

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 ♠
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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

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

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

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

	North:	South:	W	N	E	S
Dealer: East	♠ Q7653	♠ KJ2			1NT	X
Vul: Both	♥ JT	♥ Q43	2♦	2♠	All Pass	
North HCP: 7+1	♦ 542	♦ AQJ				
South HCP: 15	♣ A62	♣ QT95				
Contract: 2♠ North						

Board: 32

	North:	South:	W	N	E	S
Dealer: West	♠ 973	♠ JT8642	1NT	X	XX	2♠
Vul: N-S	♥ K8	♥ T962	All Pass			
North HCP: 17	♦ KQT5	♦ 73				
South HCP: 1+2	♣ AKQ9	♣ 3				
Contract: 2♠ South						

Board: 33

	North:	South:	W	N	E	S
Dealer: South	♠ T32	♠ KJ5				1NT
Vul: Both	♥ JT8432	♥ K6	X	2♦	X	XX
North HCP: 3+2	♦ Q5	♦ KJ96	2♠	3♥	All Pass	
South HCP: 17	♣ 72	♣ AQT9				
Contract: 3♥ North						

Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ Q743		1NT	X	Pass
Vul: None	♥ AK53	♥ 6	2♥	Pass	Pass	3♦
North HCP: 15	♦ A875	♦ JT432	All Pass			
South HCP: 5+1	♣ K98	♣ QT6				
Contract: 3♦ South						

Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ A53	♠ T9874		1NT	X	2♥
Vul: N-S	♥ AK5	♥ J983	Pass	2♠	All Pass	
North HCP: 15	♦ QJ75	♦ K4				
South HCP: 4+1	♣ J85	♣ 32				
Contract: 2♠ North						

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

	North:	South:	W	N	E	S
Dealer: East	♠ Q7653	♠ KJ2			1NT	X
Vul: Both	♥ JT	♥ Q43	2♦	2♠	All Pass	
North HCP: 7+1	♦ 542	♦ AQJ				
South HCP: 15	♣ A62	♣ QT95				
Contract: 2♠ North						

Board: 32

	North:	South:	W	N	E	S
Dealer: West	♠ 973	♠ JT8642	1NT	X	XX	2♠
Vul: N-S	♥ K8	♥ T962	All Pass			
North HCP: 17	♦ KQT5	♦ 73				
South HCP: 1+2	♣ AKQ9	♣ 3				
Contract: 2♠ South						

Board: 33

	North:	South:	W	N	E	S
Dealer: South	♠ T32	♠ KJ5				1NT
Vul: Both	♥ JT8432	♥ K6	X	2♦	X	XX
North HCP: 3+2	♦ Q5	♦ KJ96	2♠	3♥	All Pass	
South HCP: 17	♣ 72	♣ AQT9				
Contract: 3♥ North						

Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ Q743		1NT	X	Pass
Vul: None	♥ AK53	♥ 6	2♥	Pass	Pass	3♦
North HCP: 15	♦ A875	♦ JT432	All Pass			
South HCP: 5+1	♣ K98	♣ QT6				
Contract: 3♦ South						

Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ A53	♠ T9874		1NT	X	2♥
Vul: N-S	♥ AK5	♥ J983	Pass	2♠	All Pass	
North HCP: 15	♦ QJ75	♦ K4				
South HCP: 4+1	♣ J85	♣ 32				
Contract: 2♠ North						

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

	North:	South:	W	N	E	S
Dealer: West	♠ AKQJ7	♠ 63	1NT	X	Pass	2♦
Vul: Both	♥ K72	♥ JT94	All Pass			
North HCP: 21+1	♦ AK	♦ J9653				
South HCP: 2+1	♣ J53	♣ T8				
Contract: 2♦ South						

Board: 47

	North:	South:	W	N	E	S
Dealer: East	♠ Q543	♠ KT			1NT	X
Vul: None	♥ 2	♥ Q643	Pass	Pass	XX	Pass
North HCP: 7+1	♦ T5432	♦ AKQJ	2♣ ¹	2♦	Pass	3♦
South HCP: 16	♣ KQ5	♣ JT9	All Pass			
Contract: 3♦ South						
			1. artificial			

Board: 48

	North:	South:	W	N	E	S
Dealer: West	♠ 965	♠ J4	1NT	X	XX	2♥
Vul: E-W	♥ AQ7	♥ 9843	All Pass			
North HCP: 17+1	♦ AKJT7	♦ 865				
South HCP: 2	♣ K5	♣ J986				
Contract: 2♥ South						

Board: 49

	North:	South:	W	N	E	S
Dealer: East	♠ QJT82	♠ A96			1NT	X
Vul: N-S	♥ J9832	♥ A5	Pass	2♠	All Pass	
North HCP: 4+2	♦ -	♦ JT8				
South HCP: 18+1	♣ 953	♣ AKQT2				
Contract: 2♠ North						

Board: 50

	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ 7532		1NT	X	Pass
Vul: Both	♥ K975	♥ J	Pass	XX	Pass	2♣ ¹
North HCP: 17	♦ A75	♦ J9643	Pass	2♥	Pass	2♠
South HCP: 2+1	♣ AKJ8	♣ 762	X	3♣	X	All Pass
Contract: 3♣X North						
			1. artificial			