

<b>Board: 1</b>	♠ T2	Partner is dealer.
Dealer: South	♥ J4	The opponents are silent.
Vul: N-S	♦ 976542	
HCP: 5+2	♣ A87	

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<b>Board: 2</b>	♠ AKQJ954	You are dealer.
Dealer: North	♥ Q52	The opponents are silent.
Vul: Both	♦ T	
HCP: 12+3	♣ T2	

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<b>Board: 3</b>	♠ 86	Partner is dealer.
Dealer: South	♥ 98432	The opponents are silent.
Vul: E-W	♦ 9854	
HCP: 4+1	♣ A4	

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<b>Board: 4</b>	♠ AKQT842	You are dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: Both	♦ QT2	
HCP: 11+3	♣ 87	

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<b>Board: 5</b>	♠ AK943	Partner is dealer.
Dealer: South	♥ 9862	The opponents are silent.
Vul: Both	♦ J	
HCP: 15+1	♣ AK9	

## Both hands (Answers Page)

### Board: 1

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 11+3

Contract: 4 ♠ North

North:

♠ T2

♥ J4

♦ 976542

♣ A87

South:

♠ AKQJ654

♥ 63

♦ -

♣ J953

W N E S

Pass 4 ♠ All Pass 4 ♦

### Board: 2

Dealer: North

Vul: Both

North HCP: 12+3

South HCP: 8+3

Contract: 4 ♠ South

North:

♠ AKQJ954

♥ Q52

♦ T

♣ T2

South:

♠ -

♥ 87

♦ AK9874

♣ J9874

W N E S

All Pass 4 ♦ Pass 4 ♠

### Board: 3

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 12+3

Contract: 4 ♠ North

North:

♠ 86

♥ 98432

♦ 9854

♣ A4

South:

♠ AKQT942

♥ 65

♦ -

♣ QJ52

W N E S

Pass 4 ♠ All Pass 4 ♦

### Board: 4

Dealer: North

Vul: Both

North HCP: 11+3

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ AKQT842

♥ 9

♦ QT2

♣ 87

South:

♠ 97

♥ T7643

♦ AK96

♣ A3

W N E S

All Pass 4 ♦ Pass 4 ♠

### Board: 5

Dealer: South

Vul: Both

North HCP: 15+1

South HCP: 12+3

Contract: 6 ♥ North

North:

♠ AK943

♥ 9862

♦ J

♣ AK9

South:

♠ 2

♥ AKQJ543

♦ Q63

♣ 74

W N E S

Pass 4NT Pass 5 ♠<sup>1</sup>

Pass 6 ♥ All Pass

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

**Board: 1**      ♠ AKQJ654    You are dealer.  
Dealer: South    ♥ 63            The opponents are silent.  
Vul: N-S        ♦ -  
HCP: 11+3      ♣ J953

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**Board: 2**      ♠ -              Partner is dealer.  
Dealer: North   ♥ 87            The opponents are silent.  
Vul: Both       ♦ AK9874  
HCP: 8+3       ♣ J9874

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**Board: 3**      ♠ AKQT942    You are dealer.  
Dealer: South   ♥ 65            The opponents are silent.  
Vul: E-W        ♦ -  
HCP: 12+3      ♣ QJ52

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**Board: 4**      ♠ 97             Partner is dealer.  
Dealer: North   ♥ T7643       The opponents are silent.  
Vul: Both       ♦ AK96  
HCP: 11+1      ♣ A3

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**Board: 5**      ♠ 2              You are dealer.  
Dealer: South   ♥ AKQJ543    The opponents are silent.  
Vul: Both       ♦ Q63  
HCP: 12+3      ♣ 74

## Both hands (Answers Page)

### Board: 1

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 11+3

Contract: 4 ♠ North

North:

♠ T2

♥ J4

♦ 976542

♣ A87

South:

♠ AKQJ654

♥ 63

♦ -

♣ J953

W N E S

Pass 4 ♠ All Pass 4 ♦

### Board: 2

Dealer: North

Vul: Both

North HCP: 12+3

South HCP: 8+3

Contract: 4 ♠ South

North:

♠ AKQJ954

♥ Q52

♦ T

♣ T2

South:

♠ -

♥ 87

♦ AK9874

♣ J9874

W N E S

All Pass 4 ♦ Pass 4 ♠

### Board: 3

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 12+3

Contract: 4 ♠ North

North:

♠ 86

♥ 98432

♦ 9854

♣ A4

South:

♠ AKQT942

♥ 65

♦ -

♣ QJ52

W N E S

Pass 4 ♠ All Pass 4 ♦

### Board: 4

Dealer: North

Vul: Both

North HCP: 11+3

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ AKQT842

♥ 9

♦ QT2

♣ 87

South:

♠ 97

♥ T7643

♦ AK96

♣ A3

W N E S

All Pass 4 ♦ Pass 4 ♠

### Board: 5

Dealer: South

Vul: Both

North HCP: 15+1

South HCP: 12+3

Contract: 6 ♥ North

North:

♠ AK943

♥ 9862

♦ J

♣ AK9

South:

♠ 2

♥ AKQJ543

♦ Q63

♣ 74

W N E S

Pass 4NT Pass 5 ♠<sup>1</sup>

Pass 6 ♥ All Pass

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

<b>Board: 6</b>	♠ J753	Partner is dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 14+1	♣ KQT62	
<hr/>		
<b>Board: 7</b>	♠ 86	Partner is dealer.
Dealer: South	♥ T63	The opponents are silent.
Vul: Both	♦ A952	
HCP: 6	♣ Q764	
<hr/>		
<b>Board: 8</b>	♠ 97	Partner is dealer.
Dealer: South	♥ 964	East (LHO) Doubles 4 ♠ if possible.
Vul: None	♦ AK7	West (RHO) bids 5 ♥ if possible.
HCP: 12+1	♣ AJ984	West (RHO) Doubles 5 ♠ if possible.
<hr/>		
<b>Board: 9</b>	♠ AKQT98765	You are dealer.
Dealer: North	♥ 92	The opponents are silent.
Vul: N-S	♦ -	
HCP: 10+5	♣ J8	
<hr/>		
<b>Board: 10</b>	♠ AKQJ843	You are dealer.
Dealer: North	♥ 2	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 10+3	♣ T532	

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ J753	♠ AKQT9862				4 ♠
Vul: N-S	♥ A9	♥ 6	All Pass			
North HCP: 14+1	♦ A6	♦ 52				
South HCP: 10+4	♣ KQT62	♣ J9				
Contract: 4 ♠ South						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ 86	♠ AKQJ943				4 ♦
Vul: Both	♥ T63	♥ Q82	Pass	4 ♠	All Pass	
North HCP: 6	♦ A952	♦ 86				
South HCP: 13+3	♣ Q764	♣ J				
Contract: 4 ♠ North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ AKQJT863				4 ♠
Vul: None	♥ 964	♥ 7	Pass	Pass	X	Pass
North HCP: 12+1	♦ AK7	♦ T98	5 ♥	5 ♠	Pass	Pass
South HCP: 10+4	♣ AJ984	♣ T	X	All Pass		
Contract: 5 ♠ X 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	♠ AKQT98765	♠ 4		4 ♠	All Pass	
Vul: N-S	♥ 92	♥ AQT6				
North HCP: 10+5	♦ -	♦ A9632				
South HCP: 12+1	♣ J8	♣ QT3				
Contract: 4 ♠ North						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ843	♠ 2		4 ♦	Pass	4 ♠
Vul: E-W	♥ 2	♥ KQ3	All Pass			
North HCP: 10+3	♦ 5	♦ 96432				
South HCP: 12+1	♣ T532	♣ AK76				
Contract: 4 ♠ South						

**Board: 6**      ♠ AKQT9862 You are dealer.  
Dealer: South      ♥ 6      The opponents are silent.  
Vul: N-S      ♦ 52  
HCP: 10+4      ♣ J9

---

**Board: 7**      ♠ AKQJ943 You are dealer.  
Dealer: South      ♥ Q82      The opponents are silent.  
Vul: Both      ♦ 86  
HCP: 13+3      ♣ J

---

**Board: 8**      ♠ AKQJT863 You are dealer.  
Dealer: South      ♥ 7      East (RHO) Doubles 4 ♠ if possible.  
Vul: None      ♦ T98      West (LHO) bids 5 ♥ if possible.  
HCP: 10+4      ♣ T      West (LHO) Doubles 5 ♠ if possible.

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**Board: 9**      ♠ 4      Partner is dealer.  
Dealer: North      ♥ AQT6      The opponents are silent.  
Vul: N-S      ♦ A9632  
HCP: 12+1      ♣ QT3

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**Board: 10**      ♠ 2      Partner is dealer.  
Dealer: North      ♥ KQ3      The opponents are silent.  
Vul: E-W      ♦ 96432  
HCP: 12+1      ♣ AK76

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: N-S

North HCP: 14+1

South HCP: 10+4

Contract: 4 ♠ South

North:

♠ J753

♥ A9

♦ A6

♣ KQT62

South:

♠ AKQT9862

♥ 6

♦ 52

♣ J9

W	N	E	S
			4 ♠

All Pass

### Board: 7

Dealer: South

Vul: Both

North HCP: 6

South HCP: 13+3

Contract: 4 ♠ North

North:

♠ 86

♥ T63

♦ A952

♣ Q764

South:

♠ AKQJ943

♥ Q82

♦ 86

♣ J

W	N	E	S
			4 ♦

Pass 4 ♠ All Pass

### Board: 8

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 10+4

Contract: 5 ♠ X North

North:

♠ 97

♥ 964

♦ AK7

♣ AJ984

South:

♠ AKQJT863

♥ 7

♦ T98

♣ T

W	N	E	S
			4 ♠

Pass Pass X Pass  
5 ♥ 5 ♠ Pass Pass  
X All Pass

### Board: 9

Dealer: North

Vul: N-S

North HCP: 10+5

South HCP: 12+1

Contract: 4 ♠ North

North:

♠ AKQT98765

♥ 92

♦ -

♣ J8

South:

♠ 4

♥ AQT6

♦ A9632

♣ QT3

W	N	E	S
	4 ♠	All Pass	

### Board: 10

Dealer: North

Vul: E-W

North HCP: 10+3

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ AKQJ843

♥ 2

♦ 5

♣ T532

South:

♠ 2

♥ KQ3

♦ 96432

♣ AK76

W	N	E	S
	4 ♦	Pass	4 ♠

All Pass



**Board: 11**      ♠ T862      RHO is dealer. You bid second.  
Dealer: West      ♥ K      West (RHO) opens 4♥ if possible.  
Vul: None      ♦ AKJ  
HCP: 12+1      ♣ J8742

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**Board: 12**      ♠ AKQJ872      You are dealer.  
Dealer: North      ♥ -      The opponents are silent.  
Vul: N-S      ♦ Q2  
HCP: 12+3      ♣ T532

---

**Board: 13**      ♠ AKJT97432      You are dealer.  
Dealer: North      ♥ -      East (LHO) Doubles 4♠ if possible.  
Vul: E-W      ♦ J7  
HCP: 9+5      ♣ 63

---

**Board: 14**      ♠ AKQT987      You are dealer.  
Dealer: North      ♥ J      The opponents are silent.  
Vul: Both      ♦ T6  
HCP: 12+3      ♣ Q86

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**Board: 15**      ♠ A3      RHO is dealer. You bid second.  
Dealer: West      ♥ J      West (RHO) opens 4♥ if possible.  
Vul: E-W      ♦ AQJ8542      East (LHO) Doubles 5♦ if possible.  
HCP: 14+3      ♣ Q94

## Both hands (Answers Page)

### Board: 11

Dealer: West

Vul: None

North HCP: 12+1

South HCP: 14+1

Contract: 5 ♣ North

North:

♠ T862

♥ K

♦ AKJ

♣ J8742

South:

♠ AJ95

♥ -

♦ QT863

♣ AKT6

W N E S

4 ♥ Pass Pass X

Pass 5 ♣ All Pass

### Board: 12

Dealer: North

Vul: N-S

North HCP: 12+3

South HCP: 6+4

Contract: 4 ♠ South

North:

♠ AKQJ872

♥ -

♦ Q2

♣ T532

South:

♠ -

♥ JT8632

♦ 6

♣ AJ9764

W N E S

4 ♦ Pass 4 ♠

All Pass

### Board: 13

Dealer: North

Vul: E-W

North HCP: 9+5

South HCP: 8+2

Contract: 4 ♠ X North

North:

♠ AKJT97432

♥ -

♦ J7

♣ 63

South:

♠ -

♥ AJ8753

♦ 9532

♣ K87

W N E S

4 ♠ X All Pass

### Board: 14

Dealer: North

Vul: Both

North HCP: 12+3

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AKQT987

♥ J

♦ T6

♣ Q86

South:

♠ J5

♥ AT643

♦ AQ

♣ KJ54

W N E S

4 ♦ Pass 4 ♠

All Pass

### Board: 15

Dealer: West

Vul: E-W

North HCP: 14+3

South HCP: 3+2

Contract: 5 ♦ X North

North:

♠ A3

♥ J

♦ AQJ8542

♣ Q94

South:

♠ QJT542

♥ 532

♦ 9

♣ T72

W N E S

4 ♥ 5 ♦ X All Pass

<b>Board: 11</b>	♠ AJ95	LHO is dealer.
Dealer: West	♥ -	West (LHO) opens 4♥ if possible.
Vul: None	♦ QT863	
HCP: 14+1	♣ AKT6	
<hr/>		
<b>Board: 12</b>	♠ -	Partner is dealer.
Dealer: North	♥ JT8632	The opponents are silent.
Vul: N-S	♦ 6	
HCP: 6+4	♣ AJ9764	
<hr/>		
<b>Board: 13</b>	♠ -	Partner is dealer.
Dealer: North	♥ AJ8753	East (RHO) Doubles 4♠ if possible.
Vul: E-W	♦ 9532	
HCP: 8+2	♣ K87	
<hr/>		
<b>Board: 14</b>	♠ J5	Partner is dealer.
Dealer: North	♥ AT643	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 15+1	♣ KJ54	
<hr/>		
<b>Board: 15</b>	♠ QJT542	LHO is dealer.
Dealer: West	♥ 532	West (LHO) opens 4♥ if possible.
Vul: E-W	♦ 9	East (RHO) Doubles 5♦ if possible.
HCP: 3+2	♣ T72	

## Both hands (Answers Page)

### Board: 11

Dealer: West

Vul: None

North HCP: 12+1

South HCP: 14+1

Contract: 5 ♣ North

North:

♠ T862

♥ K

♦ AKJ

♣ J8742

South:

♠ AJ95

♥ -

♦ QT863

♣ AKT6

W	N	E	S
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4 ♥	Pass	Pass	X
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Pass	5 ♣	All Pass	
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### Board: 12

Dealer: North

Vul: N-S

North HCP: 12+3

South HCP: 6+4

Contract: 4 ♠ South

North:

♠ AKQJ872

♥ -

♦ Q2

♣ T532

South:

♠ -

♥ JT8632

♦ 6

♣ AJ9764

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

	4 ♦	Pass	4 ♠
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All Pass

### Board: 13

Dealer: North

Vul: E-W

North HCP: 9+5

South HCP: 8+2

Contract: 4 ♠ X North

North:

♠ AKJT97432

♥ -

♦ J7

♣ 63

South:

♠ -

♥ AJ8753

♦ 9532

♣ K87

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

	4 ♠	X	All Pass
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### Board: 14

Dealer: North

Vul: Both

North HCP: 12+3

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AKQT987

♥ J

♦ T6

♣ Q86

South:

♠ J5

♥ AT643

♦ AQ

♣ KJ54

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

	4 ♦	Pass	4 ♠
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All Pass

### Board: 15

Dealer: West

Vul: E-W

North HCP: 14+3

South HCP: 3+2

Contract: 5 ♦ X North

North:

♠ A3

♥ J

♦ AQJ8542

♣ Q94

South:

♠ QJT542

♥ 532

♦ 9

♣ T72

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

4 ♥	5 ♦	X	All Pass
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**Board: 16**      ♠ -      You are dealer.  
Dealer: North      ♥ AKQJT83      East (LHO) Doubles 4♣ if possible.  
Vul: None      ♦ Q92  
HCP: 12+3      ♣ 843

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**Board: 17**      ♠ 63      You are dealer.  
Dealer: North      ♥ AKQJ9652      The opponents are silent.  
Vul: E-W      ♦ 975  
HCP: 10+4      ♣ -

---

**Board: 18**      ♠ AKT2      RHO is dealer. You bid second.  
Dealer: West      ♥ 952      West (RHO) opens 4♣ if possible.  
Vul: Both      ♦ 763      East (LHO) bids 4♥ if possible.  
HCP: 7      ♣ 874

---

**Board: 19**      ♠ KJT9432      Partner is dealer.  
Dealer: South      ♥ 4      The opponents are silent.  
Vul: N-S      ♦ AT  
HCP: 13+3      ♣ KQT

---

**Board: 20**      ♠ AKQJ643      You are dealer.  
Dealer: North      ♥ -      The opponents are silent.  
Vul: None      ♦ JT93  
HCP: 11+3      ♣ 96

## Both hands (Answers Page)

### Board: 16

Dealer: North

Vul: None

North HCP: 12+3

South HCP: 6+3

Contract: 4♥ South

North:

♠ -

♥ AKQJT83

♦ Q92

♣ 843

South:

♠ Q942

♥ -

♦ AT87653

♣ 95

W	N	E	S
	4♣	X	4♥

All Pass

### Board: 17

Dealer: North

Vul: E-W

North HCP: 10+4

South HCP: 7

Contract: 4♥ North

North:

♠ 63

♥ AKQJ9652

♦ 975

♣ -

South:

♠ 82

♥ T743

♦ KQT8

♣ Q43

W	N	E	S
	4♥	All Pass	

### Board: 18

Dealer: West

Vul: Both

North HCP: 7

South HCP: 16+1

Contract: 4♠ South

North:

♠ AKT2

♥ 952

♦ 763

♣ 874

South:

♠ J8754

♥ 8

♦ AQ95

♣ AKQ

W	N	E	S
4♣	Pass	4♥	4♠

All Pass

### Board: 19

Dealer: South

Vul: N-S

North HCP: 13+3

South HCP: 12+3

Contract: 4♥ North

North:

♠ KJT9432

♥ 4

♦ AT

♣ KQT

South:

♠ Q

♥ AKQJT82

♦ 9752

♣ 8

W	N	E	S
			4♣

Pass 4♥ All Pass

### Board: 20

Dealer: North

Vul: None

North HCP: 11+3

South HCP: 9

Contract: 4♠ South

North:

♠ AKQJ643

♥ -

♦ JT93

♣ 96

South:

♠ 2

♥ QT65

♦ AQ84

♣ J854

W	N	E	S
	4♦	Pass	4♠

All Pass

# South hands

# Namyats

**Board: 16**      ♠ Q942      Partner is dealer.  
 Dealer: North      ♥ -      East (RHO) Doubles 4♣ if possible.  
 Vul: None      ♦ AT87653  
 HCP: 6+3      ♣ 95

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**Board: 17**      ♠ 82      Partner is dealer.  
 Dealer: North      ♥ T743      The opponents are silent.  
 Vul: E-W      ♦ KQT8  
 HCP: 7      ♣ Q43

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**Board: 18**      ♠ J8754      LHO is dealer.  
 Dealer: West      ♥ 8      West (LHO) opens 4♣ if possible.  
 Vul: Both      ♦ AQ95      East (RHO) bids 4♥ if possible.  
 HCP: 16+1      ♣ AKQ

---

**Board: 19**      ♠ Q      You are dealer.  
 Dealer: South      ♥ AKQJT82      The opponents are silent.  
 Vul: N-S      ♦ 9752  
 HCP: 12+3      ♣ 8

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**Board: 20**      ♠ 2      Partner is dealer.  
 Dealer: North      ♥ QT65      The opponents are silent.  
 Vul: None      ♦ AQ84  
 HCP: 9      ♣ J854

## Both hands (Answers Page)

### Board: 16

Dealer: North

Vul: None

North HCP: 12+3

South HCP: 6+3

Contract: 4♥ South

North:

♠ -

♥ AKQJT83

♦ Q92

♣ 843

South:

♠ Q942

♥ -

♦ AT87653

♣ 95

W	N	E	S
	4♣	X	4♥

All Pass

### Board: 17

Dealer: North

Vul: E-W

North HCP: 10+4

South HCP: 7

Contract: 4♥ North

North:

♠ 63

♥ AKQJ9652

♦ 975

♣ -

South:

♠ 82

♥ T743

♦ KQT8

♣ Q43

W	N	E	S
	4♥	All Pass	

### Board: 18

Dealer: West

Vul: Both

North HCP: 7

South HCP: 16+1

Contract: 4♠ South

North:

♠ AKT2

♥ 952

♦ 763

♣ 874

South:

♠ J8754

♥ 8

♦ AQ95

♣ AKQ

W	N	E	S
4♣	Pass	4♥	4♠

All Pass

### Board: 19

Dealer: South

Vul: N-S

North HCP: 13+3

South HCP: 12+3

Contract: 4♥ North

North:

♠ KJT9432

♥ 4

♦ AT

♣ KQT

South:

♠ Q

♥ AKQJT82

♦ 9752

♣ 8

W	N	E	S
			4♣

Pass 4♥ All Pass

### Board: 20

Dealer: North

Vul: None

North HCP: 11+3

South HCP: 9

Contract: 4♠ South

North:

♠ AKQJ643

♥ -

♦ JT93

♣ 96

South:

♠ 2

♥ QT65

♦ AQ84

♣ J854

W	N	E	S
	4♦	Pass	4♠

All Pass



<b>Board: 21</b>	♠ 3	Partner is dealer.
Dealer: South	♥ JT9	The opponents are silent.
Vul: E-W	♦ AJT87	
HCP: 13+1	♣ AK73	
<hr/>		
<b>Board: 22</b>	♠ QT86	You are dealer.
Dealer: North	♥ AKQJ965	The opponents are silent.
Vul: None	♦ -	
HCP: 12+3	♣ 97	
<hr/>		
<b>Board: 23</b>	♠ 543	Partner is dealer.
Dealer: South	♥ QJ953	East (LHO) Doubles 4 ♠ if possible.
Vul: N-S	♦ K75	
HCP: 11+1	♣ AJ	
<hr/>		
<b>Board: 24</b>	♠ AKQJT53	You are dealer.
Dealer: North	♥ 4	The opponents are silent.
Vul: E-W	♦ 63	
HCP: 13+3	♣ QJ5	
<hr/>		
<b>Board: 25</b>	♠ 3	Partner is dealer.
Dealer: South	♥ AK987	The opponents are silent.
Vul: N-S	♦ AT32	
HCP: 11+1	♣ 973	

## Both hands (Answers Page)

### Board: 21

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 10+3

Contract: 4 ♠ North

North:

♠ 3

♥ JT9

♦ AJT87

♣ AK73

South:

♠ AKQJ986

♥ 54

♦ -

♣ T952

W N E S

4 ♦

Pass 4 ♠ All Pass

### Board: 22

Dealer: North

Vul: None

North HCP: 12+3

South HCP: 20+1

Contract: 4 ♥ South

North:

♠ QT86

♥ AKQJ965

♦ -

♣ 97

South:

♠ A954

♥ -

♦ AK763

♣ AKQ4

W N E S

4 ♣ Pass 4 ♥

All Pass

### Board: 23

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 10+3

Contract: 4 ♠ X North

North:

♠ 543

♥ QJ953

♦ K75

♣ AJ

South:

♠ AKQJ862

♥ 84

♦ -

♣ 9764

W N E S

4 ♦

Pass 4 ♠ X All Pass

### Board: 24

Dealer: North

Vul: E-W

North HCP: 13+3

South HCP: 5+1

Contract: 4 ♠ South

North:

♠ AKQJT53

♥ 4

♦ 63

♣ QJ5

South:

♠ 82

♥ QT952

♦ KT

♣ 9843

W N E S

4 ♦ Pass 4 ♠

All Pass

### Board: 25

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12+3

Contract: 4 ♠ North

North:

♠ 3

♥ AK987

♦ AT32

♣ 973

South:

♠ AKQJ954

♥ T

♦ 94

♣ Q65

W N E S

4 ♦

Pass 4 ♠ All Pass

## South hands

## Namyats

<b>Board: 21</b>	♠ AKQJ986	You are dealer.
Dealer: South	♥ 54	The opponents are silent.
Vul: E-W	♦ -	
HCP: 10+3	♣ T952	
<hr/>		
<b>Board: 22</b>	♠ A954	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ AK763	
HCP: 20+1	♣ AKQ4	
<hr/>		
<b>Board: 23</b>	♠ AKQJ862	You are dealer.
Dealer: South	♥ 84	East (RHO) Doubles 4♠ if possible.
Vul: N-S	♦ -	
HCP: 10+3	♣ 9764	
<hr/>		
<b>Board: 24</b>	♠ 82	Partner is dealer.
Dealer: North	♥ QT952	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 5+1	♣ 9843	
<hr/>		
<b>Board: 25</b>	♠ AKQJ954	You are dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: N-S	♦ 94	
HCP: 12+3	♣ Q65	

## Both hands (Answers Page)

### Board: 21

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 10+3

Contract: 4 ♠ North

North:

♠ 3

♥ JT9

♦ AJT87

♣ AK73

South:

♠ AKQJ986

♥ 54

♦ -

♣ T952

W

N

E

S

4 ♦

Pass

4 ♠

All Pass

### Board: 22

Dealer: North

Vul: None

North HCP: 12+3

South HCP: 20+1

Contract: 4 ♥ South

North:

♠ QT86

♥ AKQJ965

♦ -

♣ 97

South:

♠ A954

♥ -

♦ AK763

♣ AKQ4

W

N

E

S

4 ♣

Pass

4 ♥

All Pass

### Board: 23

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 10+3

Contract: 4 ♠ X North

North:

♠ 543

♥ QJ953

♦ K75

♣ AJ

South:

♠ AKQJ862

♥ 84

♦ -

♣ 9764

W

N

E

S

4 ♦

Pass

4 ♠

X

All Pass

### Board: 24

Dealer: North

Vul: E-W

North HCP: 13+3

South HCP: 5+1

Contract: 4 ♠ South

North:

♠ AKQJT53

♥ 4

♦ 63

♣ QJ5

South:

♠ 82

♥ QT952

♦ KT

♣ 9843

W

N

E

S

4 ♦

Pass

4 ♠

All Pass

### Board: 25

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12+3

Contract: 4 ♠ North

North:

♠ 3

♥ AK987

♦ AT32

♣ 973

South:

♠ AKQJ954

♥ T

♦ 94

♣ Q65

W

N

E

S

4 ♦

Pass

4 ♠

All Pass

**Board: 26**      ♠ AKQJ962      You are dealer.  
Dealer: North      ♥ 42      The opponents are silent.  
Vul: E-W      ♦ Q42  
HCP: 13+3      ♣ J

---

**Board: 27**      ♠ 972      Partner is dealer.  
Dealer: South      ♥ -      East (LHO) Doubles 4♥ if possible.  
Vul: Both      ♦ AKJT754  
HCP: 11+3      ♣ QJ5

---

**Board: 28**      ♠ J965      Partner is dealer.  
Dealer: South      ♥ A9      East (LHO) bids 4♠ if possible.  
Vul: None      ♦ 9642  
HCP: 11      ♣ AQ5

---

**Board: 29**      ♠ AKQT7654      You are dealer.  
Dealer: North      ♥ 9      The opponents are silent.  
Vul: N-S      ♦ T2  
HCP: 9+4      ♣ 87

---

**Board: 30**      ♠ J      You are dealer.  
Dealer: North      ♥ AKQJ743      The opponents are silent.  
Vul: None      ♦ J  
HCP: 12+3      ♣ 9432

## Both hands (Answers Page)

### Board: 26

Dealer: North

Vul: E-W

North HCP: 13+3

South HCP: 11

Contract: 4 ♠ South

North:

♠ AKQJ962

♥ 42

♦ Q42

♣ J

South:

♠ 74

♥ AJ8

♦ JT96

♣ KQ65

W	N	E	S
	4 ♦	Pass	4 ♠

All Pass

### Board: 27

Dealer: South

Vul: Both

North HCP: 11+3

South HCP: 12+3

Contract: 5 ♦ North

North:

♠ 972

♥ -

♦ AKJT754

♣ QJ5

South:

♠ QJ3

♥ AKQT732

♦ 6

♣ 82

W	N	E	S
			4 ♣
Pass	4 ♥	X	Pass
Pass	5 ♦	All Pass	

### Board: 28

Dealer: South

Vul: None

North HCP: 11

South HCP: 9+4

Contract: 5 ♥ North

North:

♠ J965

♥ A9

♦ 9642

♣ AQ5

South:

♠ -

♥ KQJT742

♦ QJT75

♣ T

W	N	E	S
			4 ♥
Pass	Pass	4 ♠	5 ♦
Pass	5 ♥	All Pass	

### Board: 29

Dealer: North

Vul: N-S

North HCP: 9+4

South HCP: 14+1

Contract: 4 ♠ North

North:

♠ AKQT7654

♥ 9

♦ T2

♣ 87

South:

♠ J83

♥ 542

♦ AKQ43

♣ A9

W	N	E	S
	4 ♠	All Pass	

### Board: 30

Dealer: North

Vul: None

North HCP: 12+3

South HCP: 6

Contract: 4 ♥ South

North:

♠ J

♥ AKQJ743

♦ J

♣ 9432

South:

♠ KT92

♥ T52

♦ Q52

♣ J85

W	N	E	S
	4 ♣	Pass	4 ♥
All Pass			

## South hands

## Namyats

**Board: 26**      ♠ 74      Partner is dealer.  
 Dealer: North      ♥ AJ8      The opponents are silent.  
 Vul: E-W      ♦ JT96  
 HCP: 11      ♣ KQ65

---

**Board: 27**      ♠ QJ3      You are dealer.  
 Dealer: South      ♥ AKQT732      East (RHO) Doubles 4♥ if possible.  
 Vul: Both      ♦ 6  
 HCP: 12+3      ♣ 82

---

**Board: 28**      ♠ -      You are dealer.  
 Dealer: South      ♥ KQJT742      East (RHO) bids 4♠ if possible.  
 Vul: None      ♦ QJT75  
 HCP: 9+4      ♣ T

---

**Board: 29**      ♠ J83      Partner is dealer.  
 Dealer: North      ♥ 542      The opponents are silent.  
 Vul: N-S      ♦ AKQ43  
 HCP: 14+1      ♣ A9

---

**Board: 30**      ♠ KT92      Partner is dealer.  
 Dealer: North      ♥ T52      The opponents are silent.  
 Vul: None      ♦ Q52  
 HCP: 6      ♣ J85

## Both hands (Answers Page)

### Board: 26

Dealer: North

Vul: E-W

North HCP: 13+3

South HCP: 11

Contract: 4 ♠ South

North:

♠ AKQJ962

♥ 42

♦ Q42

♣ J

South:

♠ 74

♥ AJ8

♦ JT96

♣ KQ65

W	N	E	S
	4 ♦	Pass	4 ♠

All Pass

### Board: 27

Dealer: South

Vul: Both

North HCP: 11+3

South HCP: 12+3

Contract: 5 ♦ North

North:

♠ 972

♥ -

♦ AKJT754

♣ QJ5

South:

♠ QJ3

♥ AKQT732

♦ 6

♣ 82

W	N	E	S
			4 ♣
Pass	4 ♥	X	Pass
Pass	5 ♦	All Pass	

### Board: 28

Dealer: South

Vul: None

North HCP: 11

South HCP: 9+4

Contract: 5 ♥ North

North:

♠ J965

♥ A9

♦ 9642

♣ AQ5

South:

♠ -

♥ KQJT742

♦ QJT75

♣ T

W	N	E	S
			4 ♥
Pass	Pass	4 ♠	5 ♦
Pass	5 ♥	All Pass	

### Board: 29

Dealer: North

Vul: N-S

North HCP: 9+4

South HCP: 14+1

Contract: 4 ♠ North

North:

♠ AKQT7654

♥ 9

♦ T2

♣ 87

South:

♠ J83

♥ 542

♦ AKQ43

♣ A9

W	N	E	S
	4 ♠	All Pass	

### Board: 30

Dealer: North

Vul: None

North HCP: 12+3

South HCP: 6

Contract: 4 ♥ South

North:

♠ J

♥ AKQJ743

♦ J

♣ 9432

South:

♠ KT92

♥ T52

♦ Q52

♣ J85

W	N	E	S
	4 ♣	Pass	4 ♥
All Pass			



## North hands

## Namyats

<b>Board: 31</b>	♠ AKT64	Partner is dealer.
Dealer: South	♥ 9	The opponents are silent.
Vul: N-S	♦ AKQ83	
HCP: 16+2	♣ T5	
<hr/>		
<b>Board: 32</b>	♠ J2	You are dealer.
Dealer: North	♥ AKQT954	East (LHO) bids 4♥ if possible.
Vul: None	♦ QT63	East (LHO) Doubles 5♥ if possible.
HCP: 12+3	♣ -	
<hr/>		
<b>Board: 33</b>	♠ T86	Partner is dealer.
Dealer: South	♥ JT32	West (RHO) Doubles 4♠ if possible.
Vul: N-S	♦ Q652	
HCP: 3	♣ T4	
<hr/>		
<b>Board: 34</b>	♠ 5	Partner is dealer.
Dealer: South	♥ K643	East (LHO) Doubles 4♠ if possible.
Vul: E-W	♦ T9632	
HCP: 10+1	♣ AK6	
<hr/>		
<b>Board: 35</b>	♠ -	Partner is dealer.
Dealer: South	♥ 63	West (RHO) Doubles 6♥ if possible.
Vul: Both	♦ KJ9865	
HCP: 13+3	♣ AKQ98	

## Both hands (Answers Page)

### Board: 31

Dealer: South

Vul: N-S

North HCP: 16+2

South HCP: 12+3

Contract: 4♥ North

North:

♠ AKT64

♥ 9

♦ AKQ83

♣ T5

South:

♠ Q93

♥ AKQT832

♦ T2

♣ J

W

N

E

S

4♣

Pass 4♥ All Pass

### Board: 32

Dealer: North

Vul: None

North HCP: 12+3

South HCP: 12

Contract: 5♥X South

North:

♠ J2

♥ AKQT954

♦ QT63

♣ -

South:

♠ T543

♥ J7

♦ KJ4

♣ AQJ6

W

N

E

S

4♣ 4♥<sup>1</sup> 5♥

Pass Pass X All Pass

1. Michaels Cuebid

### Board: 33

Dealer: South

Vul: N-S

North HCP: 3

South HCP: 11+3

Contract: 4♠X North

North:

♠ T86

♥ JT32

♦ Q652

♣ T4

South:

♠ AKQJ942

♥ 98

♦ JT87

♣ -

W

N

E

S

4♦

Pass 4♠ Pass Pass

X All Pass

### Board: 34

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 10+4

Contract: 4♠X South

North:

♠ 5

♥ K643

♦ T9632

♣ AK6

South:

♠ AKQJT843

♥ T7

♦ 7

♣ T8

W

N

E

S

4♠

Pass Pass X All Pass

### Board: 35

Dealer: South

Vul: Both

North HCP: 13+3

South HCP: 12+3

Contract: 6♥X North

North:

♠ -

♥ 63

♦ KJ9865

♣ AKQ98

South:

♠ 9853

♥ AKQJT54

♦ Q

♣ 3

W

N

E

S

4♣

Pass 5♠ Pass 6♦<sup>1</sup>

Pass 6♥ Pass Pass

X All Pass

1. 2 out of 4

<b>Board: 31</b>	♠ Q93	You are dealer.
Dealer: South	♥ AKQT832	The opponents are silent.
Vul: N-S	♦ T2	
HCP: 12+3	♣ J	
<hr/>		
<b>Board: 32</b>	♠ T543	Partner is dealer.
Dealer: North	♥ J7	East (RHO) bids 4♥ if possible.
Vul: None	♦ KJ4	East (RHO) Doubles 5♥ if possible.
HCP: 12	♣ AQJ6	
<hr/>		
<b>Board: 33</b>	♠ AKQJ942	You are dealer.
Dealer: South	♥ 98	West (LHO) Doubles 4♠ if possible.
Vul: N-S	♦ JT87	
HCP: 11+3	♣ -	
<hr/>		
<b>Board: 34</b>	♠ AKQJT843	You are dealer.
Dealer: South	♥ T7	East (RHO) Doubles 4♠ if possible.
Vul: E-W	♦ 7	
HCP: 10+4	♣ T8	
<hr/>		
<b>Board: 35</b>	♠ 9853	You are dealer.
Dealer: South	♥ AKQJT54	West (LHO) Doubles 6♥ if possible.
Vul: Both	♦ Q	
HCP: 12+3	♣ 3	

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: South	♠ AKT64	♠ Q93				4 ♣
Vul: N-S	♥ 9	♥ AKQT832	Pass	4 ♥	All Pass	
North HCP: 16+2	♦ AKQ83	♦ T2				
South HCP: 12+3	♣ T5	♣ J				
Contract: 4 ♥ North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ T543		4 ♣	4 ♥ <sup>1</sup>	5 ♥
Vul: None	♥ AKQT954	♥ J7	Pass	Pass	X	All Pass
North HCP: 12+3	♦ QT63	♦ KJ4				
South HCP: 12	♣ -	♣ AQJ6				
Contract: 5 ♥ X South						

1. Michaels Cuebid

### Board: 33

	North:	South:	W	N	E	S
Dealer: South	♠ T86	♠ AKQJ942				4 ♦
Vul: N-S	♥ JT32	♥ 98	Pass	4 ♠	Pass	Pass
North HCP: 3	♦ Q652	♦ JT87	X	All Pass		
South HCP: 11+3	♣ T4	♣ -				
Contract: 4 ♠ X North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AKQJT843				4 ♠
Vul: E-W	♥ K643	♥ T7	Pass	Pass	X	All Pass
North HCP: 10+1	♦ T9632	♦ 7				
South HCP: 10+4	♣ AK6	♣ T8				
Contract: 4 ♠ X South						

### Board: 35

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ 9853				4 ♣
Vul: Both	♥ 63	♥ AKQJT54	Pass	5 ♠	Pass	6 ♦ <sup>1</sup>
North HCP: 13+3	♦ KJ9865	♦ Q	Pass	6 ♥	Pass	Pass
South HCP: 12+3	♣ AKQ98	♣ 3	X	All Pass		
Contract: 6 ♥ X North						

1. 2 out of 4

<b>Board: 36</b>	♠ 9	You are dealer.
Dealer: North	♥ AKQT982	The opponents are silent.
Vul: E-W	♦ 8765	
HCP: 9+3	♣ 4	
<hr/>		
<b>Board: 37</b>	♠ 5	Partner is dealer.
Dealer: South	♥ A5	West (RHO) Doubles 4 ♠ if possible.
Vul: E-W	♦ J6	
HCP: 9+4	♣ KJT87653	
<hr/>		
<b>Board: 38</b>	♠ AKQJT86	You are dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ J4	
HCP: 13+3	♣ Q653	
<hr/>		
<b>Board: 39</b>	♠ A963	Partner is dealer.
Dealer: South	♥ J62	The opponents are silent.
Vul: N-S	♦ AT2	
HCP: 10	♣ JT2	
<hr/>		
<b>Board: 40</b>	♠ AKQT954	You are dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: E-W	♦ Q76	
HCP: 13+3	♣ 5	

## Both hands (Answers Page)

### Board: 36

Dealer: North

Vul: E-W

North HCP: 9+3

South HCP: 10+1

Contract: 4♥ South

North:

♠ 9

♥ AKQT982

♦ 8765

♣ 4

South:

♠ KQT74

♥ 76

♦ JT

♣ AT63

W	N	E	S
	4♣	Pass	4♥

All Pass

### Board: 37

Dealer: South

Vul: E-W

North HCP: 9+4

South HCP: 11+3

Contract: 4♠ X North

North:

♠ 5

♥ A5

♦ J6

♣ KJT87653

South:

♠ AKQT843

♥ Q64

♦ 752

♣ -

W	N	E	S
			4♦
Pass	4♠	Pass	Pass
X	All Pass		

### Board: 38

Dealer: North

Vul: None

North HCP: 13+3

South HCP: 7+1

Contract: 4♠ South

North:

♠ AKQJT86

♥ -

♦ J4

♣ Q653

South:

♠ 95432

♥ K8

♦ K8

♣ J742

W	N	E	S
	4♦	Pass	4♠
All Pass			

### Board: 39

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 12+3

Contract: 4♥ North

North:

♠ A963

♥ J62

♦ AT2

♣ JT2

South:

♠ J

♥ AKQT873

♦ 73

♣ Q98

W	N	E	S
			4♣
Pass	4♥	All Pass	

### Board: 40

Dealer: North

Vul: E-W

North HCP: 13+3

South HCP: 10+2

Contract: 4♠ South

North:

♠ AKQT954

♥ Q9

♦ Q76

♣ 5

South:

♠ 73

♥ K8643

♦ AKT42

♣ 7

W	N	E	S
	4♦	Pass	4♠
All Pass			

**Board: 36**      ♠ KQT74      Partner is dealer.  
Dealer: North      ♥ 76      The opponents are silent.  
Vul: E-W      ♦ JT  
HCP: 10+1      ♣ AT63

---

**Board: 37**      ♠ AKQT843      You are dealer.  
Dealer: South      ♥ Q64      West (LHO) Doubles 4 ♠ if possible.  
Vul: E-W      ♦ 752  
HCP: 11+3      ♣ -

---

**Board: 38**      ♠ 95432      Partner is dealer.  
Dealer: North      ♥ K8      The opponents are silent.  
Vul: None      ♦ K8  
HCP: 7+1      ♣ J742

---

**Board: 39**      ♠ J      You are dealer.  
Dealer: South      ♥ AKQT873      The opponents are silent.  
Vul: N-S      ♦ 73  
HCP: 12+3      ♣ Q98

---

**Board: 40**      ♠ 73      Partner is dealer.  
Dealer: North      ♥ K8643      The opponents are silent.  
Vul: E-W      ♦ AKT42  
HCP: 10+2      ♣ 7

## Both hands (Answers Page)

### Board: 36

Dealer: North

Vul: E-W

North HCP: 9+3

South HCP: 10+1

Contract: 4♥ South

North:

♠ 9

♥ AKQT982

♦ 8765

♣ 4

South:

♠ KQT74

♥ 76

♦ JT

♣ AT63

W	N	E	S
	4♣	Pass	4♥

All Pass

### Board: 37

Dealer: South

Vul: E-W

North HCP: 9+4

South HCP: 11+3

Contract: 4♠ X North

North:

♠ 5

♥ A5

♦ J6

♣ KJT87653

South:

♠ AKQT843

♥ Q64

♦ 752

♣ -

W	N	E	S
			4♦
Pass	4♠	Pass	Pass
X	All Pass		

### Board: 38

Dealer: North

Vul: None

North HCP: 13+3

South HCP: 7+1

Contract: 4♠ South

North:

♠ AKQJT86

♥ -

♦ J4

♣ Q653

South:

♠ 95432

♥ K8

♦ K8

♣ J742

W	N	E	S
	4♦	Pass	4♠
All Pass			

### Board: 39

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 12+3

Contract: 4♥ North

North:

♠ A963

♥ J62

♦ AT2

♣ JT2

South:

♠ J

♥ AKQT873

♦ 73

♣ Q98

W	N	E	S
			4♣
Pass	4♥	All Pass	

### Board: 40

Dealer: North

Vul: E-W

North HCP: 13+3

South HCP: 10+2

Contract: 4♠ South

North:

♠ AKQT954

♥ Q9

♦ Q76

♣ 5

South:

♠ 73

♥ K8643

♦ AKT42

♣ 7

W	N	E	S
	4♦	Pass	4♠
All Pass			



<b>Board: 41</b>	♠ AQJT764	You are dealer.
Dealer: North	♥ 7	The opponents are silent.
Vul: None	♦ -	
HCP: 7+4	♣ T9854	
<hr/>		
<b>Board: 42</b>	♠ KQJ4	RHO is dealer. You bid second.
Dealer: West	♥ 4	West (RHO) opens 4♥ if possible.
Vul: N-S	♦ A942	
HCP: 16	♣ AQ96	
<hr/>		
<b>Board: 43</b>	♠ KJ52	Partner is dealer.
Dealer: South	♥ 764	The opponents are silent.
Vul: Both	♦ A7	
HCP: 12	♣ KJT9	
<hr/>		
<b>Board: 44</b>	♠ 98	You are dealer.
Dealer: North	♥ AKQJT96	The opponents are silent.
Vul: N-S	♦ Q72	
HCP: 12+3	♣ 5	
<hr/>		
<b>Board: 45</b>	♠ 6	You are dealer.
Dealer: North	♥ AKQJ9853	West (RHO) Doubles 4♥ if possible.
Vul: E-W	♦ T6	East (LHO) bids 4♠ if possible.
HCP: 10+4	♣ T9	

## Both hands (Answers Page)

### Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ AQJT764	♠ 3		4 ♠	All Pass	
Vul: None	♥ 7	♥ AQ983				
North HCP: 7+4	♦ -	♦ 653				
South HCP: 12+1	♣ T9854	♣ AQ63				
Contract: 4 ♠ North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: West	♠ KQJ4	♠ A873	4 ♥	X	Pass	4 ♠
Vul: N-S	♥ 4	♥ J53	All Pass			
North HCP: 16	♦ A942	♦ QT87				
South HCP: 10	♣ AQ96	♣ K8				
Contract: 4 ♠ South						

### Board: 43

	North:	South:	W	N	E	S
Dealer: South	♠ KJ52	♠ 63				4 ♣
Vul: Both	♥ 764	♥ AKQJ852	Pass	4 ♥	All Pass	
North HCP: 12	♦ A7	♦ 3				
South HCP: 12+3	♣ KJT9	♣ Q75				
Contract: 4 ♥ North						

### Board: 44

	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ AK542		4 ♣	Pass	4 ♥
Vul: N-S	♥ AKQJT96	♥ 854	All Pass			
North HCP: 12+3	♦ Q72	♦ J8				
South HCP: 13+1	♣ 5	♣ AJ7				
Contract: 4 ♥ South						

### Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ Q72		4 ♥	Pass	Pass
Vul: E-W	♥ AKQJ9853	♥ 74	X	Pass	4 ♠	5 ♥
North HCP: 10+4	♦ T6	♦ K5	All Pass			
South HCP: 14+2	♣ T9	♣ AKQ652				
Contract: 5 ♥ South						

<b>Board: 41</b>	♠ 3	Partner is dealer.
Dealer: North	♥ AQ983	The opponents are silent.
Vul: None	♦ 653	
HCP: 12+1	♣ AQ63	

---

<b>Board: 42</b>	♠ A873	LHO is dealer.
Dealer: West	♥ J53	West (LHO) opens 4♥ if possible.
Vul: N-S	♦ QT87	
HCP: 10	♣ K8	

---

<b>Board: 43</b>	♠ 63	You are dealer.
Dealer: South	♥ AKQJ852	The opponents are silent.
Vul: Both	♦ 3	
HCP: 12+3	♣ Q75	

---

<b>Board: 44</b>	♠ AK542	Partner is dealer.
Dealer: North	♥ 854	The opponents are silent.
Vul: N-S	♦ J8	
HCP: 13+1	♣ AJ7	

---

<b>Board: 45</b>	♠ Q72	Partner is dealer.
Dealer: North	♥ 74	West (LHO) Doubles 4♥ if possible.
Vul: E-W	♦ K5	East (RHO) bids 4♠ if possible.
HCP: 14+2	♣ AKQ652	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: None

North HCP: 7+4

South HCP: 12+1

Contract: 4 ♠ North

North:

♠ AQJT764

♥ 7

♦ -

♣ T9854

South:

♠ 3

♥ AQ983

♦ 653

♣ AQ63

W

N

E

S

4 ♠

All Pass

### Board: 42

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 10

Contract: 4 ♠ South

North:

♠ KQJ4

♥ 4

♦ A942

♣ AQ96

South:

♠ A873

♥ J53

♦ QT87

♣ K8

W

N

E

S

4 ♥

X

Pass

4 ♠

All Pass

### Board: 43

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12+3

Contract: 4 ♥ North

North:

♠ KJ52

♥ 764

♦ A7

♣ KJT9

South:

♠ 63

♥ AKQJ852

♦ 3

♣ Q75

W

N

E

S

4 ♣

Pass

4 ♥

All Pass

### Board: 44

Dealer: North

Vul: N-S

North HCP: 12+3

South HCP: 13+1

Contract: 4 ♥ South

North:

♠ 98

♥ AKQJT96

♦ Q72

♣ 5

South:

♠ AK542

♥ 854

♦ J8

♣ AJ7

W

N

E

S

4 ♣

Pass

4 ♥

All Pass

### Board: 45

Dealer: North

Vul: E-W

North HCP: 10+4

South HCP: 14+2

Contract: 5 ♥ South

North:

♠ 6

♥ AKQJ9853

♦ T6

♣ T9

South:

♠ Q72

♥ 74

♦ K5

♣ AKQ652

W

N

E

S

4 ♥

Pass

Pass

X

Pass

4 ♠

5 ♥

All Pass

**Board: 46**      ♠ AKQJ42      Partner is dealer.  
Dealer: South      ♥ 82      The opponents are silent.  
Vul: Both      ♦ -  
HCP: 19+3      ♣ AKQT8

---

**Board: 47**      ♠ -      You are dealer.  
Dealer: North      ♥ KQJT87652 West (RHO) bids 4 ♠ if possible.  
Vul: None      ♦ 7      East (LHO) Doubles 5 ♥ if possible.  
HCP: 6+5      ♣ T95

---

**Board: 48**      ♠ 93      Partner is dealer.  
Dealer: South      ♥ K86      The opponents are silent.  
Vul: E-W      ♦ AQJ6  
HCP: 12      ♣ Q876

---

**Board: 49**      ♠ KQ9643      Partner is dealer.  
Dealer: South      ♥ T      West (RHO) bids 4 ♦ if possible.  
Vul: Both      ♦ K987      East (LHO) Doubles 4 ♥ if possible.  
HCP: 8+2      ♣ T4

---

**Board: 50**      ♠ Q      You are dealer.  
Dealer: North      ♥ AKQJT93      The opponents are silent.  
Vul: None      ♦ J9432  
HCP: 13+4      ♣ -

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: Both

North HCP: 19+3

South HCP: 10+4

Contract: 6♥ North

North:

♠ AKQJ42

♥ 82

♦ -

♣ AKQT8

South:

♠ T76

♥ AKQJT754

♦ 2

♣ 9

W N E S

4♥

Pass 5♦ Pass 5♠<sup>1</sup>

Pass 6♥ All Pass

1. 1 out of 4

### Board: 47

Dealer: North

Vul: None

North HCP: 6+5

South HCP: 16

Contract: 5♥X South

North:

♠ -

♥ KQJT87652

♦ 7

♣ T95

South:

♠ AJT9

♥ A4

♦ K653

♣ A64

W N E S

4♥ Pass Pass

4♠ Pass Pass 5♥

Pass Pass X All Pass

### Board: 48

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 10+4

Contract: 4♠ South

North:

♠ 93

♥ K86

♦ AQJ6

♣ Q876

South:

♠ AKQJ8765

♥ 74

♦ 97

♣ 4

W N E S

4♠

All Pass

### Board: 49

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 11+3

Contract: 4♥X North

North:

♠ KQ9643

♥ T

♦ K987

♣ T4

South:

♠ J852

♥ AKQJ953

♦ 2

♣ 9

W N E S

4♣

4♦ 4♥ X All Pass

### Board: 50

Dealer: North

Vul: None

North HCP: 13+4

South HCP: 14

Contract: 4♥ South

North:

♠ Q

♥ AKQJT93

♦ J9432

♣ -

South:

♠ KT2

♥ 72

♦ KQ86

♣ AQT2

W N E S

4♣ Pass 4♥

All Pass

**Board: 46**      ♠ T76      You are dealer.  
Dealer: South      ♥ AKQJT754      The opponents are silent.  
Vul: Both      ♦ 2  
HCP: 10+4      ♣ 9

---

**Board: 47**      ♠ AJT9      Partner is dealer.  
Dealer: North      ♥ A4      West (LHO) bids 4 ♠ if possible.  
Vul: None      ♦ K653      East (RHO) Doubles 5 ♥ if possible.  
HCP: 16      ♣ A64

---

**Board: 48**      ♠ AKQJ8765      You are dealer.  
Dealer: South      ♥ 74      The opponents are silent.  
Vul: E-W      ♦ 97  
HCP: 10+4      ♣ 4

---

**Board: 49**      ♠ J852      You are dealer.  
Dealer: South      ♥ AKQJ953      West (LHO) bids 4 ♦ if possible.  
Vul: Both      ♦ 2      East (RHO) Doubles 4 ♥ if possible.  
HCP: 11+3      ♣ 9

---

**Board: 50**      ♠ KT2      Partner is dealer.  
Dealer: North      ♥ 72      The opponents are silent.  
Vul: None      ♦ KQ86  
HCP: 14      ♣ AQT2

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: Both

North HCP: 19+3

South HCP: 10+4

Contract: 6♥ North

North:

♠ AKQJ42

♥ 82

♦ -

♣ AKQT8

South:

♠ T76

♥ AKQJT754

♦ 2

♣ 9

W N E S

4♥

Pass 5♦ Pass 5♠<sup>1</sup>

Pass 6♥ All Pass

1. 1 out of 4

### Board: 47

Dealer: North

Vul: None

North HCP: 6+5

South HCP: 16

Contract: 5♥X South

North:

♠ -

♥ KQJT87652

♦ 7

♣ T95

South:

♠ AJT9

♥ A4

♦ K653

♣ A64

W N E S

4♥ Pass Pass

4♠ Pass Pass 5♥

Pass Pass X All Pass

### Board: 48

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 10+4

Contract: 4♠ South

North:

♠ 93

♥ K86

♦ AQJ6

♣ Q876

South:

♠ AKQJ8765

♥ 74

♦ 97

♣ 4

W N E S

4♠

All Pass

### Board: 49

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 11+3

Contract: 4♥X North

North:

♠ KQ9643

♥ T

♦ K987

♣ T4

South:

♠ J852

♥ AKQJ953

♦ 2

♣ 9

W N E S

4♣

4♦ 4♥ X All Pass

### Board: 50

Dealer: North

Vul: None

North HCP: 13+4

South HCP: 14

Contract: 4♥ South

North:

♠ Q

♥ AKQJT93

♦ J9432

♣ -

South:

♠ KT2

♥ 72

♦ KQ86

♣ AQT2

W N E S

4♣ Pass 4♥

All Pass