

North hands

Opps_Takeout_X_We_XX

Board: 1	♠ AJ3	You bid first.
Dealer: North	♥ KQJ9863	East (LHO) Doubles 1 ♥ if possible.
Vul: None	♦ 4	West (RHO) bids 1 ♠ if possible.
HCP: 13+3	♣ Q9	

Board: 2	♠ AJ63	Partner bids first.
Dealer: South	♥ AJ	West (RHO) Doubles 1 ♥ if possible.
Vul: N-S	♦ QT5	East (LHO) bids 2 ♦ if possible.
HCP: 13	♣ JT76	

Board: 3	♠ KT973	Partner bids first.
Dealer: South	♥ -	West (RHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ AQT842	East (LHO) bids 2 ♣ if possible.
HCP: 13+3	♣ KJ	

Board: 4	♠ 76	Partner bids first.
Dealer: South	♥ AJ83	West (RHO) Doubles 1 ♠ if possible.
Vul: Both	♦ KT432	East (LHO) bids 2 ♣ if possible.
HCP: 12+1	♣ A6	

Board: 5	♠ AT654	You bid first.
Dealer: North	♥ A4	East (LHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ 3	
HCP: 13+2	♣ AJ742	

Both hands (Answers Page)

Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ QT5		1 ♥	X	XX
Vul: None	♥ KQJ9863	♥ T4	1 ♠	4 ♥	All Pass	
North HCP: 13+3	♦ 4	♦ AJT83				
South HCP: 10+1	♣ Q9	♣ K83				
Contract: 4 ♥ North						

Board: 2

	North:	South:	W	N	E	S
Dealer: South	♠ AJ63	♠ 9742				1 ♥
Vul: N-S	♥ AJ	♥ QT762	X	XX	2 ♦	2 ♠
North HCP: 13	♦ QT5	♦ K	Pass	4 ♠	All Pass	
South HCP: 12+1	♣ JT76	♣ AK5				
Contract: 4 ♠ North						

Board: 3

	North:	South:	W	N	E	S
Dealer: South	♠ KT973	♠ 652				1 ♥
Vul: E-W	♥ -	♥ AKQ753	X	XX	2 ♣	2 ♥
North HCP: 13+3	♦ AQT842	♦ 9	Pass	2 ♠	Pass	4 ♠
South HCP: 13+2	♣ KJ	♣ A82	Pass	4NT	Pass	5 ♥ ¹
Contract: 5 ♠ North			Pass	5 ♠	All Pass	

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

Board: 4

	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ AKQJ9				1 ♠
Vul: Both	♥ AJ83	♥ K974	X	XX	2 ♣	3 ♥
North HCP: 12+1	♦ KT432	♦ J6	Pass	4 ♥	All Pass	
South HCP: 14+1	♣ A6	♣ T3				
Contract: 4 ♥ North						

Board: 5

	North:	South:	W	N	E	S
Dealer: North	♠ AT654	♠ KJ		1 ♠	X	XX
Vul: N-S	♥ A4	♥ QJ62	Pass	1NT	Pass	2 ♦
North HCP: 13+2	♦ 3	♦ KT9754	Pass	3NT	All Pass	
South HCP: 10+2	♣ AJ742	♣ 3				
Contract: 3NT North						

South hands

Opps_Takeout_X_We_XX

Board: 1 ♠ QT5 Partner bids first.
 Dealer: North ♥ T4 East (RHO) Doubles 1 ♥ if possible.
 Vul: None ♦ AJT83 West (LHO) bids 1 ♠ if possible.
 HCP: 10+1 ♣ K83

Board: 2 ♠ 9742 You bid first.
 Dealer: South ♥ QT762 West (LHO) Doubles 1 ♥ if possible.
 Vul: N-S ♦ K East (RHO) bids 2 ♦ if possible.
 HCP: 12+1 ♣ AK5

Board: 3 ♠ 652 You bid first.
 Dealer: South ♥ AKQ753 West (LHO) Doubles 1 ♥ if possible.
 Vul: E-W ♦ 9 East (RHO) bids 2 ♣ if possible.
 HCP: 13+2 ♣ A82

Board: 4 ♠ AKQJ9 You bid first.
 Dealer: South ♥ K974 West (LHO) Doubles 1 ♠ if possible.
 Vul: Both ♦ J6 East (RHO) bids 2 ♣ if possible.
 HCP: 14+1 ♣ T3

Board: 5 ♠ KJ Partner bids first.
 Dealer: North ♥ QJ62 East (RHO) Doubles 1 ♠ if possible.
 Vul: N-S ♦ KT9754
 HCP: 10+2 ♣ 3

Both hands (Answers Page)

Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ QT5		1 ♥	X	XX
Vul: None	♥ KQJ9863	♥ T4	1 ♠	4 ♥	All Pass	
North HCP: 13+3	♦ 4	♦ AJT83				
South HCP: 10+1	♣ Q9	♣ K83				
Contract: 4 ♥ North						

Board: 2

	North:	South:	W	N	E	S
Dealer: South	♠ AJ63	♠ 9742				1 ♥
Vul: N-S	♥ AJ	♥ QT762	X	XX	2 ♦	2 ♠
North HCP: 13	♦ QT5	♦ K	Pass	4 ♠	All Pass	
South HCP: 12+1	♣ JT76	♣ AK5				
Contract: 4 ♠ North						

Board: 3

	North:	South:	W	N	E	S
Dealer: South	♠ KT973	♠ 652				1 ♥
Vul: E-W	♥ -	♥ AKQ753	X	XX	2 ♣	2 ♥
North HCP: 13+3	♦ AQT842	♦ 9	Pass	2 ♠	Pass	4 ♠
South HCP: 13+2	♣ KJ	♣ A82	Pass	4NT	Pass	5 ♥ ¹
Contract: 5 ♠ North			Pass	5 ♠	All Pass	

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

Board: 4

	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ AKQJ9				1 ♠
Vul: Both	♥ AJ83	♥ K974	X	XX	2 ♣	3 ♥
North HCP: 12+1	♦ KT432	♦ J6	Pass	4 ♥	All Pass	
South HCP: 14+1	♣ A6	♣ T3				
Contract: 4 ♥ North						

Board: 5

	North:	South:	W	N	E	S
Dealer: North	♠ AT654	♠ KJ		1 ♠	X	XX
Vul: N-S	♥ A4	♥ QJ62	Pass	1NT	Pass	2 ♦
North HCP: 13+2	♦ 3	♦ KT9754	Pass	3NT	All Pass	
South HCP: 10+2	♣ AJ742	♣ 3				
Contract: 3NT North						

North hands

Opps_Takeout_X_We_XX

Board: 6	♠ 43	Partner bids first.
Dealer: South	♥ A9763	West (RHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ J64	East (LHO) bids 2 ♣ if possible.
HCP: 10+1	♣ KQ5	

Board: 7	♠ AQ	You bid first.
Dealer: North	♥ KJT974	East (LHO) Doubles 1 ♥ if possible.
Vul: Both	♦ Q65	West (RHO) bids 1 ♠ if possible.
HCP: 12+2	♣ 76	

Board: 8	♠ T72	LHO opens the bidding 1 ♥.
Dealer: East	♥ 97532	Partner bids next.
Vul: None	♦ J8	West (RHO) Redoubles if possible.
HCP: 6+1	♣ AJ8	West (RHO) Doubles 2 ♣ if possible.

Board: 9	♠ AQ	You bid first.
Dealer: North	♥ KJ987432	East (LHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ J6	West (RHO) bids 1 ♠ if possible.
HCP: 11+4	♣ 2	

Board: 10	♠ J76	Partner bids first.
Dealer: South	♥ Q3	West (RHO) Doubles 1 ♥ if possible.
Vul: Both	♦ Q74	
HCP: 10+1	♣ AJT62	

Both hands (Answers Page)

Board: 6

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 12+2

Contract: 4 ♠ South

North:

♠ 43

♥ A9763

♦ J64

♣ KQ5

South:

♠ AKJT98

♥ J84

♦ K87

♣ 9

W

N

E

S

1 ♠

X

XX

2 ♣

2 ♠

Pass

3 ♠

Pass

4 ♠

All Pass

Board: 7

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 12+1

Contract: 4 ♥ South

North:

♠ AQ

♥ KJT974

♦ Q65

♣ 76

South:

♠ KJ3

♥ AQ

♦ J32

♣ J9543

W

N

E

S

1 ♥

X

XX

1 ♠

2 ♥

Pass

4 ♥

All Pass

Board: 8

Dealer: East

Vul: None

North HCP: 6+1

South HCP: 13+1

Contract: 2 ♣ X South

North:

♠ T72

♥ 97532

♦ J8

♣ AJ8

South:

♠ AKJ

♥ 8

♦ Q964

♣ KT753

W

N

E

S

1 ♥

X

XX

Pass

Pass

2 ♣

X

All Pass

Board: 9

Dealer: North

Vul: E-W

North HCP: 11+4

South HCP: 12

Contract: 4 ♥ North

North:

♠ AQ

♥ KJ987432

♦ J6

♣ 2

South:

♠ J62

♥ A6

♦ K542

♣ KJ93

W

N

E

S

1 ♥

X

XX

1 ♠

4 ♥

All Pass

Board: 10

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 12+1

Contract: 1NT South

North:

♠ J76

♥ Q3

♦ Q74

♣ AJT62

South:

♠ KQ3

♥ AKT84

♦ 853

♣ 75

W

N

E

S

1 ♥

X

XX

Pass

1NT

All Pass

South hands

Opps_Takeout_X_We_XX

Board: 6 ♠ AKJT98 You bid first.
 Dealer: South ♥ J84 West (LHO) Doubles 1 ♠ if possible.
 Vul: E-W ♦ K87 East (RHO) bids 2 ♣ if possible.
 HCP: 12+2 ♣ 9

Board: 7 ♠ KJ3 Partner bids first.
 Dealer: North ♥ AQ East (RHO) Doubles 1 ♥ if possible.
 Vul: Both ♦ J32 West (LHO) bids 1 ♠ if possible.
 HCP: 12+1 ♣ J9543

Board: 8 ♠ AKJ RHO opens the bidding 1 ♥.
 Dealer: East ♥ 8 You bid next.
 Vul: None ♦ Q964 West (LHO) Redoubles if possible.
 HCP: 13+1 ♣ KT753 West (LHO) Doubles 2 ♣ if possible.

Board: 9 ♠ J62 Partner bids first.
 Dealer: North ♥ A6 East (RHO) Doubles 1 ♥ if possible.
 Vul: E-W ♦ K542 West (LHO) bids 1 ♠ if possible.
 HCP: 12 ♣ KJ93

Board: 10 ♠ KQ3 You bid first.
 Dealer: South ♥ AKT84 West (LHO) Doubles 1 ♥ if possible.
 Vul: Both ♦ 853
 HCP: 12+1 ♣ 75

Both hands (Answers Page)

Board: 6

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 12+2

Contract: 4 ♠ South

North:

♠ 43

♥ A9763

♦ J64

♣ KQ5

South:

♠ AKJT98

♥ J84

♦ K87

♣ 9

W

N

E

S

1 ♠

X

XX

2 ♣

2 ♠

Pass

3 ♠

Pass

4 ♠

All Pass

Board: 7

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 12+1

Contract: 4 ♥ South

North:

♠ AQ

♥ KJT974

♦ Q65

♣ 76

South:

♠ KJ3

♥ AQ

♦ J32

♣ J9543

W

N

E

S

1 ♥

X

XX

1 ♠

2 ♥

Pass

4 ♥

All Pass

Board: 8

Dealer: East

Vul: None

North HCP: 6+1

South HCP: 13+1

Contract: 2 ♣ X South

North:

♠ T72

♥ 97532

♦ J8

♣ AJ8

South:

♠ AKJ

♥ 8

♦ Q964

♣ KT753

W

N

E

S

1 ♥

X

XX

Pass

Pass

2 ♣

X

All Pass

Board: 9

Dealer: North

Vul: E-W

North HCP: 11+4

South HCP: 12

Contract: 4 ♥ North

North:

♠ AQ

♥ KJ987432

♦ J6

♣ 2

South:

♠ J62

♥ A6

♦ K542

♣ KJ93

W

N

E

S

1 ♥

X

XX

1 ♠

4 ♥

All Pass

Board: 10

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 12+1

Contract: 1NT South

North:

♠ J76

♥ Q3

♦ Q74

♣ AJT62

South:

♠ KQ3

♥ AKT84

♦ 853

♣ 75

W

N

E

S

1 ♥

X

XX

Pass

1NT

All Pass

North hands

Opps_Takeout_X_We_XX

Board: 11	♠ 4	You bid first.
Dealer: North	♥ AKQ973	East (LHO) Doubles 1 ♥ if possible.
Vul: None	♦ 8752	West (RHO) bids 2 ♣ if possible.
HCP: 13+2	♣ AT	
<hr/>		
Board: 12	♠ T9	Partner bids first.
Dealer: South	♥ AT97	West (RHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ K84	East (LHO) bids 2 ♥ if possible.
HCP: 11	♣ AT82	
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Board: 13	♠ AQT76	You bid first.
Dealer: North	♥ QJT43	East (LHO) Doubles 1 ♠ if possible.
Vul: Both	♦ K	West (RHO) bids 2 ♦ if possible.
HCP: 12+2	♣ 93	
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Board: 14	♠ T2	Partner bids first.
Dealer: South	♥ KQJ65	West (RHO) Doubles 1 ♠ if possible.
Vul: None	♦ K75	East (LHO) bids 2 ♥ if possible.
HCP: 11+1	♣ Q95	
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Board: 15	♠ KQJ852	You bid first.
Dealer: North	♥ A	East (LHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ Q654	West (RHO) bids 2 ♣ if possible.
HCP: 12+2	♣ T3	

Both hands (Answers Page)

Board: 11

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ AT6532		1 ♥	X	XX
Vul: None	♥ AKQ973	♥ T6	2 ♣	2 ♥	Pass	4 ♥
North HCP: 13+2	♦ 8752	♦ Q9	All Pass			
South HCP: 11+2	♣ AT	♣ KQ8				
Contract: 4 ♥ South						

Board: 12

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ AQJ8765				1 ♠
Vul: N-S	♥ AT97	♥ 2	X	XX	2 ♥	4 ♠
North HCP: 11	♦ K84	♦ QJ6	All Pass			
South HCP: 11+3	♣ AT82	♣ J5				
Contract: 4 ♠ South						

Board: 13

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AQT76	♠ K9		1 ♠	X	XX
Vul: Both	♥ QJT43	♥ 965	2 ♦	4 ♥	All Pass	
North HCP: 12+2	♦ K	♦ 985				
South HCP: 10+1	♣ 93	♣ AKT42				
Contract: 4♥ North						

Board: 14

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ AKQJ9				1 ♠
Vul: None	♥ KQJ65	♥ A	X	XX	2 ♥	3NT
North HCP: 11+1	♦ K75	♦ T9863	All Pass			
South HCP: 14+2	♣ Q95	♣ 32				
Contract: 3NT South						

Board: 15

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ KQJ852	♠ T		1 ♠	X	XX
Vul: N-S	♥ A	♥ QJT83	2 ♣	2 ♠	Pass	3 ♥
North HCP: 12+2	♦ Q654	♦ AKJ83	Pass	4 ♦	Pass	4NT
South HCP: 13+2	♣ T3	♣ Q4	Pass	5 ♦ ¹	All Pass	
Contract: 5 ♦ North						

1. A=1/5 or 4/5

South hands

Opps_Takeout_X_We_XX

Board: 11 ♠ AT6532 Partner bids first.
 Dealer: North ♥ T6 East (RHO) Doubles 1 ♥ if possible.
 Vul: None ♦ Q9 West (LHO) bids 2 ♣ if possible.
 HCP: 11+2 ♣ KQ8

Board: 12 ♠ AQJ8765 You bid first.
 Dealer: South ♥ 2 West (LHO) Doubles 1 ♠ if possible.
 Vul: N-S ♦ QJ6 East (RHO) bids 2 ♥ if possible.
 HCP: 11+3 ♣ J5

Board: 13 ♠ K9 Partner bids first.
 Dealer: North ♥ 965 East (RHO) Doubles 1 ♠ if possible.
 Vul: Both ♦ 985 West (LHO) bids 2 ♦ if possible.
 HCP: 10+1 ♣ AKT42

Board: 14 ♠ AKQJ9 You bid first.
 Dealer: South ♥ A West (LHO) Doubles 1 ♠ if possible.
 Vul: None ♦ T9863 East (RHO) bids 2 ♥ if possible.
 HCP: 14+2 ♣ 32

Board: 15 ♠ T Partner bids first.
 Dealer: North ♥ QJT83 East (RHO) Doubles 1 ♠ if possible.
 Vul: N-S ♦ AKJ83 West (LHO) bids 2 ♣ if possible.
 HCP: 13+2 ♣ Q4

Both hands (Answers Page)

Board: 11

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ AT6532		1 ♥	X	XX
Vul: None	♥ AKQ973	♥ T6	2 ♣	2 ♥	Pass	4 ♥
North HCP: 13+2	♦ 8752	♦ Q9	All Pass			
South HCP: 11+2	♣ AT	♣ KQ8				
Contract: 4 ♥ South						

Board: 12

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ AQJ8765				1 ♠
Vul: N-S	♥ AT97	♥ 2	X	XX	2 ♥	4 ♠
North HCP: 11	♦ K84	♦ QJ6	All Pass			
South HCP: 11+3	♣ AT82	♣ J5				
Contract: 4 ♠ South						

Board: 13

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AQT76	♠ K9		1 ♠	X	XX
Vul: Both	♥ QJT43	♥ 965	2 ♦	4 ♥	All Pass	
North HCP: 12+2	♦ K	♦ 985				
South HCP: 10+1	♣ 93	♣ AKT42				
Contract: 4♥ North						

Board: 14

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ AKQJ9				1 ♠
Vul: None	♥ KQJ65	♥ A	X	XX	2 ♥	3NT
North HCP: 11+1	♦ K75	♦ T9863	All Pass			
South HCP: 14+2	♣ Q95	♣ 32				
Contract: 3NT South						

Board: 15

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ KQJ852	♠ T		1 ♠	X	XX
Vul: N-S	♥ A	♥ QJT83	2 ♣	2 ♠	Pass	3 ♥
North HCP: 12+2	♦ Q654	♦ AKJ83	Pass	4 ♦	Pass	4NT
South HCP: 13+2	♣ T3	♣ Q4	Pass	5 ♦ ¹	All Pass	
Contract: 5 ♦ North						

1. A=1/5 or 4/5

North hands

Opps_Takeout_X_We_XX

Board: 16 ♠ AJ Partner bids first.
 Dealer: South ♥ KQ93 West (RHO) Doubles 1 ♠ if possible.
 Vul: E-W ♦ Q8542 East (LHO) bids 2 ♣ if possible.
 HCP: 12+1 ♣ 97

Board: 17 ♠ AKJ6432 You bid first.
 Dealer: North ♥ Q983 East (LHO) Doubles 1 ♠ if possible.
 Vul: None ♦ KJ West (RHO) bids 2 ♣ if possible.
 HCP: 14+3 ♣ -

Board: 18 ♠ 53 Partner bids first.
 Dealer: South ♥ KQ865 West (RHO) Doubles 1 ♠ if possible.
 Vul: N-S ♦ AT8 East (LHO) bids 2 ♣ if possible.
 HCP: 11+1 ♣ Q92 West (RHO) bids 3 ♣ if possible.

Board: 19 ♠ AQT8643 You bid first.
 Dealer: North ♥ K96 East (LHO) Doubles 1 ♠ if possible.
 Vul: E-W ♦ K8 West (RHO) bids 2 ♣ if possible.
 HCP: 12+3 ♣ 2

Board: 20 ♠ 64 You bid first.
 Dealer: North ♥ AKQJT6 East (LHO) Doubles 1 ♥ if possible.
 Vul: Both ♦ T9 East (LHO) bids 2 ♣ if possible.
 HCP: 11+2 ♣ JT3

Both hands (Answers Page)

Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ AJ	♠ QT862				1 ♠
Vul: E-W	♥ KQ93	♥ J42	X	XX	2 ♣	X
North HCP: 12+1	♦ Q8542	♦ AK	Pass	2 ♦	Pass	2NT
South HCP: 12+1	♣ 97	♣ Q65	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ6432	♠ QT		1 ♠	X	XX
Vul: None	♥ Q983	♥ AJ4	2 ♣	4 ♠	All Pass	
North HCP: 14+3	♦ KJ	♦ 973				
South HCP: 10+1	♣ -	♣ QJT54				
Contract: 4 ♠ North						

Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ 53	♠ AKQJ87				1 ♠
Vul: N-S	♥ KQ865	♥ JT9	X	XX	2 ♣	2 ♠
North HCP: 11+1	♦ AT8	♦ 732	3 ♣	4 ♠	All Pass	
South HCP: 12+2	♣ Q92	♣ J				
Contract: 4 ♠ North						

Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ AQT8643	♠ K2		1 ♠	X	XX
Vul: E-W	♥ K96	♥ Q8752	2 ♣	4 ♠	All Pass	
North HCP: 12+3	♦ K8	♦ Q9				
South HCP: 11+1	♣ 2	♣ A963				
Contract: 4 ♠ North						

Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ AQ97		1 ♥	X	XX
Vul: Both	♥ AKQJT6	♥ 84	Pass	Pass	2 ♣	2 ♦
North HCP: 11+2	♦ T9	♦ AQ843	All Pass			
South HCP: 12+1	♣ JT3	♣ 62				
Contract: 2 ♦ South						

South hands

Opps_Takeout_X_We_XX

Board: 16	♠ QT862	You bid first.
Dealer: South	♥ J42	West (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ AK	East (RHO) bids 2 ♣ if possible.
HCP: 12+1	♣ Q65	

Board: 17	♠ QT	Partner bids first.
Dealer: North	♥ AJ4	East (RHO) Doubles 1 ♠ if possible.
Vul: None	♦ 973	West (LHO) bids 2 ♣ if possible.
HCP: 10+1	♣ QJT54	

Board: 18	♠ AKQJ87	You bid first.
Dealer: South	♥ JT9	West (LHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ 732	East (RHO) bids 2 ♣ if possible.
HCP: 12+2	♣ J	West (LHO) bids 3 ♣ if possible.

Board: 19	♠ K2	Partner bids first.
Dealer: North	♥ Q8752	East (RHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ Q9	West (LHO) bids 2 ♣ if possible.
HCP: 11+1	♣ A963	

Board: 20	♠ AQ97	Partner bids first.
Dealer: North	♥ 84	East (RHO) Doubles 1 ♥ if possible.
Vul: Both	♦ AQ843	East (RHO) bids 2 ♣ if possible.
HCP: 12+1	♣ 62	

Both hands (Answers Page)

Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ AJ	♠ QT862				1 ♠
Vul: E-W	♥ KQ93	♥ J42	X	XX	2 ♣	X
North HCP: 12+1	♦ Q8542	♦ AK	Pass	2 ♦	Pass	2NT
South HCP: 12+1	♣ 97	♣ Q65	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ6432	♠ QT		1 ♠	X	XX
Vul: None	♥ Q983	♥ AJ4	2 ♣	4 ♠	All Pass	
North HCP: 14+3	♦ KJ	♦ 973				
South HCP: 10+1	♣ -	♣ QJT54				
Contract: 4 ♠ North						

Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ 53	♠ AKQJ87				1 ♠
Vul: N-S	♥ KQ865	♥ JT9	X	XX	2 ♣	2 ♠
North HCP: 11+1	♦ AT8	♦ 732	3 ♣	4 ♠	All Pass	
South HCP: 12+2	♣ Q92	♣ J				
Contract: 4 ♠ North						

Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ AQT8643	♠ K2		1 ♠	X	XX
Vul: E-W	♥ K96	♥ Q8752	2 ♣	4 ♠	All Pass	
North HCP: 12+3	♦ K8	♦ Q9				
South HCP: 11+1	♣ 2	♣ A963				
Contract: 4 ♠ North						

Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ AQ97		1 ♥	X	XX
Vul: Both	♥ AKQJT6	♥ 84	Pass	Pass	2 ♣	2 ♦
North HCP: 11+2	♦ T9	♦ AQ843	All Pass			
South HCP: 12+1	♣ JT3	♣ 62				
Contract: 2 ♦ South						

North hands

Opps_Takeout_X_We_XX

Board: 21	♠ J2	You bid first.
Dealer: North	♥ AK643	East (LHO) Doubles 1♥ if possible.
Vul: N-S	♦ 9874	West (RHO) bids 2♣ if possible.
HCP: 12+1	♣ A6	East (LHO) bids 3♣ if possible.
<hr/>		
Board: 22	♠ 76	Partner bids first.
Dealer: South	♥ A653	West (RHO) Doubles 1♠ if possible.
Vul: E-W	♦ Q973	East (LHO) bids 2♣ if possible.
HCP: 10	♣ KJ4	
<hr/>		
Board: 23	♠ K3	You bid first.
Dealer: North	♥ AKJT754	East (LHO) Doubles 1♥ if possible.
Vul: Both	♦ 86	West (RHO) bids 1♠ if possible.
HCP: 11+3	♣ 52	
<hr/>		
Board: 24	♠ Q	Partner bids first.
Dealer: South	♥ A865	West (RHO) Doubles 1♠ if possible.
Vul: None	♦ JT952	East (LHO) bids 2♣ if possible.
HCP: 11+1	♣ A54	
<hr/>		
Board: 25	♠ KQT98	You bid first.
Dealer: North	♥ 76	East (LHO) Doubles 1♠ if possible.
Vul: E-W	♦ K	
HCP: 13+2	♣ AJ853	

Both hands (Answers Page)

Board: 21

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ AK875		1 ♥	X	XX
Vul: N-S	♥ AK643	♥ T7	2 ♣	2 ♦	3 ♣	3 ♦
North HCP: 12+1	♦ 9874	♦ QJ52	All Pass			
South HCP: 10+1	♣ A6	♣ 82				
Contract: 3 ♦ South						

Board: 22

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ AJT9542				1 ♠
Vul: E-W	♥ A653	♥ K72	X	XX	2 ♣	4 ♠
North HCP: 10	♦ Q973	♦ K	All Pass			
South HCP: 11+3	♣ KJ4	♣ 53				
Contract: 4 ♠ South						

Board: 23

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ Q84		1 ♥	X	XX
Vul: Both	♥ AKJT754	♥ Q2	1 ♠	4 ♥	All Pass	
North HCP: 11+3	♦ 86	♦ AK2				
South HCP: 15+1	♣ 52	♣ KJ976				
Contract: 4 ♥ North						

Board: 24

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ J87432				1 ♠
Vul: None	♥ A865	♥ KJT3	X	XX	2 ♣	3 ♥
North HCP: 11+1	♦ JT952	♦ AK	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ A54	♣ 8				
Contract: 4 ♥ North						

Board: 25

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ KQT98	♠ AJ		1 ♠	X	XX
Vul: E-W	♥ 76	♥ A543	Pass	1NT	Pass	2 ♦
North HCP: 13+2	♦ K	♦ A9754	Pass	3 ♣	Pass	3NT
South HCP: 13+1	♣ AJ853	♣ T2	All Pass			
Contract: 3NT South						

South hands

Opps_Takeout_X_We_XX

Board: 21 ♠ AK875 Partner bids first.

Dealer: North ♥ T7 East (RHO) Doubles 1 ♥ if possible.

Vul: N-S ♦ QJ52 West (LHO) bids 2 ♣ if possible.

HCP: 10+1 ♣ 82 East (RHO) bids 3 ♣ if possible.

Board: 22 ♠ AJT9542 You bid first.

Dealer: South ♥ K72 West (LHO) Doubles 1 ♠ if possible.

Vul: E-W ♦ K East (RHO) bids 2 ♣ if possible.

HCP: 11+3 ♣ 53

Board: 23 ♠ Q84 Partner bids first.

Dealer: North ♥ Q2 East (RHO) Doubles 1 ♥ if possible.

Vul: Both ♦ AK2 West (LHO) bids 1 ♠ if possible.

HCP: 15+1 ♣ KJ976

Board: 24 ♠ J87432 You bid first.

Dealer: South ♥ KJT3 West (LHO) Doubles 1 ♠ if possible.

Vul: None ♦ AK East (RHO) bids 2 ♣ if possible.

HCP: 12+2 ♣ 8

Board: 25 ♠ AJ Partner bids first.

Dealer: North ♥ A543 East (RHO) Doubles 1 ♠ if possible.

Vul: E-W ♦ A9754

HCP: 13+1 ♣ T2

Both hands (Answers Page)

Board: 21

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ AK875		1 ♥	X	XX
Vul: N-S	♥ AK643	♥ T7	2 ♣	2 ♦	3 ♣	3 ♦
North HCP: 12+1	♦ 9874	♦ QJ52	All Pass			
South HCP: 10+1	♣ A6	♣ 82				
Contract: 3 ♦ South						

Board: 22

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ AJT9542				1 ♠
Vul: E-W	♥ A653	♥ K72	X	XX	2 ♣	4 ♠
North HCP: 10	♦ Q973	♦ K	All Pass			
South HCP: 11+3	♣ KJ4	♣ 53				
Contract: 4 ♠ South						

Board: 23

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ Q84		1 ♥	X	XX
Vul: Both	♥ AKJT754	♥ Q2	1 ♠	4 ♥	All Pass	
North HCP: 11+3	♦ 86	♦ AK2				
South HCP: 15+1	♣ 52	♣ KJ976				
Contract: 4 ♥ North						

Board: 24

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ J87432				1 ♠
Vul: None	♥ A865	♥ KJT3	X	XX	2 ♣	3 ♥
North HCP: 11+1	♦ JT952	♦ AK	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ A54	♣ 8				
Contract: 4 ♥ North						

Board: 25

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ KQT98	♠ AJ		1 ♠	X	XX
Vul: E-W	♥ 76	♥ A543	Pass	1NT	Pass	2 ♦
North HCP: 13+2	♦ K	♦ A9754	Pass	3 ♣	Pass	3NT
South HCP: 13+1	♣ AJ853	♣ T2	All Pass			
Contract: 3NT South						

North hands

Opps_Takeout_X_We_XX

Board: 26 ♠ A7 Partner bids first.
 Dealer: South ♥ J953 West (RHO) Doubles 1 ♠ if possible.
 Vul: Both ♦ Q854
 HCP: 11 ♣ KJ3

Board: 27 ♠ Q9 You bid first.
 Dealer: North ♥ AQT98543 East (LHO) Doubles 1 ♥ if possible.
 Vul: None ♦ A4 West (RHO) bids 2 ♣ if possible.
 HCP: 12+4 ♣ 5

Board: 28 ♠ AJT853 Partner bids first.
 Dealer: South ♥ Q6 West (RHO) Doubles 1 ♥ if possible.
 Vul: N-S ♦ 4 East (LHO) bids 2 ♦ if possible.
 HCP: 10+2 ♣ QJT3

Board: 29 ♠ AKJ9632 You bid first.
 Dealer: North ♥ A4 East (LHO) Doubles 1 ♠ if possible.
 Vul: Both ♦ 3 West (RHO) bids 2 ♦ if possible.
 HCP: 12+3 ♣ T84

Board: 30 ♠ K9853 You bid first.
 Dealer: North ♥ QT6 East (LHO) Doubles 1 ♠ if possible.
 Vul: None ♦ 2 West (RHO) bids 2 ♦ if possible.
 HCP: 11+1 ♣ AQT5

Both hands (Answers Page)

Board: 26

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14+1

Contract: 1NT South

North:

♠ A7

♥ J953

♦ Q854

♣ KJ3

South:

♠ KT963

♥ A62

♦ AK

♣ T65

W

N

E

S

1 ♠

X

XX

Pass

1NT

All Pass

Board: 27

Dealer: North

Vul: None

North HCP: 12+4

South HCP: 14+2

Contract: 4 ♥ North

North:

♠ Q9

♥ AQT98543

♦ A4

♣ 5

South:

♠ KJ8652

♥ K2

♦ Q62

♣ KQ

W

N

E

S

1 ♥

X

XX

2 ♣

4 ♥

All Pass

Board: 28

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 12+1

Contract: 3 ♣ South

North:

♠ AJT853

♥ Q6

♦ 4

♣ QJT3

South:

♠ 2

♥ AKT52

♦ AJ7

♣ 9854

W

N

E

S

1 ♥

X

XX

2 ♦

3 ♣

All Pass

Board: 29

Dealer: North

Vul: Both

North HCP: 12+3

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ AKJ9632

♥ A4

♦ 3

♣ T84

South:

♠ T7

♥ KQJ82

♦ K752

♣ A6

W

N

E

S

1 ♠

X

XX

2 ♦

4 ♠

All Pass

Board: 30

Dealer: North

Vul: None

North HCP: 11+1

South HCP: 10+1

Contract: 3 ♥ North

North:

♠ K9853

♥ QT6

♦ 2

♣ AQT5

South:

♠ Q6

♥ AK975

♦ J985

♣ 76

W

N

E

S

1 ♠

X

XX

2 ♦

Pass

Pass

2 ♥

Pass

3 ♥

All Pass

South hands

Opps_Takeout_X_We_XX

Board: 26 ♠ KT963 You bid first.
 Dealer: South ♥ A62 West (LHO) Doubles 1 ♠ if possible.
 Vul: Both ♦ AK
 HCP: 14+1 ♣ T65

Board: 27 ♠ KJ8652 Partner bids first.
 Dealer: North ♥ K2 East (RHO) Doubles 1 ♥ if possible.
 Vul: None ♦ Q62 West (LHO) bids 2 ♣ if possible.
 HCP: 14+2 ♣ KQ

Board: 28 ♠ 2 You bid first.
 Dealer: South ♥ AKT52 West (LHO) Doubles 1 ♥ if possible.
 Vul: N-S ♦ AJ7 East (RHO) bids 2 ♦ if possible.
 HCP: 12+1 ♣ 9854

Board: 29 ♠ T7 Partner bids first.
 Dealer: North ♥ KQJ82 East (RHO) Doubles 1 ♠ if possible.
 Vul: Both ♦ K752 West (LHO) bids 2 ♦ if possible.
 HCP: 13+1 ♣ A6

Board: 30 ♠ Q6 Partner bids first.
 Dealer: North ♥ AK975 East (RHO) Doubles 1 ♠ if possible.
 Vul: None ♦ J985 West (LHO) bids 2 ♦ if possible.
 HCP: 10+1 ♣ 76

Both hands (Answers Page)

Board: 26

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14+1

Contract: 1NT South

North:

♠ A7

♥ J953

♦ Q854

♣ KJ3

South:

♠ KT963

♥ A62

♦ AK

♣ T65

W

N

E

S

1 ♠

X

XX

Pass

1NT

All Pass

Board: 27

Dealer: North

Vul: None

North HCP: 12+4

South HCP: 14+2

Contract: 4 ♥ North

North:

♠ Q9

♥ AQT98543

♦ A4

♣ 5

South:

♠ KJ8652

♥ K2

♦ Q62

♣ KQ

W

N

E

S

1 ♥

X

XX

2 ♣

4 ♥

All Pass

Board: 28

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 12+1

Contract: 3 ♣ South

North:

♠ AJT853

♥ Q6

♦ 4

♣ QJT3

South:

♠ 2

♥ AKT52

♦ AJ7

♣ 9854

W

N

E

S

1 ♥

X

XX

2 ♦

3 ♣

All Pass

Board: 29

Dealer: North

Vul: Both

North HCP: 12+3

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ AKJ9632

♥ A4

♦ 3

♣ T84

South:

♠ T7

♥ KQJ82

♦ K752

♣ A6

W

N

E

S

1 ♠

X

XX

2 ♦

4 ♠

All Pass

Board: 30

Dealer: North

Vul: None

North HCP: 11+1

South HCP: 10+1

Contract: 3 ♥ North

North:

♠ K9853

♥ QT6

♦ 2

♣ AQT5

South:

♠ Q6

♥ AK975

♦ J985

♣ 76

W

N

E

S

1 ♠

X

XX

2 ♦

Pass

Pass

2 ♥

Pass

3 ♥

All Pass

North hands

Opps_Takeout_X_We_XX

Board: 31 ♠ AK982 You bid first.
 Dealer: North ♥ J9 East (LHO) Doubles 1 ♠ if possible.
 Vul: N-S ♦ 5 West (RHO) bids 2 ♦ if possible.
 HCP: 12+2 ♣ KJT43

Board: 32 ♠ K RHO opens the bidding 1 ♠.
 Dealer: West ♥ K974 You bid next.
 Vul: N-S ♦ A752 East (LHO) Redoubles if possible.
 HCP: 13 ♣ K764 West (RHO) Doubles 2 ♣ if possible.

Board: 33 ♠ AT7652 You bid first.
 Dealer: North ♥ K7 East (LHO) Doubles 1 ♠ if possible.
 Vul: None ♦ 753 West (RHO) bids 2 ♦ if possible.
 HCP: 12+2 ♣ KQ

Board: 34 ♠ AJ764 You bid first.
 Dealer: North ♥ Q92 East (LHO) Doubles 1 ♠ if possible.
 Vul: N-S ♦ JT9 West (RHO) bids 2 ♣ if possible.
 HCP: 12+1 ♣ A2

Board: 35 ♠ KJ8742 You bid first.
 Dealer: North ♥ KQ4 East (LHO) Doubles 1 ♠ if possible.
 Vul: E-W ♦ KT5 West (RHO) bids 2 ♥ if possible.
 HCP: 12+2 ♣ 4

Both hands (Answers Page)

Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ AK982	♠ JT		1 ♠	X	XX
Vul: N-S	♥ J9	♥ AKT75	2 ♦	3 ♣	Pass	3 ♠
North HCP: 12+2	♦ 5	♦ 8763	All Pass			
South HCP: 10+1	♣ KJT43	♣ Q5				
Contract: 3 ♠ South						

Board: 32

	North:	South:	W	N	E	S
Dealer: West	♠ K	♠ T9875	1 ♠	X	XX	2 ♣
Vul: N-S	♥ K974	♥ T85	X	All Pass		
North HCP: 13	♦ A752	♦ 4				
South HCP: 2+1	♣ K764	♣ Q532				
Contract: 2 ♣ X South						

Board: 33

	North:	South:	W	N	E	S
Dealer: North	♠ AT7652	♠ KQ		1 ♠	X	XX
Vul: None	♥ K7	♥ AJ532	2 ♦	2 ♠	Pass	3 ♠
North HCP: 12+2	♦ 753	♦ 94	All Pass			
South HCP: 10+1	♣ KQ	♣ 8632				
Contract: 3 ♠ South						

Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ AJ764	♠ KQ		1 ♠	X	XX
Vul: N-S	♥ Q92	♥ AJ764	2 ♣	Pass	Pass	2 ♥
North HCP: 12+1	♦ JT9	♦ K832	Pass	3 ♥	Pass	3 ♠
South HCP: 13+1	♣ A2	♣ 93	Pass	4 ♣	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ KJ8742	♠ 5		1 ♠	X	XX
Vul: E-W	♥ KQ4	♥ A9	2 ♥	2 ♠	All Pass	
North HCP: 12+2	♦ KT5	♦ J9832				
South HCP: 10+2	♣ 4	♣ AJT96				
Contract: 2 ♠ North						

South hands

Opps_Takeout_X_We_XX

Board: 31 ♠ JT Partner bids first.
 Dealer: North ♥ AKT75 East (RHO) Doubles 1 ♠ if possible.
 Vul: N-S ♦ 8763 West (LHO) bids 2 ♦ if possible.
 HCP: 10+1 ♣ Q5

Board: 32 ♠ T9875 LHO opens the bidding 1 ♠.
 Dealer: West ♥ T85 Partner bids next.
 Vul: N-S ♦ 4 East (RHO) Redoubles if possible.
 HCP: 2+1 ♣ Q532 West (LHO) Doubles 2 ♣ if possible.

Board: 33 ♠ KQ Partner bids first.
 Dealer: North ♥ AJ532 East (RHO) Doubles 1 ♠ if possible.
 Vul: None ♦ 94 West (LHO) bids 2 ♦ if possible.
 HCP: 10+1 ♣ 8632

Board: 34 ♠ KQ Partner bids first.
 Dealer: North ♥ AJ764 East (RHO) Doubles 1 ♠ if possible.
 Vul: N-S ♦ K832 West (LHO) bids 2 ♣ if possible.
 HCP: 13+1 ♣ 93

Board: 35 ♠ 5 Partner bids first.
 Dealer: North ♥ A9 East (RHO) Doubles 1 ♠ if possible.
 Vul: E-W ♦ J9832 West (LHO) bids 2 ♥ if possible.
 HCP: 10+2 ♣ AJT96

Both hands (Answers Page)

Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ AK982	♠ JT		1 ♠	X	XX
Vul: N-S	♥ J9	♥ AKT75	2 ♦	3 ♣	Pass	3 ♠
North HCP: 12+2	♦ 5	♦ 8763	All Pass			
South HCP: 10+1	♣ KJT43	♣ Q5				
Contract: 3 ♠ South						

Board: 32

	North:	South:	W	N	E	S
Dealer: West	♠ K	♠ T9875	1 ♠	X	XX	2 ♣
Vul: N-S	♥ K974	♥ T85	X	All Pass		
North HCP: 13	♦ A752	♦ 4				
South HCP: 2+1	♣ K764	♣ Q532				
Contract: 2 ♣ X South						

Board: 33

	North:	South:	W	N	E	S
Dealer: North	♠ AT7652	♠ KQ		1 ♠	X	XX
Vul: None	♥ K7	♥ AJ532	2 ♦	2 ♠	Pass	3 ♠
North HCP: 12+2	♦ 753	♦ 94	All Pass			
South HCP: 10+1	♣ KQ	♣ 8632				
Contract: 3 ♠ South						

Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ AJ764	♠ KQ		1 ♠	X	XX
Vul: N-S	♥ Q92	♥ AJ764	2 ♣	Pass	Pass	2 ♥
North HCP: 12+1	♦ JT9	♦ K832	Pass	3 ♥	Pass	3 ♠
South HCP: 13+1	♣ A2	♣ 93	Pass	4 ♣	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ KJ8742	♠ 5		1 ♠	X	XX
Vul: E-W	♥ KQ4	♥ A9	2 ♥	2 ♠	All Pass	
North HCP: 12+2	♦ KT5	♦ J9832				
South HCP: 10+2	♣ 4	♣ AJT96				
Contract: 2 ♠ North						

North hands

Opps_Takeout_X_We_XX

Board: 36	♠ T	Partner bids first.
Dealer: South	♥ A98763	West (RHO) Doubles 1 ♠ if possible.
Vul: Both	♦ A8	East (LHO) bids 2 ♥ if possible.
HCP: 10+2	♣ QT64	

Board: 37	♠ AT432	You bid first.
Dealer: North	♥ 95	East (LHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ J4	
HCP: 13+1	♣ AKJ8	

Board: 38	♠ Q9	Partner bids first.
Dealer: South	♥ AT7654	West (RHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ A6	East (LHO) bids 2 ♦ if possible.
HCP: 13+2	♣ KT9	

Board: 39	♠ A8	Partner bids first.
Dealer: South	♥ QJ654	West (RHO) Doubles 1 ♠ if possible.
Vul: Both	♦ A943	
HCP: 11+1	♣ 42	

Board: 40	♠ K2	Partner bids first.
Dealer: South	♥ T8732	West (RHO) Doubles 1 ♠ if possible.
Vul: None	♦ QT6	East (LHO) bids 2 ♣ if possible.
HCP: 10+1	♣ KQ6	

Both hands (Answers Page)

Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AKJ97652				1 ♠
Vul: Both	♥ A98763	♥ -	X	XX	2 ♥	4 ♠
North HCP: 10+2	♦ A8	♦ J6	All Pass			
South HCP: 14+4	♣ QT64	♣ AJ7				
Contract: 4 ♠ South						

Board: 37

	North:	South:	W	N	E	S
Dealer: North	♠ AT432	♠ J		1 ♠	X	XX
Vul: N-S	♥ 95	♥ AJ87	Pass	1NT	All Pass	
North HCP: 13+1	♦ J4	♦ Q852				
South HCP: 10	♣ AKJ8	♣ Q542				
Contract: 1NT North						

Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ AKT532				1 ♠
Vul: E-W	♥ AT7654	♥ J9	X	XX	2 ♦	2 ♠
North HCP: 13+2	♦ A6	♦ T	Pass	4 ♠	All Pass	
South HCP: 13+2	♣ KT9	♣ AJ43				
Contract: 4 ♠ North						

Board: 39

	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ K9742				1 ♠
Vul: Both	♥ QJ654	♥ 92	X	XX	Pass	1NT
North HCP: 11+1	♦ A943	♦ Q	Pass	2 ♥	All Pass	
South HCP: 11+2	♣ 42	♣ AQ973				
Contract: 2 ♥ North						

Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ K2	♠ AQ984				1 ♠
Vul: None	♥ T8732	♥ KQJ9	X	XX	2 ♣	2 ♥
North HCP: 10+1	♦ QT6	♦ 532	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ KQ6	♣ 3				
Contract: 4 ♥ North						

South hands

Opps_Takeout_X_We_XX

Board: 36 ♠ AKJ97652 You bid first.
 Dealer: South ♥ - West (LHO) Doubles 1 ♠ if possible.
 Vul: Both ♦ J6 East (RHO) bids 2 ♥ if possible.
 HCP: 14+4 ♣ AJ7

Board: 37 ♠ J Partner bids first.
 Dealer: North ♥ AJ87 East (RHO) Doubles 1 ♠ if possible.
 Vul: N-S ♦ Q852
 HCP: 10 ♣ Q542

Board: 38 ♠ AKT532 You bid first.
 Dealer: South ♥ J9 West (LHO) Doubles 1 ♠ if possible.
 Vul: E-W ♦ T East (RHO) bids 2 ♦ if possible.
 HCP: 13+2 ♣ AJ43

Board: 39 ♠ K9742 You bid first.
 Dealer: South ♥ 92 West (LHO) Doubles 1 ♠ if possible.
 Vul: Both ♦ Q
 HCP: 11+2 ♣ AQ973

Board: 40 ♠ AQ984 You bid first.
 Dealer: South ♥ KQJ9 West (LHO) Doubles 1 ♠ if possible.
 Vul: None ♦ 532 East (RHO) bids 2 ♣ if possible.
 HCP: 12+1 ♣ 3

Both hands (Answers Page)

Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AKJ97652				1 ♠
Vul: Both	♥ A98763	♥ -	X	XX	2 ♥	4 ♠
North HCP: 10+2	♦ A8	♦ J6	All Pass			
South HCP: 14+4	♣ QT64	♣ AJ7				
Contract: 4 ♠ South						

Board: 37

	North:	South:	W	N	E	S
Dealer: North	♠ AT432	♠ J		1 ♠	X	XX
Vul: N-S	♥ 95	♥ AJ87	Pass	1NT	All Pass	
North HCP: 13+1	♦ J4	♦ Q852				
South HCP: 10	♣ AKJ8	♣ Q542				
Contract: 1NT North						

Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ AKT532				1 ♠
Vul: E-W	♥ AT7654	♥ J9	X	XX	2 ♦	2 ♠
North HCP: 13+2	♦ A6	♦ T	Pass	4 ♠	All Pass	
South HCP: 13+2	♣ KT9	♣ AJ43				
Contract: 4 ♠ North						

Board: 39

	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ K9742				1 ♠
Vul: Both	♥ QJ654	♥ 92	X	XX	Pass	1NT
North HCP: 11+1	♦ A943	♦ Q	Pass	2 ♥	All Pass	
South HCP: 11+2	♣ 42	♣ AQ973				
Contract: 2 ♥ North						

Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ K2	♠ AQ984				1 ♠
Vul: None	♥ T8732	♥ KQJ9	X	XX	2 ♣	2 ♥
North HCP: 10+1	♦ QT6	♦ 532	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ KQ6	♣ 3				
Contract: 4 ♥ North						

North hands

Opps_Takeout_X_We_XX

Board: 41	♠ J	RHO opens the bidding 1 ♠.
Dealer: West	♥ AKT6	You bid next.
Vul: N-S	♦ JT9	East (LHO) Redoubles if possible.
HCP: 13+1	♣ AT632	East (LHO) Doubles 2 ♣ if possible.

Board: 42	♠ K842	Partner bids first.
Dealer: South	♥ K2	West (RHO) Doubles 1 ♥ if possible.
Vul: Both	♦ KJ73	East (LHO) bids 2 ♣ if possible.
HCP: 13	♣ K85	

Board: 43	♠ QT74	You bid first.
Dealer: North	♥ AJ653	East (LHO) Doubles 1 ♥ if possible.
Vul: None	♦ 7	West (RHO) bids 1 ♠ if possible.
HCP: 11+1	♣ KJ2	

Board: 44	♠ A	You bid first.
Dealer: North	♥ KT653	East (LHO) Doubles 1 ♥ if possible.
Vul: N-S	♦ KJ852	
HCP: 11+2	♣ 85	

Board: 45	♠ 54	LHO opens the bidding 1 ♥.
Dealer: East	♥ QT985	Partner bids next.
Vul: Both	♦ T	West (RHO) Redoubles if possible.
HCP: 6+2	♣ AT985	East (LHO) Doubles 2 ♣ if possible.

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ J	♠ T8752	1 ♠	X	XX	Pass
Vul: N-S	♥ AKT6	♥ Q82	Pass	2 ♣	X	All Pass
North HCP: 13+1	♦ JT9	♦ K76				
South HCP: 5+1	♣ AT632	♣ 94				
Contract: 2 ♣ X North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ K842	♠ A76				1 ♥
Vul: Both	♥ K2	♥ AQJT875	X	XX	2 ♣	4 ♥
North HCP: 13	♦ KJ73	♦ 54	All Pass			
South HCP: 11+3	♣ K85	♣ 4				
Contract: 4 ♥ South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ QT74	♠ A2		1 ♥	X	XX
Vul: None	♥ AJ653	♥ K9	1 ♠	1 NT	All Pass	
North HCP: 11+1	♦ 7	♦ J983				
South HCP: 10+1	♣ KJ2	♣ Q9843				
Contract: 1 NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQJ942		1 ♥	X	XX
Vul: N-S	♥ KT653	♥ Q9	Pass	1 NT	Pass	2 ♠
North HCP: 11+2	♦ KJ852	♦ 76	All Pass			
South HCP: 11+2	♣ 85	♣ KT6				
Contract: 2 ♠ South						

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ 54	♠ KQJ9			1 ♥	X
Vul: Both	♥ QT985	♥ 4	XX	2 ♣	X	All Pass
North HCP: 6+2	♦ T	♦ KJ864				
South HCP: 13+1	♣ AT985	♣ QJ6				
Contract: 2 ♣ X North						

South hands

Opps_Takeout_X_We_XX

Board: 41	♠ T8752	LHO opens the bidding 1 ♠.
Dealer: West	♥ Q82	Partner bids next.
Vul: N-S	♦ K76	East (RHO) Redoubles if possible.
HCP: 5+1	♣ 94	East (RHO) Doubles 2 ♣ if possible.

Board: 42	♠ A76	You bid first.
Dealer: South	♥ AQJT875	West (LHO) Doubles 1 ♥ if possible.
Vul: Both	♦ 54	East (RHO) bids 2 ♣ if possible.
HCP: 11+3	♣ 4	

Board: 43	♠ A2	Partner bids first.
Dealer: North	♥ K9	East (RHO) Doubles 1 ♥ if possible.
Vul: None	♦ J983	West (LHO) bids 1 ♠ if possible.
HCP: 10+1	♣ Q9843	

Board: 44	♠ KQJ942	Partner bids first.
Dealer: North	♥ Q9	East (RHO) Doubles 1 ♥ if possible.
Vul: N-S	♦ 76	
HCP: 11+2	♣ KT6	

Board: 45	♠ KQJ9	RHO opens the bidding 1 ♥.
Dealer: East	♥ 4	You bid next.
Vul: Both	♦ KJ864	West (LHO) Redoubles if possible.
HCP: 13+1	♣ QJ6	East (RHO) Doubles 2 ♣ if possible.

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ J	♠ T8752	1 ♠	X	XX	Pass
Vul: N-S	♥ AKT6	♥ Q82	Pass	2 ♣	X	All Pass
North HCP: 13+1	♦ JT9	♦ K76				
South HCP: 5+1	♣ AT632	♣ 94				
Contract: 2 ♣ X North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ K842	♠ A76				1 ♥
Vul: Both	♥ K2	♥ AQJT875	X	XX	2 ♣	4 ♥
North HCP: 13	♦ KJ73	♦ 54	All Pass			
South HCP: 11+3	♣ K85	♣ 4				
Contract: 4 ♥ South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ QT74	♠ A2		1 ♥	X	XX
Vul: None	♥ AJ653	♥ K9	1 ♠	1NT	All Pass	
North HCP: 11+1	♦ 7	♦ J983				
South HCP: 10+1	♣ KJ2	♣ Q9843				
Contract: 1NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQJ942		1 ♥	X	XX
Vul: N-S	♥ KT653	♥ Q9	Pass	1NT	Pass	2 ♠
North HCP: 11+2	♦ KJ852	♦ 76	All Pass			
South HCP: 11+2	♣ 85	♣ KT6				
Contract: 2 ♠ South						

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ 54	♠ KQJ9			1 ♥	X
Vul: Both	♥ QT985	♥ 4	XX	2 ♣	X	All Pass
North HCP: 6+2	♦ T	♦ KJ864				
South HCP: 13+1	♣ AT985	♣ QJ6				
Contract: 2 ♣ X North						

North hands

Opps_Takeout_X_We_XX

Board: 46	♠ AT	Partner bids first.
Dealer: South	♥ K	West (RHO) Doubles 1 ♥ if possible.
Vul: None	♦ QJT542	
HCP: 13+2	♣ QJ94	

Board: 47	♠ A2	Partner bids first.
Dealer: South	♥ 4	West (RHO) Doubles 1 ♥ if possible.
Vul: N-S	♦ T62	East (LHO) bids 1 ♠ if possible.
HCP: 11+3	♣ AKT9876	

Board: 48	♠ AK2	Partner bids first.
Dealer: South	♥ A6	West (RHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ JT865	East (LHO) bids 1 ♠ if possible.
HCP: 12+1	♣ T64	

Board: 49	♠ 964	You bid first.
Dealer: North	♥ AQ987	East (LHO) Doubles 1 ♥ if possible.
Vul: None	♦ AJ92	
HCP: 11+1	♣ 9	

Both hands (Answers Page)

Board: 46

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 12+1

Contract: 2NT North

North:

♠ AT

♥ K

♦ QJT542

♣ QJ94

South:

♠ QJ95

♥ AQ985

♦ K8

♣ 87

W

N

E

S

1 ♥

X

XX

Pass

1NT

Pass

2NT

All Pass

Board: 47

Dealer: South

Vul: N-S

North HCP: 11+3

South HCP: 12+2

Contract: 3 ♣ North

North:

♠ A2

♥ 4

♦ T62

♣ AKT9876

South:

♠ J76

♥ AQ9865

♦ A4

♣ J5

W

N

E

S

1 ♥

X

XX

1 ♠

2 ♥

Pass

3 ♣

All Pass

Board: 48

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 12+2

Contract: 4 ♥ North

North:

♠ AK2

♥ A6

♦ JT865

♣ T64

South:

♠ 765

♥ KQJT93

♦ K

♣ QJ5

W

N

E

S

1 ♥

X

XX

1 ♠

2 ♥

Pass

4 ♥

All Pass

Board: 49

Dealer: North

Vul: None

North HCP: 11+1

South HCP: 13+1

Contract: 2NT South

North:

♠ 964

♥ AQ987

♦ AJ92

♣ 9

South:

♠ QJ3

♥ K3

♦ 873

♣ AKT62

W

N

E

S

1 ♥

X

XX

Pass

1NT

Pass

2NT

All Pass

South hands

Opps_Takeout_X_We_XX

Board: 46	♠ QJ95	You bid first.
Dealer: South	♥ AQ985	West (LHO) Doubles 1♥ if possible.
Vul: None	♦ K8	
HCP: 12+1	♣ 87	

Board: 47	♠ J76	You bid first.
Dealer: South	♥ AQ9865	West (LHO) Doubles 1♥ if possible.
Vul: N-S	♦ A4	East (RHO) bids 1♠ if possible.
HCP: 12+2	♣ J5	

Board: 48	♠ 765	You bid first.
Dealer: South	♥ KQJT93	West (LHO) Doubles 1♥ if possible.
Vul: E-W	♦ K	East (RHO) bids 1♠ if possible.
HCP: 12+2	♣ QJ5	

Board: 49	♠ QJ3	Partner bids first.
Dealer: North	♥ K3	East (RHO) Doubles 1♥ if possible.
Vul: None	♦ 873	
HCP: 13+1	♣ AKT62	

Both hands (Answers Page)

Board: 46

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 12+1

Contract: 2NT North

North:

♠ AT

♥ K

♦ QJT542

♣ QJ94

South:

♠ QJ95

♥ AQ985

♦ K8

♣ 87

W

N

E

S

1 ♥

X

XX

Pass

1NT

Pass

2NT

All Pass

Board: 47

Dealer: South

Vul: N-S

North HCP: 11+3

South HCP: 12+2

Contract: 3 ♣ North

North:

♠ A2

♥ 4

♦ T62

♣ AKT9876

South:

♠ J76

♥ AQ9865

♦ A4

♣ J5

W

N

E

S

1 ♥

X

XX

1 ♠

2 ♥

Pass

3 ♣

All Pass

Board: 48

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 12+2

Contract: 4 ♥ North

North:

♠ AK2

♥ A6

♦ JT865

♣ T64

South:

♠ 765

♥ KQJT93

♦ K

♣ QJ5

W

N

E

S

1 ♥

X

XX

1 ♠

2 ♥

Pass

4 ♥

All Pass

Board: 49

Dealer: North

Vul: None

North HCP: 11+1

South HCP: 13+1

Contract: 2NT South

North:

♠ 964

♥ AQ987

♦ AJ92

♣ 9

South:

♠ QJ3

♥ K3

♦ 873

♣ AKT62

W

N

E

S

1 ♥

X

XX

Pass

1NT

Pass

2NT

All Pass

Board: 50

♠ QT5

RHO opens the bidding 1♥.

Dealer: West

♥ A

You bid next.

Vul: E-W

♦ Q832

East (LHO) Redoubles if possible.

HCP: 13+1

♣ KQT42

West (RHO) bids 2♥ if possible.

East (LHO) bids 4♥ if possible.

West (RHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 50

Dealer: West

Vul: E-W

North HCP: 13+1

South HCP: 4+1

Contract: 4 ♠ X South

North:

♠ QT5

♥ A

♦ Q832

♣ KQT42

South:

♠ J9864

♥ Q875

♦ J97

♣ 3

W

1 ♥

2 ♥

X

N

X

Pass

All Pass

E

XX

4 ♥

S

1 ♠

4 ♠

Board: 50

♠ J9864

LHO opens the bidding 1♥.

Dealer: West

♥ Q875

Partner bids next.

Vul: E-W

♦ J97

East (RHO) Redoubles if possible.

HCP: 4+1

♣ 3

West (LHO) bids 2♥ if possible.

East (RHO) bids 4♥ if possible.

West (LHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 50

Dealer: West

Vul: E-W

North HCP: 13+1

South HCP: 4+1

Contract: 4 ♠ X South

North:

♠ QT5

♥ A

♦ Q832

♣ KQT42

South:

♠ J9864

♥ Q875

♦ J97

♣ 3

W

1 ♥

2 ♥

X

N

X

Pass

All Pass

E

XX

4 ♥

S

1 ♠

4 ♠