

Board: 1	♠ AQ764	You bid first.
Dealer: North	♥ A95	The opponents are silent.
Vul: N-S	♦ KT9	
HCP: 16+1	♣ K5	

Board: 2	♠ AQ9	Partner bids first.
Dealer: South	♥ 7	The opponents are silent.
Vul: E-W	♦ QT9832	
HCP: 11+2	♣ KT4	

Board: 3	♠ Q2	Partner bids first.
Dealer: South	♥ 742	East (LHO) Doubles 2♠ if possible.
Vul: Both	♦ 95	
HCP: 8+2	♣ AQ9765	

Board: 4	♠ K65	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: E-W	♦ K95	
HCP: 9+2	♣ KT8762	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AQ764	♠ K93		1NT	Pass	3♣ ¹
Vul: N-S	♥ A95	♥ 7	Pass	3♦ ²	Pass	4NT
North HCP: 16+1	♦ KT9	♦ AQJ654	Pass	5♣ ³	Pass	6♦
South HCP: 14+2	♣ K5	♣ A98	All Pass			
Contract: 6♦ South						
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=0/5 or 3/5			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AQ9	♠ K2				1NT
Vul: E-W	♥ 7	♥ AJ95	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 11+2	♦ QT9832	♦ K54	Pass	4NT	Pass	5♣ ³
South HCP: 15	♣ KT4	♣ A762	Pass	6♦	All Pass	
Contract: 6♦ North						
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=0/5 or 3/5			

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ T65				1NT
Vul: Both	♥ 742	♥ AKJ63	Pass	2♠ ¹	X	Pass
North HCP: 8+2	♦ 95	♦ A73	Pass	3♣	All Pass	
South HCP: 15+1	♣ AQ9765	♣ K2				
Contract: 3♣ North			1. 1N-2S transfer to clubs			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ A9				1NT
Vul: E-W	♥ 4	♥ A82	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 9+2	♦ K95	♦ QJT3	Pass	3NT	All Pass	
South HCP: 17	♣ KT8762	♣ AQ95				
Contract: 3NT North			1. 1N-2S transfer to clubs			
			2. automat			

Board: 1	♠ K93	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: N-S	♦ AQJ654	
HCP: 14+2	♣ A98	

Board: 2	♠ K2	You bid first.
Dealer: South	♥ AJ95	The opponents are silent.
Vul: E-W	♦ K54	
HCP: 15	♣ A762	

Board: 3	♠ T65	You bid first.
Dealer: South	♥ AKJ63	East (RHO) Doubles 2♠ if possible.
Vul: Both	♦ A73	
HCP: 15+1	♣ K2	

Board: 4	♠ A9	You bid first.
Dealer: South	♥ A82	The opponents are silent.
Vul: E-W	♦ QJT3	
HCP: 17	♣ AQ95	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AQ764	♠ K93		1NT	Pass	3♣ ¹
Vul: N-S	♥ A95	♥ 7	Pass	3♦ ²	Pass	4NT
North HCP: 16+1	♦ KT9	♦ AQJ654	Pass	5♣ ³	Pass	6♦
South HCP: 14+2	♣ K5	♣ A98	All Pass			
Contract: 6♦ South						
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=0/5 or 3/5			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AQ9	♠ K2				1NT
Vul: E-W	♥ 7	♥ AJ95	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 11+2	♦ QT9832	♦ K54	Pass	4NT	Pass	5♣ ³
South HCP: 15	♣ KT4	♣ A762	Pass	6♦	All Pass	
Contract: 6♦ North						
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=0/5 or 3/5			

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ T65				1NT
Vul: Both	♥ 742	♥ AKJ63	Pass	2♠ ¹	X	Pass
North HCP: 8+2	♦ 95	♦ A73	Pass	3♣	All Pass	
South HCP: 15+1	♣ AQ9765	♣ K2				
Contract: 3♣ North			1. 1N-2S transfer to clubs			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ A9				1NT
Vul: E-W	♥ 4	♥ A82	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 9+2	♦ K95	♦ QJT3	Pass	3NT	All Pass	
South HCP: 17	♣ KT8762	♣ AQ95				
Contract: 3NT North			1. 1N-2S transfer to clubs			
			2. automat			

Board: 5 ♠ 942 Partner bids first.

Dealer: South ♥ KJ5 East (LHO) bids 3♦ if possible.

Vul: None ♦ 7

HCP: 8+2 ♣ KJT986

Board: 6 ♠ J6 Partner bids first.

Dealer: South ♥ T6 The opponents are silent.

Vul: Both ♦ KT9872

HCP: 11+2 ♣ AK7

Board: 7 ♠ AQJ9 You bid first.

Dealer: North ♥ A842 The opponents are silent.

Vul: Both ♦ 75

HCP: 16 ♣ KQ6

Board: 8 ♠ 76 Partner bids first.

Dealer: South ♥ A76 The opponents are silent.

Vul: N-S ♦ 98

HCP: 8+2 ♣ KJ9843

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ 942	♠ AKQ8				1NT
Vul: None	♥ KJ5	♥ QT2	Pass	2 ♠ ¹	3 ♦	Pass
North HCP: 8+2	♦ 7	♦ T64	Pass	4 ♣	All Pass	
South HCP: 15	♣ KJT986	♣ A53				1. 1N-2S transfer to clubs
Contract: 4 ♣ North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ KQ3				1NT
Vul: Both	♥ T6	♥ KQ2	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 11+2	♦ KT9872	♦ AQ653	Pass	3NT	All Pass	
South HCP: 16+1	♣ AK7	♣ 82				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQJ9	♠ 72		1NT	Pass	3 ♣ ¹
Vul: Both	♥ A842	♥ K	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ 75	♦ KQ9642	All Pass			
South HCP: 9+2	♣ KQ6	♣ J952				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ AT5				1NT
Vul: N-S	♥ A76	♥ QT3	Pass	2 ♠ ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ 98	♦ AKQJ5	Pass	3NT	All Pass	
South HCP: 16+1	♣ KJ9843	♣ T5				1. 1N-2S transfer to clubs
Contract: 3NT North						2. automat

Board: 5	♠ AKQ8	You bid first.
Dealer: South	♥ QT2	East (RHO) bids 3♦ if possible.
Vul: None	♦ T64	
HCP: 15	♣ A53	

Board: 6	♠ KQ3	You bid first.
Dealer: South	♥ KQ2	The opponents are silent.
Vul: Both	♦ AQ653	
HCP: 16+1	♣ 82	

Board: 7	♠ 72	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ KQ9642	
HCP: 9+2	♣ J952	

Board: 8	♠ AT5	You bid first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: N-S	♦ AKQJ5	
HCP: 16+1	♣ T5	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ 942	♠ AKQ8				1NT
Vul: None	♥ KJ5	♥ QT2	Pass	2 ♠ ¹	3 ♦	Pass
North HCP: 8+2	♦ 7	♦ T64	Pass	4 ♣	All Pass	
South HCP: 15	♣ KJT986	♣ A53				1. 1N-2S transfer to clubs
Contract: 4 ♣ North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ KQ3				1NT
Vul: Both	♥ T6	♥ KQ2	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 11+2	♦ KT9872	♦ AQ653	Pass	3NT	All Pass	
South HCP: 16+1	♣ AK7	♣ 82				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQJ9	♠ 72		1NT	Pass	3 ♣ ¹
Vul: Both	♥ A842	♥ K	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ 75	♦ KQ9642	All Pass			
South HCP: 9+2	♣ KQ6	♣ J952				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ AT5				1NT
Vul: N-S	♥ A76	♥ QT3	Pass	2 ♠ ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ 98	♦ AKQJ5	Pass	3NT	All Pass	
South HCP: 16+1	♣ KJ9843	♣ T5				1. 1N-2S transfer to clubs
Contract: 3NT North						2. automat

Board: 9 ♠ AJT8 You bid first.

Dealer: North ♥ K82 The opponents are silent.

Vul: E-W ♦ AQ86

HCP: 16 ♣ Q7

Board: 10 ♠ 62 Partner bids first.

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

Vul: Both ♦ AK7532

HCP: 8+3 ♣ JT954

Board: 11 ♠ QT8 You bid first.

Dealer: North ♥ Q85 The opponents are silent.

Vul: N-S ♦ AK3

HCP: 15 ♣ KJ94

Board: 12 ♠ 84 Partner bids first.

Dealer: South ♥ 63 The opponents are silent.

Vul: E-W ♦ KQJ984

HCP: 9+2 ♣ K96

Both hands (Answers Page)

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AJT8	♠ K53		1NT	Pass	3♣ ¹
Vul: E-W	♥ K82	♥ -	Pass	3♦ ²	Pass	4NT
North HCP: 16	♦ AQ86	♦ JT97542	Pass	5♠ ³	Pass	6♦
South HCP: 11+3	♣ Q7	♣ AK3	All Pass			
Contract: 6♦ South			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=1			

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ J843				1NT
Vul: Both	♥ -	♥ KQ83	2♣ ¹	3♣ ²	Pass	3♦ ³
North HCP: 8+3	♦ AK7532	♦ Q4	Pass	3NT	All Pass	
South HCP: 15	♣ JT954	♣ AK3	1. Cappelletti, any 6+suit			
Contract: 3NT North			2. 1N-3C transfer to diamonds			
			3. automat			

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ QT8	♠ J62		1NT	Pass	2♠ ¹
Vul: N-S	♥ Q85	♥ AT	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ AK3	♦ JT	All Pass			
South HCP: 8+2	♣ KJ94	♣ QT7632	1. 1N-2S transfer to clubs			
Contract: 3NT South			2. automat			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ A975				1NT
Vul: E-W	♥ 63	♥ AK92	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ KQJ984	♦ AT2	Pass	3NT	All Pass	
South HCP: 15	♣ K96	♣ 83	1. 1N-3C transfer to diamonds			
Contract: 3NT North			2. automat			

Board: 9	♠ K53	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: E-W	♦ JT97542	
HCP: 11+3	♣ AK3	

Board: 10	♠ J843	You bid first.
Dealer: South	♥ KQ83	West (LHO) bids 2♣ if possible.
Vul: Both	♦ Q4	
HCP: 15	♣ AK3	

Board: 11	♠ J62	Partner bids first.
Dealer: North	♥ AT	The opponents are silent.
Vul: N-S	♦ JT	
HCP: 8+2	♣ QT7632	

Board: 12	♠ A975	You bid first.
Dealer: South	♥ AK92	The opponents are silent.
Vul: E-W	♦ AT2	
HCP: 15	♣ 83	

Both hands (Answers Page)

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AJT8	♠ K53		1NT	Pass	3♣ ¹
Vul: E-W	♥ K82	♥ -	Pass	3♦ ²	Pass	4NT
North HCP: 16	♦ AQ86	♦ JT97542	Pass	5♠ ³	Pass	6♦
South HCP: 11+3	♣ Q7	♣ AK3	All Pass			
Contract: 6♦ South			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=1			

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ J843				1NT
Vul: Both	♥ -	♥ KQ83	2♣ ¹	3♣ ²	Pass	3♦ ³
North HCP: 8+3	♦ AK7532	♦ Q4	Pass	3NT	All Pass	
South HCP: 15	♣ JT954	♣ AK3	1. Cappelletti, any 6+suit			
Contract: 3NT North			2. 1N-3C transfer to diamonds			
			3. automat			

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ QT8	♠ J62		1NT	Pass	2♠ ¹
Vul: N-S	♥ Q85	♥ AT	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ AK3	♦ JT	All Pass			
South HCP: 8+2	♣ KJ94	♣ QT7632	1. 1N-2S transfer to clubs			
Contract: 3NT South			2. automat			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ A975				1NT
Vul: E-W	♥ 63	♥ AK92	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ KQJ984	♦ AT2	Pass	3NT	All Pass	
South HCP: 15	♣ K96	♣ 83	1. 1N-3C transfer to diamonds			
Contract: 3NT North			2. automat			

Board: 13 ♠ A9632 You bid first.

Dealer: North ♥ AT The opponents are silent.

Vul: E-W ♦ A73

HCP: 15+1 ♣ K98

Board: 14 ♠ 2 Partner bids first.

Dealer: South ♥ A63 West (RHO) bids 2♣ if possible.

Vul: Both ♦ AT8753

HCP: 8+2 ♣ T94

Board: 15 ♠ QT6 You bid first.

Dealer: North ♥ 983 The opponents are silent.

Vul: Both ♦ AKQ

HCP: 17 ♣ AQ96

Board: 16 ♠ KQT Partner bids first.

Dealer: South ♥ A The opponents are silent.

Vul: N-S ♦ 976542

HCP: 9+2 ♣ 854

Both hands (Answers Page)

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A9632	♠ JT		1NT	Pass	3♣ ¹
Vul: E-W	♥ AT	♥ 754	Pass	3♦ ²	Pass	3NT
North HCP: 15+1	♦ A73	♦ QJ9864	All Pass			
South HCP: 8+2	♣ K98	♣ A3				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AJ84				1NT
Vul: Both	♥ A63	♥ K84	2♣ ¹	3♣ ²	Pass	3♦ ³
North HCP: 8+2	♦ AT8753	♦ KJ	Pass	3NT	All Pass	
South HCP: 16	♣ T94	♣ KJ52				
Contract: 3NT North			1. Cappelletti, any 6+suit			
			2. 1N-3C transfer to diamonds			
			3. automat			

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ QT6	♠ A		1NT	Pass	2♠ ¹
Vul: Both	♥ 983	♥ 762	Pass	3♣ ²	Pass	3NT
North HCP: 17	♦ AKQ	♦ J52	All Pass			
South HCP: 8+2	♣ AQ96	♣ KT7532				
Contract: 3NT South			1. 1N-2S transfer to clubs			
			2. automat			

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ KQT	♠ A762				1NT
Vul: N-S	♥ A	♥ 65	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ 976542	♦ AKJ3	Pass	3NT	Pass	4♦
South HCP: 15	♣ 854	♣ QJ6	All Pass			
Contract: 4♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 13	♠ JT	Partner bids first.
Dealer: North	♥ 754	The opponents are silent.
Vul: E-W	♦ QJ9864	
HCP: 8+2	♣ A3	

Board: 14	♠ AJ84	You bid first.
Dealer: South	♥ K84	West (LHO) bids 2♣ if possible.
Vul: Both	♦ KJ	
HCP: 16	♣ KJ52	

Board: 15	♠ A	Partner bids first.
Dealer: North	♥ 762	The opponents are silent.
Vul: Both	♦ J52	
HCP: 8+2	♣ KT7532	

Board: 16	♠ A762	You bid first.
Dealer: South	♥ 65	The opponents are silent.
Vul: N-S	♦ AKJ3	
HCP: 15	♣ QJ6	

Both hands (Answers Page)

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A9632	♠ JT		1NT	Pass	3♣ ¹
Vul: E-W	♥ AT	♥ 754	Pass	3♦ ²	Pass	3NT
North HCP: 15+1	♦ A73	♦ QJ9864	All Pass			
South HCP: 8+2	♣ K98	♣ A3				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AJ84				1NT
Vul: Both	♥ A63	♥ K84	2♣ ¹	3♣ ²	Pass	3♦ ³
North HCP: 8+2	♦ AT8753	♦ KJ	Pass	3NT	All Pass	
South HCP: 16	♣ T94	♣ KJ52				
Contract: 3NT North			1. Cappelletti, any 6+suit			
			2. 1N-3C transfer to diamonds			
			3. automat			

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ QT6	♠ A		1NT	Pass	2♠ ¹
Vul: Both	♥ 983	♥ 762	Pass	3♣ ²	Pass	3NT
North HCP: 17	♦ AKQ	♦ J52	All Pass			
South HCP: 8+2	♣ AQ96	♣ KT7532				
Contract: 3NT South			1. 1N-2S transfer to clubs			
			2. automat			

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ KQT	♠ A762				1NT
Vul: N-S	♥ A	♥ 65	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ 976542	♦ AKJ3	Pass	3NT	Pass	4♦
South HCP: 15	♣ 854	♣ QJ6	All Pass			
Contract: 4♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 17 ♠ K87 You bid first.

Dealer: North ♥ KQT84 The opponents are silent.

Vul: N-S ♦ 85

HCP: 15+1 ♣ AQJ

Board: 18 ♠ 2 Partner bids first.

Dealer: South ♥ A84 The opponents are silent.

Vul: Both ♦ A42

HCP: 13+2 ♣ AJ9874

Board: 19 ♠ Q92 You bid first.

Dealer: North ♥ AT97 The opponents are silent.

Vul: Both ♦ AT6

HCP: 15 ♣ KQ3

Board: 20 ♠ - Partner bids first.

Dealer: South ♥ JT The opponents are silent.

Vul: Both ♦ AKQT8763

HCP: 12+4 ♣ Q73

Both hands (Answers Page)

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ K87	♠ 4		1NT	Pass	3♣ ¹
Vul: N-S	♥ KQT84	♥ AJ9	Pass	3♦ ²	Pass	4NT
North HCP: 15+1	♦ 85	♦ AQJ963	Pass	5♦ ³	All Pass	
South HCP: 15+2	♣ AQJ	♣ K98				
Contract: 5♦ North			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=1/5 or 4/5			

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ A64				1NT
Vul: Both	♥ A84	♥ K75	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 13+2	♦ A42	♦ KQJ85	Pass	4NT	Pass	5♥ ³
South HCP: 16+1	♣ AJ9874	♣ K2	Pass	6♣	All Pass	
Contract: 6♣ North			1. 1N-2S transfer to clubs			
			2. automat			
			3. A=2/5 or 5/5, Q(C)=0			

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ Q92	♠ K3		1NT	Pass	3♣ ¹
Vul: Both	♥ AT97	♥ QJ	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ AT6	♦ QJ9853	All Pass			
South HCP: 10+2	♣ KQ3	♣ J74				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A953				1NT
Vul: Both	♥ JT	♥ A852	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 12+4	♦ AKQT8763	♦ J2	Pass	4NT	Pass	5♣ ³
South HCP: 16	♣ Q73	♣ AK2	Pass	6♦	All Pass	
Contract: 6♦ North			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=0/5 or 3/5			

Board: 17	♠ 4	Partner bids first.
Dealer: North	♥ AJ9	The opponents are silent.
Vul: N-S	♦ AQJ963	
HCP: 15+2	♣ K98	

Board: 18	♠ A64	You bid first.
Dealer: South	♥ K75	The opponents are silent.
Vul: Both	♦ KQJ85	
HCP: 16+1	♣ K2	

Board: 19	♠ K3	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: Both	♦ QJ9853	
HCP: 10+2	♣ J74	

Board: 20	♠ A953	You bid first.
Dealer: South	♥ A852	The opponents are silent.
Vul: Both	♦ J2	
HCP: 16	♣ AK2	

Both hands (Answers Page)

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ K87	♠ 4		1NT	Pass	3♣ ¹
Vul: N-S	♥ KQT84	♥ AJ9	Pass	3♦ ²	Pass	4NT
North HCP: 15+1	♦ 85	♦ AQJ963	Pass	5♦ ³	All Pass	
South HCP: 15+2	♣ AQJ	♣ K98				
Contract: 5♦ North			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=1/5 or 4/5			

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ A64				1NT
Vul: Both	♥ A84	♥ K75	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 13+2	♦ A42	♦ KQJ85	Pass	4NT	Pass	5♥ ³
South HCP: 16+1	♣ AJ9874	♣ K2	Pass	6♣	All Pass	
Contract: 6♣ North			1. 1N-2S transfer to clubs			
			2. automat			
			3. A=2/5 or 5/5, Q(C)=0			

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ Q92	♠ K3		1NT	Pass	3♣ ¹
Vul: Both	♥ AT97	♥ QJ	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ AT6	♦ QJ9853	All Pass			
South HCP: 10+2	♣ KQ3	♣ J74				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A953				1NT
Vul: Both	♥ JT	♥ A852	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 12+4	♦ AKQT8763	♦ J2	Pass	4NT	Pass	5♣ ³
South HCP: 16	♣ Q73	♣ AK2	Pass	6♦	All Pass	
Contract: 6♦ North			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=0/5 or 3/5			

Board: 21 ♠ K84
Dealer: North ♥ K5
Vul: Both ♦ A83
HCP: 16+1 ♣ AQT93

You bid first.

West (RHO) Doubles 2♠ if possible.

Board: 22 ♠ 43
Dealer: South ♥ 75
Vul: None ♦ AKT86543
HCP: 11+4 ♣ A

Partner bids first.

The opponents are silent.

Board: 23 ♠ AKT6
Dealer: North ♥ QT54
Vul: N-S ♦ K76
HCP: 17 ♣ KQ

You bid first.

The opponents are silent.

Board: 24 ♠ -
Dealer: South ♥ K8
Vul: None ♦ AQ8753
HCP: 12+3 ♣ K9542

Partner bids first.

West (RHO) bids 2♣ if possible.

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ 63		1NT	Pass	2♠ ¹
Vul: Both	♥ K5	♥ QJ	X	3♣	Pass	3NT
North HCP: 16+1	♦ A83	♦ K96		All Pass		
South HCP: 9+2	♣ AQT93	♣ K87642				1. 1N-2S transfer to clubs
Contract: 3NT South						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ AK8				1NT
Vul: None	♥ 75	♥ AT43	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 11+4	♦ AKT86543	♦ QJ	Pass	4♣	Pass	4♥
South HCP: 17	♣ A	♣ QJ96	Pass	4NT	Pass	5♠ ³
Contract: 6♦ North			Pass	6♦	All Pass	
						1. 1N-3C transfer to diamonds
						2. automat
						3. A=2/5 or 5/5, Q(D)=1

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AKT6	♠ 4		1NT	Pass	2♠ ¹
Vul: N-S	♥ QT54	♥ 973	Pass	3♣ ²	Pass	3NT
North HCP: 17	♦ K76	♦ A84		All Pass		
South HCP: 8+2	♣ KQ	♣ AT9654				1. 1N-2S transfer to clubs
Contract: 3NT South						2. automat

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KJ7				1NT
Vul: None	♥ K8	♥ AJ765	2♣ ¹	3♣ ²	Pass	3♦ ³
North HCP: 12+3	♦ AQ8753	♦ 42	Pass	4NT	Pass	5♥ ⁴
South HCP: 15+1	♣ K9542	♣ AQ3	Pass	6♦	All Pass	
Contract: 6♦ North						1. Cappelletti, any 6+suit
						2. 1N-3C transfer to diamonds
						3. automat
						4. A=2/5 or 5/5, Q(D)=0

Board: 21 ♠ 63 Partner bids first.

Dealer: North ♥ QJ West (LHO) Doubles 2♠ if possible.

Vul: Both ♦ K96

HCP: 9+2 ♣ K87642

Board: 22 ♠ AK8 You bid first.

Dealer: South ♥ AT43 The opponents are silent.

Vul: None ♦ QJ

HCP: 17 ♣ QJ96

Board: 23 ♠ 4 Partner bids first.

Dealer: North ♥ 973 The opponents are silent.

Vul: N-S ♦ A84

HCP: 8+2 ♣ AT9654

Board: 24 ♠ KJ7 You bid first.

Dealer: South ♥ AJ765 West (LHO) bids 2♣ if possible.

Vul: None ♦ 42

HCP: 15+1 ♣ AQ3

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ 63		1NT	Pass	2♠ ¹
Vul: Both	♥ K5	♥ QJ	X	3♣	Pass	3NT
North HCP: 16+1	♦ A83	♦ K96		All Pass		
South HCP: 9+2	♣ AQT93	♣ K87642				1. 1N-2S transfer to clubs
Contract: 3NT South						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ AK8				1NT
Vul: None	♥ 75	♥ AT43	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 11+4	♦ AKT86543	♦ QJ	Pass	4♣	Pass	4♥
South HCP: 17	♣ A	♣ QJ96	Pass	4NT	Pass	5♠ ³
Contract: 6♦ North			Pass	6♦	All Pass	
						1. 1N-3C transfer to diamonds
						2. automat
						3. A=2/5 or 5/5, Q(D)=1

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AKT6	♠ 4		1NT	Pass	2♠ ¹
Vul: N-S	♥ QT54	♥ 973	Pass	3♣ ²	Pass	3NT
North HCP: 17	♦ K76	♦ A84		All Pass		
South HCP: 8+2	♣ KQ	♣ AT9654				1. 1N-2S transfer to clubs
Contract: 3NT South						2. automat

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KJ7				1NT
Vul: None	♥ K8	♥ AJ765	2♣ ¹	3♣ ²	Pass	3♦ ³
North HCP: 12+3	♦ AQ8753	♦ 42	Pass	4NT	Pass	5♥ ⁴
South HCP: 15+1	♣ K9542	♣ AQ3	Pass	6♦	All Pass	
Contract: 6♦ North						1. Cappelletti, any 6+suit
						2. 1N-3C transfer to diamonds
						3. automat
						4. A=2/5 or 5/5, Q(D)=0

Board: 25 ♠ A763 You bid first.

Dealer: North ♥ Q5 The opponents are silent.

Vul: N-S ♦ JT9

HCP: 16 ♣ AKQ3

Board: 26 ♠ T54 Partner bids first.

Dealer: South ♥ K2 The opponents are silent.

Vul: N-S ♦ J876532

HCP: 8+3 ♣ A

Board: 27 ♠ A5 You bid first.

Dealer: North ♥ AJ43 West (RHO) bids 3♠ if possible.

Vul: None ♦ K976

HCP: 16 ♣ A32

Board: 28 ♠ 83 Partner bids first.

Dealer: South ♥ KT7 The opponents are silent.

Vul: E-W ♦ QT

HCP: 8+2 ♣ QJ9752

Board: 29 ♠ 54 You bid first.

Dealer: North ♥ AQJ73 West (RHO) Doubles 2♠ if possible.

Vul: E-W ♦ AT2

HCP: 16+1 ♣ AJ9

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ A763	♠ Q2		1NT	Pass	3♣ ¹
Vul: N-S	♥ Q5	♥ K	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ JT9	♦ A76543	All Pass			
South HCP: 9+2	♣ AKQ3	♣ 9742				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ T54	♠ AK63				1NT
Vul: N-S	♥ K2	♥ A983	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+3	♦ J876532	♦ A9	Pass	3NT	All Pass	
South HCP: 15	♣ A	♣ 653				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ K7		1NT	Pass	3♣ ¹
Vul: None	♥ AJ43	♥ Q2	3♠	4♦	Pass	5♦
North HCP: 16	♦ K976	♦ AT8432	All Pass			
South HCP: 9+2	♣ A32	♣ 765				
Contract: 5♦ South			1. 1N-3C transfer to diamonds			

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ AQJ76				1NT
Vul: E-W	♥ KT7	♥ A86	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 8+2	♦ QT	♦ A43	Pass	3NT	All Pass	
South HCP: 15+1	♣ QJ9752	♣ T4				
Contract: 3NT North			1. 1N-2S transfer to clubs			
			2. automat			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ T7		1NT	Pass	2♠ ¹
Vul: E-W	♥ AQJ73	♥ 4	X	3♣	Pass	3NT
North HCP: 16+1	♦ AT2	♦ QJ6	All Pass			
South HCP: 8+3	♣ AJ9	♣ KQ86432				
Contract: 3NT South			1. 1N-2S transfer to clubs			

Board: 25	♠ Q2	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ A76543	
HCP: 9+2	♣ 9742	

Board: 26	♠ AK63	You bid first.
Dealer: South	♥ A983	The opponents are silent.
Vul: N-S	♦ A9	
HCP: 15	♣ 653	

Board: 27	♠ K7	Partner bids first.
Dealer: North	♥ Q2	West (LHO) bids 3♠ if possible.
Vul: None	♦ AT8432	
HCP: 9+2	♣ 765	

Board: 28	♠ AQJ76	You bid first.
Dealer: South	♥ A86	The opponents are silent.
Vul: E-W	♦ A43	
HCP: 15+1	♣ T4	

Board: 29	♠ T7	Partner bids first.
Dealer: North	♥ 4	West (LHO) Doubles 2♠ if possible.
Vul: E-W	♦ QJ6	
HCP: 8+3	♣ KQ86432	

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ A763	♠ Q2		1NT	Pass	3♣ ¹
Vul: N-S	♥ Q5	♥ K	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ JT9	♦ A76543	All Pass			
South HCP: 9+2	♣ AKQ3	♣ 9742				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ T54	♠ AK63				1NT
Vul: N-S	♥ K2	♥ A983	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+3	♦ J876532	♦ A9	Pass	3NT	All Pass	
South HCP: 15	♣ A	♣ 653				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ K7		1NT	Pass	3♣ ¹
Vul: None	♥ AJ43	♥ Q2	3♠	4♦	Pass	5♦
North HCP: 16	♦ K976	♦ AT8432	All Pass			
South HCP: 9+2	♣ A32	♣ 765				
Contract: 5♦ South			1. 1N-3C transfer to diamonds			

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ AQJ76				1NT
Vul: E-W	♥ KT7	♥ A86	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 8+2	♦ QT	♦ A43	Pass	3NT	All Pass	
South HCP: 15+1	♣ QJ9752	♣ T4				
Contract: 3NT North			1. 1N-2S transfer to clubs			
			2. automat			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ T7		1NT	Pass	2♠ ¹
Vul: E-W	♥ AQJ73	♥ 4	X	3♣	Pass	3NT
North HCP: 16+1	♦ AT2	♦ QJ6	All Pass			
South HCP: 8+3	♣ AJ9	♣ KQ86432				
Contract: 3NT South			1. 1N-2S transfer to clubs			

Board: 30 ♠ A9 You bid first.

Dealer: North ♥ QT97 West (RHO) bids 3♦ if possible.

Vul: None ♦ AJT76

HCP: 15+1 ♣ KJ

Board: 31 ♠ A73 You bid first.

Dealer: North ♥ AJT5 West (RHO) Doubles 2♠ if possible.

Vul: E-W ♦ K97

HCP: 16 ♣ A85

Board: 32 ♠ 63 Partner bids first.

Dealer: South ♥ K7 The opponents are silent.

Vul: N-S ♦ AJT952

HCP: 12+2 ♣ A95

Board: 33 ♠ - Partner bids first.

Dealer: South ♥ K82 East (LHO) Doubles 2♠ if possible.

Vul: Both ♦ QT62

HCP: 8+2 ♣ QJT982

Board: 34 ♠ 732 Partner bids first.

Dealer: South ♥ 65 The opponents are silent.

Vul: E-W ♦ AJ8643

HCP: 9+2 ♣ A5

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ Q2		1NT	Pass	2♠ ¹
Vul: None	♥ QT97	♥ 652	3♦	Pass	Pass	4♣
North HCP: 15+1	♦ AJT76	♦ 54		All Pass		
South HCP: 8+2	♣ KJ	♣ AQT762				1. 1N-2S transfer to clubs
Contract: 4♣ South						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A73	♠ T4		1NT	Pass	2♠ ¹
Vul: E-W	♥ AJT5	♥ -	X	3♣	All Pass	
North HCP: 16	♦ K97	♦ QT432				1. 1N-2S transfer to clubs
South HCP: 7+3	♣ A85	♣ KQT643				
Contract: 3♣ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ KQ97				1NT
Vul: N-S	♥ K7	♥ AJT9	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 12+2	♦ AJT952	♦ KQ6	Pass	4♣	Pass	4♥
South HCP: 16	♣ A95	♣ J2	Pass	5♦	All Pass	
Contract: 5♦ North						1. 1N-3C transfer to diamonds
						2. automat

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A4				1NT
Vul: Both	♥ K82	♥ AJ93	Pass	2♠ ¹	X	XX
North HCP: 8+2	♦ QT62	♦ AJ93	Pass	5♣	All Pass	
South HCP: 17	♣ QJT982	♣ K65				1. 1N-2S transfer to clubs
Contract: 5♣ North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 732	♠ A86				1NT
Vul: E-W	♥ 65	♥ AJ874	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ AJ8643	♦ KQ	Pass	3NT	All Pass	
South HCP: 15+1	♣ A5	♣ JT7				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

Board: 30	♠ Q2	Partner bids first.
Dealer: North	♥ 652	West (LHO) bids 3♦ if possible.
Vul: None	♦ 54	
HCP: 8+2	♣ AQT762	

Board: 31	♠ T4	Partner bids first.
Dealer: North	♥ -	West (LHO) Doubles 2♠ if possible.
Vul: E-W	♦ QT432	
HCP: 7+3	♣ KQT643	

Board: 32	♠ KQ97	You bid first.
Dealer: South	♥ AJT9	The opponents are silent.
Vul: N-S	♦ KQ6	
HCP: 16	♣ J2	

Board: 33	♠ A4	You bid first.
Dealer: South	♥ AJ93	East (RHO) Doubles 2♠ if possible.
Vul: Both	♦ AJ93	
HCP: 17	♣ K65	

Board: 34	♠ A86	You bid first.
Dealer: South	♥ AJ874	The opponents are silent.
Vul: E-W	♦ KQ	
HCP: 15+1	♣ JT7	

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ Q2		1NT	Pass	2♠ ¹
Vul: None	♥ QT97	♥ 652	3♦	Pass	Pass	4♣
North HCP: 15+1	♦ AJT76	♦ 54		All Pass		
South HCP: 8+2	♣ KJ	♣ AQT762				1. 1N-2S transfer to clubs
Contract: 4♣ South						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A73	♠ T4		1NT	Pass	2♠ ¹
Vul: E-W	♥ AJT5	♥ -	X	3♣	All Pass	
North HCP: 16	♦ K97	♦ QT432				1. 1N-2S transfer to clubs
South HCP: 7+3	♣ A85	♣ KQT643				
Contract: 3♣ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ KQ97				1NT
Vul: N-S	♥ K7	♥ AJT9	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 12+2	♦ AJT952	♦ KQ6	Pass	4♣	Pass	4♥
South HCP: 16	♣ A95	♣ J2	Pass	5♦	All Pass	
Contract: 5♦ North						1. 1N-3C transfer to diamonds
						2. automat

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A4				1NT
Vul: Both	♥ K82	♥ AJ93	Pass	2♠ ¹	X	XX
North HCP: 8+2	♦ QT62	♦ AJ93	Pass	5♣	All Pass	
South HCP: 17	♣ QJT982	♣ K65				1. 1N-2S transfer to clubs
Contract: 5♣ North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 732	♠ A86				1NT
Vul: E-W	♥ 65	♥ AJ874	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ AJ8643	♦ KQ	Pass	3NT	All Pass	
South HCP: 15+1	♣ A5	♣ JT7				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

Board: 35 ♠ AQ8 You bid first.

Dealer: North ♥ AJ53 The opponents are silent.

Vul: E-W ♦ 52

HCP: 16 ♣ AJT7

Board: 36 ♠ AJ8 Partner bids first.

Dealer: South ♥ A The opponents are silent.

Vul: Both ♦ AJ8

HCP: 16+2 ♣ Q87652

Board: 37 ♠ AQT You bid first.

Dealer: North ♥ 93 The opponents are silent.

Vul: None ♦ AJ6

HCP: 15+1 ♣ AT865

Board: 38 ♠ K7 Partner bids first.

Dealer: South ♥ 3 The opponents are silent.

Vul: Both ♦ QJ9872

HCP: 9+2 ♣ KT85

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ 43		1NT	Pass	3♣ ¹
Vul: E-W	♥ AJ53	♥ 62	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ 52	♦ KQT974	All Pass			
South HCP: 8+2	♣ AJT7	♣ K94				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ AJ8	♠ KT72				1NT
Vul: Both	♥ A	♥ K2	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 16+2	♦ AJ8	♦ Q973	Pass	4♦	Pass	4♥
South HCP: 15	♣ Q87652	♣ AKT	Pass	4NT	Pass	5♥ ³
Contract: 6♣ North			Pass	6♣	All Pass	
			1. 1N-2S transfer to clubs			
			2. automat			
			3. A=2/5 or 5/5, Q(C)=0			

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ AQT	♠ KJ5		1NT	Pass	3♣ ¹
Vul: None	♥ 93	♥ AQ	Pass	3♦ ²	Pass	4♥
North HCP: 15+1	♦ AJ6	♦ KQ9754	Pass	4♠	Pass	4NT
South HCP: 15+2	♣ AT865	♣ 92	Pass	5♣ ³	Pass	6♦
Contract: 6♦ South			All Pass			
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=0/5 or 3/5			

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ AQT9				1NT
Vul: Both	♥ 3	♥ J864	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ QJ9872	♦ A4	Pass	3NT	All Pass	
South HCP: 15	♣ KT85	♣ A96				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 35	♠ 43	Partner bids first.
Dealer: North	♥ 62	The opponents are silent.
Vul: E-W	♦ KQT974	
HCP: 8+2	♣ K94	

Board: 36	♠ KT72	You bid first.
Dealer: South	♥ K2	The opponents are silent.
Vul: Both	♦ Q973	
HCP: 15	♣ AKT	

Board: 37	♠ KJ5	Partner bids first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ KQ9754	
HCP: 15+2	♣ 92	

Board: 38	♠ AQT9	You bid first.
Dealer: South	♥ J864	The opponents are silent.
Vul: Both	♦ A4	
HCP: 15	♣ A96	

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ 43		1NT	Pass	3♣ ¹
Vul: E-W	♥ AJ53	♥ 62	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ 52	♦ KQT974	All Pass			
South HCP: 8+2	♣ AJT7	♣ K94				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ AJ8	♠ KT72				1NT
Vul: Both	♥ A	♥ K2	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 16+2	♦ AJ8	♦ Q973	Pass	4♦	Pass	4♥
South HCP: 15	♣ Q87652	♣ AKT	Pass	4NT	Pass	5♥ ³
Contract: 6♣ North			Pass	6♣	All Pass	
			1. 1N-2S transfer to clubs			
			2. automat			
			3. A=2/5 or 5/5, Q(C)=0			

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ AQT	♠ KJ5		1NT	Pass	3♣ ¹
Vul: None	♥ 93	♥ AQ	Pass	3♦ ²	Pass	4♥
North HCP: 15+1	♦ AJ6	♦ KQ9754	Pass	4♠	Pass	4NT
South HCP: 15+2	♣ AT865	♣ 92	Pass	5♣ ³	Pass	6♦
Contract: 6♦ South			All Pass			
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=0/5 or 3/5			

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ AQT9				1NT
Vul: Both	♥ 3	♥ J864	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ QJ9872	♦ A4	Pass	3NT	All Pass	
South HCP: 15	♣ KT85	♣ A96				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 39 ♠ 92 You bid first.

Dealer: North ♥ K432 The opponents are silent.

Vul: None ♦ AK87

HCP: 16 ♣ KQJ

Board: 40 ♠ 87 Partner bids first.

Dealer: South ♥ 97 West (RHO) bids 2♣ if possible.

Vul: E-W ♦ T West (RHO) bids 3♦ if possible.

HCP: 7+4 ♣ AKT98754

Board: 41 ♠ A94 You bid first.

Dealer: North ♥ KQ72 The opponents are silent.

Vul: E-W ♦ K3

HCP: 15 ♣ QJ93

Board: 42 ♠ Q87 Partner bids first.

Dealer: South ♥ 6 The opponents are silent.

Vul: None ♦ QJT532

HCP: 9+2 ♣ KJ3

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ AT5		1NT	Pass	3♣ ¹
Vul: None	♥ K432	♥ 975	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ AK87	♦ J95432	All Pass			
South HCP: 9+2	♣ KQJ	♣ A				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ AKJ2				1NT
Vul: E-W	♥ 97	♥ KQ3	2♣ ¹	2♠ ²	Pass	3♣ ³
North HCP: 7+4	♦ T	♦ J86	3♦	5♣	All Pass	
South HCP: 15	♣ AKT98754	♣ J32				1. Cappelletti, any 6+suit
Contract: 5♣ North						2. 1N-2S transfer to clubs
						3. automat

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ Q8		1NT	Pass	3♣ ¹
Vul: E-W	♥ KQ72	♥ A8	Pass	3♦ ²	Pass	4♣
North HCP: 15	♦ K3	♦ AJT974	Pass	4♥	Pass	5♣
South HCP: 14+2	♣ QJ93	♣ K85	Pass	5♦	All Pass	
Contract: 5♦ North						1. 1N-3C transfer to diamonds
						2. automat

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ Q87	♠ A4				1NT
Vul: None	♥ 6	♥ Q982	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ QJT532	♦ K864	Pass	3NT	All Pass	
South HCP: 15	♣ KJ3	♣ AQ6				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

Board: 39	♠ AT5	Partner bids first.
Dealer: North	♥ 975	The opponents are silent.
Vul: None	♦ J95432	
HCP: 9+2	♣ A	

Board: 40	♠ AKJ2	You bid first.
Dealer: South	♥ KQ3	West (LHO) bids 2♣ if possible.
Vul: E-W	♦ J86	West (LHO) bids 3♦ if possible.
HCP: 15	♣ J32	

Board: 41	♠ Q8	Partner bids first.
Dealer: North	♥ A8	The opponents are silent.
Vul: E-W	♦ AJT974	
HCP: 14+2	♣ K85	

Board: 42	♠ A4	You bid first.
Dealer: South	♥ Q982	The opponents are silent.
Vul: None	♦ K864	
HCP: 15	♣ AQ6	

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ AT5		1NT	Pass	3♣ ¹
Vul: None	♥ K432	♥ 975	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ AK87	♦ J95432	All Pass			
South HCP: 9+2	♣ KQJ	♣ A				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ AKJ2				1NT
Vul: E-W	♥ 97	♥ KQ3	2♣ ¹	2♠ ²	Pass	3♣ ³
North HCP: 7+4	♦ T	♦ J86	3♦	5♣	All Pass	
South HCP: 15	♣ AKT98754	♣ J32				1. Cappelletti, any 6+suit
Contract: 5♣ North						2. 1N-2S transfer to clubs
						3. automat

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ Q8		1NT	Pass	3♣ ¹
Vul: E-W	♥ KQ72	♥ A8	Pass	3♦ ²	Pass	4♣
North HCP: 15	♦ K3	♦ AJT974	Pass	4♥	Pass	5♣
South HCP: 14+2	♣ QJ93	♣ K85	Pass	5♦	All Pass	
Contract: 5♦ North						1. 1N-3C transfer to diamonds
						2. automat

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ Q87	♠ A4				1NT
Vul: None	♥ 6	♥ Q982	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ QJT532	♦ K864	Pass	3NT	All Pass	
South HCP: 15	♣ KJ3	♣ AQ6				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

Board: 43 ♠ K5 You bid first.

Dealer: North ♥ QT32 The opponents are silent.

Vul: None ♦ KQ98

HCP: 17 ♣ AK7

Board: 44 ♠ 87 Partner bids first.

Dealer: South ♥ KT West (RHO) bids 2♣ if possible.

Vul: None ♦ AQ9765 West (RHO) bids 3♠ if possible.

HCP: 9+2 ♣ 982

Board: 45 ♠ A84 You bid first.

Dealer: North ♥ AJ5 The opponents are silent.

Vul: E-W ♦ K97

HCP: 15 ♣ QJ74

Board: 46 ♠ K9 Partner bids first.

Dealer: South ♥ Q8 The opponents are silent.

Vul: N-S ♦ AQJ643

HCP: 16+2 ♣ KJ4

Both hands (Answers Page)

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ 982		1NT	Pass	3♣ ¹
Vul: None	♥ QT32	♥ K7	Pass	3♦ ²	Pass	3NT
North HCP: 17	♦ KQ98	♦ AT7642	All Pass			
South HCP: 9+2	♣ AK7	♣ QT	1. 1N-3C transfer to diamonds 2. automat			
Contract: 3NT South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ AK				1NT
Vul: None	♥ KT	♥ Q54	2 ♣ ¹	3 ♣ ²	Pass	3 ♦ ³
North HCP: 9+2	♦ AQ9765	♦ KJ83	3 ♠	5 ♦	All Pass	
South HCP: 16	♣ 982	♣ QJ76				
Contract: 5♦ North			1. Cappelletti, any 6+suit	2. 1N-3C transfer to diamonds	3. automat	

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ A84	♠ T72		1NT	Pass	3♣ ¹
Vul: E-W	♥ AJ5	♥ Q32	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ K97	♦ QJT643	All Pass			
South HCP: 9+2	♣ QJ74	♣ A	1. 1N-3C transfer to diamonds 2. automat			
Contract: 3NT South						

Board: 43	♠ 982	Partner bids first.
Dealer: North	♥ K7	The opponents are silent.
Vul: None	♦ AT7642	
HCP: 9+2	♣ QT	

Board: 44	♠ AK	You bid first.
Dealer: South	♥ Q54	West (LHO) bids 2♣ if possible.
Vul: None	♦ KJ83	West (LHO) bids 3♠ if possible.
HCP: 16	♣ QJ76	

Board: 45	♠ T72	Partner bids first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: E-W	♦ QJT643	
HCP: 9+2	♣ A	

Board: 46	♠ J2	You bid first.
Dealer: South	♥ AKJT	The opponents are silent.
Vul: N-S	♦ K97	
HCP: 16	♣ AT76	

Both hands (Answers Page)

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ 982		1NT	Pass	3♣ ¹
Vul: None	♥ QT32	♥ K7	Pass	3♦ ²	Pass	3NT
North HCP: 17	♦ KQ98	♦ AT7642	All Pass			
South HCP: 9+2	♣ AK7	♣ QT				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ AK				1NT
Vul: None	♥ KT	♥ Q54	2 ♣ ¹	3 ♣ ²	Pass	3 ♦ ³
North HCP: 9+2	♦ AQ9765	♦ KJ83	3 ♠	5 ♦	All Pass	
South HCP: 16	♣ 982	♣ QJ76				
Contract: 5♦ North			1. Cappelletti, any 6+suit	2. 1N-3C transfer to diamonds	3. automat	

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ A84	♠ T72		1NT	Pass	3♣ ¹
Vul: E-W	♥ AJ5	♥ Q32	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ K97	♦ QJT643	All Pass			
South HCP: 9+2	♣ QJ74	♣ A				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 47 ♠ KJ932 You bid first.

Dealer: North ♥ A84 The opponents are silent.

Vul: N-S ♦ J8

HCP: 16+1 ♣ AK9

Board: 48 ♠ T Partner bids first.

Dealer: South ♥ K63 The opponents are silent.

Vul: N-S ♦ AQ4

HCP: 14+2 ♣ AJT874

Board: 49 ♠ QJ854 You bid first.

Dealer: North ♥ AJ The opponents are silent.

Vul: N-S ♦ K95

HCP: 16+1 ♣ AJ2

Board: 50 ♠ Q3 Partner bids first.

Dealer: South ♥ Q8 The opponents are silent.

Vul: N-S ♦ AKJT74

HCP: 13+2 ♣ J43

Both hands (Answers Page)

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ KJ932	♠ 8		1NT	Pass	2♠ ¹
Vul: N-S	♥ A84	♥ QJ	Pass	3♣ ²	Pass	5♣
North HCP: 16+1	♦ J8	♦ A653	All Pass			
South HCP: 9+2	♣ AK9	♣ QT8543				
Contract: 5♣ South			1. 1N-2S transfer to clubs			
			2. automat			

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ K2				1NT
Vul: N-S	♥ K63	♥ AQ9	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 14+2	♦ AQ4	♦ JT752	Pass	4NT	Pass	5♠ ³
South HCP: 15+1	♣ AJT874	♣ KQ3	Pass	6♣	All Pass	
Contract: 6♣ North			1. 1N-2S transfer to clubs			
			2. automat			
			3. A=2/5 or 5/5, Q(C)=1			

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ QJ854	♠ 7		1NT	Pass	3♣ ¹
Vul: N-S	♥ AJ	♥ K2	Pass	3♦ ²	Pass	4NT
North HCP: 16+1	♦ K95	♦ AQT7642	Pass	5♣ ³	Pass	6♦
South HCP: 12+3	♣ AJ2	♣ KT3	All Pass			
Contract: 6♦ South			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=0/5 or 3/5			

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AK54				1NT
Vul: N-S	♥ Q8	♥ AJ3	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 13+2	♦ AKJT74	♦ Q63	Pass	5♦	All Pass	
South HCP: 16	♣ J43	♣ Q75				
Contract: 5♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 47	♠ 8	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ A653	
HCP: 9+2	♣ QT8543	

Board: 48	♠ K2	You bid first.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: N-S	♦ JT752	
HCP: 15+1	♣ KQ3	

Board: 49	♠ 7	Partner bids first.
Dealer: North	♥ K2	The opponents are silent.
Vul: N-S	♦ AQT7642	
HCP: 12+3	♣ KT3	

Board: 50	♠ AK54	You bid first.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: N-S	♦ Q63	
HCP: 16	♣ Q75	

Both hands (Answers Page)

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ KJ932	♠ 8		1NT	Pass	2♠ ¹
Vul: N-S	♥ A84	♥ QJ	Pass	3♣ ²	Pass	5♣
North HCP: 16+1	♦ J8	♦ A653	All Pass			
South HCP: 9+2	♣ AK9	♣ QT8543				
Contract: 5♣ South			1. 1N-2S transfer to clubs			
			2. automat			

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ K2				1NT
Vul: N-S	♥ K63	♥ AQ9	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 14+2	♦ AQ4	♦ JT752	Pass	4NT	Pass	5♠ ³
South HCP: 15+1	♣ AJT874	♣ KQ3	Pass	6♣	All Pass	
Contract: 6♣ North			1. 1N-2S transfer to clubs			
			2. automat			
			3. A=2/5 or 5/5, Q(C)=1			

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ QJ854	♠ 7		1NT	Pass	3♣ ¹
Vul: N-S	♥ AJ	♥ K2	Pass	3♦ ²	Pass	4NT
North HCP: 16+1	♦ K95	♦ AQT7642	Pass	5♣ ³	Pass	6♦
South HCP: 12+3	♣ AJ2	♣ KT3	All Pass			
Contract: 6♦ South			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=0/5 or 3/5			

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AK54				1NT
Vul: N-S	♥ Q8	♥ AJ3	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 13+2	♦ AKJT74	♦ Q63	Pass	5♦	All Pass	
South HCP: 16	♣ J43	♣ Q75				
Contract: 5♦ North			1. 1N-3C transfer to diamonds			
			2. automat			