

<b>Board: 1</b>	♠ QJ84	Partner bids first.
Dealer: South	♥ A3	The opponents are silent.
Vul: None	♦ AKQ96	
HCP: 18+1	♣ Q4	

---

<b>Board: 2</b>	♠ AJ32	Partner bids first.
Dealer: South	♥ 53	East (LHO) bids 1♥ if possible.
Vul: N-S	♦ KQJ753	
HCP: 14+2	♣ K	

---

<b>Board: 3</b>	♠ 8	LHO opens the bidding 1♣.
Dealer: East	♥ AQ9854	Partner bids next.
Vul: N-S	♦ K7	West (RHO) bids 1♦ if possible.
HCP: 9+2	♣ T954	

---

<b>Board: 4</b>	♠ AQT9	Partner bids first.
Dealer: South	♥ 764	The opponents are silent.
Vul: Both	♦ KT875	
HCP: 9+1	♣ 4	

---

<b>Board: 5</b>	♠ Q6	Partner bids first.
Dealer: South	♥ Q964	East (LHO) bids 1♠ if possible.
Vul: N-S	♦ KJT74	
HCP: 8+1	♣ 54	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ QJ84	♠ AK32				1♣
Vul: None	♥ A3	♥ KJ42	Pass	1♦	Pass	1NT
North HCP: 18+1	♦ AKQ96	♦ 5	Pass	2♠	Pass	4♠
South HCP: 15	♣ Q4	♣ A752	Pass	4NT	Pass	5♣ <sup>1</sup>
Contract: 6♠ North			Pass	6♠	All Pass	

1. A=0/5 or 3/5

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AJ32	♠ Q7				1♣
Vul: N-S	♥ 53	♥ AJ2	Pass	1♦	1♥	2♣
North HCP: 14+2	♦ KQJ753	♦ A98	Pass	2♥ <sup>1</sup>	Pass	3NT
South HCP: 14+1	♣ K	♣ QJT83	All Pass			
Contract: 3NT South			1. strength cue bid			

Board: 3	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ A752			1♣	Pass
Vul: N-S	♥ AQ9854	♥ KT72	1♦	2♥	Pass	3♥
North HCP: 9+2	♦ K7	♦ T93	All Pass			
South HCP: 9	♣ T954	♣ Q8				
Contract: 3♥ South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ AQT9	♠ J72				1♣
Vul: Both	♥ 764	♥ AK92	Pass	1♦	Pass	1NT
North HCP: 9+1	♦ KT875	♦ 93	All Pass			
South HCP: 13	♣ 4	♣ AJ92				
Contract: 1NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ T75				1♣
Vul: N-S	♥ Q964	♥ T8	Pass	1♦	1♠	2♣
North HCP: 8+1	♦ KJT74	♦ A95	Pass	2♦	Pass	3♦
South HCP: 13+1	♣ 54	♣ AKQT2	All Pass			
Contract: 3♦ South						

---

<b>Board: 1</b>	♠ AK32	You bid first.
Dealer: South	♥ KJ42	The opponents are silent.
Vul: None	♦ 5	
HCP: 15	♣ A752	
<b>Board: 2</b>	♠ Q7	You bid first.
Dealer: South	♥ AJ2	East (RHO) bids 1♥ if possible.
Vul: N-S	♦ A98	
HCP: 14+1	♣ QJT83	
<b>Board: 3</b>	♠ A752	RHO opens the bidding 1♣.
Dealer: East	♥ KT72	You bid next.
Vul: N-S	♦ T93	West (LHO) bids 1♦ if possible.
HCP: 9	♣ Q8	
<b>Board: 4</b>	♠ J72	You bid first.
Dealer: South	♥ AK92	The opponents are silent.
Vul: Both	♦ 93	
HCP: 13	♣ AJ92	
<b>Board: 5</b>	♠ T75	You bid first.
Dealer: South	♥ T8	East (RHO) bids 1♠ if possible.
Vul: N-S	♦ A95	
HCP: 13+1	♣ AKQT2	

---

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ QJ84	♠ AK32				1♣
Vul: None	♥ A3	♥ KJ42	Pass	1♦	Pass	1NT
North HCP: 18+1	♦ AKQ96	♦ 5	Pass	2♠	Pass	4♠
South HCP: 15	♣ Q4	♣ A752	Pass	4NT	Pass	5♣ <sup>1</sup>
Contract: 6♠ North			Pass	6♠	All Pass	

1. A=0/5 or 3/5

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AJ32	♠ Q7				1♣
Vul: N-S	♥ 53	♥ AJ2	Pass	1♦	1♥	2♣
North HCP: 14+2	♦ KQJ753	♦ A98	Pass	2♥ <sup>1</sup>	Pass	3NT
South HCP: 14+1	♣ K	♣ QJT83	All Pass			
Contract: 3NT South						1. strength cue bid

Board: 3	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ A752			1♣	Pass
Vul: N-S	♥ AQ9854	♥ KT72	1♦	2♥	Pass	3♥
North HCP: 9+2	♦ K7	♦ T93	All Pass			
South HCP: 9	♣ T954	♣ Q8				
Contract: 3♥ South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ AQT9	♠ J72				1♣
Vul: Both	♥ 764	♥ AK92	Pass	1♦	Pass	1NT
North HCP: 9+1	♦ KT875	♦ 93	All Pass			
South HCP: 13	♣ 4	♣ AJ92				
Contract: 1NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ T75				1♣
Vul: N-S	♥ Q964	♥ T8	Pass	1♦	1♠	2♣
North HCP: 8+1	♦ KJT74	♦ A95	Pass	2♦	Pass	3♦
South HCP: 13+1	♣ 54	♣ AKQT2	All Pass			
Contract: 3♦ South						

---

<b>Board: 6</b>	♠ AK	Partner bids first.
Dealer: South	♥ 8542	The opponents are silent.
Vul: E-W	♦ T97654	
HCP: 7+2	♣ 2	

---

<b>Board: 7</b>	♠ AQT6	You bid first.
Dealer: North	♥ 75	The opponents are silent.
Vul: Both	♦ KT7	
HCP: 12	♣ K975	

---

<b>Board: 8</b>	♠ AKJT	Partner bids first.
Dealer: South	♥ 62	The opponents are silent.
Vul: None	♦ K7653	
HCP: 11+1	♣ 98	

---

<b>Board: 9</b>	♠ AQ72	You bid first.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: E-W	♦ -	
HCP: 13+2	♣ QT9864	

---

<b>Board: 10</b>	♠ 82	You bid first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: Both	♦ T965	
HCP: 13+1	♣ AKJT5	

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ AK	♠ 982				1♣
Vul: E-W	♥ 8542	♥ AK63	Pass	1♦	Pass	1NT
North HCP: 7+2	♦ T97654	♦ 3				All Pass
South HCP: 14+1	♣ 2	♣ AK854				
Contract: 1NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQT6	♠ 9852		1♣	Pass	1♦
Vul: Both	♥ 75	♥ QJT	Pass	1NT	All Pass	
North HCP: 12	♦ KT7	♦ AJ862				
South HCP: 8+1	♣ K975	♣ T				
Contract: 1NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ AKJT	♠ 72				1♣
Vul: None	♥ 62	♥ AJ98	Pass	1♦	Pass	1NT
North HCP: 11+1	♦ K7653	♦ Q2	Pass	2♦	Pass	2♥
South HCP: 12+1	♣ 98	♣ KQ752	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AQ72	♠ T6		1♣	Pass	1♦
Vul: E-W	♥ KQ5	♥ T876	Pass	2♣	Pass	2♦
North HCP: 13+2	♦ -	♦ AJ9842	Pass	3NT	All Pass	
South HCP: 9+2	♣ QT9864	♣ A				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ 82	♠ QJT5		1♣	Pass	1♦
Vul: Both	♥ AJ	♥ T86	Pass	2♦	Pass	3♦
North HCP: 13+1	♦ T965	♦ KQ732				
South HCP: 8+1	♣ AKJT5	♣ 6				
Contract: 3♦ South						

**Board: 6**      ♠ 982      You bid first.

Dealer: South      ♥ AK63      The opponents are silent.

Vul: E-W      ♦ 3

HCP: 14+1      ♣ AK854

---

**Board: 7**      ♠ 9852      Partner bids first.

Dealer: North      ♥ QJT      The opponents are silent.

Vul: Both      ♦ AJ862

HCP: 8+1      ♣ T

---

**Board: 8**      ♠ 72      You bid first.

Dealer: South      ♥ AJ98      The opponents are silent.

Vul: None      ♦ Q2

HCP: 12+1      ♣ KQ752

---

**Board: 9**      ♠ T6      Partner bids first.

Dealer: North      ♥ T876      The opponents are silent.

Vul: E-W      ♦ AJ9842

HCP: 9+2      ♣ A

---

**Board: 10**      ♠ QJT5      Partner bids first.

Dealer: North      ♥ T86      The opponents are silent.

Vul: Both      ♦ KQ732

HCP: 8+1      ♣ 6



**Board: 11**

♠ 2

You bid first.

Dealer: North

♥ AQJ7

West (RHO) Doubles 2♣ if possible.

Vul: None

♦ T3

East (LHO) bids 2♠ if possible.

HCP: 14+2

♣ AKT953

**Board: 12**

♠ QJ9

RHO opens the bidding 1♣.

Dealer: West

♥ AT53

You bid next.

Vul: E-W

♦ J5

East (LHO) bids 1♦ if possible.

HCP: 9

♣ J954

**Board: 13**

♠ KT83

You bid first.

Dealer: North

♥ KQ8

The opponents are silent.

Vul: Both

♦ K3

HCP: 19

♣ AKJ5

**Board: 14**

♠ J732

Partner bids first.

Dealer: South

♥ J94

The opponents are silent.

Vul: None

♦ KQJ976

HCP: 8+2

♣ -

**Board: 15**

♠ KQJ6

Partner bids first.

Dealer: South

♥ AJ6

East (LHO) bids 1♠ if possible.

Vul: N-S

♦ J9765

HCP: 12+1

♣ 7

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ J653		1♣	Pass	1♦
Vul: None	♥ AQJ7	♥ K53	Pass	2♣	Pass	Pass
North HCP: 14+2	♦ T3	♦ Q8654	X	Pass	2♠	Pass
South HCP: 6+1	♣ AKT953	♣ 2	Pass	X	Pass	3♣
Contract: 3♣ South			All Pass			

Board: 12	North:	South:	W	N	E	S		
Dealer: West	♠ QJ9	♠ A764	1♣	Pass	1♦	1NT		
Vul: E-W	♥ AT53	♥ Q762	Pass	2♣ <sup>1</sup>	Pass	2♥		
North HCP: 9	♦ J5	♦ K8	Pass	3♥	All Pass			
South HCP: 15	♣ J954	♣ AQ2	1. Stayman					
Contract: 3♥ North								

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ KT83	♠ QJ5		1♣	Pass	1♦
Vul: Both	♥ KQ8	♥ JT63	Pass	2NT	Pass	3♥
North HCP: 19	♦ K3	♦ AT972	Pass	3♠	Pass	3NT
South HCP: 8+1	♣ AKJ5	♣ 6	All Pass			
Contract: 3NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ J732	♠ A965				1♣
Vul: None	♥ J94	♥ AQT3	Pass	1♦	Pass	1NT
North HCP: 8+2	♦ KQJ976	♦ -	All Pass			
South HCP: 15+1	♣ -	♣ KQ862				
Contract: 1NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ KQJ6	♠ 75				1♣
Vul: N-S	♥ AJ6	♥ K942	Pass	1♦	1♠	Pass
North HCP: 12+1	♦ J9765	♦ KQ2	Pass	2NT	Pass	3♦
South HCP: 13	♣ 7	♣ AJ65	Pass	3NT	All Pass	
Contract: 3NT North						

**Board: 11**      ♠ J653      Partner bids first.

Dealer: North      ♥ K53      West (LHO) Doubles 2♣ if possible.

Vul: None      ♦ Q8654      East (RHO) bids 2♠ if possible.

HCP: 6+1      ♣ 2

---

**Board: 12**      ♠ A764      LHO opens the bidding 1♣.

Dealer: West      ♥ Q762      Partner bids next.

Vul: E-W      ♦ K8      East (RHO) bids 1♦ if possible.

HCP: 15      ♣ AQ2

---

**Board: 13**      ♠ QJ5      Partner bids first.

Dealer: North      ♥ JT63      The opponents are silent.

Vul: Both      ♦ AT972

HCP: 8+1      ♣ 6

---

**Board: 14**      ♠ A965      You bid first.

Dealer: South      ♥ AQT3      The opponents are silent.

Vul: None      ♦ -

HCP: 15+1      ♣ KQ862

---

**Board: 15**      ♠ 75      You bid first.

Dealer: South      ♥ K942      East (RHO) bids 1♠ if possible.

Vul: N-S      ♦ KQ2

HCP: 13      ♣ AJ65

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ J653		1♣	Pass	1♦
Vul: None	♥ AQJ7	♥ K53	Pass	2♣	Pass	Pass
North HCP: 14+2	♦ T3	♦ Q8654	X	Pass	2♠	Pass
South HCP: 6+1	♣ AKT953	♣ 2	Pass	X	Pass	3♣
Contract: 3♣ South			All Pass			

Board: 12	North:	South:	W	N	E	S		
Dealer: West	♠ QJ9	♠ A764	1♣	Pass	1♦	1NT		
Vul: E-W	♥ AT53	♥ Q762	Pass	2♣ <sup>1</sup>	Pass	2♥		
North HCP: 9	♦ J5	♦ K8	Pass	3♥	All Pass			
South HCP: 15	♣ J954	♣ AQ2	1. Stayman					
Contract: 3♥ North								

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ KT83	♠ QJ5		1♣	Pass	1♦
Vul: Both	♥ KQ8	♥ JT63	Pass	2NT	Pass	3♥
North HCP: 19	♦ K3	♦ AT972	Pass	3♠	Pass	3NT
South HCP: 8+1	♣ AKJ5	♣ 6	All Pass			
Contract: 3NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ J732	♠ A965				1♣
Vul: None	♥ J94	♥ AQT3	Pass	1♦	Pass	1NT
North HCP: 8+2	♦ KQJ976	♦ -	All Pass			
South HCP: 15+1	♣ -	♣ KQ862				
Contract: 1NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ KQJ6	♠ 75				1♣
Vul: N-S	♥ AJ6	♥ K942	Pass	1♦	1♠	Pass
North HCP: 12+1	♦ J9765	♦ KQ2	Pass	2NT	Pass	3♦
South HCP: 13	♣ 7	♣ AJ65	Pass	3NT	All Pass	
Contract: 3NT North						

---

<b>Board: 16</b>	♠ Q742	Partner bids first.
Dealer: South	♥ A83	The opponents are silent.
Vul: E-W	♦ QJ973	
HCP: 9+1	♣ 5	

---

<b>Board: 17</b>	♠ K83	You bid first.
Dealer: North	♥ K75	West (RHO) bids 1♠ if possible.
Vul: None	♦ KT4	
HCP: 12	♣ QJ54	

---

<b>Board: 18</b>	♠ 4	Partner bids first.
Dealer: South	♥ KJ96	The opponents are silent.
Vul: N-S	♦ KQJ954	
HCP: 13+2	♣ K4	

---

<b>Board: 19</b>	♠ T7	Partner bids first.
Dealer: South	♥ KJ64	East (LHO) bids 1♠ if possible.
Vul: E-W	♦ K98754	West (RHO) bids 2♠ if possible.
HCP: 7+2	♣ 4	West (RHO) bids 3♠ if possible.

---

<b>Board: 20</b>	♠ AJ3	You bid first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: Both	♦ K	
HCP: 15+2	♣ AJT752	

## Both hands (Answers Page)

**Board: 16**

Dealer: South

**North:**

♠ Q742

**South:**

♠ AK3

W N E S

1♣

Vul: E-W

**North:**

♥ A83

**South:**

♥ Q654

Pass 1♦ Pass 1NT

North HCP: 9+1

**North:**

♦ QJ973

**South:**

♦ 4

All Pass

South HCP: 16+1

**North:**

♣ 5

**South:**

♣ AQJT6

Contract: 1NT South

**Board: 17**

Dealer: North

**North:**

♠ K83

**South:**

♠ 65

W N E S

1♣ Pass 1♦

Vul: None

**North:**

♥ K75

**South:**

♥ A643

W N E S

X

North HCP: 12

**North:**

♦ KT4

**South:**

♦ AQ976

W N E S

Pass 3♥

South HCP: 14+1

**North:**

♣ QJ54

**South:**

♣ A6

W N E S

All Pass

Contract: 3NT North

**Board: 18**

Dealer: South

**North:**

♠ 4

**South:**

♠ A983

W N E S

1♣

Vul: N-S

**North:**

♥ KJ96

**South:**

♥ 54

W N E S

Pass 1♦ Pass 1NT

North HCP: 13+2

**North:**

♦ KQJ954

**South:**

♦ 83

W N E S

Pass 2♥ Pass 2NT

South HCP: 11+1

**North:**

♣ K4

**South:**

♣ AQJ52

W N E S

All Pass

Contract: 3NT North

**Board: 19**

Dealer: South

**North:**

♠ T7

**South:**

♠ 42

W N E S

1♣

Vul: E-W

**North:**

♥ KJ64

**South:**

♥ T9

W N E S

Pass 1♦ 1♠ 2♦

North HCP: 7+2

**North:**

♦ K98754

**South:**

♦ AQ63

W N E S

2♠ 3♦ Pass Pass

South HCP: 13+1

**North:**

♣ 4

**South:**

♣ AKT86

W N E S

3♠ 4♦ All Pass

Contract: 4♦ North

**Board: 20**

Dealer: North

**North:**

♠ AJ3

**South:**

♠ 54

W N E S

1♣ Pass 1♦

Vul: Both

**North:**

♥ Q32

**South:**

♥ AJT6

W N E S

Pass 3♣ Pass 3NT

North HCP: 15+2

**North:**

♦ K

**South:**

♦ JT864

W N E S

All Pass

South HCP: 9+1

**North:**

♣ AJT752

**South:**

♣ K9

Contract: 3NT South

**South hands****Resp\_to\_1C****Board: 16**      ♠ AK3      You bid first.

Dealer: South      ♥ Q654      The opponents are silent.

Vul: E-W      ♦ 4

HCP: 16+1      ♣ AQJT6

**Board: 17**      ♠ 65      Partner bids first.

Dealer: North      ♥ A643      West (LHO) bids 1♠ if possible.

Vul: None      ♦ AQ976

HCP: 14+1      ♣ A6

**Board: 18**      ♠ A983      You bid first.

Dealer: South      ♥ 54      The opponents are silent.

Vul: N-S      ♦ 83

HCP: 11+1      ♣ AQJ52

**Board: 19**      ♠ 42      You bid first.

Dealer: South      ♥ T9      East (RHO) bids 1♠ if possible.

Vul: E-W      ♦ AQ63      West (LHO) bids 2♠ if possible.

HCP: 13+1      ♣ AKT86      West (LHO) bids 3♠ if possible.

**Board: 20**      ♠ 54      Partner bids first.

Dealer: North      ♥ AJT6      The opponents are silent.

Vul: Both      ♦ JT864

HCP: 9+1      ♣ K9

## Both hands (Answers Page)

**Board: 16**

Dealer: South

**North:**

♠ Q742

**South:**

♠ AK3

W N E S

1♣

Vul: E-W

**North:**

♥ A83

**South:**

♥ Q654

Pass 1♦ Pass 1NT

North HCP: 9+1

**North:**

♦ QJ973

**South:**

♦ 4

All Pass

South HCP: 16+1

**North:**

♣ 5

**South:**

♣ AQJT6

Contract: 1NT South

**Board: 17**

Dealer: North

**North:**

♠ K83

**South:**

♠ 65

W N E S

1♣

Vul: None

**North:**

♥ K75

**South:**

♥ A643

Pass 1♠ Pass Pass X

North HCP: 12

**North:**

♦ KT4

**South:**

♦ AQ976

Pass 2♦ Pass 3♥

South HCP: 14+1

**North:**

♣ QJ54

**South:**

♣ A6

Pass 3NT All Pass

Contract: 3NT North

**Board: 18**

Dealer: South

**North:**

♠ 4

**South:**

♠ A983

W N E S

1♣

Vul: N-S

**North:**

♥ KJ96

**South:**

♥ 54

Pass 1♦ Pass 1NT

North HCP: 13+2

**North:**

♦ KQJ954

**South:**

♦ 83

Pass 2♥ Pass 2NT

South HCP: 11+1

**North:**

♣ K4

**South:**

♣ AQJ52

Pass 3NT All Pass

Contract: 3NT North

**Board: 19**

Dealer: South

**North:**

♠ T7

**South:**

♠ 42

W N E S

1♣

Vul: E-W

**North:**

♥ KJ64

**South:**

♥ T9

Pass 1♦ 1♠ 2♦

North HCP: 7+2

**North:**

♦ K98754

**South:**

♦ AQ63

2♠ 3♦ Pass Pass

South HCP: 13+1

**North:**

♣ 4

**South:**

♣ AKT86

3♠ 4♦ All Pass

Contract: 4♦ North

**Board: 20**

Dealer: North

**North:**

♠ AJ3

**South:**

♠ 54

W N E S

1♣

Vul: Both

**North:**

♥ Q32

**South:**

♥ AJT6

Pass 3♣ Pass 3NT

North HCP: 15+2

**North:**

♦ K

**South:**

♦ JT864

All Pass

South HCP: 9+1

**North:**

♣ AJT752

**South:**

♣ K9

Contract: 3NT South

**Board: 21**      ♠ AKT4      You bid first.

Dealer: North      ♥ QJ97      The opponents are silent.

Vul: N-S      ♦ -

HCP: 13+1      ♣ QJ982

---

**Board: 22**      ♠ AQ74      You bid first.

Dealer: North      ♥ QT97      The opponents are silent.

Vul: E-W      ♦ 9

HCP: 15      ♣ AKT9

---

**Board: 23**      ♠ K943      Partner bids first.

Dealer: South      ♥ K95      The opponents are silent.

Vul: Both      ♦ AKQT43

HCP: 15+2      ♣ -

---

**Board: 24**      ♠ J983      Partner bids first.

Dealer: South      ♥ 862      The opponents are silent.

Vul: None      ♦ KQJ86

HCP: 8+1      ♣ J

---

**Board: 25**      ♠ QJ87      You bid first.

Dealer: North      ♥ K72      West (RHO) bids 1♠ if possible.

Vul: E-W      ♦ K7

HCP: 14      ♣ KQ65

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AKT4	♠ QJ2		1♣	Pass	1♦
Vul: N-S	♥ QJ97	♥ A532	Pass	1NT	All Pass	
North HCP: 13+1	♦ -	♦ QJT62				
South HCP: 10+1	♣ QJ982	♣ 4				
Contract: 1NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ AQ74	♠ 83		1♣	Pass	1♦
Vul: E-W	♥ QT97	♥ A642	Pass	1NT	Pass	2♥
North HCP: 15	♦ 9	♦ AQJ52	Pass	4♥	All Pass	
South HCP: 12+1	♣ AKT9	♣ J3				
Contract: 4♥ North						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ K943	♠ A876				1♣
Vul: Both	♥ K95	♥ A7	Pass	1♦	Pass	1NT
North HCP: 15+2	♦ AKQT43	♦ 65	Pass	2♠	Pass	4NT
South HCP: 16+1	♣ -	♣ AKJ32	Pass	5♥ <sup>1</sup>	Pass	5♠
Contract: 5♠ South			All Pass			

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

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ J983	♠ A65				1♣
Vul: None	♥ 862	♥ AT9	Pass	1♦	Pass	1NT
North HCP: 8+1	♦ KQJ86	♦ 74	All Pass			
South HCP: 12+1	♣ J	♣ A9732				
Contract: 1NT South						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ QJ87	♠ A		1♣	Pass	1♦
Vul: E-W	♥ K72	♥ 8654	1♠	1NT	Pass	2♦
North HCP: 14	♦ K7	♦ QJT542	Pass	2NT	All Pass	
South HCP: 8+2	♣ KQ65	♣ J4				
Contract: 2NT North						

<b>Board: 21</b>	♠ QJ2	Partner bids first.
Dealer: North	♥ A532	The opponents are silent.
Vul: N-S	♦ QJT62	
HCP: 10+1	♣ 4	

---

<b>Board: 22</b>	♠ 83	Partner bids first.
Dealer: North	♥ A642	The opponents are silent.
Vul: E-W	♦ AQJ52	
HCP: 12+1	♣ J3	

---

<b>Board: 23</b>	♠ A876	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: Both	♦ 65	
HCP: 16+1	♣ AKJ32	

---

<b>Board: 24</b>	♠ A65	You bid first.
Dealer: South	♥ AT9	The opponents are silent.
Vul: None	♦ 74	
HCP: 12+1	♣ A9732	

---

<b>Board: 25</b>	♠ A	Partner bids first.
Dealer: North	♥ 8654	West (LHO) bids 1♠ if possible.
Vul: E-W	♦ QJT542	
HCP: 8+2	♣ J4	

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AKT4	♠ QJ2		1♣	Pass	1♦
Vul: N-S	♥ QJ97	♥ A532	Pass	1NT	All Pass	
North HCP: 13+1	♦ -	♦ QJT62				
South HCP: 10+1	♣ QJ982	♣ 4				
Contract: 1NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ AQ74	♠ 83		1♣	Pass	1♦
Vul: E-W	♥ QT97	♥ A642	Pass	1NT	Pass	2♥
North HCP: 15	♦ 9	♦ AQJ52	Pass	4♥	All Pass	
South HCP: 12+1	♣ AKT9	♣ J3				
Contract: 4♥ North						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ K943	♠ A876				1♣
Vul: Both	♥ K95	♥ A7	Pass	1♦	Pass	1NT
North HCP: 15+2	♦ AKQT43	♦ 65	Pass	2♠	Pass	4NT
South HCP: 16+1	♣ -	♣ AKJ32	Pass	5♥ <sup>1</sup>	Pass	5♠
Contract: 5♠ South			All Pass			

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

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ J983	♠ A65				1♣
Vul: None	♥ 862	♥ AT9	Pass	1♦	Pass	1NT
North HCP: 8+1	♦ KQJ86	♦ 74	All Pass			
South HCP: 12+1	♣ J	♣ A9732				
Contract: 1NT South						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ QJ87	♠ A		1♣	Pass	1♦
Vul: E-W	♥ K72	♥ 8654	1♠	1NT	Pass	2♦
North HCP: 14	♦ K7	♦ QJT542	Pass	2NT	All Pass	
South HCP: 8+2	♣ KQ65	♣ J4				
Contract: 2NT North						

**Board: 26**      ♠ A76      You bid first.

Dealer: North      ♥ AJ64      West (RHO) bids 1♠ if possible.

Vul: Both      ♦ 8      East (LHO) bids 3♠ if possible.

HCP: 13+1      ♣ KJ764

---

**Board: 27**      ♠ 8      Partner bids first.

Dealer: South      ♥ KJT9      East (LHO) bids 1♠ if possible.

Vul: None      ♦ AK6542      West (RHO) bids 3♠ if possible.

HCP: 12+2      ♣ J5

---

**Board: 28**      ♠ J987      Partner bids first.

Dealer: South      ♥ QT8      The opponents are silent.

Vul: N-S      ♦ AK963

HCP: 10+1      ♣ 9

---

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

Dealer: South      ♥ KJT8      The opponents are silent.

Vul: Both      ♦ KT8652

HCP: 14+2      ♣ A8

---

**Board: 30**      ♠ AT32      Partner bids first.

Dealer: South      ♥ 5      The opponents are silent.

Vul: None      ♦ J97543

HCP: 9+2      ♣ A5

## Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ T		1♣	Pass	1♦
Vul: Both	♥ AJ64	♥ KQ32	1♠	2♣	3♠	4♦
North HCP: 13+1	♦ 8	♦ KQJ653		All Pass		
South HCP: 11+2	♣ KJ764	♣ 85				
Contract: 4♦ South						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ A93			1♣	
Vul: None	♥ KJT9	♥ A65	Pass	1♦	1♠	2♣
North HCP: 12+2	♦ AK6542	♦ JT	3♠	4♦	All Pass	
South HCP: 13+1	♣ J5	♣ AT842				
Contract: 4♦ North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ J987	♠ KQ4			1♣	
Vul: N-S	♥ QT8	♥ AJ9	Pass	1♦	Pass	2NT
North HCP: 10+1	♦ AK963	♦ J85	Pass	3♠	Pass	3NT
South HCP: 18	♣ 9	♣ AK54	All Pass			
Contract: 3NT South						

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ A974			1♣	
Vul: Both	♥ KJT8	♥ Q96	Pass	1♦	Pass	1NT
North HCP: 14+2	♦ KT8652	♦ A4	Pass	2♥	Pass	3♠
South HCP: 14	♣ A8	♣ KJ52	Pass	3NT	Pass	4♥
Contract: 4♥ South			All Pass			

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ AT32	♠ KQ8			1♣	
Vul: None	♥ 5	♥ AJT3	Pass	1♦	Pass	1NT
North HCP: 9+2	♦ J97543	♦ QT	All Pass			
South HCP: 14	♣ A5	♣ Q862				
Contract: 1NT South						

**Board: 26**      ♠ T      Partner bids first.

Dealer: North      ♥ KQ32      West (LHO) bids 1♠ if possible.

Vul: Both      ♦ KQJ653      East (RHO) bids 3♠ if possible.

HCP: 11+2      ♣ 85

---

**Board: 27**      ♠ A93      You bid first.

Dealer: South      ♥ A65      East (RHO) bids 1♠ if possible.

Vul: None      ♦ JT      West (LHO) bids 3♠ if possible.

HCP: 13+1      ♣ AT842

---

**Board: 28**      ♠ KQ4      You bid first.

Dealer: South      ♥ AJ9      The opponents are silent.

Vul: N-S      ♦ J85

HCP: 18      ♣ AK54

---

**Board: 29**      ♠ A974      You bid first.

Dealer: South      ♥ Q96      The opponents are silent.

Vul: Both      ♦ A4

HCP: 14      ♣ KJ52

---

**Board: 30**      ♠ KQ8      You bid first.

Dealer: South      ♥ AJT3      The opponents are silent.

Vul: None      ♦ QT

HCP: 14      ♣ Q862

## Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ T		1♣	Pass	1♦
Vul: Both	♥ AJ64	♥ KQ32	1♠	2♣	3♠	4♦
North HCP: 13+1	♦ 8	♦ KQJ653		All Pass		
South HCP: 11+2	♣ KJ764	♣ 85				
Contract: 4♦ South						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ A93			1♣	
Vul: None	♥ KJT9	♥ A65	Pass	1♦	1♠	2♣
North HCP: 12+2	♦ AK6542	♦ JT	3♠	4♦	All Pass	
South HCP: 13+1	♣ J5	♣ AT842				
Contract: 4♦ North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ J987	♠ KQ4			1♣	
Vul: N-S	♥ QT8	♥ AJ9	Pass	1♦	Pass	2NT
North HCP: 10+1	♦ AK963	♦ J85	Pass	3♠	Pass	3NT
South HCP: 18	♣ 9	♣ AK54	All Pass			
Contract: 3NT South						

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ A974			1♣	
Vul: Both	♥ KJT8	♥ Q96	Pass	1♦	Pass	1NT
North HCP: 14+2	♦ KT8652	♦ A4	Pass	2♥	Pass	3♠
South HCP: 14	♣ A8	♣ KJ52	Pass	3NT	Pass	4♥
Contract: 4♥ South			All Pass			

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ AT32	♠ KQ8			1♣	
Vul: None	♥ 5	♥ AJT3	Pass	1♦	Pass	1NT
North HCP: 9+2	♦ J97543	♦ QT	All Pass			
South HCP: 14	♣ A5	♣ Q862				
Contract: 1NT South						

**Board: 31**      ♠ T94      You bid first.

Dealer: North      ♥ A53      The opponents are silent.

Vul: N-S      ♦ Q8

HCP: 13+1      ♣ AQJ53

---

**Board: 32**      ♠ 64      You bid first.

Dealer: North      ♥ K84      The opponents are silent.

Vul: E-W      ♦ AKQ

HCP: 12+1      ♣ T9764

---

**Board: 33**      ♠ QT4      LHO opens the bidding 1♣.

Dealer: East      ♥ AKJT5      Partner bids next.

Vul: None      ♦ J2      West (RHO) bids 1♦ if possible.

HCP: 11+1      ♣ 965      East (LHO) Doubles 1♥ if possible.

---

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

Dealer: North      ♥ Q85      West (RHO) bids 1♠ if possible.

Vul: N-S      ♦ T3

HCP: 13+2      ♣ AQJ843

---

**Board: 35**      ♠ A9      You bid first.

Dealer: North      ♥ A43      The opponents are silent.

Vul: E-W      ♦ QT5

HCP: 12+1      ♣ Q8752

## Both hands (Answers Page)

**Board: 31**

Dealer: North

**North:**

♠ T94

**South:**

♠ K752

W N E S

1♣ Pass 1♦

Vul: N-S

♥ A53

♥ 42

Pass 1NT All Pass

North HCP: 13+1

♦ Q8

♦ AKT96

South HCP: 10+1

♣ AQJ53

♣ 76

Contract: 1NT North

**Board: 32**

Dealer: North

**North:**

♠ 64

**South:**

♠ AKT7

W N E S

1♣ Pass 1♦

Vul: E-W

♥ K84

♥ 97

Pass 1NT Pass 3♦

North HCP: 12+1

♦ AKQ

♦ J98653

Pass 4♦ All Pass

South HCP: 11+2

♣ T9764

♣ K

Contract: 4♦ North

**Board: 33**

Dealer: East

**North:**

♠ QT4

**South:**

♠ 87

W N E S

1♣ Pass

Vul: None

♥ AKJT5

♥ 9742

1♦ 1♥ X 2♥

North HCP: 11+1

♦ J2

♦ AQ4

All Pass

South HCP: 8

♣ 965

♣ Q742

Contract: 2♥ South

**Board: 34**

Dealer: North

**North:**

♠ AT

**South:**

♠ KQJ7

W N E S

1♣ Pass 1♦

Vul: N-S

♥ Q85

♥ 74

1♠ 2♣ Pass 3NT

North HCP: 13+2

♦ T3

♦ AQ864

All Pass

South HCP: 15+1

♣ AQJ843

♣ K6

Contract: 3NT South

**Board: 35**

Dealer: North

**North:**

♠ A9

**South:**

♠ KJ62

W N E S

1♣ Pass 1♦

Vul: E-W

♥ A43

♥ KJ2

Pass 1NT Pass 2♠

North HCP: 12+1

♦ QT5

♦ AK742

Pass 3NT All Pass

South HCP: 15+1

♣ Q8752

♣ 6

Contract: 3NT North

---

<b>Board: 31</b>	♠ K752	Partner bids first.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ AKT96	
HCP: 10+1	♣ 76	

---

<b>Board: 32</b>	♠ AKT7	Partner bids first.
Dealer: North	♥ 97	The opponents are silent.
Vul: E-W	♦ J98653	
HCP: 11+2	♣ K	

---

<b>Board: 33</b>	♠ 87	RHO opens the bidding 1♣.
Dealer: East	♥ 9742	You bid next.
Vul: None	♦ AQ4	West (LHO) bids 1♦ if possible.
HCP: 8	♣ Q742	East (RHO) Doubles 1♥ if possible.

---

<b>Board: 34</b>	♠ KQJ7	Partner bids first.
Dealer: North	♥ 74	West (LHO) bids 1♠ if possible.
Vul: N-S	♦ AQ864	
HCP: 15+1	♣ K6	

---

<b>Board: 35</b>	♠ KJ62	Partner bids first.
Dealer: North	♥ KJ2	The opponents are silent.
Vul: E-W	♦ AK742	
HCP: 15+1	♣ 6	

## Both hands (Answers Page)

**Board: 31**

Dealer: North

**North:**

♠ T94

**South:**

♠ K752

W N E S

1♣ Pass 1♦

Vul: N-S

♥ A53

♥ 42

Pass 1NT All Pass

North HCP: 13+1

♦ Q8

♦ AKT96

South HCP: 10+1

♣ AQJ53

♣ 76

Contract: 1NT North

**Board: 32**

Dealer: North

**North:**

♠ 64

**South:**

♠ AKT7

W N E S

1♣ Pass 1♦

Vul: E-W

♥ K84

♥ 97

Pass 1NT Pass 3♦

North HCP: 12+1

♦ AKQ

♦ J98653

Pass 4♦ All Pass

South HCP: 11+2

♣ T9764

♣ K

Contract: 4♦ North

**Board: 33**

Dealer: East

**North:**

♠ QT4

**South:**

♠ 87

W N E S

1♣ Pass

Vul: None

♥ AKJT5

♥ 9742

1♦ 1♥ X 2♥

North HCP: 11+1

♦ J2

♦ AQ4

All Pass

South HCP: 8

♣ 965

♣ Q742

Contract: 2♥ South

**Board: 34**

Dealer: North

**North:**

♠ AT

**South:**

♠ KQJ7

W N E S

1♣ Pass 1♦

Vul: N-S

♥ Q85

♥ 74

1♠ 2♣ Pass 3NT

North HCP: 13+2

♦ T3

♦ AQ864

All Pass

South HCP: 15+1

♣ AQJ843

♣ K6

Contract: 3NT South

**Board: 35**

Dealer: North

**North:**

♠ A9

**South:**

♠ KJ62

W N E S

1♣ Pass 1♦

Vul: E-W

♥ A43

♥ KJ2

Pass 1NT Pass 2♠

North HCP: 12+1

♦ QT5

♦ AK742

Pass 3NT All Pass

South HCP: 15+1

♣ Q8752

♣ 6

Contract: 3NT North

<b>Board: 36</b>	♠ 6432	Partner bids first.
Dealer: South	♥ K972	The opponents are silent.
Vul: Both	♦ AKT52	
HCP: 10+1	♣ -	

<b>Board: 37</b>	♠ Q	You bid first.
Dealer: North	♥ KT64	The opponents are silent.
Vul: N-S	♦ 862	
HCP: 12+1	♣ AK654	

<b>Board: 38</b>	♠ KQ82	You bid first.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 15+1	♣ AJ953	

<b>Board: 39</b>	♠ Q74	RHO opens the bidding 1♣.
Dealer: West	♥ T9743	You bid next.
Vul: Both	♦ 86	East (LHO) bids 1♦ if possible.
HCP: 2+1	♣ T85	East (LHO) bids 1♠ if possible.
		East (LHO) bids 3♦ if possible.

<b>Board: 40</b>	♠ J72	Partner bids first.
Dealer: South	♥ Q542	The opponents are silent.
Vul: None	♦ A7654	
HCP: 7+1	♣ 2	

## Both hands (Answers Page)

**Board: 36**

Dealer: South

**North:**

♠ 6432

**South:**

♠ KJ7

W N E S

1♣

Vul: Both

♥ K972

♥ 8653

Pass 1♦ Pass 1NT

North HCP: 10+1

♦ AKT52

♦ J

All Pass

South HCP: 12+1

♣ -

♣ AK976

Contract: 1NT South

**Board: 37**

Dealer: North

**North:**

♠ Q

**South:**

♠ A986

W N E S

1♣ Pass 1♦

Vul: N-S

♥ KT64

♥ J73

Pass 1NT Pass 2♠

North HCP: 12+1

♦ 862

♦ AKJ73

Pass 3NT All Pass

South HCP: 15+1

♣ AK654

♣ Q

Contract: 3NT North

**Board: 38**

Dealer: North

**North:**

♠ KQ82

**South:**

♠ A965

W N E S

1♣ Pass 1♦

Vul: E-W

♥ KQ3

♥ A8

Pass 1NT Pass 2♠

North HCP: 15+1

♦ 7

♦ AQT43

Pass 4♠ All Pass

South HCP: 14+1

♣ AJ953

♣ T6

Contract: 4♠ North

**Board: 39**

Dealer: West

**North:**

♠ Q74

**South:**

♠ AKT2

W N E S

1♣ Pass 1♦ X

Vul: Both

♥ T9743

♥ KQ52

Pass 1♥ 1♠ 2♥

North HCP: 2+1

♦ 86

♦ Q74

Pass Pass 3♦ Pass

South HCP: 17

♣ T85

♣ QJ

Pass 3♥ All Pass

Contract: 3♥ North

**Board: 40**

Dealer: South

**North:**

♠ J72

**South:**

♠ KT5

W N E S

1♣

Vul: None

♥ Q542

♥ KJ8

Pass 1♦ Pass 1NT

North HCP: 7+1

♦ A7654

♦ K8

All Pass

South HCP: 14+1

♣ 2

♣ AT764

Contract: 1NT South

**Board: 36**      ♠ KJ7      You bid first.

Dealer: South      ♥ 8653      The opponents are silent.

Vul: Both      ♦ J

HCP: 12+1      ♣ AK976

---

**Board: 37**      ♠ A986      Partner bids first.

Dealer: North      ♥ J73      The opponents are silent.

Vul: N-S      ♦ AKJ73

HCP: 15+1      ♣ Q

---

**Board: 38**      ♠ A965      Partner bids first.

Dealer: North      ♥ A8      The opponents are silent.

Vul: E-W      ♦ AQT43

HCP: 14+1      ♣ T6

---

**Board: 39**      ♠ AKT2      LHO opens the bidding 1♣.

Dealer: West      ♥ KQ52      Partner bids next.

Vul: Both      ♦ Q74      East (RHO) bids 1♦ if possible.

HCP: 17      ♣ QJ      East (RHO) bids 1♠ if possible.

East (RHO) bids 3♦ if possible.

---

**Board: 40**      ♠ KT5      You bid first.

Dealer: South      ♥ KJ8      The opponents are silent.

Vul: None      ♦ K8

HCP: 14+1      ♣ AT764

## Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ 6432	♠ KJ7				1♣
Vul: Both	♥ K972	♥ 8653	Pass	1♦	Pass	1NT
North HCP: 10+1	♦ AKT52	♦ J			All Pass	
South HCP: 12+1	♣ -	♣ AK976				
Contract: 1NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ A986		1♣	Pass	1♦
Vul: N-S	♥ KT64	♥ J73	Pass	1NT	Pass	2♠
North HCP: 12+1	♦ 862	♦ AKJ73	Pass	3NT	All Pass	
South HCP: 15+1	♣ AK654	♣ Q				
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ KQ82	♠ A965		1♣	Pass	1♦
Vul: E-W	♥ KQ3	♥ A8	Pass	1NT	Pass	2♠
North HCP: 15+1	♦ 7	♦ AQT43	Pass	4♠	All Pass	
South HCP: 14+1	♣ AJ953	♣ T6				
Contract: 4♠ North						

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ Q74	♠ AKT2	1♣	Pass	1♦	X
Vul: Both	♥ T9743	♥ KQ52	Pass	1♥	1♠	2♥
North HCP: 2+1	♦ 86	♦ Q74	Pass	Pass	3♦	Pass
South HCP: 17	♣ T85	♣ QJ	Pass	3♥	All Pass	
Contract: 3♥ North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ J72	♠ KT5				1♣
Vul: None	♥ Q542	♥ KJ8	Pass	1♦	Pass	1NT
North HCP: 7+1	♦ A7654	♦ K8			All Pass	
South HCP: 14+1	♣ 2	♣ AT764				
Contract: 1NT South						

**Board: 41**      ♠ A65      You bid first.

Dealer: North      ♥ KQT2      The opponents are silent.

Vul: E-W      ♦ J8

HCP: 19      ♣ AKQ5

---

**Board: 42**      ♠ Q842      Partner bids first.

Dealer: South      ♥ J      The opponents are silent.

Vul: Both      ♦ KJ953

HCP: 7+1      ♣ 864

---

**Board: 43**      ♠ -      Partner bids first.

Dealer: South      ♥ AT92      East (LHO) bids 1 ♠ if possible.

Vul: None      ♦ AQ9743      West (RHO) bids 3 ♠ if possible.

HCP: 11+2      ♣ J52

---

**Board: 44**      ♠ A764      Partner bids first.

Dealer: South      ♥ 53      The opponents are silent.

Vul: N-S      ♦ AKQ86

HCP: 17+1      ♣ A4

---

**Board: 45**      ♠ KQ63      You bid first.

Dealer: North      ♥ KQ4      West (RHO) bids 1 ♠ if possible.

Vul: Both      ♦ Q5

HCP: 12      ♣ T652

## Both hands (Answers Page)

**Board: 41**

Dealer: North

**North:**

♠ A65

**South:**

♠ KJ92

W N E S

1♣ Pass 1♦

Vul: E-W

♥ KQT2

♥ A

Pass 2NT Pass 3♠

North HCP: 19

♦ J8

♦ QT632

Pass 3NT All Pass

South HCP: 10+1

♣ AKQ5

♣ T97

Contract: 3NT North

**Board: 42**

Dealer: South

**North:**

♠ Q842

**South:**

♠ K75

W N E S

1♣

Vul: Both

♥ J

♥ AK86

Pass 1♦ Pass 1NT

North HCP: 7+1

♦ KJ953

♦ 8

All Pass

South HCP: 16+1

♣ 864

♣ AQT95

Contract: 1NT South

**Board: 43**

Dealer: South

**North:**

♠ -

**South:**

♠ J82

W N E S

1♣

Vul: None

♥ AT92

♥ KQJ3

Pass 1♦ 1♠ Pass

North HCP: 11+2

♦ AQ9743

♦ KJ

3♠ 4♦ Pass 5♦

South HCP: 13

♣ J52

♣ QT43

All Pass

Contract: 5♦ South

**Board: 44**

Dealer: South

**North:**

♠ A764

**South:**

♠ JT2

W N E S

1♣

Vul: N-S

♥ 53

♥ AK8

Pass 1♦ Pass 1NT

North HCP: 17+1

♦ AKQ86

♦ 953

Pass 2♠ Pass 3NT

South HCP: 12

♣ A4

♣ KJ53

Pass 6NT All Pass

Contract: 6NT North

**Board: 45**

Dealer: North

**North:**

♠ KQ63

**South:**

♠ 4

W N E S

1♣ Pass 1♦

Vul: Both

♥ KQ4

♥ AT52

1♠ Pass Pass X

North HCP: 12

♦ Q5

♦ AJT93

Pass 1NT Pass 3♥

South HCP: 13+1

♣ T652

♣ KJ4

Pass 3NT All Pass

Contract: 3NT North

<b>Board: 41</b>	♠ KJ92	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ QT632	
HCP: 10+1	♣ T97	

---

<b>Board: 42</b>	♠ K75	You bid first.
Dealer: South	♥ AK86	The opponents are silent.
Vul: Both	♦ 8	
HCP: 16+1	♣ AQT95	

---

<b>Board: 43</b>	♠ J82	You bid first.
Dealer: South	♥ KQJ3	East (RHO) bids 1♠ if possible.
Vul: None	♦ KJ	West (LHO) bids 3♠ if possible.
HCP: 13	♣ QT43	

---

<b>Board: 44</b>	♠ JT2	You bid first.
Dealer: South	♥ AK8	The opponents are silent.
Vul: N-S	♦ 953	
HCP: 12	♣ KJ53	

---

<b>Board: 45</b>	♠ 4	Partner bids first.
Dealer: North	♥ AT52	West (LHO) bids 1♠ if possible.
Vul: Both	♦ AJT93	
HCP: 13+1	♣ KJ4	

## Both hands (Answers Page)

**Board: 41**

Dealer: North

**North:**

♠ A65

**South:**

♠ KJ92

W N E S

1♣ Pass 1♦

Vul: E-W

♥ KQT2

♥ A

Pass 2NT Pass 3♠

North HCP: 19

♦ J8

♦ QT632

Pass 3NT All Pass

South HCP: 10+1

♣ AKQ5

♣ T97

Contract: 3NT North

**Board: 42**

Dealer: South

**North:**

♠ Q842

**South:**

♠ K75

W N E S

1♣

Vul: Both

♥ J

♥ AK86

Pass 1♦ Pass 1NT

North HCP: 7+1

♦ KJ953

♦ 8

All Pass

South HCP: 16+1

♣ 864

♣ AQT95

Contract: 1NT South

**Board: 43**

Dealer: South

**North:**

♠ -

**South:**

♠ J82

W N E S

1♣

Vul: None

♥ AT92

♥ KQJ3

Pass 1♦ 1♠ Pass

North HCP: 11+2

♦ AQ9743

♦ KJ

3♠ 4♦ Pass 5♦

South HCP: 13

♣ J52

♣ QT43

All Pass

Contract: 5♦ South

**Board: 44**

Dealer: South

**North:**

♠ A764

**South:**

♠ JT2

W N E S

1♣

Vul: N-S

♥ 53

♥ AK8

Pass 1♦ Pass 1NT

North HCP: 17+1

♦ AKQ86

♦ 953

Pass 2♠ Pass 3NT

South HCP: 12

♣ A4

♣ KJ53

Pass 6NT All Pass

Contract: 6NT North

**Board: 45**

Dealer: North

**North:**

♠ KQ63

**South:**

♠ 4

W N E S

1♣ Pass 1♦

Vul: Both

♥ KQ4

♥ AT52

1♠ Pass Pass X

North HCP: 12

♦ Q5

♦ AJT93

Pass 1NT Pass 3♥

South HCP: 13+1

♣ T652

♣ KJ4

Pass 3NT All Pass

Contract: 3NT North

---

<b>Board: 46</b>	♠ J8	Partner bids first.
Dealer: South	♥ T962	The opponents are silent.
Vul: None	♦ AQJT9	
HCP: 9+1	♣ J2	

---

<b>Board: 47</b>	♠ 764	You bid first.
Dealer: North	♥ AQ75	West (RHO) bids 1♠ if possible.
Vul: N-S	♦ T	
HCP: 15+1	♣ AKQ98	

---

<b>Board: 48</b>	♠ T754	Partner bids first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ AQT93	
HCP: 14+1	♣ Q6	

---

<b>Board: 49</b>	♠ A984	You bid first.
Dealer: North	♥ AT4	The opponents are silent.
Vul: None	♦ K	
HCP: 14+1	♣ K9642	

---

<b>Board: 50</b>	♠ J5	Partner bids first.
Dealer: South	♥ AKQ7	East (LHO) bids 2♠ if possible.
Vul: N-S	♦ AK854	
HCP: 17+1	♣ 65	

## Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ A94				1♣
Vul: None	♥ T962	♥ AK4	Pass	1♦	Pass	1NT
North HCP: 9+1	♦ AQJT9	♦ K3			All Pass	
South HCP: 14+1	♣ J2	♣ T8743				
Contract:	1NT South					

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ 764	♠ Q32		1♣	Pass	1♦
Vul: N-S	♥ AQ75	♥ J843	1♠	2♣	Pass	2♦
North HCP: 15+1	♦ T	♦ QJ643	Pass	2♥	All Pass	
South HCP: 6+1	♣ AKQ98	♣ 2				
Contract:	2♥ North					

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ T754	♠ AQ8				1♣
Vul: E-W	♥ AQ	♥ K854	Pass	1♦	Pass	1NT
North HCP: 14+1	♦ AQT93	♦ J	Pass	2♠	Pass	3♣
South HCP: 15+1	♣ Q6	♣ AJT74	Pass	3NT	All Pass	
Contract:	3NT North					

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ A984	♠ 75		1♣	Pass	1♦
Vul: None	♥ AT4	♥ QJ83	Pass	1NT	Pass	2♦
North HCP: 14+1	♦ K	♦ AQJ632	Pass	3♠	All Pass	
South HCP: 10+2	♣ K9642	♣ 7				
Contract:	3♠ North					

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ AQ32				1♣
Vul: N-S	♥ AKQ7	♥ J63	Pass	1♦	2♠	Pass
North HCP: 17+1	♦ AK854	♦ J9	Pass	X	Pass	2NT
South HCP: 13	♣ 65	♣ AJ87	Pass	3♥	Pass	3NT
Contract:	3NT South				All Pass	

**Board: 46**      ♠ A94  
Dealer: South      ♥ AK4  
Vul: None      ♦ K3  
HCP: 14+1      ♣ T8743

---

**Board: 47**      ♠ Q32  
Dealer: North      ♥ J843  
Vul: N-S      ♦ QJ643  
HCP: 6+1      ♣ 2

---

**Board: 48**      ♠ AQ8  
Dealer: South      ♥ K854  
Vul: E-W      ♦ J  
HCP: 15+1      ♣ AJT74

---

**Board: 49**      ♠ 75  
Dealer: North      ♥ QJ83  
Vul: None      ♦ AQJ632  
HCP: 10+2      ♣ 7

---

**Board: 50**      ♠ AQ32  
Dealer: South      ♥ J63  
Vul: N-S      ♦ J9  
HCP: 13      ♣ AJ87

## Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ A94				1♣
Vul: None	♥ T962	♥ AK4	Pass	1♦	Pass	1NT
North HCP: 9+1	♦ AQJT9	♦ K3			All Pass	
South HCP: 14+1	♣ J2	♣ T8743				
Contract:	1NT South					

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ 764	♠ Q32		1♣	Pass	1♦
Vul: N-S	♥ AQ75	♥ J843	1♠	2♣	Pass	2♦
North HCP: 15+1	♦ T	♦ QJ643	Pass	2♥	All Pass	
South HCP: 6+1	♣ AKQ98	♣ 2				
Contract:	2♥ North					

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ T754	♠ AQ8				1♣
Vul: E-W	♥ AQ	♥ K854	Pass	1♦	Pass	1NT
North HCP: 14+1	♦ AQT93	♦ J	Pass	2♠	Pass	3♣
South HCP: 15+1	♣ Q6	♣ AJT74	Pass	3NT	All Pass	
Contract:	3NT North					

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ A984	♠ 75		1♣	Pass	1♦
Vul: None	♥ AT4	♥ QJ83	Pass	1NT	Pass	2♦
North HCP: 14+1	♦ K	♦ AQJ632	Pass	3♠	All Pass	
South HCP: 10+2	♣ K9642	♣ 7				
Contract:	3♠ North					

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ AQ32				1♣
Vul: N-S	♥ AKQ7	♥ J63	Pass	1♦	2♠	Pass
North HCP: 17+1	♦ AK854	♦ J9	Pass	X	Pass	2NT
South HCP: 13	♣ 65	♣ AJ87	Pass	3♥	Pass	3NT
Contract:	3NT South				All Pass	

<b>Board: 51</b>	♠ A82	You bid first.
Dealer: North	♥ KT	The opponents are silent.
Vul: E-W	♦ A96	
HCP: 18+1	♣ AK632	

---

<b>Board: 52</b>	♠ QT53	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ AK6	
HCP: 18	♣ Q873	

---

<b>Board: 53</b>	♠ Q83	LHO opens the bidding 1♣.
Dealer: East	♥ KQ96	Partner bids next.
Vul: E-W	♦ Q87	West (RHO) bids 1♦ if possible.
HCP: 18	♣ AKQ	

---

<b>Board: 54</b>	♠ AQT3	Partner bids first.
Dealer: South	♥ K5	The opponents are silent.
Vul: E-W	♦ AJ543	
HCP: 15+1	♣ J3	

---

<b>Board: 55</b>	♠ AT2	You bid first.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: Both	♦ K93	
HCP: 14	♣ AT86	

## Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ JT		1♣	Pass	1♦
Vul: E-W	♥ KT	♥ Q753	Pass	2NT	Pass	3♥
North HCP: 18+1	♦ A96	♦ KQT83	Pass	3NT	All Pass	
South HCP: 9+1	♣ AK632	♣ JT				
Contract: 3NT North						

Board: 52	North:	South:	W	N	E	S
Dealer: North	♠ QT53	♠ A764		1♣	Pass	1♦
Vul: Both	♥ AK	♥ JT	Pass	2NT	Pass	3♠
North HCP: 18	♦ AK6	♦ J9843	Pass	4♠	Pass	4NT
South HCP: 10+1	♣ Q873	♣ A9	Pass	5♠ <sup>1</sup>	All Pass	
Contract: 5♠ North			1. A=2/5 or 5/5, Q(S)=1			

Board: 53	North:	South:	W	N	E	S
Dealer: East	♠ Q83	♠ T962		1♣	Pass	
Vul: E-W	♥ KQ96	♥ 2	1♦	X	Pass	1♠
North HCP: 18	♦ Q87	♦ KT6	Pass	1NT	All Pass	
South HCP: 4+1	♣ AKQ	♣ JT854				
Contract: 1NT North						

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ AQT3	♠ J86		1♣		
Vul: E-W	♥ K5	♥ A8	Pass	1♦	Pass	1NT
North HCP: 15+1	♦ AJ543	♦ QT2	Pass	2♠	Pass	3NT
South HCP: 13+1	♣ J3	♣ AQT95	All Pass			
Contract: 3NT South						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ J875		1♣	Pass	1♦
Vul: Both	♥ QJ5	♥ T62	Pass	1NT	All Pass	
North HCP: 14	♦ K93	♦ AQT42				
South HCP: 7+1	♣ AT86	♣ 3				
Contract: 1NT North						

<b>Board: 51</b>	♠ JT	Partner bids first.
Dealer: North	♥ Q753	The opponents are silent.
Vul: E-W	♦ KQT83	
HCP: 9+1	♣ JT	

---

<b>Board: 52</b>	♠ A764	Partner bids first.
Dealer: North	♥ JT	The opponents are silent.
Vul: Both	♦ J9843	
HCP: 10+1	♣ A9	

---

<b>Board: 53</b>	♠ T962	RHO opens the bidding 1♣.
Dealer: East	♥ 2	You bid next.
Vul: E-W	♦ KT6	West (LHO) bids 1♦ if possible.
HCP: 4+1	♣ JT854	

---

<b>Board: 54</b>	♠ J86	You bid first.
Dealer: South	♥ A8	The opponents are silent.
Vul: E-W	♦ QT2	
HCP: 13+1	♣ AQT95	

---

<b>Board: 55</b>	♠ J875	Partner bids first.
Dealer: North	♥ T62	The opponents are silent.
Vul: Both	♦ AQT42	
HCP: 7+1	♣ 3	

## Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ JT		1♣	Pass	1♦
Vul: E-W	♥ KT	♥ Q753	Pass	2NT	Pass	3♥
North HCP: 18+1	♦ A96	♦ KQT83	Pass	3NT	All Pass	
South HCP: 9+1	♣ AK632	♣ JT				
Contract: 3NT North						

Board: 52	North:	South:	W	N	E	S
Dealer: North	♠ QT53	♠ A764		1♣	Pass	1♦
Vul: Both	♥ AK	♥ JT	Pass	2NT	Pass	3♠
North HCP: 18	♦ AK6	♦ J9843	Pass	4♠	Pass	4NT
South HCP: 10+1	♣ Q873	♣ A9	Pass	5♠ <sup>1</sup>	All Pass	
Contract: 5♠ North						

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

Board: 53	North:	South:	W	N	E	S
Dealer: East	♠ Q83	♠ T962			1♣	Pass
Vul: E-W	♥ KQ96	♥ 2	1♦	X	Pass	1♠
North HCP: 18	♦ Q87	♦ KT6	Pass	1NT	All Pass	
South HCP: 4+1	♣ AKQ	♣ JT854				
Contract: 1NT North						

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ AQT3	♠ J86				1♣
Vul: E-W	♥ K5	♥ A8	Pass	1♦	Pass	1NT
North HCP: 15+1	♦ AJ543	♦ QT2	Pass	2♠	Pass	3NT
South HCP: 13+1	♣ J3	♣ AQT95	All Pass			
Contract: 3NT South						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ J875		1♣	Pass	1♦
Vul: Both	♥ QJ5	♥ T62	Pass	1NT	All Pass	
North HCP: 14	♦ K93	♦ AQT42				
South HCP: 7+1	♣ AT86	♣ 3				
Contract: 1NT North						

---

<b>Board: 56</b>	♠ 8642	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: None	♦ AKQJ4	
HCP: 14+1	♣ AT9	

---

<b>Board: 57</b>	♠ KQ96	You bid first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 14+2	♣ AKT752	

---

<b>Board: 58</b>	♠ A	Partner bids first.
Dealer: South	♥ T984	The opponents are silent.
Vul: Both	♦ AQT92	
HCP: 10+1	♣ 954	

---

<b>Board: 59</b>	♠ K653	RHO opens the bidding 1♣.
Dealer: West	♥ 853	You bid next.
Vul: None	♦ Q842	East (LHO) bids 1♦ if possible.
HCP: 8	♣ KT	

## Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ 8642	♠ K7				1♣
Vul: None	♥ 8	♥ AQ953	Pass	1♦	Pass	1♥
North HCP: 14+1	♦ AKQJ4	♦ -	Pass	1♠ <sup>1</sup>	Pass	2♥
South HCP: 11+3	♣ AT9	♣ Q87652	Pass	3♣	Pass	3♥
Contract: 6♣ South			Pass	5♣	Pass	6♣
			All Pass			

1. Fourth suit game force

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ KQ96	♠ JT52		1♣	Pass	1♦
Vul: E-W	♥ Q8	♥ T5	Pass	2♣	All Pass	
North HCP: 14+2	♦ 7	♦ KQT984				
South HCP: 6+2	♣ AKT752	♣ 6				
Contract: 2♣ North						

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ Q432				1♣
Vul: Both	♥ T984	♥ Q7	Pass	1♦	Pass	1NT
North HCP: 10+1	♦ AQT92	♦ J85	All Pass			
South HCP: 12	♣ 954	♣ AK62				
Contract: 1NT South						

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ K653	♠ QJ98	1♣	Pass	1♦	X
Vul: None	♥ 853	♥ AQ6	Pass	1♠	All Pass	
North HCP: 8	♦ Q842	♦ 9				
South HCP: 14+1	♣ KT	♣ AJ873				
Contract: 1♠ North						

**Board: 56**      ♠ K7      You bid first.

Dealer: South      ♥ AQ953      The opponents are silent.

Vul: None      ♦ -

HCP: 11+3      ♣ Q87652

---

**Board: 57**      ♠ JT52      Partner bids first.

Dealer: North      ♥ T5      The opponents are silent.

Vul: E-W      ♦ KQT984

HCP: 6+2      ♣ 6

---

**Board: 58**      ♠ Q432      You bid first.

Dealer: South      ♥ Q7      The opponents are silent.

Vul: Both      ♦ J85

HCP: 12      ♣ AK62

---

**Board: 59**      ♠ QJ98      LHO opens the bidding 1♣.

Dealer: West      ♥ AQ6      Partner bids next.

Vul: None      ♦ 9      East (RHO) bids 1♦ if possible.

HCP: 14+1      ♣ AJ873

## Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ 8642	♠ K7				1♣
Vul: None	♥ 8	♥ AQ953	Pass	1♦	Pass	1♥
North HCP: 14+1	♦ AKQJ4	♦ -	Pass	1♠ <sup>1</sup>	Pass	2♥
South HCP: 11+3	♣ AT9	♣ Q87652	Pass	3♣	Pass	3♥
Contract: 6♣ South			Pass	5♣	Pass	6♣
			All Pass			

1. Fourth suit game force

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ KQ96	♠ JT52		1♣	Pass	1♦
Vul: E-W	♥ Q8	♥ T5	Pass	2♣	All Pass	
North HCP: 14+2	♦ 7	♦ KQT984				
South HCP: 6+2	♣ AKT752	♣ 6				
Contract: 2♣ North						

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ Q432				1♣
Vul: Both	♥ T984	♥ Q7	Pass	1♦	Pass	1NT
North HCP: 10+1	♦ AQT92	♦ J85	All Pass			
South HCP: 12	♣ 954	♣ AK62				
Contract: 1NT South						

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ K653	♠ QJ98	1♣	Pass	1♦	X
Vul: None	♥ 853	♥ AQ6	Pass	1♠	All Pass	
North HCP: 8	♦ Q842	♦ 9				
South HCP: 14+1	♣ KT	♣ AJ873				
Contract: 1♠ North						

<b>Board: 60</b>	♠ K53	Partner bids first.
Dealer: South	♥ KQ97	The opponents are silent.
Vul: N-S	♦ QT874	
HCP: 10+1	♣ 5	

---

<b>Board: 61</b>	♠ K8	Partner bids first.
Dealer: South	♥ J974	East (LHO) bids 1 ♠ if possible.
Vul: Both	♦ KJ9752	West (RHO) bids 2 ♦ if possible.
HCP: 8+2	♣ 3	East (LHO) Redoubles if possible.
		West (RHO) bids 2 ♠ if possible.
		East (LHO) bids 3 ♠ if possible.

---

<b>Board: 62</b>	♠ K985	Partner bids first.
Dealer: South	♥ J5	The opponents are silent.
Vul: None	♦ AQ9874	
HCP: 10+2	♣ T	

---

<b>Board: 63</b>	♠ Q9	Partner bids first.
Dealer: South	♥ AQ97	The opponents are silent.
Vul: N-S	♦ AKQ983	
HCP: 17+2	♣ 7	

## Both hands (Answers Page)

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ A82				1♣
Vul: N-S	♥ KQ97	♥ J62	Pass	1♦	Pass	2♣
North HCP: 10+1	♦ QT874	♦ 2	Pass	2♦	Pass	2NT
South HCP: 13+2	♣ 5	♣ AKJ832	All Pass			
Contract:	2NT South					

Board: 61	North:	South:	W	N	E	S
Dealer: South	♠ K8	♠ A9				1♣
Vul: Both	♥ J974	♥ A63	Pass	1♦	1♠	Pass
North HCP: 8+2	♦ KJ9752	♦ Q86	2♦ <sup>1</sup>	X	XX	Pass
South HCP: 12+1	♣ 3	♣ Q7542	2♠	3♦	3♠	4♦
Contract:	4♦ South		All Pass			

1. limit raise or better in !S

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ K985	♠ QJT4				1♣
Vul: None	♥ J5	♥ AKT4	Pass	1♦	Pass	1NT
North HCP: 10+2	♦ AQ9874	♦ K6	Pass	2♦	Pass	3♥
South HCP: 14	♣ T	♣ J97	All Pass			
Contract:	3♥ South					

Board: 63	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ A876				1♣
Vul: N-S	♥ AQ97	♥ 6	Pass	1♦	Pass	2♣
North HCP: 17+2	♦ AKQ983	♦ T6	Pass	2♥	Pass	3NT
South HCP: 13+2	♣ 7	♣ AKQ854	Pass	6♦	All Pass	
Contract:	6♦ North					

---

<b>Board: 60</b>	♠ A82	You bid first.
Dealer: South	♥ J62	The opponents are silent.
Vul: N-S	♦ 2	
HCP: 13+2	♣ AKJ832	
<b>Board: 61</b>	♠ A9	You bid first.
Dealer: South	♥ A63	East (RHO) bids 1♠ if possible.
Vul: Both	♦ Q86	West (LHO) bids 2♦ if possible.
HCP: 12+1	♣ Q7542	East (RHO) Redoubles if possible. West (LHO) bids 2♠ if possible. East (RHO) bids 3♠ if possible.
<b>Board: 62</b>	♠ QJT4	You bid first.
Dealer: South	♥ AKT4	The opponents are silent.
Vul: None	♦ K6	
HCP: 14	♣ J97	
<b>Board: 63</b>	♠ A876	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ T6	
HCP: 13+2	♣ AKQ854	

## Both hands (Answers Page)

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ A82				1♣
Vul: N-S	♥ KQ97	♥ J62	Pass	1♦	Pass	2♣
North HCP: 10+1	♦ QT874	♦ 2	Pass	2♦	Pass	2NT
South HCP: 13+2	♣ 5	♣ AKJ832	All Pass			
Contract:	2NT South					

Board: 61	North:	South:	W	N	E	S
Dealer: South	♠ K8	♠ A9				1♣
Vul: Both	♥ J974	♥ A63	Pass	1♦	1♠	Pass
North HCP: 8+2	♦ KJ9752	♦ Q86	2♦ <sup>1</sup>	X	XX	Pass
South HCP: 12+1	♣ 3	♣ Q7542	2♠	3♦	3♠	4♦
Contract:	4♦ South		All Pass			

1. limit raise or better in !S

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ K985	♠ QJT4				1♣
Vul: None	♥ J5	♥ AKT4	Pass	1♦	Pass	1NT
North HCP: 10+2	♦ AQ9874	♦ K6	Pass	2♦	Pass	3♥
South HCP: 14	♣ T	♣ J97	All Pass			
Contract:	3♥ South					

Board: 63	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ A876				1♣
Vul: N-S	♥ AQ97	♥ 6	Pass	1♦	Pass	2♣
North HCP: 17+2	♦ AKQ983	♦ T6	Pass	2♥	Pass	3NT
South HCP: 13+2	♣ 7	♣ AKQ854	Pass	6♦	All Pass	
Contract:	6♦ North					

<b>Board: 64</b>	♠ J85	Partner bids first.
Dealer: South	♥ AQ93	The opponents are silent.
Vul: E-W	♦ KQJ72	
HCP: 17+1	♣ A	

---

<b>Board: 65</b>	♠ KQJ874	LHO opens the bidding 1♣.
Dealer: East	♥ 97	Partner bids next.
Vul: None	♦ K4	West (RHO) bids 1♦ if possible.
HCP: 11+2	♣ Q53	West (RHO) Doubles 4♠ if possible.

---

<b>Board: 66</b>	♠ QJ98	Partner bids first.
Dealer: South	♥ Q42	The opponents are silent.
Vul: E-W	♦ AQT87	
HCP: 11+1	♣ 3	

---

<b>Board: 67</b>	♠ 83	You bid first.
Dealer: North	♥ AK94	The opponents are silent.
Vul: Both	♦ AK7	
HCP: 18	♣ AT84	

---

<b>Board: 68</b>	♠ Q762	Partner bids first.
Dealer: South	♥ K3	The opponents are silent.
Vul: N-S	♦ AQJ32	
HCP: 13+1	♣ J9	

## Both hands (Answers Page)

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ J85	♠ AT42				1♣
Vul: E-W	♥ AQ93	♥ 74	Pass	1♦	Pass	1NT
North HCP: 17+1	♦ KQJ72	♦ A9	Pass	2♥	Pass	3♠
South HCP: 13+1	♣ A	♣ KQ762	Pass	3NT	All Pass	
Contract:	3NT North					

Board: 65	North:	South:	W	N	E	S
Dealer: East	♠ KQJ874	♠ 532			1♣	Pass
Vul: None	♥ 97	♥ KT64	1♦	2♠	Pass	4♠
North HCP: 11+2	♦ K4	♦ T6532	X	All Pass		
South HCP: 7+1	♣ Q53	♣ A				
Contract:	4♠X South					

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ QJ98	♠ T43				1♣
Vul: E-W	♥ Q42	♥ AKJ8	Pass	1♦	Pass	1NT
North HCP: 11+1	♦ AQT87	♦ 65	Pass	2♦	Pass	3♥
South HCP: 14	♣ 3	♣ AQT4	Pass	3NT	All Pass	
Contract:	3NT North					

Board: 67	North:	South:	W	N	E	S
Dealer: North	♠ 83	♠ AT75		1♣	Pass	1♦
Vul: Both	♥ AK94	♥ 2	Pass	2NT	Pass	3♠
North HCP: 18	♦ AK7	♦ JT542	Pass	3NT	All Pass	
South HCP: 9+1	♣ AT84	♣ KJ5				
Contract:	3NT North					

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ Q762	♠ AJ3				1♣
Vul: N-S	♥ K3	♥ AJ2	Pass	1♦	Pass	1NT
North HCP: 13+1	♦ AQJ32	♦ 97	Pass	2♠	Pass	3NT
South HCP: 13+1	♣ J9	♣ K8742	All Pass			
Contract:	3NT South					

<b>Board: 64</b>	♠ AT42	You bid first.
Dealer: South	♥ 74	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 13+1	♣ KQ762	

---

<b>Board: 65</b>	♠ 532	RHO opens the bidding 1♣.
Dealer: East	♥ KT64	You bid next.
Vul: None	♦ T6532	West (LHO) bids 1♦ if possible.
HCP: 7+1	♣ A	West (LHO) Doubles 4♠ if possible.

---

<b>Board: 66</b>	♠ T43	You bid first.
Dealer: South	♥ AKJ8	The opponents are silent.
Vul: E-W	♦ 65	
HCP: 14	♣ AQT4	

---

<b>Board: 67</b>	♠ AT75	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: Both	♦ JT542	
HCP: 9+1	♣ KJ5	

---

<b>Board: 68</b>	♠ AJ3	You bid first.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: N-S	♦ 97	
HCP: 13+1	♣ K8742	

## Both hands (Answers Page)

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ J85	♠ AT42				1♣
Vul: E-W	♥ AQ93	♥ 74	Pass	1♦	Pass	1NT
North HCP: 17+1	♦ KQJ72	♦ A9	Pass	2♥	Pass	3♠
South HCP: 13+1	♣ A	♣ KQ762	Pass	3NT	All Pass	
Contract:	3NT North					

Board: 65	North:	South:	W	N	E	S
Dealer: East	♠ KQJ874	♠ 532			1♣	Pass
Vul: None	♥ 97	♥ KT64	1♦	2♠	Pass	4♠
North HCP: 11+2	♦ K4	♦ T6532	X	All Pass		
South HCP: 7+1	♣ Q53	♣ A				
Contract:	4♠X South					

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ QJ98	♠ T43				1♣
Vul: E-W	♥ Q42	♥ AKJ8	Pass	1♦	Pass	1NT
North HCP: 11+1	♦ AQT87	♦ 65	Pass	2♦	Pass	3♥
South HCP: 14	♣ 3	♣ AQT4	Pass	3NT	All Pass	
Contract:	3NT North					

Board: 67	North:	South:	W	N	E	S
Dealer: North	♠ 83	♠ AT75		1♣	Pass	1♦
Vul: Both	♥ AK94	♥ 2	Pass	2NT	Pass	3♠
North HCP: 18	♦ AK7	♦ JT542	Pass	3NT	All Pass	
South HCP: 9+1	♣ AT84	♣ KJ5				
Contract:	3NT North					

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ Q762	♠ AJ3				1♣
Vul: N-S	♥ K3	♥ AJ2	Pass	1♦	Pass	1NT
North HCP: 13+1	♦ AQJ32	♦ 97	Pass	2♠	Pass	3NT
South HCP: 13+1	♣ J9	♣ K8742	All Pass			
Contract:	3NT South					

---

<b>Board: 69</b>	♠ QT8	Partner bids first.
Dealer: South	♥ K953	The opponents are silent.
Vul: E-W	♦ AKJT62	
HCP: 13+2	♣ -	

---

<b>Board: 70</b>	♠ A853	You bid first.
Dealer: North	♥ QJT3	The opponents are silent.
Vul: Both	♦ 5	
HCP: 11	♣ AT85	

---

<b>Board: 71</b>	♠ AT	You bid first.
Dealer: North	♥ K964	The opponents are silent.
Vul: None	♦ QT	
HCP: 12+1	♣ QJ875	

---

<b>Board: 72</b>	♠ A5	Partner bids first.
Dealer: South	♥ KT93	East (LHO) bids 3♠ if possible.
Vul: E-W	♦ AJT53	
HCP: 13+1	♣ J4	

---

<b>Board: 73</b>	♠ QJ97	Partner bids first.
Dealer: South	♥ 865	The opponents are silent.
Vul: Both	♦ KJ764	
HCP: 7+1	♣ 9	

## Both hands (Answers Page)

Board: 69	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ 96				1♣
Vul: E-W	♥ K953	♥ A6	Pass	1♦	Pass	2♣
North HCP: 13+2	♦ AKJT62	♦ Q95	Pass	3NT	All Pass	
South HCP: 13+2	♣ -	♣ AQJT43				
Contract: 3NT North						

Board: 70	North:	South:	W	N	E	S
Dealer: North	♠ A853	♠ -		1♣	Pass	1♦
Vul: Both	♥ QJT3	♥ A872	Pass	1♠	Pass	3NT
North HCP: 11	♦ 5	♦ AQJT7	All Pass			
South HCP: 14+1	♣ AT85	♣ K974				
Contract: 3NT South						

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KJ98		1♣	Pass	1♦
Vul: None	♥ K964	♥ QJ	Pass	1NT	Pass	2♠
North HCP: 12+1	♦ QT	♦ AK763	Pass	3♣	Pass	3NT
South HCP: 17+1	♣ QJ875	♣ K3	All Pass			
Contract: 3NT South						

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ T				1♣
Vul: E-W	♥ KT93	♥ AQ876	Pass	1♦	3♠	4♥
North HCP: 13+1	♦ AJT53	♦ 9	Pass	4NT	Pass	5♠ <sup>1</sup>
South HCP: 12+3	♣ J4	♣ AQT973	Pass	6♥	All Pass	
Contract: 6♥ North			1. A=2/5 or 5/5, Q(H)=1			

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ QJ97	♠ A				1♣
Vul: Both	♥ 865	♥ AQ	Pass	1♦	Pass	5♦
North HCP: 7+1	♦ KJ764	♦ QT93	All Pass			
South HCP: 18+2	♣ 9	♣ KQJT32				
Contract: 5♦ South						

<b>Board: 69</b>	♠ 96	You bid first.
Dealer: South	♥ A6	The opponents are silent.
Vul: E-W	♦ Q95	
HCP: 13+2	♣ AQJT43	

---

<b>Board: 70</b>	♠ -	Partner bids first.
Dealer: North	♥ A872	The opponents are silent.
Vul: Both	♦ AQJT7	
HCP: 14+1	♣ K974	

---

<b>Board: 71</b>	♠ KJ98	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: None	♦ AK763	
HCP: 17+1	♣ K3	

---

<b>Board: 72</b>	♠ T	You bid first.
Dealer: South	♥ AQ876	East (RHO) bids 3♠ if possible.
Vul: E-W	♦ 9	
HCP: 12+3	♣ AQT973	

---

<b>Board: 73</b>	♠ A	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: Both	♦ QT93	
HCP: 18+2	♣ KQJT32	

## Both hands (Answers Page)

Board: 69	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ 96				1♣
Vul: E-W	♥ K953	♥ A6	Pass	1♦	Pass	2♣
North HCP: 13+2	♦ AKJT62	♦ Q95	Pass	3NT	All Pass	
South HCP: 13+2	♣ -	♣ AQJT43				
Contract: 3NT North						

Board: 70	North:	South:	W	N	E	S
Dealer: North	♠ A853	♠ -		1♣	Pass	1♦
Vul: Both	♥ QJT3	♥ A872	Pass	1♠	Pass	3NT
North HCP: 11	♦ 5	♦ AQJT7	All Pass			
South HCP: 14+1	♣ AT85	♣ K974				
Contract: 3NT South						

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KJ98		1♣	Pass	1♦
Vul: None	♥ K964	♥ QJ	Pass	1NT	Pass	2♠
North HCP: 12+1	♦ QT	♦ AK763	Pass	3♣	Pass	3NT
South HCP: 17+1	♣ QJ875	♣ K3	All Pass			
Contract: 3NT South						

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ T				1♣
Vul: E-W	♥ KT93	♥ AQ876	Pass	1♦	3♠	4♥
North HCP: 13+1	♦ AJT53	♦ 9	Pass	4NT	Pass	5♠ <sup>1</sup>
South HCP: 12+3	♣ J4	♣ AQT973	Pass	6♥	All Pass	
Contract: 6♥ North			1. A=2/5 or 5/5, Q(H)=1			

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ QJ97	♠ A				1♣
Vul: Both	♥ 865	♥ AQ	Pass	1♦	Pass	5♦
North HCP: 7+1	♦ KJ764	♦ QT93	All Pass			
South HCP: 18+2	♣ 9	♣ KQJT32				
Contract: 5♦ South						

**Board: 74**      ♠ K76      You bid first.

Dealer: North      ♥ J65      West (RHO) bids 1♠ if possible.

Vul: None      ♦ A82

HCP: 12      ♣ KJ85

---

**Board: 75**      ♠ Q732      Partner bids first.

Dealer: South      ♥ Q98      East (LHO) bids 1♥ if possible.

Vul: N-S      ♦ KJT532

HCP: 8+2      ♣ -

---

**Board: 76**      ♠ AT9      You bid first.

Dealer: North      ♥ AJ93      West (RHO) bids 1♠ if possible.

Vul: Both      ♦ K3      East (LHO) bids 2♦ if possible.

HCP: 12      ♣ 8763      West (RHO) bids 2♠ if possible.

---

**Board: 77**      ♠ KQT9      You bid first.

Dealer: North      ♥ 42      The opponents are silent.

Vul: None      ♦ AJ2

HCP: 14      ♣ A986

---

**Board: 78**      ♠ AQ75      Partner bids first.

Dealer: South      ♥ J2      The opponents are silent.

Vul: N-S      ♦ QT873

HCP: 9+1      ♣ 83

## Both hands (Answers Page)

**Board: 74**

Dealer: North

**North:**

♠ K76

**South:**

♠ 94

**W N E S**

1♣ Pass 1♦

Vul: None

♥ J65

♥ AT43

1♠ Pass Pass X

North HCP: 12

♦ A82

♦ KJT65

Pass 2♦ Pass 3♦

South HCP: 12+1

♣ KJ85

♣ A9

All Pass

Contract: 3♦ South

**Board: 75**

Dealer: South

**North:**

♠ Q732

**South:**

♠ A9

**W N E S**

1♣

Vul: N-S

♥ Q98

♥ 42

Pass 1♦ 1♥ 2♦

North HCP: 8+2

♦ KJT532

♦ AQ74

Pass 3♦ All Pass

South HCP: 14+1

♣ -

♣ KJ982

Contract: 3♦ North

**Board: 76**

Dealer: North

**North:**

♠ AT9

**South:**

♠ 6

**W N E S**

1♣ Pass 1♦

Vul: Both

♥ AJ93

♥ KQ72

 1♠ Pass 2♦<sup>1</sup> Pass

North HCP: 12

♦ K3

♦ J8764

2♠ Pass Pass 3♥

South HCP: 10+1

♣ 8763

♣ KJT

All Pass

Contract: 3♥ South

1. limit raise or better in !S

**Board: 77**

Dealer: North

**North:**

♠ KQT9

**South:**

♠ 5

**W N E S**

1♣ Pass 1♦

Vul: None

♥ 42

♥ AQJ8

Pass 1NT Pass 2♥

North HCP: 14

♦ AJ2

♦ KQT74

Pass 3♠ Pass 3NT

South HCP: 14+1

♣ A986

♣ Q54

All Pass

Contract: 3NT South

**Board: 78**

Dealer: South

**North:**

♠ AQ75

**South:**

♠ K3

**W N E S**

1♣

Vul: N-S

♥ J2

♥ KQ83

Pass 1♦ Pass 1NT

North HCP: 9+1

♦ QT873

♦ J5

All Pass

South HCP: 14+1

♣ 83

♣ KQT72

Contract: 1NT South

**South hands****Resp\_to\_1C**

**Board: 74**      ♠ 94      Partner bids first.

Dealer: North      ♥ AT43      West (LHO) bids 1♠ if possible.

Vul: None      ♦ KJT65

HCP: 12+1      ♣ A9

---

**Board: 75**      ♠ A9      You bid first.

Dealer: South      ♥ 42      East (RHO) bids 1♥ if possible.

Vul: N-S      ♦ AQ74

HCP: 14+1      ♣ KJ982

---

**Board: 76**      ♠ 6      Partner bids first.

Dealer: North      ♥ KQ72      West (LHO) bids 1♠ if possible.

Vul: Both      ♦ J8764      East (RHO) bids 2♦ if possible.

HCP: 10+1      ♣ KJT      West (LHO) bids 2♠ if possible.

---

**Board: 77**      ♠ 5      Partner bids first.

Dealer: North      ♥ AQJ8      The opponents are silent.

Vul: None      ♦ KQT74

HCP: 14+1      ♣ Q54

---

**Board: 78**      ♠ K3      You bid first.

Dealer: South      ♥ KQ83      The opponents are silent.

Vul: N-S      ♦ J5

HCP: 14+1      ♣ KQT72

## Both hands (Answers Page)

**Board: 74**

Dealer: North

**North:**

♠ K76

**South:**

♠ 94

**W N E S**

1♣ Pass 1♦

Vul: None

♥ J65

♥ AT43

1♠ Pass Pass X

North HCP: 12

♦ A82

♦ KJT65

Pass 2♦ Pass 3♦

South HCP: 12+1

♣ KJ85

♣ A9

All Pass

Contract: 3♦ South

**Board: 75**

Dealer: South

**North:**

♠ Q732

**South:**

♠ A9

**W N E S**

1♣

Vul: N-S

♥ Q98

♥ 42

Pass 1♦ 1♥ 2♦

North HCP: 8+2

♦ KJT532

♦ AQ74

Pass 3♦ All Pass

South HCP: 14+1

♣ -

♣ KJ982

Contract: 3♦ North

**Board: 76**

Dealer: North

**North:**

♠ AT9

**South:**

♠ 6

**W N E S**

1♣ Pass 1♦

Vul: Both

♥ AJ93

♥ KQ72

 1♠ Pass 2♦<sup>1</sup> Pass

North HCP: 12

♦ K3

♦ J8764

2♠ Pass Pass 3♥

South HCP: 10+1

♣ 8763

♣ KJT

All Pass

Contract: 3♥ South

1. limit raise or better in !S

**Board: 77**

Dealer: North

**North:**

♠ KQT9

**South:**

♠ 5

**W N E S**

1♣ Pass 1♦

Vul: None

♥ 42

♥ AQJ8

Pass 1NT Pass 2♥

North HCP: 14

♦ AJ2

♦ KQT74

Pass 3♠ Pass 3NT

South HCP: 14+1

♣ A986

♣ Q54

All Pass

Contract: 3NT South

**Board: 78**

Dealer: South

**North:**

♠ AQ75

**South:**

♠ K3

**W N E S**

1♣

Vul: N-S

♥ J2

♥ KQ83

Pass 1♦ Pass 1NT

North HCP: 9+1

♦ QT873

♦ J5

All Pass

South HCP: 14+1

♣ 83

♣ KQT72

Contract: 1NT South

**Board: 79**      ♠ AQ63      You bid first.

Dealer: North      ♥ Q6      The opponents are silent.

Vul: E-W      ♦ 52

HCP: 17+1      ♣ AKQ96

---

**Board: 80**      ♠ KQJT      Partner bids first.

Dealer: South      ♥ Q87      The opponents are silent.

Vul: None      ♦ A8432

HCP: 12+1      ♣ 2

---

**Board: 81**      ♠ AT6      You bid first.

Dealer: North      ♥ KT9      The opponents are silent.

Vul: N-S      ♦ 965

HCP: 13      ♣ AQ65

---

**Board: 82**      ♠ T654      RHO opens the bidding 1♣.

Dealer: West      ♥ 86      You bid next.

Vul: N-S      ♦ K983      East (LHO) bids 1♦ if possible.

HCP: 3      ♣ 975      East (LHO) Doubles 2♥ if possible.

---

**Board: 83**      ♠ J5      You bid first.

Dealer: North      ♥ A6      West (RHO) Doubles 1♦ if possible.

Vul: Both      ♦ K63

HCP: 12+2      ♣ KJT942

## Both hands (Answers Page)

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ AQ63	♠ JT84		1♣	Pass	1♦
Vul: E-W	♥ Q6	♥ 72	Pass	1NT	All Pass	
North HCP: 17+1	♦ 52	♦ AKJ74				
South HCP: 9+1	♣ AKQ96	♣ 87				
Contract: 1NT North						

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ KQJT	♠ 853			1♣	
Vul: None	♥ Q87	♥ A3	Pass	1♦	Pass	2♣
North HCP: 12+1	♦ A8432	♦ 75	Pass	2♠	Pass	3NT
South HCP: 13+2	♣ 2	♣ AKQ753	All Pass			
Contract: 3NT South						

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ K932		1♣	Pass	1♦
Vul: N-S	♥ KT9	♥ AQ63	Pass	1NT	Pass	2♥
North HCP: 13	♦ 965	♦ AKT42	Pass	3NT	All Pass	
South HCP: 16+1	♣ AQ65	♣ -				
Contract: 3NT North						

Board: 82	North:	South:	W	N	E	S
Dealer: West	♠ T654	♠ Q2	1♣	Pass	1♦	2♥
Vul: N-S	♥ 86	♥ AKT754	Pass	Pass	X	All Pass
North HCP: 3	♦ K983	♦ J2				
South HCP: 11+2	♣ 975	♣ J86				
Contract: 2♥X South						

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ T942		1♣	Pass	1♦
Vul: Both	♥ A6	♥ Q95	X	2♣	All Pass	
North HCP: 12+2	♦ K63	♦ AJ8542				
South HCP: 7+2	♣ KJT942	♣ -				
Contract: 2♣ North						

<b>Board: 79</b>	♠ JT84	Partner bids first.
Dealer: North	♥ 72	The opponents are silent.
Vul: E-W	♦ AKJ74	
HCP: 9+1	♣ 87	

<b>Board: 80</b>	♠ 853	You bid first.
Dealer: South	♥ A3	The opponents are silent.
Vul: None	♦ 75	
HCP: 13+2	♣ AKQ753	

<b>Board: 81</b>	♠ K932	Partner bids first.
Dealer: North	♥ AQ63	The opponents are silent.
Vul: N-S	♦ AKT42	
HCP: 16+1	♣ -	

<b>Board: 82</b>	♠ Q2	LHO opens the bidding 1♣.
Dealer: West	♥ AKT754	Partner bids next.
Vul: N-S	♦ J2	East (RHO) bids 1♦ if possible.
HCP: 11+2	♣ J86	East (RHO) Doubles 2♥ if possible.

<b>Board: 83</b>	♠ T942	Partner bids first.
Dealer: North	♥ Q95	West (LHO) Doubles 1♦ if possible.
Vul: Both	♦ AJ8542	
HCP: 7+2	♣ -	

## Both hands (Answers Page)

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ AQ63	♠ JT84		1♣	Pass	1♦
Vul: E-W	♥ Q6	♥ 72	Pass	1NT	All Pass	
North HCP: 17+1	♦ 52	♦ AKJ74				
South HCP: 9+1	♣ AKQ96	♣ 87				
Contract: 1NT North						

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ KQJT	♠ 853			1♣	
Vul: None	♥ Q87	♥ A3	Pass	1♦	Pass	2♣
North HCP: 12+1	♦ A8432	♦ 75	Pass	2♠	Pass	3NT
South HCP: 13+2	♣ 2	♣ AKQ753	All Pass			
Contract: 3NT South						

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ K932		1♣	Pass	1♦
Vul: N-S	♥ KT9	♥ AQ63	Pass	1NT	Pass	2♥
North HCP: 13	♦ 965	♦ AKT42	Pass	3NT	All Pass	
South HCP: 16+1	♣ AQ65	♣ -				
Contract: 3NT North						

Board: 82	North:	South:	W	N	E	S
Dealer: West	♠ T654	♠ Q2	1♣	Pass	1♦	2♥
Vul: N-S	♥ 86	♥ AKT754	Pass	Pass	X	All Pass
North HCP: 3	♦ K983	♦ J2				
South HCP: 11+2	♣ 975	♣ J86				
Contract: 2♥X South						

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ T942		1♣	Pass	1♦
Vul: Both	♥ A6	♥ Q95	X	2♣	All Pass	
North HCP: 12+2	♦ K63	♦ AJ8542				
South HCP: 7+2	♣ KJT942	♣ -				
Contract: 2♣ North						

---

<b>Board: 84</b>	♠ A96	Partner bids first.
Dealer: South	♥ K763	East (LHO) bids 1♥ if possible.
Vul: N-S	♦ J8532	West (RHO) bids 2♥ if possible.
HCP: 8+1	♣ 8	

---

<b>Board: 85</b>	♠ J6	You bid first.
Dealer: North	♥ AQT7	The opponents are silent.
Vul: E-W	♦ J5	
HCP: 17+1	♣ AKQ62	

---

<b>Board: 86</b>	♠ JT72	Partner bids first.
Dealer: South	♥ A54	The opponents are silent.
Vul: Both	♦ 98432	
HCP: 8+1	♣ K	

---

<b>Board: 87</b>	♠ AJ96	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: None	♦ KQT93	
HCP: 13+1	♣ K93	

---

<b>Board: 88</b>	♠ KQJ	You bid first.
Dealer: North	♥ Q743	The opponents are silent.
Vul: E-W	♦ 85	
HCP: 12	♣ KJT8	

## Both hands (Answers Page)

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ A96	♠ KQT7				1♣
Vul: N-S	♥ K763	♥ 9	Pass	1♦	1♥	2♣
North HCP: 8+1	♦ J8532	♦ Q7	2♥	Pass	Pass	3♣
South HCP: 15+2	♣ 8	♣ AKJ962	All Pass			
Contract: 3♣ South						

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ A742		1♣	Pass	1♦
Vul: E-W	♥ AQT7	♥ J2	Pass	1NT	Pass	2♦
North HCP: 17+1	♦ J5	♦ AQ842	Pass	3♥	Pass	3NT
South HCP: 11+1	♣ AKQ62	♣ 43	All Pass			
Contract: 3NT South						

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ JT72	♠ AQ4				1♣
Vul: Both	♥ A54	♥ KQJ9	Pass	1♦	Pass	2NT
North HCP: 8+1	♦ 98432	♦ K5	Pass	3♠	Pass	3NT
South HCP: 19	♣ K	♣ AT97	All Pass			
Contract: 3NT South						

Board: 87	North:	South:	W	N	E	S
Dealer: South	♠ AJ96	♠ KQ75				1♣
Vul: None	♥ 9	♥ K85	Pass	1♦	Pass	1NT
North HCP: 13+1	♦ KQT93	♦ A8	Pass	2♠	Pass	4♠
South HCP: 12	♣ K93	♣ 7654	All Pass			
Contract: 4♠ South						

Board: 88	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ A7		1♣	Pass	1♦
Vul: E-W	♥ Q743	♥ AJ86	Pass	1NT	Pass	2♥
North HCP: 12	♦ 85	♦ QJ932	Pass	4♥	All Pass	
South HCP: 16+1	♣ KJT8	♣ A7				
Contract: 4♥ North						

**South hands****Resp\_to\_1C**

<b>Board: 84</b>	♠ KQT7	You bid first.
Dealer: South	♥ 9	East (RHO) bids 1♥ if possible.
Vul: N-S	♦ Q7	West (LHO) bids 2♥ if possible.
HCP: 15+2	♣ AKJ962	
 <b>Board: 85</b>	 ♠ A742	 Partner bids first.
Dealer: North	♥ J2	The opponents are silent.
Vul: E-W	♦ AQ842	
HCP: 11+1	♣ 43	
 <b>Board: 86</b>	 ♠ AQ4	 You bid first.
Dealer: South	♥ KQJ9	The opponents are silent.
Vul: Both	♦ K5	
HCP: 19	♣ AT97	
 <b>Board: 87</b>	 ♠ KQ75	 You bid first.
Dealer: South	♥ K85	The opponents are silent.
Vul: None	♦ A8	
HCP: 12	♣ 7654	
 <b>Board: 88</b>	 ♠ A7	 Partner bids first.
Dealer: North	♥ AJ86	The opponents are silent.
Vul: E-W	♦ QJ932	
HCP: 16+1	♣ A7	

## Both hands (Answers Page)

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ A96	♠ KQT7				1♣
Vul: N-S	♥ K763	♥ 9	Pass	1♦	1♥	2♣
North HCP: 8+1	♦ J8532	♦ Q7	2♥	Pass	Pass	3♣
South HCP: 15+2	♣ 8	♣ AKJ962	All Pass			
Contract: 3♣ South						

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ A742		1♣	Pass	1♦
Vul: E-W	♥ AQT7	♥ J2	Pass	1NT	Pass	2♦
North HCP: 17+1	♦ J5	♦ AQ842	Pass	3♥	Pass	3NT
South HCP: 11+1	♣ AKQ62	♣ 43	All Pass			
Contract: 3NT South						

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ JT72	♠ AQ4				1♣
Vul: Both	♥ A54	♥ KQJ9	Pass	1♦	Pass	2NT
North HCP: 8+1	♦ 98432	♦ K5	Pass	3♠	Pass	3NT
South HCP: 19	♣ K	♣ AT97	All Pass			
Contract: 3NT South						

Board: 87	North:	South:	W	N	E	S
Dealer: South	♠ AJ96	♠ KQ75				1♣
Vul: None	♥ 9	♥ K85	Pass	1♦	Pass	1NT
North HCP: 13+1	♦ KQT93	♦ A8	Pass	2♠	Pass	4♠
South HCP: 12	♣ K93	♣ 7654	All Pass			
Contract: 4♠ South						

Board: 88	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ A7		1♣	Pass	1♦
Vul: E-W	♥ Q743	♥ AJ86	Pass	1NT	Pass	2♥
North HCP: 12	♦ 85	♦ QJ932	Pass	4♥	All Pass	
South HCP: 16+1	♣ KJT8	♣ A7				
Contract: 4♥ North						

<b>Board: 89</b>	♠ 93	Partner bids first.
Dealer: South	♥ A985	The opponents are silent.
Vul: Both	♦ AK863	
HCP: 15+1	♣ A6	

---

<b>Board: 90</b>	♠ Q75	Partner bids first.
Dealer: South	♥ J543	The opponents are silent.
Vul: None	♦ KQJ92	
HCP: 9+1	♣ 7	

---

<b>Board: 91</b>	♠ KQ98	LHO opens the bidding 1♣.
Dealer: East	♥ J63	Partner bids next.
Vul: E-W	♦ AQ4	West (RHO) bids 1♦ if possible.
HCP: 17	♣ AJ7	

---

<b>Board: 92</b>	♠ 9874	Partner bids first.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: Both	♦ AJT42	
HCP: 14+1	♣ K	

---

<b>Board: 93</b>	♠ 94	LHO opens the bidding 1♣.
Dealer: East	♥ AKJ5432	Partner bids next.
Vul: None	♦ T6	West (RHO) bids 1♦ if possible.
HCP: 11+3	♣ K9	West (RHO) Doubles 3♥ if possible.

## Both hands (Answers Page)

Board: 89	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ AT84				1♣
Vul: Both	♥ A985	♥ KQJ6	Pass	1♦	Pass	1♠
North HCP: 15+1	♦ AK863	♦ QT	Pass	3NT	All Pass	
South HCP: 12	♣ A6	♣ 953				
Contract: 3NT North						

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ Q75	♠ A42				1♣
Vul: None	♥ J543	♥ K96	Pass	1♦	Pass	1NT
North HCP: 9+1	♦ KQJ92	♦ T76	All Pass			
South HCP: 12	♣ 7	♣ AJT9				
Contract: 1NT South						

Board: 91	North:	South:	W	N	E	S
Dealer: East	♠ KQ98	♠ T42			1♣	Pass
Vul: E-W	♥ J63	♥ Q9854	1♦	1NT	Pass	2♦
North HCP: 17	♦ AQ4	♦ 98	Pass	2♥	All Pass	
South HCP: 4+1	♣ AJ7	♣ QT3				
Contract: 2♥ North						

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ 9874	♠ AQ				1♣
Vul: Both	♥ AQ7	♥ T953	Pass	1♦	Pass	1NT
North HCP: 14+1	♦ AJT42	♦ K65	Pass	2♠	Pass	3NT
South HCP: 13	♣ K	♣ A743	All Pass			
Contract: 3NT South						

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ 94	♠ AT32			1♣	Pass
Vul: None	♥ AKJ5432	♥ 97	1♦	3♥	Pass	Pass
North HCP: 11+3	♦ T6	♦ 432	X	All Pass		
South HCP: 6	♣ K9	♣ Q732				
Contract: 3♥X North						

---

<b>Board: 89</b>	♠ AT84	You bid first.
Dealer: South	♥ KQJ6	The opponents are silent.
Vul: Both	♦ QT	
HCP: 12	♣ 953	
<b>Board: 90</b>	♠ A42	You bid first.
Dealer: South	♥ K96	The opponents are silent.
Vul: None	♦ T76	
HCP: 12	♣ AJT9	
<b>Board: 91</b>	♠ T42	RHO opens the bidding 1♣.
Dealer: East	♥ Q9854	You bid next.
Vul: E-W	♦ 98	West (LHO) bids 1♦ if possible.
HCP: 4+1	♣ QT3	
<b>Board: 92</b>	♠ AQ	You bid first.
Dealer: South	♥ T953	The opponents are silent.
Vul: Both	♦ K65	
HCP: 13	♣ A743	
<b>Board: 93</b>	♠ AT32	RHO opens the bidding 1♣.
Dealer: East	♥ 97	You bid next.
Vul: None	♦ 432	West (LHO) bids 1♦ if possible.
HCP: 6	♣ Q732	West (LHO) Doubles 3♥ if possible.

## Both hands (Answers Page)

Board: 89	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ AT84				1♣
Vul: Both	♥ A985	♥ KQJ6	Pass	1♦	Pass	1♠
North HCP: 15+1	♦ AK863	♦ QT	Pass	3NT	All Pass	
South HCP: 12	♣ A6	♣ 953				
Contract: 3NT North						

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ Q75	♠ A42				1♣
Vul: None	♥ J543	♥ K96	Pass	1♦	Pass	1NT
North HCP: 9+1	♦ KQJ92	♦ T76	All Pass			
South HCP: 12	♣ 7	♣ AJT9				
Contract: 1NT South						

Board: 91	North:	South:	W	N	E	S
Dealer: East	♠ KQ98	♠ T42			1♣	Pass
Vul: E-W	♥ J63	♥ Q9854	1♦	1NT	Pass	2♦
North HCP: 17	♦ AQ4	♦ 98	Pass	2♥	All Pass	
South HCP: 4+1	♣ AJ7	♣ QT3				
Contract: 2♥ North						

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ 9874	♠ AQ				1♣
Vul: Both	♥ AQ7	♥ T953	Pass	1♦	Pass	1NT
North HCP: 14+1	♦ AJT42	♦ K65	Pass	2♠	Pass	3NT
South HCP: 13	♣ K	♣ A743	All Pass			
Contract: 3NT South						

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ 94	♠ AT32			1♣	Pass
Vul: None	♥ AKJ5432	♥ 97	1♦	3♥	Pass	Pass
North HCP: 11+3	♦ T6	♦ 432	X	All Pass		
South HCP: 6	♣ K9	♣ Q732				
Contract: 3♥X North						

---

<b>Board: 94</b>	♠ T864	Partner bids first.
Dealer: South	♥ K8	The opponents are silent.
Vul: N-S	♦ AT653	
HCP: 7+1	♣ 75	

---

<b>Board: 95</b>	♠ AKJ4	You bid first.
Dealer: North	♥ 5	The opponents are silent.
Vul: E-W	♦ T4	
HCP: 13+2	♣ AJ9876	

---

<b>Board: 96</b>	♠ QT53	Partner bids first.
Dealer: South	♥ K76	East (LHO) bids 1♠ if possible.
Vul: None	♦ QT965	
HCP: 7+1	♣ 4	

---

<b>Board: 97</b>	♠ QT43	Partner bids first.
Dealer: South	♥ K4	East (LHO) bids 1♥ if possible.
Vul: N-S	♦ 976432	West (RHO) bids 3♥ if possible.
HCP: 5+2	♣ 7	

---

<b>Board: 98</b>	♠ AQ84	Partner bids first.
Dealer: South	♥ T2	The opponents are silent.
Vul: E-W	♦ KQ932	
HCP: 18+1	♣ AK	

## Both hands (Answers Page)

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ T864	♠ Q752				1♣
Vul: N-S	♥ K8	♥ AQT3	Pass	1♦	Pass	1NT
North HCP: 7+1	♦ AT653	♦ J			All Pass	
South HCP: 16	♣ 75	♣ AQJ8				
Contract: 1NT South						

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ AKJ4	♠ T62		1♣	Pass	1♦
Vul: E-W	♥ 5	♥ KJ32	Pass	2♣	Pass	2♥
North HCP: 13+2	♦ T4	♦ AKQ732	Pass	3NT	All Pass	
South HCP: 13+2	♣ AJ9876	♣ -				
Contract: 3NT North						

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ QT53	♠ K8				1♣
Vul: None	♥ K76	♥ AJ4	Pass	1♦	1♠	2♣
North HCP: 7+1	♦ QT965	♦ 87	Pass	2♦	Pass	2NT
South HCP: 15+2	♣ 4	♣ AKT865	All Pass			
Contract: 2NT South						

Board: 97	North:	South:	W	N	E	S
Dealer: South	♠ QT43	♠ K				1♣
Vul: N-S	♥ K4	♥ 92	Pass	1♦	1♥	2♦
North HCP: 5+2	♦ 976432	♦ AKT5	3♥	4♦	All Pass	
South HCP: 13+2	♣ 7	♣ QJ9854				
Contract: 4♦ North						

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ AQ84	♠ KJ6				1♣
Vul: E-W	♥ T2	♥ AK	Pass	1♦	Pass	2♣
North HCP: 18+1	♦ KQ932	♦ 86	Pass	4♣	Pass	4♥
South HCP: 14+2	♣ AK	♣ QJ9876	Pass	4♠	Pass	4NT
Contract: 5♣ North			Pass	5♣ <sup>1</sup>	All Pass	

1. A=0/5 or 3/5

**Board: 94**      ♠ Q752      You bid first.

Dealer: South      ♥ AQT3      The opponents are silent.

Vul: N-S      ♦ J

HCP: 16      ♣ AQJ8

---

**Board: 95**      ♠ T62      Partner bids first.

Dealer: North      ♥ KJ32      The opponents are silent.

Vul: E-W      ♦ AKQ732

HCP: 13+2      ♣ -

---

**Board: 96**      ♠ K8      You bid first.

Dealer: South      ♥ AJ4      East (RHO) bids 1 ♠ if possible.

Vul: None      ♦ 87

HCP: 15+2      ♣ AKT865

---

**Board: 97**      ♠ K      You bid first.

Dealer: South      ♥ 92      East (RHO) bids 1 ♥ if possible.

Vul: N-S      ♦ AKT5      West (LHO) bids 3 ♥ if possible.

HCP: 13+2      ♣ QJ9854

---

**Board: 98**      ♠ KJ6      You bid first.

Dealer: South      ♥ AK      The opponents are silent.

Vul: E-W      ♦ 86

HCP: 14+2      ♣ QJ9876

## Both hands (Answers Page)

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ T864	♠ Q752				1♣
Vul: N-S	♥ K8	♥ AQT3	Pass	1♦	Pass	1NT
North HCP: 7+1	♦ AT653	♦ J			All Pass	
South HCP: 16	♣ 75	♣ AQJ8				
Contract: 1NT South						

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ AKJ4	♠ T62		1♣	Pass	1♦
Vul: E-W	♥ 5	♥ KJ32	Pass	2♣	Pass	2♥
North HCP: 13+2	♦ T4	♦ AKQ732	Pass	3NT	All Pass	
South HCP: 13+2	♣ AJ9876	♣ -				
Contract: 3NT North						

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ QT53	♠ K8				1♣
Vul: None	♥ K76	♥ AJ4	Pass	1♦	1♠	2♣
North HCP: 7+1	♦ QT965	♦ 87	Pass	2♦	Pass	2NT
South HCP: 15+2	♣ 4	♣ AKT865	All Pass			
Contract: 2NT South						

Board: 97	North:	South:	W	N	E	S
Dealer: South	♠ QT43	♠ K				1♣
Vul: N-S	♥ K4	♥ 92	Pass	1♦	1♥	2♦
North HCP: 5+2	♦ 976432	♦ AKT5	3♥	4♦	All Pass	
South HCP: 13+2	♣ 7	♣ QJ9854				
Contract: 4♦ North						

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ AQ84	♠ KJ6				1♣
Vul: E-W	♥ T2	♥ AK	Pass	1♦	Pass	2♣
North HCP: 18+1	♦ KQ932	♦ 86	Pass	4♣	Pass	4♥
South HCP: 14+2	♣ AK	♣ QJ9876	Pass	4♠	Pass	4NT
Contract: 5♣ North			Pass	5♣ <sup>1</sup>	All Pass	

1. A=0/5 or 3/5

<b>Board: 99</b>	♠ K953	You bid first.
Dealer: North	♥ Q962	The opponents are silent.
Vul: Both	♦ A	
HCP: 16	♣ AK42	
<b>Board: 100</b>	♠ T82	RHO opens the bidding 1♣.
Dealer: West	♥ 8752	You bid next.
Vul: E-W	♦ A532	East (LHO) bids 1♦ if possible.
HCP: 7	♣ K5	West (RHO) bids 1♠ if possible.
		East (LHO) bids 2♠ if possible.
<b>Board: 101</b>	♠ AKJ8	Partner bids first.
Dealer: South	♥ K92	The opponents are silent.
Vul: E-W	♦ KJ864	
HCP: 15+1	♣ 2	
<b>Board: 102</b>	♠ QJ52	Partner bids first.
Dealer: South	♥ 87	The opponents are silent.
Vul: Both	♦ KT863	
HCP: 6+1	♣ 32	
<b>Board: 103</b>	♠ AT32	Partner bids first.
Dealer: South	♥ 73	East (LHO) bids 1♥ if possible.
Vul: None	♦ KQ983	
HCP: 12+1	♣ K5	

## Both hands (Answers Page)

**Board: 99**

Dealer: North

**North:**

♠ K953

**South:**

♠ AJ76

W N E S

1♣ Pass 1♦

Vul: Both

♥ Q962

♥ 7

Pass 1NT All Pass

North HCP: 16

♦ A

♦ Q9743

South HCP: 9+1

♣ AK42

♣ Q97

Contract: 1NT North

**Board: 100**

Dealer: West

**North:**

♠ T82

**South:**

♠ A4

W N E S

1♣ Pass 1♦ 1♥

Vul: E-W

♥ 8752

♥ AQT643

1♠ 2♥ 2♠ 3♥

North HCP: 7

♦ A532

♦ K74

All Pass

South HCP: 13+2

♣ K5

♣ 42

Contract: 3♥ South

**Board: 101**

Dealer: South

**North:**

♠ AKJ8

**South:**

♠ 6542

W N E S

1♣

Vul: E-W

♥ K92

♥ A7

Pass 1♦ Pass 2♣

North HCP: 15+1

♦ KJ864

♦ A

Pass 3NT All Pass

South HCP: 12+2

♣ 2

♣ KJ9875

Contract: 3NT North

**Board: 102**

Dealer: South

**North:**

♠ QJ52

**South:**

♠ K74

W N E S

1♣

Vul: Both

♥ 87

♥ AKT2

Pass 1♦ Pass 1NT

North HCP: 6+1

♦ KT863

♦ J9

All Pass

South HCP: 14

♣ 32

♣ KT95

Contract: 1NT South

**Board: 103**

Dealer: South

**North:**

♠ AT32

**South:**

♠ J9

W N E S

1♣

Vul: None

♥ 73

♥ AJ98

Pass 1♦ 1♥ Pass

North HCP: 12+1

♦ KQ983

♦ A6

Pass X Pass 2♣

South HCP: 12+1

♣ K5

♣ Q9743

Pass 2♦ All Pass

Contract: 2♦ North

<b>Board: 99</b>	♠ AJ76	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: Both	♦ Q9743	
HCP: 9+1	♣ Q97	

---

<b>Board: 100</b>	♠ A4	LHO opens the bidding 1♣.
Dealer: West	♥ AQT643	Partner bids next.
Vul: E-W	♦ K74	East (RHO) bids 1♦ if possible.
HCP: 13+2	♣ 42	West (LHO) bids 1♠ if possible.
		East (RHO) bids 2♠ if possible.

---

<b>Board: 101</b>	♠ 6542	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: E-W	♦ A	
HCP: 12+2	♣ KJ9875	

---

<b>Board: 102</b>	♠ K74	You bid first.
Dealer: South	♥ AKT2	The opponents are silent.
Vul: Both	♦ J9	
HCP: 14	♣ KT95	

---

<b>Board: 103</b>	♠ J9	You bid first.
Dealer: South	♥ AJ98	East (RHO) bids 1♥ if possible.
Vul: None	♦ A6	
HCP: 12+1	♣ Q9743	

## Both hands (Answers Page)

**Board: 99**

Dealer: North

**North:**

♠ K953

**South:**

♠ AJ76

W N E S

1♣ Pass 1♦

Vul: Both

♥ Q962

♥ 7

Pass 1NT All Pass

North HCP: 16

♦ A

♦ Q9743

South HCP: 9+1

♣ AK42

♣ Q97

Contract: 1NT North

**Board: 100**

Dealer: West

**North:**

♠ T82

**South:**

♠ A4

W N E S

1♣ Pass 1♦ 1♥

Vul: E-W

♥ 8752

♥ AQT643

1♠ 2♥ 2♠ 3♥

North HCP: 7

♦ A532

♦ K74

All Pass

South HCP: 13+2

♣ K5

♣ 42

Contract: 3♥ South

**Board: 101**

Dealer: South

**North:**

♠ AKJ8

**South:**

♠ 6542

W N E S

1♣

Vul: E-W

♥ K92

♥ A7

Pass 1♦ Pass 2♣

North HCP: 15+1

♦ KJ864

♦ A

Pass 3NT All Pass

South HCP: 12+2

♣ 2

♣ KJ9875

Contract: 3NT North

**Board: 102**

Dealer: South

**North:**

♠ QJ52

**South:**

♠ K74

W N E S

1♣

Vul: Both

♥ 87

♥ AKT2

Pass 1♦ Pass 1NT

North HCP: 6+1

♦ KT863

♦ J9

All Pass

South HCP: 14

♣ 32

♣ KT95

Contract: 1NT South

**Board: 103**

Dealer: South

**North:**

♠ AT32

**South:**

♠ J9

W N E S

1♣

Vul: None

♥ 73

♥ AJ98

Pass 1♦ 1♥ Pass

North HCP: 12+1

♦ KQ983

♦ A6

Pass X Pass 2♣

South HCP: 12+1

♣ K5

♣ Q9743

Pass 2♦ All Pass

Contract: 2♦ North

---

<b>Board: 104</b>	♠ K5	Partner bids first.
Dealer: South	♥ AT72	The opponents are silent.
Vul: E-W	♦ T9764	
HCP: 10+1	♣ QJ	

---

<b>Board: 105</b>	♠ K6	Partner bids first.
Dealer: South	♥ AJ53	The opponents are silent.
Vul: Both	♦ AKJT74	
HCP: 16+2	♣ 3	

---

<b>Board: 106</b>	♠ AJ32	You bid first.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: None	♦ 73	
HCP: 13	♣ Q643	

---

<b>Board: 107</b>	♠ 654	You bid first.
Dealer: North	♥ AJ76	The opponents are silent.
Vul: N-S	♦ 7	
HCP: 12+1	♣ AK964	

---

<b>Board: 108</b>	♠ 3	Partner bids first.
Dealer: South	♥ 9876	The opponents are silent.
Vul: Both	♦ JT765	
HCP: 5+1	♣ A76	

## Both hands (Answers Page)

**Board: 104**

Dealer: South

**North:**

♠ K5

**South:**

♠ J8

W N E S

1♣

Vul: E-W

♥ AT72

♥ QJ86

Pass 1♦ Pass 1NT

North HCP: 10+1

♦ T9764

♦ AK

All Pass

South HCP: 14+1

♣ QJ

♣ KT954

Contract: 1NT South

**Board: 105**

Dealer: South

**North:**

♠ K6

**South:**

♠ J87

W N E S

1♣

Vul: Both

♥ AJ53

♥ KQ74

Pass 1♦ Pass 1NT

North HCP: 16+2

♦ AKJT74

♦ 82

Pass 2♥ Pass 4♥

South HCP: 13

♣ 3

♣ AK62

All Pass

Contract: 4♥ South

**Board: 106**

Dealer: North

**North:**

♠ AJ32

**South:**

♠ K965

W N E S

1♣ Pass 1♦

Vul: None

♥ AQ3

♥ 7

Pass 1NT Pass 2♠

North HCP: 13

♦ 73

♦ AQT95

Pass 4♠ All Pass

South HCP: 12+1

♣ Q643

♣ KT9

Contract: 4♠ North

**Board: 107**

Dealer: North

**North:**

♠ 654

**South:**

♠ J72

W N E S

1♣ Pass 1♦

Vul: N-S

♥ AJ76

♥ T852

Pass 1NT All Pass

North HCP: 12+1

♦ 7

♦ KQT82

South HCP: 7+1

♣ AK964

♣ J

Contract: 1NT North

**Board: 108**

Dealer: South

**North:**

♠ 3

**South:**

♠ QT52

W N E S

1♣

Vul: Both

♥ 9876

♥ KQJT

Pass 1♦ Pass 1NT

North HCP: 5+1

♦ JT765

♦ Q

All Pass

South HCP: 15

♣ A76

♣ KQT4

Contract: 1NT South

<b>Board: 104</b>	♠ J8	You bid first.
Dealer: South	♥ QJ86	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 14+1	♣ KT954	

---

<b>Board: 105</b>	♠ J87	You bid first.
Dealer: South	♥ KQ74	The opponents are silent.
Vul: Both	♦ 82	
HCP: 13	♣ AK62	

---

<b>Board: 106</b>	♠ K965	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: None	♦ AQT95	
HCP: 12+1	♣ KT9	

---

<b>Board: 107</b>	♠ J72	Partner bids first.
Dealer: North	♥ T852	The opponents are silent.
Vul: N-S	♦ KQT82	
HCP: 7+1	♣ J	

---

<b>Board: 108</b>	♠ QT52	You bid first.
Dealer: South	♥ KQJT	The opponents are silent.
Vul: Both	♦ Q	
HCP: 15	♣ KQT4	

## Both hands (Answers Page)

**Board: 104**

Dealer: South

**North:**

♠ K5

**South:**

♠ J8

W N E S

1♣

Vul: E-W

♥ AT72

♥ QJ86

Pass 1♦ Pass 1NT

North HCP: 10+1

♦ T9764

♦ AK

All Pass

South HCP: 14+1

♣ QJ

♣ KT954

Contract: 1NT South

**Board: 105**

Dealer: South

**North:**

♠ K6

**South:**

♠ J87

W N E S

1♣

Vul: Both

♥ AJ53

♥ KQ74

Pass 1♦ Pass 1NT

North HCP: 16+2

♦ AKJT74

♦ 82

Pass 2♥ Pass 4♥

South HCP: 13

♣ 3

♣ AK62

All Pass

Contract: 4♥ South

**Board: 106**

Dealer: North

**North:**

♠ AJ32

**South:**

♠ K965

W N E S

1♣ Pass 1♦

Vul: None

♥ AQ3

♥ 7

Pass 1NT Pass 2♠

North HCP: 13

♦ 73

♦ AQT95

Pass 4♠ All Pass

South HCP: 12+1

♣ Q643

♣ KT9

Contract: 4♠ North

**Board: 107**

Dealer: North

**North:**

♠ 654

**South:**

♠ J72

W N E S

1♣ Pass 1♦

Vul: N-S

♥ AJ76

♥ T852

Pass 1NT All Pass

North HCP: 12+1

♦ 7

♦ KQT82

South HCP: 7+1

♣ AK964

♣ J

Contract: 1NT North

**Board: 108**

Dealer: South

**North:**

♠ 3

**South:**

♠ QT52

W N E S

1♣

Vul: Both

♥ 9876

♥ KQJT

Pass 1♦ Pass 1NT

North HCP: 5+1

♦ JT765

♦ Q

All Pass

South HCP: 15

♣ A76

♣ KQT4

Contract: 1NT South

<b>Board: 109</b>	♠ 73	You bid first.
Dealer: North	♥ 54	West (RHO) Doubles 1♦ if possible.
Vul: None	♦ A95	
HCP: 13+2	♣ AKQ982	

<b>Board: 110</b>	♠ KQ85	RHO opens the bidding 1♣.
Dealer: West	♥ K52	You bid next.
Vul: E-W	♦ 87	East (LHO) bids 1♦ if possible.
HCP: 9	♣ JT42	West (RHO) bids 2♣ if possible.

<b>Board: 111</b>	♠ -	You bid first.
Dealer: North	♥ AQ75	The opponents are silent.
Vul: E-W	♦ A87	
HCP: 15+2	♣ AJT753	

<b>Board: 112</b>	♠ 98763	RHO opens the bidding 1♣.
Dealer: West	♥ 54	You bid next.
Vul: None	♦ 984	East (LHO) bids 1♦ if possible.
HCP: 1+1	♣ J96	West (RHO) bids 2♣ if possible.
		West (RHO) Doubles 4♠ if possible.

<b>Board: 113</b>	♠ QJT8	You bid first.
Dealer: North	♥ QJ98	West (RHO) bids 1♥ if possible.
Vul: N-S	♦ A3	
HCP: 13	♣ QJ3	

## Both hands (Answers Page)

Board: 109	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ Q652		1♣	Pass	1♦
Vul: None	♥ 54	♥ Q62	X	2♣	All Pass	
North HCP: 13+2	♦ A95	♦ JT872				
South HCP: 5+1	♣ AKQ982	♣ 3				
Contract: 2♣ North						

Board: 110	North:	South:	W	N	E	S
Dealer: West	♠ KQ85	♠ A764	1♣	Pass	1♦	1♥
Vul: E-W	♥ K52	♥ Q9874	2♣	2♥	All Pass	
North HCP: 9	♦ 87	♦ AJ				
South HCP: 13+1	♣ JT42	♣ Q3				
Contract: 2♥ North						

Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ AK53		1♣	Pass	1♦
Vul: E-W	♥ AQ75	♥ 63	Pass	3♣	Pass	3♠
North HCP: 15+2	♦ A87	♦ QJ942	Pass	3NT	All Pass	
South HCP: 12+1	♣ AJT753	♣ Q6				
Contract: 3NT North						

Board: 112	North:	South:	W	N	E	S
Dealer: West	♠ 98763	♠ AKJT2	1♣	Pass	1♦	1♠
Vul: None	♥ 54	♥ T972	2♣	4♠	Pass	Pass
North HCP: 1+1	♦ 984	♦ 73	X	All Pass		
South HCP: 11+1	♣ J96	♣ K5				
Contract: 4♠X North						

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ QJT8	♠ K976		1♣	Pass	1♦
Vul: N-S	♥ QJ98	♥ AT	1♥	1♠	Pass	3♠
North HCP: 13	♦ A3	♦ QJT85	All Pass			
South HCP: 10+1	♣ QJ3	♣ T9				
Contract: 3♠ South						

<b>Board: 109</b>	♠ Q652	Partner bids first.
Dealer: North	♥ Q62	West (LHO) Doubles 1♦ if possible.
Vul: None	♦ JT872	
HCP: 5+1	♣ 3	

<b>Board: 110</b>	♠ A764	LHO opens the bidding 1♣.
Dealer: West	♥ Q9874	Partner bids next.
Vul: E-W	♦ AJ	East (RHO) bids 1♦ if possible.
HCP: 13+1	♣ Q3	West (LHO) bids 2♣ if possible.

<b>Board: 111</b>	♠ AK53	Partner bids first.
Dealer: North	♥ 63	The opponents are silent.
Vul: E-W	♦ QJ942	
HCP: 12+1	♣ Q6	

<b>Board: 112</b>	♠ AKJT2	LHO opens the bidding 1♣.
Dealer: West	♥ T972	Partner bids next.
Vul: None	♦ 73	East (RHO) bids 1♦ if possible.
HCP: 11+1	♣ K5	West (LHO) bids 2♣ if possible.
		West (LHO) Doubles 4♠ if possible.

<b>Board: 113</b>	♠ K976	Partner bids first.
Dealer: North	♥ AT	West (LHO) bids 1♥ if possible.
Vul: N-S	♦ QJT85	
HCP: 10+1	♣ T9	

## Both hands (Answers Page)

Board: 109	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ Q652		1♣	Pass	1♦
Vul: None	♥ 54	♥ Q62	X	2♣	All Pass	
North HCP: 13+2	♦ A95	♦ JT872				
South HCP: 5+1	♣ AKQ982	♣ 3				
Contract: 2♣ North						

Board: 110	North:	South:	W	N	E	S
Dealer: West	♠ KQ85	♠ A764	1♣	Pass	1♦	1♥
Vul: E-W	♥ K52	♥ Q9874	2♣	2♥	All Pass	
North HCP: 9	♦ 87	♦ AJ				
South HCP: 13+1	♣ JT42	♣ Q3				
Contract: 2♥ North						

Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ AK53		1♣	Pass	1♦
Vul: E-W	♥ AQ75	♥ 63	Pass	3♣	Pass	3♠
North HCP: 15+2	♦ A87	♦ QJ942	Pass	3NT	All Pass	
South HCP: 12+1	♣ AJT753	♣ Q6				
Contract: 3NT North						

Board: 112	North:	South:	W	N	E	S
Dealer: West	♠ 98763	♠ AKJT2	1♣	Pass	1♦	1♠
Vul: None	♥ 54	♥ T972	2♣	4♠	Pass	Pass
North HCP: 1+1	♦ 984	♦ 73	X	All Pass		
South HCP: 11+1	♣ J96	♣ K5				
Contract: 4♠X North						

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ QJT8	♠ K976		1♣	Pass	1♦
Vul: N-S	♥ QJ98	♥ AT	1♥	1♠	Pass	3♠
North HCP: 13	♦ A3	♦ QJT85	All Pass			
South HCP: 10+1	♣ QJ3	♣ T9				
Contract: 3♠ South						

<b>Board: 114</b>	♠ AJ8	You bid first.
Dealer: North	♥ 8	West (RHO) Doubles 1♦ if possible.
Vul: E-W	♦ QJ96	West (RHO) Doubles 2♦ if possible.
HCP: 13+1	♣ KQ874	East (LHO) bids 2♠ if possible.

---

<b>Board: 115</b>	♠ Q54	You bid first.
Dealer: North	♥ AJT3	The opponents are silent.
Vul: Both	♦ A4	
HCP: 13	♣ Q952	

---

<b>Board: 116</b>	♠ -	You bid first.
Dealer: North	♥ 963	West (RHO) bids 2♠ if possible.
Vul: N-S	♦ K764	
HCP: 12+2	♣ AKQ843	

---

<b>Board: 117</b>	♠ T983	You bid first.
Dealer: North	♥ AK9	The opponents are silent.
Vul: E-W	♦ T	
HCP: 12+1	♣ KQ862	

---

<b>Board: 118</b>	♠ J76	Partner bids first.
Dealer: South	♥ J974	The opponents are silent.
Vul: Both	♦ KQJ842	
HCP: 8+2	♣ -	

## Both hands (Answers Page)

Board: 114	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ 72		1♣	Pass	1♦
Vul: E-W	♥ 8	♥ 9643	X	2♦	Pass	Pass
North HCP: 13+1	♦ QJ96	♦ AK875	X	Pass	2♠	3♦
South HCP: 7+1	♣ KQ874	♣ T9		All Pass		
Contract: 3♦ South						

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ Q54	♠ A986		1♣	Pass	1♦
Vul: Both	♥ AJT3	♥ 6	Pass	1NT	Pass	2♦
North HCP: 13	♦ A4	♦ K8653	Pass	3♥	Pass	3NT
South HCP: 11+1	♣ Q952	♣ A63		All Pass		
Contract: 3NT South						

Board: 116	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ QJ93		1♣	Pass	1♦
Vul: N-S	♥ 963	♥ KT4	2♠	3♦	Pass	3NT
North HCP: 12+2	♦ K764	♦ AQT53		All Pass		
South HCP: 13+1	♣ AKQ843	♣ J				
Contract: 3NT South						

Board: 117	North:	South:	W	N	E	S
Dealer: North	♠ T983	♠ A7		1♣	Pass	1♦
Vul: E-W	♥ AK9	♥ J754	Pass	1NT	All Pass	
North HCP: 12+1	♦ T	♦ A9872				
South HCP: 9+1	♣ KQ862	♣ 43				
Contract: 1NT North						

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ J76	♠ KQT3				1♣
Vul: Both	♥ J974	♥ Q32	Pass	1♦	Pass	2♣
North HCP: 8+2	♦ KQJ842	♦ -	Pass	2♦	Pass	3NT
South HCP: 13+2	♣ -	♣ KQJ973		All Pass		
Contract: 3NT South						

**South hands****Resp\_to\_1C**

<b>Board: 114</b>	♠ 72	Partner bids first.
Dealer: North	♥ 9643	West (LHO) Doubles 1♦ if possible.
Vul: E-W	♦ AK875	West (LHO) Doubles 2♦ if possible.
HCP: 7+1	♣ T9	East (RHO) bids 2♠ if possible.

<b>Board: 115</b>	♠ A986	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: Both	♦ K8653	
HCP: 11+1	♣ A63	

<b>Board: 116</b>	♠ QJ93	Partner bids first.
Dealer: North	♥ KT4	West (LHO) bids 2♠ if possible.
Vul: N-S	♦ AQT53	
HCP: 13+1	♣ J	

<b>Board: 117</b>	♠ A7	Partner bids first.
Dealer: North	♥ J754	The opponents are silent.
Vul: E-W	♦ A9872	
HCP: 9+1	♣ 43	

<b>Board: 118</b>	♠ KQT3	You bid first.
Dealer: South	♥ Q32	The opponents are silent.
Vul: Both	♦ -	
HCP: 13+2	♣ KQJ973	

## Both hands (Answers Page)

Board: 114	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ 72		1♣	Pass	1♦
Vul: E-W	♥ 8	♥ 9643	X	2♦	Pass	Pass
North HCP: 13+1	♦ QJ96	♦ AK875	X	Pass	2♠	3♦
South HCP: 7+1	♣ KQ874	♣ T9		All Pass		
Contract: 3♦ South						

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ Q54	♠ A986		1♣	Pass	1♦
Vul: Both	♥ AJT3	♥ 6	Pass	1NT	Pass	2♦
North HCP: 13	♦ A4	♦ K8653	Pass	3♥	Pass	3NT
South HCP: 11+1	♣ Q952	♣ A63		All Pass		
Contract: 3NT South						

Board: 116	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ QJ93		1♣	Pass	1♦
Vul: N-S	♥ 963	♥ KT4	2♠	3♦	Pass	3NT
North HCP: 12+2	♦ K764	♦ AQT53		All Pass		
South HCP: 13+1	♣ AKQ843	♣ J				
Contract: 3NT South						

Board: 117	North:	South:	W	N	E	S
Dealer: North	♠ T983	♠ A7		1♣	Pass	1♦
Vul: E-W	♥ AK9	♥ J754	Pass	1NT	All Pass	
North HCP: 12+1	♦ T	♦ A9872				
South HCP: 9+1	♣ KQ862	♣ 43				
Contract: 1NT North						

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ J76	♠ KQT3				1♣
Vul: Both	♥ J974	♥ Q32	Pass	1♦	Pass	2♣
North HCP: 8+2	♦ KQJ842	♦ -	Pass	2♦	Pass	3NT
South HCP: 13+2	♣ -	♣ KQJ973		All Pass		
Contract: 3NT South						

**Board: 119**      ♠ Q2      Partner bids first.

Dealer: South      ♥ AJ86      East (LHO) bids 1♠ if possible.

Vul: None      ♦ 75432

HCP: 8+1      ♣ J4

---

**Board: 120**      ♠ A843      You bid first.

Dealer: North      ♥ A75      The opponents are silent.

Vul: E-W      ♦ A2

HCP: 12      ♣ T732

---

**Board: 121**      ♠ Q72      You bid first.

Dealer: North      ♥ AT7      West (RHO) bids 2♥ if possible.

Vul: Both      ♦ AJ6      East (LHO) bids 3♥ if possible.

HCP: 18      ♣ AK85

---

**Board: 122**      ♠ J5      You bid first.

Dealer: North      ♥ AQ75      West (RHO) bids 1♠ if possible.

Vul: None      ♦ 85      East (LHO) bids 3♠ if possible.

HCP: 13+1      ♣ KQJT8

---

**Board: 123**      ♠ 973      You bid first.

Dealer: North      ♥ AJT      The opponents are silent.

Vul: N-S      ♦ QT

HCP: 12+1      ♣ AJT85

## Both hands (Answers Page)

Board: 119	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ AK3				1♣
Vul: None	♥ AJ86	♥ T32	Pass	1♦	1♠	2♣
North HCP: 8+1	♦ 75432	♦ KT	Pass	2♦	All Pass	
South HCP: 13+1	♣ J4	♣ K9763				
Contract:	2♦ North					

Board: 120	North:	South:	W	N	E	S
Dealer: North	♠ A843	♠ KJT6		1♣	Pass	1♦
Vul: E-W	♥ A75	♥ 63	Pass	1NT	Pass	2♠
North HCP: 12	♦ A2	♦ KT653	Pass	4♠	All Pass	
South HCP: 14+1	♣ T732	♣ AK				
Contract:	4♠ North					

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ Q72	♠ AK85		1♣	Pass	1♦
Vul: Both	♥ AT7	♥ -	2♥	X	3♥	3♠
North HCP: 18	♦ AJ6	♦ 98542	Pass	3NT	All Pass	
South HCP: 9+1	♣ AK85	♣ QT94				
Contract:	3NT North					

Board: 122	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ KT		1♣	Pass	1♦
Vul: None	♥ AQ75	♥ KJT3	1♠	2♣	3♠	3NT
North HCP: 13+1	♦ 85	♦ AJ642	All Pass			
South HCP: 12+1	♣ KQJT8	♣ 52				
Contract:	3NT South					

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ 973	♠ K854		1♣	Pass	1♦
Vul: N-S	♥ AJT	♥ Q2	Pass	1NT	Pass	2♠
North HCP: 12+1	♦ QT	♦ AK754	Pass	3NT	All Pass	
South HCP: 12+1	♣ AJT85	♣ 74				
Contract:	3NT North					

**South hands****Resp\_to\_1C**

<b>Board: 119</b>	♠ AK3	You bid first.
Dealer: South	♥ T32	East (RHO) bids 1♠ if possible.
Vul: None	♦ KT	
HCP: 13+1	♣ K9763	
 <b>Board: 120</b>	 ♠ KJT6	 Partner bids first.
Dealer: North	♥ 63	The opponents are silent.
Vul: E-W	♦ KT653	
HCP: 14+1	♣ AK	
 <b>Board: 121</b>	 ♠ AK85	 Partner bids first.
Dealer: North	♥ -	West (LHO) bids 2♥ if possible.
Vul: Both	♦ 98542	East (RHO) bids 3♥ if possible.
HCP: 9+1	♣ QT94	
 <b>Board: 122</b>	 ♠ KT	 Partner bids first.
Dealer: North	♥ KJT3	West (LHO) bids 1♠ if possible.
Vul: None	♦ AJ642	East (RHO) bids 3♠ if possible.
HCP: 12+1	♣ 52	
 <b>Board: 123</b>	 ♠ K854	 Partner bids first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: N-S	♦ AK754	
HCP: 12+1	♣ 74	

## Both hands (Answers Page)

Board: 119	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ AK3				1♣
Vul: None	♥ AJ86	♥ T32	Pass	1♦	1♠	2♣
North HCP: 8+1	♦ 75432	♦ KT	Pass	2♦	All Pass	
South HCP: 13+1	♣ J4	♣ K9763				
Contract:	2♦ North					

Board: 120	North:	South:	W	N	E	S
Dealer: North	♠ A843	♠ KJT6		1♣	Pass	1♦
Vul: E-W	♥ A75	♥ 63	Pass	1NT	Pass	2♠
North HCP: 12	♦ A2	♦ KT653	Pass	4♠	All Pass	
South HCP: 14+1	♣ T732	♣ AK				
Contract:	4♠ North					

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ Q72	♠ AK85		1♣	Pass	1♦
Vul: Both	♥ AT7	♥ -	2♥	X	3♥	3♠
North HCP: 18	♦ AJ6	♦ 98542	Pass	3NT	All Pass	
South HCP: 9+1	♣ AK85	♣ QT94				
Contract:	3NT North					

Board: 122	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ KT		1♣	Pass	1♦
Vul: None	♥ AQ75	♥ KJT3	1♠	2♣	3♠	3NT
North HCP: 13+1	♦ 85	♦ AJ642	All Pass			
South HCP: 12+1	♣ KQJT8	♣ 52				
Contract:	3NT South					

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ 973	♠ K854		1♣	Pass	1♦
Vul: N-S	♥ AJT	♥ Q2	Pass	1NT	Pass	2♠
North HCP: 12+1	♦ QT	♦ AK754	Pass	3NT	All Pass	
South HCP: 12+1	♣ AJT85	♣ 74				
Contract:	3NT North					

<b>Board: 124</b>	♠ AK73	You bid first.
Dealer: North	♥ 74	West (RHO) bids 1 ♠ if possible.
Vul: Both	♦ 653	East (LHO) bids 2 ♠ if possible.
HCP: 14	♣ AQJ2	

<b>Board: 125</b>	♠ J7	You bid first.
Dealer: North	♥ AQ4	The opponents are silent.
Vul: None	♦ AT7	
HCP: 12+1	♣ JT732	

<b>Board: 126</b>	♠ QT84	RHO opens the bidding 1 ♣.
Dealer: West	♥ QT97	You bid next.
Vul: E-W	♦ 74	East (LHO) bids 1 ♦ if possible.
HCP: 4	♣ 764	West (RHO) bids 2 ♣ if possible.

<b>Board: 127</b>	♠ AT54	Partner bids first.
Dealer: South	♥ 7	The opponents are silent.
Vul: E-W	♦ AKQ43	
HCP: 17+1	♣ AT5	

<b>Board: 128</b>	♠ 85	Partner bids first.
Dealer: South	♥ KQ96	East (LHO) bids 1 ♠ if possible.
Vul: None	♦ AKQ764	
HCP: 14+2	♣ 4	

## Both hands (Answers Page)

**Board: 124**

Dealer: North

**North:**

♠ AK73

**South:**

♠ -

**W N E S**

1♣ Pass 1♦

Vul: Both

♥ 74

♥ Q863

1♠ 1NT 2♠ 3♦

North HCP: 14

♦ 653

♦ KQT842

All Pass

South HCP: 10+2

♣ AQJ2

♣ K74

Contract: 3♦ South

**Board: 125**

Dealer: North

**North:**

♠ J7

**South:**

♠ AK93

**W N E S**

1♣ Pass 1♦

Vul: None

♥ AQ4

♥ K2

Pass 1NT Pass 2♠

North HCP: 12+1

♦ AT7

♦ QJ842

Pass 3NT Pass 4NT

South HCP: 19+1

♣ JT732

♣ AQ

All Pass

Contract: 4NT South

**Board: 126**

Dealer: West

**North:**

♠ QT84

**South:**

♠ KJ97652

**W N E S**

1♣ Pass 1♦ 1♠

Vul: E-W

♥ QT97

♥ 2

2♣ 3♠ Pass 4♠

North HCP: 4

♦ 74

♦ A92

All Pass

South HCP: 15+3

♣ 764

♣ AK

Contract: 4♠ South

**Board: 127**

Dealer: South

**North:**

♠ AT54

**South:**

♠ QJ82

**W N E S**

1♣

Vul: E-W

♥ 7

♥ K65

Pass 1♦ Pass 1NT

North HCP: 17+1

♦ AKQ43

♦ 2

Pass 2♠ Pass 4♠

South HCP: 12+1

♣ AT5

♣ KQJ72

 Pass 4NT Pass 5♣<sup>1</sup>

Contract: 5♠ North

Pass 5♠ All Pass

1. A=0/5 or 3/5

**Board: 128**

Dealer: South

**North:**

♠ 85

**South:**

♠ K72

**W N E S**

1♣

Vul: None

♥ KQ96

♥ AJ4

Pass 1♦ 1♠ Pass

North HCP: 14+2

♦ AKQ764

♦ 82

Pass 2♥ Pass 3NT

South HCP: 12+1

♣ 4

♣ AT976

All Pass

Contract: 3NT South

**Board: 124**      ♠ -      Partner bids first.

Dealer: North      ♥ Q863      West (LHO) bids 1♠ if possible.

Vul: Both      ♦ KQT842      East (RHO) bids 2♠ if possible.

HCP: 10+2      ♣ K74

---

**Board: 125**      ♠ AK93      Partner bids first.

Dealer: North      ♥ K2      The opponents are silent.

Vul: None      ♦ QJ842

HCP: 19+1      ♣ AQ

---

**Board: 126**      ♠ KJ97652      LHO opens the bidding 1♣.

Dealer: West      ♥ 2      Partner bids next.

Vul: E-W      ♦ A92      East (RHO) bids 1♦ if possible.

HCP: 15+3      ♣ AK      West (LHO) bids 2♣ if possible.

---

**Board: 127**      ♠ QJ82      You bid first.

Dealer: South      ♥ K65      The opponents are silent.

Vul: E-W      ♦ 2

HCP: 12+1      ♣ KQJ72

---

**Board: 128**      ♠ K72      You bid first.

Dealer: South      ♥ AJ4      East (RHO) bids 1♠ if possible.

Vul: None      ♦ 82

HCP: 12+1      ♣ AT976

## Both hands (Answers Page)

**Board: 124**

Dealer: North

**North:**

♠ AK73

**South:**

♠ -

**W N E S**

1♣ Pass 1♦

Vul: Both

♥ 74

♥ Q863

1♠ 1NT 2♠ 3♦

North HCP: 14

♦ 653

♦ KQT842

All Pass

South HCP: 10+2

♣ AQJ2

♣ K74

Contract: 3♦ South

**Board: 125**

Dealer: North

**North:**

♠ J7

**South:**

♠ AK93

**W N E S**

1♣ Pass 1♦

Vul: None

♥ AQ4

♥ K2

Pass 1NT Pass 2♠

North HCP: 12+1

♦ AT7

♦ QJ842

Pass 3NT Pass 4NT

South HCP: 19+1

♣ JT732

♣ AQ

All Pass

Contract: 4NT South

**Board: 126**

Dealer: West

**North:**

♠ QT84

**South:**

♠ KJ97652

**W N E S**

1♣ Pass 1♦ 1♠

Vul: E-W

♥ QT97

♥ 2

2♣ 3♠ Pass 4♠

North HCP: 4

♦ 74

♦ A92

All Pass

South HCP: 15+3

♣ 764

♣ AK

Contract: 4♠ South

**Board: 127**

Dealer: South

**North:**

♠ AT54

**South:**

♠ QJ82

**W N E S**

1♣

Vul: E-W

♥ 7

♥ K65

Pass 1♦ Pass 1NT

North HCP: 17+1

♦ AKQ43

♦ 2

Pass 2♠ Pass 4♠

South HCP: 12+1

♣ AT5

♣ KQJ72

 Pass 4NT Pass 5♣<sup>1</sup>

Contract: 5♠ North

Pass 5♠ All Pass

1. A=0/5 or 3/5

**Board: 128**

Dealer: South

**North:**

♠ 85

**South:**

♠ K72

**W N E S**

1♣

Vul: None

♥ KQ96

♥ AJ4

Pass 1♦ 1♠ Pass

North HCP: 14+2

♦ AKQ764

♦ 82

Pass 2♥ Pass 3NT

South HCP: 12+1

♣ 4

♣ AT976

All Pass

Contract: 3NT South

<b>Board: 129</b>	♠ T43	Partner bids first.
Dealer: South	♥ A753	The opponents are silent.
Vul: N-S	♦ KJ972	
HCP: 12+1	♣ A	

---

<b>Board: 130</b>	♠ QT74	LHO opens the bidding 1♣.
Dealer: East	♥ AK32	Partner bids next.
Vul: N-S	♦ AQ4	West (RHO) bids 1♦ if possible.
HCP: 15	♣ T2	

---

<b>Board: 131</b>	♠ JT9	You bid first.
Dealer: North	♥ AJ97	The opponents are silent.
Vul: Both	♦ A7	
HCP: 12	♣ Q654	

---

<b>Board: 132</b>	♠ T72	You bid first.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 18+1	♣ AKQ63	

## Both hands (Answers Page)

Board: 129	North:	South:	W	N	E	S
Dealer: South	♠ T43	♠ AQ				1♣
Vul: N-S	♥ A753	♥ 94	Pass	1♦	Pass	3♦
North HCP: 12+1	♦ KJ972	♦ AQ83	Pass	3♥	Pass	3NT
South HCP: 17+1	♣ A	♣ KQT73	Pass	4♦	Pass	4♠
Contract: 6♦ North			Pass	4NT	Pass	5♠ <sup>1</sup>
			Pass	6♦	All Pass	

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

Board: 130	North:	South:	W	N	E	S
Dealer: East	♠ QT74	♠ K863			1♣	Pass
Vul: N-S	♥ AK32	♥ QJ	1♦	X	Pass	1♠
North HCP: 15	♦ AQ4	♦ 862	Pass	2♠	Pass	3NT
South HCP: 6	♣ T2	♣ 9743	All Pass			
Contract: 3NT South						

Board: 131	North:	South:	W	N	E	S
Dealer: North	♠ JT9	♠ Q876		1♣	Pass	1♦
Vul: Both	♥ AJ97	♥ Q	Pass	1NT	Pass	2♦
North HCP: 12	♦ A7	♦ KQJT95	Pass	2♥	Pass	2NT
South HCP: 10+2	♣ Q654	♣ 82	All Pass			
Contract: 2NT South						

Board: 132	North:	South:	W	N	E	S
Dealer: North	♠ T72	♠ A3		1♣	Pass	1♦
Vul: N-S	♥ KJ4	♥ A983	Pass	2NT	Pass	3♥
North HCP: 18+1	♦ AJ	♦ Q96542	Pass	3NT	Pass	4♦
South HCP: 10+2	♣ AKQ63	♣ 9	Pass	5♣	Pass	5♦
Contract: 5♦ South			All Pass			

**Board: 129**      ♠ AQ      You bid first.

Dealer: South      ♥ 94      The opponents are silent.

Vul: N-S      ♦ AQ83

HCP: 17+1      ♣ KQT73

---

**Board: 130**      ♠ K863      RHO opens the bidding 1♣.

Dealer: East      ♥ QJ      You bid next.

Vul: N-S      ♦ 862      West (LHO) bids 1♦ if possible.

HCP: 6      ♣ 9743

---

**Board: 131**      ♠ Q876      Partner bids first.

Dealer: North      ♥ Q      The opponents are silent.

Vul: Both      ♦ KQJT95

HCP: 10+2      ♣ 82

---

**Board: 132**      ♠ A3      Partner bids first.

Dealer: North      ♥ A983      The opponents are silent.

Vul: N-S      ♦ Q96542

HCP: 10+2      ♣ 9

## Both hands (Answers Page)

Board: 129	North:	South:	W	N	E	S
Dealer: South	♠ T43	♠ AQ				1♣
Vul: N-S	♥ A753	♥ 94	Pass	1♦	Pass	3♦
North HCP: 12+1	♦ KJ972	♦ AQ83	Pass	3♥	Pass	3NT
South HCP: 17+1	♣ A	♣ KQT73	Pass	4♦	Pass	4♠
Contract: 6♦ North			Pass	4NT	Pass	5♠ <sup>1</sup>
			Pass	6♦	All Pass	

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

Board: 130	North:	South:	W	N	E	S
Dealer: East	♠ QT74	♠ K863			1♣	Pass
Vul: N-S	♥ AK32	♥ QJ	1♦	X	Pass	1♠
North HCP: 15	♦ AQ4	♦ 862	Pass	2♠	Pass	3NT
South HCP: 6	♣ T2	♣ 9743	All Pass			
Contract: 3NT South						

Board: 131	North:	South:	W	N	E	S
Dealer: North	♠ JT9	♠ Q876		1♣	Pass	1♦
Vul: Both	♥ AJ97	♥ Q	Pass	1NT	Pass	2♦
North HCP: 12	♦ A7	♦ KQJT95	Pass	2♥	Pass	2NT
South HCP: 10+2	♣ Q654	♣ 82	All Pass			
Contract: 2NT South						

Board: 132	North:	South:	W	N	E	S
Dealer: North	♠ T72	♠ A3		1♣	Pass	1♦
Vul: N-S	♥ KJ4	♥ A983	Pass	2NT	Pass	3♥
North HCP: 18+1	♦ AJ	♦ Q96542	Pass	3NT	Pass	4♦
South HCP: 10+2	♣ AKQ63	♣ 9	Pass	5♣	Pass	5♦
Contract: 5♦ South			All Pass			

---

<b>Board: 133</b>	♠ KJ95	You bid first.
Dealer: North	♥ J953	West (RHO) bids 1♥ if possible.
Vul: E-W	♦ K8	East (LHO) bids 3♦ if possible.
HCP: 12	♣ A63	

---

<b>Board: 134</b>	♠ A7	You bid first.
Dealer: North	♥ AQ97	The opponents are silent.
Vul: Both	♦ 4	
HCP: 17+2	♣ AKT763	

---

<b>Board: 135</b>	♠ Q932	You bid first.
Dealer: North	♥ A965	West (RHO) bids 1♥ if possible.
Vul: None	♦ 8	
HCP: 13	♣ AK97	

---

<b>Board: 136</b>	♠ J85	Partner bids first.
Dealer: South	♥ AQT3	East (LHO) bids 1♠ if possible.
Vul: E-W	♦ AJ875	
HCP: 12+1	♣ 8	

---

<b>Board: 137</b>	♠ KJ74	You bid first.
Dealer: North	♥ K2	West (RHO) bids 1♥ if possible.
Vul: Both	♦ QT	East (LHO) bids 2♦ if possible.
HCP: 12+1	♣ K9532	West (RHO) bids 3♥ if possible.

## Both hands (Answers Page)

**Board: 133**

Dealer: North

**North:**

♠ KJ95

**South:**

♠ A743

W N E S

1♣ Pass 1♦

Vul: E-W

♥ J953

♥ -

1♥ 1♠ 3♥ 4♠

North HCP: 12

♦ K8

♦ AQJT62

All Pass

South HCP: 11+2

♣ A63

♣ 542

Contract: 4♠ South

**Board: 134**

Dealer: North

**North:**

♠ A7

**South:**

♠ JT9

W N E S

1♣ Pass 1♦

Vul: Both

♥ AQ97

♥ JT82

Pass 3♣ Pass 3♥

North HCP: 17+2

♦ 4

♦ AKT976

 Pass 4NT Pass 5♦<sup>1</sup>

South HCP: 9+2

♣ AKT763

♣ -

Pass 5♥ All Pass

Contract: 5♥ North

1. A=1/5 or 4/5

**Board: 135**

Dealer: North

**North:**

♠ Q932

**South:**

♠ AJ85

W N E S

1♣ Pass 1♦

Vul: None

♥ A965

♥ 8

 1♥ 1♠ Pass 3♥<sup>1</sup>

North HCP: 13

♦ 8

♦ AQT53

Pass 3NT Pass 4♦

South HCP: 13+1

♣ AK97

♣ QT4

Pass 4♣ All Pass

Contract: 4♠ North

1. Splinter

**Board: 136**

Dealer: South

**North:**

♠ J85

**South:**

♠ KQ2

W N E S

1♣

Vul: E-W

♥ AQT3

♥ J92

Pass 1♦ 1♠ 2♣

North HCP: 12+1

♦ AJ875

♦ QT

Pass 2♥ Pass 3NT

South HCP: 14+1

♣ 8

♣ AQT95

All Pass

Contract: 3NT South

**Board: 137**

Dealer: North

**North:**

♠ KJ74

**South:**

♠ Q632

W N E S

1♣ Pass 1♦

Vul: Both

♥ K2

♥ A3

1♥ 1♠ 2♥ 2♠

North HCP: 12+1

♦ QT

♦ K9643

3♥ Pass Pass 3♠

South HCP: 9+1

♣ K9532

♣ 87

All Pass

Contract: 3♠ South

**South hands****Resp\_to\_1C**

**Board: 133**      ♠ A743      Partner bids first.

Dealer: North      ♥ -      West (LHO) bids 1♥ if possible.

Vul: E-W      ♦ AQJT62      East (RHO) bids 3♦ if possible.

HCP: 11+2      ♣ 542

---

**Board: 134**      ♠ JT9      Partner bids first.

Dealer: North      ♥ JT82      The opponents are silent.

Vul: Both      ♦ AKT976

HCP: 9+2      ♣ -

---

**Board: 135**      ♠ AJ85      Partner bids first.

Dealer: North      ♥ 8      West (LHO) bids 1♥ if possible.

Vul: None      ♦ AQT53

HCP: 13+1      ♣ QT4

---

**Board: 136**      ♠ KQ2      You bid first.

Dealer: South      ♥ J92      East (RHO) bids 1♠ if possible.

Vul: E-W      ♦ QT

HCP: 14+1      ♣ AQT95

---

**Board: 137**      ♠ Q632      Partner bids first.

Dealer: North      ♥ A3      West (LHO) bids 1♥ if possible.

Vul: Both      ♦ K9643      East (RHO) bids 2♦ if possible.

HCP: 9+1      ♣ 87      West (LHO) bids 3♦ if possible.

## Both hands (Answers Page)

**Board: 133**

Dealer: North

**North:**

♠ KJ95

**South:**

♠ A743

W N E S

1♣ Pass 1♦

Vul: E-W

♥ J953

♥ -

1♥ 1♠ 3♥ 4♠

North HCP: 12

♦ K8

♦ AQJT62

All Pass

South HCP: 11+2

♣ A63

♣ 542

Contract: 4♠ South

**Board: 134**

Dealer: North

**North:**

♠ A7

**South:**

♠ JT9

W N E S

1♣ Pass 1♦

Vul: Both

♥ AQ97

♥ JT82

Pass 3♣ Pass 3♥

North HCP: 17+2

♦ 4

♦ AKT976

 Pass 4NT Pass 5♦<sup>1</sup>

South HCP: 9+2

♣ AKT763

♣ -

Pass 5♥ All Pass

Contract: 5♥ North

1. A=1/5 or 4/5

**Board: 135**

Dealer: North

**North:**

♠ Q932

**South:**

♠ AJ85

W N E S

1♣ Pass 1♦

Vul: None

♥ A965

♥ 8

 1♥ 1♠ Pass 3♥<sup>1</sup>

North HCP: 13

♦ 8

♦ AQT53

Pass 3NT Pass 4♦

South HCP: 13+1

♣ AK97

♣ QT4

Pass 4♣ All Pass

Contract: 4♠ North

1. Splinter

**Board: 136**

Dealer: South

**North:**

♠ J85

**South:**

♠ KQ2

W N E S

1♣

Vul: E-W

♥ AQT3

♥ J92

Pass 1♦ 1♠ 2♣

North HCP: 12+1

♦ AJ875

♦ QT

Pass 2♥ Pass 3NT

South HCP: 14+1

♣ 8

♣ AQT95

All Pass

Contract: 3NT South

**Board: 137**

Dealer: North

**North:**

♠ KJ74

**South:**

♠ Q632

W N E S

1♣ Pass 1♦

Vul: Both

♥ K2

♥ A3

1♥ 1♠ 2♥ 2♠

North HCP: 12+1

♦ QT

♦ K9643

3♥ Pass Pass 3♠

South HCP: 9+1

♣ K9532

♣ 87

All Pass

Contract: 3♠ South

---

<b>Board: 138</b>	♠ Q32	Partner bids first.
Dealer: South	♥ J542	The opponents are silent.
Vul: None	♦ AJ875	
HCP: 8+1	♣ 4	

---

<b>Board: 139</b>	♠ AJ97	You bid first.
Dealer: North	♥ QJ94	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 12	♣ Q952	

---

<b>Board: 140</b>	♠ K93	LHO opens the bidding 1♣.
Dealer: East	♥ K93	Partner bids next.
Vul: Both	♦ A8	West (RHO) bids 1♦ if possible.
HCP: 14+1	♣ KJ653	

---

<b>Board: 141</b>	♠ AQ	You bid first.
Dealer: North	♥ KJT8	The opponents are silent.
Vul: None	♦ J	
HCP: 17+2	♣ KQJ754	

---

<b>Board: 142</b>	♠ KQJ9	Partner bids first.
Dealer: South	♥ 52	East (LHO) bids 2♥ if possible.
Vul: N-S	♦ AQ832	
HCP: 13+1	♣ J3	

## Both hands (Answers Page)

**Board: 138**

Dealer: South

**North:**

♠ Q32

**South:**

♠ K6

**W N E S**

1♣

Vul: None

♥ J542

♥ AKT7

Pass 1♦ Pass 1NT

North HCP: 8+1

♦ AJ875

♦ 964

All Pass

South HCP: 13

♣ 4

♣ KT85

Contract: 1NT South

**Board: 139**

Dealer: North

**North:**

♠ AJ97

**South:**

♠ K643

**W N E S**

1♦

Vul: N-S

♥ QJ94

♥ K6

Pass 1♠ Pass 4NT

North HCP: 12

♦ Q

♦ AKT96

 Pass 5♦<sup>1</sup> Pass 5♠

South HCP: 16+1

♣ Q952

♣ K3

All Pass

Contract: 5♠ South

1. A=1/5 or 4/5

**Board: 140**

Dealer: East

**North:**

♠ K93

**South:**

♠ QJ86

**W N E S**

1♣ Pass

Vul: Both

♥ K93

♥ J62

1♦ X Pass 2♠

North HCP: 14+1

♦ A8

♦ K752

Pass 3♠ All Pass

South HCP: 9

♣ KJ653

♣ Q2

Contract: 3♠ North

**Board: 141**

Dealer: North

**North:**

♠ AQ

**South:**

♠ K974

**W N E S**

1♦

Vul: None

♥ KJT8

♥ 42

Pass 3♣ Pass 3♠

North HCP: 17+2

♦ J

♦ AK965

Pass 3NT All Pass

South HCP: 10+1

♣ KQJ754

♣ 93

Contract: 3NT North

**Board: 142**

Dealer: South

**North:**

♠ KQJ9

**South:**

♠ 2

**W N E S**

1♣

Vul: N-S

♥ 52

♥ AKQ7

Pass 1♦ 2♥ 2NT

North HCP: 13+1

♦ AQ832

♦ K54

Pass 3NT All Pass

South HCP: 17+1

♣ J3

♣ KQ976

Contract: 3NT North

**Board: 138**      ♠ K6      You bid first.

Dealer: South      ♥ AKT7      The opponents are silent.

Vul: None      ♦ 964

HCP: 13      ♣ KT85

---

**Board: 139**      ♠ K643      Partner bids first.

Dealer: North      ♥ K6      The opponents are silent.

Vul: N-S      ♦ AKT96

HCP: 16+1      ♣ K3

---

**Board: 140**      ♠ QJ86      RHO opens the bidding 1♣.

Dealer: East      ♥ J62      You bid next.

Vul: Both      ♦ K752      West (LHO) bids 1♦ if possible.

HCP: 9      ♣ Q2

---

**Board: 141**      ♠ K974      Partner bids first.

Dealer: North      ♥ 42      The opponents are silent.

Vul: None      ♦ AK965

HCP: 10+1      ♣ 93

---

**Board: 142**      ♠ 2      You bid first.

Dealer: South      ♥ AKQ7      East (RHO) bids 2♥ if possible.

Vul: N-S      ♦ K54

HCP: 17+1      ♣ KQ976

## Both hands (Answers Page)

**Board: 138**

Dealer: South

**North:**

♠ Q32

**South:**

♠ K6

**W N E S**

1♣

Vul: None

♥ J542

♥ AKT7

Pass 1♦ Pass 1NT

North HCP: 8+1

♦ AJ875

♦ 964

All Pass

South HCP: 13

♣ 4

♣ KT85

Contract: 1NT South

**Board: 139**

Dealer: North

**North:**

♠ AJ97

**South:**

♠ K643

**W N E S**

1♦

Vul: N-S

♥ QJ94

♥ K6

Pass 1♠ Pass 4NT

North HCP: 12

♦ Q

♦ AKT96

 Pass 5♦<sup>1</sup> Pass 5♠

South HCP: 16+1

♣ Q952

♣ K3

All Pass

Contract: 5♠ South

1. A=1/5 or 4/5

**Board: 140**

Dealer: East

**North:**

♠ K93

**South:**

♠ QJ86

**W N E S**

1♣ Pass

Vul: Both

♥ K93

♥ J62

1♦ X Pass 2♠

North HCP: 14+1

♦ A8

♦ K752

Pass 3♠ All Pass

South HCP: 9

♣ KJ653

♣ Q2

Contract: 3♠ North

**Board: 141**

Dealer: North

**North:**

♠ AQ

**South:**

♠ K974

**W N E S**

1♦

Vul: None

♥ KJT8

♥ 42

Pass 3♣ Pass 3♠

North HCP: 17+2

♦ J

♦ AK965

Pass 3NT All Pass

South HCP: 10+1

♣ KQJ754

♣ 93

Contract: 3NT North

**Board: 142**

Dealer: South

**North:**

♠ KQJ9

**South:**

♠ 2

**W N E S**

1♣

Vul: N-S

♥ 52

♥ AKQ7

Pass 1♦ 2♥ 2NT

North HCP: 13+1

♦ AQ832

♦ K54

Pass 3NT All Pass

South HCP: 17+1

♣ J3

♣ KQ976

Contract: 3NT North

<b>Board: 143</b>	♠ K765	You bid first.
Dealer: North	♥ JT95	The opponents are silent.
Vul: E-W	♦ -	
HCP: 11+1	♣ AKT64	

<b>Board: 144</b>	♠ K874	RHO opens the bidding 1♣.
Dealer: West	♥ 87653	You bid next.
Vul: None	♦ Q87	East (LHO) bids 1♦ if possible.
HCP: 5+1	♣ 6	

<b>Board: 145</b>	♠ K65	You bid first.
Dealer: North	♥ T9	West (RHO) bids 2♥ if possible.
Vul: N-S	♦ KQ4	
HCP: 12+1	♣ KJT85	

<b>Board: 146</b>	♠ T	Partner bids first.
Dealer: South	♥ AQJ6	The opponents are silent.
Vul: E-W	♦ KT842	
HCP: 10+1	♣ 874	

<b>Board: 147</b>	♠ J5	Partner bids first.
Dealer: South	♥ T985	East (LHO) bids 1♥ if possible.
Vul: Both	♦ AK632	
HCP: 8+1	♣ 62	

## Both hands (Answers Page)

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ K765	♠ AQJT		1♣	Pass	1♦
Vul: E-W	♥ JT95	♥ A742	Pass	1♠	Pass	4NT
North HCP: 11+1	♦ -	♦ KQJ98	Pass	5♥ <sup>1</sup>	Pass	6♠
South HCP: 17+1	♣ AKT64	♣ -	All Pass			
Contract: 6♠ South			1. A=2/5 or 5/5, Q(S)=0			

Board: 144	North:	South:	W	N	E	S
Dealer: West	♠ K874	♠ Q5	1♣	Pass	1♦	1NT
Vul: None	♥ 87653	♥ AJ94	Pass	2♦	Pass	3♥ <sup>1</sup>
North HCP: 5+1	♦ Q87	♦ A6	All Pass			
South HCP: 15+1	♣ 6	♣ A8742	1. Super acceptance after NT			
Contract: 3♥ South						

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ K65	♠ A832		1♣	Pass	1♦
Vul: N-S	♥ T9	♥ 83	2♥	Pass	Pass	X
North HCP: 12+1	♦ KQ4	♦ AJ963	Pass	3♣	Pass	3♠
South HCP: 15+1	♣ KJT85	♣ AQ	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ K864				1♣
Vul: E-W	♥ AQJ6	♥ K972	Pass	1♦	Pass	1NT
North HCP: 10+1	♦ KT842	♦ A	All Pass			
South HCP: 16	♣ 874	♣ KQJ9				
Contract: 1NT South						

Board: 147	North:	South:	W	N	E	S		
Dealer: South	♠ J5	♠ AK83				1♣		
Vul: Both	♥ T985	♥ 7	Pass	1♦	1♥	1♠		
North HCP: 8+1	♦ AK632	♦ JT9	Pass	1NT	All Pass			
South HCP: 12+1	♣ 62	♣ AT854						
Contract: 1NT North								

<b>Board: 143</b>	♠ AQJT	Partner bids first.
Dealer: North	♥ A742	The opponents are silent.
Vul: E-W	♦ KQJ98	
HCP: 17+1	♣ -	

---

<b>Board: 144</b>	♠ Q5	LHO opens the bidding 1♣.
Dealer: West	♥ AJ94	Partner bids next.
Vul: None	♦ A6	East (RHO) bids 1♦ if possible.
HCP: 15+1	♣ A8742	

---

<b>Board: 145</b>	♠ A832	Partner bids first.
Dealer: North	♥ 83	West (LHO) bids 2♥ if possible.
Vul: N-S	♦ AJ963	
HCP: 15+1	♣ AQ	

---

<b>Board: 146</b>	♠ K864	You bid first.
Dealer: South	♥ K972	The opponents are silent.
Vul: E-W	♦ A	
HCP: 16	♣ KQJ9	

---

<b>Board: 147</b>	♠ AK83	You bid first.
Dealer: South	♥ 7	East (RHO) bids 1♥ if possible.
Vul: Both	♦ JT9	
HCP: 12+1	♣ AT854	

## Both hands (Answers Page)

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ K765	♠ AQJT		1♣	Pass	1♦
Vul: E-W	♥ JT95	♥ A742	Pass	1♠	Pass	4NT
North HCP: 11+1	♦ -	♦ KQJ98	Pass	5♥ <sup>1</sup>	Pass	6♠
South HCP: 17+1	♣ AKT64	♣ -	All Pass			
Contract: 6♠ South			1. A=2/5 or 5/5, Q(S)=0			

Board: 144	North:	South:	W	N	E	S
Dealer: West	♠ K874	♠ Q5	1♣	Pass	1♦	1NT
Vul: None	♥ 87653	♥ AJ94	Pass	2♦	Pass	3♥ <sup>1</sup>
North HCP: 5+1	♦ Q87	♦ A6	All Pass			
South HCP: 15+1	♣ 6	♣ A8742	1. Super acceptance after NT			
Contract: 3♥ South						

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ K65	♠ A832		1♣	Pass	1♦
Vul: N-S	♥ T9	♥ 83	2♥	Pass	Pass	X
North HCP: 12+1	♦ KQ4	♦ AJ963	Pass	3♣	Pass	3♠
South HCP: 15+1	♣ KJT85	♣ AQ	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ K864				1♣
Vul: E-W	♥ AQJ6	♥ K972	Pass	1♦	Pass	1NT
North HCP: 10+1	♦ KT842	♦ A	All Pass			
South HCP: 16	♣ 874	♣ KQJ9				
Contract: 1NT South						

Board: 147	North:	South:	W	N	E	S		
Dealer: South	♠ J5	♠ AK83				1♣		
Vul: Both	♥ T985	♥ 7	Pass	1♦	1♥	1♠		
North HCP: 8+1	♦ AK632	♦ JT9	Pass	1NT	All Pass			
South HCP: 12+1	♣ 62	♣ AT854						
Contract: 1NT North								

**Board: 148**      ♠ QJ98      You bid first.

Dealer: North      ♥ QT4      West (RHO) bids 2♥ if possible.

Vul: N-S      ♦ K6

HCP: 13      ♣ AJ84

---

**Board: 149**      ♠ K5      Partner bids first.

Dealer: South      ♥ AK97      The opponents are silent.

Vul: E-W      ♦ AT862

HCP: 14+1      ♣ T6

---

**Board: 150**      ♠ KQ82      Partner bids first.

Dealer: South      ♥ 83      The opponents are silent.

Vul: Both      ♦ AKJ92

HCP: 20+1      ♣ AK

---

**Board: 151**      ♠ 8532      You bid first.

Dealer: North      ♥ K6      The opponents are silent.

Vul: None      ♦ T5

HCP: 12+1      ♣ AKQ83

## Both hands (Answers Page)

### Board: 148

Dealer: North  
Vul: N-S  
North HCP: 13  
South HCP: 14+2  
Contract: 6♠ South

### North:

♠ QJ98  
♥ QT4  
♦ K6  
♣ AJ84

### South:

♠ AK74  
♥ 3  
♦ AJ8432  
♣ Q7

### W N E S

	1♣	Pass	1♦
2♥	Pass	Pass	2♠
Pass	4♠	Pass	4NT
Pass	5♦ <sup>1</sup>	Pass	5♥
Pass	6♦ <sup>2</sup>	Pass	6♠
All Pass			

1. A=1/5 or 4/5  
2. !S queen and !D king

### Board: 149

Dealer: South  
Vul: E-W  
North HCP: 14+1  
South HCP: 11  
Contract: 3NT North

### North:

♠ K5  
♥ AK97  
♦ AT862  
♣ T6

### South:

♠ AQ84  
♥ QT62  
♦ 5  
♣ K432

### W N E S

			1♣
Pass	1♦	Pass	1♠
Pass	3NT	All Pass	

### Board: 150

Dealer: South  
Vul: Both  
North HCP: 20+1  
South HCP: 12+1  
Contract: 6NT North

### North:

♠ KQ82  
♥ 83  
♦ AKJ92  
♣ AK

### South:

♠ A5  
♥ AJ64  
♦ 73  
♣ QJ976

### W N E S

			1♣
Pass	1♦	Pass	1NT
Pass	2♠	Pass	3NT
Pass	6NT	All Pass	

### Board: 151

Dealer: North  
Vul: None  
North HCP: 12+1  
South HCP: 12+1  
Contract: 3NT South

### North:

♠ 8532  
♥ K6  
♦ T5  
♣ AKQ83

### South:

♠ K9  
♥ JT82  
♦ AK832  
♣ J4

### W N E S

	1♣	Pass	1♦
Pass	1NT	Pass	2♥
Pass	3♠	Pass	3NT
All Pass			

**Board: 148**      ♠ AK74      Partner bids first.

Dealer: North      ♥ 3      West (LHO) bids 2♥ if possible.

Vul: N-S      ♦ AJ8432

HCP: 14+2      ♣ Q7

---

**Board: 149**      ♠ AQ84      You bid first.

Dealer: South      ♥ QT62      The opponents are silent.

Vul: E-W      ♦ 5

HCP: 11      ♣ K432

---

**Board: 150**      ♠ A5      You bid first.

Dealer: South      ♥ AJ64      The opponents are silent.

Vul: Both      ♦ 73

HCP: 12+1      ♣ QJ976

---

**Board: 151**      ♠ K9      Partner bids first.

Dealer: North      ♥ JT82      The opponents are silent.

Vul: None      ♦ AK832

HCP: 12+1      ♣ J4

## Both hands (Answers Page)

### Board: 148

Dealer: North  
Vul: N-S  
North HCP: 13  
South HCP: 14+2  
Contract: 6♠ South

### North:

♠ QJ98  
♥ QT4  
♦ K6  
♣ AJ84

### South:

♠ AK74  
♥ 3  
♦ AJ8432  
♣ Q7

### W N E S

	1♣	Pass	1♦
2♥	Pass	Pass	2♠
Pass	4♠	Pass	4NT
Pass	5♦ <sup>1</sup>	Pass	5♥
Pass	6♦ <sup>2</sup>	Pass	6♠
All Pass			

1. A=1/5 or 4/5  
2. !S queen and !D king

### Board: 149

Dealer: South  
Vul: E-W  
North HCP: 14+1  
South HCP: 11  
Contract: 3NT North

### North:

♠ K5  
♥ AK97  
♦ AT862  
♣ T6

### South:

♠ AQ84  
♥ QT62  
♦ 5  
♣ K432

### W N E S

			1♣
Pass	1♦	Pass	1♠
Pass	3NT	All Pass	

### Board: 150

Dealer: South  
Vul: Both  
North HCP: 20+1  
South HCP: 12+1  
Contract: 6NT North

### North:

♠ KQ82  
♥ 83  
♦ AKJ92  
♣ AK

### South:

♠ A5  
♥ AJ64  
♦ 73  
♣ QJ976

### W N E S

			1♣
Pass	1♦	Pass	1NT
Pass	2♠	Pass	3NT
Pass	6NT	All Pass	

### Board: 151

Dealer: North  
Vul: None  
North HCP: 12+1  
South HCP: 12+1  
Contract: 3NT South

### North:

♠ 8532  
♥ K6  
♦ T5  
♣ AKQ83

### South:

♠ K9  
♥ JT82  
♦ AK832  
♣ J4

### W N E S

	1♣	Pass	1♦
Pass	1NT	Pass	2♥
Pass	3♠	Pass	3NT
All Pass			

---

<b>Board: 152</b>	♠ A754	Partner bids first.
Dealer: South	♥ K3	The opponents are silent.
Vul: E-W	♦ KQ842	
HCP: 16+1	♣ A4	

---

<b>Board: 153</b>	♠ JT84	You bid first.
Dealer: North	♥ AJ7	The opponents are silent.
Vul: Both	♦ 4	
HCP: 15+1	♣ AKQT6	

---

<b>Board: 154</b>	♠ T72	Partner bids first.
Dealer: South	♥ 9762	The opponents are silent.
Vul: None	♦ AQJ843	
HCP: 7+2	♣ -	

---

<b>Board: 155</b>	♠ KJ63	Partner bids first.
Dealer: South	♥ A3	The opponents are silent.
Vul: N-S	♦ KQJ842	
HCP: 16+2	♣ Q	

---

<b>Board: 156</b>	♠ AJ74	You bid first.
Dealer: North	♥ AQ63	The opponents are silent.
Vul: Both	♦ T6	
HCP: 14	♣ K76	

## Both hands (Answers Page)

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ A754	♠ K				1♣
Vul: E-W	♥ K3	♥ QJ96	Pass	1♦	Pass	1NT
North HCP: 16+1	♦ KQ842	♦ AJ6	Pass	2♠	Pass	3♣
South HCP: 14+1	♣ A4	♣ KT972	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ JT84	♠ A2		1♣	Pass	1♦
Vul: Both	♥ AJ7	♥ KT43	Pass	1NT	Pass	2♥
North HCP: 15+1	♦ 4	♦ AKJT83	Pass	3♠	Pass	3NT
South HCP: 15+2	♣ AKQT6	♣ 8	All Pass			
Contract: 3NT South						

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ T72	♠ J863				1♣
Vul: None	♥ 9762	♥ AJT	Pass	1♦	Pass	1NT
North HCP: 7+2	♦ AQJ843	♦ K	All Pass			
South HCP: 15+1	♣ -	♣ AQT64				
Contract: 1NT South						

Board: 155	North:	South:	W	N	E	S
Dealer: South	♠ KJ63	♠ 9				1♣
Vul: N-S	♥ A3	♥ KJ8	Pass	1♦	Pass	2♣
North HCP: 16+2	♦ KQJ842	♦ 965	Pass	3NT	All Pass	
South HCP: 12+2	♣ Q	♣ AKJT84				
Contract: 3NT North						

Board: 156	North:	South:	W	N	E	S
Dealer: North	♠ AJ74	♠ KQ65		1♣	Pass	1♦
Vul: Both	♥ AQ63	♥ K8	Pass	1NT	Pass	2♠
North HCP: 14	♦ T6	♦ KJ852	Pass	4♠	All Pass	
South HCP: 12+1	♣ K76	♣ T2				
Contract: 4♠ North						

<b>Board: 152</b>	♠ K	You bid first.
Dealer: South	♥ QJ96	The opponents are silent.
Vul: E-W	♦ AJ6	
HCP: 14+1	♣ KT972	

---

<b>Board: 153</b>	♠ A2	Partner bids first.
Dealer: North	♥ KT43	The opponents are silent.
Vul: Both	♦ AKJT83	
HCP: 15+2	♣ 8	

---

<b>Board: 154</b>	♠ J863	You bid first.
Dealer: South	♥ AJT	The opponents are silent.
Vul: None	♦ K	
HCP: 15+1	♣ AQT64	

---

<b>Board: 155</b>	♠ 9	You bid first.
Dealer: South	♥ KJ8	The opponents are silent.
Vul: N-S	♦ 965	
HCP: 12+2	♣ AKJT84	

---

<b>Board: 156</b>	♠ KQ65	Partner bids first.
Dealer: North	♥ K8	The opponents are silent.
Vul: Both	♦ KJ852	
HCP: 12+1	♣ T2	

## Both hands (Answers Page)

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ A754	♠ K				1♣
Vul: E-W	♥ K3	♥ QJ96	Pass	1♦	Pass	1NT
North HCP: 16+1	♦ KQ842	♦ AJ6	Pass	2♠	Pass	3♣
South HCP: 14+1	♣ A4	♣ KT972	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ JT84	♠ A2		1♣	Pass	1♦
Vul: Both	♥ AJ7	♥ KT43	Pass	1NT	Pass	2♥
North HCP: 15+1	♦ 4	♦ AKJT83	Pass	3♠	Pass	3NT
South HCP: 15+2	♣ AKQT6	♣ 8	All Pass			
Contract: 3NT South						

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ T72	♠ J863				1♣
Vul: None	♥ 9762	♥ AJT	Pass	1♦	Pass	1NT
North HCP: 7+2	♦ AQJ843	♦ K	All Pass			
South HCP: 15+1	♣ -	♣ AQT64				
Contract: 1NT South						

Board: 155	North:	South:	W	N	E	S
Dealer: South	♠ KJ63	♠ 9				1♣
Vul: N-S	♥ A3	♥ KJ8	Pass	1♦	Pass	2♣
North HCP: 16+2	♦ KQJ842	♦ 965	Pass	3NT	All Pass	
South HCP: 12+2	♣ Q	♣ AKJT84				
Contract: 3NT North						

Board: 156	North:	South:	W	N	E	S
Dealer: North	♠ AJ74	♠ KQ65		1♣	Pass	1♦
Vul: Both	♥ AQ63	♥ K8	Pass	1NT	Pass	2♠
North HCP: 14	♦ T6	♦ KJ852	Pass	4♠	All Pass	
South HCP: 12+1	♣ K76	♣ T2				
Contract: 4♠ North						

<b>Board: 157</b>	♠ AQ6	You bid first.
Dealer: North	♥ 853	West (RHO) bids 1♠ if possible.
Vul: None	♦ KT3	
HCP: 12	♣ K986	

---

<b>Board: 158</b>	♠ 2	Partner bids first.
Dealer: South	♥ A842	The opponents are silent.
Vul: N-S	♦ AKT85	
HCP: 15+1	♣ A84	

---

<b>Board: 159</b>	♠ 743	Partner bids first.
Dealer: South	♥ AQJ3	The opponents are silent.
Vul: E-W	♦ KQJT74	
HCP: 13+2	♣ -	

---

<b>Board: 160</b>	♠ QT73	Partner bids first.
Dealer: South	♥ 9	East (LHO) bids 3♥ if possible.
Vul: None	♦ QT963	
HCP: 8+1	♣ A62	

---

<b>Board: 161</b>	♠ AKJ86	LHO opens the bidding 1♣.
Dealer: East	♥ A8	Partner bids next.
Vul: E-W	♦ 94	West (RHO) bids 1♦ if possible.
HCP: 15+1	♣ QJ75	West (RHO) bids 2♦ if possible.

## Both hands (Answers Page)

Board: 157	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ K5		1♣	Pass	1♦
Vul: None	♥ 853	♥ AJT6	1♠	Pass	Pass	X
North HCP: 12	♦ KT3	♦ AJ765	Pass	2♦	Pass	3♥
South HCP: 14+1	♣ K986	♣ J4	Pass	3NT	All Pass	

Contract: 3NT North

Board: 158	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ KQJ8			1♣	
Vul: N-S	♥ A842	♥ KJ3	Pass	1♦	Pass	1NT
North HCP: 15+1	♦ AKT85	♦ 93	Pass	2♥	Pass	3♠
South HCP: 12	♣ A84	♣ QT93	Pass	3NT	All Pass	

Contract: 3NT North

Board: 159	North:	South:	W	N	E	S
Dealer: South	♠ 743	♠ KQ9			1♣	
Vul: E-W	♥ AQJ3	♥ K86	Pass	1♦	Pass	2♣
North HCP: 13+2	♦ KQJT74	♦ 5	Pass	2♥	Pass	3♥
South HCP: 12+2	♣ -	♣ KJT985	All Pass			

Contract: 3♥ South

Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ QT73	♠ KJ			1♣	
Vul: None	♥ 9	♥ K632	Pass	1♦	3♥	3NT
North HCP: 8+1	♦ QT963	♦ AKJ	All Pass			
South HCP: 19	♣ A62	♣ KJT3				

Contract: 3NT South

Board: 161	North:	South:	W	N	E	S
Dealer: East	♠ AKJ86	♠ 9742		1♣	Pass	
Vul: E-W	♥ A8	♥ QJ42	1♦	1♠	Pass	Pass
North HCP: 15+1	♦ 94	♦ 532	2♦	Pass	Pass	2♠
South HCP: 7	♣ QJ75	♣ A3	Pass	3♠	Pass	4♠

Contract: 4♠ South

All Pass

**Board: 157**      ♠ K5      Partner bids first.

Dealer: North      ♥ AJT6      West (LHO) bids 1♠ if possible.

Vul: None      ♦ AJ765

HCP: 14+1      ♣ J4

---

**Board: 158**      ♠ KQJ8      You bid first.

Dealer: South      ♥ KJ3      The opponents are silent.

Vul: N-S      ♦ 93

HCP: 12      ♣ QT93

---

**Board: 159**      ♠ KQ9      You bid first.

Dealer: South      ♥ K86      The opponents are silent.

Vul: E-W      ♦ 5

HCP: 12+2      ♣ KJT985

---

**Board: 160**      ♠ KJ      You bid first.

Dealer: South      ♥ K632      East (RHO) bids 3♥ if possible.

Vul: None      ♦ AKJ

HCP: 19      ♣ KJT3

---

**Board: 161**      ♠ 9742      RHO opens the bidding 1♣.

Dealer: East      ♥ QJ42      You bid next.

Vul: E-W      ♦ 532      West (LHO) bids 1♦ if possible.

HCP: 7      ♣ A3      West (LHO) bids 2♦ if possible.

## Both hands (Answers Page)

Board: 157	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ K5		1♣	Pass	1♦
Vul: None	♥ 853	♥ AJT6	1♠	Pass	Pass	X
North HCP: 12	♦ KT3	♦ AJ765	Pass	2♦	Pass	3♥
South HCP: 14+1	♣ K986	♣ J4	Pass	3NT	All Pass	

Contract: 3NT North

Board: 158	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ KQJ8			1♣	
Vul: N-S	♥ A842	♥ KJ3	Pass	1♦	Pass	1NT
North HCP: 15+1	♦ AKT85	♦ 93	Pass	2♥	Pass	3♠
South HCP: 12	♣ A84	♣ QT93	Pass	3NT	All Pass	

Contract: 3NT North

Board: 159	North:	South:	W	N	E	S
Dealer: South	♠ 743	♠ KQ9			1♣	
Vul: E-W	♥ AQJ3	♥ K86	Pass	1♦	Pass	2♣
North HCP: 13+2	♦ KQJT74	♦ 5	Pass	2♥	Pass	3♥
South HCP: 12+2	♣ -	♣ KJT985	All Pass			

Contract: 3♥ South

Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ QT73	♠ KJ			1♣	
Vul: None	♥ 9	♥ K632	Pass	1♦	3♥	3NT
North HCP: 8+1	♦ QT963	♦ AKJ	All Pass			
South HCP: 19	♣ A62	♣ KJT3				

Contract: 3NT South

Board: 161	North:	South:	W	N	E	S
Dealer: East	♠ AKJ86	♠ 9742		1♣	Pass	
Vul: E-W	♥ A8	♥ QJ42	1♦	1♠	Pass	Pass
North HCP: 15+1	♦ 94	♦ 532	2♦	Pass	Pass	2♠
South HCP: 7	♣ QJ75	♣ A3	Pass	3♠	Pass	4♠

Contract: 4♠ South

All Pass

<b>Board: 162</b>	♠ 9	Partner bids first.
Dealer: South	♥ A987	East (LHO) bids 1 ♠ if possible.
Vul: E-W	♦ J8752	West (RHO) bids 2 ♠ if possible.
HCP: 9+1	♣ A87	

---

<b>Board: 163</b>	♠ A84	You bid first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: Both	♦ K5	
HCP: 15+2	♣ AQ7653	

---

<b>Board: 164</b>	♠ 62	You bid first.
Dealer: North	♥ A83	West (RHO) Doubles 1 ♦ if possible.
Vul: N-S	♦ 643	East (LHO) bids 1 ♠ if possible.
HCP: 12+1	♣ AKJ93	

---

<b>Board: 165</b>	♠ AT72	Partner bids first.
Dealer: South	♥ A9	The opponents are silent.
Vul: E-W	♦ AQ842	
HCP: 16+1	♣ Q7	

---

<b>Board: 166</b>	♠ Q	Partner bids first.
Dealer: South	♥ AQ95	The opponents are silent.
Vul: Both	♦ KQT96	
HCP: 13+1	♣ T74	

## Both hands (Answers Page)

Board: 162	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ QT7				1♣
Vul: E-W	♥ A987	♥ QJ4	Pass	1♦	1♠	2♣
North HCP: 9+1	♦ J8752	♦ K4	2♠	3♣	All Pass	
South HCP: 14+1	♣ A87	♣ KQJ96				
Contract:	3♣ North					

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ A84	♠ J		1♣	Pass	1♦
Vul: Both	♥ Q8	♥ AT92	Pass	2♣	Pass	3♣
North HCP: 15+2	♦ K5	♦ AT986	Pass	4♣	All Pass	
South HCP: 9+1	♣ AQ7653	♣ T94				
Contract:	4♣ North					

Board: 164	North:	South:	W	N	E	S
Dealer: North	♠ 62	♠ KT84		1♣	Pass	1♦
Vul: N-S	♥ A83	♥ K72	X	Pass	1♠	2♦
North HCP: 12+1	♦ 643	♦ KQ875	Pass	3♦	All Pass	
South HCP: 11+1	♣ AKJ93	♣ 4				
Contract:	3♦ North					

Board: 165	North:	South:	W	N	E	S
Dealer: South	♠ AT72	♠ KQ43				1♣
Vul: E-W	♥ A9	♥ KQ54	Pass	1♦	Pass	1NT
North HCP: 16+1	♦ AQ842	♦ KT	Pass	2♠	Pass	4♠
South HCP: 14	♣ Q7	♣ J94	All Pass			
Contract:	4♠ South					

Board: 166	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ K52				1♣
Vul: Both	♥ AQ95	♥ T73	Pass	1♦	Pass	1NT
North HCP: 13+1	♦ KQT96	♦ J3	Pass	2♥	Pass	3NT
South HCP: 14+1	♣ T74	♣ AKQJ3	All Pass			
Contract:	3NT South					

<b>Board: 162</b>	♠ QT7	You bid first.
Dealer: South	♥ QJ4	East (RHO) bids 1 ♠ if possible.
Vul: E-W	♦ K4	West (LHO) bids 2 ♠ if possible.
HCP: 14+1	♣ KQJ96	

---

<b>Board: 163</b>	♠ J	Partner bids first.
Dealer: North	♥ AT92	The opponents are silent.
Vul: Both	♦ AT986	
HCP: 9+1	♣ T94	

---

<b>Board: 164</b>	♠ KT84	Partner bids first.
Dealer: North	♥ K72	West (LHO) Doubles 1 ♦ if possible.
Vul: N-S	♦ KQ875	East (RHO) bids 1 ♠ if possible.
HCP: 11+1	♣ 4	

---

<b>Board: 165</b>	♠ KQ43	You bid first.
Dealer: South	♥ KQ54	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 14	♣ J94	

---

<b>Board: 166</b>	♠ K52	You bid first.
Dealer: South	♥ T73	The opponents are silent.
Vul: Both	♦ J3	
HCP: 14+1	♣ AKQJ3	

## Both hands (Answers Page)

Board: 162	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ QT7				1♣
Vul: E-W	♥ A987	♥ QJ4	Pass	1♦	1♠	2♣
North HCP: 9+1	♦ J8752	♦ K4	2♠	3♣	All Pass	
South HCP: 14+1	♣ A87	♣ KQJ96				
Contract:	3♣ North					

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ A84	♠ J		1♣	Pass	1♦
Vul: Both	♥ Q8	♥ AT92	Pass	2♣	Pass	3♣
North HCP: 15+2	♦ K5	♦ AT986	Pass	4♣	All Pass	
South HCP: 9+1	♣ AQ7653	♣ T94				
Contract:	4♣ North					

Board: 164	North:	South:	W	N	E	S
Dealer: North	♠ 62	♠ KT84		1♣	Pass	1♦
Vul: N-S	♥ A83	♥ K72	X	Pass	1♠	2♦
North HCP: 12+1	♦ 643	♦ KQ875	Pass	3♦	All Pass	
South HCP: 11+1	♣ AKJ93	♣ 4				
Contract:	3♦ North					

Board: 165	North:	South:	W	N	E	S
Dealer: South	♠ AT72	♠ KQ43				1♣
Vul: E-W	♥ A9	♥ KQ54	Pass	1♦	Pass	1NT
North HCP: 16+1	♦ AQ842	♦ KT	Pass	2♠	Pass	4♠
South HCP: 14	♣ Q7	♣ J94	All Pass			
Contract:	4♠ South					

Board: 166	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ K52				1♣
Vul: Both	♥ AQ95	♥ T73	Pass	1♦	Pass	1NT
North HCP: 13+1	♦ KQT96	♦ J3	Pass	2♥	Pass	3NT
South HCP: 14+1	♣ T74	♣ AKQJ3	All Pass			
Contract:	3NT South					

**Board: 167**      ♠ Q975      Partner bids first.

Dealer: South      ♥ 97      East (LHO) bids 1NT if possible.

Vul: None      ♦ KQJ95

HCP: 8+1      ♣ T2

---

**Board: 168**      ♠ AK8      You bid first.

Dealer: North      ♥ KJT4      The opponents are silent.

Vul: E-W      ♦ K5

HCP: 19      ♣ KQ64

---

**Board: 169**      ♠ 86      You bid first.

Dealer: North      ♥ KT2      The opponents are silent.

Vul: Both      ♦ AKQ

HCP: 18+1      ♣ AQ984

---

**Board: 170**      ♠ J985      RHO opens the bidding 1♣.

Dealer: West      ♥ 9432      You bid next.

Vul: E-W      ♦ AQ3      East (LHO) bids 1♦ if possible.

HCP: 7      ♣ 52      East (LHO) Doubles 4♠ if possible.

---

**Board: 171**      ♠ AKT9      You bid first.

Dealer: North      ♥ 95      The opponents are silent.

Vul: Both      ♦ Q98

HCP: 13      ♣ A853

## Both hands (Answers Page)

Board: 167	North:	South:	W	N	E	S
Dealer: South	♠ Q975	♠ A862				1♣
Vul: None	♥ 97	♥ J84	Pass	1♦	1NT	Pass
North HCP: 8+1	♦ KQJ95	♦ T2	Pass	2♦	All Pass	
South HCP: 12	♣ T2	♣ AK86				
Contract: 2♦ North						

Board: 168	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ 72		1♣	Pass	1♦
Vul: E-W	♥ KJT4	♥ A862	Pass	2NT	Pass	3♥
North HCP: 19	♦ K5	♦ AQ962	Pass	4♥	Pass	4NT
South HCP: 14+1	♣ KQ64	♣ A7	Pass	5♥ <sup>1</sup>	Pass	6♥
Contract: 6♥ South						All Pass

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

Board: 169	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ KJ75		1♣	Pass	1♦
Vul: Both	♥ KT2	♥ 965	Pass	2NT	Pass	3♠
North HCP: 18+1	♦ AKQ	♦ JT654	Pass	3NT	All Pass	
South HCP: 8+1	♣ AQ984	♣ K				
Contract: 3NT North						

Board: 170	North:	South:	W	N	E	S
Dealer: West	♠ J985	♠ AQT763	1♣	Pass	1♦	2♠
Vul: E-W	♥ 9432	♥ Q	Pass	4♠	X	All Pass
North HCP: 7	♦ AQ3	♦ J9				
South HCP: 9+2	♣ 52	♣ T943				
Contract: 4♠X North						

Board: 171	North:	South:	W	N	E	S
Dealer: North	♠ AKT9	♠ 764		1♣	Pass	1♦
Vul: Both	♥ 95	♥ AJ73	Pass	1NT	All Pass	
North HCP: 13	♦ Q98	♦ KT653				
South HCP: 8+1	♣ A853	♣ 2				
Contract: 1NT North						

**South hands****Resp\_to\_1C**

---

<b>Board: 167</b>	♠ A862	You bid first.
Dealer: South	♥ J84	East (RHO) bids 1NT if possible.
Vul: None	♦ T2	
HCP: 12	♣ AK86	
<b>Board: 168</b>	♠ 72	Partner bids first.
Dealer: North	♥ A862	The opponents are silent.
Vul: E-W	♦ AQ962	
HCP: 14+1	♣ A7	
<b>Board: 169</b>	♠ KJ75	Partner bids first.
Dealer: North	♥ 965	The opponents are silent.
Vul: Both	♦ JT654	
HCP: 8+1	♣ K	
<b>Board: 170</b>	♠ AQT763	LHO opens the bidding 1♣.
Dealer: West	♥ Q	Partner bids next.
Vul: E-W	♦ J9	East (RHO) bids 1♦ if possible.
HCP: 9+2	♣ T943	East (RHO) Doubles 4♠ if possible.
<b>Board: 171</b>	♠ 764	Partner bids first.
Dealer: North	♥ AJ73	The opponents are silent.
Vul: Both	♦ KT653	
HCP: 8+1	♣ 2	

---

## Both hands (Answers Page)

Board: 167	North:	South:	W	N	E	S
Dealer: South	♠ Q975	♠ A862				1♣
Vul: None	♥ 97	♥ J84	Pass	1♦	1NT	Pass
North HCP: 8+1	♦ KQJ95	♦ T2	Pass	2♦	All Pass	
South HCP: 12	♣ T2	♣ AK86				
Contract: 2♦ North						

Board: 168	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ 72		1♣	Pass	1♦
Vul: E-W	♥ KJT4	♥ A862	Pass	2NT	Pass	3♥
North HCP: 19	♦ K5	♦ AQ962	Pass	4♥	Pass	4NT
South HCP: 14+1	♣ KQ64	♣ A7	Pass	5♥ <sup>1</sup>	Pass	6♥
Contract: 6♥ South						All Pass

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

Board: 169	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ KJ75		1♣	Pass	1♦
Vul: Both	♥ KT2	♥ 965	Pass	2NT	Pass	3♠
North HCP: 18+1	♦ AKQ	♦ JT654	Pass	3NT	All Pass	
South HCP: 8+1	♣ AQ984	♣ K				
Contract: 3NT North						

Board: 170	North:	South:	W	N	E	S
Dealer: West	♠ J985	♠ AQT763	1♣	Pass	1♦	2♠
Vul: E-W	♥ 9432	♥ Q	Pass	4♠	X	All Pass
North HCP: 7	♦ AQ3	♦ J9				
South HCP: 9+2	♣ 52	♣ T943				
Contract: 4♠X North						

Board: 171	North:	South:	W	N	E	S
Dealer: North	♠ AKT9	♠ 764		1♣	Pass	1♦
Vul: Both	♥ 95	♥ AJ73	Pass	1NT	All Pass	
North HCP: 13	♦ Q98	♦ KT653				
South HCP: 8+1	♣ A853	♣ 2				
Contract: 1NT North						

**Board: 172**      ♠ K983      You bid first.

Dealer: North      ♥ AJ7      The opponents are silent.

Vul: None      ♦ KQ

HCP: 18      ♣ KQT3

---

**Board: 173**      ♠ AT98      You bid first.

Dealer: North      ♥ A92      The opponents are silent.

Vul: N-S      ♦ J3

HCP: 12      ♣ K965

---

**Board: 174**      ♠ 753      Partner bids first.

Dealer: South      ♥ Q843      The opponents are silent.

Vul: E-W      ♦ AK9876

HCP: 9+2      ♣ -

---

**Board: 175**      ♠ KJT2      You bid first.

Dealer: North      ♥ A64      The opponents are silent.

Vul: None      ♦ K6

HCP: 13      ♣ Q973

## Both hands (Answers Page)

**Board: 172**

Dealer: North

**North:**

♠ K983

**South:**

♠ J764

W N E S

1♣ Pass 1♦

Vul: None

♥ AJ7

♥ Q8

Pass 2NT Pass 3♠

North HCP: 18

♦ KQ

♦ AJ653

Pass 4♠ All Pass

South HCP: 9+1

♣ KQT3

♣ J4

Contract: 4♠ North

**Board: 173**

Dealer: North

**North:**

♠ AT98

**South:**

♠ 65

W N E S

1♣ Pass 1♦

Vul: N-S

♥ A92

♥ JT75

Pass 1NT All Pass

North HCP: 12

♦ J3

♦ AKT54

South HCP: 8+1

♣ K965

♣ 83

Contract: 1NT North

**Board: 174**

Dealer: South

**North:**

♠ 753

**South:**

♠ AK6

W N E S

1♣

Vul: E-W

♥ Q843

♥ 65

Pass 1♦ Pass 2♣

North HCP: 9+2

♦ AK9876

♦ T3

Pass 2♦ Pass 2NT

South HCP: 12+2

♣ -

♣ KQ8643

All Pass

Contract: 2NT South

**Board: 175**

Dealer: North

**North:**

♠ KJT2

**South:**

♠ 83

W N E S

1♣ Pass 1♦

Vul: None

♥ A64

♥ Q873

Pass 1NT All Pass

North HCP: 13

♦ K6

♦ Q8543

South HCP: 9+1

♣ Q973

♣ AJ

Contract: 1NT North

<b>Board: 172</b>	♠ J764	Partner bids first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: None	♦ AJ653	
HCP: 9+1	♣ J4	

---

<b>Board: 173</b>	♠ 65	Partner bids first.
Dealer: North	♥ JT75	The opponents are silent.
Vul: N-S	♦ AKT54	
HCP: 8+1	♣ 83	

---

<b>Board: 174</b>	♠ AK6	You bid first.
Dealer: South	♥ 65	The opponents are silent.
Vul: E-W	♦ T3	
HCP: 12+2	♣ KQ8643	

---

<b>Board: 175</b>	♠ 83	Partner bids first.
Dealer: North	♥ Q873	The opponents are silent.
Vul: None	♦ Q8543	
HCP: 9+1	♣ AJ	

## Both hands (Answers Page)

**Board: 172**

Dealer: North

**North:**

♠ K983

**South:**

♠ J764

W N E S

1♣ Pass 1♦

Vul: None

♥ AJ7

♥ Q8

Pass 2NT Pass 3♠

North HCP: 18

♦ KQ

♦ AJ653

Pass 4♠ All Pass

South HCP: 9+1

♣ KQT3

♣ J4

Contract: 4♠ North

**Board: 173**

Dealer: North

**North:**

♠ AT98

**South:**

♠ 65

W N E S

1♣ Pass 1♦

Vul: N-S

♥ A92

♥ JT75

Pass 1NT All Pass

North HCP: 12

♦ J3

♦ AKT54

South HCP: 8+1

♣ K965

♣ 83

Contract: 1NT North

**Board: 174**

Dealer: South

**North:**

♠ 753

**South:**

♠ AK6

W N E S

1♣

Vul: E-W

♥ Q843

♥ 65

Pass 1♦ Pass 2♣

North HCP: 9+2

♦ AK9876

♦ T3

Pass 2♦ Pass 2NT

South HCP: 12+2

♣ -

♣ KQ8643

All Pass

Contract: 2NT South

**Board: 175**

Dealer: North

**North:**

♠ KJT2

**South:**

♠ 83

W N E S

1♣ Pass 1♦

Vul: None

♥ A64

♥ Q873

Pass 1NT All Pass

North HCP: 13

♦ K6

♦ Q8543

South HCP: 9+1

♣ Q973

♣ AJ

Contract: 1NT North

<b>Board: 176</b>	♠ J953	RHO opens the bidding 1♣.
Dealer: West	♥ Q65	You bid next.
Vul: E-W	♦ Q98	East (LHO) bids 1♦ if possible.
HCP: 8	♣ QJT	West (RHO) bids 1NT if possible.
		West (RHO) bids 3♥ if possible.
		West (RHO) Doubles 3♠ if possible.

<b>Board: 177</b>	♠ KT98	LHO opens the bidding 1♣.
Dealer: East	♥ A72	Partner bids next.
Vul: N-S	♦ AK	West (RHO) bids 1♦ if possible.
HCP: 17	♣ K642	East (LHO) bids 2♣ if possible.

<b>Board: 178</b>	♠ AQ2	LHO opens the bidding 1♣.
Dealer: East	♥ Q97	Partner bids next.
Vul: Both	♦ K	West (RHO) bids 1♦ if possible.
HCP: 18+2	♣ AQJT54	

<b>Board: 179</b>	♠ Q8	You bid first.
Dealer: North	♥ KQ97	The opponents are silent.
Vul: N-S	♦ 6	
HCP: 12+2	♣ KQ9763	

## Both hands (Answers Page)

**Board: 176**

Dealer: West

**North:**

♠ J953

**South:**

♠ AT642

**W N E S**

1♣ Pass 1♦ 1♠

Vul: E-W

♥ Q65

♥ 43

1NT 2♠ Pass Pass

North HCP: 8

♦ Q98

♦ AT5

3♥ 3♠ Pass Pass

South HCP: 12+1

♣ QJT

♣ A63

X All Pass

Contract: 3♠X North

**Board: 177**

Dealer: East

**North:**

♠ KT98

**South:**

♠ AJ64

**W N E S**

1♣ Pass

Vul: N-S

♥ A72

♥ T965

1♦ 1NT 2♣ 2NT

North HCP: 17

♦ AK

♦ QT8

All Pass

South HCP: 7

♣ K642

♣ T3

Contract: 2NT South

**Board: 178**

Dealer: East

**North:**

♠ AQ2

**South:**

♠ K973

**W N E S**

1♣ Pass

Vul: Both

♥ Q97

♥ J843

1♦ X Pass 1♥

North HCP: 18+2

♦ K

♦ 9876

All Pass

South HCP: 4

♣ AQJT54

♣ 6

Contract: 1♥ South

**Board: 179**

Dealer: North

**North:**

♠ Q8

**South:**

♠ KJ72

**W N E S**

1♣ Pass 1♦

Vul: N-S

♥ KQ97

♥ 62

Pass 2♣ All Pass

North HCP: 12+2

♦ 6

♦ K87542

South HCP: 7+2

♣ KQ9763

♣ 4

Contract: 2♣ North

<b>Board: 176</b>	♠ AT642	LHO opens the bidding 1♣.
Dealer: West	♥ 43	Partner bids next.
Vul: E-W	♦ AT5	East (RHO) bids 1♦ if possible.
HCP: 12+1	♣ A63	West (LHO) bids 1NT if possible.
		West (LHO) bids 3♥ if possible.
		West (LHO) Doubles 3♠ if possible.
<b>Board: 177</b>	♠ AJ64	RHO opens the bidding 1♣.
Dealer: East	♥ T965	You bid next.
Vul: N-S	♦ QT8	West (LHO) bids 1♦ if possible.
HCP: 7	♣ T3	East (RHO) bids 2♣ if possible.
<b>Board: 178</b>	♠ K973	RHO opens the bidding 1♣.
Dealer: East	♥ J843	You bid next.
Vul: Both	♦ 9876	West (LHO) bids 1♦ if possible.
HCP: 4	♣ 6	
<b>Board: 179</b>	♠ KJ72	Partner bids first.
Dealer: North	♥ 62	The opponents are silent.
Vul: N-S	♦ K87542	
HCP: 7+2	♣ 4	

## Both hands (Answers Page)

**Board: 176**

Dealer: West

**North:**

♠ J953

**South:**

♠ AT642

**W N E S**

1♣ Pass 1♦ 1♠

Vul: E-W

♥ Q65

♥ 43

1NT 2♠ Pass Pass

North HCP: 8

♦ Q98

♦ AT5

3♥ 3♠ Pass Pass

South HCP: 12+1

♣ QJT

♣ A63

X All Pass

Contract: 3♠X North

**Board: 177**

Dealer: East

**North:**

♠ KT98

**South:**

♠ AJ64

**W N E S**

1♣ Pass

Vul: N-S

♥ A72

♥ T965

1♦ 1NT 2♣ 2NT

North HCP: 17

♦ AK

♦ QT8

All Pass

South HCP: 7

♣ K642

♣ T3

Contract: 2NT South

**Board: 178**

Dealer: East

**North:**

♠ AQ2

**South:**

♠ K973

**W N E S**

1♣ Pass

Vul: Both

♥ Q97

♥ J843

1♦ X Pass 1♥

North HCP: 18+2

♦ K

♦ 9876

All Pass

South HCP: 4

♣ AQJT54

♣ 6

Contract: 1♥ South

**Board: 179**

Dealer: North

**North:**

♠ Q8

**South:**

♠ KJ72

**W N E S**

1♣ Pass 1♦

Vul: N-S

♥ KQ97

♥ 62

Pass 2♣ All Pass

North HCP: 12+2

♦ 6

♦ K87542

South HCP: 7+2

♣ KQ9763

♣ 4

Contract: 2♣ North

**Board: 180**      ♠ AK73      You bid first.

Dealer: North      ♥ A85      The opponents are silent.

Vul: E-W      ♦ A

HCP: 19+1      ♣ KJ762

---

**Board: 181**      ♠ J765      You bid first.

Dealer: North      ♥ AQ3      The opponents are silent.

Vul: Both      ♦ Q7

HCP: 13      ♣ A985

---

**Board: 182**      ♠ A54      You bid first.

Dealer: North      ♥ T52      West (RHO) bids 1♠ if possible.

Vul: None      ♦ KJ

HCP: 14+1      ♣ KQJ42

---

**Board: 183**      ♠ AK96      You bid first.

Dealer: North      ♥ AT9      West (RHO) bids 1♠ if possible.

Vul: E-W      ♦ 95

HCP: 14      ♣ KT76

---

**Board: 184**      ♠ J743      You bid first.

Dealer: North      ♥ Q6      West (RHO) bids 1♥ if possible.

Vul: Both      ♦ AQ6      East (LHO) bids 2♥ if possible.

HCP: 14      ♣ AJ63

## Both hands (Answers Page)

**Board: 180**

Dealer: North  
Vul: E-W  
North HCP: 19+1  
South HCP: 4+1  
Contract: 3NT North

**North:**

♠ AK73  
♥ A85  
♦ A  
♣ KJ762

**South:**

♠ T42  
♥ K974  
♦ J5432  
♣ 3

W N E S

1♣ Pass 1♦  
Pass 2♠ Pass 2NT  
Pass 3NT All Pass

**Board: 181**

Dealer: North  
Vul: Both  
North HCP: 13  
South HCP: 9+1  
Contract: 1NT North

**North:**

♠ J765  
♥ AQ3  
♦ Q7  
♣ A985

**South:**

♠ KQ84  
♥ KJ9  
♦ T9432  
♣ T

W N E S

1♣ Pass 1♦  
Pass 1NT All Pass

**Board: 182**

Dealer: North  
Vul: None  
North HCP: 14+1  
South HCP: 15+1  
Contract: 3NT South

**North:**

♠ A54  
♥ T52  
♦ KJ  
♣ KQJ42

**South:**

♠ KQ86  
♥ A93  
♦ AQT54  
♣ 6

W N E S

1♣ Pass 1♦  
1♠ 2♣ Pass 3NT  
All Pass

**Board: 183**

Dealer: North  
Vul: E-W  
North HCP: 14  
South HCP: 11+1  
Contract: 3NT North

**North:**

♠ AK96  
♥ AT9  
♦ 95  
♣ KT76

**South:**

♠ 4  
♥ K743  
♦ J8643  
♣ AQJ

W N E S

1♣ Pass 1♦  
1♠ 1NT Pass 2♥  
Pass 3NT All Pass

**Board: 184**

Dealer: North  
Vul: Both  
North HCP: 14  
South HCP: 10+1  
Contract: 3♦ South

**North:**

♠ J743  
♥ Q6  
♦ AQ6  
♣ AJ63

**South:**

♠ AT52  
♥ K5  
♦ KT432  
♣ 95

W N E S

1♣ Pass 1♦  
1♥ X 2♥ 3♦  
All Pass

**South hands****Resp\_to\_1C**

<b>Board: 180</b>	♠ T42	Partner bids first.
Dealer: North	♥ K974	The opponents are silent.
Vul: E-W	♦ J5432	
HCP: 4+1	♣ 3	

---

<b>Board: 181</b>	♠ KQ84	Partner bids first.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: Both	♦ T9432	
HCP: 9+1	♣ T	

---

<b>Board: 182</b>	♠ KQ86	Partner bids first.
Dealer: North	♥ A93	West (LHO) bids 1♠ if possible.
Vul: None	♦ AQT54	
HCP: 15+1	♣ 6	

---

<b>Board: 183</b>	♠ 4	Partner bids first.
Dealer: North	♥ K743	West (LHO) bids 1♠ if possible.
Vul: E-W	♦ J8643	
HCP: 11+1	♣ AQJ	

---

<b>Board: 184</b>	♠ AT52	Partner bids first.
Dealer: North	♥ K5	West (LHO) bids 1♥ if possible.
Vul: Both	♦ KT432	East (RHO) bids 2♥ if possible.
HCP: 10+1	♣ 95	

## Both hands (Answers Page)

**Board: 180**

Dealer: North  
Vul: E-W  
North HCP: 19+1  
South HCP: 4+1  
Contract: 3NT North

**North:**

♠ AK73  
♥ A85  
♦ A  
♣ KJ762

**South:**

♠ T42  
♥ K974  
♦ J5432  
♣ 3

W N E S

1♣ Pass 1♦  
Pass 2♠ Pass 2NT  
Pass 3NT All Pass

**Board: 181**

Dealer: North  
Vul: Both  
North HCP: 13  
South HCP: 9+1  
Contract: 1NT North

**North:**

♠ J765  
♥ AQ3  
♦ Q7  
♣ A985

**South:**

♠ KQ84  
♥ KJ9  
♦ T9432  
♣ T

W N E S

1♣ Pass 1♦  
Pass 1NT All Pass

**Board: 182**

Dealer: North  
Vul: None  
North HCP: 14+1  
South HCP: 15+1  
Contract: 3NT South

**North:**

♠ A54  
♥ T52  
♦ KJ  
♣ KQJ42

**South:**

♠ KQ86  
♥ A93  
♦ AQT54  
♣ 6

W N E S

1♣ Pass 1♦  
1♠ 2♣ Pass 3NT  
All Pass

**Board: 183**

Dealer: North  
Vul: E-W  
North HCP: 14  
South HCP: 11+1  
Contract: 3NT North

**North:**

♠ AK96  
♥ AT9  
♦ 95  
♣ KT76

**South:**

♠ 4  
♥ K743  
♦ J8643  
♣ AQJ

W N E S

1♣ Pass 1♦  
1♠ 1NT Pass 2♥  
Pass 3NT All Pass

**Board: 184**

Dealer: North  
Vul: Both  
North HCP: 14  
South HCP: 10+1  
Contract: 3♦ South

**North:**

♠ J743  
♥ Q6  
♦ AQ6  
♣ AJ63

**South:**

♠ AT52  
♥ K5  
♦ KT432  
♣ 95

W N E S

1♣ Pass 1♦  
1♥ X 2♥ 3♦  
All Pass

**Board: 185**      ♠ T2      You bid first.

Dealer: North      ♥ K32      The opponents are silent.

Vul: None      ♦ A32

HCP: 14+1      ♣ AQJ92

---

**Board: 186**      ♠ A972      You bid first.

Dealer: North      ♥ T6      West (RHO) bids 1♠ if possible.

Vul: N-S      ♦ KJ9

HCP: 12      ♣ A954

---

**Board: 187**      ♠ KQ3      You bid first.

Dealer: North      ♥ A2      The opponents are silent.

Vul: Both      ♦ 92

HCP: 13+2      ♣ AT7652

---

**Board: 188**      ♠ -      Partner bids first.

Dealer: South      ♥ JT43      The opponents are silent.

Vul: None      ♦ KQJ743

HCP: 10+2      ♣ K53

---

**Board: 189**      ♠ A42      LHO opens the bidding 1♣.

Dealer: East      ♥ AJT85      Partner bids next.

Vul: E-W      ♦ 43      West (RHO) bids 1♦ if possible.

HCP: 9+1      ♣ 986      East (LHO) bids 2♣ if possible.

West (RHO) bids 3♣ if possible.

## Both hands (Answers Page)

**Board: 185**

Dealer: North

**North:**

♠ T2

**South:**

♠ KQ63

**W N E S**

1♣ Pass 1♦

Vul: None

♥ K32

♥ A75

Pass 1NT Pass 2♠

North HCP: 14+1

♦ A32

♦ KQJ94

Pass 3NT All Pass

South HCP: 15+1

♣ AQJ92

♣ 5

Contract: 3NT North

**Board: 186**

Dealer: North

**North:**

♠ A972

**South:**

♠ 3

**W N E S**

1♣ Pass 1♦

Vul: N-S

♥ T6

♥ K853

1♠ Pass Pass 2♦

North HCP: 12

♦ KJ9

♦ AQ8743

All Pass

South HCP: 10+2

♣ A954

♣ JT

Contract: 2♦ South

**Board: 187**

Dealer: North

**North:**

♠ KQ3

**South:**

♠ A92

**W N E S**

1♣ Pass 1♦

Vul: Both

♥ A2

♥ KQT4

Pass 2♣ Pass 2♥

North HCP: 13+2

♦ 92

♦ K8543

Pass 3NT All Pass

South HCP: 12+1

♣ AT7652

♣ 3

Contract: 3NT North

**Board: 188**

Dealer: South

**North:**

♠ -

**South:**

♠ AK64

**W N E S**

1♣

Vul: None

♥ JT43

♥ AK

Pass 1♦ Pass 2NT

North HCP: 10+2

♦ KQJ743

♦ T86

Pass 3♥ Pass 3♠

South HCP: 18

♣ K53

♣ A987

Pass 3NT All Pass

Contract: 3NT North

**Board: 189**

Dealer: East

**North:**

♠ A42

**South:**

♠ JT5

**W N E S**

1♣ Pass

Vul: E-W

♥ AJT85

♥ Q932

1♦ 1♥ 2♣ 2♥

North HCP: 9+1

♦ 43

♦ K982

3♣ Pass Pass 3♥

South HCP: 9

♣ 986

♣ K4

All Pass

Contract: 3♥ South

<b>Board: 185</b>	♠ KQ63	Partner bids first.
Dealer: North	♥ A75	The opponents are silent.
Vul: None	♦ KQJ94	
HCP: 15+1	♣ 5	

<b>Board: 186</b>	♠ 3	Partner bids first.
Dealer: North	♥ K853	West (LHO) bids 1♠ if possible.
Vul: N-S	♦ AQ8743	
HCP: 10+2	♣ JT	

<b>Board: 187</b>	♠ A92	Partner bids first.
Dealer: North	♥ KQT4	The opponents are silent.
Vul: Both	♦ K8543	
HCP: 12+1	♣ 3	

<b>Board: 188</b>	♠ AK64	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: None	♦ T86	
HCP: 18	♣ A987	

<b>Board: 189</b>	♠ JT5	RHO opens the bidding 1♣.
Dealer: East	♥ Q932	You bid next.
Vul: E-W	♦ K982	West (LHO) bids 1♦ if possible.
HCP: 9	♣ K4	East (RHO) bids 2♣ if possible.

West (LHO) bids 3♣ if possible.

## Both hands (Answers Page)

**Board: 185**

Dealer: North

**North:**

♠ T2

**South:**

♠ KQ63

**W N E S**

1♣ Pass 1♦

Vul: None

♥ K32

♥ A75

Pass 1NT Pass 2♠

North HCP: 14+1

♦ A32

♦ KQJ94

Pass 3NT All Pass

South HCP: 15+1

♣ AQJ92

♣ 5

Contract: 3NT North

**Board: 186**

Dealer: North

**North:**

♠ A972

**South:**

♠ 3

**W N E S**

1♣ Pass 1♦

Vul: N-S

♥ T6

♥ K853

1♠ Pass Pass 2♦

North HCP: 12

♦ KJ9

♦ AQ8743

All Pass

South HCP: 10+2

♣ A954

♣ JT

Contract: 2♦ South

**Board: 187**

Dealer: North

**North:**

♠ KQ3

**South:**

♠ A92

**W N E S**

1♣ Pass 1♦

Vul: Both

♥ A2

♥ KQT4

Pass 2♣ Pass 2♥

North HCP: 13+2

♦ 92

♦ K8543

Pass 3NT All Pass

South HCP: 12+1

♣ AT7652

♣ 3

Contract: 3NT North

**Board: 188**

Dealer: South

**North:**

♠ -

**South:**

♠ AK64

**W N E S**

1♣

Vul: None

♥ JT43

♥ AK

Pass 1♦ Pass 2NT

North HCP: 10+2

♦ KQJ743

♦ T86

Pass 3♥ Pass 3♠

South HCP: 18

♣ K53

♣ A987

Pass 3NT All Pass

Contract: 3NT North

**Board: 189**

Dealer: East

**North:**

♠ A42

**South:**

♠ JT5

**W N E S**

1♣ Pass

Vul: E-W

♥ AJT85

♥ Q932

1♦ 1♥ 2♣ 2♥

North HCP: 9+1

♦ 43

♦ K982

3♣ Pass Pass 3♥

South HCP: 9

♣ 986

♣ K4

All Pass

Contract: 3♥ South

<b>Board: 190</b>	♠ 5432	Partner bids first.
Dealer: South	♥ T6	The opponents are silent.
Vul: E-W	♦ KQ942	
HCP: 5+1	♣ 64	

---

<b>Board: 191</b>	♠ Q3	Partner bids first.
Dealer: South	♥ QT65	The opponents are silent.
Vul: None	♦ KJ972	
HCP: 8+1	♣ 92	

---

<b>Board: 192</b>	♠ 96432	RHO opens the bidding 1♣.
Dealer: West	♥ A3	You bid next.
Vul: E-W	♦ 83	East (LHO) bids 1♦ if possible.
HCP: 4+1	♣ 8732	

---

<b>Board: 193</b>	♠ 62	Partner bids first.
Dealer: South	♥ AQ73	East (LHO) bids 1♥ if possible.
Vul: E-W	♦ 98653	
HCP: 6+1	♣ T3	

---

<b>Board: 194</b>	♠ J5	Partner bids first.
Dealer: South	♥ KJT2	The opponents are silent.
Vul: Both	♦ KQJ875	
HCP: 11+2	♣ 2	

## Both hands (Answers Page)

**Board: 190**

Dealer: South

**North:**

♠ 5432

**South:**

♠ KQT9

W N E S

1♣

Vul: E-W

♥ T6

♥ AQ94

Pass 1♦ Pass 1NT

North HCP: 5+1

♦ KQ942

♦ 5

All Pass

South HCP: 13

♣ 64

♣ Q973

Contract: 1NT South

**Board: 191**

Dealer: South

**North:**

♠ Q3

**South:**

♠ KJ52

W N E S

1♣

Vul: None

♥ QT65

♥ J982

Pass 1♦ Pass 1♠

North HCP: 8+1

♦ KJ972

♦ A5

Pass 1NT All Pass

South HCP: 12

♣ 92

♣ QJ5

Contract: 1NT North

**Board: 192**

Dealer: West

**North:**

♠ 96432

**South:**

♠ AQ

W N E S

1♣

Pass 1♦ 4♥

Vul: E-W

♥ A3

♥ KQT986542

All Pass

North HCP: 4+1

♦ 83

♦ QJ

South HCP: 14+5

♣ 8732

♣ -

Contract: 4♥ South

**Board: 193**

Dealer: South

**North:**

♠ 62

**South:**

♠ QJ75

W N E S

1♣

Vul: E-W

♥ AQ73

♥ 94

Pass 1♦ 1♥ 1♠

North HCP: 6+1

♦ 98653

♦ AJ

Pass 1NT All Pass

South HCP: 12+1

♣ T3

♣ KJ976

Contract: 1NT North

**Board: 194**

Dealer: South

**North:**

♠ J5

**South:**

♠ AK92

W N E S

1♣

Vul: Both

♥ KJT2

♥ AQ8

Pass 1♦ Pass 1NT

North HCP: 11+2

♦ KQJ875

♦ 4

Pass 3♦ Pass 3♠

South HCP: 17+1

♣ 2

♣ KJ976

Pass 3NT All Pass

Contract: 3NT North

**South hands****Resp\_to\_1C**

**Board: 190**      ♠ KQT9      You bid first.

Dealer: South      ♥ AQ94      The opponents are silent.

Vul: E-W      ♦ 5

HCP: 13      ♣ Q973

---

**Board: 191**      ♠ KJ52      You bid first.

Dealer: South      ♥ J982      The opponents are silent.

Vul: None      ♦ A5

HCP: 12      ♣ QJ5

---

**Board: 192**      ♠ AQ      LHO opens the bidding 1♣.

Dealer: West      ♥ KQT986542 Partner bids next.

Vul: E-W      ♦ QJ      East (RHO) bids 1♦ if possible.

HCP: 14+5      ♣ -

---

**Board: 193**      ♠ QJ75      You bid first.

Dealer: South      ♥ 94      East (RHO) bids 1♥ if possible.

Vul: E-W      ♦ AJ

HCP: 12+1      ♣ KJ976

---

**Board: 194**      ♠ AK92      You bid first.

Dealer: South      ♥ AQ8      The opponents are silent.

Vul: Both      ♦ 4

HCP: 17+1      ♣ KJ976

## Both hands (Answers Page)

**Board: 190**

Dealer: South

**North:**

♠ 5432

**South:**

♠ KQT9

W N E S

1♣

Vul: E-W

♥ T6

♥ AQ94

Pass 1♦ Pass 1NT

North HCP: 5+1

♦ KQ942

♦ 5

All Pass

South HCP: 13

♣ 64

♣ Q973

Contract: 1NT South

**Board: 191**

Dealer: South

**North:**

♠ Q3

**South:**

♠ KJ52

W N E S

1♣

Vul: None

♥ QT65

♥ J982

Pass 1♦ Pass 1♠

North HCP: 8+1

♦ KJ972

♦ A5

Pass 1NT All Pass

South HCP: 12

♣ 92

♣ QJ5

Contract: 1NT North

**Board: 192**

Dealer: West

**North:**

♠ 96432

**South:**

♠ AQ

W N E S

1♣

Pass 1♦ 4♥

Vul: E-W

♥ A3

♥ KQT986542

All Pass

North HCP: 4+1

♦ 83

♦ QJ

South HCP: 14+5

♣ 8732

♣ -

Contract: 4♥ South

**Board: 193**

Dealer: South

**North:**

♠ 62

**South:**

♠ QJ75

W N E S

1♣

Vul: E-W

♥ AQ73

♥ 94

Pass 1♦ 1♥ 1♠

North HCP: 6+1

♦ 98653

♦ AJ

Pass 1NT All Pass

South HCP: 12+1

♣ T3

♣ KJ976

Contract: 1NT North

**Board: 194**

Dealer: South

**North:**

♠ J5

**South:**

♠ AK92

W N E S

1♣

Vul: Both

♥ KJT2

♥ AQ8

Pass 1♦ Pass 1NT

North HCP: 11+2

♦ KQJ875

♦ 4

Pass 3♦ Pass 3♠

South HCP: 17+1

♣ 2

♣ KJ976

Pass 3NT All Pass

Contract: 3NT North

**Board: 195**      ♠ T92      You bid first.

Dealer: North      ♥ K8      The opponents are silent.

Vul: N-S      ♦ K8

HCP: 16+2      ♣ AKQJT5

---

**Board: 196**      ♠ T875      Partner bids first.

Dealer: South      ♥ KJ32      The opponents are silent.

Vul: E-W      ♦ Q7642

HCP: 6+1      ♣ -

---

**Board: 197**      ♠ QT2      You bid first.

Dealer: North      ♥ Q76      The opponents are silent.

Vul: Both      ♦ 85

HCP: 12+1      ♣ AKJ62

---

**Board: 198**      ♠ JT4      You bid first.

Dealer: North      ♥ AQ6      The opponents are silent.

Vul: None      ♦ 6

HCP: 14+2      ♣ AKT754

---

**Board: 199**      ♠ AT6      You bid first.

Dealer: North      ♥ A2      West (RHO) bids 1♥ if possible.

Vul: E-W      ♦ A5

HCP: 21+2      ♣ AKQT92

## Both hands (Answers Page)

**Board: 195**

Dealer: North

**North:**

♠ T92

**South:**

♠ AQ8

**W**
**N**
**E**
**S**

Vul: N-S

♥ K8

♥ AT62

Pass

3♣

Pass

3♥

North HCP: 16+2

♦ K8

♦ AT765

Pass

3NT

All Pass

South HCP: 14+1

♣ AKQJT5

♣ 9

Contract: 3NT North

**Board: 196**

Dealer: South

**North:**

♠ T875

**South:**

♠ AQ6

**W**
**N**
**E**
**S**

Vul: E-W

♥ KJ32

♥ 54

Pass

1♦

Pass

3NT

North HCP: 6+1

♦ Q7642

♦ T5

All Pass

South HCP: 16+2

♣ -

♣ AKQJ53

Contract: 3NT South

**Board: 197**

Dealer: North

**North:**

♠ QT2

**South:**

♠ K65

**W**
**N**
**E**
**S**

Vul: Both

♥ Q76

♥ AJT2

Pass

1NT

Pass

2♦

North HCP: 12+1

♦ 85

♦ QJ973

Pass

3NT

All Pass

South HCP: 11+1

♣ AKJ62

♣ 3

Contract: 3NT North

**Board: 198**

Dealer: North

**North:**

♠ JT4

**South:**

♠ AK9

**W**
**N**
**E**
**S**

Vul: None

♥ AQ6

♥ KT97

Pass

2♣

Pass

3NT

North HCP: 14+2

♦ 6

♦ KQJ754

All Pass

South HCP: 16+2

♣ AKT754

♣ -

Contract: 3NT South

**Board: 199**

Dealer: North

**North:**

♠ AT6

**South:**

♠ Q852

**W**
**N**
**E**
**S**

Vul: E-W

♥ A2

♥ 9

1♥

3NT

All Pass

North HCP: 21+2

♦ A5

♦ Q76432

South HCP: 4+2

♣ AKQT92

♣ 64

Contract: 3NT North

<b>Board: 195</b>	♠ AQ8	Partner bids first.
Dealer: North	♥ AT62	The opponents are silent.
Vul: N-S	♦ AT765	
HCP: 14+1	♣ 9	

---

<b>Board: 196</b>	♠ AQ6	You bid first.
Dealer: South	♥ 54	The opponents are silent.
Vul: E-W	♦ T5	
HCP: 16+2	♣ AKQJ53	

---

<b>Board: 197</b>	♠ K65	Partner bids first.
Dealer: North	♥ AJT2	The opponents are silent.
Vul: Both	♦ QJ973	
HCP: 11+1	♣ 3	

---

<b>Board: 198</b>	♠ AK9	Partner bids first.
Dealer: North	♥ KT97	The opponents are silent.
Vul: None	♦ KQJ754	
HCP: 16+2	♣ -	

---

<b>Board: 199</b>	♠ Q852	Partner bids first.
Dealer: North	♥ 9	West (LHO) bids 1♥ if possible.
Vul: E-W	♦ Q76432	
HCP: 4+2	♣ 64	

## Both hands (Answers Page)

**Board: 195**

Dealer: North

**North:**

♠ T92

**South:**

♠ AQ8

**W**
**N**
**E**
**S**

Vul: N-S

♥ K8

♥ AT62

Pass

3♣

Pass 3♥

North HCP: 16+2

♦ K8

♦ AT765

Pass

3NT

All Pass

South HCP: 14+1

♣ AKQJT5

♣ 9

Contract: 3NT North

**Board: 196**

Dealer: South

**North:**

♠ T875

**South:**

♠ AQ6

**W**
**N**
**E**
**S**

Vul: E-W

♥ KJ32

♥ 54

Pass

1♦

Pass 3NT

North HCP: 6+1

♦ Q7642

♦ T5

All Pass

South HCP: 16+2

♣ -

♣ AKQJ53

Contract: 3NT South

**Board: 197**

Dealer: North

**North:**

♠ QT2

**South:**

♠ K65

**W**
**N**
**E**
**S**

Vul: Both

♥ Q76

♥ AJT2

Pass

1NT

Pass 2♦

North HCP: 12+1

♦ 85

♦ QJ973

Pass

3NT

All Pass

South HCP: 11+1

♣ AKJ62

♣ 3

Contract: 3NT North

**Board: 198**

Dealer: North

**North:**

♠ JT4

**South:**

♠ AK9

**W**
**N**
**E**
**S**

Vul: None

♥ AQ6

♥ KT97

Pass

2♣

Pass 3NT

North HCP: 14+2

♦ 6

♦ KQJ754

All Pass

South HCP: 16+2

♣ AKT754

♣ -

Contract: 3NT South

**Board: 199**

Dealer: North

**North:**

♠ AT6

**South:**

♠ Q852

**W**
**N**
**E**
**S**

Vul: E-W

♥ A2

♥ 9

1♥

3NT

All Pass

North HCP: 21+2

♦ A5

♦ Q76432

South HCP: 4+2

♣ AKQT92

♣ 64

Contract: 3NT North

**Board: 200**      ♠ QJ75      Partner bids first.

Dealer: South      ♥ 96      East (LHO) bids 2♥ if possible.

Vul: Both      ♦ AJ642

HCP: 9+1      ♣ J8

---

**Board: 201**      ♠ K863      You bid first.

Dealer: North      ♥ AQJ7      West (RHO) bids 1NT if possible.

Vul: None      ♦ -

HCP: 14+1      ♣ KJ964

---

**Board: 202**      ♠ AK32      Partner bids first.

Dealer: South      ♥ Q4      East (LHO) bids 2♥ if possible.

Vul: N-S      ♦ KJ943

HCP: 14+1      ♣ J2

---

**Board: 203**      ♠ Q6      Partner bids first.

Dealer: South      ♥ AKT8      East (LHO) bids 1♠ if possible.

Vul: Both      ♦ KJT98

HCP: 13+1      ♣ 85

## Both hands (Answers Page)

Board: 200	North:	South:	W	N	E	S
Dealer: South	♠ QJ75	♠ AK6				1♣
Vul: Both	♥ 96	♥ T3	Pass	1♦	2♥	3♣
North HCP: 9+1	♦ AJ642	♦ K8		All Pass		
South HCP: 16+2	♣ J8	♣ AQT943				
Contract: 3♣ South						

Board: 201	North:	South:	W	N	E	S
Dealer: North	♠ K863	♠ T975		1♣	Pass	1♦
Vul: None	♥ AQJ7	♥ 95	1NT	2♣	All Pass	
North HCP: 14+1	♦ -	♦ KQT86				
South HCP: 5+1	♣ KJ964	♣ 83				
Contract: 2♣ North						

Board: 202	North:	South:	W	N	E	S
Dealer: South	♠ AK32	♠ T4				1♣
Vul: N-S	♥ Q4	♥ AK8	Pass	1♦	2♥	3♣
North HCP: 14+1	♦ KJ943	♦ 86	Pass	3♥ <sup>1</sup>	Pass	3NT
South HCP: 13+2	♣ J2	♣ AQT875	Pass	4♣	Pass	4♥
Contract: 5♣ South			Pass	4♠	Pass	5♣
			All Pass			
				1. strength cue bid		

Board: 203	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ 85				1♣
Vul: Both	♥ AKT8	♥ Q62	Pass	1♦	1♠	2♣
North HCP: 13+1	♦ KJT98	♦ AQ	Pass	2♥	All Pass	
South HCP: 12+2	♣ 85	♣ KJ7643				
Contract: 2♥ North						

**South hands****Resp\_to\_1C**

**Board: 200**      ♠ AK6      You bid first.

Dealer: South      ♥ T3      East (RHO) bids 2♥ if possible.

Vul: Both      ♦ K8

HCP: 16+2      ♣ AQT943

---

**Board: 201**      ♠ T975      Partner bids first.

Dealer: North      ♥ 95      West (LHO) bids 1NT if possible.

Vul: None      ♦ KQT86

HCP: 5+1      ♣ 83

---

**Board: 202**      ♠ T4      You bid first.

Dealer: South      ♥ AK8      East (RHO) bids 2♥ if possible.

Vul: N-S      ♦ 86

HCP: 13+2      ♣ AQT875

---

**Board: 203**      ♠ 85      You bid first.

Dealer: South      ♥ Q62      East (RHO) bids 1♠ if possible.

Vul: Both      ♦ AQ

HCP: 12+2      ♣ KJ7643

## Both hands (Answers Page)

Board: 200	North:	South:	W	N	E	S
Dealer: South	♠ QJ75	♠ AK6				1♣
Vul: Both	♥ 96	♥ T3	Pass	1♦	2♥	3♣
North HCP: 9+1	♦ AJ642	♦ K8		All Pass		
South HCP: 16+2	♣ J8	♣ AQT943				
Contract: 3♣ South						

Board: 201	North:	South:	W	N	E	S
Dealer: North	♠ K863	♠ T975		1♣	Pass	1♦
Vul: None	♥ AQJ7	♥ 95	1NT	2♣	All Pass	
North HCP: 14+1	♦ -	♦ KQT86				
South HCP: 5+1	♣ KJ964	♣ 83				
Contract: 2♣ North						

Board: 202	North:	South:	W	N	E	S
Dealer: South	♠ AK32	♠ T4				1♣
Vul: N-S	♥ Q4	♥ AK8	Pass	1♦	2♥	3♣
North HCP: 14+1	♦ KJ943	♦ 86	Pass	3♥ <sup>1</sup>	Pass	3NT
South HCP: 13+2	♣ J2	♣ AQT875	Pass	4♣	Pass	4♥
Contract: 5♣ South			Pass	4♠	Pass	5♣
			All Pass			
				1. strength cue bid		

Board: 203	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ 85				1♣
Vul: Both	♥ AKT8	♥ Q62	Pass	1♦	1♠	2♣
North HCP: 13+1	♦ KJT98	♦ AQ	Pass	2♥	All Pass	
South HCP: 12+2	♣ 85	♣ KJ7643				
Contract: 2♥ North						

---

<b>Board: 204</b>	♠ A852	Partner bids first.
Dealer: South	♥ 542	The opponents are silent.
Vul: None	♦ QJT52	
HCP: 7+1	♣ T	

---

<b>Board: 205</b>	♠ KQ2	LHO opens the bidding 1♣.
Dealer: East	♥ KQJ85	Partner bids next.
Vul: E-W	♦ A6	West (RHO) bids 1♦ if possible.
HCP: 15+1	♣ 643	East (LHO) bids 1♠ if possible.
		West (RHO) bids 2♠ if possible.

---

<b>Board: 206</b>	♠ Q6	Partner bids first.
Dealer: South	♥ KT63	The opponents are silent.
Vul: E-W	♦ AKT86	
HCP: 12+1	♣ T8	

---

<b>Board: 207</b>	♠ A4	Partner bids first.
Dealer: South	♥ AT72	The opponents are silent.
Vul: None	♦ KQJT2	
HCP: 18+1	♣ A9	

## Both hands (Answers Page)

**Board: 204**

Dealer: South  
Vul: None  
North HCP: 7+1  
South HCP: 12+1

**North:**

♠ A852  
♥ 542  
♦ QJT52  
♣ T

**South:**

♠ T43  
♥ A97  
♦ A4  
♣ KJ654

W    N    E    S

1♣

Pass    1♦    Pass    1NT  
All Pass

Contract: 1NT South

**Board: 205**

Dealer: East  
Vul: E-W  
North HCP: 15+1  
South HCP: 4

**North:**

♠ KQ2  
♥ KQJ85  
♦ A6  
♣ 643

**South:**

♠ 95  
♥ T64  
♦ K743  
♣ JT98

W    N    E    S

1♣    Pass  
1♦    1♥    1♠    Pass  
2♠    X    Pass    3♥

Contract: 3♥ South

**Board: 206**

Dealer: South  
Vul: E-W  
North HCP: 12+1  
South HCP: 13+1

**North:**

♠ Q6  
♥ KT63  
♦ AKT86  
♣ T8

**South:**

♠ A72  
♥ 75  
♦ J93  
♣ AKJ75

W    N    E    S

1♣

Pass    1♦    Pass    1NT  
Pass    2♥    Pass    3NT  
All Pass

Contract: 3NT South

**Board: 207**

Dealer: South  
Vul: None  
North HCP: 18+1  
South HCP: 12+1

**North:**

♠ A4  
♥ AT72  
♦ KQJT2  
♣ A9

**South:**

♠ Q98  
♥ KQJ6  
♦ 5  
♣ KJT87

W    N    E    S

1♣

Pass    1♦    Pass    1NT  
Pass    2♥    Pass    4♥  
Pass    4NT    Pass    5♦<sup>1</sup>  
Pass    5♥    All Pass

1. A=1/5 or 4/5

<b>Board: 204</b>	♠ T43
Dealer: South	♥ A97
Vul: None	♦ A4
HCP: 12+1	♣ KJ654

You bid first.

The opponents are silent.

<b>Board: 205</b>	♠ 95	RHO opens the bidding 1♣.
Dealer: East	♥ T64	You bid next.
Vul: E-W	♦ K743	West (LHO) bids 1♦ if possible.
HCP: 4	♣ JT98	East (RHO) bids 1♠ if possible.
		West (LHO) bids 2♠ if possible.

You bid first.

The opponents are silent.

<b>Board: 206</b>	♠ A72
Dealer: South	♥ 75
Vul: E-W	♦ J93
HCP: 13+1	♣ AKJ75

You bid first.

The opponents are silent.

<b>Board: 207</b>	♠ Q98
Dealer: South	♥ KQJ6
Vul: None	♦ 5
HCP: 12+1	♣ KJT87

## Both hands (Answers Page)

**Board: 204**

Dealer: South  
Vul: None  
North HCP: 7+1  
South HCP: 12+1  
Contract: 1NT South

**North:**

♠ A852  
♥ 542  
♦ QJT52  
♣ T

**South:**

♠ T43  
♥ A97  
♦ A4  
♣ KJ654

W N E S

1♣

Pass 1♦ Pass 1NT  
All Pass

**Board: 205**

Dealer: East  
Vul: E-W  
North HCP: 15+1  
South HCP: 4  
Contract: 3♥ South

**North:**

♠ KQ2  
♥ KQJ85  
♦ A6  
♣ 643

**South:**

♠ 95  
♥ T64  
♦ K743  
♣ JT98

W N E S

1♣ Pass  
1♦ 1♥ 1♠ Pass  
2♠ X Pass 3♥

All Pass

**Board: 206**

Dealer: South  
Vul: E-W  
North HCP: 12+1  
South HCP: 13+1  
Contract: 3NT South

**North:**

♠ Q6  
♥ KT63  
♦ AKT86  
♣ T8

**South:**

♠ A72  
♥ 75  
♦ J93  
♣ AKJ75

W N E S

1♣

Pass 1♦ Pass 1NT  
Pass 2♥ Pass 3NT  
All Pass

**Board: 207**

Dealer: South  
Vul: None  
North HCP: 18+1  
South HCP: 12+1  
Contract: 5♥ North

**North:**

♠ A4  
♥ AT72  
♦ KQJT2  
♣ A9

**South:**

♠ Q98  
♥ KQJ6  
♦ 5  
♣ KJT87

W N E S

1♣

Pass 1♦ Pass 1NT  
Pass 2♥ Pass 4♥  
Pass 4NT Pass 5♦<sup>1</sup>  
Pass 5♥ All Pass

1. A=1/5 or 4/5

---

<b>Board: 208</b>	♠ Q6	Partner bids first.
Dealer: South	♥ T653	The opponents are silent.
Vul: N-S	♦ AKT753	
HCP: 13+2	♣ A	

---

<b>Board: 209</b>	♠ 72	Partner bids first.
Dealer: South	♥ KQ72	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ JT9653	
HCP: 6+2	♣ T	

---

<b>Board: 210</b>	♠ J963	Partner bids first.
Dealer: South	♥ Q874	The opponents are silent.
Vul: Both	♦ QJ972	
HCP: 6+1	♣ -	

---

<b>Board: 211</b>	♠ AJ	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: N-S	♦ T62	
HCP: 20+2	♣ AKJ842	

---

<b>Board: 212</b>	♠ 6	Partner bids first.
Dealer: South	♥ J642	The opponents are silent.
Vul: E-W	♦ KQT763	
HCP: 7+2	♣ J4	

## Both hands (Answers Page)

**Board: 208**

	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ JT5				1♣
Vul: N-S	♥ T653	♥ KQ4	Pass	1♦	Pass	1NT
North HCP: 13+2	♦ AKT753	♦ QJ6	Pass	2♥	Pass	2NT
South HCP: 12	♣ A	♣ K985	Pass	3NT	All Pass	

Contract: 3NT North

**Board: 209**

	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ 5				1♣
Vul: E-W	♥ KQ72	♥ A5	Pass	1♦	2♠	4NT
North HCP: 6+2	♦ JT9653	♦ AK87	Pass	5♣ <sup>1</sup>	Pass	6♦
South HCP: 18+2	♣ T	♣ AK9853	All Pass			

Contract: 6♦ South

1. A=0/5 or 3/5

**Board: 210**

	North:	South:	W	N	E	S
Dealer: South	♠ J963	♠ AQ				1♣
Vul: Both	♥ Q874	♥ AT96	Pass	1♦	Pass	2♥
North HCP: 6+1	♦ QJ972	♦ K	Pass	4♥	All Pass	
South HCP: 18+2	♣ -	♣ AJT985				

Contract: 4♥ North

**Board: 211**

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ KT7		1♣	Pass	1♦
Vul: N-S	♥ AK	♥ Q632	Pass	3NT	Pass	6NT
North HCP: 20+2	♦ T62	♦ AK983	All Pass			
South HCP: 12+1	♣ AKJ842	♣ 6				

Contract: 6NT South

**Board: 212**

	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ K754				1♣
Vul: E-W	♥ J642	♥ Q9	Pass	1♦	Pass	2♠
North HCP: 7+2	♦ KQT763	♦ A2	Pass	3♦	Pass	3NT
South HCP: 18+1	♣ J4	♣ AKQT9	All Pass			

Contract: 3NT South

**Board: 208**      ♠ JT5      You bid first.

Dealer: South      ♥ KQ4      The opponents are silent.

Vul: N-S      ♦ QJ6

HCP: 12      ♣ K985

---

**Board: 209**      ♠ 5      You bid first.

Dealer: South      ♥ A5      East (RHO) bids 2♠ if possible.

Vul: E-W      ♦ AK87

HCP: 18+2      ♣ AK9853

---

**Board: 210**      ♠ AQ      You bid first.

Dealer: South      ♥ AT96      The opponents are silent.

Vul: Both      ♦ K

HCP: 18+2      ♣ AJT985

---

**Board: 211**      ♠ KT7      Partner bids first.

Dealer: North      ♥ Q632      The opponents are silent.

Vul: N-S      ♦ AK983

HCP: 12+1      ♣ 6

---

**Board: 212**      ♠ K754      You bid first.

Dealer: South      ♥ Q9      The opponents are silent.

Vul: E-W      ♦ A2

HCP: 18+1      ♣ AKQT9

## Both hands (Answers Page)

**Board: 208**

	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ JT5				1♣
Vul: N-S	♥ T653	♥ KQ4	Pass	1♦	Pass	1NT
North HCP: 13+2	♦ AKT753	♦ QJ6	Pass	2♥	Pass	2NT
South HCP: 12	♣ A	♣ K985	Pass	3NT	All Pass	

Contract: 3NT North

**Board: 209**

	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ 5				1♣
Vul: E-W	♥ KQ72	♥ A5	Pass	1♦	2♠	4NT
North HCP: 6+2	♦ JT9653	♦ AK87	Pass	5♣ <sup>1</sup>	Pass	6♦
South HCP: 18+2	♣ T	♣ AK9853	All Pass			

Contract: 6♦ South

1. A=0/5 or 3/5

**Board: 210**

	North:	South:	W	N	E	S
Dealer: South	♠ J963	♠ AQ				1♣
Vul: Both	♥ Q874	♥ AT96	Pass	1♦	Pass	2♥
North HCP: 6+1	♦ QJ972	♦ K	Pass	4♥	All Pass	
South HCP: 18+2	♣ -	♣ AJT985				

Contract: 4♥ North

**Board: 211**

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ KT7		1♣	Pass	1♦
Vul: N-S	♥ AK	♥ Q632	Pass	3NT	Pass	6NT
North HCP: 20+2	♦ T62	♦ AK983	All Pass			
South HCP: 12+1	♣ AKJ842	♣ 6				

Contract: 6NT South

**Board: 212**

	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ K754				1♣
Vul: E-W	♥ J642	♥ Q9	Pass	1♦	Pass	2♠
North HCP: 7+2	♦ KQT763	♦ A2	Pass	3♦	Pass	3NT
South HCP: 18+1	♣ J4	♣ AKQT9	All Pass			

Contract: 3NT South

<b>Board: 213</b>	♠ QT52	You bid first.
Dealer: North	♥ Q	West (RHO) bids 1♠ if possible.
Vul: Both	♦ K62	
HCP: 17+1	♣ AKQJ9	

<b>Board: 214</b>	♠ QJ4	LHO opens the bidding 1♣.
Dealer: East	♥ AKT7	Partner bids next.
Vul: None	♦ AJ9	West (RHO) bids 1♦ if possible.
HCP: 15	♣ 985	East (LHO) bids 1NT if possible.

<b>Board: 215</b>	♠ A4	You bid first.
Dealer: North	♥ QJ93	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 16+2	♣ AKQ832	

<b>Board: 216</b>	♠ -	You bid first.
Dealer: North	♥ A9862	West (RHO) bids 2♠ if possible.
Vul: Both	♦ AJ	
HCP: 15+3	♣ AQT986	

<b>Board: 217</b>	♠ 8643	You bid first.
Dealer: North	♥ AQT	The opponents are silent.
Vul: None	♦ K4	
HCP: 13	♣ A865	

## Both hands (Answers Page)

Board: 213	North:	South:	W	N	E	S
Dealer: North	♠ QT52	♠ K7		1♣	Pass	1♦
Vul: Both	♥ Q	♥ AJ75	1♠	2♣	Pass	2♥
North HCP: 17+1	♦ K62	♦ AJ9743	Pass	3NT	All Pass	
South HCP: 13+2	♣ AKQJ9	♣ 3				
Contract:	3NT North					

Board: 214	North:	South:	W	N	E	S
Dealer: East	♠ QJ4	♠ K2		1♣	Pass	
Vul: None	♥ AKT7	♥ J8542	1♦	X	1NT	2♥
North HCP: 15	♦ AJ9	♦ 873	Pass	3♥	All Pass	
South HCP: 6+1	♣ 985	♣ Q73				
Contract:	3♥ North					

Board: 215	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ JT73		1♣	Pass	1♦
Vul: E-W	♥ QJ93	♥ 75	Pass	3♣	All Pass	
North HCP: 16+2	♦ 7	♦ AQT64				
South HCP: 7+1	♣ AKQ832	♣ 64				
Contract:	3♣ North					

Board: 216	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ A9		1♣	Pass	1♦
Vul: Both	♥ A9862	♥ K543	2♠	3♣	Pass	3♥
North HCP: 15+3	♦ AJ	♦ Q98654	Pass	4NT	Pass	5♥ <sup>1</sup>
South HCP: 12+2	♣ AQT986	♣ K	Pass	6♥	All Pass	
Contract:	6♥ North		1. A=2/5 or 5/5, Q(H)=0			

Board: 217	North:	South:	W	N	E	S
Dealer: North	♠ 8643	♠ KQ		1♣	Pass	1♦
Vul: None	♥ AQT	♥ 8543	Pass	1NT	Pass	2♦
North HCP: 13	♦ K4	♦ AQ932	Pass	3♠	Pass	3NT
South HCP: 11+1	♣ A865	♣ 42	All Pass			
Contract:	3NT South					

**South hands****Resp\_to\_1C**

**Board: 213**      ♠ K7      Partner bids first.

Dealer: North      ♥ AJ75      West (LHO) bids 1♠ if possible.

Vul: Both      ♦ AJ9743

HCP: 13+2      ♣ 3

---

**Board: 214**      ♠ K2      RHO opens the bidding 1♣.

Dealer: East      ♥ J8542      You bid next.

Vul: None      ♦ 873      West (LHO) bids 1♦ if possible.

HCP: 6+1      ♣ Q73      East (RHO) bids 1NT if possible.

---

**Board: 215**      ♠ JT73      Partner bids first.

Dealer: North      ♥ 75      The opponents are silent.

Vul: E-W      ♦ AQT64

HCP: 7+1      ♣ 64

---

**Board: 216**      ♠ A9      Partner bids first.

Dealer: North      ♥ K543      West (LHO) bids 2♠ if possible.

Vul: Both      ♦ Q98654

HCP: 12+2      ♣ K

---

**Board: 217**      ♠ KQ      Partner bids first.

Dealer: North      ♥ 8543      The opponents are silent.

Vul: None      ♦ AQ932

HCP: 11+1      ♣ 42

## Both hands (Answers Page)

Board: 213	North:	South:	W	N	E	S
Dealer: North	♠ QT52	♠ K7		1♣	Pass	1♦
Vul: Both	♥ Q	♥ AJ75	1♠	2♣	Pass	2♥
North HCP: 17+1	♦ K62	♦ AJ9743	Pass	3NT	All Pass	
South HCP: 13+2	♣ AKQJ9	♣ 3				
Contract:	3NT North					

Board: 214	North:	South:	W	N	E	S
Dealer: East	♠ QJ4	♠ K2		1♣	Pass	
Vul: None	♥ AKT7	♥ J8542	1♦	X	1NT	2♥
North HCP: 15	♦ AJ9	♦ 873	Pass	3♥	All Pass	
South HCP: 6+1	♣ 985	♣ Q73				
Contract:	3♥ North					

Board: 215	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ JT73		1♣	Pass	1♦
Vul: E-W	♥ QJ93	♥ 75	Pass	3♣	All Pass	
North HCP: 16+2	♦ 7	♦ AQT64				
South HCP: 7+1	♣ AKQ832	♣ 64				
Contract:	3♣ North					

Board: 216	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ A9		1♣	Pass	1♦
Vul: Both	♥ A9862	♥ K543	2♠	3♣	Pass	3♥
North HCP: 15+3	♦ AJ	♦ Q98654	Pass	4NT	Pass	5♥ <sup>1</sup>
South HCP: 12+2	♣ AQT986	♣ K	Pass	6♥	All Pass	
Contract:	6♥ North		1. A=2/5 or 5/5, Q(H)=0			

Board: 217	North:	South:	W	N	E	S
Dealer: North	♠ 8643	♠ KQ		1♣	Pass	1♦
Vul: None	♥ AQT	♥ 8543	Pass	1NT	Pass	2♦
North HCP: 13	♦ K4	♦ AQ932	Pass	3♠	Pass	3NT
South HCP: 11+1	♣ A865	♣ 42	All Pass			
Contract:	3NT South					

---

<b>Board: 218</b>	♠ T	Partner bids first.
Dealer: South	♥ JT63	East (LHO) bids 1 ♠ if possible.
Vul: N-S	♦ KQT52	East (LHO) bids 2 ♥ if possible.
HCP: 6+1	♣ T73	West (RHO) bids 2 ♠ if possible.

---

<b>Board: 219</b>	♠ J987	You bid first.
Dealer: North	♥ A65	West (RHO) bids 1 ♠ if possible.
Vul: Both	♦ 8	
HCP: 11+1	♣ AQ652	

---

<b>Board: 220</b>	♠ AQ4	You bid first.
Dealer: North	♥ Q9	The opponents are silent.
Vul: None	♦ 76	
HCP: 14+2	♣ KQJ654	

---

<b>Board: 221</b>	♠ AT	You bid first.
Dealer: North	♥ A95	West (RHO) bids 1 ♠ if possible.
Vul: N-S	♦ 43	
HCP: 13+2	♣ KQT865	

---

<b>Board: 222</b>	♠ A976	Partner bids first.
Dealer: South	♥ A74	The opponents are silent.
Vul: E-W	♦ J8652	
HCP: 9+1	♣ 2	

## Both hands (Answers Page)

Board: 218	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ 9832				1♣
Vul: N-S	♥ JT63	♥ AK87	Pass	1♦	1♠	2♣
North HCP: 6+1	♦ KQT52	♦ -	Pass	Pass	2♥	Pass
South HCP: 13+1	♣ T73	♣ KQJ64	2♠	3♣	All Pass	
Contract: 3♣ North						

Board: 219	North:	South:	W	N	E	S
Dealer: North	♠ J987	♠ Q		1♣	Pass	1♦
Vul: Both	♥ A65	♥ Q974	1♠	Pass	Pass	2♥
North HCP: 11+1	♦ 8	♦ AKT642	Pass	3NT	All Pass	
South HCP: 14+2	♣ AQ652	♣ KT				
Contract: 3NT North						

Board: 220	North:	South:	W	N	E	S
Dealer: North	♠ AQ4	♠ K9		1♣	Pass	1♦
Vul: None	♥ Q9	♥ AKT5	Pass	2♣	Pass	3NT
North HCP: 14+2	♦ 76	♦ AQT83	All Pass			
South HCP: 16+1	♣ KQJ654	♣ 82				
Contract: 3NT South						

Board: 221	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ Q52		1♣	Pass	1♦
Vul: N-S	♥ A95	♥ KJT4	1♠	2♣	Pass	2♥
North HCP: 13+2	♦ 43	♦ KQT97	Pass	3NT	All Pass	
South HCP: 11+1	♣ KQT865	♣ 7				
Contract: 3NT North						

Board: 222	North:	South:	W	N	E	S
Dealer: South	♠ A976	♠ 543				1♣
Vul: E-W	♥ A74	♥ 982	Pass	1♦	Pass	1NT
North HCP: 9+1	♦ J8652	♦ A4	All Pass			
South HCP: 13+1	♣ 2	♣ AKQ43				
Contract: 1NT South						

**South hands****Resp\_to\_1C**

<b>Board: 218</b>	♠ 9832	You bid first.
Dealer: South	♥ AK87	East (RHO) bids 1♠ if possible.
Vul: N-S	♦ -	East (RHO) bids 2♥ if possible.
HCP: 13+1	♣ KQJ64	West (LHO) bids 2♠ if possible.

<b>Board: 219</b>	♠ Q	Partner bids first.
Dealer: North	♥ Q974	West (LHO) bids 1♠ if possible.
Vul: Both	♦ AKT642	
HCP: 14+2	♣ KT	

<b>Board: 220</b>	♠ K9	Partner bids first.
Dealer: North	♥ AKT5	The opponents are silent.
Vul: None	♦ AQT83	
HCP: 16+1	♣ 82	

<b>Board: 221</b>	♠ Q52	Partner bids first.
Dealer: North	♥ KJT4	West (LHO) bids 1♠ if possible.
Vul: N-S	♦ KQT97	
HCP: 11+1	♣ 7	

<b>Board: 222</b>	♠ 543	You bid first.
Dealer: South	♥ 982	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 13+1	♣ AKQ43	

## Both hands (Answers Page)

Board: 218	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ 9832				1♣
Vul: N-S	♥ JT63	♥ AK87	Pass	1♦	1♠	2♣
North HCP: 6+1	♦ KQT52	♦ -	Pass	Pass	2♥	Pass
South HCP: 13+1	♣ T73	♣ KQJ64	2♠	3♣	All Pass	
Contract: 3♣ North						

Board: 219	North:	South:	W	N	E	S
Dealer: North	♠ J987	♠ Q		1♣	Pass	1♦
Vul: Both	♥ A65	♥ Q974	1♠	Pass	Pass	2♥
North HCP: 11+1	♦ 8	♦ AKT642	Pass	3NT	All Pass	
South HCP: 14+2	♣ AQ652	♣ KT				
Contract: 3NT North						

Board: 220	North:	South:	W	N	E	S
Dealer: North	♠ AQ4	♠ K9		1♣	Pass	1♦
Vul: None	♥ Q9	♥ AKT5	Pass	2♣	Pass	3NT
North HCP: 14+2	♦ 76	♦ AQT83	All Pass			
South HCP: 16+1	♣ KQJ654	♣ 82				
Contract: 3NT South						

Board: 221	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ Q52		1♣	Pass	1♦
Vul: N-S	♥ A95	♥ KJT4	1♠	2♣	Pass	2♥
North HCP: 13+2	♦ 43	♦ KQT97	Pass	3NT	All Pass	
South HCP: 11+1	♣ KQT865	♣ 7				
Contract: 3NT North						

Board: 222	North:	South:	W	N	E	S
Dealer: South	♠ A976	♠ 543				1♣
Vul: E-W	♥ A74	♥ 982	Pass	1♦	Pass	1NT
North HCP: 9+1	♦ J8652	♦ A4	All Pass			
South HCP: 13+1	♣ 2	♣ AKQ43				
Contract: 1NT South						

---

<b>Board: 223</b>	♠ K954	Partner bids first.
Dealer: South	♥ K3	The opponents are silent.
Vul: None	♦ AKQ76	
HCP: 16+1	♣ J8	

---

<b>Board: 224</b>	♠ 7	You bid first.
Dealer: North	♥ AQJT	West (RHO) bids 1♠ if possible.
Vul: N-S	♦ 965	
HCP: 13+1	♣ AQT72	

---

<b>Board: 225</b>	♠ A97	You bid first.
Dealer: North	♥ AQ54	The opponents are silent.
Vul: E-W	♦ 65	
HCP: 14	♣ A953	

---

<b>Board: 226</b>	♠ AKQT9	LHO opens the bidding 1♣.
Dealer: East	♥ AJ76	Partner bids next.
Vul: E-W	♦ J	West (RHO) bids 1♦ if possible.
HCP: 22+1	♣ AK2	

## Both hands (Answers Page)

Board: 223	North:	South:	W	N	E	S
Dealer: South	♠ K954	♠ AQJ6				1♣
Vul: None	♥ K3	♥ A954	Pass	1♦	Pass	2NT
North HCP: 16+1	♦ AKQ76	♦ 32	Pass	3♠	Pass	4♠
South HCP: 18	♣ J8	♣ AK9	Pass	4NT	Pass	5♣ <sup>1</sup>
Contract: 7♠ North			Pass	5♦	Pass	6♣ <sup>2</sup>
			Pass	7♠	All Pass	

1. A=0/5 or 3/5

2. !S queen and !C king

Board: 224	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ Q642		1♣	Pass	1♦
Vul: N-S	♥ AQJT	♥ K	1♠	2♣	Pass	3NT
North HCP: 13+1	♦ 965	♦ KT842	All Pass			
South HCP: 11+1	♣ AQT72	♣ K98				
Contract: 3NT South						

Board: 225	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ JT85		1♣	Pass	1♦
Vul: E-W	♥ AQ54	♥ J93	Pass	1NT	All Pass	
North HCP: 14	♦ 65	♦ QT843				
South HCP: 5+1	♣ A953	♣ J				
Contract: 1NT North						

Board: 226	North:	South:	W	N	E	S
Dealer: East	♠ AKQT9	♠ 53		1♣	Pass	
Vul: E-W	♥ AJ76	♥ T854	1♦	X	Pass	1♥
North HCP: 22+1	♦ J	♦ Q95	Pass	4♥	All Pass	
South HCP: 3	♣ AK2	♣ J975				
Contract: 4♥ North						

**Board: 223**      ♠ AQJ6      You bid first.

Dealer: South      ♥ A954      The opponents are silent.

Vul: None      ♦ 32

HCP: 18      ♣ AK9

---

**Board: 224**      ♠ Q642      Partner bids first.

Dealer: North      ♥ K      West (LHO) bids 1♠ if possible.

Vul: N-S      ♦ KT842

HCP: 11+1      ♣ K98

---

**Board: 225**      ♠ JT85      Partner bids first.

Dealer: North      ♥ J93      The opponents are silent.

Vul: E-W      ♦ QT843

HCP: 5+1      ♣ J

---

**Board: 226**      ♠ 53      RHO opens the bidding 1♣.

Dealer: East      ♥ T854      You bid next.

Vul: E-W      ♦ Q95      West (LHO) bids 1♦ if possible.

HCP: 3      ♣ J975

## Both hands (Answers Page)

Board: 223	North:	South:	W	N	E	S
Dealer: South	♠ K954	♠ AQJ6				1♣
Vul: None	♥ K3	♥ A954	Pass	1♦	Pass	2NT
North HCP: 16+1	♦ AKQ76	♦ 32	Pass	3♠	Pass	4♠
South HCP: 18	♣ J8	♣ AK9	Pass	4NT	Pass	5♣ <sup>1</sup>
Contract: 7♠ North			Pass	5♦	Pass	6♣ <sup>2</sup>
			Pass	7♠	All Pass	

1. A=0/5 or 3/5

2. !S queen and !C king

Board: 224	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ Q642		1♣	Pass	1♦
Vul: N-S	♥ AQJT	♥ K	1♠	2♣	Pass	3NT
North HCP: 13+1	♦ 965	♦ KT842	All Pass			
South HCP: 11+1	♣ AQT72	♣ K98				
Contract: 3NT South						

Board: 225	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ JT85		1♣	Pass	1♦
Vul: E-W	♥ AQ54	♥ J93	Pass	1NT	All Pass	
North HCP: 14	♦ 65	♦ QT843				
South HCP: 5+1	♣ A953	♣ J				
Contract: 1NT North						

Board: 226	North:	South:	W	N	E	S
Dealer: East	♠ AKQT9	♠ 53		1♣	Pass	
Vul: E-W	♥ AJ76	♥ T854	1♦	X	Pass	1♥
North HCP: 22+1	♦ J	♦ Q95	Pass	4♥	All Pass	
South HCP: 3	♣ AK2	♣ J975				
Contract: 4♥ North						

---

<b>Board: 227</b>	♠ AJ7	You bid first.
Dealer: North	♥ 54	West (RHO) bids 2♠ if possible.
Vul: E-W	♦ Q8	
HCP: 13+2	♣ AQ9876	

---

<b>Board: 228</b>	♠ 7	Partner bids first.
Dealer: South	♥ T763	The opponents are silent.
Vul: Both	♦ AKQ32	
HCP: 10+1	♣ J98	

---

<b>Board: 229</b>	♠ J92	LHO opens the bidding 1♣.
Dealer: East	♥ Q9854	Partner bids next.
Vul: None	♦ AK	West (RHO) bids 1♦ if possible.
HCP: 11+1	♣ J53	East (LHO) bids 2♣ if possible.

---

<b>Board: 230</b>	♠ QT72	Partner bids first.
Dealer: South	♥ K4	The opponents are silent.
Vul: E-W	♦ K9432	
HCP: 10+1	♣ Q3	

---

<b>Board: 231</b>	♠ QJ64	Partner bids first.
Dealer: South	♥ A74	The opponents are silent.
Vul: Both	♦ AT732	
HCP: 13+1	♣ Q	

## Both hands (Answers Page)

Board: 227	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ 8		1♣	Pass	1♦
Vul: E-W	♥ 54	♥ KJ72	2♠	3♣	Pass	3♥
North HCP: 13+2	♦ Q8	♦ AKT97	Pass	3NT	All Pass	
South HCP: 12+1	♣ AQ9876	♣ J53				
Contract:	3NT North					

Board: 228	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ KQ98			1♣	
Vul: Both	♥ T763	♥ A854	Pass	1♦	Pass	1NT
North HCP: 10+1	♦ AKQ32	♦ J4			All Pass	
South HCP: 13	♣ J98	♣ KT3				
Contract:	1NT South					

Board: 229	North:	South:	W	N	E	S
Dealer: East	♠ J92	♠ A75		1♣	Pass	
Vul: None	♥ Q9854	♥ AJ62	1♦	1♥	2♣	2♥
North HCP: 11+1	♦ AK	♦ T932			All Pass	
South HCP: 9	♣ J53	♣ 98				
Contract:	2♥ South					

Board: 230	North:	South:	W	N	E	S
Dealer: South	♠ QT72	♠ AJ96			1♣	
Vul: E-W	♥ K4	♥ AQ5	Pass	1♦	Pass	1NT
North HCP: 10+1	♦ K9432	♦ T7			All Pass	
South HCP: 14	♣ Q3	♣ KT92				
Contract:	1NT South					

Board: 231	North:	South:	W	N	E	S
Dealer: South	♠ QJ64	♠ 7			1♣	
Vul: Both	♥ A74	♥ KQ6	Pass	1♦	Pass	2♣
North HCP: 13+1	♦ AT732	♦ KJ5	Pass	3NT	All Pass	
South HCP: 14+2	♣ Q	♣ AJ9762				
Contract:	3NT North					

**Board: 227**      ♠ 8      Partner bids first.

Dealer: North      ♥ KJ72      West (LHO) bids 2♠ if possible.

Vul: E-W      ♦ AKT97

HCP: 12+1      ♣ J53

---

**Board: 228**      ♠ KQ98      You bid first.

Dealer: South      ♥ A854      The opponents are silent.

Vul: Both      ♦ J4

HCP: 13      ♣ KT3

---

**Board: 229**      ♠ A75      RHO opens the bidding 1♣.

Dealer: East      ♥ AJ62      You bid next.

Vul: None      ♦ T932      West (LHO) bids 1♦ if possible.

HCP: 9      ♣ 98      East (RHO) bids 2♣ if possible.

---

**Board: 230**      ♠ AJ96      You bid first.

Dealer: South      ♥ AQ5      The opponents are silent.

Vul: E-W      ♦ T7

HCP: 14      ♣ KT92

---

**Board: 231**      ♠ 7      You bid first.

Dealer: South      ♥ KQ6      The opponents are silent.

Vul: Both      ♦ KJ5

HCP: 14+2      ♣ AJ9762

## Both hands (Answers Page)

Board: 227	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ 8		1♣	Pass	1♦
Vul: E-W	♥ 54	♥ KJ72	2♠	3♣	Pass	3♥
North HCP: 13+2	♦ Q8	♦ AKT97	Pass	3NT	All Pass	
South HCP: 12+1	♣ AQ9876	♣ J53				
Contract:	3NT North					

Board: 228	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ KQ98			1♣	
Vul: Both	♥ T763	♥ A854	Pass	1♦	Pass	1NT
North HCP: 10+1	♦ AKQ32	♦ J4		All Pass		
South HCP: 13	♣ J98	♣ KT3				
Contract:	1NT South					

Board: 229	North:	South:	W	N	E	S
Dealer: East	♠ J92	♠ A75		1♣	Pass	
Vul: None	♥ Q9854	♥ AJ62	1♦	1♥	2♣	2♥
North HCP: 11+1	♦ AK	♦ T932		All Pass		
South HCP: 9	♣ J53	♣ 98				
Contract:	2♥ South					

Board: 230	North:	South:	W	N	E	S
Dealer: South	♠ QT72	♠ AJ96			1♣	
Vul: E-W	♥ K4	♥ AQ5	Pass	1♦	Pass	1NT
North HCP: 10+1	♦ K9432	♦ T7		All Pass		
South HCP: 14	♣ Q3	♣ KT92				
Contract:	1NT South					

Board: 231	North:	South:	W	N	E	S
Dealer: South	♠ QJ64	♠ 7			1♣	
Vul: Both	♥ A74	♥ KQ6	Pass	1♦	Pass	2♣
North HCP: 13+1	♦ AT732	♦ KJ5	Pass	3NT	All Pass	
South HCP: 14+2	♣ Q	♣ AJ9762				
Contract:	3NT North					

<b>Board: 232</b>	♠ A753	Partner bids first.
Dealer: South	♥ JT	East (LHO) bids 1♥ if possible.
Vul: None	♦ T7632	West (RHO) bids 2♥ if possible.
HCP: 8+1	♣ K4	West (RHO) bids 3♥ if possible.

<b>Board: 233</b>	♠ KT5	You bid first.
Dealer: North	♥ AQ4	West (RHO) bids 1♠ if possible.
Vul: N-S	♦ K	West (RHO) bids 2♠ if possible.
HCP: 14+2	♣ QT8765	East (LHO) bids 3♠ if possible.

<b>Board: 234</b>	♠ QJ9	You bid first.
Dealer: North	♥ KQ42	The opponents are silent.
Vul: Both	♦ -	
HCP: 16+2	♣ AKJ853	

<b>Board: 235</b>	♠ AJ6	You bid first.
Dealer: North	♥ 98	West (RHO) bids 2♥ if possible.
Vul: None	♦ AT	
HCP: 17+2	♣ AKJ983	

<b>Board: 236</b>	♠ AQJ6	You bid first.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: N-S	♦ 2	
HCP: 11+1	♣ 87432	

## Both hands (Answers Page)

Board: 232	North:	South:	W	N	E	S
Dealer: South	♠ A753	♠ JT				1♣
Vul: None	♥ JT	♥ K4	Pass	1♦	1♥	2♣
North HCP: 8+1	♦ T7632	♦ K98	2♥	Pass	Pass	3♣
South HCP: 13+2	♣ K4	♣ AQT875	3♥	4♣	All Pass	
Contract: 4♣ North						

Board: 233	North:	South:	W	N	E	S
Dealer: North	♠ KT5	♠ 6		1♣	Pass	1♦
Vul: N-S	♥ AQ4	♥ T932	1♠	2♣	Pass	Pass
North HCP: 14+2	♦ K	♦ JT764	2♠	3♣	3♠	4♣
South HCP: 6+1	♣ QT8765	♣ AJ2	All Pass			
Contract: 4♣ South						

Board: 234	North:	South:	W	N	E	S
Dealer: North	♠ QJ9	♠ A532		1♣	Pass	1♦
Vul: Both	♥ KQ42	♥ A7	Pass	3♣	Pass	3NT
North HCP: 16+2	♦ -	♦ J9765	All Pass			
South HCP: 9+1	♣ AKJ853	♣ 76				
Contract: 3NT South						

Board: 235	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ 9542		1♣	Pass	1♦
Vul: None	♥ 98	♥ AQ	2♥	3♣	Pass	4♣
North HCP: 17+2	♦ AT	♦ KJ953	Pass	5♣	All Pass	
South HCP: 10+1	♣ AKJ983	♣ T7				
Contract: 5♣ North						

Board: 236	North:	South:	W	N	E	S
Dealer: North	♠ AQJ6	♠ K543		1♣	Pass	1♦
Vul: N-S	♥ KJ5	♥ A	Pass	1NT	Pass	2♠
North HCP: 11+1	♦ 2	♦ AQ963	Pass	4♠	All Pass	
South HCP: 16+1	♣ 87432	♣ K65				
Contract: 4♠ North						

<b>Board: 232</b>	♠ JT	You bid first.
Dealer: South	♥ K4	East (RHO) bids 1♥ if possible.
Vul: None	♦ K98	West (LHO) bids 2♥ if possible.
HCP: 13+2	♣ AQT875	West (LHO) bids 3♥ if possible.

<b>Board: 233</b>	♠ 6	Partner bids first.
Dealer: North	♥ T932	West (LHO) bids 1♠ if possible.
Vul: N-S	♦ JT764	West (LHO) bids 2♠ if possible.
HCP: 6+1	♣ AJ2	East (RHO) bids 3♠ if possible.

<b>Board: 234</b>	♠ A532	Partner bids first.
Dealer: North	♥ A7	The opponents are silent.
Vul: Both	♦ J9765	
HCP: 9+1	♣ 76	

<b>Board: 235</b>	♠ 9542	Partner bids first.
Dealer: North	♥ AQ	West (LHO) bids 2♥ if possible.
Vul: None	♦ KJ953	
HCP: 10+1	♣ T7	

<b>Board: 236</b>	♠ K543	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: N-S	♦ AQ963	
HCP: 16+1	♣ K65	

## Both hands (Answers Page)

Board: 232	North:	South:	W	N	E	S
Dealer: South	♠ A753	♠ JT				1♣
Vul: None	♥ JT	♥ K4	Pass	1♦	1♥	2♣
North HCP: 8+1	♦ T7632	♦ K98	2♥	Pass	Pass	3♣
South HCP: 13+2	♣ K4	♣ AQT875	3♥	4♣	All Pass	
Contract: 4♣ North						

Board: 233	North:	South:	W	N	E	S
Dealer: North	♠ KT5	♠ 6		1♣	Pass	1♦
Vul: N-S	♥ AQ4	♥ T932	1♠	2♣	Pass	Pass
North HCP: 14+2	♦ K	♦ JT764	2♠	3♣	3♠	4♣
South HCP: 6+1	♣ QT8765	♣ AJ2	All Pass			
Contract: 4♣ South						

Board: 234	North:	South:	W	N	E	S
Dealer: North	♠ QJ9	♠ A532		1♣	Pass	1♦
Vul: Both	♥ KQ42	♥ A7	Pass	3♣	Pass	3NT
North HCP: 16+2	♦ -	♦ J9765	All Pass			
South HCP: 9+1	♣ AKJ853	♣ 76				
Contract: 3NT South						

Board: 235	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ 9542		1♣	Pass	1♦
Vul: None	♥ 98	♥ AQ	2♥	3♣	Pass	4♣
North HCP: 17+2	♦ AT	♦ KJ953	Pass	5♣	All Pass	
South HCP: 10+1	♣ AKJ983	♣ T7				
Contract: 5♣ North						

Board: 236	North:	South:	W	N	E	S
Dealer: North	♠ AQJ6	♠ K543		1♣	Pass	1♦
Vul: N-S	♥ KJ5	♥ A	Pass	1NT	Pass	2♠
North HCP: 11+1	♦ 2	♦ AQ963	Pass	4♠	All Pass	
South HCP: 16+1	♣ 87432	♣ K65				
Contract: 4♠ North						

---

<b>Board: 237</b>	♠ Q643	You bid first.
Dealer: North	♥ K83	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 13	♣ A972	
<b>Board: 238</b>	♠ Q753	Partner bids first.
Dealer: South	♥ -	East (LHO) bids 1♥ if possible.
Vul: None	♦ AK6532	West (RHO) bids 2♥ if possible.
HCP: 9+2	♣ 763	
<b>Board: 239</b>	♠ 53	You bid first.
Dealer: North	♥ QJ82	The opponents are silent.
Vul: N-S	♦ A76	
HCP: 14	♣ AQJ6	
<b>Board: 240</b>	♠ KQJ2	RHO opens the bidding 1♣.
Dealer: West	♥ T62	You bid next.
Vul: N-S	♦ T7	East (LHO) bids 1♦ if possible.
HCP: 10	♣ A743	West (RHO) bids 1♠ if possible.
		East (LHO) bids 2♠ if possible.

## Both hands (Answers Page)

**Board: 237**

Dealer: North

**North:**

♠ Q643

**South:**

♠ T

**W N E S**

1♣ Pass 1♦

Vul: E-W

♥ K83

♥ AJT6

Pass 1NT Pass 2♦

North HCP: 13

♦ A4

♦ KQ965

Pass 3♠ Pass 3NT

South HCP: 11+1

♣ A972

♣ JT6

All Pass

Contract: 3NT South

**Board: 238**

Dealer: South

**North:**

♠ Q753

**South:**

♠ KJ62

**W N E S**

1♣

Vul: None

♥ -

♥ KJT8

Pass 1♦ 1♥ 1♠

North HCP: 9+2

♦ AK6532

♦ T

2♥ 4♠ All Pass

South HCP: 12

♣ 763

♣ AT94

Contract: 4♠ North

**Board: 239**

Dealer: North

**North:**

♠ 53

**South:**

♠ AT96

**W N E S**

1♣ Pass 1♦

Vul: N-S

♥ QJ82

♥ K7

Pass 1NT Pass 2♦

North HCP: 14

♦ A76

♦ JT432

Pass 3♥ Pass 3NT

South HCP: 11+1

♣ AQJ6

♣ KT

All Pass

Contract: 3NT South

**Board: 240**

Dealer: West

**North:**

♠ KQJ2

**South:**

♠ 9

**W N E S**

1♣ Pass 1♦ 1♥

Vul: N-S

♥ T62

♥ AJ8753

 1♠ 2♦<sup>1</sup> 2♠ 4♥

North HCP: 10

♦ T7

♦ A53

All Pass

South HCP: 13+2

♣ A743

♣ KJ8

1. limit raise or better in !H

Contract: 4♥ South

<b>Board: 237</b>	♠ T	Partner bids first.
Dealer: North	♥ AJT6	The opponents are silent.
Vul: E-W	♦ KQ965	
HCP: 11+1	♣ JT6	

---

<b>Board: 238</b>	♠ KJ62	You bid first.
Dealer: South	♥ KJT8	East (RHO) bids 1♥ if possible.
Vul: None	♦ T	West (LHO) bids 2♥ if possible.
HCP: 12	♣ AT94	

---

<b>Board: 239</b>	♠ AT96	Partner bids first.
Dealer: North	♥ K7	The opponents are silent.
Vul: N-S	♦ JT432	
HCP: 11+1	♣ KT	

---

<b>Board: 240</b>	♠ 9	LHO opens the bidding 1♣.
Dealer: West	♥ AJ8753	Partner bids next.
Vul: N-S	♦ A53	East (RHO) bids 1♦ if possible.
HCP: 13+2	♣ KJ8	West (LHO) bids 1♠ if possible. East (RHO) bids 2♠ if possible.

## Both hands (Answers Page)

**Board: 237**

Dealer: North

**North:**

♠ Q643

**South:**

♠ T

**W N E S**

1♣ Pass 1♦

Vul: E-W

♥ K83

♥ AJT6

Pass 1NT Pass 2♦

North HCP: 13

♦ A4

♦ KQ965

Pass 3♠ Pass 3NT

South HCP: 11+1

♣ A972

♣ JT6

All Pass

Contract: 3NT South

**Board: 238**

Dealer: South

**North:**

♠ Q753

**South:**

♠ KJ62

**W N E S**

1♣

Vul: None

♥ -

♥ KJT8

Pass 1♦ 1♥ 1♠

North HCP: 9+2

♦ AK6532

♦ T

2♥ 4♠ All Pass

South HCP: 12

♣ 763

♣ AT94

Contract: 4♠ North

**Board: 239**

Dealer: North

**North:**

♠ 53

**South:**

♠ AT96

**W N E S**

1♣ Pass 1♦

Vul: N-S

♥ QJ82

♥ K7

Pass 1NT Pass 2♦

North HCP: 14

♦ A76

♦ JT432

Pass 3♥ Pass 3NT

South HCP: 11+1

♣ AQJ6

♣ KT

All Pass

Contract: 3NT South

**Board: 240**

Dealer: West

**North:**

♠ KQJ2

**South:**

♠ 9

**W N E S**

1♣ Pass 1♦ 1♥

Vul: N-S

♥ T62

♥ AJ8753

 1♠ 2♦<sup>1</sup> 2♠ 4♥

North HCP: 10

♦ T7

♦ A53

All Pass

South HCP: 13+2

♣ A743

♣ KJ8

1. limit raise or better in !H

Contract: 4♥ South

---

<b>Board: 241</b>	♠ 73	Partner bids first.
Dealer: South	♥ K964	The opponents are silent.
Vul: Both	♦ KJ965	
HCP: 10+1	♣ K8	

---

<b>Board: 242</b>	♠ KT72	Partner bids first.
Dealer: South	♥ 6	East (LHO) bids 1♠ if possible.
Vul: N-S	♦ AJT73	
HCP: 11+1	♣ QJT	

---

<b>Board: 243</b>	♠ AJ64	You bid first.
Dealer: North	♥ Q4	The opponents are silent.
Vul: E-W	♦ J5	
HCP: 17+1	♣ AKQT9	

---

<b>Board: 244</b>	♠ 3	You bid first.
Dealer: North	♥ AK76	The opponents are silent.
Vul: Both	♦ A6	
HCP: 18+2	♣ AK9763	

---

<b>Board: 245</b>	♠ J874	Partner bids first.
Dealer: South	♥ A85	East (LHO) bids 2♥ if possible.
Vul: None	♦ JT953	
HCP: 8+1	♣ Q	

## Both hands (Answers Page)

Board: 241	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ AKQ2				1♣
Vul: Both	♥ K964	♥ QJT7	Pass	1♦	Pass	2NT
North HCP: 10+1	♦ KJ965	♦ Q7	Pass	3♥	Pass	4♥
South HCP: 18	♣ K8	♣ A75	Pass	4NT	Pass	5♠ <sup>1</sup>
Contract: 6♥ North			Pass	6♥	All Pass	

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

Board: 242	North:	South:	W	N	E	S
Dealer: South	♠ KT72	♠ A5				1♣
Vul: N-S	♥ 6	♥ Q985	Pass	1♦	1♠	1NT
North HCP: 11+1	♦ AJT73	♦ 864	Pass	3NT	All Pass	
South HCP: 13	♣ QJT	♣ AK53				
Contract: 3NT North						

Board: 243	North:	South:	W	N	E	S
Dealer: North	♠ AJ64	♠ KQ73		1♣	Pass	1♦
Vul: E-W	♥ Q4	♥ 75	Pass	1NT	All Pass	
North HCP: 17+1	♦ J5	♦ KQ863				
South HCP: 10+1	♣ AKQT9	♣ 52				
Contract: 1NT North						

Board: 244	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ A864		1♣	Pass	1♦
Vul: Both	♥ AK76	♥ 3	Pass	2♥	Pass	3NT
North HCP: 18+2	♦ A6	♦ QJT97	All Pass			
South HCP: 8+1	♣ AK9763	♣ JT8				
Contract: 3NT South						

Board: 245	North:	South:	W	N	E	S
Dealer: South	♠ J874	♠ K52				1♣
Vul: None	♥ A85	♥ 9	Pass	1♦	2♥	3♦
North HCP: 8+1	♦ JT953	♦ AK82	All Pass			
South HCP: 13+1	♣ Q	♣ KT862				
Contract: 3♦ South						

**Board: 241**      ♠ AKQ2      You bid first.

Dealer: South      ♥ QJT7      The opponents are silent.

Vul: Both      ♦ Q7

HCP: 18      ♣ A75

---

**Board: 242**      ♠ A5      You bid first.

Dealer: South      ♥ Q985      East (RHO) bids 1♠ if possible.

Vul: N-S      ♦ 864

HCP: 13      ♣ AK53

---

**Board: 243**      ♠ KQ73      Partner bids first.

Dealer: North      ♥ 75      The opponents are silent.

Vul: E-W      ♦ KQ863

HCP: 10+1      ♣ 52

---

**Board: 244**      ♠ A864      Partner bids first.

Dealer: North      ♥ 3      The opponents are silent.

Vul: Both      ♦ QJT97

HCP: 8+1      ♣ JT8

---

**Board: 245**      ♠ K52      You bid first.

Dealer: South      ♥ 9      East (RHO) bids 2♥ if possible.

Vul: None      ♦ AK82

HCP: 13+1      ♣ KT862

## Both hands (Answers Page)

Board: 241	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ AKQ2				1♣
Vul: Both	♥ K964	♥ QJT7	Pass	1♦	Pass	2NT
North HCP: 10+1	♦ KJ965	♦ Q7	Pass	3♥	Pass	4♥
South HCP: 18	♣ K8	♣ A75	Pass	4NT	Pass	5♠ <sup>1</sup>
Contract: 6♥ North			Pass	6♥	All Pass	

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

Board: 242	North:	South:	W	N	E	S
Dealer: South	♠ KT72	♠ A5				1♣
Vul: N-S	♥ 6	♥ Q985	Pass	1♦	1♠	1NT
North HCP: 11+1	♦ AJT73	♦ 864	Pass	3NT	All Pass	
South HCP: 13	♣ QJT	♣ AK53				
Contract: 3NT North						

Board: 243	North:	South:	W	N	E	S
Dealer: North	♠ AJ64	♠ KQ73		1♣	Pass	1♦
Vul: E-W	♥ Q4	♥ 75	Pass	1NT	All Pass	
North HCP: 17+1	♦ J5	♦ KQ863				
South HCP: 10+1	♣ AKQT9	♣ 52				
Contract: 1NT North						

Board: 244	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ A864		1♣	Pass	1♦
Vul: Both	♥ AK76	♥ 3	Pass	2♥	Pass	3NT
North HCP: 18+2	♦ A6	♦ QJT97	All Pass			
South HCP: 8+1	♣ AK9763	♣ JT8				
Contract: 3NT South						

Board: 245	North:	South:	W	N	E	S
Dealer: South	♠ J874	♠ K52				1♣
Vul: None	♥ A85	♥ 9	Pass	1♦	2♥	3♦
North HCP: 8+1	♦ JT953	♦ AK82	All Pass			
South HCP: 13+1	♣ Q	♣ KT862				
Contract: 3♦ South						

---

<b>Board: 246</b>	♠ J532	Partner bids first.
Dealer: South	♥ JT7	The opponents are silent.
Vul: E-W	♦ A8754	
HCP: 6+1	♣ 5	

---

<b>Board: 247</b>	♠ AT7	You bid first.
Dealer: North	♥ K83	The opponents are silent.
Vul: Both	♦ T	
HCP: 14+2	♣ AK8653	

---

<b>Board: 248</b>	♠ K642	Partner bids first.
Dealer: South	♥ 973	The opponents are silent.
Vul: None	♦ J7632	
HCP: 8+1	♣ A	

---

<b>Board: 249</b>	♠ AKQ	You bid first.
Dealer: North	♥ Q643	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 14	♣ J984	

---

<b>Board: 250</b>	♠ J972	Partner bids first.
Dealer: South	♥ Q	The opponents are silent.
Vul: Both	♦ AQ7642	
HCP: 10+2	♣ J7	

## Both hands (Answers Page)

Board: 246	North:	South:	W	N	E	S
Dealer: South	♠ J532	♠ KT9				1♣
Vul: E-W	♥ JT7	♥ A	Pass	1♦	Pass	3♣
North HCP: 6+1	♦ A8754	♦ T96		All Pass		
South HCP: 16+2	♣ 5	♣ AKQ864				
Contract: 3♣ South						

Board: 247	North:	South:	W	N	E	S
Dealer: North	♠ AT7	♠ Q543		1♣	Pass	1♦
Vul: Both	♥ K83	♥ A954	Pass	2♣	Pass	2♦
North HCP: 14+2	♦ T	♦ K9764	Pass	3NT	All Pass	
South HCP: 9+1	♣ AK8653	♣ -				
Contract: 3NT North						

Board: 248	North:	South:	W	N	E	S
Dealer: South	♠ K642	♠ A87				1♣
Vul: None	♥ 973	♥ KQ	Pass	1♦	Pass	2♣
North HCP: 8+1	♦ J7632	♦ Q5		All Pass		
South HCP: 13+2	♣ A	♣ QT6532				
Contract: 2♣ South						

Board: 249	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ 8732		1♣	Pass	1♦
Vul: N-S	♥ Q643	♥ 98	Pass	1NT	All Pass	
North HCP: 14	♦ Q8	♦ KJ963				
South HCP: 7+1	♣ J984	♣ K2				
Contract: 1NT North						

Board: 250	North:	South:	W	N	E	S
Dealer: South	♠ J972	♠ AT				1♣
Vul: Both	♥ Q	♥ J93	Pass	1♦	Pass	2NT
North HCP: 10+2	♦ AQ7642	♦ KJ3	Pass	3♠	Pass	3NT
South HCP: 18+1	♣ J7	♣ AKQ63	All Pass			
Contract: 3NT South						

**Board: 246**      ♠ KT9      You bid first.

Dealer: South      ♥ A      The opponents are silent.

Vul: E-W      ♦ T96

HCP: 16+2      ♣ AKQ864

---

**Board: 247**      ♠ Q543      Partner bids first.

Dealer: North      ♥ A954      The opponents are silent.

Vul: Both      ♦ K9764

HCP: 9+1      ♣ -

---

**Board: 248**      ♠ A87      You bid first.

Dealer: South      ♥ KQ      The opponents are silent.

Vul: None      ♦ Q5

HCP: 13+2      ♣ QT6532

---

**Board: 249**      ♠ 8732      Partner bids first.

Dealer: North      ♥ 98      The opponents are silent.

Vul: N-S      ♦ KJ963

HCP: 7+1      ♣ K2

---

**Board: 250**      ♠ AT      You bid first.

Dealer: South      ♥ J93      The opponents are silent.

Vul: Both      ♦ KJ3

HCP: 18+1      ♣ AKQ63

## Both hands (Answers Page)

Board: 246	North:	South:	W	N	E	S
Dealer: South	♠ J532	♠ KT9				1♣
Vul: E-W	♥ JT7	♥ A	Pass	1♦	Pass	3♣
North HCP: 6+1	♦ A8754	♦ T96		All Pass		
South HCP: 16+2	♣ 5	♣ AKQ864				
Contract: 3♣ South						

Board: 247	North:	South:	W	N	E	S
Dealer: North	♠ AT7	♠ Q543		1♣	Pass	1♦
Vul: Both	♥ K83	♥ A954	Pass	2♣	Pass	2♦
North HCP: 14+2	♦ T	♦ K9764	Pass	3NT	All Pass	
South HCP: 9+1	♣ AK8653	♣ -				
Contract: 3NT North						

Board: 248	North:	South:	W	N	E	S
Dealer: South	♠ K642	♠ A87				1♣
Vul: None	♥ 973	♥ KQ	Pass	1♦	Pass	2♣
North HCP: 8+1	♦ J7632	♦ Q5		All Pass		
South HCP: 13+2	♣ A	♣ QT6532				
Contract: 2♣ South						

Board: 249	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ 8732		1♣	Pass	1♦
Vul: N-S	♥ Q643	♥ 98	Pass	1NT	All Pass	
North HCP: 14	♦ Q8	♦ KJ963				
South HCP: 7+1	♣ J984	♣ K2				
Contract: 1NT North						

Board: 250	North:	South:	W	N	E	S
Dealer: South	♠ J972	♠ AT				1♣
Vul: Both	♥ Q	♥ J93	Pass	1♦	Pass	2NT
North HCP: 10+2	♦ AQ7642	♦ KJ3	Pass	3♠	Pass	3NT
South HCP: 18+1	♣ J7	♣ AKQ63	All Pass			
Contract: 3NT South						

**Board: 251**      ♠ 87      You bid first.

Dealer: North      ♥ A72      West (RHO) Doubles 1♦ if possible.

Vul: None      ♦ K6

HCP: 15+2      ♣ AKJT75

---

**Board: 252**      ♠ K862      Partner bids first.

Dealer: South      ♥ J8      East (LHO) bids 1♥ if possible.

Vul: N-S      ♦ QT863

HCP: 7+1      ♣ JT

---

**Board: 253**      ♠ K84      Partner bids first.

Dealer: South      ♥ QJT8      The opponents are silent.

Vul: E-W      ♦ AKJ94

HCP: 14+1      ♣ 5

---

**Board: 254**      ♠ KT43      Partner bids first.

Dealer: South      ♥ 5      The opponents are silent.

Vul: None      ♦ Q6543

HCP: 6+1      ♣ J93

---

**Board: 255**      ♠ AK5      You bid first.

Dealer: North      ♥ JT64      The opponents are silent.

Vul: N-S      ♦ K

HCP: 17+1      ♣ KQJ93

## Both hands (Answers Page)

Board: 251	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ JT5		1♣	Pass	1♦
Vul: None	♥ A72	♥ KQ64	X	3♣	All Pass	
North HCP: 15+2	♦ K6	♦ T7542				
South HCP: 6+1	♣ AKJT75	♣ 4				
Contract: 3♣ North						

Board: 252	North:	South:	W	N	E	S
Dealer: South	♠ K862	♠ A943				1♣
Vul: N-S	♥ J8	♥ AK	Pass	1♦	1♥	2♣
North HCP: 7+1	♦ QT863	♦ 75	Pass	2♦	Pass	3NT
South HCP: 17+1	♣ JT	♣ AQ764	All Pass			
Contract: 3NT South						

Board: 253	North:	South:	W	N	E	S
Dealer: South	♠ K84	♠ A93				1♣
Vul: E-W	♥ QJT8	♥ A964	Pass	1♦	Pass	1NT
North HCP: 14+1	♦ AKJ94	♦ 2	Pass	2♥	Pass	4♥
South HCP: 15+1	♣ 5	♣ AQJ74	All Pass			
Contract: 4♥ South						

Board: 254	North:	South:	W	N	E	S
Dealer: South	♠ KT43	♠ J				1♣
Vul: None	♥ 5	♥ Q8764	Pass	1♦	Pass	1♥
North HCP: 6+1	♦ Q6543	♦ A	Pass	1NT	Pass	2♥
South HCP: 12+3	♣ J93	♣ KQT642	Pass	3♣	All Pass	
Contract: 3♣ North						

Board: 255	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ QJT8		1♣	Pass	1♦
Vul: N-S	♥ JT64	♥ A7	Pass	1NT	All Pass	
North HCP: 17+1	♦ K	♦ 98532				
South HCP: 7+1	♣ KQJ93	♣ 85				
Contract: 1NT North						

**Board: 251**      ♠ JT5      Partner bids first.

Dealer: North      ♥ KQ64      West (LHO) Doubles 1♦ if possible.

Vul: None      ♦ T7542

HCP: 6+1      ♣ 4

---

**Board: 252**      ♠ A943      You bid first.

Dealer: South      ♥ AK      East (RHO) bids 1♥ if possible.

Vul: N-S      ♦ 75

HCP: 17+1      ♣ AQ764

---

**Board: 253**      ♠ A93      You bid first.

Dealer: South      ♥ A964      The opponents are silent.

Vul: E-W      ♦ 2

HCP: 15+1      ♣ AQJ74

---

**Board: 254**      ♠ J      You bid first.

Dealer: South      ♥ Q8764      The opponents are silent.

Vul: None      ♦ A

HCP: 12+3      ♣ KQT642

---

**Board: 255**      ♠ QJT8      Partner bids first.

Dealer: North      ♥ A7      The opponents are silent.

Vul: N-S      ♦ 98532

HCP: 7+1      ♣ 85

## Both hands (Answers Page)

Board: 251	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ JT5		1♣	Pass	1♦
Vul: None	♥ A72	♥ KQ64	X	3♣	All Pass	
North HCP: 15+2	♦ K6	♦ T7542				
South HCP: 6+1	♣ AKJT75	♣ 4				
Contract: 3♣ North						

Board: 252	North:	South:	W	N	E	S
Dealer: South	♠ K862	♠ A943				1♣
Vul: N-S	♥ J8	♥ AK	Pass	1♦	1♥	2♣
North HCP: 7+1	♦ QT863	♦ 75	Pass	2♦	Pass	3NT
South HCP: 17+1	♣ JT	♣ AQ764	All Pass			
Contract: 3NT South						

Board: 253	North:	South:	W	N	E	S
Dealer: South	♠ K84	♠ A93				1♣
Vul: E-W	♥ QJT8	♥ A964	Pass	1♦	Pass	1NT
North HCP: 14+1	♦ AKJ94	♦ 2	Pass	2♥	Pass	4♥
South HCP: 15+1	♣ 5	♣ AQJ74	All Pass			
Contract: 4♥ South						

Board: 254	North:	South:	W	N	E	S
Dealer: South	♠ KT43	♠ J				1♣
Vul: None	♥ 5	♥ Q8764	Pass	1♦	Pass	1♥
North HCP: 6+1	♦ Q6543	♦ A	Pass	1NT	Pass	2♥
South HCP: 12+3	♣ J93	♣ KQT642	Pass	3♣	All Pass	
Contract: 3♣ North						

Board: 255	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ QJT8		1♣	Pass	1♦
Vul: N-S	♥ JT64	♥ A7	Pass	1NT	All Pass	
North HCP: 17+1	♦ K	♦ 98532				
South HCP: 7+1	♣ KQJ93	♣ 85				
Contract: 1NT North						

**Board: 256**      ♠ J643      You bid first.

Dealer: North      ♥ KQJT      The opponents are silent.

Vul: E-W      ♦ 9

HCP: 13      ♣ KQJ4

---

**Board: 257**      ♠ AQ2      You bid first.

Dealer: North      ♥ A3      The opponents are silent.

Vul: Both      ♦ 32

HCP: 18+2      ♣ AKJ963

---

**Board: 258**      ♠ J63      Partner bids first.

Dealer: South      ♥ AKT6      The opponents are silent.

Vul: N-S      ♦ AK875

HCP: 15+1      ♣ 9

---

**Board: 259**      ♠ 9543      Partner bids first.

Dealer: South      ♥ A      East (LHO) bids 3♥ if possible.

Vul: E-W      ♦ KJ852

HCP: 8+1      ♣ 754

---

**Board: 260**      ♠ J863      Partner bids first.

Dealer: South      ♥ J8      The opponents are silent.

Vul: Both      ♦ AKT97

HCP: 13+1      ♣ A7

## Both hands (Answers Page)

Board: 256	North:	South:	W	N	E	S
Dealer: North	♠ J643	♠ QT82		1♣	Pass	1♦
Vul: E-W	♥ KQJT	♥ A8	Pass	1NT	Pass	2♠
North HCP: 13	♦ 9	♦ AJT53	Pass	4♠	All Pass	
South HCP: 15+1	♣ KQJ4	♣ A5				
Contract: 4♠ North						

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ T83		1♣	Pass	1♦
Vul: Both	♥ A3	♥ J986	Pass	3NT	All Pass	
North HCP: 18+2	♦ 32	♦ KJ654				
South HCP: 5+1	♣ AKJ963	♣ 7				
Contract: 3NT North						

Board: 258	North:	South:	W	N	E	S
Dealer: South	♠ J63	♠ A875			1♣	
Vul: N-S	♥ AKT6	♥ QJ2	Pass	1♦	Pass	1NT
North HCP: 15+1	♦ AK875	♦ Q6	Pass	2♥	Pass	3♠
South HCP: 12	♣ 9	♣ KT54	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 259	North:	South:	W	N	E	S
Dealer: South	♠ 9543	♠ AK72			1♣	
Vul: E-W	♥ A	♥ K9	Pass	1♦	3♥	X
North HCP: 8+1	♦ KJ852	♦ Q6	Pass	3♠	Pass	4♠
South HCP: 18+1	♣ 754	♣ KQJ86	All Pass			
Contract: 4♠ South						

Board: 260	North:	South:	W	N	E	S
Dealer: South	♠ J863	♠ Q74			1♣	
Vul: Both	♥ J8	♥ AKT7	Pass	1♦	Pass	1NT
North HCP: 13+1	♦ AKT97	♦ 42	Pass	2♠	Pass	3NT
South HCP: 12	♣ A7	♣ KT42	All Pass			
Contract: 3NT South						

<b>Board: 256</b>	♠ QT82	Partner bids first.
Dealer: North	♥ A8	The opponents are silent.
Vul: E-W	♦ AJT53	
HCP: 15+1	♣ A5	

---

<b>Board: 257</b>	♠ T83	Partner bids first.
Dealer: North	♥ J986	The opponents are silent.
Vul: Both	♦ KJ654	
HCP: 5+1	♣ 7	

---

<b>Board: 258</b>	♠ A875	You bid first.
Dealer: South	♥ QJ2	The opponents are silent.
Vul: N-S	♦ Q6	
HCP: 12	♣ KT54	

---

<b>Board: 259</b>	♠ AK72	You bid first.
Dealer: South	♥ K9	East (RHO) bids 3♥ if possible.
Vul: E-W	♦ Q6	
HCP: 18+1	♣ KQJ86	

---

<b>Board: 260</b>	♠ Q74	You bid first.
Dealer: South	♥ AKT7	The opponents are silent.
Vul: Both	♦ 42	
HCP: 12	♣ KT42	

## Both hands (Answers Page)

Board: 256	North:	South:	W	N	E	S
Dealer: North	♠ J643	♠ QT82		1♣	Pass	1♦
Vul: E-W	♥ KQJT	♥ A8	Pass	1NT	Pass	2♠
North HCP: 13	♦ 9	♦ AJT53	Pass	4♠	All Pass	
South HCP: 15+1	♣ KQJ4	♣ A5				
Contract: 4♠ North						

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ T83		1♣	Pass	1♦
Vul: Both	♥ A3	♥ J986	Pass	3NT	All Pass	
North HCP: 18+2	♦ 32	♦ KJ654				
South HCP: 5+1	♣ AKJ963	♣ 7				
Contract: 3NT North						

Board: 258	North:	South:	W	N	E	S
Dealer: South	♠ J63	♠ A875			1♣	
Vul: N-S	♥ AKT6	♥ QJ2	Pass	1♦	Pass	1NT
North HCP: 15+1	♦ AK875	♦ Q6	Pass	2♥	Pass	3♠
South HCP: 12	♣ 9	♣ KT54	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 259	North:	South:	W	N	E	S
Dealer: South	♠ 9543	♠ AK72			1♣	
Vul: E-W	♥ A	♥ K9	Pass	1♦	3♥	X
North HCP: 8+1	♦ KJ852	♦ Q6	Pass	3♠	Pass	4♠
South HCP: 18+1	♣ 754	♣ KQJ86	All Pass			
Contract: 4♠ South						

Board: 260	North:	South:	W	N	E	S
Dealer: South	♠ J863	♠ Q74			1♣	
Vul: Both	♥ J8	♥ AKT7	Pass	1♦	Pass	1NT
North HCP: 13+1	♦ AKT97	♦ 42	Pass	2♠	Pass	3NT
South HCP: 12	♣ A7	♣ KT42	All Pass			
Contract: 3NT South						

**Board: 261**      ♠ QJ74      Partner bids first.

Dealer: South      ♥ A762      East (LHO) bids 1 ♠ if possible.

Vul: None      ♦ JT963

HCP: 8+1      ♣ -

---

**Board: 262**      ♠ AK42      You bid first.

Dealer: North      ♥ K98      The opponents are silent.

Vul: E-W      ♦ T

HCP: 14+1      ♣ A7643

---

**Board: 263**      ♠ Q42      Partner bids first.

Dealer: South      ♥ T984      The opponents are silent.

Vul: Both      ♦ AK532

HCP: 9+1      ♣ 2

---

**Board: 264**      ♠ Q6      Partner bids first.

Dealer: South      ♥ AK97      The opponents are silent.

Vul: None      ♦ KJT54

HCP: 15+1      ♣ Q7

---

**Board: 265**      ♠ A72      Partner bids first.

Dealer: South      ♥ AKT7      The opponents are silent.

Vul: N-S      ♦ K8542

HCP: 14+1      ♣ 8

## Both hands (Answers Page)

Board: 261	North:	South:	W	N	E	S
Dealer: South	♠ QJ74	♠ T9				1♣
Vul: None	♥ A762	♥ KQT9	Pass	1♦	1♠	2♣
North HCP: 8+1	♦ JT963	♦ K	Pass	2♦	All Pass	
South HCP: 11+2	♣ -	♣ KT8642				
Contract: 2♦ North						

Board: 262	North:	South:	W	N	E	S
Dealer: North	♠ AK42	♠ 53		1♣	Pass	1♦
Vul: E-W	♥ K98	♥ AQJ2	Pass	1NT	Pass	2♥
North HCP: 14+1	♦ T	♦ AQ852	Pass	3♠	Pass	3NT
South HCP: 13+1	♣ A7643	♣ 92	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 263	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ J987				1♣
Vul: Both	♥ T984	♥ KQ53	Pass	1♦	Pass	1♠
North HCP: 9+1	♦ AK532	♦ 76	Pass	1NT	All Pass	
South HCP: 12	♣ 2	♣ AQT				
Contract: 1NT North						

Board: 264	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ JT42				1♣
Vul: None	♥ AK97	♥ Q82	Pass	1♦	Pass	1NT
North HCP: 15+1	♦ KJT54	♦ AQ	Pass	2♥	Pass	3♠
South HCP: 12	♣ Q7	♣ KT92	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 265	North:	South:	W	N	E	S
Dealer: South	♠ A72	♠ J93				1♣
Vul: N-S	♥ AKT7	♥ QJ52	Pass	1♦	Pass	1NT
North HCP: 14+1	♦ K8542	♦ Q	Pass	2♥	Pass	4♥
South HCP: 15+1	♣ 8	♣ AKQ65	All Pass			
Contract: 4♥ South						

**Board: 261**      ♠ T9      You bid first.

Dealer: South      ♥ KQT9      East (RHO) bids 1♠ if possible.

Vul: None      ♦ K

HCP: 11+2      ♣ KT8642

---

**Board: 262**      ♠ 53      Partner bids first.

Dealer: North      ♥ AQJ2      The opponents are silent.

Vul: E-W      ♦ AQ852

HCP: 13+1      ♣ 92

---

**Board: 263**      ♠ J987      You bid first.

Dealer: South      ♥ KQ53      The opponents are silent.

Vul: Both      ♦ 76

HCP: 12      ♣ AQT

---

**Board: 264**      ♠ JT42      You bid first.

Dealer: South      ♥ Q82      The opponents are silent.

Vul: None      ♦ AQ

HCP: 12      ♣ KT92

---

**Board: 265**      ♠ J93      You bid first.

Dealer: South      ♥ QJ52      The opponents are silent.

Vul: N-S      ♦ Q

HCP: 15+1      ♣ AKQ65

## Both hands (Answers Page)

Board: 261	North:	South:	W	N	E	S
Dealer: South	♠ QJ74	♠ T9				1♣
Vul: None	♥ A762	♥ KQT9	Pass	1♦	1♠	2♣
North HCP: 8+1	♦ JT963	♦ K	Pass	2♦	All Pass	
South HCP: 11+2	♣ -	♣ KT8642				
Contract: 2♦ North						

Board: 262	North:	South:	W	N	E	S
Dealer: North	♠ AK42	♠ 53		1♣	Pass	1♦
Vul: E-W	♥ K98	♥ AQJ2	Pass	1NT	Pass	2♥
North HCP: 14+1	♦ T	♦ AQ852	Pass	3♠	Pass	3NT
South HCP: 13+1	♣ A7643	♣ 92	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 263	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ J987				1♣
Vul: Both	♥ T984	♥ KQ53	Pass	1♦	Pass	1♠
North HCP: 9+1	♦ AK532	♦ 76	Pass	1NT	All Pass	
South HCP: 12	♣ 2	♣ AQT				
Contract: 1NT North						

Board: 264	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ JT42				1♣
Vul: None	♥ AK97	♥ Q82	Pass	1♦	Pass	1NT
North HCP: 15+1	♦ KJT54	♦ AQ	Pass	2♥	Pass	3♠
South HCP: 12	♣ Q7	♣ KT92	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 265	North:	South:	W	N	E	S
Dealer: South	♠ A72	♠ J93				1♣
Vul: N-S	♥ AKT7	♥ QJ52	Pass	1♦	Pass	1NT
North HCP: 14+1	♦ K8542	♦ Q	Pass	2♥	Pass	4♥
South HCP: 15+1	♣ 8	♣ AKQ65	All Pass			
Contract: 4♥ South						

<b>Board: 266</b>	♠ 3	Partner bids first.
Dealer: South	♥ AT97	The opponents are silent.
Vul: Both	♦ KQT62	
HCP: 12+1	♣ K54	

---

<b>Board: 267</b>	♠ AK9	You bid first.
Dealer: North	♥ QT63	The opponents are silent.
Vul: None	♦ 82	
HCP: 13	♣ KJ62	

---

<b>Board: 268</b>	♠ 85	Partner bids first.
Dealer: South	♥ K764	The opponents are silent.
Vul: N-S	♦ QJ754	
HCP: 9+1	♣ K4	

---

<b>Board: 269</b>	♠ Q43	You bid first.
Dealer: North	♥ K52	The opponents are silent.
Vul: E-W	♦ Q2	
HCP: 13+1	♣ AQ985	

---

<b>Board: 270</b>	♠ A832	Partner bids first.
Dealer: South	♥ A3	East (LHO) bids 1♥ if possible.
Vul: None	♦ KT953	
HCP: 13+1	♣ Q5	

## Both hands (Answers Page)

Board: 266	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KT62				1♣
Vul: Both	♥ AT97	♥ KJ6	Pass	1♦	Pass	1NT
North HCP: 12+1	♦ KQT62	♦ A9	Pass	2♥	Pass	3♠
South HCP: 13	♣ K54	♣ Q983	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 267	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ Q873		1♣	Pass	1♦
Vul: None	♥ QT63	♥ A92	Pass	1NT	Pass	2♠
North HCP: 13	♦ 82	♦ AQT73	Pass	3NT	All Pass	
South HCP: 16+1	♣ KJ62	♣ A				
Contract: 3NT North						

Board: 268	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ AKJ2				1♣
Vul: N-S	♥ K764	♥ 982	Pass	1♦	Pass	1NT
North HCP: 9+1	♦ QJ754	♦ 98	All Pass			
South HCP: 12	♣ K4	♣ A862				
Contract: 1NT South						

Board: 269	North:	South:	W	N	E	S
Dealer: North	♠ Q43	♠ AJ87		1♣	Pass	1♦
Vul: E-W	♥ K52	♥ Q9	Pass	1NT	Pass	2♠
North HCP: 13+1	♦ Q2	♦ AK7654	Pass	3NT	All Pass	
South HCP: 14+2	♣ AQ985	♣ 3				
Contract: 3NT North						

Board: 270	North:	South:	W	N	E	S
Dealer: South	♠ A832	♠ KJ9				1♣
Vul: None	♥ A3	♥ KQ98	Pass	1♦	1♥	Pass
North HCP: 13+1	♦ KT953	♦ 74	Pass	X	Pass	1NT
South HCP: 12	♣ Q5	♣ KT82	Pass	3♠	Pass	3NT
Contract: 3NT South			All Pass			

<b>Board: 266</b>	♠ KT62	You bid first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: Both	♦ A9	
HCP: 13	♣ Q983	

---

<b>Board: 267</b>	♠ Q873	Partner bids first.
Dealer: North	♥ A92	The opponents are silent.
Vul: None	♦ AQT73	
HCP: 16+1	♣ A	

---

<b>Board: 268</b>	♠ AKJ2	You bid first.
Dealer: South	♥ 982	The opponents are silent.
Vul: N-S	♦ 98	
HCP: 12	♣ A862	

---

<b>Board: 269</b>	♠ AJ87	Partner bids first.
Dealer: North	♥ Q9	The opponents are silent.
Vul: E-W	♦ AK7654	
HCP: 14+2	♣ 3	

---

<b>Board: 270</b>	♠ KJ9	You bid first.
Dealer: South	♥ KQ98	East (RHO) bids 1♥ if possible.
Vul: None	♦ 74	
HCP: 12	♣ KT82	

## Both hands (Answers Page)

Board: 266	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KT62				1♣
Vul: Both	♥ AT97	♥ KJ6	Pass	1♦	Pass	1NT
North HCP: 12+1	♦ KQT62	♦ A9	Pass	2♥	Pass	3♠
South HCP: 13	♣ K54	♣ Q983	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 267	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ Q873		1♣	Pass	1♦
Vul: None	♥ QT63	♥ A92	Pass	1NT	Pass	2♠
North HCP: 13	♦ 82	♦ AQT73	Pass	3NT	All Pass	
South HCP: 16+1	♣ KJ62	♣ A				
Contract: 3NT North						

Board: 268	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ AKJ2				1♣
Vul: N-S	♥ K764	♥ 982	Pass	1♦	Pass	1NT
North HCP: 9+1	♦ QJ754	♦ 98	All Pass			
South HCP: 12	♣ K4	♣ A862				
Contract: 1NT South						

Board: 269	North:	South:	W	N	E	S
Dealer: North	♠ Q43	♠ AJ87		1♣	Pass	1♦
Vul: E-W	♥ K52	♥ Q9	Pass	1NT	Pass	2♠
North HCP: 13+1	♦ Q2	♦ AK7654	Pass	3NT	All Pass	
South HCP: 14+2	♣ AQ985	♣ 3				
Contract: 3NT North						

Board: 270	North:	South:	W	N	E	S
Dealer: South	♠ A832	♠ KJ9				1♣
Vul: None	♥ A3	♥ KQ98	Pass	1♦	1♥	Pass
North HCP: 13+1	♦ KT953	♦ 74	Pass	X	Pass	1NT
South HCP: 12	♣ Q5	♣ KT82	Pass	3♠	Pass	3NT
Contract: 3NT South			All Pass			

<b>Board: 271</b>	♠ Q432	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: N-S	♦ J	
HCP: 13+2	♣ AQ8632	

---

<b>Board: 272</b>	♠ -	Partner bids first.
Dealer: South	♥ Q752	East (LHO) bids 1♠ if possible.
Vul: E-W	♦ KQJ62	
HCP: 8+1	♣ T975	

---

<b>Board: 273</b>	♠ K	You bid first.
Dealer: North	♥ A73	The opponents are silent.
Vul: Both	♦ AJ5	
HCP: 15+2	♣ QJT932	

---

<b>Board: 274</b>	♠ KJ87	Partner bids first.
Dealer: South	♥ T	East (LHO) bids 1♥ if possible.
Vul: N-S	♦ AQT53	West (RHO) bids 2♥ if possible.
HCP: 12+1	♣ QT9	

---

<b>Board: 275</b>	♠ AJ984	LHO opens the bidding 1♣.
Dealer: East	♥ K32	Partner bids next.
Vul: N-S	♦ A8	West (RHO) bids 1♦ if possible.
HCP: 15+1	♣ K64	West (RHO) bids 2♦ if possible.

## Both hands (Answers Page)

Board: 271	North:	South:	W	N	E	S
Dealer: North	♠ Q432	♠ T		1♣	Pass	1♦
Vul: N-S	♥ AT	♥ KJ84	Pass	2♣	Pass	3♣
North HCP: 13+2	♦ J	♦ AKT952	All Pass			
South HCP: 11+2	♣ AQ8632	♣ 94				
Contract: 3♣ South						

Board: 272	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AJ73				1♣
Vul: E-W	♥ Q752	♥ 6	Pass	1♦	1♠	2♣
North HCP: 8+1	♦ KQJ62	♦ 985	Pass	3♣	All Pass	
South HCP: 14+1	♣ T975	♣ AKQ82				
Contract: 3♣ North						

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ AJ86		1♣	Pass	1♦
Vul: Both	♥ A73	♥ J4	Pass	3♣	Pass	3♠
North HCP: 15+2	♦ AJ5	♦ QT764	Pass	3NT	All Pass	
South HCP: 11+1	♣ QJT932	♣ K4				
Contract: 3NT North						

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ KJ87	♠ A542				1♣
Vul: N-S	♥ T	♥ K942	Pass	1♦	1♥	1♠
North HCP: 12+1	♦ AQT53	♦ 9	2♥	3♠	All Pass	
South HCP: 11	♣ QT9	♣ A842				
Contract: 3♠ North						

Board: 275	North:	South:	W	N	E	S
Dealer: East	♠ AJ984	♠ 72			1♣	Pass
Vul: N-S	♥ K32	♥ JT	1♦	1♠	Pass	Pass
North HCP: 15+1	♦ A8	♦ 5432	2♦	X	Pass	2♠
South HCP: 5+1	♣ K64	♣ AT985	All Pass			
Contract: 2♠ South						

<b>Board: 271</b>	♠ T	Partner bids first.
Dealer: North	♥ KJ84	The opponents are silent.
Vul: N-S	♦ AKT952	
HCP: 11+2	♣ 94	

---

<b>Board: 272</b>	♠ AJ73	You bid first.
Dealer: South	♥ 6	East (RHO) bids 1♠ if possible.
Vul: E-W	♦ 985	
HCP: 14+1	♣ AKQ82	

---

<b>Board: 273</b>	♠ AJ86	Partner bids first.
Dealer: North	♥ J4	The opponents are silent.
Vul: Both	♦ QT764	
HCP: 11+1	♣ K4	

---

<b>Board: 274</b>	♠ A542	You bid first.
Dealer: South	♥ K942	East (RHO) bids 1♥ if possible.
Vul: N-S	♦ 9	West (LHO) bids 2♥ if possible.
HCP: 11	♣ A842	

---

<b>Board: 275</b>	♠ 72	RHO opens the bidding 1♣.
Dealer: East	♥ JT	You bid next.
Vul: N-S	♦ 5432	West (LHO) bids 1♦ if possible.
HCP: 5+1	♣ AT985	West (LHO) bids 2♦ if possible.

## Both hands (Answers Page)

Board: 271	North:	South:	W	N	E	S
Dealer: North	♠ Q432	♠ T		1♣	Pass	1♦
Vul: N-S	♥ AT	♥ KJ84	Pass	2♣	Pass	3♣
North HCP: 13+2	♦ J	♦ AKT952	All Pass			
South HCP: 11+2	♣ AQ8632	♣ 94				
Contract: 3♣ South						

Board: 272	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AJ73				1♣
Vul: E-W	♥ Q752	♥ 6	Pass	1♦	1♠	2♣
North HCP: 8+1	♦ KQJ62	♦ 985	Pass	3♣	All Pass	
South HCP: 14+1	♣ T975	♣ AKQ82				
Contract: 3♣ North						

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ AJ86		1♣	Pass	1♦
Vul: Both	♥ A73	♥ J4	Pass	3♣	Pass	3♠
North HCP: 15+2	♦ AJ5	♦ QT764	Pass	3NT	All Pass	
South HCP: 11+1	♣ QJT932	♣ K4				
Contract: 3NT North						

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ KJ87	♠ A542				1♣
Vul: N-S	♥ T	♥ K942	Pass	1♦	1♥	1♠
North HCP: 12+1	♦ AQT53	♦ 9	2♥	3♠	All Pass	
South HCP: 11	♣ QT9	♣ A842				
Contract: 3♠ North						

Board: 275	North:	South:	W	N	E	S
Dealer: East	♠ AJ984	♠ 72			1♣	Pass
Vul: N-S	♥ K32	♥ JT	1♦	1♠	Pass	Pass
North HCP: 15+1	♦ A8	♦ 5432	2♦	X	Pass	2♠
South HCP: 5+1	♣ K64	♣ AT985	All Pass			
Contract: 2♠ South						

<b>Board: 276</b>	♠ KT42	Partner bids first.
Dealer: South	♥ 93	East (LHO) Doubles 1♦ if possible.
Vul: Both	♦ T6543	
HCP: 5+1	♣ Q8	
<b>Board: 277</b>	♠ T	LHO opens the bidding 1♣.
Dealer: East	♥ QJT532	Partner bids next.
Vul: None	♦ AK72	West (RHO) bids 1♦ if possible.
HCP: 11+2	♣ J5	
<b>Board: 278</b>	♠ 95	Partner bids first.
Dealer: South	♥ KQ92	The opponents are silent.
Vul: Both	♦ AQ742	
HCP: 12+1	♣ J4	
<b>Board: 279</b>	♠ AQ3	You bid first.
Dealer: North	♥ QT	West (RHO) bids 2♥ if possible.
Vul: None	♦ K74	
HCP: 18+1	♣ AKT32	
<b>Board: 280</b>	♠ KT	Partner bids first.
Dealer: South	♥ Q853	The opponents are silent.
Vul: N-S	♦ AT954	
HCP: 13+1	♣ A4	

## Both hands (Answers Page)

Board: 276	North:	South:	W	N	E	S
Dealer: South	♠ KT42	♠ J				1♣
Vul: Both	♥ 93	♥ A84	Pass	1♦	X	2♣
North HCP: 5+1	♦ T6543	♦ AJ9				All Pass
South HCP: 14+2	♣ Q8	♣ KJ9543				
Contract: 2♣ South						

Board: 277	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ QJ62			1♣	Pass
Vul: None	♥ QJT532	♥ AK6	1♦	2♥	Pass	3♥
North HCP: 11+2	♦ AK72	♦ 96				All Pass
South HCP: 10	♣ J5	♣ T762				
Contract: 3♥ South						

Board: 278	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ AK74			1♣	
Vul: Both	♥ KQ92	♥ T86	Pass	1♦	Pass	1NT
North HCP: 12+1	♦ AQ742	♦ KT	Pass	2♥	Pass	3♠
South HCP: 13	♣ J4	♣ KT95	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 279	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ KJ87		1♣	Pass	1♦
Vul: None	♥ QT	♥ K	2♥	X	Pass	2♠
North HCP: 18+1	♦ K74	♦ AT963	Pass	3NT	All Pass	
South HCP: 13+1	♣ AKT32	♣ Q84				
Contract: 3NT North						

Board: 280	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ A75			1♣	
Vul: N-S	♥ Q853	♥ A	Pass	1♦	Pass	3♣
North HCP: 13+1	♦ AT954	♦ QJ8	Pass	3♥	Pass	3NT
South HCP: 15+2	♣ A4	♣ KJ9853	Pass	4♣	Pass	4♠
Contract: 5♣ North			Pass	5♣	All Pass	

**Board: 276**      ♠ J      You bid first.

Dealer: South      ♥ A84      East (RHO) Doubles 1♦ if possible.

Vul: Both      ♦ AJ9

HCP: 14+2      ♣ KJ9543

---

**Board: 277**      ♠ QJ62      RHO opens the bidding 1♣.

Dealer: East      ♥ AK6      You bid next.

Vul: None      ♦ 96      West (LHO) bids 1♦ if possible.

HCP: 10      ♣ T762

---

**Board: 278**      ♠ AK74      You bid first.

Dealer: South      ♥ T86      The opponents are silent.

Vul: Both      ♦ KT

HCP: 13      ♣ KT95

---

**Board: 279**      ♠ KJ87      Partner bids first.

Dealer: North      ♥ K      West (LHO) bids 2♥ if possible.

Vul: None      ♦ AT963

HCP: 13+1      ♣ Q84

---

**Board: 280**      ♠ A75      You bid first.

Dealer: South      ♥ A      The opponents are silent.

Vul: N-S      ♦ QJ8

HCP: 15+2      ♣ KJ9853

## Both hands (Answers Page)

Board: 276	North:	South:	W	N	E	S
Dealer: South	♠ KT42	♠ J				1♣
Vul: Both	♥ 93	♥ A84	Pass	1♦	X	2♣
North HCP: 5+1	♦ T6543	♦ AJ9				All Pass
South HCP: 14+2	♣ Q8	♣ KJ9543				
Contract: 2♣ South						

Board: 277	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ QJ62			1♣	Pass
Vul: None	♥ QJT532	♥ AK6	1♦	2♥	Pass	3♥
North HCP: 11+2	♦ AK72	♦ 96				All Pass
South HCP: 10	♣ J5	♣ T762				
Contract: 3♥ South						

Board: 278	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ AK74			1♣	
Vul: Both	♥ KQ92	♥ T86	Pass	1♦	Pass	1NT
North HCP: 12+1	♦ AQ742	♦ KT	Pass	2♥	Pass	3♠
South HCP: 13	♣ J4	♣ KT95	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 279	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ KJ87		1♣	Pass	1♦
Vul: None	♥ QT	♥ K	2♥	X	Pass	2♠
North HCP: 18+1	♦ K74	♦ AT963	Pass	3NT	All Pass	
South HCP: 13+1	♣ AKT32	♣ Q84				
Contract: 3NT North						

Board: 280	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ A75			1♣	
Vul: N-S	♥ Q853	♥ A	Pass	1♦	Pass	3♣
North HCP: 13+1	♦ AT954	♦ QJ8	Pass	3♥	Pass	3NT
South HCP: 15+2	♣ A4	♣ KJ9853	Pass	4♣	Pass	4♠
Contract: 5♣ North			Pass	5♣	All Pass	

<b>Board: 281</b>	♠ KQJ7	You bid first.
Dealer: North	♥ Q53	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 13	♣ 9754	

---

<b>Board: 282</b>	♠ A3	You bid first.
Dealer: North	♥ 72	West (RHO) Doubles 1♦ if possible.
Vul: None	♦ KT43	
HCP: 14+1	♣ AK962	

---

<b>Board: 283</b>	♠ 9764	Partner bids first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: N-S	♦ AKT64	
HCP: 14+1	♣ K7	

---

<b>Board: 284</b>	♠ T96	You bid first.
Dealer: North	♥ KQ4	West (RHO) bids 2♠ if possible.
Vul: E-W	♦ KT4	
HCP: 13	♣ KQ92	

---

<b>Board: 285</b>	♠ T962	Partner bids first.
Dealer: South	♥ 32	East (LHO) bids 1NT if possible.
Vul: None	♦ AQJT83	West (RHO) bids 2♣ if possible.
HCP: 7+2	♣ 7	

## Both hands (Answers Page)

Board: 281	North:	South:	W	N	E	S
Dealer: North	♠ KQJ7	♠ A96		1♣	Pass	1♦
Vul: Both	♥ Q53	♥ KJT4	Pass	1NT	All Pass	
North HCP: 13	♦ KQ	♦ J8763				
South HCP: 10+1	♣ 9754	♣ J				
Contract: 1NT North						

Board: 282	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ Q642		1♣	Pass	1♦
Vul: None	♥ 72	♥ JT9	X	3♦	Pass	4♦
North HCP: 14+1	♦ KT43	♦ AQ962	All Pass			
South HCP: 9+1	♣ AK962	♣ 8				
Contract: 4♦ South						

Board: 283	North:	South:	W	N	E	S
Dealer: South	♠ 9764	♠ AJ8			1♣	
Vul: N-S	♥ KJ	♥ A5	Pass	1♦	Pass	2♣
North HCP: 14+1	♦ AKT64	♦ J2	Pass	3NT	All Pass	
South HCP: 13+2	♣ K7	♣ QJT983				
Contract: 3NT North						

Board: 284	North:	South:	W	N	E	S
Dealer: North	♠ T96	♠ 5		1♣	Pass	1♦
Vul: E-W	♥ KQ4	♥ A986	2♠	Pass	Pass	3♦
North HCP: 13	♦ KT4	♦ J9732	All Pass			
South HCP: 9+1	♣ KQ92	♣ A74				
Contract: 3♦ South						

Board: 285	North:	South:	W	N	E	S
Dealer: South	♠ T962	♠ Q753			1♣	
Vul: None	♥ 32	♥ AQ54	Pass	1♦	1NT	Pass
North HCP: 7+2	♦ AQJT83	♦ 4	2♣ <sup>1</sup>	2♦	All Pass	
South HCP: 11	♣ 7	♣ K643	1. Stayman			
Contract: 2♦ North						

<b>Board: 281</b>	♠ A96	Partner bids first.
Dealer: North	♥ KJT4	The opponents are silent.
Vul: Both	♦ J8763	
HCP: 10+1	♣ J	

---

<b>Board: 282</b>	♠ Q642	Partner bids first.
Dealer: North	♥ JT9	West (LHO) Doubles 1♦ if possible.
Vul: None	♦ AQ962	
HCP: 9+1	♣ 8	

---

<b>Board: 283</b>	♠ AJ8	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: N-S	♦ J2	
HCP: 13+2	♣ QJT983	

---

<b>Board: 284</b>	♠ 5	Partner bids first.
Dealer: North	♥ A986	West (LHO) bids 2♠ if possible.
Vul: E-W	♦ J9732	
HCP: 9+1	♣ A74	

---

<b>Board: 285</b>	♠ Q753	You bid first.
Dealer: South	♥ AQ54	East (RHO) bids 1NT if possible.
Vul: None	♦ 4	West (LHO) bids 2♣ if possible.
HCP: 11	♣ K643	

## Both hands (Answers Page)

Board: 281	North:	South:	W	N	E	S
Dealer: North	♠ KQJ7	♠ A96		1♣	Pass	1♦
Vul: Both	♥ Q53	♥ KJT4	Pass	1NT	All Pass	
North HCP: 13	♦ KQ	♦ J8763				
South HCP: 10+1	♣ 9754	♣ J				
Contract: 1NT North						

Board: 282	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ Q642		1♣	Pass	1♦
Vul: None	♥ 72	♥ JT9	X	3♦	Pass	4♦
North HCP: 14+1	♦ KT43	♦ AQ962	All Pass			
South HCP: 9+1	♣ AK962	♣ 8				
Contract: 4♦ South						

Board: 283	North:	South:	W	N	E	S
Dealer: South	♠ 9764	♠ AJ8			1♣	
Vul: N-S	♥ KJ	♥ A5	Pass	1♦	Pass	2♣
North HCP: 14+1	♦ AKT64	♦ J2	Pass	3NT	All Pass	
South HCP: 13+2	♣ K7	♣ QJT983				
Contract: 3NT North						

Board: 284	North:	South:	W	N	E	S
Dealer: North	♠ T96	♠ 5		1♣	Pass	1♦
Vul: E-W	♥ KQ4	♥ A986	2♠	Pass	Pass	3♦
North HCP: 13	♦ KT4	♦ J9732	All Pass			
South HCP: 9+1	♣ KQ92	♣ A74				
Contract: 3♦ South						

Board: 285	North:	South:	W	N	E	S
Dealer: South	♠ T962	♠ Q753			1♣	
Vul: None	♥ 32	♥ AQ54	Pass	1♦	1NT	Pass
North HCP: 7+2	♦ AQJT83	♦ 4	2♣ <sup>1</sup>	2♦	All Pass	
South HCP: 11	♣ 7	♣ K643				
Contract: 2♦ North			1. Stayman			

**Board: 286**      ♠ -      Partner bids first.

Dealer: South      ♥ QJ82      East (LHO) bids 3♠ if possible.

Vul: N-S      ♦ QJ986

HCP: 13+1      ♣ AK97

---

**Board: 287**      ♠ AKQ9      You bid first.

Dealer: North      ♥ 943      The opponents are silent.

Vul: E-W      ♦ 52

HCP: 13      ♣ AT65

---

**Board: 288**      ♠ AJT3      Partner bids first.

Dealer: South      ♥ 95      East (LHO) bids 2♥ if possible.

Vul: Both      ♦ K8765

HCP: 11+1      ♣ K7

---

**Board: 289**      ♠ -      Partner bids first.

Dealer: South      ♥ AK94      The opponents are silent.

Vul: N-S      ♦ AKJ863

HCP: 16+2      ♣ J86

---

**Board: 290**      ♠ J      Partner bids first.

Dealer: South      ♥ AQ54      The opponents are silent.

Vul: E-W      ♦ KJ964

HCP: 11+1      ♣ T82

## Both hands (Answers Page)

Board: 286	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A93				1♣
Vul: N-S	♥ QJ82	♥ AK7	Pass	1♦	3♠	Pass
North HCP: 13+1	♦ QJ986	♦ K4	Pass	4♣	Pass	4NT
South HCP: 14+1	♣ AK97	♣ T6543	Pass	5♥ <sup>1</sup>	Pass	6♣
Contract: 6♣ South			All Pass			

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

Board: 287	North:	South:	W	N	E	S
Dealer: North	♠ AKQ9	♠ JT53		1♣	Pass	1♦
Vul: E-W	♥ 943	♥ KT	Pass	1NT	Pass	2♦
North HCP: 13	♦ 52	♦ QJ9864	Pass	3♠	All Pass	
South HCP: 10+2	♣ AT65	♣ K				
Contract: 3♠ North						

Board: 288	North:	South:	W	N	E	S
Dealer: South	♠ AJT3	♠ 42				1♣
Vul: Both	♥ 95	♥ AK	Pass	1♦	2♥	3♣
North HCP: 11+1	♦ K8765	♦ T93	Pass	5♣	All Pass	
South HCP: 13+2	♣ K7	♣ AQT862				
Contract: 5♣ North						

Board: 289	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQ3				1♣
Vul: N-S	♥ AK94	♥ JT62	Pass	1♦	Pass	1NT
North HCP: 16+2	♦ AKJ863	♦ 52	Pass	2♥	Pass	4♥
South HCP: 14	♣ J86	♣ A73	All Pass			
Contract: 4♥ South						

Board: 290	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AT5				1♣
Vul: E-W	♥ AQ54	♥ KJ9	Pass	1♦	Pass	1NT
North HCP: 11+1	♦ KJ964	♦ 752	Pass	2♦	Pass	3NT
South HCP: 14	♣ T82	♣ KQJ3	All Pass			
Contract: 3NT South						

**South hands****Resp\_to\_1C**

**Board: 286**      ♠ A93      You bid first.

Dealer: South      ♥ AK7      East (RHO) bids 3♠ if possible.

Vul: N-S      ♦ K4

HCP: 14+1      ♣ T6543

---

**Board: 287**      ♠ JT53      Partner bids first.

Dealer: North      ♥ KT      The opponents are silent.

Vul: E-W      ♦ QJ9864

HCP: 10+2      ♣ K

---

**Board: 288**      ♠ 42      You bid first.

Dealer: South      ♥ AK      East (RHO) bids 2♥ if possible.

Vul: Both      ♦ T93

HCP: 13+2      ♣ AQT862

---

**Board: 289**      ♠ AKQ3      You bid first.

Dealer: South      ♥ JT62      The opponents are silent.

Vul: N-S      ♦ 52

HCP: 14      ♣ A73

---

**Board: 290**      ♠ AT5      You bid first.

Dealer: South      ♥ KJ9      The opponents are silent.

Vul: E-W      ♦ 752

HCP: 14      ♣ KQJ3

## Both hands (Answers Page)

Board: 286	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A93				1♣
Vul: N-S	♥ QJ82	♥ AK7	Pass	1♦	3♠	Pass
North HCP: 13+1	♦ QJ986	♦ K4	Pass	4♣	Pass	4NT
South HCP: 14+1	♣ AK97	♣ T6543	Pass	5♥ <sup>1</sup>	Pass	6♣
Contract: 6♣ South			All Pass			

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

Board: 287	North:	South:	W	N	E	S
Dealer: North	♠ AKQ9	♠ JT53		1♣	Pass	1♦
Vul: E-W	♥ 943	♥ KT	Pass	1NT	Pass	2♦
North HCP: 13	♦ 52	♦ QJ9864	Pass	3♠	All Pass	
South HCP: 10+2	♣ AT65	♣ K				
Contract: 3♠ North						

Board: 288	North:	South:	W	N	E	S
Dealer: South	♠ AJT3	♠ 42				1♣
Vul: Both	♥ 95	♥ AK	Pass	1♦	2♥	3♣
North HCP: 11+1	♦ K8765	♦ T93	Pass	5♣	All Pass	
South HCP: 13+2	♣ K7	♣ AQT862				
Contract: 5♣ North						

Board: 289	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQ3				1♣
Vul: N-S	♥ AK94	♥ JT62	Pass	1♦	Pass	1NT
North HCP: 16+2	♦ AKJ863	♦ 52	Pass	2♥	Pass	4♥
South HCP: 14	♣ J86	♣ A73	All Pass			
Contract: 4♥ South						

Board: 290	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AT5				1♣
Vul: E-W	♥ AQ54	♥ KJ9	Pass	1♦	Pass	1NT
North HCP: 11+1	♦ KJ964	♦ 752	Pass	2♦	Pass	3NT
South HCP: 14	♣ T82	♣ KQJ3	All Pass			
Contract: 3NT South						

**Board: 291**      ♠ JT6      You bid first.

Dealer: North      ♥ AK75      West (RHO) bids 2♠ if possible.

Vul: Both      ♦ Q8

HCP: 13      ♣ K532

---

**Board: 292**      ♠ 8743      RHO opens the bidding 1♣.

Dealer: West      ♥ T7      You bid next.

Vul: None      ♦ 985      East (LHO) bids 1♦ if possible.

HCP: 0      ♣ 9543      West (RHO) Doubles 2♥ if possible.

---

**Board: 293**      ♠ JT92      You bid first.

Dealer: North      ♥ QJ5      The opponents are silent.

Vul: E-W      ♦ QT

HCP: 12      ♣ AQ54

---

**Board: 294**      ♠ J852      Partner bids first.

Dealer: South      ♥ 62      The opponents are silent.

Vul: Both      ♦ J8752

HCP: 6+1      ♣ KJ

---

**Board: 295**      ♠ AJ83      You bid first.

Dealer: North      ♥ KJ75      The opponents are silent.

Vul: None      ♦ 4

HCP: 15      ♣ AQ72

## Both hands (Answers Page)

Board: 291	North:	South:	W	N	E	S
Dealer: North	♠ JT6	♠ A4		1♣	Pass	1♦
Vul: Both	♥ AK75	♥ QJ62	2♠	Pass	Pass	X
North HCP: 13	♦ Q8	♦ AJ963	Pass	3♥	Pass	4♥
South HCP: 12+1	♣ K532	♣ 86	All Pass			
Contract:	4♥ South					

Board: 292	North:	South:	W	N	E	S
Dealer: West	♠ 8743	♠ J	1♣	Pass	1♦	2♥
Vul: None	♥ T7	♥ Q96543	X	All Pass		
North HCP: 0	♦ 985	♦ J72				
South HCP: 10+2	♣ 9543	♣ AQ8				
Contract:	2♥X South					

Board: 293	North:	South:	W	N	E	S
Dealer: North	♠ JT92	♠ 7		1♣	Pass	1♦
Vul: E-W	♥ QJ5	♥ T932	Pass	1NT	All Pass	
North HCP: 12	♦ QT	♦ AKJ82				
South HCP: 8+1	♣ AQ54	♣ 863				
Contract:	1NT North					

Board: 294	North:	South:	W	N	E	S
Dealer: South	♠ J852	♠ AK93				1♣
Vul: Both	♥ 62	♥ KT5	Pass	1♦	Pass	1NT
North HCP: 6+1	♦ J8752	♦ AT	All Pass			
South HCP: 14	♣ KJ	♣ 6432				
Contract:	1NT South					

Board: 295	North:	South:	W	N	E	S
Dealer: North	♠ AJ83	♠ KQ62		1♣	Pass	1♦
Vul: None	♥ KJ75	♥ 962	Pass	1NT	All Pass	
North HCP: 15	♦ 4	♦ Q7653				
South HCP: 7+1	♣ AQ72	♣ 3				
Contract:	1NT North					

**Board: 291**      ♠ A4      Partner bids first.

Dealer: North      ♥ QJ62      West (LHO) bids 2♠ if possible.

Vul: Both      ♦ AJ963

HCP: 12+1      ♣ 86

---

**Board: 292**      ♠ J      LHO opens the bidding 1♣.

Dealer: West      ♥ Q96543      Partner bids next.

Vul: None      ♦ J72      East (RHO) bids 1♦ if possible.

HCP: 10+2      ♣ AQ8      West (LHO) Doubles 2♥ if possible.

---

**Board: 293**      ♠ 7      Partner bids first.

Dealer: North      ♥ T932      The opponents are silent.

Vul: E-W      ♦ AKJ82

HCP: 8+1      ♣ 863

---

**Board: 294**      ♠ AK93      You bid first.

Dealer: South      ♥ KT5      The opponents are silent.

Vul: Both      ♦ AT

HCP: 14      ♣ 6432

---

**Board: 295**      ♠ KQ62      Partner bids first.

Dealer: North      ♥ 962      The opponents are silent.

Vul: None      ♦ Q7653

HCP: 7+1      ♣ 3

## Both hands (Answers Page)

Board: 291	North:	South:	W	N	E	S
Dealer: North	♠ JT6	♠ A4		1♣	Pass	1♦
Vul: Both	♥ AK75	♥ QJ62	2♠	Pass	Pass	X
North HCP: 13	♦ Q8	♦ AJ963	Pass	3♥	Pass	4♥
South HCP: 12+1	♣ K532	♣ 86	All Pass			
Contract: 4♥ South						

Board: 292	North:	South:	W	N	E	S
Dealer: West	♠ 8743	♠ J	1♣	Pass	1♦	2♥
Vul: None	♥ T7	♥ Q96543	X	All Pass		
North HCP: 0	♦ 985	♦ J72				
South HCP: 10+2	♣ 9543	♣ AQ8				
Contract: 2♥X South						

Board: 293	North:	South:	W	N	E	S
Dealer: North	♠ JT92	♠ 7		1♣	Pass	1♦
Vul: E-W	♥ QJ5	♥ T932	Pass	1NT	All Pass	
North HCP: 12	♦ QT	♦ AKJ82				
South HCP: 8+1	♣ AQ54	♣ 863				
Contract: 1NT North						

Board: 294	North:	South:	W	N	E	S
Dealer: South	♠ J852	♠ AK93				1♣
Vul: Both	♥ 62	♥ KT5	Pass	1♦	Pass	1NT
North HCP: 6+1	♦ J8752	♦ AT	All Pass			
South HCP: 14	♣ KJ	♣ 6432				
Contract: 1NT South						

Board: 295	North:	South:	W	N	E	S
Dealer: North	♠ AJ83	♠ KQ62		1♣	Pass	1♦
Vul: None	♥ KJ75	♥ 962	Pass	1NT	All Pass	
North HCP: 15	♦ 4	♦ Q7653				
South HCP: 7+1	♣ AQ72	♣ 3				
Contract: 1NT North						

<b>Board: 296</b>	♠ 8	You bid first.
Dealer: North	♥ 9763	West (RHO) bids 1♠ if possible.
Vul: N-S	♦ K3	
HCP: 11+2	♣ AKJ984	

---

<b>Board: 297</b>	♠ A4	You bid first.
Dealer: North	♥ 763	The opponents are silent.
Vul: Both	♦ KQ8	
HCP: 13+1	♣ KJ853	

---

<b>Board: 298</b>	♠ AJ87	Partner bids first.
Dealer: South	♥ T85	The opponents are silent.
Vul: None	♦ K9543	
HCP: 8+1	♣ 9	

---

<b>Board: 299</b>	♠ KT8765	LHO opens the bidding 1♣.
Dealer: East	♥ AT5	Partner bids next.
Vul: E-W	♦ Q3	West (RHO) bids 1♦ if possible.
HCP: 11+2	♣ Q3	

---

<b>Board: 300</b>	♠ AK42	You bid first.
Dealer: North	♥ AJ2	West (RHO) bids 1♥ if possible.
Vul: E-W	♦ J	
HCP: 15+1	♣ QT432	

## Both hands (Answers Page)

Board: 296	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ KQ52		1♣	Pass	1♦
Vul: N-S	♥ 9763	♥ 54	1♠	2♣	Pass	3NT
North HCP: 11+2	♦ K3	♦ AQJT5		All Pass		
South HCP: 12+1	♣ AKJ984	♣ 62				
Contract: 3NT South						

Board: 297	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ Q63		1♣	Pass	1♦
Vul: Both	♥ 763	♥ AQT4	Pass	1NT	Pass	2♥
North HCP: 13+1	♦ KQ8	♦ AJT43	Pass	3NT	All Pass	
South HCP: 13+1	♣ KJ853	♣ T				
Contract: 3NT North						

Board: 298	North:	South:	W	N	E	S
Dealer: South	♠ AJ87	♠ K6			1♣	
Vul: None	♥ T85	♥ AJ3	Pass	1♦	Pass	3NT
North HCP: 8+1	♦ K9543	♦ AJ		All Pass		
South HCP: 19+2	♣ 9	♣ KQJ854				
Contract: 3NT South						

Board: 299	North:	South:	W	N	E	S
Dealer: East	♠ KT8765	♠ AJ9		1♣	Pass	
Vul: E-W	♥ AT5	♥ Q643	1♦	2♠	Pass	3♠
North HCP: 11+2	♦ Q3	♦ 75		All Pass		
South HCP: 10	♣ Q3	♣ K764				
Contract: 3♠ South						

Board: 300	North:	South:	W	N	E	S
Dealer: North	♠ AK42	♠ 7653		1♣	Pass	1♦
Vul: E-W	♥ AJ2	♥ K5	1♥	2♣	Pass	2♠
North HCP: 15+1	♦ J	♦ AQT876	Pass	4♠	All Pass	
South HCP: 9+2	♣ QT432	♣ 8				
Contract: 4♠ North						

**Board: 296**      ♠ KQ52      Partner bids first.

Dealer: North      ♥ 54      West (LHO) bids 1♠ if possible.

Vul: N-S      ♦ AQJT5

HCP: 12+1      ♣ 62

---

**Board: 297**      ♠ Q63      Partner bids first.

Dealer: North      ♥ AQT4      The opponents are silent.

Vul: Both      ♦ AJT43

HCP: 13+1      ♣ T

---

**Board: 298**      ♠ K6      You bid first.

Dealer: South      ♥ AJ3      The opponents are silent.

Vul: None      ♦ AJ

HCP: 19+2      ♣ KQJ854

---

**Board: 299**      ♠ AJ9      RHO opens the bidding 1♣.

Dealer: East      ♥ Q643      You bid next.

Vul: E-W      ♦ 75      West (LHO) bids 1♦ if possible.

HCP: 10      ♣ K764

---

**Board: 300**      ♠ 7653      Partner bids first.

Dealer: North      ♥ K5      West (LHO) bids 1♥ if possible.

Vul: E-W      ♦ AQT876

HCP: 9+2      ♣ 8

## Both hands (Answers Page)

Board: 296	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ KQ52		1♣	Pass	1♦
Vul: N-S	♥ 9763	♥ 54	1♠	2♣	Pass	3NT
North HCP: 11+2	♦ K3	♦ AQJT5		All Pass		
South HCP: 12+1	♣ AKJ984	♣ 62				
Contract: 3NT South						

Board: 297	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ Q63		1♣	Pass	1♦
Vul: Both	♥ 763	♥ AQT4	Pass	1NT	Pass	2♥
North HCP: 13+1	♦ KQ8	♦ AJT43	Pass	3NT	All Pass	
South HCP: 13+1	♣ KJ853	♣ T				
Contract: 3NT North						

Board: 298	North:	South:	W	N	E	S
Dealer: South	♠ AJ87	♠ K6			1♣	
Vul: None	♥ T85	♥ AJ3	Pass	1♦	Pass	3NT
North HCP: 8+1	♦ K9543	♦ AJ		All Pass		
South HCP: 19+2	♣ 9	♣ KQJ854				
Contract: 3NT South						

Board: 299	North:	South:	W	N	E	S
Dealer: East	♠ KT8765	♠ AJ9		1♣	Pass	
Vul: E-W	♥ AT5	♥ Q643	1♦	2♠	Pass	3♠
North HCP: 11+2	♦ Q3	♦ 75		All Pass		
South HCP: 10	♣ Q3	♣ K764				
Contract: 3♠ South						

Board: 300	North:	South:	W	N	E	S
Dealer: North	♠ AK42	♠ 7653		1♣	Pass	1♦
Vul: E-W	♥ AJ2	♥ K5	1♥	2♣	Pass	2♠
North HCP: 15+1	♦ J	♦ AQT876	Pass	4♠	All Pass	
South HCP: 9+2	♣ QT432	♣ 8				
Contract: 4♠ North						

<b>Board: 301</b>	♠ KT86	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: None	♦ AKJ865	
HCP: 11+2	♣ T3	

---

<b>Board: 302</b>	♠ KJ83	You bid first.
Dealer: North	♥ T4	West (RHO) Doubles 1♦ if possible.
Vul: N-S	♦ AT6	East (LHO) bids 1♠ if possible.
HCP: 12	♣ A852	

---

<b>Board: 303</b>	♠ AT3	Partner bids first.
Dealer: South	♥ J962	East (LHO) bids 1♠ if possible.
Vul: E-W	♦ QJT62	West (RHO) bids 2♦ if possible.
HCP: 9+1	♣ J	East (LHO) bids 2♠ if possible.

---

<b>Board: 304</b>	♠ J	You bid first.
Dealer: North	♥ KQ3	West (RHO) bids 1♥ if possible.
Vul: Both	♦ AQT4	
HCP: 16+1	♣ A7532	

---

<b>Board: 305</b>	♠ KJ8532	LHO opens the bidding 1♣.
Dealer: East	♥ AQ3	Partner bids next.
Vul: E-W	♦ AKQ	West (RHO) bids 1♦ if possible.
HCP: 20+2	♣ J	East (LHO) bids 2♣ if possible.

## Both hands (Answers Page)

Board: 301	North:	South:	W	N	E	S
Dealer: South	♠ KT86	♠ J3				1♣
Vul: None	♥ 3	♥ AK9	Pass	1♦	Pass	2NT
North HCP: 11+2	♦ AKJ865	♦ Q73	Pass	3♠	Pass	3NT
South HCP: 19+1	♣ T3	♣ AKQ54	Pass	4♦	Pass	5♦
Contract: 6♦ North			Pass	6♦	All Pass	

Board: 302	North:	South:	W	N	E	S
Dealer: North	♠ KJ83	♠ 7		1♣	Pass	1♦
Vul: N-S	♥ T4	♥ 7632	X	Pass	1♠	2♦
North HCP: 12	♦ AT6	♦ KQ7543	Pass	3♦	All Pass	
South HCP: 8+2	♣ A852	♣ K7				
Contract: 3♦ North						

Board: 303	North:	South:	W	N	E	S
Dealer: South	♠ AT3	♠ 97				1♣
Vul: E-W	♥ J962	♥ K75	Pass	1♦	1♠	Pass
North HCP: 9+1	♦ QJT62	♦ K53	2♦ <sup>1</sup>	Pass	2♠	Pass
South HCP: 12+1	♣ J	♣ AQ732	Pass	3♦	All Pass	
Contract: 3♦ North						

1. limit raise or better in !S

Board: 304	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ Q875		1♣	Pass	1♦
Vul: Both	♥ KQ3	♥ J6	1♥	3♦	All Pass	
North HCP: 16+1	♦ AQT4	♦ J9532				
South HCP: 6+1	♣ A7532	♣ Q4				
Contract: 3♦ North						

Board: 305	North:	South:	W	N	E	S
Dealer: East	♠ KJ8532	♠ T764			1♣	Pass
Vul: E-W	♥ AQ3	♥ 87	1♦	X	2♣	Pass
North HCP: 20+2	♦ AKQ	♦ J72	Pass	3♠	Pass	4♠
South HCP: 1	♣ J	♣ T986				
Contract: 4♠ South						

**Board: 301**      ♠ J3      You bid first.

Dealer: South      ♥ AK9      The opponents are silent.

Vul: None      ♦ Q73

HCP: 19+1      ♣ AKQ54

---

**Board: 302**      ♠ 7      Partner bids first.

Dealer: North      ♥ 7632      West (LHO) Doubles 1♦ if possible.

Vul: N-S      ♦ KQ7543      East (RHO) bids 1♠ if possible.

HCP: 8+2      ♣ K7

---

**Board: 303**      ♠ 97      You bid first.

Dealer: South      ♥ K75      East (RHO) bids 1♠ if possible.

Vul: E-W      ♦ K53      West (LHO) bids 2♦ if possible.

HCP: 12+1      ♣ AQ732      East (RHO) bids 2♠ if possible.

---

**Board: 304**      ♠ Q875      Partner bids first.

Dealer: North      ♥ J6      West (LHO) bids 1♥ if possible.

Vul: Both      ♦ J9532

HCP: 6+1      ♣ Q4

---

**Board: 305**      ♠ T764      RHO opens the bidding 1♣.

Dealer: East      ♥ 87      You bid next.

Vul: E-W      ♦ J72      West (LHO) bids 1♦ if possible.

HCP: 1      ♣ T986      East (RHO) bids 2♣ if possible.

## Both hands (Answers Page)

Board: 301	North:	South:	W	N	E	S
Dealer: South	♠ KT86	♠ J3				1♣
Vul: None	♥ 3	♥ AK9	Pass	1♦	Pass	2NT
North HCP: 11+2	♦ AKJ865	♦ Q73	Pass	3♠	Pass	3NT
South HCP: 19+1	♣ T3	♣ AKQ54	Pass	4♦	Pass	5♦
Contract: 6♦ North			Pass	6♦	All Pass	

Board: 302	North:	South:	W	N	E	S
Dealer: North	♠ KJ83	♠ 7		1♣	Pass	1♦
Vul: N-S	♥ T4	♥ 7632	X	Pass	1♠	2♦
North HCP: 12	♦ AT6	♦ KQ7543	Pass	3♦	All Pass	
South HCP: 8+2	♣ A852	♣ K7				
Contract: 3♦ North						

Board: 303	North:	South:	W	N	E	S
Dealer: South	♠ AT3	♠ 97				1♣
Vul: E-W	♥ J962	♥ K75	Pass	1♦	1♠	Pass
North HCP: 9+1	♦ QJT62	♦ K53	2♦ <sup>1</sup>	Pass	2♠	Pass
South HCP: 12+1	♣ J	♣ AQ732	Pass	3♦	All Pass	
Contract: 3♦ North						

1. limit raise or better in !S

Board: 304	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ Q875		1♣	Pass	1♦
Vul: Both	♥ KQ3	♥ J6	1♥	3♦	All Pass	
North HCP: 16+1	♦ AQT4	♦ J9532				
South HCP: 6+1	♣ A7532	♣ Q4				
Contract: 3♦ North						

Board: 305	North:	South:	W	N	E	S
Dealer: East	♠ KJ8532	♠ T764			1♣	Pass
Vul: E-W	♥ AQ3	♥ 87	1♦	X	2♣	Pass
North HCP: 20+2	♦ AKQ	♦ J72	Pass	3♠	Pass	4♠
South HCP: 1	♣ J	♣ T986	All Pass			
Contract: 4♠ South						

---

<b>Board: 306</b>	♠ A965	Partner bids first.
Dealer: South	♥ T42	The opponents are silent.
Vul: E-W	♦ Q9654	
HCP: 6+1	♣ 7	

---

<b>Board: 307</b>	♠ AQ94	You bid first.
Dealer: North	♥ 84	The opponents are silent.
Vul: Both	♦ K2	
HCP: 13+1	♣ A9752	

---

<b>Board: 308</b>	♠ A3	You bid first.
Dealer: North	♥ KJ	West (RHO) bids 2♠ if possible.
Vul: None	♦ JT73	East (LHO) bids 4♠ if possible.
HCP: 14+1	♣ KQ985	

---

<b>Board: 309</b>	♠ KT8	You bid first.
Dealer: North	♥ KQ	West (RHO) bids 1♥ if possible.
Vul: E-W	♦ K32	East (LHO) bids 2♥ if possible.
HCP: 12+1	♣ JT963	

---

<b>Board: 310</b>	♠ Q64	You bid first.
Dealer: North	♥ K6	The opponents are silent.
Vul: Both	♦ Q8	
HCP: 15+2	♣ AKJ986	

## Both hands (Answers Page)

**Board: 306**

Dealer: South

**North:**

♠ A965

**South:**

♠ T4

W N E S

1♣

Vul: E-W

♥ T42

♥ AQ76

Pass 1♦ Pass 1NT

North HCP: 6+1

♦ Q9654

♦ A8

All Pass

South HCP: 14+1

♣ 7

♣ KJT98

Contract: 1NT South

**Board: 307**

Dealer: North

**North:**

♠ AQ94

**South:**

♠ 3

W N E S

1♦

Vul: Both

♥ 84

♥ AJT9

Pass 1NT Pass 2♥

North HCP: 13+1

♦ K2

♦ AT973

Pass 3♠ Pass 3NT

South HCP: 12+1

♣ A9752

♣ QJ3

All Pass

Contract: 3NT South

**Board: 308**

Dealer: North

**North:**

♠ A3

**South:**

♠ J

W N E S

1♦

Vul: None

♥ KJ

♥ 9762

2♠ 3♦ 4♠ 5♦

North HCP: 14+1

♦ JT73

♦ AKQ98

All Pass

South HCP: 10+1

♣ KQ985

♣ 432

Contract: 5♦ South

**Board: 309**

Dealer: North

**North:**

♠ KT8

**South:**

♠ A543

W N E S

1♣

Vul: E-W

♥ KQ

♥ T6

Pass 2♥ 3♦

North HCP: 12+1

♦ K32

♦ AQJ984

Pass 3NT All Pass

South HCP: 11+2

♣ JT963

♣ 8

Contract: 3NT North

**Board: 310**

Dealer: North

**North:**

♠ Q64

**South:**

♠ J952

W N E S

1♣

Vul: Both

♥ K6

♥ QT8

Pass 3♣ Pass 3NT

North HCP: 15+2

♦ Q8

♦ AJ763

All Pass

South HCP: 8+1

♣ AKJ986

♣ T

Contract: 3NT South

**Board: 306**      ♠ T4      You bid first.

Dealer: South      ♥ AQ76      The opponents are silent.

Vul: E-W      ♦ A8

HCP: 14+1      ♣ KJT98

---

**Board: 307**      ♠ 3      Partner bids first.

Dealer: North      ♥ AJT9      The opponents are silent.

Vul: Both      ♦ AT973

HCP: 12+1      ♣ QJ3

---

**Board: 308**      ♠ J      Partner bids first.

Dealer: North      ♥ 9762      West (LHO) bids 2♠ if possible.

Vul: None      ♦ AKQ98      East (RHO) bids 4♠ if possible.

HCP: 10+1      ♣ 432

---

**Board: 309**      ♠ A543      Partner bids first.

Dealer: North      ♥ T6      West (LHO) bids 1♥ if possible.

Vul: E-W      ♦ AQJ984      East (RHO) bids 2♥ if possible.

HCP: 11+2      ♣ 8

---

**Board: 310**      ♠ J952      Partner bids first.

Dealer: North      ♥ QT8      The opponents are silent.

Vul: Both      ♦ AJ763

HCP: 8+1      ♣ T

## Both hands (Answers Page)

**Board: 306**

Dealer: South

**North:**

♠ A965

**South:**

♠ T4

W N E S

1♣

Vul: E-W

♥ T42

♥ AQ76

Pass 1♦ Pass 1NT

North HCP: 6+1

♦ Q9654

♦ A8

All Pass

South HCP: 14+1

♣ 7

♣ KJT98

Contract: 1NT South

**Board: 307**

Dealer: North

**North:**

♠ AQ94

**South:**

♠ 3

W N E S

1♦

Vul: Both

♥ 84

♥ AJT9

Pass 1NT Pass 2♥

North HCP: 13+1

♦ K2

♦ AT973

Pass 3♠ Pass 3NT

South HCP: 12+1

♣ A9752

♣ QJ3

All Pass

Contract: 3NT South

**Board: 308**

Dealer: North

**North:**

♠ A3

**South:**

♠ J

W N E S

1♦

Vul: None

♥ KJ

♥ 9762

2♠ 3♦ 4♠ 5♦

North HCP: 14+1

♦ JT73

♦ AKQ98

All Pass

South HCP: 10+1

♣ KQ985

♣ 432

Contract: 5♦ South

**Board: 309**

Dealer: North

**North:**

♠ KT8

**South:**

♠ A543

W N E S

1♣

Vul: E-W

♥ KQ

♥ T6

Pass 2♥ 3♦

North HCP: 12+1

♦ K32

♦ AQJ984

Pass 3NT All Pass

South HCP: 11+2

♣ JT963

♣ 8

Contract: 3NT North

**Board: 310**

Dealer: North

**North:**

♠ Q64

**South:**

♠ J952

W N E S

1♣

Vul: Both

♥ K6

♥ QT8

Pass 3♣ Pass 3NT

North HCP: 15+2

♦ Q8

♦ AJ763

All Pass

South HCP: 8+1

♣ AKJ986

♣ T

Contract: 3NT South

**Board: 311**      ♠ K74      You bid first.

Dealer: North      ♥ QT97      The opponents are silent.

Vul: None      ♦ Q

HCP: 13+1      ♣ AQ732

---

**Board: 312**      ♠ AT52      Partner bids first.

Dealer: South      ♥ 86      The opponents are silent.

Vul: N-S      ♦ AKQ98

HCP: 14+1      ♣ J2

---

**Board: 313**      ♠ 94      LHO opens the bidding 1♣.

Dealer: East      ♥ JT96543      Partner bids next.

Vul: Both      ♦ K54      West (RHO) bids 1♦ if possible.

HCP: 6+3      ♣ Q

---

**Board: 314**      ♠ 9      Partner bids first.

Dealer: South      ♥ K872      The opponents are silent.

Vul: None      ♦ KJT875

HCP: 13+2      ♣ AQ

---

**Board: 315**      ♠ KT52      You bid first.

Dealer: North      ♥ QT      The opponents are silent.

Vul: N-S      ♦ K9

HCP: 13+1      ♣ KQ964

## Both hands (Answers Page)

Board: 311	North:	South:	W	N	E	S
Dealer: North	♠ K74	♠ JT6		1♣	Pass	1♦
Vul: None	♥ QT97	♥ KJ62	Pass	1NT	All Pass	
North HCP: 13+1	♦ Q	♦ KJ642				
South HCP: 9+1	♣ AQ732	♣ T				
Contract: 1NT North						

Board: 312	North:	South:	W	N	E	S
Dealer: South	♠ AT52	♠ KJ3			1♣	
Vul: N-S	♥ 86	♥ QJ94	Pass	1♦	Pass	1NT
North HCP: 14+1	♦ AKQ98	♦ J3	Pass	2♠	Pass	3NT
South HCP: 14	♣ J2	♣ AQ65	All Pass			
Contract: 3NT South						

Board: 313	North:	South:	W	N	E	S
Dealer: East	♠ 94	♠ T752		1♣	Pass	
Vul: Both	♥ JT96543	♥ KQ2	1♦	3♥	All Pass	
North HCP: 6+3	♦ K54	♦ 82				
South HCP: 10	♣ Q	♣ AJT4				
Contract: 3♥ North						

Board: 314	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AKJ3			1♣	
Vul: None	♥ K872	♥ QJ	Pass	1♦	Pass	1NT
North HCP: 13+2	♦ KJT875	♦ 32	Pass	2♥	Pass	3♠
South HCP: 12+1	♣ AQ	♣ J7432	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 315	North:	South:	W	N	E	S
Dealer: North	♠ KT52	♠ 4		1♣	Pass	1♦
Vul: N-S	♥ QT	♥ KJ43	Pass	1NT	Pass	2♥
North HCP: 13+1	♦ K9	♦ AQJ54	Pass	3♠	Pass	3NT
South HCP: 15+1	♣ KQ964	♣ A52	All Pass			
Contract: 3NT South						

<b>Board: 311</b>	♠ JT6	Partner bids first.
Dealer: North	♥ KJ62	The opponents are silent.
Vul: None	♦ KJ642	
HCP: 9+1	♣ T	

---

<b>Board: 312</b>	♠ KJ3	You bid first.
Dealer: South	♥ QJ94	The opponents are silent.
Vul: N-S	♦ J3	
HCP: 14	♣ AQ65	

---

<b>Board: 313</b>	♠ T752	RHO opens the bidding 1♣.
Dealer: East	♥ KQ2	You bid next.
Vul: Both	♦ 82	West (LHO) bids 1♦ if possible.
HCP: 10	♣ AJT4	

---

<b>Board: 314</b>	♠ AKJ3	You bid first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: None	♦ 32	
HCP: 12+1	♣ J7432	

---

<b>Board: 315</b>	♠ 4	Partner bids first.
Dealer: North	♥ KJ43	The opponents are silent.
Vul: N-S	♦ AQJ54	
HCP: 15+1	♣ A52	

## Both hands (Answers Page)

Board: 311	North:	South:	W	N	E	S
Dealer: North	♠ K74	♠ JT6		1♣	Pass	1♦
Vul: None	♥ QT97	♥ KJ62	Pass	1NT	All Pass	
North HCP: 13+1	♦ Q	♦ KJ642				
South HCP: 9+1	♣ AQ732	♣ T				
Contract: 1NT North						

Board: 312	North:	South:	W	N	E	S
Dealer: South	♠ AT52	♠ KJ3			1♣	
Vul: N-S	♥ 86	♥ QJ94	Pass	1♦	Pass	1NT
North HCP: 14+1	♦ AKQ98	♦ J3	Pass	2♠	Pass	3NT
South HCP: 14	♣ J2	♣ AQ65	All Pass			
Contract: 3NT South						

Board: 313	North:	South:	W	N	E	S
Dealer: East	♠ 94	♠ T752		1♣	Pass	
Vul: Both	♥ JT96543	♥ KQ2	1♦	3♥	All Pass	
North HCP: 6+3	♦ K54	♦ 82				
South HCP: 10	♣ Q	♣ AJT4				
Contract: 3♥ North						

Board: 314	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AKJ3			1♣	
Vul: None	♥ K872	♥ QJ	Pass	1♦	Pass	1NT
North HCP: 13+2	♦ KJT875	♦ 32	Pass	2♥	Pass	3♠
South HCP: 12+1	♣ AQ	♣ J7432	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 315	North:	South:	W	N	E	S
Dealer: North	♠ KT52	♠ 4		1♣	Pass	1♦
Vul: N-S	♥ QT	♥ KJ43	Pass	1NT	Pass	2♥
North HCP: 13+1	♦ K9	♦ AQJ54	Pass	3♠	Pass	3NT
South HCP: 15+1	♣ KQ964	♣ A52	All Pass			
Contract: 3NT South						

---

<b>Board: 316</b>	♠ Q72	Partner bids first.
Dealer: South	♥ 8542	The opponents are silent.
Vul: E-W	♦ AQT92	
HCP: 11+1	♣ K	

---

<b>Board: 317</b>	♠ 53	You bid first.
Dealer: North	♥ AQJ4	West (RHO) Doubles 1♦ if possible.
Vul: None	♦ AK9	
HCP: 18	♣ KJ42	

---

<b>Board: 318</b>	♠ 853	You bid first.
Dealer: North	♥ 8764	West (RHO) bids 2♠ if possible.
Vul: N-S	♦ A7	
HCP: 13	♣ AKQ9	

---

<b>Board: 319</b>	♠ -	You bid first.
Dealer: North	♥ AQJ87	West (RHO) Doubles 1♦ if possible.
Vul: E-W	♦ T7	
HCP: 11+3	♣ KJ8765	

---

<b>Board: 320</b>	♠ 2	Partner bids first.
Dealer: South	♥ T874	East (LHO) bids 1♥ if possible.
Vul: Both	♦ KQJ982	
HCP: 6+2	♣ 86	

## Both hands (Answers Page)

Board: 316	North:	South:	W	N	E	S
Dealer: South	♠ Q72	♠ K854				1♣
Vul: E-W	♥ 8542	♥ A3	Pass	1♦	Pass	1NT
North HCP: 11+1	♦ AQT92	♦ K63	Pass	2♦	Pass	3♠
South HCP: 13	♣ K	♣ QJT2	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 317	North:	South:	W	N	E	S
Dealer: North	♠ 53	♠ Q872		1♣	Pass	1♦
Vul: None	♥ AQJ4	♥ -	X	2NT	Pass	3♠
North HCP: 18	♦ AK9	♦ QJ7653	Pass	3NT	All Pass	
South HCP: 7+2	♣ KJ42	♣ QT8				
Contract: 3NT North						

Board: 318	North:	South:	W	N	E	S
Dealer: North	♠ 853	♠ 74		1♣	Pass	1♦
Vul: N-S	♥ 8764	♥ AKJ5	2♠	Pass	Pass	3♦
North HCP: 13	♦ A7	♦ J8542	All Pass			
South HCP: 9+1	♣ AKQ9	♣ T3				
Contract: 3♦ South						

Board: 319	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ K982		1♣	Pass	1♦
Vul: E-W	♥ AQJ87	♥ 95	X	1♥	Pass	3NT
North HCP: 11+3	♦ T7	♦ A6432	Pass	4♥	Pass	5♣
South HCP: 13+1	♣ KJ8765	♣ AQ	All Pass			
Contract: 5♣ South						

Board: 320	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ A975				1♣
Vul: Both	♥ T874	♥ K	Pass	1♦	1♥	3♣
North HCP: 6+2	♦ KQJ982	♦ A6	All Pass			
South HCP: 16+2	♣ 86	♣ AJ5432				
Contract: 3♣ South						

**South hands****Resp\_to\_1C**

**Board: 316**      ♠ K854      You bid first.

Dealer: South      ♥ A3      The opponents are silent.

Vul: E-W      ♦ K63

HCP: 13      ♣ QJT2

---

**Board: 317**      ♠ Q872      Partner bids first.

Dealer: North      ♥ -      West (LHO) Doubles 1♦ if possible.

Vul: None      ♦ QJ7653

HCP: 7+2      ♣ QT8

---

**Board: 318**      ♠ 74      Partner bids first.

Dealer: North      ♥ AKJ5      West (LHO) bids 2♠ if possible.

Vul: N-S      ♦ J8542

HCP: 9+1      ♣ T3

---

**Board: 319**      ♠ K982      Partner bids first.

Dealer: North      ♥ 95      West (LHO) Doubles 1♦ if possible.

Vul: E-W      ♦ A6432

HCP: 13+1      ♣ AQ

---

**Board: 320**      ♠ A975      You bid first.

Dealer: South      ♥ K      East (RHO) bids 1♥ if possible.

Vul: Both      ♦ A6

HCP: 16+2      ♣ AJ5432

## Both hands (Answers Page)

Board: 316	North:	South:	W	N	E	S
Dealer: South	♠ Q72	♠ K854				1♣
Vul: E-W	♥ 8542	♥ A3	Pass	1♦	Pass	1NT
North HCP: 11+1	♦ AQT92	♦ K63	Pass	2♦	Pass	3♠
South HCP: 13	♣ K	♣ QJT2	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 317	North:	South:	W	N	E	S
Dealer: North	♠ 53	♠ Q872		1♣	Pass	1♦
Vul: None	♥ AQJ4	♥ -	X	2NT	Pass	3♠
North HCP: 18	♦ AK9	♦ QJ7653	Pass	3NT	All Pass	
South HCP: 7+2	♣ KJ42	♣ QT8				
Contract: 3NT North						

Board: 318	North:	South:	W	N	E	S
Dealer: North	♠ 853	♠ 74		1♣	Pass	1♦
Vul: N-S	♥ 8764	♥ AKJ5	2♠	Pass	Pass	3♦
North HCP: 13	♦ A7	♦ J8542	All Pass			
South HCP: 9+1	♣ AKQ9	♣ T3				
Contract: 3♦ South						

Board: 319	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ K982		1♣	Pass	1♦
Vul: E-W	♥ AQJ87	♥ 95	X	1♥	Pass	3NT
North HCP: 11+3	♦ T7	♦ A6432	Pass	4♥	Pass	5♣
South HCP: 13+1	♣ KJ8765	♣ AQ	All Pass			
Contract: 5♣ South						

Board: 320	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ A975				1♣
Vul: Both	♥ T874	♥ K	Pass	1♦	1♥	3♣
North HCP: 6+2	♦ KQJ982	♦ A6	All Pass			
South HCP: 16+2	♣ 86	♣ AJ5432				
Contract: 3♣ South						

**Board: 321**      ♠ 975      You bid first.

Dealer: North      ♥ K852      The opponents are silent.

Vul: N-S      ♦ AK

HCP: 14      ♣ KJ82

---

**Board: 322**      ♠ 4      You bid first.

Dealer: North      ♥ K75      West (RHO) bids 1♠ if possible.

Vul: E-W      ♦ AQ86      West (RHO) bids 3♠ if possible.

HCP: 12+1      ♣ KT532

---

**Board: 323**      ♠ AJ7      Partner bids first.

Dealer: South      ♥ AT73      The opponents are silent.

Vul: Both      ♦ A8543

HCP: 16+1      ♣ K

---

**Board: 324**      ♠ K96      Partner bids first.

Dealer: South      ♥ 9842      The opponents are silent.

Vul: None      ♦ AQ987

HCP: 10+1      ♣ J

---

**Board: 325**      ♠ 98      You bid first.

Dealer: North      ♥ AKQ4      The opponents are silent.

Vul: E-W      ♦ 8

HCP: 17+2      ♣ AKJ984

## Both hands (Answers Page)

Board: 321	North:	South:	W	N	E	S
Dealer: North	♠ 975	♠ QJ		1♣	Pass	1♦
Vul: N-S	♥ K852	♥ AQ74	Pass	1NT	All Pass	
North HCP: 14	♦ AK	♦ T97642				
South HCP: 9+2	♣ KJ82	♣ 4				
Contract: 1NT North						

Board: 322	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ AQT2		1♣	Pass	1♦
Vul: E-W	♥ K75	♥ J32	1♠	2♦	Pass	3♦
North HCP: 12+1	♦ AQ86	♦ KJT953	3♠	Pass	Pass	4♦
South HCP: 11+2	♣ KT532	♣ -	All Pass			
Contract: 4♦ South						

Board: 323	North:	South:	W	N	E	S
Dealer: South	♠ AJ7	♠ KT5			1♣	
Vul: Both	♥ AT73	♥ KQ62	Pass	1♦	Pass	1NT
North HCP: 16+1	♦ A8543	♦ T6	Pass	2♥	Pass	4♥
South HCP: 13	♣ K	♣ AJ42	All Pass			
Contract: 4♥ South						

Board: 324	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ J54			1♣	
Vul: None	♥ 9842	♥ AKJ	Pass	1♦	Pass	1NT
North HCP: 10+1	♦ AQ987	♦ T6	All Pass			
South HCP: 13+1	♣ J	♣ A8542				
Contract: 1NT South						

Board: 325	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ AK42		1♣	Pass	1♦
Vul: E-W	♥ AKQ4	♥ T72	Pass	3♣	Pass	3♠
North HCP: 17+2	♦ 8	♦ QJT73	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKJ984	♣ 5				
Contract: 3NT North						

<b>Board: 321</b>	♠ QJ	Partner bids first.
Dealer: North	♥ AQ74	The opponents are silent.
Vul: N-S	♦ T97642	
HCP: 9+2	♣ 4	

---

<b>Board: 322</b>	♠ AQT2	Partner bids first.
Dealer: North	♥ J32	West (LHO) bids 1♠ if possible.
Vul: E-W	♦ KJT953	West (LHO) bids 3♠ if possible.
HCP: 11+2	♣ -	

---

<b>Board: 323</b>	♠ KT5	You bid first.
Dealer: South	♥ KQ62	The opponents are silent.
Vul: Both	♦ T6	
HCP: 13	♣ AJ42	

---

<b>Board: 324</b>	♠ J54	You bid first.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: None	♦ T6	
HCP: 13+1	♣ A8542	

---

<b>Board: 325</b>	♠ AK42	Partner bids first.
Dealer: North	♥ T72	The opponents are silent.
Vul: E-W	♦ QJT73	
HCP: 10+1	♣ 5	

## Both hands (Answers Page)

Board: 321	North:	South:	W	N	E	S
Dealer: North	♠ 975	♠ QJ		1♣	Pass	1♦
Vul: N-S	♥ K852	♥ AQ74	Pass	1NT	All Pass	
North HCP: 14	♦ AK	♦ T97642				
South HCP: 9+2	♣ KJ82	♣ 4				
Contract: 1NT North						

Board: 322	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ AQT2		1♣	Pass	1♦
Vul: E-W	♥ K75	♥ J32	1♠	2♦	Pass	3♦
North HCP: 12+1	♦ AQ86	♦ KJT953	3♠	Pass	Pass	4♦
South HCP: 11+2	♣ KT532	♣ -	All Pass			
Contract: 4♦ South						

Board: 323	North:	South:	W	N	E	S
Dealer: South	♠ AJ7	♠ KT5			1♣	
Vul: Both	♥ AT73	♥ KQ62	Pass	1♦	Pass	1NT
North HCP: 16+1	♦ A8543	♦ T6	Pass	2♥	Pass	4♥
South HCP: 13	♣ K	♣ AJ42	All Pass			
Contract: 4♥ South						

Board: 324	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ J54			1♣	
Vul: None	♥ 9842	♥ AKJ	Pass	1♦	Pass	1NT
North HCP: 10+1	♦ AQ987	♦ T6	All Pass			
South HCP: 13+1	♣ J	♣ A8542				
Contract: 1NT South						

Board: 325	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ AK42		1♣	Pass	1♦
Vul: E-W	♥ AKQ4	♥ T72	Pass	3♣	Pass	3♠
North HCP: 17+2	♦ 8	♦ QJT73	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKJ984	♣ 5				
Contract: 3NT North						

<b>Board: 326</b>	♠ KQ73	Partner bids first.
Dealer: South	♥ 853	The opponents are silent.
Vul: Both	♦ KQT73	
HCP: 10+1	♣ 7	

---

<b>Board: 327</b>	♠ KJ7	Partner bids first.
Dealer: South	♥ K643	East (LHO) bids 1♥ if possible.
Vul: None	♦ QT987	
HCP: 9+1	♣ 7	

---

<b>Board: 328</b>	♠ A8	RHO opens the bidding 1♣.
Dealer: West	♥ Q83	You bid next.
Vul: E-W	♦ KT63	East (LHO) bids 1♦ if possible.
HCP: 10	♣ J853	

---

<b>Board: 329</b>	♠ Q53	You bid first.
Dealer: North	♥ KT5	The opponents are silent.
Vul: Both	♦ T6	
HCP: 12+1	♣ AK653	

---

<b>Board: 330</b>	♠ 9652	Partner bids first.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: None	♦ KQT32	
HCP: 8+1	♣ T	

## Both hands (Answers Page)

Board: 326	North:	South:	W	N	E	S
Dealer: South	♠ KQ73	♠ A98				1♣
Vul: Both	♥ 853	♥ AKT6	Pass	1♦	Pass	1NT
North HCP: 10+1	♦ KQT73	♦ 64			All Pass	
South HCP: 14	♣ 7	♣ K986				
Contract: 1NT South						

Board: 327	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ A42				1♣
Vul: None	♥ K643	♥ 92	Pass	1♦	1♥	2♣
North HCP: 9+1	♦ QT987	♦ K5	Pass	2♦	All Pass	
South HCP: 12+2	♣ 7	♣ AJT952				
Contract: 2♦ North						

Board: 328	North:	South:	W	N	E	S
Dealer: West	♠ A8	♠ KJ65432	1♣	Pass	1♦	3♠
Vul: E-W	♥ Q83	♥ A942			All Pass	
North HCP: 10	♦ KT63	♦ 5				
South HCP: 8+3	♣ J853	♣ T				
Contract: 3♠ South						

Board: 329	North:	South:	W	N	E	S
Dealer: North	♠ Q53	♠ KJ7		1♣	Pass	1♦
Vul: Both	♥ KT5	♥ AJ63	Pass	1NT	Pass	2♥
North HCP: 12+1	♦ T6	♦ AKQJ9	Pass	3NT	Pass	4NT
South HCP: 19+1	♣ AK653	♣ 9	Pass	6NT	All Pass	
Contract: 6NT North						

Board: 330	North:	South:	W	N	E	S
Dealer: South	♠ 9652	♠ AQT				1♣
Vul: None	♥ QJ4	♥ A2	Pass	1♦	Pass	2NT
North HCP: 8+1	♦ KQT32	♦ J95	Pass	3♠	Pass	3NT
South HCP: 18+1	♣ T	♣ AK987	All Pass			
Contract: 3NT South						

**Board: 326**      ♠ A98      You bid first.

Dealer: South      ♥ AKT6      The opponents are silent.

Vul: Both      ♦ 64

HCP: 14      ♣ K986

---

**Board: 327**      ♠ A42      You bid first.

Dealer: South      ♥ 92      East (RHO) bids 1♥ if possible.

Vul: None      ♦ K5

HCP: 12+2      ♣ AJT952

---

**Board: 328**      ♠ KJ65432      LHO opens the bidding 1♣.

Dealer: West      ♥ A942      Partner bids next.

Vul: E-W      ♦ 5      East (RHO) bids 1♦ if possible.

HCP: 8+3      ♣ T

---

**Board: 329**      ♠ KJ7      Partner bids first.

Dealer: North      ♥ AJ63      The opponents are silent.

Vul: Both      ♦ AKQJ9

HCP: 19+1      ♣ 9

---

**Board: 330**      ♠ AQT      You bid first.

Dealer: South      ♥ A2      The opponents are silent.

Vul: None      ♦ J95

HCP: 18+1      ♣ AK987

## Both hands (Answers Page)

**Board: 326**

Dealer: South

**North:**

♠ KQ73

**South:**

♠ A98

W N E S

1♣

Vul: Both

♥ 853

♥ AKT6

Pass 1♦ Pass 1NT

North HCP: 10+1

♦ KQT73

♦ 64

All Pass

South HCP: 14

♣ 7

♣ K986

Contract: 1NT South

**Board: 327**

Dealer: South

**North:**

♠ KJ7

**South:**

♠ A42

W N E S

1♣

Vul: None

♥ K643

♥ 92

Pass 1♦ 1♥ 2♣

North HCP: 9+1

♦ QT987

♦ K5

Pass 2♦ All Pass

South HCP: 12+2

♣ 7

♣ AJT952

Contract: 2♦ North

**Board: 328**

Dealer: West

**North:**

♠ A8

**South:**

♠ KJ65432

W N E S

1♣ Pass 1♦ 3♠

Vul: E-W

♥ Q83

♥ A942

All Pass

North HCP: 10

♦ KT63

♦ 5

South HCP: 8+3

♣ J853

♣ T

Contract: 3♠ South

**Board: 329**

Dealer: North

**North:**

♠ Q53

**South:**

♠ KJ7

W N E S

1♣ Pass 1♦

Vul: Both

♥ KT5

♥ AJ63

Pass 1NT Pass 2♥

North HCP: 12+1

♦ T6

♦ AKQJ9

Pass 3NT Pass 4NT

South HCP: 19+1

♣ AK653

♣ 9

Pass 6NT All Pass

Contract: 6NT North

**Board: 330**

Dealer: South

**North:**

♠ 9652

**South:**

♠ AQT

W N E S

1♣

Vul: None

♥ QJ4

♥ A2

Pass 1♦ Pass 2NT

North HCP: 8+1

♦ KQT32

♦ J95

Pass 3♠ Pass 3NT

South HCP: 18+1

♣ T

♣ AK987

All Pass

Contract: 3NT South

<b>Board: 331</b>	♠ AQ3	LHO opens the bidding 1♣.
Dealer: East	♥ QT432	Partner bids next.
Vul: E-W	♦ 75	West (RHO) bids 1♦ if possible.
HCP: 12+1	♣ AT3	

---

<b>Board: 332</b>	♠ Q3	Partner bids first.
Dealer: South	♥ 9832	East (LHO) bids 1♥ if possible.
Vul: E-W	♦ AK843	
HCP: 11+1	♣ Q2	

---

<b>Board: 333</b>	♠ Q72	You bid first.
Dealer: North	♥ AT95	The opponents are silent.
Vul: None	♦ 8	
HCP: 12+1	♣ AQ974	

---

<b>Board: 334</b>	♠ 76	RHO opens the bidding 1♣.
Dealer: West	♥ 9643	You bid next.
Vul: E-W	♦ AQT	East (LHO) bids 1♦ if possible.
HCP: 6	♣ 9875	West (RHO) Doubles 1♥ if possible.

---

<b>Board: 335</b>	♠ 5	Partner bids first.
Dealer: South	♥ QJ84	The opponents are silent.
Vul: E-W	♦ AKQJ62	
HCP: 16+2	♣ K7	

## Both hands (Answers Page)

Board: 331	North:	South:	W	N	E	S
Dealer: East	♠ AQ3	♠ KT95			1♣	Pass
Vul: E-W	♥ QT432	♥ 96	1♦	1♥	Pass	1♠
North HCP: 12+1	♦ 75	♦ A642	Pass	1NT	Pass	2♥
South HCP: 9	♣ AT3	♣ Q72			All Pass	
Contract: 2♥ South						

Board: 332	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ J972			1♣	
Vul: E-W	♥ 9832	♥ KQ	Pass	1♦	1♥	1♠
North HCP: 11+1	♦ AK843	♦ JT9	Pass	2♥ <sup>1</sup>	Pass	2NT
South HCP: 12	♣ Q2	♣ AJ86			All Pass	
Contract: 2NT South						1. strength cue bid

Board: 333	North:	South:	W	N	E	S
Dealer: North	♠ Q72	♠ A965		1♣	Pass	1♦
Vul: None	♥ AT95	♥ 63	Pass	1NT	Pass	2♠
North HCP: 12+1	♦ 8	♦ AKQT3	Pass	3NT	All Pass	
South HCP: 14+1	♣ AQ974	♣ J8				
Contract: 3NT North						

Board: 334	North:	South:	W	N	E	S
Dealer: West	♠ 76	♠ QJ4	1♣	Pass	1♦	1♥
Vul: E-W	♥ 9643	♥ KQJT5	X	3♥	All Pass	
North HCP: 6	♦ AQT	♦ 72				
South HCP: 16+1	♣ 9875	♣ AK3				
Contract: 3♥ North						

Board: 335	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ QJT7			1♣	
Vul: E-W	♥ QJ84	♥ AKT9	Pass	1♦	Pass	1NT
North HCP: 16+2	♦ AKQJ62	♦ 5	Pass	2♥	Pass	4♥
South HCP: 13	♣ K7	♣ QJ84	Pass	4NT	Pass	5♥ <sup>1</sup>
Contract: 5♥ South					All Pass	

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

<b>Board: 331</b>	♠ KT95	RHO opens the bidding 1♣.
Dealer: East	♥ 96	You bid next.
Vul: E-W	♦ A642	West (LHO) bids 1♦ if possible.
HCP: 9	♣ Q72	

---

<b>Board: 332</b>	♠ J972	You bid first.
Dealer: South	♥ KQ	East (RHO) bids 1♥ if possible.
Vul: E-W	♦ JT9	
HCP: 12	♣ AJ86	

---

<b>Board: 333</b>	♠ A965	Partner bids first.
Dealer: North	♥ 63	The opponents are silent.
Vul: None	♦ AKQT3	
HCP: 14+1	♣ J8	

---

<b>Board: 334</b>	♠ QJ4	LHO opens the bidding 1♣.
Dealer: West	♥ KQJT5	Partner bids next.
Vul: E-W	♦ 72	East (RHO) bids 1♦ if possible.
HCP: 16+1	♣ AK3	West (LHO) Doubles 1♥ if possible.

---

<b>Board: 335</b>	♠ QJT7	You bid first.
Dealer: South	♥ AKT9	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 13	♣ QJ84	

## Both hands (Answers Page)

Board: 331	North:	South:	W	N	E	S
Dealer: East	♠ AQ3	♠ KT95			1♣	Pass
Vul: E-W	♥ QT432	♥ 96	1♦	1♥	Pass	1♠
North HCP: 12+1	♦ 75	♦ A642	Pass	1NT	Pass	2♥
South HCP: 9	♣ AT3	♣ Q72			All Pass	
Contract: 2♥ South						

Board: 332	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ J972			1♣	
Vul: E-W	♥ 9832	♥ KQ	Pass	1♦	1♥	1♠
North HCP: 11+1	♦ AK843	♦ JT9	Pass	2♥ <sup>1</sup>	Pass	2NT
South HCP: 12	♣ Q2	♣ AJ86			All Pass	
Contract: 2NT South						1. strength cue bid

Board: 333	North:	South:	W	N	E	S
Dealer: North	♠ Q72	♠ A965		1♣	Pass	1♦
Vul: None	♥ AT95	♥ 63	Pass	1NT	Pass	2♠
North HCP: 12+1	♦ 8	♦ AKQT3	Pass	3NT	All Pass	
South HCP: 14+1	♣ AQ974	♣ J8				
Contract: 3NT North						

Board: 334	North:	South:	W	N	E	S
Dealer: West	♠ 76	♠ QJ4	1♣	Pass	1♦	1♥
Vul: E-W	♥ 9643	♥ KQJT5	X	3♥	All Pass	
North HCP: 6	♦ AQT	♦ 72				
South HCP: 16+1	♣ 9875	♣ AK3				
Contract: 3♥ North						

Board: 335	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ QJT7			1♣	
Vul: E-W	♥ QJ84	♥ AKT9	Pass	1♦	Pass	1NT
North HCP: 16+2	♦ AKQJ62	♦ 5	Pass	2♥	Pass	4♥
South HCP: 13	♣ K7	♣ QJ84	Pass	4NT	Pass	5♥ <sup>1</sup>
Contract: 5♥ South					All Pass	

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

---

<b>Board: 336</b>	♠ AT32	Partner bids first.
Dealer: South	♥ 854	The opponents are silent.
Vul: Both	♦ KT972	
HCP: 7+1	♣ 5	

---

<b>Board: 337</b>	♠ JT93	Partner bids first.
Dealer: South	♥ KJ2	East (LHO) Doubles 1♦ if possible.
Vul: N-S	♦ AJT93	
HCP: 11+1	♣ J	

---

<b>Board: 338</b>	♠ AT75	Partner bids first.
Dealer: South	♥ AT2	The opponents are silent.
Vul: E-W	♦ JT762	
HCP: 9+1	♣ 4	

---

<b>Board: 339</b>	♠ A	Partner bids first.
Dealer: South	♥ KJ65	The opponents are silent.
Vul: Both	♦ AJ9652	
HCP: 14+2	♣ J4	

---

<b>Board: 340</b>	♠ K953	You bid first.
Dealer: North	♥ KJ86	West (RHO) bids 1♠ if possible.
Vul: None	♦ 64	
HCP: 12	♣ AJ4	

## Both hands (Answers Page)

**Board: 336**

Dealer: South  
Vul: Both  
North HCP: 7+1  
South HCP: 12  
Contract: 1NT South

**North:**

♠ AT32  
♥ 854  
♦ KT972  
♣ 5

**South:**

♠ 654  
♥ AK3  
♦ Q65  
♣ KT97

W N E S

1♣

Pass 1♦ Pass 1NT  
All Pass

**Board: 337**

Dealer: South  
Vul: N-S  
North HCP: 11+1  
South HCP: 11+2  
Contract: 3♦ South

**North:**

♠ JT93  
♥ KJ2  
♦ AJT93  
♣ J

**South:**

♠ 86  
♥ 87  
♦ Q72  
♣ AKQT86

W N E S

1♣

Pass 1♦ X 2♣  
Pass 2♦ Pass 3♦  
All Pass

**Board: 338**

Dealer: South  
Vul: E-W  
North HCP: 9+1  
South HCP: 14+1  
Contract: 1NT South

**North:**

♠ AT75  
♥ AT2  
♦ JT762  
♣ 4

**South:**

♠ 963  
♥ K9  
♦ KQ9  
♣ AQ952

W N E S

1♣

Pass 1♦ Pass 1NT  
All Pass

**Board: 339**

Dealer: South  
Vul: Both  
North HCP: 14+2  
South HCP: 15  
Contract: 4♥ South

**North:**

♠ A  
♥ KJ65  
♦ AJ9652  
♣ J4

**South:**

♠ Q876  
♥ A942  
♦ Q  
♣ AK73

W N E S

1♣

Pass 1♦ Pass 1NT  
Pass 2♥ Pass 4♥  
All Pass

**Board: 340**

Dealer: North  
Vul: None  
North HCP: 12  
South HCP: 8+1  
Contract: 2♦ South

**North:**

♠ K953  
♥ KJ86  
♦ 64  
♣ AJ4

**South:**

♠ 7  
♥ T975  
♦ AQT87  
♣ QT5

W N E S

1♣ Pass 1♦

1♠ Pass Pass 2♦  
All Pass

**Board: 336**      ♠ 654      You bid first.

Dealer: South      ♥ AK3      The opponents are silent.

Vul: Both      ♦ Q65

HCP: 12      ♣ KT97

---

**Board: 337**      ♠ 86      You bid first.

Dealer: South      ♥ 87      East (RHO) Doubles 1♦ if possible.

Vul: N-S      ♦ Q72

HCP: 11+2      ♣ AKQT86

---

**Board: 338**      ♠ 963      You bid first.

Dealer: South      ♥ K9      The opponents are silent.

Vul: E-W      ♦ KQ9

HCP: 14+1      ♣ AQ952

---

**Board: 339**      ♠ Q876      You bid first.

Dealer: South      ♥ A942      The opponents are silent.

Vul: Both      ♦ Q

HCP: 15      ♣ AK73

---

**Board: 340**      ♠ 7      Partner bids first.

Dealer: North      ♥ T975      West (LHO) bids 1♠ if possible.

Vul: None      ♦ AQT87

HCP: 8+1      ♣ QT5

## Both hands (Answers Page)

**Board: 336**

Dealer: South  
Vul: Both  
North HCP: 7+1  
South HCP: 12  
Contract: 1NT South

**North:**

♠ AT32  
♥ 854  
♦ KT972  
♣ 5

**South:**

♠ 654  
♥ AK3  
♦ Q65  
♣ KT97

W N E S

1♣

Pass 1♦ Pass 1NT  
All Pass

**Board: 337**

Dealer: South  
Vul: N-S  
North HCP: 11+1  
South HCP: 11+2  
Contract: 3♦ South

**North:**

♠ JT93  
♥ KJ2  
♦ AJT93  
♣ J

**South:**

♠ 86  
♥ 87  
♦ Q72  
♣ AKQT86

W N E S

1♣

Pass 1♦ X 2♣  
Pass 2♦ Pass 3♦  
All Pass

**Board: 338**

Dealer: South  
Vul: E-W  
North HCP: 9+1  
South HCP: 14+1  
Contract: 1NT South

**North:**

♠ AT75  
♥ AT2  
♦ JT762  
♣ 4

**South:**

♠ 963  
♥ K9  
♦ KQ9  
♣ AQ952

W N E S

1♣

Pass 1♦ Pass 1NT  
All Pass

**Board: 339**

Dealer: South  
Vul: Both  
North HCP: 14+2  
South HCP: 15  
Contract: 4♥ South

**North:**

♠ A  
♥ KJ65  
♦ AJ9652  
♣ J4

**South:**

♠ Q876  
♥ A942  
♦ Q  
♣ AK73

W N E S

1♣

Pass 1♦ Pass 1NT  
Pass 2♥ Pass 4♥  
All Pass

**Board: 340**

Dealer: North  
Vul: None  
North HCP: 12  
South HCP: 8+1  
Contract: 2♦ South

**North:**

♠ K953  
♥ KJ86  
♦ 64  
♣ AJ4

**South:**

♠ 7  
♥ T975  
♦ AQT87  
♣ QT5

W N E S

1♣ Pass 1♦

1♠ Pass Pass 2♦  
All Pass

**Board: 341**      ♠ QJ96      You bid first.

Dealer: North      ♥ AQJ      The opponents are silent.

Vul: E-W      ♦ J6

HCP: 13      ♣ Q976

---

**Board: 342**      ♠ 9753      Partner bids first.

Dealer: South      ♥ AT7      The opponents are silent.

Vul: Both      ♦ AKQ975

HCP: 13+2      ♣ -

---

**Board: 343**      ♠ J97      LHO opens the bidding 1♣.

Dealer: East      ♥ KT986      Partner bids next.

Vul: None      ♦ 7      West (RHO) bids 1♦ if possible.

HCP: 9+1      ♣ AJT6      East (LHO) bids 1NT if possible.

---

**Board: 344**      ♠ J654      Partner bids first.

Dealer: South      ♥ K2      The opponents are silent.

Vul: N-S      ♦ AQJ86

HCP: 15+1      ♣ AT

---

**Board: 345**      ♠ K85      RHO opens the bidding 1♣.

Dealer: West      ♥ T976      You bid next.

Vul: Both      ♦ 52      East (LHO) bids 1♦ if possible.

HCP: 3      ♣ T984      East (LHO) bids 1♠ if possible.

## Both hands (Answers Page)

**Board: 341**

Dealer: North

**North:**

♠ QJ96

**South:**

♠ T754

W N E S

1♣ Pass 1♦

Vul: E-W

♥ AQJ

♥ 7

Pass 1NT All Pass

North HCP: 13

♦ J6

♦ AQT75

South HCP: 9+1

♣ Q976

♣ K82

Contract: 1NT North

**Board: 342**

Dealer: South

**North:**

♠ 9753

**South:**

♠ AJ

W N E S

1♣

Vul: Both

♥ AT7

♥ Q962

Pass 1♦ Pass 1NT

North HCP: 13+2

♦ AKQ975

♦ J42

Pass 2♠ Pass 3NT

South HCP: 13

♣ -

♣ AJ72

All Pass

Contract: 3NT South

**Board: 343**

Dealer: East

**North:**

♠ J97

**South:**

♠ QT83

W N E S

1♣ Pass

Vul: None

♥ KT986

♥ J42

1♦ 1♥ 1NT 2♥

North HCP: 9+1

♦ 7

♦ AQJ

All Pass

South HCP: 10

♣ AJT6

♣ 843

Contract: 2♥ South

**Board: 344**

Dealer: South

**North:**

♠ J654

**South:**

♠ 3

W N E S

1♣

Vul: N-S

♥ K2

♥ AQJ98

Pass 1♦ Pass 1♥

North HCP: 15+1

♦ AQJ86

♦ 2

Pass 3NT Pass 4♥

South HCP: 12+3

♣ AT

♣ KQ8753

All Pass

Contract: 4♥ South

**Board: 345**

Dealer: West

**North:**

♠ K85

**South:**

♠ JT9

W N E S

1♣ Pass 1♦ X

Vul: Both

♥ T976

♥ KQJ3

Pass 1♥ 1♠ 2♥

North HCP: 3

♦ 52

♦ KQJ6

All Pass

South HCP: 15

♣ T984

♣ Q6

Contract: 2♥ South

<b>Board: 341</b>	♠ T754	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: E-W	♦ AQT75	
HCP: 9+1	♣ K82	

<b>Board: 342</b>	♠ AJ	You bid first.
Dealer: South	♥ Q962	The opponents are silent.
Vul: Both	♦ J42	
HCP: 13	♣ AJ72	

<b>Board: 343</b>	♠ QT83	RHO opens the bidding 1♣.
Dealer: East	♥ J42	You bid next.
Vul: None	♦ AQJ	West (LHO) bids 1♦ if possible.
HCP: 10	♣ 843	East (RHO) bids 1NT if possible.

<b>Board: 344</b>	♠ 3	You bid first.
Dealer: South	♥ AQJ98	The opponents are silent.
Vul: N-S	♦ 2	
HCP: 12+3	♣ KQ8753	

<b>Board: 345</b>	♠ JT9	LHO opens the bidding 1♣.
Dealer: West	♥ KQJ3	Partner bids next.
Vul: Both	♦ KQJ6	East (RHO) bids 1♦ if possible.
HCP: 15	♣ Q6	East (RHO) bids 1♠ if possible.

## Both hands (Answers Page)

**Board: 341**

Dealer: North

**North:**

♠ QJ96

**South:**

♠ T754

W N E S

1♣ Pass 1♦

Vul: E-W

♥ AQJ

♥ 7

Pass 1NT All Pass

North HCP: 13

♦ J6

♦ AQT75

South HCP: 9+1

♣ Q976

♣ K82

Contract: 1NT North

**Board: 342**

Dealer: South

**North:**

♠ 9753

**South:**

♠ AJ

W N E S

1♣

Vul: Both

♥ AT7

♥ Q962

Pass 1♦ Pass 1NT

North HCP: 13+2

♦ AKQ975

♦ J42

Pass 2♠ Pass 3NT

South HCP: 13

♣ -

♣ AJ72

All Pass

Contract: 3NT South

**Board: 343**

Dealer: East

**North:**

♠ J97

**South:**

♠ QT83

W N E S

1♣ Pass

Vul: None

♥ KT986

♥ J42

1♦ 1♥ 1NT 2♥

North HCP: 9+1

♦ 7

♦ AQJ

All Pass

South HCP: 10

♣ AJT6

♣ 843

Contract: 2♥ South

**Board: 344**

Dealer: South

**North:**

♠ J654

**South:**

♠ 3

W N E S

1♣

Vul: N-S

♥ K2

♥ AQJ98

Pass 1♦ Pass 1♥

North HCP: 15+1

♦ AQJ86

♦ 2

Pass 3NT Pass 4♥

South HCP: 12+3

♣ AT

♣ KQ8753

All Pass

Contract: 4♥ South

**Board: 345**

Dealer: West

**North:**

♠ K85

**South:**

♠ JT9

W N E S

1♣ Pass 1♦ X

Vul: Both

♥ T976

♥ KQJ3

Pass 1♥ 1♠ 2♥

North HCP: 3

♦ 52

♦ KQJ6

All Pass

South HCP: 15

♣ T984

♣ Q6

Contract: 2♥ South

**Board: 346**      ♠ K      You bid first.

Dealer: North      ♥ K42      The opponents are silent.

Vul: None      ♦ AJ32

HCP: 17+1      ♣ KQJ73

---

**Board: 347**      ♠ Q54      You bid first.

Dealer: North      ♥ Q5      The opponents are silent.

Vul: N-S      ♦ AK5

HCP: 14+1      ♣ K8764

---

**Board: 348**      ♠ Q5      You bid first.

Dealer: North      ♥ K85      The opponents are silent.

Vul: E-W      ♦ K2

HCP: 17+2      ♣ AKQT83

---

**Board: 349**      ♠ JT62      You bid first.

Dealer: North      ♥ AK6      The opponents are silent.

Vul: None      ♦ JT

HCP: 12      ♣ QJT2

---

**Board: 350**      ♠ 6      Partner bids first.

Dealer: South      ♥ AJ85      The opponents are silent.

Vul: N-S      ♦ QJ652

HCP: 8+1      ♣ 862

## Both hands (Answers Page)

Board: 346	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ T863		1♣	Pass	1♦
Vul: None	♥ K42	♥ J6	Pass	3♦	Pass	4♦
North HCP: 17+1	♦ AJ32	♦ KQ9754	All Pass			
South HCP: 6+2	♣ KQJ73	♣ 9				
Contract: 4♦ South						

Board: 347	North:	South:	W	N	E	S
Dealer: North	♠ Q54	♠ KJ2		1♣	Pass	1♦
Vul: N-S	♥ Q5	♥ AJ87	Pass	1NT	Pass	2♥
North HCP: 14+1	♦ AK5	♦ QJT87	Pass	3NT	All Pass	
South HCP: 13+1	♣ K8764	♣ J				
Contract: 3NT North						

Board: 348	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ 9762		1♣	Pass	1♦
Vul: E-W	♥ K85	♥ A2	Pass	3♣	Pass	3NT
North HCP: 17+2	♦ K2	♦ AJ874	All Pass			
South HCP: 9+1	♣ AKQT83	♣ 92				
Contract: 3NT South						

Board: 349	North:	South:	W	N	E	S
Dealer: North	♠ JT62	♠ Q		1♣	Pass	1♦
Vul: None	♥ AK6	♥ QT84	Pass	1NT	Pass	2♥
North HCP: 12	♦ JT	♦ AK832	Pass	3♠	Pass	3NT
South HCP: 15+1	♣ QJT2	♣ A43	All Pass			
Contract: 3NT South						

Board: 350	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ KQ842				1♣
Vul: N-S	♥ AJ85	♥ K3	Pass	1♦	Pass	1♠
North HCP: 8+1	♦ QJ652	♦ -	Pass	1NT	Pass	3♠
South HCP: 13+3	♣ 862	♣ KQT543	Pass	4♣	All Pass	
Contract: 4♣ North						

**South hands****Resp\_to\_1C**

---

<b>Board: 346</b>	♠ T863	Partner bids first.
Dealer: North	♥ J6	The opponents are silent.
Vul: None	♦ KQ9754	
HCP: 6+2	♣ 9	

---

<b>Board: 347</b>	♠ KJ2	Partner bids first.
Dealer: North	♥ AJ87	The opponents are silent.
Vul: N-S	♦ QJT87	
HCP: 13+1	♣ J	

---

<b>Board: 348</b>	♠ 9762	Partner bids first.
Dealer: North	♥ A2	The opponents are silent.
Vul: E-W	♦ AJ874	
HCP: 9+1	♣ 92	

---

<b>Board: 349</b>	♠ Q	Partner bids first.
Dealer: North	♥ QT84	The opponents are silent.
Vul: None	♦ AK832	
HCP: 15+1	♣ A43	

---

<b>Board: 350</b>	♠ KQ842	You bid first.
Dealer: South	♥ K3	The opponents are silent.
Vul: N-S	♦ -	
HCP: 13+3	♣ KQT543	

## Both hands (Answers Page)

Board: 346	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ T863		1♣	Pass	1♦
Vul: None	♥ K42	♥ J6	Pass	3♦	Pass	4♦
North HCP: 17+1	♦ AJ32	♦ KQ9754	All Pass			
South HCP: 6+2	♣ KQJ73	♣ 9				
Contract: 4♦ South						

Board: 347	North:	South:	W	N	E	S
Dealer: North	♠ Q54	♠ KJ2		1♣	Pass	1♦
Vul: N-S	♥ Q5	♥ AJ87	Pass	1NT	Pass	2♥
North HCP: 14+1	♦ AK5	♦ QJT87	Pass	3NT	All Pass	
South HCP: 13+1	♣ K8764	♣ J				
Contract: 3NT North						

Board: 348	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ 9762		1♣	Pass	1♦
Vul: E-W	♥ K85	♥ A2	Pass	3♣	Pass	3NT
North HCP: 17+2	♦ K2	♦ AJ874	All Pass			
South HCP: 9+1	♣ AKQT83	♣ 92				
Contract: 3NT South						

Board: 349	North:	South:	W	N	E	S
Dealer: North	♠ JT62	♠ Q		1♣	Pass	1♦
Vul: None	♥ AK6	♥ QT84	Pass	1NT	Pass	2♥
North HCP: 12	♦ JT	♦ AK832	Pass	3♠	Pass	3NT
South HCP: 15+1	♣ QJT2	♣ A43	All Pass			
Contract: 3NT South						

Board: 350	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ KQ842				1♣
Vul: N-S	♥ AJ85	♥ K3	Pass	1♦	Pass	1♠
North HCP: 8+1	♦ QJ652	♦ -	Pass	1NT	Pass	3♠
South HCP: 13+3	♣ 862	♣ KQT543	Pass	4♣	All Pass	
Contract: 4♣ North						

**Board: 351**      ♠ Q76      You bid first.

Dealer: North      ♥ AT32      The opponents are silent.

Vul: E-W      ♦ 32

HCP: 13      ♣ AKT2

---

**Board: 352**      ♠ -      Partner bids first.

Dealer: South      ♥ A863      East (LHO) bids 1 ♠ if possible.

Vul: Both      ♦ AJT752

HCP: 11+2      ♣ Q52

---

**Board: 353**      ♠ K82      Partner bids first.

Dealer: South      ♥ 9842      East (LHO) bids 2 ♠ if possible.

Vul: N-S      ♦ AKJ82

HCP: 11+1      ♣ 3

---

**Board: 354**      ♠ AK97      Partner bids first.

Dealer: South      ♥ J3      The opponents are silent.

Vul: E-W      ♦ AJT97

HCP: 14+1      ♣ J7

---

**Board: 355**      ♠ AK94      Partner bids first.

Dealer: South      ♥ Q3      The opponents are silent.

Vul: Both      ♦ AQJ95

HCP: 17+1      ♣ JT

## Both hands (Answers Page)

Board: 351	North:	South:	W	N	E	S
Dealer: North	♠ Q76	♠ J853		1♣	Pass	1♦
Vul: E-W	♥ AT32	♥ 5	Pass	1NT	All Pass	
North HCP: 13	♦ 32	♦ AKJ86				
South HCP: 9+1	♣ AKT2	♣ 943				
Contract: 1NT North						

Board: 352	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AK87				1♣
Vul: Both	♥ A863	♥ Q	Pass	1♦	1♠	2♣
North HCP: 11+2	♦ AJT752	♦ 83	Pass	2♥	Pass	3♣
South HCP: 14+2	♣ Q52	♣ AJ9874	Pass	4NT	Pass	5♥ <sup>1</sup>
Contract: 6♣ North			Pass	6♣	All Pass	

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

Board: 353	North:	South:	W	N	E	S
Dealer: South	♠ K82	♠ -				1♣
Vul: N-S	♥ 9842	♥ AQT7	Pass	1♦	2♠	3♣
North HCP: 11+1	♦ AKJ82	♦ T96	Pass	3NT	All Pass	
South HCP: 15+2	♣ 3	♣ AKQ852				
Contract: 3NT North						

Board: 354	North:	South:	W	N	E	S
Dealer: South	♠ AK97	♠ QJT				1♣
Vul: E-W	♥ J3	♥ AK8	Pass	1♦	Pass	1NT
North HCP: 14+1	♦ AJT97	♦ Q86	Pass	2♠	Pass	3NT
South HCP: 14	♣ J7	♣ Q985	All Pass			
Contract: 3NT South						

Board: 355	North:	South:	W	N	E	S
Dealer: South	♠ AK94	♠ J				1♣
Vul: Both	♥ Q3	♥ AJ65	Pass	1♦	Pass	2♣
North HCP: 17+1	♦ AQJ95	♦ T3	Pass	3NT	All Pass	
South HCP: 13+2	♣ JT	♣ AK9432				
Contract: 3NT North						

---

<b>Board: 351</b>	♠ J853	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: E-W	♦ AKJ86	
HCP: 9+1	♣ 943	

---

<b>Board: 352</b>	♠ AK87	You bid first.
Dealer: South	♥ Q	East (RHO) bids 1 ♠ if possible.
Vul: Both	♦ 83	
HCP: 14+2	♣ AJ9874	

---

<b>Board: 353</b>	♠ -	You bid first.
Dealer: South	♥ AQT7	East (RHO) bids 2 ♠ if possible.
Vul: N-S	♦ T96	
HCP: 15+2	♣ AKQ852	

---

<b>Board: 354</b>	♠ QJT	You bid first.
Dealer: South	♥ AK8	The opponents are silent.
Vul: E-W	♦ Q86	
HCP: 14	♣ Q985	

---

<b>Board: 355</b>	♠ J	You bid first.
Dealer: South	♥ AJ65	The opponents are silent.
Vul: Both	♦ T3	
HCP: 13+2	♣ AK9432	

## Both hands (Answers Page)

Board: 351	North:	South:	W	N	E	S
Dealer: North	♠ Q76	♠ J853		1♣	Pass	1♦
Vul: E-W	♥ AT32	♥ 5	Pass	1NT	All Pass	
North HCP: 13	♦ 32	♦ AKJ86				
South HCP: 9+1	♣ AKT2	♣ 943				
Contract: 1NT North						

Board: 352	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AK87				1♣
Vul: Both	♥ A863	♥ Q	Pass	1♦	1♠	2♣
North HCP: 11+2	♦ AJT752	♦ 83	Pass	2♥	Pass	3♣
South HCP: 14+2	♣ Q52	♣ AJ9874	Pass	4NT	Pass	5♥ <sup>1</sup>
Contract: 6♣ North			Pass	6♣	All Pass	

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

Board: 353	North:	South:	W	N	E	S
Dealer: South	♠ K82	♠ -				1♣
Vul: N-S	♥ 9842	♥ AQT7	Pass	1♦	2♠	3♣
North HCP: 11+1	♦ AKJ82	♦ T96	Pass	3NT	All Pass	
South HCP: 15+2	♣ 3	♣ AKQ852				
Contract: 3NT North						

Board: 354	North:	South:	W	N	E	S
Dealer: South	♠ AK97	♠ QJT				1♣
Vul: E-W	♥ J3	♥ AK8	Pass	1♦	Pass	1NT
North HCP: 14+1	♦ AJT97	♦ Q86	Pass	2♠	Pass	3NT
South HCP: 14	♣ J7	♣ Q985	All Pass			
Contract: 3NT South						

Board: 355	North:	South:	W	N	E	S
Dealer: South	♠ AK94	♠ J				1♣
Vul: Both	♥ Q3	♥ AJ65	Pass	1♦	Pass	2♣
North HCP: 17+1	♦ AQJ95	♦ T3	Pass	3NT	All Pass	
South HCP: 13+2	♣ JT	♣ AK9432				
Contract: 3NT North						

**Board: 356**      ♠ QJ      You bid first.

Dealer: North      ♥ AJ5      West (RHO) bids 1♥ if possible.

Vul: None      ♦ A7

HCP: 13+2      ♣ JT9532

---

**Board: 357**      ♠ A52      You bid first.

Dealer: North      ♥ KQ6      The opponents are silent.

Vul: E-W      ♦ A97

HCP: 14      ♣ J832

---

**Board: 358**      ♠ J      You bid first.

Dealer: North      ♥ J      West (RHO) bids 3♠ if possible.

Vul: Both      ♦ 87654

HCP: 11+3      ♣ AKQT64

---

**Board: 359**      ♠ K52      LHO opens the bidding 1♣.

Dealer: East      ♥ KQ7      Partner bids next.

Vul: None      ♦ K3      West (RHO) bids 1♦ if possible.

HCP: 17+1      ♣ AQT82

## Both hands (Answers Page)

Board: 356	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ 9863		1♣	Pass	1♦
Vul: None	♥ AJ5	♥ K32	1♥	2♣	Pass	2♦
North HCP: 13+2	♦ A7	♦ QJ8632		All Pass		
South HCP: 6+2	♣ JT9532	♣ -				
Contract: 2♦ South						

Board: 357	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ J964		1♣	Pass	1♦
Vul: E-W	♥ KQ6	♥ A72	Pass	1NT	Pass	2♠
North HCP: 14	♦ A97	♦ KQJ86	Pass	3NT	All Pass	
South HCP: 14+1	♣ J832	♣ K				
Contract: 3NT North						

Board: 358	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ A73		1♣	Pass	1♦
Vul: Both	♥ J	♥ AT54	3♠	4♦	Pass	4NT
North HCP: 11+3	♦ 87654	♦ AKQT2	Pass	5♦ <sup>1</sup>	Pass	5NT <sup>2</sup>
South HCP: 17+1	♣ AKQT64	♣ 2	Pass	6♦ <sup>3</sup>	Pass	7NT
Contract: 7NT South			All Pass			

1. A=1/5 or 4/5
2. King ask by 5NT
3. K=1

Board: 359	North:	South:	W	N	E	S
Dealer: East	♠ K52	♠ 987		1♣	Pass	
Vul: None	♥ KQ7	♥ A85	1♦	1NT	All Pass	
North HCP: 17+1	♦ K3	♦ J964				
South HCP: 5	♣ AQT82	♣ 943				
Contract: 1NT North						

**South hands****Resp\_to\_1C**

**Board: 356**      ♠ 9863      Partner bids first.

Dealer: North      ♥ K32      West (LHO) bids 1♥ if possible.

Vul: None      ♦ QJ8632

HCP: 6+2      ♣ -

---

**Board: 357**      ♠ J964      Partner bids first.

Dealer: North      ♥ A72      The opponents are silent.

Vul: E-W      ♦ KQJ86

HCP: 14+1      ♣ K

---

**Board: 358**      ♠ A73      Partner bids first.

Dealer: North      ♥ AT54      West (LHO) bids 3♠ if possible.

Vul: Both      ♦ AKQT2

HCP: 17+1      ♣ 2

---

**Board: 359**      ♠ 987      RHO opens the bidding 1♣.

Dealer: East      ♥ A85      You bid next.

Vul: None      ♦ J964      West (LHO) bids 1♦ if possible.

HCP: 5      ♣ 943

## Both hands (Answers Page)

Board: 356	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ 9863		1♣	Pass	1♦
Vul: None	♥ AJ5	♥ K32	1♥	2♣	Pass	2♦
North HCP: 13+2	♦ A7	♦ QJ8632		All Pass		
South HCP: 6+2	♣ JT9532	♣ -				
Contract: 2♦ South						

Board: 357	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ J964		1♣	Pass	1♦
Vul: E-W	♥ KQ6	♥ A72	Pass	1NT	Pass	2♠
North HCP: 14	♦ A97	♦ KQJ86	Pass	3NT	All Pass	
South HCP: 14+1	♣ J832	♣ K				
Contract: 3NT North						

Board: 358	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ A73		1♣	Pass	1♦
Vul: Both	♥ J	♥ AT54	3♠	4♦	Pass	4NT
North HCP: 11+3	♦ 87654	♦ AKQT2	Pass	5♦ <sup>1</sup>	Pass	5NT <sup>2</sup>
South HCP: 17+1	♣ AKQT64	♣ 2	Pass	6♦ <sup>3</sup>	Pass	7NT
Contract: 7NT South			All Pass			

1. A=1/5 or 4/5
2. King ask by 5NT
3. K=1

Board: 359	North:	South:	W	N	E	S
Dealer: East	♠ K52	♠ 987		1♣	Pass	
Vul: None	♥ KQ7	♥ A85	1♦	1NT	All Pass	
North HCP: 17+1	♦ K3	♦ J964				
South HCP: 5	♣ AQT82	♣ 943				
Contract: 1NT North						

---

<b>Board: 360</b>	♠ Q4	Partner bids first.
Dealer: South	♥ AQ93	The opponents are silent.
Vul: N-S	♦ K9864	
HCP: 12+1	♣ J4	

---

<b>Board: 361</b>	♠ KT	You bid first.
Dealer: North	♥ A94	West (RHO) bids 1♥ if possible.
Vul: Both	♦ J5	
HCP: 12+2	♣ KJT542	

---

<b>Board: 362</b>	♠ 76	You bid first.
Dealer: North	♥ Q63	The opponents are silent.
Vul: None	♦ K8	
HCP: 13+2	♣ AKJT73	

---

<b>Board: 363</b>	♠ J32	You bid first.
Dealer: North	♥ K97	West (RHO) bids 2♥ if possible.
Vul: N-S	♦ A94	
HCP: 12	♣ KJ97	

---

<b>Board: 364</b>	♠ 74	You bid first.
Dealer: North	♥ 95	The opponents are silent.
Vul: E-W	♦ Q86	
HCP: 11+2	♣ AKQ654	

## Both hands (Answers Page)

Board: 360	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ 73				1♣
Vul: N-S	♥ AQ93	♥ JT2	Pass	1♦	Pass	1NT
North HCP: 12+1	♦ K9864	♦ QJ7	Pass	2♥	Pass	3♣
South HCP: 13+1	♣ J4	♣ AKQT6	All Pass			
Contract: 3♣ South						

Board: 361	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ A964		1♣	Pass	1♦
Vul: Both	♥ A94	♥ 872	1♥	2♣	Pass	2♠
North HCP: 12+2	♦ J5	♦ AKT64	Pass	2NT	Pass	3NT
South HCP: 11+1	♣ KJT542	♣ 6	All Pass			
Contract: 3NT South						

Board: 362	North:	South:	W	N	E	S
Dealer: North	♠ 76	♠ AJ3		1♣	Pass	1♦
Vul: None	♥ Q63	♥ AJ54	Pass	2♣	Pass	3NT
North HCP: 13+2	♦ K8	♦ QJ942	All Pass			
South HCP: 13+1	♣ AKJT73	♣ 8				
Contract: 3NT South						

Board: 363	North:	South:	W	N	E	S
Dealer: North	♠ J32	♠ AKT9		1♣	Pass	1♦
Vul: N-S	♥ K97	♥ QT	2♥	Pass	Pass	X
North HCP: 12	♦ A94	♦ KT532	Pass	3♣	Pass	3♦
South HCP: 12+1	♣ KJ97	♣ T8	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 364	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ AJ5		1♣	Pass	1♦
Vul: E-W	♥ 95	♥ AJ84	Pass	2♣	Pass	3NT
North HCP: 11+2	♦ Q86	♦ AK973	All Pass			
South HCP: 17+1	♣ AKQ654	♣ 2				
Contract: 3NT South						

---

<b>Board: 360</b>	♠ 73	You bid first.
Dealer: South	♥ JT2	The opponents are silent.
Vul: N-S	♦ QJ7	
HCP: 13+1	♣ AKQT6	

---

<b>Board: 361</b>	♠ A964	Partner bids first.
Dealer: North	♥ 872	West (LHO) bids 1♥ if possible.
Vul: Both	♦ AKT64	
HCP: 11+1	♣ 6	

---

<b>Board: 362</b>	♠ AJ3	Partner bids first.
Dealer: North	♥ AJ54	The opponents are silent.
Vul: None	♦ QJ942	
HCP: 13+1	♣ 8	

---

<b>Board: 363</b>	♠ AKT9	Partner bids first.
Dealer: North	♥ QT	West (LHO) bids 2♥ if possible.
Vul: N-S	♦ KT532	
HCP: 12+1	♣ T8	

---

<b>Board: 364</b>	♠ AJ5	Partner bids first.
Dealer: North	♥ AJ84	The opponents are silent.
Vul: E-W	♦ AK973	
HCP: 17+1	♣ 2	

## Both hands (Answers Page)

Board: 360	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ 73				1♣
Vul: N-S	♥ AQ93	♥ JT2	Pass	1♦	Pass	1NT
North HCP: 12+1	♦ K9864	♦ QJ7	Pass	2♥	Pass	3♣
South HCP: 13+1	♣ J4	♣ AKQT6	All Pass			
Contract: 3♣ South						

Board: 361	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ A964		1♣	Pass	1♦
Vul: Both	♥ A94	♥ 872	1♥	2♣	Pass	2♠
North HCP: 12+2	♦ J5	♦ AKT64	Pass	2NT	Pass	3NT
South HCP: 11+1	♣ KJT542	♣ 6	All Pass			
Contract: 3NT South						

Board: 362	North:	South:	W	N	E	S
Dealer: North	♠ 76	♠ AJ3		1♣	Pass	1♦
Vul: None	♥ Q63	♥ AJ54	Pass	2♣	Pass	3NT
North HCP: 13+2	♦ K8	♦ QJ942	All Pass			
South HCP: 13+1	♣ AKJT73	♣ 8				
Contract: 3NT South						

Board: 363	North:	South:	W	N	E	S
Dealer: North	♠ J32	♠ AKT9		1♣	Pass	1♦
Vul: N-S	♥ K97	♥ QT	2♥	Pass	Pass	X
North HCP: 12	♦ A94	♦ KT532	Pass	3♣	Pass	3♦
South HCP: 12+1	♣ KJ97	♣ T8	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 364	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ AJ5		1♣	Pass	1♦
Vul: E-W	♥ 95	♥ AJ84	Pass	2♣	Pass	3NT
North HCP: 11+2	♦ Q86	♦ AK973	All Pass			
South HCP: 17+1	♣ AKQ654	♣ 2				
Contract: 3NT South						

<b>Board: 365</b>	♠ K9	Partner bids first.
Dealer: South	♥ AJT6	The opponents are silent.
Vul: None	♦ AK6432	
HCP: 15+2	♣ 7	

---

<b>Board: 366</b>	♠ 53	RHO opens the bidding 1♣.
Dealer: West	♥ QT2	You bid next.
Vul: E-W	♦ KT872	East (LHO) bids 1♦ if possible.
HCP: 5+1	♣ T64	

---

<b>Board: 367</b>	♠ AKQ5	You bid first.
Dealer: North	♥ K82	The opponents are silent.
Vul: E-W	♦ T8	
HCP: 18	♣ KQJ4	

---

<b>Board: 368</b>	♠ K754	You bid first.
Dealer: North	♥ AQJT	The opponents are silent.
Vul: Both	♦ 65	
HCP: 13	♣ K74	

---

<b>Board: 369</b>	♠ AJ83	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: N-S	♦ AK983	
HCP: 15+1	♣ K54	

## Both hands (Answers Page)

Board: 365	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ AT75				1♣
Vul: None	♥ AJT6	♥ KQ84	Pass	1♦	Pass	1NT
North HCP: 15+2	♦ AK6432	♦ Q	Pass	2♥	Pass	4♥
South HCP: 15	♣ 7	♣ A543	All Pass			
Contract:	4♥ South					

Board: 366	North:	South:	W	N	E	S
Dealer: West	♠ 53	♠ AJ2	1♣	Pass	1♦	1NT
Vul: E-W	♥ QT2	♥ A753	All Pass			
North HCP: 5+1	♦ KT872	♦ A4				
South HCP: 16	♣ T64	♣ K752				
Contract:	1NT South					

Board: 367	North:	South:	W	N	E	S
Dealer: North	♠ AKQ5	♠ JT9		1♣	Pass	1♦
Vul: E-W	♥ K82	♥ J953	Pass	2NT	All Pass	
North HCP: 18	♦ T8	♦ Q9652				
South HCP: 4+1	♣ KQJ4	♣ 3				
Contract:	2NT North					

Board: 368	North:	South:	W	N	E	S
Dealer: North	♠ K754	♠ Q		1♣	Pass	1♦
Vul: Both	♥ AQJT	♥ K832	Pass	1NT	Pass	2♥
North HCP: 13	♦ 65	♦ AKJT42	Pass	4♥	All Pass	
South HCP: 15+2	♣ K74	♣ Q5				
Contract:	4♥ North					

Board: 369	North:	South:	W	N	E	S
Dealer: South	♠ AJ83	♠ KQ64				1♣
Vul: N-S	♥ 2	♥ Q543	Pass	1♦	Pass	1NT
North HCP: 15+1	♦ AK983	♦ Q5	Pass	2♠	Pass	4♠
South HCP: 13	♣ K54	♣ AT9	All Pass			
Contract:	4♠ South					

**South hands****Resp\_to\_1C**

**Board: 365**      ♠ AT75      You bid first.

Dealer: South      ♥ KQ84      The opponents are silent.

Vul: None      ♦ Q

HCP: 15      ♣ A543

**Board: 366**      ♠ AJ2      LHO opens the bidding 1♣.

Dealer: West      ♥ A753      Partner bids next.

Vul: E-W      ♦ A4      East (RHO) bids 1♦ if possible.

HCP: 16      ♣ K752

**Board: 367**      ♠ JT9      Partner bids first.

Dealer: North      ♥ J953      The opponents are silent.

Vul: E-W      ♦ Q9652

HCP: 4+1      ♣ 3

**Board: 368**      ♠ Q      Partner bids first.

Dealer: North      ♥ K832      The opponents are silent.

Vul: Both      ♦ AKJT42

HCP: 15+2      ♣ Q5

**Board: 369**      ♠ KQ64      You bid first.

Dealer: South      ♥ Q543      The opponents are silent.

Vul: N-S      ♦ Q5

HCP: 13      ♣ AT9

## Both hands (Answers Page)

Board: 365	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ AT75				1♣
Vul: None	♥ AJT6	♥ KQ84	Pass	1♦	Pass	1NT
North HCP: 15+2	♦ AK6432	♦ Q	Pass	2♥	Pass	4♥
South HCP: 15	♣ 7	♣ A543	All Pass			
Contract:	4♥ South					

Board: 366	North:	South:	W	N	E	S
Dealer: West	♠ 53	♠ AJ2	1♣	Pass	1♦	1NT
Vul: E-W	♥ QT2	♥ A753	All Pass			
North HCP: 5+1	♦ KT872	♦ A4				
South HCP: 16	♣ T64	♣ K752				
Contract:	1NT South					

Board: 367	North:	South:	W	N	E	S
Dealer: North	♠ AKQ5	♠ JT9		1♣	Pass	1♦
Vul: E-W	♥ K82	♥ J953	Pass	2NT	All Pass	
North HCP: 18	♦ T8	♦ Q9652				
South HCP: 4+1	♣ KQJ4	♣ 3				
Contract:	2NT North					

Board: 368	North:	South:	W	N	E	S
Dealer: North	♠ K754	♠ Q		1♣	Pass	1♦
Vul: Both	♥ AQJT	♥ K832	Pass	1NT	Pass	2♥
North HCP: 13	♦ 65	♦ AKJT42	Pass	4♥	All Pass	
South HCP: 15+2	♣ K74	♣ Q5				
Contract:	4♥ North					

Board: 369	North:	South:	W	N	E	S
Dealer: South	♠ AJ83	♠ KQ64				1♣
Vul: N-S	♥ 2	♥ Q543	Pass	1♦	Pass	1NT
North HCP: 15+1	♦ AK983	♦ Q5	Pass	2♠	Pass	4♠
South HCP: 13	♣ K54	♣ AT9	All Pass			
Contract:	4♠ South					

---

<b>Board: 370</b>	♠ Q84	Partner bids first.
Dealer: South	♥ KT42	The opponents are silent.
Vul: E-W	♦ AKT65	
HCP: 12+1	♣ T	

---

<b>Board: 371</b>	♠ AQ3	You bid first.
Dealer: North	♥ KT9	The opponents are silent.
Vul: Both	♦ Q95	
HCP: 14	♣ QJ97	

---

<b>Board: 372</b>	♠ A4	Partner bids first.
Dealer: South	♥ A742	The opponents are silent.
Vul: None	♦ KT9852	
HCP: 15+2	♣ A	

---

<b>Board: 373</b>	♠ K953	Partner bids first.
Dealer: South	♥ K6	The opponents are silent.
Vul: E-W	♦ AK7543	
HCP: 13+2	♣ 9	

---

<b>Board: 374</b>	♠ AQT9	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ KQ9763	
HCP: 12+2	♣ JT2	

## Both hands (Answers Page)

Board: 370	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ A653				1♣
Vul: E-W	♥ KT42	♥ AJ	Pass	1♦	Pass	1NT
North HCP: 12+1	♦ AKT65	♦ 84	Pass	2♥	Pass	3♠
South HCP: 15+1	♣ T	♣ KQJ65	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 371	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ K654		1♣	Pass	1♦
Vul: Both	♥ KT9	♥ A4	Pass	1NT	Pass	2♦
North HCP: 14	♦ Q95	♦ AT832	Pass	3NT	All Pass	
South HCP: 11+1	♣ QJ97	♣ 52				
Contract: 3NT North						

Board: 372	North:	South:	W	N	E	S
Dealer: South	♠ A4	♠ KT73				1♣
Vul: None	♥ A742	♥ KJ	Pass	1♦	Pass	1NT
North HCP: 15+2	♦ KT9852	♦ AQ	Pass	2♥	Pass	3♠
South HCP: 16+1	♣ A	♣ K9874	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 373	North:	South:	W	N	E	S
Dealer: South	♠ K953	♠ T64				1♣
Vul: E-W	♥ K6	♥ QT7	Pass	1♦	Pass	2♣
North HCP: 13+2	♦ AK7543	♦ J	Pass	3NT	All Pass	
South HCP: 12+2	♣ 9	♣ AKQ873				
Contract: 3NT North						

Board: 374	North:	South:	W	N	E	S
Dealer: South	♠ AQT9	♠ KJ54				1♣
Vul: Both	♥ -	♥ KQT5	Pass	1♦	Pass	1♠
North HCP: 12+2	♦ KQ9763	♦ T2	Pass	3♥ <sup>1</sup>	Pass	4♣
South HCP: 12	♣ JT2	♣ K43	Pass	4♠	All Pass	
Contract: 4♠ North						

1. Splinter

---

<b>Board: 370</b>	♠ A653	You bid first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: E-W	♦ 84	
HCP: 15+1	♣ KQJ65	

---

<b>Board: 371</b>	♠ K654	Partner bids first.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ AT832	
HCP: 11+1	♣ 52	

---

<b>Board: 372</b>	♠ KT73	You bid first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: None	♦ AQ	
HCP: 16+1	♣ K9874	

---

<b>Board: 373</b>	♠ T64	You bid first.
Dealer: South	♥ QT7	The opponents are silent.
Vul: E-W	♦ J	
HCP: 12+2	♣ AKQ873	

---

<b>Board: 374</b>	♠ KJ54	You bid first.
Dealer: South	♥ KQT5	The opponents are silent.
Vul: Both	♦ T2	
HCP: 12	♣ K43	

## Both hands (Answers Page)

Board: 370	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ A653				1♣
Vul: E-W	♥ KT42	♥ AJ	Pass	1♦	Pass	1NT
North HCP: 12+1	♦ AKT65	♦ 84	Pass	2♥	Pass	3♠
South HCP: 15+1	♣ T	♣ KQJ65	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 371	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ K654		1♣	Pass	1♦
Vul: Both	♥ KT9	♥ A4	Pass	1NT	Pass	2♦
North HCP: 14	♦ Q95	♦ AT832	Pass	3NT	All Pass	
South HCP: 11+1	♣ QJ97	♣ 52				
Contract: 3NT North						

Board: 372	North:	South:	W	N	E	S
Dealer: South	♠ A4	♠ KT73				1♣
Vul: None	♥ A742	♥ KJ	Pass	1♦	Pass	1NT
North HCP: 15+2	♦ KT9852	♦ AQ	Pass	2♥	Pass	3♠
South HCP: 16+1	♣ A	♣ K9874	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 373	North:	South:	W	N	E	S
Dealer: South	♠ K953	♠ T64				1♣
Vul: E-W	♥ K6	♥ QT7	Pass	1♦	Pass	2♣
North HCP: 13+2	♦ AK7543	♦ J	Pass	3NT	All Pass	
South HCP: 12+2	♣ 9	♣ AKQ873				
Contract: 3NT North						

Board: 374	North:	South:	W	N	E	S
Dealer: South	♠ AQT9	♠ KJ54				1♣
Vul: Both	♥ -	♥ KQT5	Pass	1♦	Pass	1♠
North HCP: 12+2	♦ KQ9763	♦ T2	Pass	3♥ <sup>1</sup>	Pass	4♣
South HCP: 12	♣ JT2	♣ K43	Pass	4♠	All Pass	
Contract: 4♠ North						

1. Splinter

**Board: 375**      ♠ KJ93      You bid first.

Dealer: North      ♥ A842      The opponents are silent.

Vul: None      ♦ 9

HCP: 15      ♣ AQJ3

---

**Board: 376**      ♠ A732      LHO opens the bidding 1♣.

Dealer: East      ♥ AQ8      Partner bids next.

Vul: E-W      ♦ 63      West (RHO) bids 1♦ if possible.

HCP: 14      ♣ A943

---

**Board: 377**      ♠ KQ65      You bid first.

Dealer: North      ♥ J74      The opponents are silent.

Vul: Both      ♦ -

HCP: 13+2      ♣ AK7543

---

**Board: 378**      ♠ 2      Partner bids first.

Dealer: South      ♥ Q965      The opponents are silent.

Vul: None      ♦ AKQ93

HCP: 14+1      ♣ QJ5

---

**Board: 379**      ♠ AKJ      You bid first.

Dealer: North      ♥ K7      West (RHO) bids 1♥ if possible.

Vul: N-S      ♦ 82

HCP: 15+2      ♣ AT7643

## Both hands (Answers Page)

**Board: 375**

Dealer: North

**North:**

♠ KJ93

**South:**

♠ A65

W N E S

1♣ Pass 1♦

Vul: None

♥ A842

♥ KJT9

Pass 1NT Pass 2♦

North HCP: 15

♦ 9

♦ K8742

Pass 3♥ Pass 4♥

South HCP: 11+1

♣ AQJ3

♣ 6

All Pass

Contract: 4♥ South

**Board: 376**

Dealer: East

**North:**

♠ A732

**South:**

♠ J65

W N E S

1♣ Pass

Vul: E-W

♥ AQ8

♥ 765

1♦ X Pass 2♣

North HCP: 14

♦ 63

♦ AT5

All Pass

South HCP: 5

♣ A943

♣ 7652

Contract: 2♣ South

**Board: 377**

Dealer: North

**North:**

♠ KQ65

**South:**

♠ JT

W N E S

1♣ Pass 1♦

Vul: Both

♥ J74

♥ KT98

Pass 2♣ Pass 3♣

North HCP: 13+2

♦ -

♦ AQ642

All Pass

South HCP: 10+1

♣ AK7543

♣ 62

Contract: 3♣ South

**Board: 378**

Dealer: South

**North:**

♠ 2

**South:**

♠ AKQ5

W N E S

1♣

Vul: None

♥ Q965

♥ AJ8

Pass 1♦ Pass 1NT

North HCP: 14+1

♦ AKQ93

♦ 64

Pass 2♥ Pass 3♠

South HCP: 14

♣ QJ5

♣ T763

Pass 3NT All Pass

Contract: 3NT North

**Board: 379**

Dealer: North

**North:**

♠ AKJ

**South:**

♠ 8643

W N E S

1♣ Pass 1♦

Vul: N-S

♥ K7

♥ AJ2

1♥ 2♣ Pass 2♦

North HCP: 15+2

♦ 82

♦ KQ653

Pass 2NT Pass 3NT

South HCP: 12+1

♣ AT7643

♣ Q

All Pass

Contract: 3NT South

**South hands****Resp\_to\_1C**

---

<b>Board: 375</b>	♠ A65	Partner bids first.
Dealer: North	♥ KJT9	The opponents are silent.
Vul: None	♦ K8742	
HCP: 11+1	♣ 6	

---

<b>Board: 376</b>	♠ J65	RHO opens the bidding 1♣.
Dealer: East	♥ 765	You bid next.
Vul: E-W	♦ AT5	West (LHO) bids 1♦ if possible.
HCP: 5	♣ 7652	

---

<b>Board: 377</b>	♠ JT	Partner bids first.
Dealer: North	♥ KT98	The opponents are silent.
Vul: Both	♦ AQ642	
HCP: 10+1	♣ 62	

---

<b>Board: 378</b>	♠ AKQ5	You bid first.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: None	♦ 64	
HCP: 14	♣ T763	

---

<b>Board: 379</b>	♠ 8643	Partner bids first.
Dealer: North	♥ AJ2	West (LHO) bids 1♥ if possible.
Vul: N-S	♦ KQ653	
HCP: 12+1	♣ Q	

## Both hands (Answers Page)

**Board: 375**

Dealer: North

**North:**

♠ KJ93

**South:**

♠ A65

W N E S

1♣ Pass 1♦

Vul: None

♥ A842

♥ KJT9

Pass 1NT Pass 2♦

North HCP: 15

♦ 9

♦ K8742

Pass 3♥ Pass 4♥

South HCP: 11+1

♣ AQJ3

♣ 6

All Pass

Contract: 4♥ South

**Board: 376**

Dealer: East

**North:**

♠ A732

**South:**

♠ J65

W N E S

1♣ Pass

Vul: E-W

♥ AQ8

♥ 765

1♦ X Pass 2♣

North HCP: 14

♦ 63

♦ AT5

All Pass

South HCP: 5

♣ A943

♣ 7652

Contract: 2♣ South

**Board: 377**

Dealer: North

**North:**

♠ KQ65

**South:**

♠ JT

W N E S

1♣ Pass 1♦

Vul: Both

♥ J74

♥ KT98

Pass 2♣ Pass 3♣

North HCP: 13+2

♦ -

♦ AQ642

All Pass

South HCP: 10+1

♣ AK7543

♣ 62

Contract: 3♣ South

**Board: 378**

Dealer: South

**North:**

♠ 2

**South:**

♠ AKQ5

W N E S

1♣

Vul: None

♥ Q965

♥ AJ8

Pass 1♦ Pass 1NT

North HCP: 14+1

♦ AKQ93

♦ 64

Pass 2♥ Pass 3♠

South HCP: 14

♣ QJ5

♣ T763

Pass 3NT All Pass

Contract: 3NT North

**Board: 379**

Dealer: North

**North:**

♠ AKJ

**South:**

♠ 8643

W N E S

1♣ Pass 1♦

Vul: N-S

♥ K7

♥ AJ2

1♥ 2♣ Pass 2♦

North HCP: 15+2

♦ 82

♦ KQ653

Pass 2NT Pass 3NT

South HCP: 12+1

♣ AT7643

♣ Q

All Pass

Contract: 3NT South

---

<b>Board: 380</b>	♠ KJ	Partner bids first.
Dealer: South	♥ AQ73	The opponents are silent.
Vul: E-W	♦ KT9832	
HCP: 13+2	♣ 3	

---

<b>Board: 381</b>	♠ KJ43	You bid first.
Dealer: North	♥ A7	The opponents are silent.
Vul: None	♦ 5	
HCP: 11+2	♣ KT9862	

---

<b>Board: 382</b>	♠ Q765	Partner bids first.
Dealer: South	♥ K7	East (LHO) Doubles 1♦ if possible.
Vul: N-S	♦ AJT762	
HCP: 10+2	♣ 4	

---

<b>Board: 383</b>	♠ 8	Partner bids first.
Dealer: South	♥ A743	The opponents are silent.
Vul: E-W	♦ AT843	
HCP: 12+1	♣ A32	

---

<b>Board: 384</b>	♠ AJ9	You bid first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: Both	♦ 432	
HCP: 14+1	♣ KQJ65	

## Both hands (Answers Page)

Board: 380	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ QT93				1♣
Vul: E-W	♥ AQ73	♥ 94	Pass	1♦	Pass	1NT
North HCP: 13+2	♦ KT9832	♦ A6	Pass	2♥	Pass	3♠
South HCP: 12+1	♣ 3	♣ AQ874	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 381	North:	South:	W	N	E	S
Dealer: North	♠ KJ43	♠ Q8		1♣	Pass	1♦
Vul: None	♥ A7	♥ J954	Pass	2♣	Pass	2♥
North HCP: 11+2	♦ 5	♦ AJ964	Pass	3NT	All Pass	
South HCP: 14+1	♣ KT9862	♣ AQ				
Contract: 3NT North						

Board: 382	North:	South:	W	N	E	S
Dealer: South	♠ Q765	♠ K3				1♣
Vul: N-S	♥ K7	♥ T42	Pass	1♦	X	2♣
North HCP: 10+2	♦ AJT762	♦ 93	Pass	2♦	Pass	3♣
South HCP: 12+2	♣ 4	♣ AKQ873	All Pass			
Contract: 3♣ South						

Board: 383	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ K654				1♣
Vul: E-W	♥ A743	♥ KJ95	Pass	1♦	Pass	1♠
North HCP: 12+1	♦ AT843	♦ K6	Pass	2NT	All Pass	
South HCP: 12	♣ A32	♣ QT8				
Contract: 2NT North						

Board: 384	North:	South:	W	N	E	S
Dealer: North	♠ AJ9	♠ T732		1♣	Pass	1♦
Vul: Both	♥ QJ	♥ 52	Pass	1NT	Pass	2♦
North HCP: 14+1	♦ 432	♦ AQJT8	Pass	3♦	Pass	4♦
South HCP: 11+1	♣ KQJ65	♣ A9	All Pass			
Contract: 4♦ South						

**South hands****Resp\_to\_1C**

**Board: 380**      ♠ QT93      You bid first.

Dealer: South      ♥ 94      The opponents are silent.

Vul: E-W      ♦ A6

HCP: 12+1      ♣ AQ874

---

**Board: 381**      ♠ Q8      Partner bids first.

Dealer: North      ♥ J954      The opponents are silent.

Vul: None      ♦ AJ964

HCP: 14+1      ♣ AQ

---

**Board: 382**      ♠ K3      You bid first.

Dealer: South      ♥ T42      East (RHO) Doubles 1♦ if possible.

Vul: N-S      ♦ 93

HCP: 12+2      ♣ AKQ873

---

**Board: 383**      ♠ K654      You bid first.

Dealer: South      ♥ KJ95      The opponents are silent.

Vul: E-W      ♦ K6

HCP: 12      ♣ QT8

---

**Board: 384**      ♠ T732      Partner bids first.

Dealer: North      ♥ 52      The opponents are silent.

Vul: Both      ♦ AQJT8

HCP: 11+1      ♣ A9

## Both hands (Answers Page)

Board: 380	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ QT93				1♣
Vul: E-W	♥ AQ73	♥ 94	Pass	1♦	Pass	1NT
North HCP: 13+2	♦ KT9832	♦ A6	Pass	2♥	Pass	3♠
South HCP: 12+1	♣ 3	♣ AQ874	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 381	North:	South:	W	N	E	S
Dealer: North	♠ KJ43	♠ Q8		1♣	Pass	1♦
Vul: None	♥ A7	♥ J954	Pass	2♣	Pass	2♥
North HCP: 11+2	♦ 5	♦ AJ964	Pass	3NT	All Pass	
South HCP: 14+1	♣ KT9862	♣ AQ				
Contract: 3NT North						

Board: 382	North:	South:	W	N	E	S
Dealer: South	♠ Q765	♠ K3				1♣
Vul: N-S	♥ K7	♥ T42	Pass	1♦	X	2♣
North HCP: 10+2	♦ AJT762	♦ 93	Pass	2♦	Pass	3♣
South HCP: 12+2	♣ 4	♣ AKQ873	All Pass			
Contract: 3♣ South						

Board: 383	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ K654				1♣
Vul: E-W	♥ A743	♥ KJ95	Pass	1♦	Pass	1♠
North HCP: 12+1	♦ AT843	♦ K6	Pass	2NT	All Pass	
South HCP: 12	♣ A32	♣ QT8				
Contract: 2NT North						

Board: 384	North:	South:	W	N	E	S
Dealer: North	♠ AJ9	♠ T732		1♣	Pass	1♦
Vul: Both	♥ QJ	♥ 52	Pass	1NT	Pass	2♦
North HCP: 14+1	♦ 432	♦ AQJT8	Pass	3♦	Pass	4♦
South HCP: 11+1	♣ KQJ65	♣ A9	All Pass			
Contract: 4♦ South						

**Board: 385**      ♠ A42      You bid first.

Dealer: North      ♥ QT9      West (RHO) bids 2♥ if possible.

Vul: N-S      ♦ AQ

HCP: 19+1      ♣ AQJ64

---

**Board: 386**      ♠ Q853      Partner bids first.

Dealer: South      ♥ J2      The opponents are silent.

Vul: E-W      ♦ AT873

HCP: 7+1      ♣ 95

---

**Board: 387**      ♠ T87      You bid first.

Dealer: North      ♥ AQ85      The opponents are silent.

Vul: Both      ♦ A8

HCP: 14      ♣ A843

---

**Board: 388**      ♠ 9      Partner bids first.

Dealer: South      ♥ KQ86      East (LHO) bids 1♠ if possible.

Vul: None      ♦ KT9532      West (RHO) bids 2♠ if possible.

HCP: 11+2      ♣ K2

---

**Board: 389**      ♠ K8      You bid first.

Dealer: North      ♥ A63      The opponents are silent.

Vul: E-W      ♦ Q2

HCP: 14+2      ♣ KQT743

## Both hands (Answers Page)

Board: 385	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ KJ87		1♣	Pass	1♦
Vul: N-S	♥ QT9	♥ 8	2♥	3NT	All Pass	
North HCP: 19+1	♦ AQ	♦ KJ865				
South HCP: 8+1	♣ AQJ64	♣ T85				
Contract: 3NT North						

Board: 386	North:	South:	W	N	E	S
Dealer: South	♠ Q853	♠ AJT6			1♣	
Vul: E-W	♥ J2	♥ KT7	Pass	1♦	Pass	1NT
North HCP: 7+1	♦ AT873	♦ Q	All Pass			
South HCP: 14+1	♣ 95	♣ KJ732				
Contract: 1NT South						

Board: 387	North:	South:	W	N	E	S
Dealer: North	♠ T87	♠ AQ95		1♣	Pass	1♦
Vul: Both	♥ AQ85	♥ JT94	Pass	1NT	All Pass	
North HCP: 14	♦ A8	♦ K7652				
South HCP: 10+1	♣ A843	♣ -				
Contract: 1NT North						

Board: 388	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ A85			1♣	
Vul: None	♥ KQ86	♥ T9	Pass	1♦	1♠	2♣
North HCP: 11+2	♦ KT9532	♦ A6	2♠	3♥	Pass	3NT
South HCP: 13+2	♣ K2	♣ AJT764	All Pass			
Contract: 3NT South						

Board: 389	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ 654		1♣	Pass	1♦
Vul: E-W	♥ A63	♥ KJ52	Pass	2♣	All Pass	
North HCP: 14+2	♦ Q2	♦ AJ643				
South HCP: 9+1	♣ KQT743	♣ 2				
Contract: 2♣ North						

**South hands****Resp\_to\_1C**

**Board: 385**      ♠ KJ87      Partner bids first.

Dealer: North      ♥ 8      West (LHO) bids 2♥ if possible.

Vul: N-S      ♦ KJ865

HCP: 8+1      ♣ T85

---

**Board: 386**      ♠ AJT6      You bid first.

Dealer: South      ♥ KT7      The opponents are silent.

Vul: E-W      ♦ Q

HCP: 14+1      ♣ KJ732

---

**Board: 387**      ♠ AQ95      Partner bids first.

Dealer: North      ♥ JT94      The opponents are silent.

Vul: Both      ♦ K7652

HCP: 10+1      ♣ -

---

**Board: 388**      ♠ A85      You bid first.

Dealer: South      ♥ T9      East (RHO) bids 1♠ if possible.

Vul: None      ♦ A6      West (LHO) bids 2♠ if possible.

HCP: 13+2      ♣ AJT764

---

**Board: 389**      ♠ 654      Partner bids first.

Dealer: North      ♥ KJ52      The opponents are silent.

Vul: E-W      ♦ AJ643

HCP: 9+1      ♣ 2

## Both hands (Answers Page)

Board: 385	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ KJ87		1♣	Pass	1♦
Vul: N-S	♥ QT9	♥ 8	2♥	3NT	All Pass	
North HCP: 19+1	♦ AQ	♦ KJ865				
South HCP: 8+1	♣ AQJ64	♣ T85				
Contract: 3NT North						

Board: 386	North:	South:	W	N	E	S
Dealer: South	♠ Q853	♠ AJT6			1♣	
Vul: E-W	♥ J2	♥ KT7	Pass	1♦	Pass	1NT
North HCP: 7+1	♦ AT873	♦ Q	All Pass			
South HCP: 14+1	♣ 95	♣ KJ732				
Contract: 1NT South						

Board: 387	North:	South:	W	N	E	S
Dealer: North	♠ T87	♠ AQ95		1♣	Pass	1♦
Vul: Both	♥ AQ85	♥ JT94	Pass	1NT	All Pass	
North HCP: 14	♦ A8	♦ K7652				
South HCP: 10+1	♣ A843	♣ -				
Contract: 1NT North						

Board: 388	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ A85			1♣	
Vul: None	♥ KQ86	♥ T9	Pass	1♦	1♠	2♣
North HCP: 11+2	♦ KT9532	♦ A6	2♠	3♥	Pass	3NT
South HCP: 13+2	♣ K2	♣ AJT764	All Pass			
Contract: 3NT South						

Board: 389	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ 654		1♣	Pass	1♦
Vul: E-W	♥ A63	♥ KJ52	Pass	2♣	All Pass	
North HCP: 14+2	♦ Q2	♦ AJ643				
South HCP: 9+1	♣ KQT743	♣ 2				
Contract: 2♣ North						

**Board: 390**      ♠ AT873      RHO opens the bidding 1♣.

Dealer: West      ♥ T      You bid next.

Vul: Both      ♦ J84      East (LHO) bids 1♦ if possible.

HCP: 5+1      ♣ T873      West (RHO) Doubles 3♥ if possible.

---

**Board: 391**      ♠ J842      Partner bids first.

Dealer: South      ♥ T97      The opponents are silent.

Vul: None      ♦ KQT73

HCP: 9+1      ♣ K

---

**Board: 392**      ♠ Q9      Partner bids first.

Dealer: South      ♥ JT97      The opponents are silent.

Vul: N-S      ♦ K9764

HCP: 9+1      ♣ QJ

---

**Board: 393**      ♠ QJT98643      LHO opens the bidding 1♣.

Dealer: East      ♥ QJ      Partner bids next.

Vul: Both      ♦ -      West (RHO) bids 1♦ if possible.

HCP: 6+4      ♣ T94

---

**Board: 394**      ♠ KJ9      Partner bids first.

Dealer: South      ♥ J854      The opponents are silent.

Vul: None      ♦ J8764

HCP: 6+1      ♣ 8

## Both hands (Answers Page)

Board: 390	North:	South:	W	N	E	S
Dealer: West	♠ AT873	♠ 9	1♣	Pass	1♦	3♥
Vul: Both	♥ T	♥ KJ98542	X	All Pass		
North HCP: 5+1	♦ J84	♦ Q				
South HCP: 12+3	♣ T873	♣ KQJ9				
Contract: 3♥X South						

Board: 391	North:	South:	W	N	E	S
Dealer: South	♠ J842	♠ AK				1♣
Vul: None	♥ T97	♥ 52	Pass	1♦	Pass	3♣
North HCP: 9+1	♦ KQT73	♦ J94	Pass	3NT	All Pass	
South HCP: 15+2	♣ K	♣ AQJT93				
Contract: 3NT North						

Board: 392	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ AJ82				1♣
Vul: N-S	♥ JT97	♥ A6	Pass	1♦	Pass	1NT
North HCP: 9+1	♦ K9764	♦ A85	All Pass			
South HCP: 13	♣ QJ	♣ T732				
Contract: 1NT South						

Board: 393	North:	South:	W	N	E	S
Dealer: East	♠ QJT98643	♠ 7			1♣	Pass
Vul: Both	♥ QJ	♥ T653	1♦	3♠	All Pass	
North HCP: 6+4	♦ -	♦ Q9632				
South HCP: 4+1	♣ T94	♣ Q87				
Contract: 3♠ North						

Board: 394	North:	South:	W	N	E	S
Dealer: South	♠ KJ9	♠ Q643				1♣
Vul: None	♥ J854	♥ K97	Pass	1♦	Pass	1NT
North HCP: 6+1	♦ J8764	♦ A	All Pass			
South HCP: 16+1	♣ 8	♣ AK972				
Contract: 1NT South						

**Board: 390**      ♠ 9      LHO opens the bidding 1♣.

Dealer: West      ♥ KJ98542      Partner bids next.

Vul: Both      ♦ Q      East (RHO) bids 1♦ if possible.

HCP: 12+3      ♣ KQJ9      West (LHO) Doubles 3♥ if possible.

---

**Board: 391**      ♠ AK      You bid first.

Dealer: South      ♥ 52      The opponents are silent.

Vul: None      ♦ J94

HCP: 15+2      ♣ AQJT93

---

**Board: 392**      ♠ AJ82      You bid first.

Dealer: South      ♥ A6      The opponents are silent.

Vul: N-S      ♦ A85

HCP: 13      ♣ T732

---

**Board: 393**      ♠ 7      RHO opens the bidding 1♣.

Dealer: East      ♥ T653      You bid next.

Vul: Both      ♦ Q9632      West (LHO) bids 1♦ if possible.

HCP: 4+1      ♣ Q87

---

**Board: 394**      ♠ Q643      You bid first.

Dealer: South      ♥ K97      The opponents are silent.

Vul: None      ♦ A

HCP: 16+1      ♣ AK972

## Both hands (Answers Page)

Board: 390	North:	South:	W	N	E	S
Dealer: West	♠ AT873	♠ 9	1♣	Pass	1♦	3♥
Vul: Both	♥ T	♥ KJ98542	X	All Pass		
North HCP: 5+1	♦ J84	♦ Q				
South HCP: 12+3	♣ T873	♣ KQJ9				
Contract: 3♥X South						

Board: 391	North:	South:	W	N	E	S
Dealer: South	♠ J842	♠ AK				1♣
Vul: None	♥ T97	♥ 52	Pass	1♦	Pass	3♣
North HCP: 9+1	♦ KQT73	♦ J94	Pass	3NT	All Pass	
South HCP: 15+2	♣ K	♣ AQJT93				
Contract: 3NT North						

Board: 392	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ AJ82				1♣
Vul: N-S	♥ JT97	♥ A6	Pass	1♦	Pass	1NT
North HCP: 9+1	♦ K9764	♦ A85	All Pass			
South HCP: 13	♣ QJ	♣ T732				
Contract: 1NT South						

Board: 393	North:	South:	W	N	E	S
Dealer: East	♠ QJT98643	♠ 7			1♣	Pass
Vul: Both	♥ QJ	♥ T653	1♦	3♠	All Pass	
North HCP: 6+4	♦ -	♦ Q9632				
South HCP: 4+1	♣ T94	♣ Q87				
Contract: 3♠ North						

Board: 394	North:	South:	W	N	E	S
Dealer: South	♠ KJ9	♠ Q643				1♣
Vul: None	♥ J854	♥ K97	Pass	1♦	Pass	1NT
North HCP: 6+1	♦ J8764	♦ A	All Pass			
South HCP: 16+1	♣ 8	♣ AK972				
Contract: 1NT South						

---

<b>Board: 395</b>	♠ 953	RHO opens the bidding 1♣.
Dealer: West	♥ 976	You bid next.
Vul: E-W	♦ J652	East (LHO) bids 1♦ if possible.
HCP: 7	♣ KQJ	

---

<b>Board: 396</b>	♠ Q53	RHO opens the bidding 1♣.
Dealer: West	♥ T92	You bid next.
Vul: N-S	♦ Q864	East (LHO) bids 1♦ if possible.
HCP: 8	♣ A52	East (LHO) bids 2♦ if possible.

---

<b>Board: 397</b>	♠ A65	You bid first.
Dealer: North	♥ T8	The opponents are silent.
Vul: None	♦ KT5	
HCP: 12+1	♣ AJ763	

---

<b>Board: 398</b>	♠ 4	Partner bids first.
Dealer: South	♥ K762	East (LHO) bids 1♥ if possible.
Vul: N-S	♦ AT643	
HCP: 10+1	♣ QJ6	

---

<b>Board: 399</b>	♠ AKJ2	Partner bids first.
Dealer: South	♥ K2	The opponents are silent.
Vul: E-W	♦ KJ876	
HCP: 15+1	♣ 65	

## Both hands (Answers Page)

**Board: 395**

Dealer: West  
Vul: E-W  
North HCP: 7  
South HCP: 14+1  
Contract: 1NT North

**North:**

♠ 953  
♥ 976  
♦ J652  
♣ KQJ

**South:**

♠ KQT  
♥ KQ52  
♦ 9  
♣ A7653

W N E S

1♣ Pass 1♦ X  
Pass 1NT All Pass

**Board: 396**

Dealer: West  
Vul: N-S  
North HCP: 8  
South HCP: 13+1  
Contract: 2♠ North

**North:**

♠ Q53  
♥ T92  
♦ Q864  
♣ A52

**South:**

♠ AJT84  
♥ A5  
♦ 92  
♣ KJ43

W N E S

1♣ Pass 1♦ 1♠  
Pass Pass 2♦ Pass  
Pass 2♠ All Pass

**Board: 397**

Dealer: North  
Vul: None  
North HCP: 12+1  
South HCP: 12+1  
Contract: 3NT North

**North:**

♠ A65  
♥ T8  
♦ KT5  
♣ AJ763

**South:**

♠ T3  
♥ AQ42  
♦ A7632  
♣ Q9

W N E S

1♣ Pass 1♦  
Pass 1NT Pass 2♥  
Pass 3NT All Pass

**Board: 398**

Dealer: South  
Vul: N-S  
North HCP: 10+1  
South HCP: 15+1  
Contract: 5♣ North

**North:**

♠ 4  
♥ K762  
♦ AT643  
♣ QJ6

**South:**

♠ AKT5  
♥ Q  
♦ K97  
♣ K9875

W N E S

1♣  
Pass 1♦ 1♥ 2♣  
Pass 3♠<sup>1</sup> Pass 4♦  
Pass 5♣ All Pass

1. Splinter

**Board: 399**

Dealer: South  
Vul: E-W  
North HCP: 15+1  
South HCP: 12+1  
Contract: 4♠ South

**North:**

♠ AKJ2  
♥ K2  
♦ KJ876  
♣ 65

**South:**

♠ Q865  
♥ AQ9  
♦ 5  
♣ AT982

W N E S

1♣  
Pass 1♦ Pass 1NT  
Pass 2♠ Pass 4♠  
All Pass

<b>Board: 395</b>	♠ KQT	LHO opens the bidding 1♣.
Dealer: West	♥ KQ52	Partner bids next.
Vul: E-W	♦ 9	East (RHO) bids 1♦ if possible.
HCP: 14+1	♣ A7653	

---

<b>Board: 396</b>	♠ AJT84	LHO opens the bidding 1♣.
Dealer: West	♥ A5	Partner bids next.
Vul: N-S	♦ 92	East (RHO) bids 1♦ if possible.
HCP: 13+1	♣ KJ43	East (RHO) bids 2♦ if possible.

---

<b>Board: 397</b>	♠ T3	Partner bids first.
Dealer: North	♥ AQ42	The opponents are silent.
Vul: None	♦ A7632	
HCP: 12+1	♣ Q9	

---

<b>Board: 398</b>	♠ AKT5	You bid first.
Dealer: South	♥ Q	East (RHO) bids 1♥ if possible.
Vul: N-S	♦ K97	
HCP: 15+1	♣ K9875	

---

<b>Board: 399</b>	♠ Q865	You bid first.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 12+1	♣ AT982	

## Both hands (Answers Page)

**Board: 395**

Dealer: West  
Vul: E-W  
North HCP: 7  
South HCP: 14+1  
Contract: 1NT North

**North:**

♠ 953  
♥ 976  
♦ J652  
♣ KQJ

**South:**

♠ KQT  
♥ KQ52  
♦ 9  
♣ A7653

W N E S

1♣ Pass 1♦ X  
Pass 1NT All Pass

**Board: 396**

Dealer: West  
Vul: N-S  
North HCP: 8  
South HCP: 13+1  
Contract: 2♠ North

**North:**

♠ Q53  
♥ T92  
♦ Q864  
♣ A52

**South:**

♠ AJT84  
♥ A5  
♦ 92  
♣ KJ43

W N E S

1♣ Pass 1♦ 1♠  
Pass Pass 2♦ Pass  
Pass 2♠ All Pass

**Board: 397**

Dealer: North  
Vul: None  
North HCP: 12+1  
South HCP: 12+1  
Contract: 3NT North

**North:**

♠ A65  
♥ T8  
♦ KT5  
♣ AJ763

**South:**

♠ T3  
♥ AQ42  
♦ A7632  
♣ Q9

W N E S

1♣ Pass 1♦  
Pass 1NT Pass 2♥  
Pass 3NT All Pass

**Board: 398**

Dealer: South  
Vul: N-S  
North HCP: 10+1  
South HCP: 15+1  
Contract: 5♣ North

**North:**

♠ 4  
♥ K762  
♦ AT643  
♣ QJ6

**South:**

♠ AKT5  
♥ Q  
♦ K97  
♣ K9875

W N E S

1♣  
Pass 1♦ 1♥ 2♣  
Pass 3♠<sup>1</sup> Pass 4♦  
Pass 5♣ All Pass

1. Splinter

**Board: 399**

Dealer: South  
Vul: E-W  
North HCP: 15+1  
South HCP: 12+1  
Contract: 4♠ South

**North:**

♠ AKJ2  
♥ K2  
♦ KJ876  
♣ 65

**South:**

♠ Q865  
♥ AQ9  
♦ 5  
♣ AT982

W N E S

1♣  
Pass 1♦ Pass 1NT  
Pass 2♠ Pass 4♠  
All Pass

**Board: 400**      ♠ A83      You bid first.

Dealer: North      ♥ Q985      The opponents are silent.

Vul: Both      ♦ Q6

HCP: 13      ♣ KQ94

---

**Board: 401**      ♠ JT5      You bid first.

Dealer: North      ♥ A972      West (RHO) bids 1♥ if possible.

Vul: N-S      ♦ K9

HCP: 13      ♣ KQ32

---

**Board: 402**      ♠ QT64      You bid first.

Dealer: North      ♥ A982      The opponents are silent.

Vul: E-W      ♦ 9

HCP: 13      ♣ AK84

---

**Board: 403**      ♠ AQT7      You bid first.

Dealer: North      ♥ A7      The opponents are silent.

Vul: Both      ♦ AJ3

HCP: 19      ♣ KJ75

---

**Board: 404**      ♠ K753      Partner bids first.

Dealer: South      ♥ 74      The opponents are silent.

Vul: None      ♦ QJ964

HCP: 10+1      ♣ A6

## Both hands (Answers Page)

**Board: 400**

Dealer: North

**North:**

♠ A83

**South:**

♠ Q95

W N E S

1♣ Pass 1♦

Vul: Both

♥ Q985

♥ AKT6

Pass 1NT Pass 2♥

North HCP: 13

♦ Q6

♦ K9872

Pass 4♥ All Pass

South HCP: 16+1

♣ KQ94

♣ A

Contract: 4♥ North

**Board: 401**

Dealer: North

**North:**

♠ JT5

**South:**

♠ A832

W N E S

1♣ Pass 1♦

Vul: N-S

♥ A972

♥ K8

1♥ 1NT All Pass

North HCP: 13

♦ K9

♦ JT652

South HCP: 8+1

♣ KQ32

♣ 54

Contract: 1NT North

**Board: 402**

Dealer: North

**North:**

♠ QT64

**South:**

♠ A95

W N E S

1♣ Pass 1♦

Vul: E-W

♥ A982

♥ JT64

Pass 1NT Pass 2♥

North HCP: 13

♦ 9

♦ AQ653

Pass 4♥ All Pass

South HCP: 12+1

♣ AK84

♣ J

Contract: 4♥ North

**Board: 403**

Dealer: North

**North:**

♠ AQT7

**South:**

♠ 52

W N E S

1♣ Pass 1♦

Vul: Both

♥ A7

♥ T653

Pass 2NT Pass 3♥

North HCP: 19

♦ AJ3

♦ KQT74

Pass 3♠ Pass 3NT

South HCP: 9+1

♣ KJ75

♣ A8

All Pass

Contract: 3NT South

**Board: 404**

Dealer: South

**North:**

♠ K753

**South:**

♠ AJT2

W N E S

1♣

Vul: None

♥ 74

♥ AQ52

Pass 1♦ Pass 1NT

North HCP: 10+1

♦ QJ964

♦ 5

All Pass

South HCP: 14

♣ A6

♣ K832

Contract: 1NT South

<b>Board: 400</b>	♠ Q95	Partner bids first.
Dealer: North	♥ AKT6	The opponents are silent.
Vul: Both	♦ K9872	
HCP: 16+1	♣ A	

---

<b>Board: 401</b>	♠ A832	Partner bids first.
Dealer: North	♥ K8	West (LHO) bids 1♥ if possible.
Vul: N-S	♦ JT652	
HCP: 8+1	♣ 54	

---

<b>Board: 402</b>	♠ A95	Partner bids first.
Dealer: North	♥ JT64	The opponents are silent.
Vul: E-W	♦ AQ653	
HCP: 12+1	♣ J	

---

<b>Board: 403</b>	♠ 52	Partner bids first.
Dealer: North	♥ T653	The opponents are silent.
Vul: Both	♦ KQT74	
HCP: 9+1	♣ A8	

---

<b>Board: 404</b>	♠ AJT2	You bid first.
Dealer: South	♥ AQ52	The opponents are silent.
Vul: None	♦ 5	
HCP: 14	♣ K832	

## Both hands (Answers Page)

**Board: 400**

Dealer: North

**North:**

♠ A83

**South:**

♠ Q95

W N E S

1♣ Pass 1♦

Vul: Both

♥ Q985

♥ AKT6

Pass 1NT Pass 2♥

North HCP: 13

♦ Q6

♦ K9872

Pass 4♥ All Pass

South HCP: 16+1

♣ KQ94

♣ A

Contract: 4♥ North

**Board: 401**

Dealer: North

**North:**

♠ JT5

**South:**

♠ A832

W N E S

1♣ Pass 1♦

Vul: N-S

♥ A972

♥ K8

1♥ 1NT All Pass

North HCP: 13

♦ K9

♦ JT652

South HCP: 8+1

♣ KQ32

♣ 54

Contract: 1NT North

**Board: 402**

Dealer: North

**North:**

♠ QT64

**South:**

♠ A95

W N E S

1♣ Pass 1♦

Vul: E-W

♥ A982

♥ JT64

Pass 1NT Pass 2♥

North HCP: 13

♦ 9

♦ AQ653

Pass 4♥ All Pass

South HCP: 12+1

♣ AK84

♣ J

Contract: 4♥ North

**Board: 403**

Dealer: North

**North:**

♠ AQT7

**South:**

♠ 52

W N E S

1♣ Pass 1♦

Vul: Both

♥ A7

♥ T653

Pass 2NT Pass 3♥

North HCP: 19

♦ AJ3

♦ KQT74

Pass 3♠ Pass 3NT

South HCP: 9+1

♣ KJ75

♣ A8

All Pass

Contract: 3NT South

**Board: 404**

Dealer: South

**North:**

♠ K753

**South:**

♠ AJT2

W N E S

1♣

Vul: None

♥ 74

♥ AQ52

Pass 1♦ Pass 1NT

North HCP: 10+1

♦ QJ964

♦ 5

All Pass

South HCP: 14

♣ A6

♣ K832

Contract: 1NT South

**Board: 405**      ♠ KQ7      You bid first.

Dealer: North      ♥ KJ3      The opponents are silent.

Vul: E-W      ♦ 964

HCP: 13      ♣ AT74

---

**Board: 406**      ♠ 3      You bid first.

Dealer: North      ♥ AQJ5      The opponents are silent.

Vul: Both      ♦ 542

HCP: 15+1      ♣ AKJ75

---

**Board: 407**      ♠ J3      You bid first.

Dealer: North      ♥ J7      The opponents are silent.

Vul: None      ♦ K43

HCP: 12+2      ♣ AQJT92

---

**Board: 408**      ♠ T953      Partner bids first.

Dealer: South      ♥ J9      East (LHO) bids 1♠ if possible.

Vul: N-S      ♦ KQ9763

HCP: 6+2      ♣ 4

---

**Board: 409**      ♠ 3      Partner bids first.

Dealer: South      ♥ AKT4      The opponents are silent.

Vul: Both      ♦ KQT75

HCP: 12+1      ♣ 987

## Both hands (Answers Page)

Board: 405	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ J4		1♣	Pass	1♦
Vul: E-W	♥ KJ3	♥ AQ82	Pass	1NT	Pass	2♥
North HCP: 13	♦ 964	♦ KQJT2	Pass	3NT	All Pass	
South HCP: 16+1	♣ AT74	♣ K6				
Contract: 3NT North						

Board: 406	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ AKT8		1♣	Pass	1♦
Vul: Both	♥ AQJ5	♥ KT72	Pass	1NT	Pass	2♥
North HCP: 15+1	♦ 542	♦ AKJT3	Pass	4♥	Pass	4NT
South HCP: 18+1	♣ AKJ75	♣ -	Pass	5♠ <sup>1</sup>	Pass	6♥
Contract: 6♥ South						All Pass

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

Board: 407	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ 9852		1♣	Pass	1♦
Vul: None	♥ J7	♥ AKT	Pass	2♣	All Pass	
North HCP: 12+2	♦ K43	♦ Q9762				
South HCP: 9+1	♣ AQJT92	♣ 3				
Contract: 2♣ North						

Board: 408	North:	South:	W	N	E	S
Dealer: South	♠ T953	♠ A64				1♣
Vul: N-S	♥ J9	♥ AQ	Pass	1♦	1♠	3♣
North HCP: 6+2	♦ KQ9763	♦ J5	Pass	3♦	Pass	3NT
South HCP: 18+2	♣ 4	♣ AQJ653	All Pass			
Contract: 3NT South						

Board: 409	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AQ85				1♣
Vul: Both	♥ AKT4	♥ QJ87	Pass	1♦	Pass	1NT
North HCP: 12+1	♦ KQT75	♦ J8	Pass	2♥	Pass	4♥
South HCP: 13	♣ 987	♣ QJ4	All Pass			
Contract: 4♥ South						

<b>Board: 405</b>	♠ J4	Partner bids first.
Dealer: North	♥ AQ82	The opponents are silent.
Vul: E-W	♦ KQJT2	
HCP: 16+1	♣ K6	

---

<b>Board: 406</b>	♠ AKT8	Partner bids first.
Dealer: North	♥ KT72	The opponents are silent.
Vul: Both	♦ AKJT3	
HCP: 18+1	♣ -	

---

<b>Board: 407</b>	♠ 9852	Partner bids first.
Dealer: North	♥ AKT	The opponents are silent.
Vul: None	♦ Q9762	
HCP: 9+1	♣ 3	

---

<b>Board: 408</b>	♠ A64	You bid first.
Dealer: South	♥ AQ	East (RHO) bids 1♠ if possible.
Vul: N-S	♦ J5	
HCP: 18+2	♣ AQJ653	

---

<b>Board: 409</b>	♠ AQ85	You bid first.
Dealer: South	♥ QJ87	The opponents are silent.
Vul: Both	♦ J8	
HCP: 13	♣ QJ4	

## Both hands (Answers Page)

Board: 405	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ J4		1♣	Pass	1♦
Vul: E-W	♥ KJ3	♥ AQ82	Pass	1NT	Pass	2♥
North HCP: 13	♦ 964	♦ KQJT2	Pass	3NT	All Pass	
South HCP: 16+1	♣ AT74	♣ K6				
Contract: 3NT North						

Board: 406	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ AKT8		1♣	Pass	1♦
Vul: Both	♥ AQJ5	♥ KT72	Pass	1NT	Pass	2♥
North HCP: 15+1	♦ 542	♦ AKJT3	Pass	4♥	Pass	4NT
South HCP: 18+1	♣ AKJ75	♣ -	Pass	5♠ <sup>1</sup>	Pass	6♥
Contract: 6♥ South						All Pass

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

Board: 407	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ 9852		1♣	Pass	1♦
Vul: None	♥ J7	♥ AKT	Pass	2♣	All Pass	
North HCP: 12+2	♦ K43	♦ Q9762				
South HCP: 9+1	♣ AQJT92	♣ 3				
Contract: 2♣ North						

Board: 408	North:	South:	W	N	E	S
Dealer: South	♠ T953	♠ A64				1♣
Vul: N-S	♥ J9	♥ AQ	Pass	1♦	1♠	3♣
North HCP: 6+2	♦ KQ9763	♦ J5	Pass	3♦	Pass	3NT
South HCP: 18+2	♣ 4	♣ AQJ653	All Pass			
Contract: 3NT South						

Board: 409	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AQ85				1♣
Vul: Both	♥ AKT4	♥ QJ87	Pass	1♦	Pass	1NT
North HCP: 12+1	♦ KQT75	♦ J8	Pass	2♥	Pass	4♥
South HCP: 13	♣ 987	♣ QJ4	All Pass			
Contract: 4♥ South						

<b>Board: 410</b>	♠ 76532	RHO opens the bidding 1♣.
Dealer: West	♥ QT95	You bid next.
Vul: None	♦ -	East (LHO) bids 1♦ if possible.
HCP: 5+1	♣ K862	West (RHO) bids 2♣ if possible.
		West (RHO) Doubles 4♥ if possible.

<b>Board: 411</b>	♠ K74	You bid first.
Dealer: North	♥ A964	The opponents are silent.
Vul: N-S	♦ K	
HCP: 14+1	♣ KJ763	

<b>Board: 412</b>	♠ Q3	RHO opens the bidding 1♣.
Dealer: West	♥ QJ82	You bid next.
Vul: N-S	♦ 986	East (LHO) bids 1♦ if possible.
HCP: 6	♣ J732	West (RHO) bids 1♠ if possible.
		East (LHO) bids 2♠ if possible.
		West (RHO) bids 3♠ if possible.
		West (RHO) Doubles 4♥ if possible.

<b>Board: 413</b>	♠ KJ72	You bid first.
Dealer: North	♥ A5	West (RHO) bids 1♠ if possible.
Vul: None	♦ T65	
HCP: 12	♣ A862	

## Both hands (Answers Page)

Board: 410	North:	South:	W	N	E	S
Dealer: West	♠ 76532	♠ A4	1 ♣	Pass	1 ♦	1 ♥
Vul: None	♥ QT95	♥ AJ832	2 ♣	4 ♥	Pass	Pass
North HCP: 5+1	♦ -	♦ KQ863	X	All Pass		
South HCP: 14+2	♣ K862	♣ 7				
Contract:	4 ♥ X	North				

Board: 411	North:	South:	W	N	E	S
Dealer: North	♠ K74	♠ J9	1 ♣	Pass	1 ♦	
Vul: N-S	♥ A964	♥ J732	Pass	1 NT	All Pass	
North HCP: 14+1	♦ K	♦ AJ732				
South HCP: 7+1	♣ KJ763	♣ T8				
Contract:	1 NT	North				

Board: 412	North:	South:	W	N	E	S
Dealer: West	♠ Q3	♠ A86	1 ♣	Pass	1 ♦	1 ♥
Vul: N-S	♥ QJ82	♥ AK7543	1 ♠	2 ♥	2 ♠	3 ♥
North HCP: 6	♦ 986	♦ Q43	3 ♠	Pass	Pass	4 ♥
South HCP: 13+2	♣ J732	♣ 9	X	All Pass		
Contract:	4 ♥ X	South				

Board: 413	North:	South:	W	N	E	S
Dealer: North	♠ KJ72	♠ 9	1 ♣	Pass	1 ♦	
Vul: None	♥ A5	♥ KT62	1 ♠	Pass	Pass	2 ♥
North HCP: 12	♦ T65	♦ AKQJ84	Pass	3 NT	All Pass	
South HCP: 16+2	♣ A862	♣ K4				
Contract:	3 NT	North				

**Board: 410**      ♠ A4      LHO opens the bidding 1♣.

Dealer: West      ♥ AJ832      Partner bids next.

Vul: None      ♦ KQ863      East (RHO) bids 1♦ if possible.

HCP: 14+2      ♣ 7      West (LHO) bids 2♣ if possible.

West (LHO) Doubles 4♥ if possible.

---

**Board: 411**      ♠ J9      Partner bids first.

Dealer: North      ♥ J732      The opponents are silent.

Vul: N-S      ♦ AJ732

HCP: 7+1      ♣ T8

---

**Board: 412**      ♠ A86      LHO opens the bidding 1♣.

Dealer: West      ♥ AK7543      Partner bids next.

Vul: N-S      ♦ Q43      East (RHO) bids 1♦ if possible.

HCP: 13+2      ♣ 9      West (LHO) bids 1♠ if possible.

East (RHO) bids 2♠ if possible.

West (LHO) bids 3♠ if possible.

West (LHO) Doubles 4♥ if possible.

---

**Board: 413**      ♠ 9      Partner bids first.

Dealer: North      ♥ KT62      West (LHO) bids 1♠ if possible.

Vul: None      ♦ AKQJ84

HCP: 16+2      ♣ K4

## Both hands (Answers Page)

Board: 410	North:	South:	W	N	E	S
Dealer: West	♠ 76532	♠ A4	1 ♣	Pass	1 ♦	1 ♥
Vul: None	♥ QT95	♥ AJ832	2 ♣	4 ♥	Pass	Pass
North HCP: 5+1	♦ -	♦ KQ863	X	All Pass		
South HCP: 14+2	♣ K862	♣ 7				
Contract:	4 ♥ X	North				

Board: 411	North:	South:	W	N	E	S
Dealer: North	♠ K74	♠ J9	1 ♣	Pass	1 ♦	
Vul: N-S	♥ A964	♥ J732	Pass	1 NT	All Pass	
North HCP: 14+1	♦ K	♦ AJ732				
South HCP: 7+1	♣ KJ763	♣ T8				
Contract:	1 NT	North				

Board: 412	North:	South:	W	N	E	S
Dealer: West	♠ Q3	♠ A86	1 ♣	Pass	1 ♦	1 ♥
Vul: N-S	♥ QJ82	♥ AK7543	1 ♠	2 ♥	2 ♠	3 ♥
North HCP: 6	♦ 986	♦ Q43	3 ♠	Pass	Pass	4 ♥
South HCP: 13+2	♣ J732	♣ 9	X	All Pass		
Contract:	4 ♥ X	South				

Board: 413	North:	South:	W	N	E	S
Dealer: North	♠ KJ72	♠ 9	1 ♣	Pass	1 ♦	
Vul: None	♥ A5	♥ KT62	1 ♠	Pass	Pass	2 ♥
North HCP: 12	♦ T65	♦ AKQJ84	Pass	3 NT	All Pass	
South HCP: 16+2	♣ A862	♣ K4				
Contract:	3 NT	North				

---

<b>Board: 414</b>	♠ K982	Partner bids first.
Dealer: South	♥ 98	The opponents are silent.
Vul: N-S	♦ K9865	
HCP: 6+1	♣ 53	

---

<b>Board: 415</b>	♠ AQ	You bid first.
Dealer: North	♥ J52	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 13+2	♣ QT8432	

---

<b>Board: 416</b>	♠ QJ92	Partner bids first.
Dealer: South	♥ KT65	The opponents are silent.
Vul: Both	♦ K9853	
HCP: 9+1	♣ -	

---

<b>Board: 417</b>	♠ 2	LHO opens the bidding 1♣.
Dealer: East	♥ KQT8743	Partner bids next.
Vul: E-W	♦ KJ2	West (RHO) bids 1♦ if possible.
HCP: 9+3	♣ 53	

---

<b>Board: 418</b>	♠ AK98	Partner bids first.
Dealer: South	♥ 7	East (LHO) bids 1♥ if possible.
Vul: E-W	♦ KJ854	
HCP: 11+1	♣ 873	

## Both hands (Answers Page)

Board: 414	North:	South:	W	N	E	S
Dealer: South	♠ K982	♠ AQJ				1♣
Vul: N-S	♥ 98	♥ K53	Pass	1♦	Pass	2NT
North HCP: 6+1	♦ K9865	♦ JT			All Pass	
South HCP: 18+1	♣ 53	♣ AK986				
Contract: 2NT South						

Board: 415	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ KJ74		1♣	Pass	1♦
Vul: E-W	♥ J52	♥ AQ4	Pass	2♣	Pass	2♦
North HCP: 13+2	♦ A2	♦ J9763	Pass	2NT	Pass	3NT
South HCP: 11+1	♣ QT8432	♣ 9			All Pass	
Contract: 3NT South						

Board: 416	North:	South:	W	N	E	S
Dealer: South	♠ QJ92	♠ K654				1♣
Vul: Both	♥ KT65	♥ Q3	Pass	1♦	Pass	1NT
North HCP: 9+1	♦ K9853	♦ Q74			All Pass	
South HCP: 12	♣ -	♣ KQ53				
Contract: 1NT South						

Board: 417	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ J874			1♣	Pass
Vul: E-W	♥ KQT8743	♥ 9652	1♦	3♥	Pass	4♥
North HCP: 9+3	♦ KJ2	♦ A53			All Pass	
South HCP: 5	♣ 53	♣ 97				
Contract: 4♥ South						

Board: 418	North:	South:	W	N	E	S
Dealer: South	♠ AK98	♠ 72				1♣
Vul: E-W	♥ 7	♥ AK4	Pass	1♦	1♥	3♣
North HCP: 11+1	♦ KJ854	♦ 63	Pass	3♠	Pass	3NT
South HCP: 16+2	♣ 873	♣ AKQ965	Pass	4♣	Pass	4♥
Contract: 5♣ South			Pass	4♠	Pass	5♣
					All Pass	

<b>Board: 414</b>	♠ AQJ	You bid first.
Dealer: South	♥ K53	The opponents are silent.
Vul: N-S	♦ JT	
HCP: 18+1	♣ AK986	

---

<b>Board: 415</b>	♠ KJ74	Partner bids first.
Dealer: North	♥ AQ4	The opponents are silent.
Vul: E-W	♦ J9763	
HCP: 11+1	♣ 9	

---

<b>Board: 416</b>	♠ K654	You bid first.
Dealer: South	♥ Q3	The opponents are silent.
Vul: Both	♦ Q74	
HCP: 12	♣ KQ53	

---

<b>Board: 417</b>	♠ J874	RHO opens the bidding 1♣.
Dealer: East	♥ 9652	You bid next.
Vul: E-W	♦ A53	West (LHO) bids 1♦ if possible.
HCP: 5	♣ 97	

---

<b>Board: 418</b>	♠ 72	You bid first.
Dealer: South	♥ AK4	East (RHO) bids 1♥ if possible.
Vul: E-W	♦ 63	
HCP: 16+2	♣ AKQ965	

## Both hands (Answers Page)

Board: 414	North:	South:	W	N	E	S
Dealer: South	♠ K982	♠ AQJ				1♣
Vul: N-S	♥ 98	♥ K53	Pass	1♦	Pass	2NT
North HCP: 6+1	♦ K9865	♦ JT			All Pass	
South HCP: 18+1	♣ 53	♣ AK986				
Contract: 2NT South						

Board: 415	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ KJ74		1♣	Pass	1♦
Vul: E-W	♥ J52	♥ AQ4	Pass	2♣	Pass	2♦
North HCP: 13+2	♦ A2	♦ J9763	Pass	2NT	Pass	3NT
South HCP: 11+1	♣ QT8432	♣ 9			All Pass	
Contract: 3NT South						

Board: 416	North:	South:	W	N	E	S
Dealer: South	♠ QJ92	♠ K654				1♣
Vul: Both	♥ KT65	♥ Q3	Pass	1♦	Pass	1NT
North HCP: 9+1	♦ K9853	♦ Q74			All Pass	
South HCP: 12	♣ -	♣ KQ53				
Contract: 1NT South						

Board: 417	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ J874			1♣	Pass
Vul: E-W	♥ KQT8743	♥ 9652	1♦	3♥	Pass	4♥
North HCP: 9+3	♦ KJ2	♦ A53			All Pass	
South HCP: 5	♣ 53	♣ 97				
Contract: 4♥ South						

Board: 418	North:	South:	W	N	E	S
Dealer: South	♠ AK98	♠ 72				1♣
Vul: E-W	♥ 7	♥ AK4	Pass	1♦	1♥	3♣
North HCP: 11+1	♦ KJ854	♦ 63	Pass	3♠	Pass	3NT
South HCP: 16+2	♣ 873	♣ AKQ965	Pass	4♣	Pass	4♥
Contract: 5♣ South			Pass	4♠	Pass	5♣
					All Pass	

**Board: 419**      ♠ K7542      LHO opens the bidding 1♣.

Dealer: East      ♥ 7      Partner bids next.

Vul: Both      ♦ JT32      West (RHO) bids 1♦ if possible.

HCP: 9+1      ♣ AJ9      West (RHO) Doubles 2♦ if possible.

---

**Board: 420**      ♠ AK97      Partner bids first.

Dealer: South      ♥ 8      The opponents are silent.

Vul: None      ♦ JT873

HCP: 12+1      ♣ A73

---

**Board: 421**      ♠ K3      You bid first.

Dealer: North      ♥ K754      The opponents are silent.

Vul: E-W      ♦ AK5

HCP: 14      ♣ J987

---

**Board: 422**      ♠ Q874      Partner bids first.

Dealer: South      ♥ 8      The opponents are silent.

Vul: Both      ♦ KQ654

HCP: 7+1      ♣ T53

---

**Board: 423**      ♠ J842      You bid first.

Dealer: North      ♥ KT7      The opponents are silent.

Vul: None      ♦ 9

HCP: 13+1      ♣ AKQ95

## Both hands (Answers Page)

**Board: 419**

	North:	South:	W	N	E	S
Dealer: East	♠ K7542	♠ QJ6			1♣	Pass
Vul: Both	♥ 7	♥ KQJ8	1♦	1♠	Pass	2♦ <sup>1</sup>
North HCP: 9+1	♦ JT32	♦ 87	X	Pass	Pass	2♠
South HCP: 9	♣ AJ9	♣ 8642		All Pass		
Contract: 2♠ South						1. limit raise or better in !S

**Board: 420**

	North:	South:	W	N	E	S
Dealer: South	♠ AK97	♠ QT6				1♣
Vul: None	♥ 8	♥ AKQ7	Pass	1♦	Pass	1NT
North HCP: 12+1	♦ JT873	♦ 64	Pass	2♠	Pass	3NT
South HCP: 14	♣ A73	♣ K954		All Pass		
Contract: 3NT South						

**Board: 421**

	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AJ62		1♣	Pass	1♦
Vul: E-W	♥ K754	♥ Q3	Pass	1NT	Pass	2♦
North HCP: 14	♦ AK5	♦ T9864	Pass	3♥	Pass	3NT
South HCP: 11+1	♣ J987	♣ A6		All Pass		
Contract: 3NT South						

**Board: 422**

	North:	South:	W	N	E	S
Dealer: South	♠ Q874	♠ K95				1♣
Vul: Both	♥ 8	♥ AJ75	Pass	1♦	Pass	1NT
North HCP: 7+1	♦ KQ654	♦ A		All Pass		
South HCP: 17+1	♣ T53	♣ AJ976				
Contract: 1NT South						

**Board: 423**

	North:	South:	W	N	E	S
Dealer: North	♠ J842	♠ KT5		1♣	Pass	1♦
Vul: None	♥ KT7	♥ QJ42	Pass	1NT	Pass	2♥
North HCP: 13+1	♦ 9	♦ KQJ65	Pass	3♠	Pass	3NT
South HCP: 12+1	♣ AKQ95	♣ 2		All Pass		
Contract: 3NT South						

**Board: 419**      ♠ QJ6      RHO opens the bidding 1♣.

Dealer: East      ♥ KQJ8      You bid next.

Vul: Both      ♦ 87      West (LHO) bids 1♦ if possible.

HCP: 9      ♣ 8642      West (LHO) Doubles 2♦ if possible.

---

**Board: 420**      ♠ QT6      You bid first.

Dealer: South      ♥ AKQ7      The opponents are silent.

Vul: None      ♦ 64

HCP: 14      ♣ K954

---

**Board: 421**      ♠ AJ62      Partner bids first.

Dealer: North      ♥ Q3      The opponents are silent.

Vul: E-W      ♦ T9864

HCP: 11+1      ♣ A6

---

**Board: 422**      ♠ K95      You bid first.

Dealer: South      ♥ AJ75      The opponents are silent.

Vul: Both      ♦ A

HCP: 17+1      ♣ AJ976

---

**Board: 423**      ♠ KT5      Partner bids first.

Dealer: North      ♥ QJ42      The opponents are silent.

Vul: None      ♦ KQJ65

HCP: 12+1      ♣ 2

## Both hands (Answers Page)

**Board: 419**

	North:	South:	W	N	E	S
Dealer: East	♠ K7542	♠ QJ6			1♣	Pass
Vul: Both	♥ 7	♥ KQJ8	1♦	1♠	Pass	2♦ <sup>1</sup>
North HCP: 9+1	♦ JT32	♦ 87	X	Pass	Pass	2♠
South HCP: 9	♣ AJ9	♣ 8642		All Pass		
Contract: 2♠ South						1. limit raise or better in !S

**Board: 420**

	North:	South:	W	N	E	S
Dealer: South	♠ AK97	♠ QT6				1♣
Vul: None	♥ 8	♥ AKQ7	Pass	1♦	Pass	1NT
North HCP: 12+1	♦ JT873	♦ 64	Pass	2♠	Pass	3NT
South HCP: 14	♣ A73	♣ K954		All Pass		
Contract: 3NT South						

**Board: 421**

	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AJ62		1♣	Pass	1♦
Vul: E-W	♥ K754	♥ Q3	Pass	1NT	Pass	2♦
North HCP: 14	♦ AK5	♦ T9864	Pass	3♥	Pass	3NT
South HCP: 11+1	♣ J987	♣ A6		All Pass		
Contract: 3NT South						

**Board: 422**

	North:	South:	W	N	E	S
Dealer: South	♠ Q874	♠ K95				1♣
Vul: Both	♥ 8	♥ AJ75	Pass	1♦	Pass	1NT
North HCP: 7+1	♦ KQ654	♦ A		All Pass		
South HCP: 17+1	♣ T53	♣ AJ976				
Contract: 1NT South						

**Board: 423**

	North:	South:	W	N	E	S
Dealer: North	♠ J842	♠ KT5		1♣	Pass	1♦
Vul: None	♥ KT7	♥ QJ42	Pass	1NT	Pass	2♥
North HCP: 13+1	♦ 9	♦ KQJ65	Pass	3♠	Pass	3NT
South HCP: 12+1	♣ AKQ95	♣ 2		All Pass		
Contract: 3NT South						

**Board: 424**      ♠ K62      RHO opens the bidding 1♣.

Dealer: West      ♥ 7543      You bid next.

Vul: E-W      ♦ 94      East (LHO) bids 1♦ if possible.

HCP: 9      ♣ AQT6      East (LHO) Doubles 4♥ if possible.

---

**Board: 425**      ♠ KJ95      Partner bids first.

Dealer: South      ♥ KT      East (LHO) Doubles 1♦ if possible.

Vul: Both      ♦ K98643      West (RHO) bids 1♥ if possible.

HCP: 10+2      ♣ 5

---

**Board: 426**      ♠ JT      You bid first.

Dealer: North      ♥ Q852      West (RHO) bids 1♠ if possible.

Vul: None      ♦ AQ7

HCP: 14      ♣ KQ87

---

**Board: 427**      ♠ T752      Partner bids first.

Dealer: South      ♥ 72      East (LHO) Doubles 1♦ if possible.

Vul: N-S      ♦ AK643      West (RHO) bids 1♥ if possible.

HCP: 7+1      ♣ 75

---

**Board: 428**      ♠ AT96      Partner bids first.

Dealer: South      ♥ T8      The opponents are silent.

Vul: E-W      ♦ AJT43

HCP: 10+1      ♣ J2

## Both hands (Answers Page)

Board: 424	North:	South:	W	N	E	S
Dealer: West	♠ K62	♠ 84	1 ♣	Pass	1 ♦	2 ♥
Vul: E-W	♥ 7543	♥ KQJT86	Pass	4 ♥	X	All Pass
North HCP: 9	♦ 94	♦ Q63				
South HCP: 8+2	♣ AQT6	♣ 98				
Contract: 4 ♥ X North						

Board: 425	North:	South:	W	N	E	S
Dealer: South	♠ KJ95	♠ T83				1 ♣
Vul: Both	♥ KT	♥ A74	Pass	1 ♦	X	XX
North HCP: 10+2	♦ K98643	♦ AQ	1 ♥	1 ♠	Pass	2 ♣
South HCP: 14+1	♣ 5	♣ KJT63	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 426	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ A653		1 ♣	Pass	1 ♦
Vul: None	♥ Q852	♥ 3	1 ♠	X	Pass	2NT
North HCP: 14	♦ AQ7	♦ KJ985	All Pass			
South HCP: 9+1	♣ KQ87	♣ J62				
Contract: 2NT South						

Board: 427	North:	South:	W	N	E	S
Dealer: South	♠ T752	♠ 9864				1 ♣
Vul: N-S	♥ 72	♥ KQ4	Pass	1 ♦	X	XX
North HCP: 7+1	♦ AK643	♦ QJ	1 ♥	1 ♠	Pass	2 ♠
South HCP: 14	♣ 75	♣ AQT2	All Pass			
Contract: 2 ♠ South						

Board: 428	North:	South:	W	N	E	S
Dealer: South	♠ AT96	♠ KQ				1 ♣
Vul: E-W	♥ T8	♥ KJ63	Pass	1 ♦	Pass	3 ♣
North HCP: 10+1	♦ AJT43	♦ 2	Pass	3 ♠	Pass	3NT
South HCP: 16+2	♣ J2	♣ AK7543	All Pass			
Contract: 3NT South						

**Board: 424**      ♠ 84      LHO opens the bidding 1♣.

Dealer: West      ♥ KQJT86      Partner bids next.

Vul: E-W      ♦ Q63      East (RHO) bids 1♦ if possible.

HCP: 8+2      ♣ 98      East (RHO) Doubles 4♥ if possible.

---

**Board: 425**      ♠ T83      You bid first.

Dealer: South      ♥ A74      East (RHO) Doubles 1♦ if possible.

Vul: Both      ♦ AQ      West (LHO) bids 1♥ if possible.

HCP: 14+1      ♣ KJT63

---

**Board: 426**      ♠ A653      Partner bids first.

Dealer: North      ♥ 3      West (LHO) bids 1♠ if possible.

Vul: None      ♦ KJ985

HCP: 9+1      ♣ J62

---

**Board: 427**      ♠ 9864      You bid first.

Dealer: South      ♥ KQ4      East (RHO) Doubles 1♦ if possible.

Vul: N-S      ♦ QJ      West (LHO) bids 1♥ if possible.

HCP: 14      ♣ AQT2

---

**Board: 428**      ♠ KQ      You bid first.

Dealer: South      ♥ KJ63      The opponents are silent.

Vul: E-W      ♦ 2

HCP: 16+2      ♣ AK7543

## Both hands (Answers Page)

**Board: 424**

Dealer: West

Vul: E-W

North HCP: 9

South HCP: 8+2

 Contract: 4 $\heartsuit$ X North

**North:**

♠ K62

♥ 7543

♦ 94

♣ AQT6

**South:**

♠ 84

♥ KQJT86

♦ Q63

♣ 98

**W N E S**

1♣ Pass 1♦ 2♥

Pass 4♥ X All Pass

**Board: 425**

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 14+1

Contract: 3NT North

**North:**

♠ KJ95

♥ KT

♦ K98643

♣ 5

**South:**

♠ T83

♥ A74

♦ AQ

♣ KJT63

**W N E S**

1♣

Pass 1♦ X XX

1♥ 1♠ Pass 2♣

Pass 3NT All Pass

**Board: 426**

Dealer: North

Vul: None

North HCP: 14

South HCP: 9+1

Contract: 2NT South

**North:**

♠ JT

♥ Q852

♦ AQ7

♣ KQ87

**South:**

♠ A653

♥ 3

♦ KJ985

♣ J62

**W N E S**

1♦

1♠ X Pass 2NT

All Pass

**Board: 427**

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 14

Contract: 2♠ South

**North:**

♠ T752

♥ 72

♦ AK643

♣ 75

**South:**

♠ 9864

♥ KQ4

♦ QJ

♣ AQT2

**W N E S**

1♣

Pass 1♦ X XX

1♥ 1♠ Pass 2♣

All Pass

**Board: 428**

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 16+2

Contract: 3NT South

**North:**

♠ AT96

♥ T8

♦ AJT43

♣ J2

**South:**

♠ KQ

♥ KJ63

♦ 2

♣ AK7543

**W N E S**

1♣

Pass 1♦ Pass 3♣

Pass 3♠ Pass 3NT

All Pass

**Board: 429**      ♠ 954      You bid first.

Dealer: North      ♥ QJ2      The opponents are silent.

Vul: None      ♦ A97

HCP: 14      ♣ AK62

---

**Board: 430**      ♠ Q9752      RHO opens the bidding 1♣.

Dealer: West      ♥ 93      You bid next.

Vul: E-W      ♦ 872      East (LHO) bids 1♦ if possible.

HCP: 5+1      ♣ K32      East (LHO) Doubles 4♣ if possible.

---

**Board: 431**      ♠ AK54      You bid first.

Dealer: North      ♥ A2      The opponents are silent.

Vul: E-W      ♦ J87

HCP: 12      ♣ 9652

---

**Board: 432**      ♠ K43      LHO opens the bidding 1♣.

Dealer: East      ♥ AKQJ      Partner bids next.

Vul: Both      ♦ 8      West (RHO) bids 1♦ if possible.

HCP: 16+1      ♣ KT873

---

**Board: 433**      ♠ K932      Partner bids first.

Dealer: South      ♥ 864      East (LHO) bids 2♥ if possible.

Vul: N-S      ♦ KQT43

HCP: 8+1      ♣ 9

## Both hands (Answers Page)

**Board: 429**

Dealer: North  
Vul: None  
North HCP: 14  
South HCP: 10+2  
Contract: 3NT North

**North:**

♠ 954  
♥ QJ2  
♦ A97  
♣ AK62

**South:**

♠ 32  
♥ KT75  
♦ KQJT53  
♣ J

W N E S

1♣ Pass 1♦  
Pass 1NT Pass 2♦  
Pass 3NT All Pass

**Board: 430**

Dealer: West  
Vul: E-W  
North HCP: 5+1  
South HCP: 12+2  
Contract: 4♠X North

**North:**

♠ Q9752  
♥ 93  
♦ 872  
♣ K32

**South:**

♠ AKJT86  
♥ T54  
♦ QT  
♣ QT

W N E S

1♣ Pass 1♦ 2♠  
Pass 4♠ X All Pass

**Board: 431**

Dealer: North  
Vul: E-W  
North HCP: 12  
South HCP: 11+1  
Contract: 3NT South

**North:**

♠ AK54  
♥ A2  
♦ J87  
♣ 9652

**South:**

♠ 2  
♥ KQ84  
♦ KQT64  
♣ J43

W N E S

1♣ Pass 1♦  
Pass 1NT Pass 2♦  
Pass 2♠ Pass 3NT  
All Pass

**Board: 432**

Dealer: East  
Vul: Both  
North HCP: 16+1  
South HCP: 7  
Contract: 1♠ South

**North:**

♠ K43  
♥ AKQJ  
♦ 8  
♣ KT873

**South:**

♠ QT98  
♥ T32  
♦ K943  
♣ Q6

W N E S

1♣ Pass  
1♦ X Pass 1♠  
All Pass

**Board: 433**

Dealer: South  
Vul: N-S  
North HCP: 8+1  
South HCP: 18  
Contract: 4♠ South

**North:**

♠ K932  
♥ 864  
♦ KQT43  
♣ 9

**South:**

♠ AQT7  
♥ Q97  
♦ 96  
♣ AKQJ

W N E S

1♣  
Pass 1♦ 2♥ X  
Pass 2♠ Pass 3♥<sup>1</sup>  
Pass 4♣ Pass 4♠  
All Pass

1. limit raise or better in !S

**Board: 429**      ♠ 32      Partner bids first.

Dealer: North      ♥ KT75      The opponents are silent.

Vul: None      ♦ KQJT53

HCP: 10+2      ♣ J

---

**Board: 430**      ♠ AKJT86      LHO opens the bidding 1♣.

Dealer: West      ♥ T54      Partner bids next.

Vul: E-W      ♦ QT      East (RHO) bids 1♦ if possible.

HCP: 12+2      ♣ QT      East (RHO) Doubles 4♠ if possible.

---

**Board: 431**      ♠ 2      Partner bids first.

Dealer: North      ♥ KQ84      The opponents are silent.

Vul: E-W      ♦ KQT64

HCP: 11+1      ♣ J43

---

**Board: 432**      ♠ QT98      RHO opens the bidding 1♣.

Dealer: East      ♥ T32      You bid next.

Vul: Both      ♦ K943      West (LHO) bids 1♦ if possible.

HCP: 7      ♣ Q6

---

**Board: 433**      ♠ AQT7      You bid first.

Dealer: South      ♥ Q97      East (RHO) bids 2♥ if possible.

Vul: N-S      ♦ 96

HCP: 18      ♣ AKQJ

## Both hands (Answers Page)

**Board: 429**

Dealer: North  
Vul: None  
North HCP: 14  
South HCP: 10+2  
Contract: 3NT North

**North:**

♠ 954  
♥ QJ2  
♦ A97  
♣ AK62

**South:**

♠ 32  
♥ KT75  
♦ KQJT53  
♣ J

W N E S

1♣ Pass 1♦  
Pass 1NT Pass 2♦  
Pass 3NT All Pass

**Board: 430**

Dealer: West  
Vul: E-W  
North HCP: 5+1  
South HCP: 12+2  
Contract: 4♠X North

**North:**

♠ Q9752  
♥ 93  
♦ 872  
♣ K32

**South:**

♠ AKJT86  
♥ T54  
♦ QT  
♣ QT

W N E S

1♣ Pass 1♦ 2♠  
Pass 4♠ X All Pass

**Board: 431**

Dealer: North  
Vul: E-W  
North HCP: 12  
South HCP: 11+1  
Contract: 3NT South

**North:**

♠ AK54  
♥ A2  
♦ J87  
♣ 9652

**South:**

♠ 2  
♥ KQ84  
♦ KQT64  
♣ J43

W N E S

1♣ Pass 1♦  
Pass 1NT Pass 2♦  
Pass 2♠ Pass 3NT  
All Pass

**Board: 432**

Dealer: East  
Vul: Both  
North HCP: 16+1  
South HCP: 7  
Contract: 1♠ South

**North:**

♠ K43  
♥ AKQJ  
♦ 8  
♣ KT873

**South:**

♠ QT98  
♥ T32  
♦ K943  
♣ Q6

W N E S

1♣ Pass  
1♦ X Pass 1♠  
All Pass

**Board: 433**

Dealer: South  
Vul: N-S  
North HCP: 8+1  
South HCP: 18  
Contract: 4♠ South

**North:**

♠ K932  
♥ 864  
♦ KQT43  
♣ 9

**South:**

♠ AQT7  
♥ Q97  
♦ 96  
♣ AKQJ

W N E S

1♣  
Pass 1♦ 2♥ X  
Pass 2♠ Pass 3♥<sup>1</sup>  
Pass 4♣ Pass 4♠  
All Pass

1. limit raise or better in !S

**Board: 434**      ♠ AK84      You bid first.

Dealer: North      ♥ AK65      The opponents are silent.

Vul: E-W      ♦ 87

HCP: 18      ♣ AT4

**Board: 435**      ♠ AKJ875      LHO opens the bidding 1♣.

Dealer: East      ♥ 87      Partner bids next.

Vul: Both      ♦ K7      West (RHO) bids 1♦ if possible.

HCP: 14+2      ♣ KT8      East (LHO) bids 2♣ if possible.

**Board: 436**      ♠ T964      Partner bids first.

Dealer: South      ♥ 82      The opponents are silent.

Vul: None      ♦ KT765

HCP: 6+1      ♣ K8

**Board: 437**      ♠ A84      You bid first.

Dealer: North      ♥ A7      The opponents are silent.

Vul: E-W      ♦ T63

HCP: 13+1      ♣ AJ852

**Board: 438**      ♠ AT      Partner bids first.

Dealer: South      ♥ J643      The opponents are silent.

Vul: Both      ♦ AJT95

HCP: 13+1      ♣ K4

## Both hands (Answers Page)

**Board: 434**

Dealer: North

**North:**

♠ AK84

**South:**

♠ QJ65

W N E S

1♣ Pass 1♦

Vul: E-W

♥ AK65

♥ J82

Pass 2NT Pass 3♠

North HCP: 18

♦ 87

♦ KT653

Pass 4♠ All Pass

South HCP: 7+1

♣ AT4

♣ 7

Contract: 4♠ North

**Board: 435**

Dealer: East

**North:**

♠ AKJ875

**South:**

♠ 63

W N E S

1♣ Pass

Vul: Both

♥ 87

♥ KQJ4

1♦ 1♠ 2♣ Pass

North HCP: 14+2

♦ K7

♦ QJT3

Pass 2♠ Pass 3♠

South HCP: 10

♣ KT8

♣ J64

All Pass

Contract: 3♠ South

**Board: 436**

Dealer: South

**North:**

♠ T964

**South:**

♠ KJ82

W N E S

1♣

Vul: None

♥ 82

♥ QT5

Pass 1♦ Pass 1NT

North HCP: 6+1

♦ KT765

♦ 2

All Pass

South HCP: 12+1

♣ K8

♣ AQT63

Contract: 1NT South

**Board: 437**

Dealer: North

**North:**

♠ A84

**South:**

♠ QT75

W N E S

1♣ Pass 1♦

Vul: E-W

♥ A7

♥ Q32

Pass 1NT All Pass

North HCP: 13+1

♦ T63

♦ Q7542

South HCP: 6+1

♣ AJ852

♣ 4

Contract: 1NT North

**Board: 438**

Dealer: South

**North:**

♠ AT

**South:**

♠ 9764

W N E S

1♣

Vul: Both

♥ J643

♥ KQ

Pass 1♦ Pass 1NT

North HCP: 13+1

♦ AJT95

♦ K43

Pass 2♥ Pass 3♠

South HCP: 12

♣ K4

♣ AT95

Pass 3NT All Pass

Contract: 3NT North

**South hands****Resp\_to\_1C**

<b>Board: 434</b>	♠ QJ65	Partner bids first.
Dealer: North	♥ J82	The opponents are silent.
Vul: E-W	♦ KT653	
HCP: 7+1	♣ 7	

---

<b>Board: 435</b>	♠ 63	RHO opens the bidding 1♣.
Dealer: East	♥ KQJ4	You bid next.
Vul: Both	♦ QJT3	West (LHO) bids 1♦ if possible.
HCP: 10	♣ J64	East (RHO) bids 2♣ if possible.

---

<b>Board: 436</b>	♠ KJ82	You bid first.
Dealer: South	♥ QT5	The opponents are silent.
Vul: None	♦ 2	
HCP: 12+1	♣ AQT63	

---

<b>Board: 437</b>	♠ QT75	Partner bids first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: E-W	♦ Q7542	
HCP: 6+1	♣ 4	

---

<b>Board: 438</b>	♠ 9764	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: Both	♦ K43	
HCP: 12	♣ AT95	

## Both hands (Answers Page)

**Board: 434**

Dealer: North

**North:**

♠ AK84

**South:**

♠ QJ65

W N E S

1♣ Pass 1♦

Vul: E-W

♥ AK65

♥ J82

Pass 2NT Pass 3♠

North HCP: 18

♦ 87

♦ KT653

Pass 4♠ All Pass

South HCP: 7+1

♣ AT4

♣ 7

Contract: 4♠ North

**Board: 435**

Dealer: East

**North:**

♠ AKJ875

**South:**

♠ 63

W N E S

1♣ Pass

Vul: Both

♥ 87

♥ KQJ4

1♦ 1♠ 2♣ Pass

North HCP: 14+2

♦ K7

♦ QJT3

Pass 2♠ Pass 3♠

South HCP: 10

♣ KT8

♣ J64

All Pass

Contract: 3♠ South

**Board: 436**

Dealer: South

**North:**

♠ T964

**South:**

♠ KJ82

W N E S

1♣

Vul: None

♥ 82

♥ QT5

Pass 1♦ Pass 1NT

North HCP: 6+1

♦ KT765

♦ 2

All Pass

South HCP: 12+1

♣ K8

♣ AQT63

Contract: 1NT South

**Board: 437**

Dealer: North

**North:**

♠ A84

**South:**

♠ QT75

W N E S

1♣ Pass 1♦

Vul: E-W

♥ A7

♥ Q32

Pass 1NT All Pass

North HCP: 13+1

♦ T63

♦ Q7542

South HCP: 6+1

♣ AJ852

♣ 4

Contract: 1NT North

**Board: 438**

Dealer: South

**North:**

♠ AT

**South:**

♠ 9764

W N E S

1♣

Vul: Both

♥ J643

♥ KQ

Pass 1♦ Pass 1NT

North HCP: 13+1

♦ AJT95

♦ K43

Pass 2♥ Pass 3♠

South HCP: 12

♣ K4

♣ AT95

Pass 3NT All Pass

Contract: 3NT North

---

<b>Board: 439</b>	♠ KQT8653	LHO opens the bidding 1♣.
Dealer: East	♥ KJ32	Partner bids next.
Vul: None	♦ Q	West (RHO) bids 1♦ if possible.
HCP: 11+3	♣ 6	

---

<b>Board: 440</b>	♠ QJ5	You bid first.
Dealer: North	♥ AQT6	The opponents are silent.
Vul: N-S	♦ 73	
HCP: 12	♣ K854	

---

<b>Board: 441</b>	♠ 4	You bid first.
Dealer: North	♥ AK85	West (RHO) bids 2♠ if possible.
Vul: Both	♦ A3	
HCP: 18+2	♣ AK7643	

---

<b>Board: 442</b>	♠ Q95	RHO opens the bidding 1♣.
Dealer: West	♥ AJ76	You bid next.
Vul: None	♦ Q8	East (LHO) bids 1♦ if possible.
HCP: 10	♣ JT53	East (LHO) Doubles 3♠ if possible.

---

<b>Board: 443</b>	♠ AKT6	You bid first.
Dealer: North	♥ AQ98	The opponents are silent.
Vul: N-S	♦ T	
HCP: 14	♣ J864	

## Both hands (Answers Page)

Board: 439	North:	South:	W	N	E	S
Dealer: East	♠ KQT8653	♠ J97			1♣	Pass
Vul: None	♥ KJ32	♥ 8765	1♦	3♠	All Pass	
North HCP: 11+3	♦ Q	♦ AT5				
South HCP: 9	♣ 6	♣ A97				
Contract: 3♠ North						

Board: 440	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ A9		1♣	Pass	1♦
Vul: N-S	♥ AQT6	♥ K874	Pass	1NT	Pass	2♥
North HCP: 12	♦ 73	♦ AK952	Pass	4♥	All Pass	
South HCP: 16+1	♣ K854	♣ Q2				
Contract: 4♥ North						

Board: 441	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ J3		1♣	Pass	1♦
Vul: Both	♥ AK85	♥ QJ62	2♠	3♣	All Pass	
North HCP: 18+2	♦ A3	♦ KQT82				
South HCP: 10+1	♣ AK7643	♣ JT				
Contract: 3♣ North						

Board: 442	North:	South:	W	N	E	S
Dealer: West	♠ Q95	♠ KJ7432	1♣	Pass	1♦	2♠
Vul: None	♥ AJ76	♥ K9	Pass	3♠	X	All Pass
North HCP: 10	♦ Q8	♦ T962				
South HCP: 7+2	♣ JT53	♣ 6				
Contract: 3♠X North						

Board: 443	North:	South:	W	N	E	S
Dealer: North	♠ AKT6	♠ QJ85		1♣	Pass	1♦
Vul: N-S	♥ AQ98	♥ 75	Pass	1NT	All Pass	
North HCP: 14	♦ T	♦ J87653				
South HCP: 8+2	♣ J864	♣ A				
Contract: 1NT North						

<b>Board: 439</b>	♠ J97	RHO opens the bidding 1♣.
Dealer: East	♥ 8765	You bid next.
Vul: None	♦ AT5	West (LHO) bids 1♦ if possible.
HCP: 9	♣ A97	

<b>Board: 440</b>	♠ A9	Partner bids first.
Dealer: North	♥ K874	The opponents are silent.
Vul: N-S	♦ AK952	
HCP: 16+1	♣ Q2	

<b>Board: 441</b>	♠ J3	Partner bids first.
Dealer: North	♥ QJ62	West (LHO) bids 2♠ if possible.
Vul: Both	♦ KQT82	
HCP: 10+1	♣ JT	

<b>Board: 442</b>	♠ KJ7432	LHO opens the bidding 1♣.
Dealer: West	♥ K9	Partner bids next.
Vul: None	♦ T962	East (RHO) bids 1♦ if possible.
HCP: 7+2	♣ 6	East (RHO) Doubles 3♠ if possible.

<b>Board: 443</b>	♠ QJ85	Partner bids first.
Dealer: North	♥ 75	The opponents are silent.
Vul: N-S	♦ J87653	
HCP: 8+2	♣ A	

## Both hands (Answers Page)

Board: 439	North:	South:	W	N	E	S
Dealer: East	♠ KQT8653	♠ J97			1♣	Pass
Vul: None	♥ KJ32	♥ 8765	1♦	3♠	All Pass	
North HCP: 11+3	♦ Q	♦ AT5				
South HCP: 9	♣ 6	♣ A97				
Contract: 3♠ North						

Board: 440	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ A9		1♣	Pass	1♦
Vul: N-S	♥ AQT6	♥ K874	Pass	1NT	Pass	2♥
North HCP: 12	♦ 73	♦ AK952	Pass	4♥	All Pass	
South HCP: 16+1	♣ K854	♣ Q2				
Contract: 4♥ North						

Board: 441	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ J3		1♣	Pass	1♦
Vul: Both	♥ AK85	♥ QJ62	2♠	3♣	All Pass	
North HCP: 18+2	♦ A3	♦ KQT82				
South HCP: 10+1	♣ AK7643	♣ JT				
Contract: 3♣ North						

Board: 442	North:	South:	W	N	E	S
Dealer: West	♠ Q95	♠ KJ7432	1♣	Pass	1♦	2♠
Vul: None	♥ AJ76	♥ K9	Pass	3♠	X	All Pass
North HCP: 10	♦ Q8	♦ T962				
South HCP: 7+2	♣ JT53	♣ 6				
Contract: 3♣X North						

Board: 443	North:	South:	W	N	E	S
Dealer: North	♠ AKT6	♠ QJ85		1♣	Pass	1♦
Vul: N-S	♥ AQ98	♥ 75	Pass	1NT	All Pass	
North HCP: 14	♦ T	♦ J87653				
South HCP: 8+2	♣ J864	♣ A				
Contract: 1NT North						

---

<b>Board: 444</b>	♠ 2	You bid first.
Dealer: North	♥ QT74	West (RHO) Doubles 1♦ if possible.
Vul: E-W	♦ 742	East (LHO) bids 1♥ if possible.
HCP: 12+1	♣ AKQJ8	

---

<b>Board: 445</b>	♠ T	You bid first.
Dealer: North	♥ AJ94	West (RHO) bids 2♠ if possible.
Vul: None	♦ AK	
HCP: 19+2	♣ AKT864	

---

<b>Board: 446</b>	♠ J8	You bid first.
Dealer: North	♥ J3	West (RHO) Doubles 1♦ if possible.
Vul: N-S	♦ KJ65	West (RHO) Doubles 2♦ if possible.
HCP: 12+1	♣ AQ653	East (LHO) bids 3♥ if possible.

---

<b>Board: 447</b>	♠ AT98	Partner bids first.
Dealer: South	♥ AQT	The opponents are silent.
Vul: E-W	♦ KQ8752	
HCP: 15+2	♣ -	

---

<b>Board: 448</b>	♠ AJ5	You bid first.
Dealer: North	♥ 65	West (RHO) bids 3♥ if possible.
Vul: Both	♦ AJ2	
HCP: 18+1	♣ AKJ43	

## Both hands (Answers Page)

**Board: 444**

	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ J763		1♣	Pass	1♦
Vul: E-W	♥ QT74	♥ A8	X	Pass	1♥	1♠
North HCP: 12+1	♦ 742	♦ KQT83	Pass	2♣	Pass	2♦
South HCP: 10+1	♣ AKQJ8	♣ T4	Pass	3♦	All Pass	

Contract: 3♦ North

**Board: 445**

	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ J2		1♣	Pass	1♦
Vul: None	♥ AJ94	♥ KT62	2♠	3♣	All Pass	
North HCP: 19+2	♦ AK	♦ T9752				
South HCP: 6+1	♣ AKT864	♣ Q2				

Contract: 3♣ North

**Board: 446**

	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ KQ65		1♣	Pass	1♦
Vul: N-S	♥ J3	♥ 74	X	2♦	Pass	Pass
North HCP: 12+1	♦ KJ65	♦ QT732	X	Pass	3♥	4♦
South HCP: 7+1	♣ AQ653	♣ T9	All Pass			

Contract: 4♦ South

**Board: 447**

	North:	South:	W	N	E	S
Dealer: South	♠ AT98	♠ QJ76				1♣
Vul: E-W	♥ AQT	♥ K6	Pass	1♦	Pass	1NT
North HCP: 15+2	♦ KQ8752	♦ A4	Pass	2♠	Pass	4♠
South HCP: 14+1	♣ -	♣ KJT97	All Pass			

Contract: 4♠ South

**Board: 448**

	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ T632		1♣	Pass	1♦
Vul: Both	♥ 65	♥ 2	3♥	X	Pass	3♠
North HCP: 18+1	♦ AJ2	♦ KQ765	All Pass			
South HCP: 5+1	♣ AKJ43	♣ 852				

Contract: 3♠ South

<b>Board: 444</b>	♠ J763	Partner bids first.
Dealer: North	♥ A8	West (LHO) Doubles 1♦ if possible.
Vul: E-W	♦ KQT83	East (RHO) bids 1♥ if possible.
HCP: 10+1	♣ T4	

<b>Board: 445</b>	♠ J2	Partner bids first.
Dealer: North	♥ KT62	West (LHO) bids 2♠ if possible.
Vul: None	♦ T9752	
HCP: 6+1	♣ Q2	

<b>Board: 446</b>	♠ KQ65	Partner bids first.
Dealer: North	♥ 74	West (LHO) Doubles 1♦ if possible.
Vul: N-S	♦ QT732	West (LHO) Doubles 2♦ if possible.
HCP: 7+1	♣ T9	East (RHO) bids 3♥ if possible.

<b>Board: 447</b>	♠ QJ76	You bid first.
Dealer: South	♥ K6	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 14+1	♣ KJT97	

<b>Board: 448</b>	♠ T632	Partner bids first.
Dealer: North	♥ 2	West (LHO) bids 3♥ if possible.
Vul: Both	♦ KQ765	
HCP: 5+1	♣ 852	

## Both hands (Answers Page)

**Board: 444**

	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ J763		1♣	Pass	1♦
Vul: E-W	♥ QT74	♥ A8	X	Pass	1♥	1♠
North HCP: 12+1	♦ 742	♦ KQT83	Pass	2♣	Pass	2♦
South HCP: 10+1	♣ AKQJ8	♣ T4	Pass	3♦	All Pass	

Contract: 3♦ North

**Board: 445**

	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ J2		1♣	Pass	1♦
Vul: None	♥ AJ94	♥ KT62	2♠	3♣	All Pass	
North HCP: 19+2	♦ AK	♦ T9752				
South HCP: 6+1	♣ AKT864	♣ Q2				

Contract: 3♣ North

**Board: 446**

	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ KQ65		1♣	Pass	1♦
Vul: N-S	♥ J3	♥ 74	X	2♦	Pass	Pass
North HCP: 12+1	♦ KJ65	♦ QT732	X	Pass	3♥	4♦
South HCP: 7+1	♣ AQ653	♣ T9	All Pass			

Contract: 4♦ South

**Board: 447**

	North:	South:	W	N	E	S
Dealer: South	♠ AT98	♠ QJ76				1♣
Vul: E-W	♥ AQT	♥ K6	Pass	1♦	Pass	1NT
North HCP: 15+2	♦ KQ8752	♦ A4	Pass	2♠	Pass	4♠
South HCP: 14+1	♣ -	♣ KJT97	All Pass			

Contract: 4♠ South

**Board: 448**

	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ T632		1♣	Pass	1♦
Vul: Both	♥ 65	♥ 2	3♥	X	Pass	3♠
North HCP: 18+1	♦ AJ2	♦ KQ765	All Pass			
South HCP: 5+1	♣ AKJ43	♣ 852				

Contract: 3♠ South

**Board: 449**      ♠ AT54      You bid first.

Dealer: North      ♥ J93      The opponents are silent.

Vul: N-S      ♦ 7

HCP: 11+1      ♣ AQT93

---

**Board: 450**      ♠ AQT2      You bid first.

Dealer: North      ♥ K832      The opponents are silent.

Vul: E-W      ♦ -

HCP: 12+1      ♣ QJ753

---

**Board: 451**      ♠ AT3      LHO opens the bidding 1♣.

Dealer: East      ♥ AJ76      Partner bids next.

Vul: Both      ♦ A2      West (RHO) bids 1♦ if possible.

HCP: 16      ♣ K732

---

**Board: 452**      ♠ KQJ7      You bid first.

Dealer: North      ♥ J875      The opponents are silent.

Vul: None      ♦ AK

HCP: 14      ♣ 973

---

**Board: 453**      ♠ QJ96      Partner bids first.

Dealer: South      ♥ JT92      East (LHO) bids 1♠ if possible.

Vul: E-W      ♦ KJ832

HCP: 8+1      ♣ -

## Both hands (Answers Page)

Board: 449	North:	South:	W	N	E	S
Dealer: North	♠ AT54	♠ 86		1♣	Pass	1♦
Vul: N-S	♥ J93	♥ KQ86	Pass	1NT	Pass	2♥
North HCP: 11+1	♦ 7	♦ AQ852	Pass	3NT	All Pass	
South HCP: 14+1	♣ AQT93	♣ K8				
Contract: 3NT North						

Board: 450	North:	South:	W	N	E	S
Dealer: North	♠ AQT2	♠ K53		1♣	Pass	1♦
Vul: E-W	♥ K832	♥ JT64	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ -	♦ KJ865	All Pass			
South HCP: 8+1	♣ QJ753	♣ 6				
Contract: 1NT South						

Board: 451	North:	South:	W	N	E	S
Dealer: East	♠ AT3	♠ 95		1♣	Pass	
Vul: Both	♥ AJ76	♥ 985	1♦	1NT	All Pass	
North HCP: 16	♦ A2	♦ K965				
South HCP: 5	♣ K732	♣ QT96				
Contract: 1NT North						

Board: 452	North:	South:	W	N	E	S
Dealer: North	♠ KQJ7	♠ -		1♣	Pass	1♦
Vul: None	♥ J875	♥ AK32	Pass	1NT	Pass	2♥
North HCP: 14	♦ AK	♦ J7543	Pass	4♥	All Pass	
South HCP: 13+1	♣ 973	♣ AJ54				
Contract: 4♥ North						

Board: 453	North:	South:	W	N	E	S
Dealer: South	♠ QJ96	♠ 54			1♣	
Vul: E-W	♥ JT92	♥ AQ4	Pass	1♦	1♠	2♣
North HCP: 8+1	♦ KJ832	♦ T9	Pass	2♦	All Pass	
South HCP: 12+2	♣ -	♣ KQJ843				
Contract: 2♦ North						

<b>Board: 449</b>	♠ 86	Partner bids first.
Dealer: North	♥ KQ86	The opponents are silent.
Vul: N-S	♦ AQ852	
HCP: 14+1	♣ K8	

---

<b>Board: 450</b>	♠ K53	Partner bids first.
Dealer: North	♥ JT64	The opponents are silent.
Vul: E-W	♦ KJ865	
HCP: 8+1	♣ 6	

---

<b>Board: 451</b>	♠ 95	RHO opens the bidding 1♣.
Dealer: East	♥ 985	You bid next.
Vul: Both	♦ K965	West (LHO) bids 1♦ if possible.
HCP: 5	♣ QT96	

---

<b>Board: 452</b>	♠ -	Partner bids first.
Dealer: North	♥ AK32	The opponents are silent.
Vul: None	♦ J7543	
HCP: 13+1	♣ AJ54	

---

<b>Board: 453</b>	♠ 54	You bid first.
Dealer: South	♥ AQ4	East (RHO) bids 1♠ if possible.
Vul: E-W	♦ T9	
HCP: 12+2	♣ KQJ843	

## Both hands (Answers Page)

Board: 449	North:	South:	W	N	E	S
Dealer: North	♠ AT54	♠ 86		1♣	Pass	1♦
Vul: N-S	♥ J93	♥ KQ86	Pass	1NT	Pass	2♥
North HCP: 11+1	♦ 7	♦ AQ852	Pass	3NT	All Pass	
South HCP: 14+1	♣ AQT93	♣ K8				
Contract: 3NT North						

Board: 450	North:	South:	W	N	E	S
Dealer: North	♠ AQT2	♠ K53		1♣	Pass	1♦
Vul: E-W	♥ K832	♥ JT64	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ -	♦ KJ865	All Pass			
South HCP: 8+1	♣ QJ753	♣ 6				
Contract: 1NT South						

Board: 451	North:	South:	W	N	E	S
Dealer: East	♠ AT3	♠ 95		1♣	Pass	
Vul: Both	♥ AJ76	♥ 985	1♦	1NT	All Pass	
North HCP: 16	♦ A2	♦ K965				
South HCP: 5	♣ K732	♣ QT96				
Contract: 1NT North						

Board: 452	North:	South:	W	N	E	S
Dealer: North	♠ KQJ7	♠ -		1♣	Pass	1♦
Vul: None	♥ J875	♥ AK32	Pass	1NT	Pass	2♥
North HCP: 14	♦ AK	♦ J7543	Pass	4♥	All Pass	
South HCP: 13+1	♣ 973	♣ AJ54				
Contract: 4♥ North						

Board: 453	North:	South:	W	N	E	S
Dealer: South	♠ QJ96	♠ 54			1♣	
Vul: E-W	♥ JT92	♥ AQ4	Pass	1♦	1♠	2♣
North HCP: 8+1	♦ KJ832	♦ T9	Pass	2♦	All Pass	
South HCP: 12+2	♣ -	♣ KQJ843				
Contract: 2♦ North						

<b>Board: 454</b>	♠ K74	Partner bids first.
Dealer: South	♥ 9632	The opponents are silent.
Vul: Both	♦ AKT84	
HCP: 10+1	♣ T	

---

<b>Board: 455</b>	♠ K62	LHO opens the bidding 1♣.
Dealer: East	♥ KJT9864	Partner bids next.
Vul: None	♦ J	West (RHO) bids 1♦ if possible.
HCP: 8+3	♣ 86	West (RHO) Doubles 3♥ if possible.

---

<b>Board: 456</b>	♠ T6	Partner bids first.
Dealer: South	♥ J764	East (LHO) bids 1♠ if possible.
Vul: N-S	♦ J8632	West (RHO) bids 2♠ if possible.
HCP: 6+1	♣ A6	

---

<b>Board: 457</b>	♠ AJ7654	LHO opens the bidding 1♣.
Dealer: East	♥ T63	Partner bids next.
Vul: Both	♦ A2	West (RHO) bids 1♦ if possible.
HCP: 10+2	♣ J2	West (RHO) Doubles 2♦ if possible.
		West (RHO) bids 3♦ if possible.
		East (LHO) bids 4♦ if possible.
		East (LHO) Doubles 4♠ if possible.

## Both hands (Answers Page)

Board: 454	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ 95				1♣
Vul: Both	♥ 9632	♥ AQJ8	Pass	1♦	Pass	1NT
North HCP: 10+1	♦ AKT84	♦ J6		All Pass		
South HCP: 14+1	♣ T	♣ AQ952				
Contract: 1NT South						

Board: 455	North:	South:	W	N	E	S
Dealer: East	♠ K62	♠ J87			1♣	Pass
Vul: None	♥ KJT9864	♥ 753	1♦	3♥	Pass	Pass
North HCP: 8+3	♦ J	♦ A843	X	All Pass		
South HCP: 8	♣ 86	♣ K42				
Contract: 3♥X North						

Board: 456	North:	South:	W	N	E	S
Dealer: South	♠ T6	♠ A52			1♣	
Vul: N-S	♥ J764	♥ AK5	Pass	1♦	1♠	X
North HCP: 6+1	♦ J8632	♦ K95	2♠	Pass	Pass	2NT
South HCP: 18	♣ A6	♣ KJ82	All Pass			
Contract: 2NT South						

Board: 457	North:	South:	W	N	E	S
Dealer: East	♠ AJ7654	♠ KQT9			1♣	Pass
Vul: Both	♥ T63	♥ J82	1♦	1♠	Pass	2♦ <sup>1</sup>
North HCP: 10+2	♦ A2	♦ 96	X	XX	Pass	2♠
South HCP: 9	♣ J2	♣ KT98	3♦	3♠	4♦	Pass
Contract: 4♠X North			Pass	4♠	X	All Pass

1. limit raise or better in !S

**Board: 454**      ♠ 95      You bid first.

Dealer: South      ♥ AQJ8      The opponents are silent.

Vul: Both      ♦ J6

HCP: 14+1      ♣ AQ952

---

**Board: 455**      ♠ J87      RHO opens the bidding 1♣.

Dealer: East      ♥ 753      You bid next.

Vul: None      ♦ A843      West (LHO) bids 1♦ if possible.

HCP: 8      ♣ K42      West (LHO) Doubles 3♥ if possible.

---

**Board: 456**      ♠ A52      You bid first.

Dealer: South      ♥ AK5      East (RHO) bids 1♠ if possible.

Vul: N-S      ♦ K95      West (LHO) bids 2♠ if possible.

HCP: 18      ♣ KJ82

---

**Board: 457**      ♠ KQT9      RHO opens the bidding 1♣.

Dealer: East      ♥ J82      You bid next.

Vul: Both      ♦ 96      West (LHO) bids 1♦ if possible.

HCP: 9      ♣ KT98      West (LHO) Doubles 2♦ if possible.

West (LHO) bids 3♦ if possible.

East (RHO) bids 4♦ if possible.

East (RHO) Doubles 4♠ if possible.

## Both hands (Answers Page)

Board: 454	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ 95				1♣
Vul: Both	♥ 9632	♥ AQJ8	Pass	1♦	Pass	1NT
North HCP: 10+1	♦ AKT84	♦ J6		All Pass		
South HCP: 14+1	♣ T	♣ AQ952				
Contract: 1NT South						

Board: 455	North:	South:	W	N	E	S
Dealer: East	♠ K62	♠ J87			1♣	Pass
Vul: None	♥ KJT9864	♥ 753	1♦	3♥	Pass	Pass
North HCP: 8+3	♦ J	♦ A843	X	All Pass		
South HCP: 8	♣ 86	♣ K42				
Contract: 3♥X North						

Board: 456	North:	South:	W	N	E	S
Dealer: South	♠ T6	♠ A52			1♣	
Vul: N-S	♥ J764	♥ AK5	Pass	1♦	1♠	X
North HCP: 6+1	♦ J8632	♦ K95	2♠	Pass	Pass	2NT
South HCP: 18	♣ A6	♣ KJ82	All Pass			
Contract: 2NT South						

Board: 457	North:	South:	W	N	E	S
Dealer: East	♠ AJ7654	♠ KQT9			1♣	Pass
Vul: Both	♥ T63	♥ J82	1♦	1♠	Pass	2♦ <sup>1</sup>
North HCP: 10+2	♦ A2	♦ 96	X	XX	Pass	2♠
South HCP: 9	♣ J2	♣ KT98	3♦	3♠	4♦	Pass
Contract: 4♠X North			Pass	4♠	X	All Pass

1. limit raise or better in !S

---

<b>Board: 458</b>	♠ T863	RHO opens the bidding 1♣.
Dealer: West	♥ QT	You bid next.
Vul: None	♦ AQ2	East (LHO) bids 1♦ if possible.
HCP: 9	♣ J632	

---

<b>Board: 459</b>	♠ AK95	You bid first.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 17+1	♣ KQ743	

---

<b>Board: 460</b>	♠ 83	Partner bids first.
Dealer: South	♥ A943	The opponents are silent.
Vul: E-W	♦ KQ652	
HCP: 9+1	♣ 53	

---

<b>Board: 461</b>	♠ A954	Partner bids first.
Dealer: South	♥ J8	East (LHO) bids 1♠ if possible.
Vul: None	♦ QT987	West (RHO) bids 2♠ if possible.
HCP: 9+1	♣ Q4	East (LHO) bids 3♠ if possible.

---

<b>Board: 462</b>	♠ KJ9	Partner bids first.
Dealer: South	♥ 8732	The opponents are silent.
Vul: N-S	♦ A9865	
HCP: 8+1	♣ T	

## Both hands (Answers Page)

**Board: 458**

Dealer: West  
Vul: None  
North HCP: 9  
South HCP: 12+1  
Contract: 1NT South

**North:**

♠ T863  
♥ QT  
♦ AQ2  
♣ J632

**South:**

♠ J52  
♥ A9864  
♦ KT  
♣ AT4

W N E S

1♣ Pass 1♦ 1♥  
Pass 1♠ Pass 1NT  
All Pass

**Board: 459**

Dealer: North  
Vul: N-S  
North HCP: 17+1  
South HCP: 8+1  
Contract: 1NT North

**North:**

♠ AK95  
♥ AJ6  
♦ 3  
♣ KQ743

**South:**

♠ QJ  
♥ K543  
♦ Q9875  
♣ 96

W N E S

1♣ Pass 1♦  
Pass 1NT All Pass

**Board: 460**

Dealer: South  
Vul: E-W  
North HCP: 9+1  
South HCP: 14+1  
Contract: 1NT South

**North:**

♠ 83  
♥ A943  
♦ KQ652  
♣ 53

**South:**

♠ KJ92  
♥ Q5  
♦ 87  
♣ AKJ76

W N E S

1♣  
Pass 1♦ Pass 1NT  
All Pass

**Board: 461**

Dealer: South  
Vul: None  
North HCP: 9+1  
South HCP: 12+1  
Contract: 4♦ South

**North:**

♠ A954  
♥ J8  
♦ QT987  
♣ Q4

**South:**

♠ 2  
♥ A54  
♦ J542  
♣ AKT65

W N E S

1♣  
Pass 1♦ 1♠ 2♦  
2♠ 3♦ 3♠ 4♦  
All Pass

**Board: 462**

Dealer: South  
Vul: N-S  
North HCP: 8+1  
South HCP: 14+2  
Contract: 2♣ South

**North:**

♠ KJ9  
♥ 8732  
♦ A9865  
♣ T

**South:**

♠ A4  
♥ QJ5  
♦ Q2  
♣ KQ9842

W N E S

1♣  
Pass 1♦ Pass 2♣  
All Pass

<b>Board: 458</b>	♠ J52	LHO opens the bidding 1♣.
Dealer: West	♥ A9864	Partner bids next.
Vul: None	♦ KT	East (RHO) bids 1♦ if possible.
HCP: 12+1	♣ AT4	

---

<b>Board: 459</b>	♠ QJ	Partner bids first.
Dealer: North	♥ K543	The opponents are silent.
Vul: N-S	♦ Q9875	
HCP: 8+1	♣ 96	

---

<b>Board: 460</b>	♠ KJ92	You bid first.
Dealer: South	♥ Q5	The opponents are silent.
Vul: E-W	♦ 87	
HCP: 14+1	♣ AKJ76	

---

<b>Board: 461</b>	♠ 2	You bid first.
Dealer: South	♥ A54	East (RHO) bids 1♠ if possible.
Vul: None	♦ J542	West (LHO) bids 2♠ if possible.
HCP: 12+1	♣ AKT65	East (RHO) bids 3♠ if possible.

---

<b>Board: 462</b>	♠ A4	You bid first.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 14+2	♣ KQ9842	

## Both hands (Answers Page)

**Board: 458**

Dealer: West  
Vul: None  
North HCP: 9  
South HCP: 12+1  
Contract: 1NT South

**North:**

♠ T863  
♥ QT  
♦ AQ2  
♣ J632

**South:**

♠ J52  
♥ A9864  
♦ KT  
♣ AT4

W N E S

1♣ Pass 1♦ 1♥  
Pass 1♠ Pass 1NT  
All Pass

**Board: 459**

Dealer: North  
Vul: N-S  
North HCP: 17+1  
South HCP: 8+1  
Contract: 1NT North

**North:**

♠ AK95  
♥ AJ6  
♦ 3  
♣ KQ743

**South:**

♠ QJ  
♥ K543  
♦ Q9875  
♣ 96

W N E S

1♣ Pass 1♦  
Pass 1NT All Pass

**Board: 460**

Dealer: South  
Vul: E-W  
North HCP: 9+1  
South HCP: 14+1  
Contract: 1NT South

**North:**

♠ 83  
♥ A943  
♦ KQ652  
♣ 53

**South:**

♠ KJ92  
♥ Q5  
♦ 87  
♣ AKJ76

W N E S

1♣  
Pass 1♦ Pass 1NT  
All Pass

**Board: 461**

Dealer: South  
Vul: None  
North HCP: 9+1  
South HCP: 12+1  
Contract: 4♦ South

**North:**

♠ A954  
♥ J8  
♦ QT987  
♣ Q4

**South:**

♠ 2  
♥ A54  
♦ J542  
♣ AKT65

W N E S

1♣  
Pass 1♦ 1♠ 2♦  
2♠ 3♦ 3♠ 4♦  
All Pass

**Board: 462**

Dealer: South  
Vul: N-S  
North HCP: 8+1  
South HCP: 14+2  
Contract: 2♣ South

**North:**

♠ KJ9  
♥ 8732  
♦ A9865  
♣ T

**South:**

♠ A4  
♥ QJ5  
♦ Q2  
♣ KQ9842

W N E S

1♣  
Pass 1♦ Pass 2♣  
All Pass

**Board: 463**      ♠ T2      You bid first.

Dealer: North      ♥ KJ42      The opponents are silent.

Vul: E-W      ♦ A7

HCP: 13+1      ♣ KQ954

---

**Board: 464**      ♠ 95      Partner bids first.

Dealer: South      ♥ 8542      The opponents are silent.

Vul: Both      ♦ AKQ54

HCP: 9+1      ♣ T4

---

**Board: 465**      ♠ A854      You bid first.

Dealer: North      ♥ Q2      The opponents are silent.

Vul: N-S      ♦ K5

HCP: 15+1      ♣ AQT42

---

**Board: 466**      ♠ QT8      RHO opens the bidding 1♣.

Dealer: West      ♥ 752      You bid next.

Vul: N-S      ♦ AKJ5      East (LHO) bids 1♦ if possible.

HCP: 10      ♣ 853

---

**Board: 467**      ♠ KJT9      LHO opens the bidding 1♣.

Dealer: East      ♥ JT9854      Partner bids next.

Vul: Both      ♦ Q8      West (RHO) bids 1♦ if possible.

HCP: 11+2      ♣ A

## Both hands (Answers Page)

**Board: 463**

Dealer: North

**North:**

♠ T2

**South:**

♠ AK95

W N E S

1♣ Pass 1♦

Vul: E-W

♥ KJ42

♥ T6

Pass 1NT All Pass

North HCP: 13+1

♦ A7

♦ QT8542

South HCP: 9+2

♣ KQ954

♣ T

Contract: 1NT North

**Board: 464**

Dealer: South

**North:**

♠ 95

**South:**

♠ J72

W N E S

1♣

Vul: Both

♥ 8542

♥ AQJ3

Pass 1♦ Pass 1NT

North HCP: 9+1

♦ AKQ54

♦ 86

All Pass

South HCP: 12

♣ T4

♣ KJ92

Contract: 1NT South

**Board: 465**

Dealer: North

**North:**

♠ A854

**South:**

♠ -

W N E S

1♣ Pass 1♦

Vul: N-S

♥ Q2

♥ 8763

Pass 1NT All Pass

North HCP: 15+1

♦ K5

♦ AT9842

South HCP: 7+2

♣ AQT42

♣ K93

Contract: 1NT North

**Board: 466**

Dealer: West

**North:**

♠ QT8

**South:**

♠ 95432

W N E S

1♣ Pass 1♦ 1♠

Vul: N-S

♥ 752

♥ A43

Pass 2♠ All Pass

North HCP: 10

♦ AKJ5

♦ 93

South HCP: 10+1

♣ 853

♣ AQ7

Contract: 2♠ North

**Board: 467**

Dealer: East

**North:**

♠ KJT9

**South:**

♠ A8

W N E S

1♣ Pass

Vul: Both

♥ JT9854

♥ 632

1♦ 2♥ Pass 3♥

North HCP: 11+2

♦ Q8

♦ AT95

All Pass

South HCP: 8

♣ A

♣ T654

Contract: 3♥ South

<b>Board: 463</b>	♠ AK95	Partner bids first.
Dealer: North	♥ T6	The opponents are silent.
Vul: E-W	♦ QT8542	
HCP: 9+2	♣ T	

---

<b>Board: 464</b>	♠ J72	You bid first.
Dealer: South	♥ AQJ3	The opponents are silent.
Vul: Both	♦ 86	
HCP: 12	♣ KJ92	

---

<b>Board: 465</b>	♠ -	Partner bids first.
Dealer: North	♥ 8763	The opponents are silent.
Vul: N-S	♦ AT9842	
HCP: 7+2	♣ K93	

---

<b>Board: 466</b>	♠ 95432	LHO opens the bidding 1♣.
Dealer: West	♥ A43	Partner bids next.
Vul: N-S	♦ 93	East (RHO) bids 1♦ if possible.
HCP: 10+1	♣ AQ7	

---

<b>Board: 467</b>	♠ A8	RHO opens the bidding 1♣.
Dealer: East	♥ 632	You bid next.
Vul: Both	♦ AT95	West (LHO) bids 1♦ if possible.
HCP: 8	♣ T654	

## Both hands (Answers Page)

**Board: 463**

Dealer: North

**North:**

♠ T2

**South:**

♠ AK95

W N E S

1♣ Pass 1♦

Vul: E-W

♥ KJ42

♥ T6

Pass 1NT All Pass

North HCP: 13+1

♦ A7

♦ QT8542

South HCP: 9+2

♣ KQ954

♣ T

Contract: 1NT North

**Board: 464**

Dealer: South

**North:**

♠ 95

**South:**

♠ J72

W N E S

1♣

Vul: Both

♥ 8542

♥ AQJ3

Pass 1♦ Pass 1NT

North HCP: 9+1

♦ AKQ54

♦ 86

All Pass

South HCP: 12

♣ T4

♣ KJ92

Contract: 1NT South

**Board: 465**

Dealer: North

**North:**

♠ A854

**South:**

♠ -

W N E S

1♣ Pass 1♦

Vul: N-S

♥ Q2

♥ 8763

Pass 1NT All Pass

North HCP: 15+1

♦ K5

♦ AT9842

South HCP: 7+2

♣ AQT42

♣ K93

Contract: 1NT North

**Board: 466**

Dealer: West

**North:**

♠ QT8

**South:**

♠ 95432

W N E S

1♣ Pass 1♦ 1♠

Vul: N-S

♥ 752

♥ A43

Pass 2♠ All Pass

North HCP: 10

♦ AKJ5

♦ 93

South HCP: 10+1

♣ 853

♣ AQ7

Contract: 2♠ North

**Board: 467**

Dealer: East

**North:**

♠ KJT9

**South:**

♠ A8

W N E S

1♣ Pass

Vul: Both

♥ JT9854

♥ 632

1♦ 2♥ Pass 3♥

North HCP: 11+2

♦ Q8

♦ AT95

All Pass

South HCP: 8

♣ A

♣ T654

Contract: 3♥ South

**Board: 468**      ♠ J972      Partner bids first.

Dealer: South      ♥ J7      East (LHO) bids 1♥ if possible.

Vul: None      ♦ KQT95

HCP: 7+1      ♣ 32

---

**Board: 469**      ♠ 63      Partner bids first.

Dealer: South      ♥ K753      The opponents are silent.

Vul: E-W      ♦ AJT52

HCP: 8+1      ♣ T6

---

**Board: 470**      ♠ AKQ      You bid first.

Dealer: North      ♥ T5      West (RHO) bids 1♥ if possible.

Vul: Both      ♦ T95

HCP: 13+1      ♣ A9872

---

**Board: 471**      ♠ K9      Partner bids first.

Dealer: South      ♥ KQ73      The opponents are silent.

Vul: None      ♦ Q98764

HCP: 13+2      ♣ K

---

**Board: 472**      ♠ AJ95      Partner bids first.

Dealer: South      ♥ 873      The opponents are silent.

Vul: N-S      ♦ AJ764

HCP: 10+1      ♣ 8

## Both hands (Answers Page)

Board: 468	North:	South:	W	N	E	S
Dealer: South	♠ J972	♠ K				1♣
Vul: None	♥ J7	♥ Q96	Pass	1♦	1♥	3♣
North HCP: 7+1	♦ KQT95	♦ AJ7	Pass	4♣	Pass	5♣
South HCP: 20+2	♣ 32	♣ AKQJ84	All Pass			
Contract: 5♣ South						

Board: 469	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ AQ9				1♣
Vul: E-W	♥ K753	♥ AQ98	Pass	1♦	Pass	2NT
North HCP: 8+1	♦ AJT52	♦ Q7	Pass	3♥	Pass	4♥
South HCP: 18	♣ T6	♣ KJ54	All Pass			
Contract: 4♥ South						

Board: 470	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ 74		1♣	Pass	1♦
Vul: Both	♥ T5	♥ A984	1♥	2♣	Pass	3NT
North HCP: 13+1	♦ T95	♦ AKJ83	All Pass			
South HCP: 14+1	♣ A9872	♣ QT				
Contract: 3NT South						

Board: 471	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ AQ73				1♣
Vul: None	♥ KQ73	♥ A4	Pass	1♦	Pass	2NT
North HCP: 13+2	♦ Q98764	♦ AJ2	Pass	3♥	Pass	3♠
South HCP: 19	♣ K	♣ A873	Pass	4♦	Pass	5♦
Contract: 5♦ South			All Pass			

Board: 472	North:	South:	W	N	E	S
Dealer: South	♠ AJ95	♠ K				1♣
Vul: N-S	♥ 873	♥ KQJ9	Pass	1♦	Pass	2♣
North HCP: 10+1	♦ AJ764	♦ 52	Pass	2♦	Pass	2NT
South HCP: 13+2	♣ 8	♣ AT9754	All Pass			
Contract: 2NT South						

**Board: 468**      ♠ K      You bid first.

Dealer: South      ♥ Q96      East (RHO) bids 1♥ if possible.

Vul: None      ♦ AJ7

HCP: 20+2      ♣ AKQJ84

---

**Board: 469**      ♠ AQ9      You bid first.

Dealer: South      ♥ AQ98      The opponents are silent.

Vul: E-W      ♦ Q7

HCP: 18      ♣ KJ54

---

**Board: 470**      ♠ 74      Partner bids first.

Dealer: North      ♥ A984      West (LHO) bids 1♥ if possible.

Vul: Both      ♦ AKJ83

HCP: 14+1      ♣ QT

---

**Board: 471**      ♠ AQ73      You bid first.

Dealer: South      ♥ A4      The opponents are silent.

Vul: None      ♦ AJ2

HCP: 19      ♣ A873

---

**Board: 472**      ♠ K      You bid first.

Dealer: South      ♥ KQJ9      The opponents are silent.

Vul: N-S      ♦ 52

HCP: 13+2      ♣ AT9754

## Both hands (Answers Page)

Board: 468	North:	South:	W	N	E	S
Dealer: South	♠ J972	♠ K				1♣
Vul: None	♥ J7	♥ Q96	Pass	1♦	1♥	3♣
North HCP: 7+1	♦ KQT95	♦ AJ7	Pass	4♣	Pass	5♣
South HCP: 20+2	♣ 32	♣ AKQJ84	All Pass			
Contract: 5♣ South						

Board: 469	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ AQ9				1♣
Vul: E-W	♥ K753	♥ AQ98	Pass	1♦	Pass	2NT
North HCP: 8+1	♦ AJT52	♦ Q7	Pass	3♥	Pass	4♥
South HCP: 18	♣ T6	♣ KJ54	All Pass			
Contract: 4♥ South						

Board: 470	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ 74		1♣	Pass	1♦
Vul: Both	♥ T5	♥ A984	1♥	2♣	Pass	3NT
North HCP: 13+1	♦ T95	♦ AKJ83	All Pass			
South HCP: 14+1	♣ A9872	♣ QT				
Contract: 3NT South						

Board: 471	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ AQ73				1♣
Vul: None	♥ KQ73	♥ A4	Pass	1♦	Pass	2NT
North HCP: 13+2	♦ Q98764	♦ AJ2	Pass	3♥	Pass	3♠
South HCP: 19	♣ K	♣ A873	Pass	4♦	Pass	5♦
Contract: 5♦ South			All Pass			

Board: 472	North:	South:	W	N	E	S
Dealer: South	♠ AJ95	♠ K				1♣
Vul: N-S	♥ 873	♥ KQJ9	Pass	1♦	Pass	2♣
North HCP: 10+1	♦ AJ764	♦ 52	Pass	2♦	Pass	2NT
South HCP: 13+2	♣ 8	♣ AT9754	All Pass			
Contract: 2NT South						

<b>Board: 473</b>	♠ A8	LHO opens the bidding 1♣.
Dealer: East	♥ AJ852	Partner bids next.
Vul: Both	♦ T2	West (RHO) bids 1♦ if possible.
HCP: 14+1	♣ AJ73	East (LHO) bids 1♠ if possible.

<b>Board: 474</b>	♠ KT7	Partner bids first.
Dealer: South	♥ KQJ9	The opponents are silent.
Vul: None	♦ 98543	
HCP: 9+1	♣ T	

<b>Board: 475</b>	♠ AQ4	You bid first.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: N-S	♦ A43	
HCP: 13	♣ 7542	

<b>Board: 476</b>	♠ KQ	You bid first.
Dealer: North	♥ J82	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 17+2	♣ AKT954	

<b>Board: 477</b>	♠ 875	You bid first.
Dealer: North	♥ Q42	The opponents are silent.
Vul: None	♦ QJ9	
HCP: 13	♣ AKJ8	

## Both hands (Answers Page)

Board: 473	North:	South:	W	N	E	S
Dealer: East	♠ A8	♠ J932			1♣	Pass
Vul: Both	♥ AJ852	♥ KQ43	1♦	1♥	1♠	2♥
North HCP: 14+1	♦ T2	♦ 74	Pass	3♥	All Pass	
South HCP: 6	♣ AJ73	♣ T42				
Contract: 3♥ North						

Board: 474	North:	South:	W	N	E	S
Dealer: South	♠ KT7	♠ A654			1♣	
Vul: None	♥ KQJ9	♥ 5	Pass	1♦	Pass	1NT
North HCP: 9+1	♦ 98543	♦ QJT	All Pass			
South HCP: 13+1	♣ T	♣ KQJ96				
Contract: 1NT South						

Board: 475	North:	South:	W	N	E	S
Dealer: North	♠ AQ4	♠ JT96		1♣	Pass	1♦
Vul: N-S	♥ QJ4	♥ 96	Pass	1NT	Pass	2♠
North HCP: 13	♦ A43	♦ KQJ52	Pass	3NT	All Pass	
South HCP: 12+1	♣ 7542	♣ KQ				
Contract: 3NT North						

Board: 476	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ JT93		1♣	Pass	1♦
Vul: E-W	♥ J82	♥ A74	Pass	3♣	Pass	3♦
North HCP: 17+2	♦ A4	♦ KT9865	Pass	4♦	Pass	5♦
South HCP: 8+2	♣ AKT954	♣ -	All Pass			
Contract: 5♦ South						

Board: 477	North:	South:	W	N	E	S
Dealer: North	♠ 875	♠ AT32		1♣	Pass	1♦
Vul: None	♥ Q42	♥ AK	Pass	1NT	Pass	2♦
North HCP: 13	♦ QJ9	♦ 87632	Pass	3NT	All Pass	
South HCP: 11+1	♣ AKJ8	♣ 43				
Contract: 3NT North						

<b>Board: 473</b>	♠ J932	RHO opens the bidding 1♣.
Dealer: East	♥ KQ43	You bid next.
Vul: Both	♦ 74	West (LHO) bids 1♦ if possible.
HCP: 6	♣ T42	East (RHO) bids 1♠ if possible.

<b>Board: 474</b>	♠ A654	You bid first.
Dealer: South	♥ 5	The opponents are silent.
Vul: None	♦ QJT	
HCP: 13+1	♣ KQJ96	

<b>Board: 475</b>	♠ JT96	Partner bids first.
Dealer: North	♥ 96	The opponents are silent.
Vul: N-S	♦ KQJ52	
HCP: 12+1	♣ KQ	

<b>Board: 476</b>	♠ JT93	Partner bids first.
Dealer: North	♥ A74	The opponents are silent.
Vul: E-W	♦ KT9865	
HCP: 8+2	♣ -	

<b>Board: 477</b>	♠ AT32	Partner bids first.
Dealer: North	♥ AK	The opponents are silent.
Vul: None	♦ 87632	
HCP: 11+1	♣ 43	

## Both hands (Answers Page)

Board: 473	North:	South:	W	N	E	S
Dealer: East	♠ A8	♠ J932			1♣	Pass
Vul: Both	♥ AJ852	♥ KQ43	1♦	1♥	1♠	2♥
North HCP: 14+1	♦ T2	♦ 74	Pass	3♥	All Pass	
South HCP: 6	♣ AJ73	♣ T42				
Contract: 3♥ North						

Board: 474	North:	South:	W	N	E	S
Dealer: South	♠ KT7	♠ A654			1♣	
Vul: None	♥ KQJ9	♥ 5	Pass	1♦	Pass	1NT
North HCP: 9+1	♦ 98543	♦ QJT	All Pass			
South HCP: 13+1	♣ T	♣ KQJ96				
Contract: 1NT South						

Board: 475	North:	South:	W	N	E	S
Dealer: North	♠ AQ4	♠ JT96		1♣	Pass	1♦
Vul: N-S	♥ QJ4	♥ 96	Pass	1NT	Pass	2♠
North HCP: 13	♦ A43	♦ KQJ52	Pass	3NT	All Pass	
South HCP: 12+1	♣ 7542	♣ KQ				
Contract: 3NT North						

Board: 476	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ JT93		1♣	Pass	1♦
Vul: E-W	♥ J82	♥ A74	Pass	3♣	Pass	3♦
North HCP: 17+2	♦ A4	♦ KT9865	Pass	4♦	Pass	5♦
South HCP: 8+2	♣ AKT954	♣ -	All Pass			
Contract: 5♦ South						

Board: 477	North:	South:	W	N	E	S
Dealer: North	♠ 875	♠ AT32		1♣	Pass	1♦
Vul: None	♥ Q42	♥ AK	Pass	1NT	Pass	2♦
North HCP: 13	♦ QJ9	♦ 87632	Pass	3NT	All Pass	
South HCP: 11+1	♣ AKJ8	♣ 43				
Contract: 3NT North						

---

<b>Board: 478</b>	♠ KQ53	Partner bids first.
Dealer: South	♥ Q83	The opponents are silent.
Vul: N-S	♦ AKQ52	
HCP: 16+1	♣ 3	

---

<b>Board: 479</b>	♠ Q5	Partner bids first.
Dealer: South	♥ K632	East (LHO) bids 1♠ if possible.
Vul: E-W	♦ KQ9864	
HCP: 10+2	♣ 3	

---

<b>Board: 480</b>	♠ 4	You bid first.
Dealer: North	♥ 9542	West (RHO) bids 1♠ if possible.
Vul: Both	♦ AQ	West (RHO) bids 2♠ if possible.
HCP: 11+2	♣ KQ9642	

---

<b>Board: 481</b>	♠ 98	You bid first.
Dealer: North	♥ AJ65	The opponents are silent.
Vul: N-S	♦ K5	
HCP: 12+1	♣ AT653	

---

<b>Board: 482</b>	♠ K975	Partner bids first.
Dealer: South	♥ KT	East (LHO) bids 1NT if possible.
Vul: E-W	♦ QJ752	West (RHO) bids 2♦ if possible.
HCP: 9+1	♣ 42	East (LHO) bids 2♥ if possible.

## Both hands (Answers Page)

Board: 478	North:	South:	W	N	E	S
Dealer: South	♠ KQ53	♠ AJ76				1♣
Vul: N-S	♥ Q83	♥ AKT5	Pass	1♦	Pass	1♠
North HCP: 16+1	♦ AKQ52	♦ 97	Pass	2♥ <sup>1</sup>	Pass	3NT
South HCP: 12	♣ 3	♣ 762	Pass	4♠	All Pass	
Contract: 4♠ North			1. Fourth suit game force			

Board: 479	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ A32				1♣
Vul: E-W	♥ K632	♥ AQ94	Pass	1♦	1♠	Pass
North HCP: 10+2	♦ KQ9864	♦ T2	Pass	2♦	All Pass	
South HCP: 12	♣ 3	♣ QT87				
Contract: 2♦ North						

Board: 480	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ QJ96		1♣	Pass	1♦
Vul: Both	♥ 9542	♥ A6	1♠	2♣	Pass	2♦
North HCP: 11+2	♦ AQ	♦ J97642	2♠	Pass	Pass	3♦
South HCP: 8+2	♣ KQ9642	♣ 8	All Pass			
Contract: 3♦ South						

Board: 481	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ AQJ4		1♣	Pass	1♦
Vul: N-S	♥ AJ65	♥ Q	Pass	1NT	Pass	2♠
North HCP: 12+1	♦ K5	♦ QT876	Pass	3NT	All Pass	
South HCP: 16+1	♣ AT653	♣ KQ2				
Contract: 3NT North						

Board: 482	North:	South:	W	N	E	S
Dealer: South	♠ K975	♠ QJ62				1♣
Vul: E-W	♥ KT	♥ 8654	Pass	1♦	1NT	Pass
North HCP: 9+1	♦ QJ752	♦ A3	2♦	Pass	2♥	Pass
South HCP: 13	♣ 42	♣ KQJ	Pass	X	Pass	2♠
Contract: 2♠ South			All Pass			

**Board: 478**      ♠ AJ76      You bid first.

Dealer: South      ♥ AKT5      The opponents are silent.

Vul: N-S      ♦ 97

HCP: 12      ♣ 762

---

**Board: 479**      ♠ A32      You bid first.

Dealer: South      ♥ AQ94      East (RHO) bids 1♠ if possible.

Vul: E-W      ♦ T2

HCP: 12      ♣ QT87

---

**Board: 480**      ♠ QJ96      Partner bids first.

Dealer: North      ♥ A6      West (LHO) bids 1♠ if possible.

Vul: Both      ♦ J97642      West (LHO) bids 2♠ if possible.

HCP: 8+2      ♣ 8

---

**Board: 481**      ♠ AQJ4      Partner bids first.

Dealer: North      ♥ Q      The opponents are silent.

Vul: N-S      ♦ QT876

HCP: 16+1      ♣ KQ2

---

**Board: 482**      ♠ QJ62      You bid first.

Dealer: South      ♥ 8654      East (RHO) bids 1NT if possible.

Vul: E-W      ♦ A3      West (LHO) bids 2♦ if possible.

HCP: 13      ♣ KQJ

## Both hands (Answers Page)

Board: 478	North:	South:	W	N	E	S
Dealer: South	♠ KQ53	♠ AJ76				1♣
Vul: N-S	♥ Q83	♥ AKT5	Pass	1♦	Pass	1♠
North HCP: 16+1	♦ AKQ52	♦ 97	Pass	2♥ <sup>1</sup>	Pass	3NT
South HCP: 12	♣ 3	♣ 762	Pass	4♠	All Pass	
Contract: 4♠ North			1. Fourth suit game force			

Board: 479	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ A32				1♣
Vul: E-W	♥ K632	♥ AQ94	Pass	1♦	1♠	Pass
North HCP: 10+2	♦ KQ9864	♦ T2	Pass	2♦	All Pass	
South HCP: 12	♣ 3	♣ QT87				
Contract: 2♦ North						

Board: 480	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ QJ96		1♣	Pass	1♦
Vul: Both	♥ 9542	♥ A6	1♠	2♣	Pass	2♦
North HCP: 11+2	♦ AQ	♦ J97642	2♠	Pass	Pass	3♦
South HCP: 8+2	♣ KQ9642	♣ 8	All Pass			
Contract: 3♦ South						

Board: 481	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ AQJ4		1♣	Pass	1♦
Vul: N-S	♥ AJ65	♥ Q	Pass	1NT	Pass	2♠
North HCP: 12+1	♦ K5	♦ QT876	Pass	3NT	All Pass	
South HCP: 16+1	♣ AT653	♣ KQ2				
Contract: 3NT North						

Board: 482	North:	South:	W	N	E	S
Dealer: South	♠ K975	♠ QJ62				1♣
Vul: E-W	♥ KT	♥ 8654	Pass	1♦	1NT	Pass
North HCP: 9+1	♦ QJ752	♦ A3	2♦	Pass	2♥	Pass
South HCP: 13	♣ 42	♣ KQJ	Pass	X	Pass	2♠
Contract: 2♠ South			All Pass			

**Board: 483**      ♠ KJ6      You bid first.

Dealer: North      ♥ AJ43      The opponents are silent.

Vul: Both      ♦ 5

HCP: 15+1      ♣ AQ732

---

**Board: 484**      ♠ JT83      Partner bids first.

Dealer: South      ♥ K2      The opponents are silent.

Vul: None      ♦ AQ872

HCP: 13+1      ♣ QJ

---

**Board: 485**      ♠ AQJ9      You bid first.

Dealer: North      ♥ Q96      The opponents are silent.

Vul: E-W      ♦ AQ

HCP: 18      ♣ QJ84

---

**Board: 486**      ♠ K763      Partner bids first.

Dealer: South      ♥ A86      The opponents are silent.

Vul: Both      ♦ A98752

HCP: 11+2      ♣ -

---

**Board: 487**      ♠ KT432      LHO opens the bidding 1♣.

Dealer: East      ♥ QT7      Partner bids next.

Vul: None      ♦ J7      West (RHO) bids 1♦ if possible.

HCP: 11+1      ♣ KQ2      East (LHO) bids 2♣ if possible.

## Both hands (Answers Page)

**Board: 483**

Dealer: North

**North:**

♠ KJ6

**South:**

♠ AT84

**W N E S**

1♣ Pass 1♦

Vul: Both

♥ AJ43

♥ 6

Pass 1NT All Pass

North HCP: 15+1

♦ 5

♦ AJ8743

South HCP: 9+2

♣ AQ732

♣ 98

Contract: 1NT North

**Board: 484**

Dealer: South

**North:**

♠ JT83

**South:**

♠ AQ2

**W N E S**

1♣

Vul: None

♥ K2

♥ J876

Pass 1♦ Pass 1NT

North HCP: 13+1

♦ AQ872

♦ 3

Pass 2♠ Pass 3♣

South HCP: 14+1

♣ QJ

♣ AK843

Pass 3NT All Pass

Contract: 3NT North

**Board: 485**

Dealer: North

**North:**

♠ AQJ9

**South:**

♠ 86

**W N E S**

1♣ Pass 1♦

Vul: E-W

♥ Q96

♥ JT72

Pass 2NT All Pass

North HCP: 18

♦ AQ

♦ J7653

South HCP: 6+1

♣ QJ84

♣ A6

Contract: 2NT North

**Board: 486**

Dealer: South

**North:**

♠ K763

**South:**

♠ JT4

**W N E S**

1♣

Vul: Both

♥ A86

♥ KT73

Pass 1♦ Pass 2♣

North HCP: 11+2

♦ A98752

♦ -

Pass 2♠ Pass 2NT

South HCP: 11+2

♣ -

♣ AK9876

All Pass

Contract: 2NT South

**Board: 487**

Dealer: East

**North:**

♠ KT432

**South:**

♠ A965

**W N E S**

1♣ Pass

Vul: None

♥ QT7

♥ K983

1♦ 1♠ 2♣ 2♠

North HCP: 11+1

♦ J7

♦ K82

All Pass

South HCP: 10

♣ KQ2

♣ 96

Contract: 2♠ South

<b>Board: 483</b>	♠ AT84	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: Both	♦ AJ8743	
HCP: 9+2	♣ 98	

---

<b>Board: 484</b>	♠ AQ2	You bid first.
Dealer: South	♥ J876	The opponents are silent.
Vul: None	♦ 3	
HCP: 14+1	♣ AK843	

---

<b>Board: 485</b>	♠ 86	Partner bids first.
Dealer: North	♥ JT72	The opponents are silent.
Vul: E-W	♦ J7653	
HCP: 6+1	♣ A6	

---

<b>Board: 486</b>	♠ JT4	You bid first.
Dealer: South	♥ KT73	The opponents are silent.
Vul: Both	♦ -	
HCP: 11+2	♣ AK9876	

---

<b>Board: 487</b>	♠ A965	RHO opens the bidding 1♣.
Dealer: East	♥ K983	You bid next.
Vul: None	♦ K82	West (LHO) bids 1♦ if possible.
HCP: 10	♣ 96	East (RHO) bids 2♣ if possible.

## Both hands (Answers Page)

**Board: 483**

Dealer: North

**North:**

♠ KJ6

**South:**

♠ AT84

**W**
**N**
**E**      **S**

1♣      Pass      1♦

Vul: Both

♥ AJ43

♥ 6

Pass      1NT      All Pass

North HCP: 15+1

♦ 5

♦ AJ8743

South HCP: 9+2

♣ AQ732

♣ 98

Contract: 1NT North

**Board: 484**

Dealer: South

**North:**

♠ JT83

**South:**

♠ AQ2

**W**
**N**
**E**      **S**

1♣

Vul: None

♥ K2

♥ J876

Pass      1♦      Pass      1NT

North HCP: 13+1

♦ AQ872

♦ 3

Pass      2♠      Pass      3♣

South HCP: 14+1

♣ QJ

♣ AK843

Pass      3NT      All Pass

Contract: 3NT North

**Board: 485**

Dealer: North

**North:**

♠ AQJ9

**South:**

♠ 86

**W**
**N**
**E**      **S**

1♣      Pass      1♦

Vul: E-W

♥ Q96

♥ JT72

Pass      2NT      All Pass

North HCP: 18

♦ AQ

♦ J7653

South HCP: 6+1

♣ QJ84

♣ A6

Contract: 2NT North

**Board: 486**

Dealer: South

**North:**

♠ K763

**South:**

♠ JT4

**W**
**N**
**E**      **S**

1♣

Vul: Both

♥ A86

♥ KT73

Pass      1♦      Pass      2♣

North HCP: 11+2

♦ A98752

♦ -

Pass      2♠      Pass      2NT

South HCP: 11+2

♣ -

♣ AK9876

All Pass

Contract: 2NT South

**Board: 487**

Dealer: East

**North:**

♠ KT432

**South:**

♠ A965

**W**
**N**
**E**      **S**

1♣      Pass

Vul: None

♥ QT7

♥ K983

1♦      1♠      2♣      2♠

North HCP: 11+1

♦ J7

♦ K82

All Pass

South HCP: 10

♣ KQ2

♣ 96

Contract: 2♠ South

<b>Board: 488</b>	♠ QT95	LHO opens the bidding 1♣.
Dealer: East	♥ AKQ	Partner bids next.
Vul: E-W	♦ A5	West (RHO) bids 1♦ if possible.
HCP: 18	♣ K873	

---

<b>Board: 489</b>	♠ AKJ6	You bid first.
Dealer: North	♥ K76	West (RHO) bids 1♥ if possible.
Vul: Both	♦ T3	
HCP: 13	♣ Q842	

---

<b>Board: 490</b>	♠ Q862	Partner bids first.
Dealer: South	♥ AT	The opponents are silent.
Vul: None	♦ KT876	
HCP: 12+1	♣ K5	

---

<b>Board: 491</b>	♠ T875	Partner bids first.
Dealer: South	♥ K42	East (LHO) bids 1♠ if possible.
Vul: N-S	♦ QJT93	
HCP: 6+1	♣ T	

---

<b>Board: 492</b>	♠ KJ87	You bid first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: None	♦ J2	
HCP: 12	♣ QT53	

## Both hands (Answers Page)

**Board: 488**

Dealer: East

Vul: E-W

North HCP: 18

South HCP: 3

Contract: 2♣ South

**North:**

♠ QT95

♥ AKQ

♦ A5

♣ K873

**South:**

♠ 843

♥ JT2

♦ 762

♣ Q964

**W**
**N**
**E**
**S**

1♣ Pass

Pass 2♣

All Pass

**Board: 489**

Dealer: North

Vul: Both

North HCP: 13

South HCP: 6+1

Contract: 2♠ South

**North:**

♠ AKJ6

♥ K76

♦ T3

♣ Q842

**South:**

♠ T832

♥ T82

♦ QJ972

♣ K

**W**
**N**
**E**
**S**

1♣ Pass 1♦

Pass 2♠

All Pass

**Board: 490**

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 19

Contract: 3NT South

**North:**

♠ Q862

♥ AT

♦ KT876

♣ K5

**South:**

♠ KT

♥ K754

♦ AQ9

♣ AQJ3

**W**
**N**
**E**
**S**

1♣

Pass 1♦ Pass 2NT

Pass 3♠ Pass 3NT

All Pass

**Board: 491**

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 14+1

Contract: 3♦ South

**North:**

♠ T875

♥ K42

♦ QJT93

♣ T

**South:**

♠ Q3

♥ 95

♦ A875

♣ AKJ85

**W**
**N**
**E**
**S**

1♣

Pass 1♦ 1♠ 3♦

All Pass

**Board: 492**

Dealer: North

Vul: None

North HCP: 12

South HCP: 13+1

Contract: 4♠ North

**North:**

♠ KJ87

♥ AJ8

♦ J2

♣ QT53

**South:**

♠ AQ96

♥ QT2

♦ KQT43

♣ 2

**W**
**N**
**E**
**S**

1♣ Pass 1♦

Pass 2♠

Pass 4♠ All Pass

<b>Board: 488</b>	♠ 843	RHO opens the bidding 1♣.
Dealer: East	♥ JT2	You bid next.
Vul: E-W	♦ 762	West (LHO) bids 1♦ if possible.
HCP: 3	♣ Q964	

---

<b>Board: 489</b>	♠ T832	Partner bids first.
Dealer: North	♥ T82	West (LHO) bids 1♥ if possible.
Vul: Both	♦ QJ972	
HCP: 6+1	♣ K	

---

<b>Board: 490</b>	♠ KT	You bid first.
Dealer: South	♥ K754	The opponents are silent.
Vul: None	♦ AQ9	
HCP: 19	♣ AQJ3	

---

<b>Board: 491</b>	♠ Q3	You bid first.
Dealer: South	♥ 95	East (RHO) bids 1♠ if possible.
Vul: N-S	♦ A875	
HCP: 14+1	♣ AKJ85	

---

<b>Board: 492</b>	♠ AQ96	Partner bids first.
Dealer: North	♥ QT2	The opponents are silent.
Vul: None	♦ KQT43	
HCP: 13+1	♣ 2	

## Both hands (Answers Page)

**Board: 488**

	North:	South:	W	N	E	S
Dealer: East	♠ QT95	♠ 843			1♣	Pass
Vul: E-W	♥ AKQ	♥ JT2	1♦	X	Pass	2♣
North HCP: 18	♦ A5	♦ 762			All Pass	
South HCP: 3	♣ K873	♣ Q964				

Contract: 2♣ South

**Board: 489**

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ6	♠ T832		1♣	Pass	1♦
Vul: Both	♥ K76	♥ T82	1♥	1♠	Pass	2♠
North HCP: 13	♦ T3	♦ QJ972			All Pass	
South HCP: 6+1	♣ Q842	♣ K				

Contract: 2♠ South

**Board: 490**

	North:	South:	W	N	E	S
Dealer: South	♠ Q862	♠ KT			1♣	
Vul: None	♥ AT	♥ K754	Pass	1♦	Pass	2NT
North HCP: 12+1	♦ KT876	♦ AQ9	Pass	3♠	Pass	3NT
South HCP: 19	♣ K5	♣ AQJ3			All Pass	

Contract: 3NT South

**Board: 491**

	North:	South:	W	N	E	S
Dealer: South	♠ T875	♠ Q3			1♣	
Vul: N-S	♥ K42	♥ 95	Pass	1♦	1♠	3♦
North HCP: 6+1	♦ QJT93	♦ A875			All Pass	
South HCP: 14+1	♣ T	♣ AKJ85				

Contract: 3♦ South

**Board: 492**

	North:	South:	W	N	E	S
Dealer: North	♠ KJ87	♠ AQ96		1♣	Pass	1♦
Vul: None	♥ AJ8	♥ QT2	Pass	1NT	Pass	2♠
North HCP: 12	♦ J2	♦ KQT43	Pass	4♠	All Pass	
South HCP: 13+1	♣ QT53	♣ 2				

Contract: 4♠ North

<b>Board: 493</b>	♠ KJ2
Dealer: North	♥ Q3
Vul: N-S	♦ J87
HCP: 13+1	♣ AQ652

You bid first.  
The opponents are silent.

<b>Board: 494</b>	♠ 8542
Dealer: South	♥ QJ
Vul: E-W	♦ AQ832
HCP: 10+1	♣ J6

Partner bids first.  
The opponents are silent.

<b>Board: 495</b>	♠ T8732
Dealer: West	♥ AT52
Vul: Both	♦ T3
HCP: 4+1	♣ T6

RHO opens the bidding 1♣.  
You bid next.  
East (LHO) bids 1♦ if possible.

## Both hands (Answers Page)

**Board: 493**

Dealer: North

**North:**

♠ KJ2

**South:**

♠ A8

**W N E S**

1♣ Pass 1♦

Vul: N-S

♥ Q3

♥ KJ98

Pass 1NT Pass 2♥

North HCP: 13+1

♦ J87

♦ AK964

Pass 3NT Pass 4NT

South HCP: 18+1

♣ AQ652

♣ K7

All Pass

Contract: 4NT South

**Board: 494**

Dealer: South

**North:**

♠ 8542

**South:**

♠ AK9

**W N E S**

1♣

Vul: E-W

♥ QJ

♥ K542

Pass 1♦ Pass 1NT

North HCP: 10+1

♦ AQ832

♦ 94

All Pass

South HCP: 13

♣ J6

♣ K742

Contract: 1NT South

**Board: 495**

Dealer: West

**North:**

♠ T8732

**South:**

♠ AJ95

**W N E S**

1♣ Pass 1♦ X

Vul: Both

♥ AT52

♥ 7

Pass 1♠ Pass 3♠

North HCP: 4+1

♦ T3

♦ AKQ4

Pass 4♠ All Pass

South HCP: 19

♣ T6

♣ KQ32

Contract: 4♠ North

<b>Board: 493</b>	♠ A8	Partner bids first.
Dealer: North	♥ KJ98	The opponents are silent.
Vul: N-S	♦ AK964	
HCP: 18+1	♣ K7	

---

<b>Board: 494</b>	♠ AK9	You bid first.
Dealer: South	♥ K542	The opponents are silent.
Vul: E-W	♦ 94	
HCP: 13	♣ K742	

---

<b>Board: 495</b>	♠ AJ95	LHO opens the bidding 1♣.
Dealer: West	♥ 7	Partner bids next.
Vul: Both	♦ AKQ4	East (RHO) bids 1♦ if possible.
HCP: 19	♣ KQ32	

## Both hands (Answers Page)

**Board: 493**

Dealer: North

**North:**

♠ KJ2

**South:**

♠ A8

**W N E S**

1♣ Pass 1♦

Vul: N-S

♥ Q3

♥ KJ98

Pass 1NT Pass 2♥

North HCP: 13+1

♦ J87

♦ AK964

Pass 3NT Pass 4NT

South HCP: 18+1

♣ AQ652

♣ K7

All Pass

Contract: 4NT South

**Board: 494**

Dealer: South

**North:**

♠ 8542

**South:**

♠ AK9

**W N E S**

1♣

Vul: E-W

♥ QJ

♥ K542

Pass 1♦ Pass 1NT

North HCP: 10+1

♦ AQ832

♦ 94

All Pass

South HCP: 13

♣ J6

♣ K742

Contract: 1NT South

**Board: 495**

Dealer: West

**North:**

♠ T8732

**South:**

♠ AJ95

**W N E S**

1♣ Pass 1♦ X

Vul: Both

♥ AT52

♥ 7

Pass 1♠ Pass 3♠

North HCP: 4+1

♦ T3

♦ AKQ4

Pass 4♠ All Pass

South HCP: 19

♣ T6

♣ KQ32

Contract: 4♠ North