

Board: 1	♠ A82	RHO is dealer. You bid second.
Dealer: West	♥ QT3	West (RHO) opens 1♠ if possible.
Vul: None	♦ KJ2	
HCP: 15	♣ AJ94	

Board: 2	♠ 974	Partner is dealer.
Dealer: South	♥ JT	West (RHO) bids 1NT if possible.
Vul: E-W	♦ 952	East (LHO) bids 3♣ if possible.
HCP: 3+1	♣ Q9872	East (LHO) Doubles 3♠ if possible.

Board: 3	♠ T95	RHO is dealer. You bid second.
Dealer: West	♥ K86	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ AK3	
HCP: 16	♣ AQ86	

Board: 4	♠ 7	LHO is dealer.
Dealer: East	♥ Q7	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ J84	
HCP: 9+3	♣ KQJT854	

Board: 5	♠ QJ94	RHO is dealer. You bid second.
Dealer: West	♥ AKJ9	West (RHO) opens 1♠ if possible.
Vul: N-S	♦ Q4	
HCP: 15	♣ Q94	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ A82	♠ T76	1 ♠	1NT	Pass	3 ♣ ¹
Vul: None	♥ QT3	♥ K5	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ KJ2	♦ AQ9743	All Pass			
South HCP: 9+2	♣ AJ94	♣ 32	1. 1N-3C transfer to diamonds 2. automat			
Contract: 3NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 974	♠ AQJ852	1 ♠			
Vul: E-W	♥ JT	♥ 7632	1NT	Pass	3 ♣ ¹	3 ♠
North HCP: 3+1	♦ 952	♦ KT	Pass	Pass	X	All Pass
South HCP: 13+2	♣ Q9872	♣ K	1. 1N-3C transfer to diamonds			
Contract: 3 ♠ X South						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ T95	♠ QJ	1 ♥	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ K86	♥ 73	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ AK3	♦ Q98754	All Pass			
South HCP: 9+2	♣ AQ86	♣ KJT	1. 1N-3C transfer to diamonds 2. automat			
Contract: 3NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ AQJ5	1 ♥ 1NT			
Vul: E-W	♥ Q7	♥ AT62	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+3	♦ J84	♦ A95	Pass	5 ♣	All Pass	
South HCP: 15	♣ KQJT854	♣ 92	1. 1N-2N transfer to clubs 2. automat			
Contract: 5 ♣ North						

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ QJ94	♠ 5	1 ♠	1NT	Pass	3 ♣ ¹
Vul: N-S	♥ AKJ9	♥ 863	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ Q4	♦ AJT962	All Pass			
South HCP: 9+2	♣ Q94	♣ A83	1. 1N-3C transfer to diamonds 2. automat			
Contract: 3NT South						

South hands**then MST**

Board: 1	♠ T76	LHO is dealer.
Dealer: West	♥ K5	West (LHO) opens 1♠ if possible.
Vul: None	♦ AQ9743	
HCP: 9+2	♣ 32	
 Board: 2	 ♠ AQJ852	 You are dealer.
Dealer: South	♥ 7632	West (LHO) bids 1NT if possible.
Vul: E-W	♦ KT	East (RHO) bids 3♣ if possible.
HCP: 13+2	♣ K	East (RHO) Doubles 3♠ if possible.
 Board: 3	 ♠ QJ	 LHO is dealer.
Dealer: West	♥ 73	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ Q98754	
HCP: 9+2	♣ KJT	
 Board: 4	 ♠ AQJ5	 RHO is dealer. You bid second.
Dealer: East	♥ AT62	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ A95	
HCP: 15	♣ 92	
 Board: 5	 ♠ 5	 LHO is dealer.
Dealer: West	♥ 863	West (LHO) opens 1♠ if possible.
Vul: N-S	♦ AJT962	
HCP: 9+2	♣ A83	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ A82	♠ T76	1 ♠	1NT	Pass	3 ♣ ¹
Vul: None	♥ QT3	♥ K5	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ KJ2	♦ AQ9743	All Pass			
South HCP: 9+2	♣ AJ94	♣ 32	1. 1N-3C transfer to diamonds 2. automat			
Contract: 3NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 974	♠ AQJ852	1 ♠			
Vul: E-W	♥ JT	♥ 7632	1NT	Pass	3 ♣ ¹	3 ♠
North HCP: 3+1	♦ 952	♦ KT	Pass	Pass	X	All Pass
South HCP: 13+2	♣ Q9872	♣ K	1. 1N-3C transfer to diamonds			
Contract: 3 ♠ X South						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ T95	♠ QJ	1 ♥	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ K86	♥ 73	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ AK3	♦ Q98754	All Pass			
South HCP: 9+2	♣ AQ86	♣ KJT	1. 1N-3C transfer to diamonds 2. automat			
Contract: 3NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ AQJ5	1 ♥ 1NT			
Vul: E-W	♥ Q7	♥ AT62	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+3	♦ J84	♦ A95	Pass	5 ♣	All Pass	
South HCP: 15	♣ KQJT854	♣ 92	1. 1N-2N transfer to clubs 2. automat			
Contract: 5 ♣ North						

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ QJ94	♠ 5	1 ♠	1NT	Pass	3 ♣ ¹
Vul: N-S	♥ AKJ9	♥ 863	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ Q4	♦ AJT962	All Pass			
South HCP: 9+2	♣ Q94	♣ A83	1. 1N-3C transfer to diamonds 2. automat			
Contract: 3NT South						

Board: 6 ♠ 4 LHO is dealer.

Dealer: East ♥ KQ3 East (LHO) opens 1♦ if possible.

Vul: None ♦ J84

HCP: 8+2 ♣ Q76543

Board: 7 ♠ AJ6 RHO is dealer. You bid second.

Dealer: West ♥ KQT8 West (RHO) opens 1♦ if possible.

Vul: Both ♦ K753

HCP: 15 ♣ Q5

Board: 8 ♠ K6 LHO is dealer.

Dealer: East ♥ QT East (LHO) opens 1♥ if possible.

Vul: E-W ♦ 652

HCP: 8+2 ♣ KT8652

Board: 9 ♠ KJ54 RHO is dealer. You bid second.

Dealer: West ♥ K3 West (RHO) opens 1♦ if possible.

Vul: None ♦ KQ63

HCP: 15 ♣ K96

Board: 10 ♠ 8 LHO is dealer.

Dealer: East ♥ 42 East (LHO) opens 1♣ if possible.

Vul: E-W ♦ KQ9543

HCP: 9+2 ♣ A765

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ AQ93			1♦	1NT
Vul: None	♥ KQ3	♥ 42	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ J84	♦ AT72	Pass	3NT	All Pass	
South HCP: 17	♣ Q76543	♣ AK9				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ AJ6	♠ Q84	1♦	1NT	Pass	2NT ¹
Vul: Both	♥ KQT8	♥ A74	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ K753	♦ T	All Pass			
South HCP: 9+2	♣ Q5	♣ KT9874				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ K6	♠ Q32			1♥	1NT
Vul: E-W	♥ QT	♥ AK92	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ 652	♦ J43	Pass	3NT	All Pass	
South HCP: 16	♣ KT8652	♣ AQ7				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ KJ54	♠ T96	1♦	1NT	Pass	2NT ¹
Vul: None	♥ K3	♥ Q7	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ KQ63	♦ T	All Pass			
South HCP: 9+3	♣ K96	♣ AQJ8732				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ KJT5			1♣	1NT
Vul: E-W	♥ 42	♥ AT	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ KQ9543	♦ AT86	Pass	5♦	All Pass	
South HCP: 15	♣ A765	♣ KT3				
Contract: 5♦ North			1.	1N-3C transfer to diamonds		
			2.	automat		

South hands**then MST**

Board: 6	♠ AQ93	RHO is dealer. You bid second.
Dealer: East	♥ 42	East (RHO) opens 1♦ if possible.
Vul: None	♦ AT72	
HCP: 17	♣ AK9	

Board: 7	♠ Q84	LHO is dealer.
Dealer: West	♥ A74	West (LHO) opens 1♦ if possible.
Vul: Both	♦ T	
HCP: 9+2	♣ KT9874	

Board: 8	♠ Q32	RHO is dealer. You bid second.
Dealer: East	♥ AK92	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ J43	
HCP: 16	♣ AQ7	

Board: 9	♠ T96	LHO is dealer.
Dealer: West	♥ Q7	West (LHO) opens 1♦ if possible.
Vul: None	♦ T	
HCP: 9+3	♣ AQJ8732	

Board: 10	♠ KJT5	RHO is dealer. You bid second.
Dealer: East	♥ AT	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ AT86	
HCP: 15	♣ KT3	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ AQ93			1♦	1NT
Vul: None	♥ KQ3	♥ 42	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ J84	♦ AT72	Pass	3NT	All Pass	
South HCP: 17	♣ Q76543	♣ AK9				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ AJ6	♠ Q84	1♦	1NT	Pass	2NT ¹
Vul: Both	♥ KQT8	♥ A74	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ K753	♦ T	All Pass			
South HCP: 9+2	♣ Q5	♣ KT9874				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ K6	♠ Q32			1♥	1NT
Vul: E-W	♥ QT	♥ AK92	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ 652	♦ J43	Pass	3NT	All Pass	
South HCP: 16	♣ KT8652	♣ AQ7				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ KJ54	♠ T96	1♦	1NT	Pass	2NT ¹
Vul: None	♥ K3	♥ Q7	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ KQ63	♦ T	All Pass			
South HCP: 9+3	♣ K96	♣ AQJ8732				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ KJT5			1♣	1NT
Vul: E-W	♥ 42	♥ AT	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ KQ9543	♦ AT86	Pass	5♦	All Pass	
South HCP: 15	♣ A765	♣ KT3				
Contract: 5♦ North			1.	1N-3C transfer to diamonds		
			2.	automat		

North hands

then MST

Board: 11	♠ QJ53	RHO is dealer. You bid second.
Dealer: West	♥ KQJ3	West (RHO) opens 1♦ if possible.
Vul: None	♦ A95	
HCP: 15	♣ Q8	

Board: 12	♠ 54	LHO is dealer.
Dealer: East	♥ Q43	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ JT	
HCP: 8+2	♣ AJ7642	

Board: 13	♠ KQ97	RHO is dealer. You bid second.
Dealer: West	♥ AKT5	West (RHO) opens 1♠ if possible.
Vul: None	♦ AT	
HCP: 17	♣ J98	

Board: 14	♠ J75	LHO is dealer.
Dealer: East	♥ K65	East (LHO) opens 1♥ if possible.
Vul: N-S	♦ J	
HCP: 9+2	♣ A87642	

Board: 15	♠ K62	RHO is dealer. You bid second.
Dealer: West	♥ Q75	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ A63	
HCP: 15	♣ AQ72	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ QJ53	♠ 97	1 ♦	1NT	Pass	2NT ¹
Vul: None	♥ KQJ3	♥ 54	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ A95	♦ J64	All Pass			
South HCP: 8+2	♣ Q8	♣ AKT532				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ 54	♠ K76			1 ♦	1NT
Vul: N-S	♥ Q43	♥ KT9	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ JT	♦ AKQ7	Pass	3NT	All Pass	
South HCP: 15	♣ AJ7642	♣ T85				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ KQ97	♠ JT	1 ♠	1NT	Pass	2NT ¹
Vul: None	♥ AKT5	♥ 2	Pass	3 ♣ ²	Pass	3NT
North HCP: 17	♦ AT	♦ K972	All Pass			
South HCP: 9+2	♣ J98	♣ KQ7653				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ J75	♠ KT92			1 ♥	1NT
Vul: N-S	♥ K65	♥ AJT	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+2	♦ J	♦ AT74	Pass	3NT	All Pass	
South HCP: 15	♣ A87642	♣ QJ				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ K62	♠ J97	1 ♣	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ Q75	♥ A8	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ A63	♦ QJT872	All Pass			
South HCP: 8+2	♣ AQ72	♣ T6				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

South hands**then MST**

Board: 11	♠ 97	LHO is dealer.
Dealer: West	♥ 54	West (LHO) opens 1♦ if possible.
Vul: None	♦ J64	
HCP: 8+2	♣ AKT532	

Board: 12	♠ K76	RHO is dealer. You bid second.
Dealer: East	♥ KT9	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ AKQ7	
HCP: 15	♣ T85	

Board: 13	♠ JT	LHO is dealer.
Dealer: West	♥ 2	West (LHO) opens 1♠ if possible.
Vul: None	♦ K972	
HCP: 9+2	♣ KQ7653	

Board: 14	♠ KT92	RHO is dealer. You bid second.
Dealer: East	♥ AJT	East (RHO) opens 1♥ if possible.
Vul: N-S	♦ AT74	
HCP: 15	♣ QJ	

Board: 15	♠ J97	LHO is dealer.
Dealer: West	♥ A8	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ QJT872	
HCP: 8+2	♣ T6	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ QJ53	♠ 97	1 ♦	1NT	Pass	2NT ¹
Vul: None	♥ KQJ3	♥ 54	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ A95	♦ J64	All Pass			
South HCP: 8+2	♣ Q8	♣ AKT532				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ 54	♠ K76			1 ♦	1NT
Vul: N-S	♥ Q43	♥ KT9	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ JT	♦ AKQ7	Pass	3NT	All Pass	
South HCP: 15	♣ AJ7642	♣ T85				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ KQ97	♠ JT	1 ♠	1NT	Pass	2NT ¹
Vul: None	♥ AKT5	♥ 2	Pass	3 ♣ ²	Pass	3NT
North HCP: 17	♦ AT	♦ K972	All Pass			
South HCP: 9+2	♣ J98	♣ KQ7653				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ J75	♠ KT92			1 ♥	1NT
Vul: N-S	♥ K65	♥ AJT	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+2	♦ J	♦ AT74	Pass	3NT	All Pass	
South HCP: 15	♣ A87642	♣ QJ				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ K62	♠ J97	1 ♣	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ Q75	♥ A8	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ A63	♦ QJT872	All Pass			
South HCP: 8+2	♣ AQ72	♣ T6				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 16	♠ J43	LHO is dealer.
Dealer: East	♥ 5	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ AT9543	
HCP: 8+2	♣ K63	
Board: 17	♠ KJT	RHO is dealer. You bid second.
Dealer: West	♥ 632	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ AT6	
HCP: 15	♣ AKT3	
Board: 18	♠ K62	LHO is dealer.
Dealer: East	♥ 5	East (LHO) opens 1♥ if possible.
Vul: None	♦ J83	West (RHO) bids 3♥ if possible.
HCP: 9+2	♣ AJ9543	
Board: 19	♠ A762	RHO is dealer. You bid second.
Dealer: West	♥ AQJ	West (RHO) opens 1♣ if possible.
Vul: None	♦ 92	
HCP: 15	♣ AT87	
Board: 20	♠ J985	Partner is dealer.
Dealer: South	♥ QT964	West (RHO) bids 1NT if possible.
Vul: N-S	♦ 3	East (LHO) bids 2NT if possible.
HCP: 4+1	♣ J95	East (LHO) Doubles 3♦ if possible.

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ J43	♠ K5			1♣	1NT
Vul: N-S	♥ 5	♥ KJ62	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ AT9543	♦ QJ6	Pass	3NT	All Pass	
South HCP: 16	♣ K63	♣ AQ94				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ KJT	♠ 975	1♣	1NT	Pass	3♣ ¹
Vul: E-W	♥ 632	♥ KT	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ AT6	♦ KQ8732	All Pass			
South HCP: 9+2	♣ AKT3	♣ J4				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ K62	♠ AQ73			1♥	1NT
Vul: None	♥ 5	♥ K74	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ J83	♦ A72	3♥	4♣	All Pass	
South HCP: 16	♣ AJ9543	♣ K87				
Contract: 4♣ North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ A762	♠ J84	1♣	1NT	Pass	3♣ ¹
Vul: None	♥ AQJ	♥ 732	Pass	3♦ ²	Pass	5♦
North HCP: 15	♦ 92	♦ AKJT54	All Pass			
South HCP: 9+2	♣ AT87	♣ 6				
Contract: 5♦ South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ J985	♠ A64				1♦
Vul: N-S	♥ QT964	♥ AJ8	1NT	Pass	2NT ¹	3♦
North HCP: 4+1	♦ 3	♦ KJ8642	Pass	Pass	X	All Pass
South HCP: 13+2	♣ J95	♣ 7				
Contract: 3♦ X South			1.	1N-2N transfer to clubs		

South hands**then MST**

Board: 16	♠ K5	RHO is dealer. You bid second.
Dealer: East	♥ KJ62	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ QJ6	
HCP: 16	♣ AQ94	

Board: 17	♠ 975	LHO is dealer.
Dealer: West	♥ KT	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ KQ8732	
HCP: 9+2	♣ J4	

Board: 18	♠ AQ73	RHO is dealer. You bid second.
Dealer: East	♥ K74	East (RHO) opens 1♥ if possible.
Vul: None	♦ A72	West (LHO) bids 3♥ if possible.
HCP: 16	♣ K87	

Board: 19	♠ J84	LHO is dealer.
Dealer: West	♥ 732	West (LHO) opens 1♣ if possible.
Vul: None	♦ AKJT54	
HCP: 9+2	♣ 6	

Board: 20	♠ A64	You are dealer.
Dealer: South	♥ AJ8	West (LHO) bids 1NT if possible.
Vul: N-S	♦ KJ8642	East (RHO) bids 2NT if possible.
HCP: 13+2	♣ 7	East (RHO) Doubles 3♦ if possible.

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ J43	♠ K5			1♣	1NT
Vul: N-S	♥ 5	♥ KJ62	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ AT9543	♦ QJ6	Pass	3NT	All Pass	
South HCP: 16	♣ K63	♣ AQ94				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ KJT	♠ 975	1♣	1NT	Pass	3♣ ¹
Vul: E-W	♥ 632	♥ KT	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ AT6	♦ KQ8732	All Pass			
South HCP: 9+2	♣ AKT3	♣ J4				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ K62	♠ AQ73			1♥	1NT
Vul: None	♥ 5	♥ K74	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ J83	♦ A72	3♥	4♣	All Pass	
South HCP: 16	♣ AJ9543	♣ K87				
Contract: 4♣ North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ A762	♠ J84	1♣	1NT	Pass	3♣ ¹
Vul: None	♥ AQJ	♥ 732	Pass	3♦ ²	Pass	5♦
North HCP: 15	♦ 92	♦ AKJT54	All Pass			
South HCP: 9+2	♣ AT87	♣ 6				
Contract: 5♦ South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ J985	♠ A64				1♦
Vul: N-S	♥ QT964	♥ AJ8	1NT	Pass	2NT ¹	3♦
North HCP: 4+1	♦ 3	♦ KJ8642	Pass	Pass	X	All Pass
South HCP: 13+2	♣ J95	♣ 7				
Contract: 3♦ X South			1.	1N-2N transfer to clubs		

North hands

then MST

Board: 21	♠ K5	LHO is dealer.
Dealer: East	♥ K62	East (LHO) opens 1♣ if possible.
Vul: Both	♦ QJ8743	East (LHO) Doubles 3♣ if possible.
HCP: 10+2	♣ J9	
Board: 22	♠ Q74	LHO is dealer.
Dealer: East	♥ J72	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ Q	
HCP: 8+2	♣ K97542	
Board: 23	♠ A987	RHO is dealer. You bid second.
Dealer: West	♥ A42	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ 983	
HCP: 15	♣ AK9	
Board: 24	♠ Q76	LHO is dealer.
Dealer: East	♥ 3	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ J43	
HCP: 8+2	♣ AJT952	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ K5	♠ AT97			1♣	1NT
Vul: Both	♥ K62	♥ QJ	Pass	3♣ ¹	X	XX
North HCP: 10+2	♦ QJ8743	♦ AK2	Pass	4♦	Pass	4♠ ²
South HCP: 17	♣ J9	♣ K754	Pass	5♣ ³	Pass	5♦
Contract: 5♦ South			All Pass			
			1. 1N-3C transfer to diamonds 2. Cue bid, a !S stopper 3. Cue bid, a !H stopper			

Board: 22	North:	South:	W	N	E	S		
Dealer: East	♠ Q74	♠ A93			1♦	1NT		
Vul: N-S	♥ J72	♥ Q53	Pass	2NT ¹	Pass	3♣ ²		
North HCP: 8+2	♦ Q	♦ KJ74	Pass	3NT	All Pass			
South HCP: 16	♣ K97542	♣ AQ3	1. 1N-2N transfer to clubs 2. automat					
Contract: 3NT North								

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ A987	♠ J4	1♠	1NT	Pass	3♣ ¹
Vul: E-W	♥ A42	♥ Q	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ 983	♦ KQ7642	All Pass			
South HCP: 8+2	♣ AK9	♣ T875	1. 1N-3C transfer to diamonds 2. automat			
Contract: 3NT South						

Board: 24	North:	South:	W	N	E	S		
Dealer: East	♠ Q76	♠ AKT5			1♦	1NT		
Vul: N-S	♥ 3	♥ AJ4	Pass	2NT ¹	Pass	3♣ ²		
North HCP: 8+2	♦ J43	♦ AT75	Pass	3NT	All Pass			
South HCP: 16	♣ AJT952	♣ 84	1. 1N-2N transfer to clubs 2. automat					
Contract: 3NT North								

South hands**then MST**

Board: 21 ♠ AT97 RHO is dealer. You bid second.

Dealer: East ♥ QJ East (RHO) opens 1♣ if possible.

Vul: Both ♦ AK2 East (RHO) Doubles 3♣ if possible.

HCP: 17 ♣ K754

Board: 22 ♠ A93 RHO is dealer. You bid second.

Dealer: East ♥ Q53 East (RHO) opens 1♦ if possible.

Vul: N-S ♦ KJ74

HCP: 16 ♣ AQ3

Board: 23 ♠ J4 LHO is dealer.

Dealer: West ♥ Q West (LHO) opens 1♠ if possible.

Vul: E-W ♦ KQ7642

HCP: 8+2 ♣ T875

Board: 24 ♠ AKT5 RHO is dealer. You bid second.

Dealer: East ♥ AJ4 East (RHO) opens 1♦ if possible.

Vul: N-S ♦ AT75

HCP: 16 ♣ 84

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ K5	♠ AT97			1♣	1NT
Vul: Both	♥ K62	♥ QJ	Pass	3♣ ¹	X	XX
North HCP: 10+2	♦ QJ8743	♦ AK2	Pass	4♦	Pass	4♠ ²
South HCP: 17	♣ J9	♣ K754	Pass	5♣ ³	Pass	5♦
Contract: 5♦ South			All Pass			
			1. 1N-3C transfer to diamonds 2. Cue bid, a !S stopper 3. Cue bid, a !H stopper			

Board: 22	North:	South:	W	N	E	S	
Dealer: East	♠ Q74	♠ A93			1♦	1NT	
Vul: N-S	♥ J72	♥ Q53	Pass	2NT ¹	Pass	3♣ ²	
North HCP: 8+2	♦ Q	♦ KJ74	Pass	3NT	All Pass		
South HCP: 16	♣ K97542	♣ AQ3		1. 1N-2N transfer to clubs 2. automat			
Contract: 3NT North							

Board: 23	North:	South:	W	N	E	S	
Dealer: West	♠ A987	♠ J4	1♠	1NT	Pass	3♣ ¹	
Vul: E-W	♥ A42	♥ Q	Pass	3♦ ²	Pass	3NT	
North HCP: 15	♦ 983	♦ KQ7642	All Pass				
South HCP: 8+2	♣ AK9	♣ T875		1. 1N-3C transfer to diamonds 2. automat			
Contract: 3NT South							

Board: 24	North:	South:	W	N	E	S	
Dealer: East	♠ Q76	♠ AKT5			1♦	1NT	
Vul: N-S	♥ 3	♥ AJ4	Pass	2NT ¹	Pass	3♣ ²	
North HCP: 8+2	♦ J43	♦ AT75	Pass	3NT	All Pass		
South HCP: 16	♣ AJT952	♣ 84		1. 1N-2N transfer to clubs 2. automat			
Contract: 3NT North							

North hands

then MST

Board: 25	♠ KT96	RHO is dealer. You bid second.
Dealer: West	♥ AJ72	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ J8	
HCP: 15	♣ AQ9	

Board: 26	♠ T3	LHO is dealer.
Dealer: East	♥ Q	East (LHO) opens 1♥ if possible.
Vul: Both	♦ AQJT852	
HCP: 10+3	♣ J94	

Board: 27	♠ QJT	RHO is dealer. You bid second.
Dealer: West	♥ AQ5	West (RHO) opens 1♦ if possible.
Vul: Both	♦ AK74	
HCP: 16	♣ T53	

Board: 28	♠ Q	LHO is dealer.
Dealer: East	♥ 92	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ AQT98643	
HCP: 8+4	♣ 53	

Board: 29	♠ AJ2	RHO is dealer. You bid second.
Dealer: West	♥ KT2	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ AQ6	
HCP: 15	♣ J872	

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ KT96	♠ Q3	1 ♣	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ AJ72	♥ Q93	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ J8	♦ KT9743	All Pass			
South HCP: 10+2	♣ AQ9	♣ K3				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ T3	♠ KQ92			1 ♥	1NT
Vul: Both	♥ Q	♥ K65	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 10+3	♦ AQJT852	♦ 64	Pass	5 ♦	All Pass	
South HCP: 15	♣ J94	♣ AK72				
Contract: 5 ♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ QJT	♠ A92	1 ♦	1NT	Pass	2NT ¹
Vul: Both	♥ AQ5	♥ 3	Pass	3 ♣ ²	Pass	3NT
North HCP: 16	♦ AK74	♦ J62	All Pass			
South HCP: 8+2	♣ T53	♣ K98742				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ AJ43			1 ♣	1NT
Vul: N-S	♥ 92	♥ AT5	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+4	♦ AQT98643	♦ 52	Pass	5 ♦	All Pass	
South HCP: 15	♣ 53	♣ KQJ8				
Contract: 5 ♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ AJ2	♠ K5	1 ♦	1NT	Pass	2NT ¹
Vul: E-W	♥ KT2	♥ 975	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ AQ6	♦ T3	All Pass			
South HCP: 9+2	♣ J872	♣ AQT643				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

South hands**then MST**

Board: 25 ♠ Q3 LHO is dealer.

Dealer: West ♥ Q93 West (LHO) opens 1♣ if possible.

Vul: E-W ♦ KT9743

HCP: 10+2 ♣ K3

Board: 26 ♠ KQ92 RHO is dealer. You bid second.

Dealer: East ♥ K65 East (RHO) opens 1♥ if possible.

Vul: Both ♦ 64

HCP: 15 ♣ AK72

Board: 27 ♠ A92 LHO is dealer.

Dealer: West ♥ 3 West (LHO) opens 1♦ if possible.

Vul: Both ♦ J62

HCP: 8+2 ♣ K98742

Board: 28 ♠ AJ43 RHO is dealer. You bid second.

Dealer: East ♥ AT5 East (RHO) opens 1♣ if possible.

Vul: N-S ♦ 52

HCP: 15 ♣ KQJ8

Board: 29 ♠ K5 LHO is dealer.

Dealer: West ♥ 975 West (LHO) opens 1♦ if possible.

Vul: E-W ♦ T3

HCP: 9+2 ♣ AQT643

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ KT96	♠ Q3	1 ♣	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ AJ72	♥ Q93	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ J8	♦ KT9743	All Pass			
South HCP: 10+2	♣ AQ9	♣ K3				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ T3	♠ KQ92			1 ♥	1NT
Vul: Both	♥ Q	♥ K65	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 10+3	♦ AQJT852	♦ 64	Pass	5 ♦	All Pass	
South HCP: 15	♣ J94	♣ AK72				
Contract: 5 ♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ QJT	♠ A92	1 ♦	1NT	Pass	2NT ¹
Vul: Both	♥ AQ5	♥ 3	Pass	3 ♣ ²	Pass	3NT
North HCP: 16	♦ AK74	♦ J62	All Pass			
South HCP: 8+2	♣ T53	♣ K98742				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ AJ43			1 ♣	1NT
Vul: N-S	♥ 92	♥ AT5	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+4	♦ AQT98643	♦ 52	Pass	5 ♦	All Pass	
South HCP: 15	♣ 53	♣ KQJ8				
Contract: 5 ♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ AJ2	♠ K5	1 ♦	1NT	Pass	2NT ¹
Vul: E-W	♥ KT2	♥ 975	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ AQ6	♦ T3	All Pass			
South HCP: 9+2	♣ J872	♣ AQT643				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 30	♠ J	LHO is dealer.
Dealer: East	♥ AK	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ T98742	
HCP: 8+2	♣ T964	
Board: 31	♠ A62	RHO is dealer. You bid second.
Dealer: West	♥ K52	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ A832	
HCP: 15	♣ AT2	
Board: 32	♠ J8	LHO is dealer.
Dealer: East	♥ AQ5	East (LHO) opens 1♣ if possible.
Vul: None	♦ QT8763	
HCP: 9+2	♣ 97	
Board: 33	♠ A87	RHO is dealer. You bid second.
Dealer: West	♥ QJ42	West (RHO) opens 1♠ if possible.
Vul: N-S	♦ T3	
HCP: 15	♣ AKJ9	
Board: 34	♠ K4	LHO is dealer.
Dealer: East	♥ 87	East (LHO) opens 1♣ if possible.
Vul: Both	♦ AQ9876	East (LHO) Doubles 3♣ if possible.
HCP: 9+2	♣ 853	

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ K975			1 ♠	1NT
Vul: N-S	♥ AK	♥ T5	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ T98742	♦ KJ5	Pass	3NT	All Pass	
South HCP: 17	♣ T964	♣ AKQJ				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ A62	♠ QJ	1 ♥	1NT	Pass	2NT ¹
Vul: E-W	♥ K52	♥ AJ	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ A832	♦ T74	All Pass			
South HCP: 11+2	♣ AT2	♣ QJ8653				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ J8	♠ AT74			1 ♣	1NT
Vul: None	♥ AQ5	♥ KJ86	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ QT8763	♦ 94	Pass	3NT	All Pass	
South HCP: 16	♣ 97	♣ AKJ				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ A87	♠ Q9	1 ♠	1NT	Pass	2NT ¹
Vul: N-S	♥ QJ42	♥ T86	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ T3	♦ A4	All Pass			
South HCP: 8+2	♣ AKJ9	♣ Q76532				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ K4	♠ A932			1 ♣	1NT
Vul: Both	♥ 87	♥ KQJ6	Pass	3 ♣ ¹	X	Pass
North HCP: 9+2	♦ AQ9876	♦ 52	Pass	3NT	All Pass	
South HCP: 15	♣ 853	♣ AJ4				
Contract: 3NT North			1. 1N-3C transfer to diamonds			

South hands**then MST**

Board: 30	♠ K975	RHO is dealer. You bid second.
Dealer: East	♥ T5	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ KJ5	
HCP: 17	♣ AKQJ	

Board: 31	♠ QJ	LHO is dealer.
Dealer: West	♥ AJ	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ T74	
HCP: 11+2	♣ QJ8653	

Board: 32	♠ AT74	RHO is dealer. You bid second.
Dealer: East	♥ KJ86	East (RHO) opens 1♣ if possible.
Vul: None	♦ 94	
HCP: 16	♣ AKJ	

Board: 33	♠ Q9	LHO is dealer.
Dealer: West	♥ T86	West (LHO) opens 1♠ if possible.
Vul: N-S	♦ A4	
HCP: 8+2	♣ Q76532	

Board: 34	♠ A932	RHO is dealer. You bid second.
Dealer: East	♥ KQJ6	East (RHO) opens 1♣ if possible.
Vul: Both	♦ 52	East (RHO) Doubles 3♣ if possible.
HCP: 15	♣ AJ4	

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ K975			1 ♠	1NT
Vul: N-S	♥ AK	♥ T5	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ T98742	♦ KJ5	Pass	3NT	All Pass	
South HCP: 17	♣ T964	♣ AKQJ				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ A62	♠ QJ	1 ♥	1NT	Pass	2NT ¹
Vul: E-W	♥ K52	♥ AJ	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ A832	♦ T74	All Pass			
South HCP: 11+2	♣ AT2	♣ QJ8653				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ J8	♠ AT74			1 ♣	1NT
Vul: None	♥ AQ5	♥ KJ86	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ QT8763	♦ 94	Pass	3NT	All Pass	
South HCP: 16	♣ 97	♣ AKJ				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ A87	♠ Q9	1 ♠	1NT	Pass	2NT ¹
Vul: N-S	♥ QJ42	♥ T86	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ T3	♦ A4	All Pass			
South HCP: 8+2	♣ AKJ9	♣ Q76532				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ K4	♠ A932			1 ♣	1NT
Vul: Both	♥ 87	♥ KQJ6	Pass	3 ♣ ¹	X	Pass
North HCP: 9+2	♦ AQ9876	♦ 52	Pass	3NT	All Pass	
South HCP: 15	♣ 853	♣ AJ4				
Contract: 3NT North			1. 1N-3C transfer to diamonds			

Board: 35	♠ J53	RHO is dealer. You bid second.
Dealer: West	♥ KJT	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ AQ8	
HCP: 16	♣ AJT8	

Board: 36	♠ Q7	LHO is dealer.
Dealer: East	♥ Q64	East (LHO) opens 1♥ if possible.
Vul: Both	♦ Q6	
HCP: 11+2	♣ KQ9752	

Board: 37	♠ A93	RHO is dealer. You bid second.
Dealer: West	♥ A96	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ QJ74	
HCP: 15	♣ AT2	

Board: 38	♠ 98	LHO is dealer.
Dealer: East	♥ KT7	East (LHO) opens 1♥ if possible.
Vul: Both	♦ AJT876	
HCP: 8+2	♣ 75	

Board: 39	♠ KJ	RHO is dealer. You bid second.
Dealer: West	♥ J754	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ A42	
HCP: 15	♣ AQ73	

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ J53	♠ Q8	1 ♣	1NT	Pass	3 ♣ ¹
Vul: N-S	♥ KJT	♥ 6	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ AQ8	♦ KJ7532	All Pass			
South HCP: 9+2	♣ AJT8	♣ K963				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ Q7	♠ K85		1 ♥	1NT	
Vul: Both	♥ Q64	♥ KJT2	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 11+2	♦ Q6	♦ KJ74	Pass	3NT	All Pass	
South HCP: 15	♣ KQ9752	♣ A4				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ A93	♠ 52	1 ♥	1NT	Pass	2NT ¹
Vul: E-W	♥ A96	♥ T74	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ QJ74	♦ A5	All Pass			
South HCP: 8+2	♣ AT2	♣ KJ9743				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ 98	♠ KJ		1 ♥	1NT	
Vul: Both	♥ KT7	♥ A983	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ AJT876	♦ KQ3	Pass	3NT	All Pass	
South HCP: 17	♣ 75	♣ A963				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ KJ	♠ A65	1 ♦	1NT	Pass	2NT ¹
Vul: E-W	♥ J754	♥ T3	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ A42	♦ 96	All Pass			
South HCP: 8+2	♣ AQ73	♣ KJT854				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

South hands**then MST**

Board: 35	♠ Q8	LHO is dealer.
Dealer: West	♥ 6	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ KJ7532	
HCP: 9+2	♣ K963	

Board: 36	♠ K85	RHO is dealer. You bid second.
Dealer: East	♥ KJT2	East (RHO) opens 1♥ if possible.
Vul: Both	♦ KJ74	
HCP: 15	♣ A4	

Board: 37	♠ 52	LHO is dealer.
Dealer: West	♥ T74	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ A5	
HCP: 8+2	♣ KJ9743	

Board: 38	♠ KJ	RHO is dealer. You bid second.
Dealer: East	♥ A983	East (RHO) opens 1♥ if possible.
Vul: Both	♦ KQ3	
HCP: 17	♣ A963	

Board: 39	♠ A65	LHO is dealer.
Dealer: West	♥ T3	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 96	
HCP: 8+2	♣ KJT854	

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ J53	♠ Q8	1 ♣	1NT	Pass	3 ♣ ¹
Vul: N-S	♥ KJT	♥ 6	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ AQ8	♦ KJ7532	All Pass			
South HCP: 9+2	♣ AJT8	♣ K963				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ Q7	♠ K85		1 ♥	1NT	
Vul: Both	♥ Q64	♥ KJT2	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 11+2	♦ Q6	♦ KJ74	Pass	3NT	All Pass	
South HCP: 15	♣ KQ9752	♣ A4				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ A93	♠ 52	1 ♥	1NT	Pass	2NT ¹
Vul: E-W	♥ A96	♥ T74	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ QJ74	♦ A5	All Pass			
South HCP: 8+2	♣ AT2	♣ KJ9743				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ 98	♠ KJ		1 ♥	1NT	
Vul: Both	♥ KT7	♥ A983	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ AJT876	♦ KQ3	Pass	3NT	All Pass	
South HCP: 17	♣ 75	♣ A963				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ KJ	♠ A65	1 ♦	1NT	Pass	2NT ¹
Vul: E-W	♥ J754	♥ T3	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ A42	♦ 96	All Pass			
South HCP: 8+2	♣ AQ73	♣ KJT854				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 40 ♠ 95 LHO is dealer.

Dealer: East ♥ T92 East (LHO) opens 1♥ if possible.

Vul: Both ♦ QT

HCP: 11+2 ♣ AKQ852

Board: 41 ♠ A752 RHO is dealer. You bid second.

Dealer: West ♥ QT5 West (RHO) opens 1♣ if possible.

Vul: N-S ♦ AT4

HCP: 15 ♣ AJ8

Board: 42 ♠ 94 LHO is dealer.

Dealer: East ♥ J98 East (LHO) opens 1♣ if possible.

Vul: Both ♦ AKJ765

HCP: 9+2 ♣ 43

Board: 43 ♠ KQ83 RHO is dealer. You bid second.

Dealer: West ♥ AJ82 West (RHO) opens 1♠ if possible.

Vul: None ♦ A73

HCP: 16 ♣ Q2

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ 95	♠ Q86			1 ♥	1NT
Vul: Both	♥ T92	♥ KQJ4	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 11+2	♦ QT	♦ AK84	Pass	5 ♣	All Pass	
South HCP: 15	♣ AKQ852	♣ T7				
Contract: 5 ♣ North					1. 1N-2N transfer to clubs	
					2. automat	

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ A752	♠ K8	1 ♣	1NT	Pass	3 ♣ ¹
Vul: N-S	♥ QT5	♥ A9	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ AT4	♦ Q76532	All Pass			
South HCP: 9+2	♣ AJ8	♣ 532			1. 1N-3C transfer to diamonds	
Contract: 3NT South					2. automat	

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ 94	♠ AJ3			1 ♣	1NT
Vul: Both	♥ J98	♥ AK32	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ AKJ765	♦ 832	Pass	3NT	All Pass	
South HCP: 15	♣ 43	♣ QJ7			1. 1N-3C transfer to diamonds	
Contract: 3NT North					2. automat	

Board: 43	North:	South:	W	N	E	S
Dealer: West	♠ KQ83	♠ 4	1 ♠	1NT	Pass	2NT ¹
Vul: None	♥ AJ82	♥ K53	Pass	3 ♣ ²	Pass	3NT
North HCP: 16	♦ A73	♦ KQ6	All Pass			
South HCP: 8+2	♣ Q2	♣ T76543			1. 1N-2N transfer to clubs	
Contract: 3NT South					2. automat	

South hands**then MST**

Board: 40	♠ Q86	RHO is dealer. You bid second.
Dealer: East	♥ KQJ4	East (RHO) opens 1♥ if possible.
Vul: Both	♦ AK84	
HCP: 15	♣ T7	

Board: 41	♠ K8	LHO is dealer.
Dealer: West	♥ A9	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ Q76532	
HCP: 9+2	♣ 532	

Board: 42	♠ AJ3	RHO is dealer. You bid second.
Dealer: East	♥ AK32	East (RHO) opens 1♣ if possible.
Vul: Both	♦ 832	
HCP: 15	♣ QJ7	

Board: 43	♠ 4	LHO is dealer.
Dealer: West	♥ K53	West (LHO) opens 1♠ if possible.
Vul: None	♦ KQ6	
HCP: 8+2	♣ T76543	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ 95	♠ Q86			1 ♥	1NT
Vul: Both	♥ T92	♥ KQJ4	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 11+2	♦ QT	♦ AK84	Pass	5 ♣	All Pass	
South HCP: 15	♣ AKQ852	♣ T7				
Contract: 5 ♣ North					1. 1N-2N transfer to clubs	
					2. automat	

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ A752	♠ K8	1 ♣	1NT	Pass	3 ♣ ¹
Vul: N-S	♥ QT5	♥ A9	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ AT4	♦ Q76532	All Pass			
South HCP: 9+2	♣ AJ8	♣ 532			1. 1N-3C transfer to diamonds	
Contract: 3NT South					2. automat	

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ 94	♠ AJ3			1 ♣	1NT
Vul: Both	♥ J98	♥ AK32	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ AKJ765	♦ 832	Pass	3NT	All Pass	
South HCP: 15	♣ 43	♣ QJ7			1. 1N-3C transfer to diamonds	
Contract: 3NT North					2. automat	

Board: 43	North:	South:	W	N	E	S
Dealer: West	♠ KQ83	♠ 4	1 ♠	1NT	Pass	2NT ¹
Vul: None	♥ AJ82	♥ K53	Pass	3 ♣ ²	Pass	3NT
North HCP: 16	♦ A73	♦ KQ6	All Pass			
South HCP: 8+2	♣ Q2	♣ T76543			1. 1N-2N transfer to clubs	
Contract: 3NT South					2. automat	

Board: 44	♠ K9
Dealer: East	♥ JT
Vul: Both	♦ K87642
HCP: 8+2	♣ J94

LHO is dealer.

East (LHO) opens 1♣ if possible.

Board: 45	♠ AQJ3
Dealer: West	♥ AT
Vul: None	♦ J75
HCP: 15	♣ QJ84

RHO is dealer. You bid second.

West (RHO) opens 1♣ if possible.

Board: 46	♠ A93
Dealer: East	♥ T7
Vul: E-W	♦ JT9632
HCP: 8+2	♣ K5

LHO is dealer.

East (LHO) opens 1♥ if possible.

Board: 47	♠ T74
Dealer: West	♥ AKQ6
Vul: None	♦ K2
HCP: 15	♣ K974

RHO is dealer. You bid second.

West (RHO) opens 1♣ if possible.

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ K9	♠ J63			1♣	1NT
Vul: Both	♥ JT	♥ Q42	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ K87642	♦ AJ3	Pass	3NT	Pass	4♦
South HCP: 15	♣ J94	♣ AKT8	All Pass			
Contract: 4♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ AQJ3	♠ K64	1♣	1NT	Pass	3♣ ¹
Vul: None	♥ AT	♥ 54	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ J75	♦ K98432	All Pass			
South HCP: 9+2	♣ QJ84	♣ K2	1. 1N-3C transfer to diamonds			
Contract: 3NT South			2. automat			

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ A93	♠ J76			1♥	1NT
Vul: E-W	♥ T7	♥ KJ6	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ JT9632	♦ AQ7	Pass	3NT	Pass	4♦
South HCP: 15	♣ K5	♣ AT83	All Pass			
Contract: 4♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ T74	♠ K85	1♣	1NT	Pass	3♣ ¹
Vul: None	♥ AKQ6	♥ J93	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ K2	♦ AT9873	All Pass			
South HCP: 8+2	♣ K974	♣ 8	1. 1N-3C transfer to diamonds			
Contract: 3NT South			2. automat			

South hands

then MST

Board: 44	♠ J63	RHO is dealer. You bid second.
Dealer: East	♥ Q42	East (RHO) opens 1♣ if possible.
Vul: Both	♦ AJ3	
HCP: 15	♣ AKT8	

Board: 45	♠ K64	LHO is dealer.
Dealer: West	♥ 54	West (LHO) opens 1♣ if possible.
Vul: None	♦ K98432	
HCP: 9+2	♣ K2	

Board: 46	♠ J76	RHO is dealer. You bid second.
Dealer: East	♥ KJ6	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ AQ7	
HCP: 15	♣ AT83	

Board: 47	♠ K85	LHO is dealer.
Dealer: West	♥ J93	West (LHO) opens 1♣ if possible.
Vul: None	♦ AT9873	
HCP: 8+2	♣ 8	

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ K9	♠ J63			1♣	1NT
Vul: Both	♥ JT	♥ Q42	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ K87642	♦ AJ3	Pass	3NT	Pass	4♦
South HCP: 15	♣ J94	♣ AKT8	All Pass			
Contract: 4♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ AQJ3	♠ K64	1♣	1NT	Pass	3♣ ¹
Vul: None	♥ AT	♥ 54	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ J75	♦ K98432	All Pass			
South HCP: 9+2	♣ QJ84	♣ K2	1. 1N-3C transfer to diamonds			
Contract: 3NT South			2. automat			

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ A93	♠ J76			1♥	1NT
Vul: E-W	♥ T7	♥ KJ6	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ JT9632	♦ AQ7	Pass	3NT	Pass	4♦
South HCP: 15	♣ K5	♣ AT83	All Pass			
Contract: 4♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ T74	♠ K85	1♣	1NT	Pass	3♣ ¹
Vul: None	♥ AKQ6	♥ J93	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ K2	♦ AT9873	All Pass			
South HCP: 8+2	♣ K974	♣ 8	1. 1N-3C transfer to diamonds			
Contract: 3NT South			2. automat			

Board: 48	♠ K98	LHO is dealer.
Dealer: East	♥ 4	East (LHO) opens 1♦ if possible.
Vul: Both	♦ QJ5	
HCP: 9+2	♣ K75432	
Board: 49	♠ AKQ	RHO is dealer. You bid second.
Dealer: West	♥ T762	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AT73	
HCP: 15	♣ Q9	
Board: 50	♠ J92	LHO is dealer.
Dealer: East	♥ J3	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ KQJT73	East (LHO) Doubles 3♣ if possible.
HCP: 8+2	♣ 96	
Board: 51	♠ Q932	RHO is dealer. You bid second.
Dealer: West	♥ KJT7	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ KQJ	
HCP: 16	♣ KJ	
Board: 52	♠ AJ	LHO is dealer.
Dealer: East	♥ Q6	East (LHO) opens 1♥ if possible.
Vul: N-S	♦ JT9853	
HCP: 8+2	♣ 854	

Both hands (Answers Page)

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ K98	♠ QJ3			1♦	1NT
Vul: Both	♥ 4	♥ KT7	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ QJ5	♦ AK9	Pass	3NT	All Pass	
South HCP: 15	♣ K75432	♣ Q986				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 49	North:	South:	W	N	E	S
Dealer: West	♠ AKQ	♠ J7	1♦	1NT	Pass	2NT ¹
Vul: N-S	♥ T762	♥ A	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ AT73	♦ Q65	All Pass			
South HCP: 8+3	♣ Q9	♣ JT76432				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ J92	♠ QT			1♣	1NT
Vul: N-S	♥ J3	♥ AKT7	Pass	3♣ ¹	X	3♦ ²
North HCP: 8+2	♦ KQJT73	♦ A95	Pass	3NT	All Pass	
South HCP: 17	♣ 96	♣ KJ43				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 51	North:	South:	W	N	E	S
Dealer: West	♠ Q932	♠ AT5	1♦	1NT	Pass	2NT ¹
Vul: E-W	♥ KJT7	♥ 4	Pass	3♣ ²	Pass	3NT
North HCP: 16	♦ KQJ	♦ 976	All Pass			
South HCP: 8+2	♣ KJ	♣ A87654				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 52	North:	South:	W	N	E	S
Dealer: East	♠ AJ	♠ 8643			1♥	1NT
Vul: N-S	♥ Q6	♥ KT5	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ JT9853	♦ AK	Pass	3NT	All Pass	
South HCP: 16	♣ 854	♣ AQ62				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

South hands**then MST**

Board: 48	♠ QJ3	RHO is dealer. You bid second.
Dealer: East	♥ KT7	East (RHO) opens 1♦ if possible.
Vul: Both	♦ AK9	
HCP: 15	♣ Q986	

Board: 49	♠ J7	LHO is dealer.
Dealer: West	♥ A	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ Q65	
HCP: 8+3	♣ JT76432	

Board: 50	♠ QT	RHO is dealer. You bid second.
Dealer: East	♥ AKT7	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ A95	East (RHO) Doubles 3♣ if possible.
HCP: 17	♣ KJ43	

Board: 51	♠ AT5	LHO is dealer.
Dealer: West	♥ 4	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 976	
HCP: 8+2	♣ A87654	

Board: 52	♠ 8643	RHO is dealer. You bid second.
Dealer: East	♥ KT5	East (RHO) opens 1♥ if possible.
Vul: N-S	♦ AK	
HCP: 16	♣ AQ62	

Both hands (Answers Page)

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ K98	♠ QJ3			1♦	1NT
Vul: Both	♥ 4	♥ KT7	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ QJ5	♦ AK9	Pass	3NT	All Pass	
South HCP: 15	♣ K75432	♣ Q986				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 49	North:	South:	W	N	E	S
Dealer: West	♠ AKQ	♠ J7	1♦	1NT	Pass	2NT ¹
Vul: N-S	♥ T762	♥ A	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ AT73	♦ Q65	All Pass			
South HCP: 8+3	♣ Q9	♣ JT76432				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ J92	♠ QT			1♣	1NT
Vul: N-S	♥ J3	♥ AKT7	Pass	3♣ ¹	X	3♦ ²
North HCP: 8+2	♦ KQJT73	♦ A95	Pass	3NT	All Pass	
South HCP: 17	♣ 96	♣ KJ43				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 51	North:	South:	W	N	E	S
Dealer: West	♠ Q932	♠ AT5	1♦	1NT	Pass	2NT ¹
Vul: E-W	♥ KJT7	♥ 4	Pass	3♣ ²	Pass	3NT
North HCP: 16	♦ KQJ	♦ 976	All Pass			
South HCP: 8+2	♣ KJ	♣ A87654				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 52	North:	South:	W	N	E	S
Dealer: East	♠ AJ	♠ 8643			1♥	1NT
Vul: N-S	♥ Q6	♥ KT5	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ JT9853	♦ AK	Pass	3NT	All Pass	
South HCP: 16	♣ 854	♣ AQ62				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 53	♠ KT	RHO is dealer. You bid second.
Dealer: West	♥ AJ92	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ Q32	
HCP: 16	♣ AQT6	

Board: 54	♠ K73	LHO is dealer.
Dealer: East	♥ QJ2	East (LHO) opens 1♥ if possible.
Vul: Both	♦ 7	
HCP: 9+2	♣ QJT543	

Board: 55	♠ AQ65	RHO is dealer. You bid second.
Dealer: West	♥ A84	West (RHO) opens 1♦ if possible.
Vul: Both	♦ KJT9	
HCP: 15	♣ J7	

Board: 56	♠ 8	LHO is dealer.
Dealer: East	♥ K83	East (LHO) opens 1♦ if possible.
Vul: Both	♦ K92	
HCP: 8+2	♣ QT8542	

Board: 57	♠ AK8	RHO is dealer. You bid second.
Dealer: West	♥ AK86	West (RHO) opens 1♦ if possible.
Vul: None	♦ QJ32	
HCP: 17	♣ 63	

Both hands (Answers Page)

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ KT	♠ Q8	1 ♣	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ AJ92	♥ K5	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ Q32	♦ KT9754	All Pass			
South HCP: 8+2	♣ AQT6	♣ 754				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 54	North:	South:	W	N	E	S
Dealer: East	♠ K73	♠ 964			1 ♥	1NT
Vul: Both	♥ QJ2	♥ K64	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+2	♦ 7	♦ AKQ94	Pass	3NT	All Pass	
South HCP: 15+1	♣ QJT543	♣ K7				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 55	North:	South:	W	N	E	S
Dealer: West	♠ AQ65	♠ J7	1 ♦	1NT	Pass	2NT ¹
Vul: Both	♥ A84	♥ 73	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ KJT9	♦ 742	All Pass			
South HCP: 8+2	♣ J7	♣ AK5432				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 56	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ K73			1 ♦	1NT
Vul: Both	♥ K83	♥ T754	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ K92	♦ AT8	Pass	3NT	All Pass	
South HCP: 15	♣ QT8542	♣ AKJ				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ AK8	♠ J4	1 ♦	1NT	Pass	2NT ¹
Vul: None	♥ AK86	♥ 72	Pass	3 ♣ ²	Pass	3NT
North HCP: 17	♦ QJ32	♦ K98	All Pass			
South HCP: 8+2	♣ 63	♣ A98754				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

South hands

then MST

Board: 53	♠ Q8	LHO is dealer.
Dealer: West	♥ K5	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ KT9754	
HCP: 8+2	♣ 754	
Board: 54	♠ 964	RHO is dealer. You bid second.
Dealer: East	♥ K64	East (RHO) opens 1♥ if possible.
Vul: Both	♦ AKQ94	
HCP: 15+1	♣ K7	
Board: 55	♠ J7	LHO is dealer.
Dealer: West	♥ 73	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 742	
HCP: 8+2	♣ AK5432	
Board: 56	♠ K73	RHO is dealer. You bid second.
Dealer: East	♥ T754	East (RHO) opens 1♦ if possible.
Vul: Both	♦ AT8	
HCP: 15	♣ AKJ	
Board: 57	♠ J4	LHO is dealer.
Dealer: West	♥ 72	West (LHO) opens 1♦ if possible.
Vul: None	♦ K98	
HCP: 8+2	♣ A98754	

Both hands (Answers Page)

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ KT	♠ Q8	1 ♣	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ AJ92	♥ K5	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ Q32	♦ KT9754	All Pass			
South HCP: 8+2	♣ AQT6	♣ 754				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 54	North:	South:	W	N	E	S
Dealer: East	♠ K73	♠ 964			1 ♥	1NT
Vul: Both	♥ QJ2	♥ K64	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+2	♦ 7	♦ AKQ94	Pass	3NT	All Pass	
South HCP: 15+1	♣ QJT543	♣ K7				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 55	North:	South:	W	N	E	S
Dealer: West	♠ AQ65	♠ J7	1 ♦	1NT	Pass	2NT ¹
Vul: Both	♥ A84	♥ 73	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ KJT9	♦ 742	All Pass			
South HCP: 8+2	♣ J7	♣ AK5432				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 56	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ K73			1 ♦	1NT
Vul: Both	♥ K83	♥ T754	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ K92	♦ AT8	Pass	3NT	All Pass	
South HCP: 15	♣ QT8542	♣ AKJ				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ AK8	♠ J4	1 ♦	1NT	Pass	2NT ¹
Vul: None	♥ AK86	♥ 72	Pass	3 ♣ ²	Pass	3NT
North HCP: 17	♦ QJ32	♦ K98	All Pass			
South HCP: 8+2	♣ 63	♣ A98754				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 58 ♠ Q LHO is dealer.

Dealer: East ♥ 94 East (LHO) opens 1♥ if possible.

Vul: Both ♦ 5

HCP: 8+5 ♣ KQJ976543

Board: 59 ♠ AQT7 RHO is dealer. You bid second.

Dealer: West ♥ A83 West (RHO) opens 1♠ if possible.

Vul: None ♦ 82

HCP: 15 ♣ KQ86

Board: 60 ♠ 9 LHO is dealer.

Dealer: East ♥ 952 East (LHO) opens 1♠ if possible.

Vul: E-W ♦ KJT543

HCP: 8+2 ♣ A96

Board: 61 ♠ K7 RHO is dealer. You bid second.

Dealer: West ♥ A74 West (RHO) opens 1♥ if possible.

Vul: E-W ♦ J765

HCP: 15 ♣ AK96

Board: 62 ♠ Q3 LHO is dealer.

Dealer: East ♥ T97 East (LHO) opens 1♥ if possible.

Vul: Both ♦ K2

HCP: 8+2 ♣ QJ9642

Both hands (Answers Page)

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ 7542			1 ♥	1NT
Vul: Both	♥ 94	♥ AK75	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+5	♦ 5	♦ A32	Pass	5 ♣	All Pass	
South HCP: 15	♣ KQJ976543	♣ AT				
Contract: 5 ♣ North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ AQT7	♠ 863	1 ♠	1NT	Pass	3 ♣ ¹
Vul: None	♥ A83	♥ KJ2	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ 82	♦ KQT954	All Pass			
South HCP: 9+2	♣ KQ86	♣ 5				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 60	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ QJ87			1 ♠	1NT
Vul: E-W	♥ 952	♥ AKJ	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ KJT543	♦ A72	Pass	3NT	All Pass	
South HCP: 16	♣ A96	♣ J82				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ K7	♠ J2	1 ♥	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ A74	♥ Q5	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ J765	♦ KQ9843	All Pass			
South HCP: 8+2	♣ AK96	♣ T75				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 62	North:	South:	W	N	E	S
Dealer: East	♠ Q3	♠ K752			1 ♥	1NT
Vul: Both	♥ T97	♥ QJ3	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ K2	♦ AJT9	Pass	3NT	All Pass	
South HCP: 15	♣ QJ9642	♣ A5				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

South hands**then MST**

Board: 58	♠ 7542	RHO is dealer. You bid second.
Dealer: East	♥ AK75	East (RHO) opens 1♥ if possible.
Vul: Both	♦ A32	
HCP: 15	♣ AT	
Board: 59	♠ 863	LHO is dealer.
Dealer: West	♥ KJ2	West (LHO) opens 1♠ if possible.
Vul: None	♦ KQT954	
HCP: 9+2	♣ 5	
Board: 60	♠ QJ87	RHO is dealer. You bid second.
Dealer: East	♥ AKJ	East (RHO) opens 1♠ if possible.
Vul: E-W	♦ A72	
HCP: 16	♣ J82	
Board: 61	♠ J2	LHO is dealer.
Dealer: West	♥ Q5	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ KQ9843	
HCP: 8+2	♣ T75	
Board: 62	♠ K752	RHO is dealer. You bid second.
Dealer: East	♥ QJ3	East (RHO) opens 1♥ if possible.
Vul: Both	♦ AJT9	
HCP: 15	♣ A5	

Both hands (Answers Page)

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ 7542			1 ♥	1NT
Vul: Both	♥ 94	♥ AK75	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+5	♦ 5	♦ A32	Pass	5 ♣	All Pass	
South HCP: 15	♣ KQJ976543	♣ AT				
Contract: 5 ♣ North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ AQT7	♠ 863	1 ♠	1NT	Pass	3 ♣ ¹
Vul: None	♥ A83	♥ KJ2	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ 82	♦ KQT954	All Pass			
South HCP: 9+2	♣ KQ86	♣ 5				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 60	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ QJ87			1 ♠	1NT
Vul: E-W	♥ 952	♥ AKJ	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ KJT543	♦ A72	Pass	3NT	All Pass	
South HCP: 16	♣ A96	♣ J82				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ K7	♠ J2	1 ♥	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ A74	♥ Q5	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ J765	♦ KQ9843	All Pass			
South HCP: 8+2	♣ AK96	♣ T75				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 62	North:	South:	W	N	E	S
Dealer: East	♠ Q3	♠ K752			1 ♥	1NT
Vul: Both	♥ T97	♥ QJ3	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ K2	♦ AJT9	Pass	3NT	All Pass	
South HCP: 15	♣ QJ9642	♣ A5				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 63 ♠ AKT You are dealer.

Dealer: North ♥ K9863 The opponents are silent.

Vul: E-W ♦ 832

HCP: 15+1 ♣ KQ

Board: 64 ♠ K LHO is dealer.

Dealer: East ♥ Q92 East (LHO) opens 1♠ if possible.

Vul: E-W ♦ 764

HCP: 8+2 ♣ K96542

Board: 65 ♠ AQJ RHO is dealer. You bid second.

Dealer: West ♥ AQ3 West (RHO) opens 1♠ if possible.

Vul: N-S ♦ KT8

HCP: 16 ♣ T975

Board: 66 ♠ A54 LHO is dealer.

Dealer: East ♥ T43 East (LHO) opens 1♥ if possible.

Vul: E-W ♦ 8

HCP: 8+2 ♣ KJT973

Board: 67 ♠ AQ73 RHO is dealer. You bid second.

Dealer: West ♥ AT54 West (RHO) opens 1♥ if possible.

Vul: Both ♦ A83

HCP: 15 ♣ J4

Both hands (Answers Page)

Board: 63

Dealer: North

North:

♠ AKT

South:

♠ Q8

W N E S

1NT Pass 2♠¹

Vul: E-W

♥ K9863

♥ 7542

Pass 3♣² All Pass

North HCP: 15+1

♦ 832

♦ 9

1. 1N-2S transfer to clubs

South HCP: 2+2

♣ KQ

♣ T98543

2. automat

Contract: 3♣ North

Board: 64

Dealer: East

North:

♠ K

South:

♠ AQ82

W N E S

1♠ 1NT

Vul: E-W

♥ Q92

♥ J63

Pass 2NT¹ Pass 3♣²

North HCP: 8+2

♦ 764

♦ AQ3

Pass 3NT All Pass

South HCP: 16

♣ K96542

♣ QJ3

1. 1N-2N transfer to clubs

Contract: 3NT North

2. automat

Board: 65

Dealer: West

North:

♠ AQJ

South:

♠ 9542

W N E S

1♠ 1NT Pass 2NT¹

Vul: N-S

♥ AQ3

♥ 6

Pass 3♣² Pass 3NT

North HCP: 16

♦ KT8

♦ J6

All Pass

South HCP: 9+2

♣ T975

♣ AKJ632

1. 1N-2N transfer to clubs

Contract: 3NT South

2. automat

Board: 66

Dealer: East

North:

♠ A54

South:

♠ Q83

W N E S

1♥ 1NT

Vul: E-W

♥ T43

♥ KJ6

Pass 2NT¹ Pass 3♣²

North HCP: 8+2

♦ 8

♦ AQJ62

Pass 3NT All Pass

South HCP: 15+1

♣ KJT973

♣ Q2

1. 1N-2N transfer to clubs

Contract: 3NT North

2. automat

Board: 67

Dealer: West

North:

♠ AQ73

South:

♠ T6

W N E S

1♥ 1NT Pass 3♣¹

Vul: Both

♥ AT54

♥ -

Pass 3♦² Pass 5♦

North HCP: 15

♦ A83

♦ QT9654

All Pass

South HCP: 9+3

♣ J4

♣ AK632

1. 1N-3C transfer to diamonds

Contract: 5♦ South

2. automat

South hands

then MST

Board: 63	♠ Q8	Partner is dealer.
Dealer: North	♥ 7542	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 2+2	♣ T98543	

Board: 64	♠ AQ82	RHO is dealer. You bid second.
Dealer: East	♥ J63	East (RHO) opens 1♠ if possible.
Vul: E-W	♦ AQ3	
HCP: 16	♣ QJ3	

Board: 65	♠ 9542	LHO is dealer.
Dealer: West	♥ 6	West (LHO) opens 1♠ if possible.
Vul: N-S	♦ J6	
HCP: 9+2	♣ AKJ632	

Board: 66	♠ Q83	RHO is dealer. You bid second.
Dealer: East	♥ KJ6	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ AQJ62	
HCP: 15+1	♣ Q2	

Board: 67	♠ T6	LHO is dealer.
Dealer: West	♥ -	West (LHO) opens 1♥ if possible.
Vul: Both	♦ QT9654	
HCP: 9+3	♣ AK632	

Both hands (Answers Page)

Board: 63

Dealer: North

North:

♠ AKT

South:

♠ Q8

W N E S

1NT Pass 2♠¹

Vul: E-W

♥ K9863

♥ 7542

Pass 3♣² All Pass

North HCP: 15+1

♦ 832

♦ 9

1. 1N-2S transfer to clubs

South HCP: 2+2

♣ KQ

♣ T98543

2. automat

Contract: 3♣ North

Board: 64

Dealer: East

North:

♠ K

South:

♠ AQ82

W N E S

1♠ 1NT

Vul: E-W

♥ Q92

♥ J63

Pass 2NT¹ Pass 3♣²

North HCP: 8+2

♦ 764

♦ AQ3

Pass 3NT All Pass

South HCP: 16

♣ K96542

♣ QJ3

1. 1N-2N transfer to clubs

Contract: 3NT North

2. automat

Board: 65

Dealer: West

North:

♠ AQJ

South:

♠ 9542

W N E S

1♠ 1NT Pass 2NT¹

Vul: N-S

♥ AQ3

♥ 6

Pass 3♣² Pass 3NT

North HCP: 16

♦ KT8

♦ J6

All Pass

South HCP: 9+2

♣ T975

♣ AKJ632

1. 1N-2N transfer to clubs

Contract: 3NT South

2. automat

Board: 66

Dealer: East

North:

♠ A54

South:

♠ Q83

W N E S

1♥ 1NT

Vul: E-W

♥ T43

♥ KJ6

Pass 2NT¹ Pass 3♣²

North HCP: 8+2

♦ 8

♦ AQJ62

Pass 3NT All Pass

South HCP: 15+1

♣ KJT973

♣ Q2

1. 1N-2N transfer to clubs

Contract: 3NT North

2. automat

Board: 67

Dealer: West

North:

♠ AQ73

South:

♠ T6

W N E S

1♥ 1NT Pass 3♣¹

Vul: Both

♥ AT54

♥ -

Pass 3♦² Pass 5♦

North HCP: 15

♦ A83

♦ QT9654

All Pass

South HCP: 9+3

♣ J4

♣ AK632

1. 1N-3C transfer to diamonds

Contract: 5♦ South

2. automat

Board: 68	♠ 32	LHO is dealer.
Dealer: East	♥ Q7	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ K97632	
HCP: 8+2	♣ QJ9	
Board: 69	♠ AQ5	RHO is dealer. You bid second.
Dealer: West	♥ AJT	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ Q63	
HCP: 16	♣ QJ53	
Board: 70	♠ 64	LHO is dealer.
Dealer: East	♥ K7	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ KT8	
HCP: 8+2	♣ Q98642	
Board: 71	♠ AQ	RHO is dealer. You bid second.
Dealer: West	♥ KT84	West (RHO) opens 1♣ if possible.
Vul: None	♦ A74	West (RHO) Doubles 3♣ if possible.
HCP: 17	♣ A976	
Board: 72	♠ 862	LHO is dealer.
Dealer: East	♥ QT6	East (LHO) opens 1♠ if possible.
Vul: Both	♦ K	
HCP: 8+2	♣ QJ9864	

Both hands (Answers Page)

Board: 68	North:	South:	W	N	E	S
Dealer: East	♠ 32	♠ QT8			1 ♥	1NT
Vul: E-W	♥ Q7	♥ A653	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ K97632	♦ AQT	Pass	3NT	All Pass	
South HCP: 15	♣ QJ9	♣ KT4				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ AQ5	♠ 64	1 ♥	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ AJT	♥ 2	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ Q63	♦ KJT9752	All Pass			
South HCP: 8+3	♣ QJ53	♣ A87				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 70	North:	South:	W	N	E	S
Dealer: East	♠ 64	♠ K972			1 ♦	1NT
Vul: E-W	♥ K7	♥ AQ32	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ KT8	♦ A42	Pass	3NT	All Pass	
South HCP: 16	♣ Q98642	♣ K7				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ AQ	♠ 72	1 ♣	1NT	Pass	3 ♣ ¹
Vul: None	♥ KT84	♥ AQ2	X	XX	Pass	3NT
North HCP: 17	♦ A74	♦ KT9653	All Pass			
South HCP: 9+2	♣ A976	♣ 82				
Contract: 3NT South			1.	1N-3C transfer to diamonds		

Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ 862	♠ KQ5			1 ♠	1NT
Vul: Both	♥ QT6	♥ A83	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ K	♦ QT532	Pass	3NT	All Pass	
South HCP: 15+1	♣ QJ9864	♣ A2				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

South hands**then MST**

Board: 68	♠ QT8	RHO is dealer. You bid second.
Dealer: East	♥ A653	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ AQT	
HCP: 15	♣ KT4	

Board: 69	♠ 64	LHO is dealer.
Dealer: West	♥ 2	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ KJT9752	
HCP: 8+3	♣ A87	

Board: 70	♠ K972	RHO is dealer. You bid second.
Dealer: East	♥ AQ32	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ A42	
HCP: 16	♣ K7	

Board: 71	♠ 72	LHO is dealer.
Dealer: West	♥ AQ2	West (LHO) opens 1♣ if possible.
Vul: None	♦ KT9653	West (LHO) Doubles 3♣ if possible.
HCP: 9+2	♣ 82	

Board: 72	♠ KQ5	RHO is dealer. You bid second.
Dealer: East	♥ A83	East (RHO) opens 1♠ if possible.
Vul: Both	♦ QT532	
HCP: 15+1	♣ A2	

Both hands (Answers Page)

Board: 68	North:	South:	W	N	E	S
Dealer: East	♠ 32	♠ QT8			1 ♥	1NT
Vul: E-W	♥ Q7	♥ A653	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ K97632	♦ AQT	Pass	3NT	All Pass	
South HCP: 15	♣ QJ9	♣ KT4				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ AQ5	♠ 64	1 ♥	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ AJT	♥ 2	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ Q63	♦ KJT9752	All Pass			
South HCP: 8+3	♣ QJ53	♣ A87				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 70	North:	South:	W	N	E	S
Dealer: East	♠ 64	♠ K972			1 ♦	1NT
Vul: E-W	♥ K7	♥ AQ32	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ KT8	♦ A42	Pass	3NT	All Pass	
South HCP: 16	♣ Q98642	♣ K7				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ AQ	♠ 72	1 ♣	1NT	Pass	3 ♣ ¹
Vul: None	♥ KT84	♥ AQ2	X	XX	Pass	3NT
North HCP: 17	♦ A74	♦ KT9653	All Pass			
South HCP: 9+2	♣ A976	♣ 82				
Contract: 3NT South			1.	1N-3C transfer to diamonds		

Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ 862	♠ KQ5			1 ♠	1NT
Vul: Both	♥ QT6	♥ A83	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ K	♦ QT532	Pass	3NT	All Pass	
South HCP: 15+1	♣ QJ9864	♣ A2				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

North hands

then MST

Board: 73	♠ J853	RHO is dealer. You bid second.
Dealer: West	♥ AK6	West (RHO) opens 1♥ if possible.
Vul: N-S	♦ 97	
HCP: 15	♣ AK42	

Board: 74	♠ J8	LHO is dealer.
Dealer: East	♥ Q2	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ AJ2	
HCP: 8+2	♣ T98642	

Board: 75	♠ J94	RHO is dealer. You bid second.
Dealer: West	♥ AQ65	West (RHO) opens 1♣ if possible.
Vul: Both	♦ K82	
HCP: 15	♣ AJT	

Board: 76	♠ AQ3	RHO is dealer. You bid second.
Dealer: West	♥ AK64	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ K97	West (RHO) bids 3♦ if possible.
HCP: 16	♣ 983	

Board: 77	♠ AQ95	RHO is dealer. You bid second.
Dealer: West	♥ 972	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AKQ4	
HCP: 17	♣ Q7	

Both hands (Answers Page)

Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ J853	♠ AT9	1 ♥	1NT	Pass	2NT ¹
Vul: N-S	♥ AK6	♥ Q3	Pass	3 ♣ ²	Pass	5 ♣
North HCP: 15	♦ 97	♦ -	All Pass			
South HCP: 9+4	♣ AK42	♣ QJT97653				
Contract: 5 ♣ South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ J8	♠ KQ76			1 ♠	1NT
Vul: N-S	♥ Q2	♥ K5	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ AJ2	♦ K986	Pass	3NT	All Pass	
South HCP: 15	♣ T98642	♣ A53				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 75	North:	South:	W	N	E	S
Dealer: West	♠ J94	♠ A8	1 ♣	1NT	Pass	3 ♣ ¹
Vul: Both	♥ AQ65	♥ 98	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ K82	♦ JT9764	All Pass			
South HCP: 8+2	♣ AJT	♣ K43				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 76	North:	South:	W	N	E	S
Dealer: West	♠ AQ3	♠ J9	1 ♦	1NT	Pass	2NT ¹
Vul: E-W	♥ AK64	♥ Q5	3 ♦	Pass	Pass	4 ♣
North HCP: 16	♦ K97	♦ 862	All Pass			
South HCP: 8+2	♣ 983	♣ KQT764				
Contract: 4 ♣ South			1. 1N-2N transfer to clubs			

Board: 77	North:	South:	W	N	E	S
Dealer: West	♠ AQ95	♠ 8	1 ♦	1NT	Pass	2NT ¹
Vul: N-S	♥ 972	♥ KQ4	Pass	3 ♣ ²	Pass	3NT
North HCP: 17	♦ AKQ4	♦ 987	All Pass			
South HCP: 8+2	♣ Q7	♣ K98543				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

South hands**then MST**

Board: 73	♠ AT9	LHO is dealer.
Dealer: West	♥ Q3	West (LHO) opens 1♥ if possible.
Vul: N-S	♦ -	
HCP: 9+4	♣ QJT97653	

Board: 74	♠ KQ76	RHO is dealer. You bid second.
Dealer: East	♥ K5	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ K986	
HCP: 15	♣ A53	

Board: 75	♠ A8	LHO is dealer.
Dealer: West	♥ 98	West (LHO) opens 1♣ if possible.
Vul: Both	♦ JT9764	
HCP: 8+2	♣ K43	

Board: 76	♠ J9	LHO is dealer.
Dealer: West	♥ Q5	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 862	West (LHO) bids 3♦ if possible.
HCP: 8+2	♣ KQT764	

Board: 77	♠ 8	LHO is dealer.
Dealer: West	♥ KQ4	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ 987	
HCP: 8+2	♣ K98543	

Both hands (Answers Page)

Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ J853	♠ AT9	1 ♥	1NT	Pass	2NT ¹
Vul: N-S	♥ AK6	♥ Q3	Pass	3 ♣ ²	Pass	5 ♣
North HCP: 15	♦ 97	♦ -	All Pass			
South HCP: 9+4	♣ AK42	♣ QJT97653				
Contract: 5 ♣ South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ J8	♠ KQ76			1 ♠	1NT
Vul: N-S	♥ Q2	♥ K5	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ AJ2	♦ K986	Pass	3NT	All Pass	
South HCP: 15	♣ T98642	♣ A53				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 75	North:	South:	W	N	E	S
Dealer: West	♠ J94	♠ A8	1 ♣	1NT	Pass	3 ♣ ¹
Vul: Both	♥ AQ65	♥ 98	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ K82	♦ JT9764	All Pass			
South HCP: 8+2	♣ AJT	♣ K43				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 76	North:	South:	W	N	E	S
Dealer: West	♠ AQ3	♠ J9	1 ♦	1NT	Pass	2NT ¹
Vul: E-W	♥ AK64	♥ Q5	3 ♦	Pass	Pass	4 ♣
North HCP: 16	♦ K97	♦ 862	All Pass			
South HCP: 8+2	♣ 983	♣ KQT764				
Contract: 4 ♣ South			1. 1N-2N transfer to clubs			

Board: 77	North:	South:	W	N	E	S
Dealer: West	♠ AQ95	♠ 8	1 ♦	1NT	Pass	2NT ¹
Vul: N-S	♥ 972	♥ KQ4	Pass	3 ♣ ²	Pass	3NT
North HCP: 17	♦ AKQ4	♦ 987	All Pass			
South HCP: 8+2	♣ Q7	♣ K98543				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 78	♠ A8	LHO is dealer.
Dealer: East	♥ T7	East (LHO) opens 1♠ if possible.
Vul: E-W	♦ K98762	
HCP: 8+2	♣ J74	

Board: 79	♠ KQJ3	RHO is dealer. You bid second.
Dealer: West	♥ AJ5	West (RHO) opens 1♥ if possible.
Vul: Both	♦ KT93	
HCP: 15	♣ J6	

Board: 80	♠ -	Partner is dealer.
Dealer: South	♥ QJ7643	West (RHO) bids 1NT if possible.
Vul: None	♦ T9743	East (LHO) bids 2NT if possible.
HCP: 3+3	♣ 54	East (LHO) bids 4♣ if possible.
		East (LHO) Doubles 4♠ if possible.

Board: 81	♠ K95	RHO is dealer. You bid second.
Dealer: West	♥ KQ6	West (RHO) opens 1♠ if possible.
Vul: N-S	♦ J987	
HCP: 16	♣ AK2	

Both hands (Answers Page)

Board: 78	North:	South:	W	N	E	S
Dealer: East	♠ A8	♠ K765			1 ♠	1NT
Vul: E-W	♥ T7	♥ AKJ8	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ K98762	♦ T4	Pass	3NT	All Pass	
South HCP: 15	♣ J74	♣ AT9				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 79	North:	South:	W	N	E	S
Dealer: West	♠ KQJ3	♠ 2	1 ♥	1NT	Pass	2NT ¹
Vul: Both	♥ AJ5	♥ T72	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ KT93	♦ QJ4	All Pass			
South HCP: 8+2	♣ J6	♣ KQT952				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KJ98765			1 ♠	
Vul: None	♥ QJ7643	♥ AK2	1NT	Pass	2NT ¹	3 ♠
North HCP: 3+3	♦ T9743	♦ Q5	Pass	Pass	4 ♣	4 ♠
South HCP: 14+3	♣ 54	♣ J	Pass	Pass	X	All Pass
Contract: 4 ♠ X South			1. 1N-2N transfer to clubs			

Board: 81	North:	South:	W	N	E	S
Dealer: West	♠ K95	♠ A	1 ♠	1NT	Pass	2NT ¹
Vul: N-S	♥ KQ6	♥ 84	Pass	3 ♣ ²	Pass	3NT
North HCP: 16	♦ J987	♦ A432	All Pass			
South HCP: 8+2	♣ AK2	♣ T98764				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

South hands**then MST**

Board: 78	♠ K765	RHO is dealer. You bid second.
Dealer: East	♥ AKJ8	East (RHO) opens 1♠ if possible.
Vul: E-W	♦ T4	
HCP: 15	♣ AT9	

Board: 79	♠ 2	LHO is dealer.
Dealer: West	♥ T72	West (LHO) opens 1♥ if possible.
Vul: Both	♦ QJ4	
HCP: 8+2	♣ KQT952	

Board: 80	♠ KJ98765	You are dealer.
Dealer: South	♥ AK2	West (LHO) bids 1NT if possible.
Vul: None	♦ Q5	East (RHO) bids 2NT if possible.
HCP: 14+3	♣ J	East (RHO) bids 4♣ if possible.
		East (RHO) Doubles 4♠ if possible.

Board: 81	♠ A	LHO is dealer.
Dealer: West	♥ 84	West (LHO) opens 1♠ if possible.
Vul: N-S	♦ A432	
HCP: 8+2	♣ T98764	

Both hands (Answers Page)

Board: 78	North:	South:	W	N	E	S
Dealer: East	♠ A8	♠ K765			1 ♠	1NT
Vul: E-W	♥ T7	♥ AKJ8	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ K98762	♦ T4	Pass	3NT	All Pass	
South HCP: 15	♣ J74	♣ AT9				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 79	North:	South:	W	N	E	S
Dealer: West	♠ KQJ3	♠ 2	1 ♥	1NT	Pass	2NT ¹
Vul: Both	♥ AJ5	♥ T72	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ KT93	♦ QJ4	All Pass			
South HCP: 8+2	♣ J6	♣ KQT952				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KJ98765			1 ♠	
Vul: None	♥ QJ7643	♥ AK2	1NT	Pass	2NT ¹	3 ♠
North HCP: 3+3	♦ T9743	♦ Q5	Pass	Pass	4 ♣	4 ♠
South HCP: 14+3	♣ 54	♣ J	Pass	Pass	X	All Pass
Contract: 4 ♠ X South			1. 1N-2N transfer to clubs			

Board: 81	North:	South:	W	N	E	S
Dealer: West	♠ K95	♠ A	1 ♠	1NT	Pass	2NT ¹
Vul: N-S	♥ KQ6	♥ 84	Pass	3 ♣ ²	Pass	3NT
North HCP: 16	♦ J987	♦ A432	All Pass			
South HCP: 8+2	♣ AK2	♣ T98764				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

North hands

then MST

Board: 82	♠ 8	Partner is dealer.
Dealer: South	♥ AT9742	West (RHO) bids 1NT if possible.
Vul: N-S	♦ T972	East (LHO) bids 2NT if possible.
HCP: 4+2	♣ T3	East (LHO) bids 4♣ if possible.

Board: 83	♠ AQ54	RHO is dealer. You bid second.
Dealer: West	♥ K73	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ K64	
HCP: 15	♣ K52	

Board: 84	♠ 7	LHO is dealer.
Dealer: East	♥ QT2	East (LHO) opens 1♥ if possible.
Vul: None	♦ JT9874	
HCP: 9+2	♣ AQ2	

Board: 85	♠ AKT8	RHO is dealer. You bid second.
Dealer: West	♥ AQ5	West (RHO) opens 1♣ if possible.
Vul: None	♦ T8	
HCP: 16	♣ QJ65	

Both hands (Answers Page)

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AQJT974				1 ♠
Vul: N-S	♥ AT9742	♥ 8	1NT	Pass	2NT ¹	3 ♠
North HCP: 4+2	♦ T972	♦ 843	Pass	Pass	4 ♣	4 ♠
South HCP: 12+3	♣ T3	♣ AJ	All Pass			
Contract: 4 ♠ South			1. 1N-2N transfer to clubs			

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ AQ54	♠ 2	1 ♥	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ K73	♥ 985	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ K64	♦ AT9832	All Pass			
South HCP: 8+2	♣ K52	♣ AT6	1. 1N-3C transfer to diamonds			
Contract: 3NT South			2. automat			

Board: 84	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ AQJ6			1 ♥	1NT
Vul: None	♥ QT2	♥ KJ65	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ JT9874	♦ A53	Pass	3NT	All Pass	
South HCP: 15	♣ AQ2	♣ 96	1. 1N-3C transfer to diamonds			
Contract: 3NT North			2. automat			

Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ AKT8	♠ 93	1 ♣	1NT	Pass	3 ♣ ¹
Vul: None	♥ AQ5	♥ J8	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ T8	♦ AKJ753	All Pass			
South HCP: 9+2	♣ QJ65	♣ 972	1. 1N-3C transfer to diamonds			
Contract: 3NT South			2. automat			

South hands

then MST

Board: 82	♠ AQJT974	You are dealer.
Dealer: South	♥ 8	West (LHO) bids 1NT if possible.
Vul: N-S	♦ 843	East (RHO) bids 2NT if possible.
HCP: 12+3	♣ AJ	East (RHO) bids 4♣ if possible.

Board: 83	♠ 2	LHO is dealer.
Dealer: West	♥ 985	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ AT9832	
HCP: 8+2	♣ AT6	

Board: 84	♠ AQJ6	RHO is dealer. You bid second.
Dealer: East	♥ KJ65	East (RHO) opens 1♥ if possible.
Vul: None	♦ A53	
HCP: 15	♣ 96	

Board: 85	♠ 93	LHO is dealer.
Dealer: West	♥ J8	West (LHO) opens 1♣ if possible.
Vul: None	♦ AKJ753	
HCP: 9+2	♣ 972	

Both hands (Answers Page)

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AQJT974				1 ♠
Vul: N-S	♥ AT9742	♥ 8	1NT	Pass	2NT ¹	3 ♠
North HCP: 4+2	♦ T972	♦ 843	Pass	Pass	4 ♣	4 ♠
South HCP: 12+3	♣ T3	♣ AJ	All Pass			
Contract: 4 ♠ South			1. 1N-2N transfer to clubs			

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ AQ54	♠ 2	1 ♥	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ K73	♥ 985	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ K64	♦ AT9832	All Pass			
South HCP: 8+2	♣ K52	♣ AT6	1. 1N-3C transfer to diamonds			
Contract: 3NT South			2. automat			

Board: 84	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ AQJ6			1 ♥	1NT
Vul: None	♥ QT2	♥ KJ65	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ JT9874	♦ A53	Pass	3NT	All Pass	
South HCP: 15	♣ AQ2	♣ 96	1. 1N-3C transfer to diamonds			
Contract: 3NT North			2. automat			

Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ AKT8	♠ 93	1 ♣	1NT	Pass	3 ♣ ¹
Vul: None	♥ AQ5	♥ J8	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ T8	♦ AKJ753	All Pass			
South HCP: 9+2	♣ QJ65	♣ 972	1. 1N-3C transfer to diamonds			
Contract: 3NT South			2. automat			

North hands

then MST

Board: 86	♠ QT7	LHO is dealer.
Dealer: East	♥ 75	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ AKT762	
HCP: 9+2	♣ 87	
Board: 87	♠ KQ5	RHO is dealer. You bid second.
Dealer: West	♥ K62	West (RHO) opens 1♠ if possible.
Vul: N-S	♦ JT2	
HCP: 16	♣ AK64	
Board: 88	♠ -	LHO is dealer.
Dealer: East	♥ KQ2	East (LHO) opens 1♣ if possible.
Vul: None	♦ T75432	
HCP: 8+2	♣ KT73	
Board: 89	♠ AQJ43	You are dealer.
Dealer: North	♥ AJT5	East (LHO) bids 1NT if possible.
Vul: E-W	♦ 5	West (RHO) bids 3♣ if possible.
HCP: 16+1	♣ AT4	West (RHO) Doubles 3♠ if possible.

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ QT7	♠ J63			1 ♥	1NT
Vul: E-W	♥ 75	♥ A982	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ AKT762	♦ QJ8	Pass	3NT	Pass	4 ♦
South HCP: 15	♣ 87	♣ AK6	All Pass			
Contract: 4 ♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 87	North:	South:	W	N	E	S
Dealer: West	♠ KQ5	♠ JT	1 ♠	1NT	Pass	2NT ¹
Vul: N-S	♥ K62	♥ A54	Pass	3 ♣ ²	Pass	5 ♣
North HCP: 16	♦ JT2	♦ K9	All Pass			
South HCP: 11+2	♣ AK64	♣ QJ8732	1. 1N-2N transfer to clubs			
Contract: 5 ♣ South			2. automat			

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AQ2			1 ♣	1NT
Vul: None	♥ KQ2	♥ 6543	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ T75432	♦ AJ6	Pass	3NT	All Pass	
South HCP: 16	♣ KT73	♣ AJ8	1. 1N-3C transfer to diamonds			
Contract: 3NT North			2. automat			

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ AQJ43	♠ 86		1 ♠	1NT	Pass
Vul: E-W	♥ AJT5	♥ 82	3 ♣ ¹	3 ♥	Pass	3 ♣
North HCP: 16+1	♦ 5	♦ 9862	X	All Pass		
South HCP: 0+1	♣ AT4	♣ 98752	1. 1N-3C transfer to diamonds			
Contract: 3 ♣ X South						

South hands

then MST

Board: 86	♠ J63	RHO is dealer. You bid second.
Dealer: East	♥ A982	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ QJ8	
HCP: 15	♣ AK6	

Board: 87	♠ JT	LHO is dealer.
Dealer: West	♥ A54	West (LHO) opens 1♠ if possible.
Vul: N-S	♦ K9	
HCP: 11+2	♣ QJ8732	

Board: 88	♠ AQ2	RHO is dealer. You bid second.
Dealer: East	♥ 6543	East (RHO) opens 1♣ if possible.
Vul: None	♦ AJ6	
HCP: 16	♣ AJ8	

Board: 89	♠ 86	Partner is dealer.
Dealer: North	♥ 82	East (RHO) bids 1NT if possible.
Vul: E-W	♦ 9862	West (LHO) bids 3♣ if possible.
HCP: 0+1	♣ 98752	West (LHO) Doubles 3♠ if possible.

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ QT7	♠ J63			1 ♥	1NT
Vul: E-W	♥ 75	♥ A982	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ AKT762	♦ QJ8	Pass	3NT	Pass	4 ♦
South HCP: 15	♣ 87	♣ AK6	All Pass			
Contract: 4 ♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 87	North:	South:	W	N	E	S
Dealer: West	♠ KQ5	♠ JT	1 ♠	1NT	Pass	2NT ¹
Vul: N-S	♥ K62	♥ A54	Pass	3 ♣ ²	Pass	5 ♣
North HCP: 16	♦ JT2	♦ K9	All Pass			
South HCP: 11+2	♣ AK64	♣ QJ8732	1. 1N-2N transfer to clubs			
Contract: 5 ♣ South			2. automat			

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AQ2			1 ♣	1NT
Vul: None	♥ KQ2	♥ 6543	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ T75432	♦ AJ6	Pass	3NT	All Pass	
South HCP: 16	♣ KT73	♣ AJ8	1. 1N-3C transfer to diamonds			
Contract: 3NT North			2. automat			

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ AQJ43	♠ 86		1 ♠	1NT	Pass
Vul: E-W	♥ AJT5	♥ 82	3 ♣ ¹	3 ♥	Pass	3 ♣
North HCP: 16+1	♦ 5	♦ 9862	X	All Pass		
South HCP: 0+1	♣ AT4	♣ 98752	1. 1N-3C transfer to diamonds			
Contract: 3 ♣ X South						

North hands

then MST

Board: 90	♠ J4	LHO is dealer.
Dealer: East	♥ 9	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ KQT95432	
HCP: 6+4	♣ 86	
Board: 91	♠ KQ3	RHO is dealer. You bid second.
Dealer: West	♥ Q95	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ AKT32	
HCP: 16+1	♣ Q3	
Board: 92	♠ J5	LHO is dealer.
Dealer: East	♥ K94	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ 986543	
HCP: 8+2	♣ A2	
Board: 93	♠ K543	RHO is dealer. You bid second.
Dealer: West	♥ 985	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AQ2	
HCP: 16	♣ AK6	

Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: East	♠ J4	♠ K762			1 ♠	1NT
Vul: N-S	♥ 9	♥ T52	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 6+4	♦ KQT95432	♦ AJ	All Pass			
South HCP: 15	♣ 86	♣ AK92				
Contract: 3♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 91	North:	South:	W	N	E	S
Dealer: West	♠ KQ3	♠ 76	1 ♠	1NT	Pass	2NT ¹
Vul: E-W	♥ Q95	♥ 6	Pass	3 ♣ ²	Pass	4 ♥ ³
North HCP: 16+1	♦ AKT32	♦ QJ8	Pass	4 ♠ ⁴	Pass	4NT ⁵
South HCP: 11+3	♣ Q3	♣ AKJT754	Pass	5 ♦ ⁶	Pass	6 ♣
Contract: 6♣ South			All Pass			
			1. 1N-2N transfer to clubs			
			2. automat			
			3. Cue bid, a !H stopper			
			4. Cue bid, a !D stopper			
			5. Blackwood 0314, for !C			
			6. A=1/5 or 4/5			

Board: 92	North:	South:	W	N	E	S
Dealer: East	♠ J5	♠ AT96			1 ♠	1NT
Vul: N-S	♥ K94	♥ JT72	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ 986543	♦ KQ	Pass	3NT	All Pass	
South HCP: 15	♣ A2	♣ KQ6				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 93	North:	South:	W	N	E	S
Dealer: West	♠ K543	♠ T8	1 ♦	1NT	Pass	2NT ¹
Vul: N-S	♥ 985	♥ AJ	Pass	3 ♣ ²	Pass	3NT
North HCP: 16	♦ AQ2	♦ 853	All Pass			
South HCP: 8+2	♣ AK6	♣ QJT972				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

South hands**then MST**

Board: 90	♠ K762	RHO is dealer. You bid second.
Dealer: East	♥ T52	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ AJ	
HCP: 15	♣ AK92	

Board: 91	♠ 76	LHO is dealer.
Dealer: West	♥ 6	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ QJ8	
HCP: 11+3	♣ AKJT754	

Board: 92	♠ AT96	RHO is dealer. You bid second.
Dealer: East	♥ JT72	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ KQ	
HCP: 15	♣ KQ6	

Board: 93	♠ T8	LHO is dealer.
Dealer: West	♥ AJ	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ 853	
HCP: 8+2	♣ QJT972	

Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: East	♠ J4	♠ K762			1 ♠	1NT
Vul: N-S	♥ 9	♥ T52	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 6+4	♦ KQT95432	♦ AJ	All Pass			
South HCP: 15	♣ 86	♣ AK92				
Contract: 3♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 91	North:	South:	W	N	E	S
Dealer: West	♠ KQ3	♠ 76	1 ♠	1NT	Pass	2NT ¹
Vul: E-W	♥ Q95	♥ 6	Pass	3 ♣ ²	Pass	4 ♥ ³
North HCP: 16+1	♦ AKT32	♦ QJ8	Pass	4 ♠ ⁴	Pass	4NT ⁵
South HCP: 11+3	♣ Q3	♣ AKJT754	Pass	5 ♦ ⁶	Pass	6 ♣
Contract: 6♣ South			All Pass			
			1. 1N-2N transfer to clubs			
			2. automat			
			3. Cue bid, a !H stopper			
			4. Cue bid, a !D stopper			
			5. Blackwood 0314, for !C			
			6. A=1/5 or 4/5			

Board: 92	North:	South:	W	N	E	S
Dealer: East	♠ J5	♠ AT96			1 ♠	1NT
Vul: N-S	♥ K94	♥ JT72	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ 986543	♦ KQ	Pass	3NT	All Pass	
South HCP: 15	♣ A2	♣ KQ6				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 93	North:	South:	W	N	E	S
Dealer: West	♠ K543	♠ T8	1 ♦	1NT	Pass	2NT ¹
Vul: N-S	♥ 985	♥ AJ	Pass	3 ♣ ²	Pass	3NT
North HCP: 16	♦ AQ2	♦ 853	All Pass			
South HCP: 8+2	♣ AK6	♣ QJT972				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 94	♠ KQ6	LHO is dealer.
Dealer: East	♥ J52	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ Q	
HCP: 8+2	♣ T87642	
Board: 95	♠ AK6	RHO is dealer. You bid second.
Dealer: West	♥ T763	West (RHO) opens 1♠ if possible.
Vul: Both	♦ Q2	
HCP: 15	♣ AQT6	
Board: 96	♠ JT2	LHO is dealer.
Dealer: East	♥ 7	East (LHO) opens 1♥ if possible.
Vul: None	♦ QJ9743	
HCP: 8+2	♣ A83	
Board: 97	♠ A742	RHO is dealer. You bid second.
Dealer: West	♥ A96	West (RHO) opens 1♣ if possible.
Vul: Both	♦ K9	
HCP: 16	♣ AJ64	
Board: 98	♠ Q5	LHO is dealer.
Dealer: East	♥ 87	East (LHO) opens 1♣ if possible.
Vul: Both	♦ AQJ964	East (LHO) Doubles 3♣ if possible.
HCP: 9+2	♣ 743	

Both hands (Answers Page)

Board: 94	North:	South:	W	N	E	S
Dealer: East	♠ KQ6	♠ J75			1♦	1NT
Vul: E-W	♥ J52	♥ AT3	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ Q	♦ KT85	Pass	3NT	All Pass	
South HCP: 15	♣ T87642	♣ AK5				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 95	North:	South:	W	N	E	S
Dealer: West	♠ AK6	♠ T	1♠	1NT	Pass	2NT ¹
Vul: Both	♥ T763	♥ 842	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ Q2	♦ AK9	All Pass			
South HCP: 8+2	♣ AQT6	♣ J85432				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 96	North:	South:	W	N	E	S
Dealer: East	♠ JT2	♠ K95			1♥	1NT
Vul: None	♥ 7	♥ AK65	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ QJ9743	♦ T8	Pass	3NT	All Pass	
South HCP: 15	♣ A83	♣ KQ42				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 97	North:	South:	W	N	E	S
Dealer: West	♠ A742	♠ Q3	1♣	1NT	Pass	3♣ ¹
Vul: Both	♥ A96	♥ 54	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ K9	♦ AQ8753	All Pass			
South HCP: 10+2	♣ AJ64	♣ Q85				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 98	North:	South:	W	N	E	S
Dealer: East	♠ Q5	♠ 963			1♣	1NT
Vul: Both	♥ 87	♥ AQ54	Pass	3♣ ¹	X	3♦ ²
North HCP: 9+2	♦ AQJ964	♦ KT8	Pass	3NT	All Pass	
South HCP: 15	♣ 743	♣ KQJ				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

South hands**then MST**

Board: 94	♠ J75	RHO is dealer. You bid second.
Dealer: East	♥ AT3	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ KT85	
HCP: 15	♣ AK5	
Board: 95	♠ T	LHO is dealer.
Dealer: West	♥ 842	West (LHO) opens 1♠ if possible.
Vul: Both	♦ AK9	
HCP: 8+2	♣ J85432	
Board: 96	♠ K95	RHO is dealer. You bid second.
Dealer: East	♥ AK65	East (RHO) opens 1♥ if possible.
Vul: None	♦ T8	
HCP: 15	♣ KQ42	
Board: 97	♠ Q3	LHO is dealer.
Dealer: West	♥ 54	West (LHO) opens 1♣ if possible.
Vul: Both	♦ AQ8753	
HCP: 10+2	♣ Q85	
Board: 98	♠ 963	RHO is dealer. You bid second.
Dealer: East	♥ AQ54	East (RHO) opens 1♣ if possible.
Vul: Both	♦ KT8	East (RHO) Doubles 3♣ if possible.
HCP: 15	♣ KQJ	

Both hands (Answers Page)

Board: 94	North:	South:	W	N	E	S
Dealer: East	♠ KQ6	♠ J75			1♦	1NT
Vul: E-W	♥ J52	♥ AT3	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ Q	♦ KT85	Pass	3NT	All Pass	
South HCP: 15	♣ T87642	♣ AK5				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 95	North:	South:	W	N	E	S
Dealer: West	♠ AK6	♠ T	1♠	1NT	Pass	2NT ¹
Vul: Both	♥ T763	♥ 842	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ Q2	♦ AK9	All Pass			
South HCP: 8+2	♣ AQT6	♣ J85432				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 96	North:	South:	W	N	E	S
Dealer: East	♠ JT2	♠ K95			1♥	1NT
Vul: None	♥ 7	♥ AK65	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ QJ9743	♦ T8	Pass	3NT	All Pass	
South HCP: 15	♣ A83	♣ KQ42				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 97	North:	South:	W	N	E	S
Dealer: West	♠ A742	♠ Q3	1♣	1NT	Pass	3♣ ¹
Vul: Both	♥ A96	♥ 54	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ K9	♦ AQ8753	All Pass			
South HCP: 10+2	♣ AJ64	♣ Q85				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 98	North:	South:	W	N	E	S
Dealer: East	♠ Q5	♠ 963			1♣	1NT
Vul: Both	♥ 87	♥ AQ54	Pass	3♣ ¹	X	3♦ ²
North HCP: 9+2	♦ AQJ964	♦ KT8	Pass	3NT	All Pass	
South HCP: 15	♣ 743	♣ KQJ				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

North hands

then MST

Board: 99	♠ AQT9	RHO is dealer. You bid second.
Dealer: West	♥ KT3	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ 65	
HCP: 15	♣ AQ52	

Board: 100	♠ T8	LHO is dealer.
Dealer: East	♥ KJ8	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ KT9842	
HCP: 8+2	♣ J8	

Board: 101	♠ AJ8	RHO is dealer. You bid second.
Dealer: West	♥ KQ9	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ JT74	West (RHO) Doubles 3♣ if possible.
HCP: 15	♣ KJ6	

Board: 102	♠ 7	LHO is dealer.
Dealer: East	♥ KT6	East (LHO) opens 1♣ if possible.
Vul: None	♦ J65432	
HCP: 8+2	♣ A87	

Board: 103	♠ J3	RHO is dealer. You bid second.
Dealer: West	♥ AK86	West (RHO) opens 1♣ if possible.
Vul: Both	♦ KQ64	West (RHO) Doubles 3♣ if possible.
HCP: 16	♣ K84	

Both hands (Answers Page)

Board: 99	North:	South:	W	N	E	S
Dealer: West	♠ AQT9	♠ 63	1♣	1NT	Pass	3♣ ¹
Vul: N-S	♥ KT3	♥ QJ	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ 65	♦ AJ9732	All Pass			
South HCP: 8+2	♣ AQ52	♣ 864				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 100	North:	South:	W	N	E	S
Dealer: East	♠ T8	♠ A652			1♣	1NT
Vul: E-W	♥ KJ8	♥ 95	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ KT9842	♦ AQ3	Pass	3NT	All Pass	
South HCP: 15	♣ J8	♣ KQT2				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 101	North:	South:	W	N	E	S
Dealer: West	♠ AJ8	♠ 65	1♣	1NT	Pass	3♣ ¹
Vul: N-S	♥ KQ9	♥ 42	X	3♦ ²	Pass	3NT
North HCP: 15	♦ JT74	♦ AK9862	All Pass			
South HCP: 9+2	♣ KJ6	♣ Q83				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 102	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ A983			1♣	1NT
Vul: None	♥ KT6	♥ A95	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ J65432	♦ AT7	Pass	3NT	All Pass	
South HCP: 15	♣ A87	♣ K62				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ J3	♠ T74	1♣	1NT	Pass	3♣ ¹
Vul: Both	♥ AK86	♥ QT	X	3♦ ²	Pass	3NT
North HCP: 16	♦ KQ64	♦ AT9753	All Pass			
South HCP: 8+2	♣ K84	♣ Q6				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

South hands**then MST**

Board: 99	♠ 63	LHO is dealer.
Dealer: West	♥ QJ	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ AJ9732	
HCP: 8+2	♣ 864	
Board: 100	♠ A652	RHO is dealer. You bid second.
Dealer: East	♥ 95	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ AQ3	
HCP: 15	♣ KQT2	
Board: 101	♠ 65	LHO is dealer.
Dealer: West	♥ 42	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ AK9862	West (LHO) Doubles 3♣ if possible.
HCP: 9+2	♣ Q83	
Board: 102	♠ A983	RHO is dealer. You bid second.
Dealer: East	♥ A95	East (RHO) opens 1♣ if possible.
Vul: None	♦ AT7	
HCP: 15	♣ K62	
Board: 103	♠ T74	LHO is dealer.
Dealer: West	♥ QT	West (LHO) opens 1♣ if possible.
Vul: Both	♦ AT9753	West (LHO) Doubles 3♣ if possible.
HCP: 8+2	♣ Q6	

Both hands (Answers Page)

Board: 99	North:	South:	W	N	E	S
Dealer: West	♠ AQT9	♠ 63	1♣	1NT	Pass	3♣ ¹
Vul: N-S	♥ KT3	♥ QJ	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ 65	♦ AJ9732	All Pass			
South HCP: 8+2	♣ AQ52	♣ 864				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 100	North:	South:	W	N	E	S
Dealer: East	♠ T8	♠ A652			1♣	1NT
Vul: E-W	♥ KJ8	♥ 95	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ KT9842	♦ AQ3	Pass	3NT	All Pass	
South HCP: 15	♣ J8	♣ KQT2				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

Board: 101	North:	South:	W	N	E	S
Dealer: West	♠ AJ8	♠ 65	1♣	1NT	Pass	3♣ ¹
Vul: N-S	♥ KQ9	♥ 42	X	3♦ ²	Pass	3NT
North HCP: 15	♦ JT74	♦ AK9862	All Pass			
South HCP: 9+2	♣ KJ6	♣ Q83				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 102	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ A983			1♣	1NT
Vul: None	♥ KT6	♥ A95	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ J65432	♦ AT7	Pass	3NT	All Pass	
South HCP: 15	♣ A87	♣ K62				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ J3	♠ T74	1♣	1NT	Pass	3♣ ¹
Vul: Both	♥ AK86	♥ QT	X	3♦ ²	Pass	3NT
North HCP: 16	♦ KQ64	♦ AT9753	All Pass			
South HCP: 8+2	♣ K84	♣ Q6				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 104	♠ AKJ5	RHO is dealer. You bid second.
Dealer: West	♥ AJ8	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ 65	West (RHO) Doubles 3♣ if possible.
HCP: 16	♣ K764	
Board: 105	♠ K876	RHO is dealer. You bid second.
Dealer: West	♥ AKJ9	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ 64	
HCP: 15	♣ A96	
Board: 106	♠ QJ7	LHO is dealer.
Dealer: East	♥ 4	East (LHO) opens 1♥ if possible.
Vul: Both	♦ QJT	
HCP: 8+2	♣ Q98754	
Board: 107	♠ A97	RHO is dealer. You bid second.
Dealer: West	♥ KQT8	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ T43	
HCP: 16	♣ AK9	
Board: 108	♠ 3	Partner is dealer.
Dealer: South	♥ T95432	West (RHO) bids 1NT if possible.
Vul: E-W	♦ J876	East (LHO) bids 2NT if possible.
HCP: 1+2	♣ 62	East (LHO) Doubles 3♠ if possible.

Both hands (Answers Page)

Board: 104	North:	South:	W	N	E	S
Dealer: West	♠ AKJ5	♠ Q7	1 ♣	1NT	Pass	3 ♣ ¹
Vul: N-S	♥ AJ8	♥ T9	X	Pass	Pass	3 ♦
North HCP: 16	♦ 65	♦ AQJ9742	All Pass			
South HCP: 9+3	♣ K764	♣ 85				1. 1N-3C transfer to diamonds
Contract: 3♦ South						

Board: 105	North:	South:	W	N	E	S
Dealer: West	♠ K876	♠ 42	1 ♣	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ AKJ9	♥ 42	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ 64	♦ AK9732	All Pass			
South HCP: 9+2	♣ A96	♣ Q74				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 106	North:	South:	W	N	E	S
Dealer: East	♠ QJ7	♠ AK9			1 ♥	1NT
Vul: Both	♥ 4	♥ KJ62	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ QJT	♦ K965	Pass	3NT	All Pass	
South HCP: 17	♣ Q98754	♣ K2				1. 1N-2N transfer to clubs
Contract: 3NT North						2. automat

Board: 107	North:	South:	W	N	E	S
Dealer: West	♠ A97	♠ T6	1 ♠	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ KQT8	♥ 753	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ T43	♦ AKJ762	All Pass			
South HCP: 8+2	♣ AK9	♣ 62				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 108	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KQ6542				1 ♠
Vul: E-W	♥ T95432	♥ AJ8	1NT	Pass	2NT ¹	3 ♠
North HCP: 1+2	♦ J876	♦ 95	Pass	Pass	X	All Pass
South HCP: 14+2	♣ 62	♣ A9				1. 1N-2N transfer to clubs
Contract: 3♠X South						

South hands**then MST**

Board: 104	♠ Q7	LHO is dealer.
Dealer: West	♥ T9	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ AQJ9742	West (LHO) Doubles 3♣ if possible.
HCP: 9+3	♣ 85	
Board: 105	♠ 42	LHO is dealer.
Dealer: West	♥ 42	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ AK9732	
HCP: 9+2	♣ Q74	
Board: 106	♠ AK9	RHO is dealer. You bid second.
Dealer: East	♥ KJ62	East (RHO) opens 1♥ if possible.
Vul: Both	♦ K965	
HCP: 17	♣ K2	
Board: 107	♠ T6	LHO is dealer.
Dealer: West	♥ 753	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ AKJ762	
HCP: 8+2	♣ 62	
Board: 108	♠ KQ6542	You are dealer.
Dealer: South	♥ AJ8	West (LHO) bids 1NT if possible.
Vul: E-W	♦ 95	East (RHO) bids 2NT if possible.
HCP: 14+2	♣ A9	East (RHO) Doubles 3♠ if possible.

Both hands (Answers Page)

Board: 104	North:	South:	W	N	E	S
Dealer: West	♠ AKJ5	♠ Q7	1 ♣	1NT	Pass	3 ♣ ¹
Vul: N-S	♥ AJ8	♥ T9	X	Pass	Pass	3 ♦
North HCP: 16	♦ 65	♦ AQJ9742	All Pass			
South HCP: 9+3	♣ K764	♣ 85				1. 1N-3C transfer to diamonds
Contract: 3♦ South						

Board: 105	North:	South:	W	N	E	S
Dealer: West	♠ K876	♠ 42	1 ♣	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ AKJ9	♥ 42	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ 64	♦ AK9732	All Pass			
South HCP: 9+2	♣ A96	♣ Q74				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 106	North:	South:	W	N	E	S
Dealer: East	♠ QJ7	♠ AK9			1 ♥	1NT
Vul: Both	♥ 4	♥ KJ62	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ QJT	♦ K965	Pass	3NT	All Pass	
South HCP: 17	♣ Q98754	♣ K2				1. 1N-2N transfer to clubs
Contract: 3NT North						2. automat

Board: 107	North:	South:	W	N	E	S
Dealer: West	♠ A97	♠ T6	1 ♠	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ KQT8	♥ 753	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ T43	♦ AKJ762	All Pass			
South HCP: 8+2	♣ AK9	♣ 62				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 108	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KQ6542				1 ♠
Vul: E-W	♥ T95432	♥ AJ8	1NT	Pass	2NT ¹	3 ♠
North HCP: 1+2	♦ J876	♦ 95	Pass	Pass	X	All Pass
South HCP: 14+2	♣ 62	♣ A9				1. 1N-2N transfer to clubs
Contract: 3♠X South						

North hands

then MST

Board: 109	♠ J985432	Partner is dealer.
Dealer: South	♥ 963	West (RHO) bids 1NT if possible.
Vul: Both	♦ T4	East (LHO) bids 3♣ if possible.
HCP: 1+3	♣ 9	

Board: 110	♠ K9	LHO is dealer.
Dealer: East	♥ 96	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ J75	
HCP: 8+2	♣ KJ8752	

Board: 111	♠ AJ3	RHO is dealer. You bid second.
Dealer: West	♥ AJ85	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ A874	
HCP: 15	♣ J6	

Board: 112	♠ 94	LHO is dealer.
Dealer: East	♥ K3	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ AJT864	
HCP: 8+2	♣ T53	

Both hands (Answers Page)

Board: 109	North:	South:	W	N	E	S
Dealer: South	♠ J985432	♠ T				1♣
Vul: Both	♥ 963	♥ K84	1NT	Pass	3♣ ¹	X
North HCP: 1+3	♦ T4	♦ A7	Pass	4♠	All Pass	
South HCP: 14+3	♣ 9	♣ AQJT742	1. 1N-3C transfer to diamonds			
Contract: 4♠ North						

Board: 110	North:	South:	W	N	E	S
Dealer: East	♠ K9	♠ J875			1♦	1NT
Vul: E-W	♥ 96	♥ AKJ5	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ J75	♦ K92	Pass	3NT	All Pass	
South HCP: 16	♣ KJ8752	♣ AT	1. 1N-2N transfer to clubs			
Contract: 3NT North			2. automat			

Board: 111	North:	South:	W	N	E	S
Dealer: West	♠ AJ3	♠ 8	1♠	1NT	Pass	2NT ¹
Vul: E-W	♥ AJ85	♥ 963	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ A874	♦ Q32	All Pass			
South HCP: 9+2	♣ J6	♣ AKT975	1. 1N-2N transfer to clubs			
Contract: 3NT South			2. automat			

Board: 112	North:	South:	W	N	E	S
Dealer: East	♠ 94	♠ AQ			1♣	1NT
Vul: E-W	♥ K3	♥ AT4	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ AJT864	♦ 9752	Pass	3NT	All Pass	
South HCP: 17	♣ T53	♣ AK64	1. 1N-3C transfer to diamonds			
Contract: 3NT North			2. automat			

South hands

then MST

Board: 109 ♠ T You are dealer.

Dealer: South ♥ K84 West (LHO) bids 1NT if possible.

Vul: Both ♦ A7 East (RHO) bids 3♣ if possible.

HCP: 14+3 ♣ AQJT742

Board: 110 ♠ J875 RHO is dealer. You bid second.

Dealer: East ♥ AKJ5 East (RHO) opens 1♦ if possible.

Vul: E-W ♦ K92

HCP: 16 ♣ AT

Board: 111 ♠ 8 LHO is dealer.

Dealer: West ♥ 963 West (LHO) opens 1♠ if possible.

Vul: E-W ♦ Q32

HCP: 9+2 ♣ AKT975

Board: 112 ♠ AQ RHO is dealer. You bid second.

Dealer: East ♥ AT4 East (RHO) opens 1♣ if possible.

Vul: E-W ♦ 9752

HCP: 17 ♣ AK64

Both hands (Answers Page)

Board: 109	North:	South:	W	N	E	S
Dealer: South	♠ J985432	♠ T				1♣
Vul: Both	♥ 963	♥ K84	1NT	Pass	3♣ ¹	X
North HCP: 1+3	♦ T4	♦ A7	Pass	4♠	All Pass	
South HCP: 14+3	♣ 9	♣ AQJT742	1. 1N-3C transfer to diamonds			
Contract: 4♠ North						

Board: 110	North:	South:	W	N	E	S
Dealer: East	♠ K9	♠ J875			1♦	1NT
Vul: E-W	♥ 96	♥ AKJ5	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ J75	♦ K92	Pass	3NT	All Pass	
South HCP: 16	♣ KJ8752	♣ AT	1. 1N-2N transfer to clubs			
Contract: 3NT North			2. automat			

Board: 111	North:	South:	W	N	E	S
Dealer: West	♠ AJ3	♠ 8	1♠	1NT	Pass	2NT ¹
Vul: E-W	♥ AJ85	♥ 963	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ A874	♦ Q32	All Pass			
South HCP: 9+2	♣ J6	♣ AKT975	1. 1N-2N transfer to clubs			
Contract: 3NT South			2. automat			

Board: 112	North:	South:	W	N	E	S
Dealer: East	♠ 94	♠ AQ			1♣	1NT
Vul: E-W	♥ K3	♥ AT4	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ AJT864	♦ 9752	Pass	3NT	All Pass	
South HCP: 17	♣ T53	♣ AK64	1. 1N-3C transfer to diamonds			
Contract: 3NT North			2. automat			

North hands

then MST

Board: 113	♠ A87	RHO is dealer. You bid second.
Dealer: West	♥ AT96	West (RHO) opens 1♠ if possible.
Vul: None	♦ KQT	
HCP: 15	♣ QT7	

Board: 114	♠ A3	LHO is dealer.
Dealer: East	♥ T52	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ QT87652	East (LHO) Doubles 3♣ if possible.
HCP: 8+3	♣ Q	

Board: 115	♠ AQ9532	You are dealer.
Dealer: North	♥ AT65	East (LHO) bids 1NT if possible.
Vul: Both	♦ AT	West (RHO) bids 2NT if possible.
HCP: 14+2	♣ 9	West (RHO) Doubles 3♠ if possible.

Board: 116	♠ T5	LHO is dealer.
Dealer: East	♥ Q92	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ QJT983	
HCP: 9+2	♣ A3	

Both hands (Answers Page)

Board: 113

Dealer: West
Vul: None
North HCP: 15
South HCP: 10+3
Contract: 6♣ South

North:

♠ A87
♥ AT96
♦ KQT
♣ QT7

South:

♠ 93
♥ QJ2
♦ 5
♣ AK98543

W N E S

1 ♠ 1NT Pass 2NT¹
Pass 3♣² Pass 4♦³
Pass 4♥⁴ Pass 4NT⁵
Pass 5♠⁶ Pass 6♣
All Pass

1. 1N-2N transfer to clubs
2. automat
3. Cue bid, a !D stopper
4. Cue bid, a !H stopper
5. Blackwood 0314, for !C
6. A=2/5 or 5/5, Q(C)=1

Board: 114

Dealer: East
Vul: N-S
North HCP: 8+3
South HCP: 16
Contract: 3NT North

North:

♠ A3
♥ T52
♦ QT87652
♣ Q

South:

♠ KQ92
♥ KQ4
♦ K43
♣ K93

W N E S

1 ♣ 1NT
Pass 3♣¹ X 3♦²
Pass 3NT All Pass
1. 1N-3C transfer to diamonds
2. automat

Board: 115

Dealer: North
Vul: Both
North HCP: 14+2
South HCP: 2
Contract: 3♠ X North

North:

♠ AQ9532
♥ AT65
♦ AT
♣ 9

South:

♠ J76
♥ J974
♦ 9752
♣ 42

W N E S

1 ♠ 1NT Pass
2NT¹ 3♣ Pass Pass
X All Pass
1. 1N-2N transfer to clubs

Board: 116

Dealer: East
Vul: N-S
North HCP: 9+2
South HCP: 17
Contract: 3NT North

North:

♠ T5
♥ Q92
♦ QJT983
♣ A3

South:

♠ KJ64
♥ K6
♦ AK42
♣ K85

W N E S

1 ♠ 1NT
Pass 3♣¹ Pass 3♦²
Pass 3NT All Pass
1. 1N-3C transfer to diamonds
2. automat

South hands**then MST**

Board: 113	♠ 93	LHO is dealer.
Dealer: West	♥ QJ2	West (LHO) opens 1♠ if possible.
Vul: None	♦ 5	
HCP: 10+3	♣ AK98543	

Board: 114	♠ KQ92	RHO is dealer. You bid second.
Dealer: East	♥ KQ4	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ K43	East (RHO) Doubles 3♣ if possible.
HCP: 16	♣ K93	

Board: 115	♠ J76	Partner is dealer.
Dealer: North	♥ J974	East (RHO) bids 1NT if possible.
Vul: Both	♦ 9752	West (LHO) bids 2NT if possible.
HCP: 2	♣ 42	West (LHO) Doubles 3♠ if possible.

Board: 116	♠ KJ64	RHO is dealer. You bid second.
Dealer: East	♥ K6	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ AK42	
HCP: 17	♣ K85	

Both hands (Answers Page)

Board: 113

Dealer: West
Vul: None
North HCP: 15
South HCP: 10+3
Contract: 6♣ South

North:

♠ A87
♥ AT96
♦ KQT
♣ QT7

South:

♠ 93
♥ QJ2
♦ 5
♣ AK98543

W N E S

1 ♠ 1NT Pass 2NT¹
Pass 3♣² Pass 4♦³
Pass 4♥⁴ Pass 4NT⁵
Pass 5♠⁶ Pass 6♣
All Pass

1. 1N-2N transfer to clubs
2. automat
3. Cue bid, a !D stopper
4. Cue bid, a !H stopper
5. Blackwood 0314, for !C
6. A=2/5 or 5/5, Q(C)=1

Board: 114

Dealer: East
Vul: N-S
North HCP: 8+3
South HCP: 16
Contract: 3NT North

North:

♠ A3
♥ T52
♦ QT87652
♣ Q

South:

♠ KQ92
♥ KQ4
♦ K43
♣ K93

W N E S

1 ♣ 1NT
Pass 3♣¹ X 3♦²
Pass 3NT All Pass
1. 1N-3C transfer to diamonds
2. automat

Board: 115

Dealer: North
Vul: Both
North HCP: 14+2
South HCP: 2
Contract: 3♠X North

North:

♠ AQ9532
♥ AT65
♦ AT
♣ 9

South:

♠ J76
♥ J974
♦ 9752
♣ 42

W N E S

1 ♠ 1NT Pass
2NT¹ 3♣ Pass Pass
X All Pass
1. 1N-2N transfer to clubs

Board: 116

Dealer: East
Vul: N-S
North HCP: 9+2
South HCP: 17
Contract: 3NT North

North:

♠ T5
♥ Q92
♦ QJT983
♣ A3

South:

♠ KJ64
♥ K6
♦ AK42
♣ K85

W N E S

1 ♠ 1NT
Pass 3♣¹ Pass 3♦²
Pass 3NT All Pass
1. 1N-3C transfer to diamonds
2. automat

Board: 117	♠ AT8742	You are dealer.
Dealer: North	♥ Q4	East (LHO) bids 1NT if possible.
Vul: Both	♦ 8	West (RHO) bids 3♣ if possible.
HCP: 15+2	♣ AKQ4	West (RHO) Doubles 3♠ if possible.

Board: 118	♠ K43	LHO is dealer.
Dealer: East	♥ 9	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ T42	
HCP: 8+2	♣ KQ8542	

Board: 119	♠ KQ2	RHO is dealer. You bid second.
Dealer: West	♥ J72	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ QT2	
HCP: 17	♣ AKQ4	

Board: 120	♠ T4	LHO is dealer.
Dealer: East	♥ J64	East (LHO) opens 1♦ if possible.
Vul: None	♦ 93	
HCP: 8+2	♣ AKT986	

Board: 121	♠ Q8	LHO is dealer.
Dealer: East	♥ 943	East (LHO) opens 1♣ if possible.
Vul: Both	♦ AKT7543	East (LHO) Doubles 3♣ if possible.
HCP: 9+3	♣ 3	

Both hands (Answers Page)

Board: 117	North:	South:	W	N	E	S
Dealer: North	♠ AT8742	♠ -		1 ♠	1NT	Pass
Vul: Both	♥ Q4	♥ JT9765	3 ♣ ¹	3 ♠	Pass	Pass
North HCP: 15+2	♦ 8	♦ 42	X	All Pass		
South HCP: 1+3	♣ AKQ4	♣ T9632				1. 1N-3C transfer to diamonds
Contract: 3 ♠ X North						

Board: 118	North:	South:	W	N	E	S
Dealer: East	♠ K43	♠ JT92			1 ♦	1NT
Vul: N-S	♥ 9	♥ AQ86	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ T42	♦ KQ3	Pass	3NT	All Pass	
South HCP: 16	♣ KQ8542	♣ A7				1. 1N-2N transfer to clubs
Contract: 3NT North						2. automat

Board: 119	North:	South:	W	N	E	S
Dealer: West	♠ KQ2	♠ T63	1 ♣	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ J72	♥ KT9	Pass	3 ♦ ²	Pass	3NT
North HCP: 17	♦ QT2	♦ KJ8653	All Pass			
South HCP: 8+2	♣ AKQ4	♣ J				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 120	North:	South:	W	N	E	S
Dealer: East	♠ T4	♠ K32			1 ♦	1NT
Vul: None	♥ J64	♥ A98	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ 93	♦ AK8	Pass	3NT	All Pass	
South HCP: 16	♣ AKT986	♣ Q542				1. 1N-2N transfer to clubs
Contract: 3NT North						2. automat

Board: 121	North:	South:	W	N	E	S
Dealer: East	♠ Q8	♠ KJ95			1 ♣	1NT
Vul: Both	♥ 943	♥ AK72	Pass	3 ♣ ¹	X	Pass
North HCP: 9+3	♦ AKT7543	♦ 98	Pass	5 ♦	All Pass	
South HCP: 15	♣ 3	♣ A86				1. 1N-3C transfer to diamonds
Contract: 5 ♦ North						

South hands**then MST**

Board: 117	♠ -	Partner is dealer.
Dealer: North	♥ JT9765	East (RHO) bids 1NT if possible.
Vul: Both	♦ 42	West (LHO) bids 3♣ if possible.
HCP: 1+3	♣ T9632	West (LHO) Doubles 3♠ if possible.

Board: 118	♠ JT92	RHO is dealer. You bid second.
Dealer: East	♥ AQ86	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ KQ3	
HCP: 16	♣ A7	

Board: 119	♠ T63	LHO is dealer.
Dealer: West	♥ KT9	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ KJ8653	
HCP: 8+2	♣ J	

Board: 120	♠ K32	RHO is dealer. You bid second.
Dealer: East	♥ A98	East (RHO) opens 1♦ if possible.
Vul: None	♦ AK8	
HCP: 16	♣ Q542	

Board: 121	♠ KJ95	RHO is dealer. You bid second.
Dealer: East	♥ AK72	East (RHO) opens 1♣ if possible.
Vul: Both	♦ 98	East (RHO) Doubles 3♣ if possible.
HCP: 15	♣ A86	

Both hands (Answers Page)

Board: 117	North:	South:	W	N	E	S
Dealer: North	♠ AT8742	♠ -		1 ♠	1NT	Pass
Vul: Both	♥ Q4	♥ JT9765	3 ♣ ¹	3 ♠	Pass	Pass
North HCP: 15+2	♦ 8	♦ 42	X	All Pass		
South HCP: 1+3	♣ AKQ4	♣ T9632				1. 1N-3C transfer to diamonds
Contract: 3 ♠ X North						

Board: 118	North:	South:	W	N	E	S
Dealer: East	♠ K43	♠ JT92			1 ♦	1NT
Vul: N-S	♥ 9	♥ AQ86	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ T42	♦ KQ3	Pass	3NT	All Pass	
South HCP: 16	♣ KQ8542	♣ A7				1. 1N-2N transfer to clubs
Contract: 3NT North						2. automat

Board: 119	North:	South:	W	N	E	S
Dealer: West	♠ KQ2	♠ T63	1 ♣	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ J72	♥ KT9	Pass	3 ♦ ²	Pass	3NT
North HCP: 17	♦ QT2	♦ KJ8653	All Pass			
South HCP: 8+2	♣ AKQ4	♣ J				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 120	North:	South:	W	N	E	S
Dealer: East	♠ T4	♠ K32			1 ♦	1NT
Vul: None	♥ J64	♥ A98	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ 93	♦ AK8	Pass	3NT	All Pass	
South HCP: 16	♣ AKT986	♣ Q542				1. 1N-2N transfer to clubs
Contract: 3NT North						2. automat

Board: 121	North:	South:	W	N	E	S
Dealer: East	♠ Q8	♠ KJ95			1 ♣	1NT
Vul: Both	♥ 943	♥ AK72	Pass	3 ♣ ¹	X	Pass
North HCP: 9+3	♦ AKT7543	♦ 98	Pass	5 ♦	All Pass	
South HCP: 15	♣ 3	♣ A86				1. 1N-3C transfer to diamonds
Contract: 5 ♦ North						

Board: 122 ♠ 6 LHO is dealer.

Dealer: East ♥ 852 East (LHO) opens 1 ♥ if possible.

Vul: E-W ♦ AT9742

HCP: 8+2 ♣ A42

Board: 123 ♠ AKT2 RHO is dealer. You bid second.

Dealer: West ♥ 63 West (RHO) opens 1 ♦ if possible.

Vul: None ♦ AKT3 West (RHO) Doubles 5 ♣ if possible.

HCP: 15 ♣ J84

Board: 124 ♠ 3 LHO is dealer.

Dealer: East ♥ 63 East (LHO) opens 1 ♥ if possible.

Vul: Both ♦ K87643

HCP: 9+2 ♣ KQJ6

Board: 125 ♠ AJ7 RHO is dealer. You bid second.

Dealer: West ♥ AT86 West (RHO) opens 1 ♣ if possible.

Vul: E-W ♦ A4

HCP: 16 ♣ K976

Board: 126 ♠ J2 LHO is dealer.

Dealer: East ♥ Q42 East (LHO) opens 1 ♠ if possible.

Vul: Both ♦ JT9853

HCP: 8+2 ♣ A8

Both hands (Answers Page)

Board: 122	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ AQ87			1 ♥	1NT
Vul: E-W	♥ 852	♥ AQ96	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ AT9742	♦ Q6	Pass	3NT	All Pass	
South HCP: 17	♣ A42	♣ K86				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 123	North:	South:	W	N	E	S
Dealer: West	♠ AKT2	♠ Q	1 ♦	1NT	Pass	2NT ¹
Vul: None	♥ 63	♥ K84	Pass	3 ♣ ²	Pass	5 ♣
North HCP: 15	♦ AKT3	♦ 987	X	All Pass		
South HCP: 9+2	♣ J84	♣ AT9532				
Contract: 5 ♣ X South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 124	North:	South:	W	N	E	S
Dealer: East	♠ 3	♠ K862			1 ♥	1NT
Vul: Both	♥ 63	♥ AJT	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ K87643	♦ AT	Pass	3NT	All Pass	
South HCP: 16	♣ KQJ6	♣ AT42				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 125	North:	South:	W	N	E	S
Dealer: West	♠ AJ7	♠ K8	1 ♣	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ AT86	♥ QJ9	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ A4	♦ QT8732	All Pass			
South HCP: 9+2	♣ K976	♣ J4				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 126	North:	South:	W	N	E	S
Dealer: East	♠ J2	♠ K963			1 ♠	1NT
Vul: Both	♥ Q42	♥ A876	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ JT9853	♦ A62	Pass	3NT	All Pass	
South HCP: 16	♣ A8	♣ KQ				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

South hands**then MST**

Board: 122	♠ AQ87	RHO is dealer. You bid second.
Dealer: East	♥ AQ96	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ Q6	
HCP: 17	♣ K86	

Board: 123	♠ Q	LHO is dealer.
Dealer: West	♥ K84	West (LHO) opens 1♦ if possible.
Vul: None	♦ 987	West (LHO) Doubles 5♣ if possible.
HCP: 9+2	♣ AT9532	

Board: 124	♠ K862	RHO is dealer. You bid second.
Dealer: East	♥ AJT	East (RHO) opens 1♥ if possible.
Vul: Both	♦ AT	
HCP: 16	♣ AT42	

Board: 125	♠ K8	LHO is dealer.
Dealer: West	♥ QJ9	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ QT8732	
HCP: 9+2	♣ J4	

Board: 126	♠ K963	RHO is dealer. You bid second.
Dealer: East	♥ A876	East (RHO) opens 1♠ if possible.
Vul: Both	♦ A62	
HCP: 16	♣ KQ	

Both hands (Answers Page)

Board: 122	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ AQ87			1 ♥	1NT
Vul: E-W	♥ 852	♥ AQ96	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ AT9742	♦ Q6	Pass	3NT	All Pass	
South HCP: 17	♣ A42	♣ K86				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 123	North:	South:	W	N	E	S
Dealer: West	♠ AKT2	♠ Q	1 ♦	1NT	Pass	2NT ¹
Vul: None	♥ 63	♥ K84	Pass	3 ♣ ²	Pass	5 ♣
North HCP: 15	♦ AKT3	♦ 987	X	All Pass		
South HCP: 9+2	♣ J84	♣ AT9532				
Contract: 5 ♣ X South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 124	North:	South:	W	N	E	S
Dealer: East	♠ 3	♠ K862			1 ♥	1NT
Vul: Both	♥ 63	♥ AJT	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ K87643	♦ AT	Pass	3NT	All Pass	
South HCP: 16	♣ KQJ6	♣ AT42				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 125	North:	South:	W	N	E	S
Dealer: West	♠ AJ7	♠ K8	1 ♣	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ AT86	♥ QJ9	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ A4	♦ QT8732	All Pass			
South HCP: 9+2	♣ K976	♣ J4				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 126	North:	South:	W	N	E	S
Dealer: East	♠ J2	♠ K963			1 ♠	1NT
Vul: Both	♥ Q42	♥ A876	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ JT9853	♦ A62	Pass	3NT	All Pass	
South HCP: 16	♣ A8	♣ KQ				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

North hands

then MST

Board: 127	♠ AJ92	RHO is dealer. You bid second.
Dealer: West	♥ K5	West (RHO) opens 1♦ if possible.
Vul: None	♦ AK3	
HCP: 15	♣ 9874	

Board: 128	♠ 7	LHO is dealer.
Dealer: East	♥ J93	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ T96	
HCP: 9+2	♣ AKJ764	

Board: 129	♠ AQJ7	RHO is dealer. You bid second.
Dealer: West	♥ Q93	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ JT	
HCP: 15	♣ AJ83	

Board: 130	♠ Q2	LHO is dealer.
Dealer: East	♥ 62	East (LHO) opens 1♣ if possible.
Vul: Both	♦ AQ86432	
HCP: 8+3	♣ 84	

Board: 131	♠ AJ3	RHO is dealer. You bid second.
Dealer: West	♥ AJ83	West (RHO) opens 1♣ if possible.
Vul: None	♦ T8	
HCP: 17	♣ AK85	

Both hands (Answers Page)

Board: 127	North:	South:	W	N	E	S
Dealer: West	♠ AJ92	♠ 86	1 ♦	1NT	Pass	2NT ¹
Vul: None	♥ K5	♥ AJ8	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ AK3	♦ 42	All Pass			
South HCP: 9+2	♣ 9874	♣ KJ6532				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 128	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ AQ8			1 ♦	1NT
Vul: E-W	♥ J93	♥ KQ85	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+2	♦ T96	♦ KJ2	Pass	3NT	All Pass	
South HCP: 15	♣ AKJ764	♣ T32				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 129	North:	South:	W	N	E	S
Dealer: West	♠ AQJ7	♠ T3	1 ♣	1NT	Pass	3 ♣ ¹
Vul: N-S	♥ Q93	♥ 654	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ JT	♦ KQ9643	All Pass			
South HCP: 10+2	♣ AJ83	♣ KQ				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 130	North:	South:	W	N	E	S
Dealer: East	♠ Q2	♠ AK3			1 ♣	1NT
Vul: Both	♥ 62	♥ Q87	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+3	♦ AQ86432	♦ KT9	Pass	3NT	All Pass	
South HCP: 16	♣ 84	♣ A732				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 131	North:	South:	W	N	E	S
Dealer: West	♠ AJ3	♠ KQ2	1 ♣	1NT	Pass	3 ♣ ¹
Vul: None	♥ AJ83	♥ T54	Pass	3 ♦ ²	Pass	3NT
North HCP: 17	♦ T8	♦ QJ9432	All Pass			
South HCP: 8+2	♣ AK85	♣ 3				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

South hands**then MST**

Board: 127 ♠ 86 LHO is dealer.

Dealer: West ♥ AJ8 West (LHO) opens 1♦ if possible.

Vul: None ♦ 42

HCP: 9+2 ♣ KJ6532

Board: 128 ♠ AQ8 RHO is dealer. You bid second.

Dealer: East ♥ KQ85 East (RHO) opens 1♦ if possible.

Vul: E-W ♦ KJ2

HCP: 15 ♣ T32

Board: 129 ♠ T3 LHO is dealer.

Dealer: West ♥ 654 West (LHO) opens 1♣ if possible.

Vul: N-S ♦ KQ9643

HCP: 10+2 ♣ KQ

Board: 130 ♠ AK3 RHO is dealer. You bid second.

Dealer: East ♥ Q87 East (RHO) opens 1♣ if possible.

Vul: Both ♦ KT9

HCP: 16 ♣ A732

Board: 131 ♠ KQ2 LHO is dealer.

Dealer: West ♥ T54 West (LHO) opens 1♣ if possible.

Vul: None ♦ QJ9432

HCP: 8+2 ♣ 3

Both hands (Answers Page)

Board: 127	North:	South:	W	N	E	S
Dealer: West	♠ AJ92	♠ 86	1 ♦	1NT	Pass	2NT ¹
Vul: None	♥ K5	♥ AJ8	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ AK3	♦ 42	All Pass			
South HCP: 9+2	♣ 9874	♣ KJ6532				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 128	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ AQ8			1 ♦	1NT
Vul: E-W	♥ J93	♥ KQ85	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+2	♦ T96	♦ KJ2	Pass	3NT	All Pass	
South HCP: 15	♣ AKJ764	♣ T32				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 129	North:	South:	W	N	E	S
Dealer: West	♠ AQJ7	♠ T3	1 ♣	1NT	Pass	3 ♣ ¹
Vul: N-S	♥ Q93	♥ 654	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ JT	♦ KQ9643	All Pass			
South HCP: 10+2	♣ AJ83	♣ KQ				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 130	North:	South:	W	N	E	S
Dealer: East	♠ Q2	♠ AK3			1 ♣	1NT
Vul: Both	♥ 62	♥ Q87	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+3	♦ AQ86432	♦ KT9	Pass	3NT	All Pass	
South HCP: 16	♣ 84	♣ A732				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 131	North:	South:	W	N	E	S
Dealer: West	♠ AJ3	♠ KQ2	1 ♣	1NT	Pass	3 ♣ ¹
Vul: None	♥ AJ83	♥ T54	Pass	3 ♦ ²	Pass	3NT
North HCP: 17	♦ T8	♦ QJ9432	All Pass			
South HCP: 8+2	♣ AK85	♣ 3				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 132	♠ KQ	LHO is dealer.
Dealer: East	♥ J	East (LHO) opens 1♥ if possible.
Vul: N-S	♦ JT9862	
HCP: 9+2	♣ Q952	

Board: 133	♠ QJ84	RHO is dealer. You bid second.
Dealer: West	♥ AKT	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ KT5	
HCP: 16	♣ QJT	

Both hands (Answers Page)

Board: 132	North:	South:	W	N	E	S
Dealer: East	♠ KQ	♠ A742			1 ♥	1NT
Vul: N-S	♥ J	♥ A63	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ JT9862	♦ A743	Pass	3NT	All Pass	
South HCP: 15	♣ Q952	♣ K4				
Contract: 3NT North					1. 1N-3C transfer to diamonds	
					2. automat	

Board: 133	North:	South:	W	N	E	S
Dealer: West	♠ QJ84	♠ A53	1 ♦	1NT	Pass	2NT ¹
Vul: E-W	♥ AKT	♥ J75	Pass	3 ♣ ²	Pass	3NT
North HCP: 16	♦ KT5	♦ 4		All Pass		
South HCP: 8+2	♣ QJT	♣ K65432			1. 1N-2N transfer to clubs	
Contract: 3NT South					2. automat	

South hands

then MST

Board: 132	♠ A742	RHO is dealer. You bid second.
Dealer: East	♥ A63	East (RHO) opens 1♥ if possible.
Vul: N-S	♦ A743	
HCP: 15	♣ K4	

Board: 133	♠ A53	LHO is dealer.
Dealer: West	♥ J75	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 4	
HCP: 8+2	♣ K65432	

Both hands (Answers Page)

Board: 132	North:	South:	W	N	E	S
Dealer: East	♠ KQ	♠ A742			1 ♥	1NT
Vul: N-S	♥ J	♥ A63	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ JT9862	♦ A743	Pass	3NT	All Pass	
South HCP: 15	♣ Q952	♣ K4				
Contract: 3NT North					1. 1N-3C transfer to diamonds	
					2. automat	

Board: 133	North:	South:	W	N	E	S
Dealer: West	♠ QJ84	♠ A53	1 ♦	1NT	Pass	2NT ¹
Vul: E-W	♥ AKT	♥ J75	Pass	3 ♣ ²	Pass	3NT
North HCP: 16	♦ KT5	♦ 4		All Pass		
South HCP: 8+2	♣ QJT	♣ K65432			1. 1N-2N transfer to clubs	
Contract: 3NT South					2. automat	