

## North hands

## Major Suit Fit (Lev)

<b>Board: 1</b>	♠ AJ832	You are dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: N-S	♦ J43	
HCP: 12+1	♣ K65	

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<b>Board: 2</b>	♠ AT52	Partner is dealer.
Dealer: South	♥ AJ63	The opponents are silent.
Vul: E-W	♦ 52	
HCP: 10	♣ J93	

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<b>Board: 3</b>	♠ QJ762	You are dealer.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: Both	♦ 4	
HCP: 12+1	♣ KT83	

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<b>Board: 4</b>	♠ Q872	Partner is dealer.
Dealer: South	♥ 72	The opponents are silent.
Vul: E-W	♦ K83	
HCP: 9	♣ AT52	

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<b>Board: 5</b>	♠ AKJ42	You are dealer.
Dealer: North	♥ T9	The opponents are silent.
Vul: N-S	♦ 43	
HCP: 12+1	♣ A432	

## Both hands (Answers Page)

### Board: 1

Dealer: North  
 Vul: N-S  
 North HCP: 12+1  
 South HCP: 7  
 Contract: 2 ♠ South

#### North:

♠ AJ832  
 ♥ K5  
 ♦ J43  
 ♣ K65

#### South:

♠ KT64  
 ♥ A83  
 ♦ 862  
 ♣ 973

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 2

Dealer: South  
 Vul: E-W  
 North HCP: 10  
 South HCP: 14+1  
 Contract: 4 ♠ South

#### North:

♠ AT52  
 ♥ AJ63  
 ♦ 52  
 ♣ J93

#### South:

♠ K9763  
 ♥ KQ4  
 ♦ AT8  
 ♣ Q5

W	N	E	S
			1 ♠
Pass	3 ♠	Pass	4 ♠
All Pass			

### Board: 3

Dealer: North  
 Vul: Both  
 North HCP: 12+1  
 South HCP: 11  
 Contract: 4 ♠ North

#### North:

♠ QJ762  
 ♥ AQ6  
 ♦ 4  
 ♣ KT83

#### South:

♠ A843  
 ♥ J92  
 ♦ KQ9  
 ♣ J72

W	N	E	S
	1 ♠	Pass	3 ♠
Pass	4 ♠	All Pass	

### Board: 4

Dealer: South  
 Vul: E-W  
 North HCP: 9  
 South HCP: 14+1  
 Contract: 4 ♠ South

#### North:

♠ Q872  
 ♥ 72  
 ♦ K83  
 ♣ AT52

#### South:

♠ KT943  
 ♥ AJ  
 ♦ A962  
 ♣ Q3

W	N	E	S
			1 ♠
Pass	3 ♠	Pass	4 ♠
All Pass			

### Board: 5

Dealer: North  
 Vul: N-S  
 North HCP: 12+1  
 South HCP: 12  
 Contract: 4 ♠ North

#### North:

♠ AKJ42  
 ♥ T9  
 ♦ 43  
 ♣ A432

#### South:

♠ Q985  
 ♥ AJ6  
 ♦ J76  
 ♣ KJ9

W	N	E	S
	1 ♠	Pass	3 ♠
Pass	4 ♠	All Pass	

## South hands

## Major Suit Fit (Lev)

**Board: 1**      ♠ KT64      Partner is dealer.  
 Dealer: North      ♥ A83      The opponents are silent.  
 Vul: N-S      ♦ 862  
 HCP: 7      ♣ 973

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**Board: 2**      ♠ K9763      You are dealer.  
 Dealer: South      ♥ KQ4      The opponents are silent.  
 Vul: E-W      ♦ AT8  
 HCP: 14+1      ♣ Q5

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**Board: 3**      ♠ A843      Partner is dealer.  
 Dealer: North      ♥ J92      The opponents are silent.  
 Vul: Both      ♦ KQ9  
 HCP: 11      ♣ J72

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**Board: 4**      ♠ KT943      You are dealer.  
 Dealer: South      ♥ AJ      The opponents are silent.  
 Vul: E-W      ♦ A962  
 HCP: 14+1      ♣ Q3

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**Board: 5**      ♠ Q985      Partner is dealer.  
 Dealer: North      ♥ AJ6      The opponents are silent.  
 Vul: N-S      ♦ J76  
 HCP: 12      ♣ KJ9

## Both hands (Answers Page)

### Board: 1

Dealer: North  
 Vul: N-S  
 North HCP: 12+1  
 South HCP: 7  
 Contract: 2 ♠ South

#### North:

♠ AJ832  
 ♥ K5  
 ♦ J43  
 ♣ K65

#### South:

♠ KT64  
 ♥ A83  
 ♦ 862  
 ♣ 973

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 2

Dealer: South  
 Vul: E-W  
 North HCP: 10  
 South HCP: 14+1  
 Contract: 4 ♠ South

#### North:

♠ AT52  
 ♥ AJ63  
 ♦ 52  
 ♣ J93

#### South:

♠ K9763  
 ♥ KQ4  
 ♦ AT8  
 ♣ Q5

W	N	E	S
			1 ♠
Pass	3 ♠	Pass	4 ♠
All Pass			

### Board: 3

Dealer: North  
 Vul: Both  
 North HCP: 12+1  
 South HCP: 11  
 Contract: 4 ♠ North

#### North:

♠ QJ762  
 ♥ AQ6  
 ♦ 4  
 ♣ KT83

#### South:

♠ A843  
 ♥ J92  
 ♦ KQ9  
 ♣ J72

W	N	E	S
	1 ♠	Pass	3 ♠
Pass	4 ♠	All Pass	

### Board: 4

Dealer: South  
 Vul: E-W  
 North HCP: 9  
 South HCP: 14+1  
 Contract: 4 ♠ South

#### North:

♠ Q872  
 ♥ 72  
 ♦ K83  
 ♣ AT52

#### South:

♠ KT943  
 ♥ AJ  
 ♦ A962  
 ♣ Q3

W	N	E	S
			1 ♠
Pass	3 ♠	Pass	4 ♠
All Pass			

### Board: 5

Dealer: North  
 Vul: N-S  
 North HCP: 12+1  
 South HCP: 12  
 Contract: 4 ♠ North

#### North:

♠ AKJ42  
 ♥ T9  
 ♦ 43  
 ♣ A432

#### South:

♠ Q985  
 ♥ AJ6  
 ♦ J76  
 ♣ KJ9

W	N	E	S
	1 ♠	Pass	3 ♠
Pass	4 ♠	All Pass	

## North hands

## Major Suit Fit (Lev)

**Board: 6**      ♠ Q965      Partner is dealer.  
 Dealer: South      ♥ 9875      East (LHO) bids 3 ♦ if possible.  
 Vul: None      ♦ Q7  
 HCP: 8      ♣ A87

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**Board: 7**      ♠ 3      You are dealer.  
 Dealer: North      ♥ AK972      The opponents are silent.  
 Vul: Both      ♦ KJ4  
 HCP: 15+1      ♣ AT85

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**Board: 8**      ♠ AJ86      Partner is dealer.  
 Dealer: South      ♥ Q42      The opponents are silent.  
 Vul: N-S      ♦ Q96  
 HCP: 11      ♣ Q43

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**Board: 9**      ♠ AJ983      You are dealer.  
 Dealer: North      ♥ AJ4      The opponents are silent.  
 Vul: None      ♦ 3  
 HCP: 13+1      ♣ QJ76

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**Board: 10**      ♠ J52      Partner is dealer.  
 Dealer: South      ♥ AK83      The opponents are silent.  
 Vul: Both      ♦ 9872  
 HCP: 8      ♣ T7

## Both hands (Answers Page)

### Board: 6

Dealer: South  
Vul: None  
North HCP: 8  
South HCP: 14+1  
Contract: 3 ♠ South

#### North:

♠ Q965  
♥ 9875  
♦ Q7  
♣ A87

#### South:

♠ AJ832  
♥ AQ6  
♦ T8  
♣ K94

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

### Board: 7

Dealer: North  
Vul: Both  
North HCP: 15+1  
South HCP: 11  
Contract: 6 ♥ North

#### North:

♠ 3  
♥ AK972  
♦ KJ4  
♣ AT85

#### South:

♠ AQ9  
♥ QJ63  
♦ T98  
♣ Q76

W	N	E	S
	1 ♥	Pass	3 ♥
Pass	4NT <sup>1</sup>	Pass	5 ♦ <sup>2</sup>
Pass	6 ♥	All Pass	

1. Blackwood 0314, for !H  
2. A=1/5 or 4/5

### Board: 8

Dealer: South  
Vul: N-S  
North HCP: 11  
South HCP: 13+1  
Contract: 4 ♠ South

#### North:

♠ AJ86  
♥ Q42  
♦ Q96  
♣ Q43

#### South:

♠ KT973  
♥ AJ7  
♦ 53  
♣ AJ2

W	N	E	S
			1 ♠
Pass	3 ♠	Pass	4 ♠
All Pass			

### Board: 9

Dealer: North  
Vul: None  
North HCP: 13+1  
South HCP: 9+1  
Contract: 2 ♠ South

#### North:

♠ AJ983  
♥ AJ4  
♦ 3  
♣ QJ76

#### South:

♠ Q62  
♥ QT2  
♦ Q9842  
♣ K4

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 10

Dealer: South  
Vul: Both  
North HCP: 8  
South HCP: 12+1  
Contract: 2 ♠ North

#### North:

♠ J52  
♥ AK83  
♦ 9872  
♣ T7

#### South:

♠ AQT86  
♥ T95  
♦ KJ6  
♣ Q8

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

## South hands

## Major Suit Fit (Lev)

**Board: 6**      ♠ AJ832      You are dealer.  
 Dealer: South      ♥ AQ6      East (RHO) bids 3 ♦ if possible.  
 Vul: None      ♦ T8  
 HCP: 14+1      ♣ K94

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**Board: 7**      ♠ AQ9      Partner is dealer.  
 Dealer: North      ♥ QJ63      The opponents are silent.  
 Vul: Both      ♦ T98  
 HCP: 11      ♣ Q76

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**Board: 8**      ♠ KT973      You are dealer.  
 Dealer: South      ♥ AJ7      The opponents are silent.  
 Vul: N-S      ♦ 53  
 HCP: 13+1      ♣ AJ2

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**Board: 9**      ♠ Q62      Partner is dealer.  
 Dealer: North      ♥ QT2      The opponents are silent.  
 Vul: None      ♦ Q9842  
 HCP: 9+1      ♣ K4

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**Board: 10**      ♠ AQT86      You are dealer.  
 Dealer: South      ♥ T95      The opponents are silent.  
 Vul: Both      ♦ KJ6  
 HCP: 12+1      ♣ Q8

## Both hands (Answers Page)

### Board: 6

Dealer: South  
Vul: None  
North HCP: 8  
South HCP: 14+1  
Contract: 3 ♠ South

#### North:

♠ Q965  
♥ 9875  
♦ Q7  
♣ A87

#### South:

♠ AJ832  
♥ AQ6  
♦ T8  
♣ K94

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

### Board: 7

Dealer: North  
Vul: Both  
North HCP: 15+1  
South HCP: 11  
Contract: 6 ♥ North

#### North:

♠ 3  
♥ AK972  
♦ KJ4  
♣ AT85

#### South:

♠ AQ9  
♥ QJ63  
♦ T98  
♣ Q76

W	N	E	S
	1 ♥	Pass	3 ♥
Pass	4NT <sup>1</sup>	Pass	5 ♦ <sup>2</sup>
Pass	6 ♥	All Pass	

1. Blackwood 0314, for !H  
2. A=1/5 or 4/5

### Board: 8

Dealer: South  
Vul: N-S  
North HCP: 11  
South HCP: 13+1  
Contract: 4 ♠ South

#### North:

♠ AJ86  
♥ Q42  
♦ Q96  
♣ Q43

#### South:

♠ KT973  
♥ AJ7  
♦ 53  
♣ AJ2

W	N	E	S
			1 ♠
Pass	3 ♠	Pass	4 ♠
All Pass			

### Board: 9

Dealer: North  
Vul: None  
North HCP: 13+1  
South HCP: 9+1  
Contract: 2 ♠ South

#### North:

♠ AJ983  
♥ AJ4  
♦ 3  
♣ QJ76

#### South:

♠ Q62  
♥ QT2  
♦ Q9842  
♣ K4

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 10

Dealer: South  
Vul: Both  
North HCP: 8  
South HCP: 12+1  
Contract: 2 ♠ North

#### North:

♠ J52  
♥ AK83  
♦ 9872  
♣ T7

#### South:

♠ AQT86  
♥ T95  
♦ KJ6  
♣ Q8

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	



## North hands

## Major Suit Fit (Lev)

<b>Board: 11</b>	♠ AQ	You are dealer.
Dealer: North	♥ KQJ862	West (RHO) bids 2♠ if possible.
Vul: None	♦ J9	East (LHO) Doubles 4♥ if possible.
HCP: 18+2	♣ AJT	

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<b>Board: 12</b>	♠ K963	Partner is dealer.
Dealer: South	♥ 532	The opponents are silent.
Vul: N-S	♦ 975	
HCP: 10	♣ AK8	

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<b>Board: 13</b>	♠ AT765	You are dealer.
Dealer: North	♥ K73	West (RHO) bids 3♣ if possible.
Vul: None	♦ AQ62	
HCP: 13+1	♣ 9	

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<b>Board: 14</b>	♠ 542	Partner is dealer.
Dealer: South	♥ J843	The opponents are silent.
Vul: N-S	♦ K965	
HCP: 7	♣ K3	

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<b>Board: 15</b>	♠ AK643	You are dealer.
Dealer: North	♥ KT	The opponents are silent.
Vul: E-W	♦ J42	
HCP: 12+1	♣ J94	

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 942		1 ♥	Pass	2 ♥
Vul: None	♥ KQJ862	♥ T43	2 ♠	3 ♠ <sup>1</sup>	Pass	4 ♥
North HCP: 18+2	♦ J9	♦ AQT82	Pass	Pass	X	All Pass
South HCP: 6+1	♣ AJT	♣ 85				
Contract: 4 ♥ X South				1. artificial		

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ K963	♠ AT84				1 ♥
Vul: N-S	♥ 532	♥ AKJ86	Pass	2 ♥	All Pass	
North HCP: 10	♦ 975	♦ JT2				
South HCP: 13+1	♣ AK8	♣ 4				
Contract: 2 ♥ North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AT765	♠ J93		1 ♠	Pass	2 ♠
Vul: None	♥ K73	♥ QJ9	3 ♣	3 ♠	All Pass	
North HCP: 13+1	♦ AQ62	♦ T87				
South HCP: 7	♣ 9	♣ QJ73				
Contract: 3 ♠ North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 542	♠ JT763				1 ♠
Vul: N-S	♥ J843	♥ AK	Pass	2 ♠	Pass	3 ♠
North HCP: 7	♦ K965	♦ AJ	All Pass			
South HCP: 16+1	♣ K3	♣ QJ64				
Contract: 3 ♠ South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AK643	♠ 8752		1 ♠	Pass	3 ♠
Vul: E-W	♥ KT	♥ AJ43	All Pass			
North HCP: 12+1	♦ J42	♦ Q97				
South HCP: 10	♣ J94	♣ K3				
Contract: 3 ♠ South						

## South hands

## Major Suit Fit (Lev)

**Board: 11**      ♠ 942      Partner is dealer.  
 Dealer: North      ♥ T43      West (LHO) bids 2♠ if possible.  
 Vul: None      ♦ AQT82      East (RHO) Doubles 4♥ if possible.  
 HCP: 6+1      ♣ 85

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**Board: 12**      ♠ AT84      You are dealer.  
 Dealer: South      ♥ AKJ86      The opponents are silent.  
 Vul: N-S      ♦ JT2  
 HCP: 13+1      ♣ 4

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**Board: 13**      ♠ J93      Partner is dealer.  
 Dealer: North      ♥ QJ9      West (LHO) bids 3♣ if possible.  
 Vul: None      ♦ T87  
 HCP: 7      ♣ QJ73

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**Board: 14**      ♠ JT763      You are dealer.  
 Dealer: South      ♥ AK      The opponents are silent.  
 Vul: N-S      ♦ AJ  
 HCP: 16+1      ♣ QJ64

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**Board: 15**      ♠ 8752      Partner is dealer.  
 Dealer: North      ♥ AJ43      The opponents are silent.  
 Vul: E-W      ♦ Q97  
 HCP: 10      ♣ K3

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 942		1 ♥	Pass	2 ♥
Vul: None	♥ KQJ862	♥ T43	2 ♠	3 ♠ <sup>1</sup>	Pass	4 ♥
North HCP: 18+2	♦ J9	♦ AQT82	Pass	Pass	X	All Pass
South HCP: 6+1	♣ AJT	♣ 85				
Contract: 4 ♥ X South				1. artificial		

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ K963	♠ AT84				1 ♥
Vul: N-S	♥ 532	♥ AKJ86	Pass	2 ♥	All Pass	
North HCP: 10	♦ 975	♦ JT2				
South HCP: 13+1	♣ AK8	♣ 4				
Contract: 2 ♥ North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AT765	♠ J93		1 ♠	Pass	2 ♠
Vul: None	♥ K73	♥ QJ9	3 ♣	3 ♠	All Pass	
North HCP: 13+1	♦ AQ62	♦ T87				
South HCP: 7	♣ 9	♣ QJ73				
Contract: 3 ♠ North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 542	♠ JT763				1 ♠
Vul: N-S	♥ J843	♥ AK	Pass	2 ♠	Pass	3 ♠
North HCP: 7	♦ K965	♦ AJ	All Pass			
South HCP: 16+1	♣ K3	♣ QJ64				
Contract: 3 ♠ South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AK643	♠ 8752		1 ♠	Pass	3 ♠
Vul: E-W	♥ KT	♥ AJ43	All Pass			
North HCP: 12+1	♦ J42	♦ Q97				
South HCP: 10	♣ J94	♣ K3				
Contract: 3 ♠ South						

**North hands****Major Suit Fit (Lev)**

<b>Board: 16</b>	♠ K973	Partner is dealer.
Dealer: South	♥ 653	The opponents are silent.
Vul: Both	♦ K5	
HCP: 10	♣ KJ65	
<hr/>		
<b>Board: 17</b>	♠ KT6	LHO is dealer.
Dealer: East	♥ AJT875	East (LHO) opens 1 ♠ if possible.
Vul: E-W	♦ QJ	West (RHO) bids 2 ♠ if possible.
HCP: 13+2	♣ Q5	
<hr/>		
<b>Board: 18</b>	♠ 862	Partner is dealer.
Dealer: South	♥ Q983	The opponents are silent.
Vul: None	♦ KT52	
HCP: 9	♣ A5	
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<b>Board: 19</b>	♠ AK94	You are dealer.
Dealer: North	♥ AT754	The opponents are silent.
Vul: E-W	♦ T6	
HCP: 12+1	♣ J6	

## Both hands (Answers Page)

### Board: 16

Dealer: South  
 Vul: Both  
 North HCP: 10  
 South HCP: 13+1  
 Contract: 4 ♠ South

#### North:

♠ K973  
 ♥ 653  
 ♦ K5  
 ♣ KJ65

#### South:

♠ AQT65  
 ♥ Q4  
 ♦ J7  
 ♣ AT92

W	N	E	S
			1 ♠
Pass	3 ♠	Pass	4 ♠
All Pass			

### Board: 17

Dealer: East  
 Vul: E-W  
 North HCP: 13+2  
 South HCP: 6+1  
 Contract: 3 ♥ North

#### North:

♠ KT6  
 ♥ AJT875  
 ♦ QJ  
 ♣ Q5

#### South:

♠ J9  
 ♥ 43  
 ♦ A764  
 ♣ JT932

W	N	E	S
		1 ♠	Pass
2 ♠	3 ♥	All Pass	

### Board: 18

Dealer: South  
 Vul: None  
 North HCP: 9  
 South HCP: 18+2  
 Contract: 4 ♠ South

#### North:

♠ 862  
 ♥ Q983  
 ♦ KT52  
 ♣ A5

#### South:

♠ AKQ743  
 ♥ AJ2  
 ♦ A6  
 ♣ T3

W	N	E	S
			1 ♠
Pass	2 ♠	Pass	4 ♠
All Pass			

### Board: 19

Dealer: North  
 Vul: E-W  
 North HCP: 12+1  
 South HCP: 9+1  
 Contract: 2 ♥ South

#### North:

♠ AK94  
 ♥ AT754  
 ♦ T6  
 ♣ J6

#### South:

♠ QT876  
 ♥ J93  
 ♦ K2  
 ♣ K98

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

## South hands

## Major Suit Fit (Lev)

**Board: 16**      ♠ AQT65      You are dealer.  
 Dealer: South      ♥ Q4      The opponents are silent.  
 Vul: Both      ♦ J7  
 HCP: 13+1      ♣ AT92

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**Board: 17**      ♠ J9      RHO is dealer. You bid second.  
 Dealer: East      ♥ 43      East (RHO) opens 1 ♠ if possible.  
 Vul: E-W      ♦ A764      West (LHO) bids 2 ♠ if possible.  
 HCP: 6+1      ♣ JT932

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**Board: 18**      ♠ AKQ743      You are dealer.  
 Dealer: South      ♥ AJ2      The opponents are silent.  
 Vul: None      ♦ A6  
 HCP: 18+2      ♣ T3

---

**Board: 19**      ♠ QT876      Partner is dealer.  
 Dealer: North      ♥ J93      The opponents are silent.  
 Vul: E-W      ♦ K2  
 HCP: 9+1      ♣ K98

## Both hands (Answers Page)

### Board: 16

Dealer: South  
 Vul: Both  
 North HCP: 10  
 South HCP: 13+1  
 Contract: 4 ♠ South

#### North:

♠ K973  
 ♥ 653  
 ♦ K5  
 ♣ KJ65

#### South:

♠ AQT65  
 ♥ Q4  
 ♦ J7  
 ♣ AT92

W	N	E	S
			1 ♠
Pass	3 ♠	Pass	4 ♠
All Pass			

### Board: 17

Dealer: East  
 Vul: E-W  
 North HCP: 13+2  
 South HCP: 6+1  
 Contract: 3 ♥ North

#### North:

♠ KT6  
 ♥ AJT875  
 ♦ QJ  
 ♣ Q5

#### South:

♠ J9  
 ♥ 43  
 ♦ A764  
 ♣ JT932

W	N	E	S
		1 ♠	Pass
2 ♠	3 ♥	All Pass	

### Board: 18

Dealer: South  
 Vul: None  
 North HCP: 9  
 South HCP: 18+2  
 Contract: 4 ♠ South

#### North:

♠ 862  
 ♥ Q983  
 ♦ KT52  
 ♣ A5

#### South:

♠ AKQ743  
 ♥ AJ2  
 ♦ A6  
 ♣ T3

W	N	E	S
			1 ♠
Pass	2 ♠	Pass	4 ♠
All Pass			

### Board: 19

Dealer: North  
 Vul: E-W  
 North HCP: 12+1  
 South HCP: 9+1  
 Contract: 2 ♥ South

#### North:

♠ AK94  
 ♥ AT754  
 ♦ T6  
 ♣ J6

#### South:

♠ QT876  
 ♥ J93  
 ♦ K2  
 ♣ K98

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			



## North hands

## Major Suit Fit (Lev)

<b>Board: 20</b>	♠ KQT	Partner is dealer.
Dealer: South	♥ T952	The opponents are silent.
Vul: N-S	♦ A43	
HCP: 12	♣ K76	

---

<b>Board: 21</b>	♠ A96	You are dealer.
Dealer: North	♥ AK952	The opponents are silent.
Vul: Both	♦ 4	
HCP: 16+1	♣ KQ74	

---

<b>Board: 22</b>	♠ J8	Partner is dealer.
Dealer: South	♥ 975	East (LHO) bids 3 ♦ if possible.
Vul: None	♦ A985	
HCP: 6	♣ JT97	

---

<b>Board: 23</b>	♠ Q8753	You are dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: None	♦ AQJ98	
HCP: 16+2	♣ K6	

## Both hands (Answers Page)

### Board: 20

Dealer: South  
 Vul: N-S  
 North HCP: 12  
 South HCP: 16+1  
 Contract: 4♥ North

#### North:

♠ KQT  
 ♥ T952  
 ♦ A43  
 ♣ K76

#### South:

♠ A973  
 ♥ AKQJ8  
 ♦ 9  
 ♣ Q94

W	N	E	S
			1♥
Pass	3♥	Pass	3♠ <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
Pass	4♥	All Pass	

1. Cue bid, a !S stopper
2. Cue bid, a !C stopper
3. surplus

### Board: 21

Dealer: North  
 Vul: Both  
 North HCP: 16+1  
 South HCP: 10+1  
 Contract: 5♥ North

#### North:

♠ A96  
 ♥ AK952  
 ♦ 4  
 ♣ KQ74

#### South:

♠ KQ  
 ♥ JT864  
 ♦ K862  
 ♣ J6

W	N	E	S
	1♥	Pass	3♥
Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
Pass	5♥	All Pass	

1. Blackwood 0314, for !H
2. A=0/5 or 3/5

### Board: 22

Dealer: South  
 Vul: None  
 North HCP: 6  
 South HCP: 15+2  
 Contract: 3♥ South

#### North:

♠ J8  
 ♥ 975  
 ♦ A985  
 ♣ JT97

#### South:

♠ 43  
 ♥ AQT864  
 ♦ 32  
 ♣ AKQ

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

### Board: 23

Dealer: North  
 Vul: None  
 North HCP: 16+2  
 South HCP: 10  
 Contract: 4♠ North

#### North:

♠ Q8753  
 ♥ A  
 ♦ AQJ98  
 ♣ K6

#### South:

♠ AT9  
 ♥ KJ43  
 ♦ 642  
 ♣ Q98

W	N	E	S
	1♠	Pass	2♠
Pass	4♠	All Pass	

## South hands

## Major Suit Fit (Lev)

**Board: 20**      ♠ A973      You are dealer.  
 Dealer: South      ♥ AKQJ8      The opponents are silent.  
 Vul: N-S      ♦ 9  
 HCP: 16+1      ♣ Q94

---

**Board: 21**      ♠ KQ      Partner is dealer.  
 Dealer: North      ♥ JT864      The opponents are silent.  
 Vul: Both      ♦ K862  
 HCP: 10+1      ♣ J6

---

**Board: 22**      ♠ 43      You are dealer.  
 Dealer: South      ♥ AQT864      East (RHO) bids 3 ♦ if possible.  
 Vul: None      ♦ 32  
 HCP: 15+2      ♣ AKQ

---

**Board: 23**      ♠ AT9      Partner is dealer.  
 Dealer: North      ♥ KJ43      The opponents are silent.  
 Vul: None      ♦ 642  
 HCP: 10      ♣ Q98

## Both hands (Answers Page)

### Board: 20

Dealer: South  
 Vul: N-S  
 North HCP: 12  
 South HCP: 16+1  
 Contract: 4♥ North

#### North:

♠ KQT  
 ♥ T952  
 ♦ A43  
 ♣ K76

#### South:

♠ A973  
 ♥ AKQJ8  
 ♦ 9  
 ♣ Q94

W	N	E	S
			1♥
Pass	3♥	Pass	3♠ <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
Pass	4♥	All Pass	

1. Cue bid, a !S stopper
2. Cue bid, a !C stopper
3. surplus

### Board: 21

Dealer: North  
 Vul: Both  
 North HCP: 16+1  
 South HCP: 10+1  
 Contract: 5♥ North

#### North:

♠ A96  
 ♥ AK952  
 ♦ 4  
 ♣ KQ74

#### South:

♠ KQ  
 ♥ JT864  
 ♦ K862  
 ♣ J6

W	N	E	S
	1♥	Pass	3♥
Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
Pass	5♥	All Pass	

1. Blackwood 0314, for !H
2. A=0/5 or 3/5

### Board: 22

Dealer: South  
 Vul: None  
 North HCP: 6  
 South HCP: 15+2  
 Contract: 3♥ South

#### North:

♠ J8  
 ♥ 975  
 ♦ A985  
 ♣ JT97

#### South:

♠ 43  
 ♥ AQT864  
 ♦ 32  
 ♣ AKQ

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

### Board: 23

Dealer: North  
 Vul: None  
 North HCP: 16+2  
 South HCP: 10  
 Contract: 4♠ North

#### North:

♠ Q8753  
 ♥ A  
 ♦ AQJ98  
 ♣ K6

#### South:

♠ AT9  
 ♥ KJ43  
 ♦ 642  
 ♣ Q98

W	N	E	S
	1♠	Pass	2♠
Pass	4♠	All Pass	

## North hands

## Major Suit Fit (Lev)

<b>Board: 24</b>	♠ T74	RHO is dealer. You bid second.
Dealer: West	♥ QJT	West (RHO) opens 1 ♠ if possible.
Vul: E-W	♦ T53	East (LHO) bids 2 ♠ if possible.
HCP: 6	♣ QJ52	West (RHO) Doubles 3 ♦ if possible.

---

<b>Board: 25</b>	♠ QJT52	You are dealer.
Dealer: North	♥ AQ	The opponents are silent.
Vul: Both	♦ KJ2	
HCP: 13+1	♣ T85	

---

<b>Board: 26</b>	♠ J874	Partner is dealer.
Dealer: South	♥ 542	The opponents are silent.
Vul: N-S	♦ K762	
HCP: 7	♣ K5	

---

<b>Board: 27</b>	♠ QJ3	RHO is dealer. You bid second.
Dealer: West	♥ 972	West (RHO) opens 1 ♠ if possible.
Vul: N-S	♦ T74	East (LHO) bids 2 ♠ if possible.
HCP: 3	♣ 9652	West (RHO) Redoubles if possible.
		East (LHO) bids 3 ♠ if possible.
		West (RHO) Doubles 4 ♣ if possible.

## Both hands (Answers Page)

### Board: 24

Dealer: West

Vul: E-W

North HCP: 6

South HCP: 13+2

Contract: 3 ♦ X South

North:

♠ T74

♥ QJT

♦ T53

♣ QJ52

South:

♠ 82

♥ A742

♦ AKQ762

♣ 9

W	N	E	S
1 ♠	Pass	2 ♠	3 ♦
X	All Pass		

### Board: 25

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ QJT52

♥ AQ

♦ KJ2

♣ T85

South:

♠ A874

♥ 65

♦ T86

♣ A763

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 26

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ J874

♥ 542

♦ K762

♣ K5

South:

♠ AQT65

♥ QJ6

♦ A95

♣ T6

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 27

Dealer: West

Vul: N-S

North HCP: 3

South HCP: 17+1

Contract: 4 ♣ X South

North:

♠ QJ3

♥ 972

♦ T74

♣ 9652

South:

♠ 6

♥ K65

♦ AK82

♣ AQJ73

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

## Major Suit Fit (Lev)

<b>Board: 24</b>	♠ 82	LHO is dealer.
Dealer: West	♥ A742	West (LHO) opens 1 ♠ if possible.
Vul: E-W	♦ AKQ762	East (RHO) bids 2 ♠ if possible.
HCP: 13+2	♣ 9	West (LHO) Doubles 3 ♦ if possible.

<b>Board: 25</b>	♠ A874	Partner is dealer.
Dealer: North	♥ 65	The opponents are silent.
Vul: Both	♦ T86	
HCP: 8	♣ A763	

<b>Board: 26</b>	♠ AQT65	You are dealer.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: N-S	♦ A95	
HCP: 13+1	♣ T6	

<b>Board: 27</b>	♠ 6	LHO is dealer.
Dealer: West	♥ K65	West (LHO) opens 1 ♠ if possible.
Vul: N-S	♦ AK82	East (RHO) bids 2 ♠ if possible.
HCP: 17+1	♣ AQJ73	West (LHO) Redoubles if possible.
		East (RHO) bids 3 ♠ if possible.
		West (LHO) Doubles 4 ♣ if possible.

## Both hands (Answers Page)

### Board: 24

Dealer: West

Vul: E-W

North HCP: 6

South HCP: 13+2

Contract: 3 ♦ X South

North:

♠ T74

♥ QJT

♦ T53

♣ QJ52

South:

♠ 82

♥ A742

♦ AKQ762

♣ 9

W	N	E	S
1 ♠	Pass	2 ♠	3 ♦
X	All Pass		

### Board: 25

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ QJT52

♥ AQ

♦ KJ2

♣ T85

South:

♠ A874

♥ 65

♦ T86

♣ A763

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 26

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ J874

♥ 542

♦ K762

♣ K5

South:

♠ AQT65

♥ QJ6

♦ A95

♣ T6

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 27

Dealer: West

Vul: N-S

North HCP: 3

South HCP: 17+1

Contract: 4 ♣ X South

North:

♠ QJ3

♥ 972

♦ T74

♣ 9652

South:

♠ 6

♥ K65

♦ AK82

♣ AQJ73

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



## North hands

## Major Suit Fit (Lev)

<b>Board: 28</b>	♠ K742	Partner is dealer.
Dealer: South	♥ A63	East (LHO) bids 3♣ if possible.
Vul: Both	♦ 986	
HCP: 8	♣ J86	

---

<b>Board: 29</b>	♠ J7	You are dealer.
Dealer: North	♥ AK976	The opponents are silent.
Vul: N-S	♦ J	
HCP: 18+2	♣ AKQT3	

---

<b>Board: 30</b>	♠ T84	Partner is dealer.
Dealer: South	♥ AT843	The opponents are silent.
Vul: Both	♦ 8	
HCP: 9+1	♣ KQT4	

---

<b>Board: 31</b>	♠ KJ983	You are dealer.
Dealer: North	♥ AQ	The opponents are silent.
Vul: N-S	♦ AJ74	
HCP: 17+1	♣ Q3	

## Both hands (Answers Page)

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ K742	♠ QJ863				1 ♠
Vul: Both	♥ A63	♥ T4	Pass	2 ♠	3 ♣	Pass
North HCP: 8	♦ 986	♦ KQ4	Pass	3 ♠	All Pass	
South HCP: 12+1	♣ J86	♣ A73				
Contract: 3 ♠ North						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ AKQ		1 ♥	Pass	4 ♥
Vul: N-S	♥ AK976	♥ T8542	All Pass			
North HCP: 18+2	♦ J	♦ 65				
South HCP: 9+1	♣ AKQT3	♣ 642				
Contract: 4 ♥ South						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ T84	♠ KJ975				1 ♠
Vul: Both	♥ AT843	♥ QJ	Pass	2 ♠	Pass	3 ♠
North HCP: 9+1	♦ 8	♦ AT72	Pass	4 ♠	All Pass	
South HCP: 16+1	♣ KQT4	♣ AJ				
Contract: 4 ♠ North						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ KJ983	♠ QT6542		1 ♠	Pass	2 ♠
Vul: N-S	♥ AQ	♥ J97	Pass	4 ♠	All Pass	
North HCP: 17+1	♦ AJ74	♦ K6				
South HCP: 6+2	♣ Q3	♣ 54				
Contract: 4 ♠ North						

**South hands****Major Suit Fit (Lev)**

<b>Board: 28</b>	♠ QJ863	You are dealer.
Dealer: South	♥ T4	East (RHO) bids 3♣ if possible.
Vul: Both	♦ KQ4	
HCP: 12+1	♣ A73	

---

<b>Board: 29</b>	♠ AKQ	Partner is dealer.
Dealer: North	♥ T8542	The opponents are silent.
Vul: N-S	♦ 65	
HCP: 9+1	♣ 642	

---

<b>Board: 30</b>	♠ KJ975	You are dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: Both	♦ AT72	
HCP: 16+1	♣ AJ	

---

<b>Board: 31</b>	♠ QT6542	Partner is dealer.
Dealer: North	♥ J97	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 6+2	♣ 54	

## Both hands (Answers Page)

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ K742	♠ QJ863				1 ♠
Vul: Both	♥ A63	♥ T4	Pass	2 ♠	3 ♣	Pass
North HCP: 8	♦ 986	♦ KQ4	Pass	3 ♠	All Pass	
South HCP: 12+1	♣ J86	♣ A73				
Contract: 3 ♠ North						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ AKQ		1 ♥	Pass	4 ♥
Vul: N-S	♥ AK976	♥ T8542	All Pass			
North HCP: 18+2	♦ J	♦ 65				
South HCP: 9+1	♣ AKQT3	♣ 642				
Contract: 4 ♥ South						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ T84	♠ KJ975				1 ♠
Vul: Both	♥ AT843	♥ QJ	Pass	2 ♠	Pass	3 ♠
North HCP: 9+1	♦ 8	♦ AT72	Pass	4 ♠	All Pass	
South HCP: 16+1	♣ KQT4	♣ AJ				
Contract: 4 ♠ North						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ KJ983	♠ QT6542		1 ♠	Pass	2 ♠
Vul: N-S	♥ AQ	♥ J97	Pass	4 ♠	All Pass	
North HCP: 17+1	♦ AJ74	♦ K6				
South HCP: 6+2	♣ Q3	♣ 54				
Contract: 4 ♠ North						

## North hands

## Major Suit Fit (Lev)

**Board: 32**      ♠ 8742      Partner is dealer.  
 Dealer: South      ♥ 75      The opponents are silent.  
 Vul: None      ♦ KQ3  
 HCP: 9      ♣ A743

---

**Board: 33**      ♠ K4      You are dealer.  
 Dealer: North      ♥ QT9876      West (RHO) bids 3 ♦ if possible.  
 Vul: N-S      ♦ A4  
 HCP: 13+2      ♣ A85

---

**Board: 34**      ♠ QT872      Partner is dealer.  
 Dealer: South      ♥ T83      East (LHO) bids 2 ♠ if possible.  
 Vul: E-W      ♦ J73  
 HCP: 6+1      ♣ KT

---

**Board: 35**      ♠ KJ875      You are dealer.  
 Dealer: North      ♥ 6      The opponents are silent.  
 Vul: Both      ♦ AKQT6  
 HCP: 16+2      ♣ K5

## Both hands (Answers Page)

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8742	♠ AQJ63				1 ♠
Vul: None	♥ 75	♥ AK32	Pass	3 ♠	Pass	3NT <sup>1</sup>
North HCP: 9	♦ KQ3	♦ AT8	Pass	4 ♠	Pass	4NT <sup>2</sup>
South HCP: 18+1	♣ A743	♣ 2	Pass	5 ♦ <sup>3</sup>	Pass	5 ♠
Contract: 5 ♠ South			All Pass			

1. surplus
2. Blackwood 0314, for !S
3. A=1/5 or 4/5

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K4	♠ JT832		1 ♥	Pass	2 ♥
Vul: N-S	♥ QT9876	♥ AJ2	3 ♦	3 ♥	All Pass	
North HCP: 13+2	♦ A4	♦ Q82				
South HCP: 8+1	♣ A85	♣ T9				
Contract: 3 ♥ North						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT872	♠ A				1 ♥
Vul: E-W	♥ T83	♥ AK754	Pass	2 ♥	2 ♠	3 ♥
North HCP: 6+1	♦ J73	♦ K842	All Pass			
South HCP: 15+1	♣ KT	♣ J75				
Contract: 3 ♥ South						

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ875	♠ A932		1 ♠	Pass	2 ♠
Vul: Both	♥ 6	♥ KT5	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 16+2	♦ AKQT6	♦ 843	All Pass			
South HCP: 7	♣ K5	♣ T86				
Contract: 4 ♠ South			1. Splinter			

## South hands

## Major Suit Fit (Lev)

**Board: 32**      ♠ AQJ63      You are dealer.  
 Dealer: South      ♥ AK32      The opponents are silent.  
 Vul: None      ♦ AT8  
 HCP: 18+1      ♣ 2

---

**Board: 33**      ♠ JT832      Partner is dealer.  
 Dealer: North      ♥ AJ2      West (LHO) bids 3 ♦ if possible.  
 Vul: N-S      ♦ Q82  
 HCP: 8+1      ♣ T9

---

**Board: 34**      ♠ A      You are dealer.  
 Dealer: South      ♥ AK754      East (RHO) bids 2 ♠ if possible.  
 Vul: E-W      ♦ K842  
 HCP: 15+1      ♣ J75

---

**Board: 35**      ♠ A932      Partner is dealer.  
 Dealer: North      ♥ KT5      The opponents are silent.  
 Vul: Both      ♦ 843  
 HCP: 7      ♣ T86

## Both hands (Answers Page)

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8742	♠ AQJ63				1 ♠
Vul: None	♥ 75	♥ AK32	Pass	3 ♠	Pass	3NT <sup>1</sup>
North HCP: 9	♦ KQ3	♦ AT8	Pass	4 ♠	Pass	4NT <sup>2</sup>
South HCP: 18+1	♣ A743	♣ 2	Pass	5 ♦ <sup>3</sup>	Pass	5 ♠
Contract: 5 ♠ South			All Pass			

1. surplus
2. Blackwood 0314, for !S
3. A=1/5 or 4/5

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K4	♠ JT832		1 ♥	Pass	2 ♥
Vul: N-S	♥ QT9876	♥ AJ2	3 ♦	3 ♥	All Pass	
North HCP: 13+2	♦ A4	♦ Q82				
South HCP: 8+1	♣ A85	♣ T9				
Contract: 3 ♥ North						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT872	♠ A				1 ♥
Vul: E-W	♥ T83	♥ AK754	Pass	2 ♥	2 ♠	3 ♥
North HCP: 6+1	♦ J73	♦ K842	All Pass			
South HCP: 15+1	♣ KT	♣ J75				
Contract: 3 ♥ South						

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ875	♠ A932		1 ♠	Pass	2 ♠
Vul: Both	♥ 6	♥ KT5	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 16+2	♦ AKQT6	♦ 843	All Pass			
South HCP: 7	♣ K5	♣ T86				
Contract: 4 ♠ South			1. Splinter			



## North hands

## Major Suit Fit (Lev)

<b>Board: 36</b>	♠ AT95	Partner is dealer.
Dealer: South	♥ 43	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ J7642	West (RHO) bids 4♣ if possible.
HCP: 8+1	♣ KT	East (LHO) Doubles 4♠ if possible.

---

<b>Board: 37</b>	♠ AQ62	You are dealer.
Dealer: North	♥ AJ742	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 17+1	♣ AT6	

---

<b>Board: 38</b>	♠ 862	Partner is dealer.
Dealer: South	♥ QT642	The opponents are silent.
Vul: None	♦ J5	
HCP: 7+1	♣ A84	

---

<b>Board: 39</b>	♠ T72	You are dealer.
Dealer: North	♥ AJ975	The opponents are silent.
Vul: Both	♦ 63	
HCP: 12+1	♣ AK5	

---

<b>Board: 40</b>	♠ T82	Partner is dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: E-W	♦ KT9742	
HCP: 7+2	♣ KJ8	

## Both hands (Answers Page)

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT95	♠ Q8743				1 ♠
Vul: N-S	♥ 43	♥ A75	Pass	2 ♠	3 ♣	Pass
North HCP: 8+1	♦ J7642	♦ A53	Pass	3 ♠	Pass	Pass
South HCP: 12+1	♣ KT	♣ Q9	4 ♣	4 ♠	X	All Pass
Contract: 4 ♠ X North						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ62	♠ T85		1 ♥	Pass	3 ♥
Vul: N-S	♥ AJ742	♥ QT98	Pass	4NT <sup>1</sup>	Pass	5 ♦ <sup>2</sup>
North HCP: 17+1	♦ Q	♦ AK87	Pass	6 ♥	All Pass	
South HCP: 9	♣ AT6	♣ 42				
Contract: 6 ♥ North						

1. Blackwood 0314, for !H  
2. A=1/5 or 4/5

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 862	♠ AKQJ75				1 ♠
Vul: None	♥ QT642	♥ A5	Pass	2 ♠	Pass	4 ♠
North HCP: 7+1	♦ J5	♦ QT2	All Pass			
South HCP: 17+2	♣ A84	♣ J6				
Contract: 4 ♠ South						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T72	♠ J3		1 ♥	Pass	3 ♥
Vul: Both	♥ AJ975	♥ KQT8	Pass	4 ♥	All Pass	
North HCP: 12+1	♦ 63	♦ K842				
South HCP: 10	♣ AK5	♣ J72				
Contract: 4 ♥ North						

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T82	♠ AKQJ74				1 ♠
Vul: E-W	♥ 3	♥ A875	Pass	2 ♠	Pass	4 ♦ <sup>1</sup>
North HCP: 7+2	♦ KT9742	♦ 5	Pass	4 ♠	All Pass	
South HCP: 16+2	♣ KJ8	♣ Q7				
Contract: 4 ♠ North			1. Splinter			

## South hands

## Major Suit Fit (Lev)

<b>Board: 36</b>	♠ Q8743	You are dealer.
Dealer: South	♥ A75	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ A53	West (LHO) bids 4♣ if possible.
HCP: 12+1	♣ Q9	East (RHO) Doubles 4♠ if possible.

---

<b>Board: 37</b>	♠ T85	Partner is dealer.
Dealer: North	♥ QT98	The opponents are silent.
Vul: N-S	♦ AK87	
HCP: 9	♣ 42	

---

<b>Board: 38</b>	♠ AKQJ75	You are dealer.
Dealer: South	♥ A5	The opponents are silent.
Vul: None	♦ QT2	
HCP: 17+2	♣ J6	

---

<b>Board: 39</b>	♠ J3	Partner is dealer.
Dealer: North	♥ KQT8	The opponents are silent.
Vul: Both	♦ K842	
HCP: 10	♣ J72	

---

<b>Board: 40</b>	♠ AKQJ74	You are dealer.
Dealer: South	♥ A875	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 16+2	♣ Q7	

## Both hands (Answers Page)

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT95	♠ Q8743				1 ♠
Vul: N-S	♥ 43	♥ A75	Pass	2 ♠	3 ♣	Pass
North HCP: 8+1	♦ J7642	♦ A53	Pass	3 ♠	Pass	Pass
South HCP: 12+1	♣ KT	♣ Q9	4 ♣	4 ♠	X	All Pass
Contract: 4 ♠ X North						

[illegible]

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 862	♠ AKQJ75				1 ♠
Vul: None	♥ QT642	♥ A5	Pass	2 ♠	Pass	4 ♠
North HCP: 7+1	♦ J5	♦ QT2	All Pass			
South HCP: 17+2	♣ A84	♣ J6				
Contract: 4 ♠ South						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T72	♠ J3		1 ♥	Pass	3 ♥
Vul: Both	♥ AJ975	♥ KQT8	Pass	4 ♥	All Pass	
North HCP: 12+1	♦ 63	♦ K842				
South HCP: 10	♣ AK5	♣ J72				
Contract: 4 ♥ North						

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T82	♠ AKQJ74				1 ♠
Vul: E-W	♥ 3	♥ A875	Pass	2 ♠	Pass	4 ♦ <sup>1</sup>
North HCP: 7+2	♦ KT9742	♦ 5	Pass	4 ♠	All Pass	
South HCP: 16+2	♣ KJ8	♣ Q7				
Contract: 4 ♠ North			1. Splinter			

## North hands

## Major Suit Fit (Lev)

**Board: 41**      ♠ KQT92      You are dealer.  
 Dealer: North      ♥ J4      The opponents are silent.  
 Vul: Both      ♦ 6  
 HCP: 14+2      ♣ AKJ93

---

**Board: 42**      ♠ 8765      Partner is dealer.  
 Dealer: South      ♥ K52      The opponents are silent.  
 Vul: None      ♦ A62  
 HCP: 11      ♣ A98

---

**Board: 43**      ♠ K      You are dealer.  
 Dealer: North      ♥ AK732      The opponents are silent.  
 Vul: N-S      ♦ JT64  
 HCP: 12+1      ♣ J53

---

**Board: 44**      ♠ Q762      Partner is dealer.  
 Dealer: South      ♥ 9873      The opponents are silent.  
 Vul: None      ♦ AK4  
 HCP: 9      ♣ 43

---

**Board: 45**      ♠ AQT75      You are dealer.  
 Dealer: North      ♥ KJ4      The opponents are silent.  
 Vul: N-S      ♦ QT3  
 HCP: 12+1      ♣ 74

## Both hands (Answers Page)

### Board: 41

Dealer: North  
 Vul: Both  
 North HCP: 14+2  
 South HCP: 9+1  
 Contract: 4 ♠ North

#### North:

♠ KQT92  
 ♥ J4  
 ♦ 6  
 ♣ AKJ93

#### South:

♠ J8754  
 ♥ AQ85  
 ♦ 42  
 ♣ Q5

W	N	E	S
	1 ♠	Pass	3 ♠
Pass	4 ♠	All Pass	

### Board: 42

Dealer: South  
 Vul: None  
 North HCP: 11  
 South HCP: 16+2  
 Contract: 4 ♠ North

#### North:

♠ 8765  
 ♥ K52  
 ♦ A62  
 ♣ A98

#### South:

♠ AKJ432  
 ♥ AJ7  
 ♦ K987  
 ♣ -

W	N	E	S
			1 ♠
Pass	3 ♠	Pass	3NT <sup>1</sup>
Pass	4 ♠	All Pass	

1. surplus

### Board: 43

Dealer: North  
 Vul: N-S  
 North HCP: 12+1  
 South HCP: 9  
 Contract: 4 ♥ North

#### North:

♠ K  
 ♥ AK732  
 ♦ JT64  
 ♣ J53

#### South:

♠ AT8  
 ♥ Q984  
 ♦ 97  
 ♣ KT94

W	N	E	S
	1 ♥	Pass	3 ♥
Pass	4 ♥	All Pass	

### Board: 44

Dealer: South  
 Vul: None  
 North HCP: 9  
 South HCP: 17+2  
 Contract: 4 ♠ North

#### North:

♠ Q762  
 ♥ 9873  
 ♦ AK4  
 ♣ 43

#### South:

♠ AJT84  
 ♥ KJ  
 ♦ 2  
 ♣ AKJ97

W	N	E	S
			1 ♠
Pass	3 ♠	Pass	3NT <sup>1</sup>
Pass	4 ♠	All Pass	

1. surplus

### Board: 45

Dealer: North  
 Vul: N-S  
 North HCP: 12+1  
 South HCP: 9+2  
 Contract: 2 ♠ South

#### North:

♠ AQT75  
 ♥ KJ4  
 ♦ QT3  
 ♣ 74

#### South:

♠ 842  
 ♥ T  
 ♦ 964  
 ♣ AKQ965

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

## South hands

## Major Suit Fit (Lev)

**Board: 41**      ♠ J8754      Partner is dealer.  
 Dealer: North      ♥ AQ85      The opponents are silent.  
 Vul: Both      ♦ 42  
 HCP: 9+1      ♣ Q5

---

**Board: 42**      ♠ AKJ432      You are dealer.  
 Dealer: South      ♥ AJ7      The opponents are silent.  
 Vul: None      ♦ K987  
 HCP: 16+2      ♣ -

---

**Board: 43**      ♠ AT8      Partner is dealer.  
 Dealer: North      ♥ Q984      The opponents are silent.  
 Vul: N-S      ♦ 97  
 HCP: 9      ♣ KT94

---

**Board: 44**      ♠ AJT84      You are dealer.  
 Dealer: South      ♥ KJ      The opponents are silent.  
 Vul: None      ♦ 2  
 HCP: 17+2      ♣ AKJ97

---

**Board: 45**      ♠ 842      Partner is dealer.  
 Dealer: North      ♥ T      The opponents are silent.  
 Vul: N-S      ♦ 964  
 HCP: 9+2      ♣ AKQ965

## Both hands (Answers Page)

### Board: 41

Dealer: North  
 Vul: Both  
 North HCP: 14+2  
 South HCP: 9+1  
 Contract: 4 ♠ North

#### North:

♠ KQT92  
 ♥ J4  
 ♦ 6  
 ♣ AKJ93

#### South:

♠ J8754  
 ♥ AQ85  
 ♦ 42  
 ♣ Q5

W	N	E	S
	1 ♠	Pass	3 ♠
Pass	4 ♠	All Pass	

### Board: 42

Dealer: South  
 Vul: None  
 North HCP: 11  
 South HCP: 16+2  
 Contract: 4 ♠ North

#### North:

♠ 8765  
 ♥ K52  
 ♦ A62  
 ♣ A98

#### South:

♠ AKJ432  
 ♥ AJ7  
 ♦ K987  
 ♣ -

W	N	E	S
			1 ♠
Pass	3 ♠	Pass	3NT <sup>1</sup>
Pass	4 ♠	All Pass	

1. surplus

### Board: 43

Dealer: North  
 Vul: N-S  
 North HCP: 12+1  
 South HCP: 9  
 Contract: 4 ♥ North

#### North:

♠ K  
 ♥ AK732  
 ♦ JT64  
 ♣ J53

#### South:

♠ AT8  
 ♥ Q984  
 ♦ 97  
 ♣ KT94

W	N	E	S
	1 ♥	Pass	3 ♥
Pass	4 ♥	All Pass	

### Board: 44

Dealer: South  
 Vul: None  
 North HCP: 9  
 South HCP: 17+2  
 Contract: 4 ♠ North

#### North:

♠ Q762  
 ♥ 9873  
 ♦ AK4  
 ♣ 43

#### South:

♠ AJT84  
 ♥ KJ  
 ♦ 2  
 ♣ AKJ97

W	N	E	S
			1 ♠
Pass	3 ♠	Pass	3NT <sup>1</sup>
Pass	4 ♠	All Pass	

1. surplus

### Board: 45

Dealer: North  
 Vul: N-S  
 North HCP: 12+1  
 South HCP: 9+2  
 Contract: 2 ♠ South

#### North:

♠ AQT75  
 ♥ KJ4  
 ♦ QT3  
 ♣ 74

#### South:

♠ 842  
 ♥ T  
 ♦ 964  
 ♣ AKQ965

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			



## North hands

## Major Suit Fit (Lev)

<b>Board: 46</b>	♠ A82	Partner is dealer.
Dealer: South	♥ 972	The opponents are silent.
Vul: None	♦ Q9642	
HCP: 6+1	♣ 76	

---

<b>Board: 47</b>	♠ AQT42	You are dealer.
Dealer: North	♥ QJ5	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ AQT7	
HCP: 15+1	♣ 3	

---

<b>Board: 48</b>	♠ Q95	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: E-W	♦ J9432	
HCP: 8+2	♣ AJT75	

---

<b>Board: 49</b>	♠ AKT3	You are dealer.
Dealer: North	♥ KJ953	The opponents are silent.
Vul: Both	♦ AJ87	
HCP: 16+1	♣ -	

---

<b>Board: 50</b>	♠ QJ7	Partner is dealer.
Dealer: South	♥ K652	The opponents are silent.
Vul: N-S	♦ T62	
HCP: 8	♣ Q96	

## Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ A82	♠ K4				1 ♥
Vul: None	♥ 972	♥ AJT86	Pass	2 ♥	Pass	4 ♦ <sup>1</sup>
North HCP: 6+1	♦ Q9642	♦ 8	Pass	4 ♥	All Pass	
South HCP: 16+2	♣ 76	♣ AKJT3				
Contract: 4 ♥ North					1. Splinter	

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AQT42	♠ K98		1 ♠	Pass	2 ♠
Vul: N-S	♥ QJ5	♥ K873	3 ♣	3 ♠	All Pass	
North HCP: 15+1	♦ AQT7	♦ J9652				
South HCP: 7+1	♣ 3	♣ 6				
Contract: 3 ♠ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ Q95	♠ AJ863				1 ♠
Vul: E-W	♥ -	♥ AKT54	Pass	2 ♠	Pass	4 ♠
North HCP: 8+2	♦ J9432	♦ K	All Pass			
South HCP: 18+2	♣ AJT75	♣ K6				
Contract: 4 ♠ South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AKT3	♠ 542		1 ♥	Pass	2 ♥
Vul: Both	♥ KJ953	♥ 876	Pass	4 ♣ <sup>1</sup>	Pass	4 ♥
North HCP: 16+1	♦ AJ87	♦ Q4	All Pass			
South HCP: 6+1	♣ -	♣ KJ653				
Contract: 4 ♥ South					1. Splinter	

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ QJ7	♠ KT6543				1 ♠
Vul: N-S	♥ K652	♥ Q93	Pass	2 ♠	All Pass	
North HCP: 8	♦ T62	♦ KQ4				
South HCP: 13+2	♣ Q96	♣ K				
Contract: 2 ♠ North						

## South hands

## Major Suit Fit (Lev)

**Board: 46**      ♠ K4      You are dealer.  
 Dealer: South      ♥ AJT86      The opponents are silent.  
 Vul: None      ♦ 8  
 HCP: 16+2      ♣ AKJT3

---

**Board: 47**      ♠ K98      Partner is dealer.  
 Dealer: North      ♥ K873      West (LHO) bids 3♣ if possible.  
 Vul: N-S      ♦ J9652  
 HCP: 7+1      ♣ 6

---

**Board: 48**      ♠ AJ863      You are dealer.  
 Dealer: South      ♥ AKT54      The opponents are silent.  
 Vul: E-W      ♦ K  
 HCP: 18+2      ♣ K6

---

**Board: 49**      ♠ 542      Partner is dealer.  
 Dealer: North      ♥ 876      The opponents are silent.  
 Vul: Both      ♦ Q4  
 HCP: 6+1      ♣ KJ653

---

**Board: 50**      ♠ KT6543      You are dealer.  
 Dealer: South      ♥ Q93      The opponents are silent.  
 Vul: N-S      ♦ KQ4  
 HCP: 13+2      ♣ K

## Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ A82	♠ K4				1 ♥
Vul: None	♥ 972	♥ AJT86	Pass	2 ♥	Pass	4 ♦ <sup>1</sup>
North HCP: 6+1	♦ Q9642	♦ 8	Pass	4 ♥	All Pass	
South HCP: 16+2	♣ 76	♣ AKJT3				
Contract: 4 ♥ North					1. Splinter	

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AQT42	♠ K98		1 ♠	Pass	2 ♠
Vul: N-S	♥ QJ5	♥ K873	3 ♣	3 ♠	All Pass	
North HCP: 15+1	♦ AQT7	♦ J9652				
South HCP: 7+1	♣ 3	♣ 6				
Contract: 3 ♠ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ Q95	♠ AJ863				1 ♠
Vul: E-W	♥ -	♥ AKT54	Pass	2 ♠	Pass	4 ♠
North HCP: 8+2	♦ J9432	♦ K	All Pass			
South HCP: 18+2	♣ AJT75	♣ K6				
Contract: 4 ♠ South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AKT3	♠ 542		1 ♥	Pass	2 ♥
Vul: Both	♥ KJ953	♥ 876	Pass	4 ♣ <sup>1</sup>	Pass	4 ♥
North HCP: 16+1	♦ AJ87	♦ Q4	All Pass			
South HCP: 6+1	♣ -	♣ KJ653				
Contract: 4 ♥ South					1. Splinter	

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ QJ7	♠ KT6543				1 ♠
Vul: N-S	♥ K652	♥ Q93	Pass	2 ♠	All Pass	
North HCP: 8	♦ T62	♦ KQ4				
South HCP: 13+2	♣ Q96	♣ K				
Contract: 2 ♠ North						

**North hands****Major Suit Fit (Lev)**

<b>Board: 51</b>	♠ T973	You are dealer.
Dealer: North	♥ AK832	The opponents are silent.
Vul: Both	♦ A94	
HCP: 12+1	♣ J	

---

<b>Board: 52</b>	♠ KQ65	Partner is dealer.
Dealer: South	♥ 76	The opponents are silent.
Vul: N-S	♦ K95	
HCP: 9	♣ J753	

---

<b>Board: 53</b>	♠ A	You are dealer.
Dealer: North	♥ KQ952	The opponents are silent.
Vul: None	♦ Q85	
HCP: 15+1	♣ KJ54	

---

<b>Board: 54</b>	♠ K62	Partner is dealer.
Dealer: South	♥ KJ2	The opponents are silent.
Vul: N-S	♦ T964	
HCP: 7	♣ 653	

## Both hands (Answers Page)

### Board: 51

Dealer: North  
 Vul: Both  
 North HCP: 12+1  
 South HCP: 8  
 Contract: 2♥ South

#### North:

♠ T973  
 ♥ AK832  
 ♦ A94  
 ♣ J

#### South:

♠ KQ8  
 ♥ JT6  
 ♦ T63  
 ♣ QT74

W	N	E	S
	1♥	Pass	2♥
All Pass			

### Board: 52

Dealer: South  
 Vul: N-S  
 North HCP: 9  
 South HCP: 12+1  
 Contract: 4♠ South

#### North:

♠ KQ65  
 ♥ 76  
 ♦ K95  
 ♣ J753

#### South:

♠ 97432  
 ♥ KQJ5  
 ♦ Q6  
 ♣ A8

W	N	E	S
			1♠
Pass	3♠	Pass	4♠
All Pass			

### Board: 53

Dealer: North  
 Vul: None  
 North HCP: 15+1  
 South HCP: 9+1  
 Contract: 4♥ South

#### North:

♠ A  
 ♥ KQ952  
 ♦ Q85  
 ♣ KJ54

#### South:

♠ 9876  
 ♥ AJT84  
 ♦ T3  
 ♣ A2

W	N	E	S
	1♥	Pass	4♥
All Pass			

### Board: 54

Dealer: South  
 Vul: N-S  
 North HCP: 7  
 South HCP: 13+2  
 Contract: 2♠ North

#### North:

♠ K62  
 ♥ KJ2  
 ♦ T964  
 ♣ 653

#### South:

♠ AQJT95  
 ♥ 94  
 ♦ K75  
 ♣ KT

W	N	E	S
			1♠
Pass	2♠	All Pass	

## South hands

## Major Suit Fit (Lev)

<b>Board: 51</b>	♠ KQ8	Partner is dealer.
Dealer: North	♥ JT6	The opponents are silent.
Vul: Both	♦ T63	
HCP: 8	♣ QT74	

---

<b>Board: 52</b>	♠ 97432	You are dealer.
Dealer: South	♥ KQJ5	The opponents are silent.
Vul: N-S	♦ Q6	
HCP: 12+1	♣ A8	

---

<b>Board: 53</b>	♠ 9876	Partner is dealer.
Dealer: North	♥ AJT84	The opponents are silent.
Vul: None	♦ T3	
HCP: 9+1	♣ A2	

---

<b>Board: 54</b>	♠ AQJT95	You are dealer.
Dealer: South	♥ 94	The opponents are silent.
Vul: N-S	♦ K75	
HCP: 13+2	♣ KT	

## Both hands (Answers Page)

### Board: 51

Dealer: North  
 Vul: Both  
 North HCP: 12+1  
 South HCP: 8  
 Contract: 2♥ South

#### North:

♠ T973  
 ♥ AK832  
 ♦ A94  
 ♣ J

#### South:

♠ KQ8  
 ♥ JT6  
 ♦ T63  
 ♣ QT74

W	N	E	S
	1♥	Pass	2♥
All Pass			

### Board: 52

Dealer: South  
 Vul: N-S  
 North HCP: 9  
 South HCP: 12+1  
 Contract: 4♠ South

#### North:

♠ KQ65  
 ♥ 76  
 ♦ K95  
 ♣ J753

#### South:

♠ 97432  
 ♥ KQJ5  
 ♦ Q6  
 ♣ A8

W	N	E	S
			1♠
Pass	3♠	Pass	4♠
All Pass			

### Board: 53

Dealer: North  
 Vul: None  
 North HCP: 15+1  
 South HCP: 9+1  
 Contract: 4♥ South

#### North:

♠ A  
 ♥ KQ952  
 ♦ Q85  
 ♣ KJ54

#### South:

♠ 9876  
 ♥ AJT84  
 ♦ T3  
 ♣ A2

W	N	E	S
	1♥	Pass	4♥
All Pass			

### Board: 54

Dealer: South  
 Vul: N-S  
 North HCP: 7  
 South HCP: 13+2  
 Contract: 2♠ North

#### North:

♠ K62  
 ♥ KJ2  
 ♦ T964  
 ♣ 653

#### South:

♠ AQJT95  
 ♥ 94  
 ♦ K75  
 ♣ KT

W	N	E	S
			1♠
Pass	2♠	All Pass	



## North hands

## Major Suit Fit (Lev)

<b>Board: 55</b>	♠ 53	RHO is dealer. You bid second.
Dealer: West	♥ 9732	West (RHO) opens 1♥ if possible.
Vul: Both	♦ T2	East (LHO) bids 2♥ if possible.
HCP: 1+1	♣ JT652	West (RHO) Redoubles if possible.
		East (LHO) bids 3♥ if possible.
		East (LHO) Doubles 4♣ if possible.

---

<b>Board: 56</b>	♠ A6	Partner is dealer.
Dealer: South	♥ K93	The opponents are silent.
Vul: None	♦ QT872	
HCP: 9+1	♣ 954	

---

<b>Board: 57</b>	♠ AQJT8	You are dealer.
Dealer: North	♥ AK72	The opponents are silent.
Vul: Both	♦ 43	
HCP: 14+1	♣ T2	

---

<b>Board: 58</b>	♠ KQ2	Partner is dealer.
Dealer: South	♥ J2	East (LHO) Doubles 2♠ if possible.
Vul: None	♦ T8632	West (RHO) bids 3♣ if possible.
HCP: 7+1	♣ J75	East (LHO) bids 3♦ if possible.

## Both hands (Answers Page)

<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 53	♠ KJ97	1 ♥	Pass	2 ♥	X
Vul: Both	♥ 9732	♥ -	XX	3 ♣	3 ♥	4 ♣
North HCP: 1+1	♦ T2	♦ A873	Pass	Pass	X	All Pass
South HCP: 17+1	♣ JT652	♣ AKQ84				
Contract: 4 ♣ X South						

<b>Board: 56</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A6	♠ K7				1 ♥
Vul: None	♥ K93	♥ QT875	Pass	2 ♥	All Pass	
North HCP: 9+1	♦ QT872	♦ A5				
South HCP: 14+1	♣ 954	♣ KQT3				
Contract: 2 ♥ North						

<b>Board: 57</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJT8	♠ 9743		1 ♠	Pass	3 ♠
Vul: Both	♥ AK72	♥ 85	Pass	4 ♠	All Pass	
North HCP: 14+1	♦ 43	♦ Q7				
South HCP: 9+1	♣ T2	♣ AK983				
Contract: 4 ♠ North						

<b>Board: 58</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ2	♠ AJT74				1 ♠
Vul: None	♥ J2	♥ K643	Pass	2 ♠	X	Pass
North HCP: 7+1	♦ T8632	♦ -	3 ♣	Pass	3 ♦	3 ♠
South HCP: 12+1	♣ J75	♣ AT63	All Pass			
Contract: 3 ♠ South						

## South hands

## Major Suit Fit (Lev)

<b>Board: 55</b>	♠ KJ97	LHO is dealer.
Dealer: West	♥ -	West (LHO) opens 1♥ if possible.
Vul: Both	♦ A873	East (RHO) bids 2♥ if possible.
HCP: 17+1	♣ AKQ84	West (LHO) Redoubles if possible.
		East (RHO) bids 3♥ if possible.
		East (RHO) Doubles 4♣ if possible.

---

<b>Board: 56</b>	♠ K7	You are dealer.
Dealer: South	♥ QT875	The opponents are silent.
Vul: None	♦ A5	
HCP: 14+1	♣ KQT3	

---

<b>Board: 57</b>	♠ 9743	Partner is dealer.
Dealer: North	♥ 85	The opponents are silent.
Vul: Both	♦ Q7	
HCP: 9+1	♣ AK983	

---

<b>Board: 58</b>	♠ AJT74	You are dealer.
Dealer: South	♥ K643	East (RHO) Doubles 2♠ if possible.
Vul: None	♦ -	West (LHO) bids 3♣ if possible.
HCP: 12+1	♣ AT63	East (RHO) bids 3♦ if possible.

## Both hands (Answers Page)

<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 53	♠ KJ97	1 ♥	Pass	2 ♥	X
Vul: Both	♥ 9732	♥ -	XX	3 ♣	3 ♥	4 ♣
North HCP: 1+1	♦ T2	♦ A873	Pass	Pass	X	All Pass
South HCP: 17+1	♣ JT652	♣ AKQ84				
Contract: 4 ♣ X South						

<b>Board: 56</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A6	♠ K7				1 ♥
Vul: None	♥ K93	♥ QT875	Pass	2 ♥	All Pass	
North HCP: 9+1	♦ QT872	♦ A5				
South HCP: 14+1	♣ 954	♣ KQT3				
Contract: 2 ♥ North						

<b>Board: 57</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJT8	♠ 9743		1 ♠	Pass	3 ♠
Vul: Both	♥ AK72	♥ 85	Pass	4 ♠	All Pass	
North HCP: 14+1	♦ 43	♦ Q7				
South HCP: 9+1	♣ T2	♣ AK983				
Contract: 4 ♠ North						

<b>Board: 58</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ2	♠ AJT74				1 ♠
Vul: None	♥ J2	♥ K643	Pass	2 ♠	X	Pass
North HCP: 7+1	♦ T8632	♦ -	3 ♣	Pass	3 ♦	3 ♠
South HCP: 12+1	♣ J75	♣ AT63	All Pass			
Contract: 3 ♠ South						

## North hands

## Major Suit Fit (Lev)

**Board: 59**      ♠ AKQJ2      You are dealer.  
 Dealer: North      ♥ T6      The opponents are silent.  
 Vul: N-S      ♦ Q7  
 HCP: 18+1      ♣ AQ84

---

**Board: 60**      ♠ AT5      Partner is dealer.  
 Dealer: South      ♥ 7652      The opponents are silent.  
 Vul: E-W      ♦ 82  
 HCP: 8      ♣ A743

---

**Board: 61**      ♠ AQJT98      You are dealer.  
 Dealer: North      ♥ -      The opponents are silent.  
 Vul: N-S      ♦ AJ2  
 HCP: 16+2      ♣ AT42

---

**Board: 62**      ♠ QT8      Partner is dealer.  
 Dealer: South      ♥ KQT82      The opponents are silent.  
 Vul: E-W      ♦ QT3  
 HCP: 9+1      ♣ T4

---

**Board: 63**      ♠ A752      You are dealer.  
 Dealer: North      ♥ AT964      West (RHO) bids 2 ♠ if possible.  
 Vul: Both      ♦ AT9  
 HCP: 13+1      ♣ J

## Both hands (Answers Page)

### Board: 59

Dealer: North  
 Vul: N-S  
 North HCP: 18+1  
 South HCP: 8  
 Contract: 4 ♠ North

#### North:

♠ AKQJ2  
 ♥ T6  
 ♦ Q7  
 ♣ AQ84

#### South:

♠ 765  
 ♥ KQJ3  
 ♦ J8  
 ♣ JT95

W	N	E	S
	1 ♠	Pass	2 ♠
Pass	4 ♠	All Pass	

### Board: 60

Dealer: South  
 Vul: E-W  
 North HCP: 8  
 South HCP: 16+1  
 Contract: 4 ♠ North

#### North:

♠ AT5  
 ♥ 7652  
 ♦ 82  
 ♣ A743

#### South:

♠ KJ863  
 ♥ QJ3  
 ♦ AQ54  
 ♣ K

W	N	E	S
			1 ♠
Pass	2 ♠	Pass	3 ♠
Pass	4 ♠	All Pass	

### Board: 61

Dealer: North  
 Vul: N-S  
 North HCP: 16+2  
 South HCP: 11  
 Contract: 6 ♠ North

#### North:

♠ AQJT98  
 ♥ -  
 ♦ AJ2  
 ♣ AT42

#### South:

♠ K643  
 ♥ KQ4  
 ♦ Q6  
 ♣ J876

W	N	E	S
	1 ♠	Pass	3 ♠
Pass	4NT <sup>1</sup>	Pass	5 ♦ <sup>2</sup>
Pass	6 ♠	All Pass	

1. Blackwood 0314, for !S  
 2. A=1/5 or 4/5

### Board: 62

Dealer: South  
 Vul: E-W  
 North HCP: 9+1  
 South HCP: 12+2  
 Contract: 2 ♠ North

#### North:

♠ QT8  
 ♥ KQT82  
 ♦ QT3  
 ♣ T4

#### South:

♠ AK9753  
 ♥ AJ6  
 ♦ 42  
 ♣ 75

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 63

Dealer: North  
 Vul: Both  
 North HCP: 13+1  
 South HCP: 7+1  
 Contract: 3 ♥ North

#### North:

♠ A752  
 ♥ AT964  
 ♦ AT9  
 ♣ J

#### South:

♠ Q3  
 ♥ Q82  
 ♦ J52  
 ♣ QT876

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

## South hands

## Major Suit Fit (Lev)

**Board: 59**      ♠ 765      Partner is dealer.  
 Dealer: North      ♥ KQJ3      The opponents are silent.  
 Vul: N-S      ♦ J8  
 HCP: 8      ♣ JT95

---

**Board: 60**      ♠ KJ863      You are dealer.  
 Dealer: South      ♥ QJ3      The opponents are silent.  
 Vul: E-W      ♦ AQ54  
 HCP: 16+1      ♣ K

---

**Board: 61**      ♠ K643      Partner is dealer.  
 Dealer: North      ♥ KQ4      The opponents are silent.  
 Vul: N-S      ♦ Q6  
 HCP: 11      ♣ J876

---

**Board: 62**      ♠ AK9753      You are dealer.  
 Dealer: South      ♥ AJ6      The opponents are silent.  
 Vul: E-W      ♦ 42  
 HCP: 12+2      ♣ 75

---

**Board: 63**      ♠ Q3      Partner is dealer.  
 Dealer: North      ♥ Q82      West (LHO) bids 2 ♠ if possible.  
 Vul: Both      ♦ J52  
 HCP: 7+1      ♣ QT876

## Both hands (Answers Page)

### Board: 59

Dealer: North  
 Vul: N-S  
 North HCP: 18+1  
 South HCP: 8  
 Contract: 4 ♠ North

#### North:

♠ AKQJ2  
 ♥ T6  
 ♦ Q7  
 ♣ AQ84

#### South:

♠ 765  
 ♥ KQJ3  
 ♦ J8  
 ♣ JT95

W	N	E	S
	1 ♠	Pass	2 ♠
Pass	4 ♠	All Pass	

### Board: 60

Dealer: South  
 Vul: E-W  
 North HCP: 8  
 South HCP: 16+1  
 Contract: 4 ♠ North

#### North:

♠ AT5  
 ♥ 7652  
 ♦ 82  
 ♣ A743

#### South:

♠ KJ863  
 ♥ QJ3  
 ♦ AQ54  
 ♣ K

W	N	E	S
			1 ♠
Pass	2 ♠	Pass	3 ♠
Pass	4 ♠	All Pass	

### Board: 61

Dealer: North  
 Vul: N-S  
 North HCP: 16+2  
 South HCP: 11  
 Contract: 6 ♠ North

#### North:

♠ AQJT98  
 ♥ -  
 ♦ AJ2  
 ♣ AT42

#### South:

♠ K643  
 ♥ KQ4  
 ♦ Q6  
 ♣ J876

W	N	E	S
	1 ♠	Pass	3 ♠
Pass	4NT <sup>1</sup>	Pass	5 ♦ <sup>2</sup>
Pass	6 ♠	All Pass	

1. Blackwood 0314, for !S  
 2. A=1/5 or 4/5

### Board: 62

Dealer: South  
 Vul: E-W  
 North HCP: 9+1  
 South HCP: 12+2  
 Contract: 2 ♠ North

#### North:

♠ QT8  
 ♥ KQT82  
 ♦ QT3  
 ♣ T4

#### South:

♠ AK9753  
 ♥ AJ6  
 ♦ 42  
 ♣ 75

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 63

Dealer: North  
 Vul: Both  
 North HCP: 13+1  
 South HCP: 7+1  
 Contract: 3 ♥ North

#### North:

♠ A752  
 ♥ AT964  
 ♦ AT9  
 ♣ J

#### South:

♠ Q3  
 ♥ Q82  
 ♦ J52  
 ♣ QT876

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



## North hands

## Major Suit Fit (Lev)

<b>Board: 64</b>	♠ K983	Partner is dealer.
Dealer: South	♥ K83	The opponents are silent.
Vul: E-W	♦ T5	
HCP: 6	♣ 8753	
<hr/>		
<b>Board: 65</b>	♠ QJT632	LHO is dealer.
Dealer: East	♥ 5	East (LHO) opens 1♥ if possible.
Vul: None	♦ AQ86	West (RHO) bids 2♥ if possible.
HCP: 11+2	♣ Q9	East (LHO) bids 3♥ if possible.
		West (RHO) bids 4♥ if possible.
		East (LHO) Doubles 4♠ if possible.
<hr/>		
<b>Board: 66</b>	♠ J2	Partner is dealer.
Dealer: South	♥ AQ42	The opponents are silent.
Vul: Both	♦ JT52	
HCP: 10	♣ QT9	
<hr/>		
<b>Board: 67</b>	♠ AK965	You are dealer.
Dealer: North	♥ A875	The opponents are silent.
Vul: Both	♦ Q7	
HCP: 13+1	♣ 97	

## Both hands (Answers Page)

<b>Board: 64</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K983	♠ AQT2				1 ♥
Vul: E-W	♥ K83	♥ AQT96	Pass	2 ♥	All Pass	
North HCP: 6	♦ T5	♦ 87				
South HCP: 14+1	♣ 8753	♣ Q4				
Contract: 2 ♥ North						
<hr/>						
<b>Board: 65</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJT632	♠ A98			1 ♥	Pass
Vul: None	♥ 5	♥ Q9	2 ♥	2 ♠	3 ♥	3 ♠
North HCP: 11+2	♦ AQ86	♦ J753	4 ♥	4 ♠	X	All Pass
South HCP: 10	♣ Q9	♣ KT82				
Contract: 4 ♠ X North						
<hr/>						
<b>Board: 66</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J2	♠ AK6				1 ♥
Vul: Both	♥ AQ42	♥ KJT63	Pass	3 ♥	Pass	3 ♠ <sup>1</sup>
North HCP: 10	♦ JT52	♦ Q3	Pass	4 ♥	All Pass	
South HCP: 18+1	♣ QT9	♣ AJ5				
Contract: 4 ♥ North						
						1. Cue bid, a !S stopper
<hr/>						
<b>Board: 67</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK965	♠ Q83		1 ♠	Pass	2 ♠
Vul: Both	♥ A875	♥ KJ43	All Pass			
North HCP: 13+1	♦ Q7	♦ 4				
South HCP: 9+1	♣ 97	♣ KT854				
Contract: 2 ♠ South						

## South hands

## Major Suit Fit (Lev)

<b>Board: 64</b>	♠ AQT2	You are dealer.
Dealer: South	♥ AQT96	The opponents are silent.
Vul: E-W	♦ 87	
HCP: 14+1	♣ Q4	
<hr/>		
<b>Board: 65</b>	♠ A98	RHO is dealer. You bid second.
Dealer: East	♥ Q9	East (RHO) opens 1♥ if possible.
Vul: None	♦ J753	West (LHO) bids 2♥ if possible.
HCP: 10	♣ KT82	East (RHO) bids 3♥ if possible.
		West (LHO) bids 4♥ if possible.
		East (RHO) Doubles 4♠ if possible.
<hr/>		
<b>Board: 66</b>	♠ AK6	You are dealer.
Dealer: South	♥ KJT63	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 18+1	♣ AJ5	
<hr/>		
<b>Board: 67</b>	♠ Q83	Partner is dealer.
Dealer: North	♥ KJ43	The opponents are silent.
Vul: Both	♦ 4	
HCP: 9+1	♣ KT854	

## Both hands (Answers Page)

<b>Board: 64</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K983	♠ AQT2				1 ♥
Vul: E-W	♥ K83	♥ AQT96	Pass	2 ♥	All Pass	
North HCP: 6	♦ T5	♦ 87				
South HCP: 14+1	♣ 8753	♣ Q4				
Contract: 2 ♥ North						
<hr/>						
<b>Board: 65</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJT632	♠ A98			1 ♥	Pass
Vul: None	♥ 5	♥ Q9	2 ♥	2 ♠	3 ♥	3 ♠
North HCP: 11+2	♦ AQ86	♦ J753	4 ♥	4 ♠	X	All Pass
South HCP: 10	♣ Q9	♣ KT82				
Contract: 4 ♠ X North						
<hr/>						
<b>Board: 66</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J2	♠ AK6				1 ♥
Vul: Both	♥ AQ42	♥ KJT63	Pass	3 ♥	Pass	3 ♠ <sup>1</sup>
North HCP: 10	♦ JT52	♦ Q3	Pass	4 ♥	All Pass	
South HCP: 18+1	♣ QT9	♣ AJ5				
Contract: 4 ♥ North						
						1. Cue bid, a !S stopper
<hr/>						
<b>Board: 67</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK965	♠ Q83		1 ♠	Pass	2 ♠
Vul: Both	♥ A875	♥ KJ43	All Pass			
North HCP: 13+1	♦ Q7	♦ 4				
South HCP: 9+1	♣ 97	♣ KT854				
Contract: 2 ♠ South						

## North hands

## Major Suit Fit (Lev)

<b>Board: 68</b>	♠ J2	Partner is dealer.
Dealer: South	♥ T654	East (LHO) bids 2 ♠ if possible.
Vul: None	♦ AK975	West (RHO) bids 3 ♠ if possible.
HCP: 8+1	♣ T5	

---

<b>Board: 69</b>	♠ AQT53	You are dealer.
Dealer: North	♥ 73	The opponents are silent.
Vul: N-S	♦ AQ7	
HCP: 18+1	♣ AQ6	

---

<b>Board: 70</b>	♠ AQ	Partner is dealer.
Dealer: South	♥ JT87	The opponents are silent.
Vul: E-W	♦ KT83	
HCP: 10	♣ 852	

---

<b>Board: 71</b>	♠ AJ964	You are dealer.
Dealer: North	♥ KQ62	The opponents are silent.
Vul: None	♦ KQ	
HCP: 15+1	♣ 94	

## Both hands (Answers Page)

### Board: 68

Dealer: South  
 Vul: None  
 North HCP: 8+1  
 South HCP: 12+2  
 Contract: 4♥ North

North:

♠ J2  
 ♥ T654  
 ♦ AK975  
 ♣ T5

South:

♠ 7  
 ♥ AQJ987  
 ♦ T83  
 ♣ AJ9

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

### Board: 69

Dealer: North  
 Vul: N-S  
 North HCP: 18+1  
 South HCP: 7  
 Contract: 4♠ North

North:

♠ AQT53  
 ♥ 73  
 ♦ AQ7  
 ♣ AQ6

South:

♠ J74  
 ♥ Q95  
 ♦ J862  
 ♣ K97

W	N	E	S
	1♠	Pass	2♠
Pass	4♠	All Pass	

### Board: 70

Dealer: South  
 Vul: E-W  
 North HCP: 10  
 South HCP: 12+2  
 Contract: 4♥ South

North:

♠ AQ  
 ♥ JT87  
 ♦ KT83  
 ♣ 852

South:

♠ J5  
 ♥ A6432  
 ♦ AQJ65  
 ♣ 4

W	N	E	S
			1♥
Pass	3♥	Pass	4♥
All Pass			

### Board: 71

Dealer: North  
 Vul: None  
 North HCP: 15+1  
 South HCP: 8  
 Contract: 2♠ South

North:

♠ AJ964  
 ♥ KQ62  
 ♦ KQ  
 ♣ 94

South:

♠ K73  
 ♥ 975  
 ♦ A54  
 ♣ J763

W	N	E	S
	1♠	Pass	2♠
All Pass			

**South hands****Major Suit Fit (Lev)**

<b>Board: 68</b>	♠ 7	You are dealer.
Dealer: South	♥ AQJ987	East (RHO) bids 2 ♠ if possible.
Vul: None	♦ T83	West (LHO) bids 3 ♠ if possible.
HCP: 12+2	♣ AJ9	

---

<b>Board: 69</b>	♠ J74	Partner is dealer.
Dealer: North	♥ Q95	The opponents are silent.
Vul: N-S	♦ J862	
HCP: 7	♣ K97	

---

<b>Board: 70</b>	♠ J5	You are dealer.
Dealer: South	♥ A6432	The opponents are silent.
Vul: E-W	♦ AQJ65	
HCP: 12+2	♣ 4	

---

<b>Board: 71</b>	♠ K73	Partner is dealer.
Dealer: North	♥ 975	The opponents are silent.
Vul: None	♦ A54	
HCP: 8	♣ J763	

## Both hands (Answers Page)

### Board: 68

Dealer: South  
 Vul: None  
 North HCP: 8+1  
 South HCP: 12+2  
 Contract: 4♥ North

North:

♠ J2  
 ♥ T654  
 ♦ AK975  
 ♣ T5

South:

♠ 7  
 ♥ AQJ987  
 ♦ T83  
 ♣ AJ9

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

### Board: 69

Dealer: North  
 Vul: N-S  
 North HCP: 18+1  
 South HCP: 7  
 Contract: 4♠ North

North:

♠ AQT53  
 ♥ 73  
 ♦ AQ7  
 ♣ AQ6

South:

♠ J74  
 ♥ Q95  
 ♦ J862  
 ♣ K97

W	N	E	S
	1♠	Pass	2♠
Pass	4♠	All Pass	

### Board: 70

Dealer: South  
 Vul: E-W  
 North HCP: 10  
 South HCP: 12+2  
 Contract: 4♥ South

North:

♠ AQ  
 ♥ JT87  
 ♦ KT83  
 ♣ 852

South:

♠ J5  
 ♥ A6432  
 ♦ AQJ65  
 ♣ 4

W	N	E	S
			1♥
Pass	3♥	Pass	4♥
All Pass			

### Board: 71

Dealer: North  
 Vul: None  
 North HCP: 15+1  
 South HCP: 8  
 Contract: 2♠ South

North:

♠ AJ964  
 ♥ KQ62  
 ♦ KQ  
 ♣ 94

South:

♠ K73  
 ♥ 975  
 ♦ A54  
 ♣ J763

W	N	E	S
	1♠	Pass	2♠
All Pass			



## North hands

## Major Suit Fit (Lev)

<b>Board: 72</b>	♠ JT8	Partner is dealer.
Dealer: South	♥ K32	East (LHO) Doubles 5 ♣ if possible.
Vul: Both	♦ 652	
HCP: 7	♣ QJT5	

---

<b>Board: 73</b>	♠ K83	You are dealer.
Dealer: North	♥ KQT97	The opponents are silent.
Vul: E-W	♦ 95	
HCP: 12+1	♣ A52	

---

<b>Board: 74</b>	♠ KT7	Partner is dealer.
Dealer: South	♥ J7	East (LHO) bids 3 ♥ if possible.
Vul: None	♦ T873	
HCP: 6	♣ QT94	

---

<b>Board: 75</b>	♠ 5	You are dealer.
Dealer: North	♥ AKQ43	The opponents are silent.
Vul: Both	♦ Q432	
HCP: 12+1	♣ JT7	

## Both hands (Answers Page)

<b>Board: 72</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT8	♠ AK7643				1 ♠
Vul: Both	♥ K32	♥ AT9	Pass	2 ♠	Pass	4 ♣ <sup>1</sup>
North HCP: 7	♦ 652	♦ AQ73	Pass	4 ♠	Pass	4NT <sup>2</sup>
South HCP: 17+2	♣ QJT5	♣ -	Pass	5 ♣ <sup>3</sup>	X	5 ♦
Contract: 5 ♠ North			Pass	5 ♠ <sup>4</sup>	All Pass	

1. Splinter
2. Blackwood 0314, for !S
3. A=0/5 or 3/5
4. no !S queen

---

<b>Board: 73</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K83	♠ T2		1 ♥	Pass	3 ♥
Vul: E-W	♥ KQT97	♥ AJ65	Pass	4 ♥	All Pass	
North HCP: 12+1	♦ 95	♦ QT82				
South HCP: 10	♣ A52	♣ K96				
Contract: 4 ♥ North						

---

<b>Board: 74</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT7	♠ AQJ96				1 ♠
Vul: None	♥ J7	♥ Q5	Pass	2 ♠	3 ♥	3 ♠
North HCP: 6	♦ T873	♦ AJ54	All Pass			
South HCP: 14+1	♣ QT94	♣ 75				
Contract: 3 ♠ South						

---

<b>Board: 75</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 5	♠ K987		1 ♥	Pass	2 ♥
Vul: Both	♥ AKQ43	♥ J82	All Pass			
North HCP: 12+1	♦ Q432	♦ KT9				
South HCP: 7	♣ JT7	♣ 983				
Contract: 2 ♥ South						

**South hands****Major Suit Fit (Lev)**

**Board: 72**      ♠ AK7643      You are dealer.  
Dealer: South      ♥ AT9      East (RHO) Doubles 5♣ if possible.  
Vul: Both      ♦ AQ73  
HCP: 17+2      ♣ -

---

**Board: 73**      ♠ T2      Partner is dealer.  
Dealer: North      ♥ AJ65      The opponents are silent.  
Vul: E-W      ♦ QT82  
HCP: 10      ♣ K96

---

**Board: 74**      ♠ AQJ96      You are dealer.  
Dealer: South      ♥ Q5      East (RHO) bids 3♥ if possible.  
Vul: None      ♦ AJ54  
HCP: 14+1      ♣ 75

---

**Board: 75**      ♠ K987      Partner is dealer.  
Dealer: North      ♥ J82      The opponents are silent.  
Vul: Both      ♦ KT9  
HCP: 7      ♣ 983

## Both hands (Answers Page)

<b>Board: 72</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT8	♠ AK7643				1 ♠
Vul: Both	♥ K32	♥ AT9	Pass	2 ♠	Pass	4 ♣ <sup>1</sup>
North HCP: 7	♦ 652	♦ AQ73	Pass	4 ♠	Pass	4NT <sup>2</sup>
South HCP: 17+2	♣ QJT5	♣ -	Pass	5 ♣ <sup>3</sup>	X	5 ♦
Contract: 5 ♠ North			Pass	5 ♠ <sup>4</sup>	All Pass	

1. Splinter
2. Blackwood 0314, for !S
3. A=0/5 or 3/5
4. no !S queen

---

<b>Board: 73</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K83	♠ T2		1 ♥	Pass	3 ♥
Vul: E-W	♥ KQT97	♥ AJ65	Pass	4 ♥	All Pass	
North HCP: 12+1	♦ 95	♦ QT82				
South HCP: 10	♣ A52	♣ K96				
Contract: 4 ♥ North						

---

<b>Board: 74</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT7	♠ AQJ96				1 ♠
Vul: None	♥ J7	♥ Q5	Pass	2 ♠	3 ♥	3 ♠
North HCP: 6	♦ T873	♦ AJ54	All Pass			
South HCP: 14+1	♣ QT94	♣ 75				
Contract: 3 ♠ South						

---

<b>Board: 75</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 5	♠ K987		1 ♥	Pass	2 ♥
Vul: Both	♥ AKQ43	♥ J82	All Pass			
North HCP: 12+1	♦ Q432	♦ KT9				
South HCP: 7	♣ JT7	♣ 983				
Contract: 2 ♥ South						

## North hands

## Major Suit Fit (Lev)

<b>Board: 76</b>	♠ K74	Partner is dealer.
Dealer: South	♥ Q74	The opponents are silent.
Vul: None	♦ Q85	
HCP: 7	♣ T854	

---

<b>Board: 77</b>	♠ KT862	You are dealer.
Dealer: North	♥ AKQ3	The opponents are silent.
Vul: N-S	♦ J	
HCP: 18+1	♣ AJ8	

---

<b>Board: 78</b>	♠ 8432	Partner is dealer.
Dealer: South	♥ A75	The opponents are silent.
Vul: N-S	♦ T8	
HCP: 9	♣ KQT7	

---

<b>Board: 79</b>	♠ AKQT75	You are dealer.
Dealer: North	♥ 9632	West (RHO) bids 3♥ if possible.
Vul: None	♦ AQ	
HCP: 17+2	♣ Q	

## Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ 3				1 ♥
Vul: None	♥ Q74	♥ AKT8632	Pass	2 ♥	Pass	3 ♠ <sup>1</sup>
North HCP: 7	♦ Q85	♦ AK	Pass	4 ♥	All Pass	
South HCP: 17+3	♣ T854	♣ QJ7				
Contract: 4 ♥ North						1. Splinter

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ KT862	♠ AQ94		1 ♠	Pass	3 ♠
Vul: N-S	♥ AKQ3	♥ 87	Pass	4NT <sup>1</sup>	Pass	5 ♦ <sup>2</sup>
North HCP: 18+1	♦ J	♦ K963	Pass	5 ♥	Pass	6 ♦ <sup>3</sup>
South HCP: 9	♣ AJ8	♣ 952	Pass	6 ♠	All Pass	
Contract: 6 ♠ North						1. Blackwood 0314, for !S 2. A=1/5 or 4/5 3. !S queen and !D king

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ 8432	♠ AQJ975				1 ♠
Vul: N-S	♥ A75	♥ QJ4	Pass	3 ♠	Pass	4 ♠
North HCP: 9	♦ T8	♦ K754	All Pass			
South HCP: 13+2	♣ KQT7	♣ -				
Contract: 4 ♠ South						

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ AKQT75	♠ 964		1 ♠	Pass	2 ♠
Vul: None	♥ 9632	♥ A7	3 ♥	4 ♠	All Pass	
North HCP: 17+2	♦ AQ	♦ 86				
South HCP: 9+2	♣ Q	♣ AJ8764				
Contract: 4 ♠ North						

## South hands

## Major Suit Fit (Lev)

**Board: 76**      ♠ 3      You are dealer.  
 Dealer: South      ♥ AKT8632      The opponents are silent.  
 Vul: None      ♦ AK  
 HCP: 17+3      ♣ QJ7

---

**Board: 77**      ♠ AQ94      Partner is dealer.  
 Dealer: North      ♥ 87      The opponents are silent.  
 Vul: N-S      ♦ K963  
 HCP: 9      ♣ 952

---

**Board: 78**      ♠ AQJ975      You are dealer.  
 Dealer: South      ♥ QJ4      The opponents are silent.  
 Vul: N-S      ♦ K754  
 HCP: 13+2      ♣ -

---

**Board: 79**      ♠ 964      Partner is dealer.  
 Dealer: North      ♥ A7      West (LHO) bids 3♥ if possible.  
 Vul: None      ♦ 86  
 HCP: 9+2      ♣ AJ8764

## Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ 3				1 ♥
Vul: None	♥ Q74	♥ AKT8632	Pass	2 ♥	Pass	3 ♠ <sup>1</sup>
North HCP: 7	♦ Q85	♦ AK	Pass	4 ♥	All Pass	
South HCP: 17+3	♣ T854	♣ QJ7				
Contract: 4 ♥ North						1. Splinter

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ KT862	♠ AQ94		1 ♠	Pass	3 ♠
Vul: N-S	♥ AKQ3	♥ 87	Pass	4NT <sup>1</sup>	Pass	5 ♦ <sup>2</sup>
North HCP: 18+1	♦ J	♦ K963	Pass	5 ♥	Pass	6 ♦ <sup>3</sup>
South HCP: 9	♣ AJ8	♣ 952	Pass	6 ♠	All Pass	
Contract: 6 ♠ North						1. Blackwood 0314, for !S 2. A=1/5 or 4/5 3. !S queen and !D king

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ 8432	♠ AQJ975				1 ♠
Vul: N-S	♥ A75	♥ QJ4	Pass	3 ♠	Pass	4 ♠
North HCP: 9	♦ T8	♦ K754	All Pass			
South HCP: 13+2	♣ KQT7	♣ -				
Contract: 4 ♠ South						

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ AKQT75	♠ 964		1 ♠	Pass	2 ♠
Vul: None	♥ 9632	♥ A7	3 ♥	4 ♠	All Pass	
North HCP: 17+2	♦ AQ	♦ 86				
South HCP: 9+2	♣ Q	♣ AJ8764				
Contract: 4 ♠ North						



## North hands

## Major Suit Fit (Lev)

<b>Board: 80</b>	♠ K754	RHO is dealer. You bid second.
Dealer: West	♥ 743	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ QJ	East (LHO) bids 2♥ if possible.
HCP: 9	♣ K652	

<b>Board: 81</b>	♠ KT974	You are dealer.
Dealer: North	♥ AJT2	The opponents are silent.
Vul: Both	♦ KQ7	
HCP: 16+1	♣ K	

<b>Board: 82</b>	♠ Q5	Partner is dealer.
Dealer: South	♥ T92	The opponents are silent.
Vul: N-S	♦ J864	
HCP: 7	♣ A874	

<b>Board: 83</b>	♠ A6543	You are dealer.
Dealer: North	♥ AJ7	West (RHO) Doubles 4♠ if possible.
Vul: E-W	♦ 6	
HCP: 12+1	♣ QJ93	

<b>Board: 84</b>	♠ 963	Partner is dealer.
Dealer: South	♥ AQT98	The opponents are silent.
Vul: Both	♦ J8	
HCP: 9+1	♣ QT8	

## Both hands (Answers Page)

Board: 80	North:	South:	W	N	E	S
Dealer: West	♠ K754	♠ 63	1 ♥	Pass	2 ♥	3 ♣
Vul: E-W	♥ 743	♥ AQ	All Pass			
North HCP: 9	♦ QJ	♦ A32				
South HCP: 12+2	♣ K652	♣ QT8743				
Contract: 3 ♣ South						

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ KT974	♠ Q65		1 ♠	Pass	2 ♠
Vul: Both	♥ AJT2	♥ 853	Pass	3 ♠	Pass	4 ♠
North HCP: 16+1	♦ KQ7	♦ AJ54	All Pass			
South HCP: 10	♣ K	♣ QJ5				
Contract: 4 ♠ South						

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ 3				1 ♥
Vul: N-S	♥ T92	♥ AQJ64	Pass	2 ♥	All Pass	
North HCP: 7	♦ J864	♦ KT53				
South HCP: 14+1	♣ A874	♣ KJ3				
Contract: 2 ♥ North						

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ A6543	♠ QT972		1 ♠	Pass	4 ♠
Vul: E-W	♥ AJ7	♥ Q64	X	All Pass		
North HCP: 12+1	♦ 6	♦ 9842				
South HCP: 4+1	♣ QJ93	♣ T				
Contract: 4 ♠ X South						

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ 963	♠ AKT42				1 ♠
Vul: Both	♥ AQT98	♥ 3	Pass	2 ♠	Pass	4 ♥ <sup>1</sup>
North HCP: 9+1	♦ J8	♦ K96	Pass	4 ♠	All Pass	
South HCP: 18+1	♣ QT8	♣ AKJ7				
Contract: 4 ♠ North			1. Splinter			

## South hands

## Major Suit Fit (Lev)

<b>Board: 80</b>	♠ 63	LHO is dealer.
Dealer: West	♥ AQ	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ A32	East (RHO) bids 2♥ if possible.
HCP: 12+2	♣ QT8743	

---

<b>Board: 81</b>	♠ Q65	Partner is dealer.
Dealer: North	♥ 853	The opponents are silent.
Vul: Both	♦ AJ54	
HCP: 10	♣ QJ5	

---

<b>Board: 82</b>	♠ 3	You are dealer.
Dealer: South	♥ AQJ64	The opponents are silent.
Vul: N-S	♦ KT53	
HCP: 14+1	♣ KJ3	

---

<b>Board: 83</b>	♠ QT972	Partner is dealer.
Dealer: North	♥ Q64	West (LHO) Doubles 4♠ if possible.
Vul: E-W	♦ 9842	
HCP: 4+1	♣ T	

---

<b>Board: 84</b>	♠ AKT42	You are dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: Both	♦ K96	
HCP: 18+1	♣ AKJ7	

## Both hands (Answers Page)

Board: 80	North:	South:	W	N	E	S
Dealer: West	♠ K754	♠ 63	1 ♥	Pass	2 ♥	3 ♣
Vul: E-W	♥ 743	♥ AQ	All Pass			
North HCP: 9	♦ QJ	♦ A32				
South HCP: 12+2	♣ K652	♣ QT8743				
Contract: 3 ♣ South						

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ KT974	♠ Q65		1 ♠	Pass	2 ♠
Vul: Both	♥ AJT2	♥ 853	Pass	3 ♠	Pass	4 ♠
North HCP: 16+1	♦ KQ7	♦ AJ54	All Pass			
South HCP: 10	♣ K	♣ QJ5				
Contract: 4 ♠ South						

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ 3				1 ♥
Vul: N-S	♥ T92	♥ AQJ64	Pass	2 ♥	All Pass	
North HCP: 7	♦ J864	♦ KT53				
South HCP: 14+1	♣ A874	♣ KJ3				
Contract: 2 ♥ North						

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ A6543	♠ QT972		1 ♠	Pass	4 ♠
Vul: E-W	♥ AJ7	♥ Q64	X	All Pass		
North HCP: 12+1	♦ 6	♦ 9842				
South HCP: 4+1	♣ QJ93	♣ T				
Contract: 4 ♠ X South						

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ 963	♠ AKT42				1 ♠
Vul: Both	♥ AQT98	♥ 3	Pass	2 ♠	Pass	4 ♥ <sup>1</sup>
North HCP: 9+1	♦ J8	♦ K96	Pass	4 ♠	All Pass	
South HCP: 18+1	♣ QT8	♣ AKJ7				
Contract: 4 ♠ North			1. Splinter			

## North hands

## Major Suit Fit (Lev)

<b>Board: 85</b>	♠ K85	You are dealer.
Dealer: North	♥ AKJ63	The opponents are silent.
Vul: N-S	♦ QJ6	
HCP: 14+1	♣ 32	

---

<b>Board: 86</b>	♠ 64	Partner is dealer.
Dealer: South	♥ 9872	The opponents are silent.
Vul: Both	♦ AQ74	
HCP: 10	♣ A97	

---

<b>Board: 87</b>	♠ AKJT832	You are dealer.
Dealer: North	♥ 8	West (RHO) bids 3 ♠ if possible.
Vul: None	♦ AK75	East (LHO) bids 4 ♥ if possible.
HCP: 15+3	♣ 4	

---

<b>Board: 88</b>	♠ Q93	Partner is dealer.
Dealer: South	♥ QJ96	The opponents are silent.
Vul: None	♦ Q9	
HCP: 10	♣ K865	

## Both hands (Answers Page)

### Board: 85

Dealer: North  
 Vul: N-S  
 North HCP: 14+1  
 South HCP: 11  
 Contract: 4♥ North

#### North:

♠ K85  
 ♥ AKJ63  
 ♦ QJ6  
 ♣ 32

#### South:

♠ J64  
 ♥ QT85  
 ♦ A94  
 ♣ AT8

W	N	E	S
	1♥	Pass	3♥
Pass	4♥	All Pass	

### Board: 86

Dealer: South  
 Vul: Both  
 North HCP: 10  
 South HCP: 18+1  
 Contract: 4♥ North

#### North:

♠ 64  
 ♥ 9872  
 ♦ AQ74  
 ♣ A97

#### South:

♠ AQT  
 ♥ AKQT5  
 ♦ K2  
 ♣ T52

W	N	E	S
			1♥
Pass	3♥	Pass	3♠ <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
Pass	4♥	All Pass	

1. Cue bid, a !S stopper
2. Cue bid, a !C stopper
3. surplus

### Board: 87

Dealer: North  
 Vul: None  
 North HCP: 15+3  
 South HCP: 7  
 Contract: 4♠ North

#### North:

♠ AKJT832  
 ♥ 8  
 ♦ AK75  
 ♣ 4

#### South:

♠ Q64  
 ♥ JT76  
 ♦ 9843  
 ♣ A8

W	N	E	S
	1♠	Pass	2♠
3♠ <sup>1</sup>	X	4♥	X
Pass	4♠	All Pass	

1. Michaels Cuebid

### Board: 88

Dealer: South  
 Vul: None  
 North HCP: 10  
 South HCP: 16+1  
 Contract: 4♥ North

#### North:

♠ Q93  
 ♥ QJ96  
 ♦ Q9  
 ♣ K865

#### South:

♠ AKJ6  
 ♥ AT753  
 ♦ KJ7  
 ♣ 4

W	N	E	S
			1♥
Pass	3♥	Pass	3♠ <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
Pass	4♥	All Pass	

1. Cue bid, a !S stopper
2. Cue bid, a !C stopper
3. surplus

## South hands

## Major Suit Fit (Lev)

**Board: 85**      ♠ J64      Partner is dealer.  
 Dealer: North      ♥ QT85      The opponents are silent.  
 Vul: N-S      ♦ A94  
 HCP: 11      ♣ AT8

---

**Board: 86**      ♠ AQT      You are dealer.  
 Dealer: South      ♥ AKQT5      The opponents are silent.  
 Vul: Both      ♦ K2  
 HCP: 18+1      ♣ T52

---

**Board: 87**      ♠ Q64      Partner is dealer.  
 Dealer: North      ♥ JT76      West (LHO) bids 3 ♠ if possible.  
 Vul: None      ♦ 9843      East (RHO) bids 4 ♥ if possible.  
 HCP: 7      ♣ A8

---

**Board: 88**      ♠ AKJ6      You are dealer.  
 Dealer: South      ♥ AT753      The opponents are silent.  
 Vul: None      ♦ KJ7  
 HCP: 16+1      ♣ 4

## Both hands (Answers Page)

### Board: 85

Dealer: North  
 Vul: N-S  
 North HCP: 14+1  
 South HCP: 11  
 Contract: 4♥ North

#### North:

♠ K85  
 ♥ AKJ63  
 ♦ QJ6  
 ♣ 32

#### South:

♠ J64  
 ♥ QT85  
 ♦ A94  
 ♣ AT8

W	N	E	S
	1♥	Pass	3♥
Pass	4♥	All Pass	

### Board: 86

Dealer: South  
 Vul: Both  
 North HCP: 10  
 South HCP: 18+1  
 Contract: 4♥ North

#### North:

♠ 64  
 ♥ 9872  
 ♦ AQ74  
 ♣ A97

#### South:

♠ AQT  
 ♥ AKQT5  
 ♦ K2  
 ♣ T52

W	N	E	S
			1♥
Pass	3♥	Pass	3♠ <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
Pass	4♥	All Pass	

1. Cue bid, a !S stopper
2. Cue bid, a !C stopper
3. surplus

### Board: 87

Dealer: North  
 Vul: None  
 North HCP: 15+3  
 South HCP: 7  
 Contract: 4♠ North

#### North:

♠ AKJT832  
 ♥ 8  
 ♦ AK75  
 ♣ 4

#### South:

♠ Q64  
 ♥ JT76  
 ♦ 9843  
 ♣ A8

W	N	E	S
	1♠	Pass	2♠
3♠ <sup>1</sup>	X	4♥	X
Pass	4♠	All Pass	

1. Michaels Cuebid

### Board: 88

Dealer: South  
 Vul: None  
 North HCP: 10  
 South HCP: 16+1  
 Contract: 4♥ North

#### North:

♠ Q93  
 ♥ QJ96  
 ♦ Q9  
 ♣ K865

#### South:

♠ AKJ6  
 ♥ AT753  
 ♦ KJ7  
 ♣ 4

W	N	E	S
			1♥
Pass	3♥	Pass	3♠ <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
Pass	4♥	All Pass	

1. Cue bid, a !S stopper
2. Cue bid, a !C stopper
3. surplus



**North hands****Major Suit Fit (Lev)**

<b>Board: 89</b>	♠ K7542	You are dealer.
Dealer: North	♥ K6	The opponents are silent.
Vul: E-W	♦ 874	
HCP: 12+1	♣ AQT	

---

<b>Board: 90</b>	♠ A9853	Partner is dealer.
Dealer: South	♥ T74	The opponents are silent.
Vul: N-S	♦ KT32	
HCP: 7+1	♣ T	

---

<b>Board: 91</b>	♠ AKT64	You are dealer.
Dealer: North	♥ AT4	The opponents are silent.
Vul: E-W	♦ QJT	
HCP: 18+1	♣ A7	

---

<b>Board: 92</b>	♠ QJ5	Partner is dealer.
Dealer: South	♥ QJ53	The opponents are silent.
Vul: Both	♦ 94	
HCP: 9	♣ QJ63	

## Both hands (Answers Page)

### Board: 89

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 6+1

Contract: 2 ♠ South

North:

♠ K7542

♥ K6

♦ 874

♣ AQT

South:

♠ T93

♥ 82

♦ AQ5

♣ 98753

W	N	E	S
	1 ♠	Pass	2 ♠

All Pass

### Board: 90

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 16+1

Contract: 3 ♥ South

North:

♠ A9853

♥ T74

♦ KT32

♣ T

South:

♠ K2

♥ Q9652

♦ AJ

♣ AQ86

W	N	E	S
			1 ♥

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

All Pass

### Board: 91

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 9

Contract: 4 ♠ North

North:

♠ AKT64

♥ AT4

♦ QJT

♣ A7

South:

♠ 975

♥ K753

♦ A54

♣ Q53

W	N	E	S
	1 ♠	Pass	2 ♠

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

### Board: 92

Dealer: South

Vul: Both

North HCP: 9

South HCP: 16+2

Contract: 5 ♥ South

North:

♠ QJ5

♥ QJ53

♦ 94

♣ QJ63

South:

♠ K96

♥ AT974

♦ AKQT8

♣ -

W	N	E	S
			1 ♥

Pass	3 ♥	Pass	4NT <sup>1</sup>
------	-----	------	------------------

Pass	5 ♣ <sup>2</sup>	Pass	5 ♥
------	------------------	------	-----

All Pass

1. Blackwood 0314, for !H

2. A=0/5 or 3/5

## South hands

## Major Suit Fit (Lev)

<b>Board: 89</b>	♠ T93	Partner is dealer.
Dealer: North	♥ 82	The opponents are silent.
Vul: E-W	♦ AQ5	
HCP: 6+1	♣ 98753	

---

<b>Board: 90</b>	♠ K2	You are dealer.
Dealer: South	♥ Q9652	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 16+1	♣ AQ86	

---

<b>Board: 91</b>	♠ 975	Partner is dealer.
Dealer: North	♥ K753	The opponents are silent.
Vul: E-W	♦ A54	
HCP: 9	♣ Q53	

---

<b>Board: 92</b>	♠ K96	You are dealer.
Dealer: South	♥ AT974	The opponents are silent.
Vul: Both	♦ AKQT8	
HCP: 16+2	♣ -	

## Both hands (Answers Page)

### Board: 89

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 6+1

Contract: 2 ♠ South

North:

♠ K7542

♥ K6

♦ 874

♣ AQT

South:

♠ T93

♥ 82

♦ AQ5

♣ 98753

W	N	E	S
	1 ♠	Pass	2 ♠

All Pass

### Board: 90

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 16+1

Contract: 3 ♥ South

North:

♠ A9853

♥ T74

♦ KT32

♣ T

South:

♠ K2

♥ Q9652

♦ AJ

♣ AQ86

W	N	E	S
			1 ♥

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

All Pass

### Board: 91

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 9

Contract: 4 ♠ North

North:

♠ AKT64

♥ AT4

♦ QJT

♣ A7

South:

♠ 975

♥ K753

♦ A54

♣ Q53

W	N	E	S
	1 ♠	Pass	2 ♠

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

### Board: 92

Dealer: South

Vul: Both

North HCP: 9

South HCP: 16+2

Contract: 5 ♥ South

North:

♠ QJ5

♥ QJ53

♦ 94

♣ QJ63

South:

♠ K96

♥ AT974

♦ AKQT8

♣ -

W	N	E	S
			1 ♥

Pass	3 ♥	Pass	4NT <sup>1</sup>
------	-----	------	------------------

Pass	5 ♣ <sup>2</sup>	Pass	5 ♥
------	------------------	------	-----

All Pass

1. Blackwood 0314, for !H

2. A=0/5 or 3/5

## North hands

## Major Suit Fit (Lev)

<b>Board: 93</b>	♠ 96	You are dealer.
Dealer: North	♥ AK853	The opponents are silent.
Vul: None	♦ AQJT8	
HCP: 14+2	♣ 5	
<hr/>		
<b>Board: 94</b>	♠ Q8642	RHO is dealer. You bid second.
Dealer: West	♥ 9	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ 643	East (LHO) bids 2♥ if possible.
HCP: 2+1	♣ T432	West (RHO) bids 4♥ if possible.
		West (RHO) Doubles 4♠ if possible.
<hr/>		
<b>Board: 95</b>	♠ AT987	You are dealer.
Dealer: North	♥ A3	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 14+1	♣ AT97	
<hr/>		
<b>Board: 96</b>	♠ 942	RHO is dealer. You bid second.
Dealer: West	♥ 9	West (RHO) opens 1♠ if possible.
Vul: None	♦ J964	East (LHO) bids 2♠ if possible.
HCP: 1+1	♣ 98632	East (LHO) Doubles 3NT if possible.

## Both hands (Answers Page)

### Board: 93

Dealer: North  
 Vul: None  
 North HCP: 14+2  
 South HCP: 10  
 Contract: 4♥ North

#### North:

♠ 96  
 ♥ AK853  
 ♦ AQJT8  
 ♣ 5

#### South:

♠ KJ52  
 ♥ QJT9  
 ♦ 543  
 ♣ KT

W	N	E	S
	1♥	Pass	3♥
Pass	4♥	All Pass	

### Board: 94

Dealer: West  
 Vul: E-W  
 North HCP: 2+1  
 South HCP: 17+1  
 Contract: 4♠ X North

#### North:

♠ Q8642  
 ♥ 9  
 ♦ 643  
 ♣ T432

#### South:

♠ AJ975  
 ♥ Q4  
 ♦ K7  
 ♣ AQJ8

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

### Board: 95

Dealer: North  
 Vul: N-S  
 North HCP: 14+1  
 South HCP: 8  
 Contract: 2♠ South

#### North:

♠ AT987  
 ♥ A3  
 ♦ QT  
 ♣ AT97

#### South:

♠ Q43  
 ♥ QJ52  
 ♦ K874  
 ♣ 85

W	N	E	S
	1♠	Pass	2♠
All Pass			

### Board: 96

Dealer: West  
 Vul: None  
 North HCP: 1+1  
 South HCP: 20+2  
 Contract: 4♣ South

#### North:

♠ 942  
 ♥ 9  
 ♦ J964  
 ♣ 98632

#### South:

♠ Q8  
 ♥ AK753  
 ♦ Q  
 ♣ AKQ54

W	N	E	S
1♠	Pass	2♠	3♠ <sup>1</sup>
Pass	3NT <sup>2</sup>	X	4♣
All Pass			

1. Michaels Cuebid
2. to the partner's longer

## South hands

## Major Suit Fit (Lev)

<b>Board: 93</b>	♠ KJ52	Partner is dealer.
Dealer: North	♥ QJT9	The opponents are silent.
Vul: None	♦ 543	
HCP: 10	♣ KT	
<hr/>		
<b>Board: 94</b>	♠ AJ975	LHO is dealer.
Dealer: West	♥ Q4	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ K7	East (RHO) bids 2♥ if possible.
HCP: 17+1	♣ AQJ8	West (LHO) bids 4♥ if possible.
		West (LHO) Doubles 4♠ if possible.
<hr/>		
<b>Board: 95</b>	♠ Q43	Partner is dealer.
Dealer: North	♥ QJ52	The opponents are silent.
Vul: N-S	♦ K874	
HCP: 8	♣ 85	
<hr/>		
<b>Board: 96</b>	♠ Q8	LHO is dealer.
Dealer: West	♥ AK753	West (LHO) opens 1♠ if possible.
Vul: None	♦ Q	East (RHO) bids 2♠ if possible.
HCP: 20+2	♣ AKQ54	East (RHO) Doubles 3NT if possible.

## Both hands (Answers Page)

### Board: 93

Dealer: North  
 Vul: None  
 North HCP: 14+2  
 South HCP: 10  
 Contract: 4♥ North

#### North:

♠ 96  
 ♥ AK853  
 ♦ AQJT8  
 ♣ 5

#### South:

♠ KJ52  
 ♥ QJT9  
 ♦ 543  
 ♣ KT

W	N	E	S
	1♥	Pass	3♥
Pass	4♥	All Pass	

### Board: 94

Dealer: West  
 Vul: E-W  
 North HCP: 2+1  
 South HCP: 17+1  
 Contract: 4♠ X North

#### North:

♠ Q8642  
 ♥ 9  
 ♦ 643  
 ♣ T432

#### South:

♠ AJ975  
 ♥ Q4  
 ♦ K7  
 ♣ AQJ8

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

### Board: 95

Dealer: North  
 Vul: N-S  
 North HCP: 14+1  
 South HCP: 8  
 Contract: 2♠ South

#### North:

♠ AT987  
 ♥ A3  
 ♦ QT  
 ♣ AT97

#### South:

♠ Q43  
 ♥ QJ52  
 ♦ K874  
 ♣ 85

W	N	E	S
	1♠	Pass	2♠
All Pass			

### Board: 96

Dealer: West  
 Vul: None  
 North HCP: 1+1  
 South HCP: 20+2  
 Contract: 4♣ South

#### North:

♠ 942  
 ♥ 9  
 ♦ J964  
 ♣ 98632

#### South:

♠ Q8  
 ♥ AK753  
 ♦ Q  
 ♣ AKQ54

W	N	E	S
1♠	Pass	2♠	3♠ <sup>1</sup>
Pass	3NT <sup>2</sup>	X	4♣
All Pass			

1. Michaels Cuebid
2. to the partner's longer



## North hands

## Major Suit Fit (Lev)

**Board: 97**      ♠ 4      You are dealer.  
 Dealer: North      ♥ AQ932      The opponents are silent.  
 Vul: E-W      ♦ A6  
 HCP: 14+2      ♣ KJ532

---

**Board: 98**      ♠ T983      Partner is dealer.  
 Dealer: South      ♥ J7      The opponents are silent.  
 Vul: N-S      ♦ KQ94  
 HCP: 10      ♣ AT7

---

**Board: 99**      ♠ AK3      You are dealer.  
 Dealer: North      ♥ QJ8742      West (RHO) bids 3 ♦ if possible.  
 Vul: E-W      ♦ -  
 HCP: 13+2      ♣ KT63

---

**Board: 100**      ♠ KT97      Partner is dealer.  
 Dealer: South      ♥ J52      The opponents are silent.  
 Vul: E-W      ♦ 76  
 HCP: 8      ♣ KJ94

## Both hands (Answers Page)

### Board: 97

Dealer: North  
 Vul: E-W  
 North HCP: 14+2  
 South HCP: 11  
 Contract: 4♥ North

#### North:

♠ 4  
 ♥ AQ932  
 ♦ A6  
 ♣ KJ532

#### South:

♠ AQJ9  
 ♥ 8754  
 ♦ 974  
 ♣ A6

W	N	E	S
	1♥	Pass	3♥
Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	4♥	All Pass	

1. Cue bid, a !S stopper  
 2. Cue bid, a !C stopper

### Board: 98

Dealer: South  
 Vul: N-S  
 North HCP: 10  
 South HCP: 16+1  
 Contract: 4♠ North

#### North:

♠ T983  
 ♥ J7  
 ♦ KQ94  
 ♣ AT7

#### South:

♠ AK764  
 ♥ A984  
 ♦ -  
 ♣ KQ82

W	N	E	S
			1♠
Pass	3♠	Pass	3NT <sup>1</sup>
Pass	4♠	All Pass	

1. surplus

### Board: 99

Dealer: North  
 Vul: E-W  
 North HCP: 13+2  
 South HCP: 7  
 Contract: 4♥ North

#### North:

♠ AK3  
 ♥ QJ8742  
 ♦ -  
 ♣ KT63

#### South:

♠ Q654  
 ♥ T96  
 ♦ J54  
 ♣ A95

W	N	E	S
	1♥	Pass	2♥
3♦	4♥	All Pass	

### Board: 100

Dealer: South  
 Vul: E-W  
 North HCP: 8  
 South HCP: 16+2  
 Contract: 4♥ South

#### North:

♠ KT97  
 ♥ J52  
 ♦ 76  
 ♣ KJ94

#### South:

♠ J  
 ♥ AKT864  
 ♦ KJT  
 ♣ AT5

W	N	E	S
			1♥
Pass	2♥	Pass	3♠ <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4♥
All Pass			

1. Splinter  
 2. Cue bid, a !C stopper

## South hands

## Major Suit Fit (Lev)

<b>Board: 97</b>	♠ AQJ9	Partner is dealer.
Dealer: North	♥ 8754	The opponents are silent.
Vul: E-W	♦ 974	
HCP: 11	♣ A6	

---

<b>Board: 98</b>	♠ AK764	You are dealer.
Dealer: South	♥ A984	The opponents are silent.
Vul: N-S	♦ -	
HCP: 16+1	♣ KQ82	

---

<b>Board: 99</b>	♠ Q654	Partner is dealer.
Dealer: North	♥ T96	West (LHO) bids 3 ♦ if possible.
Vul: E-W	♦ J54	
HCP: 7	♣ A95	

---

<b>Board: 100</b>	♠ J	You are dealer.
Dealer: South	♥ AKT864	The opponents are silent.
Vul: E-W	♦ KJT	
HCP: 16+2	♣ AT5	

## Both hands (Answers Page)

### Board: 97

Dealer: North  
 Vul: E-W  
 North HCP: 14+2  
 South HCP: 11  
 Contract: 4♥ North

North:

♠ 4  
 ♥ AQ932  
 ♦ A6  
 ♣ KJ532

South:

♠ AQJ9  
 ♥ 8754  
 ♦ 974  
 ♣ A6

W	N	E	S
	1♥	Pass	3♥
Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	4♥	All Pass	

1. Cue bid, a !S stopper  
 2. Cue bid, a !C stopper

### Board: 98

Dealer: South  
 Vul: N-S  
 North HCP: 10  
 South HCP: 16+1  
 Contract: 4♠ North

North:

♠ T983  
 ♥ J7  
 ♦ KQ94  
 ♣ AT7

South:

♠ AK764  
 ♥ A984  
 ♦ -  
 ♣ KQ82

W	N	E	S
			1♠
Pass	3♠	Pass	3NT <sup>1</sup>
Pass	4♠	All Pass	

1. surplus

### Board: 99

Dealer: North  
 Vul: E-W  
 North HCP: 13+2  
 South HCP: 7  
 Contract: 4♥ North

North:

♠ AK3  
 ♥ QJ8742  
 ♦ -  
 ♣ KT63

South:

♠ Q654  
 ♥ T96  
 ♦ J54  
 ♣ A95

W	N	E	S
	1♥	Pass	2♥
3♦	4♥	All Pass	

### Board: 100

Dealer: South  
 Vul: E-W  
 North HCP: 8  
 South HCP: 16+2  
 Contract: 4♥ South

North:

♠ KT97  
 ♥ J52  
 ♦ 76  
 ♣ KJ94

South:

♠ J  
 ♥ AKT864  
 ♦ KJT  
 ♣ AT5

W	N	E	S
			1♥
Pass	2♥	Pass	3♠ <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4♥
All Pass			

1. Splinter  
 2. Cue bid, a !C stopper

## North hands

## Major Suit Fit (Lev)

<b>Board: 101</b>	♠ QJ8	You are dealer.
Dealer: North	♥ AKT942	The opponents are silent.
Vul: None	♦ JT	
HCP: 16+2	♣ AJ	

---

<b>Board: 102</b>	♠ Q75	Partner is dealer.
Dealer: South	♥ 7532	The opponents are silent.
Vul: N-S	♦ K42	
HCP: 8	♣ QJ3	

---

<b>Board: 103</b>	♠ AK984	You are dealer.
Dealer: North	♥ 653	The opponents are silent.
Vul: E-W	♦ AT94	
HCP: 13+1	♣ Q	

---

<b>Board: 104</b>	♠ J72	Partner is dealer.
Dealer: South	♥ KT98	The opponents are silent.
Vul: Both	♦ KQ6	
HCP: 12	♣ QJ7	

## Both hands (Answers Page)

### Board: 101

Dealer: North  
 Vul: None  
 North HCP: 16+2  
 South HCP: 9  
 Contract: 4♥ South

North:

♠ QJ8  
 ♥ AKT942  
 ♦ JT  
 ♣ AJ

South:

♠ 642  
 ♥ Q86  
 ♦ AK53  
 ♣ T96

W	N	E	S
	1♥	Pass	2♥
Pass	3♥	Pass	4♥
All Pass			

### Board: 102

Dealer: South  
 Vul: N-S  
 North HCP: 8  
 South HCP: 18+1  
 Contract: 4♥ South

North:

♠ Q75  
 ♥ 7532  
 ♦ K42  
 ♣ QJ3

South:

♠ 6  
 ♥ AKQJT  
 ♦ JT87  
 ♣ AK5

W	N	E	S
			1♥
Pass	2♥	Pass	3♠ <sup>1</sup>
Pass	4♦ <sup>2</sup>	Pass	4♥
All Pass			

1. Splinter
2. Cue bid, a !D stopper

### Board: 103

Dealer: North  
 Vul: E-W  
 North HCP: 13+1  
 South HCP: 5+1  
 Contract: 2♠ South

North:

♠ AK984  
 ♥ 653  
 ♦ AT94  
 ♣ Q

South:

♠ 7632  
 ♥ T97  
 ♦ 6  
 ♣ AJ763

W	N	E	S
	1♠	Pass	2♠
All Pass			

### Board: 104

Dealer: South  
 Vul: Both  
 North HCP: 12  
 South HCP: 12+1  
 Contract: 4♥ South

North:

♠ J72  
 ♥ KT98  
 ♦ KQ6  
 ♣ QJ7

South:

♠ AKQT  
 ♥ QJ654  
 ♦ 97  
 ♣ T6

W	N	E	S
			1♥
Pass	3♥	Pass	4♥
All Pass			

**South hands****Major Suit Fit (Lev)**

<b>Board: 101</b>	♠ 642	Partner is dealer.
Dealer: North	♥ Q86	The opponents are silent.
Vul: None	♦ AK53	
HCP: 9	♣ T96	

---

<b>Board: 102</b>	♠ 6	You are dealer.
Dealer: South	♥ AKQJT	The opponents are silent.
Vul: N-S	♦ JT87	
HCP: 18+1	♣ AK5	

---

<b>Board: 103</b>	♠ 7632	Partner is dealer.
Dealer: North	♥ T97	The opponents are silent.
Vul: E-W	♦ 6	
HCP: 5+1	♣ AJ763	

---

<b>Board: 104</b>	♠ AKQT	You are dealer.
Dealer: South	♥ QJ654	The opponents are silent.
Vul: Both	♦ 97	
HCP: 12+1	♣ T6	

## Both hands (Answers Page)

### Board: 101

Dealer: North  
 Vul: None  
 North HCP: 16+2  
 South HCP: 9  
 Contract: 4♥ South

North:

♠ QJ8  
 ♥ AKT942  
 ♦ JT  
 ♣ AJ

South:

♠ 642  
 ♥ Q86  
 ♦ AK53  
 ♣ T96

W	N	E	S
	1♥	Pass	2♥
Pass	3♥	Pass	4♥
All Pass			

### Board: 102

Dealer: South  
 Vul: N-S  
 North HCP: 8  
 South HCP: 18+1  
 Contract: 4♥ South

North:

♠ Q75  
 ♥ 7532  
 ♦ K42  
 ♣ QJ3

South:

♠ 6  
 ♥ AKQJT  
 ♦ JT87  
 ♣ AK5

W	N	E	S
			1♥
Pass	2♥	Pass	3♠ <sup>1</sup>
Pass	4♦ <sup>2</sup>	Pass	4♥
All Pass			

1. Splinter
2. Cue bid, a !D stopper

### Board: 103

Dealer: North  
 Vul: E-W  
 North HCP: 13+1  
 South HCP: 5+1  
 Contract: 2♠ South

North:

♠ AK984  
 ♥ 653  
 ♦ AT94  
 ♣ Q

South:

♠ 7632  
 ♥ T97  
 ♦ 6  
 ♣ AJ763

W	N	E	S
	1♠	Pass	2♠
All Pass			

### Board: 104

Dealer: South  
 Vul: Both  
 North HCP: 12  
 South HCP: 12+1  
 Contract: 4♥ South

North:

♠ J72  
 ♥ KT98  
 ♦ KQ6  
 ♣ QJ7

South:

♠ AKQT  
 ♥ QJ654  
 ♦ 97  
 ♣ T6

W	N	E	S
			1♥
Pass	3♥	Pass	4♥
All Pass			



## North hands

## Major Suit Fit (Lev)

<b>Board: 105</b>	♠ AKJ432	LHO is dealer.
Dealer: East	♥ K5	East (LHO) opens 1♥ if possible.
Vul: None	♦ AQ3	West (RHO) bids 2♥ if possible.
HCP: 21+2	♣ A8	West (RHO) bids 3♥ if possible.
		East (LHO) bids 4♥ if possible.

---

<b>Board: 106</b>	♠ Q	Partner is dealer.
Dealer: South	♥ Q54	The opponents are silent.
Vul: None	♦ AT92	
HCP: 9+1	♣ J9765	

---

<b>Board: 107</b>	♠ 932	You are dealer.
Dealer: North	♥ AT963	The opponents are silent.
Vul: N-S	♦ KJ3	
HCP: 12+1	♣ KJ	

---

<b>Board: 108</b>	♠ J862	RHO is dealer. You bid second.
Dealer: West	♥ 32	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ K9654	East (LHO) bids 2♥ if possible.
HCP: 4+1	♣ 72	West (RHO) bids 3♥ if possible.
		East (LHO) bids 4♥ if possible.

## Both hands (Answers Page)

### Board: 105

Dealer: East

Vul: None

North HCP: 21+2

South HCP: 1+1

Contract: 4 ♠ South

North:

♠ AKJ432

♥ K5

♦ AQ3

♣ A8

South:

♠ T876

♥ T

♦ JT854

♣ 732

W

N

E

S

1 ♥ Pass

2 ♥

X

Pass

3 ♦

3 ♥

3 ♠

4 ♥

4 ♠

All Pass

### Board: 106

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 12+1

Contract: 2 ♥ North

North:

♠ Q

♥ Q54

♦ AT92

♣ J9765

South:

♠ J53

♥ AJ763

♦ K

♣ KT83

W

N

E

S

1 ♥

Pass

2 ♥

All Pass

### Board: 107

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ 932

♥ AT963

♦ KJ3

♣ KJ

South:

♠ KJ

♥ J85

♦ AT542

♣ 654

W

N

E

S

1 ♥

Pass

2 ♥

All Pass

### Board: 108

Dealer: West

Vul: E-W

North HCP: 4+1

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ J862

♥ 32

♦ K9654

♣ 72

South:

♠ AKQ54

♥ T5

♦ J3

♣ AQ54

W

N

E

S

1 ♥

Pass

2 ♥

2 ♠

3 ♥

3 ♠

4 ♥

4 ♠

All Pass

## South hands

## Major Suit Fit (Lev)

<b>Board: 105</b>	♠ T876	RHO is dealer. You bid second.
Dealer: East	♥ T	East (RHO) opens 1♥ if possible.
Vul: None	♦ JT854	West (LHO) bids 2♥ if possible.
HCP: 1+1	♣ 732	West (LHO) bids 3♥ if possible.
		East (RHO) bids 4♥ if possible.

<b>Board: 106</b>	♠ J53	You are dealer.
Dealer: South	♥ AJ763	The opponents are silent.
Vul: None	♦ K	
HCP: 12+1	♣ KT83	

<b>Board: 107</b>	♠ KJ	Partner is dealer.
Dealer: North	♥ J85	The opponents are silent.
Vul: N-S	♦ AT542	
HCP: 9+1	♣ 654	

<b>Board: 108</b>	♠ AKQ54	LHO is dealer.
Dealer: West	♥ T5	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ J3	East (RHO) bids 2♥ if possible.
HCP: 16+1	♣ AQ54	West (LHO) bids 3♥ if possible.
		East (RHO) bids 4♥ if possible.

## Both hands (Answers Page)

### Board: 105

Dealer: East

Vul: None

North HCP: 21+2

South HCP: 1+1

Contract: 4 ♠ South

North:

♠ AKJ432

♥ K5

♦ AQ3

♣ A8

South:

♠ T876

♥ T

♦ JT854

♣ 732

W

N

E

S

1 ♥ Pass

2 ♥

X

Pass

3 ♦

3 ♥

3 ♠

4 ♥

4 ♠

All Pass

### Board: 106

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 12+1

Contract: 2 ♥ North

North:

♠ Q

♥ Q54

♦ AT92

♣ J9765

South:

♠ J53

♥ AJ763

♦ K

♣ KT83

W

N

E

S

1 ♥

Pass

2 ♥

All Pass

### Board: 107

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ 932

♥ AT963

♦ KJ3

♣ KJ

South:

♠ KJ

♥ J85

♦ AT542

♣ 654

W

N

E

S

1 ♥

Pass

2 ♥

All Pass

### Board: 108

Dealer: West

Vul: E-W

North HCP: 4+1

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ J862

♥ 32

♦ K9654

♣ 72

South:

♠ AKQ54

♥ T5

♦ J3

♣ AQ54

W

N

E

S

1 ♥

Pass

2 ♥

2 ♠

3 ♥

3 ♠

4 ♥

4 ♠

All Pass

## North hands

## Major Suit Fit (Lev)

<b>Board: 109</b>	♠ AJ743	You are dealer.
Dealer: North	♥ K42	West (RHO) bids 3♥ if possible.
Vul: E-W	♦ 4	
HCP: 12+1	♣ AT76	
<hr/>		
<b>Board: 110</b>	♠ 87	Partner is dealer.
Dealer: South	♥ AQJ92	East (LHO) Doubles 5♦ if possible.
Vul: Both	♦ J52	
HCP: 9+1	♣ J82	
<hr/>		
<b>Board: 111</b>	♠ AQJ6	You are dealer.
Dealer: North	♥ AKJT8	The opponents are silent.
Vul: E-W	♦ -	
HCP: 15+1	♣ 9743	
<hr/>		
<b>Board: 112</b>	♠ K742	Partner is dealer.
Dealer: South	♥ T62	The opponents are silent.
Vul: Both	♦ A84	
HCP: 7	♣ 654	

## Both hands (Answers Page)

### Board: 109

Dealer: North  
 Vul: E-W  
 North HCP: 12+1  
 South HCP: 8  
 Contract: 3 ♠ North

#### North:

♠ AJ743  
 ♥ K42  
 ♦ 4  
 ♣ AT76

#### South:

♠ QT92  
 ♥ 85  
 ♦ KQ98  
 ♣ J53

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

### Board: 110

Dealer: South  
 Vul: Both  
 North HCP: 9+1  
 South HCP: 14+2  
 Contract: 7 ♥ South

#### North:

♠ 87  
 ♥ AQJ92  
 ♦ J52  
 ♣ J82

#### South:

♠ AK64  
 ♥ KT7643  
 ♦ -  
 ♣ A95

W	N	E	S
			1 ♥
Pass	3 ♥	Pass	4NT <sup>1</sup>
Pass	5 ♦ <sup>2</sup>	X	7 ♥
All Pass			

1. Blackwood 0314, for !H  
 2. A=1/5 or 4/5

### Board: 111

Dealer: North  
 Vul: E-W  
 North HCP: 15+1  
 South HCP: 10  
 Contract: 4 ♥ South

#### North:

♠ AQJ6  
 ♥ AKJT8  
 ♦ -  
 ♣ 9743

#### South:

♠ KT54  
 ♥ Q973  
 ♦ Q63  
 ♣ QJ

W	N	E	S
	1 ♥	Pass	3 ♥
Pass	3 ♠ <sup>1</sup>	Pass	4 ♥
All Pass			

1. Cue bid, a !S stopper

### Board: 112

Dealer: South  
 Vul: Both  
 North HCP: 7  
 South HCP: 16+1  
 Contract: 3 ♥ South

#### North:

♠ K742  
 ♥ T62  
 ♦ A84  
 ♣ 654

#### South:

♠ Q  
 ♥ AQJ83  
 ♦ QT76  
 ♣ KQ8

W	N	E	S
			1 ♥
Pass	2 ♥	Pass	3 ♥
All Pass			

## South hands

## Major Suit Fit (Lev)

<b>Board: 109</b>	♠ QT92	Partner is dealer.
Dealer: North	♥ 85	West (LHO) bids 3♥ if possible.
Vul: E-W	♦ KQ98	
HCP: 8	♣ J53	
<hr/>		
<b>Board: 110</b>	♠ AK64	You are dealer.
Dealer: South	♥ KT7643	East (RHO) Doubles 5♦ if possible.
Vul: Both	♦ -	
HCP: 14+2	♣ A95	
<hr/>		
<b>Board: 111</b>	♠ KT54	Partner is dealer.
Dealer: North	♥ Q973	The opponents are silent.
Vul: E-W	♦ Q63	
HCP: 10	♣ QJ	
<hr/>		
<b>Board: 112</b>	♠ Q	You are dealer.
Dealer: South	♥ AQJ83	The opponents are silent.
Vul: Both	♦ QT76	
HCP: 16+1	♣ KQ8	

## Both hands (Answers Page)

### Board: 109

Dealer: North  
 Vul: E-W  
 North HCP: 12+1  
 South HCP: 8  
 Contract: 3 ♠ North

#### North:

♠ AJ743  
 ♥ K42  
 ♦ 4  
 ♣ AT76

#### South:

♠ QT92  
 ♥ 85  
 ♦ KQ98  
 ♣ J53

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

### Board: 110

Dealer: South  
 Vul: Both  
 North HCP: 9+1  
 South HCP: 14+2  
 Contract: 7 ♥ South

#### North:

♠ 87  
 ♥ AQJ92  
 ♦ J52  
 ♣ J82

#### South:

♠ AK64  
 ♥ KT7643  
 ♦ -  
 ♣ A95

W	N	E	S
			1 ♥
Pass	3 ♥	Pass	4NT <sup>1</sup>
Pass	5 ♦ <sup>2</sup>	X	7 ♥
All Pass			

1. Blackwood 0314, for !H  
 2. A=1/5 or 4/5

### Board: 111

Dealer: North  
 Vul: E-W  
 North HCP: 15+1  
 South HCP: 10  
 Contract: 4 ♥ South

#### North:

♠ AQJ6  
 ♥ AKJT8  
 ♦ -  
 ♣ 9743

#### South:

♠ KT54  
 ♥ Q973  
 ♦ Q63  
 ♣ QJ

W	N	E	S
	1 ♥	Pass	3 ♥
Pass	3 ♠ <sup>1</sup>	Pass	4 ♥
All Pass			

1. Cue bid, a !S stopper

### Board: 112

Dealer: South  
 Vul: Both  
 North HCP: 7  
 South HCP: 16+1  
 Contract: 3 ♥ South

#### North:

♠ K742  
 ♥ T62  
 ♦ A84  
 ♣ 654

#### South:

♠ Q  
 ♥ AQJ83  
 ♦ QT76  
 ♣ KQ8

W	N	E	S
			1 ♥
Pass	2 ♥	Pass	3 ♥
All Pass			



## North hands

## Major Suit Fit (Lev)

<b>Board: 113</b>	♠ AJ5	RHO is dealer. You bid second.
Dealer: West	♥ Q8643	West (RHO) opens 1 ♠ if possible.
Vul: None	♦ 9765	East (LHO) bids 2 ♠ if possible.
HCP: 7+1	♣ 2	West (RHO) Doubles 5 ♦ if possible.

---

<b>Board: 114</b>	♠ QT43	Partner is dealer.
Dealer: South	♥ K975	East (LHO) Doubles 4 ♦ if possible.
Vul: None	♦ A86	
HCP: 9	♣ T6	

---

<b>Board: 115</b>	♠ K8743	You are dealer.
Dealer: North	♥ AQ	The opponents are silent.
Vul: N-S	♦ A876	
HCP: 13+1	♣ 84	

---

<b>Board: 116</b>	♠ 8	Partner is dealer.
Dealer: South	♥ 854	The opponents are silent.
Vul: E-W	♦ QJ986	
HCP: 9+1	♣ KQJ9	

## Both hands (Answers Page)

<b>Board: 113</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJ5	♠ 9	1 ♠	Pass	2 ♠	4NT <sup>1</sup>
Vul: None	♥ Q8643	♥ K	Pass	5 ♦	Pass	Pass <sup>2</sup>
North HCP: 7+1	♦ 9765	♦ AKJ432	X	All Pass		
South HCP: 14+3	♣ 2	♣ QJ754				
Contract: 5 ♦ X North						1. Unusual 4NT 2. bidable suit

<b>Board: 114</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT43	♠ K86				1 ♥
Vul: None	♥ K975	♥ AQJT86	Pass	3 ♥	Pass	3 ♠ <sup>1</sup>
North HCP: 9	♦ A86	♦ 7	Pass	4 ♦ <sup>2</sup>	X	4NT <sup>3</sup>
South HCP: 18+2	♣ T6	♣ AKJ	Pass	5 ♥ <sup>4</sup>	Pass	6 ♥
Contract: 6 ♥ South			All Pass			
						1. Cue bid, a !S stopper 2. Cue bid, a !D stopper 3. Blackwood 0314, for !H 4. A=2/5 or 5/5, Q(H)=0

<b>Board: 115</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K8743	♠ J952		1 ♠	Pass	3 ♠
Vul: N-S	♥ AQ	♥ JT5	Pass	4 ♠	All Pass	
North HCP: 13+1	♦ A876	♦ K52				
South HCP: 9	♣ 84	♣ A53				
Contract: 4 ♠ North						

<b>Board: 116</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8	♠ AKJ6				1 ♥
Vul: E-W	♥ 854	♥ AQ9632	Pass	2 ♥	Pass	4 ♥
North HCP: 9+1	♦ QJ986	♦ T7	All Pass			
South HCP: 14+2	♣ KQJ9	♣ 8				
Contract: 4 ♥ South						

## South hands

## Major Suit Fit (Lev)

**Board: 113**      ♠ 9      LHO is dealer.  
 Dealer: West      ♥ K      West (LHO) opens 1 ♠ if possible.  
 Vul: None      ♦ AKJ432      East (RHO) bids 2 ♠ if possible.  
 HCP: 14+3      ♣ QJ754      West (LHO) Doubles 5 ♦ if possible.

---

**Board: 114**      ♠ K86      You are dealer.  
 Dealer: South      ♥ AQJT86      East (RHO) Doubles 4 ♦ if possible.  
 Vul: None      ♦ 7  
 HCP: 18+2      ♣ AKJ

---

**Board: 115**      ♠ J952      Partner is dealer.  
 Dealer: North      ♥ JT5      The opponents are silent.  
 Vul: N-S      ♦ K52  
 HCP: 9      ♣ A53

---

**Board: 116**      ♠ AKJ6      You are dealer.  
 Dealer: South      ♥ AQ9632      The opponents are silent.  
 Vul: E-W      ♦ T7  
 HCP: 14+2      ♣ 8

## Both hands (Answers Page)

<b>Board: 113</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJ5	♠ 9	1 ♠	Pass	2 ♠	4NT <sup>1</sup>
Vul: None	♥ Q8643	♥ K	Pass	5 ♦	Pass	Pass <sup>2</sup>
North HCP: 7+1	♦ 9765	♦ AKJ432	X	All Pass		
South HCP: 14+3	♣ 2	♣ QJ754				
Contract: 5 ♦ X North						1. Unusual 4NT 2. bidable suit

<b>Board: 114</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT43	♠ K86				1 ♥
Vul: None	♥ K975	♥ AQJT86	Pass	3 ♥	Pass	3 ♠ <sup>1</sup>
North HCP: 9	♦ A86	♦ 7	Pass	4 ♦ <sup>2</sup>	X	4NT <sup>3</sup>
South HCP: 18+2	♣ T6	♣ AKJ	Pass	5 ♥ <sup>4</sup>	Pass	6 ♥
Contract: 6 ♥ South			All Pass			
						1. Cue bid, a !S stopper 2. Cue bid, a !D stopper 3. Blackwood 0314, for !H 4. A=2/5 or 5/5, Q(H)=0

<b>Board: 115</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K8743	♠ J952		1 ♠	Pass	3 ♠
Vul: N-S	♥ AQ	♥ JT5	Pass	4 ♠	All Pass	
North HCP: 13+1	♦ A876	♦ K52				
South HCP: 9	♣ 84	♣ A53				
Contract: 4 ♠ North						

<b>Board: 116</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8	♠ AKJ6				1 ♥
Vul: E-W	♥ 854	♥ AQ9632	Pass	2 ♥	Pass	4 ♥
North HCP: 9+1	♦ QJ986	♦ T7	All Pass			
South HCP: 14+2	♣ KQJ9	♣ 8				
Contract: 4 ♥ South						

## North hands

## Major Suit Fit (Lev)

<b>Board: 117</b>	♠ K54	RHO is dealer. You bid second.
Dealer: West	♥ 7	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ 742	East (LHO) bids 2♥ if possible.
HCP: 3+2	♣ T65432	

---

<b>Board: 118</b>	♠ KQT43	Partner is dealer.
Dealer: South	♥ J8	The opponents are silent.
Vul: Both	♦ JT62	
HCP: 7+1	♣ T9	

---

<b>Board: 119</b>	♠ Q3	LHO is dealer.
Dealer: East	♥ 5	East (LHO) opens 1♠ if possible.
Vul: E-W	♦ KQ7632	West (RHO) bids 2♠ if possible.
HCP: 10+2	♣ K964	West (RHO) bids 3♠ if possible.

---

<b>Board: 120</b>	♠ 865	RHO is dealer. You bid second.
Dealer: West	♥ 2	West (RHO) opens 1♠ if possible.
Vul: Both	♦ T952	East (LHO) bids 2♠ if possible.
HCP: 0+1	♣ T9632	

---

<b>Board: 121</b>	♠ KT97652	You are dealer.
Dealer: North	♥ KQ2	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 15+3	♣ 8	

## Both hands (Answers Page)

### Board: 117

Dealer: West

Vul: E-W

North HCP: 3+2

South HCP: 18

Contract: 3 ♣ North

North:

♠ K54

♥ 7

♦ 742

♣ T65432

South:

♠ AQ93

♥ AQ86

♦ J53

♣ AJ

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

### Board: 118

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 17+1

Contract: 4 ♠ North

North:

♠ KQT43

♥ J8

♦ JT62

♣ T9

South:

♠ AJ976

♥ AQ32

♦ A

♣ Q53

W	N	E	S
			1 ♠
Pass	4 ♠	All Pass	

### Board: 119

Dealer: East

Vul: E-W

North HCP: 10+2

South HCP: 10

Contract: 4 ♦ North

North:

♠ Q3

♥ 5

♦ KQ7632

♣ K964

South:

♠ 86

♥ KJT9

♦ A98

♣ QT32

W	N	E	S
		1 ♠	Pass
2 ♠	Pass	Pass	X
Pass	3 ♦	Pass	Pass
3 ♠	4 ♦	All Pass	

### Board: 120

Dealer: West

Vul: Both

North HCP: 0+1

South HCP: 20+3

Contract: 5 ♦ North

North:

♠ 865

♥ 2

♦ T952

♣ T9632

South:

♠ K

♥ AKQ84

♦ AKJ743

♣ 5

W	N	E	S
1 ♠	Pass	2 ♠	3 ♠ <sup>1</sup>
Pass	3NT <sup>2</sup>	Pass	4 ♦
Pass	5 ♦	All Pass	

1. Michaels Cuebid
2. to the partner's longer

### Board: 121

Dealer: North

Vul: E-W

North HCP: 15+3

South HCP: 8

Contract: 4 ♠ South

North:

♠ KT97652

♥ KQ2

♦ AK

♣ 8

South:

♠ AJ3

♥ T84

♦ 764

♣ K543

W	N	E	S
	1 ♠	Pass	2 ♠
Pass	4 ♣ <sup>1</sup>	Pass	4 ♠
All Pass			

1. Splinter

## South hands

## Major Suit Fit (Lev)

<b>Board: 117</b>	♠ AQ93	LHO is dealer.
Dealer: West	♥ AQ86	West (LHO) opens 1 ♥ if possible.
Vul: E-W	♦ J53	East (RHO) bids 2 ♥ if possible.
HCP: 18	♣ AJ	

---

<b>Board: 118</b>	♠ AJ976	You are dealer.
Dealer: South	♥ AQ32	The opponents are silent.
Vul: Both	♦ A	
HCP: 17+1	♣ Q53	

---

<b>Board: 119</b>	♠ 86	RHO is dealer. You bid second.
Dealer: East	♥ KJT9	East (RHO) opens 1 ♠ if possible.
Vul: E-W	♦ A98	West (LHO) bids 2 ♠ if possible.
HCP: 10	♣ QT32	West (LHO) bids 3 ♠ if possible.

---

<b>Board: 120</b>	♠ K	LHO is dealer.
Dealer: West	♥ AKQ84	West (LHO) opens 1 ♠ if possible.
Vul: Both	♦ AKJ743	East (RHO) bids 2 ♠ if possible.
HCP: 20+3	♣ 5	

---

<b>Board: 121</b>	♠ AJ3	Partner is dealer.
Dealer: North	♥ T84	The opponents are silent.
Vul: E-W	♦ 764	
HCP: 8	♣ K543	

## Both hands (Answers Page)

### Board: 117

Dealer: West

Vul: E-W

North HCP: 3+2

South HCP: 18

Contract: 3 ♣ North

North:

♠ K54

♥ 7

♦ 742

♣ T65432

South:

♠ AQ93

♥ AQ86

♦ J53

♣ AJ

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

### Board: 118

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 17+1

Contract: 4 ♠ North

North:

♠ KQT43

♥ J8

♦ JT62

♣ T9

South:

♠ AJ976

♥ AQ32

♦ A

♣ Q53

W	N	E	S
			1 ♠
Pass	4 ♠	All Pass	

### Board: 119

Dealer: East

Vul: E-W

North HCP: 10+2

South HCP: 10

Contract: 4 ♦ North

North:

♠ Q3

♥ 5

♦ KQ7632

♣ K964

South:

♠ 86

♥ KJT9

♦ A98

♣ QT32

W	N	E	S
		1 ♠	Pass
2 ♠	Pass	Pass	X
Pass	3 ♦	Pass	Pass
3 ♠	4 ♦	All Pass	

### Board: 120

Dealer: West

Vul: Both

North HCP: 0+1

South HCP: 20+3

Contract: 5 ♦ North

North:

♠ 865

♥ 2

♦ T952

♣ T9632

South:

♠ K

♥ AKQ84

♦ AKJ743

♣ 5

W	N	E	S
1 ♠	Pass	2 ♠	3 ♠ <sup>1</sup>
Pass	3NT <sup>2</sup>	Pass	4 ♦
Pass	5 ♦	All Pass	

1. Michaels Cuebid  
2. to the partner's longer

### Board: 121

Dealer: North

Vul: E-W

North HCP: 15+3

South HCP: 8

Contract: 4 ♠ South

North:

♠ KT97652

♥ KQ2

♦ AK

♣ 8

South:

♠ AJ3

♥ T84

♦ 764

♣ K543

W	N	E	S
	1 ♠	Pass	2 ♠
Pass	4 ♣ <sup>1</sup>	Pass	4 ♠
All Pass			

1. Splinter



## North hands

## Major Suit Fit (Lev)

**Board: 122**      ♠ Q9862      Partner is dealer.  
 Dealer: South      ♥ K9832      The opponents are silent.  
 Vul: None      ♦ 2  
 HCP: 5+2      ♣ 85

---

**Board: 123**      ♠ 5      You are dealer.  
 Dealer: North      ♥ KQ876      The opponents are silent.  
 Vul: Both      ♦ KQ65  
 HCP: 15+1      ♣ AJT

---

**Board: 124**      ♠ 972      Partner is dealer.  
 Dealer: South      ♥ K6      East (LHO) bids 3♥ if possible.  
 Vul: N-S      ♦ A963  
 HCP: 7      ♣ T853

---

**Board: 125**      ♠ Q7      You are dealer.  
 Dealer: North      ♥ AK432      The opponents are silent.  
 Vul: E-W      ♦ A96  
 HCP: 18+1      ♣ KQ7

---

**Board: 126**      ♠ T643      Partner is dealer.  
 Dealer: South      ♥ J87      The opponents are silent.  
 Vul: E-W      ♦ K732  
 HCP: 8      ♣ A9

## Both hands (Answers Page)

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ Q9862	♠ AKT53				1 ♠
Vul: None	♥ K9832	♥ AT	Pass	4 ♠	All Pass	
North HCP: 5+2	♦ 2	♦ QJT9				
South HCP: 14+1	♣ 85	♣ 63				
Contract: 4 ♠ North						

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ Q874		1 ♥	Pass	2 ♥
Vul: Both	♥ KQ876	♥ T9532	All Pass			
North HCP: 15+1	♦ KQ65	♦ 43				
South HCP: 5+1	♣ AJT	♣ K4				
Contract: 2 ♥ South						

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ 972	♠ KQJT4				1 ♠
Vul: N-S	♥ K6	♥ A	Pass	2 ♠	3 ♥	3 ♠
North HCP: 7	♦ A963	♦ KJ82	All Pass			
South HCP: 15+1	♣ T853	♣ J96				
Contract: 3 ♠ South						

Board: 125	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ AT94		1 ♥	Pass	2 ♥
Vul: E-W	♥ AK432	♥ QJT	Pass	3 ♥	Pass	4 ♥
North HCP: 18+1	♦ A96	♦ Q82	All Pass			
South HCP: 10	♣ KQ7	♣ J54				
Contract: 4 ♥ South						

Board: 126	North:	South:	W	N	E	S
Dealer: South	♠ T643	♠ K5				1 ♥
Vul: E-W	♥ J87	♥ AT542	Pass	2 ♥	All Pass	
North HCP: 8	♦ K732	♦ AT				
South HCP: 14+1	♣ A9	♣ QJT4				
Contract: 2 ♥ North						

## South hands

## Major Suit Fit (Lev)

**Board: 122**      ♠ AKT53      You are dealer.  
 Dealer: South      ♥ AT      The opponents are silent.  
 Vul: None      ♦ QJT9  
 HCP: 14+1      ♣ 63

---

**Board: 123**      ♠ Q874      Partner is dealer.  
 Dealer: North      ♥ T9532      The opponents are silent.  
 Vul: Both      ♦ 43  
 HCP: 5+1      ♣ K4

---

**Board: 124**      ♠ KQJT4      You are dealer.  
 Dealer: South      ♥ A      East (RHO) bids 3♥ if possible.  
 Vul: N-S      ♦ KJ82  
 HCP: 15+1      ♣ J96

---

**Board: 125**      ♠ AT94      Partner is dealer.  
 Dealer: North      ♥ QJT      The opponents are silent.  
 Vul: E-W      ♦ Q82  
 HCP: 10      ♣ J54

---

**Board: 126**      ♠ K5      You are dealer.  
 Dealer: South      ♥ AT542      The opponents are silent.  
 Vul: E-W      ♦ AT  
 HCP: 14+1      ♣ QJT4

## Both hands (Answers Page)

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ Q9862	♠ AKT53				1 ♠
Vul: None	♥ K9832	♥ AT	Pass	4 ♠	All Pass	
North HCP: 5+2	♦ 2	♦ QJT9				
South HCP: 14+1	♣ 85	♣ 63				
Contract: 4 ♠ North						

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ Q874		1 ♥	Pass	2 ♥
Vul: Both	♥ KQ876	♥ T9532	All Pass			
North HCP: 15+1	♦ KQ65	♦ 43				
South HCP: 5+1	♣ AJT	♣ K4				
Contract: 2 ♥ South						

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ 972	♠ KQJT4				1 ♠
Vul: N-S	♥ K6	♥ A	Pass	2 ♠	3 ♥	3 ♠
North HCP: 7	♦ A963	♦ KJ82	All Pass			
South HCP: 15+1	♣ T853	♣ J96				
Contract: 3 ♠ South						

Board: 125	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ AT94		1 ♥	Pass	2 ♥
Vul: E-W	♥ AK432	♥ QJT	Pass	3 ♥	Pass	4 ♥
North HCP: 18+1	♦ A96	♦ Q82	All Pass			
South HCP: 10	♣ KQ7	♣ J54				
Contract: 4 ♥ South						

Board: 126	North:	South:	W	N	E	S
Dealer: South	♠ T643	♠ K5				1 ♥
Vul: E-W	♥ J87	♥ AT542	Pass	2 ♥	All Pass	
North HCP: 8	♦ K732	♦ AT				
South HCP: 14+1	♣ A9	♣ QJT4				
Contract: 2 ♥ North						

## North hands

## Major Suit Fit (Lev)

**Board: 127**      ♠ A8752      You are dealer.  
 Dealer: North      ♥ J6      The opponents are silent.  
 Vul: N-S      ♦ Q  
 HCP: 15+2      ♣ AKJ85

---

**Board: 128**      ♠ AKT96      LHO is dealer.  
 Dealer: East      ♥ K      East (LHO) opens 1 ♥ if possible.  
 Vul: Both      ♦ KJ72      West (RHO) bids 2 ♥ if possible.  
 HCP: 20+1      ♣ AQ5      West (RHO) bids 3 ♥ if possible.

---

**Board: 129**      ♠ AJ54      You are dealer.  
 Dealer: North      ♥ A87542      West (RHO) bids 3 ♦ if possible.  
 Vul: None      ♦ J  
 HCP: 17+2      ♣ AK

---

**Board: 130**      ♠ JT62      Partner is dealer.  
 Dealer: South      ♥ KJ3      The opponents are silent.  
 Vul: N-S      ♦ A754  
 HCP: 9      ♣ 75

---

**Board: 131**      ♠ 7      RHO is dealer. You bid second.  
 Dealer: West      ♥ 6      West (RHO) opens 1 ♥ if possible.  
 Vul: Both      ♦ J9432      East (LHO) bids 2 ♥ if possible.  
 HCP: 1+3      ♣ 876432

## Both hands (Answers Page)

### Board: 127

Dealer: North  
 Vul: N-S  
 North HCP: 15+2  
 South HCP: 9  
 Contract: 2 ♠ South

North:

♠ A8752  
 ♥ J6  
 ♦ Q  
 ♣ AKJ85

South:

♠ KJ9  
 ♥ 9854  
 ♦ AJ3  
 ♣ 764

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 128

Dealer: East  
 Vul: Both  
 North HCP: 20+1  
 South HCP: 3  
 Contract: 3 ♠ North

North:

♠ AKT96  
 ♥ K  
 ♦ KJ72  
 ♣ AQ5

South:

♠ J875  
 ♥ Q8  
 ♦ T43  
 ♣ 8632

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

### Board: 129

Dealer: North  
 Vul: None  
 North HCP: 17+2  
 South HCP: 5+1  
 Contract: 4 ♥ North

North:

♠ AJ54  
 ♥ A87542  
 ♦ J  
 ♣ AK

South:

♠ 87  
 ♥ QT963  
 ♦ Q94  
 ♣ JT5

W	N	E	S
	1 ♥	Pass	2 ♥
3 ♦	4 ♥	All Pass	

### Board: 130

Dealer: South  
 Vul: N-S  
 North HCP: 9  
 South HCP: 16+2  
 Contract: 4 ♠ North

North:

♠ JT62  
 ♥ KJ3  
 ♦ A754  
 ♣ 75

South:

♠ AKQ987  
 ♥ 82  
 ♦ KJ86  
 ♣ K

W	N	E	S
			1 ♠
Pass	4 ♠	All Pass	

### Board: 131

Dealer: West  
 Vul: Both  
 North HCP: 1+3  
 South HCP: 19  
 Contract: 3 ♣ North

North:

♠ 7  
 ♥ 6  
 ♦ J9432  
 ♣ 876432

South:

♠ QJ  
 ♥ AK84  
 ♦ AT76  
 ♣ KQT

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

## South hands

## Major Suit Fit (Lev)

**Board: 127**      ♠ KJ9      Partner is dealer.  
 Dealer: North      ♥ 9854      The opponents are silent.  
 Vul: N-S      ♦ AJ3  
 HCP: 9      ♣ 764

---

**Board: 128**      ♠ J875      RHO is dealer. You bid second.  
 Dealer: East      ♥ Q8      East (RHO) opens 1 ♥ if possible.  
 Vul: Both      ♦ T43      West (LHO) bids 2 ♥ if possible.  
 HCP: 3      ♣ 8632      West (LHO) bids 3 ♥ if possible.

---

**Board: 129**      ♠ 87      Partner is dealer.  
 Dealer: North      ♥ QT963      West (LHO) bids 3 ♦ if possible.  
 Vul: None      ♦ Q94  
 HCP: 5+1      ♣ JT5

---

**Board: 130**      ♠ AKQ987      You are dealer.  
 Dealer: South      ♥ 82      The opponents are silent.  
 Vul: N-S      ♦ KJ86  
 HCP: 16+2      ♣ K

---

**Board: 131**      ♠ QJ      LHO is dealer.  
 Dealer: West      ♥ AK84      West (LHO) opens 1 ♥ if possible.  
 Vul: Both      ♦ AT76      East (RHO) bids 2 ♥ if possible.  
 HCP: 19      ♣ KQT

## Both hands (Answers Page)

### Board: 127

Dealer: North  
 Vul: N-S  
 North HCP: 15+2  
 South HCP: 9  
 Contract: 2 ♠ South

#### North:

♠ A8752  
 ♥ J6  
 ♦ Q  
 ♣ AKJ85

#### South:

♠ KJ9  
 ♥ 9854  
 ♦ AJ3  
 ♣ 764

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 128

Dealer: East  
 Vul: Both  
 North HCP: 20+1  
 South HCP: 3  
 Contract: 3 ♠ North

#### North:

♠ AKT96  
 ♥ K  
 ♦ KJ72  
 ♣ AQ5

#### South:

♠ J875  
 ♥ Q8  
 ♦ T43  
 ♣ 8632

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

### Board: 129

Dealer: North  
 Vul: None  
 North HCP: 17+2  
 South HCP: 5+1  
 Contract: 4 ♥ North

#### North:

♠ AJ54  
 ♥ A87542  
 ♦ J  
 ♣ AK

#### South:

♠ 87  
 ♥ QT963  
 ♦ Q94  
 ♣ JT5

W	N	E	S
	1 ♥	Pass	2 ♥
3 ♦	4 ♥	All Pass	

### Board: 130

Dealer: South  
 Vul: N-S  
 North HCP: 9  
 South HCP: 16+2  
 Contract: 4 ♠ North

#### North:

♠ JT62  
 ♥ KJ3  
 ♦ A754  
 ♣ 75

#### South:

♠ AKQ987  
 ♥ 82  
 ♦ KJ86  
 ♣ K

W	N	E	S
			1 ♠
Pass	4 ♠	All Pass	

### Board: 131

Dealer: West  
 Vul: Both  
 North HCP: 1+3  
 South HCP: 19  
 Contract: 3 ♣ North

#### North:

♠ 7  
 ♥ 6  
 ♦ J9432  
 ♣ 876432

#### South:

♠ QJ  
 ♥ AK84  
 ♦ AT76  
 ♣ KQT

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



## North hands

## Major Suit Fit (Lev)

**Board: 132**      ♠ J765      Partner is dealer.  
 Dealer: South      ♥ J32      The opponents are silent.  
 Vul: E-W      ♦ QJ975  
 HCP: 6+1      ♣ J

---

**Board: 133**      ♠ -      You are dealer.  
 Dealer: North      ♥ AKT985      The opponents are silent.  
 Vul: E-W      ♦ A7  
 HCP: 17+3      ♣ AQ984

---

**Board: 134**      ♠ KQJT75      Partner is dealer.  
 Dealer: South      ♥ 9      East (LHO) bids 3♣ if possible.  
 Vul: Both      ♦ J74  
 HCP: 7+2      ♣ T98

---

**Board: 135**      ♠ AQT653      You are dealer.  
 Dealer: North      ♥ K      West (RHO) bids 3♥ if possible.  
 Vul: Both      ♦ AT84  
 HCP: 18+2      ♣ KQ

---

**Board: 136**      ♠ 9      Partner is dealer.  
 Dealer: South      ♥ K82      East (LHO) bids 2♠ if possible.  
 Vul: None      ♦ QJT654  
 HCP: 9+2      ♣ K74

## Both hands (Answers Page)

<b>Board: 132</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J765	♠ AKQ42				1 ♠
Vul: E-W	♥ J32	♥ A8	Pass	2 ♠	All Pass	
North HCP: 6+1	♦ QJ975	♦ T4				
South HCP: 15+1	♣ J	♣ Q985				
Contract: 2 ♠ North						

<b>Board: 133</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ -	♠ Q632		1 ♥	Pass	4 ♥
Vul: E-W	♥ AKT985	♥ Q7432	Pass	4NT <sup>1</sup>	Pass	5 ♣ <sup>2</sup>
North HCP: 17+3	♦ A7	♦ 843	Pass	6 ♥	All Pass	
South HCP: 4+1	♣ AQ984	♣ 2				
Contract: 6 ♥ North						

1. Blackwood 0314, for !H  
2. A=0/5 or 3/5

<b>Board: 134</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQJT75	♠ 96432				1 ♠
Vul: Both	♥ 9	♥ 864	Pass	2 ♠	3 ♣	3 ♠
North HCP: 7+2	♦ J74	♦ AKQ5	Pass	4 ♠	All Pass	
South HCP: 13+1	♣ T98	♣ A				
Contract: 4 ♠ North						

<b>Board: 135</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQT653	♠ KJ97		1 ♠	Pass	2 ♠
Vul: Both	♥ K	♥ JT2	3 ♥	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 18+2	♦ AT84	♦ J532	All Pass			
South HCP: 6	♣ KQ	♣ T8				
Contract: 4 ♠ South						

1. artificial

<b>Board: 136</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 9	♠ AQJ3				1 ♥
Vul: None	♥ K82	♥ AQ643	Pass	2 ♥	2 ♠	3 ♥
North HCP: 9+2	♦ QJT654	♦ K97	All Pass			
South HCP: 16+1	♣ K74	♣ 3				
Contract: 3 ♥ South						

## South hands

## Major Suit Fit (Lev)

**Board: 132**      ♠ AKQ42      You are dealer.  
 Dealer: South      ♥ A8      The opponents are silent.  
 Vul: E-W      ♦ T4  
 HCP: 15+1      ♣ Q985

---

**Board: 133**      ♠ Q632      Partner is dealer.  
 Dealer: North      ♥ Q7432      The opponents are silent.  
 Vul: E-W      ♦ 843  
 HCP: 4+1      ♣ 2

---

**Board: 134**      ♠ 96432      You are dealer.  
 Dealer: South      ♥ 864      East (RHO) bids 3♣ if possible.  
 Vul: Both      ♦ AKQ5  
 HCP: 13+1      ♣ A

---

**Board: 135**      ♠ KJ97      Partner is dealer.  
 Dealer: North      ♥ JT2      West (LHO) bids 3♥ if possible.  
 Vul: Both      ♦ J532  
 HCP: 6      ♣ T8

---

**Board: 136**      ♠ AQJ3      You are dealer.  
 Dealer: South      ♥ AQ643      East (RHO) bids 2♠ if possible.  
 Vul: None      ♦ K97  
 HCP: 16+1      ♣ 3

## Both hands (Answers Page)

<b>Board: 132</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J765	♠ AKQ42				1 ♠
Vul: E-W	♥ J32	♥ A8	Pass	2 ♠	All Pass	
North HCP: 6+1	♦ QJ975	♦ T4				
South HCP: 15+1	♣ J	♣ Q985				
Contract: 2 ♠ North						

<b>Board: 133</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ -	♠ Q632		1 ♥	Pass	4 ♥
Vul: E-W	♥ AKT985	♥ Q7432	Pass	4NT <sup>1</sup>	Pass	5 ♣ <sup>2</sup>
North HCP: 17+3	♦ A7	♦ 843	Pass	6 ♥	All Pass	
South HCP: 4+1	♣ AQ984	♣ 2				
Contract: 6 ♥ North						

1. Blackwood 0314, for !H  
2. A=0/5 or 3/5

<b>Board: 134</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQJT75	♠ 96432				1 ♠
Vul: Both	♥ 9	♥ 864	Pass	2 ♠	3 ♣	3 ♠
North HCP: 7+2	♦ J74	♦ AKQ5	Pass	4 ♠	All Pass	
South HCP: 13+1	♣ T98	♣ A				
Contract: 4 ♠ North						

<b>Board: 135</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQT653	♠ KJ97		1 ♠	Pass	2 ♠
Vul: Both	♥ K	♥ JT2	3 ♥	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 18+2	♦ AT84	♦ J532	All Pass			
South HCP: 6	♣ KQ	♣ T8				
Contract: 4 ♠ South						

1. artificial

<b>Board: 136</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 9	♠ AQJ3				1 ♥
Vul: None	♥ K82	♥ AQ643	Pass	2 ♥	2 ♠	3 ♥
North HCP: 9+2	♦ QJT654	♦ K97	All Pass			
South HCP: 16+1	♣ K74	♣ 3				
Contract: 3 ♥ South						

## North hands

## Major Suit Fit (Lev)

**Board: 137**      ♠ AKQJ9      You are dealer.  
 Dealer: North      ♥ 2      The opponents are silent.  
 Vul: E-W      ♦ KJ952  
 HCP: 14+2      ♣ 82

---

**Board: 138**      ♠ JT873      Partner is dealer.  
 Dealer: South      ♥ Q32      East (LHO) Doubles 2♥ if possible.  
 Vul: N-S      ♦ A72      West (RHO) bids 3♣ if possible.  
 HCP: 8+1      ♣ JT      East (LHO) bids 4♣ if possible.

---

**Board: 139**      ♠ AKQ73      You are dealer.  
 Dealer: North      ♥ 6      The opponents are silent.  
 Vul: Both      ♦ J976  
 HCP: 13+1      ♣ KT3

---

**Board: 140**      ♠ 842      Partner is dealer.  
 Dealer: South      ♥ AT62      The opponents are silent.  
 Vul: E-W      ♦ 83  
 HCP: 9      ♣ KQ97

---

**Board: 141**      ♠ AKQJ2      You are dealer.  
 Dealer: North      ♥ A98      The opponents are silent.  
 Vul: Both      ♦ J542  
 HCP: 15+1      ♣ 5

## Both hands (Answers Page)

### Board: 137

Dealer: North  
Vul: E-W  
North HCP: 14+2  
South HCP: 10  
Contract: 4 ♠ North

#### North:

♠ AKQJ9  
♥ 2  
♦ KJ952  
♣ 82

#### South:

♠ 8752  
♥ AKQ3  
♦ T83  
♣ J4

W	N	E	S
	1 ♠	Pass	3 ♠
Pass	4 ♠	All Pass	

### Board: 138

Dealer: South  
Vul: N-S  
North HCP: 8+1  
South HCP: 13+2  
Contract: 4 ♥ South

#### North:

♠ JT873  
♥ Q32  
♦ A72  
♣ JT

#### South:

♠ K5  
♥ AKJ974  
♦ QT86  
♣ 9

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

### Board: 139

Dealer: North  
Vul: Both  
North HCP: 13+1  
South HCP: 7+1  
Contract: 2 ♠ South

#### North:

♠ AKQ73  
♥ 6  
♦ J976  
♣ KT3

#### South:

♠ 964  
♥ KT432  
♦ Q2  
♣ Q54

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 140

Dealer: South  
Vul: E-W  
North HCP: 9  
South HCP: 13+1  
Contract: 4 ♥ South

#### North:

♠ 842  
♥ AT62  
♦ 83  
♣ KQ97

#### South:

♠ A  
♥ Q9543  
♦ QT65  
♣ AJ6

W	N	E	S
			1 ♥
Pass	3 ♥	Pass	4 ♥
All Pass			

### Board: 141

Dealer: North  
Vul: Both  
North HCP: 15+1  
South HCP: 7+3  
Contract: 2 ♠ South

#### North:

♠ AKQJ2  
♥ A98  
♦ J542  
♣ 5

#### South:

♠ T43  
♥ 3  
♦ 63  
♣ AQJT976

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

## South hands

## Major Suit Fit (Lev)

**Board: 137**      ♠ 8752      Partner is dealer.  
 Dealer: North      ♥ AKQ3      The opponents are silent.  
 Vul: E-W      ♦ T83  
 HCP: 10      ♣ J4

---

**Board: 138**      ♠ K5      You are dealer.  
 Dealer: South      ♥ AKJ974      East (RHO) Doubles 2♥ if possible.  
 Vul: N-S      ♦ QT86      West (LHO) bids 3♣ if possible.  
 HCP: 13+2      ♣ 9      East (RHO) bids 4♣ if possible.

---

**Board: 139**      ♠ 964      Partner is dealer.  
 Dealer: North      ♥ KT432      The opponents are silent.  
 Vul: Both      ♦ Q2  
 HCP: 7+1      ♣ Q54

---

**Board: 140**      ♠ A      You are dealer.  
 Dealer: South      ♥ Q9543      The opponents are silent.  
 Vul: E-W      ♦ QT65  
 HCP: 13+1      ♣ AJ6

---

**Board: 141**      ♠ T43      Partner is dealer.  
 Dealer: North      ♥ 3      The opponents are silent.  
 Vul: Both      ♦ 63  
 HCP: 7+3      ♣ AQJT976

## Both hands (Answers Page)

### Board: 137

Dealer: North  
 Vul: E-W  
 North HCP: 14+2  
 South HCP: 10  
 Contract: 4 ♠ North

#### North:

♠ AKQJ9  
 ♥ 2  
 ♦ KJ952  
 ♣ 82

#### South:

♠ 8752  
 ♥ AKQ3  
 ♦ T83  
 ♣ J4

W	N	E	S
	1 ♠	Pass	3 ♠
Pass	4 ♠	All Pass	

### Board: 138

Dealer: South  
 Vul: N-S  
 North HCP: 8+1  
 South HCP: 13+2  
 Contract: 4 ♥ South

#### North:

♠ JT873  
 ♥ Q32  
 ♦ A72  
 ♣ JT

#### South:

♠ K5  
 ♥ AKJ974  
 ♦ QT86  
 ♣ 9

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

### Board: 139

Dealer: North  
 Vul: Both  
 North HCP: 13+1  
 South HCP: 7+1  
 Contract: 2 ♠ South

#### North:

♠ AKQ73  
 ♥ 6  
 ♦ J976  
 ♣ KT3

#### South:

♠ 964  
 ♥ KT432  
 ♦ Q2  
 ♣ Q54

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 140

Dealer: South  
 Vul: E-W  
 North HCP: 9  
 South HCP: 13+1  
 Contract: 4 ♥ South

#### North:

♠ 842  
 ♥ AT62  
 ♦ 83  
 ♣ KQ97

#### South:

♠ A  
 ♥ Q9543  
 ♦ QT65  
 ♣ AJ6

W	N	E	S
			1 ♥
Pass	3 ♥	Pass	4 ♥
All Pass			

### Board: 141

Dealer: North  
 Vul: Both  
 North HCP: 15+1  
 South HCP: 7+3  
 Contract: 2 ♠ South

#### North:

♠ AKQJ2  
 ♥ A98  
 ♦ J542  
 ♣ 5

#### South:

♠ T43  
 ♥ 3  
 ♦ 63  
 ♣ AQJT976

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			



## North hands

## Major Suit Fit (Lev)

<b>Board: 142</b>	♠ J9762	Partner is dealer.
Dealer: South	♥ J76	The opponents are silent.
Vul: None	♦ T5	
HCP: 5+1	♣ K53	

---

<b>Board: 143</b>	♠ 3	You are dealer.
Dealer: North	♥ A98764	The opponents are silent.
Vul: N-S	♦ AK52	
HCP: 12+2	♣ J5	

---

<b>Board: 144</b>	♠ K76	Partner is dealer.
Dealer: South	♥ T843	The opponents are silent.
Vul: None	♦ AT9	
HCP: 7	♣ T76	

---

<b>Board: 145</b>	♠ AQJ54	You are dealer.
Dealer: North	♥ KT642	The opponents are silent.
Vul: E-W	♦ T	
HCP: 15+2	♣ AJ	

---

<b>Board: 146</b>	♠ J98762	Partner is dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: None	♦ 763	
HCP: 6+2	♣ Q8	

## Both hands (Answers Page)

<b>Board: 142</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J9762	♠ AQT85				1 ♠
Vul: None	♥ J76	♥ Q84	Pass	2 ♠	All Pass	
North HCP: 5+1	♦ T5	♦ QJ7				
South HCP: 12+1	♣ K53	♣ J8				
Contract: 2 ♠ North						

<b>Board: 143</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 3	♠ AQJ		1 ♥	Pass	3 ♥
Vul: N-S	♥ A98764	♥ K532	Pass	4 ♥	All Pass	
North HCP: 12+2	♦ AK52	♦ J63				
South HCP: 11	♣ J5	♣ T92				
Contract: 4 ♥ North						

<b>Board: 144</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K76	♠ A92				1 ♥
Vul: None	♥ T843	♥ AQJ75	Pass	2 ♥	Pass	4 ♦ <sup>1</sup>
North HCP: 7	♦ AT9	♦ J	Pass	4 ♥	All Pass	
South HCP: 17+1	♣ T76	♣ KQ53				
Contract: 4 ♥ North						1. Splinter

<b>Board: 145</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ54	♠ 8763		1 ♠	Pass	3 ♠
Vul: E-W	♥ KT642	♥ AJ	Pass	3NT <sup>1</sup>	Pass	4 ♠
North HCP: 15+2	♦ T	♦ Q2	All Pass			
South HCP: 10+1	♣ AJ	♣ K9872				
Contract: 4 ♠ South						1. surplus

<b>Board: 146</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J98762	♠ AKT43				1 ♠
Vul: None	♥ QJ	♥ A94	Pass	4 ♠	All Pass	
North HCP: 6+2	♦ 763	♦ 4				
South HCP: 15+1	♣ Q8	♣ A632				
Contract: 4 ♠ North						

## South hands

## Major Suit Fit (Lev)

**Board: 142**      ♠ AQT85      You are dealer.  
 Dealer: South      ♥ Q84      The opponents are silent.  
 Vul: None      ♦ QJ7  
 HCP: 12+1      ♣ J8

---

**Board: 143**      ♠ AQJ      Partner is dealer.  
 Dealer: North      ♥ K532      The opponents are silent.  
 Vul: N-S      ♦ J63  
 HCP: 11      ♣ T92

---

**Board: 144**      ♠ A92      You are dealer.  
 Dealer: South      ♥ AQJ75      The opponents are silent.  
 Vul: None      ♦ J  
 HCP: 17+1      ♣ KQ53

---

**Board: 145**      ♠ 8763      Partner is dealer.  
 Dealer: North      ♥ AJ      The opponents are silent.  
 Vul: E-W      ♦ Q2  
 HCP: 10+1      ♣ K9872

---

**Board: 146**      ♠ AKT43      You are dealer.  
 Dealer: South      ♥ A94      The opponents are silent.  
 Vul: None      ♦ 4  
 HCP: 15+1      ♣ A632

## Both hands (Answers Page)

### Board: 142

Dealer: South  
Vul: None  
North HCP: 5+1  
South HCP: 12+1  
Contract: 2 ♠ North

#### North:

♠ J9762  
♥ J76  
♦ T5  
♣ K53

#### South:

♠ AQT85  
♥ Q84  
♦ QJ7  
♣ J8

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 143

Dealer: North  
Vul: N-S  
North HCP: 12+2  
South HCP: 11  
Contract: 4 ♥ North

#### North:

♠ 3  
♥ A98764  
♦ AK52  
♣ J5

#### South:

♠ AQJ  
♥ K532  
♦ J63  
♣ T92

W	N	E	S
	1 ♥	Pass	3 ♥
Pass	4 ♥	All Pass	

### Board: 144

Dealer: South  
Vul: None  
North HCP: 7  
South HCP: 17+1  
Contract: 4 ♥ North

#### North:

♠ K76  
♥ T843  
♦ AT9  
♣ T76

#### South:

♠ A92  
♥ AQJ75  
♦ J  
♣ KQ53

W	N	E	S
			1 ♥
Pass	2 ♥	Pass	4 ♦ <sup>1</sup>
Pass	4 ♥	All Pass	

1. Splinter

### Board: 145

Dealer: North  
Vul: E-W  
North HCP: 15+2  
South HCP: 10+1  
Contract: 4 ♠ South

#### North:

♠ AQJ54  
♥ KT642  
♦ T  
♣ AJ

#### South:

♠ 8763  
♥ AJ  
♦ Q2  
♣ K9872

W	N	E	S
	1 ♠	Pass	3 ♠
Pass	3NT <sup>1</sup>	Pass	4 ♠
All Pass			

1. surplus

### Board: 146

Dealer: South  
Vul: None  
North HCP: 6+2  
South HCP: 15+1  
Contract: 4 ♠ North

#### North:

♠ J98762  
♥ QJ  
♦ 763  
♣ Q8

#### South:

♠ AKT43  
♥ A94  
♦ 4  
♣ A632

W	N	E	S
			1 ♠
Pass	4 ♠	All Pass	

## North hands

## Major Suit Fit (Lev)

<b>Board: 147</b>	♠ AJ864	You are dealer.
Dealer: North	♥ 62	West (RHO) bids 3♥ if possible.
Vul: None	♦ AQJ	
HCP: 14+1	♣ Q64	
<b>Board: 148</b>	♠ T3	RHO is dealer. You bid second.
Dealer: West	♥ 952	West (RHO) opens 1♠ if possible.
Vul: Both	♦ T52	East (LHO) bids 2♠ if possible.
HCP: 1+1	♣ J9632	West (RHO) Doubles 3♦ if possible.
<b>Board: 149</b>	♠ KT32	You are dealer.
Dealer: North	♥ AQ652	The opponents are silent.
Vul: None	♦ T	
HCP: 12+1	♣ K76	
<b>Board: 150</b>	♠ KQ97	Partner is dealer.
Dealer: South	♥ 875	The opponents are silent.
Vul: None	♦ 42	
HCP: 8	♣ K953	
<b>Board: 151</b>	♠ AQ65	You are dealer.
Dealer: North	♥ AQT97	The opponents are silent.
Vul: N-S	♦ 74	
HCP: 12+1	♣ 96	

## Both hands (Answers Page)

### Board: 147

Dealer: North  
Vul: None  
North HCP: 14+1  
South HCP: 6  
Contract: 3 ♠ North

#### North:

♠ AJ864  
♥ 62  
♦ AQJ  
♣ Q64

#### South:

♠ KT52  
♥ T84  
♦ 9872  
♣ KT

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

### Board: 148

Dealer: West  
Vul: Both  
North HCP: 1+1  
South HCP: 16+1  
Contract: 3 ♦ X South

#### North:

♠ T3  
♥ 952  
♦ T52  
♣ J9632

#### South:

♠ Q85  
♥ QT  
♦ AKQ43  
♣ K54

W	N	E	S
1 ♠	Pass	2 ♠	3 ♦
X	All Pass		

### Board: 149

Dealer: North  
Vul: None  
North HCP: 12+1  
South HCP: 8+2  
Contract: 4 ♥ South

#### North:

♠ KT32  
♥ AQ652  
♦ T  
♣ K76

#### South:

♠ 76  
♥ KJT943  
♦ Q52  
♣ Q5

W	N	E	S
	1 ♥	Pass	4 ♥
All Pass			

### Board: 150

Dealer: South  
Vul: None  
North HCP: 8  
South HCP: 16+2  
Contract: 4 ♥ North

#### North:

♠ KQ97  
♥ 875  
♦ 42  
♣ K953

#### South:

♠ A  
♥ AQJ93  
♦ KJ986  
♣ JT

W	N	E	S
			1 ♥
Pass	2 ♥	Pass	3 ♥
Pass	4 ♥	All Pass	

### Board: 151

Dealer: North  
Vul: N-S  
North HCP: 12+1  
South HCP: 9  
Contract: 4 ♥ North

#### North:

♠ AQ65  
♥ AQT97  
♦ 74  
♣ 96

#### South:

♠ K9  
♥ J862  
♦ QJ9  
♣ Q853

W	N	E	S
	1 ♥	Pass	3 ♥
Pass	4 ♥	All Pass	

## South hands

## Major Suit Fit (Lev)

<b>Board: 147</b>	♠ KT52	Partner is dealer.
Dealer: North	♥ T84	West (LHO) bids 3♥ if possible.
Vul: None	♦ 9872	
HCP: 6	♣ KT	
<b>Board: 148</b>	♠ Q85	LHO is dealer.
Dealer: West	♥ QT	West (LHO) opens 1♠ if possible.
Vul: Both	♦ AKQ43	East (RHO) bids 2♠ if possible.
HCP: 16+1	♣ K54	West (LHO) Doubles 3♦ if possible.
<b>Board: 149</b>	♠ 76	Partner is dealer.
Dealer: North	♥ KJT943	The opponents are silent.
Vul: None	♦ Q52	
HCP: 8+2	♣ Q5	
<b>Board: 150</b>	♠ A	You are dealer.
Dealer: South	♥ AQJ93	The opponents are silent.
Vul: None	♦ KJ986	
HCP: 16+2	♣ JT	
<b>Board: 151</b>	♠ K9	Partner is dealer.
Dealer: North	♥ J862	The opponents are silent.
Vul: N-S	♦ QJ9	
HCP: 9	♣ Q853	

## Both hands (Answers Page)

### Board: 147

Dealer: North  
 Vul: None  
 North HCP: 14+1  
 South HCP: 6  
 Contract: 3 ♠ North

#### North:

♠ AJ864  
 ♥ 62  
 ♦ AQJ  
 ♣ Q64

#### South:

♠ KT52  
 ♥ T84  
 ♦ 9872  
 ♣ KT

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

### Board: 148

Dealer: West  
 Vul: Both  
 North HCP: 1+1  
 South HCP: 16+1  
 Contract: 3 ♦ X South

#### North:

♠ T3  
 ♥ 952  
 ♦ T52  
 ♣ J9632

#### South:

♠ Q85  
 ♥ QT  
 ♦ AKQ43  
 ♣ K54

W	N	E	S
1 ♠	Pass	2 ♠	3 ♦
X	All Pass		

### Board: 149

Dealer: North  
 Vul: None  
 North HCP: 12+1  
 South HCP: 8+2  
 Contract: 4 ♥ South

#### North:

♠ KT32  
 ♥ AQ652  
 ♦ T  
 ♣ K76

#### South:

♠ 76  
 ♥ KJT943  
 ♦ Q52  
 ♣ Q5

W	N	E	S
	1 ♥	Pass	4 ♥
All Pass			

### Board: 150

Dealer: South  
 Vul: None  
 North HCP: 8  
 South HCP: 16+2  
 Contract: 4 ♥ North

#### North:

♠ KQ97  
 ♥ 875  
 ♦ 42  
 ♣ K953

#### South:

♠ A  
 ♥ AQJ93  
 ♦ KJ986  
 ♣ JT

W	N	E	S
			1 ♥
Pass	2 ♥	Pass	3 ♥
Pass	4 ♥	All Pass	

### Board: 151

Dealer: North  
 Vul: N-S  
 North HCP: 12+1  
 South HCP: 9  
 Contract: 4 ♥ North

#### North:

♠ AQ65  
 ♥ AQT97  
 ♦ 74  
 ♣ 96

#### South:

♠ K9  
 ♥ J862  
 ♦ QJ9  
 ♣ Q853

W	N	E	S
	1 ♥	Pass	3 ♥
Pass	4 ♥	All Pass	



## North hands

## Major Suit Fit (Lev)

**Board: 152**      ♠ AJ65      Partner is dealer.  
 Dealer: South      ♥ 76      The opponents are silent.  
 Vul: E-W      ♦ J743  
 HCP: 9      ♣ KT2

---

**Board: 153**      ♠ QJ8      You are dealer.  
 Dealer: North      ♥ AJT72      The opponents are silent.  
 Vul: E-W      ♦ K732  
 HCP: 12+1      ♣ J

---

**Board: 154**      ♠ 74      RHO is dealer. You bid second.  
 Dealer: West      ♥ T76      West (RHO) opens 1 ♥ if possible.  
 Vul: Both      ♦ QT6      East (LHO) bids 2 ♥ if possible.  
 HCP: 6+1      ♣ A9654      West (RHO) bids 3 ♥ if possible.

---

**Board: 155**      ♠ AKQ842      You are dealer.  
 Dealer: North      ♥ 4      West (RHO) bids 3 ♠ if possible.  
 Vul: None      ♦ 64      East (LHO) bids 4 ♥ if possible.  
 HCP: 12+2      ♣ K843

---

**Board: 156**      ♠ QJ5      Partner is dealer.  
 Dealer: South      ♥ KJ84      The opponents are silent.  
 Vul: E-W      ♦ Q74  
 HCP: 10      ♣ J97

## Both hands (Answers Page)

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ AJ65	♠ KQ987				1 ♠
Vul: E-W	♥ 76	♥ KJT3	Pass	3 ♠	Pass	4 ♠
North HCP: 9	♦ J743	♦ K2	All Pass			
South HCP: 14+1	♣ KT2	♣ Q6				
Contract: 4 ♠ South						

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ 65		1 ♥	Pass	3 ♥
Vul: E-W	♥ AJT72	♥ Q985	All Pass			
North HCP: 12+1	♦ K732	♦ AQJ6				
South HCP: 9	♣ J	♣ 953				
Contract: 3 ♥ South						

Board: 154	North:	South:	W	N	E	S
Dealer: West	♠ 74	♠ K852	1 ♥	Pass	2 ♥	3 ♣
Vul: Both	♥ T76	♥ -	3 ♥	4 ♣	Pass	5 ♣
North HCP: 6+1	♦ QT6	♦ AK2	All Pass			
South HCP: 15+2	♣ A9654	♣ KQT873				
Contract: 5 ♣ South						

Board: 155	North:	South:	W	N	E	S
Dealer: North	♠ AKQ842	♠ T765		1 ♠	Pass	2 ♠
Vul: None	♥ 4	♥ Q63	3 ♠ <sup>1</sup>	X	4 ♥	4 ♠
North HCP: 12+2	♦ 64	♦ T2	All Pass			
South HCP: 7	♣ K843	♣ AJ75	1. Michaels Cuebid			
Contract: 4 ♠ South						

Board: 156	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ AK432				1 ♠
Vul: E-W	♥ KJ84	♥ A762	Pass	2 ♠	All Pass	
North HCP: 10	♦ Q74	♦ JT				
South HCP: 14+1	♣ J97	♣ Q8				
Contract: 2 ♠ North						

## South hands

## Major Suit Fit (Lev)

**Board: 152**      ♠ KQ987      You are dealer.  
 Dealer: South      ♥ KJT3      The opponents are silent.  
 Vul: E-W      ♦ K2  
 HCP: 14+1      ♣ Q6

---

**Board: 153**      ♠ 65      Partner is dealer.  
 Dealer: North      ♥ Q985      The opponents are silent.  
 Vul: E-W      ♦ AQJ6  
 HCP: 9      ♣ 953

---

**Board: 154**      ♠ K852      LHO is dealer.  
 Dealer: West      ♥ -      West (LHO) opens 1 ♥ if possible.  
 Vul: Both      ♦ AK2      East (RHO) bids 2 ♥ if possible.  
 HCP: 15+2      ♣ KQT873      West (LHO) bids 3 ♥ if possible.

---

**Board: 155**      ♠ T765      Partner is dealer.  
 Dealer: North      ♥ Q63      West (LHO) bids 3 ♠ if possible.  
 Vul: None      ♦ T2      East (RHO) bids 4 ♥ if possible.  
 HCP: 7      ♣ AJ75

---

**Board: 156**      ♠ AK432      You are dealer.  
 Dealer: South      ♥ A762      The opponents are silent.  
 Vul: E-W      ♦ JT  
 HCP: 14+1      ♣ Q8

## Both hands (Answers Page)

<b>Board: 152</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ65	♠ KQ987				1 ♠
Vul: E-W	♥ 76	♥ KJT3	Pass	3 ♠	Pass	4 ♠
North HCP: 9	♦ J743	♦ K2	All Pass			
South HCP: 14+1	♣ KT2	♣ Q6				
Contract: 4 ♠ South						

<b>Board: 153</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ8	♠ 65		1 ♥	Pass	3 ♥
Vul: E-W	♥ AJT72	♥ Q985	All Pass			
North HCP: 12+1	♦ K732	♦ AQJ6				
South HCP: 9	♣ J	♣ 953				
Contract: 3 ♥ South						

<b>Board: 154</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 74	♠ K852	1 ♥	Pass	2 ♥	3 ♣
Vul: Both	♥ T76	♥ -	3 ♥	4 ♣	Pass	5 ♣
North HCP: 6+1	♦ QT6	♦ AK2	All Pass			
South HCP: 15+2	♣ A9654	♣ KQT873				
Contract: 5 ♣ South						

<b>Board: 155</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ842	♠ T765		1 ♠	Pass	2 ♠
Vul: None	♥ 4	♥ Q63	3 ♠ <sup>1</sup>	X	4 ♥	4 ♠
North HCP: 12+2	♦ 64	♦ T2	All Pass			
South HCP: 7	♣ K843	♣ AJ75				
Contract: 4 ♠ South						

1. Michaels Cuebid

<b>Board: 156</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ5	♠ AK432				1 ♠
Vul: E-W	♥ KJ84	♥ A762	Pass	2 ♠	All Pass	
North HCP: 10	♦ Q74	♦ JT				
South HCP: 14+1	♣ J97	♣ Q8				
Contract: 2 ♠ North						

## North hands

## Major Suit Fit (Lev)

**Board: 157**      ♠ Q8754      LHO is dealer.  
 Dealer: East      ♥ A7      East (LHO) opens 1 ♥ if possible.  
 Vul: Both      ♦ KJ54      West (RHO) bids 2 ♥ if possible.  
 HCP: 13+1      ♣ K4

---

**Board: 158**      ♠ KT4      Partner is dealer.  
 Dealer: South      ♥ 9874      East (LHO) bids 3 ♦ if possible.  
 Vul: Both      ♦ J8  
 HCP: 9      ♣ AJ85

---

**Board: 159**      ♠ KQJ96      You are dealer.  
 Dealer: North      ♥ AK752      West (RHO) bids 3 ♣ if possible.  
 Vul: N-S      ♦ J  
 HCP: 14+2      ♣ T5

---

**Board: 160**      ♠ AT32      Partner is dealer.  
 Dealer: South      ♥ KJ4      The opponents are silent.  
 Vul: E-W      ♦ T9  
 HCP: 9      ♣ J432

---

**Board: 161**      ♠ AQ742      You are dealer.  
 Dealer: North      ♥ J872      The opponents are silent.  
 Vul: None      ♦ Q  
 HCP: 13+1      ♣ AT4

## Both hands (Answers Page)

<b>Board: 157</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q8754	♠ T2			1 ♥	Pass
Vul: Both	♥ A7	♥ Q93	2 ♥	2 ♠	All Pass	
North HCP: 13+1	♦ KJ54	♦ A62				
South HCP: 6+1	♣ K4	♣ T9872				
Contract: 2 ♠ North						

<b>Board: 158</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT4	♠ AQJ85				1 ♠
Vul: Both	♥ 9874	♥ 32	Pass	2 ♠	3 ♦	Pass
North HCP: 9	♦ J8	♦ 954	Pass	3 ♠	All Pass	
South HCP: 12+1	♣ AJ85	♣ KQ7				
Contract: 3 ♠ North						

<b>Board: 159</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ96	♠ T54		1 ♠	Pass	2 ♠
Vul: N-S	♥ AK752	♥ JT96	3 ♣	3 ♠	All Pass	
North HCP: 14+2	♦ J	♦ KQ62				
South HCP: 7	♣ T5	♣ J4				
Contract: 3 ♠ North						

<b>Board: 160</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT32	♠ Q9874				1 ♠
Vul: E-W	♥ KJ4	♥ 2	Pass	3 ♠	Pass	3NT <sup>1</sup>
North HCP: 9	♦ T9	♦ AKQ4	Pass	4 ♠	All Pass	
South HCP: 18+1	♣ J432	♣ AK6				
Contract: 4 ♠ North			1. surplus			

<b>Board: 161</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ742	♠ KT93		1 ♠	Pass	3 ♠
Vul: None	♥ J872	♥ K65	Pass	4 ♠	All Pass	
North HCP: 13+1	♦ Q	♦ KJ5				
South HCP: 11	♣ AT4	♣ J92				
Contract: 4 ♠ North						

## South hands

## Major Suit Fit (Lev)

<b>Board: 157</b>	♠ T2	RHO is dealer. You bid second.
Dealer: East	♥ Q93	East (RHO) opens 1♥ if possible.
Vul: Both	♦ A62	West (LHO) bids 2♥ if possible.
HCP: 6+1	♣ T9872	

<b>Board: 158</b>	♠ AQJ85	You are dealer.
Dealer: South	♥ 32	East (RHO) bids 3♦ if possible.
Vul: Both	♦ 954	
HCP: 12+1	♣ KQ7	

<b>Board: 159</b>	♠ T54	Partner is dealer.
Dealer: North	♥ JT96	West (LHO) bids 3♣ if possible.
Vul: N-S	♦ KQ62	
HCP: 7	♣ J4	

<b>Board: 160</b>	♠ Q9874	You are dealer.
Dealer: South	♥ 2	The opponents are silent.
Vul: E-W	♦ AKQ4	
HCP: 18+1	♣ AK6	

<b>Board: 161</b>	♠ KT93	Partner is dealer.
Dealer: North	♥ K65	The opponents are silent.
Vul: None	♦ KJ5	
HCP: 11	♣ J92	

## Both hands (Answers Page)

<b>Board: 157</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q8754	♠ T2			1 ♥	Pass
Vul: Both	♥ A7	♥ Q93	2 ♥	2 ♠	All Pass	
North HCP: 13+1	♦ KJ54	♦ A62				
South HCP: 6+1	♣ K4	♣ T9872				
Contract: 2 ♠ North						

<b>Board: 158</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT4	♠ AQJ85				1 ♠
Vul: Both	♥ 9874	♥ 32	Pass	2 ♠	3 ♦	Pass
North HCP: 9	♦ J8	♦ 954	Pass	3 ♠	All Pass	
South HCP: 12+1	♣ AJ85	♣ KQ7				
Contract: 3 ♠ North						

<b>Board: 159</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ96	♠ T54		1 ♠	Pass	2 ♠
Vul: N-S	♥ AK752	♥ JT96	3 ♣	3 ♠	All Pass	
North HCP: 14+2	♦ J	♦ KQ62				
South HCP: 7	♣ T5	♣ J4				
Contract: 3 ♠ North						

<b>Board: 160</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT32	♠ Q9874				1 ♠
Vul: E-W	♥ KJ4	♥ 2	Pass	3 ♠	Pass	3NT <sup>1</sup>
North HCP: 9	♦ T9	♦ AKQ4	Pass	4 ♠	All Pass	
South HCP: 18+1	♣ J432	♣ AK6				
Contract: 4 ♠ North			1. surplus			

<b>Board: 161</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ742	♠ KT93		1 ♠	Pass	3 ♠
Vul: None	♥ J872	♥ K65	Pass	4 ♠	All Pass	
North HCP: 13+1	♦ Q	♦ KJ5				
South HCP: 11	♣ AT4	♣ J92				
Contract: 4 ♠ North						



## North hands

## Major Suit Fit (Lev)

<b>Board: 162</b>	♠ K97	RHO is dealer. You bid second.
Dealer: West	♥ K975	West (RHO) opens 1 ♠ if possible.
Vul: E-W	♦ 92	East (LHO) bids 2 ♠ if possible.
HCP: 10	♣ AT32	

---

<b>Board: 163</b>	♠ AKT64	You are dealer.
Dealer: North	♥ QT8	The opponents are silent.
Vul: Both	♦ J76	
HCP: 13+1	♣ K8	

---

<b>Board: 164</b>	♠ KQ95	Partner is dealer.
Dealer: South	♥ AT765	The opponents are silent.
Vul: Both	♦ 87	
HCP: 9+1	♣ 43	

---

<b>Board: 165</b>	♠ J	You are dealer.
Dealer: North	♥ AKQ952	The opponents are silent.
Vul: None	♦ A64	
HCP: 16+2	♣ Q74	

---

<b>Board: 166</b>	♠ AJ983	Partner is dealer.
Dealer: South	♥ Q65	The opponents are silent.
Vul: None	♦ 98	
HCP: 8+1	♣ J74	

## Both hands (Answers Page)

### Board: 162

Dealer: West

Vul: E-W

North HCP: 10

South HCP: 11+2

Contract: 4♥ North

North:

♠ K97

♥ K975

♦ 92

♣ AT32

South:

♠ 42

♥ AQT863

♦ QJT5

♣ Q

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

### Board: 163

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 7

Contract: 2♠ South

North:

♠ AKT64

♥ QT8

♦ J76

♣ K8

South:

♠ J75

♥ J9

♦ KQT9

♣ 9754

W	N	E	S
	1♠	Pass	2♠
All Pass			

### Board: 164

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 14+1

Contract: 4♠ North

North:

♠ KQ95

♥ AT765

♦ 87

♣ 43

South:

♠ AJ862

♥ 2

♦ AQ65

♣ K85

W	N	E	S
			1♠
Pass	4♠	All Pass	

### Board: 165

Dealer: North

Vul: None

North HCP: 16+2

South HCP: 9+1

Contract: 4♥ South

North:

♠ J

♥ AKQ952

♦ A64

♣ Q74

South:

♠ AT932

♥ JT73

♦ 83

♣ A8

W	N	E	S
	1♥	Pass	4♥
All Pass			

### Board: 166

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 13+1

Contract: 2♥ North

North:

♠ AJ983

♥ Q65

♦ 98

♣ J74

South:

♠ 7

♥ J9872

♦ AQT

♣ AQ93

W	N	E	S
			1♥
Pass	2♥	All Pass	

## South hands

## Major Suit Fit (Lev)

<b>Board: 162</b>	♠ 42	LHO is dealer.
Dealer: West	♥ AQT863	West (LHO) opens 1 ♠ if possible.
Vul: E-W	♦ QJT5	East (RHO) bids 2 ♠ if possible.
HCP: 11+2	♣ Q	

---

<b>Board: 163</b>	♠ J75	Partner is dealer.
Dealer: North	♥ J9	The opponents are silent.
Vul: Both	♦ KQT9	
HCP: 7	♣ 9754	

---

<b>Board: 164</b>	♠ AJ862	You are dealer.
Dealer: South	♥ 2	The opponents are silent.
Vul: Both	♦ AQ65	
HCP: 14+1	♣ K85	

---

<b>Board: 165</b>	♠ AT932	Partner is dealer.
Dealer: North	♥ JT73	The opponents are silent.
Vul: None	♦ 83	
HCP: 9+1	♣ A8	

---

<b>Board: 166</b>	♠ 7	You are dealer.
Dealer: South	♥ J9872	The opponents are silent.
Vul: None	♦ AQT	
HCP: 13+1	♣ AQ93	

## Both hands (Answers Page)

### Board: 162

Dealer: West

Vul: E-W

North HCP: 10

South HCP: 11+2

Contract: 4♥ North

North:

♠ K97

♥ K975

♦ 92

♣ AT32

South:

♠ 42

♥ AQT863

♦ QJT5

♣ Q

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

### Board: 163

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 7

Contract: 2♠ South

North:

♠ AKT64

♥ QT8

♦ J76

♣ K8

South:

♠ J75

♥ J9

♦ KQT9

♣ 9754

W	N	E	S
	1♠	Pass	2♠
All Pass			

### Board: 164

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 14+1

Contract: 4♠ North

North:

♠ KQ95

♥ AT765

♦ 87

♣ 43

South:

♠ AJ862

♥ 2

♦ AQ65

♣ K85

W	N	E	S
			1♠
Pass	4♠	All Pass	

### Board: 165

Dealer: North

Vul: None

North HCP: 16+2

South HCP: 9+1

Contract: 4♥ South

North:

♠ J

♥ AKQ952

♦ A64

♣ Q74

South:

♠ AT932

♥ JT73

♦ 83

♣ A8

W	N	E	S
	1♥	Pass	4♥
All Pass			

### Board: 166

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 13+1

Contract: 2♥ North

North:

♠ AJ983

♥ Q65

♦ 98

♣ J74

South:

♠ 7

♥ J9872

♦ AQT

♣ AQ93

W	N	E	S
			1♥
Pass	2♥	All Pass	

## North hands

## Major Suit Fit (Lev)

**Board: 167**      ♠ AKT874      You are dealer.  
 Dealer: North      ♥ K5      The opponents are silent.  
 Vul: None      ♦ K3  
 HCP: 13+2      ♣ T83

---

**Board: 168**      ♠ 763      Partner is dealer.  
 Dealer: South      ♥ JT832      East (LHO) bids 3 ♣ if possible.  
 Vul: Both      ♦ AQ  
 HCP: 7+1      ♣ 986

---

**Board: 169**      ♠ AKT7      You are dealer.  
 Dealer: North      ♥ AK842      The opponents are silent.  
 Vul: N-S      ♦ T4  
 HCP: 17+1      ♣ K6

---

**Board: 170**      ♠ QT542      Partner is dealer.  
 Dealer: South      ♥ AQ6      East (LHO) bids 3 ♦ if possible.  
 Vul: Both      ♦ 62  
 HCP: 8+1      ♣ 985

## Both hands (Answers Page)

### Board: 167

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 9+1

Contract: 3 ♠ South

North:

♠ AKT874

♥ K5

♦ K3

♣ T83

South:

♠ QJ96

♥ Q8

♦ 87

♣ A9642

W	N	E	S
	1 ♠	Pass	3 ♠

All Pass

### Board: 168

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 15+2

Contract: 4 ♥ South

North:

♠ 763

♥ JT832

♦ AQ

♣ 986

South:

♠ -

♥ AK654

♦ KJ983

♣ A75

W	N	E	S
			1 ♥

Pass	2 ♥	3 ♣	4 ♥
------	-----	-----	-----

All Pass

### Board: 169

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 11

Contract: 6 ♥ North

North:

♠ AKT7

♥ AK842

♦ T4

♣ K6

South:

♠ 653

♥ Q653

♦ AK

♣ QT43

W	N	E	S
	1 ♥	Pass	3 ♥

Pass	3 ♠ <sup>1</sup>	Pass	4 ♦ <sup>2</sup>
------	------------------	------	------------------

Pass	4NT <sup>3</sup>	Pass	5 ♦ <sup>4</sup>
------	------------------	------	------------------

Pass	6 ♥	All Pass	
------	-----	----------	--

1. Cue bid, a !S stopper
2. Cue bid, a !D stopper
3. Blackwood 0314, for !H
4. A=1/5 or 4/5

### Board: 170

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 14+2

Contract: 4 ♥ South

North:

♠ QT542

♥ AQ6

♦ 62

♣ 985

South:

♠ A63

♥ KJ9843

♦ Q5

♣ A7

W	N	E	S
			1 ♥

Pass	2 ♥	3 ♦	4 ♥
------	-----	-----	-----

All Pass

## South hands

## Major Suit Fit (Lev)

**Board: 167**      ♠ QJ96      Partner is dealer.  
 Dealer: North      ♥ Q8      The opponents are silent.  
 Vul: None      ♦ 87  
 HCP: 9+1      ♣ A9642

---

**Board: 168**      ♠ -      You are dealer.  
 Dealer: South      ♥ AK654      East (RHO) bids 3 ♣ if possible.  
 Vul: Both      ♦ KJ983  
 HCP: 15+2      ♣ A75

---

**Board: 169**      ♠ 653      Partner is dealer.  
 Dealer: North      ♥ Q653      The opponents are silent.  
 Vul: N-S      ♦ AK  
 HCP: 11      ♣ QT43

---

**Board: 170**      ♠ A63      You are dealer.  
 Dealer: South      ♥ KJ9843      East (RHO) bids 3 ♦ if possible.  
 Vul: Both      ♦ Q5  
 HCP: 14+2      ♣ A7

## Both hands (Answers Page)

### Board: 167

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 9+1

Contract: 3 ♠ South

North:

♠ AKT874

♥ K5

♦ K3

♣ T83

South:

♠ QJ96

♥ Q8

♦ 87

♣ A9642

W	N	E	S
	1 ♠	Pass	3 ♠
All Pass			

### Board: 168

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 15+2

Contract: 4 ♥ South

North:

♠ 763

♥ JT832

♦ AQ

♣ 986

South:

♠ -

♥ AK654

♦ KJ983

♣ A75

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

### Board: 169

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 11

Contract: 6 ♥ North

North:

♠ AKT7

♥ AK842

♦ T4

♣ K6

South:

♠ 653

♥ Q653

♦ AK

♣ QT43

W	N	E	S
	1 ♥	Pass	3 ♥
Pass	3 ♠ <sup>1</sup>	Pass	4 ♦ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5 ♦ <sup>4</sup>
Pass	6 ♥	All Pass	

1. Cue bid, a !S stopper
2. Cue bid, a !D stopper
3. Blackwood 0314, for !H
4. A=1/5 or 4/5

### Board: 170

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 14+2

Contract: 4 ♥ South

North:

♠ QT542

♥ AQ6

♦ 62

♣ 985

South:

♠ A63

♥ KJ9843

♦ Q5

♣ A7

W	N	E	S
			1 ♥
Pass	2 ♥	3 ♦	4 ♥
All Pass			



## North hands

## Major Suit Fit (Lev)

<b>Board: 171</b>	♠ 82	LHO is dealer.
Dealer: East	♥ A8	East (LHO) opens 1 ♥ if possible.
Vul: Both	♦ AQJ987	West (RHO) bids 2 ♥ if possible.
HCP: 11+2	♣ T97	

---

<b>Board: 172</b>	♠ AQT95	Partner is dealer.
Dealer: South	♥ T83	East (LHO) bids 3 ♦ if possible.
Vul: None	♦ 972	
HCP: 6+1	♣ 64	

---

<b>Board: 173</b>	♠ T8	You are dealer.
Dealer: North	♥ Q9742	The opponents are silent.
Vul: N-S	♦ AQT	
HCP: 13+1	♣ AJ2	

---

<b>Board: 174</b>	♠ T984	Partner is dealer.
Dealer: South	♥ KJ3	The opponents are silent.
Vul: None	♦ Q64	
HCP: 9	♣ KT3	

---

<b>Board: 175</b>	♠ AKJ53	You are dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: N-S	♦ QT9	
HCP: 16+1	♣ Q853	

## Both hands (Answers Page)

<b>Board: 171</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 82	♠ Q654			1 ♥	Pass
Vul: Both	♥ A8	♥ J42	2 ♥	3 ♦	All Pass	
North HCP: 11+2	♦ AQJ987	♦ 64				
South HCP: 10	♣ T97	♣ AK32				
Contract: 3 ♦ North						

<b>Board: 172</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQT95	♠ 32				1 ♥
Vul: None	♥ T83	♥ AKQJ62	Pass	2 ♥	3 ♦	3 ♥
North HCP: 6+1	♦ 972	♦ AT	All Pass			
South HCP: 15+2	♣ 64	♣ J73				
Contract: 3 ♥ South						

<b>Board: 173</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T8	♠ QJ5		1 ♥	Pass	3 ♥
Vul: N-S	♥ Q9742	♥ K865	Pass	4 ♥	All Pass	
North HCP: 13+1	♦ AQT	♦ J754				
South HCP: 10	♣ AJ2	♣ K7				
Contract: 4 ♥ North						

<b>Board: 174</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T984	♠ AKJ53				1 ♠
Vul: None	♥ KJ3	♥ A82	Pass	3 ♠	Pass	4 ♠
North HCP: 9	♦ Q64	♦ 98	All Pass			
South HCP: 14+1	♣ KT3	♣ Q54				
Contract: 4 ♠ South						

<b>Board: 175</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ53	♠ Q97		1 ♠	Pass	2 ♠
Vul: N-S	♥ A	♥ K95	Pass	3 ♠	All Pass	
North HCP: 16+1	♦ QT9	♦ J72				
South HCP: 9	♣ Q853	♣ KT94				
Contract: 3 ♠ North						

## South hands

## Major Suit Fit (Lev)

<b>Board: 171</b>	♠ Q654	RHO is dealer. You bid second.
Dealer: East	♥ J42	East (RHO) opens 1♥ if possible.
Vul: Both	♦ 64	West (LHO) bids 2♥ if possible.
HCP: 10	♣ AK32	

---

<b>Board: 172</b>	♠ 32	You are dealer.
Dealer: South	♥ AKQJ62	East (RHO) bids 3♦ if possible.
Vul: None	♦ AT	
HCP: 15+2	♣ J73	

---

<b>Board: 173</b>	♠ QJ5	Partner is dealer.
Dealer: North	♥ K865	The opponents are silent.
Vul: N-S	♦ J754	
HCP: 10	♣ K7	

---

<b>Board: 174</b>	♠ AKJ53	You are dealer.
Dealer: South	♥ A82	The opponents are silent.
Vul: None	♦ 98	
HCP: 14+1	♣ Q54	

---

<b>Board: 175</b>	♠ Q97	Partner is dealer.
Dealer: North	♥ K95	The opponents are silent.
Vul: N-S	♦ J72	
HCP: 9	♣ KT94	

## Both hands (Answers Page)

<b>Board: 171</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 82	♠ Q654			1 ♥	Pass
Vul: Both	♥ A8	♥ J42	2 ♥	3 ♦	All Pass	
North HCP: 11+2	♦ AQJ987	♦ 64				
South HCP: 10	♣ T97	♣ AK32				
Contract: 3 ♦ North						

<b>Board: 172</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQT95	♠ 32				1 ♥
Vul: None	♥ T83	♥ AKQJ62	Pass	2 ♥	3 ♦	3 ♥
North HCP: 6+1	♦ 972	♦ AT	All Pass			
South HCP: 15+2	♣ 64	♣ J73				
Contract: 3 ♥ South						

<b>Board: 173</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T8	♠ QJ5		1 ♥	Pass	3 ♥
Vul: N-S	♥ Q9742	♥ K865	Pass	4 ♥	All Pass	
North HCP: 13+1	♦ AQT	♦ J754				
South HCP: 10	♣ AJ2	♣ K7				
Contract: 4 ♥ North						

<b>Board: 174</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T984	♠ AKJ53				1 ♠
Vul: None	♥ KJ3	♥ A82	Pass	3 ♠	Pass	4 ♠
North HCP: 9	♦ Q64	♦ 98	All Pass			
South HCP: 14+1	♣ KT3	♣ Q54				
Contract: 4 ♠ South						

<b>Board: 175</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ53	♠ Q97		1 ♠	Pass	2 ♠
Vul: N-S	♥ A	♥ K95	Pass	3 ♠	All Pass	
North HCP: 16+1	♦ QT9	♦ J72				
South HCP: 9	♣ Q853	♣ KT94				
Contract: 3 ♠ North						

## North hands

## Major Suit Fit (Lev)

**Board: 176**      ♠ A3      Partner is dealer.  
 Dealer: South      ♥ Q875      The opponents are silent.  
 Vul: E-W      ♦ QJ973  
 HCP: 10+1      ♣ J7

---

**Board: 177**      ♠ AKJ85      You are dealer.  
 Dealer: North      ♥ 32      The opponents are silent.  
 Vul: Both      ♦ J72  
 HCP: 12+1      ♣ KT3

---

**Board: 178**      ♠ K7      Partner is dealer.  
 Dealer: South      ♥ QT73      The opponents are silent.  
 Vul: E-W      ♦ QJ5  
 HCP: 10      ♣ Q654

---

**Board: 179**      ♠ A6      LHO is dealer.  
 Dealer: East      ♥ T86      East (LHO) opens 1 ♠ if possible.  
 Vul: None      ♦ AQJ72      West (RHO) bids 2 ♠ if possible.  
 HCP: 15+1      ♣ A96      East (LHO) Doubles 3 ♦ if possible.

---

**Board: 180**      ♠ AQ      Partner is dealer.  
 Dealer: South      ♥ T65      The opponents are silent.  
 Vul: Both      ♦ 853  
 HCP: 7+1      ♣ J8754

## Both hands (Answers Page)

### Board: 176

Dealer: South  
Vul: E-W  
North HCP: 10+1  
South HCP: 12+2  
Contract: 4♥ South

North:

♠ A3  
♥ Q875  
♦ QJ973  
♣ J7

South:

♠ T5  
♥ KJ943  
♦ A  
♣ A6532

W	N	E	S
			1♥
Pass	3♥	Pass	4♥
All Pass			

### Board: 177

Dealer: North  
Vul: Both  
North HCP: 12+1  
South HCP: 7+1  
Contract: 2♠ South

North:

♠ AKJ85  
♥ 32  
♦ J72  
♣ KT3

South:

♠ Q42  
♥ QJT74  
♦ 985  
♣ Q4

W	N	E	S
	1♠	Pass	2♠
All Pass			

### Board: 178

Dealer: South  
Vul: E-W  
North HCP: 10  
South HCP: 14+2  
Contract: 4♥ North

North:

♠ K7  
♥ QT73  
♦ QJ5  
♣ Q654

South:

♠ AQT3  
♥ AKJ854  
♦ 7  
♣ 83

W	N	E	S
			1♥
Pass	3♥	Pass	3♠ <sup>1</sup>
Pass	4♥	All Pass	
1. Cue bid, a !S stopper			

### Board: 179

Dealer: East  
Vul: None  
North HCP: 15+1  
South HCP: 6  
Contract: 3♦ X North

North:

♠ A6  
♥ T86  
♦ AQJ72  
♣ A96

South:

♠ Q  
♥ A754  
♦ T964  
♣ 5432

W	N	E	S
		1♠	Pass
2♠	3♦	X	All Pass

### Board: 180

Dealer: South  
Vul: Both  
North HCP: 7+1  
South HCP: 13+2  
Contract: 4♥ South

North:

♠ AQ  
♥ T65  
♦ 853  
♣ J8754

South:

♠ JT72  
♥ AKJ832  
♦ KJ4  
♣ -

W	N	E	S
			1♥
Pass	2♥	Pass	4♥
All Pass			

## South hands

## Major Suit Fit (Lev)

**Board: 176**      ♠ T5      You are dealer.  
 Dealer: South      ♥ KJ943      The opponents are silent.  
 Vul: E-W      ♦ A  
 HCP: 12+2      ♣ A6532

---

**Board: 177**      ♠ Q42      Partner is dealer.  
 Dealer: North      ♥ QJT74      The opponents are silent.  
 Vul: Both      ♦ 985  
 HCP: 7+1      ♣ Q4

---

**Board: 178**      ♠ AQT3      You are dealer.  
 Dealer: South      ♥ AKJ854      The opponents are silent.  
 Vul: E-W      ♦ 7  
 HCP: 14+2      ♣ 83

---

**Board: 179**      ♠ Q      RHO is dealer. You bid second.  
 Dealer: East      ♥ A754      East (RHO) opens 1 ♠ if possible.  
 Vul: None      ♦ T964      West (LHO) bids 2 ♠ if possible.  
 HCP: 6      ♣ 5432      East (RHO) Doubles 3 ♦ if possible.

---

**Board: 180**      ♠ JT72      You are dealer.  
 Dealer: South      ♥ AKJ832      The opponents are silent.  
 Vul: Both      ♦ KJ4  
 HCP: 13+2      ♣ -

## Both hands (Answers Page)

### Board: 176

Dealer: South  
 Vul: E-W  
 North HCP: 10+1  
 South HCP: 12+2  
 Contract: 4♥ South

North:

♠ A3  
 ♥ Q875  
 ♦ QJ973  
 ♣ J7

South:

♠ T5  
 ♥ KJ943  
 ♦ A  
 ♣ A6532

W	N	E	S
			1♥
Pass	3♥	Pass	4♥
All Pass			

### Board: 177

Dealer: North  
 Vul: Both  
 North HCP: 12+1  
 South HCP: 7+1  
 Contract: 2♠ South

North:

♠ AKJ85  
 ♥ 32  
 ♦ J72  
 ♣ KT3

South:

♠ Q42  
 ♥ QJT74  
 ♦ 985  
 ♣ Q4

W	N	E	S
	1♠	Pass	2♠
All Pass			

### Board: 178

Dealer: South  
 Vul: E-W  
 North HCP: 10  
 South HCP: 14+2  
 Contract: 4♥ North

North:

♠ K7  
 ♥ QT73  
 ♦ QJ5  
 ♣ Q654

South:

♠ AQT3  
 ♥ AKJ854  
 ♦ 7  
 ♣ 83

W	N	E	S
			1♥
Pass	3♥	Pass	3♠ <sup>1</sup>
Pass	4♥	All Pass	

1. Cue bid, a !S stopper

### Board: 179

Dealer: East  
 Vul: None  
 North HCP: 15+1  
 South HCP: 6  
 Contract: 3♦ X North

North:

♠ A6  
 ♥ T86  
 ♦ AQJ72  
 ♣ A96

South:

♠ Q  
 ♥ A754  
 ♦ T964  
 ♣ 5432

W	N	E	S
		1♠	Pass
2♠	3♦	X	All Pass

### Board: 180

Dealer: South  
 Vul: Both  
 North HCP: 7+1  
 South HCP: 13+2  
 Contract: 4♥ South

North:

♠ AQ  
 ♥ T65  
 ♦ 853  
 ♣ J8754

South:

♠ JT72  
 ♥ AKJ832  
 ♦ KJ4  
 ♣ -

W	N	E	S
			1♥
Pass	2♥	Pass	4♥
All Pass			



## North hands

## Major Suit Fit (Lev)

<b>Board: 181</b>	♠ J986	RHO is dealer. You bid second.
Dealer: West	♥ -	West (RHO) opens 1♥ if possible.
Vul: None	♦ T643	East (LHO) bids 2♥ if possible.
HCP: 3+1	♣ Q8752	East (LHO) bids 3♥ if possible.
		West (RHO) bids 4♥ if possible.
		West (RHO) Doubles 5♣ if possible.

---

<b>Board: 182</b>	♠ 6	RHO is dealer. You bid second.
Dealer: West	♥ A853	West (RHO) opens 1♥ if possible.
Vul: Both	♦ 972	East (LHO) bids 2♥ if possible.
HCP: 4+1	♣ 98762	West (RHO) bids 3♥ if possible.
		West (RHO) Doubles 3♠ if possible.

---

<b>Board: 183</b>	♠ KQ953	You are dealer.
Dealer: North	♥ QT3	West (RHO) bids 3♦ if possible.
Vul: None	♦ J52	
HCP: 12+1	♣ A5	

---

<b>Board: 184</b>	♠ 973	Partner is dealer.
Dealer: South	♥ T63	The opponents are silent.
Vul: N-S	♦ K84	
HCP: 7	♣ A964	

## Both hands (Answers Page)

### Board: 181

Dealer: West

Vul: None

North HCP: 3+1

South HCP: 20

Contract: 5 ♣ X North

North:

♠ J986

♥ -

♦ T643

♣ Q8752

South:

♠ AQ

♥ Q63

♦ AKJ7

♣ AT96

W

1 ♥

Pass

4 ♥

X

N

Pass

3 ♣

5 ♣

All Pass

E

2 ♥

3 ♥

Pass

S

X

4 ♣

Pass

### Board: 182

Dealer: West

Vul: Both

North HCP: 4+1

South HCP: 15+3

Contract: 3 ♠ X South

North:

♠ 6

♥ A853

♦ 972

♣ 98762

South:

♠ KQT8742

♥ Q

♦ KQ83

♣ K

W

1 ♥

3 ♥

X

N

Pass

Pass

All Pass

E

2 ♥

Pass

S

2 ♠

3 ♠

### Board: 183

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 8+1

Contract: 3 ♠ South

North:

♠ KQ953

♥ QT3

♦ J52

♣ A5

South:

♠ T42

♥ 954

♦ Q4

♣ KQJ93

W

3 ♦

All Pass

N

1 ♠

Pass

E

Pass

Pass

S

2 ♠

3 ♠

### Board: 184

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 14+2

Contract: 2 ♠ North

North:

♠ 973

♥ T63

♦ K84

♣ A964

South:

♠ AQT82

♥ Q9

♦ AT963

♣ Q

W

Pass

N

2 ♠

E

All Pass

S

1 ♠

## South hands

## Major Suit Fit (Lev)

**Board: 181**      ♠ AQ      LHO is dealer.  
 Dealer: West      ♥ Q63      West (LHO) opens 1 ♥ if possible.  
 Vul: None      ♦ AKJ7      East (RHO) bids 2 ♥ if possible.  
 HCP: 20      ♣ AT96      East (RHO) bids 3 ♥ if possible.  
    West (LHO) bids 4 ♥ if possible.  
    West (LHO) Doubles 5 ♣ if possible.

---

**Board: 182**      ♠ KQT8742      LHO is dealer.  
 Dealer: West      ♥ Q      West (LHO) opens 1 ♥ if possible.  
 Vul: Both      ♦ KQ83      East (RHO) bids 2 ♥ if possible.  
 HCP: 15+3      ♣ K      West (LHO) bids 3 ♥ if possible.  
    West (LHO) Doubles 3 ♠ if possible.

---

**Board: 183**      ♠ T42      Partner is dealer.  
 Dealer: North      ♥ 954      West (LHO) bids 3 ♦ if possible.  
 Vul: None      ♦ Q4  
 HCP: 8+1      ♣ KQJ93

---

**Board: 184**      ♠ AQT82      You are dealer.  
 Dealer: South      ♥ Q9      The opponents are silent.  
 Vul: N-S      ♦ AT963  
 HCP: 14+2      ♣ Q

## Both hands (Answers Page)

### Board: 181

Dealer: West

Vul: None

North HCP: 3+1

South HCP: 20

Contract: 5 ♣ X North

North:

♠ J986

♥ -

♦ T643

♣ Q8752

South:

♠ AQ

♥ Q63

♦ AKJ7

♣ AT96

W

1 ♥

Pass

4 ♥

X

N

Pass

3 ♣

5 ♣

All Pass

E

2 ♥

3 ♥

Pass

S

X

4 ♣

Pass

### Board: 182

Dealer: West

Vul: Both

North HCP: 4+1

South HCP: 15+3

Contract: 3 ♠ X South

North:

♠ 6

♥ A853

♦ 972

♣ 98762

South:

♠ KQT8742

♥ Q

♦ KQ83

♣ K

W

1 ♥

3 ♥

X

N

Pass

Pass

All Pass

E

2 ♥

Pass

S

2 ♠

3 ♠

### Board: 183

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 8+1

Contract: 3 ♠ South

North:

♠ KQ953

♥ QT3

♦ J52

♣ A5

South:

♠ T42

♥ 954

♦ Q4

♣ KQJ93

W

3 ♦

All Pass

N

1 ♠

Pass

E

Pass

Pass

S

2 ♠

3 ♠

### Board: 184

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 14+2

Contract: 2 ♠ North

North:

♠ 973

♥ T63

♦ K84

♣ A964

South:

♠ AQT82

♥ Q9

♦ AT963

♣ Q

W

Pass

N

2 ♠

E

All Pass

S

1 ♠

## North hands

## Major Suit Fit (Lev)

**Board: 185**      ♠ A762      You are dealer.  
 Dealer: North      ♥ KQJ86      The opponents are silent.  
 Vul: E-W      ♦ Q  
 HCP: 12+1      ♣ 974

---

**Board: 186**      ♠ 6542      Partner is dealer.  
 Dealer: South      ♥ T74      The opponents are silent.  
 Vul: N-S      ♦ AJ  
 HCP: 7      ♣ QT94

---

**Board: 187**      ♠ AK763      You are dealer.  
 Dealer: North      ♥ K743      The opponents are silent.  
 Vul: N-S      ♦ 83  
 HCP: 13+1      ♣ K6

---

**Board: 188**      ♠ A7      LHO is dealer.  
 Dealer: East      ♥ AT6      East (LHO) opens 1 ♠ if possible.  
 Vul: N-S      ♦ A96      West (RHO) bids 2 ♠ if possible.  
 HCP: 17+1      ♣ KQ953      East (LHO) Doubles 3 ♥ if possible.

---

**Board: 189**      ♠ A63      You are dealer.  
 Dealer: North      ♥ AJ842      The opponents are silent.  
 Vul: Both      ♦ 82  
 HCP: 12+1      ♣ K75

## Both hands (Answers Page)

### Board: 185

Dealer: North  
Vul: E-W  
North HCP: 12+1  
South HCP: 10  
Contract: 4♥ North

#### North:

♠ A762  
♥ KQJ86  
♦ Q  
♣ 974

#### South:

♠ K8  
♥ T932  
♦ AT74  
♣ K62

W	N	E	S
	1♥	Pass	3♥
Pass	4♥	All Pass	

### Board: 186

Dealer: South  
Vul: N-S  
North HCP: 7  
South HCP: 12+2  
Contract: 2♥ North

#### North:

♠ 6542  
♥ T74  
♦ AJ  
♣ QT94

#### South:

♠ A3  
♥ KQJ965  
♦ QT96  
♣ 6

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 187

Dealer: North  
Vul: N-S  
North HCP: 13+1  
South HCP: 10  
Contract: 4♠ North

#### North:

♠ AK763  
♥ K743  
♦ 83  
♣ K6

#### South:

♠ QJT5  
♥ QJ86  
♦ J6  
♣ QJ7

W	N	E	S
	1♠	Pass	3♠
Pass	4♠	All Pass	

### Board: 188

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

#### North:

♠ A7  
♥ AT6  
♦ A96  
♣ KQ953

#### South:

♠ K98  
♥ 95432  
♦ 74  
♣ JT2

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

### Board: 189

Dealer: North  
Vul: Both  
North HCP: 12+1  
South HCP: 10  
Contract: 2♥ South

#### North:

♠ A63  
♥ AJ842  
♦ 82  
♣ K75

#### South:

♠ T98  
♥ KT9  
♦ KQ94  
♣ QT4

W	N	E	S
	1♥	Pass	2♥
All Pass			

## South hands

## Major Suit Fit (Lev)

**Board: 185**      ♠ K8      Partner is dealer.  
 Dealer: North      ♥ T932      The opponents are silent.  
 Vul: E-W      ♦ AT74  
 HCP: 10      ♣ K62

**Board: 186**      ♠ A3      You are dealer.  
 Dealer: South      ♥ KQJ965      The opponents are silent.  
 Vul: N-S      ♦ QT96  
 HCP: 12+2      ♣ 6

**Board: 187**      ♠ QJT5      Partner is dealer.  
 Dealer: North      ♥ QJ86      The opponents are silent.  
 Vul: N-S      ♦ J6  
 HCP: 10      ♣ QJ7

**Board: 188**      ♠ K98      RHO is dealer. You bid second.  
 Dealer: East      ♥ 95432      East (RHO) opens 1 ♠ if possible.  
 Vul: N-S      ♦ 74      West (LHO) bids 2 ♠ if possible.  
 HCP: 4+1      ♣ JT2      East (RHO) Doubles 3 ♥ if possible.

**Board: 189**      ♠ T98      Partner is dealer.  
 Dealer: North      ♥ KT9      The opponents are silent.  
 Vul: Both      ♦ KQ94  
 HCP: 10      ♣ QT4

## Both hands (Answers Page)

### Board: 185

Dealer: North  
Vul: E-W  
North HCP: 12+1  
South HCP: 10  
Contract: 4♥ North

#### North:

♠ A762  
♥ KQJ86  
♦ Q  
♣ 974

#### South:

♠ K8  
♥ T932  
♦ AT74  
♣ K62

W	N	E	S
	1♥	Pass	3♥
Pass	4♥	All Pass	

### Board: 186

Dealer: South  
Vul: N-S  
North HCP: 7  
South HCP: 12+2  
Contract: 2♥ North

#### North:

♠ 6542  
♥ T74  
♦ AJ  
♣ QT94

#### South:

♠ A3  
♥ KQJ965  
♦ QT96  
♣ 6

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 187

Dealer: North  
Vul: N-S  
North HCP: 13+1  
South HCP: 10  
Contract: 4♠ North

#### North:

♠ AK763  
♥ K743  
♦ 83  
♣ K6

#### South:

♠ QJT5  
♥ QJ86  
♦ J6  
♣ QJ7

W	N	E	S
	1♠	Pass	3♠
Pass	4♠	All Pass	

### Board: 188

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

#### North:

♠ A7  
♥ AT6  
♦ A96  
♣ KQ953

#### South:

♠ K98  
♥ 95432  
♦ 74  
♣ JT2

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

### Board: 189

Dealer: North  
Vul: Both  
North HCP: 12+1  
South HCP: 10  
Contract: 2♥ South

#### North:

♠ A63  
♥ AJ842  
♦ 82  
♣ K75

#### South:

♠ T98  
♥ KT9  
♦ KQ94  
♣ QT4

W	N	E	S
	1♥	Pass	2♥
All Pass			



## North hands

## Major Suit Fit (Lev)

**Board: 190**      ♠ 752      Partner is dealer.  
 Dealer: South      ♥ AT4      The opponents are silent.  
 Vul: Both      ♦ Q52  
 HCP: 10      ♣ KJ64

---

**Board: 191**      ♠ AKT9643      You are dealer.  
 Dealer: North      ♥ 85      West (RHO) bids 3 ♦ if possible.  
 Vul: N-S      ♦ J9  
 HCP: 12+3      ♣ A7

---

**Board: 192**      ♠ K32      Partner is dealer.  
 Dealer: South      ♥ AQ92      The opponents are silent.  
 Vul: None      ♦ J6  
 HCP: 10      ♣ 9876

---

**Board: 193**      ♠ AQ842      You are dealer.  
 Dealer: North      ♥ QT9      The opponents are silent.  
 Vul: E-W      ♦ 72  
 HCP: 12+1      ♣ KJ7

---

**Board: 194**      ♠ 953      Partner is dealer.  
 Dealer: South      ♥ AJ4      The opponents are silent.  
 Vul: N-S      ♦ J932  
 HCP: 8      ♣ Q64

## Both hands (Answers Page)

Board: 190	North:	South:	W	N	E	S
Dealer: South	♠ 752	♠ 863				1 ♥
Vul: Both	♥ AT4	♥ Q9876	Pass	2 ♥	All Pass	
North HCP: 10	♦ Q52	♦ AK9				
South HCP: 13+1	♣ KJ64	♣ A9				
Contract: 2 ♥ North						

Board: 191	North:	South:	W	N	E	S
Dealer: North	♠ AKT9643	♠ J85		1 ♠	Pass	2 ♠
Vul: N-S	♥ 85	♥ K43	3 ♦	4 ♠	All Pass	
North HCP: 12+3	♦ J9	♦ K65				
South HCP: 10	♣ A7	♣ KT93				
Contract: 4 ♠ North						

Board: 192	North:	South:	W	N	E	S
Dealer: South	♠ K32	♠ AQJ8				1 ♥
Vul: None	♥ AQ92	♥ JT765	Pass	3 ♥	All Pass	
North HCP: 10	♦ J6	♦ Q53				
South HCP: 14+1	♣ 9876	♣ A				
Contract: 3 ♥ North						

Board: 193	North:	South:	W	N	E	S
Dealer: North	♠ AQ842	♠ 7653		1 ♠	Pass	4 ♠
Vul: E-W	♥ QT9	♥ K3	All Pass			
North HCP: 12+1	♦ 72	♦ AQ654				
South HCP: 9+1	♣ KJ7	♣ 32				
Contract: 4 ♠ South						

Board: 194	North:	South:	W	N	E	S
Dealer: South	♠ 953	♠ AJT842				1 ♠
Vul: N-S	♥ AJ4	♥ Q87	Pass	2 ♠	Pass	4 ♠
North HCP: 8	♦ J932	♦ AK8	All Pass			
South HCP: 14+2	♣ Q64	♣ 8				
Contract: 4 ♠ South						

## South hands

## Major Suit Fit (Lev)

**Board: 190**      ♠ 863      You are dealer.  
 Dealer: South      ♥ Q9876      The opponents are silent.  
 Vul: Both      ♦ AK9  
 HCP: 13+1      ♣ A9

---

**Board: 191**      ♠ J85      Partner is dealer.  
 Dealer: North      ♥ K43      West (LHO) bids 3 ♦ if possible.  
 Vul: N-S      ♦ K65  
 HCP: 10      ♣ KT93

---

**Board: 192**      ♠ AQJ8      You are dealer.  
 Dealer: South      ♥ JT765      The opponents are silent.  
 Vul: None      ♦ Q53  
 HCP: 14+1      ♣ A

---

**Board: 193**      ♠ 7653      Partner is dealer.  
 Dealer: North      ♥ K3      The opponents are silent.  
 Vul: E-W      ♦ AQ654  
 HCP: 9+1      ♣ 32

---

**Board: 194**      ♠ AJT842      You are dealer.  
 Dealer: South      ♥ Q87      The opponents are silent.  
 Vul: N-S      ♦ AK8  
 HCP: 14+2      ♣ 8

## Both hands (Answers Page)

Board: 190	North:	South:	W	N	E	S
Dealer: South	♠ 752	♠ 863				1 ♥
Vul: Both	♥ AT4	♥ Q9876	Pass	2 ♥	All Pass	
North HCP: 10	♦ Q52	♦ AK9				
South HCP: 13+1	♣ KJ64	♣ A9				
Contract: 2 ♥ North						

Board: 191	North:	South:	W	N	E	S
Dealer: North	♠ AKT9643	♠ J85		1 ♠	Pass	2 ♠
Vul: N-S	♥ 85	♥ K43	3 ♦	4 ♠	All Pass	
North HCP: 12+3	♦ J9	♦ K65				
South HCP: 10	♣ A7	♣ KT93				
Contract: 4 ♠ North						

Board: 192	North:	South:	W	N	E	S
Dealer: South	♠ K32	♠ AQJ8				1 ♥
Vul: None	♥ AQ92	♥ JT765	Pass	3 ♥	All Pass	
North HCP: 10	♦ J6	♦ Q53				
South HCP: 14+1	♣ 9876	♣ A				
Contract: 3 ♥ North						

Board: 193	North:	South:	W	N	E	S
Dealer: North	♠ AQ842	♠ 7653		1 ♠	Pass	4 ♠
Vul: E-W	♥ QT9	♥ K3	All Pass			
North HCP: 12+1	♦ 72	♦ AQ654				
South HCP: 9+1	♣ KJ7	♣ 32				
Contract: 4 ♠ South						

Board: 194	North:	South:	W	N	E	S
Dealer: South	♠ 953	♠ AJT842				1 ♠
Vul: N-S	♥ AJ4	♥ Q87	Pass	2 ♠	Pass	4 ♠
North HCP: 8	♦ J932	♦ AK8	All Pass			
South HCP: 14+2	♣ Q64	♣ 8				
Contract: 4 ♠ South						

## North hands

## Major Suit Fit (Lev)

<b>Board: 195</b>	♠ AKT976	You are dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: Both	♦ K87	
HCP: 14+2	♣ 96	
<b>Board: 196</b>	♠ AT	Partner is dealer.
Dealer: South	♥ Q832	The opponents are silent.
Vul: E-W	♦ T5	
HCP: 10+1	♣ KJ743	
<b>Board: 197</b>	♠ A	LHO is dealer.
Dealer: East	♥ K76	East (LHO) opens 1 ♠ if possible.
Vul: Both	♦ AKT8643	West (RHO) bids 2 ♠ if possible.
HCP: 14+3	♣ T4	West (RHO) Doubles 3 ♦ if possible.
<b>Board: 198</b>	♠ K65	Partner is dealer.
Dealer: South	♥ Q9642	The opponents are silent.
Vul: None	♦ T86	
HCP: 7+1	♣ Q3	
<b>Board: 199</b>	♠ Q32	You are dealer.
Dealer: North	♥ AT987	The opponents are silent.
Vul: N-S	♦ A65	
HCP: 13+1	♣ QJ	

## Both hands (Answers Page)

### Board: 195

Dealer: North  
 Vul: Both  
 North HCP: 14+2  
 South HCP: 9+1  
 Contract: 4 ♠ North

#### North:

♠ AKT976  
 ♥ A7  
 ♦ K87  
 ♣ 96

#### South:

♠ QJ84  
 ♥ Q9864  
 ♦ A3  
 ♣ 32

W	N	E	S
	1 ♠	Pass	3 ♠
Pass	4 ♠	All Pass	

### Board: 196

Dealer: South  
 Vul: E-W  
 North HCP: 10+1  
 South HCP: 13+2  
 Contract: 4 ♥ South

#### North:

♠ AT  
 ♥ Q832  
 ♦ T5  
 ♣ KJ743

#### South:

♠ K6  
 ♥ AK9654  
 ♦ K43  
 ♣ 85

W	N	E	S
			1 ♥
Pass	3 ♥	Pass	4 ♥
All Pass			

### Board: 197

Dealer: East  
 Vul: Both  
 North HCP: 14+3  
 South HCP: 2  
 Contract: 3 ♦ X North

#### North:

♠ A  
 ♥ K76  
 ♦ AKT8643  
 ♣ T4

#### South:

♠ JT53  
 ♥ JT95  
 ♦ 97  
 ♣ 832

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

### Board: 198

Dealer: South  
 Vul: None  
 North HCP: 7+1  
 South HCP: 13+2  
 Contract: 2 ♠ North

#### North:

♠ K65  
 ♥ Q9642  
 ♦ T86  
 ♣ Q3

#### South:

♠ AQ873  
 ♥ T  
 ♦ KJ754  
 ♣ K5

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 199

Dealer: North  
 Vul: N-S  
 North HCP: 13+1  
 South HCP: 10  
 Contract: 2 ♥ South

#### North:

♠ Q32  
 ♥ AT987  
 ♦ A65  
 ♣ QJ

#### South:

♠ K94  
 ♥ J63  
 ♦ K84  
 ♣ KT85

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

## South hands

## Major Suit Fit (Lev)

<b>Board: 195</b>	♠ QJ84	Partner is dealer.
Dealer: North	♥ Q9864	The opponents are silent.
Vul: Both	♦ A3	
HCP: 9+1	♣ 32	
<b>Board: 196</b>	♠ K6	You are dealer.
Dealer: South	♥ AK9654	The opponents are silent.
Vul: E-W	♦ K43	
HCP: 13+2	♣ 85	
<b>Board: 197</b>	♠ JT53	RHO is dealer. You bid second.
Dealer: East	♥ JT95	East (RHO) opens 1 ♠ if possible.
Vul: Both	♦ 97	West (LHO) bids 2 ♠ if possible.
HCP: 2	♣ 832	West (LHO) Doubles 3 ♦ if possible.
<b>Board: 198</b>	♠ AQ873	You are dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: None	♦ KJ754	
HCP: 13+2	♣ K5	
<b>Board: 199</b>	♠ K94	Partner is dealer.
Dealer: North	♥ J63	The opponents are silent.
Vul: N-S	♦ K84	
HCP: 10	♣ KT85	

## Both hands (Answers Page)

### Board: 195

Dealer: North  
 Vul: Both  
 North HCP: 14+2  
 South HCP: 9+1  
 Contract: 4 ♠ North

#### North:

♠ AKT976  
 ♥ A7  
 ♦ K87  
 ♣ 96

#### South:

♠ QJ84  
 ♥ Q9864  
 ♦ A3  
 ♣ 32

W	N	E	S
	1 ♠	Pass	3 ♠
Pass	4 ♠	All Pass	

### Board: 196

Dealer: South  
 Vul: E-W  
 North HCP: 10+1  
 South HCP: 13+2  
 Contract: 4 ♥ South

#### North:

♠ AT  
 ♥ Q832  
 ♦ T5  
 ♣ KJ743

#### South:

♠ K6  
 ♥ AK9654  
 ♦ K43  
 ♣ 85

W	N	E	S
			1 ♥
Pass	3 ♥	Pass	4 ♥
All Pass			

### Board: 197

Dealer: East  
 Vul: Both  
 North HCP: 14+3  
 South HCP: 2  
 Contract: 3 ♦ X North

#### North:

♠ A  
 ♥ K76  
 ♦ AKT8643  
 ♣ T4

#### South:

♠ JT53  
 ♥ JT95  
 ♦ 97  
 ♣ 832

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

### Board: 198

Dealer: South  
 Vul: None  
 North HCP: 7+1  
 South HCP: 13+2  
 Contract: 2 ♠ North

#### North:

♠ K65  
 ♥ Q9642  
 ♦ T86  
 ♣ Q3

#### South:

♠ AQ873  
 ♥ T  
 ♦ KJ754  
 ♣ K5

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 199

Dealer: North  
 Vul: N-S  
 North HCP: 13+1  
 South HCP: 10  
 Contract: 2 ♥ South

#### North:

♠ Q32  
 ♥ AT987  
 ♦ A65  
 ♣ QJ

#### South:

♠ K94  
 ♥ J63  
 ♦ K84  
 ♣ KT85

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			



## North hands

## Major Suit Fit (Lev)

**Board: 200**      ♠ 4      Partner is dealer.  
 Dealer: South      ♥ J65      East (LHO) bids 2 ♠ if possible.  
 Vul: Both      ♦ QJ975  
 HCP: 9+1      ♣ AJ74

---

**Board: 201**      ♠ J      You are dealer.  
 Dealer: North      ♥ KJ9432      The opponents are silent.  
 Vul: None      ♦ Q2  
 HCP: 12+2      ♣ KQ84

---

**Board: 202**      ♠ KT82      Partner is dealer.  
 Dealer: South      ♥ J9      East (LHO) bids 3 ♥ if possible.  
 Vul: N-S      ♦ K97  
 HCP: 8      ♣ JT95

---

**Board: 203**      ♠ A5      You are dealer.  
 Dealer: North      ♥ A8764      The opponents are silent.  
 Vul: E-W      ♦ KJT  
 HCP: 12+1      ♣ 965

---

**Board: 204**      ♠ 9532      Partner is dealer.  
 Dealer: South      ♥ J986      The opponents are silent.  
 Vul: None      ♦ AT952  
 HCP: 5+1      ♣ -

## Both hands (Answers Page)

<b>Board: 200</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ QT87				1 ♥
Vul: Both	♥ J65	♥ AKT92	Pass	2 ♥	2 ♠	Pass
North HCP: 9+1	♦ QJ975	♦ T2	Pass	3 ♥	All Pass	
South HCP: 12+1	♣ AJ74	♣ K9				
Contract: 3 ♥ North						

<b>Board: 201</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J	♠ AT854		1 ♥	Pass	2 ♥
Vul: None	♥ KJ9432	♥ 765	All Pass			
North HCP: 12+2	♦ Q2	♦ K84				
South HCP: 7+1	♣ KQ84	♣ 73				
Contract: 2 ♥ South						

<b>Board: 202</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT82	♠ AQ9654				1 ♠
Vul: N-S	♥ J9	♥ KQ7	Pass	2 ♠	3 ♥	4 ♠
North HCP: 8	♦ K97	♦ QJT2	All Pass			
South HCP: 14+2	♣ JT95	♣ -				
Contract: 4 ♠ South						

<b>Board: 203</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A5	♠ T73		1 ♥	Pass	2 ♥
Vul: E-W	♥ A8764	♥ J95	All Pass			
North HCP: 12+1	♦ KJT	♦ 974				
South HCP: 7	♣ 965	♣ AQT8				
Contract: 2 ♥ South						

<b>Board: 204</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 9532	♠ AJ7				1 ♥
Vul: None	♥ J986	♥ KQ753	Pass	4 ♥	All Pass	
North HCP: 5+1	♦ AT952	♦ -				
South HCP: 16+2	♣ -	♣ KQJ97				
Contract: 4 ♥ North						

## South hands

## Major Suit Fit (Lev)

**Board: 200**      ♠ QT87      You are dealer.  
 Dealer: South      ♥ AKT92      East (RHO) bids 2 ♠ if possible.  
 Vul: Both      ♦ T2  
 HCP: 12+1      ♣ K9

---

**Board: 201**      ♠ AT854      Partner is dealer.  
 Dealer: North      ♥ 765      The opponents are silent.  
 Vul: None      ♦ K84  
 HCP: 7+1      ♣ 73

---

**Board: 202**      ♠ AQ9654      You are dealer.  
 Dealer: South      ♥ KQ7      East (RHO) bids 3 ♥ if possible.  
 Vul: N-S      ♦ QJT2  
 HCP: 14+2      ♣ -

---

**Board: 203**      ♠ T73      Partner is dealer.  
 Dealer: North      ♥ J95      The opponents are silent.  
 Vul: E-W      ♦ 974  
 HCP: 7      ♣ AQT8

---

**Board: 204**      ♠ AJ7      You are dealer.  
 Dealer: South      ♥ KQ753      The opponents are silent.  
 Vul: None      ♦ -  
 HCP: 16+2      ♣ KQJ97

## Both hands (Answers Page)

<b>Board: 200</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ QT87				1 ♥
Vul: Both	♥ J65	♥ AKT92	Pass	2 ♥	2 ♠	Pass
North HCP: 9+1	♦ QJ975	♦ T2	Pass	3 ♥	All Pass	
South HCP: 12+1	♣ AJ74	♣ K9				
Contract: 3 ♥ North						

<b>Board: 201</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J	♠ AT854		1 ♥	Pass	2 ♥
Vul: None	♥ KJ9432	♥ 765	All Pass			
North HCP: 12+2	♦ Q2	♦ K84				
South HCP: 7+1	♣ KQ84	♣ 73				
Contract: 2 ♥ South						

<b>Board: 202</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT82	♠ AQ9654				1 ♠
Vul: N-S	♥ J9	♥ KQ7	Pass	2 ♠	3 ♥	4 ♠
North HCP: 8	♦ K97	♦ QJT2	All Pass			
South HCP: 14+2	♣ JT95	♣ -				
Contract: 4 ♠ South						

<b>Board: 203</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A5	♠ T73		1 ♥	Pass	2 ♥
Vul: E-W	♥ A8764	♥ J95	All Pass			
North HCP: 12+1	♦ KJT	♦ 974				
South HCP: 7	♣ 965	♣ AQT8				
Contract: 2 ♥ South						

<b>Board: 204</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 9532	♠ AJ7				1 ♥
Vul: None	♥ J986	♥ KQ753	Pass	4 ♥	All Pass	
North HCP: 5+1	♦ AT952	♦ -				
South HCP: 16+2	♣ -	♣ KQJ97				
Contract: 4 ♥ North						

## North hands

## Major Suit Fit (Lev)

<b>Board: 205</b>	♠ 6	You are dealer.
Dealer: North	♥ AQT43	The opponents are silent.
Vul: N-S	♦ AKT2	
HCP: 15+1	♣ Q96	
<b>Board: 206</b>	♠ 875	Partner is dealer.
Dealer: South	♥ K95	The opponents are silent.
Vul: Both	♦ A3	
HCP: 7+1	♣ 98754	
<b>Board: 207</b>	♠ AKQ3	You are dealer.
Dealer: North	♥ QT765	The opponents are silent.
Vul: E-W	♦ QT5	
HCP: 13+1	♣ T	
<b>Board: 208</b>	♠ Q4	Partner is dealer.
Dealer: South	♥ KQJ8	The opponents are silent.
Vul: E-W	♦ QT43	
HCP: 10	♣ T85	
<b>Board: 209</b>	♠ K6	LHO is dealer.
Dealer: East	♥ 93	East (LHO) opens 1 ♠ if possible.
Vul: Both	♦ A98	West (RHO) bids 2 ♠ if possible.
HCP: 14+2	♣ AQJ983	East (LHO) Doubles 3 ♣ if possible.

## Both hands (Answers Page)

### Board: 205

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 6+1

Contract: 2♥ South

North:

♠ 6

♥ AQT43

♦ AKT2

♣ Q96

South:

♠ J54

♥ J98

♦ 73

♣ KJT73

W	N	E	S
	1♥	Pass	2♥
All Pass			

### Board: 206

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 18+1

Contract: 4♠ North

North:

♠ 875

♥ K95

♦ A3

♣ 98754

South:

♠ AQ964

♥ 6

♦ QJ2

♣ AKQ6

W	N	E	S
			1♠
Pass	2♠	Pass	4♥ <sup>1</sup>
Pass	4♠	All Pass	
1. Splinter			

### Board: 207

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 6

Contract: 2♥ South

North:

♠ AKQ3

♥ QT765

♦ QT5

♣ T

South:

♠ T976

♥ J83

♦ A2

♣ J543

W	N	E	S
	1♥	Pass	2♥
All Pass			

### Board: 208

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 13+1

Contract: 4♥ South

North:

♠ Q4

♥ KQJ8

♦ QT43

♣ T85

South:

♠ A62

♥ AT653

♦ AJ6

♣ 74

W	N	E	S
			1♥
Pass	3♥	Pass	4♥
All Pass			

### Board: 209

Dealer: East

Vul: Both

North HCP: 14+2

South HCP: 4

Contract: 3♣X North

North:

♠ K6

♥ 93

♦ A98

♣ AQJ983

South:

♠ 942

♥ J82

♦ KT32

♣ 642

W	N	E	S
		1♠	Pass
2♠	3♣	X	All Pass

## South hands

## Major Suit Fit (Lev)

**Board: 205**      ♠ J54      Partner is dealer.  
 Dealer: North      ♥ J98      The opponents are silent.  
 Vul: N-S      ♦ 73  
 HCP: 6+1      ♣ KJT73

---

**Board: 206**      ♠ AQ964      You are dealer.  
 Dealer: South      ♥ 6      The opponents are silent.  
 Vul: Both      ♦ QJ2  
 HCP: 18+1      ♣ AKQ6

---

**Board: 207**      ♠ T976      Partner is dealer.  
 Dealer: North      ♥ J83      The opponents are silent.  
 Vul: E-W      ♦ A2  
 HCP: 6      ♣ J543

---

**Board: 208**      ♠ A62      You are dealer.  
 Dealer: South      ♥ AT653      The opponents are silent.  
 Vul: E-W      ♦ AJ6  
 HCP: 13+1      ♣ 74

---

**Board: 209**      ♠ 942      RHO is dealer. You bid second.  
 Dealer: East      ♥ J82      East (RHO) opens 1 ♠ if possible.  
 Vul: Both      ♦ KT32      West (LHO) bids 2 ♠ if possible.  
 HCP: 4      ♣ 642      East (RHO) Doubles 3 ♣ if possible.

## Both hands (Answers Page)

### Board: 205

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 6+1

Contract: 2♥ South

North:

♠ 6

♥ AQT43

♦ AKT2

♣ Q96

South:

♠ J54

♥ J98

♦ 73

♣ KJT73

W	N	E	S
	1♥	Pass	2♥
All Pass			

### Board: 206

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 18+1

Contract: 4♠ North

North:

♠ 875

♥ K95

♦ A3

♣ 98754

South:

♠ AQ964

♥ 6

♦ QJ2

♣ AKQ6

W	N	E	S
			1♠
Pass	2♠	Pass	4♥ <sup>1</sup>
Pass	4♠	All Pass	
1. Splinter			

### Board: 207

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 6

Contract: 2♥ South

North:

♠ AKQ3

♥ QT765

♦ QT5

♣ T

South:

♠ T976

♥ J83

♦ A2

♣ J543

W	N	E	S
	1♥	Pass	2♥
All Pass			

### Board: 208

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 13+1

Contract: 4♥ South

North:

♠ Q4

♥ KQJ8

♦ QT43

♣ T85

South:

♠ A62

♥ AT653

♦ AJ6

♣ 74

W	N	E	S
			1♥
Pass	3♥	Pass	4♥
All Pass			

### Board: 209

Dealer: East

Vul: Both

North HCP: 14+2

South HCP: 4

Contract: 3♣X North

North:

♠ K6

♥ 93

♦ A98

♣ AQJ983

South:

♠ 942

♥ J82

♦ KT32

♣ 642

W	N	E	S
		1♠	Pass
2♠	3♣	X	All Pass



## North hands

## Major Suit Fit (Lev)

<b>Board: 210</b>	♠ K9	Partner is dealer.
Dealer: South	♥ Q832	The opponents are silent.
Vul: N-S	♦ 965	
HCP: 10	♣ KQ96	

---

<b>Board: 211</b>	♠ A54	You are dealer.
Dealer: North	♥ AQ987	The opponents are silent.
Vul: None	♦ 72	
HCP: 14+1	♣ A73	

---

<b>Board: 212</b>	♠ K2	Partner is dealer.
Dealer: South	♥ AQ95	The opponents are silent.
Vul: Both	♦ 63	
HCP: 9+1	♣ 95432	

---

<b>Board: 213</b>	♠ AT642	You are dealer.
Dealer: North	♥ AT3	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 12+1	♣ KJT8	

---

<b>Board: 214</b>	♠ K52	Partner is dealer.
Dealer: South	♥ JT62	The opponents are silent.
Vul: E-W	♦ T2	
HCP: 7	♣ QJ98	

## Both hands (Answers Page)

### Board: 210

Dealer: South  
 Vul: N-S  
 North HCP: 10  
 South HCP: 13+2  
 Contract: 4♥ South

#### North:

♠ K9  
 ♥ Q832  
 ♦ 965  
 ♣ KQ96

#### South:

♠ J62  
 ♥ AKT64  
 ♦ AJT43  
 ♣ -

W	N	E	S
			1♥
Pass	3♥	Pass	4♥
All Pass			

### Board: 211

Dealer: North  
 Vul: None  
 North HCP: 14+1  
 South HCP: 8+2  
 Contract: 2♥ South

#### North:

♠ A54  
 ♥ AQ987  
 ♦ 72  
 ♣ A73

#### South:

♠ KQT932  
 ♥ T63  
 ♦ KT  
 ♣ 98

W	N	E	S
	1♥	Pass	2♥
All Pass			

### Board: 212

Dealer: South  
 Vul: Both  
 North HCP: 9+1  
 South HCP: 15+2  
 Contract: 4♥ South

#### North:

♠ K2  
 ♥ AQ95  
 ♦ 63  
 ♣ 95432

#### South:

♠ A93  
 ♥ K76432  
 ♦ K  
 ♣ KQT

W	N	E	S
			1♥
Pass	3♥	Pass	4♥
All Pass			

### Board: 213

Dealer: North  
 Vul: N-S  
 North HCP: 12+1  
 South HCP: 8+1  
 Contract: 2♠ South

#### North:

♠ AT642  
 ♥ AT3  
 ♦ 9  
 ♣ KJT8

#### South:

♠ 987  
 ♥ KQ976  
 ♦ KT86  
 ♣ 5

W	N	E	S
	1♠	Pass	2♠
All Pass			

### Board: 214

Dealer: South  
 Vul: E-W  
 North HCP: 7  
 South HCP: 12+1  
 Contract: 2♠ North

#### North:

♠ K52  
 ♥ JT62  
 ♦ T2  
 ♣ QJ98

#### South:

♠ AJT43  
 ♥ Q875  
 ♦ J3  
 ♣ AT

W	N	E	S
			1♠
Pass	2♠	All Pass	

## South hands

## Major Suit Fit (Lev)

**Board: 210**      ♠ J62      You are dealer.  
 Dealer: South      ♥ AKT64      The opponents are silent.  
 Vul: N-S      ♦ AJT43  
 HCP: 13+2      ♣ -

---

**Board: 211**      ♠ KQT932      Partner is dealer.  
 Dealer: North      ♥ T63      The opponents are silent.  
 Vul: None      ♦ KT  
 HCP: 8+2      ♣ 98

---

**Board: 212**      ♠ A93      You are dealer.  
 Dealer: South      ♥ K76432      The opponents are silent.  
 Vul: Both      ♦ K  
 HCP: 15+2      ♣ KQT

---

**Board: 213**      ♠ 987      Partner is dealer.  
 Dealer: North      ♥ KQ976      The opponents are silent.  
 Vul: N-S      ♦ KT86  
 HCP: 8+1      ♣ 5

---

**Board: 214**      ♠ AJT43      You are dealer.  
 Dealer: South      ♥ Q875      The opponents are silent.  
 Vul: E-W      ♦ J3  
 HCP: 12+1      ♣ AT

## Both hands (Answers Page)

### Board: 210

Dealer: South  
 Vul: N-S  
 North HCP: 10  
 South HCP: 13+2  
 Contract: 4♥ South

#### North:

♠ K9  
 ♥ Q832  
 ♦ 965  
 ♣ KQ96

#### South:

♠ J62  
 ♥ AKT64  
 ♦ AJT43  
 ♣ -

W	N	E	S
			1♥
Pass	3♥	Pass	4♥
All Pass			

### Board: 211

Dealer: North  
 Vul: None  
 North HCP: 14+1  
 South HCP: 8+2  
 Contract: 2♥ South

#### North:

♠ A54  
 ♥ AQ987  
 ♦ 72  
 ♣ A73

#### South:

♠ KQT932  
 ♥ T63  
 ♦ KT  
 ♣ 98

W	N	E	S
	1♥	Pass	2♥
All Pass			

### Board: 212

Dealer: South  
 Vul: Both  
 North HCP: 9+1  
 South HCP: 15+2  
 Contract: 4♥ South

#### North:

♠ K2  
 ♥ AQ95  
 ♦ 63  
 ♣ 95432

#### South:

♠ A93  
 ♥ K76432  
 ♦ K  
 ♣ KQT

W	N	E	S
			1♥
Pass	3♥	Pass	4♥
All Pass			

### Board: 213

Dealer: North  
 Vul: N-S  
 North HCP: 12+1  
 South HCP: 8+1  
 Contract: 2♠ South

#### North:

♠ AT642  
 ♥ AT3  
 ♦ 9  
 ♣ KJT8

#### South:

♠ 987  
 ♥ KQ976  
 ♦ KT86  
 ♣ 5

W	N	E	S
	1♠	Pass	2♠
All Pass			

### Board: 214

Dealer: South  
 Vul: E-W  
 North HCP: 7  
 South HCP: 12+1  
 Contract: 2♠ North

#### North:

♠ K52  
 ♥ JT62  
 ♦ T2  
 ♣ QJ98

#### South:

♠ AJT43  
 ♥ Q875  
 ♦ J3  
 ♣ AT

W	N	E	S
			1♠
Pass	2♠	All Pass	

## North hands

## Major Suit Fit (Lev)

**Board: 215**      ♠ AK732      You are dealer.  
 Dealer: North      ♥ A9      West (RHO) bids 3♥ if possible.  
 Vul: None      ♦ 84  
 HCP: 13+1      ♣ Q974

---

**Board: 216**      ♠ 873      Partner is dealer.  
 Dealer: South      ♥ QJ8      The opponents are silent.  
 Vul: N-S      ♦ 74  
 HCP: 9+1      ♣ AQT64

---

**Board: 217**      ♠ A8763      You are dealer.  
 Dealer: North      ♥ A9852      The opponents are silent.  
 Vul: None      ♦ Q  
 HCP: 15+2      ♣ AJ

---

**Board: 218**      ♠ 975      Partner is dealer.  
 Dealer: South      ♥ AT94      The opponents are silent.  
 Vul: E-W      ♦ 98  
 HCP: 8      ♣ A654

---

**Board: 219**      ♠ AK94      LHO is dealer.  
 Dealer: East      ♥ Q2      East (LHO) opens 1♥ if possible.  
 Vul: E-W      ♦ J2      West (RHO) bids 2♥ if possible.  
 HCP: 17+1      ♣ AK985

## Both hands (Answers Page)

### Board: 215

Dealer: North  
 Vul: None  
 North HCP: 13+1  
 South HCP: 5+1  
 Contract: 3 ♠ North

#### North:

♠ AK732  
 ♥ A9  
 ♦ 84  
 ♣ Q974

#### South:

♠ Q964  
 ♥ 764  
 ♦ QJT97  
 ♣ 6

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

### Board: 216

Dealer: South  
 Vul: N-S  
 North HCP: 9+1  
 South HCP: 16+2  
 Contract: 4 ♠ North

#### North:

♠ 873  
 ♥ QJ8  
 ♦ 74  
 ♣ AQT64

#### South:

♠ AKQJ42  
 ♥ T2  
 ♦ K96  
 ♣ K7

W	N	E	S
			1 ♠
Pass	2 ♠	Pass	3 ♠
Pass	4 ♠	All Pass	

### Board: 217

Dealer: North  
 Vul: None  
 North HCP: 15+2  
 South HCP: 9  
 Contract: 2 ♠ South

#### North:

♠ A8763  
 ♥ A9852  
 ♦ Q  
 ♣ AJ

#### South:

♠ KQ5  
 ♥ JT  
 ♦ KT32  
 ♣ 9864

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 218

Dealer: South  
 Vul: E-W  
 North HCP: 8  
 South HCP: 13+2  
 Contract: 2 ♠ North

#### North:

♠ 975  
 ♥ AT94  
 ♦ 98  
 ♣ A654

#### South:

♠ A86432  
 ♥ Q3  
 ♦ KJ72  
 ♣ K

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 219

Dealer: East  
 Vul: E-W  
 North HCP: 17+1  
 South HCP: 4  
 Contract: 3 ♣ North

#### North:

♠ AK94  
 ♥ Q2  
 ♦ J2  
 ♣ AK985

#### South:

♠ J73  
 ♥ K95  
 ♦ T873  
 ♣ T42

W	N	E	S
		1 ♥	Pass
2 ♥	3 ♣	All Pass	

## South hands

## Major Suit Fit (Lev)

**Board: 215**      ♠ Q964      Partner is dealer.  
 Dealer: North      ♥ 764      West (LHO) bids 3♥ if possible.  
 Vul: None      ♦ QJT97  
 HCP: 5+1      ♣ 6

---

**Board: 216**      ♠ AKQJ42      You are dealer.  
 Dealer: South      ♥ T2      The opponents are silent.  
 Vul: N-S      ♦ K96  
 HCP: 16+2      ♣ K7

---

**Board: 217**      ♠ KQ5      Partner is dealer.  
 Dealer: North      ♥ JT      The opponents are silent.  
 Vul: None      ♦ KT32  
 HCP: 9      ♣ 9864

---

**Board: 218**      ♠ A86432      You are dealer.  
 Dealer: South      ♥ Q3      The opponents are silent.  
 Vul: E-W      ♦ KJ72  
 HCP: 13+2      ♣ K

---

**Board: 219**      ♠ J73      RHO is dealer. You bid second.  
 Dealer: East      ♥ K95      East (RHO) opens 1♥ if possible.  
 Vul: E-W      ♦ T873      West (LHO) bids 2♥ if possible.  
 HCP: 4      ♣ T42

## Both hands (Answers Page)

### Board: 215

Dealer: North  
 Vul: None  
 North HCP: 13+1  
 South HCP: 5+1  
 Contract: 3 ♠ North

#### North:

♠ AK732  
 ♥ A9  
 ♦ 84  
 ♣ Q974

#### South:

♠ Q964  
 ♥ 764  
 ♦ QJT97  
 ♣ 6

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

### Board: 216

Dealer: South  
 Vul: N-S  
 North HCP: 9+1  
 South HCP: 16+2  
 Contract: 4 ♠ North

#### North:

♠ 873  
 ♥ QJ8  
 ♦ 74  
 ♣ AQT64

#### South:

♠ AKQJ42  
 ♥ T2  
 ♦ K96  
 ♣ K7

W	N	E	S
			1 ♠
Pass	2 ♠	Pass	3 ♠
Pass	4 ♠	All Pass	

### Board: 217

Dealer: North  
 Vul: None  
 North HCP: 15+2  
 South HCP: 9  
 Contract: 2 ♠ South

#### North:

♠ A8763  
 ♥ A9852  
 ♦ Q  
 ♣ AJ

#### South:

♠ KQ5  
 ♥ JT  
 ♦ KT32  
 ♣ 9864

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 218

Dealer: South  
 Vul: E-W  
 North HCP: 8  
 South HCP: 13+2  
 Contract: 2 ♠ North

#### North:

♠ 975  
 ♥ AT94  
 ♦ 98  
 ♣ A654

#### South:

♠ A86432  
 ♥ Q3  
 ♦ KJ72  
 ♣ K

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 219

Dealer: East  
 Vul: E-W  
 North HCP: 17+1  
 South HCP: 4  
 Contract: 3 ♣ North

#### North:

♠ AK94  
 ♥ Q2  
 ♦ J2  
 ♣ AK985

#### South:

♠ J73  
 ♥ K95  
 ♦ T873  
 ♣ T42

W	N	E	S
		1 ♥	Pass
2 ♥	3 ♣	All Pass	



## North hands

## Major Suit Fit (Lev)

<b>Board: 220</b>	♠ K75	Partner is dealer.
Dealer: South	♥ KT63	The opponents are silent.
Vul: E-W	♦ T7	
HCP: 8	♣ QT94	

---

<b>Board: 221</b>	♠ K9	LHO is dealer.
Dealer: East	♥ AK94	East (LHO) opens 1 ♠ if possible.
Vul: N-S	♦ QT9875	West (RHO) bids 2 ♠ if possible.
HCP: 12+2	♣ T	East (LHO) bids 3 ♠ if possible.

---

<b>Board: 222</b>	♠ K43	Partner is dealer.
Dealer: South	♥ K952	The opponents are silent.
Vul: None	♦ 43	
HCP: 9	♣ KT73	

---

<b>Board: 223</b>	♠ AT84	You are dealer.
Dealer: North	♥ AQT973	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 13+2	♣ 9	

## Both hands (Answers Page)

<b>Board: 220</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K75	♠ AQ3				1 ♥
Vul: E-W	♥ KT63	♥ QJ982	Pass	2 ♥	Pass	4 ♥
North HCP: 8	♦ T7	♦ KQ6	All Pass			
South HCP: 18+1	♣ QT94	♣ KJ				
Contract: 4 ♥ South						

<b>Board: 221</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K9	♠ Q83			1 ♠	Pass
Vul: N-S	♥ AK94	♥ 7	2 ♠	3 ♦	3 ♠	4 ♦
North HCP: 12+2	♦ QT9875	♦ KJ643	All Pass			
South HCP: 6+1	♣ T	♣ 9432				
Contract: 4 ♦ South						

<b>Board: 222</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K43	♠ A76				1 ♥
Vul: None	♥ K952	♥ AQT864	Pass	3 ♥	Pass	3 ♠ <sup>1</sup>
North HCP: 9	♦ 43	♦ A85	Pass	4 ♣ <sup>2</sup>	Pass	4 ♥
South HCP: 14+2	♣ KT73	♣ 6	All Pass			
Contract: 4 ♥ South						

1. Cue bid, a !S stopper

2. Cue bid, a !C stopper

<b>Board: 223</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT84	♠ 976		1 ♥	Pass	3 ♥
Vul: N-S	♥ AQT973	♥ K862	Pass	4 ♥	All Pass	
North HCP: 13+2	♦ K7	♦ QJT				
South HCP: 10	♣ 9	♣ KJ8				
Contract: 4 ♥ North						

## South hands

## Major Suit Fit (Lev)

<b>Board: 220</b>	♠ AQ3	You are dealer.
Dealer: South	♥ QJ982	The opponents are silent.
Vul: E-W	♦ KQ6	
HCP: 18+1	♣ KJ	

---

<b>Board: 221</b>	♠ Q83	RHO is dealer. You bid second.
Dealer: East	♥ 7	East (RHO) opens 1 ♠ if possible.
Vul: N-S	♦ KJ643	West (LHO) bids 2 ♠ if possible.
HCP: 6+1	♣ 9432	East (RHO) bids 3 ♠ if possible.

---

<b>Board: 222</b>	♠ A76	You are dealer.
Dealer: South	♥ AQT864	The opponents are silent.
Vul: None	♦ A85	
HCP: 14+2	♣ 6	

---

<b>Board: 223</b>	♠ 976	Partner is dealer.
Dealer: North	♥ K862	The opponents are silent.
Vul: N-S	♦ QJT	
HCP: 10	♣ KJ8	

## Both hands (Answers Page)

<b>Board: 220</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K75	♠ AQ3				1 ♥
Vul: E-W	♥ KT63	♥ QJ982	Pass	2 ♥	Pass	4 ♥
North HCP: 8	♦ T7	♦ KQ6	All Pass			
South HCP: 18+1	♣ QT94	♣ KJ				
Contract: 4 ♥ South						

<b>Board: 221</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K9	♠ Q83			1 ♠	Pass
Vul: N-S	♥ AK94	♥ 7	2 ♠	3 ♦	3 ♠	4 ♦
North HCP: 12+2	♦ QT9875	♦ KJ643	All Pass			
South HCP: 6+1	♣ T	♣ 9432				
Contract: 4 ♦ South						

<b>Board: 222</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K43	♠ A76				1 ♥
Vul: None	♥ K952	♥ AQT864	Pass	3 ♥	Pass	3 ♠ <sup>1</sup>
North HCP: 9	♦ 43	♦ A85	Pass	4 ♣ <sup>2</sup>	Pass	4 ♥
South HCP: 14+2	♣ KT73	♣ 6	All Pass			
Contract: 4 ♥ South						

1. Cue bid, a !S stopper

2. Cue bid, a !C stopper

<b>Board: 223</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT84	♠ 976		1 ♥	Pass	3 ♥
Vul: N-S	♥ AQT973	♥ K862	Pass	4 ♥	All Pass	
North HCP: 13+2	♦ K7	♦ QJT				
South HCP: 10	♣ 9	♣ KJ8				
Contract: 4 ♥ North						

## North hands

## Major Suit Fit (Lev)

<b>Board: 224</b>	♠ JT83	Partner is dealer.
Dealer: South	♥ Q96	The opponents are silent.
Vul: E-W	♦ AJ9	
HCP: 8	♣ 943	

---

<b>Board: 225</b>	♠ K8	You are dealer.
Dealer: North	♥ AQT98	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 14+2	♣ KQ987	

---

<b>Board: 226</b>	♠ KJ4	Partner is dealer.
Dealer: South	♥ 832	The opponents are silent.
Vul: Both	♦ AT4	
HCP: 9	♣ J765	

---

<b>Board: 227</b>	♠ Q9732	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 15+1	♣ AT98	

---

<b>Board: 228</b>	♠ J976	Partner is dealer.
Dealer: South	♥ 982	The opponents are silent.
Vul: Both	♦ Q	
HCP: 9+1	♣ AQ876	

## Both hands (Answers Page)

<b>Board: 224</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT83	♠ AQ652				1 ♠
Vul: E-W	♥ Q96	♥ AJ72	Pass	2 ♠	All Pass	
North HCP: 8	♦ AJ9	♦ Q8				
South HCP: 14+1	♣ 943	♣ JT				
Contract: 2 ♠ North						

<b>Board: 225</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K8	♠ J9765		1 ♥	Pass	2 ♥
Vul: N-S	♥ AQT98	♥ J72	All Pass			
North HCP: 14+2	♦ 3	♦ KJT86				
South HCP: 6+2	♣ KQ987	♣ -				
Contract: 2 ♥ South						

<b>Board: 226</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ4	♠ AQ932				1 ♠
Vul: Both	♥ 832	♥ AQ94	Pass	2 ♠	All Pass	
North HCP: 9	♦ AT4	♦ 53				
South HCP: 12+1	♣ J765	♣ T8				
Contract: 2 ♠ North						

<b>Board: 227</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q9732	♠ K65		1 ♠	Pass	2 ♠
Vul: E-W	♥ A6	♥ 3	All Pass			
North HCP: 15+1	♦ AJ	♦ KT864				
South HCP: 9+1	♣ AT98	♣ K743				
Contract: 2 ♠ South						

<b>Board: 228</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J976	♠ Q54				1 ♥
Vul: Both	♥ 982	♥ AQJ75	Pass	2 ♥	All Pass	
North HCP: 9+1	♦ Q	♦ AT82				
South HCP: 13+1	♣ AQ876	♣ 5				
Contract: 2 ♥ North						

**South hands****Major Suit Fit (Lev)**

**Board: 224**      ♠ AQ652      You are dealer.  
Dealer: South      ♥ AJ72      The opponents are silent.  
Vul: E-W      ♦ Q8  
HCP: 14+1      ♣ JT

---

**Board: 225**      ♠ J9765      Partner is dealer.  
Dealer: North      ♥ J72      The opponents are silent.  
Vul: N-S      ♦ KJT86  
HCP: 6+2      ♣ -

---

**Board: 226**      ♠ AQ932      You are dealer.  
Dealer: South      ♥ AQ94      The opponents are silent.  
Vul: Both      ♦ 53  
HCP: 12+1      ♣ T8

---

**Board: 227**      ♠ K65      Partner is dealer.  
Dealer: North      ♥ 3      The opponents are silent.  
Vul: E-W      ♦ KT864  
HCP: 9+1      ♣ K743

---

**Board: 228**      ♠ Q54      You are dealer.  
Dealer: South      ♥ AQJ75      The opponents are silent.  
Vul: Both      ♦ AT82  
HCP: 13+1      ♣ 5

## Both hands (Answers Page)

<b>Board: 224</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT83	♠ AQ652				1 ♠
Vul: E-W	♥ Q96	♥ AJ72	Pass	2 ♠	All Pass	
North HCP: 8	♦ AJ9	♦ Q8				
South HCP: 14+1	♣ 943	♣ JT				
Contract: 2 ♠ North						

<b>Board: 225</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K8	♠ J9765		1 ♥	Pass	2 ♥
Vul: N-S	♥ AQT98	♥ J72	All Pass			
North HCP: 14+2	♦ 3	♦ KJT86				
South HCP: 6+2	♣ KQ987	♣ -				
Contract: 2 ♥ South						

<b>Board: 226</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ4	♠ AQ932				1 ♠
Vul: Both	♥ 832	♥ AQ94	Pass	2 ♠	All Pass	
North HCP: 9	♦ AT4	♦ 53				
South HCP: 12+1	♣ J765	♣ T8				
Contract: 2 ♠ North						

<b>Board: 227</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q9732	♠ K65		1 ♠	Pass	2 ♠
Vul: E-W	♥ A6	♥ 3	All Pass			
North HCP: 15+1	♦ AJ	♦ KT864				
South HCP: 9+1	♣ AT98	♣ K743				
Contract: 2 ♠ South						

<b>Board: 228</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J976	♠ Q54				1 ♥
Vul: Both	♥ 982	♥ AQJ75	Pass	2 ♥	All Pass	
North HCP: 9+1	♦ Q	♦ AT82				
South HCP: 13+1	♣ AQ876	♣ 5				
Contract: 2 ♥ North						



**North hands****Major Suit Fit (Lev)**

<b>Board: 229</b>	♠ QJT84	You are dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: E-W	♦ AKT2	
HCP: 18+1	♣ AJ	

---

<b>Board: 230</b>	♠ KQ	Partner is dealer.
Dealer: South	♥ QT76	The opponents are silent.
Vul: Both	♦ Q974	
HCP: 9	♣ 864	

---

<b>Board: 231</b>	♠ AT863	You are dealer.
Dealer: North	♥ Q43	The opponents are silent.
Vul: None	♦ A85	
HCP: 12+1	♣ QT	

---

<b>Board: 232</b>	♠ QJT2	Partner is dealer.
Dealer: South	♥ K93	The opponents are silent.
Vul: None	♦ Q94	
HCP: 9	♣ J54	

## Both hands (Answers Page)

### Board: 229

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 7+1

Contract: 4 ♠ North

North:

♠ QJT84

♥ K5

♦ AKT2

♣ AJ

South:

♠ 752

♥ QJ8

♦ Q7

♣ QT986

W	N	E	S
	1 ♠	Pass	2 ♠
Pass	4 ♠	All Pass	

### Board: 230

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15+2

Contract: 4 ♥ North

North:

♠ KQ

♥ QT76

♦ Q974

♣ 864

South:

♠ J93

♥ AKJ843

♦ J

♣ KQ9

W	N	E	S
			1 ♥
Pass	3 ♥	Pass	3NT <sup>1</sup>
Pass	4 ♥	All Pass	

1. surplus

### Board: 231

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 9+1

Contract: 3 ♠ South

North:

♠ AT863

♥ Q43

♦ A85

♣ QT

South:

♠ KJ742

♥ KJ7

♦ 762

♣ J7

W	N	E	S
	1 ♠	Pass	3 ♠
All Pass			

### Board: 232

Dealer: South

Vul: None

North HCP: 9

South HCP: 15+1

Contract: 4 ♠ North

North:

♠ QJT2

♥ K93

♦ Q94

♣ J54

South:

♠ AK965

♥ A7

♦ AT32

♣ 96

W	N	E	S
			1 ♠
Pass	3 ♠	Pass	3NT <sup>1</sup>
Pass	4 ♠	All Pass	

1. surplus

## South hands

## Major Suit Fit (Lev)

**Board: 229**      ♠ 752      Partner is dealer.  
 Dealer: North      ♥ QJ8      The opponents are silent.  
 Vul: E-W      ♦ Q7  
 HCP: 7+1      ♣ QT986

---

**Board: 230**      ♠ J93      You are dealer.  
 Dealer: South      ♥ AKJ843      The opponents are silent.  
 Vul: Both      ♦ J  
 HCP: 15+2      ♣ KQ9

---

**Board: 231**      ♠ KJ742      Partner is dealer.  
 Dealer: North      ♥ KJ7      The opponents are silent.  
 Vul: None      ♦ 762  
 HCP: 9+1      ♣ J7

---

**Board: 232**      ♠ AK965      You are dealer.  
 Dealer: South      ♥ A7      The opponents are silent.  
 Vul: None      ♦ AT32  
 HCP: 15+1      ♣ 96

## Both hands (Answers Page)

### Board: 229

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 7+1

Contract: 4 ♠ North

North:

♠ QJT84

♥ K5

♦ AKT2

♣ AJ

South:

♠ 752

♥ QJ8

♦ Q7

♣ QT986

W	N	E	S
	1 ♠	Pass	2 ♠
Pass	4 ♠	All Pass	

### Board: 230

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15+2

Contract: 4 ♥ North

North:

♠ KQ

♥ QT76

♦ Q974

♣ 864

South:

♠ J93

♥ AKJ843

♦ J

♣ KQ9

W	N	E	S
			1 ♥
Pass	3 ♥	Pass	3NT <sup>1</sup>
Pass	4 ♥	All Pass	

1. surplus

### Board: 231

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 9+1

Contract: 3 ♠ South

North:

♠ AT863

♥ Q43

♦ A85

♣ QT

South:

♠ KJ742

♥ KJ7

♦ 762

♣ J7

W	N	E	S
	1 ♠	Pass	3 ♠
All Pass			

### Board: 232

Dealer: South

Vul: None

North HCP: 9

South HCP: 15+1

Contract: 4 ♠ North

North:

♠ QJT2

♥ K93

♦ Q94

♣ J54

South:

♠ AK965

♥ A7

♦ AT32

♣ 96

W	N	E	S
			1 ♠
Pass	3 ♠	Pass	3NT <sup>1</sup>
Pass	4 ♠	All Pass	

1. surplus

**North hands****Major Suit Fit (Lev)**

<b>Board: 233</b>	♠ K	You are dealer.
Dealer: North	♥ K7542	The opponents are silent.
Vul: E-W	♦ AT5	
HCP: 17+1	♣ AQJ6	

---

<b>Board: 234</b>	♠ J9754	Partner is dealer.
Dealer: South	♥ A53	The opponents are silent.
Vul: Both	♦ Q73	
HCP: 7+1	♣ 54	

---

<b>Board: 235</b>	♠ AK943	You are dealer.
Dealer: North	♥ A43	The opponents are silent.
Vul: Both	♦ 743	
HCP: 14+1	♣ K9	

---

<b>Board: 236</b>	♠ KT2	Partner is dealer.
Dealer: South	♥ KQ97	The opponents are silent.
Vul: N-S	♦ J875	
HCP: 10	♣ J9	

## Both hands (Answers Page)

### Board: 233

Dealer: North  
 Vul: E-W  
 North HCP: 17+1  
 South HCP: 11  
 Contract: 6♥ North

#### North:

♠ K  
 ♥ K7542  
 ♦ AT5  
 ♣ AQJ6

#### South:

♠ J42  
 ♥ AQ63  
 ♦ KJ3  
 ♣ 873

W	N	E	S
	1♥	Pass	3♥
Pass	3♠ <sup>1</sup>	Pass	4♦ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
Pass	6♥	All Pass	

1. Cue bid, a !S stopper
2. Cue bid, a !D stopper
3. Blackwood 0314, for !H
4. A=1/5 or 4/5

### Board: 234

Dealer: South  
 Vul: Both  
 North HCP: 7+1  
 South HCP: 12+2  
 Contract: 2♥ North

#### North:

♠ J9754  
 ♥ A53  
 ♦ Q73  
 ♣ 54

#### South:

♠ K  
 ♥ QT976  
 ♦ JT  
 ♣ KQJ97

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 235

Dealer: North  
 Vul: Both  
 North HCP: 14+1  
 South HCP: 6  
 Contract: 2♠ South

#### North:

♠ AK943  
 ♥ A43  
 ♦ 743  
 ♣ K9

#### South:

♠ Q65  
 ♥ K852  
 ♦ T2  
 ♣ JT74

W	N	E	S
	1♠	Pass	2♠
All Pass			

### Board: 236

Dealer: South  
 Vul: N-S  
 North HCP: 10  
 South HCP: 13+1  
 Contract: 3♥ North

#### North:

♠ KT2  
 ♥ KQ97  
 ♦ J875  
 ♣ J9

#### South:

♠ QJ7  
 ♥ JT532  
 ♦ AK  
 ♣ Q62

W	N	E	S
			1♥
Pass	3♥	All Pass	

**South hands****Major Suit Fit (Lev)**

<b>Board: 233</b>	♠ J42	Partner is dealer.
Dealer: North	♥ AQ63	The opponents are silent.
Vul: E-W	♦ KJ3	
HCP: 11	♣ 873	

---

<b>Board: 234</b>	♠ K	You are dealer.
Dealer: South	♥ QT976	The opponents are silent.
Vul: Both	♦ JT	
HCP: 12+2	♣ KQJ97	

---

<b>Board: 235</b>	♠ Q65	Partner is dealer.
Dealer: North	♥ K852	The opponents are silent.
Vul: Both	♦ T2	
HCP: 6	♣ JT74	

---

<b>Board: 236</b>	♠ QJ7	You are dealer.
Dealer: South	♥ JT532	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 13+1	♣ Q62	

## Both hands (Answers Page)

### Board: 233

Dealer: North  
 Vul: E-W  
 North HCP: 17+1  
 South HCP: 11  
 Contract: 6♥ North

#### North:

♠ K  
 ♥ K7542  
 ♦ AT5  
 ♣ AQJ6

#### South:

♠ J42  
 ♥ AQ63  
 ♦ KJ3  
 ♣ 873

W	N	E	S
	1♥	Pass	3♥
Pass	3♠ <sup>1</sup>	Pass	4♦ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
Pass	6♥	All Pass	

1. Cue bid, a !S stopper
2. Cue bid, a !D stopper
3. Blackwood 0314, for !H
4. A=1/5 or 4/5

### Board: 234

Dealer: South  
 Vul: Both  
 North HCP: 7+1  
 South HCP: 12+2  
 Contract: 2♥ North

#### North:

♠ J9754  
 ♥ A53  
 ♦ Q73  
 ♣ 54

#### South:

♠ K  
 ♥ QT976  
 ♦ JT  
 ♣ KQJ97

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 235

Dealer: North  
 Vul: Both  
 North HCP: 14+1  
 South HCP: 6  
 Contract: 2♠ South

#### North:

♠ AK943  
 ♥ A43  
 ♦ 743  
 ♣ K9

#### South:

♠ Q65  
 ♥ K852  
 ♦ T2  
 ♣ JT74

W	N	E	S
	1♠	Pass	2♠
All Pass			

### Board: 236

Dealer: South  
 Vul: N-S  
 North HCP: 10  
 South HCP: 13+1  
 Contract: 3♥ North

#### North:

♠ KT2  
 ♥ KQ97  
 ♦ J875  
 ♣ J9

#### South:

♠ QJ7  
 ♥ JT532  
 ♦ AK  
 ♣ Q62

W	N	E	S
			1♥
Pass	3♥	All Pass	



**North hands****Major Suit Fit (Lev)**

<b>Board: 237</b>	♠ AKJ972	You are dealer.
Dealer: North	♥ AT75	West (RHO) bids 3 ♦ if possible.
Vul: None	♦ 2	
HCP: 14+2	♣ Q5	

---

<b>Board: 238</b>	♠ QJT	Partner is dealer.
Dealer: South	♥ 9432	East (LHO) bids 3 ♣ if possible.
Vul: N-S	♦ T43	
HCP: 6	♣ QJT	

## Both hands (Answers Page)

### Board: 237

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 9

Contract: 4 ♠ North

North:

♠ AKJ972

♥ AT75

♦ 2

♣ Q5

South:

♠ QT4

♥ K43

♦ 863

♣ KJT8

W	N	E	S
	1 ♠	Pass	2 ♠
3 ♦	4 ♠	All Pass	

### Board: 238

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 15+1

Contract: 3 ♥ South

North:

♠ QJT

♥ 9432

♦ T43

♣ QJT

South:

♠ A983

♥ KQJ86

♦ KQ82

♣ -

W	N	E	S
			1 ♥
Pass	2 ♥	3 ♣	3 ♥
All Pass			

**South hands****Major Suit Fit (Lev)**

<b>Board: 237</b>	♠ QT4	Partner is dealer.
Dealer: North	♥ K43	West (LHO) bids 3 ♦ if possible.
Vul: None	♦ 863	
HCP: 9	♣ KJT8	

---

<b>Board: 238</b>	♠ A983	You are dealer.
Dealer: South	♥ KQJ86	East (RHO) bids 3 ♣ if possible.
Vul: N-S	♦ KQ82	
HCP: 15+1	♣ -	

## Both hands (Answers Page)

### Board: 237

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 9

Contract: 4 ♠ North

### North:

♠ AKJ972

♥ AT75

♦ 2

♣ Q5

### South:

♠ QT4

♥ K43

♦ 863

♣ KJT8

W	N	E	S
	1 ♠	Pass	2 ♠
3 ♦	4 ♠	All Pass	

### Board: 238

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 15+1

Contract: 3 ♥ South

### North:

♠ QJT

♥ 9432

♦ T43

♣ QJT

### South:

♠ A983

♥ KQJ86

♦ KQ82

♣ -

W	N	E	S
			1 ♥
Pass	2 ♥	3 ♣	3 ♥
All Pass			