: South	♥ AK942	West (LHO) Doubles 1♥ if possible.
Vul: N-S	♦ A83	West (LHO) Doubles 2♥ if possible.
HCP: 13+1	♣ T4	East (RHO) bids 3♣ if possible.
<b>Board: 321</b>	♠ 4	Partner bids first.
Dealer: North	♥ J962	East (RHO) Doubles 1♠ if possible.
Vul: E-W	♦ 87652	West (LHO) bids 2♠ if possible.
HCP: 1+1	♣ 643	East (RHO) Doubles 4♠ if possible.
<b>Board: 322</b>	♠ JT764	You bid first.
Dealer: South	♥ AT2	West (LHO) Doubles 1♠ if possible.
Vul: None	♦ A63	West (LHO) Doubles 2♠ if possible.
HCP: 13+1	♣ A9	East (RHO) bids 3♣ if possible.

## Both hands (Answers Page)

### Board: 318

	North:	South:	W	N	E	S
Dealer: West	♠ AQ65	♠ T943	1 ♥	X	Pass	1 ♠
Vul: Both	♥ 4	♥ A3	Pass	4 ♠	All Pass	
North HCP: 19	♦ AKJT	♦ Q983				
South HCP: 8	♣ AJT5	♣ Q62				
Contract: 4 ♠ North						

### Board: 319

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ876	♠ Q		1 ♠	X	1NT
Vul: None	♥ AJ	♥ KQ74	Pass	2 ♣	All Pass	
North HCP: 13+2	♦ 8	♦ JT962				
South HCP: 9+1	♣ T975	♣ J32				
Contract: 2 ♣ North						

### Board: 320

	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ QT4				1 ♥
Vul: N-S	♥ QJT653	♥ AK942	X	2 ♥	Pass	Pass
North HCP: 6+2	♦ QJ4	♦ A83	X	Pass	3 ♣	Pass
South HCP: 13+1	♣ 75	♣ T4	Pass	3 ♥	All Pass	
Contract: 3 ♥ North						

### Board: 321

	North:	South:	W	N	E	S
Dealer: North	♠ AJT98653	♠ 4		1 ♠	X	Pass
Vul: E-W	♥ -	♥ J962	2 ♠ <sup>1</sup>	4 ♠	X	All Pass
North HCP: 14+4	♦ Q9	♦ 87652				
South HCP: 1+1	♣ AQJ	♣ 643				
Contract: 4 ♠ X North						

1. strength cue bid

### Board: 322

	North:	South:	W	N	E	S
Dealer: South	♠ Q985	♠ JT764				1 ♠
Vul: None	♥ K83	♥ AT2	X	2 ♠	Pass	Pass
North HCP: 8	♦ KT42	♦ A63	X	Pass	3 ♣	3 ♠
South HCP: 13+1	♣ 85	♣ A9	All Pass			
Contract: 3 ♠ South						



## North hands

## Transfers\_after\_1M\_X

**Board: 323**      ♠ 74      LHO opens the bidding 1 ♥.

Dealer: East      ♥ 9842      Partner bids next.

Vul: E-W      ♦ JT976      West (RHO) bids 1 ♠ if possible.

HCP: 6+1      ♣ KQ      East (LHO) Doubles 2 ♦ if possible.

West (RHO) bids 2 ♥ if possible.

East (LHO) bids 3 ♥ if possible.

West (RHO) Doubles 4 ♦ if possible.

**Board: 324**      ♠ K62      Partner bids first.

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

Vul: E-W      ♦ T65      West (RHO) Doubles 2 ♠ if possible.

HCP: 9+1      ♣ AJ765      East (LHO) bids 3 ♥ if possible.

**Board: 325**      ♠ KQ8543      You bid first.

Dealer: North      ♥ AQ76      East (LHO) Doubles 1 ♠ if possible.

Vul: Both      ♦ 7      West (RHO) bids 2 ♦ if possible.

HCP: 13+2      ♣ Q8

**Board: 326**      ♠ -      RHO opens the bidding 1 ♠.

Dealer: West      ♥ K975      You bid next.

Vul: E-W      ♦ Q874      East (LHO) bids 3 ♠ if possible.

HCP: 13+1      ♣ AKJ65      West (RHO) bids 4 ♠ if possible.

West (RHO) Doubles 5 ♥ if possible.

## Both hands (Answers Page)

### Board: 323

	North:	South:	W	N	E	S
Dealer: East	♠ 74	♠ J862			1♥	X
Vul: E-W	♥ 9842	♥ A	1♠	2♦	X	Pass
North HCP: 6+1	♦ JT976	♦ AK54	2♥	3♦	3♥	4♦
South HCP: 16	♣ KQ	♣ AT52	X	All Pass		
Contract: 4♦ X South						

### Board: 324

	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ AQT87				1♠
Vul: E-W	♥ JT	♥ 942	X	2♠	Pass	Pass
North HCP: 9+1	♦ T65	♦ A72	X	Pass	3♥	3♠
South HCP: 13+1	♣ AJ765	♣ K8	Pass	4♠	All Pass	
Contract: 4♠ North						

### Board: 325

	North:	South:	W	N	E	S
Dealer: North	♠ KQ8543	♠ J6		1♠	X	XX
Vul: Both	♥ AQ76	♥ KT	2♦	3♥	Pass	3NT
North HCP: 13+2	♦ 7	♦ QJT98	Pass	4♠	All Pass	
South HCP: 11+1	♣ Q8	♣ KJT9				
Contract: 4♠ North						

### Board: 326

	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ K63	1♠	X	3♠	4♥
Vul: E-W	♥ K975	♥ AJT642	4♠	5♥	Pass	Pass
North HCP: 13+1	♦ Q874	♦ 63	X	All Pass		
South HCP: 10+2	♣ AKJ65	♣ Q7				
Contract: 5♥ X North						

## South hands

## Transfers\_after\_1M\_X

**Board: 323**      ♠ J862      RHO opens the bidding 1♥.

Dealer: East      ♥ A      You bid next.

Vul: E-W      ♦ AK54      West (LHO) bids 1♠ if possible.

HCP: 16      ♣ AT52      East (RHO) Doubles 2♦ if possible.

West (LHO) bids 2♥ if possible.

East (RHO) bids 3♥ if possible.

West (LHO) Doubles 4♦ if possible.

**Board: 324**      ♠ AQT87      You bid first.

Dealer: South      ♥ 942      West (LHO) Doubles 1♠ if possible.

Vul: E-W      ♦ A72      West (LHO) Doubles 2♠ if possible.

HCP: 13+1      ♣ K8      East (RHO) bids 3♥ if possible.

**Board: 325**      ♠ J6      Partner bids first.

Dealer: North      ♥ KT      East (RHO) Doubles 1♠ if possible.

Vul: Both      ♦ QJT98      West (LHO) bids 2♦ if possible.

HCP: 11+1      ♣ KJT9

**Board: 326**      ♠ K63      LHO opens the bidding 1♠.

Dealer: West      ♥ AJT642      Partner bids next.

Vul: E-W      ♦ 63      East (RHO) bids 3♠ if possible.

HCP: 10+2      ♣ Q7      West (LHO) bids 4♠ if possible.

West (LHO) Doubles 5♥ if possible.

## Both hands (Answers Page)

### Board: 323

	North:	South:	W	N	E	S
Dealer: East	♠ 74	♠ J862			1♥	X
Vul: E-W	♥ 9842	♥ A	1♠	2♦	X	Pass
North HCP: 6+1	♦ JT976	♦ AK54	2♥	3♦	3♥	4♦
South HCP: 16	♣ KQ	♣ AT52	X	All Pass		
Contract: 4♦ X South						

### Board: 324

	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ AQT87				1♠
Vul: E-W	♥ JT	♥ 942	X	2♠	Pass	Pass
North HCP: 9+1	♦ T65	♦ A72	X	Pass	3♥	3♠
South HCP: 13+1	♣ AJ765	♣ K8	Pass	4♠	All Pass	
Contract: 4♠ North						

### Board: 325

	North:	South:	W	N	E	S
Dealer: North	♠ KQ8543	♠ J6		1♠	X	XX
Vul: Both	♥ AQ76	♥ KT	2♦	3♥	Pass	3NT
North HCP: 13+2	♦ 7	♦ QJT98	Pass	4♠	All Pass	
South HCP: 11+1	♣ Q8	♣ KJT9				
Contract: 4♠ North						

### Board: 326

	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ K63	1♠	X	3♠	4♥
Vul: E-W	♥ K975	♥ AJT642	4♠	5♥	Pass	Pass
North HCP: 13+1	♦ Q874	♦ 63	X	All Pass		
South HCP: 10+2	♣ AKJ65	♣ Q7				
Contract: 5♥ X North						

## North hands

## Transfers\_after\_1M\_X

**Board: 327**      ♠ J6      You bid first.  
 Dealer: North      ♥ KT7432      East (LHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ A952  
 HCP: 12+2      ♣ A

---

**Board: 328**      ♠ T7654      Partner bids first.  
 Dealer: South      ♥ 7      West (RHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ K75  
 HCP: 4+1      ♣ J983

---

**Board: 329**      ♠ KQT9      RHO opens the bidding 1 ♥.  
 Dealer: West      ♥ A      You bid next.  
 Vul: None      ♦ QJT54      West (RHO) Doubles 2 ♥ if possible.  
 HCP: 13+1      ♣ J87

---

**Board: 330**      ♠ -      RHO opens the bidding 1 ♠.  
 Dealer: West      ♥ KT32      You bid next.  
 Vul: N-S      ♦ A985      East (LHO) bids 2 ♠ if possible.  
 HCP: 13+1      ♣ AQ985

---

**Board: 331**      ♠ AQJ542      You bid first.  
 Dealer: North      ♥ A76      East (LHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ 732  
 HCP: 15+2      ♣ A

## Both hands (Answers Page)

### Board: 327

	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ 3		1 ♥	X	4 ♥
Vul: E-W	♥ KT7432	♥ AQ986	All Pass			
North HCP: 12+2	♦ A952	♦ J6				
South HCP: 8+2	♣ A	♣ JT975				
Contract: 4 ♥ South						

### Board: 328

	North:	South:	W	N	E	S
Dealer: South	♠ T7654	♠ AKJ82				1 ♠
Vul: Both	♥ 7	♥ KQ3	X	3 ♠	All Pass	
North HCP: 4+1	♦ K75	♦ T6				
South HCP: 13+1	♣ J983	♣ 762				
Contract: 3 ♠ North						

### Board: 329

Board: 329	North:	South:	W	N	E	S
Dealer: West	♠ KQT9	♠ A72	1 ♥	X	Pass	2 ♥ <sup>1</sup>
Vul: None	♥ A	♥ 862	X	3NT	All Pass	
North HCP: 13+1	♦ QJT54	♦ AK8	1. strength cue bid			
South HCP: 11	♣ J87	♣ 9632				
Contract: 3NT North						

### Board: 330

	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ T9643	1 ♠	X	2 ♠	Pass
Vul: N-S	♥ KT32	♥ Q8	Pass	X	Pass	3 ♦
North HCP: 13+1	♦ A985	♦ KJT6	All Pass			
South HCP: 9+1	♣ AQ985	♣ K4				
Contract: 3 ♦ South						

### Board: 331

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ542	♠ KT9876		1 ♠	X	4 ♠
Vul: Both	♥ A76	♥ K5	All Pass			
North HCP: 15+2	♦ 732	♦ 6				
South HCP: 6+2	♣ A	♣ 8753				
Contract: 4 ♠ South						

## South hands

## Transfers\_after\_1M\_X

**Board: 327**      ♠ 3      Partner bids first.  
 Dealer: North      ♥ AQ986      East (RHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ J6  
 HCP: 8+2      ♣ JT975

---

**Board: 328**      ♠ AKJ82      You bid first.  
 Dealer: South      ♥ KQ3      West (LHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ T6  
 HCP: 13+1      ♣ 762

---

**Board: 329**      ♠ A72      LHO opens the bidding 1 ♥.  
 Dealer: West      ♥ 862      Partner bids next.  
 Vul: None      ♦ AK8      West (LHO) Doubles 2 ♥ if possible.  
 HCP: 11      ♣ 9632

---

**Board: 330**      ♠ T9643      LHO opens the bidding 1 ♠.  
 Dealer: West      ♥ Q8      Partner bids next.  
 Vul: N-S      ♦ KJT6      East (RHO) bids 2 ♠ if possible.  
 HCP: 9+1      ♣ K4

---

**Board: 331**      ♠ KT9876      Partner bids first.  
 Dealer: North      ♥ K5      East (RHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ 6  
 HCP: 6+2      ♣ 8753

## Both hands (Answers Page)

### Board: 327

	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ 3		1 ♥	X	4 ♥
Vul: E-W	♥ KT7432	♥ AQ986	All Pass			
North HCP: 12+2	♦ A952	♦ J6				
South HCP: 8+2	♣ A	♣ JT975				
Contract: 4 ♥ South						

### Board: 328

	North:	South:	W	N	E	S
Dealer: South	♠ T7654	♠ AKJ82				1 ♠
Vul: Both	♥ 7	♥ KQ3	X	3 ♠	All Pass	
North HCP: 4+1	♦ K75	♦ T6				
South HCP: 13+1	♣ J983	♣ 762				
Contract: 3 ♠ North						

### Board: 329

Board: 329	North:	South:	W	N	E	S
Dealer: West	♠ KQT9	♠ A72	1 ♥	X	Pass	2 ♥ <sup>1</sup>
Vul: None	♥ A	♥ 862	X	3NT	All Pass	
North HCP: 13+1	♦ QJT54	♦ AK8	1. strength cue bid			
South HCP: 11	♣ J87	♣ 9632				
Contract: 3NT North						

### Board: 330

	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ T9643	1 ♠	X	2 ♠	Pass
Vul: N-S	♥ KT32	♥ Q8	Pass	X	Pass	3 ♦
North HCP: 13+1	♦ A985	♦ KJT6	All Pass			
South HCP: 9+1	♣ AQ985	♣ K4				
Contract: 3 ♦ South						

### Board: 331

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ542	♠ KT9876		1 ♠	X	4 ♠
Vul: Both	♥ A76	♥ K5	All Pass			
North HCP: 15+2	♦ 732	♦ 6				
South HCP: 6+2	♣ A	♣ 8753				
Contract: 4 ♠ South						



## North hands

## Transfers\_after\_1M\_X

<b>Board: 332</b>	♠ 97542	Partner bids first.
Dealer: South	♥ J96	West (RHO) Doubles 1♥ if possible.
Vul: None	♦ KQ	West (RHO) Doubles 2♥ if possible.
HCP: 6+1	♣ T92	East (LHO) bids 2♠ if possible.

---

<b>Board: 333</b>	♠ AQJ654	You bid first.
Dealer: North	♥ A5	East (LHO) Doubles 1♠ if possible.
Vul: N-S	♦ AT76	
HCP: 15+2	♣ 6	

---

<b>Board: 334</b>	♠ T75432	Partner bids first.
Dealer: South	♥ 86	West (RHO) Doubles 1♠ if possible.
Vul: Both	♦ A3	
HCP: 4+2	♣ 732	

---

<b>Board: 335</b>	♠ 54	You bid first.
Dealer: North	♥ AK98543	East (LHO) Doubles 1♥ if possible.
Vul: None	♦ AJ9	
HCP: 12+3	♣ 4	

---

<b>Board: 336</b>	♠ 653	LHO opens the bidding 1♥.
Dealer: East	♥ KJT94	Partner bids next.
Vul: E-W	♦ 986	West (RHO) bids 1♠ if possible.
HCP: 4+1	♣ 65	East (LHO) bids 2♥ if possible.

## Both hands (Answers Page)

### Board: 332

	North:	South:	W	N	E	S
Dealer: South	♠ 97542	♠ 3				1 ♥
Vul: None	♥ J96	♥ AKQT5	X	2 ♥	Pass	Pass
North HCP: 6+1	♦ KQ	♦ 752	X	Pass	2 ♠	3 ♥
South HCP: 13+1	♣ T92	♣ KJ64	All Pass			
Contract: 3 ♥ South						

### Board: 333

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ654	♠ K82		1 ♠	X	2 ♠
Vul: N-S	♥ A5	♥ 72	Pass	4 ♠	All Pass	
North HCP: 15+2	♦ AT76	♦ 9832				
South HCP: 6	♣ 6	♣ K872				
Contract: 4 ♠ North						

### Board: 334

	North:	South:	W	N	E	S
Dealer: South	♠ T75432	♠ AQJ96				1 ♠
Vul: Both	♥ 86	♥ K4	X	3 ♠	All Pass	
North HCP: 4+2	♦ A3	♦ QT97				
South HCP: 16+1	♣ 732	♣ A9				
Contract: 3 ♠ North						

### Board: 335

	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ JT87		1 ♥	X	1 ♠
Vul: None	♥ AK98543	♥ J	Pass	4 ♥	All Pass	
North HCP: 12+3	♦ AJ9	♦ 63				
South HCP: 7+2	♣ 4	♣ KQ8653				
Contract: 4 ♥ North						

### Board: 336

	North:	South:	W	N	E	S
Dealer: East	♠ 653	♠ AJ84			1 ♥	X
Vul: E-W	♥ KJT94	♥ -	1 ♠	Pass	2 ♥	3 ♦
North HCP: 4+1	♦ 986	♦ AKJ42	All Pass			
South HCP: 18+1	♣ 65	♣ AJ97				
Contract: 3 ♦ South						

## South hands

## Transfers\_after\_1M\_X

<b>Board: 332</b>	♠ 3	You bid first.
Dealer: South	♥ AKQT5	West (LHO) Doubles 1 ♥ if possible.
Vul: None	♦ 752	West (LHO) Doubles 2 ♥ if possible.
HCP: 13+1	♣ KJ64	East (RHO) bids 2 ♠ if possible.

---

<b>Board: 333</b>	♠ K82	Partner bids first.
Dealer: North	♥ 72	East (RHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ 9832	
HCP: 6	♣ K872	

---

<b>Board: 334</b>	♠ AQJ96	You bid first.
Dealer: South	♥ K4	West (LHO) Doubles 1 ♠ if possible.
Vul: Both	♦ QT97	
HCP: 16+1	♣ A9	

---

<b>Board: 335</b>	♠ JT87	Partner bids first.
Dealer: North	♥ J	East (RHO) Doubles 1 ♥ if possible.
Vul: None	♦ 63	
HCP: 7+2	♣ KQ8653	

---

<b>Board: 336</b>	♠ AJ84	RHO opens the bidding 1 ♥.
Dealer: East	♥ -	You bid next.
Vul: E-W	♦ AKJ42	West (LHO) bids 1 ♠ if possible.
HCP: 18+1	♣ AJ97	East (RHO) bids 2 ♥ if possible.

## Both hands (Answers Page)

### Board: 332

	North:	South:	W	N	E	S
Dealer: South	♠ 97542	♠ 3				1 ♥
Vul: None	♥ J96	♥ AKQT5	X	2 ♥	Pass	Pass
North HCP: 6+1	♦ KQ	♦ 752	X	Pass	2 ♠	3 ♥
South HCP: 13+1	♣ T92	♣ KJ64	All Pass			
Contract: 3 ♥ South						

### Board: 333

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ654	♠ K82		1 ♠	X	2 ♠
Vul: N-S	♥ A5	♥ 72	Pass	4 ♠	All Pass	
North HCP: 15+2	♦ AT76	♦ 9832				
South HCP: 6	♣ 6	♣ K872				
Contract: 4 ♠ North						

### Board: 334

	North:	South:	W	N	E	S
Dealer: South	♠ T75432	♠ AQJ96				1 ♠
Vul: Both	♥ 86	♥ K4	X	3 ♠	All Pass	
North HCP: 4+2	♦ A3	♦ QT97				
South HCP: 16+1	♣ 732	♣ A9				
Contract: 3 ♠ North						

### Board: 335

	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ JT87		1 ♥	X	1 ♠
Vul: None	♥ AK98543	♥ J	Pass	4 ♥	All Pass	
North HCP: 12+3	♦ AJ9	♦ 63				
South HCP: 7+2	♣ 4	♣ KQ8653				
Contract: 4 ♥ North						

### Board: 336

	North:	South:	W	N	E	S
Dealer: East	♠ 653	♠ AJ84			1 ♥	X
Vul: E-W	♥ KJT94	♥ -	1 ♠	Pass	2 ♥	3 ♦
North HCP: 4+1	♦ 986	♦ AKJ42	All Pass			
South HCP: 18+1	♣ 65	♣ AJ97				
Contract: 3 ♦ South						

## North hands

## Transfers\_after\_1M\_X

<b>Board: 337</b>	♠ Q85	LHO opens the bidding 1♥.
Dealer: East	♥ QJ92	Partner bids next.
Vul: N-S	♦ 5	West (RHO) bids 2♥ if possible.
HCP: 7+1	♣ QT865	East (LHO) bids 3♥ if possible.
<b>Board: 338</b>	♠ T9754	Partner bids first.
Dealer: South	♥ 9872	West (RHO) Doubles 1♠ if possible.
Vul: E-W	♦ A85	
HCP: 4+1	♣ 9	
<b>Board: 339</b>	♠ T63	You bid first.
Dealer: North	♥ AKQJ3	East (LHO) Doubles 1♥ if possible.
Vul: Both	♦ T94	East (LHO) Doubles 2♥ if possible.
HCP: 12+1	♣ Q4	West (RHO) bids 3♦ if possible.
<b>Board: 340</b>	♠ J	RHO opens the bidding 1♠.
Dealer: West	♥ AK62	You bid next.
Vul: E-W	♦ J62	East (LHO) bids 2♠ if possible.
HCP: 14+1	♣ AJ872	West (RHO) bids 4♠ if possible.
		West (RHO) bids 5♠ if possible.
		East (LHO) Doubles 6♥ if possible.

## Both hands (Answers Page)

### Board: 337

Dealer: East

Vul: N-S

North HCP: 7+1

South HCP: 13+1

Contract: 5 ♣ South

North:

♠ Q85

♥ QJ92

♦ 5

♣ QT865

South:

♠ AKT4

♥ -

♦ AJ763

♣ J973

W	N	E	S
		1 ♥	X
2 ♥	3 ♣	3 ♥	5 ♣
All Pass			

### Board: 338

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 15+2

Contract: 4 ♠ North

North:

♠ T9754

♥ 9872

♦ A85

♣ 9

South:

♠ AQJ863

♥ K3

♦ K2

♣ Q72

W	N	E	S
			1 ♠
X	4 ♠	All Pass	

### Board: 339

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 6

Contract: 3 ♥ North

North:

♠ T63

♥ AKQJ3

♦ T94

♣ Q4

South:

♠ K942

♥ T754

♦ K

♣ 9752

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

### Board: 340

Dealer: West

Vul: E-W

North HCP: 14+1

South HCP: 9+3

Contract: 6 ♥ X North

North:

♠ J

♥ AK62

♦ J62

♣ AJ872

South:

♠ T7

♥ T8743

♦ AKQ984

♣ -

W	N	E	S
1 ♠	X	2 ♠	4 ♥
4 ♠	4NT	Pass	5 ♦ <sup>1</sup>
5 ♠	6 ♥	X	All Pass

1. A=1/5 or 4/5

## South hands

## Transfers\_after\_1M\_X

<b>Board: 337</b>	♠ AKT4	RHO opens the bidding 1♥.
Dealer: East	♥ -	You bid next.
Vul: N-S	♦ AJ763	West (LHO) bids 2♥ if possible.
HCP: 13+1	♣ J973	East (RHO) bids 3♥ if possible.
<b>Board: 338</b>	♠ AQJ863	You bid first.
Dealer: South	♥ K3	West (LHO) Doubles 1♠ if possible.
Vul: E-W	♦ K2	
HCP: 15+2	♣ Q72	
<b>Board: 339</b>	♠ K942	Partner bids first.
Dealer: North	♥ T754	East (RHO) Doubles 1♥ if possible.
Vul: Both	♦ K	East (RHO) Doubles 2♥ if possible.
HCP: 6	♣ 9752	West (LHO) bids 3♦ if possible.
<b>Board: 340</b>	♠ T7	LHO opens the bidding 1♠.
Dealer: West	♥ T8743	Partner bids next.
Vul: E-W	♦ AKQ984	East (RHO) bids 2♠ if possible.
HCP: 9+3	♣ -	West (LHO) bids 4♠ if possible.
		West (LHO) bids 5♠ if possible.
		East (RHO) Doubles 6♥ if possible.

## Both hands (Answers Page)

### Board: 337

Dealer: East

Vul: N-S

North HCP: 7+1

South HCP: 13+1

Contract: 5 ♣ South

North:

♠ Q85

♥ QJ92

♦ 5

♣ QT865

South:

♠ AKT4

♥ -

♦ AJ763

♣ J973

W	N	E	S
		1 ♥	X
2 ♥	3 ♣	3 ♥	5 ♣
All Pass			

### Board: 338

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 15+2

Contract: 4 ♠ North

North:

♠ T9754

♥ 9872

♦ A85

♣ 9

South:

♠ AQJ863

♥ K3

♦ K2

♣ Q72

W	N	E	S
			1 ♠
X	4 ♠	All Pass	

### Board: 339

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 6

Contract: 3 ♥ North

North:

♠ T63

♥ AKQJ3

♦ T94

♣ Q4

South:

♠ K942

♥ T754

♦ K

♣ 9752

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

### Board: 340

Dealer: West

Vul: E-W

North HCP: 14+1

South HCP: 9+3

Contract: 6 ♥ X North

North:

♠ J

♥ AK62

♦ J62

♣ AJ872

South:

♠ T7

♥ T8743

♦ AKQ984

♣ -

W	N	E	S
1 ♠	X	2 ♠	4 ♥
4 ♠	4NT	Pass	5 ♦ <sup>1</sup>
5 ♠	6 ♥	X	All Pass

1. A=1/5 or 4/5



## North hands

## Transfers\_after\_1M\_X

<b>Board: 341</b>	♠ K6	You bid first.
Dealer: North	♥ AQ973	East (LHO) Doubles 1♥ if possible.
Vul: E-W	♦ T76	West (RHO) Doubles 4♥ if possible.
HCP: 12+1	♣ K83	

---

<b>Board: 342</b>	♠ KT8	Partner bids first.
Dealer: South	♥ J9	West (RHO) Doubles 1♥ if possible.
Vul: Both	♦ AQ93	East (LHO) bids 1♠ if possible.
HCP: 10	♣ T987	

---

<b>Board: 343</b>	♠ AK9765	You bid first.
Dealer: North	♥ 8	East (LHO) Doubles 1♠ if possible.
Vul: None	♦ A4	West (RHO) bids 2♥ if possible.
HCP: 18+2	♣ AK92	West (RHO) bids 3♥ if possible.

---

<b>Board: 344</b>	♠ KJ7	Partner bids first.
Dealer: South	♥ 92	West (RHO) Doubles 1♠ if possible.
Vul: E-W	♦ KT65	West (RHO) Doubles 2♠ if possible.
HCP: 7	♣ T643	East (LHO) bids 3♥ if possible.

---

<b>Board: 345</b>	♠ 96	You bid first.
Dealer: North	♥ AKJ32	East (LHO) Doubles 1♥ if possible.
Vul: Both	♦ KQT9	
HCP: 13+1	♣ 86	

## Both hands (Answers Page)

### Board: 341

	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ Q7432		1 ♥	X	4 ♥
Vul: E-W	♥ AQ973	♥ KJ862	X	All Pass		
North HCP: 12+1	♦ T76	♦ 4				
South HCP: 6+2	♣ K83	♣ 97				
Contract: 4 ♥ X South						

### Board: 342

	North:	South:	W	N	E	S
Dealer: South	♠ KT8	♠ 64				1 ♥
Vul: Both	♥ J9	♥ AKQ6432	X	XX	1 ♠	4 ♥
North HCP: 10	♦ AQ93	♦ K4	All Pass			
South HCP: 15+3	♣ T987	♣ K4				
Contract: 4 ♥ South						

### Board: 343

	North:	South:	W	N	E	S
Dealer: North	♠ AK9765	♠ J43		1 ♠	X	Pass
Vul: None	♥ 8	♥ 92	2 ♥	3 ♣	Pass	Pass
North HCP: 18+2	♦ A4	♦ T953	3 ♥	4 ♠	All Pass	
South HCP: 1	♣ AK92	♣ T753				
Contract: 4 ♠ North						

### Board: 344

	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ AQ8542				1 ♠
Vul: E-W	♥ 92	♥ Q63	X	2 ♠	Pass	Pass
North HCP: 7	♦ KT65	♦ 82	X	Pass	3 ♥	3 ♠
South HCP: 12+2	♣ T643	♣ A9	All Pass			
Contract: 3 ♠ South						

### Board: 345

	North:	South:	W	N	E	S
Dealer: North	♠ 96	♠ AK87		1 ♥	X	XX
Vul: Both	♥ AKJ32	♥ QT8	Pass	1NT	All Pass	
North HCP: 13+1	♦ KQT9	♦ J82				
South HCP: 10	♣ 86	♣ 743				
Contract: 1NT North						

## South hands

## Transfers\_after\_1M\_X

**Board: 341**      ♠ Q7432      Partner bids first.  
 Dealer: North      ♥ KJ862      East (RHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ 4      West (LHO) Doubles 4 ♥ if possible.  
 HCP: 6+2      ♣ 97

---

**Board: 342**      ♠ 64      You bid first.  
 Dealer: South      ♥ AKQ6432      West (LHO) Doubles 1 ♥ if possible.  
 Vul: Both      ♦ K4      East (RHO) bids 1 ♠ if possible.  
 HCP: 15+3      ♣ K4

---

**Board: 343**      ♠ J43      Partner bids first.  
 Dealer: North      ♥ 92      East (RHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ T953      West (LHO) bids 2 ♥ if possible.  
 HCP: 1      ♣ T753      West (LHO) bids 3 ♥ if possible.

---

**Board: 344**      ♠ AQ8542      You bid first.  
 Dealer: South      ♥ Q63      West (LHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ 82      West (LHO) Doubles 2 ♠ if possible.  
 HCP: 12+2      ♣ A9      East (RHO) bids 3 ♥ if possible.

---

**Board: 345**      ♠ AK87      Partner bids first.  
 Dealer: North      ♥ QT8      East (RHO) Doubles 1 ♥ if possible.  
 Vul: Both      ♦ J82  
 HCP: 10      ♣ 743

## Both hands (Answers Page)

### Board: 341

	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ Q7432		1 ♥	X	4 ♥
Vul: E-W	♥ AQ973	♥ KJ862	X	All Pass		
North HCP: 12+1	♦ T76	♦ 4				
South HCP: 6+2	♣ K83	♣ 97				
Contract: 4 ♥ X South						

### Board: 342

	North:	South:	W	N	E	S
Dealer: South	♠ KT8	♠ 64				1 ♥
Vul: Both	♥ J9	♥ AKQ6432	X	XX	1 ♠	4 ♥
North HCP: 10	♦ AQ93	♦ K4	All Pass			
South HCP: 15+3	♣ T987	♣ K4				
Contract: 4 ♥ South						

### Board: 343

	North:	South:	W	N	E	S
Dealer: North	♠ AK9765	♠ J43		1 ♠	X	Pass
Vul: None	♥ 8	♥ 92	2 ♥	3 ♣	Pass	Pass
North HCP: 18+2	♦ A4	♦ T953	3 ♥	4 ♠	All Pass	
South HCP: 1	♣ AK92	♣ T753				
Contract: 4 ♠ North						

### Board: 344

	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ AQ8542				1 ♠
Vul: E-W	♥ 92	♥ Q63	X	2 ♠	Pass	Pass
North HCP: 7	♦ KT65	♦ 82	X	Pass	3 ♥	3 ♠
South HCP: 12+2	♣ T643	♣ A9	All Pass			
Contract: 3 ♠ South						

### Board: 345

	North:	South:	W	N	E	S
Dealer: North	♠ 96	♠ AK87		1 ♥	X	XX
Vul: Both	♥ AKJ32	♥ QT8	Pass	1NT	All Pass	
North HCP: 13+1	♦ KQT9	♦ J82				
South HCP: 10	♣ 86	♣ 743				
Contract: 1NT North						

## North hands

## Transfers\_after\_1M\_X

<b>Board: 346</b>	♠ A987	RHO opens the bidding 1♥.
Dealer: West	♥ 4	You bid next.
Vul: None	♦ K865	East (LHO) bids 4♥ if possible.
HCP: 12	♣ KQT7	West (RHO) Doubles 5♦ if possible.

---

<b>Board: 347</b>	♠ K74	LHO opens the bidding 1♥.
Dealer: East	♥ K9873	Partner bids next.
Vul: E-W	♦ K2	East (LHO) bids 3♥ if possible.
HCP: 11+1	♣ Q53	

---

<b>Board: 348</b>	♠ T9652	Partner bids first.
Dealer: South	♥ QJ752	West (RHO) Doubles 1♠ if possible.
Vul: Both	♦ JT	
HCP: 4+2	♣ 6	

---

<b>Board: 349</b>	♠ T7	LHO opens the bidding 1♥.
Dealer: East	♥ AJ83	Partner bids next.
Vul: None	♦ T2	West (RHO) bids 2♥ if possible.
HCP: 5+1	♣ 76543	East (LHO) bids 3♥ if possible.
		West (RHO) Doubles 4♣ if possible.

---

<b>Board: 350</b>	♠ 84	Partner bids first.
Dealer: South	♥ 92	West (RHO) Doubles 1♠ if possible.
Vul: N-S	♦ QT876	
HCP: 5+1	♣ KT72	

## Both hands (Answers Page)

### Board: 346

Dealer: West

Vul: None

North HCP: 12

South HCP: 8+2

Contract: 5 ♦ X South

North:

♠ A987

♥ 4

♦ K865

♣ KQT7

South:

♠ KJ65

♥ 2

♦ QJ7432

♣ J3

W	N	E	S
1 ♥	X	4 ♥	5 ♦
X	All Pass		

### Board: 347

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 13+1

Contract: 3NT South

North:

♠ K74

♥ K9873

♦ K2

♣ Q53

South:

♠ QJT8

♥ 5

♦ AQT

♣ KJ972

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

### Board: 348

Dealer: South

Vul: Both

North HCP: 4+2

South HCP: 12+1

Contract: 3 ♠ North

North:

♠ T9652

♥ QJ752

♦ JT

♣ 6

South:

♠ AQ873

♥ 8

♦ Q53

♣ A872

W	N	E	S
			1 ♠
X	3 ♠	All Pass	

### Board: 349

Dealer: East

Vul: None

North HCP: 5+1

South HCP: 15

Contract: 4 ♣ X South

North:

♠ T7

♥ AJ83

♦ T2

♣ 76543

South:

♠ KJ85

♥ 4

♦ J654

♣ AKQJ

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

### Board: 350

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 15+2

Contract: 2 ♥ South

North:

♠ 84

♥ 92

♦ QT876

♣ KT72

South:

♠ AK972

♥ KT865

♦ J

♣ A6

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

## South hands

## Transfers\_after\_1M\_X

**Board: 346**      ♠ KJ65      LHO opens the bidding 1♥.

Dealer: West      ♥ 2      Partner bids next.

Vul: None      ♦ QJ7432      East (RHO) bids 4♥ if possible.

HCP: 8+2      ♣ J3      West (LHO) Doubles 5♦ if possible.

---

**Board: 347**      ♠ QJT8      RHO opens the bidding 1♥.

Dealer: East      ♥ 5      You bid next.

Vul: E-W      ♦ AQT      East (RHO) bids 3♥ if possible.

HCP: 13+1      ♣ KJ972

---

**Board: 348**      ♠ AQ873      You bid first.

Dealer: South      ♥ 8      West (LHO) Doubles 1♠ if possible.

Vul: Both      ♦ Q53

HCP: 12+1      ♣ A872

---

**Board: 349**      ♠ KJ85      RHO opens the bidding 1♥.

Dealer: East      ♥ 4      You bid next.

Vul: None      ♦ J654      West (LHO) bids 2♥ if possible.

HCP: 15      ♣ AKQJ      East (RHO) bids 3♥ if possible.

West (LHO) Doubles 4♣ if possible.

---

**Board: 350**      ♠ AK972      You bid first.

Dealer: South      ♥ KT865      West (LHO) Doubles 1♠ if possible.

Vul: N-S      ♦ J

HCP: 15+2      ♣ A6

## Both hands (Answers Page)

### Board: 346

Dealer: West

Vul: None

North HCP: 12

South HCP: 8+2

Contract: 5 ♦ X South

North:

♠ A987

♥ 4

♦ K865

♣ KQT7

South:

♠ KJ65

♥ 2

♦ QJ7432

♣ J3

W	N	E	S
1 ♥	X	4 ♥	5 ♦
X	All Pass		

### Board: 347

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 13+1

Contract: 3NT South

North:

♠ K74

♥ K9873

♦ K2

♣ Q53

South:

♠ QJT8

♥ 5

♦ AQT

♣ KJ972

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

### Board: 348

Dealer: South

Vul: Both

North HCP: 4+2

South HCP: 12+1

Contract: 3 ♠ North

North:

♠ T9652

♥ QJ752

♦ JT

♣ 6

South:

♠ AQ873

♥ 8

♦ Q53

♣ A872

W	N	E	S
			1 ♠
X	3 ♠	All Pass	

### Board: 349

Dealer: East

Vul: None

North HCP: 5+1

South HCP: 15

Contract: 4 ♣ X South

North:

♠ T7

♥ AJ83

♦ T2

♣ 76543

South:

♠ KJ85

♥ 4

♦ J654

♣ AKQJ

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

### Board: 350

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 15+2

Contract: 2 ♥ South

North:

♠ 84

♥ 92

♦ QT876

♣ KT72

South:

♠ AK972

♥ KT865

♦ J

♣ A6

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



## North hands

## Transfers\_after\_1M\_X

**Board: 351**      ♠ AKQT64      You bid first.  
 Dealer: North      ♥ AT8      East (LHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ 73      West (RHO) bids 1NT if possible.  
 HCP: 13+2      ♣ 83

---

**Board: 352**      ♠ 985      Partner bids first.  
 Dealer: South      ♥ T532      West (RHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ J9  
 HCP: 2      ♣ JT54

---

**Board: 353**      ♠ 843      You bid first.  
 Dealer: North      ♥ KQ842      East (LHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ AK      East (LHO) Doubles 2 ♥ if possible.  
 HCP: 12+1      ♣ T87

---

**Board: 354**      ♠ J9765      Partner bids first.  
 Dealer: South      ♥ 97      West (RHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ 87      East (LHO) Doubles 4 ♠ if possible.  
 HCP: 6+1      ♣ KQ74

---

**Board: 355**      ♠ 3      RHO opens the bidding 1 ♠.  
 Dealer: West      ♥ AKT5      You bid next.  
 Vul: E-W      ♦ AT5      East (LHO) bids 2 ♠ if possible.  
 HCP: 14+1      ♣ QJ987

## Both hands (Answers Page)

### Board: 351

	North:	South:	W	N	E	S
Dealer: North	♠ AKQT64	♠ 92		1 ♠	X	Pass
Vul: E-W	♥ AT8	♥ J932	1NT	2 ♠	All Pass	
North HCP: 13+2	♦ 73	♦ QT52				
South HCP: 7	♣ 83	♣ AT7				
Contract: 2 ♠ North						

### Board: 352

	North:	South:	W	N	E	S
Dealer: South	♠ 985	♠ AT2				1 ♥
Vul: None	♥ T532	♥ KQJ94	X	3 ♥	All Pass	
North HCP: 2	♦ J9	♦ AT83				
South HCP: 14+1	♣ JT54	♣ 9				
Contract: 3 ♥ North						

### Board: 353

	North:	South:	W	N	E	S
Dealer: North	♠ 843	♠ JT7		1 ♥	X	2 ♥
Vul: N-S	♥ KQ842	♥ 953	Pass	Pass	X	All Pass
North HCP: 12+1	♦ AK	♦ Q982				
South HCP: 5	♣ T87	♣ Q53				
Contract: 2 ♥ X South						

### Board: 354

	North:	South:	W	N	E	S
Dealer: South	♠ J9765	♠ AQ843				1 ♠
Vul: E-W	♥ 97	♥ T4	X	4 ♠	X	All Pass
North HCP: 6+1	♦ 87	♦ AQ65				
South HCP: 12+1	♣ KQ74	♣ T6				
Contract: 4 ♠ X North						

### Board: 355

	North:	South:	W	N	E	S
Dealer: West	♠ 3	♠ 865	1 ♠	X	2 ♠	X
Vul: E-W	♥ AKT5	♥ 72	Pass	3 ♣	All Pass	
North HCP: 14+1	♦ AT5	♦ J964				
South HCP: 8	♣ QJ987	♣ AK52				
Contract: 3 ♣ North						

## South hands

## Transfers\_after\_1M\_X

**Board: 351**      ♠ 92      Partner bids first.  
 Dealer: North      ♥ J932      East (RHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ QT52      West (LHO) bids 1NT if possible.  
 HCP: 7      ♣ AT7

---

**Board: 352**      ♠ AT2      You bid first.  
 Dealer: South      ♥ KQJ94      West (LHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ AT83  
 HCP: 14+1      ♣ 9

---

**Board: 353**      ♠ JT7      Partner bids first.  
 Dealer: North      ♥ 953      East (RHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ Q982      East (RHO) Doubles 2 ♥ if possible.  
 HCP: 5      ♣ Q53

---

**Board: 354**      ♠ AQ843      You bid first.  
 Dealer: South      ♥ T4      West (LHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ AQ65      East (RHO) Doubles 4 ♠ if possible.  
 HCP: 12+1      ♣ T6

---

**Board: 355**      ♠ 865      LHO opens the bidding 1 ♠.  
 Dealer: West      ♥ 72      Partner bids next.  
 Vul: E-W      ♦ J964      East (RHO) bids 2 ♠ if possible.  
 HCP: 8      ♣ AK52

## Both hands (Answers Page)

### Board: 351

	North:	South:	W	N	E	S
Dealer: North	♠ AKQT64	♠ 92		1 ♠	X	Pass
Vul: E-W	♥ AT8	♥ J932	1NT	2 ♠	All Pass	
North HCP: 13+2	♦ 73	♦ QT52				
South HCP: 7	♣ 83	♣ AT7				
Contract: 2 ♠ North						

### Board: 352

	North:	South:	W	N	E	S
Dealer: South	♠ 985	♠ AT2				1 ♥
Vul: None	♥ T532	♥ KQJ94	X	3 ♥	All Pass	
North HCP: 2	♦ J9	♦ AT83				
South HCP: 14+1	♣ JT54	♣ 9				
Contract: 3 ♥ North						

### Board: 353

	North:	South:	W	N	E	S
Dealer: North	♠ 843	♠ JT7		1 ♥	X	2 ♥
Vul: N-S	♥ KQ842	♥ 953	Pass	Pass	X	All Pass
North HCP: 12+1	♦ AK	♦ Q982				
South HCP: 5	♣ T87	♣ Q53				
Contract: 2 ♥ X South						

### Board: 354

	North:	South:	W	N	E	S
Dealer: South	♠ J9765	♠ AQ843				1 ♠
Vul: E-W	♥ 97	♥ T4	X	4 ♠	X	All Pass
North HCP: 6+1	♦ 87	♦ AQ65				
South HCP: 12+1	♣ KQ74	♣ T6				
Contract: 4 ♠ X North						

### Board: 355

	North:	South:	W	N	E	S
Dealer: West	♠ 3	♠ 865	1 ♠	X	2 ♠	X
Vul: E-W	♥ AKT5	♥ 72	Pass	3 ♣	All Pass	
North HCP: 14+1	♦ AT5	♦ J964				
South HCP: 8	♣ QJ987	♣ AK52				
Contract: 3 ♣ North						

## North hands

## Transfers\_after\_1M\_X

<b>Board: 356</b>	♠ A	RHO opens the bidding 1 ♠.
Dealer: West	♥ KT92	You bid next.
Vul: N-S	♦ AT854	
HCP: 17+1	♣ AQ3	
<b>Board: 357</b>	♠ A97543	You bid first.
Dealer: North	♥ KJ2	East (LHO) Doubles 1 ♠ if possible.
Vul: Both	♦ A6	West (RHO) bids 1NT if possible.
HCP: 16+2	♣ A4	
<b>Board: 358</b>	♠ QJT76	Partner bids first.
Dealer: South	♥ J742	West (RHO) Doubles 1 ♠ if possible.
Vul: None	♦ A96	
HCP: 8+1	♣ 6	
<b>Board: 359</b>	♠ Q9	You bid first.
Dealer: North	♥ AKQ9754	East (LHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ -	West (RHO) bids 2 ♠ if possible.
HCP: 14+3	♣ K942	
<b>Board: 360</b>	♠ T9863	Partner bids first.
Dealer: South	♥ 987	West (RHO) Doubles 1 ♥ if possible.
Vul: Both	♦ Q4	East (LHO) bids 1NT if possible.
HCP: 2+1	♣ T42	

## Both hands (Answers Page)

### Board: 356

Dealer: West

Vul: N-S

North HCP: 17+1

South HCP: 7

Contract: 3NT South

North:

♠ A

♥ KT92

♦ AT854

♣ AQ3

South:

♠ J873

♥ Q5

♦ QJ92

♣ J96

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

### Board: 357

Dealer: North

Vul: Both

North HCP: 16+2

South HCP: 4

Contract: 3 ♠ North

North:

♠ A97543

♥ KJ2

♦ A6

♣ A4

South:

♠ 862

♥ QT86

♦ 95

♣ Q872

W	N	E	S
	1 ♠	X	Pass
1NT	3 ♠	All Pass	

### Board: 358

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 12+1

Contract: 4 ♠ North

North:

♠ QJT76

♥ J742

♦ A96

♣ 6

South:

♠ A9853

♥ Q65

♦ 4

♣ AQT3

W	N	E	S
			1 ♠
X	4 ♠	All Pass	

### Board: 359

Dealer: North

Vul: E-W

North HCP: 14+3

South HCP: 6

Contract: 4 ♥ North

North:

♠ Q9

♥ AKQ9754

♦ -

♣ K942

South:

♠ T7

♥ JT32

♦ K974

♣ Q87

W	N	E	S
	1 ♥	X	2 ♥
2 ♠	4 ♥	All Pass	

### Board: 360

Dealer: South

Vul: Both

North HCP: 2+1

South HCP: 14+2

Contract: 2 ♥ South

North:

♠ T9863

♥ 987

♦ Q4

♣ T42

South:

♠ 4

♥ AQT653

♦ A965

♣ A3

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

## South hands

## Transfers\_after\_1M\_X

<b>Board: 356</b>	♠ J873	LHO opens the bidding 1 ♠.
Dealer: West	♥ Q5	Partner bids next.
Vul: N-S	♦ QJ92	
HCP: 7	♣ J96	
<b>Board: 357</b>	♠ 862	Partner bids first.
Dealer: North	♥ QT86	East (RHO) Doubles 1 ♠ if possible.
Vul: Both	♦ 95	West (LHO) bids 1NT if possible.
HCP: 4	♣ Q872	
<b>Board: 358</b>	♠ A9853	You bid first.
Dealer: South	♥ Q65	West (LHO) Doubles 1 ♠ if possible.
Vul: None	♦ 4	
HCP: 12+1	♣ AQT3	
<b>Board: 359</b>	♠ T7	Partner bids first.
Dealer: North	♥ JT32	East (RHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ K974	West (LHO) bids 2 ♠ if possible.
HCP: 6	♣ Q87	
<b>Board: 360</b>	♠ 4	You bid first.
Dealer: South	♥ AQT653	West (LHO) Doubles 1 ♥ if possible.
Vul: Both	♦ A965	East (RHO) bids 1NT if possible.
HCP: 14+2	♣ A3	

## Both hands (Answers Page)

### Board: 356

Dealer: West

Vul: N-S

North HCP: 17+1

South HCP: 7

Contract: 3NT South

North:

♠ A

♥ KT92

♦ AT854

♣ AQ3

South:

♠ J873

♥ Q5

♦ QJ92

♣ J96

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

### Board: 357

Dealer: North

Vul: Both

North HCP: 16+2

South HCP: 4

Contract: 3 ♠ North

North:

♠ A97543

♥ KJ2

♦ A6

♣ A4

South:

♠ 862

♥ QT86

♦ 95

♣ Q872

W	N	E	S
	1 ♠	X	Pass
1NT	3 ♠	All Pass	

### Board: 358

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 12+1

Contract: 4 ♠ North

North:

♠ QJT76

♥ J742

♦ A96

♣ 6

South:

♠ A9853

♥ Q65

♦ 4

♣ AQT3

W	N	E	S
			1 ♠
X	4 ♠	All Pass	

### Board: 359

Dealer: North

Vul: E-W

North HCP: 14+3

South HCP: 6

Contract: 4 ♥ North

North:

♠ Q9

♥ AKQ9754

♦ -

♣ K942

South:

♠ T7

♥ JT32

♦ K974

♣ Q87

W	N	E	S
	1 ♥	X	2 ♥
2 ♠	4 ♥	All Pass	

### Board: 360

Dealer: South

Vul: Both

North HCP: 2+1

South HCP: 14+2

Contract: 2 ♥ South

North:

♠ T9863

♥ 987

♦ Q4

♣ T42

South:

♠ 4

♥ AQT653

♦ A965

♣ A3

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



## North hands

## Transfers\_after\_1M\_X

<b>Board: 361</b>	♠ T642	LHO opens the bidding 1♥.
Dealer: East	♥ A9	Partner bids next.
Vul: E-W	♦ AJ984	West (RHO) bids 3♥ if possible.
HCP: 10+1	♣ JT	West (RHO) Doubles 4♥ if possible.

---

<b>Board: 362</b>	♠ AKJT	RHO opens the bidding 1♥.
Dealer: West	♥ 9	You bid next.
Vul: Both	♦ QT7	East (LHO) bids 2NT if possible.
HCP: 12+1	♣ Q8532	West (RHO) bids 4♥ if possible.
		West (RHO) Doubles 4♠ if possible.

---

<b>Board: 363</b>	♠ AQJ876	You bid first.
Dealer: North	♥ 853	East (LHO) Doubles 1♠ if possible.
Vul: None	♦ -	
HCP: 12+2	♣ KQ96	

---

<b>Board: 364</b>	♠ AKJT	RHO opens the bidding 1♥.
Dealer: West	♥ 4	You bid next.
Vul: E-W	♦ 876	
HCP: 15+1	♣ AQJ43	

---

<b>Board: 365</b>	♠ J764	LHO opens the bidding 1♠.
Dealer: East	♥ 54	Partner bids next.
Vul: N-S	♦ Q972	East (LHO) bids 2♠ if possible.
HCP: 7	♣ AT5	West (RHO) bids 3♠ if possible.

## Both hands (Answers Page)

### Board: 361

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ T642

♥ A9

♦ AJ984

♣ JT

South:

♠ AKQ9

♥ Q

♦ QT65

♣ Q643

W N E S

1 ♥ X

3 ♥ 3 ♠ Pass 4 ♥<sup>1</sup>

X XX Pass 4 ♠

All Pass

1. limit raise or better in !S

### Board: 362

Dealer: West

Vul: Both

North HCP: 12+1

South HCP: 6+1

Contract: 4 ♠ X South

North:

♠ AKJT

♥ 9

♦ QT7

♣ Q8532

South:

♠ 86543

♥ K72

♦ 3

♣ KT97

W N E S

1 ♥ X 2NT<sup>1</sup> Pass

4 ♥ Pass Pass 4 ♠

X All Pass

1. Jordan Truscott 2NT

### Board: 363

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 8+2

Contract: 4 ♠ South

North:

♠ AQJ876

♥ 853

♦ -

♣ KQ96

South:

♠ KT943

♥ A

♦ 87543

♣ J8

W N E S

1 ♠ X 4 ♠

All Pass

### Board: 364

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 9

Contract: 1NT South

North:

♠ AKJT

♥ 4

♦ 876

♣ AQJ43

South:

♠ 54

♥ QJ95

♦ KT9

♣ K875

W N E S

1 ♥ X Pass 1NT

All Pass

### Board: 365

Dealer: East

Vul: N-S

North HCP: 7

South HCP: 12+1

Contract: 3NT North

North:

♠ J764

♥ 54

♦ Q972

♣ AT5

South:

♠ T

♥ AK93

♦ KJ863

♣ J84

W N E S

1 ♠ X

Pass 2 ♦ 2 ♠ 3 ♦

3 ♠ 3NT All Pass

## South hands

## Transfers\_after\_1M\_X

<b>Board: 361</b>	♠ AKQ9	RHO opens the bidding 1♥.
Dealer: East	♥ Q	You bid next.
Vul: E-W	♦ QT65	West (LHO) bids 3♥ if possible.
HCP: 15	♣ Q643	West (LHO) Doubles 4♥ if possible.

---

<b>Board: 362</b>	♠ 86543	LHO opens the bidding 1♥.
Dealer: West	♥ K72	Partner bids next.
Vul: Both	♦ 3	East (RHO) bids 2NT if possible.
HCP: 6+1	♣ KT97	West (LHO) bids 4♥ if possible.
		West (LHO) Doubles 4♠ if possible.

---

<b>Board: 363</b>	♠ KT943	Partner bids first.
Dealer: North	♥ A	East (RHO) Doubles 1♠ if possible.
Vul: None	♦ 87543	
HCP: 8+2	♣ J8	

---

<b>Board: 364</b>	♠ 54	LHO opens the bidding 1♥.
Dealer: West	♥ QJ95	Partner bids next.
Vul: E-W	♦ KT9	
HCP: 9	♣ K875	

---

<b>Board: 365</b>	♠ T	RHO opens the bidding 1♠.
Dealer: East	♥ AK93	You bid next.
Vul: N-S	♦ KJ863	East (RHO) bids 2♠ if possible.
HCP: 12+1	♣ J84	West (LHO) bids 3♠ if possible.

## Both hands (Answers Page)

### Board: 361

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ T642

♥ A9

♦ AJ984

♣ JT

South:

♠ AKQ9

♥ Q

♦ QT65

♣ Q643

W N E S

1 ♥ X

3 ♥ 3 ♠ Pass 4 ♥<sup>1</sup>

X XX Pass 4 ♠

All Pass

1. limit raise or better in !S

### Board: 362

Dealer: West

Vul: Both

North HCP: 12+1

South HCP: 6+1

Contract: 4 ♠ X South

North:

♠ AKJT

♥ 9

♦ QT7

♣ Q8532

South:

♠ 86543

♥ K72

♦ 3

♣ KT97

W N E S

1 ♥ X 2NT<sup>1</sup> Pass

4 ♥ Pass Pass 4 ♠

X All Pass

1. Jordan Truscott 2NT

### Board: 363

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 8+2

Contract: 4 ♠ South

North:

♠ AQJ876

♥ 853

♦ -

♣ KQ96

South:

♠ KT943

♥ A

♦ 87543

♣ J8

W N E S

1 ♠ X 4 ♠

All Pass

### Board: 364

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 9

Contract: 1NT South

North:

♠ AKJT

♥ 4

♦ 876

♣ AQJ43

South:

♠ 54

♥ QJ95

♦ KT9

♣ K875

W N E S

1 ♥ X Pass 1NT

All Pass

### Board: 365

Dealer: East

Vul: N-S

North HCP: 7

South HCP: 12+1

Contract: 3NT North

North:

♠ J764

♥ 54

♦ Q972

♣ AT5

South:

♠ T

♥ AK93

♦ KJ863

♣ J84

W N E S

1 ♠ X

Pass 2 ♦ 2 ♠ 3 ♦

3 ♠ 3NT All Pass

## North hands

## Transfers\_after\_1M\_X

**Board: 366**      ♠ KT43      Partner bids first.  
 Dealer: South      ♥ KQ      West (RHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ T3      East (LHO) bids 3 ♣ if possible.  
 HCP: 8+1      ♣ 98754

---

**Board: 367**      ♠ KJT96      You bid first.  
 Dealer: North      ♥ 93      East (LHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ Q      East (LHO) Doubles 2 ♠ if possible.  
 HCP: 13+2      ♣ AK743      West (RHO) bids 3 ♥ if possible.

---

**Board: 368**      ♠ T754      Partner bids first.  
 Dealer: South      ♥ J54      West (RHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ QT2      East (LHO) bids 2 ♥ if possible.  
 HCP: 4      ♣ JT9

---

**Board: 369**      ♠ AQ75      LHO opens the bidding 1 ♠.  
 Dealer: East      ♥ Q3      Partner bids next.  
 Vul: Both      ♦ J97  
 HCP: 14      ♣ KQ96

---

**Board: 370**      ♠ 84      LHO opens the bidding 1 ♥.  
 Dealer: East      ♥ 862      Partner bids next.  
 Vul: E-W      ♦ A964      West (RHO) bids 2 ♥ if possible.  
 HCP: 8      ♣ A765

## Both hands (Answers Page)

### Board: 366

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 13+2

Contract: 4 ♠ South

North:

♠ KT43

♥ KQ

♦ T3

♣ 98754

South:

♠ AJ985

♥ J8654

♦ AK6

♣ -

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

### Board: 367

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 7+1

Contract: 3 ♠ North

North:

♠ KJT96

♥ 93

♦ Q

♣ AK743

South:

♠ Q74

♥ T86

♦ K9862

♣ Q8

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

### Board: 368

Dealer: South

Vul: E-W

North HCP: 4

South HCP: 15+2

Contract: 2 ♠ South

North:

♠ T754

♥ J54

♦ QT2

♣ JT9

South:

♠ AK8632

♥ Q

♦ KJ93

♣ Q4

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

### Board: 369

Dealer: East

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ AQ75

♥ Q3

♦ J97

♣ KQ96

South:

♠ 4

♥ AJ74

♦ QT854

♣ AJ8

W	N	E	S
		1 ♠	X
Pass	3NT	All Pass	

### Board: 370

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2 ♠ South

North:

♠ 84

♥ 862

♦ A964

♣ A765

South:

♠ AQJ7

♥ 9

♦ KJT7

♣ KJT2

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

## South hands

## Transfers\_after\_1M\_X

**Board: 366**      ♠ AJ985      You bid first.  
 Dealer: South      ♥ J8654      West (LHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ AK6      East (RHO) bids 3 ♣ if possible.  
 HCP: 13+2      ♣ -

---

**Board: 367**      ♠ Q74      Partner bids first.  
 Dealer: North      ♥ T86      East (RHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ K9862      East (RHO) Doubles 2 ♠ if possible.  
 HCP: 7+1      ♣ Q8      West (LHO) bids 3 ♥ if possible.

---

**Board: 368**      ♠ AK8632      You bid first.  
 Dealer: South      ♥ Q      West (LHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ KJ93      East (RHO) bids 2 ♥ if possible.  
 HCP: 15+2      ♣ Q4

---

**Board: 369**      ♠ 4      RHO opens the bidding 1 ♠.  
 Dealer: East      ♥ AJ74      You bid next.  
 Vul: Both      ♦ QT854  
 HCP: 12+1      ♣ AJ8

---

**Board: 370**      ♠ AQJ7      RHO opens the bidding 1 ♥.  
 Dealer: East      ♥ 9      You bid next.  
 Vul: E-W      ♦ KJT7      West (LHO) bids 2 ♥ if possible.  
 HCP: 15      ♣ KJT2

## Both hands (Answers Page)

### Board: 366

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 13+2

Contract: 4 ♠ South

North:

♠ KT43

♥ KQ

♦ T3

♣ 98754

South:

♠ AJ985

♥ J8654

♦ AK6

♣ -

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

### Board: 367

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 7+1

Contract: 3 ♠ North

North:

♠ KJT96

♥ 93

♦ Q

♣ AK743

South:

♠ Q74

♥ T86

♦ K9862

♣ Q8

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

### Board: 368

Dealer: South

Vul: E-W

North HCP: 4

South HCP: 15+2

Contract: 2 ♠ South

North:

♠ T754

♥ J54

♦ QT2

♣ JT9

South:

♠ AK8632

♥ Q

♦ KJ93

♣ Q4

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

### Board: 369

Dealer: East

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ AQ75

♥ Q3

♦ J97

♣ KQ96

South:

♠ 4

♥ AJ74

♦ QT854

♣ AJ8

W	N	E	S
		1 ♠	X
Pass	3NT	All Pass	

### Board: 370

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2 ♠ South

North:

♠ 84

♥ 862

♦ A964

♣ A765

South:

♠ AQJ7

♥ 9

♦ KJT7

♣ KJT2

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



## North hands

## Transfers\_after\_1M\_X

**Board: 371**      ♠ AQ7432      You bid first.  
Dealer: North      ♥ QJ4      East (LHO) Doubles 1 ♠ if possible.  
Vul: E-W      ♦ K  
HCP: 13+2      ♣ J86

---

**Board: 372**      ♠ KT92      RHO opens the bidding 1 ♥.  
Dealer: West      ♥ 7      You bid next.  
Vul: None      ♦ Q62  
HCP: 12+1      ♣ AK862

---

**Board: 373**      ♠ K932      LHO opens the bidding 1 ♠.  
Dealer: East      ♥ J96      Partner bids next.  
Vul: N-S      ♦ -      West (RHO) bids 2 ♠ if possible.  
HCP: 8+2      ♣ KJT952      East (LHO) bids 3 ♠ if possible.

---

**Board: 374**      ♠ JT5      Partner bids first.  
Dealer: South      ♥ K652      West (RHO) Doubles 1 ♠ if possible.  
Vul: Both      ♦ 842      West (RHO) Doubles 2 ♠ if possible.  
HCP: 7      ♣ K82      East (LHO) bids 3 ♣ if possible.

---

**Board: 375**      ♠ J6      You bid first.  
Dealer: North      ♥ AQ983      East (LHO) Doubles 1 ♥ if possible.  
Vul: None      ♦ K2      East (LHO) Doubles 3 ♥ if possible.  
HCP: 13+1      ♣ QJ96      West (RHO) bids 4 ♣ if possible.  
East (LHO) Doubles 4 ♥ if possible.

## Both hands (Answers Page)

### Board: 371

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 8+2

Contract: 2 ♠ North

North:

♠ AQ7432

♥ QJ4

♦ K

♣ J86

South:

♠ K9

♥ 76

♦ JT9762

♣ A75

W	N	E	S
	1 ♠	X	2 ♦
Pass	2 ♠	All Pass	

### Board: 372

Dealer: West

Vul: None

North HCP: 12+1

South HCP: 14+2

Contract: 4 ♠ South

North:

♠ KT92

♥ 7

♦ Q62

♣ AK862

South:

♠ QJ874

♥ AKJT6

♦ K3

♣ 5

W	N	E	S
1 ♥	X	Pass	2 ♥ <sup>1</sup>
Pass	3 ♣	Pass	4 ♠
All Pass			

1. strength cue bid

### Board: 373

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 12

Contract: 5 ♣ North

North:

♠ K932

♥ J96

♦ -

♣ KJT952

South:

♠ J

♥ A843

♦ KT72

♣ A874

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

### Board: 374

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14+2

Contract: 3 ♠ South

North:

♠ JT5

♥ K652

♦ 842

♣ K82

South:

♠ AK9432

♥ Q8

♦ K9

♣ Q97

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

### Board: 375

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 5

Contract: 4 ♥X South

North:

♠ J6

♥ AQ983

♦ K2

♣ QJ96

South:

♠ A873

♥ JT65

♦ 7543

♣ 4

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



## Both hands (Answers Page)

### Board: 371

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 8+2

Contract: 2 ♠ North

North:

♠ AQ7432

♥ QJ4

♦ K

♣ J86

South:

♠ K9

♥ 76

♦ JT9762

♣ A75

W	N	E	S
	1 ♠	X	2 ♦
Pass	2 ♠	All Pass	

### Board: 372

Dealer: West

Vul: None

North HCP: 12+1

South HCP: 14+2

Contract: 4 ♠ South

North:

♠ KT92

♥ 7

♦ Q62

♣ AK862

South:

♠ QJ874

♥ AKJT6

♦ K3

♣ 5

W	N	E	S
1 ♥	X	Pass	2 ♥ <sup>1</sup>
Pass	3 ♣	Pass	4 ♠
All Pass			

1. strength cue bid

### Board: 373

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 12

Contract: 5 ♣ North

North:

♠ K932

♥ J96

♦ -

♣ KJT952

South:

♠ J

♥ A843

♦ KT72

♣ A874

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

### Board: 374

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14+2

Contract: 3 ♠ South

North:

♠ JT5

♥ K652

♦ 842

♣ K82

South:

♠ AK9432

♥ Q8

♦ K9

♣ Q97

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

### Board: 375

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 5

Contract: 4 ♥X South

North:

♠ J6

♥ AQ983

♦ K2

♣ QJ96

South:

♠ A873

♥ JT65

♦ 7543

♣ 4

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

## North hands

## Transfers\_after\_1M\_X

**Board: 376**      ♠ 9632      Partner bids first.  
Dealer: South      ♥ T52      West (RHO) Doubles 1 ♠ if possible.  
Vul: N-S      ♦ 8      West (RHO) Doubles 4 ♠ if possible.  
HCP: 1+1      ♣ JT765

---

**Board: 377**      ♠ AKQT3      You bid first.  
Dealer: North      ♥ QJ432      East (LHO) Doubles 1 ♠ if possible.  
Vul: Both      ♦ T6  
HCP: 12+2      ♣ T

---

**Board: 378**      ♠ 8      Partner bids first.  
Dealer: South      ♥ J976      West (RHO) Doubles 1 ♥ if possible.  
Vul: N-S      ♦ Q3  
HCP: 4+2      ♣ J87652

---

**Board: 379**      ♠ KQJ832      You bid first.  
Dealer: North      ♥ K74      East (LHO) Doubles 1 ♠ if possible.  
Vul: E-W      ♦ 97      West (RHO) bids 2 ♦ if possible.  
HCP: 13+2      ♣ A5

---

**Board: 380**      ♠ KT52      Partner bids first.  
Dealer: South      ♥ 5      West (RHO) Doubles 1 ♠ if possible.  
Vul: None      ♦ JT843      West (RHO) Doubles 2 ♠ if possible.  
HCP: 8+1      ♣ AT4      East (LHO) bids 3 ♣ if possible.

## Both hands (Answers Page)

### Board: 376

	North:	South:	W	N	E	S
Dealer: South	♠ 9632	♠ KQJ854				1 ♠
Vul: N-S	♥ T52	♥ KJ6	X	3 ♠	Pass	4 ♠
North HCP: 1+1	♦ 8	♦ AKJ	X	All Pass		
South HCP: 18+2	♣ JT765	♣ 2				
Contract: 4 ♠ X South						

### Board: 377

	North:	South:	W	N	E	S
Dealer: North	♠ AKQT3	♠ J9762		1 ♠	X	4 ♠
Vul: Both	♥ QJ432	♥ -	All Pass			
North HCP: 12+2	♦ T6	♦ AJ954				
South HCP: 6+2	♣ T	♣ 975				
Contract: 4 ♠ South						

### Board: 378

	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ A532				1 ♥
Vul: N-S	♥ J976	♥ AQT43	X	3 ♥	All Pass	
North HCP: 4+2	♦ Q3	♦ K				
South HCP: 15+1	♣ J87652	♣ QT9				
Contract: 3 ♥ North						

### Board: 379

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ832	♠ 97		1 ♠	X	Pass
Vul: E-W	♥ K74	♥ AJ862	2 ♦	2 ♠	Pass	3 ♠
North HCP: 13+2	♦ 97	♦ K82	All Pass			
South HCP: 9+1	♣ A5	♣ J72				
Contract: 3 ♠ South						

### Board: 380

	North:	South:	W	N	E	S
Dealer: South	♠ KT52	♠ AJ643				1 ♠
Vul: None	♥ 5	♥ AJ932	X	2 ♠	Pass	Pass
North HCP: 8+1	♦ JT843	♦ Q7	X	Pass	3 ♣	Pass
South HCP: 12+2	♣ AT4	♣ 7	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

## South hands

## Transfers\_after\_1M\_X

**Board: 376**      ♠ KQJ854      You bid first.  
 Dealer: South      ♥ KJ6      West (LHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ AKJ      West (LHO) Doubles 4 ♠ if possible.  
 HCP: 18+2      ♣ 2

---

**Board: 377**      ♠ J9762      Partner bids first.  
 Dealer: North      ♥ -      East (RHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ AJ954  
 HCP: 6+2      ♣ 975

---

**Board: 378**      ♠ A532      You bid first.  
 Dealer: South      ♥ AQT43      West (LHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ K  
 HCP: 15+1      ♣ QT9

---

**Board: 379**      ♠ 97      Partner bids first.  
 Dealer: North      ♥ AJ862      East (RHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ K82      West (LHO) bids 2 ♦ if possible.  
 HCP: 9+1      ♣ J72

---

**Board: 380**      ♠ AJ643      You bid first.  
 Dealer: South      ♥ AJ932      West (LHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ Q7      West (LHO) Doubles 2 ♠ if possible.  
 HCP: 12+2      ♣ 7      East (RHO) bids 3 ♣ if possible.

## Both hands (Answers Page)

### Board: 376

	North:	South:	W	N	E	S
Dealer: South	♠ 9632	♠ KQJ854				1 ♠
Vul: N-S	♥ T52	♥ KJ6	X	3 ♠	Pass	4 ♠
North HCP: 1+1	♦ 8	♦ AKJ	X	All Pass		
South HCP: 18+2	♣ JT765	♣ 2				
Contract: 4 ♠ X South						

### Board: 377

	North:	South:	W	N	E	S
Dealer: North	♠ AKQT3	♠ J9762		1 ♠	X	4 ♠
Vul: Both	♥ QJ432	♥ -	All Pass			
North HCP: 12+2	♦ T6	♦ AJ954				
South HCP: 6+2	♣ T	♣ 975				
Contract: 4 ♠ South						

### Board: 378

	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ A532				1 ♥
Vul: N-S	♥ J976	♥ AQT43	X	3 ♥	All Pass	
North HCP: 4+2	♦ Q3	♦ K				
South HCP: 15+1	♣ J87652	♣ QT9				
Contract: 3 ♥ North						

### Board: 379

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ832	♠ 97		1 ♠	X	Pass
Vul: E-W	♥ K74	♥ AJ862	2 ♦	2 ♠	Pass	3 ♠
North HCP: 13+2	♦ 97	♦ K82	All Pass			
South HCP: 9+1	♣ A5	♣ J72				
Contract: 3 ♠ South						

### Board: 380

	North:	South:	W	N	E	S
Dealer: South	♠ KT52	♠ AJ643				1 ♠
Vul: None	♥ 5	♥ AJ932	X	2 ♠	Pass	Pass
North HCP: 8+1	♦ JT843	♦ Q7	X	Pass	3 ♣	Pass
South HCP: 12+2	♣ AT4	♣ 7	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						



## North hands

## Transfers\_after\_1M\_X

**Board: 381**      ♠ KT7      You bid first.  
Dealer: North      ♥ AKJT42      East (LHO) Doubles 1 ♥ if possible.  
Vul: N-S      ♦ J3      West (RHO) bids 3 ♣ if possible.  
HCP: 13+2      ♣ J9

---

**Board: 382**      ♠ T9864      Partner bids first.  
Dealer: South      ♥ A73      West (RHO) Doubles 1 ♠ if possible.  
Vul: E-W      ♦ J86      West (RHO) Doubles 3 ♠ if possible.  
HCP: 5+1      ♣ 85      East (LHO) bids 4 ♣ if possible.  
East (LHO) Doubles 4 ♠ if possible.

---

**Board: 383**      ♠ 84      You bid first.  
Dealer: North      ♥ AQ9853      East (LHO) Doubles 1 ♥ if possible.  
Vul: Both      ♦ 972      West (RHO) bids 2 ♣ if possible.  
HCP: 12+2      ♣ AQ

---

**Board: 384**      ♠ A87      Partner bids first.  
Dealer: South      ♥ J8754      West (RHO) Doubles 1 ♠ if possible.  
Vul: N-S      ♦ T8      West (RHO) Doubles 2 ♠ if possible.  
HCP: 9+1      ♣ AT9      East (LHO) bids 3 ♣ if possible.

---

**Board: 385**      ♠ AJT4      LHO opens the bidding 1 ♥.  
Dealer: East      ♥ QT6      Partner bids next.  
Vul: N-S      ♦ T43      West (RHO) bids 3 ♥ if possible.  
HCP: 11      ♣ KJT

## Both hands (Answers Page)

### Board: 381

	North:	South:	W	N	E	S
Dealer: North	♠ KT7	♠ Q642		1 ♥	X	2 ♥
Vul: N-S	♥ AKJT42	♥ 875	3 ♣	3 ♥	All Pass	
North HCP: 13+2	♦ J3	♦ 752				
South HCP: 8	♣ J9	♣ AQT				
Contract: 3 ♥ North						

### Board: 382

	North:	South:	W	N	E	S
Dealer: South	♠ T9864	♠ AKQJ73				1 ♠
Vul: E-W	♥ A73	♥ J6	X	3 ♠	Pass	Pass
North HCP: 5+1	♦ J86	♦ 97	X	Pass	4 ♣	4 ♠
South HCP: 13+2	♣ 85	♣ Q74	Pass	Pass	X	All Pass
Contract: 4 ♠ X South						

### Board: 383

	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ QT962		1 ♥	X	XX
Vul: Both	♥ AQ9853	♥ KT2	2 ♣	2 ♥	Pass	3 ♥
North HCP: 12+2	♦ 972	♦ KJ83	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ AQ	♣ J				
Contract: 4 ♥ North						

### Board: 384

	North:	South:	W	N	E	S
Dealer: South	♠ A87	♠ KQ643				1 ♠
Vul: N-S	♥ J8754	♥ K	X	2 ♠	Pass	Pass
North HCP: 9+1	♦ T8	♦ KJ653	X	XX	3 ♣	3 ♠
South HCP: 13+2	♣ AT9	♣ J7	All Pass			
Contract: 3 ♠ South						

### Board: 385

	North:	South:	W	N	E	S
Dealer: East	♠ AJT4	♠ K852			1 ♥	X
Vul: N-S	♥ QT6	♥ 5	3 ♥	3 ♠	All Pass	
North HCP: 11	♦ T43	♦ QJ62				
South HCP: 12	♣ KJT	♣ AQ87				
Contract: 3 ♠ North						

## South hands

## Transfers\_after\_1M\_X

**Board: 381**      ♠ Q642      Partner bids first.  
 Dealer: North      ♥ 875      East (RHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ 752      West (LHO) bids 3 ♣ if possible.  
 HCP: 8      ♣ AQT

---

**Board: 382**      ♠ AKQJ73      You bid first.  
 Dealer: South      ♥ J6      West (LHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ 97      West (LHO) Doubles 3 ♠ if possible.  
 HCP: 13+2      ♣ Q74      East (RHO) bids 4 ♣ if possible.  
    East (RHO) Doubles 4 ♠ if possible.

---

**Board: 383**      ♠ QT962      Partner bids first.  
 Dealer: North      ♥ KT2      East (RHO) Doubles 1 ♥ if possible.  
 Vul: Both      ♦ KJ83      West (LHO) bids 2 ♣ if possible.  
 HCP: 10+1      ♣ J

---

**Board: 384**      ♠ KQ643      You bid first.  
 Dealer: South      ♥ K      West (LHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ KJ653      West (LHO) Doubles 2 ♠ if possible.  
 HCP: 13+2      ♣ J7      East (RHO) bids 3 ♣ if possible.

---

**Board: 385**      ♠ K852      RHO opens the bidding 1 ♥.  
 Dealer: East      ♥ 5      You bid next.  
 Vul: N-S      ♦ QJ62      West (LHO) bids 3 ♥ if possible.  
 HCP: 12      ♣ AQ87

## Both hands (Answers Page)

### Board: 381

	North:	South:	W	N	E	S
Dealer: North	♠ KT7	♠ Q642		1 ♥	X	2 ♥
Vul: N-S	♥ AKJT42	♥ 875	3 ♣	3 ♥	All Pass	
North HCP: 13+2	♦ J3	♦ 752				
South HCP: 8	♣ J9	♣ AQT				
Contract: 3 ♥ North						

### Board: 382

	North:	South:	W	N	E	S
Dealer: South	♠ T9864	♠ AKQJ73				1 ♠
Vul: E-W	♥ A73	♥ J6	X	3 ♠	Pass	Pass
North HCP: 5+1	♦ J86	♦ 97	X	Pass	4 ♣	4 ♠
South HCP: 13+2	♣ 85	♣ Q74	Pass	Pass	X	All Pass
Contract: 4 ♠ X South						

### Board: 383

	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ QT962		1 ♥	X	XX
Vul: Both	♥ AQ9853	♥ KT2	2 ♣	2 ♥	Pass	3 ♥
North HCP: 12+2	♦ 972	♦ KJ83	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ AQ	♣ J				
Contract: 4 ♥ North						

### Board: 384

	North:	South:	W	N	E	S
Dealer: South	♠ A87	♠ KQ643				1 ♠
Vul: N-S	♥ J8754	♥ K	X	2 ♠	Pass	Pass
North HCP: 9+1	♦ T8	♦ KJ653	X	XX	3 ♣	3 ♠
South HCP: 13+2	♣ AT9	♣ J7	All Pass			
Contract: 3 ♠ South						

### Board: 385

	North:	South:	W	N	E	S
Dealer: East	♠ AJT4	♠ K852			1 ♥	X
Vul: N-S	♥ QT6	♥ 5	3 ♥	3 ♠	All Pass	
North HCP: 11	♦ T43	♦ QJ62				
South HCP: 12	♣ KJT	♣ AQ87				
Contract: 3 ♠ North						

## North hands

## Transfers\_after\_1M\_X

<b>Board: 386</b>	♠ 8	RHO opens the bidding 1 ♠.
Dealer: West	♥ A765	You bid next.
Vul: None	♦ KQ963	East (LHO) bids 2 ♠ if possible.
HCP: 13+1	♣ AT8	West (RHO) bids 3 ♠ if possible.
<b>Board: 387</b>	♠ QJ864	LHO opens the bidding 1 ♥.
Dealer: East	♥ Q2	Partner bids next.
Vul: N-S	♦ A94	West (RHO) bids 3 ♥ if possible.
HCP: 9+1	♣ 875	East (LHO) bids 4 ♥ if possible.
		East (LHO) bids 5 ♥ if possible.
<b>Board: 388</b>	♠ QT762	Partner bids first.
Dealer: South	♥ 62	West (RHO) Doubles 1 ♠ if possible.
Vul: Both	♦ AQT75	
HCP: 8+2	♣ 3	
<b>Board: 389</b>	♠ J	You bid first.
Dealer: North	♥ QJ654	East (LHO) Doubles 1 ♥ if possible.
Vul: None	♦ A74	
HCP: 13+1	♣ AJT3	
<b>Board: 390</b>	♠ QJT6	Partner bids first.
Dealer: South	♥ QJT	West (RHO) Doubles 1 ♥ if possible.
Vul: N-S	♦ J864	
HCP: 7	♣ 96	

## Both hands (Answers Page)

### Board: 386

Dealer: West

Vul: None

North HCP: 13+1

South HCP: 5+1

Contract: 4 ♦ North

North:

♠ 8

♥ A765

♦ KQ963

♣ AT8

South:

♠ 9652

♥ J9

♦ AT752

♣ 75

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

### Board: 387

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 18+1

Contract: 5 ♠ South

North:

♠ QJ864

♥ Q2

♦ A94

♣ 875

South:

♠ KT52

♥ -

♦ KQJ75

♣ AKQ9

W	N	E	S
		1 ♥	X
3 ♥	3 ♠	4 ♥	4 ♠
Pass	Pass	5 ♥	5 ♠
All Pass			

### Board: 388

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 16+1

Contract: 4 ♠ North

North:

♠ QT762

♥ 62

♦ AQT75

♣ 3

South:

♠ AKJ54

♥ KJ

♦ 82

♣ KJ98

W	N	E	S
			1 ♠
X	4 ♠	All Pass	

### Board: 389

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9+1

Contract: 4 ♥ North

North:

♠ J

♥ QJ654

♦ A74

♣ AJT3

South:

♠ KT863

♥ AT97

♦ QT5

♣ 7

W	N	E	S
	1 ♥	X	2NT <sup>1</sup>
Pass	4 ♥	All Pass	

1. Jordan Truscott 2NT

### Board: 390

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 19+1

Contract: 4 ♥ North

North:

♠ QJT6

♥ QJT

♦ J864

♣ 96

South:

♠ A32

♥ AK965

♦ 72

♣ AKJ

W	N	E	S
			1 ♥
X	2 ♥	Pass	2NT
Pass	4 ♥	All Pass	

## Transfers\_after\_1M\_X

<b>Board: 390</b>	♠ A32	You bid first.
Dealer: South	♥ AK965	West (LHO) Doubles 1♥ if possible.
Vul: N-S	♦ 72	
HCP: 19+1	♣ AKJ	

## Both hands (Answers Page)

### Board: 386

Dealer: West

Vul: None

North HCP: 13+1

South HCP: 5+1

Contract: 4 ♦ North

North:

♠ 8

♥ A765

♦ KQ963

♣ AT8

South:

♠ 9652

♥ J9

♦ AT752

♣ 75

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

### Board: 387

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 18+1

Contract: 5 ♠ South

North:

♠ QJ864

♥ Q2

♦ A94

♣ 875

South:

♠ KT52

♥ -

♦ KQJ75

♣ AKQ9

W	N	E	S
		1 ♥	X
3 ♥	3 ♠	4 ♥	4 ♠
Pass	Pass	5 ♥	5 ♠
All Pass			

### Board: 388

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 16+1

Contract: 4 ♠ North

North:

♠ QT762

♥ 62

♦ AQT75

♣ 3

South:

♠ AKJ54

♥ KJ

♦ 82

♣ KJ98

W	N	E	S
			1 ♠
X	4 ♠	All Pass	

### Board: 389

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9+1

Contract: 4 ♥ North

North:

♠ J

♥ QJ654

♦ A74

♣ AJT3

South:

♠ KT863

♥ AT97

♦ QT5

♣ 7

W	N	E	S
	1 ♥	X	2NT <sup>1</sup>
Pass	4 ♥	All Pass	

1. Jordan Truscott 2NT

### Board: 390

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 19+1

Contract: 4 ♥ North

North:

♠ QJT6

♥ QJT

♦ J864

♣ 96

South:

♠ A32

♥ AK965

♦ 72

♣ AKJ

W	N	E	S
			1 ♥
X	2 ♥	Pass	2NT
Pass	4 ♥	All Pass	



## North hands

## Transfers\_after\_1M\_X

<b>Board: 391</b>	♠ KT43	LHO opens the bidding 1 ♠.
Dealer: East	♥ 74	Partner bids next.
Vul: Both	♦ QJ975	West (RHO) bids 2 ♠ if possible.
HCP: 10+1	♣ KJ	
<b>Board: 392</b>	♠ Q7	LHO opens the bidding 1 ♥.
Dealer: East	♥ 643	Partner bids next.
Vul: None	♦ T965	West (RHO) bids 3 ♥ if possible.
HCP: 10	♣ AKJ4	
<b>Board: 393</b>	♠ AJ532	LHO opens the bidding 1 ♥.
Dealer: East	♥ Q5	Partner bids next.
Vul: E-W	♦ 98	East (LHO) Doubles 2 ♥ if possible.
HCP: 11+1	♣ AT94	
<b>Board: 394</b>	♠ T642	Partner bids first.
Dealer: South	♥ Q	West (RHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ 98754	
HCP: 4+1	♣ Q42	
<b>Board: 395</b>	♠ 76	You bid first.
Dealer: North	♥ AKJ962	East (LHO) Doubles 1 ♥ if possible.
Vul: None	♦ AQ	
HCP: 18+2	♣ A52	

## Both hands (Answers Page)

### Board: 391

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 14+1

Contract: 3 ♦ North

North:

♠ KT43

♥ 74

♦ QJ975

♣ KJ

South:

♠ 9

♥ KQJ6

♦ AT6

♣ A9752

W N E S

1 ♠ X

Pass 2 ♦ Pass Pass

2 ♠ 3 ♦ All Pass

### Board: 392

Dealer: East

Vul: None

North HCP: 10

South HCP: 16

Contract: 4 ♣ South

North:

♠ Q7

♥ 643

♦ T965

♣ AKJ4

South:

♠ AJ94

♥ 2

♦ AKQ8

♣ Q952

W N E S

1 ♥ X

3 ♥ X Pass 4 ♣

All Pass

### Board: 393

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 14+1

Contract: 4 ♠ South

North:

♠ AJ532

♥ Q5

♦ 98

♣ AT94

South:

♠ KT94

♥ 7

♦ AKT72

♣ KJ3

W N E S

1 ♥ X

Pass 2 ♥<sup>1</sup> X 3 ♦

Pass 3 ♠ Pass 4 ♠

All Pass

1. strength cue bid

### Board: 394

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 16+2

Contract: 4 ♠ North

North:

♠ T642

♥ Q

♦ 98754

♣ Q42

South:

♠ AKQJ75

♥ 85

♦ K

♣ KT95

W N E S

1 ♠

X 4 ♠ All Pass

### Board: 395

Dealer: North

Vul: None

North HCP: 18+2

South HCP: 5

Contract: 4 ♥ North

North:

♠ 76

♥ AKJ962

♦ AQ

♣ A52

South:

♠ 942

♥ QT53

♦ K96

♣ T83

W N E S

1 ♥ X 2 ♥

Pass 4 ♥ All Pass

## South hands

## Transfers\_after\_1M\_X

<b>Board: 391</b>	♠ 9	RHO opens the bidding 1 ♠.
Dealer: East	♥ KQJ6	You bid next.
Vul: Both	♦ AT6	West (LHO) bids 2 ♠ if possible.
HCP: 14+1	♣ A9752	
<b>Board: 392</b>	♠ AJ94	RHO opens the bidding 1 ♥.
Dealer: East	♥ 2	You bid next.
Vul: None	♦ AKQ8	West (LHO) bids 3 ♥ if possible.
HCP: 16	♣ Q952	
<b>Board: 393</b>	♠ KT94	RHO opens the bidding 1 ♥.
Dealer: East	♥ 7	You bid next.
Vul: E-W	♦ AKT72	East (RHO) Doubles 2 ♥ if possible.
HCP: 14+1	♣ KJ3	
<b>Board: 394</b>	♠ AKQJ75	You bid first.
Dealer: South	♥ 85	West (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ K	
HCP: 16+2	♣ KT95	
<b>Board: 395</b>	♠ 942	Partner bids first.
Dealer: North	♥ QT53	East (RHO) Doubles 1 ♥ if possible.
Vul: None	♦ K96	
HCP: 5	♣ T83	

## Both hands (Answers Page)

### Board: 391

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 14+1

Contract: 3 ♦ North

North:

♠ KT43

♥ 74

♦ QJ975

♣ KJ

South:

♠ 9

♥ KQJ6

♦ AT6

♣ A9752

W N E S

1 ♠ X

Pass 2 ♦ Pass Pass

2 ♠ 3 ♦ All Pass

### Board: 392

Dealer: East

Vul: None

North HCP: 10

South HCP: 16

Contract: 4 ♣ South

North:

♠ Q7

♥ 643

♦ T965

♣ AKJ4

South:

♠ AJ94

♥ 2

♦ AKQ8

♣ Q952

W N E S

1 ♥ X

3 ♥ X Pass 4 ♣

All Pass

### Board: 393

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 14+1

Contract: 4 ♠ South

North:

♠ AJ532

♥ Q5

♦ 98

♣ AT94

South:

♠ KT94

♥ 7

♦ AKT72

♣ KJ3

W N E S

1 ♥ X

Pass 2 ♥<sup>1</sup> X 3 ♦

Pass 3 ♠ Pass 4 ♠

All Pass

1. strength cue bid

### Board: 394

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 16+2

Contract: 4 ♠ North

North:

♠ T642

♥ Q

♦ 98754

♣ Q42

South:

♠ AKQJ75

♥ 85

♦ K

♣ KT95

W N E S

1 ♠

X 4 ♠ All Pass

### Board: 395

Dealer: North

Vul: None

North HCP: 18+2

South HCP: 5

Contract: 4 ♥ North

North:

♠ 76

♥ AKJ962

♦ AQ

♣ A52

South:

♠ 942

♥ QT53

♦ K96

♣ T83

W N E S

1 ♥ X 2 ♥

Pass 4 ♥ All Pass

## North hands

## Transfers\_after\_1M\_X

<b>Board: 396</b>	♠ 8	RHO opens the bidding 1 ♠.
Dealer: West	♥ KT72	You bid next.
Vul: E-W	♦ KQJ5	East (LHO) Redoubles if possible.
HCP: 12	♣ KT86	West (RHO) bids 4 ♠ if possible.
<b>Board: 397</b>	♠ AQJ84	You bid first.
Dealer: North	♥ A765	East (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ J	
HCP: 12+1	♣ 764	
<b>Board: 398</b>	♠ JT6	Partner bids first.
Dealer: South	♥ KJ97	West (RHO) Doubles 1 ♠ if possible.
Vul: Both	♦ 965	East (LHO) bids 3 ♣ if possible.
HCP: 7	♣ Q52	
<b>Board: 399</b>	♠ AKQT74	You bid first.
Dealer: North	♥ A8	East (LHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ J8	
HCP: 16+2	♣ Q86	
<b>Board: 400</b>	♠ T4	Partner bids first.
Dealer: South	♥ K5	West (RHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ 8743	East (LHO) bids 3 ♥ if possible.
HCP: 5+1	♣ Q9852	West (RHO) bids 4 ♥ if possible.
		West (RHO) Doubles 4 ♠ if possible.

## Both hands (Answers Page)

### Board: 396

Dealer: West

Vul: E-W

North HCP: 12

South HCP: 3+2

Contract: 5 ♣ South

North:

♠ 8

♥ KT72

♦ KQJ5

♣ KT86

South:

♠ 765

♥ 3

♦ T43

♣ QJ9532

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

### Board: 397

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 7

Contract: 4 ♠ South

North:

♠ AQJ84

♥ A765

♦ J

♣ 764

South:

♠ KT97

♥ J

♦ KT65

♣ 9532

W	N	E	S
	1 ♠	X	4 ♠
All Pass			

### Board: 398

Dealer: South

Vul: Both

North HCP: 7

South HCP: 15+4

Contract: 4 ♠ South

North:

♠ JT6

♥ KJ97

♦ 965

♣ Q52

South:

♠ AKQ98752

♥ 84

♦ AQ

♣ 8

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

### Board: 399

Dealer: North

Vul: N-S

North HCP: 16+2

South HCP: 7

Contract: 4 ♠ North

North:

♠ AKQT74

♥ A8

♦ J8

♣ Q86

South:

♠ 8632

♥ K976

♦ 94

♣ A42

W	N	E	S
	1 ♠	X	2 ♠
Pass	4 ♠	All Pass	

### Board: 400

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 13+3

Contract: 4 ♠ X South

North:

♠ T4

♥ K5

♦ 8743

♣ Q9852

South:

♠ KQ97632

♥ J

♦ A2

♣ KT7

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

## South hands

## Transfers\_after\_1M\_X

<b>Board: 396</b>	♠ 765	LHO opens the bidding 1 ♠.
Dealer: West	♥ 3	Partner bids next.
Vul: E-W	♦ T43	East (RHO) Redoubles if possible.
HCP: 3+2	♣ QJ9532	West (LHO) bids 4 ♠ if possible.
<b>Board: 397</b>	♠ KT97	Partner bids first.
Dealer: North	♥ J	East (RHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ KT65	
HCP: 7	♣ 9532	
<b>Board: 398</b>	♠ AKQ98752	You bid first.
Dealer: South	♥ 84	West (LHO) Doubles 1 ♠ if possible.
Vul: Both	♦ AQ	East (RHO) bids 3 ♣ if possible.
HCP: 15+4	♣ 8	
<b>Board: 399</b>	♠ 8632	Partner bids first.
Dealer: North	♥ K976	East (RHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ 94	
HCP: 7	♣ A42	
<b>Board: 400</b>	♠ KQ97632	You bid first.
Dealer: South	♥ J	West (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ A2	East (RHO) bids 3 ♥ if possible.
HCP: 13+3	♣ KT7	West (LHO) bids 4 ♥ if possible.
		West (LHO) Doubles 4 ♠ if possible.

## Both hands (Answers Page)

### Board: 396

Board: 396	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ 765	1 ♠	X	XX	2 ♣
Vul: E-W	♥ KT72	♥ 3	4 ♠	Pass	Pass	5 ♣
North HCP: 12	♦ KQJ5	♦ T43	All Pass			
South HCP: 3+2	♣ KT86	♣ QJ9532				
Contract: 5 ♣ South						

### Board: 397

Board: 397	North:	South:	W	N	E	S
Dealer: North	♠ AQJ84	♠ KT97		1 ♠	X	4 ♠
Vul: E-W	♥ A765	♥ J	All Pass			
North HCP: 12+1	♦ J	♦ KT65				
South HCP: 7	♣ 764	♣ 9532				
Contract: 4 ♠ South						

### Board: 398

Board: 398	North:	South:	W	N	E	S
Dealer: South	♠ JT6	♠ AKQ98752				1 ♠
Vul: Both	♥ KJ97	♥ 84	X	2 ♠	3 ♣	4 ♠
North HCP: 7	♦ 965	♦ AQ	All Pass			
South HCP: 15+4	♣ Q52	♣ 8				
Contract: 4 ♠ South						

### Board: 399

Board: 399	North:	South:	W	N	E	S
Dealer: North	♠ AKQT74	♠ 8632		1 ♠	X	2 ♠
Vul: N-S	♥ A8	♥ K976	Pass	4 ♠	All Pass	
North HCP: 16+2	♦ J8	♦ 94				
South HCP: 7	♣ Q86	♣ A42				
Contract: 4 ♠ North						

### Board: 400

	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ KQ97632				1 ♠
Vul: E-W	♥ K5	♥ J	X	Pass	3 ♥	3 ♠
North HCP: 5+1	♦ 8743	♦ A2	4 ♥	Pass	Pass	4 ♠
South HCP: 13+3	♣ Q9852	♣ KT7	X	All Pass		
Contract: 4 ♠ X South						



## Transfers after 1M X

Board: 405	♠ AQJT96542	You bid first.
Dealer: North	♥ AJ	East (LHO) Doubles 1 ♠ if possible.
Vul: None	♦ -	West (RHO) bids 2 ♥ if possible.
HCP: 16+5	♣ A8	

## Both hands (Answers Page)

### Board: 401

	North:	South:	W	N	E	S
Dealer: North	♠ KQT63	♠ 9852		1 ♠	X	3 ♠
Vul: Both	♥ J83	♥ 94	All Pass			
North HCP: 12+1	♦ K	♦ QT9874				
South HCP: 6+2	♣ QJ95	♣ A				
Contract: 3 ♠ South						

### Board: 402

	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ AJT652				1 ♠
Vul: None	♥ 984	♥ AK	X	XX	2 ♦	2 ♠
North HCP: 12	♦ KT7	♦ 5	Pass	4 ♠	All Pass	
South HCP: 13+2	♣ AQ53	♣ JT84				
Contract: 4 ♠ North						

### Board: 403

	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ6	♠ 87432		1 ♠	X	4 ♠
Vul: E-W	♥ 9	♥ AT86	X	All Pass		
North HCP: 13+1	♦ 832	♦ Q64				
South HCP: 6+1	♣ K543	♣ 9				
Contract: 4 ♠ X South						

### Board: 404

	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ JT92	1 ♠	X	2 ♠	Pass
Vul: Both	♥ K632	♥ T5	Pass	X	XX	3 ♣
North HCP: 13+1	♦ KJ875	♦ A6	X	All Pass		
South HCP: 6+1	♣ AQ6	♣ J9753				
Contract: 3 ♣ X South						

### Board: 405

	North:	South:	W	N	E	S
Dealer: North	♠ AQJT96542	♠ 3		1 ♠	X	2 ♦
Vul: None	♥ AJ	♥ KQ	2 ♥	6 ♠	All Pass	
North HCP: 16+5	♦ -	♦ JT9742				
South HCP: 7+2	♣ A8	♣ J654				
Contract: 6 ♠ North						

## Transfers\_after\_1M\_X

<b>Board: 405</b>	♠ 3	Partner bids first.
Dealer: North	♥ KQ	East (RHO) Doubles 1 ♠ if possible.
Vul: None	♦ JT9742	West (LHO) bids 2 ♥ if possible.
HCP: 7+2	♣ J654	

## Both hands (Answers Page)

### Board: 401

	North:	South:	W	N	E	S
Dealer: North	♠ KQT63	♠ 9852		1 ♠	X	3 ♠
Vul: Both	♥ J83	♥ 94	All Pass			
North HCP: 12+1	♦ K	♦ QT9874				
South HCP: 6+2	♣ QJ95	♣ A				
Contract: 3 ♠ South						

### Board: 402

	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ AJT652				1 ♠
Vul: None	♥ 984	♥ AK	X	XX	2 ♦	2 ♠
North HCP: 12	♦ KT7	♦ 5	Pass	4 ♠	All Pass	
South HCP: 13+2	♣ AQ53	♣ JT84				
Contract: 4 ♠ North						

### Board: 403

	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ6	♠ 87432		1 ♠	X	4 ♠
Vul: E-W	♥ 9	♥ AT86	X	All Pass		
North HCP: 13+1	♦ 832	♦ Q64				
South HCP: 6+1	♣ K543	♣ 9				
Contract: 4 ♠ X South						

### Board: 404

	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ JT92	1 ♠	X	2 ♠	Pass
Vul: Both	♥ K632	♥ T5	Pass	X	XX	3 ♣
North HCP: 13+1	♦ KJ875	♦ A6	X	All Pass		
South HCP: 6+1	♣ AQ6	♣ J9753				
Contract: 3 ♣ X South						

### Board: 405

	North:	South:	W	N	E	S
Dealer: North	♠ AQJT96542	♠ 3		1 ♠	X	2 ♦
Vul: None	♥ AJ	♥ KQ	2 ♥	6 ♠	All Pass	
North HCP: 16+5	♦ -	♦ JT9742				
South HCP: 7+2	♣ A8	♣ J654				
Contract: 6 ♠ North						

## North hands

## Transfers\_after\_1M\_X

<b>Board: 406</b>	♠ 8	Partner bids first.
Dealer: South	♥ AQ86	West (RHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ AJT865	East (LHO) bids 2 ♣ if possible.
HCP: 11+2	♣ T6	

---

<b>Board: 407</b>	♠ AJT642	You bid first.
Dealer: North	♥ QJT	East (LHO) Doubles 1 ♠ if possible.
Vul: Both	♦ -	West (RHO) bids 2 ♥ if possible.
HCP: 12+2	♣ KJ42	

---

<b>Board: 408</b>	♠ T82	Partner bids first.
Dealer: South	♥ K8754	West (RHO) Doubles 1 ♥ if possible.
Vul: None	♦ 976	East (LHO) Doubles 4 ♥ if possible.
HCP: 5+1	♣ Q3	

---

<b>Board: 409</b>	♠ AQ82	RHO opens the bidding 1 ♥.
Dealer: West	♥ -	You bid next.
Vul: E-W	♦ KQT96	East (LHO) bids 3 ♥ if possible.
HCP: 13+1	♣ QT82	West (RHO) bids 4 ♥ if possible.

---

<b>Board: 410</b>	♠ A97	Partner bids first.
Dealer: South	♥ 9853	West (RHO) Doubles 1 ♠ if possible.
Vul: None	♦ KJ65	West (RHO) Doubles 2 ♠ if possible.
HCP: 8	♣ T6	East (LHO) bids 3 ♥ if possible.

## Both hands (Answers Page)

Board: 406	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AKQJ4				1 ♠
Vul: N-S	♥ AQ86	♥ K742	X	XX	2 ♣	2 ♥
North HCP: 11+2	♦ AJT865	♦ 732	Pass	4 ♥	All Pass	
South HCP: 13+1	♣ T6	♣ 7				
Contract: 4 ♥ North						

<b>Board: 407</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJT642	♠ Q85		1 ♠	X	Pass
Vul: Both	♥ QJT	♥ 73	2 ♥	2 ♠	All Pass	
North HCP: 12+2	♦ -	♦ KT8732				
South HCP: 5+2	♣ KJ42	♣ 93				
Contract: 2 ♠ North						

Board: 408	North:	South:	W	N	E	S
Dealer: South	♠ T82	♠ A75				1 ♥
Vul: None	♥ K8754	♥ AJT92	X	4 ♥	X	All Pass
North HCP: 5+1	♦ 976	♦ 532				
South HCP: 13+1	♣ Q3	♣ A7				
Contract: 4 ♥ X North						

Board: 409	North:	South:	W	N	E	S
Dealer: West	♠ AQ82	♠ K7	1 ♥	X	3 ♥	X
Vul: E-W	♥ -	♥ J84	Pass	4 ♦	Pass	Pass
North HCP: 13+1	♦ KQT96	♦ J532	4 ♥	5 ♦	All Pass	
South HCP: 9	♣ QT82	♣ A764				
Contract: 5 ♦ North						

Board: 410	North:	South:	W	N	E	S
Dealer: South	♠ A97	♠ KQ842				1 ♠
Vul: None	♥ 9853	♥ A	X	2 ♠	Pass	Pass
North HCP: 8	♦ KJ65	♦ 83	X	Pass	3 ♥	3 ♠
South HCP: 13+2	♣ T6	♣ A9874	All Pass			
Contract: 3 ♠ South						

## South hands

## Transfers\_after\_1M\_X

**Board: 406**      ♠ AKQJ4      You bid first.  
 Dealer: South      ♥ K742      West (LHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ 732      East (RHO) bids 2 ♣ if possible.  
 HCP: 13+1      ♣ 7

---

**Board: 407**      ♠ Q85      Partner bids first.  
 Dealer: North      ♥ 73      East (RHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ KT8732      West (LHO) bids 2 ♥ if possible.  
 HCP: 5+2      ♣ 93

---

**Board: 408**      ♠ A75      You bid first.  
 Dealer: South      ♥ AJT92      West (LHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ 532      East (RHO) Doubles 4 ♥ if possible.  
 HCP: 13+1      ♣ A7

---

**Board: 409**      ♠ K7      LHO opens the bidding 1 ♥.  
 Dealer: West      ♥ J84      Partner bids next.  
 Vul: E-W      ♦ J532      East (RHO) bids 3 ♥ if possible.  
 HCP: 9      ♣ A764      West (LHO) bids 4 ♥ if possible.

---

**Board: 410**      ♠ KQ842      You bid first.  
 Dealer: South      ♥ A      West (LHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ 83      West (LHO) Doubles 2 ♠ if possible.  
 HCP: 13+2      ♣ A9874      East (RHO) bids 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 406

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 13+1

Contract: 4♥ North

North:

♠ 8

♥ AQ86

♦ AJT865

♣ T6

South:

♠ AKQJ4

♥ K742

♦ 732

♣ 7

W

N

E

S

1 ♠

X XX 2 ♣ 2 ♥

Pass 4 ♥ All Pass

### Board: 407

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 5+2

Contract: 2♠ North

North:

♠ AJT642

♥ QJT

♦ -

♣ KJ42

South:

♠ Q85

♥ 73

♦ KT8732

♣ 93

W

N

E

S

1 ♠ X Pass

2 ♥ 2 ♠ All Pass

### Board: 408

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 13+1

Contract: 4♥X North

North:

♠ T82

♥ K8754

♦ 976

♣ Q3

South:

♠ A75

♥ AJT92

♦ 532

♣ A7

W

N

E

S

1 ♥

X 4 ♥ X All Pass

### Board: 409

Dealer: West

Vul: E-W

North HCP: 13+1

South HCP: 9

Contract: 5♦ North

North:

♠ AQ82

♥ -

♦ KQT96

♣ QT82

South:

♠ K7

♥ J84

♦ J532

♣ A764

W

N

E

S

1 ♥ X 3 ♥ X

Pass 4 ♦ Pass Pass

4 ♥ 5 ♦ All Pass

### Board: 410

Dealer: South

Vul: None

North HCP: 8

South HCP: 13+2

Contract: 3♠ South

North:

♠ A97

♥ 9853

♦ KJ65

♣ T6

South:

♠ KQ842

♥ A

♦ 83

♣ A9874

W

N

E

S

1 ♠

X 2 ♠ Pass Pass

X Pass 3 ♥ 3 ♠

All Pass



## North hands

## Transfers\_after\_1M\_X

**Board: 411**      ♠ 98      You bid first.  
 Dealer: North      ♥ AQJ32      East (LHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ KJ  
 HCP: 14+1      ♣ KT95

---

**Board: 412**      ♠ 7      RHO opens the bidding 1 ♠.  
 Dealer: West      ♥ AK82      You bid next.  
 Vul: N-S      ♦ J873      East (LHO) bids 3 ♠ if possible.  
 HCP: 12      ♣ AT74

---

**Board: 413**      ♠ A6542      You bid first.  
 Dealer: North      ♥ AT4      East (LHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ Q      West (RHO) bids 2 ♥ if possible.  
 HCP: 16+1      ♣ AQ74

---

**Board: 414**      ♠ 7643      Partner bids first.  
 Dealer: South      ♥ A5      West (RHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ J943      West (RHO) Doubles 2 ♠ if possible.  
 HCP: 8      ♣ KT3      East (LHO) bids 3 ♥ if possible.

---

**Board: 415**      ♠ QJT653      You bid first.  
 Dealer: North      ♥ AKQ72      East (LHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ -  
 HCP: 16+3      ♣ A5

## Both hands (Answers Page)

### Board: 411

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8

Contract: 2♥ South

North:

♠ 98

♥ AQJ32

♦ KJ

♣ KT95

South:

♠ J643

♥ 85

♦ AQ72

♣ J43

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

### Board: 412

Dealer: West

Vul: N-S

North HCP: 12

South HCP: 15

Contract: 3NT South

North:

♠ 7

♥ AK82

♦ J873

♣ AT74

South:

♠ AQT9

♥ T974

♦ A4

♣ KQ8

W	N	E	S
1♠	X	3♠	3NT
All Pass			

### Board: 413

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 5

Contract: 2♠ South

North:

♠ A6542

♥ AT4

♦ Q

♣ AQ74

South:

♠ JT9

♥ J3

♦ T753

♣ KT62

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

### Board: 414

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 12+2

Contract: 3♠ South

North:

♠ 7643

♥ A5

♦ J943

♣ KT3

South:

♠ AQ9852

♥ T64

♦ Q8

♣ A9

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

### Board: 415

Dealer: North

Vul: Both

North HCP: 16+3

South HCP: 6

Contract: 6♠ North

North:

♠ QJT653

♥ AKQ72

♦ -

♣ A5

South:

♠ A984

♥ 43

♦ Q876

♣ 932

W	N	E	S
	1♠	X	2♠
Pass	4♦ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	6♠	All Pass	

1. Splinter

2. A=1/5 or 4/5

## South hands

## Transfers\_after\_1M\_X

**Board: 411**      ♠ J643      Partner bids first.  
 Dealer: North      ♥ 85      East (RHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ AQ72  
 HCP: 8      ♣ J43

---

**Board: 412**      ♠ AQT9      LHO opens the bidding 1 ♠.  
 Dealer: West      ♥ T974      Partner bids next.  
 Vul: N-S      ♦ A4      East (RHO) bids 3 ♠ if possible.  
 HCP: 15      ♣ KQ8

---

**Board: 413**      ♠ JT9      Partner bids first.  
 Dealer: North      ♥ J3      East (RHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ T753      West (LHO) bids 2 ♥ if possible.  
 HCP: 5      ♣ KT62

---

**Board: 414**      ♠ AQ9852      You bid first.  
 Dealer: South      ♥ T64      West (LHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ Q8      West (LHO) Doubles 2 ♠ if possible.  
 HCP: 12+2      ♣ A9      East (RHO) bids 3 ♥ if possible.

---

**Board: 415**      ♠ A984      Partner bids first.  
 Dealer: North      ♥ 43      East (RHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ Q876  
 HCP: 6      ♣ 932

## Both hands (Answers Page)

### Board: 411

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8

Contract: 2♥ South

North:

♠ 98

♥ AQJ32

♦ KJ

♣ KT95

South:

♠ J643

♥ 85

♦ AQ72

♣ J43

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

### Board: 412

Dealer: West

Vul: N-S

North HCP: 12

South HCP: 15

Contract: 3NT South

North:

♠ 7

♥ AK82

♦ J873

♣ AT74

South:

♠ AQT9

♥ T974

♦ A4

♣ KQ8

W	N	E	S
1♠	X	3♠	3NT
All Pass			

### Board: 413

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 5

Contract: 2♠ South

North:

♠ A6542

♥ AT4

♦ Q

♣ AQ74

South:

♠ JT9

♥ J3

♦ T753

♣ KT62

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

### Board: 414

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 12+2

Contract: 3♠ South

North:

♠ 7643

♥ A5

♦ J943

♣ KT3

South:

♠ AQ9852

♥ T64

♦ Q8

♣ A9

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

### Board: 415

Dealer: North

Vul: Both

North HCP: 16+3

South HCP: 6

Contract: 6♠ North

North:

♠ QJT653

♥ AKQ72

♦ -

♣ A5

South:

♠ A984

♥ 43

♦ Q876

♣ 932

W	N	E	S
	1♠	X	2♠
Pass	4♦ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	6♠	All Pass	

1. Splinter

2. A=1/5 or 4/5

## North hands

## Transfers\_after\_1M\_X

<b>Board: 416</b>	♠ A972	RHO opens the bidding 1♥.
Dealer: West	♥ 7	You bid next.
Vul: None	♦ AK8	East (LHO) bids 3♥ if possible.
HCP: 14+1	♣ KT752	
<hr/>		
<b>Board: 417</b>	♠ T943	LHO opens the bidding 1♥.
Dealer: East	♥ T	Partner bids next.
Vul: N-S	♦ KQT85	East (LHO) bids 2♥ if possible.
HCP: 5+1	♣ 974	
<hr/>		
<b>Board: 418</b>	♠ 7	RHO opens the bidding 1♠.
Dealer: West	♥ AKT8	You bid next.
Vul: Both	♦ KQJT	East (LHO) bids 2♠ if possible.
HCP: 14	♣ J973	West (RHO) bids 3♠ if possible.
<hr/>		
<b>Board: 419</b>	♠ K942	You bid first.
Dealer: North	♥ KQT82	East (LHO) Doubles 1♥ if possible.
Vul: None	♦ 7	East (LHO) Doubles 2♥ if possible.
HCP: 15+1	♣ AK7	West (RHO) bids 2♠ if possible.
		East (LHO) bids 3♠ if possible.
		West (RHO) Doubles 4♥ if possible.

## Both hands (Answers Page)

### Board: 416

Dealer: West

Vul: None

North HCP: 14+1

South HCP: 9+1

Contract: 5 ♦ North

North:

♠ A972

♥ 7

♦ AK8

♣ KT752

South:

♠ KJT3

♥ T62

♦ QJ976

♣ Q

W	N	E	S
1 ♥	X	3 ♥	4 ♦
Pass	5 ♦	All Pass	

### Board: 417

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 18+1

Contract: 4 ♠ South

North:

♠ T943

♥ T

♦ KQT85

♣ 974

South:

♠ AK72

♥ 3

♦ J93

♣ AKQJ3

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

### Board: 418

Dealer: West

Vul: Both

North HCP: 14

South HCP: 9+1

Contract: 4 ♣ North

North:

♠ 7

♥ AKT8

♦ KQJT

♣ J973

South:

♠ 942

♥ 65

♦ 542

♣ AKQT8

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

### Board: 419

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 7

Contract: 4 ♥ X South

North:

♠ K942

♥ KQT82

♦ 7

♣ AK7

South:

♠ 8

♥ J974

♦ QJ65

♣ QJ32

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

## South hands

## Transfers\_after\_1M\_X

**Board: 416**      ♠ KJT3      LHO opens the bidding 1 ♥.

Dealer: West      ♥ T62      Partner bids next.

Vul: None      ♦ QJ976      East (RHO) bids 3 ♥ if possible.

HCP: 9+1      ♣ Q

---

**Board: 417**      ♠ AK72      RHO opens the bidding 1 ♥.

Dealer: East      ♥ 3      You bid next.

Vul: N-S      ♦ J93      East (RHO) bids 2 ♥ if possible.

HCP: 18+1      ♣ AKQJ3

---

**Board: 418**      ♠ 942      LHO opens the bidding 1 ♠.

Dealer: West      ♥ 65      Partner bids next.

Vul: Both      ♦ 542      East (RHO) bids 2 ♠ if possible.

HCP: 9+1      ♣ AKQT8      West (LHO) bids 3 ♠ if possible.

---

**Board: 419**      ♠ 8      Partner bids first.

Dealer: North      ♥ J974      East (RHO) Doubles 1 ♥ if possible.

Vul: None      ♦ QJ65      East (RHO) Doubles 2 ♥ if possible.

HCP: 7      ♣ QJ32      West (LHO) bids 2 ♠ if possible.

East (RHO) bids 3 ♠ if possible.

West (LHO) Doubles 4 ♥ if possible.

## Both hands (Answers Page)

### Board: 416

Dealer: West

Vul: None

North HCP: 14+1

South HCP: 9+1

Contract: 5 ♦ North

North:

♠ A972

♥ 7

♦ AK8

♣ KT752

South:

♠ KJT3

♥ T62

♦ QJ976

♣ Q

W	N	E	S
1 ♥	X	3 ♥	4 ♦
Pass	5 ♦	All Pass	

### Board: 417

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 18+1

Contract: 4 ♠ South

North:

♠ T943

♥ T

♦ KQT85

♣ 974

South:

♠ AK72

♥ 3

♦ J93

♣ AKQJ3

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

### Board: 418

Dealer: West

Vul: Both

North HCP: 14

South HCP: 9+1

Contract: 4 ♣ North

North:

♠ 7

♥ AKT8

♦ KQJT

♣ J973

South:

♠ 942

♥ 65

♦ 542

♣ AKQT8

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

### Board: 419

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 7

Contract: 4 ♥ X South

North:

♠ K942

♥ KQT82

♦ 7

♣ AK7

South:

♠ 8

♥ J974

♦ QJ65

♣ QJ32

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



## North hands

## Transfers\_after\_1M\_X

**Board: 420**      ♠ -      RHO opens the bidding 1 ♠.

Dealer: West      ♥ AKT4      You bid next.

Vul: E-W      ♦ AJ965      East (LHO) bids 2 ♠ if possible.

HCP: 13+1      ♣ J953      East (LHO) Redoubles if possible.

West (RHO) Doubles 3 ♦ if possible.

---

**Board: 421**      ♠ KJT76      You bid first.

Dealer: North      ♥ KT9643      East (LHO) Doubles 1 ♥ if possible.

Vul: Both      ♦ AQ

HCP: 13+3      ♣ -

---

**Board: 422**      ♠ Q432      Partner bids first.

Dealer: South      ♥ QJ9      West (RHO) Doubles 1 ♠ if possible.

Vul: None      ♦ AT62

HCP: 9      ♣ 94

---

**Board: 423**      ♠ KQ      You bid first.

Dealer: North      ♥ AJT75      East (LHO) Doubles 1 ♥ if possible.

Vul: N-S      ♦ AQ94

HCP: 16+1      ♣ 53

---

**Board: 424**      ♠ T7      Partner bids first.

Dealer: South      ♥ 87      West (RHO) Doubles 1 ♠ if possible.

Vul: E-W      ♦ K8732      East (LHO) bids 2 ♥ if possible.

HCP: 9+1      ♣ AQT3

## Both hands (Answers Page)

### Board: 420

	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ QJT43	1 ♠	X	2 ♠	Pass
Vul: E-W	♥ AKT4	♥ 65	Pass	X	XX	3 ♦
North HCP: 13+1	♦ AJ965	♦ QT2	X	All Pass		
South HCP: 5+1	♣ J953	♣ T74				
Contract: 3 ♦ X South						

### Board: 421

	North:	South:	W	N	E	S
Dealer: North	♠ KJT76	♠ 2		1 ♥	X	3 ♥
Vul: Both	♥ KT9643	♥ J8752	Pass	4 ♥	All Pass	
North HCP: 13+3	♦ AQ	♦ T93				
South HCP: 3+1	♣ -	♣ QT94				
Contract: 4 ♥ North						

### Board: 422

	North:	South:	W	N	E	S
Dealer: South	♠ Q432	♠ AKJ875				1 ♠
Vul: None	♥ QJ9	♥ 63	X	2NT <sup>1</sup>	Pass	4 ♠
North HCP: 9	♦ AT62	♦ K5	All Pass			
South HCP: 14+2	♣ 94	♣ K52				
Contract: 4 ♠ South						

1. Jordan Truscott 2NT

### Board: 423

	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ T83		1 ♥	X	3 ♥
Vul: N-S	♥ AJT75	♥ Q9832	All Pass			
North HCP: 16+1	♦ AQ94	♦ J6				
South HCP: 3+1	♣ 53	♣ 962				
Contract: 3 ♥ South						

### Board: 424

	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ K9532				1 ♠
Vul: E-W	♥ 87	♥ KQJ	X	Pass	2 ♥	Pass
North HCP: 9+1	♦ K8732	♦ Q	Pass	X	Pass	3 ♣
South HCP: 12+1	♣ AQT3	♣ J965	All Pass			
Contract: 3 ♣ South						

## Transfers\_after\_1M\_X

<b>Board: 424</b>	♠ K9532	You bid first.
Dealer: South	♥ KQJ	West (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ Q	East (RHO) bids 2 ♥ if possible.
HCP: 12+1	♣ J965	

## Both hands (Answers Page)

### Board: 420

	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ QJT43	1 ♠	X	2 ♠	Pass
Vul: E-W	♥ AKT4	♥ 65	Pass	X	XX	3 ♦
North HCP: 13+1	♦ AJ965	♦ QT2	X	All Pass		
South HCP: 5+1	♣ J953	♣ T74				
Contract: 3 ♦ X South						

### Board: 421

	North:	South:	W	N	E	S
Dealer: North	♠ KJT76	♠ 2		1 ♥	X	3 ♥
Vul: Both	♥ KT9643	♥ J8752	Pass	4 ♥	All Pass	
North HCP: 13+3	♦ AQ	♦ T93				
South HCP: 3+1	♣ -	♣ QT94				
Contract: 4 ♥ North						

### Board: 422

	North:	South:	W	N	E	S
Dealer: South	♠ Q432	♠ AKJ875				1 ♠
Vul: None	♥ QJ9	♥ 63	X	2NT <sup>1</sup>	Pass	4 ♠
North HCP: 9	♦ AT62	♦ K5	All Pass			
South HCP: 14+2	♣ 94	♣ K52				
Contract: 4 ♠ South						

1. Jordan Truscott 2NT

### Board: 423

	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ T83		1 ♥	X	3 ♥
Vul: N-S	♥ AJT75	♥ Q9832	All Pass			
North HCP: 16+1	♦ AQ94	♦ J6				
South HCP: 3+1	♣ 53	♣ 962				
Contract: 3 ♥ South						

### Board: 424

	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ K9532				1 ♠
Vul: E-W	♥ 87	♥ KQJ	X	Pass	2 ♥	Pass
North HCP: 9+1	♦ K8732	♦ Q	Pass	X	Pass	3 ♣
South HCP: 12+1	♣ AQT3	♣ J965	All Pass			
Contract: 3 ♣ South						

## North hands

## Transfers\_after\_1M\_X

**Board: 425**      ♠ 85      You bid first.  
 Dealer: North      ♥ AK9764      East (LHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ AJ85      West (RHO) bids 4 ♠ if possible.  
 HCP: 12+2      ♣ 7      West (RHO) Doubles 5 ♥ if possible.

---

**Board: 426**      ♠ AK4      Partner bids first.  
 Dealer: South      ♥ QJT532      West (RHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ 9  
 HCP: 14+2      ♣ A72

---

**Board: 427**      ♠ AK      You bid first.  
 Dealer: North      ♥ KQJT932      East (LHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ 2      West (RHO) bids 1 ♠ if possible.  
 HCP: 14+3      ♣ J87      East (LHO) bids 3 ♠ if possible.  
    East (LHO) Doubles 4 ♥ if possible.

---

**Board: 428**      ♠ Q954      RHO opens the bidding 1 ♥.  
 Dealer: West      ♥ Q      You bid next.  
 Vul: Both      ♦ AKQJ7      West (RHO) bids 2 ♥ if possible.  
 HCP: 19+1      ♣ KQT

---

**Board: 429**      ♠ Q732      You bid first.  
 Dealer: North      ♥ KQ9753      East (LHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ KQ      West (RHO) bids 1 ♠ if possible.  
 HCP: 12+2      ♣ 9

## Both hands (Answers Page)

### Board: 425

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 3+1

Contract: 5♥X North

North:

♠ 85

♥ AK9764

♦ AJ85

♣ 7

South:

♠ 4

♥ J532

♦ T64

♣ QT632

W

N

E

S

1♥ X 4♥

4♠ 5♥ Pass Pass

X All Pass

### Board: 426

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 13+1

Contract: 4♥ South

North:

♠ AK4

♥ QJT532

♦ 9

♣ A72

South:

♠ T6

♥ AK986

♦ J2

♣ KQT8

W

N

E

S

1♥

X 4♦<sup>1</sup> Pass 4♥

All Pass

1. Splinter

### Board: 427

Dealer: North

Vul: E-W

North HCP: 14+3

South HCP: 6+1

Contract: 4♥X South

North:

♠ AK

♥ KQJT932

♦ 2

♣ J87

South:

♠ 654

♥ A8

♦ T7654

♣ Q95

W

N

E

S

1♥ X Pass

1♠ 3♥ 3♠ 4♥

Pass Pass X All Pass

### Board: 428

Dealer: West

Vul: Both

North HCP: 19+1

South HCP: 4+1

Contract: 4♠ North

North:

♠ Q954

♥ Q

♦ AKQJ7

♣ KQT

South:

♠ KJT62

♥ 942

♦ 854

♣ 98

W

N

E

S

1♥ X Pass 1♠

2♥ 4♠ All Pass

### Board: 429

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 5+2

Contract: 2♥ North

North:

♠ Q732

♥ KQ9753

♦ KQ

♣ 9

South:

♠ 9

♥ T8

♦ T6432

♣ AJT52

W

N

E

S

1♥ X Pass

1♠ 2♥ All Pass

## South hands

## Transfers\_after\_1M\_X

<b>Board: 425</b>	♠ 4	Partner bids first.
Dealer: North	♥ J532	East (RHO) Doubles 1 ♥ if possible.
Vul: None	♦ T64	West (LHO) bids 4 ♠ if possible.
HCP: 3+1	♣ QT632	West (LHO) Doubles 5 ♥ if possible.

---

<b>Board: 426</b>	♠ T6	You bid first.
Dealer: South	♥ AK986	West (LHO) Doubles 1 ♥ if possible.
Vul: N-S	♦ J2	
HCP: 13+1	♣ KQT8	

---

<b>Board: 427</b>	♠ 654	Partner bids first.
Dealer: North	♥ A8	East (RHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ T7654	West (LHO) bids 1 ♠ if possible.
HCP: 6+1	♣ Q95	East (RHO) bids 3 ♠ if possible.
		East (RHO) Doubles 4 ♥ if possible.

---

<b>Board: 428</b>	♠ KJT62	LHO opens the bidding 1 ♥.
Dealer: West	♥ 942	Partner bids next.
Vul: Both	♦ 854	West (LHO) bids 2 ♥ if possible.
HCP: 4+1	♣ 98	

---

<b>Board: 429</b>	♠ 9	Partner bids first.
Dealer: North	♥ T8	East (RHO) Doubles 1 ♥ if possible.
Vul: N-S	♦ T6432	West (LHO) bids 1 ♠ if possible.
HCP: 5+2	♣ AJT52	

## Both hands (Answers Page)

### Board: 425

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 3+1

Contract: 5♥X North

North:

♠ 85

♥ AK9764

♦ AJ85

♣ 7

South:

♠ 4

♥ J532

♦ T64

♣ QT632

W

N

E

S

1♥ X 4♥

4♠ 5♥ Pass Pass

X All Pass

### Board: 426

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 13+1

Contract: 4♥ South

North:

♠ AK4

♥ QJT532

♦ 9

♣ A72

South:

♠ T6

♥ AK986

♦ J2

♣ KQT8

W

N

E

S

1♥

X 4♦<sup>1</sup> Pass 4♥

All Pass

1. Splinter

### Board: 427

Dealer: North

Vul: E-W

North HCP: 14+3

South HCP: 6+1

Contract: 4♥X South

North:

♠ AK

♥ KQJT932

♦ 2

♣ J87

South:

♠ 654

♥ A8

♦ T7654

♣ Q95

W

N

E

S

1♥ X Pass

1♠ 3♥ 3♠ 4♥

Pass Pass X All Pass

### Board: 428

Dealer: West

Vul: Both

North HCP: 19+1

South HCP: 4+1

Contract: 4♠ North

North:

♠ Q954

♥ Q

♦ AKQJ7

♣ KQT

South:

♠ KJT62

♥ 942

♦ 854

♣ 98

W

N

E

S

1♥ X Pass 1♠

2♥ 4♠ All Pass

### Board: 429

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 5+2

Contract: 2♥ North

North:

♠ Q732

♥ KQ9753

♦ KQ

♣ 9

South:

♠ 9

♥ T8

♦ T6432

♣ AJT52

W

N

E

S

1♥ X Pass

1♠ 2♥ All Pass



## North hands

## Transfers\_after\_1M\_X

**Board: 430**      ♠ Q8      Partner bids first.  
 Dealer: South      ♥ J952      West (RHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ Q95  
 HCP: 5      ♣ 9742

---

**Board: 431**      ♠ 5      RHO opens the bidding 1 ♠.  
 Dealer: West      ♥ A763      You bid next.  
 Vul: Both      ♦ KJ4      East (LHO) bids 2 ♠ if possible.  
 HCP: 12+1      ♣ A9865      West (RHO) Redoubles if possible.  
    East (LHO) bids 3 ♠ if possible.  
    East (LHO) Doubles 4 ♣ if possible.

---

**Board: 432**      ♠ KQ92      Partner bids first.  
 Dealer: South      ♥ J95      West (RHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ 864  
 HCP: 7      ♣ J87

---

**Board: 433**      ♠ AKQT9872      You bid first.  
 Dealer: North      ♥ A93      East (LHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ 6      West (RHO) bids 2 ♦ if possible.  
 HCP: 13+4      ♣ 7      East (LHO) Doubles 4 ♠ if possible.

## Both hands (Answers Page)

### Board: 430

	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ A964				1 ♥
Vul: E-W	♥ J952	♥ Q8643	X	3 ♥	All Pass	
North HCP: 5	♦ Q95	♦ K7				
South HCP: 12+1	♣ 9742	♣ K8				
Contract: 3 ♥ North						

### Board: 431

	North:	South:	W	N	E	S
Dealer: West	♠ 5	♠ 872	1 ♠	X	2 ♠	X
Vul: Both	♥ A763	♥ 52	XX	3 ♣	3 ♠	Pass
North HCP: 12+1	♦ KJ4	♦ Q763	Pass	4 ♣	X	All Pass
South HCP: 7	♣ A9865	♣ KQT2				
Contract: 4 ♣ X North						

### Board: 432

	North:	South:	W	N	E	S
Dealer: South	♠ KQ92	♠ AJ853				1 ♠
Vul: None	♥ J95	♥ KQ84	X	2 ♠	Pass	3 ♠
North HCP: 7	♦ 864	♦ KQJ	Pass	4 ♠	All Pass	
South HCP: 16+1	♣ J87	♣ T				
Contract: 4 ♠ North						

### Board: 433

	North:	South:	W	N	E	S
Dealer: North	♠ AKQT9872	♠ 5		1 ♠	X	Pass
Vul: E-W	♥ A93	♥ T875	2 ♦	4 ♠	X	All Pass
North HCP: 13+4	♦ 6	♦ T842				
South HCP: 3	♣ 7	♣ K864				
Contract: 4 ♠ X North						

## South hands

## Transfers\_after\_1M\_X

**Board: 430**      ♠ A964      You bid first.  
 Dealer: South      ♥ Q8643      West (LHO) Doubles 1♥ if possible.  
 Vul: E-W      ♦ K7  
 HCP: 12+1      ♣ K8

---

**Board: 431**      ♠ 872      LHO opens the bidding 1♠.  
 Dealer: West      ♥ 52      Partner bids next.  
 Vul: Both      ♦ Q763      East (RHO) bids 2♠ if possible.  
 HCP: 7      ♣ KQT2      West (LHO) Redoubles if possible.  
    East (RHO) bids 3♠ if possible.  
    East (RHO) Doubles 4♣ if possible.

---

**Board: 432**      ♠ AJ853      You bid first.  
 Dealer: South      ♥ KQ84      West (LHO) Doubles 1♠ if possible.  
 Vul: None      ♦ KQJ  
 HCP: 16+1      ♣ T

---

**Board: 433**      ♠ 5      Partner bids first.  
 Dealer: North      ♥ T875      East (RHO) Doubles 1♠ if possible.  
 Vul: E-W      ♦ T842      West (LHO) bids 2♦ if possible.  
 HCP: 3      ♣ K864      East (RHO) Doubles 4♠ if possible.

## Both hands (Answers Page)

### Board: 430

	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ A964				1 ♥
Vul: E-W	♥ J952	♥ Q8643	X	3 ♥	All Pass	
North HCP: 5	♦ Q95	♦ K7				
South HCP: 12+1	♣ 9742	♣ K8				
Contract: 3 ♥ North						

### Board: 431

	North:	South:	W	N	E	S
Dealer: West	♠ 5	♠ 872	1 ♠	X	2 ♠	X
Vul: Both	♥ A763	♥ 52	XX	3 ♣	3 ♠	Pass
North HCP: 12+1	♦ KJ4	♦ Q763	Pass	4 ♣	X	All Pass
South HCP: 7	♣ A9865	♣ KQT2				
Contract: 4 ♣ X North						

### Board: 432

	North:	South:	W	N	E	S
Dealer: South	♠ KQ92	♠ AJ853				1 ♠
Vul: None	♥ J95	♥ KQ84	X	2 ♠	Pass	3 ♠
North HCP: 7	♦ 864	♦ KQJ	Pass	4 ♠	All Pass	
South HCP: 16+1	♣ J87	♣ T				
Contract: 4 ♠ North						

### Board: 433

	North:	South:	W	N	E	S
Dealer: North	♠ AKQT9872	♠ 5		1 ♠	X	Pass
Vul: E-W	♥ A93	♥ T875	2 ♦	4 ♠	X	All Pass
North HCP: 13+4	♦ 6	♦ T842				
South HCP: 3	♣ 7	♣ K864				
Contract: 4 ♠ X North						

## North hands

## Transfers\_after\_1M\_X

**Board: 434**      ♠ KT632      Partner bids first.  
 Dealer: South      ♥ QT98      West (RHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ T65  
 HCP: 8+1      ♣ K

---

**Board: 435**      ♠ QT632      You bid first.  
 Dealer: North      ♥ KT      East (LHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ A4      West (RHO) bids 2 ♥ if possible.  
 HCP: 12+1      ♣ K984

---

**Board: 436**      ♠ QJ95      RHO opens the bidding 1 ♥.  
 Dealer: West      ♥ -      You bid next.  
 Vul: E-W      ♦ AKQ2      West (RHO) bids 2 ♥ if possible.  
 HCP: 17+1      ♣ AJT52

---

**Board: 437**      ♠ AQ97632      You bid first.  
 Dealer: North      ♥ AKQ8      East (LHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ -      West (RHO) Doubles 2 ♠ if possible.  
 HCP: 15+3      ♣ 43

---

**Board: 438**      ♠ T72      Partner bids first.  
 Dealer: South      ♥ J7      West (RHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ T872      East (LHO) bids 1 ♠ if possible.  
 HCP: 5      ♣ A852

## Both hands (Answers Page)

### Board: 434

	North:	South:	W	N	E	S
Dealer: South	♠ KT632	♠ AQJ75				1 ♠
Vul: Both	♥ QT98	♥ J4	X	4 ♠	All Pass	
North HCP: 8+1	♦ T65	♦ 98				
South HCP: 14+1	♣ K	♣ AQT3				
Contract: 4 ♠ North						

### Board: 435

	North:	South:	W	N	E	S
Dealer: North	♠ QT632	♠ A84		1 ♠	X	XX
Vul: None	♥ KT	♥ Q65	2 ♥	3 ♣	Pass	4 ♠
North HCP: 12+1	♦ A4	♦ J62	All Pass			
South HCP: 11	♣ K984	♣ A653				
Contract: 4 ♠ South						

### Board: 436

	North:	South:	W	N	E	S
Dealer: West	♠ QJ95	♠ K7	1 ♥	X	Pass	2 ♦
Vul: E-W	♥ -	♥ T86	2 ♥	X	Pass	3 ♦
North HCP: 17+1	♦ AKQ2	♦ 97543	All Pass			
South HCP: 5+1	♣ AJT52	♣ Q94				
Contract: 3 ♦ South						

### Board: 437

	North:	South:	W	N	E	S
Dealer: North	♠ AQ97632	♠ T84		1 ♠	X	2 ♠
Vul: Both	♥ AKQ8	♥ 53	X	4 ♦ <sup>1</sup>	Pass	4 ♠
North HCP: 15+3	♦ -	♦ QJ842	All Pass			
South HCP: 6+1	♣ 43	♣ K62				
Contract: 4 ♠ South						

1. Splinter

### Board: 438

	North:	South:	W	N	E	S
Dealer: South	♠ T72	♠ AQ				1 ♥
Vul: None	♥ J7	♥ KQ432	X	Pass	1 ♠	2 ♣
North HCP: 5	♦ T872	♦ AK	All Pass			
South HCP: 18+1	♣ A852	♣ T743				
Contract: 2 ♣ South						

## South hands

## Transfers\_after\_1M\_X

**Board: 434**      ♠ AQJ75      You bid first.  
 Dealer: South      ♥ J4      West (LHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ 98  
 HCP: 14+1      ♣ AQT3

---

**Board: 435**      ♠ A84      Partner bids first.  
 Dealer: North      ♥ Q65      East (RHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ J62      West (LHO) bids 2 ♥ if possible.  
 HCP: 11      ♣ A653

---

**Board: 436**      ♠ K7      LHO opens the bidding 1 ♥.  
 Dealer: West      ♥ T86      Partner bids next.  
 Vul: E-W      ♦ 97543      West (LHO) bids 2 ♥ if possible.  
 HCP: 5+1      ♣ Q94

---

**Board: 437**      ♠ T84      Partner bids first.  
 Dealer: North      ♥ 53      East (RHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ QJ842      West (LHO) Doubles 2 ♠ if possible.  
 HCP: 6+1      ♣ K62

---

**Board: 438**      ♠ AQ      You bid first.  
 Dealer: South      ♥ KQ432      West (LHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ AK      East (RHO) bids 1 ♠ if possible.  
 HCP: 18+1      ♣ T743

## Both hands (Answers Page)

### Board: 434

	North:	South:	W	N	E	S
Dealer: South	♠ KT632	♠ AQJ75				1 ♠
Vul: Both	♥ QT98	♥ J4	X	4 ♠	All Pass	
North HCP: 8+1	♦ T65	♦ 98				
South HCP: 14+1	♣ K	♣ AQT3				
Contract: 4 ♠ North						

### Board: 435

	North:	South:	W	N	E	S
Dealer: North	♠ QT632	♠ A84		1 ♠	X	XX
Vul: None	♥ KT	♥ Q65	2 ♥	3 ♣	Pass	4 ♠
North HCP: 12+1	♦ A4	♦ J62	All Pass			
South HCP: 11	♣ K984	♣ A653				
Contract: 4 ♠ South						

### Board: 436

	North:	South:	W	N	E	S
Dealer: West	♠ QJ95	♠ K7	1 ♥	X	Pass	2 ♦
Vul: E-W	♥ -	♥ T86	2 ♥	X	Pass	3 ♦
North HCP: 17+1	♦ AKQ2	♦ 97543	All Pass			
South HCP: 5+1	♣ AJT52	♣ Q94				
Contract: 3 ♦ South						

### Board: 437

	North:	South:	W	N	E	S
Dealer: North	♠ AQ97632	♠ T84		1 ♠	X	2 ♠
Vul: Both	♥ AKQ8	♥ 53	X	4 ♦ <sup>1</sup>	Pass	4 ♠
North HCP: 15+3	♦ -	♦ QJ842	All Pass			
South HCP: 6+1	♣ 43	♣ K62				
Contract: 4 ♠ South						

1. Splinter

### Board: 438

	North:	South:	W	N	E	S
Dealer: South	♠ T72	♠ AQ				1 ♥
Vul: None	♥ J7	♥ KQ432	X	Pass	1 ♠	2 ♣
North HCP: 5	♦ T872	♦ AK	All Pass			
South HCP: 18+1	♣ A852	♣ T743				
Contract: 2 ♣ South						



## North hands

## Transfers\_after\_1M\_X

**Board: 439**      ♠ AKQ32      You bid first.  
Dealer: North      ♥ 753      East (LHO) Doubles 1 ♠ if possible.  
Vul: N-S      ♦ A  
HCP: 13+1      ♣ 9532

---

**Board: 440**      ♠ 62      Partner bids first.  
Dealer: South      ♥ Q75      West (RHO) Doubles 1 ♠ if possible.  
Vul: E-W      ♦ AK62      East (LHO) bids 2 ♦ if possible.  
HCP: 11      ♣ Q875

---

**Board: 441**      ♠ AQJT97      You bid first.  
Dealer: North      ♥ A74      East (LHO) Doubles 1 ♠ if possible.  
Vul: None      ♦ K6      West (RHO) bids 2 ♦ if possible.  
HCP: 15+2      ♣ J7

---

**Board: 442**      ♠ QJ4      Partner bids first.  
Dealer: South      ♥ J853      West (RHO) Doubles 1 ♠ if possible.  
Vul: N-S      ♦ T5      East (LHO) bids 2 ♣ if possible.  
HCP: 4      ♣ 9732      West (RHO) Doubles 2 ♠ if possible.  
East (LHO) bids 3 ♦ if possible.

---

**Board: 443**      ♠ AKJ8765      You bid first.  
Dealer: North      ♥ AQ6      East (LHO) Doubles 1 ♠ if possible.  
Vul: E-W      ♦ Q4      West (RHO) bids 2 ♥ if possible.  
HCP: 16+3      ♣ 3

## Both hands (Answers Page)

### Board: 439

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ32	♠ JT98		1 ♠	X	3 ♠
Vul: N-S	♥ 753	♥ KT9	All Pass			
North HCP: 13+1	♦ A	♦ T6542				
South HCP: 4+1	♣ 9532	♣ T				
Contract: 3 ♠ South						

### Board: 440

	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ AKT543				1 ♠
Vul: E-W	♥ Q75	♥ K93	X	XX	2 ♦	2 ♠
North HCP: 11	♦ AK62	♦ 5	Pass	4 ♠	All Pass	
South HCP: 14+2	♣ Q875	♣ A92				
Contract: 4 ♠ North						

### Board: 441

	North:	South:	W	N	E	S
Dealer: North	♠ AQJT97	♠ 3		1 ♠	X	Pass
Vul: None	♥ A74	♥ JT93	2 ♦	2 ♠	All Pass	
North HCP: 15+2	♦ K6	♦ QT95				
South HCP: 5	♣ J7	♣ Q543				
Contract: 2 ♠ North						

### Board: 442

	North:	South:	W	N	E	S
Dealer: South	♠ QJ4	♠ AK652				1 ♠
Vul: N-S	♥ J853	♥ A962	X	Pass	2 ♣	2 ♥
North HCP: 4	♦ T5	♦ 83	Pass	2 ♠	Pass	Pass
South HCP: 16+1	♣ 9732	♣ KQ	X	Pass	3 ♦	Pass
Contract: 3 ♠ North			Pass	3 ♠	All Pass	

### Board: 443

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ8765	♠ Q2		1 ♠	X	Pass
Vul: E-W	♥ AQ6	♥ T2	2 ♥	4 ♠	All Pass	
North HCP: 16+3	♦ Q4	♦ JT953				
South HCP: 4+1	♣ 3	♣ JT96				
Contract: 4 ♠ North						

## South hands

## Transfers\_after\_1M\_X

**Board: 439**      ♠ JT98      Partner bids first.  
 Dealer: North      ♥ KT9      East (RHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ T6542  
 HCP: 4+1      ♣ T

---

**Board: 440**      ♠ AKT543      You bid first.  
 Dealer: South      ♥ K93      West (LHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ 5      East (RHO) bids 2 ♦ if possible.  
 HCP: 14+2      ♣ A92

---

**Board: 441**      ♠ 3      Partner bids first.  
 Dealer: North      ♥ JT93      East (RHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ QT95      West (LHO) bids 2 ♦ if possible.  
 HCP: 5      ♣ Q543

---

**Board: 442**      ♠ AK652      You bid first.  
 Dealer: South      ♥ A962      West (LHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ 83      East (RHO) bids 2 ♣ if possible.  
 HCP: 16+1      ♣ KQ      West (LHO) Doubles 2 ♠ if possible.  
    East (RHO) bids 3 ♦ if possible.

---

**Board: 443**      ♠ Q2      Partner bids first.  
 Dealer: North      ♥ T2      East (RHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ JT953      West (LHO) bids 2 ♥ if possible.  
 HCP: 4+1      ♣ JT96

## Both hands (Answers Page)

### Board: 439

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ32	♠ JT98		1 ♠	X	3 ♠
Vul: N-S	♥ 753	♥ KT9	All Pass			
North HCP: 13+1	♦ A	♦ T6542				
South HCP: 4+1	♣ 9532	♣ T				
Contract: 3 ♠ South						

### Board: 440

	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ AKT543				1 ♠
Vul: E-W	♥ Q75	♥ K93	X	XX	2 ♦	2 ♠
North HCP: 11	♦ AK62	♦ 5	Pass	4 ♠	All Pass	
South HCP: 14+2	♣ Q875	♣ A92				
Contract: 4 ♠ North						

### Board: 441

	North:	South:	W	N	E	S
Dealer: North	♠ AQJT97	♠ 3		1 ♠	X	Pass
Vul: None	♥ A74	♥ JT93	2 ♦	2 ♠	All Pass	
North HCP: 15+2	♦ K6	♦ QT95				
South HCP: 5	♣ J7	♣ Q543				
Contract: 2 ♠ North						

### Board: 442

	North:	South:	W	N	E	S
Dealer: South	♠ QJ4	♠ AK652				1 ♠
Vul: N-S	♥ J853	♥ A962	X	Pass	2 ♣	2 ♥
North HCP: 4	♦ T5	♦ 83	Pass	2 ♠	Pass	Pass
South HCP: 16+1	♣ 9732	♣ KQ	X	Pass	3 ♦	Pass
Contract: 3 ♠ North			Pass	3 ♠	All Pass	

### Board: 443

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ8765	♠ Q2		1 ♠	X	Pass
Vul: E-W	♥ AQ6	♥ T2	2 ♥	4 ♠	All Pass	
North HCP: 16+3	♦ Q4	♦ JT953				
South HCP: 4+1	♣ 3	♣ JT96				
Contract: 4 ♠ North						

## North hands

## Transfers\_after\_1M\_X

**Board: 444**      ♠ 32      Partner bids first.  
Dealer: South      ♥ 743      West (RHO) Doubles 1 ♥ if possible.  
Vul: Both      ♦ JT9743      West (RHO) Doubles 2 ♥ if possible.  
HCP: 5+2      ♣ A5

---

**Board: 445**      ♠ AKQT93      You bid first.  
Dealer: North      ♥ K8      East (LHO) Doubles 1 ♠ if possible.  
Vul: N-S      ♦ J9  
HCP: 16+2      ♣ KT8

---

**Board: 446**      ♠ 87543      Partner bids first.  
Dealer: South      ♥ AQ94      West (RHO) Doubles 1 ♥ if possible.  
Vul: E-W      ♦ 6  
HCP: 10+1      ♣ KJ7

---

**Board: 447**      ♠ A62      You bid first.  
Dealer: North      ♥ AQJ9654      East (LHO) Doubles 1 ♥ if possible.  
Vul: Both      ♦ Q5      West (RHO) bids 2 ♣ if possible.  
HCP: 13+3      ♣ 7

---

**Board: 448**      ♠ A72      Partner bids first.  
Dealer: South      ♥ 2      West (RHO) Doubles 1 ♥ if possible.  
Vul: None      ♦ JT874  
HCP: 7+1      ♣ Q643

## Both hands (Answers Page)

### Board: 444

	North:	South:	W	N	E	S
Dealer: South	♠ 32	♠ J87				1 ♥
Vul: Both	♥ 743	♥ AQ9652	X	2 ♥	Pass	Pass
North HCP: 5+2	♦ JT9743	♦ A5	X	All Pass		
South HCP: 12+2	♣ A5	♣ J8				
Contract: 2 ♥ X North						

### Board: 445

	North:	South:	W	N	E	S
Dealer: North	♠ AKQT93	♠ 876		1 ♠	X	2 ♠
Vul: N-S	♥ K8	♥ JT63	Pass	3 ♠	All Pass	
North HCP: 16+2	♦ J9	♦ A73				
South HCP: 7	♣ KT8	♣ Q53				
Contract: 3 ♠ North						

### Board: 446

	North:	South:	W	N	E	S
Dealer: South	♠ 87543	♠ AQ				1 ♥
Vul: E-W	♥ AQ94	♥ KJT73	X	2NT <sup>1</sup>	Pass	4 ♥
North HCP: 10+1	♦ 6	♦ AQ53	All Pass			
South HCP: 18+1	♣ KJ7	♣ Q2				
Contract: 4 ♥ South						

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### Board: 447

	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ J874		1 ♥	X	Pass
Vul: Both	♥ AQJ9654	♥ 87	2 ♣	2 ♥	All Pass	
North HCP: 13+3	♦ Q5	♦ KJ9				
South HCP: 5	♣ 7	♣ T652				
Contract: 2 ♥ North						

### Board: 448

	North:	South:	W	N	E	S
Dealer: South	♠ A72	♠ 954				1 ♥
Vul: None	♥ 2	♥ KQJT54	X	All Pass		
North HCP: 7+1	♦ JT874	♦ A96				
South HCP: 13+2	♣ Q643	♣ K				
Contract: 1 ♥ X South						

## South hands

## Transfers\_after\_1M\_X

**Board: 444**      ♠ J87      You bid first.  
 Dealer: South      ♥ AQ9652      West (LHO) Doubles 1 ♥ if possible.  
 Vul: Both      ♦ A5      West (LHO) Doubles 2 ♥ if possible.  
 HCP: 12+2      ♣ J8

---

**Board: 445**      ♠ 876      Partner bids first.  
 Dealer: North      ♥ JT63      East (RHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ A73  
 HCP: 7      ♣ Q53

---

**Board: 446**      ♠ AQ      You bid first.  
 Dealer: South      ♥ KJT73      West (LHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ AQ53  
 HCP: 18+1      ♣ Q2

---

**Board: 447**      ♠ J874      Partner bids first.  
 Dealer: North      ♥ 87      East (RHO) Doubles 1 ♥ if possible.  
 Vul: Both      ♦ KJ9      West (LHO) bids 2 ♣ if possible.  
 HCP: 5      ♣ T652

---

**Board: 448**      ♠ 954      You bid first.  
 Dealer: South      ♥ KQJT54      West (LHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ A96  
 HCP: 13+2      ♣ K

## Both hands (Answers Page)

### Board: 444

	North:	South:	W	N	E	S
Dealer: South	♠ 32	♠ J87				1 ♥
Vul: Both	♥ 743	♥ AQ9652	X	2 ♥	Pass	Pass
North HCP: 5+2	♦ JT9743	♦ A5	X	All Pass		
South HCP: 12+2	♣ A5	♣ J8				
Contract: 2 ♥ X North						

### Board: 445

	North:	South:	W	N	E	S
Dealer: North	♠ AKQT93	♠ 876		1 ♠	X	2 ♠
Vul: N-S	♥ K8	♥ JT63	Pass	3 ♠	All Pass	
North HCP: 16+2	♦ J9	♦ A73				
South HCP: 7	♣ KT8	♣ Q53				
Contract: 3 ♠ North						

### Board: 446

	North:	South:	W	N	E	S
Dealer: South	♠ 87543	♠ AQ				1 ♥
Vul: E-W	♥ AQ94	♥ KJT73	X	2NT <sup>1</sup>	Pass	4 ♥
North HCP: 10+1	♦ 6	♦ AQ53	All Pass			
South HCP: 18+1	♣ KJ7	♣ Q2				
Contract: 4 ♥ South						

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### Board: 447

	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ J874		1 ♥	X	Pass
Vul: Both	♥ AQJ9654	♥ 87	2 ♣	2 ♥	All Pass	
North HCP: 13+3	♦ Q5	♦ KJ9				
South HCP: 5	♣ 7	♣ T652				
Contract: 2 ♥ North						

### Board: 448

	North:	South:	W	N	E	S
Dealer: South	♠ A72	♠ 954				1 ♥
Vul: None	♥ 2	♥ KQJT54	X	All Pass		
North HCP: 7+1	♦ JT874	♦ A96				
South HCP: 13+2	♣ Q643	♣ K				
Contract: 1 ♥ X South						



## North hands

## Transfers\_after\_1M\_X

**Board: 449**      ♠ 74      You bid first.

Dealer: North      ♥ AKQJ72      East (LHO) Doubles 1 ♥ if possible.

Vul: E-W      ♦ Q32      West (RHO) bids 1 ♠ if possible.

HCP: 14+2      ♣ Q2

---

**Board: 450**      ♠ 7      RHO opens the bidding 1 ♠.

Dealer: West      ♥ AT64      You bid next.

Vul: Both      ♦ AKQT7      East (LHO) bids 2 ♠ if possible.

HCP: 15+1      ♣ QT2

---

**Board: 451**      ♠ A73      LHO opens the bidding 1 ♠.

Dealer: East      ♥ KJT84      Partner bids next.

Vul: None      ♦ A42      West (RHO) bids 3 ♠ if possible.

HCP: 13+1      ♣ J7

---

**Board: 452**      ♠ JT4      Partner bids first.

Dealer: South      ♥ KJ95      West (RHO) Doubles 1 ♠ if possible.

Vul: N-S      ♦ A97      East (LHO) bids 2 ♣ if possible.

HCP: 11      ♣ Q95

---

**Board: 453**      ♠ Q963      LHO opens the bidding 1 ♠.

Dealer: East      ♥ AK2      Partner bids next.

Vul: Both      ♦ -

HCP: 11+2      ♣ QT8643

## Both hands (Answers Page)

### Board: 449

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 5+1

Contract: 2♥ North

North:

♠ 74

♥ AKQJ72

♦ Q32

♣ Q2

South:

♠ K32

♥ 53

♦ J98

♣ JT984

W	N	E	S
	1♥	X	Pass
1♠	2♥	All Pass	

### Board: 450

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 9+1

Contract: 3NT South

North:

♠ 7

♥ AT64

♦ AKQT7

♣ QT2

South:

♠ KQ8

♥ Q83

♦ J4

♣ J8753

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

### Board: 451

Dealer: East

Vul: None

North HCP: 13+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ A73

♥ KJT84

♦ A42

♣ J7

South:

♠ Q

♥ Q632

♦ KQ3

♣ AQT52

W	N	E	S
		1♠	X
3♠	4♥	All Pass	

### Board: 452

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 12+2

Contract: 4♠ North

North:

♠ JT4

♥ KJ95

♦ A97

♣ Q95

South:

♠ AK8765

♥ A72

♦ T3

♣ J2

W	N	E	S
			1♠
X	XX	2♣	2♠
Pass	4♠	All Pass	

### Board: 453

Dealer: East

Vul: Both

North HCP: 11+2

South HCP: 15+1

Contract: 5♣ North

North:

♠ Q963

♥ AK2

♦ -

♣ QT8643

South:

♠ T

♥ QT97

♦ KQJT3

♣ AK7

W	N	E	S
		1♠	X
Pass	5♣	All Pass	

## South hands

## Transfers\_after\_1M\_X

<b>Board: 449</b>	♠ K32	Partner bids first.
Dealer: North	♥ 53	East (RHO) Doubles 1♥ if possible.
Vul: E-W	♦ J98	West (LHO) bids 1♠ if possible.
HCP: 5+1	♣ JT984	

---

<b>Board: 450</b>	♠ KQ8	LHO opens the bidding 1♠.
Dealer: West	♥ Q83	Partner bids next.
Vul: Both	♦ J4	East (RHO) bids 2♠ if possible.
HCP: 9+1	♣ J8753	

---

<b>Board: 451</b>	♠ Q	RHO opens the bidding 1♠.
Dealer: East	♥ Q632	You bid next.
Vul: None	♦ KQ3	West (LHO) bids 3♠ if possible.
HCP: 15+1	♣ AQT52	

---

<b>Board: 452</b>	♠ AK8765	You bid first.
Dealer: South	♥ A72	West (LHO) Doubles 1♠ if possible.
Vul: N-S	♦ T3	East (RHO) bids 2♣ if possible.
HCP: 12+2	♣ J2	

---

<b>Board: 453</b>	♠ T	RHO opens the bidding 1♠.
Dealer: East	♥ QT97	You bid next.
Vul: Both	♦ KQJT3	
HCP: 15+1	♣ AK7	

## Both hands (Answers Page)

### Board: 449

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 5+1

Contract: 2♥ North

North:

♠ 74

♥ AKQJ72

♦ Q32

♣ Q2

South:

♠ K32

♥ 53

♦ J98

♣ JT984

W	N	E	S
	1♥	X	Pass
1♠	2♥	All Pass	

### Board: 450

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 9+1

Contract: 3NT South

North:

♠ 7

♥ AT64

♦ AKQT7

♣ QT2

South:

♠ KQ8

♥ Q83

♦ J4

♣ J8753

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

### Board: 451

Dealer: East

Vul: None

North HCP: 13+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ A73

♥ KJT84

♦ A42

♣ J7

South:

♠ Q

♥ Q632

♦ KQ3

♣ AQT52

W	N	E	S
		1♠	X
3♠	4♥	All Pass	

### Board: 452

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 12+2

Contract: 4♠ North

North:

♠ JT4

♥ KJ95

♦ A97

♣ Q95

South:

♠ AK8765

♥ A72

♦ T3

♣ J2

W	N	E	S
			1♠
X	XX	2♣	2♠
Pass	4♠	All Pass	

### Board: 453

Dealer: East

Vul: Both

North HCP: 11+2

South HCP: 15+1

Contract: 5♣ North

North:

♠ Q963

♥ AK2

♦ -

♣ QT8643

South:

♠ T

♥ QT97

♦ KQJT3

♣ AK7

W	N	E	S
		1♠	X
Pass	5♣	All Pass	

North hands	Transfers_after_1M_X
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North hands	Transfers_after_1M_X
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**Board: 454**      ♠ Q974

## Partner bids first.

♥ T96

West (RHO) Doubles 1 ♠ if possible.

◆ AKT3

♣ Q8

♠ Q3

You bid first.

♥ AKQJ962

East (LHO) Doubles 1♥ if possible.

♦ 7

West (RHO) bids 2♦ if possible.

♣ T96

East (LHO) bids 3♦ if possible.

West (RHO) bids 4♦ if possible.

♠ Q983

## Partner bids first.

♥ K983

West (RHO) Doubles 1 ♠ if possible.

◆ T87

♣ 83

♠ AJT97

You bid first.

♥ AK2

East (LHO) Doubles 1 ♠ if possible.

◆ 6

East (LHO) Doubles 4♠ if possible.

♣ K973

♠ T53

## Partner bids first.

♥ K3

West (RHO) Doubles 1 ♠ if possible.

◆ K74

West (RHO) Doubles  $2\spadesuit$  if possible.

♣ K9542

East (LHO) bids 3♥ if possible.

## Both hands (Answers Page)

### Board: 454

Dealer: South

Vul: None

North HCP: 11

South HCP: 12+1

Contract: 3 ♠ South

North:

♠ Q974

♥ T96

♦ AKT3

♣ Q8

South:

♠ A8632

♥ AQ3

♦ Q2

♣ 932

W N E S

1 ♠

X 2NT<sup>1</sup> Pass 3 ♠

All Pass

1. Jordan Truscott 2NT

### Board: 455

Dealer: North

Vul: N-S

North HCP: 12+3

South HCP: 8+1

Contract: 4 ♥ North

North:

♠ Q3

♥ AKQJ962

♦ 7

♣ T96

South:

♠ AT954

♥ 54

♦ AT5

♣ 842

W N E S

1 ♥ X 1 ♠

2 ♦ 2 ♥ 3 ♦ 3 ♥

4 ♥ All Pass

### Board: 456

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 12+2

Contract: 3 ♠ North

North:

♠ Q983

♥ K983

♦ T87

♣ 83

South:

♠ JT754

♥ A

♦ AQ

♣ JT654

W N E S

1 ♠

X 3 ♠ All Pass

### Board: 457

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 5+2

Contract: 4 ♠ X South

North:

♠ AJT97

♥ AK2

♦ 6

♣ K973

South:

♠ K86542

♥ 963

♦ QT8

♣ 4

W N E S

1 ♠ X 4 ♠

Pass Pass X All Pass

### Board: 458

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 14+2

Contract: 3 ♠ South

North:

♠ T53

♥ K3

♦ K74

♣ K9542

South:

♠ AK7642

♥ Q7

♦ AT8

♣ JT

W N E S

1 ♠

X 2 ♠ Pass Pass

X Pass 3 ♥ 3 ♠

All Pass

## South hands

## Transfers\_after\_1M\_X

<b>Board: 454</b>	♠ A8632	You bid first.
Dealer: South	♥ AQ3	West (LHO) Doubles 1 ♠ if possible.
Vul: None	♦ Q2	
HCP: 12+1	♣ 932	

<b>Board: 455</b>	♠ AT954	Partner bids first.
Dealer: North	♥ 54	East (RHO) Doubles 1♥ if possible.
Vul: N-S	♦ AT5	West (LHO) bids 2♦ if possible.
HCP: 8+1	♣ 842	East (RHO) bids 3♦ if possible.
		West (LHO) bids 4♦ if possible.

<b>Board: 456</b>	♠ JT754	You bid first.
Dealer: South	♥ A	West (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ AQ	
HCP: 12+2	♣ JT654	

<b>Board: 457</b>	♠ K86542	Partner bids first.
Dealer: North	♥ 963	East (RHO) Doubles 1 ♠ if possible.
Vul: None	♦ QT8	East (RHO) Doubles 4 ♠ if possible.
HCP: 5+2	♣ 4	

<b>Board: 458</b>	♠ AK7642	You bid first.
Dealer: South	♥ Q7	West (LHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ AT8	West (LHO) Doubles 2 ♠ if possible.
HCP: 14+2	♣ JT	East (RHO) bids 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 454

Dealer: South

Vul: None

North HCP: 11

South HCP: 12+1

Contract: 3 ♠ South

North:

♠ Q974

♥ T96

♦ AKT3

♣ Q8

South:

♠ A8632

♥ AQ3

♦ Q2

♣ 932

W N E S

1 ♠

X 2NT<sup>1</sup> Pass 3 ♠

All Pass

1. Jordan Truscott 2NT

### Board: 455

Dealer: North

Vul: N-S

North HCP: 12+3

South HCP: 8+1

Contract: 4 ♥ North

North:

♠ Q3

♥ AKQJ962

♦ 7

♣ T96

South:

♠ AT954

♥ 54

♦ AT5

♣ 842

W N E S

1 ♥ X 1 ♠

2 ♦ 2 ♥ 3 ♦ 3 ♥

4 ♥ All Pass

### Board: 456

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 12+2

Contract: 3 ♠ North

North:

♠ Q983

♥ K983

♦ T87

♣ 83

South:

♠ JT754

♥ A

♦ AQ

♣ JT654

W N E S

1 ♠

X 3 ♠ All Pass

### Board: 457

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 5+2

Contract: 4 ♠ X South

North:

♠ AJT97

♥ AK2

♦ 6

♣ K973

South:

♠ K86542

♥ 963

♦ QT8

♣ 4

W N E S

1 ♠ X 4 ♠

Pass Pass X All Pass

### Board: 458

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 14+2

Contract: 3 ♠ South

North:

♠ T53

♥ K3

♦ K74

♣ K9542

South:

♠ AK7642

♥ Q7

♦ AT8

♣ JT

W N E S

1 ♠

X 2 ♠ Pass Pass

X Pass 3 ♥ 3 ♠

All Pass



## North hands

## Transfers\_after\_1M\_X

<b>Board: 459</b>	♠ K43	You bid first.
Dealer: North	♥ AKQJ2	East (LHO) Doubles 1♥ if possible.
Vul: E-W	♦ QT854	West (RHO) bids 2♣ if possible.
HCP: 15+2	♣ -	West (RHO) bids 3♣ if possible.

---

<b>Board: 460</b>	♠ 42	Partner bids first.
Dealer: South	♥ A54	West (RHO) Doubles 1♥ if possible.
Vul: N-S	♦ KJT86	East (LHO) bids 1♠ if possible.
HCP: 11+1	♣ QJ5	

---

<b>Board: 461</b>	♠ A8	LHO opens the bidding 1♠.
Dealer: East	♥ JT65	Partner bids next.
Vul: N-S	♦ 2	West (RHO) bids 3♠ if possible.
HCP: 8+2	♣ QJT653	East (LHO) Doubles 5♣ if possible.

---

<b>Board: 462</b>	♠ KT75	Partner bids first.
Dealer: South	♥ T8	West (RHO) Doubles 1♠ if possible.
Vul: Both	♦ 952	East (LHO) bids 2♥ if possible.
HCP: 3	♣ T543	

---

<b>Board: 463</b>	♠ K9432	You bid first.
Dealer: North	♥ K85	East (LHO) Doubles 1♠ if possible.
Vul: None	♦ AK	
HCP: 14+1	♣ J75	

## Both hands (Answers Page)

### Board: 459

	North:	South:	W	N	E	S
Dealer: North	♠ K43	♠ Q865		1 ♥	X	Pass
Vul: E-W	♥ AKQJ2	♥ 93	2 ♣	2 ♦	Pass	2 ♥
North HCP: 15+2	♦ QT854	♦ 976	3 ♣	3 ♦	All Pass	
South HCP: 5	♣ -	♣ QJT6				
Contract: 3 ♦ North						

### Board: 460

	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ KJ				1 ♥
Vul: N-S	♥ A54	♥ QT876	X	XX	1 ♠	2 ♣
North HCP: 11+1	♦ KJT86	♦ Q7	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ QJ5	♣ A972				
Contract: 4 ♥ North						

### Board: 461

	North:	South:	W	N	E	S
Dealer: East	♠ A8	♠ K			1 ♠	X
Vul: N-S	♥ JT65	♥ KQ73	3 ♠	5 ♣	X	All Pass
North HCP: 8+2	♦ 2	♦ AKJT8				
South HCP: 16+1	♣ QJT653	♣ 872				
Contract: 5 ♣ X North						

### Board: 462

	North:	South:	W	N	E	S
Dealer: South	♠ KT75	♠ AJ932				1 ♠
Vul: Both	♥ T8	♥ 963	X	Pass	2 ♥	Pass
North HCP: 3	♦ 952	♦ KQJ	Pass	2 ♠	All Pass	
South HCP: 14+1	♣ T543	♣ K2				
Contract: 2 ♠ North						

### Board: 463

	North:	South:	W	N	E	S
Dealer: North	♠ K9432	♠ QJT75		1 ♠	X	4 ♠
Vul: None	♥ K85	♥ T42	All Pass			
North HCP: 14+1	♦ AK	♦ J8632				
South HCP: 4+2	♣ J75	♣ -				
Contract: 4 ♠ South						

## South hands

## Transfers\_after\_1M\_X

<b>Board: 459</b>	♠ Q865	Partner bids first.
Dealer: North	♥ 93	East (RHO) Doubles 1♥ if possible.
Vul: E-W	♦ 976	West (LHO) bids 2♣ if possible.
HCP: 5	♣ QJT6	West (LHO) bids 3♣ if possible.

---

<b>Board: 460</b>	♠ KJ	You bid first.
Dealer: South	♥ QT876	West (LHO) Doubles 1♥ if possible.
Vul: N-S	♦ Q7	East (RHO) bids 1♠ if possible.
HCP: 12+1	♣ A972	

---

<b>Board: 461</b>	♠ K	RHO opens the bidding 1♠.
Dealer: East	♥ KQ73	You bid next.
Vul: N-S	♦ AKJT8	West (LHO) bids 3♠ if possible.
HCP: 16+1	♣ 872	East (RHO) Doubles 5♣ if possible.

---

<b>Board: 462</b>	♠ AJ932	You bid first.
Dealer: South	♥ 963	West (LHO) Doubles 1♠ if possible.
Vul: Both	♦ KQJ	East (RHO) bids 2♥ if possible.
HCP: 14+1	♣ K2	

---

<b>Board: 463</b>	♠ QJT75	Partner bids first.
Dealer: North	♥ T42	East (RHO) Doubles 1♠ if possible.
Vul: None	♦ J8632	
HCP: 4+2	♣ -	

## Both hands (Answers Page)

### Board: 459

	North:	South:	W	N	E	S
Dealer: North	♠ K43	♠ Q865		1 ♥	X	Pass
Vul: E-W	♥ AKQJ2	♥ 93	2 ♣	2 ♦	Pass	2 ♥
North HCP: 15+2	♦ QT854	♦ 976	3 ♣	3 ♦	All Pass	
South HCP: 5	♣ -	♣ QJT6				
Contract: 3 ♦ North						

### Board: 460

	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ KJ				1 ♥
Vul: N-S	♥ A54	♥ QT876	X	XX	1 ♠	2 ♣
North HCP: 11+1	♦ KJT86	♦ Q7	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ QJ5	♣ A972				
Contract: 4 ♥ North						

### Board: 461

	North:	South:	W	N	E	S
Dealer: East	♠ A8	♠ K			1 ♠	X
Vul: N-S	♥ JT65	♥ KQ73	3 ♠	5 ♣	X	All Pass
North HCP: 8+2	♦ 2	♦ AKJT8				
South HCP: 16+1	♣ QJT653	♣ 872				
Contract: 5 ♣ X North						

### Board: 462

	North:	South:	W	N	E	S
Dealer: South	♠ KT75	♠ AJ932				1 ♠
Vul: Both	♥ T8	♥ 963	X	Pass	2 ♥	Pass
North HCP: 3	♦ 952	♦ KQJ	Pass	2 ♠	All Pass	
South HCP: 14+1	♣ T543	♣ K2				
Contract: 2 ♠ North						

### Board: 463

	North:	South:	W	N	E	S
Dealer: North	♠ K9432	♠ QJT75		1 ♠	X	4 ♠
Vul: None	♥ K85	♥ T42	All Pass			
North HCP: 14+1	♦ AK	♦ J8632				
South HCP: 4+2	♣ J75	♣ -				
Contract: 4 ♠ South						

North hands	Transfers_after_1M_X
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North hands	Transfers_after_1M_X
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**Board: 464**      ♠ JT76

**Board: 464**      ♠ JT76

**Board: 464**      ♠ JT76      Partner bids first.

♥ Q765

Dealer: South      ♥ Q765

Dealer: South      ♥ Q765      West (RHO) Doubles 1 ♠ if possible.

◆ J82

Vul: E-W ♦ J82

♣ Q6

HCP: 6                      ♣ Q6

♠ AJT96

Board: 465      ♠ AJT96

**Board: 465**      ♠ AJT96      You bid first.

♥ Q6

Dealer: North      ♥ Q6

Dealer: North      ♥ Q6      East (LHO) Doubles 1 ♠ if possible.

◆ 953

Vul: Both ♦ 953

♣ KQ4

HCP: 12+1      ♣ KQ4

♠ QT964

**Board: 466**      ♠ QT964

**Board: 466**      ♠ OT964      Partner bids first.

♥ T964

Dealer: South      ♥ T964

Dealer: South      ♥ T964      West (RHO) Doubles 1♥ if possible.

◆ T32

Vul: None      ♦ T32

Vul: None      ♦ T32      East (LHO) bids 3NT if possible.

♣ 4

HCP: 2+1      ♣ 4

HCP: 2+1      ♣ 4      West (RHO) Doubles 4♥ if possible.

♠ K97

**Board: 467**      ♠ K97

**Board: 467**      ♠ K97      LHO opens the bidding 1 ♠.

♥ Q82

Dealer: East      ♥ 082

Dealer: East      ♥ 082      Partner bids next.

◆ 6

Vul: E-W ♦ 6

Vul: E-W       6      East (LHO) bids 3♣ if possible.

♣ AJ9743

HCP: 10+2      ♣ AJ9743

HCP: 10+2      ♣ AJ9743      West (RHO) bids 3♠ if possible.

East (LHO) bids  $4\spadesuit$  if possible.

East (LHO) Doubles  $5\clubsuit$  if possible.

## Both hands (Answers Page)

### Board: 464

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 13+1

Contract: 3 ♠ North

North:

♠ JT76

♥ Q765

♦ J82

♣ Q6

South:

♠ AKQ92

♥ 83

♦ AT5

♣ 873

W	N	E	S
			1 ♠
X	3 ♠	All Pass	

### Board: 465

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 14+1

Contract: 5 ♠ South

North:

♠ AJT96

♥ Q6

♦ 953

♣ KQ4

South:

♠ KQ53

♥ KT5

♦ AQ742

♣ 3

W	N	E	S
	1 ♠	X	2NT <sup>1</sup>
Pass	3 ♠	Pass	4NT
Pass	5 ♦ <sup>2</sup>	Pass	5 ♠
All Pass			

1. Jordan Truscott 2NT

2. A=1/5 or 4/5

### Board: 466

Dealer: South

Vul: None

North HCP: 2+1

South HCP: 12+2

Contract: 4 ♥X South

North:

♠ QT964

♥ T964

♦ T32

♣ 4

South:

♠ 8

♥ AQJ875

♦ AJ76

♣ 85

W	N	E	S
			1 ♥
X	3 ♥	3NT	4 ♥
X	All Pass		

### Board: 467

Dealer: East

Vul: E-W

North HCP: 10+2

South HCP: 13+1

Contract: 5 ♣X South

North:

♠ K97

♥ Q82

♦ 6

♣ AJ9743

South:

♠ -

♥ J975

♦ AQJ98

♣ KQT2

W	N	E	S
		1 ♠	X
Pass	2 ♣	3 ♣ <sup>1</sup>	Pass
3 ♠	4 ♣	4 ♠	5 ♣
Pass	Pass	X	All Pass

1. strength cue bid

## Transfers\_after\_1M\_X

<b>Board: 467</b>	♠ -	RHO opens the bidding 1 ♠.
Dealer: East	♥ J975	You bid next.
Vul: E-W	♦ AQJ98	East (RHO) bids 3 ♣ if possible.
HCP: 13+1	♣ KQT2	West (LHO) bids 3 ♠ if possible.
		East (RHO) bids 4 ♠ if possible.
		East (RHO) Doubles 5 ♣ if possible.

## Both hands (Answers Page)

### Board: 464

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 13+1

Contract: 3 ♠ North

North:

♠ JT76

♥ Q765

♦ J82

♣ Q6

South:

♠ AKQ92

♥ 83

♦ AT5

♣ 873

W	N	E	S
			1 ♠
X	3 ♠	All Pass	

### Board: 465

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 14+1

Contract: 5 ♠ South

North:

♠ AJT96

♥ Q6

♦ 953

♣ KQ4

South:

♠ KQ53

♥ KT5

♦ AQ742

♣ 3

W	N	E	S
	1 ♠	X	2NT <sup>1</sup>
Pass	3 ♠	Pass	4NT
Pass	5 ♦ <sup>2</sup>	Pass	5 ♠
All Pass			

1. Jordan Truscott 2NT

2. A=1/5 or 4/5

### Board: 466

Dealer: South

Vul: None

North HCP: 2+1

South HCP: 12+2

Contract: 4 ♥X South

North:

♠ QT964

♥ T964

♦ T32

♣ 4

South:

♠ 8

♥ AQJ875

♦ AJ76

♣ 85

W	N	E	S
			1 ♥
X	3 ♥	3NT	4 ♥
X	All Pass		

### Board: 467

Dealer: East

Vul: E-W

North HCP: 10+2

South HCP: 13+1

Contract: 5 ♣X South

North:

♠ K97

♥ Q82

♦ 6

♣ AJ9743

South:

♠ -

♥ J975

♦ AQJ98

♣ KQT2

W	N	E	S
		1 ♠	X
Pass	2 ♣	3 ♣ <sup>1</sup>	Pass
3 ♠	4 ♣	4 ♠	5 ♣
Pass	Pass	X	All Pass

1. strength cue bid



## North hands

## Transfers\_after\_1M\_X

<b>Board: 468</b>	♠ JT6	Partner bids first.
Dealer: South	♥ K853	West (RHO) Doubles 1 ♠ if possible.
Vul: Both	♦ K86	West (RHO) Doubles 2 ♠ if possible.
HCP: 8	♣ J92	East (LHO) bids 3 ♥ if possible.

---

<b>Board: 469</b>	♠ K986	LHO opens the bidding 1 ♠.
Dealer: East	♥ A42	Partner bids next.
Vul: None	♦ Q5	
HCP: 12	♣ KT92	

---

<b>Board: 470</b>	♠ T8532	Partner bids first.
Dealer: South	♥ -	West (RHO) Doubles 1 ♥ if possible.
Vul: N-S	♦ K73	
HCP: 8+2	♣ KQT73	

---

<b>Board: 471</b>	♠ QJ986	You bid first.
Dealer: North	♥ Q73	East (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ 973	
HCP: 12+1	♣ AK	

---

<b>Board: 472</b>	♠ Q652	Partner bids first.
Dealer: South	♥ 9864	West (RHO) Doubles 1 ♥ if possible.
Vul: None	♦ KQT4	West (RHO) Doubles 2 ♥ if possible.
HCP: 8	♣ J	East (LHO) bids 3 ♣ if possible.

## Both hands (Answers Page)

Board: 468	North:	South:	W	N	E	S
Dealer: South	♠ JT6	♠ AK842				1 ♠
Vul: Both	♥ K853	♥ A	X	2 ♠	Pass	Pass
North HCP: 8	♦ K86	♦ Q3	X	Pass	3 ♥	3 ♠
South HCP: 13+2	♣ J92	♣ T8654	All Pass			
Contract: 3 ♠ South						

<b>Board: 469</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K986	♠ T			1 ♠	X
Vul: None	♥ A42	♥ QJ97	Pass	2NT	All Pass	
North HCP: 12	♦ Q5	♦ KJ93				
South HCP: 13	♣ KT92	♣ AQ54				
Contract: 2NT North						

<b>Board: 470</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T8532	♠ KQ7				1♥
Vul: N-S	♥ -	♥ AKJ9653	X	1♠	Pass	2♥
North HCP: 8+2	♦ K73	♦ 84	All Pass			
South HCP: 13+3	♣ KQT73	♣ 2				
Contract: 2♥ South						

<b>Board: 471</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ986	♠ KT743		1 ♠	X	4 ♠
Vul: E-W	♥ Q73	♥ JT952	All Pass			
North HCP: 12+1	♦ 973	♦ T2				
South HCP: 6+2	♣ AK	♣ Q				
Contract: 4 ♠ South						

Board: 472	North:	South:	W	N	E	S
Dealer: South	♠ Q652	♠ T8				1♥
Vul: None	♥ 9864	♥ AKQ532	X	2♥	Pass	Pass
North HCP: 8	♦ KQT4	♦ 5	X	Pass	3♣	3♥
South HCP: 13+2	♣ J	♣ AT86	All Pass			
Contract: 3♥ South						

## South hands

## Transfers\_after\_1M\_X

**Board: 468**      ♠ AK842      You bid first.  
 Dealer: South      ♥ A      West (LHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ Q3      West (LHO) Doubles 2 ♠ if possible.  
 HCP: 13+2      ♣ T8654      East (RHO) bids 3 ♥ if possible.

---

**Board: 469**      ♠ T      RHO opens the bidding 1 ♠.  
 Dealer: East      ♥ QJ97      You bid next.  
 Vul: None      ♦ KJ93  
 HCP: 13      ♣ AQ54

---

**Board: 470**      ♠ KQ7      You bid first.  
 Dealer: South      ♥ AKJ9653      West (LHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ 84  
 HCP: 13+3      ♣ 2

---

**Board: 471**      ♠ KT743      Partner bids first.  
 Dealer: North      ♥ JT952      East (RHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ T2  
 HCP: 6+2      ♣ Q

---

**Board: 472**      ♠ T8      You bid first.  
 Dealer: South      ♥ AKQ532      West (LHO) Doubles 1 ♥ if possible.  
 Vul: None      ♦ 5      West (LHO) Doubles 2 ♥ if possible.  
 HCP: 13+2      ♣ AT86      East (RHO) bids 3 ♣ if possible.

## Both hands (Answers Page)

### Board: 468

Dealer: South

Vul: Both

North HCP: 8

South HCP: 13+2

Contract: 3 ♠ South

North:

♠ JT6

♥ K853

♦ K86

♣ J92

South:

♠ AK842

♥ A

♦ Q3

♣ T8654

W

N

E

S

1 ♠

X

2 ♠

Pass

Pass

X

Pass

3 ♥

3 ♠

All Pass

### Board: 469

Dealer: East

Vul: None

North HCP: 12

South HCP: 13

Contract: 2NT North

North:

♠ K986

♥ A42

♦ Q5

♣ KT92

South:

♠ T

♥ QJ97

♦ KJ93

♣ AQ54

W

N

E

S

1 ♠

X

Pass

2NT

All Pass

### Board: 470

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 13+3

Contract: 2 ♥ South

North:

♠ T8532

♥ -

♦ K73

♣ KQT73

South:

♠ KQ7

♥ AKJ9653

♦ 84

♣ 2

W

N

E

S

1 ♥

X

1 ♠

Pass

2 ♥

All Pass

### Board: 471

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 6+2

Contract: 4 ♠ South

North:

♠ QJ986

♥ Q73

♦ 973

♣ AK

South:

♠ KT743

♥ JT952

♦ T2

♣ Q

W

N

E

S

1 ♠

X

4 ♠

All Pass

### Board: 472

Dealer: South

Vul: None

North HCP: 8

South HCP: 13+2

Contract: 3 ♥ South

North:

♠ Q652

♥ 9864

♦ KQT4

♣ J

South:

♠ T8

♥ AKQ532

♦ 5

♣ AT86

W

N

E

S

1 ♥

X

2 ♥

Pass

Pass

X

Pass

3 ♣

3 ♥

All Pass

<b>Board: 473</b>	♠ AKQJT7	You bid first.
Dealer: North	♥ -	East (LHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ J62	
HCP: 14+2	♣ K984	
<hr/>		
<b>Board: 474</b>	♠ 5	You bid first.
Dealer: North	♥ AJ7432	East (LHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ K8	
HCP: 15+2	♣ AKT6	
<hr/>		
<b>Board: 475</b>	♠ AJ9872	You bid first.
Dealer: North	♥ AQ8	East (LHO) Doubles 1 ♠ if possible.
Vul: Both	♦ 6	West (RHO) bids 1NT if possible.
HCP: 18+2	♣ AK5	West (RHO) Doubles 3 ♠ if possible.

## Both hands (Answers Page)

### Board: 473

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 10

Contract: 4 ♠ South

North:

♠ AKQJT7

♥ -

♦ J62

♣ K984

South:

♠ 9854

♥ QJ63

♦ K

♣ A765

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

	1 ♠	X	2NT <sup>1</sup>
--	-----	---	------------------

Pass	4 ♥ <sup>2</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Jordan Truscott 2NT

2. Splinter

### Board: 474

Dealer: North

Vul: E-W

North HCP: 15+2

South HCP: 5+2

Contract: 2 ♠ South

North:

♠ 5

♥ AJ7432

♦ K8

♣ AKT6

South:

♠ J96432

♥ 5

♦ A973

♣ 84

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

	1 ♥	X	1 ♠
--	-----	---	-----

Pass	2 ♣	Pass	2 ♠
------	-----	------	-----

All Pass

### Board: 475

Dealer: North

Vul: Both

North HCP: 18+2

South HCP: 2

Contract: 3 ♠ X North

North:

♠ AJ9872

♥ AQ8

♦ 6

♣ AK5

South:

♠ T3

♥ JT5

♦ JT52

♣ T963

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

	1 ♠	X	Pass
--	-----	---	------

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

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

## South hands

## Transfers\_after\_1M\_X

**Board: 473**      ♠ 9854      Partner bids first.  
 Dealer: North      ♥ QJ63      East (RHO) Doubles 1 ♠ if possible.  
 Vul: N-S      ♦ K  
 HCP: 10      ♣ A765

---

**Board: 474**      ♠ J96432      Partner bids first.  
 Dealer: North      ♥ 5      East (RHO) Doubles 1 ♥ if possible.  
 Vul: E-W      ♦ A973  
 HCP: 5+2      ♣ 84

---

**Board: 475**      ♠ T3      Partner bids first.  
 Dealer: North      ♥ JT5      East (RHO) Doubles 1 ♠ if possible.  
 Vul: Both      ♦ JT52      West (LHO) bids 1NT if possible.  
 HCP: 2      ♣ T963      West (LHO) Doubles 3 ♠ if possible.

## Both hands (Answers Page)

### Board: 473

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 10

Contract: 4 ♠ South

North:

♠ AKQJT7

♥ -

♦ J62

♣ K984

South:

♠ 9854

♥ QJ63

♦ K

♣ A765

W N E S

1 ♠ X 2NT<sup>1</sup>

Pass 4 ♥<sup>2</sup> Pass 4 ♠

All Pass

1. Jordan Truscott 2NT

2. Splinter

### Board: 474

Dealer: North

Vul: E-W

North HCP: 15+2

South HCP: 5+2

Contract: 2 ♠ South

North:

♠ 5

♥ AJ7432

♦ K8

♣ AKT6

South:

♠ J96432

♥ 5

♦ A973

♣ 84

W N E S

1 ♥ X 1 ♠

Pass 2 ♣ Pass 2 ♠

All Pass

### Board: 475

Dealer: North

Vul: Both

North HCP: 18+2

South HCP: 2

Contract: 3 ♠ X North

North:

♠ AJ9872

♥ AQ8

♦ 6

♣ AK5

South:

♠ T3

♥ JT5

♦ JT52

♣ T963

W N E S

1 ♠ X Pass

1NT 3 ♠ Pass Pass

X All Pass