

# North hands

# Resp\_to\_1C

<b>Board: 1</b>	♠ QJ84	Partner bids first.
Dealer: South	♥ A3	The opponents are silent.
Vul: None	♦ AKQ96	
HCP: 18+1	♣ Q4	
<b>Board: 2</b>	♠ AJ32	Partner bids first.
Dealer: South	♥ 53	East (LHO) bids 1♥ if possible.
Vul: N-S	♦ KQJ753	
HCP: 14+2	♣ K	
<b>Board: 3</b>	♠ 8	LHO opens the bidding 1♣.
Dealer: East	♥ AQ9854	Partner bids next.
Vul: N-S	♦ K7	West (RHO) bids 1♦ if possible.
HCP: 9+2	♣ T954	
<b>Board: 4</b>	♠ AQT9	Partner bids first.
Dealer: South	♥ 764	The opponents are silent.
Vul: Both	♦ KT875	
HCP: 9+1	♣ 4	
<b>Board: 5</b>	♠ Q6	Partner bids first.
Dealer: South	♥ Q964	East (LHO) bids 1♠ if possible.
Vul: N-S	♦ KJT74	
HCP: 8+1	♣ 54	

## Both hands (Answers Page)

### Board: 1

Dealer: South  
Vul: None  
North HCP: 18+1  
South HCP: 15  
Contract: 6 ♠ North

#### North:

♠ QJ84  
♥ A3  
♦ AKQ96  
♣ Q4

#### South:

♠ AK32  
♥ KJ42  
♦ 5  
♣ A752

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

1. A=0/5 or 3/5

### Board: 2

Dealer: South  
Vul: N-S  
North HCP: 14+2  
South HCP: 14+1  
Contract: 3NT South

#### North:

♠ AJ32  
♥ 53  
♦ KQJ753  
♣ K

#### South:

♠ Q7  
♥ AJ2  
♦ A98  
♣ QJT83

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

1. strength cue bid

### Board: 3

Dealer: East  
Vul: N-S  
North HCP: 9+2  
South HCP: 9  
Contract: 3 ♥ South

#### North:

♠ 8  
♥ AQ9854  
♦ K7  
♣ T954

#### South:

♠ A752  
♥ KT72  
♦ T93  
♣ Q8

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

### Board: 4

Dealer: South  
Vul: Both  
North HCP: 9+1  
South HCP: 13  
Contract: 1NT South

#### North:

♠ AQT9  
♥ 764  
♦ KT875  
♣ 4

#### South:

♠ J72  
♥ AK92  
♦ 93  
♣ AJ92

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

### Board: 5

Dealer: South  
Vul: N-S  
North HCP: 8+1  
South HCP: 13+1  
Contract: 3 ♦ South

#### North:

♠ Q6  
♥ Q964  
♦ KJT74  
♣ 54

#### South:

♠ T75  
♥ T8  
♦ A95  
♣ AKQT2

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

## South hands

## Resp\_to\_1C

<b>Board: 1</b>	♠ AK32	You bid first.
Dealer: South	♥ KJ42	The opponents are silent.
Vul: None	♦ 5	
HCP: 15	♣ A752	
<hr/>		
<b>Board: 2</b>	♠ Q7	You bid first.
Dealer: South	♥ AJ2	East (RHO) bids 1♥ if possible.
Vul: N-S	♦ A98	
HCP: 14+1	♣ QJT83	
<hr/>		
<b>Board: 3</b>	♠ A752	RHO opens the bidding 1♣.
Dealer: East	♥ KT72	You bid next.
Vul: N-S	♦ T93	West (LHO) bids 1♦ if possible.
HCP: 9	♣ Q8	
<hr/>		
<b>Board: 4</b>	♠ J72	You bid first.
Dealer: South	♥ AK92	The opponents are silent.
Vul: Both	♦ 93	
HCP: 13	♣ AJ92	
<hr/>		
<b>Board: 5</b>	♠ T75	You bid first.
Dealer: South	♥ T8	East (RHO) bids 1♠ if possible.
Vul: N-S	♦ A95	
HCP: 13+1	♣ AKQT2	

## Both hands (Answers Page)

### Board: 1

Dealer: South  
Vul: None  
North HCP: 18+1  
South HCP: 15  
Contract: 6 ♠ North

#### North:

♠ QJ84  
♥ A3  
♦ AKQ96  
♣ Q4

#### South:

♠ AK32  
♥ KJ42  
♦ 5  
♣ A752

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

1. A=0/5 or 3/5

### Board: 2

Dealer: South  
Vul: N-S  
North HCP: 14+2  
South HCP: 14+1  
Contract: 3NT South

#### North:

♠ AJ32  
♥ 53  
♦ KQJ753  
♣ K

#### South:

♠ Q7  
♥ AJ2  
♦ A98  
♣ QJT83

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

1. strength cue bid

### Board: 3

Dealer: East  
Vul: N-S  
North HCP: 9+2  
South HCP: 9  
Contract: 3 ♥ South

#### North:

♠ 8  
♥ AQ9854  
♦ K7  
♣ T954

#### South:

♠ A752  
♥ KT72  
♦ T93  
♣ Q8

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

### Board: 4

Dealer: South  
Vul: Both  
North HCP: 9+1  
South HCP: 13  
Contract: 1NT South

#### North:

♠ AQT9  
♥ 764  
♦ KT875  
♣ 4

#### South:

♠ J72  
♥ AK92  
♦ 93  
♣ AJ92

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

### Board: 5

Dealer: South  
Vul: N-S  
North HCP: 8+1  
South HCP: 13+1  
Contract: 3 ♦ South

#### North:

♠ Q6  
♥ Q964  
♦ KJT74  
♣ 54

#### South:

♠ T75  
♥ T8  
♦ A95  
♣ AKQT2

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

<b>Board: 6</b>	♠ AK	Partner bids first.
Dealer: South	♥ 8542	The opponents are silent.
Vul: E-W	♦ T97654	
HCP: 7+2	♣ 2	

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<b>Board: 7</b>	♠ AQT6	You bid first.
Dealer: North	♥ 75	The opponents are silent.
Vul: Both	♦ KT7	
HCP: 12	♣ K975	

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<b>Board: 8</b>	♠ AKJT	Partner bids first.
Dealer: South	♥ 62	The opponents are silent.
Vul: None	♦ K7653	
HCP: 11+1	♣ 98	

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<b>Board: 9</b>	♠ AQ72	You bid first.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: E-W	♦ -	
HCP: 13+2	♣ QT9864	

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<b>Board: 10</b>	♠ 82	You bid first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: Both	♦ T965	
HCP: 13+1	♣ AKJT5	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 14+1

Contract: 1NT South

North:

♠ AK

♥ 8542

♦ T97654

♣ 2

South:

♠ 982

♥ AK63

♦ 3

♣ AK854

W N E S

1 ♣

Pass 1 ♦ Pass 1NT

All Pass

### Board: 7

Dealer: North

Vul: Both

North HCP: 12

South HCP: 8+1

Contract: 1NT North

North:

♠ AQT6

♥ 75

♦ KT7

♣ K975

South:

♠ 9852

♥ QJT

♦ AJ862

♣ T

W N E S

1 ♣ Pass 1 ♦

Pass 1NT All Pass

### Board: 8

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12+1

Contract: 3NT North

North:

♠ AKJT

♥ 62

♦ K7653

♣ 98

South:

♠ 72

♥ AJ98

♦ Q2

♣ KQ752

W N E S

1 ♣

Pass 1 ♦ Pass 1NT

Pass 2 ♦ Pass 2 ♥

Pass 3NT All Pass

### Board: 9

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 9+2

Contract: 3NT North

North:

♠ AQ72

♥ KQ5

♦ -

♣ QT9864

South:

♠ T6

♥ T876

♦ AJ9842

♣ A

W N E S

1 ♣ Pass 1 ♦

Pass 2 ♣ Pass 2 ♦

Pass 3NT All Pass

### Board: 10

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8+1

Contract: 3 ♦ South

North:

♠ 82

♥ AJ

♦ T965

♣ AKJT5

South:

♠ QJT5

♥ T86

♦ KQ732

♣ 6

W N E S

1 ♣ Pass 1 ♦

Pass 2 ♦ Pass 3 ♦

All Pass

<b>Board: 6</b>	♠ 982	You bid first.
Dealer: South	♥ AK63	The opponents are silent.
Vul: E-W	♦ 3	
HCP: 14+1	♣ AK854	

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<b>Board: 7</b>	♠ 9852	Partner bids first.
Dealer: North	♥ QJT	The opponents are silent.
Vul: Both	♦ AJ862	
HCP: 8+1	♣ T	

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<b>Board: 8</b>	♠ 72	You bid first.
Dealer: South	♥ AJ98	The opponents are silent.
Vul: None	♦ Q2	
HCP: 12+1	♣ KQ752	

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<b>Board: 9</b>	♠ T6	Partner bids first.
Dealer: North	♥ T876	The opponents are silent.
Vul: E-W	♦ AJ9842	
HCP: 9+2	♣ A	

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<b>Board: 10</b>	♠ QJT5	Partner bids first.
Dealer: North	♥ T86	The opponents are silent.
Vul: Both	♦ KQ732	
HCP: 8+1	♣ 6	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 14+1

Contract: 1NT South

North:

♠ AK

♥ 8542

♦ T97654

♣ 2

South:

♠ 982

♥ AK63

♦ 3

♣ AK854

W N E S

1 ♣

Pass 1 ♦ Pass 1NT

All Pass

### Board: 7

Dealer: North

Vul: Both

North HCP: 12

South HCP: 8+1

Contract: 1NT North

North:

♠ AQT6

♥ 75

♦ KT7

♣ K975

South:

♠ 9852

♥ QJT

♦ AJ862

♣ T

W N E S

1 ♣ Pass 1 ♦

Pass 1NT All Pass

### Board: 8

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12+1

Contract: 3NT North

North:

♠ AKJT

♥ 62

♦ K7653

♣ 98

South:

♠ 72

♥ AJ98

♦ Q2

♣ KQ752

W N E S

1 ♣

Pass 1 ♦ Pass 1NT

Pass 2 ♦ Pass 2 ♥

Pass 3NT All Pass

### Board: 9

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 9+2

Contract: 3NT North

North:

♠ AQ72

♥ KQ5

♦ -

♣ QT9864

South:

♠ T6

♥ T876

♦ AJ9842

♣ A

W N E S

1 ♣ Pass 1 ♦

Pass 2 ♣ Pass 2 ♦

Pass 3NT All Pass

### Board: 10

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8+1

Contract: 3 ♦ South

North:

♠ 82

♥ AJ

♦ T965

♣ AKJT5

South:

♠ QJT5

♥ T86

♦ KQ732

♣ 6

W N E S

1 ♣ Pass 1 ♦

Pass 2 ♦ Pass 3 ♦

All Pass

# North hands

# Resp\_to\_1C

**Board: 11**      ♠ 2      You bid first.

Dealer: North      ♥ AQJ7      West (RHO) Doubles 2♣ if possible.

Vul: None      ♦ T3      East (LHO) bids 2♠ if possible.

HCP: 14+2      ♣ AKT953

**Board: 12**      ♠ QJ9      RHO opens the bidding 1♣.

Dealer: West      ♥ AT53      You bid next.

Vul: E-W      ♦ J5      East (LHO) bids 1♦ if possible.

HCP: 9      ♣ J954

**Board: 13**      ♠ KT83      You bid first.

Dealer: North      ♥ KQ8      The opponents are silent.

Vul: Both      ♦ K3

HCP: 19      ♣ AKJ5

**Board: 14**      ♠ J732      Partner bids first.

Dealer: South      ♥ J94      The opponents are silent.

Vul: None      ♦ KQJ976

HCP: 8+2      ♣ -

**Board: 15**      ♠ KQJ6      Partner bids first.

Dealer: South      ♥ AJ6      East (LHO) bids 1♠ if possible.

Vul: N-S      ♦ J9765

HCP: 12+1      ♣ 7

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ J653		1 ♣	Pass	1 ♦
Vul: None	♥ AQJ7	♥ K53	Pass	2 ♣	Pass	Pass
North HCP: 14+2	♦ T3	♦ Q8654	X	Pass	2 ♠	Pass
South HCP: 6+1	♣ AKT953	♣ 2	Pass	X	Pass	3 ♣
Contract: 3 ♣ South			All Pass			

### Board: 12

	North:	South:	W	N	E	S
Dealer: West	♠ QJ9	♠ A764	1 ♣	Pass	1 ♦	1NT
Vul: E-W	♥ AT53	♥ Q762	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
North HCP: 9	♦ J5	♦ K8	Pass	3 ♥	All Pass	
South HCP: 15	♣ J954	♣ AQ2				
Contract: 3 ♥ North			1. Stayman			

### Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ KT83	♠ QJ5		1 ♣	Pass	1 ♦
Vul: Both	♥ KQ8	♥ JT63	Pass	2NT	Pass	3 ♥
North HCP: 19	♦ K3	♦ AT972	Pass	3 ♠	Pass	3NT
South HCP: 8+1	♣ AKJ5	♣ 6	All Pass			
Contract: 3NT South						

### Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ J732	♠ A965				1 ♣
Vul: None	♥ J94	♥ AQT3	Pass	1 ♦	Pass	1NT
North HCP: 8+2	♦ KQJ976	♦ -	All Pass			
South HCP: 15+1	♣ -	♣ KQ862				
Contract: 1NT South						

### Board: 15

	North:	South:	W	N	E	S
Dealer: South	♠ KQJ6	♠ 75				1 ♣
Vul: N-S	♥ AJ6	♥ K942	Pass	1 ♦	1 ♠	Pass
North HCP: 12+1	♦ J9765	♦ KQ2	Pass	2NT	Pass	3 ♦
South HCP: 13	♣ 7	♣ AJ65	Pass	3NT	All Pass	
Contract: 3NT North						

## South hands

## Resp\_to\_1C

<b>Board: 11</b>	♠ J653	Partner bids first.
Dealer: North	♥ K53	West (LHO) Doubles 2♣ if possible.
Vul: None	♦ Q8654	East (RHO) bids 2♠ if possible.
HCP: 6+1	♣ 2	

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<b>Board: 12</b>	♠ A764	LHO opens the bidding 1♣.
Dealer: West	♥ Q762	Partner bids next.
Vul: E-W	♦ K8	East (RHO) bids 1♦ if possible.
HCP: 15	♣ AQ2	

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<b>Board: 13</b>	♠ QJ5	Partner bids first.
Dealer: North	♥ JT63	The opponents are silent.
Vul: Both	♦ AT972	
HCP: 8+1	♣ 6	

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<b>Board: 14</b>	♠ A965	You bid first.
Dealer: South	♥ AQT3	The opponents are silent.
Vul: None	♦ -	
HCP: 15+1	♣ KQ862	

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<b>Board: 15</b>	♠ 75	You bid first.
Dealer: South	♥ K942	East (RHO) bids 1♠ if possible.
Vul: N-S	♦ KQ2	
HCP: 13	♣ AJ65	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 6+1

Contract: 3♣ South

North:

♠ 2

♥ AQJ7

♦ T3

♣ AKT953

South:

♠ J653

♥ K53

♦ Q8654

♣ 2

W

N

E

S

1♣

Pass

1♦

Pass

2♣

Pass

Pass

X

Pass

2♠

Pass

Pass

X

Pass

3♣

All Pass

### Board: 12

Dealer: West

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3♥ North

North:

♠ QJ9

♥ AT53

♦ J5

♣ J954

South:

♠ A764

♥ Q762

♦ K8

♣ AQ2

W

N

E

S

1♣

Pass

1♦

1NT

Pass

2♣<sup>1</sup>

Pass

2♥

Pass

3♥

All Pass

1. Stayman

### Board: 13

Dealer: North

Vul: Both

North HCP: 19

South HCP: 8+1

Contract: 3NT South

North:

♠ KT83

♥ KQ8

♦ K3

♣ AKJ5

South:

♠ QJ5

♥ JT63

♦ AT972

♣ 6

W

N

E

S

1♣

Pass

1♦

Pass

2NT

Pass

3♥

Pass

3♠

Pass

3NT

All Pass

### Board: 14

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 15+1

Contract: 1NT South

North:

♠ J732

♥ J94

♦ KQJ976

♣ -

South:

♠ A965

♥ AQT3

♦ -

♣ KQ862

W

N

E

S

1♣

Pass

1♦

Pass

1NT

All Pass

### Board: 15

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ KQJ6

♥ AJ6

♦ J9765

♣ 7

South:

♠ 75

♥ K942

♦ KQ2

♣ AJ65

W

N

E

S

1♣

Pass

1♦

1♠

Pass

Pass

2NT

Pass

3♦

Pass

3NT

All Pass

## North hands

## Resp\_to\_1C

<b>Board: 16</b>	♠ Q742	Partner bids first.
Dealer: South	♥ A83	The opponents are silent.
Vul: E-W	♦ QJ973	
HCP: 9+1	♣ 5	
<hr/>		
<b>Board: 17</b>	♠ K83	You bid first.
Dealer: North	♥ K75	West (RHO) bids 1 ♠ if possible.
Vul: None	♦ KT4	
HCP: 12	♣ QJ54	
<hr/>		
<b>Board: 18</b>	♠ 4	Partner bids first.
Dealer: South	♥ KJ96	The opponents are silent.
Vul: N-S	♦ KQJ954	
HCP: 13+2	♣ K4	
<hr/>		
<b>Board: 19</b>	♠ T7	Partner bids first.
Dealer: South	♥ KJ64	East (LHO) bids 1 ♠ if possible.
Vul: E-W	♦ K98754	West (RHO) bids 2 ♠ if possible.
HCP: 7+2	♣ 4	West (RHO) bids 3 ♠ if possible.
<hr/>		
<b>Board: 20</b>	♠ AJ3	You bid first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: Both	♦ K	
HCP: 15+2	♣ AJT752	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 16+1

Contract: 1NT South

North:

♠ Q742

♥ A83

♦ QJ973

♣ 5

South:

♠ AK3

♥ Q654

♦ 4

♣ AQJT6

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

### Board: 17

Dealer: North

Vul: None

North HCP: 12

South HCP: 14+1

Contract: 3NT North

North:

♠ K83

♥ K75

♦ KT4

♣ QJ54

South:

♠ 65

♥ A643

♦ AQ976

♣ A6

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

### Board: 18

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 11+1

Contract: 3NT North

North:

♠ 4

♥ KJ96

♦ KQJ954

♣ K4

South:

♠ A983

♥ 54

♦ 83

♣ AQJ52

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

### Board: 19

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 13+1

Contract: 4 ♦ North

North:

♠ T7

♥ KJ64

♦ K98754

♣ 4

South:

♠ 42

♥ T9

♦ AQ63

♣ AKT86

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

### Board: 20

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 9+1

Contract: 3NT South

North:

♠ AJ3

♥ Q32

♦ K

♣ AJT752

South:

♠ 54

♥ AJT6

♦ JT864

♣ K9

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

<b>Board: 16</b>	♠ AK3	You bid first.
Dealer: South	♥ Q654	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 16+1	♣ AQJT6	

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<b>Board: 17</b>	♠ 65	Partner bids first.
Dealer: North	♥ A643	West (LHO) bids 1 ♠ if possible.
Vul: None	♦ AQ976	
HCP: 14+1	♣ A6	

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<b>Board: 18</b>	♠ A983	You bid first.
Dealer: South	♥ 54	The opponents are silent.
Vul: N-S	♦ 83	
HCP: 11+1	♣ AQJ52	

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<b>Board: 19</b>	♠ 42	You bid first.
Dealer: South	♥ T9	East (RHO) bids 1 ♠ if possible.
Vul: E-W	♦ AQ63	West (LHO) bids 2 ♠ if possible.
HCP: 13+1	♣ AKT86	West (LHO) bids 3 ♠ if possible.

---

<b>Board: 20</b>	♠ 54	Partner bids first.
Dealer: North	♥ AJT6	The opponents are silent.
Vul: Both	♦ JT864	
HCP: 9+1	♣ K9	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 16+1

Contract: 1NT South

North:

♠ Q742

♥ A83

♦ QJ973

♣ 5

South:

♠ AK3

♥ Q654

♦ 4

♣ AQJT6

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

### Board: 17

Dealer: North

Vul: None

North HCP: 12

South HCP: 14+1

Contract: 3NT North

North:

♠ K83

♥ K75

♦ KT4

♣ QJ54

South:

♠ 65

♥ A643

♦ AQ976

♣ A6

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

### Board: 18

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 11+1

Contract: 3NT North

North:

♠ 4

♥ KJ96

♦ KQJ954

♣ K4

South:

♠ A983

♥ 54

♦ 83

♣ AQJ52

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

### Board: 19

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 13+1

Contract: 4 ♦ North

North:

♠ T7

♥ KJ64

♦ K98754

♣ 4

South:

♠ 42

♥ T9

♦ AQ63

♣ AKT86

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

### Board: 20

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 9+1

Contract: 3NT South

North:

♠ AJ3

♥ Q32

♦ K

♣ AJT752

South:

♠ 54

♥ AJT6

♦ JT864

♣ K9

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

<b>Board: 21</b>	♠ AKT4	You bid first.
Dealer: North	♥ QJ97	The opponents are silent.
Vul: N-S	♦ -	
HCP: 13+1	♣ QJ982	
<hr/>		
<b>Board: 22</b>	♠ AQ74	You bid first.
Dealer: North	♥ QT97	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 15	♣ AKT9	
<hr/>		
<b>Board: 23</b>	♠ K943	Partner bids first.
Dealer: South	♥ K95	The opponents are silent.
Vul: Both	♦ AKQT43	
HCP: 15+2	♣ -	
<hr/>		
<b>Board: 24</b>	♠ J983	Partner bids first.
Dealer: South	♥ 862	The opponents are silent.
Vul: None	♦ KQJ86	
HCP: 8+1	♣ J	
<hr/>		
<b>Board: 25</b>	♠ QJ87	You bid first.
Dealer: North	♥ K72	West (RHO) bids 1 ♠ if possible.
Vul: E-W	♦ K7	
HCP: 14	♣ KQ65	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ AKT4	♠ QJ2		1 ♣	Pass	1 ♦
Vul: N-S	♥ QJ97	♥ A532	Pass	1NT	All Pass	
North HCP: 13+1	♦ -	♦ QJT62				
South HCP: 10+1	♣ QJ982	♣ 4				
Contract: 1NT North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ AQ74	♠ 83		1 ♣	Pass	1 ♦
Vul: E-W	♥ QT97	♥ A642	Pass	1NT	Pass	2 ♥
North HCP: 15	♦ 9	♦ AQJ52	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ AKT9	♣ J3				
Contract: 4 ♥ North						

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ K943	♠ A876				1 ♣
Vul: Both	♥ K95	♥ A7	Pass	1 ♦	Pass	1NT
North HCP: 15+2	♦ AKQT43	♦ 65	Pass	2 ♠	Pass	4NT
South HCP: 16+1	♣ -	♣ AKJ32	Pass	5 ♥ <sup>1</sup>	Pass	5 ♠
Contract: 5 ♠ South			All Pass			

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

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ J983	♠ A65				1 ♣
Vul: None	♥ 862	♥ AT9	Pass	1 ♦	Pass	1NT
North HCP: 8+1	♦ KQJ86	♦ 74	All Pass			
South HCP: 12+1	♣ J	♣ A9732				
Contract: 1NT South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ QJ87	♠ A		1 ♣	Pass	1 ♦
Vul: E-W	♥ K72	♥ 8654	1 ♠	1NT	Pass	2 ♦
North HCP: 14	♦ K7	♦ QJT542	Pass	2NT	All Pass	
South HCP: 8+2	♣ KQ65	♣ J4				
Contract: 2NT North						

## South hands

## Resp\_to\_1C

**Board: 21**      ♠ QJ2      Partner bids first.  
 Dealer: North      ♥ A532      The opponents are silent.  
 Vul: N-S      ♦ QJT62  
 HCP: 10+1      ♣ 4

---

**Board: 22**      ♠ 83      Partner bids first.  
 Dealer: North      ♥ A642      The opponents are silent.  
 Vul: E-W      ♦ AQJ52  
 HCP: 12+1      ♣ J3

---

**Board: 23**      ♠ A876      You bid first.  
 Dealer: South      ♥ A7      The opponents are silent.  
 Vul: Both      ♦ 65  
 HCP: 16+1      ♣ AKJ32

---

**Board: 24**      ♠ A65      You bid first.  
 Dealer: South      ♥ AT9      The opponents are silent.  
 Vul: None      ♦ 74  
 HCP: 12+1      ♣ A9732

---

**Board: 25**      ♠ A      Partner bids first.  
 Dealer: North      ♥ 8654      West (LHO) bids 1 ♠ if possible.  
 Vul: E-W      ♦ QJT542  
 HCP: 8+2      ♣ J4

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ AKT4	♠ QJ2		1 ♣	Pass	1 ♦
Vul: N-S	♥ QJ97	♥ A532	Pass	1NT	All Pass	
North HCP: 13+1	♦ -	♦ QJT62				
South HCP: 10+1	♣ QJ982	♣ 4				
Contract: 1NT North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ AQ74	♠ 83		1 ♣	Pass	1 ♦
Vul: E-W	♥ QT97	♥ A642	Pass	1NT	Pass	2 ♥
North HCP: 15	♦ 9	♦ AQJ52	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ AKT9	♣ J3				
Contract: 4 ♥ North						

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ K943	♠ A876				1 ♣
Vul: Both	♥ K95	♥ A7	Pass	1 ♦	Pass	1NT
North HCP: 15+2	♦ AKQT43	♦ 65	Pass	2 ♠	Pass	4NT
South HCP: 16+1	♣ -	♣ AKJ32	Pass	5 ♥ <sup>1</sup>	Pass	5 ♠
Contract: 5 ♠ South			All Pass			

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

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ J983	♠ A65				1 ♣
Vul: None	♥ 862	♥ AT9	Pass	1 ♦	Pass	1NT
North HCP: 8+1	♦ KQJ86	♦ 74	All Pass			
South HCP: 12+1	♣ J	♣ A9732				
Contract: 1NT South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ QJ87	♠ A		1 ♣	Pass	1 ♦
Vul: E-W	♥ K72	♥ 8654	1 ♠	1NT	Pass	2 ♦
North HCP: 14	♦ K7	♦ QJT542	Pass	2NT	All Pass	
South HCP: 8+2	♣ KQ65	♣ J4				
Contract: 2NT North						

## North hands

## Resp\_to\_1C

<b>Board: 26</b>	♠ A76	You bid first.
Dealer: North	♥ AJ64	West (RHO) bids 1 ♠ if possible.
Vul: Both	♦ 8	East (LHO) bids 3 ♠ if possible.
HCP: 13+1	♣ KJ764	

---

<b>Board: 27</b>	♠ 8	Partner bids first.
Dealer: South	♥ KJT9	East (LHO) bids 1 ♠ if possible.
Vul: None	♦ AK6542	West (RHO) bids 3 ♠ if possible.
HCP: 12+2	♣ J5	

---

<b>Board: 28</b>	♠ J987	Partner bids first.
Dealer: South	♥ QT8	The opponents are silent.
Vul: N-S	♦ AK963	
HCP: 10+1	♣ 9	

---

<b>Board: 29</b>	♠ K	Partner bids first.
Dealer: South	♥ KJT8	The opponents are silent.
Vul: Both	♦ KT8652	
HCP: 14+2	♣ A8	

---

<b>Board: 30</b>	♠ AT32	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: None	♦ J97543	
HCP: 9+2	♣ A5	

## Both hands (Answers Page)

### Board: 26

	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ T		1 ♣	Pass	1 ♦
Vul: Both	♥ AJ64	♥ KQ32	1 ♠	2 ♣	3 ♠	4 ♦
North HCP: 13+1	♦ 8	♦ KQJ653	All Pass			
South HCP: 11+2	♣ KJ764	♣ 85				
Contract: 4 ♦ South						

### Board: 27

	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ A93				1 ♣
Vul: None	♥ KJT9	♥ A65	Pass	1 ♦	1 ♠	2 ♣
North HCP: 12+2	♦ AK6542	♦ JT	3 ♠	4 ♦	All Pass	
South HCP: 13+1	♣ J5	♣ AT842				
Contract: 4 ♦ North						

### Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ J987	♠ KQ4				1 ♣
Vul: N-S	♥ QT8	♥ AJ9	Pass	1 ♦	Pass	2NT
North HCP: 10+1	♦ AK963	♦ J85	Pass	3 ♠	Pass	3NT
South HCP: 18	♣ 9	♣ AK54	All Pass			
Contract: 3NT South						

### Board: 29

	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ A974				1 ♣
Vul: Both	♥ KJT8	♥ Q96	Pass	1 ♦	Pass	1NT
North HCP: 14+2	♦ KT8652	♦ A4	Pass	2 ♥	Pass	3 ♠
South HCP: 14	♣ A8	♣ KJ52	Pass	3NT	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

### Board: 30

	North:	South:	W	N	E	S
Dealer: South	♠ AT32	♠ KQ8				1 ♣
Vul: None	♥ 5	♥ AJT3	Pass	1 ♦	Pass	1NT
North HCP: 9+2	♦ J97543	♦ QT	All Pass			
South HCP: 14	♣ A5	♣ Q862				
Contract: 1NT South						

<b>Board: 26</b>	♠ T	Partner bids first.
Dealer: North	♥ KQ32	West (LHO) bids 1 ♠ if possible.
Vul: Both	♦ KQJ653	East (RHO) bids 3 ♠ if possible.
HCP: 11+2	♣ 85	

---

<b>Board: 27</b>	♠ A93	You bid first.
Dealer: South	♥ A65	East (RHO) bids 1 ♠ if possible.
Vul: None	♦ JT	West (LHO) bids 3 ♠ if possible.
HCP: 13+1	♣ AT842	

---

<b>Board: 28</b>	♠ KQ4	You bid first.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: N-S	♦ J85	
HCP: 18	♣ AK54	

---

<b>Board: 29</b>	♠ A974	You bid first.
Dealer: South	♥ Q96	The opponents are silent.
Vul: Both	♦ A4	
HCP: 14	♣ KJ52	

---

<b>Board: 30</b>	♠ KQ8	You bid first.
Dealer: South	♥ AJT3	The opponents are silent.
Vul: None	♦ QT	
HCP: 14	♣ Q862	

## Both hands (Answers Page)

### Board: 26

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ T		1 ♣	Pass	1 ♦
Vul: Both	♥ AJ64	♥ KQ32	1 ♠	2 ♣	3 ♠	4 ♦
North HCP: 13+1	♦ 8	♦ KQJ653	All Pass			
South HCP: 11+2	♣ KJ764	♣ 85				
Contract: 4 ♦ South						

### Board: 27

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ A93				1 ♣
Vul: None	♥ KJT9	♥ A65	Pass	1 ♦	1 ♠	2 ♣
North HCP: 12+2	♦ AK6542	♦ JT	3 ♠	4 ♦	All Pass	
South HCP: 13+1	♣ J5	♣ AT842				
Contract: 4 ♦ North						

### Board: 28

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ J987	♠ KQ4				1 ♣
Vul: N-S	♥ QT8	♥ AJ9	Pass	1 ♦	Pass	2NT
North HCP: 10+1	♦ AK963	♦ J85	Pass	3 ♠	Pass	3NT
South HCP: 18	♣ 9	♣ AK54	All Pass			
Contract: 3NT South						

### Board: 29

	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ A974				1 ♣
Vul: Both	♥ KJT8	♥ Q96	Pass	1 ♦	Pass	1NT
North HCP: 14+2	♦ KT8652	♦ A4	Pass	2 ♥	Pass	3 ♠
South HCP: 14	♣ A8	♣ KJ52	Pass	3NT	Pass	4 ♥
Contract: 4 ♥ South	All Pass					

### Board: 30

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ AT32	♠ KQ8				1 ♣
Vul: None	♥ 5	♥ AJT3	Pass	1 ♦	Pass	1NT
North HCP: 9+2	♦ J97543	♦ QT	All Pass			
South HCP: 14	♣ A5	♣ Q862				
Contract: 1NT South						

## North hands

## Resp\_to\_1C

<b>Board: 31</b>	♠ T94	You bid first.
Dealer: North	♥ A53	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 13+1	♣ AQJ53	
<hr/>		
<b>Board: 32</b>	♠ 64	You bid first.
Dealer: North	♥ K84	The opponents are silent.
Vul: E-W	♦ AKQ	
HCP: 12+1	♣ T9764	
<hr/>		
<b>Board: 33</b>	♠ QT4	LHO opens the bidding 1 ♣.
Dealer: East	♥ AKJT5	Partner bids next.
Vul: None	♦ J2	West (RHO) bids 1 ♦ if possible.
HCP: 11+1	♣ 965	East (LHO) Doubles 1 ♥ if possible.
<hr/>		
<b>Board: 34</b>	♠ AT	You bid first.
Dealer: North	♥ Q85	West (RHO) bids 1 ♠ if possible.
Vul: N-S	♦ T3	
HCP: 13+2	♣ AQJ843	
<hr/>		
<b>Board: 35</b>	♠ A9	You bid first.
Dealer: North	♥ A43	The opponents are silent.
Vul: E-W	♦ QT5	
HCP: 12+1	♣ Q8752	

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ T94	♠ K752		1 ♣	Pass	1 ♦
Vul: N-S	♥ A53	♥ 42	Pass	1NT	All Pass	
North HCP: 13+1	♦ Q8	♦ AKT96				
South HCP: 10+1	♣ AQJ53	♣ 76				
Contract: 1NT North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ AKT7		1 ♣	Pass	1 ♦
Vul: E-W	♥ K84	♥ 97	Pass	1NT	Pass	3 ♦
North HCP: 12+1	♦ AKQ	♦ J98653	Pass	4 ♦	All Pass	
South HCP: 11+2	♣ T9764	♣ K				
Contract: 4 ♦ North						

### Board: 33

	North:	South:	W	N	E	S
Dealer: East	♠ QT4	♠ 87			1 ♣	Pass
Vul: None	♥ AKJT5	♥ 9742	1 ♦	1 ♥	X	2 ♥
North HCP: 11+1	♦ J2	♦ AQ4	All Pass			
South HCP: 8	♣ 965	♣ Q742				
Contract: 2 ♥ South						

### Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KQJ7		1 ♣	Pass	1 ♦
Vul: N-S	♥ Q85	♥ 74	1 ♠	2 ♣	Pass	3NT
North HCP: 13+2	♦ T3	♦ AQ864	All Pass			
South HCP: 15+1	♣ AQJ843	♣ K6				
Contract: 3NT South						

### Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ KJ62		1 ♣	Pass	1 ♦
Vul: E-W	♥ A43	♥ KJ2	Pass	1NT	Pass	2 ♠
North HCP: 12+1	♦ QT5	♦ AK742	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q8752	♣ 6				
Contract: 3NT North						

<b>Board: 31</b>	♠ K752	Partner bids first.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ AKT96	
HCP: 10+1	♣ 76	
<hr/>		
<b>Board: 32</b>	♠ AKT7	Partner bids first.
Dealer: North	♥ 97	The opponents are silent.
Vul: E-W	♦ J98653	
HCP: 11+2	♣ K	
<hr/>		
<b>Board: 33</b>	♠ 87	RHO opens the bidding 1 ♣.
Dealer: East	♥ 9742	You bid next.
Vul: None	♦ AQ4	West (LHO) bids 1 ♦ if possible.
HCP: 8	♣ Q742	East (RHO) Doubles 1 ♥ if possible.
<hr/>		
<b>Board: 34</b>	♠ KQJ7	Partner bids first.
Dealer: North	♥ 74	West (LHO) bids 1 ♠ if possible.
Vul: N-S	♦ AQ864	
HCP: 15+1	♣ K6	
<hr/>		
<b>Board: 35</b>	♠ KJ62	Partner bids first.
Dealer: North	♥ KJ2	The opponents are silent.
Vul: E-W	♦ AK742	
HCP: 15+1	♣ 6	

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ T94	♠ K752		1 ♣	Pass	1 ♦
Vul: N-S	♥ A53	♥ 42	Pass	1NT	All Pass	
North HCP: 13+1	♦ Q8	♦ AKT96				
South HCP: 10+1	♣ AQJ53	♣ 76				
Contract: 1NT North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ AKT7		1 ♣	Pass	1 ♦
Vul: E-W	♥ K84	♥ 97	Pass	1NT	Pass	3 ♦
North HCP: 12+1	♦ AKQ	♦ J98653	Pass	4 ♦	All Pass	
South HCP: 11+2	♣ T9764	♣ K				
Contract: 4 ♦ North						

### Board: 33

	North:	South:	W	N	E	S
Dealer: East	♠ QT4	♠ 87			1 ♣	Pass
Vul: None	♥ AKJT5	♥ 9742	1 ♦	1 ♥	X	2 ♥
North HCP: 11+1	♦ J2	♦ AQ4	All Pass			
South HCP: 8	♣ 965	♣ Q742				
Contract: 2 ♥ South						

### Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KQJ7		1 ♣	Pass	1 ♦
Vul: N-S	♥ Q85	♥ 74	1 ♠	2 ♣	Pass	3NT
North HCP: 13+2	♦ T3	♦ AQ864	All Pass			
South HCP: 15+1	♣ AQJ843	♣ K6				
Contract: 3NT South						

### Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ KJ62		1 ♣	Pass	1 ♦
Vul: E-W	♥ A43	♥ KJ2	Pass	1NT	Pass	2 ♠
North HCP: 12+1	♦ QT5	♦ AK742	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q8752	♣ 6				
Contract: 3NT North						

## North hands

## Resp\_to\_1C

<b>Board: 36</b>	♠ 6432	Partner bids first.
Dealer: South	♥ K972	The opponents are silent.
Vul: Both	♦ AKT52	
HCP: 10+1	♣ -	

---

<b>Board: 37</b>	♠ Q	You bid first.
Dealer: North	♥ KT64	The opponents are silent.
Vul: N-S	♦ 862	
HCP: 12+1	♣ AK654	

---

<b>Board: 38</b>	♠ KQ82	You bid first.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 15+1	♣ AJ953	

---

<b>Board: 39</b>	♠ Q74	RHO opens the bidding 1 ♣.
Dealer: West	♥ T9743	You bid next.
Vul: Both	♦ 86	East (LHO) bids 1 ♦ if possible.
HCP: 2+1	♣ T85	East (LHO) bids 1 ♠ if possible.
		East (LHO) bids 3 ♦ if possible.

---

<b>Board: 40</b>	♠ J72	Partner bids first.
Dealer: South	♥ Q542	The opponents are silent.
Vul: None	♦ A7654	
HCP: 7+1	♣ 2	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 12+1

Contract: 1NT South

North:

♠ 6432

♥ K972

♦ AKT52

♣ -

South:

♠ KJ7

♥ 8653

♦ J

♣ AK976

W

N

E

S

1 ♣

Pass 1 ♦ Pass 1NT

All Pass

### Board: 37

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 15+1

Contract: 3NT North

North:

♠ Q

♥ KT64

♦ 862

♣ AK654

South:

♠ A986

♥ J73

♦ AKJ73

♣ Q

W

N

E

S

1 ♣ Pass 1 ♦

Pass 1NT Pass 2 ♠

Pass 3NT All Pass

### Board: 38

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 14+1

Contract: 4 ♠ North

North:

♠ KQ82

♥ KQ3

♦ 7

♣ AJ953

South:

♠ A965

♥ A8

♦ AQT43

♣ T6

W

N

E

S

1 ♣ Pass 1 ♦

Pass 1NT Pass 2 ♠

Pass 4 ♠ All Pass

### Board: 39

Dealer: West

Vul: Both

North HCP: 2+1

South HCP: 17

Contract: 3 ♥ North

North:

♠ Q74

♥ T9743

♦ 86

♣ T85

South:

♠ AKT2

♥ KQ52

♦ Q74

♣ QJ

W

N

E

S

1 ♣ Pass 1 ♦ X

Pass 1 ♥ 1 ♠ 2 ♥

Pass Pass 3 ♦ Pass

Pass 3 ♥ All Pass

### Board: 40

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 14+1

Contract: 1NT South

North:

♠ J72

♥ Q542

♦ A7654

♣ 2

South:

♠ KT5

♥ KJ8

♦ K8

♣ AT764

W

N

E

S

1 ♣

Pass 1 ♦ Pass 1NT

All Pass

<b>Board: 36</b>	♠ KJ7	You bid first.
Dealer: South	♥ 8653	The opponents are silent.
Vul: Both	♦ J	
HCP: 12+1	♣ AK976	

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<b>Board: 37</b>	♠ A986	Partner bids first.
Dealer: North	♥ J73	The opponents are silent.
Vul: N-S	♦ AKJ73	
HCP: 15+1	♣ Q	

---

<b>Board: 38</b>	♠ A965	Partner bids first.
Dealer: North	♥ A8	The opponents are silent.
Vul: E-W	♦ AQT43	
HCP: 14+1	♣ T6	

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<b>Board: 39</b>	♠ AKT2	LHO opens the bidding 1 ♣.
Dealer: West	♥ KQ52	Partner bids next.
Vul: Both	♦ Q74	East (RHO) bids 1 ♦ if possible.
HCP: 17	♣ QJ	East (RHO) bids 1 ♠ if possible.
		East (RHO) bids 3 ♦ if possible.

---

<b>Board: 40</b>	♠ KT5	You bid first.
Dealer: South	♥ KJ8	The opponents are silent.
Vul: None	♦ K8	
HCP: 14+1	♣ AT764	

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ 6432	♠ KJ7				1 ♣
Vul: Both	♥ K972	♥ 8653	Pass	1 ♦	Pass	1NT
North HCP: 10+1	♦ AKT52	♦ J	All Pass			
South HCP: 12+1	♣ -	♣ AK976				
Contract: 1NT South						

### Board: 37

	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ A986		1 ♣	Pass	1 ♦
Vul: N-S	♥ KT64	♥ J73	Pass	1NT	Pass	2 ♠
North HCP: 12+1	♦ 862	♦ AKJ73	Pass	3NT	All Pass	
South HCP: 15+1	♣ AK654	♣ Q				
Contract: 3NT North						

### Board: 38

	North:	South:	W	N	E	S
Dealer: North	♠ KQ82	♠ A965		1 ♣	Pass	1 ♦
Vul: E-W	♥ KQ3	♥ A8	Pass	1NT	Pass	2 ♠
North HCP: 15+1	♦ 7	♦ AQT43	Pass	4 ♠	All Pass	
South HCP: 14+1	♣ AJ953	♣ T6				
Contract: 4 ♠ North						

### Board: 39

	North:	South:	W	N	E	S
Dealer: West	♠ Q74	♠ AKT2	1 ♣	Pass	1 ♦	X
Vul: Both	♥ T9743	♥ KQ52	Pass	1 ♥	1 ♠	2 ♥
North HCP: 2+1	♦ 86	♦ Q74	Pass	Pass	3 ♦	Pass
South HCP: 17	♣ T85	♣ QJ	Pass	3 ♥	All Pass	
Contract: 3 ♥ North						

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ J72	♠ KT5				1 ♣
Vul: None	♥ Q542	♥ KJ8	Pass	1 ♦	Pass	1NT
North HCP: 7+1	♦ A7654	♦ K8	All Pass			
South HCP: 14+1	♣ 2	♣ AT764				
Contract: 1NT South						

# North hands

# Resp\_to\_1C

<b>Board: 41</b>	♠ A65	You bid first.
Dealer: North	♥ KQT2	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 19	♣ AKQ5	
<b>Board: 42</b>	♠ Q842	Partner bids first.
Dealer: South	♥ J	The opponents are silent.
Vul: Both	♦ KJ953	
HCP: 7+1	♣ 864	
<b>Board: 43</b>	♠ -	Partner bids first.
Dealer: South	♥ AT92	East (LHO) bids 1 ♠ if possible.
Vul: None	♦ AQ9743	West (RHO) bids 3 ♠ if possible.
HCP: 11+2	♣ J52	
<b>Board: 44</b>	♠ A764	Partner bids first.
Dealer: South	♥ 53	The opponents are silent.
Vul: N-S	♦ AKQ86	
HCP: 17+1	♣ A4	
<b>Board: 45</b>	♠ KQ63	You bid first.
Dealer: North	♥ KQ4	West (RHO) bids 1 ♠ if possible.
Vul: Both	♦ Q5	
HCP: 12	♣ T652	

## Both hands (Answers Page)

### Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ KJ92		1 ♣	Pass	1 ♦
Vul: E-W	♥ KQT2	♥ A	Pass	2NT	Pass	3 ♠
North HCP: 19	♦ J8	♦ QT632	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKQ5	♣ T97				
Contract: 3NT North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ Q842	♠ K75				1 ♣
Vul: Both	♥ J	♥ AK86	Pass	1 ♦	Pass	1NT
North HCP: 7+1	♦ KJ953	♦ 8	All Pass			
South HCP: 16+1	♣ 864	♣ AQT95				
Contract: 1NT South						

### Board: 43

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ J82				1 ♣
Vul: None	♥ AT92	♥ KQJ3	Pass	1 ♦	1 ♠	Pass
North HCP: 11+2	♦ AQ9743	♦ KJ	3 ♠	4 ♦	Pass	5 ♦
South HCP: 13	♣ J52	♣ QT43	All Pass			
Contract: 5 ♦ South						

### Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ A764	♠ JT2				1 ♣
Vul: N-S	♥ 53	♥ AK8	Pass	1 ♦	Pass	1NT
North HCP: 17+1	♦ AKQ86	♦ 953	Pass	2 ♠	Pass	3NT
South HCP: 12	♣ A4	♣ KJ53	Pass	6NT	All Pass	
Contract: 6NT North						

### Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ KQ63	♠ 4		1 ♣	Pass	1 ♦
Vul: Both	♥ KQ4	♥ AT52	1 ♠	Pass	Pass	X
North HCP: 12	♦ Q5	♦ AJT93	Pass	1NT	Pass	3 ♥
South HCP: 13+1	♣ T652	♣ KJ4	Pass	3NT	All Pass	
Contract: 3NT North						

## South hands

## Resp\_to\_1C

<b>Board: 41</b>	♠ KJ92	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ QT632	
HCP: 10+1	♣ T97	
<b>Board: 42</b>	♠ K75	You bid first.
Dealer: South	♥ AK86	The opponents are silent.
Vul: Both	♦ 8	
HCP: 16+1	♣ AQT95	
<b>Board: 43</b>	♠ J82	You bid first.
Dealer: South	♥ KQJ3	East (RHO) bids 1 ♠ if possible.
Vul: None	♦ KJ	West (LHO) bids 3 ♠ if possible.
HCP: 13	♣ QT43	
<b>Board: 44</b>	♠ JT2	You bid first.
Dealer: South	♥ AK8	The opponents are silent.
Vul: N-S	♦ 953	
HCP: 12	♣ KJ53	
<b>Board: 45</b>	♠ 4	Partner bids first.
Dealer: North	♥ AT52	West (LHO) bids 1 ♠ if possible.
Vul: Both	♦ AJT93	
HCP: 13+1	♣ KJ4	

## Both hands (Answers Page)

### Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ KJ92		1 ♣	Pass	1 ♦
Vul: E-W	♥ KQT2	♥ A	Pass	2NT	Pass	3 ♠
North HCP: 19	♦ J8	♦ QT632	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKQ5	♣ T97				
Contract: 3NT North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ Q842	♠ K75				1 ♣
Vul: Both	♥ J	♥ AK86	Pass	1 ♦	Pass	1NT
North HCP: 7+1	♦ KJ953	♦ 8	All Pass			
South HCP: 16+1	♣ 864	♣ AQT95				
Contract: 1NT South						

### Board: 43

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ J82				1 ♣
Vul: None	♥ AT92	♥ KQJ3	Pass	1 ♦	1 ♠	Pass
North HCP: 11+2	♦ AQ9743	♦ KJ	3 ♠	4 ♦	Pass	5 ♦
South HCP: 13	♣ J52	♣ QT43	All Pass			
Contract: 5 ♦ South						

### Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ A764	♠ JT2				1 ♣
Vul: N-S	♥ 53	♥ AK8	Pass	1 ♦	Pass	1NT
North HCP: 17+1	♦ AKQ86	♦ 953	Pass	2 ♠	Pass	3NT
South HCP: 12	♣ A4	♣ KJ53	Pass	6NT	All Pass	
Contract: 6NT North						

### Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ KQ63	♠ 4		1 ♣	Pass	1 ♦
Vul: Both	♥ KQ4	♥ AT52	1 ♠	Pass	Pass	X
North HCP: 12	♦ Q5	♦ AJT93	Pass	1NT	Pass	3 ♥
South HCP: 13+1	♣ T652	♣ KJ4	Pass	3NT	All Pass	
Contract: 3NT North						

# North hands

# Resp\_to\_1C

## Board: 46

♠ J8

Partner bids first.

Dealer: South

♥ T962

The opponents are silent.

Vul: None

♦ AQJT9

HCP: 9+1

♣ J2

## Board: 47

♠ 764

You bid first.

Dealer: North

♥ AQ75

West (RHO) bids 1 ♠ if possible.

Vul: N-S

♦ T

HCP: 15+1

♣ AKQ98

## Board: 48

♠ T754

Partner bids first.

Dealer: South

♥ AQ

The opponents are silent.

Vul: E-W

♦ AQT93

HCP: 14+1

♣ Q6

## Board: 49

♠ A984

You bid first.

Dealer: North

♥ AT4

The opponents are silent.

Vul: None

♦ K

HCP: 14+1

♣ K9642

## Board: 50

♠ J5

Partner bids first.

Dealer: South

♥ AKQ7

East (LHO) bids 2 ♠ if possible.

Vul: N-S

♦ AK854

HCP: 17+1

♣ 65

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14+1

Contract: 1NT South

North:

♠ J8

♥ T962

♦ AQJT9

♣ J2

South:

♠ A94

♥ AK4

♦ K3

♣ T8743

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

### Board: 47

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 6+1

Contract: 2♥ North

North:

♠ 764

♥ AQ75

♦ T

♣ AKQ98

South:

♠ Q32

♥ J843

♦ QJ643

♣ 2

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

### Board: 48

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15+1

Contract: 3NT North

North:

♠ T754

♥ AQ

♦ AQT93

♣ Q6

South:

♠ AQ8

♥ K854

♦ J

♣ AJT74

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

### Board: 49

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10+2

Contract: 3♠ North

North:

♠ A984

♥ AT4

♦ K

♣ K9642

South:

♠ 75

♥ QJ83

♦ AQJ632

♣ 7

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

### Board: 50

Dealer: South

Vul: N-S

North HCP: 17+1

South HCP: 13

Contract: 3NT South

North:

♠ J5

♥ AKQ7

♦ AK854

♣ 65

South:

♠ AQ32

♥ J63

♦ J9

♣ AJ87

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

## South hands

## Resp\_to\_1C

<b>Board: 46</b>	♠ A94	You bid first.
Dealer: South	♥ AK4	The opponents are silent.
Vul: None	♦ K3	
HCP: 14+1	♣ T8743	
<b>Board: 47</b>	♠ Q32	Partner bids first.
Dealer: North	♥ J843	West (LHO) bids 1 ♠ if possible.
Vul: N-S	♦ QJ643	
HCP: 6+1	♣ 2	
<b>Board: 48</b>	♠ AQ8	You bid first.
Dealer: South	♥ K854	The opponents are silent.
Vul: E-W	♦ J	
HCP: 15+1	♣ AJT74	
<b>Board: 49</b>	♠ 75	Partner bids first.
Dealer: North	♥ QJ83	The opponents are silent.
Vul: None	♦ AQJ632	
HCP: 10+2	♣ 7	
<b>Board: 50</b>	♠ AQ32	You bid first.
Dealer: South	♥ J63	East (RHO) bids 2 ♠ if possible.
Vul: N-S	♦ J9	
HCP: 13	♣ AJ87	

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14+1

Contract: 1NT South

North:

♠ J8

♥ T962

♦ AQJT9

♣ J2

South:

♠ A94

♥ AK4

♦ K3

♣ T8743

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

### Board: 47

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 6+1

Contract: 2♥ North

North:

♠ 764

♥ AQ75

♦ T

♣ AKQ98

South:

♠ Q32

♥ J843

♦ QJ643

♣ 2

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

### Board: 48

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15+1

Contract: 3NT North

North:

♠ T754

♥ AQ

♦ AQT93

♣ Q6

South:

♠ AQ8

♥ K854

♦ J

♣ AJT74

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

### Board: 49

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10+2

Contract: 3♠ North

North:

♠ A984

♥ AT4

♦ K

♣ K9642

South:

♠ 75

♥ QJ83

♦ AQJ632

♣ 7

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

### Board: 50

Dealer: South

Vul: N-S

North HCP: 17+1

South HCP: 13

Contract: 3NT South

North:

♠ J5

♥ AKQ7

♦ AK854

♣ 65

South:

♠ AQ32

♥ J63

♦ J9

♣ AJ87

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