

## North hands

## Two\_Over\_One

<b>Board: 1</b>	♠ A76
Dealer: South	♥ J76
Vul: None	♦ 94
HCP: 14+1	♣ AKQ65

Partner bids first.  
The opponents are silent.

<b>Board: 2</b>	♠ J87
Dealer: South	♥ KJ2
Vul: N-S	♦ KQ962
HCP: 14+1	♣ A6

Partner bids first.  
The opponents are silent.

<b>Board: 3</b>	♠ AK
Dealer: South	♥ AQJT43
Vul: E-W	♦ J3
HCP: 20+2	♣ KQ2

Partner bids first.  
The opponents are silent.

<b>Board: 4</b>	♠ A7
Dealer: South	♥ K62
Vul: Both	♦ JT9
HCP: 15+1	♣ AQJ65

Partner bids first.  
East (LHO) Doubles 6♥ if possible.

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ A76	♠ Q984				1♦
Vul: None	♥ J76	♥ KT5	Pass	2♣	Pass	2♦
North HCP: 14+1	♦ 94	♦ AKQT3	Pass	3♣	Pass	3♠
South HCP: 14+1	♣ AKQ65	♣ 4	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ J87	♠ AK9542				1♠
Vul: N-S	♥ KJ2	♥ T3	Pass	2♦	Pass	2♠
North HCP: 14+1	♦ KQ962	♦ AT3	Pass	3♠	Pass	4♦
South HCP: 13+2	♣ A6	♣ Q5	Pass	4♥	Pass	4♠
Contract: 4♠ South			All Pass			

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ AK	♠ JT9764				1♠
Vul: E-W	♥ AQJT43	♥ K	Pass	2♥	Pass	3♠
North HCP: 20+2	♦ J3	♦ AKQ8	Pass	4NT	Pass	5♥ <sup>1</sup>
South HCP: 17+2	♣ KQ2	♣ A7	Pass	5NT <sup>2</sup>	Pass	6♥ <sup>3</sup>
Contract: 7NT North			Pass	7NT	All Pass	

1. A=2/5 or 5/5, Q(S)=0
2. King ask by 5NT
3. K=2

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ A7	♠ KQT93				1♠
Vul: Both	♥ K62	♥ AJT94	Pass	2♣	Pass	2♥
North HCP: 15+1	♦ JT9	♦ K8	Pass	2NT	Pass	3♥
South HCP: 13+2	♣ AQJ65	♣ 8	Pass	4NT	Pass	5♦ <sup>1</sup>
Contract: 6♥X North			Pass	6♥	X	All Pass

1. A=1/5 or 4/5

**South hands****Two\_Over\_One**

**Board: 1**      ♠ Q984      You bid first.

Dealer: South      ♥ KT5      The opponents are silent.

Vul: None      ♦ AKQT3

HCP: 14+1      ♣ 4

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**Board: 2**      ♠ AK9542      You bid first.

Dealer: South      ♥ T3      The opponents are silent.

Vul: N-S      ♦ AT3

HCP: 13+2      ♣ Q5

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**Board: 3**      ♠ JT9764      You bid first.

Dealer: South      ♥ K      The opponents are silent.

Vul: E-W      ♦ AKQ8

HCP: 17+2      ♣ A7

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**Board: 4**      ♠ KQT93      You bid first.

Dealer: South      ♥ AJT94      East (RHO) Doubles 6♥ if possible.

Vul: Both      ♦ K8

HCP: 13+2      ♣ 8

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ A76	♠ Q984				1♦
Vul: None	♥ J76	♥ KT5	Pass	2♣	Pass	2♦
North HCP: 14+1	♦ 94	♦ AKQT3	Pass	3♣	Pass	3♠
South HCP: 14+1	♣ AKQ65	♣ 4	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ J87	♠ AK9542				1♠
Vul: N-S	♥ KJ2	♥ T3	Pass	2♦	Pass	2♠
North HCP: 14+1	♦ KQ962	♦ AT3	Pass	3♠	Pass	4♦
South HCP: 13+2	♣ A6	♣ Q5	Pass	4♥	Pass	4♠
Contract: 4♠ South			All Pass			

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ AK	♠ JT9764				1♠
Vul: E-W	♥ AQJT43	♥ K	Pass	2♥	Pass	3♠
North HCP: 20+2	♦ J3	♦ AKQ8	Pass	4NT	Pass	5♥ <sup>1</sup>
South HCP: 17+2	♣ KQ2	♣ A7	Pass	5NT <sup>2</sup>	Pass	6♥ <sup>3</sup>
Contract: 7NT North			Pass	7NT	All Pass	

1. A=2/5 or 5/5, Q(S)=0
2. King ask by 5NT
3. K=2

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ A7	♠ KQT93				1♠
Vul: Both	♥ K62	♥ AJT94	Pass	2♣	Pass	2♥
North HCP: 15+1	♦ JT9	♦ K8	Pass	2NT	Pass	3♥
South HCP: 13+2	♣ AQJ65	♣ 8	Pass	4NT	Pass	5♦ <sup>1</sup>
Contract: 6♥X North			Pass	6♥	X	All Pass

1. A=1/5 or 4/5

## North hands

## Two\_Over\_One

**Board: 5**      ♠ Q9876      You bid first.

Dealer: North      ♥ T      The opponents are silent.

Vul: N-S      ♦ K953

HCP: 12+1      ♣ AK6

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**Board: 6**      ♠ Q62      You bid first.

Dealer: North      ♥ AK532      The opponents are silent.

Vul: E-W      ♦ Q743

HCP: 14+1      ♣ K

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**Board: 7**      ♠ AJ      You bid first.

Dealer: North      ♥ KQJ763      The opponents are silent.

Vul: Both      ♦ 984

HCP: 13+2      ♣ Q4

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**Board: 8**      ♠ AQ4      Partner bids first.

Dealer: South      ♥ J52      The opponents are silent.

Vul: None      ♦ 8

HCP: 14+2      ♣ AKT732

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**Board: 9**      ♠ A9      Partner bids first.

Dealer: South      ♥ KJ5      The opponents are silent.

Vul: E-W      ♦ K65

HCP: 14+1      ♣ QJ742

## Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ Q9876	♠ AT5		1 ♠	Pass	2 ♥
Vul: N-S	♥ T	♥ KQ654	Pass	3 ♦	Pass	3 ♠
North HCP: 12+1	♦ K953	♦ A62	Pass	4 ♣	Pass	4 ♦
South HCP: 14+1	♣ AK6	♣ JT	Pass	4 ♠	All Pass	
Contract:	4 ♠ North					

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ Q62	♠ AK53		1 ♥	Pass	2 ♦
Vul: E-W	♥ AK532	♥ 97	Pass	3 ♦	Pass	3 ♠
North HCP: 14+1	♦ Q743	♦ AJT65	Pass	4 ♣	Pass	4 ♠
South HCP: 13+1	♣ K	♣ J4	Pass	5 ♦	All Pass	
Contract:	5 ♦ North					

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ 943		1 ♥	Pass	2 ♦
Vul: Both	♥ KQJ763	♥ A9	Pass	3 ♥	Pass	4 NT
North HCP: 13+2	♦ 984	♦ AKQ73	Pass	5 ♠ <sup>1</sup>	Pass	6 ♥
South HCP: 16+1	♣ Q4	♣ KT5	All Pass			
Contract:	6 ♥ South		1. A=2/5 or 5/5, Q(H)=1			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ AQ4	♠ 762				1 ♥
Vul: None	♥ J52	♥ AT643	Pass	2 ♣	Pass	3 ♦
North HCP: 14+2	♦ 8	♦ AKQ6	Pass	3 ♥	Pass	4 ♣
South HCP: 13+1	♣ AKT732	♣ 8	Pass	4 ♦	Pass	4 ♥
Contract:	4 ♥ South		All Pass			

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ QT87				1 ♦
Vul: E-W	♥ KJ5	♥ Q86	Pass	2 ♣	Pass	2 ♦
North HCP: 14+1	♦ K65	♦ AQT2	Pass	2 NT	Pass	3 ♠
South HCP: 14	♣ QJ742	♣ A6	Pass	3 NT	All Pass	
Contract:	3 NT North					

**South hands****Two\_Over\_One**

<b>Board: 5</b>	♠ AT5	Partner bids first.
Dealer: North	♥ KQ654	The opponents are silent.
Vul: N-S	♦ A62	
HCP: 14+1	♣ JT	

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<b>Board: 6</b>	♠ AK53	Partner bids first.
Dealer: North	♥ 97	The opponents are silent.
Vul: E-W	♦ AJT65	
HCP: 13+1	♣ J4	

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<b>Board: 7</b>	♠ 943	Partner bids first.
Dealer: North	♥ A9	The opponents are silent.
Vul: Both	♦ AKQ73	
HCP: 16+1	♣ KT5	

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<b>Board: 8</b>	♠ 762	You bid first.
Dealer: South	♥ AT643	The opponents are silent.
Vul: None	♦ AKQ6	
HCP: 13+1	♣ 8	

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<b>Board: 9</b>	♠ QT87	You bid first.
Dealer: South	♥ Q86	The opponents are silent.
Vul: E-W	♦ AQT2	
HCP: 14	♣ A6	

## Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ Q9876	♠ AT5		1 ♠	Pass	2 ♥
Vul: N-S	♥ T	♥ KQ654	Pass	3 ♦	Pass	3 ♠
North HCP: 12+1	♦ K953	♦ A62	Pass	4 ♣	Pass	4 ♦
South HCP: 14+1	♣ AK6	♣ JT	Pass	4 ♠	All Pass	
Contract:	4 ♠ North					

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ Q62	♠ AK53		1 ♥	Pass	2 ♦
Vul: E-W	♥ AK532	♥ 97	Pass	3 ♦	Pass	3 ♠
North HCP: 14+1	♦ Q743	♦ AJT65	Pass	4 ♣	Pass	4 ♠
South HCP: 13+1	♣ K	♣ J4	Pass	5 ♦	All Pass	
Contract:	5 ♦ North					

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ 943		1 ♥	Pass	2 ♦
Vul: Both	♥ KQJ763	♥ A9	Pass	3 ♥	Pass	4 NT
North HCP: 13+2	♦ 984	♦ AKQ73	Pass	5 ♠ <sup>1</sup>	Pass	6 ♥
South HCP: 16+1	♣ Q4	♣ KT5	All Pass			
Contract:	6 ♥ South		1. A=2/5 or 5/5, Q(H)=1			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ AQ4	♠ 762				1 ♥
Vul: None	♥ J52	♥ AT643	Pass	2 ♣	Pass	3 ♦
North HCP: 14+2	♦ 8	♦ AKQ6	Pass	3 ♥	Pass	4 ♣
South HCP: 13+1	♣ AKT732	♣ 8	Pass	4 ♦	Pass	4 ♥
Contract:	4 ♥ South		All Pass			

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ QT87				1 ♦
Vul: E-W	♥ KJ5	♥ Q86	Pass	2 ♣	Pass	2 ♦
North HCP: 14+1	♦ K65	♦ AQT2	Pass	2 NT	Pass	3 ♠
South HCP: 14	♣ QJ742	♣ A6	Pass	3 NT	All Pass	
Contract:	3 NT North					

## North hands

## Two\_Over\_One

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<b>Board: 10</b>	♠ J97	Partner bids first.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ QT986	
HCP: 13+1	♣ KQJ7	

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<b>Board: 11</b>	♠ AKJ4	You bid first.
Dealer: North	♥ AJT9852	The opponents are silent.
Vul: None	♦ -	
HCP: 13+3	♣ T2	

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<b>Board: 12</b>	♠ AKQ95	You bid first.
Dealer: North	♥ T53	The opponents are silent.
Vul: N-S	♦ KQ86	
HCP: 14+1	♣ 8	

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<b>Board: 13</b>	♠ KT7	You bid first.
Dealer: North	♥ AQJT54	The opponents are silent.
Vul: Both	♦ 8	
HCP: 12+2	♣ QT6	

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<b>Board: 14</b>	♠ Q82	You bid first.
Dealer: North	♥ K7	The opponents are silent.
Vul: None	♦ A873	
HCP: 13	♣ A975	

## Both hands (Answers Page)

**Board: 10**

Dealer: South

**North:**

♠ J97

**South:**

♠ AK52

W N E S

1 ♥

Vul: Both

♥ A

♥ T8732

Pass 2 ♦ Pass 2NT

North HCP: 13+1

♦ QT986

♦ K5

Pass 3 ♣ Pass 3NT

South HCP: 14+1

♣ KQJ7

♣ A6

All Pass

Contract: 3NT South

**Board: 11**

Dealer: North

**North:**

♠ AKJ4

**South:**

♠ Q82

W N E S

1 ♥ Pass 2 ♦

Vul: None

♥ AJT9852

♥ 6

Pass 4 ♥ All Pass

North HCP: 13+3

♦ -

♦ KQT972

South HCP: 14+2

♣ T2

♣ AK4

Contract: 4 ♥ North

**Board: 12**

Dealer: North

**North:**

♠ AKQ95

**South:**

♠ J

W N E S

1 ♠ Pass 2 ♣

Vul: N-S

♥ T53

♥ KQ9

Pass 3 ♦ Pass 3NT

North HCP: 14+1

♦ KQ86

♦ AJ4

All Pass

South HCP: 18+2

♣ 8

♣ AQJ653

Contract: 3NT South

**Board: 13**

Dealer: North

**North:**

♠ KT7

**South:**

♠ A3

W N E S

1 ♥ Pass 2 ♦

Vul: Both

♥ AQJT54

♥ K2

Pass 2 ♥ Pass 3 ♥

North HCP: 12+2

♦ 8

♦ AKT542

Pass 3 ♠ Pass 4 ♦

South HCP: 14+2

♣ QT6

♣ 842

Pass 4 ♥ All Pass

Contract: 4 ♥ North

**Board: 14**

Dealer: North

**North:**

♠ Q82

**South:**

♠ J5

W N E S

1 ♦ Pass 2 ♣

Vul: None

♥ K7

♥ AJQ

Pass 3 ♣ All Pass

North HCP: 13

♦ A873

♦ K6

South HCP: 14+2

♣ A975

♣ K86432

Contract: 3 ♣ North

**South hands****Two\_Over\_One**

**Board: 10**      ♠ AK52      You bid first.

Dealer: South      ♥ T8732      The opponents are silent.

Vul: Both      ♦ K5

HCP: 14+1      ♣ A6

---

**Board: 11**      ♠ Q82      Partner bids first.

Dealer: North      ♥ 6      The opponents are silent.

Vul: None      ♦ KQT972

HCP: 14+2      ♣ AK4

---

**Board: 12**      ♠ J      Partner bids first.

Dealer: North      ♥ KQ9      The opponents are silent.

Vul: N-S      ♦ AJ4

HCP: 18+2      ♣ AQJ653

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**Board: 13**      ♠ A3      Partner bids first.

Dealer: North      ♥ K2      The opponents are silent.

Vul: Both      ♦ AKT542

HCP: 14+2      ♣ 842

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**Board: 14**      ♠ J5      Partner bids first.

Dealer: North      ♥ AQJ      The opponents are silent.

Vul: None      ♦ K6

HCP: 14+2      ♣ K86432

## Both hands (Answers Page)

**Board: 10**

Dealer: South

**North:**

♠ J97

**South:**

♠ AK52

W N E S

1 ♥

Vul: Both

♥ A

♥ T8732

Pass 2 ♦ Pass 2NT

North HCP: 13+1

♦ QT986

♦ K5

Pass 3 ♣ Pass 3NT

South HCP: 14+1

♣ KQJ7

♣ A6

All Pass

Contract: 3NT South

**Board: 11**

Dealer: North

**North:**

♠ AKJ4

**South:**

♠ Q82

W N E S

1 ♥ Pass 2 ♦

Vul: None

♥ AJT9852

♥ 6

Pass 4 ♥ All Pass

North HCP: 13+3

♦ -

♦ KQT972

South HCP: 14+2

♣ T2

♣ AK4

Contract: 4 ♥ North

**Board: 12**

Dealer: North

**North:**

♠ AKQ95

**South:**

♠ J

W N E S

1 ♠ Pass 2 ♣

Vul: N-S

♥ T53

♥ KQ9

Pass 3 ♦ Pass 3NT

North HCP: 14+1

♦ KQ86

♦ AJ4

All Pass

South HCP: 18+2

♣ 8

♣ AQJ653

Contract: 3NT South

**Board: 13**

Dealer: North

**North:**

♠ KT7

**South:**

♠ A3

W N E S

1 ♥ Pass 2 ♦

Vul: Both

♥ AQJT54

♥ K2

Pass 2 ♥ Pass 3 ♥

North HCP: 12+2

♦ 8

♦ AKT542

Pass 3 ♠ Pass 4 ♦

South HCP: 14+2

♣ QT6

♣ 842

Pass 4 ♥ All Pass

Contract: 4 ♥ North

**Board: 14**

Dealer: North

**North:**

♠ Q82

**South:**

♠ J5

W N E S

1 ♦ Pass 2 ♣

Vul: None

♥ K7

♥ AJQ

Pass 3 ♣ All Pass

North HCP: 13

♦ A873

♦ K6

South HCP: 14+2

♣ A975

♣ K86432

Contract: 3 ♣ North

## North hands

## Two\_Over\_One

**Board: 15**      ♠ J9      You bid first.

Dealer: North      ♥ KQJ82      The opponents are silent.

Vul: N-S      ♦ Q76

HCP: 14+1      ♣ KQ5

---

**Board: 16**      ♠ AKJT9      You bid first.

Dealer: North      ♥ KT86      The opponents are silent.

Vul: E-W      ♦ 6

HCP: 13+1      ♣ QT2

---

**Board: 17**      ♠ K97      You bid first.

Dealer: North      ♥ AQT632      The opponents are silent.

Vul: None      ♦ AJ

HCP: 14+2      ♣ 93

## Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ AKQ4		1 ♥	Pass	2 ♣
Vul: N-S	♥ KQJ82	♥ 653	Pass	2NT	Pass	4 ♦ <sup>1</sup>
North HCP: 14+1	♦ Q76	♦ A	Pass	4 ♥	Pass	4NT
South HCP: 17+1	♣ KQ5	♣ A9742	Pass	5 ♦ <sup>2</sup>	Pass	5 ♠
Contract: 6 ♥ South			Pass	6 ♣ <sup>3</sup>	Pass	6 ♥
			All Pass			

1. Splinter
2. A=1/5 or 4/5
3. !H queen and !C king

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ AKJT9	♠ 43		1 ♠	Pass	2 ♣
Vul: E-W	♥ KT86	♥ A4	Pass	2 ♥	Pass	3 ♣
North HCP: 13+1	♦ 6	♦ AK2	Pass	5 ♣	All Pass	
South HCP: 14+2	♣ QT2	♣ K98643				
Contract: 5 ♣ North						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ K97	♠ AQJ3		1 ♥	Pass	2 ♣
Vul: None	♥ AQT632	♥ K	Pass	2 ♥	Pass	2 ♠
North HCP: 14+2	♦ AJ	♦ K6	Pass	2NT	Pass	4 ♣
South HCP: 20+2	♣ 93	♣ AQJ754	Pass	4 ♠	Pass	4NT
Contract: 6NT South			Pass	5 ♣ <sup>1</sup>	Pass	5NT <sup>2</sup>
			Pass	6 ♣ <sup>3</sup>	Pass	6NT
			All Pass			

1. A=0/5 or 3/5
2. King ask by 5NT
3. K=0

**South hands****Two\_Over\_One**

<b>Board: 15</b>	♠ AKQ4	Partner bids first.
Dealer: North	♥ 653	The opponents are silent.
Vul: N-S	♦ A	
HCP: 17+1	♣ A9742	

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<b>Board: 16</b>	♠ 43	Partner bids first.
Dealer: North	♥ A4	The opponents are silent.
Vul: E-W	♦ AK2	
HCP: 14+2	♣ K98643	

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<b>Board: 17</b>	♠ AQJ3	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ K6	
HCP: 20+2	♣ AQJ754	

## Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ AKQ4		1 ♥	Pass	2 ♣
Vul: N-S	♥ KQJ82	♥ 653	Pass	2NT	Pass	4 ♦ <sup>1</sup>
North HCP: 14+1	♦ Q76	♦ A	Pass	4 ♥	Pass	4NT
South HCP: 17+1	♣ KQ5	♣ A9742	Pass	5 ♦ <sup>2</sup>	Pass	5 ♠
Contract: 6 ♥ South			Pass	6 ♣ <sup>3</sup>	Pass	6 ♥
			All Pass			

1. Splinter
2. A=1/5 or 4/5
3. !H queen and !C king

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ AKJT9	♠ 43		1 ♠	Pass	2 ♣
Vul: E-W	♥ KT86	♥ A4	Pass	2 ♥	Pass	3 ♣
North HCP: 13+1	♦ 6	♦ AK2	Pass	5 ♣	All Pass	
South HCP: 14+2	♣ QT2	♣ K98643				
Contract: 5 ♣ North						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ K97	♠ AQJ3		1 ♥	Pass	2 ♣
Vul: None	♥ AQT632	♥ K	Pass	2 ♥	Pass	2 ♠
North HCP: 14+2	♦ AJ	♦ K6	Pass	2NT	Pass	4 ♣
South HCP: 20+2	♣ 93	♣ AQJ754	Pass	4 ♠	Pass	4NT
Contract: 6NT South			Pass	5 ♣ <sup>1</sup>	Pass	5NT <sup>2</sup>
			Pass	6 ♣ <sup>3</sup>	Pass	6NT
			All Pass			

1. A=0/5 or 3/5
2. King ask by 5NT
3. K=0

## North hands

## Two\_Over\_One

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<b>Board: 18</b>	♠ QJT7	Partner bids first.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: N-S	♦ 2	
HCP: 17+1	♣ AKQ94	

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<b>Board: 19</b>	♠ AKT5	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: E-W	♦ K7632	
HCP: 16+1	♣ J7	

---

<b>Board: 20</b>	♠ A65	Partner bids first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: Both	♦ AT	
HCP: 17+2	♣ KQT872	

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<b>Board: 21</b>	♠ KQ	Partner bids first.
Dealer: South	♥ JT87	The opponents are silent.
Vul: N-S	♦ J	
HCP: 16+2	♣ AKQ932	

## Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ QJT7	♠ AK2			1♦	
Vul: N-S	♥ AJ8	♥ 96	Pass	2♣	Pass	3♦
North HCP: 17+1	♦ 2	♦ AKQT93	Pass	3♠	Pass	3NT
South HCP: 16+2	♣ AKQ94	♣ T5	Pass	6NT	All Pass	
Contract: 6NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AKT5	♠ 9		1♦	Pass	2♣
Vul: E-W	♥ KQ	♥ AJ32	Pass	2♠	Pass	3♣
North HCP: 16+1	♦ K7632	♦ AQ9	Pass	3NT	Pass	6NT
South HCP: 16+1	♣ J7	♣ KQ982	All Pass			
Contract: 6NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ A65	♠ KT8			1♥	
Vul: Both	♥ KJ	♥ AQ9874	Pass	2♣	Pass	2♥
North HCP: 17+2	♦ AT	♦ K76	Pass	3♥	Pass	3♠
South HCP: 12+2	♣ KQT872	♣ 9	Pass	3NT	Pass	4NT
Contract: 6♥ South			Pass	5♣ <sup>1</sup>	Pass	6♥
			All Pass			

1. A=0/5 or 3/5

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ KQ	♠ AJT7			1♦	
Vul: N-S	♥ JT87	♥ KQ96	Pass	2♣	Pass	2♦
North HCP: 16+2	♦ J	♦ K842	Pass	2♥	Pass	3♥
South HCP: 13	♣ AKQ932	♣ T	Pass	3♠	Pass	4♦
Contract: 6♥ South			Pass	4NT	Pass	5♠ <sup>1</sup>
			Pass	6♣	Pass	6♥
			All Pass			

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

**South hands****Two\_Over\_One****Board: 18**      ♠ AK2      You bid first.

Dealer: South      ♥ 96      The opponents are silent.

Vul: N-S      ♦ AKQT93

HCP: 16+2      ♣ T5

**Board: 19**      ♠ 9      Partner bids first.

Dealer: North      ♥ AJ32      The opponents are silent.

Vul: E-W      ♦ AQ9

HCP: 16+1      ♣ KQ982

**Board: 20**      ♠ KT8      You bid first.

Dealer: South      ♥ AQ9874      The opponents are silent.

Vul: Both      ♦ K76

HCP: 12+2      ♣ 9

**Board: 21**      ♠ AJT7      You bid first.

Dealer: South      ♥ KQ96      The opponents are silent.

Vul: N-S      ♦ K842

HCP: 13      ♣ T

## Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ QJT7	♠ AK2			1♦	
Vul: N-S	♥ AJ8	♥ 96	Pass	2♣	Pass	3♦
North HCP: 17+1	♦ 2	♦ AKQT93	Pass	3♠	Pass	3NT
South HCP: 16+2	♣ AKQ94	♣ T5	Pass	6NT	All Pass	
Contract: 6NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AKT5	♠ 9		1♦	Pass	2♣
Vul: E-W	♥ KQ	♥ AJ32	Pass	2♠	Pass	3♣
North HCP: 16+1	♦ K7632	♦ AQ9	Pass	3NT	Pass	6NT
South HCP: 16+1	♣ J7	♣ KQ982	All Pass			
Contract: 6NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ A65	♠ KT8			1♥	
Vul: Both	♥ KJ	♥ AQ9874	Pass	2♣	Pass	2♥
North HCP: 17+2	♦ AT	♦ K76	Pass	3♥	Pass	3♠
South HCP: 12+2	♣ KQT872	♣ 9	Pass	3NT	Pass	4NT
Contract: 6♥ South			Pass	5♣ <sup>1</sup>	Pass	6♥
			All Pass			

1. A=0/5 or 3/5

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ KQ	♠ AJT7			1♦	
Vul: N-S	♥ JT87	♥ KQ96	Pass	2♣	Pass	2♦
North HCP: 16+2	♦ J	♦ K842	Pass	2♥	Pass	3♥
South HCP: 13	♣ AKQ932	♣ T	Pass	3♠	Pass	4♦
Contract: 6♥ South			Pass	4NT	Pass	5♠ <sup>1</sup>
			Pass	6♣	Pass	6♥
			All Pass			

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

## North hands

## Two\_Over\_One

<b>Board: 22</b>	♠ AKT75
Dealer: North	♥ T543
Vul: E-W	♦ A5
HCP: 12+1	♣ J4

You bid first.  
The opponents are silent.

<b>Board: 23</b>	♠ -
Dealer: South	♥ AJ72
Vul: Both	♦ AJ76
HCP: 17+1	♣ AK632

Partner bids first.  
The opponents are silent.

<b>Board: 24</b>	♠ AK754
Dealer: North	♥ J94
Vul: None	♦ T75
HCP: 12+1	♣ KJ

You bid first.  
The opponents are silent.

<b>Board: 25</b>	♠ J94
Dealer: North	♥ 4
Vul: E-W	♦ AKQ54
HCP: 13+1	♣ K964

You bid first.  
The opponents are silent.

## Both hands (Answers Page)

**Board: 22**

	North:	South:	W	N	E	S
Dealer: North	♠ AKT75	♠ Q		1 ♠	Pass	2 ♥
Vul: E-W	♥ T543	♥ KQJ96	Pass	4 ♥	All Pass	
North HCP: 12+1	♦ A5	♦ QJ8				
South HCP: 18+1	♣ J4	♣ AKT2				
Contract: 4 ♥ North						

**Board: 23**

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQ872			1 ♠	
Vul: Both	♥ AJ72	♥ K93	Pass	2 ♣	Pass	3 ♠
North HCP: 17+1	♦ AJ76	♦ 2	Pass	5 ♦	Pass	5 ♠
South HCP: 14+2	♣ AK632	♣ Q75	Pass	6NT	All Pass	
Contract: 6NT North						

**Board: 24**

	North:	South:	W	N	E	S
Dealer: North	♠ AK754	♠ Q9		1 ♠	Pass	2 ♥
Vul: None	♥ J94	♥ A8765	Pass	4 ♥	All Pass	
North HCP: 12+1	♦ T75	♦ AKQJ				
South HCP: 16+1	♣ KJ	♣ 43				
Contract: 4 ♥ North						

**Board: 25**

	North:	South:	W	N	E	S
Dealer: North	♠ J94	♠ A8		1 ♦	Pass	2 ♣
Vul: E-W	♥ 4	♥ AK62	Pass	3 ♣	Pass	4 ♣
North HCP: 13+1	♦ AKQ54	♦ 62	Pass	4 ♦	Pass	4 ♥
South HCP: 17+1	♣ K964	♣ AQ873	Pass	4NT	Pass	5 ♣ <sup>1</sup>
Contract: 6NT North			Pass	5 ♦	Pass	5 ♥ <sup>2</sup>
			Pass	5NT <sup>3</sup>	Pass	6 ♦ <sup>4</sup>
			Pass	6NT	All Pass	

1. A=0/5 or 3/5

2. !C queen and !H king

3. King ask by 5NT

4. K=1

**South hands****Two\_Over\_One**

<b>Board: 22</b>	♠ Q	Partner bids first.
Dealer: North	♥ KQJ96	The opponents are silent.
Vul: E-W	♦ QJ8	
HCP: 18+1	♣ AKT2	

---

<b>Board: 23</b>	♠ AKQ872	You bid first.
Dealer: South	♥ K93	The opponents are silent.
Vul: Both	♦ 2	
HCP: 14+2	♣ Q75	

---

<b>Board: 24</b>	♠ Q9	Partner bids first.
Dealer: North	♥ A8765	The opponents are silent.
Vul: None	♦ AKQJ	
HCP: 16+1	♣ 43	

---

<b>Board: 25</b>	♠ A8	Partner bids first.
Dealer: North	♥ AK62	The opponents are silent.
Vul: E-W	♦ 62	
HCP: 17+1	♣ AQ873	

## Both hands (Answers Page)

**Board: 22**

Dealer: North

**North:**

♠ AKT75

**South:**

♠ Q

W N E S

1 ♠ Pass 2 ♥

Vul: E-W

♥ T543

♥ KQJ96

Pass 4 ♥ All Pass

North HCP: 12+1

♦ A5

♦ QJ8

South HCP: 18+1

♣ J4

♣ AKT2

Contract: 4 ♥ North

**Board: 23**

Dealer: South

**North:**

♠ -

**South:**

♠ AKQ872

W N E S

1 ♠

Vul: Both

♥ AJ72

♥ K93

Pass 2 ♣ Pass 3 ♠

North HCP: 17+1

♦ AJ76

♦ 2

Pass 5 ♦ Pass 5 ♠

South HCP: 14+2

♣ AK632

♣ Q75

Pass 6NT All Pass

Contract: 6NT North

**Board: 24**

Dealer: North

**North:**

♠ AK754

**South:**

♠ Q9

W N E S

1 ♠ Pass 2 ♥

Vul: None

♥ J94

♥ A8765

Pass 4 ♥ All Pass

North HCP: 12+1

♦ T75

♦ AKQJ

South HCP: 16+1

♣ KJ

♣ 43

Contract: 4 ♥ North

**Board: 25**

Dealer: North

**North:**

♠ J94

**South:**

♠ A8

W N E S

1 ♦ Pass 2 ♣

Vul: E-W

♥ 4

♥ AK62

Pass 3 ♣ Pass 4 ♣

North HCP: 13+1

♦ AKQ54

♦ 62

Pass 4 ♦ Pass 4 ♥

South HCP: 17+1

♣ K964

♣ AQ873

 Pass 4NT Pass 5 ♣<sup>1</sup>

Contract: 6NT North

 Pass 5 ♦ Pass 5 ♥<sup>2</sup>

 Pass 5NT<sup>3</sup> Pass 6 ♦<sup>4</sup>

Pass 6NT All Pass

1. A=0/5 or 3/5

2. !C queen and !H king

3. King ask by 5NT

4. K=1

## North hands

## Two\_Over\_One

<b>Board: 26</b>	♠ A2	Partner bids first.
Dealer: South	♥ T74	The opponents are silent.
Vul: Both	♦ J8	
HCP: 13+2	♣ AKJT92	

---

<b>Board: 27</b>	♠ Q86	Partner bids first.
Dealer: South	♥ 75	The opponents are silent.
Vul: None	♦ KQ7	
HCP: 13+1	♣ AQT74	

---

<b>Board: 28</b>	♠ A64	Partner bids first.
Dealer: South	♥ Q5	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 16+2	♣ AQ9642	

---

<b>Board: 29</b>	♠ A983	You bid first.
Dealer: North	♥ KJ862	The opponents are silent.
Vul: Both	♦ K9	
HCP: 14+1	♣ K9	

## Both hands (Answers Page)

**Board: 26**

Dealer: South

**North:**

♠ A2

**South:**

♠ K3

W N E S

1 ♥

Vul: Both

♥ T74

♥ AK832

Pass 2 ♣ Pass 3 ♦

North HCP: 13+2

♦ J8

♦ A6542

Pass 4 ♥ All Pass

South HCP: 14+2

♣ AKJT92

♣ 6

Contract: 4 ♥ North

**Board: 27**

Dealer: South

**North:**

♠ Q86

**South:**

♠ 53

W N E S

1 ♦

Vul: None

♥ 75

♥ AJ82

Pass 2 ♣ Pass 2 ♦

North HCP: 13+1

♦ KQ7

♦ AT964

Pass 3 ♦ Pass 3 ♥

South HCP: 12+1

♣ AQT74

♣ K8

Pass 3NT All Pass

Contract: 3NT North

**Board: 28**

Dealer: South

**North:**

♠ A64

**South:**

♠ KT53

W N E S

1 ♥

Vul: N-S

♥ Q5

♥ AJT43

Pass 2 ♣ Pass 2NT

North HCP: 16+2

♦ A6

♦ K7

Pass 3 ♣ Pass 3NT

South HCP: 14+1

♣ AQ9642

♣ K5

All Pass

Contract: 3NT South

**Board: 29**

Dealer: North

**North:**

♠ A983

**South:**

♠ K

W N E S

1 ♥ Pass 2 ♣

Vul: Both

♥ KJ862

♥ 73

Pass 2NT Pass 3 ♦

North HCP: 14+1

♦ K9

♦ AT85

Pass 3NT All Pass

South HCP: 13+2

♣ K9

♣ AQ8652

Contract: 3NT North

**South hands****Two\_Over\_One****Board: 26**      ♠ K3      You bid first.

Dealer: South      ♥ AK832      The opponents are silent.

Vul: Both      ♦ A6542

HCP: 14+2      ♣ 6

**Board: 27**      ♠ 53      You bid first.

Dealer: South      ♥ AJ82      The opponents are silent.

Vul: None      ♦ AT964

HCP: 12+1      ♣ K8

**Board: 28**      ♠ KT53      You bid first.

Dealer: South      ♥ AJT43      The opponents are silent.

Vul: N-S      ♦ K7

HCP: 14+1      ♣ K5

**Board: 29**      ♠ K      Partner bids first.

Dealer: North      ♥ 73      The opponents are silent.

Vul: Both      ♦ AT85

HCP: 13+2      ♣ AQ8652

## Both hands (Answers Page)

**Board: 26**

Dealer: South

**North:**

♠ A2

**South:**

♠ K3

W N E S

1 ♥

Vul: Both

♥ T74

♥ AK832

Pass 2 ♣ Pass 3 ♦

North HCP: 13+2

♦ J8

♦ A6542

Pass 4 ♥ All Pass

South HCP: 14+2

♣ AKJT92

♣ 6

Contract: 4 ♥ North

**Board: 27**

Dealer: South

**North:**

♠ Q86

**South:**

♠ 53

W N E S

1 ♦

Vul: None

♥ 75

♥ AJ82

Pass 2 ♣ Pass 2 ♦

North HCP: 13+1

♦ KQ7

♦ AT964

Pass 3 ♦ Pass 3 ♥

South HCP: 12+1

♣ AQT74

♣ K8

Pass 3NT All Pass

Contract: 3NT North

**Board: 28**

Dealer: South

**North:**

♠ A64

**South:**

♠ KT53

W N E S

1 ♥

Vul: N-S

♥ Q5

♥ AJT43

Pass 2 ♣ Pass 2NT

North HCP: 16+2

♦ A6

♦ K7

Pass 3 ♣ Pass 3NT

South HCP: 14+1

♣ AQ9642

♣ K5

All Pass

Contract: 3NT South

**Board: 29**

Dealer: North

**North:**

♠ A983

**South:**

♠ K

W N E S

1 ♥ Pass 2 ♣

Vul: Both

♥ KJ862

♥ 73

Pass 2NT Pass 3 ♦

North HCP: 14+1

♦ K9

♦ AT85

Pass 3NT All Pass

South HCP: 13+2

♣ K9

♣ AQ8652

Contract: 3NT North

## North hands

## Two\_Over\_One

<b>Board: 30</b>	♠ A6	Partner bids first.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: None	♦ AJ842	
HCP: 16+1	♣ J97	

---

<b>Board: 31</b>	♠ 7	Partner bids first.
Dealer: South	♥ QJT4	The opponents are silent.
Vul: N-S	♦ AK83	
HCP: 13	♣ QJ63	

---

<b>Board: 32</b>	♠ J3	Partner bids first.
Dealer: South	♥ K42	The opponents are silent.
Vul: E-W	♦ QJ8	
HCP: 13+1	♣ AQ972	

---

<b>Board: 33</b>	♠ J7	You bid first.
Dealer: North	♥ AQ854	The opponents are silent.
Vul: None	♦ JT5	
HCP: 14+1	♣ AQ9	

## Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ KQ9753				1 ♠
Vul: None	♥ KQJ	♥ A4	Pass	2 ♦	Pass	3 ♠
North HCP: 16+1	♦ AJ842	♦ T65	Pass	4NT	Pass	5 ♣ <sup>1</sup>
South HCP: 16+2	♣ J97	♣ AK	Pass	5 ♦	Pass	6 ♣ <sup>2</sup>
Contract: 6 ♠ North			Pass	6 ♠	All Pass	

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

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AKJ542				1 ♠
Vul: N-S	♥ QJT4	♥ 98	Pass	2 ♣	Pass	2 ♠
North HCP: 13	♦ AK83	♦ J52	Pass	3NT	All Pass	
South HCP: 13+2	♣ QJ63	♣ A7				
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ AQT6				1 ♦
Vul: E-W	♥ K42	♥ 763	Pass	2 ♣	Pass	2 ♦
North HCP: 13+1	♦ QJ8	♦ K964	Pass	3 ♦	Pass	3NT
South HCP: 12	♣ AQ972	♣ KT	All Pass			
Contract: 3NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ AK2		1 ♥	Pass	2 ♣
Vul: None	♥ AQ854	♥ K9	Pass	2NT	Pass	3NT
North HCP: 14+1	♦ JT5	♦ A43	All Pass			
South HCP: 14+1	♣ AQ9	♣ T7652				
Contract: 3NT South						

## South hands

## Two\_Over\_One

**Board: 30**      ♠ KQ9753      You bid first.

Dealer: South      ♥ A4      The opponents are silent.

Vul: None      ♦ T65

HCP: 16+2      ♣ AK

---

**Board: 31**      ♠ AKJ542      You bid first.

Dealer: South      ♥ 98      The opponents are silent.

Vul: N-S      ♦ J52

HCP: 13+2      ♣ A7

---

**Board: 32**      ♠ AQT6      You bid first.

Dealer: South      ♥ 763      The opponents are silent.

Vul: E-W      ♦ K964

HCP: 12      ♣ KT

---

**Board: 33**      ♠ AK2      Partner bids first.

Dealer: North      ♥ K9      The opponents are silent.

Vul: None      ♦ A43

HCP: 14+1      ♣ T7652

## Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ KQ9753				1 ♠
Vul: None	♥ KQJ	♥ A4	Pass	2 ♦	Pass	3 ♠
North HCP: 16+1	♦ AJ842	♦ T65	Pass	4NT	Pass	5 ♣ <sup>1</sup>
South HCP: 16+2	♣ J97	♣ AK	Pass	5 ♦	Pass	6 ♣ <sup>2</sup>
Contract: 6 ♠ North			Pass	6 ♠	All Pass	

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

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AKJ542				1 ♠
Vul: N-S	♥ QJT4	♥ 98	Pass	2 ♣	Pass	2 ♠
North HCP: 13	♦ AK83	♦ J52	Pass	3NT	All Pass	
South HCP: 13+2	♣ QJ63	♣ A7				
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ AQT6				1 ♦
Vul: E-W	♥ K42	♥ 763	Pass	2 ♣	Pass	2 ♦
North HCP: 13+1	♦ QJ8	♦ K964	Pass	3 ♦	Pass	3NT
South HCP: 12	♣ AQ972	♣ KT	All Pass			
Contract: 3NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ AK2		1 ♥	Pass	2 ♣
Vul: None	♥ AQ854	♥ K9	Pass	2NT	Pass	3NT
North HCP: 14+1	♦ JT5	♦ A43	All Pass			
South HCP: 14+1	♣ AQ9	♣ T7652				
Contract: 3NT South						

## North hands

## Two\_Over\_One

---

<b>Board: 34</b>	♠ KQ63	Partner bids first.
Dealer: South	♥ K64	The opponents are silent.
Vul: N-S	♦ J	
HCP: 14+1	♣ KQ976	

---

<b>Board: 35</b>	♠ KQ9654	You bid first.
Dealer: North	♥ AK86	The opponents are silent.
Vul: E-W	♦ -	
HCP: 16+2	♣ AT7	

---

<b>Board: 36</b>	♠ K732	You bid first.
Dealer: North	♥ AJ84	The opponents are silent.
Vul: Both	♦ AJT	
HCP: 18	♣ AJ	

---

<b>Board: 37</b>	♠ -	Partner bids first.
Dealer: South	♥ QT8642	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 13+3	♣ AK743	

## Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ KQ63	♠ AT9				1♦
Vul: N-S	♥ K64	♥ A7	Pass	2♣	Pass	3♦
North HCP: 14+1	♦ J	♦ AQT654	Pass	3♠	Pass	3NT
South HCP: 15+2	♣ KQ976	♣ J8	All Pass			
Contract: 3NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ KQ9654	♠ A7		1♠	Pass	2♦
Vul: E-W	♥ AK86	♥ 95	Pass	2♥	Pass	3♣
North HCP: 16+2	♦ -	♦ AJT32	Pass	3♠	Pass	4NT
South HCP: 15+1	♣ AT7	♣ KQJ6	Pass	5♣ <sup>1</sup>	Pass	5♠
Contract: 6♠ North			Pass	6♠	All Pass	

1. A=0/5 or 3/5

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ K732	♠ AQJ9		1♦	Pass	2♣
Vul: Both	♥ AJ84	♥ Q	Pass	2♥	Pass	2♠
North HCP: 18	♦ AJT	♦ K54	Pass	3♠	Pass	4NT
South HCP: 15+1	♣ AJ	♣ K9542	Pass	5♦ <sup>1</sup>	Pass	5NT <sup>2</sup>
Contract: 7♠ South			Pass	6♣ <sup>3</sup>	Pass	7♠
			All Pass			

1. A=1/5 or 4/5

2. King ask by 5NT

3. K=0

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQT54				1♠
Vul: N-S	♥ QT8642	♥ 5	Pass	2♥	Pass	3♠
North HCP: 13+3	♦ A2	♦ KQ765	Pass	4♥	All Pass	
South HCP: 16+3	♣ AK743	♣ Q				
Contract: 4♥ North						

**South hands****Two\_Over\_One**

**Board: 34**      ♠ AT9      You bid first.

Dealer: South      ♥ A7      The opponents are silent.

Vul: N-S      ♦ AQT654

HCP: 15+2      ♣ J8

---

**Board: 35**      ♠ A7      Partner bids first.

Dealer: North      ♥ 95      The opponents are silent.

Vul: E-W      ♦ AJT32

HCP: 15+1      ♣ KQJ6

---

**Board: 36**      ♠ AQJ9      Partner bids first.

Dealer: North      ♥ Q      The opponents are silent.

Vul: Both      ♦ K54

HCP: 15+1      ♣ K9542

---

**Board: 37**      ♠ AKQT54      You bid first.

Dealer: South      ♥ 5      The opponents are silent.

Vul: N-S      ♦ KQ765

HCP: 16+3      ♣ Q

## Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ KQ63	♠ AT9				1♦
Vul: N-S	♥ K64	♥ A7	Pass	2♣	Pass	3♦
North HCP: 14+1	♦ J	♦ AQT654	Pass	3♠	Pass	3NT
South HCP: 15+2	♣ KQ976	♣ J8	All Pass			
Contract: 3NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ KQ9654	♠ A7		1♠	Pass	2♦
Vul: E-W	♥ AK86	♥ 95	Pass	2♥	Pass	3♣
North HCP: 16+2	♦ -	♦ AJT32	Pass	3♠	Pass	4NT
South HCP: 15+1	♣ AT7	♣ KQJ6	Pass	5♣ <sup>1</sup>	Pass	5♠
Contract: 6♠ North			Pass	6♠	All Pass	

1. A=0/5 or 3/5

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ K732	♠ AQJ9		1♦	Pass	2♣
Vul: Both	♥ AJ84	♥ Q	Pass	2♥	Pass	2♠
North HCP: 18	♦ AJT	♦ K54	Pass	3♠	Pass	4NT
South HCP: 15+1	♣ AJ	♣ K9542	Pass	5♦ <sup>1</sup>	Pass	5NT <sup>2</sup>
Contract: 7♠ South			Pass	6♣ <sup>3</sup>	Pass	7♠
			All Pass			

1. A=1/5 or 4/5

2. King ask by 5NT

3. K=0

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQT54				1♠
Vul: N-S	♥ QT8642	♥ 5	Pass	2♥	Pass	3♠
North HCP: 13+3	♦ A2	♦ KQ765	Pass	4♥	All Pass	
South HCP: 16+3	♣ AK743	♣ Q				
Contract: 4♥ North						

## North hands

## Two\_Over\_One

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<b>Board: 38</b>	♠ 32	Partner bids first.
Dealer: South	♥ K32	The opponents are silent.
Vul: E-W	♦ AK8742	
HCP: 13+2	♣ K2	

---

<b>Board: 39</b>	♠ KJT54	You bid first.
Dealer: North	♥ A3	The opponents are silent.
Vul: Both	♦ J9	
HCP: 12+1	♣ K542	

---

<b>Board: 40</b>	♠ AKQ	You bid first.
Dealer: North	♥ KQ97	The opponents are silent.
Vul: None	♦ A765	
HCP: 19	♣ J8	

---

<b>Board: 41</b>	♠ 62	Partner bids first.
Dealer: South	♥ QJT93	The opponents are silent.
Vul: E-W	♦ AK7	
HCP: 16+1	♣ AQT	

---

<b>Board: 42</b>	♠ 75	Partner bids first.
Dealer: South	♥ AKT54	The opponents are silent.
Vul: Both	♦ A8	
HCP: 16+1	♣ KQ43	

## Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 32	♠ AJT97				1 ♠
Vul: E-W	♥ K32	♥ AQ98	Pass	2 ♦	Pass	2 ♥
North HCP: 13+2	♦ AK8742	♦ 6	Pass	3 ♦	Pass	3 NT
South HCP: 12+1	♣ K2	♣ J53	All Pass			
Contract:	3NT South					

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ KJT54	♠ AQ		1 ♠	Pass	2 ♥
Vul: Both	♥ A3	♥ KJ9874	Pass	2 NT	Pass	3 ♥
North HCP: 12+1	♦ J9	♦ AK3	Pass	4 ♥	Pass	4 ♠
South HCP: 19+2	♣ K542	♣ Q7	All Pass			
Contract:	4 ♠ South					

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ JT7		1 ♦	Pass	2 ♣
Vul: None	♥ KQ97	♥ AJ	Pass	2 ♥	Pass	3 ♣
North HCP: 19	♦ A765	♦ Q42	Pass	3 ♦	Pass	3 NT
South HCP: 15+1	♣ J8	♣ AKT63	Pass	4 ♣	All Pass	
Contract:	4 ♣ North					

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ AKJ83				1 ♠
Vul: E-W	♥ QJT93	♥ 7	Pass	2 ♥	Pass	3 ♣
North HCP: 16+1	♦ AK7	♦ Q9	Pass	3 NT	All Pass	
South HCP: 13+2	♣ AQT	♣ K5432				
Contract:	3NT North					

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AQJ62				1 ♠
Vul: Both	♥ AKT54	♥ 8	Pass	2 ♥	Pass	3 ♣
North HCP: 16+1	♦ A8	♦ Q7	Pass	4 ♣	Pass	4 ♠
South HCP: 14+2	♣ KQ43	♣ AJ982	Pass	4 NT	Pass	5 ♥ <sup>1</sup>
Contract:	7 ♣ North		Pass	7 ♣	All Pass	

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

**South hands****Two\_Over\_One****Board: 38**      ♠ AJT97      You bid first.

Dealer: South      ♥ AQ98      The opponents are silent.

Vul: E-W      ♦ 6

HCP: 12+1      ♣ J53

**Board: 39**      ♠ AQ      Partner bids first.

Dealer: North      ♥ KJ9874      The opponents are silent.

Vul: Both      ♦ AK3

HCP: 19+2      ♣ Q7

**Board: 40**      ♠ JT7      Partner bids first.

Dealer: North      ♥ AJ      The opponents are silent.

Vul: None      ♦ Q42

HCP: 15+1      ♣ AKT63

**Board: 41**      ♠ AKJ83      You bid first.

Dealer: South      ♥ 7      The opponents are silent.

Vul: E-W      ♦ Q9

HCP: 13+2      ♣ K5432

**Board: 42**      ♠ AQJ62      You bid first.

Dealer: South      ♥ 8      The opponents are silent.

Vul: Both      ♦ Q7

HCP: 14+2      ♣ AJ982

## Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 32	♠ AJT97				1 ♠
Vul: E-W	♥ K32	♥ AQ98	Pass	2 ♦	Pass	2 ♥
North HCP: 13+2	♦ AK8742	♦ 6	Pass	3 ♦	Pass	3 NT
South HCP: 12+1	♣ K2	♣ J53	All Pass			
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ KJT54	♠ AQ		1 ♠	Pass	2 ♥
Vul: Both	♥ A3	♥ KJ9874	Pass	2 NT	Pass	3 ♥
North HCP: 12+1	♦ J9	♦ AK3	Pass	4 ♥	Pass	4 ♠
South HCP: 19+2	♣ K542	♣ Q7	All Pass			
Contract: 4 ♠ South						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ JT7		1 ♦	Pass	2 ♣
Vul: None	♥ KQ97	♥ AJ	Pass	2 ♥	Pass	3 ♣
North HCP: 19	♦ A765	♦ Q42	Pass	3 ♦	Pass	3 NT
South HCP: 15+1	♣ J8	♣ AKT63	Pass	4 ♣	All Pass	
Contract: 4 ♣ North						

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ AKJ83				1 ♠
Vul: E-W	♥ QJT93	♥ 7	Pass	2 ♥	Pass	3 ♣
North HCP: 16+1	♦ AK7	♦ Q9	Pass	3 NT	All Pass	
South HCP: 13+2	♣ AQT	♣ K5432				
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AQJ62				1 ♠
Vul: Both	♥ AKT54	♥ 8	Pass	2 ♥	Pass	3 ♣
North HCP: 16+1	♦ A8	♦ Q7	Pass	4 ♣	Pass	4 ♠
South HCP: 14+2	♣ KQ43	♣ AJ982	Pass	4 NT	Pass	5 ♥ <sup>1</sup>
Contract: 7 ♣ North			Pass	7 ♣	All Pass	

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

## North hands

## Two\_Over\_One

<b>Board: 43</b>	♠ K96	You bid first.
Dealer: North	♥ A84	The opponents are silent.
Vul: None	♦ AQ954	
HCP: 13+1	♣ 93	

---

<b>Board: 44</b>	♠ KQ864	You bid first.
Dealer: North	♥ AJ94	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 16+1	♣ A52	

---

<b>Board: 45</b>	♠ AQJ94	You bid first.
Dealer: North	♥ A2	The opponents are silent.
Vul: Both	♦ T76	
HCP: 18+1	♣ AQJ	

---

<b>Board: 46</b>	♠ AQJ86	You bid first.
Dealer: North	♥ 63	The opponents are silent.
Vul: None	♦ K762	
HCP: 13+1	♣ K8	

---

<b>Board: 47</b>	♠ AQ3	Partner bids first.
Dealer: South	♥ AK3	The opponents are silent.
Vul: N-S	♦ 97	
HCP: 18+1	♣ AJT62	

## Both hands (Answers Page)

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ Q4		1♦	Pass	2♣
Vul: None	♥ A84	♥ KQJ6	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ AQ954	♦ JT	Pass	2NT	Pass	3NT
South HCP: 15+1	♣ 93	♣ KQJ87	All Pass			

Contract: 3NT South

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ KQ864	♠ A5		1♠	Pass	2♦
Vul: N-S	♥ AJ94	♥ T87	Pass	3♥	Pass	3NT
North HCP: 16+1	♦ Q	♦ AK8542	All Pass			
South HCP: 14+2	♣ A52	♣ K7				

Contract: 3NT South

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ AQJ94	♠ K76		1♠	Pass	2♦
Vul: Both	♥ A2	♥ QJT	Pass	3NT	Pass	6♠
North HCP: 18+1	♦ T76	♦ AKQ94	All Pass			
South HCP: 15+1	♣ AQJ	♣ T3				

Contract: 6♠ South

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ AQJ86	♠ 73		1♠	Pass	2♥
Vul: None	♥ 63	♥ AKQ975	Pass	3♦	Pass	3♥
North HCP: 13+1	♦ K762	♦ Q5	Pass	4♥	All Pass	
South HCP: 13+2	♣ K8	♣ Q63				

Contract: 4♥ North

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ AQ3	♠ 72			1♦	
Vul: N-S	♥ AK3	♥ 92	Pass	2♣	Pass	3♣
North HCP: 18+1	♦ 97	♦ AKT53	Pass	4♣	Pass	4♦
South HCP: 12+1	♣ AJT62	♣ KQ75	Pass	4♥	Pass	5♣
Contract: 6♣ North			Pass	6♣	All Pass	

**South hands****Two\_Over\_One**

---

<b>Board: 43</b>	♠ Q4	Partner bids first.
Dealer: North	♥ KQJ6	The opponents are silent.
Vul: None	♦ JT	
HCP: 15+1	♣ KQJ87	

---

<b>Board: 44</b>	♠ A5	Partner bids first.
Dealer: North	♥ T87	The opponents are silent.
Vul: N-S	♦ AK8542	
HCP: 14+2	♣ K7	

---

<b>Board: 45</b>	♠ K76	Partner bids first.
Dealer: North	♥ QJT	The opponents are silent.
Vul: Both	♦ AKQ94	
HCP: 15+1	♣ T3	

---

<b>Board: 46</b>	♠ 73	Partner bids first.
Dealer: North	♥ AKQ975	The opponents are silent.
Vul: None	♦ Q5	
HCP: 13+2	♣ Q63	

---

<b>Board: 47</b>	♠ 72	You bid first.
Dealer: South	♥ 92	The opponents are silent.
Vul: N-S	♦ AKT53	
HCP: 12+1	♣ KQ75	

## Both hands (Answers Page)

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ Q4		1♦	Pass	2♣
Vul: None	♥ A84	♥ KQJ6	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ AQ954	♦ JT	Pass	2NT	Pass	3NT
South HCP: 15+1	♣ 93	♣ KQJ87	All Pass			

Contract: 3NT South

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ KQ864	♠ A5		1♠	Pass	2♦
Vul: N-S	♥ AJ94	♥ T87	Pass	3♥	Pass	3NT
North HCP: 16+1	♦ Q	♦ AK8542	All Pass			
South HCP: 14+2	♣ A52	♣ K7				

Contract: 3NT South

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ AQJ94	♠ K76		1♠	Pass	2♦
Vul: Both	♥ A2	♥ QJT	Pass	3NT	Pass	6♠
North HCP: 18+1	♦ T76	♦ AKQ94	All Pass			
South HCP: 15+1	♣ AQJ	♣ T3				

Contract: 6♠ South

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ AQJ86	♠ 73		1♠	Pass	2♥
Vul: None	♥ 63	♥ AKQ975	Pass	3♦	Pass	3♥
North HCP: 13+1	♦ K762	♦ Q5	Pass	4♥	All Pass	
South HCP: 13+2	♣ K8	♣ Q63				

Contract: 4♥ North

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ AQ3	♠ 72			1♦	
Vul: N-S	♥ AK3	♥ 92	Pass	2♣	Pass	3♣
North HCP: 18+1	♦ 97	♦ AKT53	Pass	4♣	Pass	4♦
South HCP: 12+1	♣ AJT62	♣ KQ75	Pass	4♥	Pass	5♣
Contract: 6♣ North			Pass	6♣	All Pass	

## North hands

## Two\_Over\_One

<b>Board: 48</b>	♠ A95	Partner bids first.
Dealer: South	♥ K5	The opponents are silent.
Vul: E-W	♦ 842	
HCP: 13+1	♣ KQJ72	

---

<b>Board: 49</b>	♠ KT943	You bid first.
Dealer: North	♥ KQJ	The opponents are silent.
Vul: None	♦ K93	
HCP: 12+1	♣ 72	

---

<b>Board: 50</b>	♠ K83	Partner bids first.
Dealer: South	♥ Q4	The opponents are silent.
Vul: N-S	♦ AQJ942	
HCP: 13+2	♣ JT	

## Both hands (Answers Page)

**Board: 48**

	North:	South:	W	N	E	S
Dealer: South	♠ A95	♠ J4				1 ♥
Vul: E-W	♥ K5	♥ AJ9843	Pass	2 ♣	Pass	3 ♥
North HCP: 13+1	♦ 842	♦ KQ3	Pass	4NT	Pass	5 ♥ <sup>1</sup>
South HCP: 15+2	♣ KQJ72	♣ A5	All Pass			
Contract: 5 ♥ South			1. A=2/5 or 5/5, Q(H)=0			

**Board: 49**

	North:	South:	W	N	E	S
Dealer: North	♠ KT943	♠ AQ2		1 ♠	Pass	2 ♦
Vul: None	♥ KQJ	♥ T96	Pass	2NT	Pass	3 ♠
North HCP: 12+1	♦ K93	♦ AQT87	Pass	4 ♠	All Pass	
South HCP: 17+1	♣ 72	♣ AJ				
Contract: 4 ♠ North						

**Board: 50**

	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ Q4				1 ♥
Vul: N-S	♥ Q4	♥ AKJ532	Pass	2 ♦	Pass	2 ♥
North HCP: 13+2	♦ AQJ942	♦ 3	Pass	4 ♥	All Pass	
South HCP: 14+2	♣ JT	♣ A985				
Contract: 4 ♥ North						

## South hands

## Two\_Over\_One

**Board: 48**      ♠ J4      You bid first.

Dealer: South      ♥ AJ9843      The opponents are silent.

Vul: E-W      ♦ KQ3

HCP: 15+2      ♣ A5

---

**Board: 49**      ♠ AQ2      Partner bids first.

Dealer: North      ♥ T96      The opponents are silent.

Vul: None      ♦ AQT87

HCP: 17+1      ♣ AJ

---

**Board: 50**      ♠ Q4      You bid first.

Dealer: South      ♥ AKJ532      The opponents are silent.

Vul: N-S      ♦ 3

HCP: 14+2      ♣ A985

## Both hands (Answers Page)

**Board: 48**

	North:	South:	W	N	E	S
Dealer: South	♠ A95	♠ J4				1 ♥
Vul: E-W	♥ K5	♥ AJ9843	Pass	2 ♣	Pass	3 ♥
North HCP: 13+1	♦ 842	♦ KQ3	Pass	4NT	Pass	5 ♥ <sup>1</sup>
South HCP: 15+2	♣ KQJ72	♣ A5	All Pass			
Contract: 5 ♥ South			1. A=2/5 or 5/5, Q(H)=0			

**Board: 49**

	North:	South:	W	N	E	S
Dealer: North	♠ KT943	♠ AQ2		1 ♠	Pass	2 ♦
Vul: None	♥ KQJ	♥ T96	Pass	2NT	Pass	3 ♠
North HCP: 12+1	♦ K93	♦ AQT87	Pass	4 ♠	All Pass	
South HCP: 17+1	♣ 72	♣ AJ				
Contract: 4 ♠ North						

**Board: 50**

	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ Q4				1 ♥
Vul: N-S	♥ Q4	♥ AKJ532	Pass	2 ♦	Pass	2 ♥
North HCP: 13+2	♦ AQJ942	♦ 3	Pass	4 ♥	All Pass	
South HCP: 14+2	♣ JT	♣ A985				
Contract: 4 ♥ North						