

<b>Board: 1</b>	♠ T2	Partner is dealer.
Dealer: South	♥ J4	The opponents are silent.
Vul: N-S	♦ 976542	
HCP: 5+2	♣ A87	

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<b>Board: 2</b>	♠ AKQJ954	You are dealer.
Dealer: North	♥ Q52	The opponents are silent.
Vul: Both	♦ T	
HCP: 12+3	♣ T2	

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<b>Board: 3</b>	♠ 86	Partner is dealer.
Dealer: South	♥ 98432	The opponents are silent.
Vul: E-W	♦ 9854	
HCP: 4+1	♣ A4	

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<b>Board: 4</b>	♠ AKQT842	You are dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: Both	♦ QT2	
HCP: 11+3	♣ 87	

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<b>Board: 5</b>	♠ AK943	Partner is dealer.
Dealer: South	♥ 9862	The opponents are silent.
Vul: Both	♦ J	
HCP: 15+1	♣ AK9	

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T2	♠ AKQJ654				4♦
Vul: N-S	♥ J4	♥ 63	Pass	4♠	All Pass	
North HCP: 5+2	♦ 976542	♦ -				
South HCP: 11+3	♣ A87	♣ J953				
Contract: 4♠ North						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJ954	♠ -		4♦	Pass	4♠
Vul: Both	♥ Q52	♥ 87	All Pass			
North HCP: 12+3	♦ T	♦ AK9874				
South HCP: 8+3	♣ T2	♣ J9874				
Contract: 4♠ South						

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 86	♠ AKQT942				4♦
Vul: E-W	♥ 98432	♥ 65	Pass	4♠	All Pass	
North HCP: 4+1	♦ 9854	♦ -				
South HCP: 12+3	♣ A4	♣ QJ52				
Contract: 4♠ North						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQT842	♠ 97		4♦	Pass	4♠
Vul: Both	♥ 9	♥ T7643	All Pass			
North HCP: 11+3	♦ QT2	♦ AK96				
South HCP: 11+1	♣ 87	♣ A3				
Contract: 4♠ South						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK943	♠ 2				4♣
Vul: Both	♥ 9862	♥ AKQJ543	Pass	4NT	Pass	5♠ <sup>1</sup>
North HCP: 15+1	♦ J	♦ Q63	Pass	6♥	All Pass	
South HCP: 12+3	♣ AK9	♣ 74				
Contract: 6♥ North			1. A=2/5 or 5/5, Q(H)=1			

**Board: 1**      ♠ AKQJ654    You are dealer.

Dealer: South      ♥ 63                  The opponents are silent.

Vul: N-S      ♦ -

HCP: 11+3      ♣ J953

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**Board: 2**      ♠ -                  Partner is dealer.

Dealer: North      ♥ 87                  The opponents are silent.

Vul: Both      ♦ AK9874

HCP: 8+3      ♣ J9874

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**Board: 3**      ♠ AKQT942    You are dealer.

Dealer: South      ♥ 65                  The opponents are silent.

Vul: E-W      ♦ -

HCP: 12+3      ♣ QJ52

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**Board: 4**      ♠ 97                  Partner is dealer.

Dealer: North      ♥ T7643                  The opponents are silent.

Vul: Both      ♦ AK96

HCP: 11+1      ♣ A3

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**Board: 5**      ♠ 2                  You are dealer.

Dealer: South      ♥ AKQJ543                  The opponents are silent.

Vul: Both      ♦ Q63

HCP: 12+3      ♣ 74

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T2	♠ AKQJ654				4♦
Vul: N-S	♥ J4	♥ 63	Pass	4♠	All Pass	
North HCP: 5+2	♦ 976542	♦ -				
South HCP: 11+3	♣ A87	♣ J953				
Contract: 4♠ North						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJ954	♠ -		4♦	Pass	4♠
Vul: Both	♥ Q52	♥ 87	All Pass			
North HCP: 12+3	♦ T	♦ AK9874				
South HCP: 8+3	♣ T2	♣ J9874				
Contract: 4♠ South						

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 86	♠ AKQT942				4♦
Vul: E-W	♥ 98432	♥ 65	Pass	4♠	All Pass	
North HCP: 4+1	♦ 9854	♦ -				
South HCP: 12+3	♣ A4	♣ QJ52				
Contract: 4♠ North						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQT842	♠ 97		4♦	Pass	4♠
Vul: Both	♥ 9	♥ T7643	All Pass			
North HCP: 11+3	♦ QT2	♦ AK96				
South HCP: 11+1	♣ 87	♣ A3				
Contract: 4♠ South						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK943	♠ 2				4♣
Vul: Both	♥ 9862	♥ AKQJ543	Pass	4NT	Pass	5♠ <sup>1</sup>
North HCP: 15+1	♦ J	♦ Q63	Pass	6♥	All Pass	
South HCP: 12+3	♣ AK9	♣ 74				
Contract: 6♥ North			1. A=2/5 or 5/5, Q(H)=1			

<b>Board: 6</b>	♠ J753	Partner is dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 14+1	♣ KQT62	
<b>Board: 7</b>	♠ 86	Partner is dealer.
Dealer: South	♥ T63	The opponents are silent.
Vul: Both	♦ A952	
HCP: 6	♣ Q764	
<b>Board: 8</b>	♠ 97	Partner is dealer.
Dealer: South	♥ 964	East (LHO) Doubles 4♠ if possible.
Vul: None	♦ AK7	West (RHO) bids 5♥ if possible.
HCP: 12+1	♣ AJ984	West (RHO) Doubles 5♠ if possible.
<b>Board: 9</b>	♠ AKQT98765	You are dealer.
Dealer: North	♥ 92	The opponents are silent.
Vul: N-S	♦ -	
HCP: 10+5	♣ J8	
<b>Board: 10</b>	♠ AKQJ843	You are dealer.
Dealer: North	♥ 2	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 10+3	♣ T532	

## Both hands (Answers Page)

**Board: 6**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J753	♠ AKQT9862				4 ♠
Vul: N-S	♥ A9	♥ 6		All Pass		
North HCP: 14+1	♦ A6	♦ 52				
South HCP: 10+4	♣ KQT62	♣ J9				
Contract: 4 ♠ South						

**Board: 7**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 86	♠ AKQJ943				4 ♦
Vul: Both	♥ T63	♥ Q82	Pass	4 ♠	All Pass	
North HCP: 6	♦ A952	♦ 86				
South HCP: 13+3	♣ Q764	♣ J				
Contract: 4 ♠ North						

**Board: 8**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 97	♠ AKQJT863				4 ♠
Vul: None	♥ 964	♥ 7	Pass	Pass	X	Pass
North HCP: 12+1	♦ AK7	♦ T98	5 ♥	5 ♠	Pass	Pass
South HCP: 10+4	♣ AJ984	♣ T	X	All Pass		
Contract: 5 ♠ X North						

**Board: 9**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQT98765	♠ 4		4 ♠	All Pass	
Vul: N-S	♥ 92	♥ AQT6				
North HCP: 10+5	♦ -	♦ A9632				
South HCP: 12+1	♣ J8	♣ QT3				
Contract: 4 ♠ North						

**Board: 10**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJ843	♠ 2		4 ♦	Pass	4 ♠
Vul: E-W	♥ 2	♥ KQ3		All Pass		
North HCP: 10+3	♦ 5	♦ 96432				
South HCP: 12+1	♣ T532	♣ AK76				
Contract: 4 ♠ South						

**Board: 6**      ♠ AKQT9862 You are dealer.

Dealer: South      ♥ 6      The opponents are silent.

Vul: N-S      ♦ 52

HCP: 10+4      ♣ J9

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**Board: 7**      ♠ AKQJ943 You are dealer.

Dealer: South      ♥ Q82      The opponents are silent.

Vul: Both      ♦ 86

HCP: 13+3      ♣ J

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**Board: 8**      ♠ AKQJT863 You are dealer.

Dealer: South      ♥ 7      East (RHO) Doubles 4♠ if possible.

Vul: None      ♦ T98      West (LHO) bids 5♥ if possible.

HCP: 10+4      ♣ T      West (LHO) Doubles 5♠ if possible.

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**Board: 9**      ♠ 4      Partner is dealer.

Dealer: North      ♥ AQT6      The opponents are silent.

Vul: N-S      ♦ A9632

HCP: 12+1      ♣ QT3

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**Board: 10**      ♠ 2      Partner is dealer.

Dealer: North      ♥ KQ3      The opponents are silent.

Vul: E-W      ♦ 96432

HCP: 12+1      ♣ AK76

## Both hands (Answers Page)

**Board: 6**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J753	♠ AKQT9862				4 ♠
Vul: N-S	♥ A9	♥ 6		All Pass		
North HCP: 14+1	♦ A6	♦ 52				
South HCP: 10+4	♣ KQT62	♣ J9				
Contract: 4 ♠ South						

**Board: 7**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 86	♠ AKQJ943				4 ♦
Vul: Both	♥ T63	♥ Q82	Pass	4 ♠	All Pass	
North HCP: 6	♦ A952	♦ 86				
South HCP: 13+3	♣ Q764	♣ J				
Contract: 4 ♠ North						

**Board: 8**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 97	♠ AKQJT863				4 ♠
Vul: None	♥ 964	♥ 7	Pass	Pass	X	Pass
North HCP: 12+1	♦ AK7	♦ T98	5 ♥	5 ♠	Pass	Pass
South HCP: 10+4	♣ AJ984	♣ T	X	All Pass		
Contract: 5 ♠ X North						

**Board: 9**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQT98765	♠ 4		4 ♠	All Pass	
Vul: N-S	♥ 92	♥ AQT6				
North HCP: 10+5	♦ -	♦ A9632				
South HCP: 12+1	♣ J8	♣ QT3				
Contract: 4 ♠ North						

**Board: 10**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJ843	♠ 2		4 ♦	Pass	4 ♠
Vul: E-W	♥ 2	♥ KQ3		All Pass		
North HCP: 10+3	♦ 5	♦ 96432				
South HCP: 12+1	♣ T532	♣ AK76				
Contract: 4 ♠ South						

**Board: 11**      ♠ T862      RHO is dealer. You bid second.

Dealer: West      ♥ K      West (RHO) opens 4♥ if possible.

Vul: None      ♦ AKJ

HCP: 12+1      ♣ J8742

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**Board: 12**      ♠ AKQJ872      You are dealer.

Dealer: North      ♥ -      The opponents are silent.

Vul: N-S      ♦ Q2

HCP: 12+3      ♣ T532

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**Board: 13**      ♠ AKJT97432      You are dealer.

Dealer: North      ♥ -      East (LHO) Doubles 4♠ if possible.

Vul: E-W      ♦ J7

HCP: 9+5      ♣ 63

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**Board: 14**      ♠ AKQT987      You are dealer.

Dealer: North      ♥ J      The opponents are silent.

Vul: Both      ♦ T6

HCP: 12+3      ♣ Q86

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**Board: 15**      ♠ A3      RHO is dealer. You bid second.

Dealer: West      ♥ J      West (RHO) opens 4♥ if possible.

Vul: E-W      ♦ AQJ8542      East (LHO) Doubles 5♦ if possible.

HCP: 14+3      ♣ Q94

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T862	♠ AJ95	4 ♥	Pass	Pass	X
Vul: None	♥ K	♥ -	Pass	5 ♣	All Pass	
North HCP: 12+1	♦ AKJ	♦ QT863				
South HCP: 14+1	♣ J8742	♣ AKT6				
Contract: 5 ♣ North						

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<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJ872	♠ -		4 ♦	Pass	4 ♠
Vul: N-S	♥ -	♥ JT8632		All Pass		
North HCP: 12+3	♦ Q2	♦ 6				
South HCP: 6+4	♣ T532	♣ AJ9764				
Contract: 4 ♠ South						

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<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJT97432	♠ -		4 ♠	X	All Pass
Vul: E-W	♥ -	♥ AJ8753				
North HCP: 9+5	♦ J7	♦ 9532				
South HCP: 8+2	♣ 63	♣ K87				
Contract: 4 ♠ X North						

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<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQT987	♠ J5		4 ♦	Pass	4 ♠
Vul: Both	♥ J	♥ AT643		All Pass		
North HCP: 12+3	♦ T6	♦ AQ				
South HCP: 15+1	♣ Q86	♣ KJ54				
Contract: 4 ♠ South						

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<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A3	♠ QJT542	4 ♥	5 ♦	X	All Pass
Vul: E-W	♥ J	♥ 532				
North HCP: 14+3	♦ AQJ8542	♦ 9				
South HCP: 3+2	♣ Q94	♣ T72				
Contract: 5 ♦ X North						

## South hands

## Namyats

<b>Board: 11</b>	♠ AJ95	LHO is dealer.
Dealer: West	♥ -	West (LHO) opens 4♥ if possible.
Vul: None	♦ QT863	
HCP: 14+1	♣ AKT6	

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<b>Board: 12</b>	♠ -	Partner is dealer.
Dealer: North	♥ JT8632	The opponents are silent.
Vul: N-S	♦ 6	
HCP: 6+4	♣ AJ9764	

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<b>Board: 13</b>	♠ -	Partner is dealer.
Dealer: North	♥ AJ8753	East (RHO) Doubles 4♠ if possible.
Vul: E-W	♦ 9532	
HCP: 8+2	♣ K87	

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<b>Board: 14</b>	♠ J5	Partner is dealer.
Dealer: North	♥ AT643	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 15+1	♣ KJ54	

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<b>Board: 15</b>	♠ QJT542	LHO is dealer.
Dealer: West	♥ 532	West (LHO) opens 4♥ if possible.
Vul: E-W	♦ 9	East (RHO) Doubles 5♦ if possible.
HCP: 3+2	♣ T72	

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T862	♠ AJ95	4 ♥	Pass	Pass	X
Vul: None	♥ K	♥ -	Pass	5 ♣	All Pass	
North HCP: 12+1	♦ AKJ	♦ QT863				
South HCP: 14+1	♣ J8742	♣ AKT6				
Contract: 5 ♣ North						

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<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJ872	♠ -		4 ♦	Pass	4 ♠
Vul: N-S	♥ -	♥ JT8632		All Pass		
North HCP: 12+3	♦ Q2	♦ 6				
South HCP: 6+4	♣ T532	♣ AJ9764				
Contract: 4 ♠ South						

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<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJT97432	♠ -		4 ♠	X	All Pass
Vul: E-W	♥ -	♥ AJ8753				
North HCP: 9+5	♦ J7	♦ 9532				
South HCP: 8+2	♣ 63	♣ K87				
Contract: 4 ♠ X North						

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<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQT987	♠ J5		4 ♦	Pass	4 ♠
Vul: Both	♥ J	♥ AT643		All Pass		
North HCP: 12+3	♦ T6	♦ AQ				
South HCP: 15+1	♣ Q86	♣ KJ54				
Contract: 4 ♠ South						

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<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A3	♠ QJT542	4 ♥	5 ♦	X	All Pass
Vul: E-W	♥ J	♥ 532				
North HCP: 14+3	♦ AQJ8542	♦ 9				
South HCP: 3+2	♣ Q94	♣ T72				
Contract: 5 ♦ X North						

**Board: 16**      ♠ -      You are dealer.

Dealer: North      ♥ AKQJT83      East (LHO) Doubles 4♣ if possible.

Vul: None      ♦ Q92

HCP: 12+3      ♣ 843

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**Board: 17**      ♠ 63      You are dealer.

Dealer: North      ♥ AKQJ9652      The opponents are silent.

Vul: E-W      ♦ 975

HCP: 10+4      ♣ -

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**Board: 18**      ♠ AKT2      RHO is dealer. You bid second.

Dealer: West      ♥ 952      West (RHO) opens 4♣ if possible.

Vul: Both      ♦ 763      East (LHO) bids 4♥ if possible.

HCP: 7      ♣ 874

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**Board: 19**      ♠ KJT9432      Partner is dealer.

Dealer: South      ♥ 4      The opponents are silent.

Vul: N-S      ♦ AT

HCP: 13+3      ♣ KQT

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**Board: 20**      ♠ AKQJ643      You are dealer.

Dealer: North      ♥ -      The opponents are silent.

Vul: None      ♦ JT93

HCP: 11+3      ♣ 96

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ -	♠ Q942		4♣	X	4♥
Vul: None	♥ AKQJT83	♥ -		All Pass		
North HCP: 12+3	♦ Q92	♦ AT87653				
South HCP: 6+3	♣ 843	♣ 95				
Contract: 4♥ South						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 63	♠ 82		4♥	All Pass	
Vul: E-W	♥ AKQJ9652	♥ T743				
North HCP: 10+4	♦ 975	♦ KQT8				
South HCP: 7	♣ -	♣ Q43				
Contract: 4♥ North						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AKT2	♠ J8754	4♣	Pass	4♥	4♠
Vul: Both	♥ 952	♥ 8		All Pass		
North HCP: 7	♦ 763	♦ AQ95				
South HCP: 16+1	♣ 874	♣ AKQ				
Contract: 4♠ South						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJT9432	♠ Q				4♣
Vul: N-S	♥ 4	♥ AKQJT82	Pass	4♥	All Pass	
North HCP: 13+3	♦ AT	♦ 9752				
South HCP: 12+3	♣ KQT	♣ 8				
Contract: 4♥ North						

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJ643	♠ 2		4♦	Pass	4♠
Vul: None	♥ -	♥ QT65		All Pass		
North HCP: 11+3	♦ JT93	♦ AQ84				
South HCP: 9	♣ 96	♣ J854				
Contract: 4♠ South						

**South hands****Namyats****Board: 16**      ♠ Q942      Partner is dealer.

Dealer: North      ♥ -      East (RHO) Doubles 4♣ if possible.

Vul: None      ♦ AT87653

HCP: 6+3      ♣ 95

**Board: 17**      ♠ 82      Partner is dealer.

Dealer: North      ♥ T743      The opponents are silent.

Vul: E-W      ♦ KQT8

HCP: 7      ♣ Q43

**Board: 18**      ♠ J8754      LHO is dealer.

Dealer: West      ♥ 8      West (LHO) opens 4♣ if possible.

Vul: Both      ♦ AQ95      East (RHO) bids 4♥ if possible.

HCP: 16+1      ♣ AKQ

**Board: 19**      ♠ Q      You are dealer.

Dealer: South      ♥ AKQJT82      The opponents are silent.

Vul: N-S      ♦ 9752

HCP: 12+3      ♣ 8

**Board: 20**      ♠ 2      Partner is dealer.

Dealer: North      ♥ QT65      The opponents are silent.

Vul: None      ♦ AQ84

HCP: 9      ♣ J854

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ -	♠ Q942		4♣	X	4♥
Vul: None	♥ AKQJT83	♥ -		All Pass		
North HCP: 12+3	♦ Q92	♦ AT87653				
South HCP: 6+3	♣ 843	♣ 95				
Contract: 4♥ South						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 63	♠ 82		4♥	All Pass	
Vul: E-W	♥ AKQJ9652	♥ T743				
North HCP: 10+4	♦ 975	♦ KQT8				
South HCP: 7	♣ -	♣ Q43				
Contract: 4♥ North						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AKT2	♠ J8754	4♣	Pass	4♥	4♠
Vul: Both	♥ 952	♥ 8		All Pass		
North HCP: 7	♦ 763	♦ AQ95				
South HCP: 16+1	♣ 874	♣ AKQ				
Contract: 4♠ South						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJT9432	♠ Q				4♣
Vul: N-S	♥ 4	♥ AKQJT82	Pass	4♥	All Pass	
North HCP: 13+3	♦ AT	♦ 9752				
South HCP: 12+3	♣ KQT	♣ 8				
Contract: 4♥ North						

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJ643	♠ 2		4♦	Pass	4♠
Vul: None	♥ -	♥ QT65		All Pass		
North HCP: 11+3	♦ JT93	♦ AQ84				
South HCP: 9	♣ 96	♣ J854				
Contract: 4♠ South						

<b>Board: 21</b>	♠ 3	Partner is dealer.
Dealer: South	♥ JT9	The opponents are silent.
Vul: E-W	♦ AJT87	
HCP: 13+1	♣ AK73	

---

<b>Board: 22</b>	♠ QT86	You are dealer.
Dealer: North	♥ AKQJ965	The opponents are silent.
Vul: None	♦ -	
HCP: 12+3	♣ 97	

---

<b>Board: 23</b>	♠ 543	Partner is dealer.
Dealer: South	♥ QJ953	East (LHO) Doubles 4♠ if possible.
Vul: N-S	♦ K75	
HCP: 11+1	♣ AJ	

---

<b>Board: 24</b>	♠ AKQJT53	You are dealer.
Dealer: North	♥ 4	The opponents are silent.
Vul: E-W	♦ 63	
HCP: 13+3	♣ QJ5	

---

<b>Board: 25</b>	♠ 3	Partner is dealer.
Dealer: South	♥ AK987	The opponents are silent.
Vul: N-S	♦ AT32	
HCP: 11+1	♣ 973	

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 3	♠ AKQJ986				4♦
Vul: E-W	♥ JT9	♥ 54	Pass	4♠	All Pass	
North HCP: 13+1	♦ AJT87	♦ -				
South HCP: 10+3	♣ AK73	♣ T952				
Contract: 4♠ North						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT86	♠ A954		4♣	Pass	4♥
Vul: None	♥ AKQJ965	♥ -	All Pass			
North HCP: 12+3	♦ -	♦ AK763				
South HCP: 20+1	♣ 97	♣ AKQ4				
Contract: 4♥ South						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 543	♠ AKQJ862				4♦
Vul: N-S	♥ QJ953	♥ 84	Pass	4♠	X	All Pass
North HCP: 11+1	♦ K75	♦ -				
South HCP: 10+3	♣ AJ	♣ 9764				
Contract: 4♠X North						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJT53	♠ 82		4♦	Pass	4♠
Vul: E-W	♥ 4	♥ QT952	All Pass			
North HCP: 13+3	♦ 63	♦ KT				
South HCP: 5+1	♣ QJ5	♣ 9843				
Contract: 4♠ South						

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 3	♠ AKQJ954				4♦
Vul: N-S	♥ AK987	♥ T	Pass	4♠	All Pass	
North HCP: 11+1	♦ AT32	♦ 94				
South HCP: 12+3	♣ 973	♣ Q65				
Contract: 4♠ North						

**Board: 21**      ♠ AKQJ986    You are dealer.

Dealer: South      ♥ 54              The opponents are silent.

Vul: E-W      ♦ -

HCP: 10+3      ♣ T952

---

**Board: 22**      ♠ A954              Partner is dealer.

Dealer: North      ♥ -              The opponents are silent.

Vul: None      ♦ AK763

HCP: 20+1      ♣ AKQ4

---

**Board: 23**      ♠ AKQJ862    You are dealer.

Dealer: South      ♥ 84              East (RHO) Doubles 4♠ if possible.

Vul: N-S      ♦ -

HCP: 10+3      ♣ 9764

---

**Board: 24**      ♠ 82              Partner is dealer.

Dealer: North      ♥ QT952              The opponents are silent.

Vul: E-W      ♦ KT

HCP: 5+1      ♣ 9843

---

**Board: 25**      ♠ AKQJ954    You are dealer.

Dealer: South      ♥ T              The opponents are silent.

Vul: N-S      ♦ 94

HCP: 12+3      ♣ Q65

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 3	♠ AKQJ986				4♦
Vul: E-W	♥ JT9	♥ 54	Pass	4♠	All Pass	
North HCP: 13+1	♦ AJT87	♦ -				
South HCP: 10+3	♣ AK73	♣ T952				
Contract: 4♠ North						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT86	♠ A954		4♣	Pass	4♥
Vul: None	♥ AKQJ965	♥ -	All Pass			
North HCP: 12+3	♦ -	♦ AK763				
South HCP: 20+1	♣ 97	♣ AKQ4				
Contract: 4♥ South						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 543	♠ AKQJ862				4♦
Vul: N-S	♥ QJ953	♥ 84	Pass	4♠	X	All Pass
North HCP: 11+1	♦ K75	♦ -				
South HCP: 10+3	♣ AJ	♣ 9764				
Contract: 4♠X North						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJT53	♠ 82		4♦	Pass	4♠
Vul: E-W	♥ 4	♥ QT952	All Pass			
North HCP: 13+3	♦ 63	♦ KT				
South HCP: 5+1	♣ QJ5	♣ 9843				
Contract: 4♠ South						

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 3	♠ AKQJ954				4♦
Vul: N-S	♥ AK987	♥ T	Pass	4♠	All Pass	
North HCP: 11+1	♦ AT32	♦ 94				
South HCP: 12+3	♣ 973	♣ Q65				
Contract: 4♠ North						

**Board: 26**      ♠ AKQJ962      You are dealer.

Dealer: North      ♥ 42      The opponents are silent.

Vul: E-W      ♦ Q42

HCP: 13+3      ♣ J

---

**Board: 27**      ♠ 972      Partner is dealer.

Dealer: South      ♥ -      East (LHO) Doubles 4♥ if possible.

Vul: Both      ♦ AKJT754

HCP: 11+3      ♣ QJ5

---

**Board: 28**      ♠ J965      Partner is dealer.

Dealer: South      ♥ A9      East (LHO) bids 4♠ if possible.

Vul: None      ♦ 9642

HCP: 11      ♣ AQ5

---

**Board: 29**      ♠ AKQT7654      You are dealer.

Dealer: North      ♥ 9      The opponents are silent.

Vul: N-S      ♦ T2

HCP: 9+4      ♣ 87

---

**Board: 30**      ♠ J      You are dealer.

Dealer: North      ♥ AKQJ743      The opponents are silent.

Vul: None      ♦ J

HCP: 12+3      ♣ 9432

## Both hands (Answers Page)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJ962	♠ 74		4♦	Pass	4♠
Vul: E-W	♥ 42	♥ AJ8		All Pass		
North HCP: 13+3	♦ Q42	♦ JT96				
South HCP: 11	♣ J	♣ KQ65				
Contract: 4♠ South						

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 972	♠ QJ3				4♣
Vul: Both	♥ -	♥ AKQT732	Pass	4♥	X	Pass
North HCP: 11+3	♦ AKJT754	♦ 6	Pass	5♦	All Pass	
South HCP: 12+3	♣ QJ5	♣ 82				
Contract: 5♦ North						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J965	♠ -				4♥
Vul: None	♥ A9	♥ KQJT742	Pass	Pass	4♠	5♦
North HCP: 11	♦ 9642	♦ QJT75	Pass	5♥	All Pass	
South HCP: 9+4	♣ AQ5	♣ T				
Contract: 5♥ North						

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQT7654	♠ J83		4♠	All Pass	
Vul: N-S	♥ 9	♥ 542				
North HCP: 9+4	♦ T2	♦ AKQ43				
South HCP: 14+1	♣ 87	♣ A9				
Contract: 4♠ North						

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J	♠ KT92		4♣	Pass	4♥
Vul: None	♥ AKQJ743	♥ T52		All Pass		
North HCP: 12+3	♦ J	♦ Q52				
South HCP: 6	♣ 9432	♣ J85				
Contract: 4♥ South						

<b>Board: 26</b>	♠ 74	Partner is dealer.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: E-W	♦ JT96	
HCP: 11	♣ KQ65	

---

<b>Board: 27</b>	♠ QJ3	You are dealer.
Dealer: South	♥ AKQT732	East (RHO) Doubles 4♥ if possible.
Vul: Both	♦ 6	
HCP: 12+3	♣ 82	

---

<b>Board: 28</b>	♠ -	You are dealer.
Dealer: South	♥ KQJT742	East (RHO) bids 4♠ if possible.
Vul: None	♦ QJT75	
HCP: 9+4	♣ T	

---

<b>Board: 29</b>	♠ J83	Partner is dealer.
Dealer: North	♥ 542	The opponents are silent.
Vul: N-S	♦ AKQ43	
HCP: 14+1	♣ A9	

---

<b>Board: 30</b>	♠ KT92	Partner is dealer.
Dealer: North	♥ T52	The opponents are silent.
Vul: None	♦ Q52	
HCP: 6	♣ J85	

## Both hands (Answers Page)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJ962	♠ 74		4♦	Pass	4♠
Vul: E-W	♥ 42	♥ AJ8		All Pass		
North HCP: 13+3	♦ Q42	♦ JT96				
South HCP: 11	♣ J	♣ KQ65				
Contract: 4♠ South						

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 972	♠ QJ3				4♣
Vul: Both	♥ -	♥ AKQT732	Pass	4♥	X	Pass
North HCP: 11+3	♦ AKJT754	♦ 6	Pass	5♦	All Pass	
South HCP: 12+3	♣ QJ5	♣ 82				
Contract: 5♦ North						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J965	♠ -				4♥
Vul: None	♥ A9	♥ KQJT742	Pass	Pass	4♠	5♦
North HCP: 11	♦ 9642	♦ QJT75	Pass	5♥	All Pass	
South HCP: 9+4	♣ AQ5	♣ T				
Contract: 5♥ North						

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQT7654	♠ J83		4♠	All Pass	
Vul: N-S	♥ 9	♥ 542				
North HCP: 9+4	♦ T2	♦ AKQ43				
South HCP: 14+1	♣ 87	♣ A9				
Contract: 4♠ North						

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J	♠ KT92		4♣	Pass	4♥
Vul: None	♥ AKQJ743	♥ T52		All Pass		
North HCP: 12+3	♦ J	♦ Q52				
South HCP: 6	♣ 9432	♣ J85				
Contract: 4♥ South						

<b>Board: 31</b>	♠ AKT64	Partner is dealer.
Dealer: South	♥ 9	The opponents are silent.
Vul: N-S	♦ AKQ83	
HCP: 16+2	♣ T5	
<b>Board: 32</b>	♠ J2	You are dealer.
Dealer: North	♥ AKQT954	East (LHO) bids 4♥ if possible.
Vul: None	♦ QT63	East (LHO) Doubles 5♥ if possible.
HCP: 12+3	♣ -	
<b>Board: 33</b>	♠ T86	Partner is dealer.
Dealer: South	♥ JT32	West (RHO) Doubles 4♠ if possible.
Vul: N-S	♦ Q652	
HCP: 3	♣ T4	
<b>Board: 34</b>	♠ 5	Partner is dealer.
Dealer: South	♥ K643	East (LHO) Doubles 4♠ if possible.
Vul: E-W	♦ T9632	
HCP: 10+1	♣ AK6	
<b>Board: 35</b>	♠ -	Partner is dealer.
Dealer: South	♥ 63	West (RHO) Doubles 6♥ if possible.
Vul: Both	♦ KJ9865	
HCP: 13+3	♣ AKQ98	

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKT64	♠ Q93				4♣
Vul: N-S	♥ 9	♥ AKQT832	Pass	4♥	All Pass	
North HCP: 16+2	♦ AKQ83	♦ T2				
South HCP: 12+3	♣ T5	♣ J				
Contract: 4♥ North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J2	♠ T543		4♣	4♥ <sup>1</sup>	5♥
Vul: None	♥ AKQT954	♥ J7	Pass	Pass	X	All Pass
North HCP: 12+3	♦ QT63	♦ KJ4				
South HCP: 12	♣ -	♣ AQJ6				1. Michaels Cuebid
Contract: 5♥X South						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T86	♠ AKQJ942				4♦
Vul: N-S	♥ JT32	♥ 98	Pass	4♠	Pass	Pass
North HCP: 3	♦ Q652	♦ JT87	X	All Pass		
South HCP: 11+3	♣ T4	♣ -				
Contract: 4♠X North						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 5	♠ AKQJT843				4♠
Vul: E-W	♥ K643	♥ T7	Pass	Pass	X	All Pass
North HCP: 10+1	♦ T9632	♦ 7				
South HCP: 10+4	♣ AK6	♣ T8				
Contract: 4♠X South						

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ 9853				4♣
Vul: Both	♥ 63	♥ AKQJT54	Pass	5♠	Pass	6♦ <sup>1</sup>
North HCP: 13+3	♦ KJ9865	♦ Q	Pass	6♥	Pass	Pass
South HCP: 12+3	♣ AKQ98	♣ 3	X	All Pass		
Contract: 6♥X North						

1. 2 out of 4

**Board: 31**      ♠ Q93      You are dealer.

Dealer: South      ♥ AKQT832      The opponents are silent.

Vul: N-S      ♦ T2

HCP: 12+3      ♣ J

---

**Board: 32**      ♠ T543      Partner is dealer.

Dealer: North      ♥ J7      East (RHO) bids 4♥ if possible.

Vul: None      ♦ KJ4      East (RHO) Doubles 5♥ if possible.

HCP: 12      ♣ AQJ6

---

**Board: 33**      ♠ AKQJ942      You are dealer.

Dealer: South      ♥ 98      West (LHO) Doubles 4♠ if possible.

Vul: N-S      ♦ JT87

HCP: 11+3      ♣ -

---

**Board: 34**      ♠ AKQJT843      You are dealer.

Dealer: South      ♥ T7      East (RHO) Doubles 4♠ if possible.

Vul: E-W      ♦ 7

HCP: 10+4      ♣ T8

---

**Board: 35**      ♠ 9853      You are dealer.

Dealer: South      ♥ AKQJT54      West (LHO) Doubles 6♥ if possible.

Vul: Both      ♦ Q

HCP: 12+3      ♣ 3

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKT64	♠ Q93				4♣
Vul: N-S	♥ 9	♥ AKQT832	Pass	4♥	All Pass	
North HCP: 16+2	♦ AKQ83	♦ T2				
South HCP: 12+3	♣ T5	♣ J				
Contract: 4♥ North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J2	♠ T543		4♣	4♥ <sup>1</sup>	5♥
Vul: None	♥ AKQT954	♥ J7	Pass	Pass	X	All Pass
North HCP: 12+3	♦ QT63	♦ KJ4				
South HCP: 12	♣ -	♣ AQJ6				1. Michaels Cuebid
Contract: 5♥X South						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T86	♠ AKQJ942				4♦
Vul: N-S	♥ JT32	♥ 98	Pass	4♠	Pass	Pass
North HCP: 3	♦ Q652	♦ JT87	X	All Pass		
South HCP: 11+3	♣ T4	♣ -				
Contract: 4♠X North						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 5	♠ AKQJT843				4♠
Vul: E-W	♥ K643	♥ T7	Pass	Pass	X	All Pass
North HCP: 10+1	♦ T9632	♦ 7				
South HCP: 10+4	♣ AK6	♣ T8				
Contract: 4♠X South						

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ 9853				4♣
Vul: Both	♥ 63	♥ AKQJT54	Pass	5♠	Pass	6♦ <sup>1</sup>
North HCP: 13+3	♦ KJ9865	♦ Q	Pass	6♥	Pass	Pass
South HCP: 12+3	♣ AKQ98	♣ 3	X	All Pass		
Contract: 6♥X North						

1. 2 out of 4

**Board: 36**      ♠ 9      You are dealer.

Dealer: North      ♥ AKQT982      The opponents are silent.

Vul: E-W      ♦ 8765

HCP: 9+3      ♣ 4

---

**Board: 37**      ♠ 5      Partner is dealer.

Dealer: South      ♥ A5      West (RHO) Doubles 4♠ if possible.

Vul: E-W      ♦ J6

HCP: 9+4      ♣ KJT87653

---

**Board: 38**      ♠ AKQJT86      You are dealer.

Dealer: North      ♥ -      The opponents are silent.

Vul: None      ♦ J4

HCP: 13+3      ♣ Q653

---

**Board: 39**      ♠ A963      Partner is dealer.

Dealer: South      ♥ J62      The opponents are silent.

Vul: N-S      ♦ AT2

HCP: 10      ♣ JT2

---

**Board: 40**      ♠ AKQT954      You are dealer.

Dealer: North      ♥ Q9      The opponents are silent.

Vul: E-W      ♦ Q76

HCP: 13+3      ♣ 5

## Both hands (Answers Page)

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 9	♠ KQT74		4♣	Pass	4♥
Vul: E-W	♥ AKQT982	♥ 76		All Pass		
North HCP: 9+3	♦ 8765	♦ JT				
South HCP: 10+1	♣ 4	♣ AT63				
Contract: 4♥ South						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 5	♠ AKQT843			4♦	
Vul: E-W	♥ A5	♥ Q64	Pass	4♠	Pass	Pass
North HCP: 9+4	♦ J6	♦ 752	X	All Pass		
South HCP: 11+3	♣ KJT87653	♣ -				
Contract: 4♠X North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJT86	♠ 95432		4♦	Pass	4♠
Vul: None	♥ -	♥ K8		All Pass		
North HCP: 13+3	♦ J4	♦ K8				
South HCP: 7+1	♣ Q653	♣ J742				
Contract: 4♠ South						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A963	♠ J			4♣	
Vul: N-S	♥ J62	♥ AKQT873	Pass	4♥	All Pass	
North HCP: 10	♦ AT2	♦ 73				
South HCP: 12+3	♣ JT2	♣ Q98				
Contract: 4♥ North						

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQT954	♠ 73		4♦	Pass	4♠
Vul: E-W	♥ Q9	♥ K8643		All Pass		
North HCP: 13+3	♦ Q76	♦ AKT42				
South HCP: 10+2	♣ 5	♣ 7				
Contract: 4♠ South						

<b>Board: 36</b>	♠ KQT74	Partner is dealer.
Dealer: North	♥ 76	The opponents are silent.
Vul: E-W	♦ JT	
HCP: 10+1	♣ AT63	

---

<b>Board: 37</b>	♠ AKQT843	You are dealer.
Dealer: South	♥ Q64	West (LHO) Doubles 4♠ if possible.
Vul: E-W	♦ 752	
HCP: 11+3	♣ -	

---

<b>Board: 38</b>	♠ 95432	Partner is dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: None	♦ K8	
HCP: 7+1	♣ J742	

---

<b>Board: 39</b>	♠ J	You are dealer.
Dealer: South	♥ AKQT873	The opponents are silent.
Vul: N-S	♦ 73	
HCP: 12+3	♣ Q98	

---

<b>Board: 40</b>	♠ 73	Partner is dealer.
Dealer: North	♥ K8643	The opponents are silent.
Vul: E-W	♦ AKT42	
HCP: 10+2	♣ 7	

## Both hands (Answers Page)

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 9	♠ KQT74		4♣	Pass	4♥
Vul: E-W	♥ AKQT982	♥ 76		All Pass		
North HCP: 9+3	♦ 8765	♦ JT				
South HCP: 10+1	♣ 4	♣ AT63				
Contract: 4♥ South						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 5	♠ AKQT843			4♦	
Vul: E-W	♥ A5	♥ Q64	Pass	4♠	Pass	Pass
North HCP: 9+4	♦ J6	♦ 752	X	All Pass		
South HCP: 11+3	♣ KJT87653	♣ -				
Contract: 4♠X North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJT86	♠ 95432		4♦	Pass	4♠
Vul: None	♥ -	♥ K8		All Pass		
North HCP: 13+3	♦ J4	♦ K8				
South HCP: 7+1	♣ Q653	♣ J742				
Contract: 4♠ South						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A963	♠ J			4♣	
Vul: N-S	♥ J62	♥ AKQT873	Pass	4♥	All Pass	
North HCP: 10	♦ AT2	♦ 73				
South HCP: 12+3	♣ JT2	♣ Q98				
Contract: 4♥ North						

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQT954	♠ 73		4♦	Pass	4♠
Vul: E-W	♥ Q9	♥ K8643		All Pass		
North HCP: 13+3	♦ Q76	♦ AKT42				
South HCP: 10+2	♣ 5	♣ 7				
Contract: 4♠ South						

**Board: 41**      ♠ AQJT764      You are dealer.

Dealer: North      ♥ 7      The opponents are silent.

Vul: None      ♦ -

HCP: 7+4      ♣ T9854

---

**Board: 42**      ♠ KQJ4      RHO is dealer. You bid second.

Dealer: West      ♥ 4      West (RHO) opens 4♥ if possible.

Vul: N-S      ♦ A942

HCP: 16      ♣ AQ96

---

**Board: 43**      ♠ KJ52      Partner is dealer.

Dealer: South      ♥ 764      The opponents are silent.

Vul: Both      ♦ A7

HCP: 12      ♣ KJT9

---

**Board: 44**      ♠ 98      You are dealer.

Dealer: North      ♥ AKQJT96      The opponents are silent.

Vul: N-S      ♦ Q72

HCP: 12+3      ♣ 5

---

**Board: 45**      ♠ 6      You are dealer.

Dealer: North      ♥ AKQJ9853      West (RHO) Doubles 4♥ if possible.

Vul: E-W      ♦ T6      East (LHO) bids 4♠ if possible.

HCP: 10+4      ♣ T9

## Both hands (Answers Page)

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJT764	♠ 3		4 ♠	All Pass	
Vul: None	♥ 7	♥ AQ983				
North HCP: 7+4	♦ -	♦ 653				
South HCP: 12+1	♣ T9854	♣ AQ63				
Contract: 4 ♠ North						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQJ4	♠ A873	4 ♥	X	Pass	4 ♠
Vul: N-S	♥ 4	♥ J53		All Pass		
North HCP: 16	♦ A942	♦ QT87				
South HCP: 10	♣ AQ96	♣ K8				
Contract: 4 ♠ South						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ52	♠ 63			4 ♣	
Vul: Both	♥ 764	♥ AKQJ852	Pass	4 ♥	All Pass	
North HCP: 12	♦ A7	♦ 3				
South HCP: 12+3	♣ KJT9	♣ Q75				
Contract: 4 ♥ North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 98	♠ AK542		4 ♣	Pass	4 ♥
Vul: N-S	♥ AKQJT96	♥ 854		All Pass		
North HCP: 12+3	♦ Q72	♦ J8				
South HCP: 13+1	♣ 5	♣ AJ7				
Contract: 4 ♥ South						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 6	♠ Q72		4 ♥	Pass	Pass
Vul: E-W	♥ AKQJ9853	♥ 74	X	Pass	4 ♠	5 ♥
North HCP: 10+4	♦ T6	♦ K5		All Pass		
South HCP: 14+2	♣ T9	♣ AKQ652				
Contract: 5 ♥ South						

## South hands

## Namyats

<b>Board: 41</b>	♠ 3	Partner is dealer.
Dealer: North	♥ AQ983	The opponents are silent.
Vul: None	♦ 653	
HCP: 12+1	♣ AQ63	

---

<b>Board: 42</b>	♠ A873	LHO is dealer.
Dealer: West	♥ J53	West (LHO) opens 4♥ if possible.
Vul: N-S	♦ QT87	
HCP: 10	♣ K8	

---

<b>Board: 43</b>	♠ 63	You are dealer.
Dealer: South	♥ AKQJ852	The opponents are silent.
Vul: Both	♦ 3	
HCP: 12+3	♣ Q75	

---

<b>Board: 44</b>	♠ AK542	Partner is dealer.
Dealer: North	♥ 854	The opponents are silent.
Vul: N-S	♦ J8	
HCP: 13+1	♣ AJ7	

---

<b>Board: 45</b>	♠ Q72	Partner is dealer.
Dealer: North	♥ 74	West (LHO) Doubles 4♥ if possible.
Vul: E-W	♦ K5	East (RHO) bids 4♠ if possible.
HCP: 14+2	♣ AKQ652	

## Both hands (Answers Page)

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJT764	♠ 3		4 ♠	All Pass	
Vul: None	♥ 7	♥ AQ983				
North HCP: 7+4	♦ -	♦ 653				
South HCP: 12+1	♣ T9854	♣ AQ63				
Contract: 4 ♠ North						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQJ4	♠ A873	4 ♥	X	Pass	4 ♠
Vul: N-S	♥ 4	♥ J53		All Pass		
North HCP: 16	♦ A942	♦ QT87				
South HCP: 10	♣ AQ96	♣ K8				
Contract: 4 ♠ South						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ52	♠ 63			4 ♣	
Vul: Both	♥ 764	♥ AKQJ852	Pass	4 ♥	All Pass	
North HCP: 12	♦ A7	♦ 3				
South HCP: 12+3	♣ KJT9	♣ Q75				
Contract: 4 ♥ North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 98	♠ AK542		4 ♣	Pass	4 ♥
Vul: N-S	♥ AKQJT96	♥ 854		All Pass		
North HCP: 12+3	♦ Q72	♦ J8				
South HCP: 13+1	♣ 5	♣ AJ7				
Contract: 4 ♥ South						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 6	♠ Q72		4 ♥	Pass	Pass
Vul: E-W	♥ AKQJ9853	♥ 74	X	Pass	4 ♠	5 ♥
North HCP: 10+4	♦ T6	♦ K5		All Pass		
South HCP: 14+2	♣ T9	♣ AKQ652				
Contract: 5 ♥ South						

<b>Board: 46</b>	♠ AKQJ42	Partner is dealer.
Dealer: South	♥ 82	The opponents are silent.
Vul: Both	♦ -	
HCP: 19+3	♣ AKQT8	

---

<b>Board: 47</b>	♠ -	You are dealer.
Dealer: North	♥ KQJT87652	West (RHO) bids 4♠ if possible.
Vul: None	♦ 7	East (LHO) Doubles 5♥ if possible.
HCP: 6+5	♣ T95	

---

<b>Board: 48</b>	♠ 93	Partner is dealer.
Dealer: South	♥ K86	The opponents are silent.
Vul: E-W	♦ AQJ6	
HCP: 12	♣ Q876	

---

<b>Board: 49</b>	♠ KQ9643	Partner is dealer.
Dealer: South	♥ T	West (RHO) bids 4♦ if possible.
Vul: Both	♦ K987	East (LHO) Doubles 4♥ if possible.
HCP: 8+2	♣ T4	

---

<b>Board: 50</b>	♠ Q	You are dealer.
Dealer: North	♥ AKQJT93	The opponents are silent.
Vul: None	♦ J9432	
HCP: 13+4	♣ -	

## Both hands (Answers Page)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKQJ42	♠ T76				4♥
Vul: Both	♥ 82	♥ AKQJT754	Pass	5♦	Pass	5♠ <sup>1</sup>
North HCP: 19+3	♦ -	♦ 2	Pass	6♥	All Pass	
South HCP: 10+4	♣ AKQT8	♣ 9				1. 1 out of 4
Contract: 6♥ North						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ -	♠ AJT9		4♥	Pass	Pass
Vul: None	♥ KQJT87652	♥ A4	4♠	Pass	Pass	5♥
North HCP: 6+5	♦ 7	♦ K653	Pass	Pass	X	All Pass
South HCP: 16	♣ T95	♣ A64				
Contract: 5♥X South						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 93	♠ AKQJ8765				4♠
Vul: E-W	♥ K86	♥ 74		All Pass		
North HCP: 12	♦ AQJ6	♦ 97				
South HCP: 10+4	♣ Q876	♣ 4				
Contract: 4♠ South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ9643	♠ J852				4♣
Vul: Both	♥ T	♥ AKQJ953	4♦	4♥	X	All Pass
North HCP: 8+2	♦ K987	♦ 2				
South HCP: 11+3	♣ T4	♣ 9				
Contract: 4♥X North						

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q	♠ KT2		4♣	Pass	4♥
Vul: None	♥ AKQJT93	♥ 72		All Pass		
North HCP: 13+4	♦ J9432	♦ KQ86				
South HCP: 14	♣ -	♣ AQT2				
Contract: 4♥ South						

**Board: 46**      ♠ T76      You are dealer.

Dealer: South      ♥ AKQJT754      The opponents are silent.

Vul: Both      ♦ 2

HCP: 10+4      ♣ 9

---

**Board: 47**      ♠ AJT9      Partner is dealer.

Dealer: North      ♥ A4      West (LHO) bids 4♠ if possible.

Vul: None      ♦ K653      East (RHO) Doubles 5♥ if possible.

HCP: 16      ♣ A64

---

**Board: 48**      ♠ AKQJ8765      You are dealer.

Dealer: South      ♥ 74      The opponents are silent.

Vul: E-W      ♦ 97

HCP: 10+4      ♣ 4

---

**Board: 49**      ♠ J852      You are dealer.

Dealer: South      ♥ AKQJ953      West (LHO) bids 4♦ if possible.

Vul: Both      ♦ 2      East (RHO) Doubles 4♥ if possible.

HCP: 11+3      ♣ 9

---

**Board: 50**      ♠ KT2      Partner is dealer.

Dealer: North      ♥ 72      The opponents are silent.

Vul: None      ♦ KQ86

HCP: 14      ♣ AQT2

## Both hands (Answers Page)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKQJ42	♠ T76				4♥
Vul: Both	♥ 82	♥ AKQJT754	Pass	5♦	Pass	5♠ <sup>1</sup>
North HCP: 19+3	♦ -	♦ 2	Pass	6♥	All Pass	
South HCP: 10+4	♣ AKQT8	♣ 9				1. 1 out of 4
Contract: 6♥ North						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ -	♠ AJT9		4♥	Pass	Pass
Vul: None	♥ KQJT87652	♥ A4	4♠	Pass	Pass	5♥
North HCP: 6+5	♦ 7	♦ K653	Pass	Pass	X	All Pass
South HCP: 16	♣ T95	♣ A64				
Contract: 5♥X South						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 93	♠ AKQJ8765				4♠
Vul: E-W	♥ K86	♥ 74		All Pass		
North HCP: 12	♦ AQJ6	♦ 97				
South HCP: 10+4	♣ Q876	♣ 4				
Contract: 4♠ South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ9643	♠ J852				4♣
Vul: Both	♥ T	♥ AKQJ953	4♦	4♥	X	All Pass
North HCP: 8+2	♦ K987	♦ 2				
South HCP: 11+3	♣ T4	♣ 9				
Contract: 4♥X North						

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q	♠ KT2		4♣	Pass	4♥
Vul: None	♥ AKQJT93	♥ 72		All Pass		
North HCP: 13+4	♦ J9432	♦ KQ86				
South HCP: 14	♣ -	♣ AQT2				
Contract: 4♥ South						