

# North hands

# Spear

<b>Board: 1</b>	♠ K84	Partner bids first.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: None	♦ 943	
HCP: 10	♣ QT84	

<b>Board: 2</b>	♠ 42	You bid first.
Dealer: North	♥ K542	The opponents are silent.
Vul: E-W	♦ A93	
HCP: 12	♣ AJ62	

<b>Board: 3</b>	♠ QT8	Partner bids first.
Dealer: South	♥ Q54	The opponents are silent.
Vul: Both	♦ J8	
HCP: 10+1	♣ KQ652	

<b>Board: 4</b>	♠ Q94	Partner bids first.
Dealer: South	♥ K43	East (LHO) bids 2♠ if possible.
Vul: N-S	♦ K76	
HCP: 10	♣ QT85	

<b>Board: 5</b>	♠ T8	You bid first.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: Both	♦ KQT54	
HCP: 12+1	♣ JT8	

## Both hands (Answers Page)

### Board: 1

Dealer: South

Vul: None

North HCP: 10

South HCP: 13

Contract: 1NT North

North:

♠ K84

♥ AJ3

♦ 943

♣ QT84

South:

♠ J76

♥ 8742

♦ AJ72

♣ AK

W N E S

1 ♦

Pass 1NT All Pass

### Board: 2

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 10

Contract: 1NT South

North:

♠ 42

♥ K542

♦ A93

♣ AJ62

South:

♠ K85

♥ Q93

♦ Q72

♣ K974

W N E S

1 ♣ Pass 1NT

All Pass

### Board: 3

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 13

Contract: 1NT North

North:

♠ QT8

♥ Q54

♦ J8

♣ KQ652

South:

♠ J7

♥ AK83

♦ KQ42

♣ 743

W N E S

1 ♦

Pass 1NT All Pass

### Board: 4

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 13+1

Contract: 3 ♦ North

North:

♠ Q94

♥ K43

♦ K76

♣ QT85

South:

♠ T5

♥ Q76

♦ AQ943

♣ AJ6

W N E S

1 ♦

Pass 1NT Pass 2 ♦

Pass Pass 2 ♠ Pass

Pass 3 ♦ All Pass

### Board: 5

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 10+1

Contract: 2 ♦ North

North:

♠ T8

♥ AQ8

♦ KQT54

♣ JT8

South:

♠ K52

♥ KJ4

♦ 96

♣ K9653

W N E S

1 ♦ Pass 1NT

Pass 2 ♦ All Pass

<b>Board: 1</b>	♠ J76	You bid first.
Dealer: South	♥ 8742	The opponents are silent.
Vul: None	♦ AJ72	
HCP: 13	♣ AK	

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<b>Board: 2</b>	♠ K85	Partner bids first.
Dealer: North	♥ Q93	The opponents are silent.
Vul: E-W	♦ Q72	
HCP: 10	♣ K974	

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<b>Board: 3</b>	♠ J7	You bid first.
Dealer: South	♥ AK83	The opponents are silent.
Vul: Both	♦ KQ42	
HCP: 13	♣ 743	

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<b>Board: 4</b>	♠ T5	You bid first.
Dealer: South	♥ Q76	East (RHO) bids 2♠ if possible.
Vul: N-S	♦ AQ943	
HCP: 13+1	♣ AJ6	

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<b>Board: 5</b>	♠ K52	Partner bids first.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: Both	♦ 96	
HCP: 10+1	♣ K9653	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ K84	♠ J76				1 ♦
Vul: None	♥ AJ3	♥ 8742	Pass	1NT	All Pass	
North HCP: 10	♦ 943	♦ AJ72				
South HCP: 13	♣ QT84	♣ AK				
Contract: 1NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ 42	♠ K85		1 ♣	Pass	1NT
Vul: E-W	♥ K542	♥ Q93	All Pass			
North HCP: 12	♦ A93	♦ Q72				
South HCP: 10	♣ AJ62	♣ K974				
Contract: 1NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ J7				1 ♦
Vul: Both	♥ Q54	♥ AK83	Pass	1NT	All Pass	
North HCP: 10+1	♦ J8	♦ KQ42				
South HCP: 13	♣ KQ652	♣ 743				
Contract: 1NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ Q94	♠ T5				1 ♦
Vul: N-S	♥ K43	♥ Q76	Pass	1NT	Pass	2 ♦
North HCP: 10	♦ K76	♦ AQ943	Pass	Pass	2 ♠	Pass
South HCP: 13+1	♣ QT85	♣ AJ6	Pass	3 ♦	All Pass	
Contract: 3 ♦ North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ T8	♠ K52		1 ♦	Pass	1NT
Vul: Both	♥ AQ8	♥ KJ4	Pass	2 ♦	All Pass	
North HCP: 12+1	♦ KQT54	♦ 96				
South HCP: 10+1	♣ JT8	♣ K9653				
Contract: 2 ♦ North						

<b>Board: 6</b>	♠ QJ32	You bid first.
Dealer: North	♥ 62	The opponents are silent.
Vul: N-S	♦ AK32	
HCP: 13	♣ K98	
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<b>Board: 7</b>	♠ A93	You bid first.
Dealer: North	♥ 987	The opponents are silent.
Vul: Both	♦ AKQT4	
HCP: 13+1	♣ 98	
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<b>Board: 8</b>	♠ KQ8732	LHO opens the bidding 1 ♦.
Dealer: East	♥ AJ743	Partner bids next.
Vul: None	♦ J	West (RHO) bids 1NT if possible.
HCP: 11+3	♣ 8	East (LHO) Doubles 2 ♦ if possible.
		West (RHO) bids 5 ♦ if possible.
		West (RHO) Doubles 5 ♠ if possible.
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<b>Board: 9</b>	♠ A94	Partner bids first.
Dealer: South	♥ AT2	The opponents are silent.
Vul: E-W	♦ 9832	
HCP: 10	♣ Q98	

## Both hands (Answers Page)

### Board: 6

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 8

Contract: 1NT South

North:

♠ QJ32

♥ 62

♦ AK32

♣ K98

South:

♠ K64

♥ K74

♦ 864

♣ Q732

W	N	E	S
	1 ♦	Pass	1NT
All Pass			

### Board: 7

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 9

Contract: 3 ♦ South

North:

♠ A93

♥ 987

♦ AKQT4

♣ 98

South:

♠ Q75

♥ Q2

♦ J863

♣ AT43

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

### Board: 8

Dealer: East

Vul: None

North HCP: 11+3

South HCP: 8

Contract: 5 ♠ X North

North:

♠ KQ8732

♥ AJ743

♦ J

♣ 8

South:

♠ JT96

♥ T9

♦ QT9

♣ AJT7

W	N	E	S
		1 ♦	Pass
1NT	2 ♦ <sup>1</sup>	X	4 ♠
5 ♦	5 ♠	Pass	Pass
X	All Pass		

1. Michaels Cuebid

### Board: 9

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 14+1

Contract: 3NT North

North:

♠ A94

♥ AT2

♦ 9832

♣ Q98

South:

♠ K876

♥ -

♦ AQJ65

♣ AT62

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

<b>Board: 6</b>	♠ K64	Partner bids first.
Dealer: North	♥ K74	The opponents are silent.
Vul: N-S	♦ 864	
HCP: 8	♣ Q732	
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<b>Board: 7</b>	♠ Q75	Partner bids first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: Both	♦ J863	
HCP: 9	♣ AT43	
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<b>Board: 8</b>	♠ JT96	RHO opens the bidding 1 ♦ .
Dealer: East	♥ T9	You bid next.
Vul: None	♦ QT9	West (LHO) bids 1NT if possible.
HCP: 8	♣ AJT7	East (RHO) Doubles 2 ♦ if possible.
		West (LHO) bids 5 ♦ if possible.
		West (LHO) Doubles 5 ♠ if possible.
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<b>Board: 9</b>	♠ K876	You bid first.
Dealer: South	♥ -	The opponents are silent.
Vul: E-W	♦ AQJ65	
HCP: 14+1	♣ AT62	

## Both hands (Answers Page)

### Board: 6

	North:	South:	W	N	E	S
Dealer: North	♠ QJ32	♠ K64		1 ♦	Pass	1NT
Vul: N-S	♥ 62	♥ K74	All Pass			
North HCP: 13	♦ AK32	♦ 864				
South HCP: 8	♣ K98	♣ Q732				
Contract: 1NT South						

### Board: 7

	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ Q75		1 ♦	Pass	1NT
Vul: Both	♥ 987	♥ Q2	Pass	2 ♦	Pass	3 ♦
North HCP: 13+1	♦ AKQT4	♦ J863	All Pass			
South HCP: 9	♣ 98	♣ AT43				
Contract: 3 ♦ South						

### Board: 8

	North:	South:	W	N	E	S
Dealer: East	♠ KQ8732	♠ JT96			1 ♦	Pass
Vul: None	♥ AJ743	♥ T9	1NT	2 ♦ <sup>1</sup>	X	4 ♠
North HCP: 11+3	♦ J	♦ QT9	5 ♦	5 ♠	Pass	Pass
South HCP: 8	♣ 8	♣ AJT7	X	All Pass		
Contract: 5 ♠ X North						

1. Michaels Cuebid

### Board: 9

	North:	South:	W	N	E	S
Dealer: South	♠ A94	♠ K876				1 ♦
Vul: E-W	♥ AT2	♥ -	Pass	1NT	Pass	2 ♣
North HCP: 10	♦ 9832	♦ AQJ65	Pass	3 ♦	Pass	3 ♠
South HCP: 14+1	♣ Q98	♣ AT62	Pass	3NT	All Pass	
Contract: 3NT North						



<b>Board: 10</b>	♠ AJ98	You bid first.
Dealer: North	♥ JT9	The opponents are silent.
Vul: None	♦ AQ32	
HCP: 12	♣ 85	
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<b>Board: 11</b>	♠ A5	You bid first.
Dealer: North	♥ T654	The opponents are silent.
Vul: N-S	♦ AKQJ74	
HCP: 14+2	♣ 8	
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<b>Board: 12</b>	♠ 65	You bid first.
Dealer: North	♥ 8753	The opponents are silent.
Vul: None	♦ AKJ2	
HCP: 12	♣ AT9	
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<b>Board: 13</b>	♠ 8	You bid first.
Dealer: North	♥ A765	The opponents are silent.
Vul: E-W	♦ AJ974	
HCP: 13+1	♣ A97	
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<b>Board: 14</b>	♠ T52	RHO opens the bidding 1♦.
Dealer: West	♥ K854	You bid next.
Vul: E-W	♦ A2	East (LHO) bids 1NT if possible.
HCP: 11	♣ A962	East (LHO) Doubles 4♠ if possible.

## Both hands (Answers Page)

### Board: 10

	North:	South:	W	N	E	S
Dealer: North	♠ AJ98	♠ Q4		1 ♦	Pass	1NT
Vul: None	♥ JT9	♥ K64	All Pass			
North HCP: 12	♦ AQ32	♦ T96				
South HCP: 9+1	♣ 85	♣ KJ763				
Contract: 1NT South						

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ KT2		1 ♦	Pass	1NT
Vul: N-S	♥ T654	♥ K3	Pass	2 ♦	All Pass	
North HCP: 14+2	♦ AKQJ74	♦ T65				
South HCP: 10+1	♣ 8	♣ A7432				
Contract: 2 ♦ North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: North	♠ 65	♠ QJ9		1 ♦	Pass	1NT
Vul: None	♥ 8753	♥ KT4	All Pass			
North HCP: 12	♦ AKJ2	♦ 95				
South HCP: 8+1	♣ AT9	♣ Q7642				
Contract: 1NT South						

### Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ Q94		1 ♦	Pass	1NT
Vul: E-W	♥ A765	♥ K82	Pass	2 ♦	All Pass	
North HCP: 13+1	♦ AJ974	♦ T6				
South HCP: 8+1	♣ A97	♣ QJ863				
Contract: 2 ♦ North						

### Board: 14

	North:	South:	W	N	E	S
Dealer: West	♠ T52	♠ AKJ743	1 ♦	Pass	1NT	2 ♠
Vul: E-W	♥ K854	♥ 32	Pass	4 ♠	X	All Pass
North HCP: 11	♦ A2	♦ 754				
South HCP: 8+2	♣ A962	♣ T5				
Contract: 4 ♠ X North						

<b>Board: 10</b>	♠ Q4	Partner bids first.
Dealer: North	♥ K64	The opponents are silent.
Vul: None	♦ T96	
HCP: 9+1	♣ KJ763	
<hr/>		
<b>Board: 11</b>	♠ KT2	Partner bids first.
Dealer: North	♥ K3	The opponents are silent.
Vul: N-S	♦ T65	
HCP: 10+1	♣ A7432	
<hr/>		
<b>Board: 12</b>	♠ QJ9	Partner bids first.
Dealer: North	♥ KT4	The opponents are silent.
Vul: None	♦ 95	
HCP: 8+1	♣ Q7642	
<hr/>		
<b>Board: 13</b>	♠ Q94	Partner bids first.
Dealer: North	♥ K82	The opponents are silent.
Vul: E-W	♦ T6	
HCP: 8+1	♣ QJ863	
<hr/>		
<b>Board: 14</b>	♠ AKJ743	LHO opens the bidding 1 ♦.
Dealer: West	♥ 32	Partner bids next.
Vul: E-W	♦ 754	East (RHO) bids 1NT if possible.
HCP: 8+2	♣ T5	East (RHO) Doubles 4 ♠ if possible.

## Both hands (Answers Page)

### Board: 10

	North:	South:	W	N	E	S
Dealer: North	♠ AJ98	♠ Q4		1 ♦	Pass	1NT
Vul: None	♥ JT9	♥ K64	All Pass			
North HCP: 12	♦ AQ32	♦ T96				
South HCP: 9+1	♣ 85	♣ KJ763				
Contract: 1NT South						

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ KT2		1 ♦	Pass	1NT
Vul: N-S	♥ T654	♥ K3	Pass	2 ♦	All Pass	
North HCP: 14+2	♦ AKQJ74	♦ T65				
South HCP: 10+1	♣ 8	♣ A7432				
Contract: 2 ♦ North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: North	♠ 65	♠ QJ9		1 ♦	Pass	1NT
Vul: None	♥ 8753	♥ KT4	All Pass			
North HCP: 12	♦ AKJ2	♦ 95				
South HCP: 8+1	♣ AT9	♣ Q7642				
Contract: 1NT South						

### Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ Q94		1 ♦	Pass	1NT
Vul: E-W	♥ A765	♥ K82	Pass	2 ♦	All Pass	
North HCP: 13+1	♦ AJ974	♦ T6				
South HCP: 8+1	♣ A97	♣ QJ863				
Contract: 2 ♦ North						

### Board: 14

	North:	South:	W	N	E	S
Dealer: West	♠ T52	♠ AKJ743	1 ♦	Pass	1NT	2 ♠
Vul: E-W	♥ K854	♥ 32	Pass	4 ♠	X	All Pass
North HCP: 11	♦ A2	♦ 754				
South HCP: 8+2	♣ A962	♣ T5				
Contract: 4 ♠ X North						

## North hands

## Spear

**Board: 15**

♠ K87

Partner bids first.

Dealer: South

♥ K94

The opponents are silent.

Vul: Both

♦ 643

HCP: 8

♣ Q632

**Board: 16**

♠ J65

You bid first.

Dealer: North

♥ QJ94

The opponents are silent.

Vul: E-W

♦ KQ53

HCP: 13

♣ A5

**Board: 17**

♠ A72

Partner bids first.

Dealer: South

♥ Q53

The opponents are silent.

Vul: N-S

♦ 852

HCP: 9

♣ QJ32

**Board: 18**

♠ K4

Partner bids first.

Dealer: South

♥ K93

The opponents are silent.

Vul: Both

♦ J63

HCP: 9+1

♣ QT952

**Board: 19**

♠ T52

You bid first.

Dealer: North

♥ KJ42

West (RHO) bids 2♠ if possible.

Vul: None

♦ AKQJ3

HCP: 14+1

♣ 2

## Both hands (Answers Page)

### Board: 15

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ K87

♥ K94

♦ 643

♣ Q632

South:

♠ J932

♥ 85

♦ KQJ2

♣ AK4

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

### Board: 16

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 10

Contract: 1NT South

North:

♠ J65

♥ QJ94

♦ KQ53

♣ A5

South:

♠ AT3

♥ KT8

♦ T76

♣ K864

W N E S

Pass 1♦ Pass 1NT

All Pass

### Board: 17

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12

Contract: 1NT North

North:

♠ A72

♥ Q53

♦ 852

♣ QJ32

South:

♠ J8

♥ K84

♦ A763

♣ A965

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

### Board: 18

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 13+2

Contract: 2♦ South

North:

♠ K4

♥ K93

♦ J63

♣ QT952

South:

♠ A65

♥ T85

♦ AQ8754

♣ K

W N E S

Pass 1NT Pass 2♦

Pass 1NT Pass 2♦

All Pass

### Board: 19

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10

Contract: 3♦ South

North:

♠ T52

♥ KJ42

♦ AKQJ3

♣ 2

South:

♠ QJ8

♥ A65

♦ 862

♣ K983

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ Pass Pass

2♠ Pass Pass 3♦

All Pass

# South hands

# Spear

**Board: 15**      ♠ J932      You bid first.  
 Dealer: South      ♥ 85      The opponents are silent.  
 Vul: Both      ♦ KQJ2  
 HCP: 14      ♣ AK4

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**Board: 16**      ♠ AT3      Partner bids first.  
 Dealer: North      ♥ KT8      The opponents are silent.  
 Vul: E-W      ♦ T76  
 HCP: 10      ♣ K864

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**Board: 17**      ♠ J8      You bid first.  
 Dealer: South      ♥ K84      The opponents are silent.  
 Vul: N-S      ♦ A763  
 HCP: 12      ♣ A965

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**Board: 18**      ♠ A65      You bid first.  
 Dealer: South      ♥ T85      The opponents are silent.  
 Vul: Both      ♦ AQ8754  
 HCP: 13+2      ♣ K

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**Board: 19**      ♠ QJ8      Partner bids first.  
 Dealer: North      ♥ A65      West (LHO) bids 2♠ if possible.  
 Vul: None      ♦ 862  
 HCP: 10      ♣ K983

## Both hands (Answers Page)

### Board: 15

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ K87

♥ K94

♦ 643

♣ Q632

South:

♠ J932

♥ 85

♦ KQJ2

♣ AK4

W N E S

1 ♦

Pass 1NT All Pass

### Board: 16

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 10

Contract: 1NT South

North:

♠ J65

♥ QJ94

♦ KQ53

♣ A5

South:

♠ AT3

♥ KT8

♦ T76

♣ K864

W N E S

1 ♦ Pass 1NT

All Pass

### Board: 17

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12

Contract: 1NT North

North:

♠ A72

♥ Q53

♦ 852

♣ QJ32

South:

♠ J8

♥ K84

♦ A763

♣ A965

W N E S

1 ♦

Pass 1NT All Pass

### Board: 18

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 13+2

Contract: 2 ♦ South

North:

♠ K4

♥ K93

♦ J63

♣ QT952

South:

♠ A65

♥ T85

♦ AQ8754

♣ K

W N E S

1 ♦

Pass 1NT Pass 2 ♦

All Pass

### Board: 19

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10

Contract: 3 ♦ South

North:

♠ T52

♥ KJ42

♦ AKQJ3

♣ 2

South:

♠ QJ8

♥ A65

♦ 862

♣ K983

W N E S

1 ♦ Pass 1NT

Pass 2 ♦ Pass Pass

2 ♠ Pass Pass 3 ♦

All Pass



## North hands

## Spear

<b>Board: 20</b>	♠ Q962	RHO opens the bidding 1♦.
Dealer: West	♥ 53	You bid next.
Vul: E-W	♦ T975	East (LHO) bids 1NT if possible.
HCP: 4	♣ Q53	

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<b>Board: 21</b>	♠ K76	Partner bids first.
Dealer: South	♥ Q9	The opponents are silent.
Vul: E-W	♦ T632	
HCP: 8	♣ K983	

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<b>Board: 22</b>	♠ T	You bid first.
Dealer: North	♥ AK32	The opponents are silent.
Vul: Both	♦ A93	
HCP: 14+1	♣ K9864	

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<b>Board: 23</b>	♠ T843	RHO opens the bidding 1♦.
Dealer: West	♥ T97	You bid next.
Vul: None	♦ 75	East (LHO) bids 1NT if possible.
HCP: 1	♣ J875	

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<b>Board: 24</b>	♠ Q98	Partner bids first.
Dealer: South	♥ AT2	The opponents are silent.
Vul: E-W	♦ T974	
HCP: 8	♣ QT4	

## Both hands (Answers Page)

### Board: 20

	North:	South:	W	N	E	S
Dealer: West	♠ Q962	♠ AJ74	1 ♦	Pass	1NT	2 ♥
Vul: E-W	♥ 53	♥ KJT864	All Pass			
North HCP: 4	♦ T975	♦ AQ				
South HCP: 15+2	♣ Q53	♣ 2				
Contract: 2 ♥ South						

### Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ A985				1 ♦
Vul: E-W	♥ Q9	♥ 853	Pass	1NT	All Pass	
North HCP: 8	♦ T632	♦ A854				
South HCP: 12	♣ K983	♣ A4				
Contract: 1NT North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ K86		1 ♣	Pass	1NT
Vul: Both	♥ AK32	♥ QJ7	Pass	3 ♣	Pass	3NT
North HCP: 14+1	♦ A93	♦ QJT	All Pass			
South HCP: 10	♣ K9864	♣ J532				
Contract: 3NT South						

### Board: 23

	North:	South:	W	N	E	S
Dealer: West	♠ T843	♠ K952	1 ♦	Pass	1NT	X
Vul: None	♥ T97	♥ A63	Pass	2 ♠	Pass	3 ♠
North HCP: 1	♦ 75	♦ AQJ9	All Pass			
South HCP: 18	♣ J875	♣ A3				
Contract: 3 ♠ South						

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ Q98	♠ 754				1 ♦
Vul: E-W	♥ AT2	♥ J5	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ T974	♦ AK8653	All Pass			
South HCP: 13+2	♣ QT4	♣ AJ				
Contract: 2 ♦ South						

<b>Board: 20</b>	♠ AJ74	LHO opens the bidding 1 ♦.
Dealer: West	♥ KJT864	Partner bids next.
Vul: E-W	♦ AQ	East (RHO) bids 1NT if possible.
HCP: 15+2	♣ 2	

---

<b>Board: 21</b>	♠ A985	You bid first.
Dealer: South	♥ 853	The opponents are silent.
Vul: E-W	♦ A854	
HCP: 12	♣ A4	

---

<b>Board: 22</b>	♠ K86	Partner bids first.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: Both	♦ QJT	
HCP: 10	♣ J532	

---

<b>Board: 23</b>	♠ K952	LHO opens the bidding 1 ♦.
Dealer: West	♥ A63	Partner bids next.
Vul: None	♦ AQJ9	East (RHO) bids 1NT if possible.
HCP: 18	♣ A3	

---

<b>Board: 24</b>	♠ 754	You bid first.
Dealer: South	♥ J5	The opponents are silent.
Vul: E-W	♦ AK8653	
HCP: 13+2	♣ AJ	

## Both hands (Answers Page)

### Board: 20

	North:	South:	W	N	E	S
Dealer: West	♠ Q962	♠ AJ74	1 ♦	Pass	1NT	2 ♥
Vul: E-W	♥ 53	♥ KJT864	All Pass			
North HCP: 4	♦ T975	♦ AQ				
South HCP: 15+2	♣ Q53	♣ 2				
Contract: 2 ♥ South						

### Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ A985				1 ♦
Vul: E-W	♥ Q9	♥ 853	Pass	1NT	All Pass	
North HCP: 8	♦ T632	♦ A854				
South HCP: 12	♣ K983	♣ A4				
Contract: 1NT North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ K86		1 ♣	Pass	1NT
Vul: Both	♥ AK32	♥ QJ7	Pass	3 ♣	Pass	3NT
North HCP: 14+1	♦ A93	♦ QJT	All Pass			
South HCP: 10	♣ K9864	♣ J532				
Contract: 3NT South						

### Board: 23

	North:	South:	W	N	E	S
Dealer: West	♠ T843	♠ K952	1 ♦	Pass	1NT	X
Vul: None	♥ T97	♥ A63	Pass	2 ♠	Pass	3 ♠
North HCP: 1	♦ 75	♦ AQJ9	All Pass			
South HCP: 18	♣ J875	♣ A3				
Contract: 3 ♠ South						

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ Q98	♠ 754				1 ♦
Vul: E-W	♥ AT2	♥ J5	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ T974	♦ AK8653	All Pass			
South HCP: 13+2	♣ QT4	♣ AJ				
Contract: 2 ♦ South						

<b>Board: 25</b>	♠ AKJ	You bid first.
Dealer: North	♥ T62	West (RHO) bids 2♥ if possible.
Vul: N-S	♦ K97653	
HCP: 14+2	♣ K	
<hr/>		
<b>Board: 26</b>	♠ JT4	RHO opens the bidding 1♦.
Dealer: West	♥ J8764	You bid next.
Vul: None	♦ AT97	East (LHO) bids 1NT if possible.
HCP: 7+1	♣ J	West (RHO) bids 2♦ if possible.
		East (LHO) Doubles 4♥ if possible.
<hr/>		
<b>Board: 27</b>	♠ J7	LHO opens the bidding 1♦.
Dealer: East	♥ AKT743	Partner bids next.
Vul: N-S	♦ 87	West (RHO) bids 1NT if possible.
HCP: 12+2	♣ KJ3	
<hr/>		
<b>Board: 28</b>	♠ A43	Partner bids first.
Dealer: South	♥ QT8	East (LHO) bids 2♥ if possible.
Vul: N-S	♦ 975	
HCP: 10	♣ A964	
<hr/>		
<b>Board: 29</b>	♠ KT6	Partner bids first.
Dealer: South	♥ A76	The opponents are silent.
Vul: N-S	♦ T97	
HCP: 9	♣ QT52	

## Both hands (Answers Page)

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ QT9		1 ♦	Pass	1NT
Vul: N-S	♥ T62	♥ QJ7	Pass	2 ♦	Pass	Pass
North HCP: 14+2	♦ K97653	♦ J2	2 ♥	3 ♦	All Pass	
South HCP: 9+1	♣ K	♣ QJ832				
Contract: 3 ♦ North						

### Board: 26

	North:	South:	W	N	E	S
Dealer: West	♠ JT4	♠ 863	1 ♦	Pass	1NT	Pass
Vul: None	♥ J8764	♥ AQ952	2 ♦	Pass	Pass	2 ♥
North HCP: 7+1	♦ AT97	♦ 2	Pass	4 ♥	X	All Pass
South HCP: 11+1	♣ J	♣ KQ63				
Contract: 4 ♥ X North						

### Board: 27

	North:	South:	W	N	E	S
Dealer: East	♠ J7	♠ K654			1 ♦	Pass
Vul: N-S	♥ AKT743	♥ 865	1NT	2 ♥	All Pass	
North HCP: 12+2	♦ 87	♦ K642				
South HCP: 6	♣ KJ3	♣ 85				
Contract: 2 ♥ North						

### Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ A43	♠ KQ7				1 ♦
Vul: N-S	♥ QT8	♥ 95	Pass	1NT	Pass	2 ♦
North HCP: 10	♦ 975	♦ AJ632	Pass	Pass	2 ♥	Pass
South HCP: 12+1	♣ A964	♣ Q75	Pass	3 ♦	All Pass	
Contract: 3 ♦ North						

### Board: 29

	North:	South:	W	N	E	S
Dealer: South	♠ KT6	♠ 943				1 ♦
Vul: N-S	♥ A76	♥ KT	Pass	1NT	All Pass	
North HCP: 9	♦ T97	♦ A852				
South HCP: 12	♣ QT52	♣ AJ76				
Contract: 1NT North						

# South hands

# Spear

## Board: 25

Dealer: North

Vul: N-S

HCP: 9+1

♠ QT9

♥ QJ7

♦ J2

♣ QJ832

Partner bids first.

West (LHO) bids 2♥ if possible.

## Board: 26

Dealer: West

Vul: None

HCP: 11+1

♠ 863

♥ AQ952

♦ 2

♣ KQ63

LHO opens the bidding 1♦.

Partner bids next.

East (RHO) bids 1NT if possible.

West (LHO) bids 2♦ if possible.

East (RHO) Doubles 4♥ if possible.

## Board: 27

Dealer: East

Vul: N-S

HCP: 6

♠ K654

♥ 865

♦ K642

♣ 85

RHO opens the bidding 1♦.

You bid next.

West (LHO) bids 1NT if possible.

## Board: 28

Dealer: South

Vul: N-S

HCP: 12+1

♠ KQ7

♥ 95

♦ AJ632

♣ Q75

You bid first.

East (RHO) bids 2♥ if possible.

## Board: 29

Dealer: South

Vul: N-S

HCP: 12

♠ 943

♥ KT

♦ A852

♣ AJ76

You bid first.

The opponents are silent.

## Both hands (Answers Page)

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ QT9		1 ♦	Pass	1NT
Vul: N-S	♥ T62	♥ QJ7	Pass	2 ♦	Pass	Pass
North HCP: 14+2	♦ K97653	♦ J2	2 ♥	3 ♦	All Pass	
South HCP: 9+1	♣ K	♣ QJ832				
Contract: 3 ♦ North						

### Board: 26

	North:	South:	W	N	E	S
Dealer: West	♠ JT4	♠ 863	1 ♦	Pass	1NT	Pass
Vul: None	♥ J8764	♥ AQ952	2 ♦	Pass	Pass	2 ♥
North HCP: 7+1	♦ AT97	♦ 2	Pass	4 ♥	X	All Pass
South HCP: 11+1	♣ J	♣ KQ63				
Contract: 4 ♥ X North						

### Board: 27

	North:	South:	W	N	E	S
Dealer: East	♠ J7	♠ K654			1 ♦	Pass
Vul: N-S	♥ AKT743	♥ 865	1NT	2 ♥	All Pass	
North HCP: 12+2	♦ 87	♦ K642				
South HCP: 6	♣ KJ3	♣ 85				
Contract: 2 ♥ North						

### Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ A43	♠ KQ7				1 ♦
Vul: N-S	♥ QT8	♥ 95	Pass	1NT	Pass	2 ♦
North HCP: 10	♦ 975	♦ AJ632	Pass	Pass	2 ♥	Pass
South HCP: 12+1	♣ A964	♣ Q75	Pass	3 ♦	All Pass	
Contract: 3 ♦ North						

### Board: 29

	North:	South:	W	N	E	S
Dealer: South	♠ KT6	♠ 943				1 ♦
Vul: N-S	♥ A76	♥ KT	Pass	1NT	All Pass	
North HCP: 9	♦ T97	♦ A852				
South HCP: 12	♣ QT52	♣ AJ76				
Contract: 1NT North						



<b>Board: 30</b>	♠ KQ86	You bid first.
Dealer: North	♥ AJ92	The opponents are silent.
Vul: None	♦ T92	
HCP: 14	♣ A6	

---

<b>Board: 31</b>	♠ K73	Partner bids first.
Dealer: South	♥ K9	The opponents are silent.
Vul: N-S	♦ T63	
HCP: 10+1	♣ AT432	

---

<b>Board: 32</b>	♠ A32	Partner bids first.
Dealer: South	♥ K54	The opponents are silent.
Vul: Both	♦ 42	
HCP: 9+1	♣ Q9862	

---

<b>Board: 33</b>	♠ Q4	Partner bids first.
Dealer: South	♥ Q82	The opponents are silent.
Vul: None	♦ 8542	
HCP: 6	♣ Q973	

---

<b>Board: 34</b>	♠ KT92	You bid first.
Dealer: North	♥ T42	The opponents are silent.
Vul: E-W	♦ AJ8	
HCP: 12	♣ A75	

## Both hands (Answers Page)

### Board: 30

	North:	South:	W	N	E	S
Dealer: North	♠ KQ86	♠ A75		1 ♦	Pass	1NT
Vul: None	♥ AJ92	♥ Q73	All Pass			
North HCP: 14	♦ T92	♦ J854				
South HCP: 9	♣ A6	♣ QT2				
Contract: 1NT South						

### Board: 31

	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ 8652				1 ♦
Vul: N-S	♥ K9	♥ QT5	Pass	1NT	All Pass	
North HCP: 10+1	♦ T63	♦ KQ52				
South HCP: 12	♣ AT432	♣ KQ				
Contract: 1NT North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ A32	♠ K4				1 ♦
Vul: Both	♥ K54	♥ T9	Pass	1NT	Pass	2 ♣
North HCP: 9+1	♦ 42	♦ KJ653	Pass	3 ♣	All Pass	
South HCP: 12+1	♣ Q9862	♣ AJ74				
Contract: 3 ♣ North						

### Board: 33

	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ 7653				1 ♦
Vul: None	♥ Q82	♥ AKT4	Pass	1NT	All Pass	
North HCP: 6	♦ 8542	♦ A63				
South HCP: 14	♣ Q973	♣ K2				
Contract: 1NT North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ KT92	♠ A74		1 ♣	Pass	1NT
Vul: E-W	♥ T42	♥ Q85	All Pass			
North HCP: 12	♦ AJ8	♦ Q64				
South HCP: 8	♣ A75	♣ T643				
Contract: 1NT South						

# South hands

# Spear

<b>Board: 30</b>	♠ A75	Partner bids first.
Dealer: North	♥ Q73	The opponents are silent.
Vul: None	♦ J854	
HCP: 9	♣ QT2	

---

<b>Board: 31</b>	♠ 8652	You bid first.
Dealer: South	♥ QT5	The opponents are silent.
Vul: N-S	♦ KQ52	
HCP: 12	♣ KQ	

---

<b>Board: 32</b>	♠ K4	You bid first.
Dealer: South	♥ T9	The opponents are silent.
Vul: Both	♦ KJ653	
HCP: 12+1	♣ AJ74	

---

<b>Board: 33</b>	♠ 7653	You bid first.
Dealer: South	♥ AKT4	The opponents are silent.
Vul: None	♦ A63	
HCP: 14	♣ K2	

---

<b>Board: 34</b>	♠ A74	Partner bids first.
Dealer: North	♥ Q85	The opponents are silent.
Vul: E-W	♦ Q64	
HCP: 8	♣ T643	

## Both hands (Answers Page)

### Board: 30

	North:	South:	W	N	E	S
Dealer: North	♠ KQ86	♠ A75		1 ♦	Pass	1NT
Vul: None	♥ AJ92	♥ Q73	All Pass			
North HCP: 14	♦ T92	♦ J854				
South HCP: 9	♣ A6	♣ QT2				
Contract: 1NT South						

### Board: 31

	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ 8652				1 ♦
Vul: N-S	♥ K9	♥ QT5	Pass	1NT	All Pass	
North HCP: 10+1	♦ T63	♦ KQ52				
South HCP: 12	♣ AT432	♣ KQ				
Contract: 1NT North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ A32	♠ K4				1 ♦
Vul: Both	♥ K54	♥ T9	Pass	1NT	Pass	2 ♣
North HCP: 9+1	♦ 42	♦ KJ653	Pass	3 ♣	All Pass	
South HCP: 12+1	♣ Q9862	♣ AJ74				
Contract: 3 ♣ North						

### Board: 33

	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ 7653				1 ♦
Vul: None	♥ Q82	♥ AKT4	Pass	1NT	All Pass	
North HCP: 6	♦ 8542	♦ A63				
South HCP: 14	♣ Q973	♣ K2				
Contract: 1NT North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ KT92	♠ A74		1 ♣	Pass	1NT
Vul: E-W	♥ T42	♥ Q85	All Pass			
North HCP: 12	♦ AJ8	♦ Q64				
South HCP: 8	♣ A75	♣ T643				
Contract: 1NT South						

<b>Board: 35</b>	♠ J8	You bid first.
Dealer: North	♥ KJT	The opponents are silent.
Vul: Both	♦ AKJ532	
HCP: 13+2	♣ 43	
<hr/>		
<b>Board: 36</b>	♠ KJT973	LHO opens the bidding 1 ♦ .
Dealer: East	♥ AQ863	Partner bids next.
Vul: N-S	♦ K8	West (RHO) bids 1NT if possible.
HCP: 13+3	♣ -	East (LHO) bids 3♣ if possible.
<hr/>		
<b>Board: 37</b>	♠ K843	RHO opens the bidding 1 ♦ .
Dealer: West	♥ 83	You bid next.
Vul: E-W	♦ T942	East (LHO) bids 1NT if possible.
HCP: 3	♣ T76	West (RHO) Doubles 2 ♦ if possible.
<hr/>		
<b>Board: 38</b>	♠ 864	RHO opens the bidding 1 ♦ .
Dealer: West	♥ 97	You bid next.
Vul: None	♦ A987	East (LHO) bids 1NT if possible.
HCP: 9	♣ AJT3	
<hr/>		
<b>Board: 39</b>	♠ J7	You bid first.
Dealer: North	♥ AJ9	The opponents are silent.
Vul: E-W	♦ AK98	
HCP: 14	♣ J972	

## Both hands (Answers Page)

### Board: 35

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 10

Contract: 3 ♦ South

North:

♠ J8

♥ KJT

♦ AKJ532

♣ 43

South:

♠ AT6

♥ Q75

♦ QT87

♣ Q97

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

### Board: 36

Dealer: East

Vul: N-S

North HCP: 13+3

South HCP: 5+1

Contract: 3 ♥ South

North:

♠ KJT973

♥ AQ863

♦ K8

♣ -

South:

♠ 6

♥ J974

♦ A93

♣ 97543

W	N	E	S
		1 ♦	Pass
1NT	2 ♦ <sup>1</sup>	3 ♣	3 ♥
All Pass			
1. Michaels Cuebid			

### Board: 37

Dealer: West

Vul: E-W

North HCP: 3

South HCP: 16+2

Contract: 4 ♠ North

North:

♠ K843

♥ 83

♦ T942

♣ T76

South:

♠ AJT75

♥ AKT72

♦ 7

♣ A2

W	N	E	S
1 ♦	Pass	1NT	2 ♦ <sup>1</sup>
X	4 ♠	All Pass	
1. Michaels Cuebid			

### Board: 38

Dealer: West

Vul: None

North HCP: 9

South HCP: 8+2

Contract: 2 ♥ South

North:

♠ 864

♥ 97

♦ A987

♣ AJT3

South:

♠ J75

♥ AKT832

♦ T

♣ 982

W	N	E	S
1 ♦	Pass	1NT	2 ♥
All Pass			

### Board: 39

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 9

Contract: 2 ♦ South

North:

♠ J7

♥ AJ9

♦ AK98

♣ J972

South:

♠ AT2

♥ Q64

♦ J532

♣ Q86

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

# South hands

# Spear

<b>Board: 35</b>	♠ AT6	Partner bids first.
Dealer: North	♥ Q75	The opponents are silent.
Vul: Both	♦ QT87	
HCP: 10	♣ Q97	
<b>Board: 36</b>	♠ 6	RHO opens the bidding 1 ♦ .
Dealer: East	♥ J974	You bid next.
Vul: N-S	♦ A93	West (LHO) bids 1NT if possible.
HCP: 5+1	♣ 97543	East (RHO) bids 3 ♣ if possible.
<b>Board: 37</b>	♠ AJT75	LHO opens the bidding 1 ♦ .
Dealer: West	♥ AKT72	Partner bids next.
Vul: E-W	♦ 7	East (RHO) bids 1NT if possible.
HCP: 16+2	♣ A2	West (LHO) Doubles 2 ♦ if possible.
<b>Board: 38</b>	♠ J75	LHO opens the bidding 1 ♦ .
Dealer: West	♥ AKT832	Partner bids next.
Vul: None	♦ T	East (RHO) bids 1NT if possible.
HCP: 8+2	♣ 982	
<b>Board: 39</b>	♠ AT2	Partner bids first.
Dealer: North	♥ Q64	The opponents are silent.
Vul: E-W	♦ J532	
HCP: 9	♣ Q86	

## Both hands (Answers Page)

### Board: 35

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 10

Contract: 3 ♦ South

North:

♠ J8

♥ KJT

♦ AKJ532

♣ 43

South:

♠ AT6

♥ Q75

♦ QT87

♣ Q97

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

### Board: 36

Dealer: East

Vul: N-S

North HCP: 13+3

South HCP: 5+1

Contract: 3 ♥ South

North:

♠ KJT973

♥ AQ863

♦ K8

♣ -

South:

♠ 6

♥ J974

♦ A93

♣ 97543

W	N	E	S
		1 ♦	Pass
1NT	2 ♦ <sup>1</sup>	3 ♣	3 ♥
All Pass			
1. Michaels Cuebid			

### Board: 37

Dealer: West

Vul: E-W

North HCP: 3

South HCP: 16+2

Contract: 4 ♠ North

North:

♠ K843

♥ 83

♦ T942

♣ T76

South:

♠ AJT75

♥ AKT72

♦ 7

♣ A2

W	N	E	S
1 ♦	Pass	1NT	2 ♦ <sup>1</sup>
X	4 ♠	All Pass	
1. Michaels Cuebid			

### Board: 38

Dealer: West

Vul: None

North HCP: 9

South HCP: 8+2

Contract: 2 ♥ South

North:

♠ 864

♥ 97

♦ A987

♣ AJT3

South:

♠ J75

♥ AKT832

♦ T

♣ 982

W	N	E	S
1 ♦	Pass	1NT	2 ♥
All Pass			

### Board: 39

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 9

Contract: 2 ♦ South

North:

♠ J7

♥ AJ9

♦ AK98

♣ J972

South:

♠ AT2

♥ Q64

♦ J532

♣ Q86

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



## North hands

## Spear

<b>Board: 40</b>	♠ KT96	RHO opens the bidding 1♦.
Dealer: West	♥ 986	You bid next.
Vul: E-W	♦ A63	East (LHO) bids 1NT if possible.
HCP: 8	♣ J87	West (RHO) Doubles 2♥ if possible.

---

<b>Board: 41</b>	♠ J652	You bid first.
Dealer: North	♥ 76	The opponents are silent.
Vul: Both	♦ AKQT95	
HCP: 13+2	♣ K	

---

<b>Board: 42</b>	♠ J5	You bid first.
Dealer: North	♥ T954	The opponents are silent.
Vul: Both	♦ AKT7	
HCP: 12	♣ KJ6	

---

<b>Board: 43</b>	♠ AKJ932	LHO opens the bidding 1♣.
Dealer: East	♥ A82	Partner bids next.
Vul: E-W	♦ 52	West (RHO) bids 1NT if possible.
HCP: 12+2	♣ 98	East (LHO) bids 3♣ if possible.

---

<b>Board: 44</b>	♠ T9872	RHO opens the bidding 1♦.
Dealer: West	♥ T54	You bid next.
Vul: Both	♦ KQ	East (LHO) bids 1NT if possible.
HCP: 5+1	♣ T74	West (RHO) bids 2♦ if possible.

## Both hands (Answers Page)

### Board: 40

	North:	South:	W	N	E	S
Dealer: West	♠ KT96	♠ 75	1 ♦	Pass	1NT	2 ♥
Vul: E-W	♥ 986	♥ AKT732	X	3 ♥	All Pass	
North HCP: 8	♦ A63	♦ 52				
South HCP: 11+2	♣ J87	♣ A65				
Contract: 3 ♥ North						

### Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ J652	♠ K7		1 ♦	Pass	1NT
Vul: Both	♥ 76	♥ A93	Pass	2 ♦	Pass	3 ♦
North HCP: 13+2	♦ AKQT95	♦ J763	All Pass			
South HCP: 10	♣ K	♣ Q652				
Contract: 3 ♦ South						

### Board: 42

	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ KT8		1 ♦	Pass	1NT
Vul: Both	♥ T954	♥ Q2	All Pass			
North HCP: 12	♦ AKT7	♦ J43				
South HCP: 10+1	♣ KJ6	♣ AT954				
Contract: 1NT South						

### Board: 43

	North:	South:	W	N	E	S
Dealer: East	♠ AKJ932	♠ T84			1 ♣	Pass
Vul: E-W	♥ A82	♥ Q96	1NT	2 ♠	3 ♣	3 ♠
North HCP: 12+2	♦ 52	♦ AT987	All Pass			
South HCP: 7+1	♣ 98	♣ JT				
Contract: 3 ♠ South						

### Board: 44

	North:	South:	W	N	E	S
Dealer: West	♠ T9872	♠ K5	1 ♦	Pass	1NT	Pass
Vul: Both	♥ T54	♥ A9863	2 ♦	Pass	Pass	2 ♥
North HCP: 5+1	♦ KQ	♦ 985	All Pass			
South HCP: 13+1	♣ T74	♣ AQ5				
Contract: 2 ♥ South						

<b>Board: 40</b>	♠ 75	LHO opens the bidding 1 ♦.
Dealer: West	♥ AKT732	Partner bids next.
Vul: E-W	♦ 52	East (RHO) bids 1NT if possible.
HCP: 11+2	♣ A65	West (LHO) Doubles 2 ♥ if possible.

---

<b>Board: 41</b>	♠ K7	Partner bids first.
Dealer: North	♥ A93	The opponents are silent.
Vul: Both	♦ J763	
HCP: 10	♣ Q652	

---

<b>Board: 42</b>	♠ KT8	Partner bids first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: Both	♦ J43	
HCP: 10+1	♣ AT954	

---

<b>Board: 43</b>	♠ T84	RHO opens the bidding 1 ♣.
Dealer: East	♥ Q96	You bid next.
Vul: E-W	♦ AT987	West (LHO) bids 1NT if possible.
HCP: 7+1	♣ JT	East (RHO) bids 3 ♣ if possible.

---

<b>Board: 44</b>	♠ K5	LHO opens the bidding 1 ♦.
Dealer: West	♥ A9863	Partner bids next.
Vul: Both	♦ 985	East (RHO) bids 1NT if possible.
HCP: 13+1	♣ AQ5	West (LHO) bids 2 ♦ if possible.

## Both hands (Answers Page)

### Board: 40

	North:	South:	W	N	E	S
Dealer: West	♠ KT96	♠ 75	1 ♦	Pass	1NT	2 ♥
Vul: E-W	♥ 986	♥ AKT732	X	3 ♥	All Pass	
North HCP: 8	♦ A63	♦ 52				
South HCP: 11+2	♣ J87	♣ A65				
Contract: 3 ♥ North						

### Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ J652	♠ K7		1 ♦	Pass	1NT
Vul: Both	♥ 76	♥ A93	Pass	2 ♦	Pass	3 ♦
North HCP: 13+2	♦ AKQT95	♦ J763	All Pass			
South HCP: 10	♣ K	♣ Q652				
Contract: 3 ♦ South						

### Board: 42

	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ KT8		1 ♦	Pass	1NT
Vul: Both	♥ T954	♥ Q2	All Pass			
North HCP: 12	♦ AKT7	♦ J43				
South HCP: 10+1	♣ KJ6	♣ AT954				
Contract: 1NT South						

### Board: 43

	North:	South:	W	N	E	S
Dealer: East	♠ AKJ932	♠ T84			1 ♣	Pass
Vul: E-W	♥ A82	♥ Q96	1NT	2 ♠	3 ♣	3 ♠
North HCP: 12+2	♦ 52	♦ AT987	All Pass			
South HCP: 7+1	♣ 98	♣ JT				
Contract: 3 ♠ South						

### Board: 44

	North:	South:	W	N	E	S
Dealer: West	♠ T9872	♠ K5	1 ♦	Pass	1NT	Pass
Vul: Both	♥ T54	♥ A9863	2 ♦	Pass	Pass	2 ♥
North HCP: 5+1	♦ KQ	♦ 985	All Pass			
South HCP: 13+1	♣ T74	♣ AQ5				
Contract: 2 ♥ South						

<b>Board: 45</b>	♠ A82	You bid first.
Dealer: North	♥ A872	The opponents are silent.
Vul: None	♦ AQT872	
HCP: 14+2	♣ -	
<hr/>		
<b>Board: 46</b>	♠ K6	You bid first.
Dealer: North	♥ K84	The opponents are silent.
Vul: Both	♦ A852	
HCP: 12	♣ QT74	
<hr/>		
<b>Board: 47</b>	♠ J92	You bid first.
Dealer: North	♥ A62	The opponents are silent.
Vul: None	♦ AQ842	
HCP: 14+1	♣ K3	
<hr/>		
<b>Board: 48</b>	♠ T7	You bid first.
Dealer: North	♥ K954	The opponents are silent.
Vul: N-S	♦ AKJT	
HCP: 13	♣ QT4	
<hr/>		
<b>Board: 49</b>	♠ K965	LHO opens the bidding 1 ♦.
Dealer: East	♥ AKT976	Partner bids next.
Vul: N-S	♦ K6	West (RHO) bids 1NT if possible.
HCP: 13+2	♣ T	

## Both hands (Answers Page)

### Board: 45

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 9

Contract: 2 ♦ North

North:

♠ A82

♥ A872

♦ AQ872

♣ -

South:

♠ Q73

♥ QT3

♦ K64

♣ Q762

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

### Board: 46

Dealer: North

Vul: Both

North HCP: 12

South HCP: 10+1

Contract: 1NT South

North:

♠ K6

♥ K84

♦ A852

♣ QT74

South:

♠ QJ9

♥ A2

♦ T64

♣ K9632

W	N	E	S
	1 ♦	Pass	1NT
All Pass			

### Board: 47

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10

Contract: 2 ♦ North

North:

♠ J92

♥ A62

♦ AQ842

♣ K3

South:

♠ A74

♥ KJ9

♦ T95

♣ Q752

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

### Board: 48

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 8

Contract: 1NT South

North:

♠ T7

♥ K954

♦ AKJT

♣ QT4

South:

♠ Q85

♥ Q7

♦ 8765

♣ KJ87

W	N	E	S
	1 ♦	Pass	1NT
All Pass			

### Board: 49

Dealer: East

Vul: N-S

North HCP: 13+2

South HCP: 5+1

Contract: 2 ♥ North

North:

♠ K965

♥ AKT976

♦ K6

♣ T

South:

♠ 843

♥ J8432

♦ 75

♣ A96

W	N	E	S
		1 ♦	Pass
1NT	2 ♥	All Pass	

## South hands

## Spear

### Board: 45

♠ Q73

Partner bids first.

Dealer: North

♥ QT3

The opponents are silent.

Vul: None

♦ K64

HCP: 9

♣ Q762

### Board: 46

♠ QJ9

Partner bids first.

Dealer: North

♥ A2

The opponents are silent.

Vul: Both

♦ T64

HCP: 10+1

♣ K9632

### Board: 47

♠ A74

Partner bids first.

Dealer: North

♥ KJ9

The opponents are silent.

Vul: None

♦ T95

HCP: 10

♣ Q752

### Board: 48

♠ Q85

Partner bids first.

Dealer: North

♥ Q7

The opponents are silent.

Vul: N-S

♦ 8765

HCP: 8

♣ KJ87

### Board: 49

♠ 843

RHO opens the bidding 1♦.

Dealer: East

♥ J8432

You bid next.

Vul: N-S

♦ 75

West (LHO) bids 1NT if possible.

HCP: 5+1

♣ A96

## Both hands (Answers Page)

### Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ Q73		1 ♦	Pass	1NT
Vul: None	♥ A872	♥ QT3	Pass	2 ♦	All Pass	
North HCP: 14+2	♦ AQ872	♦ K64				
South HCP: 9	♣ -	♣ Q762				
Contract: 2 ♦ North						

### Board: 46

	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ QJ9		1 ♦	Pass	1NT
Vul: Both	♥ K84	♥ A2	All Pass			
North HCP: 12	♦ A852	♦ T64				
South HCP: 10+1	♣ QT74	♣ K9632				
Contract: 1NT South						

### Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ J92	♠ A74		1 ♦	Pass	1NT
Vul: None	♥ A62	♥ KJ9	Pass	2 ♦	All Pass	
North HCP: 14+1	♦ AQ842	♦ T95				
South HCP: 10	♣ K3	♣ Q752				
Contract: 2 ♦ North						

### Board: 48

	North:	South:	W	N	E	S
Dealer: North	♠ T7	♠ Q85		1 ♦	Pass	1NT
Vul: N-S	♥ K954	♥ Q7	All Pass			
North HCP: 13	♦ AKJT	♦ 8765				
South HCP: 8	♣ QT4	♣ KJ87				
Contract: 1NT South						

### Board: 49

	North:	South:	W	N	E	S
Dealer: East	♠ K965	♠ 843			1 ♦	Pass
Vul: N-S	♥ AKT976	♥ J8432	1NT	2 ♥	All Pass	
North HCP: 13+2	♦ K6	♦ 75				
South HCP: 5+1	♣ T	♣ A96				
Contract: 2 ♥ North						



<b>Board: 50</b>	♠ T864	You bid first.
Dealer: North	♥ K976	The opponents are silent.
Vul: Both	♦ AJ9	
HCP: 12	♣ A3	
<hr/>		
<b>Board: 51</b>	♠ K93	Partner bids first.
Dealer: South	♥ A83	The opponents are silent.
Vul: E-W	♦ 84	
HCP: 10+1	♣ KT653	
<hr/>		
<b>Board: 52</b>	♠ J753	RHO opens the bidding 1 ♦ .
Dealer: West	♥ J765	You bid next.
Vul: E-W	♦ 83	East (LHO) bids 1NT if possible.
HCP: 2	♣ 543	West (RHO) Doubles 2 ♦ if possible.
<hr/>		
<b>Board: 53</b>	♠ A86	Partner bids first.
Dealer: South	♥ K76	The opponents are silent.
Vul: Both	♦ 76	
HCP: 10+1	♣ KT832	

## Both hands (Answers Page)

### Board: 50

Dealer: North

Vul: Both

North HCP: 12

South HCP: 8+1

Contract: 1NT South

North:

♠ T864

♥ K976

♦ AJ9

♣ A3

South:

♠ Q32

♥ Q2

♦ Q86

♣ Q8652

W	N	E	S
	1 ♦	Pass	1NT
All Pass			

### Board: 51

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 14

Contract: 1NT North

North:

♠ K93

♥ A83

♦ 84

♣ KT653

South:

♠ T52

♥ QT7

♦ AK53

♣ AJ9

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

### Board: 52

Dealer: West

Vul: E-W

North HCP: 2

South HCP: 16+2

Contract: 6♥ South

North:

♠ J753

♥ J765

♦ 83

♣ 543

South:

♠ AK862

♥ AT943

♦ KQ

♣ 9

W	N	E	S
1 ♦	Pass	1NT	2 ♦ <sup>1</sup>
X	4 ♦ <sup>2</sup>	Pass	4NT
Pass	5 ♣ <sup>3</sup>	Pass	5 ♦
Pass	5NT <sup>4</sup>	Pass	6 ♥
All Pass			

1. Michaels Cuebid
2. support
3. A=0/5 or 3/5
4. !H queen no !S king no !C king no !D king

### Board: 53

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 13

Contract: 1NT North

North:

♠ A86

♥ K76

♦ 76

♣ KT832

South:

♠ J95

♥ A52

♦ AQ83

♣ Q64

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

<b>Board: 50</b>	♠ Q32	Partner bids first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: Both	♦ Q86	
HCP: 8+1	♣ Q8652	
<hr/>		
<b>Board: 51</b>	♠ T52	You bid first.
Dealer: South	♥ QT7	The opponents are silent.
Vul: E-W	♦ AK53	
HCP: 14	♣ AJ9	
<hr/>		
<b>Board: 52</b>	♠ AK862	LHO opens the bidding 1 ♦.
Dealer: West	♥ AT943	Partner bids next.
Vul: E-W	♦ KQ	East (RHO) bids 1NT if possible.
HCP: 16+2	♣ 9	West (LHO) Doubles 2 ♦ if possible.
<hr/>		
<b>Board: 53</b>	♠ J95	You bid first.
Dealer: South	♥ A52	The opponents are silent.
Vul: Both	♦ AQ83	
HCP: 13	♣ Q64	

## Both hands (Answers Page)

### Board: 50

Dealer: North

Vul: Both

North HCP: 12

South HCP: 8+1

Contract: 1NT South

North:

♠ T864

♥ K976

♦ AJ9

♣ A3

South:

♠ Q32

♥ Q2

♦ Q86

♣ Q8652

W	N	E	S
	1 ♦	Pass	1NT
All Pass			

### Board: 51

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 14

Contract: 1NT North

North:

♠ K93

♥ A83

♦ 84

♣ KT653

South:

♠ T52

♥ QT7

♦ AK53

♣ AJ9

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

### Board: 52

Dealer: West

Vul: E-W

North HCP: 2

South HCP: 16+2

Contract: 6♥ South

North:

♠ J753

♥ J765

♦ 83

♣ 543

South:

♠ AK862

♥ AT943

♦ KQ

♣ 9

W	N	E	S
1 ♦	Pass	1NT	2 ♦ <sup>1</sup>
X	4 ♦ <sup>2</sup>	Pass	4NT
Pass	5 ♣ <sup>3</sup>	Pass	5 ♦
Pass	5NT <sup>4</sup>	Pass	6 ♥
All Pass			

1. Michaels Cuebid
2. support
3. A=0/5 or 3/5
4. !H queen no !S king no !C king no !D king

### Board: 53

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 13

Contract: 1NT North

North:

♠ A86

♥ K76

♦ 76

♣ KT832

South:

♠ J95

♥ A52

♦ AQ83

♣ Q64

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

## North hands

## Spear

**Board: 54**

♠ Q62

Partner bids first.

Dealer: South

♥ KT9

East (LHO) bids 2♥ if possible.

Vul: None

♦ 743

HCP: 8

♣ K964

**Board: 55**

♠ A743

RHO opens the bidding 1♦.

Dealer: West

♥ J653

You bid next.

Vul: E-W

♦ J

East (LHO) bids 1NT if possible.

HCP: 6

♣ T984

West (RHO) bids 5♣ if possible.

East (LHO) Doubles 5♠ if possible.

**Board: 56**

♠ 9852

RHO opens the bidding 1♦.

Dealer: West

♥ T3

You bid next.

Vul: Both

♦ K64

East (LHO) bids 1NT if possible.

HCP: 3

♣ T753

**Board: 57**

♠ 9

LHO opens the bidding 1♦.

Dealer: East

♥ AK8764

Partner bids next.

Vul: N-S

♦ Q85

West (RHO) bids 1NT if possible.

HCP: 12+2

♣ K97

**Board: 58**

♠ Q83

Partner bids first.

Dealer: South

♥ AJ7

The opponents are silent.

Vul: None

♦ 8765

HCP: 10

♣ KT3

## Both hands (Answers Page)

### Board: 54

Dealer: South

Vul: None

North HCP: 8

South HCP: 13+1

Contract: 3 ♦ North

North:

♠ Q62

♥ KT9

♦ 743

♣ K964

South:

♠ K874

♥ 3

♦ KQ986

♣ AJ7

W N E S

Pass 1NT Pass 2 ♦

Pass 1NT Pass 2 ♦

Pass Pass 2 ♥ Pass

Pass 3 ♦ All Pass

### Board: 55

Dealer: West

Vul: E-W

North HCP: 6

South HCP: 11+2

Contract: 5 ♠ X North

North:

♠ A743

♥ J653

♦ J

♣ T984

South:

♠ QJT86

♥ AQ872

♦ Q86

♣ -

W N E S

1 ♦ Pass 1NT 2 ♦<sup>1</sup>

5 ♣ 5 ♠ X All Pass

1. Michaels Cuebid

### Board: 56

Dealer: West

Vul: Both

North HCP: 3

South HCP: 17+2

Contract: 2 ♥ South

North:

♠ 9852

♥ T3

♦ K64

♣ T753

South:

♠ AKT7

♥ AK9765

♦ J8

♣ Q

W N E S

1 ♦ Pass 1NT 2 ♥

All Pass

### Board: 57

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 7+1

Contract: 2 ♥ North

North:

♠ 9

♥ AK8764

♦ Q85

♣ K97

South:

♠ AQT82

♥ 2

♦ J963

♣ 843

W N E S

Pass 1NT 1 ♦ Pass

1NT 2 ♥ All Pass

### Board: 58

Dealer: South

Vul: None

North HCP: 10

South HCP: 13+1

Contract: 3 ♦ North

North:

♠ Q83

♥ AJ7

♦ 8765

♣ KT3

South:

♠ A654

♥ 8

♦ AQJT2

♣ Q94

W N E S

Pass 1NT Pass 2 ♦

Pass 1NT Pass 2 ♦

Pass 3 ♦ All Pass

# South hands

# Spear

<b>Board: 54</b>	♠ K874	You bid first.
Dealer: South	♥ 3	East (RHO) bids 2♥ if possible.
Vul: None	♦ KQ986	
HCP: 13+1	♣ AJ7	
<b>Board: 55</b>	♠ QJT86	LHO opens the bidding 1♦.
Dealer: West	♥ AQ872	Partner bids next.
Vul: E-W	♦ Q86	East (RHO) bids 1NT if possible.
HCP: 11+2	♣ -	West (LHO) bids 5♣ if possible.
		East (RHO) Doubles 5♠ if possible.
<b>Board: 56</b>	♠ AKT7	LHO opens the bidding 1♦.
Dealer: West	♥ AK9765	Partner bids next.
Vul: Both	♦ J8	East (RHO) bids 1NT if possible.
HCP: 17+2	♣ Q	
<b>Board: 57</b>	♠ AQT82	RHO opens the bidding 1♦.
Dealer: East	♥ 2	You bid next.
Vul: N-S	♦ J963	West (LHO) bids 1NT if possible.
HCP: 7+1	♣ 843	
<b>Board: 58</b>	♠ A654	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: None	♦ AQJT2	
HCP: 13+1	♣ Q94	

## Both hands (Answers Page)

### Board: 54

Dealer: South

Vul: None

North HCP: 8

South HCP: 13+1

Contract: 3 ♦ North

North:

♠ Q62

♥ KT9

♦ 743

♣ K964

South:

♠ K874

♥ 3

♦ KQ986

♣ AJ7

W N E S

Pass 1NT Pass 2 ♦

Pass 1NT Pass 2 ♦

Pass Pass 2 ♥ Pass

Pass 3 ♦ All Pass

### Board: 55

Dealer: West

Vul: E-W

North HCP: 6

South HCP: 11+2

Contract: 5 ♠ X North

North:

♠ A743

♥ J653

♦ J

♣ T984

South:

♠ QJT86

♥ AQ872

♦ Q86

♣ -

W N E S

1 ♦ Pass 1NT 2 ♦<sup>1</sup>

5 ♣ 5 ♠ X All Pass

1. Michaels Cuebid

### Board: 56

Dealer: West

Vul: Both

North HCP: 3

South HCP: 17+2

Contract: 2 ♥ South

North:

♠ 9852

♥ T3

♦ K64

♣ T753

South:

♠ AKT7

♥ AK9765

♦ J8

♣ Q

W N E S

1 ♦ Pass 1NT 2 ♥

All Pass

### Board: 57

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 7+1

Contract: 2 ♥ North

North:

♠ 9

♥ AK8764

♦ Q85

♣ K97

South:

♠ AQT82

♥ 2

♦ J963

♣ 843

W N E S

Pass 1NT 1 ♦ Pass

1NT 2 ♥ All Pass

### Board: 58

Dealer: South

Vul: None

North HCP: 10

South HCP: 13+1

Contract: 3 ♦ North

North:

♠ Q83

♥ AJ7

♦ 8765

♣ KT3

South:

♠ A654

♥ 8

♦ AQJT2

♣ Q94

W N E S

Pass 1NT Pass 2 ♦

Pass 1NT Pass 2 ♦

Pass 3 ♦ All Pass



## North hands

## Spear

**Board: 59**      ♠ QT7      LHO opens the bidding 1 ♦ .  
Dealer: East      ♥ AKT542      Partner bids next.  
Vul: N-S      ♦ T93      West (RHO) bids 1NT if possible.  
HCP: 13+2      ♣ A

---

**Board: 60**      ♠ Q94      Partner bids first.  
Dealer: South      ♥ KT      East (LHO) bids 2 ♦ if possible.  
Vul: N-S      ♦ 863  
HCP: 9+1      ♣ A9752

---

**Board: 61**      ♠ 92      You bid first.  
Dealer: North      ♥ A96      The opponents are silent.  
Vul: None      ♦ AJT8  
HCP: 14      ♣ AJ94

---

**Board: 62**      ♠ KJ5      Partner bids first.  
Dealer: South      ♥ Q95      The opponents are silent.  
Vul: E-W      ♦ QT8  
HCP: 8      ♣ 8643

---

**Board: 63**      ♠ J82      LHO opens the bidding 1 ♦ .  
Dealer: East      ♥ AKJ9843      Partner bids next.  
Vul: E-W      ♦ J4      West (RHO) bids 1NT if possible.  
HCP: 11+3      ♣ J

## Both hands (Answers Page)

### Board: 59

Dealer: East

Vul: N-S

North HCP: 13+2

South HCP: 5

Contract: 2♥ North

North:

♠ QT7

♥ AKT542

♦ T93

♣ A

South:

♠ J94

♥ J9

♦ J864

♣ Q853

W	N	E	S
		1♦	Pass
1NT	2♥	All Pass	

### Board: 60

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+2

Contract: 3♦ South

North:

♠ Q94

♥ KT

♦ 863

♣ A9752

South:

♠ 32

♥ A97

♦ AKQT97

♣ T4

W	N	E	S
			1♦
Pass	1NT	2♦ <sup>1</sup>	3♦
All Pass			

1. Michaels Cuebid

### Board: 61

Dealer: North

Vul: None

North HCP: 14

South HCP: 10

Contract: 2♦ South

North:

♠ 92

♥ A96

♦ AJT8

♣ AJ94

South:

♠ K5

♥ Q42

♦ K942

♣ QT82

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

### Board: 62

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 12+2

Contract: 3♣ South

North:

♠ KJ5

♥ Q95

♦ QT8

♣ 8643

South:

♠ 8642

♥ T

♦ K2

♣ AKQ752

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

### Board: 63

Dealer: East

Vul: E-W

North HCP: 11+3

South HCP: 6+1

Contract: 3♥ North

North:

♠ J82

♥ AKJ9843

♦ J4

♣ J

South:

♠ AQT5

♥ T7

♦ 87

♣ T9832

W	N	E	S
		1♦	Pass
1NT	3♥	All Pass	

# South hands

# Spear

**Board: 59**      ♠ J94      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ J9      You bid next.  
 Vul: N-S      ♦ J864      West (LHO) bids 1NT if possible.  
 HCP: 5      ♣ Q853

---

**Board: 60**      ♠ 32      You bid first.  
 Dealer: South      ♥ A97      East (RHO) bids 2 ♦ if possible.  
 Vul: N-S      ♦ AKQT97  
 HCP: 13+2      ♣ T4

---

**Board: 61**      ♠ K5      Partner bids first.  
 Dealer: North      ♥ Q42      The opponents are silent.  
 Vul: None      ♦ K942  
 HCP: 10      ♣ QT82

---

**Board: 62**      ♠ 8642      You bid first.  
 Dealer: South      ♥ T      The opponents are silent.  
 Vul: E-W      ♦ K2  
 HCP: 12+2      ♣ AKQ752

---

**Board: 63**      ♠ AQT5      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ T7      You bid next.  
 Vul: E-W      ♦ 87      West (LHO) bids 1NT if possible.  
 HCP: 6+1      ♣ T9832

## Both hands (Answers Page)

### Board: 59

Dealer: East

Vul: N-S

North HCP: 13+2

South HCP: 5

Contract: 2♥ North

North:

♠ QT7

♥ AKT542

♦ T93

♣ A

South:

♠ J94

♥ J9

♦ J864

♣ Q853

W	N	E	S
		1♦	Pass
1NT	2♥	All Pass	

### Board: 60

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+2

Contract: 3♦ South

North:

♠ Q94

♥ KT

♦ 863

♣ A9752

South:

♠ 32

♥ A97

♦ AKQT97

♣ T4

W	N	E	S
			1♦
Pass	1NT	2♦ <sup>1</sup>	3♦
All Pass			

1. Michaels Cuebid

### Board: 61

Dealer: North

Vul: None

North HCP: 14

South HCP: 10

Contract: 2♦ South

North:

♠ 92

♥ A96

♦ AJT8

♣ AJ94

South:

♠ K5

♥ Q42

♦ K942

♣ QT82

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

### Board: 62

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 12+2

Contract: 3♣ South

North:

♠ KJ5

♥ Q95

♦ QT8

♣ 8643

South:

♠ 8642

♥ T

♦ K2

♣ AKQ752

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

### Board: 63

Dealer: East

Vul: E-W

North HCP: 11+3

South HCP: 6+1

Contract: 3♥ North

North:

♠ J82

♥ AKJ9843

♦ J4

♣ J

South:

♠ AQT5

♥ T7

♦ 87

♣ T9832

W	N	E	S
		1♦	Pass
1NT	3♥	All Pass	

<b>Board: 64</b>	♠ K643	You bid first.
Dealer: North	♥ T7	The opponents are silent.
Vul: Both	♦ AJ74	
HCP: 12	♣ KJ8	

---

<b>Board: 65</b>	♠ K72	Partner bids first.
Dealer: South	♥ KT8	The opponents are silent.
Vul: E-W	♦ A94	
HCP: 10	♣ 7652	

---

<b>Board: 66</b>	♠ KJ63	You bid first.
Dealer: North	♥ 54	The opponents are silent.
Vul: N-S	♦ AQ62	
HCP: 12	♣ Q83	

---

<b>Board: 67</b>	♠ K7	Partner bids first.
Dealer: South	♥ Q53	The opponents are silent.
Vul: Both	♦ J75	
HCP: 10+1	♣ AT952	

---

<b>Board: 68</b>	♠ A72	Partner bids first.
Dealer: South	♥ KT3	East (LHO) bids 2♣ if possible.
Vul: None	♦ QT2	
HCP: 9	♣ T632	

## Both hands (Answers Page)

### Board: 64

	North:	South:	W	N	E	S
Dealer: North	♠ K643	♠ A98		1 ♦	Pass	1NT
Vul: Both	♥ T7	♥ Q98	All Pass			
North HCP: 12	♦ AJ74	♦ T95				
South HCP: 8	♣ KJ8	♣ Q973				
Contract: 1NT South						

### Board: 65

	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ AT98				1 ♣
Vul: E-W	♥ KT8	♥ AJ	Pass	1NT	All Pass	
North HCP: 10	♦ A94	♦ 52				
South HCP: 14+1	♣ 7652	♣ AJT94				
Contract: 1NT North						

### Board: 66

	North:	South:	W	N	E	S
Dealer: North	♠ KJ63	♠ AT5		1 ♦	Pass	1NT
Vul: N-S	♥ 54	♥ K62	All Pass			
North HCP: 12	♦ AQ62	♦ T987				
South HCP: 10	♣ Q83	♣ K74				
Contract: 1NT South						

### Board: 67

	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ J654				1 ♦
Vul: Both	♥ Q53	♥ AJ	Pass	1NT	All Pass	
North HCP: 10+1	♦ J75	♦ AK82				
South HCP: 14	♣ AT952	♣ J43				
Contract: 1NT North						

### Board: 68

	North:	South:	W	N	E	S
Dealer: South	♠ A72	♠ 64				1 ♣
Vul: None	♥ KT3	♥ 74	Pass	1NT	2 ♣ <sup>1</sup>	3 ♣
North HCP: 9	♦ QT2	♦ A543	All Pass			
South HCP: 13+1	♣ T632	♣ AKQ84				
Contract: 3 ♣ South						

1. Michaels Cuebid

## South hands

## Spear

**Board: 64**      ♠ A98      Partner bids first.  
 Dealer: North      ♥ Q98      The opponents are silent.  
 Vul: Both      ♦ T95  
 HCP: 8      ♣ Q973

---

**Board: 65**      ♠ AT98      You bid first.  
 Dealer: South      ♥ AJ      The opponents are silent.  
 Vul: E-W      ♦ 52  
 HCP: 14+1      ♣ AJT94

---

**Board: 66**      ♠ AT5      Partner bids first.  
 Dealer: North      ♥ K62      The opponents are silent.  
 Vul: N-S      ♦ T987  
 HCP: 10      ♣ K74

---

**Board: 67**      ♠ J654      You bid first.  
 Dealer: South      ♥ AJ      The opponents are silent.  
 Vul: Both      ♦ AK82  
 HCP: 14      ♣ J43

---

**Board: 68**      ♠ 64      You bid first.  
 Dealer: South      ♥ 74      East (RHO) bids 2♣ if possible.  
 Vul: None      ♦ A543  
 HCP: 13+1      ♣ AKQ84

## Both hands (Answers Page)

### Board: 64

	North:	South:	W	N	E	S
Dealer: North	♠ K643	♠ A98		1 ♦	Pass	1NT
Vul: Both	♥ T7	♥ Q98	All Pass			
North HCP: 12	♦ AJ74	♦ T95				
South HCP: 8	♣ KJ8	♣ Q973				
Contract: 1NT South						

### Board: 65

	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ AT98				1 ♣
Vul: E-W	♥ KT8	♥ AJ	Pass	1NT	All Pass	
North HCP: 10	♦ A94	♦ 52				
South HCP: 14+1	♣ 7652	♣ AJT94				
Contract: 1NT North						

### Board: 66

	North:	South:	W	N	E	S
Dealer: North	♠ KJ63	♠ AT5		1 ♦	Pass	1NT
Vul: N-S	♥ 54	♥ K62	All Pass			
North HCP: 12	♦ AQ62	♦ T987				
South HCP: 10	♣ Q83	♣ K74				
Contract: 1NT South						

### Board: 67

	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ J654				1 ♦
Vul: Both	♥ Q53	♥ AJ	Pass	1NT	All Pass	
North HCP: 10+1	♦ J75	♦ AK82				
South HCP: 14	♣ AT952	♣ J43				
Contract: 1NT North						

### Board: 68

	North:	South:	W	N	E	S
Dealer: South	♠ A72	♠ 64				1 ♣
Vul: None	♥ KT3	♥ 74	Pass	1NT	2 ♣ <sup>1</sup>	3 ♣
North HCP: 9	♦ QT2	♦ A543	All Pass			
South HCP: 13+1	♣ T632	♣ AKQ84				
Contract: 3 ♣ South						

1. Michaels Cuebid



## North hands

## Spear

**Board: 69**

♠ T5

RHO opens the bidding 1♦.

Dealer: West

♥ 742

You bid next.

Vul: None

♦ KT93

East (LHO) bids 1NT if possible.

HCP: 5

♣ QT43

**Board: 70**

♠ QJ2

You bid first.

Dealer: North

♥ 94

The opponents are silent.

Vul: E-W

♦ AK76

HCP: 12

♣ QT53

**Board: 71**

♠ J3

You bid first.

Dealer: North

♥ AJ9

West (RHO) bids 2♠ if possible.

Vul: Both

♦ KT743

HCP: 13+1

♣ A74

**Board: 72**

♠ J854

You bid first.

Dealer: North

♥ 875

The opponents are silent.

Vul: E-W

♦ AKJ2

HCP: 12

♣ K7

**Board: 73**

♠ Q32

Partner bids first.

Dealer: South

♥ AJ6

The opponents are silent.

Vul: N-S

♦ T2

HCP: 10+1

♣ KT654

## Both hands (Answers Page)

### Board: 69

Dealer: West

Vul: None

North HCP: 5

South HCP: 15+2

Contract: 3♥ North

North:

♠ T5

♥ 742

♦ KT93

♣ QT43

South:

♠ K7643

♥ AKJT8

♦ A75

♣ -

W N E S

1♦ Pass 1NT 2♦<sup>1</sup>

Pass 3♥ All Pass

1. Michaels Cuebid

### Board: 70

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 10

Contract: 1NT South

North:

♠ QJ2

♥ 94

♦ AK76

♣ QT53

South:

♠ K94

♥ K65

♦ 9532

♣ KJ9

W N E S

1♦ Pass 1NT

All Pass

### Board: 71

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8

Contract: 3♦ South

North:

♠ J3

♥ AJ9

♦ KT743

♣ A74

South:

♠ Q98

♥ KT7

♦ J986

♣ Q53

W N E S

1♦ Pass 1NT

Pass 2♦ Pass Pass

2♠ Pass Pass 3♦

All Pass

### Board: 72

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 7

Contract: 1NT South

North:

♠ J854

♥ 875

♦ AKJ2

♣ K7

South:

♠ QT9

♥ QJ6

♦ 9763

♣ Q93

W N E S

1♦ Pass 1NT

All Pass

### Board: 73

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 14

Contract: 1NT North

North:

♠ Q32

♥ AJ6

♦ T2

♣ KT654

South:

♠ 964

♥ Q85

♦ AKQ6

♣ QJ3

W N E S

1♦

Pass 1NT All Pass

# South hands

# Spear

<b>Board: 69</b>	♠ K7643	LHO opens the bidding 1 ♦.
Dealer: West	♥ AKJT8	Partner bids next.
Vul: None	♦ A75	East (RHO) bids 1NT if possible.
HCP: 15+2	♣ -	

<b>Board: 70</b>	♠ K94	Partner bids first.
Dealer: North	♥ K65	The opponents are silent.
Vul: E-W	♦ 9532	
HCP: 10	♣ KJ9	

<b>Board: 71</b>	♠ Q98	Partner bids first.
Dealer: North	♥ KT7	West (LHO) bids 2 ♠ if possible.
Vul: Both	♦ J986	
HCP: 8	♣ Q53	

<b>Board: 72</b>	♠ QT9	Partner bids first.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: E-W	♦ 9763	
HCP: 7	♣ Q93	

<b>Board: 73</b>	♠ 964	You bid first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: N-S	♦ AKQ6	
HCP: 14	♣ QJ3	

## Both hands (Answers Page)

### Board: 69

Dealer: West

Vul: None

North HCP: 5

South HCP: 15+2

Contract: 3♥ North

North:

♠ T5

♥ 742

♦ KT93

♣ QT43

South:

♠ K7643

♥ AKJT8

♦ A75

♣ -

W N E S

1♦ Pass 1NT 2♦<sup>1</sup>

Pass 3♥ All Pass

1. Michaels Cuebid

### Board: 70

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 10

Contract: 1NT South

North:

♠ QJ2

♥ 94

♦ AK76

♣ QT53

South:

♠ K94

♥ K65

♦ 9532

♣ KJ9

W N E S

1♦ Pass 1NT

All Pass

### Board: 71

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8

Contract: 3♦ South

North:

♠ J3

♥ AJ9

♦ KT743

♣ A74

South:

♠ Q98

♥ KT7

♦ J986

♣ Q53

W N E S

1♦ Pass 1NT

Pass 2♦ Pass Pass

2♠ Pass Pass 3♦

All Pass

### Board: 72

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 7

Contract: 1NT South

North:

♠ J854

♥ 875

♦ AKJ2

♣ K7

South:

♠ QT9

♥ QJ6

♦ 9763

♣ Q93

W N E S

1♦ Pass 1NT

All Pass

### Board: 73

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 14

Contract: 1NT North

North:

♠ Q32

♥ AJ6

♦ T2

♣ KT654

South:

♠ 964

♥ Q85

♦ AKQ6

♣ QJ3

W N E S

1♦

Pass 1NT All Pass

<b>Board: 74</b>	♠ AKT74	RHO opens the bidding 1♦.
Dealer: West	♥ 653	You bid next.
Vul: None	♦ T754	East (LHO) bids 1NT if possible.
HCP: 7+1	♣ 2	

---

<b>Board: 75</b>	♠ A86	Partner bids first.
Dealer: South	♥ QJT	The opponents are silent.
Vul: N-S	♦ T85	
HCP: 10	♣ QJ63	

---

<b>Board: 76</b>	♠ Q3	Partner bids first.
Dealer: South	♥ Q42	East (LHO) bids 2♦ if possible.
Vul: Both	♦ 542	West (RHO) bids 3♠ if possible.
HCP: 8+1	♣ A9854	West (RHO) bids 4♠ if possible.

---

<b>Board: 77</b>	♠ 643	You bid first.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ AT9642	
HCP: 13+2	♣ AK7	

---

<b>Board: 78</b>	♠ QT8	Partner bids first.
Dealer: South	♥ K3	East (LHO) bids 2♠ if possible.
Vul: N-S	♦ 743	
HCP: 10+1	♣ KQ942	

## Both hands (Answers Page)

### Board: 74

Dealer: West

Vul: None

North HCP: 7+1

South HCP: 13+2

Contract: 2♥ South

North:

♠ AKT74

♥ 653

♦ T754

♣ 2

South:

♠ 65

♥ AKJ742

♦ K8

♣ QT7

W N E S

1♦ Pass 1NT 2♥

All Pass

### Board: 75

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 13

Contract: 1NT North

North:

♠ A86

♥ QJT

♦ T85

♣ QJ63

South:

♠ 7543

♥ AK98

♦ K73

♣ KT

W N E S

Pass 1NT All Pass

1♦

### Board: 76

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 13+3

Contract: 5♦ North

North:

♠ Q3

♥ Q42

♦ 542

♣ A9854

South:

♠ 96

♥ KT

♦ AKJ8763

♣ Q2

W N E S

Pass 1NT 2♦<sup>1</sup> 3♦

3♠ 4♦ Pass Pass

4♠ 5♦ All Pass

1. Michaels Cuebid

### Board: 77

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 9

Contract: 2♦ North

North:

♠ 643

♥ Q

♦ AT9642

♣ AK7

South:

♠ K75

♥ A83

♦ 853

♣ Q832

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ All Pass

### Board: 78

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13+1

Contract: 3♦ North

North:

♠ QT8

♥ K3

♦ 743

♣ KQ942

South:

♠ 94

♥ T82

♦ AKJ85

♣ AJ5

W N E S

Pass 1NT Pass 2♦

Pass Pass 2♠ Pass

Pass 3♦ All Pass

# South hands

# Spear

<b>Board: 74</b>	♠ 65	LHO opens the bidding 1 ♦.
Dealer: West	♥ AKJ742	Partner bids next.
Vul: None	♦ K8	East (RHO) bids 1NT if possible.
HCP: 13+2	♣ QT7	

<b>Board: 75</b>	♠ 7543	You bid first.
Dealer: South	♥ AK98	The opponents are silent.
Vul: N-S	♦ K73	
HCP: 13	♣ KT	

<b>Board: 76</b>	♠ 96	You bid first.
Dealer: South	♥ KT	East (RHO) bids 2 ♦ if possible.
Vul: Both	♦ AKJ8763	West (LHO) bids 3 ♠ if possible.
HCP: 13+3	♣ Q2	West (LHO) bids 4 ♠ if possible.

<b>Board: 77</b>	♠ K75	Partner bids first.
Dealer: North	♥ A83	The opponents are silent.
Vul: E-W	♦ 853	
HCP: 9	♣ Q832	

<b>Board: 78</b>	♠ 94	You bid first.
Dealer: South	♥ T82	East (RHO) bids 2 ♠ if possible.
Vul: N-S	♦ AKJ85	
HCP: 13+1	♣ AJ5	

## Both hands (Answers Page)

### Board: 74

Dealer: West

Vul: None

North HCP: 7+1

South HCP: 13+2

Contract: 2♥ South

North:

♠ AKT74

♥ 653

♦ T754

♣ 2

South:

♠ 65

♥ AKJ742

♦ K8

♣ QT7

W N E S

1♦ Pass 1NT 2♥

All Pass

### Board: 75

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 13

Contract: 1NT North

North:

♠ A86

♥ QJT

♦ T85

♣ QJ63

South:

♠ 7543

♥ AK98

♦ K73

♣ KT

W N E S

Pass 1NT All Pass

1♦

### Board: 76

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 13+3

Contract: 5♦ North

North:

♠ Q3

♥ Q42

♦ 542

♣ A9854

South:

♠ 96

♥ KT

♦ AKJ8763

♣ Q2

W N E S

Pass 1NT 2♦<sup>1</sup> 3♦

3♠ 4♦ Pass Pass

4♠ 5♦ All Pass

1. Michaels Cuebid

### Board: 77

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 9

Contract: 2♦ North

North:

♠ 643

♥ Q

♦ AT9642

♣ AK7

South:

♠ K75

♥ A83

♦ 853

♣ Q832

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ All Pass

### Board: 78

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13+1

Contract: 3♦ North

North:

♠ QT8

♥ K3

♦ 743

♣ KQ942

South:

♠ 94

♥ T82

♦ AKJ85

♣ AJ5

W N E S

Pass 1NT Pass 2♦

Pass Pass 2♠ Pass

Pass 3♦ All Pass



## North hands

## Spear

<b>Board: 79</b>	♠ J5	You bid first.
Dealer: North	♥ K6	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ AJT97	
HCP: 13+1	♣ A984	

---

<b>Board: 80</b>	♠ J4	RHO opens the bidding 1♦.
Dealer: West	♥ KT76	You bid next.
Vul: None	♦ 98	East (LHO) bids 1NT if possible.
HCP: 6+1	♣ QT643	East (LHO) Doubles 2♠ if possible.

---

<b>Board: 81</b>	♠ A97	You bid first.
Dealer: North	♥ J98	The opponents are silent.
Vul: Both	♦ AKQT9	
HCP: 14+1	♣ 96	

---

<b>Board: 82</b>	♠ Q93	Partner bids first.
Dealer: South	♥ K63	The opponents are silent.
Vul: None	♦ J6	
HCP: 9+1	♣ QJT53	

---

<b>Board: 83</b>	♠ JT93	You bid first.
Dealer: North	♥ 9	The opponents are silent.
Vul: E-W	♦ AK852	
HCP: 12+1	♣ A83	

## Both hands (Answers Page)

### Board: 79

	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ Q8		1 ♦	Pass	1NT
Vul: Both	♥ K6	♥ Q73	X	2 ♣	All Pass	
North HCP: 13+1	♦ AJT97	♦ Q86				
South HCP: 9+1	♣ A984	♣ K7532				
Contract: 2 ♣ North						

### Board: 80

	North:	South:	W	N	E	S
Dealer: West	♠ J4	♠ AQT9852	1 ♦	Pass	1NT	2 ♠
Vul: None	♥ KT76	♥ A32	Pass	Pass	X	3 ♠
North HCP: 6+1	♦ 98	♦ T2	All Pass			
South HCP: 13+3	♣ QT643	♣ K				
Contract: 3 ♠ South						

### Board: 81

	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ Q85		1 ♦	Pass	1NT
Vul: Both	♥ J98	♥ AT2	Pass	2 ♦	All Pass	
North HCP: 14+1	♦ AKQT9	♦ 43				
South HCP: 9+1	♣ 96	♣ QJ875				
Contract: 2 ♦ North						

### Board: 82

	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ AKT				1 ♦
Vul: None	♥ K63	♥ 5	Pass	1NT	Pass	2 ♣
North HCP: 9+1	♦ J6	♦ AK942	Pass	3 ♣	All Pass	
South HCP: 14+1	♣ QJT53	♣ 9642				
Contract: 3 ♣ North						

### Board: 83

	North:	South:	W	N	E	S
Dealer: North	♠ JT93	♠ Q85		1 ♦	Pass	1NT
Vul: E-W	♥ 9	♥ AT3	Pass	2 ♦	All Pass	
North HCP: 12+1	♦ AK852	♦ 74				
South HCP: 8+1	♣ A83	♣ QT764				
Contract: 2 ♦ North						

## South hands

## Spear

**Board: 79**      ♠ Q8      Partner bids first.  
 Dealer: North      ♥ Q73      West (LHO) Doubles 1NT if possible.  
 Vul: Both      ♦ Q86  
 HCP: 9+1      ♣ K7532

---

**Board: 80**      ♠ AQT9852      LHO opens the bidding 1 ♦.  
 Dealer: West      ♥ A32      Partner bids next.  
 Vul: None      ♦ T2      East (RHO) bids 1NT if possible.  
 HCP: 13+3      ♣ K      East (RHO) Doubles 2 ♠ if possible.

---

**Board: 81**      ♠ Q85      Partner bids first.  
 Dealer: North      ♥ AT2      The opponents are silent.  
 Vul: Both      ♦ 43  
 HCP: 9+1      ♣ QJ875

---

**Board: 82**      ♠ AKT      You bid first.  
 Dealer: South      ♥ 5      The opponents are silent.  
 Vul: None      ♦ AK942  
 HCP: 14+1      ♣ 9642

---

**Board: 83**      ♠ Q85      Partner bids first.  
 Dealer: North      ♥ AT3      The opponents are silent.  
 Vul: E-W      ♦ 74  
 HCP: 8+1      ♣ QT764

## Both hands (Answers Page)

### Board: 79

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 9+1

Contract: 2♣ North

North:

♠ J5

♥ K6

♦ AJT97

♣ A984

South:

♠ Q8

♥ Q73

♦ Q86

♣ K7532

W

N

E

S

1♦ Pass 1NT

X 2♣ All Pass

### Board: 80

Dealer: West

Vul: None

North HCP: 6+1

South HCP: 13+3

Contract: 3♠ South

North:

♠ J4

♥ KT76

♦ 98

♣ QT643

South:

♠ AQT9852

♥ A32

♦ T2

♣ K

W

N

E

S

1♦ Pass 1NT 2♠

Pass Pass X 3♠

All Pass

### Board: 81

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 9+1

Contract: 2♦ North

North:

♠ A97

♥ J98

♦ AKQT9

♣ 96

South:

♠ Q85

♥ AT2

♦ 43

♣ QJ875

W

N

E

S

1♦ Pass 1NT

Pass 2♦ All Pass

### Board: 82

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14+1

Contract: 3♣ North

North:

♠ Q93

♥ K63

♦ J6

♣ QJT53

South:

♠ AKT

♥ 5

♦ AK942

♣ 9642

W

N

E

S

1♦

Pass 1NT Pass 2♣

Pass 3♣ All Pass

### Board: 83

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 8+1

Contract: 2♦ North

North:

♠ JT93

♥ 9

♦ AK852

♣ A83

South:

♠ Q85

♥ AT3

♦ 74

♣ QT764

W

N

E

S

1♦ Pass 1NT

Pass 2♦ All Pass

# North hands

# Spear

## Board: 84

♠ T64

You bid first.

Dealer: North

♥ AJ85

The opponents are silent.

Vul: None

♦ A53

HCP: 14

♣ KQ2

## Board: 85

♠ AJ63

You bid first.

Dealer: North

♥ 43

The opponents are silent.

Vul: E-W

♦ AQ732

HCP: 14+1

♣ K2

## Board: 86

♠ Q73

Partner bids first.

Dealer: South

♥ A93

The opponents are silent.

Vul: N-S

♦ J75

HCP: 9

♣ Q974

## Board: 87

♠ Q5

Partner bids first.

Dealer: South

♥ QJ3

The opponents are silent.

Vul: None

♦ 8652

HCP: 9

♣ A987

## Board: 88

♠ T954

RHO opens the bidding 1♦.

Dealer: West

♥ J

You bid next.

Vul: N-S

♦ KQ5

East (LHO) bids 1NT if possible.

HCP: 8+1

♣ QT865

## Both hands (Answers Page)

### Board: 84

Dealer: North

Vul: None

North HCP: 14

South HCP: 9

Contract: 1NT South

North:

♠ T64

♥ AJ85

♦ A53

♣ KQ2

South:

♠ Q83

♥ KT3

♦ QJ9

♣ J974

W	N	E	S
	1 ♣	Pass	1NT
All Pass			

### Board: 85

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 10

Contract: 2 ♦ North

North:

♠ AJ63

♥ 43

♦ AQ732

♣ K2

South:

♠ KT8

♥ A85

♦ 864

♣ QJ94

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

### Board: 86

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 14

Contract: 2 ♣ South

North:

♠ Q73

♥ A93

♦ J75

♣ Q974

South:

♠ T62

♥ K5

♦ AQ92

♣ AJ86

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

### Board: 87

Dealer: South

Vul: None

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ Q5

♥ QJ3

♦ 8652

♣ A987

South:

♠ 98

♥ K864

♦ KQ74

♣ KQ4

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

### Board: 88

Dealer: West

Vul: N-S

North HCP: 8+1

South HCP: 10+3

Contract: 3 ♥ South

North:

♠ T954

♥ J

♦ KQ5

♣ QT865

South:

♠ KJ63

♥ AQ97632

♦ 4

♣ 7

W	N	E	S
1 ♦	Pass	1NT	3 ♥
All Pass			

# South hands

# Spear

<b>Board: 84</b>	♠ Q83	Partner bids first.
Dealer: North	♥ KT3	The opponents are silent.
Vul: None	♦ QJ9	
HCP: 9	♣ J974	
<b>Board: 85</b>	♠ KT8	Partner bids first.
Dealer: North	♥ A85	The opponents are silent.
Vul: E-W	♦ 864	
HCP: 10	♣ QJ94	
<b>Board: 86</b>	♠ T62	You bid first.
Dealer: South	♥ K5	The opponents are silent.
Vul: N-S	♦ AQ92	
HCP: 14	♣ AJ86	
<b>Board: 87</b>	♠ 98	You bid first.
Dealer: South	♥ K864	The opponents are silent.
Vul: None	♦ KQ74	
HCP: 13	♣ KQ4	
<b>Board: 88</b>	♠ KJ63	LHO opens the bidding 1 ♦.
Dealer: West	♥ AQ97632	Partner bids next.
Vul: N-S	♦ 4	East (RHO) bids 1NT if possible.
HCP: 10+3	♣ 7	

## Both hands (Answers Page)

### Board: 84

Dealer: North

Vul: None

North HCP: 14

South HCP: 9

Contract: 1NT South

North:

♠ T64

♥ AJ85

♦ A53

♣ KQ2

South:

♠ Q83

♥ KT3

♦ QJ9

♣ J974

W	N	E	S
	1 ♣	Pass	1NT
All Pass			

### Board: 85

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 10

Contract: 2 ♦ North

North:

♠ AJ63

♥ 43

♦ AQ732

♣ K2

South:

♠ KT8

♥ A85

♦ 864

♣ QJ94

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

### Board: 86

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 14

Contract: 2 ♣ South

North:

♠ Q73

♥ A93

♦ J75

♣ Q974

South:

♠ T62

♥ K5

♦ AQ92

♣ AJ86

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

### Board: 87

Dealer: South

Vul: None

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ Q5

♥ QJ3

♦ 8652

♣ A987

South:

♠ 98

♥ K864

♦ KQ74

♣ KQ4

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

### Board: 88

Dealer: West

Vul: N-S

North HCP: 8+1

South HCP: 10+3

Contract: 3 ♥ South

North:

♠ T954

♥ J

♦ KQ5

♣ QT865

South:

♠ KJ63

♥ AQ97632

♦ 4

♣ 7

W	N	E	S
1 ♦	Pass	1NT	3 ♥
All Pass			



## North hands

## Spear

**Board: 89**

♠ 74

You bid first.

Dealer: North

♥ A2

West (RHO) bids 2♦ if possible.

Vul: N-S

♦ AKJT5

East (LHO) bids 3♠ if possible.

HCP: 12+1

♣ T765

**Board: 90**

♠ A532

RHO opens the bidding 1♦.

Dealer: West

♥ T3

You bid next.

Vul: E-W

♦ 972

East (LHO) bids 1NT if possible.

HCP: 4

♣ 6542

**Board: 91**

♠ 92

You bid first.

Dealer: North

♥ KJT2

The opponents are silent.

Vul: None

♦ AKQ62

HCP: 13+1

♣ 74

**Board: 92**

♠ 982

RHO opens the bidding 1♦.

Dealer: West

♥ 9742

You bid next.

Vul: E-W

♦ QJ54

East (LHO) bids 1NT if possible.

HCP: 4

♣ J3

West (RHO) bids 3♦ if possible.

East (LHO) Doubles 4♠ if possible.

**Board: 93**

♠ QJ2

Partner bids first.

Dealer: South

♥ K8

The opponents are silent.

Vul: Both

♦ J863

HCP: 10

♣ K832

## Both hands (Answers Page)

### Board: 89

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 10

Contract: 4 ♦ South

North:

♠ 74

♥ A2

♦ AKJT5

♣ T765

South:

♠ Q93

♥ QT3

♦ Q963

♣ A82

W	N	E	S
	1 ♦	Pass	1NT

2 ♦ <sup>1</sup>	X	3 ♠	4 ♦
------------------	---	-----	-----

All Pass

1. Michaels Cuebid

### Board: 90

Dealer: West

Vul: E-W

North HCP: 4

South HCP: 13+3

Contract: 2 ♥ South

North:

♠ A532

♥ T3

♦ 972

♣ 6542

South:

♠ QJ

♥ AQJ8762

♦ Q3

♣ J7

W	N	E	S
1 ♦	Pass	1NT	2 ♥

All Pass

### Board: 91

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7

Contract: 2 ♦ North

North:

♠ 92

♥ KJT2

♦ AKQ62

♣ 74

South:

♠ Q76

♥ Q95

♦ 754

♣ K652

W	N	E	S
	1 ♦	Pass	1NT

Pass	2 ♦	All Pass	
------	-----	----------	--

### Board: 92

Dealer: West

Vul: E-W

North HCP: 4

South HCP: 14+2

Contract: 4 ♠ X North

North:

♠ 982

♥ 9742

♦ QJ54

♣ J3

South:

♠ KQJT43

♥ J86

♦ A

♣ K65

W	N	E	S
1 ♦	Pass	1NT	2 ♠

3 ♦	4 ♠	X	All Pass
-----	-----	---	----------

### Board: 93

Dealer: South

Vul: Both

North HCP: 10

South HCP: 12

Contract: 1NT North

North:

♠ QJ2

♥ K8

♦ J863

♣ K832

South:

♠ 753

♥ 642

♦ AK74

♣ AJ6

W	N	E	S
			1 ♦

Pass	1NT	All Pass	
------	-----	----------	--

# South hands

# Spear

## Board: 89

Dealer: North

Vul: N-S

HCP: 10

♠ Q93

♥ QT3

♦ Q963

♣ A82

Partner bids first.

West (LHO) bids 2♦ if possible.

East (RHO) bids 3♠ if possible.

## Board: 90

Dealer: West

Vul: E-W

HCP: 13+3

♠ QJ

♥ AQJ8762

♦ Q3

♣ J7

LHO opens the bidding 1♦.

Partner bids next.

East (RHO) bids 1NT if possible.

## Board: 91

Dealer: North

Vul: None

HCP: 7

♠ Q76

♥ Q95

♦ 754

♣ K652

Partner bids first.

The opponents are silent.

## Board: 92

Dealer: West

Vul: E-W

HCP: 14+2

♠ KQJT43

♥ J86

♦ A

♣ K65

LHO opens the bidding 1♦.

Partner bids next.

East (RHO) bids 1NT if possible.

West (LHO) bids 3♦ if possible.

East (RHO) Doubles 4♠ if possible.

## Board: 93

Dealer: South

Vul: Both

HCP: 12

♠ 753

♥ 642

♦ AK74

♣ AJ6

You bid first.

The opponents are silent.

## Both hands (Answers Page)

### Board: 89

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 10

Contract: 4 ♦ South

North:

♠ 74

♥ A2

♦ AKJT5

♣ T765

South:

♠ Q93

♥ QT3

♦ Q963

♣ A82

W	N	E	S
	1 ♦	Pass	1NT

2 ♦ <sup>1</sup>	X	3 ♠	4 ♦
------------------	---	-----	-----

All Pass

1. Michaels Cuebid

### Board: 90

Dealer: West

Vul: E-W

North HCP: 4

South HCP: 13+3

Contract: 2 ♥ South

North:

♠ A532

♥ T3

♦ 972

♣ 6542

South:

♠ QJ

♥ AQJ8762

♦ Q3

♣ J7

W	N	E	S
1 ♦	Pass	1NT	2 ♥

All Pass

### Board: 91

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7

Contract: 2 ♦ North

North:

♠ 92

♥ KJT2

♦ AKQ62

♣ 74

South:

♠ Q76

♥ Q95

♦ 754

♣ K652

W	N	E	S
	1 ♦	Pass	1NT

Pass	2 ♦	All Pass	
------	-----	----------	--

### Board: 92

Dealer: West

Vul: E-W

North HCP: 4

South HCP: 14+2

Contract: 4 ♠ X North

North:

♠ 982

♥ 9742

♦ QJ54

♣ J3

South:

♠ KQJT43

♥ J86

♦ A

♣ K65

W	N	E	S
1 ♦	Pass	1NT	2 ♠
3 ♦	4 ♠	X	All Pass

### Board: 93

Dealer: South

Vul: Both

North HCP: 10

South HCP: 12

Contract: 1NT North

North:

♠ QJ2

♥ K8

♦ J863

♣ K832

South:

♠ 753

♥ 642

♦ AK74

♣ AJ6

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

## North hands

## Spear

**Board: 94**

♠ J5

You bid first.

Dealer: North

♥ A83

The opponents are silent.

Vul: Both

♦ AQJ2

HCP: 13

♣ J985

**Board: 95**

♠ Q8

You bid first.

Dealer: North

♥ J72

West (RHO) bids 2♥ if possible.

Vul: None

♦ AT65

HCP: 13

♣ AQT2

**Board: 96**

♠ 92

You bid first.

Dealer: North

♥ J84

The opponents are silent.

Vul: E-W

♦ AKQ6

HCP: 12

♣ Q762

**Board: 97**

♠ Q87

Partner bids first.

Dealer: South

♥ A63

The opponents are silent.

Vul: None

♦ 874

HCP: 9

♣ KT42

**Board: 98**

♠ QJ6

You bid first.

Dealer: North

♥ AT54

The opponents are silent.

Vul: E-W

♦ KQJ2

HCP: 14

♣ J8

## Both hands (Answers Page)

### Board: 94

Dealer: North

Vul: Both

North HCP: 13

South HCP: 10

Contract: 1NT South

North:

♠ J5

♥ A83

♦ AQJ2

♣ J985

South:

♠ Q6

♥ Q65

♦ KT87

♣ KT74

W	N	E	S
	1 ♦	Pass	1NT
All Pass			

### Board: 95

Dealer: North

Vul: None

North HCP: 13

South HCP: 10

Contract: 3 ♦ South

North:

♠ Q8

♥ J72

♦ AT65

♣ AQT2

South:

♠ KT5

♥ Q65

♦ Q984

♣ K98

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

### Board: 96

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 9

Contract: 1NT South

North:

♠ 92

♥ J84

♦ AKQ6

♣ Q762

South:

♠ K7

♥ Q76

♦ JT85

♣ K984

W	N	E	S
	1 ♦	Pass	1NT
All Pass			

### Board: 97

Dealer: South

Vul: None

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ Q87

♥ A63

♦ 874

♣ KT42

South:

♠ A954

♥ KT92

♦ QT92

♣ A

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

### Board: 98

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 8+1

Contract: 1NT South

North:

♠ QJ6

♥ AT54

♦ KQJ2

♣ J8

South:

♠ A82

♥ Q3

♦ 983

♣ Q9732

W	N	E	S
	1 ♦	Pass	1NT
All Pass			

**Board: 94**

♠ Q6

Partner bids first.

Dealer: North

♥ Q65

The opponents are silent.

Vul: Both

♦ KT87

HCP: 10

♣ KT74

**Board: 95**

♠ KT5

Partner bids first.

Dealer: North

♥ Q65

West (LHO) bids 2♥ if possible.

Vul: None

♦ Q984

HCP: 10

♣ K98

**Board: 96**

♠ K7

Partner bids first.

Dealer: North

♥ Q76

The opponents are silent.

Vul: E-W

♦ JT85

HCP: 9

♣ K984

**Board: 97**

♠ A954

You bid first.

Dealer: South

♥ KT92

The opponents are silent.

Vul: None

♦ QT92

HCP: 13

♣ A

**Board: 98**

♠ A82

Partner bids first.

Dealer: North

♥ Q3

The opponents are silent.

Vul: E-W

♦ 983

HCP: 8+1

♣ Q9732

## Both hands (Answers Page)

### Board: 94

Dealer: North

Vul: Both

North HCP: 13

South HCP: 10

Contract: 1NT South

North:

♠ J5

♥ A83

♦ AQJ2

♣ J985

South:

♠ Q6

♥ Q65

♦ KT87

♣ KT74

W	N	E	S
	1 ♦	Pass	1NT
All Pass			

### Board: 95

Dealer: North

Vul: None

North HCP: 13

South HCP: 10

Contract: 3 ♦ South

North:

♠ Q8

♥ J72

♦ AT65

♣ AQT2

South:

♠ KT5

♥ Q65

♦ Q984

♣ K98

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

### Board: 96

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 9

Contract: 1NT South

North:

♠ 92

♥ J84

♦ AKQ6

♣ Q762

South:

♠ K7

♥ Q76

♦ JT85

♣ K984

W	N	E	S
	1 ♦	Pass	1NT
All Pass			

### Board: 97

Dealer: South

Vul: None

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ Q87

♥ A63

♦ 874

♣ KT42

South:

♠ A954

♥ KT92

♦ QT92

♣ A

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

### Board: 98

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 8+1

Contract: 1NT South

North:

♠ QJ6

♥ AT54

♦ KQJ2

♣ J8

South:

♠ A82

♥ Q3

♦ 983

♣ Q9732

W	N	E	S
	1 ♦	Pass	1NT
All Pass			



## North hands

## Spear

<b>Board: 99</b>	♠ 4	LHO opens the bidding 1 ♦.
Dealer: East	♥ AQ8752	Partner bids next.
Vul: E-W	♦ Q52	West (RHO) bids 1NT if possible.
HCP: 12+2	♣ A83	East (LHO) bids 3 ♦ if possible.
		West (RHO) Doubles 4 ♥ if possible.

---

<b>Board: 100</b>	♠ 6542	You bid first.
Dealer: North	♥ A8	The opponents are silent.
Vul: E-W	♦ K82	
HCP: 13	♣ AQ53	

---

<b>Board: 101</b>	♠ T32	LHO opens the bidding 1 ♦.
Dealer: East	♥ AQJ942	Partner bids next.
Vul: E-W	♦ A6	West (RHO) bids 1NT if possible.
HCP: 11+2	♣ 86	East (LHO) bids 3 ♣ if possible.

---

<b>Board: 102</b>	♠ T872	RHO opens the bidding 1 ♦.
Dealer: West	♥ T85	You bid next.
Vul: Both	♦ A8	East (LHO) bids 1NT if possible.
HCP: 5	♣ JT73	West (RHO) bids 2 ♦ if possible.

---

<b>Board: 103</b>	♠ Q52	Partner bids first.
Dealer: South	♥ A84	The opponents are silent.
Vul: N-S	♦ J75	
HCP: 10	♣ K532	

## Both hands (Answers Page)

### Board: 99

Dealer: East

Vul: E-W

North HCP: 12+2

South HCP: 5+1

Contract: 4♥X South

North:

♠ 4

♥ AQ8752

♦ Q52

♣ A83

South:

♠ T9652

♥ JT63

♦ K7

♣ J2

W	N	E	S
		1♦	Pass
1NT	2♥	3♦	4♥
X	All Pass		

### Board: 100

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 9

Contract: 1NT South

North:

♠ 6542

♥ A8

♦ K82

♣ AQ53

South:

♠ QT3

♥ Q65

♦ AJ6

♣ T982

W	N	E	S
	1♣	Pass	1NT
All Pass			

### Board: 101

Dealer: East

Vul: E-W

North HCP: 11+2

South HCP: 5

Contract: 4♥ South

North:

♠ T32

♥ AQJ942

♦ A6

♣ 86

South:

♠ 975

♥ 8753

♦ 84

♣ AJ73

W	N	E	S
		1♦	Pass
1NT	2♥	3♣	4♥
All Pass			

### Board: 102

Dealer: West

Vul: Both

North HCP: 5

South HCP: 13+1

Contract: 2♠ South

North:

♠ T872

♥ T85

♦ A8

♣ JT73

South:

♠ AK643

♥ KJ6

♦ 654

♣ Q2

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

### Board: 103

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 13

Contract: 1NT North

North:

♠ Q52

♥ A84

♦ J75

♣ K532

South:

♠ AT98

♥ 53

♦ AKT3

♣ Q76

W	N	E	S
			1♦
Pass	1NT	All Pass	

<b>Board: 99</b>	♠ T9652	RHO opens the bidding 1 ♦ .
Dealer: East	♥ JT63	You bid next.
Vul: E-W	♦ K7	West (LHO) bids 1NT if possible.
HCP: 5+1	♣ J2	East (RHO) bids 3 ♦ if possible.
		West (LHO) Doubles 4 ♥ if possible.

---

<b>Board: 100</b>	♠ QT3	Partner bids first.
Dealer: North	♥ Q65	The opponents are silent.
Vul: E-W	♦ AJ6	
HCP: 9	♣ T982	

---

<b>Board: 101</b>	♠ 975	RHO opens the bidding 1 ♦ .
Dealer: East	♥ 8753	You bid next.
Vul: E-W	♦ 84	West (LHO) bids 1NT if possible.
HCP: 5	♣ AJ73	East (RHO) bids 3 ♣ if possible.

---

<b>Board: 102</b>	♠ AK643	LHO opens the bidding 1 ♦ .
Dealer: West	♥ KJ6	Partner bids next.
Vul: Both	♦ 654	East (RHO) bids 1NT if possible.
HCP: 13+1	♣ Q2	West (LHO) bids 2 ♦ if possible.

---

<b>Board: 103</b>	♠ AT98	You bid first.
Dealer: South	♥ 53	The opponents are silent.
Vul: N-S	♦ AKT3	
HCP: 13	♣ Q76	

## Both hands (Answers Page)

### Board: 99

Dealer: East

Vul: E-W

North HCP: 12+2

South HCP: 5+1

Contract: 4♥X South

North:

♠ 4

♥ AQ8752

♦ Q52

♣ A83

South:

♠ T9652

♥ JT63

♦ K7

♣ J2

W	N	E	S
		1♦	Pass
1NT	2♥	3♦	4♥
X	All Pass		

### Board: 100

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 9

Contract: 1NT South

North:

♠ 6542

♥ A8

♦ K82

♣ AQ53

South:

♠ QT3

♥ Q65

♦ AJ6

♣ T982

W	N	E	S
	1♣	Pass	1NT
All Pass			

### Board: 101

Dealer: East

Vul: E-W

North HCP: 11+2

South HCP: 5

Contract: 4♥ South

North:

♠ T32

♥ AQJ942

♦ A6

♣ 86

South:

♠ 975

♥ 8753

♦ 84

♣ AJ73

W	N	E	S
		1♦	Pass
1NT	2♥	3♣	4♥
All Pass			

### Board: 102

Dealer: West

Vul: Both

North HCP: 5

South HCP: 13+1

Contract: 2♠ South

North:

♠ T872

♥ T85

♦ A8

♣ JT73

South:

♠ AK643

♥ KJ6

♦ 654

♣ Q2

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

### Board: 103

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 13

Contract: 1NT North

North:

♠ Q52

♥ A84

♦ J75

♣ K532

South:

♠ AT98

♥ 53

♦ AKT3

♣ Q76

W	N	E	S
			1♦
Pass	1NT	All Pass	

# North hands

# Spear

<b>Board: 104</b>	♠ Q73	Partner bids first.
Dealer: South	♥ K87	The opponents are silent.
Vul: E-W	♦ K98	
HCP: 8	♣ 9542	
<b>Board: 105</b>	♠ 42	You bid first.
Dealer: North	♥ 95	The opponents are silent.
Vul: Both	♦ AT6	
HCP: 13+2	♣ AKQ852	
<b>Board: 106</b>	♠ A83	You bid first.
Dealer: North	♥ A54	The opponents are silent.
Vul: None	♦ T732	
HCP: 13	♣ AJ3	
<b>Board: 107</b>	♠ Q8	Partner bids first.
Dealer: South	♥ K8	The opponents are silent.
Vul: E-W	♦ T873	
HCP: 7+1	♣ Q8743	
<b>Board: 108</b>	♠ J6	RHO opens the bidding 1♦.
Dealer: West	♥ Q7532	You bid next.
Vul: None	♦ AT	East (LHO) bids 1NT if possible.
HCP: 7+1	♣ 8743	

## Both hands (Answers Page)

### Board: 104

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 14+2

Contract: 3 ♣ South

North:

♠ Q73

♥ K87

♦ K98

♣ 9542

South:

♠ KT4

♥ 54

♦ Q3

♣ AKQT83

W N E S

Pass 1NT Pass 3 ♣

Pass 1NT Pass 3 ♣

All Pass

### Board: 105

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 10

Contract: 4 ♣ North

North:

♠ 42

♥ 95

♦ AT6

♣ AKQ852

South:

♠ AT8

♥ QJT

♦ K82

♣ 9643

W N E S

Pass 1 ♣ Pass 1NT

Pass 3 ♣ Pass 3NT

Pass 4 ♣ All Pass

### Board: 106

Dealer: North

Vul: None

North HCP: 13

South HCP: 9

Contract: 1NT South

North:

♠ A83

♥ A54

♦ T732

♣ AJ3

South:

♠ QT4

♥ K76

♦ Q54

♣ Q762

W N E S

Pass 1 ♦ Pass 1NT

All Pass

### Board: 107

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 12

Contract: 1NT North

North:

♠ Q8

♥ K8

♦ T873

♣ Q8743

South:

♠ K3

♥ A943

♦ AJ52

♣ 965

W N E S

Pass 1NT All Pass 1 ♦

Pass 1NT All Pass

### Board: 108

Dealer: West

Vul: None

North HCP: 7+1

South HCP: 12+2

Contract: 2 ♠ South

North:

♠ J6

♥ Q7532

♦ AT

♣ 8743

South:

♠ AKT743

♥ JT

♦ K42

♣ J5

W N E S

1 ♦ Pass 1NT 2 ♠

All Pass

<b>Board: 104</b>	♠ KT4	You bid first.
Dealer: South	♥ 54	The opponents are silent.
Vul: E-W	♦ Q3	
HCP: 14+2	♣ AKQT83	
<hr/>		
<b>Board: 105</b>	♠ AT8	Partner bids first.
Dealer: North	♥ QJT	The opponents are silent.
Vul: Both	♦ K82	
HCP: 10	♣ 9643	
<hr/>		
<b>Board: 106</b>	♠ QT4	Partner bids first.
Dealer: North	♥ K76	The opponents are silent.
Vul: None	♦ Q54	
HCP: 9	♣ Q762	
<hr/>		
<b>Board: 107</b>	♠ K3	You bid first.
Dealer: South	♥ A943	The opponents are silent.
Vul: E-W	♦ AJ52	
HCP: 12	♣ 965	
<hr/>		
<b>Board: 108</b>	♠ AKT743	LHO opens the bidding 1 ♦.
Dealer: West	♥ JT	Partner bids next.
Vul: None	♦ K42	East (RHO) bids 1NT if possible.
HCP: 12+2	♣ J5	

## Both hands (Answers Page)

### Board: 104

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 14+2

Contract: 3 ♣ South

North:

♠ Q73

♥ K87

♦ K98

♣ 9542

South:

♠ KT4

♥ 54

♦ Q3

♣ AKQT83

W N E S

Pass 1NT Pass 3 ♣

Pass 1NT Pass 3 ♣

All Pass

### Board: 105

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 10

Contract: 4 ♣ North

North:

♠ 42

♥ 95

♦ AT6

♣ AKQ852

South:

♠ AT8

♥ QJT

♦ K82

♣ 9643

W N E S

Pass 1 ♣ Pass 1NT

Pass 3 ♣ Pass 3NT

Pass 4 ♣ All Pass

### Board: 106

Dealer: North

Vul: None

North HCP: 13

South HCP: 9

Contract: 1NT South

North:

♠ A83

♥ A54

♦ T732

♣ AJ3

South:

♠ QT4

♥ K76

♦ Q54

♣ Q762

W N E S

Pass 1 ♦ Pass 1NT

All Pass

### Board: 107

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 12

Contract: 1NT North

North:

♠ Q8

♥ K8

♦ T873

♣ Q8743

South:

♠ K3

♥ A943

♦ AJ52

♣ 965

W N E S

Pass 1NT All Pass

Pass 1NT All Pass

### Board: 108

Dealer: West

Vul: None

North HCP: 7+1

South HCP: 12+2

Contract: 2 ♠ South

North:

♠ J6

♥ Q7532

♦ AT

♣ 8743

South:

♠ AKT743

♥ JT

♦ K42

♣ J5

W N E S

1 ♦ Pass 1NT 2 ♠

All Pass



<b>Board: 109</b>	♠ QJ7	Partner bids first.
Dealer: South	♥ A92	The opponents are silent.
Vul: E-W	♦ 862	
HCP: 9	♣ Q753	
<hr/>		
<b>Board: 110</b>	♠ AT95	LHO opens the bidding 1 ♦.
Dealer: East	♥ AK9	Partner bids next.
Vul: E-W	♦ 64	West (RHO) bids 1NT if possible.
HCP: 16	♣ KQT3	East (LHO) bids 2 ♦ if possible.
<hr/>		
<b>Board: 111</b>	♠ Q62	Partner bids first.
Dealer: South	♥ Q65	The opponents are silent.
Vul: Both	♦ Q98	
HCP: 7	♣ J963	
<hr/>		
<b>Board: 112</b>	♠ T53	You bid first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: E-W	♦ AJ32	
HCP: 12	♣ AJ53	
<hr/>		
<b>Board: 113</b>	♠ 952	LHO opens the bidding 1 ♦.
Dealer: East	♥ AQT942	Partner bids next.
Vul: Both	♦ A7	West (RHO) bids 1NT if possible.
HCP: 10+2	♣ T2	

## Both hands (Answers Page)

### Board: 109

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ QJ7

♥ A92

♦ 862

♣ Q753

South:

♠ T82

♥ 84

♦ AKQ9

♣ KJ86

W N E S

Pass 1NT All Pass 1♦

### Board: 110

Dealer: East

Vul: E-W

North HCP: 16

South HCP: 4

Contract: 2♥ South

North:

♠ AT95

♥ AK9

♦ 64

♣ KQT3

South:

♠ J42

♥ JT84

♦ JT97

♣ J4

W N E S

Pass 1♦ 1NT X 2♦ Pass

Pass X Pass 2♥

All Pass

### Board: 111

Dealer: South

Vul: Both

North HCP: 7

South HCP: 12+1

Contract: 1NT North

North:

♠ Q62

♥ Q65

♦ Q98

♣ J963

South:

♠ J74

♥ 98

♦ A62

♣ AKT84

W N E S

Pass 1NT All Pass 1♣

### Board: 112

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 7

Contract: 1NT South

North:

♠ T53

♥ Q2

♦ AJ32

♣ AJ53

South:

♠ Q84

♥ KT3

♦ T95

♣ Q762

W N E S

Pass 1♦ All Pass 1NT

### Board: 113

Dealer: East

Vul: Both

North HCP: 10+2

South HCP: 8+1

Contract: 2♥ North

North:

♠ 952

♥ AQT942

♦ A7

♣ T2

South:

♠ K83

♥ 5

♦ KJT85

♣ J974

W N E S

Pass 1♦ 1NT 2♥ All Pass

<b>Board: 109</b>	♠ T82	You bid first.
Dealer: South	♥ 84	The opponents are silent.
Vul: E-W	♦ AKQ9	
HCP: 13	♣ KJ86	
<hr/>		
<b>Board: 110</b>	♠ J42	RHO opens the bidding 1 ♦ .
Dealer: East	♥ JT84	You bid next.
Vul: E-W	♦ JT97	West (LHO) bids 1NT if possible.
HCP: 4	♣ J4	East (RHO) bids 2 ♦ if possible.
<hr/>		
<b>Board: 111</b>	♠ J74	You bid first.
Dealer: South	♥ 98	The opponents are silent.
Vul: Both	♦ A62	
HCP: 12+1	♣ AKT84	
<hr/>		
<b>Board: 112</b>	♠ Q84	Partner bids first.
Dealer: North	♥ KT3	The opponents are silent.
Vul: E-W	♦ T95	
HCP: 7	♣ Q762	
<hr/>		
<b>Board: 113</b>	♠ K83	RHO opens the bidding 1 ♦ .
Dealer: East	♥ 5	You bid next.
Vul: Both	♦ KJT85	West (LHO) bids 1NT if possible.
HCP: 8+1	♣ J974	

## Both hands (Answers Page)

### Board: 109

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ QJ7

♥ A92

♦ 862

♣ Q753

South:

♠ T82

♥ 84

♦ AKQ9

♣ KJ86

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

### Board: 110

Dealer: East

Vul: E-W

North HCP: 16

South HCP: 4

Contract: 2♥ South

North:

♠ AT95

♥ AK9

♦ 64

♣ KQT3

South:

♠ J42

♥ JT84

♦ JT97

♣ J4

W N E S

Pass 1NT All Pass 1♦

1NT X 2♦ Pass

Pass X Pass 2♥

All Pass

### Board: 111

Dealer: South

Vul: Both

North HCP: 7

South HCP: 12+1

Contract: 1NT North

North:

♠ Q62

♥ Q65

♦ Q98

♣ J963

South:

♠ J74

♥ 98

♦ A62

♣ AKT84

W N E S

Pass 1NT All Pass 1♣

Pass 1NT All Pass

### Board: 112

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 7

Contract: 1NT South

North:

♠ T53

♥ Q2

♦ AJ32

♣ AJ53

South:

♠ Q84

♥ KT3

♦ T95

♣ Q762

W N E S

Pass 1♦ All Pass 1NT

All Pass

### Board: 113

Dealer: East

Vul: Both

North HCP: 10+2

South HCP: 8+1

Contract: 2♥ North

North:

♠ 952

♥ AQT942

♦ A7

♣ T2

South:

♠ K83

♥ 5

♦ KJT85

♣ J974

W N E S

Pass 1♦ All Pass 1NT

1NT 2♥ All Pass

<b>Board: 114</b>	♠ T64	RHO opens the bidding 1♦.
Dealer: West	♥ 63	You bid next.
Vul: None	♦ 8764	East (LHO) bids 1NT if possible.
HCP: 4	♣ A765	

---

<b>Board: 115</b>	♠ 2	You bid first.
Dealer: North	♥ AQJ7	West (RHO) bids 2♠ if possible.
Vul: N-S	♦ 7543	
HCP: 14	♣ AKT4	

---

<b>Board: 116</b>	♠ 94	You bid first.
Dealer: North	♥ AJ93	The opponents are silent.
Vul: Both	♦ AQJ2	
HCP: 13	♣ JT5	

---

<b>Board: 117</b>	♠ AK	You bid first.
Dealer: North	♥ 72	West (RHO) bids 2♦ if possible.
Vul: None	♦ AJT83	
HCP: 14+1	♣ Q653	

---

<b>Board: 118</b>	♠ Q82	Partner bids first.
Dealer: South	♥ QT9	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ A65	
HCP: 9	♣ J875	

## Both hands (Answers Page)

### Board: 114

Dealer: West

Vul: None

North HCP: 4

South HCP: 16+3

Contract: 2♥ South

North:

♠ T64

♥ 63

♦ 8764

♣ A765

South:

♠ AK5

♥ KQJ8542

♦ K

♣ T9

W N E S

1♦ Pass 1NT 2♥

All Pass

### Board: 115

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 7+1

Contract: 3♣ South

North:

♠ 2

♥ AQJ7

♦ 7543

♣ AKT4

South:

♠ Q97

♥ K95

♦ 82

♣ Q9653

W N E S

1♦ Pass 1NT

Pass 2♣ Pass Pass

2♠ Pass Pass 3♣

All Pass

### Board: 116

Dealer: North

Vul: Both

North HCP: 13

South HCP: 10+1

Contract: 1NT South

North:

♠ 94

♥ AJ93

♦ AQJ2

♣ JT5

South:

♠ AJ3

♥ K74

♦ 76

♣ Q8432

W N E S

1♦ Pass 1NT

All Pass

### Board: 117

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 9

Contract: 3♦ South

North:

♠ AK

♥ 72

♦ AJT83

♣ Q653

South:

♠ QT4

♥ K95

♦ 9642

♣ A74

W N E S

1♦ Pass 1NT

2♦<sup>1</sup> 3♣ Pass 3♦

All Pass

1. Michaels Cuebid

### Board: 118

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13+2

Contract: 3♣ South

North:

♠ Q82

♥ QT9

♦ A65

♣ J875

South:

♠ J5

♥ 8

♦ K943

♣ AKQT62

W N E S

1♣

Pass 1NT 2♠ 3♣

All Pass

<b>Board: 114</b>	♠ AK5	LHO opens the bidding 1 ♦.
Dealer: West	♥ KQJ8542	Partner bids next.
Vul: None	♦ K	East (RHO) bids 1NT if possible.
HCP: 16+3	♣ T9	

---

<b>Board: 115</b>	♠ Q97	Partner bids first.
Dealer: North	♥ K95	West (LHO) bids 2 ♠ if possible.
Vul: N-S	♦ 82	
HCP: 7+1	♣ Q9653	

---

<b>Board: 116</b>	♠ AJ3	Partner bids first.
Dealer: North	♥ K74	The opponents are silent.
Vul: Both	♦ 76	
HCP: 10+1	♣ Q8432	

---

<b>Board: 117</b>	♠ QT4	Partner bids first.
Dealer: North	♥ K95	West (LHO) bids 2 ♦ if possible.
Vul: None	♦ 9642	
HCP: 9	♣ A74	

---

<b>Board: 118</b>	♠ J5	You bid first.
Dealer: South	♥ 8	East (RHO) bids 2 ♠ if possible.
Vul: E-W	♦ K943	
HCP: 13+2	♣ AKQT62	

## Both hands (Answers Page)

### Board: 114

Dealer: West

Vul: None

North HCP: 4

South HCP: 16+3

Contract: 2♥ South

North:

♠ T64

♥ 63

♦ 8764

♣ A765

South:

♠ AK5

♥ KQJ8542

♦ K

♣ T9

W N E S

1♦ Pass 1NT 2♥

All Pass

### Board: 115

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 7+1

Contract: 3♣ South

North:

♠ 2

♥ AQJ7

♦ 7543

♣ AKT4

South:

♠ Q97

♥ K95

♦ 82

♣ Q9653

W N E S

1♦ Pass 1NT

Pass 2♣ Pass Pass

2♠ Pass Pass 3♣

All Pass

### Board: 116

Dealer: North

Vul: Both

North HCP: 13

South HCP: 10+1

Contract: 1NT South

North:

♠ 94

♥ AJ93

♦ AQJ2

♣ JT5

South:

♠ AJ3

♥ K74

♦ 76

♣ Q8432

W N E S

1♦ Pass 1NT

All Pass

### Board: 117

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 9

Contract: 3♦ South

North:

♠ AK

♥ 72

♦ AJT83

♣ Q653

South:

♠ QT4

♥ K95

♦ 9642

♣ A74

W N E S

1♦ Pass 1NT

2♦<sup>1</sup> 3♣ Pass 3♦

All Pass

1. Michaels Cuebid

### Board: 118

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13+2

Contract: 3♣ South

North:

♠ Q82

♥ QT9

♦ A65

♣ J875

South:

♠ J5

♥ 8

♦ K943

♣ AKQT62

W N E S

1♣

Pass 1NT 2♠ 3♣

All Pass



<b>Board: 119</b>	♠ AT74	LHO opens the bidding 1 ♦.
Dealer: East	♥ AKJ872	Partner bids next.
Vul: Both	♦ 64	West (RHO) bids 1NT if possible.
HCP: 12+2	♣ 9	

---

<b>Board: 120</b>	♠ 964	You bid first.
Dealer: North	♥ A87	The opponents are silent.
Vul: None	♦ KJ92	
HCP: 12	♣ A85	

---

<b>Board: 121</b>	♠ AT9	You bid first.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ AKT96	
HCP: 14+1	♣ JT75	

---

<b>Board: 122</b>	♠ Q743	You bid first.
Dealer: North	♥ J4	The opponents are silent.
Vul: None	♦ AK73	
HCP: 14	♣ A32	

---

<b>Board: 123</b>	♠ 97642	RHO opens the bidding 1 ♦.
Dealer: West	♥ KJT	You bid next.
Vul: N-S	♦ JT6	East (LHO) bids 1NT if possible.
HCP: 5+1	♣ 94	West (RHO) bids 2 ♦ if possible.

## Both hands (Answers Page)

### Board: 119

Dealer: East

Vul: Both

North HCP: 12+2

South HCP: 7+1

Contract: 2♥ North

North:

♠ AT74

♥ AKJ872

♦ 64

♣ 9

South:

♠ Q2

♥ 653

♦ J32

♣ A8762

W

N

E

S

1♦ Pass

1NT 2♥

All Pass

### Board: 120

Dealer: North

Vul: None

North HCP: 12

South HCP: 7

Contract: 1NT South

North:

♠ 964

♥ A87

♦ KJ92

♣ A85

South:

♠ Q52

♥ K65

♦ T85

♣ Q962

W

N

E

S

1♦ Pass 1NT

All Pass

### Board: 121

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8

Contract: 3♦ North

North:

♠ AT9

♥ Q

♦ AKT96

♣ JT75

South:

♠ Q7

♥ K95

♦ J542

♣ Q962

W

N

E

S

1♦ Pass 1NT

Pass 2♣ Pass 2♦

Pass 3♦ All Pass

### Board: 122

Dealer: North

Vul: None

North HCP: 14

South HCP: 9

Contract: 1NT South

North:

♠ Q743

♥ J4

♦ AK73

♣ A32

South:

♠ KT5

♥ K62

♦ 854

♣ K985

W

N

E

S

1♦ Pass 1NT

All Pass

### Board: 123

Dealer: West

Vul: N-S

North HCP: 5+1

South HCP: 16+1

Contract: 2♠ North

North:

♠ 97642

♥ KJT

♦ JT6

♣ 94

South:

♠ A85

♥ 864

♦ KQ

♣ AQJ85

W

N

E

S

1♦ Pass 1NT Pass

2♦ Pass Pass X

Pass 2♠ All Pass

# South hands

# Spear

<b>Board: 119</b>	♠ Q2	RHO opens the bidding 1 ♦ .
Dealer: East	♥ 653	You bid next.
Vul: Both	♦ J32	West (LHO) bids 1NT if possible.
HCP: 7+1	♣ A8762	

<b>Board: 120</b>	♠ Q52	Partner bids first.
Dealer: North	♥ K65	The opponents are silent.
Vul: None	♦ T85	
HCP: 7	♣ Q962	

<b>Board: 121</b>	♠ Q7	Partner bids first.
Dealer: North	♥ K95	The opponents are silent.
Vul: E-W	♦ J542	
HCP: 8	♣ Q962	

<b>Board: 122</b>	♠ KT5	Partner bids first.
Dealer: North	♥ K62	The opponents are silent.
Vul: None	♦ 854	
HCP: 9	♣ K985	

<b>Board: 123</b>	♠ A85	LHO opens the bidding 1 ♦ .
Dealer: West	♥ 864	Partner bids next.
Vul: N-S	♦ KQ	East (RHO) bids 1NT if possible.
HCP: 16+1	♣ AQJ85	West (LHO) bids 2 ♦ if possible.

## Both hands (Answers Page)

### Board: 119

Dealer: East

Vul: Both

North HCP: 12+2

South HCP: 7+1

Contract: 2♥ North

North:

♠ AT74

♥ AKJ872

♦ 64

♣ 9

South:

♠ Q2

♥ 653

♦ J32

♣ A8762

W N E S

1NT 2♥ 1♦ Pass

All Pass

### Board: 120

Dealer: North

Vul: None

North HCP: 12

South HCP: 7

Contract: 1NT South

North:

♠ 964

♥ A87

♦ KJ92

♣ A85

South:

♠ Q52

♥ K65

♦ T85

♣ Q962

W N E S

1♦ Pass 1NT

All Pass

### Board: 121

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8

Contract: 3♦ North

North:

♠ AT9

♥ Q

♦ AKT96

♣ JT75

South:

♠ Q7

♥ K95

♦ J542

♣ Q962

W N E S

1♦ Pass 1NT

Pass 2♣ Pass 2♦

Pass 3♦ All Pass

### Board: 122

Dealer: North

Vul: None

North HCP: 14

South HCP: 9

Contract: 1NT South

North:

♠ Q743

♥ J4

♦ AK73

♣ A32

South:

♠ KT5

♥ K62

♦ 854

♣ K985

W N E S

1♦ Pass 1NT

All Pass

### Board: 123

Dealer: West

Vul: N-S

North HCP: 5+1

South HCP: 16+1

Contract: 2♠ North

North:

♠ 97642

♥ KJT

♦ JT6

♣ 94

South:

♠ A85

♥ 864

♦ KQ

♣ AQJ85

W N E S

1♦ Pass 1NT Pass

2♦ Pass Pass X

Pass 2♠ All Pass

# North hands

# Spear

**Board: 124**      ♠ Q8      Partner bids first.  
 Dealer: South      ♥ Q32      East (LHO) bids 2♠ if possible.  
 Vul: N-S      ♦ Q94  
 HCP: 10+1      ♣ KJ972

---

**Board: 125**      ♠ -      You bid first.  
 Dealer: North      ♥ 753      The opponents are silent.  
 Vul: E-W      ♦ KT97  
 HCP: 13+2      ♣ AKQJ97

---

**Board: 126**      ♠ 98      You bid first.  
 Dealer: North      ♥ K83      The opponents are silent.  
 Vul: None      ♦ AQ32  
 HCP: 13      ♣ A873

---

**Board: 127**      ♠ A974      LHO opens the bidding 1♦.  
 Dealer: East      ♥ AKT9863      Partner bids next.  
 Vul: E-W      ♦ A7      West (RHO) bids 1NT if possible.  
 HCP: 15+3      ♣ -

---

**Board: 128**      ♠ K92      Partner bids first.  
 Dealer: South      ♥ A95      The opponents are silent.  
 Vul: Both      ♦ 97  
 HCP: 10+1      ♣ KT654

## Both hands (Answers Page)

### Board: 124

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 12+2

Contract: 3 ♦ North

North:

♠ Q8

♥ Q32

♦ Q94

♣ KJ972

South:

♠ AK9

♥ 75

♦ J86532

♣ A8

W N E S

Pass 1NT Pass 2 ♦

Pass Pass 2 ♠ Pass

Pass 3 ♦ All Pass

### Board: 125

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 10

Contract: 5 ♣ North

North:

♠ -

♥ 753

♦ KT97

♣ AKQJ97

South:

♠ Q82

♥ A96

♦ A82

♣ 8532

W N E S

Pass 1 ♣ Pass 1NT

Pass 5 ♣ All Pass

### Board: 126

Dealer: North

Vul: None

North HCP: 13

South HCP: 9

Contract: 1NT South

North:

♠ 98

♥ K83

♦ AQ32

♣ A873

South:

♠ QT2

♥ A76

♦ J96

♣ QT42

W N E S

Pass 1 ♦ Pass 1NT

All Pass

### Board: 127

Dealer: East

Vul: E-W

North HCP: 15+3

South HCP: 4+1

Contract: 2 ♥ North

North:

♠ A974

♥ AKT9863

♦ A7

♣ -

South:

♠ 85

♥ J7

♦ J962

♣ Q9532

W N E S

Pass 1 ♦ Pass

1NT 2 ♥ All Pass

### Board: 128

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 13+2

Contract: 2 ♦ South

North:

♠ K92

♥ A95

♦ 97

♣ KT654

South:

♠ 8763

♥ 73

♦ AKQT65

♣ A

W N E S

Pass 1NT Pass 2 ♦

Pass 1NT Pass 2 ♦

All Pass

<b>Board: 124</b>	♠ AK9	You bid first.
Dealer: South	♥ 75	East (RHO) bids 2♠ if possible.
Vul: N-S	♦ J86532	
HCP: 12+2	♣ A8	

---

<b>Board: 125</b>	♠ Q82	Partner bids first.
Dealer: North	♥ A96	The opponents are silent.
Vul: E-W	♦ A82	
HCP: 10	♣ 8532	

---

<b>Board: 126</b>	♠ QT2	Partner bids first.
Dealer: North	♥ A76	The opponents are silent.
Vul: None	♦ J96	
HCP: 9	♣ QT42	

---

<b>Board: 127</b>	♠ 85	RHO opens the bidding 1♦.
Dealer: East	♥ J7	You bid next.
Vul: E-W	♦ J962	West (LHO) bids 1NT if possible.
HCP: 4+1	♣ Q9532	

---

<b>Board: 128</b>	♠ 8763	You bid first.
Dealer: South	♥ 73	The opponents are silent.
Vul: Both	♦ AKQT65	
HCP: 13+2	♣ A	

## Both hands (Answers Page)

### Board: 124

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 12+2

Contract: 3 ♦ North

North:

♠ Q8

♥ Q32

♦ Q94

♣ KJ972

South:

♠ AK9

♥ 75

♦ J86532

♣ A8

W      N      E      S

Pass   1NT   Pass   1 ♦

Pass   1NT   Pass   2 ♦

Pass   Pass   2 ♠   Pass

Pass   3 ♦   All Pass

### Board: 125

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 10

Contract: 5 ♣ North

North:

♠ -

♥ 753

♦ KT97

♣ AKQJ97

South:

♠ Q82

♥ A96

♦ A82

♣ 8532

W      N      E      S

Pass   1 ♣   Pass   1NT

Pass   5 ♣   All Pass

### Board: 126

Dealer: North

Vul: None

North HCP: 13

South HCP: 9

Contract: 1NT South

North:

♠ 98

♥ K83

♦ AQ32

♣ A873

South:

♠ QT2

♥ A76

♦ J96

♣ QT42

W      N      E      S

Pass   1 ♦   Pass   1NT

All Pass

### Board: 127

Dealer: East

Vul: E-W

North HCP: 15+3

South HCP: 4+1

Contract: 2 ♥ North

North:

♠ A974

♥ AKT9863

♦ A7

♣ -

South:

♠ 85

♥ J7

♦ J962

♣ Q9532

W      N      E      S

Pass   Pass   1 ♦   Pass

1NT   2 ♥   All Pass

### Board: 128

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 13+2

Contract: 2 ♦ South

North:

♠ K92

♥ A95

♦ 97

♣ KT654

South:

♠ 8763

♥ 73

♦ AKQT65

♣ A

W      N      E      S

Pass   Pass   Pass   1 ♦

Pass   1NT   Pass   2 ♦

All Pass



# North hands

# Spear

<b>Board: 129</b>	♠ T82	LHO opens the bidding 1 ♦.
Dealer: East	♥ AKJT32	Partner bids next.
Vul: None	♦ KQ	West (RHO) bids 1NT if possible.
HCP: 14+2	♣ J6	

---

<b>Board: 130</b>	♠ T5	You bid first.
Dealer: North	♥ J94	The opponents are silent.
Vul: E-W	♦ A852	
HCP: 12	♣ AK98	

---

<b>Board: 131</b>	♠ K54	Partner bids first.
Dealer: South	♥ Q32	The opponents are silent.
Vul: None	♦ Q83	
HCP: 8	♣ JT42	

---

<b>Board: 132</b>	♠ A873	You bid first.
Dealer: North	♥ 43	The opponents are silent.
Vul: E-W	♦ 852	
HCP: 12	♣ AKJ4	

---

<b>Board: 133</b>	♠ T9852	RHO opens the bidding 1 ♦.
Dealer: West	♥ 9642	You bid next.
Vul: E-W	♦ 8	East (LHO) bids 1NT if possible.
HCP: 0+1	♣ T72	West (RHO) bids 2♣ if possible.
		East (LHO) bids 3♣ if possible.

## Both hands (Answers Page)

### Board: 129

Dealer: East

Vul: None

North HCP: 14+2

South HCP: 7+1

Contract: 2♥ North

North:

♠ T82

♥ AKJT32

♦ KQ

♣ J6

South:

♠ KJ974

♥ 65

♦ J3

♣ QT72

W N E S

1♦ Pass

1NT 2♥ All Pass

### Board: 130

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 10+1

Contract: 1NT South

North:

♠ T5

♥ J94

♦ A852

♣ AK98

South:

♠ AJ2

♥ QT5

♦ J4

♣ Q7432

W N E S

1♦ Pass 1NT

All Pass

### Board: 131

Dealer: South

Vul: None

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ K54

♥ Q32

♦ Q83

♣ JT42

South:

♠ A98

♥ JT8

♦ AJ6

♣ A975

W N E S

1♣

Pass 1NT All Pass

### Board: 132

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 10

Contract: 1NT South

North:

♠ A873

♥ 43

♦ 852

♣ AKJ4

South:

♠ Q95

♥ QT8

♦ A96

♣ QT72

W N E S

1♣ Pass 1NT

All Pass

### Board: 133

Dealer: West

Vul: E-W

North HCP: 0+1

South HCP: 18

Contract: 3♠ North

North:

♠ T9852

♥ 9642

♦ 8

♣ T72

South:

♠ AJ43

♥ AJT3

♦ KJ9

♣ A8

W N E S

1♦ Pass 1NT X

2♣ Pass 3♣ X

Pass 3♠ All Pass

## South hands

## Spear

<b>Board: 129</b>	♠ KJ974	RHO opens the bidding 1♦.
Dealer: East	♥ 65	You bid next.
Vul: None	♦ J3	West (LHO) bids 1NT if possible.
HCP: 7+1	♣ QT72	

---

<b>Board: 130</b>	♠ AJ2	Partner bids first.
Dealer: North	♥ QT5	The opponents are silent.
Vul: E-W	♦ J4	
HCP: 10+1	♣ Q7432	

---

<b>Board: 131</b>	♠ A98	You bid first.
Dealer: South	♥ JT8	The opponents are silent.
Vul: None	♦ AJ6	
HCP: 14	♣ A975	

---

<b>Board: 132</b>	♠ Q95	Partner bids first.
Dealer: North	♥ QT8	The opponents are silent.
Vul: E-W	♦ A96	
HCP: 10	♣ QT72	

---

<b>Board: 133</b>	♠ AJ43	LHO opens the bidding 1♦.
Dealer: West	♥ AJT3	Partner bids next.
Vul: E-W	♦ KJ9	East (RHO) bids 1NT if possible.
HCP: 18	♣ A8	West (LHO) bids 2♣ if possible.
		East (RHO) bids 3♣ if possible.

## Both hands (Answers Page)

### Board: 129

Dealer: East

Vul: None

North HCP: 14+2

South HCP: 7+1

Contract: 2♥ North

North:

♠ T82

♥ AKJT32

♦ KQ

♣ J6

South:

♠ KJ974

♥ 65

♦ J3

♣ QT72

W N E S

1♦ Pass

1NT 2♥ All Pass

### Board: 130

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 10+1

Contract: 1NT South

North:

♠ T5

♥ J94

♦ A852

♣ AK98

South:

♠ AJ2

♥ QT5

♦ J4

♣ Q7432

W N E S

1♦ Pass 1NT

All Pass

### Board: 131

Dealer: South

Vul: None

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ K54

♥ Q32

♦ Q83

♣ JT42

South:

♠ A98

♥ JT8

♦ AJ6

♣ A975

W N E S

1♣

Pass 1NT All Pass

### Board: 132

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 10

Contract: 1NT South

North:

♠ A873

♥ 43

♦ 852

♣ AKJ4

South:

♠ Q95

♥ QT8

♦ A96

♣ QT72

W N E S

1♣ Pass 1NT

All Pass

### Board: 133

Dealer: West

Vul: E-W

North HCP: 0+1

South HCP: 18

Contract: 3♠ North

North:

♠ T9852

♥ 9642

♦ 8

♣ T72

South:

♠ AJ43

♥ AJT3

♦ KJ9

♣ A8

W N E S

1♦ Pass 1NT X

2♣ Pass 3♣ X

Pass 3♠ All Pass

# North hands

# Spear

## Board: 134

♠ QT

Partner bids first.

Dealer: South

♥ Q84

The opponents are silent.

Vul: None

♦ 652

HCP: 9+1

♣ KQ875

## Board: 135

♠ A87

You bid first.

Dealer: North

♥ J4

West (RHO) bids 2♥ if possible.

Vul: N-S

♦ A9543

HCP: 13+1

♣ A65

## Board: 136

♠ T8

RHO opens the bidding 1♣.

Dealer: West

♥ A873

You bid next.

Vul: N-S

♦ T9

East (LHO) bids 1NT if possible.

HCP: 5+1

♣ JT542

## Board: 137

♠ QJ9

Partner bids first.

Dealer: South

♥ KJT

The opponents are silent.

Vul: Both

♦ T86

HCP: 9

♣ Q842

## Board: 138

♠ T92

RHO opens the bidding 1♦.

Dealer: West

♥ 82

You bid next.

Vul: E-W

♦ 7654

East (LHO) bids 1NT if possible.

HCP: 1

♣ J873

East (LHO) Doubles 2♣ if possible.

## Both hands (Answers Page)

### Board: 134

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 13+1

Contract: 2 ♦ South

North:

♠ QT

♥ Q84

♦ 652

♣ KQ875

South:

♠ 3

♥ A652

♦ AJT73

♣ AT3

W N E S

Pass 1NT Pass 2 ♦

All Pass

### Board: 135

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 10

Contract: 3 ♦ South

North:

♠ A87

♥ J4

♦ A9543

♣ A65

South:

♠ QT4

♥ A85

♦ Q82

♣ Q943

W N E S

Pass 1 ♦ Pass 1NT

Pass 2 ♦ Pass Pass

2 ♥ Pass Pass 3 ♦

All Pass

### Board: 136

Dealer: West

Vul: N-S

North HCP: 5+1

South HCP: 12+3

Contract: 2 ♠ South

North:

♠ T8

♥ A873

♦ T9

♣ JT542

South:

♠ KQJ952

♥ J2

♦ AJ732

♣ -

W N E S

1 ♣ Pass 1NT 2 ♠

All Pass

### Board: 137

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ QJ9

♥ KJT

♦ T86

♣ Q842

South:

♠ AK83

♥ A632

♦ QJ42

♣ 9

W N E S

Pass 1NT All Pass 1 ♦

All Pass

### Board: 138

Dealer: West

Vul: E-W

North HCP: 1

South HCP: 18+2

Contract: 3 ♥ South

North:

♠ T92

♥ 82

♦ 7654

♣ J873

South:

♠ AK65

♥ KJ9643

♦ AK

♣ 6

W N E S

1 ♦ Pass 1NT X

Pass 2 ♣ X 3 ♥

All Pass

<b>Board: 134</b>	♠ 3	You bid first.
Dealer: South	♥ A652	The opponents are silent.
Vul: None	♦ AJT73	
HCP: 13+1	♣ AT3	
<hr/>		
<b>Board: 135</b>	♠ QT4	Partner bids first.
Dealer: North	♥ A85	West (LHO) bids 2♥ if possible.
Vul: N-S	♦ Q82	
HCP: 10	♣ Q943	
<hr/>		
<b>Board: 136</b>	♠ KQJ952	LHO opens the bidding 1♣.
Dealer: West	♥ J2	Partner bids next.
Vul: N-S	♦ AJ732	East (RHO) bids 1NT if possible.
HCP: 12+3	♣ -	
<hr/>		
<b>Board: 137</b>	♠ AK83	You bid first.
Dealer: South	♥ A632	The opponents are silent.
Vul: Both	♦ QJ42	
HCP: 14	♣ 9	
<hr/>		
<b>Board: 138</b>	♠ AK65	LHO opens the bidding 1♦.
Dealer: West	♥ KJ9643	Partner bids next.
Vul: E-W	♦ AK	East (RHO) bids 1NT if possible.
HCP: 18+2	♣ 6	East (RHO) Doubles 2♣ if possible.

## Both hands (Answers Page)

### Board: 134

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 13+1

Contract: 2 ♦ South

North:

♠ QT

♥ Q84

♦ 652

♣ KQ875

South:

♠ 3

♥ A652

♦ AJT73

♣ AT3

W N E S

Pass 1NT Pass 2 ♦

All Pass

### Board: 135

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 10

Contract: 3 ♦ South

North:

♠ A87

♥ J4

♦ A9543

♣ A65

South:

♠ QT4

♥ A85

♦ Q82

♣ Q943

W N E S

Pass 1 ♦ Pass 1NT

Pass 2 ♦ Pass Pass

2 ♥ Pass Pass 3 ♦

All Pass

### Board: 136

Dealer: West

Vul: N-S

North HCP: 5+1

South HCP: 12+3

Contract: 2 ♠ South

North:

♠ T8

♥ A873

♦ T9

♣ JT542

South:

♠ KQJ952

♥ J2

♦ AJ732

♣ -

W N E S

1 ♣ Pass 1NT 2 ♠

All Pass

### Board: 137

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ QJ9

♥ KJT

♦ T86

♣ Q842

South:

♠ AK83

♥ A632

♦ QJ42

♣ 9

W N E S

Pass 1NT All Pass

1 ♦

### Board: 138

Dealer: West

Vul: E-W

North HCP: 1

South HCP: 18+2

Contract: 3 ♥ South

North:

♠ T92

♥ 82

♦ 7654

♣ J873

South:

♠ AK65

♥ KJ9643

♦ AK

♣ 6

W N E S

1 ♦ Pass 1NT X

Pass 2 ♣ X 3 ♥

All Pass



<b>Board: 139</b>	♠ T4	RHO opens the bidding 1♦.
Dealer: West	♥ T972	You bid next.
Vul: None	♦ KQ53	East (LHO) bids 1NT if possible.
HCP: 6	♣ J83	East (LHO) Doubles 4♥ if possible.

---

<b>Board: 140</b>	♠ 62	RHO opens the bidding 1♣.
Dealer: West	♥ Q874	You bid next.
Vul: N-S	♦ T97	East (LHO) bids 1NT if possible.
HCP: 2	♣ 7652	

---

<b>Board: 141</b>	♠ K9	You bid first.
Dealer: North	♥ 63	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ KQJT763	West (RHO) bids 2♠ if possible.
HCP: 12+3	♣ K2	West (RHO) bids 3♥ if possible.
		East (LHO) bids 3♠ if possible.

---

<b>Board: 142</b>	♠ KT43	You bid first.
Dealer: North	♥ T3	The opponents are silent.
Vul: N-S	♦ AJ73	
HCP: 12	♣ A96	

---

<b>Board: 143</b>	♠ 985	You bid first.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: E-W	♦ J9842	
HCP: 13+1	♣ A6	

## Both hands (Answers Page)

### Board: 139

Dealer: West

Vul: None

North HCP: 6

South HCP: 13+2

Contract: 4♥X North

North:

♠ T4

♥ T972

♦ KQ53

♣ J83

South:

♠ AQ963

♥ AK654

♦ 8

♣ 62

W N E S

1♦ Pass 1NT 2♦<sup>1</sup>

Pass 4♥ X All Pass

1. Michaels Cuebid

### Board: 140

Dealer: West

Vul: N-S

North HCP: 2

South HCP: 18+1

Contract: 2♠ South

North:

♠ 62

♥ Q874

♦ T97

♣ 7652

South:

♠ AQJT4

♥ T95

♦ AK83

♣ A

W N E S

1♣ Pass 1NT X

Pass 2♥ Pass 2♠

All Pass

### Board: 141

Dealer: North

Vul: E-W

North HCP: 12+3

South HCP: 9+1

Contract: 4♦ South

North:

♠ K9

♥ 63

♦ KQJT763

♣ K2

South:

♠ QT3

♥ Q82

♦ 82

♣ AJ985

W N E S

1♦ Pass 1NT

X 2♦ Pass Pass

2♠ 3♦ Pass Pass

3♥ Pass 3♠ 4♦

All Pass

### Board: 142

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 8+1

Contract: 1NT South

North:

♠ KT43

♥ T3

♦ AJ73

♣ A96

South:

♠ Q92

♥ Q75

♦ T8

♣ KJ852

W N E S

1♦ Pass 1NT

All Pass

### Board: 143

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8+1

Contract: 2♦ North

North:

♠ 985

♥ AKJ

♦ J9842

♣ A6

South:

♠ A2

♥ Q53

♦ 763

♣ Q8754

W N E S

1♦ Pass 1NT

Pass 2♦ All Pass

<b>Board: 139</b>	♠ AQ963	LHO opens the bidding 1 ♦.
Dealer: West	♥ AK654	Partner bids next.
Vul: None	♦ 8	East (RHO) bids 1NT if possible.
HCP: 13+2	♣ 62	East (RHO) Doubles 4 ♥ if possible.

---

<b>Board: 140</b>	♠ AQJT4	LHO opens the bidding 1 ♣.
Dealer: West	♥ T95	Partner bids next.
Vul: N-S	♦ AK83	East (RHO) bids 1NT if possible.
HCP: 18+1	♣ A	

---

<b>Board: 141</b>	♠ QT3	Partner bids first.
Dealer: North	♥ Q82	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ 82	West (LHO) bids 2 ♠ if possible.
HCP: 9+1	♣ AJ985	West (LHO) bids 3 ♥ if possible.
		East (RHO) bids 3 ♠ if possible.

---

<b>Board: 142</b>	♠ Q92	Partner bids first.
Dealer: North	♥ Q75	The opponents are silent.
Vul: N-S	♦ T8	
HCP: 8+1	♣ KJ852	

---

<b>Board: 143</b>	♠ A2	Partner bids first.
Dealer: North	♥ Q53	The opponents are silent.
Vul: E-W	♦ 763	
HCP: 8+1	♣ Q8754	

## Both hands (Answers Page)

### Board: 139

Dealer: West

Vul: None

North HCP: 6

South HCP: 13+2

Contract: 4♥X North

North:

♠ T4

♥ T972

♦ KQ53

♣ J83

South:

♠ AQ963

♥ AK654

♦ 8

♣ 62

W N E S

1♦ Pass 1NT 2♦<sup>1</sup>

Pass 4♥ X All Pass

1. Michaels Cuebid

### Board: 140

Dealer: West

Vul: N-S

North HCP: 2

South HCP: 18+1

Contract: 2♠ South

North:

♠ 62

♥ Q874

♦ T97

♣ 7652

South:

♠ AQJT4

♥ T95

♦ AK83

♣ A

W N E S

1♣ Pass 1NT X

Pass 2♥ Pass 2♠

All Pass

### Board: 141

Dealer: North

Vul: E-W

North HCP: 12+3

South HCP: 9+1

Contract: 4♦ South

North:

♠ K9

♥ 63

♦ KQJT763

♣ K2

South:

♠ QT3

♥ Q82

♦ 82

♣ AJ985

W N E S

1♦ Pass 1NT

X 2♦ Pass Pass

2♠ 3♦ Pass Pass

3♥ Pass 3♠ 4♦

All Pass

### Board: 142

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 8+1

Contract: 1NT South

North:

♠ KT43

♥ T3

♦ AJ73

♣ A96

South:

♠ Q92

♥ Q75

♦ T8

♣ KJ852

W N E S

1♦ Pass 1NT

All Pass

### Board: 143

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8+1

Contract: 2♦ North

North:

♠ 985

♥ AKJ

♦ J9842

♣ A6

South:

♠ A2

♥ Q53

♦ 763

♣ Q8754

W N E S

1♦ Pass 1NT

Pass 2♦ All Pass

<b>Board: 144</b>	♠ T3	You bid first.
Dealer: North	♥ Q732	The opponents are silent.
Vul: N-S	♦ KQ73	
HCP: 14	♣ AK3	
<hr/>		
<b>Board: 145</b>	♠ K85	LHO opens the bidding 1 ♦.
Dealer: East	♥ KQT942	Partner bids next.
Vul: N-S	♦ 7	West (RHO) bids 1NT if possible.
HCP: 11+2	♣ K54	
<hr/>		
<b>Board: 146</b>	♠ AJT62	LHO opens the bidding 1 ♦.
Dealer: East	♥ AJ942	Partner bids next.
Vul: Both	♦ -	West (RHO) bids 1NT if possible.
HCP: 10+2	♣ 962	East (LHO) bids 3 ♣ if possible.
<hr/>		
<b>Board: 147</b>	♠ K8	You bid first.
Dealer: North	♥ 8	West (RHO) bids 2 ♦ if possible.
Vul: None	♦ AQJ632	
HCP: 14+2	♣ KJ53	
<hr/>		
<b>Board: 148</b>	♠ K86	Partner bids first.
Dealer: South	♥ A32	East (LHO) bids 2 ♠ if possible.
Vul: N-S	♦ 63	
HCP: 9+1	♣ QT532	

## Both hands (Answers Page)

### Board: 144

	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ K75		1 ♦	Pass	1NT
Vul: N-S	♥ Q732	♥ K95	All Pass			
North HCP: 14	♦ KQ73	♦ 985				
South HCP: 9	♣ AK3	♣ QJ94				
Contract: 1NT South						

### Board: 145

	North:	South:	W	N	E	S
Dealer: East	♠ K85	♠ Q972			1 ♦	Pass
Vul: N-S	♥ KQT942	♥ 8	1NT	2 ♥	All Pass	
North HCP: 11+2	♦ 7	♦ KJT82				
South HCP: 7+1	♣ K54	♣ J92				
Contract: 2 ♥ North						

### Board: 146

	North:	South:	W	N	E	S
Dealer: East	♠ AJT62	♠ Q83			1 ♦	Pass
Vul: Both	♥ AJ942	♥ T6	1NT	2 ♦ <sup>1</sup>	3 ♣	3 ♠
North HCP: 10+2	♦ -	♦ AQ973	All Pass			
South HCP: 8+1	♣ 962	♣ 854				
Contract: 3 ♠ South					1. Michaels Cuebid	

### Board: 147

	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ A7		1 ♦	Pass	1NT
Vul: None	♥ 8	♥ K54	2 ♦ <sup>1</sup>	3 ♣	All Pass	
North HCP: 14+2	♦ AQJ632	♦ T84				
South HCP: 9+1	♣ KJ53	♣ QT642				
Contract: 3 ♣ North					1. Michaels Cuebid	

### Board: 148

	North:	South:	W	N	E	S
Dealer: South	♠ K86	♠ T3				1 ♦
Vul: N-S	♥ A32	♥ J9	Pass	1NT	Pass	2 ♦
North HCP: 9+1	♦ 63	♦ AKJ875	Pass	Pass	2 ♠	3 ♦
South HCP: 14+2	♣ QT532	♣ AJ7	All Pass			
Contract: 3 ♦ South						

<b>Board: 144</b>	♠ K75	Partner bids first.
Dealer: North	♥ K95	The opponents are silent.
Vul: N-S	♦ 985	
HCP: 9	♣ QJ94	
<b>Board: 145</b>	♠ Q972	RHO opens the bidding 1 ♦ .
Dealer: East	♥ 8	You bid next.
Vul: N-S	♦ KJT82	West (LHO) bids 1NT if possible.
HCP: 7+1	♣ J92	
<b>Board: 146</b>	♠ Q83	RHO opens the bidding 1 ♦ .
Dealer: East	♥ T6	You bid next.
Vul: Both	♦ AQ973	West (LHO) bids 1NT if possible.
HCP: 8+1	♣ 854	East (RHO) bids 3 ♣ if possible.
<b>Board: 147</b>	♠ A7	Partner bids first.
Dealer: North	♥ K54	West (LHO) bids 2 ♦ if possible.
Vul: None	♦ T84	
HCP: 9+1	♣ QT642	
<b>Board: 148</b>	♠ T3	You bid first.
Dealer: South	♥ J9	East (RHO) bids 2 ♠ if possible.
Vul: N-S	♦ AKJ875	
HCP: 14+2	♣ AJ7	

## Both hands (Answers Page)

### Board: 144

	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ K75		1 ♦	Pass	1NT
Vul: N-S	♥ Q732	♥ K95	All Pass			
North HCP: 14	♦ KQ73	♦ 985				
South HCP: 9	♣ AK3	♣ QJ94				
Contract: 1NT South						

### Board: 145

	North:	South:	W	N	E	S
Dealer: East	♠ K85	♠ Q972			1 ♦	Pass
Vul: N-S	♥ KQT942	♥ 8	1NT	2 ♥	All Pass	
North HCP: 11+2	♦ 7	♦ KJT82				
South HCP: 7+1	♣ K54	♣ J92				
Contract: 2 ♥ North						

### Board: 146

	North:	South:	W	N	E	S
Dealer: East	♠ AJT62	♠ Q83			1 ♦	Pass
Vul: Both	♥ AJ942	♥ T6	1NT	2 ♦ <sup>1</sup>	3 ♣	3 ♠
North HCP: 10+2	♦ -	♦ AQ973	All Pass			
South HCP: 8+1	♣ 962	♣ 854				
Contract: 3 ♠ South					1. Michaels Cuebid	

### Board: 147

	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ A7		1 ♦	Pass	1NT
Vul: None	♥ 8	♥ K54	2 ♦ <sup>1</sup>	3 ♣	All Pass	
North HCP: 14+2	♦ AQJ632	♦ T84				
South HCP: 9+1	♣ KJ53	♣ QT642				
Contract: 3 ♣ North					1. Michaels Cuebid	

### Board: 148

	North:	South:	W	N	E	S
Dealer: South	♠ K86	♠ T3				1 ♦
Vul: N-S	♥ A32	♥ J9	Pass	1NT	Pass	2 ♦
North HCP: 9+1	♦ 63	♦ AKJ875	Pass	Pass	2 ♠	3 ♦
South HCP: 14+2	♣ QT532	♣ AJ7	All Pass			
Contract: 3 ♦ South						



## North hands

## Spear

<b>Board: 149</b>	♠ J86	RHO opens the bidding 1♦.
Dealer: West	♥ JT65	You bid next.
Vul: Both	♦ AQ75	East (LHO) bids 1NT if possible.
HCP: 8	♣ 32	West (RHO) bids 3♣ if possible.

---

<b>Board: 150</b>	♠ KJ6	LHO opens the bidding 1♦.
Dealer: East	♥ AKJ74	Partner bids next.
Vul: None	♦ A	West (RHO) bids 1NT if possible.
HCP: 16+1	♣ T865	

---

<b>Board: 151</b>	♠ 432	You bid first.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ AKQT6	
HCP: 13+1	♣ 9753	

---

<b>Board: 152</b>	♠ K97	Partner bids first.
Dealer: South	♥ A75	The opponents are silent.
Vul: Both	♦ T4	
HCP: 9+1	♣ QT873	

---

<b>Board: 153</b>	♠ K2	Partner bids first.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: None	♦ J63	
HCP: 10+1	♣ K8642	

## Both hands (Answers Page)

### Board: 149

Dealer: West

Vul: Both

North HCP: 8

South HCP: 12+2

Contract: 3♥ North

North:

♠ J86

♥ JT65

♦ AQ75

♣ 32

South:

♠ AT973

♥ AK843

♦ J

♣ 54

W N E S

1♦ Pass 1NT 2♦<sup>1</sup>

3♣ 3♥ All Pass

1. Michaels Cuebid

### Board: 150

Dealer: East

Vul: None

North HCP: 16+1

South HCP: 0

Contract: 3♠ North

North:

♠ KJ6

♥ AKJ74

♦ A

♣ T865

South:

♠ 9753

♥ T95

♦ 752

♣ 742

W N E S

1♦ Pass

1NT X Pass 2♠

Pass 3♠ All Pass

### Board: 151

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 9

Contract: 2♣ North

North:

♠ 432

♥ A

♦ AKQT6

♣ 9753

South:

♠ Q65

♥ K83

♦ 973

♣ AT86

W N E S

1♦ Pass 1NT

Pass 2♣ All Pass

### Board: 152

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 14

Contract: 3♣ North

North:

♠ K97

♥ A75

♦ T4

♣ QT873

South:

♠ T2

♥ QT6

♦ AKQ5

♣ K964

W N E S

1♦

Pass 1NT Pass 2♣

Pass 3♣ All Pass

### Board: 153

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 13

Contract: 1NT North

North:

♠ K2

♥ QJ7

♦ J63

♣ K8642

South:

♠ JT5

♥ K854

♦ KT82

♣ AQ

W N E S

1♦

Pass 1NT All Pass

<b>Board: 149</b>	♠ AT973	LHO opens the bidding 1 ♦.
Dealer: West	♥ AK843	Partner bids next.
Vul: Both	♦ J	East (RHO) bids 1NT if possible.
HCP: 12+2	♣ 54	West (LHO) bids 3 ♣ if possible.

---

<b>Board: 150</b>	♠ 9753	RHO opens the bidding 1 ♦.
Dealer: East	♥ T95	You bid next.
Vul: None	♦ 752	West (LHO) bids 1NT if possible.
HCP: 0	♣ 742	

---

<b>Board: 151</b>	♠ Q65	Partner bids first.
Dealer: North	♥ K83	The opponents are silent.
Vul: E-W	♦ 973	
HCP: 9	♣ AT86	

---

<b>Board: 152</b>	♠ T2	You bid first.
Dealer: South	♥ QT6	The opponents are silent.
Vul: Both	♦ AKQ5	
HCP: 14	♣ K964	

---

<b>Board: 153</b>	♠ JT5	You bid first.
Dealer: South	♥ K854	The opponents are silent.
Vul: None	♦ KT82	
HCP: 13	♣ AQ	

## Both hands (Answers Page)

### Board: 149

Dealer: West

Vul: Both

North HCP: 8

South HCP: 12+2

Contract: 3♥ North

North:

♠ J86

♥ JT65

♦ AQ75

♣ 32

South:

♠ AT973

♥ AK843

♦ J

♣ 54

W N E S

1♦ Pass 1NT 2♦<sup>1</sup>

3♣ 3♥ All Pass

1. Michaels Cuebid

### Board: 150

Dealer: East

Vul: None

North HCP: 16+1

South HCP: 0

Contract: 3♠ North

North:

♠ KJ6

♥ AKJ74

♦ A

♣ T865

South:

♠ 9753

♥ T95

♦ 752

♣ 742

W N E S

1♦ Pass

1NT X Pass 2♠

Pass 3♠ All Pass

### Board: 151

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 9

Contract: 2♣ North

North:

♠ 432

♥ A

♦ AKQT6

♣ 9753

South:

♠ Q65

♥ K83

♦ 973

♣ AT86

W N E S

1♦ Pass 1NT

Pass 2♣ All Pass

### Board: 152

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 14

Contract: 3♣ North

North:

♠ K97

♥ A75

♦ T4

♣ QT873

South:

♠ T2

♥ QT6

♦ AKQ5

♣ K964

W N E S

1♦

Pass 1NT Pass 2♣

Pass 3♣ All Pass

### Board: 153

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 13

Contract: 1NT North

North:

♠ K2

♥ QJ7

♦ J63

♣ K8642

South:

♠ JT5

♥ K854

♦ KT82

♣ AQ

W N E S

1♦

Pass 1NT All Pass

<b>Board: 154</b>	♠ Q3	Partner bids first.
Dealer: South	♥ QT	The opponents are silent.
Vul: N-S	♦ K973	
HCP: 10+1	♣ K9432	
<hr/>		
<b>Board: 155</b>	♠ AJ5	LHO opens the bidding 1 ♦.
Dealer: East	♥ AKJT74	Partner bids next.
Vul: None	♦ KQJ	West (RHO) bids 1NT if possible.
HCP: 19+2	♣ 9	East (LHO) bids 2 ♣ if possible.
<hr/>		
<b>Board: 156</b>	♠ Q53	Partner bids first.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: E-W	♦ 65	
HCP: 9+1	♣ A6542	
<hr/>		
<b>Board: 157</b>	♠ 8	You bid first.
Dealer: North	♥ 864	West (RHO) bids 2 ♠ if possible.
Vul: N-S	♦ AKJ64	
HCP: 14+1	♣ AQ85	
<hr/>		
<b>Board: 158</b>	♠ J76	You bid first.
Dealer: North	♥ J96	The opponents are silent.
Vul: N-S	♦ KQJ7	
HCP: 14	♣ AQ7	

## Both hands (Answers Page)

### Board: 154

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 12+1

Contract: 3 ♦ North

North:

♠ Q3

♥ QT

♦ K973

♣ K9432

South:

♠ AKJ4

♥ 86

♦ QT862

♣ Q5

W N E S

Pass 1NT Pass 2 ♦

Pass 3 ♦ All Pass

### Board: 155

Dealer: East

Vul: None

North HCP: 19+2

South HCP: 0

Contract: 3 ♥ North

North:

♠ AJ5

♥ AKJT74

♦ KQJ

♣ 9

South:

♠ T963

♥ 9652

♦ 95

♣ T52

W N E S

Pass 1 ♦ Pass

1NT X 2 ♣ Pass

Pass 3 ♥ All Pass

### Board: 156

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 14+1

Contract: 2 ♦ South

North:

♠ Q53

♥ QJ5

♦ 65

♣ A6542

South:

♠ AT8

♥ A9

♦ KJ982

♣ QT3

W N E S

Pass 1NT Pass 2 ♦

Pass 1NT Pass 2 ♦

All Pass

### Board: 157

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 9

Contract: 3 ♣ North

North:

♠ 8

♥ 864

♦ AKJ64

♣ AQ85

South:

♠ AT7

♥ Q9

♦ T983

♣ K763

W N E S

Pass 1 ♦ Pass 1NT

2 ♠ 3 ♣ All Pass

### Board: 158

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 10

Contract: 1NT South

North:

♠ J76

♥ J96

♦ KQJ7

♣ AQ7

South:

♠ Q98

♥ A75

♦ 984

♣ KJ63

W N E S

Pass 1 ♦ Pass 1NT

All Pass

<b>Board: 154</b>	♠ AKJ4	You bid first.
Dealer: South	♥ 86	The opponents are silent.
Vul: N-S	♦ QT862	
HCP: 12+1	♣ Q5	

---

<b>Board: 155</b>	♠ T963	RHO opens the bidding 1♦.
Dealer: East	♥ 9652	You bid next.
Vul: None	♦ 95	West (LHO) bids 1NT if possible.
HCP: 0	♣ T52	East (RHO) bids 2♣ if possible.

---

<b>Board: 156</b>	♠ AT8	You bid first.
Dealer: South	♥ A9	The opponents are silent.
Vul: E-W	♦ KJ982	
HCP: 14+1	♣ QT3	

---

<b>Board: 157</b>	♠ AT7	Partner bids first.
Dealer: North	♥ Q9	West (LHO) bids 2♠ if possible.
Vul: N-S	♦ T983	
HCP: 9	♣ K763	

---

<b>Board: 158</b>	♠ Q98	Partner bids first.
Dealer: North	♥ A75	The opponents are silent.
Vul: N-S	♦ 984	
HCP: 10	♣ KJ63	

## Both hands (Answers Page)

### Board: 154

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 12+1

Contract: 3 ♦ North

North:

♠ Q3

♥ QT

♦ K973

♣ K9432

South:

♠ AKJ4

♥ 86

♦ QT862

♣ Q5

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

			1 ♦
--	--	--	-----

Pass	1NT	Pass	2 ♦
------	-----	------	-----

Pass	3 ♦	All Pass	
------	-----	----------	--

### Board: 155

Dealer: East

Vul: None

North HCP: 19+2

South HCP: 0

Contract: 3 ♥ North

North:

♠ AJ5

♥ AKJT74

♦ KQJ

♣ 9

South:

♠ T963

♥ 9652

♦ 95

♣ T52

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

		1 ♦	Pass
--	--	-----	------

1NT	X	2 ♣	Pass
-----	---	-----	------

Pass	3 ♥	All Pass	
------	-----	----------	--

### Board: 156

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 14+1

Contract: 2 ♦ South

North:

♠ Q53

♥ QJ5

♦ 65

♣ A6542

South:

♠ AT8

♥ A9

♦ KJ982

♣ QT3

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

			1 ♦
--	--	--	-----

Pass	1NT	Pass	2 ♦
------	-----	------	-----

All Pass			
----------	--	--	--

### Board: 157

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 9

Contract: 3 ♣ North

North:

♠ 8

♥ 864

♦ AKJ64

♣ AQ85

South:

♠ AT7

♥ Q9

♦ T983

♣ K763

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

	1 ♦	Pass	1NT
--	-----	------	-----

2 ♠	3 ♣	All Pass	
-----	-----	----------	--

### Board: 158

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 10

Contract: 1NT South

North:

♠ J76

♥ J96

♦ KQJ7

♣ AQ7

South:

♠ Q98

♥ A75

♦ 984

♣ KJ63

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

	1 ♦	Pass	1NT
--	-----	------	-----

All Pass			
----------	--	--	--



**Board: 159**

♠ 7

You bid first.

Dealer: North

♥ KJ53

The opponents are silent.

Vul: Both

♦ KQ863

HCP: 13+1

♣ A94

**Board: 160**

♠ KT9

You bid first.

Dealer: North

♥ K532

The opponents are silent.

Vul: None

♦ AK62

HCP: 14

♣ J4

**Board: 161**

♠ 74

LHO opens the bidding 1 ♦.

Dealer: East

♥ AQ9843

Partner bids next.

Vul: E-W

♦ KT4

West (RHO) bids 1NT if possible.

HCP: 9+2

♣ 98

**Board: 162**

♠ AKJT32

LHO opens the bidding 1 ♦.

Dealer: East

♥ QJ742

Partner bids next.

Vul: None

♦ -

West (RHO) bids 1NT if possible.

HCP: 12+3

♣ J3

East (LHO) bids 3♣ if possible.

West (RHO) bids 5♣ if possible.

West (RHO) Doubles 5♠ if possible.

## Both hands (Answers Page)

### Board: 159

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 10

Contract: 3 ♦ South

North:

♠ 7

♥ KJ53

♦ KQ863

♣ A94

South:

♠ KJ5

♥ Q8

♦ JT54

♣ KT87

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

### Board: 160

Dealer: North

Vul: None

North HCP: 14

South HCP: 8

Contract: 1NT South

North:

♠ KT9

♥ K532

♦ AK62

♣ J4

South:

♠ Q86

♥ AT4

♦ T743

♣ Q72

W	N	E	S
	1 ♦	Pass	1NT
All Pass			

### Board: 161

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 9+1

Contract: 3 ♥ South

North:

♠ 74

♥ AQ9843

♦ KT4

♣ 98

South:

♠ AK85

♥ 752

♦ 7

♣ Q6532

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

### Board: 162

Dealer: East

Vul: None

North HCP: 12+3

South HCP: 5+1

Contract: 5 ♠ X North

North:

♠ AKJT32

♥ QJ742

♦ -

♣ J3

South:

♠ 7654

♥ 63

♦ AJT54

♣ 42

W	N	E	S
		1 ♦	Pass
1NT	2 ♦ <sup>1</sup>	3 ♣	4 ♠
5 ♣	5 ♠	Pass	Pass
X	All Pass		

1. Michaels Cuebid

**Board: 159**

♠ KJ5

Partner bids first.

Dealer: North

♥ Q8

The opponents are silent.

Vul: Both

♦ JT54

HCP: 10

♣ KT87

**Board: 160**

♠ Q86

Partner bids first.

Dealer: North

♥ AT4

The opponents are silent.

Vul: None

♦ T743

HCP: 8

♣ Q72

**Board: 161**

♠ AK85

RHO opens the bidding 1 ♦ .

Dealer: East

♥ 752

You bid next.

Vul: E-W

♦ 7

West (LHO) bids 1NT if possible.

HCP: 9+1

♣ Q6532

**Board: 162**

♠ 7654

RHO opens the bidding 1 ♦ .

Dealer: East

♥ 63

You bid next.

Vul: None

♦ AJT54

West (LHO) bids 1NT if possible.

HCP: 5+1

♣ 42

East (RHO) bids 3 ♣ if possible.

West (LHO) bids 5 ♣ if possible.

West (LHO) Doubles 5 ♠ if possible.

## Both hands (Answers Page)

### Board: 159

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 10

Contract: 3 ♦ South

North:

♠ 7

♥ KJ53

♦ KQ863

♣ A94

South:

♠ KJ5

♥ Q8

♦ JT54

♣ KT87

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

### Board: 160

Dealer: North

Vul: None

North HCP: 14

South HCP: 8

Contract: 1NT South

North:

♠ KT9

♥ K532

♦ AK62

♣ J4

South:

♠ Q86

♥ AT4

♦ T743

♣ Q72

W	N	E	S
	1 ♦	Pass	1NT
All Pass			

### Board: 161

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 9+1

Contract: 3 ♥ South

North:

♠ 74

♥ AQ9843

♦ KT4

♣ 98

South:

♠ AK85

♥ 752

♦ 7

♣ Q6532

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

### Board: 162

Dealer: East

Vul: None

North HCP: 12+3

South HCP: 5+1

Contract: 5 ♠ X North

North:

♠ AKJT32

♥ QJ742

♦ -

♣ J3

South:

♠ 7654

♥ 63

♦ AJT54

♣ 42

W	N	E	S
		1 ♦	Pass
1NT	2 ♦ <sup>1</sup>	3 ♣	4 ♠
5 ♣	5 ♠	Pass	Pass
X	All Pass		

1. Michaels Cuebid

<b>Board: 163</b>	♠ AJ96	LHO opens the bidding 1 ♦.
Dealer: East	♥ KJ9642	Partner bids next.
Vul: Both	♦ T7	West (RHO) bids 1NT if possible.
HCP: 12+2	♣ K	

---

<b>Board: 164</b>	♠ QT3	Partner bids first.
Dealer: South	♥ QT7	The opponents are silent.
Vul: None	♦ 7654	
HCP: 8	♣ KJ2	

---

<b>Board: 165</b>	♠ K862	You bid first.
Dealer: North	♥ KT	The opponents are silent.
Vul: N-S	♦ Q9842	
HCP: 12+1	♣ A7	

---

<b>Board: 166</b>	♠ KT7	You bid first.
Dealer: North	♥ 962	The opponents are silent.
Vul: None	♦ KQ8	
HCP: 13	♣ AJ96	

---

<b>Board: 167</b>	♠ Q83	Partner bids first.
Dealer: South	♥ A94	The opponents are silent.
Vul: E-W	♦ J42	
HCP: 10	♣ K654	

## Both hands (Answers Page)

### Board: 163

Dealer: East

Vul: Both

North HCP: 12+2

South HCP: 5+1

Contract: 2♥ North

North:

♠ AJ96

♥ KJ9642

♦ T7

♣ K

South:

♠ 5432

♥ A8

♦ 53

♣ J9532

W N E S

1♦ Pass

1NT 2♥ All Pass

### Board: 164

Dealer: South

Vul: None

North HCP: 8

South HCP: 13+1

Contract: 2♦ South

North:

♠ QT3

♥ QT7

♦ 7654

♣ KJ2

South:

♠ J6

♥ A92

♦ AKJ92

♣ T73

W N E S

1♦

Pass 1NT Pass 2♦

All Pass

### Board: 165

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 8+1

Contract: 2♦ North

North:

♠ K862

♥ KT

♦ Q9842

♣ A7

South:

♠ A53

♥ Q94

♦ 63

♣ QT852

W N E S

1♦ Pass 1NT

Pass 2♦ All Pass

### Board: 166

Dealer: North

Vul: None

North HCP: 13

South HCP: 10

Contract: 1NT South

North:

♠ KT7

♥ 962

♦ KQ8

♣ AJ96

South:

♠ Q63

♥ A85

♦ A52

♣ T875

W N E S

1♣ Pass 1NT

All Pass

### Board: 167

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 14

Contract: 1NT North

North:

♠ Q83

♥ A94

♦ J42

♣ K654

South:

♠ AT94

♥ K6

♦ AK53

♣ T82

W N E S

1♦

Pass 1NT All Pass

<b>Board: 163</b>	♠ 5432	RHO opens the bidding 1♦.
Dealer: East	♥ A8	You bid next.
Vul: Both	♦ 53	West (LHO) bids 1NT if possible.
HCP: 5+1	♣ J9532	

---

<b>Board: 164</b>	♠ J6	You bid first.
Dealer: South	♥ A92	The opponents are silent.
Vul: None	♦ AKJ92	
HCP: 13+1	♣ T73	

---

<b>Board: 165</b>	♠ A53	Partner bids first.
Dealer: North	♥ Q94	The opponents are silent.
Vul: N-S	♦ 63	
HCP: 8+1	♣ QT852	

---

<b>Board: 166</b>	♠ Q63	Partner bids first.
Dealer: North	♥ A85	The opponents are silent.
Vul: None	♦ A52	
HCP: 10	♣ T875	

---

<b>Board: 167</b>	♠ AT94	You bid first.
Dealer: South	♥ K6	The opponents are silent.
Vul: E-W	♦ AK53	
HCP: 14	♣ T82	

## Both hands (Answers Page)

### Board: 163

Dealer: East

Vul: Both

North HCP: 12+2

South HCP: 5+1

Contract: 2♥ North

North:

♠ AJ96

♥ KJ9642

♦ T7

♣ K

South:

♠ 5432

♥ A8

♦ 53

♣ J9532

W N E S

1♦ Pass

1NT 2♥ All Pass

### Board: 164

Dealer: South

Vul: None

North HCP: 8

South HCP: 13+1

Contract: 2♦ South

North:

♠ QT3

♥ QT7

♦ 7654

♣ KJ2

South:

♠ J6

♥ A92

♦ AKJ92

♣ T73

W N E S

1♦

Pass 1NT Pass 2♦

All Pass

### Board: 165

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 8+1

Contract: 2♦ North

North:

♠ K862

♥ KT

♦ Q9842

♣ A7

South:

♠ A53

♥ Q94

♦ 63

♣ QT852

W N E S

1♦ Pass 1NT

Pass 2♦ All Pass

### Board: 166

Dealer: North

Vul: None

North HCP: 13

South HCP: 10

Contract: 1NT South

North:

♠ KT7

♥ 962

♦ KQ8

♣ AJ96

South:

♠ Q63

♥ A85

♦ A52

♣ T875

W N E S

1♣ Pass 1NT

All Pass

### Board: 167

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 14

Contract: 1NT North

North:

♠ Q83

♥ A94

♦ J42

♣ K654

South:

♠ AT94

♥ K6

♦ AK53

♣ T82

W N E S

1♦

Pass 1NT All Pass



<b>Board: 168</b>	♠ KQ76	You bid first.
Dealer: North	♥ 74	The opponents are silent.
Vul: N-S	♦ A942	
HCP: 13	♣ KJ7	

---

<b>Board: 169</b>	♠ Q54	Partner bids first.
Dealer: South	♥ K42	The opponents are silent.
Vul: E-W	♦ 6532	
HCP: 8	♣ KT3	

---

<b>Board: 170</b>	♠ A83	Partner bids first.
Dealer: South	♥ QT9	The opponents are silent.
Vul: None	♦ T964	
HCP: 8	♣ Q63	

---

<b>Board: 171</b>	♠ K7	Partner bids first.
Dealer: South	♥ QT5	The opponents are silent.
Vul: N-S	♦ KT92	
HCP: 10	♣ Q874	

---

<b>Board: 172</b>	♠ K54	Partner bids first.
Dealer: South	♥ Q52	The opponents are silent.
Vul: None	♦ 9765	
HCP: 10	♣ KQ3	

## Both hands (Answers Page)

### Board: 168

	North:	South:	W	N	E	S
Dealer: North	♠ KQ76	♠ A2		1 ♦	Pass	1NT
Vul: N-S	♥ 74	♥ K93	All Pass			
North HCP: 13	♦ A942	♦ T765				
South HCP: 9	♣ KJ7	♣ QT42				
Contract: 1NT South						

### Board: 169

	North:	South:	W	N	E	S
Dealer: South	♠ Q54	♠ KJ97				1 ♦
Vul: E-W	♥ K42	♥ J98	Pass	1NT	All Pass	
North HCP: 8	♦ 6532	♦ KJ87				
South HCP: 13	♣ KT3	♣ A6				
Contract: 1NT North						

### Board: 170

	North:	South:	W	N	E	S
Dealer: South	♠ A83	♠ Q4				1 ♦
Vul: None	♥ QT9	♥ 8	Pass	1NT	Pass	2 ♣
North HCP: 8	♦ T964	♦ AKJ832	Pass	2 ♦	Pass	3 ♦
South HCP: 13+2	♣ Q63	♣ K752	All Pass			
Contract: 3 ♦ South						

### Board: 171

	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ AJ8				1 ♦
Vul: N-S	♥ QT5	♥ 974	Pass	1NT	All Pass	
North HCP: 10	♦ KT92	♦ AJ83				
South HCP: 13	♣ Q874	♣ K93				
Contract: 1NT North						

### Board: 172

	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ AQ97				1 ♦
Vul: None	♥ Q52	♥ T73	Pass	1NT	Pass	2 ♦
North HCP: 10	♦ 9765	♦ AKJT3	Pass	3 ♦	All Pass	
South HCP: 14+1	♣ KQ3	♣ 2				
Contract: 3 ♦ North						

<b>Board: 168</b>	♠ A2	Partner bids first.
Dealer: North	♥ K93	The opponents are silent.
Vul: N-S	♦ T765	
HCP: 9	♣ QT42	

---

<b>Board: 169</b>	♠ KJ97	You bid first.
Dealer: South	♥ J98	The opponents are silent.
Vul: E-W	♦ KJ87	
HCP: 13	♣ A6	

---

<b>Board: 170</b>	♠ Q4	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: None	♦ AKJ832	
HCP: 13+2	♣ K752	

---

<b>Board: 171</b>	♠ AJ8	You bid first.
Dealer: South	♥ 974	The opponents are silent.
Vul: N-S	♦ AJ83	
HCP: 13	♣ K93	

---

<b>Board: 172</b>	♠ AQ97	You bid first.
Dealer: South	♥ T73	The opponents are silent.
Vul: None	♦ AKJT3	
HCP: 14+1	♣ 2	

## Both hands (Answers Page)

### Board: 168

	North:	South:	W	N	E	S
Dealer: North	♠ KQ76	♠ A2		1 ♦	Pass	1NT
Vul: N-S	♥ 74	♥ K93	All Pass			
North HCP: 13	♦ A942	♦ T765				
South HCP: 9	♣ KJ7	♣ QT42				
Contract: 1NT South						

### Board: 169

	North:	South:	W	N	E	S
Dealer: South	♠ Q54	♠ KJ97				1 ♦
Vul: E-W	♥ K42	♥ J98	Pass	1NT	All Pass	
North HCP: 8	♦ 6532	♦ KJ87				
South HCP: 13	♣ KT3	♣ A6				
Contract: 1NT North						

### Board: 170

	North:	South:	W	N	E	S
Dealer: South	♠ A83	♠ Q4				1 ♦
Vul: None	♥ QT9	♥ 8	Pass	1NT	Pass	2 ♣
North HCP: 8	♦ T964	♦ AKJ832	Pass	2 ♦	Pass	3 ♦
South HCP: 13+2	♣ Q63	♣ K752	All Pass			
Contract: 3 ♦ South						

### Board: 171

	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ AJ8				1 ♦
Vul: N-S	♥ QT5	♥ 974	Pass	1NT	All Pass	
North HCP: 10	♦ KT92	♦ AJ83				
South HCP: 13	♣ Q874	♣ K93				
Contract: 1NT North						

### Board: 172

	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ AQ97				1 ♦
Vul: None	♥ Q52	♥ T73	Pass	1NT	Pass	2 ♦
North HCP: 10	♦ 9765	♦ AKJT3	Pass	3 ♦	All Pass	
South HCP: 14+1	♣ KQ3	♣ 2				
Contract: 3 ♦ North						

<b>Board: 173</b>	♠ J82	RHO opens the bidding 1♦.
Dealer: West	♥ T	You bid next.
Vul: N-S	♦ KQT9	East (LHO) bids 1NT if possible.
HCP: 8+1	♣ QT632	

---

<b>Board: 174</b>	♠ T752	RHO opens the bidding 1♦.
Dealer: West	♥ J64	You bid next.
Vul: Both	♦ T872	East (LHO) bids 1NT if possible.
HCP: 3	♣ Q6	

---

<b>Board: 175</b>	♠ Q4	Partner bids first.
Dealer: South	♥ K7	The opponents are silent.
Vul: None	♦ JT52	
HCP: 10+1	♣ KJ952	

---

<b>Board: 176</b>	♠ K92	Partner bids first.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: E-W	♦ 87	
HCP: 10+1	♣ QT765	

---

<b>Board: 177</b>	♠ QJ	Partner bids first.
Dealer: South	♥ AJ8	East (LHO) bids 3♥ if possible.
Vul: N-S	♦ T84	
HCP: 10+1	♣ QT763	

## Both hands (Answers Page)

### Board: 173

Dealer: West

Vul: N-S

North HCP: 8+1

South HCP: 13+2

Contract: 2♠ North

North:

♠ J82

♥ T

♦ KQT9

♣ QT632

South:

♠ AKT93

♥ AJ942

♦ J4

♣ 7

W N E S

1♦ Pass 1NT 2♦<sup>1</sup>

Pass 2♠ All Pass

1. Michaels Cuebid

### Board: 174

Dealer: West

Vul: Both

North HCP: 3

South HCP: 14+2

Contract: 2♥ South

North:

♠ T752

♥ J64

♦ T872

♣ Q6

South:

♠ A4

♥ AQT972

♦ QJ

♣ J83

W N E S

1♦ Pass 1NT 2♥

All Pass

### Board: 175

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 14

Contract: 1NT North

North:

♠ Q4

♥ K7

♦ JT52

♣ KJ952

South:

♠ A86

♥ J842

♦ KQ64

♣ A4

W N E S

Pass 1NT All Pass 1♦

### Board: 176

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 13+2

Contract: 2♦ South

North:

♠ K92

♥ AJ9

♦ 87

♣ QT765

South:

♠ 7

♥ 862

♦ AKQT65

♣ A94

W N E S

Pass 1NT Pass 2♦ 1♦

All Pass

### Board: 177

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 14

Contract: 3NT North

North:

♠ QJ

♥ AJ8

♦ T84

♣ QT763

South:

♠ KT52

♥ 3

♦ A763

♣ AK84

W N E S

Pass 1NT 3♥ X 1♦

Pass 3NT All Pass

<b>Board: 173</b>	♠ AKT93	LHO opens the bidding 1 ♦.
Dealer: West	♥ AJ942	Partner bids next.
Vul: N-S	♦ J4	East (RHO) bids 1NT if possible.
HCP: 13+2	♣ 7	

---

<b>Board: 174</b>	♠ A4	LHO opens the bidding 1 ♦.
Dealer: West	♥ AQT972	Partner bids next.
Vul: Both	♦ QJ	East (RHO) bids 1NT if possible.
HCP: 14+2	♣ J83	

---

<b>Board: 175</b>	♠ A86	You bid first.
Dealer: South	♥ J842	The opponents are silent.
Vul: None	♦ KQ64	
HCP: 14	♣ A4	

---

<b>Board: 176</b>	♠ 7	You bid first.
Dealer: South	♥ 862	The opponents are silent.
Vul: E-W	♦ AKQT65	
HCP: 13+2	♣ A94	

---

<b>Board: 177</b>	♠ KT52	You bid first.
Dealer: South	♥ 3	East (RHO) bids 3 ♥ if possible.
Vul: N-S	♦ A763	
HCP: 14	♣ AK84	

## Both hands (Answers Page)

### Board: 173

Dealer: West

Vul: N-S

North HCP: 8+1

South HCP: 13+2

Contract: 2♠ North

North:

♠ J82

♥ T

♦ KQT9

♣ QT632

South:

♠ AKT93

♥ AJ942

♦ J4

♣ 7

W N E S

1♦ Pass 1NT 2♦<sup>1</sup>

Pass 2♠ All Pass

1. Michaels Cuebid

### Board: 174

Dealer: West

Vul: Both

North HCP: 3

South HCP: 14+2

Contract: 2♥ South

North:

♠ T752

♥ J64

♦ T872

♣ Q6

South:

♠ A4

♥ AQT972

♦ QJ

♣ J83

W N E S

1♦ Pass 1NT 2♥

All Pass

### Board: 175

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 14

Contract: 1NT North

North:

♠ Q4

♥ K7

♦ JT52

♣ KJ952

South:

♠ A86

♥ J842

♦ KQ64

♣ A4

W N E S

Pass 1NT All Pass 1♦

### Board: 176

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 13+2

Contract: 2♦ South

North:

♠ K92

♥ AJ9

♦ 87

♣ QT765

South:

♠ 7

♥ 862

♦ AKQT65

♣ A94

W N E S

Pass 1NT Pass 2♦ 1♦

All Pass

### Board: 177

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 14

Contract: 3NT North

North:

♠ QJ

♥ AJ8

♦ T84

♣ QT763

South:

♠ KT52

♥ 3

♦ A763

♣ AK84

W N E S

Pass 1NT 3♥ X 1♦

Pass 3NT All Pass



<b>Board: 178</b>	♠ KJ5	You bid first.
Dealer: North	♥ 752	The opponents are silent.
Vul: None	♦ AJ42	
HCP: 14	♣ AJ3	
<hr/>		
<b>Board: 179</b>	♠ KT75	LHO opens the bidding 1 ♦.
Dealer: East	♥ AKJT73	Partner bids next.
Vul: N-S	♦ 6	West (RHO) bids 1NT if possible.
HCP: 14+2	♣ K7	
<hr/>		
<b>Board: 180</b>	♠ T87	RHO opens the bidding 1 ♦.
Dealer: West	♥ K752	You bid next.
Vul: E-W	♦ A543	East (LHO) bids 1NT if possible.
HCP: 7	♣ 72	
<hr/>		
<b>Board: 181</b>	♠ A8	LHO opens the bidding 1 ♦.
Dealer: East	♥ JT987	Partner bids next.
Vul: N-S	♦ KJ	West (RHO) bids 1NT if possible.
HCP: 16+1	♣ AKT8	East (LHO) bids 2 ♦ if possible.
<hr/>		
<b>Board: 182</b>	♠ JT6	You bid first.
Dealer: North	♥ Q54	The opponents are silent.
Vul: N-S	♦ KT43	
HCP: 12	♣ AQ5	

## Both hands (Answers Page)

### Board: 178

	North:	South:	W	N	E	S
Dealer: North	♠ KJ5	♠ A63		1 ♦	Pass	1NT
Vul: None	♥ 752	♥ Q63	All Pass			
North HCP: 14	♦ AJ42	♦ 865				
South HCP: 8	♣ AJ3	♣ QT52				
Contract: 1NT South						

### Board: 179

	North:	South:	W	N	E	S
Dealer: East	♠ KT75	♠ 9643			1 ♦	Pass
Vul: N-S	♥ AKJT73	♥ 98	1NT	2 ♥	All Pass	
North HCP: 14+2	♦ 6	♦ AQ8				
South HCP: 6	♣ K7	♣ 8432				
Contract: 2 ♥ North						

### Board: 180

	North:	South:	W	N	E	S
Dealer: West	♠ T87	♠ AKJ642	1 ♦	Pass	1NT	2 ♠
Vul: E-W	♥ K752	♥ 843	All Pass			
North HCP: 7	♦ A543	♦ T				
South HCP: 11+2	♣ 72	♣ K83				
Contract: 2 ♠ South						

### Board: 181

	North:	South:	W	N	E	S
Dealer: East	♠ A8	♠ K7642			1 ♦	Pass
Vul: N-S	♥ JT987	♥ 42	1NT	Pass	2 ♦	Pass
North HCP: 16+1	♦ KJ	♦ Q84	Pass	2 ♥	All Pass	
South HCP: 5+1	♣ AKT8	♣ 754				
Contract: 2 ♥ North						

### Board: 182

	North:	South:	W	N	E	S
Dealer: North	♠ JT6	♠ Q4		1 ♦	Pass	1NT
Vul: N-S	♥ Q54	♥ K62	All Pass			
North HCP: 12	♦ KT43	♦ J75				
South HCP: 10+1	♣ AQ5	♣ KJT64				
Contract: 1NT South						

<b>Board: 178</b>	♠ A63	Partner bids first.
Dealer: North	♥ Q63	The opponents are silent.
Vul: None	♦ 865	
HCP: 8	♣ QT52	
<hr/>		
<b>Board: 179</b>	♠ 9643	RHO opens the bidding 1 ♦ .
Dealer: East	♥ 98	You bid next.
Vul: N-S	♦ AQ8	West (LHO) bids 1NT if possible.
HCP: 6	♣ 8432	
<hr/>		
<b>Board: 180</b>	♠ AKJ642	LHO opens the bidding 1 ♦ .
Dealer: West	♥ 843	Partner bids next.
Vul: E-W	♦ T	East (RHO) bids 1NT if possible.
HCP: 11+2	♣ K83	
<hr/>		
<b>Board: 181</b>	♠ K7642	RHO opens the bidding 1 ♦ .
Dealer: East	♥ 42	You bid next.
Vul: N-S	♦ Q84	West (LHO) bids 1NT if possible.
HCP: 5+1	♣ 754	East (RHO) bids 2 ♦ if possible.
<hr/>		
<b>Board: 182</b>	♠ Q4	Partner bids first.
Dealer: North	♥ K62	The opponents are silent.
Vul: N-S	♦ J75	
HCP: 10+1	♣ KJT64	

## Both hands (Answers Page)

### Board: 178

	North:	South:	W	N	E	S
Dealer: North	♠ KJ5	♠ A63		1 ♦	Pass	1NT
Vul: None	♥ 752	♥ Q63	All Pass			
North HCP: 14	♦ AJ42	♦ 865				
South HCP: 8	♣ AJ3	♣ QT52				
Contract: 1NT South						

### Board: 179

	North:	South:	W	N	E	S
Dealer: East	♠ KT75	♠ 9643			1 ♦	Pass
Vul: N-S	♥ AKJT73	♥ 98	1NT	2 ♥	All Pass	
North HCP: 14+2	♦ 6	♦ AQ8				
South HCP: 6	♣ K7	♣ 8432				
Contract: 2 ♥ North						

### Board: 180

	North:	South:	W	N	E	S
Dealer: West	♠ T87	♠ AKJ642	1 ♦	Pass	1NT	2 ♠
Vul: E-W	♥ K752	♥ 843	All Pass			
North HCP: 7	♦ A543	♦ T				
South HCP: 11+2	♣ 72	♣ K83				
Contract: 2 ♠ South						

### Board: 181

	North:	South:	W	N	E	S
Dealer: East	♠ A8	♠ K7642			1 ♦	Pass
Vul: N-S	♥ JT987	♥ 42	1NT	Pass	2 ♦	Pass
North HCP: 16+1	♦ KJ	♦ Q84	Pass	2 ♥	All Pass	
South HCP: 5+1	♣ AKT8	♣ 754				
Contract: 2 ♥ North						

### Board: 182

	North:	South:	W	N	E	S
Dealer: North	♠ JT6	♠ Q4		1 ♦	Pass	1NT
Vul: N-S	♥ Q54	♥ K62	All Pass			
North HCP: 12	♦ KT43	♦ J75				
South HCP: 10+1	♣ AQ5	♣ KJT64				
Contract: 1NT South						

<b>Board: 183</b>	♠ AKT8654	LHO opens the bidding 1 ♦.
Dealer: East	♥ 953	Partner bids next.
Vul: Both	♦ K5	West (RHO) bids 1NT if possible.
HCP: 10+3	♣ 8	
<hr/>		
<b>Board: 184</b>	♠ K4	Partner bids first.
Dealer: South	♥ K64	East (LHO) bids 2NT if possible.
Vul: None	♦ 9543	West (RHO) bids 4♥ if possible.
HCP: 10	♣ KJ65	West (RHO) Doubles 5♦ if possible.
<hr/>		
<b>Board: 185</b>	♠ KT9	Partner bids first.
Dealer: South	♥ K96	The opponents are silent.
Vul: Both	♦ J974	
HCP: 9	♣ QT6	
<hr/>		
<b>Board: 186</b>	♠ QJ6	Partner bids first.
Dealer: South	♥ QJ4	East (LHO) bids 2♥ if possible.
Vul: None	♦ T532	
HCP: 9	♣ QJ3	
<hr/>		
<b>Board: 187</b>	♠ QT	Partner bids first.
Dealer: South	♥ A54	The opponents are silent.
Vul: E-W	♦ T93	
HCP: 10+1	♣ A9653	

## Both hands (Answers Page)

### Board: 183

Dealer: East

Vul: Both

North HCP: 10+3

South HCP: 8

Contract: 3 ♠ North

North:

♠ AKT8654

♥ 953

♦ K5

♣ 8

South:

♠ 97

♥ KJ86

♦ Q64

♣ QT32

W N E S

1NT 3 ♠ 1 ♦ Pass

All Pass

### Board: 184

Dealer: South

Vul: None

North HCP: 10

South HCP: 14+2

Contract: 5 ♦ X North

North:

♠ K4

♥ K64

♦ 9543

♣ KJ65

South:

♠ AT92

♥ -

♦ AKJT76

♣ Q87

W N E S

1 ♦

Pass 1NT 2NT<sup>1</sup> 3 ♦

4 ♥ 5 ♦ Pass Pass

X All Pass

1. Unusual 2NT

### Board: 185

Dealer: South

Vul: Both

North HCP: 9

South HCP: 12

Contract: 1NT North

North:

♠ KT9

♥ K96

♦ J974

♣ QT6

South:

♠ 82

♥ Q732

♦ KT85

♣ AK5

W N E S

1 ♦

Pass 1NT All Pass

### Board: 186

Dealer: South

Vul: None

North HCP: 9

South HCP: 13+1

Contract: 3 ♦ North

North:

♠ QJ6

♥ QJ4

♦ T532

♣ QJ3

South:

♠ 97

♥ T987

♦ AKQJ7

♣ KT

W N E S

1 ♦

Pass 1NT Pass 2 ♦

Pass Pass 2 ♥ Pass

Pass 3 ♦ All Pass

### Board: 187

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 13

Contract: 1NT North

North:

♠ QT

♥ A54

♦ T93

♣ A9653

South:

♠ 86

♥ KQJ8

♦ KJ42

♣ K72

W N E S

1 ♦

Pass 1NT All Pass

<b>Board: 183</b>	♠ 97	RHO opens the bidding 1♦.
Dealer: East	♥ KJ86	You bid next.
Vul: Both	♦ Q64	West (LHO) bids 1NT if possible.
HCP: 8	♣ QT32	

---

<b>Board: 184</b>	♠ AT92	You bid first.
Dealer: South	♥ -	East (RHO) bids 2NT if possible.
Vul: None	♦ AKJT76	West (LHO) bids 4♥ if possible.
HCP: 14+2	♣ Q87	West (LHO) Doubles 5♦ if possible.

---

<b>Board: 185</b>	♠ 82	You bid first.
Dealer: South	♥ Q732	The opponents are silent.
Vul: Both	♦ KT85	
HCP: 12	♣ AK5	

---

<b>Board: 186</b>	♠ 97	You bid first.
Dealer: South	♥ T987	East (RHO) bids 2♥ if possible.
Vul: None	♦ AKQJ7	
HCP: 13+1	♣ KT	

---

<b>Board: 187</b>	♠ 86	You bid first.
Dealer: South	♥ KQJ8	The opponents are silent.
Vul: E-W	♦ KJ42	
HCP: 13	♣ K72	

## Both hands (Answers Page)

### Board: 183

Dealer: East

Vul: Both

North HCP: 10+3

South HCP: 8

Contract: 3 ♠ North

North:

♠ AKT8654

♥ 953

♦ K5

♣ 8

South:

♠ 97

♥ KJ86

♦ Q64

♣ QT32

W N E S

1NT 3 ♠ 1 ♦ Pass

All Pass

### Board: 184

Dealer: South

Vul: None

North HCP: 10

South HCP: 14+2

Contract: 5 ♦ X North

North:

♠ K4

♥ K64

♦ 9543

♣ KJ65

South:

♠ AT92

♥ -

♦ AKJT76

♣ Q87

W N E S

1 ♦

Pass 1NT 2NT<sup>1</sup> 3 ♦

4 ♥ 5 ♦ Pass Pass

X All Pass

1. Unusual 2NT

### Board: 185

Dealer: South

Vul: Both

North HCP: 9

South HCP: 12

Contract: 1NT North

North:

♠ KT9

♥ K96

♦ J974

♣ QT6

South:

♠ 82

♥ Q732

♦ KT85

♣ AK5

W N E S

1 ♦

Pass 1NT All Pass

### Board: 186

Dealer: South

Vul: None

North HCP: 9

South HCP: 13+1

Contract: 3 ♦ North

North:

♠ QJ6

♥ QJ4

♦ T532

♣ QJ3

South:

♠ 97

♥ T987

♦ AKQJ7

♣ KT

W N E S

1 ♦

Pass 1NT Pass 2 ♦

Pass Pass 2 ♥ Pass

Pass 3 ♦ All Pass

### Board: 187

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 13

Contract: 1NT North

North:

♠ QT

♥ A54

♦ T93

♣ A9653

South:

♠ 86

♥ KQJ8

♦ KJ42

♣ K72

W N E S

1 ♦

Pass 1NT All Pass



## North hands

## Spear

<b>Board: 188</b>	♠ JT43	RHO opens the bidding 1♦.
Dealer: West	♥ 74	You bid next.
Vul: Both	♦ T65	East (LHO) bids 1NT if possible.
HCP: 6	♣ AJ54	

---

<b>Board: 189</b>	♠ K6	You bid first.
Dealer: North	♥ KT	West (RHO) bids 2♥ if possible.
Vul: E-W	♦ AKJT96	
HCP: 14+2	♣ 762	

---

<b>Board: 190</b>	♠ KJ874	LHO opens the bidding 1♦.
Dealer: East	♥ QJ952	Partner bids next.
Vul: E-W	♦ T	West (RHO) bids 1NT if possible.
HCP: 11+2	♣ A8	

---

<b>Board: 191</b>	♠ K86	Partner bids first.
Dealer: South	♥ Q98	The opponents are silent.
Vul: None	♦ 954	
HCP: 10	♣ AJT4	

---

<b>Board: 192</b>	♠ Q63	Partner bids first.
Dealer: South	♥ K2	The opponents are silent.
Vul: E-W	♦ T942	
HCP: 9	♣ AT87	

## Both hands (Answers Page)

### Board: 188

Dealer: West

Vul: Both

North HCP: 6

South HCP: 14+2

Contract: 2♥ South

North:

♠ JT43

♥ 74

♦ T65

♣ AJ54

South:

♠ A865

♥ AKT965

♦ K3

♣ T

W N E S

1♦ Pass 1NT 2♥

All Pass

### Board: 189

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 10

Contract: 5♦ North

North:

♠ K6

♥ KT

♦ AKJT96

♣ 762

South:

♠ QT5

♥ A96

♦ 754

♣ KJ54

W N E S

1♦ Pass 1NT

Pass 2♦ Pass Pass

2♥ 3♦ Pass 3♥<sup>1</sup>

Pass 5♦ All Pass

1. limit raise or better in !D

### Board: 190

Dealer: East

Vul: E-W

North HCP: 11+2

South HCP: 6+1

Contract: 3♠ South

North:

♠ KJ874

♥ QJ952

♦ T

♣ A8

South:

♠ T92

♥ 84

♦ QJ872

♣ K63

W N E S

1♦ Pass

1NT 2♦<sup>1</sup> Pass 3♠

All Pass

1. Michaels Cuebid

### Board: 191

Dealer: South

Vul: None

North HCP: 10

South HCP: 13

Contract: 1NT North

North:

♠ K86

♥ Q98

♦ 954

♣ AJT4

South:

♠ J3

♥ K75

♦ AKT3

♣ Q973

W N E S

1♦

Pass 1NT All Pass

### Board: 192

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14+2

Contract: 3♦ North

North:

♠ Q63

♥ K2

♦ T942

♣ AT87

South:

♠ A5

♥ 64

♦ KQ8763

♣ KQ3

W N E S

1♦

Pass 1NT Pass 2♦

Pass 3♦ All Pass

# South hands

# Spear

<b>Board: 188</b>	♠ A865	LHO opens the bidding 1 ♦ .
Dealer: West	♥ AKT965	Partner bids next.
Vul: Both	♦ K3	East (RHO) bids 1NT if possible.
HCP: 14+2	♣ T	

<b>Board: 189</b>	♠ QT5	Partner bids first.
Dealer: North	♥ A96	West (LHO) bids 2 ♥ if possible.
Vul: E-W	♦ 754	
HCP: 10	♣ KJ54	

<b>Board: 190</b>	♠ T92	RHO opens the bidding 1 ♦ .
Dealer: East	♥ 84	You bid next.
Vul: E-W	♦ QJ872	West (LHO) bids 1NT if possible.
HCP: 6+1	♣ K63	

<b>Board: 191</b>	♠ J3	You bid first.
Dealer: South	♥ K75	The opponents are silent.
Vul: None	♦ AKT3	
HCP: 13	♣ Q973	

<b>Board: 192</b>	♠ A5	You bid first.
Dealer: South	♥ 64	The opponents are silent.
Vul: E-W	♦ KQ8763	
HCP: 14+2	♣ KQ3	

## Both hands (Answers Page)

### Board: 188

Dealer: West

Vul: Both

North HCP: 6

South HCP: 14+2

Contract: 2♥ South

North:

♠ JT43

♥ 74

♦ T65

♣ AJ54

South:

♠ A865

♥ AKT965

♦ K3

♣ T

W N E S

1♦ Pass 1NT 2♥

All Pass

### Board: 189

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 10

Contract: 5♦ North

North:

♠ K6

♥ KT

♦ AKJT96

♣ 762

South:

♠ QT5

♥ A96

♦ 754

♣ KJ54

W N E S

1♦ Pass 1NT

Pass 2♦ Pass Pass

2♥ 3♦ Pass 3♥<sup>1</sup>

Pass 5♦ All Pass

1. limit raise or better in !D

### Board: 190

Dealer: East

Vul: E-W

North HCP: 11+2

South HCP: 6+1

Contract: 3♠ South

North:

♠ KJ874

♥ QJ952

♦ T

♣ A8

South:

♠ T92

♥ 84

♦ QJ872

♣ K63

W N E S

1♦ Pass

1NT 2♦<sup>1</sup> Pass 3♠

All Pass

1. Michaels Cuebid

### Board: 191

Dealer: South

Vul: None

North HCP: 10

South HCP: 13

Contract: 1NT North

North:

♠ K86

♥ Q98

♦ 954

♣ AJT4

South:

♠ J3

♥ K75

♦ AKT3

♣ Q973

W N E S

1♦

Pass 1NT All Pass

### Board: 192

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14+2

Contract: 3♦ North

North:

♠ Q63

♥ K2

♦ T942

♣ AT87

South:

♠ A5

♥ 64

♦ KQ8763

♣ KQ3

W N E S

1♦

Pass 1NT Pass 2♦

Pass 3♦ All Pass

<b>Board: 193</b>	♠ K75	Partner bids first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: N-S	♦ J74	
HCP: 8+1	♣ QT652	
<hr/>		
<b>Board: 194</b>	♠ Q52	Partner bids first.
Dealer: South	♥ Q84	The opponents are silent.
Vul: Both	♦ 62	
HCP: 10+1	♣ AQ874	
<hr/>		
<b>Board: 195</b>	♠ AQT983	LHO opens the bidding 1 ♦.
Dealer: East	♥ J4	Partner bids next.
Vul: N-S	♦ 2	West (RHO) bids 1NT if possible.
HCP: 12+2	♣ KQ96	
<hr/>		
<b>Board: 196</b>	♠ 76	RHO opens the bidding 1 ♦.
Dealer: West	♥ K3	You bid next.
Vul: None	♦ 98643	East (LHO) bids 1NT if possible.
HCP: 4+1	♣ JT75	West (RHO) Doubles 3 ♥ if possible.
<hr/>		
<b>Board: 197</b>	♠ A42	Partner bids first.
Dealer: South	♥ Q72	The opponents are silent.
Vul: N-S	♦ Q64	
HCP: 8	♣ 9542	

## Both hands (Answers Page)

### Board: 193

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 12

Contract: 1NT North

North:

♠ K75

♥ Q2

♦ J74

♣ QT652

South:

♠ QT2

♥ AKJ4

♦ QT32

♣ 43

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

Pass 1NT All Pass

Pass 1NT All Pass

### Board: 194

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 12+2

Contract: 2♦ South

North:

♠ Q52

♥ Q84

♦ 62

♣ AQ874

South:

♠ AT4

♥ T7

♦ AQJ943

♣ JT

W N E S

Pass 1NT Pass 2♦

Pass 1NT Pass 2♦

All Pass

All Pass

All Pass

### Board: 195

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 6

Contract: 2♠ North

North:

♠ AQT983

♥ J4

♦ 2

♣ KQ96

South:

♠ J65

♥ AT63

♦ JT9

♣ 754

W N E S

Pass 1NT All Pass 1♦ Pass

1NT 2♠ All Pass

1NT 2♠ All Pass

1NT 2♠ All Pass

### Board: 196

Dealer: West

Vul: None

North HCP: 4+1

South HCP: 12+3

Contract: 4♥ North

North:

♠ 76

♥ K3

♦ 98643

♣ JT75

South:

♠ AJ52

♥ AJ98542

♦ -

♣ Q4

W N E S

1♦ Pass 1NT 3♥

X 4♥ All Pass

X 4♥ All Pass

X 4♥ All Pass

### Board: 197

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ A42

♥ Q72

♦ Q64

♣ 9542

South:

♠ Q865

♥ A9

♦ J92

♣ AKT3

W N E S

Pass 1NT All Pass 1♣

Pass 1NT All Pass

Pass 1NT All Pass

Pass 1NT All Pass

<b>Board: 193</b>	♠ QT2	You bid first.
Dealer: South	♥ AKJ4	The opponents are silent.
Vul: N-S	♦ QT32	
HCP: 12	♣ 43	
<hr/>		
<b>Board: 194</b>	♠ AT4	You bid first.
Dealer: South	♥ T7	The opponents are silent.
Vul: Both	♦ AQJ943	
HCP: 12+2	♣ JT	
<hr/>		
<b>Board: 195</b>	♠ J65	RHO opens the bidding 1 ♦ .
Dealer: East	♥ AT63	You bid next.
Vul: N-S	♦ JT9	West (LHO) bids 1NT if possible.
HCP: 6	♣ 754	
<hr/>		
<b>Board: 196</b>	♠ AJ52	LHO opens the bidding 1 ♦ .
Dealer: West	♥ AJ98542	Partner bids next.
Vul: None	♦ -	East (RHO) bids 1NT if possible.
HCP: 12+3	♣ Q4	West (LHO) Doubles 3 ♥ if possible.
<hr/>		
<b>Board: 197</b>	♠ Q865	You bid first.
Dealer: South	♥ A9	The opponents are silent.
Vul: N-S	♦ J92	
HCP: 14	♣ AKT3	

## Both hands (Answers Page)

### Board: 193

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 12

Contract: 1NT North

North:

♠ K75

♥ Q2

♦ J74

♣ QT652

South:

♠ QT2

♥ AKJ4

♦ QT32

♣ 43

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

Pass 1NT All Pass

Pass 1NT All Pass

Pass 1NT All Pass

### Board: 194

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 12+2

Contract: 2♦ South

North:

♠ Q52

♥ Q84

♦ 62

♣ AQ874

South:

♠ AT4

♥ T7

♦ AQJ943

♣ JT

W N E S

Pass 1NT Pass 2♦

Pass 1NT Pass 2♦

Pass 1NT All Pass

Pass 1NT All Pass

Pass 1NT All Pass

### Board: 195

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 6

Contract: 2♠ North

North:

♠ AQT983

♥ J4

♦ 2

♣ KQ96

South:

♠ J65

♥ AT63

♦ JT9

♣ 754

W N E S

Pass 1NT 2♠ All Pass

1NT 2♠ All Pass

1NT 2♠ All Pass

1NT 2♠ All Pass

1NT 2♠ All Pass

### Board: 196

Dealer: West

Vul: None

North HCP: 4+1

South HCP: 12+3

Contract: 4♥ North

North:

♠ 76

♥ K3

♦ 98643

♣ JT75

South:

♠ AJ52

♥ AJ98542

♦ -

♣ Q4

W N E S

1♦ Pass 1NT 3♥

X 4♥ All Pass

X 4♥ All Pass

X 4♥ All Pass

X 4♥ All Pass

### Board: 197

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ A42

♥ Q72

♦ Q64

♣ 9542

South:

♠ Q865

♥ A9

♦ J92

♣ AKT3

W N E S

Pass 1NT All Pass 1♣

Pass 1NT All Pass

Pass 1NT All Pass

Pass 1NT All Pass

Pass 1NT All Pass



<b>Board: 198</b>	♠ T9	RHO opens the bidding 1♦.
Dealer: West	♥ J643	You bid next.
Vul: Both	♦ A985	East (LHO) bids 1NT if possible.
HCP: 5	♣ 732	

---

<b>Board: 199</b>	♠ T6	You bid first.
Dealer: North	♥ JT2	West (RHO) bids 2♠ if possible.
Vul: None	♦ AJ6	
HCP: 13+1	♣ AK632	

---

<b>Board: 200</b>	♠ KT7	Partner bids first.
Dealer: South	♥ K82	The opponents are silent.
Vul: Both	♦ T75	
HCP: 8	♣ Q752	

---

<b>Board: 201</b>	♠ T7	You bid first.
Dealer: North	♥ K63	West (RHO) Doubles 1NT if possible.
Vul: None	♦ AKQ72	West (RHO) bids 2♠ if possible.
HCP: 12+1	♣ 976	

---

<b>Board: 202</b>	♠ K96	Partner bids first.
Dealer: South	♥ K62	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 8+1	♣ Q8632	

## Both hands (Answers Page)

### Board: 198

Dealer: West

Vul: Both

North HCP: 5

South HCP: 13+2

Contract: 2 ♠ South

North:

♠ T9

♥ J643

♦ A985

♣ 732

South:

♠ AKJ432

♥ AT5

♦ T

♣ J54

W	N	E	S
1 ♦	Pass	1NT	2 ♠
All Pass			

### Board: 199

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 10

Contract: 3 ♣ North

North:

♠ T6

♥ JT2

♦ AJ6

♣ AK632

South:

♠ KQ8

♥ Q84

♦ Q92

♣ JT74

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

### Board: 200

Dealer: South

Vul: Both

North HCP: 8

South HCP: 13+1

Contract: 2 ♣ South

North:

♠ KT7

♥ K82

♦ T75

♣ Q752

South:

♠ A3

♥ 74

♦ AJ986

♣ KJ96

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

### Board: 201

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 9

Contract: 3 ♦ South

North:

♠ T7

♥ K63

♦ AKQ72

♣ 976

South:

♠ K65

♥ Q42

♦ T963

♣ A42

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

### Board: 202

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 13+1

Contract: 2 ♦ South

North:

♠ K96

♥ K62

♦ 64

♣ Q8632

South:

♠ A8

♥ A953

♦ KJ982

♣ J9

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

<b>Board: 198</b>	♠ AKJ432	LHO opens the bidding 1 ♦.
Dealer: West	♥ AT5	Partner bids next.
Vul: Both	♦ T	East (RHO) bids 1NT if possible.
HCP: 13+2	♣ J54	

---

<b>Board: 199</b>	♠ KQ8	Partner bids first.
Dealer: North	♥ Q84	West (LHO) bids 2 ♠ if possible.
Vul: None	♦ Q92	
HCP: 10	♣ JT74	

---

<b>Board: 200</b>	♠ A3	You bid first.
Dealer: South	♥ 74	The opponents are silent.
Vul: Both	♦ AJ986	
HCP: 13+1	♣ KJ96	

---

<b>Board: 201</b>	♠ K65	Partner bids first.
Dealer: North	♥ Q42	West (LHO) Doubles 1NT if possible.
Vul: None	♦ T963	West (LHO) bids 2 ♠ if possible.
HCP: 9	♣ A42	

---

<b>Board: 202</b>	♠ A8	You bid first.
Dealer: South	♥ A953	The opponents are silent.
Vul: N-S	♦ KJ982	
HCP: 13+1	♣ J9	

## Both hands (Answers Page)

### Board: 198

Dealer: West

Vul: Both

North HCP: 5

South HCP: 13+2

Contract: 2 ♠ South

North:

♠ T9

♥ J643

♦ A985

♣ 732

South:

♠ AKJ432

♥ AT5

♦ T

♣ J54

W	N	E	S
1 ♦	Pass	1NT	2 ♠
All Pass			

### Board: 199

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 10

Contract: 3 ♣ North

North:

♠ T6

♥ JT2

♦ AJ6

♣ AK632

South:

♠ KQ8

♥ Q84

♦ Q92

♣ JT74

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

### Board: 200

Dealer: South

Vul: Both

North HCP: 8

South HCP: 13+1

Contract: 2 ♣ South

North:

♠ KT7

♥ K82

♦ T75

♣ Q752

South:

♠ A3

♥ 74

♦ AJ986

♣ KJ96

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

### Board: 201

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 9

Contract: 3 ♦ South

North:

♠ T7

♥ K63

♦ AKQ72

♣ 976

South:

♠ K65

♥ Q42

♦ T963

♣ A42

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

### Board: 202

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 13+1

Contract: 2 ♦ South

North:

♠ K96

♥ K62

♦ 64

♣ Q8632

South:

♠ A8

♥ A953

♦ KJ982

♣ J9

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

# North hands

# Spear

<b>Board: 203</b>	♠ K94	Partner bids first.
Dealer: South	♥ A94	The opponents are silent.
Vul: None	♦ 872	
HCP: 9	♣ Q863	

<b>Board: 204</b>	♠ QT4	Partner bids first.
Dealer: South	♥ KT8	The opponents are silent.
Vul: E-W	♦ T643	
HCP: 9	♣ AT3	

<b>Board: 205</b>	♠ J954	You bid first.
Dealer: North	♥ QJT	The opponents are silent.
Vul: N-S	♦ AKT85	
HCP: 13+1	♣ Q	

<b>Board: 206</b>	♠ Q82	Partner bids first.
Dealer: South	♥ K42	East (LHO) bids 2♥ if possible.
Vul: Both	♦ J72	
HCP: 9	♣ K874	

<b>Board: 207</b>	♠ Q9	Partner bids first.
Dealer: South	♥ K54	The opponents are silent.
Vul: E-W	♦ J985	
HCP: 9	♣ QJ73	

## Both hands (Answers Page)

### Board: 203

	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ AT73				1 ♦
Vul: None	♥ A94	♥ 532	Pass	1NT	All Pass	
North HCP: 9	♦ 872	♦ AKQ3				
South HCP: 13	♣ Q863	♣ 92				
Contract: 1NT North						

### Board: 204

	North:	South:	W	N	E	S
Dealer: South	♠ QT4	♠ A52				1 ♦
Vul: E-W	♥ KT8	♥ 92	Pass	1NT	Pass	2 ♣
North HCP: 9	♦ T643	♦ AJ75	Pass	2 ♦	All Pass	
South HCP: 14	♣ AT3	♣ KQ96				
Contract: 2 ♦ North						

### Board: 205

	North:	South:	W	N	E	S
Dealer: North	♠ J954	♠ Q73		1 ♦	Pass	1NT
Vul: N-S	♥ QJT	♥ A5	Pass	2 ♦	Pass	3 ♦
North HCP: 13+1	♦ AKT85	♦ J743	All Pass			
South HCP: 10	♣ Q	♣ K743				
Contract: 3 ♦ South						

### Board: 206

	North:	South:	W	N	E	S
Dealer: South	♠ Q82	♠ 96				1 ♦
Vul: Both	♥ K42	♥ Q7	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ J72	♦ AKQ864	Pass	Pass	2 ♥	Pass
South HCP: 12+2	♣ K874	♣ J63	Pass	3 ♦	All Pass	
Contract: 3 ♦ North						

### Board: 207

	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ J42				1 ♦
Vul: E-W	♥ K54	♥ Q987	Pass	1NT	All Pass	
North HCP: 9	♦ J985	♦ KQ63				
South HCP: 12	♣ QJ73	♣ A6				
Contract: 1NT North						

# South hands

# Spear

<b>Board: 203</b>	♠ AT73	You bid first.
Dealer: South	♥ 532	The opponents are silent.
Vul: None	♦ AKQ3	
HCP: 13	♣ 92	

---

<b>Board: 204</b>	♠ A52	You bid first.
Dealer: South	♥ 92	The opponents are silent.
Vul: E-W	♦ AJ75	
HCP: 14	♣ KQ96	

---

<b>Board: 205</b>	♠ Q73	Partner bids first.
Dealer: North	♥ A5	The opponents are silent.
Vul: N-S	♦ J743	
HCP: 10	♣ K743	

---

<b>Board: 206</b>	♠ 96	You bid first.
Dealer: South	♥ Q7	East (RHO) bids 2♥ if possible.
Vul: Both	♦ AKQ864	
HCP: 12+2	♣ J63	

---

<b>Board: 207</b>	♠ J42	You bid first.
Dealer: South	♥ Q987	The opponents are silent.
Vul: E-W	♦ KQ63	
HCP: 12	♣ A6	

## Both hands (Answers Page)

### Board: 203

Dealer: South

Vul: None

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ K94

♥ A94

♦ 872

♣ Q863

South:

♠ AT73

♥ 532

♦ AKQ3

♣ 92

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

Pass 1NT All Pass

Pass 1NT All Pass

### Board: 204

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14

Contract: 2♦ North

North:

♠ QT4

♥ KT8

♦ T643

♣ AT3

South:

♠ A52

♥ 92

♦ AJ75

♣ KQ96

W N E S

Pass 1NT Pass 2♣ 1♦

Pass 1NT Pass 2♣

Pass 2♦ All Pass

Pass 2♦ All Pass

### Board: 205

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 10

Contract: 3♦ South

North:

♠ J954

♥ QJT

♦ AKT85

♣ Q

South:

♠ Q73

♥ A5

♦ J743

♣ K743

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ Pass 3♦

All Pass

### Board: 206

Dealer: South

Vul: Both

North HCP: 9

South HCP: 12+2

Contract: 3♦ North

North:

♠ Q82

♥ K42

♦ J72

♣ K874

South:

♠ 96

♥ Q7

♦ AKQ864

♣ J63

W N E S

Pass 1NT Pass 2♦ 1♦

Pass 1NT Pass 2♦

Pass Pass 2♥ Pass

Pass 3♦ All Pass

### Board: 207

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12

Contract: 1NT North

North:

♠ Q9

♥ K54

♦ J985

♣ QJ73

South:

♠ J42

♥ Q987

♦ KQ63

♣ A6

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass



# North hands

# Spear

**Board: 208**      ♠ AJ64      LHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ QJT8      Partner bids next.  
 Vul: E-W      ♦ J      West (RHO) bids 1NT if possible.  
 HCP: 13      ♣ A752      East (LHO) bids 2 ♦ if possible.

---

**Board: 209**      ♠ AQ9873      LHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ 8      Partner bids next.  
 Vul: Both      ♦ 942      West (RHO) bids 1NT if possible.  
 HCP: 9+2      ♣ KT6

---

**Board: 210**      ♠ KJ6      You bid first.  
 Dealer: North      ♥ Q42      The opponents are silent.  
 Vul: None      ♦ A92  
 HCP: 13      ♣ K987

---

**Board: 211**      ♠ Q73      Partner bids first.  
 Dealer: South      ♥ K93      East (LHO) Doubles 1NT if possible.  
 Vul: N-S      ♦ 742  
 HCP: 8      ♣ K943

---

**Board: 212**      ♠ 54      RHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ T4      You bid next.  
 Vul: None      ♦ KQT53      East (LHO) bids 1NT if possible.  
 HCP: 5+1      ♣ 8743

## Both hands (Answers Page)

### Board: 208

	North:	South:	W	N	E	S
Dealer: East	♠ AJ64	♠ 982			1 ♦	Pass
Vul: E-W	♥ QJT8	♥ A942	1NT	Pass	2 ♦	Pass
North HCP: 13	♦ J	♦ Q954	Pass	X	Pass	2 ♥
South HCP: 6	♣ A752	♣ T4	All Pass			
Contract: 2 ♥ South						

### Board: 209

	North:	South:	W	N	E	S
Dealer: East	♠ AQ9873	♠ J5			1 ♦	Pass
Vul: Both	♥ 8	♥ JT942	1NT	2 ♠	All Pass	
North HCP: 9+2	♦ 942	♦ QJT5				
South HCP: 7+1	♣ KT6	♣ Q7				
Contract: 2 ♠ North						

### Board: 210

	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ A94		1 ♣	Pass	1NT
Vul: None	♥ Q42	♥ K95	All Pass			
North HCP: 13	♦ A92	♦ Q65				
South HCP: 10	♣ K987	♣ J652				
Contract: 1NT South						

### Board: 211

	North:	South:	W	N	E	S
Dealer: South	♠ Q73	♠ T8				1 ♦
Vul: N-S	♥ K93	♥ Q86	Pass	1NT	X	All Pass
North HCP: 8	♦ 742	♦ AKQ8				
South HCP: 12	♣ K943	♣ JT65				
Contract: 1NTX North						

### Board: 212

	North:	South:	W	N	E	S
Dealer: West	♠ 54	♠ AJ8762	1 ♦	Pass	1NT	2 ♦ <sup>1</sup>
Vul: None	♥ T4	♥ QJ975	Pass	2 ♥	Pass	2 ♠
North HCP: 5+1	♦ KQT53	♦ A	All Pass			
South HCP: 12+3	♣ 8743	♣ 5				
Contract: 2 ♠ South						

1. Michaels Cuebid

# South hands

# Spear

<b>Board: 208</b>	♠ 982	RHO opens the bidding 1 ♦ .
Dealer: East	♥ A942	You bid next.
Vul: E-W	♦ Q954	West (LHO) bids 1NT if possible.
HCP: 6	♣ T4	East (RHO) bids 2 ♦ if possible.

<b>Board: 209</b>	♠ J5	RHO opens the bidding 1 ♦ .
Dealer: East	♥ JT942	You bid next.
Vul: Both	♦ QJT5	West (LHO) bids 1NT if possible.
HCP: 7+1	♣ Q7	

<b>Board: 210</b>	♠ A94	Partner bids first.
Dealer: North	♥ K95	The opponents are silent.
Vul: None	♦ Q65	
HCP: 10	♣ J652	

<b>Board: 211</b>	♠ T8	You bid first.
Dealer: South	♥ Q86	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ AKQ8	
HCP: 12	♣ JT65	

<b>Board: 212</b>	♠ AJ8762	LHO opens the bidding 1 ♦ .
Dealer: West	♥ QJ975	Partner bids next.
Vul: None	♦ A	East (RHO) bids 1NT if possible.
HCP: 12+3	♣ 5	

## Both hands (Answers Page)

### Board: 208

	North:	South:	W	N	E	S
Dealer: East	♠ AJ64	♠ 982			1 ♦	Pass
Vul: E-W	♥ QJT8	♥ A942	1NT	Pass	2 ♦	Pass
North HCP: 13	♦ J	♦ Q954	Pass	X	Pass	2 ♥
South HCP: 6	♣ A752	♣ T4	All Pass			
Contract: 2 ♥ South						

### Board: 209

	North:	South:	W	N	E	S
Dealer: East	♠ AQ9873	♠ J5			1 ♦	Pass
Vul: Both	♥ 8	♥ JT942	1NT	2 ♠	All Pass	
North HCP: 9+2	♦ 942	♦ QJT5				
South HCP: 7+1	♣ KT6	♣ Q7				
Contract: 2 ♠ North						

### Board: 210

	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ A94		1 ♣	Pass	1NT
Vul: None	♥ Q42	♥ K95	All Pass			
North HCP: 13	♦ A92	♦ Q65				
South HCP: 10	♣ K987	♣ J652				
Contract: 1NT South						

### Board: 211

	North:	South:	W	N	E	S
Dealer: South	♠ Q73	♠ T8				1 ♦
Vul: N-S	♥ K93	♥ Q86	Pass	1NT	X	All Pass
North HCP: 8	♦ 742	♦ AKQ8				
South HCP: 12	♣ K943	♣ JT65				
Contract: 1NTX North						

### Board: 212

	North:	South:	W	N	E	S
Dealer: West	♠ 54	♠ AJ8762	1 ♦	Pass	1NT	2 ♦ <sup>1</sup>
Vul: None	♥ T4	♥ QJ975	Pass	2 ♥	Pass	2 ♠
North HCP: 5+1	♦ KQT53	♦ A	All Pass			
South HCP: 12+3	♣ 8743	♣ 5				
Contract: 2 ♠ South						

1. Michaels Cuebid

<b>Board: 213</b>	♠ K	LHO opens the bidding 1 ♦.
Dealer: East	♥ AKT9542	Partner bids next.
Vul: N-S	♦ 4	West (RHO) bids 1NT if possible.
HCP: 11+3	♣ JT63	West (RHO) Doubles 3 ♥ if possible.

---

<b>Board: 214</b>	♠ Q93	Partner bids first.
Dealer: South	♥ K42	The opponents are silent.
Vul: Both	♦ 62	
HCP: 9+1	♣ KJT63	

---

<b>Board: 215</b>	♠ KJ5	Partner bids first.
Dealer: South	♥ K42	The opponents are silent.
Vul: None	♦ 9863	
HCP: 10	♣ QJ8	

---

<b>Board: 216</b>	♠ KT52	You bid first.
Dealer: North	♥ 9854	The opponents are silent.
Vul: N-S	♦ AKJT	
HCP: 12	♣ J	

---

<b>Board: 217</b>	♠ A83	Partner bids first.
Dealer: South	♥ A53	The opponents are silent.
Vul: None	♦ T985	
HCP: 10	♣ QT7	

## Both hands (Answers Page)

### Board: 213

Dealer: East

Vul: N-S

North HCP: 11+3

South HCP: 7+1

Contract: 3♥X North

North:

♠ K

♥ AKT9542

♦ 4

♣ JT63

South:

♠ JT432

♥ J86

♦ Q2

♣ K72

W N E S

1♦ Pass

1NT 3♥ Pass Pass

X All Pass

### Board: 214

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 13+1

Contract: 2♦ South

North:

♠ Q93

♥ K42

♦ 62

♣ KJT63

South:

♠ A82

♥ 97

♦ AQJ87

♣ Q74

W N E S

1♦

Pass 1NT Pass 2♦

All Pass

### Board: 215

Dealer: South

Vul: None

North HCP: 10

South HCP: 12

Contract: 1NT North

North:

♠ KJ5

♥ K42

♦ 9863

♣ QJ8

South:

♠ 86

♥ QT86

♦ AK42

♣ K93

W N E S

1♦

Pass 1NT All Pass

### Board: 216

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 9

Contract: 1NT South

North:

♠ KT52

♥ 9854

♦ AKJT

♣ J

South:

♠ Q74

♥ AJ

♦ 9632

♣ QT85

W N E S

1♦ Pass 1NT

All Pass

### Board: 217

Dealer: South

Vul: None

North HCP: 10

South HCP: 12

Contract: 1NT North

North:

♠ A83

♥ A53

♦ T985

♣ QT7

South:

♠ 75

♥ K97

♦ KQ63

♣ A953

W N E S

1♦

Pass 1NT All Pass

<b>Board: 213</b>	♠ JT432	RHO opens the bidding 1♦.
Dealer: East	♥ J86	You bid next.
Vul: N-S	♦ Q2	West (LHO) bids 1NT if possible.
HCP: 7+1	♣ K72	West (LHO) Doubles 3♥ if possible.

---

<b>Board: 214</b>	♠ A82	You bid first.
Dealer: South	♥ 97	The opponents are silent.
Vul: Both	♦ AQJ87	
HCP: 13+1	♣ Q74	

---

<b>Board: 215</b>	♠ 86	You bid first.
Dealer: South	♥ QT86	The opponents are silent.
Vul: None	♦ AK42	
HCP: 12	♣ K93	

---

<b>Board: 216</b>	♠ Q74	Partner bids first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: N-S	♦ 9632	
HCP: 9	♣ QT85	

---

<b>Board: 217</b>	♠ 75	You bid first.
Dealer: South	♥ K97	The opponents are silent.
Vul: None	♦ KQ63	
HCP: 12	♣ A953	

## Both hands (Answers Page)

### Board: 213

Dealer: East

Vul: N-S

North HCP: 11+3

South HCP: 7+1

Contract: 3♥X North

North:

♠ K

♥ AKT9542

♦ 4

♣ JT63

South:

♠ JT432

♥ J86

♦ Q2

♣ K72

W

N

E

S

1♦ Pass

1NT 3♥ Pass Pass

X All Pass

### Board: 214

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 13+1

Contract: 2♦ South

North:

♠ Q93

♥ K42

♦ 62

♣ KJT63

South:

♠ A82

♥ 97

♦ AQJ87

♣ Q74

W

N

E

S

1♦

Pass 1NT Pass 2♦

All Pass

### Board: 215

Dealer: South

Vul: None

North HCP: 10

South HCP: 12

Contract: 1NT North

North:

♠ KJ5

♥ K42

♦ 9863

♣ QJ8

South:

♠ 86

♥ QT86

♦ AK42

♣ K93

W

N

E

S

1♦

Pass 1NT All Pass

### Board: 216

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 9

Contract: 1NT South

North:

♠ KT52

♥ 9854

♦ AKJT

♣ J

South:

♠ Q74

♥ AJ

♦ 9632

♣ QT85

W

N

E

S

1♦ Pass 1NT

All Pass

### Board: 217

Dealer: South

Vul: None

North HCP: 10

South HCP: 12

Contract: 1NT North

North:

♠ A83

♥ A53

♦ T985

♣ QT7

South:

♠ 75

♥ K97

♦ KQ63

♣ A953

W

N

E

S

1♦

Pass 1NT All Pass



<b>Board: 218</b>	♠ T83	You bid first.
Dealer: North	♥ 32	The opponents are silent.
Vul: E-W	♦ AKQ9	
HCP: 13	♣ A865	
<hr/>		
<b>Board: 219</b>	♠ K74	Partner bids first.
Dealer: South	♥ Q53	East (LHO) bids 2♥ if possible.
Vul: E-W	♦ Q8	
HCP: 9+1	♣ Q5432	
<hr/>		
<b>Board: 220</b>	♠ A64	Partner bids first.
Dealer: South	♥ Q95	East (LHO) bids 2♠ if possible.
Vul: N-S	♦ J8	
HCP: 9+1	♣ QT932	
<hr/>		
<b>Board: 221</b>	♠ T54	LHO opens the bidding 1♦.
Dealer: East	♥ AQJ872	Partner bids next.
Vul: None	♦ K62	West (RHO) bids 1NT if possible.
HCP: 10+2	♣ 7	East (LHO) bids 3♣ if possible.
<hr/>		
<b>Board: 222</b>	♠ A74	Partner bids first.
Dealer: South	♥ A94	The opponents are silent.
Vul: N-S	♦ 7542	
HCP: 10	♣ Q63	

## Both hands (Answers Page)

### Board: 218

	North:	South:	W	N	E	S
Dealer: North	♠ T83	♠ Q74		1 ♦	Pass	1NT
Vul: E-W	♥ 32	♥ KJ	All Pass			
North HCP: 13	♦ AKQ9	♦ T862				
South HCP: 9	♣ A865	♣ K943				
Contract: 1NT South						

### Board: 219

	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ QJ95				1 ♦
Vul: E-W	♥ Q53	♥ 6	Pass	1NT	2 ♥	3 ♦
North HCP: 9+1	♦ Q8	♦ AK9742	Pass	3NT	All Pass	
South HCP: 14+2	♣ Q5432	♣ A9				
Contract: 3NT North						

### Board: 220

	North:	South:	W	N	E	S
Dealer: South	♠ A64	♠ 52				1 ♦
Vul: N-S	♥ Q95	♥ J73	Pass	1NT	2 ♠	3 ♣
North HCP: 9+1	♦ J8	♦ AQ93	All Pass			
South HCP: 14	♣ QT932	♣ AK86				
Contract: 3 ♣ South						

### Board: 221

	North:	South:	W	N	E	S
Dealer: East	♠ T54	♠ 932			1 ♦	Pass
Vul: None	♥ AQJ872	♥ T93	1NT	2 ♥	3 ♣	3 ♥
North HCP: 10+2	♦ K62	♦ A53	All Pass			
South HCP: 8	♣ 7	♣ KJ32				
Contract: 3 ♥ South						

### Board: 222

	North:	South:	W	N	E	S
Dealer: South	♠ A74	♠ Q98				1 ♦
Vul: N-S	♥ A94	♥ J82	Pass	1NT	Pass	2 ♦
North HCP: 10	♦ 7542	♦ AKT93	Pass	3 ♦	All Pass	
South HCP: 14+1	♣ Q63	♣ A9				
Contract: 3 ♦ North						

<b>Board: 218</b>	♠ Q74	Partner bids first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: E-W	♦ T862	
HCP: 9	♣ K943	

---

<b>Board: 219</b>	♠ QJ95	You bid first.
Dealer: South	♥ 6	East (RHO) bids 2♥ if possible.
Vul: E-W	♦ AK9742	
HCP: 14+2	♣ A9	

---

<b>Board: 220</b>	♠ 52	You bid first.
Dealer: South	♥ J73	East (RHO) bids 2♠ if possible.
Vul: N-S	♦ AQ93	
HCP: 14	♣ AK86	

---

<b>Board: 221</b>	♠ 932	RHO opens the bidding 1♦.
Dealer: East	♥ T93	You bid next.
Vul: None	♦ A53	West (LHO) bids 1NT if possible.
HCP: 8	♣ KJ32	East (RHO) bids 3♣ if possible.

---

<b>Board: 222</b>	♠ Q98	You bid first.
Dealer: South	♥ J82	The opponents are silent.
Vul: N-S	♦ AKT93	
HCP: 14+1	♣ A9	

## Both hands (Answers Page)

### Board: 218

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 9

Contract: 1NT South

North:

♠ T83

♥ 32

♦ AKQ9

♣ A865

South:

♠ Q74

♥ KJ

♦ T862

♣ K943

W	N	E	S
	1 ♦	Pass	1NT
All Pass			

### Board: 219

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 14+2

Contract: 3NT North

North:

♠ K74

♥ Q53

♦ Q8

♣ Q5432

South:

♠ QJ95

♥ 6

♦ AK9742

♣ A9

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

### Board: 220

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 14

Contract: 3 ♣ South

North:

♠ A64

♥ Q95

♦ J8

♣ QT932

South:

♠ 52

♥ J73

♦ AQ93

♣ AK86

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

### Board: 221

Dealer: East

Vul: None

North HCP: 10+2

South HCP: 8

Contract: 3 ♥ South

North:

♠ T54

♥ AQJ872

♦ K62

♣ 7

South:

♠ 932

♥ T93

♦ A53

♣ KJ32

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

### Board: 222

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 14+1

Contract: 3 ♦ North

North:

♠ A74

♥ A94

♦ 7542

♣ Q63

South:

♠ Q98

♥ J82

♦ AKT93

♣ A9

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

## North hands

## Spear

**Board: 223**

♠ K75

Partner bids first.

Dealer: South

♥ A6

The opponents are silent.

Vul: None

♦ 9743

HCP: 10

♣ K532

**Board: 224**

♠ KT3

Partner bids first.

Dealer: South

♥ Q43

East (LHO) bids 2♥ if possible.

Vul: E-W

♦ 64

HCP: 10+1

♣ KQT43

**Board: 225**

♠ 6

You bid first.

Dealer: North

♥ 8752

The opponents are silent.

Vul: Both

♦ AK863

HCP: 14+1

♣ AK5

**Board: 226**

♠ QJ8

Partner bids first.

Dealer: South

♥ K92

The opponents are silent.

Vul: None

♦ 652

HCP: 10

♣ KJ74

**Board: 227**

♠ KJ6

Partner bids first.

Dealer: South

♥ KJ9

The opponents are silent.

Vul: E-W

♦ 632

HCP: 10

♣ Q763

## Both hands (Answers Page)

### Board: 223

Dealer: South

Vul: None

North HCP: 10

South HCP: 12

Contract: 1NT North

North:

♠ K75

♥ A6

♦ 9743

♣ K532

South:

♠ AJ42

♥ KT3

♦ QJ82

♣ J4

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

### Board: 224

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 14+2

Contract: 4♦ North

North:

♠ KT3

♥ Q43

♦ 64

♣ KQT43

South:

♠ AJ

♥ J92

♦ AKJ982

♣ 65

W N E S

Pass 1NT Pass 2♦ 1♦

Pass 1NT Pass 2♦ 2♦

Pass Pass 2♥ 3♦

Pass 3♥<sup>1</sup> Pass 3♠

Pass 4♦ All Pass

1. limit raise or better in !D

### Board: 225

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10

Contract: 5♦ North

North:

♠ 6

♥ 8752

♦ AK863

♣ AK5

South:

♠ Q53

♥ A3

♦ Q752

♣ QT76

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ Pass 3♦

Pass 5♦ All Pass

### Board: 226

Dealer: South

Vul: None

North HCP: 10

South HCP: 12

Contract: 2♣ South

North:

♠ QJ8

♥ K92

♦ 652

♣ KJ74

South:

♠ AKT9

♥ J

♦ T943

♣ AT53

W N E S

Pass 1NT Pass 2♣ 1♦

Pass 1NT Pass 2♣

All Pass

### Board: 227

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12

Contract: 1NT North

North:

♠ KJ6

♥ KJ9

♦ 632

♣ Q763

South:

♠ 32

♥ T652

♦ AKJ4

♣ KJ9

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

# South hands

# Spear

<b>Board: 223</b>	♠ AJ42	You bid first.
Dealer: South	♥ KT3	The opponents are silent.
Vul: None	♦ QJ82	
HCP: 12	♣ J4	

<b>Board: 224</b>	♠ AJ	You bid first.
Dealer: South	♥ J92	East (RHO) bids 2♥ if possible.
Vul: E-W	♦ AKJ982	
HCP: 14+2	♣ 65	

<b>Board: 225</b>	♠ Q53	Partner bids first.
Dealer: North	♥ A3	The opponents are silent.
Vul: Both	♦ Q752	
HCP: 10	♣ QT76	

<b>Board: 226</b>	♠ AKT9	You bid first.
Dealer: South	♥ J	The opponents are silent.
Vul: None	♦ T943	
HCP: 12	♣ AT53	

<b>Board: 227</b>	♠ 32	You bid first.
Dealer: South	♥ T652	The opponents are silent.
Vul: E-W	♦ AKJ4	
HCP: 12	♣ KJ9	

## Both hands (Answers Page)

### Board: 223

Dealer: South

Vul: None

North HCP: 10

South HCP: 12

Contract: 1NT North

North:

♠ K75

♥ A6

♦ 9743

♣ K532

South:

♠ AJ42

♥ KT3

♦ QJ82

♣ J4

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

### Board: 224

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 14+2

Contract: 4♦ North

North:

♠ KT3

♥ Q43

♦ 64

♣ KQT43

South:

♠ AJ

♥ J92

♦ AKJ982

♣ 65

W N E S

Pass 1NT Pass 2♦ 1♦

Pass 1NT Pass 2♦ 2♦

Pass Pass 2♥ 3♦

Pass 3♥<sup>1</sup> Pass 3♠

Pass 4♦ All Pass

1. limit raise or better in !D

### Board: 225

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10

Contract: 5♦ North

North:

♠ 6

♥ 8752

♦ AK863

♣ AK5

South:

♠ Q53

♥ A3

♦ Q752

♣ QT76

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ Pass 3♦

Pass 5♦ All Pass

### Board: 226

Dealer: South

Vul: None

North HCP: 10

South HCP: 12

Contract: 2♣ South

North:

♠ QJ8

♥ K92

♦ 652

♣ KJ74

South:

♠ AKT9

♥ J

♦ T943

♣ AT53

W N E S

Pass 1NT Pass 2♣ 1♦

Pass 1NT Pass 2♣

All Pass

### Board: 227

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12

Contract: 1NT North

North:

♠ KJ6

♥ KJ9

♦ 632

♣ Q763

South:

♠ 32

♥ T652

♦ AKJ4

♣ KJ9

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass



<b>Board: 228</b>	♠ 7642	RHO opens the bidding 1♦.
Dealer: West	♥ J84	You bid next.
Vul: E-W	♦ Q973	East (LHO) bids 1NT if possible.
HCP: 7	♣ KJ	East (LHO) Doubles 4♠ if possible.

---

<b>Board: 229</b>	♠ AK74	You bid first.
Dealer: North	♥ 4	The opponents are silent.
Vul: None	♦ KT62	
HCP: 14	♣ KJ32	

---

<b>Board: 230</b>	♠ J32	RHO opens the bidding 1♦.
Dealer: West	♥ 7	You bid next.
Vul: N-S	♦ AKJ7	East (LHO) bids 1NT if possible.
HCP: 9+1	♣ T8764	

---

<b>Board: 231</b>	♠ J2	You bid first.
Dealer: North	♥ 2	West (RHO) bids 2♦ if possible.
Vul: N-S	♦ AK874	West (RHO) bids 3♥ if possible.
HCP: 14+2	♣ AQ975	

---

<b>Board: 232</b>	♠ AT9	Partner bids first.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: Both	♦ 743	
HCP: 9	♣ Q953	

## Both hands (Answers Page)

### Board: 228

	North:	South:	W	N	E	S
Dealer: West	♠ 7642	♠ KQJT95	1 ♦	Pass	1NT	2 ♠
Vul: E-W	♥ J84	♥ KT9	Pass	4 ♠	X	All Pass
North HCP: 7	♦ Q973	♦ 4				
South HCP: 11+2	♣ KJ	♣ Q93				
Contract: 4 ♠ X North						

### Board: 229

	North:	South:	W	N	E	S
Dealer: North	♠ AK74	♠ QT5		1 ♦	Pass	1NT
Vul: None	♥ 4	♥ Q85	Pass	2 ♣	All Pass	
North HCP: 14	♦ KT62	♦ J84				
South HCP: 7	♣ KJ32	♣ Q986				
Contract: 2 ♣ North						

### Board: 230

	North:	South:	W	N	E	S
Dealer: West	♠ J32	♠ KQ98	1 ♦	Pass	1NT	2 ♥
Vul: N-S	♥ 7	♥ KJT642	All Pass			
North HCP: 9+1	♦ AKJ7	♦ T9				
South HCP: 10+2	♣ T8764	♣ J				
Contract: 2 ♥ South						

### Board: 231

	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ Q87		1 ♦	Pass	1NT
Vul: N-S	♥ 2	♥ Q95	2 ♦ <sup>1</sup>	3 ♣	Pass	Pass
North HCP: 14+2	♦ AK874	♦ QT2	3 ♥	4 ♣	All Pass	
South HCP: 10	♣ AQ975	♣ KJT6				
Contract: 4 ♣ North						

1. Michaels Cuebid

### Board: 232

	North:	South:	W	N	E	S
Dealer: South	♠ AT9	♠ J64				1 ♦
Vul: Both	♥ QJ9	♥ A63	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ 743	♦ AJT985	All Pass			
South HCP: 14+2	♣ Q953	♣ A				
Contract: 2 ♦ South						

<b>Board: 228</b>	♠ KQJT95	LHO opens the bidding 1♦.
Dealer: West	♥ KT9	Partner bids next.
Vul: E-W	♦ 4	East (RHO) bids 1NT if possible.
HCP: 11+2	♣ Q93	East (RHO) Doubles 4♠ if possible.

---

<b>Board: 229</b>	♠ QT5	Partner bids first.
Dealer: North	♥ Q85	The opponents are silent.
Vul: None	♦ J84	
HCP: 7	♣ Q986	

---

<b>Board: 230</b>	♠ KQ98	LHO opens the bidding 1♦.
Dealer: West	♥ KJT642	Partner bids next.
Vul: N-S	♦ T9	East (RHO) bids 1NT if possible.
HCP: 10+2	♣ J	

---

<b>Board: 231</b>	♠ Q87	Partner bids first.
Dealer: North	♥ Q95	West (LHO) bids 2♦ if possible.
Vul: N-S	♦ QT2	West (LHO) bids 3♥ if possible.
HCP: 10	♣ KJT6	

---

<b>Board: 232</b>	♠ J64	You bid first.
Dealer: South	♥ A63	The opponents are silent.
Vul: Both	♦ AJT985	
HCP: 14+2	♣ A	

## Both hands (Answers Page)

### Board: 228

	North:	South:	W	N	E	S
Dealer: West	♠ 7642	♠ KQJT95	1 ♦	Pass	1NT	2 ♠
Vul: E-W	♥ J84	♥ KT9	Pass	4 ♠	X	All Pass
North HCP: 7	♦ Q973	♦ 4				
South HCP: 11+2	♣ KJ	♣ Q93				
Contract: 4 ♠ X North						

### Board: 229

	North:	South:	W	N	E	S
Dealer: North	♠ AK74	♠ QT5		1 ♦	Pass	1NT
Vul: None	♥ 4	♥ Q85	Pass	2 ♣	All Pass	
North HCP: 14	♦ KT62	♦ J84				
South HCP: 7	♣ KJ32	♣ Q986				
Contract: 2 ♣ North						

### Board: 230

	North:	South:	W	N	E	S
Dealer: West	♠ J32	♠ KQ98	1 ♦	Pass	1NT	2 ♥
Vul: N-S	♥ 7	♥ KJT642	All Pass			
North HCP: 9+1	♦ AKJ7	♦ T9				
South HCP: 10+2	♣ T8764	♣ J				
Contract: 2 ♥ South						

### Board: 231

	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ Q87		1 ♦	Pass	1NT
Vul: N-S	♥ 2	♥ Q95	2 ♦ <sup>1</sup>	3 ♣	Pass	Pass
North HCP: 14+2	♦ AK874	♦ QT2	3 ♥	4 ♣	All Pass	
South HCP: 10	♣ AQ975	♣ KJT6				
Contract: 4 ♣ North						

1. Michaels Cuebid

### Board: 232

	North:	South:	W	N	E	S
Dealer: South	♠ AT9	♠ J64				1 ♦
Vul: Both	♥ QJ9	♥ A63	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ 743	♦ AJT985	All Pass			
South HCP: 14+2	♣ Q953	♣ A				
Contract: 2 ♦ South						

<b>Board: 233</b>	♠ AJ95	You bid first.
Dealer: North	♥ T97	West (RHO) bids 2♥ if possible.
Vul: E-W	♦ KQ982	
HCP: 12+1	♣ Q	
<hr/>		
<b>Board: 234</b>	♠ 83	RHO opens the bidding 1♦.
Dealer: West	♥ T83	You bid next.
Vul: E-W	♦ QJ93	East (LHO) bids 1NT if possible.
HCP: 8	♣ KQ43	East (LHO) Doubles 3♠ if possible.
<hr/>		
<b>Board: 235</b>	♠ AKT98	LHO opens the bidding 1♦.
Dealer: East	♥ KJT	Partner bids next.
Vul: Both	♦ 32	West (RHO) bids 1NT if possible.
HCP: 14+1	♣ KT4	East (LHO) bids 2♦ if possible.
<hr/>		
<b>Board: 236</b>	♠ A86	Partner bids first.
Dealer: South	♥ Q76	The opponents are silent.
Vul: N-S	♦ T8	
HCP: 8+1	♣ QT974	
<hr/>		
<b>Board: 237</b>	♠ QJ5	Partner bids first.
Dealer: South	♥ QT8	The opponents are silent.
Vul: Both	♦ Q643	
HCP: 9	♣ Q52	

## Both hands (Answers Page)

### Board: 233

	North:	South:	W	N	E	S
Dealer: North	♠ AJ95	♠ K3		1 ♦	Pass	1NT
Vul: E-W	♥ T97	♥ Q63	Pass	2 ♦	Pass	Pass
North HCP: 12+1	♦ KQ982	♦ 653	2 ♥	Pass	Pass	3 ♦
South HCP: 8+1	♣ Q	♣ K8643	All Pass			
Contract: 3 ♦ South						

### Board: 234

	North:	South:	W	N	E	S
Dealer: West	♠ 83	♠ AKJ7654	1 ♦	Pass	1NT	3 ♠
Vul: E-W	♥ T83	♥ 952	Pass	Pass	X	All Pass
North HCP: 8	♦ QJ93	♦ K				
South HCP: 11+3	♣ KQ43	♣ T7				
Contract: 3 ♠ X South						

### Board: 235

	North:	South:	W	N	E	S
Dealer: East	♠ AKT98	♠ 63			1 ♦	Pass
Vul: Both	♥ KJT	♥ Q9732	1NT	Pass	2 ♦	Pass
North HCP: 14+1	♦ 32	♦ AT8	Pass	2 ♠	All Pass	
South HCP: 6+1	♣ KT4	♣ 865				
Contract: 2 ♠ North						

### Board: 236

	North:	South:	W	N	E	S
Dealer: South	♠ A86	♠ 5				1 ♦
Vul: N-S	♥ Q76	♥ 8543	Pass	1NT	Pass	2 ♣
North HCP: 8+1	♦ T8	♦ AK94	Pass	3 ♣	All Pass	
South HCP: 14	♣ QT974	♣ AK32				
Contract: 3 ♣ North						

### Board: 237

	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ 984				1 ♦
Vul: Both	♥ QT8	♥ 74	Pass	1NT	All Pass	
North HCP: 9	♦ Q643	♦ AKT8				
South HCP: 12	♣ Q52	♣ AJ63				
Contract: 1NT North						

<b>Board: 233</b>	♠ K3	Partner bids first.
Dealer: North	♥ Q63	West (LHO) bids 2♥ if possible.
Vul: E-W	♦ 653	
HCP: 8+1	♣ K8643	

---

<b>Board: 234</b>	♠ AKJ7654	LHO opens the bidding 1♦.
Dealer: West	♥ 952	Partner bids next.
Vul: E-W	♦ K	East (RHO) bids 1NT if possible.
HCP: 11+3	♣ T7	East (RHO) Doubles 3♠ if possible.

---

<b>Board: 235</b>	♠ 63	RHO opens the bidding 1♦.
Dealer: East	♥ Q9732	You bid next.
Vul: Both	♦ AT8	West (LHO) bids 1NT if possible.
HCP: 6+1	♣ 865	East (RHO) bids 2♦ if possible.

---

<b>Board: 236</b>	♠ 5	You bid first.
Dealer: South	♥ 8543	The opponents are silent.
Vul: N-S	♦ AK94	
HCP: 14	♣ AK32	

---

<b>Board: 237</b>	♠ 984	You bid first.
Dealer: South	♥ 74	The opponents are silent.
Vul: Both	♦ AKT8	
HCP: 12	♣ AJ63	

## Both hands (Answers Page)

### Board: 233

	North:	South:	W	N	E	S
Dealer: North	♠ AJ95	♠ K3		1 ♦	Pass	1NT
Vul: E-W	♥ T97	♥ Q63	Pass	2 ♦	Pass	Pass
North HCP: 12+1	♦ KQ982	♦ 653	2 ♥	Pass	Pass	3 ♦
South HCP: 8+1	♣ Q	♣ K8643	All Pass			
Contract: 3 ♦ South						

### Board: 234

	North:	South:	W	N	E	S
Dealer: West	♠ 83	♠ AKJ7654	1 ♦	Pass	1NT	3 ♠
Vul: E-W	♥ T83	♥ 952	Pass	Pass	X	All Pass
North HCP: 8	♦ QJ93	♦ K				
South HCP: 11+3	♣ KQ43	♣ T7				
Contract: 3 ♠ X South						

### Board: 235

	North:	South:	W	N	E	S
Dealer: East	♠ AKT98	♠ 63			1 ♦	Pass
Vul: Both	♥ KJT	♥ Q9732	1NT	Pass	2 ♦	Pass
North HCP: 14+1	♦ 32	♦ AT8	Pass	2 ♠	All Pass	
South HCP: 6+1	♣ KT4	♣ 865				
Contract: 2 ♠ North						

### Board: 236

	North:	South:	W	N	E	S
Dealer: South	♠ A86	♠ 5				1 ♦
Vul: N-S	♥ Q76	♥ 8543	Pass	1NT	Pass	2 ♣
North HCP: 8+1	♦ T8	♦ AK94	Pass	3 ♣	All Pass	
South HCP: 14	♣ QT974	♣ AK32				
Contract: 3 ♣ North						

### Board: 237

	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ 984				1 ♦
Vul: Both	♥ QT8	♥ 74	Pass	1NT	All Pass	
North HCP: 9	♦ Q643	♦ AKT8				
South HCP: 12	♣ Q52	♣ AJ63				
Contract: 1NT North						



## North hands

## Spear

<b>Board: 238</b>	♠ Q74	Partner bids first.
Dealer: South	♥ A54	East (LHO) Doubles 1NT if possible.
Vul: None	♦ J642	West (RHO) bids 2♣ if possible.
HCP: 10	♣ KT5	

---

<b>Board: 239</b>	♠ 82	You bid first.
Dealer: North	♥ A764	West (RHO) bids 2♠ if possible.
Vul: E-W	♦ AKT2	
HCP: 14	♣ K92	

---

<b>Board: 240</b>	♠ 97	You bid first.
Dealer: North	♥ AQ82	The opponents are silent.
Vul: Both	♦ K732	
HCP: 12	♣ K65	

---

<b>Board: 241</b>	♠ AJ6	Partner bids first.
Dealer: South	♥ Q9	The opponents are silent.
Vul: None	♦ J975	
HCP: 10	♣ Q962	

---

<b>Board: 242</b>	♠ AT2	Partner bids first.
Dealer: South	♥ K95	East (LHO) bids 2♦ if possible.
Vul: E-W	♦ T64	West (RHO) bids 4♠ if possible.
HCP: 9	♣ QT54	East (LHO) Doubles 5♦ if possible.

## Both hands (Answers Page)

### Board: 238

Dealer: South

Vul: None

North HCP: 10

South HCP: 14

Contract: 2 ♦ North

North:

♠ Q74

♥ A54

♦ J642

♣ KT5

South:

♠ JT9

♥ K98

♦ AK98

♣ QJ6

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

### Board: 239

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 10

Contract: 4 ♦ South

North:

♠ 82

♥ A764

♦ AKT2

♣ K92

South:

♠ A4

♥ QT3

♦ Q865

♣ QT54

W	N	E	S
	1 ♦	Pass	1NT
2 ♠	Pass	Pass	X
Pass	3 ♥	Pass	4 ♦
All Pass			

### Board: 240

Dealer: North

Vul: Both

North HCP: 12

South HCP: 10

Contract: 1NT South

North:

♠ 97

♥ AQ82

♦ K732

♣ K65

South:

♠ QT

♥ K96

♦ QT95

♣ QJ43

W	N	E	S
	1 ♦	Pass	1NT
All Pass			

### Board: 241

Dealer: South

Vul: None

North HCP: 10

South HCP: 13

Contract: 1NT North

North:

♠ AJ6

♥ Q9

♦ J975

♣ Q962

South:

♠ 92

♥ AJ64

♦ AT32

♣ A85

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

### Board: 242

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12+3

Contract: 5 ♦ X North

North:

♠ AT2

♥ K95

♦ T64

♣ QT54

South:

♠ 7

♥ 7

♦ AK98532

♣ AJ76

W	N	E	S
			1 ♦
Pass	1NT	2 ♦ <sup>1</sup>	3 ♦
4 ♠	5 ♦	X	All Pass

1. Michaels Cuebid

<b>Board: 238</b>	♠ JT9	You bid first.
Dealer: South	♥ K98	East (RHO) Doubles 1NT if possible.
Vul: None	♦ AK98	West (LHO) bids 2♣ if possible.
HCP: 14	♣ QJ6	

---

<b>Board: 239</b>	♠ A4	Partner bids first.
Dealer: North	♥ QT3	West (LHO) bids 2♠ if possible.
Vul: E-W	♦ Q865	
HCP: 10	♣ QT54	

---

<b>Board: 240</b>	♠ QT	Partner bids first.
Dealer: North	♥ K96	The opponents are silent.
Vul: Both	♦ QT95	
HCP: 10	♣ QJ43	

---

<b>Board: 241</b>	♠ 92	You bid first.
Dealer: South	♥ AJ64	The opponents are silent.
Vul: None	♦ AT32	
HCP: 13	♣ A85	

---

<b>Board: 242</b>	♠ 7	You bid first.
Dealer: South	♥ 7	East (RHO) bids 2♦ if possible.
Vul: E-W	♦ AK98532	West (LHO) bids 4♠ if possible.
HCP: 12+3	♣ AJ76	East (RHO) Doubles 5♦ if possible.

## Both hands (Answers Page)

### Board: 238

	North:	South:	W	N	E	S
Dealer: South	♠ Q74	♠ JT9				1 ♦
Vul: None	♥ A54	♥ K98	Pass	1NT	X	Pass
North HCP: 10	♦ J642	♦ AK98	2 ♣	2 ♦	All Pass	
South HCP: 14	♣ KT5	♣ QJ6				
Contract: 2 ♦ North						

### Board: 239

	North:	South:	W	N	E	S
Dealer: North	♠ 82	♠ A4		1 ♦	Pass	1NT
Vul: E-W	♥ A764	♥ QT3	2 ♠	Pass	Pass	X
North HCP: 14	♦ AKT2	♦ Q865	Pass	3 ♥	Pass	4 ♦
South HCP: 10	♣ K92	♣ QT54	All Pass			
Contract: 4 ♦ South						

### Board: 240

	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ QT		1 ♦	Pass	1NT
Vul: Both	♥ AQ82	♥ K96	All Pass			
North HCP: 12	♦ K732	♦ QT95				
South HCP: 10	♣ K65	♣ QJ43				
Contract: 1NT South						

### Board: 241

	North:	South:	W	N	E	S
Dealer: South	♠ AJ6	♠ 92				1 ♦
Vul: None	♥ Q9	♥ AJ64	Pass	1NT	All Pass	
North HCP: 10	♦ J975	♦ AT32				
South HCP: 13	♣ Q962	♣ A85				
Contract: 1NT North						

### Board: 242

	North:	South:	W	N	E	S
Dealer: South	♠ AT2	♠ 7				1 ♦
Vul: E-W	♥ K95	♥ 7	Pass	1NT	2 ♦ <sup>1</sup>	3 ♦
North HCP: 9	♦ T64	♦ AK98532	4 ♠	5 ♦	X	All Pass
South HCP: 12+3	♣ QT54	♣ AJ76				
Contract: 5 ♦ X North						

1. Michaels Cuebid

<b>Board: 243</b>	♠ J865	You bid first.
Dealer: North	♥ T76	West (RHO) Doubles 1NT if possible.
Vul: None	♦ AKT62	West (RHO) Doubles 2♦ if possible.
HCP: 12+1	♣ A	East (LHO) bids 3♣ if possible.

---

<b>Board: 244</b>	♠ Q5	Partner bids first.
Dealer: South	♥ K94	East (LHO) bids 2♦ if possible.
Vul: E-W	♦ K974	West (RHO) bids 4♥ if possible.
HCP: 10	♣ Q765	

---

<b>Board: 245</b>	♠ AKJT7542	LHO opens the bidding 1♦.
Dealer: East	♥ QJ3	Partner bids next.
Vul: Both	♦ T	West (RHO) bids 1NT if possible.
HCP: 12+4	♣ J	East (LHO) Doubles 4♠ if possible.

---

<b>Board: 246</b>	♠ QJ3	Partner bids first.
Dealer: South	♥ K95	East (LHO) bids 2♥ if possible.
Vul: E-W	♦ 92	
HCP: 10+1	♣ A8542	

---

<b>Board: 247</b>	♠ Q92	Partner bids first.
Dealer: South	♥ Q97	The opponents are silent.
Vul: N-S	♦ Q7	
HCP: 10+1	♣ A6532	

## Both hands (Answers Page)

### Board: 243

	North:	South:	W	N	E	S
Dealer: North	♠ J865	♠ A97		1 ♦	Pass	1NT
Vul: None	♥ T76	♥ K98	X	2 ♦	Pass	Pass
North HCP: 12+1	♦ AKT62	♦ 853	X	Pass	3 ♣	3 ♦
South HCP: 9	♣ A	♣ Q543	All Pass			
Contract: 3 ♦ South						

### Board: 244

Board: 244	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ K94				1 ♦
Vul: E-W	♥ K94	♥ 5	Pass	1NT	2 ♦ <sup>1</sup>	3 ♦
North HCP: 10	♦ K974	♦ AQJT32	4 ♥	5 ♦	All Pass	
South HCP: 14+2	♣ Q765	♣ A94	1. Michaels Cuebid			
Contract: 5 ♦ North						

### Board: 245

	North:	South:	W	N	E	S
Dealer: East	♠ AKJT7542	♠ 8			1 ♦	Pass
Vul: Both	♥ QJ3	♥ 8754	1NT	4 ♠	X	All Pass
North HCP: 12+4	♦ T	♦ Q842				
South HCP: 6	♣ J	♣ A982				
Contract: 4 ♠ X North						

### Board: 246

	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ 2				1 ♦
Vul: E-W	♥ K95	♥ A8	Pass	1NT	2 ♥	3 ♣
North HCP: 10+1	♦ 92	♦ AQT864	All Pass			
South HCP: 13+2	♣ A8542	♣ QJ96				
Contract: 3 ♣ South						

### Board: 247

Board: 247	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ AT				1 ♦
Vul: N-S	♥ Q97	♥ A632	Pass	1NT	All Pass	
North HCP: 10+1	♦ Q7	♦ A853				
South HCP: 12	♣ A6532	♣ 984				
Contract: 1NT North						

<b>Board: 243</b>	♠ A97	Partner bids first.
Dealer: North	♥ K98	West (LHO) Doubles 1NT if possible.
Vul: None	♦ 853	West (LHO) Doubles 2♦ if possible.
HCP: 9	♣ Q543	East (RHO) bids 3♣ if possible.

---

<b>Board: 244</b>	♠ K94	You bid first.
Dealer: South	♥ 5	East (RHO) bids 2♦ if possible.
Vul: E-W	♦ AQJT32	West (LHO) bids 4♥ if possible.
HCP: 14+2	♣ A94	

---

<b>Board: 245</b>	♠ 8	RHO opens the bidding 1♦.
Dealer: East	♥ 8754	You bid next.
Vul: Both	♦ Q842	West (LHO) bids 1NT if possible.
HCP: 6	♣ A982	East (RHO) Doubles 4♠ if possible.

---

<b>Board: 246</b>	♠ 2	You bid first.
Dealer: South	♥ A8	East (RHO) bids 2♥ if possible.
Vul: E-W	♦ AQT864	
HCP: 13+2	♣ QJ96	

---

<b>Board: 247</b>	♠ AT	You bid first.
Dealer: South	♥ A632	The opponents are silent.
Vul: N-S	♦ A853	
HCP: 12	♣ 984	

## Both hands (Answers Page)

### Board: 243

	North:	South:	W	N	E	S
Dealer: North	♠ J865	♠ A97		1 ♦	Pass	1NT
Vul: None	♥ T76	♥ K98	X	2 ♦	Pass	Pass
North HCP: 12+1	♦ AKT62	♦ 853	X	Pass	3 ♣	3 ♦
South HCP: 9	♣ A	♣ Q543	All Pass			
Contract: 3 ♦ South						

### Board: 244

Board: 244	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ K94				1 ♦
Vul: E-W	♥ K94	♥ 5	Pass	1NT	2 ♦ <sup>1</sup>	3 ♦
North HCP: 10	♦ K974	♦ AQJT32	4 ♥	5 ♦	All Pass	
South HCP: 14+2	♣ Q765	♣ A94	1. Michaels Cuebid			
Contract: 5 ♦ North						

### Board: 245

	North:	South:	W	N	E	S
Dealer: East	♠ AKJT7542	♠ 8			1 ♦	Pass
Vul: Both	♥ QJ3	♥ 8754	1NT	4 ♠	X	All Pass
North HCP: 12+4	♦ T	♦ Q842				
South HCP: 6	♣ J	♣ A982				
Contract: 4 ♠ X North						

### Board: 246

	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ 2				1 ♦
Vul: E-W	♥ K95	♥ A8	Pass	1NT	2 ♥	3 ♣
North HCP: 10+1	♦ 92	♦ AQT864	All Pass			
South HCP: 13+2	♣ A8542	♣ QJ96				
Contract: 3 ♣ South						

### Board: 247

Board: 247	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ AT				1 ♦
Vul: N-S	♥ Q97	♥ A632	Pass	1NT	All Pass	
North HCP: 10+1	♦ Q7	♦ A853				
South HCP: 12	♣ A6532	♣ 984				
Contract: 1NT North						



## North hands

## Spear

<b>Board: 248</b>	♠ KQT86	RHO opens the bidding 1♦.
Dealer: West	♥ J	You bid next.
Vul: Both	♦ 742	East (LHO) bids 1NT if possible.
HCP: 7+1	♣ J852	East (LHO) Doubles 3♥ if possible.

---

<b>Board: 249</b>	♠ QJ4	You bid first.
Dealer: North	♥ J3	West (RHO) bids 2♥ if possible.
Vul: N-S	♦ AJ9643	
HCP: 13+2	♣ A4	

---

<b>Board: 250</b>	♠ K92	Partner bids first.
Dealer: South	♥ KT9	The opponents are silent.
Vul: None	♦ 642	
HCP: 10	♣ KJ87	

---

<b>Board: 251</b>	♠ 7	You bid first.
Dealer: North	♥ A532	The opponents are silent.
Vul: E-W	♦ AQ8732	
HCP: 13+2	♣ K4	

---

<b>Board: 252</b>	♠ 873	RHO opens the bidding 1♦.
Dealer: West	♥ 986	You bid next.
Vul: None	♦ J5	East (LHO) bids 1NT if possible.
HCP: 1+1	♣ T9632	West (RHO) bids 2♦ if possible.

## Both hands (Answers Page)

### Board: 248

	North:	South:	W	N	E	S
Dealer: West	♠ KQT86	♠ 742	1 ♦	Pass	1NT	3 ♥
Vul: Both	♥ J	♥ AKT7654	Pass	Pass	X	All Pass
North HCP: 7+1	♦ 742	♦ J9				
South HCP: 10+3	♣ J852	♣ Q				
Contract: 3 ♥ X South						

### Board: 249

	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ KT		1 ♦	Pass	1NT
Vul: N-S	♥ J3	♥ Q97	2 ♥	3 ♦	Pass	4 ♦
North HCP: 13+2	♦ AJ9643	♦ T875	All Pass			
South HCP: 8	♣ A4	♣ K965				
Contract: 4 ♦ South						

### Board: 250

	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ 3				1 ♦
Vul: None	♥ KT9	♥ AQJ8	Pass	1NT	Pass	2 ♦
North HCP: 10	♦ 642	♦ AK875	All Pass			
South HCP: 14+1	♣ KJ87	♣ 942				
Contract: 2 ♦ South						

### Board: 251

	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ AT8		1 ♦	Pass	1NT
Vul: E-W	♥ A532	♥ Q84	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ AQ8732	♦ JT				
South HCP: 9+1	♣ K4	♣ Q9652				
Contract: 2 ♦ North						

### Board: 252

	North:	South:	W	N	E	S
Dealer: West	♠ 873	♠ AK94	1 ♦	Pass	1NT	X
Vul: None	♥ 986	♥ AJT542	2 ♦	Pass	Pass	3 ♥
North HCP: 1+1	♦ J5	♦ A2	All Pass			
South HCP: 19+2	♣ T9632	♣ K				
Contract: 3 ♥ South						

<b>Board: 248</b>	♠ 742	LHO opens the bidding 1 ♦.
Dealer: West	♥ AKT7654	Partner bids next.
Vul: Both	♦ J9	East (RHO) bids 1NT if possible.
HCP: 10+3	♣ Q	East (RHO) Doubles 3 ♥ if possible.

---

<b>Board: 249</b>	♠ KT	Partner bids first.
Dealer: North	♥ Q97	West (LHO) bids 2 ♥ if possible.
Vul: N-S	♦ T875	
HCP: 8	♣ K965	

---

<b>Board: 250</b>	♠ 3	You bid first.
Dealer: South	♥ AQJ8	The opponents are silent.
Vul: None	♦ AK875	
HCP: 14+1	♣ 942	

---

<b>Board: 251</b>	♠ AT8	Partner bids first.
Dealer: North	♥ Q84	The opponents are silent.
Vul: E-W	♦ JT	
HCP: 9+1	♣ Q9652	

---

<b>Board: 252</b>	♠ AK94	LHO opens the bidding 1 ♦.
Dealer: West	♥ AJT542	Partner bids next.
Vul: None	♦ A2	East (RHO) bids 1NT if possible.
HCP: 19+2	♣ K	West (LHO) bids 2 ♦ if possible.

## Both hands (Answers Page)

### Board: 248

	North:	South:	W	N	E	S
Dealer: West	♠ KQT86	♠ 742	1 ♦	Pass	1NT	3 ♥
Vul: Both	♥ J	♥ AKT7654	Pass	Pass	X	All Pass
North HCP: 7+1	♦ 742	♦ J9				
South HCP: 10+3	♣ J852	♣ Q				
Contract: 3 ♥ X South						

### Board: 249

	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ KT		1 ♦	Pass	1NT
Vul: N-S	♥ J3	♥ Q97	2 ♥	3 ♦	Pass	4 ♦
North HCP: 13+2	♦ AJ9643	♦ T875	All Pass			
South HCP: 8	♣ A4	♣ K965				
Contract: 4 ♦ South						

### Board: 250

	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ 3				1 ♦
Vul: None	♥ KT9	♥ AQJ8	Pass	1NT	Pass	2 ♦
North HCP: 10	♦ 642	♦ AK875	All Pass			
South HCP: 14+1	♣ KJ87	♣ 942				
Contract: 2 ♦ South						

### Board: 251

	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ AT8		1 ♦	Pass	1NT
Vul: E-W	♥ A532	♥ Q84	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ AQ8732	♦ JT				
South HCP: 9+1	♣ K4	♣ Q9652				
Contract: 2 ♦ North						

### Board: 252

	North:	South:	W	N	E	S
Dealer: West	♠ 873	♠ AK94	1 ♦	Pass	1NT	X
Vul: None	♥ 986	♥ AJT542	2 ♦	Pass	Pass	3 ♥
North HCP: 1+1	♦ J5	♦ A2	All Pass			
South HCP: 19+2	♣ T9632	♣ K				
Contract: 3 ♥ South						

<b>Board: 253</b>	♠ Q65	Partner bids first.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: E-W	♦ Q5	
HCP: 10+1	♣ K9542	
<hr/>		
<b>Board: 254</b>	♠ T9532	RHO opens the bidding 1 ♦ .
Dealer: West	♥ T63	You bid next.
Vul: E-W	♦ T63	East (LHO) bids 1NT if possible.
HCP: 0+1	♣ 97	West (RHO) bids 2 ♦ if possible.
		East (LHO) bids 3 ♦ if possible.
		East (LHO) Doubles 3 ♥ if possible.
<hr/>		
<b>Board: 255</b>	♠ AKJ985	LHO opens the bidding 1 ♦ .
Dealer: East	♥ J953	Partner bids next.
Vul: E-W	♦ 7	West (RHO) bids 1NT if possible.
HCP: 14+2	♣ KQ	East (LHO) bids 3 ♣ if possible.
		West (RHO) Doubles 4 ♠ if possible.
<hr/>		
<b>Board: 256</b>	♠ T632	RHO opens the bidding 1 ♦ .
Dealer: West	♥ 42	You bid next.
Vul: Both	♦ 8532	East (LHO) bids 1NT if possible.
HCP: 7	♣ AK5	West (RHO) bids 2 ♦ if possible.

## Both hands (Answers Page)

### Board: 253

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 12

Contract: 1NT North

North:

♠ Q65

♥ QJ4

♦ Q5

♣ K9542

South:

♠ KT9

♥ A96

♦ A432

♣ J76

W      N      E      S

1 ♦

Pass    1NT    All Pass

### Board: 254

Dealer: West

Vul: E-W

North HCP: 0+1

South HCP: 18+1

Contract: 3 ♥ X North

North:

♠ T9532

♥ T63

♦ T63

♣ 97

South:

♠ 87

♥ AJ984

♦ AQ

♣ AKT6

W      N      E      S

1 ♦    Pass    1NT    X

2 ♦    Pass    Pass    2 ♥

Pass    Pass    3 ♦    Pass

Pass    3 ♥    X      All Pass

### Board: 255

Dealer: East

Vul: E-W

North HCP: 14+2

South HCP: 3

Contract: 4 ♠ X South

North:

♠ AKJ985

♥ J953

♦ 7

♣ KQ

South:

♠ 7432

♥ T74

♦ QJ54

♣ 63

W      N      E      S

1 ♦    Pass

1NT    2 ♠    3 ♣    4 ♠

X      All Pass

### Board: 256

Dealer: West

Vul: Both

North HCP: 7

South HCP: 11+1

Contract: 2 ♥ South

North:

♠ T632

♥ 42

♦ 8532

♣ AK5

South:

♠ 74

♥ AQJT7

♦ A9

♣ 7432

W      N      E      S

1 ♦    Pass    1NT    Pass

2 ♦    Pass    Pass    2 ♥

All Pass

<b>Board: 253</b>	♠ KT9	You bid first.
Dealer: South	♥ A96	The opponents are silent.
Vul: E-W	♦ A432	
HCP: 12	♣ J76	
<hr/>		
<b>Board: 254</b>	♠ 87	LHO opens the bidding 1 ♦.
Dealer: West	♥ AJ984	Partner bids next.
Vul: E-W	♦ AQ	East (RHO) bids 1NT if possible.
HCP: 18+1	♣ AKT6	West (LHO) bids 2 ♦ if possible.
		East (RHO) bids 3 ♦ if possible.
		East (RHO) Doubles 3 ♥ if possible.
<hr/>		
<b>Board: 255</b>	♠ 7432	RHO opens the bidding 1 ♦.
Dealer: East	♥ T74	You bid next.
Vul: E-W	♦ QJ54	West (LHO) bids 1NT if possible.
HCP: 3	♣ 63	East (RHO) bids 3 ♣ if possible.
		West (LHO) Doubles 4 ♠ if possible.
<hr/>		
<b>Board: 256</b>	♠ 74	LHO opens the bidding 1 ♦.
Dealer: West	♥ AQJT7	Partner bids next.
Vul: Both	♦ A9	East (RHO) bids 1NT if possible.
HCP: 11+1	♣ 7432	West (LHO) bids 2 ♦ if possible.

## Both hands (Answers Page)

### Board: 253

	North:	South:	W	N	E	S
Dealer: South	♠ Q65	♠ KT9				1 ♦
Vul: E-W	♥ QJ4	♥ A96	Pass	1NT	All Pass	
North HCP: 10+1	♦ Q5	♦ A432				
South HCP: 12	♣ K9542	♣ J76				
Contract: 1NT North						

### Board: 254

	North:	South:	W	N	E	S
Dealer: West	♠ T9532	♠ 87	1 ♦	Pass	1NT	X
Vul: E-W	♥ T63	♥ AJ984	2 ♦	Pass	Pass	2 ♥
North HCP: 0+1	♦ T63	♦ AQ	Pass	Pass	3 ♦	Pass
South HCP: 18+1	♣ 97	♣ AKT6	Pass	3 ♥	X	All Pass
Contract: 3 ♥ X North						

### Board: 255

	North:	South:	W	N	E	S
Dealer: East	♠ AKJ985	♠ 7432			1 ♦	Pass
Vul: E-W	♥ J953	♥ T74	1NT	2 ♠	3 ♣	4 ♠
North HCP: 14+2	♦ 7	♦ QJ54	X	All Pass		
South HCP: 3	♣ KQ	♣ 63				
Contract: 4 ♠ X South						

### Board: 256

	North:	South:	W	N	E	S
Dealer: West	♠ T632	♠ 74	1 ♦	Pass	1NT	Pass
Vul: Both	♥ 42	♥ AQJT7	2 ♦	Pass	Pass	2 ♥
North HCP: 7	♦ 8532	♦ A9	All Pass			
South HCP: 11+1	♣ AK5	♣ 7432				
Contract: 2 ♥ South						



<b>Board: 257</b>	♠ K973	LHO opens the bidding 1 ♦.
Dealer: East	♥ AQJ875	Partner bids next.
Vul: N-S	♦ Q85	West (RHO) bids 1NT if possible.
HCP: 12+2	♣ -	

---

<b>Board: 258</b>	♠ Q84	Partner bids first.
Dealer: South	♥ A97	The opponents are silent.
Vul: N-S	♦ 973	
HCP: 10	♣ KJT9	

---

<b>Board: 259</b>	♠ 762	You bid first.
Dealer: North	♥ AT2	The opponents are silent.
Vul: None	♦ AKJ98	
HCP: 13+1	♣ J3	

---

<b>Board: 260</b>	♠ AJ52	You bid first.
Dealer: North	♥ J3	The opponents are silent.
Vul: N-S	♦ A982	
HCP: 13	♣ KT3	

---

<b>Board: 261</b>	♠ AJT4	You bid first.
Dealer: North	♥ 75	West (RHO) Doubles 2 ♦ if possible.
Vul: Both	♦ KJ862	East (LHO) bids 2 ♥ if possible.
HCP: 12+1	♣ QJ	

## Both hands (Answers Page)

### Board: 257

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 8

Contract: 2♥ North

North:

♠ K973

♥ AQJ875

♦ Q85

♣ -

South:

♠ AJ4

♥ T9

♦ JT62

♣ Q632

W	N	E	S
		1♦	Pass
1NT	2♥	All Pass	

### Board: 258

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 13

Contract: 2♣ South

North:

♠ Q84

♥ A97

♦ 973

♣ KJT9

South:

♠ AT65

♥ 4

♦ KT64

♣ AQ65

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

### Board: 259

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9

Contract: 3♦ South

North:

♠ 762

♥ AT2

♦ AKJ98

♣ J3

South:

♠ AT

♥ Q86

♦ 5432

♣ K742

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

### Board: 260

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 8+1

Contract: 1NT South

North:

♠ AJ52

♥ J3

♦ A982

♣ KT3

South:

♠ Q3

♥ QT6

♦ QT3

♣ Q7652

W	N	E	S
	1♦	Pass	1NT
All Pass			

### Board: 261

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 10

Contract: 3♦ South

North:

♠ AJT4

♥ 75

♦ KJ862

♣ QJ

South:

♠ Q96

♥ KT6

♦ Q94

♣ K832

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

# South hands

# Spear

<b>Board: 257</b>	♠ AJ4	RHO opens the bidding 1♦.
Dealer: East	♥ T9	You bid next.
Vul: N-S	♦ JT62	West (LHO) bids 1NT if possible.
HCP: 8	♣ Q632	

<b>Board: 258</b>	♠ AT65	You bid first.
Dealer: South	♥ 4	The opponents are silent.
Vul: N-S	♦ KT64	
HCP: 13	♣ AQ65	

<b>Board: 259</b>	♠ AT	Partner bids first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: None	♦ 5432	
HCP: 9	♣ K742	

<b>Board: 260</b>	♠ Q3	Partner bids first.
Dealer: North	♥ QT6	The opponents are silent.
Vul: N-S	♦ QT3	
HCP: 8+1	♣ Q7652	

<b>Board: 261</b>	♠ Q96	Partner bids first.
Dealer: North	♥ KT6	West (LHO) Doubles 2♦ if possible.
Vul: Both	♦ Q94	East (RHO) bids 2♥ if possible.
HCP: 10	♣ K832	

## Both hands (Answers Page)

### Board: 257

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 8

Contract: 2♥ North

North:

♠ K973

♥ AQJ875

♦ Q85

♣ -

South:

♠ AJ4

♥ T9

♦ JT62

♣ Q632

W	N	E	S
		1♦	Pass
1NT	2♥	All Pass	

### Board: 258

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 13

Contract: 2♣ South

North:

♠ Q84

♥ A97

♦ 973

♣ KJT9

South:

♠ AT65

♥ 4

♦ KT64

♣ AQ65

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

### Board: 259

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9

Contract: 3♦ South

North:

♠ 762

♥ AT2

♦ AKJ98

♣ J3

South:

♠ AT

♥ Q86

♦ 5432

♣ K742

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

### Board: 260

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 8+1

Contract: 1NT South

North:

♠ AJ52

♥ J3

♦ A982

♣ KT3

South:

♠ Q3

♥ QT6

♦ QT3

♣ Q7652

W	N	E	S
	1♦	Pass	1NT
All Pass			

### Board: 261

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 10

Contract: 3♦ South

North:

♠ AJT4

♥ 75

♦ KJ862

♣ QJ

South:

♠ Q96

♥ KT6

♦ Q94

♣ K832

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

# North hands

# Spear

<b>Board: 262</b>	♠ K532	You bid first.
Dealer: North	♥ KT97	The opponents are silent.
Vul: E-W	♦ AK92	
HCP: 13	♣ 4	

<b>Board: 263</b>	♠ K93	Partner bids first.
Dealer: South	♥ K54	The opponents are silent.
Vul: None	♦ JT2	
HCP: 9	♣ QT98	

<b>Board: 264</b>	♠ A73	You bid first.
Dealer: North	♥ 532	The opponents are silent.
Vul: E-W	♦ A862	
HCP: 12	♣ A87	

<b>Board: 265</b>	♠ QT7	Partner bids first.
Dealer: South	♥ A32	The opponents are silent.
Vul: N-S	♦ J7	
HCP: 10+1	♣ K8542	

<b>Board: 266</b>	♠ K98	Partner bids first.
Dealer: South	♥ A4	The opponents are silent.
Vul: Both	♦ 9863	
HCP: 9	♣ Q952	

## Both hands (Answers Page)

### Board: 262

	North:	South:	W	N	E	S
Dealer: North	♠ K532	♠ Q7		1 ♦	Pass	1NT
Vul: E-W	♥ KT97	♥ Q53	All Pass			
North HCP: 13	♦ AK92	♦ 643				
South HCP: 8+1	♣ 4	♣ A9852				
Contract: 1NT South						

### Board: 263

	North:	South:	W	N	E	S
Dealer: South	♠ K93	♠ QJ4				1 ♦
Vul: None	♥ K54	♥ 973	Pass	1NT	All Pass	
North HCP: 9	♦ JT2	♦ AK95				
South HCP: 14	♣ QT98	♣ A42				
Contract: 1NT North						

### Board: 264

	North:	South:	W	N	E	S
Dealer: North	♠ A73	♠ K84		1 ♦	Pass	1NT
Vul: E-W	♥ 532	♥ Q8	All Pass			
North HCP: 12	♦ A862	♦ JT73				
South HCP: 10	♣ A87	♣ KJT6				
Contract: 1NT South						

### Board: 265

	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ A842				1 ♦
Vul: N-S	♥ A32	♥ Q94	Pass	1NT	All Pass	
North HCP: 10+1	♦ J7	♦ AK92				
South HCP: 14	♣ K8542	♣ J6				
Contract: 1NT North						

### Board: 266

	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ A42				1 ♦
Vul: Both	♥ A4	♥ J92	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ 9863	♦ AQJ52	Pass	3 ♦	All Pass	
South HCP: 12+1	♣ Q952	♣ 83				
Contract: 3 ♦ North						

<b>Board: 262</b>	♠ Q7	Partner bids first.
Dealer: North	♥ Q53	The opponents are silent.
Vul: E-W	♦ 643	
HCP: 8+1	♣ A9852	

---

<b>Board: 263</b>	♠ QJ4	You bid first.
Dealer: South	♥ 973	The opponents are silent.
Vul: None	♦ AK95	
HCP: 14	♣ A42	

---

<b>Board: 264</b>	♠ K84	Partner bids first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: E-W	♦ JT73	
HCP: 10	♣ KJT6	

---

<b>Board: 265</b>	♠ A842	You bid first.
Dealer: South	♥ Q94	The opponents are silent.
Vul: N-S	♦ AK92	
HCP: 14	♣ J6	

---

<b>Board: 266</b>	♠ A42	You bid first.
Dealer: South	♥ J92	The opponents are silent.
Vul: Both	♦ AQJ52	
HCP: 12+1	♣ 83	

## Both hands (Answers Page)

### Board: 262

	North:	South:	W	N	E	S
Dealer: North	♠ K532	♠ Q7		1 ♦	Pass	1NT
Vul: E-W	♥ KT97	♥ Q53	All Pass			
North HCP: 13	♦ AK92	♦ 643				
South HCP: 8+1	♣ 4	♣ A9852				
Contract: 1NT South						

### Board: 263

	North:	South:	W	N	E	S
Dealer: South	♠ K93	♠ QJ4				1 ♦
Vul: None	♥ K54	♥ 973	Pass	1NT	All Pass	
North HCP: 9	♦ JT2	♦ AK95				
South HCP: 14	♣ QT98	♣ A42				
Contract: 1NT North						

### Board: 264

	North:	South:	W	N	E	S
Dealer: North	♠ A73	♠ K84		1 ♦	Pass	1NT
Vul: E-W	♥ 532	♥ Q8	All Pass			
North HCP: 12	♦ A862	♦ JT73				
South HCP: 10	♣ A87	♣ KJT6				
Contract: 1NT South						

### Board: 265

	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ A842				1 ♦
Vul: N-S	♥ A32	♥ Q94	Pass	1NT	All Pass	
North HCP: 10+1	♦ J7	♦ AK92				
South HCP: 14	♣ K8542	♣ J6				
Contract: 1NT North						

### Board: 266

	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ A42				1 ♦
Vul: Both	♥ A4	♥ J92	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ 9863	♦ AQJ52	Pass	3 ♦	All Pass	
South HCP: 12+1	♣ Q952	♣ 83				
Contract: 3 ♦ North						



<b>Board: 267</b>	♠ AKJ852	LHO opens the bidding 1 ♦.
Dealer: East	♥ 765	Partner bids next.
Vul: E-W	♦ 64	West (RHO) bids 1NT if possible.
HCP: 8+2	♣ 42	

---

<b>Board: 268</b>	♠ 82	RHO opens the bidding 1 ♦.
Dealer: West	♥ K872	You bid next.
Vul: Both	♦ 874	East (LHO) bids 1NT if possible.
HCP: 7	♣ A642	

---

<b>Board: 269</b>	♠ Q5	Partner bids first.
Dealer: South	♥ QT8	The opponents are silent.
Vul: None	♦ Q86	
HCP: 9+1	♣ KT953	

---

<b>Board: 270</b>	♠ JT75	RHO opens the bidding 1 ♦.
Dealer: West	♥ 874	You bid next.
Vul: Both	♦ T7	East (LHO) bids 1NT if possible.
HCP: 6	♣ AJ54	

---

<b>Board: 271</b>	♠ 72	You bid first.
Dealer: North	♥ AK7	The opponents are silent.
Vul: None	♦ 432	
HCP: 14+1	♣ AQJ64	

## Both hands (Answers Page)

### Board: 267

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 11

Contract: 3 ♠ South

North:

♠ AKJ852

♥ 765

♦ 64

♣ 42

South:

♠ T96

♥ JT4

♦ AK87

♣ QJT

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

### Board: 268

Dealer: West

Vul: Both

North HCP: 7

South HCP: 10+2

Contract: 2 ♠ South

North:

♠ 82

♥ K872

♦ 874

♣ A642

South:

♠ AKT965

♥ QJ43

♦ 96

♣ 9

W	N	E	S
1 ♦	Pass	1NT	2 ♠
All Pass			

### Board: 269

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14

Contract: 1NT North

North:

♠ Q5

♥ QT8

♦ Q86

♣ KT953

South:

♠ 6432

♥ A53

♦ AKJ4

♣ Q8

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

### Board: 270

Dealer: West

Vul: Both

North HCP: 6

South HCP: 12+2

Contract: 2 ♥ South

North:

♠ JT75

♥ 874

♦ T7

♣ AJ54

South:

♠ 82

♥ AQJ932

♦ AJ92

♣ T

W	N	E	S
1 ♦	Pass	1NT	2 ♥
All Pass			

### Board: 271

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 9

Contract: 3 ♣ North

North:

♠ 72

♥ AK7

♦ 432

♣ AQJ64

South:

♠ AJ5

♥ QT4

♦ Q85

♣ 9873

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

<b>Board: 267</b>	♠ T96	RHO opens the bidding 1 ♦.
Dealer: East	♥ JT4	You bid next.
Vul: E-W	♦ AK87	West (LHO) bids 1NT if possible.
HCP: 11	♣ QJT	

---

<b>Board: 268</b>	♠ AKT965	LHO opens the bidding 1 ♦.
Dealer: West	♥ QJ43	Partner bids next.
Vul: Both	♦ 96	East (RHO) bids 1NT if possible.
HCP: 10+2	♣ 9	

---

<b>Board: 269</b>	♠ 6432	You bid first.
Dealer: South	♥ A53	The opponents are silent.
Vul: None	♦ AKJ4	
HCP: 14	♣ Q8	

---

<b>Board: 270</b>	♠ 82	LHO opens the bidding 1 ♦.
Dealer: West	♥ AQJ932	Partner bids next.
Vul: Both	♦ AJ92	East (RHO) bids 1NT if possible.
HCP: 12+2	♣ T	

---

<b>Board: 271</b>	♠ AJ5	Partner bids first.
Dealer: North	♥ QT4	The opponents are silent.
Vul: None	♦ Q85	
HCP: 9	♣ 9873	

## Both hands (Answers Page)

### Board: 267

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 11

Contract: 3 ♠ South

North:

♠ AKJ852

♥ 765

♦ 64

♣ 42

South:

♠ T96

♥ JT4

♦ AK87

♣ QJT

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

### Board: 268

Dealer: West

Vul: Both

North HCP: 7

South HCP: 10+2

Contract: 2 ♠ South

North:

♠ 82

♥ K872

♦ 874

♣ A642

South:

♠ AKT965

♥ QJ43

♦ 96

♣ 9

W	N	E	S
1 ♦	Pass	1NT	2 ♠
All Pass			

### Board: 269

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14

Contract: 1NT North

North:

♠ Q5

♥ QT8

♦ Q86

♣ KT953

South:

♠ 6432

♥ A53

♦ AKJ4

♣ Q8

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

### Board: 270

Dealer: West

Vul: Both

North HCP: 6

South HCP: 12+2

Contract: 2 ♥ South

North:

♠ JT75

♥ 874

♦ T7

♣ AJ54

South:

♠ 82

♥ AQJ932

♦ AJ92

♣ T

W	N	E	S
1 ♦	Pass	1NT	2 ♥
All Pass			

### Board: 271

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 9

Contract: 3 ♣ North

North:

♠ 72

♥ AK7

♦ 432

♣ AQJ64

South:

♠ AJ5

♥ QT4

♦ Q85

♣ 9873

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

## North hands

## Spear

<b>Board: 272</b>	♠ A75	You bid first.
Dealer: North	♥ K32	The opponents are silent.
Vul: N-S	♦ K742	
HCP: 14	♣ A53	
<hr/>		
<b>Board: 273</b>	♠ A73	Partner bids first.
Dealer: South	♥ Q64	The opponents are silent.
Vul: None	♦ JT65	
HCP: 10	♣ K86	
<hr/>		
<b>Board: 274</b>	♠ QT8	Partner bids first.
Dealer: South	♥ QT2	East (LHO) bids 2♥ if possible.
Vul: E-W	♦ 98	West (RHO) bids 3♥ if possible.
HCP: 9+1	♣ KQ872	
<hr/>		
<b>Board: 275</b>	♠ KJ7	Partner bids first.
Dealer: South	♥ Q75	The opponents are silent.
Vul: N-S	♦ T832	
HCP: 10	♣ KJ4	
<hr/>		
<b>Board: 276</b>	♠ 943	You bid first.
Dealer: North	♥ 84	The opponents are silent.
Vul: Both	♦ AQT9	
HCP: 13	♣ AK74	

## Both hands (Answers Page)

### Board: 272

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 8+1

Contract: 1NT South

North:

♠ A75

♥ K32

♦ K742

♣ A53

South:

♠ Q9

♥ QT7

♦ Q85

♣ Q9872

W	N	E	S
	1 ♦	Pass	1NT
All Pass			

### Board: 273

Dealer: South

Vul: None

North HCP: 10

South HCP: 14

Contract: 1NT North

North:

♠ A73

♥ Q64

♦ JT65

♣ K86

South:

♠ T654

♥ J8

♦ AQ94

♣ AQJ

W	N	E	S
Pass	1NT	All Pass	1 ♦

### Board: 274

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 12+3

Contract: 4 ♦ North

North:

♠ QT8

♥ QT2

♦ 98

♣ KQ872

South:

♠ A94

♥ J

♦ KQJ6543

♣ J6

W	N	E	S
Pass	1NT	2 ♥	3 ♦
3 ♥	4 ♦	All Pass	

### Board: 275

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 12

Contract: 1NT North

North:

♠ KJ7

♥ Q75

♦ T832

♣ KJ4

South:

♠ 93

♥ T94

♦ AKJ6

♣ AT65

W	N	E	S
Pass	1NT	All Pass	1 ♦

### Board: 276

Dealer: North

Vul: Both

North HCP: 13

South HCP: 10

Contract: 1NT South

North:

♠ 943

♥ 84

♦ AQT9

♣ AK74

South:

♠ K72

♥ KT2

♦ J83

♣ QJ86

W	N	E	S
	1 ♦	Pass	1NT
All Pass			

<b>Board: 272</b>	♠ Q9	Partner bids first.
Dealer: North	♥ QT7	The opponents are silent.
Vul: N-S	♦ Q85	
HCP: 8+1	♣ Q9872	
<hr/>		
<b>Board: 273</b>	♠ T654	You bid first.
Dealer: South	♥ J8	The opponents are silent.
Vul: None	♦ AQ94	
HCP: 14	♣ AQJ	
<hr/>		
<b>Board: 274</b>	♠ A94	You bid first.
Dealer: South	♥ J	East (RHO) bids 2♥ if possible.
Vul: E-W	♦ KQJ6543	West (LHO) bids 3♥ if possible.
HCP: 12+3	♣ J6	
<hr/>		
<b>Board: 275</b>	♠ 93	You bid first.
Dealer: South	♥ T94	The opponents are silent.
Vul: N-S	♦ AKJ6	
HCP: 12	♣ AT65	
<hr/>		
<b>Board: 276</b>	♠ K72	Partner bids first.
Dealer: North	♥ KT2	The opponents are silent.
Vul: Both	♦ J83	
HCP: 10	♣ QJ86	

## Both hands (Answers Page)

### Board: 272

	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ Q9		1 ♦	Pass	1NT
Vul: N-S	♥ K32	♥ QT7	All Pass			
North HCP: 14	♦ K742	♦ Q85				
South HCP: 8+1	♣ A53	♣ Q9872				
Contract: 1NT South						

### Board: 273

	North:	South:	W	N	E	S
Dealer: South	♠ A73	♠ T654				1 ♦
Vul: None	♥ Q64	♥ J8	Pass	1NT	All Pass	
North HCP: 10	♦ JT65	♦ AQ94				
South HCP: 14	♣ K86	♣ AQJ				
Contract: 1NT North						

### Board: 274

	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ A94				1 ♦
Vul: E-W	♥ QT2	♥ J	Pass	1NT	2 ♥	3 ♦
North HCP: 9+1	♦ 98	♦ KQJ6543	3 ♥	4 ♦	All Pass	
South HCP: 12+3	♣ KQ872	♣ J6				
Contract: 4 ♦ North						

### Board: 275

	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ 93				1 ♦
Vul: N-S	♥ Q75	♥ T94	Pass	1NT	All Pass	
North HCP: 10	♦ T832	♦ AKJ6				
South HCP: 12	♣ KJ4	♣ AT65				
Contract: 1NT North						

### Board: 276

	North:	South:	W	N	E	S
Dealer: North	♠ 943	♠ K72		1 ♦	Pass	1NT
Vul: Both	♥ 84	♥ KT2	All Pass			
North HCP: 13	♦ AQT9	♦ J83				
South HCP: 10	♣ AK74	♣ QJ86				
Contract: 1NT South						



<b>Board: 277</b>	♠ K65	You bid first.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ AT932	
HCP: 12+1	♣ AJT6	

---

<b>Board: 278</b>	♠ T5	You bid first.
Dealer: North	♥ 976	The opponents are silent.
Vul: N-S	♦ AQJ8	
HCP: 12	♣ AJT8	

---

<b>Board: 279</b>	♠ A5	Partner bids first.
Dealer: South	♥ A63	The opponents are silent.
Vul: N-S	♦ 952	
HCP: 10+1	♣ QT763	

---

<b>Board: 280</b>	♠ KJ852	RHO opens the bidding 1♦.
Dealer: West	♥ 32	You bid next.
Vul: Both	♦ T73	East (LHO) bids 1NT if possible.
HCP: 7+1	♣ K43	

---

<b>Board: 281</b>	♠ K73	Partner bids first.
Dealer: South	♥ A6	The opponents are silent.
Vul: E-W	♦ JT3	
HCP: 10+1	♣ QT752	

## Both hands (Answers Page)

### Board: 277

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 10

Contract: 2♣ North

North:

♠ K65

♥ 6

♦ AT932

♣ AJT6

South:

♠ QT9

♥ QJ5

♦ 754

♣ KQ82

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

### Board: 278

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 7

Contract: 1NT South

North:

♠ T5

♥ 976

♦ AQJ8

♣ AJT8

South:

♠ K64

♥ Q53

♦ T42

♣ Q762

W	N	E	S
	1♦	Pass	1NT
All Pass			

### Board: 279

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13

Contract: 1NT North

North:

♠ A5

♥ A63

♦ 952

♣ QT763

South:

♠ 86

♥ KT95

♦ AK73

♣ K42

W	N	E	S
			1♦
Pass	1NT	All Pass	

### Board: 280

Dealer: West

Vul: Both

North HCP: 7+1

South HCP: 11+2

Contract: 2♥ South

North:

♠ KJ852

♥ 32

♦ T73

♣ K43

South:

♠ T3

♥ AQJT94

♦ K6

♣ JT2

W	N	E	S
1♦	Pass	1NT	2♥
All Pass			

### Board: 281

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 13

Contract: 1NT North

North:

♠ K73

♥ A6

♦ JT3

♣ QT752

South:

♠ A64

♥ KQ42

♦ A942

♣ 43

W	N	E	S
			1♦
Pass	1NT	All Pass	

<b>Board: 277</b>	♠ QT9	Partner bids first.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: E-W	♦ 754	
HCP: 10	♣ KQ82	

---

<b>Board: 278</b>	♠ K64	Partner bids first.
Dealer: North	♥ Q53	The opponents are silent.
Vul: N-S	♦ T42	
HCP: 7	♣ Q762	

---

<b>Board: 279</b>	♠ 86	You bid first.
Dealer: South	♥ KT95	The opponents are silent.
Vul: N-S	♦ AK73	
HCP: 13	♣ K42	

---

<b>Board: 280</b>	♠ T3	LHO opens the bidding 1 ♦.
Dealer: West	♥ AQJT94	Partner bids next.
Vul: Both	♦ K6	East (RHO) bids 1NT if possible.
HCP: 11+2	♣ JT2	

---

<b>Board: 281</b>	♠ A64	You bid first.
Dealer: South	♥ KQ42	The opponents are silent.
Vul: E-W	♦ A942	
HCP: 13	♣ 43	

## Both hands (Answers Page)

### Board: 277

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 10

Contract: 2♣ North

North:

♠ K65

♥ 6

♦ AT932

♣ AJT6

South:

♠ QT9

♥ QJ5

♦ 754

♣ KQ82

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

### Board: 278

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 7

Contract: 1NT South

North:

♠ T5

♥ 976

♦ AQJ8

♣ AJT8

South:

♠ K64

♥ Q53

♦ T42

♣ Q762

W	N	E	S
	1♦	Pass	1NT
All Pass			

### Board: 279

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13

Contract: 1NT North

North:

♠ A5

♥ A63

♦ 952

♣ QT763

South:

♠ 86

♥ KT95

♦ AK73

♣ K42

W	N	E	S
			1♦
Pass	1NT	All Pass	

### Board: 280

Dealer: West

Vul: Both

North HCP: 7+1

South HCP: 11+2

Contract: 2♥ South

North:

♠ KJ852

♥ 32

♦ T73

♣ K43

South:

♠ T3

♥ AQJT94

♦ K6

♣ JT2

W	N	E	S
1♦	Pass	1NT	2♥
All Pass			

### Board: 281

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 13

Contract: 1NT North

North:

♠ K73

♥ A6

♦ JT3

♣ QT752

South:

♠ A64

♥ KQ42

♦ A942

♣ 43

W	N	E	S
			1♦
Pass	1NT	All Pass	

<b>Board: 282</b>	♠ 862	You bid first.
Dealer: North	♥ A42	The opponents are silent.
Vul: Both	♦ 863	
HCP: 12	♣ AKJT	

---

<b>Board: 283</b>	♠ A5	You bid first.
Dealer: North	♥ 4	The opponents are silent.
Vul: E-W	♦ AQ532	
HCP: 14+2	♣ A7642	

---

<b>Board: 284</b>	♠ Q53	Partner bids first.
Dealer: South	♥ K98	The opponents are silent.
Vul: N-S	♦ K43	
HCP: 8	♣ 8754	

---

<b>Board: 285</b>	♠ Q85	LHO opens the bidding 1 ♦.
Dealer: East	♥ AKT732	Partner bids next.
Vul: None	♦ J6	West (RHO) bids 1NT if possible.
HCP: 11+2	♣ J7	

---

<b>Board: 286</b>	♠ K7	Partner bids first.
Dealer: South	♥ Q64	The opponents are silent.
Vul: E-W	♦ 542	
HCP: 8+1	♣ KT965	

## Both hands (Answers Page)

### Board: 282

	North:	South:	W	N	E	S
Dealer: North	♠ 862	♠ K54		1 ♣	Pass	1NT
Vul: Both	♥ A42	♥ Q97	All Pass			
North HCP: 12	♦ 863	♦ A95				
South HCP: 9	♣ AKJT	♣ 8742				
Contract: 1NT South						

### Board: 283

	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ Q64		1 ♦	Pass	1NT
Vul: E-W	♥ 4	♥ K82	Pass	2 ♣	Pass	2 ♦
North HCP: 14+2	♦ AQ532	♦ KT97	Pass	3 ♦	Pass	3NT
South HCP: 10	♣ A7642	♣ QT3	Pass	5 ♦	All Pass	
Contract: 5 ♦ North						

### Board: 284

	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ 97				1 ♣
Vul: N-S	♥ K98	♥ 65	Pass	1NT	Pass	3 ♣
North HCP: 8	♦ K43	♦ AQ86	All Pass			
South HCP: 13+1	♣ 8754	♣ AK962				
Contract: 3 ♣ South						

### Board: 285

	North:	South:	W	N	E	S
Dealer: East	♠ Q85	♠ JT74			1 ♦	Pass
Vul: None	♥ AKT732	♥ 8	1NT	2 ♥	All Pass	
North HCP: 11+2	♦ J6	♦ Q52				
South HCP: 7+1	♣ J7	♣ AT654				
Contract: 2 ♥ North						

### Board: 286

	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ J9				1 ♦
Vul: E-W	♥ Q64	♥ AJ52	Pass	1NT	Pass	2 ♦
North HCP: 8+1	♦ 542	♦ AJT73	All Pass			
South HCP: 12+1	♣ KT965	♣ J3				
Contract: 2 ♦ South						

# South hands

# Spear

<b>Board: 282</b>	♠ K54	Partner bids first.
Dealer: North	♥ Q97	The opponents are silent.
Vul: Both	♦ A95	
HCP: 9	♣ 8742	

<b>Board: 283</b>	♠ Q64	Partner bids first.
Dealer: North	♥ K82	The opponents are silent.
Vul: E-W	♦ KT97	
HCP: 10	♣ QT3	

<b>Board: 284</b>	♠ 97	You bid first.
Dealer: South	♥ 65	The opponents are silent.
Vul: N-S	♦ AQ86	
HCP: 13+1	♣ AK962	

<b>Board: 285</b>	♠ JT74	RHO opens the bidding 1 ♦.
Dealer: East	♥ 8	You bid next.
Vul: None	♦ Q52	West (LHO) bids 1NT if possible.
HCP: 7+1	♣ AT654	

<b>Board: 286</b>	♠ J9	You bid first.
Dealer: South	♥ AJ52	The opponents are silent.
Vul: E-W	♦ AJT73	
HCP: 12+1	♣ J3	

## Both hands (Answers Page)

### Board: 282

	North:	South:	W	N	E	S
Dealer: North	♠ 862	♠ K54		1 ♣	Pass	1NT
Vul: Both	♥ A42	♥ Q97	All Pass			
North HCP: 12	♦ 863	♦ A95				
South HCP: 9	♣ AKJT	♣ 8742				
Contract: 1NT South						

### Board: 283

	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ Q64		1 ♦	Pass	1NT
Vul: E-W	♥ 4	♥ K82	Pass	2 ♣	Pass	2 ♦
North HCP: 14+2	♦ AQ532	♦ KT97	Pass	3 ♦	Pass	3NT
South HCP: 10	♣ A7642	♣ QT3	Pass	5 ♦	All Pass	
Contract: 5 ♦ North						

### Board: 284

	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ 97				1 ♣
Vul: N-S	♥ K98	♥ 65	Pass	1NT	Pass	3 ♣
North HCP: 8	♦ K43	♦ AQ86	All Pass			
South HCP: 13+1	♣ 8754	♣ AK962				
Contract: 3 ♣ South						

### Board: 285

	North:	South:	W	N	E	S
Dealer: East	♠ Q85	♠ JT74			1 ♦	Pass
Vul: None	♥ AKT732	♥ 8	1NT	2 ♥	All Pass	
North HCP: 11+2	♦ J6	♦ Q52				
South HCP: 7+1	♣ J7	♣ AT654				
Contract: 2 ♥ North						

### Board: 286

	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ J9				1 ♦
Vul: E-W	♥ Q64	♥ AJ52	Pass	1NT	Pass	2 ♦
North HCP: 8+1	♦ 542	♦ AJT73	All Pass			
South HCP: 12+1	♣ KT965	♣ J3				
Contract: 2 ♦ South						



<b>Board: 287</b>	♠ J	You bid first.
Dealer: North	♥ AJ7	West (RHO) bids 2 ♠ if possible.
Vul: N-S	♦ KQJ642	
HCP: 14+2	♣ Q98	
<hr/>		
<b>Board: 288</b>	♠ AQ875	LHO opens the bidding 1 ♦.
Dealer: East	♥ AJT753	Partner bids next.
Vul: Both	♦ 3	West (RHO) bids 1NT if possible.
HCP: 11+3	♣ T	East (LHO) bids 5 ♣ if possible.
		West (RHO) Doubles 5 ♠ if possible.
<hr/>		
<b>Board: 289</b>	♠ 3	You bid first.
Dealer: North	♥ A853	West (RHO) bids 2 ♠ if possible.
Vul: N-S	♦ AJ94	
HCP: 13	♣ A764	
<hr/>		
<b>Board: 290</b>	♠ Q86	Partner bids first.
Dealer: South	♥ K73	The opponents are silent.
Vul: Both	♦ T52	
HCP: 9	♣ KJT5	
<hr/>		
<b>Board: 291</b>	♠ AQT42	LHO opens the bidding 1 ♦.
Dealer: East	♥ AJ98	Partner bids next.
Vul: None	♦ T5	West (RHO) bids 1NT if possible.
HCP: 15+1	♣ KJ	East (LHO) bids 2 ♦ if possible.

## Both hands (Answers Page)

### Board: 287

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 10+1

Contract: 4 ♦ North

North:

♠ J

♥ AJ7

♦ KQJ642

♣ Q98

South:

♠ KT5

♥ Q54

♦ 83

♣ AJT63

W	N	E	S
	1 ♦	Pass	1NT
Pass	2 ♦	Pass	Pass
2 ♠	3 ♦	Pass	3 ♠ <sup>1</sup>
Pass	4 ♦	All Pass	

1. limit raise or better in !D

### Board: 288

Dealer: East

Vul: Both

North HCP: 11+3

South HCP: 6+1

Contract: 5 ♠ X South

North:

♠ AQ875

♥ AJT753

♦ 3

♣ T

South:

♠ J9632

♥ Q6

♦ K874

♣ 94

W	N	E	S
		1 ♦	Pass
1NT	2 ♦ <sup>1</sup>	5 ♣	5 ♠
X	All Pass		

1. Michaels Cuebid

### Board: 289

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 9

Contract: 3 ♣ North

North:

♠ 3

♥ A853

♦ AJ94

♣ A764

South:

♠ A94

♥ Q42

♦ 865

♣ K932

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

### Board: 290

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13+1

Contract: 2 ♦ South

North:

♠ Q86

♥ K73

♦ T52

♣ KJT5

South:

♠ KT32

♥ 62

♦ AQ974

♣ A3

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

### Board: 291

Dealer: East

Vul: None

North HCP: 15+1

South HCP: 5+1

Contract: 2 ♠ North

North:

♠ AQT42

♥ AJ98

♦ T5

♣ KJ

South:

♠ 63

♥ T63

♦ AJ2

♣ T7532

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

# South hands

# Spear

<b>Board: 287</b>	♠ KT5	Partner bids first.
Dealer: North	♥ Q54	West (LHO) bids 2♠ if possible.
Vul: N-S	♦ 83	
HCP: 10+1	♣ AJT63	
<b>Board: 288</b>	♠ J9632	RHO opens the bidding 1♦.
Dealer: East	♥ Q6	You bid next.
Vul: Both	♦ K874	West (LHO) bids 1NT if possible.
HCP: 6+1	♣ 94	East (RHO) bids 5♣ if possible.
		West (LHO) Doubles 5♠ if possible.
<b>Board: 289</b>	♠ A94	Partner bids first.
Dealer: North	♥ Q42	West (LHO) bids 2♠ if possible.
Vul: N-S	♦ 865	
HCP: 9	♣ K932	
<b>Board: 290</b>	♠ KT32	You bid first.
Dealer: South	♥ 62	The opponents are silent.
Vul: Both	♦ AQ974	
HCP: 13+1	♣ A3	
<b>Board: 291</b>	♠ 63	RHO opens the bidding 1♦.
Dealer: East	♥ T63	You bid next.
Vul: None	♦ AJ2	West (LHO) bids 1NT if possible.
HCP: 5+1	♣ T7532	East (RHO) bids 2♦ if possible.

## Both hands (Answers Page)

### Board: 287

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 10+1

Contract: 4 ♦ North

North:

♠ J

♥ AJ7

♦ KQJ642

♣ Q98

South:

♠ KT5

♥ Q54

♦ 83

♣ AJT63

W	N	E	S
	1 ♦	Pass	1NT
Pass	2 ♦	Pass	Pass
2 ♠	3 ♦	Pass	3 ♠ <sup>1</sup>
Pass	4 ♦	All Pass	

1. limit raise or better in !D

### Board: 288

Dealer: East

Vul: Both

North HCP: 11+3

South HCP: 6+1

Contract: 5 ♠ X South

North:

♠ AQ875

♥ AJT753

♦ 3

♣ T

South:

♠ J9632

♥ Q6

♦ K874

♣ 94

W	N	E	S
		1 ♦	Pass
1NT	2 ♦ <sup>1</sup>	5 ♣	5 ♠
X	All Pass		

1. Michaels Cuebid

### Board: 289

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 9

Contract: 3 ♣ North

North:

♠ 3

♥ A853

♦ AJ94

♣ A764

South:

♠ A94

♥ Q42

♦ 865

♣ K932

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

### Board: 290

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13+1

Contract: 2 ♦ South

North:

♠ Q86

♥ K73

♦ T52

♣ KJT5

South:

♠ KT32

♥ 62

♦ AQ974

♣ A3

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

### Board: 291

Dealer: East

Vul: None

North HCP: 15+1

South HCP: 5+1

Contract: 2 ♠ North

North:

♠ AQT42

♥ AJ98

♦ T5

♣ KJ

South:

♠ 63

♥ T63

♦ AJ2

♣ T7532

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

<b>Board: 292</b>	♠ J3	You bid first.
Dealer: North	♥ Q62	The opponents are silent.
Vul: N-S	♦ A953	
HCP: 12	♣ AJT5	
<hr/>		
<b>Board: 293</b>	♠ AQT862	LHO opens the bidding 1 ♦.
Dealer: East	♥ KQ4	Partner bids next.
Vul: Both	♦ 3	West (RHO) bids 1NT if possible.
HCP: 16+2	♣ AJ8	
<hr/>		
<b>Board: 294</b>	♠ T75	RHO opens the bidding 1 ♦.
Dealer: West	♥ 9	You bid next.
Vul: None	♦ KQ654	East (LHO) bids 1NT if possible.
HCP: 9+1	♣ A942	
<hr/>		
<b>Board: 295</b>	♠ QT5	Partner bids first.
Dealer: South	♥ A92	The opponents are silent.
Vul: E-W	♦ T86	
HCP: 8	♣ Q432	
<hr/>		
<b>Board: 296</b>	♠ AQT9	You bid first.
Dealer: North	♥ T54	The opponents are silent.
Vul: Both	♦ 952	
HCP: 13	♣ AK7	

## Both hands (Answers Page)

### Board: 292

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 9

Contract: 1NT South

North:

♠ J3

♥ Q62

♦ A953

♣ AJT5

South:

♠ Q8

♥ KJ4

♦ 8762

♣ K942

W	N	E	S
	1 ♦	Pass	1NT
All Pass			

### Board: 293

Dealer: East

Vul: Both

North HCP: 16+2

South HCP: 2+1

Contract: 2 ♠ North

North:

♠ AQT862

♥ KQ4

♦ 3

♣ AJ8

South:

♠ 73

♥ T8765

♦ QT98

♣ 92

W	N	E	S
		1 ♦	Pass
1NT	2 ♠	All Pass	

### Board: 294

Dealer: West

Vul: None

North HCP: 9+1

South HCP: 12+2

Contract: 2 ♥ South

North:

♠ T75

♥ 9

♦ KQ654

♣ A942

South:

♠ AK62

♥ AJT763

♦ -

♣ T53

W	N	E	S
1 ♦	Pass	1NT	2 ♥
All Pass			

### Board: 295

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13

Contract: 1NT North

North:

♠ QT5

♥ A92

♦ T86

♣ Q432

South:

♠ 94

♥ Q843

♦ AQ42

♣ AJT

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

### Board: 296

Dealer: North

Vul: Both

North HCP: 13

South HCP: 8

Contract: 1NT South

North:

♠ AQT9

♥ T54

♦ 952

♣ AK7

South:

♠ K76

♥ QJ6

♦ QT7

♣ T652

W	N	E	S
	1 ♣	Pass	1NT
All Pass			

## South hands

## Spear

<b>Board: 292</b>	♠ Q8	Partner bids first.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: N-S	♦ 8762	
HCP: 9	♣ K942	
<b>Board: 293</b>	♠ 73	RHO opens the bidding 1 ♦ .
Dealer: East	♥ T8765	You bid next.
Vul: Both	♦ QT98	West (LHO) bids 1NT if possible.
HCP: 2+1	♣ 92	
<b>Board: 294</b>	♠ AK62	LHO opens the bidding 1 ♦ .
Dealer: West	♥ AJT763	Partner bids next.
Vul: None	♦ -	East (RHO) bids 1NT if possible.
HCP: 12+2	♣ T53	
<b>Board: 295</b>	♠ 94	You bid first.
Dealer: South	♥ Q843	The opponents are silent.
Vul: E-W	♦ AQ42	
HCP: 13	♣ AJT	
<b>Board: 296</b>	♠ K76	Partner bids first.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: Both	♦ QT7	
HCP: 8	♣ T652	

## Both hands (Answers Page)

### Board: 292

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 9

Contract: 1NT South

North:

♠ J3

♥ Q62

♦ A953

♣ AJT5

South:

♠ Q8

♥ KJ4

♦ 8762

♣ K942

W	N	E	S
	1 ♦	Pass	1NT
All Pass			

### Board: 293

Dealer: East

Vul: Both

North HCP: 16+2

South HCP: 2+1

Contract: 2 ♠ North

North:

♠ AQT862

♥ KQ4

♦ 3

♣ AJ8

South:

♠ 73

♥ T8765

♦ QT98

♣ 92

W	N	E	S
		1 ♦	Pass
1NT	2 ♠	All Pass	

### Board: 294

Dealer: West

Vul: None

North HCP: 9+1

South HCP: 12+2

Contract: 2 ♥ South

North:

♠ T75

♥ 9

♦ KQ654

♣ A942

South:

♠ AK62

♥ AJT763

♦ -

♣ T53

W	N	E	S
1 ♦	Pass	1NT	2 ♥
All Pass			

### Board: 295

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13

Contract: 1NT North

North:

♠ QT5

♥ A92

♦ T86

♣ Q432

South:

♠ 94

♥ Q843

♦ AQ42

♣ AJT

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

### Board: 296

Dealer: North

Vul: Both

North HCP: 13

South HCP: 8

Contract: 1NT South

North:

♠ AQT9

♥ T54

♦ 952

♣ AK7

South:

♠ K76

♥ QJ6

♦ QT7

♣ T652

W	N	E	S
	1 ♣	Pass	1NT
All Pass			



<b>Board: 297</b>	♠ AJ62	You bid first.
Dealer: North	♥ 95	The opponents are silent.
Vul: None	♦ AKQ65	
HCP: 14+1	♣ 63	
<hr/>		
<b>Board: 298</b>	♠ KJ6	Partner bids first.
Dealer: South	♥ K54	East (LHO) bids 2♥ if possible.
Vul: E-W	♦ T97	
HCP: 10	♣ KT32	
<hr/>		
<b>Board: 299</b>	♠ QT2	Partner bids first.
Dealer: South	♥ Q63	The opponents are silent.
Vul: N-S	♦ 8652	
HCP: 8	♣ AT5	
<hr/>		
<b>Board: 300</b>	♠ T763	RHO opens the bidding 1♦.
Dealer: West	♥ K942	You bid next.
Vul: N-S	♦ AT7	East (LHO) bids 1NT if possible.
HCP: 7	♣ 87	West (RHO) bids 3♣ if possible.
<hr/>		
<b>Board: 301</b>	♠ J87	You bid first.
Dealer: North	♥ Q64	West (RHO) bids 2♠ if possible.
Vul: N-S	♦ AKQT32	
HCP: 12+2	♣ 7	

## Both hands (Answers Page)

### Board: 297

	North:	South:	W	N	E	S
Dealer: North	♠ AJ62	♠ Q98		1 ♦	Pass	1NT
Vul: None	♥ 95	♥ QT	Pass	2 ♦	Pass	3 ♦
North HCP: 14+1	♦ AKQ65	♦ JT73	Pass	5 ♦	All Pass	
South HCP: 10	♣ 63	♣ AJT9				
Contract: 5 ♦ North						

### Board: 298

	North:	South:	W	N	E	S
Dealer: South	♠ KJ6	♠ AQ2				1 ♦
Vul: E-W	♥ K54	♥ Q9	Pass	1NT	Pass	2 ♦
North HCP: 10	♦ T97	♦ KQ862	Pass	Pass	2 ♥	Pass
South HCP: 14+1	♣ KT32	♣ J87	Pass	3 ♦	All Pass	
Contract: 3 ♦ North						

### Board: 299

	North:	South:	W	N	E	S
Dealer: South	♠ QT2	♠ AJ54				1 ♦
Vul: N-S	♥ Q63	♥ J2	Pass	1NT	All Pass	
North HCP: 8	♦ 8652	♦ KT93				
South HCP: 13	♣ AT5	♣ KJ6				
Contract: 1NT North						

### Board: 300

	North:	South:	W	N	E	S
Dealer: West	♠ T763	♠ AK82	1 ♦	Pass	1NT	2 ♥
Vul: N-S	♥ K942	♥ AJ8765	3 ♣	3 ♥	All Pass	
North HCP: 7	♦ AT7	♦ 9				
South HCP: 13+2	♣ 87	♣ J5				
Contract: 3 ♥ North						

### Board: 301

	North:	South:	W	N	E	S
Dealer: North	♠ J87	♠ KT		1 ♦	Pass	1NT
Vul: N-S	♥ Q64	♥ KJ3	2 ♠	3 ♦	Pass	4 ♦
North HCP: 12+2	♦ AKQT32	♦ 9654	All Pass			
South HCP: 9	♣ 7	♣ QT93				
Contract: 4 ♦ South						

<b>Board: 297</b>	♠ Q98	Partner bids first.
Dealer: North	♥ QT	The opponents are silent.
Vul: None	♦ JT73	
HCP: 10	♣ AJT9	

---

<b>Board: 298</b>	♠ AQ2	You bid first.
Dealer: South	♥ Q9	East (RHO) bids 2♥ if possible.
Vul: E-W	♦ KQ862	
HCP: 14+1	♣ J87	

---

<b>Board: 299</b>	♠ AJ54	You bid first.
Dealer: South	♥ J2	The opponents are silent.
Vul: N-S	♦ KT93	
HCP: 13	♣ KJ6	

---

<b>Board: 300</b>	♠ AK82	LHO opens the bidding 1♦.
Dealer: West	♥ AJ8765	Partner bids next.
Vul: N-S	♦ 9	East (RHO) bids 1NT if possible.
HCP: 13+2	♣ J5	West (LHO) bids 3♣ if possible.

---

<b>Board: 301</b>	♠ KT	Partner bids first.
Dealer: North	♥ KJ3	West (LHO) bids 2♠ if possible.
Vul: N-S	♦ 9654	
HCP: 9	♣ QT93	

## Both hands (Answers Page)

### Board: 297

	North:	South:	W	N	E	S
Dealer: North	♠ AJ62	♠ Q98		1 ♦	Pass	1NT
Vul: None	♥ 95	♥ QT	Pass	2 ♦	Pass	3 ♦
North HCP: 14+1	♦ AKQ65	♦ JT73	Pass	5 ♦	All Pass	
South HCP: 10	♣ 63	♣ AJT9				
Contract: 5 ♦ North						

### Board: 298

	North:	South:	W	N	E	S
Dealer: South	♠ KJ6	♠ AQ2				1 ♦
Vul: E-W	♥ K54	♥ Q9	Pass	1NT	Pass	2 ♦
North HCP: 10	♦ T97	♦ KQ862	Pass	Pass	2 ♥	Pass
South HCP: 14+1	♣ KT32	♣ J87	Pass	3 ♦	All Pass	
Contract: 3 ♦ North						

### Board: 299

	North:	South:	W	N	E	S
Dealer: South	♠ QT2	♠ AJ54				1 ♦
Vul: N-S	♥ Q63	♥ J2	Pass	1NT	All Pass	
North HCP: 8	♦ 8652	♦ KT93				
South HCP: 13	♣ AT5	♣ KJ6				
Contract: 1NT North						

### Board: 300

	North:	South:	W	N	E	S
Dealer: West	♠ T763	♠ AK82	1 ♦	Pass	1NT	2 ♥
Vul: N-S	♥ K942	♥ AJ8765	3 ♣	3 ♥	All Pass	
North HCP: 7	♦ AT7	♦ 9				
South HCP: 13+2	♣ 87	♣ J5				
Contract: 3 ♥ North						

### Board: 301

	North:	South:	W	N	E	S
Dealer: North	♠ J87	♠ KT		1 ♦	Pass	1NT
Vul: N-S	♥ Q64	♥ KJ3	2 ♠	3 ♦	Pass	4 ♦
North HCP: 12+2	♦ AKQT32	♦ 9654	All Pass			
South HCP: 9	♣ 7	♣ QT93				
Contract: 4 ♦ South						

# North hands

# Spear

<b>Board: 302</b>	♠ K42	Partner bids first.
Dealer: South	♥ QJ3	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 10+1	♣ QT754	
<b>Board: 303</b>	♠ K76	Partner bids first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: N-S	♦ J432	
HCP: 10	♣ QJT5	
<b>Board: 304</b>	♠ JT8	RHO opens the bidding 1♦.
Dealer: West	♥ AT65	You bid next.
Vul: Both	♦ QJT84	East (LHO) bids 1NT if possible.
HCP: 8+1	♣ 4	
<b>Board: 305</b>	♠ J	You bid first.
Dealer: North	♥ JT87	West (RHO) bids 2♠ if possible.
Vul: N-S	♦ A52	
HCP: 13+1	♣ AKT93	
<b>Board: 306</b>	♠ QT2	Partner bids first.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: None	♦ JT3	
HCP: 8	♣ QT64	

## Both hands (Answers Page)

### Board: 302

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 12+2

Contract: 2 ♦ South

North:

♠ K42

♥ QJ3

♦ Q3

♣ QT754

South:

♠ 985

♥ 8

♦ AJT875

♣ AK8

W N E S

Pass 1NT Pass 2 ♦

Pass 1NT Pass 2 ♦

All Pass

### Board: 303

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 12

Contract: 1NT North

North:

♠ K76

♥ QJ

♦ J432

♣ QJT5

South:

♠ T532

♥ 432

♦ KQ76

♣ AK

W N E S

Pass 1NT All Pass

Pass 1NT All Pass

Pass 1NT All Pass

### Board: 304

Dealer: West

Vul: Both

North HCP: 8+1

South HCP: 11+3

Contract: 3 ♠ North

North:

♠ JT8

♥ AT65

♦ QJT84

♣ 4

South:

♠ AK5432

♥ J9

♦ -

♣ K9652

W N E S

1 ♦ Pass 1NT 2 ♠

Pass 3 ♠ All Pass

Pass 3 ♠ All Pass

### Board: 305

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 10

Contract: 3 ♣ North

North:

♠ J

♥ JT87

♦ A52

♣ AKT93

South:

♠ K84

♥ Q93

♦ Q97

♣ QJ52

W N E S

Pass 1NT

2 ♠ 3 ♣ All Pass

2 ♠ 3 ♣ All Pass

### Board: 306

Dealer: South

Vul: None

North HCP: 8

South HCP: 13+2

Contract: 2 ♦ South

North:

♠ QT2

♥ QJ6

♦ JT3

♣ QT64

South:

♠ A853

♥ 8

♦ AKQ942

♣ 87

W N E S

Pass 1NT Pass 2 ♦

Pass 1NT Pass 2 ♦

All Pass

## South hands

## Spear

<b>Board: 302</b>	♠ 985	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: Both	♦ AJT875	
HCP: 12+2	♣ AK8	
<b>Board: 303</b>	♠ T532	You bid first.
Dealer: South	♥ 432	The opponents are silent.
Vul: N-S	♦ KQ76	
HCP: 12	♣ AK	
<b>Board: 304</b>	♠ AK5432	LHO opens the bidding 1♦.
Dealer: West	♥ J9	Partner bids next.
Vul: Both	♦ -	East (RHO) bids 1NT if possible.
HCP: 11+3	♣ K9652	
<b>Board: 305</b>	♠ K84	Partner bids first.
Dealer: North	♥ Q93	West (LHO) bids 2♠ if possible.
Vul: N-S	♦ Q97	
HCP: 10	♣ QJ52	
<b>Board: 306</b>	♠ A853	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: None	♦ AKQ942	
HCP: 13+2	♣ 87	

## Both hands (Answers Page)

### Board: 302

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 12+2

Contract: 2 ♦ South

North:

♠ K42

♥ QJ3

♦ Q3

♣ QT754

South:

♠ 985

♥ 8

♦ AJT875

♣ AK8

W N E S

Pass 1NT Pass 2 ♦

Pass 1NT Pass 2 ♦

All Pass

### Board: 303

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 12

Contract: 1NT North

North:

♠ K76

♥ QJ

♦ J432

♣ QJT5

South:

♠ T532

♥ 432

♦ KQ76

♣ AK

W N E S

Pass 1NT All Pass

Pass 1NT All Pass

### Board: 304

Dealer: West

Vul: Both

North HCP: 8+1

South HCP: 11+3

Contract: 3 ♠ North

North:

♠ JT8

♥ AT65

♦ QJT84

♣ 4

South:

♠ AK5432

♥ J9

♦ -

♣ K9652

W N E S

1 ♦ Pass 1NT 2 ♠

Pass 3 ♠ All Pass

### Board: 305

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 10

Contract: 3 ♣ North

North:

♠ J

♥ JT87

♦ A52

♣ AKT93

South:

♠ K84

♥ Q93

♦ Q97

♣ QJ52

W N E S

Pass 1NT

2 ♠ 3 ♣ All Pass

### Board: 306

Dealer: South

Vul: None

North HCP: 8

South HCP: 13+2

Contract: 2 ♦ South

North:

♠ QT2

♥ QJ6

♦ JT3

♣ QT64

South:

♠ A853

♥ 8

♦ AKQ942

♣ 87

W N E S

Pass 1NT Pass 2 ♦

Pass 1NT Pass 2 ♦

All Pass



<b>Board: 307</b>	♠ K87	Partner bids first.
Dealer: South	♥ QT8	The opponents are silent.
Vul: None	♦ 93	
HCP: 7+1	♣ QT642	
<hr/>		
<b>Board: 308</b>	♠ QJ86532	LHO opens the bidding 1 ♦.
Dealer: East	♥ KJ765	Partner bids next.
Vul: E-W	♦ -	West (RHO) bids 1NT if possible.
HCP: 9+4	♣ Q	East (LHO) bids 3 ♣ if possible.
		West (RHO) Doubles 4 ♠ if possible.
<hr/>		
<b>Board: 309</b>	♠ AKJ943	LHO opens the bidding 1 ♦.
Dealer: East	♥ 765	Partner bids next.
Vul: None	♦ -	West (RHO) bids 1NT if possible.
HCP: 13+2	♣ KQ75	
<hr/>		
<b>Board: 310</b>	♠ Q42	Partner bids first.
Dealer: South	♥ K76	East (LHO) bids 2 ♠ if possible.
Vul: E-W	♦ J75	
HCP: 9	♣ K873	
<hr/>		
<b>Board: 311</b>	♠ AQ942	LHO opens the bidding 1 ♦.
Dealer: East	♥ 752	Partner bids next.
Vul: E-W	♦ 98	West (RHO) bids 1NT if possible.
HCP: 11+1	♣ AJ5	East (LHO) bids 2 ♦ if possible.

## Both hands (Answers Page)

### Board: 307

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 13

Contract: 1NT North

North:

♠ K87

♥ QT8

♦ 93

♣ QT642

South:

♠ T5

♥ K74

♦ KT42

♣ AK85

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

### Board: 308

Dealer: East

Vul: E-W

North HCP: 9+4

South HCP: 7

Contract: 4♠ X South

North:

♠ QJ86532

♥ KJ765

♦ -

♣ Q

South:

♠ KT94

♥ 9

♦ K752

♣ J542

W N E S

Pass 1♦ 3♣ 4♠

1NT 2♦<sup>1</sup> 3♣ 4♠

X All Pass

1. Michaels Cuebid

### Board: 309

Dealer: East

Vul: None

North HCP: 13+2

South HCP: 3+1

Contract: 2♠ North

North:

♠ AKJ943

♥ 765

♦ -

♣ KQ75

South:

♠ 8

♥ T82

♦ Q8632

♣ J942

W N E S

Pass 1♦ 3♣ 4♠

1NT 2♠ All Pass

### Board: 310

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13+2

Contract: 3♦ South

North:

♠ Q42

♥ K76

♦ J75

♣ K873

South:

♠ T3

♥ 93

♦ AKQT93

♣ A62

W N E S

Pass 1NT Pass 2♦ 3♦

Pass 1NT Pass 2♦ 3♦

Pass Pass 2♠ 3♦

All Pass

### Board: 311

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 7

Contract: 2♠ North

North:

♠ AQ942

♥ 752

♦ 98

♣ AJ5

South:

♠ 8

♥ AJT4

♦ QT75

♣ 7432

W N E S

Pass 1NT Pass 2♦ 3♦

1NT Pass 2♦ 3♦

Pass 2♠ All Pass

<b>Board: 307</b>	♠ T5	You bid first.
Dealer: South	♥ K74	The opponents are silent.
Vul: None	♦ KT42	
HCP: 13	♣ AK85	
<hr/>		
<b>Board: 308</b>	♠ KT94	RHO opens the bidding 1 ♦ .
Dealer: East	♥ 9	You bid next.
Vul: E-W	♦ K752	West (LHO) bids 1NT if possible.
HCP: 7	♣ J542	East (RHO) bids 3 ♣ if possible.
		West (LHO) Doubles 4 ♠ if possible.
<hr/>		
<b>Board: 309</b>	♠ 8	RHO opens the bidding 1 ♦ .
Dealer: East	♥ T82	You bid next.
Vul: None	♦ Q8632	West (LHO) bids 1NT if possible.
HCP: 3+1	♣ J942	
<hr/>		
<b>Board: 310</b>	♠ T3	You bid first.
Dealer: South	♥ 93	East (RHO) bids 2 ♠ if possible.
Vul: E-W	♦ AKQT93	
HCP: 13+2	♣ A62	
<hr/>		
<b>Board: 311</b>	♠ 8	RHO opens the bidding 1 ♦ .
Dealer: East	♥ AJT4	You bid next.
Vul: E-W	♦ QT75	West (LHO) bids 1NT if possible.
HCP: 7	♣ 7432	East (RHO) bids 2 ♦ if possible.

## Both hands (Answers Page)

### Board: 307

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 13

Contract: 1NT North

North:

♠ K87

♥ QT8

♦ 93

♣ QT642

South:

♠ T5

♥ K74

♦ KT42

♣ AK85

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

### Board: 308

Dealer: East

Vul: E-W

North HCP: 9+4

South HCP: 7

Contract: 4♠ X South

North:

♠ QJ86532

♥ KJ765

♦ -

♣ Q

South:

♠ KT94

♥ 9

♦ K752

♣ J542

W N E S

Pass 1♦ 3♣ 4♠

1NT 2♦<sup>1</sup> 3♣ 4♠

X All Pass

1. Michaels Cuebid

### Board: 309

Dealer: East

Vul: None

North HCP: 13+2

South HCP: 3+1

Contract: 2♠ North

North:

♠ AKJ943

♥ 765

♦ -

♣ KQ75

South:

♠ 8

♥ T82

♦ Q8632

♣ J942

W N E S

Pass 1♦ 3♣ 4♠

1NT 2♠ All Pass

### Board: 310

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13+2

Contract: 3♦ South

North:

♠ Q42

♥ K76

♦ J75

♣ K873

South:

♠ T3

♥ 93

♦ AKQT93

♣ A62

W N E S

Pass 1NT Pass 2♦

Pass 1NT Pass 2♦

Pass Pass 2♠ 3♦

All Pass

### Board: 311

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 7

Contract: 2♠ North

North:

♠ AQ942

♥ 752

♦ 98

♣ AJ5

South:

♠ 8

♥ AJT4

♦ QT75

♣ 7432

W N E S

Pass 1NT Pass 2♦

1NT Pass 2♦ Pass

Pass 2♠ All Pass

<b>Board: 312</b>	♠ T	You bid first.
Dealer: North	♥ A84	West (RHO) bids 3 ♠ if possible.
Vul: Both	♦ AKQT7	
HCP: 14+1	♣ J952	

---

<b>Board: 313</b>	♠ J	You bid first.
Dealer: North	♥ K8	West (RHO) bids 3 ♠ if possible.
Vul: E-W	♦ AKJT9873	
HCP: 12+4	♣ 97	

---

<b>Board: 314</b>	♠ A84	Partner bids first.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: Both	♦ 64	
HCP: 10+1	♣ K9763	

---

<b>Board: 315</b>	♠ AJ73	You bid first.
Dealer: North	♥ 962	West (RHO) Doubles 1NT if possible.
Vul: None	♦ AKT52	
HCP: 12+1	♣ 3	

---

<b>Board: 316</b>	♠ J962	You bid first.
Dealer: North	♥ K984	The opponents are silent.
Vul: N-S	♦ AKJ	
HCP: 12	♣ 63	

## Both hands (Answers Page)

### Board: 312

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10

Contract: 3NT South

North:

♠ T

♥ A84

♦ AKQT7

♣ J952

South:

♠ K82

♥ QJ3

♦ 952

♣ A863

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

### Board: 313

Dealer: North

Vul: E-W

North HCP: 12+4

South HCP: 10+1

Contract: 5 ♦ North

North:

♠ J

♥ K8

♦ AKJT9873

♣ 97

South:

♠ Q62

♥ QJ5

♦ 62

♣ KQT83

W	N	E	S
	1 ♦	Pass	1NT
3 ♠	4 ♦	Pass	4 ♠ <sup>1</sup>
Pass	5 ♦	All Pass	

1. limit raise or better in !D

### Board: 314

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 13

Contract: 3 ♣ North

North:

♠ A84

♥ QJ7

♦ 64

♣ K9763

South:

♠ KJ95

♥ 6

♦ KQT8

♣ A852

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

### Board: 315

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 9+1

Contract: 2 ♦ North

North:

♠ AJ73

♥ 962

♦ AKT52

♣ 3

South:

♠ K65

♥ Q7

♦ J93

♣ QJ762

W	N	E	S
	1 ♦	Pass	1NT
X	2 ♦	All Pass	

### Board: 316

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 8

Contract: 1NT South

North:

♠ J962

♥ K984

♦ AKJ

♣ 63

South:

♠ Q75

♥ QT

♦ QT96

♣ QT52

W	N	E	S
	1 ♦	Pass	1NT
All Pass			

## South hands

## Spear

**Board: 312**      ♠ K82      Partner bids first.  
 Dealer: North      ♥ QJ3      West (LHO) bids 3 ♠ if possible.  
 Vul: Both      ♦ 952  
 HCP: 10      ♣ A863

---

**Board: 313**      ♠ Q62      Partner bids first.  
 Dealer: North      ♥ QJ5      West (LHO) bids 3 ♠ if possible.  
 Vul: E-W      ♦ 62  
 HCP: 10+1      ♣ KQT83

---

**Board: 314**      ♠ KJ95      You bid first.  
 Dealer: South      ♥ 6      The opponents are silent.  
 Vul: Both      ♦ KQT8  
 HCP: 13      ♣ A852

---

**Board: 315**      ♠ K65      Partner bids first.  
 Dealer: North      ♥ Q7      West (LHO) Doubles 1NT if possible.  
 Vul: None      ♦ J93  
 HCP: 9+1      ♣ QJ762

---

**Board: 316**      ♠ Q75      Partner bids first.  
 Dealer: North      ♥ QT      The opponents are silent.  
 Vul: N-S      ♦ QT96  
 HCP: 8      ♣ QT52

## Both hands (Answers Page)

### Board: 312

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10

Contract: 3NT South

North:

♠ T

♥ A84

♦ AKQT7

♣ J952

South:

♠ K82

♥ QJ3

♦ 952

♣ A863

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

### Board: 313

Dealer: North

Vul: E-W

North HCP: 12+4

South HCP: 10+1

Contract: 5 ♦ North

North:

♠ J

♥ K8

♦ AKJT9873

♣ 97

South:

♠ Q62

♥ QJ5

♦ 62

♣ KQT83

W	N	E	S
	1 ♦	Pass	1NT
3 ♠	4 ♦	Pass	4 ♠ <sup>1</sup>
Pass	5 ♦	All Pass	

1. limit raise or better in !D

### Board: 314

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 13

Contract: 3 ♣ North

North:

♠ A84

♥ QJ7

♦ 64

♣ K9763

South:

♠ KJ95

♥ 6

♦ KQT8

♣ A852

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

### Board: 315

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 9+1

Contract: 2 ♦ North

North:

♠ AJ73

♥ 962

♦ AKT52

♣ 3

South:

♠ K65

♥ Q7

♦ J93

♣ QJ762

W	N	E	S
	1 ♦	Pass	1NT
X	2 ♦	All Pass	

### Board: 316

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 8

Contract: 1NT South

North:

♠ J962

♥ K984

♦ AKJ

♣ 63

South:

♠ Q75

♥ QT

♦ QT96

♣ QT52

W	N	E	S
	1 ♦	Pass	1NT
All Pass			



<b>Board: 317</b>	♠ Q63	You bid first.
Dealer: North	♥ JT	West (RHO) bids 2♥ if possible.
Vul: Both	♦ KQJ742	
HCP: 12+2	♣ QJ	

---

<b>Board: 318</b>	♠ KT7	You bid first.
Dealer: North	♥ JT2	The opponents are silent.
Vul: None	♦ K432	
HCP: 14	♣ AK7	

---

<b>Board: 319</b>	♠ T95	You bid first.
Dealer: North	♥ K653	The opponents are silent.
Vul: E-W	♦ AKQ53	
HCP: 12+1	♣ 3	

---

<b>Board: 320</b>	♠ KT86	RHO opens the bidding 1♦.
Dealer: West	♥ J64	You bid next.
Vul: Both	♦ 83	East (LHO) bids 1NT if possible.
HCP: 4	♣ 6542	West (RHO) bids 2♣ if possible.

---

<b>Board: 321</b>	♠ K3	Partner bids first.
Dealer: South	♥ K95	The opponents are silent.
Vul: None	♦ 865	
HCP: 8+1	♣ Q9762	

## Both hands (Answers Page)

### Board: 317

	North:	South:	W	N	E	S
Dealer: North	♠ Q63	♠ KJ4		1 ♦	Pass	1NT
Vul: Both	♥ JT	♥ Q96	Pass	2 ♦	Pass	Pass
North HCP: 12+2	♦ KQJ742	♦ T85	2 ♥	Pass	Pass	3 ♦
South HCP: 10	♣ QJ	♣ A932	All Pass			
Contract: 3 ♦ South						

### Board: 318

	North:	South:	W	N	E	S
Dealer: North	♠ KT7	♠ Q94		1 ♦	Pass	1NT
Vul: None	♥ JT2	♥ K73	All Pass			
North HCP: 14	♦ K432	♦ J7				
South HCP: 8+1	♣ AK7	♣ Q9642				
Contract: 1NT South						

### Board: 319

	North:	South:	W	N	E	S
Dealer: North	♠ T95	♠ Q86		1 ♦	Pass	1NT
Vul: E-W	♥ K653	♥ QT	Pass	2 ♦	All Pass	
North HCP: 12+1	♦ AKQ53	♦ J98				
South HCP: 10+1	♣ 3	♣ AJ984				
Contract: 2 ♦ North						

### Board: 320

	North:	South:	W	N	E	S
Dealer: West	♠ KT86	♠ J754	1 ♦	Pass	1NT	Pass
Vul: Both	♥ J64	♥ AK752	2 ♣	Pass	Pass	2 ♥
North HCP: 4	♦ 83	♦ AQJ	All Pass			
South HCP: 15+1	♣ 6542	♣ 8				
Contract: 2 ♥ South						

### Board: 321

	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ Q9				1 ♦
Vul: None	♥ K95	♥ J42	Pass	1NT	All Pass	
North HCP: 8+1	♦ 865	♦ KQJ2				
South HCP: 13	♣ Q9762	♣ AT53				
Contract: 1NT North						

<b>Board: 317</b>	♠ KJ4	Partner bids first.
Dealer: North	♥ Q96	West (LHO) bids 2♥ if possible.
Vul: Both	♦ T85	
HCP: 10	♣ A932	

---

<b>Board: 318</b>	♠ Q94	Partner bids first.
Dealer: North	♥ K73	The opponents are silent.
Vul: None	♦ J7	
HCP: 8+1	♣ Q9642	

---

<b>Board: 319</b>	♠ Q86	Partner bids first.
Dealer: North	♥ QT	The opponents are silent.
Vul: E-W	♦ J98	
HCP: 10+1	♣ AJ984	

---

<b>Board: 320</b>	♠ J754	LHO opens the bidding 1♦.
Dealer: West	♥ AK752	Partner bids next.
Vul: Both	♦ AQJ	East (RHO) bids 1NT if possible.
HCP: 15+1	♣ 8	West (LHO) bids 2♣ if possible.

---

<b>Board: 321</b>	♠ Q9	You bid first.
Dealer: South	♥ J42	The opponents are silent.
Vul: None	♦ KQJ2	
HCP: 13	♣ AT53	

## Both hands (Answers Page)

### Board: 317

	North:	South:	W	N	E	S
Dealer: North	♠ Q63	♠ KJ4		1 ♦	Pass	1NT
Vul: Both	♥ JT	♥ Q96	Pass	2 ♦	Pass	Pass
North HCP: 12+2	♦ KQJ742	♦ T85	2 ♥	Pass	Pass	3 ♦
South HCP: 10	♣ QJ	♣ A932	All Pass			
Contract: 3 ♦ South						

### Board: 318

	North:	South:	W	N	E	S
Dealer: North	♠ KT7	♠ Q94		1 ♦	Pass	1NT
Vul: None	♥ JT2	♥ K73	All Pass			
North HCP: 14	♦ K432	♦ J7				
South HCP: 8+1	♣ AK7	♣ Q9642				
Contract: 1NT South						

### Board: 319

	North:	South:	W	N	E	S
Dealer: North	♠ T95	♠ Q86		1 ♦	Pass	1NT
Vul: E-W	♥ K653	♥ QT	Pass	2 ♦	All Pass	
North HCP: 12+1	♦ AKQ53	♦ J98				
South HCP: 10+1	♣ 3	♣ AJ984				
Contract: 2 ♦ North						

### Board: 320

	North:	South:	W	N	E	S
Dealer: West	♠ KT86	♠ J754	1 ♦	Pass	1NT	Pass
Vul: Both	♥ J64	♥ AK752	2 ♣	Pass	Pass	2 ♥
North HCP: 4	♦ 83	♦ AQJ	All Pass			
South HCP: 15+1	♣ 6542	♣ 8				
Contract: 2 ♥ South						

### Board: 321

	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ Q9				1 ♦
Vul: None	♥ K95	♥ J42	Pass	1NT	All Pass	
North HCP: 8+1	♦ 865	♦ KQJ2				
South HCP: 13	♣ Q9762	♣ AT53				
Contract: 1NT North						

**Board: 322**

♠ J93

You bid first.

Dealer: North

♥ T93

The opponents are silent.

Vul: E-W

♦ AJ83

HCP: 13

♣ AK5

**Board: 323**

♠ QT6

Partner bids first.

Dealer: South

♥ K98

The opponents are silent.

Vul: N-S

♦ Q5

HCP: 9+1

♣ Q9743

**Board: 324**

♠ A43

Partner bids first.

Dealer: South

♥ K5

East (LHO) bids 2♥ if possible.

Vul: None

♦ 874

HCP: 10+1

♣ K6532

**Board: 325**

♠ 752

You bid first.

Dealer: North

♥ AJ2

West (RHO) Doubles 2♦ if possible.

Vul: Both

♦ A8642

HCP: 12+1

♣ K5

**Board: 326**

♠ 853

RHO opens the bidding 1♦.

Dealer: West

♥ 873

You bid next.

Vul: E-W

♦ KQ62

East (LHO) bids 1NT if possible.

HCP: 5

♣ 872

## Both hands (Answers Page)

### Board: 322

	North:	South:	W	N	E	S
Dealer: North	♠ J93	♠ A8		1 ♦	Pass	1NT
Vul: E-W	♥ T93	♥ Q84	All Pass			
North HCP: 13	♦ AJ83	♦ T752				
South HCP: 8	♣ AK5	♣ Q876				
Contract: 1NT South						

### Board: 323

	North:	South:	W	N	E	S
Dealer: South	♠ QT6	♠ 532				1 ♦
Vul: N-S	♥ K98	♥ AQJ4	Pass	1NT	All Pass	
North HCP: 9+1	♦ Q5	♦ K862				
South HCP: 14	♣ Q9743	♣ A5				
Contract: 1NT North						

### Board: 324

	North:	South:	W	N	E	S
Dealer: South	♠ A43	♠ KQ92				1 ♦
Vul: None	♥ K5	♥ 82	Pass	1NT	Pass	2 ♦
North HCP: 10+1	♦ 874	♦ AKT92	Pass	Pass	2 ♥	Pass
South HCP: 12+1	♣ K6532	♣ 94	Pass	3 ♦	All Pass	
Contract: 3 ♦ North						

### Board: 325

	North:	South:	W	N	E	S
Dealer: North	♠ 752	♠ AT3		1 ♦	Pass	1NT
Vul: Both	♥ AJ2	♥ K5	Pass	2 ♦	Pass	Pass
North HCP: 12+1	♦ A8642	♦ J73	X	All Pass		
South HCP: 10+1	♣ K5	♣ Q8632				
Contract: 2 ♦ X North						

### Board: 326

	North:	South:	W	N	E	S
Dealer: West	♠ 853	♠ QJ7	1 ♦	Pass	1NT	2 ♥
Vul: E-W	♥ 873	♥ KQJT95	All Pass			
North HCP: 5	♦ KQ62	♦ 87				
South HCP: 12+2	♣ 872	♣ K5				
Contract: 2 ♥ South						

<b>Board: 322</b>	♠ A8	Partner bids first.
Dealer: North	♥ Q84	The opponents are silent.
Vul: E-W	♦ T752	
HCP: 8	♣ Q876	

---

<b>Board: 323</b>	♠ 532	You bid first.
Dealer: South	♥ AQJ4	The opponents are silent.
Vul: N-S	♦ K862	
HCP: 14	♣ A5	

---

<b>Board: 324</b>	♠ KQ92	You bid first.
Dealer: South	♥ 82	East (RHO) bids 2♥ if possible.
Vul: None	♦ AKT92	
HCP: 12+1	♣ 94	

---

<b>Board: 325</b>	♠ AT3	Partner bids first.
Dealer: North	♥ K5	West (LHO) Doubles 2♦ if possible.
Vul: Both	♦ J73	
HCP: 10+1	♣ Q8632	

---

<b>Board: 326</b>	♠ QJ7	LHO opens the bidding 1♦.
Dealer: West	♥ KQJT95	Partner bids next.
Vul: E-W	♦ 87	East (RHO) bids 1NT if possible.
HCP: 12+2	♣ K5	

## Both hands (Answers Page)

### Board: 322

	North:	South:	W	N	E	S
Dealer: North	♠ J93	♠ A8		1 ♦	Pass	1NT
Vul: E-W	♥ T93	♥ Q84	All Pass			
North HCP: 13	♦ AJ83	♦ T752				
South HCP: 8	♣ AK5	♣ Q876				
Contract: 1NT South						

### Board: 323

	North:	South:	W	N	E	S
Dealer: South	♠ QT6	♠ 532				1 ♦
Vul: N-S	♥ K98	♥ AQJ4	Pass	1NT	All Pass	
North HCP: 9+1	♦ Q5	♦ K862				
South HCP: 14	♣ Q9743	♣ A5				
Contract: 1NT North						

### Board: 324

	North:	South:	W	N	E	S
Dealer: South	♠ A43	♠ KQ92				1 ♦
Vul: None	♥ K5	♥ 82	Pass	1NT	Pass	2 ♦
North HCP: 10+1	♦ 874	♦ AKT92	Pass	Pass	2 ♥	Pass
South HCP: 12+1	♣ K6532	♣ 94	Pass	3 ♦	All Pass	
Contract: 3 ♦ North						

### Board: 325

	North:	South:	W	N	E	S
Dealer: North	♠ 752	♠ AT3		1 ♦	Pass	1NT
Vul: Both	♥ AJ2	♥ K5	Pass	2 ♦	Pass	Pass
North HCP: 12+1	♦ A8642	♦ J73	X	All Pass		
South HCP: 10+1	♣ K5	♣ Q8632				
Contract: 2 ♦ X North						

### Board: 326

	North:	South:	W	N	E	S
Dealer: West	♠ 853	♠ QJ7	1 ♦	Pass	1NT	2 ♥
Vul: E-W	♥ 873	♥ KQJT95	All Pass			
North HCP: 5	♦ KQ62	♦ 87				
South HCP: 12+2	♣ 872	♣ K5				
Contract: 2 ♥ South						



<b>Board: 327</b>	♠ K63	You bid first.
Dealer: North	♥ 873	West (RHO) bids 2♥ if possible.
Vul: Both	♦ AKQJ3	
HCP: 13+1	♣ 62	

---

<b>Board: 328</b>	♠ Q93	Partner bids first.
Dealer: South	♥ QT3	East (LHO) bids 2♠ if possible.
Vul: Both	♦ 942	West (RHO) bids 3♠ if possible.
HCP: 7	♣ KT93	

---

<b>Board: 329</b>	♠ AKJ873	LHO opens the bidding 1♦.
Dealer: East	♥ J873	Partner bids next.
Vul: None	♦ 2	West (RHO) bids 1NT if possible.
HCP: 13+2	♣ A2	

---

<b>Board: 330</b>	♠ Q92	Partner bids first.
Dealer: South	♥ Q62	The opponents are silent.
Vul: E-W	♦ 543	
HCP: 9	♣ AJ43	

---

<b>Board: 331</b>	♠ KT3	Partner bids first.
Dealer: South	♥ A65	The opponents are silent.
Vul: Both	♦ KT9	
HCP: 10	♣ 9873	

## Both hands (Answers Page)

### Board: 327

	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ Q7		1 ♦	Pass	1NT
Vul: Both	♥ 873	♥ A42	Pass	2 ♦	Pass	Pass
North HCP: 13+1	♦ AKQJ3	♦ T52	2 ♥	Pass	Pass	3 ♦
South HCP: 8+1	♣ 62	♣ QT983	All Pass			
Contract: 3 ♦ South						

### Board: 328

	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ -				1 ♦
Vul: Both	♥ QT3	♥ A	Pass	1NT	2 ♠	3 ♣
North HCP: 7	♦ 942	♦ KQJT8753	3 ♠	Pass	Pass	6 ♦
South HCP: 14+4	♣ KT93	♣ A875	All Pass			
Contract: 6 ♦ South						

### Board: 329

	North:	South:	W	N	E	S
Dealer: East	♠ AKJ873	♠ T952			1 ♦	Pass
Vul: None	♥ J873	♥ A95	1NT	2 ♠	Pass	3 ♠
North HCP: 13+2	♦ 2	♦ KT6	Pass	4 ♠	All Pass	
South HCP: 7	♣ A2	♣ 976				
Contract: 4 ♠ North						

### Board: 330

	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ KJ5				1 ♦
Vul: E-W	♥ Q62	♥ T7	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ 543	♦ AJ987	All Pass			
South HCP: 12+1	♣ AJ43	♣ K92				
Contract: 2 ♦ South						

### Board: 331

	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ A742				1 ♣
Vul: Both	♥ A65	♥ 2	Pass	1NT	Pass	3 ♣
North HCP: 10	♦ KT9	♦ Q8	Pass	3NT	All Pass	
South HCP: 13+2	♣ 9873	♣ AKT642				
Contract: 3NT North						

<b>Board: 327</b>	♠ Q7	Partner bids first.
Dealer: North	♥ A42	West (LHO) bids 2♥ if possible.
Vul: Both	♦ T52	
HCP: 8+1	♣ QT983	

---

<b>Board: 328</b>	♠ -	You bid first.
Dealer: South	♥ A	East (RHO) bids 2♠ if possible.
Vul: Both	♦ KQJT8753	West (LHO) bids 3♠ if possible.
HCP: 14+4	♣ A875	

---

<b>Board: 329</b>	♠ T952	RHO opens the bidding 1♦.
Dealer: East	♥ A95	You bid next.
Vul: None	♦ KT6	West (LHO) bids 1NT if possible.
HCP: 7	♣ 976	

---

<b>Board: 330</b>	♠ KJ5	You bid first.
Dealer: South	♥ T7	The opponents are silent.
Vul: E-W	♦ AJ987	
HCP: 12+1	♣ K92	

---

<b>Board: 331</b>	♠ A742	You bid first.
Dealer: South	♥ 2	The opponents are silent.
Vul: Both	♦ Q8	
HCP: 13+2	♣ AKT642	

## Both hands (Answers Page)

### Board: 327

	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ Q7		1 ♦	Pass	1NT
Vul: Both	♥ 873	♥ A42	Pass	2 ♦	Pass	Pass
North HCP: 13+1	♦ AKQJ3	♦ T52	2 ♥	Pass	Pass	3 ♦
South HCP: 8+1	♣ 62	♣ QT983	All Pass			
Contract: 3 ♦ South						

### Board: 328

	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ -				1 ♦
Vul: Both	♥ QT3	♥ A	Pass	1NT	2 ♠	3 ♣
North HCP: 7	♦ 942	♦ KQJT8753	3 ♠	Pass	Pass	6 ♦
South HCP: 14+4	♣ KT93	♣ A875	All Pass			
Contract: 6 ♦ South						

### Board: 329

	North:	South:	W	N	E	S
Dealer: East	♠ AKJ873	♠ T952			1 ♦	Pass
Vul: None	♥ J873	♥ A95	1NT	2 ♠	Pass	3 ♠
North HCP: 13+2	♦ 2	♦ KT6	Pass	4 ♠	All Pass	
South HCP: 7	♣ A2	♣ 976				
Contract: 4 ♠ North						

### Board: 330

	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ KJ5				1 ♦
Vul: E-W	♥ Q62	♥ T7	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ 543	♦ AJ987	All Pass			
South HCP: 12+1	♣ AJ43	♣ K92				
Contract: 2 ♦ South						

### Board: 331

	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ A742				1 ♣
Vul: Both	♥ A65	♥ 2	Pass	1NT	Pass	3 ♣
North HCP: 10	♦ KT9	♦ Q8	Pass	3NT	All Pass	
South HCP: 13+2	♣ 9873	♣ AKT642				
Contract: 3NT North						

<b>Board: 332</b>	♠ 98	RHO opens the bidding 1 ♦ .
Dealer: West	♥ 9742	You bid next.
Vul: N-S	♦ 97	East (LHO) bids 1NT if possible.
HCP: 5+1	♣ AJT92	
<hr/>		
<b>Board: 333</b>	♠ K63	Partner bids first.
Dealer: South	♥ A98	The opponents are silent.
Vul: N-S	♦ Q65	
HCP: 9	♣ T753	
<hr/>		
<b>Board: 334</b>	♠ T73	You bid first.
Dealer: North	♥ A73	The opponents are silent.
Vul: None	♦ A984	
HCP: 12	♣ AT5	
<hr/>		
<b>Board: 335</b>	♠ T53	You bid first.
Dealer: North	♥ QT9	The opponents are silent.
Vul: E-W	♦ AKJ98	
HCP: 12+1	♣ Q2	
<hr/>		
<b>Board: 336</b>	♠ 9543	RHO opens the bidding 1 ♦ .
Dealer: West	♥ AKT9	You bid next.
Vul: Both	♦ 5	East (LHO) bids 1NT if possible.
HCP: 9	♣ Q852	East (LHO) Doubles 4 ♠ if possible.

## Both hands (Answers Page)

### Board: 332

	North:	South:	W	N	E	S
Dealer: West	♠ 98	♠ Q632	1 ♦	Pass	1NT	2 ♥
Vul: N-S	♥ 9742	♥ AKT853	All Pass			
North HCP: 5+1	♦ 97	♦ KQ5				
South HCP: 14+2	♣ AJT92	♣ -				
Contract: 2 ♥ South						

### Board: 333

	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ AT98				1 ♣
Vul: N-S	♥ A98	♥ J3	Pass	1NT	All Pass	
North HCP: 9	♦ Q65	♦ KT8				
South HCP: 14	♣ T753	♣ AQ82				
Contract: 1NT North						

### Board: 334

	North:	South:	W	N	E	S
Dealer: North	♠ T73	♠ A8		1 ♦	Pass	1NT
Vul: None	♥ A73	♥ Q95	All Pass			
North HCP: 12	♦ A984	♦ 632				
South HCP: 10+1	♣ AT5	♣ KJ983				
Contract: 1NT South						

### Board: 335

	North:	South:	W	N	E	S
Dealer: North	♠ T53	♠ K98		1 ♦	Pass	1NT
Vul: E-W	♥ QT9	♥ A42	Pass	2 ♦	All Pass	
North HCP: 12+1	♦ AKJ98	♦ T64				
South HCP: 10	♣ Q2	♣ K976				
Contract: 2 ♦ North						

### Board: 336

	North:	South:	W	N	E	S
Dealer: West	♠ 9543	♠ AKJ762	1 ♦	Pass	1NT	2 ♠
Vul: Both	♥ AKT9	♥ J42	Pass	4 ♠	X	All Pass
North HCP: 9	♦ 5	♦ T42				
South HCP: 9+2	♣ Q852	♣ 4				
Contract: 4 ♠ X North						

<b>Board: 332</b>	♠ Q632	LHO opens the bidding 1 ♦.
Dealer: West	♥ AKT853	Partner bids next.
Vul: N-S	♦ KQ5	East (RHO) bids 1NT if possible.
HCP: 14+2	♣ -	
<hr/>		
<b>Board: 333</b>	♠ AT98	You bid first.
Dealer: South	♥ J3	The opponents are silent.
Vul: N-S	♦ KT8	
HCP: 14	♣ AQ82	
<hr/>		
<b>Board: 334</b>	♠ A8	Partner bids first.
Dealer: North	♥ Q95	The opponents are silent.
Vul: None	♦ 632	
HCP: 10+1	♣ KJ983	
<hr/>		
<b>Board: 335</b>	♠ K98	Partner bids first.
Dealer: North	♥ A42	The opponents are silent.
Vul: E-W	♦ T64	
HCP: 10	♣ K976	
<hr/>		
<b>Board: 336</b>	♠ AKJ762	LHO opens the bidding 1 ♦.
Dealer: West	♥ J42	Partner bids next.
Vul: Both	♦ T42	East (RHO) bids 1NT if possible.
HCP: 9+2	♣ 4	East (RHO) Doubles 4 ♠ if possible.

## Both hands (Answers Page)

### Board: 332

	North:	South:	W	N	E	S
Dealer: West	♠ 98	♠ Q632	1 ♦	Pass	1NT	2 ♥
Vul: N-S	♥ 9742	♥ AKT853	All Pass			
North HCP: 5+1	♦ 97	♦ KQ5				
South HCP: 14+2	♣ AJT92	♣ -				
Contract: 2 ♥ South						

### Board: 333

	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ AT98				1 ♣
Vul: N-S	♥ A98	♥ J3	Pass	1NT	All Pass	
North HCP: 9	♦ Q65	♦ KT8				
South HCP: 14	♣ T753	♣ AQ82				
Contract: 1NT North						

### Board: 334

	North:	South:	W	N	E	S
Dealer: North	♠ T73	♠ A8		1 ♦	Pass	1NT
Vul: None	♥ A73	♥ Q95	All Pass			
North HCP: 12	♦ A984	♦ 632				
South HCP: 10+1	♣ AT5	♣ KJ983				
Contract: 1NT South						

### Board: 335

	North:	South:	W	N	E	S
Dealer: North	♠ T53	♠ K98		1 ♦	Pass	1NT
Vul: E-W	♥ QT9	♥ A42	Pass	2 ♦	All Pass	
North HCP: 12+1	♦ AKJ98	♦ T64				
South HCP: 10	♣ Q2	♣ K976				
Contract: 2 ♦ North						

### Board: 336

	North:	South:	W	N	E	S
Dealer: West	♠ 9543	♠ AKJ762	1 ♦	Pass	1NT	2 ♠
Vul: Both	♥ AKT9	♥ J42	Pass	4 ♠	X	All Pass
North HCP: 9	♦ 5	♦ T42				
South HCP: 9+2	♣ Q852	♣ 4				
Contract: 4 ♠ X North						



## North hands

## Spear

<b>Board: 337</b>	♠ 972	You bid first.
Dealer: North	♥ AT6	West (RHO) Doubles 2 ♦ if possible.
Vul: E-W	♦ AKJ53	
HCP: 14+1	♣ Q2	

---

<b>Board: 338</b>	♠ A73	Partner bids first.
Dealer: South	♥ Q84	The opponents are silent.
Vul: Both	♦ 863	
HCP: 10	♣ KJ52	

---

<b>Board: 339</b>	♠ QJ63	LHO opens the bidding 1 ♦ .
Dealer: East	♥ AK9543	Partner bids next.
Vul: E-W	♦ 94	West (RHO) bids 1NT if possible.
HCP: 10+2	♣ 5	

---

<b>Board: 340</b>	♠ JT9	RHO opens the bidding 1 ♦ .
Dealer: West	♥ A752	You bid next.
Vul: None	♦ Q65	East (LHO) bids 1NT if possible.
HCP: 9	♣ Q92	

---

<b>Board: 341</b>	♠ KJ6	Partner bids first.
Dealer: South	♥ Q63	The opponents are silent.
Vul: E-W	♦ QT5	
HCP: 10	♣ Q973	

## Both hands (Answers Page)

### Board: 337

	North:	South:	W	N	E	S
Dealer: North	♠ 972	♠ A65		1 ♦	Pass	1NT
Vul: E-W	♥ AT6	♥ K94	Pass	2 ♦	Pass	Pass
North HCP: 14+1	♦ AKJ53	♦ 942	X	All Pass		
South HCP: 10	♣ Q2	♣ KT64				
Contract: 2 ♦ X North						

### Board: 338

	North:	South:	W	N	E	S
Dealer: South	♠ A73	♠ JT				1 ♦
Vul: Both	♥ Q84	♥ 65	Pass	1NT	Pass	2 ♦
North HCP: 10	♦ 863	♦ AKQT74	All Pass			
South HCP: 14+2	♣ KJ52	♣ AT7				
Contract: 2 ♦ South						

### Board: 339

	North:	South:	W	N	E	S
Dealer: East	♠ QJ63	♠ T52			1 ♦	Pass
Vul: E-W	♥ AK9543	♥ T2	1NT	2 ♥	All Pass	
North HCP: 10+2	♦ 94	♦ AJ63				
South HCP: 10	♣ 5	♣ AJ63				
Contract: 2 ♥ North						

### Board: 340

	North:	South:	W	N	E	S
Dealer: West	♠ JT9	♠ AK7643	1 ♦	Pass	1NT	2 ♠
Vul: None	♥ A752	♥ 93	Pass	3 ♠	All Pass	
North HCP: 9	♦ Q65	♦ AJ2				
South HCP: 12+2	♣ Q92	♣ T6				
Contract: 3 ♠ North						

### Board: 341

	North:	South:	W	N	E	S
Dealer: South	♠ KJ6	♠ T52				1 ♣
Vul: E-W	♥ Q63	♥ AK95	Pass	1NT	All Pass	
North HCP: 10	♦ QT5	♦ AJ				
South HCP: 13	♣ Q973	♣ J842				
Contract: 1NT North						

<b>Board: 337</b>	♠ A65	Partner bids first.
Dealer: North	♥ K94	West (LHO) Doubles 2 ♦ if possible.
Vul: E-W	♦ 942	
HCP: 10	♣ KT64	

---

<b>Board: 338</b>	♠ JT	You bid first.
Dealer: South	♥ 65	The opponents are silent.
Vul: Both	♦ AKQT74	
HCP: 14+2	♣ AT7	

---

<b>Board: 339</b>	♠ T52	RHO opens the bidding 1 ♦ .
Dealer: East	♥ T2	You bid next.
Vul: E-W	♦ AJ63	West (LHO) bids 1NT if possible.
HCP: 10	♣ AJ63	

---

<b>Board: 340</b>	♠ AK7643	LHO opens the bidding 1 ♦ .
Dealer: West	♥ 93	Partner bids next.
Vul: None	♦ AJ2	East (RHO) bids 1NT if possible.
HCP: 12+2	♣ T6	

---

<b>Board: 341</b>	♠ T52	You bid first.
Dealer: South	♥ AK95	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 13	♣ J842	

## Both hands (Answers Page)

### Board: 337

	North:	South:	W	N	E	S
Dealer: North	♠ 972	♠ A65		1 ♦	Pass	1NT
Vul: E-W	♥ AT6	♥ K94	Pass	2 ♦	Pass	Pass
North HCP: 14+1	♦ AKJ53	♦ 942	X	All Pass		
South HCP: 10	♣ Q2	♣ KT64				
Contract: 2 ♦ X North						

### Board: 338

	North:	South:	W	N	E	S
Dealer: South	♠ A73	♠ JT				1 ♦
Vul: Both	♥ Q84	♥ 65	Pass	1NT	Pass	2 ♦
North HCP: 10	♦ 863	♦ AKQT74	All Pass			
South HCP: 14+2	♣ KJ52	♣ AT7				
Contract: 2 ♦ South						

### Board: 339

	North:	South:	W	N	E	S
Dealer: East	♠ QJ63	♠ T52			1 ♦	Pass
Vul: E-W	♥ AK9543	♥ T2	1NT	2 ♥	All Pass	
North HCP: 10+2	♦ 94	♦ AJ63				
South HCP: 10	♣ 5	♣ AJ63				
Contract: 2 ♥ North						

### Board: 340

	North:	South:	W	N	E	S
Dealer: West	♠ JT9	♠ AK7643	1 ♦	Pass	1NT	2 ♠
Vul: None	♥ A752	♥ 93	Pass	3 ♠	All Pass	
North HCP: 9	♦ Q65	♦ AJ2				
South HCP: 12+2	♣ Q92	♣ T6				
Contract: 3 ♠ North						

### Board: 341

	North:	South:	W	N	E	S
Dealer: South	♠ KJ6	♠ T52				1 ♣
Vul: E-W	♥ Q63	♥ AK95	Pass	1NT	All Pass	
North HCP: 10	♦ QT5	♦ AJ				
South HCP: 13	♣ Q973	♣ J842				
Contract: 1NT North						

<b>Board: 342</b>	♠ K732	You bid first.
Dealer: North	♥ K62	The opponents are silent.
Vul: None	♦ AK92	
HCP: 13	♣ 65	

---

<b>Board: 343</b>	♠ T7	RHO opens the bidding 1 ♦ .
Dealer: West	♥ 952	You bid next.
Vul: None	♦ A9653	East (LHO) bids 1NT if possible.
HCP: 5+1	♣ J82	

---

<b>Board: 344</b>	♠ J	RHO opens the bidding 1 ♦ .
Dealer: West	♥ J82	You bid next.
Vul: N-S	♦ J765	East (LHO) bids 1NT if possible.
HCP: 5+1	♣ Q9875	

---

<b>Board: 345</b>	♠ QT73	RHO opens the bidding 1 ♦ .
Dealer: West	♥ 9	You bid next.
Vul: E-W	♦ T732	East (LHO) bids 1NT if possible.
HCP: 4	♣ Q632	West (RHO) Doubles 2 ♦ if possible.

---

<b>Board: 346</b>	♠ AKT4	You bid first.
Dealer: North	♥ J93	The opponents are silent.
Vul: Both	♦ A983	
HCP: 13	♣ J6	

## Both hands (Answers Page)

### Board: 342

	North:	South:	W	N	E	S
Dealer: North	♠ K732	♠ AT9		1 ♦	Pass	1NT
Vul: None	♥ K62	♥ Q95	All Pass			
North HCP: 13	♦ AK92	♦ 54				
South HCP: 9+1	♣ 65	♣ KT832				
Contract: 1NT South						

### Board: 343

	North:	South:	W	N	E	S
Dealer: West	♠ T7	♠ AJ432	1 ♦	Pass	1NT	2 ♦ <sup>1</sup>
Vul: None	♥ 952	♥ AJ764	Pass	3 ♥	All Pass	
North HCP: 5+1	♦ A9653	♦ Q	1. Michaels Cuebid			
South HCP: 16+2	♣ J82	♣ A6				
Contract: 3 ♥ North						

### Board: 344

	North:	South:	W	N	E	S
Dealer: West	♠ J	♠ AKT975	1 ♦	Pass	1NT	2 ♠
Vul: N-S	♥ J82	♥ QT94	All Pass			
North HCP: 5+1	♦ J765	♦ A				
South HCP: 13+2	♣ Q9875	♣ 42				
Contract: 2 ♠ South						

### Board: 345

	North:	South:	W	N	E	S
Dealer: West	♠ QT73	♠ AJ965	1 ♦	Pass	1NT	2 ♦ <sup>1</sup>
Vul: E-W	♥ 9	♥ AK862	X	4 ♠	All Pass	
North HCP: 4	♦ T732	♦ 54	1. Michaels Cuebid			
South HCP: 13+2	♣ Q632	♣ J				
Contract: 4 ♠ North						

### Board: 346

	North:	South:	W	N	E	S
Dealer: North	♠ AKT4	♠ Q2		1 ♦	Pass	1NT
Vul: Both	♥ J93	♥ KT7	All Pass			
North HCP: 13	♦ A983	♦ T765				
South HCP: 8	♣ J6	♣ KT83				
Contract: 1NT South						

# South hands

# Spear

**Board: 342**      ♠ AT9      Partner bids first.  
 Dealer: North      ♥ Q95      The opponents are silent.  
 Vul: None      ♦ 54  
 HCP: 9+1      ♣ KT832

---

**Board: 343**      ♠ AJ432      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ AJ764      Partner bids next.  
 Vul: None      ♦ Q      East (RHO) bids 1NT if possible.  
 HCP: 16+2      ♣ A6

---

**Board: 344**      ♠ AKT975      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ QT94      Partner bids next.  
 Vul: N-S      ♦ A      East (RHO) bids 1NT if possible.  
 HCP: 13+2      ♣ 42

---

**Board: 345**      ♠ AJ965      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ AK862      Partner bids next.  
 Vul: E-W      ♦ 54      East (RHO) bids 1NT if possible.  
 HCP: 13+2      ♣ J      West (LHO) Doubles 2 ♦ if possible.

---

**Board: 346**      ♠ Q2      Partner bids first.  
 Dealer: North      ♥ KT7      The opponents are silent.  
 Vul: Both      ♦ T765  
 HCP: 8      ♣ KT83

## Both hands (Answers Page)

### Board: 342

	North:	South:	W	N	E	S
Dealer: North	♠ K732	♠ AT9		1 ♦	Pass	1NT
Vul: None	♥ K62	♥ Q95	All Pass			
North HCP: 13	♦ AK92	♦ 54				
South HCP: 9+1	♣ 65	♣ KT832				
Contract: 1NT South						

### Board: 343

	North:	South:	W	N	E	S
Dealer: West	♠ T7	♠ AJ432	1 ♦	Pass	1NT	2 ♦ <sup>1</sup>
Vul: None	♥ 952	♥ AJ764	Pass	3 ♥	All Pass	
North HCP: 5+1	♦ A9653	♦ Q	1. Michaels Cuebid			
South HCP: 16+2	♣ J82	♣ A6				
Contract: 3 ♥ North						

### Board: 344

	North:	South:	W	N	E	S
Dealer: West	♠ J	♠ AKT975	1 ♦	Pass	1NT	2 ♠
Vul: N-S	♥ J82	♥ QT94	All Pass			
North HCP: 5+1	♦ J765	♦ A				
South HCP: 13+2	♣ Q9875	♣ 42				
Contract: 2 ♠ South						

### Board: 345

	North:	South:	W	N	E	S
Dealer: West	♠ QT73	♠ AJ965	1 ♦	Pass	1NT	2 ♦ <sup>1</sup>
Vul: E-W	♥ 9	♥ AK862	X	4 ♠	All Pass	
North HCP: 4	♦ T732	♦ 54	1. Michaels Cuebid			
South HCP: 13+2	♣ Q632	♣ J				
Contract: 4 ♠ North						

### Board: 346

	North:	South:	W	N	E	S
Dealer: North	♠ AKT4	♠ Q2		1 ♦	Pass	1NT
Vul: Both	♥ J93	♥ KT7	All Pass			
North HCP: 13	♦ A983	♦ T765				
South HCP: 8	♣ J6	♣ KT83				
Contract: 1NT South						



<b>Board: 347</b>	♠ Q95	Partner bids first.
Dealer: South	♥ QT	The opponents are silent.
Vul: None	♦ Q53	
HCP: 9+1	♣ K6432	
<hr/>		
<b>Board: 348</b>	♠ T754	RHO opens the bidding 1 ♣.
Dealer: West	♥ J987	You bid next.
Vul: E-W	♦ T64	East (LHO) bids 1NT if possible.
HCP: 5	♣ A5	West (RHO) bids 2 ♣ if possible.
		West (RHO) bids 3 ♣ if possible.
		East (LHO) bids 4 ♣ if possible.
<hr/>		
<b>Board: 349</b>	♠ T4	You bid first.
Dealer: North	♥ K75	The opponents are silent.
Vul: Both	♦ AJT5	
HCP: 14	♣ AQ83	
<hr/>		
<b>Board: 350</b>	♠ A943	You bid first.
Dealer: North	♥ J63	The opponents are silent.
Vul: None	♦ AK82	
HCP: 14	♣ Q7	

## Both hands (Answers Page)

### Board: 347

	North:	South:	W	N	E	S
Dealer: South	♠ Q95	♠ A7				1 ♦
Vul: None	♥ QT	♥ AK94	Pass	1NT	All Pass	
North HCP: 9+1	♦ Q53	♦ T962				
South HCP: 14	♣ K6432	♣ QJ5				
Contract: 1NT North						

### Board: 348

	North:	South:	W	N	E	S
Dealer: West	♠ T754	♠ KJ	1 ♣	Pass	1NT	Pass
Vul: E-W	♥ J987	♥ KQ642	2 ♣	Pass	Pass	2 ♥
North HCP: 5	♦ T64	♦ AJ97	3 ♣	3 ♥	4 ♣	4 ♥
South HCP: 14+1	♣ A5	♣ T6	All Pass			
Contract: 4 ♥ South						

### Board: 349

	North:	South:	W	N	E	S
Dealer: North	♠ T4	♠ Q96		1 ♦	Pass	1NT
Vul: Both	♥ K75	♥ Q32	Pass	2 ♣	Pass	2 ♦
North HCP: 14	♦ AJT5	♦ Q987	All Pass			
South HCP: 10	♣ AQ83	♣ KJ7				
Contract: 2 ♦ South						

### Board: 350

	North:	South:	W	N	E	S
Dealer: North	♠ A943	♠ Q5		1 ♦	Pass	1NT
Vul: None	♥ J63	♥ Q42	All Pass			
North HCP: 14	♦ AK82	♦ T653				
South HCP: 8	♣ Q7	♣ A642				
Contract: 1NT South						

<b>Board: 347</b>	♠ A7	You bid first.
Dealer: South	♥ AK94	The opponents are silent.
Vul: None	♦ T962	
HCP: 14	♣ QJ5	
<hr/>		
<b>Board: 348</b>	♠ KJ	LHO opens the bidding 1 ♣.
Dealer: West	♥ KQ642	Partner bids next.
Vul: E-W	♦ AJ97	East (RHO) bids 1NT if possible.
HCP: 14+1	♣ T6	West (LHO) bids 2 ♣ if possible.
		West (LHO) bids 3 ♣ if possible.
		East (RHO) bids 4 ♣ if possible.
<hr/>		
<b>Board: 349</b>	♠ Q96	Partner bids first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: Both	♦ Q987	
HCP: 10	♣ KJ7	
<hr/>		
<b>Board: 350</b>	♠ Q5	Partner bids first.
Dealer: North	♥ Q42	The opponents are silent.
Vul: None	♦ T653	
HCP: 8	♣ A642	

## Both hands (Answers Page)

### Board: 347

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14

Contract: 1NT North

North:

♠ Q95

♥ QT

♦ Q53

♣ K6432

South:

♠ A7

♥ AK94

♦ T962

♣ QJ5

W      N      E      S

Pass   1NT   All Pass   1 ♦

Pass   1NT   All Pass

### Board: 348

Dealer: West

Vul: E-W

North HCP: 5

South HCP: 14+1

Contract: 4 ♥ South

North:

♠ T754

♥ J987

♦ T64

♣ A5

South:

♠ KJ

♥ KQ642

♦ AJ97

♣ T6

W      N      E      S

1 ♣   Pass   1NT   Pass

2 ♣   Pass   Pass   2 ♥

3 ♣   3 ♥   4 ♣   4 ♥

All Pass

### Board: 349

Dealer: North

Vul: Both

North HCP: 14

South HCP: 10

Contract: 2 ♦ South

North:

♠ T4

♥ K75

♦ AJT5

♣ AQ83

South:

♠ Q96

♥ Q32

♦ Q987

♣ KJ7

W      N      E      S

Pass   1 ♦   Pass   1NT

Pass   2 ♣   Pass   2 ♦

All Pass

### Board: 350

Dealer: North

Vul: None

North HCP: 14

South HCP: 8

Contract: 1NT South

North:

♠ A943

♥ J63

♦ AK82

♣ Q7

South:

♠ Q5

♥ Q42

♦ T653

♣ A642

W      N      E      S

Pass   1 ♦   Pass   1NT

All Pass

<b>Board: 351</b>	♠ K9	Partner bids first.
Dealer: South	♥ A73	The opponents are silent.
Vul: E-W	♦ 753	
HCP: 10+1	♣ K9843	

---

<b>Board: 352</b>	♠ QJ42	You bid first.
Dealer: North	♥ A32	The opponents are silent.
Vul: Both	♦ KQT2	
HCP: 13	♣ J8	

---

<b>Board: 353</b>	♠ Q8	Partner bids first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: None	♦ 8542	
HCP: 8	♣ A963	

---

<b>Board: 354</b>	♠ KT4	You bid first.
Dealer: North	♥ J8	The opponents are silent.
Vul: N-S	♦ AQ95	
HCP: 13	♣ KT54	

---

<b>Board: 355</b>	♠ Q64	Partner bids first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: None	♦ J4	
HCP: 10+1	♣ KJ863	

## Both hands (Answers Page)

### Board: 351

	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ 7632				1 ♦
Vul: E-W	♥ A73	♥ KQT6	Pass	1NT	All Pass	
North HCP: 10+1	♦ 753	♦ K42				
South HCP: 12	♣ K9843	♣ A6				
Contract: 1NT North						

### Board: 352

	North:	South:	W	N	E	S
Dealer: North	♠ QJ42	♠ K85		1 ♦	Pass	1NT
Vul: Both	♥ A32	♥ KT5	All Pass			
North HCP: 13	♦ KQT2	♦ 86				
South HCP: 10+1	♣ J8	♣ AT942				
Contract: 1NT South						

### Board: 353

	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ AT3				1 ♦
Vul: None	♥ Q85	♥ 76	Pass	1NT	All Pass	
North HCP: 8	♦ 8542	♦ QJ73				
South HCP: 12	♣ A963	♣ KQ82				
Contract: 1NT North						

### Board: 354

	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ A87		1 ♦	Pass	1NT
Vul: N-S	♥ J8	♥ Q32	All Pass			
North HCP: 13	♦ AQ95	♦ 76				
South HCP: 8+1	♣ KT54	♣ Q9832				
Contract: 1NT South						

### Board: 355

	North:	South:	W	N	E	S
Dealer: South	♠ Q64	♠ AJ7				1 ♦
Vul: None	♥ QJ8	♥ 54	Pass	1NT	All Pass	
North HCP: 10+1	♦ J4	♦ AT97				
South HCP: 13	♣ KJ863	♣ A952				
Contract: 1NT North						

<b>Board: 351</b>	♠ 7632	You bid first.
Dealer: South	♥ KQT6	The opponents are silent.
Vul: E-W	♦ K42	
HCP: 12	♣ A6	

---

<b>Board: 352</b>	♠ K85	Partner bids first.
Dealer: North	♥ KT5	The opponents are silent.
Vul: Both	♦ 86	
HCP: 10+1	♣ AT942	

---

<b>Board: 353</b>	♠ AT3	You bid first.
Dealer: South	♥ 76	The opponents are silent.
Vul: None	♦ QJ73	
HCP: 12	♣ KQ82	

---

<b>Board: 354</b>	♠ A87	Partner bids first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: N-S	♦ 76	
HCP: 8+1	♣ Q9832	

---

<b>Board: 355</b>	♠ AJ7	You bid first.
Dealer: South	♥ 54	The opponents are silent.
Vul: None	♦ AT97	
HCP: 13	♣ A952	

## Both hands (Answers Page)

### Board: 351

	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ 7632				1 ♦
Vul: E-W	♥ A73	♥ KQT6	Pass	1NT	All Pass	
North HCP: 10+1	♦ 753	♦ K42				
South HCP: 12	♣ K9843	♣ A6				
Contract: 1NT North						

### Board: 352

	North:	South:	W	N	E	S
Dealer: North	♠ QJ42	♠ K85		1 ♦	Pass	1NT
Vul: Both	♥ A32	♥ KT5	All Pass			
North HCP: 13	♦ KQT2	♦ 86				
South HCP: 10+1	♣ J8	♣ AT942				
Contract: 1NT South						

### Board: 353

	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ AT3				1 ♦
Vul: None	♥ Q85	♥ 76	Pass	1NT	All Pass	
North HCP: 8	♦ 8542	♦ QJ73				
South HCP: 12	♣ A963	♣ KQ82				
Contract: 1NT North						

### Board: 354

	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ A87		1 ♦	Pass	1NT
Vul: N-S	♥ J8	♥ Q32	All Pass			
North HCP: 13	♦ AQ95	♦ 76				
South HCP: 8+1	♣ KT54	♣ Q9832				
Contract: 1NT South						

### Board: 355

	North:	South:	W	N	E	S
Dealer: South	♠ Q64	♠ AJ7				1 ♦
Vul: None	♥ QJ8	♥ 54	Pass	1NT	All Pass	
North HCP: 10+1	♦ J4	♦ AT97				
South HCP: 13	♣ KJ863	♣ A952				
Contract: 1NT North						



<b>Board: 356</b>	♠ 87	RHO opens the bidding 1 ♦.
Dealer: West	♥ J843	You bid next.
Vul: N-S	♦ 763	East (LHO) bids 1NT if possible.
HCP: 2	♣ J954	West (RHO) bids 2 ♦ if possible.

---

<b>Board: 357</b>	♠ AQT9	LHO opens the bidding 1 ♦.
Dealer: East	♥ AKT83	Partner bids next.
Vul: E-W	♦ 3	West (RHO) bids 1NT if possible.
HCP: 16+1	♣ K52	East (LHO) bids 2 ♦ if possible.
		East (LHO) bids 3 ♦ if possible.

---

<b>Board: 358</b>	♠ T92	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: Both	♦ KJ93	
HCP: 13	♣ A876	

---

<b>Board: 359</b>	♠ QJ9	Partner bids first.
Dealer: South	♥ Q6	The opponents are silent.
Vul: None	♦ J862	
HCP: 8	♣ Q865	

## Both hands (Answers Page)

### Board: 356

Dealer: West

Vul: N-S

North HCP: 2

South HCP: 16+1

Contract: 2 ♠ South

North:

♠ 87

♥ J843

♦ 763

♣ J954

South:

♠ AK543

♥ Q75

♦ KJ2

♣ K6

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

1 ♦	Pass	1NT	Pass
-----	------	-----	------

2 ♦	Pass	Pass	2 ♠
-----	------	------	-----

All Pass

### Board: 357

Dealer: East

Vul: E-W

North HCP: 16+1

South HCP: 4

Contract: 4 ♥ South

North:

♠ AQT9

♥ AKT83

♦ 3

♣ K52

South:

♠ 8652

♥ 6542

♦ 2

♣ A843

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

		1 ♦	Pass
--	--	-----	------

1NT	X	2 ♦	Pass
-----	---	-----	------

Pass	2 ♥	3 ♦	4 ♥
------	-----	-----	-----

All Pass

### Board: 358

Dealer: North

Vul: Both

North HCP: 13

South HCP: 10

Contract: 1NT South

North:

♠ T92

♥ KQ

♦ KJ93

♣ A876

South:

♠ Q87

♥ AJ5

♦ 876

♣ QJT4

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

	1 ♦	Pass	1NT
--	-----	------	-----

All Pass

### Board: 359

Dealer: South

Vul: None

North HCP: 8

South HCP: 12

Contract: 1NT North

North:

♠ QJ9

♥ Q6

♦ J862

♣ Q865

South:

♠ 73

♥ KJ97

♦ AK73

♣ J97

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

			1 ♦
--	--	--	-----

Pass	1NT	All Pass	
------	-----	----------	--

<b>Board: 356</b>	♠ AK543	LHO opens the bidding 1 ♦.
Dealer: West	♥ Q75	Partner bids next.
Vul: N-S	♦ KJ2	East (RHO) bids 1NT if possible.
HCP: 16+1	♣ K6	West (LHO) bids 2 ♦ if possible.

---

<b>Board: 357</b>	♠ 8652	RHO opens the bidding 1 ♦.
Dealer: East	♥ 6542	You bid next.
Vul: E-W	♦ 2	West (LHO) bids 1NT if possible.
HCP: 4	♣ A843	East (RHO) bids 2 ♦ if possible.
		East (RHO) bids 3 ♦ if possible.

---

<b>Board: 358</b>	♠ Q87	Partner bids first.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: Both	♦ 876	
HCP: 10	♣ QJT4	

---

<b>Board: 359</b>	♠ 73	You bid first.
Dealer: South	♥ KJ97	The opponents are silent.
Vul: None	♦ AK73	
HCP: 12	♣ J97	

## Both hands (Answers Page)

### Board: 356

Dealer: West

Vul: N-S

North HCP: 2

South HCP: 16+1

Contract: 2 ♠ South

North:

♠ 87

♥ J843

♦ 763

♣ J954

South:

♠ AK543

♥ Q75

♦ KJ2

♣ K6

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

1 ♦	Pass	1NT	Pass
-----	------	-----	------

2 ♦	Pass	Pass	2 ♠
-----	------	------	-----

All Pass

### Board: 357

Dealer: East

Vul: E-W

North HCP: 16+1

South HCP: 4

Contract: 4 ♥ South

North:

♠ AQT9

♥ AKT83

♦ 3

♣ K52

South:

♠ 8652

♥ 6542

♦ 2

♣ A843

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

		1 ♦	Pass
--	--	-----	------

1NT	X	2 ♦	Pass
-----	---	-----	------

Pass	2 ♥	3 ♦	4 ♥
------	-----	-----	-----

All Pass

### Board: 358

Dealer: North

Vul: Both

North HCP: 13

South HCP: 10

Contract: 1NT South

North:

♠ T92

♥ KQ

♦ KJ93

♣ A876

South:

♠ Q87

♥ AJ5

♦ 876

♣ QJT4

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

	1 ♦	Pass	1NT
--	-----	------	-----

All Pass

### Board: 359

Dealer: South

Vul: None

North HCP: 8

South HCP: 12

Contract: 1NT North

North:

♠ QJ9

♥ Q6

♦ J862

♣ Q865

South:

♠ 73

♥ KJ97

♦ AK73

♣ J97

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

			1 ♦
--	--	--	-----

Pass	1NT	All Pass	
------	-----	----------	--

# North hands

# Spear

<b>Board: 360</b>	♠ Q83	Partner bids first.
Dealer: South	♥ KT4	East (LHO) bids 2♥ if possible.
Vul: Both	♦ 762	
HCP: 9	♣ AT84	

<b>Board: 361</b>	♠ A8	You bid first.
Dealer: North	♥ 852	The opponents are silent.
Vul: None	♦ AKT9	
HCP: 14	♣ QJ87	

<b>Board: 362</b>	♠ K53	Partner bids first.
Dealer: South	♥ Q9	The opponents are silent.
Vul: Both	♦ T987	
HCP: 8	♣ KT43	

<b>Board: 363</b>	♠ AT65	You bid first.
Dealer: North	♥ A	West (RHO) bids 2♥ if possible.
Vul: None	♦ Q9542	
HCP: 14+1	♣ A85	

<b>Board: 364</b>	♠ T6	You bid first.
Dealer: North	♥ K753	The opponents are silent.
Vul: E-W	♦ K963	
HCP: 13	♣ AK8	

## Both hands (Answers Page)

### Board: 360

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+2

Contract: 4 ♦ South

North:

♠ Q83

♥ KT4

♦ 762

♣ AT84

South:

♠ J9

♥ J93

♦ AKQJ93

♣ Q5

W N E S

Pass 1NT Pass 2 ♦

Pass Pass 2 ♥ 3 ♦

Pass 3 ♥<sup>1</sup> Pass 4 ♦

All Pass

1. limit raise or better in !D

### Board: 361

Dealer: North

Vul: None

North HCP: 14

South HCP: 8+1

Contract: 3 ♣ South

North:

♠ A8

♥ 852

♦ AKT9

♣ QJ87

South:

♠ Q63

♥ QT6

♦ 32

♣ AT652

W N E S

Pass 1 ♦ Pass 1NT

Pass 2 ♣ Pass 3 ♣

All Pass

### Board: 362

Dealer: South

Vul: Both

North HCP: 8

South HCP: 12+2

Contract: 2 ♦ South

North:

♠ K53

♥ Q9

♦ T987

♣ KT43

South:

♠ T9

♥ 43

♦ AQJ642

♣ AJ8

W N E S

Pass 1NT Pass 2 ♦

Pass 1NT Pass 2 ♦

All Pass

### Board: 363

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10

Contract: 3 ♦ South

North:

♠ AT65

♥ A

♦ Q9542

♣ A85

South:

♠ Q43

♥ Q83

♦ K87

♣ K432

W N E S

Pass 2 ♦ Pass Pass

2 ♥ Pass Pass 3 ♦

All Pass

### Board: 364

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 9+1

Contract: 1NT South

North:

♠ T6

♥ K753

♦ K963

♣ AK8

South:

♠ K87

♥ Q84

♦ Q7

♣ QT954

W N E S

Pass 1 ♦ Pass 1NT

All Pass

<b>Board: 360</b>	♠ J9	You bid first.
Dealer: South	♥ J93	East (RHO) bids 2♥ if possible.
Vul: Both	♦ AKQJ93	
HCP: 14+2	♣ Q5	

---

<b>Board: 361</b>	♠ Q63	Partner bids first.
Dealer: North	♥ QT6	The opponents are silent.
Vul: None	♦ 32	
HCP: 8+1	♣ AT652	

---

<b>Board: 362</b>	♠ T9	You bid first.
Dealer: South	♥ 43	The opponents are silent.
Vul: Both	♦ AQJ642	
HCP: 12+2	♣ AJ8	

---

<b>Board: 363</b>	♠ Q43	Partner bids first.
Dealer: North	♥ Q83	West (LHO) bids 2♥ if possible.
Vul: None	♦ K87	
HCP: 10	♣ K432	

---

<b>Board: 364</b>	♠ K87	Partner bids first.
Dealer: North	♥ Q84	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 9+1	♣ QT954	

## Both hands (Answers Page)

### Board: 360

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+2

Contract: 4 ♦ South

North:

♠ Q83

♥ KT4

♦ 762

♣ AT84

South:

♠ J9

♥ J93

♦ AKQJ93

♣ Q5

W N E S

Pass 1NT Pass 2 ♦

Pass Pass 2 ♥ 3 ♦

Pass 3 ♥<sup>1</sup> Pass 4 ♦

All Pass

1. limit raise or better in !D

### Board: 361

Dealer: North

Vul: None

North HCP: 14

South HCP: 8+1

Contract: 3 ♣ South

North:

♠ A8

♥ 852

♦ AKT9

♣ QJ87

South:

♠ Q63

♥ QT6

♦ 32

♣ AT652

W N E S

Pass 1 ♦ Pass 1NT

Pass 2 ♣ Pass 3 ♣

All Pass

### Board: 362

Dealer: South

Vul: Both

North HCP: 8

South HCP: 12+2

Contract: 2 ♦ South

North:

♠ K53

♥ Q9

♦ T987

♣ KT43

South:

♠ T9

♥ 43

♦ AQJ642

♣ AJ8

W N E S

Pass 1NT Pass 2 ♦

Pass 1NT Pass 2 ♦

All Pass

### Board: 363

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10

Contract: 3 ♦ South

North:

♠ AT65

♥ A

♦ Q9542

♣ A85

South:

♠ Q43

♥ Q83

♦ K87

♣ K432

W N E S

Pass 2 ♦ Pass Pass

2 ♥ Pass Pass 3 ♦

All Pass

### Board: 364

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 9+1

Contract: 1NT South

North:

♠ T6

♥ K753

♦ K963

♣ AK8

South:

♠ K87

♥ Q84

♦ Q7

♣ QT954

W N E S

Pass 1 ♦ Pass 1NT

All Pass



<b>Board: 365</b>	♠ AK8764	LHO opens the bidding 1 ♦.
Dealer: East	♥ AJ43	Partner bids next.
Vul: E-W	♦ 5	West (RHO) bids 1NT if possible.
HCP: 12+2	♣ 82	East (LHO) bids 3 ♣ if possible.

---

<b>Board: 366</b>	♠ Q52	Partner bids first.
Dealer: South	♥ QT7	The opponents are silent.
Vul: Both	♦ 932	
HCP: 9	♣ KQ98	

## Both hands (Answers Page)

**Board: 365**

Dealer: East

Vul: E-W

North HCP: 12+2

South HCP: 6

Contract: 3 ♠ South

**North:**

♠ AK8764

♥ AJ43

♦ 5

♣ 82

**South:**

♠ T532

♥ K75

♦ QJ7

♣ 973

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

**Board: 366**

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+2

Contract: 2 ♦ South

**North:**

♠ Q52

♥ QT7

♦ 932

♣ KQ98

**South:**

♠ AT

♥ 965

♦ AKQJT5

♣ 73

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

<b>Board: 365</b>	♠ T532	RHO opens the bidding 1♦.
Dealer: East	♥ K75	You bid next.
Vul: E-W	♦ QJ7	West (LHO) bids 1NT if possible.
HCP: 6	♣ 973	East (RHO) bids 3♣ if possible.

---

<b>Board: 366</b>	♠ AT	You bid first.
Dealer: South	♥ 965	The opponents are silent.
Vul: Both	♦ AKQJT5	
HCP: 14+2	♣ 73	

## Both hands (Answers Page)

**Board: 365**

Dealer: East

Vul: E-W

North HCP: 12+2

South HCP: 6

Contract: 3 ♠ South

**North:**

♠ AK8764

♥ AJ43

♦ 5

♣ 82

**South:**

♠ T532

♥ K75

♦ QJ7

♣ 973

**W      N      E      S**

1NT   2 ♠   3 ♣   3 ♠

All Pass

**Board: 366**

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+2

Contract: 2 ♦ South

**North:**

♠ Q52

♥ QT7

♦ 932

♣ KQ98

**South:**

♠ AT

♥ 965

♦ AKQJT5

♣ 73

**W      N      E      S**

Pass   1NT   Pass   1 ♦

All Pass