

North hands

Exit_Transfers

Board: 1	♠ J96542	LHO opens the bidding 1NT.
Dealer: East	♥ 6	Partner bids next.
Vul: None	♦ QT4	West (RHO) bids 2♣ if possible.
HCP: 3+2	♣ 863	West (RHO) bids 3♣ if possible.
Board: 2	♠ K9873	Partner bids first.
Dealer: South	♥ 7654	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ 72	
HCP: 5+1	♣ Q7	
Board: 3	♠ A32	You bid first.
Dealer: North	♥ AK9	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ JT932	
HCP: 16+1	♣ A8	
Board: 4	♠ T	LHO opens the bidding 1NT.
Dealer: East	♥ T632	Partner bids next.
Vul: E-W	♦ KJ64	West (RHO) bids 2♥ if possible.
HCP: 5	♣ J842	East (LHO) bids 2♠ if possible.
Board: 5	♠ AJ87	You bid first.
Dealer: North	♥ J74	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ A73	
HCP: 15	♣ KQ4	

Both hands (Answers Page)

Board: 1

Dealer: East

Vul: None

North HCP: 3+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ J96542

♥ 6

♦ QT4

♣ 863

South:

♠ AK73

♥ A975

♦ A72

♣ T9

W N E S

1NT X

2 ♣¹ 2 ♠ Pass Pass

3 ♣ 3 ♠ Pass 4 ♠

All Pass

1. Stayman

Board: 2

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 15

Contract: 2 ♠ South

North:

♠ K9873

♥ 7654

♦ 72

♣ Q7

South:

♠ 642

♥ KQJ9

♦ Q98

♣ AK2

W N E S

1NT

X 2 ♥ Pass 2 ♠

All Pass

Board: 3

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 3+1

Contract: 2 ♥ North

North:

♠ A32

♥ AK9

♦ JT932

♣ A8

South:

♠ T87

♥ QT842

♦ 765

♣ J7

W N E S

1NT X 2 ♦

Pass 2 ♥ All Pass

Board: 4

Dealer: East

Vul: E-W

North HCP: 5

South HCP: 15

Contract: 3 ♥ South

North:

♠ T

♥ T632

♦ KJ64

♣ J842

South:

♠ A982

♥ AJ87

♦ A9

♣ Q73

W N E S

1NT X

2 ♥ Pass 2 ♠ Pass

Pass X Pass 3 ♥

All Pass

Board: 5

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5+2

Contract: 3 ♥ South

North:

♠ AJ87

♥ J74

♦ A73

♣ KQ4

South:

♠ Q63

♥ K96532

♦ 4

♣ 963

W N E S

1NT X 2 ♦

Pass 2 ♥ Pass 3 ♥

All Pass

South hands

Exit_Transfers

Board: 1	♠ AK73	RHO opens the bidding 1NT.
Dealer: East	♥ A975	You bid next.
Vul: None	♦ A72	West (LHO) bids 2♣ if possible.
HCP: 15	♣ T9	West (LHO) bids 3♣ if possible.
Board: 2	♠ 642	You bid first.
Dealer: South	♥ KQJ9	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ Q98	
HCP: 15	♣ AK2	
Board: 3	♠ T87	Partner bids first.
Dealer: North	♥ QT842	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 765	
HCP: 3+1	♣ J7	
Board: 4	♠ A982	RHO opens the bidding 1NT.
Dealer: East	♥ AJ87	You bid next.
Vul: E-W	♦ A9	West (LHO) bids 2♥ if possible.
HCP: 15	♣ Q73	East (RHO) bids 2♠ if possible.
Board: 5	♠ Q63	Partner bids first.
Dealer: North	♥ K96532	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 4	
HCP: 5+2	♣ 963	

Both hands (Answers Page)

Board: 1

Dealer: East

Vul: None

North HCP: 3+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ J96542

♥ 6

♦ QT4

♣ 863

South:

♠ AK73

♥ A975

♦ A72

♣ T9

W N E S

1NT X

2 ♣¹ 2 ♠ Pass Pass

3 ♣ 3 ♠ Pass 4 ♠

All Pass

1. Stayman

Board: 2

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 15

Contract: 2 ♠ South

North:

♠ K9873

♥ 7654

♦ 72

♣ Q7

South:

♠ 642

♥ KQJ9

♦ Q98

♣ AK2

W N E S

1NT

X 2 ♥ Pass 2 ♠

All Pass

Board: 3

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 3+1

Contract: 2 ♥ North

North:

♠ A32

♥ AK9

♦ JT932

♣ A8

South:

♠ T87

♥ QT842

♦ 765

♣ J7

W N E S

1NT X 2 ♦

Pass 2 ♥ All Pass

Board: 4

Dealer: East

Vul: E-W

North HCP: 5

South HCP: 15

Contract: 3 ♥ South

North:

♠ T

♥ T632

♦ KJ64

♣ J842

South:

♠ A982

♥ AJ87

♦ A9

♣ Q73

W N E S

1NT X

2 ♥ Pass 2 ♠ Pass

Pass X Pass 3 ♥

All Pass

Board: 5

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5+2

Contract: 3 ♥ South

North:

♠ AJ87

♥ J74

♦ A73

♣ KQ4

South:

♠ Q63

♥ K96532

♦ 4

♣ 963

W N E S

1NT X 2 ♦

Pass 2 ♥ Pass 3 ♥

All Pass

North hands

Exit_Transfers

Board: 6 ♠ KT53 RHO opens the bidding 1NT.
 Dealer: West ♥ QT You bid next.
 Vul: Both ♦ AK9
 HCP: 20 ♣ AKJ6

Board: 7 ♠ 632 LHO opens the bidding 1NT.
 Dealer: East ♥ T9875 Partner bids next.
 Vul: None ♦ AJT5
 HCP: 5+1 ♣ 4

Board: 8 ♠ KJ964 RHO opens the bidding 1NT.
 Dealer: West ♥ AJ6 You bid next.
 Vul: Both ♦ KQ
 HCP: 18+1 ♣ A65

Board: 9 ♠ K6 You bid first.
 Dealer: North ♥ QT2 East (LHO) Doubles 1NT if possible.
 Vul: None ♦ KJ3
 HCP: 16+1 ♣ AK972

Board: 10 ♠ A984 RHO opens the bidding 1NT.
 Dealer: West ♥ AT8 You bid next.
 Vul: E-W ♦ T73 East (LHO) bids 2♥ if possible.
 HCP: 15 ♣ AK8 West (RHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 6

	North:	South:	W	N	E	S
Dealer: West	♠ KT53	♠ 9742	1NT	X	Pass	2♥
Vul: Both	♥ QT	♥ J9742	All Pass			
North HCP: 20	♦ AK9	♦ 42				
South HCP: 1+1	♣ AKJ6	♣ 83				
Contract: 2♥ South						

Board: 7

	North:	South:	W	N	E	S
Dealer: East	♠ 632	♠ Q975			1NT	X
Vul: None	♥ T9875	♥ KQ32	Pass	2♥	All Pass	
North HCP: 5+1	♦ AJT5	♦ KQ9				
South HCP: 16	♣ 4	♣ A7				
Contract: 2♥ North						

Board: 8

	North:	South:	W	N	E	S
Dealer: West	♠ KJ964	♠ 873	1NT	X	Pass	2♥
Vul: Both	♥ AJ6	♥ QT432	All Pass			
North HCP: 18+1	♦ KQ	♦ J4				
South HCP: 5+1	♣ A65	♣ QT3				
Contract: 2♥ South						

Board: 9

	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ JT875		1NT	X	2♥
Vul: None	♥ QT2	♥ A	Pass	2♠	Pass	2NT
North HCP: 16+1	♦ KJ3	♦ QT642	All Pass			
South HCP: 7+2	♣ AK972	♣ 64				
Contract: 2NT South						

Board: 10

	North:	South:	W	N	E	S
Dealer: West	♠ A984	♠ 3	1NT	X	2♥	Pass
Vul: E-W	♥ AT8	♥ Q962	2♠	Pass	Pass	3♦
North HCP: 15	♦ T73	♦ KJ652	All Pass			
South HCP: 6+1	♣ AK8	♣ 732				
Contract: 3♦ South						

South hands

Exit_Transfers

Board: 6 ♠ 9742 LHO opens the bidding 1NT.
 Dealer: West ♥ J9742 Partner bids next.
 Vul: Both ♦ 42
 HCP: 1+1 ♣ 83

Board: 7 ♠ Q975 RHO opens the bidding 1NT.
 Dealer: East ♥ KQ32 You bid next.
 Vul: None ♦ KQ9
 HCP: 16 ♣ A7

Board: 8 ♠ 873 LHO opens the bidding 1NT.
 Dealer: West ♥ QT432 Partner bids next.
 Vul: Both ♦ J4
 HCP: 5+1 ♣ QT3

Board: 9 ♠ JT875 Partner bids first.
 Dealer: North ♥ A East (RHO) Doubles 1NT if possible.
 Vul: None ♦ QT642
 HCP: 7+2 ♣ 64

Board: 10 ♠ 3 LHO opens the bidding 1NT.
 Dealer: West ♥ Q962 Partner bids next.
 Vul: E-W ♦ KJ652 East (RHO) bids 2♥ if possible.
 HCP: 6+1 ♣ 732 West (LHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 6

	North:	South:	W	N	E	S
Dealer: West	♠ KT53	♠ 9742	1NT	X	Pass	2♥
Vul: Both	♥ QT	♥ J9742	All Pass			
North HCP: 20	♦ AK9	♦ 42				
South HCP: 1+1	♣ AKJ6	♣ 83				
Contract: 2♥ South						

Board: 7

	North:	South:	W	N	E	S
Dealer: East	♠ 632	♠ Q975			1NT	X
Vul: None	♥ T9875	♥ KQ32	Pass	2♥	All Pass	
North HCP: 5+1	♦ AJT5	♦ KQ9				
South HCP: 16	♣ 4	♣ A7				
Contract: 2♥ North						

Board: 8

	North:	South:	W	N	E	S
Dealer: West	♠ KJ964	♠ 873	1NT	X	Pass	2♥
Vul: Both	♥ AJ6	♥ QT432	All Pass			
North HCP: 18+1	♦ KQ	♦ J4				
South HCP: 5+1	♣ A65	♣ QT3				
Contract: 2♥ South						

Board: 9

	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ JT875		1NT	X	2♥
Vul: None	♥ QT2	♥ A	Pass	2♠	Pass	2NT
North HCP: 16+1	♦ KJ3	♦ QT642	All Pass			
South HCP: 7+2	♣ AK972	♣ 64				
Contract: 2NT South						

Board: 10

	North:	South:	W	N	E	S
Dealer: West	♠ A984	♠ 3	1NT	X	2♥	Pass
Vul: E-W	♥ AT8	♥ Q962	2♠	Pass	Pass	3♦
North HCP: 15	♦ T73	♦ KJ652	All Pass			
South HCP: 6+1	♣ AK8	♣ 732				
Contract: 3♦ South						

North hands

Exit_Transfers

Board: 11 ♠ KQJ64 You bid first.

Dealer: North ♥ QT8 East (LHO) Doubles 1NT if possible.

Vul: None ♦ A53 West (RHO) bids 2♥ if possible.

HCP: 16+1 ♣ A6 East (LHO) bids 3♥ if possible.

West (RHO) bids 4♥ if possible.

Board: 12 ♠ A83 RHO opens the bidding 1NT.

Dealer: West ♥ Q32 You bid next.

Vul: E-W ♦ AKQ

HCP: 18 ♣ KT43

Board: 13 ♠ QT8 You bid first.

Dealer: North ♥ K2 East (LHO) Doubles 1NT if possible.

Vul: E-W ♦ A982

HCP: 16 ♣ AK75

Board: 14 ♠ 652 RHO opens the bidding 1NT.

Dealer: West ♥ JT65 You bid next.

Vul: None ♦ AK9

HCP: 15 ♣ AK5

Board: 15 ♠ J93 You bid first.

Dealer: North ♥ K98 East (LHO) Doubles 1NT if possible.

Vul: N-S ♦ A932

HCP: 15 ♣ AK4

Both hands (Answers Page)

Board: 11

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 7+1

Contract: 4 ♠ South

North:

♠ KQJ64

♥ QT8

♦ A53

♣ A6

South:

♠ 9732

♥ 9

♦ K42

♣ KJT97

W	N	E	S
	1NT	X	2 ♣ ¹

2 ♥	2 ♠	3 ♥	3 ♠
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4 ♥	X	Pass	4 ♠
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All Pass

1. Stayman

Board: 12

Dealer: West

Vul: E-W

North HCP: 18

South HCP: 5+1

Contract: 2 ♠ South

North:

♠ A83

♥ Q32

♦ AKQ

♣ KT43

South:

♠ JT742

♥ J954

♦ J92

♣ Q

W	N	E	S
1NT	X	Pass	2 ♠

All Pass

Board: 13

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 6+1

Contract: 2 ♥ North

North:

♠ QT8

♥ K2

♦ A982

♣ AK75

South:

♠ 65

♥ JT765

♦ K7

♣ Q864

W	N	E	S
	1NT	X	2 ♦

Pass	2 ♥	All Pass	
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Board: 14

Dealer: West

Vul: None

North HCP: 15

South HCP: 7+1

Contract: 2 ♥ South

North:

♠ 652

♥ JT65

♦ AK9

♣ AK5

South:

♠ J4

♥ AQ943

♦ 653

♣ 862

W	N	E	S
1NT	X	Pass	2 ♥

All Pass

Board: 15

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 6

Contract: 1NTXX North

North:

♠ J93

♥ K98

♦ A932

♣ AK4

South:

♠ 762

♥ J654

♦ K5

♣ QT93

W	N	E	S
	1NT	X	XX

All Pass

South hands

Exit_Transfers

Board: 11	♠ 9732	Partner bids first.
Dealer: North	♥ 9	East (RHO) Doubles 1NT if possible.
Vul: None	♦ K42	West (LHO) bids 2♥ if possible.
HCP: 7+1	♣ KJT97	East (RHO) bids 3♥ if possible.
		West (LHO) bids 4♥ if possible.

Board: 12	♠ JT742	LHO opens the bidding 1NT.
Dealer: West	♥ J954	Partner bids next.
Vul: E-W	♦ J92	
HCP: 5+1	♣ Q	

Board: 13	♠ 65	Partner bids first.
Dealer: North	♥ JT765	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ K7	
HCP: 6+1	♣ Q864	

Board: 14	♠ J4	LHO opens the bidding 1NT.
Dealer: West	♥ AQ943	Partner bids next.
Vul: None	♦ 653	
HCP: 7+1	♣ 862	

Board: 15	♠ 762	Partner bids first.
Dealer: North	♥ J654	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ K5	
HCP: 6	♣ QT93	

Both hands (Answers Page)

Board: 11

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 7+1

Contract: 4 ♠ South

North:

♠ KQJ64

♥ QT8

♦ A53

♣ A6

South:

♠ 9732

♥ 9

♦ K42

♣ KJT97

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

1. Stayman

Board: 12

Dealer: West

Vul: E-W

North HCP: 18

South HCP: 5+1

Contract: 2 ♠ South

North:

♠ A83

♥ Q32

♦ AKQ

♣ KT43

South:

♠ JT742

♥ J954

♦ J92

♣ Q

W	N	E	S
1NT	X	Pass	2 ♠
All Pass			

Board: 13

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 6+1

Contract: 2 ♥ North

North:

♠ QT8

♥ K2

♦ A982

♣ AK75

South:

♠ 65

♥ JT765

♦ K7

♣ Q864

W	N	E	S
	1NT	X	2 ♦
Pass	2 ♥	All Pass	

Board: 14

Dealer: West

Vul: None

North HCP: 15

South HCP: 7+1

Contract: 2 ♥ South

North:

♠ 652

♥ JT65

♦ AK9

♣ AK5

South:

♠ J4

♥ AQ943

♦ 653

♣ 862

W	N	E	S
1NT	X	Pass	2 ♥
All Pass			

Board: 15

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 6

Contract: 1NTXX North

North:

♠ J93

♥ K98

♦ A932

♣ AK4

South:

♠ 762

♥ J654

♦ K5

♣ QT93

W	N	E	S
	1NT	X	XX
All Pass			

North hands

Exit_Transfers

Board: 16	♠ A2	RHO opens the bidding 1NT.
Dealer: West	♥ AKQ8	You bid next.
Vul: N-S	♦ QJ3	East (LHO) Doubles 2♠ if possible.
HCP: 18	♣ Q764	
Board: 17	♠ K4	You bid first.
Dealer: North	♥ K92	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ KJT72	
HCP: 15+1	♣ KQ8	
Board: 18	♠ K3	Partner bids first.
Dealer: South	♥ 97532	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ 64	
HCP: 7+1	♣ A764	
Board: 19	♠ 74	LHO opens the bidding 1NT.
Dealer: East	♥ Q76	Partner bids next.
Vul: N-S	♦ T9	West (RHO) bids 2♥ if possible.
HCP: 5+2	♣ QJ5432	East (LHO) bids 2♠ if possible.
Board: 20	♠ KT7	You bid first.
Dealer: North	♥ QJ2	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ KQ	West (RHO) bids 3♦ if possible.
HCP: 15+1	♣ AT752	East (LHO) Doubles 3♥ if possible.

Both hands (Answers Page)

Board: 16

	North:	South:	W	N	E	S
Dealer: West	♠ A2	♠ JT9764	1NT	X	Pass	2♠
Vul: N-S	♥ AKQ8	♥ T542	Pass	Pass	X	All Pass
North HCP: 18	♦ QJ3	♦ 95				
South HCP: 1+2	♣ Q764	♣ 8				
Contract: 2♠X South						

Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ T9		1NT	X	2♦
Vul: Both	♥ K92	♥ T8764	Pass	2♥	All Pass	
North HCP: 15+1	♦ KJT72	♦ Q5				
South HCP: 3+1	♣ KQ8	♣ JT94				
Contract: 2♥ North						

Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ AQJ5				1NT
Vul: N-S	♥ 97532	♥ JT	X	2♦	Pass	2♥
North HCP: 7+1	♦ 64	♦ AKT7	All Pass			
South HCP: 17	♣ A764	♣ Q32				
Contract: 2♥ South						

Board: 19

	North:	South:	W	N	E	S
Dealer: East	♠ 74	♠ K832			1NT	X
Vul: N-S	♥ Q76	♥ AT5	2♥	Pass	2♠	Pass
North HCP: 5+2	♦ T9	♦ AJ75	Pass	3♣	All Pass	
South HCP: 15	♣ QJ5432	♣ K9				
Contract: 3♣ North						

Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ KT7	♠ 653		1NT	X	2♦
Vul: Both	♥ QJ2	♥ KT7643	3♦	Pass	Pass	3♥
North HCP: 15+1	♦ KQ	♦ J3	Pass	Pass	X	All Pass
South HCP: 4+2	♣ AT752	♣ 84				
Contract: 3♥X South						

South hands

Exit_Transfers

Board: 16 ♠ JT9764 LHO opens the bidding 1NT.
 Dealer: West ♥ T542 Partner bids next.
 Vul: N-S ♦ 95 East (RHO) Doubles 2♠ if possible.
 HCP: 1+2 ♣ 8

Board: 17 ♠ T9 Partner bids first.
 Dealer: North ♥ T8764 East (RHO) Doubles 1NT if possible.
 Vul: Both ♦ Q5
 HCP: 3+1 ♣ JT94

Board: 18 ♠ AQJ5 You bid first.
 Dealer: South ♥ JT West (LHO) Doubles 1NT if possible.
 Vul: N-S ♦ AKT7
 HCP: 17 ♣ Q32

Board: 19 ♠ K832 RHO opens the bidding 1NT.
 Dealer: East ♥ AT5 You bid next.
 Vul: N-S ♦ AJ75 West (LHO) bids 2♥ if possible.
 HCP: 15 ♣ K9 East (RHO) bids 2♠ if possible.

Board: 20 ♠ 653 Partner bids first.
 Dealer: North ♥ KT7643 East (RHO) Doubles 1NT if possible.
 Vul: Both ♦ J3 West (LHO) bids 3♦ if possible.
 HCP: 4+2 ♣ 84 East (RHO) Doubles 3♥ if possible.

Both hands (Answers Page)

Board: 16

	North:	South:	W	N	E	S
Dealer: West	♠ A2	♠ JT9764	1NT	X	Pass	2♠
Vul: N-S	♥ AKQ8	♥ T542	Pass	Pass	X	All Pass
North HCP: 18	♦ QJ3	♦ 95				
South HCP: 1+2	♣ Q764	♣ 8				
Contract: 2♠X South						

Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ T9		1NT	X	2♦
Vul: Both	♥ K92	♥ T8764	Pass	2♥	All Pass	
North HCP: 15+1	♦ KJT72	♦ Q5				
South HCP: 3+1	♣ KQ8	♣ JT94				
Contract: 2♥ North						

Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ AQJ5				1NT
Vul: N-S	♥ 97532	♥ JT	X	2♦	Pass	2♥
North HCP: 7+1	♦ 64	♦ AKT7	All Pass			
South HCP: 17	♣ A764	♣ Q32				
Contract: 2♥ South						

Board: 19

	North:	South:	W	N	E	S
Dealer: East	♠ 74	♠ K832			1NT	X
Vul: N-S	♥ Q76	♥ AT5	2♥	Pass	2♠	Pass
North HCP: 5+2	♦ T9	♦ AJ75	Pass	3♣	All Pass	
South HCP: 15	♣ QJ5432	♣ K9				
Contract: 3♣ North						

Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ KT7	♠ 653		1NT	X	2♦
Vul: Both	♥ QJ2	♥ KT7643	3♦	Pass	Pass	3♥
North HCP: 15+1	♦ KQ	♦ J3	Pass	Pass	X	All Pass
South HCP: 4+2	♣ AT752	♣ 84				
Contract: 3♥X South						

North hands

Exit_Transfers

Board: 21	♠ QT	LHO opens the bidding 1NT.
Dealer: East	♥ T97	Partner bids next.
Vul: None	♦ J95	West (RHO) Redoubles if possible.
HCP: 3+1	♣ T9872	West (RHO) Doubles 2♣ if possible.

Board: 22	♠ KJ6	RHO opens the bidding 1NT.
Dealer: West	♥ AJ2	You bid next.
Vul: N-S	♦ AQJ4	East (LHO) bids 2♦ if possible.
HCP: 20	♣ AT2	West (RHO) bids 2♥ if possible.

Board: 23	♠ AQ3	You bid first.
Dealer: North	♥ Q97	East (LHO) Doubles 1NT if possible.
Vul: None	♦ AQ2	West (RHO) bids 2♥ if possible.
HCP: 15	♣ J975	

Board: 24	♠ K3	You bid first.
Dealer: North	♥ AT974	East (LHO) Doubles 1NT if possible.
Vul: None	♦ A73	West (RHO) bids 2♣ if possible.
HCP: 15+1	♣ KJ2	West (RHO) bids 3♣ if possible.

Board: 25	♠ Q54	You bid first.
Dealer: North	♥ AJ4	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ AK63	
HCP: 16	♣ QT9	

Both hands (Answers Page)

Board: 21

Dealer: East

Vul: None

North HCP: 3+1

South HCP: 15

Contract: 2♣X North

North:

♠ QT

♥ T97

♦ J95

♣ T9872

South:

♠ J932

♥ AK86

♦ A74

♣ K5

W	N	E	S
		1NT	X
XX	2♣	Pass	Pass
X	All Pass		

Board: 22

Dealer: West

Vul: N-S

North HCP: 20

South HCP: 5+2

Contract: 3♣ South

North:

♠ KJ6

♥ AJ2

♦ AQJ4

♣ AT2

South:

♠ 52

♥ QT5

♦ 86

♣ QJ7653

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

Board: 23

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ AQ3

♥ Q97

♦ AQ2

♣ J975

South:

♠ J84

♥ K3

♦ J8763

♣ KT6

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

Board: 24

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 5+1

Contract: 3♦ North

North:

♠ K3

♥ AT974

♦ A73

♣ KJ2

South:

♠ Q76

♥ K632

♦ T9854

♣ 6

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

Board: 25

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 3

Contract: 1NTX North

North:

♠ Q54

♥ AJ4

♦ AK63

♣ QT9

South:

♠ T6

♥ 832

♦ Q852

♣ J642

W	N	E	S
	1NT	X	All Pass

South hands

Exit_Transfers

Board: 21	♠ J932	RHO opens the bidding 1NT.
Dealer: East	♥ AK86	You bid next.
Vul: None	♦ A74	West (LHO) Redoubles if possible.
HCP: 15	♣ K5	West (LHO) Doubles 2♣ if possible.

Board: 22	♠ 52	LHO opens the bidding 1NT.
Dealer: West	♥ QT5	Partner bids next.
Vul: N-S	♦ 86	East (RHO) bids 2♦ if possible.
HCP: 5+2	♣ QJ7653	West (LHO) bids 2♥ if possible.

Board: 23	♠ J84	Partner bids first.
Dealer: North	♥ K3	East (RHO) Doubles 1NT if possible.
Vul: None	♦ J8763	West (LHO) bids 2♥ if possible.
HCP: 8+1	♣ KT6	

Board: 24	♠ Q76	Partner bids first.
Dealer: North	♥ K632	East (RHO) Doubles 1NT if possible.
Vul: None	♦ T9854	West (LHO) bids 2♣ if possible.
HCP: 5+1	♣ 6	West (LHO) bids 3♣ if possible.

Board: 25	♠ T6	Partner bids first.
Dealer: North	♥ 832	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ Q852	
HCP: 3	♣ J642	

Both hands (Answers Page)

Board: 21

Dealer: East

Vul: None

North HCP: 3+1

South HCP: 15

Contract: 2♣X North

North:

♠ QT

♥ T97

♦ J95

♣ T9872

South:

♠ J932

♥ AK86

♦ A74

♣ K5

W

N

E

S

1NT X

XX 2♣ Pass Pass

X All Pass

Board: 22

Dealer: West

Vul: N-S

North HCP: 20

South HCP: 5+2

Contract: 3♣ South

North:

♠ KJ6

♥ AJ2

♦ AQJ4

♣ AT2

South:

♠ 52

♥ QT5

♦ 86

♣ QJ7653

W

N

E

S

1NT X 2♦ Pass

2♥ X Pass 3♣

All Pass

Board: 23

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ AQ3

♥ Q97

♦ AQ2

♣ J975

South:

♠ J84

♥ K3

♦ J8763

♣ KT6

W

N

E

S

1NT X XX

2♥ Pass Pass 2NT

All Pass

Board: 24

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 5+1

Contract: 3♦ North

North:

♠ K3

♥ AT974

♦ A73

♣ KJ2

South:

♠ Q76

♥ K632

♦ T9854

♣ 6

W

N

E

S

1NT X Pass

2♣ Pass Pass 2♦

3♣ 3♦ All Pass

Board: 25

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 3

Contract: 1NTX North

North:

♠ Q54

♥ AJ4

♦ AK63

♣ QT9

South:

♠ T6

♥ 832

♦ Q852

♣ J642

W

N

E

S

1NT X All Pass

North hands

Exit_Transfers

Board: 26	♠ T2	Partner bids first.
Dealer: South	♥ 86	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ AQJ7654	
HCP: 7+3	♣ 42	

Board: 27	♠ T8	LHO opens the bidding 1NT.
Dealer: East	♥ QJT65	Partner bids next.
Vul: None	♦ JT97	
HCP: 4+1	♣ 54	

Board: 28	♠ AT86	RHO opens the bidding 1NT.
Dealer: West	♥ 62	You bid next.
Vul: E-W	♦ AK42	
HCP: 15	♣ A74	

Board: 29	♠ K2	LHO opens the bidding 1NT.
Dealer: East	♥ 852	Partner bids next.
Vul: N-S	♦ Q83	
HCP: 8+1	♣ K8643	

Board: 30	♠ K5	RHO opens the bidding 1NT.
Dealer: West	♥ A87	You bid next.
Vul: E-W	♦ AQT4	East (LHO) bids 2♦ if possible.
HCP: 16	♣ KT84	West (RHO) bids 2♥ if possible.
		East (LHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 26

Dealer: South

Vul: E-W

North HCP: 7+3

South HCP: 15

Contract: 1NTXX South

North:

♠ T2

♥ 86

♦ AQJ7654

♣ 42

South:

♠ A64

♥ KJT9

♦ K93

♣ A65

W

N

E

S

1NT

X

XX

All Pass

Board: 27

Dealer: East

Vul: None

North HCP: 4+1

South HCP: 18

Contract: 2♥ North

North:

♠ T8

♥ QJT65

♦ JT97

♣ 54

South:

♠ KQ75

♥ K42

♦ AK54

♣ K3

W

N

E

S

1NT X

Pass

2♥

All Pass

Board: 28

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 6+1

Contract: 2♥ South

North:

♠ AT86

♥ 62

♦ AK42

♣ A74

South:

♠ 72

♥ QJ843

♦ QT7

♣ JT8

W

N

E

S

1NT X

Pass 2♥

All Pass

Board: 29

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 16+1

Contract: 2NT North

North:

♠ K2

♥ 852

♦ Q83

♣ K8643

South:

♠ AQ4

♥ KJ763

♦ A42

♣ Q5

W

N

E

S

1NT X

Pass

2NT

All Pass

Board: 30

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 5+1

Contract: 4♦ North

North:

♠ K5

♥ A87

♦ AQT4

♣ KT84

South:

♠ T93

♥ T

♦ 86532

♣ AJ72

W

N

E

S

1NT

X

2♦

Pass

2♥

Pass

Pass

3♦

Pass

Pass

3♥

Pass

Pass

4♦

All Pass

South hands

Exit_Transfers

Board: 26	♠ A64	You bid first.
Dealer: South	♥ KJT9	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ K93	
HCP: 15	♣ A65	

Board: 27	♠ KQ75	RHO opens the bidding 1NT.
Dealer: East	♥ K42	You bid next.
Vul: None	♦ AK54	
HCP: 18	♣ K3	

Board: 28	♠ 72	LHO opens the bidding 1NT.
Dealer: West	♥ QJ843	Partner bids next.
Vul: E-W	♦ QT7	
HCP: 6+1	♣ JT8	

Board: 29	♠ AQ4	RHO opens the bidding 1NT.
Dealer: East	♥ KJ763	You bid next.
Vul: N-S	♦ A42	
HCP: 16+1	♣ Q5	

Board: 30	♠ T93	LHO opens the bidding 1NT.
Dealer: West	♥ T	Partner bids next.
Vul: E-W	♦ 86532	East (RHO) bids 2♦ if possible.
HCP: 5+1	♣ AJ72	West (LHO) bids 2♥ if possible.
		East (RHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 26

	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ A64				1NT
Vul: E-W	♥ 86	♥ KJT9	X	XX	All Pass	
North HCP: 7+3	♦ AQJ7654	♦ K93				
South HCP: 15	♣ 42	♣ A65				
Contract: 1NTXX South						

Board: 27

	North:	South:	W	N	E	S
Dealer: East	♠ T8	♠ KQ75			1NT	X
Vul: None	♥ QJT65	♥ K42	Pass	2♥	All Pass	
North HCP: 4+1	♦ JT97	♦ AK54				
South HCP: 18	♣ 54	♣ K3				
Contract: 2♥ North						

Board: 28

	North:	South:	W	N	E	S
Dealer: West	♠ AT86	♠ 72	1NT	X	Pass	2♥
Vul: E-W	♥ 62	♥ QJ843	All Pass			
North HCP: 15	♦ AK42	♦ QT7				
South HCP: 6+1	♣ A74	♣ JT8				
Contract: 2♥ South						

Board: 29

	North:	South:	W	N	E	S
Dealer: East	♠ K2	♠ AQ4			1NT	X
Vul: N-S	♥ 852	♥ KJ763	Pass	2NT	All Pass	
North HCP: 8+1	♦ Q83	♦ A42				
South HCP: 16+1	♣ K8643	♣ Q5				
Contract: 2NT North						

Board: 30

	North:	South:	W	N	E	S
Dealer: West	♠ K5	♠ T93	1NT	X	2♦	Pass
Vul: E-W	♥ A87	♥ T	2♥	Pass	Pass	3♦
North HCP: 16	♦ AQT4	♦ 86532	Pass	Pass	3♥	Pass
South HCP: 5+1	♣ KT84	♣ AJ72	Pass	4♦	All Pass	
Contract: 4♦ North						

North hands

Exit_Transfers

Board: 31	♠ Q7653	LHO opens the bidding 1NT.
Dealer: East	♥ JT	Partner bids next.
Vul: Both	♦ 542	West (RHO) bids 2♦ if possible.
HCP: 7+1	♣ A62	
Board: 32	♠ 973	RHO opens the bidding 1NT.
Dealer: West	♥ K8	You bid next.
Vul: N-S	♦ KQT5	East (LHO) Redoubles if possible.
HCP: 17	♣ AKQ9	
Board: 33	♠ T32	Partner bids first.
Dealer: South	♥ JT8432	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ Q5	East (LHO) Doubles 2♦ if possible.
HCP: 3+2	♣ 72	West (RHO) bids 2♠ if possible.
Board: 34	♠ J5	You bid first.
Dealer: North	♥ AK53	East (LHO) Doubles 1NT if possible.
Vul: None	♦ A875	West (RHO) bids 2♥ if possible.
HCP: 15	♣ K98	
Board: 35	♠ A53	You bid first.
Dealer: North	♥ AK5	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ QJ75	
HCP: 15	♣ J85	

Both hands (Answers Page)

Board: 31

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 15

Contract: 2 ♠ North

North:

♠ Q7653

♥ JT

♦ 542

♣ A62

South:

♠ KJ2

♥ Q43

♦ AQJ

♣ QT95

W N E S

1NT X

2 ♦ 2 ♠ All Pass

Board: 32

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 1+2

Contract: 2 ♠ South

North:

♠ 973

♥ K8

♦ KQT5

♣ AKQ9

South:

♠ JT8642

♥ T962

♦ 73

♣ 3

W N E S

1NT X XX 2 ♠

All Pass

Board: 33

Dealer: South

Vul: Both

North HCP: 3+2

South HCP: 17

Contract: 3 ♥ North

North:

♠ T32

♥ JT8432

♦ Q5

♣ 72

South:

♠ KJ5

♥ K6

♦ KJ96

♣ AQT9

W N E S

1NT

X 2 ♦ X XX

2 ♠ 3 ♥ All Pass

Board: 34

Dealer: North

Vul: None

North HCP: 15

South HCP: 5+1

Contract: 3 ♦ South

North:

♠ J5

♥ AK53

♦ A875

♣ K98

South:

♠ Q743

♥ 6

♦ JT432

♣ QT6

W N E S

1NT X Pass

2 ♥ Pass Pass 3 ♦

All Pass

Board: 35

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 4+1

Contract: 2 ♠ North

North:

♠ A53

♥ AK5

♦ QJ75

♣ J85

South:

♠ T9874

♥ J983

♦ K4

♣ 32

W N E S

1NT X 2 ♥

Pass 2 ♠ All Pass

South hands

Exit_Transfers

Board: 31	♠ KJ2	RHO opens the bidding 1NT.
Dealer: East	♥ Q43	You bid next.
Vul: Both	♦ AQJ	West (LHO) bids 2♦ if possible.
HCP: 15	♣ QT95	
Board: 32	♠ JT8642	LHO opens the bidding 1NT.
Dealer: West	♥ T962	Partner bids next.
Vul: N-S	♦ 73	East (RHO) Redoubles if possible.
HCP: 1+2	♣ 3	
Board: 33	♠ KJ5	You bid first.
Dealer: South	♥ K6	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ KJ96	East (RHO) Doubles 2♦ if possible.
HCP: 17	♣ AQT9	West (LHO) bids 2♠ if possible.
Board: 34	♠ Q743	Partner bids first.
Dealer: North	♥ 6	East (RHO) Doubles 1NT if possible.
Vul: None	♦ JT432	West (LHO) bids 2♥ if possible.
HCP: 5+1	♣ QT6	
Board: 35	♠ T9874	Partner bids first.
Dealer: North	♥ J983	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ K4	
HCP: 4+1	♣ 32	

Both hands (Answers Page)

Board: 31

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 15

Contract: 2 ♠ North

North:

♠ Q7653

♥ JT

♦ 542

♣ A62

South:

♠ KJ2

♥ Q43

♦ AQJ

♣ QT95

W N E S

1NT X

2 ♦ 2 ♠ All Pass

Board: 32

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 1+2

Contract: 2 ♠ South

North:

♠ 973

♥ K8

♦ KQT5

♣ AKQ9

South:

♠ JT8642

♥ T962

♦ 73

♣ 3

W N E S

1NT X XX 2 ♠

All Pass

Board: 33

Dealer: South

Vul: Both

North HCP: 3+2

South HCP: 17

Contract: 3 ♥ North

North:

♠ T32

♥ JT8432

♦ Q5

♣ 72

South:

♠ KJ5

♥ K6

♦ KJ96

♣ AQT9

W N E S

1NT

X 2 ♦ X XX

2 ♠ 3 ♥ All Pass

Board: 34

Dealer: North

Vul: None

North HCP: 15

South HCP: 5+1

Contract: 3 ♦ South

North:

♠ J5

♥ AK53

♦ A875

♣ K98

South:

♠ Q743

♥ 6

♦ JT432

♣ QT6

W N E S

1NT X Pass

2 ♥ Pass Pass 3 ♦

All Pass

Board: 35

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 4+1

Contract: 2 ♠ North

North:

♠ A53

♥ AK5

♦ QJ75

♣ J85

South:

♠ T9874

♥ J983

♦ K4

♣ 32

W N E S

1NT X 2 ♥

Pass 2 ♠ All Pass

North hands

Exit_Transfers

Board: 36 ♠ AQ63 RHO opens the bidding 1NT.
 Dealer: West ♥ KT3 You bid next.
 Vul: Both ♦ K973
 HCP: 15 ♣ K6

Board: 37 ♠ AQ8 RHO opens the bidding 1NT.
 Dealer: West ♥ KQ86 You bid next.
 Vul: None ♦ AJ East (LHO) bids 3♣ if possible.
 HCP: 17 ♣ JT62 West (RHO) bids 3♦ if possible.

Board: 38 ♠ KJ3 RHO opens the bidding 1NT.
 Dealer: West ♥ QJT You bid next.
 Vul: E-W ♦ K742
 HCP: 17 ♣ AK9

Board: 39 ♠ Q8753 LHO opens the bidding 1NT.
 Dealer: East ♥ 8 Partner bids next.
 Vul: N-S ♦ T43 West (RHO) Redoubles if possible.
 HCP: 2+1 ♣ 7543

Board: 40 ♠ J642 RHO opens the bidding 1NT.
 Dealer: West ♥ AK2 You bid next.
 Vul: None ♦ Q32 East (LHO) bids 2♦ if possible.
 HCP: 18 ♣ AKJ

Both hands (Answers Page)

Board: 36

Dealer: West

Vul: Both

North HCP: 15

South HCP: 6

Contract: 2♥ South

North:

♠ AQ63

♥ KT3

♦ K973

♣ K6

South:

♠ J8

♥ QJ72

♦ T85

♣ Q972

W	N	E	S
1NT	X	Pass	2♥
All Pass			

Board: 37

Dealer: West

Vul: None

North HCP: 17

South HCP: 7+1

Contract: 3♥ North

North:

♠ AQ8

♥ KQ86

♦ AJ

♣ JT62

South:

♠ K9732

♥ A43

♦ 74

♣ 984

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

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

Board: 38

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 5+1

Contract: 2♠ South

North:

♠ KJ3

♥ QJT

♦ K742

♣ AK9

South:

♠ AT972

♥ 732

♦ J6

♣ 875

W	N	E	S
1NT	X	Pass	2♠
All Pass			

Board: 39

Dealer: East

Vul: N-S

North HCP: 2+1

South HCP: 16

Contract: 2♠ North

North:

♠ Q8753

♥ 8

♦ T43

♣ 7543

South:

♠ AK

♥ Q942

♦ AQ86

♣ J92

W	N	E	S
		1NT	X
XX	2♠	All Pass	

Board: 40

Dealer: West

Vul: None

North HCP: 18

South HCP: 7

Contract: 3NT North

North:

♠ J642

♥ AK2

♦ Q32

♣ AKJ

South:

♠ 985

♥ Q98

♦ KT76

♣ QT7

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

South hands

Exit_Transfers

Board: 36 ♠ J8 LHO opens the bidding 1NT.
 Dealer: West ♥ QJ72 Partner bids next.
 Vul: Both ♦ T85
 HCP: 6 ♣ Q972

Board: 37 ♠ K9732 LHO opens the bidding 1NT.
 Dealer: West ♥ A43 Partner bids next.
 Vul: None ♦ 74 East (RHO) bids 3♣ if possible.
 HCP: 7+1 ♣ 984 West (LHO) bids 3♦ if possible.

Board: 38 ♠ AT972 LHO opens the bidding 1NT.
 Dealer: West ♥ 732 Partner bids next.
 Vul: E-W ♦ J6
 HCP: 5+1 ♣ 875

Board: 39 ♠ AK RHO opens the bidding 1NT.
 Dealer: East ♥ Q942 You bid next.
 Vul: N-S ♦ AQ86 West (LHO) Redoubles if possible.
 HCP: 16 ♣ J92

Board: 40 ♠ 985 LHO opens the bidding 1NT.
 Dealer: West ♥ Q98 Partner bids next.
 Vul: None ♦ KT76 East (RHO) bids 2♦ if possible.
 HCP: 7 ♣ QT7

Both hands (Answers Page)

Board: 36

Dealer: West

Vul: Both

North HCP: 15

South HCP: 6

Contract: 2♥ South

North:

♠ AQ63

♥ KT3

♦ K973

♣ K6

South:

♠ J8

♥ QJ72

♦ T85

♣ Q972

W	N	E	S
1NT	X	Pass	2♥
All Pass			

Board: 37

Dealer: West

Vul: None

North HCP: 17

South HCP: 7+1

Contract: 3♥ North

North:

♠ AQ8

♥ KQ86

♦ AJ

♣ JT62

South:

♠ K9732

♥ A43

♦ 74

♣ 984

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

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

Board: 38

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 5+1

Contract: 2♠ South

North:

♠ KJ3

♥ QJT

♦ K742

♣ AK9

South:

♠ AT972

♥ 732

♦ J6

♣ 875

W	N	E	S
1NT	X	Pass	2♠
All Pass			

Board: 39

Dealer: East

Vul: N-S

North HCP: 2+1

South HCP: 16

Contract: 2♠ North

North:

♠ Q8753

♥ 8

♦ T43

♣ 7543

South:

♠ AK

♥ Q942

♦ AQ86

♣ J92

W	N	E	S
		1NT	X
XX	2♠	All Pass	

Board: 40

Dealer: West

Vul: None

North HCP: 18

South HCP: 7

Contract: 3NT North

North:

♠ J642

♥ AK2

♦ Q32

♣ AKJ

South:

♠ 985

♥ Q98

♦ KT76

♣ QT7

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

North hands

Exit_Transfers

Board: 41	♠ KT984	LHO opens the bidding 1NT.
Dealer: East	♥ 82	Partner bids next.
Vul: E-W	♦ 653	
HCP: 4+1	♣ J75	
Board: 42	♠ A6	You bid first.
Dealer: North	♥ A853	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ 732	
HCP: 15	♣ AKT5	
Board: 43	♠ KQ6	You bid first.
Dealer: North	♥ KJ5	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ AQ76	
HCP: 16	♣ J42	
Board: 44	♠ J6	RHO opens the bidding 1NT.
Dealer: West	♥ A953	You bid next.
Vul: None	♦ KQJ8	
HCP: 18	♣ AK7	
Board: 45	♠ J86	You bid first.
Dealer: North	♥ KQJ	East (LHO) Doubles 1NT if possible.
Vul: None	♦ AKQ3	
HCP: 16	♣ T87	

Both hands (Answers Page)

Board: 41

Dealer: East

Vul: E-W

North HCP: 4+1

South HCP: 16+1

Contract: 2 ♠ North

North:

♠ KT984

♥ 82

♦ 653

♣ J75

South:

♠ 73

♥ AKT97

♦ KJ9

♣ KQ3

W N E S

1NT X

Pass 2 ♠ All Pass

Board: 42

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5+1

Contract: 3 ♥ South

North:

♠ A6

♥ A853

♦ 732

♣ AKT5

South:

♠ 874

♥ J7642

♦ QJ5

♣ J4

W N E S

1NT X 2 ♦

Pass 2 ♠¹ Pass 3 ♥

All Pass

1. Extended acceptance after NT

Board: 43

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 2

Contract: 1NTX North

North:

♠ KQ6

♥ KJ5

♦ AQ76

♣ J42

South:

♠ 42

♥ 9743

♦ T42

♣ QT93

W N E S

1NT X All Pass

Board: 44

Dealer: West

Vul: None

North HCP: 18

South HCP: 4+1

Contract: 2 ♠ South

North:

♠ J6

♥ A953

♦ KQJ8

♣ AK7

South:

♠ 95432

♥ T74

♦ A954

♣ T

W N E S

1NT X Pass 2 ♠

All Pass

Board: 45

Dealer: North

Vul: None

North HCP: 16

South HCP: 4+2

Contract: 3 ♦ North

North:

♠ J86

♥ KQJ

♦ AKQ3

♣ T87

South:

♠ K2

♥ T6

♦ JT9874

♣ 542

W N E S

1NT X 3 ♣¹

Pass 3 ♦² All Pass

1. 1N-3C transfer to diamonds

2. automat

South hands

Exit_Transfers

Board: 41	♠ 73	RHO opens the bidding 1NT.
Dealer: East	♥ AKT97	You bid next.
Vul: E-W	♦ KJ9	
HCP: 16+1	♣ KQ3	
Board: 42	♠ 874	Partner bids first.
Dealer: North	♥ J7642	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ QJ5	
HCP: 5+1	♣ J4	
Board: 43	♠ 42	Partner bids first.
Dealer: North	♥ 9743	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ T42	
HCP: 2	♣ QT93	
Board: 44	♠ 95432	LHO opens the bidding 1NT.
Dealer: West	♥ T74	Partner bids next.
Vul: None	♦ A954	
HCP: 4+1	♣ T	
Board: 45	♠ K2	Partner bids first.
Dealer: North	♥ T6	East (RHO) Doubles 1NT if possible.
Vul: None	♦ JT9874	
HCP: 4+2	♣ 542	

Both hands (Answers Page)

Board: 41

Dealer: East

Vul: E-W

North HCP: 4+1

South HCP: 16+1

Contract: 2 ♠ North

North:

♠ KT984

♥ 82

♦ 653

♣ J75

South:

♠ 73

♥ AKT97

♦ KJ9

♣ KQ3

W N E S

1NT X

Pass 2 ♠ All Pass

Board: 42

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5+1

Contract: 3 ♥ South

North:

♠ A6

♥ A853

♦ 732

♣ AKT5

South:

♠ 874

♥ J7642

♦ QJ5

♣ J4

W N E S

1NT X 2 ♦

Pass 2 ♠¹ Pass 3 ♥

All Pass

1. Extended acceptance after NT

Board: 43

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 2

Contract: 1NTX North

North:

♠ KQ6

♥ KJ5

♦ AQ76

♣ J42

South:

♠ 42

♥ 9743

♦ T42

♣ QT93

W N E S

1NT X All Pass

Board: 44

Dealer: West

Vul: None

North HCP: 18

South HCP: 4+1

Contract: 2 ♠ South

North:

♠ J6

♥ A953

♦ KQJ8

♣ AK7

South:

♠ 95432

♥ T74

♦ A954

♣ T

W N E S

1NT X Pass 2 ♠

All Pass

Board: 45

Dealer: North

Vul: None

North HCP: 16

South HCP: 4+2

Contract: 3 ♦ North

North:

♠ J86

♥ KQJ

♦ AKQ3

♣ T87

South:

♠ K2

♥ T6

♦ JT9874

♣ 542

W N E S

1NT X 3 ♣¹

Pass 3 ♦² All Pass

1. 1N-3C transfer to diamonds

2. automat

North hands

Exit_Transfers

Board: 46 ♠ AKQJ7 RHO opens the bidding 1NT.
 Dealer: West ♥ K72 You bid next.
 Vul: Both ♦ AK
 HCP: 21+1 ♣ J53

Board: 47 ♠ Q543 LHO opens the bidding 1NT.
 Dealer: East ♥ 2 Partner bids next.
 Vul: None ♦ T5432 East (LHO) Redoubles if possible.
 HCP: 7+1 ♣ KQ5 West (RHO) bids 2♣ if possible.

Board: 48 ♠ 965 RHO opens the bidding 1NT.
 Dealer: West ♥ AQ7 You bid next.
 Vul: E-W ♦ AKJT7 East (LHO) Redoubles if possible.
 HCP: 17+1 ♣ K5

Board: 49 ♠ QJT82 LHO opens the bidding 1NT.
 Dealer: East ♥ J9832 Partner bids next.
 Vul: N-S ♦ -
 HCP: 4+2 ♣ 953

Board: 50 ♠ QT You bid first.
 Dealer: North ♥ K975 East (LHO) Doubles 1NT if possible.
 Vul: Both ♦ A75 West (RHO) Doubles 2♠ if possible.
 HCP: 17 ♣ AKJ8 East (LHO) Doubles 3♣ if possible.

Both hands (Answers Page)

Board: 46

Dealer: West

Vul: Both

North HCP: 21+1

South HCP: 2+1

Contract: 2♦ South

North:

♠ AKQJ7

♥ K72

♦ AK

♣ J53

South:

♠ 63

♥ JT94

♦ J9653

♣ T8

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

1NT	X	Pass	2♦
-----	---	------	----

All Pass			
----------	--	--	--

Board: 47

Dealer: East

Vul: None

North HCP: 7+1

South HCP: 16

Contract: 3♦ South

North:

♠ Q543

♥ 2

♦ T5432

♣ KQ5

South:

♠ KT

♥ Q643

♦ AKQJ

♣ JT9

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

		1NT	X
--	--	-----	---

Pass	Pass	XX	Pass
------	------	----	------

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

All Pass			
----------	--	--	--

1. artificial

Board: 48

Dealer: West

Vul: E-W

North HCP: 17+1

South HCP: 2

Contract: 2♥ South

North:

♠ 965

♥ AQ7

♦ AKJT7

♣ K5

South:

♠ J4

♥ 9843

♦ 865

♣ J986

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

1NT	X	XX	2♥
-----	---	----	----

All Pass			
----------	--	--	--

Board: 49

Dealer: East

Vul: N-S

North HCP: 4+2

South HCP: 18+1

Contract: 2♠ North

North:

♠ QJT82

♥ J9832

♦ -

♣ 953

South:

♠ A96

♥ A5

♦ JT8

♣ AKQT2

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

		1NT	X
--	--	-----	---

Pass	2♠	All Pass	
------	----	----------	--

Board: 50

Dealer: North

Vul: Both

North HCP: 17

South HCP: 2+1

Contract: 3♣X North

North:

♠ QT

♥ K975

♦ A75

♣ AKJ8

South:

♠ 7532

♥ J

♦ J9643

♣ 762

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

	1NT	X	Pass
--	-----	---	------

Pass	XX	Pass	2♣ ¹
------	----	------	-----------------

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

X	3♣	X	All Pass
---	----	---	----------

1. artificial

South hands

Exit_Transfers

Board: 46 ♠ 63 LHO opens the bidding 1NT.
 Dealer: West ♥ JT94 Partner bids next.
 Vul: Both ♦ J9653
 HCP: 2+1 ♣ T8

Board: 47 ♠ KT RHO opens the bidding 1NT.
 Dealer: East ♥ Q643 You bid next.
 Vul: None ♦ AKQJ East (RHO) Redoubles if possible.
 HCP: 16 ♣ JT9 West (LHO) bids 2♣ if possible.

Board: 48 ♠ J4 LHO opens the bidding 1NT.
 Dealer: West ♥ 9843 Partner bids next.
 Vul: E-W ♦ 865 East (RHO) Redoubles if possible.
 HCP: 2 ♣ J986

Board: 49 ♠ A96 RHO opens the bidding 1NT.
 Dealer: East ♥ A5 You bid next.
 Vul: N-S ♦ JT8
 HCP: 18+1 ♣ AKQT2

Board: 50 ♠ 7532 Partner bids first.
 Dealer: North ♥ J East (RHO) Doubles 1NT if possible.
 Vul: Both ♦ J9643 West (LHO) Doubles 2♠ if possible.
 HCP: 2+1 ♣ 762 East (RHO) Doubles 3♣ if possible.

Both hands (Answers Page)

Board: 46

Dealer: West

Vul: Both

North HCP: 21+1

South HCP: 2+1

Contract: 2♦ South

North:

♠ AKQJ7

♥ K72

♦ AK

♣ J53

South:

♠ 63

♥ JT94

♦ J9653

♣ T8

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

1NT	X	Pass	2♦
-----	---	------	----

All Pass			
----------	--	--	--

Board: 47

Dealer: East

Vul: None

North HCP: 7+1

South HCP: 16

Contract: 3♦ South

North:

♠ Q543

♥ 2

♦ T5432

♣ KQ5

South:

♠ KT

♥ Q643

♦ AKQJ

♣ JT9

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

		1NT	X
--	--	-----	---

Pass	Pass	XX	Pass
------	------	----	------

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

All Pass			
----------	--	--	--

1. artificial

Board: 48

Dealer: West

Vul: E-W

North HCP: 17+1

South HCP: 2

Contract: 2♥ South

North:

♠ 965

♥ AQ7

♦ AKJT7

♣ K5

South:

♠ J4

♥ 9843

♦ 865

♣ J986

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

1NT	X	XX	2♥
-----	---	----	----

All Pass			
----------	--	--	--

Board: 49

Dealer: East

Vul: N-S

North HCP: 4+2

South HCP: 18+1

Contract: 2♠ North

North:

♠ QJT82

♥ J9832

♦ -

♣ 953

South:

♠ A96

♥ A5

♦ JT8

♣ AKQT2

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

		1NT	X
--	--	-----	---

Pass	2♠	All Pass	
------	----	----------	--

Board: 50

Dealer: North

Vul: Both

North HCP: 17

South HCP: 2+1

Contract: 3♣X North

North:

♠ QT

♥ K975

♦ A75

♣ AKJ8

South:

♠ 7532

♥ J

♦ J9643

♣ 762

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

	1NT	X	Pass
--	-----	---	------

Pass	XX	Pass	2♣ ¹
------	----	------	-----------------

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

X	3♣	X	All Pass
---	----	---	----------

1. artificial

North hands

Exit_Transfers

Board: 51	♠ J7432	LHO opens the bidding 1NT.
Dealer: East	♥ JT975	Partner bids next.
Vul: E-W	♦ K7	
HCP: 5+2	♣ 8	
Board: 52	♠ AT97	RHO opens the bidding 1NT.
Dealer: West	♥ K862	You bid next.
Vul: Both	♦ K72	East (LHO) Redoubles if possible.
HCP: 15	♣ AJ	West (RHO) Doubles 2♥ if possible.
Board: 53	♠ 942	LHO opens the bidding 1NT.
Dealer: East	♥ 954	Partner bids next.
Vul: None	♦ 82	
HCP: 2+1	♣ Q8753	
Board: 54	♠ AKT4	RHO opens the bidding 1NT.
Dealer: West	♥ AQ9	You bid next.
Vul: N-S	♦ Q32	
HCP: 19	♣ A65	
Board: 55	♠ QT973	LHO opens the bidding 1NT.
Dealer: East	♥ K4	Partner bids next.
Vul: None	♦ 4	West (RHO) bids 2♦ if possible.
HCP: 7+2	♣ Q7432	

Both hands (Answers Page)

Board: 51

Dealer: East

Vul: E-W

North HCP: 5+2

South HCP: 17

Contract: 2 ♠ North

North:

♠ J7432

♥ JT975

♦ K7

♣ 8

South:

♠ A9

♥ AQ4

♦ QJT8

♣ A653

W N E S

Pass 2 ♠ 1NT X

All Pass

Board: 52

Dealer: West

Vul: Both

North HCP: 15

South HCP: 3

Contract: 2 ♥ X South

North:

♠ AT97

♥ K862

♦ K72

♣ AJ

South:

♠ 8532

♥ QJT9

♦ T6

♣ 732

W N E S

1NT X XX 2 ♥

All Pass

Board: 53

Dealer: East

Vul: None

North HCP: 2+1

South HCP: 18

Contract: 2 ♣ North

North:

♠ 942

♥ 954

♦ 82

♣ Q8753

South:

♠ KJ5

♥ KQJT

♦ AK74

♣ J4

W N E S

Pass 2 ♣ 1NT X

All Pass

Board: 54

Dealer: West

Vul: N-S

North HCP: 19

South HCP: 2+1

Contract: 2 ♦ South

North:

♠ AKT4

♥ AQ9

♦ Q32

♣ A65

South:

♠ 872

♥ T65

♦ T8654

♣ Q7

W N E S

1NT X Pass 2 ♦

All Pass

Board: 55

Dealer: East

Vul: None

North HCP: 7+2

South HCP: 16

Contract: 2 ♠ North

North:

♠ QT973

♥ K4

♦ 4

♣ Q7432

South:

♠ AJ8

♥ AJ52

♦ K872

♣ K9

W N E S

2 ♦ 2 ♠ 1NT X

All Pass

South hands

Exit_Transfers

Board: 51	♠ A9	RHO opens the bidding 1NT.
Dealer: East	♥ AQ4	You bid next.
Vul: E-W	♦ QJT8	
HCP: 17	♣ A653	
Board: 52	♠ 8532	LHO opens the bidding 1NT.
Dealer: West	♥ QJT9	Partner bids next.
Vul: Both	♦ T6	East (RHO) Redoubles if possible.
HCP: 3	♣ 732	West (LHO) Doubles 2♥ if possible.
Board: 53	♠ KJ5	RHO opens the bidding 1NT.
Dealer: East	♥ KQJT	You bid next.
Vul: None	♦ AK74	
HCP: 18	♣ J4	
Board: 54	♠ 872	LHO opens the bidding 1NT.
Dealer: West	♥ T65	Partner bids next.
Vul: N-S	♦ T8654	
HCP: 2+1	♣ Q7	
Board: 55	♠ AJ8	RHO opens the bidding 1NT.
Dealer: East	♥ AJ52	You bid next.
Vul: None	♦ K872	West (LHO) bids 2♦ if possible.
HCP: 16	♣ K9	

Both hands (Answers Page)

Board: 51

Dealer: East

Vul: E-W

North HCP: 5+2

South HCP: 17

Contract: 2 ♠ North

North:

♠ J7432

♥ JT975

♦ K7

♣ 8

South:

♠ A9

♥ AQ4

♦ QJT8

♣ A653

W N E S

1NT X

Pass 2 ♠ All Pass

Board: 52

Dealer: West

Vul: Both

North HCP: 15

South HCP: 3

Contract: 2 ♥ X South

North:

♠ AT97

♥ K862

♦ K72

♣ AJ

South:

♠ 8532

♥ QJT9

♦ T6

♣ 732

W N E S

1NT X XX 2 ♥

X All Pass

Board: 53

Dealer: East

Vul: None

North HCP: 2+1

South HCP: 18

Contract: 2 ♣ North

North:

♠ 942

♥ 954

♦ 82

♣ Q8753

South:

♠ KJ5

♥ KQJT

♦ AK74

♣ J4

W N E S

1NT X

Pass 2 ♣ All Pass

Board: 54

Dealer: West

Vul: N-S

North HCP: 19

South HCP: 2+1

Contract: 2 ♦ South

North:

♠ AKT4

♥ AQ9

♦ Q32

♣ A65

South:

♠ 872

♥ T65

♦ T8654

♣ Q7

W N E S

1NT X Pass 2 ♦

All Pass

Board: 55

Dealer: East

Vul: None

North HCP: 7+2

South HCP: 16

Contract: 2 ♠ North

North:

♠ QT973

♥ K4

♦ 4

♣ Q7432

South:

♠ AJ8

♥ AJ52

♦ K872

♣ K9

W N E S

1NT X

2 ♦ 2 ♠ All Pass

North hands

Exit_Transfers

Board: 56	♠ KQ94	RHO opens the bidding 1NT.
Dealer: West	♥ AK7	You bid next.
Vul: E-W	♦ QJ63	West (RHO) Redoubles if possible.
HCP: 15	♣ 98	East (LHO) bids 2♣ if possible.
Board: 57	♠ KQ976	You bid first.
Dealer: North	♥ K94	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ A8	
HCP: 16+1	♣ KJ4	
Board: 58	♠ JT2	Partner bids first.
Dealer: South	♥ Q73	West (RHO) Doubles 1NT if possible.
Vul: None	♦ KQ86	
HCP: 8	♣ 873	
Board: 59	♠ KQ76	You bid first.
Dealer: North	♥ T4	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ AKJ3	
HCP: 17	♣ A98	
Board: 60	♠ AQ93	RHO opens the bidding 1NT.
Dealer: West	♥ AK	You bid next.
Vul: N-S	♦ Q85	East (LHO) Redoubles if possible.
HCP: 15	♣ T643	

Both hands (Answers Page)

Board: 56

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3♥ South

North:

♠ KQ94

♥ AK7

♦ QJ63

♣ 98

South:

♠ T2

♥ T653

♦ K92

♣ KQJ4

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

1NT	X	Pass	Pass
-----	---	------	------

XX	Pass	2♣ ¹	3♥
----	------	-----------------	----

All Pass

1. artificial

Board: 57

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 3+1

Contract: 2♠ North

North:

♠ KQ976

♥ K94

♦ A8

♣ KJ4

South:

♠ 4

♥ 765

♦ QJ43

♣ T9853

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

	1NT	X	Pass
--	-----	---	------

Pass	2♠	All Pass	
------	----	----------	--

Board: 58

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 1NTXX South

North:

♠ JT2

♥ Q73

♦ KQ86

♣ 873

South:

♠ AK95

♥ K864

♦ J4

♣ KJT

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

			1NT
--	--	--	-----

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

Board: 59

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 6+1

Contract: 2♥ North

North:

♠ KQ76

♥ T4

♦ AKJ3

♣ A98

South:

♠ 5

♥ KQ653

♦ T972

♣ JT5

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

	1NT	X	2♦
--	-----	---	----

Pass	2♥	All Pass	
------	----	----------	--

Board: 60

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 3+2

Contract: 2♥ South

North:

♠ AQ93

♥ AK

♦ Q85

♣ T643

South:

♠ T4

♥ Q97654

♦ T6

♣ J97

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

1NT	X	XX	2♥
-----	---	----	----

All Pass

South hands

Exit_Transfers

Board: 56	♠ T2	LHO opens the bidding 1NT.
Dealer: West	♥ T653	Partner bids next.
Vul: E-W	♦ K92	West (LHO) Redoubles if possible.
HCP: 9	♣ KQJ4	East (RHO) bids 2♣ if possible.
Board: 57	♠ 4	Partner bids first.
Dealer: North	♥ 765	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ QJ43	
HCP: 3+1	♣ T9853	
Board: 58	♠ AK95	You bid first.
Dealer: South	♥ K864	West (LHO) Doubles 1NT if possible.
Vul: None	♦ J4	
HCP: 15	♣ KJT	
Board: 59	♠ 5	Partner bids first.
Dealer: North	♥ KQ653	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ T972	
HCP: 6+1	♣ JT5	
Board: 60	♠ T4	LHO opens the bidding 1NT.
Dealer: West	♥ Q97654	Partner bids next.
Vul: N-S	♦ T6	East (RHO) Redoubles if possible.
HCP: 3+2	♣ J97	

Both hands (Answers Page)

Board: 56

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3♥ South

North:

♠ KQ94

♥ AK7

♦ QJ63

♣ 98

South:

♠ T2

♥ T653

♦ K92

♣ KQJ4

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

1NT	X	Pass	Pass
-----	---	------	------

XX	Pass	2♣ ¹	3♥
----	------	-----------------	----

All Pass

1. artificial

Board: 57

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 3+1

Contract: 2♠ North

North:

♠ KQ976

♥ K94

♦ A8

♣ KJ4

South:

♠ 4

♥ 765

♦ QJ43

♣ T9853

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

	1NT	X	Pass
--	-----	---	------

Pass	2♠	All Pass	
------	----	----------	--

Board: 58

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 1NTXX South

North:

♠ JT2

♥ Q73

♦ KQ86

♣ 873

South:

♠ AK95

♥ K864

♦ J4

♣ KJT

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

			1NT
--	--	--	-----

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

Board: 59

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 6+1

Contract: 2♥ North

North:

♠ KQ76

♥ T4

♦ AKJ3

♣ A98

South:

♠ 5

♥ KQ653

♦ T972

♣ JT5

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

	1NT	X	2♦
--	-----	---	----

Pass	2♥	All Pass	
------	----	----------	--

Board: 60

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 3+2

Contract: 2♥ South

North:

♠ AQ93

♥ AK

♦ Q85

♣ T643

South:

♠ T4

♥ Q97654

♦ T6

♣ J97

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

1NT	X	XX	2♥
-----	---	----	----

All Pass

North hands

Exit_Transfers

Board: 61 ♠ K987 You bid first.
 Dealer: North ♥ J97 East (LHO) Doubles 1NT if possible.
 Vul: None ♦ K8
 HCP: 16 ♣ AKQ4

Board: 62 ♠ Q8 You bid first.
 Dealer: North ♥ A765 East (LHO) Doubles 1NT if possible.
 Vul: E-W ♦ 754
 HCP: 15 ♣ AKQT

Board: 63 ♠ 9854 LHO opens the bidding 1NT.
 Dealer: East ♥ 6542 Partner bids next.
 Vul: Both ♦ 9 West (RHO) Redoubles if possible.
 HCP: 3 ♣ K765

Board: 64 ♠ 2 LHO opens the bidding 1NT.
 Dealer: East ♥ 982 Partner bids next.
 Vul: E-W ♦ T64
 HCP: 2+2 ♣ Q97642

Board: 65 ♠ 83 LHO opens the bidding 1NT.
 Dealer: East ♥ J96 Partner bids next.
 Vul: Both ♦ KQT975 East (LHO) Redoubles if possible.
 HCP: 7+2 ♣ JT West (RHO) bids 2♣ if possible.

Both hands (Answers Page)

Board: 61

	North:	South:	W	N	E	S
Dealer: North	♠ K987	♠ Q3		1NT	X	2♦
Vul: None	♥ J97	♥ T8643	Pass	2♥	All Pass	
North HCP: 16	♦ K8	♦ J42				
South HCP: 3+1	♣ AKQ4	♣ 865				
Contract: 2♥ North						

Board: 62

	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ K654		1NT	X	Pass
Vul: E-W	♥ A765	♥ 832	Pass	XX	Pass	2♦
North HCP: 15	♦ 754	♦ J983	All Pass			
South HCP: 4	♣ AKQT	♣ 64				
Contract: 2♦ South						

Board: 63

	North:	South:	W	N	E	S
Dealer: East	♠ 9854	♠ KQ			1NT	X
Vul: Both	♥ 6542	♥ AK97	XX	2♥	All Pass	
North HCP: 3	♦ 9	♦ T874				
South HCP: 16	♣ K765	♣ AT9				
Contract: 2♥ North						

Board: 64

	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ AJ5			1NT	X
Vul: E-W	♥ 982	♥ A65	Pass	2♣	Pass	3♦
North HCP: 2+2	♦ T64	♦ AQJ82	All Pass			
South HCP: 19+1	♣ Q97642	♣ KT				
Contract: 3♦ South						

Board: 65

	North:	South:	W	N	E	S
Dealer: East	♠ 83	♠ KJ5			1NT	X
Vul: Both	♥ J96	♥ AK8	Pass	Pass	XX	Pass
North HCP: 7+2	♦ KQT975	♦ A632	2♣ ¹	2♦	All Pass	
South HCP: 15	♣ JT	♣ 875				
Contract: 2♦ North			1. artificial			

South hands

Exit_Transfers

Board: 61 ♠ Q3 Partner bids first.
 Dealer: North ♥ T8643 East (RHO) Doubles 1NT if possible.
 Vul: None ♦ J42
 HCP: 3+1 ♣ 865

Board: 62 ♠ K654 Partner bids first.
 Dealer: North ♥ 832 East (RHO) Doubles 1NT if possible.
 Vul: E-W ♦ J983
 HCP: 4 ♣ 64

Board: 63 ♠ KQ RHO opens the bidding 1NT.
 Dealer: East ♥ AK97 You bid next.
 Vul: Both ♦ T874 West (LHO) Redoubles if possible.
 HCP: 16 ♣ AT9

Board: 64 ♠ AJ5 RHO opens the bidding 1NT.
 Dealer: East ♥ A65 You bid next.
 Vul: E-W ♦ AQJ82
 HCP: 19+1 ♣ KT

Board: 65 ♠ KJ5 RHO opens the bidding 1NT.
 Dealer: East ♥ AK8 You bid next.
 Vul: Both ♦ A632 East (RHO) Redoubles if possible.
 HCP: 15 ♣ 875 West (LHO) bids 2♣ if possible.

Both hands (Answers Page)

Board: 61

	North:	South:	W	N	E	S
Dealer: North	♠ K987	♠ Q3		1NT	X	2♦
Vul: None	♥ J97	♥ T8643	Pass	2♥	All Pass	
North HCP: 16	♦ K8	♦ J42				
South HCP: 3+1	♣ AKQ4	♣ 865				
Contract: 2♥ North						

Board: 62

	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ K654		1NT	X	Pass
Vul: E-W	♥ A765	♥ 832	Pass	XX	Pass	2♦
North HCP: 15	♦ 754	♦ J983	All Pass			
South HCP: 4	♣ AKQT	♣ 64				
Contract: 2♦ South						

Board: 63

	North:	South:	W	N	E	S
Dealer: East	♠ 9854	♠ KQ			1NT	X
Vul: Both	♥ 6542	♥ AK97	XX	2♥	All Pass	
North HCP: 3	♦ 9	♦ T874				
South HCP: 16	♣ K765	♣ AT9				
Contract: 2♥ North						

Board: 64

	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ AJ5			1NT	X
Vul: E-W	♥ 982	♥ A65	Pass	2♣	Pass	3♦
North HCP: 2+2	♦ T64	♦ AQJ82	All Pass			
South HCP: 19+1	♣ Q97642	♣ KT				
Contract: 3♦ South						

Board: 65

	North:	South:	W	N	E	S
Dealer: East	♠ 83	♠ KJ5			1NT	X
Vul: Both	♥ J96	♥ AK8	Pass	Pass	XX	Pass
North HCP: 7+2	♦ KQT975	♦ A632	2♣ ¹	2♦	All Pass	
South HCP: 15	♣ JT	♣ 875				
Contract: 2♦ North			1. artificial			

North hands

Exit_Transfers

Board: 66	♠ T97	RHO opens the bidding 1NT.
Dealer: West	♥ AKQ4	You bid next.
Vul: None	♦ KT7	
HCP: 17	♣ KQT	
Board: 67	♠ Q632	Partner bids first.
Dealer: South	♥ 92	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 62	
HCP: 4+1	♣ Q8743	
Board: 68	♠ KJT9	RHO opens the bidding 1NT.
Dealer: West	♥ KQT7	You bid next.
Vul: Both	♦ K5	
HCP: 19	♣ AK8	
Board: 69	♠ T53	You bid first.
Dealer: North	♥ AT543	East (LHO) Doubles 1NT if possible.
Vul: None	♦ A6	
HCP: 15+1	♣ AK3	
Board: 70	♠ K63	RHO opens the bidding 1NT.
Dealer: West	♥ AKJ3	You bid next.
Vul: E-W	♦ KQT	East (LHO) bids 2♥ if possible.
HCP: 19	♣ QJ6	West (RHO) bids 2♠ if possible.
		East (LHO) Redoubles if possible.

Both hands (Answers Page)

Board: 66

Dealer: West

Vul: None

North HCP: 17

South HCP: 3

Contract: 2 ♠ South

North:

♠ T97

♥ AKQ4

♦ KT7

♣ KQT

South:

♠ J643

♥ 93

♦ Q964

♣ 754

W	N	E	S
1NT	X	Pass	2 ♠
All Pass			

Board: 67

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 15

Contract: 2 ♠ North

North:

♠ Q632

♥ 92

♦ 62

♣ Q8743

South:

♠ 97

♥ KQT8

♦ KT94

♣ AK2

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

1. artificial

Board: 68

Dealer: West

Vul: Both

North HCP: 19

South HCP: 2+1

Contract: 2 ♣ South

North:

♠ KJT9

♥ KQT7

♦ K5

♣ AK8

South:

♠ 72

♥ 62

♦ JT83

♣ J6542

W	N	E	S
1NT	X	Pass	2 ♣
All Pass			

Board: 69

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 7+1

Contract: 2 ♠ North

North:

♠ T53

♥ AT543

♦ A6

♣ AK3

South:

♠ Q8742

♥ 8

♦ QJ82

♣ Q98

W	N	E	S
	1NT	X	2 ♥
Pass	2 ♠	All Pass	

Board: 70

Dealer: West

Vul: E-W

North HCP: 19

South HCP: 0+1

Contract: 3 ♥ South

North:

♠ K63

♥ AKJ3

♦ KQT

♣ QJ6

South:

♠ T8

♥ T9642

♦ 76

♣ 8543

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

South hands

Exit_Transfers

Board: 66	♠ J643	LHO opens the bidding 1NT.
Dealer: West	♥ 93	Partner bids next.
Vul: None	♦ Q964	
HCP: 3	♣ 754	
Board: 67	♠ 97	You bid first.
Dealer: South	♥ KQT8	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ KT94	
HCP: 15	♣ AK2	
Board: 68	♠ 72	LHO opens the bidding 1NT.
Dealer: West	♥ 62	Partner bids next.
Vul: Both	♦ JT83	
HCP: 2+1	♣ J6542	
Board: 69	♠ Q8742	Partner bids first.
Dealer: North	♥ 8	East (RHO) Doubles 1NT if possible.
Vul: None	♦ QJ82	
HCP: 7+1	♣ Q98	
Board: 70	♠ T8	LHO opens the bidding 1NT.
Dealer: West	♥ T9642	Partner bids next.
Vul: E-W	♦ 76	East (RHO) bids 2♥ if possible.
HCP: 0+1	♣ 8543	West (LHO) bids 2♠ if possible.
		East (RHO) Redoubles if possible.

Both hands (Answers Page)

Board: 66

Dealer: West

Vul: None

North HCP: 17

South HCP: 3

Contract: 2 ♠ South

North:

♠ T97

♥ AKQ4

♦ KT7

♣ KQT

South:

♠ J643

♥ 93

♦ Q964

♣ 754

W	N	E	S
1NT	X	Pass	2 ♠
All Pass			

Board: 67

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 15

Contract: 2 ♠ North

North:

♠ Q632

♥ 92

♦ 62

♣ Q8743

South:

♠ 97

♥ KQT8

♦ KT94

♣ AK2

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

1. artificial

Board: 68

Dealer: West

Vul: Both

North HCP: 19

South HCP: 2+1

Contract: 2 ♣ South

North:

♠ KJT9

♥ KQT7

♦ K5

♣ AK8

South:

♠ 72

♥ 62

♦ JT83

♣ J6542

W	N	E	S
1NT	X	Pass	2 ♣
All Pass			

Board: 69

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 7+1

Contract: 2 ♠ North

North:

♠ T53

♥ AT543

♦ A6

♣ AK3

South:

♠ Q8742

♥ 8

♦ QJ82

♣ Q98

W	N	E	S
	1NT	X	2 ♥
Pass	2 ♠	All Pass	

Board: 70

Dealer: West

Vul: E-W

North HCP: 19

South HCP: 0+1

Contract: 3 ♥ South

North:

♠ K63

♥ AKJ3

♦ KQT

♣ QJ6

South:

♠ T8

♥ T9642

♦ 76

♣ 8543

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

North hands

Exit_Transfers

Board: 71 ♠ JT652 LHO opens the bidding 1NT.
Dealer: East ♥ T87 Partner bids next.
Vul: Both ♦ A63
HCP: 5+1 ♣ T3

Board: 72 ♠ J92 RHO opens the bidding 1NT.
Dealer: West ♥ AK4 You bid next.
Vul: E-W ♦ KJ762
HCP: 16+1 ♣ A5

Board: 73 ♠ AKQ6 RHO opens the bidding 1NT.
Dealer: West ♥ JT97 You bid next.
Vul: N-S ♦ 43 East (LHO) bids 3♣ if possible.
HCP: 16 ♣ AQ5 West (RHO) bids 3♦ if possible.

Board: 74 ♠ T6 LHO opens the bidding 1NT.
Dealer: East ♥ 9862 Partner bids next.
Vul: None ♦ QJ98 West (RHO) bids 2♥ if possible.
HCP: 7 ♣ KJ2 East (LHO) bids 2♠ if possible.

Board: 75 ♠ AK You bid first.
Dealer: North ♥ 94 East (LHO) Doubles 1NT if possible.
Vul: E-W ♦ A542 West (RHO) bids 2♦ if possible.
HCP: 15+1 ♣ AT964 West (RHO) Doubles 3♣ if possible.

Both hands (Answers Page)

Board: 71

Dealer: East

Vul: Both

North HCP: 5+1

South HCP: 18

Contract: 2 ♠ North

North:

♠ JT652

♥ T87

♦ A63

♣ T3

South:

♠ AQ7

♥ KQ9

♦ JT42

♣ AQ4

W N E S

1NT X

Pass 2 ♠ All Pass

Board: 72

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 3

Contract: 2 ♥ South

North:

♠ J92

♥ AK4

♦ KJ762

♣ A5

South:

♠ Q76

♥ 9653

♦ T9

♣ J962

W N E S

1NT X Pass 2 ♥

All Pass

Board: 73

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 7

Contract: 3 ♥ North

North:

♠ AKQ6

♥ JT97

♦ 43

♣ AQ5

South:

♠ J43

♥ A432

♦ J87

♣ J43

W N E S

1NT X 3 ♣¹ Pass

3 ♦² Pass Pass X

Pass 3 ♥ All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 74

Dealer: East

Vul: None

North HCP: 7

South HCP: 15+1

Contract: 3 ♥ South

North:

♠ T6

♥ 9862

♦ QJ98

♣ KJ2

South:

♠ Q72

♥ AQJT3

♦ A3

♣ Q96

W N E S

1NT X

2 ♥ Pass 2 ♠ Pass

Pass X Pass 3 ♥

All Pass

Board: 75

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 2

Contract: 3 ♣ X South

North:

♠ AK

♥ 94

♦ A542

♣ AT964

South:

♠ JT94

♥ T852

♦ 6

♣ J732

W N E S

1NT X Pass

Pass 2 ♣ Pass Pass

2 ♦ Pass Pass 3 ♣

X All Pass

South hands

Exit_Transfers

Board: 71 ♠ AQ7 RHO opens the bidding 1NT.
 Dealer: East ♥ KQ9 You bid next.
 Vul: Both ♦ JT42
 HCP: 18 ♣ AQ4

Board: 72 ♠ Q76 LHO opens the bidding 1NT.
 Dealer: West ♥ 9653 Partner bids next.
 Vul: E-W ♦ T9
 HCP: 3 ♣ J962

Board: 73 ♠ J43 LHO opens the bidding 1NT.
 Dealer: West ♥ A432 Partner bids next.
 Vul: N-S ♦ J87 East (RHO) bids 3♣ if possible.
 HCP: 7 ♣ J43 West (LHO) bids 3♦ if possible.

Board: 74 ♠ Q72 RHO opens the bidding 1NT.
 Dealer: East ♥ AQJT3 You bid next.
 Vul: None ♦ A3 West (LHO) bids 2♥ if possible.
 HCP: 15+1 ♣ Q96 East (RHO) bids 2♠ if possible.

Board: 75 ♠ JT94 Partner bids first.
 Dealer: North ♥ T852 East (RHO) Doubles 1NT if possible.
 Vul: E-W ♦ 6 West (LHO) bids 2♦ if possible.
 HCP: 2 ♣ J732 West (LHO) Doubles 3♣ if possible.

Both hands (Answers Page)

Board: 71

Dealer: East

Vul: Both

North HCP: 5+1

South HCP: 18

Contract: 2 ♠ North

North:

♠ JT652

♥ T87

♦ A63

♣ T3

South:

♠ AQ7

♥ KQ9

♦ JT42

♣ AQ4

W N E S

1NT X

Pass 2 ♠ All Pass

Board: 72

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 3

Contract: 2 ♥ South

North:

♠ J92

♥ AK4

♦ KJ762

♣ A5

South:

♠ Q76

♥ 9653

♦ T9

♣ J962

W N E S

1NT X Pass 2 ♥

All Pass

Board: 73

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 7

Contract: 3 ♥ North

North:

♠ AKQ6

♥ JT97

♦ 43

♣ AQ5

South:

♠ J43

♥ A432

♦ J87

♣ J43

W N E S

1NT X 3 ♣¹ Pass

3 ♦² Pass Pass X

Pass 3 ♥ All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 74

Dealer: East

Vul: None

North HCP: 7

South HCP: 15+1

Contract: 3 ♥ South

North:

♠ T6

♥ 9862

♦ QJ98

♣ KJ2

South:

♠ Q72

♥ AQJT3

♦ A3

♣ Q96

W N E S

1NT X

2 ♥ Pass 2 ♠ Pass

Pass X Pass 3 ♥

All Pass

Board: 75

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 2

Contract: 3 ♣ X South

North:

♠ AK

♥ 94

♦ A542

♣ AT964

South:

♠ JT94

♥ T852

♦ 6

♣ J732

W N E S

1NT X Pass

Pass 2 ♣ Pass Pass

2 ♦ Pass Pass 3 ♣

X All Pass

North hands

Exit_Transfers

Board: 76	♠ K642	You bid first.
Dealer: North	♥ AT87	East (LHO) Doubles 1NT if possible.
Vul: None	♦ AQ	West (RHO) Doubles 2♦ if possible.
HCP: 16	♣ K95	East (LHO) Doubles 2NT if possible.

Board: 77	♠ Q4	You bid first.
Dealer: North	♥ A864	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ KJ43	
HCP: 16	♣ AQ2	

Board: 78	♠ 83	Partner bids first.
Dealer: South	♥ AQJ952	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ T84	
HCP: 8+2	♣ J8	

Board: 79	♠ KQ	You bid first.
Dealer: North	♥ A4	East (LHO) Doubles 1NT if possible.
Vul: None	♦ QT842	
HCP: 15+1	♣ KJ86	

Board: 80	♠ J	Partner bids first.
Dealer: South	♥ Q82	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ KT97532	
HCP: 8+3	♣ QT	

Both hands (Answers Page)

Board: 76

Dealer: North

Vul: None

North HCP: 16

South HCP: 3+2

Contract: 3♥ South

North:

♠ K642

♥ AT87

♦ AQ

♣ K95

South:

♠ 87

♥ 965432

♦ J5

♣ Q64

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

	1NT	X	2♦
--	-----	---	----

X	2NT ¹	X	3♥
---	------------------	---	----

All Pass

1. Extended acceptance after NT

Board: 77

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 0+1

Contract: 2♦ North

North:

♠ Q4

♥ A864

♦ KJ43

♣ AQ2

South:

♠ 985

♥ 92

♦ T8765

♣ 976

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

	1NT	X	Pass
--	-----	---	------

Pass	XX	Pass	2♣ ¹
------	----	------	-----------------

Pass	2♦	All Pass	
------	----	----------	--

1. artificial

Board: 78

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 4♥ South

North:

♠ 83

♥ AQJ952

♦ T84

♣ J8

South:

♠ J742

♥ T7

♦ AQJ5

♣ AK3

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

			1NT
--	--	--	-----

X	4♦ ¹	Pass	4♥
---	-----------------	------	----

All Pass

1. Texas

Board: 79

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 6+1

Contract: 2♠ North

North:

♠ KQ

♥ A4

♦ QT842

♣ KJ86

South:

♠ AJ643

♥ 76

♦ J73

♣ 953

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

	1NT	X	2♥
--	-----	---	----

Pass	2♠	All Pass	
------	----	----------	--

Board: 80

Dealer: South

Vul: N-S

North HCP: 8+3

South HCP: 15

Contract: 4♦ South

North:

♠ J

♥ Q82

♦ KT97532

♣ QT

South:

♠ AQT7

♥ J63

♦ J84

♣ AK6

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

			1NT
--	--	--	-----

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

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

All Pass

1. 1N-3C transfer to diamonds

2. automat

South hands

Exit_Transfers

Board: 76	♠ 87	Partner bids first.
Dealer: North	♥ 965432	East (RHO) Doubles 1NT if possible.
Vul: None	♦ J5	West (LHO) Doubles 2♦ if possible.
HCP: 3+2	♣ Q64	East (RHO) Doubles 2NT if possible.

Board: 77	♠ 985	Partner bids first.
Dealer: North	♥ 92	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ T8765	
HCP: 0+1	♣ 976	

Board: 78	♠ J742	You bid first.
Dealer: South	♥ T7	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ AQJ5	
HCP: 15	♣ AK3	

Board: 79	♠ AJ643	Partner bids first.
Dealer: North	♥ 76	East (RHO) Doubles 1NT if possible.
Vul: None	♦ J73	
HCP: 6+1	♣ 953	

Board: 80	♠ AQT7	You bid first.
Dealer: South	♥ J63	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ J84	
HCP: 15	♣ AK6	

Both hands (Answers Page)

Board: 76

Dealer: North

Vul: None

North HCP: 16

South HCP: 3+2

Contract: 3♥ South

North:

♠ K642

♥ AT87

♦ AQ

♣ K95

South:

♠ 87

♥ 965432

♦ J5

♣ Q64

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

	1NT	X	2♦
--	-----	---	----

X	2NT ¹	X	3♥
---	------------------	---	----

All Pass

1. Extended acceptance after NT

Board: 77

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 0+1

Contract: 2♦ North

North:

♠ Q4

♥ A864

♦ KJ43

♣ AQ2

South:

♠ 985

♥ 92

♦ T8765

♣ 976

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

	1NT	X	Pass
--	-----	---	------

Pass	XX	Pass	2♣ ¹
------	----	------	-----------------

Pass	2♦	All Pass	
------	----	----------	--

1. artificial

Board: 78

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 4♥ South

North:

♠ 83

♥ AQJ952

♦ T84

♣ J8

South:

♠ J742

♥ T7

♦ AQJ5

♣ AK3

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

			1NT
--	--	--	-----

X	4♦ ¹	Pass	4♥
---	-----------------	------	----

All Pass

1. Texas

Board: 79

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 6+1

Contract: 2♠ North

North:

♠ KQ

♥ A4

♦ QT842

♣ KJ86

South:

♠ AJ643

♥ 76

♦ J73

♣ 953

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

	1NT	X	2♥
--	-----	---	----

Pass	2♠	All Pass	
------	----	----------	--

Board: 80

Dealer: South

Vul: N-S

North HCP: 8+3

South HCP: 15

Contract: 4♦ South

North:

♠ J

♥ Q82

♦ KT97532

♣ QT

South:

♠ AQT7

♥ J63

♦ J84

♣ AK6

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

			1NT
--	--	--	-----

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

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

All Pass

1. 1N-3C transfer to diamonds

2. automat

North hands

Exit_Transfers

Board: 81	♠ 53	You bid first.
Dealer: North	♥ K53	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ AKQT	
HCP: 17	♣ AJ92	

Board: 82	♠ T876	Partner bids first.
Dealer: South	♥ AT32	West (RHO) Doubles 1NT if possible.
Vul: None	♦ Q43	
HCP: 6	♣ 53	

Board: 83	♠ 762	LHO opens the bidding 1NT.
Dealer: East	♥ 63	Partner bids next.
Vul: N-S	♦ K9853	East (LHO) bids 2♣ if possible.
HCP: 4+1	♣ J32	

Board: 84	♠ KQ643	RHO opens the bidding 1NT.
Dealer: West	♥ KJ2	You bid next.
Vul: None	♦ A3	
HCP: 15+1	♣ Q82	

Board: 85	♠ A97	You bid first.
Dealer: North	♥ 85	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ K92	
HCP: 16+1	♣ AKQT5	

Both hands (Answers Page)

Board: 81

	North:	South:	W	N	E	S
Dealer: North	♠ 53	♠ KJ762		1NT	X	2♥
Vul: Both	♥ K53	♥ T94	Pass	2♠	All Pass	
North HCP: 17	♦ AKQT	♦ J5				
South HCP: 5+1	♣ AJ92	♣ 853				
Contract: 2♠ North						

Board: 82

	North:	South:	W	N	E	S
Dealer: South	♠ T876	♠ Q54				1NT
Vul: None	♥ AT32	♥ KQ8	X	XX	All Pass	
North HCP: 6	♦ Q43	♦ JT9				
South HCP: 15	♣ 53	♣ AQJ7				
Contract: 1NTXX South						

Board: 83

	North:	South:	W	N	E	S
Dealer: East	♠ 762	♠ AQ43			1NT	X
Vul: N-S	♥ 63	♥ K985	Pass	Pass	2♣	Pass
North HCP: 4+1	♦ K9853	♦ A72	Pass	2♦	Pass	3♦
South HCP: 17	♣ J32	♣ A9	All Pass			
Contract: 3♦ South						

Board: 84

	North:	South:	W	N	E	S
Dealer: West	♠ KQ643	♠ T72	1NT	X	Pass	2♦
Vul: None	♥ KJ2	♥ A95	All Pass			
North HCP: 15+1	♦ A3	♦ KT9654				
South HCP: 7+2	♣ Q82	♣ 6				
Contract: 2♦ South						

Board: 85

	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ J854		1NT	X	2♦
Vul: Both	♥ 85	♥ JT962	Pass	2♥	All Pass	
North HCP: 16+1	♦ K92	♦ -				
South HCP: 2+1	♣ AKQT5	♣ 9864				
Contract: 2♥ North						

South hands

Exit_Transfers

Board: 81 ♠ KJ762 Partner bids first.
 Dealer: North ♥ T94 East (RHO) Doubles 1NT if possible.
 Vul: Both ♦ J5
 HCP: 5+1 ♣ 853

Board: 82 ♠ Q54 You bid first.
 Dealer: South ♥ KQ8 West (LHO) Doubles 1NT if possible.
 Vul: None ♦ JT9
 HCP: 15 ♣ AQJ7

Board: 83 ♠ AQ43 RHO opens the bidding 1NT.
 Dealer: East ♥ K985 You bid next.
 Vul: N-S ♦ A72 East (RHO) bids 2♣ if possible.
 HCP: 17 ♣ A9

Board: 84 ♠ T72 LHO opens the bidding 1NT.
 Dealer: West ♥ A95 Partner bids next.
 Vul: None ♦ KT9654
 HCP: 7+2 ♣ 6

Board: 85 ♠ J854 Partner bids first.
 Dealer: North ♥ JT962 East (RHO) Doubles 1NT if possible.
 Vul: Both ♦ -
 HCP: 2+1 ♣ 9864

Both hands (Answers Page)

Board: 81

	North:	South:	W	N	E	S
Dealer: North	♠ 53	♠ KJ762		1NT	X	2♥
Vul: Both	♥ K53	♥ T94	Pass	2♠	All Pass	
North HCP: 17	♦ AKQT	♦ J5				
South HCP: 5+1	♣ AJ92	♣ 853				
Contract: 2♠ North						

Board: 82

	North:	South:	W	N	E	S
Dealer: South	♠ T876	♠ Q54				1NT
Vul: None	♥ AT32	♥ KQ8	X	XX	All Pass	
North HCP: 6	♦ Q43	♦ JT9				
South HCP: 15	♣ 53	♣ AQJ7				
Contract: 1NTXX South						

Board: 83

	North:	South:	W	N	E	S
Dealer: East	♠ 762	♠ AQ43			1NT	X
Vul: N-S	♥ 63	♥ K985	Pass	Pass	2♣	Pass
North HCP: 4+1	♦ K9853	♦ A72	Pass	2♦	Pass	3♦
South HCP: 17	♣ J32	♣ A9	All Pass			
Contract: 3♦ South						

Board: 84

	North:	South:	W	N	E	S
Dealer: West	♠ KQ643	♠ T72	1NT	X	Pass	2♦
Vul: None	♥ KJ2	♥ A95	All Pass			
North HCP: 15+1	♦ A3	♦ KT9654				
South HCP: 7+2	♣ Q82	♣ 6				
Contract: 2♦ South						

Board: 85

	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ J854		1NT	X	2♦
Vul: Both	♥ 85	♥ JT962	Pass	2♥	All Pass	
North HCP: 16+1	♦ K92	♦ -				
South HCP: 2+1	♣ AKQT5	♣ 9864				
Contract: 2♥ North						

North hands

Exit_Transfers

Board: 86	♠ AQJ	RHO opens the bidding 1NT.
Dealer: West	♥ AK75	You bid next.
Vul: E-W	♦ J8	East (LHO) Redoubles if possible.
HCP: 16	♣ J953	East (LHO) Doubles 2♥ if possible.

Board: 87	♠ AQ853	You bid first.
Dealer: North	♥ J6	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ KT5	West (RHO) Doubles 3♣ if possible.
HCP: 16+1	♣ AQ5	

Board: 88	♠ A3	RHO opens the bidding 1NT.
Dealer: West	♥ A96	You bid next.
Vul: Both	♦ AJ976	East (LHO) Redoubles if possible.
HCP: 17+1	♣ KJ8	

Board: 89	♠ A5	LHO opens the bidding 1NT.
Dealer: East	♥ Q983	Partner bids next.
Vul: N-S	♦ J74	
HCP: 7	♣ 9754	

Board: 90	♠ Q43	RHO opens the bidding 1NT.
Dealer: West	♥ KQT5	You bid next.
Vul: Both	♦ A6	
HCP: 15	♣ AT94	

Both hands (Answers Page)

Board: 86

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 0

Contract: 2♥X South

North:

♠ AQJ

♥ AK75

♦ J8

♣ J953

South:

♠ T5

♥ T863

♦ 763

♣ 8742

W N E S

1NT X XX 2♥

Pass Pass X All Pass

Board: 87

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 1+2

Contract: 3♣X North

North:

♠ AQ853

♥ J6

♦ KT5

♣ AQ5

South:

♠ 4

♥ T32

♦ 987

♣ J87632

W N E S

1NT X 2♠¹

Pass 3♣² Pass Pass

X All Pass

1. 1N-2S transfer to clubs

2. automat

Board: 88

Dealer: West

Vul: Both

North HCP: 17+1

South HCP: 1

Contract: 2♥ South

North:

♠ A3

♥ A96

♦ AJ976

♣ KJ8

South:

♠ T954

♥ J852

♦ 852

♣ T7

W N E S

1NT X XX 2♥

All Pass

Board: 89

Dealer: East

Vul: N-S

North HCP: 7

South HCP: 15

Contract: 2♥ North

North:

♠ A5

♥ Q983

♦ J74

♣ 9754

South:

♠ KQ8

♥ A654

♦ AQT3

♣ T8

W N E S

1NT X

Pass 2♥ All Pass

Board: 90

Dealer: West

Vul: Both

North HCP: 15

South HCP: 6+2

Contract: 4♦ South

North:

♠ Q43

♥ KQT5

♦ A6

♣ AT94

South:

♠ 5

♥ 74

♦ KT7543

♣ QJ62

W N E S

1NT X Pass 4♦

All Pass

South hands

Exit_Transfers

Board: 86	♠ T5	LHO opens the bidding 1NT.
Dealer: West	♥ T863	Partner bids next.
Vul: E-W	♦ 763	East (RHO) Redoubles if possible.
HCP: 0	♣ 8742	East (RHO) Doubles 2♥ if possible.

Board: 87	♠ 4	Partner bids first.
Dealer: North	♥ T32	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 987	West (LHO) Doubles 3♣ if possible.
HCP: 1+2	♣ J87632	

Board: 88	♠ T954	LHO opens the bidding 1NT.
Dealer: West	♥ J852	Partner bids next.
Vul: Both	♦ 852	East (RHO) Redoubles if possible.
HCP: 1	♣ T7	

Board: 89	♠ KQ8	RHO opens the bidding 1NT.
Dealer: East	♥ A654	You bid next.
Vul: N-S	♦ AQT3	
HCP: 15	♣ T8	

Board: 90	♠ 5	LHO opens the bidding 1NT.
Dealer: West	♥ 74	Partner bids next.
Vul: Both	♦ KT7543	
HCP: 6+2	♣ QJ62	

Both hands (Answers Page)

Board: 86

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 0

Contract: 2♥X South

North:

♠ AQJ

♥ AK75

♦ J8

♣ J953

South:

♠ T5

♥ T863

♦ 763

♣ 8742

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

1NT	X	XX	2♥
-----	---	----	----

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

Board: 87

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 1+2

Contract: 3♣X North

North:

♠ AQ853

♥ J6

♦ KT5

♣ AQ5

South:

♠ 4

♥ T32

♦ 987

♣ J87632

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

	1NT	X	2♠ ¹
--	-----	---	-----------------

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

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

1. 1N-2S transfer to clubs

2. automat

Board: 88

Dealer: West

Vul: Both

North HCP: 17+1

South HCP: 1

Contract: 2♥ South

North:

♠ A3

♥ A96

♦ AJ976

♣ KJ8

South:

♠ T954

♥ J852

♦ 852

♣ T7

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

1NT	X	XX	2♥
-----	---	----	----

All Pass			
----------	--	--	--

Board: 89

Dealer: East

Vul: N-S

North HCP: 7

South HCP: 15

Contract: 2♥ North

North:

♠ A5

♥ Q983

♦ J74

♣ 9754

South:

♠ KQ8

♥ A654

♦ AQT3

♣ T8

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

		1NT	X
--	--	-----	---

Pass	2♥	All Pass	
------	----	----------	--

Board: 90

Dealer: West

Vul: Both

North HCP: 15

South HCP: 6+2

Contract: 4♦ South

North:

♠ Q43

♥ KQT5

♦ A6

♣ AT94

South:

♠ 5

♥ 74

♦ KT7543

♣ QJ62

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

1NT	X	Pass	4♦
-----	---	------	----

All Pass			
----------	--	--	--

North hands

Exit_Transfers

Board: 91	♠ A5	You bid first.
Dealer: North	♥ AQ82	East (LHO) Doubles 1NT if possible.
Vul: None	♦ AQ64	West (RHO) Doubles 2♦ if possible.
HCP: 16	♣ T43	East (LHO) bids 3♥ if possible.
		East (LHO) bids 4♠ if possible.
		East (LHO) Doubles 5♥ if possible.

Board: 92	♠ AK92	RHO opens the bidding 1NT.
Dealer: West	♥ AQ95	You bid next.
Vul: E-W	♦ Q86	
HCP: 16	♣ J7	

Board: 93	♠ 9543	LHO opens the bidding 1NT.
Dealer: East	♥ -	Partner bids next.
Vul: Both	♦ 98753	West (RHO) Redoubles if possible.
HCP: 0+1	♣ 9763	East (LHO) Doubles 2♦ if possible.

Board: 94	♠ 862	LHO opens the bidding 1NT.
Dealer: East	♥ T3	Partner bids next.
Vul: None	♦ J853	
HCP: 1	♣ 7643	

Both hands (Answers Page)

Board: 91

Dealer: North

Vul: None

North HCP: 16

South HCP: 1+2

Contract: 5♥X North

North:

♠ A5

♥ AQ82

♦ AQ64

♣ T43

South:

♠ 86

♥ T97543

♦ J2

♣ 852

W

N

E

S

1NT X 2♦

X 2♠¹ 3♥² X

Pass Pass 4♠ Pass

Pass 5♥ X All Pass

1. Extended acceptance after NT

2. limit raise or better in !S

Board: 92

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 4+1

Contract: 2♠ South

North:

♠ AK92

♥ AQ95

♦ Q86

♣ J7

South:

♠ 76543

♥ 62

♦ JT9

♣ KT6

W

N

E

S

1NT X Pass 2♠

All Pass

Board: 93

Dealer: East

Vul: Both

North HCP: 0+1

South HCP: 16+1

Contract: 2♦X North

North:

♠ 9543

♥ -

♦ 98753

♣ 9763

South:

♠ J2

♥ AQ872

♦ AT2

♣ KQ2

W

N

E

S

1NT X

XX 2♦ X All Pass

Board: 94

Dealer: East

Vul: None

North HCP: 1

South HCP: 23+1

Contract: 2NT South

North:

♠ 862

♥ T3

♦ J853

♣ 7643

South:

♠ AT9

♥ KQJ72

♦ AK9

♣ AQ

W

N

E

S

1NT X

Pass 2♣ Pass 2NT

All Pass

South hands

Exit_Transfers

Board: 91	♠ 86	Partner bids first.
Dealer: North	♥ T97543	East (RHO) Doubles 1NT if possible.
Vul: None	♦ J2	West (LHO) Doubles 2♦ if possible.
HCP: 1+2	♣ 852	East (RHO) bids 3♥ if possible.
		East (RHO) bids 4♠ if possible.
		East (RHO) Doubles 5♥ if possible.

Board: 92	♠ 76543	LHO opens the bidding 1NT.
Dealer: West	♥ 62	Partner bids next.
Vul: E-W	♦ JT9	
HCP: 4+1	♣ KT6	

Board: 93	♠ J2	RHO opens the bidding 1NT.
Dealer: East	♥ AQ872	You bid next.
Vul: Both	♦ AT2	West (LHO) Redoubles if possible.
HCP: 16+1	♣ KQ2	East (RHO) Doubles 2♦ if possible.

Board: 94	♠ AT9	RHO opens the bidding 1NT.
Dealer: East	♥ KQJ72	You bid next.
Vul: None	♦ AK9	
HCP: 23+1	♣ AQ	

Both hands (Answers Page)

Board: 91

Dealer: North

Vul: None

North HCP: 16

South HCP: 1+2

Contract: 5♥X North

North:

♠ A5

♥ AQ82

♦ AQ64

♣ T43

South:

♠ 86

♥ T97543

♦ J2

♣ 852

W

N

E

S

1NT X 2♦

X 2♠¹ 3♥² X

Pass Pass 4♠ Pass

Pass 5♥ X All Pass

1. Extended acceptance after NT

2. limit raise or better in !S

Board: 92

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 4+1

Contract: 2♠ South

North:

♠ AK92

♥ AQ95

♦ Q86

♣ J7

South:

♠ 76543

♥ 62

♦ JT9

♣ KT6

W

N

E

S

1NT X Pass 2♠

All Pass

Board: 93

Dealer: East

Vul: Both

North HCP: 0+1

South HCP: 16+1

Contract: 2♦X North

North:

♠ 9543

♥ -

♦ 98753

♣ 9763

South:

♠ J2

♥ AQ872

♦ AT2

♣ KQ2

W

N

E

S

1NT X

XX 2♦ X All Pass

Board: 94

Dealer: East

Vul: None

North HCP: 1

South HCP: 23+1

Contract: 2NT South

North:

♠ 862

♥ T3

♦ J853

♣ 7643

South:

♠ AT9

♥ KQJ72

♦ AK9

♣ AQ

W

N

E

S

1NT X

Pass 2♣ Pass 2NT

All Pass

North hands

Exit_Transfers

Board: 95 ♠ Q83 You bid first.
 Dealer: North ♥ KQJ62 East (LHO) Doubles 1NT if possible.
 Vul: E-W ♦ K2
 HCP: 15+1 ♣ A65

Board: 96 ♠ AT632 Partner bids first.
 Dealer: South ♥ J52 West (RHO) Doubles 1NT if possible.
 Vul: None ♦ 6
 HCP: 8+1 ♣ QJ74

Board: 97 ♠ KQ7 You bid first.
 Dealer: North ♥ A6 East (LHO) Doubles 1NT if possible.
 Vul: N-S ♦ QT875 West (RHO) bids 2♣ if possible.
 HCP: 15+1 ♣ A94

Board: 98 ♠ QJ54 Partner bids first.
 Dealer: South ♥ 7 West (RHO) Doubles 1NT if possible.
 Vul: E-W ♦ JT54 East (LHO) Doubles 2♥ if possible.
 HCP: 4 ♣ 9732

Board: 99 ♠ Q9 You bid first.
 Dealer: North ♥ A942 East (LHO) Doubles 1NT if possible.
 Vul: Both ♦ KT64
 HCP: 15 ♣ AQ4

Both hands (Answers Page)

Board: 95

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 3

Contract: 2♥ North

North:

♠ Q83

♥ KQJ62

♦ K2

♣ A65

South:

♠ T754

♥ 987

♦ QJ54

♣ 97

W	N	E	S
	1NT	X	Pass
Pass	2♥	All Pass	

Board: 96

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ AT632

♥ J52

♦ 6

♣ QJ74

South:

♠ Q9

♥ KT64

♦ KT7

♣ AK52

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

Board: 97

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7

Contract: 2NT South

North:

♠ KQ7

♥ A6

♦ QT875

♣ A94

South:

♠ A92

♥ QT97

♦ J32

♣ T87

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

Board: 98

Dealer: South

Vul: E-W

North HCP: 4

South HCP: 16+1

Contract: 2♥X South

North:

♠ QJ54

♥ 7

♦ JT54

♣ 9732

South:

♠ 72

♥ AJT82

♦ Q86

♣ AKQ

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

Board: 99

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7+2

Contract: 4♠ North

North:

♠ Q9

♥ A942

♦ KT64

♣ AQ4

South:

♠ A86432

♥ 53

♦ 92

♣ K62

W	N	E	S
	1NT	X	4♥ ¹
Pass	4♠	All Pass	

1. Texas

South hands

Exit_Transfers

Board: 95 ♠ T754 Partner bids first.
 Dealer: North ♥ 987 East (RHO) Doubles 1NT if possible.
 Vul: E-W ♦ QJ54
 HCP: 3 ♣ 97

Board: 96 ♠ Q9 You bid first.
 Dealer: South ♥ KT64 West (LHO) Doubles 1NT if possible.
 Vul: None ♦ KT7
 HCP: 15 ♣ AK52

Board: 97 ♠ A92 Partner bids first.
 Dealer: North ♥ QT97 East (RHO) Doubles 1NT if possible.
 Vul: N-S ♦ J32 West (LHO) bids 2♣ if possible.
 HCP: 7 ♣ T87

Board: 98 ♠ 72 You bid first.
 Dealer: South ♥ AJT82 West (LHO) Doubles 1NT if possible.
 Vul: E-W ♦ Q86 East (RHO) Doubles 2♥ if possible.
 HCP: 16+1 ♣ AKQ

Board: 99 ♠ A86432 Partner bids first.
 Dealer: North ♥ 53 East (RHO) Doubles 1NT if possible.
 Vul: Both ♦ 92
 HCP: 7+2 ♣ K62

Both hands (Answers Page)

Board: 95

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 3

Contract: 2♥ North

North:

♠ Q83

♥ KQJ62

♦ K2

♣ A65

South:

♠ T754

♥ 987

♦ QJ54

♣ 97

W	N	E	S
	1NT	X	Pass
Pass	2♥	All Pass	

Board: 96

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ AT632

♥ J52

♦ 6

♣ QJ74

South:

♠ Q9

♥ KT64

♦ KT7

♣ AK52

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

Board: 97

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7

Contract: 2NT South

North:

♠ KQ7

♥ A6

♦ QT875

♣ A94

South:

♠ A92

♥ QT97

♦ J32

♣ T87

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

Board: 98

Dealer: South

Vul: E-W

North HCP: 4

South HCP: 16+1

Contract: 2♥X South

North:

♠ QJ54

♥ 7

♦ JT54

♣ 9732

South:

♠ 72

♥ AJT82

♦ Q86

♣ AKQ

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

Board: 99

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7+2

Contract: 4♠ North

North:

♠ Q9

♥ A942

♦ KT64

♣ AQ4

South:

♠ A86432

♥ 53

♦ 92

♣ K62

W	N	E	S
	1NT	X	4♥ ¹
Pass	4♠	All Pass	

1. Texas

North hands

Exit_Transfers

Board: 100	♠ K864	Partner bids first.
Dealer: South	♥ A94	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ JT75	East (LHO) bids 2♥ if possible.
HCP: 8	♣ T9	

Board: 101	♠ AQT	You bid first.
Dealer: North	♥ Q52	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ 85	
HCP: 15+1	♣ AKT53	

Board: 102	♠ KQ9	RHO opens the bidding 1NT.
Dealer: West	♥ K4	You bid next.
Vul: None	♦ AKT9	East (LHO) Redoubles if possible.
HCP: 15	♣ 7642	West (RHO) Doubles 2♠ if possible.

Board: 103	♠ K852	LHO opens the bidding 1NT.
Dealer: East	♥ 86	Partner bids next.
Vul: E-W	♦ QT9843	
HCP: 5+2	♣ 4	

Board: 104	♠ T2	Partner bids first.
Dealer: South	♥ 7	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ 9732	
HCP: 7+2	♣ AQJ875	

Both hands (Answers Page)

Board: 100

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ K864

♥ A94

♦ JT75

♣ T9

South:

♠ AJ52

♥ Q3

♦ K863

♣ AJ3

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

Board: 101

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 0+2

Contract: 3♦ North

North:

♠ AQT

♥ Q52

♦ 85

♣ AKT53

South:

♠ 863

♥ 974

♦ T97642

♣ 9

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

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

Board: 102

Dealer: West

Vul: None

North HCP: 15

South HCP: 3+1

Contract: 2♠X South

North:

♠ KQ9

♥ K4

♦ AKT9

♣ 7642

South:

♠ J8765

♥ QT8

♦ 54

♣ T83

W	N	E	S
1NT	X	XX	2♠
X	All Pass		

Board: 103

Dealer: East

Vul: E-W

North HCP: 5+2

South HCP: 15

Contract: 2♦ North

North:

♠ K852

♥ 86

♦ QT9843

♣ 4

South:

♠ Q76

♥ K73

♦ AJ7

♣ KQ82

W	N	E	S
		1NT	X
Pass	2♦	All Pass	

Board: 104

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 15

Contract: 3♣ South

North:

♠ T2

♥ 7

♦ 9732

♣ AQJ875

South:

♠ Q95

♥ QJ5

♦ AK4

♣ K962

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

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

South hands

Exit_Transfers

Board: 100	♠ AJ52	You bid first.
Dealer: South	♥ Q3	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ K863	East (RHO) bids 2♥ if possible.
HCP: 15	♣ AJ3	

Board: 101	♠ 863	Partner bids first.
Dealer: North	♥ 974	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ T97642	
HCP: 0+2	♣ 9	

Board: 102	♠ J8765	LHO opens the bidding 1NT.
Dealer: West	♥ QT8	Partner bids next.
Vul: None	♦ 54	East (RHO) Redoubles if possible.
HCP: 3+1	♣ T83	West (LHO) Doubles 2♠ if possible.

Board: 103	♠ Q76	RHO opens the bidding 1NT.
Dealer: East	♥ K73	You bid next.
Vul: E-W	♦ AJ7	
HCP: 15	♣ KQ82	

Board: 104	♠ Q95	You bid first.
Dealer: South	♥ QJ5	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ AK4	
HCP: 15	♣ K962	

Both hands (Answers Page)

Board: 100

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ K864

♥ A94

♦ JT75

♣ T9

South:

♠ AJ52

♥ Q3

♦ K863

♣ AJ3

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

Board: 101

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 0+2

Contract: 3♦ North

North:

♠ AQT

♥ Q52

♦ 85

♣ AKT53

South:

♠ 863

♥ 974

♦ T97642

♣ 9

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

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

Board: 102

Dealer: West

Vul: None

North HCP: 15

South HCP: 3+1

Contract: 2♠X South

North:

♠ KQ9

♥ K4

♦ AKT9

♣ 7642

South:

♠ J8765

♥ QT8

♦ 54

♣ T83

W	N	E	S
1NT	X	XX	2♠
X	All Pass		

Board: 103

Dealer: East

Vul: E-W

North HCP: 5+2

South HCP: 15

Contract: 2♦ North

North:

♠ K852

♥ 86

♦ QT9843

♣ 4

South:

♠ Q76

♥ K73

♦ AJ7

♣ KQ82

W	N	E	S
		1NT	X
Pass	2♦	All Pass	

Board: 104

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 15

Contract: 3♣ South

North:

♠ T2

♥ 7

♦ 9732

♣ AQJ875

South:

♠ Q95

♥ QJ5

♦ AK4

♣ K962

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

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

North hands

Exit_Transfers

Board: 105	♠ J52	LHO opens the bidding 1NT.
Dealer: East	♥ K863	Partner bids next.
Vul: None	♦ QT9652	
HCP: 6+2	♣ -	
Board: 106	♠ J983	LHO opens the bidding 1NT.
Dealer: East	♥ 764	Partner bids next.
Vul: E-W	♦ A86	West (RHO) bids 2♦ if possible.
HCP: 7	♣ Q97	East (LHO) Redoubles if possible.
Board: 107	♠ KJT5	You bid first.
Dealer: North	♥ AQ4	East (LHO) Doubles 1NT if possible.
Vul: None	♦ KT76	
HCP: 17	♣ KJ	
Board: 108	♠ T6	Partner bids first.
Dealer: South	♥ JT65	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ 965	
HCP: 6	♣ AJ86	
Board: 109	♠ K43	You bid first.
Dealer: North	♥ AQJ92	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ T83	
HCP: 15+1	♣ KQ	

Both hands (Answers Page)

Board: 105

Dealer: East

Vul: None

North HCP: 6+2

South HCP: 16

Contract: 2 ♦ North

North:

♠ J52

♥ K863

♦ QT9652

♣ -

South:

♠ 987

♥ Q5

♦ AK73

♣ AK62

W N E S

Pass 2 ♦ 1NT X

All Pass

Board: 106

Dealer: East

Vul: E-W

North HCP: 7

South HCP: 16

Contract: 2 ♠ South

North:

♠ J983

♥ 764

♦ A86

♣ Q97

South:

♠ Q62

♥ AK

♦ T975

♣ AKT6

W N E S

2 ♦ X 1NT X

All Pass XX 2 ♠

Board: 107

Dealer: North

Vul: None

North HCP: 17

South HCP: 3+1

Contract: 2 ♥ North

North:

♠ KJT5

♥ AQ4

♦ KT76

♣ KJ

South:

♠ 764

♥ J8652

♦ 98

♣ Q43

W N E S

Pass 2 ♥ 1NT X 2 ♦

All Pass

Board: 108

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 16+1

Contract: 1NTXX South

North:

♠ T6

♥ JT65

♦ 965

♣ AJ86

South:

♠ AQJ53

♥ A92

♦ AJ4

♣ 32

W N E S

X XX 1NT

All Pass

Board: 109

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 5+1

Contract: 2 ♠ North

North:

♠ K43

♥ AQJ92

♦ T83

♣ KQ

South:

♠ J9652

♥ T64

♦ A42

♣ 86

W N E S

Pass 2 ♠ 1NT X 2 ♥

All Pass

South hands

Exit_Transfers

Board: 105	♠ 987	RHO opens the bidding 1NT.
Dealer: East	♥ Q5	You bid next.
Vul: None	♦ AK73	
HCP: 16	♣ AK62	
Board: 106	♠ Q62	RHO opens the bidding 1NT.
Dealer: East	♥ AK	You bid next.
Vul: E-W	♦ T975	West (LHO) bids 2♦ if possible.
HCP: 16	♣ AKT6	East (RHO) Redoubles if possible.
Board: 107	♠ 764	Partner bids first.
Dealer: North	♥ J8652	East (RHO) Doubles 1NT if possible.
Vul: None	♦ 98	
HCP: 3+1	♣ Q43	
Board: 108	♠ AQJ53	You bid first.
Dealer: South	♥ A92	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ AJ4	
HCP: 16+1	♣ 32	
Board: 109	♠ J9652	Partner bids first.
Dealer: North	♥ T64	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ A42	
HCP: 5+1	♣ 86	

Both hands (Answers Page)

Board: 105

Dealer: East

Vul: None

North HCP: 6+2

South HCP: 16

Contract: 2 ♦ North

North:

♠ J52

♥ K863

♦ QT9652

♣ -

South:

♠ 987

♥ Q5

♦ AK73

♣ AK62

W N E S

Pass 2 ♦ 1NT X

All Pass

Board: 106

Dealer: East

Vul: E-W

North HCP: 7

South HCP: 16

Contract: 2 ♠ South

North:

♠ J983

♥ 764

♦ A86

♣ Q97

South:

♠ Q62

♥ AK

♦ T975

♣ AKT6

W N E S

2 ♦ X 1NT X

All Pass XX 2 ♠

Board: 107

Dealer: North

Vul: None

North HCP: 17

South HCP: 3+1

Contract: 2 ♥ North

North:

♠ KJT5

♥ AQ4

♦ KT76

♣ KJ

South:

♠ 764

♥ J8652

♦ 98

♣ Q43

W N E S

Pass 2 ♥ 1NT X 2 ♦

All Pass

Board: 108

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 16+1

Contract: 1NTXX South

North:

♠ T6

♥ JT65

♦ 965

♣ AJ86

South:

♠ AQJ53

♥ A92

♦ AJ4

♣ 32

W N E S

X XX 1NT

All Pass

Board: 109

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 5+1

Contract: 2 ♠ North

North:

♠ K43

♥ AQJ92

♦ T83

♣ KQ

South:

♠ J9652

♥ T64

♦ A42

♣ 86

W N E S

Pass 2 ♠ 1NT X 2 ♥

All Pass

North hands

Exit_Transfers

Board: 110	♠ J875	LHO opens the bidding 1NT.
Dealer: East	♥ A98	Partner bids next.
Vul: Both	♦ JT86	West (RHO) bids 2♦ if possible.
HCP: 6	♣ 43	East (LHO) Redoubles if possible.
Board: 111	♠ AKT	You bid first.
Dealer: North	♥ J4	East (LHO) Doubles 1NT if possible.
Vul: None	♦ J8643	
HCP: 15+1	♣ KQJ	
Board: 112	♠ Q632	Partner bids first.
Dealer: South	♥ 843	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ JT74	
HCP: 3	♣ 75	
Board: 113	♠ KQT63	You bid first.
Dealer: North	♥ 643	East (LHO) Doubles 1NT if possible.
Vul: None	♦ AQ	West (RHO) Doubles 3♣ if possible.
HCP: 15+1	♣ AT9	
Board: 114	♠ QJ85	You bid first.
Dealer: North	♥ QT6	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ Q7	
HCP: 16	♣ AKQ8	

Both hands (Answers Page)

Board: 110

Dealer: East

Vul: Both

North HCP: 6

South HCP: 16

Contract: 2 ♠ South

North:

♠ J875

♥ A98

♦ JT86

♣ 43

South:

♠ Q63

♥ K32

♦ A54

♣ AK85

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

Board: 111

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8

Contract: 1NTXX North

North:

♠ AKT

♥ J4

♦ J8643

♣ KQJ

South:

♠ J743

♥ KT52

♦ A9

♣ 542

W	N	E	S
	1NT	X	XX
All Pass			

Board: 112

Dealer: South

Vul: Both

North HCP: 3

South HCP: 15

Contract: 1NTX South

North:

♠ Q632

♥ 843

♦ JT74

♣ 75

South:

♠ JT74

♥ KQ2

♦ AQ8

♣ K93

W	N	E	S
			1NT
X	All Pass		

Board: 113

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 5+2

Contract: 3 ♣X North

North:

♠ KQT63

♥ 643

♦ AQ

♣ AT9

South:

♠ J8

♥ QJ

♦ T96

♣ J76543

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

1. 1N-2S transfer to clubs

2. automat

Board: 114

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 5+2

Contract: 4 ♠ South

North:

♠ QJ85

♥ QT6

♦ Q7

♣ AKQ8

South:

♠ T96432

♥ A

♦ J85

♣ T65

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

1. Extended acceptance after NT

South hands

Exit_Transfers

Board: 110	♠ Q63	RHO opens the bidding 1NT.
Dealer: East	♥ K32	You bid next.
Vul: Both	♦ A54	West (LHO) bids 2♦ if possible.
HCP: 16	♣ AK85	East (RHO) Redoubles if possible.
Board: 111	♠ J743	Partner bids first.
Dealer: North	♥ KT52	East (RHO) Doubles 1NT if possible.
Vul: None	♦ A9	
HCP: 8	♣ 542	
Board: 112	♠ JT74	You bid first.
Dealer: South	♥ KQ2	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ AQ8	
HCP: 15	♣ K93	
Board: 113	♠ J8	Partner bids first.
Dealer: North	♥ QJ	East (RHO) Doubles 1NT if possible.
Vul: None	♦ T96	West (LHO) Doubles 3♣ if possible.
HCP: 5+2	♣ J76543	
Board: 114	♠ T96432	Partner bids first.
Dealer: North	♥ A	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ J85	
HCP: 5+2	♣ T65	

Both hands (Answers Page)

Board: 110

Dealer: East

Vul: Both

North HCP: 6

South HCP: 16

Contract: 2 ♠ South

North:

♠ J875

♥ A98

♦ JT86

♣ 43

South:

♠ Q63

♥ K32

♦ A54

♣ AK85

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

Board: 111

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8

Contract: 1NTXX North

North:

♠ AKT

♥ J4

♦ J8643

♣ KQJ

South:

♠ J743

♥ KT52

♦ A9

♣ 542

W	N	E	S
	1NT	X	XX
All Pass			

Board: 112

Dealer: South

Vul: Both

North HCP: 3

South HCP: 15

Contract: 1NTX South

North:

♠ Q632

♥ 843

♦ JT74

♣ 75

South:

♠ JT74

♥ KQ2

♦ AQ8

♣ K93

W	N	E	S
			1NT
X	All Pass		

Board: 113

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 5+2

Contract: 3 ♣X North

North:

♠ KQT63

♥ 643

♦ AQ

♣ AT9

South:

♠ J8

♥ QJ

♦ T96

♣ J76543

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

1. 1N-2S transfer to clubs

2. automat

Board: 114

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 5+2

Contract: 4 ♠ South

North:

♠ QJ85

♥ QT6

♦ Q7

♣ AKQ8

South:

♠ T96432

♥ A

♦ J85

♣ T65

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

1. Extended acceptance after NT

North hands

Exit_Transfers

Board: 115	♠ KQ7	You bid first.
Dealer: North	♥ 75	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ AK84	West (RHO) Doubles 2♥ if possible.
HCP: 15	♣ K864	East (LHO) Doubles 2♠ if possible.

Board: 116	♠ T93	Partner bids first.
Dealer: South	♥ J2	West (RHO) Doubles 1NT if possible.
Vul: None	♦ Q983	
HCP: 5	♣ Q765	

Board: 117	♠ 96	LHO opens the bidding 1NT.
Dealer: East	♥ K64	Partner bids next.
Vul: N-S	♦ KJT8542	West (RHO) bids 2♥ if possible.
HCP: 7+3	♣ 7	

Board: 118	♠ K873	RHO opens the bidding 1NT.
Dealer: West	♥ AK3	You bid next.
Vul: None	♦ KQ	
HCP: 20	♣ KQ87	

Board: 119	♠ AKQ	You bid first.
Dealer: North	♥ J96	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ A764	West (RHO) Doubles 2♠ if possible.
HCP: 15	♣ J64	

Both hands (Answers Page)

Board: 115

	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ J865		1NT	X	Pass
Vul: Both	♥ 75	♥ J942	Pass	XX	Pass	2♥
North HCP: 15	♦ AK84	♦ T93	X	2♠	X	All Pass
South HCP: 3	♣ K864	♣ J3				
Contract: 2♠X North						

Board: 116

	North:	South:	W	N	E	S
Dealer: South	♠ T93	♠ A862				1NT
Vul: None	♥ J2	♥ AT84	X	Pass	Pass	XX
North HCP: 5	♦ Q983	♦ 65	All Pass			
South HCP: 15	♣ Q765	♣ AK8				
Contract: 1NTXX South						

Board: 117

	North:	South:	W	N	E	S
Dealer: East	♠ 96	♠ AK2			1NT	X
Vul: N-S	♥ K64	♥ JT75	2♥	3♦	All Pass	
North HCP: 7+3	♦ KJT8542	♦ 97				
South HCP: 15	♣ 7	♣ AKT8				
Contract: 3♦ North						

Board: 118

	North:	South:	W	N	E	S
Dealer: West	♠ K873	♠ T62	1NT	X	Pass	2♦
Vul: None	♥ AK3	♥ T72	All Pass			
North HCP: 20	♦ KQ	♦ JT632				
South HCP: 1+1	♣ KQ87	♣ 54				
Contract: 2♦ South						

Board: 119

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T9765		1NT	X	2♥
Vul: N-S	♥ J96	♥ KQ7	Pass	2♠	Pass	Pass
North HCP: 15	♦ A764	♦ 52	X	All Pass		
South HCP: 5+1	♣ J64	♣ T85				
Contract: 2♠X North						

South hands

Exit_Transfers

Board: 115	♠ J865	Partner bids first.
Dealer: North	♥ J942	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ T93	West (LHO) Doubles 2♥ if possible.
HCP: 3	♣ J3	East (RHO) Doubles 2♠ if possible.

Board: 116	♠ A862	You bid first.
Dealer: South	♥ AT84	West (LHO) Doubles 1NT if possible.
Vul: None	♦ 65	
HCP: 15	♣ AK8	

Board: 117	♠ AK2	RHO opens the bidding 1NT.
Dealer: East	♥ JT75	You bid next.
Vul: N-S	♦ 97	West (LHO) bids 2♥ if possible.
HCP: 15	♣ AKT8	

Board: 118	♠ T62	LHO opens the bidding 1NT.
Dealer: West	♥ T72	Partner bids next.
Vul: None	♦ JT632	
HCP: 1+1	♣ 54	

Board: 119	♠ T9765	Partner bids first.
Dealer: North	♥ KQ7	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ 52	West (LHO) Doubles 2♠ if possible.
HCP: 5+1	♣ T85	

Both hands (Answers Page)

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ J865		1NT	X	Pass
Vul: Both	♥ 75	♥ J942	Pass	XX	Pass	2♥
North HCP: 15	♦ AK84	♦ T93	X	2♠	X	All Pass
South HCP: 3	♣ K864	♣ J3				
Contract: 2♠X North						

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ T93	♠ A862				1NT
Vul: None	♥ J2	♥ AT84	X	Pass	Pass	XX
North HCP: 5	♦ Q983	♦ 65	All Pass			
South HCP: 15	♣ Q765	♣ AK8				
Contract: 1NTXX South						

Board: 117	North:	South:	W	N	E	S
Dealer: East	♠ 96	♠ AK2			1NT	X
Vul: N-S	♥ K64	♥ JT75	2♥	3♦	All Pass	
North HCP: 7+3	♦ KJT8542	♦ 97				
South HCP: 15	♣ 7	♣ AKT8				
Contract: 3♦ North						

Board: 118	North:	South:	W	N	E	S
Dealer: West	♠ K873	♠ T62	1NT	X	Pass	2♦
Vul: None	♥ AK3	♥ T72	All Pass			
North HCP: 20	♦ KQ	♦ JT632				
South HCP: 1+1	♣ KQ87	♣ 54				
Contract: 2♦ South						

Board: 119	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T9765		1NT	X	2♥
Vul: N-S	♥ J96	♥ KQ7	Pass	2♠	Pass	Pass
North HCP: 15	♦ A764	♦ 52	X	All Pass		
South HCP: 5+1	♣ J64	♣ T85				
Contract: 2♠ X North						

North hands

Exit_Transfers

Board: 120 ♠ K8 RHO opens the bidding 1NT.
 Dealer: West ♥ AJ4 You bid next.
 Vul: Both ♦ AK97 East (LHO) bids 2♦ if possible.
 HCP: 18 ♣ QJ65 West (RHO) Doubles 2♠ if possible.
 East (LHO) bids 3♥ if possible.
 West (RHO) Doubles 4♠ if possible.

Board: 121 ♠ KQ83 RHO opens the bidding 1NT.
 Dealer: West ♥ K85 You bid next.
 Vul: E-W ♦ J2 East (LHO) bids 2♥ if possible.
 HCP: 16 ♣ AQJ2 West (RHO) bids 2♠ if possible.

Board: 122 ♠ KQ64 RHO opens the bidding 1NT.
 Dealer: West ♥ K6 You bid next.
 Vul: Both ♦ AQJT8
 HCP: 15+1 ♣ T9

Board: 123 ♠ K84 You bid first.
 Dealer: North ♥ KJT East (LHO) Doubles 1NT if possible.
 Vul: None ♦ AJT9
 HCP: 15 ♣ KT6

Both hands (Answers Page)

Board: 120

	North:	South:	W	N	E	S
Dealer: West	♠ K8	♠ T97654	1NT	X	2♦	2♠
Vul: Both	♥ AJ4	♥ 75	X	Pass	3♥	3♠
North HCP: 18	♦ AK97	♦ QJT	Pass	4♠	Pass	Pass
South HCP: 3+2	♣ QJ65	♣ T9	X	All Pass		
Contract: 4♠X North						

Board: 121

	North:	South:	W	N	E	S
Dealer: West	♠ KQ83	♠ J6	1NT	X	2♥	Pass
Vul: E-W	♥ K85	♥ T962	2♠	Pass	Pass	X
North HCP: 16	♦ J2	♦ K873	Pass	3♣	All Pass	
South HCP: 4	♣ AQJ2	♣ 643				
Contract: 3♣ North						

Board: 122

	North:	South:	W	N	E	S
Dealer: West	♠ KQ64	♠ J2	1NT	X	Pass	2♥
Vul: Both	♥ K6	♥ QJ9854	All Pass			
North HCP: 15+1	♦ AQJT8	♦ 752				
South HCP: 6+2	♣ T9	♣ Q8				
Contract: 2♥ South						

Board: 123

	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ AT53		1NT	X	XX
Vul: None	♥ KJT	♥ 9432	All Pass			
North HCP: 15	♦ AJT9	♦ Q7				
South HCP: 6	♣ KT6	♣ 942				
Contract: 1NTXX North						

South hands

Exit_Transfers

Board: 120 ♠ T97654 LHO opens the bidding 1NT.
 Dealer: West ♥ 75 Partner bids next.
 Vul: Both ♦ QJT East (RHO) bids 2♦ if possible.
 HCP: 3+2 ♣ T9 West (LHO) Doubles 2♠ if possible.
 East (RHO) bids 3♥ if possible.
 West (LHO) Doubles 4♠ if possible.

Board: 121 ♠ J6 LHO opens the bidding 1NT.
 Dealer: West ♥ T962 Partner bids next.
 Vul: E-W ♦ K873 East (RHO) bids 2♥ if possible.
 HCP: 4 ♣ 643 West (LHO) bids 2♠ if possible.

Board: 122 ♠ J2 LHO opens the bidding 1NT.
 Dealer: West ♥ QJ9854 Partner bids next.
 Vul: Both ♦ 752
 HCP: 6+2 ♣ Q8

Board: 123 ♠ AT53 Partner bids first.
 Dealer: North ♥ 9432 East (RHO) Doubles 1NT if possible.
 Vul: None ♦ Q7
 HCP: 6 ♣ 942

Both hands (Answers Page)

Board: 120

	North:	South:	W	N	E	S
Dealer: West	♠ K8	♠ T97654	1NT	X	2♦	2♠
Vul: Both	♥ AJ4	♥ 75	X	Pass	3♥	3♠
North HCP: 18	♦ AK97	♦ QJT	Pass	4♠	Pass	Pass
South HCP: 3+2	♣ QJ65	♣ T9	X	All Pass		
Contract: 4♠X North						

Board: 121

	North:	South:	W	N	E	S
Dealer: West	♠ KQ83	♠ J6	1NT	X	2♥	Pass
Vul: E-W	♥ K85	♥ T962	2♠	Pass	Pass	X
North HCP: 16	♦ J2	♦ K873	Pass	3♣	All Pass	
South HCP: 4	♣ AQJ2	♣ 643				
Contract: 3♣ North						

Board: 122

	North:	South:	W	N	E	S
Dealer: West	♠ KQ64	♠ J2	1NT	X	Pass	2♥
Vul: Both	♥ K6	♥ QJ9854	All Pass			
North HCP: 15+1	♦ AQJT8	♦ 752				
South HCP: 6+2	♣ T9	♣ Q8				
Contract: 2♥ South						

Board: 123

	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ AT53		1NT	X	XX
Vul: None	♥ KJT	♥ 9432	All Pass			
North HCP: 15	♦ AJT9	♦ Q7				
South HCP: 6	♣ KT6	♣ 942				
Contract: 1NTXX North						

North hands

Exit_Transfers

Board: 124 ♠ KQ4 RHO opens the bidding 1NT.
 Dealer: West ♥ 7652 You bid next.
 Vul: N-S ♦ A872
 HCP: 15 ♣ AQ

Board: 125 ♠ T753 LHO opens the bidding 1NT.
 Dealer: East ♥ AJ754 Partner bids next.
 Vul: Both ♦ T4
 HCP: 5+1 ♣ T8

Board: 126 ♠ AQT RHO opens the bidding 1NT.
 Dealer: West ♥ AK863 You bid next.
 Vul: None ♦ 964 East (LHO) bids 2♥ if possible.
 HCP: 16+1 ♣ K2

Board: 127 ♠ JT2 You bid first.
 Dealer: North ♥ AKQ8 East (LHO) Doubles 1NT if possible.
 Vul: N-S ♦ QJ
 HCP: 15 ♣ QT74

Board: 128 ♠ 72 Partner bids first.
 Dealer: South ♥ T852 West (RHO) Doubles 1NT if possible.
 Vul: Both ♦ T963
 HCP: 0 ♣ 632

Both hands (Answers Page)

Board: 124

Board: 124	North:	South:	W	N	E	S
Dealer: West	♠ KQ4	♠ T8653	1NT	X	Pass	2 ♠
Vul: N-S	♥ 7652	♥ AJ84	All Pass			
North HCP: 15	♦ A872	♦ J3				
South HCP: 6+1	♣ AQ	♣ 95				
Contract: 2 ♠ South						

Board: 125

Board: 125	North:	South:	W	N	E	S
Dealer: East	♠ T753	♠ AQ62			1NT	X
Vul: Both	♥ AJ754	♥ K3	Pass	2♥	All Pass	
North HCP: 5+1	♦ T4	♦ AK73				
South HCP: 16	♣ T8	♣ 963				
Contract: 2♥ North						

Board: 126

Board: 126	North:	South:	W	N	E	S
Dealer: West	♠ AQT	♠ 4	1NT	X	2♥	3♦
Vul: None	♥ AK863	♥ T4	All Pass			
North HCP: 16+1	♦ 964	♦ AK7532				
South HCP: 8+2	♣ K2	♣ JT97				
Contract: 3♦ South						

Board: 127

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ JT2	♠ 965		1NT	X	XX
Vul: N-S	♥ AKQ8	♥ T932	All Pass			
North HCP: 15	♦ QJ	♦ K432				
South HCP: 6	♣ QT74	♣ K3				
Contract: 1NTXX North						

Board: 128

Board: 128	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ AKT95				1NT
Vul: Both	♥ T852	♥ 93	X	Pass	Pass	2 ♠
North HCP: 0	♦ T963	♦ KQ2	All Pass			
South HCP: 16+1	♣ 632	♣ AT7				
Contract: 2 ♠ South						

South hands

Exit_Transfers

Board: 124 ♠ T8653 LHO opens the bidding 1NT.
 Dealer: West ♥ AJ84 Partner bids next.
 Vul: N-S ♦ J3
 HCP: 6+1 ♣ 95

Board: 125 ♠ AQ62 RHO opens the bidding 1NT.
 Dealer: East ♥ K3 You bid next.
 Vul: Both ♦ AK73
 HCP: 16 ♣ 963

Board: 126 ♠ 4 LHO opens the bidding 1NT.
 Dealer: West ♥ T4 Partner bids next.
 Vul: None ♦ AK7532 East (RHO) bids 2♥ if possible.
 HCP: 8+2 ♣ JT97

Board: 127 ♠ 965 Partner bids first.
 Dealer: North ♥ T932 East (RHO) Doubles 1NT if possible.
 Vul: N-S ♦ K432
 HCP: 6 ♣ K3

Board: 128 ♠ AKT95 You bid first.
 Dealer: South ♥ 93 West (LHO) Doubles 1NT if possible.
 Vul: Both ♦ KQ2
 HCP: 16+1 ♣ AT7

Both hands (Answers Page)

Board: 124

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 6+1

Contract: 2 ♠ South

North:

♠ KQ4

♥ 7652

♦ A872

♣ AQ

South:

♠ T8653

♥ AJ84

♦ J3

♣ 95

W	N	E	S
1NT	X	Pass	2 ♠
All Pass			

Board: 125

Dealer: East

Vul: Both

North HCP: 5+1

South HCP: 16

Contract: 2 ♥ North

North:

♠ T753

♥ AJ754

♦ T4

♣ T8

South:

♠ AQ62

♥ K3

♦ AK73

♣ 963

W	N	E	S
		1NT	X
Pass	2 ♥	All Pass	

Board: 126

Dealer: West

Vul: None

North HCP: 16+1

South HCP: 8+2

Contract: 3 ♦ South

North:

♠ AQT

♥ AK863

♦ 964

♣ K2

South:

♠ 4

♥ T4

♦ AK7532

♣ JT97

W	N	E	S
1NT	X	2 ♥	3 ♦
All Pass			

Board: 127

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 6

Contract: 1NTXX North

North:

♠ JT2

♥ AKQ8

♦ QJ

♣ QT74

South:

♠ 965

♥ T932

♦ K432

♣ K3

W	N	E	S
	1NT	X	XX
All Pass			

Board: 128

Dealer: South

Vul: Both

North HCP: 0

South HCP: 16+1

Contract: 2 ♠ South

North:

♠ 72

♥ T852

♦ T963

♣ 632

South:

♠ AKT95

♥ 93

♦ KQ2

♣ AT7

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

North hands

Exit_Transfers

Board: 129	♠ Q95	LHO opens the bidding 1NT.
Dealer: East	♥ J8654	Partner bids next.
Vul: N-S	♦ 7	
HCP: 3+1	♣ T972	
<hr/>		
Board: 130	♠ Q3	Partner bids first.
Dealer: South	♥ J3	West (RHO) Doubles 1NT if possible.
Vul: None	♦ T72	East (LHO) Doubles 3♣ if possible.
HCP: 3+2	♣ T76542	
<hr/>		
Board: 131	♠ T9862	LHO opens the bidding 1NT.
Dealer: East	♥ JT5	Partner bids next.
Vul: N-S	♦ 97	West (RHO) bids 2♦ if possible.
HCP: 4+1	♣ K63	
<hr/>		
Board: 132	♠ A3	RHO opens the bidding 1NT.
Dealer: West	♥ K65	You bid next.
Vul: Both	♦ A975	East (LHO) bids 2♦ if possible.
HCP: 20	♣ AKQ5	
<hr/>		
Board: 133	♠ AQ98	You bid first.
Dealer: North	♥ KQ3	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ 763	
HCP: 16	♣ KQ7	

Both hands (Answers Page)

Board: 129

Dealer: East

Vul: N-S

North HCP: 3+1

South HCP: 18

Contract: 2♥ North

North:

♠ Q95

♥ J8654

♦ 7

♣ T972

South:

♠ AJT7

♥ AK9

♦ KQ42

♣ J3

W N E S

1NT X

Pass 2♥ All Pass

Board: 130

Dealer: South

Vul: None

North HCP: 3+2

South HCP: 16

Contract: 3♣X South

North:

♠ Q3

♥ J3

♦ T72

♣ T76542

South:

♠ AT92

♥ A7

♦ KJ53

♣ A83

W N E S

1NT

X 2♠¹ Pass 3♣²

Pass Pass X All Pass

1. 1N-2S transfer to clubs

2. automat

Board: 131

Dealer: East

Vul: N-S

North HCP: 4+1

South HCP: 17+1

Contract: 3♠ South

North:

♠ T9862

♥ JT5

♦ 97

♣ K63

South:

♠ 543

♥ AK9

♦ AQT64

♣ A8

W N E S

1NT X

2♦ 2♠ Pass 3♠

All Pass

Board: 132

Dealer: West

Vul: Both

North HCP: 20

South HCP: 5+1

Contract: 2♠ South

North:

♠ A3

♥ K65

♦ A975

♣ AKQ5

South:

♠ KT752

♥ Q4

♦ T4

♣ T864

W N E S

1NT X 2♦ 2♠

All Pass

Board: 133

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 7+1

Contract: 2♥ North

North:

♠ AQ98

♥ KQ3

♦ 763

♣ KQ7

South:

♠ K7

♥ J8642

♦ K842

♣ 65

W N E S

1NT X 2♦

Pass 2♥ All Pass

South hands

Exit_Transfers

Board: 129	♠ AJT7	RHO opens the bidding 1NT.
Dealer: East	♥ AK9	You bid next.
Vul: N-S	♦ KQ42	
HCP: 18	♣ J3	
Board: 130	♠ AT92	You bid first.
Dealer: South	♥ A7	West (LHO) Doubles 1NT if possible.
Vul: None	♦ KJ53	East (RHO) Doubles 3♣ if possible.
HCP: 16	♣ A83	
Board: 131	♠ 543	RHO opens the bidding 1NT.
Dealer: East	♥ AK9	You bid next.
Vul: N-S	♦ AQT64	West (LHO) bids 2♦ if possible.
HCP: 17+1	♣ A8	
Board: 132	♠ KT752	LHO opens the bidding 1NT.
Dealer: West	♥ Q4	Partner bids next.
Vul: Both	♦ T4	East (RHO) bids 2♦ if possible.
HCP: 5+1	♣ T864	
Board: 133	♠ K7	Partner bids first.
Dealer: North	♥ J8642	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ K842	
HCP: 7+1	♣ 65	

Both hands (Answers Page)

Board: 129

Dealer: East

Vul: N-S

North HCP: 3+1

South HCP: 18

Contract: 2♥ North

North:

♠ Q95

♥ J8654

♦ 7

♣ T972

South:

♠ AJT7

♥ AK9

♦ KQ42

♣ J3

W N E S

1NT X

Pass 2♥ All Pass

Board: 130

Dealer: South

Vul: None

North HCP: 3+2

South HCP: 16

Contract: 3♣X South

North:

♠ Q3

♥ J3

♦ T72

♣ T76542

South:

♠ AT92

♥ A7

♦ KJ53

♣ A83

W N E S

1NT

X 2♠¹ Pass 3♣²

Pass Pass X All Pass

1. 1N-2S transfer to clubs

2. automat

Board: 131

Dealer: East

Vul: N-S

North HCP: 4+1

South HCP: 17+1

Contract: 3♠ South

North:

♠ T9862

♥ JT5

♦ 97

♣ K63

South:

♠ 543

♥ AK9

♦ AQT64

♣ A8

W N E S

1NT X

2♦ 2♠ Pass 3♠

All Pass

Board: 132

Dealer: West

Vul: Both

North HCP: 20

South HCP: 5+1

Contract: 2♠ South

North:

♠ A3

♥ K65

♦ A975

♣ AKQ5

South:

♠ KT752

♥ Q4

♦ T4

♣ T864

W N E S

1NT X 2♦ 2♠

All Pass

Board: 133

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 7+1

Contract: 2♥ North

North:

♠ AQ98

♥ KQ3

♦ 763

♣ KQ7

South:

♠ K7

♥ J8642

♦ K842

♣ 65

W N E S

1NT X 2♦

Pass 2♥ All Pass

North hands

Exit_Transfers

Board: 134	♠ 53	Partner bids first.
Dealer: South	♥ QT7	West (RHO) Doubles 1NT if possible.
Vul: None	♦ T53	East (LHO) Doubles 2♦ if possible.
HCP: 3+1	♣ JT984	

Board: 135	♠ QJ8	You bid first.
Dealer: North	♥ AJ62	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ Q2	
HCP: 15	♣ AJ83	

Board: 136	♠ A7	RHO opens the bidding 1NT.
Dealer: West	♥ Q43	You bid next.
Vul: Both	♦ KQ92	
HCP: 18	♣ AK53	

Board: 137	♠ JT743	LHO opens the bidding 1NT.
Dealer: East	♥ K8	Partner bids next.
Vul: None	♦ A75	West (RHO) bids 2♦ if possible.
HCP: 8+1	♣ 632	

Board: 138	♠ AKT	You bid first.
Dealer: North	♥ T2	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ KJ76	
HCP: 15	♣ A653	

Both hands (Answers Page)

Board: 134

Dealer: South

Vul: None

North HCP: 3+1

South HCP: 15

Contract: 2♦ X South

North:

♠ 53

♥ QT7

♦ T53

♣ JT984

South:

♠ KQ86

♥ AJ8

♦ KQ64

♣ 52

W

N

E

S

1NT

X

Pass

Pass

XX

Pass

2♣¹

Pass

2♦

Pass

Pass

X

All Pass

1. artificial

Board: 135

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 6+1

Contract: 2♠ North

North:

♠ QJ8

♥ AJ62

♦ Q2

♣ AJ83

South:

♠ KT754

♥ 98

♦ KT97

♣ 52

W

N

E

S

1NT

X

2♥

Pass

2♠

All Pass

Board: 136

Dealer: West

Vul: Both

North HCP: 18

South HCP: 3+1

Contract: 2♠ South

North:

♠ A7

♥ Q43

♦ KQ92

♣ AK53

South:

♠ T5432

♥ K862

♦ T7

♣ T7

W

N

E

S

1NT

X

Pass

2♠

All Pass

Board: 137

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2♠ North

North:

♠ JT743

♥ K8

♦ A75

♣ 632

South:

♠ K98

♥ AJ74

♦ QJ63

♣ KJ

W

N

E

S

1NT

X

2♦

2♠

All Pass

Board: 138

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 3+1

Contract: 2♦ South

North:

♠ AKT

♥ T2

♦ KJ76

♣ A653

South:

♠ J98

♥ 874

♦ Q8432

♣ T2

W

N

E

S

1NT

X

Pass

Pass

XX

Pass

2♦

All Pass

South hands

Exit_Transfers

Board: 134	♠ KQ86	You bid first.
Dealer: South	♥ AJ8	West (LHO) Doubles 1NT if possible.
Vul: None	♦ KQ64	East (RHO) Doubles 2♦ if possible.
HCP: 15	♣ 52	

Board: 135	♠ KT754	Partner bids first.
Dealer: North	♥ 98	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ KT97	
HCP: 6+1	♣ 52	

Board: 136	♠ T5432	LHO opens the bidding 1NT.
Dealer: West	♥ K862	Partner bids next.
Vul: Both	♦ T7	
HCP: 3+1	♣ T7	

Board: 137	♠ K98	RHO opens the bidding 1NT.
Dealer: East	♥ AJ74	You bid next.
Vul: None	♦ QJ63	West (LHO) bids 2♦ if possible.
HCP: 15	♣ KJ	

Board: 138	♠ J98	Partner bids first.
Dealer: North	♥ 874	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ Q8432	
HCP: 3+1	♣ T2	

Both hands (Answers Page)

Board: 134

Dealer: South

Vul: None

North HCP: 3+1

South HCP: 15

Contract: 2 ♦ X South

North:

♠ 53

♥ QT7

♦ T53

♣ JT984

South:

♠ KQ86

♥ AJ8

♦ KQ64

♣ 52

W

N

E

S

1NT

X

Pass

Pass

XX

Pass

2 ♣¹

Pass

2 ♦

Pass

Pass

X

All Pass

1. artificial

Board: 135

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 6+1

Contract: 2 ♠ North

North:

♠ QJ8

♥ AJ62

♦ Q2

♣ AJ83

South:

♠ KT754

♥ 98

♦ KT97

♣ 52

W

N

E

S

1NT

X

2 ♥

Pass

2 ♠

All Pass

Board: 136

Dealer: West

Vul: Both

North HCP: 18

South HCP: 3+1

Contract: 2 ♠ South

North:

♠ A7

♥ Q43

♦ KQ92

♣ AK53

South:

♠ T5432

♥ K862

♦ T7

♣ T7

W

N

E

S

1NT

X

Pass

2 ♠

All Pass

Board: 137

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2 ♠ North

North:

♠ JT743

♥ K8

♦ A75

♣ 632

South:

♠ K98

♥ AJ74

♦ QJ63

♣ KJ

W

N

E

S

1NT

X

2 ♦

2 ♠

All Pass

Board: 138

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 3+1

Contract: 2 ♦ South

North:

♠ AKT

♥ T2

♦ KJ76

♣ A653

South:

♠ J98

♥ 874

♦ Q8432

♣ T2

W

N

E

S

1NT

X

Pass

Pass

XX

Pass

2 ♦

All Pass

North hands

Exit_Transfers

Board: 139	♠ J4	LHO opens the bidding 1NT.
Dealer: East	♥ J98543	Partner bids next.
Vul: Both	♦ T95	West (RHO) Redoubles if possible.
HCP: 2+2	♣ 86	
Board: 140	♠ 842	Partner bids first.
Dealer: South	♥ A9	West (RHO) Doubles 1NT if possible.
Vul: None	♦ 8743	
HCP: 5	♣ J643	
Board: 141	♠ KT53	LHO opens the bidding 1NT.
Dealer: East	♥ T75	Partner bids next.
Vul: E-W	♦ Q965	
HCP: 5	♣ 93	
Board: 142	♠ KJT5	You bid first.
Dealer: North	♥ KQT8	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ 43	West (RHO) Doubles 2♠ if possible.
HCP: 15	♣ KQJ	
Board: 143	♠ JT942	LHO opens the bidding 1NT.
Dealer: East	♥ 93	Partner bids next.
Vul: None	♦ A3	
HCP: 6+1	♣ J732	

Both hands (Answers Page)

Board: 139

Dealer: East

Vul: Both

North HCP: 2+2

South HCP: 17

Contract: 2♥ North

North:

♠ J4

♥ J98543

♦ T95

♣ 86

South:

♠ Q965

♥ AQ

♦ KJ82

♣ AJT

W N E S

1NT X

XX 2♥ All Pass

Board: 140

Dealer: South

Vul: None

North HCP: 5

South HCP: 15+1

Contract: 2♠ South

North:

♠ 842

♥ A9

♦ 8743

♣ J643

South:

♠ AK963

♥ K4

♦ QJ6

♣ QT7

W N E S

1NT

X Pass Pass 2♠

All Pass

Board: 141

Dealer: East

Vul: E-W

North HCP: 5

South HCP: 17+1

Contract: 2♠ North

North:

♠ KT53

♥ T75

♦ Q965

♣ 93

South:

♠ QJ

♥ AJ942

♦ A74

♣ AJT

W N E S

1NT X

Pass 2♠ All Pass

Board: 142

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 3+1

Contract: 2♠X South

North:

♠ KJT5

♥ KQT8

♦ 43

♣ KQJ

South:

♠ 42

♥ 42

♦ QJ752

♣ T864

W N E S

1NT X Pass

Pass XX Pass 2♣¹

Pass 2♥ Pass 2♠

X All Pass

1. artificial

Board: 143

Dealer: East

Vul: None

North HCP: 6+1

South HCP: 18

Contract: 2♠ North

North:

♠ JT942

♥ 93

♦ A3

♣ J732

South:

♠ Q83

♥ AKQT

♦ K8

♣ AT95

W N E S

1NT X

Pass 2♠ All Pass

South hands

Exit_Transfers

Board: 139	♠ Q965	RHO opens the bidding 1NT.
Dealer: East	♥ AQ	You bid next.
Vul: Both	♦ KJ82	West (LHO) Redoubles if possible.
HCP: 17	♣ AJT	
Board: 140	♠ AK963	You bid first.
Dealer: South	♥ K4	West (LHO) Doubles 1NT if possible.
Vul: None	♦ QJ6	
HCP: 15+1	♣ QT7	
Board: 141	♠ QJ	RHO opens the bidding 1NT.
Dealer: East	♥ AJ942	You bid next.
Vul: E-W	♦ A74	
HCP: 17+1	♣ AJT	
Board: 142	♠ 42	Partner bids first.
Dealer: North	♥ 42	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ QJ752	West (LHO) Doubles 2♠ if possible.
HCP: 3+1	♣ T864	
Board: 143	♠ Q83	RHO opens the bidding 1NT.
Dealer: East	♥ AKQT	You bid next.
Vul: None	♦ K8	
HCP: 18	♣ AT95	

Both hands (Answers Page)

Board: 139

Dealer: East

Vul: Both

North HCP: 2+2

South HCP: 17

Contract: 2♥ North

North:

♠ J4

♥ J98543

♦ T95

♣ 86

South:

♠ Q965

♥ AQ

♦ KJ82

♣ AJT

W N E S

1NT X

XX 2♥ All Pass

Board: 140

Dealer: South

Vul: None

North HCP: 5

South HCP: 15+1

Contract: 2♠ South

North:

♠ 842

♥ A9

♦ 8743

♣ J643

South:

♠ AK963

♥ K4

♦ QJ6

♣ QT7

W N E S

1NT

X Pass Pass 2♠

All Pass

Board: 141

Dealer: East

Vul: E-W

North HCP: 5

South HCP: 17+1

Contract: 2♠ North

North:

♠ KT53

♥ T75

♦ Q965

♣ 93

South:

♠ QJ

♥ AJ942

♦ A74

♣ AJT

W N E S

1NT X

Pass 2♠ All Pass

Board: 142

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 3+1

Contract: 2♠ X South

North:

♠ KJT5

♥ KQT8

♦ 43

♣ KQJ

South:

♠ 42

♥ 42

♦ QJ752

♣ T864

W N E S

1NT X Pass

Pass XX Pass 2♣¹

Pass 2♥ Pass 2♠

X All Pass

1. artificial

Board: 143

Dealer: East

Vul: None

North HCP: 6+1

South HCP: 18

Contract: 2♠ North

North:

♠ JT942

♥ 93

♦ A3

♣ J732

South:

♠ Q83

♥ AKQT

♦ K8

♣ AT95

W N E S

1NT X

Pass 2♠ All Pass

North hands

Exit_Transfers

Board: 144 ♠ AQ976 You bid first.
 Dealer: North ♥ J42 East (LHO) Doubles 1NT if possible.
 Vul: N-S ♦ AJ West (RHO) bids 2♣ if possible.
 HCP: 15+1 ♣ K94

Board: 145 ♠ QT98 LHO opens the bidding 1NT.
 Dealer: East ♥ QT7 Partner bids next.
 Vul: N-S ♦ 98743 East (LHO) Redoubles if possible.
 HCP: 4+1 ♣ 4 West (RHO) bids 2♣ if possible.

Board: 146 ♠ 84 Partner bids first.
 Dealer: South ♥ J42 West (RHO) Doubles 1NT if possible.
 Vul: Both ♦ T97
 HCP: 1+1 ♣ 98765

Board: 147 ♠ QT74 LHO opens the bidding 1NT.
 Dealer: East ♥ JT642 Partner bids next.
 Vul: E-W ♦ 8 West (RHO) Redoubles if possible.
 HCP: 3+1 ♣ T52 East (LHO) Doubles 2♥ if possible.

Board: 148 ♠ QJ9 RHO opens the bidding 1NT.
 Dealer: West ♥ K2 You bid next.
 Vul: Both ♦ AK752 East (LHO) Redoubles if possible.
 HCP: 15+1 ♣ QT6

Both hands (Answers Page)

Board: 144

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 5+1

Contract: 2♦ South

North:

♠ AQ976

♥ J42

♦ AJ

♣ K94

South:

♠ K84

♥ 9875

♦ Q9543

♣ 2

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

Board: 145

Dealer: East

Vul: N-S

North HCP: 4+1

South HCP: 17

Contract: 3♦ South

North:

♠ QT98

♥ QT7

♦ 98743

♣ 4

South:

♠ J653

♥ K2

♦ AKJ

♣ KQ86

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

1. artificial

Board: 146

Dealer: South

Vul: Both

North HCP: 1+1

South HCP: 16+1

Contract: 2♠ South

North:

♠ 84

♥ J42

♦ T97

♣ 98765

South:

♠ KQJT5

♥ Q83

♦ Q8

♣ AQT

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

Board: 147

Dealer: East

Vul: E-W

North HCP: 3+1

South HCP: 16

Contract: 2♥X North

North:

♠ QT74

♥ JT642

♦ 8

♣ T52

South:

♠ J93

♥ A83

♦ K765

♣ AKJ

W	N	E	S
		1NT	X
XX	2♥	X	All Pass

Board: 148

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 2+2

Contract: 2♥ South

North:

♠ QJ9

♥ K2

♦ AK752

♣ QT6

South:

♠ 82

♥ JT9653

♦ T84

♣ J5

W	N	E	S
1NT	X	XX	2♥
All Pass			

South hands

Exit_Transfers

Board: 144	♠ K84	Partner bids first.
Dealer: North	♥ 9875	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ Q9543	West (LHO) bids 2♣ if possible.
HCP: 5+1	♣ 2	

Board: 145	♠ J653	RHO opens the bidding 1NT.
Dealer: East	♥ K2	You bid next.
Vul: N-S	♦ AKJ	East (RHO) Redoubles if possible.
HCP: 17	♣ KQ86	West (LHO) bids 2♣ if possible.

Board: 146	♠ KQJT5	You bid first.
Dealer: South	♥ Q83	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ Q8	
HCP: 16+1	♣ AQT	

Board: 147	♠ J93	RHO opens the bidding 1NT.
Dealer: East	♥ A83	You bid next.
Vul: E-W	♦ K765	West (LHO) Redoubles if possible.
HCP: 16	♣ AKJ	East (RHO) Doubles 2♥ if possible.

Board: 148	♠ 82	LHO opens the bidding 1NT.
Dealer: West	♥ JT9653	Partner bids next.
Vul: Both	♦ T84	East (RHO) Redoubles if possible.
HCP: 2+2	♣ J5	

Both hands (Answers Page)

Board: 144

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 5+1

Contract: 2♦ South

North:

♠ AQ976

♥ J42

♦ AJ

♣ K94

South:

♠ K84

♥ 9875

♦ Q9543

♣ 2

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

Board: 145

Dealer: East

Vul: N-S

North HCP: 4+1

South HCP: 17

Contract: 3♦ South

North:

♠ QT98

♥ QT7

♦ 98743

♣ 4

South:

♠ J653

♥ K2

♦ AKJ

♣ KQ86

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

1. artificial

Board: 146

Dealer: South

Vul: Both

North HCP: 1+1

South HCP: 16+1

Contract: 2♠ South

North:

♠ 84

♥ J42

♦ T97

♣ 98765

South:

♠ KQJT5

♥ Q83

♦ Q8

♣ AQT

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

Board: 147

Dealer: East

Vul: E-W

North HCP: 3+1

South HCP: 16

Contract: 2♥X North

North:

♠ QT74

♥ JT642

♦ 8

♣ T52

South:

♠ J93

♥ A83

♦ K765

♣ AKJ

W	N	E	S
		1NT	X
XX	2♥	X	All Pass

Board: 148

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 2+2

Contract: 2♥ South

North:

♠ QJ9

♥ K2

♦ AK752

♣ QT6

South:

♠ 82

♥ JT9653

♦ T84

♣ J5

W	N	E	S
1NT	X	XX	2♥
All Pass			

North hands

Exit_Transfers

Board: 149	♠ Q64	You bid first.
Dealer: North	♥ AKJ84	East (LHO) Doubles 1NT if possible.
Vul: None	♦ Q2	
HCP: 15+1	♣ KT2	

Board: 150	♠ Q96	Partner bids first.
Dealer: South	♥ Q7652	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ Q3	
HCP: 8+1	♣ Q54	

Board: 151	♠ K87	You bid first.
Dealer: North	♥ K643	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ A9	
HCP: 17	♣ AKT7	

Board: 152	♠ AJ64	RHO opens the bidding 1NT.
Dealer: West	♥ KQ3	You bid next.
Vul: None	♦ K2	East (LHO) bids 2♥ if possible.
HCP: 16	♣ K976	West (RHO) bids 2♠ if possible.

Board: 153	♠ K98	You bid first.
Dealer: North	♥ K73	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ AQ8	
HCP: 15	♣ K852	

Both hands (Answers Page)

Board: 149

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 4+1

Contract: 2♥ North

North:

♠ Q64

♥ AKJ84

♦ Q2

♣ KT2

South:

♠ 8752

♥ -

♦ T6543

♣ A963

W	N	E	S
	1NT	X	Pass
Pass	2♥	All Pass	

Board: 150

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15+1

Contract: 3♥ South

North:

♠ Q96

♥ Q7652

♦ Q3

♣ Q54

South:

♠ 875

♥ AK3

♦ AJ862

♣ K8

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

Board: 151

Dealer: North

Vul: Both

North HCP: 17

South HCP: 3+2

Contract: 2♠ North

North:

♠ K87

♥ K643

♦ A9

♣ AKT7

South:

♠ 965432

♥ Q9

♦ T83

♣ J4

W	N	E	S
	1NT	X	2♥
Pass	2♠	All Pass	

Board: 152

Dealer: West

Vul: None

North HCP: 16

South HCP: 7+1

Contract: 3♥ South

North:

♠ AJ64

♥ KQ3

♦ K2

♣ K976

South:

♠ 83

♥ A9742

♦ QT64

♣ J8

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

Board: 153

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 1+1

Contract: 1NTX North

North:

♠ K98

♥ K73

♦ AQ8

♣ K852

South:

♠ T76

♥ 9862

♦ JT953

♣ 3

W	N	E	S
	1NT	X	All Pass

South hands

Exit_Transfers

Board: 149 ♠ 8752 Partner bids first.
 Dealer: North ♥ - East (RHO) Doubles 1NT if possible.
 Vul: None ♦ T6543
 HCP: 4+1 ♣ A963

Board: 150 ♠ 875 You bid first.
 Dealer: South ♥ AK3 West (LHO) Doubles 1NT if possible.
 Vul: E-W ♦ AJ862
 HCP: 15+1 ♣ K8

Board: 151 ♠ 965432 Partner bids first.
 Dealer: North ♥ Q9 East (RHO) Doubles 1NT if possible.
 Vul: Both ♦ T83
 HCP: 3+2 ♣ J4

Board: 152 ♠ 83 LHO opens the bidding 1NT.
 Dealer: West ♥ A9742 Partner bids next.
 Vul: None ♦ QT64 East (RHO) bids 2♥ if possible.
 HCP: 7+1 ♣ J8 West (LHO) bids 2♠ if possible.

Board: 153 ♠ T76 Partner bids first.
 Dealer: North ♥ 9862 East (RHO) Doubles 1NT if possible.
 Vul: N-S ♦ JT953
 HCP: 1+1 ♣ 3

Both hands (Answers Page)

Board: 149

	North:	South:	W	N	E	S
Dealer: North	♠ Q64	♠ 8752		1NT	X	Pass
Vul: None	♥ AKJ84	♥ -	Pass	2♥	All Pass	
North HCP: 15+1	♦ Q2	♦ T6543				
South HCP: 4+1	♣ KT2	♣ A963				
Contract: 2♥ North						

Board: 150

	North:	South:	W	N	E	S
Dealer: South	♠ Q96	♠ 875				1NT
Vul: E-W	♥ Q7652	♥ AK3	X	2♦	Pass	2♥
North HCP: 8+1	♦ Q3	♦ AJ862	Pass	2NT	Pass	3♥
South HCP: 15+1	♣ Q54	♣ K8	All Pass			
Contract: 3♥ South						

Board: 151

	North:	South:	W	N	E	S
Dealer: North	♠ K87	♠ 965432		1NT	X	2♥
Vul: Both	♥ K643	♥ Q9	Pass	2♠	All Pass	
North HCP: 17	♦ A9	♦ T83				
South HCP: 3+2	♣ AKT7	♣ J4				
Contract: 2♠ North						

Board: 152

	North:	South:	W	N	E	S
Dealer: West	♠ AJ64	♠ 83	1NT	X	2♥	Pass
Vul: None	♥ KQ3	♥ A9742	2♠	Pass	Pass	3♥
North HCP: 16	♦ K2	♦ QT64	All Pass			
South HCP: 7+1	♣ K976	♣ J8				
Contract: 3♥ South						

Board: 153

	North:	South:	W	N	E	S
Dealer: North	♠ K98	♠ T76		1NT	X	All Pass
Vul: N-S	♥ K73	♥ 9862				
North HCP: 15	♦ AQ8	♦ JT953				
South HCP: 1+1	♣ K852	♣ 3				
Contract: 1NTX North						

North hands

Exit_Transfers

Board: 154 ♠ 75 Partner bids first.
 Dealer: South ♥ KT8743 West (RHO) Doubles 1NT if possible.
 Vul: None ♦ T3
 HCP: 5+2 ♣ Q52

Board: 155 ♠ A4 RHO opens the bidding 1NT.
 Dealer: West ♥ Q53 You bid next.
 Vul: N-S ♦ AKQT3 East (LHO) bids 2♦ if possible.
 HCP: 16+1 ♣ J54 West (RHO) bids 2♥ if possible.

Board: 156 ♠ T98 Partner bids first.
 Dealer: South ♥ KJ84 West (RHO) Doubles 1NT if possible.
 Vul: N-S ♦ QJ932
 HCP: 7+1 ♣ 4

Board: 157 ♠ Q964 LHO opens the bidding 1NT.
 Dealer: East ♥ T4 Partner bids next.
 Vul: N-S ♦ AJ643
 HCP: 8+1 ♣ J3

Board: 158 ♠ Q94 Partner bids first.
 Dealer: South ♥ T5432 West (RHO) Doubles 1NT if possible.
 Vul: N-S ♦ A
 HCP: 7+1 ♣ J642

Both hands (Answers Page)

Board: 154

Dealer: South

Vul: None

North HCP: 5+2

South HCP: 16

Contract: 3♥ North

North:

♠ 75

♥ KT8743

♦ T3

♣ Q52

South:

♠ AKQ6

♥ 952

♦ K9

♣ KJ64

W

N

E

S

1NT

X

2♦

Pass

2♥

Pass

3♥

All Pass

Board: 155

Dealer: West

Vul: N-S

North HCP: 16+1

South HCP: 4

Contract: 3♦ North

North:

♠ A4

♥ Q53

♦ AKQT3

♣ J54

South:

♠ J986

♥ T6

♦ J95

♣ Q863

W

N

E

S

1NT

X

2♦

X

2♥

3♦

All Pass

Board: 156

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 15+1

Contract: 2NT North

North:

♠ T98

♥ KJ84

♦ QJ932

♣ 4

South:

♠ K74

♥ T3

♦ A84

♣ AKJT9

W

N

E

S

1NT

X

2♣¹

Pass

2♦

Pass

2NT

All Pass

1. Stayman

Board: 157

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ Q964

♥ T4

♦ AJ643

♣ J3

South:

♠ K853

♥ 532

♦ K9

♣ AKQ8

W

N

E

S

1NT

X

Pass

2NT

All Pass

Board: 158

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 15

Contract: 2♥ South

North:

♠ Q94

♥ T5432

♦ A

♣ J642

South:

♠ A82

♥ K987

♦ KQ7

♣ K83

W

N

E

S

1NT

X

2♦

Pass

2♥

All Pass

South hands

Exit_Transfers

Board: 154	♠ AKQ6	You bid first.
Dealer: South	♥ 952	West (LHO) Doubles 1NT if possible.
Vul: None	♦ K9	
HCP: 16	♣ KJ64	

Board: 155	♠ J986	LHO opens the bidding 1NT.
Dealer: West	♥ T6	Partner bids next.
Vul: N-S	♦ J95	East (RHO) bids 2♦ if possible.
HCP: 4	♣ Q863	West (LHO) bids 2♥ if possible.

Board: 156	♠ K74	You bid first.
Dealer: South	♥ T3	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ A84	
HCP: 15+1	♣ AKJT9	

Board: 157	♠ K853	RHO opens the bidding 1NT.
Dealer: East	♥ 532	You bid next.
Vul: N-S	♦ K9	
HCP: 15	♣ AKQ8	

Board: 158	♠ A82	You bid first.
Dealer: South	♥ K987	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ KQ7	
HCP: 15	♣ K83	

Both hands (Answers Page)

Board: 154

Dealer: South

Vul: None

North HCP: 5+2

South HCP: 16

Contract: 3♥ North

North:

♠ 75

♥ KT8743

♦ T3

♣ Q52

South:

♠ AKQ6

♥ 952

♦ K9

♣ KJ64

W

N

E

S

1NT

X

2♦

Pass

2♥

Pass

3♥

All Pass

Board: 155

Dealer: West

Vul: N-S

North HCP: 16+1

South HCP: 4

Contract: 3♦ North

North:

♠ A4

♥ Q53

♦ AKQT3

♣ J54

South:

♠ J986

♥ T6

♦ J95

♣ Q863

W

N

E

S

1NT

X

2♦

X

2♥

3♦

All Pass

Board: 156

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 15+1

Contract: 2NT North

North:

♠ T98

♥ KJ84

♦ QJ932

♣ 4

South:

♠ K74

♥ T3

♦ A84

♣ AKJT9

W

N

E

S

1NT

X

2♣¹

Pass

2♦

Pass

2NT

All Pass

1. Stayman

Board: 157

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ Q964

♥ T4

♦ AJ643

♣ J3

South:

♠ K853

♥ 532

♦ K9

♣ AKQ8

W

N

E

S

1NT

X

Pass

2NT

All Pass

Board: 158

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 15

Contract: 2♥ South

North:

♠ Q94

♥ T5432

♦ A

♣ J642

South:

♠ A82

♥ K987

♦ KQ7

♣ K83

W

N

E

S

1NT

X

2♦

Pass

2♥

All Pass

North hands

Exit_Transfers

Board: 159 ♠ Q93 You bid first.
 Dealer: North ♥ AT874 East (LHO) Doubles 1NT if possible.
 Vul: E-W ♦ AKT West (RHO) Doubles 2♥ if possible.
 HCP: 15+1 ♣ Q2

Board: 160 ♠ KQ943 RHO opens the bidding 1NT.
 Dealer: West ♥ QJ7 You bid next.
 Vul: None ♦ AJ
 HCP: 16+1 ♣ K85

Board: 161 ♠ A93 RHO opens the bidding 1NT.
 Dealer: West ♥ Q72 You bid next.
 Vul: Both ♦ AKJT3 West (RHO) bids 2♦ if possible.
 HCP: 16+1 ♣ Q6

Board: 162 ♠ T8 Partner bids first.
 Dealer: South ♥ T96 West (RHO) Doubles 1NT if possible.
 Vul: None ♦ 9863
 HCP: 1 ♣ J853

Board: 163 ♠ AK984 You bid first.
 Dealer: North ♥ T82 East (LHO) Doubles 1NT if possible.
 Vul: N-S ♦ Q4
 HCP: 15+1 ♣ AQT

Both hands (Answers Page)

Board: 159

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 4+1

Contract: 2♥X North

North:

♠ Q93

♥ AT874

♦ AKT

♣ Q2

South:

♠ J65

♥ Q3

♦ J8762

♣ 963

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

Board: 160

Dealer: West

Vul: None

North HCP: 16+1

South HCP: 5

Contract: 2♥ South

North:

♠ KQ943

♥ QJ7

♦ AJ

♣ K85

South:

♠ 62

♥ 9654

♦ KT42

♣ Q96

W	N	E	S
1NT	X	Pass	2♥
All Pass			

Board: 161

Dealer: West

Vul: Both

North HCP: 16+1

South HCP: 9

Contract: 3NT North

North:

♠ A93

♥ Q72

♦ AKJT3

♣ Q6

South:

♠ 8742

♥ AT98

♦ 2

♣ AJ94

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

Board: 162

Dealer: South

Vul: None

North HCP: 1

South HCP: 17+1

Contract: 2♣ South

North:

♠ T8

♥ T96

♦ 9863

♣ J853

South:

♠ A52

♥ AJ7

♦ Q4

♣ AQT64

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

Board: 163

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 6+1

Contract: 1NTXX North

North:

♠ AK984

♥ T82

♦ Q4

♣ AQT

South:

♠ J3

♥ J954

♦ T2

♣ KJ742

W	N	E	S
	1NT	X	XX
All Pass			

South hands

Exit_Transfers

Board: 159	♠ J65	Partner bids first.
Dealer: North	♥ Q3	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ J8762	West (LHO) Doubles 2♥ if possible.
HCP: 4+1	♣ 963	

Board: 160	♠ 62	LHO opens the bidding 1NT.
Dealer: West	♥ 9654	Partner bids next.
Vul: None	♦ KT42	
HCP: 5	♣ Q96	

Board: 161	♠ 8742	LHO opens the bidding 1NT.
Dealer: West	♥ AT98	Partner bids next.
Vul: Both	♦ 2	West (LHO) bids 2♦ if possible.
HCP: 9	♣ AJ94	

Board: 162	♠ A52	You bid first.
Dealer: South	♥ AJ7	West (LHO) Doubles 1NT if possible.
Vul: None	♦ Q4	
HCP: 17+1	♣ AQT64	

Board: 163	♠ J3	Partner bids first.
Dealer: North	♥ J954	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ T2	
HCP: 6+1	♣ KJ742	

Both hands (Answers Page)

Board: 159

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 4+1

Contract: 2♥X North

North:

♠ Q93

♥ AT874

♦ AKT

♣ Q2

South:

♠ J65

♥ Q3

♦ J8762

♣ 963

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

Board: 160

Dealer: West

Vul: None

North HCP: 16+1

South HCP: 5

Contract: 2♥ South

North:

♠ KQ943

♥ QJ7

♦ AJ

♣ K85

South:

♠ 62

♥ 9654

♦ KT42

♣ Q96

W	N	E	S
1NT	X	Pass	2♥
All Pass			

Board: 161

Dealer: West

Vul: Both

North HCP: 16+1

South HCP: 9

Contract: 3NT North

North:

♠ A93

♥ Q72

♦ AKJT3

♣ Q6

South:

♠ 8742

♥ AT98

♦ 2

♣ AJ94

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

Board: 162

Dealer: South

Vul: None

North HCP: 1

South HCP: 17+1

Contract: 2♣ South

North:

♠ T8

♥ T96

♦ 9863

♣ J853

South:

♠ A52

♥ AJ7

♦ Q4

♣ AQT64

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

Board: 163

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 6+1

Contract: 1NTXX North

North:

♠ AK984

♥ T82

♦ Q4

♣ AQT

South:

♠ J3

♥ J954

♦ T2

♣ KJ742

W	N	E	S
	1NT	X	XX
All Pass			

North hands

Exit_Transfers

Board: 164	♠ Q62	RHO opens the bidding 1NT.
Dealer: West	♥ 854	You bid next.
Vul: Both	♦ AQJ62	
HCP: 16+1	♣ AK	
Board: 165	♠ QT98	You bid first.
Dealer: North	♥ AK8	East (LHO) Doubles 1NT if possible.
Vul: None	♦ K3	
HCP: 16	♣ KJ42	
Board: 166	♠ AK9	RHO opens the bidding 1NT.
Dealer: West	♥ KQ754	You bid next.
Vul: E-W	♦ KT3	
HCP: 15+1	♣ T4	
Board: 167	♠ J8	Partner bids first.
Dealer: South	♥ 83	West (RHO) Doubles 1NT if possible.
Vul: None	♦ KQ843	East (LHO) bids 2♠ if possible.
HCP: 8+1	♣ QT54	
Board: 168	♠ 75	Partner bids first.
Dealer: South	♥ KT864	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ QJT7	
HCP: 6+1	♣ T5	

Both hands (Answers Page)

Board: 164

Dealer: West

Vul: Both

North HCP: 16+1

South HCP: 4+1

Contract: 2♥ South

North:

♠ Q62

♥ 854

♦ AQJ62

♣ AK

South:

♠ J74

♥ JT762

♦ T9

♣ Q97

W	N	E	S
1NT	X	Pass	2♥
All Pass			

Board: 165

Dealer: North

Vul: None

North HCP: 16

South HCP: 2+1

Contract: 2♥ North

North:

♠ QT98

♥ AK8

♦ K3

♣ KJ42

South:

♠ J4

♥ J7643

♦ 9754

♣ 98

W	N	E	S
	1NT	X	2♦
Pass	2♥	All Pass	

Board: 166

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 5

Contract: 2♣ South

North:

♠ AK9

♥ KQ754

♦ KT3

♣ T4

South:

♠ QT7

♥ J2

♦ J964

♣ J853

W	N	E	S
1NT	X	Pass	2♣
All Pass			

Board: 167

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 16

Contract: 3♦ North

North:

♠ J8

♥ 83

♦ KQ843

♣ QT54

South:

♠ AQ3

♥ Q652

♦ AJ7

♣ K86

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

Board: 168

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 16

Contract: 2♥ South

North:

♠ 75

♥ KT864

♦ QJT7

♣ T5

South:

♠ J82

♥ A7

♦ A953

♣ AK82

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

South hands

Exit_Transfers

Board: 164	♠ J74	LHO opens the bidding 1NT.
Dealer: West	♥ JT762	Partner bids next.
Vul: Both	♦ T9	
HCP: 4+1	♣ Q97	
Board: 165	♠ J4	Partner bids first.
Dealer: North	♥ J7643	East (RHO) Doubles 1NT if possible.
Vul: None	♦ 9754	
HCP: 2+1	♣ 98	
Board: 166	♠ QT7	LHO opens the bidding 1NT.
Dealer: West	♥ J2	Partner bids next.
Vul: E-W	♦ J964	
HCP: 5	♣ J853	
Board: 167	♠ AQ3	You bid first.
Dealer: South	♥ Q652	West (LHO) Doubles 1NT if possible.
Vul: None	♦ AJ7	East (RHO) bids 2♠ if possible.
HCP: 16	♣ K86	
Board: 168	♠ J82	You bid first.
Dealer: South	♥ A7	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ A953	
HCP: 16	♣ AK82	

Both hands (Answers Page)

Board: 164

	North:	South:	W	N	E	S
Dealer: West	♠ Q62	♠ J74	1NT	X	Pass	2♥
Vul: Both	♥ 854	♥ JT762	All Pass			
North HCP: 16+1	♦ AQJ62	♦ T9				
South HCP: 4+1	♣ AK	♣ Q97				
Contract: 2♥ South						

Board: 165

	North:	South:	W	N	E	S
Dealer: North	♠ QT98	♠ J4		1NT	X	2♦
Vul: None	♥ AK8	♥ J7643	Pass	2♥	All Pass	
North HCP: 16	♦ K3	♦ 9754				
South HCP: 2+1	♣ KJ42	♣ 98				
Contract: 2♥ North						

Board: 166

	North:	South:	W	N	E	S
Dealer: West	♠ AK9	♠ QT7	1NT	X	Pass	2♣
Vul: E-W	♥ KQ754	♥ J2	All Pass			
North HCP: 15+1	♦ KT3	♦ J964				
South HCP: 5	♣ T4	♣ J853				
Contract: 2♣ South						

Board: 167

	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AQ3				1NT
Vul: None	♥ 83	♥ Q652	X	XX	2♠	Pass
North HCP: 8+1	♦ KQ843	♦ AJ7	Pass	3♦	All Pass	
South HCP: 16	♣ QT54	♣ K86				
Contract: 3♦ North						

Board: 168

	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ J82				1NT
Vul: N-S	♥ KT864	♥ A7	X	2♦	Pass	2♥
North HCP: 6+1	♦ QJT7	♦ A953	All Pass			
South HCP: 16	♣ T5	♣ AK82				
Contract: 2♥ South						

North hands

Exit_Transfers

Board: 169	♠ 73	LHO opens the bidding 1NT.
Dealer: East	♥ JT874	Partner bids next.
Vul: N-S	♦ JT6	West (RHO) Redoubles if possible.
HCP: 2+1	♣ T63	
Board: 170	♠ J53	Partner bids first.
Dealer: South	♥ 872	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ T8	
HCP: 4+1	♣ QJ743	
Board: 171	♠ J76	You bid first.
Dealer: North	♥ AQ52	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ A93	
HCP: 15	♣ A53	
Board: 172	♠ 95	You bid first.
Dealer: North	♥ AQJ2	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ AQJ9	
HCP: 17	♣ KT4	
Board: 173	♠ AKJ8	You bid first.
Dealer: North	♥ QJT2	East (LHO) Doubles 1NT if possible.
Vul: None	♦ Q9	East (LHO) Doubles 3♦ if possible.
HCP: 16	♣ K85	West (RHO) bids 3♥ if possible.
		East (LHO) Doubles 4♦ if possible.

Both hands (Answers Page)

Board: 169

Dealer: East

Vul: N-S

North HCP: 2+1

South HCP: 15+1

Contract: 2♥ North

North:

♠ 73

♥ JT874

♦ JT6

♣ T63

South:

♠ KT654

♥ Q52

♦ KQ9

♣ AJ

W N E S

1NT X

XX 2♥ All Pass

Board: 170

Dealer: South

Vul: Both

North HCP: 4+1

South HCP: 17

Contract: 1NTX South

North:

♠ J53

♥ 872

♦ T8

♣ QJ743

South:

♠ AQ94

♥ K43

♦ AJ3

♣ K65

W N E S

1NT

X All Pass

Board: 171

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 6+1

Contract: 2♠ North

North:

♠ J76

♥ AQ52

♦ A93

♣ A53

South:

♠ QT985

♥ JT3

♦ J4

♣ Q96

W N E S

1NT X 2♥

Pass 2♠ All Pass

Board: 172

Dealer: North

Vul: Both

North HCP: 17

South HCP: 3

Contract: 2♠ South

North:

♠ 95

♥ AQJ2

♦ AQJ9

♣ KT4

South:

♠ JT83

♥ 974

♦ 72

♣ Q973

W N E S

1NT X Pass

Pass XX Pass 2♣¹

Pass 2♦ Pass 2♠

All Pass

1. artificial

Board: 173

Dealer: North

Vul: None

North HCP: 16

South HCP: 4+2

Contract: 4♦ X South

North:

♠ AKJ8

♥ QJT2

♦ Q9

♣ K85

South:

♠ 73

♥ 87

♦ KJ8753

♣ 972

W N E S

1NT X 3♣¹

Pass 3♦² X Pass

3♥ Pass Pass 4♦

Pass Pass X All Pass

1. 1N-3C transfer to diamonds

2. automat

South hands

Exit_Transfers

Board: 169	♠ KT654	RHO opens the bidding 1NT.
Dealer: East	♥ Q52	You bid next.
Vul: N-S	♦ KQ9	West (LHO) Redoubles if possible.
HCP: 15+1	♣ AJ	
Board: 170	♠ AQ94	You bid first.
Dealer: South	♥ K43	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ AJ3	
HCP: 17	♣ K65	
Board: 171	♠ QT985	Partner bids first.
Dealer: North	♥ JT3	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ J4	
HCP: 6+1	♣ Q96	
Board: 172	♠ JT83	Partner bids first.
Dealer: North	♥ 974	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ 72	
HCP: 3	♣ Q973	
Board: 173	♠ 73	Partner bids first.
Dealer: North	♥ 87	East (RHO) Doubles 1NT if possible.
Vul: None	♦ KJ8753	East (RHO) Doubles 3♦ if possible.
HCP: 4+2	♣ 972	West (LHO) bids 3♥ if possible.
		East (RHO) Doubles 4♦ if possible.

Both hands (Answers Page)

Board: 169

Dealer: East

Vul: N-S

North HCP: 2+1

South HCP: 15+1

Contract: 2♥ North

North:

♠ 73

♥ JT874

♦ JT6

♣ T63

South:

♠ KT654

♥ Q52

♦ KQ9

♣ AJ

W N E S

1NT X

XX 2♥ All Pass

Board: 170

Dealer: South

Vul: Both

North HCP: 4+1

South HCP: 17

Contract: 1NTX South

North:

♠ J53

♥ 872

♦ T8

♣ QJ743

South:

♠ AQ94

♥ K43

♦ AJ3

♣ K65

W N E S

1NT

X All Pass

Board: 171

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 6+1

Contract: 2♠ North

North:

♠ J76

♥ AQ52

♦ A93

♣ A53

South:

♠ QT985

♥ JT3

♦ J4

♣ Q96

W N E S

1NT X 2♥

Pass 2♠ All Pass

Board: 172

Dealer: North

Vul: Both

North HCP: 17

South HCP: 3

Contract: 2♠ South

North:

♠ 95

♥ AQJ2

♦ AQJ9

♣ KT4

South:

♠ JT83

♥ 974

♦ 72

♣ Q973

W N E S

1NT X Pass

Pass XX Pass 2♣¹

Pass 2♦ Pass 2♠

All Pass

1. artificial

Board: 173

Dealer: North

Vul: None

North HCP: 16

South HCP: 4+2

Contract: 4♦ X South

North:

♠ AKJ8

♥ QJT2

♦ Q9

♣ K85

South:

♠ 73

♥ 87

♦ KJ8753

♣ 972

W N E S

1NT X 3♣¹

Pass 3♦² X Pass

3♥ Pass Pass 4♦

Pass Pass X All Pass

1. 1N-3C transfer to diamonds

2. automat

North hands

Exit_Transfers

Board: 174	♠ QT43	Partner bids first.
Dealer: South	♥ QJ2	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 8642	
HCP: 5	♣ 87	

Board: 175	♠ 8762	LHO opens the bidding 1NT.
Dealer: East	♥ 843	Partner bids next.
Vul: Both	♦ -	West (RHO) bids 3♣ if possible.
HCP: 4+2	♣ AT9853	

Board: 176	♠ KJT	RHO opens the bidding 1NT.
Dealer: West	♥ AJ85	You bid next.
Vul: None	♦ T52	
HCP: 16	♣ AKT	

Board: 177	♠ J543	LHO opens the bidding 1NT.
Dealer: East	♥ 654	Partner bids next.
Vul: E-W	♦ T872	West (RHO) Redoubles if possible.
HCP: 1	♣ 84	

Board: 178	♠ 986	RHO opens the bidding 1NT.
Dealer: West	♥ AK53	You bid next.
Vul: Both	♦ KJ93	
HCP: 15	♣ A9	

Both hands (Answers Page)

Board: 174

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 15

Contract: 1NTX South

North:

♠ QT43

♥ QJ2

♦ 8642

♣ 87

South:

♠ K98

♥ T65

♦ KJT

♣ AKJ6

W	N	E	S
			1NT

X	All Pass		
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Board: 175

Dealer: East

Vul: Both

North HCP: 4+2

South HCP: 17

Contract: 4♣ North

North:

♠ 8762

♥ 843

♦ -

♣ AT9853

South:

♠ KQJ

♥ KQJ2

♦ QT65

♣ QJ

W	N	E	S
		1NT	X

3♣ ¹	4♣	All Pass	
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1. 1N-3C transfer to diamonds

Board: 176

Dealer: West

Vul: None

North HCP: 16

South HCP: 3+1

Contract: 2♣ South

North:

♠ KJT

♥ AJ85

♦ T52

♣ AKT

South:

♠ 74

♥ 63

♦ QJ96

♣ 87642

W	N	E	S
1NT	X	Pass	2♣

All Pass

Board: 177

Dealer: East

Vul: E-W

North HCP: 1

South HCP: 17

Contract: 2♠ North

North:

♠ J543

♥ 654

♦ T872

♣ 84

South:

♠ KT7

♥ AJ83

♦ AK9

♣ Q63

W	N	E	S
		1NT	X

XX	2♠	All Pass	
----	----	----------	--

Board: 178

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7+1

Contract: 2♠ South

North:

♠ 986

♥ AK53

♦ KJ93

♣ A9

South:

♠ AQT75

♥ J94

♦ 654

♣ 54

W	N	E	S
1NT	X	Pass	2♠

All Pass

South hands

Exit_Transfers

Board: 174	♠ K98	You bid first.
Dealer: South	♥ T65	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ KJT	
HCP: 15	♣ AKJ6	

Board: 175	♠ KQJ	RHO opens the bidding 1NT.
Dealer: East	♥ KQJ2	You bid next.
Vul: Both	♦ QT65	West (LHO) bids 3♣ if possible.
HCP: 17	♣ QJ	

Board: 176	♠ 74	LHO opens the bidding 1NT.
Dealer: West	♥ 63	Partner bids next.
Vul: None	♦ QJ96	
HCP: 3+1	♣ 87642	

Board: 177	♠ KT7	RHO opens the bidding 1NT.
Dealer: East	♥ AJ83	You bid next.
Vul: E-W	♦ AK9	West (LHO) Redoubles if possible.
HCP: 17	♣ Q63	

Board: 178	♠ AQT75	LHO opens the bidding 1NT.
Dealer: West	♥ J94	Partner bids next.
Vul: Both	♦ 654	
HCP: 7+1	♣ 54	

Both hands (Answers Page)

Board: 174

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 15

Contract: 1NTX South

North:

♠ QT43

♥ QJ2

♦ 8642

♣ 87

South:

♠ K98

♥ T65

♦ KJT

♣ AKJ6

W	N	E	S
			1NT

X	All Pass		
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Board: 175

Dealer: East

Vul: Both

North HCP: 4+2

South HCP: 17

Contract: 4♣ North

North:

♠ 8762

♥ 843

♦ -

♣ AT9853

South:

♠ KQJ

♥ KQJ2

♦ QT65

♣ QJ

W	N	E	S
		1NT	X

3♣ ¹	4♣	All Pass	
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1. 1N-3C transfer to diamonds

Board: 176

Dealer: West

Vul: None

North HCP: 16

South HCP: 3+1

Contract: 2♣ South

North:

♠ KJT

♥ AJ85

♦ T52

♣ AKT

South:

♠ 74

♥ 63

♦ QJ96

♣ 87642

W	N	E	S
1NT	X	Pass	2♣

All Pass

Board: 177

Dealer: East

Vul: E-W

North HCP: 1

South HCP: 17

Contract: 2♠ North

North:

♠ J543

♥ 654

♦ T872

♣ 84

South:

♠ KT7

♥ AJ83

♦ AK9

♣ Q63

W	N	E	S
		1NT	X

XX	2♠	All Pass	
----	----	----------	--

Board: 178

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7+1

Contract: 2♠ South

North:

♠ 986

♥ AK53

♦ KJ93

♣ A9

South:

♠ AQT75

♥ J94

♦ 654

♣ 54

W	N	E	S
1NT	X	Pass	2♠

All Pass

North hands

Exit_Transfers

Board: 179	♠ KT93	You bid first.
Dealer: North	♥ KJT4	East (LHO) Doubles 1NT if possible.
Vul: None	♦ JT4	East (LHO) Doubles 2♥ if possible.
HCP: 15	♣ AK	

Board: 180	♠ AQT	RHO opens the bidding 1NT.
Dealer: West	♥ 743	You bid next.
Vul: N-S	♦ AJT3	East (LHO) bids 2♥ if possible.
HCP: 15	♣ AT3	West (RHO) bids 2♠ if possible.

Board: 181	♠ A943	LHO opens the bidding 1NT.
Dealer: East	♥ T9762	Partner bids next.
Vul: Both	♦ J2	
HCP: 7+1	♣ Q4	

Board: 182	♠ AK732	Partner bids first.
Dealer: South	♥ QT	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ JT4	
HCP: 10+1	♣ T53	

Board: 183	♠ 75	LHO opens the bidding 1NT.
Dealer: East	♥ 85	Partner bids next.
Vul: Both	♦ AJT96542	
HCP: 5+4	♣ 5	

Both hands (Answers Page)

Board: 179

	North:	South:	W	N	E	S
Dealer: North	♠ KT93	♠ J2		1NT	X	Pass
Vul: None	♥ KJT4	♥ Q93	Pass	XX	Pass	2♣ ¹
North HCP: 15	♦ JT4	♦ 9863	Pass	2♥	X	All Pass
South HCP: 3	♣ AK	♣ 8754				
Contract: 2♥X North					1. artificial	

Board: 180

	North:	South:	W	N	E	S
Dealer: West	♠ AQT	♠ 54	1NT	X	2♥	Pass
Vul: N-S	♥ 743	♥ JT982	2♠	Pass	Pass	3♥
North HCP: 15	♦ AJT3	♦ Q985	All Pass			
South HCP: 5+1	♣ AT3	♣ Q7				
Contract: 3♥ South						

Board: 181

	North:	South:	W	N	E	S
Dealer: East	♠ A943	♠ KQ8			1NT	X
Vul: Both	♥ T9762	♥ J84	Pass	2♥	All Pass	
North HCP: 7+1	♦ J2	♦ AT6				
South HCP: 15	♣ Q4	♣ AJ83				
Contract: 2♥ North						

Board: 182

	North:	South:	W	N	E	S
Dealer: South	♠ AK732	♠ J6				1NT
Vul: E-W	♥ QT	♥ A73	X	2♥	Pass	2♠
North HCP: 10+1	♦ JT4	♦ K98	Pass	3NT	All Pass	
South HCP: 15+1	♣ T53	♣ AQJ92				
Contract: 3NT North						

Board: 183

	North:	South:	W	N	E	S
Dealer: East	♠ 75	♠ J4			1NT	X
Vul: Both	♥ 85	♥ KT96	Pass	2♦	All Pass	
North HCP: 5+4	♦ AJT96542	♦ Q73				
South HCP: 16	♣ 5	♣ AKQJ				
Contract: 2♦ North						

South hands

Exit_Transfers

Board: 179	♠ J2	Partner bids first.
Dealer: North	♥ Q93	East (RHO) Doubles 1NT if possible.
Vul: None	♦ 9863	East (RHO) Doubles 2♥ if possible.
HCP: 3	♣ 8754	

Board: 180	♠ 54	LHO opens the bidding 1NT.
Dealer: West	♥ JT982	Partner bids next.
Vul: N-S	♦ Q985	East (RHO) bids 2♥ if possible.
HCP: 5+1	♣ Q7	West (LHO) bids 2♠ if possible.

Board: 181	♠ KQ8	RHO opens the bidding 1NT.
Dealer: East	♥ J84	You bid next.
Vul: Both	♦ AT6	
HCP: 15	♣ AJ83	

Board: 182	♠ J6	You bid first.
Dealer: South	♥ A73	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ K98	
HCP: 15+1	♣ AQJ92	

Board: 183	♠ J4	RHO opens the bidding 1NT.
Dealer: East	♥ KT96	You bid next.
Vul: Both	♦ Q73	
HCP: 16	♣ AKQJ	

Both hands (Answers Page)

Board: 179

Dealer: North

Vul: None

North HCP: 15

South HCP: 3

Contract: 2♥X North

North:

♠ KT93

♥ KJT4

♦ JT4

♣ AK

South:

♠ J2

♥ Q93

♦ 9863

♣ 8754

W N E S

1NT X Pass

Pass XX Pass 2♣¹

Pass 2♥ X All Pass

1. artificial

Board: 180

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 5+1

Contract: 3♥ South

North:

♠ AQT

♥ 743

♦ AJT3

♣ AT3

South:

♠ 54

♥ JT982

♦ Q985

♣ Q7

W N E S

1NT X 2♥ Pass

2♠ Pass Pass 3♥

All Pass

Board: 181

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 15

Contract: 2♥ North

North:

♠ A943

♥ T9762

♦ J2

♣ Q4

South:

♠ KQ8

♥ J84

♦ AT6

♣ AJ83

W N E S

1NT X

Pass 2♥ All Pass

Board: 182

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 15+1

Contract: 3NT North

North:

♠ AK732

♥ QT

♦ JT4

♣ T53

South:

♠ J6

♥ A73

♦ K98

♣ AQJ92

W N E S

1NT

X 2♥ Pass 2♠

Pass 3NT All Pass

Board: 183

Dealer: East

Vul: Both

North HCP: 5+4

South HCP: 16

Contract: 2♦ North

North:

♠ 75

♥ 85

♦ AJT96542

♣ 5

South:

♠ J4

♥ KT96

♦ Q73

♣ AKQJ

W N E S

1NT X

Pass 2♦ All Pass

North hands

Exit_Transfers

Board: 184	♠ AKJ3	RHO opens the bidding 1NT.
Dealer: West	♥ Q98	You bid next.
Vul: None	♦ KT2	East (LHO) Redoubles if possible.
HCP: 17	♣ A43	
Board: 185	♠ 87	LHO opens the bidding 1NT.
Dealer: East	♥ T7643	Partner bids next.
Vul: N-S	♦ 64	
HCP: 0+1	♣ 8763	
Board: 186	♠ 63	RHO opens the bidding 1NT.
Dealer: West	♥ A532	You bid next.
Vul: Both	♦ A95	East (LHO) Redoubles if possible.
HCP: 15	♣ AK53	West (RHO) Doubles 2♠ if possible.
Board: 187	♠ KT82	RHO opens the bidding 1NT.
Dealer: West	♥ AK75	You bid next.
Vul: None	♦ AQ	East (LHO) bids 2♥ if possible.
HCP: 16	♣ 643	West (RHO) bids 2♠ if possible.
Board: 188	♠ 96	LHO opens the bidding 1NT.
Dealer: East	♥ KJT3	Partner bids next.
Vul: Both	♦ J63	West (RHO) bids 2♥ if possible.
HCP: 7	♣ QT98	East (LHO) Redoubles if possible.
		West (RHO) bids 3♦ if possible.

Both hands (Answers Page)

Board: 184	North:	South:	W	N	E	S
Dealer: West	♠ AKJ3	♠ 9762	1NT	X	XX	2 ♠
Vul: None	♥ Q98	♥ T7	All Pass			
North HCP: 17	♦ KT2	♦ Q75				
South HCP: 2	♣ A43	♣ 7652				
Contract: 2 ♠ South						

Board: 185	North:	South:	W	N	E	S
Dealer: East	♠ 87	♠ AQ9			1NT	X
Vul: N-S	♥ T7643	♥ AKQJ	Pass	2♥	All Pass	
North HCP: 0+1	♦ 64	♦ QT72				
South HCP: 20	♣ 8763	♣ Q4				
Contract: 2♥ North						

Board: 186	North:	South:	W	N	E	S
Dealer: West	♠ 63	♠ JT974	1NT	X	XX	2 ♠
Vul: Both	♥ A532	♥ 987	X	All Pass		
North HCP: 15	♦ A95	♦ T72				
South HCP: 1+1	♣ AK53	♣ 72				
Contract: 2 ♠ X South						

Board: 187	North:	South:	W	N	E	S
Dealer: West	♠ KT82	♠ 4	1NT	X	2♥	Pass
Vul: None	♥ AK75	♥ QT984	2♠	Pass	Pass	X
North HCP: 16	♦ AQ	♦ 985	Pass	3♥	All Pass	
South HCP: 3+1	♣ 643	♣ JT87				
Contract: 3♥ North						

Board: 188	North:	South:	W	N	E	S
Dealer: East	♠ 96	♠ QJ42			1NT	X
Vul: Both	♥ KJT3	♥ A985	2♥	X	XX	Pass
North HCP: 7	♦ J63	♦ KQ8	3♦	X	Pass	3♥
South HCP: 15	♣ QT98	♣ K3	All Pass			
Contract: 3♥ South						

South hands

Exit_Transfers

Board: 184	♠ 9762	LHO opens the bidding 1NT.
Dealer: West	♥ T7	Partner bids next.
Vul: None	♦ Q75	East (RHO) Redoubles if possible.
HCP: 2	♣ 7652	
Board: 185	♠ AQ9	RHO opens the bidding 1NT.
Dealer: East	♥ AKQJ	You bid next.
Vul: N-S	♦ QT72	
HCP: 20	♣ Q4	
Board: 186	♠ JT974	LHO opens the bidding 1NT.
Dealer: West	♥ 987	Partner bids next.
Vul: Both	♦ T72	East (RHO) Redoubles if possible.
HCP: 1+1	♣ 72	West (LHO) Doubles 2♠ if possible.
Board: 187	♠ 4	LHO opens the bidding 1NT.
Dealer: West	♥ QT984	Partner bids next.
Vul: None	♦ 985	East (RHO) bids 2♥ if possible.
HCP: 3+1	♣ JT87	West (LHO) bids 2♠ if possible.
Board: 188	♠ QJ42	RHO opens the bidding 1NT.
Dealer: East	♥ A985	You bid next.
Vul: Both	♦ KQ8	West (LHO) bids 2♥ if possible.
HCP: 15	♣ K3	East (RHO) Redoubles if possible.
		West (LHO) bids 3♦ if possible.

Both hands (Answers Page)

Board: 184	North:	South:	W	N	E	S
Dealer: West	♠ AKJ3	♠ 9762	1NT	X	XX	2 ♠
Vul: None	♥ Q98	♥ T7	All Pass			
North HCP: 17	♦ KT2	♦ Q75				
South HCP: 2	♣ A43	♣ 7652				
Contract: 2 ♠ South						

Board: 185	North:	South:	W	N	E	S
Dealer: East	♠ 87	♠ AQ9			1NT	X
Vul: N-S	♥ T7643	♥ AKQJ	Pass	2♥	All Pass	
North HCP: 0+1	♦ 64	♦ QT72				
South HCP: 20	♣ 8763	♣ Q4				
Contract: 2♥ North						

Board: 186	North:	South:	W	N	E	S
Dealer: West	♠ 63	♠ JT974	1NT	X	XX	2♠
Vul: Both	♥ A532	♥ 987	X	All Pass		
North HCP: 15	♦ A95	♦ T72				
South HCP: 1+1	♣ AK53	♣ 72				
Contract: 2♠X South						

Board: 187	North:	South:	W	N	E	S
Dealer: West	♠ KT82	♠ 4	1NT	X	2♥	Pass
Vul: None	♥ AK75	♥ QT984	2♠	Pass	Pass	X
North HCP: 16	♦ AQ	♦ 985	Pass	3♥	All Pass	
South HCP: 3+1	♣ 643	♣ JT87				
Contract: 3♥ North						

Board: 188	North:	South:	W	N	E	S
Dealer: East	♠ 96	♠ QJ42			1NT	X
Vul: Both	♥ KJT3	♥ A985	2♥	X	XX	Pass
North HCP: 7	♦ J63	♦ KQ8	3♦	X	Pass	3♥
South HCP: 15	♣ QT98	♣ K3	All Pass			
Contract: 3♥ South						

North hands

Exit_Transfers

Board: 189	♠ QT763	LHO opens the bidding 1NT.
Dealer: East	♥ 62	Partner bids next.
Vul: E-W	♦ T84	West (RHO) Redoubles if possible.
HCP: 2+1	♣ 932	East (LHO) Doubles 2♠ if possible.

Board: 190	♠ QJT97	RHO opens the bidding 1NT.
Dealer: West	♥ Q64	You bid next.
Vul: N-S	♦ AQJ	
HCP: 16+1	♣ A4	

Board: 191	♠ J6	RHO opens the bidding 1NT.
Dealer: West	♥ J95	You bid next.
Vul: N-S	♦ AT	West (RHO) bids 2♦ if possible.
HCP: 16+2	♣ AKQJ87	

Board: 192	♠ T8764	Partner bids first.
Dealer: South	♥ K2	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ 874	
HCP: 3+1	♣ T54	

Board: 193	♠ Q4	You bid first.
Dealer: North	♥ J974	East (LHO) Doubles 1NT if possible.
Vul: None	♦ AK	
HCP: 15+1	♣ KQ764	

Both hands (Answers Page)

Board: 189

Dealer: East

Vul: E-W

North HCP: 2+1

South HCP: 16

Contract: 2 ♠ X North

North:

♠ QT763

♥ 62

♦ T84

♣ 932

South:

♠ A4

♥ A743

♦ KJ5

♣ A875

W	N	E	S
		1NT	X
XX	2 ♠	X	All Pass

Board: 190

Dealer: West

Vul: N-S

North HCP: 16+1

South HCP: 3

Contract: 2 ♣ South

North:

♠ QJT97

♥ Q64

♦ AQJ

♣ A4

South:

♠ K6

♥ T82

♦ 9853

♣ T973

W	N	E	S
1NT	X	Pass	2 ♣
All Pass			

Board: 191

Dealer: West

Vul: N-S

North HCP: 16+2

South HCP: 5

Contract: 3 ♣ North

North:

♠ J6

♥ J95

♦ AT

♣ AKQJ87

South:

♠ QT84

♥ K863

♦ 5432

♣ 3

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

Board: 192

Dealer: South

Vul: Both

North HCP: 3+1

South HCP: 15

Contract: 2 ♠ South

North:

♠ T8764

♥ K2

♦ 874

♣ T54

South:

♠ KQ5

♥ QT5

♦ AQJ

♣ J862

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

Board: 193

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 3+2

Contract: 3 ♦ North

North:

♠ Q4

♥ J974

♦ AK

♣ KQ764

South:

♠ JT8

♥ 3

♦ JT9753

♣ JT3

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

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

South hands

Exit_Transfers

Board: 189	♠ A4	RHO opens the bidding 1NT.
Dealer: East	♥ A743	You bid next.
Vul: E-W	♦ KJ5	West (LHO) Redoubles if possible.
HCP: 16	♣ A875	East (RHO) Doubles 2♠ if possible.

Board: 190	♠ K6	LHO opens the bidding 1NT.
Dealer: West	♥ T82	Partner bids next.
Vul: N-S	♦ 9853	
HCP: 3	♣ T973	

Board: 191	♠ QT84	LHO opens the bidding 1NT.
Dealer: West	♥ K863	Partner bids next.
Vul: N-S	♦ 5432	West (LHO) bids 2♦ if possible.
HCP: 5	♣ 3	

Board: 192	♠ KQ5	You bid first.
Dealer: South	♥ QT5	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ AQJ	
HCP: 15	♣ J862	

Board: 193	♠ JT8	Partner bids first.
Dealer: North	♥ 3	East (RHO) Doubles 1NT if possible.
Vul: None	♦ JT9753	
HCP: 3+2	♣ JT3	

Both hands (Answers Page)

Board: 189

Dealer: East

Vul: E-W

North HCP: 2+1

South HCP: 16

Contract: 2 ♠ X North

North:

♠ QT763

♥ 62

♦ T84

♣ 932

South:

♠ A4

♥ A743

♦ KJ5

♣ A875

W	N	E	S
		1NT	X
XX	2 ♠	X	All Pass

Board: 190

Dealer: West

Vul: N-S

North HCP: 16+1

South HCP: 3

Contract: 2 ♣ South

North:

♠ QJT97

♥ Q64

♦ AQJ

♣ A4

South:

♠ K6

♥ T82

♦ 9853

♣ T973

W	N	E	S
1NT	X	Pass	2 ♣
All Pass			

Board: 191

Dealer: West

Vul: N-S

North HCP: 16+2

South HCP: 5

Contract: 3 ♣ North

North:

♠ J6

♥ J95

♦ AT

♣ AKQJ87

South:

♠ QT84

♥ K863

♦ 5432

♣ 3

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

Board: 192

Dealer: South

Vul: Both

North HCP: 3+1

South HCP: 15

Contract: 2 ♠ South

North:

♠ T8764

♥ K2

♦ 874

♣ T54

South:

♠ KQ5

♥ QT5

♦ AQJ

♣ J862

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

Board: 193

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 3+2

Contract: 3 ♦ North

North:

♠ Q4

♥ J974

♦ AK

♣ KQ764

South:

♠ JT8

♥ 3

♦ JT9753

♣ JT3

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

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

North hands

Exit_Transfers

Board: 194 ♠ T984 Partner bids first.
 Dealer: South ♥ 3 West (RHO) Doubles 1NT if possible.
 Vul: E-W ♦ KQ9
 HCP: 8+1 ♣ KT653

Board: 195 ♠ K6 You bid first.
 Dealer: North ♥ A5 East (LHO) Doubles 1NT if possible.
 Vul: None ♦ QJ752
 HCP: 15+1 ♣ KQ84

Board: 196 ♠ QT2 Partner bids first.
 Dealer: South ♥ T963 West (RHO) Doubles 1NT if possible.
 Vul: None ♦ J742
 HCP: 5 ♣ Q3

Board: 197 ♠ 97 Partner bids first.
 Dealer: South ♥ K6 West (RHO) Doubles 1NT if possible.
 Vul: N-S ♦ A9873 East (LHO) bids 2♠ if possible.
 HCP: 8+1 ♣ JT95

Board: 198 ♠ 984 Partner bids first.
 Dealer: South ♥ J97643 West (RHO) Doubles 1NT if possible.
 Vul: None ♦ QT West (RHO) Doubles 2♥ if possible.
 HCP: 6+2 ♣ K4 East (LHO) bids 3♣ if possible.

Both hands (Answers Page)

Board: 194

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15+1

Contract: 2NT North

North:

♠ T984

♥ 3

♦ KQ9

♣ KT653

South:

♠ KQ7

♥ AJ972

♦ 82

♣ AJ4

W	N	E	S
			1NT

X	2♣ ¹	Pass	2♥
---	-----------------	------	----

Pass	2NT	All Pass	
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1. Stayman

Board: 195

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 4+1

Contract: 2♥ North

North:

♠ K6

♥ A5

♦ QJ752

♣ KQ84

South:

♠ 9874

♥ KJ987

♦ 843

♣ 6

W	N	E	S
	1NT	X	2♦

Pass	2♥	All Pass	
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Board: 196

Dealer: South

Vul: None

North HCP: 5

South HCP: 15

Contract: 1NTXX South

North:

♠ QT2

♥ T963

♦ J742

♣ Q3

South:

♠ K74

♥ A5

♦ KQ53

♣ K742

W	N	E	S
			1NT

X	Pass	Pass	XX
---	------	------	----

All Pass			
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Board: 197

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15+1

Contract: 3♦ North

North:

♠ 97

♥ K6

♦ A9873

♣ JT95

South:

♠ K85

♥ AQ742

♦ 62

♣ AQ7

W	N	E	S
			1NT

X	XX	2♠	Pass
---	----	----	------

Pass	3♦	All Pass	
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Board: 198

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 15

Contract: 3♥ North

North:

♠ 984

♥ J97643

♦ QT

♣ K4

South:

♠ A72

♥ K5

♦ KJ42

♣ A963

W	N	E	S
			1NT

X	2♦	Pass	2♥
---	----	------	----

X	XX	3♣	Pass
---	----	----	------

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

South hands

Exit_Transfers

Board: 194 ♠ KQ7 You bid first.
 Dealer: South ♥ AJ972 West (LHO) Doubles 1NT if possible.
 Vul: E-W ♦ 82
 HCP: 15+1 ♣ AJ4

Board: 195 ♠ 9874 Partner bids first.
 Dealer: North ♥ KJ987 East (RHO) Doubles 1NT if possible.
 Vul: None ♦ 843
 HCP: 4+1 ♣ 6

Board: 196 ♠ K74 You bid first.
 Dealer: South ♥ A5 West (LHO) Doubles 1NT if possible.
 Vul: None ♦ KQ53
 HCP: 15 ♣ K742

Board: 197 ♠ K85 You bid first.
 Dealer: South ♥ AQ742 West (LHO) Doubles 1NT if possible.
 Vul: N-S ♦ 62 East (RHO) bids 2♠ if possible.
 HCP: 15+1 ♣ AQ7

Board: 198 ♠ A72 You bid first.
 Dealer: South ♥ K5 West (LHO) Doubles 1NT if possible.
 Vul: None ♦ KJ42 West (LHO) Doubles 2♥ if possible.
 HCP: 15 ♣ A963 East (RHO) bids 3♣ if possible.

Both hands (Answers Page)

Board: 194

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15+1

Contract: 2NT North

North:

♠ T984

♥ 3

♦ KQ9

♣ KT653

South:

♠ KQ7

♥ AJ972

♦ 82

♣ AJ4

W N E S

1NT

X 2♣¹ Pass 2♥

Pass 2NT All Pass

1. Stayman

Board: 195

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 4+1

Contract: 2♥ North

North:

♠ K6

♥ A5

♦ QJ752

♣ KQ84

South:

♠ 9874

♥ KJ987

♦ 843

♣ 6

W N E S

1NT X 2♦

Pass 2♥ All Pass

Board: 196

Dealer: South

Vul: None

North HCP: 5

South HCP: 15

Contract: 1NTXX South

North:

♠ QT2

♥ T963

♦ J742

♣ Q3

South:

♠ K74

♥ A5

♦ KQ53

♣ K742

W N E S

1NT

X Pass Pass XX

All Pass

Board: 197

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15+1

Contract: 3♦ North

North:

♠ 97

♥ K6

♦ A9873

♣ JT95

South:

♠ K85

♥ AQ742

♦ 62

♣ AQ7

W N E S

1NT

X XX 2♠ Pass

Pass 3♦ All Pass

Board: 198

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 15

Contract: 3♥ North

North:

♠ 984

♥ J97643

♦ QT

♣ K4

South:

♠ A72

♥ K5

♦ KJ42

♣ A963

W N E S

1NT

X 2♦ Pass 2♥

X XX 3♣ Pass

Pass 3♥ All Pass

North hands

Exit_Transfers

Board: 199	♠ 8732	LHO opens the bidding 1NT.
Dealer: East	♥ Q62	Partner bids next.
Vul: E-W	♦ 642	East (LHO) bids 2♥ if possible.
HCP: 4	♣ Q64	
Board: 200	♠ JT53	Partner bids first.
Dealer: South	♥ JT843	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ K8	
HCP: 5+1	♣ T5	
Board: 201	♠ A73	You bid first.
Dealer: North	♥ AQJ3	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ QJ93	
HCP: 17	♣ KT	
Board: 202	♠ K982	RHO opens the bidding 1NT.
Dealer: West	♥ K764	You bid next.
Vul: E-W	♦ AK8	
HCP: 16	♣ K6	
Board: 203	♠ J	LHO opens the bidding 1NT.
Dealer: East	♥ 9762	Partner bids next.
Vul: N-S	♦ T8543	West (RHO) Redoubles if possible.
HCP: 2+1	♣ J94	East (LHO) Doubles 2♦ if possible.

Both hands (Answers Page)

Board: 199

Dealer: East

Vul: E-W

North HCP: 4

South HCP: 18

Contract: 2 ♠ North

North:

♠ 8732

♥ Q62

♦ 642

♣ Q64

South:

♠ KT95

♥ K9

♦ AQJT

♣ AJ8

W N E S

1NT X

Pass Pass 2 ♥ X

Pass 2 ♠ All Pass

Board: 200

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 15

Contract: 2 ♥ South

North:

♠ JT53

♥ JT843

♦ K8

♣ T5

South:

♠ Q42

♥ A5

♦ AJ52

♣ A973

W N E S

1NT

X 2 ♦ Pass 2 ♥

All Pass

Board: 201

Dealer: North

Vul: Both

North HCP: 17

South HCP: 3+2

Contract: 3 ♣ North

North:

♠ A73

♥ AQJ3

♦ QJ93

♣ KT

South:

♠ K94

♥ 98

♦ 62

♣ 976542

W N E S

1NT X 2 ♠¹

Pass 3 ♣² All Pass

1. 1N-2S transfer to clubs

2. automat

Board: 202

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 3

Contract: 2 ♠ South

North:

♠ K982

♥ K764

♦ AK8

♣ K6

South:

♠ T743

♥ QJ

♦ T42

♣ 9843

W N E S

1NT X Pass 2 ♠

All Pass

Board: 203

Dealer: East

Vul: N-S

North HCP: 2+1

South HCP: 16

Contract: 2 ♦ X North

North:

♠ J

♥ 9762

♦ T8543

♣ J94

South:

♠ AQ83

♥ J83

♦ AKQ

♣ T73

W N E S

1NT X

XX 2 ♦ X All Pass

South hands

Exit_Transfers

Board: 199	♠ KT95	RHO opens the bidding 1NT.
Dealer: East	♥ K9	You bid next.
Vul: E-W	♦ AQJT	East (RHO) bids 2♥ if possible.
HCP: 18	♣ AJ8	
Board: 200	♠ Q42	You bid first.
Dealer: South	♥ A5	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ AJ52	
HCP: 15	♣ A973	
Board: 201	♠ K94	Partner bids first.
Dealer: North	♥ 98	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ 62	
HCP: 3+2	♣ 976542	
Board: 202	♠ T743	LHO opens the bidding 1NT.
Dealer: West	♥ QJ	Partner bids next.
Vul: E-W	♦ T42	
HCP: 3	♣ 9843	
Board: 203	♠ AQ83	RHO opens the bidding 1NT.
Dealer: East	♥ J83	You bid next.
Vul: N-S	♦ AKQ	West (LHO) Redoubles if possible.
HCP: 16	♣ T73	East (RHO) Doubles 2♦ if possible.

Both hands (Answers Page)

Board: 199

Dealer: East

Vul: E-W

North HCP: 4

South HCP: 18

Contract: 2 ♠ North

North:

♠ 8732

♥ Q62

♦ 642

♣ Q64

South:

♠ KT95

♥ K9

♦ AQJT

♣ AJ8

W N E S

1NT X

Pass Pass 2 ♥ X

Pass 2 ♠ All Pass

Board: 200

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 15

Contract: 2 ♥ South

North:

♠ JT53

♥ JT843

♦ K8

♣ T5

South:

♠ Q42

♥ A5

♦ AJ52

♣ A973

W N E S

1NT

X 2 ♦ Pass 2 ♥

All Pass

Board: 201

Dealer: North

Vul: Both

North HCP: 17

South HCP: 3+2

Contract: 3 ♣ North

North:

♠ A73

♥ AQJ3

♦ QJ93

♣ KT

South:

♠ K94

♥ 98

♦ 62

♣ 976542

W N E S

1NT X 2 ♠¹

Pass 3 ♣² All Pass

1. 1N-2S transfer to clubs

2. automat

Board: 202

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 3

Contract: 2 ♠ South

North:

♠ K982

♥ K764

♦ AK8

♣ K6

South:

♠ T743

♥ QJ

♦ T42

♣ 9843

W N E S

1NT X Pass 2 ♠

All Pass

Board: 203

Dealer: East

Vul: N-S

North HCP: 2+1

South HCP: 16

Contract: 2 ♦ X North

North:

♠ J

♥ 9762

♦ T8543

♣ J94

South:

♠ AQ83

♥ J83

♦ AKQ

♣ T73

W N E S

1NT X

XX 2 ♦ X All Pass

North hands

Exit_Transfers

Board: 204	♠ K6	RHO opens the bidding 1NT.
Dealer: West	♥ K42	You bid next.
Vul: Both	♦ A85	
HCP: 17+1	♣ AQJ76	
Board: 205	♠ 42	LHO opens the bidding 1NT.
Dealer: East	♥ AQ853	Partner bids next.
Vul: None	♦ 9753	
HCP: 6+1	♣ 64	
Board: 206	♠ Q5	Partner bids first.
Dealer: South	♥ 54	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ KQJ98765	
HCP: 8+4	♣ 2	
Board: 207	♠ JT86	LHO opens the bidding 1NT.
Dealer: East	♥ T864	Partner bids next.
Vul: Both	♦ 98	West (RHO) Redoubles if possible.
HCP: 1	♣ T87	East (LHO) Doubles 2♥ if possible.
Board: 208	♠ A83	RHO opens the bidding 1NT.
Dealer: West	♥ Q65	You bid next.
Vul: E-W	♦ AQJ8	
HCP: 15	♣ Q72	

Both hands (Answers Page)

Board: 204

Dealer: West

Vul: Both

North HCP: 17+1

South HCP: 2

Contract: 2 ♠ South

North:

♠ K6

♥ K42

♦ A85

♣ AQJ76

South:

♠ QT54

♥ 987

♦ 9764

♣ 53

W	N	E	S
1NT	X	Pass	2 ♠
All Pass			

Board: 205

Dealer: East

Vul: None

North HCP: 6+1

South HCP: 19

Contract: 2 ♥ North

North:

♠ 42

♥ AQ853

♦ 9753

♣ 64

South:

♠ AKJT

♥ JT

♦ AQT2

♣ A87

W	N	E	S
		1NT	X
Pass	2 ♥	All Pass	

Board: 206

Dealer: South

Vul: E-W

North HCP: 8+4

South HCP: 15+1

Contract: 4 ♦ South

North:

♠ Q5

♥ 54

♦ KQJ98765

♣ 2

South:

♠ AJ

♥ J976

♦ A4

♣ KQ543

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

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

Board: 207

Dealer: East

Vul: Both

North HCP: 1

South HCP: 15

Contract: 2 ♥ X North

North:

♠ JT86

♥ T864

♦ 98

♣ T87

South:

♠ A732

♥ QJ9

♦ KT3

♣ KQ5

W	N	E	S
		1NT	X
XX	2 ♥	X	All Pass

Board: 208

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 5

Contract: 2 ♥ South

North:

♠ A83

♥ Q65

♦ AQJ8

♣ Q72

South:

♠ JT64

♥ 9742

♦ T96

♣ AT

W	N	E	S
1NT	X	Pass	2 ♥
All Pass			

South hands

Exit_Transfers

Board: 204	♠ QT54	LHO opens the bidding 1NT.
Dealer: West	♥ 987	Partner bids next.
Vul: Both	♦ 9764	
HCP: 2	♣ 53	
Board: 205	♠ AKJT	RHO opens the bidding 1NT.
Dealer: East	♥ JT	You bid next.
Vul: None	♦ AQT2	
HCP: 19	♣ A87	
Board: 206	♠ AJ	You bid first.
Dealer: South	♥ J976	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ A4	
HCP: 15+1	♣ KQ543	
Board: 207	♠ A732	RHO opens the bidding 1NT.
Dealer: East	♥ QJ9	You bid next.
Vul: Both	♦ KT3	West (LHO) Redoubles if possible.
HCP: 15	♣ KQ5	East (RHO) Doubles 2♥ if possible.
Board: 208	♠ JT64	LHO opens the bidding 1NT.
Dealer: West	♥ 9742	Partner bids next.
Vul: E-W	♦ T96	
HCP: 5	♣ AT	

Both hands (Answers Page)

Board: 204

Dealer: West

Vul: Both

North HCP: 17+1

South HCP: 2

Contract: 2 ♠ South

North:

♠ K6

♥ K42

♦ A85

♣ AQJ76

South:

♠ QT54

♥ 987

♦ 9764

♣ 53

W	N	E	S
1NT	X	Pass	2 ♠
All Pass			

Board: 205

Dealer: East

Vul: None

North HCP: 6+1

South HCP: 19

Contract: 2 ♥ North

North:

♠ 42

♥ AQ853

♦ 9753

♣ 64

South:

♠ AKJT

♥ JT

♦ AQT2

♣ A87

W	N	E	S
		1NT	X
Pass	2 ♥	All Pass	

Board: 206

Dealer: South

Vul: E-W

North HCP: 8+4

South HCP: 15+1

Contract: 4 ♦ South

North:

♠ Q5

♥ 54

♦ KQJ98765

♣ 2

South:

♠ AJ

♥ J976

♦ A4

♣ KQ543

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

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

Board: 207

Dealer: East

Vul: Both

North HCP: 1

South HCP: 15

Contract: 2 ♥ X North

North:

♠ JT86

♥ T864

♦ 98

♣ T87

South:

♠ A732

♥ QJ9

♦ KT3

♣ KQ5

W	N	E	S
		1NT	X
XX	2 ♥	X	All Pass

Board: 208

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 5

Contract: 2 ♥ South

North:

♠ A83

♥ Q65

♦ AQJ8

♣ Q72

South:

♠ JT64

♥ 9742

♦ T96

♣ AT

W	N	E	S
1NT	X	Pass	2 ♥
All Pass			

North hands

Exit_Transfers

Board: 209	♠ T8743	LHO opens the bidding 1NT.
Dealer: East	♥ T8	Partner bids next.
Vul: None	♦ QT5	West (RHO) Redoubles if possible.
HCP: 2+1	♣ 742	
Board: 210	♠ 8653	Partner bids first.
Dealer: South	♥ J9762	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ T2	
HCP: 4+1	♣ K2	
Board: 211	♠ AQ	You bid first.
Dealer: North	♥ Q74	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ KJT94	
HCP: 16+1	♣ A93	
Board: 212	♠ 8432	LHO opens the bidding 1NT.
Dealer: East	♥ JT7	Partner bids next.
Vul: E-W	♦ Q9	West (RHO) bids 2♦ if possible.
HCP: 4	♣ J763	East (LHO) bids 2♥ if possible.
Board: 213	♠ KJ862	You bid first.
Dealer: North	♥ K3	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ QT9	
HCP: 16+1	♣ AK2	

Both hands (Answers Page)

Board: 209

Dealer: East

Vul: None

North HCP: 2+1

South HCP: 17

Contract: 2 ♠ North

North:

♠ T8743

♥ T8

♦ QT5

♣ 742

South:

♠ J9

♥ KQ3

♦ K943

♣ AKJ6

W N E S

1NT X

XX 2 ♠ All Pass

Board: 210

Dealer: South

Vul: N-S

North HCP: 4+1

South HCP: 17

Contract: 2 ♥ South

North:

♠ 8653

♥ J9762

♦ T2

♣ K2

South:

♠ J92

♥ AK3

♦ AJ85

♣ A73

W N E S

1NT

X 2 ♦ Pass 2 ♥

All Pass

Board: 211

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 6+1

Contract: 2 ♠ North

North:

♠ AQ

♥ Q74

♦ KJT94

♣ A93

South:

♠ T9654

♥ AT82

♦ Q73

♣ 6

W N E S

1NT X 2 ♥

Pass 2 ♠ All Pass

Board: 212

Dealer: East

Vul: E-W

North HCP: 4

South HCP: 15

Contract: 2 ♠ South

North:

♠ 8432

♥ JT7

♦ Q9

♣ J763

South:

♠ KJ75

♥ 62

♦ KJ43

♣ AK9

W N E S

1NT X

2 ♦ X 2 ♥ 2 ♠

All Pass

Board: 213

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 1+2

Contract: 2 ♥ North

North:

♠ KJ862

♥ K3

♦ QT9

♣ AK2

South:

♠ 74

♥ T98765

♦ J8

♣ 543

W N E S

1NT X 2 ♦

Pass 2 ♥ All Pass

South hands

Exit_Transfers

Board: 209	♠ J9	RHO opens the bidding 1NT.
Dealer: East	♥ KQ3	You bid next.
Vul: None	♦ K943	West (LHO) Redoubles if possible.
HCP: 17	♣ AKJ6	
Board: 210	♠ J92	You bid first.
Dealer: South	♥ AK3	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ AJ85	
HCP: 17	♣ A73	
Board: 211	♠ T9654	Partner bids first.
Dealer: North	♥ AT82	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ Q73	
HCP: 6+1	♣ 6	
Board: 212	♠ KJ75	RHO opens the bidding 1NT.
Dealer: East	♥ 62	You bid next.
Vul: E-W	♦ KJ43	West (LHO) bids 2♦ if possible.
HCP: 15	♣ AK9	East (RHO) bids 2♥ if possible.
Board: 213	♠ 74	Partner bids first.
Dealer: North	♥ T98765	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ J8	
HCP: 1+2	♣ 543	

Both hands (Answers Page)

Board: 209

Dealer: East

Vul: None

North HCP: 2+1

South HCP: 17

Contract: 2 ♠ North

North:

♠ T8743

♥ T8

♦ QT5

♣ 742

South:

♠ J9

♥ KQ3

♦ K943

♣ AKJ6

W N E S

1NT X

XX 2 ♠ All Pass

Board: 210

Dealer: South

Vul: N-S

North HCP: 4+1

South HCP: 17

Contract: 2 ♥ South

North:

♠ 8653

♥ J9762

♦ T2

♣ K2

South:

♠ J92

♥ AK3

♦ AJ85

♣ A73

W N E S

1NT

X 2 ♦ Pass 2 ♥

All Pass

Board: 211

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 6+1

Contract: 2 ♠ North

North:

♠ AQ

♥ Q74

♦ KJT94

♣ A93

South:

♠ T9654

♥ AT82

♦ Q73

♣ 6

W N E S

1NT X 2 ♥

Pass 2 ♠ All Pass

Board: 212

Dealer: East

Vul: E-W

North HCP: 4

South HCP: 15

Contract: 2 ♠ South

North:

♠ 8432

♥ JT7

♦ Q9

♣ J763

South:

♠ KJ75

♥ 62

♦ KJ43

♣ AK9

W N E S

1NT X

2 ♦ X 2 ♥ 2 ♠

All Pass

Board: 213

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 1+2

Contract: 2 ♥ North

North:

♠ KJ862

♥ K3

♦ QT9

♣ AK2

South:

♠ 74

♥ T98765

♦ J8

♣ 543

W N E S

1NT X 2 ♦

Pass 2 ♥ All Pass

North hands

Exit_Transfers

Board: 214 ♠ K974 Partner bids first.
 Dealer: South ♥ Q852 West (RHO) Doubles 1NT if possible.
 Vul: Both ♦ T8
 HCP: 6 ♣ J54

Board: 215 ♠ Q953 LHO opens the bidding 1NT.
 Dealer: East ♥ 843 Partner bids next.
 Vul: E-W ♦ 62
 HCP: 5 ♣ QJT5

Board: 216 ♠ 972 Partner bids first.
 Dealer: South ♥ KT87 West (RHO) Doubles 1NT if possible.
 Vul: E-W ♦ 84 East (LHO) bids 2♦ if possible.
 HCP: 6 ♣ QJ93

Board: 217 ♠ AT6 You bid first.
 Dealer: North ♥ QJ42 East (LHO) Doubles 1NT if possible.
 Vul: E-W ♦ A8 West (RHO) Doubles 2♦ if possible.
 HCP: 15 ♣ A872 East (LHO) Doubles 2♥ if possible.

Board: 218 ♠ AQ76 RHO opens the bidding 1NT.
 Dealer: West ♥ 63 You bid next.
 Vul: Both ♦ QJT5
 HCP: 17 ♣ AKJ

Both hands (Answers Page)

Board: 214	North:	South:	W	N	E	S
Dealer: South	♠ K974	♠ A82				1NT
Vul: Both	♥ Q852	♥ A3	X	XX	All Pass	
North HCP: 6	♦ T8	♦ QJ964				
South HCP: 15+1	♣ J54	♣ A97				
Contract: 1NTXX South						

Board: 215	North:	South:	W	N	E	S
Dealer: East	♠ Q953	♠ T2			1NT	X
Vul: E-W	♥ 843	♥ KQT	Pass	2 ♠	All Pass	
North HCP: 5	♦ 62	♦ AQJ5				
South HCP: 15	♣ QJT5	♣ K984				
Contract: 2 ♠ North						

Board: 216	North:	South:	W	N	E	S
Dealer: South	♠ 972	♠ QJ643				1NT
Vul: E-W	♥ KT87	♥ AJ6	X	XX	2♦	2♠
North HCP: 6	♦ 84	♦ KQ	All Pass			
South HCP: 16+1	♣ QJ93	♣ K65				
Contract: 2♠ South						

Board: 217	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ 972		1NT	X	Pass
Vul: E-W	♥ QJ42	♥ T965	Pass	XX	Pass	2♦
North HCP: 15	♦ A8	♦ T752	X	2♥	X	All Pass
South HCP: 3	♣ A872	♣ QJ				
Contract: 2♥X North						

Board: 218	North:	South:	W	N	E	S
Dealer: West	♠ AQ76	♠ J52	1NT	X	Pass	2♥
Vul: Both	♥ 63	♥ KJT75	All Pass			
North HCP: 17	♦ QJT5	♦ 63				
South HCP: 5+1	♣ AKJ	♣ T98				
Contract: 2♥ South						

South hands

Exit_Transfers

Board: 214 ♠ A82 You bid first.
 Dealer: South ♥ A3 West (LHO) Doubles 1NT if possible.
 Vul: Both ♦ QJ964
 HCP: 15+1 ♣ A97

Board: 215 ♠ T2 RHO opens the bidding 1NT.
 Dealer: East ♥ KQT You bid next.
 Vul: E-W ♦ AQJ5
 HCP: 15 ♣ K984

Board: 216 ♠ QJ643 You bid first.
 Dealer: South ♥ AJ6 West (LHO) Doubles 1NT if possible.
 Vul: E-W ♦ KQ East (RHO) bids 2♦ if possible.
 HCP: 16+1 ♣ K65

Board: 217 ♠ 972 Partner bids first.
 Dealer: North ♥ T965 East (RHO) Doubles 1NT if possible.
 Vul: E-W ♦ T752 West (LHO) Doubles 2♦ if possible.
 HCP: 3 ♣ QJ East (RHO) Doubles 2♥ if possible.

Board: 218 ♠ J52 LHO opens the bidding 1NT.
 Dealer: West ♥ KJT75 Partner bids next.
 Vul: Both ♦ 63
 HCP: 5+1 ♣ T98

Both hands (Answers Page)

Board: 214	North:	South:	W	N	E	S
Dealer: South	♠ K974	♠ A82				1NT
Vul: Both	♥ Q852	♥ A3	X	XX	All Pass	
North HCP: 6	♦ T8	♦ QJ964				
South HCP: 15+1	♣ J54	♣ A97				
Contract: 1NTXX South						

Board: 215	North:	South:	W	N	E	S
Dealer: East	♠ Q953	♠ T2			1NT	X
Vul: E-W	♥ 843	♥ KQT	Pass	2 ♠	All Pass	
North HCP: 5	♦ 62	♦ AQJ5				
South HCP: 15	♣ QJT5	♣ K984				
Contract: 2 ♠ North						

Board: 216	North:	South:	W	N	E	S
Dealer: South	♠ 972	♠ QJ643				1NT
Vul: E-W	♥ KT87	♥ AJ6	X	XX	2♦	2♠
North HCP: 6	♦ 84	♦ KQ	All Pass			
South HCP: 16+1	♣ QJ93	♣ K65				
Contract: 2♠ South						

Board: 217	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ 972		1NT	X	Pass
Vul: E-W	♥ QJ42	♥ T965	Pass	XX	Pass	2♦
North HCP: 15	♦ A8	♦ T752	X	2♥	X	All Pass
South HCP: 3	♣ A872	♣ QJ				
Contract: 2♥X North						

Board: 218	North:	South:	W	N	E	S
Dealer: West	♠ AQ76	♠ J52	1NT	X	Pass	2♥
Vul: Both	♥ 63	♥ KJT75	All Pass			
North HCP: 17	♦ QJT5	♦ 63				
South HCP: 5+1	♣ AKJ	♣ T98				
Contract: 2♥ South						

North hands

Exit_Transfers

Board: 219 ♠ AJ96 You bid first.

Dealer: North ♥ AJ52 East (LHO) Doubles 1NT if possible.

Vul: None ♦ Q98 West (RHO) bids 2 ♠ if possible.

HCP: 16 ♣ A6

Board: 220 ♠ Q43 Partner bids first.

Dealer: South ♥ Q98 West (RHO) Doubles 1NT if possible.

Vul: N-S ♦ 987632

HCP: 4+2 ♣ 7

Board: 221 ♠ 763 LHO opens the bidding 1NT.

Dealer: East ♥ T832 Partner bids next.

Vul: Both ♦ Q7 West (RHO) Redoubles if possible.

HCP: 2 ♣ 9876 West (RHO) Doubles 2 ♥ if possible.

Board: 222 ♠ T972 Partner bids first.

Dealer: South ♥ Q72 West (RHO) Doubles 1NT if possible.

Vul: N-S ♦ T863 West (RHO) Doubles 2 ♠ if possible.

HCP: 2 ♣ 52 East (LHO) bids 3 ♥ if possible.

Board: 223 ♠ QJT93 LHO opens the bidding 1NT.

Dealer: East ♥ Q2 Partner bids next.

Vul: N-S ♦ K9

HCP: 8+1 ♣ 8754

Both hands (Answers Page)

Board: 219

	North:	South:	W	N	E	S
Dealer: North	♠ AJ96	♠ 87		1NT	X	Pass
Vul: None	♥ AJ52	♥ Q63	2♠	Pass	Pass	X
North HCP: 16	♦ Q98	♦ T762	Pass	3♥	All Pass	
South HCP: 5	♣ A6	♣ KT72				
Contract: 3♥ North						

Board: 220

	North:	South:	W	N	E	S
Dealer: South	♠ Q43	♠ KT5				1NT
Vul: N-S	♥ Q98	♥ K65	X	3♣ ¹	Pass	3♦ ²
North HCP: 4+2	♦ 987632	♦ J4	All Pass			
South HCP: 15+1	♣ 7	♣ AKJ84				
Contract: 3♦ South						

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

Board: 221

	North:	South:	W	N	E	S
Dealer: East	♠ 763	♠ AQJ			1NT	X
Vul: Both	♥ T832	♥ K95	XX	2♥	Pass	Pass
North HCP: 2	♦ Q7	♦ AJ5	X	All Pass		
South HCP: 16	♣ 9876	♣ J532				
Contract: 2♥X North						

Board: 222

	North:	South:	W	N	E	S
Dealer: South	♠ T972	♠ KQJ85				1NT
Vul: N-S	♥ Q72	♥ KJT	X	Pass	Pass	2♠
North HCP: 2	♦ T863	♦ AQ	X	Pass	3♥	Pass
South HCP: 16+1	♣ 52	♣ 864	Pass	3♠	All Pass	
Contract: 3♠ North						

Board: 223

	North:	South:	W	N	E	S
Dealer: East	♠ QJT93	♠ 72			1NT	X
Vul: N-S	♥ Q2	♥ J96	Pass	2♠	All Pass	
North HCP: 8+1	♦ K9	♦ AJ52				
South HCP: 16	♣ 8754	♣ AKQJ				
Contract: 2♠ North						

South hands

Exit_Transfers

Board: 219	♠ 87	Partner bids first.
Dealer: North	♥ Q63	East (RHO) Doubles 1NT if possible.
Vul: None	♦ T762	West (LHO) bids 2♠ if possible.
HCP: 5	♣ KT72	

Board: 220	♠ KT5	You bid first.
Dealer: South	♥ K65	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ J4	
HCP: 15+1	♣ AKJ84	

Board: 221	♠ AQJ	RHO opens the bidding 1NT.
Dealer: East	♥ K95	You bid next.
Vul: Both	♦ AJ5	West (LHO) Redoubles if possible.
HCP: 16	♣ J532	West (LHO) Doubles 2♥ if possible.

Board: 222	♠ KQJ85	You bid first.
Dealer: South	♥ KJT	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ AQ	West (LHO) Doubles 2♠ if possible.
HCP: 16+1	♣ 864	East (RHO) bids 3♥ if possible.

Board: 223	♠ 72	RHO opens the bidding 1NT.
Dealer: East	♥ J96	You bid next.
Vul: N-S	♦ AJ52	
HCP: 16	♣ AKQJ	

Both hands (Answers Page)

Board: 219

	North:	South:	W	N	E	S
Dealer: North	♠ AJ96	♠ 87		1NT	X	Pass
Vul: None	♥ AJ52	♥ Q63	2♠	Pass	Pass	X
North HCP: 16	♦ Q98	♦ T762	Pass	3♥	All Pass	
South HCP: 5	♣ A6	♣ KT72				
Contract: 3♥ North						

Board: 220

	North:	South:	W	N	E	S
Dealer: South	♠ Q43	♠ KT5				1NT
Vul: N-S	♥ Q98	♥ K65	X	3♣ ¹	Pass	3♦ ²
North HCP: 4+2	♦ 987632	♦ J4	All Pass			
South HCP: 15+1	♣ 7	♣ AKJ84				
Contract: 3♦ South						

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

Board: 221

	North:	South:	W	N	E	S
Dealer: East	♠ 763	♠ AQJ			1NT	X
Vul: Both	♥ T832	♥ K95	XX	2♥	Pass	Pass
North HCP: 2	♦ Q7	♦ AJ5	X	All Pass		
South HCP: 16	♣ 9876	♣ J532				
Contract: 2♥X North						

Board: 222

	North:	South:	W	N	E	S
Dealer: South	♠ T972	♠ KQJ85				1NT
Vul: N-S	♥ Q72	♥ KJT	X	Pass	Pass	2♠
North HCP: 2	♦ T863	♦ AQ	X	Pass	3♥	Pass
South HCP: 16+1	♣ 52	♣ 864	Pass	3♠	All Pass	
Contract: 3♠ North						

Board: 223

	North:	South:	W	N	E	S
Dealer: East	♠ QJT93	♠ 72			1NT	X
Vul: N-S	♥ Q2	♥ J96	Pass	2♠	All Pass	
North HCP: 8+1	♦ K9	♦ AJ52				
South HCP: 16	♣ 8754	♣ AKQJ				
Contract: 2♠ North						

North hands

Exit_Transfers

Board: 224 ♠ KT42 Partner bids first.
 Dealer: South ♥ QJT87 West (RHO) Doubles 1NT if possible.
 Vul: None ♦ 95
 HCP: 6+1 ♣ 87

Board: 225 ♠ J74 LHO opens the bidding 1NT.
 Dealer: East ♥ Q3 Partner bids next.
 Vul: E-W ♦ 975 West (RHO) Redoubles if possible.
 HCP: 4+1 ♣ J7543

Board: 226 ♠ QJ843 Partner bids first.
 Dealer: South ♥ 984 West (RHO) Doubles 1NT if possible.
 Vul: E-W ♦ 754 East (LHO) Doubles 2♥ if possible.
 HCP: 3+1 ♣ 64

Board: 227 ♠ 752 LHO opens the bidding 1NT.
 Dealer: East ♥ 54 Partner bids next.
 Vul: Both ♦ A962 West (RHO) Redoubles if possible.
 HCP: 4 ♣ 9543 East (LHO) Doubles 2♣ if possible.

Board: 228 ♠ 53 Partner bids first.
 Dealer: South ♥ J9 West (RHO) Doubles 1NT if possible.
 Vul: N-S ♦ KT2
 HCP: 7+2 ♣ QJ8632

Both hands (Answers Page)

Board: 224

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 17

Contract: 2♥ South

North:

♠ KT42

♥ QJT87

♦ 95

♣ 87

South:

♠ QJ6

♥ K5

♦ KQ72

♣ AQT9

W	N	E	S
			1NT

X	2♦	Pass	2♥
---	----	------	----

All Pass

Board: 225

Dealer: East

Vul: E-W

North HCP: 4+1

South HCP: 15

Contract: 2♣ North

North:

♠ J74

♥ Q3

♦ 975

♣ J7543

South:

♠ T98

♥ A85

♦ AKQT

♣ Q86

W	N	E	S
		1NT	X

XX	2♣	All Pass	
----	----	----------	--

Board: 226

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 16+1

Contract: 2♠ South

North:

♠ QJ843

♥ 984

♦ 754

♣ 64

South:

♠ 976

♥ A6

♦ AKJ

♣ AT872

W	N	E	S
			1NT

X	2♥	X	2♠
---	----	---	----

All Pass

Board: 227

Dealer: East

Vul: Both

North HCP: 4

South HCP: 15

Contract: 2♣X North

North:

♠ 752

♥ 54

♦ A962

♣ 9543

South:

♠ AQJ

♥ JT98

♦ QJ7

♣ A76

W	N	E	S
		1NT	X

XX	2♣	X	All Pass
----	----	---	----------

Board: 228

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 15

Contract: 3♣ South

North:

♠ 53

♥ J9

♦ KT2

♣ QJ8632

South:

♠ QJ82

♥ A7

♦ A974

♣ AT7

W	N	E	S
			1NT

X	2♠ ¹	Pass	3♣ ²
---	-----------------	------	-----------------

All Pass

1. 1N-2S transfer to clubs

2. automat

South hands

Exit_Transfers

Board: 224	♠ QJ6	You bid first.
Dealer: South	♥ K5	West (LHO) Doubles 1NT if possible.
Vul: None	♦ KQ72	
HCP: 17	♣ AQT9	

Board: 225	♠ T98	RHO opens the bidding 1NT.
Dealer: East	♥ A85	You bid next.
Vul: E-W	♦ AKQT	West (LHO) Redoubles if possible.
HCP: 15	♣ Q86	

Board: 226	♠ 976	You bid first.
Dealer: South	♥ A6	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ AKJ	East (RHO) Doubles 2♥ if possible.
HCP: 16+1	♣ AT872	

Board: 227	♠ AQJ	RHO opens the bidding 1NT.
Dealer: East	♥ JT98	You bid next.
Vul: Both	♦ QJ7	West (LHO) Redoubles if possible.
HCP: 15	♣ A76	East (RHO) Doubles 2♣ if possible.

Board: 228	♠ QJ82	You bid first.
Dealer: South	♥ A7	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ A974	
HCP: 15	♣ AT7	

Both hands (Answers Page)

Board: 224

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 17

Contract: 2♥ South

North:

♠ KT42

♥ QJT87

♦ 95

♣ 87

South:

♠ QJ6

♥ K5

♦ KQ72

♣ AQT9

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

Board: 225

Dealer: East

Vul: E-W

North HCP: 4+1

South HCP: 15

Contract: 2♣ North

North:

♠ J74

♥ Q3

♦ 975

♣ J7543

South:

♠ T98

♥ A85

♦ AKQT

♣ Q86

W	N	E	S
		1NT	X
XX	2♣	All Pass	

Board: 226

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 16+1

Contract: 2♠ South

North:

♠ QJ843

♥ 984

♦ 754

♣ 64

South:

♠ 976

♥ A6

♦ AKJ

♣ AT872

W	N	E	S
			1NT
X	2♥	X	2♠
All Pass			

Board: 227

Dealer: East

Vul: Both

North HCP: 4

South HCP: 15

Contract: 2♣X North

North:

♠ 752

♥ 54

♦ A962

♣ 9543

South:

♠ AQJ

♥ JT98

♦ QJ7

♣ A76

W	N	E	S
		1NT	X
XX	2♣	X	All Pass

Board: 228

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 15

Contract: 3♣ South

North:

♠ 53

♥ J9

♦ KT2

♣ QJ8632

South:

♠ QJ82

♥ A7

♦ A974

♣ AT7

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

1. 1N-2S transfer to clubs

2. automat

North hands

Exit_Transfers

Board: 229 ♠ 973 Partner bids first.
 Dealer: South ♥ T8 West (RHO) Doubles 1NT if possible.
 Vul: E-W ♦ Q854
 HCP: 2 ♣ 8642

Board: 230 ♠ 62 Partner bids first.
 Dealer: South ♥ 9653 West (RHO) Doubles 1NT if possible.
 Vul: Both ♦ T6542 East (LHO) Doubles 2♦ if possible.
 HCP: 0+1 ♣ 94

Board: 231 ♠ 32 LHO opens the bidding 1NT.
 Dealer: East ♥ J874 Partner bids next.
 Vul: N-S ♦ JT3 West (RHO) Doubles 2♥ if possible.
 HCP: 2 ♣ 8652

Board: 232 ♠ AT6 RHO opens the bidding 1NT.
 Dealer: West ♥ QJ76 You bid next.
 Vul: Both ♦ KT63
 HCP: 15 ♣ KQ

Board: 233 ♠ Q8762 LHO opens the bidding 1NT.
 Dealer: East ♥ J5 Partner bids next.
 Vul: None ♦ 973
 HCP: 6+1 ♣ QJ6

Both hands (Answers Page)

Board: 229

Dealer: South

Vul: E-W

North HCP: 2

South HCP: 15

Contract: 2♣ North

North:

♠ 973

♥ T8

♦ Q854

♣ 8642

South:

♠ AQ6

♥ A543

♦ J3

♣ KJT9

W	N	E	S
			1NT

X	Pass	Pass	XX
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Pass	2♣ ¹	All Pass	
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1. artificial

Board: 230

Dealer: South

Vul: Both

North HCP: 0+1

South HCP: 16

Contract: 2♥ South

North:

♠ 62

♥ 9653

♦ T6542

♣ 94

South:

♠ K54

♥ AQJ7

♦ 97

♣ AQ76

W	N	E	S
			1NT

X	Pass	Pass	XX
---	------	------	----

Pass	2♦	X	2♥
------	----	---	----

All Pass

Board: 231

Dealer: East

Vul: N-S

North HCP: 2

South HCP: 18

Contract: 2♥X North

North:

♠ 32

♥ J874

♦ JT3

♣ 8652

South:

♠ AQ75

♥ AK6

♦ Q42

♣ QJ4

W	N	E	S
		1NT	X

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

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

Board: 232

Dealer: West

Vul: Both

North HCP: 15

South HCP: 3+2

Contract: 2♠ South

North:

♠ AT6

♥ QJ76

♦ KT63

♣ KQ

South:

♠ QJ9532

♥ 8

♦ 82

♣ T742

W	N	E	S
1NT	X	Pass	2♠

All Pass

Board: 233

Dealer: East

Vul: None

North HCP: 6+1

South HCP: 16

Contract: 2♠ North

North:

♠ Q8762

♥ J5

♦ 973

♣ QJ6

South:

♠ K3

♥ AQ2

♦ AQJ8

♣ T743

W	N	E	S
		1NT	X

Pass	2♠	All Pass	
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South hands

Exit_Transfers

Board: 229 ♠ AQ6 You bid first.
 Dealer: South ♥ A543 West (LHO) Doubles 1NT if possible.
 Vul: E-W ♦ J3
 HCP: 15 ♣ KJT9

Board: 230 ♠ K54 You bid first.
 Dealer: South ♥ AQJ7 West (LHO) Doubles 1NT if possible.
 Vul: Both ♦ 97 East (RHO) Doubles 2♦ if possible.
 HCP: 16 ♣ AQ76

Board: 231 ♠ AQ75 RHO opens the bidding 1NT.
 Dealer: East ♥ AK6 You bid next.
 Vul: N-S ♦ Q42 West (LHO) Doubles 2♥ if possible.
 HCP: 18 ♣ QJ4

Board: 232 ♠ QJ9532 LHO opens the bidding 1NT.
 Dealer: West ♥ 8 Partner bids next.
 Vul: Both ♦ 82
 HCP: 3+2 ♣ T742

Board: 233 ♠ K3 RHO opens the bidding 1NT.
 Dealer: East ♥ AQ2 You bid next.
 Vul: None ♦ AQJ8
 HCP: 16 ♣ T743

Both hands (Answers Page)

Board: 229

	North:	South:	W	N	E	S
Dealer: South	♠ 973	♠ AQ6				1NT
Vul: E-W	♥ T8	♥ A543	X	Pass	Pass	XX
North HCP: 2	♦ Q854	♦ J3	Pass	2♣ ¹	All Pass	
South HCP: 15	♣ 8642	♣ KJT9				
Contract: 2♣ North				1. artificial		

Board: 230

	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ K54				1NT
Vul: Both	♥ 9653	♥ AQJ7	X	Pass	Pass	XX
North HCP: 0+1	♦ T6542	♦ 97	Pass	2♦	X	2♥
South HCP: 16	♣ 94	♣ AQ76	All Pass			
Contract: 2♥ South						

Board: 231

	North:	South:	W	N	E	S
Dealer: East	♠ 32	♠ AQ75			1NT	X
Vul: N-S	♥ J874	♥ AK6	Pass	2♥	Pass	Pass
North HCP: 2	♦ JT3	♦ Q42	X	All Pass		
South HCP: 18	♣ 8652	♣ QJ4				
Contract: 2♥X North						

Board: 232

	North:	South:	W	N	E	S
Dealer: West	♠ AT6	♠ QJ9532	1NT	X	Pass	2♠
Vul: Both	♥ QJ76	♥ 8	All Pass			
North HCP: 15	♦ KT63	♦ 82				
South HCP: 3+2	♣ KQ	♣ T742				
Contract: 2♠ South						

Board: 233

	North:	South:	W	N	E	S
Dealer: East	♠ Q8762	♠ K3			1NT	X
Vul: None	♥ J5	♥ AQ2	Pass	2♠	All Pass	
North HCP: 6+1	♦ 973	♦ AQJ8				
South HCP: 16	♣ QJ6	♣ T743				
Contract: 2♠ North						

North hands

Exit_Transfers

Board: 234	♠ KJ982	Partner bids first.
Dealer: South	♥ J4	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ 976	
HCP: 7+1	♣ QT6	

Board: 235	♠ Q6542	You bid first.
Dealer: North	♥ AK	East (LHO) Doubles 1NT if possible.
Vul: None	♦ K63	
HCP: 16+1	♣ KJ4	

Board: 236	♠ QJ63	RHO opens the bidding 1NT.
Dealer: West	♥ AKJ	You bid next.
Vul: E-W	♦ QJ9	
HCP: 15	♣ J92	

Board: 237	♠ 54	LHO opens the bidding 1NT.
Dealer: East	♥ 87643	Partner bids next.
Vul: N-S	♦ 43	West (RHO) Redoubles if possible.
HCP: 0+1	♣ T763	

Board: 238	♠ T93	Partner bids first.
Dealer: South	♥ T9864	West (RHO) Doubles 1NT if possible.
Vul: None	♦ JT	
HCP: 4+1	♣ K86	

Both hands (Answers Page)

Board: 234

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 15

Contract: 2 ♠ South

North:

♠ KJ982

♥ J4

♦ 976

♣ QT6

South:

♠ AQ6

♥ 8753

♦ A2

♣ AJ75

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

Board: 235

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 6+1

Contract: 2 ♥ North

North:

♠ Q6542

♥ AK

♦ K63

♣ KJ4

South:

♠ J7

♥ JT953

♦ 52

♣ AT76

W	N	E	S
	1NT	X	2 ♦
Pass	2 ♥	All Pass	

Board: 236

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10

Contract: 2 ♠ South

North:

♠ QJ63

♥ AKJ

♦ QJ9

♣ J92

South:

♠ K974

♥ 953

♦ KT87

♣ A3

W	N	E	S
1NT	X	Pass	2 ♠
All Pass			

Board: 237

Dealer: East

Vul: N-S

North HCP: 0+1

South HCP: 17

Contract: 2 ♥ North

North:

♠ 54

♥ 87643

♦ 43

♣ T763

South:

♠ KJ92

♥ AQ9

♦ KJT5

♣ K2

W	N	E	S
		1NT	X
XX	2 ♥	All Pass	

Board: 238

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 15

Contract: 2 ♥ South

North:

♠ T93

♥ T9864

♦ JT

♣ K86

South:

♠ K654

♥ QJ7

♦ A64

♣ AJT

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

South hands

Exit_Transfers

Board: 234	♠ AQ6	You bid first.
Dealer: South	♥ 8753	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ A2	
HCP: 15	♣ AJ75	

Board: 235	♠ J7	Partner bids first.
Dealer: North	♥ JT953	East (RHO) Doubles 1NT if possible.
Vul: None	♦ 52	
HCP: 6+1	♣ AT76	

Board: 236	♠ K974	LHO opens the bidding 1NT.
Dealer: West	♥ 953	Partner bids next.
Vul: E-W	♦ KT87	
HCP: 10	♣ A3	

Board: 237	♠ KJ92	RHO opens the bidding 1NT.
Dealer: East	♥ AQ9	You bid next.
Vul: N-S	♦ KJT5	West (LHO) Redoubles if possible.
HCP: 17	♣ K2	

Board: 238	♠ K654	You bid first.
Dealer: South	♥ QJ7	West (LHO) Doubles 1NT if possible.
Vul: None	♦ A64	
HCP: 15	♣ AJT	

Both hands (Answers Page)

Board: 234

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 15

Contract: 2 ♠ South

North:

♠ KJ982

♥ J4

♦ 976

♣ QT6

South:

♠ AQ6

♥ 8753

♦ A2

♣ AJ75

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

Board: 235

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 6+1

Contract: 2 ♥ North

North:

♠ Q6542

♥ AK

♦ K63

♣ KJ4

South:

♠ J7

♥ JT953

♦ 52

♣ AT76

W	N	E	S
	1NT	X	2 ♦
Pass	2 ♥	All Pass	

Board: 236

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10

Contract: 2 ♠ South

North:

♠ QJ63

♥ AKJ

♦ QJ9

♣ J92

South:

♠ K974

♥ 953

♦ KT87

♣ A3

W	N	E	S
1NT	X	Pass	2 ♠
All Pass			

Board: 237

Dealer: East

Vul: N-S

North HCP: 0+1

South HCP: 17

Contract: 2 ♥ North

North:

♠ 54

♥ 87643

♦ 43

♣ T763

South:

♠ KJ92

♥ AQ9

♦ KJT5

♣ K2

W	N	E	S
		1NT	X
XX	2 ♥	All Pass	

Board: 238

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 15

Contract: 2 ♥ South

North:

♠ T93

♥ T9864

♦ JT

♣ K86

South:

♠ K654

♥ QJ7

♦ A64

♣ AJT

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

Board: 239	♠ Q74	You bid first.
Dealer: North	♥ KQJ	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ K8732	
HCP: 15+1	♣ A7	

Board: 240	♠ AJ	RHO opens the bidding 1NT.
Dealer: West	♥ QT8	You bid next.
Vul: N-S	♦ KT9	East (LHO) bids 2♥ if possible.
HCP: 18+1	♣ AKJ43	West (RHO) bids 2♠ if possible.

Board: 241	♠ K6	You bid first.
Dealer: North	♥ KQ87	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ K5	
HCP: 16+1	♣ KQ764	

Board: 242	♠ T82	Partner bids first.
Dealer: South	♥ Q653	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 7542	East (LHO) bids 2♣ if possible.
HCP: 5	♣ K8	

Both hands (Answers Page)

Board: 239

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+3

Contract: 3 ♣ North

North:

♠ Q74

♥ KQJ

♦ K8732

♣ A7

South:

♠ 63

♥ T85

♦ J

♣ KQJ9642

W N E S

1NT X 2 ♠¹

Pass 3 ♣² All Pass

1. 1N-2S transfer to clubs

2. automat

Board: 240

Dealer: West

Vul: N-S

North HCP: 18+1

South HCP: 4+1

Contract: 3 ♥ South

North:

♠ AJ

♥ QT8

♦ KT9

♣ AKJ43

South:

♠ 965

♥ KJ754

♦ 82

♣ T82

W N E S

1NT X 2 ♥ Pass

2 ♠ X Pass 3 ♥

All Pass

Board: 241

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 3+2

Contract: 3 ♦ North

North:

♠ K6

♥ KQ87

♦ K5

♣ KQ764

South:

♠ 982

♥ J63

♦ QT9843

♣ 5

W N E S

1NT X 3 ♣¹

Pass 3 ♦² All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 242

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 15+1

Contract: 2 ♠ South

North:

♠ T82

♥ Q653

♦ 7542

♣ K8

South:

♠ AJ764

♥ AJT

♦ AJ3

♣ T2

W N E S

1NT

X Pass 2 ♣ Pass

Pass X Pass 2 ♠

All Pass

Board: 239	♠ 63	Partner bids first.
Dealer: North	♥ T85	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ J	
HCP: 7+3	♣ KQJ9642	

Board: 240	♠ 965	LHO opens the bidding 1NT.
Dealer: West	♥ KJ754	Partner bids next.
Vul: N-S	♦ 82	East (RHO) bids 2♥ if possible.
HCP: 4+1	♣ T82	West (LHO) bids 2♠ if possible.

Board: 241	♠ 982	Partner bids first.
Dealer: North	♥ J63	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ QT9843	
HCP: 3+2	♣ 5	

Board: 242	♠ AJ764	You bid first.
Dealer: South	♥ AJT	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ AJ3	East (RHO) bids 2♣ if possible.
HCP: 15+1	♣ T2	

Both hands (Answers Page)

Board: 239

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+3

Contract: 3 ♣ North

North:

♠ Q74

♥ KQJ

♦ K8732

♣ A7

South:

♠ 63

♥ T85

♦ J

♣ KQJ9642

W N E S

1NT X 2 ♠¹

Pass 3 ♣² All Pass

1. 1N-2S transfer to clubs

2. automat

Board: 240

Dealer: West

Vul: N-S

North HCP: 18+1

South HCP: 4+1

Contract: 3 ♥ South

North:

♠ AJ

♥ QT8

♦ KT9

♣ AKJ43

South:

♠ 965

♥ KJ754

♦ 82

♣ T82

W N E S

1NT X 2 ♥ Pass

2 ♠ X Pass 3 ♥

All Pass

Board: 241

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 3+2

Contract: 3 ♦ North

North:

♠ K6

♥ KQ87

♦ K5

♣ KQ764

South:

♠ 982

♥ J63

♦ QT9843

♣ 5

W N E S

1NT X 3 ♣¹

Pass 3 ♦² All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 242

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 15+1

Contract: 2 ♠ South

North:

♠ T82

♥ Q653

♦ 7542

♣ K8

South:

♠ AJ764

♥ AJT

♦ AJ3

♣ T2

W N E S

1NT

X Pass 2 ♣ Pass

Pass X Pass 2 ♠

All Pass

Board: 243	♠ K94	RHO opens the bidding 1NT.
Dealer: West	♥ AKT3	You bid next.
Vul: N-S	♦ AQJ8	West (RHO) Redoubles if possible.
HCP: 17	♣ T5	East (LHO) bids 2♣ if possible.
		West (RHO) bids 2♦ if possible.
		East (LHO) bids 2♥ if possible.
		West (RHO) bids 2♠ if possible.

Board: 244	♠ K	RHO opens the bidding 1NT.
Dealer: West	♥ Q76	You bid next.
Vul: Both	♦ AKQT9	
HCP: 21+1	♣ AK87	

Board: 245	♠ 2	LHO opens the bidding 1NT.
Dealer: East	♥ T74	Partner bids next.
Vul: None	♦ JT96	
HCP: 5+1	♣ AT853	

Board: 246	♠ KJ3	RHO opens the bidding 1NT.
Dealer: West	♥ AK53	You bid next.
Vul: Both	♦ AT2	East (LHO) Redoubles if possible.
HCP: 17	♣ Q72	East (LHO) Doubles 2♠ if possible.

Both hands (Answers Page)

Board: 243

	North:	South:	W	N	E	S
Dealer: West	♠ K94	♠ JT62	1NT	X	Pass	Pass
Vul: N-S	♥ AKT3	♥ 874	XX	Pass	2♣ ¹	Pass
North HCP: 17	♦ AQJ8	♦ T63	2♦	Pass	2♥	X
South HCP: 6	♣ T5	♣ KQ7	2♠	2NT	All Pass	
Contract: 2NT North						

1. artificial

Board: 244

	North:	South:	W	N	E	S
Dealer: West	♠ K	♠ JT953	1NT	X	Pass	2♠
Vul: Both	♥ Q76	♥ JT2	All Pass			
North HCP: 21+1	♦ AKQT9	♦ 765				
South HCP: 2+1	♣ AK87	♣ 96				
Contract: 2♠ South						

Board: 245

	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ KQT54			1NT	X
Vul: None	♥ T74	♥ A9	Pass	2♣	All Pass	
North HCP: 5+1	♦ JT96	♦ AQ7				
South HCP: 15+1	♣ AT853	♣ 942				
Contract: 2♣ North						

Board: 246

	North:	South:	W	N	E	S
Dealer: West	♠ KJ3	♠ T874	1NT	X	XX	2♠
Vul: Both	♥ AK53	♥ 742	Pass	Pass	X	All Pass
North HCP: 17	♦ AT2	♦ 9765				
South HCP: 0	♣ Q72	♣ 54				
Contract: 2♠ X South						

South hands

Exit_Transfers

Board: 243	♠ JT62	LHO opens the bidding 1NT.
Dealer: West	♥ 874	Partner bids next.
Vul: N-S	♦ T63	West (LHO) Redoubles if possible.
HCP: 6	♣ KQ7	East (RHO) bids 2♣ if possible.
		West (LHO) bids 2♦ if possible.
		East (RHO) bids 2♥ if possible.
		West (LHO) bids 2♠ if possible.

Board: 244	♠ JT953	LHO opens the bidding 1NT.
Dealer: West	♥ JT2	Partner bids next.
Vul: Both	♦ 765	
HCP: 2+1	♣ 96	

Board: 245	♠ KQT54	RHO opens the bidding 1NT.
Dealer: East	♥ A9	You bid next.
Vul: None	♦ AQ7	
HCP: 15+1	♣ 942	

Board: 246	♠ T874	LHO opens the bidding 1NT.
Dealer: West	♥ 742	Partner bids next.
Vul: Both	♦ 9765	East (RHO) Redoubles if possible.
HCP: 0	♣ 54	East (RHO) Doubles 2♠ if possible.

Both hands (Answers Page)

Board: 243

	North:	South:	W	N	E	S
Dealer: West	♠ K94	♠ JT62	1NT	X	Pass	Pass
Vul: N-S	♥ AKT3	♥ 874	XX	Pass	2♣ ¹	Pass
North HCP: 17	♦ AQJ8	♦ T63	2♦	Pass	2♥	X
South HCP: 6	♣ T5	♣ KQ7	2♠	2NT	All Pass	
Contract: 2NT North						

1. artificial

Board: 244

	North:	South:	W	N	E	S
Dealer: West	♠ K	♠ JT953	1NT	X	Pass	2♠
Vul: Both	♥ Q76	♥ JT2	All Pass			
North HCP: 21+1	♦ AKQT9	♦ 765				
South HCP: 2+1	♣ AK87	♣ 96				
Contract: 2♠ South						

Board: 245

	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ KQT54			1NT	X
Vul: None	♥ T74	♥ A9	Pass	2♣	All Pass	
North HCP: 5+1	♦ JT96	♦ AQ7				
South HCP: 15+1	♣ AT853	♣ 942				
Contract: 2♣ North						

Board: 246

	North:	South:	W	N	E	S
Dealer: West	♠ KJ3	♠ T874	1NT	X	XX	2♠
Vul: Both	♥ AK53	♥ 742	Pass	Pass	X	All Pass
North HCP: 17	♦ AT2	♦ 9765				
South HCP: 0	♣ Q72	♣ 54				
Contract: 2♠ X South						

North hands

Exit_Transfers

Board: 247	♠ KJT3	You bid first.
Dealer: North	♥ KJT3	East (LHO) Doubles 1NT if possible.
Vul: None	♦ AQJ	West (RHO) bids 2♣ if possible.
HCP: 16	♣ J8	

Board: 248	♠ AQ6	You bid first.
Dealer: North	♥ 62	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ A865	West (RHO) Doubles 2♦ if possible.
HCP: 15	♣ KQT6	East (LHO) bids 2♠ if possible.
		East (LHO) Doubles 3♥ if possible.

Board: 249	♠ AQJ92	RHO opens the bidding 1NT.
Dealer: West	♥ A32	You bid next.
Vul: None	♦ 52	East (LHO) bids 2♦ if possible.
HCP: 15+1	♣ KJ2	West (RHO) bids 2♠ if possible.

Board: 250	♠ K8653	Partner bids first.
Dealer: South	♥ 963	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 542	
HCP: 3+1	♣ 74	

Board: 251	♠ AQ96	RHO opens the bidding 1NT.
Dealer: West	♥ K3	You bid next.
Vul: Both	♦ AKJ8	East (LHO) bids 2♦ if possible.
HCP: 17	♣ T63	West (RHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 247

	North:	South:	W	N	E	S
Dealer: North	♠ KJT3	♠ Q976		1NT	X	XX
Vul: None	♥ KJT3	♥ A72	2♣	Pass	Pass	2NT
North HCP: 16	♦ AQJ	♦ 964	All Pass			
South HCP: 8	♣ J8	♣ Q52				
Contract: 2NT South						

Board: 248

	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ J9		1NT	X	2♦
Vul: E-W	♥ 62	♥ AT9873	X	XX	2♠	3♥
North HCP: 15	♦ A865	♦ 92	Pass	Pass	X	All Pass
South HCP: 5+2	♣ KQT6	♣ 942				
Contract: 3♥X South						

Board: 249

Board: 249	North:	South:	W	N	E	S
Dealer: West	♠ AQJ92	♠ 6543	1NT	X	2♦	X
Vul: None	♥ A32	♥ 6	2♠ ¹	4♠	All Pass	
North HCP: 15+1	♦ 52	♦ AT93	1. Extended acceptance after NT			
South HCP: 6	♣ KJ2	♣ QT83				
Contract: 4♠ North						

Board: 250

	North:	South:	W	N	E	S
Dealer: South	♠ K8653	♠ J9				1NT
Vul: E-W	♥ 963	♥ AJ75	X	2♥	Pass	2♠
North HCP: 3+1	♦ 542	♦ KQ63	All Pass			
South HCP: 16	♣ 74	♣ KQ2				
Contract: 2♠ South						

Board: 251

	North:	South:	W	N	E	S
Dealer: West	♠ AQ96	♠ 7542	1NT	X	2♦	X
Vul: Both	♥ K3	♥ Q4	2♥	3♠	All Pass	
North HCP: 17	♦ AKJ8	♦ Q754				
South HCP: 5	♣ T63	♣ J52				
Contract: 3♠ North						

South hands

Exit_Transfers

Board: 247	♠ Q976	Partner bids first.
Dealer: North	♥ A72	East (RHO) Doubles 1NT if possible.
Vul: None	♦ 964	West (LHO) bids 2♣ if possible.
HCP: 8	♣ Q52	

Board: 248	♠ J9	Partner bids first.
Dealer: North	♥ AT9873	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 92	West (LHO) Doubles 2♦ if possible.
HCP: 5+2	♣ 942	East (RHO) bids 2♠ if possible.
		East (RHO) Doubles 3♥ if possible.

Board: 249	♠ 6543	LHO opens the bidding 1NT.
Dealer: West	♥ 6	Partner bids next.
Vul: None	♦ AT93	East (RHO) bids 2♦ if possible.
HCP: 6	♣ QT83	West (LHO) bids 2♠ if possible.

Board: 250	♠ J9	You bid first.
Dealer: South	♥ AJ75	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ KQ63	
HCP: 16	♣ KQ2	

Board: 251	♠ 7542	LHO opens the bidding 1NT.
Dealer: West	♥ Q4	Partner bids next.
Vul: Both	♦ Q754	East (RHO) bids 2♦ if possible.
HCP: 5	♣ J52	West (LHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 247

	North:	South:	W	N	E	S
Dealer: North	♠ KJT3	♠ Q976		1NT	X	XX
Vul: None	♥ KJT3	♥ A72	2♣	Pass	Pass	2NT
North HCP: 16	♦ AQJ	♦ 964	All Pass			
South HCP: 8	♣ J8	♣ Q52				
Contract: 2NT South						

Board: 248

	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ J9		1NT	X	2♦
Vul: E-W	♥ 62	♥ AT9873	X	XX	2♠	3♥
North HCP: 15	♦ A865	♦ 92	Pass	Pass	X	All Pass
South HCP: 5+2	♣ KQT6	♣ 942				
Contract: 3♥X South						

Board: 249

Board: 249	North:	South:	W	N	E	S
Dealer: West	♠ AQJ92	♠ 6543	1NT	X	2♦	X
Vul: None	♥ A32	♥ 6	2♠ ¹	4♠	All Pass	
North HCP: 15+1	♦ 52	♦ AT93	1. Extended acceptance after NT			
South HCP: 6	♣ KJ2	♣ QT83				
Contract: 4♠ North						

Board: 250

	North:	South:	W	N	E	S
Dealer: South	♠ K8653	♠ J9				1NT
Vul: E-W	♥ 963	♥ AJ75	X	2♥	Pass	2♠
North HCP: 3+1	♦ 542	♦ KQ63	All Pass			
South HCP: 16	♣ 74	♣ KQ2				
Contract: 2♠ South						

Board: 251

	North:	South:	W	N	E	S
Dealer: West	♠ AQ96	♠ 7542	1NT	X	2♦	X
Vul: Both	♥ K3	♥ Q4	2♥	3♠	All Pass	
North HCP: 17	♦ AKJ8	♦ Q754				
South HCP: 5	♣ T63	♣ J52				
Contract: 3♠ North						

North hands

Exit_Transfers

Board: 252	♠ 9864	Partner bids first.
Dealer: South	♥ T853	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ KT6	East (LHO) Doubles 2♥ if possible.
HCP: 3	♣ 74	West (RHO) Doubles 2♠ if possible.

Board: 253	♠ 932	RHO opens the bidding 1NT.
Dealer: West	♥ A8542	You bid next.
Vul: None	♦ A97	East (LHO) bids 2♥ if possible.
HCP: 15+1	♣ AK	West (RHO) bids 2♠ if possible.

Board: 254	♠ QJ74	Partner bids first.
Dealer: South	♥ J95	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ T765	
HCP: 5	♣ J2	

Board: 255	♠ 972	You bid first.
Dealer: North	♥ AKT	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ T4	
HCP: 16+1	♣ AKQ62	

Board: 256	♠ 73	LHO opens the bidding 1NT.
Dealer: East	♥ 2	Partner bids next.
Vul: E-W	♦ K75432	West (RHO) bids 2♦ if possible.
HCP: 5+2	♣ Q983	

Both hands (Answers Page)

Board: 252	North:	South:	W	N	E	S
Dealer: South	♠ 9864	♠ AKQT				1NT
Vul: E-W	♥ T853	♥ 42	X	Pass	Pass	XX
North HCP: 3	♦ KT6	♦ QJ5	Pass	2♥	X	2♠
South HCP: 15	♣ 74	♣ K982	X	All Pass		
Contract: 2♠ X South						

Board: 253	North:	South:	W	N	E	S
Dealer: West	♠ 932	♠ T4	1NT	X	2♥	Pass
Vul: None	♥ A8542	♥ K973	2♠	Pass	Pass	X
North HCP: 15+1	♦ A97	♦ K853	Pass	3♥	All Pass	
South HCP: 6	♣ AK	♣ T42				
Contract: 3♥ North						

Board: 254	North:	South:	W	N	E	S
Dealer: South	♠ QJ74	♠ AK5				1NT
Vul: E-W	♥ J95	♥ T63	X	All Pass		
North HCP: 5	♦ T765	♦ K83				
South HCP: 16	♣ J2	♣ AQ84				
Contract: 1NTX South						

Board: 255	North:	South:	W	N	E	S
Dealer: North	♠ 972	♠ T3		1NT	X	2♦
Vul: Both	♥ AKT	♥ 76543	Pass	2♥	All Pass	
North HCP: 16+1	♦ T4	♦ A763				
South HCP: 4+1	♣ AKQ62	♣ 75				
Contract: 2♥ North						

Board: 256	North:	South:	W	N	E	S
Dealer: East	♠ 73	♠ AK82			1NT	X
Vul: E-W	♥ 2	♥ KJ86	2♦	3♦	Pass	3NT
North HCP: 5+2	♦ K75432	♦ Q6	All Pass			
South HCP: 17	♣ Q983	♣ AT7				
Contract: 3NT South						

Board: 252	♠ AKQT	You bid first.
Dealer: South	♥ 42	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ QJ5	East (RHO) Doubles 2♥ if possible.
HCP: 15	♣ K982	West (LHO) Doubles 2♠ if possible.

Board: 253	♠ T4	LHO opens the bidding 1NT.
Dealer: West	♥ K973	Partner bids next.
Vul: None	♦ K853	East (RHO) bids 2♥ if possible.
HCP: 6	♣ T42	West (LHO) bids 2♠ if possible.

Board: 254	♠ AK5	You bid first.
Dealer: South	♥ T63	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ K83	
HCP: 16	♣ AQ84	

Board: 255	♠ T3	Partner bids first.
Dealer: North	♥ 76543	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ A763	
HCP: 4+1	♣ 75	

Board: 256	♠ AK82	RHO opens the bidding 1NT.
Dealer: East	♥ KJ86	You bid next.
Vul: E-W	♦ Q6	West (LHO) bids 2♦ if possible.
HCP: 17	♣ AT7	

Both hands (Answers Page)

Board: 252	North:	South:	W	N	E	S
Dealer: South	♠ 9864	♠ AKQT				1NT
Vul: E-W	♥ T853	♥ 42	X	Pass	Pass	XX
North HCP: 3	♦ KT6	♦ QJ5	Pass	2♥	X	2♠
South HCP: 15	♣ 74	♣ K982	X	All Pass		
Contract: 2♠ X South						

Board: 253	North:	South:	W	N	E	S
Dealer: West	♠ 932	♠ T4	1NT	X	2♥	Pass
Vul: None	♥ A8542	♥ K973	2♠	Pass	Pass	X
North HCP: 15+1	♦ A97	♦ K853	Pass	3♥	All Pass	
South HCP: 6	♣ AK	♣ T42				
Contract: 3♥ North						

Board: 254	North:	South:	W	N	E	S
Dealer: South	♠ QJ74	♠ AK5				1NT
Vul: E-W	♥ J95	♥ T63	X	All Pass		
North HCP: 5	♦ T765	♦ K83				
South HCP: 16	♣ J2	♣ AQ84				
Contract: 1NTX South						

Board: 255	North:	South:	W	N	E	S
Dealer: North	♠ 972	♠ T3		1NT	X	2♦
Vul: Both	♥ AKT	♥ 76543	Pass	2♥	All Pass	
North HCP: 16+1	♦ T4	♦ A763				
South HCP: 4+1	♣ AKQ62	♣ 75				
Contract: 2♥ North						

Board: 256	North:	South:	W	N	E	S
Dealer: East	♠ 73	♠ AK82			1NT	X
Vul: E-W	♥ 2	♥ KJ86	2♦	3♦	Pass	3NT
North HCP: 5+2	♦ K75432	♦ Q6	All Pass			
South HCP: 17	♣ Q983	♣ AT7				
Contract: 3NT South						

North hands

Exit_Transfers

Board: 257	♠ Q5	You bid first.
Dealer: North	♥ AKT	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ KQJ42	West (RHO) Doubles 2♠ if possible.
HCP: 16+1	♣ J54	
Board: 258	♠ Q943	Partner bids first.
Dealer: South	♥ QJT84	West (RHO) Doubles 1NT if possible.
Vul: None	♦ T96	
HCP: 5+1	♣ 7	
Board: 259	♠ Q96432	Partner bids first.
Dealer: South	♥ K8	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ J5	
HCP: 6+2	♣ 843	
Board: 260	♠ 3	Partner bids first.
Dealer: South	♥ 764	West (RHO) Doubles 1NT if possible.
Vul: None	♦ 873	
HCP: 3+2	♣ K76432	
Board: 261	♠ KJ7	You bid first.
Dealer: North	♥ AQT	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ KQT82	West (RHO) Doubles 2♦ if possible.
HCP: 17+1	♣ Q9	

Both hands (Answers Page)

Board: 257

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 1+1

Contract: 2 ♠ X North

North:

♠ Q5

♥ AKT

♦ KQJ42

♣ J54

South:

♠ T7642

♥ J754

♦ 9

♣ 632

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

Board: 258

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 16

Contract: 2♥ South

North:

♠ Q943

♥ QJT84

♦ T96

♣ 7

South:

♠ AJ82

♥ 63

♦ QJ3

♣ AKJ2

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

Board: 259

Dealer: South

Vul: N-S

North HCP: 6+2

South HCP: 16

Contract: 4♠ North

North:

♠ Q96432

♥ K8

♦ J5

♣ 843

South:

♠ AJT7

♥ AT

♦ A987

♣ QJ5

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

1. Extended acceptance after NT

Board: 260

Dealer: South

Vul: None

North HCP: 3+2

South HCP: 16+1

Contract: 3♣ South

North:

♠ 3

♥ 764

♦ 873

♣ K76432

South:

♠ K98

♥ QT3

♦ AK962

♣ A5

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

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

Board: 261

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 0

Contract: 2♦ X North

North:

♠ KJ7

♥ AQT

♦ KQT82

♣ Q9

South:

♠ T964

♥ 9754

♦ 74

♣ 854

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

South hands

Exit_Transfers

Board: 257 ♠ T7642 Partner bids first.
 Dealer: North ♥ J754 East (RHO) Doubles 1NT if possible.
 Vul: Both ♦ 9 West (LHO) Doubles 2 ♠ if possible.
 HCP: 1+1 ♣ 632

Board: 258 ♠ AJ82 You bid first.
 Dealer: South ♥ 63 West (LHO) Doubles 1NT if possible.
 Vul: None ♦ QJ3
 HCP: 16 ♣ AKJ2

Board: 259 ♠ AJT7 You bid first.
 Dealer: South ♥ AT West (LHO) Doubles 1NT if possible.
 Vul: N-S ♦ A987
 HCP: 16 ♣ QJ5

Board: 260 ♠ K98 You bid first.
 Dealer: South ♥ QT3 West (LHO) Doubles 1NT if possible.
 Vul: None ♦ AK962
 HCP: 16+1 ♣ A5

Board: 261 ♠ T964 Partner bids first.
 Dealer: North ♥ 9754 East (RHO) Doubles 1NT if possible.
 Vul: E-W ♦ 74 West (LHO) Doubles 2 ♦ if possible.
 HCP: 0 ♣ 854

Both hands (Answers Page)

Board: 257

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 1+1

Contract: 2 ♠ X North

North:

♠ Q5

♥ AKT

♦ KQJ42

♣ J54

South:

♠ T7642

♥ J754

♦ 9

♣ 632

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

Board: 258

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 16

Contract: 2♥ South

North:

♠ Q943

♥ QJT84

♦ T96

♣ 7

South:

♠ AJ82

♥ 63

♦ QJ3

♣ AKJ2

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

Board: 259

Dealer: South

Vul: N-S

North HCP: 6+2

South HCP: 16

Contract: 4♠ North

North:

♠ Q96432

♥ K8

♦ J5

♣ 843

South:

♠ AJT7

♥ AT

♦ A987

♣ QJ5

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

1. Extended acceptance after NT

Board: 260

Dealer: South

Vul: None

North HCP: 3+2

South HCP: 16+1

Contract: 3♣ South

North:

♠ 3

♥ 764

♦ 873

♣ K76432

South:

♠ K98

♥ QT3

♦ AK962

♣ A5

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

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

Board: 261

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 0

Contract: 2♦ X North

North:

♠ KJ7

♥ AQT

♦ KQT82

♣ Q9

South:

♠ T964

♥ 9754

♦ 74

♣ 854

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

North hands

Exit_Transfers

Board: 262	♠ T96542	Partner bids first.
Dealer: South	♥ K52	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ T6	East (LHO) bids 3♣ if possible.
HCP: 3+2	♣ T5	

Board: 263	♠ T986	LHO opens the bidding 1NT.
Dealer: East	♥ 94	Partner bids next.
Vul: E-W	♦ QJ875	
HCP: 4+1	♣ J7	

Board: 264	♠ K83	RHO opens the bidding 1NT.
Dealer: West	♥ AQJ75	You bid next.
Vul: N-S	♦ 842	East (LHO) Redoubles if possible.
HCP: 16+1	♣ AQ	

Board: 265	♠ 97	LHO opens the bidding 1NT.
Dealer: East	♥ 942	Partner bids next.
Vul: Both	♦ AQ764	West (RHO) bids 2♥ if possible.
HCP: 6+1	♣ 765	East (LHO) bids 2♠ if possible.

Board: 266	♠ JT8	Partner bids first.
Dealer: South	♥ 8754	West (RHO) Doubles 1NT if possible.
Vul: None	♦ 32	East (LHO) bids 2♦ if possible.
HCP: 5	♣ A943	

Both hands (Answers Page)

Board: 262

	North:	South:	W	N	E	S
Dealer: South	♠ T96542	♠ KQ7				1NT
Vul: Both	♥ K52	♥ QT83	X	2♥	Pass	2♠
North HCP: 3+2	♦ T6	♦ KJ97	Pass	Pass	3♣	Pass
South HCP: 15	♣ T5	♣ A8	Pass	3♠	All Pass	
Contract: 3♠ North						

Board: 263

	North:	South:	W	N	E	S
Dealer: East	♠ T986	♠ 43			1NT	X
Vul: E-W	♥ 94	♥ AQT	Pass	2♦	All Pass	
North HCP: 4+1	♦ QJ875	♦ AK2				
South HCP: 15+1	♣ J7	♣ QT965				
Contract: 2♦ North						

Board: 264

	North:	South:	W	N	E	S
Dealer: West	♠ K83	♠ Q765	1NT	X	XX	2♠
Vul: N-S	♥ AQJ75	♥ T94	All Pass			
North HCP: 16+1	♦ 842	♦ 76				
South HCP: 2	♣ AQ	♣ 7632				
Contract: 2♠ South						

Board: 265

	North:	South:	W	N	E	S
Dealer: East	♠ 97	♠ AK63			1NT	X
Vul: Both	♥ 942	♥ K83	2♥	Pass	2♠	Pass
North HCP: 6+1	♦ AQ764	♦ J92	Pass	3♦	All Pass	
South HCP: 15	♣ 765	♣ KJ9				
Contract: 3♦ North						

Board: 266

	North:	South:	W	N	E	S
Dealer: South	♠ JT8	♠ AK75				1NT
Vul: None	♥ 8754	♥ AT3	X	Pass	2♦	Pass
North HCP: 5	♦ 32	♦ A65	Pass	X	Pass	2♠
South HCP: 15	♣ A943	♣ T86	All Pass			
Contract: 2♠ South						

South hands

Exit_Transfers

Board: 262	♠ KQ7	You bid first.
Dealer: South	♥ QT83	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ KJ97	East (RHO) bids 3♣ if possible.
HCP: 15	♣ A8	

Board: 263	♠ 43	RHO opens the bidding 1NT.
Dealer: East	♥ AQT	You bid next.
Vul: E-W	♦ AK2	
HCP: 15+1	♣ QT965	

Board: 264	♠ Q765	LHO opens the bidding 1NT.
Dealer: West	♥ T94	Partner bids next.
Vul: N-S	♦ 76	East (RHO) Redoubles if possible.
HCP: 2	♣ 7632	

Board: 265	♠ AK63	RHO opens the bidding 1NT.
Dealer: East	♥ K83	You bid next.
Vul: Both	♦ J92	West (LHO) bids 2♥ if possible.
HCP: 15	♣ KJ9	East (RHO) bids 2♠ if possible.

Board: 266	♠ AK75	You bid first.
Dealer: South	♥ AT3	West (LHO) Doubles 1NT if possible.
Vul: None	♦ A65	East (RHO) bids 2♦ if possible.
HCP: 15	♣ T86	

Both hands (Answers Page)

Board: 262

	North:	South:	W	N	E	S
Dealer: South	♠ T96542	♠ KQ7				1NT
Vul: Both	♥ K52	♥ QT83	X	2♥	Pass	2♠
North HCP: 3+2	♦ T6	♦ KJ97	Pass	Pass	3♣	Pass
South HCP: 15	♣ T5	♣ A8	Pass	3♠	All Pass	
Contract: 3♠ North						

Board: 263

	North:	South:	W	N	E	S
Dealer: East	♠ T986	♠ 43			1NT	X
Vul: E-W	♥ 94	♥ AQT	Pass	2♦	All Pass	
North HCP: 4+1	♦ QJ875	♦ AK2				
South HCP: 15+1	♣ J7	♣ QT965				
Contract: 2♦ North						

Board: 264

	North:	South:	W	N	E	S
Dealer: West	♠ K83	♠ Q765	1NT	X	XX	2♠
Vul: N-S	♥ AQJ75	♥ T94	All Pass			
North HCP: 16+1	♦ 842	♦ 76				
South HCP: 2	♣ AQ	♣ 7632				
Contract: 2♠ South						

Board: 265

	North:	South:	W	N	E	S
Dealer: East	♠ 97	♠ AK63			1NT	X
Vul: Both	♥ 942	♥ K83	2♥	Pass	2♠	Pass
North HCP: 6+1	♦ AQ764	♦ J92	Pass	3♦	All Pass	
South HCP: 15	♣ 765	♣ KJ9				
Contract: 3♦ North						

Board: 266

	North:	South:	W	N	E	S
Dealer: South	♠ JT8	♠ AK75				1NT
Vul: None	♥ 8754	♥ AT3	X	Pass	2♦	Pass
North HCP: 5	♦ 32	♦ A65	Pass	X	Pass	2♠
South HCP: 15	♣ A943	♣ T86	All Pass			
Contract: 2♠ South						

North hands

Exit_Transfers

Board: 267 ♠ AJ You bid first.
 Dealer: North ♥ A86 East (LHO) Doubles 1NT if possible.
 Vul: E-W ♦ KJ54
 HCP: 16 ♣ K875

Board: 268 ♠ KQ6 You bid first.
 Dealer: North ♥ K93 East (LHO) Doubles 1NT if possible.
 Vul: Both ♦ AJT32
 HCP: 15+1 ♣ Q7

Board: 269 ♠ 74 LHO opens the bidding 1NT.
 Dealer: East ♥ KJ2 Partner bids next.
 Vul: None ♦ KT865
 HCP: 9+1 ♣ Q32

Board: 270 ♠ T8532 Partner bids first.
 Dealer: South ♥ K3 West (RHO) Doubles 1NT if possible.
 Vul: N-S ♦ 84
 HCP: 4+1 ♣ JT93

Board: 271 ♠ 874 You bid first.
 Dealer: North ♥ 65 East (LHO) Doubles 1NT if possible.
 Vul: Both ♦ AKQT
 HCP: 15 ♣ KQJ4

Both hands (Answers Page)

Board: 267

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 2+2

Contract: 2 ♠ North

North:

♠ AJ

♥ A86

♦ KJ54

♣ K875

South:

♠ 987632

♥ J9

♦ T6

♣ J63

W	N	E	S
	1NT	X	2♥
Pass	2♠	All Pass	

Board: 268

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9+2

Contract: 5 ♣ South

North:

♠ KQ6

♥ K93

♦ AJT32

♣ Q7

South:

♠ A987

♥ 8

♦ 54

♣ AJ8432

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

1. Stayman

Board: 269

Dealer: East

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ 74

♥ KJ2

♦ KT865

♣ Q32

South:

♠ A982

♥ AQ7

♦ Q93

♣ KT8

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

Board: 270

Dealer: South

Vul: N-S

North HCP: 4+1

South HCP: 15

Contract: 2 ♠ South

North:

♠ T8532

♥ K3

♦ 84

♣ JT93

South:

♠ K64

♥ A752

♦ KQJ2

♣ Q4

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

Board: 271

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 1NTXX North

North:

♠ 874

♥ 65

♦ AKQT

♣ KQJ4

South:

♠ QT2

♥ AQJ

♦ 832

♣ T952

W	N	E	S
	1NT	X	XX
All Pass			

South hands

Exit_Transfers

Board: 267 ♠ 987632 Partner bids first.
 Dealer: North ♥ J9 East (RHO) Doubles 1NT if possible.
 Vul: E-W ♦ T6
 HCP: 2+2 ♣ J63

Board: 268 ♠ A987 Partner bids first.
 Dealer: North ♥ 8 East (RHO) Doubles 1NT if possible.
 Vul: Both ♦ 54
 HCP: 9+2 ♣ AJ8432

Board: 269 ♠ A982 RHO opens the bidding 1NT.
 Dealer: East ♥ AQ7 You bid next.
 Vul: None ♦ Q93
 HCP: 15 ♣ KT8

Board: 270 ♠ K64 You bid first.
 Dealer: South ♥ A752 West (LHO) Doubles 1NT if possible.
 Vul: N-S ♦ KQJ2
 HCP: 15 ♣ Q4

Board: 271 ♠ QT2 Partner bids first.
 Dealer: North ♥ AQJ East (RHO) Doubles 1NT if possible.
 Vul: Both ♦ 832
 HCP: 9 ♣ T952

Both hands (Answers Page)

Board: 267

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 2+2

Contract: 2 ♠ North

North:

♠ AJ

♥ A86

♦ KJ54

♣ K875

South:

♠ 987632

♥ J9

♦ T6

♣ J63

W	N	E	S
	1NT	X	2♥
Pass	2♠	All Pass	

Board: 268

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9+2

Contract: 5 ♣ South

North:

♠ KQ6

♥ K93

♦ AJT32

♣ Q7

South:

♠ A987

♥ 8

♦ 54

♣ AJ8432

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

1. Stayman

Board: 269

Dealer: East

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ 74

♥ KJ2

♦ KT865

♣ Q32

South:

♠ A982

♥ AQ7

♦ Q93

♣ KT8

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

Board: 270

Dealer: South

Vul: N-S

North HCP: 4+1

South HCP: 15

Contract: 2 ♠ South

North:

♠ T8532

♥ K3

♦ 84

♣ JT93

South:

♠ K64

♥ A752

♦ KQJ2

♣ Q4

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

Board: 271

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 1NTXX North

North:

♠ 874

♥ 65

♦ AKQT

♣ KQJ4

South:

♠ QT2

♥ AQJ

♦ 832

♣ T952

W	N	E	S
	1NT	X	XX
All Pass			

North hands

Exit_Transfers

Board: 272	♠ J53	Partner bids first.
Dealer: South	♥ T8	West (RHO) Doubles 1NT if possible.
Vul: None	♦ QT8643	
HCP: 4+2	♣ J4	

Board: 273	♠ J2	LHO opens the bidding 1NT.
Dealer: East	♥ 653	Partner bids next.
Vul: E-W	♦ J852	East (LHO) Redoubles if possible.
HCP: 8	♣ AQT6	West (RHO) bids 2♣ if possible.

Board: 274	♠ K62	RHO opens the bidding 1NT.
Dealer: West	♥ A6	You bid next.
Vul: N-S	♦ K743	
HCP: 16	♣ AQT3	

Board: 275	♠ J2	LHO opens the bidding 1NT.
Dealer: East	♥ QJT63	Partner bids next.
Vul: None	♦ 85	
HCP: 4+1	♣ T863	

Board: 276	♠ T987	Partner bids first.
Dealer: South	♥ AJ962	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ T982	
HCP: 5+1	♣ -	

Both hands (Answers Page)

Board: 272

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 15

Contract: 3 ♦ South

North:

♠ J53

♥ T8

♦ QT8643

♣ J4

South:

♠ A94

♥ KQJ

♦ K752

♣ Q93

W N E S

1NT

X 3 ♣¹ Pass 3 ♦²

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 273

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ J2

♥ 653

♦ J852

♣ AQT6

South:

♠ A765

♥ AKJ2

♦ K94

♣ 42

W N E S

1NT X

Pass Pass XX Pass

2 ♣¹ 2NT All Pass

1. artificial

Board: 274

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 7+1

Contract: 2 ♥ South

North:

♠ K62

♥ A6

♦ K743

♣ AQT3

South:

♠ 987

♥ Q8432

♦ Q52

♣ K8

W N E S

1NT X Pass 2 ♥

All Pass

Board: 275

Dealer: East

Vul: None

North HCP: 4+1

South HCP: 16

Contract: 2 ♥ North

North:

♠ J2

♥ QJT63

♦ 85

♣ T863

South:

♠ KQ53

♥ 87

♦ AKT2

♣ KJ4

W N E S

1NT X

Pass 2 ♥ All Pass

Board: 276

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 17

Contract: 2 ♥ South

North:

♠ T987

♥ AJ962

♦ T982

♣ -

South:

♠ AQJ3

♥ Q84

♦ AJ65

♣ K7

W N E S

1NT

X 2 ♦ Pass 2 ♥

All Pass

South hands

Exit_Transfers

Board: 272	♠ A94	You bid first.
Dealer: South	♥ KQJ	West (LHO) Doubles 1NT if possible.
Vul: None	♦ K752	
HCP: 15	♣ Q93	

Board: 273	♠ A765	RHO opens the bidding 1NT.
Dealer: East	♥ AKJ2	You bid next.
Vul: E-W	♦ K94	East (RHO) Redoubles if possible.
HCP: 15	♣ 42	West (LHO) bids 2♣ if possible.

Board: 274	♠ 987	LHO opens the bidding 1NT.
Dealer: West	♥ Q8432	Partner bids next.
Vul: N-S	♦ Q52	
HCP: 7+1	♣ K8	

Board: 275	♠ KQ53	RHO opens the bidding 1NT.
Dealer: East	♥ 87	You bid next.
Vul: None	♦ AKT2	
HCP: 16	♣ KJ4	

Board: 276	♠ AQJ3	You bid first.
Dealer: South	♥ Q84	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ AJ65	
HCP: 17	♣ K7	

Both hands (Answers Page)

Board: 272

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 15

Contract: 3 ♦ South

North:

♠ J53

♥ T8

♦ QT8643

♣ J4

South:

♠ A94

♥ KQJ

♦ K752

♣ Q93

W N E S

1NT

X 3 ♣¹ Pass 3 ♦²

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 273

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ J2

♥ 653

♦ J852

♣ AQT6

South:

♠ A765

♥ AKJ2

♦ K94

♣ 42

W N E S

1NT X

Pass Pass XX Pass

2 ♣¹ 2NT All Pass

1. artificial

Board: 274

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 7+1

Contract: 2 ♥ South

North:

♠ K62

♥ A6

♦ K743

♣ AQT3

South:

♠ 987

♥ Q8432

♦ Q52

♣ K8

W N E S

1NT X Pass 2 ♥

All Pass

Board: 275

Dealer: East

Vul: None

North HCP: 4+1

South HCP: 16

Contract: 2 ♥ North

North:

♠ J2

♥ QJT63

♦ 85

♣ T863

South:

♠ KQ53

♥ 87

♦ AKT2

♣ KJ4

W N E S

1NT X

Pass 2 ♥ All Pass

Board: 276

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 17

Contract: 2 ♥ South

North:

♠ T987

♥ AJ962

♦ T982

♣ -

South:

♠ AQJ3

♥ Q84

♦ AJ65

♣ K7

W N E S

1NT

X 2 ♦ Pass 2 ♥

All Pass

North hands

Exit_Transfers

Board: 277 ♠ QJ653 LHO opens the bidding 1NT.
 Dealer: East ♥ JT5 Partner bids next.
 Vul: N-S ♦ A82
 HCP: 8+1 ♣ 82

Board: 278 ♠ JT3 LHO opens the bidding 1NT.
 Dealer: East ♥ AT62 Partner bids next.
 Vul: Both ♦ KT2 West (RHO) bids 2 ♦ if possible.
 HCP: 8 ♣ T53

Board: 279 ♠ T86542 LHO opens the bidding 1NT.
 Dealer: East ♥ 3 Partner bids next.
 Vul: N-S ♦ T42 West (RHO) bids 2 ♦ if possible.
 HCP: 3+2 ♣ K86

Board: 280 ♠ KJ95 RHO opens the bidding 1NT.
 Dealer: West ♥ KT5 You bid next.
 Vul: Both ♦ AJ8 East (LHO) bids 2 ♦ if possible.
 HCP: 16 ♣ A95 West (RHO) bids 2 ♥ if possible.

Board: 281 ♠ AKT You bid first.
 Dealer: North ♥ Q65 East (LHO) Doubles 1NT if possible.
 Vul: None ♦ QT2
 HCP: 15 ♣ KJT7

Both hands (Answers Page)

Board: 277

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ QJ653

♥ JT5

♦ A82

♣ 82

South:

♠ T7

♥ K43

♦ KQT6

♣ AK97

W N E S

Pass 2NT All Pass

Board: 278

Dealer: East

Vul: Both

North HCP: 8

South HCP: 17+1

Contract: 4♠ North

North:

♠ JT3

♥ AT62

♦ KT2

♣ T53

South:

♠ AQ762

♥ K5

♦ J84

♣ AK7

W N E S

Pass 4♠ All Pass

Board: 279

Dealer: East

Vul: N-S

North HCP: 3+2

South HCP: 18

Contract: 3♠ South

North:

♠ T86542

♥ 3

♦ T42

♣ K86

South:

♠ J97

♥ AJ87

♦ AJ

♣ AQJ5

W N E S

2♦ 2♠ Pass 3♠

Board: 280

Dealer: West

Vul: Both

North HCP: 16

South HCP: 5+2

Contract: 3♣ South

North:

♠ KJ95

♥ KT5

♦ AJ8

♣ A95

South:

♠ T4

♥ J9

♦ T76

♣ KJT874

W N E S

1NT X 2♦ Pass

Board: 281

Dealer: North

Vul: None

North HCP: 15

South HCP: 7

Contract: 1NTXX North

North:

♠ AKT

♥ Q65

♦ QT2

♣ KJT7

South:

♠ 843

♥ KJ97

♦ K975

♣ 96

W N E S

All Pass

South hands

Exit_Transfers

Board: 277	♠ T7	RHO opens the bidding 1NT.
Dealer: East	♥ K43	You bid next.
Vul: N-S	♦ KQT6	
HCP: 15	♣ AK97	
Board: 278	♠ AQ762	RHO opens the bidding 1NT.
Dealer: East	♥ K5	You bid next.
Vul: Both	♦ J84	West (LHO) bids 2♦ if possible.
HCP: 17+1	♣ AK7	
Board: 279	♠ J97	RHO opens the bidding 1NT.
Dealer: East	♥ AJ87	You bid next.
Vul: N-S	♦ AJ	West (LHO) bids 2♦ if possible.
HCP: 18	♣ AQJ5	
Board: 280	♠ T4	LHO opens the bidding 1NT.
Dealer: West	♥ J9	Partner bids next.
Vul: Both	♦ T76	East (RHO) bids 2♦ if possible.
HCP: 5+2	♣ KJT874	West (LHO) bids 2♥ if possible.
Board: 281	♠ 843	Partner bids first.
Dealer: North	♥ KJ97	East (RHO) Doubles 1NT if possible.
Vul: None	♦ K975	
HCP: 7	♣ 96	

Both hands (Answers Page)

Board: 277

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ QJ653

♥ JT5

♦ A82

♣ 82

South:

♠ T7

♥ K43

♦ KQT6

♣ AK97

W N E S

Pass 2NT All Pass

Board: 278

Dealer: East

Vul: Both

North HCP: 8

South HCP: 17+1

Contract: 4♠ North

North:

♠ JT3

♥ AT62

♦ KT2

♣ T53

South:

♠ AQ762

♥ K5

♦ J84

♣ AK7

W N E S

Pass 4♠ All Pass

Board: 279

Dealer: East

Vul: N-S

North HCP: 3+2

South HCP: 18

Contract: 3♠ South

North:

♠ T86542

♥ 3

♦ T42

♣ K86

South:

♠ J97

♥ AJ87

♦ AJ

♣ AQJ5

W N E S

2♦ 2♠ Pass 3♠

Board: 280

Dealer: West

Vul: Both

North HCP: 16

South HCP: 5+2

Contract: 3♣ South

North:

♠ KJ95

♥ KT5

♦ AJ8

♣ A95

South:

♠ T4

♥ J9

♦ T76

♣ KJT874

W N E S

1NT X 2♦ Pass

Board: 281

Dealer: North

Vul: None

North HCP: 15

South HCP: 7

Contract: 1NTXX North

North:

♠ AKT

♥ Q65

♦ QT2

♣ KJT7

South:

♠ 843

♥ KJ97

♦ K975

♣ 96

W N E S

1NT X XX

Both hands (Answers Page)

Board: 282

Dealer: West

Vul: N-S

North HCP: 18

South HCP: 2

Contract: 2♥ South

North:

♠ KJ62

♥ AKT9

♦ KJ2

♣ K5

South:

♠ Q985

♥ 8742

♦ T7

♣ 943

W	N	E	S
1NT	X	Pass	2♥
All Pass			

Board: 283

Dealer: East

Vul: Both

North HCP: 3+1

South HCP: 15+1

Contract: 2♠ North

North:

♠ J9763

♥ 82

♦ 832

♣ QT5

South:

♠ AKT

♥ AJ764

♦ K9

♣ 732

W	N	E	S
		1NT	X
Pass	2♠	All Pass	

Board: 284

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 6+1

Contract: 2♦ South

North:

♠ K4

♥ KT9

♦ A76

♣ KQJT7

South:

♠ Q92

♥ Q76

♦ Q8543

♣ 62

W	N	E	S
1NT	X	Pass	2♦
All Pass			

Board: 285

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 3+2

Contract: 2♠ North

North:

♠ AK5

♥ 97

♦ A9765

♣ A65

South:

♠ T97643

♥ K32

♦ T42

♣ 9

W	N	E	S
	1NT	X	2♥
X	2♠	All Pass	

Board: 286

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 5+1

Contract: 4♥X South

North:

♠ A64

♥ QT863

♦ KJ6

♣ KQ

South:

♠ 2

♥ J7542

♦ AT84

♣ 962

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

1. Extended acceptance after NT

South hands

Exit_Transfers

Board: 282	♠ Q985	LHO opens the bidding 1NT.
Dealer: West	♥ 8742	Partner bids next.
Vul: N-S	♦ T7	
HCP: 2	♣ 943	

Board: 283	♠ AKT	RHO opens the bidding 1NT.
Dealer: East	♥ AJ764	You bid next.
Vul: Both	♦ K9	
HCP: 15+1	♣ 732	

Board: 284	♠ Q92	LHO opens the bidding 1NT.
Dealer: West	♥ Q76	Partner bids next.
Vul: E-W	♦ Q8543	
HCP: 6+1	♣ 62	

Board: 285	♠ T97643	Partner bids first.
Dealer: North	♥ K32	East (RHO) Doubles 1NT if possible.
Vul: None	♦ T42	West (LHO) Doubles 2♥ if possible.
HCP: 3+2	♣ 9	

Board: 286	♠ 2	Partner bids first.
Dealer: North	♥ J7542	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ AT84	West (LHO) Doubles 2♦ if possible.
HCP: 5+1	♣ 962	East (RHO) bids 3♠ if possible.
		East (RHO) Doubles 4♥ if possible.

Both hands (Answers Page)

Board: 282

Dealer: West

Vul: N-S

North HCP: 18

South HCP: 2

Contract: 2♥ South

North:

♠ KJ62

♥ AKT9

♦ KJ2

♣ K5

South:

♠ Q985

♥ 8742

♦ T7

♣ 943

W	N	E	S
1NT	X	Pass	2♥
All Pass			

Board: 283

Dealer: East

Vul: Both

North HCP: 3+1

South HCP: 15+1

Contract: 2♠ North

North:

♠ J9763

♥ 82

♦ 832

♣ QT5

South:

♠ AKT

♥ AJ764

♦ K9

♣ 732

W	N	E	S
		1NT	X
Pass	2♠	All Pass	

Board: 284

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 6+1

Contract: 2♦ South

North:

♠ K4

♥ KT9

♦ A76

♣ KQJT7

South:

♠ Q92

♥ Q76

♦ Q8543

♣ 62

W	N	E	S
1NT	X	Pass	2♦
All Pass			

Board: 285

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 3+2

Contract: 2♠ North

North:

♠ AK5

♥ 97

♦ A9765

♣ A65

South:

♠ T97643

♥ K32

♦ T42

♣ 9

W	N	E	S
	1NT	X	2♥
X	2♠	All Pass	

Board: 286

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 5+1

Contract: 4♥X South

North:

♠ A64

♥ QT863

♦ KJ6

♣ KQ

South:

♠ 2

♥ J7542

♦ AT84

♣ 962

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

1. Extended acceptance after NT

North hands

Exit_Transfers

Board: 287	♠ T843	Partner bids first.
Dealer: South	♥ 32	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 82	
HCP: 4+1	♣ KJT72	

Board: 288	♠ J863	RHO opens the bidding 1NT.
Dealer: West	♥ AJ2	You bid next.
Vul: None	♦ K9	East (LHO) Redoubles if possible.
HCP: 16	♣ AK83	

Board: 289	♠ J5	LHO opens the bidding 1NT.
Dealer: East	♥ 52	Partner bids next.
Vul: N-S	♦ 652	West (RHO) bids 2♦ if possible.
HCP: 3+2	♣ Q98764	East (LHO) bids 2♥ if possible.

Board: 290	♠ QJ73	RHO opens the bidding 1NT.
Dealer: West	♥ KQJ	You bid next.
Vul: Both	♦ K54	East (LHO) Redoubles if possible.
HCP: 15	♣ QJ5	

Board: 291	♠ Q97	LHO opens the bidding 1NT.
Dealer: East	♥ T53	Partner bids next.
Vul: E-W	♦ K9853	
HCP: 5+1	♣ T4	

Both hands (Answers Page)

Board: 287

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 15

Contract: 2 ♠ North

North:

♠ T843

♥ 32

♦ 82

♣ KJT72

South:

♠ 95

♥ AKT8

♦ AQ97

♣ Q94

W

N

E

S

1NT

X

Pass

Pass

XX

Pass

2 ♣¹

Pass

2 ♦

Pass

2 ♠

All Pass

1. artificial

Board: 288

Dealer: West

Vul: None

North HCP: 16

South HCP: 2

Contract: 2 ♥ South

North:

♠ J863

♥ AJ2

♦ K9

♣ AK83

South:

♠ 952

♥ T986

♦ QT73

♣ 52

W

N

E

S

1NT

X

XX

2 ♥

All Pass

Board: 289

Dealer: East

Vul: N-S

North HCP: 3+2

South HCP: 17

Contract: 3 ♣ North

North:

♠ J5

♥ 52

♦ 652

♣ Q98764

South:

♠ Q62

♥ KJ83

♦ AQT3

♣ AJ

W

N

E

S

1NT

X

2 ♦

Pass

2 ♥

Pass

Pass

3 ♣

All Pass

Board: 290

Dealer: West

Vul: Both

North HCP: 15

South HCP: 3

Contract: 2 ♣ South

North:

♠ QJ73

♥ KQJ

♦ K54

♣ QJ5

South:

♠ K2

♥ 863

♦ T983

♣ T973

W

N

E

S

1NT

X

XX

2 ♣

All Pass

Board: 291

Dealer: East

Vul: E-W

North HCP: 5+1

South HCP: 15+1

Contract: 2 ♦ North

North:

♠ Q97

♥ T53

♦ K9853

♣ T4

South:

♠ AKJ53

♥ KQ9

♦ Q62

♣ 97

W

N

E

S

1NT

X

Pass

2 ♦

All Pass

South hands

Exit_Transfers

Board: 287	♠ 95	You bid first.
Dealer: South	♥ AKT8	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ AQ97	
HCP: 15	♣ Q94	

Board: 288	♠ 952	LHO opens the bidding 1NT.
Dealer: West	♥ T986	Partner bids next.
Vul: None	♦ QT73	East (RHO) Redoubles if possible.
HCP: 2	♣ 52	

Board: 289	♠ Q62	RHO opens the bidding 1NT.
Dealer: East	♥ KJ83	You bid next.
Vul: N-S	♦ AQT3	West (LHO) bids 2♦ if possible.
HCP: 17	♣ AJ	East (RHO) bids 2♥ if possible.

Board: 290	♠ K2	LHO opens the bidding 1NT.
Dealer: West	♥ 863	Partner bids next.
Vul: Both	♦ T983	East (RHO) Redoubles if possible.
HCP: 3	♣ T973	

Board: 291	♠ AKJ53	RHO opens the bidding 1NT.
Dealer: East	♥ KQ9	You bid next.
Vul: E-W	♦ Q62	
HCP: 15+1	♣ 97	

Both hands (Answers Page)

Board: 287

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 15

Contract: 2 ♠ North

North:

♠ T843

♥ 32

♦ 82

♣ KJT72

South:

♠ 95

♥ AKT8

♦ AQ97

♣ Q94

W

N

E

S

1NT

X

Pass

Pass

XX

Pass

2 ♣¹

Pass

2 ♦

Pass

2 ♠

All Pass

1. artificial

Board: 288

Dealer: West

Vul: None

North HCP: 16

South HCP: 2

Contract: 2 ♥ South

North:

♠ J863

♥ AJ2

♦ K9

♣ AK83

South:

♠ 952

♥ T986

♦ QT73

♣ 52

W

N

E

S

1NT

X

XX

2 ♥

All Pass

Board: 289

Dealer: East

Vul: N-S

North HCP: 3+2

South HCP: 17

Contract: 3 ♣ North

North:

♠ J5

♥ 52

♦ 652

♣ Q98764

South:

♠ Q62

♥ KJ83

♦ AQT3

♣ AJ

W

N

E

S

1NT

X

2 ♦

Pass

2 ♥

Pass

Pass

3 ♣

All Pass

Board: 290

Dealer: West

Vul: Both

North HCP: 15

South HCP: 3

Contract: 2 ♣ South

North:

♠ QJ73

♥ KQJ

♦ K54

♣ QJ5

South:

♠ K2

♥ 863

♦ T983

♣ T973

W

N

E

S

1NT

X

XX

2 ♣

All Pass

Board: 291

Dealer: East

Vul: E-W

North HCP: 5+1

South HCP: 15+1

Contract: 2 ♦ North

North:

♠ Q97

♥ T53

♦ K9853

♣ T4

South:

♠ AKJ53

♥ KQ9

♦ Q62

♣ 97

W

N

E

S

1NT

X

Pass

2 ♦

All Pass

North hands

Exit_Transfers

Board: 292	♠ K43	RHO opens the bidding 1NT.
Dealer: West	♥ AKQ	You bid next.
Vul: N-S	♦ A86	
HCP: 17	♣ JT43	
Board: 293	♠ 983	LHO opens the bidding 1NT.
Dealer: East	♥ QJ8763	Partner bids next.
Vul: None	♦ 8	West (RHO) Redoubles if possible.
HCP: 3+2	♣ 873	
Board: 294	♠ 83	Partner bids first.
Dealer: South	♥ A874	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ JT64	
HCP: 5	♣ T53	
Board: 295	♠ J72	LHO opens the bidding 1NT.
Dealer: East	♥ 9865	Partner bids next.
Vul: None	♦ J954	
HCP: 2	♣ 63	
Board: 296	♠ J9	Partner bids first.
Dealer: South	♥ J2	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ QT976	
HCP: 5+1	♣ JT63	

Both hands (Answers Page)

Board: 292

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 2+1

Contract: 2 ♠ South

North:

♠ K43

♥ AKQ

♦ A86

♣ JT43

South:

♠ JT986

♥ T843

♦ J942

♣ -

W	N	E	S
1NT	X	Pass	2 ♠

All Pass

Board: 293

Dealer: East

Vul: None

North HCP: 3+2

South HCP: 15

Contract: 2 ♥ North

North:

♠ 983

♥ QJ8763

♦ 8

♣ 873

South:

♠ AQT6

♥ K52

♦ QJ9

♣ KT9

W	N	E	S
		1NT	X

XX	2 ♥	All Pass	
----	-----	----------	--

Board: 294

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 16

Contract: 1NTXX South

North:

♠ 83

♥ A874

♦ JT64

♣ T53

South:

♠ KJ97

♥ QJ2

♦ AQ73

♣ K7

W	N	E	S
			1NT

X	Pass	Pass	XX
---	------	------	----

All Pass

Board: 295

Dealer: East

Vul: None

North HCP: 2

South HCP: 18+2

Contract: 4 ♥ South

North:

♠ J72

♥ 9865

♦ J954

♣ 63

South:

♠ KQ3

♥ AKQT73

♦ -

♣ A972

W	N	E	S
		1NT	X

Pass	2 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

Board: 296

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 16

Contract: 1NTXX South

North:

♠ J9

♥ J2

♦ QT976

♣ JT63

South:

♠ AK54

♥ K543

♦ K4

♣ K87

W	N	E	S
			1NT

X	Pass	Pass	XX
---	------	------	----

All Pass

South hands

Exit_Transfers

Board: 292	♠ JT986	LHO opens the bidding 1NT.
Dealer: West	♥ T843	Partner bids next.
Vul: N-S	♦ J942	
HCP: 2+1	♣ -	
Board: 293	♠ AQT6	RHO opens the bidding 1NT.
Dealer: East	♥ K52	You bid next.
Vul: None	♦ QJ9	West (LHO) Redoubles if possible.
HCP: 15	♣ KT9	
Board: 294	♠ KJ97	You bid first.
Dealer: South	♥ QJ2	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ AQ73	
HCP: 16	♣ K7	
Board: 295	♠ KQ3	RHO opens the bidding 1NT.
Dealer: East	♥ AKQT73	You bid next.
Vul: None	♦ -	
HCP: 18+2	♣ A972	
Board: 296	♠ AK54	You bid first.
Dealer: South	♥ K543	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ K4	
HCP: 16	♣ K87	

Both hands (Answers Page)

Board: 292

	North:	South:	W	N	E	S
Dealer: West	♠ K43	♠ JT986	1NT	X	Pass	2♠
Vul: N-S	♥ AKQ	♥ T843	All Pass			
North HCP: 17	♦ A86	♦ J942				
South HCP: 2+1	♣ JT43	♣ -				
Contract: 2♠ South						

Board: 293

	North:	South:	W	N	E	S
Dealer: East	♠ 983	♠ AQT6			1NT	X
Vul: None	♥ QJ8763	♥ K52	XX	2♥	All Pass	
North HCP: 3+2	♦ 8	♦ QJ9				
South HCP: 15	♣ 873	♣ KT9				
Contract: 2♥ North						

Board: 294

	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ KJ97				1NT
Vul: E-W	♥ A874	♥ QJ2	X	Pass	Pass	XX
North HCP: 5	♦ JT64	♦ AQ73	All Pass			
South HCP: 16	♣ T53	♣ K7				
Contract: 1NTXX South						

Board: 295

	North:	South:	W	N	E	S
Dealer: East	♠ J72	♠ KQ3			1NT	X
Vul: None	♥ 9865	♥ AKQT73	Pass	2♥	Pass	4♥
North HCP: 2	♦ J954	♦ -	All Pass			
South HCP: 18+2	♣ 63	♣ A972				
Contract: 4♥ South						

Board: 296

	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ AK54				1NT
Vul: E-W	♥ J2	♥ K543	X	Pass	Pass	XX
North HCP: 5+1	♦ QT976	♦ K4	All Pass			
South HCP: 16	♣ JT63	♣ K87				
Contract: 1NTXX South						

North hands

Exit_Transfers

Board: 297 ♠ T97 LHO opens the bidding 1NT.
 Dealer: East ♥ J987643 Partner bids next.
 Vul: None ♦ J7 West (RHO) bids 2♠ if possible.
 HCP: 2+3 ♣ 7 East (LHO) bids 3♣ if possible.
 West (RHO) bids 5♣ if possible.
 East (LHO) Doubles 5♥ if possible.

Board: 298 ♠ KT Partner bids first.
 Dealer: South ♥ K7 West (RHO) Doubles 1NT if possible.
 Vul: N-S ♦ T8632
 HCP: 6+1 ♣ T984

Board: 299 ♠ K8764 LHO opens the bidding 1NT.
 Dealer: East ♥ QJ Partner bids next.
 Vul: N-S ♦ J93
 HCP: 7+1 ♣ T65

Board: 300 ♠ 873 Partner bids first.
 Dealer: South ♥ AJ64 West (RHO) Doubles 1NT if possible.
 Vul: Both ♦ 732 East (LHO) bids 2♣ if possible.
 HCP: 8 ♣ K84

Both hands (Answers Page)

Board: 297

Dealer: East

Vul: None

North HCP: 2+3

South HCP: 16

Contract: 5♥X North

North:

♠ T97

♥ J987643

♦ J7

♣ 7

South:

♠ AQ85

♥ Q2

♦ AQ96

♣ QT5

W

N

E

S

1NT X

2♠¹

Pass

3♣²

Pass

5♣

5♥

X

All Pass

1. 1N-2S transfer to clubs

2. automat

Board: 298

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 16

Contract: 1NTXX South

North:

♠ KT

♥ K7

♦ T8632

♣ T984

South:

♠ J72

♥ QJ93

♦ KQ7

♣ AK3

W

N

E

S

1NT

X

XX

All Pass

Board: 299

Dealer: East

Vul: N-S

North HCP: 7+1

South HCP: 17+1

Contract: 2♠ North

North:

♠ K8764

♥ QJ

♦ J93

♣ T65

South:

♠ A5

♥ K95

♦ Q75

♣ AKJ93

W

N

E

S

1NT X

Pass

2♠

All Pass

Board: 300

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ 873

♥ AJ64

♦ 732

♣ K84

South:

♠ QJ92

♥ K75

♦ AQJ4

♣ Q3

W

N

E

S

1NT

X

XX

2♣

Pass

Pass

2NT

All Pass

South hands

Exit_Transfers

Board: 297

♠ AQ85

RHO opens the bidding 1NT.

Dealer: East

♥ Q2

You bid next.

Vul: None

◆ AQ96

West (LHO) bids 2♠ if possible.

HCP: 16

♣ QT5

East (RHO) bids 3♣ if possible.

West (LHO) bids 5♣ if possible.

East (RHO) Doubles 5♥ if possible.

Board: 298

♠ J72

You bid first.

Dealer: South

♥ QJ93

West (LHO) Doubles 1NT if possible.

Vul: N-S

♦ KQ7

HCP: 16

♣ AK3

Board: 299

♠ A5

RHO opens the bidding 1NT.

Dealer: East

♥ K95

You bid next.

Vul: N-S

◆ Q75

HCP: 17+1

♣ AKJ93

Board: 300

♠ QJ92

You bid first.

Dealer: South

♥ K75

West (LHO) Doubles 1NT if possible.

Vul: Both

◆ AQJ4

East (RHO) bids $2\clubsuit$ if possible.

HCP: 15

♣ Q3

Both hands (Answers Page)

Board: 297

Dealer: East

Vul: None

North HCP: 2+3

South HCP: 16

Contract: 5♥X North

North:

♠ T97

♥ J987643

♦ J7

♣ 7

South:

♠ AQ85

♥ Q2

♦ AQ96

♣ QT5

W

N

E

S

1NT X

2♠¹

Pass

3♣²

Pass

5♣

5♥

X

All Pass

1. 1N-2S transfer to clubs

2. automat

Board: 298

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 16

Contract: 1NTXX South

North:

♠ KT

♥ K7

♦ T8632

♣ T984

South:

♠ J72

♥ QJ93

♦ KQ7

♣ AK3

W

N

E

S

1NT

X

XX

All Pass

Board: 299

Dealer: East

Vul: N-S

North HCP: 7+1

South HCP: 17+1

Contract: 2♠ North

North:

♠ K8764

♥ QJ

♦ J93

♣ T65

South:

♠ A5

♥ K95

♦ Q75

♣ AKJ93

W

N

E

S

1NT X

Pass

2♠

All Pass

Board: 300

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ 873

♥ AJ64

♦ 732

♣ K84

South:

♠ QJ92

♥ K75

♦ AQJ4

♣ Q3

W

N

E

S

1NT

X

XX

2♣

Pass

Pass

2NT

All Pass

North hands

Exit_Transfers

Board: 301	♠ 9542	LHO opens the bidding 1NT.
Dealer: East	♥ 7	Partner bids next.
Vul: E-W	♦ QT43	West (RHO) bids 2♦ if possible.
HCP: 4	♣ QT95	East (LHO) bids 2♥ if possible.
Board: 302	♠ KJ6	RHO opens the bidding 1NT.
Dealer: West	♥ 965	You bid next.
Vul: N-S	♦ AKQ85	East (LHO) Redoubles if possible.
HCP: 16+1	♣ K9	East (LHO) Doubles 2♣ if possible.
Board: 303	♠ K763	You bid first.
Dealer: North	♥ AT6	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ AQ52	
HCP: 16	♣ K5	
Board: 304	♠ AK	RHO opens the bidding 1NT.
Dealer: West	♥ AT4	You bid next.
Vul: None	♦ KJ72	
HCP: 18	♣ QJ96	
Board: 305	♠ AQ8	You bid first.
Dealer: North	♥ A72	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ T64	
HCP: 17	♣ AK32	

Both hands (Answers Page)

Board: 301

Dealer: East

Vul: E-W

North HCP: 4

South HCP: 18

Contract: 4 ♠ South

North:

♠ 9542

♥ 7

♦ QT43

♣ QT95

South:

♠ KT63

♥ A52

♦ A8

♣ AK42

W N E S

1NT X

2♦ X 2♥ 3♥¹

Pass 3♠ Pass 4♠

All Pass

1. limit raise or better in !S

Board: 302

Dealer: West

Vul: N-S

North HCP: 16+1

South HCP: 1+1

Contract: 2 ♣ X South

North:

♠ KJ6

♥ 965

♦ AKQ85

♣ K9

South:

♠ 954

♥ 2

♦ T962

♣ J8764

W N E S

1NT X XX 2♣

Pass Pass X All Pass

Board: 303

Dealer: North

Vul: Both

North HCP: 16

South HCP: 7

Contract: 1NTXX North

North:

♠ K763

♥ AT6

♦ AQ52

♣ K5

South:

♠ AJ8

♥ J74

♦ J76

♣ T862

W N E S

1NT X XX

All Pass

Board: 304

Dealer: West

Vul: None

North HCP: 18

South HCP: 3+2

Contract: 2 ♠ South

North:

♠ AK

♥ AT4

♦ KJ72

♣ QJ96

South:

♠ QJ9852

♥ 86

♦ 54

♣ 752

W N E S

1NT X Pass 2♠

All Pass

Board: 305

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 4+1

Contract: 2 ♠ North

North:

♠ AQ8

♥ A72

♦ T64

♣ AK32

South:

♠ J9762

♥ 85

♦ K85

♣ T86

W N E S

1NT X 2♥

Pass 2♠ All Pass

South hands

Exit_Transfers

Board: 301	♠ KT63	RHO opens the bidding 1NT.
Dealer: East	♥ A52	You bid next.
Vul: E-W	♦ A8	West (LHO) bids 2♦ if possible.
HCP: 18	♣ AK42	East (RHO) bids 2♥ if possible.
Board: 302	♠ 954	LHO opens the bidding 1NT.
Dealer: West	♥ 2	Partner bids next.
Vul: N-S	♦ T962	East (RHO) Redoubles if possible.
HCP: 1+1	♣ J8764	East (RHO) Doubles 2♣ if possible.
Board: 303	♠ AJ8	Partner bids first.
Dealer: North	♥ J74	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ J76	
HCP: 7	♣ T862	
Board: 304	♠ QJ9852	LHO opens the bidding 1NT.
Dealer: West	♥ 86	Partner bids next.
Vul: None	♦ 54	
HCP: 3+2	♣ 752	
Board: 305	♠ J9762	Partner bids first.
Dealer: North	♥ 85	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ K85	
HCP: 4+1	♣ T86	

Both hands (Answers Page)

Board: 301

Dealer: East

Vul: E-W

North HCP: 4

South HCP: 18

Contract: 4 ♠ South

North:

♠ 9542

♥ 7

♦ QT43

♣ QT95

South:

♠ KT63

♥ A52

♦ A8

♣ AK42

W N E S

1NT X

2♦ X 2♥ 3♥¹

Pass 3♠ Pass 4♠

All Pass

1. limit raise or better in !S

Board: 302

Dealer: West

Vul: N-S

North HCP: 16+1

South HCP: 1+1

Contract: 2 ♣ X South

North:

♠ KJ6

♥ 965

♦ AKQ85

♣ K9

South:

♠ 954

♥ 2

♦ T962

♣ J8764

W N E S

1NT X XX 2♣

Pass Pass X All Pass

Board: 303

Dealer: North

Vul: Both

North HCP: 16

South HCP: 7

Contract: 1NTXX North

North:

♠ K763

♥ AT6

♦ AQ52

♣ K5

South:

♠ AJ8

♥ J74

♦ J76

♣ T862

W N E S

1NT X XX

All Pass

Board: 304

Dealer: West

Vul: None

North HCP: 18

South HCP: 3+2

Contract: 2 ♠ South

North:

♠ AK

♥ AT4

♦ KJ72

♣ QJ96

South:

♠ QJ9852

♥ 86

♦ 54

♣ 752

W N E S

1NT X Pass 2♠

All Pass

Board: 305

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 4+1

Contract: 2 ♠ North

North:

♠ AQ8

♥ A72

♦ T64

♣ AK32

South:

♠ J9762

♥ 85

♦ K85

♣ T86

W N E S

1NT X 2♥

Pass 2♠ All Pass

North hands

Exit_Transfers

Board: 306	♠ KJ76	Partner bids first.
Dealer: South	♥ A943	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ 95	East (LHO) bids 2♣ if possible.
HCP: 10	♣ Q72	

Board: 307	♠ 943	You bid first.
Dealer: North	♥ 963	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ AK6	
HCP: 16	♣ AKQ7	

Board: 308	♠ JT832	Partner bids first.
Dealer: South	♥ Q32	West (RHO) Doubles 1NT if possible.
Vul: None	♦ JT43	
HCP: 5+1	♣ J	

Board: 309	♠ J873	LHO opens the bidding 1NT.
Dealer: East	♥ 98	Partner bids next.
Vul: N-S	♦ 975	West (RHO) Redoubles if possible.
HCP: 1	♣ 9542	West (RHO) Doubles 2♠ if possible.

Board: 310	♠ A84	RHO opens the bidding 1NT.
Dealer: West	♥ A864	You bid next.
Vul: None	♦ K8	East (LHO) bids 2♥ if possible.
HCP: 15	♣ AT75	

Both hands (Answers Page)

Board: 306

	North:	South:	W	N	E	S
Dealer: South	♠ KJ76	♠ T93				1NT
Vul: Both	♥ A943	♥ KQJT	X	XX	2♣	Pass
North HCP: 10	♦ 95	♦ AJT7	Pass	3NT	All Pass	
South HCP: 15	♣ Q72	♣ A6				
Contract: 3NT North						

Board: 307

	North:	South:	W	N	E	S
Dealer: North	♠ 943	♠ 52		1NT	X	All Pass
Vul: Both	♥ 963	♥ QJ				
North HCP: 16	♦ AK6	♦ 9875				
South HCP: 4+1	♣ AKQ7	♣ J9854				
Contract: 1NTX North						

Board: 308

	North:	South:	W	N	E	S
Dealer: South	♠ JT832	♠ KQ54				1NT
Vul: None	♥ Q32	♥ KJ6	X	2♥	Pass	2♠
North HCP: 5+1	♦ JT43	♦ A92	All Pass			
South HCP: 17	♣ J	♣ A94				
Contract: 2♠ South						

Board: 309

	North:	South:	W	N	E	S
Dealer: East	♠ J873	♠ AK5			1NT	X
Vul: N-S	♥ 98	♥ K643	XX	2♠	Pass	Pass
North HCP: 1	♦ 975	♦ AT3	X	All Pass		
South HCP: 15	♣ 9542	♣ J73				
Contract: 2♠X North						

Board: 310

	North:	South:	W	N	E	S
Dealer: West	♠ A84	♠ -	1NT	X	2♥	5♦
Vul: None	♥ A864	♥ JT9	All Pass			
North HCP: 15	♦ K8	♦ AQJT74				
South HCP: 8+2	♣ AT75	♣ 9862				
Contract: 5♦ South						

South hands

Exit_Transfers

Board: 306	♠ T93	You bid first.
Dealer: South	♥ KQJT	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ AJT7	East (RHO) bids 2♣ if possible.
HCP: 15	♣ A6	

Board: 307	♠ 52	Partner bids first.
Dealer: North	♥ QJ	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ 9875	
HCP: 4+1	♣ J9854	

Board: 308	♠ KQ54	You bid first.
Dealer: South	♥ KJ6	West (LHO) Doubles 1NT if possible.
Vul: None	♦ A92	
HCP: 17	♣ A94	

Board: 309	♠ AK5	RHO opens the bidding 1NT.
Dealer: East	♥ K643	You bid next.
Vul: N-S	♦ AT3	West (LHO) Redoubles if possible.
HCP: 15	♣ J73	West (LHO) Doubles 2♠ if possible.

Board: 310	♠ -	LHO opens the bidding 1NT.
Dealer: West	♥ JT9	Partner bids next.
Vul: None	♦ AQJT74	East (RHO) bids 2♥ if possible.
HCP: 8+2	♣ 9862	

Both hands (Answers Page)

Board: 306

	North:	South:	W	N	E	S
Dealer: South	♠ KJ76	♠ T93				1NT
Vul: Both	♥ A943	♥ KQJT	X	XX	2♣	Pass
North HCP: 10	♦ 95	♦ AJT7	Pass	3NT	All Pass	
South HCP: 15	♣ Q72	♣ A6				
Contract: 3NT North						

Board: 307

	North:	South:	W	N	E	S
Dealer: North	♠ 943	♠ 52		1NT	X	All Pass
Vul: Both	♥ 963	♥ QJ				
North HCP: 16	♦ AK6	♦ 9875				
South HCP: 4+1	♣ AKQ7	♣ J9854				
Contract: 1NTX North						

Board: 308

	North:	South:	W	N	E	S
Dealer: South	♠ JT832	♠ KQ54				1NT
Vul: None	♥ Q32	♥ KJ6	X	2♥	Pass	2♠
North HCP: 5+1	♦ JT43	♦ A92	All Pass			
South HCP: 17	♣ J	♣ A94				
Contract: 2♠ South						

Board: 309

	North:	South:	W	N	E	S
Dealer: East	♠ J873	♠ AK5			1NT	X
Vul: N-S	♥ 98	♥ K643	XX	2♠	Pass	Pass
North HCP: 1	♦ 975	♦ AT3	X	All Pass		
South HCP: 15	♣ 9542	♣ J73				
Contract: 2♠X North						

Board: 310

	North:	South:	W	N	E	S
Dealer: West	♠ A84	♠ -	1NT	X	2♥	5♦
Vul: None	♥ A864	♥ JT9	All Pass			
North HCP: 15	♦ K8	♦ AQJT74				
South HCP: 8+2	♣ AT75	♣ 9862				
Contract: 5♦ South						

North hands

Exit_Transfers

Board: 311	♠ AT	LHO opens the bidding 1NT.
Dealer: East	♥ 987	Partner bids next.
Vul: E-W	♦ 875432	
HCP: 4+2	♣ 43	
Board: 312	♠ Q742	You bid first.
Dealer: North	♥ AK	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ KQ32	
HCP: 16	♣ Q98	
Board: 313	♠ K8642	LHO opens the bidding 1NT.
Dealer: East	♥ J84	Partner bids next.
Vul: Both	♦ T86	West (RHO) Redoubles if possible.
HCP: 4+1	♣ T4	East (LHO) Doubles 2♠ if possible.
Board: 314	♠ KJT	RHO opens the bidding 1NT.
Dealer: West	♥ 76	You bid next.
Vul: E-W	♦ AQT4	
HCP: 17	♣ AK95	
Board: 315	♠ KQ8	You bid first.
Dealer: North	♥ AKQ	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ 973	West (RHO) bids 2♥ if possible.
HCP: 15	♣ J982	

Both hands (Answers Page)

Board: 311

Dealer: East

Vul: E-W

North HCP: 4+2

South HCP: 15+1

Contract: 2♦ North

North:

♠ AT

♥ 987

♦ 875432

♣ 43

South:

♠ KJ765

♥ 42

♦ AKJ

♣ KT6

W N E S

1NT X

Pass 2♦ All Pass

Board: 312

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 4+1

Contract: 3♠ South

North:

♠ Q742

♥ AK

♦ KQ32

♣ Q98

South:

♠ J9653

♥ Q4

♦ 876

♣ JT3

W N E S

1NT X 2♥

Pass 2NT¹ Pass 3♠

All Pass

1. Extended acceptance after NT

Board: 313

Dealer: East

Vul: Both

North HCP: 4+1

South HCP: 15

Contract: 2♠X North

North:

♠ K8642

♥ J84

♦ T86

♣ T4

South:

♠ Q95

♥ AQ5

♦ A95

♣ K632

W N E S

1NT X

XX 2♠ X All Pass

Board: 314

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 4+2

Contract: 2♠ South

North:

♠ KJT

♥ 76

♦ AQT4

♣ AK95

South:

♠ 986542

♥ 843

♦ KJ5

♣ 7

W N E S

1NT X Pass 2♠

All Pass

Board: 315

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5

Contract: 3♣ North

North:

♠ KQ8

♥ AKQ

♦ 973

♣ J982

South:

♠ T93

♥ 83

♦ Q852

♣ KT54

W N E S

1NT X Pass

2♥ Pass Pass X

Pass 3♣ All Pass

South hands

Exit_Transfers

Board: 311	♠ KJ765	RHO opens the bidding 1NT.
Dealer: East	♥ 42	You bid next.
Vul: E-W	♦ AKJ	
HCP: 15+1	♣ KT6	
Board: 312	♠ J9653	Partner bids first.
Dealer: North	♥ Q4	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 876	
HCP: 4+1	♣ JT3	
Board: 313	♠ Q95	RHO opens the bidding 1NT.
Dealer: East	♥ AQ5	You bid next.
Vul: Both	♦ A95	West (LHO) Redoubles if possible.
HCP: 15	♣ K632	East (RHO) Doubles 2♠ if possible.
Board: 314	♠ 986542	LHO opens the bidding 1NT.
Dealer: West	♥ 843	Partner bids next.
Vul: E-W	♦ KJ5	
HCP: 4+2	♣ 7	
Board: 315	♠ T93	Partner bids first.
Dealer: North	♥ 83	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ Q852	West (LHO) bids 2♥ if possible.
HCP: 5	♣ KT54	

Both hands (Answers Page)

Board: 311

Dealer: East

Vul: E-W

North HCP: 4+2

South HCP: 15+1

Contract: 2♦ North

North:

♠ AT

♥ 987

♦ 875432

♣ 43

South:

♠ KJ765

♥ 42

♦ AKJ

♣ KT6

W N E S

1NT X

Pass 2♦ All Pass

Board: 312

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 4+1

Contract: 3♠ South

North:

♠ Q742

♥ AK

♦ KQ32

♣ Q98

South:

♠ J9653

♥ Q4

♦ 876

♣ JT3

W N E S

1NT X 2♥

Pass 2NT¹ Pass 3♠

All Pass

1. Extended acceptance after NT

Board: 313

Dealer: East

Vul: Both

North HCP: 4+1

South HCP: 15

Contract: 2♠X North

North:

♠ K8642

♥ J84

♦ T86

♣ T4

South:

♠ Q95

♥ AQ5

♦ A95

♣ K632

W N E S

1NT X

XX 2♠ X All Pass

Board: 314

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 4+2

Contract: 2♠ South

North:

♠ KJT

♥ 76

♦ AQT4

♣ AK95

South:

♠ 986542

♥ 843

♦ KJ5

♣ 7

W N E S

1NT X Pass 2♠

All Pass

Board: 315

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5

Contract: 3♣ North

North:

♠ KQ8

♥ AKQ

♦ 973

♣ J982

South:

♠ T93

♥ 83

♦ Q852

♣ KT54

W N E S

1NT X Pass

2♥ Pass Pass X

Pass 3♣ All Pass

North hands

Exit_Transfers

Board: 316	♠ 843	RHO opens the bidding 1NT.
Dealer: West	♥ QJT	You bid next.
Vul: Both	♦ AQ6	
HCP: 16	♣ AK52	
Board: 317	♠ K76	You bid first.
Dealer: North	♥ KJT2	East (LHO) Doubles 1NT if possible.
Vul: None	♦ AJ84	
HCP: 15	♣ K5	
Board: 318	♠ AJ2	You bid first.
Dealer: North	♥ AJT93	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ QT	West (RHO) bids 2♠ if possible.
HCP: 15+1	♣ QJ8	
Board: 319	♠ AKQ7	You bid first.
Dealer: North	♥ A83	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ K7	
HCP: 16	♣ 6542	
Board: 320	♠ KQJ7	RHO opens the bidding 1NT.
Dealer: West	♥ AQ	You bid next.
Vul: Both	♦ KJT	
HCP: 17	♣ JT52	

Both hands (Answers Page)

Board: 316

	North:	South:	W	N	E	S
Dealer: West	♠ 843	♠ QT9	1NT	X	Pass	2♥
Vul: Both	♥ QJT	♥ 6543	All Pass			
North HCP: 16	♦ AQ6	♦ J952				
South HCP: 3	♣ AK52	♣ 94				
Contract: 2♥ South						

Board: 317

	North:	South:	W	N	E	S
Dealer: North	♠ K76	♠ Q8		1NT	X	XX
Vul: None	♥ KJT2	♥ 875	All Pass			
North HCP: 15	♦ AJ84	♦ Q976				
South HCP: 8	♣ K5	♣ A962				
Contract: 1NTXX North						

Board: 318

	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ 75		1NT	X	Pass
Vul: E-W	♥ AJT93	♥ Q72	2♠	Pass	Pass	3♣
North HCP: 15+1	♦ QT	♦ 653	All Pass			
South HCP: 5+1	♣ QJ8	♣ KT976				
Contract: 3♣ South						

Board: 319

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ7	♠ 95		1NT	X	Pass
Vul: Both	♥ A83	♥ Q942	Pass	XX	All Pass	
North HCP: 16	♦ K7	♦ T9643				
South HCP: 5+1	♣ 6542	♣ QJ				
Contract: 1NTXX North						

Board: 320

	North:	South:	W	N	E	S
Dealer: West	♠ KQJ7	♠ T8643	1NT	X	Pass	2♠
Vul: Both	♥ AQ	♥ T543	All Pass			
North HCP: 17	♦ KJT	♦ Q54				
South HCP: 2+1	♣ JT52	♣ 3				
Contract: 2♠ South						

South hands

Exit_Transfers

Board: 316	♠ QT9	LHO opens the bidding 1NT.
Dealer: West	♥ 6543	Partner bids next.
Vul: Both	♦ J952	
HCP: 3	♣ 94	
Board: 317	♠ Q8	Partner bids first.
Dealer: North	♥ 875	East (RHO) Doubles 1NT if possible.
Vul: None	♦ Q976	
HCP: 8	♣ A962	
Board: 318	♠ 75	Partner bids first.
Dealer: North	♥ Q72	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 653	West (LHO) bids 2♠ if possible.
HCP: 5+1	♣ KT976	
Board: 319	♠ 95	Partner bids first.
Dealer: North	♥ Q942	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ T9643	
HCP: 5+1	♣ QJ	
Board: 320	♠ T8643	LHO opens the bidding 1NT.
Dealer: West	♥ T543	Partner bids next.
Vul: Both	♦ Q54	
HCP: 2+1	♣ 3	

Both hands (Answers Page)

Board: 316

	North:	South:	W	N	E	S
Dealer: West	♠ 843	♠ QT9	1NT	X	Pass	2♥
Vul: Both	♥ QJT	♥ 6543	All Pass			
North HCP: 16	♦ AQ6	♦ J952				
South HCP: 3	♣ AK52	♣ 94				
Contract: 2♥ South						

Board: 317

	North:	South:	W	N	E	S
Dealer: North	♠ K76	♠ Q8		1NT	X	XX
Vul: None	♥ KJT2	♥ 875	All Pass			
North HCP: 15	♦ AJ84	♦ Q976				
South HCP: 8	♣ K5	♣ A962				
Contract: 1NTXX North						

Board: 318

	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ 75		1NT	X	Pass
Vul: E-W	♥ AJT93	♥ Q72	2♠	Pass	Pass	3♣
North HCP: 15+1	♦ QT	♦ 653	All Pass			
South HCP: 5+1	♣ QJ8	♣ KT976				
Contract: 3♣ South						

Board: 319

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ7	♠ 95		1NT	X	Pass
Vul: Both	♥ A83	♥ Q942	Pass	XX	All Pass	
North HCP: 16	♦ K7	♦ T9643				
South HCP: 5+1	♣ 6542	♣ QJ				
Contract: 1NTXX North						

Board: 320

	North:	South:	W	N	E	S
Dealer: West	♠ KQJ7	♠ T8643	1NT	X	Pass	2♠
Vul: Both	♥ AQ	♥ T543	All Pass			
North HCP: 17	♦ KJT	♦ Q54				
South HCP: 2+1	♣ JT52	♣ 3				
Contract: 2♠ South						

North hands

Exit_Transfers

Board: 321	♠ A97	RHO opens the bidding 1NT.
Dealer: West	♥ A64	You bid next.
Vul: None	♦ KT3	East (LHO) bids 2♦ if possible.
HCP: 15	♣ KJT6	West (RHO) Redoubles if possible.

Board: 322	♠ 86532	Partner bids first.
Dealer: South	♥ 87	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ 976	East (LHO) Doubles 2♠ if possible.
HCP: 4+1	♣ AT3	

Board: 323	♠ T	LHO opens the bidding 1NT.
Dealer: East	♥ T4	Partner bids next.
Vul: None	♦ K76	West (RHO) bids 2♦ if possible.
HCP: 6+3	♣ QJ97654	

Board: 324	♠ A4	RHO opens the bidding 1NT.
Dealer: West	♥ T94	You bid next.
Vul: E-W	♦ AK965	East (LHO) bids 2♦ if possible.
HCP: 16+1	♣ KQ7	

Board: 325	♠ 85	LHO opens the bidding 1NT.
Dealer: East	♥ T97654	Partner bids next.
Vul: Both	♦ AT	West (RHO) bids 2♥ if possible.
HCP: 4+2	♣ T86	East (LHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 321

	North:	South:	W	N	E	S
Dealer: West	♠ A97	♠ KT64	1NT	X	2♦	X
Vul: None	♥ A64	♥ Q98	XX	2♠	All Pass	
North HCP: 15	♦ KT3	♦ 52				
South HCP: 5	♣ KJT6	♣ 8532				
Contract: 2♠ North						

Board: 322

	North:	South:	W	N	E	S
Dealer: South	♠ 86532	♠ AKQ				1NT
Vul: N-S	♥ 87	♥ K942	X	2♥	Pass	2♠
North HCP: 4+1	♦ 976	♦ QT2	Pass	Pass	X	All Pass
South HCP: 17	♣ AT3	♣ K82				
Contract: 2♠ X South						

Board: 323

	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ J984			1NT	X
Vul: None	♥ T4	♥ KQ7	2♦	3♣	Pass	3NT
North HCP: 6+3	♦ K76	♦ A432	Pass	5♣	All Pass	
South HCP: 17	♣ QJ97654	♣ AK				
Contract: 5♣ North						

Board: 324

	North:	South:	W	N	E	S
Dealer: West	♠ A4	♠ QJT98	1NT	X	2♦	2♠
Vul: E-W	♥ T94	♥ 876	All Pass			
North HCP: 16+1	♦ AK965	♦ J742				
South HCP: 4+1	♣ KQ7	♣ 8				
Contract: 2♠ South						

Board: 325

	North:	South:	W	N	E	S
Dealer: East	♠ 85	♠ AKQ3			1NT	X
Vul: Both	♥ T97654	♥ A8	2♥	Pass	2♠	Pass
North HCP: 4+2	♦ AT	♦ Q532	Pass	3♥	All Pass	
South HCP: 15	♣ T86	♣ 532				
Contract: 3♥ North						

South hands

Exit_Transfers

Board: 321	♠ KT64	LHO opens the bidding 1NT.
Dealer: West	♥ Q98	Partner bids next.
Vul: None	♦ 52	East (RHO) bids 2♦ if possible.
HCP: 5	♣ 8532	West (LHO) Redoubles if possible.

Board: 322	♠ AKQ	You bid first.
Dealer: South	♥ K942	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ QT2	East (RHO) Doubles 2♠ if possible.
HCP: 17	♣ K82	

Board: 323	♠ J984	RHO opens the bidding 1NT.
Dealer: East	♥ KQ7	You bid next.
Vul: None	♦ A432	West (LHO) bids 2♦ if possible.
HCP: 17	♣ AK	

Board: 324	♠ QJT98	LHO opens the bidding 1NT.
Dealer: West	♥ 876	Partner bids next.
Vul: E-W	♦ J742	East (RHO) bids 2♦ if possible.
HCP: 4+1	♣ 8	

Board: 325	♠ AKQ3	RHO opens the bidding 1NT.
Dealer: East	♥ A8	You bid next.
Vul: Both	♦ Q532	West (LHO) bids 2♥ if possible.
HCP: 15	♣ 532	East (RHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 321

	North:	South:	W	N	E	S
Dealer: West	♠ A97	♠ KT64	1NT	X	2♦	X
Vul: None	♥ A64	♥ Q98	XX	2♠	All Pass	
North HCP: 15	♦ KT3	♦ 52				
South HCP: 5	♣ KJT6	♣ 8532				
Contract: 2♠ North						

Board: 322

	North:	South:	W	N	E	S
Dealer: South	♠ 86532	♠ AKQ				1NT
Vul: N-S	♥ 87	♥ K942	X	2♥	Pass	2♠
North HCP: 4+1	♦ 976	♦ QT2	Pass	Pass	X	All Pass
South HCP: 17	♣ AT3	♣ K82				
Contract: 2♠ X South						

Board: 323

	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ J984			1NT	X
Vul: None	♥ T4	♥ KQ7	2♦	3♣	Pass	3NT
North HCP: 6+3	♦ K76	♦ A432	Pass	5♣	All Pass	
South HCP: 17	♣ QJ97654	♣ AK				
Contract: 5♣ North						

Board: 324

	North:	South:	W	N	E	S
Dealer: West	♠ A4	♠ QJT98	1NT	X	2♦	2♠
Vul: E-W	♥ T94	♥ 876	All Pass			
North HCP: 16+1	♦ AK965	♦ J742				
South HCP: 4+1	♣ KQ7	♣ 8				
Contract: 2♠ South						

Board: 325

	North:	South:	W	N	E	S
Dealer: East	♠ 85	♠ AKQ3			1NT	X
Vul: Both	♥ T97654	♥ A8	2♥	Pass	2♠	Pass
North HCP: 4+2	♦ AT	♦ Q532	Pass	3♥	All Pass	
South HCP: 15	♣ T86	♣ 532				
Contract: 3♥ North						

North hands

Exit_Transfers

Board: 326	♠ KJ7	RHO opens the bidding 1NT.
Dealer: West	♥ A97	You bid next.
Vul: E-W	♦ AT7	East (LHO) bids 2♥ if possible.
HCP: 15	♣ KT96	West (RHO) bids 2♠ if possible.
Board: 327	♠ A6	RHO opens the bidding 1NT.
Dealer: West	♥ J97	You bid next.
Vul: Both	♦ KQJT83	East (LHO) bids 2♥ if possible.
HCP: 18+2	♣ AK	West (RHO) bids 2♠ if possible.
Board: 328	♠ K4	You bid first.
Dealer: North	♥ A852	East (LHO) Doubles 1NT if possible.
Vul: None	♦ AT2	
HCP: 15	♣ A532	
Board: 329	♠ 954	LHO opens the bidding 1NT.
Dealer: East	♥ J	Partner bids next.
Vul: N-S	♦ KQT8743	West (RHO) bids 2♦ if possible.
HCP: 6+3	♣ 83	
Board: 330	♠ A865	You bid first.
Dealer: North	♥ AT84	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ 76	
HCP: 15	♣ AK6	

Both hands (Answers Page)

Board: 326

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 6+1

Contract: 3 ♦ South

North:

♠ KJ7

♥ A97

♦ AT7

♣ KT96

South:

♠ 4

♥ JT4

♦ K9643

♣ Q752

W N E S

1NT X 2♥ Pass

2♠ Pass Pass 3♦

All Pass

Board: 327

Dealer: West

Vul: Both

North HCP: 18+2

South HCP: 6

Contract: 4 ♦ South

North:

♠ A6

♥ J97

♦ KQJT83

♣ AK

South:

♠ T4

♥ Q85

♦ A964

♣ 9874

W N E S

1NT X 2♥ Pass

2♠ 3♦ Pass 3♠¹

Pass 3NT Pass 4♦

All Pass

1. limit raise or better in !D

Board: 328

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 3♥ South

North:

♠ K4

♥ A852

♦ AT2

♣ A532

South:

♠ 972

♥ QJT43

♦ K76

♣ Q7

W N E S

1NT X 2♦

Pass 2♠¹ Pass 3♥

All Pass

1. Extended acceptance after NT

Board: 329

Dealer: East

Vul: N-S

North HCP: 6+3

South HCP: 15+1

Contract: 5♦ North

North:

♠ 954

♥ J

♦ KQT8743

♣ 83

South:

♠ KJ3

♥ K65

♦ A2

♣ KJ742

W N E S

1NT X

2♦ 5♦ All Pass

Board: 330

Dealer: North

Vul: Both

North HCP: 15

South HCP: 5+1

Contract: 3♠ South

North:

♠ A865

♥ AT84

♦ 76

♣ AK6

South:

♠ KJT74

♥ 32

♦ JT9

♣ 943

W N E S

1NT X 2♥

Pass 2NT¹ Pass 3♠

All Pass

1. Extended acceptance after NT

South hands

Exit_Transfers

Board: 326	♠ 4	LHO opens the bidding 1NT.
Dealer: West	♥ JT4	Partner bids next.
Vul: E-W	♦ K9643	East (RHO) bids 2♥ if possible.
HCP: 6+1	♣ Q752	West (LHO) bids 2♠ if possible.
Board: 327	♠ T4	LHO opens the bidding 1NT.
Dealer: West	♥ Q85	Partner bids next.
Vul: Both	♦ A964	East (RHO) bids 2♥ if possible.
HCP: 6	♣ 9874	West (LHO) bids 2♠ if possible.
Board: 328	♠ 972	Partner bids first.
Dealer: North	♥ QJT43	East (RHO) Doubles 1NT if possible.
Vul: None	♦ K76	
HCP: 8+1	♣ Q7	
Board: 329	♠ KJ3	RHO opens the bidding 1NT.
Dealer: East	♥ K65	You bid next.
Vul: N-S	♦ A2	West (LHO) bids 2♦ if possible.
HCP: 15+1	♣ KJ742	
Board: 330	♠ KJT74	Partner bids first.
Dealer: North	♥ 32	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ JT9	
HCP: 5+1	♣ 943	

Both hands (Answers Page)

Board: 326

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 6+1

Contract: 3 ♦ South

North:

♠ KJ7

♥ A97

♦ AT7

♣ KT96

South:

♠ 4

♥ JT4

♦ K9643

♣ Q752

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

Board: 327

Dealer: West

Vul: Both

North HCP: 18+2

South HCP: 6

Contract: 4 ♦ South

North:

♠ A6

♥ J97

♦ KQJT83

♣ AK

South:

♠ T4

♥ Q85

♦ A964

♣ 9874

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

1. limit raise or better in !D

Board: 328

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 3♥ South

North:

♠ K4

♥ A852

♦ AT2

♣ A532

South:

♠ 972

♥ QJT43

♦ K76

♣ Q7

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

1. Extended acceptance after NT

Board: 329

Dealer: East

Vul: N-S

North HCP: 6+3

South HCP: 15+1

Contract: 5♦ North

North:

♠ 954

♥ J

♦ KQT8743

♣ 83

South:

♠ KJ3

♥ K65

♦ A2

♣ KJ742

W	N	E	S
		1NT	X
2♦	5♦	All Pass	

Board: 330

Dealer: North

Vul: Both

North HCP: 15

South HCP: 5+1

Contract: 3♠ South

North:

♠ A865

♥ AT84

♦ 76

♣ AK6

South:

♠ KJT74

♥ 32

♦ JT9

♣ 943

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

1. Extended acceptance after NT

North hands

Exit_Transfers

Board: 331	♠ KJ65	LHO opens the bidding 1NT.
Dealer: East	♥ AT643	Partner bids next.
Vul: None	♦ 83	
HCP: 8+1	♣ 65	
Board: 332	♠ T754	Partner bids first.
Dealer: South	♥ J65	West (RHO) Doubles 1NT if possible.
Vul: None	♦ AJ85	
HCP: 6	♣ 72	
Board: 333	♠ 8642	LHO opens the bidding 1NT.
Dealer: East	♥ Q6	Partner bids next.
Vul: N-S	♦ KJT762	West (RHO) bids 2♠ if possible.
HCP: 6+2	♣ 4	
Board: 334	♠ JT	Partner bids first.
Dealer: South	♥ JT852	West (RHO) Doubles 1NT if possible.
Vul: None	♦ 73	
HCP: 5+1	♣ K942	
Board: 335	♠ KJT	RHO opens the bidding 1NT.
Dealer: West	♥ KJ3	You bid next.
Vul: E-W	♦ KQJT9	East (LHO) bids 2♥ if possible.
HCP: 16+1	♣ QT	West (RHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 331	North:	South:	W	N	E	S
Dealer: East	♠ KJ65	♠ AT2			1NT	X
Vul: None	♥ AT643	♥ KJ2	Pass	2NT	All Pass	
North HCP: 8+1	♦ 83	♦ QT65				
South HCP: 15	♣ 65	♣ KQ4				
Contract: 2NT North						

Board: 332	North:	South:	W	N	E	S
Dealer: South	♠ T754	♠ AKJ				1NT
Vul: None	♥ J65	♥ A87	X	XX	All Pass	
North HCP: 6	♦ AJ85	♦ T74				
South HCP: 17	♣ 72	♣ KQ54				
Contract: 1NTXX South						

Board: 333	North:	South:	W	N	E	S
Dealer: East	♠ 8642	♠ 73			1NT	X
Vul: N-S	♥ Q6	♥ AJT7	2♠ ¹	4♦	All Pass	
North HCP: 6+2	♦ KJT762	♦ AQ4				
South HCP: 17	♣ 4	♣ KQJ6				
Contract: 4♦ North						

1. 1N-2S transfer to clubs

Board: 334	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ AK3				1NT
Vul: None	♥ JT852	♥ A4	X	2♦	Pass	2♥
North HCP: 5+1	♦ 73	♦ KT864	All Pass			
South HCP: 16+1	♣ K942	♣ Q73				
Contract: 2♥ South						

Board: 335	North:	South:	W	N	E	S
Dealer: West	♠ KJT	♠ 64	1NT	X	2♥	Pass
Vul: E-W	♥ KJ3	♥ A652	2♠	Pass	Pass	X
North HCP: 16+1	♦ KQJT9	♦ 765	Pass	3♦	All Pass	
South HCP: 5	♣ QT	♣ J854				
Contract: 3♦ North						

South hands

Exit_Transfers

Board: 331	♠ AT2	RHO opens the bidding 1NT.
Dealer: East	♥ KJ2	You bid next.
Vul: None	♦ QT65	
HCP: 15	♣ KQ4	
Board: 332	♠ AKJ	You bid first.
Dealer: South	♥ A87	West (LHO) Doubles 1NT if possible.
Vul: None	♦ T74	
HCP: 17	♣ KQ54	
Board: 333	♠ 73	RHO opens the bidding 1NT.
Dealer: East	♥ AJT7	You bid next.
Vul: N-S	♦ AQ4	West (LHO) bids 2♠ if possible.
HCP: 17	♣ KQJ6	
Board: 334	♠ AK3	You bid first.
Dealer: South	♥ A4	West (LHO) Doubles 1NT if possible.
Vul: None	♦ KT864	
HCP: 16+1	♣ Q73	
Board: 335	♠ 64	LHO opens the bidding 1NT.
Dealer: West	♥ A652	Partner bids next.
Vul: E-W	♦ 765	East (RHO) bids 2♥ if possible.
HCP: 5	♣ J854	West (LHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 331	North:	South:	W	N	E	S
Dealer: East	♠ KJ65	♠ AT2			1NT	X
Vul: None	♥ AT643	♥ KJ2	Pass	2NT	All Pass	
North HCP: 8+1	♦ 83	♦ QT65				
South HCP: 15	♣ 65	♣ KQ4				
Contract: 2NT North						

Board: 332	North:	South:	W	N	E	S
Dealer: South	♠ T754	♠ AKJ				1NT
Vul: None	♥ J65	♥ A87	X	XX	All Pass	
North HCP: 6	♦ AJ85	♦ T74				
South HCP: 17	♣ 72	♣ KQ54				
Contract: 1NTXX South						

Board: 333	North:	South:	W	N	E	S
Dealer: East	♠ 8642	♠ 73			1NT	X
Vul: N-S	♥ Q6	♥ AJT7	2♠ ¹	4♦	All Pass	
North HCP: 6+2	♦ KJT762	♦ AQ4				
South HCP: 17	♣ 4	♣ KQJ6				
Contract: 4♦ North						

1. 1N-2S transfer to clubs

Board: 334	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ AK3				1NT
Vul: None	♥ JT852	♥ A4	X	2♦	Pass	2♥
North HCP: 5+1	♦ 73	♦ KT864	All Pass			
South HCP: 16+1	♣ K942	♣ Q73				
Contract: 2♥ South						

Board: 335	North:	South:	W	N	E	S
Dealer: West	♠ KJT	♠ 64	1NT	X	2♥	Pass
Vul: E-W	♥ KJ3	♥ A652	2♠	Pass	Pass	X
North HCP: 16+1	♦ KQJT9	♦ 765	Pass	3♦	All Pass	
South HCP: 5	♣ QT	♣ J854				
Contract: 3♦ North						

North hands

Exit_Transfers

Board: 336	♠ AQ6	RHO opens the bidding 1NT.
Dealer: West	♥ KJ63	You bid next.
Vul: Both	♦ K876	
HCP: 17	♣ A7	
Board: 337	♠ K54	You bid first.
Dealer: North	♥ KQJ86	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ AT	
HCP: 16+1	♣ K42	
Board: 338	♠ A95	RHO opens the bidding 1NT.
Dealer: West	♥ K72	You bid next.
Vul: N-S	♦ AK7	
HCP: 19	♣ KQ92	
Board: 339	♠ Q64	You bid first.
Dealer: North	♥ Q7	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ AQ95	
HCP: 17	♣ AKT7	
Board: 340	♠ 3	Partner bids first.
Dealer: South	♥ J7432	West (RHO) Doubles 1NT if possible.
Vul: None	♦ J765	
HCP: 5+1	♣ K75	

Both hands (Answers Page)

Board: 336

Dealer: West

Vul: Both

North HCP: 17

South HCP: 3+3

Contract: 2♣ South

North:

♠ AQ6

♥ KJ63

♦ K876

♣ A7

South:

♠ 954

♥ 9

♦ 52

♣ QJT8654

W	N	E	S
1NT	X	Pass	2♣
All Pass			

Board: 337

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 0+2

Contract: 3♦ North

North:

♠ K54

♥ KQJ86

♦ AT

♣ K42

South:

♠ T76

♥ 4

♦ 987542

♣ 985

W	N	E	S
	1NT	X	3♣ ¹
Pass	3♦ ²	All Pass	
1. 1N-3C transfer to diamonds			
2. automat			

Board: 338

Dealer: West

Vul: N-S

North HCP: 19

South HCP: 4+2

Contract: 2♥ South

North:

♠ A95

♥ K72

♦ AK7

♣ KQ92

South:

♠ 73

♥ JT953

♦ QJT96

♣ 4

W	N	E	S
1NT	X	Pass	2♥
All Pass			

Board: 339

Dealer: North

Vul: Both

North HCP: 17

South HCP: 2+2

Contract: 3♦ North

North:

♠ Q64

♥ Q7

♦ AQ95

♣ AKT7

South:

♠ 932

♥ T2

♦ T86432

♣ Q2

W	N	E	S
	1NT	X	3♣ ¹
Pass	3♦ ²	All Pass	
1. 1N-3C transfer to diamonds			
2. automat			

Board: 340

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 17

Contract: 2♥ South

North:

♠ 3

♥ J7432

♦ J765

♣ K75

South:

♠ QJ9

♥ A985

♦ AKQ

♣ J32

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

South hands

Exit_Transfers

Board: 336	♠ 954	LHO opens the bidding 1NT.
Dealer: West	♥ 9	Partner bids next.
Vul: Both	♦ 52	
HCP: 3+3	♣ QJT8654	
Board: 337	♠ T76	Partner bids first.
Dealer: North	♥ 4	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ 987542	
HCP: 0+2	♣ 985	
Board: 338	♠ 73	LHO opens the bidding 1NT.
Dealer: West	♥ JT953	Partner bids next.
Vul: N-S	♦ QJT96	
HCP: 4+2	♣ 4	
Board: 339	♠ 932	Partner bids first.
Dealer: North	♥ T2	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ T86432	
HCP: 2+2	♣ Q2	
Board: 340	♠ QJ9	You bid first.
Dealer: South	♥ A985	West (LHO) Doubles 1NT if possible.
Vul: None	♦ AKQ	
HCP: 17	♣ J32	

Both hands (Answers Page)

Board: 336

Dealer: West

Vul: Both

North HCP: 17

South HCP: 3+3

Contract: 2♣ South

North:

♠ AQ6

♥ KJ63

♦ K876

♣ A7

South:

♠ 954

♥ 9

♦ 52

♣ QJT8654

W N E S

1NT X Pass 2♣

All Pass

Board: 337

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 0+2

Contract: 3♦ North

North:

♠ K54

♥ KQJ86

♦ AT

♣ K42

South:

♠ T76

♥ 4

♦ 987542

♣ 985

W N E S

1NT X 3♣¹

Pass 3♦² All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 338

Dealer: West

Vul: N-S

North HCP: 19

South HCP: 4+2

Contract: 2♥ South

North:

♠ A95

♥ K72

♦ AK7

♣ KQ92

South:

♠ 73

♥ JT953

♦ QJT96

♣ 4

W N E S

1NT X Pass 2♥

All Pass

Board: 339

Dealer: North

Vul: Both

North HCP: 17

South HCP: 2+2

Contract: 3♦ North

North:

♠ Q64

♥ Q7

♦ AQ95

♣ AKT7

South:

♠ 932

♥ T2

♦ T86432

♣ Q2

W N E S

1NT X 3♣¹

Pass 3♦² All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 340

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 17

Contract: 2♥ South

North:

♠ 3

♥ J7432

♦ J765

♣ K75

South:

♠ QJ9

♥ A985

♦ AKQ

♣ J32

W N E S

1NT

X 2♦ Pass 2♥

All Pass

North hands

Exit_Transfers

Board: 341	♠ T632	LHO opens the bidding 1NT.
Dealer: East	♥ T	Partner bids next.
Vul: N-S	♦ 87	
HCP: 0+2	♣ 987643	
Board: 342	♠ J5	Partner bids first.
Dealer: South	♥ A9642	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ JT76	
HCP: 10+1	♣ A5	
Board: 343	♠ 876543	LHO opens the bidding 1NT.
Dealer: East	♥ QT92	Partner bids next.
Vul: None	♦ 7	West (RHO) Redoubles if possible.
HCP: 2+2	♣ 64	
Board: 344	♠ J843	Partner bids first.
Dealer: South	♥ J	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ AQJ92	
HCP: 9+1	♣ 752	
Board: 345	♠ AKJ5	You bid first.
Dealer: North	♥ Q84	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ AJ4	
HCP: 15	♣ T32	

Both hands (Answers Page)

Board: 341

Dealer: East

Vul: N-S

North HCP: 0+2

South HCP: 19+1

Contract: 2♣ North

North:

♠ T632

♥ T

♦ 87

♣ 987643

South:

♠ Q9

♥ KQJ75

♦ AQ4

♣ KQ5

W N E S

Pass 2♣ All Pass

Board: 342

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15+1

Contract: 3NT North

North:

♠ J5

♥ A9642

♦ JT76

♣ A5

South:

♠ KQT

♥ K3

♦ K83

♣ KJ873

W N E S

Pass 2♦ All Pass

Board: 343

Dealer: East

Vul: None

North HCP: 2+2

South HCP: 17

Contract: 2♠ North

North:

♠ 876543

♥ QT92

♦ 7

♣ 64

South:

♠ AJ

♥ AKJ7

♦ JT32

♣ QJ9

W N E S

XX 2♠ All Pass

Board: 344

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 3♠ North

North:

♠ J843

♥ J

♦ AQJ92

♣ 752

South:

♠ A976

♥ AK7

♦ 75

♣ KJ94

W N E S

X 2♣¹ All Pass

Pass 3♠ All Pass

1. Stayman

Board: 345

Dealer: North

Vul: Both

North HCP: 15

South HCP: 2

Contract: 1NTX North

North:

♠ AKJ5

♥ Q84

♦ AJ4

♣ T32

South:

♠ 96

♥ 7653

♦ Q83

♣ 9654

W N E S

1NT X All Pass

South hands

Exit_Transfers

Board: 341	♠ Q9	RHO opens the bidding 1NT.
Dealer: East	♥ KQJ75	You bid next.
Vul: N-S	♦ AQ4	
HCP: 19+1	♣ KQ5	
Board: 342	♠ KQT	You bid first.
Dealer: South	♥ K3	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ K83	
HCP: 15+1	♣ KJ873	
Board: 343	♠ AJ	RHO opens the bidding 1NT.
Dealer: East	♥ AKJ7	You bid next.
Vul: None	♦ JT32	West (LHO) Redoubles if possible.
HCP: 17	♣ QJ9	
Board: 344	♠ A976	You bid first.
Dealer: South	♥ AK7	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ 75	
HCP: 15	♣ KJ94	
Board: 345	♠ 96	Partner bids first.
Dealer: North	♥ 7653	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ Q83	
HCP: 2	♣ 9654	

Both hands (Answers Page)

Board: 341

Dealer: East

Vul: N-S

North HCP: 0+2

South HCP: 19+1

Contract: 2♣ North

North:

♠ T632

♥ T

♦ 87

♣ 987643

South:

♠ Q9

♥ KQJ75

♦ AQ4

♣ KQ5

W N E S

1NT X

Pass 2♣ All Pass

Board: 342

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15+1

Contract: 3NT North

North:

♠ J5

♥ A9642

♦ JT76

♣ A5

South:

♠ KQT

♥ K3

♦ K83

♣ KJ873

W N E S

1NT

X 2♦ Pass 2♥

Pass 3NT All Pass

Board: 343

Dealer: East

Vul: None

North HCP: 2+2

South HCP: 17

Contract: 2♠ North

North:

♠ 876543

♥ QT92

♦ 7

♣ 64

South:

♠ AJ

♥ AKJ7

♦ JT32

♣ QJ9

W N E S

1NT X

XX 2♠ All Pass

Board: 344

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 3♠ North

North:

♠ J843

♥ J

♦ AQJ92

♣ 752

South:

♠ A976

♥ AK7

♦ 75

♣ KJ94

W N E S

1NT

X 2♣¹ Pass 2♠

Pass 3♠ All Pass

1. Stayman

Board: 345

Dealer: North

Vul: Both

North HCP: 15

South HCP: 2

Contract: 1NTX North

North:

♠ AKJ5

♥ Q84

♦ AJ4

♣ T32

South:

♠ 96

♥ 7653

♦ Q83

♣ 9654

W N E S

1NT X All Pass

North hands

Exit_Transfers

Board: 346 ♠ T54 Partner bids first.
 Dealer: South ♥ 875432 West (RHO) Doubles 1NT if possible.
 Vul: None ♦ 7
 HCP: 4+2 ♣ A86

Board: 347 ♠ QT You bid first.
 Dealer: North ♥ K97 East (LHO) Doubles 1NT if possible.
 Vul: N-S ♦ AKJT West (RHO) Doubles 2♠ if possible.
 HCP: 16 ♣ K854

Board: 348 ♠ Q98642 Partner bids first.
 Dealer: South ♥ 86 West (RHO) Doubles 1NT if possible.
 Vul: E-W ♦ 93 East (LHO) bids 3♥ if possible.
 HCP: 2+2 ♣ 743

Board: 349 ♠ 73 LHO opens the bidding 1NT.
 Dealer: East ♥ J985 Partner bids next.
 Vul: None ♦ 763
 HCP: 1 ♣ 8763

Board: 350 ♠ A7532 Partner bids first.
 Dealer: South ♥ KJ West (RHO) Doubles 1NT if possible.
 Vul: N-S ♦ T84
 HCP: 9+1 ♣ J63

Both hands (Answers Page)

Board: 346

	North:	South:	W	N	E	S
Dealer: South	♠ T54	♠ KQJ9				1NT
Vul: None	♥ 875432	♥ T9	X	2♦	Pass	2♥
North HCP: 4+2	♦ 7	♦ AKQ3	Pass	3♥	All Pass	
South HCP: 16	♣ A86	♣ J53				
Contract: 3♥ North						

Board: 347

	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ J8532		1NT	X	2♥
Vul: N-S	♥ K97	♥ T82	Pass	2♠	Pass	Pass
North HCP: 16	♦ AKJT	♦ Q84	X	All Pass		
South HCP: 5+1	♣ K854	♣ Q6				
Contract: 2♠ X North						

Board: 348

	North:	South:	W	N	E	S
Dealer: South	♠ Q98642	♠ A75				1NT
Vul: E-W	♥ 86	♥ AKJ2	X	2♥	Pass	2♠
North HCP: 2+2	♦ 93	♦ T62	Pass	Pass	3♥	Pass
South HCP: 16	♣ 743	♣ A62	Pass	3♠	All Pass	
Contract: 3♠ North						

Board: 349

	North:	South:	W	N	E	S
Dealer: East	♠ 73	♠ AQJ5			1NT	X
Vul: None	♥ J985	♥ K3	Pass	2♥	All Pass	
North HCP: 1	♦ 763	♦ KT42				
South HCP: 17	♣ 8763	♣ A52				
Contract: 2♥ North						

Board: 350

	North:	South:	W	N	E	S
Dealer: South	♠ A7532	♠ KQT6				1NT
Vul: N-S	♥ KJ	♥ A42	X	2♥	Pass	2♠
North HCP: 9+1	♦ T84	♦ KJ5	Pass	2NT	Pass	3♠
South HCP: 15	♣ J63	♣ Q54	All Pass			
Contract: 3♠ South						

South hands

Exit_Transfers

Board: 346 ♠ KQJ9 You bid first.
 Dealer: South ♥ T9 West (LHO) Doubles 1NT if possible.
 Vul: None ♦ AKQ3
 HCP: 16 ♣ J53

Board: 347 ♠ J8532 Partner bids first.
 Dealer: North ♥ T82 East (RHO) Doubles 1NT if possible.
 Vul: N-S ♦ Q84 West (LHO) Doubles 2♠ if possible.
 HCP: 5+1 ♣ Q6

Board: 348 ♠ A75 You bid first.
 Dealer: South ♥ AKJ2 West (LHO) Doubles 1NT if possible.
 Vul: E-W ♦ T62 East (RHO) bids 3♥ if possible.
 HCP: 16 ♣ A62

Board: 349 ♠ AQJ5 RHO opens the bidding 1NT.
 Dealer: East ♥ K3 You bid next.
 Vul: None ♦ KT42
 HCP: 17 ♣ A52

Board: 350 ♠ KQT6 You bid first.
 Dealer: South ♥ A42 West (LHO) Doubles 1NT if possible.
 Vul: N-S ♦ KJ5
 HCP: 15 ♣ Q54

Both hands (Answers Page)

Board: 346

	North:	South:	W	N	E	S
Dealer: South	♠ T54	♠ KQJ9				1NT
Vul: None	♥ 875432	♥ T9	X	2♦	Pass	2♥
North HCP: 4+2	♦ 7	♦ AKQ3	Pass	3♥	All Pass	
South HCP: 16	♣ A86	♣ J53				
Contract: 3♥ North						

Board: 347

	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ J8532		1NT	X	2♥
Vul: N-S	♥ K97	♥ T82	Pass	2♠	Pass	Pass
North HCP: 16	♦ AKJT	♦ Q84	X	All Pass		
South HCP: 5+1	♣ K854	♣ Q6				
Contract: 2♠ X North						

Board: 348

	North:	South:	W	N	E	S
Dealer: South	♠ Q98642	♠ A75				1NT
Vul: E-W	♥ 86	♥ AKJ2	X	2♥	Pass	2♠
North HCP: 2+2	♦ 93	♦ T62	Pass	Pass	3♥	Pass
South HCP: 16	♣ 743	♣ A62	Pass	3♠	All Pass	
Contract: 3♠ North						

Board: 349

	North:	South:	W	N	E	S
Dealer: East	♠ 73	♠ AQJ5			1NT	X
Vul: None	♥ J985	♥ K3	Pass	2♥	All Pass	
North HCP: 1	♦ 763	♦ KT42				
South HCP: 17	♣ 8763	♣ A52				
Contract: 2♥ North						

Board: 350

	North:	South:	W	N	E	S
Dealer: South	♠ A7532	♠ KQT6				1NT
Vul: N-S	♥ KJ	♥ A42	X	2♥	Pass	2♠
North HCP: 9+1	♦ T84	♦ KJ5	Pass	2NT	Pass	3♠
South HCP: 15	♣ J63	♣ Q54	All Pass			
Contract: 3♠ South						

North hands

Exit_Transfers

Board: 351 ♠ T8754 LHO opens the bidding 1NT.
 Dealer: East ♥ Q74 Partner bids next.
 Vul: N-S ♦ KT73
 HCP: 5+1 ♣ 4

Board: 352 ♠ KQ2 RHO opens the bidding 1NT.
 Dealer: West ♥ KQ7 You bid next.
 Vul: Both ♦ 876 East (LHO) bids 2♦ if possible.
 HCP: 17 ♣ AK73 East (LHO) bids 3♥ if possible.

Board: 353 ♠ JT985 LHO opens the bidding 1NT.
 Dealer: East ♥ 84 Partner bids next.
 Vul: E-W ♦ 864
 HCP: 4+1 ♣ K53

Board: 354 ♠ A764 RHO opens the bidding 1NT.
 Dealer: West ♥ KQ86 You bid next.
 Vul: N-S ♦ K96 East (LHO) Redoubles if possible.
 HCP: 16 ♣ A9 West (RHO) Doubles 2♣ if possible.

Board: 355 ♠ QT2 RHO opens the bidding 1NT.
 Dealer: West ♥ AKJ2 You bid next.
 Vul: N-S ♦ K843 East (LHO) bids 2♦ if possible.
 HCP: 16 ♣ K9 West (RHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 351

	North:	South:	W	N	E	S
Dealer: East	♠ T8754	♠ AQ			1NT	X
Vul: N-S	♥ Q74	♥ A63	Pass	2 ♠	All Pass	
North HCP: 5+1	♦ KT73	♦ J85				
South HCP: 17+1	♣ 4	♣ KQJ98				
Contract: 2 ♠ North						

Board: 352

	North:	South:	W	N	E	S
Dealer: West	♠ KQ2	♠ JT7654	1NT	X	2 ♦	2 ♠
Vul: Both	♥ KQ7	♥ J8	Pass	Pass	3 ♥	3 ♠
North HCP: 17	♦ 876	♦ J4	All Pass			
South HCP: 5+2	♣ AK73	♣ Q85				
Contract: 3 ♠ South						

Board: 353

	North:	South:	W	N	E	S
Dealer: East	♠ JT985	♠ K7			1NT	X
Vul: E-W	♥ 84	♥ J97	Pass	2 ♠	All Pass	
North HCP: 4+1	♦ 864	♦ AKJ93				
South HCP: 17+1	♣ K53	♣ AJ2				
Contract: 2 ♠ North						

Board: 354

	North:	South:	W	N	E	S
Dealer: West	♠ A764	♠ 5	1NT	X	XX	2 ♣
Vul: N-S	♥ KQ86	♥ JT5	X	All Pass		
North HCP: 16	♦ K96	♦ J84				
South HCP: 2+2	♣ A9	♣ T87532				
Contract: 2 ♣ X South						

Board: 355

	North:	South:	W	N	E	S
Dealer: West	♠ QT2	♠ KJ87	1NT	X	2 ♦	X
Vul: N-S	♥ AKJ2	♥ 5	2 ♥	Pass	Pass	X
North HCP: 16	♦ K843	♦ T72	Pass	2NT	All Pass	
South HCP: 6+1	♣ K9	♣ QT542				
Contract: 2NT North						

South hands

Exit_Transfers

Board: 351 ♠ AQ RHO opens the bidding 1NT.
 Dealer: East ♥ A63 You bid next.
 Vul: N-S ♦ J85
 HCP: 17+1 ♣ KQJ98

Board: 352 ♠ JT7654 LHO opens the bidding 1NT.
 Dealer: West ♥ J8 Partner bids next.
 Vul: Both ♦ J4 East (RHO) bids 2♦ if possible.
 HCP: 5+2 ♣ Q85 East (RHO) bids 3♥ if possible.

Board: 353 ♠ K7 RHO opens the bidding 1NT.
 Dealer: East ♥ J97 You bid next.
 Vul: E-W ♦ AKJ93
 HCP: 17+1 ♣ AJ2

Board: 354 ♠ 5 LHO opens the bidding 1NT.
 Dealer: West ♥ JT5 Partner bids next.
 Vul: N-S ♦ J84 East (RHO) Redoubles if possible.
 HCP: 2+2 ♣ T87532 West (LHO) Doubles 2♣ if possible.

Board: 355 ♠ KJ87 LHO opens the bidding 1NT.
 Dealer: West ♥ 5 Partner bids next.
 Vul: N-S ♦ T72 East (RHO) bids 2♦ if possible.
 HCP: 6+1 ♣ QT542 West (LHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 351

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 17+1

Contract: 2 ♠ North

North:

♠ T8754

♥ Q74

♦ KT73

♣ 4

South:

♠ AQ

♥ A63

♦ J85

♣ KQJ98

W N E S

1NT X

Pass 2 ♠ All Pass

Board: 352

Dealer: West

Vul: Both

North HCP: 17

South HCP: 5+2

Contract: 3 ♠ South

North:

♠ KQ2

♥ KQ7

♦ 876

♣ AK73

South:

♠ JT7654

♥ J8

♦ J4

♣ Q85

W N E S

1NT X 2 ♦ 2 ♠

Pass Pass 3 ♥ 3 ♠

All Pass

Board: 353

Dealer: East

Vul: E-W

North HCP: 4+1

South HCP: 17+1

Contract: 2 ♠ North

North:

♠ JT985

♥ 84

♦ 864

♣ K53

South:

♠ K7

♥ J97

♦ AKJ93

♣ AJ2

W N E S

1NT X

Pass 2 ♠ All Pass

Board: 354

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 2+2

Contract: 2 ♣ X South

North:

♠ A764

♥ KQ86

♦ K96

♣ A9

South:

♠ 5

♥ JT5

♦ J84

♣ T87532

W N E S

1NT X XX 2 ♣

X All Pass

Board: 355

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 6+1

Contract: 2NT North

North:

♠ QT2

♥ AKJ2

♦ K843

♣ K9

South:

♠ KJ87

♥ 5

♦ T72

♣ QT542

W N E S

1NT X 2 ♦ X

2 ♥ Pass Pass X

Pass 2NT All Pass

Both hands (Answers Page)

Board: 356	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ K762				1NT
Vul: Both	♥ 973	♥ AQT4	X	Pass	Pass	XX
North HCP: 2	♦ 9832	♦ AQ	Pass	2♣ ¹	Pass	2♥
South HCP: 17	♣ 7632	♣ Q84	Pass	Pass	X	All Pass
Contract: 2♥X South						
				1. artificial		

Board: 357	North:	South:	W	N	E	S
Dealer: South	♠ 92	♠ Q75				1NT
Vul: None	♥ A83	♥ T54	X	Pass	2♠	Pass
North HCP: 5+1	♦ 872	♦ AQJ4	Pass	3♣	All Pass	
South HCP: 15	♣ JT972	♣ AQ3				
Contract: 3♣ North						

Board: 358	North:	South:	W	N	E	S
Dealer: South	♠ J92	♠ KT5				1NT
Vul: N-S	♥ A87	♥ KQJT9	X	XX	2♦	2♥
North HCP: 7+1	♦ T9	♦ AQ6	Pass	4♥	Pass	Pass
South HCP: 15+1	♣ QT754	♣ 98	X	All Pass		
Contract: 4♥X North						

Board: 359	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ AKT5				1NT
Vul: Both	♥ A764	♥ J92	X	Pass	Pass	XX
North HCP: 4	♦ 87	♦ A964	Pass	2♣ ¹	Pass	2♦
South HCP: 16	♣ 7642	♣ A3	Pass	2♥	All Pass	
Contract: 2♥ North						
				1. artificial		

Board: 360	North:	South:	W	N	E	S
Dealer: West	♠ KJ8	♠ Q96532	1NT	X	2♦	2♠
Vul: E-W	♥ AK	♥ T8	X	Pass	3♥	Pass
North HCP: 16	♦ Q873	♦ 6	Pass	3♠	All Pass	
South HCP: 2+2	♣ QJ62	♣ T975				
Contract: 3♠ North						

Both hands (Answers Page)

Board: 356	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ K762				1NT
Vul: Both	♥ 973	♥ AQT4	X	Pass	Pass	XX
North HCP: 2	♦ 9832	♦ AQ	Pass	2♣ ¹	Pass	2♥
South HCP: 17	♣ 7632	♣ Q84	Pass	Pass	X	All Pass
Contract: 2♥X South						
				1. artificial		

Board: 357	North:	South:	W	N	E	S
Dealer: South	♠ 92	♠ Q75				1NT
Vul: None	♥ A83	♥ T54	X	Pass	2♠	Pass
North HCP: 5+1	♦ 872	♦ AQJ4	Pass	3♣	All Pass	
South HCP: 15	♣ JT972	♣ AQ3				
Contract: 3♣ North						

Board: 358	North:	South:	W	N	E	S
Dealer: South	♠ J92	♠ KT5				1NT
Vul: N-S	♥ A87	♥ KQJT9	X	XX	2♦	2♥
North HCP: 7+1	♦ T9	♦ AQ6	Pass	4♥	Pass	Pass
South HCP: 15+1	♣ QT754	♣ 98	X	All Pass		
Contract: 4♥X North						

Board: 359	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ AKT5				1NT
Vul: Both	♥ A764	♥ J92	X	Pass	Pass	XX
North HCP: 4	♦ 87	♦ A964	Pass	2♣ ¹	Pass	2♦
South HCP: 16	♣ 7642	♣ A3	Pass	2♥	All Pass	
Contract: 2♥ North						
				1. artificial		

Board: 360	North:	South:	W	N	E	S
Dealer: West	♠ KJ8	♠ Q96532	1NT	X	2♦	2♠
Vul: E-W	♥ AK	♥ T8	X	Pass	3♥	Pass
North HCP: 16	♦ Q873	♦ 6	Pass	3♠	All Pass	
South HCP: 2+2	♣ QJ62	♣ T975				
Contract: 3♠ North						

North hands

Exit_Transfers

Board: 361 ♠ K4 You bid first.
 Dealer: North ♥ AQ752 East (LHO) Doubles 1NT if possible.
 Vul: E-W ♦ A98 West (RHO) Doubles 3♣ if possible.
 HCP: 15+1 ♣ Q64

Board: 362 ♠ K98 You bid first.
 Dealer: North ♥ KQ82 East (LHO) Doubles 1NT if possible.
 Vul: E-W ♦ K872 West (RHO) Doubles 2♦ if possible.
 HCP: 15 ♣ A7 East (LHO) bids 3♠ if possible.
 East (LHO) Doubles 4♥ if possible.

Board: 363 ♠ QJ754 Partner bids first.
 Dealer: South ♥ T65 West (RHO) Doubles 1NT if possible.
 Vul: E-W ♦ 83
 HCP: 8+1 ♣ KQ5

Board: 364 ♠ A9653 RHO opens the bidding 1NT.
 Dealer: West ♥ 97 You bid next.
 Vul: Both ♦ AQ2
 HCP: 17+1 ♣ AK5

Board: 365 ♠ KT72 RHO opens the bidding 1NT.
 Dealer: West ♥ AQ8 You bid next.
 Vul: None ♦ Q54 East (LHO) bids 2♦ if possible.
 HCP: 15 ♣ A32 West (RHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 361

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 3+2

Contract: 3♣X North

North:

♠ K4

♥ AQ752

♦ A98

♣ Q64

South:

♠ Q83

♥ T

♦ T53

♣ JT9752

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

1. 1N-2S transfer to clubs

2. automat

Board: 362

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5+1

Contract: 4♥X South

North:

♠ K98

♥ KQ82

♦ K872

♣ A7

South:

♠ 53

♥ A9743

♦ 64

♣ J653

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

1. Extended acceptance after NT

Board: 363

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 3♠ North

North:

♠ QJ754

♥ T65

♦ 83

♣ KQ5

South:

♠ K862

♥ KQ42

♦ K7

♣ A92

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

1. Extended acceptance after NT

Board: 364

Dealer: West

Vul: Both

North HCP: 17+1

South HCP: 3+1

Contract: 2♣ South

North:

♠ A9653

♥ 97

♦ AQ2

♣ AK5

South:

♠ T7

♥ QT4

♦ T93

♣ J8643

W	N	E	S
1NT	X	Pass	2♣
All Pass			

Board: 365

Dealer: West

Vul: None

North HCP: 15

South HCP: 5

Contract: 2♠ North

North:

♠ KT72

♥ AQ8

♦ Q54

♣ A32

South:

♠ A98

♥ 92

♦ JT86

♣ 8764

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

South hands

Exit_Transfers

Board: 361	♠ Q83	Partner bids first.
Dealer: North	♥ T	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ T53	West (LHO) Doubles 3♣ if possible.
HCP: 3+2	♣ JT9752	

Board: 362	♠ 53	Partner bids first.
Dealer: North	♥ A9743	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 64	West (LHO) Doubles 2♦ if possible.
HCP: 5+1	♣ J653	East (RHO) bids 3♠ if possible.
		East (RHO) Doubles 4♥ if possible.

Board: 363	♠ K862	You bid first.
Dealer: South	♥ KQ42	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ K7	
HCP: 15	♣ A92	

Board: 364	♠ T7	LHO opens the bidding 1NT.
Dealer: West	♥ QT4	Partner bids next.
Vul: Both	♦ T93	
HCP: 3+1	♣ J8643	

Board: 365	♠ A98	LHO opens the bidding 1NT.
Dealer: West	♥ 92	Partner bids next.
Vul: None	♦ JT86	East (RHO) bids 2♦ if possible.
HCP: 5	♣ 8764	West (LHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 361

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 3+2

Contract: 3♣X North

North:

♠ K4

♥ AQ752

♦ A98

♣ Q64

South:

♠ Q83

♥ T

♦ T53

♣ JT9752

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

1. 1N-2S transfer to clubs

2. automat

Board: 362

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5+1

Contract: 4♥X South

North:

♠ K98

♥ KQ82

♦ K872

♣ A7

South:

♠ 53

♥ A9743

♦ 64

♣ J653

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

1. Extended acceptance after NT

Board: 363

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 3♠ North

North:

♠ QJ754

♥ T65

♦ 83

♣ KQ5

South:

♠ K862

♥ KQ42

♦ K7

♣ A92

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

1. Extended acceptance after NT

Board: 364

Dealer: West

Vul: Both

North HCP: 17+1

South HCP: 3+1

Contract: 2♣ South

North:

♠ A9653

♥ 97

♦ AQ2

♣ AK5

South:

♠ T7

♥ QT4

♦ T93

♣ J8643

W	N	E	S
1NT	X	Pass	2♣
All Pass			

Board: 365

Dealer: West

Vul: None

North HCP: 15

South HCP: 5

Contract: 2♠ North

North:

♠ KT72

♥ AQ8

♦ Q54

♣ A32

South:

♠ A98

♥ 92

♦ JT86

♣ 8764

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

North hands

Exit_Transfers

Board: 366	♠ AQ6	You bid first.
Dealer: North	♥ A865	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ J92	West (RHO) bids 2 ♠ if possible.
HCP: 15	♣ A93	

Board: 367	♠ K42	LHO opens the bidding 1NT.
Dealer: East	♥ AKT8762	Partner bids next.
Vul: Both	♦ 32	West (RHO) bids 2 ♠ if possible.
HCP: 10+3	♣ 2	

Board: 368	♠ KT4	RHO opens the bidding 1NT.
Dealer: West	♥ AKJ73	You bid next.
Vul: E-W	♦ 973	East (LHO) Redoubles if possible.
HCP: 17+1	♣ AQ	West (RHO) Doubles 2 ♣ if possible.

Board: 369	♠ JT95	Partner bids first.
Dealer: South	♥ 654	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ J983	
HCP: 2	♣ 87	

Board: 370	♠ AQ	RHO opens the bidding 1NT.
Dealer: West	♥ A53	You bid next.
Vul: None	♦ Q83	
HCP: 18+1	♣ AQT42	

Both hands (Answers Page)

Board: 366

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 3 ♣ South

North:

♠ AQ6

♥ A865

♦ J92

♣ A93

South:

♠ 93

♥ KQ73

♦ 84

♣ QJ874

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

Board: 367

Dealer: East

Vul: Both

North HCP: 10+3

South HCP: 15

Contract: 6 ♥ North

North:

♠ K42

♥ AKT8762

♦ 32

♣ 2

South:

♠ AQ85

♥ QJ5

♦ AQT5

♣ 98

W	N	E	S
		1NT	X
2 ♠ ¹	6 ♥	All Pass	
1. 1N-2S transfer to clubs			

Board: 368

Dealer: West

Vul: E-W

North HCP: 17+1

South HCP: 2+1

Contract: 2 ♣ X South

North:

♠ KT4

♥ AKJ73

♦ 973

♣ AQ

South:

♠ J2

♥ 985

♦ 852

♣ JT852

W	N	E	S
1NT	X	XX	2 ♣
X	All Pass		

Board: 369

Dealer: South

Vul: Both

North HCP: 2

South HCP: 16

Contract: 2 ♦ North

North:

♠ JT95

♥ 654

♦ J983

♣ 87

South:

♠ K6

♥ AT83

♦ Q54

♣ AK94

W	N	E	S
			1NT
X	Pass	Pass	XX
Pass	2 ♦	All Pass	

Board: 370

Dealer: West

Vul: None

North HCP: 18+1

South HCP: 0+1

Contract: 2 ♠ South

North:

♠ AQ

♥ A53

♦ Q83

♣ AQT42

South:

♠ 87542

♥ T92

♦ T42

♣ 87

W	N	E	S
1NT	X	Pass	2 ♠
All Pass			

South hands

Exit_Transfers

Board: 366	♠ 93	Partner bids first.
Dealer: North	♥ KQ73	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 84	West (LHO) bids 2♠ if possible.
HCP: 8+1	♣ QJ874	

Board: 367	♠ AQ85	RHO opens the bidding 1NT.
Dealer: East	♥ QJ5	You bid next.
Vul: Both	♦ AQT5	West (LHO) bids 2♠ if possible.
HCP: 15	♣ 98	

Board: 368	♠ J2	LHO opens the bidding 1NT.
Dealer: West	♥ 985	Partner bids next.
Vul: E-W	♦ 852	East (RHO) Redoubles if possible.
HCP: 2+1	♣ JT852	West (LHO) Doubles 2♣ if possible.

Board: 369	♠ K6	You bid first.
Dealer: South	♥ AT83	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ Q54	
HCP: 16	♣ AK94	

Board: 370	♠ 87542	LHO opens the bidding 1NT.
Dealer: West	♥ T92	Partner bids next.
Vul: None	♦ T42	
HCP: 0+1	♣ 87	

Both hands (Answers Page)

Board: 366

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 3 ♣ South

North:

♠ AQ6

♥ A865

♦ J92

♣ A93

South:

♠ 93

♥ KQ73

♦ 84

♣ QJ874

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

Board: 367

Dealer: East

Vul: Both

North HCP: 10+3

South HCP: 15

Contract: 6 ♥ North

North:

♠ K42

♥ AKT8762

♦ 32

♣ 2

South:

♠ AQ85

♥ QJ5

♦ AQT5

♣ 98

W	N	E	S
		1NT	X
2 ♠ ¹	6 ♥	All Pass	
1. 1N-2S transfer to clubs			

Board: 368

Dealer: West

Vul: E-W

North HCP: 17+1

South HCP: 2+1

Contract: 2 ♣ X South

North:

♠ KT4

♥ AKJ73

♦ 973

♣ AQ

South:

♠ J2

♥ 985

♦ 852

♣ JT852

W	N	E	S
1NT	X	XX	2 ♣
X	All Pass		

Board: 369

Dealer: South

Vul: Both

North HCP: 2

South HCP: 16

Contract: 2 ♦ North

North:

♠ JT95

♥ 654

♦ J983

♣ 87

South:

♠ K6

♥ AT83

♦ Q54

♣ AK94

W	N	E	S
			1NT
X	Pass	Pass	XX
Pass	2 ♦	All Pass	

Board: 370

Dealer: West

Vul: None

North HCP: 18+1

South HCP: 0+1

Contract: 2 ♠ South

North:

♠ AQ

♥ A53

♦ Q83

♣ AQT42

South:

♠ 87542

♥ T92

♦ T42

♣ 87

W	N	E	S
1NT	X	Pass	2 ♠
All Pass			

North hands

Exit_Transfers

Board: 371 ♠ AKT RHO opens the bidding 1NT.
 Dealer: West ♥ A7 You bid next.
 Vul: E-W ♦ KQT63 East (LHO) bids 2♦ if possible.
 HCP: 20+1 ♣ AT9 West (RHO) bids 2♥ if possible.

Board: 372 ♠ A73 RHO opens the bidding 1NT.
 Dealer: West ♥ KJ You bid next.
 Vul: N-S ♦ AQ32
 HCP: 18 ♣ KJ84

Board: 373 ♠ T73 LHO opens the bidding 1NT.
 Dealer: East ♥ T943 Partner bids next.
 Vul: None ♦ T2
 HCP: 4 ♣ AT43

Board: 374 ♠ AJ42 RHO opens the bidding 1NT.
 Dealer: West ♥ KJ6 You bid next.
 Vul: E-W ♦ AQ5
 HCP: 18 ♣ KT8

Board: 375 ♠ 743 You bid first.
 Dealer: North ♥ AK43 East (LHO) Doubles 1NT if possible.
 Vul: E-W ♦ KQ6
 HCP: 15 ♣ QJ3

Both hands (Answers Page)

Board: 371

	North:	South:	W	N	E	S
Dealer: West	♠ AKT	♠ J7542	1NT	X	2♦	Pass
Vul: E-W	♥ A7	♥ 86	2♥	X	Pass	2♠
North HCP: 20+1	♦ KQT63	♦ 942	Pass	3♦	All Pass	
South HCP: 1+1	♣ AT9	♣ 873				
Contract: 3♦ North						

Board: 372

	North:	South:	W	N	E	S
Dealer: West	♠ A73	♠ QJ95	1NT	X	Pass	2♥
Vul: N-S	♥ KJ	♥ 76432	All Pass			
North HCP: 18	♦ AQ32	♦ 987				
South HCP: 3+1	♣ KJ84	♣ 5				
Contract: 2♥ South						

Board: 373

	North:	South:	W	N	E	S
Dealer: East	♠ T73	♠ K6			1NT	X
Vul: None	♥ T943	♥ QJ5	Pass	2♥	All Pass	
North HCP: 4	♦ T2	♦ AQ985				
South HCP: 16+1	♣ AT43	♣ KJ9				
Contract: 2♥ North						

Board: 374

	North:	South:	W	N	E	S
Dealer: West	♠ AJ42	♠ 53	1NT	X	Pass	2♣
Vul: E-W	♥ KJ6	♥ Q853	All Pass			
North HCP: 18	♦ AQ5	♦ 32				
South HCP: 4+1	♣ KT8	♣ Q7652				
Contract: 2♣ South						

Board: 375

	North:	South:	W	N	E	S
Dealer: North	♠ 743	♠ JT5		1NT	X	All Pass
Vul: E-W	♥ AK43	♥ T9				
North HCP: 15	♦ KQ6	♦ T952				
South HCP: 1	♣ QJ3	♣ T984				
Contract: 1NTX North						

South hands

Exit_Transfers

Board: 371 ♠ J7542 LHO opens the bidding 1NT.
 Dealer: West ♥ 86 Partner bids next.
 Vul: E-W ♦ 942 East (RHO) bids 2♦ if possible.
 HCP: 1+1 ♣ 873 West (LHO) bids 2♥ if possible.

Board: 372 ♠ QJ95 LHO opens the bidding 1NT.
 Dealer: West ♥ 76432 Partner bids next.
 Vul: N-S ♦ 987
 HCP: 3+1 ♣ 5

Board: 373 ♠ K6 RHO opens the bidding 1NT.
 Dealer: East ♥ QJ5 You bid next.
 Vul: None ♦ AQ985
 HCP: 16+1 ♣ KJ9

Board: 374 ♠ 53 LHO opens the bidding 1NT.
 Dealer: West ♥ Q853 Partner bids next.
 Vul: E-W ♦ 32
 HCP: 4+1 ♣ Q7652

Board: 375 ♠ JT5 Partner bids first.
 Dealer: North ♥ T9 East (RHO) Doubles 1NT if possible.
 Vul: E-W ♦ T952
 HCP: 1 ♣ T984

Both hands (Answers Page)

Board: 371

	North:	South:	W	N	E	S
Dealer: West	♠ AKT	♠ J7542	1NT	X	2♦	Pass
Vul: E-W	♥ A7	♥ 86	2♥	X	Pass	2♠
North HCP: 20+1	♦ KQT63	♦ 942	Pass	3♦	All Pass	
South HCP: 1+1	♣ AT9	♣ 873				
Contract: 3♦ North						

Board: 372

	North:	South:	W	N	E	S
Dealer: West	♠ A73	♠ QJ95	1NT	X	Pass	2♥
Vul: N-S	♥ KJ	♥ 76432	All Pass			
North HCP: 18	♦ AQ32	♦ 987				
South HCP: 3+1	♣ KJ84	♣ 5				
Contract: 2♥ South						

Board: 373

	North:	South:	W	N	E	S
Dealer: East	♠ T73	♠ K6			1NT	X
Vul: None	♥ T943	♥ QJ5	Pass	2♥	All Pass	
North HCP: 4	♦ T2	♦ AQ985				
South HCP: 16+1	♣ AT43	♣ KJ9				
Contract: 2♥ North						

Board: 374

	North:	South:	W	N	E	S
Dealer: West	♠ AJ42	♠ 53	1NT	X	Pass	2♣
Vul: E-W	♥ KJ6	♥ Q853	All Pass			
North HCP: 18	♦ AQ5	♦ 32				
South HCP: 4+1	♣ KT8	♣ Q7652				
Contract: 2♣ South						

Board: 375

	North:	South:	W	N	E	S
Dealer: North	♠ 743	♠ JT5		1NT	X	All Pass
Vul: E-W	♥ AK43	♥ T9				
North HCP: 15	♦ KQ6	♦ T952				
South HCP: 1	♣ QJ3	♣ T984				
Contract: 1NTX North						

Board: 376

♠ 84

Partner bids first.

Dealer: South

♥ T763

West (RHO) Doubles 1NT if possible.

Vul: Both

♦ T73

HCP: 3

♣ QJ42

Both hands (Answers Page)

Board: 376

Dealer: South

Vul: Both

North HCP: 3

South HCP: 15

Contract: 1NTX South

North:

♠ 84

♥ T763

♦ T73

♣ QJ42

South:

♠ A93

♥ J85

♦ AK85

♣ K93

W

N

E

S

1NT

X

All Pass

Board: 376

♠ A93

You bid first.

Dealer: South

♥ J85

West (LHO) Doubles 1NT if possible.

Vul: Both

♦ AK85

HCP: 15

♣ K93

Both hands (Answers Page)

Board: 376

Dealer: South

Vul: Both

North HCP: 3

South HCP: 15

Contract: 1NTX South

North:

♠ 84

♥ T763

♦ T73

♣ QJ42

South:

♠ A93

♥ J85

♦ AK85

♣ K93

W

N

E

S

1NT

X

All Pass