

## North hands

## Exit\_Transfers

<b>Board: 1</b>	♠ J96542	LHO is dealer.
Dealer: East	♥ 6	East (LHO) opens 1NT if possible.
Vul: None	♦ QT4	West (RHO) bids 2♣ if possible.
HCP: 3+2	♣ 863	West (RHO) bids 3♣ if possible.
<b>Board: 2</b>	♠ K9873	Partner is dealer.
Dealer: South	♥ 7654	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ 72	
HCP: 5+1	♣ Q7	
<b>Board: 3</b>	♠ A32	You are dealer.
Dealer: North	♥ AK9	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ JT932	
HCP: 16+1	♣ A8	
<b>Board: 4</b>	♠ T	LHO is dealer.
Dealer: East	♥ T632	East (LHO) opens 1NT if possible.
Vul: E-W	♦ KJ64	West (RHO) bids 2♥ if possible.
HCP: 5	♣ J842	East (LHO) bids 2♠ if possible.
<b>Board: 5</b>	♠ AJ87	You are dealer.
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 ♣<sup>1</sup> 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

<b>Board: 1</b>	♠ AK73	RHO is dealer. You bid second.
Dealer: East	♥ A975	East (RHO) opens 1NT if possible.
Vul: None	♦ A72	West (LHO) bids 2♣ if possible.
HCP: 15	♣ T9	West (LHO) bids 3♣ if possible.
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<b>Board: 2</b>	♠ 642	You are dealer.
Dealer: South	♥ KQJ9	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ Q98	
HCP: 15	♣ AK2	
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<b>Board: 3</b>	♠ T87	Partner is dealer.
Dealer: North	♥ QT842	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 765	
HCP: 3+1	♣ J7	
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<b>Board: 4</b>	♠ A982	RHO is dealer. You bid second.
Dealer: East	♥ AJ87	East (RHO) opens 1NT if possible.
Vul: E-W	♦ A9	West (LHO) bids 2♥ if possible.
HCP: 15	♣ Q73	East (RHO) bids 2♠ if possible.
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<b>Board: 5</b>	♠ Q63	Partner is dealer.
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 ♣<sup>1</sup> 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 is dealer. You bid second.  
 Dealer: West      ♥ QT      West (RHO) opens 1NT if possible.  
 Vul: Both      ♦ AK9  
 HCP: 20      ♣ AKJ6

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**Board: 7**      ♠ 632      LHO is dealer.  
 Dealer: East      ♥ T9875      East (LHO) opens 1NT if possible.  
 Vul: None      ♦ AJT5  
 HCP: 5+1      ♣ 4

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**Board: 8**      ♠ KJ964      RHO is dealer. You bid second.  
 Dealer: West      ♥ AJ6      West (RHO) opens 1NT if possible.  
 Vul: Both      ♦ KQ  
 HCP: 18+1      ♣ A65

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

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**Board: 10**      ♠ A984      RHO is dealer. You bid second.  
 Dealer: West      ♥ AT8      West (RHO) opens 1NT if possible.  
 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 is dealer.  
 Dealer: West      ♥ J9742      West (LHO) opens 1NT if possible.  
 Vul: Both      ♦ 42  
 HCP: 1+1      ♣ 83

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**Board: 7**      ♠ Q975      RHO is dealer. You bid second.  
 Dealer: East      ♥ KQ32      East (RHO) opens 1NT if possible.  
 Vul: None      ♦ KQ9  
 HCP: 16      ♣ A7

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**Board: 8**      ♠ 873      LHO is dealer.  
 Dealer: West      ♥ QT432      West (LHO) opens 1NT if possible.  
 Vul: Both      ♦ J4  
 HCP: 5+1      ♣ QT3

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

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**Board: 10**      ♠ 3      LHO is dealer.  
 Dealer: West      ♥ Q962      West (LHO) opens 1NT if possible.  
 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						





## 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 ♣ <sup>1</sup>

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

<b>Board: 11</b>	♠ 9732	Partner is dealer.
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.

<b>Board: 12</b>	♠ JT742	LHO is dealer.
Dealer: West	♥ J954	West (LHO) opens 1NT if possible.
Vul: E-W	♦ J92	
HCP: 5+1	♣ Q	

<b>Board: 13</b>	♠ 65	Partner is dealer.
Dealer: North	♥ JT765	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ K7	
HCP: 6+1	♣ Q864	

<b>Board: 14</b>	♠ J4	LHO is dealer.
Dealer: West	♥ AQ943	West (LHO) opens 1NT if possible.
Vul: None	♦ 653	
HCP: 7+1	♣ 862	

<b>Board: 15</b>	♠ 762	Partner is dealer.
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 ♣ <sup>1</sup>
2 ♥	2 ♠	3 ♥	3 ♠
4 ♥	X	Pass	4 ♠
All Pass			

1. Stayman

### Board: 12

Dealer: West

Vul: E-W

North HCP: 18

South HCP: 5+1

Contract: 2 ♠ South

North:

♠ A83

♥ Q32

♦ AKQ

♣ KT43

South:

♠ JT742

♥ J954

♦ J92

♣ Q

W	N	E	S
1NT	X	Pass	2 ♠
All Pass			

### Board: 13

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 6+1

Contract: 2 ♥ North

North:

♠ QT8

♥ K2

♦ A982

♣ AK75

South:

♠ 65

♥ JT765

♦ K7

♣ Q864

W	N	E	S
	1NT	X	2 ♦
Pass	2 ♥	All Pass	

### Board: 14

Dealer: West

Vul: None

North HCP: 15

South HCP: 7+1

Contract: 2 ♥ South

North:

♠ 652

♥ JT65

♦ AK9

♣ AK5

South:

♠ J4

♥ AQ943

♦ 653

♣ 862

W	N	E	S
1NT	X	Pass	2 ♥
All Pass			

### Board: 15

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 6

Contract: 1NTXX North

North:

♠ J93

♥ K98

♦ A932

♣ AK4

South:

♠ 762

♥ J654

♦ K5

♣ QT93

W	N	E	S
	1NT	X	XX
All Pass			

## North hands

## Exit\_Transfers

<b>Board: 16</b>	♠ A2	RHO is dealer. You bid second.
Dealer: West	♥ AKQ8	West (RHO) opens 1NT if possible.
Vul: N-S	♦ QJ3	East (LHO) Doubles 2♠ if possible.
HCP: 18	♣ Q764	
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<b>Board: 17</b>	♠ K4	You are dealer.
Dealer: North	♥ K92	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ KJT72	
HCP: 15+1	♣ KQ8	
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<b>Board: 18</b>	♠ K3	Partner is dealer.
Dealer: South	♥ 97532	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ 64	
HCP: 7+1	♣ A764	
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<b>Board: 19</b>	♠ 74	LHO is dealer.
Dealer: East	♥ Q76	East (LHO) opens 1NT if possible.
Vul: N-S	♦ T9	West (RHO) bids 2♥ if possible.
HCP: 5+2	♣ QJ5432	East (LHO) bids 2♠ if possible.
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<b>Board: 20</b>	♠ KT7	You are dealer.
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 is dealer.  
 Dealer: West      ♥ T542      West (LHO) opens 1NT if possible.  
 Vul: N-S      ♦ 95      East (RHO) Doubles 2♠ if possible.  
 HCP: 1+2      ♣ 8

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

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

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

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**Board: 20**      ♠ 653      Partner is dealer.  
 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

<b>Board: 21</b>	♠ Q T	LHO is dealer.
Dealer: East	♥ T 9 7	East (LHO) opens 1NT if possible.
Vul: None	♦ J 9 5	West (RHO) Redoubles if possible.
HCP: 3+1	♣ T 9 8 7 2	West (RHO) Doubles 2♣ if possible.

---

<b>Board: 22</b>	♠ K J 6	RHO is dealer. You bid second.
Dealer: West	♥ A J 2	West (RHO) opens 1NT if possible.
Vul: N-S	♦ A Q J 4	East (LHO) bids 2♦ if possible.
HCP: 20	♣ A T 2	West (RHO) bids 2♥ if possible.

---

<b>Board: 23</b>	♠ A Q 3	You are dealer.
Dealer: North	♥ Q 9 7	East (LHO) Doubles 1NT if possible.
Vul: None	♦ A Q 2	West (RHO) bids 2♥ if possible.
HCP: 15	♣ J 9 7 5	

---

<b>Board: 24</b>	♠ K 3	You are dealer.
Dealer: North	♥ A T 9 7 4	East (LHO) Doubles 1NT if possible.
Vul: None	♦ A 7 3	West (RHO) bids 2♣ if possible.
HCP: 15+1	♣ K J 2	West (RHO) bids 3♣ if possible.

---

<b>Board: 25</b>	♠ Q 5 4	You are dealer.
Dealer: North	♥ A J 4	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ A K 6 3	
HCP: 16	♣ Q T 9	

## 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

<b>Board: 21</b>	♠ J932	RHO is dealer. You bid second.
Dealer: East	♥ AK86	East (RHO) opens 1NT if possible.
Vul: None	♦ A74	West (LHO) Redoubles if possible.
HCP: 15	♣ K5	West (LHO) Doubles 2♣ if possible.

---

<b>Board: 22</b>	♠ 52	LHO is dealer.
Dealer: West	♥ QT5	West (LHO) opens 1NT if possible.
Vul: N-S	♦ 86	East (RHO) bids 2♦ if possible.
HCP: 5+2	♣ QJ7653	West (LHO) bids 2♥ if possible.

---

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

---

<b>Board: 24</b>	♠ Q76	Partner is dealer.
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.

---

<b>Board: 25</b>	♠ T6	Partner is dealer.
Dealer: North	♥ 832	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ Q852	
HCP: 3	♣ J642	

## Both hands (Answers Page)

### Board: 21

Dealer: East

Vul: None

North HCP: 3+1

South HCP: 15

Contract: 2♣X North

North:

♠ QT

♥ T97

♦ J95

♣ T9872

South:

♠ J932

♥ AK86

♦ A74

♣ K5

W

N

E

S

1NT X

XX 2♣ Pass Pass

X All Pass

### Board: 22

Dealer: West

Vul: N-S

North HCP: 20

South HCP: 5+2

Contract: 3♣ South

North:

♠ KJ6

♥ AJ2

♦ AQJ4

♣ AT2

South:

♠ 52

♥ QT5

♦ 86

♣ QJ7653

W

N

E

S

1NT X 2♦ Pass

2♥ X Pass 3♣

All Pass

### Board: 23

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ AQ3

♥ Q97

♦ AQ2

♣ J975

South:

♠ J84

♥ K3

♦ J8763

♣ KT6

W

N

E

S

1NT X XX

2♥ Pass Pass 2NT

All Pass

### Board: 24

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 5+1

Contract: 3♦ North

North:

♠ K3

♥ AT974

♦ A73

♣ KJ2

South:

♠ Q76

♥ K632

♦ T9854

♣ 6

W

N

E

S

1NT X Pass

2♣ Pass Pass 2♦

3♣ 3♦ All Pass

### Board: 25

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 3

Contract: 1NTX North

North:

♠ Q54

♥ AJ4

♦ AK63

♣ QT9

South:

♠ T6

♥ 832

♦ Q852

♣ J642

W

N

E

S

1NT X All Pass

## North hands

## Exit\_Transfers

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

---

<b>Board: 27</b>	♠ T8	LHO is dealer.
Dealer: East	♥ QJT65	East (LHO) opens 1NT if possible.
Vul: None	♦ JT97	
HCP: 4+1	♣ 54	

---

<b>Board: 28</b>	♠ AT86	RHO is dealer. You bid second.
Dealer: West	♥ 62	West (RHO) opens 1NT if possible.
Vul: E-W	♦ AK42	
HCP: 15	♣ A74	

---

<b>Board: 29</b>	♠ K2	LHO is dealer.
Dealer: East	♥ 852	East (LHO) opens 1NT if possible.
Vul: N-S	♦ Q83	
HCP: 8+1	♣ K8643	

---

<b>Board: 30</b>	♠ K5	RHO is dealer. You bid second.
Dealer: West	♥ A87	West (RHO) opens 1NT if possible.
Vul: E-W	♦ AQT4	East (LHO) bids 2♦ if possible.
HCP: 16	♣ KT84	West (RHO) bids 2♥ if possible.
		East (LHO) bids 3♥ if possible.

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: E-W

North HCP: 7+3

South HCP: 15

Contract: 1NTXX South

North:

♠ T2

♥ 86

♦ AQJ7654

♣ 42

South:

♠ A64

♥ KJT9

♦ K93

♣ A65

W

N

E

S

1NT

X

XX

All Pass

### Board: 27

Dealer: East

Vul: None

North HCP: 4+1

South HCP: 18

Contract: 2♥ North

North:

♠ T8

♥ QJT65

♦ JT97

♣ 54

South:

♠ KQ75

♥ K42

♦ AK54

♣ K3

W

N

E

S

1NT X

Pass

2♥

All Pass

### Board: 28

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 6+1

Contract: 2♥ South

North:

♠ AT86

♥ 62

♦ AK42

♣ A74

South:

♠ 72

♥ QJ843

♦ QT7

♣ JT8

W

N

E

S

1NT X

Pass 2♥

All Pass

### Board: 29

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 16+1

Contract: 2NT North

North:

♠ K2

♥ 852

♦ Q83

♣ K8643

South:

♠ AQ4

♥ KJ763

♦ A42

♣ Q5

W

N

E

S

1NT X

Pass

2NT

All Pass

### Board: 30

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 5+1

Contract: 4♦ North

North:

♠ K5

♥ A87

♦ AQT4

♣ KT84

South:

♠ T93

♥ T

♦ 86532

♣ AJ72

W

N

E

S

1NT

X

2♦

Pass

2♥

Pass

Pass

3♦

Pass

Pass

3♥

Pass

Pass

4♦

All Pass

## South hands

## Exit\_Transfers

<b>Board: 26</b>	♠ A64	You are dealer.
Dealer: South	♥ KJT9	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ K93	
HCP: 15	♣ A65	

---

<b>Board: 27</b>	♠ KQ75	RHO is dealer. You bid second.
Dealer: East	♥ K42	East (RHO) opens 1NT if possible.
Vul: None	♦ AK54	
HCP: 18	♣ K3	

---

<b>Board: 28</b>	♠ 72	LHO is dealer.
Dealer: West	♥ QJ843	West (LHO) opens 1NT if possible.
Vul: E-W	♦ QT7	
HCP: 6+1	♣ JT8	

---

<b>Board: 29</b>	♠ AQ4	RHO is dealer. You bid second.
Dealer: East	♥ KJ763	East (RHO) opens 1NT if possible.
Vul: N-S	♦ A42	
HCP: 16+1	♣ Q5	

---

<b>Board: 30</b>	♠ T93	LHO is dealer.
Dealer: West	♥ T	West (LHO) opens 1NT if possible.
Vul: E-W	♦ 86532	East (RHO) bids 2♦ if possible.
HCP: 5+1	♣ AJ72	West (LHO) bids 2♥ if possible.
		East (RHO) bids 3♥ if possible.

## Both hands (Answers Page)

### Board: 26

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

### Board: 27

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

### Board: 28

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

### Board: 29

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

### Board: 30

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



## North hands

## Exit\_Transfers

<b>Board: 31</b>	♠ Q7653	LHO is dealer.
Dealer: East	♥ JT	East (LHO) opens 1NT if possible.
Vul: Both	♦ 542	West (RHO) bids 2♦ if possible.
HCP: 7+1	♣ A62	
<b>Board: 32</b>	♠ 973	RHO is dealer. You bid second.
Dealer: West	♥ K8	West (RHO) opens 1NT if possible.
Vul: N-S	♦ KQT5	East (LHO) Redoubles if possible.
HCP: 17	♣ AKQ9	
<b>Board: 33</b>	♠ T32	Partner is dealer.
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.
<b>Board: 34</b>	♠ J5	You are dealer.
Dealer: North	♥ AK53	East (LHO) Doubles 1NT if possible.
Vul: None	♦ A875	West (RHO) bids 2♥ if possible.
HCP: 15	♣ K98	
<b>Board: 35</b>	♠ A53	You are dealer.
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

<b>Board: 31</b>	♠ KJ2	RHO is dealer. You bid second.
Dealer: East	♥ Q43	East (RHO) opens 1NT if possible.
Vul: Both	♦ AQJ	West (LHO) bids 2♦ if possible.
HCP: 15	♣ QT95	
<b>Board: 32</b>	♠ JT8642	LHO is dealer.
Dealer: West	♥ T962	West (LHO) opens 1NT if possible.
Vul: N-S	♦ 73	East (RHO) Redoubles if possible.
HCP: 1+2	♣ 3	
<b>Board: 33</b>	♠ KJ5	You are dealer.
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.
<b>Board: 34</b>	♠ Q743	Partner is dealer.
Dealer: North	♥ 6	East (RHO) Doubles 1NT if possible.
Vul: None	♦ JT432	West (LHO) bids 2♥ if possible.
HCP: 5+1	♣ QT6	
<b>Board: 35</b>	♠ T9874	Partner is dealer.
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 is dealer. You bid second.  
 Dealer: West      ♥ KT3      West (RHO) opens 1NT if possible.  
 Vul: Both      ♦ K973  
 HCP: 15      ♣ K6

---

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

---

**Board: 38**      ♠ KJ3      RHO is dealer. You bid second.  
 Dealer: West      ♥ QJT      West (RHO) opens 1NT if possible.  
 Vul: E-W      ♦ K742  
 HCP: 17      ♣ AK9

---

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

---

**Board: 40**      ♠ J642      RHO is dealer. You bid second.  
 Dealer: West      ♥ AK2      West (RHO) opens 1NT if possible.  
 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♣ <sup>1</sup>	Pass
3♦ <sup>2</sup>	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 is dealer.  
 Dealer: West      ♥ QJ72      West (LHO) opens 1NT if possible.  
 Vul: Both      ♦ T85  
 HCP: 6      ♣ Q972

---

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

---

**Board: 38**      ♠ AT972      LHO is dealer.  
 Dealer: West      ♥ 732      West (LHO) opens 1NT if possible.  
 Vul: E-W      ♦ J6  
 HCP: 5+1      ♣ 875

---

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

---

**Board: 40**      ♠ 985      LHO is dealer.  
 Dealer: West      ♥ Q98      West (LHO) opens 1NT if possible.  
 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♣ <sup>1</sup>	Pass
3♦ <sup>2</sup>	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 is dealer.  
 Dealer: East      ♥ 82      East (LHO) opens 1NT if possible.  
 Vul: E-W      ♦ 653  
 HCP: 4+1      ♣ J75

---

**Board: 42**      ♠ A6      You are dealer.  
 Dealer: North      ♥ A853      East (LHO) Doubles 1NT if possible.  
 Vul: E-W      ♦ 732  
 HCP: 15      ♣ AKT5

---

**Board: 43**      ♠ KQ6      You are dealer.  
 Dealer: North      ♥ KJ5      East (LHO) Doubles 1NT if possible.  
 Vul: E-W      ♦ AQ76  
 HCP: 16      ♣ J42

---

**Board: 44**      ♠ J6      RHO is dealer. You bid second.  
 Dealer: West      ♥ A953      West (RHO) opens 1NT if possible.  
 Vul: None      ♦ KQJ8  
 HCP: 18      ♣ AK7

---

**Board: 45**      ♠ J86      You are dealer.  
 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 ♠<sup>1</sup> 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 ♣<sup>1</sup>

Pass 3 ♦<sup>2</sup> All Pass

1. 1N-3C transfer to diamonds

2. automat

## South hands

## Exit\_Transfers

**Board: 41**      ♠ 73      RHO is dealer. You bid second.  
 Dealer: East      ♥ AKT97      East (RHO) opens 1NT if possible.  
 Vul: E-W      ♦ KJ9  
 HCP: 16+1      ♣ KQ3

---

**Board: 42**      ♠ 874      Partner is dealer.  
 Dealer: North      ♥ J7642      East (RHO) Doubles 1NT if possible.  
 Vul: E-W      ♦ QJ5  
 HCP: 5+1      ♣ J4

---

**Board: 43**      ♠ 42      Partner is dealer.  
 Dealer: North      ♥ 9743      East (RHO) Doubles 1NT if possible.  
 Vul: E-W      ♦ T42  
 HCP: 2      ♣ QT93

---

**Board: 44**      ♠ 95432      LHO is dealer.  
 Dealer: West      ♥ T74      West (LHO) opens 1NT if possible.  
 Vul: None      ♦ A954  
 HCP: 4+1      ♣ T

---

**Board: 45**      ♠ K2      Partner is dealer.  
 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 ♠<sup>1</sup> 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 ♣<sup>1</sup>

Pass 3 ♦<sup>2</sup> All Pass

1. 1N-3C transfer to diamonds

2. automat

# North hands

# Exit\_Transfers

**Board: 46**      ♠ AKQJ7      RHO is dealer. You bid second.  
 Dealer: West      ♥ K72      West (RHO) opens 1NT if possible.  
 Vul: Both      ♦ AK  
 HCP: 21+1      ♣ J53

---

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

---

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

---

**Board: 49**      ♠ QJT82      LHO is dealer.  
 Dealer: East      ♥ J9832      East (LHO) opens 1NT if possible.  
 Vul: N-S      ♦ -  
 HCP: 4+2      ♣ 953

---

**Board: 50**      ♠ QT      You are dealer.  
 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♣ <sup>1</sup>	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♣ <sup>1</sup>
------	----	------	-----------------

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

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

1. artificial

## South hands

## Exit\_Transfers

**Board: 46**      ♠ 63      LHO is dealer.  
 Dealer: West      ♥ JT94      West (LHO) opens 1NT if possible.  
 Vul: Both      ♦ J9653  
 HCP: 2+1      ♣ T8

---

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

---

**Board: 48**      ♠ J4      LHO is dealer.  
 Dealer: West      ♥ 9843      West (LHO) opens 1NT if possible.  
 Vul: E-W      ♦ 865      East (RHO) Redoubles if possible.  
 HCP: 2      ♣ J986

---

**Board: 49**      ♠ A96      RHO is dealer. You bid second.  
 Dealer: East      ♥ A5      East (RHO) opens 1NT if possible.  
 Vul: N-S      ♦ JT8  
 HCP: 18+1      ♣ AKQT2

---

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

## Both hands (Answers Page)

### Board: 46

Dealer: West

Vul: Both

North HCP: 21+1

South HCP: 2+1

Contract: 2♦ South

North:

♠ AKQJ7

♥ K72

♦ AK

♣ J53

South:

♠ 63

♥ JT94

♦ J9653

♣ T8

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

1NT	X	Pass	2♦
-----	---	------	----

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

### Board: 47

Dealer: East

Vul: None

North HCP: 7+1

South HCP: 16

Contract: 3♦ South

North:

♠ Q543

♥ 2

♦ T5432

♣ KQ5

South:

♠ KT

♥ Q643

♦ AKQJ

♣ JT9

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

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

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

2♣ <sup>1</sup>	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♣ <sup>1</sup>
------	----	------	-----------------

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

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

1. artificial