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<b>Board: 1</b>	♠ A52	RHO opens the bidding 1♦.
Dealer: West	♥ QJ8	You bid next.
Vul: None	♦ KJ7	
HCP: 17	♣ AQT2	

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<b>Board: 2</b>	♠ KT5	RHO opens the bidding 1♥.
Dealer: West	♥ K64	You bid next.
Vul: E-W	♦ AQ	East (LHO) bids 2♠ if possible.
HCP: 15+1	♣ K9532	

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<b>Board: 3</b>	♠ QT875	Partner bids first.
Dealer: South	♥ A7	West (RHO) bids 1NT if possible.
Vul: E-W	♦ Q7	
HCP: 12+1	♣ A742	

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<b>Board: 4</b>	♠ A872	You bid first.
Dealer: North	♥ A96	East (LHO) bids 1NT if possible.
Vul: Both	♦ KJ72	
HCP: 13	♣ J8	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ A52	♠ 6	1♦	1NT	All Pass	
Vul: None	♥ QJ8	♥ A63				
North HCP: 17	♦ KJ7	♦ 8653				
South HCP: 4+1	♣ AQT2	♣ 76543				
Contract: 1NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ KT5	♠ Q42	1♥	1NT	2♠	3♦
Vul: E-W	♥ K64	♥ A53		All Pass		
North HCP: 15+1	♦ AQ	♦ T98752				
South HCP: 6+2	♣ K9532	♣ T				
Contract: 3♦ South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ QT875	♠ AJ			1♦	
Vul: E-W	♥ A7	♥ QT3	1NT	2♠	All Pass	
North HCP: 12+1	♦ Q7	♦ KJ8432				
South HCP: 12+2	♣ A742	♣ J5				
Contract: 2♠ North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ A872	♠ J9	1♦	1NT	2♥	
Vul: Both	♥ A96	♥ KQJ852		All Pass		
North HCP: 13	♦ KJ72	♦ -				
South HCP: 10+3	♣ J8	♣ KT952				
Contract: 2♥ South						

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<b>Board: 1</b>	♠ 6	LHO opens the bidding 1♦.
Dealer: West	♥ A63	Partner bids next.
Vul: None	♦ 8653	
HCP: 4+1	♣ 76543	

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<b>Board: 2</b>	♠ Q42	LHO opens the bidding 1♥.
Dealer: West	♥ A53	Partner bids next.
Vul: E-W	♦ T98752	East (RHO) bids 2♠ if possible.
HCP: 6+2	♣ T	

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<b>Board: 3</b>	♠ AJ	You bid first.
Dealer: South	♥ QT3	West (LHO) bids 1NT if possible.
Vul: E-W	♦ KJ8432	
HCP: 12+2	♣ J5	

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<b>Board: 4</b>	♠ J9	Partner bids first.
Dealer: North	♥ KQJ852	East (RHO) bids 1NT if possible.
Vul: Both	♦ -	
HCP: 10+3	♣ KT952	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ A52	♠ 6	1♦	1NT	All Pass	
Vul: None	♥ QJ8	♥ A63				
North HCP: 17	♦ KJ7	♦ 8653				
South HCP: 4+1	♣ AQT2	♣ 76543				
Contract: 1NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ KT5	♠ Q42	1♥	1NT	2♠	3♦
Vul: E-W	♥ K64	♥ A53		All Pass		
North HCP: 15+1	♦ AQ	♦ T98752				
South HCP: 6+2	♣ K9532	♣ T				
Contract: 3♦ South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ QT875	♠ AJ			1♦	
Vul: E-W	♥ A7	♥ QT3	1NT	2♠	All Pass	
North HCP: 12+1	♦ Q7	♦ KJ8432				
South HCP: 12+2	♣ A742	♣ J5				
Contract: 2♠ North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ A872	♠ J9	1♦	1NT	2♥	
Vul: Both	♥ A96	♥ KQJ852		All Pass		
North HCP: 13	♦ KJ72	♦ -				
South HCP: 10+3	♣ J8	♣ KT952				
Contract: 2♥ South						

**Board: 5**      ♠ A82      RHO opens the bidding 1 ♠.

Dealer: West      ♥ A7      You bid next.

Vul: E-W      ♦ AK6      East (LHO) bids 2 ♠ if possible.

HCP: 15+1      ♣ T9872      East (LHO) bids 3 ♠ if possible.

West (RHO) bids 4 ♠ if possible.

East (LHO) Doubles 5 ♣ if possible.

**Board: 6**      ♠ A9753      LHO opens the bidding 1 ♣.

Dealer: East      ♥ JT76      Partner bids next.

Vul: N-S      ♦ 93      East (LHO) Doubles 2 ♣ if possible.

HCP: 7+1      ♣ Q7

**Board: 7**      ♠ Q7652      Partner bids first.

Dealer: South      ♥ -      West (RHO) bids 1NT if possible.

Vul: Both      ♦ KT

HCP: 9+3      ♣ A76532

**Board: 8**      ♠ 53      You bid first.

Dealer: North      ♥ AQ76      East (LHO) bids 1NT if possible.

Vul: None      ♦ KQ842

HCP: 12+1      ♣ J5

## Both hands (Answers Page)

**Board: 5**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A82	♠ T	1 ♠	1NT	2 ♠	Pass
Vul: E-W	♥ A7	♥ JT9854	Pass	3 ♣	3 ♠	Pass
North HCP: 15+1	♦ AK6	♦ T4	4 ♠	Pass	Pass	5 ♣
South HCP: 2+2	♣ T9872	♣ J543	Pass	Pass	X	All Pass

Contract: 5 ♣ X South

**Board: 6**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A9753	♠ KQT8			1 ♣	1NT
Vul: N-S	♥ JT76	♥ A98	Pass	2 ♣ <sup>1</sup>	X	2 ♠
North HCP: 7+1	♦ 93	♦ A74	Pass	4 ♠	All Pass	
South HCP: 16	♣ Q7	♣ K42				

1. Stayman

Contract: 4 ♠ North

**Board: 7**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q7652	♠ KJT				1 ♦
Vul: Both	♥ -	♥ QJT5	1NT	2 ♠	All Pass	
North HCP: 9+3	♦ KT	♦ A853				
South HCP: 13	♣ A76532	♣ Q9				

Contract: 2 ♠ North

**Board: 8**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 53	♠ KQJT942		1 ♦	1NT	2 ♠
Vul: None	♥ AQ76	♥ 5			All Pass	
North HCP: 12+1	♦ KQ842	♦ J3				
South HCP: 10+3	♣ J5	♣ K92				

Contract: 2 ♠ South

**Board: 5**      ♠ T      LHO opens the bidding 1 ♠.

Dealer: West      ♥ JT9854      Partner bids next.

Vul: E-W      ♦ T4      East (RHO) bids 2 ♠ if possible.

HCP: 2+2      ♣ J543      East (RHO) bids 3 ♠ if possible.

West (LHO) bids 4 ♠ if possible.

East (RHO) Doubles 5 ♣ if possible.

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**Board: 6**      ♠ KQT8      RHO opens the bidding 1 ♣.

Dealer: East      ♥ A98      You bid next.

Vul: N-S      ♦ A74      East (RHO) Doubles 2 ♣ if possible.

HCP: 16      ♣ K42

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

Dealer: South      ♥ QJT5      West (LHO) bids 1NT if possible.

Vul: Both      ♦ A853

HCP: 13      ♣ Q9

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**Board: 8**      ♠ KQJT942      Partner bids first.

Dealer: North      ♥ 5      East (RHO) bids 1NT if possible.

Vul: None      ♦ J3

HCP: 10+3      ♣ K92

## Both hands (Answers Page)

**Board: 5**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A82	♠ T	1 ♠	1NT	2 ♠	Pass
Vul: E-W	♥ A7	♥ JT9854	Pass	3 ♣	3 ♠	Pass
North HCP: 15+1	♦ AK6	♦ T4	4 ♠	Pass	Pass	5 ♣
South HCP: 2+2	♣ T9872	♣ J543	Pass	Pass	X	All Pass

Contract: 5 ♣ X South

**Board: 6**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A9753	♠ KQT8			1 ♣	1NT
Vul: N-S	♥ JT76	♥ A98	Pass	2 ♣ <sup>1</sup>	X	2 ♠
North HCP: 7+1	♦ 93	♦ A74	Pass	4 ♠	All Pass	
South HCP: 16	♣ Q7	♣ K42				

1. Stayman

Contract: 4 ♠ North

**Board: 7**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q7652	♠ KJT				1 ♦
Vul: Both	♥ -	♥ QJT5	1NT	2 ♠	All Pass	
North HCP: 9+3	♦ KT	♦ A853				
South HCP: 13	♣ A76532	♣ Q9				

Contract: 2 ♠ North

**Board: 8**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 53	♠ KQJT942		1 ♦	1NT	2 ♠
Vul: None	♥ AQ76	♥ 5			All Pass	
North HCP: 12+1	♦ KQ842	♦ J3				
South HCP: 10+3	♣ J5	♣ K92				

Contract: 2 ♠ South

## North hands

## After\_1x\_1N

<b>Board: 9</b>	♠ 87	You bid first.
Dealer: North	♥ KQJ85	East (LHO) bids 1NT if possible.
Vul: E-W	♦ AQ853	West (RHO) bids 2NT if possible.
HCP: 12+2	♣ 7	East (LHO) Doubles 3♦ if possible.

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<b>Board: 10</b>	♠ AK2	RHO opens the bidding 1♥.
Dealer: West	♥ A63	You bid next.
Vul: Both	♦ J97	East (LHO) bids 2♥ if possible.
HCP: 16	♣ A852	

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<b>Board: 11</b>	♠ KJ7	RHO opens the bidding 1♠.
Dealer: West	♥ A432	You bid next.
Vul: None	♦ K3	East (LHO) bids 2♠ if possible.
HCP: 16	♣ KQ72	

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<b>Board: 12</b>	♠ AQJ5	RHO opens the bidding 1♥.
Dealer: West	♥ K76	You bid next.
Vul: E-W	♦ AJ9	East (LHO) bids 4♥ if possible.
HCP: 15	♣ 643	West (RHO) Doubles 5♦ if possible.

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<b>Board: 13</b>	♠ 3	You bid first.
Dealer: North	♥ KQ3	East (LHO) bids 1NT if possible.
Vul: Both	♦ KQJT432	
HCP: 14+3	♣ K8	

## Both hands (Answers Page)

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 87	♠ AQT62		1♥	1NT	Pass
Vul: E-W	♥ KQJ85	♥ 43	2NT	3♦	X	All Pass
North HCP: 12+2	♦ AQ853	♦ 92				
South HCP: 6+1	♣ 7	♣ 9853				
Contract: 3♦ X North						

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK2	♠ JT9874	1♥	1NT	2♥	2♠
Vul: Both	♥ A63	♥ Q2		All Pass		
North HCP: 16	♦ J97	♦ 65				
South HCP: 4+2	♣ A852	♣ J93				
Contract: 2♠ South						

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KJ7	♠ Q3	1♠	1NT	2♠	X
Vul: None	♥ A432	♥ K965	Pass	3♥	All Pass	
North HCP: 16	♦ K3	♦ T654				
South HCP: 6	♣ KQ72	♣ JT9				
Contract: 3♥ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQJ5	♠ 43	1♥	1NT	4♥	5♦
Vul: E-W	♥ K76	♥ 2	X	All Pass		
North HCP: 15	♦ AJ9	♦ KT8765432				
South HCP: 3+5	♣ 643	♣ T				
Contract: 5♦ X South						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 3	♠ QJ9852		1♦	1NT	Pass
Vul: Both	♥ KQ3	♥ 62	Pass	3♦	All Pass	
North HCP: 14+3	♦ KQJT432	♦ 8				
South HCP: 6+2	♣ K8	♣ QJ93				
Contract: 3♦ North						

**South hands****After\_1x\_1N**

<b>Board: 9</b>	♠ AQT62	Partner bids first.
Dealer: North	♥ 43	East (RHO) bids 1NT if possible.
Vul: E-W	♦ 92	West (LHO) bids 2NT if possible.
HCP: 6+1	♣ 9853	East (RHO) Doubles 3♦ if possible.
<b>Board: 10</b>	♠ JT9874	LHO opens the bidding 1♥.
Dealer: West	♥ Q2	Partner bids next.
Vul: Both	♦ 65	East (RHO) bids 2♥ if possible.
HCP: 4+2	♣ J93	
<b>Board: 11</b>	♠ Q3	LHO opens the bidding 1♠.
Dealer: West	♥ K965	Partner bids next.
Vul: None	♦ T654	East (RHO) bids 2♠ if possible.
HCP: 6	♣ JT9	
<b>Board: 12</b>	♠ 43	LHO opens the bidding 1♥.
Dealer: West	♥ 2	Partner bids next.
Vul: E-W	♦ KT8765432	East (RHO) bids 4♥ if possible.
HCP: 3+5	♣ T	West (LHO) Doubles 5♦ if possible.
<b>Board: 13</b>	♠ QJ9852	Partner bids first.
Dealer: North	♥ 62	East (RHO) bids 1NT if possible.
Vul: Both	♦ 8	
HCP: 6+2	♣ QJ93	

## Both hands (Answers Page)

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 87	♠ AQT62		1♥	1NT	Pass
Vul: E-W	♥ KQJ85	♥ 43	2NT	3♦	X	All Pass
North HCP: 12+2	♦ AQ853	♦ 92				
South HCP: 6+1	♣ 7	♣ 9853				
Contract: 3♦ X North						

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK2	♠ JT9874	1♥	1NT	2♥	2♠
Vul: Both	♥ A63	♥ Q2		All Pass		
North HCP: 16	♦ J97	♦ 65				
South HCP: 4+2	♣ A852	♣ J93				
Contract: 2♠ South						

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KJ7	♠ Q3	1♠	1NT	2♠	X
Vul: None	♥ A432	♥ K965	Pass	3♥	All Pass	
North HCP: 16	♦ K3	♦ T654				
South HCP: 6	♣ KQ72	♣ JT9				
Contract: 3♥ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQJ5	♠ 43	1♥	1NT	4♥	5♦
Vul: E-W	♥ K76	♥ 2	X	All Pass		
North HCP: 15	♦ AJ9	♦ KT8765432				
South HCP: 3+5	♣ 643	♣ T				
Contract: 5♦ X South						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 3	♠ QJ9852		1♦	1NT	Pass
Vul: Both	♥ KQ3	♥ 62	Pass	3♦	All Pass	
North HCP: 14+3	♦ KQJT432	♦ 8				
South HCP: 6+2	♣ K8	♣ QJ93				
Contract: 3♦ North						

## North hands

## After\_1x\_1N

<b>Board: 14</b>	♠ T5	You bid first.
Dealer: North	♥ QJ32	East (LHO) bids 1NT if possible.
Vul: None	♦ AT	
HCP: 13+1	♣ AQ972	
<b>Board: 15</b>	♠ A98	RHO opens the bidding 1♠.
Dealer: West	♥ KQ	You bid next.
Vul: E-W	♦ AKT6	
HCP: 17	♣ J532	
<b>Board: 16</b>	♠ 75	LHO opens the bidding 1♣.
Dealer: East	♥ QT932	Partner bids next.
Vul: N-S	♦ J832	
HCP: 3+1	♣ 84	
<b>Board: 17</b>	♠ A7532	You bid first.
Dealer: North	♥ K	East (LHO) bids 1NT if possible.
Vul: None	♦ A94	East (LHO) bids 3♦ if possible.
HCP: 13+1	♣ QT74	
<b>Board: 18</b>	♠ T832	LHO opens the bidding 1♠.
Dealer: East	♥ T943	Partner bids next.
Vul: E-W	♦ 76	West (RHO) bids 2♥ if possible.
HCP: 0	♣ 976	West (RHO) Doubles 3♦ if possible.

## Both hands (Answers Page)

**Board: 14**

Dealer: North

**North:**

♠ T5

**South:**

♠ KQJ643

W N E S

1♣ 1NT 2♠

Vul: None

♥ QJ32

♥ K5

All Pass

North HCP: 13+1

♦ AT

♦ 72

South HCP: 9+2

♣ AQ972

♣ 543

Contract: 2♠ South

**Board: 15**

Dealer: West

**North:**

♠ A98

**South:**

♠ T43

W N E S

1♠ 1NT Pass 2♦

Vul: E-W

♥ KQ

♥ 987652

Pass 2♥ Pass 3♥

North HCP: 17

♦ AKT6

♦ 2

All Pass

South HCP: 5+2

♣ J532

♣ KQT

Contract: 3♥ South

**Board: 16**

Dealer: East

**North:**

♠ 75

**South:**

♠ QJ98

W N E S

1♣ 1NT

Vul: N-S

♥ QT932

♥ J75

Pass 2♦ Pass 2♥

North HCP: 3+1

♦ J832

♦ AKQ

All Pass

South HCP: 17

♣ 84

♣ AT9

Contract: 2♥ South

**Board: 17**

Dealer: North

**North:**

♠ A7532

**South:**

♠ QJT9

W N E S

1♠ 1NT 2♠

Vul: None

♥ K

♥ JT986

Pass Pass 3♦ 3♠

North HCP: 13+1

♦ A94

♦ 52

All Pass

South HCP: 7+1

♣ QT74

♣ K9

Contract: 3♠ South

**Board: 18**

Dealer: East

**North:**

♠ T832

**South:**

♠ A65

W N E S

1♠ 1NT

Vul: E-W

♥ T943

♥ K5

2♥ Pass Pass 3♦

North HCP: 0

♦ 76

♦ AKJ83

X All Pass

South HCP: 16+1

♣ 976

♣ J32

Contract: 3♦ X South

**South hands****After\_1x\_1N**

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<b>Board: 14</b>	♠ KQJ643	Partner bids first.
Dealer: North	♥ K5	East (RHO) bids 1NT if possible.
Vul: None	♦ 72	
HCP: 9+2	♣ 543	
<b>Board: 15</b>	♠ T43	LHO opens the bidding 1♠.
Dealer: West	♥ 987652	Partner bids next.
Vul: E-W	♦ 2	
HCP: 5+2	♣ KQT	
<b>Board: 16</b>	♠ QJ98	RHO opens the bidding 1♣.
Dealer: East	♥ J75	You bid next.
Vul: N-S	♦ AKQ	
HCP: 17	♣ AT9	
<b>Board: 17</b>	♠ QJT9	Partner bids first.
Dealer: North	♥ JT986	East (RHO) bids 1NT if possible.
Vul: None	♦ 52	East (RHO) bids 3♦ if possible.
HCP: 7+1	♣ K9	
<b>Board: 18</b>	♠ A65	RHO opens the bidding 1♠.
Dealer: East	♥ K5	You bid next.
Vul: E-W	♦ AKJ83	West (LHO) bids 2♥ if possible.
HCP: 16+1	♣ J32	West (LHO) Doubles 3♦ if possible.

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## Both hands (Answers Page)

**Board: 14**

Dealer: North

**North:**

♠ T5

**South:**

♠ KQJ643

W N E S

1♣ 1NT 2♠

Vul: None

♥ QJ32

♥ K5

All Pass

North HCP: 13+1

♦ AT

♦ 72

South HCP: 9+2

♣ AQ972

♣ 543

Contract: 2♠ South

**Board: 15**

Dealer: West

**North:**

♠ A98

**South:**

♠ T43

W N E S

1♠ 1NT Pass 2♦

Vul: E-W

♥ KQ

♥ 987652

Pass 2♥ Pass 3♥

North HCP: 17

♦ AKT6

♦ 2

All Pass

South HCP: 5+2

♣ J532

♣ KQT

Contract: 3♥ South

**Board: 16**

Dealer: East

**North:**

♠ 75

**South:**

♠ QJ98

W N E S

1♣ 1NT

Vul: N-S

♥ QT932

♥ J75

Pass 2♦ Pass 2♥

North HCP: 3+1

♦ J832

♦ AKQ

All Pass

South HCP: 17

♣ 84

♣ AT9

Contract: 2♥ South

**Board: 17**

Dealer: North

**North:**

♠ A7532

**South:**

♠ QJT9

W N E S

1♠ 1NT 2♠

Vul: None

♥ K

♥ JT986

Pass Pass 3♦ 3♠

North HCP: 13+1

♦ A94

♦ 52

All Pass

South HCP: 7+1

♣ QT74

♣ K9

Contract: 3♠ South

**Board: 18**

Dealer: East

**North:**

♠ T832

**South:**

♠ A65

W N E S

1♠ 1NT

Vul: E-W

♥ T943

♥ K5

2♥ Pass Pass 3♦

North HCP: 0

♦ 76

♦ AKJ83

X All Pass

South HCP: 16+1

♣ 976

♣ J32

Contract: 3♦ X South

## North hands

## After\_1x\_1N

<b>Board: 19</b>	♠ A2	RHO opens the bidding 1♥.
Dealer: West	♥ A95	You bid next.
Vul: N-S	♦ AKJ63	East (LHO) bids 2♥ if possible.
HCP: 17+1	♣ JT9	West (RHO) bids 3♥ if possible.

<b>Board: 20</b>	♠ 83	LHO opens the bidding 1♠.
Dealer: East	♥ Q95	Partner bids next.
Vul: Both	♦ T753	West (RHO) bids 2♠ if possible.
HCP: 6	♣ AT93	East (LHO) bids 3♠ if possible.

<b>Board: 21</b>	♠ J	You bid first.
Dealer: North	♥ AQ852	East (LHO) bids 1NT if possible.
Vul: N-S	♦ KJ83	East (LHO) bids 3♦ if possible.
HCP: 15+1	♣ A85	

<b>Board: 22</b>	♠ K64	Partner bids first.
Dealer: South	♥ KT876	West (RHO) bids 1NT if possible.
Vul: E-W	♦ Q97	
HCP: 9+1	♣ J4	

<b>Board: 23</b>	♠ Q8765	Partner bids first.
Dealer: South	♥ AQJT5	West (RHO) bids 1NT if possible.
Vul: Both	♦ T7	
HCP: 9+2	♣ 2	

## Both hands (Answers Page)

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A2	♠ T5	1 ♥	1NT	2 ♥	Pass
Vul: N-S	♥ A95	♥ 43	Pass	3 ♦	Pass	Pass
North HCP: 17+1	♦ AKJ63	♦ Q982	3 ♥	Pass	Pass	4 ♦
South HCP: 6+1	♣ JT9	♣ A7543	All Pass			
Contract:	4 ♦ South					

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 83	♠ KJ7		1 ♠	1NT	
Vul: Both	♥ Q95	♥ A76	2 ♠	Pass	Pass	3 ♦
North HCP: 6	♦ T753	♦ AQ964	Pass	Pass	3 ♠	Pass
South HCP: 16+1	♣ AT93	♣ Q2	Pass	4 ♦	All Pass	
Contract:	4 ♦ North					

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J	♠ AT742		1 ♥	1NT	2 ♥
Vul: N-S	♥ AQ852	♥ JT7	Pass	Pass	3 ♦	3 ♥
North HCP: 15+1	♦ KJ83	♦ 4	Pass	4 ♥	All Pass	
South HCP: 8+1	♣ A85	♣ QJ74				
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: South	♠ K64	♠ A8752			1 ♠	
Vul: E-W	♥ KT876	♥ J5	1NT	2 ♠	All Pass	
North HCP: 9+1	♦ Q97	♦ AJT				
South HCP: 14+1	♣ J4	♣ A86				
Contract:	2 ♠ North					

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q8765	♠ A3			1 ♣	
Vul: Both	♥ AQJT5	♥ K872	1NT	2 ♠	All Pass	
North HCP: 9+2	♦ T7	♦ Q86				
South HCP: 12	♣ 2	♣ QJ95				
Contract:	2 ♠ North					

<b>Board: 19</b>	♠ T5	LHO opens the bidding 1♥.
Dealer: West	♥ 43	Partner bids next.
Vul: N-S	♦ Q982	East (RHO) bids 2♥ if possible.
HCP: 6+1	♣ A7543	West (LHO) bids 3♥ if possible.

<b>Board: 20</b>	♠ KJ7	RHO opens the bidding 1♠.
Dealer: East	♥ A76	You bid next.
Vul: Both	♦ AQ964	West (LHO) bids 2♠ if possible.
HCP: 16+1	♣ Q2	East (RHO) bids 3♠ if possible.

<b>Board: 21</b>	♠ AT742	Partner bids first.
Dealer: North	♥ JT7	East (RHO) bids 1NT if possible.
Vul: N-S	♦ 4	East (RHO) bids 3♦ if possible.
HCP: 8+1	♣ QJ74	

<b>Board: 22</b>	♠ A8752	You bid first.
Dealer: South	♥ J5	West (LHO) bids 1NT if possible.
Vul: E-W	♦ AJT	
HCP: 14+1	♣ A86	

<b>Board: 23</b>	♠ A3	You bid first.
Dealer: South	♥ K872	West (LHO) bids 1NT if possible.
Vul: Both	♦ Q86	
HCP: 12	♣ QJ95	

## Both hands (Answers Page)

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A2	♠ T5	1 ♥	1NT	2 ♥	Pass
Vul: N-S	♥ A95	♥ 43	Pass	3 ♦	Pass	Pass
North HCP: 17+1	♦ AKJ63	♦ Q982	3 ♥	Pass	Pass	4 ♦
South HCP: 6+1	♣ JT9	♣ A7543	All Pass			
Contract:	4 ♦ South					

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 83	♠ KJ7		1 ♠	1NT	
Vul: Both	♥ Q95	♥ A76	2 ♠	Pass	Pass	3 ♦
North HCP: 6	♦ T753	♦ AQ964	Pass	Pass	3 ♠	Pass
South HCP: 16+1	♣ AT93	♣ Q2	Pass	4 ♦	All Pass	
Contract:	4 ♦ North					

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J	♠ AT742		1 ♥	1NT	2 ♥
Vul: N-S	♥ AQ852	♥ JT7	Pass	Pass	3 ♦	3 ♥
North HCP: 15+1	♦ KJ83	♦ 4	Pass	4 ♥	All Pass	
South HCP: 8+1	♣ A85	♣ QJ74				
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: South	♠ K64	♠ A8752			1 ♠	
Vul: E-W	♥ KT876	♥ J5	1NT	2 ♠	All Pass	
North HCP: 9+1	♦ Q97	♦ AJT				
South HCP: 14+1	♣ J4	♣ A86				
Contract:	2 ♠ North					

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q8765	♠ A3			1 ♣	
Vul: Both	♥ AQJT5	♥ K872	1NT	2 ♠	All Pass	
North HCP: 9+2	♦ T7	♦ Q86				
South HCP: 12	♣ 2	♣ QJ95				
Contract:	2 ♠ North					

**Board: 24**      ♠ 83      You bid first.

Dealer: North      ♥ A87      East (LHO) bids 1NT if possible.

Vul: None      ♦ QT75

HCP: 13      ♣ AKT4

---

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

Dealer: North      ♥ AQJ43      East (LHO) bids 1NT if possible.

Vul: E-W      ♦ Q9864      West (RHO) bids 2♠ if possible.

HCP: 14+2      ♣ J4

---

**Board: 26**      ♠ AK64      RHO opens the bidding 1♥.

Dealer: West      ♥ A83      You bid next.

Vul: Both      ♦ T83      East (LHO) bids 2♥ if possible.

HCP: 15      ♣ A42      West (RHO) bids 3♥ if possible.

---

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

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

Vul: None      ♦ QJ872

HCP: 6+3      ♣ QJT932

---

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

Dealer: North      ♥ K9      East (LHO) bids 1NT if possible.

Vul: N-S      ♦ AT753

HCP: 12+2      ♣ Q9754

## Both hands (Answers Page)

**Board: 24**

Dealer: North

**North:**

♠ 83

**South:**

♠ QJ654

W N E S

1♦ 1NT 2♠

Vul: None

♥ A87

♥ K652

All Pass

North HCP: 13

♦ QT75

♦ K4

South HCP: 9+1

♣ AKT4

♣ 63

Contract: 2♠ South

**Board: 25**

Dealer: North

**North:**

♠ A

**South:**

♠ 9653

W N E S

1♥ 1NT 2♥

Vul: E-W

♥ AQJ43

♥ T97

2♠ 3♥ All Pass

North HCP: 14+2

♦ Q9864

♦ AJ5

South HCP: 5

♣ J4

♣ 765

Contract: 3♥ North

**Board: 26**

Dealer: West

**North:**

♠ AK64

**South:**

♠ QJT952

W N E S

1♥ 1NT 2♥ 2♠

Vul: Both

♥ A83

♥ 6

3♥ 3♠ All Pass

North HCP: 15

♦ T83

♦ 954

South HCP: 6+2

♣ A42

♣ QJ7

Contract: 3♠ North

**Board: 27**

Dealer: South

**North:**

♠ -

**South:**

♠ AK92

W N E S

1♥

Vul: None

♥ 94

♥ AQ853

 1NT 2NT<sup>1</sup> Pass 3NT

North HCP: 6+3

♦ QJ872

♦ K3

All Pass

South HCP: 16+1

♣ QJT932

♣ 84

1. Unusual 2NT

Contract: 3NT South

**Board: 28**

Dealer: North

**North:**

♠ K

**South:**

♠ T2

W N E S

1♦ 1NT 4♥

Vul: N-S

♥ K9

♥ QT87432

All Pass

North HCP: 12+2

♦ AT753

♦ K8

South HCP: 8+3

♣ Q9754

♣ K6

Contract: 4♥ South

**South hands****After\_1x\_1N**

**Board: 24**      ♠ QJ654      Partner bids first.

Dealer: North      ♥ K652      East (RHO) bids 1NT if possible.

Vul: None      ♦ K4

HCP: 9+1      ♣ 63

---

**Board: 25**      ♠ 9653      Partner bids first.

Dealer: North      ♥ T97      East (RHO) bids 1NT if possible.

Vul: E-W      ♦ AJ5      West (LHO) bids 2♠ if possible.

HCP: 5      ♣ 765

---

**Board: 26**      ♠ QJT952      LHO opens the bidding 1♥.

Dealer: West      ♥ 6      Partner bids next.

Vul: Both      ♦ 954      East (RHO) bids 2♥ if possible.

HCP: 6+2      ♣ QJ7      West (LHO) bids 3♥ if possible.

---

**Board: 27**      ♠ AK92      You bid first.

Dealer: South      ♥ AQ853      West (LHO) bids 1NT if possible.

Vul: None      ♦ K3

HCP: 16+1      ♣ 84

---

**Board: 28**      ♠ T2      Partner bids first.

Dealer: North      ♥ QT87432      East (RHO) bids 1NT if possible.

Vul: N-S      ♦ K8

HCP: 8+3      ♣ K6

## Both hands (Answers Page)

**Board: 24**

Dealer: North

**North:**

♠ 83

**South:**

♠ QJ654

W N E S

1♦ 1NT 2♠

Vul: None

♥ A87

♥ K652

All Pass

North HCP: 13

♦ QT75

♦ K4

South HCP: 9+1

♣ AKT4

♣ 63

Contract: 2♠ South

**Board: 25**

Dealer: North

**North:**

♠ A

**South:**

♠ 9653

W N E S

1♥ 1NT 2♥

Vul: E-W

♥ AQJ43

♥ T97

2♠ 3♥ All Pass

North HCP: 14+2

♦ Q9864

♦ AJ5

South HCP: 5

♣ J4

♣ 765

Contract: 3♥ North

**Board: 26**

Dealer: West

**North:**

♠ AK64

**South:**

♠ QJT952

W N E S

1♥ 1NT 2♥ 2♠

Vul: Both

♥ A83

♥ 6

3♥ 3♠ All Pass

North HCP: 15

♦ T83

♦ 954

South HCP: 6+2

♣ A42

♣ QJ7

Contract: 3♠ North

**Board: 27**

Dealer: South

**North:**

♠ -

**South:**

♠ AK92

W N E S

1♥

Vul: None

♥ 94

♥ AQ853

 1NT 2NT<sup>1</sup> Pass 3NT

North HCP: 6+3

♦ QJ872

♦ K3

All Pass

South HCP: 16+1

♣ QJT932

♣ 84

1. Unusual 2NT

Contract: 3NT South

**Board: 28**

Dealer: North

**North:**

♠ K

**South:**

♠ T2

W N E S

1♦ 1NT 4♥

Vul: N-S

♥ K9

♥ QT87432

All Pass

North HCP: 12+2

♦ AT753

♦ K8

South HCP: 8+3

♣ Q9754

♣ K6

Contract: 4♥ South

## North hands

## After\_1x\_1N

**Board: 29**      ♠ A54      You bid first.

Dealer: North      ♥ AK92      East (LHO) bids 1NT if possible.

Vul: Both      ♦ K765

HCP: 14      ♣ 65

---

**Board: 30**      ♠ Q93      LHO opens the bidding 1♦.

Dealer: East      ♥ 98643      Partner bids next.

Vul: None      ♦ J95

HCP: 3+1      ♣ T5

---

**Board: 31**      ♠ 4      LHO opens the bidding 1♠.

Dealer: East      ♥ 97      Partner bids next.

Vul: E-W      ♦ J9      West (RHO) bids 2♠ if possible.

HCP: 7+4      ♣ KQJT8732      East (LHO) bids 3♠ if possible.

---

**Board: 32**      ♠ -      Partner bids first.

Dealer: South      ♥ J975      West (RHO) bids 1NT if possible.

Vul: E-W      ♦ 9873

HCP: 2+1      ♣ J9764

---

**Board: 33**      ♠ KQJT632      Partner bids first.

Dealer: South      ♥ Q3      West (RHO) bids 1NT if possible.

Vul: None      ♦ 83

HCP: 8+3      ♣ T3

## Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ J		1♦	1NT	2♦
Vul: Both	♥ AK92	♥ T3	Pass	3♦	All Pass	
North HCP: 14	♦ K765	♦ AT943				
South HCP: 8+2	♣ 65	♣ KT983				
Contract: 3♦ North						

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ Q93	♠ J2		1♦	1NT	
Vul: None	♥ 98643	♥ AJT5	Pass	2♦	Pass	3♥ <sup>1</sup>
North HCP: 3+1	♦ J95	♦ A74	All Pass			
South HCP: 15	♣ T5	♣ AJ63				
Contract: 3♥ South			1. Super acceptance after NT			

Board: 31	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ K52		1♠	1NT	
Vul: E-W	♥ 97	♥ AKJT	2♠	3♣	3♠	X
North HCP: 7+4	♦ J9	♦ 8543	Pass	4♣	All Pass	
South HCP: 15	♣ KQJT8732	♣ A4				
Contract: 4♣ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AT5			1♣	
Vul: E-W	♥ J975	♥ Q64	1NT	4♣	All Pass	
North HCP: 2+1	♦ 9873	♦ QJ6				
South HCP: 13	♣ J9764	♣ AT85				
Contract: 4♣ North						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ KQJT632	♠ A5			1♥	
Vul: None	♥ Q3	♥ A9754	1NT	4♠	All Pass	
North HCP: 8+3	♦ 83	♦ J764				
South HCP: 12+1	♣ T3	♣ K6				
Contract: 4♠ North						

**South hands****After\_1x\_1N****Board: 29**      ♠ J      Partner bids first.

Dealer: North      ♥ T3      East (RHO) bids 1NT if possible.

Vul: Both      ♦ AT943

HCP: 8+2      ♣ KT983

**Board: 30**      ♠ J2      RHO opens the bidding 1♦.

Dealer: East      ♥ AJT5      You bid next.

Vul: None      ♦ A74

HCP: 15      ♣ AJ63

**Board: 31**      ♠ K52      RHO opens the bidding 1♠.

Dealer: East      ♥ AKJT      You bid next.

Vul: E-W      ♦ 8543      West (LHO) bids 2♠ if possible.

HCP: 15      ♣ A4      East (RHO) bids 3♠ if possible.

**Board: 32**      ♠ AT5      You bid first.

Dealer: South      ♥ Q64      West (LHO) bids 1NT if possible.

Vul: E-W      ♦ QJ6

HCP: 13      ♣ AT85

**Board: 33**      ♠ A5      You bid first.

Dealer: South      ♥ A9754      West (LHO) bids 1NT if possible.

Vul: None      ♦ J764

HCP: 12+1      ♣ K6

## Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ J		1♦	1NT	2♦
Vul: Both	♥ AK92	♥ T3	Pass	3♦	All Pass	
North HCP: 14	♦ K765	♦ AT943				
South HCP: 8+2	♣ 65	♣ KT983				
Contract: 3♦ North						

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ Q93	♠ J2		1♦	1NT	
Vul: None	♥ 98643	♥ AJT5	Pass	2♦	Pass	3♥ <sup>1</sup>
North HCP: 3+1	♦ J95	♦ A74	All Pass			
South HCP: 15	♣ T5	♣ AJ63				
Contract: 3♥ South			1. Super acceptance after NT			

Board: 31	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ K52		1♠	1NT	
Vul: E-W	♥ 97	♥ AKJT	2♠	3♣	3♠	X
North HCP: 7+4	♦ J9	♦ 8543	Pass	4♣	All Pass	
South HCP: 15	♣ KQJT8732	♣ A4				
Contract: 4♣ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AT5			1♣	
Vul: E-W	♥ J975	♥ Q64	1NT	4♣	All Pass	
North HCP: 2+1	♦ 9873	♦ QJ6				
South HCP: 13	♣ J9764	♣ AT85				
Contract: 4♣ North						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ KQJT632	♠ A5			1♥	
Vul: None	♥ Q3	♥ A9754	1NT	4♠	All Pass	
North HCP: 8+3	♦ 83	♦ J764				
South HCP: 12+1	♣ T3	♣ K6				
Contract: 4♠ North						

<b>Board: 34</b>	♠ 93	LHO opens the bidding 1♥.
Dealer: East	♥ J986	Partner bids next.
Vul: E-W	♦ JT5	
HCP: 5	♣ K653	

<b>Board: 35</b>	♠ A3	You bid first.
Dealer: North	♥ KQ9	East (LHO) bids 1NT if possible.
Vul: E-W	♦ KQJT875	West (RHO) bids 2♦ if possible.
HCP: 15+3	♣ 9	

<b>Board: 36</b>	♠ J9	You bid first.
Dealer: North	♥ AQ7	East (LHO) bids 1NT if possible.
Vul: Both	♦ Q84	
HCP: 13+1	♣ KJT42	

<b>Board: 37</b>	♠ A9762	You bid first.
Dealer: North	♥ AJ7	East (LHO) bids 1NT if possible.
Vul: N-S	♦ A	
HCP: 14+1	♣ J983	

<b>Board: 38</b>	♠ KQ8753	Partner bids first.
Dealer: South	♥ 73	West (RHO) bids 1NT if possible.
Vul: E-W	♦ 8642	East (LHO) bids 3♣ if possible.
HCP: 5+2	♣ 9	East (LHO) Doubles 3♥ if possible.

## Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ 93	♠ A852			1 ♥	1NT
Vul: E-W	♥ J986	♥ K43		All Pass		
North HCP: 5	♦ JT5	♦ Q98				
South HCP: 16	♣ K653	♣ AQJ				
Contract: 1NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ QJ9652		1 ♦	1NT	Pass
Vul: E-W	♥ KQ9	♥ 3	2 ♦	4 ♦	All Pass	
North HCP: 15+3	♦ KQJT875	♦ 92				
South HCP: 5+2	♣ 9	♣ QT83				
Contract: 4 ♦ North						

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ AQT762		1 ♣	1NT	2 ♠
Vul: Both	♥ AQ7	♥ 9		All Pass		
North HCP: 13+1	♦ Q84	♦ K7532				
South HCP: 9+3	♣ KJT42	♣ 9				
Contract: 2 ♠ South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ A9762	♠ QJ3		1 ♠	1NT	2 ♠
Vul: N-S	♥ AJ7	♥ 983		All Pass		
North HCP: 14+1	♦ A	♦ T53				
South HCP: 6	♣ J983	♣ K764				
Contract: 2 ♠ South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ KQ8753	♠ A9			1 ♥	
Vul: E-W	♥ 73	♥ KQJT52	1NT	Pass	3 ♣ <sup>1</sup>	3 ♥
North HCP: 5+2	♦ 8642	♦ -	Pass	Pass	X	All Pass
South HCP: 13+3	♣ 9	♣ K8754				
Contract: 3 ♥ X South						1. 1N-3C transfer to diamonds

**South hands****After\_1x\_1N**

---

<b>Board: 34</b>	♠ A852	RHO opens the bidding 1♥.
Dealer: East	♥ K43	You bid next.
Vul: E-W	♦ Q98	
HCP: 16	♣ AQJ	

---

<b>Board: 35</b>	♠ QJ9652	Partner bids first.
Dealer: North	♥ 3	East (RHO) bids 1NT if possible.
Vul: E-W	♦ 92	West (LHO) bids 2♦ if possible.
HCP: 5+2	♣ QT83	

---

<b>Board: 36</b>	♠ AQT762	Partner bids first.
Dealer: North	♥ 9	East (RHO) bids 1NT if possible.
Vul: Both	♦ K7532	
HCP: 9+3	♣ 9	

---

<b>Board: 37</b>	♠ QJ3	Partner bids first.
Dealer: North	♥ 983	East (RHO) bids 1NT if possible.
Vul: N-S	♦ T53	
HCP: 6	♣ K764	

---

<b>Board: 38</b>	♠ A9	You bid first.
Dealer: South	♥ KQJT52	West (LHO) bids 1NT if possible.
Vul: E-W	♦ -	East (RHO) bids 3♣ if possible.
HCP: 13+3	♣ K8754	East (RHO) Doubles 3♥ if possible.

## Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ 93	♠ A852			1 ♥	1NT
Vul: E-W	♥ J986	♥ K43		All Pass		
North HCP: 5	♦ JT5	♦ Q98				
South HCP: 16	♣ K653	♣ AQJ				
Contract: 1NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ QJ9652		1 ♦	1NT	Pass
Vul: E-W	♥ KQ9	♥ 3	2 ♦	4 ♦	All Pass	
North HCP: 15+3	♦ KQJT875	♦ 92				
South HCP: 5+2	♣ 9	♣ QT83				
Contract: 4 ♦ North						

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ AQT762		1 ♣	1NT	2 ♠
Vul: Both	♥ AQ7	♥ 9		All Pass		
North HCP: 13+1	♦ Q84	♦ K7532				
South HCP: 9+3	♣ KJT42	♣ 9				
Contract: 2 ♠ South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ A9762	♠ QJ3		1 ♠	1NT	2 ♠
Vul: N-S	♥ AJ7	♥ 983		All Pass		
North HCP: 14+1	♦ A	♦ T53				
South HCP: 6	♣ J983	♣ K764				
Contract: 2 ♠ South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ KQ8753	♠ A9			1 ♥	
Vul: E-W	♥ 73	♥ KQJT52	1NT	Pass	3 ♣ <sup>1</sup>	3 ♥
North HCP: 5+2	♦ 8642	♦ -	Pass	Pass	X	All Pass
South HCP: 13+3	♣ 9	♣ K8754				
Contract: 3 ♥ X South			1. 1N-3C transfer to diamonds			

## North hands

## After\_1x\_1N

<b>Board: 39</b>	♠ A76432	Partner bids first.
Dealer: South	♥ Q	West (RHO) bids 1NT if possible.
Vul: Both	♦ KT52	
HCP: 9+2	♣ 97	

---

<b>Board: 40</b>	♠ J	Partner bids first.
Dealer: South	♥ QJ64	West (RHO) bids 1NT if possible.
Vul: None	♦ AT8732	
HCP: 10+2	♣ Q7	

---

<b>Board: 41</b>	♠ A42	RHO opens the bidding 1♠.
Dealer: West	♥ AK85	You bid next.
Vul: N-S	♦ Q7	East (LHO) bids 2♠ if possible.
HCP: 15	♣ Q543	

---

<b>Board: 42</b>	♠ J	LHO opens the bidding 1♦.
Dealer: East	♥ JT76	Partner bids next.
Vul: Both	♦ KJ2	
HCP: 7+1	♣ JT842	

---

<b>Board: 43</b>	♠ 72	LHO opens the bidding 1♦.
Dealer: East	♥ KJT965	Partner bids next.
Vul: None	♦ T74	West (RHO) bids 2♠ if possible.
HCP: 4+2	♣ T4	

## Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ A76432	♠ K985				1 ♥
Vul: Both	♥ Q	♥ AT9762	1NT	2 ♠	Pass	4 ♠
North HCP: 9+2	♦ KT52	♦ -			All Pass	
South HCP: 13+2	♣ 97	♣ AQ6				
Contract: 4 ♠ South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ KQ9632				1 ♠
Vul: None	♥ QJ64	♥ K98	1NT	2 ♦	Pass	3 ♠
North HCP: 10+2	♦ AT8732	♦ QJ5			All Pass	
South HCP: 15+2	♣ Q7	♣ A				
Contract: 3 ♠ South						

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ A42	♠ J8	1 ♠	1NT	2 ♠	X
Vul: N-S	♥ AK85	♥ J764	Pass	3 ♥	All Pass	
North HCP: 15	♦ Q7	♦ J653				
South HCP: 7	♣ Q543	♣ A76				
Contract: 3 ♥ North						

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ K96			1 ♦	1NT
Vul: Both	♥ JT76	♥ K543	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
North HCP: 7+1	♦ KJ2	♦ A76	Pass	3 ♥	Pass	4 ♥
South HCP: 17	♣ JT842	♣ AK5	All Pass			
Contract: 4 ♥ South						
					1. Stayman	

Board: 43	North:	South:	W	N	E	S
Dealer: East	♠ 72	♠ AQ53			1 ♦	1NT
Vul: None	♥ KJT965	♥ AQ8	2 ♠	4 ♥	All Pass	
North HCP: 4+2	♦ T74	♦ QJ9				
South HCP: 15	♣ T4	♣ 973				
Contract: 4 ♥ North						

**South hands****After\_1x\_1N**

**Board: 39**      ♠ K985      You bid first.

Dealer: South      ♥ AT9762      West (LHO) bids 1NT if possible.

Vul: Both      ♦ -

HCP: 13+2      ♣ AQ6

---

**Board: 40**      ♠ KQ9632      You bid first.

Dealer: South      ♥ K98      West (LHO) bids 1NT if possible.

Vul: None      ♦ QJ5

HCP: 15+2      ♣ A

---

**Board: 41**      ♠ J8      LHO opens the bidding 1♠.

Dealer: West      ♥ J764      Partner bids next.

Vul: N-S      ♦ J653      East (RHO) bids 2♠ if possible.

HCP: 7      ♣ A76

---

**Board: 42**      ♠ K96      RHO opens the bidding 1♦.

Dealer: East      ♥ K543      You bid next.

Vul: Both      ♦ A76

HCP: 17      ♣ AK5

---

**Board: 43**      ♠ AQ53      RHO opens the bidding 1♦.

Dealer: East      ♥ AQ8      You bid next.

Vul: None      ♦ QJ9      West (LHO) bids 2♠ if possible.

HCP: 15      ♣ 973

## Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ A76432	♠ K985				1 ♥
Vul: Both	♥ Q	♥ AT9762	1NT	2 ♠	Pass	4 ♠
North HCP: 9+2	♦ KT52	♦ -				All Pass
South HCP: 13+2	♣ 97	♣ AQ6				
Contract: 4 ♠ South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ KQ9632				1 ♠
Vul: None	♥ QJ64	♥ K98	1NT	2 ♦	Pass	3 ♠
North HCP: 10+2	♦ AT8732	♦ QJ5				All Pass
South HCP: 15+2	♣ Q7	♣ A				
Contract: 3 ♠ South						

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ A42	♠ J8	1 ♠	1NT	2 ♠	X
Vul: N-S	♥ AK85	♥ J764	Pass	3 ♥		All Pass
North HCP: 15	♦ Q7	♦ J653				
South HCP: 7	♣ Q543	♣ A76				
Contract: 3 ♥ North						

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ K96			1 ♦	1NT
Vul: Both	♥ JT76	♥ K543	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
North HCP: 7+1	♦ KJ2	♦ A76	Pass	3 ♥	Pass	4 ♥
South HCP: 17	♣ JT842	♣ AK5				All Pass
Contract: 4 ♥ South						
					1. Stayman	

Board: 43	North:	South:	W	N	E	S
Dealer: East	♠ 72	♠ AQ53			1 ♦	1NT
Vul: None	♥ KJT965	♥ AQ8	2 ♠	4 ♥		All Pass
North HCP: 4+2	♦ T74	♦ QJ9				
South HCP: 15	♣ T4	♣ 973				
Contract: 4 ♥ North						

## North hands

## After\_1x\_1N

**Board: 44**      ♠ QT42      Partner bids first.

Dealer: South      ♥ -      West (RHO) bids 1NT if possible.

Vul: N-S      ♦ Q8752

HCP: 4+1      ♣ 9763

---

**Board: 45**      ♠ Q74      RHO opens the bidding 1♣.

Dealer: West      ♥ Q943      You bid next.

Vul: Both      ♦ AK4

HCP: 15      ♣ KJ9

---

**Board: 46**      ♠ A642      Partner bids first.

Dealer: South      ♥ 764      West (RHO) bids 1NT if possible.

Vul: None      ♦ 3

HCP: 7+1      ♣ K9542

---

**Board: 47**      ♠ AJ643      Partner bids first.

Dealer: South      ♥ -      West (RHO) bids 1NT if possible.

Vul: N-S      ♦ Q8732

HCP: 7+2      ♣ 973

---

**Board: 48**      ♠ 73      LHO opens the bidding 1♣.

Dealer: East      ♥ AJ32      Partner bids next.

Vul: N-S      ♦ JT65

HCP: 6      ♣ T86

## Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ QT42	♠ K				1♥
Vul: N-S	♥ -	♥ KQJT975	1NT	Pass	Pass	4♥
North HCP: 4+1	♦ Q8752	♦ A		All Pass		
South HCP: 17+3	♣ 9763	♣ KJ85				
Contract: 4♥ South						

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ Q74	♠ AJ62	1♣	1NT	All Pass	
Vul: Both	♥ Q943	♥ 7				
North HCP: 15	♦ AK4	♦ JT76				
South HCP: 6	♣ KJ9	♣ 8763				
Contract: 1NT North						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ A642	♠ KT3				1♥
Vul: None	♥ 764	♥ AKT82	1NT	2♥	All Pass	
North HCP: 7+1	♦ 3	♦ 98				
South HCP: 12+1	♣ K9542	♣ Q86				
Contract: 2♥ North						

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ AJ643	♠ KQ8				1♥
Vul: N-S	♥ -	♥ AKT875	1NT	2♠	Pass	3♠
North HCP: 7+2	♦ Q8732	♦ -		All Pass		
South HCP: 14+2	♣ 973	♣ Q654				
Contract: 3♠ South						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ 73	♠ AK5			1♣	1NT
Vul: N-S	♥ AJ32	♥ 98		All Pass		
North HCP: 6	♦ JT65	♦ AQ942				
South HCP: 16+1	♣ T86	♣ QJ7				
Contract: 1NT South						

**South hands****After\_1x\_1N****Board: 44**      ♠ K      You bid first.

Dealer: South      ♥ KQJT975      West (LHO) bids 1NT if possible.

Vul: N-S      ♦ A

HCP: 17+3      ♣ KJ85

**Board: 45**      ♠ AJ62      LHO opens the bidding 1♣.

Dealer: West      ♥ 7      Partner bids next.

Vul: Both      ♦ JT76

HCP: 6      ♣ 8763

**Board: 46**      ♠ KT3      You bid first.

Dealer: South      ♥ AKT82      West (LHO) bids 1NT if possible.

Vul: None      ♦ 98

HCP: 12+1      ♣ Q86

**Board: 47**      ♠ KQ8      You bid first.

Dealer: South      ♥ AKT875      West (LHO) bids 1NT if possible.

Vul: N-S      ♦ -

HCP: 14+2      ♣ Q654

**Board: 48**      ♠ AK5      RHO opens the bidding 1♣.

Dealer: East      ♥ 98      You bid next.

Vul: N-S      ♦ AQ942

HCP: 16+1      ♣ QJ7

## Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ QT42	♠ K				1♥
Vul: N-S	♥ -	♥ KQJT975	1NT	Pass	Pass	4♥
North HCP: 4+1	♦ Q8752	♦ A		All Pass		
South HCP: 17+3	♣ 9763	♣ KJ85				
Contract: 4♥ South						

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ Q74	♠ AJ62	1♣	1NT	All Pass	
Vul: Both	♥ Q943	♥ 7				
North HCP: 15	♦ AK4	♦ JT76				
South HCP: 6	♣ KJ9	♣ 8763				
Contract: 1NT North						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ A642	♠ KT3				1♥
Vul: None	♥ 764	♥ AKT82	1NT	2♥	All Pass	
North HCP: 7+1	♦ 3	♦ 98				
South HCP: 12+1	♣ K9542	♣ Q86				
Contract: 2♥ North						

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ AJ643	♠ KQ8				1♥
Vul: N-S	♥ -	♥ AKT875	1NT	2♠	Pass	3♠
North HCP: 7+2	♦ Q8732	♦ -		All Pass		
South HCP: 14+2	♣ 973	♣ Q654				
Contract: 3♠ South						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ 73	♠ AK5			1♣	1NT
Vul: N-S	♥ AJ32	♥ 98		All Pass		
North HCP: 6	♦ JT65	♦ AQ942				
South HCP: 16+1	♣ T86	♣ QJ7				
Contract: 1NT South						

## North hands

## After\_1x\_1N

<b>Board: 49</b>	♠ K8	You bid first.
Dealer: North	♥ KT7	East (LHO) bids 1NT if possible.
Vul: None	♦ AQJT952	
HCP: 13+3	♣ 6	

---

<b>Board: 50</b>	♠ A	You bid first.
Dealer: North	♥ K986	East (LHO) bids 1NT if possible.
Vul: N-S	♦ T3	West (RHO) bids 2♥ if possible.
HCP: 12+2	♣ KQT972	

## Both hands (Answers Page)

**Board: 49**

Dealer: North	♠ K8	♠ AQ972	W	N	E	S
Vul: None	♥ KT7	♥ Q54	1♦	1NT	2♠	
North HCP: 13+3	♦ AQJT952	♦ 4	Pass	3♦	All Pass	
South HCP: 11+1	♣ 6	♣ QJ82				

Contract: 3♦ North

**Board: 50**

Dealer: North	♠ A	♠ KQ54	W	N	E	S
Vul: N-S	♥ K986	♥ A73	1♣	1NT	X	
North HCP: 12+2	♦ T3	♦ Q9852	2♥	3♣	Pass	3NT
South HCP: 12+1	♣ KQT972	♣ J	All Pass			

Contract: 3NT South

## South hands

## After\_1x\_1N

<b>Board: 49</b>	♠ AQ972	Partner bids first.
Dealer: North	♥ Q54	East (RHO) bids 1NT if possible.
Vul: None	♦ 4	
HCP: 11+1	♣ QJ82	

---

<b>Board: 50</b>	♠ KQ54	Partner bids first.
Dealer: North	♥ A73	East (RHO) bids 1NT if possible.
Vul: N-S	♦ Q9852	West (LHO) bids 2♥ if possible.
HCP: 12+1	♣ J	

## Both hands (Answers Page)

**Board: 49**

Dealer: North	♠ K8	♠ AQ972	W	N	E	S
Vul: None	♥ KT7	♥ Q54	1♦	1NT	2♠	
North HCP: 13+3	♦ AQJT952	♦ 4	Pass	3♦	All Pass	
South HCP: 11+1	♣ 6	♣ QJ82				

Contract: 3♦ North

**Board: 50**

Dealer: North	♠ A	♠ KQ54	W	N	E	S
Vul: N-S	♥ K986	♥ A73	1♣	1NT	X	
North HCP: 12+2	♦ T3	♦ Q9852	2♥	3♣	Pass	3NT
South HCP: 12+1	♣ KQT972	♣ J	All Pass			

Contract: 3NT South