

<b>Board: 1</b>	♠ KQJT3	LHO opens the bidding 2♦.
Dealer: East	♥ 85	Partner bids next.
Vul: None	♦ 3	West (RHO) bids 2NT if possible.
HCP: 12+2	♣ KQJ72	

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<b>Board: 2</b>	♠ 953	LHO opens the bidding 2♦.
Dealer: East	♥ 854	Partner bids next.
Vul: E-W	♦ T43	
HCP: 5	♣ AJ98	

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<b>Board: 3</b>	♠ 43	Partner bids first.
Dealer: South	♥ AQ875	The opponents are silent.
Vul: N-S	♦ A54	
HCP: 13+1	♣ QJ4	

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<b>Board: 4</b>	♠ K752	RHO opens the bidding 2♦.
Dealer: West	♥ A8642	You bid next.
Vul: Both	♦ 95	East (LHO) bids 2♥ if possible.
HCP: 7+1	♣ T6	

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<b>Board: 5</b>	♠ AKJ96	RHO opens the bidding 2♦.
Dealer: West	♥ A2	You bid next.
Vul: N-S	♦ J743	
HCP: 17+1	♣ A5	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ KQJT3	♠ 752			2♦ <sup>1</sup>	Pass
Vul: None	♥ 85	♥ 762	2NT <sup>2</sup>	3♠	All Pass	
North HCP: 12+2	♦ 3	♦ T5				
South HCP: 4+1	♣ KQJ72	♣ A9654	1. Multi			
Contract: 3♠ North			2. artificial ask			

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ 953	♠ QJ2			2♦ <sup>1</sup>	3♥
Vul: E-W	♥ 854	♥ AKQ732	All Pass			
North HCP: 5	♦ T43	♦ 98				
South HCP: 15+2	♣ AJ98	♣ K6	1. Multi			
Contract: 3♥ South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ AKT852			2♦ <sup>1</sup>	
Vul: N-S	♥ AQ875	♥ T42	Pass	2♠	All Pass	
North HCP: 13+1	♦ A54	♦ 3				
South HCP: 7+2	♣ QJ4	♣ 982	1. Multi			
Contract: 2♠ North						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ K752	♠ -	2♦ <sup>1</sup>	Pass	2♥ <sup>2</sup>	3♣
Vul: Both	♥ A8642	♥ Q97	All Pass			
North HCP: 7+1	♦ 95	♦ AKT2				
South HCP: 15+2	♣ T6	♣ KQJ543	1. Multi			
Contract: 3♣ South			2. to the partner's longer			

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ AKJ96	♠ Q853	2♦ <sup>1</sup>	2♠	All Pass	
Vul: N-S	♥ A2	♥ 97				
North HCP: 17+1	♦ J743	♦ K952	1. Multi			
South HCP: 6	♣ A5	♣ JT8				
Contract: 2♠ North						

<b>Board: 1</b>	♠ 752	RHO opens the bidding 2♦.
Dealer: East	♥ 762	You bid next.
Vul: None	♦ T5	West (LHO) bids 2NT if possible.
HCP: 4+1	♣ A9654	

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<b>Board: 2</b>	♠ QJ2	RHO opens the bidding 2♦.
Dealer: East	♥ AKQ732	You bid next.
Vul: E-W	♦ 98	
HCP: 15+2	♣ K6	

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<b>Board: 3</b>	♠ AKT852	You bid first.
Dealer: South	♥ T42	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 7+2	♣ 982	

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<b>Board: 4</b>	♠ -	LHO opens the bidding 2♦.
Dealer: West	♥ Q97	Partner bids next.
Vul: Both	♦ AKT2	East (RHO) bids 2♥ if possible.
HCP: 15+2	♣ KQJ543	

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<b>Board: 5</b>	♠ Q853	LHO opens the bidding 2♦.
Dealer: West	♥ 97	Partner bids next.
Vul: N-S	♦ K952	
HCP: 6	♣ JT8	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ KQJT3	♠ 752			2♦ <sup>1</sup>	Pass
Vul: None	♥ 85	♥ 762	2NT <sup>2</sup>	3♠	All Pass	
North HCP: 12+2	♦ 3	♦ T5				
South HCP: 4+1	♣ KQJ72	♣ A9654	1. Multi			
Contract: 3♠ North			2. artificial ask			

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ 953	♠ QJ2			2♦ <sup>1</sup>	3♥
Vul: E-W	♥ 854	♥ AKQ732	All Pass			
North HCP: 5	♦ T43	♦ 98				
South HCP: 15+2	♣ AJ98	♣ K6	1. Multi			
Contract: 3♥ South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ AKT852			2♦ <sup>1</sup>	
Vul: N-S	♥ AQ875	♥ T42	Pass	2♠	All Pass	
North HCP: 13+1	♦ A54	♦ 3				
South HCP: 7+2	♣ QJ4	♣ 982	1. Multi			
Contract: 2♠ North						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ K752	♠ -	2♦ <sup>1</sup>	Pass	2♥ <sup>2</sup>	3♣
Vul: Both	♥ A8642	♥ Q97	All Pass			
North HCP: 7+1	♦ 95	♦ AKT2				
South HCP: 15+2	♣ T6	♣ KQJ543	1. Multi			
Contract: 3♣ South			2. to the partner's longer			

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ AKJ96	♠ Q853	2♦ <sup>1</sup>	2♠	All Pass	
Vul: N-S	♥ A2	♥ 97				
North HCP: 17+1	♦ J743	♦ K952	1. Multi			
South HCP: 6	♣ A5	♣ JT8				
Contract: 2♠ North						

**Board: 6**      ♠ 82      You bid first.

Dealer: North      ♥ AKT842      The opponents are silent.

Vul: Both      ♦ Q3

HCP: 9+2      ♣ 962

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**Board: 7**      ♠ Q72      RHO opens the bidding 2♦.

Dealer: West      ♥ K7      You bid next.

Vul: None      ♦ AKQT9

HCP: 14+1      ♣ T83

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

Dealer: North      ♥ AKT843      The opponents are silent.

Vul: N-S      ♦ KT94

HCP: 10+2      ♣ T4

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**Board: 9**      ♠ 4      RHO opens the bidding 2♦.

Dealer: West      ♥ AT6      You bid next.

Vul: Both      ♦ AQT853

HCP: 13+2      ♣ QJ9

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**Board: 10**      ♠ A43      LHO opens the bidding 2♦.

Dealer: East      ♥ Q932      Partner bids next.

Vul: None      ♦ KJ62

HCP: 10      ♣ 85

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ 82	♠ Q		2♦ <sup>1</sup>	Pass	2NT <sup>2</sup>
Vul: Both	♥ AKT842	♥ QJ93	Pass	3♣	Pass	4♥
North HCP: 9+2	♦ Q3	♦ K842	All Pass			
South HCP: 14	♣ 962	♣ AQ73				
Contract: 4♥ South			1. Multi			
			2. artificial ask			

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ Q72	♠ T98	2♦ <sup>1</sup>	3♦	All Pass	
Vul: None	♥ K7	♥ 642				
North HCP: 14+1	♦ AKQT9	♦ J542	1. Multi			
South HCP: 7	♣ T83	♣ AQ4				
Contract: 3♦ North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ Q753	2♦ <sup>1</sup>	Pass	2NT <sup>2</sup>	
Vul: N-S	♥ AKT843	♥ 2	Pass	3♣	Pass	3NT
North HCP: 10+2	♦ KT94	♦ AQJ	All Pass			
South HCP: 15+1	♣ T4	♣ AQ973	1. Multi			
Contract: 3NT South			2. artificial ask			

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ 4	♠ AT52	2♦ <sup>1</sup>	3♦	Pass	5♦
Vul: Both	♥ AT6	♥ 85	All Pass			
North HCP: 13+2	♦ AQT853	♦ K964	1. Multi			
South HCP: 11	♣ QJ9	♣ AT2				
Contract: 5♦ South						

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ A43	♠ T2		2♦ <sup>1</sup>	2♥	
Vul: None	♥ Q932	♥ KJ764	Pass	3♥	All Pass	
North HCP: 10	♦ KJ62	♦ AQ98	1. Multi			
South HCP: 12+1	♣ 85	♣ Q2				
Contract: 3♥ North						

<b>Board: 6</b>	♠ Q	Partner bids first.
Dealer: North	♥ QJ93	The opponents are silent.
Vul: Both	♦ K842	
HCP: 14	♣ AQ73	

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<b>Board: 7</b>	♠ T98	LHO opens the bidding 2♦.
Dealer: West	♥ 642	Partner bids next.
Vul: None	♦ J542	
HCP: 7	♣ AQ4	

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<b>Board: 8</b>	♠ Q753	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: N-S	♦ AQJ	
HCP: 15+1	♣ AQ973	

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<b>Board: 9</b>	♠ AT52	LHO opens the bidding 2♦.
Dealer: West	♥ 85	Partner bids next.
Vul: Both	♦ K964	
HCP: 11	♣ AT2	

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<b>Board: 10</b>	♠ T2	RHO opens the bidding 2♦.
Dealer: East	♥ KJ764	You bid next.
Vul: None	♦ AQ98	
HCP: 12+1	♣ Q2	

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ 82	♠ Q		2♦ <sup>1</sup>	Pass	2NT <sup>2</sup>
Vul: Both	♥ AKT842	♥ QJ93	Pass	3♣	Pass	4♥
North HCP: 9+2	♦ Q3	♦ K842	All Pass			
South HCP: 14	♣ 962	♣ AQ73				
Contract: 4♥ South			1. Multi			
			2. artificial ask			

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ Q72	♠ T98	2♦ <sup>1</sup>	3♦	All Pass	
Vul: None	♥ K7	♥ 642				
North HCP: 14+1	♦ AKQT9	♦ J542	1. Multi			
South HCP: 7	♣ T83	♣ AQ4				
Contract: 3♦ North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ Q753	2♦ <sup>1</sup>	Pass	2NT <sup>2</sup>	
Vul: N-S	♥ AKT843	♥ 2	Pass	3♣	Pass	3NT
North HCP: 10+2	♦ KT94	♦ AQJ	All Pass			
South HCP: 15+1	♣ T4	♣ AQ973	1. Multi			
Contract: 3NT South			2. artificial ask			

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ 4	♠ AT52	2♦ <sup>1</sup>	3♦	Pass	5♦
Vul: Both	♥ AT6	♥ 85	All Pass			
North HCP: 13+2	♦ AQT853	♦ K964	1. Multi			
South HCP: 11	♣ QJ9	♣ AT2				
Contract: 5♦ South						

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ A43	♠ T2		2♦ <sup>1</sup>	2♥	
Vul: None	♥ Q932	♥ KJ764	Pass	3♥	All Pass	
North HCP: 10	♦ KJ62	♦ AQ98	1. Multi			
South HCP: 12+1	♣ 85	♣ Q2				
Contract: 3♥ North						

<b>Board: 11</b>	♠ AJ9	RHO opens the bidding 2♦.
Dealer: West	♥ AKT3	You bid next.
Vul: E-W	♦ 4	
HCP: 15+1	♣ KT973	

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<b>Board: 12</b>	♠ KQ53	LHO opens the bidding 2♦.
Dealer: East	♥ 76	Partner bids next.
Vul: N-S	♦ KQ6432	West (RHO) bids 2♥ if possible.
HCP: 12+2	♣ Q	

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<b>Board: 13</b>	♠ KQT876	You bid first.
Dealer: North	♥ 43	The opponents are silent.
Vul: E-W	♦ J4	
HCP: 6+2	♣ T32	

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<b>Board: 14</b>	♠ K94	LHO opens the bidding 2♦.
Dealer: East	♥ A92	Partner bids next.
Vul: Both	♦ QT752	
HCP: 11+1	♣ Q5	

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<b>Board: 15</b>	♠ KQ97	Partner bids first.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ KQJ9	
HCP: 11	♣ 8532	

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ AJ9	♠ 432	2♦ <sup>1</sup>	3♣	All Pass	
Vul: E-W	♥ AKT3	♥ Q65				
North HCP: 15+1	♦ 4	♦ AQ93			1. Multi	
South HCP: 10	♣ KT973	♣ Q65				
Contract: 3♣ North						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ KQ53	♠ T7			2♦ <sup>1</sup>	Pass
Vul: N-S	♥ 76	♥ Q82	2♥ <sup>2</sup>	Pass	Pass	3♣
North HCP: 12+2	♦ KQ6432	♦ J8			All Pass	
South HCP: 10+2	♣ Q	♣ AK9875			1. Multi	
Contract: 3♣ South					2. to the partner's longer	

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ KQT876	♠ A4		2♦ <sup>1</sup>	Pass	2NT <sup>2</sup>
Vul: E-W	♥ 43	♥ AQJ2	Pass	3♠	All Pass	
North HCP: 6+2	♦ J4	♦ T93			1. Multi	
South HCP: 17	♣ T32	♣ AQ96			2. artificial ask	
Contract: 3♠ North						

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ K94	♠ 87			2♦ <sup>1</sup>	2NT
Vul: Both	♥ A92	♥ KT3	Pass	3NT	All Pass	
North HCP: 11+1	♦ QT752	♦ AJ83			1. Multi	
South HCP: 15	♣ Q5	♣ AKT7				
Contract: 3NT North						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ KQ97	♠ T83			2♦ <sup>1</sup>	
Vul: N-S	♥ 6	♥ AKJ873	Pass	2♥ <sup>2</sup>	All Pass	
North HCP: 11	♦ KQJ9	♦ 54			1. Multi	
South HCP: 9+2	♣ 8532	♣ J9			2. to the partner's longer	
Contract: 2♥ North						

**Board: 11**      ♠ 432      LHO opens the bidding 2♦.

Dealer: West      ♥ Q65      Partner bids next.

Vul: E-W      ♦ AQ93

HCP: 10      ♣ Q65

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**Board: 12**      ♠ T7      RHO opens the bidding 2♦.

Dealer: East      ♥ Q82      You bid next.

Vul: N-S      ♦ J8      West (LHO) bids 2♥ if possible.

HCP: 10+2      ♣ AK9875

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**Board: 13**      ♠ A4      Partner bids first.

Dealer: North      ♥ AQJ2      The opponents are silent.

Vul: E-W      ♦ T93

HCP: 17      ♣ AQ96

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**Board: 14**      ♠ 87      RHO opens the bidding 2♦.

Dealer: East      ♥ KT3      You bid next.

Vul: Both      ♦ AJ83

HCP: 15      ♣ AKT7

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**Board: 15**      ♠ T83      You bid first.

Dealer: South      ♥ AKJ873      The opponents are silent.

Vul: N-S      ♦ 54

HCP: 9+2      ♣ J9

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ AJ9	♠ 432	2♦ <sup>1</sup>	3♣	All Pass	
Vul: E-W	♥ AKT3	♥ Q65				
North HCP: 15+1	♦ 4	♦ AQ93			1. Multi	
South HCP: 10	♣ KT973	♣ Q65				
Contract: 3♣ North						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ KQ53	♠ T7			2♦ <sup>1</sup>	Pass
Vul: N-S	♥ 76	♥ Q82	2♥ <sup>2</sup>	Pass	Pass	3♣
North HCP: 12+2	♦ KQ6432	♦ J8			All Pass	
South HCP: 10+2	♣ Q	♣ AK9875			1. Multi	
Contract: 3♣ South					2. to the partner's longer	

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ KQT876	♠ A4		2♦ <sup>1</sup>	Pass	2NT <sup>2</sup>
Vul: E-W	♥ 43	♥ AQJ2	Pass	3♠	All Pass	
North HCP: 6+2	♦ J4	♦ T93			1. Multi	
South HCP: 17	♣ T32	♣ AQ96			2. artificial ask	
Contract: 3♠ North						

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ K94	♠ 87			2♦ <sup>1</sup>	2NT
Vul: Both	♥ A92	♥ KT3	Pass	3NT	All Pass	
North HCP: 11+1	♦ QT752	♦ AJ83			1. Multi	
South HCP: 15	♣ Q5	♣ AKT7				
Contract: 3NT North						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ KQ97	♠ T83			2♦ <sup>1</sup>	
Vul: N-S	♥ 6	♥ AKJ873	Pass	2♥ <sup>2</sup>	All Pass	
North HCP: 11	♦ KQJ9	♦ 54			1. Multi	
South HCP: 9+2	♣ 8532	♣ J9			2. to the partner's longer	
Contract: 2♥ North						

<b>Board: 16</b>	♠ KQT	LHO opens the bidding 2♦.
Dealer: East	♥ K6	Partner bids next.
Vul: N-S	♦ KQJ4	West (RHO) bids 2♥ if possible.
HCP: 18	♣ A743	

<b>Board: 17</b>	♠ AQ62	LHO opens the bidding 2♦.
Dealer: East	♥ AJ	Partner bids next.
Vul: Both	♦ K7	West (RHO) bids 2♥ if possible.
HCP: 17+1	♣ K9753	West (RHO) Doubles 6♣ if possible.

<b>Board: 18</b>	♠ Q3	You bid first.
Dealer: North	♥ AKT876	The opponents are silent.
Vul: Both	♦ 64	
HCP: 10+2	♣ J93	

<b>Board: 19</b>	♠ KJ32	LHO opens the bidding 2♦.
Dealer: East	♥ AK2	Partner bids next.
Vul: None	♦ K3	West (RHO) bids 2♥ if possible.
HCP: 18	♣ AT86	East (LHO) bids 2♠ if possible.

<b>Board: 20</b>	♠ -	LHO opens the bidding 2♦.
Dealer: East	♥ Q9	Partner bids next.
Vul: E-W	♦ AJ943	West (RHO) bids 4♦ if possible.
HCP: 12+3	♣ AJT876	East (LHO) bids 4♠ if possible.

## Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ KQT	♠ J87			2♦ <sup>1</sup>	Pass
Vul: N-S	♥ K6	♥ Q5	2♥ <sup>2</sup>	X	Pass	3♣
North HCP: 18	♦ KQJ4	♦ A976	Pass	4♣	All Pass	
South HCP: 7	♣ A743	♣ 9862			1. Multi	
Contract: 4♣ North					2. to the partner's longer	

Board: 17	North:	South:	W	N	E	S
Dealer: East	♠ AQ62	♠ K43			2♦ <sup>1</sup>	X
Vul: Both	♥ AJ	♥ 532	2♥ <sup>2</sup>	6♣	Pass	Pass
North HCP: 17+1	♦ K7	♦ AJ4	X		All Pass	
South HCP: 12	♣ K9753	♣ AT64			1. Multi	
Contract: 6♣X North					2. to the partner's longer	

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ AK5		2♦ <sup>1</sup>	Pass	2♥ <sup>2</sup>
Vul: Both	♥ AKT876	♥ 3			All Pass	
North HCP: 10+2	♦ 64	♦ AJT3			1. Multi	
South HCP: 12+1	♣ J93	♣ T8765			2. to the partner's longer	
Contract: 2♥ South						

Board: 19	North:	South:	W	N	E	S
Dealer: East	♠ KJ32	♠ 87			2♦ <sup>1</sup>	Pass
Vul: None	♥ AK2	♥ J963	2♥ <sup>2</sup>	X	2♠	Pass
North HCP: 18	♦ K3	♦ A86	Pass	2NT	All Pass	
South HCP: 6	♣ AT86	♣ J432			1. Multi	
Contract: 2NT North					2. to the partner's longer	

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ 3			2♦ <sup>1</sup>	Pass
Vul: E-W	♥ Q9	♥ A653	4♦ <sup>2</sup>	X	4♠	5♦
North HCP: 12+3	♦ AJ943	♦ KQT7			All Pass	
South HCP: 11	♣ AJT876	♣ Q432			1. Multi	
Contract: 5♦ South					2. artificial	

<b>Board: 16</b>	♠ J87	RHO opens the bidding 2♦.
Dealer: East	♥ Q5	You bid next.
Vul: N-S	♦ A976	West (LHO) bids 2♥ if possible.
HCP: 7	♣ 9862	

<b>Board: 17</b>	♠ K43	RHO opens the bidding 2♦.
Dealer: East	♥ 532	You bid next.
Vul: Both	♦ AJ4	West (LHO) bids 2♥ if possible.
HCP: 12	♣ AT64	West (LHO) Doubles 6♣ if possible.

<b>Board: 18</b>	♠ AK5	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ AJT3	
HCP: 12+1	♣ T8765	

<b>Board: 19</b>	♠ 87	RHO opens the bidding 2♦.
Dealer: East	♥ J963	You bid next.
Vul: None	♦ A86	West (LHO) bids 2♥ if possible.
HCP: 6	♣ J432	East (RHO) bids 2♠ if possible.

<b>Board: 20</b>	♠ 3	RHO opens the bidding 2♦.
Dealer: East	♥ A653	You bid next.
Vul: E-W	♦ KQT7	West (LHO) bids 4♦ if possible.
HCP: 11	♣ Q432	East (RHO) bids 4♠ if possible.

## Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ KQT	♠ J87			2♦ <sup>1</sup>	Pass
Vul: N-S	♥ K6	♥ Q5	2♥ <sup>2</sup>	X	Pass	3♣
North HCP: 18	♦ KQJ4	♦ A976	Pass	4♣	All Pass	
South HCP: 7	♣ A743	♣ 9862			1. Multi	
Contract: 4♣ North					2. to the partner's longer	

Board: 17	North:	South:	W	N	E	S
Dealer: East	♠ AQ62	♠ K43			2♦ <sup>1</sup>	X
Vul: Both	♥ AJ	♥ 532	2♥ <sup>2</sup>	6♣	Pass	Pass
North HCP: 17+1	♦ K7	♦ AJ4	X		All Pass	
South HCP: 12	♣ K9753	♣ AT64			1. Multi	
Contract: 6♣X North					2. to the partner's longer	

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ AK5		2♦ <sup>1</sup>	Pass	2♥ <sup>2</sup>
Vul: Both	♥ AKT876	♥ 3			All Pass	
North HCP: 10+2	♦ 64	♦ AJT3			1. Multi	
South HCP: 12+1	♣ J93	♣ T8765			2. to the partner's longer	
Contract: 2♥ South						

Board: 19	North:	South:	W	N	E	S
Dealer: East	♠ KJ32	♠ 87			2♦ <sup>1</sup>	Pass
Vul: None	♥ AK2	♥ J963	2♥ <sup>2</sup>	X	2♠	Pass
North HCP: 18	♦ K3	♦ A86	Pass	2NT	All Pass	
South HCP: 6	♣ AT86	♣ J432			1. Multi	
Contract: 2NT North					2. to the partner's longer	

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ 3			2♦ <sup>1</sup>	Pass
Vul: E-W	♥ Q9	♥ A653	4♦ <sup>2</sup>	X	4♠	5♦
North HCP: 12+3	♦ AJ943	♦ KQT7			All Pass	
South HCP: 11	♣ AJT876	♣ Q432			1. Multi	
Contract: 5♦ South					2. artificial	

<b>Board: 21</b>	♠ QJ94	Partner bids first.
Dealer: South	♥ 864	The opponents are silent.
Vul: Both	♦ K8	
HCP: 6	♣ 6542	

<b>Board: 22</b>	♠ KQ5	RHO opens the bidding 2♦.
Dealer: West	♥ 4	You bid next.
Vul: E-W	♦ KQ753	
HCP: 12+1	♣ Q652	

<b>Board: 23</b>	♠ AKJ54	RHO opens the bidding 2♦.
Dealer: West	♥ 7	You bid next.
Vul: N-S	♦ A7	East (LHO) bids 2♥ if possible.
HCP: 18+2	♣ AQT54	East (LHO) bids 3♥ if possible.

<b>Board: 24</b>	♠ Q5	RHO opens the bidding 2♦.
Dealer: West	♥ AQT642	You bid next.
Vul: None	♦ K3	
HCP: 15+2	♣ A96	

<b>Board: 25</b>	♠ -	LHO opens the bidding 2♦.
Dealer: East	♥ AKQ932	Partner bids next.
Vul: E-W	♦ AT7	West (RHO) bids 2♥ if possible.
HCP: 15+2	♣ Q983	

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ QJ94	♠ 52			2♦ <sup>1</sup>	
Vul: Both	♥ 864	♥ AQJ752	Pass	2♥ <sup>2</sup>	All Pass	
North HCP: 6	♦ K8	♦ 952			1. Multi	
South HCP: 10+2	♣ 6542	♣ K7			2. to the partner's longer	
Contract: 2♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ KQ5	♠ A874	2♦ <sup>1</sup>	3♦	Pass	3NT
Vul: E-W	♥ 4	♥ QJ62		All Pass		
North HCP: 12+1	♦ KQ753	♦ 4			1. Multi	
South HCP: 11	♣ Q652	♣ KJT7				
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ AKJ54	♠ 98732	2♦ <sup>1</sup>	X	2♥ <sup>2</sup>	Pass
Vul: N-S	♥ 7	♥ 82	Pass	2♠	3♥	3♠
North HCP: 18+2	♦ A7	♦ 982		All Pass		
South HCP: 1+1	♣ AQT54	♣ J93			1. Multi	
Contract: 3♠ South					2. to the partner's longer	

Board: 24	North:	South:	W	N	E	S
Dealer: West	♠ Q5	♠ 76	2♦ <sup>1</sup>	2♥	Pass	3♣
Vul: None	♥ AQT642	♥ 7	Pass	5♣	All Pass	
North HCP: 15+2	♦ K3	♦ AQJT			1. Multi	
South HCP: 10+2	♣ A96	♣ KT8432				
Contract: 5♣ North						

Board: 25	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ T75		2♦ <sup>1</sup>	Pass	
Vul: E-W	♥ AKQ932	♥ 54	2♥ <sup>2</sup>	3♥	All Pass	
North HCP: 15+2	♦ AT7	♦ 642			1. Multi	
South HCP: 7+1	♣ Q983	♣ AKT54			2. to the partner's longer	
Contract: 3♥ North						

**Board: 21**      ♠ 52      You bid first.

Dealer: South      ♥ AQJ752      The opponents are silent.

Vul: Both      ♦ 952

HCP: 10+2      ♣ K7

---

**Board: 22**      ♠ A874      LHO opens the bidding 2♦.

Dealer: West      ♥ QJ62      Partner bids next.

Vul: E-W      ♦ 4

HCP: 11      ♣ KJT7

---

**Board: 23**      ♠ 98732      LHO opens the bidding 2♦.

Dealer: West      ♥ 82      Partner bids next.

Vul: N-S      ♦ 982      East (RHO) bids 2♥ if possible.

HCP: 1+1      ♣ J93      East (RHO) bids 3♥ if possible.

---

**Board: 24**      ♠ 76      LHO opens the bidding 2♦.

Dealer: West      ♥ 7      Partner bids next.

Vul: None      ♦ AQJT

HCP: 10+2      ♣ KT8432

---

**Board: 25**      ♠ T75      RHO opens the bidding 2♦.

Dealer: East      ♥ 54      You bid next.

Vul: E-W      ♦ 642      West (LHO) bids 2♥ if possible.

HCP: 7+1      ♣ AKT54

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ QJ94	♠ 52			2♦ <sup>1</sup>	
Vul: Both	♥ 864	♥ AQJ752	Pass	2♥ <sup>2</sup>	All Pass	
North HCP: 6	♦ K8	♦ 952			1. Multi	
South HCP: 10+2	♣ 6542	♣ K7			2. to the partner's longer	
Contract: 2♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ KQ5	♠ A874	2♦ <sup>1</sup>	3♦	Pass	3NT
Vul: E-W	♥ 4	♥ QJ62		All Pass		
North HCP: 12+1	♦ KQ753	♦ 4			1. Multi	
South HCP: 11	♣ Q652	♣ KJT7				
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ AKJ54	♠ 98732	2♦ <sup>1</sup>	X	2♥ <sup>2</sup>	Pass
Vul: N-S	♥ 7	♥ 82	Pass	2♠	3♥	3♠
North HCP: 18+2	♦ A7	♦ 982		All Pass		
South HCP: 1+1	♣ AQT54	♣ J93			1. Multi	
Contract: 3♠ South					2. to the partner's longer	

Board: 24	North:	South:	W	N	E	S
Dealer: West	♠ Q5	♠ 76	2♦ <sup>1</sup>	2♥	Pass	3♣
Vul: None	♥ AQT642	♥ 7	Pass	5♣	All Pass	
North HCP: 15+2	♦ K3	♦ AQJT			1. Multi	
South HCP: 10+2	♣ A96	♣ KT8432				
Contract: 5♣ North						

Board: 25	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ T75		2♦ <sup>1</sup>	Pass	
Vul: E-W	♥ AKQ932	♥ 54	2♥ <sup>2</sup>	3♥	All Pass	
North HCP: 15+2	♦ AT7	♦ 642			1. Multi	
South HCP: 7+1	♣ Q983	♣ AKT54			2. to the partner's longer	
Contract: 3♥ North						

---

<b>Board: 26</b>	♠ KQT2	LHO opens the bidding 2♦.
Dealer: East	♥ 6	Partner bids next.
Vul: N-S	♦ KJT4	
HCP: 17	♣ AKJT	

---

<b>Board: 27</b>	♠ KJT652	Partner bids first.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ K73	
HCP: 14+2	♣ K86	

---

<b>Board: 28</b>	♠ 83	You bid first.
Dealer: North	♥ AQT863	The opponents are silent.
Vul: N-S	♦ QJ63	
HCP: 9+2	♣ T	

---

<b>Board: 29</b>	♠ AKJ4	RHO opens the bidding 2♦.
Dealer: West	♥ AT5	You bid next.
Vul: Both	♦ J972	
HCP: 16	♣ K4	

## Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ KQT2	♠ A6			2♦ <sup>1</sup>	2NT
Vul: N-S	♥ 6	♥ A74	Pass	3♣ <sup>2</sup>	Pass	3♦
North HCP: 17	♦ KJT4	♦ AQ6	Pass	6NT	All Pass	
South HCP: 16+1	♣ AKJT	♣ Q8732			1. Multi	
Contract: 6NT North					2. Stayman	

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ KJT652	♠ 94			2♦ <sup>1</sup>	
Vul: Both	♥ A	♥ KQJ942	Pass	2NT <sup>2</sup>	Pass	3♣
North HCP: 14+2	♦ K73	♦ A8	Pass	3♠	Pass	3NT
South HCP: 10+2	♣ K86	♣ T94	All Pass			
Contract: 3NT South			1. Multi			
			2. artificial ask			

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ 83	♠ AKQJ542		2♦ <sup>1</sup>	Pass	2NT <sup>2</sup>
Vul: N-S	♥ AQT863	♥ J	Pass	3♣	Pass	4♠
North HCP: 9+2	♦ QJ63	♦ A	All Pass			
South HCP: 24+3	♣ T	♣ AKQ6	1. Multi			
Contract: 4♠ South			2. artificial ask			

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ AKJ4	♠ 82	2♦ <sup>1</sup>	2NT	Pass	3♣ <sup>2</sup>
Vul: Both	♥ AT5	♥ 7632	Pass	3♠	Pass	3NT
North HCP: 16	♦ J972	♦ AQT3	All Pass			
South HCP: 10	♣ K4	♣ A72	1. Multi			
Contract: 3NT South			2. Stayman			

<b>Board: 26</b>	♠ A6	RHO opens the bidding 2♦.
Dealer: East	♥ A74	You bid next.
Vul: N-S	♦ AQ6	
HCP: 16+1	♣ Q8732	

---

<b>Board: 27</b>	♠ 94	You bid first.
Dealer: South	♥ KQJ942	The opponents are silent.
Vul: Both	♦ A8	
HCP: 10+2	♣ T94	

---

<b>Board: 28</b>	♠ AKQJ542	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ A	
HCP: 24+3	♣ AKQ6	

---

<b>Board: 29</b>	♠ 82	LHO opens the bidding 2♦.
Dealer: West	♥ 7632	Partner bids next.
Vul: Both	♦ AQT3	
HCP: 10	♣ A72	

## Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ KQT2	♠ A6			2♦ <sup>1</sup>	2NT
Vul: N-S	♥ 6	♥ A74	Pass	3♣ <sup>2</sup>	Pass	3♦
North HCP: 17	♦ KJT4	♦ AQ6	Pass	6NT	All Pass	
South HCP: 16+1	♣ AKJT	♣ Q8732			1. Multi	
Contract: 6NT North					2. Stayman	

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ KJT652	♠ 94			2♦ <sup>1</sup>	
Vul: Both	♥ A	♥ KQJ942	Pass	2NT <sup>2</sup>	Pass	3♣
North HCP: 14+2	♦ K73	♦ A8	Pass	3♠	Pass	3NT
South HCP: 10+2	♣ K86	♣ T94	All Pass			
Contract: 3NT South			1. Multi			
			2. artificial ask			

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ 83	♠ AKQJ542		2♦ <sup>1</sup>	Pass	2NT <sup>2</sup>
Vul: N-S	♥ AQT863	♥ J	Pass	3♣	Pass	4♠
North HCP: 9+2	♦ QJ63	♦ A	All Pass			
South HCP: 24+3	♣ T	♣ AKQ6	1. Multi			
Contract: 4♠ South			2. artificial ask			

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ AKJ4	♠ 82	2♦ <sup>1</sup>	2NT	Pass	3♣ <sup>2</sup>
Vul: Both	♥ AT5	♥ 7632	Pass	3♠	Pass	3NT
North HCP: 16	♦ J972	♦ AQT3	All Pass			
South HCP: 10	♣ K4	♣ A72	1. Multi			
Contract: 3NT South			2. Stayman			

<b>Board: 30</b>	♠ J84	RHO opens the bidding 2♦.
Dealer: West	♥ 8543	You bid next.
Vul: None	♦ QT	
HCP: 10	♣ AK85	

---

<b>Board: 31</b>	♠ 82	You bid first.
Dealer: North	♥ AQJ653	The opponents are silent.
Vul: E-W	♦ 73	
HCP: 10+2	♣ K85	

---

<b>Board: 32</b>	♠ 87	RHO opens the bidding 2♦.
Dealer: West	♥ AQJ	You bid next.
Vul: Both	♦ AK4	East (LHO) bids 2♥ if possible.
HCP: 19+1	♣ AJ982	West (RHO) bids 2♠ if possible.

---

<b>Board: 33</b>	♠ 74	You bid first.
Dealer: North	♥ AQJ972	The opponents are silent.
Vul: N-S	♦ T72	
HCP: 8+2	♣ JT	

---

<b>Board: 34</b>	♠ 94	You bid first.
Dealer: North	♥ AJT876	East (LHO) bids 2♠ if possible.
Vul: None	♦ KJ7	
HCP: 9+2	♣ 73	

## Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ J84	♠ A97	2♦ <sup>1</sup>	Pass	Pass	3♥
Vul: None	♥ 8543	♥ AKQJ76	Pass	4♦ <sup>2</sup>	Pass	4♥
North HCP: 10	♦ QT	♦ 96	All Pass			
South HCP: 16+2	♣ AK85	♣ QT				
Contract: 4♥ South			1. Multi			
			2. limit raise or better in !H			

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ 82	♠ AJ6543	2♦ <sup>1</sup>	Pass	4♦ <sup>2</sup>	
Vul: E-W	♥ AQJ653	♥ 942	Pass	4♥	All Pass	
North HCP: 10+2	♦ 73	♦ JT5				
South HCP: 6+2	♣ K85	♣ 2	1. Multi			
Contract: 4♥ North			2. artificial			

Board: 32	North:	South:	W	N	E	S
Dealer: West	♠ 87	♠ J4	2♦ <sup>1</sup>	X	2♥ <sup>2</sup>	Pass
Vul: Both	♥ AQJ	♥ KT76	2♠	X	Pass	3♥
North HCP: 19+1	♦ AK4	♦ J987	All Pass			
South HCP: 5	♣ AJ982	♣ 543				
Contract: 3♥ South			1. Multi			
			2. to the partner's longer			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ A853	2♦ <sup>1</sup>	Pass	2NT <sup>2</sup>	
Vul: N-S	♥ AQJ972	♥ K3	Pass	3♥	Pass	4♥
North HCP: 8+2	♦ T72	♦ AJ	All Pass			
South HCP: 18+1	♣ JT	♣ AQ984				
Contract: 4♥ South			1. Multi			
			2. artificial ask			

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ T75	2♦ <sup>1</sup>	Pass	2♥ <sup>2</sup>	
Vul: None	♥ AJT876	♥ KQ	Pass	Pass	2♠	3♥
North HCP: 9+2	♦ KJ7	♦ AQ64	Pass	4♥	All Pass	
South HCP: 12	♣ 73	♣ J965				
Contract: 4♥ North			1. Multi			
			2. to the partner's longer			

---

<b>Board: 30</b>	♠ A97	LHO opens the bidding 2♦.
Dealer: West	♥ AKQJ76	Partner bids next.
Vul: None	♦ 96	
HCP: 16+2	♣ QT	

---

<b>Board: 31</b>	♠ AJ6543	Partner bids first.
Dealer: North	♥ 942	The opponents are silent.
Vul: E-W	♦ JT5	
HCP: 6+2	♣ 2	

---

<b>Board: 32</b>	♠ J4	LHO opens the bidding 2♦.
Dealer: West	♥ KT76	Partner bids next.
Vul: Both	♦ J987	East (RHO) bids 2♥ if possible.
HCP: 5	♣ 543	West (LHO) bids 2♠ if possible.

---

<b>Board: 33</b>	♠ A853	Partner bids first.
Dealer: North	♥ K3	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 18+1	♣ AQ984	

---

<b>Board: 34</b>	♠ T75	Partner bids first.
Dealer: North	♥ KQ	East (RHO) bids 2♠ if possible.
Vul: None	♦ AQ64	
HCP: 12	♣ J965	

## Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ J84	♠ A97	2♦ <sup>1</sup>	Pass	Pass	3♥
Vul: None	♥ 8543	♥ AKQJ76	Pass	4♦ <sup>2</sup>	Pass	4♥
North HCP: 10	♦ QT	♦ 96	All Pass			
South HCP: 16+2	♣ AK85	♣ QT				
Contract: 4♥ South			1. Multi			
			2. limit raise or better in !H			

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ 82	♠ AJ6543	2♦ <sup>1</sup>	Pass	4♦ <sup>2</sup>	
Vul: E-W	♥ AQJ653	♥ 942	Pass	4♥	All Pass	
North HCP: 10+2	♦ 73	♦ JT5				
South HCP: 6+2	♣ K85	♣ 2	1. Multi			
Contract: 4♥ North			2. artificial			

Board: 32	North:	South:	W	N	E	S
Dealer: West	♠ 87	♠ J4	2♦ <sup>1</sup>	X	2♥ <sup>2</sup>	Pass
Vul: Both	♥ AQJ	♥ KT76	2♠	X	Pass	3♥
North HCP: 19+1	♦ AK4	♦ J987	All Pass			
South HCP: 5	♣ AJ982	♣ 543				
Contract: 3♥ South			1. Multi			
			2. to the partner's longer			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ A853	2♦ <sup>1</sup>	Pass	2NT <sup>2</sup>	
Vul: N-S	♥ AQJ972	♥ K3	Pass	3♥	Pass	4♥
North HCP: 8+2	♦ T72	♦ AJ	All Pass			
South HCP: 18+1	♣ JT	♣ AQ984				
Contract: 4♥ South			1. Multi			
			2. artificial ask			

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ T75	2♦ <sup>1</sup>	Pass	2♥ <sup>2</sup>	
Vul: None	♥ AJT876	♥ KQ	Pass	Pass	2♠	3♥
North HCP: 9+2	♦ KJ7	♦ AQ64	Pass	4♥	All Pass	
South HCP: 12	♣ 73	♣ J965				
Contract: 4♥ North			1. Multi			
			2. to the partner's longer			

---

<b>Board: 35</b>	♠ A9873	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: N-S	♦ KT96	
HCP: 9+1	♣ Q75	

---

<b>Board: 36</b>	♠ 8	RHO opens the bidding 2♦.
Dealer: West	♥ JT87542	You bid next.
Vul: N-S	♦ K65	East (LHO) bids 2♥ if possible.
HCP: 4+3	♣ 74	

---

<b>Board: 37</b>	♠ AQJT53	RHO opens the bidding 2♦.
Dealer: West	♥ T9	You bid next.
Vul: None	♦ AQ96	
HCP: 13+2	♣ 8	

---

<b>Board: 38</b>	♠ 62	Partner bids first.
Dealer: South	♥ K6	The opponents are silent.
Vul: N-S	♦ KQJT43	
HCP: 16+2	♣ AK7	

---

<b>Board: 39</b>	♠ AKJ632	You bid first.
Dealer: North	♥ J8	The opponents are silent.
Vul: E-W	♦ J95	
HCP: 10+2	♣ T5	

## Both hands (Answers Page)

**Board: 35**

Dealer: South  
Vul: N-S  
North HCP: 9+1  
South HCP: 9+2  
Contract: 2♥ North

**North:**

♠ A9873  
♥ 8  
♦ KT96  
♣ Q75

**South:**

♠ J2  
♥ AJT753  
♦ QJ7  
♣ T3

**W N E S**

2♦<sup>1</sup>

Pass 2♥<sup>2</sup> All Pass

1. Multi  
2. to the partner's longer

**Board: 36**

Dealer: West  
Vul: N-S  
North HCP: 4+3  
South HCP: 17+1  
Contract: 4♥ South

**North:**

♠ 8  
♥ JT87542  
♦ K65  
♣ 74

**South:**

♠ A6  
♥ K9  
♦ AJ432  
♣ AJ52

**W N E S**

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

Pass 4♦<sup>3</sup> Pass 4♥

All Pass

1. Multi  
2. to the partner's longer  
3. Texas

**Board: 37**

Dealer: West  
Vul: None  
North HCP: 13+2  
South HCP: 10+1  
Contract: 3♠ North

**North:**

♠ AQJT53  
♥ T9  
♦ AQ96  
♣ 8

**South:**

♠ 4  
♥ K43  
♦ T5432  
♣ AK62

**W N E S**

2♦<sup>1</sup> 2♠ Pass 2NT

Pass 3♠ All Pass

1. Multi

1. Multi  
2. to the partner's longer  
3. Texas

**Board: 38**

Dealer: South  
Vul: N-S  
North HCP: 16+2  
South HCP: 6+2  
Contract: 3♠ South

**North:**

♠ 62  
♥ K6  
♦ KQJT43  
♣ AK7

**South:**

♠ AJT853  
♥ 92  
♦ 52  
♣ JT4

**W N E S**

2♦<sup>1</sup>

Pass 2NT<sup>2</sup> Pass 3♠

All Pass

1. Multi

2. artificial ask

**Board: 39**

Dealer: North  
Vul: E-W  
North HCP: 10+2  
South HCP: 9+1  
Contract: 2♠ North

**North:**

♠ AKJ632  
♥ J8  
♦ J95  
♣ T5

**South:**

♠ T74  
♥ Q963  
♦ K  
♣ A9874

**W N E S**

2♦<sup>1</sup> Pass 2♥<sup>2</sup>

Pass 2♠ All Pass

1. Multi

2. to the partner's longer

**Board: 35**      ♠ J2      You bid first.

Dealer: South      ♥ AJT753      The opponents are silent.

Vul: N-S      ♦ QJ7

HCP: 9+2      ♣ T3

---

**Board: 36**      ♠ A6      LHO opens the bidding 2♦.

Dealer: West      ♥ K9      Partner bids next.

Vul: N-S      ♦ AJ432      East (RHO) bids 2♥ if possible.

HCP: 17+1      ♣ AJ52

---

**Board: 37**      ♠ 4      LHO opens the bidding 2♦.

Dealer: West      ♥ K43      Partner bids next.

Vul: None      ♦ T5432

HCP: 10+1      ♣ AK62

---

**Board: 38**      ♠ AJT853      You bid first.

Dealer: South      ♥ 92      The opponents are silent.

Vul: N-S      ♦ 52

HCP: 6+2      ♣ JT4

---

**Board: 39**      ♠ T74      Partner bids first.

Dealer: North      ♥ Q963      The opponents are silent.

Vul: E-W      ♦ K

HCP: 9+1      ♣ A9874

## Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ A9873	♠ J2				2♦ <sup>1</sup>
Vul: N-S	♥ 8	♥ AJT753	Pass	2♥ <sup>2</sup>	All Pass	
North HCP: 9+1	♦ KT96	♦ QJ7				1. Multi
South HCP: 9+2	♣ Q75	♣ T3				2. to the partner's longer
Contract: 2♥ North						

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ A6	2♦ <sup>1</sup>	Pass	2♥ <sup>2</sup>	2NT
Vul: N-S	♥ JT87542	♥ K9	Pass	4♦ <sup>3</sup>	Pass	4♥
North HCP: 4+3	♦ K65	♦ AJ432	All Pass			
South HCP: 17+1	♣ 74	♣ AJ52				1. Multi
Contract: 4♥ South						2. to the partner's longer
						3. Texas

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ AQJT53	♠ 4	2♦ <sup>1</sup>	2♠	Pass	2NT
Vul: None	♥ T9	♥ K43	Pass	3♠	All Pass	
North HCP: 13+2	♦ AQ96	♦ T5432				1. Multi
South HCP: 10+1	♣ 8	♣ AK62				
Contract: 3♠ North						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ AJT853				2♦ <sup>1</sup>
Vul: N-S	♥ K6	♥ 92	Pass	2NT <sup>2</sup>	Pass	3♠
North HCP: 16+2	♦ KQJT43	♦ 52	All Pass			
South HCP: 6+2	♣ AK7	♣ JT4				1. Multi
Contract: 3♠ South						2. artificial ask

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AKJ632	♠ T74			2♦ <sup>1</sup>	Pass 2♥ <sup>2</sup>
Vul: E-W	♥ J8	♥ Q963	Pass	2♠	All Pass	
North HCP: 10+2	♦ J95	♦ K				1. Multi
South HCP: 9+1	♣ T5	♣ A9874				2. to the partner's longer
Contract: 2♠ North						

**Board: 40**      ♠ 876      You bid first.

Dealer: North      ♥ KQT873      The opponents are silent.

Vul: Both      ♦ KQ

HCP: 10+2      ♣ 92

---

**Board: 41**      ♠ AQ5      LHO opens the bidding 2♦.

Dealer: East      ♥ 62      Partner bids next.

Vul: None      ♦ AKQJ6      West (RHO) bids 2♥ if possible.

HCP: 16+1      ♣ T32

---

**Board: 42**      ♠ 64      You bid first.

Dealer: North      ♥ KQT853      West (RHO) bids 2NT if possible.

Vul: E-W      ♦ K7      East (LHO) bids 3♦ if possible.

HCP: 8+2      ♣ 943      West (RHO) bids 3♥ if possible.

East (LHO) bids 4♦ if possible.

West (RHO) bids 4♥ if possible.

---

**Board: 43**      ♠ 763      RHO opens the bidding 2♦.

Dealer: West      ♥ AK8632      You bid next.

Vul: Both      ♦ K5

HCP: 15+2      ♣ KQ

## Both hands (Answers Page)

**Board: 40**

Dealer: North

**North:**

♠ 876

**South:**

♠ AQT9532

**W N E S**

 2♦<sup>1</sup> Pass 2♥<sup>2</sup>

Vul: Both

♥ KQT873

♥ J5

All Pass

North HCP: 10+2

♦ KQ

♦ J

1. Multi

South HCP: 10+3

♣ 92

♣ Q65

2. to the partner's longer

Contract: 2♥ South

**Board: 41**

Dealer: East

**North:**

♠ AQ5

**South:**

♠ KJ76432

**W N E S**

 2♦<sup>1</sup> Pass

Vul: None

♥ 62

♥ K

 2♥<sup>2</sup> 2NT Pass 4♥<sup>3</sup>

North HCP: 16+1

♦ AKQJ6

♦ 854

Pass 4♠ All Pass

South HCP: 9+3

♣ T32

♣ Q8

1. Multi

Contract: 4♠ North

2. to the partner's longer

3. Texas

**Board: 42**

Dealer: North

**North:**

♠ 64

**South:**

♠ KQ873

**W N E S**

 2♦<sup>1</sup> Pass 2♥<sup>2</sup>

Vul: E-W

♥ KQT853

♥ -

2NT Pass 3♦ Pass

North HCP: 8+2

♦ K7

♦ A6

3♥ Pass 4♦ Pass

South HCP: 11+3

♣ 943

♣ QT8765

4♥ Pass Pass 4♠

Contract: 4♠ South

All Pass

1. Multi

2. to the partner's longer

**Board: 43**

Dealer: West

**North:**

♠ 763

**South:**

♠ KQ5

**W N E S**

 2♦<sup>1</sup> 3♥ Pass 4♥

Vul: Both

♥ AK8632

♥ J7

All Pass

North HCP: 15+2

♦ K5

♦ QJ9864

1. Multi

South HCP: 9+2

♣ KQ

♣ 86

Contract: 4♥ South

**Board: 40**      ♠ AQT9532      Partner bids first.

Dealer: North      ♥ J5      The opponents are silent.

Vul: Both      ♦ J

HCP: 10+3      ♣ Q65

---

**Board: 41**      ♠ KJ76432      RHO opens the bidding 2♦.

Dealer: East      ♥ K      You bid next.

Vul: None      ♦ 854      West (LHO) bids 2♥ if possible.

HCP: 9+3      ♣ Q8

---

**Board: 42**      ♠ KQ873      Partner bids first.

Dealer: North      ♥ -      West (LHO) bids 2NT if possible.

Vul: E-W      ♦ A6      East (RHO) bids 3♦ if possible.

HCP: 11+3      ♣ QT8765      West (LHO) bids 3♥ if possible.

East (RHO) bids 4♦ if possible.

West (LHO) bids 4♥ if possible.

---

**Board: 43**      ♠ KQ5      LHO opens the bidding 2♦.

Dealer: West      ♥ J7      Partner bids next.

Vul: Both      ♦ QJ9864

HCP: 9+2      ♣ 86

## Both hands (Answers Page)

**Board: 40**

Dealer: North

**North:**

♠ 876

**South:**

♠ AQT9532

**W N E S**

 2♦<sup>1</sup> Pass 2♥<sup>2</sup>

Vul: Both

♥ KQT873

♥ J5

All Pass

North HCP: 10+2

♦ KQ

♦ J

1. Multi

South HCP: 10+3

♣ 92

♣ Q65

2. to the partner's longer

Contract: 2♥ South

**Board: 41**

Dealer: East

**North:**

♠ AQ5

**South:**

♠ KJ76432

**W N E S**

 2♦<sup>1</sup> Pass

Vul: None

♥ 62

♥ K

 2♥<sup>2</sup> 2NT Pass 4♥<sup>3</sup>

North HCP: 16+1

♦ AKQJ6

♦ 854

Pass 4♠ All Pass

South HCP: 9+3

♣ T32

♣ Q8

1. Multi

Contract: 4♠ North

2. to the partner's longer

3. Texas

**Board: 42**

Dealer: North

**North:**

♠ 64

**South:**

♠ KQ873

**W N E S**

 2♦<sup>1</sup> Pass 2♥<sup>2</sup>

Vul: E-W

♥ KQT853

♥ -

2NT Pass 3♦ Pass

North HCP: 8+2

♦ K7

♦ A6

3♥ Pass 4♦ Pass

South HCP: 11+3

♣ 943

♣ QT8765

4♥ Pass Pass 4♠

Contract: 4♠ South

All Pass

1. Multi

2. to the partner's longer

**Board: 43**

Dealer: West

**North:**

♠ 763

**South:**

♠ KQ5

**W N E S**

 2♦<sup>1</sup> 3♥ Pass 4♥

Vul: Both

♥ AK8632

♥ J7

All Pass

North HCP: 15+2

♦ K5

♦ QJ9864

1. Multi

South HCP: 9+2

♣ KQ

♣ 86

Contract: 4♥ South

---

<b>Board: 44</b>	♠ 72	LHO opens the bidding 2♦.
Dealer: East	♥ A	Partner bids next.
Vul: None	♦ 852	
HCP: 7+3	♣ QJT9865	

---

<b>Board: 45</b>	♠ KQJ654	You bid first.
Dealer: North	♥ A64	The opponents are silent.
Vul: N-S	♦ 542	
HCP: 10+2	♣ 7	

---

<b>Board: 46</b>	♠ 864	RHO opens the bidding 2♦.
Dealer: West	♥ 3	You bid next.
Vul: None	♦ QT763	East (LHO) bids 4♦ if possible.
HCP: 9+1	♣ AK97	

---

<b>Board: 47</b>	♠ JT4	You bid first.
Dealer: North	♥ KQT764	The opponents are silent.
Vul: N-S	♦ 32	
HCP: 10+2	♣ A4	

---

<b>Board: 48</b>	♠ T76	LHO opens the bidding 2♦.
Dealer: East	♥ 96	Partner bids next.
Vul: N-S	♦ AQ932	
HCP: 7+1	♣ J85	

## Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ 72	♠ AQT63			2♦ <sup>1</sup>	2♠
Vul: None	♥ A	♥ T86		All Pass		
North HCP: 7+3	♦ 852	♦ AK6				
South HCP: 13+1	♣ QJT9865	♣ 72		1. Multi		
Contract: 2♠ South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ KQJ654	♠ AT93		2♦ <sup>1</sup>	Pass	2♥ <sup>2</sup>
Vul: N-S	♥ A64	♥ Q	Pass	2♠	All Pass	
North HCP: 10+2	♦ 542	♦ QJT9				
South HCP: 9	♣ 7	♣ 6542		1. Multi		
Contract: 2♠ North				2. to the partner's longer		

Board: 46	North:	South:	W	N	E	S
Dealer: West	♠ 864	♠ AKQ932	2♦ <sup>1</sup>	Pass	4♦ <sup>2</sup>	4♠
Vul: None	♥ 3	♥ -		All Pass		
North HCP: 9+1	♦ QT763	♦ K				
South HCP: 15+4	♣ AK97	♣ QJT652		1. Multi		
Contract: 4♠ South				2. artificial		

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ JT4	♠ 965		2♦ <sup>1</sup>	Pass	2♠
Vul: N-S	♥ KQT764	♥ J92	Pass	2NT	All Pass	
North HCP: 10+2	♦ 32	♦ A96				
South HCP: 10	♣ A4	♣ KQ97		1. Multi		
Contract: 2NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ T76	♠ K3		2♦ <sup>1</sup>	3♣	
Vul: N-S	♥ 96	♥ A854		All Pass		
North HCP: 7+1	♦ AQ932	♦ J6				
South HCP: 14+1	♣ J85	♣ AQT32		1. Multi		
Contract: 3♣ South						

<b>Board: 44</b>	♠ AQT63	RHO opens the bidding 2♦.
Dealer: East	♥ T86	You bid next.
Vul: None	♦ AK6	
HCP: 13+1	♣ 72	

---

<b>Board: 45</b>	♠ AT93	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: N-S	♦ QJT9	
HCP: 9	♣ 6542	

---

<b>Board: 46</b>	♠ AKQ932	LHO opens the bidding 2♦.
Dealer: West	♥ -	Partner bids next.
Vul: None	♦ K	East (RHO) bids 4♦ if possible.
HCP: 15+4	♣ QJT652	

---

<b>Board: 47</b>	♠ 965	Partner bids first.
Dealer: North	♥ J92	The opponents are silent.
Vul: N-S	♦ A96	
HCP: 10	♣ KQ97	

---

<b>Board: 48</b>	♠ K3	RHO opens the bidding 2♦.
Dealer: East	♥ A854	You bid next.
Vul: N-S	♦ J6	
HCP: 14+1	♣ AQT32	

## Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ 72	♠ AQT63			2♦ <sup>1</sup>	2♠
Vul: None	♥ A	♥ T86		All Pass		
North HCP: 7+3	♦ 852	♦ AK6				
South HCP: 13+1	♣ QJT9865	♣ 72		1. Multi		
Contract: 2♠ South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ KQJ654	♠ AT93		2♦ <sup>1</sup>	Pass	2♥ <sup>2</sup>
Vul: N-S	♥ A64	♥ Q	Pass	2♠	All Pass	
North HCP: 10+2	♦ 542	♦ QJT9				
South HCP: 9	♣ 7	♣ 6542		1. Multi		
Contract: 2♠ North				2. to the partner's longer		

Board: 46	North:	South:	W	N	E	S
Dealer: West	♠ 864	♠ AKQ932	2♦ <sup>1</sup>	Pass	4♦ <sup>2</sup>	4♠
Vul: None	♥ 3	♥ -		All Pass		
North HCP: 9+1	♦ QT763	♦ K				
South HCP: 15+4	♣ AK97	♣ QJT652		1. Multi		
Contract: 4♠ South				2. artificial		

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ JT4	♠ 965		2♦ <sup>1</sup>	Pass	2♠
Vul: N-S	♥ KQT764	♥ J92	Pass	2NT	All Pass	
North HCP: 10+2	♦ 32	♦ A96				
South HCP: 10	♣ A4	♣ KQ97		1. Multi		
Contract: 2NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ T76	♠ K3		2♦ <sup>1</sup>	3♣	
Vul: N-S	♥ 96	♥ A854		All Pass		
North HCP: 7+1	♦ AQ932	♦ J6				
South HCP: 14+1	♣ J85	♣ AQT32		1. Multi		
Contract: 3♣ South						

<b>Board: 49</b>	♠ KQJ9854	RHO opens the bidding 2♦.
Dealer: West	♥ K5	You bid next.
Vul: None	♦ 75	
HCP: 10+3	♣ J7	

---

<b>Board: 50</b>	♠ AKJ9	Partner bids first.
Dealer: South	♥ 62	The opponents are silent.
Vul: E-W	♦ KJ6	
HCP: 21	♣ AKQ3	

## Both hands (Answers Page)

### Board: 49

Dealer: West

#### North:

♠ KQJ9854

#### South:

♠ A

W N E S

2♦<sup>1</sup> 2♠ Pass 3♦

Vul: None

♥ K5

♥ 43

Pass 4♠ All Pass

North HCP: 10+3

♦ 75

♦ QT86432

1. Multi

South HCP: 9+3

♣ J7

♣ KT9

Contract: 4♠ North

### Board: 50

Dealer: South

#### North:

♠ AKJ9

#### South:

♠ T85

W N E S

2♦<sup>1</sup>

Vul: E-W

♥ 62

♥ AKJ543

Pass 2NT<sup>2</sup> Pass 3♥

North HCP: 21

♦ KJ6

♦ 8

Pass 4♥ All Pass

South HCP: 8+2

♣ AKQ3

♣ T64

1. Multi

Contract: 4♥ North

2. artificial ask

<b>Board: 49</b>	♠ A	LHO opens the bidding 2♦.
Dealer: West	♥ 43	Partner bids next.
Vul: None	♦ QT86432	
HCP: 9+3	♣ KT9	

---

<b>Board: 50</b>	♠ T85	You bid first.
Dealer: South	♥ AKJ543	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 8+2	♣ T64	

## Both hands (Answers Page)

**Board: 49**

Dealer: West

**North:**

♠ KQJ9854

**South:**

♠ A

**W N E S**

 2♦<sup>1</sup> 2♠ Pass 3♦

Vul: None

♥ K5

♥ 43

Pass 4♠ All Pass

North HCP: 10+3

♦ 75

♦ QT86432

1. Multi

South HCP: 9+3

♣ J7

♣ KT9

Contract: 4♠ North

**Board: 50**

Dealer: South

**North:**

♠ AKJ9

**South:**

♠ T85

**W N E S**

 2♦<sup>1</sup>

Vul: E-W

♥ 62

♥ AKJ543

 Pass 2NT<sup>2</sup> Pass 3♥

North HCP: 21

♦ KJ6

♦ 8

Pass 4♥ All Pass

South HCP: 8+2

♣ AKQ3

♣ T64

1. Multi

Contract: 4♥ North

2. artificial ask