

## North hands

## Gavin\_Transfers\_after\_2N\_Rebid\_Bal

<b>Board: 1</b>	♠ AQ83	You bid first.
Dealer: North	♥ A3	The opponents are silent.
Vul: None	♦ KQ4	
HCP: 19	♣ A873	
<b>Board: 2</b>	♠ 97	Partner bids first.
Dealer: South	♥ KT5	The opponents are silent.
Vul: N-S	♦ A83	
HCP: 7+1	♣ T6543	
<b>Board: 3</b>	♠ J5	You bid first.
Dealer: North	♥ AK752	East (LHO) bids 1 ♠ if possible.
Vul: E-W	♦ AK9	
HCP: 19+1	♣ KJT	
<b>Board: 4</b>	♠ KT74	Partner bids first.
Dealer: South	♥ J84	The opponents are silent.
Vul: Both	♦ QJ54	
HCP: 7	♣ 64	
<b>Board: 5</b>	♠ QJ9	Partner bids first.
Dealer: South	♥ KJT3	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 12	♣ J874	

## Both hands (Answers Page)

### Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ AQ83	♠ 962		1 ♣	Pass	1 ♥
Vul: None	♥ A3	♥ KJ62	Pass	2NT	Pass	3NT
North HCP: 19	♦ KQ4	♦ 52	All Pass			
South HCP: 7	♣ A873	♣ KT96				
Contract: 3NT South						

### Board: 2

	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ AT5				1 ♣
Vul: N-S	♥ KT5	♥ AQ92	Pass	3 ♣	Pass	3NT
North HCP: 7+1	♦ A83	♦ KQT	All Pass			
South HCP: 19	♣ T6543	♣ A72				
Contract: 3NT South						

### Board: 3

	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ KQT		1 ♥	1 ♠	2 ♠ <sup>1</sup>
Vul: E-W	♥ AK752	♥ Q943	Pass	3 ♣	Pass	3 ♠
North HCP: 19+1	♦ AK9	♦ Q4	Pass	4 ♦	Pass	4 ♥
South HCP: 9	♣ KJT	♣ 9875	All Pass			
Contract: 4 ♥ South						

1. limit raise or better in !H

### Board: 4

	North:	South:	W	N	E	S
Dealer: South	♠ KT74	♠ A63				1 ♣
Vul: Both	♥ J84	♥ AK32	Pass	1 ♠	Pass	2NT
North HCP: 7	♦ QJ54	♦ 87	Pass	3NT	All Pass	
South HCP: 18	♣ 64	♣ AQJ8				
Contract: 3NT North						

### Board: 5

	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ A64				1 ♣
Vul: N-S	♥ KJT3	♥ AQ84	Pass	1 ♥	Pass	3 ♥
North HCP: 12	♦ KJ	♦ A85	Pass	3NT	Pass	4 ♣
South HCP: 18	♣ J874	♣ A52	Pass	4 ♦	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

## South hands

## Gavin\_Transfers\_after\_2N\_Rebid\_Bal

### Board: 1

♠ 962

Partner bids first.

Dealer: North

♥ KJ62

The opponents are silent.

Vul: None

♦ 52

HCP: 7

♣ KT96

### Board: 2

♠ AT5

You bid first.

Dealer: South

♥ AQ92

The opponents are silent.

Vul: N-S

♦ KQT

HCP: 19

♣ A72

### Board: 3

♠ KQT

Partner bids first.

Dealer: North

♥ Q943

East (RHO) bids 1 ♠ if possible.

Vul: E-W

♦ Q4

HCP: 9

♣ 9875

### Board: 4

♠ A63

You bid first.

Dealer: South

♥ AK32

The opponents are silent.

Vul: Both

♦ 87

HCP: 18

♣ AQJ8

### Board: 5

♠ A64

You bid first.

Dealer: South

♥ AQ84

The opponents are silent.

Vul: N-S

♦ A85

HCP: 18

♣ A52

## Both hands (Answers Page)

### Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ AQ83	♠ 962		1 ♣	Pass	1 ♥
Vul: None	♥ A3	♥ KJ62	Pass	2NT	Pass	3NT
North HCP: 19	♦ KQ4	♦ 52	All Pass			
South HCP: 7	♣ A873	♣ KT96				
Contract: 3NT South						

### Board: 2

	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ AT5				1 ♣
Vul: N-S	♥ KT5	♥ AQ92	Pass	3 ♣	Pass	3NT
North HCP: 7+1	♦ A83	♦ KQT	All Pass			
South HCP: 19	♣ T6543	♣ A72				
Contract: 3NT South						

### Board: 3

	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ KQT		1 ♥	1 ♠	2 ♠ <sup>1</sup>
Vul: E-W	♥ AK752	♥ Q943	Pass	3 ♣	Pass	3 ♠
North HCP: 19+1	♦ AK9	♦ Q4	Pass	4 ♦	Pass	4 ♥
South HCP: 9	♣ KJT	♣ 9875	All Pass			
Contract: 4 ♥ South						

1. limit raise or better in !H

### Board: 4

	North:	South:	W	N	E	S
Dealer: South	♠ KT74	♠ A63				1 ♣
Vul: Both	♥ J84	♥ AK32	Pass	1 ♠	Pass	2NT
North HCP: 7	♦ QJ54	♦ 87	Pass	3NT	All Pass	
South HCP: 18	♣ 64	♣ AQJ8				
Contract: 3NT North						

### Board: 5

	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ A64				1 ♣
Vul: N-S	♥ KJT3	♥ AQ84	Pass	1 ♥	Pass	3 ♥
North HCP: 12	♦ KJ	♦ A85	Pass	3NT	Pass	4 ♣
South HCP: 18	♣ J874	♣ A52	Pass	4 ♦	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

## North hands

## Gavin\_Transfers\_after\_2N\_Rebid\_Bal

### Board: 6

♠ AKT2

You bid first.

Dealer: North

♥ QJ

East (LHO) bids 1 ♥ if possible.

Vul: E-W

♦ K72

HCP: 18

♣ AJ53

### Board: 7

♠ T43

Partner bids first.

Dealer: South

♥ KQ2

The opponents are silent.

Vul: Both

♦ 7642

HCP: 7

♣ Q52

### Board: 8

♠ KQJ5

You bid first.

Dealer: North

♥ A42

West (RHO) bids 2 ♦ if possible.

Vul: None

♦ K6

HCP: 19

♣ AQ72

### Board: 9

♠ 542

Partner bids first.

Dealer: South

♥ KJ93

The opponents are silent.

Vul: E-W

♦ A82

HCP: 10

♣ QT4

### Board: 10

♠ AJ7

Partner bids first.

Dealer: South

♥ 96432

The opponents are silent.

Vul: Both

♦ KT8

HCP: 8+1

♣ 84

## Both hands (Answers Page)

### Board: 6

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 10

Contract: 4♠ South

North:

♠ AKT2

♥ QJ

♦ K72

♣ AJ53

South:

♠ QJ85

♥ T97

♦ Q5

♣ KQ64

W	N	E	S
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	1♣	1♥	X
--	----	----	---

Pass	2♥ <sup>1</sup>	Pass	2♠
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Pass	3♠	Pass	4♠
------	----	------	----

All Pass

1. strength cue bid

### Board: 7

Dealer: South

Vul: Both

North HCP: 7

South HCP: 19

Contract: 3NT North

North:

♠ T43

♥ KQ2

♦ 7642

♣ Q52

South:

♠ AQ5

♥ 87

♦ AKJ3

♣ AJ76

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

1♦

Pass	1NT	Pass	2NT
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Pass	3NT	All Pass	
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### Board: 8

Dealer: North

Vul: None

North HCP: 19

South HCP: 7

Contract: 3NT North

North:

♠ KQJ5

♥ A42

♦ K6

♣ AQ72

South:

♠ AT3

♥ K97

♦ 532

♣ T943

W	N	E	S
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	1♣	Pass	1NT
--	----	------	-----

2♦	3NT	All Pass	
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### Board: 9

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 18

Contract: 4♥ South

North:

♠ 542

♥ KJ93

♦ A82

♣ QT4

South:

♠ AQ9

♥ AQT5

♦ Q6

♣ KJ96

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

1♣

Pass	1♥	Pass	4♥
------	----	------	----

All Pass

### Board: 10

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 19

Contract: 3NT North

North:

♠ AJ7

♥ 96432

♦ KT8

♣ 84

South:

♠ K643

♥ AJT

♦ A53

♣ AKT

W	N	E	S
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1♣

Pass	1♥	Pass	2NT
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Pass	3NT	All Pass	
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## South hands

## Gavin\_Transfers\_after\_2N\_Rebid\_Bal

<b>Board: 6</b>	♠ QJ85	Partner bids first.
Dealer: North	♥ T97	East (RHO) bids 1 ♥ if possible.
Vul: E-W	♦ Q5	
HCP: 10	♣ KQ64	

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<b>Board: 7</b>	♠ AQ5	You bid first.
Dealer: South	♥ 87	The opponents are silent.
Vul: Both	♦ AKJ3	
HCP: 19	♣ AJ76	

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<b>Board: 8</b>	♠ AT3	Partner bids first.
Dealer: North	♥ K97	West (LHO) bids 2 ♦ if possible.
Vul: None	♦ 532	
HCP: 7	♣ T943	

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<b>Board: 9</b>	♠ AQ9	You bid first.
Dealer: South	♥ AQT5	The opponents are silent.
Vul: E-W	♦ Q6	
HCP: 18	♣ KJ96	

---

<b>Board: 10</b>	♠ K643	You bid first.
Dealer: South	♥ AJT	The opponents are silent.
Vul: Both	♦ A53	
HCP: 19	♣ AKT	

## Both hands (Answers Page)

### Board: 6

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 10

Contract: 4 ♠ South

North:

♠ AKT2

♥ QJ

♦ K72

♣ AJ53

South:

♠ QJ85

♥ T97

♦ Q5

♣ KQ64

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

1. strength cue bid

### Board: 7

Dealer: South

Vul: Both

North HCP: 7

South HCP: 19

Contract: 3NT North

North:

♠ T43

♥ KQ2

♦ 7642

♣ Q52

South:

♠ AQ5

♥ 87

♦ AKJ3

♣ AJ76

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

1 ♦

Pass	1NT	Pass	2NT
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Pass	3NT	All Pass	
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### Board: 8

Dealer: North

Vul: None

North HCP: 19

South HCP: 7

Contract: 3NT North

North:

♠ KQJ5

♥ A42

♦ K6

♣ AQ72

South:

♠ AT3

♥ K97

♦ 532

♣ T943

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

	1 ♣	Pass	1NT
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2 ♦	3NT	All Pass	
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### Board: 9

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 18

Contract: 4 ♥ South

North:

♠ 542

♥ KJ93

♦ A82

♣ QT4

South:

♠ AQ9

♥ AQT5

♦ Q6

♣ KJ96

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

1 ♣

Pass	1 ♥	Pass	4 ♥
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All Pass

### Board: 10

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 19

Contract: 3NT North

North:

♠ AJ7

♥ 96432

♦ KT8

♣ 84

South:

♠ K643

♥ AJT

♦ A53

♣ AKT

W	N	E	S
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1 ♣

Pass	1 ♥	Pass	2NT
------	-----	------	-----

Pass	3NT	All Pass	
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**North hands****Gavin\_Transfers\_after\_2N\_Rebid\_Bal****Board: 11**

♠ T96

Partner bids first.

Dealer: South

♥ Q653

The opponents are silent.

Vul: None

♦ AQ2

HCP: 12

♣ AT2

**Board: 12**

♠ A986

Partner bids first.

Dealer: South

♥ A3

The opponents are silent.

Vul: N-S

♦ J843

HCP: 9

♣ 843

**Board: 13**

♠ AK

You bid first.

Dealer: North

♥ K985

The opponents are silent.

Vul: Both

♦ JT7

HCP: 18

♣ AK96

**Board: 14**

♠ A43

You bid first.

Dealer: North

♥ AKQ4

The opponents are silent.

Vul: None

♦ Q73

HCP: 18

♣ QJ5

**Board: 15**

♠ 963

Partner bids first.

Dealer: South

♥ KQ72

The opponents are silent.

Vul: N-S

♦ Q73

HCP: 11

♣ A95

## Both hands (Answers Page)

### Board: 11

Dealer: South

Vul: None

North HCP: 12

South HCP: 19

Contract: 4♥ South

North:

♠ T96

♥ Q653

♦ AQ2

♣ AT2

South:

♠ AKQ7

♥ AKJ2

♦ 963

♣ Q9

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 4♥

All Pass

### Board: 12

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 18

Contract: 3NT North

North:

♠ A986

♥ A3

♦ J843

♣ 843

South:

♠ KT7

♥ KQT9

♦ AT62

♣ AQ

W N E S

Pass 1♠ Pass 1♦

Pass 1♠ Pass 2NT

Pass 3NT All Pass

### Board: 13

Dealer: North

Vul: Both

North HCP: 18

South HCP: 10

Contract: 3NT South

North:

♠ AK

♥ K985

♦ JT7

♣ AK96

South:

♠ 654

♥ AQ4

♦ A963

♣ 753

W N E S

Pass 1♣ Pass 1♦

Pass 2NT Pass 3NT

All Pass

### Board: 14

Dealer: North

Vul: None

North HCP: 18

South HCP: 11

Contract: 3NT North

North:

♠ A43

♥ AKQ4

♦ Q73

♣ QJ5

South:

♠ K85

♥ 97

♦ AKJ6

♣ 9764

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

Pass 3NT All Pass

1. Inverted minors

### Board: 15

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 18

Contract: 4♥ South

North:

♠ 963

♥ KQ72

♦ Q73

♣ A95

South:

♠ AJ

♥ A654

♦ AKT

♣ Q764

W N E S

Pass 1♥ Pass 1♣

Pass 1♥ Pass 4♥

All Pass

## South hands

## Gavin\_Transfers\_after\_2N\_Rebid\_Bal

<b>Board: 11</b>	♠ AKQ7	You bid first.
Dealer: South	♥ AKJ2	The opponents are silent.
Vul: None	♦ 963	
HCP: 19	♣ Q9	

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<b>Board: 12</b>	♠ KT7	You bid first.
Dealer: South	♥ KQT9	The opponents are silent.
Vul: N-S	♦ AT62	
HCP: 18	♣ AQ	

---

<b>Board: 13</b>	♠ 654	Partner bids first.
Dealer: North	♥ AQ4	The opponents are silent.
Vul: Both	♦ A963	
HCP: 10	♣ 753	

---

<b>Board: 14</b>	♠ K85	Partner bids first.
Dealer: North	♥ 97	The opponents are silent.
Vul: None	♦ AKJ6	
HCP: 11	♣ 9764	

---

<b>Board: 15</b>	♠ AJ	You bid first.
Dealer: South	♥ A654	The opponents are silent.
Vul: N-S	♦ AKT	
HCP: 18	♣ Q764	

## Both hands (Answers Page)

### Board: 11

Dealer: South

Vul: None

North HCP: 12

South HCP: 19

Contract: 4♥ South

North:

♠ T96

♥ Q653

♦ AQ2

♣ AT2

South:

♠ AKQ7

♥ AKJ2

♦ 963

♣ Q9

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 4♥

All Pass

### Board: 12

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 18

Contract: 3NT North

North:

♠ A986

♥ A3

♦ J843

♣ 843

South:

♠ KT7

♥ KQT9

♦ AT62

♣ AQ

W N E S

Pass 1♠ Pass 1♦

Pass 1♠ Pass 2NT

Pass 3NT All Pass

### Board: 13

Dealer: North

Vul: Both

North HCP: 18

South HCP: 10

Contract: 3NT South

North:

♠ AK

♥ K985

♦ JT7

♣ AK96

South:

♠ 654

♥ AQ4

♦ A963

♣ 753

W N E S

Pass 1♣ Pass 1♦

Pass 2NT Pass 3NT

All Pass

### Board: 14

Dealer: North

Vul: None

North HCP: 18

South HCP: 11

Contract: 3NT North

North:

♠ A43

♥ AKQ4

♦ Q73

♣ QJ5

South:

♠ K85

♥ 97

♦ AKJ6

♣ 9764

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

Pass 3NT All Pass

1. Inverted minors

### Board: 15

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 18

Contract: 4♥ South

North:

♠ 963

♥ KQ72

♦ Q73

♣ A95

South:

♠ AJ

♥ A654

♦ AKT

♣ Q764

W N E S

Pass 1♥ Pass 1♣

Pass 1♥ Pass 4♥

All Pass

## North hands

## Gavin\_Transfers\_after\_2N\_Rebid\_Bal

### Board: 16

♠ AQ

You bid first.

Dealer: North

♥ 8532

The opponents are silent.

Vul: E-W

♦ AKT9

HCP: 19

♣ AQT

### Board: 17

♠ Q96

You bid first.

Dealer: North

♥ K9

The opponents are silent.

Vul: None

♦ K732

HCP: 18

♣ AKQJ

### Board: 18

♠ T86

Partner bids first.

Dealer: South

♥ AQ

The opponents are silent.

Vul: N-S

♦ J75

HCP: 9+1

♣ Q9876

### Board: 19

♠ AK3

You bid first.

Dealer: North

♥ AJ65

The opponents are silent.

Vul: E-W

♦ AJ

HCP: 19

♣ QT95

### Board: 20

♠ K982

Partner bids first.

Dealer: South

♥ KT2

The opponents are silent.

Vul: Both

♦ Q7

HCP: 9

♣ J643

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ K7		1 ♦	Pass	1 ♥
Vul: E-W	♥ 8532	♥ KQJT	Pass	4 ♥	All Pass	
North HCP: 19	♦ AKT9	♦ 432				
South HCP: 9	♣ AQT	♣ 8754				
Contract: 4 ♥ North						

### Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ Q96	♠ A8543		1 ♦	Pass	1 ♠
Vul: None	♥ K9	♥ 865	Pass	2NT	Pass	3NT
North HCP: 18	♦ K732	♦ AQ4	All Pass			
South HCP: 10+1	♣ AKQJ	♣ T6				
Contract: 3NT South						

### Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ T86	♠ AQ54				1 ♣
Vul: N-S	♥ AQ	♥ K76	Pass	3 ♣	Pass	3NT
North HCP: 9+1	♦ J75	♦ KQ4	All Pass			
South HCP: 18	♣ Q9876	♣ A42				
Contract: 3NT South						

### Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ J654		1 ♣	Pass	1 ♠
Vul: E-W	♥ AJ65	♥ 97	Pass	2NT	All Pass	
North HCP: 19	♦ AJ	♦ T73				
South HCP: 6	♣ QT95	♣ AJ76				
Contract: 2NT North						

### Board: 20

	North:	South:	W	N	E	S
Dealer: South	♠ K982	♠ AQ5				1 ♣
Vul: Both	♥ KT2	♥ AQJ	Pass	1 ♠	Pass	2NT
North HCP: 9	♦ Q7	♦ K85	Pass	3NT	All Pass	
South HCP: 19	♣ J643	♣ K975				
Contract: 3NT North						

**South hands****Gavin\_Transfers\_after\_2N\_Rebid\_Bal****Board: 16**

♠ K7

Partner bids first.

Dealer: North

♥ KQJT

The opponents are silent.

Vul: E-W

♦ 432

HCP: 9

♣ 8754

**Board: 17**

♠ A8543

Partner bids first.

Dealer: North

♥ 865

The opponents are silent.

Vul: None

♦ AQ4

HCP: 10+1

♣ T6

**Board: 18**

♠ AQ54

You bid first.

Dealer: South

♥ K76

The opponents are silent.

Vul: N-S

♦ KQ4

HCP: 18

♣ A42

**Board: 19**

♠ J654

Partner bids first.

Dealer: North

♥ 97

The opponents are silent.

Vul: E-W

♦ T73

HCP: 6

♣ AJ76

**Board: 20**

♠ AQ5

You bid first.

Dealer: South

♥ AQJ

The opponents are silent.

Vul: Both

♦ K85

HCP: 19

♣ K975

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ K7		1 ♦	Pass	1 ♥
Vul: E-W	♥ 8532	♥ KQJT	Pass	4 ♥	All Pass	
North HCP: 19	♦ AKT9	♦ 432				
South HCP: 9	♣ AQT	♣ 8754				
Contract: 4 ♥ North						

### Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ Q96	♠ A8543		1 ♦	Pass	1 ♠
Vul: None	♥ K9	♥ 865	Pass	2NT	Pass	3NT
North HCP: 18	♦ K732	♦ AQ4	All Pass			
South HCP: 10+1	♣ AKQJ	♣ T6				
Contract: 3NT South						

### Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ T86	♠ AQ54				1 ♣
Vul: N-S	♥ AQ	♥ K76	Pass	3 ♣	Pass	3NT
North HCP: 9+1	♦ J75	♦ KQ4	All Pass			
South HCP: 18	♣ Q9876	♣ A42				
Contract: 3NT South						

### Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ J654		1 ♣	Pass	1 ♠
Vul: E-W	♥ AJ65	♥ 97	Pass	2NT	All Pass	
North HCP: 19	♦ AJ	♦ T73				
South HCP: 6	♣ QT95	♣ AJ76				
Contract: 2NT North						

### Board: 20

	North:	South:	W	N	E	S
Dealer: South	♠ K982	♠ AQ5				1 ♣
Vul: Both	♥ KT2	♥ AQJ	Pass	1 ♠	Pass	2NT
North HCP: 9	♦ Q7	♦ K85	Pass	3NT	All Pass	
South HCP: 19	♣ J643	♣ K975				
Contract: 3NT North						



## North hands

## Gavin\_Transfers\_after\_2N\_Rebid\_Bal

### Board: 21

♠ AKJ8

You bid first.

Dealer: North

♥ AT832

East (LHO) bids 2♣ if possible.

Vul: N-S

♦ A5

HCP: 19+1

♣ K9

### Board: 22

♠ AKJ7

You bid first.

Dealer: North

♥ AJ84

The opponents are silent.

Vul: E-W

♦ QT9

HCP: 19

♣ A8

### Board: 23

♠ Q872

Partner bids first.

Dealer: South

♥ 65

The opponents are silent.

Vul: Both

♦ QJ7

HCP: 6

♣ J732

### Board: 24

♠ K743

You bid first.

Dealer: North

♥ AKJ2

The opponents are silent.

Vul: None

♦ KJ8

HCP: 18

♣ K9

### Board: 25

♠ J84

Partner bids first.

Dealer: South

♥ K952

The opponents are silent.

Vul: E-W

♦ QJ

HCP: 10

♣ QJ63

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: N-S

North HCP: 19+1

South HCP: 7

Contract: 4♥ North

North:

♠ AKJ8

♥ AT832

♦ A5

♣ K9

South:

♠ Q75

♥ K54

♦ T864

♣ QT5

W	N	E	S
	1♥	2♣	2♥
Pass	4♥	All Pass	

### Board: 22

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 8

Contract: 4♥ North

North:

♠ AKJ7

♥ AJ84

♦ QT9

♣ A8

South:

♠ T982

♥ QT32

♦ AJ5

♣ JT

W	N	E	S
	1♦	Pass	1♥
Pass	4♥	All Pass	

### Board: 23

Dealer: South

Vul: Both

North HCP: 6

South HCP: 18+1

Contract: 3NT South

North:

♠ Q872

♥ 65

♦ QJ7

♣ J732

South:

♠ K9

♥ KJT3

♦ AK542

♣ A9

W	N	E	S
			1♦
Pass	1♠	Pass	2♥
Pass	2NT	Pass	3NT
All Pass			

### Board: 24

Dealer: North

Vul: None

North HCP: 18

South HCP: 10+1

Contract: 3NT North

North:

♠ K743

♥ AKJ2

♦ KJ8

♣ K9

South:

♠ A8

♥ Q93

♦ 754

♣ A8752

W	N	E	S
	1♦	Pass	1NT
Pass	2NT	Pass	3♣
Pass	3NT	All Pass	

### Board: 25

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 18

Contract: 4♥ South

North:

♠ J84

♥ K952

♦ QJ

♣ QJ63

South:

♠ K97

♥ A743

♦ AT

♣ AK82

W	N	E	S
			1♣
Pass	1♥	Pass	4♥
All Pass			

**South hands****Gavin\_Transfers\_after\_2N\_Rebid\_Bal****Board: 21**

♠ Q75

Partner bids first.

Dealer: North

♥ K54

East (RHO) bids 2♣ if possible.

Vul: N-S

♦ T864

HCP: 7

♣ QT5

**Board: 22**

♠ T982

Partner bids first.

Dealer: North

♥ QT32

The opponents are silent.

Vul: E-W

♦ AJ5

HCP: 8

♣ JT

**Board: 23**

♠ K9

You bid first.

Dealer: South

♥ KJT3

The opponents are silent.

Vul: Both

♦ AK542

HCP: 18+1

♣ A9

**Board: 24**

♠ A8

Partner bids first.

Dealer: North

♥ Q93

The opponents are silent.

Vul: None

♦ 754

HCP: 10+1

♣ A8752

**Board: 25**

♠ K97

You bid first.

Dealer: South

♥ A743

The opponents are silent.

Vul: E-W

♦ AT

HCP: 18

♣ AK82

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ8	♠ Q75		1 ♥	2 ♣	2 ♥
Vul: N-S	♥ AT832	♥ K54	Pass	4 ♥	All Pass	
North HCP: 19+1	♦ A5	♦ T864				
South HCP: 7	♣ K9	♣ QT5				
Contract: 4 ♥ North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ7	♠ T982		1 ♦	Pass	1 ♥
Vul: E-W	♥ AJ84	♥ QT32	Pass	4 ♥	All Pass	
North HCP: 19	♦ QT9	♦ AJ5				
South HCP: 8	♣ A8	♣ JT				
Contract: 4 ♥ North						

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ Q872	♠ K9				1 ♦
Vul: Both	♥ 65	♥ KJT3	Pass	1 ♠	Pass	2 ♥
North HCP: 6	♦ QJ7	♦ AK542	Pass	2NT	Pass	3NT
South HCP: 18+1	♣ J732	♣ A9	All Pass			
Contract: 3NT South						

### Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ K743	♠ A8		1 ♦	Pass	1NT
Vul: None	♥ AKJ2	♥ Q93	Pass	2NT	Pass	3 ♣
North HCP: 18	♦ KJ8	♦ 754	Pass	3NT	All Pass	
South HCP: 10+1	♣ K9	♣ A8752				
Contract: 3NT North						

### Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ J84	♠ K97				1 ♣
Vul: E-W	♥ K952	♥ A743	Pass	1 ♥	Pass	4 ♥
North HCP: 10	♦ QJ	♦ AT	All Pass			
South HCP: 18	♣ QJ63	♣ AK82				
Contract: 4 ♥ South						

## North hands

## Gavin\_Transfers\_after\_2N\_Rebid\_Bal

### Board: 26

♠ J73

Partner bids first.

Dealer: South

♥ JT753

The opponents are silent.

Vul: Both

♦ AT5

HCP: 6+1

♣ T6

### Board: 27

♠ AQ86

You bid first.

Dealer: North

♥ AT

The opponents are silent.

Vul: None

♦ QJT8

HCP: 18

♣ KQ6

### Board: 28

♠ 642

Partner bids first.

Dealer: South

♥ Q875

West (RHO) Doubles 1 ♦ if possible.

Vul: N-S

♦ K65

HCP: 8

♣ KT4

### Board: 29

♠ Q6

You bid first.

Dealer: North

♥ KQJ

The opponents are silent.

Vul: Both

♦ KQJ64

HCP: 19+1

♣ AJ7

### Board: 30

♠ T62

Partner bids first.

Dealer: South

♥ AK3

The opponents are silent.

Vul: None

♦ A75

HCP: 12

♣ JT43

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 18

Contract: 3NT North

North:

♠ J73

♥ JT753

♦ AT5

♣ T6

South:

♠ A642

♥ AK9

♦ K92

♣ A97

W N E S

Pass 1♥ Pass 2NT

Pass 3NT All Pass

### Board: 27

Dealer: North

Vul: None

North HCP: 18

South HCP: 9

Contract: 3NT South

North:

♠ AQ86

♥ AT

♦ QJT8

♣ KQ6

South:

♠ J74

♥ K543

♦ A4

♣ JT92

W N E S

Pass 1♦ Pass 1♥

Pass 2NT Pass 3NT

All Pass

### Board: 28

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 19

Contract: 3NT North

North:

♠ 642

♥ Q875

♦ K65

♣ KT4

South:

♠ AQJ

♥ A43

♦ AQ82

♣ Q83

W N E S

Pass 1♥ Pass 2NT

X 3NT All Pass

### Board: 29

Dealer: North

Vul: Both

North HCP: 19+1

South HCP: 7

Contract: 3NT South

North:

♠ Q6

♥ KQJ

♦ KQJ64

♣ AJ7

South:

♠ AT42

♥ 64

♦ T75

♣ K532

W N E S

Pass 1♦ Pass 1♠

Pass 2NT Pass 3NT

All Pass

### Board: 30

Dealer: South

Vul: None

North HCP: 12

South HCP: 19

Contract: 3NT South

North:

♠ T62

♥ AK3

♦ A75

♣ JT43

South:

♠ AKQ4

♥ QJT6

♦ Q2

♣ KQ9

W N E S

Pass 2♣<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

**South hands****Gavin\_Transfers\_after\_2N\_Rebid\_Bal****Board: 26**

♠ A642

You bid first.

Dealer: South

♥ AK9

The opponents are silent.

Vul: Both

♦ K92

HCP: 18

♣ A97

**Board: 27**

♠ J74

Partner bids first.

Dealer: North

♥ K543

The opponents are silent.

Vul: None

♦ A4

HCP: 9

♣ JT92

**Board: 28**

♠ AQJ

You bid first.

Dealer: South

♥ A43

West (LHO) Doubles 1 ♦ if possible.

Vul: N-S

♦ AQ82

HCP: 19

♣ Q83

**Board: 29**

♠ AT42

Partner bids first.

Dealer: North

♥ 64

The opponents are silent.

Vul: Both

♦ T75

HCP: 7

♣ K532

**Board: 30**

♠ AKQ4

You bid first.

Dealer: South

♥ QJT6

The opponents are silent.

Vul: None

♦ Q2

HCP: 19

♣ KQ9

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 18

Contract: 3NT North

North:

♠ J73

♥ JT753

♦ AT5

♣ T6

South:

♠ A642

♥ AK9

♦ K92

♣ A97

W N E S

Pass 1♥ Pass 2NT

Pass 3NT All Pass

### Board: 27

Dealer: North

Vul: None

North HCP: 18

South HCP: 9

Contract: 3NT South

North:

♠ AQ86

♥ AT

♦ QJT8

♣ KQ6

South:

♠ J74

♥ K543

♦ A4

♣ JT92

W N E S

Pass 1♦ Pass 1♥

Pass 2NT Pass 3NT

All Pass

### Board: 28

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 19

Contract: 3NT North

North:

♠ 642

♥ Q875

♦ K65

♣ KT4

South:

♠ AQJ

♥ A43

♦ AQ82

♣ Q83

W N E S

Pass 1♥ Pass 2NT

Pass 3NT All Pass

### Board: 29

Dealer: North

Vul: Both

North HCP: 19+1

South HCP: 7

Contract: 3NT South

North:

♠ Q6

♥ KQJ

♦ KQJ64

♣ AJ7

South:

♠ AT42

♥ 64

♦ T75

♣ K532

W N E S

Pass 1♦ Pass 1♠

Pass 2NT Pass 3NT

All Pass

### Board: 30

Dealer: South

Vul: None

North HCP: 12

South HCP: 19

Contract: 3NT South

North:

♠ T62

♥ AK3

♦ A75

♣ JT43

South:

♠ AKQ4

♥ QJT6

♦ Q2

♣ KQ9

W N E S

Pass 2♣<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors



## North hands

## Gavin\_Transfers\_after\_2N\_Rebid\_Bal

<b>Board: 31</b>	♠ AQ8	You bid first.
Dealer: North	♥ A2	East (LHO) bids 1 ♥ if possible.
Vul: N-S	♦ KQ53	
HCP: 19	♣ A753	
<b>Board: 32</b>	♠ JT74	Partner bids first.
Dealer: South	♥ T32	The opponents are silent.
Vul: E-W	♦ AJ82	
HCP: 10	♣ A9	
<b>Board: 33</b>	♠ QJT9862	RHO opens the bidding 1 ♦ .
Dealer: West	♥ 8	You bid next.
Vul: None	♦ T842	West (RHO) Doubles 3 ♠ if possible.
HCP: 3+3	♣ 5	
<b>Board: 34</b>	♠ AQ92	You bid first.
Dealer: North	♥ KQ92	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 18	♣ A52	
<b>Board: 35</b>	♠ A864	You bid first.
Dealer: North	♥ Q752	The opponents are silent.
Vul: E-W	♦ AKQ	
HCP: 19	♣ A9	

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ K976		1 ♦	1 ♥	X
Vul: N-S	♥ A2	♥ K963	Pass	3NT	All Pass	
North HCP: 19	♦ KQ53	♦ T76				
South HCP: 6	♣ A753	♣ 82				
Contract: 3NT North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ JT74	♠ Q5				1 ♦
Vul: E-W	♥ T32	♥ AQ74	Pass	1 ♠	Pass	2NT
North HCP: 10	♦ AJ82	♦ KQT7	Pass	3NT	All Pass	
South HCP: 18	♣ A9	♣ KQ6				
Contract: 3NT North						

### Board: 33

	North:	South:	W	N	E	S
Dealer: West	♠ QJT9862	♠ 74	1 ♦	3 ♠	Pass	Pass
Vul: None	♥ 8	♥ T9752	X	All Pass		
North HCP: 3+3	♦ T842	♦ A				
South HCP: 10+2	♣ 5	♣ KQJ64				
Contract: 3 ♠ X North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ AQ92	♠ KJ53		1 ♣	Pass	1 ♠
Vul: N-S	♥ KQ92	♥ AT3	Pass	4 ♠	All Pass	
North HCP: 18	♦ KT	♦ J54				
South HCP: 9	♣ A52	♣ 743				
Contract: 4 ♠ North						

### Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ A864	♠ KT5		1 ♦	Pass	3 ♦
Vul: E-W	♥ Q752	♥ AJ8	Pass	3NT	All Pass	
North HCP: 19	♦ AKQ	♦ J8652				
South HCP: 9+1	♣ A9	♣ 76				
Contract: 3NT North						

**South hands****Gavin\_Transfers\_after\_2N\_Rebid\_Bal**

<b>Board: 31</b>	♠ K976	Partner bids first.
Dealer: North	♥ K963	East (RHO) bids 1 ♥ if possible.
Vul: N-S	♦ T76	
HCP: 6	♣ 82	
<hr/>		
<b>Board: 32</b>	♠ Q5	You bid first.
Dealer: South	♥ AQ74	The opponents are silent.
Vul: E-W	♦ KQT7	
HCP: 18	♣ KQ6	
<hr/>		
<b>Board: 33</b>	♠ 74	LHO opens the bidding 1 ♦.
Dealer: West	♥ T9752	Partner bids next.
Vul: None	♦ A	West (LHO) Doubles 3 ♠ if possible.
HCP: 10+2	♣ KQJ64	
<hr/>		
<b>Board: 34</b>	♠ KJ53	Partner bids first.
Dealer: North	♥ AT3	The opponents are silent.
Vul: N-S	♦ J54	
HCP: 9	♣ 743	
<hr/>		
<b>Board: 35</b>	♠ KT5	Partner bids first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: E-W	♦ J8652	
HCP: 9+1	♣ 76	

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ K976		1 ♦	1 ♥	X
Vul: N-S	♥ A2	♥ K963	Pass	3NT	All Pass	
North HCP: 19	♦ KQ53	♦ T76				
South HCP: 6	♣ A753	♣ 82				
Contract: 3NT North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ JT74	♠ Q5				1 ♦
Vul: E-W	♥ T32	♥ AQ74	Pass	1 ♠	Pass	2NT
North HCP: 10	♦ AJ82	♦ KQT7	Pass	3NT	All Pass	
South HCP: 18	♣ A9	♣ KQ6				
Contract: 3NT North						

### Board: 33

	North:	South:	W	N	E	S
Dealer: West	♠ QJT9862	♠ 74	1 ♦	3 ♠	Pass	Pass
Vul: None	♥ 8	♥ T9752	X	All Pass		
North HCP: 3+3	♦ T842	♦ A				
South HCP: 10+2	♣ 5	♣ KQJ64				
Contract: 3 ♠ X North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ AQ92	♠ KJ53		1 ♣	Pass	1 ♠
Vul: N-S	♥ KQ92	♥ AT3	Pass	4 ♠	All Pass	
North HCP: 18	♦ KT	♦ J54				
South HCP: 9	♣ A52	♣ 743				
Contract: 4 ♠ North						

### Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ A864	♠ KT5		1 ♦	Pass	3 ♦
Vul: E-W	♥ Q752	♥ AJ8	Pass	3NT	All Pass	
North HCP: 19	♦ AKQ	♦ J8652				
South HCP: 9+1	♣ A9	♣ 76				
Contract: 3NT North						

## North hands

## Gavin\_Transfers\_after\_2N\_Rebid\_Bal

### Board: 36

♠ A75

You bid first.

Dealer: North

♥ AJ4

East (LHO) bids 2♠ if possible.

Vul: Both

♦ A863

HCP: 18

♣ KQ2

### Board: 37

♠ KJ5

You bid first.

Dealer: North

♥ AQ762

The opponents are silent.

Vul: N-S

♦ K2

HCP: 19+1

♣ AQT

### Board: 38

♠ AQ8

Partner bids first.

Dealer: South

♥ J982

The opponents are silent.

Vul: E-W

♦ AT62

HCP: 11

♣ 42

### Board: 39

♠ J8

Partner bids first.

Dealer: South

♥ QJ74

West (RHO) bids 3♣ if possible.

Vul: Both

♦ KJT8

HCP: 12

♣ AT5

### Board: 40

♠ K8

You bid first.

Dealer: North

♥ AKJ5

The opponents are silent.

Vul: None

♦ AKT62

HCP: 18+1

♣ 43

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ Q98		1 ♦	2 ♠	Pass
Vul: Both	♥ AJ4	♥ K873	Pass	X	Pass	3 ♥
North HCP: 18	♦ A863	♦ Q75	All Pass			
South HCP: 7	♣ KQ2	♣ T53				
Contract: 3 ♥ South						

### Board: 37

	North:	South:	W	N	E	S
Dealer: North	♠ KJ5	♠ A942		1 ♥	Pass	2 ♥
Vul: N-S	♥ AQ762	♥ K943	Pass	4 ♥	All Pass	
North HCP: 19+1	♦ K2	♦ 43				
South HCP: 7	♣ AQT	♣ 862				
Contract: 4 ♥ North						

### Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ K5				1 ♦
Vul: E-W	♥ J982	♥ AK4	Pass	1 ♥	Pass	2NT
North HCP: 11	♦ AT62	♦ KQ854	Pass	3NT	All Pass	
South HCP: 19+1	♣ 42	♣ KJ5				
Contract: 3NT North						

### Board: 39

	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AQ76				1 ♦
Vul: Both	♥ QJ74	♥ AT3	3 ♣	3NT	Pass	4NT
North HCP: 12	♦ KJT8	♦ AQ63	All Pass			
South HCP: 18	♣ AT5	♣ Q9				
Contract: 4NT South						

### Board: 40

	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ Q765		1 ♦	Pass	1 ♥
Vul: None	♥ AKJ5	♥ Q972	Pass	4 ♥	All Pass	
North HCP: 18+1	♦ AKT62	♦ Q5				
South HCP: 12	♣ 43	♣ KQJ				
Contract: 4 ♥ North						

**South hands****Gavin\_Transfers\_after\_2N\_Rebid\_Bal****Board: 36**

♠ Q98

Partner bids first.

Dealer: North

♥ K873

East (RHO) bids 2♠ if possible.

Vul: Both

♦ Q75

HCP: 7

♣ T53

**Board: 37**

♠ A942

Partner bids first.

Dealer: North

♥ K943

The opponents are silent.

Vul: N-S

♦ 43

HCP: 7

♣ 862

**Board: 38**

♠ K5

You bid first.

Dealer: South

♥ AK4

The opponents are silent.

Vul: E-W

♦ KQ854

HCP: 19+1

♣ KJ5

**Board: 39**

♠ AQ76

You bid first.

Dealer: South

♥ AT3

West (LHO) bids 3♣ if possible.

Vul: Both

♦ AQ63

HCP: 18

♣ Q9

**Board: 40**

♠ Q765

Partner bids first.

Dealer: North

♥ Q972

The opponents are silent.

Vul: None

♦ Q5

HCP: 12

♣ KQJ

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ Q98		1 ♦	2 ♠	Pass
Vul: Both	♥ AJ4	♥ K873	Pass	X	Pass	3 ♥
North HCP: 18	♦ A863	♦ Q75	All Pass			
South HCP: 7	♣ KQ2	♣ T53				
Contract: 3 ♥ South						

### Board: 37

	North:	South:	W	N	E	S
Dealer: North	♠ KJ5	♠ A942		1 ♥	Pass	2 ♥
Vul: N-S	♥ AQ762	♥ K943	Pass	4 ♥	All Pass	
North HCP: 19+1	♦ K2	♦ 43				
South HCP: 7	♣ AQT	♣ 862				
Contract: 4 ♥ North						

### Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ K5				1 ♦
Vul: E-W	♥ J982	♥ AK4	Pass	1 ♥	Pass	2NT
North HCP: 11	♦ AT62	♦ KQ854	Pass	3NT	All Pass	
South HCP: 19+1	♣ 42	♣ KJ5				
Contract: 3NT North						

### Board: 39

	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AQ76				1 ♦
Vul: Both	♥ QJ74	♥ AT3	3 ♣	3NT	Pass	4NT
North HCP: 12	♦ KJT8	♦ AQ63	All Pass			
South HCP: 18	♣ AT5	♣ Q9				
Contract: 4NT South						

### Board: 40

	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ Q765		1 ♦	Pass	1 ♥
Vul: None	♥ AKJ5	♥ Q972	Pass	4 ♥	All Pass	
North HCP: 18+1	♦ AKT62	♦ Q5				
South HCP: 12	♣ 43	♣ KQJ				
Contract: 4 ♥ North						



## North hands

## Gavin\_Transfers\_after\_2N\_Rebid\_Bal

### Board: 41

♠ 875

Partner bids first.

Dealer: South

♥ Q2

The opponents are silent.

Vul: E-W

♦ QT87

HCP: 9

♣ KQ62

### Board: 42

♠ T5

You bid first.

Dealer: North

♥ AK72

The opponents are silent.

Vul: Both

♦ AKQ6

HCP: 19

♣ K63

### Board: 43

♠ QT7

Partner bids first.

Dealer: South

♥ JT5

The opponents are silent.

Vul: None

♦ KT753

HCP: 6+1

♣ T2

### Board: 44

♠ AQ42

You bid first.

Dealer: North

♥ 94

The opponents are silent.

Vul: N-S

♦ A73

HCP: 19

♣ AKQ5

### Board: 45

♠ A85

Partner bids first.

Dealer: South

♥ 962

West (RHO) bids 1 ♠ if possible.

Vul: Both

♦ 9652

HCP: 7

♣ K96

## Both hands (Answers Page)

### Board: 41

	North:	South:	W	N	E	S
Dealer: South	♠ 875	♠ AJT				1 ♦
Vul: E-W	♥ Q2	♥ KT8	Pass	1NT	Pass	2NT
North HCP: 9	♦ QT87	♦ AK92	Pass	3NT	All Pass	
South HCP: 19	♣ KQ62	♣ A75				
Contract: 3NT North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ Q876		1 ♦	Pass	1 ♥
Vul: Both	♥ AK72	♥ QJT5	Pass	4 ♥	All Pass	
North HCP: 19	♦ AKQ6	♦ J32				
South HCP: 10	♣ K63	♣ A8				
Contract: 4 ♥ North						

### Board: 43

	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ 532				1 ♥
Vul: None	♥ JT5	♥ AKQ74	Pass	1NT <sup>1</sup>	Pass	2NT
North HCP: 6+1	♦ KT753	♦ AJ9	All Pass			
South HCP: 18+1	♣ T2	♣ A8				
Contract: 2NT South						

1. forcing 1NT

### Board: 44

	North:	South:	W	N	E	S
Dealer: North	♠ AQ42	♠ K985		1 ♣	Pass	1 ♥
Vul: N-S	♥ 94	♥ AQT3	Pass	2NT	Pass	3 ♠
North HCP: 19	♦ A73	♦ 84	Pass	4 ♠	All Pass	
South HCP: 10	♣ AKQ5	♣ J63				
Contract: 4 ♠ North						

### Board: 45

	North:	South:	W	N	E	S
Dealer: South	♠ A85	♠ J94				1 ♣
Vul: Both	♥ 962	♥ KQJ8	1 ♠	Pass	Pass	X
North HCP: 7	♦ 9652	♦ AKT	Pass	2 ♦	All Pass	
South HCP: 18	♣ K96	♣ A52				
Contract: 2 ♦ North						

**South hands****Gavin\_Transfers\_after\_2N\_Rebid\_Bal****Board: 41**

♠ AJT

You bid first.

Dealer: South

♥ KT8

The opponents are silent.

Vul: E-W

♦ AK92

HCP: 19

♣ A75

**Board: 42**

♠ Q876

Partner bids first.

Dealer: North

♥ QJT5

The opponents are silent.

Vul: Both

♦ J32

HCP: 10

♣ A8

**Board: 43**

♠ 532

You bid first.

Dealer: South

♥ AKQ74

The opponents are silent.

Vul: None

♦ AJ9

HCP: 18+1

♣ A8

**Board: 44**

♠ K985

Partner bids first.

Dealer: North

♥ AQT3

The opponents are silent.

Vul: N-S

♦ 84

HCP: 10

♣ J63

**Board: 45**

♠ J94

You bid first.

Dealer: South

♥ KQJ8

West (LHO) bids 1 ♠ if possible.

Vul: Both

♦ AKT

HCP: 18

♣ A52

## Both hands (Answers Page)

### Board: 41

	North:	South:	W	N	E	S
Dealer: South	♠ 875	♠ AJT				1 ♦
Vul: E-W	♥ Q2	♥ KT8	Pass	1NT	Pass	2NT
North HCP: 9	♦ QT87	♦ AK92	Pass	3NT	All Pass	
South HCP: 19	♣ KQ62	♣ A75				
Contract: 3NT North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ Q876		1 ♦	Pass	1 ♥
Vul: Both	♥ AK72	♥ QJT5	Pass	4 ♥	All Pass	
North HCP: 19	♦ AKQ6	♦ J32				
South HCP: 10	♣ K63	♣ A8				
Contract: 4 ♥ North						

### Board: 43

	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ 532				1 ♥
Vul: None	♥ JT5	♥ AKQ74	Pass	1NT <sup>1</sup>	Pass	2NT
North HCP: 6+1	♦ KT753	♦ AJ9	All Pass			
South HCP: 18+1	♣ T2	♣ A8				
Contract: 2NT South						

1. forcing 1NT

### Board: 44

	North:	South:	W	N	E	S
Dealer: North	♠ AQ42	♠ K985		1 ♣	Pass	1 ♥
Vul: N-S	♥ 94	♥ AQT3	Pass	2NT	Pass	3 ♠
North HCP: 19	♦ A73	♦ 84	Pass	4 ♠	All Pass	
South HCP: 10	♣ AKQ5	♣ J63				
Contract: 4 ♠ North						

### Board: 45

	North:	South:	W	N	E	S
Dealer: South	♠ A85	♠ J94				1 ♣
Vul: Both	♥ 962	♥ KQJ8	1 ♠	Pass	Pass	X
North HCP: 7	♦ 9652	♦ AKT	Pass	2 ♦	All Pass	
South HCP: 18	♣ K96	♣ A52				
Contract: 2 ♦ North						

**North hands****Gavin\_Transfers\_after\_2N\_Rebid\_Bal****Board: 46**

♠ A82

Partner bids first.

Dealer: South

♥ Q742

The opponents are silent.

Vul: None

♦ 742

HCP: 6

♣ 832

**Board: 47**

♠ J97

Partner bids first.

Dealer: South

♥ QJT85

The opponents are silent.

Vul: N-S

♦ J93

HCP: 8+1

♣ K8

**Board: 48**

♠ Q876

Partner bids first.

Dealer: South

♥ J4

The opponents are silent.

Vul: E-W

♦ 952

HCP: 9

♣ AQT8

**Board: 49**

♠ KQ8

You bid first.

Dealer: North

♥ AK875

The opponents are silent.

Vul: None

♦ K86

HCP: 18+1

♣ K6

**Board: 50**

♠ AK95

You bid first.

Dealer: North

♥ AKJ5

The opponents are silent.

Vul: N-S

♦ 854

HCP: 19

♣ A6

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: None

North HCP: 6

South HCP: 18

Contract: 2NT South

North:

♠ A82

♥ Q742

♦ 742

♣ 832

South:

♠ 654

♥ AKT

♦ AK5

♣ AT76

W N E S

Pass 1♥ Pass 1♣

All Pass 2NT

### Board: 47

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 18

Contract: 4♥ South

North:

♠ J97

♥ QJT85

♦ J93

♣ K8

South:

♠ Q854

♥ AK96

♦ A4

♣ AJ9

W N E S

Pass 1♥ Pass 1♣

All Pass 4♥

### Board: 48

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 18+1

Contract: 3NT North

North:

♠ Q876

♥ J4

♦ 952

♣ AQT8

South:

♠ AK

♥ Q98

♦ AKQT7

♣ 732

W N E S

Pass 1♠ Pass 1♦

Pass 2NT

All Pass

### Board: 49

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 10+1

Contract: 3NT South

North:

♠ KQ8

♥ AK875

♦ K86

♣ K6

South:

♠ AJT32

♥ J9

♦ A54

♣ 832

W N E S

Pass 1♥ Pass 1♠

Pass 2NT Pass 3NT

All Pass

### Board: 50

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 7

Contract: 3NT South

North:

♠ AK95

♥ AKJ5

♦ 854

♣ A6

South:

♠ 876

♥ 943

♦ A632

♣ QJ5

W N E S

Pass 1♦ Pass 1NT

Pass 2NT Pass 3NT

All Pass

**South hands****Gavin\_Transfers\_after\_2N\_Rebid\_Bal****Board: 46**

♠ 654

You bid first.

Dealer: South

♥ AKT

The opponents are silent.

Vul: None

♦ AK5

HCP: 18

♣ AT76

**Board: 47**

♠ Q854

You bid first.

Dealer: South

♥ AK96

The opponents are silent.

Vul: N-S

♦ A4

HCP: 18

♣ AJ9

**Board: 48**

♠ AK

You bid first.

Dealer: South

♥ Q98

The opponents are silent.

Vul: E-W

♦ AKQT7

HCP: 18+1

♣ 732

**Board: 49**

♠ AJT32

Partner bids first.

Dealer: North

♥ J9

The opponents are silent.

Vul: None

♦ A54

HCP: 10+1

♣ 832

**Board: 50**

♠ 876

Partner bids first.

Dealer: North

♥ 943

The opponents are silent.

Vul: N-S

♦ A632

HCP: 7

♣ QJ5

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: None

North HCP: 6

South HCP: 18

Contract: 2NT South

North:

♠ A82

♥ Q742

♦ 742

♣ 832

South:

♠ 654

♥ AKT

♦ AK5

♣ AT76

W	N	E	S
			1 ♣
Pass	1 ♥	Pass	2NT
All Pass			

### Board: 47

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 18

Contract: 4 ♥ South

North:

♠ J97

♥ QJT85

♦ J93

♣ K8

South:

♠ Q854

♥ AK96

♦ A4

♣ AJ9

W	N	E	S
			1 ♣
Pass	1 ♥	Pass	4 ♥
All Pass			

### Board: 48

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 18+1

Contract: 3NT North

North:

♠ Q876

♥ J4

♦ 952

♣ AQT8

South:

♠ AK

♥ Q98

♦ AKQT7

♣ 732

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	2NT
Pass	3NT	All Pass	

### Board: 49

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 10+1

Contract: 3NT South

North:

♠ KQ8

♥ AK875

♦ K86

♣ K6

South:

♠ AJT32

♥ J9

♦ A54

♣ 832

W	N	E	S
	1 ♥	Pass	1 ♠
Pass	2NT	Pass	3NT
All Pass			

### Board: 50

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 7

Contract: 3NT South

North:

♠ AK95

♥ AKJ5

♦ 854

♣ A6

South:

♠ 876

♥ 943

♦ A632

♣ QJ5

W	N	E	S
	1 ♦	Pass	1NT
Pass	2NT	Pass	3NT
All Pass			