

## North hands

## After\_3\_Passes

### Board: 1

♠ A8

Partner bids first.

Dealer: East

♥ 85

The opponents are silent.

Vul: None

♦ KQJT74

HCP: 13+2

♣ K83

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### Board: 2

♠ A65

Partner bids first.

Dealer: East

♥ AJT4

The opponents are silent.

Vul: N-S

♦ QJT8

HCP: 12

♣ 65

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### Board: 3

♠ KJ5

You bid first.

Dealer: North

♥ J42

The opponents are silent.

Vul: Both

♦ 9876

HCP: 8

♣ KT7

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### Board: 4

♠ JT53

Partner bids first.

Dealer: South

♥ K5

LHO opens the bidding 1 ♣.

Vul: E-W

♦ J63

Partner bids next.

HCP: 10

♣ KQ62

West (RHO) bids 1 ♥ if possible.

East (LHO) bids 2 ♥ if possible.

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### Board: 5

♠ AQ

Partner bids first.

Dealer: East

♥ J

The opponents are silent.

Vul: E-W

♦ JT2

HCP: 13+3

♣ AJT9853

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ A8	♠ QJT9			Pass	Pass
Vul: None	♥ 85	♥ KT96	Pass	1 ♦	Pass	1 ♥
North HCP: 13+2	♦ KQJT74	♦ 82	Pass	2 ♦	All Pass	
South HCP: 9	♣ K83	♣ QJ4				
Contract: 2 ♦ North						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ A65	♠ T43			Pass	Pass
Vul: N-S	♥ AJT4	♥ K76	Pass	1 ♦	Pass	1NT
North HCP: 12	♦ QJT8	♦ A62	All Pass			
South HCP: 10	♣ 65	♣ KT32				
Contract: 1NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ KJ5	♠ A987			Pass Out	
Vul: Both	♥ J42	♥ 875				
North HCP: 8	♦ 9876	♦ Q4				
South HCP: 10	♣ KT7	♣ A954				

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ JT53	♠ K84				Pass
Vul: E-W	♥ K5	♥ 963	Pass	Pass	1 ♣	Pass
North HCP: 10	♦ J63	♦ AK75	1 ♥	Pass	2 ♥	Pass
South HCP: 10	♣ KQ62	♣ T75	Pass	X	Pass	3 ♦
Contract: 3 ♦ South			All Pass			

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ AQ	♠ J532			Pass	Pass
Vul: E-W	♥ J	♥ A843	Pass	1 ♣	Pass	1 ♥
North HCP: 13+3	♦ JT2	♦ Q86	Pass	2 ♣	Pass	3 ♣
South HCP: 10	♣ AJT9853	♣ K4	All Pass			
Contract: 3 ♣ South						

## South hands

## After\_3\_Passes

<b>Board: 1</b>	♠ QJT9	You bid first.
Dealer: East	♥ KT96	The opponents are silent.
Vul: None	♦ 82	
HCP: 9	♣ QJ4	
<b>Board: 2</b>	♠ T43	You bid first.
Dealer: East	♥ K76	The opponents are silent.
Vul: N-S	♦ A62	
HCP: 10	♣ KT32	
<b>Board: 3</b>	♠ A987	Partner bids first.
Dealer: North	♥ 875	The opponents are silent.
Vul: Both	♦ Q4	
HCP: 10	♣ A954	
<b>Board: 4</b>	♠ K84	You bid first.
Dealer: South	♥ 963	RHO opens the bidding 1 ♣.
Vul: E-W	♦ AK75	You bid next.
HCP: 10	♣ T75	West (LHO) bids 1 ♥ if possible. East (RHO) bids 2 ♥ if possible.
<b>Board: 5</b>	♠ J532	You bid first.
Dealer: East	♥ A843	The opponents are silent.
Vul: E-W	♦ Q86	
HCP: 10	♣ K4	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ A8	♠ QJT9			Pass	Pass
Vul: None	♥ 85	♥ KT96	Pass	1 ♦	Pass	1 ♥
North HCP: 13+2	♦ KQJT74	♦ 82	Pass	2 ♦	All Pass	
South HCP: 9	♣ K83	♣ QJ4				
Contract: 2 ♦ North						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ A65	♠ T43			Pass	Pass
Vul: N-S	♥ AJT4	♥ K76	Pass	1 ♦	Pass	1NT
North HCP: 12	♦ QJT8	♦ A62	All Pass			
South HCP: 10	♣ 65	♣ KT32				
Contract: 1NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ KJ5	♠ A987			Pass Out	
Vul: Both	♥ J42	♥ 875				
North HCP: 8	♦ 9876	♦ Q4				
South HCP: 10	♣ KT7	♣ A954				

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ JT53	♠ K84				Pass
Vul: E-W	♥ K5	♥ 963	Pass	Pass	1 ♣	Pass
North HCP: 10	♦ J63	♦ AK75	1 ♥	Pass	2 ♥	Pass
South HCP: 10	♣ KQ62	♣ T75	Pass	X	Pass	3 ♦
Contract: 3 ♦ South			All Pass			

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ AQ	♠ J532			Pass	Pass
Vul: E-W	♥ J	♥ A843	Pass	1 ♣	Pass	1 ♥
North HCP: 13+3	♦ JT2	♦ Q86	Pass	2 ♣	Pass	3 ♣
South HCP: 10	♣ AJT9853	♣ K4	All Pass			
Contract: 3 ♣ South						

## North hands

## After\_3\_Passes

<b>Board: 6</b>	♠ T876	You bid first.
Dealer: West	♥ AK6	The opponents are silent.
Vul: Both	♦ K64	
HCP: 10	♣ 954	

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<b>Board: 7</b>	♠ A5	Partner bids first.
Dealer: East	♥ Q7642	The opponents are silent.
Vul: None	♦ Q7	
HCP: 13+1	♣ AJ73	

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<b>Board: 8</b>	♠ 94	Partner bids first.
Dealer: South	♥ 952	The opponents are silent.
Vul: N-S	♦ K82	
HCP: 7+1	♣ AT973	

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<b>Board: 9</b>	♠ A7	Partner bids first.
Dealer: East	♥ 83	The opponents are silent.
Vul: Both	♦ AJ4	
HCP: 12+2	♣ QJT962	

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<b>Board: 10</b>	♠ A854	You bid first.
Dealer: West	♥ K8764	The opponents are silent.
Vul: Both	♦ J3	
HCP: 8+1	♣ 32	

## Both hands (Answers Page)

### Board: 6

Dealer: West

Vul: Both

North HCP: 10

South HCP: 13+1

Contract: 2NT North

North:

♠ T876

♥ AK6

♦ K64

♣ 954

South:

♠ K5

♥ Q754

♦ JT753

♣ AK

W N E S

Pass Pass Pass 1 ♦

Pass 1 ♠ Pass 1NT

Pass 2NT All Pass

### Board: 7

Dealer: East

Vul: None

North HCP: 13+1

South HCP: 9

Contract: 3 ♣ South

North:

♠ A5

♥ Q7642

♦ Q7

♣ AJ73

South:

♠ QJ64

♥ T8

♦ A43

♣ QT96

W N E S

Pass Pass Pass Pass

Pass 1 ♥ Pass 1 ♠

Pass 2 ♣ Pass 3 ♣

All Pass

### Board: 8

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 11

North:

♠ 94

♥ 952

♦ K82

♣ AT973

South:

♠ KT53

♥ AJ7

♦ JT54

♣ Q8

W N E S

Pass Out Pass Out

### Board: 9

Dealer: East

Vul: Both

North HCP: 12+2

South HCP: 11

Contract: 3 ♣ South

North:

♠ A7

♥ 83

♦ AJ4

♣ QJT962

South:

♠ K843

♥ KT4

♦ KQ83

♣ 84

W N E S

Pass Pass Pass Pass

Pass 1 ♣ Pass 1 ♠

Pass 2 ♣ Pass 3 ♣

All Pass

### Board: 10

Dealer: West

Vul: Both

North HCP: 8+1

South HCP: 13+2

Contract: 2 ♣ South

North:

♠ A854

♥ K8764

♦ J3

♣ 32

South:

♠ KJ

♥ 5

♦ AQT85

♣ QJT84

W N E S

Pass Pass Pass 1 ♦

Pass 1 ♥ Pass 2 ♣

All Pass

**South hands****After\_3\_Passes**

<b>Board: 6</b>	♠ K5	Partner bids first.
Dealer: West	♥ Q754	The opponents are silent.
Vul: Both	♦ JT753	
HCP: 13+1	♣ AK	

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<b>Board: 7</b>	♠ QJ64	You bid first.
Dealer: East	♥ T8	The opponents are silent.
Vul: None	♦ A43	
HCP: 9	♣ QT96	

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<b>Board: 8</b>	♠ KT53	You bid first.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: N-S	♦ JT54	
HCP: 11	♣ Q8	

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<b>Board: 9</b>	♠ K843	You bid first.
Dealer: East	♥ KT4	The opponents are silent.
Vul: Both	♦ KQ83	
HCP: 11	♣ 84	

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<b>Board: 10</b>	♠ KJ	Partner bids first.
Dealer: West	♥ 5	The opponents are silent.
Vul: Both	♦ AQT85	
HCP: 13+2	♣ QJT84	

## Both hands (Answers Page)

### Board: 6

	North:	South:	W	N	E	S
Dealer: West	♠ T876	♠ K5	Pass	Pass	Pass	1 ♦
Vul: Both	♥ AK6	♥ Q754	Pass	1 ♠	Pass	1NT
North HCP: 10	♦ K64	♦ JT753	Pass	2NT	All Pass	
South HCP: 13+1	♣ 954	♣ AK				
Contract: 2NT North						

### Board: 7

	North:	South:	W	N	E	S
Dealer: East	♠ A5	♠ QJ64			Pass	Pass
Vul: None	♥ Q7642	♥ T8	Pass	1 ♥	Pass	1 ♠
North HCP: 13+1	♦ Q7	♦ A43	Pass	2 ♣	Pass	3 ♣
South HCP: 9	♣ AJ73	♣ QT96	All Pass			
Contract: 3 ♣ South						

### Board: 8

	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ KT53				Pass Out
Vul: N-S	♥ 952	♥ AJ7				
North HCP: 7+1	♦ K82	♦ JT54				
South HCP: 11	♣ AT973	♣ Q8				

### Board: 9

	North:	South:	W	N	E	S
Dealer: East	♠ A7	♠ K843			Pass	Pass
Vul: Both	♥ 83	♥ KT4	Pass	1 ♣	Pass	1 ♠
North HCP: 12+2	♦ AJ4	♦ KQ83	Pass	2 ♣	Pass	3 ♣
South HCP: 11	♣ QJT962	♣ 84	All Pass			
Contract: 3 ♣ South						

### Board: 10

	North:	South:	W	N	E	S
Dealer: West	♠ A854	♠ KJ	Pass	Pass	Pass	1 ♦
Vul: Both	♥ K8764	♥ 5	Pass	1 ♥	Pass	2 ♣
North HCP: 8+1	♦ J3	♦ AQT85	All Pass			
South HCP: 13+2	♣ 32	♣ QJT84				
Contract: 2 ♣ South						



# North hands

# After\_3\_Passes

**Board: 11**      ♠ T63      East (LHO) Doubles 2♥ if possible.  
 Dealer: West      ♥ KJT3      West (RHO) bids 2♠ if possible.  
 Vul: None      ♦ KQ74  
 HCP: 9      ♣ 43

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**Board: 12**      ♠ Q7      Partner bids first.  
 Dealer: East      ♥ K83      The opponents are silent.  
 Vul: E-W      ♦ Q8653  
 HCP: 12+1      ♣ KQT

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**Board: 13**      ♠ 85      Partner bids first.  
 Dealer: East      ♥ 9      The opponents are silent.  
 Vul: None      ♦ AT643  
 HCP: 12+2      ♣ AKJT2

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**Board: 14**      ♠ KT84      You bid first.  
 Dealer: West      ♥ 87      The opponents are silent.  
 Vul: N-S      ♦ A74  
 HCP: 8      ♣ JT92

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**Board: 15**      ♠ QJ2      Partner bids first.  
 Dealer: East      ♥ AQ9542      The opponents are silent.  
 Vul: E-W      ♦ Q6  
 HCP: 11+2      ♣ 52

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: West	♠ T63	♠ K2	Pass	Pass	Pass	1 ♣
Vul: None	♥ KJT3	♥ 9874	Pass	1 ♥	Pass	2 ♥
North HCP: 9	♦ KQ74	♦ 2	Pass	Pass	X	Pass
South HCP: 12+2	♣ 43	♣ AKQT82	2 ♠	3 ♥	All Pass	
Contract: 3 ♥ North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: East	♠ Q7	♠ A864			Pass	Pass
Vul: E-W	♥ K83	♥ QJ2	Pass	1 ♦	Pass	1 ♠
North HCP: 12+1	♦ Q8653	♦ AT2	All Pass			
South HCP: 11	♣ KQT	♣ 832				
Contract: 1 ♠ South						

### Board: 13

	North:	South:	W	N	E	S
Dealer: East	♠ 85	♠ Q943			Pass	Pass
Vul: None	♥ 9	♥ KJ32	Pass	1 ♦	Pass	1 ♥
North HCP: 12+2	♦ AT643	♦ J2	Pass	2 ♣	All Pass	
South HCP: 9	♣ AKJT2	♣ Q96				
Contract: 2 ♣ North						

### Board: 14

	North:	South:	W	N	E	S
Dealer: West	♠ KT84	♠ 3	Pass	Pass	Pass	1 ♣
Vul: N-S	♥ 87	♥ KQJ2	Pass	1 ♠	Pass	1NT
North HCP: 8	♦ A74	♦ K86	All Pass			
South HCP: 14+1	♣ JT92	♣ KQ653				
Contract: 1NT South						

### Board: 15

	North:	South:	W	N	E	S
Dealer: East	♠ QJ2	♠ AKT			Pass	Pass
Vul: E-W	♥ AQ9542	♥ J6	Pass	2 ♥	All Pass	
North HCP: 11+2	♦ Q6	♦ 9743				
South HCP: 8	♣ 52	♣ 9764				
Contract: 2 ♥ North						

## South hands

## After\_3\_Passes

**Board: 11**      ♠ K2      East (RHO) Doubles 2♥ if possible.  
 Dealer: West      ♥ 9874      West (LHO) bids 2♠ if possible.  
 Vul: None      ♦ 2  
 HCP: 12+2      ♣ AKQT82

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**Board: 12**      ♠ A864      You bid first.  
 Dealer: East      ♥ QJ2      The opponents are silent.  
 Vul: E-W      ♦ AT2  
 HCP: 11      ♣ 832

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**Board: 13**      ♠ Q943      You bid first.  
 Dealer: East      ♥ KJ32      The opponents are silent.  
 Vul: None      ♦ J2  
 HCP: 9      ♣ Q96

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**Board: 14**      ♠ 3      Partner bids first.  
 Dealer: West      ♥ KQJ2      The opponents are silent.  
 Vul: N-S      ♦ K86  
 HCP: 14+1      ♣ KQ653

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**Board: 15**      ♠ AKT      You bid first.  
 Dealer: East      ♥ J6      The opponents are silent.  
 Vul: E-W      ♦ 9743  
 HCP: 8      ♣ 9764

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: West	♠ T63	♠ K2	Pass	Pass	Pass	1 ♣
Vul: None	♥ KJT3	♥ 9874	Pass	1 ♥	Pass	2 ♥
North HCP: 9	♦ KQ74	♦ 2	Pass	Pass	X	Pass
South HCP: 12+2	♣ 43	♣ AKQT82	2 ♠	3 ♥	All Pass	
Contract: 3 ♥ North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: East	♠ Q7	♠ A864			Pass	Pass
Vul: E-W	♥ K83	♥ QJ2	Pass	1 ♦	Pass	1 ♠
North HCP: 12+1	♦ Q8653	♦ AT2	All Pass			
South HCP: 11	♣ KQT	♣ 832				
Contract: 1 ♠ South						

### Board: 13

	North:	South:	W	N	E	S
Dealer: East	♠ 85	♠ Q943			Pass	Pass
Vul: None	♥ 9	♥ KJ32	Pass	1 ♦	Pass	1 ♥
North HCP: 12+2	♦ AT643	♦ J2	Pass	2 ♣	All Pass	
South HCP: 9	♣ AKJT2	♣ Q96				
Contract: 2 ♣ North						

### Board: 14

	North:	South:	W	N	E	S
Dealer: West	♠ KT84	♠ 3	Pass	Pass	Pass	1 ♣
Vul: N-S	♥ 87	♥ KQJ2	Pass	1 ♠	Pass	1NT
North HCP: 8	♦ A74	♦ K86	All Pass			
South HCP: 14+1	♣ JT92	♣ KQ653				
Contract: 1NT South						

### Board: 15

	North:	South:	W	N	E	S
Dealer: East	♠ QJ2	♠ AKT			Pass	Pass
Vul: E-W	♥ AQ9542	♥ J6	Pass	2 ♥	All Pass	
North HCP: 11+2	♦ Q6	♦ 9743				
South HCP: 8	♣ 52	♣ 9764				
Contract: 2 ♥ North						

## North hands

## After\_3\_Passes

<b>Board: 16</b>	♠ Q63	Partner bids first.
Dealer: South	♥ K4	The opponents are silent.
Vul: Both	♦ AT54	
HCP: 9	♣ 9842	

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<b>Board: 17</b>	♠ QT6	You bid first.
Dealer: North	♥ QT93	The opponents are silent.
Vul: N-S	♦ AJ7	
HCP: 9	♣ T72	

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<b>Board: 18</b>	♠ QT4	You bid first.
Dealer: West	♥ 62	The opponents are silent.
Vul: Both	♦ AT983	
HCP: 8+1	♣ Q76	

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<b>Board: 19</b>	♠ AQJ7	You bid first.
Dealer: North	♥ Q94	The opponents are silent.
Vul: None	♦ T4	
HCP: 9	♣ 9752	

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<b>Board: 20</b>	♠ QT8	Partner bids first.
Dealer: South	♥ QT72	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 11	♣ K632	

## Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ Q63	♠ T984				Pass Out
Vul: Both	♥ K4	♥ J932				
North HCP: 9	♦ AT54	♦ 7				
South HCP: 10	♣ 9842	♣ AKQ6				

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ QT6	♠ AK94			Pass Out	
Vul: N-S	♥ QT93	♥ 52				
North HCP: 9	♦ AJ7	♦ Q64				
South HCP: 10	♣ T72	♣ J543				

Board: 18	North:	South:	W	N	E	S
Dealer: West	♠ QT4	♠ J2	Pass	Pass	Pass	1 ♥
Vul: Both	♥ 62	♥ AJ975	Pass	1NT	Pass	2 ♣
North HCP: 8+1	♦ AT983	♦ Q	Pass	2 ♥	All Pass	
South HCP: 12+2	♣ Q76	♣ A9842				
Contract: 2 ♥ North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AQJ7	♠ T93			Pass Out	
Vul: None	♥ Q94	♥ A52				
North HCP: 9	♦ T4	♦ Q853				
South HCP: 10	♣ 9752	♣ A63				

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ A94				Pass Out
Vul: N-S	♥ QT72	♥ 654				
North HCP: 11	♦ AT	♦ QJ87				
South HCP: 10	♣ K632	♣ QJ5				

## South hands

## After\_3\_Passes

<b>Board: 16</b>	♠ T984	You bid first.
Dealer: South	♥ J932	The opponents are silent.
Vul: Both	♦ 7	
HCP: 10	♣ AKQ6	

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<b>Board: 17</b>	♠ AK94	Partner bids first.
Dealer: North	♥ 52	The opponents are silent.
Vul: N-S	♦ Q64	
HCP: 10	♣ J543	

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<b>Board: 18</b>	♠ J2	Partner bids first.
Dealer: West	♥ AJ975	The opponents are silent.
Vul: Both	♦ Q	
HCP: 12+2	♣ A9842	

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<b>Board: 19</b>	♠ T93	Partner bids first.
Dealer: North	♥ A52	The opponents are silent.
Vul: None	♦ Q853	
HCP: 10	♣ A63	

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<b>Board: 20</b>	♠ A94	You bid first.
Dealer: South	♥ 654	The opponents are silent.
Vul: N-S	♦ QJ87	
HCP: 10	♣ QJ5	

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ Q63	♠ T984				Pass Out
Vul: Both	♥ K4	♥ J932				
North HCP: 9	♦ AT54	♦ 7				
South HCP: 10	♣ 9842	♣ AKQ6				

### Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ QT6	♠ AK94			Pass Out	
Vul: N-S	♥ QT93	♥ 52				
North HCP: 9	♦ AJ7	♦ Q64				
South HCP: 10	♣ T72	♣ J543				

### Board: 18

	North:	South:	W	N	E	S
Dealer: West	♠ QT4	♠ J2	Pass	Pass	Pass	1 ♥
Vul: Both	♥ 62	♥ AJ975	Pass	1NT	Pass	2 ♣
North HCP: 8+1	♦ AT983	♦ Q	Pass	2 ♥	All Pass	
South HCP: 12+2	♣ Q76	♣ A9842				
Contract: 2 ♥ North						

### Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ7	♠ T93			Pass Out	
Vul: None	♥ Q94	♥ A52				
North HCP: 9	♦ T4	♦ Q853				
South HCP: 10	♣ 9752	♣ A63				

### Board: 20

	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ A94				Pass Out
Vul: N-S	♥ QT72	♥ 654				
North HCP: 11	♦ AT	♦ QJ87				
South HCP: 10	♣ K632	♣ QJ5				



## North hands

## After\_3\_Passes

<b>Board: 21</b>	♠ 6	Partner bids first.
Dealer: East	♥ K62	The opponents are silent.
Vul: None	♦ AQ8653	
HCP: 14+2	♣ AJ2	

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<b>Board: 22</b>	♠ KT75	Partner bids first.
Dealer: South	♥ A97	The opponents are silent.
Vul: E-W	♦ J96	
HCP: 10	♣ Q42	

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<b>Board: 23</b>	♠ QT3	You bid first.
Dealer: West	♥ KT43	The opponents are silent.
Vul: Both	♦ Q64	
HCP: 11	♣ AT7	

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<b>Board: 24</b>	♠ T765	You bid first.
Dealer: West	♥ AT62	The opponents are silent.
Vul: None	♦ AJ92	
HCP: 9	♣ 2	

## Both hands (Answers Page)

### Board: 21

Dealer: East

Vul: None

North HCP: 14+2

South HCP: 9

Contract: 3 ♦ South

North:

♠ 6

♥ K62

♦ AQ8653

♣ AJ2

South:

♠ KJ92

♥ QJT

♦ T2

♣ Q753

W

N

E

S

Pass Pass

Pass 1 ♦ Pass 1 ♠

Pass 2 ♦ Pass 3 ♦

All Pass

### Board: 22

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 10

North:

♠ KT75

♥ A97

♦ J96

♣ Q42

South:

♠ Q984

♥ 53

♦ A43

♣ KJ87

W

N

E

S

Pass Out

### Board: 23

Dealer: West

Vul: Both

North HCP: 11

South HCP: 12+1

Contract: 1 ♥ North

North:

♠ QT3

♥ KT43

♦ Q64

♣ AT7

South:

♠ KJ

♥ 852

♦ AJT53

♣ K94

W

N

E

S

Pass Pass Pass 1 ♦

Pass 1 ♥ All Pass

### Board: 24

Dealer: West

Vul: None

North HCP: 9

South HCP: 13+2

Contract: 2 ♣ South

North:

♠ T765

♥ AT62

♦ AJ92

♣ 2

South:

♠ K

♥ KQ

♦ Q643

♣ KT9653

W

N

E

S

Pass Pass Pass 1 ♣

Pass 1 ♥ Pass 2 ♣

All Pass

## South hands

## After\_3\_Passes

<b>Board: 21</b>	♠ KJ92	You bid first.
Dealer: East	♥ QJT	The opponents are silent.
Vul: None	♦ T2	
HCP: 9	♣ Q753	

---

<b>Board: 22</b>	♠ Q984	You bid first.
Dealer: South	♥ 53	The opponents are silent.
Vul: E-W	♦ A43	
HCP: 10	♣ KJ87	

---

<b>Board: 23</b>	♠ KJ	Partner bids first.
Dealer: West	♥ 852	The opponents are silent.
Vul: Both	♦ AJT53	
HCP: 12+1	♣ K94	

---

<b>Board: 24</b>	♠ K	Partner bids first.
Dealer: West	♥ KQ	The opponents are silent.
Vul: None	♦ Q643	
HCP: 13+2	♣ KT9653	

## Both hands (Answers Page)

### Board: 21

Dealer: East

Vul: None

North HCP: 14+2

South HCP: 9

Contract: 3 ♦ South

North:

♠ 6

♥ K62

♦ AQ8653

♣ AJ2

South:

♠ KJ92

♥ QJT

♦ T2

♣ Q753

W

N

E

S

Pass Pass

Pass 1 ♦ Pass 1 ♠

Pass 2 ♦ Pass 3 ♦

All Pass

### Board: 22

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 10

North:

♠ KT75

♥ A97

♦ J96

♣ Q42

South:

♠ Q984

♥ 53

♦ A43

♣ KJ87

W

N

E

S

Pass Out

### Board: 23

Dealer: West

Vul: Both

North HCP: 11

South HCP: 12+1

Contract: 1 ♥ North

North:

♠ QT3

♥ KT43

♦ Q64

♣ AT7

South:

♠ KJ

♥ 852

♦ AJT53

♣ K94

W

N

E

S

Pass Pass Pass 1 ♦

Pass 1 ♥ All Pass

### Board: 24

Dealer: West

Vul: None

North HCP: 9

South HCP: 13+2

Contract: 2 ♣ South

North:

♠ T765

♥ AT62

♦ AJ92

♣ 2

South:

♠ K

♥ KQ

♦ Q643

♣ KT9653

W

N

E

S

Pass Pass Pass 1 ♣

Pass 1 ♥ Pass 2 ♣

All Pass

## North hands

## After\_3\_Passes

**Board: 25**      ♠ JT95      Partner bids first.

Dealer: South      ♥ A842      LHO opens the bidding 1 ♦.

Vul: N-S      ♦ KT6      Partner bids next.

HCP: 8      ♣ 64      West (RHO) bids 1 ♥ if possible.

West (RHO) Redoubles if possible.

East (LHO) Doubles 1 ♠ if possible.

East (LHO) bids 3 ♥ if possible.

---

**Board: 26**      ♠ 653      Partner bids first.

Dealer: East      ♥ A9653      The opponents are silent.

Vul: N-S      ♦ A

HCP: 11+1      ♣ K964

---

**Board: 27**      ♠ Q94      You bid first.

Dealer: North      ♥ A832      The opponents are silent.

Vul: N-S      ♦ AJ9

HCP: 11      ♣ 876

---

**Board: 28**      ♠ 753      Partner bids first.

Dealer: South      ♥ Q732      The opponents are silent.

Vul: Both      ♦ QT75

HCP: 8      ♣ A6

## Both hands (Answers Page)

### Board: 25

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 10

Contract: 3 ♠ North

North:

♠ JT95

♥ A842

♦ KT6

♣ 64

South:

♠ Q876

♥ 96

♦ A943

♣ A87

W

N

E

S

Pass

Pass

Pass

1 ♦

Pass

1 ♥

Pass

Pass

X

XX

1 ♠

X

2 ♠

Pass

Pass

3 ♥

Pass

Pass

3 ♠

All Pass

### Board: 26

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 11

Contract: 2NT South

North:

♠ 653

♥ A9653

♦ A

♣ K964

South:

♠ KQJ

♥ T7

♦ 9762

♣ AJ52

W

N

E

S

Pass

Pass

Pass

1 ♥

Pass

2 ♦

Pass

2 ♥

Pass

2NT

All Pass

### Board: 27

Dealer: North

Vul: N-S

North HCP: 11

South HCP: 9

North:

♠ Q94

♥ A832

♦ AJ9

♣ 876

South:

♠ A63

♥ K95

♦ T842

♣ Q32

W

N

E

S

Pass Out

### Board: 28

Dealer: South

Vul: Both

North HCP: 8

South HCP: 10

North:

♠ 753

♥ Q732

♦ QT75

♣ A6

South:

♠ J94

♥ K654

♦ 84

♣ KQJ8

W

N

E

S

Pass Out

## South hands

## After\_3\_Passes

**Board: 25**      ♠ Q876      You bid first.

Dealer: South      ♥ 96      RHO opens the bidding 1 ♦ .

Vul: N-S      ♦ A943      You bid next.

HCP: 10      ♣ A87      West (LHO) bids 1 ♥ if possible.

West (LHO) Redoubles if possible.

East (RHO) Doubles 1 ♠ if possible.

East (RHO) bids 3 ♥ if possible.

---

**Board: 26**      ♠ KQJ      You bid first.

Dealer: East      ♥ T7      The opponents are silent.

Vul: N-S      ♦ 9762

HCP: 11      ♣ AJ52

---

**Board: 27**      ♠ A63      Partner bids first.

Dealer: North      ♥ K95      The opponents are silent.

Vul: N-S      ♦ T842

HCP: 9      ♣ Q32

---

**Board: 28**      ♠ J94      You bid first.

Dealer: South      ♥ K654      The opponents are silent.

Vul: Both      ♦ 84

HCP: 10      ♣ KQJ8

## Both hands (Answers Page)

### Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ JT95	♠ Q876				Pass
Vul: N-S	♥ A842	♥ 96	Pass	Pass	1 ♦	Pass
North HCP: 8	♦ KT6	♦ A943	1 ♥	Pass	Pass	X
South HCP: 10	♣ 64	♣ A87	XX	1 ♠	X	2 ♠
Contract: 3 ♠ North			Pass	Pass	3 ♥	Pass

### Board: 26

	North:	South:	W	N	E	S
Dealer: East	♠ 653	♠ KQJ			Pass	Pass
Vul: N-S	♥ A9653	♥ T7	Pass	1 ♥	Pass	2 ♦
North HCP: 11+1	♦ A	♦ 9762	Pass	2 ♥	Pass	2NT
South HCP: 11	♣ K964	♣ AJ52	All Pass			
Contract: 2NT South						

### Board: 27

	North:	South:	W	N	E	S
Dealer: North	♠ Q94	♠ A63		Pass	Out	
Vul: N-S	♥ A832	♥ K95				
North HCP: 11	♦ AJ9	♦ T842				
South HCP: 9	♣ 876	♣ Q32				

### Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ 753	♠ J94				Pass
Vul: Both	♥ Q732	♥ K654				Out
North HCP: 8	♦ QT75	♦ 84				
South HCP: 10	♣ A6	♣ KQJ8				



## North hands

## After\_3\_Passes

**Board: 29**      ♠ 652      Partner bids first.  
 Dealer: East      ♥ Q2      The opponents are silent.  
 Vul: N-S      ♦ AQJT32  
 HCP: 12+2      ♣ K8

---

**Board: 30**      ♠ KQ6      Partner bids first.  
 Dealer: East      ♥ AKT75      The opponents are silent.  
 Vul: None      ♦ T7  
 HCP: 12+1      ♣ 862

---

**Board: 31**      ♠ 952      You bid first.  
 Dealer: West      ♥ AT93      The opponents are silent.  
 Vul: E-W      ♦ KJ32  
 HCP: 8      ♣ 93

---

**Board: 32**      ♠ JT87      Partner bids first.  
 Dealer: South      ♥ KQ72      The opponents are silent.  
 Vul: Both      ♦ 64  
 HCP: 11      ♣ KQ4

---

**Board: 33**      ♠ JT63      You bid first.  
 Dealer: North      ♥ KT6      The opponents are silent.  
 Vul: None      ♦ T852  
 HCP: 8      ♣ A6

## Both hands (Answers Page)

### Board: 29

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 10

Contract: 3 ♦ South

North:

♠ 652

♥ Q2

♦ AQJT32

♣ K8

South:

♠ KJ43

♥ A83

♦ 65

♣ Q973

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

### Board: 30

Dealer: East

Vul: None

North HCP: 12+1

South HCP: 11

Contract: 2NT South

North:

♠ KQ6

♥ AKT75

♦ T7

♣ 862

South:

♠ 753

♥ Q3

♦ KQJ9

♣ K953

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

### Board: 31

Dealer: West

Vul: E-W

North HCP: 8

South HCP: 13

Contract: 2 ♥ South

North:

♠ 952

♥ AT93

♦ KJ32

♣ 93

South:

♠ JT

♥ Q654

♦ AQT8

♣ A86

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

### Board: 32

Dealer: South

Vul: Both

North HCP: 11

South HCP: 7

North:

♠ JT87

♥ KQ72

♦ 64

♣ KQ4

South:

♠ A96

♥ 643

♦ Q953

♣ J65

W	N	E	S
			Pass Out

### Board: 33

Dealer: North

Vul: None

North HCP: 8

South HCP: 11

North:

♠ JT63

♥ KT6

♦ T852

♣ A6

South:

♠ A42

♥ J98

♦ KQ4

♣ J974

W	N	E	S
	Pass Out		

## South hands

## After\_3\_Passes

<b>Board: 29</b>	♠ KJ43	You bid first.
Dealer: East	♥ A83	The opponents are silent.
Vul: N-S	♦ 65	
HCP: 10	♣ Q973	

---

<b>Board: 30</b>	♠ 753	You bid first.
Dealer: East	♥ Q3	The opponents are silent.
Vul: None	♦ KQJ9	
HCP: 11	♣ K953	

---

<b>Board: 31</b>	♠ JT	Partner bids first.
Dealer: West	♥ Q654	The opponents are silent.
Vul: E-W	♦ AQT8	
HCP: 13	♣ A86	

---

<b>Board: 32</b>	♠ A96	You bid first.
Dealer: South	♥ 643	The opponents are silent.
Vul: Both	♦ Q953	
HCP: 7	♣ J65	

---

<b>Board: 33</b>	♠ A42	Partner bids first.
Dealer: North	♥ J98	The opponents are silent.
Vul: None	♦ KQ4	
HCP: 11	♣ J974	

## Both hands (Answers Page)

### Board: 29

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 10

Contract: 3 ♦ South

North:

♠ 652

♥ Q2

♦ AQJT32

♣ K8

South:

♠ KJ43

♥ A83

♦ 65

♣ Q973

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

### Board: 30

Dealer: East

Vul: None

North HCP: 12+1

South HCP: 11

Contract: 2NT South

North:

♠ KQ6

♥ AKT75

♦ T7

♣ 862

South:

♠ 753

♥ Q3

♦ KQJ9

♣ K953

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

### Board: 31

Dealer: West

Vul: E-W

North HCP: 8

South HCP: 13

Contract: 2 ♥ South

North:

♠ 952

♥ AT93

♦ KJ32

♣ 93

South:

♠ JT

♥ Q654

♦ AQT8

♣ A86

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

### Board: 32

Dealer: South

Vul: Both

North HCP: 11

South HCP: 7

North:

♠ JT87

♥ KQ72

♦ 64

♣ KQ4

South:

♠ A96

♥ 643

♦ Q953

♣ J65

W	N	E	S
			Pass Out

### Board: 33

Dealer: North

Vul: None

North HCP: 8

South HCP: 11

North:

♠ JT63

♥ KT6

♦ T852

♣ A6

South:

♠ A42

♥ J98

♦ KQ4

♣ J974

W	N	E	S
		Pass Out	

## North hands

## After\_3\_Passes

<b>Board: 34</b>	♠ 9532	Partner bids first.
Dealer: South	♥ J6	The opponents are silent.
Vul: E-W	♦ AJT7	
HCP: 10	♣ KJ5	

---

<b>Board: 35</b>	♠ A7	Partner bids first.
Dealer: East	♥ AJT32	The opponents are silent.
Vul: Both	♦ T765	
HCP: 13+1	♣ A3	

---

<b>Board: 36</b>	♠ K2	Partner bids first.
Dealer: East	♥ AQ9	The opponents are silent.
Vul: None	♦ 9872	
HCP: 13	♣ A863	

---

<b>Board: 37</b>	♠ A3	Partner bids first.
Dealer: East	♥ KJ2	The opponents are silent.
Vul: E-W	♦ A8753	
HCP: 13+1	♣ J93	

---

<b>Board: 38</b>	♠ J754	You bid first.
Dealer: West	♥ 983	The opponents are silent.
Vul: Both	♦ AJ5	
HCP: 10	♣ A74	

## Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 9532	♠ AT				Pass Out
Vul: E-W	♥ J6	♥ A543				
North HCP: 10	♦ AJT7	♦ Q42				
South HCP: 10	♣ KJ5	♣ 9873				

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ A7	♠ K543			Pass	Pass
Vul: Both	♥ AJT32	♥ 95	Pass	1 ♥	Pass	1 ♠
North HCP: 13+1	♦ T765	♦ KQJ8	Pass	2 ♦	Pass	3 ♦
South HCP: 10	♣ A3	♣ J65	All Pass			
Contract: 3 ♦ South						

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ K2	♠ AJ84			Pass	Pass
Vul: None	♥ AQ9	♥ T732	Pass	1 ♦	Pass	1 ♥
North HCP: 13	♦ 9872	♦ A6	All Pass			
South HCP: 10	♣ A863	♣ J42				
Contract: 1 ♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: East	♠ A3	♠ KQ92			Pass	Pass
Vul: E-W	♥ KJ2	♥ T97	Pass	1 ♦	Pass	1 ♠
North HCP: 13+1	♦ A8753	♦ K92	Pass	1NT	Pass	2NT
South HCP: 11	♣ J93	♣ K62	All Pass			
Contract: 2NT South						

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ J754	♠ 3	Pass	Pass	Pass	1 ♥
Vul: Both	♥ 983	♥ AQJ642	Pass	2 ♣ <sup>1</sup>	Pass	3 ♠ <sup>2</sup>
North HCP: 10	♦ AJ5	♦ K432	Pass	4 ♣	Pass	4 ♥
South HCP: 13+2	♣ A74	♣ K3	All Pass			
Contract: 4 ♥ South						

1. Reverse drury
2. Splinter

## South hands

## After\_3\_Passes

<b>Board: 34</b>	♠ AT	You bid first.
Dealer: South	♥ A543	The opponents are silent.
Vul: E-W	♦ Q42	
HCP: 10	♣ 9873	

---

<b>Board: 35</b>	♠ K543	You bid first.
Dealer: East	♥ 95	The opponents are silent.
Vul: Both	♦ KQJ8	
HCP: 10	♣ J65	

---

<b>Board: 36</b>	♠ AJ84	You bid first.
Dealer: East	♥ T732	The opponents are silent.
Vul: None	♦ A6	
HCP: 10	♣ J42	

---

<b>Board: 37</b>	♠ KQ92	You bid first.
Dealer: East	♥ T97	The opponents are silent.
Vul: E-W	♦ K92	
HCP: 11	♣ K62	

---

<b>Board: 38</b>	♠ 3	Partner bids first.
Dealer: West	♥ AQJ642	The opponents are silent.
Vul: Both	♦ K432	
HCP: 13+2	♣ K3	

## Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 9532	♠ AT				Pass Out
Vul: E-W	♥ J6	♥ A543				
North HCP: 10	♦ AJT7	♦ Q42				
South HCP: 10	♣ KJ5	♣ 9873				

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ A7	♠ K543			Pass	Pass
Vul: Both	♥ AJT32	♥ 95	Pass	1 ♥	Pass	1 ♠
North HCP: 13+1	♦ T765	♦ KQJ8	Pass	2 ♦	Pass	3 ♦
South HCP: 10	♣ A3	♣ J65	All Pass			
Contract: 3 ♦ South						

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ K2	♠ AJ84			Pass	Pass
Vul: None	♥ AQ9	♥ T732	Pass	1 ♦	Pass	1 ♥
North HCP: 13	♦ 9872	♦ A6	All Pass			
South HCP: 10	♣ A863	♣ J42				
Contract: 1 ♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: East	♠ A3	♠ KQ92			Pass	Pass
Vul: E-W	♥ KJ2	♥ T97	Pass	1 ♦	Pass	1 ♠
North HCP: 13+1	♦ A8753	♦ K92	Pass	1NT	Pass	2NT
South HCP: 11	♣ J93	♣ K62	All Pass			
Contract: 2NT South						

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ J754	♠ 3	Pass	Pass	Pass	1 ♥
Vul: Both	♥ 983	♥ AQJ642	Pass	2 ♣ <sup>1</sup>	Pass	3 ♠ <sup>2</sup>
North HCP: 10	♦ AJ5	♦ K432	Pass	4 ♣	Pass	4 ♥
South HCP: 13+2	♣ A74	♣ K3	All Pass			
Contract: 4 ♥ South						

1. Reverse drury
2. Splinter



# North hands

# After\_3\_Passes

**Board: 39**      ♠ 8764      East (LHO) Doubles 1 ♠ if possible.  
 Dealer: West      ♥ J9  
 Vul: N-S      ♦ A983  
 HCP: 10      ♣ AJ3

---

**Board: 40**      ♠ A92      Partner bids first.  
 Dealer: East      ♥ AT5      The opponents are silent.  
 Vul: E-W      ♦ KJ54  
 HCP: 12      ♣ 532

---

**Board: 41**      ♠ K4      You bid first.  
 Dealer: West      ♥ A9632      The opponents are silent.  
 Vul: Both      ♦ JT65  
 HCP: 8+1      ♣ 52

---

**Board: 42**      ♠ Q732      West (RHO) Doubles 2 ♠ if possible.  
 Dealer: East      ♥ AK986      East (LHO) bids 2NT if possible.  
 Vul: None      ♦ 2  
 HCP: 11+1      ♣ Q92

---

**Board: 43**      ♠ A6      Partner bids first.  
 Dealer: East      ♥ QT76      The opponents are silent.  
 Vul: Both      ♦ A73  
 HCP: 13      ♣ QJ76

## Both hands (Answers Page)

### Board: 39

	North:	South:	W	N	E	S
Dealer: West	♠ 8764	♠ AQT9	Pass	Pass	Pass	1 ♥
Vul: N-S	♥ J9	♥ K7432	Pass	1 ♠	X	2 ♠
North HCP: 10	♦ A983	♦ Q	Pass	3 ♠	All Pass	
South HCP: 11+1	♣ AJ3	♣ T52				
Contract: 3 ♠ North						

### Board: 40

	North:	South:	W	N	E	S
Dealer: East	♠ A92	♠ QJ74			Pass	Pass
Vul: E-W	♥ AT5	♥ Q62	Pass	1 ♦	Pass	1 ♠
North HCP: 12	♦ KJ54	♦ 9863	All Pass			
South HCP: 9	♣ 532	♣ A6				
Contract: 1 ♠ South						

### Board: 41

	North:	South:	W	N	E	S
Dealer: West	♠ K4	♠ T753	Pass	Pass	Pass	1 ♣
Vul: Both	♥ A9632	♥ 5	Pass	1 ♥	Pass	1 ♠
North HCP: 8+1	♦ JT65	♦ AK4	Pass	1NT	All Pass	
South HCP: 11+1	♣ 52	♣ A9643				
Contract: 1NT North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: East	♠ Q732	♠ AJ865			Pass	Pass
Vul: None	♥ AK986	♥ -	Pass	1 ♥	Pass	1 ♠
North HCP: 11+1	♦ 2	♦ Q853	Pass	2 ♠	Pass	Pass
South HCP: 7+1	♣ Q92	♣ 8765	X	Pass	2NT	3 ♠
Contract: 3 ♠ South			All Pass			

### Board: 43

	North:	South:	W	N	E	S
Dealer: East	♠ A6	♠ KJ53			Pass	Pass
Vul: Both	♥ QT76	♥ J82	Pass	1 ♣	Pass	1 ♠
North HCP: 13	♦ A73	♦ 8652	Pass	1NT	Pass	2NT
South HCP: 9	♣ QJ76	♣ A4	All Pass			
Contract: 2NT South						

## South hands

## After\_3\_Passes

**Board: 39**      ♠ AQT9      East (RHO) Doubles 1 ♠ if possible.  
 Dealer: West      ♥ K7432  
 Vul: N-S      ♦ Q  
 HCP: 11+1      ♣ T52

---

**Board: 40**      ♠ QJ74      You bid first.  
 Dealer: East      ♥ Q62      The opponents are silent.  
 Vul: E-W      ♦ 9863  
 HCP: 9      ♣ A6

---

**Board: 41**      ♠ T753      Partner bids first.  
 Dealer: West      ♥ 5      The opponents are silent.  
 Vul: Both      ♦ AK4  
 HCP: 11+1      ♣ A9643

---

**Board: 42**      ♠ AJ865      West (LHO) Doubles 2 ♠ if possible.  
 Dealer: East      ♥ -      East (RHO) bids 2NT if possible.  
 Vul: None      ♦ Q853  
 HCP: 7+1      ♣ 8765

---

**Board: 43**      ♠ KJ53      You bid first.  
 Dealer: East      ♥ J82      The opponents are silent.  
 Vul: Both      ♦ 8652  
 HCP: 9      ♣ A4

## Both hands (Answers Page)

### Board: 39

	North:	South:	W	N	E	S
Dealer: West	♠ 8764	♠ AQT9	Pass	Pass	Pass	1 ♥
Vul: N-S	♥ J9	♥ K7432	Pass	1 ♠	X	2 ♠
North HCP: 10	♦ A983	♦ Q	Pass	3 ♠	All Pass	
South HCP: 11+1	♣ AJ3	♣ T52				
Contract: 3 ♠ North						

### Board: 40

	North:	South:	W	N	E	S
Dealer: East	♠ A92	♠ QJ74			Pass	Pass
Vul: E-W	♥ AT5	♥ Q62	Pass	1 ♦	Pass	1 ♠
North HCP: 12	♦ KJ54	♦ 9863	All Pass			
South HCP: 9	♣ 532	♣ A6				
Contract: 1 ♠ South						

### Board: 41

	North:	South:	W	N	E	S
Dealer: West	♠ K4	♠ T753	Pass	Pass	Pass	1 ♣
Vul: Both	♥ A9632	♥ 5	Pass	1 ♥	Pass	1 ♠
North HCP: 8+1	♦ JT65	♦ AK4	Pass	1NT	All Pass	
South HCP: 11+1	♣ 52	♣ A9643				
Contract: 1NT North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: East	♠ Q732	♠ AJ865			Pass	Pass
Vul: None	♥ AK986	♥ -	Pass	1 ♥	Pass	1 ♠
North HCP: 11+1	♦ 2	♦ Q853	Pass	2 ♠	Pass	Pass
South HCP: 7+1	♣ Q92	♣ 8765	X	Pass	2NT	3 ♠
Contract: 3 ♠ South			All Pass			

### Board: 43

	North:	South:	W	N	E	S
Dealer: East	♠ A6	♠ KJ53			Pass	Pass
Vul: Both	♥ QT76	♥ J82	Pass	1 ♣	Pass	1 ♠
North HCP: 13	♦ A73	♦ 8652	Pass	1NT	Pass	2NT
South HCP: 9	♣ QJ76	♣ A4	All Pass			
Contract: 2NT South						

## North hands

## After\_3\_Passes

<b>Board: 44</b>	♠ A83	Partner bids first.
Dealer: East	♥ QJ9	The opponents are silent.
Vul: None	♦ 864	
HCP: 12	♣ AJT8	

---

<b>Board: 45</b>	♠ Q54	You bid first.
Dealer: West	♥ A742	The opponents are silent.
Vul: N-S	♦ T43	
HCP: 10	♣ A76	

---

<b>Board: 46</b>	♠ 65	Partner bids first.
Dealer: East	♥ A42	The opponents are silent.
Vul: Both	♦ QT42	
HCP: 12	♣ AQ87	

---

<b>Board: 47</b>	♠ K93	You bid first.
Dealer: West	♥ KQ84	The opponents are silent.
Vul: None	♦ JT64	
HCP: 10	♣ J5	

---

<b>Board: 48</b>	♠ A85	Partner bids first.
Dealer: East	♥ A85	The opponents are silent.
Vul: N-S	♦ AT73	
HCP: 12	♣ T52	

## Both hands (Answers Page)

### Board: 44

Dealer: East

Vul: None

North HCP: 12

South HCP: 7

Contract: 1 ♠ South

North:

♠ A83

♥ QJ9

♦ 864

♣ AJT8

South:

♠ J962

♥ K87

♦ J2

♣ Q953

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

### Board: 45

Dealer: West

Vul: N-S

North HCP: 10

South HCP: 12

Contract: 1 ♥ North

North:

♠ Q54

♥ A742

♦ T43

♣ A76

South:

♠ K7

♥ J95

♦ AK98

♣ J954

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

### Board: 46

Dealer: East

Vul: Both

North HCP: 12

South HCP: 9

Contract: 1 ♠ South

North:

♠ 65

♥ A42

♦ QT42

♣ AQ87

South:

♠ K872

♥ K85

♦ 65

♣ K962

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

### Board: 47

Dealer: West

Vul: None

North HCP: 10

South HCP: 11

Contract: 1NT North

North:

♠ K93

♥ KQ84

♦ JT64

♣ J5

South:

♠ AT84

♥ A

♦ K853

♣ 9632

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

### Board: 48

Dealer: East

Vul: N-S

North HCP: 12

South HCP: 11

Contract: 1 ♥ South

North:

♠ A85

♥ A85

♦ AT73

♣ T52

South:

♠ QJT

♥ QJ72

♦ 84

♣ AJ96

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

**South hands****After\_3\_Passes**

<b>Board: 44</b>	♠ J962	You bid first.
Dealer: East	♥ K87	The opponents are silent.
Vul: None	♦ J2	
HCP: 7	♣ Q953	

---

<b>Board: 45</b>	♠ K7	Partner bids first.
Dealer: West	♥ J95	The opponents are silent.
Vul: N-S	♦ AK98	
HCP: 12	♣ J954	

---

<b>Board: 46</b>	♠ K872	You bid first.
Dealer: East	♥ K85	The opponents are silent.
Vul: Both	♦ 65	
HCP: 9	♣ K962	

---

<b>Board: 47</b>	♠ AT84	Partner bids first.
Dealer: West	♥ A	The opponents are silent.
Vul: None	♦ K853	
HCP: 11	♣ 9632	

---

<b>Board: 48</b>	♠ QJT	You bid first.
Dealer: East	♥ QJ72	The opponents are silent.
Vul: N-S	♦ 84	
HCP: 11	♣ AJ96	

## Both hands (Answers Page)

### Board: 44

Dealer: East

Vul: None

North HCP: 12

South HCP: 7

Contract: 1 ♠ South

North:

♠ A83

♥ QJ9

♦ 864

♣ AJT8

South:

♠ J962

♥ K87

♦ J2

♣ Q953

W N E S

Pass Pass

Pass 1 ♣ Pass 1 ♠

All Pass

### Board: 45

Dealer: West

Vul: N-S

North HCP: 10

South HCP: 12

Contract: 1 ♥ North

North:

♠ Q54

♥ A742

♦ T43

♣ A76

South:

♠ K7

♥ J95

♦ AK98

♣ J954

W N E S

Pass Pass Pass 1 ♦

Pass 1 ♥ All Pass

### Board: 46

Dealer: East

Vul: Both

North HCP: 12

South HCP: 9

Contract: 1 ♠ South

North:

♠ 65

♥ A42

♦ QT42

♣ AQ87

South:

♠ K872

♥ K85

♦ 65

♣ K962

W N E S

Pass Pass

Pass 1 ♦ Pass 1 ♠

All Pass

### Board: 47

Dealer: West

Vul: None

North HCP: 10

South HCP: 11

Contract: 1NT North

North:

♠ K93

♥ KQ84

♦ JT64

♣ J5

South:

♠ AT84

♥ A

♦ K853

♣ 9632

W N E S

Pass Pass Pass 1 ♦

Pass 1 ♥ Pass 1 ♠

Pass 1NT All Pass

### Board: 48

Dealer: East

Vul: N-S

North HCP: 12

South HCP: 11

Contract: 1 ♥ South

North:

♠ A85

♥ A85

♦ AT73

♣ T52

South:

♠ QJT

♥ QJ72

♦ 84

♣ AJ96

W N E S

Pass Pass

Pass 1 ♦ Pass 1 ♥

All Pass



**North hands****After\_3\_Passes****Board: 49**

♠ JT94

You bid first.

Dealer: West

♥ AKQ

The opponents are silent.

Vul: E-W

♦ J84

HCP: 11

♣ T73

**Board: 50**

♠ 642

Partner bids first.

Dealer: South

♥ QJ2

The opponents are silent.

Vul: E-W

♦ AJT7

HCP: 9

♣ J63

## Both hands (Answers Page)

**Board: 49**

Dealer: West

Vul: E-W

North HCP: 11

South HCP: 14+1

Contract: 3NT North

**North:**

♠ JT94

♥ AKQ

♦ J84

♣ T73

**South:**

♠ A

♥ J9842

♦ QT62

♣ AK5

**W      N      E      S**

Pass   Pass   Pass   1 ♥

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

Pass   3NT   All Pass

1. Reverse drury

2. artificial

**Board: 50**

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 11

**North:**

♠ 642

♥ QJ2

♦ AJT7

♣ J63

**South:**

♠ KQ83

♥ A76

♦ 652

♣ Q72

**W      N      E      S**

Pass Out

**South hands****After\_3\_Passes****Board: 49**

♠ A

Partner bids first.

Dealer: West

♥ J9842

The opponents are silent.

Vul: E-W

♦ QT62

HCP: 14+1

♣ AK5

**Board: 50**

♠ KQ83

You bid first.

Dealer: South

♥ A76

The opponents are silent.

Vul: E-W

♦ 652

HCP: 11

♣ Q72

## Both hands (Answers Page)

**Board: 49**

Dealer: West

Vul: E-W

North HCP: 11

South HCP: 14+1

Contract: 3NT North

**North:**

♠ JT94

♥ AKQ

♦ J84

♣ T73

**South:**

♠ A

♥ J9842

♦ QT62

♣ AK5

**W      N      E      S**

Pass   Pass   Pass   1 ♥

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

Pass   3NT   All Pass

1. Reverse drury

2. artificial

**Board: 50**

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 11

**North:**

♠ 642

♥ QJ2

♦ AJT7

♣ J63

**South:**

♠ KQ83

♥ A76

♦ 652

♣ Q72

**W      N      E      S**

Pass Out