

<b>Board: 1</b>	♠ QJ732	You are dealer.
Dealer: North	♥ AQJ	East (LHO) bids 2♦ if possible.
Vul: N-S	♦ K9	West (RHO) bids 2♥ if possible.
HCP: 16+1	♣ KT8	
<hr/>		
<b>Board: 2</b>	♠ 872	LHO is dealer.
Dealer: East	♥ 9863	East (LHO) opens 1NT if possible.
Vul: Both	♦ 9862	West (RHO) Doubles 2♦ if possible.
HCP: 0	♣ T7	East (LHO) bids 2NT if possible.
<hr/>		
<b>Board: 3</b>	♠ 85	Partner is dealer.
Dealer: South	♥ QT6432	West (RHO) bids 2♠ if possible.
Vul: E-W	♦ K962	
HCP: 5+2	♣ 4	
<hr/>		
<b>Board: 4</b>	♠ 6	LHO is dealer.
Dealer: East	♥ KJT842	East (LHO) opens 1NT if possible.
Vul: None	♦ T74	West (RHO) Doubles 3♦ if possible.
HCP: 4+2	♣ 832	
<hr/>		
<b>Board: 5</b>	♠ Q	Partner is dealer.
Dealer: South	♥ 74	West (RHO) bids 2♠ if possible.
Vul: N-S	♦ AT54	
HCP: 6+2	♣ T98643	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 11

Contract: 3NT South

North:

♠ QJ732

♥ AQJ

♦ K9

♣ KT8

South:

♠ KT54

♥ 9

♦ AQJ5

♣ J742

W N E S

1NT 2♦<sup>1</sup> X

2♥<sup>2</sup> 2NT Pass 3NT

All Pass

1. Multi-Landy, Multi

2. to the partner's longer

### Board: 2

Dealer: East

Vul: Both

North HCP: 0

South HCP: 15+2

Contract: 3♠ South

North:

♠ 872

♥ 9863

♦ 9862

♣ T7

South:

♠ KQJT94

♥ QJ4

♦ Q

♣ A43

W N E S

1NT 2♦<sup>1</sup>

X 2♥<sup>2</sup> 2NT 3♠

All Pass

1. Multi-Landy, Multi

2. to the partner's longer

### Board: 3

Dealer: South

Vul: E-W

North HCP: 5+2

South HCP: 15

Contract: 4♥ North

North:

♠ 85

♥ QT6432

♦ K962

♣ 4

South:

♠ KJ94

♥ AKJ

♦ Q84

♣ J92

W N E S

1NT

2♠<sup>1</sup> 4♥ All Pass

1. Multi-Landy, 5M-4m

### Board: 4

Dealer: East

Vul: None

North HCP: 4+2

South HCP: 13+1

Contract: 3♦ X South

North:

♠ 6

♥ KJT842

♦ T74

♣ 832

South:

♠ KT973

♥ A65

♦ AQ62

♣ T

W N E S

1NT 2♠<sup>1</sup>

Pass 2NT Pass 3♦

X All Pass

1. Multi-Landy, 5M-4m

### Board: 5

Dealer: South

Vul: N-S

North HCP: 6+2

South HCP: 16

Contract: 4♣ North

North:

♠ Q

♥ 74

♦ AT54

♣ T98643

South:

♠ K962

♥ Q98

♦ Q7

♣ AKQ5

W N E S

1NT

2♠<sup>1</sup> 4♣ All Pass

1. Multi-Landy, 5M-4m

<b>Board: 1</b>	♠ KT54	Partner is dealer.
Dealer: North	♥ 9	East (RHO) bids 2♦ if possible.
Vul: N-S	♦ AQJ5	West (LHO) bids 2♥ if possible.
HCP: 11	♣ J742	
<hr/>		
<b>Board: 2</b>	♠ KQJT94	RHO is dealer. You bid second.
Dealer: East	♥ QJ4	East (RHO) opens 1NT if possible.
Vul: Both	♦ Q	West (LHO) Doubles 2♦ if possible.
HCP: 15+2	♣ A43	East (RHO) bids 2NT if possible.
<hr/>		
<b>Board: 3</b>	♠ KJ94	You are dealer.
Dealer: South	♥ AKJ	West (LHO) bids 2♠ if possible.
Vul: E-W	♦ Q84	
HCP: 15	♣ J92	
<hr/>		
<b>Board: 4</b>	♠ KT973	RHO is dealer. You bid second.
Dealer: East	♥ A65	East (RHO) opens 1NT if possible.
Vul: None	♦ AQ62	West (LHO) Doubles 3♦ if possible.
HCP: 13+1	♣ T	
<hr/>		
<b>Board: 5</b>	♠ K962	You are dealer.
Dealer: South	♥ Q98	West (LHO) bids 2♠ if possible.
Vul: N-S	♦ Q7	
HCP: 16	♣ AKQ5	

## Both hands (Answers Page)

### Board: 1

Dealer: North  
 Vul: N-S  
 North HCP: 16+1  
 South HCP: 11  
 Contract: 3NT South

North:

♠ QJ732  
 ♥ AQJ  
 ♦ K9  
 ♣ KT8

South:

♠ KT54  
 ♥ 9  
 ♦ AQJ5  
 ♣ J742

W	N	E	S
	1NT	2♦ <sup>1</sup>	X
2♥ <sup>2</sup>	2NT	Pass	3NT
All Pass			
1. Multi-Landy, Multi			
2. to the partner's longer			

### Board: 2

Dealer: East  
 Vul: Both  
 North HCP: 0  
 South HCP: 15+2  
 Contract: 3♠ South

North:

♠ 872  
 ♥ 9863  
 ♦ 9862  
 ♣ T7

South:

♠ KQJT94  
 ♥ QJ4  
 ♦ Q  
 ♣ A43

W	N	E	S
		1NT	2♦ <sup>1</sup>
X	2♥ <sup>2</sup>	2NT	3♠
All Pass			
1. Multi-Landy, Multi			
2. to the partner's longer			

### Board: 3

Dealer: South  
 Vul: E-W  
 North HCP: 5+2  
 South HCP: 15  
 Contract: 4♥ North

North:

♠ 85  
 ♥ QT6432  
 ♦ K962  
 ♣ 4

South:

♠ KJ94  
 ♥ AKJ  
 ♦ Q84  
 ♣ J92

W	N	E	S
			1NT
2♠ <sup>1</sup>	4♥	All Pass	
1. Multi-Landy, 5M-4m			

### Board: 4

Dealer: East  
 Vul: None  
 North HCP: 4+2  
 South HCP: 13+1  
 Contract: 3♦ X South

North:

♠ 6  
 ♥ KJT842  
 ♦ T74  
 ♣ 832

South:

♠ KT973  
 ♥ A65  
 ♦ AQ62  
 ♣ T

W	N	E	S
		1NT	2♠ <sup>1</sup>
Pass	2NT	Pass	3♦
X	All Pass		
1. Multi-Landy, 5M-4m			

### Board: 5

Dealer: South  
 Vul: N-S  
 North HCP: 6+2  
 South HCP: 16  
 Contract: 4♣ North

North:

♠ Q  
 ♥ 74  
 ♦ AT54  
 ♣ T98643

South:

♠ K962  
 ♥ Q98  
 ♦ Q7  
 ♣ AKQ5

W	N	E	S
			1NT
2♠ <sup>1</sup>	4♣	All Pass	
1. Multi-Landy, 5M-4m			

<b>Board: 6</b>	♠ QT6543	RHO is dealer. You bid second.
Dealer: West	♥ AKQ	West (RHO) opens 1NT if possible.
Vul: N-S	♦ T	
HCP: 11+2	♣ T75	

---

<b>Board: 7</b>	♠ AK8	RHO is dealer. You bid second.
Dealer: West	♥ QJ654	West (RHO) opens 1NT if possible.
Vul: E-W	♦ Q	
HCP: 15+1	♣ QJ54	

---

<b>Board: 8</b>	♠ A72	You are dealer.
Dealer: North	♥ AJ43	East (LHO) bids 2♠ if possible.
Vul: N-S	♦ KQ32	
HCP: 15	♣ J5	

---

<b>Board: 9</b>	♠ KT643	RHO is dealer. You bid second.
Dealer: West	♥ AQ	West (RHO) opens 1NT if possible.
Vul: E-W	♦ KQ	
HCP: 21+1	♣ AK95	

---

<b>Board: 10</b>	♠ J54	Partner is dealer.
Dealer: South	♥ 9642	West (RHO) bids 2♠ if possible.
Vul: E-W	♦ J65	
HCP: 8	♣ AQ4	

## Both hands (Answers Page)

### Board: 6

Dealer: West

Vul: N-S

North HCP: 11+2

South HCP: 9+1

Contract: 2 ♠ South

North:

♠ QT6543

♥ AKQ

♦ T

♣ T75

South:

♠ J8

♥ J53

♦ A7642

♣ QJ6

W N E S

1NT 2♦<sup>1</sup> Pass 2♠

All Pass

1. Multi-Landy, Multi

### Board: 7

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 8

Contract: 2♥ North

North:

♠ AK8

♥ QJ654

♦ Q

♣ QJ54

South:

♠ 96

♥ AK73

♦ J873

♣ 832

W N E S

1NT 2♥<sup>1</sup> All Pass

1. Multi-Landy, 5M-4m

### Board: 8

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 4+4

Contract: 5♦ South

North:

♠ A72

♥ AJ43

♦ KQ32

♣ J5

South:

♠ -

♥ T65

♦ AT987654

♣ 94

W N E S

1NT 2♠<sup>1</sup> 5♦

All Pass

1. Multi-Landy, 5M-4m

### Board: 9

Dealer: West

Vul: E-W

North HCP: 21+1

South HCP: 1+2

Contract: 2♠ North

North:

♠ KT643

♥ AQ

♦ KQ

♣ AK95

South:

♠ 9872

♥ J87542

♦ 95

♣ 2

W N E S

1NT 2♠<sup>1</sup> All Pass

1. Multi-Landy, 5M-4m

### Board: 10

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 16

Contract: 3♥ South

North:

♠ J54

♥ 9642

♦ J65

♣ AQ4

South:

♠ A62

♥ KQJ7

♦ AQ2

♣ 863

W N E S

1NT

2♠<sup>1</sup> X Pass 3♥

All Pass

1. Multi-Landy, 5M-4m

<b>Board: 6</b>	♠ J8	LHO is dealer.
Dealer: West	♥ J53	West (LHO) opens 1NT if possible.
Vul: N-S	♦ A7642	
HCP: 9+1	♣ QJ6	

---

<b>Board: 7</b>	♠ 96	LHO is dealer.
Dealer: West	♥ AK73	West (LHO) opens 1NT if possible.
Vul: E-W	♦ J873	
HCP: 8	♣ 832	

---

<b>Board: 8</b>	♠ -	Partner is dealer.
Dealer: North	♥ T65	East (RHO) bids 2♠ if possible.
Vul: N-S	♦ AT987654	
HCP: 4+4	♣ 94	

---

<b>Board: 9</b>	♠ 9872	LHO is dealer.
Dealer: West	♥ J87542	West (LHO) opens 1NT if possible.
Vul: E-W	♦ 95	
HCP: 1+2	♣ 2	

---

<b>Board: 10</b>	♠ A62	You are dealer.
Dealer: South	♥ KQJ7	West (LHO) bids 2♠ if possible.
Vul: E-W	♦ AQ2	
HCP: 16	♣ 863	

## Both hands (Answers Page)

### Board: 6

Dealer: West

Vul: N-S

North HCP: 11+2

South HCP: 9+1

Contract: 2 ♠ South

North:

♠ QT6543

♥ AKQ

♦ T

♣ T75

South:

♠ J8

♥ J53

♦ A7642

♣ QJ6

W N E S

1NT 2♦<sup>1</sup> Pass 2♠

All Pass

1. Multi-Landy, Multi

### Board: 7

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 8

Contract: 2♥ North

North:

♠ AK8

♥ QJ654

♦ Q

♣ QJ54

South:

♠ 96

♥ AK73

♦ J873

♣ 832

W N E S

1NT 2♥<sup>1</sup> All Pass

1. Multi-Landy, 5M-4m

### Board: 8

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 4+4

Contract: 5♦ South

North:

♠ A72

♥ AJ43

♦ KQ32

♣ J5

South:

♠ -

♥ T65

♦ AT987654

♣ 94

W N E S

1NT 2♠<sup>1</sup> 5♦

All Pass

1. Multi-Landy, 5M-4m

### Board: 9

Dealer: West

Vul: E-W

North HCP: 21+1

South HCP: 1+2

Contract: 2♠ North

North:

♠ KT643

♥ AQ

♦ KQ

♣ AK95

South:

♠ 9872

♥ J87542

♦ 95

♣ 2

W N E S

1NT 2♠<sup>1</sup> All Pass

1. Multi-Landy, 5M-4m

### Board: 10

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 16

Contract: 3♥ South

North:

♠ J54

♥ 9642

♦ J65

♣ AQ4

South:

♠ A62

♥ KQJ7

♦ AQ2

♣ 863

W N E S

1NT

2♠<sup>1</sup> X Pass 3♥

All Pass

1. Multi-Landy, 5M-4m



<b>Board: 11</b>	♠ AKJT4	You are dealer.
Dealer: North	♥ 543	East (LHO) bids 2♦ if possible.
Vul: Both	♦ AJ	
HCP: 16+1	♣ QJT	
<hr/>		
<b>Board: 12</b>	♠ 63	LHO is dealer.
Dealer: East	♥ 87654	East (LHO) opens 1NT if possible.
Vul: N-S	♦ A864	
HCP: 5+1	♣ J7	
<hr/>		
<b>Board: 13</b>	♠ AJT43	You are dealer.
Dealer: North	♥ K7	East (LHO) bids 2♣ if possible.
Vul: N-S	♦ KQ6	
HCP: 15+1	♣ Q52	
<hr/>		
<b>Board: 14</b>	♠ QJ632	You are dealer.
Dealer: North	♥ KT3	East (LHO) bids 2♣ if possible.
Vul: N-S	♦ KQ	
HCP: 15+1	♣ A52	
<hr/>		
<b>Board: 15</b>	♠ AJ542	RHO is dealer. You bid second.
Dealer: West	♥ 543	West (RHO) opens 1NT if possible.
Vul: Both	♦ K876	
HCP: 12+1	♣ A	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 6+2

Contract: 4 ♠ South

North:

♠ AKJT4

♥ 543

♦ AJ

♣ QJT

South:

♠ 972

♥ A

♦ QT9542

♣ 875

W N E S

1NT 2 ♦<sup>1</sup> 3 ♦

Pass 3 ♠ Pass 4 ♠

All Pass

1. Multi-Landy, Multi

### Board: 12

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 16+3

Contract: 2 ♠ South

North:

♠ 63

♥ 87654

♦ A864

♣ J7

South:

♠ KQJ52

♥ J

♦ 5

♣ AKQ843

W N E S

1NT 2 ♠<sup>1</sup>

All Pass

1. Multi-Landy, 5M-4m

### Board: 13

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9

Contract: 2NT South

North:

♠ AJT43

♥ K7

♦ KQ6

♣ Q52

South:

♠ 62

♥ 965

♦ AJ98

♣ KJT9

W N E S

1NT 2 ♣<sup>1</sup> 2NT

All Pass

1. Multi-Landy, both majors

### Board: 14

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+4

Contract: 4 ♣ South

North:

♠ QJ632

♥ KT3

♦ KQ

♣ A52

South:

♠ T7

♥ J

♦ T4

♣ KQJT9876

W N E S

1NT 2 ♣<sup>1</sup> 4 ♣

All Pass

1. Multi-Landy, both majors

### Board: 15

Dealer: West

Vul: Both

North HCP: 12+1

South HCP: 6

Contract: 2 ♠ North

North:

♠ AJ542

♥ 543

♦ K876

♣ A

South:

♠ Q98

♥ QT9

♦ J932

♣ J75

W N E S

1NT 2 ♠<sup>1</sup> All Pass

1. Multi-Landy, 5M-4m

**Board: 11**      ♠ 972      Partner is dealer.  
Dealer: North      ♥ A      East (RHO) bids 2 ♦ if possible.  
Vul: Both      ♦ QT9542  
HCP: 6+2      ♣ 875

---

**Board: 12**      ♠ KQJ52      RHO is dealer. You bid second.  
Dealer: East      ♥ J      East (RHO) opens 1NT if possible.  
Vul: N-S      ♦ 5  
HCP: 16+3      ♣ AKQ843

---

**Board: 13**      ♠ 62      Partner is dealer.  
Dealer: North      ♥ 965      East (RHO) bids 2 ♣ if possible.  
Vul: N-S      ♦ AJ98  
HCP: 9      ♣ KJT9

---

**Board: 14**      ♠ T7      Partner is dealer.  
Dealer: North      ♥ J      East (RHO) bids 2 ♣ if possible.  
Vul: N-S      ♦ T4  
HCP: 7+4      ♣ KQJT9876

---

**Board: 15**      ♠ Q98      LHO is dealer.  
Dealer: West      ♥ QT9      West (LHO) opens 1NT if possible.  
Vul: Both      ♦ J932  
HCP: 6      ♣ J75

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 6+2

Contract: 4 ♠ South

North:

♠ AKJT4

♥ 543

♦ AJ

♣ QJT

South:

♠ 972

♥ A

♦ QT9542

♣ 875

W N E S

1NT 2 ♦<sup>1</sup> 3 ♦

Pass 3 ♠ Pass 4 ♠

All Pass

1. Multi-Landy, Multi

### Board: 12

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 16+3

Contract: 2 ♠ South

North:

♠ 63

♥ 87654

♦ A864

♣ J7

South:

♠ KQJ52

♥ J

♦ 5

♣ AKQ843

W N E S

1NT 2 ♠<sup>1</sup>

All Pass

1. Multi-Landy, 5M-4m

### Board: 13

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9

Contract: 2NT South

North:

♠ AJT43

♥ K7

♦ KQ6

♣ Q52

South:

♠ 62

♥ 965

♦ AJ98

♣ KJT9

W N E S

1NT 2 ♣<sup>1</sup> 2NT

All Pass

1. Multi-Landy, both majors

### Board: 14

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+4

Contract: 4 ♣ South

North:

♠ QJ632

♥ KT3

♦ KQ

♣ A52

South:

♠ T7

♥ J

♦ T4

♣ KQJT9876

W N E S

1NT 2 ♣<sup>1</sup> 4 ♣

All Pass

1. Multi-Landy, both majors

### Board: 15

Dealer: West

Vul: Both

North HCP: 12+1

South HCP: 6

Contract: 2 ♠ North

North:

♠ AJ542

♥ 543

♦ K876

♣ A

South:

♠ Q98

♥ QT9

♦ J932

♣ J75

W N E S

1NT 2 ♠<sup>1</sup> All Pass

1. Multi-Landy, 5M-4m

<b>Board: 16</b>	♠ 6	Partner is dealer.
Dealer: South	♥ J43	West (RHO) bids 2♦ if possible.
Vul: N-S	♦ KJT742	
HCP: 8+2	♣ K72	
<hr/>		
<b>Board: 17</b>	♠ K52	You are dealer.
Dealer: North	♥ T92	East (LHO) bids 2♣ if possible.
Vul: None	♦ QJ2	
HCP: 15	♣ AKQ3	
<hr/>		
<b>Board: 18</b>	♠ KT986	RHO is dealer. You bid second.
Dealer: West	♥ KQ62	West (RHO) opens 1NT if possible.
Vul: E-W	♦ J4	
HCP: 13+1	♣ A2	
<hr/>		
<b>Board: 19</b>	♠ KQJ83	RHO is dealer. You bid second.
Dealer: West	♥ AJ932	West (RHO) opens 1NT if possible.
Vul: Both	♦ AJ2	
HCP: 16+2	♣ -	
<hr/>		
<b>Board: 20</b>	♠ J65	LHO is dealer.
Dealer: East	♥ QJ82	East (LHO) opens 1NT if possible.
Vul: None	♦ AKQT	
HCP: 13	♣ 75	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 15+1

Contract: 3NT South

North:

♠ 6

♥ J43

♦ KJT742

♣ K72

South:

♠ J84

♥ AK2

♦ Q6

♣ AJ543

W N E S

1NT

2♦<sup>1</sup> 3♦ Pass 3NT

All Pass

1. Multi-Landy, Multi

### Board: 17

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ K52

♥ T92

♦ QJ2

♣ AKQ3

South:

♠ A943

♥ J83

♦ K85

♣ J84

W N E S

1NT 2♣<sup>1</sup> 2NT

All Pass

1. Multi-Landy, both majors

### Board: 18

Dealer: West

Vul: E-W

North HCP: 13+1

South HCP: 7+1

Contract: 2♠ South

North:

♠ KT986

♥ KQ62

♦ J4

♣ A2

South:

♠ QJ54

♥ J8

♦ K8763

♣ 83

W N E S

1NT 2♣<sup>1</sup> Pass 2♠

All Pass

1. Multi-Landy, both majors

### Board: 19

Dealer: West

Vul: Both

North HCP: 16+2

South HCP: 4+3

Contract: 2♣ North

North:

♠ KQJ83

♥ AJ932

♦ AJ2

♣ -

South:

♠ 74

♥ 6

♦ QT5

♣ QT87654

W N E S

1NT 2♣<sup>1</sup> All Pass

1. Multi-Landy, both majors

### Board: 20

Dealer: East

Vul: None

North HCP: 13

South HCP: 11+1

Contract: 4♥ North

North:

♠ J65

♥ QJ82

♦ AKQT

♣ 75

South:

♠ Q9

♥ AT654

♦ 64

♣ AJ96

W N E S

1NT 2♥<sup>1</sup>

Pass 2NT Pass 3♣

Pass 4♥ All Pass

1. Multi-Landy, 5M-4m

**Board: 16**

♠ J84

You are dealer.

Dealer: South

♥ AK2

West (LHO) bids 2♦ if possible.

Vul: N-S

♦ Q6

HCP: 15+1

♣ AJ543

**Board: 17**

♠ A943

Partner is dealer.

Dealer: North

♥ J83

East (RHO) bids 2♣ if possible.

Vul: None

♦ K85

HCP: 9

♣ J84

**Board: 18**

♠ QJ54

LHO is dealer.

Dealer: West

♥ J8

West (LHO) opens 1NT if possible.

Vul: E-W

♦ K8763

HCP: 7+1

♣ 83

**Board: 19**

♠ 74

LHO is dealer.

Dealer: West

♥ 6

West (LHO) opens 1NT if possible.

Vul: Both

♦ QT5

HCP: 4+3

♣ QT87654

**Board: 20**

♠ Q9

RHO is dealer. You bid second.

Dealer: East

♥ AT654

East (RHO) opens 1NT if possible.

Vul: None

♦ 64

HCP: 11+1

♣ AJ96

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 15+1

Contract: 3NT South

North:

♠ 6

♥ J43

♦ KJT742

♣ K72

South:

♠ J84

♥ AK2

♦ Q6

♣ AJ543

W N E S

1NT

2♦<sup>1</sup> 3♦ Pass 3NT

All Pass

1. Multi-Landy, Multi

### Board: 17

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ K52

♥ T92

♦ QJ2

♣ AKQ3

South:

♠ A943

♥ J83

♦ K85

♣ J84

W N E S

1NT 2♣<sup>1</sup> 2NT

All Pass

1. Multi-Landy, both majors

### Board: 18

Dealer: West

Vul: E-W

North HCP: 13+1

South HCP: 7+1

Contract: 2♠ South

North:

♠ KT986

♥ KQ62

♦ J4

♣ A2

South:

♠ QJ54

♥ J8

♦ K8763

♣ 83

W N E S

1NT 2♣<sup>1</sup> Pass 2♠

All Pass

1. Multi-Landy, both majors

### Board: 19

Dealer: West

Vul: Both

North HCP: 16+2

South HCP: 4+3

Contract: 2♣ North

North:

♠ KQJ83

♥ AJ932

♦ AJ2

♣ -

South:

♠ 74

♥ 6

♦ QT5

♣ QT87654

W N E S

1NT 2♣<sup>1</sup> All Pass

1. Multi-Landy, both majors

### Board: 20

Dealer: East

Vul: None

North HCP: 13

South HCP: 11+1

Contract: 4♥ North

North:

♠ J65

♥ QJ82

♦ AKQT

♣ 75

South:

♠ Q9

♥ AT654

♦ 64

♣ AJ96

W N E S

1NT 2♥<sup>1</sup>

Pass 2NT Pass 3♣

Pass 4♥ All Pass

1. Multi-Landy, 5M-4m



<b>Board: 21</b>	♠ AKQ86	You are dealer.
Dealer: North	♥ J4	East (LHO) bids 2♥ if possible.
Vul: E-W	♦ QT6	
HCP: 15+1	♣ K74	
<hr/>		
<b>Board: 22</b>	♠ KJ86	Partner is dealer.
Dealer: South	♥ JT9	West (RHO) bids 2♥ if possible.
Vul: None	♦ T87	
HCP: 8	♣ K83	
<hr/>		
<b>Board: 23</b>	♠ AKQ96	RHO is dealer. You bid second.
Dealer: West	♥ Q75	West (RHO) opens 1NT if possible.
Vul: N-S	♦ A976	
HCP: 15+1	♣ 8	
<hr/>		
<b>Board: 24</b>	♠ J6	LHO is dealer.
Dealer: East	♥ QJT62	East (LHO) opens 1NT if possible.
Vul: None	♦ 2	
HCP: 5+2	♣ J9743	
<hr/>		
<b>Board: 25</b>	♠ KJ7643	LHO is dealer.
Dealer: East	♥ K	East (LHO) opens 1NT if possible.
Vul: N-S	♦ K65	
HCP: 10+2	♣ 632	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8+1

Contract: 4 ♠ North

North:

♠ AKQ86

♥ J4

♦ QT6

♣ K74

South:

♠ JT542

♥ 8

♦ AJ97

♣ Q85

W N E S

1NT 2♥<sup>1</sup> X

Pass 4♠ All Pass

1. Multi-Landy, 5M-4m

### Board: 22

Dealer: South

Vul: None

North HCP: 8

South HCP: 16

Contract: 2 ♠ South

North:

♠ KJ86

♥ JT9

♦ T87

♣ K83

South:

♠ AQT5

♥ K32

♦ KQ96

♣ Q2

W N E S

1NT

2♥<sup>1</sup> X Pass 2♠

All Pass

1. Multi-Landy, 5M-4m

### Board: 23

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 6+1

Contract: 2 ♠ North

North:

♠ AKQ96

♥ Q75

♦ A976

♣ 8

South:

♠ 873

♥ J6

♦ KT852

♣ QT2

W N E S

1NT 2♠<sup>1</sup> All Pass

1. Multi-Landy, 5M-4m

### Board: 24

Dealer: East

Vul: None

North HCP: 5+2

South HCP: 19+1

Contract: 2 ♠ South

North:

♠ J6

♥ QJT62

♦ 2

♣ J9743

South:

♠ AKQ74

♥ 7

♦ AQJT

♣ K65

W N E S

1NT 2♠<sup>1</sup>

All Pass

1. Multi-Landy, 5M-4m

### Board: 25

Dealer: East

Vul: N-S

North HCP: 10+2

South HCP: 12+2

Contract: 2♥ North

North:

♠ KJ7643

♥ K

♦ K65

♣ 632

South:

♠ Q9

♥ AJ8742

♦ 97

♣ KQ5

W N E S

1NT 2♦<sup>1</sup>

Pass 2♥<sup>2</sup> All Pass

1. Multi-Landy, Multi  
2. to the partner's longer

<b>Board: 21</b>	♠ JT542	Partner is dealer.
Dealer: North	♥ 8	East (RHO) bids 2♥ if possible.
Vul: E-W	♦ AJ97	
HCP: 8+1	♣ Q85	
<hr/>		
<b>Board: 22</b>	♠ AQT5	You are dealer.
Dealer: South	♥ K32	West (LHO) bids 2♥ if possible.
Vul: None	♦ KQ96	
HCP: 16	♣ Q2	
<hr/>		
<b>Board: 23</b>	♠ 873	LHO is dealer.
Dealer: West	♥ J6	West (LHO) opens 1NT if possible.
Vul: N-S	♦ KT852	
HCP: 6+1	♣ QT2	
<hr/>		
<b>Board: 24</b>	♠ AKQ74	RHO is dealer. You bid second.
Dealer: East	♥ 7	East (RHO) opens 1NT if possible.
Vul: None	♦ AQJT	
HCP: 19+1	♣ K65	
<hr/>		
<b>Board: 25</b>	♠ Q9	RHO is dealer. You bid second.
Dealer: East	♥ AJ8742	East (RHO) opens 1NT if possible.
Vul: N-S	♦ 97	
HCP: 12+2	♣ KQ5	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8+1

Contract: 4 ♠ North

North:

♠ AKQ86

♥ J4

♦ QT6

♣ K74

South:

♠ JT542

♥ 8

♦ AJ97

♣ Q85

W N E S

1NT 2♥<sup>1</sup> X

Pass 4♠ All Pass

1. Multi-Landy, 5M-4m

### Board: 22

Dealer: South

Vul: None

North HCP: 8

South HCP: 16

Contract: 2 ♠ South

North:

♠ KJ86

♥ JT9

♦ T87

♣ K83

South:

♠ AQT5

♥ K32

♦ KQ96

♣ Q2

W N E S

1NT

2♥<sup>1</sup> X Pass 2♠

All Pass

1. Multi-Landy, 5M-4m

### Board: 23

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 6+1

Contract: 2 ♠ North

North:

♠ AKQ96

♥ Q75

♦ A976

♣ 8

South:

♠ 873

♥ J6

♦ KT852

♣ QT2

W N E S

1NT 2♠<sup>1</sup> All Pass

1. Multi-Landy, 5M-4m

### Board: 24

Dealer: East

Vul: None

North HCP: 5+2

South HCP: 19+1

Contract: 2 ♠ South

North:

♠ J6

♥ QJT62

♦ 2

♣ J9743

South:

♠ AKQ74

♥ 7

♦ AQJT

♣ K65

W N E S

1NT 2♠<sup>1</sup>

All Pass

1. Multi-Landy, 5M-4m

### Board: 25

Dealer: East

Vul: N-S

North HCP: 10+2

South HCP: 12+2

Contract: 2♥ North

North:

♠ KJ7643

♥ K

♦ K65

♣ 632

South:

♠ Q9

♥ AJ8742

♦ 97

♣ KQ5

W N E S

1NT 2♦<sup>1</sup>

Pass 2♥<sup>2</sup> All Pass

1. Multi-Landy, Multi  
2. to the partner's longer

<b>Board: 26</b>	♠ J4	LHO is dealer.
Dealer: East	♥ 87654	East (LHO) opens 1NT if possible.
Vul: Both	♦ 93	
HCP: 4+1	♣ QJ52	
<hr/>		
<b>Board: 27</b>	♠ -	RHO is dealer. You bid second.
Dealer: West	♥ QJ743	West (RHO) opens 1NT if possible.
Vul: Both	♦ AQJT72	East (LHO) bids 2♠ if possible.
HCP: 11+3	♣ J8	West (RHO) bids 4♠ if possible.
		West (RHO) Doubles 5♥ if possible.
<hr/>		
<b>Board: 28</b>	♠ K92	RHO is dealer. You bid second.
Dealer: West	♥ KQJ643	West (RHO) opens 1NT if possible.
Vul: None	♦ T2	
HCP: 13+2	♣ KJ	
<hr/>		
<b>Board: 29</b>	♠ Q83	You are dealer.
Dealer: North	♥ A2	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ AQ9	
HCP: 17+1	♣ AJ976	
<hr/>		
<b>Board: 30</b>	♠ Q53	Partner is dealer.
Dealer: South	♥ J542	West (RHO) bids 2♠ if possible.
Vul: None	♦ J532	
HCP: 7	♣ K7	

## Both hands (Answers Page)

### Board: 26

Dealer: East

Vul: Both

North HCP: 4+1

South HCP: 13+1

Contract: 2♠ South

North:

♠ J4

♥ 87654

♦ 93

♣ QJ52

South:

♠ KQT82

♥ 9

♦ AT62

♣ AT8

W N E S

1NT 2♠<sup>1</sup>

All Pass

1. Multi-Landy, 5M-4m

### Board: 27

Dealer: West

Vul: Both

North HCP: 11+3

South HCP: 10+1

Contract: 5♥X North

North:

♠ -

♥ QJ743

♦ AQJT72

♣ J8

South:

♠ AT4

♥ KT852

♦ 4

♣ K543

W N E S

1NT 2♥<sup>1</sup> 2♠ 3♠<sup>2</sup>

Pass 4♥ Pass Pass

4♠ 5♥ Pass Pass

X All Pass

1. Multi-Landy, 5M-4m

2. limit raise or better in !H

### Board: 28

Dealer: West

Vul: None

North HCP: 13+2

South HCP: 8+1

Contract: 2♥ South

North:

♠ K92

♥ KQJ643

♦ T2

♣ KJ

South:

♠ JT854

♥ T

♦ K93

♣ AT97

W N E S

1NT 2♦<sup>1</sup> Pass 2♥<sup>2</sup>

All Pass

1. Multi-Landy, Multi

2. to the partner's longer

### Board: 29

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 9+1

Contract: 3NT North

North:

♠ Q83

♥ A2

♦ AQ9

♣ AJ976

South:

♠ J5

♥ K54

♦ T83

♣ KQT83

W N E S

1NT 2♠<sup>1</sup> 3♣

Pass 3NT All Pass

1. Multi-Landy, 5M-4m

### Board: 30

Dealer: South

Vul: None

North HCP: 7

South HCP: 16+1

Contract: 2NT South

North:

♠ Q53

♥ J542

♦ J532

♣ K7

South:

♠ K96

♥ AQ9

♦ 87

♣ AQJ53

W N E S

1NT

2♠<sup>1</sup> X Pass 2NT

All Pass

1. Multi-Landy, 5M-4m

<b>Board: 26</b>	♠ KQT82	RHO is dealer. You bid second.
Dealer: East	♥ 9	East (RHO) opens 1NT if possible.
Vul: Both	♦ AT62	
HCP: 13+1	♣ AT8	
<hr/>		
<b>Board: 27</b>	♠ AT4	LHO is dealer.
Dealer: West	♥ KT852	West (LHO) opens 1NT if possible.
Vul: Both	♦ 4	East (RHO) bids 2♠ if possible.
HCP: 10+1	♣ K543	West (LHO) bids 4♠ if possible.
		West (LHO) Doubles 5♥ if possible.
<hr/>		
<b>Board: 28</b>	♠ JT854	LHO is dealer.
Dealer: West	♥ T	West (LHO) opens 1NT if possible.
Vul: None	♦ K93	
HCP: 8+1	♣ AT97	
<hr/>		
<b>Board: 29</b>	♠ J5	Partner is dealer.
Dealer: North	♥ K54	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ T83	
HCP: 9+1	♣ KQT83	
<hr/>		
<b>Board: 30</b>	♠ K96	You are dealer.
Dealer: South	♥ AQ9	West (LHO) bids 2♠ if possible.
Vul: None	♦ 87	
HCP: 16+1	♣ AQJ53	

## Both hands (Answers Page)

### Board: 26

Dealer: East

Vul: Both

North HCP: 4+1

South HCP: 13+1

Contract: 2♠ South

North:

♠ J4

♥ 87654

♦ 93

♣ QJ52

South:

♠ KQT82

♥ 9

♦ AT62

♣ AT8

W	N	E	S
		1NT	2♠ <sup>1</sup>

All Pass

1. Multi-Landy, 5M-4m

### Board: 27

Dealer: West

Vul: Both

North HCP: 11+3

South HCP: 10+1

Contract: 5♥X North

North:

♠ -

♥ QJ743

♦ AQJT72

♣ J8

South:

♠ AT4

♥ KT852

♦ 4

♣ K543

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

1. Multi-Landy, 5M-4m

2. limit raise or better in !H

### Board: 28

Dealer: West

Vul: None

North HCP: 13+2

South HCP: 8+1

Contract: 2♥ South

North:

♠ K92

♥ KQJ643

♦ T2

♣ KJ

South:

♠ JT854

♥ T

♦ K93

♣ AT97

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

1. Multi-Landy, Multi

2. to the partner's longer

### Board: 29

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 9+1

Contract: 3NT North

North:

♠ Q83

♥ A2

♦ AQ9

♣ AJ976

South:

♠ J5

♥ K54

♦ T83

♣ KQT83

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

1. Multi-Landy, 5M-4m

### Board: 30

Dealer: South

Vul: None

North HCP: 7

South HCP: 16+1

Contract: 2NT South

North:

♠ Q53

♥ J542

♦ J532

♣ K7

South:

♠ K96

♥ AQ9

♦ 87

♣ AQJ53

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

1. Multi-Landy, 5M-4m



**Board: 31**      ♠ K9      RHO is dealer. You bid second.  
Dealer: West      ♥ QJT54      West (RHO) opens 1NT if possible.  
Vul: E-W      ♦ AJ73  
HCP: 11+1      ♣ T7

---

**Board: 32**      ♠ QJT964      LHO is dealer.  
Dealer: East      ♥ J8      East (LHO) opens 1NT if possible.  
Vul: E-W      ♦ 54  
HCP: 7+2      ♣ K62

---

**Board: 33**      ♠ -      LHO is dealer.  
Dealer: East      ♥ KJ9      East (LHO) opens 1NT if possible.  
Vul: None      ♦ AT83  
HCP: 9+2      ♣ JT8632

---

**Board: 34**      ♠ KQ3      You are dealer.  
Dealer: North      ♥ 74      East (LHO) bids 2♠ if possible.  
Vul: None      ♦ KQJ63  
HCP: 17+1      ♣ AQ3

---

**Board: 35**      ♠ 76      You are dealer.  
Dealer: North      ♥ AK4      East (LHO) bids 2♦ if possible.  
Vul: E-W      ♦ KJ962      West (RHO) bids 2♥ if possible.  
HCP: 16+1      ♣ KQ3

## Both hands (Answers Page)

### Board: 31

Dealer: West

Vul: E-W

North HCP: 11+1

South HCP: 11

Contract: 2♥ North

North:

♠ K9

♥ QJT54

♦ AJ73

♣ T7

South:

♠ AJ85

♥ 62

♦ KT4

♣ K432

W N E S

1NT 2♥<sup>1</sup> All Pass

1. Multi-Landy, 5M-4m

### Board: 32

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 12+1

Contract: 2♥ South

North:

♠ QJT964

♥ J8

♦ 54

♣ K62

South:

♠ 82

♥ AKT97

♦ AJ87

♣ 83

W N E S

1NT 2♥<sup>1</sup>

All Pass

1. Multi-Landy, 5M-4m

### Board: 33

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 11+2

Contract: 2♠ North

North:

♠ -

♥ KJ9

♦ AT83

♣ JT8632

South:

♠ KQT987

♥ AQ6

♦ 97

♣ 75

W N E S

1NT 2♦<sup>1</sup>

Pass 2♠ All Pass

1. Multi-Landy, Multi

### Board: 34

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 8+3

Contract: 4♥ South

North:

♠ KQ3

♥ 74

♦ KQJ63

♣ AQ3

South:

♠ 5

♥ AKJT963

♦ 95

♣ 875

W N E S

1NT 2♠<sup>1</sup> 3♥

Pass 3NT Pass 4♥

All Pass

1. Multi-Landy, 5M-4m

### Board: 35

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 6

Contract: 2NT North

North:

♠ 76

♥ AK4

♦ KJ962

♣ KQ3

South:

♠ JT83

♥ QJ86

♦ Q

♣ T985

W N E S

1NT 2♦<sup>1</sup> X

2♥<sup>2</sup> 2NT All Pass

1. Multi-Landy, Multi  
2. to the partner's longer

**Board: 31**      ♠ AJ85      LHO is dealer.  
Dealer: West      ♥ 62      West (LHO) opens 1NT if possible.  
Vul: E-W      ♦ KT4  
HCP: 11      ♣ K432

---

**Board: 32**      ♠ 82      RHO is dealer. You bid second.  
Dealer: East      ♥ AKT97      East (RHO) opens 1NT if possible.  
Vul: E-W      ♦ AJ87  
HCP: 12+1      ♣ 83

---

**Board: 33**      ♠ KQT987      RHO is dealer. You bid second.  
Dealer: East      ♥ AQ6      East (RHO) opens 1NT if possible.  
Vul: None      ♦ 97  
HCP: 11+2      ♣ 75

---

**Board: 34**      ♠ 5      Partner is dealer.  
Dealer: North      ♥ AKJT963      East (RHO) bids 2♠ if possible.  
Vul: None      ♦ 95  
HCP: 8+3      ♣ 875

---

**Board: 35**      ♠ JT83      Partner is dealer.  
Dealer: North      ♥ QJ86      East (RHO) bids 2♦ if possible.  
Vul: E-W      ♦ Q      West (LHO) bids 2♥ if possible.  
HCP: 6      ♣ T985

## Both hands (Answers Page)

### Board: 31

Dealer: West

Vul: E-W

North HCP: 11+1

South HCP: 11

Contract: 2♥ North

North:

♠ K9

♥ QJT54

♦ AJ73

♣ T7

South:

♠ AJ85

♥ 62

♦ KT4

♣ K432

W N E S

1NT 2♥<sup>1</sup> All Pass

1. Multi-Landy, 5M-4m

### Board: 32

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 12+1

Contract: 2♥ South

North:

♠ QJT964

♥ J8

♦ 54

♣ K62

South:

♠ 82

♥ AKT97

♦ AJ87

♣ 83

W N E S

1NT 2♥<sup>1</sup>

All Pass

1. Multi-Landy, 5M-4m

### Board: 33

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 11+2

Contract: 2♠ North

North:

♠ -

♥ KJ9

♦ AT83

♣ JT8632

South:

♠ KQT987

♥ AQ6

♦ 97

♣ 75

W N E S

1NT 2♦<sup>1</sup>

Pass 2♠ All Pass

1. Multi-Landy, Multi

### Board: 34

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 8+3

Contract: 4♥ South

North:

♠ KQ3

♥ 74

♦ KQJ63

♣ AQ3

South:

♠ 5

♥ AKJT963

♦ 95

♣ 875

W N E S

1NT 2♠<sup>1</sup> 3♥

Pass 3NT Pass 4♥

All Pass

1. Multi-Landy, 5M-4m

### Board: 35

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 6

Contract: 2NT North

North:

♠ 76

♥ AK4

♦ KJ962

♣ KQ3

South:

♠ JT83

♥ QJ86

♦ Q

♣ T985

W N E S

1NT 2♦<sup>1</sup> X

2♥<sup>2</sup> 2NT All Pass

1. Multi-Landy, Multi  
2. to the partner's longer

<b>Board: 36</b>	♠ T8543	LHO is dealer.
Dealer: East	♥ 73	East (LHO) opens 1NT if possible.
Vul: E-W	♦ T65	West (RHO) bids 4♥ if possible.
HCP: 1+1	♣ JT6	

---

<b>Board: 37</b>	♠ KQ8752	RHO is dealer. You bid second.
Dealer: West	♥ A93	West (RHO) opens 1NT if possible.
Vul: Both	♦ 94	East (LHO) Doubles 2♦ if possible.
HCP: 11+2	♣ Q4	

---

<b>Board: 38</b>	♠ K2	LHO is dealer.
Dealer: East	♥ 2	East (LHO) opens 1NT if possible.
Vul: N-S	♦ J8743	West (RHO) Doubles 2♦ if possible.
HCP: 7+2	♣ K7643	

---

<b>Board: 39</b>	♠ J642	You are dealer.
Dealer: North	♥ AQ63	East (LHO) bids 2♥ if possible.
Vul: N-S	♦ Q8	
HCP: 15	♣ AQ4	

---

<b>Board: 40</b>	♠ K7652	LHO is dealer.
Dealer: East	♥ T9	East (LHO) opens 1NT if possible.
Vul: None	♦ 753	
HCP: 3+1	♣ 984	

## Both hands (Answers Page)

### Board: 36

Dealer: East

Vul: E-W

North HCP: 1+1

South HCP: 17+2

Contract: 4 ♠ South

North:

♠ T8543

♥ 73

♦ T65

♣ JT6

South:

♠ KQ9762

♥ A5

♦ Q92

♣ AQ

W N E S

1NT 2♦<sup>1</sup>

4♥ Pass Pass 4♠

All Pass

1. Multi-Landy, Multi

### Board: 37

Dealer: West

Vul: Both

North HCP: 11+2

South HCP: 8+1

Contract: 2 ♠ North

North:

♠ KQ8752

♥ A93

♦ 94

♣ Q4

South:

♠ T9

♥ T7

♦ KQ53

♣ KT986

W N E S

1NT 2♦<sup>1</sup> X 2♥<sup>2</sup>

Pass 2♠ All Pass

1. Multi-Landy, Multi

2. to the partner's longer

### Board: 38

Dealer: East

Vul: N-S

North HCP: 7+2

South HCP: 11+2

Contract: 2 ♠ South

North:

♠ K2

♥ 2

♦ J8743

♣ K7643

South:

♠ AQT976

♥ J53

♦ KT

♣ J2

W N E S

1NT 2♦<sup>1</sup>

X 2♥<sup>2</sup> Pass 2♠

All Pass

1. Multi-Landy, Multi

2. to the partner's longer

### Board: 39

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 7

Contract: 3 ♠ North

North:

♠ J642

♥ AQ63

♦ Q8

♣ AQ4

South:

♠ AQ98

♥ J8

♦ 7642

♣ 853

W N E S

1NT 2♥<sup>1</sup> X

Pass 3♠ All Pass

1. Multi-Landy, 5M-4m

### Board: 40

Dealer: East

Vul: None

North HCP: 3+1

South HCP: 16+1

Contract: 2 ♥ South

North:

♠ K7652

♥ T9

♦ 753

♣ 984

South:

♠ J9

♥ KQ762

♦ K4

♣ AQJ7

W N E S

1NT 2♥<sup>1</sup>

All Pass

1. Multi-Landy, 5M-4m

<b>Board: 36</b>	♠ KQ9762	RHO is dealer. You bid second.
Dealer: East	♥ A5	East (RHO) opens 1NT if possible.
Vul: E-W	♦ Q92	West (LHO) bids 4♥ if possible.
HCP: 17+2	♣ AQ	

---

<b>Board: 37</b>	♠ T9	LHO is dealer.
Dealer: West	♥ T7	West (LHO) opens 1NT if possible.
Vul: Both	♦ KQ53	East (RHO) Doubles 2♦ if possible.
HCP: 8+1	♣ KT986	

---

<b>Board: 38</b>	♠ AQT976	RHO is dealer. You bid second.
Dealer: East	♥ J53	East (RHO) opens 1NT if possible.
Vul: N-S	♦ KT	West (LHO) Doubles 2♦ if possible.
HCP: 11+2	♣ J2	

---

<b>Board: 39</b>	♠ AQ98	Partner is dealer.
Dealer: North	♥ J8	East (RHO) bids 2♥ if possible.
Vul: N-S	♦ 7642	
HCP: 7	♣ 853	

---

<b>Board: 40</b>	♠ J9	RHO is dealer. You bid second.
Dealer: East	♥ KQ762	East (RHO) opens 1NT if possible.
Vul: None	♦ K4	
HCP: 16+1	♣ AQJ7	

## Both hands (Answers Page)

### Board: 36

Dealer: East

Vul: E-W

North HCP: 1+1

South HCP: 17+2

Contract: 4 ♠ South

North:

♠ T8543

♥ 73

♦ T65

♣ JT6

South:

♠ KQ9762

♥ A5

♦ Q92

♣ AQ

W N E S

1NT 2♦<sup>1</sup>

4♥ Pass Pass 4♠

All Pass

1. Multi-Landy, Multi

### Board: 37

Dealer: West

Vul: Both

North HCP: 11+2

South HCP: 8+1

Contract: 2 ♠ North

North:

♠ KQ8752

♥ A93

♦ 94

♣ Q4

South:

♠ T9

♥ T7

♦ KQ53

♣ KT986

W N E S

1NT 2♦<sup>1</sup> X 2♥<sup>2</sup>

Pass 2♠ All Pass

1. Multi-Landy, Multi

2. to the partner's longer

### Board: 38

Dealer: East

Vul: N-S

North HCP: 7+2

South HCP: 11+2

Contract: 2 ♠ South

North:

♠ K2

♥ 2

♦ J8743

♣ K7643

South:

♠ AQT976

♥ J53

♦ KT

♣ J2

W N E S

1NT 2♦<sup>1</sup>

X 2♥<sup>2</sup> Pass 2♠

All Pass

1. Multi-Landy, Multi

2. to the partner's longer

### Board: 39

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 7

Contract: 3 ♠ North

North:

♠ J642

♥ AQ63

♦ Q8

♣ AQ4

South:

♠ AQ98

♥ J8

♦ 7642

♣ 853

W N E S

1NT 2♥<sup>1</sup> X

Pass 3♠ All Pass

1. Multi-Landy, 5M-4m

### Board: 40

Dealer: East

Vul: None

North HCP: 3+1

South HCP: 16+1

Contract: 2♥ South

North:

♠ K7652

♥ T9

♦ 753

♣ 984

South:

♠ J9

♥ KQ762

♦ K4

♣ AQJ7

W N E S

1NT 2♥<sup>1</sup>

All Pass

1. Multi-Landy, 5M-4m



<b>Board: 41</b>	♠ KT875	RHO is dealer. You bid second.
Dealer: West	♥ 6	West (RHO) opens 1NT if possible.
Vul: E-W	♦ QT97	East (LHO) Doubles 2♠ if possible.
HCP: 11+1	♣ AQ3	

---

<b>Board: 42</b>	♠ K842	Partner is dealer.
Dealer: South	♥ 96	West (RHO) bids 2♦ if possible.
Vul: E-W	♦ J764	East (LHO) bids 2♥ if possible.
HCP: 9	♣ KQT	

---

<b>Board: 43</b>	♠ J532	LHO is dealer.
Dealer: East	♥ -	East (LHO) opens 1NT if possible.
Vul: N-S	♦ A7652	West (RHO) Doubles 2♦ if possible.
HCP: 8+1	♣ K973	

---

<b>Board: 44</b>	♠ 7	RHO is dealer. You bid second.
Dealer: West	♥ KQJT9	West (RHO) opens 1NT if possible.
Vul: E-W	♦ KQ72	West (RHO) Doubles 4♠ if possible.
HCP: 11+1	♣ 984	

---

<b>Board: 45</b>	♠ AQT9	You are dealer.
Dealer: North	♥ A954	East (LHO) bids 2♣ if possible.
Vul: N-S	♦ AK9	
HCP: 17	♣ 83	

## Both hands (Answers Page)

### Board: 41

Dealer: West

Vul: E-W

North HCP: 11+1

South HCP: 2+1

Contract: 2♠X North

North:

♠ KT875

♥ 6

♦ QT97

♣ AQ3

South:

♠ 643

♥ JT843

♦ 8

♣ J542

W N E S

1NT 2♠<sup>1</sup> X All Pass

1. Multi-Landy, 5M-4m

### Board: 42

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ K842

♥ 96

♦ J764

♣ KQT

South:

♠ AJ3

♥ T4

♦ AQ852

♣ A85

W N E S

1NT

2♦<sup>1</sup> X 2♥<sup>2</sup> Pass

Pass X Pass 3♦

Pass 3NT All Pass

1. Multi-Landy, Multi  
2. to the partner's longer

### Board: 43

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 11+2

Contract: 2♥ North

North:

♠ J532

♥ -

♦ A7652

♣ K973

South:

♠ AT7

♥ K87642

♦ KJ

♣ T5

W N E S

1NT 2♦<sup>1</sup>

X 2♥<sup>2</sup> All Pass

1. Multi-Landy, Multi  
2. to the partner's longer

### Board: 44

Dealer: West

Vul: E-W

North HCP: 11+1

South HCP: 11+3

Contract: 4♠X South

North:

♠ 7

♥ KQJT9

♦ KQ72

♣ 984

South:

♠ AK98654

♥ 73

♦ 53

♣ A7

W N E S

1NT 2♥<sup>1</sup> Pass 2♠

Pass 2NT Pass 4♠

X All Pass

1. Multi-Landy, 5M-4m

### Board: 45

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 7

Contract: 3NT North

North:

♠ AQT9

♥ A954

♦ AK9

♣ 83

South:

♠ 643

♥ Q3

♦ QT85

♣ KT64

W N E S

1NT 2♣<sup>1</sup> 2NT

Pass 3NT All Pass

1. Multi-Landy, both majors

## South hands

## Multi\_Landy

**Board: 41**      ♠ 643      LHO is dealer.  
 Dealer: West      ♥ JT843      West (LHO) opens 1NT if possible.  
 Vul: E-W      ♦ 8      East (RHO) Doubles 2♠ if possible.  
 HCP: 2+1      ♣ J542

---

**Board: 42**      ♠ AJ3      You are dealer.  
 Dealer: South      ♥ T4      West (LHO) bids 2♦ if possible.  
 Vul: E-W      ♦ AQ852      East (RHO) bids 2♥ if possible.  
 HCP: 15+1      ♣ A85

---

**Board: 43**      ♠ AT7      RHO is dealer. You bid second.  
 Dealer: East      ♥ K87642      East (RHO) opens 1NT if possible.  
 Vul: N-S      ♦ KJ      West (LHO) Doubles 2♦ if possible.  
 HCP: 11+2      ♣ T5

---

**Board: 44**      ♠ AK98654      LHO is dealer.  
 Dealer: West      ♥ 73      West (LHO) opens 1NT if possible.  
 Vul: E-W      ♦ 53      West (LHO) Doubles 4♠ if possible.  
 HCP: 11+3      ♣ A7

---

**Board: 45**      ♠ 643      Partner is dealer.  
 Dealer: North      ♥ Q3      East (RHO) bids 2♣ if possible.  
 Vul: N-S      ♦ QT85  
 HCP: 7      ♣ KT64

## Both hands (Answers Page)

### Board: 41

Dealer: West

Vul: E-W

North HCP: 11+1

South HCP: 2+1

Contract: 2♠X North

North:

♠ KT875

♥ 6

♦ QT97

♣ AQ3

South:

♠ 643

♥ JT843

♦ 8

♣ J542

W N E S

1NT 2♠<sup>1</sup> X All Pass

1. Multi-Landy, 5M-4m

### Board: 42

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ K842

♥ 96

♦ J764

♣ KQT

South:

♠ AJ3

♥ T4

♦ AQ852

♣ A85

W N E S

1NT

2♦<sup>1</sup> X 2♥<sup>2</sup> Pass

Pass X Pass 3♦

Pass 3NT All Pass

1. Multi-Landy, Multi  
2. to the partner's longer

### Board: 43

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 11+2

Contract: 2♥ North

North:

♠ J532

♥ -

♦ A7652

♣ K973

South:

♠ AT7

♥ K87642

♦ KJ

♣ T5

W N E S

1NT 2♦<sup>1</sup>

X 2♥<sup>2</sup> All Pass

1. Multi-Landy, Multi  
2. to the partner's longer

### Board: 44

Dealer: West

Vul: E-W

North HCP: 11+1

South HCP: 11+3

Contract: 4♠X South

North:

♠ 7

♥ KQJT9

♦ KQ72

♣ 984

South:

♠ AK98654

♥ 73

♦ 53

♣ A7

W N E S

1NT 2♥<sup>1</sup> Pass 2♠

Pass 2NT Pass 4♠

X All Pass

1. Multi-Landy, 5M-4m

### Board: 45

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 7

Contract: 3NT North

North:

♠ AQT9

♥ A954

♦ AK9

♣ 83

South:

♠ 643

♥ Q3

♦ QT85

♣ KT64

W N E S

1NT 2♣<sup>1</sup> 2NT

Pass 3NT All Pass

1. Multi-Landy, both majors

<b>Board: 46</b>	♠ AK63	RHO is dealer. You bid second.
Dealer: West	♥ AK872	West (RHO) opens 1NT if possible.
Vul: None	♦ 7	
HCP: 14+1	♣ 976	

---

<b>Board: 47</b>	♠ Q2	RHO is dealer. You bid second.
Dealer: West	♥ AQJ53	West (RHO) opens 1NT if possible.
Vul: None	♦ K4	
HCP: 15+1	♣ QJ42	

---

<b>Board: 48</b>	♠ 95	LHO is dealer.
Dealer: East	♥ KT842	East (LHO) opens 1NT if possible.
Vul: None	♦ J96	
HCP: 4+1	♣ T54	

---

<b>Board: 49</b>	♠ QJ	LHO is dealer.
Dealer: East	♥ K8753	East (LHO) opens 1NT if possible.
Vul: E-W	♦ A7	
HCP: 13+1	♣ K532	

---

<b>Board: 50</b>	♠ KJ862	RHO is dealer. You bid second.
Dealer: West	♥ AQJ8	West (RHO) opens 1NT if possible.
Vul: Both	♦ QT	
HCP: 13+1	♣ 83	

## Both hands (Answers Page)

### Board: 46

Dealer: West

Vul: None

North HCP: 14+1

South HCP: 6+1

Contract: 2 ♠ South

North:

♠ AK63

♥ AK872

♦ 7

♣ 976

South:

♠ Q9742

♥ QJT

♦ 643

♣ J3

W N E S

1NT 2 ♣<sup>1</sup> Pass 2 ♠

All Pass

1. Multi-Landy, both majors

### Board: 47

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 5+2

Contract: 2 ♥ North

North:

♠ Q2

♥ AQJ53

♦ K4

♣ QJ42

South:

♠ AT9854

♥ 7

♦ JT

♣ T953

W N E S

1NT 2 ♥<sup>1</sup> All Pass

1. Multi-Landy, 5M-4m

### Board: 48

Dealer: East

Vul: None

North HCP: 4+1

South HCP: 15+1

Contract: 2 ♠ South

North:

♠ 95

♥ KT842

♦ J96

♣ T54

South:

♠ KJ732

♥ AQ

♦ Q3

♣ K972

W N E S

1NT 2 ♠<sup>1</sup>

All Pass

1. Multi-Landy, 5M-4m

### Board: 49

Dealer: East

Vul: E-W

North HCP: 13+1

South HCP: 12+2

Contract: 4 ♥ North

North:

♠ QJ

♥ K8753

♦ A7

♣ K532

South:

♠ K9863

♥ AQ962

♦ K5

♣ 8

W N E S

1NT 2 ♣<sup>1</sup>

Pass 4 ♥ All Pass

1. Multi-Landy, both majors

### Board: 50

Dealer: West

Vul: Both

North HCP: 13+1

South HCP: 7

Contract: 2 ♥ South

North:

♠ KJ862

♥ AQJ8

♦ QT

♣ 83

South:

♠ 97

♥ T654

♦ K953

♣ A65

W N E S

1NT 2 ♣<sup>1</sup> Pass 2 ♥

All Pass

1. Multi-Landy, both majors

## South hands

## Multi\_Landy

**Board: 46**      ♠ Q9742      LHO is dealer.  
 Dealer: West      ♥ QJT      West (LHO) opens 1NT if possible.  
 Vul: None      ♦ 643  
 HCP: 6+1      ♣ J3

---

**Board: 47**      ♠ AT9854      LHO is dealer.  
 Dealer: West      ♥ 7      West (LHO) opens 1NT if possible.  
 Vul: None      ♦ JT  
 HCP: 5+2      ♣ T953

---

**Board: 48**      ♠ KJ732      RHO is dealer. You bid second.  
 Dealer: East      ♥ AQ      East (RHO) opens 1NT if possible.  
 Vul: None      ♦ Q3  
 HCP: 15+1      ♣ K972

---

**Board: 49**      ♠ K9863      RHO is dealer. You bid second.  
 Dealer: East      ♥ AQ962      East (RHO) opens 1NT if possible.  
 Vul: E-W      ♦ K5  
 HCP: 12+2      ♣ 8

---

**Board: 50**      ♠ 97      LHO is dealer.  
 Dealer: West      ♥ T654      West (LHO) opens 1NT if possible.  
 Vul: Both      ♦ K953  
 HCP: 7      ♣ A65

## Both hands (Answers Page)

### Board: 46

Dealer: West

Vul: None

North HCP: 14+1

South HCP: 6+1

Contract: 2 ♠ South

North:

♠ AK63

♥ AK872

♦ 7

♣ 976

South:

♠ Q9742

♥ QJT

♦ 643

♣ J3

W N E S

1NT 2 ♣<sup>1</sup> Pass 2 ♠

All Pass

1. Multi-Landy, both majors

### Board: 47

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 5+2

Contract: 2 ♥ North

North:

♠ Q2

♥ AQJ53

♦ K4

♣ QJ42

South:

♠ AT9854

♥ 7

♦ JT

♣ T953

W N E S

1NT 2 ♥<sup>1</sup> All Pass

1. Multi-Landy, 5M-4m

### Board: 48

Dealer: East

Vul: None

North HCP: 4+1

South HCP: 15+1

Contract: 2 ♠ South

North:

♠ 95

♥ KT842

♦ J96

♣ T54

South:

♠ KJ732

♥ AQ

♦ Q3

♣ K972

W N E S

1NT 2 ♠<sup>1</sup>

All Pass

1. Multi-Landy, 5M-4m

### Board: 49

Dealer: East

Vul: E-W

North HCP: 13+1

South HCP: 12+2

Contract: 4 ♥ North

North:

♠ QJ

♥ K8753

♦ A7

♣ K532

South:

♠ K9863

♥ AQ962

♦ K5

♣ 8

W N E S

1NT 2 ♣<sup>1</sup>

Pass 4 ♥ All Pass

1. Multi-Landy, both majors

### Board: 50

Dealer: West

Vul: Both

North HCP: 13+1

South HCP: 7

Contract: 2 ♥ South

North:

♠ KJ862

♥ AQJ8

♦ QT

♣ 83

South:

♠ 97

♥ T654

♦ K953

♣ A65

W N E S

1NT 2 ♣<sup>1</sup> Pass 2 ♥

All Pass

1. Multi-Landy, both majors