

<b>Board: 1</b>	♠ K86	You are dealer.
Dealer: North	♥ AKT73	The opponents are silent.
Vul: None	♦ K6	
HCP: 15+1	♣ Q98	

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<b>Board: 2</b>	♠ KQ96	LHO is dealer.
Dealer: East	♥ Q76	The opponents are silent.
Vul: E-W	♦ KQ72	
HCP: 16	♣ A2	

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<b>Board: 3</b>	♠ AQJ7632	You are dealer.
Dealer: North	♥ 87	The opponents are silent.
Vul: E-W	♦ Q9	
HCP: 9+3	♣ 92	

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<b>Board: 4</b>	♠ J94	RHO is dealer. You bid second.
Dealer: West	♥ 53	West (RHO) opens 1 ♠ if possible.
Vul: Both	♦ QJ75	
HCP: 8	♣ A942	

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<b>Board: 5</b>	♠ KQ43	Partner is dealer.
Dealer: South	♥ QJ6	West (RHO) opens 1 ♦ if possible.
Vul: N-S	♦ K4	
HCP: 15	♣ A962	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ K86	♠ -		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKT73	♥ J5	Pass	3♦ <sup>2</sup>	Pass	5♦
North HCP: 15+1	♦ K6	♦ Q98432	All Pass			
South HCP: 7+3	♣ Q98	♣ KJT32				
Contract: 5♦ South						
						1. 1N-3C transfer to diamonds
						2. automat

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ KQ96	♠ AT743			Pass	1♠
Vul: E-W	♥ Q76	♥ AKT	Pass	2NT <sup>1</sup>	Pass	4♠
North HCP: 16	♦ KQ72	♦ 653	All Pass			
South HCP: 13+1	♣ A2	♣ Q3				
Contract: 4♠ South						
						1. Jacoby 2NT

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AQJ7632	♠ K84		3♠	Pass	4♠
Vul: E-W	♥ 87	♥ KQ65	All Pass			
North HCP: 9+3	♦ Q9	♦ A75				
South HCP: 16	♣ 92	♣ A64				
Contract: 4♠ South						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ J94	♠ Q86	1♠	Pass	Pass	1NT
Vul: Both	♥ 53	♥ 96	All Pass			
North HCP: 8	♦ QJ75	♦ AK62				
South HCP: 13	♣ A942	♣ KJ73				
Contract: 1NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ KQ43	♠ AJT				Pass
Vul: N-S	♥ QJ6	♥ 9743	1♦	1NT	Pass	2♣ <sup>1</sup>
North HCP: 15	♦ K4	♦ A76	Pass	2♠	Pass	3NT
South HCP: 9	♣ A962	♣ 853	All Pass			
Contract: 3NT South						
						1. Stayman

## South hands

## Anything\_Goes

**Board: 1**      ♠ -      Partner is dealer.  
 Dealer: North      ♥ J5      The opponents are silent.  
 Vul: None      ♦ Q98432  
 HCP: 7+3      ♣ KJT32

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**Board: 2**      ♠ AT743      RHO is dealer. You bid second.  
 Dealer: East      ♥ AKT      The opponents are silent.  
 Vul: E-W      ♦ 653  
 HCP: 13+1      ♣ Q3

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**Board: 3**      ♠ K84      Partner is dealer.  
 Dealer: North      ♥ KQ65      The opponents are silent.  
 Vul: E-W      ♦ A75  
 HCP: 16      ♣ A64

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**Board: 4**      ♠ Q86      LHO is dealer.  
 Dealer: West      ♥ 96      West (LHO) opens 1 ♠ if possible.  
 Vul: Both      ♦ AK62  
 HCP: 13      ♣ KJ73

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**Board: 5**      ♠ AJT      You are dealer.  
 Dealer: South      ♥ 9743      West (LHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ A76  
 HCP: 9      ♣ 853

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 7+3

Contract: 5♦ South

North:

♠ K86

♥ AKT73

♦ K6

♣ Q98

South:

♠ -

♥ J5

♦ Q98432

♣ KJT32

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 5♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 2

Dealer: East

Vul: E-W

North HCP: 16

South HCP: 13+1

Contract: 4♠ South

North:

♠ KQ96

♥ Q76

♦ KQ72

♣ A2

South:

♠ AT743

♥ AKT

♦ 653

♣ Q3

W N E S

Pass 1♠

Pass 2NT<sup>1</sup> Pass 4♠

All Pass

1. Jacoby 2NT

### Board: 3

Dealer: North

Vul: E-W

North HCP: 9+3

South HCP: 16

Contract: 4♠ South

North:

♠ AQJ7632

♥ 87

♦ Q9

♣ 92

South:

♠ K84

♥ KQ65

♦ A75

♣ A64

W N E S

3♠ Pass 4♠

All Pass

### Board: 4

Dealer: West

Vul: Both

North HCP: 8

South HCP: 13

Contract: 1NT South

North:

♠ J94

♥ 53

♦ QJ75

♣ A942

South:

♠ Q86

♥ 96

♦ AK62

♣ KJ73

W N E S

1♠ Pass Pass 1NT

All Pass

### Board: 5

Dealer: South

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ KQ43

♥ QJ6

♦ K4

♣ A962

South:

♠ AJT

♥ 9743

♦ A76

♣ 853

W N E S

Pass

1♦ 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

## North hands

## Anything\_Goes

<b>Board: 6</b>	♠ 2	Partner is dealer.
Dealer: South	♥ J9	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ KJ9643	
HCP: 13+2	♣ AKJ6	
<b>Board: 7</b>	♠ A96	RHO is dealer. You bid second.
Dealer: West	♥ AQ2	West (RHO) opens 1♣ if possible.
Vul: Both	♦ KQ982	East (LHO) Doubles 1♦ if possible.
HCP: 15+1	♣ 94	East (LHO) Doubles 3♦ if possible.
<b>Board: 8</b>	♠ J	You are dealer.
Dealer: North	♥ KT86	The opponents are silent.
Vul: None	♦ K754	
HCP: 10	♣ K653	
<b>Board: 9</b>	♠ AK98754	RHO is dealer. You bid second.
Dealer: West	♥ KJ8	West (RHO) Doubles 5♠ if possible.
Vul: N-S	♦ Q	
HCP: 13+3	♣ T9	
<b>Board: 10</b>	♠ T97	You are dealer.
Dealer: North	♥ T6	West (RHO) bids 2♦ if possible.
Vul: Both	♦ K	East (LHO) bids 4♦ if possible.
HCP: 12+3	♣ AKQT542	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 12+1

Contract: 3NT South

North:

♠ 2

♥ J9

♦ KJ9643

♣ AKJ6

South:

♠ A6

♥ A842

♦ QT

♣ QT954

W N E S

1 ♣

Pass 2 ♦ 2 ♠ 3NT

All Pass

### Board: 7

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 1+1

Contract: 3 ♦ X South

North:

♠ A96

♥ AQ2

♦ KQ982

♣ 94

South:

♠ 832

♥ 864

♦ J7543

♣ T5

W N E S

1 ♣ 1 ♦ X 3 ♦

Pass Pass X All Pass

### Board: 8

Dealer: North

Vul: None

North HCP: 10

South HCP: 17

Contract: 3NT North

North:

♠ J

♥ KT86

♦ K754

♣ K653

South:

♠ KT74

♥ A73

♦ AQ3

♣ A82

W N E S

Pass Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♠

Pass 3NT All Pass

1. Stayman

### Board: 9

Dealer: West

Vul: N-S

North HCP: 13+3

South HCP: 14+1

Contract: 5 ♠ X South

North:

♠ AK98754

♥ KJ8

♦ Q

♣ T9

South:

♠ J

♥ AQ2

♦ K942

♣ KJ874

W N E S

Pass 1 ♠ Pass 2 ♣

Pass 3 ♠ Pass 4NT

Pass 5 ♥<sup>1</sup> Pass 5 ♠

X All Pass

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

### Board: 10

Dealer: North

Vul: Both

North HCP: 12+3

South HCP: 16+2

Contract: 4 ♠ South

North:

♠ T97

♥ T6

♦ K

♣ AKQT542

South:

♠ AKQJ62

♥ A532

♦ Q

♣ 76

W N E S

1 ♣ Pass 1 ♠

2 ♦ X 4 ♦ 4 ♠

All Pass

## South hands

## Anything\_Goes

<b>Board: 6</b>	♠ A6	You are dealer.
Dealer: South	♥ A842	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ QT	
HCP: 12+1	♣ QT954	

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<b>Board: 7</b>	♠ 832	LHO is dealer.
Dealer: West	♥ 864	West (LHO) opens 1♣ if possible.
Vul: Both	♦ J7543	East (RHO) Doubles 1♦ if possible.
HCP: 1+1	♣ T5	East (RHO) Doubles 3♦ if possible.

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<b>Board: 8</b>	♠ KT74	Partner is dealer.
Dealer: North	♥ A73	The opponents are silent.
Vul: None	♦ AQ3	
HCP: 17	♣ A82	

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<b>Board: 9</b>	♠ J	LHO is dealer.
Dealer: West	♥ AQ2	West (LHO) Doubles 5♠ if possible.
Vul: N-S	♦ K942	
HCP: 14+1	♣ KJ874	

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<b>Board: 10</b>	♠ AKQJ62	Partner is dealer.
Dealer: North	♥ A532	West (LHO) bids 2♦ if possible.
Vul: Both	♦ Q	East (RHO) bids 4♦ if possible.
HCP: 16+2	♣ 76	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 12+1

Contract: 3NT South

North:

♠ 2

♥ J9

♦ KJ9643

♣ AKJ6

South:

♠ A6

♥ A842

♦ QT

♣ QT954

W

N

E

S

1 ♣

Pass 2 ♦ 2 ♠ 3NT

All Pass

### Board: 7

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 1+1

Contract: 3 ♦ X South

North:

♠ A96

♥ AQ2

♦ KQ982

♣ 94

South:

♠ 832

♥ 864

♦ J7543

♣ T5

W

N

E

S

1 ♣ 1 ♦ X 3 ♦

Pass Pass X All Pass

### Board: 8

Dealer: North

Vul: None

North HCP: 10

South HCP: 17

Contract: 3NT North

North:

♠ J

♥ KT86

♦ K754

♣ K653

South:

♠ KT74

♥ A73

♦ AQ3

♣ A82

W

N

E

S

Pass Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♠

Pass 3NT All Pass

1. Stayman

### Board: 9

Dealer: West

Vul: N-S

North HCP: 13+3

South HCP: 14+1

Contract: 5 ♠ X South

North:

♠ AK98754

♥ KJ8

♦ Q

♣ T9

South:

♠ J

♥ AQ2

♦ K942

♣ KJ874

W

N

E

S

Pass 1 ♠ Pass 2 ♣

Pass 3 ♠ Pass 4NT

Pass 5 ♥<sup>1</sup> Pass 5 ♠

X All Pass

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

### Board: 10

Dealer: North

Vul: Both

North HCP: 12+3

South HCP: 16+2

Contract: 4 ♠ South

North:

♠ T97

♥ T6

♦ K

♣ AKQT542

South:

♠ AKQJ62

♥ A532

♦ Q

♣ 76

W

N

E

S

1 ♣ Pass 1 ♠

2 ♦ X 4 ♦ 4 ♠

All Pass



<b>Board: 11</b>	♠ AJ962	You are dealer.
Dealer: North	♥ T	The opponents are silent.
Vul: None	♦ K	
HCP: 11+3	♣ KT9643	
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<b>Board: 12</b>	♠ K	LHO is dealer.
Dealer: East	♥ J6542	The opponents are silent.
Vul: E-W	♦ JT97	
HCP: 8+1	♣ K82	
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<b>Board: 13</b>	♠ QT6	You are dealer.
Dealer: North	♥ AQ	West (RHO) bids 1 ♠ if possible.
Vul: Both	♦ AJ52	East (LHO) bids 2 ♠ if possible.
HCP: 19	♣ KQJ7	
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<b>Board: 14</b>	♠ K76	RHO is dealer. You bid second.
Dealer: West	♥ J742	West (RHO) bids 1 ♠ if possible.
Vul: None	♦ AJ	East (LHO) bids 3 ♠ if possible.
HCP: 10	♣ JT52	
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<b>Board: 15</b>	♠ 743	LHO is dealer.
Dealer: East	♥ KT872	The opponents are silent.
Vul: E-W	♦ K72	
HCP: 6+1	♣ T5	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 11+3

South HCP: 9+2

Contract: 3 ♠ South

North:

♠ AJ962

♥ T

♦ K

♣ KT9643

South:

♠ K54

♥ K93

♦ J98742

♣ Q

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

### Board: 12

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 16+1

Contract: 4 ♥ South

North:

♠ K

♥ J6542

♦ JT97

♣ K82

South:

♠ AJ43

♥ AKT93

♦ 5

♣ A43

W	N	E	S
		Pass	1 ♥
Pass	2 ♥	Pass	4 ♥
All Pass			

### Board: 13

Dealer: North

Vul: Both

North HCP: 19

South HCP: 4

Contract: 3 ♦ South

North:

♠ QT6

♥ AQ

♦ AJ52

♣ KQJ7

South:

♠ 72

♥ T852

♦ T984

♣ A32

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

### Board: 14

Dealer: West

Vul: None

North HCP: 10

South HCP: 14+2

Contract: 4 ♥ South

North:

♠ K76

♥ J742

♦ AJ

♣ JT52

South:

♠ 4

♥ AKQT65

♦ QT97

♣ K8

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

1. limit raise or better in !H

### Board: 15

Dealer: East

Vul: E-W

North HCP: 6+1

South HCP: 16

Contract: 4 ♥ North

North:

♠ 743

♥ KT872

♦ K72

♣ T5

South:

♠ AJT9

♥ AJ53

♦ AQ96

♣ 9

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

## South hands

## Anything\_Goes

<b>Board: 11</b>	♠ K54	Partner is dealer.
Dealer: North	♥ K93	The opponents are silent.
Vul: None	♦ J98742	
HCP: 9+2	♣ Q	
<b>Board: 12</b>	♠ AJ43	RHO is dealer. You bid second.
Dealer: East	♥ AKT93	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 16+1	♣ A43	
<b>Board: 13</b>	♠ 72	Partner is dealer.
Dealer: North	♥ T852	West (LHO) bids 1 ♠ if possible.
Vul: Both	♦ T984	East (RHO) bids 2 ♠ if possible.
HCP: 4	♣ A32	
<b>Board: 14</b>	♠ 4	LHO is dealer.
Dealer: West	♥ AKQT65	West (LHO) bids 1 ♠ if possible.
Vul: None	♦ QT97	East (RHO) bids 3 ♠ if possible.
HCP: 14+2	♣ K8	
<b>Board: 15</b>	♠ AJT9	RHO is dealer. You bid second.
Dealer: East	♥ AJ53	The opponents are silent.
Vul: E-W	♦ AQ96	
HCP: 16	♣ 9	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 11+3

South HCP: 9+2

Contract: 3 ♠ South

North:

♠ AJ962

♥ T

♦ K

♣ KT9643

South:

♠ K54

♥ K93

♦ J98742

♣ Q

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

### Board: 12

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 16+1

Contract: 4 ♥ South

North:

♠ K

♥ J6542

♦ JT97

♣ K82

South:

♠ AJ43

♥ AKT93

♦ 5

♣ A43

W	N	E	S
		Pass	1 ♥
Pass	2 ♥	Pass	4 ♥
All Pass			

### Board: 13

Dealer: North

Vul: Both

North HCP: 19

South HCP: 4

Contract: 3 ♦ South

North:

♠ QT6

♥ AQ

♦ AJ52

♣ KQJ7

South:

♠ 72

♥ T852

♦ T984

♣ A32

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

### Board: 14

Dealer: West

Vul: None

North HCP: 10

South HCP: 14+2

Contract: 4 ♥ South

North:

♠ K76

♥ J742

♦ AJ

♣ JT52

South:

♠ 4

♥ AKQT65

♦ QT97

♣ K8

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

1. limit raise or better in !H

### Board: 15

Dealer: East

Vul: E-W

North HCP: 6+1

South HCP: 16

Contract: 4 ♥ North

North:

♠ 743

♥ KT872

♦ K72

♣ T5

South:

♠ AJT9

♥ AJ53

♦ AQ96

♣ 9

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

<b>Board: 16</b>	♠ KT43	LHO is dealer.
Dealer: East	♥ 3	The opponents are silent.
Vul: N-S	♦ KJ83	
HCP: 11	♣ A943	
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<b>Board: 17</b>	♠ AKJ94	RHO is dealer. You bid second.
Dealer: West	♥ 87	The opponents are silent.
Vul: None	♦ Q74	
HCP: 14+1	♣ A97	
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<b>Board: 18</b>	♠ A9643	LHO is dealer.
Dealer: East	♥ K	West (RHO) Doubles 1 ♦ if possible.
Vul: E-W	♦ J643	East (LHO) Doubles 1 ♠ if possible.
HCP: 8+1	♣ 843	
<hr/>		
<b>Board: 19</b>	♠ 82	RHO is dealer. You bid second.
Dealer: West	♥ AT8643	West (RHO) bids 1NT if possible.
Vul: N-S	♦ Q	East (LHO) bids 4 ♦ if possible.
HCP: 11+2	♣ AJ97	
<hr/>		
<b>Board: 20</b>	♠ A43	Partner is dealer.
Dealer: South	♥ -	West (RHO) opens 1NT if possible.
Vul: Both	♦ AKQ753	
HCP: 16+2	♣ K763	

## Both hands (Answers Page)

### Board: 16

Dealer: East

Vul: N-S

North HCP: 11

South HCP: 15

Contract: 3NT South

North:

♠ KT43

♥ 3

♦ KJ83

♣ A943

South:

♠ Q62

♥ AK7

♦ AQ42

♣ 652

W N E S

Pass Pass 1NT

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 1N-3M splinter

### Board: 17

Dealer: West

Vul: None

North HCP: 14+1

South HCP: 13+2

Contract: 3NT North

North:

♠ AKJ94

♥ 87

♦ Q74

♣ A97

South:

♠ 8

♥ AQ54

♦ KJ

♣ QJT632

W N E S

Pass 1♠ Pass 2♣

Pass 2NT Pass 3♥

Pass 3NT All Pass

### Board: 18

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 14+1

Contract: 1NT South

North:

♠ A9643

♥ K

♦ J643

♣ 843

South:

♠ K

♥ Q642

♦ AQ952

♣ K62

W N E S

Pass Pass 1♦

X 1♠ X 1NT

All Pass

### Board: 19

Dealer: West

Vul: N-S

North HCP: 11+2

South HCP: 17+1

Contract: 4♥ South

North:

♠ 82

♥ AT8643

♦ Q

♣ AJ97

South:

♠ AQJ63

♥ KQ2

♦ KT8

♣ Q3

W N E S

Pass 1♥ Pass 1♠

1NT<sup>1</sup> 2♥ 4♦ 4♥

All Pass

1. Unusual 1NT

### Board: 20

Dealer: South

Vul: Both

North HCP: 16+2

South HCP: 4+1

Contract: 3♦ North

North:

♠ A43

♥ -

♦ AKQ753

♣ K763

South:

♠ T95

♥ JT942

♦ J2

♣ Q82

W N E S

Pass Pass

1NT 2♣<sup>1</sup> Pass 2♦<sup>2</sup>

Pass 3♦ All Pass

1. Cappelletti, any 6+suit

2. automat

## South hands

## Anything\_Goes

<b>Board: 16</b>	♠ Q62	RHO is dealer. You bid second.
Dealer: East	♥ AK7	The opponents are silent.
Vul: N-S	♦ AQ42	
HCP: 15	♣ 652	
<hr/>		
<b>Board: 17</b>	♠ 8	LHO is dealer.
Dealer: West	♥ AQ54	The opponents are silent.
Vul: None	♦ KJ	
HCP: 13+2	♣ QJT632	
<hr/>		
<b>Board: 18</b>	♠ K	RHO is dealer. You bid second.
Dealer: East	♥ Q642	West (LHO) Doubles 1 ♦ if possible.
Vul: E-W	♦ AQ952	East (RHO) Doubles 1 ♠ if possible.
HCP: 14+1	♣ K62	
<hr/>		
<b>Board: 19</b>	♠ AQJ63	LHO is dealer.
Dealer: West	♥ KQ2	West (LHO) bids 1NT if possible.
Vul: N-S	♦ KT8	East (RHO) bids 4 ♦ if possible.
HCP: 17+1	♣ Q3	
<hr/>		
<b>Board: 20</b>	♠ T95	You are dealer.
Dealer: South	♥ JT942	West (LHO) opens 1NT if possible.
Vul: Both	♦ J2	
HCP: 4+1	♣ Q82	

## Both hands (Answers Page)

### Board: 16

Dealer: East

Vul: N-S

North HCP: 11

South HCP: 15

Contract: 3NT South

North:

♠ KT43

♥ 3

♦ KJ83

♣ A943

South:

♠ Q62

♥ AK7

♦ AQ42

♣ 652

W N E S

Pass Pass 1NT

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 1N-3M splinter

### Board: 17

Dealer: West

Vul: None

North HCP: 14+1

South HCP: 13+2

Contract: 3NT North

North:

♠ AKJ94

♥ 87

♦ Q74

♣ A97

South:

♠ 8

♥ AQ54

♦ KJ

♣ QJT632

W N E S

Pass 1♠ Pass 2♣

Pass 2NT Pass 3♥

Pass 3NT All Pass

### Board: 18

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 14+1

Contract: 1NT South

North:

♠ A9643

♥ K

♦ J643

♣ 843

South:

♠ K

♥ Q642

♦ AQ952

♣ K62

W N E S

Pass Pass 1♦

X 1♠ X 1NT

All Pass

### Board: 19

Dealer: West

Vul: N-S

North HCP: 11+2

South HCP: 17+1

Contract: 4♥ South

North:

♠ 82

♥ AT8643

♦ Q

♣ AJ97

South:

♠ AQJ63

♥ KQ2

♦ KT8

♣ Q3

W N E S

Pass 1♥ Pass 1♠

1NT<sup>1</sup> 2♥ 4♦ 4♥

All Pass

1. Unusual 1NT

### Board: 20

Dealer: South

Vul: Both

North HCP: 16+2

South HCP: 4+1

Contract: 3♦ North

North:

♠ A43

♥ -

♦ AKQ753

♣ K763

South:

♠ T95

♥ JT942

♦ J2

♣ Q82

W N E S

Pass Pass

1NT 2♣<sup>1</sup> Pass 2♦<sup>2</sup>

Pass 3♦ All Pass

1. Cappelletti, any 6+suit

2. automat



<b>Board: 21</b>	♠ KQ73	RHO is dealer. You bid second.
Dealer: West	♥ KT4	The opponents are silent.
Vul: E-W	♦ J62	
HCP: 14	♣ AJ3	

---

<b>Board: 22</b>	♠ AQ9853	LHO is dealer.
Dealer: East	♥ -	West (RHO) bids 1 ♥ if possible.
Vul: N-S	♦ T53	West (RHO) bids 2 ♥ if possible.
HCP: 9+2	♣ K542	East (LHO) bids 3 ♥ if possible.

---

<b>Board: 23</b>	♠ K862	RHO is dealer. You bid second.
Dealer: West	♥ A8	The opponents are silent.
Vul: Both	♦ A62	
HCP: 15	♣ AT32	

---

<b>Board: 24</b>	♠ 94	You are dealer.
Dealer: North	♥ 764	East (LHO) opens 1 ♣ if possible.
Vul: None	♦ AJ53	West (RHO) Doubles 1 ♠ if possible.
HCP: 10	♣ AJT4	East (LHO) bids 2 ♥ if possible.

---

<b>Board: 25</b>	♠ 74	LHO is dealer.
Dealer: East	♥ Q5432	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 12+1	♣ AQ85	

## Both hands (Answers Page)

### Board: 21

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ KQ73	♠ 42	Pass	1 ♣	Pass	1 ♦
Vul: E-W	♥ KT4	♥ J5	Pass	1 ♠	Pass	2 ♣
North HCP: 14	♦ J62	♦ AKQT7	All Pass			
South HCP: 12+1	♣ AJ3	♣ Q965				
Contract: 2 ♣ South						

### Board: 22

	North:	South:	W	N	E	S
Dealer: East	♠ AQ9853	♠ K			Pass	1 ♦
Vul: N-S	♥ -	♥ QJ962	1 ♥	1 ♠	Pass	2 ♦
North HCP: 9+2	♦ T53	♦ KQJ987	2 ♥	3 ♦	3 ♥	X
South HCP: 14+3	♣ K542	♣ Q	Pass	5 ♦	All Pass	
Contract: 5 ♦ North						

### Board: 23

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ K862	♠ 753	Pass	1NT	Pass	2NT
Vul: Both	♥ A8	♥ KQ3	All Pass			
North HCP: 15	♦ A62	♦ JT83				
South HCP: 8	♣ AT32	♣ Q54				
Contract: 2NT South						

### Board: 24

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ AQJT73		Pass	1 ♣	1 ♠
Vul: None	♥ 764	♥ QJT	X	Pass	2 ♥	2 ♠
North HCP: 10	♦ AJ53	♦ T4	Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
South HCP: 13+2	♣ AJT4	♣ K8	All Pass			
Contract: 3 ♠ South						

1. limit raise or better in !S

### Board: 25

Board: 25	North:	South:	W	N	E	S
Dealer: East	♠ 74	♠ KT93			Pass	Pass
Vul: N-S	♥ Q5432	♥ AT6	Pass	1 ♥	Pass	2 ♣ <sup>1</sup>
North HCP: 12+1	♦ A2	♦ 73	Pass	2 ♦ <sup>2</sup>	Pass	2 ♥
South HCP: 10	♣ AQ85	♣ KT94	All Pass			
Contract: 2 ♥ South						

1. Reverse drury

2. artificial

**Board: 21**      ♠ 42      LHO is dealer.  
Dealer: West      ♥ J5      The opponents are silent.  
Vul: E-W      ♦ AKQT7  
HCP: 12+1      ♣ Q965

---

**Board: 22**      ♠ K      RHO is dealer. You bid second.  
Dealer: East      ♥ QJ962      West (LHO) bids 1 ♥ if possible.  
Vul: N-S      ♦ KQJ987      West (LHO) bids 2 ♥ if possible.  
HCP: 14+3      ♣ Q      East (RHO) bids 3 ♥ if possible.

---

**Board: 23**      ♠ 753      LHO is dealer.  
Dealer: West      ♥ KQ3      The opponents are silent.  
Vul: Both      ♦ JT83  
HCP: 8      ♣ Q54

---

**Board: 24**      ♠ AQJT73      Partner is dealer.  
Dealer: North      ♥ QJT      East (RHO) opens 1 ♣ if possible.  
Vul: None      ♦ T4      West (LHO) Doubles 1 ♠ if possible.  
HCP: 13+2      ♣ K8      East (RHO) bids 2 ♥ if possible.

---

**Board: 25**      ♠ KT93      RHO is dealer. You bid second.  
Dealer: East      ♥ AT6      The opponents are silent.  
Vul: N-S      ♦ 73  
HCP: 10      ♣ KT94

## Both hands (Answers Page)

### Board: 21

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ KQ73	♠ 42	Pass	1 ♣	Pass	1 ♦
Vul: E-W	♥ KT4	♥ J5	Pass	1 ♠	Pass	2 ♣
North HCP: 14	♦ J62	♦ AKQT7	All Pass			
South HCP: 12+1	♣ AJ3	♣ Q965				
Contract: 2 ♣ South						

### Board: 22

	North:	South:	W	N	E	S
Dealer: East	♠ AQ9853	♠ K			Pass	1 ♦
Vul: N-S	♥ -	♥ QJ962	1 ♥	1 ♠	Pass	2 ♦
North HCP: 9+2	♦ T53	♦ KQJ987	2 ♥	3 ♦	3 ♥	X
South HCP: 14+3	♣ K542	♣ Q	Pass	5 ♦	All Pass	
Contract: 5 ♦ North						

### Board: 23

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ K862	♠ 753	Pass	1NT	Pass	2NT
Vul: Both	♥ A8	♥ KQ3	All Pass			
North HCP: 15	♦ A62	♦ JT83				
South HCP: 8	♣ AT32	♣ Q54				
Contract: 2NT South						

### Board: 24

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ AQJT73		Pass	1 ♣	1 ♠
Vul: None	♥ 764	♥ QJT	X	Pass	2 ♥	2 ♠
North HCP: 10	♦ AJ53	♦ T4	Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
South HCP: 13+2	♣ AJT4	♣ K8	All Pass			
Contract: 3 ♠ South						

1. limit raise or better in !S

### Board: 25

Board: 25	North:	South:	W	N	E	S
Dealer: East	♠ 74	♠ KT93			Pass	Pass
Vul: N-S	♥ Q5432	♥ AT6	Pass	1 ♥	Pass	2 ♣ <sup>1</sup>
North HCP: 12+1	♦ A2	♦ 73	Pass	2 ♦ <sup>2</sup>	Pass	2 ♥
South HCP: 10	♣ AQ85	♣ KT94	All Pass			
Contract: 2 ♥ South						

1. Reverse drury

2. artificial

## North hands

## Anything\_Goes

**Board: 26**      ♠ KT842      LHO is dealer.  
 Dealer: East      ♥ J72      East (LHO) opens 1 ♣ if possible.  
 Vul: Both      ♦ Q3      West (RHO) Doubles 1 ♦ if possible.  
 HCP: 8+1      ♣ Q42      East (LHO) bids 2 ♥ if possible.

---

**Board: 27**      ♠ AT853      RHO is dealer. You bid second.  
 Dealer: West      ♥ K96      East (LHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ AJ9      West (RHO) bids 3 ♦ if possible.  
 HCP: 12+1      ♣ 72

---

**Board: 28**      ♠ T2      Partner is dealer.  
 Dealer: South      ♥ AKJT3      The opponents are silent.  
 Vul: N-S      ♦ T94  
 HCP: 10+1      ♣ QT8

---

**Board: 29**      ♠ K8753      LHO is dealer.  
 Dealer: East      ♥ KJ2      East (LHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ J95      East (LHO) Doubles 2 ♦ if possible.  
 HCP: 12+1      ♣ KJ

---

**Board: 30**      ♠ K82      Partner is dealer.  
 Dealer: South      ♥ KQ3      The opponents are silent.  
 Vul: None      ♦ JT842  
 HCP: 13+1      ♣ A3

## Both hands (Answers Page)

### Board: 26

Dealer: East

Vul: Both

North HCP: 8+1

South HCP: 13+3

Contract: 3 ♦ South

North:

♠ KT842

♥ J72

♦ Q3

♣ Q42

South:

♠ Q3

♥ T5

♦ AKJT942

♣ K6

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

### Board: 27

Dealer: West

Vul: None

North HCP: 12+1

South HCP: 8

Contract: 3 ♠ South

North:

♠ AT853

♥ K96

♦ AJ9

♣ 72

South:

♠ J764

♥ QT87

♦ 82

♣ KQ8

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

### Board: 28

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 10+1

North:

♠ T2

♥ AKJT3

♦ T94

♣ QT8

South:

♠ KJ976

♥ Q5

♦ 85

♣ A974

W	N	E	S
			Pass Out

### Board: 29

Dealer: East

Vul: Both

North HCP: 12+1

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ K8753

♥ KJ2

♦ J95

♣ KJ

South:

♠ AQT2

♥ A73

♦ 8

♣ Q9874

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

1. strength cue bid

### Board: 30

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 9

Contract: 1 ♠ South

North:

♠ K82

♥ KQ3

♦ JT842

♣ A3

South:

♠ A754

♥ 92

♦ Q93

♣ QJ65

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

## South hands

## Anything\_Goes

<b>Board: 26</b>	♠ Q3	RHO is dealer. You bid second.
Dealer: East	♥ T5	East (RHO) opens 1 ♣ if possible.
Vul: Both	♦ AKJT942	West (LHO) Doubles 1 ♦ if possible.
HCP: 13+3	♣ K6	East (RHO) bids 2 ♥ if possible.

---

<b>Board: 27</b>	♠ J764	LHO is dealer.
Dealer: West	♥ QT87	East (RHO) Doubles 1 ♠ if possible.
Vul: None	♦ 82	West (LHO) bids 3 ♦ if possible.
HCP: 8	♣ KQ8	

---

<b>Board: 28</b>	♠ KJ976	You are dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: N-S	♦ 85	
HCP: 10+1	♣ A974	

---

<b>Board: 29</b>	♠ AQT2	RHO is dealer. You bid second.
Dealer: East	♥ A73	East (RHO) opens 1 ♦ if possible.
Vul: Both	♦ 8	East (RHO) Doubles 2 ♦ if possible.
HCP: 12+1	♣ Q9874	

---

<b>Board: 30</b>	♠ A754	You are dealer.
Dealer: South	♥ 92	The opponents are silent.
Vul: None	♦ Q93	
HCP: 9	♣ QJ65	

## Both hands (Answers Page)

### Board: 26

Dealer: East

Vul: Both

North HCP: 8+1

South HCP: 13+3

Contract: 3 ♦ South

North:

♠ KT842

♥ J72

♦ Q3

♣ Q42

South:

♠ Q3

♥ T5

♦ AKJT942

♣ K6

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

### Board: 27

Dealer: West

Vul: None

North HCP: 12+1

South HCP: 8

Contract: 3 ♠ South

North:

♠ AT853

♥ K96

♦ AJ9

♣ 72

South:

♠ J764

♥ QT87

♦ 82

♣ KQ8

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

### Board: 28

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 10+1

North:

♠ T2

♥ AKJT3

♦ T94

♣ QT8

South:

♠ KJ976

♥ Q5

♦ 85

♣ A974

W	N	E	S
			Pass Out

### Board: 29

Dealer: East

Vul: Both

North HCP: 12+1

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ K8753

♥ KJ2

♦ J95

♣ KJ

South:

♠ AQT2

♥ A73

♦ 8

♣ Q9874

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

1. strength cue bid

### Board: 30

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 9

Contract: 1 ♠ South

North:

♠ K82

♥ KQ3

♦ JT842

♣ A3

South:

♠ A754

♥ 92

♦ Q93

♣ QJ65

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



<b>Board: 31</b>	♠ AKQ42	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: N-S	♦ AJ95	
HCP: 21+1	♣ QJ	
<hr/>		
<b>Board: 32</b>	♠ T96	LHO is dealer.
Dealer: East	♥ AK2	The opponents are silent.
Vul: N-S	♦ K96	
HCP: 10	♣ 9763	
<hr/>		
<b>Board: 33</b>	♠ KJ953	Partner is dealer.
Dealer: South	♥ T8765	The opponents are silent.
Vul: None	♦ 4	
HCP: 4+2	♣ T3	
<hr/>		
<b>Board: 34</b>	♠ QJ954	You are dealer.
Dealer: North	♥ Q9873	East (LHO) opens 1 ♣ if possible.
Vul: N-S	♦ A54	West (RHO) Doubles 1 ♦ if possible.
HCP: 9+2	♣ -	

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ AKQ42

♥ A6

♦ AJ95

♣ QJ

South:

♠ JT983

♥ KQ9

♦ K762

♣ 9

W	N	E	S
	1 ♠	Pass	4 ♠

All Pass

### Board: 32

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 22+1

Contract: 6 ♠ North

North:

♠ T96

♥ AK2

♦ K96

♣ 9763

South:

♠ AKQJ4

♥ QJT

♦ Q

♣ AQJ2

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

1. strong

2. A=0/5 or 3/5

3. !S queen no !H king no !C king no !D king

### Board: 33

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 15

Contract: 3 ♠ South

North:

♠ KJ953

♥ T8765

♦ 4

♣ T3

South:

♠ Q872

♥ AK94

♦ AQ63

♣ 9

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

### Board: 34

Dealer: North

Vul: N-S

North HCP: 9+2

South HCP: 13+3

Contract: 2 ♦ North

North:

♠ QJ954

♥ Q9873

♦ A54

♣ -

South:

♠ A

♥ 2

♦ KQJT62

♣ QJ952

W	N	E	S
	Pass	1 ♣	1 ♦
X	2 ♦	All Pass	

**Board: 31**

♠ JT983

Partner is dealer.

Dealer: North

♥ KQ9

The opponents are silent.

Vul: N-S

♦ K762

HCP: 9+1

♣ 9

**Board: 32**

♠ AKQJ4

RHO is dealer. You bid second.

Dealer: East

♥ QJT

The opponents are silent.

Vul: N-S

♦ Q

HCP: 22+1

♣ AQJ2

**Board: 33**

♠ Q872

You are dealer.

Dealer: South

♥ AK94

The opponents are silent.

Vul: None

♦ AQ63

HCP: 15

♣ 9

**Board: 34**

♠ A

Partner is dealer.

Dealer: North

♥ 2

East (RHO) opens 1 ♣ if possible.

Vul: N-S

♦ KQJT62

West (LHO) Doubles 1 ♦ if possible.

HCP: 13+3

♣ QJ952

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ AKQ42

♥ A6

♦ AJ95

♣ QJ

South:

♠ JT983

♥ KQ9

♦ K762

♣ 9

W	N	E	S
	1 ♠	Pass	4 ♠

All Pass

### Board: 32

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 22+1

Contract: 6 ♠ North

North:

♠ T96

♥ AK2

♦ K96

♣ 9763

South:

♠ AKQJ4

♥ QJT

♦ Q

♣ AQJ2

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

1. strong

2. A=0/5 or 3/5

3. !S queen no !H king no !C king no !D king

### Board: 33

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 15

Contract: 3 ♠ South

North:

♠ KJ953

♥ T8765

♦ 4

♣ T3

South:

♠ Q872

♥ AK94

♦ AQ63

♣ 9

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

### Board: 34

Dealer: North

Vul: N-S

North HCP: 9+2

South HCP: 13+3

Contract: 2 ♦ North

North:

♠ QJ954

♥ Q9873

♦ A54

♣ -

South:

♠ A

♥ 2

♦ KQJT62

♣ QJ952

W	N	E	S
	Pass	1 ♣	1 ♦
X	2 ♦	All Pass	

**Board: 35**

♠ T9

You are dealer.

Dealer: North

♥ Q

The opponents are silent.

Vul: E-W

♦ AK82

HCP: 13+2

♣ KJT875

**Board: 36**

♠ Q86

You are dealer.

Dealer: North

♥ KJ82

The opponents are silent.

Vul: Both

♦ K642

HCP: 11

♣ Q9

**Board: 37**

♠ K84

RHO is dealer. You bid second.

Dealer: West

♥ KT763

West (RHO) opens 1 ♦ if possible.

Vul: E-W

♦ 62

East (LHO) bids 1 ♠ if possible.

HCP: 6+1

♣ 752

West (RHO) Redoubles if possible.

East (LHO) bids 2 ♠ if possible.

**Board: 38**

♠ KT943

Partner is dealer.

Dealer: South

♥ T53

The opponents are silent.

Vul: E-W

♦ K

HCP: 6+1

♣ T982

**Board: 39**

♠ T82

You are dealer.

Dealer: North

♥ 4

East (LHO) bids 2 ♠ if possible.

Vul: Both

♦ KQJ953

HCP: 12+2

♣ AQ3

## Both hands (Answers Page)

### Board: 35

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 11

Contract: 4 ♣ North

North:

♠ T9

♥ Q

♦ AK82

♣ KJT875

South:

♠ 652

♥ AK62

♦ Q543

♣ Q2

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

### Board: 36

Dealer: North

Vul: Both

North HCP: 11

South HCP: 12+1

Contract: 3 ♠ North

North:

♠ Q86

♥ KJ82

♦ K642

♣ Q9

South:

♠ AT752

♥ A74

♦ 97

♣ A87

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

1. Reverse drury

### Board: 37

Dealer: West

Vul: E-W

North HCP: 6+1

South HCP: 14

Contract: 3 ♥ North

North:

♠ K84

♥ KT763

♦ 62

♣ 752

South:

♠ 96

♥ A854

♦ KQ5

♣ AJ84

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

### Board: 38

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 16+1

Contract: 2 ♠ South

North:

♠ KT943

♥ T53

♦ K

♣ T982

South:

♠ J52

♥ AKJ74

♦ J2

♣ KQJ

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

### Board: 39

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 13+1

Contract: 4 ♦ North

North:

♠ T82

♥ 4

♦ KQJ953

♣ AQ3

South:

♠ AQ

♥ AK852

♦ 864

♣ T84

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

## South hands

## Anything\_Goes

### Board: 35

♠ 652

Partner is dealer.

Dealer: North

♥ AK62

The opponents are silent.

Vul: E-W

♦ Q543

HCP: 11

♣ Q2

---

### Board: 36

♠ AT752

Partner is dealer.

Dealer: North

♥ A74

The opponents are silent.

Vul: Both

♦ 97

HCP: 12+1

♣ A87

---

### Board: 37

♠ 96

LHO is dealer.

Dealer: West

♥ A854

West (LHO) opens 1♦ if possible.

Vul: E-W

♦ KQ5

East (RHO) bids 1♠ if possible.

HCP: 14

♣ AJ84

West (LHO) Redoubles if possible.

East (RHO) bids 2♠ if possible.

---

### Board: 38

♠ J52

You are dealer.

Dealer: South

♥ AKJ74

The opponents are silent.

Vul: E-W

♦ J2

HCP: 16+1

♣ KQJ

---

### Board: 39

♠ AQ

Partner is dealer.

Dealer: North

♥ AK852

East (RHO) bids 2♠ if possible.

Vul: Both

♦ 864

HCP: 13+1

♣ T84

## Both hands (Answers Page)

### Board: 35

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 11

Contract: 4 ♣ North

North:

♠ T9

♥ Q

♦ AK82

♣ KJT875

South:

♠ 652

♥ AK62

♦ Q543

♣ Q2

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

### Board: 36

Dealer: North

Vul: Both

North HCP: 11

South HCP: 12+1

Contract: 3 ♠ North

North:

♠ Q86

♥ KJ82

♦ K642

♣ Q9

South:

♠ AT752

♥ A74

♦ 97

♣ A87

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

1. Reverse drury

### Board: 37

Dealer: West

Vul: E-W

North HCP: 6+1

South HCP: 14

Contract: 3 ♥ North

North:

♠ K84

♥ KT763

♦ 62

♣ 752

South:

♠ 96

♥ A854

♦ KQ5

♣ AJ84

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

### Board: 38

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 16+1

Contract: 2 ♠ South

North:

♠ KT943

♥ T53

♦ K

♣ T982

South:

♠ J52

♥ AKJ74

♦ J2

♣ KQJ

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

### Board: 39

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 13+1

Contract: 4 ♦ North

North:

♠ T82

♥ 4

♦ KQJ953

♣ AQ3

South:

♠ AQ

♥ AK852

♦ 864

♣ T84

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



## North hands

## Anything\_Goes

<b>Board: 40</b>	♠ T53	RHO is dealer. You bid second.
Dealer: West	♥ AK54	The opponents are silent.
Vul: None	♦ AT87	
HCP: 11	♣ T6	
<b>Board: 41</b>	♠ Q9762	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: E-W	♦ AQ8	
HCP: 12+1	♣ A983	
<b>Board: 42</b>	♠ 63	Partner is dealer.
Dealer: South	♥ 8732	East (LHO) bids 2♥ if possible.
Vul: Both	♦ Q984	East (LHO) Doubles 2♠ if possible.
HCP: 7	♣ KQ6	West (RHO) bids 3♥ if possible.
<b>Board: 43</b>	♠ KT2	Partner is dealer.
Dealer: South	♥ A76	The opponents are silent.
Vul: None	♦ AKQT4	
HCP: 16+1	♣ 95	
<b>Board: 44</b>	♠ AQ2	Partner is dealer.
Dealer: South	♥ K975	The opponents are silent.
Vul: N-S	♦ A94	
HCP: 13	♣ T95	

## Both hands (Answers Page)

### Board: 40

	North:	South:	W	N	E	S
Dealer: West	♠ T53	♠ AQJ	Pass	1 ♦	Pass	2 ♣
Vul: None	♥ AK54	♥ 62	Pass	2 ♦	Pass	3 ♦
North HCP: 11	♦ AT87	♦ K532	Pass	3 ♥	Pass	4 ♣
South HCP: 17	♣ T6	♣ AK72	All Pass			
Contract: 4 ♣ South						

### Board: 41

	North:	South:	W	N	E	S
Dealer: South	♠ Q9762	♠ 854				Pass
Vul: E-W	♥ 7	♥ 9653	Pass	1 ♠	Pass	2 ♠
North HCP: 12+1	♦ AQ8	♦ KJ3	All Pass			
South HCP: 7	♣ A983	♣ KT5				
Contract: 2 ♠ South						

### Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ AKJT92				1 ♠
Vul: Both	♥ 8732	♥ A	Pass	1NT <sup>1</sup>	2 ♥	2 ♠
North HCP: 7	♦ Q984	♦ JT5	Pass	Pass	X	Pass
South HCP: 14+2	♣ KQ6	♣ J92	3 ♥	Pass	Pass	3 ♠
Contract: 3 ♠ South			All Pass			

1. forcing 1NT

### Board: 43

	North:	South:	W	N	E	S
Dealer: South	♠ KT2	♠ AQ7				1NT
Vul: None	♥ A76	♥ QJ	Pass	3 ♦	All Pass	
North HCP: 16+1	♦ AKQT4	♦ 9732				
South HCP: 16	♣ 95	♣ AK74				
Contract: 3 ♦ North						

### Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ AQ2	♠ J76				1 ♦
Vul: N-S	♥ K975	♥ AT8	Pass	1 ♥	Pass	1NT
North HCP: 13	♦ A94	♦ KQJ3	Pass	3NT	All Pass	
South HCP: 14	♣ T95	♣ QJ3				
Contract: 3NT North						

## South hands

## Anything\_Goes

**Board: 40**      ♠ AQJ      LHO is dealer.  
 Dealer: West      ♥ 62      The opponents are silent.  
 Vul: None      ♦ K532  
 HCP: 17      ♣ AK72

---

**Board: 41**      ♠ 854      You are dealer.  
 Dealer: South      ♥ 9653      The opponents are silent.  
 Vul: E-W      ♦ KJ3  
 HCP: 7      ♣ KT5

---

**Board: 42**      ♠ AKJT92      You are dealer.  
 Dealer: South      ♥ A      East (RHO) bids 2♥ if possible.  
 Vul: Both      ♦ JT5      East (RHO) Doubles 2♠ if possible.  
 HCP: 14+2      ♣ J92      West (LHO) bids 3♥ if possible.

---

**Board: 43**      ♠ AQ7      You are dealer.  
 Dealer: South      ♥ QJ      The opponents are silent.  
 Vul: None      ♦ 9732  
 HCP: 16      ♣ AK74

---

**Board: 44**      ♠ J76      You are dealer.  
 Dealer: South      ♥ AT8      The opponents are silent.  
 Vul: N-S      ♦ KQJ3  
 HCP: 14      ♣ QJ3

## Both hands (Answers Page)

### Board: 40

Dealer: West

Vul: None

North HCP: 11

South HCP: 17

Contract: 4 ♣ South

North:

♠ T53

♥ AK54

♦ AT87

♣ T6

South:

♠ AQJ

♥ 62

♦ K532

♣ AK72

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

Pass	1 ♦	Pass	2 ♣
------	-----	------	-----

Pass	2 ♦	Pass	3 ♦
------	-----	------	-----

Pass	3 ♥	Pass	4 ♣
------	-----	------	-----

All Pass

### Board: 41

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 7

Contract: 2 ♠ South

North:

♠ Q9762

♥ 7

♦ AQ8

♣ A983

South:

♠ 854

♥ 9653

♦ KJ3

♣ KT5

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

			Pass
--	--	--	------

Pass	1 ♠	Pass	2 ♠
------	-----	------	-----

All Pass

### Board: 42

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14+2

Contract: 3 ♠ South

North:

♠ 63

♥ 8732

♦ Q984

♣ KQ6

South:

♠ AKJT92

♥ A

♦ JT5

♣ J92

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

			1 ♠
--	--	--	-----

Pass	1NT <sup>1</sup>	2 ♥	2 ♠
------	------------------	-----	-----

Pass	Pass	X	Pass
------	------	---	------

3 ♥	Pass	Pass	3 ♠
-----	------	------	-----

All Pass

1. forcing 1NT

### Board: 43

Dealer: South

Vul: None

North HCP: 16+1

South HCP: 16

Contract: 3 ♦ North

North:

♠ KT2

♥ A76

♦ AKQT4

♣ 95

South:

♠ AQ7

♥ QJ

♦ 9732

♣ AK74

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

			1NT
--	--	--	-----

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

### Board: 44

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 14

Contract: 3NT North

North:

♠ AQ2

♥ K975

♦ A94

♣ T95

South:

♠ J76

♥ AT8

♦ KQJ3

♣ QJ3

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

			1 ♦
--	--	--	-----

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

Pass	3NT	All Pass	
------	-----	----------	--

**Board: 45**

♠ 73

LHO is dealer.

Dealer: East

♥ KJT86

The opponents are silent.

Vul: Both

♦ Q876

HCP: 9+1

♣ K4

**Board: 46**

♠ 632

Partner is dealer.

Dealer: South

♥ A

The opponents are silent.

Vul: None

♦ K9654

HCP: 13+1

♣ KQJ4

**Board: 47**

♠ A

You are dealer.

Dealer: North

♥ J876

West (RHO) Doubles 1 ♣ if possible.

Vul: N-S

♦ AKT

East (LHO) bids 1 ♠ if possible.

HCP: 20+1

♣ AKJ93

**Board: 48**

♠ 7

You are dealer.

Dealer: North

♥ T76

East (LHO) opens 1 ♣ if possible.

Vul: E-W

♦ AKJT7

HCP: 9+1

♣ J972

**Board: 49**

♠ J5

Partner is dealer.

Dealer: South

♥ AQJ5

The opponents are silent.

Vul: None

♦ J82

HCP: 14

♣ AJ86

## Both hands (Answers Page)

### Board: 45

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 17+1

Contract: 3NT North

North:

♠ 73

♥ KJT86

♦ Q876

♣ K4

South:

♠ AKQT4

♥ Q4

♦ 52

♣ AQ93

W N E S

Pass 1 ♠

Pass 1NT<sup>1</sup> Pass 3 ♣

Pass 3NT All Pass

1. forcing 1NT

### Board: 46

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 15+1

Contract: 3NT South

North:

♠ 632

♥ A

♦ K9654

♣ KQJ4

South:

♠ AKJ

♥ QJT74

♦ 3

♣ AT75

W N E S

1 ♥

Pass 2 ♦ Pass 2NT

Pass 3 ♣ Pass 3NT

All Pass

### Board: 47

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 5

Contract: 3NT North

North:

♠ A

♥ J876

♦ AKT

♣ AKJ93

South:

♠ K743

♥ T9

♦ 975

♣ QT54

W N E S

1 ♣ Pass Pass

X 1 ♥ 1 ♠ Pass

Pass 3 ♣ Pass 3 ♠<sup>1</sup>

Pass 3NT All Pass

1. limit raise or better in !C

### Board: 48

Dealer: North

Vul: E-W

North HCP: 9+1

South HCP: 16+1

Contract: 4 ♥ South

North:

♠ 7

♥ T76

♦ AKJT7

♣ J972

South:

♠ J32

♥ AKQ84

♦ 98

♣ AQ4

W N E S

Pass 1 ♣ 1 ♥

Pass 2 ♥ Pass 4 ♥

All Pass

### Board: 49

Dealer: South

Vul: None

North HCP: 14

South HCP: 10+1

Contract: 3NT North

North:

♠ J5

♥ AQJ5

♦ J82

♣ AJ86

South:

♠ AKT32

♥ K7

♦ T754

♣ 72

W N E S

1 ♠

Pass 2 ♣ Pass 3 ♦

Pass 3NT All Pass

**Board: 45**      ♠ AKQT4      RHO is dealer. You bid second.  
Dealer: East      ♥ Q4      The opponents are silent.  
Vul: Both      ♦ 52  
HCP: 17+1      ♣ AQ93

---

**Board: 46**      ♠ AKJ      You are dealer.  
Dealer: South      ♥ QJT74      The opponents are silent.  
Vul: None      ♦ 3  
HCP: 15+1      ♣ AT75

---

**Board: 47**      ♠ K743      Partner is dealer.  
Dealer: North      ♥ T9      West (LHO) Doubles 1 ♣ if possible.  
Vul: N-S      ♦ 975      East (RHO) bids 1 ♠ if possible.  
HCP: 5      ♣ QT54

---

**Board: 48**      ♠ J32      Partner is dealer.  
Dealer: North      ♥ AKQ84      East (RHO) opens 1 ♣ if possible.  
Vul: E-W      ♦ 98  
HCP: 16+1      ♣ AQ4

---

**Board: 49**      ♠ AKT32      You are dealer.  
Dealer: South      ♥ K7      The opponents are silent.  
Vul: None      ♦ T754  
HCP: 10+1      ♣ 72

## Both hands (Answers Page)

### Board: 45

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 17+1

Contract: 3NT North

North:

♠ 73

♥ KJT86

♦ Q876

♣ K4

South:

♠ AKQT4

♥ Q4

♦ 52

♣ AQ93

W N E S

Pass 1 ♠

Pass 1NT<sup>1</sup> Pass 3 ♣

Pass 3NT All Pass

1. forcing 1NT

### Board: 46

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 15+1

Contract: 3NT South

North:

♠ 632

♥ A

♦ K9654

♣ KQJ4

South:

♠ AKJ

♥ QJT74

♦ 3

♣ AT75

W N E S

1 ♥

Pass 2 ♦ Pass 2NT

Pass 3 ♣ Pass 3NT

All Pass

### Board: 47

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 5

Contract: 3NT North

North:

♠ A

♥ J876

♦ AKT

♣ AKJ93

South:

♠ K743

♥ T9

♦ 975

♣ QT54

W N E S

1 ♣ Pass Pass

X 1 ♥ 1 ♠ Pass

Pass 3 ♣ Pass 3 ♠<sup>1</sup>

Pass 3NT All Pass

1. limit raise or better in !C

### Board: 48

Dealer: North

Vul: E-W

North HCP: 9+1

South HCP: 16+1

Contract: 4 ♥ South

North:

♠ 7

♥ T76

♦ AKJT7

♣ J972

South:

♠ J32

♥ AKQ84

♦ 98

♣ AQ4

W N E S

Pass 1 ♣ 1 ♥

Pass 2 ♥ Pass 4 ♥

All Pass

### Board: 49

Dealer: South

Vul: None

North HCP: 14

South HCP: 10+1

Contract: 3NT North

North:

♠ J5

♥ AQJ5

♦ J82

♣ AJ86

South:

♠ AKT32

♥ K7

♦ T754

♣ 72

W N E S

1 ♠

Pass 2 ♣ Pass 3 ♦

Pass 3NT All Pass



**Board: 50**

♠ J

RHO is dealer. You bid second.

Dealer: West

♥ 743

West (RHO) opens 2♥ if possible.

Vul: E-W

♦ AKJT83

HCP: 14+2

♣ AJT

## Both hands (Answers Page)

**Board: 50**

Dealer: West

Vul: E-W

North HCP: 14+2

South HCP: 11+1

Contract: 3NT South

**North:**

♠ J

♥ 743

♦ AKJT83

♣ AJT

**South:**

♠ A9

♥ A95

♦ 962

♣ K9743

**W**

**N**

**E**

**S**

2♥

3♦

Pass

3NT

All Pass

**Board: 50**

♠ A9

LHO is dealer.

Dealer: West

♥ A95

West (LHO) opens 2♥ if possible.

Vul: E-W

♦ 962

HCP: 11+1

♣ K9743

## Both hands (Answers Page)

**Board: 50**

Dealer: West

Vul: E-W

North HCP: 14+2

South HCP: 11+1

Contract: 3NT South

**North:**

♠ J

♥ 743

♦ AKJT83

♣ AJT

**South:**

♠ A9

♥ A95

♦ 962

♣ K9743

**W**

**N**

**E**

**S**

2♥

3♦

Pass

3NT

All Pass