

<b>Board: 1</b>	♠ J864	You are dealer.
Dealer: North	♥ A754	East (LHO) bids 1 ♦ if possible.
Vul: None	♦ K3	
HCP: 12	♣ AT3	

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<b>Board: 2</b>	♠ AKT7	You are dealer.
Dealer: North	♥ AT53	East (LHO) bids 1 ♦ if possible.
Vul: N-S	♦ -	West (RHO) bids 2 ♦ if possible.
HCP: 12+1	♣ J9873	

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<b>Board: 3</b>	♠ A9542	Partner is dealer.
Dealer: South	♥ 7	West (RHO) bids 1 ♦ if possible.
Vul: E-W	♦ AQJ52	West (RHO) bids 1 ♥ if possible.
HCP: 11+2	♣ 92	East (LHO) bids 2 ♥ if possible.

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<b>Board: 4</b>	♠ A3	Partner is dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: Both	♦ A8653	
HCP: 8+2	♣ 96432	

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<b>Board: 5</b>	♠ 2	Partner is dealer.
Dealer: South	♥ T65	East (LHO) bids 1 ♠ if possible.
Vul: N-S	♦ AQJT964	West (RHO) bids 2 ♦ if possible.
HCP: 7+3	♣ T4	West (RHO) bids 2 ♠ if possible.
		East (LHO) bids 3 ♠ if possible.

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 12

South HCP: 11

Contract: 2♣ South

North:

♠ J864

♥ A754

♦ K3

♣ AT3

South:

♠ AK7

♥ J8

♦ 9854

♣ K962

W	N	E	S
	1♣	1♦	2♣

All Pass

### Board: 2

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 12

Contract: 4♠ South

North:

♠ AKT7

♥ AT53

♦ -

♣ J9873

South:

♠ QJ83

♥ K6

♦ AT42

♣ Q54

W	N	E	S
	1♣	1♦	1♠

2♦	2♠	Pass	4♠
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All Pass

### Board: 3

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 12

Contract: 4♠ South

North:

♠ A9542

♥ 7

♦ AQJ52

♣ 92

South:

♠ QJT8

♥ A543

♦ T9

♣ AJ3

W	N	E	S
			1♣

1♦	Pass	Pass	X
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1♥	1♠	2♥	2♠
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Pass	2NT	Pass	3♣
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Pass	3♥	Pass	4♠
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All Pass

### Board: 4

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 13

Contract: 3♣ North

North:

♠ A3

♥ 3

♦ A8653

♣ 96432

South:

♠ J862

♥ AQ65

♦ Q2

♣ AT8

W	N	E	S
			1♣

Pass	3♣	All Pass	
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### Board: 5

Dealer: South

Vul: N-S

North HCP: 7+3

South HCP: 14

Contract: 4♦ South

North:

♠ 2

♥ T65

♦ AQJT964

♣ T4

South:

♠ K854

♥ AK

♦ K87

♣ J753

W	N	E	S
			1♣

Pass	1♦	1♠	Pass
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2♦ <sup>1</sup>	X	Pass	Pass
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2♠	3♦	3♠	4♦
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All Pass

1. limit raise or better in !S

<b>Board: 1</b>	♠ AK7	Partner is dealer.
Dealer: North	♥ J8	East (RHO) bids 1 ♦ if possible.
Vul: None	♦ 9854	
HCP: 11	♣ K962	

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<b>Board: 2</b>	♠ QJ83	Partner is dealer.
Dealer: North	♥ K6	East (RHO) bids 1 ♦ if possible.
Vul: N-S	♦ AT42	West (LHO) bids 2 ♦ if possible.
HCP: 12	♣ Q54	

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<b>Board: 3</b>	♠ QJT8	You are dealer.
Dealer: South	♥ A543	West (LHO) bids 1 ♦ if possible.
Vul: E-W	♦ T9	West (LHO) bids 1 ♥ if possible.
HCP: 12	♣ AJ3	East (RHO) bids 2 ♥ if possible.

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<b>Board: 4</b>	♠ J862	You are dealer.
Dealer: South	♥ AQ65	The opponents are silent.
Vul: Both	♦ Q2	
HCP: 13	♣ AT8	

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<b>Board: 5</b>	♠ K854	You are dealer.
Dealer: South	♥ AK	East (RHO) bids 1 ♠ if possible.
Vul: N-S	♦ K87	West (LHO) bids 2 ♦ if possible.
HCP: 14	♣ J753	West (LHO) bids 2 ♠ if possible.
		East (RHO) bids 3 ♠ if possible.

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 12

South HCP: 11

Contract: 2♣ South

North:

♠ J864

♥ A754

♦ K3

♣ AT3

South:

♠ AK7

♥ J8

♦ 9854

♣ K962

W	N	E	S
	1♣	1♦	2♣

All Pass

### Board: 2

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 12

Contract: 4♠ South

North:

♠ AKT7

♥ AT53

♦ -

♣ J9873

South:

♠ QJ83

♥ K6

♦ AT42

♣ Q54

W	N	E	S
	1♣	1♦	1♠

2♦	2♠	Pass	4♠
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All Pass

### Board: 3

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 12

Contract: 4♠ South

North:

♠ A9542

♥ 7

♦ AQJ52

♣ 92

South:

♠ QJT8

♥ A543

♦ T9

♣ AJ3

W	N	E	S
			1♣

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

Pass	3♥	Pass	4♠
------	----	------	----

All Pass

### Board: 4

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 13

Contract: 3♣ North

North:

♠ A3

♥ 3

♦ A8653

♣ 96432

South:

♠ J862

♥ AQ65

♦ Q2

♣ AT8

W	N	E	S
			1♣

Pass	3♣	All Pass	
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### Board: 5

Dealer: South

Vul: N-S

North HCP: 7+3

South HCP: 14

Contract: 4♦ South

North:

♠ 2

♥ T65

♦ AQJT964

♣ T4

South:

♠ K854

♥ AK

♦ K87

♣ J753

W	N	E	S
			1♣

Pass	1♦	1♠	Pass
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2♦ <sup>1</sup>	X	Pass	Pass
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2♠	3♦	3♠	4♦
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All Pass

1. limit raise or better in !S

<b>Board: 6</b>	♠ J8432	LHO is dealer.
Dealer: East	♥ T7	East (LHO) opens 1 ♣ if possible.
Vul: N-S	♦ 9874	East (LHO) Doubles 2 ♥ if possible.
HCP: 1+1	♣ T4	

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<b>Board: 7</b>	♠ 85	Partner is dealer.
Dealer: South	♥ K952	West (RHO) bids 1 ♦ if possible.
Vul: Both	♦ 93	East (LHO) bids 2 ♣ if possible.
HCP: 6+1	♣ QJ943	West (RHO) bids 3 ♦ if possible.

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<b>Board: 8</b>	♠ T875	You are dealer.
Dealer: North	♥ AQ82	The opponents are silent.
Vul: None	♦ Q	
HCP: 12	♣ AT32	

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<b>Board: 9</b>	♠ K872	You are dealer.
Dealer: North	♥ K3	East (LHO) bids 2 ♥ if possible.
Vul: E-W	♦ KJT	
HCP: 14	♣ AT54	

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<b>Board: 10</b>	♠ Q952	LHO is dealer.
Dealer: East	♥ 86	East (LHO) opens 1 ♣ if possible.
Vul: Both	♦ KJ2	West (RHO) bids 1 ♠ if possible.
HCP: 9	♣ KT93	East (LHO) Doubles 2 ♣ if possible.
		West (RHO) bids 2 ♠ if possible.

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J8432	♠ QT65			1 ♣	2 ♥
Vul: N-S	♥ T7	♥ AQJ532	Pass	Pass	X	All Pass
North HCP: 1+1	♦ 9874	♦ -				
South HCP: 9+2	♣ T4	♣ 852				
Contract: 2 ♥ X South						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 85	♠ AK2				1 ♣
Vul: Both	♥ K952	♥ QJ63	1 ♦	1 ♥	2 ♣ <sup>1</sup>	2 ♥
North HCP: 6+1	♦ 93	♦ 84	3 ♦	Pass	Pass	3 ♥
South HCP: 14	♣ QJ943	♣ A765	All Pass			
Contract: 3 ♥ South						

1. limit raise or better in !D

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T875	♠ Q64		1 ♣	Pass	1 ♥
Vul: None	♥ AQ82	♥ K953	Pass	2 ♥	All Pass	
North HCP: 12	♦ Q	♦ A72				
South HCP: 9	♣ AT32	♣ 654				
Contract: 2 ♥ North						

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K872	♠ J643		1 ♣	2 ♥	X
Vul: E-W	♥ K3	♥ Q5	Pass	3 ♠	All Pass	
North HCP: 14	♦ KJT	♦ AQ865				
South HCP: 12+1	♣ AT54	♣ K7				
Contract: 3 ♠ North						

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q952	♠ 8			1 ♣	1 ♦
Vul: Both	♥ 86	♥ KT95	1 ♠	2 ♣ <sup>1</sup>	X	Pass
North HCP: 9	♦ KJ2	♦ AQT65	2 ♠	Pass	Pass	3 ♦
South HCP: 9+1	♣ KT93	♣ 875	All Pass			
Contract: 3 ♦ South						

1. limit raise or better in !D

**Board: 6**      ♠ QT65      RHO is dealer. You bid second.  
Dealer: East      ♥ AQJ532      East (RHO) opens 1 ♣ if possible.  
Vul: N-S      ♦ -      East (RHO) Doubles 2 ♥ if possible.  
HCP: 9+2      ♣ 852

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**Board: 7**      ♠ AK2      You are dealer.  
Dealer: South      ♥ QJ63      West (LHO) bids 1 ♦ if possible.  
Vul: Both      ♦ 84      East (RHO) bids 2 ♣ if possible.  
HCP: 14      ♣ A765      West (LHO) bids 3 ♦ if possible.

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**Board: 8**      ♠ Q64      Partner is dealer.  
Dealer: North      ♥ K953      The opponents are silent.  
Vul: None      ♦ A72  
HCP: 9      ♣ 654

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**Board: 9**      ♠ J643      Partner is dealer.  
Dealer: North      ♥ Q5      East (RHO) bids 2 ♥ if possible.  
Vul: E-W      ♦ AQ865  
HCP: 12+1      ♣ K7

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**Board: 10**      ♠ 8      RHO is dealer. You bid second.  
Dealer: East      ♥ KT95      East (RHO) opens 1 ♣ if possible.  
Vul: Both      ♦ AQT65      West (LHO) bids 1 ♠ if possible.  
HCP: 9+1      ♣ 875      East (RHO) Doubles 2 ♣ if possible.  
West (LHO) bids 2 ♠ if possible.

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J8432	♠ QT65			1 ♣	2 ♥
Vul: N-S	♥ T7	♥ AQJ532	Pass	Pass	X	All Pass
North HCP: 1+1	♦ 9874	♦ -				
South HCP: 9+2	♣ T4	♣ 852				
Contract: 2 ♥ X South						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 85	♠ AK2				1 ♣
Vul: Both	♥ K952	♥ QJ63	1 ♦	1 ♥	2 ♣ <sup>1</sup>	2 ♥
North HCP: 6+1	♦ 93	♦ 84	3 ♦	Pass	Pass	3 ♥
South HCP: 14	♣ QJ943	♣ A765	All Pass			
Contract: 3 ♥ South						

1. limit raise or better in !D

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T875	♠ Q64		1 ♣	Pass	1 ♥
Vul: None	♥ AQ82	♥ K953	Pass	2 ♥	All Pass	
North HCP: 12	♦ Q	♦ A72				
South HCP: 9	♣ AT32	♣ 654				
Contract: 2 ♥ North						

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K872	♠ J643		1 ♣	2 ♥	X
Vul: E-W	♥ K3	♥ Q5	Pass	3 ♠	All Pass	
North HCP: 14	♦ KJT	♦ AQ865				
South HCP: 12+1	♣ AT54	♣ K7				
Contract: 3 ♠ North						

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q952	♠ 8			1 ♣	1 ♦
Vul: Both	♥ 86	♥ KT95	1 ♠	2 ♣ <sup>1</sup>	X	Pass
North HCP: 9	♦ KJ2	♦ AQT65	2 ♠	Pass	Pass	3 ♦
South HCP: 9+1	♣ KT93	♣ 875	All Pass			
Contract: 3 ♦ South						

1. limit raise or better in !D



<b>Board: 11</b>	♠ 92	You are dealer.
Dealer: North	♥ AQ82	East (LHO) bids 1 ♦ if possible.
Vul: None	♦ A52	West (RHO) bids 2 ♦ if possible.
HCP: 12	♣ Q874	
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<b>Board: 12</b>	♠ 32	Partner is dealer.
Dealer: South	♥ 873	West (RHO) bids 1 ♥ if possible.
Vul: N-S	♦ AKT7	
HCP: 10	♣ K962	
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<b>Board: 13</b>	♠ 8653	RHO is dealer. You bid second.
Dealer: West	♥ A4	West (RHO) opens 1 ♣ if possible.
Vul: Both	♦ KQ832	East (LHO) bids 1 ♠ if possible.
HCP: 10+1	♣ J6	West (RHO) bids 2 ♠ if possible.
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<b>Board: 14</b>	♠ Q52	Partner is dealer.
Dealer: South	♥ K6	West (RHO) bids 1 ♥ if possible.
Vul: None	♦ J974	East (LHO) bids 2 ♥ if possible.
HCP: 9	♣ KT87	East (LHO) bids 3 ♥ if possible.
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<b>Board: 15</b>	♠ 64	RHO is dealer. You bid second.
Dealer: West	♥ A9	West (RHO) opens 1 ♣ if possible.
Vul: E-W	♦ A9542	East (LHO) bids 2 ♣ if possible.
HCP: 10+1	♣ Q987	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ AQ74		1 ♣	1 ♦	X
Vul: None	♥ AQ82	♥ KT965	2 ♦	2 ♥	Pass	4 ♥
North HCP: 12	♦ A52	♦ 3	All Pass			
South HCP: 9+1	♣ Q874	♣ 653				
Contract: 4 ♥ South						

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ 32	♠ KJ94				1 ♣
Vul: N-S	♥ 873	♥ AQ6	1 ♥	2 ♣	All Pass	
North HCP: 10	♦ AKT7	♦ 53				
South HCP: 14	♣ K962	♣ A753				
Contract: 2 ♣ North						

### Board: 13

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ 8653	♠ K	1 ♣	1 ♦	1 ♠	2 ♣ <sup>1</sup>
Vul: Both	♥ A4	♥ JT65	2 ♠	3 ♦	All Pass	
North HCP: 10+1	♦ KQ832	♦ 9765	1. limit raise or better in !D			
South HCP: 10	♣ J6	♣ AQT5				
Contract: 3 ♦ North						

### Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ Q52	♠ KT87				1 ♣
Vul: None	♥ K6	♥ Q4	1 ♥	1NT	2 ♥	Pass
North HCP: 9	♦ J974	♦ AK6	Pass	X	Pass	2 ♠
South HCP: 13	♣ KT87	♣ J963	Pass	3 ♣	3 ♥	Pass
Contract: 4 ♣ North			Pass	4 ♣	All Pass	

### Board: 15

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ 64	♠ KJ95	1 ♣	1 ♦	2 ♣	3 ♣ <sup>1</sup>
Vul: E-W	♥ A9	♥ QT84	Pass	3 ♦	All Pass	
North HCP: 10+1	♦ A9542	♦ KQ87	1. limit raise or better in !D			
South HCP: 11	♣ Q987	♣ T				
Contract: 3 ♦ North						

**Board: 11**      ♠ AQ74      Partner is dealer.  
Dealer: North      ♥ KT965      East (RHO) bids 1 ♦ if possible.  
Vul: None      ♦ 3      West (LHO) bids 2 ♦ if possible.  
HCP: 9+1      ♣ 653

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**Board: 12**      ♠ KJ94      You are dealer.  
Dealer: South      ♥ AQ6      West (LHO) bids 1 ♥ if possible.  
Vul: N-S      ♦ 53  
HCP: 14      ♣ A753

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**Board: 13**      ♠ K      LHO is dealer.  
Dealer: West      ♥ JT65      West (LHO) opens 1 ♣ if possible.  
Vul: Both      ♦ 9765      East (RHO) bids 1 ♠ if possible.  
HCP: 10      ♣ AQT5      West (LHO) bids 2 ♠ if possible.

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**Board: 14**      ♠ KT87      You are dealer.  
Dealer: South      ♥ Q4      West (LHO) bids 1 ♥ if possible.  
Vul: None      ♦ AK6      East (RHO) bids 2 ♥ if possible.  
HCP: 13      ♣ J963      East (RHO) bids 3 ♥ if possible.

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**Board: 15**      ♠ KJ95      LHO is dealer.  
Dealer: West      ♥ QT84      West (LHO) opens 1 ♣ if possible.  
Vul: E-W      ♦ KQ87      East (RHO) bids 2 ♣ if possible.  
HCP: 11      ♣ T

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 12

South HCP: 9+1

Contract: 4♥ South

North:

♠ 92

♥ AQ82

♦ A52

♣ Q874

South:

♠ AQ74

♥ KT965

♦ 3

♣ 653

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

### Board: 12

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 14

Contract: 2♣ North

North:

♠ 32

♥ 873

♦ AKT7

♣ K962

South:

♠ KJ94

♥ AQ6

♦ 53

♣ A753

W	N	E	S
			1♣
1♥	2♣	All Pass	

### Board: 13

Dealer: West

Vul: Both

North HCP: 10+1

South HCP: 10

Contract: 3♦ North

North:

♠ 8653

♥ A4

♦ KQ832

♣ J6

South:

♠ K

♥ JT65

♦ 9765

♣ AQT5

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

1. limit raise or better in !D

### Board: 14

Dealer: South

Vul: None

North HCP: 9

South HCP: 13

Contract: 4♣ North

North:

♠ Q52

♥ K6

♦ J974

♣ KT87

South:

♠ KT87

♥ Q4

♦ AK6

♣ J963

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

### Board: 15

Dealer: West

Vul: E-W

North HCP: 10+1

South HCP: 11

Contract: 3♦ North

North:

♠ 64

♥ A9

♦ A9542

♣ Q987

South:

♠ KJ95

♥ QT84

♦ KQ87

♣ T

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

1. limit raise or better in !D

<b>Board: 16</b>	♠ 5	LHO is dealer.
Dealer: East	♥ KT643	East (LHO) opens 1 ♣ if possible.
Vul: N-S	♦ AK83	West (RHO) bids 1 ♠ if possible.
HCP: 10+1	♣ T86	East (LHO) bids 2 ♠ if possible.

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<b>Board: 17</b>	♠ AK	You are dealer.
Dealer: North	♥ T764	East (LHO) bids 1 ♦ if possible.
Vul: None	♦ QJ8	
HCP: 13	♣ QJ87	

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<b>Board: 18</b>	♠ Q83	RHO is dealer. You bid second.
Dealer: West	♥ 5	West (RHO) opens 1 ♣ if possible.
Vul: E-W	♦ J9654	East (LHO) bids 1 ♥ if possible.
HCP: 8+1	♣ AJT3	East (LHO) Doubles 4 ♠ if possible.

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<b>Board: 19</b>	♠ QJ6543	Partner is dealer.
Dealer: South	♥ K532	The opponents are silent.
Vul: E-W	♦ 3	
HCP: 9+2	♣ K6	

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<b>Board: 20</b>	♠ Q865	You are dealer.
Dealer: North	♥ A9	East (LHO) bids 1 ♥ if possible.
Vul: Both	♦ KQ	
HCP: 14+1	♣ K8732	

## Both hands (Answers Page)

### Board: 16

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 11+1

Contract: 3♦ South

North:

♠ 5

♥ KT643

♦ AK83

♣ T86

South:

♠ A942

♥ A9

♦ Q6542

♣ J4

W N E S

1♣ 1♦

1♠ 2♣<sup>1</sup> 2♠ 3♦

All Pass

1. limit raise or better in !D

### Board: 17

Dealer: North

Vul: None

North HCP: 13

South HCP: 9+1

Contract: 2♣ South

North:

♠ AK

♥ T764

♦ QJ8

♣ QJ87

South:

♠ QJ5

♥ K2

♦ T73

♣ KT543

W N E S

1♣ 1♦ 2♣

All Pass

### Board: 18

Dealer: West

Vul: E-W

North HCP: 8+1

South HCP: 10+2

Contract: 4♠X North

North:

♠ Q83

♥ 5

♦ J9654

♣ AJT3

South:

♠ AKT962

♥ J9

♦ Q

♣ 6542

W N E S

1♣ Pass 1♥ 2♠

Pass 4♠ X All Pass

### Board: 19

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 14+1

Contract: 2♥ North

North:

♠ QJ6543

♥ K532

♦ 3

♣ K6

South:

♠ 2

♥ AQ76

♦ AT5

♣ AT942

W N E S

1♣

Pass 1♠ Pass 1NT

Pass 2♥ All Pass

### Board: 20

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 15+1

Contract: 3NT South

North:

♠ Q865

♥ A9

♦ KQ

♣ K8732

South:

♠ A2

♥ K5

♦ JT862

♣ AQJT

W N E S

1♣ 1♥ 2♦<sup>1</sup>

Pass 3♣ Pass 3NT

All Pass

1. 1X-(Y)-2Z forcing

**Board: 16**      ♠ A942      RHO is dealer. You bid second.  
Dealer: East      ♥ A9      East (RHO) opens 1 ♣ if possible.  
Vul: N-S      ♦ Q6542      West (LHO) bids 1 ♠ if possible.  
HCP: 11+1      ♣ J4      East (RHO) bids 2 ♠ if possible.

---

**Board: 17**      ♠ QJ5      Partner is dealer.  
Dealer: North      ♥ K2      East (RHO) bids 1 ♦ if possible.  
Vul: None      ♦ T73  
HCP: 9+1      ♣ KT543

---

**Board: 18**      ♠ AKT962      LHO is dealer.  
Dealer: West      ♥ J9      West (LHO) opens 1 ♣ if possible.  
Vul: E-W      ♦ Q      East (RHO) bids 1 ♥ if possible.  
HCP: 10+2      ♣ 6542      East (RHO) Doubles 4 ♠ if possible.

---

**Board: 19**      ♠ 2      You are dealer.  
Dealer: South      ♥ AQ76      The opponents are silent.  
Vul: E-W      ♦ AT5  
HCP: 14+1      ♣ AT942

---

**Board: 20**      ♠ A2      Partner is dealer.  
Dealer: North      ♥ K5      East (RHO) bids 1 ♥ if possible.  
Vul: Both      ♦ JT862  
HCP: 15+1      ♣ AQJT

## Both hands (Answers Page)

### Board: 16

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 11+1

Contract: 3♦ South

North:

♠ 5  
♥ KT643  
♦ AK83  
♣ T86

South:

♠ A942  
♥ A9  
♦ Q6542  
♣ J4

W	N	E	S
		1♣	1♦
1♠	2♣ <sup>1</sup>	2♠	3♦
All Pass			
1. limit raise or better in !D			

### Board: 17

Dealer: North

Vul: None

North HCP: 13

South HCP: 9+1

Contract: 2♣ South

North:

♠ AK  
♥ T764  
♦ QJ8  
♣ QJ87

South:

♠ QJ5  
♥ K2  
♦ T73  
♣ KT543

W	N	E	S
	1♣	1♦	2♣
All Pass			

### Board: 18

Dealer: West

Vul: E-W

North HCP: 8+1

South HCP: 10+2

Contract: 4♠X North

North:

♠ Q83  
♥ 5  
♦ J9654  
♣ AJT3

South:

♠ AKT962  
♥ J9  
♦ Q  
♣ 6542

W	N	E	S
1♣	Pass	1♥	2♠
Pass	4♠	X	All Pass

### Board: 19

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 14+1

Contract: 2♥ North

North:

♠ QJ6543  
♥ K532  
♦ 3  
♣ K6

South:

♠ 2  
♥ AQ76  
♦ AT5  
♣ AT942

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

### Board: 20

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 15+1

Contract: 3NT South

North:

♠ Q865  
♥ A9  
♦ KQ  
♣ K8732

South:

♠ A2  
♥ K5  
♦ JT862  
♣ AQJT

W	N	E	S
	1♣	1♥	2♦ <sup>1</sup>
Pass	3♣	Pass	3NT
All Pass			
1. 1X-(Y)-2Z forcing			



<b>Board: 21</b>	♠ K843	You are dealer.
Dealer: North	♥ A8	East (LHO) bids 1 ♥ if possible.
Vul: N-S	♦ T	West (RHO) bids 4 ♥ if possible.
HCP: 14+2	♣ AKT843	
<hr/>		
<b>Board: 22</b>	♠ QT32	Partner is dealer.
Dealer: South	♥ T	West (RHO) bids 1 ♦ if possible.
Vul: E-W	♦ A5	East (LHO) Doubles 4 ♣ if possible.
HCP: 7+2	♣ JT9865	
<hr/>		
<b>Board: 23</b>	♠ KQT862	LHO is dealer.
Dealer: East	♥ Q82	East (LHO) opens 1 ♣ if possible.
Vul: Both	♦ 63	West (RHO) bids 1 ♥ if possible.
HCP: 9+2	♣ Q5	East (LHO) bids 2 ♥ if possible.
<hr/>		
<b>Board: 24</b>	♠ AK84	Partner is dealer.
Dealer: South	♥ 83	West (RHO) bids 1 ♦ if possible.
Vul: None	♦ KJ84	
HCP: 11	♣ T73	
<hr/>		
<b>Board: 25</b>	♠ Q632	You are dealer.
Dealer: North	♥ K732	East (LHO) bids 1 ♦ if possible.
Vul: E-W	♦ K2	West (RHO) bids 2 ♦ if possible.
HCP: 12	♣ A72	West (RHO) bids 3 ♦ if possible.

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ K843	♠ AJT5		1 ♣	1 ♥	X
Vul: N-S	♥ A8	♥ Q7	4 ♥	4 ♠	All Pass	
North HCP: 14+2	♦ T	♦ J854				
South HCP: 9	♣ AKT843	♣ J96				
Contract: 4 ♠ North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ QT32	♠ J965				1 ♣
Vul: E-W	♥ T	♥ K984	1 ♦	4 ♣	X	All Pass
North HCP: 7+2	♦ A5	♦ T8				
South HCP: 13	♣ JT9865	♣ AKQ				
Contract: 4 ♣ X North						

### Board: 23

	North:	South:	W	N	E	S
Dealer: East	♠ KQT862	♠ J973			1 ♣	1 ♦
Vul: Both	♥ Q82	♥ A7	1 ♥	1 ♠	2 ♥	3 ♠
North HCP: 9+2	♦ 63	♦ KQ752	Pass	4 ♠	All Pass	
South HCP: 11+1	♣ Q5	♣ J3				
Contract: 4 ♠ North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ AK84	♠ T32				1 ♣
Vul: None	♥ 83	♥ AKQ9	1 ♦	1 ♠	Pass	1NT
North HCP: 11	♦ KJ84	♦ T5	Pass	2NT	Pass	3 ♠
South HCP: 13	♣ T73	♣ A985	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ Q632	♠ KT74		1 ♣	1 ♦	X
Vul: E-W	♥ K732	♥ AJ54	2 ♦	2 ♥	Pass	Pass
North HCP: 12	♦ K2	♦ 5	3 ♦	Pass	Pass	3 ♥
South HCP: 10	♣ A72	♣ Q965	All Pass			
Contract: 3 ♥ South						

<b>Board: 21</b>	♠ AJT5	Partner is dealer.
Dealer: North	♥ Q7	East (RHO) bids 1♥ if possible.
Vul: N-S	♦ J854	West (LHO) bids 4♥ if possible.
HCP: 9	♣ J96	
<hr/>		
<b>Board: 22</b>	♠ J965	You are dealer.
Dealer: South	♥ K984	West (LHO) bids 1♦ if possible.
Vul: E-W	♦ T8	East (RHO) Doubles 4♣ if possible.
HCP: 13	♣ AKQ	
<hr/>		
<b>Board: 23</b>	♠ J973	RHO is dealer. You bid second.
Dealer: East	♥ A7	East (RHO) opens 1♣ if possible.
Vul: Both	♦ KQ752	West (LHO) bids 1♥ if possible.
HCP: 11+1	♣ J3	East (RHO) bids 2♥ if possible.
<hr/>		
<b>Board: 24</b>	♠ T32	You are dealer.
Dealer: South	♥ AKQ9	West (LHO) bids 1♦ if possible.
Vul: None	♦ T5	
HCP: 13	♣ A985	
<hr/>		
<b>Board: 25</b>	♠ KT74	Partner is dealer.
Dealer: North	♥ AJ54	East (RHO) bids 1♦ if possible.
Vul: E-W	♦ 5	West (LHO) bids 2♦ if possible.
HCP: 10	♣ Q965	West (LHO) bids 3♦ if possible.

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ K843	♠ AJT5		1 ♣	1 ♥	X
Vul: N-S	♥ A8	♥ Q7	4 ♥	4 ♠	All Pass	
North HCP: 14+2	♦ T	♦ J854				
South HCP: 9	♣ AKT843	♣ J96				
Contract: 4 ♠ North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ QT32	♠ J965				1 ♣
Vul: E-W	♥ T	♥ K984	1 ♦	4 ♣	X	All Pass
North HCP: 7+2	♦ A5	♦ T8				
South HCP: 13	♣ JT9865	♣ AKQ				
Contract: 4 ♣ X North						

### Board: 23

	North:	South:	W	N	E	S
Dealer: East	♠ KQT862	♠ J973			1 ♣	1 ♦
Vul: Both	♥ Q82	♥ A7	1 ♥	1 ♠	2 ♥	3 ♠
North HCP: 9+2	♦ 63	♦ KQ752	Pass	4 ♠	All Pass	
South HCP: 11+1	♣ Q5	♣ J3				
Contract: 4 ♠ North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ AK84	♠ T32				1 ♣
Vul: None	♥ 83	♥ AKQ9	1 ♦	1 ♠	Pass	1NT
North HCP: 11	♦ KJ84	♦ T5	Pass	2NT	Pass	3 ♠
South HCP: 13	♣ T73	♣ A985	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ Q632	♠ KT74		1 ♣	1 ♦	X
Vul: E-W	♥ K732	♥ AJ54	2 ♦	2 ♥	Pass	Pass
North HCP: 12	♦ K2	♦ 5	3 ♦	Pass	Pass	3 ♥
South HCP: 10	♣ A72	♣ Q965	All Pass			
Contract: 3 ♥ South						

<b>Board: 26</b>	♠ KT862	Partner is dealer.
Dealer: South	♥ J983	West (RHO) bids 1 ♦ if possible.
Vul: Both	♦ A	East (LHO) bids 2 ♦ if possible.
HCP: 13+1	♣ KQ8	
<hr/>		
<b>Board: 27</b>	♠ 9842	Partner is dealer.
Dealer: South	♥ 7	West (RHO) bids 1 ♦ if possible.
Vul: None	♦ KJ83	
HCP: 8	♣ A976	
<hr/>		
<b>Board: 28</b>	♠ J652	You are dealer.
Dealer: North	♥ AT97	West (RHO) Doubles 1 ♥ if possible.
Vul: N-S	♦ KJ	East (LHO) bids 3 ♦ if possible.
HCP: 12	♣ K52	
<hr/>		
<b>Board: 29</b>	♠ J96	RHO is dealer. You bid second.
Dealer: West	♥ KQ842	West (RHO) opens 1 ♣ if possible.
Vul: Both	♦ 96	
HCP: 10+1	♣ A84	
<hr/>		
<b>Board: 30</b>	♠ KJ94	You are dealer.
Dealer: North	♥ KJ8	East (LHO) bids 1 ♥ if possible.
Vul: None	♦ 72	
HCP: 13	♣ KQ96	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 14

Contract: 4♥ North

North:

♠ KT862

♥ J983

♦ A

♣ KQ8

South:

♠ QJ3

♥ AKQ6

♦ Q6

♣ T953

W N E S

1♣

1♦ X 2♦ 2♥

Pass 4♥ All Pass

### Board: 27

Dealer: South

Vul: None

North HCP: 8

South HCP: 13+1

Contract: 1NT North

North:

♠ 9842

♥ 7

♦ KJ83

♣ A976

South:

♠ Q75

♥ KJ85

♦ A

♣ KT852

W N E S

1♣

1♦ 1NT All Pass

### Board: 28

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 6+1

Contract: 3♥ South

North:

♠ J652

♥ AT97

♦ KJ

♣ K52

South:

♠ AT8

♥ Q6432

♦ T95

♣ T7

W N E S

1♣ Pass 1♥

X 2♥ 3♦ 3♥

All Pass

### Board: 29

Dealer: West

Vul: Both

North HCP: 10+1

South HCP: 9

Contract: 1NT North

North:

♠ J96

♥ KQ842

♦ 96

♣ A84

South:

♠ T754

♥ 7

♦ AQ74

♣ K962

W N E S

1♣ 1♥ Pass 1♠

Pass 1NT All Pass

### Board: 30

Dealer: North

Vul: None

North HCP: 13

South HCP: 10

Contract: 1NT South

North:

♠ KJ94

♥ KJ8

♦ 72

♣ KQ96

South:

♠ A62

♥ QT97

♦ KJ95

♣ T8

W N E S

1♣ 1♥ 1NT

All Pass

**Board: 26**

♠ QJ3

You are dealer.

Dealer: South

♥ AKQ6

West (LHO) bids 1 ♦ if possible.

Vul: Both

♦ Q6

East (RHO) bids 2 ♦ if possible.

HCP: 14

♣ T953

**Board: 27**

♠ Q75

You are dealer.

Dealer: South

♥ KJ85

West (LHO) bids 1 ♦ if possible.

Vul: None

♦ A

HCP: 13+1

♣ KT852

**Board: 28**

♠ AT8

Partner is dealer.

Dealer: North

♥ Q6432

West (LHO) Doubles 1 ♥ if possible.

Vul: N-S

♦ T95

East (RHO) bids 3 ♦ if possible.

HCP: 6+1

♣ T7

**Board: 29**

♠ T754

LHO is dealer.

Dealer: West

♥ 7

West (LHO) opens 1 ♣ if possible.

Vul: Both

♦ AQ74

HCP: 9

♣ K962

**Board: 30**

♠ A62

Partner is dealer.

Dealer: North

♥ QT97

East (RHO) bids 1 ♥ if possible.

Vul: None

♦ KJ95

HCP: 10

♣ T8

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 14

Contract: 4♥ North

North:

♠ KT862

♥ J983

♦ A

♣ KQ8

South:

♠ QJ3

♥ AKQ6

♦ Q6

♣ T953

W N E S

1♣

1♦ X 2♦ 2♥

Pass 4♥ All Pass

### Board: 27

Dealer: South

Vul: None

North HCP: 8

South HCP: 13+1

Contract: 1NT North

North:

♠ 9842

♥ 7

♦ KJ83

♣ A976

South:

♠ Q75

♥ KJ85

♦ A

♣ KT852

W N E S

1♣

1♦ 1NT All Pass

### Board: 28

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 6+1

Contract: 3♥ South

North:

♠ J652

♥ AT97

♦ KJ

♣ K52

South:

♠ AT8

♥ Q6432

♦ T95

♣ T7

W N E S

1♣ Pass 1♥

X 2♥ 3♦ 3♥

All Pass

### Board: 29

Dealer: West

Vul: Both

North HCP: 10+1

South HCP: 9

Contract: 1NT North

North:

♠ J96

♥ KQ842

♦ 96

♣ A84

South:

♠ T754

♥ 7

♦ AQ74

♣ K962

W N E S

1♣ 1♥ Pass 1♠

Pass 1NT All Pass

### Board: 30

Dealer: North

Vul: None

North HCP: 13

South HCP: 10

Contract: 1NT South

North:

♠ KJ94

♥ KJ8

♦ 72

♣ KQ96

South:

♠ A62

♥ QT97

♦ KJ95

♣ T8

W N E S

1♣ 1♥ 1NT

All Pass



**Board: 31**      ♠ QJ973      LHO is dealer.  
Dealer: East      ♥ T4      East (LHO) opens 1 ♣ if possible.  
Vul: E-W      ♦ AT83      West (RHO) bids 1 ♥ if possible.  
HCP: 7+1      ♣ 74      East (LHO) bids 2 ♥ if possible.  
West (RHO) bids 4 ♥ if possible.  
East (LHO) Doubles 4 ♠ if possible.

---

**Board: 32**      ♠ JT87      LHO is dealer.  
Dealer: East      ♥ 92      East (LHO) opens 1 ♣ if possible.  
Vul: N-S      ♦ T52      West (RHO) Doubles 2 ♦ if possible.  
HCP: 5      ♣ KJT4      West (RHO) Doubles 3 ♦ if possible.

---

**Board: 33**      ♠ K2      RHO is dealer. You bid second.  
Dealer: West      ♥ QJ632      West (RHO) opens 1 ♣ if possible.  
Vul: None      ♦ T3      East (LHO) Doubles 1 ♥ if possible.  
HCP: 9+1      ♣ K872      West (RHO) bids 2 ♠ if possible.

---

**Board: 34**      ♠ 962      LHO is dealer.  
Dealer: East      ♥ AKQJ65      East (LHO) opens 1 ♣ if possible.  
Vul: E-W      ♦ 5      East (LHO) Doubles 2 ♦ if possible.  
HCP: 10+2      ♣ 763

## Both hands (Answers Page)

### Board: 31

Dealer: East

Vul: E-W

North HCP: 7+1

South HCP: 10+1

Contract: 4 ♠ X North

North:

♠ QJ973

♥ T4

♦ AT83

♣ 74

South:

♠ 652

♥ 73

♦ KQ742

♣ KQ9

W

N

E

S

1 ♣

1 ♦

1 ♥

1 ♠

2 ♥

2 ♠

4 ♥

4 ♠

X

All Pass

### Board: 32

Dealer: East

Vul: N-S

North HCP: 5

South HCP: 10+2

Contract: 3 ♦ X North

North:

♠ JT87

♥ 92

♦ T52

♣ KJT4

South:

♠ 42

♥ AK8

♦ QJ9876

♣ 93

W

N

E

S

1 ♣

2 ♦

X

3 ♦

Pass

Pass

X

All Pass

### Board: 33

Dealer: West

Vul: None

North HCP: 9+1

South HCP: 11+1

Contract: 3 ♥ North

North:

♠ K2

♥ QJ632

♦ T3

♣ K872

South:

♠ J74

♥ AK754

♦ Q97

♣ J3

W

N

E

S

1 ♣

1 ♥<sup>1</sup>

X

1 ♠<sup>1</sup>

2 ♠

3 ♥

All Pass

1. limit raise or better in !H

### Board: 34

Dealer: East

Vul: E-W

North HCP: 10+2

South HCP: 10+2

Contract: 2 ♦ X South

North:

♠ 962

♥ AKQJ65

♦ 5

♣ 763

South:

♠ KJ7

♥ 32

♦ AQ9642

♣ 84

W

N

E

S

1 ♣

2 ♦

Pass

Pass

X

All Pass

**Board: 31**      ♠ 652      RHO is dealer. You bid second.  
Dealer: East      ♥ 73      East (RHO) opens 1 ♣ if possible.  
Vul: E-W      ♦ KQ742      West (LHO) bids 1 ♥ if possible.  
HCP: 10+1      ♣ KQ9      East (RHO) bids 2 ♥ if possible.  
West (LHO) bids 4 ♥ if possible.  
East (RHO) Doubles 4 ♠ if possible.

---

**Board: 32**      ♠ 42      RHO is dealer. You bid second.  
Dealer: East      ♥ AK8      East (RHO) opens 1 ♣ if possible.  
Vul: N-S      ♦ QJ9876      West (LHO) Doubles 2 ♦ if possible.  
HCP: 10+2      ♣ 93      West (LHO) Doubles 3 ♦ if possible.

---

**Board: 33**      ♠ J74      LHO is dealer.  
Dealer: West      ♥ AK754      West (LHO) opens 1 ♣ if possible.  
Vul: None      ♦ Q97      East (RHO) Doubles 1 ♥ if possible.  
HCP: 11+1      ♣ J3      West (LHO) bids 2 ♠ if possible.

---

**Board: 34**      ♠ KJ7      RHO is dealer. You bid second.  
Dealer: East      ♥ 32      East (RHO) opens 1 ♣ if possible.  
Vul: E-W      ♦ AQ9642      East (RHO) Doubles 2 ♦ if possible.  
HCP: 10+2      ♣ 84

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: East	♠ QJ973	♠ 652			1 ♣	1 ♦
Vul: E-W	♥ T4	♥ 73	1 ♥	1 ♠	2 ♥	2 ♠
North HCP: 7+1	♦ AT83	♦ KQ742	4 ♥	4 ♠	X	All Pass
South HCP: 10+1	♣ 74	♣ KQ9				
Contract: 4 ♠ X North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: East	♠ JT87	♠ 42			1 ♣	2 ♦
Vul: N-S	♥ 92	♥ AK8	X	3 ♦	Pass	Pass
North HCP: 5	♦ T52	♦ QJ9876	X	All Pass		
South HCP: 10+2	♣ KJT4	♣ 93				
Contract: 3 ♦ X North						

### Board: 33

	North:	South:	W	N	E	S
Dealer: West	♠ K2	♠ J74	1 ♣	1 ♥	X	1 ♠ <sup>1</sup>
Vul: None	♥ QJ632	♥ AK754	2 ♠	3 ♥	All Pass	
North HCP: 9+1	♦ T3	♦ Q97				
South HCP: 11+1	♣ K872	♣ J3				
Contract: 3 ♥ North						

1. limit raise or better in !H

### Board: 34

	North:	South:	W	N	E	S
Dealer: East	♠ 962	♠ KJ7			1 ♣	2 ♦
Vul: E-W	♥ AKQJ65	♥ 32	Pass	Pass	X	All Pass
North HCP: 10+2	♦ 5	♦ AQ9642				
South HCP: 10+2	♣ 763	♣ 84				
Contract: 2 ♦ X South						

<b>Board: 35</b>	♠ Q5	Partner is dealer.
Dealer: South	♥ QT8754	West (RHO) bids 1 ♦ if possible.
Vul: E-W	♦ -	East (LHO) bids 2 ♣ if possible.
HCP: 11+3	♣ AK963	West (RHO) bids 3 ♦ if possible.

---

<b>Board: 36</b>	♠ J653	Partner is dealer.
Dealer: South	♥ AJ4	West (RHO) bids 1 ♥ if possible.
Vul: Both	♦ AQ2	
HCP: 12	♣ 965	

---

<b>Board: 37</b>	♠ QJT9872	Partner is dealer.
Dealer: South	♥ T	West (RHO) bids 2 ♦ if possible.
Vul: N-S	♦ A6	
HCP: 8+3	♣ J83	

---

<b>Board: 38</b>	♠ KJ92	You are dealer.
Dealer: North	♥ A754	East (LHO) bids 1 ♦ if possible.
Vul: E-W	♦ 8	West (RHO) bids 2 ♣ if possible.
HCP: 12	♣ KJ93	East (LHO) bids 3 ♦ if possible.

---

<b>Board: 39</b>	♠ KT42	Partner is dealer.
Dealer: South	♥ AQT86	West (RHO) bids 2 ♦ if possible.
Vul: Both	♦ 93	
HCP: 9+1	♣ 32	

## Both hands (Answers Page)

### Board: 35

Dealer: South

Vul: E-W

North HCP: 11+3

South HCP: 12

Contract: 4♥ North

North:

♠ Q5

♥ QT8754

♦ -

♣ AK963

South:

♠ K863

♥ KJ63

♦ A

♣ JT54

W N E S

1♣

1♦ 1♥ 2♣<sup>1</sup> 2♥

3♦ 4♥ All Pass

1. limit raise or better in !D

### Board: 36

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14

Contract: 4♠ North

North:

♠ J653

♥ AJ4

♦ AQ2

♣ 965

South:

♠ KQT2

♥ K9

♦ T73

♣ AQ43

W N E S

1♣

1♥ X Pass 2♠

Pass 4♠ All Pass

### Board: 37

Dealer: South

Vul: N-S

North HCP: 8+3

South HCP: 13

Contract: 4♠ North

North:

♠ QJT9872

♥ T

♦ A6

♣ J83

South:

♠ K6

♥ J862

♦ K92

♣ AQ42

W N E S

1♣

2♦ 4♠ All Pass

### Board: 38

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 10+2

Contract: 4♥ South

North:

♠ KJ92

♥ A754

♦ 8

♣ KJ93

South:

♠ 8

♥ KJT96

♦ Q6

♣ A7542

W N E S

1♣ 1♦ 1♥

2♣<sup>1</sup> 2♥ 3♦ 4♥

All Pass

1. limit raise or better in !D

### Board: 39

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 12

Contract: 3♥ South

North:

♠ KT42

♥ AQT86

♦ 93

♣ 32

South:

♠ J76

♥ KJ74

♦ JT

♣ AQ65

W N E S

1♣

2♦ 2♥<sup>1</sup> Pass 3♥

All Pass

1. 1X-(Y)-2Z forcing

**Board: 35**      ♠ K863      You are dealer.  
Dealer: South      ♥ KJ63      West (LHO) bids 1 ♦ if possible.  
Vul: E-W      ♦ A      East (RHO) bids 2 ♣ if possible.  
HCP: 12      ♣ JT54      West (LHO) bids 3 ♦ if possible.

---

**Board: 36**      ♠ KQT2      You are dealer.  
Dealer: South      ♥ K9      West (LHO) bids 1 ♥ if possible.  
Vul: Both      ♦ T73  
HCP: 14      ♣ AQ43

---

**Board: 37**      ♠ K6      You are dealer.  
Dealer: South      ♥ J862      West (LHO) bids 2 ♦ if possible.  
Vul: N-S      ♦ K92  
HCP: 13      ♣ AQ42

---

**Board: 38**      ♠ 8      Partner is dealer.  
Dealer: North      ♥ KJT96      East (RHO) bids 1 ♦ if possible.  
Vul: E-W      ♦ Q6      West (LHO) bids 2 ♣ if possible.  
HCP: 10+2      ♣ A7542      East (RHO) bids 3 ♦ if possible.

---

**Board: 39**      ♠ J76      You are dealer.  
Dealer: South      ♥ KJ74      West (LHO) bids 2 ♦ if possible.  
Vul: Both      ♦ JT  
HCP: 12      ♣ AQ65

## Both hands (Answers Page)

### Board: 35

Dealer: South

Vul: E-W

North HCP: 11+3

South HCP: 12

Contract: 4♥ North

North:

♠ Q5

♥ QT8754

♦ -

♣ AK963

South:

♠ K863

♥ KJ63

♦ A

♣ JT54

W N E S

1♣

1♦ 1♥ 2♣<sup>1</sup> 2♥

3♦ 4♥ All Pass

1. limit raise or better in !D

### Board: 36

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14

Contract: 4♠ North

North:

♠ J653

♥ AJ4

♦ AQ2

♣ 965

South:

♠ KQT2

♥ K9

♦ T73

♣ AQ43

W N E S

1♣

1♥ X Pass 2♠

Pass 4♠ All Pass

### Board: 37

Dealer: South

Vul: N-S

North HCP: 8+3

South HCP: 13

Contract: 4♠ North

North:

♠ QJT9872

♥ T

♦ A6

♣ J83

South:

♠ K6

♥ J862

♦ K92

♣ AQ42

W N E S

1♣

2♦ 4♠ All Pass

### Board: 38

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 10+2

Contract: 4♥ South

North:

♠ KJ92

♥ A754

♦ 8

♣ KJ93

South:

♠ 8

♥ KJT96

♦ Q6

♣ A7542

W N E S

1♣ 1♦ 1♥

2♣<sup>1</sup> 2♥ 3♦ 4♥

All Pass

1. limit raise or better in !D

### Board: 39

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 12

Contract: 3♥ South

North:

♠ KT42

♥ AQT86

♦ 93

♣ 32

South:

♠ J76

♥ KJ74

♦ JT

♣ AQ65

W N E S

1♣

2♦ 2♥<sup>1</sup> Pass 3♥

All Pass

1. 1X-(Y)-2Z forcing



<b>Board: 40</b>	♠ KT76	You are dealer.
Dealer: North	♥ J8	East (LHO) bids 1♥ if possible.
Vul: None	♦ KJ5	
HCP: 12	♣ A854	
<hr/>		
<b>Board: 41</b>	♠ T5	RHO is dealer. You bid second.
Dealer: West	♥ AK862	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ J98	East (LHO) bids 2♣ if possible.
HCP: 8+1	♣ 762	
<hr/>		
<b>Board: 42</b>	♠ AT	LHO is dealer.
Dealer: East	♥ 85432	East (LHO) opens 1♣ if possible.
Vul: Both	♦ QT4	West (RHO) Doubles 1♦ if possible.
HCP: 8+1	♣ QT5	East (LHO) bids 2♥ if possible.
<hr/>		
<b>Board: 43</b>	♠ JT62	Partner is dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: None	♦ AT95	
HCP: 12	♣ Q54	
<hr/>		
<b>Board: 44</b>	♠ KT	LHO is dealer.
Dealer: East	♥ 8643	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ K9752	West (RHO) bids 2♣ if possible.
HCP: 8+1	♣ Q4	East (LHO) bids 3♣ if possible.
		West (RHO) Doubles 3♥ if possible.

## Both hands (Answers Page)

### Board: 40

Dealer: North

Vul: None

North HCP: 12

South HCP: 13

Contract: 1NT South

North:

♠ KT76

♥ J8

♦ KJ5

♣ A854

South:

♠ AQ9

♥ AKT9

♦ 62

♣ 9732

W	N	E	S
	1 ♣	1 ♥	1NT

All Pass

### Board: 41

Dealer: West

Vul: N-S

North HCP: 8+1

South HCP: 10

Contract: 2 ♥ South

North:

♠ T5

♥ AK862

♦ J98

♣ 762

South:

♠ J874

♥ Q53

♦ K742

♣ A8

W	N	E	S
1 ♣	1 ♥	2 ♣	2 ♥

All Pass

### Board: 42

Dealer: East

Vul: Both

North HCP: 8+1

South HCP: 11+2

Contract: 3 ♦ South

North:

♠ AT

♥ 85432

♦ QT4

♣ QT5

South:

♠ K832

♥ -

♦ AKJ975

♣ 987

W	N	E	S
		1 ♣	1 ♦

X	2 ♦	2 ♥	3 ♦
---	-----	-----	-----

All Pass

### Board: 43

Dealer: South

Vul: None

North HCP: 12

South HCP: 12

Contract: 4 ♠ North

North:

♠ JT62

♥ KQ

♦ AT95

♣ Q54

South:

♠ AQ93

♥ T73

♦ K6

♣ KT83

W	N	E	S
			1 ♣

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

Pass	4 ♠	All Pass	
------	-----	----------	--

### Board: 44

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 9+1

Contract: 3 ♥X North

North:

♠ KT

♥ 8643

♦ K9752

♣ Q4

South:

♠ A853

♥ KJ752

♦ T

♣ J97

W	N	E	S
		1 ♣	1 ♥

2 ♣	2 ♥	3 ♣	Pass
-----	-----	-----	------

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

X	All Pass		
---	----------	--	--

<b>Board: 40</b>	♠ AQ9	Partner is dealer.
Dealer: North	♥ AKT9	East (RHO) bids 1 ♥ if possible.
Vul: None	♦ 62	
HCP: 13	♣ 9732	
<hr/>		
<b>Board: 41</b>	♠ J874	LHO is dealer.
Dealer: West	♥ Q53	West (LHO) opens 1 ♣ if possible.
Vul: N-S	♦ K742	East (RHO) bids 2 ♣ if possible.
HCP: 10	♣ A8	
<hr/>		
<b>Board: 42</b>	♠ K832	RHO is dealer. You bid second.
Dealer: East	♥ -	East (RHO) opens 1 ♣ if possible.
Vul: Both	♦ AKJ975	West (LHO) Doubles 1 ♦ if possible.
HCP: 11+2	♣ 987	East (RHO) bids 2 ♥ if possible.
<hr/>		
<b>Board: 43</b>	♠ AQ93	You are dealer.
Dealer: South	♥ T73	The opponents are silent.
Vul: None	♦ K6	
HCP: 12	♣ KT83	
<hr/>		
<b>Board: 44</b>	♠ A853	RHO is dealer. You bid second.
Dealer: East	♥ KJ752	East (RHO) opens 1 ♣ if possible.
Vul: E-W	♦ T	West (LHO) bids 2 ♣ if possible.
HCP: 9+1	♣ J97	East (RHO) bids 3 ♣ if possible.
		West (LHO) Doubles 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 40

Dealer: North

Vul: None

North HCP: 12

South HCP: 13

Contract: 1NT South

North:

♠ KT76

♥ J8

♦ KJ5

♣ A854

South:

♠ AQ9

♥ AKT9

♦ 62

♣ 9732

W	N	E	S
	1♣	1♥	1NT

All Pass

### Board: 41

Dealer: West

Vul: N-S

North HCP: 8+1

South HCP: 10

Contract: 2♥ South

North:

♠ T5

♥ AK862

♦ J98

♣ 762

South:

♠ J874

♥ Q53

♦ K742

♣ A8

W	N	E	S
1♣	1♥	2♣	2♥

All Pass

### Board: 42

Dealer: East

Vul: Both

North HCP: 8+1

South HCP: 11+2

Contract: 3♦ South

North:

♠ AT

♥ 85432

♦ QT4

♣ QT5

South:

♠ K832

♥ -

♦ AKJ975

♣ 987

W	N	E	S
		1♣	1♦

X	2♦	2♥	3♦
---	----	----	----

All Pass

### Board: 43

Dealer: South

Vul: None

North HCP: 12

South HCP: 12

Contract: 4♠ North

North:

♠ JT62

♥ KQ

♦ AT95

♣ Q54

South:

♠ AQ93

♥ T73

♦ K6

♣ KT83

W	N	E	S
			1♣

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

Pass	4♠	All Pass	
------	----	----------	--

### Board: 44

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 9+1

Contract: 3♥X North

North:

♠ KT

♥ 8643

♦ K9752

♣ Q4

South:

♠ A853

♥ KJ752

♦ T

♣ J97

W	N	E	S
		1♣	1♥

2♣	2♥	3♣	Pass
----	----	----	------

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

X	All Pass		
---	----------	--	--

**Board: 45**

♠ T86

You are dealer.

Dealer: North

♥ KQ65

The opponents are silent.

Vul: Both

♦ T

HCP: 12+1

♣ AKT54

**Board: 46**

♠ A8

Partner is dealer.

Dealer: South

♥ AJ

West (RHO) bids 2 ♦ if possible.

Vul: None

♦ J843

HCP: 11+1

♣ J9532

**Board: 47**

♠ J962

RHO is dealer. You bid second.

Dealer: West

♥ 73

West (RHO) opens 1 ♣ if possible.

Vul: E-W

♦ AKQ65

HCP: 10+1

♣ 63

**Board: 48**

♠ AT97

LHO is dealer.

Dealer: East

♥ 987

East (LHO) opens 1 ♣ if possible.

Vul: N-S

♦ K93

West (RHO) bids 1NT if possible.

HCP: 10

♣ K43

**Board: 49**

♠ AKJ8752

Partner is dealer.

Dealer: South

♥ 6

West (RHO) bids 1 ♦ if possible.

Vul: None

♦ 96

HCP: 8+3

♣ 742

## Both hands (Answers Page)

### Board: 45

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 7+1

Contract: 1NT North

North:

♠ T86

♥ KQ65

♦ T

♣ AKT54

South:

♠ KJ942

♥ 2

♦ Q98

♣ J973

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

### Board: 46

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 3 ♣ North

North:

♠ A8

♥ AJ

♦ J843

♣ J9532

South:

♠ 432

♥ K754

♦ 96

♣ AKQT

W	N	E	S
			1 ♣
2 ♦	3 ♣	All Pass	

### Board: 47

Dealer: West

Vul: E-W

North HCP: 10+1

South HCP: 7

Contract: 2 ♠ South

North:

♠ J962

♥ 73

♦ AKQ65

♣ 63

South:

♠ KT87

♥ AT82

♦ 9

♣ T952

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

### Board: 48

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 8+1

Contract: 2 ♥ North

North:

♠ AT97

♥ 987

♦ K93

♣ K43

South:

♠ K5

♥ KQ542

♦ 762

♣ 972

W	N	E	S
		1 ♣	1 ♥
1NT	2 ♥	All Pass	

### Board: 49

Dealer: South

Vul: None

North HCP: 8+3

South HCP: 14+1

Contract: 4 ♠ North

North:

♠ AKJ8752

♥ 6

♦ 96

♣ 742

South:

♠ 93

♥ K987

♦ Q5

♣ AKQ85

W	N	E	S
			1 ♣
1 ♦	4 ♠	All Pass	

**Board: 45**      ♠ KJ942      Partner is dealer.  
Dealer: North      ♥ 2      The opponents are silent.  
Vul: Both      ♦ Q98  
HCP: 7+1      ♣ J973

---

**Board: 46**      ♠ 432      You are dealer.  
Dealer: South      ♥ K754      West (LHO) bids 2 ♦ if possible.  
Vul: None      ♦ 96  
HCP: 12      ♣ AKQT

---

**Board: 47**      ♠ KT87      LHO is dealer.  
Dealer: West      ♥ AT82      West (LHO) opens 1 ♣ if possible.  
Vul: E-W      ♦ 9  
HCP: 7      ♣ T952

---

**Board: 48**      ♠ K5      RHO is dealer. You bid second.  
Dealer: East      ♥ KQ542      East (RHO) opens 1 ♣ if possible.  
Vul: N-S      ♦ 762      West (LHO) bids 1NT if possible.  
HCP: 8+1      ♣ 972

---

**Board: 49**      ♠ 93      You are dealer.  
Dealer: South      ♥ K987      West (LHO) bids 1 ♦ if possible.  
Vul: None      ♦ Q5  
HCP: 14+1      ♣ AKQ85

## Both hands (Answers Page)

### Board: 45

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 7+1

Contract: 1NT North

North:

♠ T86

♥ KQ65

♦ T

♣ AKT54

South:

♠ KJ942

♥ 2

♦ Q98

♣ J973

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

### Board: 46

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 3 ♣ North

North:

♠ A8

♥ AJ

♦ J843

♣ J9532

South:

♠ 432

♥ K754

♦ 96

♣ AKQT

W	N	E	S
			1 ♣
2 ♦	3 ♣	All Pass	

### Board: 47

Dealer: West

Vul: E-W

North HCP: 10+1

South HCP: 7

Contract: 2 ♠ South

North:

♠ J962

♥ 73

♦ AKQ65

♣ 63

South:

♠ KT87

♥ AT82

♦ 9

♣ T952

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

### Board: 48

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 8+1

Contract: 2 ♥ North

North:

♠ AT97

♥ 987

♦ K93

♣ K43

South:

♠ K5

♥ KQ542

♦ 762

♣ 972

W	N	E	S
		1 ♣	1 ♥
1NT	2 ♥	All Pass	

### Board: 49

Dealer: South

Vul: None

North HCP: 8+3

South HCP: 14+1

Contract: 4 ♠ North

North:

♠ AKJ8752

♥ 6

♦ 96

♣ 742

South:

♠ 93

♥ K987

♦ Q5

♣ AKQ85

W	N	E	S
			1 ♣
1 ♦	4 ♠	All Pass	



**Board: 50**

♠ AJT64

Partner is dealer.

Dealer: South

♥ KT8

West (RHO) bids 1 ♦ if possible.

Vul: N-S

♦ T4

HCP: 13+1

♣ AJT

## Both hands (Answers Page)

**Board: 50**

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 14

Contract: 3NT South

**North:**

♠ AJT64

♥ KT8

♦ T4

♣ AJT

**South:**

♠ K8

♥ J765

♦ AQJ

♣ K654

**W**

**N**

**E**

**S**

1 ♣

1 ♦

1 ♠

Pass

1NT

Pass

2 ♠

Pass

3NT

All Pass

**Board: 50**

♠ K8

You are dealer.

Dealer: South

♥ J765

West (LHO) bids 1 ♦ if possible.

Vul: N-S

♦ AQJ

HCP: 14

♣ K654

## Both hands (Answers Page)

**Board: 50**

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 14

Contract: 3NT South

**North:**

♠ AJT64

♥ KT8

♦ T4

♣ AJT

**South:**

♠ K8

♥ J765

♦ AQJ

♣ K654

**W**

**N**

**E**

**S**

1 ♣

1 ♦

1 ♠

Pass

1NT

Pass

2 ♠

Pass

3NT

All Pass