

<b>Board: 1</b>	♠ Q96	You bid first.
Dealer: North	♥ T532	The opponents are silent.
Vul: None	♦ AK95	
HCP: 12	♣ K6	
<hr/>		
<b>Board: 2</b>	♠ KQT9	Partner bids first.
Dealer: South	♥ 95	The opponents are silent.
Vul: N-S	♦ JT832	
HCP: 6+1	♣ 85	
<hr/>		
<b>Board: 3</b>	♠ A95	You bid first.
Dealer: North	♥ K95	East (LHO) bids 2♥ if possible.
Vul: E-W	♦ A9843	
HCP: 14+1	♣ K7	
<hr/>		
<b>Board: 4</b>	♠ K96	Partner bids first.
Dealer: South	♥ Q8743	The opponents are silent.
Vul: Both	♦ Q98	
HCP: 9+1	♣ Q7	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 12

South HCP: 6

Contract: 1NT North

North:

♠ Q96

♥ T532

♦ AK95

♣ K6

South:

♠ J843

♥ QJ6

♦ J6

♣ J943

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

### Board: 2

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 22

Contract: 3NT North

North:

♠ KQT9

♥ 95

♦ JT832

♣ 85

South:

♠ AJ6

♥ AK7

♦ AQ94

♣ AT2

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

1. strong
2. waiting
3. Stayman

### Board: 3

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 9

Contract: 3NT South

North:

♠ A95

♥ K95

♦ A9843

♣ K7

South:

♠ KJT8

♥ 2

♦ KT75

♣ QT65

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

### Board: 4

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 13

Contract: 1NT South

North:

♠ K96

♥ Q8743

♦ Q98

♣ Q7

South:

♠ AQ5

♥ JT

♦ K763

♣ K965

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

<b>Board: 1</b>	♠ J843	Partner bids first.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: None	♦ J6	
HCP: 6	♣ J943	
<hr/>		
<b>Board: 2</b>	♠ AJ6	You bid first.
Dealer: South	♥ AK7	The opponents are silent.
Vul: N-S	♦ AQ94	
HCP: 22	♣ AT2	
<hr/>		
<b>Board: 3</b>	♠ KJT8	Partner bids first.
Dealer: North	♥ 2	East (RHO) bids 2♥ if possible.
Vul: E-W	♦ KT75	
HCP: 9	♣ QT65	
<hr/>		
<b>Board: 4</b>	♠ AQ5	You bid first.
Dealer: South	♥ JT	The opponents are silent.
Vul: Both	♦ K763	
HCP: 13	♣ K965	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 12

South HCP: 6

Contract: 1NT North

North:

♠ Q96

♥ T532

♦ AK95

♣ K6

South:

♠ J843

♥ QJ6

♦ J6

♣ J943

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

### Board: 2

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 22

Contract: 3NT North

North:

♠ KQT9

♥ 95

♦ JT832

♣ 85

South:

♠ AJ6

♥ AK7

♦ AQ94

♣ AT2

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

1. strong
2. waiting
3. Stayman

### Board: 3

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 9

Contract: 3NT South

North:

♠ A95

♥ K95

♦ A9843

♣ K7

South:

♠ KJT8

♥ 2

♦ KT75

♣ QT65

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

### Board: 4

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 13

Contract: 1NT South

North:

♠ K96

♥ Q8743

♦ Q98

♣ Q7

South:

♠ AQ5

♥ JT

♦ K763

♣ K965

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

**Board: 5**

♠ QJ

Partner bids first.

Dealer: South

♥ AT98

The opponents are silent.

Vul: N-S

♦ 763

HCP: 11

♣ AT75

**Board: 6**

♠ K98

Partner bids first.

Dealer: South

♥ QJ853

The opponents are silent.

Vul: E-W

♦ 43

HCP: 8+1

♣ Q72

**Board: 7**

♠ JT5

You bid first.

Dealer: North

♥ AK32

East (LHO) bids 1 ♦ if possible.

Vul: Both

♦ AJ7

HCP: 14

♣ JT4

**Board: 8**

♠ J

Partner bids first.

Dealer: South

♥ Q87643

The opponents are silent.

Vul: None

♦ 963

HCP: 3+2

♣ T83

**Board: 9**

♠ KQ875

Partner bids first.

Dealer: South

♥ A9

The opponents are silent.

Vul: E-W

♦ KQT875

HCP: 14+3

♣ -

## Both hands (Answers Page)

### Board: 5

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 23

Contract: 6NT North

North:

♠ QJ

♥ AT98

♦ 763

♣ AT75

South:

♠ AK6

♥ KQJ7

♦ AK9

♣ QJ3

W N E S

2♣<sup>1</sup>

Pass 2NT Pass 4NT

Pass 6NT All Pass

1. strong

### Board: 6

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 24

Contract: 4NT North

North:

♠ K98

♥ QJ853

♦ 43

♣ Q72

South:

♠ AQJ4

♥ 72

♦ AKQ

♣ AKJ9

W N E S

2♣<sup>1</sup>

Pass 2♥ Pass 2NT

Pass 4NT All Pass

1. strong

### Board: 7

Dealer: North

Vul: Both

North HCP: 14

South HCP: 4+1

Contract: 3♣ South

North:

♠ JT5

♥ AK32

♦ AJ7

♣ JT4

South:

♠ 643

♥ T9

♦ Q65

♣ Q9765

W N E S

1♣ 1♦ 3♣

All Pass

### Board: 8

Dealer: South

Vul: None

North HCP: 3+2

South HCP: 23

Contract: 6♥ North

North:

♠ J

♥ Q87643

♦ 963

♣ T83

South:

♠ A8

♥ AK2

♦ AT74

♣ AKJ7

W N E S

2♣<sup>1</sup>

Pass 2♦<sup>2</sup> Pass 2NT

Pass 3♦ Pass 3♥

Pass 6♥ All Pass

1. strong

2. waiting

### Board: 9

Dealer: South

Vul: E-W

North HCP: 14+3

South HCP: 21+1

Contract: 6♦ North

North:

♠ KQ875

♥ A9

♦ KQT875

♣ -

South:

♠ AJ

♥ KT654

♦ A32

♣ AKQ

W N E S

2NT

Pass 3♥ Pass 3♠

Pass 6♦ All Pass

<b>Board: 5</b>	♠ AK6	You bid first.
Dealer: South	♥ KQJ7	The opponents are silent.
Vul: N-S	♦ AK9	
HCP: 23	♣ QJ3	

---

<b>Board: 6</b>	♠ AQJ4	You bid first.
Dealer: South	♥ 72	The opponents are silent.
Vul: E-W	♦ AKQ	
HCP: 24	♣ AKJ9	

---

<b>Board: 7</b>	♠ 643	Partner bids first.
Dealer: North	♥ T9	East (RHO) bids 1 ♦ if possible.
Vul: Both	♦ Q65	
HCP: 4+1	♣ Q9765	

---

<b>Board: 8</b>	♠ A8	You bid first.
Dealer: South	♥ AK2	The opponents are silent.
Vul: None	♦ AT74	
HCP: 23	♣ AKJ7	

---

<b>Board: 9</b>	♠ AJ	You bid first.
Dealer: South	♥ KT654	The opponents are silent.
Vul: E-W	♦ A32	
HCP: 21+1	♣ AKQ	

## Both hands (Answers Page)

### Board: 5

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 23

Contract: 6NT North

North:

♠ QJ

♥ AT98

♦ 763

♣ AT75

South:

♠ AK6

♥ KQJ7

♦ AK9

♣ QJ3

W N E S

2♣<sup>1</sup>

Pass 2NT Pass 4NT

Pass 6NT All Pass

1. strong

### Board: 6

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 24

Contract: 4NT North

North:

♠ K98

♥ QJ853

♦ 43

♣ Q72

South:

♠ AQJ4

♥ 72

♦ AKQ

♣ AKJ9

W N E S

2♣<sup>1</sup>

Pass 2♥ Pass 2NT

Pass 4NT All Pass

1. strong

### Board: 7

Dealer: North

Vul: Both

North HCP: 14

South HCP: 4+1

Contract: 3♣ South

North:

♠ JT5

♥ AK32

♦ AJ7

♣ JT4

South:

♠ 643

♥ T9

♦ Q65

♣ Q9765

W N E S

1♣ 1♦ 3♣

All Pass

### Board: 8

Dealer: South

Vul: None

North HCP: 3+2

South HCP: 23

Contract: 6♥ North

North:

♠ J

♥ Q87643

♦ 963

♣ T83

South:

♠ A8

♥ AK2

♦ AT74

♣ AKJ7

W N E S

2♣<sup>1</sup>

Pass 2♦<sup>2</sup> Pass 2NT

Pass 3♦ Pass 3♥

Pass 6♥ All Pass

1. strong

2. waiting

### Board: 9

Dealer: South

Vul: E-W

North HCP: 14+3

South HCP: 21+1

Contract: 6♦ North

North:

♠ KQ875

♥ A9

♦ KQT875

♣ -

South:

♠ AJ

♥ KT654

♦ A32

♣ AKQ

W N E S

2NT

Pass 3♥ Pass 3♠

Pass 6♦ All Pass



<b>Board: 10</b>	♠ 9543	You bid first.
Dealer: North	♥ AKJT	The opponents are silent.
Vul: Both	♦ AKT	
HCP: 19	♣ A7	

---

<b>Board: 11</b>	♠ AKQ4	You bid first.
Dealer: North	♥ KJT7	The opponents are silent.
Vul: None	♦ A63	
HCP: 20	♣ K8	

---

<b>Board: 12</b>	♠ Q987	Partner bids first.
Dealer: South	♥ A86	The opponents are silent.
Vul: N-S	♦ K543	
HCP: 9	♣ 83	

---

<b>Board: 13</b>	♠ QJT843	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: Both	♦ T8	
HCP: 12+2	♣ AKQ5	

## Both hands (Answers Page)

### Board: 10

Dealer: North

Vul: Both

North HCP: 19

South HCP: 8+1

Contract: 4 ♠ North

North:

♠ 9543

♥ AKJT

♦ AKT

♣ A7

South:

♠ KQJ87

♥ 6543

♦ 95

♣ Q4

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	4 ♣	All Pass	

### Board: 11

Dealer: North

Vul: None

North HCP: 20

South HCP: 10+2

Contract: 6 ♥ South

North:

♠ AKQ4

♥ KJT7

♦ A63

♣ K8

South:

♠ 985

♥ AQ9864

♦ 5

♣ A72

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

1. Texas

2. A=0/5 or 3/5

### Board: 12

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 18

Contract: 3NT North

North:

♠ Q987

♥ A86

♦ K543

♣ 83

South:

♠ A4

♥ QT53

♦ AQ2

♣ AQ97

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

### Board: 13

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ QJT843

♥ 4

♦ T8

♣ AKQ5

South:

♠ K96

♥ AJ852

♦ KQ7

♣ T4

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

1. New Minor Forcing

2. 3 !S

<b>Board: 10</b>	♠ KQJ87	Partner bids first.
Dealer: North	♥ 6543	The opponents are silent.
Vul: Both	♦ 95	
HCP: 8+1	♣ Q4	

---

<b>Board: 11</b>	♠ 985	Partner bids first.
Dealer: North	♥ AQ9864	The opponents are silent.
Vul: None	♦ 5	
HCP: 10+2	♣ A72	

---

<b>Board: 12</b>	♠ A4	You bid first.
Dealer: South	♥ QT53	The opponents are silent.
Vul: N-S	♦ AQ2	
HCP: 18	♣ AQ97	

---

<b>Board: 13</b>	♠ K96	You bid first.
Dealer: South	♥ AJ852	The opponents are silent.
Vul: Both	♦ KQ7	
HCP: 13+1	♣ T4	

## Both hands (Answers Page)

### Board: 10

Dealer: North

Vul: Both

North HCP: 19

South HCP: 8+1

Contract: 4 ♠ North

North:

♠ 9543

♥ AKJT

♦ AKT

♣ A7

South:

♠ KQJ87

♥ 6543

♦ 95

♣ Q4

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	4 ♣	All Pass	

### Board: 11

Dealer: North

Vul: None

North HCP: 20

South HCP: 10+2

Contract: 6 ♥ South

North:

♠ AKQ4

♥ KJT7

♦ A63

♣ K8

South:

♠ 985

♥ AQ9864

♦ 5

♣ A72

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

1. Texas

2. A=0/5 or 3/5

### Board: 12

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 18

Contract: 3NT North

North:

♠ Q987

♥ A86

♦ K543

♣ 83

South:

♠ A4

♥ QT53

♦ AQ2

♣ AQ97

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

### Board: 13

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ QJT843

♥ 4

♦ T8

♣ AKQ5

South:

♠ K96

♥ AJ852

♦ KQ7

♣ T4

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

1. New Minor Forcing

2. 3 !S

<b>Board: 14</b>	♠ AQJ	You bid first.
Dealer: North	♥ Q84	West (RHO) bids 3 ♠ if possible.
Vul: None	♦ AK4	East (LHO) bids 4 ♥ if possible.
HCP: 21	♣ KQ63	

---

<b>Board: 15</b>	♠ A9874	You bid first.
Dealer: North	♥ T98	The opponents are silent.
Vul: N-S	♦ AKT	
HCP: 16+1	♣ KQ	

---

<b>Board: 16</b>	♠ QJ2	Partner bids first.
Dealer: South	♥ QT2	The opponents are silent.
Vul: E-W	♦ QJ63	
HCP: 11	♣ QJ2	

---

<b>Board: 17</b>	♠ AQJ	You bid first.
Dealer: North	♥ AKQ9	The opponents are silent.
Vul: None	♦ AT95	
HCP: 20	♣ T7	

---

<b>Board: 18</b>	♠ T9765	Partner bids first.
Dealer: South	♥ QT62	The opponents are silent.
Vul: N-S	♦ T73	
HCP: 2+1	♣ 6	

## Both hands (Answers Page)

### Board: 14

Dealer: North

Vul: None

North HCP: 21

South HCP: 5+1

Contract: 4 ♠ South

North:

♠ AQJ

♥ Q84

♦ AK4

♣ KQ63

South:

♠ KT543

♥ 5

♦ Q73

♣ T842

W N E S

2NT Pass 3 ♥

3 ♠<sup>1</sup> X 4 ♥ 4 ♠

All Pass

1. Michaels Cuebid

### Board: 15

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 13

Contract: 3NT South

North:

♠ A9874

♥ T98

♦ AKT

♣ KQ

South:

♠ K52

♥ K42

♦ Q54

♣ AJT9

W N E S

1NT Pass 3NT

All Pass

### Board: 16

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 20

Contract: 4NT North

North:

♠ QJ2

♥ QT2

♦ QJ63

♣ QJ2

South:

♠ AK6

♥ K53

♦ AK98

♣ K83

W N E S

2NT

Pass 4 ♣ Pass 4 ♠<sup>1</sup>

Pass 4NT All Pass

1. A=2 out of 4

### Board: 17

Dealer: North

Vul: None

North HCP: 20

South HCP: 5+2

Contract: 4 ♠ North

North:

♠ AQJ

♥ AKQ9

♦ AT95

♣ T7

South:

♠ K9863

♥ T4

♦ Q

♣ 86532

W N E S

2NT Pass 3 ♥

Pass 3 ♠ Pass 3NT

Pass 4 ♠ All Pass

### Board: 18

Dealer: South

Vul: N-S

North HCP: 2+1

South HCP: 22

Contract: 3 ♠ South

North:

♠ T9765

♥ QT62

♦ T73

♣ 6

South:

♠ AJ4

♥ AKJ4

♦ AJ9

♣ A97

W N E S

2 ♣<sup>1</sup>

Pass 2 ♦<sup>2</sup> Pass 2NT

Pass 3 ♥ Pass 3 ♠

All Pass

1. strong

2. waiting

<b>Board: 14</b>	♠ KT543	Partner bids first.
Dealer: North	♥ 5	West (LHO) bids 3 ♠ if possible.
Vul: None	♦ Q73	East (RHO) bids 4 ♥ if possible.
HCP: 5+1	♣ T842	

---

<b>Board: 15</b>	♠ K52	Partner bids first.
Dealer: North	♥ K42	The opponents are silent.
Vul: N-S	♦ Q54	
HCP: 13	♣ AJT9	

---

<b>Board: 16</b>	♠ AK6	You bid first.
Dealer: South	♥ K53	The opponents are silent.
Vul: E-W	♦ AK98	
HCP: 20	♣ K83	

---

<b>Board: 17</b>	♠ K9863	Partner bids first.
Dealer: North	♥ T4	The opponents are silent.
Vul: None	♦ Q	
HCP: 5+2	♣ 86532	

---

<b>Board: 18</b>	♠ AJ4	You bid first.
Dealer: South	♥ AKJ4	The opponents are silent.
Vul: N-S	♦ AJ9	
HCP: 22	♣ A97	

## Both hands (Answers Page)

### Board: 14

Dealer: North

Vul: None

North HCP: 21

South HCP: 5+1

Contract: 4 ♠ South

North:

♠ AQJ

♥ Q84

♦ AK4

♣ KQ63

South:

♠ KT543

♥ 5

♦ Q73

♣ T842

W N E S

2NT Pass 3 ♥

3 ♠<sup>1</sup> X 4 ♥ 4 ♠

All Pass

1. Michaels Cuebid

### Board: 15

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 13

Contract: 3NT South

North:

♠ A9874

♥ T98

♦ AKT

♣ KQ

South:

♠ K52

♥ K42

♦ Q54

♣ AJT9

W N E S

1NT Pass 3NT

All Pass

### Board: 16

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 20

Contract: 4NT North

North:

♠ QJ2

♥ QT2

♦ QJ63

♣ QJ2

South:

♠ AK6

♥ K53

♦ AK98

♣ K83

W N E S

2NT

Pass 4 ♣ Pass 4 ♠<sup>1</sup>

Pass 4NT All Pass

1. A=2 out of 4

### Board: 17

Dealer: North

Vul: None

North HCP: 20

South HCP: 5+2

Contract: 4 ♠ North

North:

♠ AQJ

♥ AKQ9

♦ AT95

♣ T7

South:

♠ K9863

♥ T4

♦ Q

♣ 86532

W N E S

2NT Pass 3 ♥

Pass 3 ♠ Pass 3NT

Pass 4 ♠ All Pass

### Board: 18

Dealer: South

Vul: N-S

North HCP: 2+1

South HCP: 22

Contract: 3 ♠ South

North:

♠ T9765

♥ QT62

♦ T73

♣ 6

South:

♠ AJ4

♥ AKJ4

♦ AJ9

♣ A97

W N E S

2 ♣<sup>1</sup>

Pass 2 ♦<sup>2</sup> Pass 2NT

Pass 3 ♥ Pass 3 ♠

All Pass

1. strong

2. waiting



<b>Board: 19</b>	♠ AQJ4	You bid first.
Dealer: North	♥ QT	West (RHO) bids 2♠ if possible.
Vul: E-W	♦ Q76	
HCP: 12	♣ JT65	

---

<b>Board: 20</b>	♠ 4	Partner bids first.
Dealer: South	♥ JT87642	The opponents are silent.
Vul: Both	♦ T4	
HCP: 1+3	♣ 953	

---

<b>Board: 21</b>	♠ KJ96	You bid first.
Dealer: North	♥ Q975	The opponents are silent.
Vul: N-S	♦ AKT	
HCP: 17	♣ A3	

---

<b>Board: 22</b>	♠ J9732	Partner bids first.
Dealer: South	♥ 7	The opponents are silent.
Vul: E-W	♦ QT3	
HCP: 6+1	♣ QJ53	

## Both hands (Answers Page)

### Board: 19

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 20+1

Contract: 6♣ North

North:

♠ AQJ4

♥ QT

♦ Q76

♣ JT65

South:

♠ T9

♥ AK52

♦ A9

♣ AKQ83

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

	1♣	Pass	1♥
--	----	------	----

2♠	Pass	Pass	4NT
----	------	------	-----

Pass	5♦ <sup>1</sup>	Pass	5NT <sup>2</sup>
------	-----------------	------	------------------

Pass	6♣ <sup>3</sup>	All Pass	
------	-----------------	----------	--

1. A=1/5 or 4/5

2. King ask by 5NT

3. K=0

### Board: 20

Dealer: South

Vul: Both

North HCP: 1+3

South HCP: 24+1

Contract: 4♥ South

North:

♠ 4

♥ JT87642

♦ T4

♣ 953

South:

♠ AQJT9

♥ AQ

♦ AQ3

♣ AJ8

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

			2♣ <sup>1</sup>
--	--	--	-----------------

Pass	2♦ <sup>2</sup>	Pass	2NT
------	-----------------	------	-----

Pass	4♦ <sup>3</sup>	Pass	4♥
------	-----------------	------	----

All Pass			
----------	--	--	--

1. strong

2. waiting

3. Texas

### Board: 21

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 8+2

Contract: 4♥ North

North:

♠ KJ96

♥ Q975

♦ AKT

♣ A3

South:

♠ T

♥ AJT864

♦ 865

♣ K85

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

	1NT	Pass	4♦ <sup>1</sup>
--	-----	------	-----------------

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

### Board: 22

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 15

Contract: 2♠ South

North:

♠ J9732

♥ 7

♦ QT3

♣ QJ53

South:

♠ T54

♥ AT2

♦ A75

♣ AK64

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

			1NT
--	--	--	-----

Pass	2♥	Pass	2♠
------	----	------	----

All Pass			
----------	--	--	--

<b>Board: 19</b>	♠ T9	Partner bids first.
Dealer: North	♥ AK52	West (LHO) bids 2 ♠ if possible.
Vul: E-W	♦ A9	
HCP: 20+1	♣ AKQ83	

---

<b>Board: 20</b>	♠ AQJT9	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: Both	♦ AQ3	
HCP: 24+1	♣ AJ8	

---

<b>Board: 21</b>	♠ T	Partner bids first.
Dealer: North	♥ AJT864	The opponents are silent.
Vul: N-S	♦ 865	
HCP: 8+2	♣ K85	

---

<b>Board: 22</b>	♠ T54	You bid first.
Dealer: South	♥ AT2	The opponents are silent.
Vul: E-W	♦ A75	
HCP: 15	♣ AK64	

## Both hands (Answers Page)

### Board: 19

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 20+1

Contract: 6♣ North

North:

♠ AQJ4

♥ QT

♦ Q76

♣ JT65

South:

♠ T9

♥ AK52

♦ A9

♣ AKQ83

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

	1♣	Pass	1♥
--	----	------	----

2♠	Pass	Pass	4NT
----	------	------	-----

Pass	5♦ <sup>1</sup>	Pass	5NT <sup>2</sup>
------	-----------------	------	------------------

Pass	6♣ <sup>3</sup>	All Pass	
------	-----------------	----------	--

1. A=1/5 or 4/5

2. King ask by 5NT

3. K=0

### Board: 20

Dealer: South

Vul: Both

North HCP: 1+3

South HCP: 24+1

Contract: 4♥ South

North:

♠ 4

♥ JT87642

♦ T4

♣ 953

South:

♠ AQJT9

♥ AQ

♦ AQ3

♣ AJ8

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

			2♣ <sup>1</sup>
--	--	--	-----------------

Pass	2♦ <sup>2</sup>	Pass	2NT
------	-----------------	------	-----

Pass	4♦ <sup>3</sup>	Pass	4♥
------	-----------------	------	----

All Pass			
----------	--	--	--

1. strong

2. waiting

3. Texas

### Board: 21

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 8+2

Contract: 4♥ North

North:

♠ KJ96

♥ Q975

♦ AKT

♣ A3

South:

♠ T

♥ AJT864

♦ 865

♣ K85

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

	1NT	Pass	4♦ <sup>1</sup>
--	-----	------	-----------------

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

### Board: 22

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 15

Contract: 2♠ South

North:

♠ J9732

♥ 7

♦ QT3

♣ QJ53

South:

♠ T54

♥ AT2

♦ A75

♣ AK64

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

			1NT
--	--	--	-----

Pass	2♥	Pass	2♠
------	----	------	----

All Pass			
----------	--	--	--

<b>Board: 23</b>	♠ J96	Partner bids first.
Dealer: South	♥ A543	The opponents are silent.
Vul: Both	♦ Q62	
HCP: 12	♣ KQ6	

---

<b>Board: 24</b>	♠ T72	Partner bids first.
Dealer: South	♥ 9743	The opponents are silent.
Vul: None	♦ QT73	
HCP: 2	♣ 43	

---

<b>Board: 25</b>	♠ K2	You bid first.
Dealer: North	♥ AKQ9	The opponents are silent.
Vul: E-W	♦ KQ7	
HCP: 22	♣ AJ87	

---

<b>Board: 26</b>	♠ K43	Partner bids first.
Dealer: South	♥ AJ72	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 10	♣ 7542	

## Both hands (Answers Page)

### Board: 23

Dealer: South

Vul: Both

North HCP: 12

South HCP: 18

Contract: 4♥ South

North:

♠ J96

♥ A543

♦ Q62

♣ KQ6

South:

♠ AK3

♥ QJT2

♦ AKJ7

♣ 53

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 4♥

All Pass

### Board: 24

Dealer: South

Vul: None

North HCP: 2

South HCP: 17

Contract: 1NT South

North:

♠ T72

♥ 9743

♦ QT73

♣ 43

South:

♠ J95

♥ KQ82

♦ AJ6

♣ AQT

W N E S

All Pass 1NT

All Pass

### Board: 25

Dealer: North

Vul: E-W

North HCP: 22

South HCP: 4

Contract: 4♥ South

North:

♠ K2

♥ AKQ9

♦ KQ7

♣ AJ87

South:

♠ T53

♥ JT53

♦ 6542

♣ K2

W N E S

2♣<sup>1</sup> Pass 2♦<sup>2</sup>

Pass 2NT Pass 3♣<sup>3</sup>

Pass 3♥ Pass 4♥

All Pass

1. strong

2. waiting

3. Stayman

### Board: 26

Dealer: South

Vul: Both

North HCP: 10

South HCP: 20

Contract: 3NT North

North:

♠ K43

♥ AJ72

♦ Q3

♣ 7542

South:

♠ AJ6

♥ K54

♦ AK7

♣ KQ93

W N E S

Pass 3♣<sup>1</sup> Pass 2NT

Pass 3NT All Pass

Pass 3NT All Pass

1. Stayman

<b>Board: 23</b>	♠ AK3	You bid first.
Dealer: South	♥ QJT2	The opponents are silent.
Vul: Both	♦ AKJ7	
HCP: 18	♣ 53	

---

<b>Board: 24</b>	♠ J95	You bid first.
Dealer: South	♥ KQ82	The opponents are silent.
Vul: None	♦ AJ6	
HCP: 17	♣ AQT	

---

<b>Board: 25</b>	♠ T53	Partner bids first.
Dealer: North	♥ JT53	The opponents are silent.
Vul: E-W	♦ 6542	
HCP: 4	♣ K2	

---

<b>Board: 26</b>	♠ AJ6	You bid first.
Dealer: South	♥ K54	The opponents are silent.
Vul: Both	♦ AK7	
HCP: 20	♣ KQ93	

## Both hands (Answers Page)

### Board: 23

Dealer: South

Vul: Both

North HCP: 12

South HCP: 18

Contract: 4♥ South

North:

♠ J96

♥ A543

♦ Q62

♣ KQ6

South:

♠ AK3

♥ QJT2

♦ AKJ7

♣ 53

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 4♥

All Pass

### Board: 24

Dealer: South

Vul: None

North HCP: 2

South HCP: 17

Contract: 1NT South

North:

♠ T72

♥ 9743

♦ QT73

♣ 43

South:

♠ J95

♥ KQ82

♦ AJ6

♣ AQT

W N E S

All Pass 1NT

All Pass

### Board: 25

Dealer: North

Vul: E-W

North HCP: 22

South HCP: 4

Contract: 4♥ South

North:

♠ K2

♥ AKQ9

♦ KQ7

♣ AJ87

South:

♠ T53

♥ JT53

♦ 6542

♣ K2

W N E S

2♣<sup>1</sup> Pass 2♦<sup>2</sup>

Pass 2NT Pass 3♣<sup>3</sup>

Pass 3♥ Pass 4♥

All Pass

1. strong

2. waiting

3. Stayman

### Board: 26

Dealer: South

Vul: Both

North HCP: 10

South HCP: 20

Contract: 3NT North

North:

♠ K43

♥ AJ72

♦ Q3

♣ 7542

South:

♠ AJ6

♥ K54

♦ AK7

♣ KQ93

W N E S

Pass 3♣<sup>1</sup> Pass 2NT

Pass 3NT All Pass

Pass 3NT All Pass

1. Stayman



<b>Board: 27</b>	♠ AKT83	Partner bids first.
Dealer: South	♥ A8	West (RHO) bids 2♥ if possible.
Vul: None	♦ KQT8	West (RHO) Doubles 6♣ if possible.
HCP: 19+1	♣ KT	

---

<b>Board: 28</b>	♠ AQ9	You bid first.
Dealer: North	♥ JT84	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 18	♣ A654	

---

<b>Board: 29</b>	♠ A92	You bid first.
Dealer: North	♥ AJ5	East (LHO) bids 2♥ if possible.
Vul: Both	♦ A874	
HCP: 16	♣ K83	

---

<b>Board: 30</b>	♠ T973	Partner bids first.
Dealer: South	♥ K964	The opponents are silent.
Vul: None	♦ Q76	
HCP: 5	♣ 73	

## Both hands (Answers Page)

### Board: 27

Dealer: South

Vul: None

North HCP: 19+1

South HCP: 12

Contract: 6 ♠ North

North:

♠ AKT83

♥ A8

♦ KQT8

♣ KT

South:

♠ QJ9

♥ 7643

♦ AJ5

♣ A86

W N E S

1 ♣

2 ♥ 2 ♠<sup>1</sup> Pass 3 ♠

Pass 4NT Pass 5 ♠<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6 ♣<sup>4</sup>

X 6 ♠ All Pass

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

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

3. King ask by 5NT

4. K=0

### Board: 28

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 13+2

Contract: 6 ♥ South

North:

♠ AQ9

♥ JT84

♦ AK

♣ A654

South:

♠ KT3

♥ AKQ752

♦ J84

♣ 3

W N E S

1 ♣ Pass 1 ♥

Pass 4 ♥ Pass 4NT

Pass 5 ♣<sup>1</sup> Pass 6 ♥

All Pass

1. A=0/5 or 3/5

### Board: 29

Dealer: North

Vul: Both

North HCP: 16

South HCP: 7+1

Contract: 4 ♠ North

North:

♠ A92

♥ AJ5

♦ A874

♣ K83

South:

♠ T8765

♥ 73

♦ Q95

♣ AJT

W N E S

1NT 2 ♥<sup>1</sup> X

Pass 2 ♠ Pass 3 ♠

Pass 4 ♠ All Pass

1. Cappelletti, 5M-4m

### Board: 30

Dealer: South

Vul: None

North HCP: 5

South HCP: 19+1

Contract: 4 ♠ North

North:

♠ T973

♥ K964

♦ Q76

♣ 73

South:

♠ AKQ54

♥ A82

♦ AJ4

♣ J9

W N E S

1 ♠

Pass 2 ♠ Pass 2NT

Pass 4 ♠ All Pass

<b>Board: 27</b>	♠ QJ9	You bid first.
Dealer: South	♥ 7643	West (LHO) bids 2♥ if possible.
Vul: None	♦ AJ5	West (LHO) Doubles 6♣ if possible.
HCP: 12	♣ A86	

---

<b>Board: 28</b>	♠ KT3	Partner bids first.
Dealer: North	♥ AKQ752	The opponents are silent.
Vul: N-S	♦ J84	
HCP: 13+2	♣ 3	

---

<b>Board: 29</b>	♠ T8765	Partner bids first.
Dealer: North	♥ 73	East (RHO) bids 2♥ if possible.
Vul: Both	♦ Q95	
HCP: 7+1	♣ AJT	

---

<b>Board: 30</b>	♠ AKQ54	You bid first.
Dealer: South	♥ A82	The opponents are silent.
Vul: None	♦ AJ4	
HCP: 19+1	♣ J9	

## Both hands (Answers Page)

### Board: 27

Dealer: South

Vul: None

North HCP: 19+1

South HCP: 12

Contract: 6 ♠ North

North:

♠ AKT83

♥ A8

♦ KQT8

♣ KT

South:

♠ QJ9

♥ 7643

♦ AJ5

♣ A86

W N E S

1 ♣

2 ♥ 2 ♠<sup>1</sup> Pass 3 ♠

Pass 4NT Pass 5 ♠<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6 ♣<sup>4</sup>

X 6 ♠ All Pass

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

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

3. King ask by 5NT

4. K=0

### Board: 28

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 13+2

Contract: 6 ♥ South

North:

♠ AQ9

♥ JT84

♦ AK

♣ A654

South:

♠ KT3

♥ AKQ752

♦ J84

♣ 3

W N E S

1 ♣ Pass 1 ♥

Pass 4 ♥ Pass 4NT

Pass 5 ♣<sup>1</sup> Pass 6 ♥

All Pass

1. A=0/5 or 3/5

### Board: 29

Dealer: North

Vul: Both

North HCP: 16

South HCP: 7+1

Contract: 4 ♠ North

North:

♠ A92

♥ AJ5

♦ A874

♣ K83

South:

♠ T8765

♥ 73

♦ Q95

♣ AJT

W N E S

1NT 2 ♥<sup>1</sup> X

Pass 2 ♠ Pass 3 ♠

Pass 4 ♠ All Pass

1. Cappelletti, 5M-4m

### Board: 30

Dealer: South

Vul: None

North HCP: 5

South HCP: 19+1

Contract: 4 ♠ North

North:

♠ T973

♥ K964

♦ Q76

♣ 73

South:

♠ AKQ54

♥ A82

♦ AJ4

♣ J9

W N E S

1 ♠

Pass 2 ♠ Pass 2NT

Pass 4 ♠ All Pass

<b>Board: 31</b>	♠ 65	Partner bids first.
Dealer: South	♥ JT9842	East (LHO) Doubles 1 ♥ if possible.
Vul: N-S	♦ QJ6	West (RHO) bids 4 ♠ if possible.
HCP: 4+2	♣ 74	

---

<b>Board: 32</b>	♠ 542	RHO opens the bidding 1 ♦.
Dealer: West	♥ K74	You bid next.
Vul: N-S	♦ A	East (LHO) bids 1 ♥ if possible.
HCP: 7+2	♣ 875432	West (RHO) bids 2 ♥ if possible.
		West (RHO) Doubles 3 ♦ if possible.

---

<b>Board: 33</b>	♠ KQ2	You bid first.
Dealer: North	♥ KQJ	West (RHO) Doubles 3 ♣ if possible.
Vul: None	♦ AK75	
HCP: 23	♣ AJ5	

---

<b>Board: 34</b>	♠ K96	You bid first.
Dealer: North	♥ AK7	The opponents are silent.
Vul: N-S	♦ KQ9	
HCP: 22	♣ AQJ9	

## Both hands (Answers Page)

### Board: 31

Dealer: South

Vul: N-S

North HCP: 4+2

South HCP: 18

Contract: 5♥ North

North:

♠ 65

♥ JT9842

♦ QJ6

♣ 74

South:

♠ K9

♥ AKQ6

♦ 8732

♣ AQ9

W N E S

Pass 1♥ X 4♥

4♠ 5♥ All Pass

### Board: 32

Dealer: West

Vul: N-S

North HCP: 7+2

South HCP: 14+1

Contract: 3♦ X South

North:

♠ 542

♥ K74

♦ A

♣ 875432

South:

♠ KQJ8

♥ A9

♦ KJT62

♣ 96

W N E S

1♦ Pass 1♥ Pass

2♥ Pass Pass 3♦

X All Pass

### Board: 33

Dealer: North

Vul: None

North HCP: 23

South HCP: 4

Contract: 3NT South

North:

♠ KQ2

♥ KQJ

♦ AK75

♣ AJ5

South:

♠ T763

♥ A963

♦ 632

♣ T8

W N E S

2♣<sup>1</sup> Pass 2♦<sup>2</sup>

Pass 2NT Pass 3♣<sup>3</sup>

X 3♦ Pass 3NT

All Pass

1. strong

2. waiting

3. Stayman

### Board: 34

Dealer: North

Vul: N-S

North HCP: 22

South HCP: 10+1

Contract: 5♥ North

North:

♠ K96

♥ AK7

♦ KQ9

♣ AQJ9

South:

♠ 73

♥ QJ952

♦ A52

♣ K42

W N E S

2♣<sup>1</sup> Pass 2♥

Pass 3♥ Pass 3NT

Pass 4♣ Pass 4♦

Pass 4NT Pass 5♦<sup>2</sup>

Pass 5♥ All Pass

1. strong

2. A=1/5 or 4/5

<b>Board: 31</b>	♠ K9	You bid first.
Dealer: South	♥ AKQ6	East (RHO) Doubles 1 ♥ if possible.
Vul: N-S	♦ 8732	West (LHO) bids 4 ♠ if possible.
HCP: 18	♣ AQ9	

---

<b>Board: 32</b>	♠ KQJ8	LHO opens the bidding 1 ♦.
Dealer: West	♥ A9	Partner bids next.
Vul: N-S	♦ KJT62	East (RHO) bids 1 ♥ if possible.
HCP: 14+1	♣ 96	West (LHO) bids 2 ♥ if possible.
		West (LHO) Doubles 3 ♦ if possible.

---

<b>Board: 33</b>	♠ T763	Partner bids first.
Dealer: North	♥ A963	West (LHO) Doubles 3 ♣ if possible.
Vul: None	♦ 632	
HCP: 4	♣ T8	

---

<b>Board: 34</b>	♠ 73	Partner bids first.
Dealer: North	♥ QJ952	The opponents are silent.
Vul: N-S	♦ A52	
HCP: 10+1	♣ K42	

## Both hands (Answers Page)

### Board: 31

Dealer: South

Vul: N-S

North HCP: 4+2

South HCP: 18

Contract: 5♥ North

North:

♠ 65

♥ JT9842

♦ QJ6

♣ 74

South:

♠ K9

♥ AKQ6

♦ 8732

♣ AQ9

W N E S

Pass 1♥ X 4♥

4♠ 5♥ All Pass

### Board: 32

Dealer: West

Vul: N-S

North HCP: 7+2

South HCP: 14+1

Contract: 3♦ X South

North:

♠ 542

♥ K74

♦ A

♣ 875432

South:

♠ KQJ8

♥ A9

♦ KJT62

♣ 96

W N E S

1♦ Pass 1♥ Pass

2♥ Pass Pass 3♦

X All Pass

### Board: 33

Dealer: North

Vul: None

North HCP: 23

South HCP: 4

Contract: 3NT South

North:

♠ KQ2

♥ KQJ

♦ AK75

♣ AJ5

South:

♠ T763

♥ A963

♦ 632

♣ T8

W N E S

2♣<sup>1</sup> Pass 2♦<sup>2</sup>

Pass 2NT Pass 3♣<sup>3</sup>

X 3♦ Pass 3NT

All Pass

1. strong

2. waiting

3. Stayman

### Board: 34

Dealer: North

Vul: N-S

North HCP: 22

South HCP: 10+1

Contract: 5♥ North

North:

♠ K96

♥ AK7

♦ KQ9

♣ AQJ9

South:

♠ 73

♥ QJ952

♦ A52

♣ K42

W N E S

2♣<sup>1</sup> Pass 2♥

Pass 3♥ Pass 3NT

Pass 4♣ Pass 4♦

Pass 4NT Pass 5♦<sup>2</sup>

Pass 5♥ All Pass

1. strong

2. A=1/5 or 4/5



<b>Board: 35</b>	♠ T2	You bid first.
Dealer: North	♥ AKJT7	The opponents are silent.
Vul: E-W	♦ KQ8	
HCP: 13+1	♣ T86	

---

<b>Board: 36</b>	♠ T987	You bid first.
Dealer: North	♥ J92	The opponents are silent.
Vul: Both	♦ AKJ	
HCP: 14	♣ KQ9	

---

<b>Board: 37</b>	♠ AKQ6	You bid first.
Dealer: North	♥ A73	The opponents are silent.
Vul: N-S	♦ AKQ8	
HCP: 23	♣ J3	

---

<b>Board: 38</b>	♠ 762	Partner bids first.
Dealer: South	♥ 843	The opponents are silent.
Vul: E-W	♦ AK843	
HCP: 7+1	♣ 96	

---

<b>Board: 39</b>	♠ AQJ	You bid first.
Dealer: North	♥ Q8763	The opponents are silent.
Vul: Both	♦ JT4	
HCP: 13+1	♣ K4	

## Both hands (Answers Page)

### Board: 35

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 9+2

Contract: 4♥ South

North:

♠ T2

♥ AKJT7

♦ KQ8

♣ T86

South:

♠ A7543

♥ 86542

♦ J

♣ A3

W	N	E	S
	1♥	Pass	4♥
All Pass			

### Board: 36

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 4♥ South

North:

♠ T987

♥ J92

♦ AKJ

♣ KQ9

South:

♠ KQ

♥ KT765

♦ T865

♣ A4

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

### Board: 37

Dealer: North

Vul: N-S

North HCP: 23

South HCP: 4+1

Contract: 4♥ North

North:

♠ AKQ6

♥ A73

♦ AKQ8

♣ J3

South:

♠ 432

♥ JT986

♦ JT72

♣ Q

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

1. strong  
2. waiting

### Board: 38

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 19

Contract: 3NT North

North:

♠ 762

♥ 843

♦ AK843

♣ 96

South:

♠ AQJ5

♥ AK2

♦ T62

♣ AJ3

W	N	E	S
			1♣
Pass	1♦	Pass	2NT
Pass	3NT	All Pass	

### Board: 39

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 13+1

Contract: 4♥ North

North:

♠ AQJ

♥ Q8763

♦ JT4

♣ K4

South:

♠ KT

♥ KJT54

♦ AQ7

♣ 985

W	N	E	S
	1♥	Pass	2NT <sup>1</sup>
Pass	4♥	All Pass	
1. Jacoby 2NT			

<b>Board: 35</b>	♠ A7543	Partner bids first.
Dealer: North	♥ 86542	The opponents are silent.
Vul: E-W	♦ J	
HCP: 9+2	♣ A3	

---

<b>Board: 36</b>	♠ KQ	Partner bids first.
Dealer: North	♥ KT765	The opponents are silent.
Vul: Both	♦ T865	
HCP: 12+1	♣ A4	

---

<b>Board: 37</b>	♠ 432	Partner bids first.
Dealer: North	♥ JT986	The opponents are silent.
Vul: N-S	♦ JT72	
HCP: 4+1	♣ Q	

---

<b>Board: 38</b>	♠ AQJ5	You bid first.
Dealer: South	♥ AK2	The opponents are silent.
Vul: E-W	♦ T62	
HCP: 19	♣ AJ3	

---

<b>Board: 39</b>	♠ KT	Partner bids first.
Dealer: North	♥ KJT54	The opponents are silent.
Vul: Both	♦ AQ7	
HCP: 13+1	♣ 985	

## Both hands (Answers Page)

### Board: 35

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 9+2

Contract: 4♥ South

North:

♠ T2

♥ AKJT7

♦ KQ8

♣ T86

South:

♠ A7543

♥ 86542

♦ J

♣ A3

W	N	E	S
	1♥	Pass	4♥
All Pass			

### Board: 36

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 4♥ South

North:

♠ T987

♥ J92

♦ AKJ

♣ KQ9

South:

♠ KQ

♥ KT765

♦ T865

♣ A4

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

### Board: 37

Dealer: North

Vul: N-S

North HCP: 23

South HCP: 4+1

Contract: 4♥ North

North:

♠ AKQ6

♥ A73

♦ AKQ8

♣ J3

South:

♠ 432

♥ JT986

♦ JT72

♣ Q

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

1. strong  
2. waiting

### Board: 38

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 19

Contract: 3NT North

North:

♠ 762

♥ 843

♦ AK843

♣ 96

South:

♠ AQJ5

♥ AK2

♦ T62

♣ AJ3

W	N	E	S
			1♣
Pass	1♦	Pass	2NT
Pass	3NT	All Pass	

### Board: 39

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 13+1

Contract: 4♥ North

North:

♠ AQJ

♥ Q8763

♦ JT4

♣ K4

South:

♠ KT

♥ KJT54

♦ AQ7

♣ 985

W	N	E	S
	1♥	Pass	2NT <sup>1</sup>
Pass	4♥	All Pass	
1. Jacoby 2NT			

<b>Board: 40</b>	♠ T9864	Partner bids first.
Dealer: South	♥ 75	The opponents are silent.
Vul: None	♦ K752	
HCP: 5+1	♣ Q3	

---

<b>Board: 41</b>	♠ K95	Partner bids first.
Dealer: South	♥ Q5	The opponents are silent.
Vul: E-W	♦ KQJT65	
HCP: 15+2	♣ A4	

---

<b>Board: 42</b>	♠ AJT	You bid first.
Dealer: North	♥ AQT2	The opponents are silent.
Vul: Both	♦ AQ53	
HCP: 22	♣ KQ	

---

<b>Board: 43</b>	♠ A94	LHO opens the bidding 1 ♠.
Dealer: East	♥ KQJ3	Partner bids next.
Vul: None	♦ 32	
HCP: 13	♣ QJ53	

---

<b>Board: 44</b>	♠ AQJ2	You bid first.
Dealer: North	♥ KT54	The opponents are silent.
Vul: N-S	♦ KQ8	
HCP: 18	♣ K5	

## Both hands (Answers Page)

### Board: 40

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 20+1

Contract: 4 ♠ North

North:

♠ T9864

♥ 75

♦ K752

♣ Q3

South:

♠ AKQ72

♥ AKJ

♦ QJT

♣ 54

W	N	E	S
			1 ♠
Pass	4 ♠	All Pass	

### Board: 41

Dealer: South

Vul: E-W

North HCP: 15+2

South HCP: 12

Contract: 3NT North

North:

♠ K95

♥ Q5

♦ KQJT65

♣ A4

South:

♠ AQT6

♥ 9873

♦ A4

♣ Q63

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

### Board: 42

Dealer: North

Vul: Both

North HCP: 22

South HCP: 10

Contract: 3NT North

North:

♠ AJT

♥ AQT2

♦ AQ53

♣ KQ

South:

♠ K965

♥ 876

♦ K98

♣ A96

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

1. strong

### Board: 43

Dealer: East

Vul: None

North HCP: 13

South HCP: 10

Contract: 2 ♥ North

North:

♠ A94

♥ KQJ3

♦ 32

♣ QJ53

South:

♠ QT8

♥ 7642

♦ KJ

♣ AT82

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

1. Stayman

### Board: 44

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 7+1

Contract: 4 ♠ North

North:

♠ AQJ2

♥ KT54

♦ KQ8

♣ K5

South:

♠ K987

♥ A96

♦ 5

♣ 87643

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

<b>Board: 40</b>	♠ AKQ72	You bid first.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: None	♦ QJT	
HCP: 20+1	♣ 54	

---

<b>Board: 41</b>	♠ AQT6	You bid first.
Dealer: South	♥ 9873	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 12	♣ Q63	

---

<b>Board: 42</b>	♠ K965	Partner bids first.
Dealer: North	♥ 876	The opponents are silent.
Vul: Both	♦ K98	
HCP: 10	♣ A96	

---

<b>Board: 43</b>	♠ QT8	RHO opens the bidding 1 ♠.
Dealer: East	♥ 7642	You bid next.
Vul: None	♦ KJ	
HCP: 10	♣ AT82	

---

<b>Board: 44</b>	♠ K987	Partner bids first.
Dealer: North	♥ A96	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 7+1	♣ 87643	

## Both hands (Answers Page)

### Board: 40

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 20+1

Contract: 4 ♠ North

North:

♠ T9864

♥ 75

♦ K752

♣ Q3

South:

♠ AKQ72

♥ AKJ

♦ QJT

♣ 54

W	N	E	S
			1 ♠
Pass	4 ♠	All Pass	

### Board: 41

Dealer: South

Vul: E-W

North HCP: 15+2

South HCP: 12

Contract: 3NT North

North:

♠ K95

♥ Q5

♦ KQJT65

♣ A4

South:

♠ AQT6

♥ 9873

♦ A4

♣ Q63

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

### Board: 42

Dealer: North

Vul: Both

North HCP: 22

South HCP: 10

Contract: 3NT North

North:

♠ AJT

♥ AQT2

♦ AQ53

♣ KQ

South:

♠ K965

♥ 876

♦ K98

♣ A96

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

1. strong

### Board: 43

Dealer: East

Vul: None

North HCP: 13

South HCP: 10

Contract: 2 ♥ North

North:

♠ A94

♥ KQJ3

♦ 32

♣ QJ53

South:

♠ QT8

♥ 7642

♦ KJ

♣ AT82

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

1. Stayman

### Board: 44

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 7+1

Contract: 4 ♠ North

North:

♠ AQJ2

♥ KT54

♦ KQ8

♣ K5

South:

♠ K987

♥ A96

♦ 5

♣ 87643

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



<b>Board: 45</b>	♠ J	Partner bids first.
Dealer: South	♥ J9876532	East (LHO) bids 1 ♠ if possible.
Vul: Both	♦ AT	West (RHO) bids 3 ♠ if possible.
HCP: 6+4	♣ 95	
<hr/>		
<b>Board: 46</b>	♠ 97642	LHO opens the bidding 1 ♦.
Dealer: East	♥ Q7	Partner bids next.
Vul: None	♦ Q632	West (RHO) bids 1 ♥ if possible.
HCP: 4+1	♣ 95	East (LHO) Doubles 1 ♠ if possible.
		West (RHO) bids 2 ♥ if possible.
<hr/>		
<b>Board: 47</b>	♠ AT5	You bid first.
Dealer: North	♥ T32	West (RHO) bids 3 ♥ if possible.
Vul: N-S	♦ A4	
HCP: 14+1	♣ AQ754	
<hr/>		
<b>Board: 48</b>	♠ K62	Partner bids first.
Dealer: South	♥ A963	The opponents are silent.
Vul: E-W	♦ A975	
HCP: 18	♣ AK	

## Both hands (Answers Page)

### Board: 45

Dealer: South

Vul: Both

North HCP: 6+4

South HCP: 18

Contract: 6♥ South

North:

♠ J  
♥ J9876532  
♦ AT  
♣ 95

South:

♠ A3  
♥ AKQ  
♦ K543  
♣ Q863

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

1. A=1/5 or 4/5

### Board: 46

Dealer: East

Vul: None

North HCP: 4+1

South HCP: 18+1

Contract: 3NT South

North:

♠ 97642  
♥ Q7  
♦ Q632  
♣ 95

South:

♠ K3  
♥ A96  
♦ AJ4  
♣ AQ632

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

### Board: 47

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8+1

Contract: 4♣ North

North:

♠ AT5  
♥ T32  
♦ A4  
♣ AQ754

South:

♠ 832  
♥ KJ5  
♦ 73  
♣ KJT98

W	N	E	S
	1♣	Pass	3♣
3♥	4♣	All Pass	

### Board: 48

Dealer: South

Vul: E-W

North HCP: 18

South HCP: 13

Contract: 3NT North

North:

♠ K62  
♥ A963  
♦ A975  
♣ AK

South:

♠ AJ3  
♥ KQ8  
♦ Q63  
♣ JT94

W	N	E	S
			1♣
Pass	1♥	Pass	1NT
Pass	3NT	All Pass	

<b>Board: 45</b>	♠ A3	You bid first.
Dealer: South	♥ AKQ	East (RHO) bids 1 ♠ if possible.
Vul: Both	♦ K543	West (LHO) bids 3 ♠ if possible.
HCP: 18	♣ Q863	
<hr/>		
<b>Board: 46</b>	♠ K3	RHO opens the bidding 1 ♦.
Dealer: East	♥ A96	You bid next.
Vul: None	♦ AJ4	West (LHO) bids 1 ♥ if possible.
HCP: 18+1	♣ AQ632	East (RHO) Doubles 1 ♠ if possible.
		West (LHO) bids 2 ♥ if possible.
<hr/>		
<b>Board: 47</b>	♠ 832	Partner bids first.
Dealer: North	♥ KJ5	West (LHO) bids 3 ♥ if possible.
Vul: N-S	♦ 73	
HCP: 8+1	♣ KJT98	
<hr/>		
<b>Board: 48</b>	♠ AJ3	You bid first.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: E-W	♦ Q63	
HCP: 13	♣ JT94	

## Both hands (Answers Page)

### Board: 45

Dealer: South

Vul: Both

North HCP: 6+4

South HCP: 18

Contract: 6♥ South

North:

♠ J  
♥ J9876532  
♦ AT  
♣ 95

South:

♠ A3  
♥ AKQ  
♦ K543  
♣ Q863

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

1. A=1/5 or 4/5

### Board: 46

Dealer: East

Vul: None

North HCP: 4+1

South HCP: 18+1

Contract: 3NT South

North:

♠ 97642  
♥ Q7  
♦ Q632  
♣ 95

South:

♠ K3  
♥ A96  
♦ AJ4  
♣ AQ632

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

### Board: 47

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8+1

Contract: 4♣ North

North:

♠ AT5  
♥ T32  
♦ A4  
♣ AQ754

South:

♠ 832  
♥ KJ5  
♦ 73  
♣ KJT98

W	N	E	S
	1♣	Pass	3♣
3♥	4♣	All Pass	

### Board: 48

Dealer: South

Vul: E-W

North HCP: 18

South HCP: 13

Contract: 3NT North

North:

♠ K62  
♥ A963  
♦ A975  
♣ AK

South:

♠ AJ3  
♥ KQ8  
♦ Q63  
♣ JT94

W	N	E	S
			1♣
Pass	1♥	Pass	1NT
Pass	3NT	All Pass	

<b>Board: 49</b>	♠ AK8	You bid first.
Dealer: North	♥ KQT	East (LHO) bids 3♥ if possible.
Vul: None	♦ K7	
HCP: 20+1	♣ AJT82	

---

<b>Board: 50</b>	♠ 83	Partner bids first.
Dealer: South	♥ 8752	The opponents are silent.
Vul: N-S	♦ AQT	
HCP: 10	♣ AT94	

---

<b>Board: 51</b>	♠ T4	You bid first.
Dealer: North	♥ AK5	The opponents are silent.
Vul: E-W	♦ AKQJT	
HCP: 18+1	♣ J53	

---

<b>Board: 52</b>	♠ QJT	Partner bids first.
Dealer: South	♥ KQ94	The opponents are silent.
Vul: Both	♦ AT4	
HCP: 16	♣ KJ9	

---

<b>Board: 53</b>	♠ 65	You bid first.
Dealer: North	♥ AKT4	The opponents are silent.
Vul: N-S	♦ AQJ	
HCP: 17	♣ K743	

## Both hands (Answers Page)

### Board: 49

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 7+4

Contract: 3NT South

North:

♠ AK8

♥ KQT

♦ K7

♣ AJT82

South:

♠ J7

♥ 2

♦ AQT65432

♣ 53

W	N	E	S
	2NT	3♥	3NT

All Pass

### Board: 50

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 15+1

Contract: 3NT North

North:

♠ 83

♥ 8752

♦ AQT

♣ AT94

South:

♠ AQJ62

♥ T94

♦ K7

♣ KQ5

W	N	E	S
			1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

### Board: 51

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 6

Contract: 2NT North

North:

♠ T4

♥ AK5

♦ AKQJT

♣ J53

South:

♠ KJ65

♥ 873

♦ 974

♣ Q87

W	N	E	S
	1♦	Pass	1♠

Pass 2NT All Pass

### Board: 52

Dealer: South

Vul: Both

North HCP: 16

South HCP: 19+1

Contract: 6♠ North

North:

♠ QJT

♥ KQ94

♦ AT4

♣ KJ9

South:

♠ AK943

♥ AJ5

♦ K53

♣ A4

W	N	E	S
			1♠

Pass 2♣ Pass 3NT

Pass 6♠ All Pass

### Board: 53

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 8+1

Contract: 3NT North

North:

♠ 65

♥ AKT4

♦ AQJ

♣ K743

South:

♠ KT987

♥ 972

♦ 95

♣ AJ5

W	N	E	S
	1NT	Pass	2♥

Pass 2♠ Pass 2NT

Pass 3NT All Pass

<b>Board: 49</b>	♠ J7	Partner bids first.
Dealer: North	♥ 2	East (RHO) bids 3♥ if possible.
Vul: None	♦ AQT65432	
HCP: 7+4	♣ 53	

---

<b>Board: 50</b>	♠ AQJ62	You bid first.
Dealer: South	♥ T94	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 15+1	♣ KQ5	

---

<b>Board: 51</b>	♠ KJ65	Partner bids first.
Dealer: North	♥ 873	The opponents are silent.
Vul: E-W	♦ 974	
HCP: 6	♣ Q87	

---

<b>Board: 52</b>	♠ AK943	You bid first.
Dealer: South	♥ AJ5	The opponents are silent.
Vul: Both	♦ K53	
HCP: 19+1	♣ A4	

---

<b>Board: 53</b>	♠ KT987	Partner bids first.
Dealer: North	♥ 972	The opponents are silent.
Vul: N-S	♦ 95	
HCP: 8+1	♣ AJ5	

## Both hands (Answers Page)

### Board: 49

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 7+4

Contract: 3NT South

North:

♠ AK8

♥ KQT

♦ K7

♣ AJT82

South:

♠ J7

♥ 2

♦ AQT65432

♣ 53

W	N	E	S
	2NT	3♥	3NT

All Pass

### Board: 50

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 15+1

Contract: 3NT North

North:

♠ 83

♥ 8752

♦ AQT

♣ AT94

South:

♠ AQJ62

♥ T94

♦ K7

♣ KQ5

W	N	E	S
			1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

### Board: 51

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 6

Contract: 2NT North

North:

♠ T4

♥ AK5

♦ AKQJT

♣ J53

South:

♠ KJ65

♥ 873

♦ 974

♣ Q87

W	N	E	S
	1♦	Pass	1♠

Pass 2NT All Pass

### Board: 52

Dealer: South

Vul: Both

North HCP: 16

South HCP: 19+1

Contract: 6♠ North

North:

♠ QJT

♥ KQ94

♦ AT4

♣ KJ9

South:

♠ AK943

♥ AJ5

♦ K53

♣ A4

W	N	E	S
			1♠

Pass 2♣ Pass 3NT

Pass 6♠ All Pass

### Board: 53

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 8+1

Contract: 3NT North

North:

♠ 65

♥ AKT4

♦ AQJ

♣ K743

South:

♠ KT987

♥ 972

♦ 95

♣ AJ5

W	N	E	S
	1NT	Pass	2♥

Pass 2♠ Pass 2NT

Pass 3NT All Pass



<b>Board: 54</b>	♠ A82	Partner bids first.
Dealer: South	♥ Q76	The opponents are silent.
Vul: E-W	♦ T963	
HCP: 6	♣ T42	

---

<b>Board: 55</b>	♠ AK8	You bid first.
Dealer: North	♥ A9875	The opponents are silent.
Vul: Both	♦ T7	
HCP: 15+1	♣ A84	

---

<b>Board: 56</b>	♠ T632	Partner bids first.
Dealer: South	♥ J32	The opponents are silent.
Vul: None	♦ 965	
HCP: 1	♣ T84	

---

<b>Board: 57</b>	♠ KQT4	You bid first.
Dealer: North	♥ KQJ	The opponents are silent.
Vul: E-W	♦ QT8	
HCP: 18	♣ KQ9	

---

<b>Board: 58</b>	♠ AKT874	Partner bids first.
Dealer: South	♥ T73	The opponents are silent.
Vul: Both	♦ J7	
HCP: 8+2	♣ T7	

## Both hands (Answers Page)

### Board: 54

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 22+1

Contract: 3NT North

North:

♠ A82

♥ Q76

♦ T963

♣ T42

South:

♠ KJT

♥ A32

♦ AK852

♣ AK

W N E S

2♣<sup>1</sup>

Pass 2♦<sup>2</sup> Pass 2NT

Pass 3NT All Pass

1. strong

2. waiting

### Board: 55

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 10

Contract: 3NT South

North:

♠ AK8

♥ A9875

♦ T7

♣ A84

South:

♠ 9543

♥ 632

♦ AK9

♣ KT5

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 56

Dealer: South

Vul: None

North HCP: 1

South HCP: 17

Contract: 1NT South

North:

♠ T632

♥ J32

♦ 965

♣ T84

South:

♠ AK5

♥ AK86

♦ KT7

♣ 765

W N E S

1NT

All Pass

### Board: 57

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 12+1

Contract: 3NT South

North:

♠ KQT4

♥ KQJ

♦ QT8

♣ KQ9

South:

♠ A92

♥ 9754

♦ AK962

♣ J

W N E S

1♣ Pass 1♦

Pass 2NT Pass 3♥

Pass 3♠ Pass 3NT

All Pass

### Board: 58

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 20

Contract: 6♠ North

North:

♠ AKT874

♥ T73

♦ J7

♣ T7

South:

♠ J3

♥ AKJ

♦ AQ84

♣ KQ92

W N E S

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT Pass 5♥<sup>2</sup>

Pass 6♠ All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=0

<b>Board: 54</b>	♠ KJT	You bid first.
Dealer: South	♥ A32	The opponents are silent.
Vul: E-W	♦ AK852	
HCP: 22+1	♣ AK	

---

<b>Board: 55</b>	♠ 9543	Partner bids first.
Dealer: North	♥ 632	The opponents are silent.
Vul: Both	♦ AK9	
HCP: 10	♣ KT5	

---

<b>Board: 56</b>	♠ AK5	You bid first.
Dealer: South	♥ AK86	The opponents are silent.
Vul: None	♦ KT7	
HCP: 17	♣ 765	

---

<b>Board: 57</b>	♠ A92	Partner bids first.
Dealer: North	♥ 9754	The opponents are silent.
Vul: E-W	♦ AK962	
HCP: 12+1	♣ J	

---

<b>Board: 58</b>	♠ J3	You bid first.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: Both	♦ AQ84	
HCP: 20	♣ KQ92	

## Both hands (Answers Page)

### Board: 54

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 22+1

Contract: 3NT North

North:

♠ A82

♥ Q76

♦ T963

♣ T42

South:

♠ KJT

♥ A32

♦ AK852

♣ AK

W N E S

2♣<sup>1</sup>

Pass 2♦<sup>2</sup> Pass 2NT

Pass 3NT All Pass

1. strong

2. waiting

### Board: 55

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 10

Contract: 3NT South

North:

♠ AK8

♥ A9875

♦ T7

♣ A84

South:

♠ 9543

♥ 632

♦ AK9

♣ KT5

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 56

Dealer: South

Vul: None

North HCP: 1

South HCP: 17

Contract: 1NT South

North:

♠ T632

♥ J32

♦ 965

♣ T84

South:

♠ AK5

♥ AK86

♦ KT7

♣ 765

W N E S

1NT

All Pass

### Board: 57

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 12+1

Contract: 3NT South

North:

♠ KQT4

♥ KQJ

♦ QT8

♣ KQ9

South:

♠ A92

♥ 9754

♦ AK962

♣ J

W N E S

1♣ Pass 1♦

Pass 2NT Pass 3♥

Pass 3♠ Pass 3NT

All Pass

### Board: 58

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 20

Contract: 6♠ North

North:

♠ AKT874

♥ T73

♦ J7

♣ T7

South:

♠ J3

♥ AKJ

♦ AQ84

♣ KQ92

W N E S

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT Pass 5♥<sup>2</sup>

Pass 6♠ All Pass

1. Texas

2. A=2/5 or 5/5, Q(S)=0

**Board: 59**

♠ K92

Partner bids first.

Dealer: South

♥ AQ52

The opponents are silent.

Vul: None

♦ 765

HCP: 10

♣ J75

**Board: 60**

♠ 63

Partner bids first.

Dealer: South

♥ AKT973

The opponents are silent.

Vul: N-S

♦ QT32

HCP: 9+2

♣ 7

**Board: 61**

♠ AQ

You bid first.

Dealer: North

♥ AT8

The opponents are silent.

Vul: Both

♦ AKQ52

HCP: 23+1

♣ A85

**Board: 62**

♠ QJ9

You bid first.

Dealer: North

♥ QJ

West (RHO) bids 1♥ if possible.

Vul: None

♦ AK5

East (LHO) bids 2♥ if possible.

HCP: 19+1

♣ AQT84

**Board: 63**

♠ KQ4

You bid first.

Dealer: North

♥ QJ7

West (RHO) Doubles 2♦ if possible.

Vul: N-S

♦ A6

HCP: 15+1

♣ KT653

## Both hands (Answers Page)

### Board: 59

Dealer: South

Vul: None

North HCP: 10

South HCP: 13

Contract: 1NT North

North:

♠ K92

♥ AQ52

♦ 765

♣ J75

South:

♠ T743

♥ KJ9

♦ KQ9

♣ A86

W N E S

Pass 1♥ Pass 1♣

Pass 1NT All Pass

### Board: 60

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 20

Contract: 6♥ North

North:

♠ 63

♥ AKT973

♦ QT32

♣ 7

South:

♠ AKQ5

♥ J6

♦ AKJ

♣ Q865

W N E S

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT Pass 5♥<sup>2</sup>

Pass 6♥ All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 61

Dealer: North

Vul: Both

North HCP: 23+1

South HCP: 0+1

Contract: 2NT North

North:

♠ AQ

♥ AT8

♦ AKQ52

♣ A85

South:

♠ 9876

♥ 72

♦ T9743

♣ 93

W N E S

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

Pass 2NT All Pass

1. strong

2. waiting

### Board: 62

Dealer: North

Vul: None

North HCP: 19+1

South HCP: 4+1

Contract: 3♦ North

North:

♠ QJ9

♥ QJ

♦ AK5

♣ AQT84

South:

♠ AT65

♥ T95

♦ 98763

♣ 7

W N E S

Pass 1♣ Pass 1♦

1♥ 2♣ 2♥ Pass

Pass 3♦ All Pass

### Board: 63

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 10+2

Contract: 4♥ North

North:

♠ KQ4

♥ QJ7

♦ A6

♣ KT653

South:

♠ A5

♥ T96542

♦ 85

♣ AQ4

W N E S

Pass 1NT Pass 2♦

X 2♥ Pass 2♠

Pass 3♣ Pass 4♣

Pass 4♥ All Pass

<b>Board: 59</b>	♠ T743	You bid first.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: None	♦ KQ9	
HCP: 13	♣ A86	

---

<b>Board: 60</b>	♠ AKQ5	You bid first.
Dealer: South	♥ J6	The opponents are silent.
Vul: N-S	♦ AKJ	
HCP: 20	♣ Q865	

---

<b>Board: 61</b>	♠ 9876	Partner bids first.
Dealer: North	♥ 72	The opponents are silent.
Vul: Both	♦ T9743	
HCP: 0+1	♣ 93	

---

<b>Board: 62</b>	♠ AT65	Partner bids first.
Dealer: North	♥ T95	West (LHO) bids 1 ♥ if possible.
Vul: None	♦ 98763	East (RHO) bids 2 ♥ if possible.
HCP: 4+1	♣ 7	

---

<b>Board: 63</b>	♠ A5	Partner bids first.
Dealer: North	♥ T96542	West (LHO) Doubles 2 ♦ if possible.
Vul: N-S	♦ 85	
HCP: 10+2	♣ AQ4	

## Both hands (Answers Page)

### Board: 59

Dealer: South

Vul: None

North HCP: 10

South HCP: 13

Contract: 1NT North

North:

♠ K92

♥ AQ52

♦ 765

♣ J75

South:

♠ T743

♥ KJ9

♦ KQ9

♣ A86

W N E S

Pass 1♥ Pass 1♣

Pass 1NT All Pass

### Board: 60

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 20

Contract: 6♥ North

North:

♠ 63

♥ AKT973

♦ QT32

♣ 7

South:

♠ AKQ5

♥ J6

♦ AKJ

♣ Q865

W N E S

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT Pass 5♥<sup>2</sup>

Pass 6♥ All Pass

1. Texas

2. A=2/5 or 5/5, Q(H)=0

### Board: 61

Dealer: North

Vul: Both

North HCP: 23+1

South HCP: 0+1

Contract: 2NT North

North:

♠ AQ

♥ AT8

♦ AKQ52

♣ A85

South:

♠ 9876

♥ 72

♦ T9743

♣ 93

W N E S

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

Pass 2NT All Pass

1. strong

2. waiting

### Board: 62

Dealer: North

Vul: None

North HCP: 19+1

South HCP: 4+1

Contract: 3♦ North

North:

♠ QJ9

♥ QJ

♦ AK5

♣ AQT84

South:

♠ AT65

♥ T95

♦ 98763

♣ 7

W N E S

Pass 1♣ Pass 1♦

1♥ 2♣ 2♥ Pass

Pass 3♦ All Pass

### Board: 63

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 10+2

Contract: 4♥ North

North:

♠ KQ4

♥ QJ7

♦ A6

♣ KT653

South:

♠ A5

♥ T96542

♦ 85

♣ AQ4

W N E S

Pass 1NT Pass 2♦

X 2♥ Pass 2♠

Pass 3♣ Pass 4♣

Pass 4♥ All Pass



**Board: 64**

♠ Q96

Partner bids first.

Dealer: South

♥ JT975

The opponents are silent.

Vul: E-W

♦ 93

HCP: 4+1

♣ J96

**Board: 65**

♠ K765

Partner bids first.

Dealer: South

♥ KJ754

East (LHO) bids 3 ♦ if possible.

Vul: None

♦ 5

HCP: 7+1

♣ T97

**Board: 66**

♠ Q86

Partner bids first.

Dealer: South

♥ T98

The opponents are silent.

Vul: N-S

♦ QJ952

HCP: 8+1

♣ QJ

**Board: 67**

♠ AKQ8

You bid first.

Dealer: North

♥ KQ53

The opponents are silent.

Vul: E-W

♦ AQ7

HCP: 23

♣ K8

**Board: 68**

♠ AKJ2

You bid first.

Dealer: North

♥ QJT5

The opponents are silent.

Vul: Both

♦ AK6

HCP: 19

♣ J9

## Both hands (Answers Page)

### Board: 64

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 20+1

Contract: 3♥ South

North:

♠ Q96

♥ JT975

♦ 93

♣ J96

South:

♠ KT5

♥ AQ4

♦ AKT75

♣ A5

W	N	E	S
			2NT

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

All Pass

### Board: 65

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 19

Contract: 3♥ South

North:

♠ K765

♥ KJ754

♦ 5

♣ T97

South:

♠ AJ3

♥ AQ93

♦ KT4

♣ AJ4

W	N	E	S
			1♣

Pass	1♥	3♦	3♥
------	----	----	----

All Pass

### Board: 66

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 18+1

Contract: 4♠ North

North:

♠ Q86

♥ T98

♦ QJ952

♣ QJ

South:

♠ AKJT3

♥ 72

♦ AK4

♣ K54

W	N	E	S
			1♠

Pass	2♠	Pass	2NT
------	----	------	-----

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

### Board: 67

Dealer: North

Vul: E-W

North HCP: 23

South HCP: 4+2

Contract: 3NT South

North:

♠ AKQ8

♥ KQ53

♦ AQ7

♣ K8

South:

♠ J63

♥ 76

♦ 95

♣ QJT752

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

Pass	2NT	Pass	3NT
------	-----	------	-----

All Pass

1. strong  
2. waiting

### Board: 68

Dealer: North

Vul: Both

North HCP: 19

South HCP: 7

Contract: 4♠ North

North:

♠ AKJ2

♥ QJT5

♦ AK6

♣ J9

South:

♠ QT53

♥ A74

♦ J52

♣ 764

W	N	E	S
	1♦	Pass	1♠

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

<b>Board: 64</b>	♠ KT5	You bid first.
Dealer: South	♥ AQ4	The opponents are silent.
Vul: E-W	♦ AKT75	
HCP: 20+1	♣ A5	

---

<b>Board: 65</b>	♠ AJ3	You bid first.
Dealer: South	♥ AQ93	East (RHO) bids 3 ♦ if possible.
Vul: None	♦ KT4	
HCP: 19	♣ AJ4	

---

<b>Board: 66</b>	♠ AKJT3	You bid first.
Dealer: South	♥ 72	The opponents are silent.
Vul: N-S	♦ AK4	
HCP: 18+1	♣ K54	

---

<b>Board: 67</b>	♠ J63	Partner bids first.
Dealer: North	♥ 76	The opponents are silent.
Vul: E-W	♦ 95	
HCP: 4+2	♣ QJT752	

---

<b>Board: 68</b>	♠ QT53	Partner bids first.
Dealer: North	♥ A74	The opponents are silent.
Vul: Both	♦ J52	
HCP: 7	♣ 764	

## Both hands (Answers Page)

### Board: 64

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 20+1

Contract: 3♥ South

North:

♠ Q96

♥ JT975

♦ 93

♣ J96

South:

♠ KT5

♥ AQ4

♦ AKT75

♣ A5

W	N	E	S
			2NT

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

All Pass

### Board: 65

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 19

Contract: 3♥ South

North:

♠ K765

♥ KJ754

♦ 5

♣ T97

South:

♠ AJ3

♥ AQ93

♦ KT4

♣ AJ4

W	N	E	S
			1♣

Pass	1♥	3♦	3♥
------	----	----	----

All Pass

### Board: 66

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 18+1

Contract: 4♠ North

North:

♠ Q86

♥ T98

♦ QJ952

♣ QJ

South:

♠ AKJT3

♥ 72

♦ AK4

♣ K54

W	N	E	S
			1♠

Pass	2♠	Pass	2NT
------	----	------	-----

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

### Board: 67

Dealer: North

Vul: E-W

North HCP: 23

South HCP: 4+2

Contract: 3NT South

North:

♠ AKQ8

♥ KQ53

♦ AQ7

♣ K8

South:

♠ J63

♥ 76

♦ 95

♣ QJT752

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

Pass	2NT	Pass	3NT
------	-----	------	-----

All Pass

1. strong  
2. waiting

### Board: 68

Dealer: North

Vul: Both

North HCP: 19

South HCP: 7

Contract: 4♠ North

North:

♠ AKJ2

♥ QJT5

♦ AK6

♣ J9

South:

♠ QT53

♥ A74

♦ J52

♣ 764

W	N	E	S
	1♦	Pass	1♠

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

**Board: 69**

♠ J

Partner bids first.

Dealer: South

♥ Q95

The opponents are silent.

Vul: N-S

♦ AKQ3

HCP: 12+1

♣ T7654

**Board: 70**

♠ K3

Partner bids first.

Dealer: South

♥ Q752

The opponents are silent.

Vul: E-W

♦ Q2

HCP: 7+1

♣ T8754

**Board: 71**

♠ AQ

You bid first.

Dealer: North

♥ 732

East (LHO) bids 1♥ if possible.

Vul: Both

♦ AKQ52

HCP: 19+1

♣ KJ3

**Board: 72**

♠ Q965

Partner bids first.

Dealer: South

♥ K6

West (RHO) bids 1♠ if possible.

Vul: None

♦ KQJ4

West (RHO) bids 2♠ if possible.

HCP: 11

♣ T86

**Board: 73**

♠ AKT

Partner bids first.

Dealer: South

♥ KQJ7

The opponents are silent.

Vul: E-W

♦ Q84

HCP: 15

♣ 976

## Both hands (Answers Page)

### Board: 69

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12+1

Contract: 3NT North

North:

♠ J

♥ Q95

♦ AKQ3

♣ T7654

South:

♠ AQ853

♥ K32

♦ J9

♣ Q98

W N E S

Pass 1NT<sup>1</sup> Pass 2♣

Pass 3NT All Pass

1. forcing 1NT

### Board: 70

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 19+1

Contract: 3NT North

North:

♠ K3

♥ Q752

♦ Q2

♣ T8754

South:

♠ A9

♥ AK4

♦ K53

♣ KQ963

W N E S

Pass 1♥ Pass 2NT

Pass 3NT All Pass

### Board: 71

Dealer: North

Vul: Both

North HCP: 19+1

South HCP: 5

Contract: 2♦ North

North:

♠ AQ

♥ 732

♦ AKQ52

♣ KJ3

South:

♠ 9762

♥ K84

♦ T73

♣ Q85

W N E S

Pass 1♦ 1♥ X

Pass 2♦ All Pass

### Board: 72

Dealer: South

Vul: None

North HCP: 11

South HCP: 13+1

Contract: 3♦ North

North:

♠ Q965

♥ K6

♦ KQJ4

♣ T86

South:

♠ A7

♥ JT5

♦ A9865

♣ A95

W N E S

1♠ 1NT Pass Pass

2♠ 3♦ All Pass

### Board: 73

Dealer: South

Vul: E-W

North HCP: 15

South HCP: 12

Contract: 4♥ North

North:

♠ AKT

♥ KQJ7

♦ Q84

♣ 976

South:

♠ 9853

♥ A653

♦ AK7

♣ JT

W N E S

Pass 1♥ Pass 2♥

Pass 2NT Pass 3♦

Pass 4♥ All Pass

<b>Board: 69</b>	♠ AQ853	You bid first.
Dealer: South	♥ K32	The opponents are silent.
Vul: N-S	♦ J9	
HCP: 12+1	♣ Q98	

---

<b>Board: 70</b>	♠ A9	You bid first.
Dealer: South	♥ AK4	The opponents are silent.
Vul: E-W	♦ K53	
HCP: 19+1	♣ KQ963	

---

<b>Board: 71</b>	♠ 9762	Partner bids first.
Dealer: North	♥ K84	East (RHO) bids 1♥ if possible.
Vul: Both	♦ T73	
HCP: 5	♣ Q85	

---

<b>Board: 72</b>	♠ A7	You bid first.
Dealer: South	♥ JT5	West (LHO) bids 1♠ if possible.
Vul: None	♦ A9865	West (LHO) bids 2♠ if possible.
HCP: 13+1	♣ A95	

---

<b>Board: 73</b>	♠ 9853	You bid first.
Dealer: South	♥ A653	The opponents are silent.
Vul: E-W	♦ AK7	
HCP: 12	♣ JT	

## Both hands (Answers Page)

### Board: 69

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12+1

Contract: 3NT North

North:

♠ J

♥ Q95

♦ AKQ3

♣ T7654

South:

♠ AQ853

♥ K32

♦ J9

♣ Q98

W N E S

Pass 1NT<sup>1</sup> Pass 2♣

Pass 3NT All Pass

1. forcing 1NT

### Board: 70

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 19+1

Contract: 3NT North

North:

♠ K3

♥ Q752

♦ Q2

♣ T8754

South:

♠ A9

♥ AK4

♦ K53

♣ KQ963

W N E S

Pass 1♥ Pass 2NT

Pass 3NT All Pass

### Board: 71

Dealer: North

Vul: Both

North HCP: 19+1

South HCP: 5

Contract: 2♦ North

North:

♠ AQ

♥ 732

♦ AKQ52

♣ KJ3

South:

♠ 9762

♥ K84

♦ T73

♣ Q85

W N E S

Pass 1♦ 1♥ X

Pass 2♦ All Pass

### Board: 72

Dealer: South

Vul: None

North HCP: 11

South HCP: 13+1

Contract: 3♦ North

North:

♠ Q965

♥ K6

♦ KQJ4

♣ T86

South:

♠ A7

♥ JT5

♦ A9865

♣ A95

W N E S

1♠ 1NT Pass Pass

2♠ 3♦ All Pass

### Board: 73

Dealer: South

Vul: E-W

North HCP: 15

South HCP: 12

Contract: 4♥ North

North:

♠ AKT

♥ KQJ7

♦ Q84

♣ 976

South:

♠ 9853

♥ A653

♦ AK7

♣ JT

W N E S

Pass 1♥ Pass 2♥

Pass 2NT Pass 3♦

Pass 4♥ All Pass



<b>Board: 74</b>	♠ K82	You bid first.
Dealer: North	♥ Q972	West (RHO) bids 2NT if possible.
Vul: Both	♦ K93	
HCP: 12	♣ A74	

---

<b>Board: 75</b>	♠ A974	You bid first.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: None	♦ AKJ5	
HCP: 16	♣ 65	

---

<b>Board: 76</b>	♠ J3	Partner bids first.
Dealer: South	♥ 84	The opponents are silent.
Vul: N-S	♦ J94	
HCP: 3+2	♣ J98732	

---

<b>Board: 77</b>	♠ KQ2	You bid first.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: Both	♦ QT43	
HCP: 17	♣ AT8	

## Both hands (Answers Page)

### Board: 74

Dealer: North

Vul: Both

North HCP: 12

South HCP: 17+3

Contract: 4♥ North

North:

♠ K82

♥ Q972

♦ K93

♣ A74

South:

♠ A4

♥ AKJT84

♦ -

♣ KQT86

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

1. Unusual 2NT

### Board: 75

Dealer: North

Vul: None

North HCP: 16

South HCP: 4+1

Contract: 1NT North

North:

♠ A974

♥ KJ5

♦ AKJ5

♣ 65

South:

♠ QT85

♥ Q74

♦ 87643

♣ 4

W	N	E	S
	1NT	All Pass	

### Board: 76

Dealer: South

Vul: N-S

North HCP: 3+2

South HCP: 23+1

Contract: 4♣ South

North:

♠ J3

♥ 84

♦ J94

♣ J98732

South:

♠ AK976

♥ Q63

♦ AKT

♣ AK

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

1. strong

2. waiting

3. Minor Suit Transfers after 2NT

4. automat

### Board: 77

Dealer: North

Vul: Both

North HCP: 17

South HCP: 12+1

Contract: 4♠ North

North:

♠ KQ2

♥ AQ6

♦ QT43

♣ AT8

South:

♠ J9865

♥ K42

♦ KJ9

♣ KJ

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

<b>Board: 74</b>	♠ A4	Partner bids first.
Dealer: North	♥ AKJT84	West (LHO) bids 2NT if possible.
Vul: Both	♦ -	
HCP: 17+3	♣ KQT86	

---

<b>Board: 75</b>	♠ QT85	Partner bids first.
Dealer: North	♥ Q74	The opponents are silent.
Vul: None	♦ 87643	
HCP: 4+1	♣ 4	

---

<b>Board: 76</b>	♠ AK976	You bid first.
Dealer: South	♥ Q63	The opponents are silent.
Vul: N-S	♦ AKT	
HCP: 23+1	♣ AK	

---

<b>Board: 77</b>	♠ J9865	Partner bids first.
Dealer: North	♥ K42	The opponents are silent.
Vul: Both	♦ KJ9	
HCP: 12+1	♣ KJ	

## Both hands (Answers Page)

### Board: 74

Dealer: North

Vul: Both

North HCP: 12

South HCP: 17+3

Contract: 4♥ North

North:

♠ K82

♥ Q972

♦ K93

♣ A74

South:

♠ A4

♥ AKJT84

♦ -

♣ KQT86

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

1. Unusual 2NT

### Board: 75

Dealer: North

Vul: None

North HCP: 16

South HCP: 4+1

Contract: 1NT North

North:

♠ A974

♥ KJ5

♦ AKJ5

♣ 65

South:

♠ QT85

♥ Q74

♦ 87643

♣ 4

W	N	E	S
	1NT	All Pass	

### Board: 76

Dealer: South

Vul: N-S

North HCP: 3+2

South HCP: 23+1

Contract: 4♣ South

North:

♠ J3

♥ 84

♦ J94

♣ J98732

South:

♠ AK976

♥ Q63

♦ AKT

♣ AK

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

1. strong

2. waiting

3. Minor Suit Transfers after 2NT

4. automat

### Board: 77

Dealer: North

Vul: Both

North HCP: 17

South HCP: 12+1

Contract: 4♠ North

North:

♠ KQ2

♥ AQ6

♦ QT43

♣ AT8

South:

♠ J9865

♥ K42

♦ KJ9

♣ KJ

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

<b>Board: 78</b>	♠ AK52	You bid first.
Dealer: North	♥ T7	The opponents are silent.
Vul: None	♦ A87	
HCP: 18	♣ AK95	

---

<b>Board: 79</b>	♠ AQ	You bid first.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: N-S	♦ KJ86	
HCP: 17	♣ J943	

---

<b>Board: 80</b>	♠ 732	Partner bids first.
Dealer: South	♥ 73	The opponents are silent.
Vul: E-W	♦ Q95	
HCP: 3+1	♣ J9743	

---

<b>Board: 81</b>	♠ AJ92	You bid first.
Dealer: North	♥ AQ83	The opponents are silent.
Vul: None	♦ AQ4	
HCP: 19	♣ Q7	

---

<b>Board: 82</b>	♠ T97	Partner bids first.
Dealer: South	♥ AQ92	The opponents are silent.
Vul: N-S	♦ T72	
HCP: 6	♣ T53	

## Both hands (Answers Page)

### Board: 78

Dealer: North

Vul: None

North HCP: 18

South HCP: 8+1

Contract: 4 ♠ North

North:

♠ AK52

♥ T7

♦ A87

♣ AK95

South:

♠ Q963

♥ K5432

♦ K53

♣ T

W N E S

1 ♣ Pass 1 ♥

Pass 2NT Pass 3 ♠

Pass 4 ♠ All Pass

### Board: 79

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 12

Contract: 3NT South

North:

♠ AQ

♥ AQ7

♦ KJ86

♣ J943

South:

♠ J95

♥ T653

♦ A73

♣ AK8

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

### Board: 80

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 22

Contract: 3NT North

North:

♠ 732

♥ 73

♦ Q95

♣ J9743

South:

♠ AKT

♥ KJ85

♦ KJ62

♣ AK

W N E S

2 ♣<sup>1</sup>

Pass 2 ♦<sup>2</sup> Pass 2NT

Pass 3NT All Pass

1. strong

2. waiting

### Board: 81

Dealer: North

Vul: None

North HCP: 19

South HCP: 5

Contract: 1 ♦ North

North:

♠ AJ92

♥ AQ83

♦ AQ4

♣ Q7

South:

♠ K86

♥ T752

♦ JT2

♣ J85

W N E S

1 ♦ All Pass

### Board: 82

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 21

Contract: 3NT North

North:

♠ T97

♥ AQ92

♦ T72

♣ T53

South:

♠ QJ62

♥ KJ6

♦ KQ

♣ AKQ7

W N E S

2NT

Pass 3 ♣<sup>1</sup> Pass 3 ♠

Pass 3NT All Pass

1. Stayman

<b>Board: 78</b>	♠ Q963	Partner bids first.
Dealer: North	♥ K5432	The opponents are silent.
Vul: None	♦ K53	
HCP: 8+1	♣ T	

---

<b>Board: 79</b>	♠ J95	Partner bids first.
Dealer: North	♥ T653	The opponents are silent.
Vul: N-S	♦ A73	
HCP: 12	♣ AK8	

---

<b>Board: 80</b>	♠ AKT	You bid first.
Dealer: South	♥ KJ85	The opponents are silent.
Vul: E-W	♦ KJ62	
HCP: 22	♣ AK	

---

<b>Board: 81</b>	♠ K86	Partner bids first.
Dealer: North	♥ T752	The opponents are silent.
Vul: None	♦ JT2	
HCP: 5	♣ J85	

---

<b>Board: 82</b>	♠ QJ62	You bid first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 21	♣ AKQ7	

## Both hands (Answers Page)

### Board: 78

	North:	South:	W	N	E	S
Dealer: North	♠ AK52	♠ Q963		1 ♣	Pass	1 ♥
Vul: None	♥ T7	♥ K5432	Pass	2NT	Pass	3 ♠
North HCP: 18	♦ A87	♦ K53	Pass	4 ♠	All Pass	
South HCP: 8+1	♣ AK95	♣ T				
Contract: 4 ♠ North						

### Board: 79

	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ J95		1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ AQ7	♥ T653	Pass	2 ♦	Pass	3NT
North HCP: 17	♦ KJ86	♦ A73	All Pass			
South HCP: 12	♣ J943	♣ AK8				
Contract: 3NT South						

1. Stayman

### Board: 80

	North:	South:	W	N	E	S
Dealer: South	♠ 732	♠ AKT				2 ♣ <sup>1</sup>
Vul: E-W	♥ 73	♥ KJ85	Pass	2 ♦ <sup>2</sup>	Pass	2NT
North HCP: 3+1	♦ Q95	♦ KJ62	Pass	3NT	All Pass	
South HCP: 22	♣ J9743	♣ AK				
Contract: 3NT North						

1. strong

2. waiting

### Board: 81

	North:	South:	W	N	E	S
Dealer: North	♠ AJ92	♠ K86		1 ♦	All Pass	
Vul: None	♥ AQ83	♥ T752				
North HCP: 19	♦ AQ4	♦ JT2				
South HCP: 5	♣ Q7	♣ J85				
Contract: 1 ♦ North						

### Board: 82

	North:	South:	W	N	E	S
Dealer: South	♠ T97	♠ QJ62				2NT
Vul: N-S	♥ AQ92	♥ KJ6	Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
North HCP: 6	♦ T72	♦ KQ	Pass	3NT	All Pass	
South HCP: 21	♣ T53	♣ AKQ7				
Contract: 3NT North						

1. Stayman



**Board: 83**

♠ KT4

You bid first.

Dealer: North

♥ AQ3

The opponents are silent.

Vul: E-W

♦ A84

HCP: 15

♣ Q983

**Board: 84**

♠ AKQ3

You bid first.

Dealer: North

♥ AJ8

East (LHO) Doubles 2♣ if possible.

Vul: Both

♦ AT4

HCP: 22

♣ A84

**Board: 85**

♠ A73

You bid first.

Dealer: North

♥ J8642

The opponents are silent.

Vul: N-S

♦ KJ8

HCP: 13+1

♣ AT

**Board: 86**

♠ J872

Partner bids first.

Dealer: South

♥ 9

The opponents are silent.

Vul: E-W

♦ J95

HCP: 8+1

♣ AQ863

**Board: 87**

♠ KQJ65

You bid first.

Dealer: North

♥ A85

The opponents are silent.

Vul: Both

♦ AQ6

HCP: 20+1

♣ AT

## Both hands (Answers Page)

### Board: 83

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 15

Contract: 4NT South

North:

♠ KT4

♥ AQ3

♦ A84

♣ Q983

South:

♠ AJ87

♥ K874

♦ QJ95

♣ A

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	4NT
------	----	------	-----

All Pass

1. Stayman

### Board: 84

Dealer: North

Vul: Both

North HCP: 22

South HCP: 7+1

Contract: 6♠ South

North:

♠ AKQ3

♥ AJ8

♦ AT4

♣ A84

South:

♠ J8752

♥ K42

♦ K876

♣ 9

W	N	E	S
	2♣ <sup>1</sup>	X	2♠

Pass	3♠	Pass	3NT
------	----	------	-----

Pass	4♣	Pass	6♠
------	----	------	----

All Pass

1. strong

### Board: 85

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 20

Contract: 4NT South

North:

♠ A73

♥ J8642

♦ KJ8

♣ AT

South:

♠ K864

♥ AKQ

♦ Q7

♣ KQJ9

W	N	E	S
	1♥	Pass	1♠

Pass	1NT	Pass	4NT
------	-----	------	-----

All Pass

### Board: 86

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 18+1

Contract: 3NT North

North:

♠ J872

♥ 9

♦ J95

♣ AQ863

South:

♠ KQ3

♥ KQT

♦ KQT42

♣ K7

W	N	E	S
			1♦

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

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 87

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 5+1

Contract: 3NT South

North:

♠ KQJ65

♥ A85

♦ AQ6

♣ AT

South:

♠ 973

♥ J

♦ KJT92

♣ 8642

W	N	E	S
	2NT	Pass	3NT

All Pass

<b>Board: 83</b>	♠ AJ87	Partner bids first.
Dealer: North	♥ K874	The opponents are silent.
Vul: E-W	♦ QJ95	
HCP: 15	♣ A	

---

<b>Board: 84</b>	♠ J8752	Partner bids first.
Dealer: North	♥ K42	East (RHO) Doubles 2♣ if possible.
Vul: Both	♦ K876	
HCP: 7+1	♣ 9	

---

<b>Board: 85</b>	♠ K864	Partner bids first.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: N-S	♦ Q7	
HCP: 20	♣ KQJ9	

---

<b>Board: 86</b>	♠ KQ3	You bid first.
Dealer: South	♥ KQT	The opponents are silent.
Vul: E-W	♦ KQT42	
HCP: 18+1	♣ K7	

---

<b>Board: 87</b>	♠ 973	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: Both	♦ KJT92	
HCP: 5+1	♣ 8642	

## Both hands (Answers Page)

### Board: 83

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 15

Contract: 4NT South

North:

♠ KT4

♥ AQ3

♦ A84

♣ Q983

South:

♠ AJ87

♥ K874

♦ QJ95

♣ A

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	4NT
------	----	------	-----

All Pass

1. Stayman

### Board: 84

Dealer: North

Vul: Both

North HCP: 22

South HCP: 7+1

Contract: 6♠ South

North:

♠ AKQ3

♥ AJ8

♦ AT4

♣ A84

South:

♠ J8752

♥ K42

♦ K876

♣ 9

W	N	E	S
	2♣ <sup>1</sup>	X	2♠

Pass	3♠	Pass	3NT
------	----	------	-----

Pass	4♣	Pass	6♠
------	----	------	----

All Pass

1. strong

### Board: 85

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 20

Contract: 4NT South

North:

♠ A73

♥ J8642

♦ KJ8

♣ AT

South:

♠ K864

♥ AKQ

♦ Q7

♣ KQJ9

W	N	E	S
	1♥	Pass	1♠

Pass	1NT	Pass	4NT
------	-----	------	-----

All Pass

### Board: 86

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 18+1

Contract: 3NT North

North:

♠ J872

♥ 9

♦ J95

♣ AQ863

South:

♠ KQ3

♥ KQT

♦ KQT42

♣ K7

W	N	E	S
			1♦

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

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 87

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 5+1

Contract: 3NT South

North:

♠ KQJ65

♥ A85

♦ AQ6

♣ AT

South:

♠ 973

♥ J

♦ KJT92

♣ 8642

W	N	E	S
	2NT	Pass	3NT

All Pass

<b>Board: 88</b>	♠ KQT98	Partner bids first.
Dealer: South	♥ KJ64	The opponents are silent.
Vul: None	♦ 94	
HCP: 9+1	♣ 85	
<hr/>		
<b>Board: 89</b>	♠ 53	LHO opens the bidding 1 ♣.
Dealer: East	♥ 3	Partner bids next.
Vul: N-S	♦ AKJ9632	West (RHO) bids 1 ♠ if possible.
HCP: 11+3	♣ QJ5	
<hr/>		
<b>Board: 90</b>	♠ Q97	Partner bids first.
Dealer: South	♥ AQ973	West (RHO) Doubles 2 ♥ if possible.
Vul: Both	♦ 93	
HCP: 11+1	♣ K63	
<hr/>		
<b>Board: 91</b>	♠ AK	You bid first.
Dealer: North	♥ AJ76	The opponents are silent.
Vul: None	♦ AQ54	
HCP: 22	♣ AT2	

## Both hands (Answers Page)

### Board: 88

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 20

Contract: 5♥ South

North:

♠ KQT98

♥ KJ64

♦ 94

♣ 85

South:

♠ AJ3

♥ AQT3

♦ KQ8

♣ AT6

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3♠ Pass 4NT

Pass 5♦<sup>2</sup> Pass 5♥

All Pass

1. Stayman

2. A=1/5 or 4/5

### Board: 89

Dealer: East

Vul: N-S

North HCP: 11+3

South HCP: 12+2

Contract: 3♦ North

North:

♠ 53

♥ 3

♦ AKJ9632

♣ QJ5

South:

♠ KT4

♥ Q95

♦ T

♣ AK9872

W N E S

1♣ Pass

1♠ 3♦ All Pass

### Board: 90

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 16

Contract: 2♥XX South

North:

♠ Q97

♥ AQ973

♦ 93

♣ K63

South:

♠ K543

♥ KJ

♦ KQ8

♣ AT85

W N E S

1NT

Pass 2♦ Pass 2♥

X XX All Pass

### Board: 91

Dealer: North

Vul: None

North HCP: 22

South HCP: 3+1

Contract: 3NT South

North:

♠ AK

♥ AJ76

♦ AQ54

♣ AT2

South:

♠ QT654

♥ 954

♦ 6

♣ J976

W N E S

2♣<sup>1</sup> Pass 2♦<sup>2</sup>

Pass 2NT Pass 3♥

Pass 3♠ Pass 3NT

All Pass

1. strong

2. waiting

<b>Board: 88</b>	♠ AJ3	You bid first.
Dealer: South	♥ AQT3	The opponents are silent.
Vul: None	♦ KQ8	
HCP: 20	♣ AT6	

---

<b>Board: 89</b>	♠ KT4	RHO opens the bidding 1 ♣.
Dealer: East	♥ Q95	You bid next.
Vul: N-S	♦ T	West (LHO) bids 1 ♠ if possible.
HCP: 12+2	♣ AK9872	

---

<b>Board: 90</b>	♠ K543	You bid first.
Dealer: South	♥ KJ	West (LHO) Doubles 2 ♥ if possible.
Vul: Both	♦ KQ8	
HCP: 16	♣ AT85	

---

<b>Board: 91</b>	♠ QT654	Partner bids first.
Dealer: North	♥ 954	The opponents are silent.
Vul: None	♦ 6	
HCP: 3+1	♣ J976	

## Both hands (Answers Page)

### Board: 88

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 20

Contract: 5♥ South

North:

♠ KQT98

♥ KJ64

♦ 94

♣ 85

South:

♠ AJ3

♥ AQT3

♦ KQ8

♣ AT6

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

1. Stayman

2. A=1/5 or 4/5

### Board: 89

Dealer: East

Vul: N-S

North HCP: 11+3

South HCP: 12+2

Contract: 3♦ North

North:

♠ 53

♥ 3

♦ AKJ9632

♣ QJ5

South:

♠ KT4

♥ Q95

♦ T

♣ AK9872

W	N	E	S
		1♣	Pass
1♠	3♦	All Pass	

### Board: 90

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 16

Contract: 2♥XX South

North:

♠ Q97

♥ AQ973

♦ 93

♣ K63

South:

♠ K543

♥ KJ

♦ KQ8

♣ AT85

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

### Board: 91

Dealer: North

Vul: None

North HCP: 22

South HCP: 3+1

Contract: 3NT South

North:

♠ AK

♥ AJ76

♦ AQ54

♣ AT2

South:

♠ QT654

♥ 954

♦ 6

♣ J976

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

1. strong

2. waiting



<b>Board: 92</b>	♠ AT972	Partner bids first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: N-S	♦ A74	
HCP: 13+1	♣ KT6	

---

<b>Board: 93</b>	♠ A85	You bid first.
Dealer: North	♥ AK74	The opponents are silent.
Vul: Both	♦ T53	
HCP: 20	♣ AKQ	

---

<b>Board: 94</b>	♠ K8	Partner bids first.
Dealer: South	♥ AT65	The opponents are silent.
Vul: None	♦ 632	
HCP: 10	♣ KT53	

---

<b>Board: 95</b>	♠ AK7	You bid first.
Dealer: North	♥ KQ93	The opponents are silent.
Vul: N-S	♦ AT9	
HCP: 20	♣ A95	

---

<b>Board: 96</b>	♠ AJ74	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: E-W	♦ AT53	
HCP: 20	♣ AJ3	

## Both hands (Answers Page)

### Board: 92

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 20+1

Contract: 6NT North

North:

♠ AT972

♥ Q2

♦ A74

♣ KT6

South:

♠ K86

♥ AJ8

♦ KQJ65

♣ AQ

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

### Board: 93

Dealer: North

Vul: Both

North HCP: 20

South HCP: 6

Contract: 3NT South

North:

♠ A85

♥ AK74

♦ T53

♣ AKQ

South:

♠ KT2

♥ J8

♦ J864

♣ J982

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 94

Dealer: South

Vul: None

North HCP: 10

South HCP: 20+1

Contract: 3NT North

North:

♠ K8

♥ AT65

♦ 632

♣ KT53

South:

♠ AT5

♥ K4

♦ AKQT4

♣ A42

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♦
------	-----------------	------	----

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 95

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 5

Contract: 3NT South

North:

♠ AK7

♥ KQ93

♦ AT9

♣ A95

South:

♠ T982

♥ 862

♦ Q3

♣ QJ74

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 96

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 3+1

Contract: 4♠ South

North:

♠ AJ74

♥ AQ

♦ AT53

♣ AJ3

South:

♠ K9852

♥ 7542

♦ 2

♣ T76

W	N	E	S
	2NT	Pass	3♥

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

All Pass

1. Extended acceptance after NT

<b>Board: 92</b>	♠ K86	You bid first.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: N-S	♦ KQJ65	
HCP: 20+1	♣ AQ	

---

<b>Board: 93</b>	♠ KT2	Partner bids first.
Dealer: North	♥ J8	The opponents are silent.
Vul: Both	♦ J864	
HCP: 6	♣ J982	

---

<b>Board: 94</b>	♠ AT5	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: None	♦ AKQT4	
HCP: 20+1	♣ A42	

---

<b>Board: 95</b>	♠ T982	Partner bids first.
Dealer: North	♥ 862	The opponents are silent.
Vul: N-S	♦ Q3	
HCP: 5	♣ QJ74	

---

<b>Board: 96</b>	♠ K9852	Partner bids first.
Dealer: North	♥ 7542	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 3+1	♣ T76	

## Both hands (Answers Page)

### Board: 92

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 20+1

Contract: 6NT North

North:

♠ AT972

♥ Q2

♦ A74

♣ KT6

South:

♠ K86

♥ AJ8

♦ KQJ65

♣ AQ

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

### Board: 93

Dealer: North

Vul: Both

North HCP: 20

South HCP: 6

Contract: 3NT South

North:

♠ A85

♥ AK74

♦ T53

♣ AKQ

South:

♠ KT2

♥ J8

♦ J864

♣ J982

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 94

Dealer: South

Vul: None

North HCP: 10

South HCP: 20+1

Contract: 3NT North

North:

♠ K8

♥ AT65

♦ 632

♣ KT53

South:

♠ AT5

♥ K4

♦ AKQT4

♣ A42

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♦
------	-----------------	------	----

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 95

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 5

Contract: 3NT South

North:

♠ AK7

♥ KQ93

♦ AT9

♣ A95

South:

♠ T982

♥ 862

♦ Q3

♣ QJ74

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 96

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 3+1

Contract: 4♠ South

North:

♠ AJ74

♥ AQ

♦ AT53

♣ AJ3

South:

♠ K9852

♥ 7542

♦ 2

♣ T76

W	N	E	S
	2NT	Pass	3♥

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

All Pass

1. Extended acceptance after NT

<b>Board: 97</b>	♠ Q432	You bid first.
Dealer: North	♥ K83	East (LHO) bids 1♥ if possible.
Vul: None	♦ AT5	East (LHO) bids 2♥ if possible.
HCP: 14	♣ KQ6	West (RHO) bids 3♥ if possible.

---

<b>Board: 98</b>	♠ AKJ5	You bid first.
Dealer: North	♥ 64	The opponents are silent.
Vul: N-S	♦ AKQ2	
HCP: 18	♣ JT7	

---

<b>Board: 99</b>	♠ T92	You bid first.
Dealer: North	♥ AKQJ	The opponents are silent.
Vul: E-W	♦ A654	
HCP: 18	♣ AT	

---

<b>Board: 100</b>	♠ AQJ	Partner bids first.
Dealer: South	♥ T98765	The opponents are silent.
Vul: Both	♦ 854	
HCP: 7+2	♣ 7	

---

<b>Board: 101</b>	♠ K852	You bid first.
Dealer: North	♥ AKQ5	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 21	♣ KQ9	

## Both hands (Answers Page)

### Board: 97

Dealer: North

Vul: None

North HCP: 14

South HCP: 4+1

Contract: 3 ♠ South

North:

♠ Q432

♥ K83

♦ AT5

♣ KQ6

South:

♠ KJT98

♥ 92

♦ 87

♣ 8743

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

### Board: 98

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 9

Contract: 3NT South

North:

♠ AKJ5

♥ 64

♦ AKQ2

♣ JT7

South:

♠ 93

♥ AT3

♦ T763

♣ KQ43

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

### Board: 99

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 6

Contract: 2NT North

North:

♠ T92

♥ AKQJ

♦ A654

♣ AT

South:

♠ Q853

♥ 742

♦ KJ82

♣ 54

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

### Board: 100

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ AQJ

♥ T98765

♦ 854

♣ 7

South:

♠ K92

♥ AK3

♦ KQ9

♣ JT43

W	N	E	S
			1NT
Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
All Pass			
1. Texas			

### Board: 101

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 7

Contract: 4 ♥ South

North:

♠ K852

♥ AKQ5

♦ KJ

♣ KQ9

South:

♠ QT97

♥ JT32

♦ 54

♣ AT3

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

<b>Board: 97</b>	♠ KJT98	Partner bids first.
Dealer: North	♥ 92	East (RHO) bids 1 ♥ if possible.
Vul: None	♦ 87	East (RHO) bids 2 ♥ if possible.
HCP: 4+1	♣ 8743	West (LHO) bids 3 ♥ if possible.

---

<b>Board: 98</b>	♠ 93	Partner bids first.
Dealer: North	♥ AT3	The opponents are silent.
Vul: N-S	♦ T763	
HCP: 9	♣ KQ43	

---

<b>Board: 99</b>	♠ Q853	Partner bids first.
Dealer: North	♥ 742	The opponents are silent.
Vul: E-W	♦ KJ82	
HCP: 6	♣ 54	

---

<b>Board: 100</b>	♠ K92	You bid first.
Dealer: South	♥ AK3	The opponents are silent.
Vul: Both	♦ KQ9	
HCP: 16	♣ JT43	

---

<b>Board: 101</b>	♠ QT97	Partner bids first.
Dealer: North	♥ JT32	The opponents are silent.
Vul: N-S	♦ 54	
HCP: 7	♣ AT3	

## Both hands (Answers Page)

### Board: 97

Dealer: North

Vul: None

North HCP: 14

South HCP: 4+1

Contract: 3 ♠ South

North:

♠ Q432

♥ K83

♦ AT5

♣ KQ6

South:

♠ KJT98

♥ 92

♦ 87

♣ 8743

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

### Board: 98

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 9

Contract: 3NT South

North:

♠ AKJ5

♥ 64

♦ AKQ2

♣ JT7

South:

♠ 93

♥ AT3

♦ T763

♣ KQ43

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

### Board: 99

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 6

Contract: 2NT North

North:

♠ T92

♥ AKQJ

♦ A654

♣ AT

South:

♠ Q853

♥ 742

♦ KJ82

♣ 54

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

### Board: 100

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ AQJ

♥ T98765

♦ 854

♣ 7

South:

♠ K92

♥ AK3

♦ KQ9

♣ JT43

W	N	E	S
			1NT
Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
All Pass			
1. Texas			

### Board: 101

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 7

Contract: 4 ♥ South

North:

♠ K852

♥ AKQ5

♦ KJ

♣ KQ9

South:

♠ QT97

♥ JT32

♦ 54

♣ AT3

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



<b>Board: 102</b>	♠ Q63	Partner bids first.
Dealer: South	♥ T	East (LHO) Doubles 1 ♣ if possible.
Vul: E-W	♦ 98732	West (RHO) bids 1 ♥ if possible.
HCP: 3+1	♣ JT65	

---

<b>Board: 103</b>	♠ AT2	You bid first.
Dealer: North	♥ QJ74	The opponents are silent.
Vul: Both	♦ KJ	
HCP: 15	♣ KJ84	

---

<b>Board: 104</b>	♠ 853	Partner bids first.
Dealer: South	♥ J2	The opponents are silent.
Vul: None	♦ 984	
HCP: 5+1	♣ KJT86	

---

<b>Board: 105</b>	♠ K52	You bid first.
Dealer: North	♥ KQ9	The opponents are silent.
Vul: E-W	♦ KT76	
HCP: 12	♣ J94	

---

<b>Board: 106</b>	♠ K87	Partner bids first.
Dealer: South	♥ J742	The opponents are silent.
Vul: Both	♦ K643	
HCP: 7	♣ 86	

## Both hands (Answers Page)

### Board: 102

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 19

Contract: 3♣ South

North:

♠ Q63

♥ T

♦ 98732

♣ JT65

South:

♠ T87

♥ AK6

♦ AKJ

♣ A843

W N E S

Pass Pass X XX

1♥ 2♣ Pass 3♣

All Pass

### Board: 103

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7

Contract: 3♥ South

North:

♠ AT2

♥ QJ74

♦ KJ

♣ KJ84

South:

♠ 97

♥ K652

♦ A985

♣ T63

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. Stayman

### Board: 104

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 15

Contract: 1NT South

North:

♠ 853

♥ J2

♦ 984

♣ KJT86

South:

♠ 762

♥ AKQ5

♦ AT

♣ Q743

W N E S

Pass Pass 1NT

All Pass

### Board: 105

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 13+1

Contract: 4♦ South

North:

♠ K52

♥ KQ9

♦ KT76

♣ J94

South:

♠ Q874

♥ 8

♦ AQJ53

♣ A76

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 4♦

All Pass

### Board: 106

Dealer: South

Vul: Both

North HCP: 7

South HCP: 21

Contract: 4♥ North

North:

♠ K87

♥ J742

♦ K643

♣ 86

South:

♠ AQT

♥ AKT5

♦ A9

♣ A532

W N E S

Pass 3♣<sup>1</sup> Pass 2NT

Pass 4♥ All Pass

1. Stayman

<b>Board: 102</b>	♠ T87	You bid first.
Dealer: South	♥ AK6	East (RHO) Doubles 1 ♣ if possible.
Vul: E-W	♦ AKJ	West (LHO) bids 1 ♥ if possible.
HCP: 19	♣ A843	

---

<b>Board: 103</b>	♠ 97	Partner bids first.
Dealer: North	♥ K652	The opponents are silent.
Vul: Both	♦ A985	
HCP: 7	♣ T63	

---

<b>Board: 104</b>	♠ 762	You bid first.
Dealer: South	♥ AKQ5	The opponents are silent.
Vul: None	♦ AT	
HCP: 15	♣ Q743	

---

<b>Board: 105</b>	♠ Q874	Partner bids first.
Dealer: North	♥ 8	The opponents are silent.
Vul: E-W	♦ AQJ53	
HCP: 13+1	♣ A76	

---

<b>Board: 106</b>	♠ AQT	You bid first.
Dealer: South	♥ AKT5	The opponents are silent.
Vul: Both	♦ A9	
HCP: 21	♣ A532	

## Both hands (Answers Page)

### Board: 102

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 19

Contract: 3♣ South

North:

♠ Q63

♥ T

♦ 98732

♣ JT65

South:

♠ T87

♥ AK6

♦ AKJ

♣ A843

W N E S

Pass Pass X XX

1♥ 2♣ Pass 3♣

All Pass

### Board: 103

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7

Contract: 3♥ South

North:

♠ AT2

♥ QJ74

♦ KJ

♣ KJ84

South:

♠ 97

♥ K652

♦ A985

♣ T63

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. Stayman

### Board: 104

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 15

Contract: 1NT South

North:

♠ 853

♥ J2

♦ 984

♣ KJT86

South:

♠ 762

♥ AKQ5

♦ AT

♣ Q743

W N E S

Pass Pass 1NT

All Pass

### Board: 105

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 13+1

Contract: 4♦ South

North:

♠ K52

♥ KQ9

♦ KT76

♣ J94

South:

♠ Q874

♥ 8

♦ AQJ53

♣ A76

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 4♦

All Pass

### Board: 106

Dealer: South

Vul: Both

North HCP: 7

South HCP: 21

Contract: 4♥ North

North:

♠ K87

♥ J742

♦ K643

♣ 86

South:

♠ AQT

♥ AKT5

♦ A9

♣ A532

W N E S

Pass 3♣<sup>1</sup> Pass 2NT

Pass 4♥ All Pass

All Pass

1. Stayman

<b>Board: 107</b>	♠ AQ	You bid first.
Dealer: North	♥ 8765	The opponents are silent.
Vul: None	♦ KJ65	
HCP: 12	♣ Q76	
<hr/>		
<b>Board: 108</b>	♠ J5	Partner bids first.
Dealer: South	♥ KT53	The opponents are silent.
Vul: N-S	♦ 7653	
HCP: 8	♣ A84	
<hr/>		
<b>Board: 109</b>	♠ AQ82	You bid first.
Dealer: North	♥ Q3	West (RHO) Doubles 2♣ if possible.
Vul: Both	♦ 9654	
HCP: 12	♣ AT8	
<hr/>		
<b>Board: 110</b>	♠ JT942	Partner bids first.
Dealer: South	♥ 975	East (LHO) Doubles 1♦ if possible.
Vul: None	♦ QT9	West (RHO) bids 2♣ if possible.
HCP: 3+1	♣ 95	
<hr/>		
<b>Board: 111</b>	♠ A6	You bid first.
Dealer: North	♥ AT5	The opponents are silent.
Vul: N-S	♦ T65	
HCP: 16+1	♣ AKJ96	

## Both hands (Answers Page)

### Board: 107

	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ K984		1 ♦	Pass	1 ♠
Vul: None	♥ 8765	♥ JT2	Pass	1NT	All Pass	
North HCP: 12	♦ KJ65	♦ 97				
South HCP: 5	♣ Q76	♣ J543				
Contract: 1NT North						

### Board: 108

	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ AQ87				2NT
Vul: N-S	♥ KT53	♥ QJ4	Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
North HCP: 8	♦ 7653	♦ AKJT	Pass	3NT	All Pass	
South HCP: 20	♣ A84	♣ K6				
Contract: 3NT North						

1. Stayman

### Board: 109

	North:	South:	W	N	E	S
Dealer: North	♠ AQ82	♠ T64		1 ♦	Pass	1 ♥
Vul: Both	♥ Q3	♥ AK94	Pass	1 ♠	Pass	2 ♣ <sup>1</sup>
North HCP: 12	♦ 9654	♦ AKQ8	X	3NT	All Pass	
South HCP: 18	♣ AT8	♣ Q9				
Contract: 3NT North						

1. Fourth suit game force

### Board: 110

	North:	South:	W	N	E	S
Dealer: South	♠ JT942	♠ KQ6				1 ♦
Vul: None	♥ 975	♥ AK63	Pass	Pass	X	XX
North HCP: 3+1	♦ QT9	♦ AK83	2 ♣	Pass	Pass	4 ♥
South HCP: 19	♣ 95	♣ 86	All Pass			
Contract: 4 ♥ South						

### Board: 111

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ J52		1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ AT5	♥ QJ32	Pass	2 ♦	Pass	2NT
North HCP: 16+1	♦ T65	♦ K3	All Pass			
South HCP: 7	♣ AKJ96	♣ 8753				
Contract: 2NT South						

1. Stayman

<b>Board: 107</b>	♠ K984	Partner bids first.
Dealer: North	♥ JT2	The opponents are silent.
Vul: None	♦ 97	
HCP: 5	♣ J543	
<hr/>		
<b>Board: 108</b>	♠ AQ87	You bid first.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: N-S	♦ AKJT	
HCP: 20	♣ K6	
<hr/>		
<b>Board: 109</b>	♠ T64	Partner bids first.
Dealer: North	♥ AK94	West (LHO) Doubles 2♣ if possible.
Vul: Both	♦ AKQ8	
HCP: 18	♣ Q9	
<hr/>		
<b>Board: 110</b>	♠ KQ6	You bid first.
Dealer: South	♥ AK63	East (RHO) Doubles 1♦ if possible.
Vul: None	♦ AK83	West (LHO) bids 2♣ if possible.
HCP: 19	♣ 86	
<hr/>		
<b>Board: 111</b>	♠ J52	Partner bids first.
Dealer: North	♥ QJ32	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 7	♣ 8753	

## Both hands (Answers Page)

### Board: 107

	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ K984		1 ♦	Pass	1 ♠
Vul: None	♥ 8765	♥ JT2	Pass	1NT	All Pass	
North HCP: 12	♦ KJ65	♦ 97				
South HCP: 5	♣ Q76	♣ J543				
Contract: 1NT North						

### Board: 108

	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ AQ87				2NT
Vul: N-S	♥ KT53	♥ QJ4	Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
North HCP: 8	♦ 7653	♦ AKJT	Pass	3NT	All Pass	
South HCP: 20	♣ A84	♣ K6				
Contract: 3NT North						

1. Stayman

### Board: 109

	North:	South:	W	N	E	S
Dealer: North	♠ AQ82	♠ T64		1 ♦	Pass	1 ♥
Vul: Both	♥ Q3	♥ AK94	Pass	1 ♠	Pass	2 ♣ <sup>1</sup>
North HCP: 12	♦ 9654	♦ AKQ8	X	3NT	All Pass	
South HCP: 18	♣ AT8	♣ Q9				
Contract: 3NT North						

1. Fourth suit game force

### Board: 110

	North:	South:	W	N	E	S
Dealer: South	♠ JT942	♠ KQ6				1 ♦
Vul: None	♥ 975	♥ AK63	Pass	Pass	X	XX
North HCP: 3+1	♦ QT9	♦ AK83	2 ♣	Pass	Pass	4 ♥
South HCP: 19	♣ 95	♣ 86	All Pass			
Contract: 4 ♥ South						

### Board: 111

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ J52		1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ AT5	♥ QJ32	Pass	2 ♦	Pass	2NT
North HCP: 16+1	♦ T65	♦ K3	All Pass			
South HCP: 7	♣ AKJ96	♣ 8753				
Contract: 2NT South						

1. Stayman



<b>Board: 112</b>	♠ QT74	Partner bids first.
Dealer: South	♥ K942	East (LHO) bids 2 ♦ if possible.
Vul: E-W	♦ J8	
HCP: 9	♣ KT8	

---

<b>Board: 113</b>	♠ T9654	Partner bids first.
Dealer: South	♥ K42	The opponents are silent.
Vul: None	♦ 8	
HCP: 3+1	♣ 9752	

---

<b>Board: 114</b>	♠ K6	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: N-S	♦ AQ75	
HCP: 11+2	♣ Q98732	

---

<b>Board: 115</b>	♠ T86	You bid first.
Dealer: North	♥ AKQ84	East (LHO) bids 1 ♠ if possible.
Vul: E-W	♦ A3	West (RHO) bids 3 ♠ if possible.
HCP: 20+1	♣ AK5	

## Both hands (Answers Page)

### Board: 112

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ QT74

♥ K942

♦ J8

♣ KT8

South:

♠ AJ

♥ A865

♦ A54

♣ Q643

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

1. Stayman

### Board: 113

Dealer: South

Vul: None

North HCP: 3+1

South HCP: 22

Contract: 4♠ North

North:

♠ T9654

♥ K42

♦ 8

♣ 9752

South:

♠ AQ87

♥ AQJ

♦ AQ93

♣ K3

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

1. strong

2. waiting

3. Extended acceptance after NT

### Board: 114

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 21

Contract: 7NT North

North:

♠ K6

♥ 4

♦ AQ75

♣ Q98732

South:

♠ AQ85

♥ AK92

♦ KJ9

♣ A5

W	N	E	S
			2NT
Pass	4♣	Pass	4NT <sup>1</sup>
Pass	7NT	All Pass	

1. A=3 out of 4

### Board: 115

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 8

Contract: 6♥ North

North:

♠ T86

♥ AKQ84

♦ A3

♣ AK5

South:

♠ 3

♥ 9752

♦ KQJ7

♣ QT73

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

1. limit raise or better in !H

2. A=0/5 or 3/5

<b>Board: 112</b>	♠ AJ	You bid first.
Dealer: South	♥ A865	East (RHO) bids 2 ♦ if possible.
Vul: E-W	♦ A54	
HCP: 15	♣ Q643	

---

<b>Board: 113</b>	♠ AQ87	You bid first.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: None	♦ AQ93	
HCP: 22	♣ K3	

---

<b>Board: 114</b>	♠ AQ85	You bid first.
Dealer: South	♥ AK92	The opponents are silent.
Vul: N-S	♦ KJ9	
HCP: 21	♣ A5	

---

<b>Board: 115</b>	♠ 3	Partner bids first.
Dealer: North	♥ 9752	East (RHO) bids 1 ♠ if possible.
Vul: E-W	♦ KQJ7	West (LHO) bids 3 ♠ if possible.
HCP: 8	♣ QT73	

## Both hands (Answers Page)

### Board: 112

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ QT74

♥ K942

♦ J8

♣ KT8

South:

♠ AJ

♥ A865

♦ A54

♣ Q643

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

1. Stayman

### Board: 113

Dealer: South

Vul: None

North HCP: 3+1

South HCP: 22

Contract: 4♠ North

North:

♠ T9654

♥ K42

♦ 8

♣ 9752

South:

♠ AQ87

♥ AQJ

♦ AQ93

♣ K3

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

1. strong

2. waiting

3. Extended acceptance after NT

### Board: 114

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 21

Contract: 7NT North

North:

♠ K6

♥ 4

♦ AQ75

♣ Q98732

South:

♠ AQ85

♥ AK92

♦ KJ9

♣ A5

W	N	E	S
			2NT
Pass	4♣	Pass	4NT <sup>1</sup>
Pass	7NT	All Pass	

1. A=3 out of 4

### Board: 115

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 8

Contract: 6♥ North

North:

♠ T86

♥ AKQ84

♦ A3

♣ AK5

South:

♠ 3

♥ 9752

♦ KQJ7

♣ QT73

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

1. limit raise or better in !H

2. A=0/5 or 3/5

<b>Board: 116</b>	♠ QJT4	Partner bids first.
Dealer: South	♥ K863	The opponents are silent.
Vul: Both	♦ J5	
HCP: 10	♣ K97	
<hr/>		
<b>Board: 117</b>	♠ K32	You bid first.
Dealer: North	♥ AQ983	The opponents are silent.
Vul: N-S	♦ K97	
HCP: 12+1	♣ 97	
<hr/>		
<b>Board: 118</b>	♠ K9875	Partner bids first.
Dealer: South	♥ T864	West (RHO) Doubles 2♣ if possible.
Vul: E-W	♦ 94	
HCP: 3+1	♣ 93	
<hr/>		
<b>Board: 119</b>	♠ Q9753	You bid first.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: Both	♦ AQ6	
HCP: 16+1	♣ K3	
<hr/>		
<b>Board: 120</b>	♠ AJ92	LHO opens the bidding 1♦.
Dealer: East	♥ 874	Partner bids next.
Vul: None	♦ 652	West (RHO) Doubles 1♥ if possible.
HCP: 6	♣ J75	East (LHO) bids 2♠ if possible.
		West (RHO) bids 3♠ if possible.

## Both hands (Answers Page)

### Board: 116

Dealer: South

Vul: Both

North HCP: 10

South HCP: 21

Contract: 3NT North

North:

♠ QJT4

♥ K863

♦ J5

♣ K97

South:

♠ AK2

♥ AQ7

♦ AKT

♣ J852

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♦
------	-----------------	------	----

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 117

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 10

Contract: 4♥ North

North:

♠ K32

♥ AQ983

♦ K97

♣ 97

South:

♠ JT

♥ K642

♦ AQ6

♣ 8654

W	N	E	S
	1♥	Pass	2NT <sup>1</sup>

Pass	4♥	All Pass	
------	----	----------	--

1. Jacoby 2NT

### Board: 118

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 22

Contract: 4♥ North

North:

♠ K9875

♥ T864

♦ 94

♣ 93

South:

♠ A6

♥ AKQ3

♦ AK32

♣ Q62

W	N	E	S
			2♣ <sup>1</sup>

X	Pass	Pass	2♦
---	------	------	----

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

Pass	4♥	All Pass	
------	----	----------	--

1. strong

### Board: 119

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 7+1

Contract: 1NT North

North:

♠ Q9753

♥ AJ5

♦ AQ6

♣ K3

South:

♠ K

♥ 976

♦ KJT74

♣ 9864

W	N	E	S
	1NT	All Pass	

### Board: 120

Dealer: East

Vul: None

North HCP: 6

South HCP: 12+3

Contract: 4♥ South

North:

♠ AJ92

♥ 874

♦ 652

♣ J75

South:

♠ Q

♥ AKQJT63

♦ 4

♣ T432

W	N	E	S
		1♦	1♥

X	2♥	2♠	3♥
---	----	----	----

3♠	X	Pass	4♥
----	---	------	----

All Pass			
----------	--	--	--

<b>Board: 116</b>	♠ AK2	You bid first.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: Both	♦ AKT	
HCP: 21	♣ J852	
<b>Board: 117</b>	♠ JT	Partner bids first.
Dealer: North	♥ K642	The opponents are silent.
Vul: N-S	♦ AQ6	
HCP: 10	♣ 8654	
<b>Board: 118</b>	♠ A6	You bid first.
Dealer: South	♥ AKQ3	West (LHO) Doubles 2♣ if possible.
Vul: E-W	♦ AK32	
HCP: 22	♣ Q62	
<b>Board: 119</b>	♠ K	Partner bids first.
Dealer: North	♥ 976	The opponents are silent.
Vul: Both	♦ KJT74	
HCP: 7+1	♣ 9864	
<b>Board: 120</b>	♠ Q	RHO opens the bidding 1♦.
Dealer: East	♥ AKQJT63	You bid next.
Vul: None	♦ 4	West (LHO) Doubles 1♥ if possible.
HCP: 12+3	♣ T432	East (RHO) bids 2♠ if possible.
		West (LHO) bids 3♠ if possible.

## Both hands (Answers Page)

### Board: 116

Dealer: South

Vul: Both

North HCP: 10

South HCP: 21

Contract: 3NT North

North:

♠ QJT4

♥ K863

♦ J5

♣ K97

South:

♠ AK2

♥ AQ7

♦ AKT

♣ J852

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♦
------	-----------------	------	----

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 117

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 10

Contract: 4♥ North

North:

♠ K32

♥ AQ983

♦ K97

♣ 97

South:

♠ JT

♥ K642

♦ AQ6

♣ 8654

W	N	E	S
	1♥	Pass	2NT <sup>1</sup>

Pass	4♥	All Pass	
------	----	----------	--

1. Jacoby 2NT

### Board: 118

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 22

Contract: 4♥ North

North:

♠ K9875

♥ T864

♦ 94

♣ 93

South:

♠ A6

♥ AKQ3

♦ AK32

♣ Q62

W	N	E	S
			2♣ <sup>1</sup>

X	Pass	Pass	2♦
---	------	------	----

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

Pass	4♥	All Pass	
------	----	----------	--

1. strong

### Board: 119

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 7+1

Contract: 1NT North

North:

♠ Q9753

♥ AJ5

♦ AQ6

♣ K3

South:

♠ K

♥ 976

♦ KJT74

♣ 9864

W	N	E	S
	1NT	All Pass	

### Board: 120

Dealer: East

Vul: None

North HCP: 6

South HCP: 12+3

Contract: 4♥ South

North:

♠ AJ92

♥ 874

♦ 652

♣ J75

South:

♠ Q

♥ AKQJT63

♦ 4

♣ T432

W	N	E	S
		1♦	1♥

X	2♥	2♠	3♥
---	----	----	----

3♠	X	Pass	4♥
----	---	------	----

All Pass			
----------	--	--	--



<b>Board: 121</b>	♠ A8	You bid first.
Dealer: North	♥ AJ85	The opponents are silent.
Vul: E-W	♦ AKT7	
HCP: 23	♣ AK5	

---

<b>Board: 122</b>	♠ 2	Partner bids first.
Dealer: South	♥ AT	The opponents are silent.
Vul: Both	♦ AKJT86	
HCP: 14+2	♣ QT87	

---

<b>Board: 123</b>	♠ K3	You bid first.
Dealer: North	♥ AKT4	The opponents are silent.
Vul: None	♦ AKQ5	
HCP: 22	♣ KT8	

---

<b>Board: 124</b>	♠ AK8	You bid first.
Dealer: North	♥ 72	The opponents are silent.
Vul: N-S	♦ AKQJ6	
HCP: 24+1	♣ AK5	

## Both hands (Answers Page)

### Board: 121

Dealer: North

Vul: E-W

North HCP: 23

South HCP: 4+1

Contract: 4♥ South

North:

♠ A8

♥ AJ85

♦ AKT7

♣ AK5

South:

♠ J742

♥ Q7642

♦ 98

♣ J8

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

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

Pass	2NT	Pass	3♣ <sup>3</sup>
------	-----	------	-----------------

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

All Pass

1. strong

2. waiting

3. Stayman

### Board: 122

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 13+1

Contract: 3NT North

North:

♠ 2

♥ AT

♦ AKJT86

♣ QT87

South:

♠ AJ975

♥ J2

♦ 975

♣ AK5

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

1♠

Pass	2♦	Pass	2NT
------	----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 123

Dealer: North

Vul: None

North HCP: 22

South HCP: 6+1

Contract: 4♥ South

North:

♠ K3

♥ AKT4

♦ AKQ5

♣ KT8

South:

♠ J7542

♥ 8732

♦ 7

♣ AJ4

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

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

Pass	2NT	Pass	3♣ <sup>3</sup>
------	-----	------	-----------------

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

All Pass

1. strong

2. waiting

3. Stayman

### Board: 124

Dealer: North

Vul: N-S

North HCP: 24+1

South HCP: 8

Contract: 6NT North

North:

♠ AK8

♥ 72

♦ AKQJ6

♣ AK5

South:

♠ JT42

♥ AJ53

♦ T4

♣ Q96

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

	2♣ <sup>1</sup>	Pass	2NT
--	-----------------	------	-----

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

Pass	4NT	Pass	5♦ <sup>2</sup>
------	-----	------	-----------------

Pass	6NT	All Pass	
------	-----	----------	--

1. strong

2. A=1/5 or 4/5

<b>Board: 121</b>	♠ J742	Partner bids first.
Dealer: North	♥ Q7642	The opponents are silent.
Vul: E-W	♦ 98	
HCP: 4+1	♣ J8	

---

<b>Board: 122</b>	♠ AJ975	You bid first.
Dealer: South	♥ J2	The opponents are silent.
Vul: Both	♦ 975	
HCP: 13+1	♣ AK5	

---

<b>Board: 123</b>	♠ J7542	Partner bids first.
Dealer: North	♥ 8732	The opponents are silent.
Vul: None	♦ 7	
HCP: 6+1	♣ AJ4	

---

<b>Board: 124</b>	♠ JT42	Partner bids first.
Dealer: North	♥ AJ53	The opponents are silent.
Vul: N-S	♦ T4	
HCP: 8	♣ Q96	

## Both hands (Answers Page)

### Board: 121

Dealer: North

Vul: E-W

North HCP: 23

South HCP: 4+1

Contract: 4♥ South

North:

♠ A8

♥ AJ85

♦ AKT7

♣ AK5

South:

♠ J742

♥ Q7642

♦ 98

♣ J8

W N E S

2♣<sup>1</sup> Pass 2♦<sup>2</sup>

Pass 2NT Pass 3♣<sup>3</sup>

Pass 3♥ Pass 4♥

All Pass

1. strong

2. waiting

3. Stayman

### Board: 122

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 13+1

Contract: 3NT North

North:

♠ 2

♥ AT

♦ AKJT86

♣ QT87

South:

♠ AJ975

♥ J2

♦ 975

♣ AK5

W N E S

1♠

Pass 2♦ Pass 2NT

Pass 3NT All Pass

### Board: 123

Dealer: North

Vul: None

North HCP: 22

South HCP: 6+1

Contract: 4♥ South

North:

♠ K3

♥ AKT4

♦ AKQ5

♣ KT8

South:

♠ J7542

♥ 8732

♦ 7

♣ AJ4

W N E S

2♣<sup>1</sup> Pass 2♦<sup>2</sup>

Pass 2NT Pass 3♣<sup>3</sup>

Pass 3♥ Pass 4♥

All Pass

1. strong

2. waiting

3. Stayman

### Board: 124

Dealer: North

Vul: N-S

North HCP: 24+1

South HCP: 8

Contract: 6NT North

North:

♠ AK8

♥ 72

♦ AKQJ6

♣ AK5

South:

♠ JT42

♥ AJ53

♦ T4

♣ Q96

W N E S

2♣<sup>1</sup> Pass 2NT

Pass 3♦ Pass 3♥

Pass 4NT Pass 5♦<sup>2</sup>

Pass 6NT All Pass

1. strong

2. A=1/5 or 4/5

<b>Board: 125</b>	♠ AK	You bid first.
Dealer: North	♥ JT43	The opponents are silent.
Vul: Both	♦ AT98	
HCP: 15	♣ K76	
<hr/>		
<b>Board: 126</b>	♠ AT92	Partner bids first.
Dealer: South	♥ 82	The opponents are silent.
Vul: None	♦ KQJ5	
HCP: 10	♣ T73	
<hr/>		
<b>Board: 127</b>	♠ AQT73	RHO opens the bidding 1 ♦ .
Dealer: West	♥ 8	You bid next.
Vul: E-W	♦ Q4	East (LHO) Doubles 1 ♠ if possible.
HCP: 11+2	♣ QJ642	
<hr/>		
<b>Board: 128</b>	♠ AQJ	You bid first.
Dealer: North	♥ A8	The opponents are silent.
Vul: E-W	♦ KQJ7	
HCP: 22	♣ AJ96	
<hr/>		
<b>Board: 129</b>	♠ 82	You bid first.
Dealer: North	♥ AQT	The opponents are silent.
Vul: None	♦ AK5	
HCP: 23+1	♣ AKQJ9	

## Both hands (Answers Page)

### Board: 125

Dealer: North

Vul: Both

North HCP: 15

South HCP: 6+2

Contract: 3 ♠ South

North:

♠ AK

♥ JT43

♦ AT98

♣ K76

South:

♠ JT8764

♥ A5

♦ 5

♣ J985

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

### Board: 126

Dealer: South

Vul: None

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ AT92

♥ 82

♦ KQJ5

♣ T73

South:

♠ J7

♥ KJ94

♦ A987

♣ AK5

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

### Board: 127

Dealer: West

Vul: E-W

North HCP: 11+2

South HCP: 12

Contract: 4 ♠ North

North:

♠ AQT73

♥ 8

♦ Q4

♣ QJ642

South:

♠ J86

♥ K965

♦ J832

♣ AK

W	N	E	S
1♦	1♠	X	2♦ <sup>1</sup>
Pass	4♠	All Pass	
1. limit raise or better in !S			

### Board: 128

Dealer: North

Vul: E-W

North HCP: 22

South HCP: 8+1

Contract: 6 ♦ South

North:

♠ AQJ

♥ A8

♦ KQJ7

♣ AJ96

South:

♠ K93

♥ 4

♦ T9654

♣ KQ82

W	N	E	S
	2♣ <sup>1</sup>	Pass	3♦
Pass	4♦	Pass	6♦
All Pass			
1. strong			

### Board: 129

Dealer: North

Vul: None

North HCP: 23+1

South HCP: 4+2

Contract: 4 ♥ South

North:

♠ 82

♥ AQT

♦ AK5

♣ AKQJ9

South:

♠ QJ74

♥ J98765

♦ T7

♣ 8

W	N	E	S
	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>
Pass	2NT	Pass	3♦
Pass	3♥	Pass	4♥
All Pass			
1. strong			
2. waiting			

<b>Board: 125</b>	♠ JT8764	Partner bids first.
Dealer: North	♥ A5	The opponents are silent.
Vul: Both	♦ 5	
HCP: 6+2	♣ J985	
<hr/>		
<b>Board: 126</b>	♠ J7	You bid first.
Dealer: South	♥ KJ94	The opponents are silent.
Vul: None	♦ A987	
HCP: 16	♣ AK5	
<hr/>		
<b>Board: 127</b>	♠ J86	LHO opens the bidding 1 ♦.
Dealer: West	♥ K965	Partner bids next.
Vul: E-W	♦ J832	East (RHO) Doubles 1 ♠ if possible.
HCP: 12	♣ AK	
<hr/>		
<b>Board: 128</b>	♠ K93	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: E-W	♦ T9654	
HCP: 8+1	♣ KQ82	
<hr/>		
<b>Board: 129</b>	♠ QJ74	Partner bids first.
Dealer: North	♥ J98765	The opponents are silent.
Vul: None	♦ T7	
HCP: 4+2	♣ 8	

## Both hands (Answers Page)

### Board: 125

Dealer: North

Vul: Both

North HCP: 15

South HCP: 6+2

Contract: 3 ♠ South

North:

♠ AK

♥ JT43

♦ AT98

♣ K76

South:

♠ JT8764

♥ A5

♦ 5

♣ J985

W N E S

1NT Pass 2 ♥

Pass 2 ♠ Pass 3 ♠

All Pass

### Board: 126

Dealer: South

Vul: None

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ AT92

♥ 82

♦ KQJ5

♣ T73

South:

♠ J7

♥ KJ94

♦ A987

♣ AK5

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Stayman

### Board: 127

Dealer: West

Vul: E-W

North HCP: 11+2

South HCP: 12

Contract: 4 ♠ North

North:

♠ AQT73

♥ 8

♦ Q4

♣ QJ642

South:

♠ J86

♥ K965

♦ J832

♣ AK

W N E S

1 ♦ 1 ♠ X 2 ♦<sup>1</sup>

Pass 4 ♠ All Pass

1. limit raise or better in !S

### Board: 128

Dealer: North

Vul: E-W

North HCP: 22

South HCP: 8+1

Contract: 6 ♦ South

North:

♠ AQJ

♥ A8

♦ KQJ7

♣ AJ96

South:

♠ K93

♥ 4

♦ T9654

♣ KQ82

W N E S

2 ♣<sup>1</sup> Pass 3 ♦

Pass 4 ♦ Pass 6 ♦

All Pass

1. strong

### Board: 129

Dealer: North

Vul: None

North HCP: 23+1

South HCP: 4+2

Contract: 4 ♥ South

North:

♠ 82

♥ AQT

♦ AK5

♣ AKQJ9

South:

♠ QJ74

♥ J98765

♦ T7

♣ 8

W N E S

2 ♣<sup>1</sup> Pass 2 ♦<sup>2</sup>

Pass 2NT Pass 3 ♦

Pass 3 ♥ Pass 4 ♥

All Pass

1. strong

2. waiting



<b>Board: 130</b>	♠ AJ	You bid first.
Dealer: North	♥ JT5	East (LHO) bids 2♦ if possible.
Vul: N-S	♦ AJ865	West (RHO) bids 2♥ if possible.
HCP: 15+1	♣ A87	

---

<b>Board: 131</b>	♠ J5	You bid first.
Dealer: North	♥ AKQ5	The opponents are silent.
Vul: E-W	♦ AKT5	
HCP: 21	♣ AT5	

---

<b>Board: 132</b>	♠ A762	You bid first.
Dealer: North	♥ 532	The opponents are silent.
Vul: Both	♦ A87	
HCP: 14	♣ KQJ	

---

<b>Board: 133</b>	♠ K63	Partner bids first.
Dealer: South	♥ T83	The opponents are silent.
Vul: N-S	♦ J82	
HCP: 9	♣ KQ64	

## Both hands (Answers Page)

### Board: 130

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+1

Contract: 3 ♣ South

North:

♠ AJ

♥ JT5

♦ AJ865

♣ A87

South:

♠ T982

♥ Q32

♦ K

♣ QJT93

W	N	E	S
	1NT	2♦ <sup>1</sup>	Pass

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

All Pass

1. Cappelletti, both majors

### Board: 131

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 4+2

Contract: 4♥ North

North:

♠ J5

♥ AKQ5

♦ AKT5

♣ AT5

South:

♠ KT87

♥ JT8732

♦ 93

♣ 8

W	N	E	S
	2NT	Pass	4♦ <sup>1</sup>

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

### Board: 132

Dealer: North

Vul: Both

North HCP: 14

South HCP: 7

Contract: 2♠ North

North:

♠ A762

♥ 532

♦ A87

♣ KQJ

South:

♠ JT94

♥ A84

♦ QT53

♣ 54

W	N	E	S
	1♣	Pass	1♠

Pass	2♠	All Pass	
------	----	----------	--

### Board: 133

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 22

Contract: 3NT South

North:

♠ K63

♥ T83

♦ J82

♣ KQ64

South:

♠ AJ

♥ AKJ4

♦ AKQ3

♣ 972

W	N	E	S
			2♣ <sup>1</sup>

Pass	2NT	Pass	3NT
------	-----	------	-----

All Pass

1. strong

<b>Board: 130</b>	♠ T982	Partner bids first.
Dealer: North	♥ Q32	East (RHO) bids 2♦ if possible.
Vul: N-S	♦ K	West (LHO) bids 2♥ if possible.
HCP: 8+1	♣ QJT93	

---

<b>Board: 131</b>	♠ KT87	Partner bids first.
Dealer: North	♥ JT8732	The opponents are silent.
Vul: E-W	♦ 93	
HCP: 4+2	♣ 8	

---

<b>Board: 132</b>	♠ JT94	Partner bids first.
Dealer: North	♥ A84	The opponents are silent.
Vul: Both	♦ QT53	
HCP: 7	♣ 54	

---

<b>Board: 133</b>	♠ AJ	You bid first.
Dealer: South	♥ AKJ4	The opponents are silent.
Vul: N-S	♦ AKQ3	
HCP: 22	♣ 972	

## Both hands (Answers Page)

### Board: 130

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+1

Contract: 3 ♣ South

North:

♠ AJ

♥ JT5

♦ AJ865

♣ A87

South:

♠ T982

♥ Q32

♦ K

♣ QJT93

W	N	E	S
	1NT	2♦ <sup>1</sup>	Pass

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

All Pass

1. Cappelletti, both majors

### Board: 131

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 4+2

Contract: 4♥ North

North:

♠ J5

♥ AKQ5

♦ AKT5

♣ AT5

South:

♠ KT87

♥ JT8732

♦ 93

♣ 8

W	N	E	S
	2NT	Pass	4♦ <sup>1</sup>

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

### Board: 132

Dealer: North

Vul: Both

North HCP: 14

South HCP: 7

Contract: 2♠ North

North:

♠ A762

♥ 532

♦ A87

♣ KQJ

South:

♠ JT94

♥ A84

♦ QT53

♣ 54

W	N	E	S
	1♣	Pass	1♠

Pass	2♠	All Pass	
------	----	----------	--

### Board: 133

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 22

Contract: 3NT South

North:

♠ K63

♥ T83

♦ J82

♣ KQ64

South:

♠ AJ

♥ AKJ4

♦ AKQ3

♣ 972

W	N	E	S
			2♣ <sup>1</sup>

Pass	2NT	Pass	3NT
------	-----	------	-----

All Pass

1. strong

<b>Board: 134</b>	♠ QJ9	Partner bids first.
Dealer: South	♥ KQ7	The opponents are silent.
Vul: E-W	♦ Q872	
HCP: 13	♣ K96	

---

<b>Board: 135</b>	♠ AQ987	Partner bids first.
Dealer: South	♥ KT974	The opponents are silent.
Vul: Both	♦ 6	
HCP: 16+2	♣ AK	

---

<b>Board: 136</b>	♠ 863	Partner bids first.
Dealer: South	♥ JT32	The opponents are silent.
Vul: None	♦ 954	
HCP: 1	♣ T72	

## Both hands (Answers Page)

### Board: 134

Dealer: South

Vul: E-W

North HCP: 13

South HCP: 23+1

Contract: 7 ♠ North

North:

♠ QJ9

♥ KQ7

♦ Q872

♣ K96

South:

♠ AK842

♥ A32

♦ AKJ

♣ AT

W N E S

2 ♣<sup>1</sup>

Pass 2NT Pass 3 ♠

Pass 4NT Pass 5 ♠<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6 ♦<sup>4</sup>

Pass 7 ♠ All Pass

1. strong

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

3. King ask by 5NT

4. K=1

### Board: 135

Dealer: South

Vul: Both

North HCP: 16+2

South HCP: 13+1

Contract: 6 ♠ North

North:

♠ AQ987

♥ KT974

♦ 6

♣ AK

South:

♠ J65

♥ A3

♦ AJT97

♣ QJ7

W N E S

1 ♦

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3 ♠<sup>2</sup>

Pass 4NT Pass 5 ♥<sup>3</sup>

Pass 6 ♠ All Pass

1. New Minor Forcing

2. 3 !S

3. A=2/5 or 5/5, Q(S)=0

### Board: 136

Dealer: South

Vul: None

North HCP: 1

South HCP: 24

Contract: 2NT South

North:

♠ 863

♥ JT32

♦ 954

♣ T72

South:

♠ QJT7

♥ AK8

♦ KQ

♣ AKQ3

W N E S

2 ♣<sup>1</sup>

Pass 2 ♦<sup>2</sup> Pass 2NT

All Pass

1. strong

2. waiting

<b>Board: 134</b>	♠ AK842	You bid first.
Dealer: South	♥ A32	The opponents are silent.
Vul: E-W	♦ AKJ	
HCP: 23+1	♣ AT	

---

<b>Board: 135</b>	♠ J65	You bid first.
Dealer: South	♥ A3	The opponents are silent.
Vul: Both	♦ AJT97	
HCP: 13+1	♣ QJ7	

---

<b>Board: 136</b>	♠ QJT7	You bid first.
Dealer: South	♥ AK8	The opponents are silent.
Vul: None	♦ KQ	
HCP: 24	♣ AKQ3	

## Both hands (Answers Page)

### Board: 134

Dealer: South

Vul: E-W

North HCP: 13

South HCP: 23+1

Contract: 7 ♠ North

North:

♠ QJ9

♥ KQ7

♦ Q872

♣ K96

South:

♠ AK842

♥ A32

♦ AKJ

♣ AT

W N E S

2 ♣<sup>1</sup>

Pass 2NT Pass 3 ♠

Pass 4NT Pass 5 ♠<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6 ♦<sup>4</sup>

Pass 7 ♠ All Pass

1. strong

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

3. King ask by 5NT

4. K=1

### Board: 135

Dealer: South

Vul: Both

North HCP: 16+2

South HCP: 13+1

Contract: 6 ♠ North

North:

♠ AQ987

♥ KT974

♦ 6

♣ AK

South:

♠ J65

♥ A3

♦ AJT97

♣ QJ7

W N E S

1 ♦

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3 ♠<sup>2</sup>

Pass 4NT Pass 5 ♥<sup>3</sup>

Pass 6 ♠ All Pass

1. New Minor Forcing

2. 3 !S

3. A=2/5 or 5/5, Q(S)=0

### Board: 136

Dealer: South

Vul: None

North HCP: 1

South HCP: 24

Contract: 2NT South

North:

♠ 863

♥ JT32

♦ 954

♣ T72

South:

♠ QJT7

♥ AK8

♦ KQ

♣ AKQ3

W N E S

2 ♣<sup>1</sup>

Pass 2 ♦<sup>2</sup> Pass 2NT

All Pass

1. strong

2. waiting



<b>Board: 137</b>	♠ A6	You bid first.
Dealer: North	♥ K73	The opponents are silent.
Vul: E-W	♦ AKQ2	
HCP: 23	♣ AKT9	

---

<b>Board: 138</b>	♠ KQT7	You bid first.
Dealer: North	♥ A96	The opponents are silent.
Vul: Both	♦ AK	
HCP: 22	♣ AQ92	

---

<b>Board: 139</b>	♠ AQJ4	You bid first.
Dealer: North	♥ KQ9	The opponents are silent.
Vul: None	♦ A763	
HCP: 20	♣ A6	

---

<b>Board: 140</b>	♠ A64	RHO opens the bidding 1NT.
Dealer: West	♥ AQJ7	You bid next.
Vul: E-W	♦ A873	
HCP: 15	♣ 92	

## Both hands (Answers Page)

### Board: 137

Dealer: North

Vul: E-W

North HCP: 23

South HCP: 4

Contract: 3NT South

North:

♠ A6

♥ K73

♦ AKQ2

♣ AKT9

South:

♠ Q987

♥ J92

♦ T93

♣ J73

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

1. strong
2. waiting
3. Stayman

### Board: 138

Dealer: North

Vul: Both

North HCP: 22

South HCP: 8+1

Contract: 5♥ South

North:

♠ KQT7

♥ A96

♦ AK

♣ AQ92

South:

♠ A4

♥ J7532

♦ 8654

♣ K5

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

1. strong
2. A=0/5 or 3/5

### Board: 139

Dealer: North

Vul: None

North HCP: 20

South HCP: 2+1

Contract: 3♥ North

North:

♠ AQJ4

♥ KQ9

♦ A763

♣ A6

South:

♠ 653

♥ J8642

♦ J85

♣ 87

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

### Board: 140

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 5

Contract: 2♠ South

North:

♠ A64

♥ AQJ7

♦ A873

♣ 92

South:

♠ 9873

♥ 53

♦ J52

♣ AT43

W	N	E	S
1NT	X	Pass	2♠
All Pass			

<b>Board: 137</b>	♠ Q987	Partner bids first.
Dealer: North	♥ J92	The opponents are silent.
Vul: E-W	♦ T93	
HCP: 4	♣ J73	

---

<b>Board: 138</b>	♠ A4	Partner bids first.
Dealer: North	♥ J7532	The opponents are silent.
Vul: Both	♦ 8654	
HCP: 8+1	♣ K5	

---

<b>Board: 139</b>	♠ 653	Partner bids first.
Dealer: North	♥ J8642	The opponents are silent.
Vul: None	♦ J85	
HCP: 2+1	♣ 87	

---

<b>Board: 140</b>	♠ 9873	LHO opens the bidding 1NT.
Dealer: West	♥ 53	Partner bids next.
Vul: E-W	♦ J52	
HCP: 5	♣ AT43	

## Both hands (Answers Page)

### Board: 137

Dealer: North

Vul: E-W

North HCP: 23

South HCP: 4

Contract: 3NT South

North:

♠ A6

♥ K73

♦ AKQ2

♣ AKT9

South:

♠ Q987

♥ J92

♦ T93

♣ J73

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

1. strong
2. waiting
3. Stayman

### Board: 138

Dealer: North

Vul: Both

North HCP: 22

South HCP: 8+1

Contract: 5♥ South

North:

♠ KQT7

♥ A96

♦ AK

♣ AQ92

South:

♠ A4

♥ J7532

♦ 8654

♣ K5

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

1. strong
2. A=0/5 or 3/5

### Board: 139

Dealer: North

Vul: None

North HCP: 20

South HCP: 2+1

Contract: 3♥ North

North:

♠ AQJ4

♥ KQ9

♦ A763

♣ A6

South:

♠ 653

♥ J8642

♦ J85

♣ 87

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

### Board: 140

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 5

Contract: 2♠ South

North:

♠ A64

♥ AQJ7

♦ A873

♣ 92

South:

♠ 9873

♥ 53

♦ J52

♣ AT43

W	N	E	S
1NT	X	Pass	2♠
All Pass			

<b>Board: 141</b>	♠ AK8	You bid first.
Dealer: North	♥ AK87	The opponents are silent.
Vul: Both	♦ J6	
HCP: 21	♣ AQ75	

---

<b>Board: 142</b>	♠ 932	Partner bids first.
Dealer: South	♥ AT93	The opponents are silent.
Vul: None	♦ KQ85	
HCP: 11	♣ Q4	

---

<b>Board: 143</b>	♠ T43	You bid first.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: N-S	♦ AKQ52	
HCP: 19+1	♣ A9	

---

<b>Board: 144</b>	♠ JT872	Partner bids first.
Dealer: South	♥ 54	The opponents are silent.
Vul: E-W	♦ JT	
HCP: 2+1	♣ 9543	

---

<b>Board: 145</b>	♠ QT65	Partner bids first.
Dealer: South	♥ KQ52	The opponents are silent.
Vul: None	♦ 83	
HCP: 9	♣ Q96	

## Both hands (Answers Page)

### Board: 141

Dealer: North

Vul: Both

North HCP: 21

South HCP: 6+1

Contract: 4♥ South

North:

♠ AK8

♥ AK87

♦ J6

♣ AQ75

South:

♠ QJT76

♥ JT53

♦ Q93

♣ 3

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 142

Dealer: South

Vul: None

North HCP: 11

South HCP: 17+1

Contract: 4♥ North

North:

♠ 932

♥ AT93

♦ KQ85

♣ Q4

South:

♠ AK4

♥ KQ852

♦ J6

♣ AT3

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 143

Dealer: North

Vul: N-S

North HCP: 19+1

South HCP: 5+1

Contract: 2NT North

North:

♠ T43

♥ AQ8

♦ AKQ52

♣ A9

South:

♠ KQ72

♥ T9753

♦ T7

♣ 63

W	N	E	S
	1♦	Pass	1♥

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 144

Dealer: South

Vul: E-W

North HCP: 2+1

South HCP: 21

Contract: 3♠ South

North:

♠ JT872

♥ 54

♦ JT

♣ 9543

South:

♠ K954

♥ A63

♦ AK9

♣ AK2

W	N	E	S
			2NT

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

All Pass

### Board: 145

Dealer: South

Vul: None

North HCP: 9

South HCP: 23

Contract: 6NT North

North:

♠ QT65

♥ KQ52

♦ 83

♣ Q96

South:

♠ AK42

♥ A8

♦ KQ7

♣ AK73

W	N	E	S
			2♣ <sup>1</sup>

Pass	2NT	Pass	4NT
------	-----	------	-----

Pass	6NT	All Pass	
------	-----	----------	--

1. strong

<b>Board: 141</b>	♠ QJT76	Partner bids first.
Dealer: North	♥ JT53	The opponents are silent.
Vul: Both	♦ Q93	
HCP: 6+1	♣ 3	

---

<b>Board: 142</b>	♠ AK4	You bid first.
Dealer: South	♥ KQ852	The opponents are silent.
Vul: None	♦ J6	
HCP: 17+1	♣ AT3	

---

<b>Board: 143</b>	♠ KQ72	Partner bids first.
Dealer: North	♥ T9753	The opponents are silent.
Vul: N-S	♦ T7	
HCP: 5+1	♣ 63	

---

<b>Board: 144</b>	♠ K954	You bid first.
Dealer: South	♥ A63	The opponents are silent.
Vul: E-W	♦ AK9	
HCP: 21	♣ AK2	

---

<b>Board: 145</b>	♠ AK42	You bid first.
Dealer: South	♥ A8	The opponents are silent.
Vul: None	♦ KQ7	
HCP: 23	♣ AK73	

## Both hands (Answers Page)

### Board: 141

Dealer: North

Vul: Both

North HCP: 21

South HCP: 6+1

Contract: 4♥ South

North:

♠ AK8

♥ AK87

♦ J6

♣ AQ75

South:

♠ QJT76

♥ JT53

♦ Q93

♣ 3

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 4♥

All Pass

1. Stayman

### Board: 142

Dealer: South

Vul: None

North HCP: 11

South HCP: 17+1

Contract: 4♥ North

North:

♠ 932

♥ AT93

♦ KQ85

♣ Q4

South:

♠ AK4

♥ KQ852

♦ J6

♣ AT3

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 143

Dealer: North

Vul: N-S

North HCP: 19+1

South HCP: 5+1

Contract: 2NT North

North:

♠ T43

♥ AQ8

♦ AKQ52

♣ A9

South:

♠ KQ72

♥ T9753

♦ T7

♣ 63

W N E S

1♦ Pass 1♥

Pass 2NT All Pass

### Board: 144

Dealer: South

Vul: E-W

North HCP: 2+1

South HCP: 21

Contract: 3♠ South

North:

♠ JT872

♥ 54

♦ JT

♣ 9543

South:

♠ K954

♥ A63

♦ AK9

♣ AK2

W N E S

2NT

Pass 3♥ Pass 3♠

All Pass

### Board: 145

Dealer: South

Vul: None

North HCP: 9

South HCP: 23

Contract: 6NT North

North:

♠ QT65

♥ KQ52

♦ 83

♣ Q96

South:

♠ AK42

♥ A8

♦ KQ7

♣ AK73

W N E S

2♣<sup>1</sup>

Pass 2NT Pass 4NT

Pass 6NT All Pass

1. strong



<b>Board: 146</b>	♠ A987643	Partner bids first.
Dealer: South	♥ KT	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 15+3	♣ KQ	
<hr/>		
<b>Board: 147</b>	♠ Q543	Partner bids first.
Dealer: South	♥ K7	West (RHO) bids 1 ♥ if possible.
Vul: E-W	♦ AJT97	West (RHO) bids 2 ♥ if possible.
HCP: 12+1	♣ Q8	
<hr/>		
<b>Board: 148</b>	♠ J7	Partner bids first.
Dealer: South	♥ AQJ987	The opponents are silent.
Vul: Both	♦ K86	
HCP: 12+2	♣ J3	
<hr/>		
<b>Board: 149</b>	♠ AK843	RHO opens the bidding 1 ♣.
Dealer: West	♥ AT74	You bid next.
Vul: E-W	♦ 6	East (LHO) bids 2 ♥ if possible.
HCP: 11+1	♣ 532	

## Both hands (Answers Page)

### Board: 146

Dealer: South

Vul: N-S

North HCP: 15+3

South HCP: 15

Contract: 5 ♠ South

North:

♠ A987643

♥ KT

♦ KT

♣ KQ

South:

♠ J5

♥ AQ7

♦ A943

♣ A963

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

1. Texas

2. A=0/5 or 3/5

3. no !S queen

### Board: 147

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 3NT South

North:

♠ Q543

♥ K7

♦ AJT97

♣ Q8

South:

♠ AKJ

♥ A32

♦ Q64

♣ 9754

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

### Board: 148

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 22+1

Contract: 6NT North

North:

♠ J7

♥ AQJ987

♦ K86

♣ J3

South:

♠ AK6

♥ K2

♦ AQJ

♣ KQ864

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

1. strong

2. A=0/5 or 3/5

### Board: 149

Dealer: West

Vul: E-W

North HCP: 11+1

South HCP: 6+2

Contract: 3 ♠ South

North:

♠ AK843

♥ AT74

♦ 6

♣ 532

South:

♠ JT52

♥ Q

♦ QJT972

♣ 74

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

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

**Board: 146**

♠ J5

You bid first.

Dealer: South

♥ AQ7

The opponents are silent.

Vul: N-S

♦ A943

HCP: 15

♣ A963

**Board: 147**

♠ AKJ

You bid first.

Dealer: South

♥ A32

West (LHO) bids 1 ♥ if possible.

Vul: E-W

♦ Q64

West (LHO) bids 2 ♥ if possible.

HCP: 14

♣ 9754

**Board: 148**

♠ AK6

You bid first.

Dealer: South

♥ K2

The opponents are silent.

Vul: Both

♦ AQJ

HCP: 22+1

♣ KQ864

**Board: 149**

♠ JT52

LHO opens the bidding 1 ♣.

Dealer: West

♥ Q

Partner bids next.

Vul: E-W

♦ QJT972

East (RHO) bids 2 ♥ if possible.

HCP: 6+2

♣ 74

## Both hands (Answers Page)

### Board: 146

Dealer: South

Vul: N-S

North HCP: 15+3

South HCP: 15

Contract: 5 ♠ South

North:

♠ A987643

♥ KT

♦ KT

♣ KQ

South:

♠ J5

♥ AQ7

♦ A943

♣ A963

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

1. Texas

2. A=0/5 or 3/5

3. no !S queen

### Board: 147

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 3NT South

North:

♠ Q543

♥ K7

♦ AJT97

♣ Q8

South:

♠ AKJ

♥ A32

♦ Q64

♣ 9754

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

### Board: 148

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 22+1

Contract: 6NT North

North:

♠ J7

♥ AQJ987

♦ K86

♣ J3

South:

♠ AK6

♥ K2

♦ AQJ

♣ KQ864

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

1. strong

2. A=0/5 or 3/5

### Board: 149

Dealer: West

Vul: E-W

North HCP: 11+1

South HCP: 6+2

Contract: 3 ♠ South

North:

♠ AK843

♥ AT74

♦ 6

♣ 532

South:

♠ JT52

♥ Q

♦ QJT972

♣ 74

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

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

<b>Board: 150</b>	♠ JT7	Partner bids first.
Dealer: South	♥ T42	The opponents are silent.
Vul: E-W	♦ J952	
HCP: 5	♣ K94	

---

<b>Board: 151</b>	♠ Q8	You bid first.
Dealer: North	♥ JT9	The opponents are silent.
Vul: Both	♦ AQ7	
HCP: 15+1	♣ AQ854	

---

<b>Board: 152</b>	♠ J2	Partner bids first.
Dealer: South	♥ J9654	The opponents are silent.
Vul: None	♦ 874	
HCP: 6+1	♣ A64	

---

<b>Board: 153</b>	♠ AK84	LHO opens the bidding 1 ♣.
Dealer: East	♥ 53	Partner bids next.
Vul: N-S	♦ AQ2	
HCP: 13	♣ T765	

## Both hands (Answers Page)

### Board: 150

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 22+1

Contract: 3NT North

North:

♠ JT7

♥ T42

♦ J952

♣ K94

South:

♠ AKQ98

♥ KJ8

♦ AT

♣ AJ7

W N E S

2♣<sup>1</sup>

Pass 2♦<sup>2</sup> Pass 2NT

Pass 3NT All Pass

1. strong

2. waiting

### Board: 151

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 6+3

Contract: 3♠ North

North:

♠ Q8

♥ JT9

♦ AQ7

♣ AQ854

South:

♠ 75432

♥ Q8

♦ KJ8543

♣ -

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♦

Pass 3♠ All Pass

### Board: 152

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 22

Contract: 4♥ South

North:

♠ J2

♥ J9654

♦ 874

♣ A64

South:

♠ AK86

♥ AKQ8

♦ KT5

♣ K5

W N E S

2♣<sup>1</sup>

Pass 2♦<sup>2</sup> Pass 2NT

Pass 3♦ Pass 3NT<sup>3</sup>

Pass 4♣ Pass 4♥

All Pass

1. strong

2. waiting

3. Extended acceptance after NT

### Board: 153

Dealer: East

Vul: N-S

North HCP: 13

South HCP: 13

Contract: 3NT North

North:

♠ AK84

♥ 53

♦ AQ2

♣ T765

South:

♠ Q75

♥ AQJ4

♦ KJ54

♣ 32

W N E S

1♣ X

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. strength cue bid

<b>Board: 150</b>	♠ AKQ98	You bid first.
Dealer: South	♥ KJ8	The opponents are silent.
Vul: E-W	♦ AT	
HCP: 22+1	♣ AJ7	

---

<b>Board: 151</b>	♠ 75432	Partner bids first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: Both	♦ KJ8543	
HCP: 6+3	♣ -	

---

<b>Board: 152</b>	♠ AK86	You bid first.
Dealer: South	♥ AKQ8	The opponents are silent.
Vul: None	♦ KT5	
HCP: 22	♣ K5	

---

<b>Board: 153</b>	♠ Q75	RHO opens the bidding 1 ♣.
Dealer: East	♥ AQJ4	You bid next.
Vul: N-S	♦ KJ54	
HCP: 13	♣ 32	

## Both hands (Answers Page)

### Board: 150

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 22+1

Contract: 3NT North

North:

♠ JT7

♥ T42

♦ J952

♣ K94

South:

♠ AKQ98

♥ KJ8

♦ AT

♣ AJ7

W N E S

2♣<sup>1</sup>

Pass 2♦<sup>2</sup> Pass 2NT

Pass 3NT All Pass

1. strong

2. waiting

### Board: 151

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 6+3

Contract: 3♠ North

North:

♠ Q8

♥ JT9

♦ AQ7

♣ AQ854

South:

♠ 75432

♥ Q8

♦ KJ8543

♣ -

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♦

Pass 3♠ All Pass

### Board: 152

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 22

Contract: 4♥ South

North:

♠ J2

♥ J9654

♦ 874

♣ A64

South:

♠ AK86

♥ AKQ8

♦ KT5

♣ K5

W N E S

2♣<sup>1</sup>

Pass 2♦<sup>2</sup> Pass 2NT

Pass 3♦ Pass 3NT<sup>3</sup>

Pass 4♣ Pass 4♥

All Pass

1. strong

2. waiting

3. Extended acceptance after NT

### Board: 153

Dealer: East

Vul: N-S

North HCP: 13

South HCP: 13

Contract: 3NT North

North:

♠ AK84

♥ 53

♦ AQ2

♣ T765

South:

♠ Q75

♥ AQJ4

♦ KJ54

♣ 32

W N E S

1♣ X

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. strength cue bid



<b>Board: 154</b>	♠ QT42	Partner bids first.
Dealer: South	♥ -	East (LHO) bids 4♥ if possible.
Vul: Both	♦ 542	
HCP: 7+2	♣ KQ9763	

---

<b>Board: 155</b>	♠ A8	You bid first.
Dealer: North	♥ AQ42	The opponents are silent.
Vul: None	♦ AKQ2	
HCP: 23	♣ KJ2	

---

<b>Board: 156</b>	♠ Q972	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: N-S	♦ Q76	
HCP: 8+1	♣ KJT92	

---

<b>Board: 157</b>	♠ KQ3	You bid first.
Dealer: North	♥ A842	The opponents are silent.
Vul: Both	♦ AJ7	
HCP: 15	♣ J63	

## Both hands (Answers Page)

### Board: 154

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 18

Contract: 5 ♣ South

North:

♠ QT42

♥ -

♦ 542

♣ KQ9763

South:

♠ A975

♥ KQ3

♦ A73

♣ AJ4

W N E S

1 ♣

Pass 4 ♣ 4 ♥ 5 ♣

All Pass

### Board: 155

Dealer: North

Vul: None

North HCP: 23

South HCP: 6

Contract: 4 ♥ South

North:

♠ A8

♥ AQ42

♦ AKQ2

♣ KJ2

South:

♠ 975

♥ J753

♦ J7

♣ A843

W N E S

2 ♣<sup>1</sup> Pass 2 ♦<sup>2</sup>

Pass 2NT Pass 3 ♣<sup>3</sup>

Pass 3 ♥ Pass 4 ♥

All Pass

1. strong

2. waiting

3. Stayman

### Board: 156

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 23+1

Contract: 7 ♠ South

North:

♠ Q972

♥ 2

♦ Q76

♣ KJT92

South:

♠ AKT84

♥ AK5

♦ AJT

♣ A6

W N E S

2 ♣<sup>1</sup>

Pass 3 ♣ Pass 3 ♠

Pass 6 ♠ Pass 7 ♠

All Pass

1. strong

### Board: 157

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7

Contract: 2 ♥ North

North:

♠ KQ3

♥ A842

♦ AJ7

♣ J63

South:

♠ T854

♥ Q96

♦ 63

♣ KQ97

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♥ All Pass

1. Stayman

<b>Board: 154</b>	♠ A975	You bid first.
Dealer: South	♥ KQ3	East (RHO) bids 4♥ if possible.
Vul: Both	♦ A73	
HCP: 18	♣ AJ4	

---

<b>Board: 155</b>	♠ 975	Partner bids first.
Dealer: North	♥ J753	The opponents are silent.
Vul: None	♦ J7	
HCP: 6	♣ A843	

---

<b>Board: 156</b>	♠ AKT84	You bid first.
Dealer: South	♥ AK5	The opponents are silent.
Vul: N-S	♦ AJT	
HCP: 23+1	♣ A6	

---

<b>Board: 157</b>	♠ T854	Partner bids first.
Dealer: North	♥ Q96	The opponents are silent.
Vul: Both	♦ 63	
HCP: 7	♣ KQ97	

## Both hands (Answers Page)

### Board: 154

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 18

Contract: 5 ♣ South

North:

♠ QT42

♥ -

♦ 542

♣ KQ9763

South:

♠ A975

♥ KQ3

♦ A73

♣ AJ4

W N E S

Pass 4 ♣ 4 ♥ 5 ♣

All Pass

### Board: 155

Dealer: North

Vul: None

North HCP: 23

South HCP: 6

Contract: 4 ♥ South

North:

♠ A8

♥ AQ42

♦ AKQ2

♣ KJ2

South:

♠ 975

♥ J753

♦ J7

♣ A843

W N E S

2 ♣<sup>1</sup> Pass 2 ♦<sup>2</sup>

Pass 2NT Pass 3 ♣<sup>3</sup>

Pass 3 ♥ Pass 4 ♥

All Pass

1. strong

2. waiting

3. Stayman

### Board: 156

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 23+1

Contract: 7 ♠ South

North:

♠ Q972

♥ 2

♦ Q76

♣ KJT92

South:

♠ AKT84

♥ AK5

♦ AJT

♣ A6

W N E S

Pass 3 ♣ Pass 2 ♣<sup>1</sup>

Pass 6 ♠ Pass 3 ♠

Pass 7 ♠

All Pass

1. strong

### Board: 157

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7

Contract: 2 ♥ North

North:

♠ KQ3

♥ A842

♦ AJ7

♣ J63

South:

♠ T854

♥ Q96

♦ 63

♣ KQ97

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♥ All Pass

1. Stayman

<b>Board: 158</b>	♠ JT9	Partner bids first.
Dealer: South	♥ T54	The opponents are silent.
Vul: None	♦ J987	
HCP: 3	♣ JT8	
<hr/>		
<b>Board: 159</b>	♠ KT5	You bid first.
Dealer: North	♥ J8	The opponents are silent.
Vul: N-S	♦ AQ75	
HCP: 17	♣ AK73	
<hr/>		
<b>Board: 160</b>	♠ J94	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: E-W	♦ J9865	
HCP: 5+1	♣ K765	
<hr/>		
<b>Board: 161</b>	♠ K7	RHO opens the bidding 1 ♦.
Dealer: West	♥ J4	You bid next.
Vul: None	♦ 75	East (LHO) bids 2 ♠ if possible.
HCP: 12+3	♣ AKJT632	West (RHO) bids 3 ♥ if possible.
		East (LHO) Doubles 4 ♣ if possible.
<hr/>		
<b>Board: 162</b>	♠ KQT6	You bid first.
Dealer: North	♥ A863	The opponents are silent.
Vul: N-S	♦ A75	
HCP: 14	♣ J9	

## Both hands (Answers Page)

### Board: 158

Dealer: South

Vul: None

North HCP: 3

South HCP: 24

Contract: 3NT North

North:

♠ JT9

♥ T54

♦ J987

♣ JT8

South:

♠ AK75

♥ AQ8

♦ Q62

♣ AKQ

W	N	E	S
			2♣ <sup>1</sup>

Pass	2♦ <sup>2</sup>	Pass	2NT
------	-----------------	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. strong

2. waiting

### Board: 159

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 7

Contract: 3NT North

North:

♠ KT5

♥ J8

♦ AQ75

♣ AK73

South:

♠ J642

♥ Q962

♦ KT

♣ J86

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
------	----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 160

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 24

Contract: 3NT North

North:

♠ J94

♥ T

♦ J9865

♣ K765

South:

♠ A86

♥ AQ6

♦ AK4

♣ AQJT

W	N	E	S
			2♣ <sup>1</sup>

Pass	2♦ <sup>2</sup>	Pass	2NT
------	-----------------	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. strong

2. waiting

### Board: 161

Dealer: West

Vul: None

North HCP: 12+3

South HCP: 7+2

Contract: 4♣X North

North:

♠ K7

♥ J4

♦ 75

♣ AKJT632

South:

♠ 943

♥ 7652

♦ AKT432

♣ -

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

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

### Board: 162

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 13+1

Contract: 4♥ South

North:

♠ KQT6

♥ A863

♦ A75

♣ J9

South:

♠ J92

♥ KQJT

♦ KQJ98

♣ 4

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

<b>Board: 158</b>	♠ AK75	You bid first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: None	♦ Q62	
HCP: 24	♣ AKQ	
<hr/>		
<b>Board: 159</b>	♠ J642	Partner bids first.
Dealer: North	♥ Q962	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 7	♣ J86	
<hr/>		
<b>Board: 160</b>	♠ A86	You bid first.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: E-W	♦ AK4	
HCP: 24	♣ AQJT	
<hr/>		
<b>Board: 161</b>	♠ 943	LHO opens the bidding 1 ♦.
Dealer: West	♥ 7652	Partner bids next.
Vul: None	♦ AKT432	East (RHO) bids 2 ♠ if possible.
HCP: 7+2	♣ -	West (LHO) bids 3 ♥ if possible.
		East (RHO) Doubles 4 ♣ if possible.
<hr/>		
<b>Board: 162</b>	♠ J92	Partner bids first.
Dealer: North	♥ KQJT	The opponents are silent.
Vul: N-S	♦ KQJ98	
HCP: 13+1	♣ 4	

## Both hands (Answers Page)

### Board: 158

Dealer: South

Vul: None

North HCP: 3

South HCP: 24

Contract: 3NT North

North:

♠ JT9

♥ T54

♦ J987

♣ JT8

South:

♠ AK75

♥ AQ8

♦ Q62

♣ AKQ

W N E S

2♣<sup>1</sup>

Pass 2♦<sup>2</sup> Pass 2NT

Pass 3NT All Pass

1. strong

2. waiting

### Board: 159

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 7

Contract: 3NT North

North:

♠ KT5

♥ J8

♦ AQ75

♣ AK73

South:

♠ J642

♥ Q962

♦ KT

♣ J86

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

Pass 3NT All Pass

1. Stayman

### Board: 160

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 24

Contract: 3NT North

North:

♠ J94

♥ T

♦ J9865

♣ K765

South:

♠ A86

♥ AQ6

♦ AK4

♣ AQJT

W N E S

2♣<sup>1</sup>

Pass 2♦<sup>2</sup> Pass 2NT

Pass 3NT All Pass

1. strong

2. waiting

### Board: 161

Dealer: West

Vul: None

North HCP: 12+3

South HCP: 7+2

Contract: 4♣X North

North:

♠ K7

♥ J4

♦ 75

♣ AKJT632

South:

♠ 943

♥ 7652

♦ AKT432

♣ -

W N E S

1♦ 2♣ 2♠<sup>1</sup> Pass

3♥ 4♣ X All Pass

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

### Board: 162

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 13+1

Contract: 4♥ South

North:

♠ KQT6

♥ A863

♦ A75

♣ J9

South:

♠ J92

♥ KQJT

♦ KQJ98

♣ 4

W N E S

1♦ Pass 1♥

Pass 2♥ Pass 4♥

All Pass



<b>Board: 163</b>	♠ K83	You bid first.
Dealer: North	♥ KQ3	East (LHO) Doubles 1 ♣ if possible.
Vul: E-W	♦ AK5	
HCP: 19	♣ AT83	

---

<b>Board: 164</b>	♠ Q9432	Partner bids first.
Dealer: South	♥ AK65	West (RHO) bids 3 ♣ if possible.
Vul: Both	♦ 7	
HCP: 9+1	♣ T97	

---

<b>Board: 165</b>	♠ KT5	You bid first.
Dealer: North	♥ K32	The opponents are silent.
Vul: N-S	♦ AQ53	
HCP: 16	♣ A96	

---

<b>Board: 166</b>	♠ A7	You bid first.
Dealer: North	♥ AKT8	West (RHO) bids 2 ♠ if possible.
Vul: E-W	♦ AQ85	
HCP: 18	♣ J74	

---

<b>Board: 167</b>	♠ KQ42	You bid first.
Dealer: North	♥ J63	The opponents are silent.
Vul: Both	♦ AKQ3	
HCP: 18	♣ QJ	

## Both hands (Answers Page)

### Board: 163

	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ Q72		1 ♣	X	1 ♦
Vul: E-W	♥ KQ3	♥ T97	Pass	2NT	Pass	3NT
North HCP: 19	♦ AK5	♦ J762	All Pass			
South HCP: 7	♣ AT83	♣ KJ4				
Contract: 3NT South						

### Board: 164

	North:	South:	W	N	E	S
Dealer: South	♠ Q9432	♠ KJ6				1 ♥
Vul: Both	♥ AK65	♥ J8742	3 ♣	4 ♥	All Pass	
North HCP: 9+1	♦ 7	♦ A63				
South HCP: 12+1	♣ T97	♣ K8				
Contract: 4 ♥ North						

### Board: 165

	North:	South:	W	N	E	S
Dealer: North	♠ KT5	♠ J642		1NT	All Pass	
Vul: N-S	♥ K32	♥ -				
North HCP: 16	♦ AQ53	♦ KJT74				
South HCP: 6+1	♣ A96	♣ JT87				
Contract: 1NT North						

### Board: 166

	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ Q984		1 ♦	Pass	1 ♥
Vul: E-W	♥ AKT8	♥ QJ54	2 ♠	4 ♥	All Pass	
North HCP: 18	♦ AQ85	♦ 92				
South HCP: 5	♣ J74	♣ 653				
Contract: 4 ♥ North						

### Board: 167

	North:	South:	W	N	E	S
Dealer: North	♠ KQ42	♠ T6		1 ♦	Pass	1 ♥
Vul: Both	♥ J63	♥ KT84	Pass	2NT	All Pass	
North HCP: 18	♦ AKQ3	♦ 8652				
South HCP: 6	♣ QJ	♣ K87				
Contract: 2NT North						

<b>Board: 163</b>	♠ Q72	Partner bids first.
Dealer: North	♥ T97	East (RHO) Doubles 1 ♣ if possible.
Vul: E-W	♦ J762	
HCP: 7	♣ KJ4	

---

<b>Board: 164</b>	♠ KJ6	You bid first.
Dealer: South	♥ J8742	West (LHO) bids 3 ♣ if possible.
Vul: Both	♦ A63	
HCP: 12+1	♣ K8	

---

<b>Board: 165</b>	♠ J642	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ KJT74	
HCP: 6+1	♣ JT87	

---

<b>Board: 166</b>	♠ Q984	Partner bids first.
Dealer: North	♥ QJ54	West (LHO) bids 2 ♠ if possible.
Vul: E-W	♦ 92	
HCP: 5	♣ 653	

---

<b>Board: 167</b>	♠ T6	Partner bids first.
Dealer: North	♥ KT84	The opponents are silent.
Vul: Both	♦ 8652	
HCP: 6	♣ K87	

## Both hands (Answers Page)

### Board: 163

	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ Q72		1 ♣	X	1 ♦
Vul: E-W	♥ KQ3	♥ T97	Pass	2NT	Pass	3NT
North HCP: 19	♦ AK5	♦ J762	All Pass			
South HCP: 7	♣ AT83	♣ KJ4				
Contract: 3NT South						

### Board: 164

	North:	South:	W	N	E	S
Dealer: South	♠ Q9432	♠ KJ6				1 ♥
Vul: Both	♥ AK65	♥ J8742	3 ♣	4 ♥	All Pass	
North HCP: 9+1	♦ 7	♦ A63				
South HCP: 12+1	♣ T97	♣ K8				
Contract: 4 ♥ North						

### Board: 165

	North:	South:	W	N	E	S
Dealer: North	♠ KT5	♠ J642		1NT	All Pass	
Vul: N-S	♥ K32	♥ -				
North HCP: 16	♦ AQ53	♦ KJT74				
South HCP: 6+1	♣ A96	♣ JT87				
Contract: 1NT North						

### Board: 166

	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ Q984		1 ♦	Pass	1 ♥
Vul: E-W	♥ AKT8	♥ QJ54	2 ♠	4 ♥	All Pass	
North HCP: 18	♦ AQ85	♦ 92				
South HCP: 5	♣ J74	♣ 653				
Contract: 4 ♥ North						

### Board: 167

	North:	South:	W	N	E	S
Dealer: North	♠ KQ42	♠ T6		1 ♦	Pass	1 ♥
Vul: Both	♥ J63	♥ KT84	Pass	2NT	All Pass	
North HCP: 18	♦ AKQ3	♦ 8652				
South HCP: 6	♣ QJ	♣ K87				
Contract: 2NT North						

<b>Board: 168</b>	♠ KQJ4	You bid first.
Dealer: North	♥ A964	The opponents are silent.
Vul: None	♦ AQ7	
HCP: 17	♣ J7	

---

<b>Board: 169</b>	♠ 762	Partner bids first.
Dealer: South	♥ KT63	The opponents are silent.
Vul: E-W	♦ A	
HCP: 7+1	♣ 87654	

---

<b>Board: 170</b>	♠ Q53	You bid first.
Dealer: North	♥ AJ632	The opponents are silent.
Vul: Both	♦ T94	
HCP: 14+1	♣ AK	

---

<b>Board: 171</b>	♠ A98	You bid first.
Dealer: North	♥ AKT	The opponents are silent.
Vul: None	♦ A72	
HCP: 22	♣ AK72	

## Both hands (Answers Page)

### Board: 168

Dealer: North

Vul: None

North HCP: 17

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ KQJ4

♥ A964

♦ AQ7

♣ J7

South:

♠ A8765

♥ K5

♦ 63

♣ QT83

W N E S

1NT Pass 2 ♥

Pass 2NT<sup>1</sup> Pass 4 ♠

All Pass

1. Extended acceptance after NT

### Board: 169

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 14

Contract: 1NT North

North:

♠ 762

♥ KT63

♦ A

♣ 87654

South:

♠ AJ43

♥ J2

♦ KT73

♣ KQ9

W N E S

1 ♦

Pass 1 ♥ Pass 1 ♠

Pass 1NT All Pass

### Board: 170

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 13+2

Contract: 4 ♠ South

North:

♠ Q53

♥ AJ632

♦ T94

♣ AK

South:

♠ KJT87

♥ 4

♦ AKQ86

♣ 63

W N E S

1 ♥ Pass 1 ♠

Pass 1NT Pass 2 ♦<sup>1</sup>

Pass 3 ♠<sup>2</sup> Pass 4 ♦

Pass 4 ♥ Pass 4 ♠

All Pass

1. New Minor Forcing

2. 3 !S

### Board: 171

Dealer: North

Vul: None

North HCP: 22

South HCP: 6+3

Contract: 6 ♥ North

North:

♠ A98

♥ AKT

♦ A72

♣ AK72

South:

♠ 72

♥ QJ98732

♦ KT8

♣ 5

W N E S

2 ♣<sup>1</sup> Pass 2 ♦<sup>2</sup>

Pass 2NT Pass 3 ♦

Pass 3 ♥ Pass 4 ♥

Pass 4NT Pass 5 ♣<sup>3</sup>

Pass 6 ♥ All Pass

1. strong

2. waiting

3. A=0/5 or 3/5

<b>Board: 168</b>	♠ A8765	Partner bids first.
Dealer: North	♥ K5	The opponents are silent.
Vul: None	♦ 63	
HCP: 9+1	♣ QT83	

---

<b>Board: 169</b>	♠ AJ43	You bid first.
Dealer: South	♥ J2	The opponents are silent.
Vul: E-W	♦ KT73	
HCP: 14	♣ KQ9	

---

<b>Board: 170</b>	♠ KJT87	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: Both	♦ AKQ86	
HCP: 13+2	♣ 63	

---

<b>Board: 171</b>	♠ 72	Partner bids first.
Dealer: North	♥ QJ98732	The opponents are silent.
Vul: None	♦ KT8	
HCP: 6+3	♣ 5	

## Both hands (Answers Page)

### Board: 168

Dealer: North

Vul: None

North HCP: 17

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ KQJ4

♥ A964

♦ AQ7

♣ J7

South:

♠ A8765

♥ K5

♦ 63

♣ QT83

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

	1NT	Pass	2♥
--	-----	------	----

Pass	2NT <sup>1</sup>	Pass	4♠
------	------------------	------	----

All Pass

1. Extended acceptance after NT

### Board: 169

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 14

Contract: 1NT North

North:

♠ 762

♥ KT63

♦ A

♣ 87654

South:

♠ AJ43

♥ J2

♦ KT73

♣ KQ9

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

			1♦
--	--	--	----

Pass	1♥	Pass	1♠
------	----	------	----

Pass	1NT	All Pass	
------	-----	----------	--

### Board: 170

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 13+2

Contract: 4 ♠ South

North:

♠ Q53

♥ AJ632

♦ T94

♣ AK

South:

♠ KJT87

♥ 4

♦ AKQ86

♣ 63

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

	1♥	Pass	1♠
--	----	------	----

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

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

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

All Pass

1. New Minor Forcing

2. 3 !S

### Board: 171

Dealer: North

Vul: None

North HCP: 22

South HCP: 6+3

Contract: 6♥ North

North:

♠ A98

♥ AKT

♦ A72

♣ AK72

South:

♠ 72

♥ QJ98732

♦ KT8

♣ 5

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

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

Pass	2NT	Pass	3♦
------	-----	------	----

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

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

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

1. strong

2. waiting

3. A=0/5 or 3/5



<b>Board: 172</b>	♠ KJ853	Partner bids first.
Dealer: South	♥ Q2	East (LHO) Doubles 2♥ if possible.
Vul: N-S	♦ JT	
HCP: 7+1	♣ 9853	

---

<b>Board: 173</b>	♠ 82	Partner bids first.
Dealer: South	♥ K985	The opponents are silent.
Vul: Both	♦ QJ6	
HCP: 9	♣ K643	

---

<b>Board: 174</b>	♠ QT53	RHO opens the bidding 1♣.
Dealer: West	♥ 972	You bid next.
Vul: None	♦ KJ87	
HCP: 8	♣ Q2	

---

<b>Board: 175</b>	♠ 74	RHO opens the bidding 1♦.
Dealer: West	♥ A983	You bid next.
Vul: E-W	♦ AKQ5	
HCP: 13	♣ 832	

---

<b>Board: 176</b>	♠ KT98653	Partner bids first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 9+3	♣ T73	

## Both hands (Answers Page)

### Board: 172

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 17+1

Contract: 4 ♠ South

North:

♠ KJ853

♥ Q2

♦ JT

♣ 9853

South:

♠ A97

♥ AT5

♦ AK765

♣ QT

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

### Board: 173

Dealer: South

Vul: Both

North HCP: 9

South HCP: 22

Contract: 3NT South

North:

♠ 82

♥ K985

♦ QJ6

♣ K643

South:

♠ AKQ9

♥ Q6

♦ AK85

♣ AT5

W	N	E	S
			2 ♣ <sup>1</sup>
Pass	2NT	Pass	3NT
All Pass			
1. strong			

### Board: 174

Dealer: West

Vul: None

North HCP: 8

South HCP: 14+1

Contract: 1NT South

North:

♠ QT53

♥ 972

♦ KJ87

♣ Q2

South:

♠ KJ72

♥ Q3

♦ AT932

♣ A9

W	N	E	S
1 ♣	Pass	Pass	1NT
All Pass			

### Board: 175

Dealer: West

Vul: E-W

North HCP: 13

South HCP: 11+1

Contract: 1NT North

North:

♠ 74

♥ A983

♦ AKQ5

♣ 832

South:

♠ KQ932

♥ Q4

♦ 762

♣ KJ9

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

### Board: 176

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ KT98653

♥ AQ

♦ 5

♣ T73

South:

♠ AQ

♥ 982

♦ AKT96

♣ Q84

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
All Pass			
1. Texas			

<b>Board: 172</b>	♠ A97	You bid first.
Dealer: South	♥ AT5	East (RHO) Doubles 2♥ if possible.
Vul: N-S	♦ AK765	
HCP: 17+1	♣ QT	

---

<b>Board: 173</b>	♠ AKQ9	You bid first.
Dealer: South	♥ Q6	The opponents are silent.
Vul: Both	♦ AK85	
HCP: 22	♣ AT5	

---

<b>Board: 174</b>	♠ KJ72	LHO opens the bidding 1♣.
Dealer: West	♥ Q3	Partner bids next.
Vul: None	♦ AT932	
HCP: 14+1	♣ A9	

---

<b>Board: 175</b>	♠ KQ932	LHO opens the bidding 1♦.
Dealer: West	♥ Q4	Partner bids next.
Vul: E-W	♦ 762	
HCP: 11+1	♣ KJ9	

---

<b>Board: 176</b>	♠ AQ	You bid first.
Dealer: South	♥ 982	The opponents are silent.
Vul: E-W	♦ AKT96	
HCP: 15+1	♣ Q84	

## Both hands (Answers Page)

### Board: 172

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 17+1

Contract: 4 ♠ South

North:

♠ KJ853

♥ Q2

♦ JT

♣ 9853

South:

♠ A97

♥ AT5

♦ AK765

♣ QT

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

### Board: 173

Dealer: South

Vul: Both

North HCP: 9

South HCP: 22

Contract: 3NT South

North:

♠ 82

♥ K985

♦ QJ6

♣ K643

South:

♠ AKQ9

♥ Q6

♦ AK85

♣ AT5

W	N	E	S
			2 ♣ <sup>1</sup>
Pass	2NT	Pass	3NT
All Pass			
1. strong			

### Board: 174

Dealer: West

Vul: None

North HCP: 8

South HCP: 14+1

Contract: 1NT South

North:

♠ QT53

♥ 972

♦ KJ87

♣ Q2

South:

♠ KJ72

♥ Q3

♦ AT932

♣ A9

W	N	E	S
1 ♣	Pass	Pass	1NT
All Pass			

### Board: 175

Dealer: West

Vul: E-W

North HCP: 13

South HCP: 11+1

Contract: 1NT North

North:

♠ 74

♥ A983

♦ AKQ5

♣ 832

South:

♠ KQ932

♥ Q4

♦ 762

♣ KJ9

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

### Board: 176

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ KT98653

♥ AQ

♦ 5

♣ T73

South:

♠ AQ

♥ 982

♦ AKT96

♣ Q84

W	N	E	S
			1NT
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
All Pass			
1. Texas			

<b>Board: 177</b>	♠ Q52	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: None	♦ AK76	
HCP: 19	♣ QJ43	

---

<b>Board: 178</b>	♠ K2	You bid first.
Dealer: North	♥ AJ53	The opponents are silent.
Vul: N-S	♦ KQ8	
HCP: 18	♣ AJ75	

---

<b>Board: 179</b>	♠ A72	You bid first.
Dealer: North	♥ 9642	The opponents are silent.
Vul: E-W	♦ AK75	
HCP: 14	♣ K9	

---

<b>Board: 180</b>	♠ A9742	Partner bids first.
Dealer: South	♥ 76	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 9+1	♣ 9863	

---

<b>Board: 181</b>	♠ AQJ95	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: N-S	♦ AK7	
HCP: 23+1	♣ Q32	

## Both hands (Answers Page)

### Board: 177

	North:	South:	W	N	E	S
Dealer: North	♠ Q52	♠ AT4		1 ♦	Pass	1 ♥
Vul: None	♥ AK	♥ QJ854	Pass	2NT	Pass	3NT
North HCP: 19	♦ AK76	♦ T3	All Pass			
South HCP: 7+1	♣ QJ43	♣ T95				
Contract: 3NT South						

### Board: 178

	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ AT983		1 ♣	Pass	1 ♠
Vul: N-S	♥ AJ53	♥ K762	Pass	2NT	Pass	3 ♥
North HCP: 18	♦ KQ8	♦ J94	Pass	4 ♥	All Pass	
South HCP: 8+1	♣ AJ75	♣ 6				
Contract: 4 ♥ North						

### Board: 179

	North:	South:	W	N	E	S
Dealer: North	♠ A72	♠ KQT6		1 ♦	Pass	2 ♣
Vul: E-W	♥ 9642	♥ KT	Pass	2 ♦	Pass	2 ♠
North HCP: 14	♦ AK75	♦ J6	Pass	2NT	Pass	3NT
South HCP: 13+1	♣ K9	♣ AT876	All Pass			
Contract: 3NT South						

### Board: 180

	North:	South:	W	N	E	S
Dealer: South	♠ A9742	♠ KT6				1NT
Vul: Both	♥ 76	♥ AQJ93	Pass	2 ♥	Pass	2 ♠
North HCP: 9+1	♦ KQ	♦ AT8	Pass	3NT	Pass	4 ♠
South HCP: 17+1	♣ 9863	♣ K4	All Pass			
Contract: 4 ♠ South						

### Board: 181

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ95	♠ 3		2 ♣ <sup>1</sup>	Pass	3 ♣
Vul: N-S	♥ AK	♥ 9876	Pass	3 ♠	Pass	3NT
North HCP: 23+1	♦ AK7	♦ Q54	Pass	4 ♣	Pass	5 ♣
South HCP: 7+1	♣ Q32	♣ AJ964	Pass	6 ♣	All Pass	
Contract: 6 ♣ North						

1. strong

<b>Board: 177</b>	♠ AT4	Partner bids first.
Dealer: North	♥ QJ854	The opponents are silent.
Vul: None	♦ T3	
HCP: 7+1	♣ T95	

---

<b>Board: 178</b>	♠ AT983	Partner bids first.
Dealer: North	♥ K762	The opponents are silent.
Vul: N-S	♦ J94	
HCP: 8+1	♣ 6	

---

<b>Board: 179</b>	♠ KQT6	Partner bids first.
Dealer: North	♥ KT	The opponents are silent.
Vul: E-W	♦ J6	
HCP: 13+1	♣ AT876	

---

<b>Board: 180</b>	♠ KT6	You bid first.
Dealer: South	♥ AQJ93	The opponents are silent.
Vul: Both	♦ AT8	
HCP: 17+1	♣ K4	

---

<b>Board: 181</b>	♠ 3	Partner bids first.
Dealer: North	♥ 9876	The opponents are silent.
Vul: N-S	♦ Q54	
HCP: 7+1	♣ AJ964	

## Both hands (Answers Page)

### Board: 177

	North:	South:	W	N	E	S
Dealer: North	♠ Q52	♠ AT4		1 ♦	Pass	1 ♥
Vul: None	♥ AK	♥ QJ854	Pass	2NT	Pass	3NT
North HCP: 19	♦ AK76	♦ T3	All Pass			
South HCP: 7+1	♣ QJ43	♣ T95				
Contract: 3NT South						

### Board: 178

	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ AT983		1 ♣	Pass	1 ♠
Vul: N-S	♥ AJ53	♥ K762	Pass	2NT	Pass	3 ♥
North HCP: 18	♦ KQ8	♦ J94	Pass	4 ♥	All Pass	
South HCP: 8+1	♣ AJ75	♣ 6				
Contract: 4 ♥ North						

### Board: 179

	North:	South:	W	N	E	S
Dealer: North	♠ A72	♠ KQT6		1 ♦	Pass	2 ♣
Vul: E-W	♥ 9642	♥ KT	Pass	2 ♦	Pass	2 ♠
North HCP: 14	♦ AK75	♦ J6	Pass	2NT	Pass	3NT
South HCP: 13+1	♣ K9	♣ AT876	All Pass			
Contract: 3NT South						

### Board: 180

	North:	South:	W	N	E	S
Dealer: South	♠ A9742	♠ KT6				1NT
Vul: Both	♥ 76	♥ AQJ93	Pass	2 ♥	Pass	2 ♠
North HCP: 9+1	♦ KQ	♦ AT8	Pass	3NT	Pass	4 ♠
South HCP: 17+1	♣ 9863	♣ K4	All Pass			
Contract: 4 ♠ South						

### Board: 181

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ95	♠ 3		2 ♣ <sup>1</sup>	Pass	3 ♣
Vul: N-S	♥ AK	♥ 9876	Pass	3 ♠	Pass	3NT
North HCP: 23+1	♦ AK7	♦ Q54	Pass	4 ♣	Pass	5 ♣
South HCP: 7+1	♣ Q32	♣ AJ964	Pass	6 ♣	All Pass	
Contract: 6 ♣ North						

1. strong



<b>Board: 182</b>	♠ 985	Partner bids first.
Dealer: South	♥ 974	West (RHO) bids 1 ♠ if possible.
Vul: E-W	♦ 852	
HCP: 4	♣ KJT7	

---

<b>Board: 183</b>	♠ K862	Partner bids first.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: Both	♦ AQ9	
HCP: 15	♣ K43	

---

<b>Board: 184</b>	♠ KQJ5	Partner bids first.
Dealer: South	♥ A	The opponents are silent.
Vul: None	♦ AQ53	
HCP: 21	♣ KQ94	

---

<b>Board: 185</b>	♠ A6	You bid first.
Dealer: North	♥ Q87	The opponents are silent.
Vul: E-W	♦ AJ43	
HCP: 15	♣ AT76	

## Both hands (Answers Page)

### Board: 182

	North:	South:	W	N	E	S
Dealer: South	♠ 985	♠ AT74				1 ♣
Vul: E-W	♥ 974	♥ AQ63	1 ♠	Pass	Pass	1NT
North HCP: 4	♦ 852	♦ AJ	All Pass			
South HCP: 19	♣ KJT7	♣ A96				
Contract: 1NT South						

### Board: 183

	North:	South:	W	N	E	S
Dealer: South	♠ K862	♠ J953				1 ♦
Vul: Both	♥ QJ7	♥ A64	Pass	1 ♠	Pass	2 ♠
North HCP: 15	♦ AQ9	♦ KT64	Pass	2NT	Pass	3 ♠
South HCP: 13	♣ K43	♣ AJ	Pass	4 ♣	Pass	4 ♦
Contract: 4 ♠ North			Pass	4 ♠	All Pass	

### Board: 184

	North:	South:	W	N	E	S
Dealer: South	♠ KQJ5	♠ A32				1 ♥
Vul: None	♥ A	♥ QJ754	Pass	1 ♠	Pass	1NT
North HCP: 21	♦ AQ53	♦ JT	Pass	4 ♣	Pass	4 ♠ <sup>1</sup>
South HCP: 12+1	♣ KQ94	♣ A65	Pass	5 ♣ <sup>2</sup>	Pass	5 ♦ <sup>3</sup>
Contract: 6NT North			Pass	6NT	All Pass	

1. A=2 out of 4
2. King ask
3. K=0

### Board: 185

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ 32		1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ Q87	♥ AT95	Pass	2 ♦	Pass	2NT
North HCP: 15	♦ AJ43	♦ 86	All Pass			
South HCP: 7+1	♣ AT76	♣ K9853				
Contract: 2NT South						

1. Stayman

<b>Board: 182</b>	♠ AT74	You bid first.
Dealer: South	♥ AQ63	West (LHO) bids 1 ♠ if possible.
Vul: E-W	♦ AJ	
HCP: 19	♣ A96	

---

<b>Board: 183</b>	♠ J953	You bid first.
Dealer: South	♥ A64	The opponents are silent.
Vul: Both	♦ KT64	
HCP: 13	♣ AJ	

---

<b>Board: 184</b>	♠ A32	You bid first.
Dealer: South	♥ QJ754	The opponents are silent.
Vul: None	♦ JT	
HCP: 12+1	♣ A65	

---

<b>Board: 185</b>	♠ 32	Partner bids first.
Dealer: North	♥ AT95	The opponents are silent.
Vul: E-W	♦ 86	
HCP: 7+1	♣ K9853	

## Both hands (Answers Page)

### Board: 182

	North:	South:	W	N	E	S
Dealer: South	♠ 985	♠ AT74				1 ♣
Vul: E-W	♥ 974	♥ AQ63	1 ♠	Pass	Pass	1NT
North HCP: 4	♦ 852	♦ AJ	All Pass			
South HCP: 19	♣ KJT7	♣ A96				
Contract: 1NT South						

### Board: 183

	North:	South:	W	N	E	S
Dealer: South	♠ K862	♠ J953				1 ♦
Vul: Both	♥ QJ7	♥ A64	Pass	1 ♠	Pass	2 ♠
North HCP: 15	♦ AQ9	♦ KT64	Pass	2NT	Pass	3 ♠
South HCP: 13	♣ K43	♣ AJ	Pass	4 ♣	Pass	4 ♦
Contract: 4 ♠ North			Pass	4 ♠	All Pass	

### Board: 184

	North:	South:	W	N	E	S
Dealer: South	♠ KQJ5	♠ A32				1 ♥
Vul: None	♥ A	♥ QJ754	Pass	1 ♠	Pass	1NT
North HCP: 21	♦ AQ53	♦ JT	Pass	4 ♣	Pass	4 ♠ <sup>1</sup>
South HCP: 12+1	♣ KQ94	♣ A65	Pass	5 ♣ <sup>2</sup>	Pass	5 ♦ <sup>3</sup>
Contract: 6NT North			Pass	6NT	All Pass	

1. A=2 out of 4

2. King ask

3. K=0

### Board: 185

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ 32		1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ Q87	♥ AT95	Pass	2 ♦	Pass	2NT
North HCP: 15	♦ AJ43	♦ 86	All Pass			
South HCP: 7+1	♣ AT76	♣ K9853				
Contract: 2NT South						

1. Stayman

<b>Board: 186</b>	♠ Q85	Partner bids first.
Dealer: South	♥ KT4	The opponents are silent.
Vul: Both	♦ 643	
HCP: 5	♣ 9652	

---

<b>Board: 187</b>	♠ A43	You bid first.
Dealer: North	♥ QJ	East (LHO) bids 1 ♠ if possible.
Vul: None	♦ AQ8	
HCP: 18+1	♣ AJT94	

---

<b>Board: 188</b>	♠ K932	Partner bids first.
Dealer: South	♥ T76	The opponents are silent.
Vul: N-S	♦ JT4	
HCP: 5	♣ JT9	

---

<b>Board: 189</b>	♠ AKQT8	You bid first.
Dealer: North	♥ KJ8	The opponents are silent.
Vul: Both	♦ 73	
HCP: 22+1	♣ AKQ	

---

<b>Board: 190</b>	♠ 86	Partner bids first.
Dealer: South	♥ 986	The opponents are silent.
Vul: None	♦ K98	
HCP: 7+1	♣ KJT85	

## Both hands (Answers Page)

### Board: 186

Dealer: South

Vul: Both

North HCP: 5

South HCP: 22+1

Contract: 3NT North

North:

♠ Q85

♥ KT4

♦ 643

♣ 9652

South:

♠ AJ3

♥ AJ932

♦ AKT

♣ KQ

W N E S

2♣<sup>1</sup>

Pass 2♦<sup>2</sup> Pass 2NT

Pass 3NT All Pass

1. strong

2. waiting

### Board: 187

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 10

Contract: 3♣ North

North:

♠ A43

♥ QJ

♦ AQ8

♣ AJT94

South:

♠ J5

♥ K85

♦ J962

♣ KQ75

W N E S

1♣ 1♠ 2♣

Pass 3♣ All Pass

### Board: 188

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 17

Contract: 1NT South

North:

♠ K932

♥ T76

♦ JT4

♣ JT9

South:

♠ J54

♥ AK95

♦ K7

♣ AQ87

W N E S

1NT

All Pass

### Board: 189

Dealer: North

Vul: Both

North HCP: 22+1

South HCP: 8

Contract: 4♠ South

North:

♠ AKQT8

♥ KJ8

♦ 73

♣ AKQ

South:

♠ J92

♥ QT

♦ KJ95

♣ J652

W N E S

2♣<sup>1</sup> Pass 2NT

Pass 3♠ Pass 4♠

All Pass

1. strong

### Board: 190

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 15

Contract: 1NT South

North:

♠ 86

♥ 986

♦ K98

♣ KJT85

South:

♠ AQ42

♥ K4

♦ AT75

♣ Q64

W N E S

1NT

All Pass

<b>Board: 186</b>	♠ AJ3	You bid first.
Dealer: South	♥ AJ932	The opponents are silent.
Vul: Both	♦ AKT	
HCP: 22+1	♣ KQ	

---

<b>Board: 187</b>	♠ J5	Partner bids first.
Dealer: North	♥ K85	East (RHO) bids 1 ♠ if possible.
Vul: None	♦ J962	
HCP: 10	♣ KQ75	

---

<b>Board: 188</b>	♠ J54	You bid first.
Dealer: South	♥ AK95	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 17	♣ AQ87	

---

<b>Board: 189</b>	♠ J92	Partner bids first.
Dealer: North	♥ QT	The opponents are silent.
Vul: Both	♦ KJ95	
HCP: 8	♣ J652	

---

<b>Board: 190</b>	♠ AQ42	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: None	♦ AT75	
HCP: 15	♣ Q64	

## Both hands (Answers Page)

### Board: 186

Dealer: South

Vul: Both

North HCP: 5

South HCP: 22+1

Contract: 3NT North

North:

♠ Q85

♥ KT4

♦ 643

♣ 9652

South:

♠ AJ3

♥ AJ932

♦ AKT

♣ KQ

W N E S

2♣<sup>1</sup>

Pass 2♦<sup>2</sup> Pass 2NT

Pass 3NT All Pass

1. strong

2. waiting

### Board: 187

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 10

Contract: 3♣ North

North:

♠ A43

♥ QJ

♦ AQ8

♣ AJT94

South:

♠ J5

♥ K85

♦ J962

♣ KQ75

W N E S

1♣ 1♠ 2♣

Pass 3♣ All Pass

### Board: 188

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 17

Contract: 1NT South

North:

♠ K932

♥ T76

♦ JT4

♣ JT9

South:

♠ J54

♥ AK95

♦ K7

♣ AQ87

W N E S

1NT

All Pass

### Board: 189

Dealer: North

Vul: Both

North HCP: 22+1

South HCP: 8

Contract: 4♠ South

North:

♠ AKQT8

♥ KJ8

♦ 73

♣ AKQ

South:

♠ J92

♥ QT

♦ KJ95

♣ J652

W N E S

2♣<sup>1</sup> Pass 2NT

Pass 3♠ Pass 4♠

All Pass

1. strong

### Board: 190

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 15

Contract: 1NT South

North:

♠ 86

♥ 986

♦ K98

♣ KJT85

South:

♠ AQ42

♥ K4

♦ AT75

♣ Q64

W N E S

1NT

All Pass



**Board: 191**

♠ QT8

You bid first.

Dealer: North

♥ AK

The opponents are silent.

Vul: N-S

♦ AKQ3

HCP: 23

♣ KQ74

**Board: 192**

♠ J96

Partner bids first.

Dealer: South

♥ 76

The opponents are silent.

Vul: E-W

♦ Q875

HCP: 10

♣ AK65

**Board: 193**

♠ AKQ

You bid first.

Dealer: North

♥ A2

The opponents are silent.

Vul: None

♦ QT95

HCP: 21

♣ AQT8

**Board: 194**

♠ T62

Partner bids first.

Dealer: South

♥ KJ85

West (RHO) bids 1 ♠ if possible.

Vul: N-S

♦ Q5432

HCP: 6+1

♣ 5

**Board: 195**

♠ A8

You bid first.

Dealer: North

♥ AQT6

East (LHO) bids 2 ♦ if possible.

Vul: E-W

♦ KJ94

West (RHO) bids 2 ♠ if possible.

HCP: 16

♣ QT9

## Both hands (Answers Page)

### Board: 191

Dealer: North

Vul: N-S

North HCP: 23

South HCP: 3

Contract: 3NT South

North:

♠ QT8

♥ AK

♦ AKQ3

♣ KQ74

South:

♠ J92

♥ JT2

♦ 765

♣ JT96

W	N	E	S
	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>
Pass	2NT	Pass	3NT
All Pass			
1. strong			
2. waiting			

### Board: 192

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 15+1

Contract: 3NT North

North:

♠ J96

♥ 76

♦ Q875

♣ AK65

South:

♠ Q43

♥ AKQJ2

♦ KT9

♣ 94

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 193

Dealer: North

Vul: None

North HCP: 21

South HCP: 7+1

Contract: 3NT South

North:

♠ AKQ

♥ A2

♦ QT95

♣ AQT8

South:

♠ 92

♥ 765

♦ K82

♣ KJ732

W	N	E	S
	2NT	Pass	3NT
All Pass			

### Board: 194

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 18+1

Contract: 2♣ South

North:

♠ T62

♥ KJ85

♦ Q5432

♣ 5

South:

♠ J73

♥ A3

♦ AT9

♣ AKQ84

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

### Board: 195

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 9

Contract: 3♦ North

North:

♠ A8

♥ AQT6

♦ KJ94

♣ QT9

South:

♠ T96

♥ 52

♦ AT87

♣ AJ53

W	N	E	S
	1NT	2♦ <sup>1</sup>	X
2♠	3♦	All Pass	
1. Cappelletti, both majors			

<b>Board: 191</b>	♠ J92	Partner bids first.
Dealer: North	♥ JT2	The opponents are silent.
Vul: N-S	♦ 765	
HCP: 3	♣ JT96	

---

<b>Board: 192</b>	♠ Q43	You bid first.
Dealer: South	♥ AKQJ2	The opponents are silent.
Vul: E-W	♦ KT9	
HCP: 15+1	♣ 94	

---

<b>Board: 193</b>	♠ 92	Partner bids first.
Dealer: North	♥ 765	The opponents are silent.
Vul: None	♦ K82	
HCP: 7+1	♣ KJ732	

---

<b>Board: 194</b>	♠ J73	You bid first.
Dealer: South	♥ A3	West (LHO) bids 1 ♠ if possible.
Vul: N-S	♦ AT9	
HCP: 18+1	♣ AKQ84	

---

<b>Board: 195</b>	♠ T96	Partner bids first.
Dealer: North	♥ 52	East (RHO) bids 2 ♦ if possible.
Vul: E-W	♦ AT87	West (LHO) bids 2 ♠ if possible.
HCP: 9	♣ AJ53	

## Both hands (Answers Page)

### Board: 191

Dealer: North

Vul: N-S

North HCP: 23

South HCP: 3

Contract: 3NT South

North:

♠ QT8

♥ AK

♦ AKQ3

♣ KQ74

South:

♠ J92

♥ JT2

♦ 765

♣ JT96

W	N	E	S
	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>
Pass	2NT	Pass	3NT
All Pass			
1. strong			
2. waiting			

### Board: 192

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 15+1

Contract: 3NT North

North:

♠ J96

♥ 76

♦ Q875

♣ AK65

South:

♠ Q43

♥ AKQJ2

♦ KT9

♣ 94

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 193

Dealer: North

Vul: None

North HCP: 21

South HCP: 7+1

Contract: 3NT South

North:

♠ AKQ

♥ A2

♦ QT95

♣ AQT8

South:

♠ 92

♥ 765

♦ K82

♣ KJ732

W	N	E	S
	2NT	Pass	3NT
All Pass			

### Board: 194

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 18+1

Contract: 2♣ South

North:

♠ T62

♥ KJ85

♦ Q5432

♣ 5

South:

♠ J73

♥ A3

♦ AT9

♣ AKQ84

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

### Board: 195

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 9

Contract: 3♦ North

North:

♠ A8

♥ AQT6

♦ KJ94

♣ QT9

South:

♠ T96

♥ 52

♦ AT87

♣ AJ53

W	N	E	S
	1NT	2♦ <sup>1</sup>	X
2♠	3♦	All Pass	
1. Cappelletti, both majors			

<b>Board: 196</b>	♠ KJ652	RHO opens the bidding 1NT.
Dealer: West	♥ AT973	You bid next.
Vul: Both	♦ Q3	
HCP: 10+2	♣ 2	

---

<b>Board: 197</b>	♠ 93	You bid first.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: N-S	♦ AQ42	
HCP: 20	♣ AK63	

---

<b>Board: 198</b>	♠ 93	You bid first.
Dealer: North	♥ K985	East (LHO) bids 1♦ if possible.
Vul: E-W	♦ AQ7	
HCP: 12	♣ K976	

---

<b>Board: 199</b>	♠ AKT86	Partner bids first.
Dealer: South	♥ 7	West (RHO) bids 1♥ if possible.
Vul: Both	♦ AT85	
HCP: 16+1	♣ KQ4	

---

<b>Board: 200</b>	♠ 96	Partner bids first.
Dealer: South	♥ 96	The opponents are silent.
Vul: None	♦ T965	
HCP: 5+1	♣ KQ876	

## Both hands (Answers Page)

### Board: 196

Dealer: West

Vul: Both

North HCP: 10+2

South HCP: 7+2

Contract: 3♣ South

North:

♠ KJ652

♥ AT973

♦ Q3

♣ 2

South:

♠ T87

♥ 62

♦ J2

♣ AQ9865

W	N	E	S
1NT	2♦ <sup>1</sup>	Pass	3♣

All Pass

1. Cappelletti, both majors

### Board: 197

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ 93

♥ AQJ

♦ AQ42

♣ AK63

South:

♠ AKQ4

♥ KT62

♦ 986

♣ T5

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	6NT

All Pass

1. Stayman

### Board: 198

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 14+2

Contract: 4♠ North

North:

♠ 93

♥ K985

♦ AQ7

♣ K976

South:

♠ AKJT54

♥ 2

♦ J96

♣ AJ5

W	N	E	S
	1♣	1♦	1♠
Pass	1NT	Pass	3♠
Pass	4♠	All Pass	

### Board: 199

Dealer: South

Vul: Both

North HCP: 16+1

South HCP: 12

Contract: 4♠ South

North:

♠ AKT86

♥ 7

♦ AT85

♣ KQ4

South:

♠ J954

♥ KJ95

♦ QJ

♣ AT7

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

### Board: 200

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 23

Contract: 3NT North

North:

♠ 96

♥ 96

♦ T965

♣ KQ876

South:

♠ AKQ

♥ KJ85

♦ AQ84

♣ A2

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

1. strong

2. waiting

<b>Board: 196</b>	♠ T87	LHO opens the bidding 1NT.
Dealer: West	♥ 62	Partner bids next.
Vul: Both	♦ J2	
HCP: 7+2	♣ AQ9865	

---

<b>Board: 197</b>	♠ AKQ4	Partner bids first.
Dealer: North	♥ KT62	The opponents are silent.
Vul: N-S	♦ 986	
HCP: 12	♣ T5	

---

<b>Board: 198</b>	♠ AKJT54	Partner bids first.
Dealer: North	♥ 2	East (RHO) bids 1 ♦ if possible.
Vul: E-W	♦ J96	
HCP: 14+2	♣ AJ5	

---

<b>Board: 199</b>	♠ J954	You bid first.
Dealer: South	♥ KJ95	West (LHO) bids 1 ♥ if possible.
Vul: Both	♦ QJ	
HCP: 12	♣ AT7	

---

<b>Board: 200</b>	♠ AKQ	You bid first.
Dealer: South	♥ KJ85	The opponents are silent.
Vul: None	♦ AQ84	
HCP: 23	♣ A2	

## Both hands (Answers Page)

### Board: 196

Dealer: West

Vul: Both

North HCP: 10+2

South HCP: 7+2

Contract: 3♣ South

North:

♠ KJ652

♥ AT973

♦ Q3

♣ 2

South:

♠ T87

♥ 62

♦ J2

♣ AQ9865

W	N	E	S
1NT	2♦ <sup>1</sup>	Pass	3♣

All Pass

1. Cappelletti, both majors

### Board: 197

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ 93

♥ AQJ

♦ AQ42

♣ AK63

South:

♠ AKQ4

♥ KT62

♦ 986

♣ T5

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	6NT

All Pass

1. Stayman

### Board: 198

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 14+2

Contract: 4♠ North

North:

♠ 93

♥ K985

♦ AQ7

♣ K976

South:

♠ AKJT54

♥ 2

♦ J96

♣ AJ5

W	N	E	S
	1♣	1♦	1♠
Pass	1NT	Pass	3♠
Pass	4♠	All Pass	

### Board: 199

Dealer: South

Vul: Both

North HCP: 16+1

South HCP: 12

Contract: 4♠ South

North:

♠ AKT86

♥ 7

♦ AT85

♣ KQ4

South:

♠ J954

♥ KJ95

♦ QJ

♣ AT7

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

### Board: 200

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 23

Contract: 3NT North

North:

♠ 96

♥ 96

♦ T965

♣ KQ876

South:

♠ AKQ

♥ KJ85

♦ AQ84

♣ A2

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

1. strong

2. waiting



<b>Board: 201</b>	♠ AQ8	RHO opens the bidding 1NT.
Dealer: West	♥ 9	You bid next.
Vul: N-S	♦ AT54	East (LHO) bids 2♦ if possible.
HCP: 14+1	♣ A9752	West (RHO) bids 2♥ if possible.

---

<b>Board: 202</b>	♠ AJ72	You bid first.
Dealer: North	♥ AK4	The opponents are silent.
Vul: Both	♦ AKQ7	
HCP: 21	♣ T7	

---

<b>Board: 203</b>	♠ Q72	You bid first.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: None	♦ AQT9	
HCP: 18	♣ AQ8	

---

<b>Board: 204</b>	♠ Q96	Partner bids first.
Dealer: South	♥ K54	The opponents are silent.
Vul: N-S	♦ K43	
HCP: 9	♣ JT83	

---

<b>Board: 205</b>	♠ A2	You bid first.
Dealer: North	♥ AKQJ7	The opponents are silent.
Vul: Both	♦ A75	
HCP: 23+1	♣ KQ6	

## Both hands (Answers Page)

### Board: 201

Dealer: West

Vul: N-S

North HCP: 14+1

South HCP: 10+2

Contract: 5♦ North

North:

♠ AQ8

♥ 9

♦ AT54

♣ A9752

South:

♠ KJT52

♥ 42

♦ KQ762

♣ J

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

1NT	Pass	2♦	X
-----	------	----	---

2♥	5♦	All Pass	
----	----	----------	--

### Board: 202

Dealer: North

Vul: Both

North HCP: 21

South HCP: 9+2

Contract: 7♣ South

North:

♠ AJ72

♥ AK4

♦ AKQ7

♣ T7

South:

♠ T8

♥ 3

♦ JT63

♣ AKJ832

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

	2NT	Pass	4♣
--	-----	------	----

Pass	4NT <sup>1</sup>	Pass	7♣
------	------------------	------	----

All Pass

1. A=3 out of 4

### Board: 203

Dealer: North

Vul: None

North HCP: 18

South HCP: 6+1

Contract: 2NT North

North:

♠ Q72

♥ KJ6

♦ AQT9

♣ AQ8

South:

♠ AT853

♥ Q52

♦ 62

♣ 743

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

	1♦	Pass	1♠
--	----	------	----

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 204

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ Q96

♥ K54

♦ K43

♣ JT83

South:

♠ AK85

♥ A7

♦ Q86

♣ Q654

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

			1NT
--	--	--	-----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 205

Dealer: North

Vul: Both

North HCP: 23+1

South HCP: 7

Contract: 6♥ North

North:

♠ A2

♥ AKQJ7

♦ A75

♣ KQ6

South:

♠ 53

♥ 9862

♦ QJ94

♣ A93

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

	2♣ <sup>1</sup>	Pass	2NT
--	-----------------	------	-----

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

Pass	4NT	Pass	5♦ <sup>2</sup>
------	-----	------	-----------------

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

1. strong

2. A=1/5 or 4/5

<b>Board: 201</b>	♠ KJT52	LHO opens the bidding 1NT.
Dealer: West	♥ 42	Partner bids next.
Vul: N-S	♦ KQ762	East (RHO) bids 2♦ if possible.
HCP: 10+2	♣ J	West (LHO) bids 2♥ if possible.

---

<b>Board: 202</b>	♠ T8	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ JT63	
HCP: 9+2	♣ AKJ832	

---

<b>Board: 203</b>	♠ AT853	Partner bids first.
Dealer: North	♥ Q52	The opponents are silent.
Vul: None	♦ 62	
HCP: 6+1	♣ 743	

---

<b>Board: 204</b>	♠ AK85	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: N-S	♦ Q86	
HCP: 15	♣ Q654	

---

<b>Board: 205</b>	♠ 53	Partner bids first.
Dealer: North	♥ 9862	The opponents are silent.
Vul: Both	♦ QJ94	
HCP: 7	♣ A93	

## Both hands (Answers Page)

### Board: 201

Dealer: West

Vul: N-S

North HCP: 14+1

South HCP: 10+2

Contract: 5 ♦ North

North:

♠ AQ8

♥ 9

♦ AT54

♣ A9752

South:

♠ KJT52

♥ 42

♦ KQ762

♣ J

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

1NT	Pass	2 ♦	X
-----	------	-----	---

2 ♥	5 ♦	All Pass	
-----	-----	----------	--

### Board: 202

Dealer: North

Vul: Both

North HCP: 21

South HCP: 9+2

Contract: 7 ♣ South

North:

♠ AJ72

♥ AK4

♦ AKQ7

♣ T7

South:

♠ T8

♥ 3

♦ JT63

♣ AKJ832

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

	2NT	Pass	4 ♣
--	-----	------	-----

Pass	4NT <sup>1</sup>	Pass	7 ♣
------	------------------	------	-----

All Pass

1. A=3 out of 4

### Board: 203

Dealer: North

Vul: None

North HCP: 18

South HCP: 6+1

Contract: 2NT North

North:

♠ Q72

♥ KJ6

♦ AQT9

♣ AQ8

South:

♠ AT853

♥ Q52

♦ 62

♣ 743

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 204

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ Q96

♥ K54

♦ K43

♣ JT83

South:

♠ AK85

♥ A7

♦ Q86

♣ Q654

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

			1NT
--	--	--	-----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 205

Dealer: North

Vul: Both

North HCP: 23+1

South HCP: 7

Contract: 6 ♥ North

North:

♠ A2

♥ AKQJ7

♦ A75

♣ KQ6

South:

♠ 53

♥ 9862

♦ QJ94

♣ A93

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

	2 ♣ <sup>1</sup>	Pass	2NT
--	------------------	------	-----

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

Pass	4NT	Pass	5 ♦ <sup>2</sup>
------	-----	------	------------------

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

1. strong

2. A=1/5 or 4/5

<b>Board: 206</b>	♠ T874	Partner bids first.
Dealer: South	♥ 7632	The opponents are silent.
Vul: None	♦ 984	
HCP: 0	♣ 92	
<hr/>		
<b>Board: 207</b>	♠ AKQ32	You bid first.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: N-S	♦ Q9	
HCP: 21+1	♣ J54	
<hr/>		
<b>Board: 208</b>	♠ A3	Partner bids first.
Dealer: South	♥ Q962	East (LHO) Doubles 6♣ if possible.
Vul: E-W	♦ Q5	
HCP: 8+1	♣ T8752	
<hr/>		
<b>Board: 209</b>	♠ AKQ	You bid first.
Dealer: North	♥ J84	The opponents are silent.
Vul: None	♦ Q94	
HCP: 21	♣ AKQT	
<hr/>		
<b>Board: 210</b>	♠ A9654	Partner bids first.
Dealer: South	♥ 8532	The opponents are silent.
Vul: N-S	♦ 98	
HCP: 7+1	♣ K8	

## Both hands (Answers Page)

### Board: 206

Dealer: South

Vul: None

North HCP: 0

South HCP: 22

Contract: 2NT South

North:

♠ T874

♥ 7632

♦ 984

♣ 92

South:

♠ AK3

♥ KJT

♦ A53

♣ AK85

W	N	E	S
			2♣ <sup>1</sup>
Pass	2♦ <sup>2</sup>	Pass	2NT
All Pass			
1. strong			
2. waiting			

### Board: 207

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 6+1

Contract: 4♠ South

North:

♠ AKQ32

♥ AKQ

♦ Q9

♣ J54

South:

♠ 965

♥ T9875

♦ K8

♣ K98

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

### Board: 208

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 23

Contract: 6♣X South

North:

♠ A3

♥ Q962

♦ Q5

♣ T8752

South:

♠ KQ92

♥ AK4

♦ AKT3

♣ A3

W	N	E	S
			2♣ <sup>1</sup>
Pass	3♣	Pass	4NT
Pass	5♦ <sup>2</sup>	Pass	6♣
Pass	Pass	X	All Pass
1. strong			
2. A=1/5 or 4/5			

### Board: 209

Dealer: North

Vul: None

North HCP: 21

South HCP: 11+2

Contract: 6NT South

North:

♠ AKQ

♥ J84

♦ Q94

♣ AKQT

South:

♠ -

♥ AT7

♦ AK8753

♣ 9853

W	N	E	S
	2NT	Pass	4♣
Pass	4♠ <sup>1</sup>	Pass	6NT
All Pass			
1. A=2 out of 4			

### Board: 210

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 16

Contract: 3♥ North

North:

♠ A9654

♥ 8532

♦ 98

♣ K8

South:

♠ J82

♥ AK74

♦ AJT7

♣ QJ

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

<b>Board: 206</b>	♠ AK3	You bid first.
Dealer: South	♥ KJT	The opponents are silent.
Vul: None	♦ A53	
HCP: 22	♣ AK85	

---

<b>Board: 207</b>	♠ 965	Partner bids first.
Dealer: North	♥ T9875	The opponents are silent.
Vul: N-S	♦ K8	
HCP: 6+1	♣ K98	

---

<b>Board: 208</b>	♠ KQ92	You bid first.
Dealer: South	♥ AK4	East (RHO) Doubles 6♣ if possible.
Vul: E-W	♦ AKT3	
HCP: 23	♣ A3	

---

<b>Board: 209</b>	♠ -	Partner bids first.
Dealer: North	♥ AT7	The opponents are silent.
Vul: None	♦ AK8753	
HCP: 11+2	♣ 9853	

---

<b>Board: 210</b>	♠ J82	You bid first.
Dealer: South	♥ AK74	The opponents are silent.
Vul: N-S	♦ AJT7	
HCP: 16	♣ QJ	

## Both hands (Answers Page)

### Board: 206

Dealer: South

Vul: None

North HCP: 0

South HCP: 22

Contract: 2NT South

North:

♠ T874

♥ 7632

♦ 984

♣ 92

South:

♠ AK3

♥ KJT

♦ A53

♣ AK85

W	N	E	S
			2♣ <sup>1</sup>
Pass	2♦ <sup>2</sup>	Pass	2NT
All Pass			
1. strong			
2. waiting			

### Board: 207

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 6+1

Contract: 4♠ South

North:

♠ AKQ32

♥ AKQ

♦ Q9

♣ J54

South:

♠ 965

♥ T9875

♦ K8

♣ K98

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

### Board: 208

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 23

Contract: 6♣X South

North:

♠ A3

♥ Q962

♦ Q5

♣ T8752

South:

♠ KQ92

♥ AK4

♦ AKT3

♣ A3

W	N	E	S
			2♣ <sup>1</sup>
Pass	3♣	Pass	4NT
Pass	5♦ <sup>2</sup>	Pass	6♣
Pass	Pass	X	All Pass
1. strong			
2. A=1/5 or 4/5			

### Board: 209

Dealer: North

Vul: None

North HCP: 21

South HCP: 11+2

Contract: 6NT South

North:

♠ AKQ

♥ J84

♦ Q94

♣ AKQT

South:

♠ -

♥ AT7

♦ AK8753

♣ 9853

W	N	E	S
	2NT	Pass	4♣
Pass	4♠ <sup>1</sup>	Pass	6NT
All Pass			
1. A=2 out of 4			

### Board: 210

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 16

Contract: 3♥ North

North:

♠ A9654

♥ 8532

♦ 98

♣ K8

South:

♠ J82

♥ AK74

♦ AJT7

♣ QJ

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



<b>Board: 211</b>	♠ AKQ52	You bid first.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: E-W	♦ Q9	
HCP: 21+1	♣ Q86	

---

<b>Board: 212</b>	♠ 5	Partner bids first.
Dealer: South	♥ 9763	East (LHO) bids 2 ♠ if possible.
Vul: Both	♦ KQT3	
HCP: 7	♣ QT65	

---

<b>Board: 213</b>	♠ Q985	You bid first.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: N-S	♦ A54	
HCP: 22	♣ AKQ	

## Both hands (Answers Page)

### Board: 211

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 9+2

Contract: 6 ♠ North

North:

♠ AKQ52

♥ AKJ

♦ Q9

♣ Q86

South:

♠ JT7

♥ 43

♦ A8

♣ AT9532

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 3NT Pass 4 ♠

Pass 4NT Pass 5 ♥<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6 ♣<sup>4</sup>

Pass 6 ♠ All Pass

1. forcing 1NT

2. A=2/5 or 5/5, Q(S)=0

3. King ask by 5NT

4. K=0

### Board: 212

Dealer: South

Vul: Both

North HCP: 7

South HCP: 18

Contract: 3NT South

North:

♠ 5

♥ 9763

♦ KQT3

♣ QT65

South:

♠ Q97

♥ AK4

♦ A75

♣ AJ73

W N E S

1 ♣

Pass 1 ♥ 2 ♠ 3NT

All Pass

### Board: 213

Dealer: North

Vul: N-S

North HCP: 22

South HCP: 11+3

Contract: 7 ♣ South

North:

♠ Q985

♥ AQJ

♦ A54

♣ AKQ

South:

♠ A

♥ 5

♦ KQJ63

♣ JT9654

W N E S

2 ♣<sup>1</sup> Pass 3 ♣

Pass 4 ♣ Pass 4NT

Pass 5 ♦<sup>2</sup> Pass 5 ♥

Pass 5NT<sup>3</sup> Pass 7 ♣

All Pass

1. strong

2. A=1/5 or 4/5

3. !C queen no !S king

<b>Board: 211</b>	♠ JT7	Partner bids first.
Dealer: North	♥ 43	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 9+2	♣ AT9532	

---

<b>Board: 212</b>	♠ Q97	You bid first.
Dealer: South	♥ AK4	East (RHO) bids 2 ♠ if possible.
Vul: Both	♦ A75	
HCP: 18	♣ AJ73	

---

<b>Board: 213</b>	♠ A	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: N-S	♦ KQJ63	
HCP: 11+3	♣ JT9654	

## Both hands (Answers Page)

### Board: 211

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 9+2

Contract: 6 ♠ North

North:

♠ AKQ52

♥ AKJ

♦ Q9

♣ Q86

South:

♠ JT7

♥ 43

♦ A8

♣ AT9532

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 3NT Pass 4 ♠

Pass 4NT Pass 5 ♥<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6 ♣<sup>4</sup>

Pass 6 ♠ All Pass

1. forcing 1NT

2. A=2/5 or 5/5, Q(S)=0

3. King ask by 5NT

4. K=0

### Board: 212

Dealer: South

Vul: Both

North HCP: 7

South HCP: 18

Contract: 3NT South

North:

♠ 5

♥ 9763

♦ KQT3

♣ QT65

South:

♠ Q97

♥ AK4

♦ A75

♣ AJ73

W N E S

1 ♣

Pass 1 ♥ 2 ♠ 3NT

All Pass

### Board: 213

Dealer: North

Vul: N-S

North HCP: 22

South HCP: 11+3

Contract: 7 ♣ South

North:

♠ Q985

♥ AQJ

♦ A54

♣ AKQ

South:

♠ A

♥ 5

♦ KQJ63

♣ JT9654

W N E S

2 ♣<sup>1</sup> Pass 3 ♣

Pass 4 ♣ Pass 4NT

Pass 5 ♦<sup>2</sup> Pass 5 ♥

Pass 5NT<sup>3</sup> Pass 7 ♣

All Pass

1. strong

2. A=1/5 or 4/5

3. !C queen no !S king

<b>Board: 214</b>	♠ Q5	Partner bids first.
Dealer: South	♥ K42	The opponents are silent.
Vul: E-W	♦ 3	
HCP: 9+3	♣ KJ98632	

---

<b>Board: 215</b>	♠ KT64	You bid first.
Dealer: North	♥ Q9	The opponents are silent.
Vul: Both	♦ AK8	
HCP: 15	♣ KT76	

---

<b>Board: 216</b>	♠ K63	You bid first.
Dealer: North	♥ A863	The opponents are silent.
Vul: None	♦ A9	
HCP: 13	♣ Q853	

---

<b>Board: 217</b>	♠ AKT	You bid first.
Dealer: North	♥ KT842	The opponents are silent.
Vul: E-W	♦ A5	
HCP: 20+1	♣ AQ3	

## Both hands (Answers Page)

### Board: 214

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 22+1

Contract: 6♣ North

North:

♠ Q5

♥ K42

♦ 3

♣ KJ98632

South:

♠ AKJ64

♥ AQ5

♦ A98

♣ AT

W N E S

2♣<sup>1</sup>

Pass 3♣ Pass 3♠

Pass 4♣ Pass 4NT

Pass 5♦<sup>2</sup> Pass 5♥

Pass 6♣<sup>3</sup> All Pass

1. strong

2. A=1/5 or 4/5

3. no !C queen

### Board: 215

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ KT64

♥ Q9

♦ AK8

♣ KT76

South:

♠ 532

♥ J62

♦ Q9

♣ AQ843

W N E S

1NT Pass 3NT

All Pass

### Board: 216

Dealer: North

Vul: None

North HCP: 13

South HCP: 10

Contract: 1NT South

North:

♠ K63

♥ A863

♦ A9

♣ Q853

South:

♠ 92

♥ QJ2

♦ KT76

♣ KJ97

W N E S

1♣ Pass 1♦

Pass 1♥ Pass 1NT

All Pass

### Board: 217

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 12+1

Contract: 6NT South

North:

♠ AKT

♥ KT842

♦ A5

♣ AQ3

South:

♠ 984

♥ A7

♦ KQ7

♣ KT652

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

<b>Board: 214</b>	♠ AKJ64	You bid first.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: E-W	♦ A98	
HCP: 22+1	♣ AT	

---

<b>Board: 215</b>	♠ 532	Partner bids first.
Dealer: North	♥ J62	The opponents are silent.
Vul: Both	♦ Q9	
HCP: 9+1	♣ AQ843	

---

<b>Board: 216</b>	♠ 92	Partner bids first.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: None	♦ KT76	
HCP: 10	♣ KJ97	

---

<b>Board: 217</b>	♠ 984	Partner bids first.
Dealer: North	♥ A7	The opponents are silent.
Vul: E-W	♦ KQ7	
HCP: 12+1	♣ KT652	

## Both hands (Answers Page)

### Board: 214

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 22+1

Contract: 6♣ North

North:

♠ Q5

♥ K42

♦ 3

♣ KJ98632

South:

♠ AKJ64

♥ AQ5

♦ A98

♣ AT

W N E S

2♣<sup>1</sup>

Pass 3♣ Pass 3♠

Pass 4♣ Pass 4NT

Pass 5♦<sup>2</sup> Pass 5♥

Pass 6♣<sup>3</sup> All Pass

1. strong

2. A=1/5 or 4/5

3. no !C queen

### Board: 215

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ KT64

♥ Q9

♦ AK8

♣ KT76

South:

♠ 532

♥ J62

♦ Q9

♣ AQ843

W N E S

1NT Pass 3NT

All Pass

### Board: 216

Dealer: North

Vul: None

North HCP: 13

South HCP: 10

Contract: 1NT South

North:

♠ K63

♥ A863

♦ A9

♣ Q853

South:

♠ 92

♥ QJ2

♦ KT76

♣ KJ97

W N E S

1♣ Pass 1♦

Pass 1♥ Pass 1NT

All Pass

### Board: 217

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 12+1

Contract: 6NT South

North:

♠ AKT

♥ KT842

♦ A5

♣ AQ3

South:

♠ 984

♥ A7

♦ KQ7

♣ KT652

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4



<b>Board: 218</b>	♠ 542	Partner bids first.
Dealer: South	♥ T53	The opponents are silent.
Vul: Both	♦ 863	
HCP: 1	♣ JT42	

---

<b>Board: 219</b>	♠ AQT	Partner bids first.
Dealer: South	♥ 762	The opponents are silent.
Vul: None	♦ JT74	
HCP: 7	♣ 873	

---

<b>Board: 220</b>	♠ AK2	Partner bids first.
Dealer: South	♥ KT92	The opponents are silent.
Vul: N-S	♦ T5	
HCP: 10	♣ 9542	

---

<b>Board: 221</b>	♠ AK54	You bid first.
Dealer: North	♥ KJT3	The opponents are silent.
Vul: Both	♦ AK	
HCP: 23	♣ KQ7	

---

<b>Board: 222</b>	♠ 865	Partner bids first.
Dealer: South	♥ 865	The opponents are silent.
Vul: None	♦ Q643	
HCP: 2	♣ T43	

## Both hands (Answers Page)

### Board: 218

Dealer: South

Vul: Both

North HCP: 1

South HCP: 24

Contract: 2NT South

North:

♠ 542

♥ T53

♦ 863

♣ JT42

South:

♠ AQ7

♥ AQ4

♦ AKT4

♣ KQ7

W	N	E	S
			2♣ <sup>1</sup>
Pass	2♦ <sup>2</sup>	Pass	2NT
All Pass			
1. strong			
2. waiting			

### Board: 219

Dealer: South

Vul: None

North HCP: 7

South HCP: 19+1

Contract: 3NT North

North:

♠ AQT

♥ 762

♦ JT74

♣ 873

South:

♠ 86

♥ QJT

♦ AK962

♣ AKQ

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

### Board: 220

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 20

Contract: 3NT North

North:

♠ AK2

♥ KT92

♦ T5

♣ 9542

South:

♠ Q43

♥ AQ4

♦ AK87

♣ KQ8

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

### Board: 221

Dealer: North

Vul: Both

North HCP: 23

South HCP: 2

Contract: 2NT North

North:

♠ AK54

♥ KJT3

♦ AK

♣ KQ7

South:

♠ 932

♥ Q985

♦ T765

♣ 96

W	N	E	S
	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>
Pass	2NT	All Pass	
1. strong			
2. waiting			

### Board: 222

Dealer: South

Vul: None

North HCP: 2

South HCP: 24

Contract: 2NT South

North:

♠ 865

♥ 865

♦ Q643

♣ T43

South:

♠ AQ7

♥ AKQ

♦ AKT8

♣ Q87

W	N	E	S
			2♣ <sup>1</sup>
Pass	2♦ <sup>2</sup>	Pass	2NT
All Pass			
1. strong			
2. waiting			

<b>Board: 218</b>	♠ AQ7	You bid first.
Dealer: South	♥ AQ4	The opponents are silent.
Vul: Both	♦ AKT4	
HCP: 24	♣ KQ7	

---

<b>Board: 219</b>	♠ 86	You bid first.
Dealer: South	♥ QJT	The opponents are silent.
Vul: None	♦ AK962	
HCP: 19+1	♣ AKQ	

---

<b>Board: 220</b>	♠ Q43	You bid first.
Dealer: South	♥ AQ4	The opponents are silent.
Vul: N-S	♦ AK87	
HCP: 20	♣ KQ8	

---

<b>Board: 221</b>	♠ 932	Partner bids first.
Dealer: North	♥ Q985	The opponents are silent.
Vul: Both	♦ T765	
HCP: 2	♣ 96	

---

<b>Board: 222</b>	♠ AQ7	You bid first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: None	♦ AKT8	
HCP: 24	♣ Q87	

## Both hands (Answers Page)

### Board: 218

Dealer: South

Vul: Both

North HCP: 1

South HCP: 24

Contract: 2NT South

North:

♠ 542

♥ T53

♦ 863

♣ JT42

South:

♠ AQ7

♥ AQ4

♦ AKT4

♣ KQ7

W	N	E	S
			2♣ <sup>1</sup>
Pass	2♦ <sup>2</sup>	Pass	2NT
All Pass			
1. strong			
2. waiting			

### Board: 219

Dealer: South

Vul: None

North HCP: 7

South HCP: 19+1

Contract: 3NT North

North:

♠ AQT

♥ 762

♦ JT74

♣ 873

South:

♠ 86

♥ QJT

♦ AK962

♣ AKQ

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

### Board: 220

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 20

Contract: 3NT North

North:

♠ AK2

♥ KT92

♦ T5

♣ 9542

South:

♠ Q43

♥ AQ4

♦ AK87

♣ KQ8

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

### Board: 221

Dealer: North

Vul: Both

North HCP: 23

South HCP: 2

Contract: 2NT North

North:

♠ AK54

♥ KJT3

♦ AK

♣ KQ7

South:

♠ 932

♥ Q985

♦ T765

♣ 96

W	N	E	S
	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>
Pass	2NT	All Pass	
1. strong			
2. waiting			

### Board: 222

Dealer: South

Vul: None

North HCP: 2

South HCP: 24

Contract: 2NT South

North:

♠ 865

♥ 865

♦ Q643

♣ T43

South:

♠ AQ7

♥ AKQ

♦ AKT8

♣ Q87

W	N	E	S
			2♣ <sup>1</sup>
Pass	2♦ <sup>2</sup>	Pass	2NT
All Pass			
1. strong			
2. waiting			

<b>Board: 223</b>	♠ AK5	You bid first.
Dealer: North	♥ AKQT7	The opponents are silent.
Vul: N-S	♦ Q32	
HCP: 20+1	♣ Q8	

---

<b>Board: 224</b>	♠ J76	Partner bids first.
Dealer: South	♥ AT92	The opponents are silent.
Vul: E-W	♦ QJ763	
HCP: 8+1	♣ 8	

---

<b>Board: 225</b>	♠ Q932	You bid first.
Dealer: North	♥ AQT	The opponents are silent.
Vul: None	♦ T6	
HCP: 14	♣ AQ86	

---

<b>Board: 226</b>	♠ AJ4	You bid first.
Dealer: North	♥ Q876	East (LHO) Doubles 1 ♣ if possible.
Vul: N-S	♦ Q83	West (RHO) bids 2 ♦ if possible.
HCP: 14	♣ KQ4	

---

<b>Board: 227</b>	♠ KJ7	You bid first.
Dealer: North	♥ AK42	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 22	♣ AKQ4	

## Both hands (Answers Page)

### Board: 223

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 5

Contract: 2NT North

North:

♠ AK5

♥ AKQT7

♦ Q32

♣ Q8

South:

♠ J973

♥ 6

♦ J974

♣ KT92

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

### Board: 224

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 18

Contract: 3NT North

North:

♠ J76

♥ AT92

♦ QJ763

♣ 8

South:

♠ KQ84

♥ K65

♦ AK2

♣ K93

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

### Board: 225

Dealer: North

Vul: None

North HCP: 14

South HCP: 9+2

Contract: 3 ♣ South

North:

♠ Q932

♥ AQT

♦ T6

♣ AQ86

South:

♠ AJ

♥ K43

♦ 94

♣ J97543

W	N	E	S
	1 ♣	Pass	3 ♣
All Pass			

### Board: 226

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 7

Contract: 2 ♠ South

North:

♠ AJ4

♥ Q876

♦ Q83

♣ KQ4

South:

♠ Q962

♥ 432

♦ A9

♣ JT96

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

### Board: 227

Dealer: North

Vul: E-W

North HCP: 22

South HCP: 4+1

Contract: 3NT South

North:

♠ KJ7

♥ AK42

♦ Q7

♣ AKQ4

South:

♠ 64

♥ Q8

♦ JT963

♣ J853

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

1. strong  
2. waiting

<b>Board: 223</b>	♠ J973	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: N-S	♦ J974	
HCP: 5	♣ KT92	

---

<b>Board: 224</b>	♠ KQ84	You bid first.
Dealer: South	♥ K65	The opponents are silent.
Vul: E-W	♦ AK2	
HCP: 18	♣ K93	

---

<b>Board: 225</b>	♠ AJ	Partner bids first.
Dealer: North	♥ K43	The opponents are silent.
Vul: None	♦ 94	
HCP: 9+2	♣ J97543	

---

<b>Board: 226</b>	♠ Q962	Partner bids first.
Dealer: North	♥ 432	East (RHO) Doubles 1 ♣ if possible.
Vul: N-S	♦ A9	West (LHO) bids 2 ♦ if possible.
HCP: 7	♣ JT96	

---

<b>Board: 227</b>	♠ 64	Partner bids first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: E-W	♦ JT963	
HCP: 4+1	♣ J853	

## Both hands (Answers Page)

### Board: 223

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 5

Contract: 2NT North

North:

♠ AK5

♥ AKQT7

♦ Q32

♣ Q8

South:

♠ J973

♥ 6

♦ J974

♣ KT92

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

### Board: 224

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 18

Contract: 3NT North

North:

♠ J76

♥ AT92

♦ QJ763

♣ 8

South:

♠ KQ84

♥ K65

♦ AK2

♣ K93

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

### Board: 225

Dealer: North

Vul: None

North HCP: 14

South HCP: 9+2

Contract: 3 ♣ South

North:

♠ Q932

♥ AQT

♦ T6

♣ AQ86

South:

♠ AJ

♥ K43

♦ 94

♣ J97543

W	N	E	S
	1 ♣	Pass	3 ♣
All Pass			

### Board: 226

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 7

Contract: 2 ♠ South

North:

♠ AJ4

♥ Q876

♦ Q83

♣ KQ4

South:

♠ Q962

♥ 432

♦ A9

♣ JT96

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

### Board: 227

Dealer: North

Vul: E-W

North HCP: 22

South HCP: 4+1

Contract: 3NT South

North:

♠ KJ7

♥ AK42

♦ Q7

♣ AKQ4

South:

♠ 64

♥ Q8

♦ JT963

♣ J853

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

1. strong  
2. waiting



**Board: 228**

♠ AJ65

Partner bids first.

Dealer: South

♥ 8

The opponents are silent.

Vul: Both

♦ 87542

HCP: 6+1

♣ JT5

**Board: 229**

♠ T7

You bid first.

Dealer: North

♥ AQ9

The opponents are silent.

Vul: N-S

♦ AKQJ

HCP: 20

♣ KJ76

**Board: 230**

♠ QT52

You bid first.

Dealer: North

♥ KQ6

West (RHO) bids 1NT if possible.

Vul: E-W

♦ JT4

HCP: 12

♣ KJT

**Board: 231**

♠ AQJ5

You bid first.

Dealer: North

♥ 742

The opponents are silent.

Vul: Both

♦ AQ5

HCP: 22

♣ AKQ

## Both hands (Answers Page)

### Board: 228

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 23

Contract: 3NT North

North:

♠ AJ65

♥ 8

♦ 87542

♣ JT5

South:

♠ Q2

♥ AKQ

♦ AQ96

♣ AQ62

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

1. strong
2. waiting
3. Stayman

### Board: 229

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 4

Contract: 2NT North

North:

♠ T7

♥ AQ9

♦ AKQJ

♣ KJ76

South:

♠ KJ52

♥ T873

♦ T4

♣ T98

W	N	E	S
	2NT	All Pass	

### Board: 230

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 8

Contract: 2♠ North

North:

♠ QT52

♥ KQ6

♦ JT4

♣ KJT

South:

♠ KJ86

♥ T95

♦ A95

♣ 764

W	N	E	S
	1♣	Pass	1♠
1NT	2♠	All Pass	

### Board: 231

Dealer: North

Vul: Both

North HCP: 22

South HCP: 5+2

Contract: 3NT South

North:

♠ AQJ5

♥ 742

♦ AQ5

♣ AKQ

South:

♠ 2

♥ QJT

♦ J76

♣ JT9732

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

1. strong
2. waiting

<b>Board: 228</b>	♠ Q2	You bid first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: Both	♦ AQ96	
HCP: 23	♣ AQ62	

---

<b>Board: 229</b>	♠ KJ52	Partner bids first.
Dealer: North	♥ T873	The opponents are silent.
Vul: N-S	♦ T4	
HCP: 4	♣ T98	

---

<b>Board: 230</b>	♠ KJ86	Partner bids first.
Dealer: North	♥ T95	West (LHO) bids 1NT if possible.
Vul: E-W	♦ A95	
HCP: 8	♣ 764	

---

<b>Board: 231</b>	♠ 2	Partner bids first.
Dealer: North	♥ QJT	The opponents are silent.
Vul: Both	♦ J76	
HCP: 5+2	♣ JT9732	

## Both hands (Answers Page)

### Board: 228

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 23

Contract: 3NT North

North:

♠ AJ65

♥ 8

♦ 87542

♣ JT5

South:

♠ Q2

♥ AKQ

♦ AQ96

♣ AQ62

W N E S

2♣<sup>1</sup>

Pass 2♦<sup>2</sup> Pass 2NT

Pass 3♣<sup>3</sup> Pass 3♦

Pass 3NT All Pass

1. strong

2. waiting

3. Stayman

### Board: 229

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 4

Contract: 2NT North

North:

♠ T7

♥ AQ9

♦ AKQJ

♣ KJ76

South:

♠ KJ52

♥ T873

♦ T4

♣ T98

W N E S

2NT All Pass

### Board: 230

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 8

Contract: 2♠ North

North:

♠ QT52

♥ KQ6

♦ JT4

♣ KJT

South:

♠ KJ86

♥ T95

♦ A95

♣ 764

W N E S

1♣ Pass 1♠

1NT 2♠ All Pass

### Board: 231

Dealer: North

Vul: Both

North HCP: 22

South HCP: 5+2

Contract: 3NT South

North:

♠ AQJ5

♥ 742

♦ AQ5

♣ AKQ

South:

♠ 2

♥ QJT

♦ J76

♣ JT9732

W N E S

2♣<sup>1</sup> Pass 2♦<sup>2</sup>

Pass 2NT Pass 3NT

All Pass

1. strong

2. waiting

<b>Board: 232</b>	♠ QJ952	You bid first.
Dealer: North	♥ Q62	West (RHO) bids 3 ♦ if possible.
Vul: None	♦ 87	
HCP: 14+1	♣ AKQ	

---

<b>Board: 233</b>	♠ K5	Partner bids first.
Dealer: South	♥ KJ643	The opponents are silent.
Vul: E-W	♦ QT8732	
HCP: 9+3	♣ -	

---

<b>Board: 234</b>	♠ 9765	Partner bids first.
Dealer: South	♥ T9	The opponents are silent.
Vul: Both	♦ J74	
HCP: 4	♣ K985	

---

<b>Board: 235</b>	♠ KT9	You bid first.
Dealer: North	♥ KQ84	The opponents are silent.
Vul: None	♦ KQ4	
HCP: 17	♣ A63	

## Both hands (Answers Page)

### Board: 232

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10+3

Contract: 4♥ South

North:

♠ QJ952

♥ Q62

♦ 87

♣ AKQ

South:

♠ -

♥ KT98753

♦ AQJ

♣ 965

W

N

E

S

1♠

Pass

1NT<sup>1</sup>

3♦

Pass

Pass

4♥

All Pass

1. forcing 1NT

### Board: 233

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 18

Contract: 6♥ North

North:

♠ K5

♥ KJ643

♦ QT8732

♣ -

South:

♠ AJ9

♥ AT82

♦ AK4

♣ Q83

W

N

E

S

1♣

Pass

1♥

Pass

3♥

Pass

3♠

Pass

3NT

Pass

4NT

Pass

5♣<sup>1</sup>

Pass

5♦

Pass

5♥<sup>2</sup>

Pass

6♥

All Pass

1. A=0/5 or 3/5

2. no !H queen

### Board: 234

Dealer: South

Vul: Both

North HCP: 4

South HCP: 22

Contract: 3NT North

North:

♠ 9765

♥ T9

♦ J74

♣ K985

South:

♠ AKQ

♥ AJ

♦ KQT8

♣ QJT2

W

N

E

S

2♣<sup>1</sup>

Pass

2♦<sup>2</sup>

Pass

2NT

Pass

3♣<sup>3</sup>

Pass

3♦

Pass

3NT

All Pass

1. strong

2. waiting

3. Stayman

### Board: 235

Dealer: North

Vul: None

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ KT9

♥ KQ84

♦ KQ4

♣ A63

South:

♠ 432

♥ AT2

♦ AT9876

♣ T

W

N

E

S

1NT

Pass

3♣<sup>1</sup>

Pass

3♦<sup>2</sup>

Pass

3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

<b>Board: 232</b>	♠ -	Partner bids first.
Dealer: North	♥ KT98753	West (LHO) bids 3 ♦ if possible.
Vul: None	♦ AQJ	
HCP: 10+3	♣ 965	

---

<b>Board: 233</b>	♠ AJ9	You bid first.
Dealer: South	♥ AT82	The opponents are silent.
Vul: E-W	♦ AK4	
HCP: 18	♣ Q83	

---

<b>Board: 234</b>	♠ AKQ	You bid first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: Both	♦ KQT8	
HCP: 22	♣ QJT2	

---

<b>Board: 235</b>	♠ 432	Partner bids first.
Dealer: North	♥ AT2	The opponents are silent.
Vul: None	♦ AT9876	
HCP: 8+2	♣ T	

## Both hands (Answers Page)

### Board: 232

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10+3

Contract: 4♥ South

North:

♠ QJ952

♥ Q62

♦ 87

♣ AKQ

South:

♠ -

♥ KT98753

♦ AQJ

♣ 965

W

N

E

S

1♠

Pass

1NT<sup>1</sup>

3♦

Pass

Pass

4♥

All Pass

1. forcing 1NT

### Board: 233

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 18

Contract: 6♥ North

North:

♠ K5

♥ KJ643

♦ QT8732

♣ -

South:

♠ AJ9

♥ AT82

♦ AK4

♣ Q83

W

N

E

S

1♣

Pass

1♥

Pass

3♥

Pass

3♠

Pass

3NT

Pass

4NT

Pass

5♣<sup>1</sup>

Pass

5♦

Pass

5♥<sup>2</sup>

Pass

6♥

All Pass

1. A=0/5 or 3/5

2. no !H queen

### Board: 234

Dealer: South

Vul: Both

North HCP: 4

South HCP: 22

Contract: 3NT North

North:

♠ 9765

♥ T9

♦ J74

♣ K985

South:

♠ AKQ

♥ AJ

♦ KQT8

♣ QJT2

W

N

E

S

2♣<sup>1</sup>

Pass

2♦<sup>2</sup>

Pass

2NT

Pass

3♣<sup>3</sup>

Pass

3♦

Pass

3NT

All Pass

1. strong

2. waiting

3. Stayman

### Board: 235

Dealer: North

Vul: None

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ KT9

♥ KQ84

♦ KQ4

♣ A63

South:

♠ 432

♥ AT2

♦ AT9876

♣ T

W

N

E

S

1NT

Pass

3♣<sup>1</sup>

Pass

3♦<sup>2</sup>

Pass

3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat



**Board: 236**      ♠ AQ9854      Partner bids first.  
Dealer: South      ♥ 6      West (RHO) bids 3♥ if possible.  
Vul: N-S      ♦ 74  
HCP: 14+2      ♣ AKJ8

---

**Board: 237**      ♠ A2      Partner bids first.  
Dealer: South      ♥ AJ6432      West (RHO) bids 1♠ if possible.  
Vul: Both      ♦ QT75  
HCP: 11+2      ♣ 6

---

**Board: 238**      ♠ J6      You bid first.  
Dealer: North      ♥ KJ87      East (LHO) bids 2♣ if possible.  
Vul: None      ♦ AKJT  
HCP: 14      ♣ J84

---

**Board: 239**      ♠ A87      You bid first.  
Dealer: North      ♥ A2      The opponents are silent.  
Vul: N-S      ♦ K765  
HCP: 15      ♣ KJT9

---

**Board: 240**      ♠ K85      Partner bids first.  
Dealer: South      ♥ A942      The opponents are silent.  
Vul: E-W      ♦ AQT  
HCP: 17      ♣ AT4

## Both hands (Answers Page)

### Board: 236

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 13+1

Contract: 3NT South

North:

♠ AQ9854

♥ 6

♦ 74

♣ AKJ8

South:

♠ K3

♥ K93

♦ AQJ98

♣ T93

W N E S

1 ♦

3 ♥ 3 ♠ Pass 3NT

All Pass

### Board: 237

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 13

Contract: 4 ♥ South

North:

♠ A2

♥ AJ6432

♦ QT75

♣ 6

South:

♠ QJ9

♥ 95

♦ A943

♣ AQ94

W N E S

1 ♦

1 ♠ 2 ♥<sup>1</sup> Pass 3 ♣

Pass 3 ♥ Pass 4 ♥

All Pass

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

### Board: 238

Dealer: North

Vul: None

North HCP: 14

South HCP: 11

Contract: 3NT North

North:

♠ J6

♥ KJ87

♦ AKJT

♣ J84

South:

♠ AKT8

♥ Q5

♦ 9854

♣ Q65

W N E S

1 ♦ 2 ♣ X

Pass 2 ♥ Pass 2NT

Pass 3NT All Pass

### Board: 239

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ A87

♥ A2

♦ K765

♣ KJT9

South:

♠ 95

♥ J9543

♦ AQJ

♣ 763

W N E S

1NT Pass 2 ♦

Pass 2 ♥ Pass 2NT

All Pass

### Board: 240

Dealer: South

Vul: E-W

North HCP: 17

South HCP: 16

Contract: 6NT North

North:

♠ K85

♥ A942

♦ AQT

♣ AT4

South:

♠ AQJ

♥ KQ5

♦ J65

♣ K753

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 6NT All Pass

1. Stayman

<b>Board: 236</b>	♠ K3	You bid first.
Dealer: South	♥ K93	West (LHO) bids 3♥ if possible.
Vul: N-S	♦ AQJ98	
HCP: 13+1	♣ T93	

---

<b>Board: 237</b>	♠ QJ9	You bid first.
Dealer: South	♥ 95	West (LHO) bids 1♠ if possible.
Vul: Both	♦ A943	
HCP: 13	♣ AQ94	

---

<b>Board: 238</b>	♠ AKT8	Partner bids first.
Dealer: North	♥ Q5	East (RHO) bids 2♣ if possible.
Vul: None	♦ 9854	
HCP: 11	♣ Q65	

---

<b>Board: 239</b>	♠ 95	Partner bids first.
Dealer: North	♥ J9543	The opponents are silent.
Vul: N-S	♦ AQJ	
HCP: 8+1	♣ 763	

---

<b>Board: 240</b>	♠ AQJ	You bid first.
Dealer: South	♥ KQ5	The opponents are silent.
Vul: E-W	♦ J65	
HCP: 16	♣ K753	

## Both hands (Answers Page)

### Board: 236

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 13+1

Contract: 3NT South

North:

♠ AQ9854

♥ 6

♦ 74

♣ AKJ8

South:

♠ K3

♥ K93

♦ AQJ98

♣ T93

W N E S

1 ♦

3 ♥ 3 ♠ Pass 3NT

All Pass

### Board: 237

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 13

Contract: 4 ♥ South

North:

♠ A2

♥ AJ6432

♦ QT75

♣ 6

South:

♠ QJ9

♥ 95

♦ A943

♣ AQ94

W N E S

1 ♦

1 ♠ 2 ♥<sup>1</sup> Pass 3 ♣

Pass 3 ♥ Pass 4 ♥

All Pass

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

### Board: 238

Dealer: North

Vul: None

North HCP: 14

South HCP: 11

Contract: 3NT North

North:

♠ J6

♥ KJ87

♦ AKJT

♣ J84

South:

♠ AKT8

♥ Q5

♦ 9854

♣ Q65

W N E S

1 ♦ 2 ♣ X

Pass 2 ♥ Pass 2NT

Pass 3NT All Pass

### Board: 239

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ A87

♥ A2

♦ K765

♣ KJT9

South:

♠ 95

♥ J9543

♦ AQJ

♣ 763

W N E S

1NT Pass 2 ♦

Pass 2 ♥ Pass 2NT

All Pass

### Board: 240

Dealer: South

Vul: E-W

North HCP: 17

South HCP: 16

Contract: 6NT North

North:

♠ K85

♥ A942

♦ AQT

♣ AT4

South:

♠ AQJ

♥ KQ5

♦ J65

♣ K753

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 6NT All Pass

1. Stayman

<b>Board: 241</b>	♠ AKQ5	You bid first.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: None	♦ T642	
HCP: 18	♣ K4	
<hr/>		
<b>Board: 242</b>	♠ QT	Partner bids first.
Dealer: South	♥ A8	The opponents are silent.
Vul: N-S	♦ 874	
HCP: 10+2	♣ AT6432	
<hr/>		
<b>Board: 243</b>	♠ JT9632	Partner bids first.
Dealer: South	♥ K87	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 6+2	♣ 983	
<hr/>		
<b>Board: 244</b>	♠ 952	Partner bids first.
Dealer: South	♥ Q985	The opponents are silent.
Vul: Both	♦ T63	
HCP: 2	♣ 876	
<hr/>		
<b>Board: 245</b>	♠ T95	Partner bids first.
Dealer: South	♥ Q43	East (LHO) bids 1♥ if possible.
Vul: N-S	♦ QT942	
HCP: 5+1	♣ J9	

## Both hands (Answers Page)

### Board: 241

Dealer: North

Vul: None

North HCP: 18

South HCP: 6

Contract: 3NT South

North:

♠ AKQ5

♥ AQ7

♦ T642

♣ K4

South:

♠ T9

♥ T632

♦ Q73

♣ A975

W N E S

1 ♦ Pass 1 ♥

Pass 2NT Pass 3NT

All Pass

### Board: 242

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 20

Contract: 6NT North

North:

♠ QT

♥ A8

♦ 874

♣ AT6432

South:

♠ AK42

♥ KJT4

♦ AQT

♣ K8

W N E S

2NT

Pass 4 ♣ Pass 4 ♠<sup>1</sup>

Pass 6NT All Pass

1. A=2 out of 4

### Board: 243

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 15

Contract: 3 ♠ North

North:

♠ JT9632

♥ K87

♦ Q

♣ 983

South:

♠ AQ84

♥ JT

♦ A73

♣ KJT6

W N E S

1NT

Pass 2 ♥ Pass 2NT<sup>1</sup>

Pass 3 ♠ All Pass

1. Extended acceptance after NT

### Board: 244

Dealer: South

Vul: Both

North HCP: 2

South HCP: 22+1

Contract: 2NT South

North:

♠ 952

♥ Q985

♦ T63

♣ 876

South:

♠ A43

♥ A4

♦ AK8

♣ AK543

W N E S

2 ♣<sup>1</sup>

Pass 2 ♦<sup>2</sup> Pass 2NT

All Pass

1. strong

2. waiting

### Board: 245

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 18

Contract: 3 ♦ North

North:

♠ T95

♥ Q43

♦ QT942

♣ J9

South:

♠ AKJ8

♥ T96

♦ K7

♣ AK53

W N E S

1 ♣

Pass 1 ♦ 1 ♥ 2 ♥<sup>1</sup>

Pass 3 ♦ All Pass

1. strength cue bid

<b>Board: 241</b>	♠ T9	Partner bids first.
Dealer: North	♥ T632	The opponents are silent.
Vul: None	♦ Q73	
HCP: 6	♣ A975	

---

<b>Board: 242</b>	♠ AK42	You bid first.
Dealer: South	♥ KJT4	The opponents are silent.
Vul: N-S	♦ AQT	
HCP: 20	♣ K8	

---

<b>Board: 243</b>	♠ AQ84	You bid first.
Dealer: South	♥ JT	The opponents are silent.
Vul: E-W	♦ A73	
HCP: 15	♣ KJT6	

---

<b>Board: 244</b>	♠ A43	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: Both	♦ AK8	
HCP: 22+1	♣ AK543	

---

<b>Board: 245</b>	♠ AKJ8	You bid first.
Dealer: South	♥ T96	East (RHO) bids 1♥ if possible.
Vul: N-S	♦ K7	
HCP: 18	♣ AK53	

## Both hands (Answers Page)

### Board: 241

Dealer: North

Vul: None

North HCP: 18

South HCP: 6

Contract: 3NT South

North:

♠ AKQ5

♥ AQ7

♦ T642

♣ K4

South:

♠ T9

♥ T632

♦ Q73

♣ A975

W N E S

1 ♦ Pass 1 ♥

Pass 2NT Pass 3NT

All Pass

### Board: 242

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 20

Contract: 6NT North

North:

♠ QT

♥ A8

♦ 874

♣ AT6432

South:

♠ AK42

♥ KJT4

♦ AQT

♣ K8

W N E S

2NT

Pass 4 ♣ Pass 4 ♠<sup>1</sup>

Pass 6NT All Pass

1. A=2 out of 4

### Board: 243

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 15

Contract: 3 ♠ North

North:

♠ JT9632

♥ K87

♦ Q

♣ 983

South:

♠ AQ84

♥ JT

♦ A73

♣ KJT6

W N E S

1NT

Pass 2 ♥ Pass 2NT<sup>1</sup>

Pass 3 ♠ All Pass

1. Extended acceptance after NT

### Board: 244

Dealer: South

Vul: Both

North HCP: 2

South HCP: 22+1

Contract: 2NT South

North:

♠ 952

♥ Q985

♦ T63

♣ 876

South:

♠ A43

♥ A4

♦ AK8

♣ AK543

W N E S

2 ♣<sup>1</sup>

Pass 2 ♦<sup>2</sup> Pass 2NT

All Pass

1. strong

2. waiting

### Board: 245

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 18

Contract: 3 ♦ North

North:

♠ T95

♥ Q43

♦ QT942

♣ J9

South:

♠ AKJ8

♥ T96

♦ K7

♣ AK53

W N E S

1 ♣

Pass 1 ♦ 1 ♥ 2 ♥<sup>1</sup>

Pass 3 ♦ All Pass

1. strength cue bid



<b>Board: 246</b>	♠ KQ7	You bid first.
Dealer: North	♥ AKT96	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 18+1	♣ AJ7	

---

<b>Board: 247</b>	♠ JT2	Partner bids first.
Dealer: South	♥ AQ73	The opponents are silent.
Vul: Both	♦ T7	
HCP: 11	♣ AT64	

---

<b>Board: 248</b>	♠ AT53	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: None	♦ A532	
HCP: 18	♣ K83	

---

<b>Board: 249</b>	♠ KQ5	You bid first.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: E-W	♦ QT854	
HCP: 18+1	♣ AT	

---

<b>Board: 250</b>	♠ T9652	LHO opens the bidding 1NT.
Dealer: East	♥ 4	Partner bids next.
Vul: Both	♦ KQ9842	
HCP: 5+3	♣ 6	

## Both hands (Answers Page)

### Board: 246

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 11

Contract: 3NT South

North:

♠ KQ7

♥ AKT96

♦ J2

♣ AJ7

South:

♠ 642

♥ Q3

♦ AK53

♣ Q854

W N E S

1 ♥ Pass 1NT<sup>1</sup>

Pass 2NT Pass 3NT

All Pass

1. forcing 1NT

### Board: 247

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14

Contract: 3NT South

North:

♠ JT2

♥ AQ73

♦ T7

♣ AT64

South:

♠ AKQ7

♥ T2

♦ 9643

♣ KQ7

W N E S

1 ♦

Pass 1 ♥ Pass 1 ♠

Pass 2NT Pass 3NT

All Pass

### Board: 248

Dealer: North

Vul: None

North HCP: 18

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ AT53

♥ AK

♦ A532

♣ K83

South:

♠ K9876

♥ QJ4

♦ KQ84

♣ 6

W N E S

1 ♦ Pass 1 ♠

Pass 4 ♠ All Pass

### Board: 249

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 8

Contract: 2 ♦ North

North:

♠ KQ5

♥ AQJ

♦ QT854

♣ AT

South:

♠ A72

♥ KT8

♦ J973

♣ 976

W N E S

1 ♦ Pass 1NT

Pass 2 ♦ All Pass

### Board: 250

Dealer: East

Vul: Both

North HCP: 5+3

South HCP: 15+2

Contract: 2 ♥ South

North:

♠ T9652

♥ 4

♦ KQ9842

♣ 6

South:

♠ K8

♥ AQ652

♦ 3

♣ AQT42

W N E S

1NT 2 ♥<sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

<b>Board: 246</b>	♠ 642	Partner bids first.
Dealer: North	♥ Q3	The opponents are silent.
Vul: E-W	♦ AK53	
HCP: 11	♣ Q854	

---

<b>Board: 247</b>	♠ AKQ7	You bid first.
Dealer: South	♥ T2	The opponents are silent.
Vul: Both	♦ 9643	
HCP: 14	♣ KQ7	

---

<b>Board: 248</b>	♠ K9876	Partner bids first.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: None	♦ KQ84	
HCP: 11+1	♣ 6	

---

<b>Board: 249</b>	♠ A72	Partner bids first.
Dealer: North	♥ KT8	The opponents are silent.
Vul: E-W	♦ J973	
HCP: 8	♣ 976	

---

<b>Board: 250</b>	♠ K8	RHO opens the bidding 1NT.
Dealer: East	♥ AQ652	You bid next.
Vul: Both	♦ 3	
HCP: 15+2	♣ AQT42	

## Both hands (Answers Page)

### Board: 246

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 11

Contract: 3NT South

North:

♠ KQ7

♥ AKT96

♦ J2

♣ AJ7

South:

♠ 642

♥ Q3

♦ AK53

♣ Q854

W N E S

1 ♥ Pass 1NT<sup>1</sup>

Pass 2NT Pass 3NT

All Pass

1. forcing 1NT

### Board: 247

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14

Contract: 3NT South

North:

♠ JT2

♥ AQ73

♦ T7

♣ AT64

South:

♠ AKQ7

♥ T2

♦ 9643

♣ KQ7

W N E S

1 ♦

Pass 1 ♥ Pass 1 ♠

Pass 2NT Pass 3NT

All Pass

### Board: 248

Dealer: North

Vul: None

North HCP: 18

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ AT53

♥ AK

♦ A532

♣ K83

South:

♠ K9876

♥ QJ4

♦ KQ84

♣ 6

W N E S

1 ♦ Pass 1 ♠

Pass 4 ♠ All Pass

### Board: 249

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 8

Contract: 2 ♦ North

North:

♠ KQ5

♥ AQJ

♦ QT854

♣ AT

South:

♠ A72

♥ KT8

♦ J973

♣ 976

W N E S

1 ♦ Pass 1NT

Pass 2 ♦ All Pass

### Board: 250

Dealer: East

Vul: Both

North HCP: 5+3

South HCP: 15+2

Contract: 2 ♥ South

North:

♠ T9652

♥ 4

♦ KQ9842

♣ 6

South:

♠ K8

♥ AQ652

♦ 3

♣ AQT42

W N E S

1NT 2 ♥<sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

<b>Board: 251</b>	♠ AKT86	You bid first.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: None	♦ 75	
HCP: 12+1	♣ Q53	

---

<b>Board: 252</b>	♠ 7654	Partner bids first.
Dealer: South	♥ 74	The opponents are silent.
Vul: N-S	♦ KQ5	
HCP: 8	♣ K643	

---

<b>Board: 253</b>	♠ KQJ43	You bid first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: Both	♦ AJ6	
HCP: 20+1	♣ AKT	

---

<b>Board: 254</b>	♠ A7	You bid first.
Dealer: North	♥ AK5	The opponents are silent.
Vul: None	♦ Q85	
HCP: 22+1	♣ AKQT3	

## Both hands (Answers Page)

### Board: 251

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ AKT86

♥ QJ2

♦ 75

♣ Q53

South:

♠ Q5

♥ T4

♦ AJ984

♣ JT97

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 252

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 18

Contract: 3NT North

North:

♠ 7654

♥ 74

♦ KQ5

♣ K643

South:

♠ AK3

♥ KJ53

♦ A4

♣ QJT9

W N E S

1 ♣

Pass 1 ♠ Pass 2NT

Pass 3NT All Pass

### Board: 253

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 8+1

Contract: 3NT South

North:

♠ KQJ43

♥ Q7

♦ AJ6

♣ AKT

South:

♠ 762

♥ AJ4

♦ QT872

♣ J4

W N E S

2NT Pass 3NT

All Pass

### Board: 254

Dealer: North

Vul: None

North HCP: 22+1

South HCP: 7+1

Contract: 6 ♥ South

North:

♠ A7

♥ AK5

♦ Q85

♣ AKQT3

South:

♠ QT82

♥ 87643

♦ A

♣ J94

W N E S

2 ♣<sup>1</sup> Pass 2 ♥

Pass 3 ♥ Pass 4 ♥

Pass 4NT Pass 5 ♦<sup>2</sup>

Pass 5 ♠ Pass 6 ♥<sup>3</sup>

All Pass

1. strong

2. A=1/5 or 4/5

3. no !H queen

<b>Board: 251</b>	♠ Q5	Partner bids first.
Dealer: North	♥ T4	The opponents are silent.
Vul: None	♦ AJ984	
HCP: 8+1	♣ JT97	

---

<b>Board: 252</b>	♠ AK3	You bid first.
Dealer: South	♥ KJ53	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 18	♣ QJT9	

---

<b>Board: 253</b>	♠ 762	Partner bids first.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: Both	♦ QT872	
HCP: 8+1	♣ J4	

---

<b>Board: 254</b>	♠ QT82	Partner bids first.
Dealer: North	♥ 87643	The opponents are silent.
Vul: None	♦ A	
HCP: 7+1	♣ J94	

## Both hands (Answers Page)

### Board: 251

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ AKT86

♥ QJ2

♦ 75

♣ Q53

South:

♠ Q5

♥ T4

♦ AJ984

♣ JT97

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 252

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 18

Contract: 3NT North

North:

♠ 7654

♥ 74

♦ KQ5

♣ K643

South:

♠ AK3

♥ KJ53

♦ A4

♣ QJT9

W N E S

1 ♣

Pass 1 ♠ Pass 2NT

Pass 3NT All Pass

### Board: 253

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 8+1

Contract: 3NT South

North:

♠ KQJ43

♥ Q7

♦ AJ6

♣ AKT

South:

♠ 762

♥ AJ4

♦ QT872

♣ J4

W N E S

2NT Pass 3NT

All Pass

### Board: 254

Dealer: North

Vul: None

North HCP: 22+1

South HCP: 7+1

Contract: 6 ♥ South

North:

♠ A7

♥ AK5

♦ Q85

♣ AKQT3

South:

♠ QT82

♥ 87643

♦ A

♣ J94

W N E S

2 ♣<sup>1</sup> Pass 2 ♥

Pass 3 ♥ Pass 4 ♥

Pass 4NT Pass 5 ♦<sup>2</sup>

Pass 5 ♠ Pass 6 ♥<sup>3</sup>

All Pass

1. strong

2. A=1/5 or 4/5

3. no !H queen



**Board: 255**

♠ KT74

Partner bids first.

Dealer: South

♥ 2

The opponents are silent.

Vul: N-S

♦ K53

HCP: 9+1

♣ QJT53

**Board: 256**

♠ J985

Partner bids first.

Dealer: South

♥ K752

West (RHO) Doubles 1 ♦ if possible.

Vul: E-W

♦ 5

HCP: 5

♣ JT85

**Board: 257**

♠ AQ76

You bid first.

Dealer: North

♥ AK6

The opponents are silent.

Vul: None

♦ KQ

HCP: 18

♣ T865

**Board: 258**

♠ J983

Partner bids first.

Dealer: South

♥ 964

The opponents are silent.

Vul: N-S

♦ KT942

HCP: 5+1

♣ J

## Both hands (Answers Page)

### Board: 255

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 18

Contract: 4 ♠ South

North:

♠ KT74

♥ 2

♦ K53

♣ QJT53

South:

♠ AQ96

♥ KQ4

♦ 42

♣ AK86

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 1 ♠ Pass 4 ♠

All Pass

### Board: 256

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 13+1

Contract: 1NT South

North:

♠ J985

♥ K752

♦ 5

♣ JT85

South:

♠ Q42

♥ Q6

♦ KJ983

♣ KQ9

W N E S

Pass 1 ♦ 1NT

X 1 ♥ Pass 1NT

All Pass

### Board: 257

Dealer: North

Vul: None

North HCP: 18

South HCP: 5+1

Contract: 2NT North

North:

♠ AQ76

♥ AK6

♦ KQ

♣ T865

South:

♠ J984

♥ T9875

♦ AT2

♣ 4

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 2NT All Pass

### Board: 258

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 22

Contract: 3NT North

North:

♠ J983

♥ 964

♦ KT942

♣ J

South:

♠ AQ7

♥ AJT8

♦ A8

♣ AK73

W N E S

Pass 2 ♦<sup>2</sup> Pass 2NT

Pass 3 ♣<sup>3</sup> Pass 3 ♥

Pass 3NT All Pass

1. strong

2. waiting

3. Stayman

<b>Board: 255</b>	♠ AQ96	You bid first.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: N-S	♦ 42	
HCP: 18	♣ AK86	

---

<b>Board: 256</b>	♠ Q42	You bid first.
Dealer: South	♥ Q6	West (LHO) Doubles 1 ♦ if possible.
Vul: E-W	♦ KJ983	
HCP: 13+1	♣ KQ9	

---

<b>Board: 257</b>	♠ J984	Partner bids first.
Dealer: North	♥ T9875	The opponents are silent.
Vul: None	♦ AT2	
HCP: 5+1	♣ 4	

---

<b>Board: 258</b>	♠ AQ7	You bid first.
Dealer: South	♥ AJT8	The opponents are silent.
Vul: N-S	♦ A8	
HCP: 22	♣ AK73	

## Both hands (Answers Page)

### Board: 255

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 18

Contract: 4 ♠ South

North:

♠ KT74

♥ 2

♦ K53

♣ QJT53

South:

♠ AQ96

♥ KQ4

♦ 42

♣ AK86

W N E S

Pass 1 ♠ Pass 4 ♣

All Pass

### Board: 256

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 13+1

Contract: 1NT South

North:

♠ J985

♥ K752

♦ 5

♣ JT85

South:

♠ Q42

♥ Q6

♦ KJ983

♣ KQ9

W N E S

X 1 ♥ Pass 1NT

All Pass

### Board: 257

Dealer: North

Vul: None

North HCP: 18

South HCP: 5+1

Contract: 2NT North

North:

♠ AQ76

♥ AK6

♦ KQ

♣ T865

South:

♠ J984

♥ T9875

♦ AT2

♣ 4

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 2NT All Pass

### Board: 258

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 22

Contract: 3NT North

North:

♠ J983

♥ 964

♦ KT942

♣ J

South:

♠ AQ7

♥ AJT8

♦ A8

♣ AK73

W N E S

Pass 2 ♦<sup>2</sup> Pass 2NT

Pass 3 ♣<sup>3</sup> Pass 3 ♥

Pass 3NT All Pass

1. strong

2. waiting

3. Stayman

<b>Board: 259</b>	♠ J	RHO opens the bidding 1 ♦.
Dealer: West	♥ AKT974	You bid next.
Vul: N-S	♦ KJ2	East (LHO) bids 3 ♦ if possible.
HCP: 15+2	♣ QJ2	West (RHO) Doubles 3 ♥ if possible.

---

<b>Board: 260</b>	♠ QT93	Partner bids first.
Dealer: South	♥ 92	The opponents are silent.
Vul: Both	♦ 987	
HCP: 2	♣ T953	

---

<b>Board: 261</b>	♠ KJ843	Partner bids first.
Dealer: South	♥ QJ64	The opponents are silent.
Vul: N-S	♦ Q72	
HCP: 10+1	♣ J	

---

<b>Board: 262</b>	♠ QJT64	Partner bids first.
Dealer: South	♥ J	The opponents are silent.
Vul: E-W	♦ KQ86	
HCP: 12+1	♣ K54	

## Both hands (Answers Page)

### Board: 259

Dealer: West

Vul: N-S

North HCP: 15+2

South HCP: 0+2

Contract: 3♥X North

North:

♠ J

♥ AKT974

♦ KJ2

♣ QJ2

South:

♠ T97643

♥ 863

♦ 6

♣ 986

W N E S

1♦ 1♥ 3♦ Pass

Pass 3♥ Pass Pass

X All Pass

### Board: 260

Dealer: South

Vul: Both

North HCP: 2

South HCP: 20

Contract: 2NT South

North:

♠ QT93

♥ 92

♦ 987

♣ T953

South:

♠ AKJ

♥ K76

♦ AJT6

♣ A87

W N E S

2NT

All Pass

### Board: 261

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 23

Contract: 5♥ South

North:

♠ KJ843

♥ QJ64

♦ Q72

♣ J

South:

♠ A2

♥ AK3

♦ AK86

♣ KQT6

W N E S

2♣<sup>1</sup>

Pass 2♠ Pass 2NT

Pass 3♥ Pass 4NT

Pass 5♣<sup>2</sup> Pass 5♥

All Pass

1. strong

2. A=0/5 or 3/5

### Board: 262

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 20+1

Contract: 6♠ South

North:

♠ QJT64

♥ J

♦ KQ86

♣ K54

South:

♠ AK7

♥ AQ8

♦ 75

♣ AQJ73

W N E S

2NT

Pass 3♥ Pass 3♠

Pass 4NT Pass 6♠

All Pass

<b>Board: 259</b>	♠ T97643	LHO opens the bidding 1 ♦.
Dealer: West	♥ 863	Partner bids next.
Vul: N-S	♦ 6	East (RHO) bids 3 ♦ if possible.
HCP: 0+2	♣ 986	West (LHO) Doubles 3 ♥ if possible.

---

<b>Board: 260</b>	♠ AKJ	You bid first.
Dealer: South	♥ K76	The opponents are silent.
Vul: Both	♦ AJT6	
HCP: 20	♣ A87	

---

<b>Board: 261</b>	♠ A2	You bid first.
Dealer: South	♥ AK3	The opponents are silent.
Vul: N-S	♦ AK86	
HCP: 23	♣ KQT6	

---

<b>Board: 262</b>	♠ AK7	You bid first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: E-W	♦ 75	
HCP: 20+1	♣ AQJ73	

## Both hands (Answers Page)

### Board: 259

Dealer: West

Vul: N-S

North HCP: 15+2

South HCP: 0+2

Contract: 3♥X North

North:

♠ J

♥ AKT974

♦ KJ2

♣ QJ2

South:

♠ T97643

♥ 863

♦ 6

♣ 986

W N E S

1♦ 1♥ 3♦ Pass

Pass 3♥ Pass Pass

X All Pass

### Board: 260

Dealer: South

Vul: Both

North HCP: 2

South HCP: 20

Contract: 2NT South

North:

♠ QT93

♥ 92

♦ 987

♣ T953

South:

♠ AKJ

♥ K76

♦ AJT6

♣ A87

W N E S

2NT

All Pass

### Board: 261

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 23

Contract: 5♥ South

North:

♠ KJ843

♥ QJ64

♦ Q72

♣ J

South:

♠ A2

♥ AK3

♦ AK86

♣ KQT6

W N E S

2♣<sup>1</sup>

Pass 2♠ Pass 2NT

Pass 3♥ Pass 4NT

Pass 5♣<sup>2</sup> Pass 5♥

All Pass

1. strong

2. A=0/5 or 3/5

### Board: 262

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 20+1

Contract: 6♠ South

North:

♠ QJT64

♥ J

♦ KQ86

♣ K54

South:

♠ AK7

♥ AQ8

♦ 75

♣ AQJ73

W N E S

2NT

Pass 3♥ Pass 3♠

Pass 4NT Pass 6♠

All Pass



<b>Board: 263</b>	♠ KQ	Partner bids first.
Dealer: South	♥ Q984	The opponents are silent.
Vul: Both	♦ T	
HCP: 10+2	♣ KT8754	
<hr/>		
<b>Board: 264</b>	♠ Q754	You bid first.
Dealer: North	♥ KQJ	The opponents are silent.
Vul: None	♦ JT6	
HCP: 12	♣ K43	
<hr/>		
<b>Board: 265</b>	♠ 86	RHO opens the bidding 1 ♦ .
Dealer: West	♥ KJT742	You bid next.
Vul: N-S	♦ 9	
HCP: 6+2	♣ Q982	
<hr/>		
<b>Board: 266</b>	♠ KQ42	Partner bids first.
Dealer: South	♥ J52	The opponents are silent.
Vul: Both	♦ A5	
HCP: 12	♣ QT85	
<hr/>		
<b>Board: 267</b>	♠ 32	LHO opens the bidding 1 ♥ .
Dealer: East	♥ A873	Partner bids next.
Vul: None	♦ Q96542	West (RHO) Doubles 2 ♥ if possible.
HCP: 6+2	♣ 7	East (LHO) bids 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 263

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 20

Contract: 6♣ North

North:

♠ KQ

♥ Q984

♦ T

♣ KT8754

South:

♠ AJ2

♥ A52

♦ KJ2

♣ AQJ9

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

1. Stayman

### Board: 264

Dealer: North

Vul: None

North HCP: 12

South HCP: 14+1

Contract: 4♥ South

North:

♠ Q754

♥ KQJ

♦ JT6

♣ K43

South:

♠ KJ3

♥ A8743

♦ AQ8

♣ 87

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

1. Fourth suit game force

### Board: 265

Dealer: West

Vul: N-S

North HCP: 6+2

South HCP: 9+1

Contract: 3♥ South

North:

♠ 86

♥ KJT742

♦ 9

♣ Q982

South:

♠ 95

♥ Q93

♦ KJT84

♣ K63

W	N	E	S
1♦	2♥	Pass	3♥
All Pass			

### Board: 266

Dealer: South

Vul: Both

North HCP: 12

South HCP: 21+1

Contract: 6NT North

North:

♠ KQ42

♥ J52

♦ A5

♣ QT85

South:

♠ AJ

♥ A87

♦ KQ742

♣ AK4

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

1. Stayman

### Board: 267

Dealer: East

Vul: None

North HCP: 6+2

South HCP: 13+3

Contract: 3♠ South

North:

♠ 32

♥ A873

♦ Q96542

♣ 7

South:

♠ AKQJ87

♥ 9

♦ 8

♣ K8432

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

1. Michaels Cuebid

<b>Board: 263</b>	♠ AJ2	You bid first.
Dealer: South	♥ A52	The opponents are silent.
Vul: Both	♦ KJ2	
HCP: 20	♣ AQJ9	
<hr/>		
<b>Board: 264</b>	♠ KJ3	Partner bids first.
Dealer: North	♥ A8743	The opponents are silent.
Vul: None	♦ AQ8	
HCP: 14+1	♣ 87	
<hr/>		
<b>Board: 265</b>	♠ 95	LHO opens the bidding 1 ♦.
Dealer: West	♥ Q93	Partner bids next.
Vul: N-S	♦ KJT84	
HCP: 9+1	♣ K63	
<hr/>		
<b>Board: 266</b>	♠ AJ	You bid first.
Dealer: South	♥ A87	The opponents are silent.
Vul: Both	♦ KQ742	
HCP: 21+1	♣ AK4	
<hr/>		
<b>Board: 267</b>	♠ AKQJ87	RHO opens the bidding 1 ♥.
Dealer: East	♥ 9	You bid next.
Vul: None	♦ 8	West (LHO) Doubles 2 ♥ if possible.
HCP: 13+3	♣ K8432	East (RHO) bids 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 263

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 20

Contract: 6♣ North

North:

♠ KQ

♥ Q984

♦ T

♣ KT8754

South:

♠ AJ2

♥ A52

♦ KJ2

♣ AQJ9

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♦
------	-----------------	------	----

Pass	4♣	Pass	5♣
------	----	------	----

Pass	6♣	All Pass	
------	----	----------	--

1. Stayman

### Board: 264

Dealer: North

Vul: None

North HCP: 12

South HCP: 14+1

Contract: 4♥ South

North:

♠ Q754

♥ KQJ

♦ JT6

♣ K43

South:

♠ KJ3

♥ A8743

♦ AQ8

♣ 87

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

1. Fourth suit game force

### Board: 265

Dealer: West

Vul: N-S

North HCP: 6+2

South HCP: 9+1

Contract: 3♥ South

North:

♠ 86

♥ KJT742

♦ 9

♣ Q982

South:

♠ 95

♥ Q93

♦ KJT84

♣ K63

W	N	E	S
1♦	2♥	Pass	3♥
All Pass			

### Board: 266

Dealer: South

Vul: Both

North HCP: 12

South HCP: 21+1

Contract: 6NT North

North:

♠ KQ42

♥ J52

♦ A5

♣ QT85

South:

♠ AJ

♥ A87

♦ KQ742

♣ AK4

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

1. Stayman

### Board: 267

Dealer: East

Vul: None

North HCP: 6+2

South HCP: 13+3

Contract: 3♠ South

North:

♠ 32

♥ A873

♦ Q96542

♣ 7

South:

♠ AKQJ87

♥ 9

♦ 8

♣ K8432

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

1. Michaels Cuebid

<b>Board: 268</b>	♠ T732	Partner bids first.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: N-S	♦ Q932	
HCP: 7	♣ 96	

---

<b>Board: 269</b>	♠ A843	Partner bids first.
Dealer: South	♥ 6	The opponents are silent.
Vul: Both	♦ A75	
HCP: 8+1	♣ 96543	

---

<b>Board: 270</b>	♠ AKQ8	You bid first.
Dealer: North	♥ J87	The opponents are silent.
Vul: None	♦ K7	
HCP: 22	♣ AKQ6	

---

<b>Board: 271</b>	♠ AKJ	You bid first.
Dealer: North	♥ A872	The opponents are silent.
Vul: N-S	♦ A975	
HCP: 19	♣ K6	

## Both hands (Answers Page)

### Board: 268

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 19

Contract: 3NT North

North:

♠ T732

♥ KQ8

♦ Q932

♣ 96

South:

♠ A6

♥ A943

♦ AKJ

♣ KT73

W N E S

Pass 1♠ Pass 1♣

Pass 3NT All Pass

Pass 3NT All Pass

### Board: 269

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 12

Contract: 2♠ South

North:

♠ A843

♥ 6

♦ A75

♣ 96543

South:

♠ QT62

♥ KJT3

♦ Q6

♣ A87

W N E S

Pass 1♠ Pass 2♠

Pass 2♠

All Pass

### Board: 270

Dealer: North

Vul: None

North HCP: 22

South HCP: 5+2

Contract: 6♦ South

North:

♠ AKQ8

♥ J87

♦ K7

♣ AKQ6

South:

♠ 5

♥ 9653

♦ AJT985

♣ T3

W N E S

2♣<sup>1</sup> Pass 2♦<sup>2</sup>

Pass 2NT Pass 3♣<sup>3</sup>

Pass 3♠ Pass 4♦

Pass 4♠ Pass 4NT

Pass 5♣<sup>4</sup> Pass 6♦

All Pass

1. strong

2. waiting

3. Stayman

4. A=0/5 or 3/5

### Board: 271

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 5+1

Contract: 2NT North

North:

♠ AKJ

♥ A872

♦ A975

♣ K6

South:

♠ QT987

♥ K53

♦ 3

♣ T985

W N E S

1♦ Pass 1♠

Pass 2NT All Pass

<b>Board: 268</b>	♠ A6	You bid first.
Dealer: South	♥ A943	The opponents are silent.
Vul: N-S	♦ AKJ	
HCP: 19	♣ KT73	

---

<b>Board: 269</b>	♠ QT62	You bid first.
Dealer: South	♥ KJT3	The opponents are silent.
Vul: Both	♦ Q6	
HCP: 12	♣ A87	

---

<b>Board: 270</b>	♠ 5	Partner bids first.
Dealer: North	♥ 9653	The opponents are silent.
Vul: None	♦ AJT985	
HCP: 5+2	♣ T3	

---

<b>Board: 271</b>	♠ QT987	Partner bids first.
Dealer: North	♥ K53	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 5+1	♣ T985	

## Both hands (Answers Page)

### Board: 268

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 19

Contract: 3NT North

North:

♠ T732

♥ KQ8

♦ Q932

♣ 96

South:

♠ A6

♥ A943

♦ AKJ

♣ KT73

W N E S

Pass 1 ♠ Pass 2NT

Pass 3NT All Pass

### Board: 269

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 12

Contract: 2 ♠ South

North:

♠ A843

♥ 6

♦ A75

♣ 96543

South:

♠ QT62

♥ KJT3

♦ Q6

♣ A87

W N E S

Pass 1 ♠ Pass 2 ♠

All Pass

### Board: 270

Dealer: North

Vul: None

North HCP: 22

South HCP: 5+2

Contract: 6 ♦ South

North:

♠ AKQ8

♥ J87

♦ K7

♣ AKQ6

South:

♠ 5

♥ 9653

♦ AJT985

♣ T3

W N E S

2 ♣<sup>1</sup> Pass 2 ♦<sup>2</sup>

Pass 2NT Pass 3 ♣<sup>3</sup>

Pass 3 ♠ Pass 4 ♦

Pass 4 ♠ Pass 4NT

Pass 5 ♣<sup>4</sup> Pass 6 ♦

All Pass

1. strong

2. waiting

3. Stayman

4. A=0/5 or 3/5

### Board: 271

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 5+1

Contract: 2NT North

North:

♠ AKJ

♥ A872

♦ A975

♣ K6

South:

♠ QT987

♥ K53

♦ 3

♣ T985

W N E S

1 ♦ Pass 1 ♠

Pass 2NT All Pass



<b>Board: 272</b>	♠ A962	You bid first.
Dealer: North	♥ 96	The opponents are silent.
Vul: E-W	♦ KQ4	
HCP: 13	♣ A964	

---

<b>Board: 273</b>	♠ K	Partner bids first.
Dealer: South	♥ 875	West (RHO) bids 2 ♠ if possible.
Vul: None	♦ J963	
HCP: 13+1	♣ AKQT8	

---

<b>Board: 274</b>	♠ A65	You bid first.
Dealer: North	♥ J965	West (RHO) bids 2 ♦ if possible.
Vul: N-S	♦ A95	
HCP: 12	♣ QJ4	

---

<b>Board: 275</b>	♠ Q84	You bid first.
Dealer: North	♥ AKT	The opponents are silent.
Vul: E-W	♦ A76	
HCP: 20	♣ AK74	

---

<b>Board: 276</b>	♠ T3	Partner bids first.
Dealer: South	♥ J632	The opponents are silent.
Vul: Both	♦ 83	
HCP: 5+1	♣ KJ864	

## Both hands (Answers Page)

### Board: 272

	North:	South:	W	N	E	S
Dealer: North	♠ A962	♠ KT74		1 ♣	Pass	1 ♠
Vul: E-W	♥ 96	♥ KJ4	Pass	2 ♠	All Pass	
North HCP: 13	♦ KQ4	♦ J85				
South HCP: 10	♣ A964	♣ QT7				
Contract: 2 ♠ North						

### Board: 273

	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ 7432				1 ♦
Vul: None	♥ 875	♥ KQJ3	2 ♠	3 ♣	Pass	3 ♥
North HCP: 13+1	♦ J963	♦ AQ5	Pass	4 ♣	All Pass	
South HCP: 12	♣ AKQT8	♣ 76				
Contract: 4 ♣ North						

### Board: 274

	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ QJT94		1 ♣	Pass	1 ♠
Vul: N-S	♥ J965	♥ AK72	2 ♦	X	Pass	4 ♠
North HCP: 12	♦ A95	♦ -	All Pass			
South HCP: 10+1	♣ QJ4	♣ 9763				
Contract: 4 ♠ South						

### Board: 275

	North:	South:	W	N	E	S
Dealer: North	♠ Q84	♠ A		2NT	Pass	4 ♦ <sup>1</sup>
Vul: E-W	♥ AKT	♥ QJ7653	Pass	4 ♥	All Pass	
North HCP: 20	♦ A76	♦ 32				
South HCP: 8+2	♣ AK74	♣ J965				
Contract: 4 ♥ North						

### Board: 276

	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ K6				1NT
Vul: Both	♥ J632	♥ Q75	All Pass			
North HCP: 5+1	♦ 83	♦ AKQ76				
South HCP: 16+1	♣ KJ864	♣ QT3				
Contract: 1NT South						

<b>Board: 272</b>	♠ KT74	Partner bids first.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: E-W	♦ J85	
HCP: 10	♣ QT7	

---

<b>Board: 273</b>	♠ 7432	You bid first.
Dealer: South	♥ KQJ3	West (LHO) bids 2 ♠ if possible.
Vul: None	♦ AQ5	
HCP: 12	♣ 76	

---

<b>Board: 274</b>	♠ QJT94	Partner bids first.
Dealer: North	♥ AK72	West (LHO) bids 2 ♦ if possible.
Vul: N-S	♦ -	
HCP: 10+1	♣ 9763	

---

<b>Board: 275</b>	♠ A	Partner bids first.
Dealer: North	♥ QJ7653	The opponents are silent.
Vul: E-W	♦ 32	
HCP: 8+2	♣ J965	

---

<b>Board: 276</b>	♠ K6	You bid first.
Dealer: South	♥ Q75	The opponents are silent.
Vul: Both	♦ AKQ76	
HCP: 16+1	♣ QT3	

## Both hands (Answers Page)

### Board: 272

	North:	South:	W	N	E	S
Dealer: North	♠ A962	♠ KT74		1 ♣	Pass	1 ♠
Vul: E-W	♥ 96	♥ KJ4	Pass	2 ♠	All Pass	
North HCP: 13	♦ KQ4	♦ J85				
South HCP: 10	♣ A964	♣ QT7				
Contract: 2 ♠ North						

### Board: 273

	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ 7432				1 ♦
Vul: None	♥ 875	♥ KQJ3	2 ♠	3 ♣	Pass	3 ♥
North HCP: 13+1	♦ J963	♦ AQ5	Pass	4 ♣	All Pass	
South HCP: 12	♣ AKQT8	♣ 76				
Contract: 4 ♣ North						

### Board: 274

	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ QJT94		1 ♣	Pass	1 ♠
Vul: N-S	♥ J965	♥ AK72	2 ♦	X	Pass	4 ♠
North HCP: 12	♦ A95	♦ -	All Pass			
South HCP: 10+1	♣ QJ4	♣ 9763				
Contract: 4 ♠ South						

### Board: 275

	North:	South:	W	N	E	S
Dealer: North	♠ Q84	♠ A		2NT	Pass	4 ♦ <sup>1</sup>
Vul: E-W	♥ AKT	♥ QJ7653	Pass	4 ♥	All Pass	
North HCP: 20	♦ A76	♦ 32				
South HCP: 8+2	♣ AK74	♣ J965				
Contract: 4 ♥ North						

### Board: 276

	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ K6				1NT
Vul: Both	♥ J632	♥ Q75	All Pass			
North HCP: 5+1	♦ 83	♦ AKQ76				
South HCP: 16+1	♣ KJ864	♣ QT3				
Contract: 1NT South						

<b>Board: 277</b>	♠ AQ973	You bid first.
Dealer: North	♥ A87	East (LHO) bids 1NT if possible.
Vul: N-S	♦ AT9	
HCP: 14+1	♣ 75	
<hr/>		
<b>Board: 278</b>	♠ AKJT8	You bid first.
Dealer: North	♥ 63	The opponents are silent.
Vul: E-W	♦ AK5	
HCP: 22+1	♣ AK7	
<hr/>		
<b>Board: 279</b>	♠ QT7643	LHO opens the bidding 1♦.
Dealer: East	♥ KQ42	Partner bids next.
Vul: Both	♦ 4	East (LHO) Doubles 1♠ if possible.
HCP: 9+2	♣ Q7	West (RHO) bids 2♦ if possible.
<hr/>		
<b>Board: 280</b>	♠ J754	Partner bids first.
Dealer: South	♥ 83	The opponents are silent.
Vul: None	♦ A65	
HCP: 9	♣ A864	
<hr/>		
<b>Board: 281</b>	♠ 965	You bid first.
Dealer: North	♥ A8	The opponents are silent.
Vul: E-W	♦ AKJ	
HCP: 20+1	♣ AKJ32	

## Both hands (Answers Page)

### Board: 277

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 7+1

Contract: 2 ♠ South

North:

♠ AQ973

♥ A87

♦ AT9

♣ 75

South:

♠ J86

♥ Q53

♦ QJ

♣ JT864

W	N	E	S
	1 ♠	1NT	2 ♠

All Pass

### Board: 278

Dealer: North

Vul: E-W

North HCP: 22+1

South HCP: 8+1

Contract: 3NT North

North:

♠ AKJT8

♥ 63

♦ AK5

♣ AK7

South:

♠ 2

♥ AQT95

♦ J43

♣ J532

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

1. strong

### Board: 279

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ QT7643

♥ KQ42

♦ 4

♣ Q7

South:

♠ J85

♥ 97

♦ K53

♣ A9832

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

### Board: 280

Dealer: South

Vul: None

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ J754

♥ 83

♦ A65

♣ A864

South:

♠ A86

♥ AKQ5

♦ T73

♣ KJ7

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

1. Stayman

### Board: 281

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 5+1

Contract: 3NT South

North:

♠ 965

♥ A8

♦ AKJ

♣ AKJ32

South:

♠ T8

♥ K2

♦ QT932

♣ T865

W	N	E	S
	2NT	Pass	3NT
All Pass			

<b>Board: 277</b>	♠ J86	Partner bids first.
Dealer: North	♥ Q53	East (RHO) bids 1NT if possible.
Vul: N-S	♦ QJ	
HCP: 7+1	♣ JT864	

---

<b>Board: 278</b>	♠ 2	Partner bids first.
Dealer: North	♥ AQT95	The opponents are silent.
Vul: E-W	♦ J43	
HCP: 8+1	♣ J532	

---

<b>Board: 279</b>	♠ J85	RHO opens the bidding 1♦.
Dealer: East	♥ 97	You bid next.
Vul: Both	♦ K53	East (RHO) Doubles 1♠ if possible.
HCP: 8+1	♣ A9832	West (LHO) bids 2♦ if possible.

---

<b>Board: 280</b>	♠ A86	You bid first.
Dealer: South	♥ AKQ5	The opponents are silent.
Vul: None	♦ T73	
HCP: 17	♣ KJ7	

---

<b>Board: 281</b>	♠ T8	Partner bids first.
Dealer: North	♥ K2	The opponents are silent.
Vul: E-W	♦ QT932	
HCP: 5+1	♣ T865	

## Both hands (Answers Page)

### Board: 277

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 7+1

Contract: 2 ♠ South

North:

♠ AQ973

♥ A87

♦ AT9

♣ 75

South:

♠ J86

♥ Q53

♦ QJ

♣ JT864

W	N	E	S
	1 ♠	1NT	2 ♠

All Pass

### Board: 278

Dealer: North

Vul: E-W

North HCP: 22+1

South HCP: 8+1

Contract: 3NT North

North:

♠ AKJT8

♥ 63

♦ AK5

♣ AK7

South:

♠ 2

♥ AQT95

♦ J43

♣ J532

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

1. strong

### Board: 279

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ QT7643

♥ KQ42

♦ 4

♣ Q7

South:

♠ J85

♥ 97

♦ K53

♣ A9832

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

### Board: 280

Dealer: South

Vul: None

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ J754

♥ 83

♦ A65

♣ A864

South:

♠ A86

♥ AKQ5

♦ T73

♣ KJ7

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

1. Stayman

### Board: 281

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 5+1

Contract: 3NT South

North:

♠ 965

♥ A8

♦ AKJ

♣ AKJ32

South:

♠ T8

♥ K2

♦ QT932

♣ T865

W	N	E	S
	2NT	Pass	3NT
All Pass			



<b>Board: 282</b>	♠ QT87	Partner bids first.
Dealer: South	♥ 84	The opponents are silent.
Vul: Both	♦ A76	
HCP: 7	♣ J987	
<hr/>		
<b>Board: 283</b>	♠ K954	You bid first.
Dealer: North	♥ A32	The opponents are silent.
Vul: None	♦ AQ83	
HCP: 18	♣ KQ	
<hr/>		
<b>Board: 284</b>	♠ QJ43	RHO opens the bidding 1♦.
Dealer: West	♥ AK4	You bid next.
Vul: E-W	♦ 9	East (LHO) bids 1♥ if possible.
HCP: 13+1	♣ KT632	West (RHO) bids 2♥ if possible.
<hr/>		
<b>Board: 285</b>	♠ AQJ2	You bid first.
Dealer: North	♥ K62	The opponents are silent.
Vul: Both	♦ K8	
HCP: 21	♣ AKJ3	
<hr/>		
<b>Board: 286</b>	♠ K54	Partner bids first.
Dealer: South	♥ 65	East (LHO) bids 3♠ if possible.
Vul: None	♦ QT96	
HCP: 7	♣ Q986	

## Both hands (Answers Page)

### Board: 282

Dealer: South

Vul: Both

North HCP: 7

South HCP: 20+1

Contract: 4 ♠ North

North:

♠ QT87

♥ 84

♦ A76

♣ J987

South:

♠ AK952

♥ A53

♦ QT

♣ AK3

W	N	E	S
			2NT

Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
------	------------------	------	-----

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

1. Stayman

### Board: 283

Dealer: North

Vul: None

North HCP: 18

South HCP: 6

Contract: 2NT North

North:

♠ K954

♥ A32

♦ AQ83

♣ KQ

South:

♠ 832

♥ Q954

♦ 762

♣ AT5

W	N	E	S
	1 ♦	Pass	1 ♥

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 284

Dealer: West

Vul: E-W

North HCP: 13+1

South HCP: 6+3

Contract: 3 ♦ South

North:

♠ QJ43

♥ AK4

♦ 9

♣ KT632

South:

♠ 82

♥ 32

♦ KJT6532

♣ Q5

W	N	E	S
1 ♦	X	1 ♥	Pass

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

All Pass

### Board: 285

Dealer: North

Vul: Both

North HCP: 21

South HCP: 5+1

Contract: 3NT South

North:

♠ AQJ2

♥ K62

♦ K8

♣ AKJ3

South:

♠ 963

♥ J84

♦ A3

♣ T9874

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 286

Dealer: South

Vul: None

North HCP: 7

South HCP: 22+1

Contract: 4 ♥ South

North:

♠ K54

♥ 65

♦ QT96

♣ Q986

South:

♠ AQ2

♥ AKQ42

♦ K8

♣ A32

W	N	E	S
			2 ♣ <sup>1</sup>

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

All Pass

1. strong

2. waiting

<b>Board: 282</b>	♠ AK952	You bid first.
Dealer: South	♥ A53	The opponents are silent.
Vul: Both	♦ QT	
HCP: 20+1	♣ AK3	
<hr/>		
<b>Board: 283</b>	♠ 832	Partner bids first.
Dealer: North	♥ Q954	The opponents are silent.
Vul: None	♦ 762	
HCP: 6	♣ AT5	
<hr/>		
<b>Board: 284</b>	♠ 82	LHO opens the bidding 1 ♦.
Dealer: West	♥ 32	Partner bids next.
Vul: E-W	♦ KJT6532	East (RHO) bids 1 ♥ if possible.
HCP: 6+3	♣ Q5	West (LHO) bids 2 ♥ if possible.
<hr/>		
<b>Board: 285</b>	♠ 963	Partner bids first.
Dealer: North	♥ J84	The opponents are silent.
Vul: Both	♦ A3	
HCP: 5+1	♣ T9874	
<hr/>		
<b>Board: 286</b>	♠ AQ2	You bid first.
Dealer: South	♥ AKQ42	East (RHO) bids 3 ♠ if possible.
Vul: None	♦ K8	
HCP: 22+1	♣ A32	

## Both hands (Answers Page)

### Board: 282

Dealer: South

Vul: Both

North HCP: 7

South HCP: 20+1

Contract: 4 ♠ North

North:

♠ QT87

♥ 84

♦ A76

♣ J987

South:

♠ AK952

♥ A53

♦ QT

♣ AK3

W	N	E	S
			2NT

Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
------	------------------	------	-----

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

1. Stayman

### Board: 283

Dealer: North

Vul: None

North HCP: 18

South HCP: 6

Contract: 2NT North

North:

♠ K954

♥ A32

♦ AQ83

♣ KQ

South:

♠ 832

♥ Q954

♦ 762

♣ AT5

W	N	E	S
	1 ♦	Pass	1 ♥

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 284

Dealer: West

Vul: E-W

North HCP: 13+1

South HCP: 6+3

Contract: 3 ♦ South

North:

♠ QJ43

♥ AK4

♦ 9

♣ KT632

South:

♠ 82

♥ 32

♦ KJT6532

♣ Q5

W	N	E	S
1 ♦	X	1 ♥	Pass

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

All Pass

### Board: 285

Dealer: North

Vul: Both

North HCP: 21

South HCP: 5+1

Contract: 3NT South

North:

♠ AQJ2

♥ K62

♦ K8

♣ AKJ3

South:

♠ 963

♥ J84

♦ A3

♣ T9874

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 286

Dealer: South

Vul: None

North HCP: 7

South HCP: 22+1

Contract: 4 ♥ South

North:

♠ K54

♥ 65

♦ QT96

♣ Q986

South:

♠ AQ2

♥ AKQ42

♦ K8

♣ A32

W	N	E	S
			2 ♣ <sup>1</sup>

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

All Pass

1. strong

2. waiting

<b>Board: 287</b>	♠ AJ	Partner bids first.
Dealer: South	♥ 65	West (RHO) bids 1 ♠ if possible.
Vul: N-S	♦ J9743	
HCP: 8+1	♣ QT97	

---

<b>Board: 288</b>	♠ 942	You bid first.
Dealer: North	♥ KJ76	West (RHO) bids 2 ♦ if possible.
Vul: E-W	♦ J85	
HCP: 12	♣ AK5	

---

<b>Board: 289</b>	♠ T642	You bid first.
Dealer: North	♥ AJ7	The opponents are silent.
Vul: None	♦ AK2	
HCP: 19	♣ AK4	

---

<b>Board: 290</b>	♠ T	Partner bids first.
Dealer: South	♥ QT43	The opponents are silent.
Vul: N-S	♦ QJT652	
HCP: 6+2	♣ J8	

---

<b>Board: 291</b>	♠ 65	Partner bids first.
Dealer: South	♥ QT6	The opponents are silent.
Vul: E-W	♦ AQ93	
HCP: 11	♣ QJ97	

## Both hands (Answers Page)

### Board: 287

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 14

Contract: 3♦ South

North:

♠ AJ

♥ 65

♦ J9743

♣ QT97

South:

♠ 9876

♥ J7

♦ AQ8

♣ AK65

W N E S

1♣ 1♣

1♠ 2♦<sup>1</sup> Pass 3♦

All Pass

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

### Board: 288

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 5+1

Contract: 2♠ South

North:

♠ 942

♥ KJ76

♦ J85

♣ AK5

South:

♠ QT865

♥ 85

♦ KT4

♣ 983

W N E S

1♣ Pass 1♠

2♦ X Pass 2♠

All Pass

### Board: 289

Dealer: North

Vul: None

North HCP: 19

South HCP: 4+2

Contract: 2NT North

North:

♠ T642

♥ AJ7

♦ AK2

♣ AK4

South:

♠ K973

♥ T98643

♦ J9

♣ 9

W N E S

1♣ Pass 1♥

Pass 2NT All Pass

### Board: 290

Dealer: South

Vul: N-S

North HCP: 6+2

South HCP: 19

Contract: 3NT North

North:

♠ T

♥ QT43

♦ QJT652

♣ J8

South:

♠ J643

♥ A96

♦ AK

♣ AKT9

W N E S

1♣

Pass 1♦ Pass 2NT

Pass 3♦ Pass 3♠

Pass 3NT All Pass

### Board: 291

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 18+1

Contract: 3NT North

North:

♠ 65

♥ QT6

♦ AQ93

♣ QJ97

South:

♠ QJ432

♥ AJ9

♦ K5

♣ AK6

W N E S

1♠

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

Pass 3NT All Pass

1. forcing 1NT

<b>Board: 287</b>	♠ 9876	You bid first.
Dealer: South	♥ J7	West (LHO) bids 1 ♠ if possible.
Vul: N-S	♦ AQ8	
HCP: 14	♣ AK65	

---

<b>Board: 288</b>	♠ QT865	Partner bids first.
Dealer: North	♥ 85	West (LHO) bids 2 ♦ if possible.
Vul: E-W	♦ KT4	
HCP: 5+1	♣ 983	

---

<b>Board: 289</b>	♠ K973	Partner bids first.
Dealer: North	♥ T98643	The opponents are silent.
Vul: None	♦ J9	
HCP: 4+2	♣ 9	

---

<b>Board: 290</b>	♠ J643	You bid first.
Dealer: South	♥ A96	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 19	♣ AKT9	

---

<b>Board: 291</b>	♠ QJ432	You bid first.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 18+1	♣ AK6	

## Both hands (Answers Page)

### Board: 287

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 14

Contract: 3♦ South

North:

♠ AJ

♥ 65

♦ J9743

♣ QT97

South:

♠ 9876

♥ J7

♦ AQ8

♣ AK65

W N E S

1♣ 1♣

1♠ 2♦<sup>1</sup> Pass 3♦

All Pass

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

### Board: 288

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 5+1

Contract: 2♠ South

North:

♠ 942

♥ KJ76

♦ J85

♣ AK5

South:

♠ QT865

♥ 85

♦ KT4

♣ 983

W N E S

1♣ Pass 1♠

2♦ X Pass 2♠

All Pass

### Board: 289

Dealer: North

Vul: None

North HCP: 19

South HCP: 4+2

Contract: 2NT North

North:

♠ T642

♥ AJ7

♦ AK2

♣ AK4

South:

♠ K973

♥ T98643

♦ J9

♣ 9

W N E S

1♣ Pass 1♥

Pass 2NT All Pass

### Board: 290

Dealer: South

Vul: N-S

North HCP: 6+2

South HCP: 19

Contract: 3NT North

North:

♠ T

♥ QT43

♦ QJT652

♣ J8

South:

♠ J643

♥ A96

♦ AK

♣ AKT9

W N E S

1♣

Pass 1♦ Pass 2NT

Pass 3♦ Pass 3♠

Pass 3NT All Pass

### Board: 291

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 18+1

Contract: 3NT North

North:

♠ 65

♥ QT6

♦ AQ93

♣ QJ97

South:

♠ QJ432

♥ AJ9

♦ K5

♣ AK6

W N E S

1♠

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

Pass 3NT All Pass

1. forcing 1NT



<b>Board: 292</b>	♠ AK	You bid first.
Dealer: North	♥ AJ43	The opponents are silent.
Vul: Both	♦ QJ98	
HCP: 18	♣ K63	
<hr/>		
<b>Board: 293</b>	♠ A95	You bid first.
Dealer: North	♥ A9	The opponents are silent.
Vul: N-S	♦ KQ6	
HCP: 20+1	♣ AQJ72	
<hr/>		
<b>Board: 294</b>	♠ 7643	Partner bids first.
Dealer: South	♥ Q76	The opponents are silent.
Vul: E-W	♦ KJ6	
HCP: 6	♣ 973	
<hr/>		
<b>Board: 295</b>	♠ QJ6	LHO opens the bidding 1 ♦.
Dealer: East	♥ 7	Partner bids next.
Vul: Both	♦ A952	West (RHO) bids 1 ♥ if possible.
HCP: 12+1	♣ AJT97	

## Both hands (Answers Page)

### Board: 292

Dealer: North

Vul: Both

North HCP: 18

South HCP: 8

Contract: 4♥ North

North:

♠ AK

♥ AJ43

♦ QJ98

♣ K63

South:

♠ Q762

♥ KQ52

♦ T5

♣ JT9

W	N	E	S
	1♦	Pass	1♥
Pass	4♥	All Pass	

### Board: 293

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 10+1

Contract: 3NT South

North:

♠ A95

♥ A9

♦ KQ6

♣ AQJ72

South:

♠ KT

♥ QJT42

♦ A542

♣ 93

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

### Board: 294

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 23

Contract: 3NT North

North:

♠ 7643

♥ Q76

♦ KJ6

♣ 973

South:

♠ AK2

♥ AJT5

♦ A93

♣ AK8

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

1. strong
2. waiting
3. Stayman

### Board: 295

Dealer: East

Vul: Both

North HCP: 12+1

South HCP: 7+2

Contract: 2♣ North

North:

♠ QJ6

♥ 7

♦ A952

♣ AJT97

South:

♠ A5432

♥ QJT86

♦ 4

♣ 32

W	N	E	S
		1♦	Pass
1♥	2♣	All Pass	

<b>Board: 292</b>	♠ Q762	Partner bids first.
Dealer: North	♥ KQ52	The opponents are silent.
Vul: Both	♦ T5	
HCP: 8	♣ JT9	
<hr/>		
<b>Board: 293</b>	♠ KT	Partner bids first.
Dealer: North	♥ QJT42	The opponents are silent.
Vul: N-S	♦ A542	
HCP: 10+1	♣ 93	
<hr/>		
<b>Board: 294</b>	♠ AK2	You bid first.
Dealer: South	♥ AJT5	The opponents are silent.
Vul: E-W	♦ A93	
HCP: 23	♣ AK8	
<hr/>		
<b>Board: 295</b>	♠ A5432	RHO opens the bidding 1 ♦.
Dealer: East	♥ QJT86	You bid next.
Vul: Both	♦ 4	West (LHO) bids 1 ♥ if possible.
HCP: 7+2	♣ 32	

## Both hands (Answers Page)

### Board: 292

Dealer: North

Vul: Both

North HCP: 18

South HCP: 8

Contract: 4♥ North

North:

♠ AK

♥ AJ43

♦ QJ98

♣ K63

South:

♠ Q762

♥ KQ52

♦ T5

♣ JT9

W	N	E	S
	1♦	Pass	1♥
Pass	4♥	All Pass	

### Board: 293

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 10+1

Contract: 3NT South

North:

♠ A95

♥ A9

♦ KQ6

♣ AQJ72

South:

♠ KT

♥ QJT42

♦ A542

♣ 93

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

### Board: 294

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 23

Contract: 3NT North

North:

♠ 7643

♥ Q76

♦ KJ6

♣ 973

South:

♠ AK2

♥ AJT5

♦ A93

♣ AK8

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

1. strong
2. waiting
3. Stayman

### Board: 295

Dealer: East

Vul: Both

North HCP: 12+1

South HCP: 7+2

Contract: 2♣ North

North:

♠ QJ6

♥ 7

♦ A952

♣ AJT97

South:

♠ A5432

♥ QJT86

♦ 4

♣ 32

W	N	E	S
		1♦	Pass
1♥	2♣	All Pass	

**Board: 296**

♠ A9

Partner bids first.

Dealer: South

♥ AJT86

The opponents are silent.

Vul: None

♦ J874

HCP: 12+1

♣ Q4

**Board: 297**

♠ AKQ5

You bid first.

Dealer: North

♥ AQT

The opponents are silent.

Vul: E-W

♦ AK3

HCP: 22

♣ 843

**Board: 298**

♠ QJ97

Partner bids first.

Dealer: South

♥ 84

The opponents are silent.

Vul: Both

♦ QT63

HCP: 8

♣ K83

**Board: 299**

♠ T74

RHO opens the bidding 1 ♠.

Dealer: West

♥ J2

You bid next.

Vul: None

♦ KQ2

West (RHO) Doubles 1NT if possible.

HCP: 8+1

♣ Q9832

East (LHO) bids 2 ♥ if possible.

## Both hands (Answers Page)

### Board: 296

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 16

Contract: 3NT South

North:

♠ A9

♥ AJT86

♦ J874

♣ Q4

South:

♠ Q84

♥ 42

♦ AQ63

♣ AKJ6

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

### Board: 297

Dealer: North

Vul: E-W

North HCP: 22

South HCP: 13+1

Contract: 7♣ South

North:

♠ AKQ5

♥ AQT

♦ AK3

♣ 843

South:

♠ T6

♥ K53

♦ 842

♣ AKQJ7

W	N	E	S
	2♣ <sup>1</sup>	Pass	3♣
Pass	4♣	Pass	4♥
Pass	4♠	Pass	4NT
Pass	5♣ <sup>2</sup>	Pass	5NT <sup>3</sup>
Pass	6♥ <sup>4</sup>	Pass	7♣
All Pass			

1. strong

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=2

### Board: 298

Dealer: South

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3NT North

North:

♠ QJ97

♥ 84

♦ QT63

♣ K83

South:

♠ AK4

♥ K7

♦ A984

♣ AQ74

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

### Board: 299

Dealer: West

Vul: None

North HCP: 8+1

South HCP: 12

Contract: 3♣ North

North:

♠ T74

♥ J2

♦ KQ2

♣ Q9832

South:

♠ K32

♥ KQ83

♦ J54

♣ K54

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

<b>Board: 296</b>	♠ Q84	You bid first.
Dealer: South	♥ 42	The opponents are silent.
Vul: None	♦ AQ63	
HCP: 16	♣ AKJ6	

---

<b>Board: 297</b>	♠ T6	Partner bids first.
Dealer: North	♥ K53	The opponents are silent.
Vul: E-W	♦ 842	
HCP: 13+1	♣ AKQJ7	

---

<b>Board: 298</b>	♠ AK4	You bid first.
Dealer: South	♥ K7	The opponents are silent.
Vul: Both	♦ A984	
HCP: 20	♣ AQ74	

---

<b>Board: 299</b>	♠ K32	LHO opens the bidding 1 ♠.
Dealer: West	♥ KQ83	Partner bids next.
Vul: None	♦ J54	West (LHO) Doubles 1NT if possible.
HCP: 12	♣ K54	East (RHO) bids 2 ♥ if possible.

## Both hands (Answers Page)

### Board: 296

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 16

Contract: 3NT South

North:

♠ A9

♥ AJT86

♦ J874

♣ Q4

South:

♠ Q84

♥ 42

♦ AQ63

♣ AKJ6

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

### Board: 297

Dealer: North

Vul: E-W

North HCP: 22

South HCP: 13+1

Contract: 7♣ South

North:

♠ AKQ5

♥ AQT

♦ AK3

♣ 843

South:

♠ T6

♥ K53

♦ 842

♣ AKQJ7

W	N	E	S
	2♣ <sup>1</sup>	Pass	3♣
Pass	4♣	Pass	4♥
Pass	4♠	Pass	4NT
Pass	5♣ <sup>2</sup>	Pass	5NT <sup>3</sup>
Pass	6♥ <sup>4</sup>	Pass	7♣
All Pass			

1. strong

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=2

### Board: 298

Dealer: South

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3NT North

North:

♠ QJ97

♥ 84

♦ QT63

♣ K83

South:

♠ AK4

♥ K7

♦ A984

♣ AQ74

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

### Board: 299

Dealer: West

Vul: None

North HCP: 8+1

South HCP: 12

Contract: 3♣ North

North:

♠ T74

♥ J2

♦ KQ2

♣ Q9832

South:

♠ K32

♥ KQ83

♦ J54

♣ K54

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



<b>Board: 300</b>	♠ K984	Partner bids first.
Dealer: South	♥ T85	The opponents are silent.
Vul: N-S	♦ AQ5	
HCP: 9	♣ 853	
<hr/>		
<b>Board: 301</b>	♠ AK843	You bid first.
Dealer: North	♥ J85	The opponents are silent.
Vul: Both	♦ AK3	
HCP: 19+1	♣ KJ	
<hr/>		
<b>Board: 302</b>	♠ T93	Partner bids first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: None	♦ T84	
HCP: 3	♣ JT62	
<hr/>		
<b>Board: 303</b>	♠ AQJ874	RHO opens the bidding 1NT.
Dealer: West	♥ 9	You bid next.
Vul: E-W	♦ 43	East (LHO) bids 2♦ if possible.
HCP: 7+2	♣ T742	West (RHO) bids 2♥ if possible.
<hr/>		
<b>Board: 304</b>	♠ AJ652	Partner bids first.
Dealer: South	♥ AT3	The opponents are silent.
Vul: E-W	♦ AQ6	
HCP: 16+1	♣ J9	

## Both hands (Answers Page)

### Board: 300

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 20+1

Contract: 3NT North

North:

♠ K984

♥ T85

♦ AQ5

♣ 853

South:

♠ A72

♥ AJ

♦ KJ876

♣ AKT

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♦
------	-----------------	------	----

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 301

Dealer: North

Vul: Both

North HCP: 19+1

South HCP: 6

Contract: 1♠ North

North:

♠ AK843

♥ J85

♦ AK3

♣ KJ

South:

♠ J6

♥ 432

♦ JT94

♣ A653

W	N	E	S
	1♠	All Pass	

### Board: 302

Dealer: South

Vul: None

North HCP: 3

South HCP: 22+1

Contract: 3NT North

North:

♠ T93

♥ QT3

♦ T84

♣ JT62

South:

♠ KQJ

♥ AK8

♦ AQ763

♣ K8

W	N	E	S
			2♣ <sup>1</sup>

Pass	2♦ <sup>2</sup>	Pass	2NT
------	-----------------	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. strong

2. waiting

### Board: 303

Dealer: West

Vul: E-W

North HCP: 7+2

South HCP: 11

Contract: 3♠ North

North:

♠ AQJ874

♥ 9

♦ 43

♣ T742

South:

♠ T95

♥ QJT8

♦ AJ72

♣ K8

W	N	E	S
1NT	Pass	2♦	Pass

2♥	2♠	Pass	3♥ <sup>1</sup>
----	----	------	-----------------

Pass	3♠	All Pass	
------	----	----------	--

1. limit raise or better in !S

### Board: 304

Dealer: South

Vul: E-W

North HCP: 16+1

South HCP: 15+1

Contract: 6NT North

North:

♠ AJ652

♥ AT3

♦ AQ6

♣ J9

South:

♠ KQ

♥ KQ942

♦ KT8

♣ QT3

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	6NT	All Pass	
------	-----	----------	--

<b>Board: 300</b>	♠ A72	You bid first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: N-S	♦ KJ876	
HCP: 20+1	♣ AKT	
<hr/>		
<b>Board: 301</b>	♠ J6	Partner bids first.
Dealer: North	♥ 432	The opponents are silent.
Vul: Both	♦ JT94	
HCP: 6	♣ A653	
<hr/>		
<b>Board: 302</b>	♠ KQJ	You bid first.
Dealer: South	♥ AK8	The opponents are silent.
Vul: None	♦ AQ763	
HCP: 22+1	♣ K8	
<hr/>		
<b>Board: 303</b>	♠ T95	LHO opens the bidding 1NT.
Dealer: West	♥ QJT8	Partner bids next.
Vul: E-W	♦ AJ72	East (RHO) bids 2♦ if possible.
HCP: 11	♣ K8	West (LHO) bids 2♥ if possible.
<hr/>		
<b>Board: 304</b>	♠ KQ	You bid first.
Dealer: South	♥ KQ942	The opponents are silent.
Vul: E-W	♦ KT8	
HCP: 15+1	♣ QT3	

## Both hands (Answers Page)

### Board: 300

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 20+1

Contract: 3NT North

North:

♠ K984

♥ T85

♦ AQ5

♣ 853

South:

♠ A72

♥ AJ

♦ KJ876

♣ AKT

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♦
------	-----------------	------	----

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 301

Dealer: North

Vul: Both

North HCP: 19+1

South HCP: 6

Contract: 1♠ North

North:

♠ AK843

♥ J85

♦ AK3

♣ KJ

South:

♠ J6

♥ 432

♦ JT94

♣ A653

W	N	E	S
	1♠	All Pass	

### Board: 302

Dealer: South

Vul: None

North HCP: 3

South HCP: 22+1

Contract: 3NT North

North:

♠ T93

♥ QT3

♦ T84

♣ JT62

South:

♠ KQJ

♥ AK8

♦ AQ763

♣ K8

W	N	E	S
			2♣ <sup>1</sup>

Pass	2♦ <sup>2</sup>	Pass	2NT
------	-----------------	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. strong

2. waiting

### Board: 303

Dealer: West

Vul: E-W

North HCP: 7+2

South HCP: 11

Contract: 3♠ North

North:

♠ AQJ874

♥ 9

♦ 43

♣ T742

South:

♠ T95

♥ QJT8

♦ AJ72

♣ K8

W	N	E	S
1NT	Pass	2♦	Pass

2♥	2♠	Pass	3♥ <sup>1</sup>
----	----	------	-----------------

Pass	3♠	All Pass	
------	----	----------	--

1. limit raise or better in !S

### Board: 304

Dealer: South

Vul: E-W

North HCP: 16+1

South HCP: 15+1

Contract: 6NT North

North:

♠ AJ652

♥ AT3

♦ AQ6

♣ J9

South:

♠ KQ

♥ KQ942

♦ KT8

♣ QT3

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	6NT	All Pass	
------	-----	----------	--

<b>Board: 305</b>	♠ JT64	Partner bids first.
Dealer: South	♥ KJ983	The opponents are silent.
Vul: None	♦ 7	
HCP: 5+1	♣ 543	
<hr/>		
<b>Board: 306</b>	♠ A862	Partner bids first.
Dealer: South	♥ 98	West (RHO) bids 1 ♠ if possible.
Vul: N-S	♦ Q9432	
HCP: 6+1	♣ 84	
<hr/>		
<b>Board: 307</b>	♠ 8	RHO opens the bidding 2 ♣.
Dealer: West	♥ AKT98732	You bid next.
Vul: N-S	♦ JT2	East (LHO) Doubles 4 ♥ if possible.
HCP: 8+4	♣ 9	
<hr/>		
<b>Board: 308</b>	♠ J6	Partner bids first.
Dealer: South	♥ 98653	West (RHO) Doubles 2 ♣ if possible.
Vul: Both	♦ 8764	
HCP: 1+1	♣ 94	

## Both hands (Answers Page)

### Board: 305

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 23+1

Contract: 4♥ South

North:

♠ JT64

♥ KJ983

♦ 7

♣ 543

South:

♠ K7

♥ AQ7

♦ AKT82

♣ AK8

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

1. strong
2. waiting
3. Stayman

### Board: 306

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 19

Contract: 2♦ North

North:

♠ A862

♥ 98

♦ Q9432

♣ 84

South:

♠ J75

♥ KQ3

♦ AKJT

♣ AJT

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

### Board: 307

Dealer: West

Vul: N-S

North HCP: 8+4

South HCP: 1+2

Contract: 4♥X North

North:

♠ 8

♥ AKT98732

♦ JT2

♣ 9

South:

♠ T7542

♥ 5

♦ 96

♣ JT653

W	N	E	S
2♣ <sup>1</sup>	4♥	X	All Pass
1. strong			

### Board: 308

Dealer: South

Vul: Both

North HCP: 1+1

South HCP: 22

Contract: 5♦ North

North:

♠ J6

♥ 98653

♦ 8764

♣ 94

South:

♠ AKQ

♥ JT

♦ AKJT

♣ AT82

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

1. strong

**Board: 305**

♠ K7

You bid first.

Dealer: South

♥ AQ7

The opponents are silent.

Vul: None

♦ AKT82

HCP: 23+1

♣ AK8

**Board: 306**

♠ J75

You bid first.

Dealer: South

♥ KQ3

West (LHO) bids 1 ♠ if possible.

Vul: N-S

♦ AKJT

HCP: 19

♣ AJT

**Board: 307**

♠ T7542

LHO opens the bidding 2 ♣.

Dealer: West

♥ 5

Partner bids next.

Vul: N-S

♦ 96

East (RHO) Doubles 4 ♥ if possible.

HCP: 1+2

♣ JT653

**Board: 308**

♠ AKQ

You bid first.

Dealer: South

♥ JT

West (LHO) Doubles 2 ♣ if possible.

Vul: Both

♦ AKJT

HCP: 22

♣ AT82

## Both hands (Answers Page)

### Board: 305

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 23+1

Contract: 4♥ South

North:

♠ JT64

♥ KJ983

♦ 7

♣ 543

South:

♠ K7

♥ AQ7

♦ AKT82

♣ AK8

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

1. strong
2. waiting
3. Stayman

### Board: 306

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 19

Contract: 2♦ North

North:

♠ A862

♥ 98

♦ Q9432

♣ 84

South:

♠ J75

♥ KQ3

♦ AKJT

♣ AJT

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

### Board: 307

Dealer: West

Vul: N-S

North HCP: 8+4

South HCP: 1+2

Contract: 4♥X North

North:

♠ 8

♥ AKT98732

♦ JT2

♣ 9

South:

♠ T7542

♥ 5

♦ 96

♣ JT653

W	N	E	S
2♣ <sup>1</sup>	4♥	X	All Pass
1. strong			

### Board: 308

Dealer: South

Vul: Both

North HCP: 1+1

South HCP: 22

Contract: 5♦ North

North:

♠ J6

♥ 98653

♦ 8764

♣ 94

South:

♠ AKQ

♥ JT

♦ AKJT

♣ AT82

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

1. strong



<b>Board: 309</b>	♠ AQJ83	You bid first.
Dealer: North	♥ A4	The opponents are silent.
Vul: N-S	♦ A54	
HCP: 20+1	♣ AJ3	
<hr/>		
<b>Board: 310</b>	♠ T983	You bid first.
Dealer: North	♥ AK94	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 14	♣ KJ4	
<hr/>		
<b>Board: 311</b>	♠ K8543	Partner bids first.
Dealer: South	♥ Q763	West (RHO) Doubles 2♣ if possible.
Vul: Both	♦ 8	
HCP: 5+1	♣ T93	
<hr/>		
<b>Board: 312</b>	♠ J932	Partner bids first.
Dealer: South	♥ 32	The opponents are silent.
Vul: None	♦ K	
HCP: 6+2	♣ Q65432	

## Both hands (Answers Page)

### Board: 309

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 6+2

Contract: 4♥ South

North:

♠ AQJ83

♥ A4

♦ A54

♣ AJ3

South:

♠ 94

♥ QJ9865

♦ K97

♣ 87

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

### Board: 310

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 19

Contract: 6♠ North

North:

♠ T983

♥ AK94

♦ KT

♣ KJ4

South:

♠ AKQ7

♥ T85

♦ AQ

♣ A865

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

1. A=1/5 or 4/5

2. King ask by 5NT

3. K=3

### Board: 311

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 24

Contract: 3NT North

North:

♠ K8543

♥ Q763

♦ 8

♣ T93

South:

♠ AQ92

♥ AKT

♦ AKJ

♣ QJ7

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

### Board: 312

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 23

Contract: 3NT North

North:

♠ J932

♥ 32

♦ K

♣ Q65432

South:

♠ AKQ

♥ AQ85

♦ J42

♣ AKT

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

1. strong

2. waiting

3. Stayman

<b>Board: 309</b>	♠ 94	Partner bids first.
Dealer: North	♥ QJ9865	The opponents are silent.
Vul: N-S	♦ K97	
HCP: 6+2	♣ 87	
<hr/>		
<b>Board: 310</b>	♠ AKQ7	Partner bids first.
Dealer: North	♥ T85	The opponents are silent.
Vul: E-W	♦ AQ	
HCP: 19	♣ A865	
<hr/>		
<b>Board: 311</b>	♠ AQ92	You bid first.
Dealer: South	♥ AKT	West (LHO) Doubles 2♣ if possible.
Vul: Both	♦ AKJ	
HCP: 24	♣ QJ7	
<hr/>		
<b>Board: 312</b>	♠ AKQ	You bid first.
Dealer: South	♥ AQ85	The opponents are silent.
Vul: None	♦ J42	
HCP: 23	♣ AKT	

## Both hands (Answers Page)

### Board: 309

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 6+2

Contract: 4♥ South

North:

♠ AQJ83

♥ A4

♦ A54

♣ AJ3

South:

♠ 94

♥ QJ9865

♦ K97

♣ 87

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

### Board: 310

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 19

Contract: 6♠ North

North:

♠ T983

♥ AK94

♦ KT

♣ KJ4

South:

♠ AKQ7

♥ T85

♦ AQ

♣ A865

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

1. A=1/5 or 4/5

2. King ask by 5NT

3. K=3

### Board: 311

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 24

Contract: 3NT North

North:

♠ K8543

♥ Q763

♦ 8

♣ T93

South:

♠ AQ92

♥ AKT

♦ AKJ

♣ QJ7

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

### Board: 312

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 23

Contract: 3NT North

North:

♠ J932

♥ 32

♦ K

♣ Q65432

South:

♠ AKQ

♥ AQ85

♦ J42

♣ AKT

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

1. strong

2. waiting

3. Stayman

<b>Board: 313</b>	♠ 64	Partner bids first.
Dealer: South	♥ 87	The opponents are silent.
Vul: E-W	♦ AT653	
HCP: 5+1	♣ JT94	

---

<b>Board: 314</b>	♠ KQ	Partner bids first.
Dealer: South	♥ JT97	The opponents are silent.
Vul: Both	♦ J7532	
HCP: 7+1	♣ T2	

---

<b>Board: 315</b>	♠ JT4	Partner bids first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: None	♦ QJ2	
HCP: 12	♣ AQT4	

---

<b>Board: 316</b>	♠ 986	Partner bids first.
Dealer: South	♥ Q873	The opponents are silent.
Vul: N-S	♦ K54	
HCP: 8	♣ KT8	

## Both hands (Answers Page)

### Board: 313

	North:	South:	W	N	E	S
Dealer: South	♠ 64	♠ K953				1 ♣
Vul: E-W	♥ 87	♥ Q54	Pass	1 ♦	Pass	1 ♠
North HCP: 5+1	♦ AT653	♦ J8	Pass	1NT	All Pass	
South HCP: 12	♣ JT94	♣ AQ75				
Contract: 1NT North						

### Board: 314

	North:	South:	W	N	E	S
Dealer: South	♠ KQ	♠ A87				2 ♣ <sup>1</sup>
Vul: Both	♥ JT97	♥ A8	Pass	2 ♦ <sup>2</sup>	Pass	2NT
North HCP: 7+1	♦ J7532	♦ AK9	Pass	3 ♣ <sup>3</sup>	Pass	3 ♦
South HCP: 23+1	♣ T2	♣ AKJ87	Pass	3NT	All Pass	
Contract: 3NT North						

1. strong  
2. waiting  
3. Stayman

### Board: 315

	North:	South:	W	N	E	S
Dealer: South	♠ JT4	♠ AK2				1 ♦
Vul: None	♥ Q85	♥ AT97	Pass	2NT	Pass	3NT
North HCP: 12	♦ QJ2	♦ KT63	All Pass			
South HCP: 18	♣ AQT4	♣ KJ				
Contract: 3NT South						

### Board: 316

	North:	South:	W	N	E	S
Dealer: South	♠ 986	♠ T74				1 ♣
Vul: N-S	♥ Q873	♥ A95	Pass	1 ♥	Pass	1NT
North HCP: 8	♦ K54	♦ AT7	All Pass			
South HCP: 13	♣ KT8	♣ AJ64				
Contract: 1NT South						

<b>Board: 313</b>	♠ K953	You bid first.
Dealer: South	♥ Q54	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 12	♣ AQ75	

---

<b>Board: 314</b>	♠ A87	You bid first.
Dealer: South	♥ A8	The opponents are silent.
Vul: Both	♦ AK9	
HCP: 23+1	♣ AKJ87	

---

<b>Board: 315</b>	♠ AK2	You bid first.
Dealer: South	♥ AT97	The opponents are silent.
Vul: None	♦ KT63	
HCP: 18	♣ KJ	

---

<b>Board: 316</b>	♠ T74	You bid first.
Dealer: South	♥ A95	The opponents are silent.
Vul: N-S	♦ AT7	
HCP: 13	♣ AJ64	

## Both hands (Answers Page)

### Board: 313

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 12

Contract: 1NT North

North:

♠ 64

♥ 87

♦ AT653

♣ JT94

South:

♠ K953

♥ Q54

♦ J8

♣ AQ75

W N E S

Pass 1♦ Pass 1♣

Pass 1NT All Pass

Pass 1NT All Pass

### Board: 314

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 23+1

Contract: 3NT North

North:

♠ KQ

♥ JT97

♦ J7532

♣ T2

South:

♠ A87

♥ A8

♦ AK9

♣ AKJ87

W N E S

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

Pass 3♣<sup>3</sup> Pass 3♦

Pass 3NT All Pass

Pass 3NT All Pass

1. strong

2. waiting

3. Stayman

### Board: 315

Dealer: South

Vul: None

North HCP: 12

South HCP: 18

Contract: 3NT South

North:

♠ JT4

♥ Q85

♦ QJ2

♣ AQT4

South:

♠ AK2

♥ AT97

♦ KT63

♣ KJ

W N E S

Pass 2NT Pass 1♦

Pass 2NT Pass 3NT

All Pass

### Board: 316

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 13

Contract: 1NT South

North:

♠ 986

♥ Q873

♦ K54

♣ KT8

South:

♠ T74

♥ A95

♦ AT7

♣ AJ64

W N E S

Pass 1♥ Pass 1♣

Pass 1♥ Pass 1NT

All Pass



<b>Board: 317</b>	♠ KT532	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: Both	♦ AKQ	
HCP: 20+1	♣ A95	
<hr/>		
<b>Board: 318</b>	♠ T82	RHO opens the bidding 1 ♠.
Dealer: West	♥ T2	You bid next.
Vul: None	♦ T96	East (LHO) bids 4 ♦ if possible.
HCP: 4+1	♣ KJ642	East (LHO) Doubles 4NT if possible.
		West (RHO) Doubles 5 ♦ if possible.
<hr/>		
<b>Board: 319</b>	♠ AK7	You bid first.
Dealer: North	♥ AK72	The opponents are silent.
Vul: N-S	♦ A743	
HCP: 19	♣ J4	
<hr/>		
<b>Board: 320</b>	♠ K92	Partner bids first.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: E-W	♦ A	
HCP: 17+2	♣ AJ8743	

## Both hands (Answers Page)

### Board: 317

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 8+1

Contract: 3NT South

North:

♠ KT532

♥ AT

♦ AKQ

♣ A95

South:

♠ Q

♥ KJ9

♦ 96432

♣ Q832

W	N	E	S
	2NT	Pass	3NT
All Pass			

### Board: 318

Dealer: West

Vul: None

North HCP: 4+1

South HCP: 14+3

Contract: 5♦ X South

North:

♠ T82

♥ T2

♦ T96

♣ KJ642

South:

♠ -

♥ AQ764

♦ AKJ732

♣ 53

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

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

### Board: 319

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 15+2

Contract: 6NT North

North:

♠ AK7

♥ AK72

♦ A743

♣ J4

South:

♠ T5

♥ QJT

♦ K2

♣ AKQ987

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

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

### Board: 320

Dealer: South

Vul: E-W

North HCP: 17+2

South HCP: 12

Contract: 7♣ South

North:

♠ K92

♥ AJ2

♦ A

♣ AJ8743

South:

♠ A74

♥ K93

♦ T76

♣ KQ65

W	N	E	S
			1♣
Pass	3♦ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♠ <sup>2</sup>
Pass	6NT	Pass	7♣
All Pass			

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

<b>Board: 317</b>	♠ Q	Partner bids first.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: Both	♦ 96432	
HCP: 8+1	♣ Q832	
<hr/>		
<b>Board: 318</b>	♠ -	LHO opens the bidding 1 ♠.
Dealer: West	♥ AQ764	Partner bids next.
Vul: None	♦ AKJ732	East (RHO) bids 4 ♦ if possible.
HCP: 14+3	♣ 53	East (RHO) Doubles 4NT if possible.
		West (LHO) Doubles 5 ♦ if possible.
<hr/>		
<b>Board: 319</b>	♠ T5	Partner bids first.
Dealer: North	♥ QJT	The opponents are silent.
Vul: N-S	♦ K2	
HCP: 15+2	♣ AKQ987	
<hr/>		
<b>Board: 320</b>	♠ A74	You bid first.
Dealer: South	♥ K93	The opponents are silent.
Vul: E-W	♦ T76	
HCP: 12	♣ KQ65	

## Both hands (Answers Page)

### Board: 317

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 8+1

Contract: 3NT South

North:

♠ KT532

♥ AT

♦ AKQ

♣ A95

South:

♠ Q

♥ KJ9

♦ 96432

♣ Q832

W	N	E	S
	2NT	Pass	3NT
All Pass			

### Board: 318

Dealer: West

Vul: None

North HCP: 4+1

South HCP: 14+3

Contract: 5♦ X South

North:

♠ T82

♥ T2

♦ T96

♣ KJ642

South:

♠ -

♥ AQ764

♦ AKJ732

♣ 53

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

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

### Board: 319

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 15+2

Contract: 6NT North

North:

♠ AK7

♥ AK72

♦ A743

♣ J4

South:

♠ T5

♥ QJT

♦ K2

♣ AKQ987

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

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

### Board: 320

Dealer: South

Vul: E-W

North HCP: 17+2

South HCP: 12

Contract: 7♣ South

North:

♠ K92

♥ AJ2

♦ A

♣ AJ8743

South:

♠ A74

♥ K93

♦ T76

♣ KQ65

W	N	E	S
			1♣
Pass	3♦ <sup>1</sup>	Pass	4♠
Pass	4NT	Pass	5♠ <sup>2</sup>
Pass	6NT	Pass	7♣
All Pass			

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

<b>Board: 321</b>	♠ AKT93	You bid first.
Dealer: North	♥ 943	The opponents are silent.
Vul: None	♦ AQ9	
HCP: 16+1	♣ K8	

---

<b>Board: 322</b>	♠ JT72	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ Q832	
HCP: 8+1	♣ KQ854	

---

<b>Board: 323</b>	♠ Q8654	Partner bids first.
Dealer: South	♥ KT2	The opponents are silent.
Vul: E-W	♦ 98	
HCP: 10+1	♣ AJ6	

---

<b>Board: 324</b>	♠ AJ8	Partner bids first.
Dealer: South	♥ AKJ2	The opponents are silent.
Vul: Both	♦ 6543	
HCP: 13	♣ 65	

## Both hands (Answers Page)

### Board: 321

	North:	South:	W	N	E	S
Dealer: North	♠ AKT93	♠ Q874		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ 943	♥ KJ876	Pass	2♠	Pass	4♠
North HCP: 16+1	♦ AQ9	♦ T7	All Pass			
South HCP: 10+1	♣ K8	♣ A5				
Contract: 4♠ South					1. Stayman	

### Board: 322

	North:	South:	W	N	E	S
Dealer: South	♠ JT72	♠ A3				2♣ <sup>1</sup>
Vul: N-S	♥ -	♥ AKQ52	Pass	3♣	Pass	3♥
North HCP: 8+1	♦ Q832	♦ A97	Pass	3♠	Pass	4♣
South HCP: 22+1	♣ KQ854	♣ AJ2	Pass	5♣	Pass	6♣
Contract: 6♣ South			All Pass			
					1. strong	

### Board: 323

	North:	South:	W	N	E	S
Dealer: South	♠ Q8654	♠ AK72				2♣ <sup>1</sup>
Vul: E-W	♥ KT2	♥ A6	Pass	2♠	Pass	3♠
North HCP: 10+1	♦ 98	♦ AKJ2	Pass	3NT	Pass	4NT
South HCP: 22	♣ AJ6	♣ K32	Pass	5♦ <sup>2</sup>	Pass	5♥
Contract: 7♠ South			Pass	6♥ <sup>3</sup>	Pass	7♠
			All Pass			
					1. strong	
					2. A=1/5 or 4/5	
					3. !S queen and !H king	

### Board: 324

	North:	South:	W	N	E	S
Dealer: South	♠ AJ8	♠ KQ				1♦
Vul: Both	♥ AKJ2	♥ 973	Pass	1♥	Pass	2NT
North HCP: 13	♦ 6543	♦ AKT72	Pass	4NT	Pass	6NT
South HCP: 19+1	♣ 65	♣ AK4	All Pass			
Contract: 6NT South						

<b>Board: 321</b>	♠ Q874	Partner bids first.
Dealer: North	♥ KJ876	The opponents are silent.
Vul: None	♦ T7	
HCP: 10+1	♣ A5	

---

<b>Board: 322</b>	♠ A3	You bid first.
Dealer: South	♥ AKQ52	The opponents are silent.
Vul: N-S	♦ A97	
HCP: 22+1	♣ AJ2	

---

<b>Board: 323</b>	♠ AK72	You bid first.
Dealer: South	♥ A6	The opponents are silent.
Vul: E-W	♦ AKJ2	
HCP: 22	♣ K32	

---

<b>Board: 324</b>	♠ KQ	You bid first.
Dealer: South	♥ 973	The opponents are silent.
Vul: Both	♦ AKT72	
HCP: 19+1	♣ AK4	

## Both hands (Answers Page)

### Board: 321

	North:	South:	W	N	E	S
Dealer: North	♠ AKT93	♠ Q874		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ 943	♥ KJ876	Pass	2♠	Pass	4♠
North HCP: 16+1	♦ AQ9	♦ T7	All Pass			
South HCP: 10+1	♣ K8	♣ A5				
Contract: 4♠ South					1. Stayman	

### Board: 322

	North:	South:	W	N	E	S
Dealer: South	♠ JT72	♠ A3				2♣ <sup>1</sup>
Vul: N-S	♥ -	♥ AKQ52	Pass	3♣	Pass	3♥
North HCP: 8+1	♦ Q832	♦ A97	Pass	3♠	Pass	4♣
South HCP: 22+1	♣ KQ854	♣ AJ2	Pass	5♣	Pass	6♣
Contract: 6♣ South			All Pass			
					1. strong	

### Board: 323

	North:	South:	W	N	E	S
Dealer: South	♠ Q8654	♠ AK72				2♣ <sup>1</sup>
Vul: E-W	♥ KT2	♥ A6	Pass	2♠	Pass	3♠
North HCP: 10+1	♦ 98	♦ AKJ2	Pass	3NT	Pass	4NT
South HCP: 22	♣ AJ6	♣ K32	Pass	5♦ <sup>2</sup>	Pass	5♥
Contract: 7♠ South			Pass	6♥ <sup>3</sup>	Pass	7♠
			All Pass			
					1. strong	
					2. A=1/5 or 4/5	
					3. !S queen and !H king	

### Board: 324

	North:	South:	W	N	E	S
Dealer: South	♠ AJ8	♠ KQ				1♦
Vul: Both	♥ AKJ2	♥ 973	Pass	1♥	Pass	2NT
North HCP: 13	♦ 6543	♦ AKT72	Pass	4NT	Pass	6NT
South HCP: 19+1	♣ 65	♣ AK4	All Pass			
Contract: 6NT South						



**Board: 325**

♠ AQ

You bid first.

Dealer: North

♥ AK87

The opponents are silent.

Vul: N-S

♦ AQ96

HCP: 23

♣ A98

**Board: 326**

♠ KT87

You bid first.

Dealer: North

♥ AKT

East (LHO) bids 1 ♠ if possible.

Vul: E-W

♦ K5

West (RHO) bids 2 ♠ if possible.

HCP: 19

♣ KQJ7

**Board: 327**

♠ AK75

You bid first.

Dealer: North

♥ A8

The opponents are silent.

Vul: Both

♦ AQ93

HCP: 24

♣ AQJ

**Board: 328**

♠ AT76

Partner bids first.

Dealer: South

♥ AK542

The opponents are silent.

Vul: None

♦ 62

HCP: 11+1

♣ 75

## Both hands (Answers Page)

### Board: 325

Dealer: North

Vul: N-S

North HCP: 23

South HCP: 6

Contract: 4♥ South

North:

♠ AQ

♥ AK87

♦ AQ96

♣ A98

South:

♠ 75

♥ J532

♦ KT3

♣ QT75

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

1. strong
2. waiting
3. Stayman

### Board: 326

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 2+2

Contract: 3♦ South

North:

♠ KT87

♥ AKT

♦ K5

♣ KQJ7

South:

♠ 9

♥ J753

♦ JT7432

♣ T5

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

### Board: 327

Dealer: North

Vul: Both

North HCP: 24

South HCP: 7

Contract: 3NT South

North:

♠ AK75

♥ A8

♦ AQ93

♣ AQJ

South:

♠ QT3

♥ JT65

♦ J86

♣ K62

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

1. strong
2. waiting
3. Stayman

### Board: 328

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 18+1

Contract: 3NT South

North:

♠ AT76

♥ AK542

♦ 62

♣ 75

South:

♠ KQ8

♥ Q3

♦ AJT74

♣ AQ8

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

<b>Board: 325</b>	♠ 75	Partner bids first.
Dealer: North	♥ J532	The opponents are silent.
Vul: N-S	♦ KT3	
HCP: 6	♣ QT75	
<hr/>		
<b>Board: 326</b>	♠ 9	Partner bids first.
Dealer: North	♥ J753	East (RHO) bids 1 ♠ if possible.
Vul: E-W	♦ JT7432	West (LHO) bids 2 ♠ if possible.
HCP: 2+2	♣ T5	
<hr/>		
<b>Board: 327</b>	♠ QT3	Partner bids first.
Dealer: North	♥ JT65	The opponents are silent.
Vul: Both	♦ J86	
HCP: 7	♣ K62	
<hr/>		
<b>Board: 328</b>	♠ KQ8	You bid first.
Dealer: South	♥ Q3	The opponents are silent.
Vul: None	♦ AJT74	
HCP: 18+1	♣ AQ8	

## Both hands (Answers Page)

### Board: 325

Dealer: North

Vul: N-S

North HCP: 23

South HCP: 6

Contract: 4♥ South

North:

♠ AQ

♥ AK87

♦ AQ96

♣ A98

South:

♠ 75

♥ J532

♦ KT3

♣ QT75

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

1. strong
2. waiting
3. Stayman

### Board: 326

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 2+2

Contract: 3♦ South

North:

♠ KT87

♥ AKT

♦ K5

♣ KQJ7

South:

♠ 9

♥ J753

♦ JT7432

♣ T5

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

### Board: 327

Dealer: North

Vul: Both

North HCP: 24

South HCP: 7

Contract: 3NT South

North:

♠ AK75

♥ A8

♦ AQ93

♣ AQJ

South:

♠ QT3

♥ JT65

♦ J86

♣ K62

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

1. strong
2. waiting
3. Stayman

### Board: 328

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 18+1

Contract: 3NT South

North:

♠ AT76

♥ AK542

♦ 62

♣ 75

South:

♠ KQ8

♥ Q3

♦ AJT74

♣ AQ8

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

<b>Board: 329</b>	♠ 963	RHO opens the bidding 1 ♦.
Dealer: West	♥ A9742	You bid next.
Vul: N-S	♦ 98	
HCP: 9+1	♣ KQ2	

---

<b>Board: 330</b>	♠ 942	Partner bids first.
Dealer: South	♥ A964	The opponents are silent.
Vul: Both	♦ J	
HCP: 9+1	♣ AT953	

---

<b>Board: 331</b>	♠ AKQ65	You bid first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: None	♦ AQ4	
HCP: 23+1	♣ AQ	

---

<b>Board: 332</b>	♠ K	Partner bids first.
Dealer: South	♥ QJT84	The opponents are silent.
Vul: N-S	♦ T52	
HCP: 7+1	♣ JT54	

## Both hands (Answers Page)

### Board: 329

Dealer: West

Vul: N-S

North HCP: 9+1

South HCP: 14+1

Contract: 3♥ South

North:

♠ 963

♥ A9742

♦ 98

♣ KQ2

South:

♠ AQ

♥ Q86

♦ KQ632

♣ J83

W N E S

1♦ 1♥ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. limit raise or better in !H

### Board: 330

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 16

Contract: 4♥ North

North:

♠ 942

♥ A964

♦ J

♣ AT953

South:

♠ QJT7

♥ KJ87

♦ AQ

♣ QJ4

W N E S

Pass 1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 331

Dealer: North

Vul: None

North HCP: 23+1

South HCP: 4

Contract: 3NT South

North:

♠ AKQ65

♥ Q32

♦ AQ4

♣ AQ

South:

♠ 874

♥ KJ97

♦ T86

♣ 843

W N E S

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

Pass 2NT Pass 3♣<sup>3</sup>

Pass 3♠ Pass 3NT

All Pass

1. strong

2. waiting

3. Stayman

### Board: 332

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 20

Contract: 4♥ South

North:

♠ K

♥ QJT84

♦ T52

♣ JT54

South:

♠ QT9

♥ AK96

♦ A94

♣ AK2

W N E S

Pass 2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

All Pass

<b>Board: 329</b>	♠ AQ	LHO opens the bidding 1 ♦.
Dealer: West	♥ Q86	Partner bids next.
Vul: N-S	♦ KQ632	
HCP: 14+1	♣ J83	

---

<b>Board: 330</b>	♠ QJT7	You bid first.
Dealer: South	♥ KJ87	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 16	♣ QJ4	

---

<b>Board: 331</b>	♠ 874	Partner bids first.
Dealer: North	♥ KJ97	The opponents are silent.
Vul: None	♦ T86	
HCP: 4	♣ 843	

---

<b>Board: 332</b>	♠ QT9	You bid first.
Dealer: South	♥ AK96	The opponents are silent.
Vul: N-S	♦ A94	
HCP: 20	♣ AK2	

## Both hands (Answers Page)

### Board: 329

Dealer: West

Vul: N-S

North HCP: 9+1

South HCP: 14+1

Contract: 3♥ South

North:

♠ 963

♥ A9742

♦ 98

♣ KQ2

South:

♠ AQ

♥ Q86

♦ KQ632

♣ J83

W N E S

1♦ 1♥ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. limit raise or better in !H

### Board: 330

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 16

Contract: 4♥ North

North:

♠ 942

♥ A964

♦ J

♣ AT953

South:

♠ QJT7

♥ KJ87

♦ AQ

♣ QJ4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 331

Dealer: North

Vul: None

North HCP: 23+1

South HCP: 4

Contract: 3NT South

North:

♠ AKQ65

♥ Q32

♦ AQ4

♣ AQ

South:

♠ 874

♥ KJ97

♦ T86

♣ 843

W N E S

2♣<sup>1</sup> Pass 2♦<sup>2</sup>

Pass 2NT Pass 3♣<sup>3</sup>

Pass 3♠ Pass 3NT

All Pass

1. strong

2. waiting

3. Stayman

### Board: 332

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 20

Contract: 4♥ South

North:

♠ K

♥ QJT84

♦ T52

♣ JT54

South:

♠ QT9

♥ AK96

♦ A94

♣ AK2

W N E S

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

All Pass



<b>Board: 333</b>	♠ AT852	RHO opens the bidding 1 ♣.
Dealer: West	♥ 6	You bid next.
Vul: Both	♦ J98	East (LHO) Doubles 1 ♠ if possible.
HCP: 9+1	♣ A432	

---

<b>Board: 334</b>	♠ AQT3	You bid first.
Dealer: North	♥ AT32	East (LHO) Doubles 4 ♣ if possible.
Vul: None	♦ AK6	
HCP: 20	♣ K4	

---

<b>Board: 335</b>	♠ Q853	LHO opens the bidding 1 ♣.
Dealer: East	♥ J74	Partner bids next.
Vul: E-W	♦ K632	
HCP: 10	♣ KJ	

---

<b>Board: 336</b>	♠ A965	You bid first.
Dealer: North	♥ 87	East (LHO) bids 1NT if possible.
Vul: E-W	♦ AJ4	West (RHO) bids 2 ♦ if possible.
HCP: 14	♣ KQ95	East (LHO) bids 2 ♥ if possible.

---

<b>Board: 337</b>	♠ K87	You bid first.
Dealer: North	♥ AQT82	The opponents are silent.
Vul: None	♦ AQ9	
HCP: 16+1	♣ J6	

## Both hands (Answers Page)

### Board: 333

	North:	South:
Dealer: West	♠ AT852	♠ KJ94
Vul: Both	♥ 6	♥ AQ9
North HCP: 9+1	♦ J98	♦ AT2
South HCP: 14	♣ A432	♣ T65
Contract: 3 ♠ North		

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

1. limit raise or better in !S

### Board: 334

	North:	South:
Dealer: North	♠ AQT3	♠ 8
Vul: None	♥ AT32	♥ QJ98
North HCP: 20	♦ AK6	♦ JT87532
South HCP: 4+3	♣ K4	♣ 3
Contract: 5 ♦ South		

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

1. Minor Suit Transfers after 2NT  
2. automat

### Board: 335

	North:	South:
Dealer: East	♠ Q853	♠ K97
Vul: E-W	♥ J74	♥ AT5
North HCP: 10	♦ K632	♦ QJ54
South HCP: 12	♣ KJ	♣ Q72
Contract: 3 ♠ South		

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

### Board: 336

	North:	South:
Dealer: North	♠ A965	♠ T832
Vul: E-W	♥ 87	♥ AQ4
North HCP: 14	♦ AJ4	♦ T9
South HCP: 7	♣ KQ95	♣ J643
Contract: 2 ♠ South		

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

### Board: 337

	North:	South:
Dealer: North	♠ K87	♠ AT6432
Vul: None	♥ AQT82	♥ 97
North HCP: 16+1	♦ AQ9	♦ J6
South HCP: 9+2	♣ J6	♣ A83
Contract: 4 ♠ North		

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

1. Texas

<b>Board: 333</b>	♠ KJ94	LHO opens the bidding 1 ♣.
Dealer: West	♥ AQ9	Partner bids next.
Vul: Both	♦ AT2	East (RHO) Doubles 1 ♠ if possible.
HCP: 14	♣ T65	

---

<b>Board: 334</b>	♠ 8	Partner bids first.
Dealer: North	♥ QJ98	East (RHO) Doubles 4 ♣ if possible.
Vul: None	♦ JT87532	
HCP: 4+3	♣ 3	

---

<b>Board: 335</b>	♠ K97	RHO opens the bidding 1 ♣.
Dealer: East	♥ AT5	You bid next.
Vul: E-W	♦ QJ54	
HCP: 12	♣ Q72	

---

<b>Board: 336</b>	♠ T832	Partner bids first.
Dealer: North	♥ AQ4	East (RHO) bids 1NT if possible.
Vul: E-W	♦ T9	West (LHO) bids 2 ♦ if possible.
HCP: 7	♣ J643	East (RHO) bids 2 ♥ if possible.

---

<b>Board: 337</b>	♠ AT6432	Partner bids first.
Dealer: North	♥ 97	The opponents are silent.
Vul: None	♦ J6	
HCP: 9+2	♣ A83	

## Both hands (Answers Page)

### Board: 333

Dealer: West

Vul: Both

North HCP: 9+1

South HCP: 14

Contract: 3 ♠ North

North:

♠ AT852

♥ 6

♦ J98

♣ A432

South:

♠ KJ94

♥ AQ9

♦ AT2

♣ T65

W N E S

1 ♣ 1 ♠ X 2 ♣<sup>1</sup>

Pass 3 ♠ All Pass

1. limit raise or better in !S

### Board: 334

Dealer: North

Vul: None

North HCP: 20

South HCP: 4+3

Contract: 5 ♦ South

North:

♠ AQT3

♥ AT32

♦ AK6

♣ K4

South:

♠ 8

♥ QJ98

♦ JT87532

♣ 3

W N E S

2NT Pass 3 ♠<sup>1</sup>

Pass 4 ♣<sup>2</sup> X 5 ♦

All Pass

1. Minor Suit Transfers after 2NT

2. automat

### Board: 335

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 12

Contract: 3 ♠ South

North:

♠ Q853

♥ J74

♦ K632

♣ KJ

South:

♠ K97

♥ AT5

♦ QJ54

♣ Q72

W N E S

1 ♣ X

Pass 2 ♠ Pass 3 ♠

All Pass

### Board: 336

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 7

Contract: 2 ♠ South

North:

♠ A965

♥ 87

♦ AJ4

♣ KQ95

South:

♠ T832

♥ AQ4

♦ T9

♣ J643

W N E S

1 ♣ 1NT Pass

2 ♦ Pass 2 ♥ Pass

Pass X Pass 2 ♠

All Pass

### Board: 337

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ K87

♥ AQT82

♦ AQ9

♣ J6

South:

♠ AT6432

♥ 97

♦ J6

♣ A83

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

**Board: 338**

♠ AQ5

Partner bids first.

Dealer: South

♥ Q654

The opponents are silent.

Vul: N-S

♦ 6

HCP: 11+1

♣ KT974

**Board: 339**

♠ AT642

Partner bids first.

Dealer: South

♥ T63

West (RHO) Doubles 1 ♣ if possible.

Vul: E-W

♦ 5

East (LHO) bids 1 ♦ if possible.

HCP: 4+1

♣ 8643

West (RHO) bids 1 ♥ if possible.

East (LHO) bids 2 ♣ if possible.

West (RHO) bids 2 ♥ if possible.

**Board: 340**

♠ J9642

Partner bids first.

Dealer: South

♥ K972

The opponents are silent.

Vul: Both

♦ 3

HCP: 11+1

♣ AK2

## Both hands (Answers Page)

### Board: 338

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 23

Contract: 7♣ North

North:

♠ AQ5

♥ Q654

♦ 6

♣ KT974

South:

♠ KJ8

♥ AKT

♦ AK8

♣ AJ86

W	N	E	S
			2♣ <sup>1</sup>
Pass	3♣	Pass	4♣
Pass	4♦	Pass	4♥
Pass	4NT	Pass	5♣ <sup>2</sup>
Pass	5♦	Pass	5♥ <sup>3</sup>
Pass	5NT <sup>4</sup>	Pass	6♠ <sup>5</sup>
Pass	7♣	All Pass	

1. strong

2. A=0/5 or 3/5

3. !C queen and !H king

4. King ask by 5NT

5. K=3

### Board: 339

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 13+1

Contract: 3♠ North

North:

♠ AT642

♥ T63

♦ 5

♣ 8643

South:

♠ J95

♥ A4

♦ QT8

♣ AQT97

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

1. limit raise or better in !H

### Board: 340

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 20

Contract: 6♠ North

North:

♠ J9642

♥ K972

♦ 3

♣ AK2

South:

♠ AKQ5

♥ A64

♦ AK64

♣ 73

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

1. Stayman

2. A=1/5 or 4/5

3. !S queen and !D king

**Board: 338**

♠ KJ8

You bid first.

Dealer: South

♥ AKT

The opponents are silent.

Vul: N-S

♦ AK8

HCP: 23

♣ AJ86

**Board: 339**

♠ J95

You bid first.

Dealer: South

♥ A4

West (LHO) Doubles 1 ♣ if possible.

Vul: E-W

♦ QT8

East (RHO) bids 1 ♦ if possible.

HCP: 13+1

♣ AQT97

West (LHO) bids 1 ♥ if possible.

East (RHO) bids 2 ♣ if possible.

West (LHO) bids 2 ♥ if possible.

**Board: 340**

♠ AKQ5

You bid first.

Dealer: South

♥ A64

The opponents are silent.

Vul: Both

♦ AK64

HCP: 20

♣ 73

## Both hands (Answers Page)

### Board: 338

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 23

Contract: 7♣ North

North:

♠ AQ5

♥ Q654

♦ 6

♣ KT974

South:

♠ KJ8

♥ AKT

♦ AK8

♣ AJ86

W	N	E	S
			2♣ <sup>1</sup>
Pass	3♣	Pass	4♣
Pass	4♦	Pass	4♥
Pass	4NT	Pass	5♣ <sup>2</sup>
Pass	5♦	Pass	5♥ <sup>3</sup>
Pass	5NT <sup>4</sup>	Pass	6♠ <sup>5</sup>
Pass	7♣	All Pass	

1. strong

2. A=0/5 or 3/5

3. !C queen and !H king

4. King ask by 5NT

5. K=3

### Board: 339

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 13+1

Contract: 3♠ North

North:

♠ AT642

♥ T63

♦ 5

♣ 8643

South:

♠ J95

♥ A4

♦ QT8

♣ AQT97

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

1. limit raise or better in !H

### Board: 340

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 20

Contract: 6♠ North

North:

♠ J9642

♥ K972

♦ 3

♣ AK2

South:

♠ AKQ5

♥ A64

♦ AK64

♣ 73

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

1. Stayman

2. A=1/5 or 4/5

3. !S queen and !D king



<b>Board: 341</b>	♠ AT	You bid first.
Dealer: North	♥ 953	The opponents are silent.
Vul: N-S	♦ AKQ4	
HCP: 22	♣ AKQ4	

---

<b>Board: 342</b>	♠ A8643	Partner bids first.
Dealer: South	♥ T3	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 10+1	♣ J984	

---

<b>Board: 343</b>	♠ A7	You bid first.
Dealer: North	♥ AKT75	The opponents are silent.
Vul: Both	♦ A94	
HCP: 18+1	♣ K95	

---

<b>Board: 344</b>	♠ J86	Partner bids first.
Dealer: South	♥ T94	The opponents are silent.
Vul: None	♦ Q963	
HCP: 5	♣ Q98	

---

<b>Board: 345</b>	♠ KT	You bid first.
Dealer: North	♥ J84	The opponents are silent.
Vul: E-W	♦ AK875	
HCP: 14+1	♣ K98	

## Both hands (Answers Page)

### Board: 341

Dealer: North

Vul: N-S

North HCP: 22

South HCP: 3+1

Contract: 3NT South

North:

♠ AT

♥ 953

♦ AKQ4

♣ AKQ4

South:

♠ 96

♥ Q4

♦ J9652

♣ T732

W	N	E	S
	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>
Pass	2NT	Pass	3NT
All Pass			
1. strong			
2. waiting			

### Board: 342

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 20+1

Contract: 4♠ South

North:

♠ A8643

♥ T3

♦ AJ

♣ J984

South:

♠ KQJ

♥ A97

♦ KQ532

♣ KQ

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

### Board: 343

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 7+1

Contract: 4♥ North

North:

♠ A7

♥ AKT75

♦ A94

♣ K95

South:

♠ J9543

♥ 942

♦ 7

♣ AQ74

W	N	E	S
	1♥	Pass	2♥
Pass	4♥	All Pass	

### Board: 344

Dealer: South

Vul: None

North HCP: 5

South HCP: 12

Contract: 1♣ South

North:

♠ J86

♥ T94

♦ Q963

♣ Q98

South:

♠ 92

♥ AQJ6

♦ KJ4

♣ JT75

W	N	E	S
			1♣
All Pass			

### Board: 345

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 9

Contract: 2♦ North

North:

♠ KT

♥ J84

♦ AK875

♣ K98

South:

♠ 742

♥ AK5

♦ J96

♣ JT75

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

<b>Board: 341</b>	♠ 96	Partner bids first.
Dealer: North	♥ Q4	The opponents are silent.
Vul: N-S	♦ J9652	
HCP: 3+1	♣ T732	

---

<b>Board: 342</b>	♠ KQJ	You bid first.
Dealer: South	♥ A97	The opponents are silent.
Vul: E-W	♦ KQ532	
HCP: 20+1	♣ KQ	

---

<b>Board: 343</b>	♠ J9543	Partner bids first.
Dealer: North	♥ 942	The opponents are silent.
Vul: Both	♦ 7	
HCP: 7+1	♣ AQ74	

---

<b>Board: 344</b>	♠ 92	You bid first.
Dealer: South	♥ AQJ6	The opponents are silent.
Vul: None	♦ KJ4	
HCP: 12	♣ JT75	

---

<b>Board: 345</b>	♠ 742	Partner bids first.
Dealer: North	♥ AK5	The opponents are silent.
Vul: E-W	♦ J96	
HCP: 9	♣ JT75	

## Both hands (Answers Page)

### Board: 341

Dealer: North

Vul: N-S

North HCP: 22

South HCP: 3+1

Contract: 3NT South

North:

♠ AT

♥ 953

♦ AKQ4

♣ AKQ4

South:

♠ 96

♥ Q4

♦ J9652

♣ T732

W	N	E	S
	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>
Pass	2NT	Pass	3NT
All Pass			
1. strong			
2. waiting			

### Board: 342

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 20+1

Contract: 4♠ South

North:

♠ A8643

♥ T3

♦ AJ

♣ J984

South:

♠ KQJ

♥ A97

♦ KQ532

♣ KQ

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

### Board: 343

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 7+1

Contract: 4♥ North

North:

♠ A7

♥ AKT75

♦ A94

♣ K95

South:

♠ J9543

♥ 942

♦ 7

♣ AQ74

W	N	E	S
	1♥	Pass	2♥
Pass	4♥	All Pass	

### Board: 344

Dealer: South

Vul: None

North HCP: 5

South HCP: 12

Contract: 1♣ South

North:

♠ J86

♥ T94

♦ Q963

♣ Q98

South:

♠ 92

♥ AQJ6

♦ KJ4

♣ JT75

W	N	E	S
			1♣
All Pass			

### Board: 345

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 9

Contract: 2♦ North

North:

♠ KT

♥ J84

♦ AK875

♣ K98

South:

♠ 742

♥ AK5

♦ J96

♣ JT75

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

<b>Board: 346</b>	♠ T973	Partner bids first.
Dealer: South	♥ T92	The opponents are silent.
Vul: Both	♦ K842	
HCP: 3	♣ 85	

---

<b>Board: 347</b>	♠ AJ9	You bid first.
Dealer: North	♥ AJ73	The opponents are silent.
Vul: None	♦ JT	
HCP: 15	♣ KJ53	

---

<b>Board: 348</b>	♠ T9	Partner bids first.
Dealer: South	♥ K52	The opponents are silent.
Vul: N-S	♦ Q974	
HCP: 5	♣ T953	

---

<b>Board: 349</b>	♠ AQ52	You bid first.
Dealer: North	♥ A42	West (RHO) Doubles 3♣ if possible.
Vul: Both	♦ AQJ5	
HCP: 21	♣ A5	

## Both hands (Answers Page)

### Board: 346

Dealer: South

Vul: Both

North HCP: 3

South HCP: 22

Contract: 4 ♠ North

North:

♠ T973

♥ T92

♦ K842

♣ 85

South:

♠ AQ84

♥ A64

♦ Q7

♣ AKQJ

W N E S

2 ♣<sup>1</sup>

Pass 2 ♦<sup>2</sup> Pass 2NT

Pass 3 ♣<sup>3</sup> Pass 3 ♠

Pass 4 ♠ All Pass

1. strong

2. waiting

3. Stayman

### Board: 347

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 4 ♥ South

North:

♠ AJ9

♥ AJ73

♦ JT

♣ KJ53

South:

♠ K853

♥ Q986

♦ A963

♣ 7

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 4 ♥

All Pass

1. Stayman

### Board: 348

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 17

Contract: 1NT South

North:

♠ T9

♥ K52

♦ Q974

♣ T953

South:

♠ KQ65

♥ QT63

♦ K3

♣ AK6

W N E S

1NT

All Pass

### Board: 349

Dealer: North

Vul: Both

North HCP: 21

South HCP: 5

Contract: 4 ♠ South

North:

♠ AQ52

♥ A42

♦ AQJ5

♣ A5

South:

♠ JT84

♥ KJT

♦ 9432

♣ 63

W N E S

2NT Pass 3 ♣<sup>1</sup>

X 3 ♠ Pass 4 ♠

All Pass

1. Stayman

<b>Board: 346</b>	♠ AQ84	You bid first.
Dealer: South	♥ A64	The opponents are silent.
Vul: Both	♦ Q7	
HCP: 22	♣ AKQJ	

---

<b>Board: 347</b>	♠ K853	Partner bids first.
Dealer: North	♥ Q986	The opponents are silent.
Vul: None	♦ A963	
HCP: 9	♣ 7	

---

<b>Board: 348</b>	♠ KQ65	You bid first.
Dealer: South	♥ QT63	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 17	♣ AK6	

---

<b>Board: 349</b>	♠ JT84	Partner bids first.
Dealer: North	♥ KJT	West (LHO) Doubles 3♣ if possible.
Vul: Both	♦ 9432	
HCP: 5	♣ 63	

## Both hands (Answers Page)

### Board: 346

Dealer: South

Vul: Both

North HCP: 3

South HCP: 22

Contract: 4 ♠ North

North:

♠ T973

♥ T92

♦ K842

♣ 85

South:

♠ AQ84

♥ A64

♦ Q7

♣ AKQJ

W N E S

2 ♣<sup>1</sup>

Pass 2 ♦<sup>2</sup> Pass 2NT

Pass 3 ♣<sup>3</sup> Pass 3 ♠

Pass 4 ♠ All Pass

1. strong

2. waiting

3. Stayman

### Board: 347

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 4 ♥ South

North:

♠ AJ9

♥ AJ73

♦ JT

♣ KJ53

South:

♠ K853

♥ Q986

♦ A963

♣ 7

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 4 ♥

All Pass

1. Stayman

### Board: 348

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 17

Contract: 1NT South

North:

♠ T9

♥ K52

♦ Q974

♣ T953

South:

♠ KQ65

♥ QT63

♦ K3

♣ AK6

W N E S

1NT

All Pass

### Board: 349

Dealer: North

Vul: Both

North HCP: 21

South HCP: 5

Contract: 4 ♠ South

North:

♠ AQ52

♥ A42

♦ AQJ5

♣ A5

South:

♠ JT84

♥ KJT

♦ 9432

♣ 63

W N E S

2NT Pass 3 ♣<sup>1</sup>

X 3 ♠ Pass 4 ♠

All Pass

1. Stayman



**Board: 350**

♠ J

Partner bids first.

Dealer: South

♥ Q843

The opponents are silent.

Vul: None

♦ QT7532

HCP: 5+2

♣ 96

**Board: 351**

♠ J842

Partner bids first.

Dealer: South

♥ AK8

The opponents are silent.

Vul: N-S

♦ J4

HCP: 12

♣ QJ42

**Board: 352**

♠ KJT6

Partner bids first.

Dealer: South

♥ 83

The opponents are silent.

Vul: E-W

♦ K753

HCP: 10

♣ K63

**Board: 353**

♠ 2

Partner bids first.

Dealer: South

♥ K8732

West (RHO) bids 1 ♦ if possible.

Vul: None

♦ AT6

HCP: 9+1

♣ QT74

## Both hands (Answers Page)

### Board: 350

Dealer: South

Vul: None

North HCP: 5+2

South HCP: 20

Contract: 4♥ North

North:

♠ J

♥ Q843

♦ QT7532

♣ 96

South:

♠ Q762

♥ AK95

♦ AK

♣ AT2

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♥
------	-----------------	------	----

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 351

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 24+1

Contract: 6NT South

North:

♠ J842

♥ AK8

♦ J4

♣ QJ42

South:

♠ AK9

♥ J2

♦ AKQ82

♣ AK9

W	N	E	S
			2♣ <sup>1</sup>

Pass	2NT	Pass	3♦
------	-----	------	----

Pass	3♠	Pass	4NT
------	----	------	-----

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

Pass	5♠ <sup>3</sup>	Pass	6♣ <sup>4</sup>
------	-----------------	------	-----------------

Pass	6♥ <sup>5</sup>	Pass	6NT
------	-----------------	------	-----

All Pass

1. strong

2. A=1/5 or 4/5

3. no !S queen

4. King ask by available bid

5. K=1

### Board: 352

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 18

Contract: 3NT South

North:

♠ KJT6

♥ 83

♦ K753

♣ K63

South:

♠ A2

♥ AQT2

♦ AJ9

♣ QJ98

W	N	E	S
			1♣

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

Pass	3♦	Pass	3NT
------	----	------	-----

All Pass

### Board: 353

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 13

Contract: 1NT North

North:

♠ 2

♥ K8732

♦ AT6

♣ QT74

South:

♠ A976

♥ T5

♦ Q43

♣ AK96

W	N	E	S
			1♣

1♦	1♥	Pass	1♠
----	----	------	----

Pass	1NT	All Pass	
------	-----	----------	--

<b>Board: 350</b>	♠ Q762	You bid first.
Dealer: South	♥ AK95	The opponents are silent.
Vul: None	♦ AK	
HCP: 20	♣ AT2	

---

<b>Board: 351</b>	♠ AK9	You bid first.
Dealer: South	♥ J2	The opponents are silent.
Vul: N-S	♦ AKQ82	
HCP: 24+1	♣ AK9	

---

<b>Board: 352</b>	♠ A2	You bid first.
Dealer: South	♥ AQT2	The opponents are silent.
Vul: E-W	♦ AJ9	
HCP: 18	♣ QJ98	

---

<b>Board: 353</b>	♠ A976	You bid first.
Dealer: South	♥ T5	West (LHO) bids 1 ♦ if possible.
Vul: None	♦ Q43	
HCP: 13	♣ AK96	

## Both hands (Answers Page)

### Board: 350

Dealer: South

Vul: None

North HCP: 5+2

South HCP: 20

Contract: 4♥ North

North:

♠ J

♥ Q843

♦ QT7532

♣ 96

South:

♠ Q762

♥ AK95

♦ AK

♣ AT2

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♥
------	-----------------	------	----

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 351

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 24+1

Contract: 6NT South

North:

♠ J842

♥ AK8

♦ J4

♣ QJ42

South:

♠ AK9

♥ J2

♦ AKQ82

♣ AK9

W	N	E	S
			2♣ <sup>1</sup>

Pass	2NT	Pass	3♦
------	-----	------	----

Pass	3♠	Pass	4NT
------	----	------	-----

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

Pass	5♠ <sup>3</sup>	Pass	6♣ <sup>4</sup>
------	-----------------	------	-----------------

Pass	6♥ <sup>5</sup>	Pass	6NT
------	-----------------	------	-----

All Pass

1. strong

2. A=1/5 or 4/5

3. no !S queen

4. King ask by available bid

5. K=1

### Board: 352

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 18

Contract: 3NT South

North:

♠ KJT6

♥ 83

♦ K753

♣ K63

South:

♠ A2

♥ AQT2

♦ AJ9

♣ QJ98

W	N	E	S
			1♣

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

Pass	3♦	Pass	3NT
------	----	------	-----

All Pass

### Board: 353

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 13

Contract: 1NT North

North:

♠ 2

♥ K8732

♦ AT6

♣ QT74

South:

♠ A976

♥ T5

♦ Q43

♣ AK96

W	N	E	S
			1♣

1♦	1♥	Pass	1♠
----	----	------	----

Pass	1NT	All Pass	
------	-----	----------	--

<b>Board: 354</b>	♠ KJ63	You bid first.
Dealer: North	♥ QT5	The opponents are silent.
Vul: N-S	♦ Q87	
HCP: 12	♣ A84	
<hr/>		
<b>Board: 355</b>	♠ KQ94	You bid first.
Dealer: North	♥ AK94	The opponents are silent.
Vul: E-W	♦ Q9	
HCP: 18	♣ A84	
<hr/>		
<b>Board: 356</b>	♠ T75	Partner bids first.
Dealer: South	♥ QJ964	The opponents are silent.
Vul: Both	♦ 986	
HCP: 3+1	♣ 74	
<hr/>		
<b>Board: 357</b>	♠ KT973	Partner bids first.
Dealer: South	♥ A7	West (RHO) bids 2NT if possible.
Vul: N-S	♦ K7	
HCP: 13+1	♣ KT97	
<hr/>		
<b>Board: 358</b>	♠ J7	LHO opens the bidding 1NT.
Dealer: East	♥ KJ8	Partner bids next.
Vul: N-S	♦ JT6542	West (RHO) Doubles 2♠ if possible.
HCP: 9+2	♣ K9	



<b>Board: 354</b>	♠ A74	Partner bids first.
Dealer: North	♥ A8762	The opponents are silent.
Vul: N-S	♦ AJT	
HCP: 15+1	♣ Q5	
<hr/>		
<b>Board: 355</b>	♠ T76	Partner bids first.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: E-W	♦ KT53	
HCP: 9	♣ QJ3	
<hr/>		
<b>Board: 356</b>	♠ AK93	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: Both	♦ K43	
HCP: 23	♣ AKQ5	
<hr/>		
<b>Board: 357</b>	♠ QJ5	You bid first.
Dealer: South	♥ KQ8	West (LHO) bids 2NT if possible.
Vul: N-S	♦ QJ954	
HCP: 12+1	♣ J4	
<hr/>		
<b>Board: 358</b>	♠ KT986	RHO opens the bidding 1NT.
Dealer: East	♥ AQ2	You bid next.
Vul: N-S	♦ 3	West (LHO) Doubles 2♠ if possible.
HCP: 10+1	♣ JT62	

## Both hands (Answers Page)

<b>Board: 354</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ63	♠ A74		1 ♣	Pass	2 ♥
Vul: N-S	♥ QT5	♥ A8762	Pass	4 ♥	All Pass	
North HCP: 12	♦ Q87	♦ AJT				
South HCP: 15+1	♣ A84	♣ Q5				
Contract: 4 ♥ North						

<b>Board: 355</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ94	♠ T76		1 ♣	Pass	1 ♦
Vul: E-W	♥ AK94	♥ QJ2	Pass	2NT	Pass	3NT
North HCP: 18	♦ Q9	♦ KT53	All Pass			
South HCP: 9	♣ A84	♣ QJ3				
Contract: 3NT South						

Board: 356	North:	South:	W	N	E	S
Dealer: South	♠ T75	♠ AK93				2 ♣ <sup>1</sup>
Vul: Both	♥ QJ964	♥ A7	Pass	2 ♦ <sup>2</sup>	Pass	2NT
North HCP: 3+1	♦ 986	♦ K43	Pass	3 ♦	Pass	3 ♥
South HCP: 23	♣ 74	♣ AKQ5	Pass	3NT	All Pass	
Contract: 3NT North			1. strong			
			2. waiting			

<b>Board: 357</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT973	♠ QJ5				1 ♦
Vul: N-S	♥ A7	♥ KQ8	2NT <sup>1</sup>	3 ♠	Pass	4 ♠
North HCP: 13+1	♦ K7	♦ QJ954	All Pass			
South HCP: 12+1	♣ KT97	♣ J4				
Contract: 4 ♠ South			1. Unusual 2NT			

<b>Board: 358</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J7	♠ KT986			1NT	2♠ <sup>1</sup>
Vul: N-S	♥ KJ8	♥ AQ2	X	All Pass		
North HCP: 9+2	♦ JT6542	♦ 3				
South HCP: 10+1	♣ K9	♣ JT62			1. Cappelletti, 5M-4m	
Contract: 2♠ X South						



<b>Board: 359</b>	♠ AK9	You bid first.
Dealer: North	♥ A83	The opponents are silent.
Vul: Both	♦ Q98	
HCP: 20	♣ AK32	

---

<b>Board: 360</b>	♠ 872	Partner bids first.
Dealer: South	♥ 642	The opponents are silent.
Vul: None	♦ 853	
HCP: 6	♣ AQ76	

---

<b>Board: 361</b>	♠ 8	Partner bids first.
Dealer: South	♥ AT2	The opponents are silent.
Vul: E-W	♦ KQJ953	
HCP: 14+2	♣ KJ9	

---

<b>Board: 362</b>	♠ QT	Partner bids first.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ A876	
HCP: 19+2	♣ AKQ984	

## Both hands (Answers Page)

### Board: 359

Dealer: North

Vul: Both

North HCP: 20

South HCP: 8

Contract: 3NT South

North:

♠ AK9

♥ A83

♦ Q98

♣ AK32

South:

♠ 764

♥ KJ9

♦ KJ62

♣ 984

W	N	E	S
	2NT	Pass	3NT
All Pass			

### Board: 360

Dealer: South

Vul: None

North HCP: 6

South HCP: 15

Contract: 1NT South

North:

♠ 872

♥ 642

♦ 853

♣ AQ76

South:

♠ 9643

♥ AKQT

♦ K4

♣ K93

W	N	E	S
			1NT
All Pass			

### Board: 361

Dealer: South

Vul: E-W

North HCP: 14+2

South HCP: 18

Contract: 6♦ North

North:

♠ 8

♥ AT2

♦ KQJ953

♣ KJ9

South:

♠ KJ94

♥ KJ85

♦ A7

♣ AQ6

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

1. A=2/5 or 5/5, Q(D)=0

### Board: 362

Dealer: South

Vul: Both

North HCP: 19+2

South HCP: 12

Contract: 7♦ North

North:

♠ QT

♥ A

♦ A876

♣ AKQ984

South:

♠ AK62

♥ 74

♦ KQ94

♣ 765

W	N	E	S
			1♦
Pass	2♣	Pass	2♦
Pass	3♥ <sup>1</sup>	Pass	3♠
Pass	4♦	Pass	4♠
Pass	4NT	Pass	5♠ <sup>2</sup>
Pass	5NT <sup>3</sup>	Pass	6♦ <sup>4</sup>
Pass	7♦	All Pass	

1. Splinter

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

3. King ask by 5NT

4. K=1

<b>Board: 359</b>	♠ 764	Partner bids first.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: Both	♦ KJ62	
HCP: 8	♣ 984	

---

<b>Board: 360</b>	♠ 9643	You bid first.
Dealer: South	♥ AKQT	The opponents are silent.
Vul: None	♦ K4	
HCP: 15	♣ K93	

---

<b>Board: 361</b>	♠ KJ94	You bid first.
Dealer: South	♥ KJ85	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 18	♣ AQ6	

---

<b>Board: 362</b>	♠ AK62	You bid first.
Dealer: South	♥ 74	The opponents are silent.
Vul: Both	♦ KQ94	
HCP: 12	♣ 765	

## Both hands (Answers Page)

### Board: 359

	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ 764		2NT	Pass	3NT
Vul: Both	♥ A83	♥ KJ9	All Pass			
North HCP: 20	♦ Q98	♦ KJ62				
South HCP: 8	♣ AK32	♣ 984				
Contract: 3NT South						

### Board: 360

	North:	South:	W	N	E	S
Dealer: South	♠ 872	♠ 9643				1NT
Vul: None	♥ 642	♥ AKQT	All Pass			
North HCP: 6	♦ 853	♦ K4				
South HCP: 15	♣ AQ76	♣ K93				
Contract: 1NT South						

### Board: 361

	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ KJ94				1 ♣
Vul: E-W	♥ AT2	♥ KJ85	Pass	2 ♦	Pass	2 ♥
North HCP: 14+2	♦ KQJ953	♦ A7	Pass	3NT	Pass	4 ♦
South HCP: 18	♣ KJ9	♣ AQ6	Pass	4NT	Pass	5 ♥ <sup>1</sup>
Contract: 6 ♦ North			Pass	6 ♦	All Pass	

1. A=2/5 or 5/5, Q(D)=0

### Board: 362

	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ AK62				1 ♦
Vul: Both	♥ A	♥ 74	Pass	2 ♣	Pass	2 ♦
North HCP: 19+2	♦ A876	♦ KQ94	Pass	3 ♥ <sup>1</sup>	Pass	3 ♠
South HCP: 12	♣ AKQ984	♣ 765	Pass	4 ♦	Pass	4 ♠
Contract: 7 ♦ North			Pass	4NT	Pass	5 ♠ <sup>2</sup>
			Pass	5NT <sup>3</sup>	Pass	6 ♦ <sup>4</sup>
			Pass	7 ♦	All Pass	

1. Splinter

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

3. King ask by 5NT

4. K=1

<b>Board: 363</b>	♠ KT8	You bid first.
Dealer: North	♥ KT73	The opponents are silent.
Vul: None	♦ AQ	
HCP: 20	♣ AKJ4	

---

<b>Board: 364</b>	♠ K843	Partner bids first.
Dealer: South	♥ AKQ3	The opponents are silent.
Vul: N-S	♦ T4	
HCP: 20	♣ AKJ	

---

<b>Board: 365</b>	♠ A96	Partner bids first.
Dealer: South	♥ KT6	The opponents are silent.
Vul: Both	♦ 9752	
HCP: 7	♣ 852	

---

<b>Board: 366</b>	♠ J9732	Partner bids first.
Dealer: South	♥ 87	The opponents are silent.
Vul: None	♦ Q76	
HCP: 3+1	♣ 974	

---

<b>Board: 367</b>	♠ A95	You bid first.
Dealer: North	♥ 9832	The opponents are silent.
Vul: N-S	♦ AJT3	
HCP: 15	♣ AQ	

## Both hands (Answers Page)

### Board: 363

Dealer: North

Vul: None

North HCP: 20

South HCP: 8

Contract: 3NT South

North:

♠ KT8

♥ KT73

♦ AQ

♣ AKJ4

South:

♠ A943

♥ A95

♦ 7654

♣ 83

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 364

Dealer: South

Vul: N-S

North HCP: 20

South HCP: 12+1

Contract: 4NT North

North:

♠ K843

♥ AKQ3

♦ T4

♣ AKJ

South:

♠ AT7

♥ T52

♦ AKJ96

♣ T9

W	N	E	S
			1♦

Pass	1♥	Pass	1NT
------	----	------	-----

Pass	4♣	Pass	4♠ <sup>1</sup>
------	----	------	-----------------

Pass	4NT	All Pass	
------	-----	----------	--

1. A=2 out of 4

### Board: 365

Dealer: South

Vul: Both

North HCP: 7

South HCP: 23

Contract: 4NT South

North:

♠ A96

♥ KT6

♦ 9752

♣ 852

South:

♠ 7543

♥ AQ2

♦ AKJ

♣ AKQ

W	N	E	S
			2♣ <sup>1</sup>

Pass	2NT	Pass	4NT
------	-----	------	-----

All Pass

1. strong

### Board: 366

Dealer: South

Vul: None

North HCP: 3+1

South HCP: 20

Contract: 3♠ South

North:

♠ J9732

♥ 87

♦ Q76

♣ 974

South:

♠ A8

♥ AQ63

♦ AKT5

♣ K52

W	N	E	S
			2NT

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

All Pass

### Board: 367

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 5+1

Contract: 1NT North

North:

♠ A95

♥ 9832

♦ AJT3

♣ AQ

South:

♠ T743

♥ KJ

♦ 96

♣ JT876

W	N	E	S
	1NT	All Pass	

<b>Board: 363</b>	♠ A943	Partner bids first.
Dealer: North	♥ A95	The opponents are silent.
Vul: None	♦ 7654	
HCP: 8	♣ 83	

---

<b>Board: 364</b>	♠ AT7	You bid first.
Dealer: South	♥ T52	The opponents are silent.
Vul: N-S	♦ AKJ96	
HCP: 12+1	♣ T9	

---

<b>Board: 365</b>	♠ 7543	You bid first.
Dealer: South	♥ AQ2	The opponents are silent.
Vul: Both	♦ AKJ	
HCP: 23	♣ AKQ	

---

<b>Board: 366</b>	♠ A8	You bid first.
Dealer: South	♥ AQ63	The opponents are silent.
Vul: None	♦ AKT5	
HCP: 20	♣ K52	

---

<b>Board: 367</b>	♠ T743	Partner bids first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: N-S	♦ 96	
HCP: 5+1	♣ JT876	

## Both hands (Answers Page)

### Board: 363

Dealer: North

Vul: None

North HCP: 20

South HCP: 8

Contract: 3NT South

North:

♠ KT8

♥ KT73

♦ AQ

♣ AKJ4

South:

♠ A943

♥ A95

♦ 7654

♣ 83

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 364

Dealer: South

Vul: N-S

North HCP: 20

South HCP: 12+1

Contract: 4NT North

North:

♠ K843

♥ AKQ3

♦ T4

♣ AKJ

South:

♠ AT7

♥ T52

♦ AKJ96

♣ T9

W	N	E	S
			1♦

Pass	1♥	Pass	1NT
------	----	------	-----

Pass	4♣	Pass	4♠ <sup>1</sup>
------	----	------	-----------------

Pass	4NT	All Pass	
------	-----	----------	--

1. A=2 out of 4

### Board: 365

Dealer: South

Vul: Both

North HCP: 7

South HCP: 23

Contract: 4NT South

North:

♠ A96

♥ KT6

♦ 9752

♣ 852

South:

♠ 7543

♥ AQ2

♦ AKJ

♣ AKQ

W	N	E	S
			2♣ <sup>1</sup>

Pass	2NT	Pass	4NT
------	-----	------	-----

All Pass

1. strong

### Board: 366

Dealer: South

Vul: None

North HCP: 3+1

South HCP: 20

Contract: 3♠ South

North:

♠ J9732

♥ 87

♦ Q76

♣ 974

South:

♠ A8

♥ AQ63

♦ AKT5

♣ K52

W	N	E	S
			2NT

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

All Pass

### Board: 367

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 5+1

Contract: 1NT North

North:

♠ A95

♥ 9832

♦ AJT3

♣ AQ

South:

♠ T743

♥ KJ

♦ 96

♣ JT876

W	N	E	S
	1NT	All Pass	



<b>Board: 368</b>	♠ K6	You bid first.
Dealer: North	♥ QJ85	The opponents are silent.
Vul: E-W	♦ AKQ7	
HCP: 19	♣ A43	
<hr/>		
<b>Board: 369</b>	♠ T7	Partner bids first.
Dealer: South	♥ 87	East (LHO) Doubles 2♠ if possible.
Vul: None	♦ 763	
HCP: 4+2	♣ KJ9653	
<hr/>		
<b>Board: 370</b>	♠ J732	Partner bids first.
Dealer: South	♥ K9	The opponents are silent.
Vul: N-S	♦ K87	
HCP: 11	♣ KJ95	
<hr/>		
<b>Board: 371</b>	♠ J8	You bid first.
Dealer: North	♥ K72	The opponents are silent.
Vul: E-W	♦ QJ83	
HCP: 15	♣ AKJ3	
<hr/>		
<b>Board: 372</b>	♠ AJ93	Partner bids first.
Dealer: South	♥ A854	West (RHO) bids 2♣ if possible.
Vul: Both	♦ J9	West (RHO) Doubles 2♦ if possible.
HCP: 12	♣ Q43	

## Both hands (Answers Page)

### Board: 368

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 6+2

Contract: 4♥ North

North:

♠ K6

♥ QJ85

♦ AKQ7

♣ A43

South:

♠ 853

♥ A96432

♦ J3

♣ J7

W	N	E	S
	1♦	Pass	1♥
Pass	4♥	All Pass	

### Board: 369

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 16

Contract: 3♣ North

North:

♠ T7

♥ 87

♦ 763

♣ KJ9653

South:

♠ K862

♥ KJ93

♦ KQ4

♣ A7

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

1. 1N-2S transfer to clubs

### Board: 370

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 12

Contract: 2♣ North

North:

♠ J732

♥ K9

♦ K87

♣ KJ95

South:

♠ QT8

♥ T72

♦ AT9

♣ AQT3

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

### Board: 371

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ J8

♥ K72

♦ QJ83

♣ AKJ3

South:

♠ 9743

♥ A964

♦ 95

♣ Q76

W	N	E	S
	1NT	All Pass	

### Board: 372

Dealer: South

Vul: Both

North HCP: 12

South HCP: 16

Contract: 3NT South

North:

♠ AJ93

♥ A854

♦ J9

♣ Q43

South:

♠ 852

♥ KQ6

♦ A84

♣ AK98

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

1. Cappelletti, any 6+suit

<b>Board: 368</b>	♠ 853	Partner bids first.
Dealer: North	♥ A96432	The opponents are silent.
Vul: E-W	♦ J3	
HCP: 6+2	♣ J7	
<hr/>		
<b>Board: 369</b>	♠ K862	You bid first.
Dealer: South	♥ KJ93	East (RHO) Doubles 2♠ if possible.
Vul: None	♦ KQ4	
HCP: 16	♣ A7	
<hr/>		
<b>Board: 370</b>	♠ QT8	You bid first.
Dealer: South	♥ T72	The opponents are silent.
Vul: N-S	♦ AT9	
HCP: 12	♣ AQT3	
<hr/>		
<b>Board: 371</b>	♠ 9743	Partner bids first.
Dealer: North	♥ A964	The opponents are silent.
Vul: E-W	♦ 95	
HCP: 6	♣ Q76	
<hr/>		
<b>Board: 372</b>	♠ 852	You bid first.
Dealer: South	♥ KQ6	West (LHO) bids 2♣ if possible.
Vul: Both	♦ A84	West (LHO) Doubles 2♦ if possible.
HCP: 16	♣ AK98	

## Both hands (Answers Page)

### Board: 368

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 6+2

Contract: 4♥ North

North:

♠ K6

♥ QJ85

♦ AKQ7

♣ A43

South:

♠ 853

♥ A96432

♦ J3

♣ J7

W	N	E	S
	1♦	Pass	1♥
Pass	4♥	All Pass	

### Board: 369

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 16

Contract: 3♣ North

North:

♠ T7

♥ 87

♦ 763

♣ KJ9653

South:

♠ K862

♥ KJ93

♦ KQ4

♣ A7

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

1. 1N-2S transfer to clubs

### Board: 370

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 12

Contract: 2♣ North

North:

♠ J732

♥ K9

♦ K87

♣ KJ95

South:

♠ QT8

♥ T72

♦ AT9

♣ AQT3

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

### Board: 371

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ J8

♥ K72

♦ QJ83

♣ AKJ3

South:

♠ 9743

♥ A964

♦ 95

♣ Q76

W	N	E	S
	1NT	All Pass	

### Board: 372

Dealer: South

Vul: Both

North HCP: 12

South HCP: 16

Contract: 3NT South

North:

♠ AJ93

♥ A854

♦ J9

♣ Q43

South:

♠ 852

♥ KQ6

♦ A84

♣ AK98

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

1. Cappelletti, any 6+suit

<b>Board: 373</b>	♠ A7	You bid first.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: N-S	♦ KJ73	
HCP: 20	♣ AK43	

---

<b>Board: 374</b>	♠ J6	Partner bids first.
Dealer: South	♥ AKJ65	The opponents are silent.
Vul: E-W	♦ 96	
HCP: 11+1	♣ Q752	

---

<b>Board: 375</b>	♠ Q65	You bid first.
Dealer: North	♥ K97	The opponents are silent.
Vul: Both	♦ A9	
HCP: 16+1	♣ AK983	

---

<b>Board: 376</b>	♠ 742	Partner bids first.
Dealer: South	♥ 8532	The opponents are silent.
Vul: None	♦ Q975	
HCP: 4	♣ QT	

## Both hands (Answers Page)

### Board: 373

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 11+3

Contract: 7 ♠ South

North:

♠ A7

♥ AJ6

♦ KJ73

♣ AK43

South:

♠ KQJT964

♥ 7

♦ AT

♣ J85

W N E S

2NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ Pass 4NT

Pass 5 ♣<sup>2</sup> Pass 7 ♠

All Pass

1. Texas

2. A=0/5 or 3/5

### Board: 374

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 20

Contract: 6 ♥ North

North:

♠ J6

♥ AKJ65

♦ 96

♣ Q752

South:

♠ AK43

♥ T42

♦ KQJ3

♣ AK

W N E S

2NT

Pass 3 ♦ Pass 3 ♥

Pass 4 ♣ Pass 4 ♥

Pass 4NT Pass 5 ♥<sup>1</sup>

Pass 6 ♥ All Pass

1. A=2/5 or 5/5, Q(H)=0

### Board: 375

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 17

Contract: 6NT South

North:

♠ Q65

♥ K97

♦ A9

♣ AK983

South:

♠ A2

♥ AQ62

♦ KQ54

♣ Q75

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 6NT

All Pass

1. Stayman

### Board: 376

Dealer: South

Vul: None

North HCP: 4

South HCP: 15+1

Contract: 1NT South

North:

♠ 742

♥ 8532

♦ Q975

♣ QT

South:

♠ T5

♥ KQ4

♦ AJT43

♣ AJ4

W N E S

1NT

All Pass

<b>Board: 373</b>	♠ KQJT964	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 11+3	♣ J85	

---

<b>Board: 374</b>	♠ AK43	You bid first.
Dealer: South	♥ T42	The opponents are silent.
Vul: E-W	♦ KQJ3	
HCP: 20	♣ AK	

---

<b>Board: 375</b>	♠ A2	Partner bids first.
Dealer: North	♥ AQ62	The opponents are silent.
Vul: Both	♦ KQ54	
HCP: 17	♣ Q75	

---

<b>Board: 376</b>	♠ T5	You bid first.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: None	♦ AJT43	
HCP: 15+1	♣ AJ4	

## Both hands (Answers Page)

### Board: 373

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 11+3

Contract: 7 ♠ South

North:

♠ A7

♥ AJ6

♦ KJ73

♣ AK43

South:

♠ KQJT964

♥ 7

♦ AT

♣ J85

W	N	E	S
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT
Pass	5♣ <sup>2</sup>	Pass	7♠
All Pass			

1. Texas

2. A=0/5 or 3/5

### Board: 374

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 20

Contract: 6♥ North

North:

♠ J6

♥ AKJ65

♦ 96

♣ Q752

South:

♠ AK43

♥ T42

♦ KQJ3

♣ AK

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

1. A=2/5 or 5/5, Q(H)=0

### Board: 375

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 17

Contract: 6NT South

North:

♠ Q65

♥ K97

♦ A9

♣ AK983

South:

♠ A2

♥ AQ62

♦ KQ54

♣ Q75

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	6NT
All Pass			

1. Stayman

### Board: 376

Dealer: South

Vul: None

North HCP: 4

South HCP: 15+1

Contract: 1NT South

North:

♠ 742

♥ 8532

♦ Q975

♣ QT

South:

♠ T5

♥ KQ4

♦ AJT43

♣ AJ4

W	N	E	S
			1NT
All Pass			



<b>Board: 377</b>	♠ 765	Partner bids first.
Dealer: South	♥ T5	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ Q86	
HCP: 7+1	♣ KQT94	

---

<b>Board: 378</b>	♠ QT986	Partner bids first.
Dealer: South	♥ T62	The opponents are silent.
Vul: Both	♦ J2	
HCP: 6+1	♣ K53	

---

<b>Board: 379</b>	♠ T	RHO opens the bidding 1♠.
Dealer: West	♥ KQ4	You bid next.
Vul: None	♦ Q76	East (LHO) bids 2♠ if possible.
HCP: 11+2	♣ KJ8642	West (RHO) bids 3♠ if possible.

---

<b>Board: 380</b>	♠ T7	Partner bids first.
Dealer: South	♥ AJ765	The opponents are silent.
Vul: N-S	♦ K8654	
HCP: 8+2	♣ 9	

---

<b>Board: 381</b>	♠ J98	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: Both	♦ KQ98	
HCP: 21	♣ AKQ3	

## Both hands (Answers Page)

### Board: 377

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 18+1

Contract: 3NT South

North:

♠ 765

♥ T5

♦ Q86

♣ KQT94

South:

♠ A3

♥ K8763

♦ AK2

♣ A76

W N E S

Pass 1NT<sup>1</sup> 2♠ 2NT

Pass 3♣ Pass 3NT

All Pass

1. forcing 1NT

### Board: 378

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 22

Contract: 4♠ North

North:

♠ QT986

♥ T62

♦ J2

♣ K53

South:

♠ AJ

♥ AQJ4

♦ AT93

♣ AQT

W N E S

Pass 2♦<sup>2</sup> Pass 2NT

Pass 3♥ Pass 3♠

Pass 4♠ All Pass

1. strong

2. waiting

### Board: 379

Dealer: West

Vul: None

North HCP: 11+2

South HCP: 9+1

Contract: 4♣ North

North:

♠ T

♥ KQ4

♦ Q76

♣ KJ8642

South:

♠ A95

♥ 73

♦ AJ932

♣ T93

W N E S

1♠ 2♣ 2♠ 3♣

3♠ 4♣ All Pass

### Board: 380

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 17

Contract: 4♥ South

North:

♠ T7

♥ AJ765

♦ K8654

♣ 9

South:

♠ AJ62

♥ K94

♦ AQ7

♣ K53

W N E S

Pass 2♦ Pass 1NT

Pass 3♦ Pass 2♥

All Pass Pass 4♥

### Board: 381

Dealer: North

Vul: Both

North HCP: 21

South HCP: 5+1

Contract: 3NT South

North:

♠ J98

♥ AQ

♦ KQ98

♣ AKQ3

South:

♠ A32

♥ 9

♦ T6432

♣ J876

W N E S

Pass 2NT Pass 3NT

All Pass

<b>Board: 377</b>	♠ A3	You bid first.
Dealer: South	♥ K8763	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ AK2	
HCP: 18+1	♣ A76	

---

<b>Board: 378</b>	♠ AJ	You bid first.
Dealer: South	♥ AQJ4	The opponents are silent.
Vul: Both	♦ AT93	
HCP: 22	♣ AQT	

---

<b>Board: 379</b>	♠ A95	LHO opens the bidding 1♠.
Dealer: West	♥ 73	Partner bids next.
Vul: None	♦ AJ932	East (RHO) bids 2♠ if possible.
HCP: 9+1	♣ T93	West (LHO) bids 3♠ if possible.

---

<b>Board: 380</b>	♠ AJ62	You bid first.
Dealer: South	♥ K94	The opponents are silent.
Vul: N-S	♦ AQ7	
HCP: 17	♣ K53	

---

<b>Board: 381</b>	♠ A32	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: Both	♦ T6432	
HCP: 5+1	♣ J876	

## Both hands (Answers Page)

### Board: 377

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 18+1

Contract: 3NT South

North:

♠ 765

♥ T5

♦ Q86

♣ KQT94

South:

♠ A3

♥ K8763

♦ AK2

♣ A76

W N E S

Pass 1NT<sup>1</sup> 2♠ 2NT

Pass 3♣ Pass 3NT

All Pass

1. forcing 1NT

### Board: 378

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 22

Contract: 4♠ North

North:

♠ QT986

♥ T62

♦ J2

♣ K53

South:

♠ AJ

♥ AQJ4

♦ AT93

♣ AQT

W N E S

Pass 2♦<sup>2</sup> Pass 2NT

Pass 3♥ Pass 3♠

Pass 4♠ All Pass

1. strong

2. waiting

### Board: 379

Dealer: West

Vul: None

North HCP: 11+2

South HCP: 9+1

Contract: 4♣ North

North:

♠ T

♥ KQ4

♦ Q76

♣ KJ8642

South:

♠ A95

♥ 73

♦ AJ932

♣ T93

W N E S

1♠ 2♣ 2♠ 3♣

3♠ 4♣ All Pass

### Board: 380

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 17

Contract: 4♥ South

North:

♠ T7

♥ AJ765

♦ K8654

♣ 9

South:

♠ AJ62

♥ K94

♦ AQ7

♣ K53

W N E S

Pass 2♦ Pass 1NT

Pass 3♦ Pass 2♥

All Pass 4♥

### Board: 381

Dealer: North

Vul: Both

North HCP: 21

South HCP: 5+1

Contract: 3NT South

North:

♠ J98

♥ AQ

♦ KQ98

♣ AKQ3

South:

♠ A32

♥ 9

♦ T6432

♣ J876

W N E S

Pass 2NT Pass 3NT

All Pass

<b>Board: 382</b>	♠ KJT7	You bid first.
Dealer: North	♥ J764	The opponents are silent.
Vul: None	♦ KQ7	
HCP: 14	♣ A5	

---

<b>Board: 383</b>	♠ K432	Partner bids first.
Dealer: South	♥ A5	The opponents are silent.
Vul: N-S	♦ QT974	
HCP: 10+1	♣ J5	

---

<b>Board: 384</b>	♠ Q83	Partner bids first.
Dealer: South	♥ A85	The opponents are silent.
Vul: E-W	♦ J432	
HCP: 11	♣ A63	

---

<b>Board: 385</b>	♠ QJ4	You bid first.
Dealer: North	♥ A9	The opponents are silent.
Vul: None	♦ AQ8	
HCP: 17+1	♣ AT865	

## Both hands (Answers Page)

### Board: 382

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+2

Contract: 6♠ South

North:

♠ KJT7

♥ J764

♦ KQ7

♣ A5

South:

♠ AQ8654

♥ AQ3

♦ T63

♣ 6

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

1. Splinter

2. A=2/5 or 5/5, Q(S)=0

### Board: 383

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 22

Contract: 6NT North

North:

♠ K432

♥ A5

♦ QT974

♣ J5

South:

♠ AQT5

♥ KT

♦ KJ6

♣ AKQ8

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

1. strong

### Board: 384

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 19

Contract: 3NT North

North:

♠ Q83

♥ A85

♦ J432

♣ A63

South:

♠ AKT7

♥ KQ6

♦ A9

♣ QJ75

W	N	E	S
			1♣
Pass	1♦	Pass	2NT
Pass	3NT	All Pass	

### Board: 385

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 8

Contract: 3NT North

North:

♠ QJ4

♥ A9

♦ AQ8

♣ AT865

South:

♠ KT3

♥ 7654

♦ 654

♣ KQ3

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

1. Stayman

<b>Board: 382</b>	♠ AQ8654	Partner bids first.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: None	♦ T63	
HCP: 12+2	♣ 6	

---

<b>Board: 383</b>	♠ AQT5	You bid first.
Dealer: South	♥ KT	The opponents are silent.
Vul: N-S	♦ KJ6	
HCP: 22	♣ AKQ8	

---

<b>Board: 384</b>	♠ AKT7	You bid first.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 19	♣ QJ75	

---

<b>Board: 385</b>	♠ KT3	Partner bids first.
Dealer: North	♥ 7654	The opponents are silent.
Vul: None	♦ 654	
HCP: 8	♣ KQ3	

## Both hands (Answers Page)

### Board: 382

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+2

Contract: 6♠ South

North:

♠ KJT7

♥ J764

♦ KQ7

♣ A5

South:

♠ AQ8654

♥ AQ3

♦ T63

♣ 6

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

1. Splinter

2. A=2/5 or 5/5, Q(S)=0

### Board: 383

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 22

Contract: 6NT North

North:

♠ K432

♥ A5

♦ QT974

♣ J5

South:

♠ AQT5

♥ KT

♦ KJ6

♣ AKQ8

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

1. strong

### Board: 384

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 19

Contract: 3NT North

North:

♠ Q83

♥ A85

♦ J432

♣ A63

South:

♠ AKT7

♥ KQ6

♦ A9

♣ QJ75

W	N	E	S
			1♣
Pass	1♦	Pass	2NT
Pass	3NT	All Pass	

### Board: 385

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 8

Contract: 3NT North

North:

♠ QJ4

♥ A9

♦ AQ8

♣ AT865

South:

♠ KT3

♥ 7654

♦ 654

♣ KQ3

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

1. Stayman



<b>Board: 386</b>	♠ JT732	Partner bids first.
Dealer: South	♥ K3	The opponents are silent.
Vul: N-S	♦ J987	
HCP: 7+1	♣ Q3	

---

<b>Board: 387</b>	♠ J76	Partner bids first.
Dealer: South	♥ J82	The opponents are silent.
Vul: E-W	♦ K	
HCP: 8+2	♣ QJ8764	

---

<b>Board: 388</b>	♠ 96543	Partner bids first.
Dealer: South	♥ 5432	The opponents are silent.
Vul: Both	♦ 8	
HCP: 0+1	♣ 963	

---

<b>Board: 389</b>	♠ K865	You bid first.
Dealer: North	♥ J94	The opponents are silent.
Vul: N-S	♦ A86	
HCP: 15	♣ AK7	

---

<b>Board: 390</b>	♠ AT832	Partner bids first.
Dealer: South	♥ 6432	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 11+1	♣ K8	

## Both hands (Answers Page)

### Board: 386

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 19+1

Contract: 3NT South

North:

♠ JT732

♥ K3

♦ J987

♣ Q3

South:

♠ A54

♥ AQT72

♦ A62

♣ AJ

W N E S

Pass 1♥

Pass 1♠ Pass 2NT

Pass 3♦ Pass 3NT

All Pass

### Board: 387

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 12

Contract: 1NT North

North:

♠ J76

♥ J82

♦ K

♣ QJ8764

South:

♠ AKQ9

♥ KT6

♦ 9854

♣ T3

W N E S

Pass 1♦

Pass 1NT All Pass

### Board: 388

Dealer: South

Vul: Both

North HCP: 0+1

South HCP: 20

Contract: 3♠ South

North:

♠ 96543

♥ 5432

♦ 8

♣ 963

South:

♠ AQ

♥ KQJ9

♦ KT53

♣ KQ7

W N E S

Pass 2NT

Pass 3♥ Pass 3♠

All Pass

### Board: 389

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10+2

Contract: 4♥ South

North:

♠ K865

♥ J94

♦ A86

♣ AK7

South:

♠ QJ32

♥ KQ8653

♦ Q

♣ 85

W N E S

Pass 1NT Pass 2♦

Pass 2♥ Pass 4♥

All Pass

### Board: 390

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3NT South

North:

♠ AT832

♥ 6432

♦ KJ

♣ K8

South:

♠ K5

♥ K97

♦ AT53

♣ QJT4

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3NT

All Pass

1. New Minor Forcing

<b>Board: 386</b>	♠ A54	You bid first.
Dealer: South	♥ AQT72	The opponents are silent.
Vul: N-S	♦ A62	
HCP: 19+1	♣ AJ	

---

<b>Board: 387</b>	♠ AKQ9	You bid first.
Dealer: South	♥ KT6	The opponents are silent.
Vul: E-W	♦ 9854	
HCP: 12	♣ T3	

---

<b>Board: 388</b>	♠ AQ	You bid first.
Dealer: South	♥ KQJ9	The opponents are silent.
Vul: Both	♦ KT53	
HCP: 20	♣ KQ7	

---

<b>Board: 389</b>	♠ QJ32	Partner bids first.
Dealer: North	♥ KQ8653	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 10+2	♣ 85	

---

<b>Board: 390</b>	♠ K5	You bid first.
Dealer: South	♥ K97	The opponents are silent.
Vul: E-W	♦ AT53	
HCP: 13	♣ QJT4	

## Both hands (Answers Page)

### Board: 386

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 19+1

Contract: 3NT South

North:

♠ JT732

♥ K3

♦ J987

♣ Q3

South:

♠ A54

♥ AQT72

♦ A62

♣ AJ

W N E S

Pass 1♥

Pass 1♠ Pass 2NT

Pass 3♦ Pass 3NT

All Pass

### Board: 387

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 12

Contract: 1NT North

North:

♠ J76

♥ J82

♦ K

♣ QJ8764

South:

♠ AKQ9

♥ KT6

♦ 9854

♣ T3

W N E S

Pass 1♦

Pass 1NT All Pass

### Board: 388

Dealer: South

Vul: Both

North HCP: 0+1

South HCP: 20

Contract: 3♠ South

North:

♠ 96543

♥ 5432

♦ 8

♣ 963

South:

♠ AQ

♥ KQJ9

♦ KT53

♣ KQ7

W N E S

Pass 3♥

Pass 3♠

All Pass

### Board: 389

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10+2

Contract: 4♥ South

North:

♠ K865

♥ J94

♦ A86

♣ AK7

South:

♠ QJ32

♥ KQ8653

♦ Q

♣ 85

W N E S

Pass 1NT Pass 2♦

Pass 2♥ Pass 4♥

All Pass

### Board: 390

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3NT South

North:

♠ AT832

♥ 6432

♦ KJ

♣ K8

South:

♠ K5

♥ K97

♦ AT53

♣ QJT4

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3NT

All Pass

1. New Minor Forcing

<b>Board: 391</b>	♠ K62	Partner bids first.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: Both	♦ J432	
HCP: 10	♣ 973	

---

<b>Board: 392</b>	♠ A7	You bid first.
Dealer: North	♥ KQJT	The opponents are silent.
Vul: None	♦ AQ9	
HCP: 22	♣ AQ52	

---

<b>Board: 393</b>	♠ 5	Partner bids first.
Dealer: South	♥ J876	The opponents are silent.
Vul: E-W	♦ 876543	
HCP: 1+2	♣ 93	

---

<b>Board: 394</b>	♠ AQ64	Partner bids first.
Dealer: South	♥ J9	West (RHO) bids 1♥ if possible.
Vul: Both	♦ 952	East (LHO) bids 2♥ if possible.
HCP: 9	♣ Q953	

## Both hands (Answers Page)

### Board: 391

Dealer: South

Vul: Both

North HCP: 10

South HCP: 18

Contract: 3NT North

North:

♠ K62

♥ AQ6

♦ J432

♣ 973

South:

♠ AQ95

♥ JT

♦ A875

♣ AK5

W N E S

1 ♦

Pass 1NT Pass 2NT

Pass 3NT All Pass

### Board: 392

Dealer: North

Vul: None

North HCP: 22

South HCP: 8

Contract: 3NT North

North:

♠ A7

♥ KQJT

♦ AQ9

♣ AQ52

South:

♠ 9532

♥ A764

♦ K

♣ JT86

W N E S

2 ♣<sup>1</sup> Pass 2NT

Pass 3NT All Pass

1. strong

### Board: 393

Dealer: South

Vul: E-W

North HCP: 1+2

South HCP: 22+1

Contract: 5 ♦ North

North:

♠ 5

♥ J876

♦ 876543

♣ 93

South:

♠ KQ7

♥ AK2

♦ AJ

♣ KQ864

W N E S

2 ♣<sup>1</sup>

Pass 2 ♦<sup>2</sup> Pass 2NT

Pass 3 ♠<sup>3</sup> Pass 4 ♣<sup>4</sup>

Pass 5 ♦ All Pass

1. strong

2. waiting

3. Minor Suit Transfers after 2NT

4. automat

### Board: 394

Dealer: South

Vul: Both

North HCP: 9

South HCP: 19

Contract: 3NT South

North:

♠ AQ64

♥ J9

♦ 952

♣ Q953

South:

♠ K93

♥ K5

♦ AJT7

♣ AKJT

W N E S

1 ♦

1 ♥ X 2 ♥ 3NT

All Pass

<b>Board: 391</b>	♠ AQ95	You bid first.
Dealer: South	♥ JT	The opponents are silent.
Vul: Both	♦ A875	
HCP: 18	♣ AK5	

---

<b>Board: 392</b>	♠ 9532	Partner bids first.
Dealer: North	♥ A764	The opponents are silent.
Vul: None	♦ K	
HCP: 8	♣ JT86	

---

<b>Board: 393</b>	♠ KQ7	You bid first.
Dealer: South	♥ AK2	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 22+1	♣ KQ864	

---

<b>Board: 394</b>	♠ K93	You bid first.
Dealer: South	♥ K5	West (LHO) bids 1♥ if possible.
Vul: Both	♦ AJT7	East (RHO) bids 2♥ if possible.
HCP: 19	♣ AKJT	

## Both hands (Answers Page)

### Board: 391

Dealer: South

Vul: Both

North HCP: 10

South HCP: 18

Contract: 3NT North

North:

♠ K62

♥ AQ6

♦ J432

♣ 973

South:

♠ AQ95

♥ JT

♦ A875

♣ AK5

W N E S

1 ♦

Pass 1NT Pass 2NT

Pass 3NT All Pass

### Board: 392

Dealer: North

Vul: None

North HCP: 22

South HCP: 8

Contract: 3NT North

North:

♠ A7

♥ KQJT

♦ AQ9

♣ AQ52

South:

♠ 9532

♥ A764

♦ K

♣ JT86

W N E S

2 ♣<sup>1</sup> Pass 2NT

Pass 3NT All Pass

1. strong

### Board: 393

Dealer: South

Vul: E-W

North HCP: 1+2

South HCP: 22+1

Contract: 5 ♦ North

North:

♠ 5

♥ J876

♦ 876543

♣ 93

South:

♠ KQ7

♥ AK2

♦ AJ

♣ KQ864

W N E S

2 ♣<sup>1</sup>

Pass 2 ♦<sup>2</sup> Pass 2NT

Pass 3 ♠<sup>3</sup> Pass 4 ♣<sup>4</sup>

Pass 5 ♦ All Pass

1. strong

2. waiting

3. Minor Suit Transfers after 2NT

4. automat

### Board: 394

Dealer: South

Vul: Both

North HCP: 9

South HCP: 19

Contract: 3NT South

North:

♠ AQ64

♥ J9

♦ 952

♣ Q953

South:

♠ K93

♥ K5

♦ AJT7

♣ AKJT

W N E S

1 ♦

1 ♥ X 2 ♥ 3NT

All Pass



<b>Board: 395</b>	♠ A64	You bid first.
Dealer: North	♥ A32	The opponents are silent.
Vul: None	♦ A32	
HCP: 21	♣ AKQ9	
<hr/>		
<b>Board: 396</b>	♠ Q643	You bid first.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: N-S	♦ AK9	
HCP: 18	♣ A96	
<hr/>		
<b>Board: 397</b>	♠ QT763	Partner bids first.
Dealer: South	♥ J	West (RHO) bids 3♥ if possible.
Vul: Both	♦ J3	
HCP: 8+2	♣ AT763	
<hr/>		
<b>Board: 398</b>	♠ 2	Partner bids first.
Dealer: South	♥ K952	The opponents are silent.
Vul: None	♦ J7652	
HCP: 4+1	♣ 642	
<hr/>		
<b>Board: 399</b>	♠ AKQT	You bid first.
Dealer: North	♥ K75	The opponents are silent.
Vul: N-S	♦ QJT	
HCP: 19	♣ A84	

## Both hands (Answers Page)

### Board: 395

Dealer: North

Vul: None

North HCP: 21

South HCP: 2

Contract: 2NT North

North:

♠ A64

♥ A32

♦ A32

♣ AKQ9

South:

♠ T83

♥ Q764

♦ 984

♣ 543

W N E S

2NT All Pass

### Board: 396

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 11

Contract: 4♠ South

North:

♠ Q643

♥ KQ5

♦ AK9

♣ A96

South:

♠ AKT5

♥ T7

♦ T87

♣ KJ87

W N E S

1♣ Pass 1♠  
Pass 3♠ Pass 3NT  
Pass 4♣ Pass 4♠  
All Pass

### Board: 397

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 24+1

Contract: 4♠ South

North:

♠ QT763

♥ J

♦ J3

♣ AT763

South:

♠ AK8

♥ K5

♦ AKQ76

♣ KQ2

W N E S

2♣<sup>1</sup>  
3♥ 3♠ Pass 4♠  
All Pass  
1. strong

### Board: 398

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 20

Contract: 2NT South

North:

♠ 2

♥ K952

♦ J7652

♣ 642

South:

♠ KQ5

♥ A4

♦ AKT9

♣ A953

W N E S

2NT  
All Pass

### Board: 399

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 8+2

Contract: 3NT South

North:

♠ AKQT

♥ K75

♦ QJT

♣ A84

South:

♠ 92

♥ J42

♦ AK7652

♣ 76

W N E S

1♣ Pass 1♦  
Pass 2NT Pass 3NT  
All Pass

<b>Board: 395</b>	♠ T83	Partner bids first.
Dealer: North	♥ Q764	The opponents are silent.
Vul: None	♦ 984	
HCP: 2	♣ 543	

---

<b>Board: 396</b>	♠ AKT5	Partner bids first.
Dealer: North	♥ T7	The opponents are silent.
Vul: N-S	♦ T87	
HCP: 11	♣ KJ87	

---

<b>Board: 397</b>	♠ AK8	You bid first.
Dealer: South	♥ K5	West (LHO) bids 3♥ if possible.
Vul: Both	♦ AKQ76	
HCP: 24+1	♣ KQ2	

---

<b>Board: 398</b>	♠ KQ5	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: None	♦ AKT9	
HCP: 20	♣ A953	

---

<b>Board: 399</b>	♠ 92	Partner bids first.
Dealer: North	♥ J42	The opponents are silent.
Vul: N-S	♦ AK7652	
HCP: 8+2	♣ 76	

## Both hands (Answers Page)

### Board: 395

Dealer: North

Vul: None

North HCP: 21

South HCP: 2

Contract: 2NT North

North:

♠ A64

♥ A32

♦ A32

♣ AKQ9

South:

♠ T83

♥ Q764

♦ 984

♣ 543

W N E S

2NT All Pass

### Board: 396

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 11

Contract: 4♠ South

North:

♠ Q643

♥ KQ5

♦ AK9

♣ A96

South:

♠ AKT5

♥ T7

♦ T87

♣ KJ87

W N E S

1♣ Pass 1♠  
Pass 3♠ Pass 3NT  
Pass 4♣ Pass 4♠  
All Pass

### Board: 397

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 24+1

Contract: 4♠ South

North:

♠ QT763

♥ J

♦ J3

♣ AT763

South:

♠ AK8

♥ K5

♦ AKQ76

♣ KQ2

W N E S

2♣<sup>1</sup>  
3♥ 3♠ Pass 4♠  
All Pass  
1. strong

### Board: 398

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 20

Contract: 2NT South

North:

♠ 2

♥ K952

♦ J7652

♣ 642

South:

♠ KQ5

♥ A4

♦ AKT9

♣ A953

W N E S

2NT  
All Pass

### Board: 399

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 8+2

Contract: 3NT South

North:

♠ AKQT

♥ K75

♦ QJT

♣ A84

South:

♠ 92

♥ J42

♦ AK7652

♣ 76

W N E S

1♣ Pass 1♦  
Pass 2NT Pass 3NT  
All Pass

<b>Board: 400</b>	♠ T9864	Partner bids first.
Dealer: South	♥ J3	The opponents are silent.
Vul: E-W	♦ Q5	
HCP: 6+1	♣ K632	

---

<b>Board: 401</b>	♠ KQ3	You bid first.
Dealer: North	♥ A6532	The opponents are silent.
Vul: None	♦ AK4	
HCP: 19+1	♣ K3	

---

<b>Board: 402</b>	♠ T63	You bid first.
Dealer: North	♥ A4	The opponents are silent.
Vul: N-S	♦ A53	
HCP: 15+1	♣ AK864	

---

<b>Board: 403</b>	♠ AQ5	You bid first.
Dealer: North	♥ 97632	The opponents are silent.
Vul: E-W	♦ K98	
HCP: 12+1	♣ QJ	

---

<b>Board: 404</b>	♠ Q9743	Partner bids first.
Dealer: South	♥ JT4	The opponents are silent.
Vul: Both	♦ AK98	
HCP: 13+1	♣ K	

## Both hands (Answers Page)

### Board: 400

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 20

Contract: 4 ♠ South

North:

♠ T9864

♥ J3

♦ Q5

♣ K632

South:

♠ AJ7

♥ AQ52

♦ AKJ4

♣ JT

W

N

E

S

2NT

Pass 3 ♥ Pass 3 ♠

Pass 3NT Pass 4 ♠

All Pass

### Board: 401

Dealer: North

Vul: None

North HCP: 19+1

South HCP: 11+1

Contract: 4 ♥ North

North:

♠ KQ3

♥ A6532

♦ AK4

♣ K3

South:

♠ AJ986

♥ KQT

♦ J763

♣ 5

W

N

E

S

1 ♥ Pass 1 ♠

Pass 2NT Pass 4 ♣<sup>1</sup>

Pass 4 ♥ All Pass

1. Splinter

### Board: 402

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+1

Contract: 4 ♠ South

North:

♠ T63

♥ A4

♦ A53

♣ AK864

South:

♠ K9875

♥ KT53

♦ Q4

♣ T7

W

N

E

S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 2 ♠

Pass 3 ♠ Pass 4 ♠

All Pass

1. Stayman

### Board: 403

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 16+1

Contract: 4 ♥ North

North:

♠ AQ5

♥ 97632

♦ K98

♣ QJ

South:

♠ K43

♥ AKQT5

♦ AT3

♣ T7

W

N

E

S

1 ♥ Pass 2NT<sup>1</sup>

Pass 4 ♥ All Pass

1. Jacoby 2NT

### Board: 404

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 18

Contract: 4NT North

North:

♠ Q9743

♥ JT4

♦ AK98

♣ K

South:

♠ AK2

♥ AQ93

♦ 75

♣ AJ64

W

N

E

S

1 ♣

Pass 1 ♠ Pass 2NT

Pass 3 ♦ Pass 3NT

Pass 4NT All Pass

<b>Board: 400</b>	♠ AJ7	You bid first.
Dealer: South	♥ AQ52	The opponents are silent.
Vul: E-W	♦ AKJ4	
HCP: 20	♣ JT	

---

<b>Board: 401</b>	♠ AJ986	Partner bids first.
Dealer: North	♥ KQT	The opponents are silent.
Vul: None	♦ J763	
HCP: 11+1	♣ 5	

---

<b>Board: 402</b>	♠ K9875	Partner bids first.
Dealer: North	♥ KT53	The opponents are silent.
Vul: N-S	♦ Q4	
HCP: 8+1	♣ T7	

---

<b>Board: 403</b>	♠ K43	Partner bids first.
Dealer: North	♥ AKQT5	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 16+1	♣ T7	

---

<b>Board: 404</b>	♠ AK2	You bid first.
Dealer: South	♥ AQ93	The opponents are silent.
Vul: Both	♦ 75	
HCP: 18	♣ AJ64	

## Both hands (Answers Page)

### Board: 400

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 20

Contract: 4 ♠ South

North:

♠ T9864

♥ J3

♦ Q5

♣ K632

South:

♠ AJ7

♥ AQ52

♦ AKJ4

♣ JT

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

### Board: 401

Dealer: North

Vul: None

North HCP: 19+1

South HCP: 11+1

Contract: 4 ♥ North

North:

♠ KQ3

♥ A6532

♦ AK4

♣ K3

South:

♠ AJ986

♥ KQT

♦ J763

♣ 5

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

1. Splinter

### Board: 402

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+1

Contract: 4 ♠ South

North:

♠ T63

♥ A4

♦ A53

♣ AK864

South:

♠ K9875

♥ KT53

♦ Q4

♣ T7

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

1. Stayman

### Board: 403

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 16+1

Contract: 4 ♥ North

North:

♠ AQ5

♥ 97632

♦ K98

♣ QJ

South:

♠ K43

♥ AKQT5

♦ AT3

♣ T7

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

1. Jacoby 2NT

### Board: 404

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 18

Contract: 4NT North

North:

♠ Q9743

♥ JT4

♦ AK98

♣ K

South:

♠ AK2

♥ AQ93

♦ 75

♣ AJ64

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



**Board: 405**

♠ J62

You bid first.

Dealer: North

♥ AK3

The opponents are silent.

Vul: N-S

♦ K9

HCP: 19+1

♣ AKJ87

**Board: 406**

♠ QT764

LHO opens the bidding 1 ♦.

Dealer: East

♥ 94

Partner bids next.

Vul: N-S

♦ 632

HCP: 6+1

♣ A86

**Board: 407**

♠ Q9

You bid first.

Dealer: North

♥ KJT4

East (LHO) Doubles 1 ♦ if possible.

Vul: Both

♦ AQT5

HCP: 13

♣ J93

**Board: 408**

♠ AQ7

You bid first.

Dealer: North

♥ KQ63

The opponents are silent.

Vul: None

♦ AKJ5

HCP: 19

♣ 83

## Both hands (Answers Page)

### Board: 405

Dealer: North

Vul: N-S

North HCP: 19+1

South HCP: 8+1

Contract: 3NT South

North:

♠ J62

♥ AK3

♦ K9

♣ AKJ87

South:

♠ A74

♥ QT972

♦ T43

♣ Q5

W N E S

1 ♣ Pass 1 ♥

Pass 2NT Pass 3NT

All Pass

### Board: 406

Dealer: East

Vul: N-S

North HCP: 6+1

South HCP: 15

Contract: 3 ♠ South

North:

♠ QT764

♥ 94

♦ 632

♣ A86

South:

♠ A983

♥ Q65

♦ A9

♣ KQ52

W N E S

1 ♦ 1NT

Pass 2 ♥ Pass 3 ♠<sup>1</sup>

All Pass

1. Super acceptance after NT

### Board: 407

Dealer: North

Vul: Both

North HCP: 13

South HCP: 6+1

Contract: 1NT North

North:

♠ Q9

♥ KJT4

♦ AQT5

♣ J93

South:

♠ T8632

♥ 73

♦ J9

♣ KQT8

W N E S

1 ♦ X 1 ♠

Pass 1NT All Pass

### Board: 408

Dealer: North

Vul: None

North HCP: 19

South HCP: 6

Contract: 2NT North

North:

♠ AQ7

♥ KQ63

♦ AKJ5

♣ 83

South:

♠ 953

♥ AT4

♦ T974

♣ Q97

W N E S

1 ♦ Pass 1NT

Pass 2NT All Pass

<b>Board: 405</b>	♠ A74	Partner bids first.
Dealer: North	♥ QT972	The opponents are silent.
Vul: N-S	♦ T43	
HCP: 8+1	♣ Q5	
<hr/>		
<b>Board: 406</b>	♠ A983	RHO opens the bidding 1 ♦ .
Dealer: East	♥ Q65	You bid next.
Vul: N-S	♦ A9	
HCP: 15	♣ KQ52	
<hr/>		
<b>Board: 407</b>	♠ T8632	Partner bids first.
Dealer: North	♥ 73	East (RHO) Doubles 1 ♦ if possible.
Vul: Both	♦ J9	
HCP: 6+1	♣ KQT8	
<hr/>		
<b>Board: 408</b>	♠ 953	Partner bids first.
Dealer: North	♥ AT4	The opponents are silent.
Vul: None	♦ T974	
HCP: 6	♣ Q97	

## Both hands (Answers Page)

### Board: 405

Dealer: North

Vul: N-S

North HCP: 19+1

South HCP: 8+1

Contract: 3NT South

North:

♠ J62

♥ AK3

♦ K9

♣ AKJ87

South:

♠ A74

♥ QT972

♦ T43

♣ Q5

W N E S

1 ♣ Pass 1 ♥

Pass 2NT Pass 3NT

All Pass

### Board: 406

Dealer: East

Vul: N-S

North HCP: 6+1

South HCP: 15

Contract: 3 ♠ South

North:

♠ QT764

♥ 94

♦ 632

♣ A86

South:

♠ A983

♥ Q65

♦ A9

♣ KQ52

W N E S

1 ♦ 1NT

Pass 2 ♥ Pass 3 ♠<sup>1</sup>

All Pass

1. Super acceptance after NT

### Board: 407

Dealer: North

Vul: Both

North HCP: 13

South HCP: 6+1

Contract: 1NT North

North:

♠ Q9

♥ KJT4

♦ AQT5

♣ J93

South:

♠ T8632

♥ 73

♦ J9

♣ KQT8

W N E S

1 ♦ X 1 ♠

Pass 1NT All Pass

### Board: 408

Dealer: North

Vul: None

North HCP: 19

South HCP: 6

Contract: 2NT North

North:

♠ AQ7

♥ KQ63

♦ AKJ5

♣ 83

South:

♠ 953

♥ AT4

♦ T974

♣ Q97

W N E S

1 ♦ Pass 1NT

Pass 2NT All Pass

<b>Board: 409</b>	♠ KJ	You bid first.
Dealer: North	♥ AK86	The opponents are silent.
Vul: E-W	♦ AK4	
HCP: 22	♣ A643	

---

<b>Board: 410</b>	♠ AJ87	You bid first.
Dealer: North	♥ K75	The opponents are silent.
Vul: Both	♦ AQ94	
HCP: 14	♣ T5	

---

<b>Board: 411</b>	♠ K3	Partner bids first.
Dealer: South	♥ KJT9	The opponents are silent.
Vul: None	♦ T98	
HCP: 9	♣ Q975	

---

<b>Board: 412</b>	♠ J732	Partner bids first.
Dealer: South	♥ Q97	The opponents are silent.
Vul: N-S	♦ T64	
HCP: 6	♣ KT4	

## Both hands (Answers Page)

### Board: 409

Dealer: North

Vul: E-W

North HCP: 22

South HCP: 4

Contract: 4♥ South

North:

♠ KJ

♥ AK86

♦ AK4

♣ A643

South:

♠ 9743

♥ Q973

♦ J52

♣ J8

W N E S

2♣<sup>1</sup> Pass 2♦<sup>2</sup>

Pass 2NT Pass 3♣<sup>3</sup>

Pass 3♥ Pass 4♥

All Pass

1. strong

2. waiting

3. Stayman

### Board: 410

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 4♠ South

North:

♠ AJ87

♥ K75

♦ AQ94

♣ T5

South:

♠ QT965

♥ AQJ

♦ 765

♣ K4

W N E S

1♦ Pass 1♠

Pass 2♠ Pass 4♠

All Pass

### Board: 411

Dealer: South

Vul: None

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ K3

♥ KJT9

♦ T98

♣ Q975

South:

♠ 8754

♥ AQ6

♦ K754

♣ AJ

W N E S

1♦

Pass 1♥ Pass 1♠

Pass 1NT All Pass

### Board: 412

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ J732

♥ Q97

♦ T64

♣ KT4

South:

♠ AKT

♥ AK84

♦ Q7

♣ 7653

W N E S

1NT

All Pass

<b>Board: 409</b>	♠ 9743	Partner bids first.
Dealer: North	♥ Q973	The opponents are silent.
Vul: E-W	♦ J52	
HCP: 4	♣ J8	

---

<b>Board: 410</b>	♠ QT965	Partner bids first.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: Both	♦ 765	
HCP: 12+1	♣ K4	

---

<b>Board: 411</b>	♠ 8754	You bid first.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: None	♦ K754	
HCP: 14	♣ AJ	

---

<b>Board: 412</b>	♠ AKT	You bid first.
Dealer: South	♥ AK84	The opponents are silent.
Vul: N-S	♦ Q7	
HCP: 16	♣ 7653	

## Both hands (Answers Page)

### Board: 409

Dealer: North

Vul: E-W

North HCP: 22

South HCP: 4

Contract: 4♥ South

North:

♠ KJ

♥ AK86

♦ AK4

♣ A643

South:

♠ 9743

♥ Q973

♦ J52

♣ J8

W N E S

2♣<sup>1</sup> Pass 2♦<sup>2</sup>

Pass 2NT Pass 3♣<sup>3</sup>

Pass 3♥ Pass 4♥

All Pass

1. strong

2. waiting

3. Stayman

### Board: 410

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 4♠ South

North:

♠ AJ87

♥ K75

♦ AQ94

♣ T5

South:

♠ QT965

♥ AQJ

♦ 765

♣ K4

W N E S

1♦ Pass 1♠

Pass 2♠ Pass 4♠

All Pass

### Board: 411

Dealer: South

Vul: None

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ K3

♥ KJT9

♦ T98

♣ Q975

South:

♠ 8754

♥ AQ6

♦ K754

♣ AJ

W N E S

1♦

Pass 1♥ Pass 1♠

Pass 1NT All Pass

### Board: 412

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ J732

♥ Q97

♦ T64

♣ KT4

South:

♠ AKT

♥ AK84

♦ Q7

♣ 7653

W N E S

1NT

All Pass



<b>Board: 413</b>	♠ Q8	Partner bids first.
Dealer: South	♥ Q43	The opponents are silent.
Vul: Both	♦ QT9754	
HCP: 6+2	♣ 83	
<hr/>		
<b>Board: 414</b>	♠ QT76	Partner bids first.
Dealer: South	♥ Q432	The opponents are silent.
Vul: None	♦ 542	
HCP: 4	♣ T9	
<hr/>		
<b>Board: 415</b>	♠ AJT75	Partner bids first.
Dealer: South	♥ K83	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ KJT	
HCP: 13+1	♣ J8	
<hr/>		
<b>Board: 416</b>	♠ 874	You bid first.
Dealer: North	♥ K9872	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 12+1	♣ KQ3	
<hr/>		
<b>Board: 417</b>	♠ AK985	You bid first.
Dealer: North	♥ AT4	The opponents are silent.
Vul: None	♦ A3	
HCP: 20+1	♣ KQ5	

## Both hands (Answers Page)

### Board: 413

Dealer: South

Vul: Both

North HCP: 6+2

South HCP: 13

Contract: 2 ♦ North

North:

♠ Q8

♥ Q43

♦ QT9754

♣ 83

South:

♠ J962

♥ KJ2

♦ K6

♣ KQ76

W N E S

Pass 1 ♦ Pass 1 ♣

Pass 2 ♦ All Pass

### Board: 414

Dealer: South

Vul: None

North HCP: 4

South HCP: 20

Contract: 2NT South

North:

♠ QT76

♥ Q432

♦ 542

♣ T9

South:

♠ A82

♥ AJ5

♦ AQ6

♣ KQ52

W N E S

All Pass 2NT

### Board: 415

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 13

Contract: 4 ♠ North

North:

♠ AJT75

♥ K83

♦ KJT

♣ J8

South:

♠ K982

♥ T54

♦ AQ54

♣ A3

W N E S

3 ♣ 3 ♠ Pass 1 ♦

Pass 4 ♠ All Pass

1. limit raise or better in !S

### Board: 416

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 18+1

Contract: 6 ♠ South

North:

♠ 874

♥ K9872

♦ A9

♣ KQ3

South:

♠ AKQ53

♥ Q5

♦ K5

♣ A864

W N E S

Pass 1 ♥ Pass 2 ♠

Pass 4 ♠ Pass 4NT

Pass 5 ♦<sup>1</sup> Pass 6 ♠

All Pass

1. A=1/5 or 4/5

### Board: 417

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 1+2

Contract: 4 ♣ North

North:

♠ AK985

♥ AT4

♦ A3

♣ KQ5

South:

♠ T6

♥ 63

♦ T65

♣ JT7643

W N E S

Pass 2NT Pass 3 ♠<sup>1</sup>

Pass 4 ♣<sup>2</sup> All Pass

1. Minor Suit Transfers after 2NT

2. automat

<b>Board: 413</b>	♠ J962	You bid first.
Dealer: South	♥ KJ2	The opponents are silent.
Vul: Both	♦ K6	
HCP: 13	♣ KQ76	

---

<b>Board: 414</b>	♠ A82	You bid first.
Dealer: South	♥ AJ5	The opponents are silent.
Vul: None	♦ AQ6	
HCP: 20	♣ KQ52	

---

<b>Board: 415</b>	♠ K982	You bid first.
Dealer: South	♥ T54	West (LHO) bids 3♣ if possible.
Vul: N-S	♦ AQ54	
HCP: 13	♣ A3	

---

<b>Board: 416</b>	♠ AKQ53	Partner bids first.
Dealer: North	♥ Q5	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 18+1	♣ A864	

---

<b>Board: 417</b>	♠ T6	Partner bids first.
Dealer: North	♥ 63	The opponents are silent.
Vul: None	♦ T65	
HCP: 1+2	♣ JT7643	

## Both hands (Answers Page)

### Board: 413

Dealer: South

Vul: Both

North HCP: 6+2

South HCP: 13

Contract: 2 ♦ North

North:

♠ Q8

♥ Q43

♦ QT9754

♣ 83

South:

♠ J962

♥ KJ2

♦ K6

♣ KQ76

W N E S

Pass 1 ♦ Pass 1 ♣

Pass 2 ♦ All Pass

### Board: 414

Dealer: South

Vul: None

North HCP: 4

South HCP: 20

Contract: 2NT South

North:

♠ QT76

♥ Q432

♦ 542

♣ T9

South:

♠ A82

♥ AJ5

♦ AQ6

♣ KQ52

W N E S

All Pass 2NT

### Board: 415

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 13

Contract: 4 ♠ North

North:

♠ AJT75

♥ K83

♦ KJT

♣ J8

South:

♠ K982

♥ T54

♦ AQ54

♣ A3

W N E S

3 ♣ 3 ♠ Pass 1 ♦

Pass 4 ♠ All Pass

1. limit raise or better in !S

### Board: 416

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 18+1

Contract: 6 ♠ South

North:

♠ 874

♥ K9872

♦ A9

♣ KQ3

South:

♠ AKQ53

♥ Q5

♦ K5

♣ A864

W N E S

Pass 1 ♥ Pass 2 ♠

Pass 4 ♠ Pass 4NT

Pass 5 ♦<sup>1</sup> Pass 6 ♠

All Pass

1. A=1/5 or 4/5

### Board: 417

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 1+2

Contract: 4 ♣ North

North:

♠ AK985

♥ AT4

♦ A3

♣ KQ5

South:

♠ T6

♥ 63

♦ T65

♣ JT7643

W N E S

Pass 2NT Pass 3 ♠<sup>1</sup>

Pass 4 ♣<sup>2</sup> All Pass

1. Minor Suit Transfers after 2NT

2. automat

<b>Board: 418</b>	♠ 9762	Partner bids first.
Dealer: South	♥ A9	The opponents are silent.
Vul: N-S	♦ T84	
HCP: 4	♣ 9653	

---

<b>Board: 419</b>	♠ Q94	You bid first.
Dealer: North	♥ Q8532	East (LHO) bids 1 ♠ if possible.
Vul: E-W	♦ A8	
HCP: 14+1	♣ AQ5	

---

<b>Board: 420</b>	♠ KQT9	Partner bids first.
Dealer: South	♥ T983	The opponents are silent.
Vul: Both	♦ QJ9	
HCP: 11	♣ K3	

---

<b>Board: 421</b>	♠ K6	You bid first.
Dealer: North	♥ JT962	The opponents are silent.
Vul: N-S	♦ AQ6	
HCP: 13+1	♣ K84	

---

<b>Board: 422</b>	♠ QJ8432	Partner bids first.
Dealer: South	♥ A98	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 10+2	♣ T6	

## Both hands (Answers Page)

### Board: 418

Dealer: South

Vul: N-S

North HCP: 4

South HCP: 21+1

Contract: 2NT South

North:

♠ 9762

♥ A9

♦ T84

♣ 9653

South:

♠ AK

♥ QT5

♦ K63

♣ AKQ84

W	N	E	S
			2NT

All Pass

### Board: 419

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8+1

Contract: 2♥ North

North:

♠ Q94

♥ Q8532

♦ A8

♣ AQ5

South:

♠ 76

♥ AK

♦ J7654

♣ T943

W	N	E	S
	1♥	1♠	2♦ <sup>1</sup>

Pass 2♥ All Pass

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

### Board: 420

Dealer: South

Vul: Both

North HCP: 11

South HCP: 15+1

Contract: 4♥ North

North:

♠ KQT9

♥ T983

♦ QJ9

♣ K3

South:

♠ 52

♥ AQJ74

♦ A74

♣ A76

W	N	E	S
			1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 421

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 6+2

Contract: 1NT North

North:

♠ K6

♥ JT962

♦ AQ6

♣ K84

South:

♠ QT32

♥ 8

♦ KJ8543

♣ T5

W	N	E	S
	1♥	Pass	1♠

Pass 1NT All Pass

### Board: 422

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 16+1

Contract: 4♠ North

North:

♠ QJ8432

♥ A98

♦ K3

♣ T6

South:

♠ 65

♥ K72

♦ AQJ65

♣ AQ3

W	N	E	S
			1NT

Pass 2♥ Pass 2♠

Pass 4♠ All Pass

<b>Board: 418</b>	♠ AK	You bid first.
Dealer: South	♥ QT5	The opponents are silent.
Vul: N-S	♦ K63	
HCP: 21+1	♣ AKQ84	

---

<b>Board: 419</b>	♠ 76	Partner bids first.
Dealer: North	♥ AK	East (RHO) bids 1 ♠ if possible.
Vul: E-W	♦ J7654	
HCP: 8+1	♣ T943	

---

<b>Board: 420</b>	♠ 52	You bid first.
Dealer: South	♥ AQJ74	The opponents are silent.
Vul: Both	♦ A74	
HCP: 15+1	♣ A76	

---

<b>Board: 421</b>	♠ QT32	Partner bids first.
Dealer: North	♥ 8	The opponents are silent.
Vul: N-S	♦ KJ8543	
HCP: 6+2	♣ T5	

---

<b>Board: 422</b>	♠ 65	You bid first.
Dealer: South	♥ K72	The opponents are silent.
Vul: E-W	♦ AQJ65	
HCP: 16+1	♣ AQ3	

## Both hands (Answers Page)

### Board: 418

Dealer: South

Vul: N-S

North HCP: 4

South HCP: 21+1

Contract: 2NT South

North:

♠ 9762

♥ A9

♦ T84

♣ 9653

South:

♠ AK

♥ QT5

♦ K63

♣ AKQ84

W	N	E	S
			2NT

All Pass

### Board: 419

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8+1

Contract: 2♥ North

North:

♠ Q94

♥ Q8532

♦ A8

♣ AQ5

South:

♠ 76

♥ AK

♦ J7654

♣ T943

W	N	E	S
	1♥	1♠	2♦ <sup>1</sup>

Pass 2♥ All Pass

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

### Board: 420

Dealer: South

Vul: Both

North HCP: 11

South HCP: 15+1

Contract: 4♥ North

North:

♠ KQT9

♥ T983

♦ QJ9

♣ K3

South:

♠ 52

♥ AQJ74

♦ A74

♣ A76

W	N	E	S
			1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 421

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 6+2

Contract: 1NT North

North:

♠ K6

♥ JT962

♦ AQ6

♣ K84

South:

♠ QT32

♥ 8

♦ KJ8543

♣ T5

W	N	E	S
	1♥	Pass	1♠

Pass 1NT All Pass

### Board: 422

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 16+1

Contract: 4♠ North

North:

♠ QJ8432

♥ A98

♦ K3

♣ T6

South:

♠ 65

♥ K72

♦ AQJ65

♣ AQ3

W	N	E	S
			1NT

Pass 2♥ Pass 2♠

Pass 4♠ All Pass



**Board: 423**

♠ AKJ2

You bid first.

Dealer: North

♥ AJ6

The opponents are silent.

Vul: Both

♦ J6

HCP: 14

♣ T764

**Board: 424**

♠ QJ42

Partner bids first.

Dealer: South

♥ J984

West (RHO) bids 3 ♦ if possible.

Vul: None

♦ 72

HCP: 5

♣ J82

**Board: 425**

♠ KT4

You bid first.

Dealer: North

♥ Q9863

The opponents are silent.

Vul: E-W

♦ AK

HCP: 16+1

♣ AT3

**Board: 426**

♠ 54

Partner bids first.

Dealer: South

♥ J986

The opponents are silent.

Vul: Both

♦ AQ5

HCP: 11

♣ KJ53

## Both hands (Answers Page)

### Board: 423

Dealer: North

Vul: Both

North HCP: 14

South HCP: 19+4

Contract: 7♣ South

North:

♠ AKJ2

♥ AJ6

♦ J6

♣ T764

South:

♠ -

♥ Q

♦ AKT954

♣ AKQJ95

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♣

Pass 4♥ Pass 4NT

Pass 5♥<sup>2</sup> Pass 5NT<sup>3</sup>

Pass 6♦<sup>4</sup> Pass 7♣

All Pass

1. Inverted minors

2. A=2/5 or 5/5, Q(C)=0

3. King ask by 5NT

4. K=1

### Board: 424

Dealer: South

Vul: None

North HCP: 5

South HCP: 22+1

Contract: 3NT South

North:

♠ QJ42

♥ J984

♦ 72

♣ J82

South:

♠ AK6

♥ K32

♦ K4

♣ AKQ65

W N E S

2♣<sup>1</sup>

3♦ X Pass 3NT

All Pass

1. strong

### Board: 425

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 15+1

Contract: 3NT South

North:

♠ KT4

♥ Q9863

♦ AK

♣ AT3

South:

♠ A8

♥ KT

♦ Q964

♣ KQJ84

W N E S

1NT Pass 3NT

All Pass

### Board: 426

Dealer: South

Vul: Both

North HCP: 11

South HCP: 18

Contract: 3NT North

North:

♠ 54

♥ J986

♦ AQ5

♣ KJ53

South:

♠ AKT7

♥ A75

♦ KT4

♣ AT6

W N E S

1♣

Pass 1♥ Pass 2NT

Pass 3NT All Pass

<b>Board: 423</b>	♠ -	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: Both	♦ AKT954	
HCP: 19+4	♣ AKQJ95	

---

<b>Board: 424</b>	♠ AK6	You bid first.
Dealer: South	♥ K32	West (LHO) bids 3 ♦ if possible.
Vul: None	♦ K4	
HCP: 22+1	♣ AKQ65	

---

<b>Board: 425</b>	♠ A8	Partner bids first.
Dealer: North	♥ KT	The opponents are silent.
Vul: E-W	♦ Q964	
HCP: 15+1	♣ KQJ84	

---

<b>Board: 426</b>	♠ AKT7	You bid first.
Dealer: South	♥ A75	The opponents are silent.
Vul: Both	♦ KT4	
HCP: 18	♣ AT6	

## Both hands (Answers Page)

### Board: 423

Dealer: North

Vul: Both

North HCP: 14

South HCP: 19+4

Contract: 7♣ South

North:

♠ AKJ2

♥ AJ6

♦ J6

♣ T764

South:

♠ -

♥ Q

♦ AKT954

♣ AKQJ95

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♣

Pass 4♥ Pass 4NT

Pass 5♥<sup>2</sup> Pass 5NT<sup>3</sup>

Pass 6♦<sup>4</sup> Pass 7♣

All Pass

1. Inverted minors

2. A=2/5 or 5/5, Q(C)=0

3. King ask by 5NT

4. K=1

### Board: 424

Dealer: South

Vul: None

North HCP: 5

South HCP: 22+1

Contract: 3NT South

North:

♠ QJ42

♥ J984

♦ 72

♣ J82

South:

♠ AK6

♥ K32

♦ K4

♣ AKQ65

W N E S

2♣<sup>1</sup>

3♦ X Pass 3NT

All Pass

1. strong

### Board: 425

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 15+1

Contract: 3NT South

North:

♠ KT4

♥ Q9863

♦ AK

♣ AT3

South:

♠ A8

♥ KT

♦ Q964

♣ KQJ84

W N E S

1NT Pass 3NT

All Pass

### Board: 426

Dealer: South

Vul: Both

North HCP: 11

South HCP: 18

Contract: 3NT North

North:

♠ 54

♥ J986

♦ AQ5

♣ KJ53

South:

♠ AKT7

♥ A75

♦ KT4

♣ AT6

W N E S

1♣

Pass 1♥ Pass 2NT

Pass 3NT All Pass

<b>Board: 427</b>	♠ KQT98	You bid first.
Dealer: North	♥ AK5	The opponents are silent.
Vul: None	♦ 965	
HCP: 12+1	♣ 96	

---

<b>Board: 428</b>	♠ AKJ842	Partner bids first.
Dealer: South	♥ J52	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 12+2	♣ J97	

---

<b>Board: 429</b>	♠ AK	You bid first.
Dealer: North	♥ AT8	The opponents are silent.
Vul: Both	♦ AKQT5	
HCP: 20+1	♣ 986	

---

<b>Board: 430</b>	♠ 94	RHO opens the bidding 1NT.
Dealer: West	♥ 7642	You bid next.
Vul: None	♦ Q64	
HCP: 7	♣ KQ72	

---

<b>Board: 431</b>	♠ KQ653	You bid first.
Dealer: North	♥ AK8	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 20+1	♣ AJ2	

## Both hands (Answers Page)

### Board: 427

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 10+1

Contract: 2 ♠ South

North:

♠ KQT98

♥ AK5

♦ 965

♣ 96

South:

♠ 43

♥ QT764

♦ AT8

♣ KJ4

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 428

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ AKJ842

♥ J52

♦ Q

♣ J97

South:

♠ Q76

♥ A8

♦ KT965

♣ AK3

W N E S

1NT

Pass 4 ♥<sup>1</sup> Pass 4 ♠

All Pass

1. Texas

### Board: 429

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 7+1

Contract: 3NT South

North:

♠ AK

♥ AT8

♦ AKQT5

♣ 986

South:

♠ J963

♥ 5

♦ J9642

♣ KQ4

W N E S

2NT Pass 3 ♣<sup>1</sup>

Pass 3 ♦ Pass 3NT

All Pass

1. Stayman

### Board: 430

Dealer: West

Vul: None

North HCP: 7

South HCP: 12+2

Contract: 3 ♠ North

North:

♠ 94

♥ 7642

♦ Q64

♣ KQ72

South:

♠ KJT732

♥ K9

♦ JT2

♣ A3

W N E S

1NT Pass Pass 2 ♣<sup>1</sup>

Pass 2 ♦<sup>2</sup> Pass 2 ♠

Pass 3 ♠ All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 431

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 10

Contract: 6 ♠ South

North:

♠ KQ653

♥ AK8

♦ K7

♣ AJ2

South:

♠ AT72

♥ Q943

♦ A32

♣ 85

W N E S

2NT Pass 3 ♣<sup>1</sup>

Pass 3 ♠ Pass 4 ♥

Pass 5 ♠ Pass 6 ♠

All Pass

1. Stayman

<b>Board: 427</b>	♠ 43	Partner bids first.
Dealer: North	♥ QT764	The opponents are silent.
Vul: None	♦ AT8	
HCP: 10+1	♣ KJ4	

---

<b>Board: 428</b>	♠ Q76	You bid first.
Dealer: South	♥ A8	The opponents are silent.
Vul: N-S	♦ KT965	
HCP: 16+1	♣ AK3	

---

<b>Board: 429</b>	♠ J963	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ J9642	
HCP: 7+1	♣ KQ4	

---

<b>Board: 430</b>	♠ KJT732	LHO opens the bidding 1NT.
Dealer: West	♥ K9	Partner bids next.
Vul: None	♦ JT2	
HCP: 12+2	♣ A3	

---

<b>Board: 431</b>	♠ AT72	Partner bids first.
Dealer: North	♥ Q943	The opponents are silent.
Vul: N-S	♦ A32	
HCP: 10	♣ 85	

## Both hands (Answers Page)

### Board: 427

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 10+1

Contract: 2 ♠ South

North:

♠ KQT98

♥ AK5

♦ 965

♣ 96

South:

♠ 43

♥ QT764

♦ AT8

♣ KJ4

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 428

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ AKJ842

♥ J52

♦ Q

♣ J97

South:

♠ Q76

♥ A8

♦ KT965

♣ AK3

W N E S

1NT

Pass 4 ♥<sup>1</sup> Pass 4 ♠

All Pass

1. Texas

### Board: 429

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 7+1

Contract: 3NT South

North:

♠ AK

♥ AT8

♦ AKQT5

♣ 986

South:

♠ J963

♥ 5

♦ J9642

♣ KQ4

W N E S

2NT Pass 3 ♣<sup>1</sup>

Pass 3 ♦ Pass 3NT

All Pass

1. Stayman

### Board: 430

Dealer: West

Vul: None

North HCP: 7

South HCP: 12+2

Contract: 3 ♠ North

North:

♠ 94

♥ 7642

♦ Q64

♣ KQ72

South:

♠ KJT732

♥ K9

♦ JT2

♣ A3

W N E S

1NT Pass Pass 2 ♣<sup>1</sup>

Pass 2 ♦<sup>2</sup> Pass 2 ♠

Pass 3 ♠ All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 431

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 10

Contract: 6 ♠ South

North:

♠ KQ653

♥ AK8

♦ K7

♣ AJ2

South:

♠ AT72

♥ Q943

♦ A32

♣ 85

W N E S

2NT Pass 3 ♣<sup>1</sup>

Pass 3 ♠ Pass 4 ♥

Pass 5 ♠ Pass 6 ♠

All Pass

1. Stayman



<b>Board: 432</b>	♠ 8654	Partner bids first.
Dealer: South	♥ T8	The opponents are silent.
Vul: E-W	♦ T32	
HCP: 3	♣ KT73	

---

<b>Board: 433</b>	♠ AK93	You bid first.
Dealer: North	♥ KQ74	The opponents are silent.
Vul: None	♦ KT5	
HCP: 22	♣ AK	

---

<b>Board: 434</b>	♠ 63	Partner bids first.
Dealer: South	♥ Q865	The opponents are silent.
Vul: N-S	♦ 9542	
HCP: 4	♣ QT2	

---

<b>Board: 435</b>	♠ AQT93	You bid first.
Dealer: North	♥ K43	West (RHO) bids 3 ♦ if possible.
Vul: E-W	♦ K75	
HCP: 14+1	♣ Q8	

## Both hands (Answers Page)

### Board: 432

Dealer: South

Vul: E-W

North HCP: 3

South HCP: 21

Contract: 2NT South

North:

♠ 8654

♥ T8

♦ T32

♣ KT73

South:

♠ AK72

♥ QJ7

♦ KQJ6

♣ AJ

W	N	E	S
			2NT

All Pass

### Board: 433

Dealer: North

Vul: None

North HCP: 22

South HCP: 5

Contract: 4♥ South

North:

♠ AK93

♥ KQ74

♦ KT5

♣ AK

South:

♠ T2

♥ A632

♦ J943

♣ 962

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

1. strong
2. waiting
3. Stayman

### Board: 434

Dealer: South

Vul: N-S

North HCP: 4

South HCP: 23

Contract: 4♥ North

North:

♠ 63

♥ Q865

♦ 9542

♣ QT2

South:

♠ AKQ

♥ AKT2

♦ KT8

♣ A63

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

1. strong
2. waiting
3. Stayman

### Board: 435

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 7

Contract: 3♠ North

North:

♠ AQT93

♥ K43

♦ K75

♣ Q8

South:

♠ K652

♥ J952

♦ T84

♣ K4

W	N	E	S
	1♠	Pass	2♠
3♦	3♠	All Pass	

<b>Board: 432</b>	♠ AK72	You bid first.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: E-W	♦ KQJ6	
HCP: 21	♣ AJ	

---

<b>Board: 433</b>	♠ T2	Partner bids first.
Dealer: North	♥ A632	The opponents are silent.
Vul: None	♦ J943	
HCP: 5	♣ 962	

---

<b>Board: 434</b>	♠ AKQ	You bid first.
Dealer: South	♥ AKT2	The opponents are silent.
Vul: N-S	♦ KT8	
HCP: 23	♣ A63	

---

<b>Board: 435</b>	♠ K652	Partner bids first.
Dealer: North	♥ J952	West (LHO) bids 3♦ if possible.
Vul: E-W	♦ T84	
HCP: 7	♣ K4	

## Both hands (Answers Page)

### Board: 432

Dealer: South

Vul: E-W

North HCP: 3

South HCP: 21

Contract: 2NT South

North:

♠ 8654

♥ T8

♦ T32

♣ KT73

South:

♠ AK72

♥ QJ7

♦ KQJ6

♣ AJ

W	N	E	S
			2NT

All Pass

### Board: 433

Dealer: North

Vul: None

North HCP: 22

South HCP: 5

Contract: 4♥ South

North:

♠ AK93

♥ KQ74

♦ KT5

♣ AK

South:

♠ T2

♥ A632

♦ J943

♣ 962

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

1. strong
2. waiting
3. Stayman

### Board: 434

Dealer: South

Vul: N-S

North HCP: 4

South HCP: 23

Contract: 4♥ North

North:

♠ 63

♥ Q865

♦ 9542

♣ QT2

South:

♠ AKQ

♥ AKT2

♦ KT8

♣ A63

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

1. strong
2. waiting
3. Stayman

### Board: 435

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 7

Contract: 3♠ North

North:

♠ AQT93

♥ K43

♦ K75

♣ Q8

South:

♠ K652

♥ J952

♦ T84

♣ K4

W	N	E	S
	1♠	Pass	2♠
3♦	3♠	All Pass	

<b>Board: 436</b>	♠ A64	Partner bids first.
Dealer: South	♥ T94	The opponents are silent.
Vul: Both	♦ J6	
HCP: 7+1	♣ QT873	

---

<b>Board: 437</b>	♠ AT	You bid first.
Dealer: North	♥ Q82	The opponents are silent.
Vul: N-S	♦ AQT	
HCP: 16+1	♣ AT853	

---

<b>Board: 438</b>	♠ J2	Partner bids first.
Dealer: South	♥ 863	The opponents are silent.
Vul: E-W	♦ T75	
HCP: 1+1	♣ 98742	

---

<b>Board: 439</b>	♠ AKJ87	You bid first.
Dealer: North	♥ QT4	The opponents are silent.
Vul: Both	♦ AK	
HCP: 21+1	♣ AT8	

---

<b>Board: 440</b>	♠ 96532	Partner bids first.
Dealer: South	♥ K52	The opponents are silent.
Vul: None	♦ 7652	
HCP: 7+1	♣ A	

## Both hands (Answers Page)

### Board: 436

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 15+1

Contract: 2NT North

North:

♠ A64

♥ T94

♦ J6

♣ QT873

South:

♠ Q52

♥ Q2

♦ AKT43

♣ A94

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 437

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 7+2

Contract: 3♦ North

North:

♠ AT

♥ Q82

♦ AQT

♣ AT853

South:

♠ 98

♥ A3

♦ J98754

♣ Q64

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

1. 1N-3C transfer to diamonds  
2. automat

### Board: 438

Dealer: South

Vul: E-W

North HCP: 1+1

South HCP: 21

Contract: 2NT South

North:

♠ J2

♥ 863

♦ T75

♣ 98742

South:

♠ AQ94

♥ A92

♦ KJ92

♣ AK

W	N	E	S
			2NT
All Pass			

### Board: 439

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 12+2

Contract: 6♠ South

North:

♠ AKJ87

♥ QT4

♦ AK

♣ AT8

South:

♠ QT4

♥ A92

♦ 3

♣ KQJ753

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>
Pass	3NT	Pass	6♠
All Pass			

1. forcing 1NT

### Board: 440

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 20

Contract: 4♠ South

North:

♠ 96532

♥ K52

♦ 7652

♣ A

South:

♠ AKQ

♥ AT3

♦ KQ4

♣ Q874

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

<b>Board: 436</b>	♠ Q52	You bid first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: Both	♦ AKT43	
HCP: 15+1	♣ A94	

---

<b>Board: 437</b>	♠ 98	Partner bids first.
Dealer: North	♥ A3	The opponents are silent.
Vul: N-S	♦ J98754	
HCP: 7+2	♣ Q64	

---

<b>Board: 438</b>	♠ AQ94	You bid first.
Dealer: South	♥ A92	The opponents are silent.
Vul: E-W	♦ KJ92	
HCP: 21	♣ AK	

---

<b>Board: 439</b>	♠ QT4	Partner bids first.
Dealer: North	♥ A92	The opponents are silent.
Vul: Both	♦ 3	
HCP: 12+2	♣ KQJ753	

---

<b>Board: 440</b>	♠ AKQ	You bid first.
Dealer: South	♥ AT3	The opponents are silent.
Vul: None	♦ KQ4	
HCP: 20	♣ Q874	

## Both hands (Answers Page)

### Board: 436

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 15+1

Contract: 2NT North

North:

♠ A64

♥ T94

♦ J6

♣ QT873

South:

♠ Q52

♥ Q2

♦ AKT43

♣ A94

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 437

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 7+2

Contract: 3♦ North

North:

♠ AT

♥ Q82

♦ AQT

♣ AT853

South:

♠ 98

♥ A3

♦ J98754

♣ Q64

W	N	E	S
	1NT	Pass	3♣ <sup>1</sup>

Pass	3♦ <sup>2</sup>	All Pass	
------	-----------------	----------	--

1. 1N-3C transfer to diamonds

2. automat

### Board: 438

Dealer: South

Vul: E-W

North HCP: 1+1

South HCP: 21

Contract: 2NT South

North:

♠ J2

♥ 863

♦ T75

♣ 98742

South:

♠ AQ94

♥ A92

♦ KJ92

♣ AK

W	N	E	S
			2NT

All Pass

### Board: 439

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 12+2

Contract: 6♠ South

North:

♠ AKJ87

♥ QT4

♦ AK

♣ AT8

South:

♠ QT4

♥ A92

♦ 3

♣ KQJ753

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>

Pass	3NT	Pass	6♠
------	-----	------	----

All Pass

1. forcing 1NT

### Board: 440

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 20

Contract: 4♠ South

North:

♠ 96532

♥ K52

♦ 7652

♣ A

South:

♠ AKQ

♥ AT3

♦ KQ4

♣ Q874

W	N	E	S
			2NT

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

Pass	3NT	Pass	4♠
------	-----	------	----

All Pass



<b>Board: 441</b>	♠ AJ5	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: E-W	♦ AKQ4	
HCP: 20	♣ 9642	

---

<b>Board: 442</b>	♠ J98	Partner bids first.
Dealer: South	♥ 98653	The opponents are silent.
Vul: Both	♦ 76	
HCP: 3+1	♣ Q85	

---

<b>Board: 443</b>	♠ J52	You bid first.
Dealer: North	♥ AK6	The opponents are silent.
Vul: None	♦ AQT5	
HCP: 21	♣ AK6	

---

<b>Board: 444</b>	♠ KJT7	You bid first.
Dealer: North	♥ A6	The opponents are silent.
Vul: N-S	♦ AJ2	
HCP: 18	♣ KQ83	

## Both hands (Answers Page)

### Board: 441

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 9

Contract: 3NT South

North:

♠ AJ5

♥ AQ

♦ AKQ4

♣ 9642

South:

♠ Q4

♥ J43

♦ J932

♣ AJ85

W	N	E	S
	2NT	Pass	3NT
All Pass			

### Board: 442

Dealer: South

Vul: Both

North HCP: 3+1

South HCP: 22+1

Contract: 4♥ South

North:

♠ J98

♥ 98653

♦ 76

♣ Q85

South:

♠ T7

♥ AQJ

♦ AKJ

♣ AKT62

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

1. strong  
2. waiting

### Board: 443

Dealer: North

Vul: None

North HCP: 21

South HCP: 9+1

Contract: 6♠ North

North:

♠ J52

♥ AK6

♦ AQT5

♣ AK6

South:

♠ AQT98

♥ Q932

♦ -

♣ J742

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

1. Stayman  
2. SMOLEN  
3. A=1/5 or 4/5

### Board: 444

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 12

Contract: 4♠ North

North:

♠ KJT7

♥ A6

♦ AJ2

♣ KQ83

South:

♠ AQ43

♥ T3

♦ Q863

♣ AT7

W	N	E	S
	1♣	Pass	1♠
Pass	4♠	All Pass	

<b>Board: 441</b>	♠ Q4	Partner bids first.
Dealer: North	♥ J43	The opponents are silent.
Vul: E-W	♦ J932	
HCP: 9	♣ AJ85	

---

<b>Board: 442</b>	♠ T7	You bid first.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: Both	♦ AKJ	
HCP: 22+1	♣ AKT62	

---

<b>Board: 443</b>	♠ AQT98	Partner bids first.
Dealer: North	♥ Q932	The opponents are silent.
Vul: None	♦ -	
HCP: 9+1	♣ J742	

---

<b>Board: 444</b>	♠ AQ43	Partner bids first.
Dealer: North	♥ T3	The opponents are silent.
Vul: N-S	♦ Q863	
HCP: 12	♣ AT7	

## Both hands (Answers Page)

### Board: 441

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 9

Contract: 3NT South

North:

♠ AJ5

♥ AQ

♦ AKQ4

♣ 9642

South:

♠ Q4

♥ J43

♦ J932

♣ AJ85

W	N	E	S
	2NT	Pass	3NT
All Pass			

### Board: 442

Dealer: South

Vul: Both

North HCP: 3+1

South HCP: 22+1

Contract: 4♥ South

North:

♠ J98

♥ 98653

♦ 76

♣ Q85

South:

♠ T7

♥ AQJ

♦ AKJ

♣ AKT62

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

1. strong  
2. waiting

### Board: 443

Dealer: North

Vul: None

North HCP: 21

South HCP: 9+1

Contract: 6♠ North

North:

♠ J52

♥ AK6

♦ AQT5

♣ AK6

South:

♠ AQT98

♥ Q932

♦ -

♣ J742

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

1. Stayman  
2. SMOLEN  
3. A=1/5 or 4/5

### Board: 444

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 12

Contract: 4♠ North

North:

♠ KJT7

♥ A6

♦ AJ2

♣ KQ83

South:

♠ AQ43

♥ T3

♦ Q863

♣ AT7

W	N	E	S
	1♣	Pass	1♠
Pass	4♠	All Pass	

<b>Board: 445</b>	♠ 943	You bid first.
Dealer: North	♥ AKQ5	The opponents are silent.
Vul: Both	♦ Q8	
HCP: 16	♣ AJ86	

---

<b>Board: 446</b>	♠ Q984	Partner bids first.
Dealer: South	♥ AT2	The opponents are silent.
Vul: None	♦ JT8	
HCP: 8	♣ J53	

---

<b>Board: 447</b>	♠ 8642	Partner bids first.
Dealer: South	♥ A76	The opponents are silent.
Vul: N-S	♦ Q65	
HCP: 12	♣ AQ6	

---

<b>Board: 448</b>	♠ KT9	You bid first.
Dealer: North	♥ A7	East (LHO) bids 1NT if possible.
Vul: E-W	♦ QJ752	
HCP: 18+1	♣ AKJ	

---

<b>Board: 449</b>	♠ T9	You bid first.
Dealer: North	♥ QJ863	East (LHO) bids 1 ♠ if possible.
Vul: None	♦ AQ5	
HCP: 14+1	♣ AJ8	

## Both hands (Answers Page)

### Board: 445

Dealer: North

Vul: Both

North HCP: 16

South HCP: 12+2

Contract: 4 ♠ North

North:

♠ 943

♥ AKQ5

♦ Q8

♣ AJ86

South:

♠ AKQJ8

♥ J9

♦ JT973

♣ 4

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

### Board: 446

Dealer: South

Vul: None

North HCP: 8

South HCP: 20+1

Contract: 3NT North

North:

♠ Q984

♥ AT2

♦ JT8

♣ J53

South:

♠ AKJ

♥ Q93

♦ AQ965

♣ AT

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

1. Stayman

### Board: 447

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 4 ♠ North

North:

♠ 8642

♥ A76

♦ Q65

♣ AQ6

South:

♠ AKT5

♥ JT83

♦ A7

♣ T83

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

### Board: 448

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 3+1

Contract: 2♥ South

North:

♠ KT9

♥ A7

♦ QJ752

♣ AKJ

South:

♠ 842

♥ T9864

♦ KT3

♣ 43

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

### Board: 449

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 11

Contract: 4♥ North

North:

♠ T9

♥ QJ863

♦ AQ5

♣ AJ8

South:

♠ QJ62

♥ AT5

♦ J864

♣ KT

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

1. limit raise or better in !H

<b>Board: 445</b>	♠ AKQJ8	Partner bids first.
Dealer: North	♥ J9	The opponents are silent.
Vul: Both	♦ JT973	
HCP: 12+2	♣ 4	

---

<b>Board: 446</b>	♠ AKJ	You bid first.
Dealer: South	♥ Q93	The opponents are silent.
Vul: None	♦ AQ965	
HCP: 20+1	♣ AT	

---

<b>Board: 447</b>	♠ AKT5	You bid first.
Dealer: South	♥ JT83	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 12	♣ T83	

---

<b>Board: 448</b>	♠ 842	Partner bids first.
Dealer: North	♥ T9864	East (RHO) bids 1NT if possible.
Vul: E-W	♦ KT3	
HCP: 3+1	♣ 43	

---

<b>Board: 449</b>	♠ QJ62	Partner bids first.
Dealer: North	♥ AT5	East (RHO) bids 1 ♠ if possible.
Vul: None	♦ J864	
HCP: 11	♣ KT	

## Both hands (Answers Page)

### Board: 445

Dealer: North

Vul: Both

North HCP: 16

South HCP: 12+2

Contract: 4 ♠ North

North:

♠ 943

♥ AKQ5

♦ Q8

♣ AJ86

South:

♠ AKQJ8

♥ J9

♦ JT973

♣ 4

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

### Board: 446

Dealer: South

Vul: None

North HCP: 8

South HCP: 20+1

Contract: 3NT North

North:

♠ Q984

♥ AT2

♦ JT8

♣ J53

South:

♠ AKJ

♥ Q93

♦ AQ965

♣ AT

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

1. Stayman

### Board: 447

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 4 ♠ North

North:

♠ 8642

♥ A76

♦ Q65

♣ AQ6

South:

♠ AKT5

♥ JT83

♦ A7

♣ T83

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

### Board: 448

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 3+1

Contract: 2♥ South

North:

♠ KT9

♥ A7

♦ QJ752

♣ AKJ

South:

♠ 842

♥ T9864

♦ KT3

♣ 43

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

### Board: 449

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 11

Contract: 4♥ North

North:

♠ T9

♥ QJ863

♦ AQ5

♣ AJ8

South:

♠ QJ62

♥ AT5

♦ J864

♣ KT

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

1. limit raise or better in !H



<b>Board: 450</b>	♠ K98	Partner bids first.
Dealer: South	♥ 87	East (LHO) bids 1♥ if possible.
Vul: N-S	♦ J82	
HCP: 4+1	♣ T9743	

---

<b>Board: 451</b>	♠ K843	You bid first.
Dealer: North	♥ AKQ9	The opponents are silent.
Vul: E-W	♦ KQ3	
HCP: 21	♣ A5	

---

<b>Board: 452</b>	♠ T53	Partner bids first.
Dealer: South	♥ JT	The opponents are silent.
Vul: Both	♦ Q7642	
HCP: 3+1	♣ 875	

---

<b>Board: 453</b>	♠ KQ82	You bid first.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: N-S	♦ AJ9	
HCP: 20	♣ KQ2	

---

<b>Board: 454</b>	♠ A5	You bid first.
Dealer: North	♥ AK2	The opponents are silent.
Vul: E-W	♦ KQJ	
HCP: 22+1	♣ AJT73	

## Both hands (Answers Page)

### Board: 450

Dealer: South

Vul: N-S

North HCP: 4+1

South HCP: 18

Contract: 2♣ North

North:

♠ K98

♥ 87

♦ J82

♣ T9743

South:

♠ AT7

♥ A92

♦ K53

♣ AQJ6

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

### Board: 451

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 9

Contract: 4♥ South

North:

♠ K843

♥ AKQ9

♦ KQ3

♣ A5

South:

♠ JT

♥ J852

♦ A84

♣ QJ74

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

1. Stayman

### Board: 452

Dealer: South

Vul: Both

North HCP: 3+1

South HCP: 18

Contract: 1♦ South

North:

♠ T53

♥ JT

♦ Q7642

♣ 875

South:

♠ AK94

♥ AQ4

♦ AJT9

♣ 96

W	N	E	S
			1♦
All Pass			

### Board: 453

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 16

Contract: 6NT South

North:

♠ KQ82

♥ KQ3

♦ AJ9

♣ KQ2

South:

♠ AT6

♥ AJ94

♦ K5

♣ A974

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

1. Stayman

### Board: 454

Dealer: North

Vul: E-W

North HCP: 22+1

South HCP: 8+3

Contract: 4♥ South

North:

♠ A5

♥ AK2

♦ KQJ

♣ AJT73

South:

♠ K76

♥ QJT9863

♦ 43

♣ Q

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

1. strong

<b>Board: 450</b>	♠ AT7	You bid first.
Dealer: South	♥ A92	East (RHO) bids 1 ♥ if possible.
Vul: N-S	♦ K53	
HCP: 18	♣ AQJ6	

---

<b>Board: 451</b>	♠ JT	Partner bids first.
Dealer: North	♥ J852	The opponents are silent.
Vul: E-W	♦ A84	
HCP: 9	♣ QJ74	

---

<b>Board: 452</b>	♠ AK94	You bid first.
Dealer: South	♥ AQ4	The opponents are silent.
Vul: Both	♦ AJT9	
HCP: 18	♣ 96	

---

<b>Board: 453</b>	♠ AT6	Partner bids first.
Dealer: North	♥ AJ94	The opponents are silent.
Vul: N-S	♦ K5	
HCP: 16	♣ A974	

---

<b>Board: 454</b>	♠ K76	Partner bids first.
Dealer: North	♥ QJT9863	The opponents are silent.
Vul: E-W	♦ 43	
HCP: 8+3	♣ Q	

## Both hands (Answers Page)

### Board: 450

Dealer: South

Vul: N-S

North HCP: 4+1

South HCP: 18

Contract: 2♣ North

North:

♠ K98

♥ 87

♦ J82

♣ T9743

South:

♠ AT7

♥ A92

♦ K53

♣ AQJ6

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

### Board: 451

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 9

Contract: 4♥ South

North:

♠ K843

♥ AKQ9

♦ KQ3

♣ A5

South:

♠ JT

♥ J852

♦ A84

♣ QJ74

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

1. Stayman

### Board: 452

Dealer: South

Vul: Both

North HCP: 3+1

South HCP: 18

Contract: 1♦ South

North:

♠ T53

♥ JT

♦ Q7642

♣ 875

South:

♠ AK94

♥ AQ4

♦ AJT9

♣ 96

W	N	E	S
			1♦
All Pass			

### Board: 453

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 16

Contract: 6NT South

North:

♠ KQ82

♥ KQ3

♦ AJ9

♣ KQ2

South:

♠ AT6

♥ AJ94

♦ K5

♣ A974

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

1. Stayman

### Board: 454

Dealer: North

Vul: E-W

North HCP: 22+1

South HCP: 8+3

Contract: 4♥ South

North:

♠ A5

♥ AK2

♦ KQJ

♣ AJT73

South:

♠ K76

♥ QJT9863

♦ 43

♣ Q

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

1. strong

<b>Board: 455</b>	♠ 72	You bid first.
Dealer: North	♥ AQT	The opponents are silent.
Vul: Both	♦ AKQ85	
HCP: 22+1	♣ AK4	

---

<b>Board: 456</b>	♠ AT75	You bid first.
Dealer: North	♥ KJ42	The opponents are silent.
Vul: None	♦ K6	
HCP: 12	♣ JT8	

---

<b>Board: 457</b>	♠ KJ8	You bid first.
Dealer: North	♥ KQ732	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 12+1	♣ 754	

---

<b>Board: 458</b>	♠ T53	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: Both	♦ QT74	
HCP: 8+1	♣ AQ983	

## Both hands (Answers Page)

### Board: 455

Dealer: North

Vul: Both

North HCP: 22+1

South HCP: 2

Contract: 2NT North

North:

♠ 72

♥ AQT

♦ AKQ85

♣ AK4

South:

♠ J854

♥ 753

♦ 932

♣ J62

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

Pass	2NT	All Pass
------	-----	----------

1. strong

2. waiting

### Board: 456

Dealer: North

Vul: None

North HCP: 12

South HCP: 13

Contract: 4 ♠ South

North:

♠ AT75

♥ KJ42

♦ K6

♣ JT8

South:

♠ Q642

♥ AT3

♦ 984

♣ AK5

W	N	E	S
	1 ♣	Pass	1 ♠

Pass	2 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

### Board: 457

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 19

Contract: 6 ♥ South

North:

♠ KJ8

♥ KQ732

♦ K7

♣ 754

South:

♠ A3

♥ AJ4

♦ AQT6

♣ KJT6

W	N	E	S
	1 ♥	Pass	2 ♣

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

Pass	4 ♥	Pass	4NT
------	-----	------	-----

Pass	5 ♦ <sup>1</sup>	Pass	5 ♠
------	------------------	------	-----

Pass	6 ♦ <sup>2</sup>	Pass	6 ♥
------	------------------	------	-----

All Pass

1. A=1/5 or 4/5

2. !H queen and !D king

### Board: 458

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 21+1

Contract: 3NT North

North:

♠ T53

♥ 9

♦ QT74

♣ AQ983

South:

♠ AKQ

♥ AT4

♦ KJ952

♣ KJ

W	N	E	S
			2NT

Pass	3NT	All Pass
------	-----	----------

<b>Board: 455</b>	♠ J854	Partner bids first.
Dealer: North	♥ 753	The opponents are silent.
Vul: Both	♦ 932	
HCP: 2	♣ J62	

---

<b>Board: 456</b>	♠ Q642	Partner bids first.
Dealer: North	♥ AT3	The opponents are silent.
Vul: None	♦ 984	
HCP: 13	♣ AK5	

---

<b>Board: 457</b>	♠ A3	Partner bids first.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: E-W	♦ AQT6	
HCP: 19	♣ KJT6	

---

<b>Board: 458</b>	♠ AKQ	You bid first.
Dealer: South	♥ AT4	The opponents are silent.
Vul: Both	♦ KJ952	
HCP: 21+1	♣ KJ	

## Both hands (Answers Page)

### Board: 455

Dealer: North

Vul: Both

North HCP: 22+1

South HCP: 2

Contract: 2NT North

North:

♠ 72

♥ AQT

♦ AKQ85

♣ AK4

South:

♠ J854

♥ 753

♦ 932

♣ J62

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

Pass	2NT	All Pass
------	-----	----------

1. strong

2. waiting

### Board: 456

Dealer: North

Vul: None

North HCP: 12

South HCP: 13

Contract: 4 ♠ South

North:

♠ AT75

♥ KJ42

♦ K6

♣ JT8

South:

♠ Q642

♥ AT3

♦ 984

♣ AK5

W	N	E	S
	1 ♣	Pass	1 ♠

Pass	2 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

### Board: 457

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 19

Contract: 6 ♥ South

North:

♠ KJ8

♥ KQ732

♦ K7

♣ 754

South:

♠ A3

♥ AJ4

♦ AQT6

♣ KJT6

W	N	E	S
	1 ♥	Pass	2 ♣

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

Pass	4 ♥	Pass	4NT
------	-----	------	-----

Pass	5 ♦ <sup>1</sup>	Pass	5 ♠
------	------------------	------	-----

Pass	6 ♦ <sup>2</sup>	Pass	6 ♥
------	------------------	------	-----

All Pass

1. A=1/5 or 4/5

2. !H queen and !D king

### Board: 458

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 21+1

Contract: 3NT North

North:

♠ T53

♥ 9

♦ QT74

♣ AQ983

South:

♠ AKQ

♥ AT4

♦ KJ952

♣ KJ

W	N	E	S
			2NT

Pass	3NT	All Pass
------	-----	----------



<b>Board: 459</b>	♠ 8	Partner bids first.
Dealer: South	♥ T8	East (LHO) bids 1 ♥ if possible.
Vul: None	♦ AKJ764	West (RHO) bids 3 ♥ if possible.
HCP: 11+2	♣ QJ87	

---

<b>Board: 460</b>	♠ KQ87	You bid first.
Dealer: North	♥ 98	The opponents are silent.
Vul: N-S	♦ Q865	
HCP: 14	♣ AK5	

---

<b>Board: 461</b>	♠ AKJ6	You bid first.
Dealer: North	♥ AK2	The opponents are silent.
Vul: Both	♦ K953	
HCP: 20	♣ Q3	

---

<b>Board: 462</b>	♠ 853	Partner bids first.
Dealer: South	♥ AT3	The opponents are silent.
Vul: None	♦ 763	
HCP: 4	♣ T985	

---

<b>Board: 463</b>	♠ JT4	You bid first.
Dealer: North	♥ A42	The opponents are silent.
Vul: N-S	♦ KT85	
HCP: 15	♣ AKT	

## Both hands (Answers Page)

### Board: 459

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 18

Contract: 5 ♦ South

North:

♠ 8

♥ T8

♦ AKJ764

♣ QJ87

South:

♠ AK75

♥ A5

♦ T32

♣ AKT9

W N E S

1 ♣

Pass 1 ♦ 1 ♥ X

3 ♥ 4 ♦ Pass 5 ♦

All Pass

### Board: 460

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 15+2

Contract: 3NT South

North:

♠ KQ87

♥ 98

♦ Q865

♣ AK5

South:

♠ A3

♥ KQ5

♦ K7

♣ QJT983

W N E S

1 ♦ Pass 2 ♣

Pass 2 ♦ Pass 3 ♣

Pass 3 ♠ Pass 3NT

All Pass

### Board: 461

Dealer: North

Vul: Both

North HCP: 20

South HCP: 4

Contract: 2NT North

North:

♠ AKJ6

♥ AK2

♦ K953

♣ Q3

South:

♠ QT98

♥ Q963

♦ 84

♣ 985

W N E S

2NT All Pass

### Board: 462

Dealer: South

Vul: None

North HCP: 4

South HCP: 15+1

Contract: 1NT South

North:

♠ 853

♥ AT3

♦ 763

♣ T985

South:

♠ J9742

♥ K5

♦ AKT

♣ A43

W N E S

1NT

All Pass

### Board: 463

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12

Contract: 3NT South

North:

♠ JT4

♥ A42

♦ KT85

♣ AKT

South:

♠ Q75

♥ KT87

♦ AQJ

♣ 853

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

<b>Board: 459</b>	♠ AK75	You bid first.
Dealer: South	♥ A5	East (RHO) bids 1 ♥ if possible.
Vul: None	♦ T32	West (LHO) bids 3 ♥ if possible.
HCP: 18	♣ AKT9	

---

<b>Board: 460</b>	♠ A3	Partner bids first.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 15+2	♣ QJT983	

---

<b>Board: 461</b>	♠ QT98	Partner bids first.
Dealer: North	♥ Q963	The opponents are silent.
Vul: Both	♦ 84	
HCP: 4	♣ 985	

---

<b>Board: 462</b>	♠ J9742	You bid first.
Dealer: South	♥ K5	The opponents are silent.
Vul: None	♦ AKT	
HCP: 15+1	♣ A43	

---

<b>Board: 463</b>	♠ Q75	Partner bids first.
Dealer: North	♥ KT87	The opponents are silent.
Vul: N-S	♦ AQJ	
HCP: 12	♣ 853	

## Both hands (Answers Page)

### Board: 459

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 18

Contract: 5 ♦ South

North:

♠ 8

♥ T8

♦ AKJ764

♣ QJ87

South:

♠ AK75

♥ A5

♦ T32

♣ AKT9

W N E S

1 ♣

Pass 1 ♦ 1 ♥ X

3 ♥ 4 ♦ Pass 5 ♦

All Pass

### Board: 460

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 15+2

Contract: 3NT South

North:

♠ KQ87

♥ 98

♦ Q865

♣ AK5

South:

♠ A3

♥ KQ5

♦ K7

♣ QJT983

W N E S

1 ♦ Pass 2 ♣

Pass 2 ♦ Pass 3 ♣

Pass 3 ♠ Pass 3NT

All Pass

### Board: 461

Dealer: North

Vul: Both

North HCP: 20

South HCP: 4

Contract: 2NT North

North:

♠ AKJ6

♥ AK2

♦ K953

♣ Q3

South:

♠ QT98

♥ Q963

♦ 84

♣ 985

W N E S

2NT All Pass

### Board: 462

Dealer: South

Vul: None

North HCP: 4

South HCP: 15+1

Contract: 1NT South

North:

♠ 853

♥ AT3

♦ 763

♣ T985

South:

♠ J9742

♥ K5

♦ AKT

♣ A43

W N E S

1NT

All Pass

### Board: 463

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12

Contract: 3NT South

North:

♠ JT4

♥ A42

♦ KT85

♣ AKT

South:

♠ Q75

♥ KT87

♦ AQJ

♣ 853

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

**Board: 464**

♠ J9

Partner bids first.

Dealer: South

♥ T85

The opponents are silent.

Vul: E-W

♦ QJT92

HCP: 5+1

♣ JT8

**Board: 465**

♠ A54

You bid first.

Dealer: North

♥ KT4

The opponents are silent.

Vul: None

♦ AK9

HCP: 20

♣ AQT3

**Board: 466**

♠ 8763

Partner bids first.

Dealer: South

♥ J743

West (RHO) bids 2♥ if possible.

Vul: N-S

♦ Q65

HCP: 3

♣ 65

**Board: 467**

♠ 2

Partner bids first.

Dealer: South

♥ A964

The opponents are silent.

Vul: E-W

♦ 743

HCP: 7+1

♣ QJ943

**Board: 468**

♠ 7543

Partner bids first.

Dealer: South

♥ K832

The opponents are silent.

Vul: Both

♦ J95

HCP: 6

♣ Q9

## Both hands (Answers Page)

### Board: 464

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 24+1

Contract: 2NT South

North:

♠ J9

♥ T85

♦ QJT92

♣ JT8

South:

♠ AK765

♥ KQ

♦ AK8

♣ KQ5

W N E S

2♣<sup>1</sup>

Pass 2♦<sup>2</sup> Pass 2NT

All Pass

1. strong

2. waiting

### Board: 465

Dealer: North

Vul: None

North HCP: 20

South HCP: 4

Contract: 2NT North

North:

♠ A54

♥ KT4

♦ AK9

♣ AQT3

South:

♠ J7

♥ J52

♦ JT64

♣ J876

W N E S

2NT All Pass

### Board: 466

Dealer: South

Vul: N-S

North HCP: 3

South HCP: 21+1

Contract: 4♠ North

North:

♠ 8763

♥ J743

♦ Q65

♣ 65

South:

♠ AKQJ5

♥ A5

♦ AT3

♣ K92

W N E S

1♠

2♥ Pass Pass X

Pass 2♠ Pass 3♠

Pass 4♠ All Pass

### Board: 467

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 21+1

Contract: 3NT South

North:

♠ 2

♥ A964

♦ 743

♣ QJ943

South:

♠ AKQJ7

♥ K7

♦ AJT

♣ K87

W N E S

1♠

Pass 1NT<sup>1</sup> Pass 3NT

All Pass

1. forcing 1NT

### Board: 468

Dealer: South

Vul: Both

North HCP: 6

South HCP: 21

Contract: 4♥ North

North:

♠ 7543

♥ K832

♦ J95

♣ Q9

South:

♠ AQJ

♥ A964

♦ AK83

♣ K7

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman

<b>Board: 464</b>	♠ AK765	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: E-W	♦ AK8	
HCP: 24+1	♣ KQ5	

---

<b>Board: 465</b>	♠ J7	Partner bids first.
Dealer: North	♥ J52	The opponents are silent.
Vul: None	♦ JT64	
HCP: 4	♣ J876	

---

<b>Board: 466</b>	♠ AKQJ5	You bid first.
Dealer: South	♥ A5	West (LHO) bids 2♥ if possible.
Vul: N-S	♦ AT3	
HCP: 21+1	♣ K92	

---

<b>Board: 467</b>	♠ AKQJ7	You bid first.
Dealer: South	♥ K7	The opponents are silent.
Vul: E-W	♦ AJT	
HCP: 21+1	♣ K87	

---

<b>Board: 468</b>	♠ AQJ	You bid first.
Dealer: South	♥ A964	The opponents are silent.
Vul: Both	♦ AK83	
HCP: 21	♣ K7	

## Both hands (Answers Page)

### Board: 464

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 24+1

Contract: 2NT South

North:

♠ J9

♥ T85

♦ QJT92

♣ JT8

South:

♠ AK765

♥ KQ

♦ AK8

♣ KQ5

W N E S

2♣<sup>1</sup>

Pass 2♦<sup>2</sup> Pass 2NT

All Pass

1. strong

2. waiting

### Board: 465

Dealer: North

Vul: None

North HCP: 20

South HCP: 4

Contract: 2NT North

North:

♠ A54

♥ KT4

♦ AK9

♣ AQT3

South:

♠ J7

♥ J52

♦ JT64

♣ J876

W N E S

2NT All Pass

### Board: 466

Dealer: South

Vul: N-S

North HCP: 3

South HCP: 21+1

Contract: 4♠ North

North:

♠ 8763

♥ J743

♦ Q65

♣ 65

South:

♠ AKQJ5

♥ A5

♦ AT3

♣ K92

W N E S

1♠

2♥ Pass Pass X

Pass 2♠ Pass 3♠

Pass 4♠ All Pass

### Board: 467

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 21+1

Contract: 3NT South

North:

♠ 2

♥ A964

♦ 743

♣ QJ943

South:

♠ AKQJ7

♥ K7

♦ AJT

♣ K87

W N E S

1♠

Pass 1NT<sup>1</sup> Pass 3NT

All Pass

1. forcing 1NT

### Board: 468

Dealer: South

Vul: Both

North HCP: 6

South HCP: 21

Contract: 4♥ North

North:

♠ 7543

♥ K832

♦ J95

♣ Q9

South:

♠ AQJ

♥ A964

♦ AK83

♣ K7

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman



<b>Board: 469</b>	♠ AQ94	You bid first.
Dealer: North	♥ AK6	The opponents are silent.
Vul: N-S	♦ T4	
HCP: 20	♣ AQJ2	

---

<b>Board: 470</b>	♠ AKQ7	You bid first.
Dealer: North	♥ KT95	The opponents are silent.
Vul: E-W	♦ AQ	
HCP: 23	♣ KQ9	

---

<b>Board: 471</b>	♠ AK94	You bid first.
Dealer: North	♥ KT5	The opponents are silent.
Vul: Both	♦ KT8	
HCP: 20	♣ AK7	

---

<b>Board: 472</b>	♠ AQ5	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: None	♦ AKQT	
HCP: 21	♣ K942	

## Both hands (Answers Page)

### Board: 469

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 5

Contract: 4 ♠ South

North:

♠ AQ94

♥ AK6

♦ T4

♣ AQJ2

South:

♠ T853

♥ 98

♦ KQ76

♣ 975

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 470

Dealer: North

Vul: E-W

North HCP: 23

South HCP: 0+1

Contract: 4 ♠ South

North:

♠ AKQ7

♥ KT95

♦ AQ

♣ KQ9

South:

♠ 96543

♥ 43

♦ T432

♣ 86

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

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

Pass	3NT <sup>3</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. strong

2. waiting

3. Extended acceptance after NT

### Board: 471

Dealer: North

Vul: Both

North HCP: 20

South HCP: 9+2

Contract: 6 ♥ South

North:

♠ AK94

♥ KT5

♦ KT8

♣ AK7

South:

♠ T8

♥ AQJ983

♦ 64

♣ Q96

W	N	E	S
	2NT	Pass	4 ♦ <sup>1</sup>

Pass	4 ♥	Pass	4NT
------	-----	------	-----

Pass	5 ♣ <sup>2</sup>	Pass	6 ♥
------	------------------	------	-----

All Pass

1. Texas

2. A=0/5 or 3/5

### Board: 472

Dealer: North

Vul: None

North HCP: 21

South HCP: 10+1

Contract: 4 ♥ South

North:

♠ AQ5

♥ K4

♦ AKQT

♣ K942

South:

♠ KJ97

♥ AJ987

♦ 32

♣ J3

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

Pass	3NT	Pass	4 ♥
------	-----	------	-----

All Pass

1. Stayman

2. SMOLEN

<b>Board: 469</b>	♠ T853	Partner bids first.
Dealer: North	♥ 98	The opponents are silent.
Vul: N-S	♦ KQ76	
HCP: 5	♣ 975	

---

<b>Board: 470</b>	♠ 96543	Partner bids first.
Dealer: North	♥ 43	The opponents are silent.
Vul: E-W	♦ T432	
HCP: 0+1	♣ 86	

---

<b>Board: 471</b>	♠ T8	Partner bids first.
Dealer: North	♥ AQJ983	The opponents are silent.
Vul: Both	♦ 64	
HCP: 9+2	♣ Q96	

---

<b>Board: 472</b>	♠ KJ97	Partner bids first.
Dealer: North	♥ AJ987	The opponents are silent.
Vul: None	♦ 32	
HCP: 10+1	♣ J3	

## Both hands (Answers Page)

### Board: 469

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 5

Contract: 4 ♠ South

North:

♠ AQ94

♥ AK6

♦ T4

♣ AQJ2

South:

♠ T853

♥ 98

♦ KQ76

♣ 975

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 470

Dealer: North

Vul: E-W

North HCP: 23

South HCP: 0+1

Contract: 4 ♠ South

North:

♠ AKQ7

♥ KT95

♦ AQ

♣ KQ9

South:

♠ 96543

♥ 43

♦ T432

♣ 86

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

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

Pass	3NT <sup>3</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. strong

2. waiting

3. Extended acceptance after NT

### Board: 471

Dealer: North

Vul: Both

North HCP: 20

South HCP: 9+2

Contract: 6 ♥ South

North:

♠ AK94

♥ KT5

♦ KT8

♣ AK7

South:

♠ T8

♥ AQJ983

♦ 64

♣ Q96

W	N	E	S
	2NT	Pass	4 ♦ <sup>1</sup>

Pass	4 ♥	Pass	4NT
------	-----	------	-----

Pass	5 ♣ <sup>2</sup>	Pass	6 ♥
------	------------------	------	-----

All Pass

1. Texas

2. A=0/5 or 3/5

### Board: 472

Dealer: North

Vul: None

North HCP: 21

South HCP: 10+1

Contract: 4 ♥ South

North:

♠ AQ5

♥ K4

♦ AKQT

♣ K942

South:

♠ KJ97

♥ AJ987

♦ 32

♣ J3

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

Pass	3NT	Pass	4 ♥
------	-----	------	-----

All Pass

1. Stayman

2. SMOLEN

<b>Board: 473</b>	♠ K65	You bid first.
Dealer: North	♥ A875	The opponents are silent.
Vul: E-W	♦ AJ9	
HCP: 20	♣ AKJ	

---

<b>Board: 474</b>	♠ T843	Partner bids first.
Dealer: South	♥ 76	The opponents are silent.
Vul: Both	♦ 9753	
HCP: 1	♣ J43	

---

<b>Board: 475</b>	♠ AQT4	Partner bids first.
Dealer: South	♥ AKJ9832	The opponents are silent.
Vul: None	♦ T	
HCP: 14+3	♣ 5	

---

<b>Board: 476</b>	♠ 73	You bid first.
Dealer: North	♥ J975	The opponents are silent.
Vul: N-S	♦ AK96	
HCP: 13	♣ AJT	

---

<b>Board: 477</b>	♠ Q832	You bid first.
Dealer: North	♥ KQ2	The opponents are silent.
Vul: Both	♦ KJ7	
HCP: 14	♣ KT6	

## Both hands (Answers Page)

### Board: 473

	North:	South:	W	N	E	S
Dealer: North	♠ K65	♠ 97		2NT	Pass	3NT
Vul: E-W	♥ A875	♥ Q3	All Pass			
North HCP: 20	♦ AJ9	♦ K874				
South HCP: 5+1	♣ AKJ	♣ 97632				
Contract: 3NT South						

### Board: 474

	North:	South:	W	N	E	S
Dealer: South	♠ T843	♠ KQJ9				2NT
Vul: Both	♥ 76	♥ KQ85	All Pass			
North HCP: 1	♦ 9753	♦ AJ6				
South HCP: 20	♣ J43	♣ AT				
Contract: 2NT South						

### Board: 475

	North:	South:	W	N	E	S
Dealer: South	♠ AQT4	♠ 632				1♦
Vul: None	♥ AKJ9832	♥ 64	Pass	1♥	Pass	1NT
North HCP: 14+3	♦ T	♦ KQ93	Pass	4♥	All Pass	
South HCP: 14	♣ 5	♣ AKQ9				
Contract: 4♥ North						

### Board: 476

	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ A854		1♦	Pass	1♥
Vul: N-S	♥ J975	♥ KQ62	Pass	2♥	All Pass	
North HCP: 13	♦ AK96	♦ 75				
South HCP: 9	♣ AJT	♣ 943				
Contract: 2♥ North						

### Board: 477

	North:	South:	W	N	E	S
Dealer: North	♠ Q832	♠ KJ95		1♣	Pass	1♥
Vul: Both	♥ KQ2	♥ AT64	Pass	1♠	Pass	2♠
North HCP: 14	♦ KJ7	♦ Q84	All Pass			
South HCP: 10	♣ KT6	♣ 95				
Contract: 2♠ South						

<b>Board: 473</b>	♠ 97	Partner bids first.
Dealer: North	♥ Q3	The opponents are silent.
Vul: E-W	♦ K874	
HCP: 5+1	♣ 97632	

---

<b>Board: 474</b>	♠ KQJ9	You bid first.
Dealer: South	♥ KQ85	The opponents are silent.
Vul: Both	♦ AJ6	
HCP: 20	♣ AT	

---

<b>Board: 475</b>	♠ 632	You bid first.
Dealer: South	♥ 64	The opponents are silent.
Vul: None	♦ KQ93	
HCP: 14	♣ AKQ9	

---

<b>Board: 476</b>	♠ A854	Partner bids first.
Dealer: North	♥ KQ62	The opponents are silent.
Vul: N-S	♦ 75	
HCP: 9	♣ 943	

---

<b>Board: 477</b>	♠ KJ95	Partner bids first.
Dealer: North	♥ AT64	The opponents are silent.
Vul: Both	♦ Q84	
HCP: 10	♣ 95	

## Both hands (Answers Page)

### Board: 473

	North:	South:	W	N	E	S
Dealer: North	♠ K65	♠ 97		2NT	Pass	3NT
Vul: E-W	♥ A875	♥ Q3	All Pass			
North HCP: 20	♦ AJ9	♦ K874				
South HCP: 5+1	♣ AKJ	♣ 97632				
Contract: 3NT South						

### Board: 474

	North:	South:	W	N	E	S
Dealer: South	♠ T843	♠ KQJ9				2NT
Vul: Both	♥ 76	♥ KQ85	All Pass			
North HCP: 1	♦ 9753	♦ AJ6				
South HCP: 20	♣ J43	♣ AT				
Contract: 2NT South						

### Board: 475

	North:	South:	W	N	E	S
Dealer: South	♠ AQT4	♠ 632				1♦
Vul: None	♥ AKJ9832	♥ 64	Pass	1♥	Pass	1NT
North HCP: 14+3	♦ T	♦ KQ93	Pass	4♥	All Pass	
South HCP: 14	♣ 5	♣ AKQ9				
Contract: 4♥ North						

### Board: 476

	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ A854		1♦	Pass	1♥
Vul: N-S	♥ J975	♥ KQ62	Pass	2♥	All Pass	
North HCP: 13	♦ AK96	♦ 75				
South HCP: 9	♣ AJT	♣ 943				
Contract: 2♥ North						

### Board: 477

	North:	South:	W	N	E	S
Dealer: North	♠ Q832	♠ KJ95		1♣	Pass	1♥
Vul: Both	♥ KQ2	♥ AT64	Pass	1♠	Pass	2♠
North HCP: 14	♦ KJ7	♦ Q84	All Pass			
South HCP: 10	♣ KT6	♣ 95				
Contract: 2♠ South						



<b>Board: 478</b>	♠ J9	Partner bids first.
Dealer: South	♥ T2	The opponents are silent.
Vul: None	♦ KQT983	
HCP: 9+2	♣ QJ7	

---

<b>Board: 479</b>	♠ KQ93	Partner bids first.
Dealer: South	♥ QT6	The opponents are silent.
Vul: N-S	♦ J76	
HCP: 11	♣ K65	

---

<b>Board: 480</b>	♠ 8543	Partner bids first.
Dealer: South	♥ K5	The opponents are silent.
Vul: E-W	♦ K43	
HCP: 9	♣ QJT8	

---

<b>Board: 481</b>	♠ AQ864	You bid first.
Dealer: North	♥ Q63	The opponents are silent.
Vul: None	♦ K83	
HCP: 15+1	♣ A9	

---

<b>Board: 482</b>	♠ QJ64	Partner bids first.
Dealer: South	♥ A876	The opponents are silent.
Vul: N-S	♦ 85	
HCP: 10	♣ QJ9	

## Both hands (Answers Page)

### Board: 478

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 15+1

Contract: 5 ♦ North

North:

♠ J9

♥ T2

♦ KQT983

♣ QJ7

South:

♠ 863

♥ KJ5

♦ A7

♣ AKT83

W	N	E	S
			1NT

Pass	3 ♣ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
------	------------------	------	------------------

Pass	5 ♦	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

### Board: 479

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 13

Contract: 3 ♠ South

North:

♠ KQ93

♥ QT6

♦ J76

♣ K65

South:

♠ T87

♥ A43

♦ A43

♣ AJ74

W	N	E	S
			1 ♣

Pass	1 ♠	Pass	1NT
------	-----	------	-----

Pass	2NT	Pass	3 ♠
------	-----	------	-----

All Pass

### Board: 480

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 16

Contract: 4 ♠ North

North:

♠ 8543

♥ K5

♦ K43

♣ QJT8

South:

♠ AT72

♥ T93

♦ AJ5

♣ AK4

W	N	E	S
			1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♠
------	------------------	------	-----

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

1. Stayman

### Board: 481

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+3

Contract: 3NT South

North:

♠ AQ864

♥ Q63

♦ K83

♣ A9

South:

♠ 92

♥ AJ

♦ AQT7654

♣ 53

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 482

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ QJ64

♥ A876

♦ 85

♣ QJ9

South:

♠ AT8

♥ Q52

♦ AQ9

♣ A743

W	N	E	S
			1NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

<b>Board: 478</b>	♠ 863	You bid first.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: None	♦ A7	
HCP: 15+1	♣ AKT83	

---

<b>Board: 479</b>	♠ T87	You bid first.
Dealer: South	♥ A43	The opponents are silent.
Vul: N-S	♦ A43	
HCP: 13	♣ AJ74	

---

<b>Board: 480</b>	♠ AT72	You bid first.
Dealer: South	♥ T93	The opponents are silent.
Vul: E-W	♦ AJ5	
HCP: 16	♣ AK4	

---

<b>Board: 481</b>	♠ 92	Partner bids first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: None	♦ AQT7654	
HCP: 11+3	♣ 53	

---

<b>Board: 482</b>	♠ AT8	You bid first.
Dealer: South	♥ Q52	The opponents are silent.
Vul: N-S	♦ AQ9	
HCP: 16	♣ A743	

## Both hands (Answers Page)

### Board: 478

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 15+1

Contract: 5 ♦ North

North:

♠ J9

♥ T2

♦ KQT983

♣ QJ7

South:

♠ 863

♥ KJ5

♦ A7

♣ AKT83

W	N	E	S
			1NT

Pass	3 ♣ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
------	------------------	------	------------------

Pass	5 ♦	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

### Board: 479

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 13

Contract: 3 ♠ South

North:

♠ KQ93

♥ QT6

♦ J76

♣ K65

South:

♠ T87

♥ A43

♦ A43

♣ AJ74

W	N	E	S
			1 ♣

Pass	1 ♠	Pass	1NT
------	-----	------	-----

Pass	2NT	Pass	3 ♠
------	-----	------	-----

All Pass

### Board: 480

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 16

Contract: 4 ♠ North

North:

♠ 8543

♥ K5

♦ K43

♣ QJT8

South:

♠ AT72

♥ T93

♦ AJ5

♣ AK4

W	N	E	S
			1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♠
------	------------------	------	-----

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

1. Stayman

### Board: 481

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+3

Contract: 3NT South

North:

♠ AQ864

♥ Q63

♦ K83

♣ A9

South:

♠ 92

♥ AJ

♦ AQT7654

♣ 53

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 482

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ QJ64

♥ A876

♦ 85

♣ QJ9

South:

♠ AT8

♥ Q52

♦ AQ9

♣ A743

W	N	E	S
			1NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

<b>Board: 483</b>	♠ JT43	You bid first.
Dealer: North	♥ QJT8	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 15	♣ AK6	

---

<b>Board: 484</b>	♠ Q9	Partner bids first.
Dealer: South	♥ 872	The opponents are silent.
Vul: Both	♦ K6	
HCP: 5+2	♣ T87654	

---

<b>Board: 485</b>	♠ AKQ9	You bid first.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 22	♣ A982	

---

<b>Board: 486</b>	♠ 2	Partner bids first.
Dealer: South	♥ 9862	East (LHO) Doubles 3 ♠ if possible.
Vul: E-W	♦ A7	
HCP: 4+2	♣ T98632	

## Both hands (Answers Page)

### Board: 483

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 7

Contract: 2♥ North

North:

♠ JT43

♥ QJT8

♦ A4

♣ AK6

South:

♠ A652

♥ K954

♦ T83

♣ 98

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	All Pass
------	----	----------

1. Stayman

### Board: 484

Dealer: South

Vul: Both

North HCP: 5+2

South HCP: 21+1

Contract: 3NT North

North:

♠ Q9

♥ 872

♦ K6

♣ T87654

South:

♠ KJ

♥ AT4

♦ AQ843

♣ AQJ

W	N	E	S
			2NT

Pass	3NT	All Pass
------	-----	----------

### Board: 485

Dealer: North

Vul: N-S

North HCP: 22

South HCP: 4

Contract: 4♠ South

North:

♠ AKQ9

♥ KQ5

♦ A5

♣ A982

South:

♠ J763

♥ JT63

♦ 9

♣ Q543

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

Pass	2NT	Pass	3♣ <sup>3</sup>
------	-----	------	-----------------

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

All Pass

1. strong

2. waiting

3. Stayman

### Board: 486

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 20

Contract: 5♣ North

North:

♠ 2

♥ 9862

♦ A7

♣ T98632

South:

♠ KQ5

♥ KQJ

♦ 654

♣ AKQ4

W	N	E	S
			2NT

Pass	3♠ <sup>1</sup>	X	4♣ <sup>2</sup>
------	-----------------	---	-----------------

Pass	5♣	All Pass
------	----	----------

1. Minor Suit Transfers after 2NT

2. automat

<b>Board: 483</b>	♠ A652	Partner bids first.
Dealer: North	♥ K954	The opponents are silent.
Vul: E-W	♦ T83	
HCP: 7	♣ 98	

---

<b>Board: 484</b>	♠ KJ	You bid first.
Dealer: South	♥ AT4	The opponents are silent.
Vul: Both	♦ AQ843	
HCP: 21+1	♣ AQJ	

---

<b>Board: 485</b>	♠ J763	Partner bids first.
Dealer: North	♥ JT63	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 4	♣ Q543	

---

<b>Board: 486</b>	♠ KQ5	You bid first.
Dealer: South	♥ KQJ	East (RHO) Doubles 3 ♠ if possible.
Vul: E-W	♦ 654	
HCP: 20	♣ AKQ4	

## Both hands (Answers Page)

### Board: 483

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 7

Contract: 2♥ North

North:

♠ JT43

♥ QJT8

♦ A4

♣ AK6

South:

♠ A652

♥ K954

♦ T83

♣ 98

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	All Pass
------	----	----------

1. Stayman

### Board: 484

Dealer: South

Vul: Both

North HCP: 5+2

South HCP: 21+1

Contract: 3NT North

North:

♠ Q9

♥ 872

♦ K6

♣ T87654

South:

♠ KJ

♥ AT4

♦ AQ843

♣ AQJ

W	N	E	S
			2NT

Pass	3NT	All Pass
------	-----	----------

### Board: 485

Dealer: North

Vul: N-S

North HCP: 22

South HCP: 4

Contract: 4♠ South

North:

♠ AKQ9

♥ KQ5

♦ A5

♣ A982

South:

♠ J763

♥ JT63

♦ 9

♣ Q543

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

Pass	2NT	Pass	3♣ <sup>3</sup>
------	-----	------	-----------------

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

All Pass

1. strong

2. waiting

3. Stayman

### Board: 486

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 20

Contract: 5♣ North

North:

♠ 2

♥ 9862

♦ A7

♣ T98632

South:

♠ KQ5

♥ KQJ

♦ 654

♣ AKQ4

W	N	E	S
			2NT

Pass	3♠ <sup>1</sup>	X	4♣ <sup>2</sup>
------	-----------------	---	-----------------

Pass	5♣	All Pass
------	----	----------

1. Minor Suit Transfers after 2NT

2. automat



**Board: 487**

♠ AQ

You bid first.

Dealer: North

♥ AJ5

The opponents are silent.

Vul: Both

♦ AK3

HCP: 21+1

♣ K8753

**Board: 488**

♠ 743

Partner bids first.

Dealer: South

♥ 6542

The opponents are silent.

Vul: None

♦ JT942

HCP: 1+1

♣ 6

**Board: 489**

♠ AK3

You bid first.

Dealer: North

♥ A9

The opponents are silent.

Vul: E-W

♦ Q63

HCP: 19+1

♣ AQ986

**Board: 490**

♠ A843

You bid first.

Dealer: North

♥ AT9

West (RHO) bids 1 ♠ if possible.

Vul: Both

♦ AQT7

East (LHO) Doubles 5 ♦ if possible.

HCP: 18

♣ A4

## Both hands (Answers Page)

### Board: 487

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 4

Contract: 3NT South

North:

♠ AQ

♥ AJ5

♦ AK3

♣ K8753

South:

♠ 8542

♥ QT94

♦ JT98

♣ J

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 488

Dealer: South

Vul: None

North HCP: 1+1

South HCP: 23

Contract: 2NT South

North:

♠ 743

♥ 6542

♦ JT942

♣ 6

South:

♠ KQ6

♥ AQJ8

♦ AK8

♣ A72

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

1. strong

2. waiting

### Board: 489

Dealer: North

Vul: E-W

North HCP: 19+1

South HCP: 5+1

Contract: 2NT North

North:

♠ AK3

♥ A9

♦ Q63

♣ AQ986

South:

♠ Q97

♥ QJ865

♦ 82

♣ 743

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

### Board: 490

Dealer: North

Vul: Both

North HCP: 18

South HCP: 9+4

Contract: 6♣ South

North:

♠ A843

♥ AT9

♦ AQT7

♣ A4

South:

♠ Q

♥ J76

♦ 4

♣ KQJ98763

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

1. limit raise or better in !C

2. A=1/5 or 4/5

<b>Board: 487</b>	♠ 8542	Partner bids first.
Dealer: North	♥ QT94	The opponents are silent.
Vul: Both	♦ JT98	
HCP: 4	♣ J	

---

<b>Board: 488</b>	♠ KQ6	You bid first.
Dealer: South	♥ AQJ8	The opponents are silent.
Vul: None	♦ AK8	
HCP: 23	♣ A72	

---

<b>Board: 489</b>	♠ Q97	Partner bids first.
Dealer: North	♥ QJ865	The opponents are silent.
Vul: E-W	♦ 82	
HCP: 5+1	♣ 743	

---

<b>Board: 490</b>	♠ Q	Partner bids first.
Dealer: North	♥ J76	West (LHO) bids 1 ♠ if possible.
Vul: Both	♦ 4	East (RHO) Doubles 5 ♦ if possible.
HCP: 9+4	♣ KQJ98763	

## Both hands (Answers Page)

### Board: 487

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 4

Contract: 3NT South

North:

♠ AQ

♥ AJ5

♦ AK3

♣ K8753

South:

♠ 8542

♥ QT94

♦ JT98

♣ J

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 488

Dealer: South

Vul: None

North HCP: 1+1

South HCP: 23

Contract: 2NT South

North:

♠ 743

♥ 6542

♦ JT942

♣ 6

South:

♠ KQ6

♥ AQJ8

♦ AK8

♣ A72

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

1. strong

2. waiting

### Board: 489

Dealer: North

Vul: E-W

North HCP: 19+1

South HCP: 5+1

Contract: 2NT North

North:

♠ AK3

♥ A9

♦ Q63

♣ AQ986

South:

♠ Q97

♥ QJ865

♦ 82

♣ 743

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

### Board: 490

Dealer: North

Vul: Both

North HCP: 18

South HCP: 9+4

Contract: 6♣ South

North:

♠ A843

♥ AT9

♦ AQT7

♣ A4

South:

♠ Q

♥ J76

♦ 4

♣ KQJ98763

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

1. limit raise or better in !C

2. A=1/5 or 4/5

<b>Board: 491</b>	♠ AQJ5	You bid first.
Dealer: North	♥ Q932	The opponents are silent.
Vul: None	♦ AQ	
HCP: 17	♣ Q95	

---

<b>Board: 492</b>	♠ T63	Partner bids first.
Dealer: South	♥ 74	The opponents are silent.
Vul: N-S	♦ 74	
HCP: 7+2	♣ AQJ964	

---

<b>Board: 493</b>	♠ KJ62	You bid first.
Dealer: North	♥ J4	The opponents are silent.
Vul: Both	♦ AK83	
HCP: 18	♣ AQ8	

---

<b>Board: 494</b>	♠ J9865	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: None	♦ Q3	
HCP: 9+3	♣ AQ9632	

## Both hands (Answers Page)

### Board: 491

Dealer: North

Vul: None

North HCP: 17

South HCP: 16+2

Contract: 6♥ South

North:

♠ AQJ5

♥ Q932

♦ AQ

♣ Q95

South:

♠ K8

♥ AKT865

♦ K

♣ KT84

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

	1NT	Pass	4♦ <sup>1</sup>
--	-----	------	-----------------

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♠ <sup>2</sup>	Pass	6♥
------	-----------------	------	----

All Pass

1. Texas

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

### Board: 492

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 21+1

Contract: 3NT North

North:

♠ T63

♥ 74

♦ 74

♣ AQJ964

South:

♠ AK9

♥ AQJ53

♦ KJ6

♣ K3

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

2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 493

Dealer: North

Vul: Both

North HCP: 18

South HCP: 10

Contract: 6♠ South

North:

♠ KJ62

♥ J4

♦ AK83

♣ AQ8

South:

♠ A543

♥ K632

♦ 2

♣ KT74

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

	1♦	Pass	1♥
--	----	------	----

Pass	2NT	Pass	3♣
------	-----	------	----

Pass	3♠	Pass	4NT
------	----	------	-----

Pass	5♣ <sup>1</sup>	Pass	6♠
------	-----------------	------	----

All Pass

1. A=0/5 or 3/5

### Board: 494

Dealer: South

Vul: None

North HCP: 9+3

South HCP: 22

Contract: 6♣ North

North:

♠ J9865

♥ -

♦ Q3

♣ AQ9632

South:

♠ AQ

♥ AKJ9

♦ AT4

♣ KJ87

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

2♣<sup>1</sup>

Pass	2♠	Pass	2NT
------	----	------	-----

Pass	3♣	Pass	4♣
------	----	------	----

Pass	4NT	Pass	5♦ <sup>2</sup>
------	-----	------	-----------------

Pass	6♣	All Pass	
------	----	----------	--

1. strong

2. A=1/5 or 4/5

<b>Board: 491</b>	♠ K8	Partner bids first.
Dealer: North	♥ AKT865	The opponents are silent.
Vul: None	♦ K	
HCP: 16+2	♣ KT84	

---

<b>Board: 492</b>	♠ AK9	You bid first.
Dealer: South	♥ AQJ53	The opponents are silent.
Vul: N-S	♦ KJ6	
HCP: 21+1	♣ K3	

---

<b>Board: 493</b>	♠ A543	Partner bids first.
Dealer: North	♥ K632	The opponents are silent.
Vul: Both	♦ 2	
HCP: 10	♣ KT74	

---

<b>Board: 494</b>	♠ AQ	You bid first.
Dealer: South	♥ AKJ9	The opponents are silent.
Vul: None	♦ AT4	
HCP: 22	♣ KJ87	

## Both hands (Answers Page)

### Board: 491

Dealer: North

Vul: None

North HCP: 17

South HCP: 16+2

Contract: 6♥ South

North:

♠ AQJ5

♥ Q932

♦ AQ

♣ Q95

South:

♠ K8

♥ AKT865

♦ K

♣ KT84

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

1. Texas

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

### Board: 492

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 21+1

Contract: 3NT North

North:

♠ T63

♥ 74

♦ 74

♣ AQJ964

South:

♠ AK9

♥ AQJ53

♦ KJ6

♣ K3

W	N	E	S
			2NT
Pass	3NT	All Pass	

### Board: 493

Dealer: North

Vul: Both

North HCP: 18

South HCP: 10

Contract: 6♠ South

North:

♠ KJ62

♥ J4

♦ AK83

♣ AQ8

South:

♠ A543

♥ K632

♦ 2

♣ KT74

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

1. A=0/5 or 3/5

### Board: 494

Dealer: South

Vul: None

North HCP: 9+3

South HCP: 22

Contract: 6♣ North

North:

♠ J9865

♥ -

♦ Q3

♣ AQ9632

South:

♠ AQ

♥ AKJ9

♦ AT4

♣ KJ87

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

1. strong

2. A=1/5 or 4/5



<b>Board: 495</b>	♠ A8	RHO opens the bidding 1 ♠.
Dealer: West	♥ 53	You bid next.
Vul: E-W	♦ A85	East (LHO) bids 3 ♠ if possible.
HCP: 13+2	♣ KQ6432	East (LHO) bids 4 ♠ if possible.

---

<b>Board: 496</b>	♠ A93	You bid first.
Dealer: North	♥ K94	East (LHO) bids 3 ♣ if possible.
Vul: E-W	♦ KQ95	
HCP: 19	♣ AK8	

---

<b>Board: 497</b>	♠ QJ6432	Partner bids first.
Dealer: South	♥ A8	The opponents are silent.
Vul: None	♦ 73	
HCP: 11+2	♣ A86	

---

<b>Board: 498</b>	♠ KQT	You bid first.
Dealer: North	♥ K82	East (LHO) bids 2 ♦ if possible.
Vul: N-S	♦ A72	
HCP: 19	♣ AK74	

---

<b>Board: 499</b>	♠ A97	You bid first.
Dealer: North	♥ Q96	East (LHO) bids 2 ♠ if possible.
Vul: E-W	♦ K843	
HCP: 17	♣ AKJ	

## Both hands (Answers Page)

### Board: 495

Dealer: West

Vul: E-W

North HCP: 13+2

South HCP: 9+1

Contract: 5 ♣ South

North:

♠ A8

♥ 53

♦ A85

♣ KQ6432

South:

♠ 3

♥ QT8

♦ K9762

♣ AT98

W	N	E	S
1 ♠	2 ♣	3 ♠	4 ♣
Pass	Pass	4 ♠	5 ♣
All Pass			

### Board: 496

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 5+3

Contract: 5 ♥ North

North:

♠ A93

♥ K94

♦ KQ95

♣ AK8

South:

♠ J86

♥ QJT8765

♦ J3

♣ 4

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

1. A=0/5 or 3/5

### Board: 497

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 19

Contract: 4 ♠ South

North:

♠ QJ6432

♥ A8

♦ 73

♣ A86

South:

♠ T5

♥ KQJ6

♦ AK2

♣ KQJ5

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

### Board: 498

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ KQT

♥ K82

♦ A72

♣ AK74

South:

♠ AJ9743

♥ AJT3

♦ J6

♣ 5

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

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

### Board: 499

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 9+1

Contract: 3NT North

North:

♠ A97

♥ Q96

♦ K843

♣ AKJ

South:

♠ J

♥ KJ73

♦ AT765

♣ T63

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

1. Stayman

<b>Board: 495</b>	♠ 3	LHO opens the bidding 1 ♠.
Dealer: West	♥ QT8	Partner bids next.
Vul: E-W	♦ K9762	East (RHO) bids 3 ♠ if possible.
HCP: 9+1	♣ AT98	East (RHO) bids 4 ♠ if possible.

---

<b>Board: 496</b>	♠ J86	Partner bids first.
Dealer: North	♥ QJT8765	East (RHO) bids 3 ♣ if possible.
Vul: E-W	♦ J3	
HCP: 5+3	♣ 4	

---

<b>Board: 497</b>	♠ T5	You bid first.
Dealer: South	♥ KQJ6	The opponents are silent.
Vul: None	♦ AK2	
HCP: 19	♣ KQJ5	

---

<b>Board: 498</b>	♠ AJ9743	Partner bids first.
Dealer: North	♥ AJT3	East (RHO) bids 2 ♦ if possible.
Vul: N-S	♦ J6	
HCP: 11+2	♣ 5	

---

<b>Board: 499</b>	♠ J	Partner bids first.
Dealer: North	♥ KJ73	East (RHO) bids 2 ♠ if possible.
Vul: E-W	♦ AT765	
HCP: 9+1	♣ T63	

## Both hands (Answers Page)

### Board: 495

Dealer: West

Vul: E-W

North HCP: 13+2

South HCP: 9+1

Contract: 5 ♣ South

North:

♠ A8

♥ 53

♦ A85

♣ KQ6432

South:

♠ 3

♥ QT8

♦ K9762

♣ AT98

W	N	E	S
1 ♠	2 ♣	3 ♠	4 ♣
Pass	Pass	4 ♠	5 ♣
All Pass			

### Board: 496

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 5+3

Contract: 5 ♥ North

North:

♠ A93

♥ K94

♦ KQ95

♣ AK8

South:

♠ J86

♥ QJT8765

♦ J3

♣ 4

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

1. A=0/5 or 3/5

### Board: 497

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 19

Contract: 4 ♠ South

North:

♠ QJ6432

♥ A8

♦ 73

♣ A86

South:

♠ T5

♥ KQJ6

♦ AK2

♣ KQJ5

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

### Board: 498

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ KQT

♥ K82

♦ A72

♣ AK74

South:

♠ AJ9743

♥ AJT3

♦ J6

♣ 5

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

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

### Board: 499

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 9+1

Contract: 3NT North

North:

♠ A97

♥ Q96

♦ K843

♣ AKJ

South:

♠ J

♥ KJ73

♦ AT765

♣ T63

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

1. Stayman

**Board: 500**

♠ 8

Partner bids first.

Dealer: South

♥ T8632

The opponents are silent.

Vul: Both

♦ T95

HCP: 2+1

♣ Q862

## Both hands (Answers Page)

**Board: 500**

Dealer: South

Vul: Both

North HCP: 2+1

South HCP: 22

Contract: 3♥ South

**North:**

♠ 8

♥ T8632

♦ T95

♣ Q862

**South:**

♠ J96

♥ A9

♦ AKQ3

♣ AKJ4

**W**

**N**

**E**

**S**

2♣<sup>1</sup>

Pass 2♦<sup>2</sup>

Pass 2NT

Pass 3♦

Pass 3♥

All Pass

1. strong

2. waiting

**Board: 500**

♠ J96

You bid first.

Dealer: South

♥ A9

The opponents are silent.

Vul: Both

♦ AKQ3

HCP: 22

♣ AKJ4

## Both hands (Answers Page)

**Board: 500**

Dealer: South

Vul: Both

North HCP: 2+1

South HCP: 22

Contract: 3♥ South

**North:**

♠ 8

♥ T8632

♦ T95

♣ Q862

**South:**

♠ J96

♥ A9

♦ AKQ3

♣ AKJ4

**W**

**N**

**E**

**S**

2♣<sup>1</sup>

Pass 2♦<sup>2</sup>

Pass 2NT

Pass 3♦

Pass 3♥

All Pass

1. strong

2. waiting