

Board: 1	♠ AKJT4	You bid first.
Dealer: North	♥ T65	The opponents are silent.
Vul: None	♦ Q32	
HCP: 14+1	♣ A8	

Board: 2	♠ J96	RHO opens the bidding 1 ♠ .
Dealer: West	♥ A985	You bid next.
Vul: N-S	♦ AQ73	
HCP: 11	♣ 65	

Board: 3	♠ AKJ	LHO opens the bidding 1 ♠ .
Dealer: East	♥ 865	Partner bids next.
Vul: E-W	♦ AT8	
HCP: 20	♣ AKJ2	

Board: 4	♠ AT93	RHO opens the bidding 1 ♦ .
Dealer: West	♥ 854	You bid next.
Vul: Both	♦ AQ5	West (RHO) bids 2 ♦ if possible.
HCP: 10	♣ 876	East (LHO) bids 3 ♦ if possible.

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AKJT4	♠ Q2		1 ♠	All Pass	
Vul: None	♥ T65	♥ 83				
North HCP: 14+1	♦ Q32	♦ J854				
South HCP: 4+1	♣ A8	♣ J9532				
Contract: 1 ♠ North						

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ J96	♠ T32	1 ♠	Pass	Pass	2 ♣
Vul: N-S	♥ A985	♥ QJT7		All Pass		
North HCP: 11	♦ AQ73	♦ T				
South HCP: 11+1	♣ 65	♣ AKJT9				
Contract: 2 ♣ South						

Board: 3	North:	South:	W	N	E	S
Dealer: East	♠ AKJ	♠ 974		1 ♠	Pass	
Vul: E-W	♥ 865	♥ JT43	Pass	2NT	All Pass	
North HCP: 20	♦ AT8	♦ 53				
South HCP: 3	♣ AKJ2	♣ QT96				
Contract: 2NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ AT93	♠ QJ75	1 ♦	Pass	Pass	1 ♥
Vul: Both	♥ 854	♥ KQJ976	2 ♦	2 ♥	3 ♦	3 ♥
North HCP: 10	♦ AQ5	♦ T	Pass	4 ♥	All Pass	
South HCP: 13+2	♣ 876	♣ A3				
Contract: 4 ♥ North						

South hands

Balancing

Board: 1	♠ Q2	Partner bids first.
Dealer: North	♥ 83	The opponents are silent.
Vul: None	♦ J854	
HCP: 4+1	♣ J9532	

Board: 2	♠ T32	LHO opens the bidding 1 ♠ .
Dealer: West	♥ QJT7	Partner bids next.
Vul: N-S	♦ T	
HCP: 11+1	♣ AKJT9	

Board: 3	♠ 974	RHO opens the bidding 1 ♠ .
Dealer: East	♥ JT43	You bid next.
Vul: E-W	♦ 53	
HCP: 3	♣ QT96	

Board: 4	♠ QJ75	LHO opens the bidding 1 ♦ .
Dealer: West	♥ KQJ976	Partner bids next.
Vul: Both	♦ T	West (LHO) bids 2 ♦ if possible.
HCP: 13+2	♣ A3	East (RHO) bids 3 ♦ if possible.

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AKJT4	♠ Q2		1 ♠	All Pass	
Vul: None	♥ T65	♥ 83				
North HCP: 14+1	♦ Q32	♦ J854				
South HCP: 4+1	♣ A8	♣ J9532				
Contract: 1 ♠ North						

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ J96	♠ T32	1 ♠	Pass	Pass	2 ♣
Vul: N-S	♥ A985	♥ QJT7		All Pass		
North HCP: 11	♦ AQ73	♦ T				
South HCP: 11+1	♣ 65	♣ AKJT9				
Contract: 2 ♣ South						

Board: 3	North:	South:	W	N	E	S
Dealer: East	♠ AKJ	♠ 974		1 ♠	Pass	
Vul: E-W	♥ 865	♥ JT43	Pass	2NT	All Pass	
North HCP: 20	♦ AT8	♦ 53				
South HCP: 3	♣ AKJ2	♣ QT96				
Contract: 2NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ AT93	♠ QJ75	1 ♦	Pass	Pass	1 ♥
Vul: Both	♥ 854	♥ KQJ976	2 ♦	2 ♥	3 ♦	3 ♥
North HCP: 10	♦ AQ5	♦ T	Pass	4 ♥	All Pass	
South HCP: 13+2	♣ 876	♣ A3				
Contract: 4 ♥ North						

North hands

Balancing

Board: 5	♠ KJ72	LHO opens the bidding 1♦.
Dealer: East	♥ AKQJ74	Partner bids next.
Vul: E-W	♦ T3	East (LHO) bids 1♠ if possible.
HCP: 14+2	♣ 9	

Board: 6	♠ T4	Partner bids first.
Dealer: South	♥ J965	East (LHO) bids 2♠ if possible.
Vul: Both	♦ Q9763	West (RHO) bids 3♥ if possible.
HCP: 4+1	♣ J7	

Board: 7	♠ K85	LHO opens the bidding 1♦.
Dealer: East	♥ AQJT42	Partner bids next.
Vul: None	♦ K8	East (LHO) bids 1♠ if possible.
HCP: 17+2	♣ AT	East (LHO) Doubles 2♥ if possible.

Board: 8	♠ J42	RHO opens the bidding 1♣.
Dealer: West	♥ AT653	You bid next.
Vul: E-W	♦ 76	West (RHO) bids 1♠ if possible.
HCP: 5+1	♣ T86	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ KJ72	♠ QT5			1♦	Pass
Vul: E-W	♥ AKQJ74	♥ 65	Pass	1♥	1♠	Pass
North HCP: 14+2	♦ T3	♦ 9765	Pass	2♥	Pass	2♠ ¹
South HCP: 9	♣ 9	♣ AQJ6	Pass	2NT	Pass	3♣
Contract: 4♥ South			Pass	4♣	Pass	4♥
					All Pass	

1. limit raise or better in !H

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ AQ8762				1♠
Vul: Both	♥ J965	♥ -	Pass	Pass	2♠ ¹	3♦
North HCP: 4+1	♦ Q9763	♦ AKJT52	3♥	4♦	Pass	4NT
South HCP: 14+4	♣ J7	♣ 5	Pass	5♣ ²	Pass	6♦
Contract: 6♦ South				All Pass		

1. Michaels Cuebid

2. A=0/5 or 3/5

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ K85	♠ 742			1♦	Pass
Vul: None	♥ AQJT42	♥ K985	Pass	X	1♠	Pass
North HCP: 17+2	♦ K8	♦ A972	Pass	2♥	X	2♠ ¹
South HCP: 7	♣ AT	♣ 53	Pass	3♥	Pass	4♥
Contract: 4♥ South				All Pass		

1. limit raise or better in !H

Board: 8	North:	South:	W	N	E	S
Dealer: West	♠ J42	♠ Q97	1♣	Pass	Pass	X
Vul: E-W	♥ AT653	♥ Q87	1♠	Pass	Pass	1NT
North HCP: 5+1	♦ 76	♦ AKQ94	Pass	2♦	Pass	4♥
South HCP: 18+1	♣ T86	♣ AJ			All Pass	
Contract: 4♥ South						

South hands

Balancing

Board: 5	♠ QT5	RHO opens the bidding 1♦.
Dealer: East	♥ 65	You bid next.
Vul: E-W	♦ 9765	East (RHO) bids 1♠ if possible.
HCP: 9	♣ AQJ6	

Board: 6	♠ AQ8762	You bid first.
Dealer: South	♥ -	East (RHO) bids 2♠ if possible.
Vul: Both	♦ AKJT52	West (LHO) bids 3♥ if possible.
HCP: 14+4	♣ 5	

Board: 7	♠ 742	RHO opens the bidding 1♦.
Dealer: East	♥ K985	You bid next.
Vul: None	♦ A972	East (RHO) bids 1♠ if possible.
HCP: 7	♣ 53	East (RHO) Doubles 2♥ if possible.

Board: 8	♠ Q97	LHO opens the bidding 1♣.
Dealer: West	♥ Q87	Partner bids next.
Vul: E-W	♦ AKQ94	West (LHO) bids 1♠ if possible.
HCP: 18+1	♣ AJ	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ KJ72	♠ QT5			1♦	Pass
Vul: E-W	♥ AKQJ74	♥ 65	Pass	1♥	1♠	Pass
North HCP: 14+2	♦ T3	♦ 9765	Pass	2♥	Pass	2♠ ¹
South HCP: 9	♣ 9	♣ AQJ6	Pass	2NT	Pass	3♣
Contract: 4♥ South			Pass	4♣	Pass	4♥
					All Pass	

1. limit raise or better in !H

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ AQ8762				1♠
Vul: Both	♥ J965	♥ -	Pass	Pass	2♠ ¹	3♦
North HCP: 4+1	♦ Q9763	♦ AKJT52	3♥	4♦	Pass	4NT
South HCP: 14+4	♣ J7	♣ 5	Pass	5♣ ²	Pass	6♦
Contract: 6♦ South				All Pass		

1. Michaels Cuebid

2. A=0/5 or 3/5

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ K85	♠ 742			1♦	Pass
Vul: None	♥ AQJT42	♥ K985	Pass	X	1♠	Pass
North HCP: 17+2	♦ K8	♦ A972	Pass	2♥	X	2♠ ¹
South HCP: 7	♣ AT	♣ 53	Pass	3♥	Pass	4♥
Contract: 4♥ South				All Pass		

1. limit raise or better in !H

Board: 8	North:	South:	W	N	E	S
Dealer: West	♠ J42	♠ Q97	1♣	Pass	Pass	X
Vul: E-W	♥ AT653	♥ Q87	1♠	Pass	Pass	1NT
North HCP: 5+1	♦ 76	♦ AKQ94	Pass	2♦	Pass	4♥
South HCP: 18+1	♣ T86	♣ AJ		All Pass		
Contract: 4♥ South						

North hands

Balancing

Board: 9	♠ AK7	LHO opens the bidding 1♠.
Dealer: East	♥ K876	Partner bids next.
Vul: Both	♦ AQ3	
HCP: 21	♣ AJ7	

Board: 10	♠ 5	Partner bids first.
Dealer: South	♥ T8763	East (LHO) Doubles 1♠ if possible.
Vul: None	♦ K6	
HCP: 5+2	♣ Q9532	

Board: 11	♠ AJ9	LHO opens the bidding 1♠.
Dealer: East	♥ A76	Partner bids next.
Vul: N-S	♦ A52	
HCP: 20	♣ AK93	

Board: 12	♠ T9	LHO opens the bidding 1♠.
Dealer: East	♥ AKJ52	Partner bids next.
Vul: Both	♦ AQT32	
HCP: 14+2	♣ 5	

Board: 13	♠ JT8643	You bid first.
Dealer: North	♥ A8	West (RHO) bids 2♥ if possible.
Vul: None	♦ 2	
HCP: 12+2	♣ AK87	

Both hands (Answers Page)

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ AK7	♠ 965			1 ♠	Pass
Vul: Both	♥ K876	♥ 5432	Pass	2NT	All Pass	
North HCP: 21	♦ AQ3	♦ J9				
South HCP: 1	♣ AJ7	♣ 9653				
Contract: 2NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AJT876			1 ♠	
Vul: None	♥ T8763	♥ -	Pass	Pass	X	2 ♦
North HCP: 5+2	♦ K6	♦ AT8732	All Pass			
South HCP: 13+4	♣ Q9532	♣ A				
Contract: 2 ♦ South						

Board: 11	North:	South:	W	N	E	S
Dealer: East	♠ AJ9	♠ 854			1 ♠	Pass
Vul: N-S	♥ A76	♥ JT53	Pass	2NT	All Pass	
North HCP: 20	♦ A52	♦ J83				
South HCP: 2	♣ AK93	♣ 764				
Contract: 2NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ T9	♠ A865			1 ♠	Pass
Vul: Both	♥ AKJ52	♥ T84	Pass	2 ♠ ¹	Pass	3 ♥
North HCP: 14+2	♦ AQT32	♦ K4	All Pass			
South HCP: 8	♣ 5	♣ J743				
Contract: 3 ♥ South			1. Michaels Cuebid			

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ JT8643	♠ 5		1 ♠	Pass	Pass
Vul: None	♥ A8	♥ T95	2 ♥	2 ♠	All Pass	
North HCP: 12+2	♦ 2	♦ KT53				
South HCP: 5+1	♣ AK87	♣ Q9642				
Contract: 2 ♠ North						

South hands

Balancing

Board: 9 ♠ 965 RHO opens the bidding 1♠.

Dealer: East ♥ 5432 You bid next.

Vul: Both ♦ J9

HCP: 1 ♣ 9653

Board: 10 ♠ AJT876 You bid first.

Dealer: South ♥ - East (RHO) Doubles 1♠ if possible.

Vul: None ♦ AT8732

HCP: 13+4 ♣ A

Board: 11 ♠ 854 RHO opens the bidding 1♠.

Dealer: East ♥ JT53 You bid next.

Vul: N-S ♦ J83

HCP: 2 ♣ 764

Board: 12 ♠ A865 RHO opens the bidding 1♠.

Dealer: East ♥ T84 You bid next.

Vul: Both ♦ K4

HCP: 8 ♣ J743

Board: 13 ♠ 5 Partner bids first.

Dealer: North ♥ T95 West (LHO) bids 2♥ if possible.

Vul: None ♦ KT53

HCP: 5+1 ♣ Q9642

Both hands (Answers Page)

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ AK7	♠ 965			1 ♠	Pass
Vul: Both	♥ K876	♥ 5432	Pass	2NT	All Pass	
North HCP: 21	♦ AQ3	♦ J9				
South HCP: 1	♣ AJ7	♣ 9653				
Contract: 2NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AJT876			1 ♠	
Vul: None	♥ T8763	♥ -	Pass	Pass	X	2 ♦
North HCP: 5+2	♦ K6	♦ AT8732	All Pass			
South HCP: 13+4	♣ Q9532	♣ A				
Contract: 2 ♦ South						

Board: 11	North:	South:	W	N	E	S
Dealer: East	♠ AJ9	♠ 854			1 ♠	Pass
Vul: N-S	♥ A76	♥ JT53	Pass	2NT	All Pass	
North HCP: 20	♦ A52	♦ J83				
South HCP: 2	♣ AK93	♣ 764				
Contract: 2NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ T9	♠ A865			1 ♠	Pass
Vul: Both	♥ AKJ52	♥ T84	Pass	2 ♠ ¹	Pass	3 ♥
North HCP: 14+2	♦ AQT32	♦ K4	All Pass			
South HCP: 8	♣ 5	♣ J743				
Contract: 3 ♥ South			1. Michaels Cuebid			

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ JT8643	♠ 5		1 ♠	Pass	Pass
Vul: None	♥ A8	♥ T95	2 ♥	2 ♠	All Pass	
North HCP: 12+2	♦ 2	♦ KT53				
South HCP: 5+1	♣ AK87	♣ Q9642				
Contract: 2 ♠ North						

North hands

Balancing

Board: 14	♠ A42	RHO opens the bidding 1♦.
Dealer: West	♥ Q973	You bid next.
Vul: N-S	♦ A76	
HCP: 11	♣ J98	

Board: 15	♠ A652	LHO opens the bidding 1♦.
Dealer: East	♥ AK54	Partner bids next.
Vul: E-W	♦ AT	
HCP: 15	♣ T65	

Board: 16	♠ Q43	RHO opens the bidding 1♥.
Dealer: West	♥ Q9862	You bid next.
Vul: None	♦ 7	West (RHO) bids 1♠ if possible.
HCP: 4+1	♣ 7543	East (LHO) bids 2♥ if possible.

Board: 17	♠ KJT762	You bid first.
Dealer: North	♥ AKQ7	West (RHO) bids 2NT if possible.
Vul: E-W	♦ 32	East (LHO) Doubles 3♠ if possible.
HCP: 13+2	♣ 8	

Board: 18	♠ JT987	RHO opens the bidding 1♥.
Dealer: West	♥ J64	You bid next.
Vul: E-W	♦ J74	
HCP: 3+1	♣ 76	

Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ A42	♠ KQT86	1♦	Pass	Pass	1♠
Vul: N-S	♥ Q973	♥ K842	Pass	2♠	All Pass	
North HCP: 11	♦ A76	♦ Q5				
South HCP: 14+1	♣ J98	♣ A6				
Contract: 2♠ North						

Board: 15	North:	South:	W	N	E	S
Dealer: East	♠ A652	♠ K98			1♦	Pass
Vul: E-W	♥ AK54	♥ 872	Pass	1NT	All Pass	
North HCP: 15	♦ AT	♦ K9653				
South HCP: 7+1	♣ T65	♣ J8				
Contract: 1NT North						

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ Q43	♠ AK92	1♥	Pass	Pass	X
Vul: None	♥ Q9862	♥ 5	1♠	Pass	2♥	3♦
North HCP: 4+1	♦ 7	♦ AQJT9	All Pass			
South HCP: 20+1	♣ 7543	♣ AQ9				
Contract: 3♦ South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ KJT762	♠ -		1♠	Pass	Pass
Vul: E-W	♥ AKQ7	♥ 8654	2NT	3♠	X	All Pass
North HCP: 13+2	♦ 32	♦ K954				
South HCP: 4+1	♣ 8	♣ J7432				
Contract: 3♠X North						

Board: 18	North:	South:	W	N	E	S
Dealer: West	♠ JT987	♠ AKQ6	1♥	Pass	Pass	2NT
Vul: E-W	♥ J64	♥ AQ9	Pass	3♥	Pass	3♠
North HCP: 3+1	♦ J74	♦ T32	All Pass			
South HCP: 20	♣ 76	♣ AJ8				
Contract: 3♠ South						

South hands

Balancing

Board: 14 ♠ KQT86 LHO opens the bidding 1♦.

Dealer: West ♥ K842 Partner bids next.

Vul: N-S ♦ Q5

HCP: 14+1 ♣ A6

Board: 15 ♠ K98 RHO opens the bidding 1♦.

Dealer: East ♥ 872 You bid next.

Vul: E-W ♦ K9653

HCP: 7+1 ♣ J8

Board: 16 ♠ AK92 LHO opens the bidding 1♥.

Dealer: West ♥ 5 Partner bids next.

Vul: None ♦ AQJT9 West (LHO) bids 1♠ if possible.

HCP: 20+1 ♣ AQ9 East (RHO) bids 2♥ if possible.

Board: 17 ♠ - Partner bids first.

Dealer: North ♥ 8654 West (LHO) bids 2NT if possible.

Vul: E-W ♦ K954 East (RHO) Doubles 3♠ if possible.

HCP: 4+1 ♣ J7432

Board: 18 ♠ AKQ6 LHO opens the bidding 1♥.

Dealer: West ♥ AQ9 Partner bids next.

Vul: E-W ♦ T32

HCP: 20 ♣ AJ8

Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ A42	♠ KQT86	1♦	Pass	Pass	1♠
Vul: N-S	♥ Q973	♥ K842	Pass	2♠	All Pass	
North HCP: 11	♦ A76	♦ Q5				
South HCP: 14+1	♣ J98	♣ A6				
Contract: 2♠ North						

Board: 15	North:	South:	W	N	E	S
Dealer: East	♠ A652	♠ K98			1♦	Pass
Vul: E-W	♥ AK54	♥ 872	Pass	1NT	All Pass	
North HCP: 15	♦ AT	♦ K9653				
South HCP: 7+1	♣ T65	♣ J8				
Contract: 1NT North						

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ Q43	♠ AK92	1♥	Pass	Pass	X
Vul: None	♥ Q9862	♥ 5	1♠	Pass	2♥	3♦
North HCP: 4+1	♦ 7	♦ AQJT9	All Pass			
South HCP: 20+1	♣ 7543	♣ AQ9				
Contract: 3♦ South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ KJT762	♠ -		1♠	Pass	Pass
Vul: E-W	♥ AKQ7	♥ 8654	2NT	3♠	X	All Pass
North HCP: 13+2	♦ 32	♦ K954				
South HCP: 4+1	♣ 8	♣ J7432				
Contract: 3♠X North						

Board: 18	North:	South:	W	N	E	S
Dealer: West	♠ JT987	♠ AKQ6	1♥	Pass	Pass	2NT
Vul: E-W	♥ J64	♥ AQ9	Pass	3♥	Pass	3♠
North HCP: 3+1	♦ J74	♦ T32	All Pass			
South HCP: 20	♣ 76	♣ AJ8				
Contract: 3♠ South						

North hands

Balancing

Board: 19	♠ K982	LHO opens the bidding 1♦.
Dealer: East	♥ Q94	Partner bids next.
Vul: Both	♦ AQ8	
HCP: 14	♣ K95	

Board: 20	♠ T8	RHO opens the bidding 1♣.
Dealer: West	♥ T73	You bid next.
Vul: N-S	♦ JT98	West (RHO) bids 1♠ if possible.
HCP: 4	♣ QJ92	East (LHO) bids 2♣ if possible.

Board: 21	♠ AKQJ3	LHO opens the bidding 1♦.
Dealer: East	♥ AKT64	Partner bids next.
Vul: E-W	♦ 8	
HCP: 20+2	♣ K8	

Board: 22	♠ J973	RHO opens the bidding 1♠.
Dealer: West	♥ T9	You bid next.
Vul: Both	♦ K9654	
HCP: 4+1	♣ 54	

Board: 23	♠ KQJ97	LHO opens the bidding 1♠.
Dealer: East	♥ QT	Partner bids next.
Vul: None	♦ K	
HCP: 19+2	♣ AKJ72	

Both hands (Answers Page)

Board: 19

	North:	South:	W	N	E	S
Dealer: East	♠ K982	♠ T763			1♦	Pass
Vul: Both	♥ Q94	♥ JT5	Pass	1NT	All Pass	
North HCP: 14	♦ AQ8	♦ K5				
South HCP: 8	♣ K95	♣ AT83				
Contract: 1NT North						

Board: 20

	North:	South:	W	N	E	S
Dealer: West	♠ T8	♠ AKQ76	1♣	Pass	Pass	X
Vul: N-S	♥ T73	♥ AKQJ9	1♠	Pass	2♣	2♥
North HCP: 4	♦ JT98	♦ 76	All Pass			
South HCP: 19+2	♣ QJ92	♣ 6				
Contract: 2♥ South						

Board: 21

	North:	South:	W	N	E	S
Dealer: East	♠ AKQJ3	♠ T62			1♦	Pass
Vul: E-W	♥ AKT64	♥ 85	Pass	X	Pass	2♣
North HCP: 20+2	♦ 8	♦ Q942	Pass	2♠	Pass	3♠
South HCP: 5	♣ K8	♣ QJ52	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 22

	North:	South:	W	N	E	S
Dealer: West	♠ J973	♠ A65	1♠	Pass	Pass	2NT
Vul: Both	♥ T9	♥ A75	All Pass			
North HCP: 4+1	♦ K9654	♦ AQ8				
South HCP: 21	♣ 54	♣ AQJT				
Contract: 2NT South						

Board: 23

	North:	South:	W	N	E	S
Dealer: East	♠ KQJ97	♠ 864			1♠	Pass
Vul: None	♥ QT	♥ 8432	Pass	2♣	All Pass	
North HCP: 19+2	♦ K	♦ AT85				
South HCP: 4	♣ AKJ72	♣ 64				
Contract: 2♣ North						

South hands

Balancing

Board: 19 ♠ T763 RHO opens the bidding 1♦.

Dealer: East ♥ JT5 You bid next.

Vul: Both ♦ K5

HCP: 8 ♣ AT83

Board: 20 ♠ AKQ76 LHO opens the bidding 1♣.

Dealer: West ♥ AKQJ9 Partner bids next.

Vul: N-S ♦ 76 West (LHO) bids 1♠ if possible.

HCP: 19+2 ♣ 6 East (RHO) bids 2♣ if possible.

Board: 21 ♠ T62 RHO opens the bidding 1♦.

Dealer: East ♥ 85 You bid next.

Vul: E-W ♦ Q942

HCP: 5 ♣ QJ52

Board: 22 ♠ A65 LHO opens the bidding 1♠.

Dealer: West ♥ A75 Partner bids next.

Vul: Both ♦ AQ8

HCP: 21 ♣ AQJT

Board: 23 ♠ 864 RHO opens the bidding 1♠.

Dealer: East ♥ 8432 You bid next.

Vul: None ♦ AT85

HCP: 4 ♣ 64

Both hands (Answers Page)

Board: 19

	North:	South:	W	N	E	S
Dealer: East	♠ K982	♠ T763			1♦	Pass
Vul: Both	♥ Q94	♥ JT5	Pass	1NT	All Pass	
North HCP: 14	♦ AQ8	♦ K5				
South HCP: 8	♣ K95	♣ AT83				
Contract: 1NT North						

Board: 20

	North:	South:	W	N	E	S
Dealer: West	♠ T8	♠ AKQ76	1♣	Pass	Pass	X
Vul: N-S	♥ T73	♥ AKQJ9	1♠	Pass	2♣	2♥
North HCP: 4	♦ JT98	♦ 76	All Pass			
South HCP: 19+2	♣ QJ92	♣ 6				
Contract: 2♥ South						

Board: 21

	North:	South:	W	N	E	S
Dealer: East	♠ AKQJ3	♠ T62			1♦	Pass
Vul: E-W	♥ AKT64	♥ 85	Pass	X	Pass	2♣
North HCP: 20+2	♦ 8	♦ Q942	Pass	2♠	Pass	3♠
South HCP: 5	♣ K8	♣ QJ52	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 22

	North:	South:	W	N	E	S
Dealer: West	♠ J973	♠ A65	1♠	Pass	Pass	2NT
Vul: Both	♥ T9	♥ A75	All Pass			
North HCP: 4+1	♦ K9654	♦ AQ8				
South HCP: 21	♣ 54	♣ AQJT				
Contract: 2NT South						

Board: 23

	North:	South:	W	N	E	S
Dealer: East	♠ KQJ97	♠ 864			1♠	Pass
Vul: None	♥ QT	♥ 8432	Pass	2♣	All Pass	
North HCP: 19+2	♦ K	♦ AT85				
South HCP: 4	♣ AKJ72	♣ 64				
Contract: 2♣ North						

Board: 24 ♠ A652 RHO opens the bidding 1 ♠.

Dealer: West ♥ 8764 You bid next.

Vul: E-W ♦ K963 West (RHO) Doubles 2 ♣ if possible.

HCP: 7 ♣ 7 East (LHO) bids 2 ♥ if possible.

Board: 25 ♠ Q654 You bid first.

Dealer: North ♥ KQJ7 The opponents are silent.

Vul: Both ♦ A942

HCP: 12 ♣ 6

Board: 26 ♠ JT32 RHO opens the bidding 1 ♣.

Dealer: West ♥ 743 You bid next.

Vul: None ♦ 753

HCP: 5 ♣ A54

Board: 27 ♠ KJ9 LHO opens the bidding 1 ♦.

Dealer: East ♥ J Partner bids next.

Vul: N-S ♦ KJT6

HCP: 16+1 ♣ AKT97

Board: 28 ♠ 964 RHO opens the bidding 1 ♠.

Dealer: West ♥ JT862 You bid next.

Vul: Both ♦ 54 West (RHO) bids 2 ♠ if possible.

HCP: 3+1 ♣ Q98

Both hands (Answers Page)

Board: 24	North:	South:	W	N	E	S
Dealer: West	♠ A652	♠ KJ	1 ♠	Pass	Pass	2 ♣
Vul: E-W	♥ 8764	♥ Q	X	Pass	2 ♥	3 ♣
North HCP: 7	♦ K963	♦ A	All Pass			
South HCP: 15+5	♣ 7	♣ KQT986543				
Contract: 3 ♣ South						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ Q654	♠ 872		1 ♦	All Pass	
Vul: Both	♥ KQJ7	♥ 986				
North HCP: 12	♦ A942	♦ 865				
South HCP: 3	♣ 6	♣ K432				
Contract: 1 ♦ North						

Board: 26	North:	South:	W	N	E	S
Dealer: West	♠ JT32	♠ A4	1 ♣	Pass	Pass	2NT
Vul: None	♥ 743	♥ AK65	Pass	3 ♣ ¹	Pass	3 ♥
North HCP: 5	♦ 753	♦ KQT8	All Pass			
South HCP: 19	♣ A54	♣ KT7				
Contract: 3 ♥ South			1. Stayman			

Board: 27	North:	South:	W	N	E	S
Dealer: East	♠ KJ9	♠ 8643			1 ♦	Pass
Vul: N-S	♥ J	♥ KT863	Pass	2 ♣	All Pass	
North HCP: 16+1	♦ KJT6	♦ Q5				
South HCP: 7+1	♣ AKT97	♣ Q5				
Contract: 2 ♣ North						

Board: 28	North:	South:	W	N	E	S
Dealer: West	♠ 964	♠ T3	1 ♠	Pass	Pass	X
Vul: Both	♥ JT862	♥ A3	2 ♠	Pass	Pass	3 ♦
North HCP: 3+1	♦ 54	♦ AKQ63	All Pass			
South HCP: 21+1	♣ Q98	♣ AKJ4				
Contract: 3 ♦ South						

Board: 24 ♠ KJ LHO opens the bidding 1♠.

Dealer: West ♥ Q Partner bids next.

Vul: E-W ♦ A West (LHO) Doubles 2♦ if possible.

HCP: 15+5 ♣ KQT986543 East (RHO) bids 2♥ if possible.

Board: 25 ♠ 872 Partner bids first.

Dealer: North ♥ 986 The opponents are silent.

Vul: Both ♦ 865

HCP: 3 ♣ K432

Board: 26 ♠ A4 LHO opens the bidding 1♣.

Dealer: West ♥ AK65 Partner bids next.

Vul: None ♦ KQT8

HCP: 19 ♣ KT7

Board: 27 ♠ 8643 RHO opens the bidding 1♦.

Dealer: East ♥ KT863 You bid next.

Vul: N-S ♦ Q5

HCP: 7+1 ♣ Q5

Board: 28 ♠ T3 LHO opens the bidding 1♠.

Dealer: West ♥ A3 Partner bids next.

Vul: Both ♦ AKQ63 West (LHO) bids 2♠ if possible.

HCP: 21+1 ♣ AKJ4

Both hands (Answers Page)

Board: 24	North:	South:	W	N	E	S
Dealer: West	♠ A652	♠ KJ	1 ♠	Pass	Pass	2 ♣
Vul: E-W	♥ 8764	♥ Q	X	Pass	2 ♥	3 ♣
North HCP: 7	♦ K963	♦ A	All Pass			
South HCP: 15+5	♣ 7	♣ KQT986543				
Contract: 3 ♣ South						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ Q654	♠ 872		1 ♦	All Pass	
Vul: Both	♥ KQJ7	♥ 986				
North HCP: 12	♦ A942	♦ 865				
South HCP: 3	♣ 6	♣ K432				
Contract: 1 ♦ North						

Board: 26	North:	South:	W	N	E	S
Dealer: West	♠ JT32	♠ A4	1 ♣	Pass	Pass	2NT
Vul: None	♥ 743	♥ AK65	Pass	3 ♣ ¹	Pass	3 ♥
North HCP: 5	♦ 753	♦ KQT8	All Pass			
South HCP: 19	♣ A54	♣ KT7				
Contract: 3 ♥ South			1. Stayman			

Board: 27	North:	South:	W	N	E	S
Dealer: East	♠ KJ9	♠ 8643			1 ♦	Pass
Vul: N-S	♥ J	♥ KT863	Pass	2 ♣	All Pass	
North HCP: 16+1	♦ KJT6	♦ Q5				
South HCP: 7+1	♣ AKT97	♣ Q5				
Contract: 2 ♣ North						

Board: 28	North:	South:	W	N	E	S
Dealer: West	♠ 964	♠ T3	1 ♠	Pass	Pass	X
Vul: Both	♥ JT862	♥ A3	2 ♠	Pass	Pass	3 ♦
North HCP: 3+1	♦ 54	♦ AKQ63	All Pass			
South HCP: 21+1	♣ Q98	♣ AKJ4				
Contract: 3 ♦ South						

Board: 29

♠ KQJ986

You bid first.

Dealer: North

♥ AK6

West (RHO) Doubles 1 ♠ if possible.

Vul: None

♦ 92

West (RHO) Doubles 2 ♠ if possible.

HCP: 13+2

♣ 95

Board: 30

♠ Q954

LHO opens the bidding 1 ♦ .

Dealer: East

♥ AQJ65

Partner bids next.

Vul: E-W

♦ AT

HCP: 18+1

♣ KQ

Board: 31

♠ A96

LHO opens the bidding 1 ♣ .

Dealer: East

♥ AQ83

Partner bids next.

Vul: None

♦ AQJT65

East (LHO) bids 2 ♣ if possible.

HCP: 17+2

♣ -

Board: 32

♠ KJ72

LHO opens the bidding 1 ♣ .

Dealer: East

♥ AKJ654

Partner bids next.

Vul: N-S

♦ KJ

East (LHO) bids 1 ♦ if possible.

HCP: 16+2

♣ T

West (RHO) bids 2 ♦ if possible.

Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ KQJ986	♠ 43		1 ♠	Pass	Pass
Vul: None	♥ AK6	♥ T432	X	2 ♠	Pass	Pass
North HCP: 13+2	♦ 92	♦ J643	X	All Pass		
South HCP: 1	♣ 95	♣ T82				
Contract: 2 ♠ X North						

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ Q954	♠ JT32			1 ♦	Pass
Vul: E-W	♥ AQJ65	♥ K2	Pass	X	Pass	1 ♠
North HCP: 18+1	♦ AT	♦ 8654	Pass	4 ♠	All Pass	
South HCP: 8	♣ KQ	♣ A53				
Contract: 4 ♠ North						

Board: 31	North:	South:	W	N	E	S
Dealer: East	♠ A96	♠ QT87			1 ♣	Pass
Vul: None	♥ AQ83	♥ J52	Pass	X	2 ♣	Pass
North HCP: 17+2	♦ AQJT65	♦ K72	Pass	2 ♦	Pass	3 ♣ ¹
South HCP: 6	♣ -	♣ 876	Pass	4NT	Pass	5 ♦ ²
Contract: 6 ♦ North			Pass	6 ♦	All Pass	

1. limit raise or better in !D

2. A=1/5 or 4/5

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ KJ72	♠ T953			1 ♣	Pass
Vul: N-S	♥ AKJ654	♥ Q83	Pass	X	1 ♦	1 ♠
North HCP: 16+2	♦ KJ	♦ 62	2 ♦	3 ♠	All Pass	
South HCP: 9	♣ T	♣ AK75				
Contract: 3 ♠ North						

Board: 29 ♠ 43 Partner bids first.

Dealer: North ♥ T432 West (LHO) Doubles 1♠ if possible.

Vul: None ♦ J643 West (LHO) Doubles 2♠ if possible.

HCP: 1 ♣ T82

Board: 30 ♠ JT32 RHO opens the bidding 1♦.

Dealer: East ♥ K2 You bid next.

Vul: E-W ♦ 8654

HCP: 8 ♣ A53

Board: 31 ♠ QT87 RHO opens the bidding 1♣.

Dealer: East ♥ J52 You bid next.

Vul: None ♦ K72 East (RHO) bids 2♣ if possible.

HCP: 6 ♣ 876

Board: 32 ♠ T953 RHO opens the bidding 1♣.

Dealer: East ♥ Q83 You bid next.

Vul: N-S ♦ 62 East (RHO) bids 1♦ if possible.

HCP: 9 ♣ AK75 West (LHO) bids 2♦ if possible.

Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ KQJ986	♠ 43		1 ♠	Pass	Pass
Vul: None	♥ AK6	♥ T432	X	2 ♠	Pass	Pass
North HCP: 13+2	♦ 92	♦ J643	X	All Pass		
South HCP: 1	♣ 95	♣ T82				
Contract: 2 ♠ X North						

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ Q954	♠ JT32			1 ♦	Pass
Vul: E-W	♥ AQJ65	♥ K2	Pass	X	Pass	1 ♠
North HCP: 18+1	♦ AT	♦ 8654	Pass	4 ♠	All Pass	
South HCP: 8	♣ KQ	♣ A53				
Contract: 4 ♠ North						

Board: 31	North:	South:	W	N	E	S
Dealer: East	♠ A96	♠ QT87			1 ♣	Pass
Vul: None	♥ AQ83	♥ J52	Pass	X	2 ♣	Pass
North HCP: 17+2	♦ AQJT65	♦ K72	Pass	2 ♦	Pass	3 ♣ ¹
South HCP: 6	♣ -	♣ 876	Pass	4NT	Pass	5 ♦ ²
Contract: 6 ♦ North			Pass	6 ♦	All Pass	

1. limit raise or better in !D

2. A=1/5 or 4/5

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ KJ72	♠ T953			1 ♣	Pass
Vul: N-S	♥ AKJ654	♥ Q83	Pass	X	1 ♦	1 ♠
North HCP: 16+2	♦ KJ	♦ 62	2 ♦	3 ♠	All Pass	
South HCP: 9	♣ T	♣ AK75				
Contract: 3 ♠ North						

North hands

Balancing

Board: 33	♠ AJ74	LHO opens the bidding 1♣.
Dealer: East	♥ AQ4	Partner bids next.
Vul: E-W	♦ K75	
HCP: 21	♣ AK6	

Board: 34	♠ K	LHO opens the bidding 1♠.
Dealer: East	♥ AJT54	Partner bids next.
Vul: Both	♦ K	
HCP: 20+3	♣ AKQT72	

Board: 35	♠ AQ4	LHO opens the bidding 1♦.
Dealer: East	♥ KT74	Partner bids next.
Vul: N-S	♦ A8	
HCP: 15	♣ QT87	

Board: 36	♠ AQ75	LHO opens the bidding 1♦.
Dealer: East	♥ KQ86	Partner bids next.
Vul: Both	♦ K4	
HCP: 18	♣ A95	

Board: 37	♠ AQ964	You bid first.
Dealer: North	♥ J82	West (RHO) Doubles 1♠ if possible.
Vul: None	♦ AQ32	West (RHO) Doubles 3♦ if possible.
HCP: 13+1	♣ 7	East (LHO) bids 4♣ if possible.

Both hands (Answers Page)

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ AJ74	♠ 983			1♣	Pass
Vul: E-W	♥ AQ4	♥ KT72	Pass	2NT	All Pass	
North HCP: 21	♦ K75	♦ 92				
South HCP: 3	♣ AK6	♣ T954				
Contract: 2NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ Q7643			1♠	Pass
Vul: Both	♥ AJT54	♥ Q762	Pass	2♠ ¹	Pass	3♥
North HCP: 20+3	♦ K	♦ JT5	All Pass			
South HCP: 5+1	♣ AKQT72	♣ 5				
Contract: 3♥ South						1. Michaels Cuebid

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ AQ4	♠ JT86			1♦	Pass
Vul: N-S	♥ KT74	♥ A8	Pass	1NT	Pass	2♣ ¹
North HCP: 15	♦ A8	♦ QT54	Pass	2♥	Pass	2NT
South HCP: 10	♣ QT87	♣ K96	Pass	3NT	All Pass	
Contract: 3NT North						1. Stayman

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ AQ75	♠ K864			1♦	Pass
Vul: Both	♥ KQ86	♥ J95	Pass	X	Pass	1♠
North HCP: 18	♦ K4	♦ J63	Pass	4♠	All Pass	
South HCP: 8	♣ A95	♣ K87				
Contract: 4♠ North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ AQ964	♠ 2		1♠	Pass	Pass
Vul: None	♥ J82	♥ QT54	X	2♦	Pass	3♦
North HCP: 13+1	♦ AQ32	♦ KT876	X	Pass	4♣	4♦
South HCP: 5+1	♣ 7	♣ 952	All Pass			
Contract: 4♦ South						

South hands

Balancing

Board: 33	♠ 983	RHO opens the bidding 1♣.
Dealer: East	♥ KT72	You bid next.
Vul: E-W	♦ 92	
HCP: 3	♣ T954	

Board: 34	♠ Q7643	RHO opens the bidding 1♠.
Dealer: East	♥ Q762	You bid next.
Vul: Both	♦ JT5	
HCP: 5+1	♣ 5	

Board: 35	♠ JT86	RHO opens the bidding 1♦.
Dealer: East	♥ A8	You bid next.
Vul: N-S	♦ QT54	
HCP: 10	♣ K96	

Board: 36	♠ K864	RHO opens the bidding 1♦.
Dealer: East	♥ J95	You bid next.
Vul: Both	♦ J63	
HCP: 8	♣ K87	

Board: 37	♠ 2	Partner bids first.
Dealer: North	♥ QT54	West (LHO) Doubles 1♠ if possible.
Vul: None	♦ KT876	West (LHO) Doubles 3♦ if possible.
HCP: 5+1	♣ 952	East (RHO) bids 4♣ if possible.

Both hands (Answers Page)

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ AJ74	♠ 983			1♣	Pass
Vul: E-W	♥ AQ4	♥ KT72	Pass	2NT	All Pass	
North HCP: 21	♦ K75	♦ 92				
South HCP: 3	♣ AK6	♣ T954				
Contract: 2NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ Q7643			1♠	Pass
Vul: Both	♥ AJT54	♥ Q762	Pass	2♠ ¹	Pass	3♥
North HCP: 20+3	♦ K	♦ JT5	All Pass			
South HCP: 5+1	♣ AKQT72	♣ 5				
Contract: 3♥ South						1. Michaels Cuebid

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ AQ4	♠ JT86			1♦	Pass
Vul: N-S	♥ KT74	♥ A8	Pass	1NT	Pass	2♣ ¹
North HCP: 15	♦ A8	♦ QT54	Pass	2♥	Pass	2NT
South HCP: 10	♣ QT87	♣ K96	Pass	3NT	All Pass	
Contract: 3NT North						1. Stayman

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ AQ75	♠ K864			1♦	Pass
Vul: Both	♥ KQ86	♥ J95	Pass	X	Pass	1♠
North HCP: 18	♦ K4	♦ J63	Pass	4♠	All Pass	
South HCP: 8	♣ A95	♣ K87				
Contract: 4♠ North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ AQ964	♠ 2		1♠	Pass	Pass
Vul: None	♥ J82	♥ QT54	X	2♦	Pass	3♦
North HCP: 13+1	♦ AQ32	♦ KT876	X	Pass	4♣	4♦
South HCP: 5+1	♣ 7	♣ 952	All Pass			
Contract: 4♦ South						

North hands

Balancing

Board: 38	♠ KT32	RHO opens the bidding 1♦.
Dealer: West	♥ QT32	You bid next.
Vul: E-W	♦ KJ4	West (RHO) bids 2♣ if possible.
HCP: 9	♣ 85	West (RHO) bids 3♦ if possible.

Board: 39	♠ KT53	RHO opens the bidding 1♦.
Dealer: West	♥ 53	You bid next.
Vul: Both	♦ Q873	West (RHO) Doubles 1♥ if possible.
HCP: 11	♣ AQT	

Board: 40	♠ K32	RHO opens the bidding 1♠.
Dealer: West	♥ A87	You bid next.
Vul: None	♦ T72	
HCP: 10	♣ QJ84	

Board: 41	♠ AKJ976	LHO opens the bidding 1♦.
Dealer: East	♥ KQ8	Partner bids next.
Vul: N-S	♦ Q8	East (LHO) Doubles 1♠ if possible.
HCP: 17+2	♣ Q5	West (RHO) bids 2♣ if possible.

Board: 42	♠ AJ2	LHO opens the bidding 1♠.
Dealer: East	♥ -	Partner bids next.
Vul: Both	♦ AT93	East (LHO) bids 2♥ if possible.
HCP: 16+2	♣ AQJT93	East (LHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ KT32	♠ AQJ654	1♦	Pass	Pass	X
Vul: E-W	♥ QT32	♥ AJ6	2♣	Pass	Pass	2♠
North HCP: 9	♦ KJ4	♦ 62	3♦	4♣ ¹	Pass	4♣
South HCP: 17+2	♣ 85	♣ KQ	All Pass			
Contract: 4♠ South			1. limit raise or better in !S			

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ KT53	♠ Q984	1♦	Pass	Pass	1♥
Vul: Both	♥ 53	♥ QJT97	X	1♠	Pass	2♠
North HCP: 11	♦ Q873	♦ AJ	All Pass			
South HCP: 10+1	♣ AQT	♣ 95				
Contract: 2♠ South						

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ K32	♠ AT9	1♠	Pass	Pass	1NT
Vul: None	♥ A87	♥ Q54	Pass	2NT	Pass	3NT
North HCP: 10	♦ T72	♦ J9	All Pass			
South HCP: 14+1	♣ QJ84	♣ AK765				
Contract: 3NT South						

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ AKJ976	♠ Q			1♦	Pass
Vul: N-S	♥ KQ8	♥ JT64	Pass	1♠	X	Pass
North HCP: 17+2	♦ Q8	♦ J9732	2♣	2♠	All Pass	
South HCP: 4+1	♣ Q5	♣ 984				
Contract: 2♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ AJ2	♠ Q986			1♠	Pass
Vul: Both	♥ -	♥ KT75	Pass	X	2♥	Pass
North HCP: 16+2	♦ AT93	♦ J7	Pass	3♣	3♥	3NT
South HCP: 9	♣ AQJT93	♣ K76	All Pass			
Contract: 3NT South						

South hands

Balancing

Board: 38	♠ AQJ654	LHO opens the bidding 1♦.
Dealer: West	♥ AJ6	Partner bids next.
Vul: E-W	♦ 62	West (LHO) bids 2♣ if possible.
HCP: 17+2	♣ KQ	West (LHO) bids 3♦ if possible.

Board: 39	♠ Q984	LHO opens the bidding 1♦.
Dealer: West	♥ QJT97	Partner bids next.
Vul: Both	♦ AJ	West (LHO) Doubles 1♥ if possible.
HCP: 10+1	♣ 95	

Board: 40	♠ AT9	LHO opens the bidding 1♠.
Dealer: West	♥ Q54	Partner bids next.
Vul: None	♦ J9	
HCP: 14+1	♣ AK765	

Board: 41	♠ Q	RHO opens the bidding 1♦.
Dealer: East	♥ JT64	You bid next.
Vul: N-S	♦ J9732	East (RHO) Doubles 1♠ if possible.
HCP: 4+1	♣ 984	West (LHO) bids 2♣ if possible.

Board: 42	♠ Q986	RHO opens the bidding 1♠.
Dealer: East	♥ KT75	You bid next.
Vul: Both	♦ J7	East (RHO) bids 2♥ if possible.
HCP: 9	♣ K76	East (RHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ KT32	♠ AQJ654	1♦	Pass	Pass	X
Vul: E-W	♥ QT32	♥ AJ6	2♣	Pass	Pass	2♠
North HCP: 9	♦ KJ4	♦ 62	3♦	4♣ ¹	Pass	4♠
South HCP: 17+2	♣ 85	♣ KQ	All Pass			
Contract: 4♠ South			1. limit raise or better in !S			

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ KT53	♠ Q984	1♦	Pass	Pass	1♥
Vul: Both	♥ 53	♥ QJT97	X	1♠	Pass	2♠
North HCP: 11	♦ Q873	♦ AJ	All Pass			
South HCP: 10+1	♣ AQT	♣ 95				
Contract: 2♠ South						

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ K32	♠ AT9	1♠	Pass	Pass	1NT
Vul: None	♥ A87	♥ Q54	Pass	2NT	Pass	3NT
North HCP: 10	♦ T72	♦ J9	All Pass			
South HCP: 14+1	♣ QJ84	♣ AK765				
Contract: 3NT South						

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ AKJ976	♠ Q			1♦	Pass
Vul: N-S	♥ KQ8	♥ JT64	Pass	1♠	X	Pass
North HCP: 17+2	♦ Q8	♦ J9732	2♣	2♠	All Pass	
South HCP: 4+1	♣ Q5	♣ 984				
Contract: 2♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ AJ2	♠ Q986			1♠	Pass
Vul: Both	♥ -	♥ KT75	Pass	X	2♥	Pass
North HCP: 16+2	♦ AT93	♦ J7	Pass	3♣	3♥	3NT
South HCP: 9	♣ AQJT93	♣ K76	All Pass			
Contract: 3NT South						

North hands

Balancing

Board: 43	♠ QT5	LHO opens the bidding 1♣.
Dealer: East	♥ K4	Partner bids next.
Vul: None	♦ AT964	
HCP: 13+1	♣ A98	

Board: 44	♠ J753	RHO opens the bidding 1♣.
Dealer: West	♥ A96	You bid next.
Vul: N-S	♦ KQ94	
HCP: 10	♣ 84	

Board: 45	♠ QT83	LHO opens the bidding 1♥.
Dealer: East	♥ AJ9	Partner bids next.
Vul: E-W	♦ K965	
HCP: 14	♣ A9	

Board: 46	♠ AJT94	LHO opens the bidding 1♦.
Dealer: East	♥ AKQJ5	Partner bids next.
Vul: None	♦ 6	East (LHO) Doubles 2♦ if possible.
HCP: 15+2	♣ 64	East (LHO) Doubles 2♠ if possible. West (RHO) bids 3♦ if possible.

Both hands (Answers Page)

Board: 43	North:	South:	W	N	E	S
Dealer: East	♠ QT5	♠ K932			1♣	Pass
Vul: None	♥ K4	♥ JT32	Pass	1NT	Pass	2♣ ¹
North HCP: 13+1	♦ AT964	♦ J3	Pass	2♦	Pass	2NT
South HCP: 10	♣ A98	♣ KQT	All Pass			
Contract: 2NT South			1. Stayman			

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ J753	♠ AQ6	1♣	Pass	Pass	1NT
Vul: N-S	♥ A96	♥ T52	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ KQ94	♦ 863	Pass	2NT	Pass	3NT
South HCP: 14	♣ 84	♣ AKJ5	All Pass			
Contract: 3NT South			1. Stayman			

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ QT83	♠ J976			1♥	Pass
Vul: E-W	♥ AJ9	♥ QT5	Pass	1NT	All Pass	
North HCP: 14	♦ K965	♦ A83				
South HCP: 7	♣ A9	♣ 875				
Contract: 1NT North						

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ AJT94	♠ 832			1♦	Pass
Vul: None	♥ AKQJ5	♥ 63	Pass	2♦ ¹	X	2♠
North HCP: 15+2	♦ 6	♦ QJ32	Pass	Pass	X	Pass
South HCP: 7	♣ 64	♣ KJ82	3♦	X	Pass	3♠
Contract: 3♠ South			All Pass			

1. Michaels Cuebid

South hands

Balancing

Board: 43	♠ K932	RHO opens the bidding 1♣.
Dealer: East	♥ JT32	You bid next.
Vul: None	♦ J3	
HCP: 10	♣ KQT	

Board: 44	♠ AQ6	LHO opens the bidding 1♣.
Dealer: West	♥ T52	Partner bids next.
Vul: N-S	♦ 863	
HCP: 14	♣ AKJ5	

Board: 45	♠ J976	RHO opens the bidding 1♥.
Dealer: East	♥ QT5	You bid next.
Vul: E-W	♦ A83	
HCP: 7	♣ 875	

Board: 46	♠ 832	RHO opens the bidding 1♦.
Dealer: East	♥ 63	You bid next.
Vul: None	♦ QJ32	East (RHO) Doubles 2♦ if possible.
HCP: 7	♣ KJ82	East (RHO) Doubles 2♠ if possible. West (LHO) bids 3♦ if possible.

Both hands (Answers Page)

Board: 43	North:	South:	W	N	E	S
Dealer: East	♠ QT5	♠ K932			1♣	Pass
Vul: None	♥ K4	♥ JT32	Pass	1NT	Pass	2♣ ¹
North HCP: 13+1	♦ AT964	♦ J3	Pass	2♦	Pass	2NT
South HCP: 10	♣ A98	♣ KQT	All Pass			
Contract: 2NT South			1. Stayman			

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ J753	♠ AQ6	1♣	Pass	Pass	1NT
Vul: N-S	♥ A96	♥ T52	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ KQ94	♦ 863	Pass	2NT	Pass	3NT
South HCP: 14	♣ 84	♣ AKJ5	All Pass			
Contract: 3NT South			1. Stayman			

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ QT83	♠ J976			1♥	Pass
Vul: E-W	♥ AJ9	♥ QT5	Pass	1NT	All Pass	
North HCP: 14	♦ K965	♦ A83				
South HCP: 7	♣ A9	♣ 875				
Contract: 1NT North						

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ AJT94	♠ 832			1♦	Pass
Vul: None	♥ AKQJ5	♥ 63	Pass	2♦ ¹	X	2♠
North HCP: 15+2	♦ 6	♦ QJ32	Pass	Pass	X	Pass
South HCP: 7	♣ 64	♣ KJ82	3♦	X	Pass	3♠
Contract: 3♠ South			All Pass			

1. Michaels Cuebid

North hands

Balancing

Board: 47	♠ K97632	You bid first.
Dealer: North	♥ 63	West (RHO) Doubles 1♠ if possible.
Vul: E-W	♦ AT	
HCP: 12+2	♣ KQ7	
Board: 48	♠ QJ53	RHO opens the bidding 1♠.
Dealer: West	♥ 542	You bid next.
Vul: E-W	♦ K53	
HCP: 8	♣ Q97	
Board: 49	♠ K72	LHO opens the bidding 1♣.
Dealer: East	♥ A863	Partner bids next.
Vul: Both	♦ AQT76	East (LHO) bids 1♠ if possible.
HCP: 17+1	♣ A	
Board: 50	♠ 9762	RHO opens the bidding 1♦.
Dealer: West	♥ Q642	You bid next.
Vul: N-S	♦ K53	West (RHO) bids 2♦ if possible.
HCP: 5	♣ T6	

Both hands (Answers Page)

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ K97632	♠ -		1 ♠	Pass	Pass
Vul: E-W	♥ 63	♥ JT54	X	2 ♠	All Pass	
North HCP: 12+2	♦ AT	♦ K6543				
South HCP: 4+1	♣ KQ7	♣ 8632				
Contract: 2 ♠ North						

Board: 48	North:	South:	W	N	E	S
Dealer: West	♠ QJ53	♠ AK4	1 ♠	Pass	Pass	1NT
Vul: E-W	♥ 542	♥ Q76		All Pass		
North HCP: 8	♦ K53	♦ JT62				
South HCP: 14	♣ Q97	♣ AT4				
Contract: 1NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ K72	♠ AJ5			1 ♣	Pass
Vul: Both	♥ A863	♥ T752	Pass	X	1 ♠	X
North HCP: 17+1	♦ AQT76	♦ K84	Pass	4 ♥	All Pass	
South HCP: 8	♣ A	♣ 754				
Contract: 4 ♥ North						

Board: 50	North:	South:	W	N	E	S
Dealer: West	♠ 9762	♠ AKJ54	1 ♦	Pass	Pass	X
Vul: N-S	♥ Q642	♥ AK93	2 ♦	Pass	Pass	2 ♠
North HCP: 5	♦ K53	♦ 6	Pass	3 ♦ ¹	Pass	3 ♥
South HCP: 20+1	♣ T6	♣ KQ4	Pass	3NT	Pass	4 ♠
Contract: 4 ♠ South				All Pass		

1. limit raise or better in !S

South hands

Balancing

Board: 47 ♠ - Partner bids first.

Dealer: North ♥ JT54 West (LHO) Doubles 1♠ if possible.

Vul: E-W ♦ K6543

HCP: 4+1 ♣ 8632

Board: 48 ♠ AK4 LHO opens the bidding 1♠.

Dealer: West ♥ Q76 Partner bids next.

Vul: E-W ♦ JT62

HCP: 14 ♣ AT4

Board: 49 ♠ AJ5 RHO opens the bidding 1♣.

Dealer: East ♥ T752 You bid next.

Vul: Both ♦ K84 East (RHO) bids 1♠ if possible.

HCP: 8 ♣ 754

Board: 50 ♠ AKJ54 LHO opens the bidding 1♦.

Dealer: West ♥ AK93 Partner bids next.

Vul: N-S ♦ 6 West (LHO) bids 2♦ if possible.

HCP: 20+1 ♣ KQ4

Both hands (Answers Page)

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ K97632	♠ -		1 ♠	Pass	Pass
Vul: E-W	♥ 63	♥ JT54	X	2 ♠	All Pass	
North HCP: 12+2	♦ AT	♦ K6543				
South HCP: 4+1	♣ KQ7	♣ 8632				
Contract: 2 ♠ North						

Board: 48	North:	South:	W	N	E	S
Dealer: West	♠ QJ53	♠ AK4	1 ♠	Pass	Pass	1NT
Vul: E-W	♥ 542	♥ Q76		All Pass		
North HCP: 8	♦ K53	♦ JT62				
South HCP: 14	♣ Q97	♣ AT4				
Contract: 1NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ K72	♠ AJ5			1 ♣	Pass
Vul: Both	♥ A863	♥ T752	Pass	X	1 ♠	X
North HCP: 17+1	♦ AQT76	♦ K84	Pass	4 ♥	All Pass	
South HCP: 8	♣ A	♣ 754				
Contract: 4 ♥ North						

Board: 50	North:	South:	W	N	E	S
Dealer: West	♠ 9762	♠ AKJ54	1 ♦	Pass	Pass	X
Vul: N-S	♥ Q642	♥ AK93	2 ♦	Pass	Pass	2 ♠
North HCP: 5	♦ K53	♦ 6	Pass	3 ♦ ¹	Pass	3 ♥
South HCP: 20+1	♣ T6	♣ KQ4	Pass	3NT	Pass	4 ♠
Contract: 4 ♠ South				All Pass		

1. limit raise or better in !S