

North hands

2N_and_Transfers

Board: 1	♠ AJT	You bid first.
Dealer: North	♥ K6	The opponents are silent.
Vul: None	♦ AQ7	
HCP: 20+1	♣ AQT63	

Board: 2	♠ QJ7643	Partner bids first.
Dealer: South	♥ T32	The opponents are silent.
Vul: N-S	♦ Q4	
HCP: 9+2	♣ A5	

Board: 3	♠ K7	You bid first.
Dealer: North	♥ A8	The opponents are silent.
Vul: Both	♦ AKT7	
HCP: 21+1	♣ AKT74	

Board: 4	♠ T8765	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: N-S	♦ K72	
HCP: 4+1	♣ J983	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ Q9762		2NT	Pass	3♥
Vul: None	♥ K6	♥ J4	Pass	3♠	Pass	3NT
North HCP: 20+1	♦ AQ7	♦ KJT82	Pass	4♠	All Pass	
South HCP: 7+2	♣ AQT63	♣ 7				
Contract: 4♠ North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ QJ7643	♠ AK2				2NT
Vul: N-S	♥ T32	♥ J9	Pass	4♥ ¹	Pass	4♠
North HCP: 9+2	♦ Q4	♦ AK976	Pass	4NT	Pass	5♣ ²
South HCP: 20+1	♣ A5	♣ KQ9	Pass	6♠	All Pass	
Contract: 6♠ North						
			1. Texas			
			2. A=0/5 or 3/5			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ AQ832		2NT	Pass	4♦ ¹
Vul: Both	♥ A8	♥ QJT742	Pass	4♥	Pass	4NT
North HCP: 21+1	♦ AKT7	♦ 84	Pass	5♣ ²	Pass	7♥
South HCP: 9+3	♣ AKT74	♣ -	All Pass			
Contract: 7♥ South						
			1. Texas			
			2. A=0/5 or 3/5			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ T8765	♠ AQJ9				2NT
Vul: N-S	♥ 2	♥ KQJ	Pass	3♥	Pass	3♠
North HCP: 4+1	♦ K72	♦ 964	All Pass			
South HCP: 20	♣ J983	♣ AK5				
Contract: 3♠ South						

South hands

2N_and_Transfers

Board: 1	♠ Q9762	Partner bids first.
Dealer: North	♥ J4	The opponents are silent.
Vul: None	♦ KJT82	
HCP: 7+2	♣ 7	

Board: 2	♠ AK2	You bid first.
Dealer: South	♥ J9	The opponents are silent.
Vul: N-S	♦ AK976	
HCP: 20+1	♣ KQ9	

Board: 3	♠ AQ832	Partner bids first.
Dealer: North	♥ QJT742	The opponents are silent.
Vul: Both	♦ 84	
HCP: 9+3	♣ -	

Board: 4	♠ AQJ9	You bid first.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: N-S	♦ 964	
HCP: 20	♣ AK5	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ Q9762		2NT	Pass	3♥
Vul: None	♥ K6	♥ J4	Pass	3♠	Pass	3NT
North HCP: 20+1	♦ AQ7	♦ KJT82	Pass	4♠	All Pass	
South HCP: 7+2	♣ AQT63	♣ 7				
Contract: 4♠ North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ QJ7643	♠ AK2				2NT
Vul: N-S	♥ T32	♥ J9	Pass	4♥ ¹	Pass	4♠
North HCP: 9+2	♦ Q4	♦ AK976	Pass	4NT	Pass	5♣ ²
South HCP: 20+1	♣ A5	♣ KQ9	Pass	6♠	All Pass	
Contract: 6♠ North						
			1. Texas			
			2. A=0/5 or 3/5			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ AQ832		2NT	Pass	4♦ ¹
Vul: Both	♥ A8	♥ QJT742	Pass	4♥	Pass	4NT
North HCP: 21+1	♦ AKT7	♦ 84	Pass	5♣ ²	Pass	7♥
South HCP: 9+3	♣ AKT74	♣ -	All Pass			
Contract: 7♥ South						
			1. Texas			
			2. A=0/5 or 3/5			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ T8765	♠ AQJ9				2NT
Vul: N-S	♥ 2	♥ KQJ	Pass	3♥	Pass	3♠
North HCP: 4+1	♦ K72	♦ 964	All Pass			
South HCP: 20	♣ J983	♣ AK5				
Contract: 3♠ South						

North hands

2N_and_Transfers

Board: 5	♠ JT764	Partner bids first.
Dealer: South	♥ T92	The opponents are silent.
Vul: E-W	♦ A94	
HCP: 6+1	♣ J8	

Board: 6	♠ T43	Partner bids first.
Dealer: South	♥ Q7432	The opponents are silent.
Vul: Both	♦ 92	
HCP: 5+1	♣ K97	

Board: 7	♠ AQ2	You bid first.
Dealer: North	♥ AJ764	The opponents are silent.
Vul: None	♦ AK6	
HCP: 20+1	♣ Q8	

Board: 8	♠ KQ975	Partner bids first.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: Both	♦ 85	
HCP: 11+1	♣ Q97	

Board: 9	♠ A75	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: None	♦ AK64	
HCP: 20	♣ Q965	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ JT764	♠ AQ32				2NT
Vul: E-W	♥ T92	♥ AK	Pass	3 ♥	Pass	3NT ¹
North HCP: 6+1	♦ A94	♦ KJ76	Pass	4 ♠	All Pass	
South HCP: 21	♣ J8	♣ A76				
Contract: 4 ♠ North						1. Extended acceptance after NT

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ T43	♠ AQJ6				2NT
Vul: Both	♥ Q7432	♥ AKJ	Pass	3♦	Pass	3♥
North HCP: 5+1	♦ 92	♦ KT3	Pass	3NT	Pass	4♥
South HCP: 20	♣ K97	♣ Q64	All Pass			
Contract: 4♥ South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ KJT843		2NT	Pass	3 ♥
Vul: None	♥ AJ764	♥ 3		Pass	3 ♠	Pass
North HCP: 20+1	♦ AK6	♦ Q942		All Pass		
South HCP: 6+2	♣ Q8	♣ 53				
Contract: 6 ♠ South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ KQ975	♠ AT3				2NT
Vul: Both	♥ KJ7	♥ AT962	Pass	3♥	Pass	3♠
North HCP: 11+1	♦ 85	♦ A6	Pass	6NT	All Pass	
South HCP: 20+1	♣ Q97	♣ AKJ				
Contract: 6NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ KJT842		2NT	Pass	4♥ ¹
Vul: None	♥ AK	♥ 95	Pass	4♠	Pass	4NT
North HCP: 20	♦ AK64	♦ T5	Pass	5♣ ²	Pass	6♠
South HCP: 9+2	♣ Q965	♣ AJT	All Pass			
Contract: 6♠ South			1. Texas			
			2. A=0/5 or 3/5			

South hands

2N_and_Transfers

Board: 5	♠ AQ32	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: E-W	♦ KJ76	
HCP: 21	♣ A76	

Board: 6	♠ AQJ6	You bid first.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: Both	♦ KT3	
HCP: 20	♣ Q64	

Board: 7	♠ KJT843	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: None	♦ Q942	
HCP: 6+2	♣ 53	

Board: 8	♠ AT3	You bid first.
Dealer: South	♥ AT962	The opponents are silent.
Vul: Both	♦ A6	
HCP: 20+1	♣ AKJ	

Board: 9	♠ KJT842	Partner bids first.
Dealer: North	♥ 95	The opponents are silent.
Vul: None	♦ T5	
HCP: 9+2	♣ AJT	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ JT764	♠ AQ32				2NT
Vul: E-W	♥ T92	♥ AK	Pass	3 ♥	Pass	3NT ¹
North HCP: 6+1	♦ A94	♦ KJ76	Pass	4 ♠	All Pass	
South HCP: 21	♣ J8	♣ A76				
Contract: 4 ♠ North						1. Extended acceptance after NT

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ T43	♠ AQJ6				2NT
Vul: Both	♥ Q7432	♥ AKJ	Pass	3♦	Pass	3♥
North HCP: 5+1	♦ 92	♦ KT3	Pass	3NT	Pass	4♥
South HCP: 20	♣ K97	♣ Q64	All Pass			
Contract: 4♥ South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ KJT843		2NT	Pass	3 ♥
Vul: None	♥ AJ764	♥ 3		Pass	3 ♠	Pass
North HCP: 20+1	♦ AK6	♦ Q942		All Pass		
South HCP: 6+2	♣ Q8	♣ 53				
Contract: 6 ♠ South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ KQ975	♠ AT3				2NT
Vul: Both	♥ KJ7	♥ AT962	Pass	3♥	Pass	3♠
North HCP: 11+1	♦ 85	♦ A6	Pass	6NT	All Pass	
South HCP: 20+1	♣ Q97	♣ AKJ				
Contract: 6NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ KJT842		2NT	Pass	4♥ ¹
Vul: None	♥ AK	♥ 95	Pass	4♠	Pass	4NT
North HCP: 20	♦ AK64	♦ T5	Pass	5♣ ²	Pass	6♠
South HCP: 9+2	♣ Q965	♣ AJT	All Pass			
Contract: 6♠ South			1. Texas			
			2. A=0/5 or 3/5			

Board: 10 ♠ KQ You bid first.

Dealer: North ♥ AQ432 The opponents are silent.

Vul: N-S ♦ K8

HCP: 21+1 ♣ AK97

Board: 11 ♠ KQ7 You bid first.

Dealer: North ♥ KT The opponents are silent.

Vul: Both ♦ AKT65

HCP: 20+1 ♣ AJ7

Board: 12 ♠ AKT8 You bid first.

Dealer: North ♥ AK76 The opponents are silent.

Vul: None ♦ KQ7

HCP: 21 ♣ QT

Board: 13 ♠ AJ You bid first.

Dealer: North ♥ KT8 The opponents are silent.

Vul: N-S ♦ KQ98

HCP: 20 ♣ AK82

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ A		2NT	Pass	3♦
Vul: N-S	♥ AQ432	♥ KT987	Pass	3NT ¹	Pass	6♥
North HCP: 21+1	♦ K8	♦ JT542	All Pass			
South HCP: 8+2	♣ AK97	♣ 83				1. Extended acceptance after NT
Contract: 6♥ South						

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ 52		2NT	Pass	3♦
Vul: Both	♥ KT	♥ AQ954	Pass	3♥	Pass	4♣
North HCP: 20+1	♦ AKT65	♦ J3	Pass	4♥	Pass	4NT
South HCP: 12+1	♣ AJ7	♣ KQT6	Pass	5♣ ¹	Pass	6♥
Contract: 6♥ South			All Pass			
						1. A=0/5 or 3/5

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ AKT8	♠ 4		2NT	Pass	3♦
Vul: None	♥ AK76	♥ Q5432	Pass	3NT ¹	Pass	4♥
North HCP: 21	♦ KQ7	♦ T95	All Pass			
South HCP: 5+1	♣ QT	♣ K964				1. Extended acceptance after NT
Contract: 4♥ South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ KQ6543		2NT	Pass	4♥ ¹
Vul: N-S	♥ KT8	♥ A	Pass	4♠	Pass	4NT
North HCP: 20	♦ KQ98	♦ JT	Pass	5♥ ²	Pass	6♠
South HCP: 13+2	♣ AK82	♣ QJ43	All Pass			
Contract: 6♠ South						1. Texas
						2. A=2/5 or 5/5, Q(S)=0

South hands

2N_and_Transfers

Board: 10	♠ A	Partner bids first.
Dealer: North	♥ KT987	The opponents are silent.
Vul: N-S	♦ JT542	
HCP: 8+2	♣ 83	

Board: 11	♠ 52	Partner bids first.
Dealer: North	♥ AQ954	The opponents are silent.
Vul: Both	♦ J3	
HCP: 12+1	♣ KQT6	

Board: 12	♠ 4	Partner bids first.
Dealer: North	♥ Q5432	The opponents are silent.
Vul: None	♦ T95	
HCP: 5+1	♣ K964	

Board: 13	♠ KQ6543	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: N-S	♦ JT	
HCP: 13+2	♣ QJ43	

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ A		2NT	Pass	3♦
Vul: N-S	♥ AQ432	♥ KT987	Pass	3NT ¹	Pass	6♥
North HCP: 21+1	♦ K8	♦ JT542	All Pass			
South HCP: 8+2	♣ AK97	♣ 83				1. Extended acceptance after NT
Contract: 6♥ South						

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ 52		2NT	Pass	3♦
Vul: Both	♥ KT	♥ AQ954	Pass	3♥	Pass	4♣
North HCP: 20+1	♦ AKT65	♦ J3	Pass	4♥	Pass	4NT
South HCP: 12+1	♣ AJ7	♣ KQT6	Pass	5♣ ¹	Pass	6♥
Contract: 6♥ South			All Pass			
						1. A=0/5 or 3/5

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ AKT8	♠ 4		2NT	Pass	3♦
Vul: None	♥ AK76	♥ Q5432	Pass	3NT ¹	Pass	4♥
North HCP: 21	♦ KQ7	♦ T95	All Pass			
South HCP: 5+1	♣ QT	♣ K964				1. Extended acceptance after NT
Contract: 4♥ South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ KQ6543		2NT	Pass	4♥ ¹
Vul: N-S	♥ KT8	♥ A	Pass	4♠	Pass	4NT
North HCP: 20	♦ KQ98	♦ JT	Pass	5♥ ²	Pass	6♠
South HCP: 13+2	♣ AK82	♣ QJ43	All Pass			
Contract: 6♠ South						1. Texas
						2. A=2/5 or 5/5, Q(S)=0

North hands

2N_and_Transfers

Board: 14	♠ Q2	Partner bids first.
Dealer: South	♥ K5432	The opponents are silent.
Vul: E-W	♦ 864	
HCP: 9+1	♣ KJ5	

Board: 15	♠ QJ3	You bid first.
Dealer: North	♥ AQ4	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 20+1	♣ AKQT2	

Board: 16	♠ K86	Partner bids first.
Dealer: South	♥ AJT643	The opponents are silent.
Vul: E-W	♦ Q84	
HCP: 10+2	♣ 9	

Board: 17	♠ T84	You bid first.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: Both	♦ AK	
HCP: 20+1	♣ AKQ97	

Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ AKJ8				2NT
Vul: E-W	♥ K5432	♥ QJ	Pass	3♦	Pass	3♥
North HCP: 9+1	♦ 864	♦ AKQ2	Pass	3NT	All Pass	
South HCP: 20	♣ KJ5	♣ T76				
Contract: 3NT North						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ QJ3	♠ AK8642		2NT	Pass	4♥ ¹
Vul: N-S	♥ AQ4	♥ 762	Pass	4♠	Pass	4NT
North HCP: 20+1	♦ Q8	♦ KJT6	Pass	5♠ ²	Pass	6♠
South HCP: 11+2	♣ AKQT2	♣ -	All Pass			
Contract: 6♠ South						
			1. Texas			
			2. A=2/5 or 5/5, Q(S)=1			

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ K86	♠ AT5				2NT
Vul: E-W	♥ AJT643	♥ KQ872	Pass	4♦ ¹	Pass	4♥
North HCP: 10+2	♦ Q84	♦ K9	Pass	4NT	Pass	5♣ ²
South HCP: 21+1	♣ 9	♣ AKQ	Pass	5♦	Pass	6♣ ³
Contract: 6♥ North			Pass	6♥	All Pass	
			1. Texas			
			2. A=0/5 or 3/5			
			3. !H queen and !C king			

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ T84	♠ Q6		2NT	Pass	3♦
Vul: Both	♥ KJ4	♥ QT9732	Pass	3♥	Pass	4♥
North HCP: 20+1	♦ AK	♦ J74	All Pass			
South HCP: 5+2	♣ AKQ97	♣ T8				
Contract: 4♥ South						

South hands

2N_and_Transfers

Board: 14 ♠ AKJ8 You bid first.

Dealer: South ♥ QJ The opponents are silent.

Vul: E-W ♦ AKQ2

HCP: 20 ♣ T76

Board: 15 ♠ AK8642 Partner bids first.

Dealer: North ♥ 762 The opponents are silent.

Vul: N-S ♦ KJT6

HCP: 11+2 ♣ -

Board: 16 ♠ AT5 You bid first.

Dealer: South ♥ KQ872 The opponents are silent.

Vul: E-W ♦ K9

HCP: 21+1 ♣ AKQ

Board: 17 ♠ Q6 Partner bids first.

Dealer: North ♥ QT9732 The opponents are silent.

Vul: Both ♦ J74

HCP: 5+2 ♣ T8

Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ AKJ8				2NT
Vul: E-W	♥ K5432	♥ QJ	Pass	3♦	Pass	3♥
North HCP: 9+1	♦ 864	♦ AKQ2	Pass	3NT	All Pass	
South HCP: 20	♣ KJ5	♣ T76				
Contract: 3NT North						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ QJ3	♠ AK8642		2NT	Pass	4♥ ¹
Vul: N-S	♥ AQ4	♥ 762	Pass	4♠	Pass	4NT
North HCP: 20+1	♦ Q8	♦ KJT6	Pass	5♠ ²	Pass	6♠
South HCP: 11+2	♣ AKQT2	♣ -	All Pass			
Contract: 6♠ South						
			1. Texas			
			2. A=2/5 or 5/5, Q(S)=1			

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ K86	♠ AT5				2NT
Vul: E-W	♥ AJT643	♥ KQ872	Pass	4♦ ¹	Pass	4♥
North HCP: 10+2	♦ Q84	♦ K9	Pass	4NT	Pass	5♣ ²
South HCP: 21+1	♣ 9	♣ AKQ	Pass	5♦	Pass	6♣ ³
Contract: 6♥ North			Pass	6♥	All Pass	
			1. Texas			
			2. A=0/5 or 3/5			
			3. !H queen and !C king			

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ T84	♠ Q6		2NT	Pass	3♦
Vul: Both	♥ KJ4	♥ QT9732	Pass	3♥	Pass	4♥
North HCP: 20+1	♦ AK	♦ J74	All Pass			
South HCP: 5+2	♣ AKQ97	♣ T8				
Contract: 4♥ South						

Board: 18	♠ AT3	You bid first.
Dealer: North	♥ KJ	West (RHO) bids 4♣ if possible.
Vul: N-S	♦ AKQ8	
HCP: 21	♣ A654	

Board: 19	♠ Q3	You bid first.
Dealer: North	♥ AKQ8	The opponents are silent.
Vul: E-W	♦ K42	
HCP: 20	♣ AQ65	

Board: 20	♠ A743	You bid first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: Both	♦ AKT8	
HCP: 21	♣ AJ5	

Board: 21	♠ A3	You bid first.
Dealer: North	♥ KQ8	The opponents are silent.
Vul: None	♦ AKQ98	
HCP: 21+1	♣ KT7	

Board: 22	♠ KQ952	Partner bids first.
Dealer: South	♥ K2	The opponents are silent.
Vul: E-W	♦ QJ2	
HCP: 13+1	♣ QT8	

Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ AT3	♠ KJ9872		2NT	Pass	3♥
Vul: N-S	♥ KJ	♥ Q65	4♣	Pass	Pass	4♦
North HCP: 21	♦ AKQ8	♦ T63		All Pass		
South HCP: 6+2	♣ A654	♣ 7				
Contract: 4♦ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ AK8765		2NT	Pass	4♥ ¹
Vul: E-W	♥ AKQ8	♥ T6	Pass	4♦	Pass	4NT
North HCP: 20	♦ K42	♦ JT7	Pass	5♦ ²	Pass	6♦
South HCP: 11+2	♣ AQ65	♣ K9		All Pass		
Contract: 6♦ South						

1. Texas
2. A=2/5 or 5/5, Q(S)=1

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ A743	♠ KQ952		2NT	Pass	3♥
Vul: Both	♥ AJ	♥ KQ9	Pass	3NT ¹	Pass	6♦
North HCP: 21	♦ AKT8	♦ Q9		All Pass		
South HCP: 14+1	♣ AJ5	♣ Q92				
Contract: 6♦ South						1. Extended acceptance after NT

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ K96542		2NT	Pass	3♥
Vul: None	♥ KQ8	♥ T9	Pass	3♦	Pass	4♦
North HCP: 21+1	♦ AKQ98	♦ J		All Pass		
South HCP: 6+2	♣ KT7	♣ Q643				
Contract: 4♦ South						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ KQ952	♠ AJ7				2NT
Vul: E-W	♥ K2	♥ AJ75	Pass	3♥	Pass	3♦
North HCP: 13+1	♦ QJ2	♦ K83	Pass	6NT	All Pass	
South HCP: 20	♣ QT8	♣ AK7				
Contract: 6NT North						

South hands

2N_and_Transfers

Board: 18 ♠ KJ9872 Partner bids first.

Dealer: North ♥ Q65 West (LHO) bids 4♣ if possible.

Vul: N-S ♦ T63

HCP: 6+2 ♣ 7

Board: 19 ♠ AK8765 Partner bids first.

Dealer: North ♥ T6 The opponents are silent.

Vul: E-W ♦ JT7

HCP: 11+2 ♣ K9

Board: 20 ♠ KQ952 Partner bids first.

Dealer: North ♥ KQ9 The opponents are silent.

Vul: Both ♦ Q9

HCP: 14+1 ♣ Q92

Board: 21 ♠ K96542 Partner bids first.

Dealer: North ♥ T9 The opponents are silent.

Vul: None ♦ J

HCP: 6+2 ♣ Q643

Board: 22 ♠ AJ7 You bid first.

Dealer: South ♥ AJ75 The opponents are silent.

Vul: E-W ♦ K83

HCP: 20 ♣ AK7

Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ AT3	♠ KJ9872		2NT	Pass	3♥
Vul: N-S	♥ KJ	♥ Q65	4♣	Pass	Pass	4♦
North HCP: 21	♦ AKQ8	♦ T63		All Pass		
South HCP: 6+2	♣ A654	♣ 7				
Contract: 4♦ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ AK8765		2NT	Pass	4♥ ¹
Vul: E-W	♥ AKQ8	♥ T6	Pass	4♦	Pass	4NT
North HCP: 20	♦ K42	♦ JT7	Pass	5♦ ²	Pass	6♦
South HCP: 11+2	♣ AQ65	♣ K9		All Pass		
Contract: 6♦ South						

1. Texas
2. A=2/5 or 5/5, Q(S)=1

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ A743	♠ KQ952		2NT	Pass	3♥
Vul: Both	♥ AJ	♥ KQ9	Pass	3NT ¹	Pass	6♦
North HCP: 21	♦ AKT8	♦ Q9		All Pass		
South HCP: 14+1	♣ AJ5	♣ Q92				
Contract: 6♦ South						1. Extended acceptance after NT

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ K96542		2NT	Pass	3♥
Vul: None	♥ KQ8	♥ T9	Pass	3♦	Pass	4♦
North HCP: 21+1	♦ AKQ98	♦ J		All Pass		
South HCP: 6+2	♣ KT7	♣ Q643				
Contract: 4♦ South						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ KQ952	♠ AJ7				2NT
Vul: E-W	♥ K2	♥ AJ75	Pass	3♥	Pass	3♦
North HCP: 13+1	♦ QJ2	♦ K83	Pass	6NT	All Pass	
South HCP: 20	♣ QT8	♣ AK7				
Contract: 6NT North						

North hands

2N_and_Transfers

Board: 23 ♠ A6 You bid first.

Dealer: North ♥ AK The opponents are silent.

Vul: Both ♦ KQT92

HCP: 21+1 ♣ AJ73

Board: 24 ♠ AJT985 Partner bids first.

Dealer: South ♥ Q6 The opponents are silent.

Vul: None ♦ T2

HCP: 13+2 ♣ AQ6

Board: 25 ♠ AK843 You bid first.

Dealer: North ♥ A5 The opponents are silent.

Vul: N-S ♦ AKQ7

HCP: 20+1 ♣ 93

Board: 26 ♠ 93 Partner bids first.

Dealer: South ♥ AKQ732 The opponents are silent.

Vul: Both ♦ Q982

HCP: 11+2 ♣ 7

Both hands (Answers Page)

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KJ9853		2NT	Pass	4♥ ¹
Vul: Both	♥ AK	♥ Q95	Pass	4♦	Pass	4NT
North HCP: 21+1	♦ KQT92	♦ A84	Pass	5♣ ²	Pass	5♦
South HCP: 13+2	♣ AJ73	♣ K	Pass	5♠ ³	Pass	6♠
Contract: 6♠ South			All Pass			

1. Texas
2. A=0/5 or 3/5
3. no !S queen

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ AJT985	♠ Q6				2NT
Vul: None	♥ Q6	♥ AKJ2	Pass	4♥ ¹	Pass	4♠
North HCP: 13+2	♦ T2	♦ AK743	Pass	4NT	Pass	5♠ ²
South HCP: 20+1	♣ AQ6	♣ K2	Pass	6♠	All Pass	
Contract: 6♠ North			1. Texas			
			2. A=2/5 or 5/5, Q(S)=1			

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ AK843	♠ J9		2NT	Pass	3♦
Vul: N-S	♥ A5	♥ KQJT43	Pass	3♥	Pass	4♥
North HCP: 20+1	♦ AKQ7	♦ 62	All Pass			
South HCP: 10+2	♣ 93	♣ QJ8				
Contract: 4♥ South						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ K65				2NT
Vul: Both	♥ AKQ732	♥ JT9	Pass	4♦ ¹	Pass	4♥
North HCP: 11+2	♦ Q982	♦ AK3	Pass	4NT	Pass	5♥ ²
South HCP: 20	♣ 7	♣ AKQ8	Pass	6♥	All Pass	
Contract: 6♥ North			1. Texas			
			2. A=2/5 or 5/5, Q(H)=0			

South hands

2N_and_Transfers

Board: 23	♠ KJ9853	Partner bids first.
Dealer: North	♥ Q95	The opponents are silent.
Vul: Both	♦ A84	
HCP: 13+2	♣ K	

Board: 24	♠ Q6	You bid first.
Dealer: South	♥ AKJ2	The opponents are silent.
Vul: None	♦ AK743	
HCP: 20+1	♣ K2	

Board: 25	♠ J9	Partner bids first.
Dealer: North	♥ KQJT43	The opponents are silent.
Vul: N-S	♦ 62	
HCP: 10+2	♣ QJ8	

Board: 26	♠ K65	You bid first.
Dealer: South	♥ JT9	The opponents are silent.
Vul: Both	♦ AK3	
HCP: 20	♣ AKQ8	

Both hands (Answers Page)

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KJ9853		2NT	Pass	4♥ ¹
Vul: Both	♥ AK	♥ Q95	Pass	4♦	Pass	4NT
North HCP: 21+1	♦ KQT92	♦ A84	Pass	5♣ ²	Pass	5♦
South HCP: 13+2	♣ AJ73	♣ K	Pass	5♠ ³	Pass	6♠
Contract: 6♠ South			All Pass			

1. Texas
2. A=0/5 or 3/5
3. no !S queen

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ AJT985	♠ Q6				2NT
Vul: None	♥ Q6	♥ AKJ2	Pass	4♥ ¹	Pass	4♠
North HCP: 13+2	♦ T2	♦ AK743	Pass	4NT	Pass	5♠ ²
South HCP: 20+1	♣ AQ6	♣ K2	Pass	6♠	All Pass	
Contract: 6♠ North			1. Texas			
			2. A=2/5 or 5/5, Q(S)=1			

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ AK843	♠ J9		2NT	Pass	3♦
Vul: N-S	♥ A5	♥ KQJT43	Pass	3♥	Pass	4♥
North HCP: 20+1	♦ AKQ7	♦ 62	All Pass			
South HCP: 10+2	♣ 93	♣ QJ8				
Contract: 4♥ South						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ K65				2NT
Vul: Both	♥ AKQ732	♥ JT9	Pass	4♦ ¹	Pass	4♥
North HCP: 11+2	♦ Q982	♦ AK3	Pass	4NT	Pass	5♥ ²
South HCP: 20	♣ 7	♣ AKQ8	Pass	6♥	All Pass	
Contract: 6♥ North			1. Texas			
			2. A=2/5 or 5/5, Q(H)=0			

North hands

2N_and_Transfers

Board: 27 ♠ AT9 You bid first.

Dealer: North ♥ AK84 The opponents are silent.

Vul: None ♦ AJT

HCP: 20 ♣ A53

Board: 28 ♠ K54 Partner bids first.

Dealer: South ♥ QJ965 The opponents are silent.

Vul: N-S ♦ -

HCP: 12+2 ♣ AQ832

Board: 29 ♠ Q9 You bid first.

Dealer: North ♥ AJT84 The opponents are silent.

Vul: E-W ♦ AK7

HCP: 21+1 ♣ AK8

Board: 30 ♠ 3 Partner bids first.

Dealer: South ♥ AK5432 West (RHO) Doubles 5♠ if possible.

Vul: None ♦ A873

HCP: 11+2 ♣ 63

Board: 31 ♠ AJ3 You bid first.

Dealer: North ♥ AKQ2 The opponents are silent.

Vul: N-S ♦ AKT

HCP: 21 ♣ T65

Both hands (Answers Page)

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ KQJ432		2NT	Pass	3♥
Vul: None	♥ AK84	♥ T97	Pass	3♠	Pass	6♠
North HCP: 20	♦ AJT	♦ KQ6		All Pass		
South HCP: 11+2	♣ A53	♣ T				
Contract: 6♠ South						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ AQT6			2NT	
Vul: N-S	♥ QJ965	♥ AK3	Pass	3♦	Pass	3♥
North HCP: 12+2	♦ -	♦ AK82	Pass	4NT	Pass	6♥
South HCP: 21	♣ AQ832	♣ J5		All Pass		
Contract: 6♥ South						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ KT862		2NT	Pass	3♥
Vul: E-W	♥ AJT84	♥ 72	Pass	3♠	All Pass	
North HCP: 21+1	♦ AK7	♦ J95				
South HCP: 4+1	♣ AK8	♣ 543				
Contract: 3♠ North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ A6			2NT	
Vul: None	♥ AK5432	♥ QJ97	Pass	4♦ ¹	Pass	4♥
North HCP: 11+2	♦ A873	♦ KQ5	Pass	4NT	Pass	5♠ ²
South HCP: 20	♣ 63	♣ AKJ9	X	6♥	All Pass	
Contract: 6♥ North						

1. Texas

2. A=2/5 or 5/5, Q(H)=1

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ T75		2NT	Pass	3♦
Vul: N-S	♥ AKQ2	♥ T7643	Pass	3♥	All Pass	
North HCP: 21	♦ AKT	♦ J5				
South HCP: 4+1	♣ T65	♣ K94				
Contract: 3♥ North						

South hands

2N_and_Transfers

Board: 27	♠ KQJ432	Partner bids first.
Dealer: North	♥ T97	The opponents are silent.
Vul: None	♦ KQ6	
HCP: 11+2	♣ T	

Board: 28	♠ AQT6	You bid first.
Dealer: South	♥ AK3	The opponents are silent.
Vul: N-S	♦ AK82	
HCP: 21	♣ J5	

Board: 29	♠ KT862	Partner bids first.
Dealer: North	♥ 72	The opponents are silent.
Vul: E-W	♦ J95	
HCP: 4+1	♣ 543	

Board: 30	♠ A6	You bid first.
Dealer: South	♥ QJ97	West (LHO) Doubles 5♠ if possible.
Vul: None	♦ KQ5	
HCP: 20	♣ AKJ9	

Board: 31	♠ T75	Partner bids first.
Dealer: North	♥ T7643	The opponents are silent.
Vul: N-S	♦ J5	
HCP: 4+1	♣ K94	

Both hands (Answers Page)

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ KQJ432		2NT	Pass	3♥
Vul: None	♥ AK84	♥ T97	Pass	3♠	Pass	6♠
North HCP: 20	♦ AJT	♦ KQ6		All Pass		
South HCP: 11+2	♣ A53	♣ T				
Contract: 6♠ South						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ AQT6			2NT	
Vul: N-S	♥ QJ965	♥ AK3	Pass	3♦	Pass	3♥
North HCP: 12+2	♦ -	♦ AK82	Pass	4NT	Pass	6♥
South HCP: 21	♣ AQ832	♣ J5		All Pass		
Contract: 6♥ South						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ KT862		2NT	Pass	3♥
Vul: E-W	♥ AJT84	♥ 72	Pass	3♠	All Pass	
North HCP: 21+1	♦ AK7	♦ J95				
South HCP: 4+1	♣ AK8	♣ 543				
Contract: 3♠ North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ A6			2NT	
Vul: None	♥ AK5432	♥ QJ97	Pass	4♦ ¹	Pass	4♥
North HCP: 11+2	♦ A873	♦ KQ5	Pass	4NT	Pass	5♠ ²
South HCP: 20	♣ 63	♣ AKJ9	X	6♥	All Pass	
Contract: 6♥ North						

1. Texas

2. A=2/5 or 5/5, Q(H)=1

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ T75		2NT	Pass	3♦
Vul: N-S	♥ AKQ2	♥ T7643	Pass	3♥	All Pass	
North HCP: 21	♦ AKT	♦ J5				
South HCP: 4+1	♣ T65	♣ K94				
Contract: 3♥ North						

North hands

2N_and_Transfers

Board: 32	♠ 83	Partner bids first.
Dealer: South	♥ AJ8753	The opponents are silent.
Vul: E-W	♦ 832	
HCP: 6+2	♣ J9	

Board: 33	♠ T3	You bid first.
Dealer: North	♥ A983	The opponents are silent.
Vul: Both	♦ AKQ	
HCP: 20	♣ AQJ9	

Board: 34	♠ AK853	Partner bids first.
Dealer: South	♥ Q87	The opponents are silent.
Vul: N-S	♦ QT982	
HCP: 11+2	♣ -	

Board: 35	♠ QJ9	You bid first.
Dealer: North	♥ AK2	The opponents are silent.
Vul: E-W	♦ AK8	
HCP: 20	♣ K964	

Both hands (Answers Page)

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ AQJ6				2NT
Vul: E-W	♥ AJ8753	♥ T9	Pass	4♦ ¹	Pass	4♥
North HCP: 6+2	♦ 832	♦ AK97	All Pass			
South HCP: 20	♣ J9	♣ AQ5				
Contract: 4♥ South			1. Texas			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ A97652		2NT	Pass	4♥ ¹
Vul: Both	♥ A983	♥ K7	Pass	4♠	Pass	4NT
North HCP: 20	♦ AKQ	♦ J	Pass	5♣ ²	Pass	5♦
South HCP: 11+2	♣ AQJ9	♣ K762	Pass	5♠ ³	Pass	6♠
Contract: 6♠ South			All Pass			
			1. Texas			
			2. A=0/5 or 3/5			
			3. no !S queen			

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ AK853	♠ J7				2NT
Vul: N-S	♥ Q87	♥ AK5	Pass	3♥	Pass	3♠
North HCP: 11+2	♦ QT982	♦ AJ65	Pass	4NT	Pass	6NT
South HCP: 21	♣ -	♣ AKJ9	All Pass			
Contract: 6NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ QJ9	♠ AK852		2NT	Pass	3♥
Vul: E-W	♥ AK2	♥ 65	Pass	3♠	Pass	4♣
North HCP: 20	♦ AK8	♦ Q7	Pass	4♠	Pass	4NT
South HCP: 15+1	♣ K964	♣ AQ82	Pass	5♠ ¹	Pass	7♠
Contract: 7♠ South			All Pass			
			1. A=2/5 or 5/5, Q(S)=1			

South hands

2N_and_Transfers

Board: 32 ♠ AQJ6 You bid first.

Dealer: South ♥ T9 The opponents are silent.

Vul: E-W ♦ AK97

HCP: 20 ♣ AQ5

Board: 33 ♠ A97652 Partner bids first.

Dealer: North ♥ K7 The opponents are silent.

Vul: Both ♦ J

HCP: 11+2 ♣ K762

Board: 34 ♠ J7 You bid first.

Dealer: South ♥ AK5 The opponents are silent.

Vul: N-S ♦ AJ65

HCP: 21 ♣ AKJ9

Board: 35 ♠ AK852 Partner bids first.

Dealer: North ♥ 65 The opponents are silent.

Vul: E-W ♦ Q7

HCP: 15+1 ♣ AQ82

Both hands (Answers Page)

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ AQJ6				2NT
Vul: E-W	♥ AJ8753	♥ T9	Pass	4♦ ¹	Pass	4♥
North HCP: 6+2	♦ 832	♦ AK97	All Pass			
South HCP: 20	♣ J9	♣ AQ5				
Contract: 4♥ South			1. Texas			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ A97652		2NT	Pass	4♥ ¹
Vul: Both	♥ A983	♥ K7	Pass	4♠	Pass	4NT
North HCP: 20	♦ AKQ	♦ J	Pass	5♣ ²	Pass	5♦
South HCP: 11+2	♣ AQJ9	♣ K762	Pass	5♠ ³	Pass	6♠
Contract: 6♠ South			All Pass			
			1. Texas			
			2. A=0/5 or 3/5			
			3. no !S queen			

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ AK853	♠ J7				2NT
Vul: N-S	♥ Q87	♥ AK5	Pass	3♥	Pass	3♠
North HCP: 11+2	♦ QT982	♦ AJ65	Pass	4NT	Pass	6NT
South HCP: 21	♣ -	♣ AKJ9	All Pass			
Contract: 6NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ QJ9	♠ AK852		2NT	Pass	3♥
Vul: E-W	♥ AK2	♥ 65	Pass	3♠	Pass	4♣
North HCP: 20	♦ AK8	♦ Q7	Pass	4♠	Pass	4NT
South HCP: 15+1	♣ K964	♣ AQ82	Pass	5♠ ¹	Pass	7♠
Contract: 7♠ South			All Pass			
			1. A=2/5 or 5/5, Q(S)=1			

North hands

2N_and_Transfers

Board: 36	♠ AQJT7	Partner bids first.
Dealer: South	♥ 83	The opponents are silent.
Vul: Both	♦ K8653	
HCP: 11+2	♣ J	

Board: 37	♠ AK84	You bid first.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: None	♦ AQJ3	
HCP: 21	♣ QT	

Board: 38	♠ AJ7654	Partner bids first.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: E-W	♦ T	
HCP: 10+2	♣ 852	

Board: 39	♠ A64	You bid first.
Dealer: North	♥ A2	East (LHO) Doubles 6♥ if possible.
Vul: Both	♦ AQT6	
HCP: 20	♣ AQT6	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ AQJT7	♠ K8				2NT
Vul: Both	♥ 83	♥ KQT6	Pass	3♥	Pass	3♠
North HCP: 11+2	♦ K8653	♦ AQ9	Pass	6NT	All Pass	
South HCP: 21	♣ J	♣ AK64				
Contract: 6NT North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ AK84	♠ 763		2NT	Pass	4♦ ¹
Vul: None	♥ KQ5	♥ A87432	Pass	4♥	Pass	4NT
North HCP: 21	♦ AQJ3	♦ 5	Pass	5♣ ²	Pass	5♦
South HCP: 8+2	♣ QT	♣ A76	Pass	5♠ ³	Pass	6♥
Contract: 6♥ South						All Pass

1. Texas
 2. A=0/5 or 3/5
 3. !H queen and !S king

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ AJ7654	♠ K8				2NT
Vul: E-W	♥ AJ2	♥ KQT9	Pass	4♥ ¹	Pass	4♠
North HCP: 10+2	♦ T	♦ QJ2	Pass	4NT	Pass	5♥ ²
South HCP: 20	♣ 852	♣ AKQ9	Pass	6♠	All Pass	
Contract: 6♠ North						

1. Texas
 2. A=2/5 or 5/5, Q(S)=0

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ A64	♠ Q		2NT	Pass	3♦
Vul: Both	♥ A2	♥ KT98653	Pass	3♥	Pass	6♥
North HCP: 20	♦ AQT6	♦ 74	Pass	Pass	X	All Pass
South HCP: 5+3	♣ AQT6	♣ 975				
Contract: 6♥X South						

South hands

2N_and_Transfers

Board: 36 ♠ K8 You bid first.

Dealer: South ♥ KQT6 The opponents are silent.

Vul: Both ♦ AQ9

HCP: 21 ♣ AK64

Board: 37 ♠ 763 Partner bids first.

Dealer: North ♥ A87432 The opponents are silent.

Vul: None ♦ 5

HCP: 8+2 ♣ A76

Board: 38 ♠ K8 You bid first.

Dealer: South ♥ KQT9 The opponents are silent.

Vul: E-W ♦ QJ2

HCP: 20 ♣ AKQ9

Board: 39 ♠ Q Partner bids first.

Dealer: North ♥ KT98653 East (RHO) Doubles 6♥ if possible.

Vul: Both ♦ 74

HCP: 5+3 ♣ 975

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ AQJT7	♠ K8				2NT
Vul: Both	♥ 83	♥ KQT6	Pass	3♥	Pass	3♠
North HCP: 11+2	♦ K8653	♦ AQ9	Pass	6NT	All Pass	
South HCP: 21	♣ J	♣ AK64				
Contract: 6NT North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ AK84	♠ 763		2NT	Pass	4♦ ¹
Vul: None	♥ KQ5	♥ A87432	Pass	4♥	Pass	4NT
North HCP: 21	♦ AQJ3	♦ 5	Pass	5♣ ²	Pass	5♦
South HCP: 8+2	♣ QT	♣ A76	Pass	5♠ ³	Pass	6♥
Contract: 6♥ South					All Pass	

1. Texas
 2. A=0/5 or 3/5
 3. !H queen and !S king

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ AJ7654	♠ K8				2NT
Vul: E-W	♥ AJ2	♥ KQT9	Pass	4♥ ¹	Pass	4♠
North HCP: 10+2	♦ T	♦ QJ2	Pass	4NT	Pass	5♥ ²
South HCP: 20	♣ 852	♣ AKQ9	Pass	6♠	All Pass	
Contract: 6♠ North						

1. Texas
 2. A=2/5 or 5/5, Q(S)=0

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ A64	♠ Q		2NT	Pass	3♦
Vul: Both	♥ A2	♥ KT98653	Pass	3♥	Pass	6♥
North HCP: 20	♦ AQT6	♦ 74	Pass	Pass	X	All Pass
South HCP: 5+3	♣ AQT6	♣ 975				
Contract: 6♥X South						

North hands

2N_and_Transfers

Board: 40	♠ AQT32	Partner bids first.
Dealer: South	♥ 87	The opponents are silent.
Vul: N-S	♦ 6	
HCP: 10+2	♣ A9643	

Board: 41	♠ J96	You bid first.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: Both	♦ AKQT9	
HCP: 20+1	♣ A9	

Board: 42	♠ Q8	Partner bids first.
Dealer: South	♥ QJ972	The opponents are silent.
Vul: None	♦ Q85	
HCP: 8+1	♣ JT6	

Board: 43	♠ AJ2	You bid first.
Dealer: North	♥ AK32	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 20	♣ KQJ6	

Board: 44	♠ QT6	Partner bids first.
Dealer: South	♥ AKT52	The opponents are silent.
Vul: E-W	♦ JT	
HCP: 12+1	♣ QT9	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ AQT32	♠ K98				2NT
Vul: N-S	♥ 87	♥ KQ9	Pass	3 ♥	Pass	3 ♠
North HCP: 10+2	♦ 6	♦ AQJ2	Pass	6NT	All Pass	
South HCP: 20	♣ A9643	♣ KQ7				
Contract: 6NT North						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ J96	♠ T5		2NT	Pass	4 ♦ ¹
Vul: Both	♥ AQ7	♥ J65432	Pass	4 ♥	All Pass	
North HCP: 20+1	♦ AKQT9	♦ 8				
South HCP: 3+2	♣ A9	♣ Q853	1. Texas			
Contract: 4 ♥ North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ KJ				2NT
Vul: None	♥ QJ972	♥ A84	Pass	3 ♦	Pass	3 ♥
North HCP: 8+1	♦ Q85	♦ A93	Pass	3NT	Pass	4 ♥
South HCP: 21+1	♣ JT6	♣ AKQ75	All Pass			
Contract: 4 ♥ South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ KQ976		2NT	Pass	3 ♥
Vul: N-S	♥ AK32	♥ Q76	Pass	3 ♠	Pass	6NT
North HCP: 20	♦ Q5	♦ 98	All Pass			
South HCP: 11+1	♣ KQJ6	♣ A43				
Contract: 6NT South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ QT6	♠ AK				2NT
Vul: E-W	♥ AKT52	♥ Q9	Pass	3 ♦	Pass	3 ♥
North HCP: 12+1	♦ JT	♦ AK943	Pass	6NT	All Pass	
South HCP: 21+1	♣ QT9	♣ AJ65				
Contract: 6NT North						

South hands

2N_and_Transfers

Board: 40 ♠ K98 You bid first.

Dealer: South ♥ KQ9 The opponents are silent.

Vul: N-S ♦ AQJ2

HCP: 20 ♣ KQ7

Board: 41 ♠ T5 Partner bids first.

Dealer: North ♥ J65432 The opponents are silent.

Vul: Both ♦ 8

HCP: 3+2 ♣ Q853

Board: 42 ♠ KJ You bid first.

Dealer: South ♥ A84 The opponents are silent.

Vul: None ♦ A93

HCP: 21+1 ♣ AKQ75

Board: 43 ♠ KQ976 Partner bids first.

Dealer: North ♥ Q76 The opponents are silent.

Vul: N-S ♦ 98

HCP: 11+1 ♣ A43

Board: 44 ♠ AK You bid first.

Dealer: South ♥ Q9 The opponents are silent.

Vul: E-W ♦ AK943

HCP: 21+1 ♣ AJ65

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ AQT32	♠ K98				2NT
Vul: N-S	♥ 87	♥ KQ9	Pass	3 ♥	Pass	3 ♠
North HCP: 10+2	♦ 6	♦ AQJ2	Pass	6NT	All Pass	
South HCP: 20	♣ A9643	♣ KQ7				
Contract: 6NT North						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ J96	♠ T5		2NT	Pass	4 ♦ ¹
Vul: Both	♥ AQ7	♥ J65432	Pass	4 ♥	All Pass	
North HCP: 20+1	♦ AKQT9	♦ 8				
South HCP: 3+2	♣ A9	♣ Q853	1. Texas			
Contract: 4 ♥ North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ KJ				2NT
Vul: None	♥ QJ972	♥ A84	Pass	3 ♦	Pass	3 ♥
North HCP: 8+1	♦ Q85	♦ A93	Pass	3NT	Pass	4 ♥
South HCP: 21+1	♣ JT6	♣ AKQ75	All Pass			
Contract: 4 ♥ South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ KQ976		2NT	Pass	3 ♥
Vul: N-S	♥ AK32	♥ Q76	Pass	3 ♠	Pass	6NT
North HCP: 20	♦ Q5	♦ 98	All Pass			
South HCP: 11+1	♣ KQJ6	♣ A43				
Contract: 6NT South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ QT6	♠ AK				2NT
Vul: E-W	♥ AKT52	♥ Q9	Pass	3 ♦	Pass	3 ♥
North HCP: 12+1	♦ JT	♦ AK943	Pass	6NT	All Pass	
South HCP: 21+1	♣ QT9	♣ AJ65				
Contract: 6NT North						

North hands

2N_and_Transfers

Board: 45	♠ 97642	Partner bids first.
Dealer: South	♥ T7	The opponents are silent.
Vul: None	♦ 872	
HCP: 4+1	♣ A95	

Board: 46	♠ QJ9863	Partner bids first.
Dealer: South	♥ J98	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 8+2	♣ 75	

Board: 47	♠ AK2	You bid first.
Dealer: North	♥ A962	The opponents are silent.
Vul: Both	♦ AQJ4	
HCP: 20	♣ Q6	

Board: 48	♠ KQ952	Partner bids first.
Dealer: South	♥ 54	The opponents are silent.
Vul: N-S	♦ K2	
HCP: 8+1	♣ T854	

Board: 49	♠ KQ62	You bid first.
Dealer: North	♥ AT9	The opponents are silent.
Vul: E-W	♦ AJ8	
HCP: 21	♣ AK5	

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ 97642	♠ AKT8				2NT
Vul: None	♥ T7	♥ AKJ3	Pass	3 ♥	Pass	3NT ¹
North HCP: 4+1	♦ 872	♦ KJ3	Pass	4 ♠	All Pass	
South HCP: 20	♣ A95	♣ J8				1. Extended acceptance after NT
Contract: 4 ♠ North						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ QJ9863	♠ AT				2NT
Vul: N-S	♥ J98	♥ AQ432	Pass	3 ♥	Pass	3 ♠
North HCP: 8+2	♦ KJ	♦ AT2	Pass	4 ♠	All Pass	
South HCP: 21+1	♣ 75	♣ AK4				
Contract: 4 ♠ North						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AK2	♠ QJT875		2NT	Pass	4 ♥ ¹
Vul: Both	♥ A962	♥ Q	Pass	4 ♠	Pass	4NT
North HCP: 20	♦ AQJ4	♦ 852	Pass	5 ♦ ²	Pass	6 ♠
South HCP: 9+2	♣ Q6	♣ A85	All Pass			
Contract: 6 ♠ South						
						1. Texas
						2. A=1/5 or 4/5

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ KQ952	♠ AT7				2NT
Vul: N-S	♥ 54	♥ AT32	Pass	3 ♥	Pass	3 ♠
North HCP: 8+1	♦ K2	♦ AQJ	Pass	3NT	Pass	4 ♠
South HCP: 21	♣ T854	♣ KQJ	All Pass			
Contract: 4 ♠ South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ KQ62	♠ JT9754		2NT	Pass	4 ♥ ¹
Vul: E-W	♥ AT9	♥ -	Pass	4 ♠	All Pass	
North HCP: 21	♦ AJ8	♦ Q432				
South HCP: 3+2	♣ AK5	♣ T94				1. Texas
Contract: 4 ♠ North						

South hands

2N_and_Transfers

Board: 45 ♠ AKT8 You bid first.

Dealer: South ♥ AKJ3 The opponents are silent.

Vul: None ♦ KJ3

HCP: 20 ♣ J8

Board: 46 ♠ AT You bid first.

Dealer: South ♥ AQ432 The opponents are silent.

Vul: N-S ♦ AT2

HCP: 21+1 ♣ AK4

Board: 47 ♠ QJT875 Partner bids first.

Dealer: North ♥ Q The opponents are silent.

Vul: Both ♦ 852

HCP: 9+2 ♣ A85

Board: 48 ♠ AT7 You bid first.

Dealer: South ♥ AT32 The opponents are silent.

Vul: N-S ♦ AQJ

HCP: 21 ♣ KQJ

Board: 49 ♠ JT9754 Partner bids first.

Dealer: North ♥ - The opponents are silent.

Vul: E-W ♦ Q432

HCP: 3+2 ♣ T94

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ 97642	♠ AKT8				2NT
Vul: None	♥ T7	♥ AKJ3	Pass	3 ♥	Pass	3NT ¹
North HCP: 4+1	♦ 872	♦ KJ3	Pass	4 ♠	All Pass	
South HCP: 20	♣ A95	♣ J8				1. Extended acceptance after NT
Contract: 4 ♠ North						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ QJ9863	♠ AT				2NT
Vul: N-S	♥ J98	♥ AQ432	Pass	3 ♥	Pass	3 ♠
North HCP: 8+2	♦ KJ	♦ AT2	Pass	4 ♠	All Pass	
South HCP: 21+1	♣ 75	♣ AK4				
Contract: 4 ♠ North						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AK2	♠ QJT875		2NT	Pass	4 ♥ ¹
Vul: Both	♥ A962	♥ Q	Pass	4 ♠	Pass	4NT
North HCP: 20	♦ AQJ4	♦ 852	Pass	5 ♦ ²	Pass	6 ♠
South HCP: 9+2	♣ Q6	♣ A85	All Pass			
Contract: 6 ♠ South						
						1. Texas
						2. A=1/5 or 4/5

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ KQ952	♠ AT7				2NT
Vul: N-S	♥ 54	♥ AT32	Pass	3 ♥	Pass	3 ♠
North HCP: 8+1	♦ K2	♦ AQJ	Pass	3NT	Pass	4 ♠
South HCP: 21	♣ T854	♣ KQJ	All Pass			
Contract: 4 ♠ South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ KQ62	♠ JT9754		2NT	Pass	4 ♥ ¹
Vul: E-W	♥ AT9	♥ -	Pass	4 ♠	All Pass	
North HCP: 21	♦ AJ8	♦ Q432				
South HCP: 3+2	♣ AK5	♣ T94				1. Texas
Contract: 4 ♠ North						

North hands

2N_and_Transfers

Board: 50	♠ AJT85	Partner bids first.
Dealer: South	♥ A4	The opponents are silent.
Vul: Both	♦ Q852	
HCP: 11+1	♣ 64	

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ AJT85	♠ KQ				2NT
Vul: Both	♥ A4	♥ KQ83	Pass	3 ♥	Pass	3 ♠
North HCP: 11+1	♦ Q852	♦ K43	Pass	4 ♦	Pass	4 ♣
South HCP: 20	♣ 64	♣ AKT8	Pass	4NT	Pass	5 ♠ ¹
Contract: 6 ♠ North			Pass	6 ♠	All Pass	

1. A=2/5 or 5/5, Q(S)=1

South hands

2N_and_Transfers

Board: 50 ♠ KQ You bid first.

Dealer: South ♥ KQ83 The opponents are silent.

Vul: Both ♦ K43

HCP: 20 ♣ AKT8

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ AJT85	♠ KQ				2NT
Vul: Both	♥ A4	♥ KQ83	Pass	3 ♥	Pass	3 ♠
North HCP: 11+1	♦ Q852	♦ K43	Pass	4 ♦	Pass	4 ♣
South HCP: 20	♣ 64	♣ AKT8	Pass	4NT	Pass	5 ♠ ¹
Contract: 6 ♠ North			Pass	6 ♠	All Pass	

1. A=2/5 or 5/5, Q(S)=1