

**North hands****All\_Pass**

<b>Board: 1</b>	♠ Q52	You bid first.
Dealer: North	♥ Q982	The opponents are silent.
Vul: E-W	♦ AJ72	
HCP: 11	♣ Q7	

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<b>Board: 2</b>	♠ 43	Partner bids first.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: Both	♦ J653	
HCP: 11	♣ KQT3	

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<b>Board: 3</b>	♠ AK4	You bid first.
Dealer: North	♥ K82	The opponents are silent.
Vul: N-S	♦ 975	
HCP: 11	♣ J986	

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<b>Board: 4</b>	♠ A98	Partner bids first.
Dealer: South	♥ 8532	The opponents are silent.
Vul: Both	♦ Q85	
HCP: 10	♣ KJ9	

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<b>Board: 5</b>	♠ AQ	You bid first.
Dealer: North	♥ J75	The opponents are silent.
Vul: None	♦ 9763	
HCP: 10	♣ K963	

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q52	♠ AT73			Pass Out	
Vul: E-W	♥ Q982	♥ KJT7				
North HCP: 11	♦ AJ72	♦ 6				
South HCP: 8	♣ Q7	♣ 9854				
<hr/>						
<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 43	♠ T987				Pass Out
Vul: Both	♥ KQ9	♥ A7643				
North HCP: 11	♦ J653	♦ 74				
South HCP: 8+1	♣ KQT3	♣ A6				
<hr/>						
<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK4	♠ T973			Pass Out	
Vul: N-S	♥ K82	♥ T3				
North HCP: 11	♦ 975	♦ AT6				
South HCP: 9	♣ J986	♣ KQ53				
<hr/>						
<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A98	♠ K3				Pass Out
Vul: Both	♥ 8532	♥ AT7				
North HCP: 10	♦ Q85	♦ K942				
South HCP: 10	♣ KJ9	♣ 8743				
<hr/>						
<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ	♠ J973			Pass Out	
Vul: None	♥ J75	♥ T92				
North HCP: 10	♦ 9763	♦ AJT				
South HCP: 11	♣ K963	♣ AJ7				

**South hands****All\_Pass**

<b>Board: 1</b>	♠ AT73	Partner bids first.
Dealer: North	♥ KJT7	The opponents are silent.
Vul: E-W	♦ 6	
HCP: 8	♣ 9854	

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<b>Board: 2</b>	♠ T987	You bid first.
Dealer: South	♥ A7643	The opponents are silent.
Vul: Both	♦ 74	
HCP: 8+1	♣ A6	

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<b>Board: 3</b>	♠ T973	Partner bids first.
Dealer: North	♥ T3	The opponents are silent.
Vul: N-S	♦ AT6	
HCP: 9	♣ KQ53	

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<b>Board: 4</b>	♠ K3	You bid first.
Dealer: South	♥ AT7	The opponents are silent.
Vul: Both	♦ K942	
HCP: 10	♣ 8743	

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<b>Board: 5</b>	♠ J973	Partner bids first.
Dealer: North	♥ T92	The opponents are silent.
Vul: None	♦ AJT	
HCP: 11	♣ AJ7	

## Both hands (Answers Page)

**Board: 1**

Dealer: North

Vul: E-W

North HCP: 11

South HCP: 8

**North:**

♠ Q52

♥ Q982

♦ AJ72

♣ Q7

**South:**

♠ AT73

♥ KJT7

♦ 6

♣ 9854

**W****N****E****S**

Pass Out

**Board: 2**

Dealer: South

Vul: Both

North HCP: 11

South HCP: 8+1

**North:**

♠ 43

♥ KQ9

♦ J653

♣ KQT3

**South:**

♠ T987

♥ A7643

♦ 74

♣ A6

**W****N****E****S**

Pass Out

**Board: 3**

Dealer: North

Vul: N-S

North HCP: 11

South HCP: 9

**North:**

♠ AK4

♥ K82

♦ 975

♣ J986

**South:**

♠ T973

♥ T3

♦ AT6

♣ KQ53

**W****N****E****S**

Pass Out

**Board: 4**

Dealer: South

Vul: Both

North HCP: 10

South HCP: 10

**North:**

♠ A98

♥ 8532

♦ Q85

♣ KJ9

**South:**

♠ K3

♥ AT7

♦ K942

♣ 8743

**W****N****E****S**

Pass Out

**Board: 5**

Dealer: North

Vul: None

North HCP: 10

South HCP: 11

**North:**

♠ AQ

♥ J75

♦ 9763

♣ K963

**South:**

♠ J973

♥ T92

♦ AJT

♣ AJ7

**W****N****E****S**

Pass Out

## North hands

All\_Pass

<b>Board: 6</b>	♠ 94	Partner bids first.
Dealer: South	♥ J987	The opponents are silent.
Vul: N-S	♦ AJ3	
HCP: 11	♣ AJ93	

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<b>Board: 7</b>	♠ QJT9	You bid first.
Dealer: North	♥ T64	The opponents are silent.
Vul: Both	♦ 86	
HCP: 10	♣ AK32	

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<b>Board: 8</b>	♠ QJ3	Partner bids first.
Dealer: South	♥ KQT6	The opponents are silent.
Vul: None	♦ QJ2	
HCP: 11	♣ 765	

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<b>Board: 9</b>	♠ AK6	You bid first.
Dealer: North	♥ JT76	The opponents are silent.
Vul: E-W	♦ K97	
HCP: 11	♣ T93	

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<b>Board: 10</b>	♠ AJ32	Partner bids first.
Dealer: South	♥ J86	The opponents are silent.
Vul: N-S	♦ Q75	
HCP: 11	♣ K94	

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ KQ5				Pass Out
Vul: N-S	♥ J987	♥ 52				
North HCP: 11	♦ AJ3	♦ KQT4				
South HCP: 10	♣ AJ93	♣ 7542				

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Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ QJT9	♠ A875			Pass Out	
Vul: Both	♥ T64	♥ 532				
North HCP: 10	♦ 86	♦ KQT5				
South HCP: 10	♣ AK32	♣ J9				

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Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ T842				Pass Out
Vul: None	♥ KQT6	♥ J3				
North HCP: 11	♦ QJ2	♦ T76				
South HCP: 9	♣ 765	♣ AKJ2				

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Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ JT42			Pass Out	
Vul: E-W	♥ JT76	♥ A982				
North HCP: 11	♦ K97	♦ 63				
South HCP: 9	♣ T93	♣ KJ5				

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Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ AJ32	♠ T				Pass Out
Vul: N-S	♥ J86	♥ T952				
North HCP: 11	♦ Q75	♦ AT82				
South HCP: 8	♣ K94	♣ A732				

<b>Board: 6</b>	♠ KQ5	You bid first.
Dealer: South	♥ 52	The opponents are silent.
Vul: N-S	♦ KQT4	
HCP: 10	♣ 7542	

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<b>Board: 7</b>	♠ A875	Partner bids first.
Dealer: North	♥ 532	The opponents are silent.
Vul: Both	♦ KQT5	
HCP: 10	♣ J9	

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<b>Board: 8</b>	♠ T842	You bid first.
Dealer: South	♥ J3	The opponents are silent.
Vul: None	♦ T76	
HCP: 9	♣ AKJ2	

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<b>Board: 9</b>	♠ JT42	Partner bids first.
Dealer: North	♥ A982	The opponents are silent.
Vul: E-W	♦ 63	
HCP: 9	♣ KJ5	

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<b>Board: 10</b>	♠ T	You bid first.
Dealer: South	♥ T952	The opponents are silent.
Vul: N-S	♦ AT82	
HCP: 8	♣ A732	

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ KQ5				Pass Out
Vul: N-S	♥ J987	♥ 52				
North HCP: 11	♦ AJ3	♦ KQT4				
South HCP: 10	♣ AJ93	♣ 7542				

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Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ QJT9	♠ A875			Pass Out	
Vul: Both	♥ T64	♥ 532				
North HCP: 10	♦ 86	♦ KQT5				
South HCP: 10	♣ AK32	♣ J9				

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Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ T842				Pass Out
Vul: None	♥ KQT6	♥ J3				
North HCP: 11	♦ QJ2	♦ T76				
South HCP: 9	♣ 765	♣ AKJ2				

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Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ JT42			Pass Out	
Vul: E-W	♥ JT76	♥ A982				
North HCP: 11	♦ K97	♦ 63				
South HCP: 9	♣ T93	♣ KJ5				

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Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ AJ32	♠ T				Pass Out
Vul: N-S	♥ J86	♥ T952				
North HCP: 11	♦ Q75	♦ AT82				
South HCP: 8	♣ K94	♣ A732				



<b>Board: 11</b>	♠ AJ63	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: None	♦ J32	
HCP: 10	♣ J763	

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<b>Board: 12</b>	♠ A93	Partner bids first.
Dealer: South	♥ Q96	The opponents are silent.
Vul: E-W	♦ AJ6	
HCP: 11	♣ 9763	

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<b>Board: 13</b>	♠ K53	You bid first.
Dealer: North	♥ K875	The opponents are silent.
Vul: Both	♦ QJ6	
HCP: 10	♣ J64	

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<b>Board: 14</b>	♠ Q62	Partner bids first.
Dealer: South	♥ KQT9	The opponents are silent.
Vul: E-W	♦ KT3	
HCP: 11	♣ J52	

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<b>Board: 15</b>	♠ KT2	You bid first.
Dealer: North	♥ A97	The opponents are silent.
Vul: N-S	♦ QT2	
HCP: 9	♣ T542	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ AJ63	♠ T87			Pass Out	
Vul: None	♥ K4	♥ Q975				
North HCP: 10	♦ J32	♦ A5				
South HCP: 9	♣ J763	♣ KT42				

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ A93	♠ Q765				Pass Out
Vul: E-W	♥ Q96	♥ 7532				
North HCP: 11	♦ AJ6	♦ 97				
South HCP: 8	♣ 9763	♣ KQJ				

### Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ K53	♠ A94			Pass Out	
Vul: Both	♥ K875	♥ Q942				
North HCP: 10	♦ QJ6	♦ 742				
South HCP: 9	♣ J64	♣ K52				

### Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ KJT				Pass Out
Vul: E-W	♥ KQT9	♥ AJ3				
North HCP: 11	♦ KT3	♦ 9752				
South HCP: 11	♣ J52	♣ Q73				

### Board: 15

	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ AQ94			Pass Out	
Vul: N-S	♥ A97	♥ QT4				
North HCP: 9	♦ QT2	♦ J653				
South HCP: 10	♣ T542	♣ J7				

<b>Board: 11</b>	♠ T87	Partner bids first.
Dealer: North	♥ Q975	The opponents are silent.
Vul: None	♦ A5	
HCP: 9	♣ KT42	

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<b>Board: 12</b>	♠ Q765	You bid first.
Dealer: South	♥ 7532	The opponents are silent.
Vul: E-W	♦ 97	
HCP: 8	♣ KQJ	

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<b>Board: 13</b>	♠ A94	Partner bids first.
Dealer: North	♥ Q942	The opponents are silent.
Vul: Both	♦ 742	
HCP: 9	♣ K52	

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<b>Board: 14</b>	♠ KJT	You bid first.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: E-W	♦ 9752	
HCP: 11	♣ Q73	

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<b>Board: 15</b>	♠ AQ94	Partner bids first.
Dealer: North	♥ QT4	The opponents are silent.
Vul: N-S	♦ J653	
HCP: 10	♣ J7	

## Both hands (Answers Page)

**Board: 11**

Dealer: North

Vul: None

North HCP: 10

South HCP: 9

**North:**

♠ AJ63

♥ K4

♦ J32

♣ J763

**South:**

♠ T87

♥ Q975

♦ A5

♣ KT42

**W****N****E****S**

Pass Out

**Board: 12**

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 8

**North:**

♠ A93

♥ Q96

♦ AJ6

♣ 9763

**South:**

♠ Q765

♥ 7532

♦ 97

♣ KQJ

**W****N****E****S**

Pass Out

**Board: 13**

Dealer: North

Vul: Both

North HCP: 10

South HCP: 9

**North:**

♠ K53

♥ K875

♦ QJ6

♣ J64

**South:**

♠ A94

♥ Q942

♦ 742

♣ K52

**W****N****E****S**

Pass Out

**Board: 14**

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 11

**North:**

♠ Q62

♥ KQT9

♦ KT3

♣ J52

**South:**

♠ KJT

♥ AJ3

♦ 9752

♣ Q73

**W****N****E****S**

Pass Out

**Board: 15**

Dealer: North

Vul: N-S

North HCP: 9

South HCP: 10

**North:**

♠ KT2

♥ A97

♦ QT2

♣ T542

**South:**

♠ AQ94

♥ QT4

♦ J653

♣ J7

**W****N****E****S**

Pass Out

**North hands****All\_Pass**

<b>Board: 16</b>	♠ AJ76	Partner bids first.
Dealer: South	♥ K8	The opponents are silent.
Vul: Both	♦ QJ52	
HCP: 11	♣ T84	

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<b>Board: 17</b>	♠ 65	You bid first.
Dealer: North	♥ A963	The opponents are silent.
Vul: N-S	♦ AT43	
HCP: 10	♣ Q95	

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<b>Board: 18</b>	♠ AT3	Partner bids first.
Dealer: South	♥ 96432	The opponents are silent.
Vul: Both	♦ A76	
HCP: 8+1	♣ T4	

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<b>Board: 19</b>	♠ AJ2	You bid first.
Dealer: North	♥ QT9	The opponents are silent.
Vul: None	♦ T862	
HCP: 10	♣ KT2	

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<b>Board: 20</b>	♠ KJ72	Partner bids first.
Dealer: South	♥ T76	The opponents are silent.
Vul: E-W	♦ K76	
HCP: 10	♣ KT3	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: Both

North HCP: 11

South HCP: 10

North:

♠ AJ76

♥ K8

♦ QJ52

♣ T84

South:

♠ T92

♥ QT96

♦ A9

♣ KJ52

W

N

E

S

Pass Out

### Board: 17

Dealer: North

Vul: N-S

North HCP: 10

South HCP: 10

North:

♠ 65

♥ A963

♦ AT43

♣ Q95

South:

♠ KQ42

♥ JT74

♦ KJ

♣ T42

W

N

E

S

Pass Out

### Board: 18

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 11

North:

♠ AT3

♥ 96432

♦ A76

♣ T4

South:

♠ KJ8

♥ 87

♦ K932

♣ A852

W

N

E

S

Pass Out

### Board: 19

Dealer: North

Vul: None

North HCP: 10

South HCP: 11

North:

♠ AJ2

♥ QT9

♦ T862

♣ KT2

South:

♠ 964

♥ A832

♦ A75

♣ QJ4

W

N

E

S

Pass Out

### Board: 20

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 10

North:

♠ KJ72

♥ T76

♦ K76

♣ KT3

South:

♠ 6543

♥ AKQ

♦ J43

♣ 982

W

N

E

S

Pass Out

<b>Board: 16</b>	♠ T92	You bid first.
Dealer: South	♥ QT96	The opponents are silent.
Vul: Both	♦ A9	
HCP: 10	♣ KJ52	

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<b>Board: 17</b>	♠ KQ42	Partner bids first.
Dealer: North	♥ JT74	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 10	♣ T42	

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<b>Board: 18</b>	♠ KJ8	You bid first.
Dealer: South	♥ 87	The opponents are silent.
Vul: Both	♦ K932	
HCP: 11	♣ A852	

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<b>Board: 19</b>	♠ 964	Partner bids first.
Dealer: North	♥ A832	The opponents are silent.
Vul: None	♦ A75	
HCP: 11	♣ QJ4	

---

<b>Board: 20</b>	♠ 6543	You bid first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: E-W	♦ J43	
HCP: 10	♣ 982	

## Both hands (Answers Page)

**Board: 16**

Dealer: South

Vul: Both

North HCP: 11

South HCP: 10

**North:**

♠ AJ76

♥ K8

♦ QJ52

♣ T84

**South:**

♠ T92

♥ QT96

♦ A9

♣ KJ52

**W****N****E****S**

Pass Out

**Board: 17**

Dealer: North

Vul: N-S

North HCP: 10

South HCP: 10

**North:**

♠ 65

♥ A963

♦ AT43

♣ Q95

**South:**

♠ KQ42

♥ JT74

♦ KJ

♣ T42

**W****N****E****S**

Pass Out

**Board: 18**

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 11

**North:**

♠ AT3

♥ 96432

♦ A76

♣ T4

**South:**

♠ KJ8

♥ 87

♦ K932

♣ A852

**W****N****E****S**

Pass Out

**Board: 19**

Dealer: North

Vul: None

North HCP: 10

South HCP: 11

**North:**

♠ AJ2

♥ QT9

♦ T862

♣ KT2

**South:**

♠ 964

♥ A832

♦ A75

♣ QJ4

**W****N****E****S**

Pass Out

**Board: 20**

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 10

**North:**

♠ KJ72

♥ T76

♦ K76

♣ KT3

**South:**

♠ 6543

♥ AKQ

♦ J43

♣ 982

**W****N****E****S**

Pass Out



<b>Board: 21</b>	♠ 987	You bid first.
Dealer: North	♥ A54	The opponents are silent.
Vul: Both	♦ J95	
HCP: 11	♣ KQJ4	

---

<b>Board: 22</b>	♠ K53	Partner bids first.
Dealer: South	♥ K6	The opponents are silent.
Vul: None	♦ AT54	
HCP: 10	♣ T986	

---

<b>Board: 23</b>	♠ A654	You bid first.
Dealer: North	♥ QT76	The opponents are silent.
Vul: E-W	♦ Q75	
HCP: 11	♣ K2	

---

<b>Board: 24</b>	♠ KQJ4	Partner bids first.
Dealer: South	♥ K987	The opponents are silent.
Vul: N-S	♦ JT53	
HCP: 10	♣ 4	

---

<b>Board: 25</b>	♠ Q86	You bid first.
Dealer: North	♥ KT6	The opponents are silent.
Vul: None	♦ Q752	
HCP: 10	♣ K87	

## Both hands (Answers Page)

**Board: 21**

Dealer: North

Vul: Both

North HCP: 11

South HCP: 11

**North:**

♠ 987

♥ A54

♦ J95

♣ KQJ4

**South:**

♠ KQT5

♥ Q97

♦ A874

♣ 53

**W****N****E****S**

Pass Out

**Board: 22**

Dealer: South

Vul: None

North HCP: 10

South HCP: 10

**North:**

♠ K53

♥ K6

♦ AT54

♣ T986

**South:**

♠ Q872

♥ AJT3

♦ 863

♣ K3

**W****N****E****S**

Pass Out

**Board: 23**

Dealer: North

Vul: E-W

North HCP: 11

South HCP: 9

**North:**

♠ A654

♥ QT76

♦ Q75

♣ K2

**South:**

♠ KT73

♥ KJ8

♦ T6

♣ Q964

**W****N****E****S**

Pass Out

**Board: 24**

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 11

**North:**

♠ KQJ4

♥ K987

♦ JT53

♣ 4

**South:**

♠ A85

♥ J54

♦ AQ6

♣ 8752

**W****N****E****S**

Pass Out

**Board: 25**

Dealer: North

Vul: None

North HCP: 10

South HCP: 8

**North:**

♠ Q86

♥ KT6

♦ Q752

♣ K87

**South:**

♠ 7432

♥ A842

♦ T

♣ A532

**W****N****E****S**

Pass Out

<b>Board: 21</b>	♠ KQT5	Partner bids first.
Dealer: North	♥ Q97	The opponents are silent.
Vul: Both	♦ A874	
HCP: 11	♣ 53	

---

<b>Board: 22</b>	♠ Q872	You bid first.
Dealer: South	♥ AJT3	The opponents are silent.
Vul: None	♦ 863	
HCP: 10	♣ K3	

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<b>Board: 23</b>	♠ KT73	Partner bids first.
Dealer: North	♥ KJ8	The opponents are silent.
Vul: E-W	♦ T6	
HCP: 9	♣ Q964	

---

<b>Board: 24</b>	♠ A85	You bid first.
Dealer: South	♥ J54	The opponents are silent.
Vul: N-S	♦ AQ6	
HCP: 11	♣ 8752	

---

<b>Board: 25</b>	♠ 7432	Partner bids first.
Dealer: North	♥ A842	The opponents are silent.
Vul: None	♦ T	
HCP: 8	♣ A532	

## Both hands (Answers Page)

**Board: 21**

Dealer: North

Vul: Both

North HCP: 11

South HCP: 11

**North:**

♠ 987

♥ A54

♦ J95

♣ KQJ4

**South:**

♠ KQT5

♥ Q97

♦ A874

♣ 53

**W****N****E****S**

Pass Out

**Board: 22**

Dealer: South

Vul: None

North HCP: 10

South HCP: 10

**North:**

♠ K53

♥ K6

♦ AT54

♣ T986

**South:**

♠ Q872

♥ AJT3

♦ 863

♣ K3

**W****N****E****S**

Pass Out

**Board: 23**

Dealer: North

Vul: E-W

North HCP: 11

South HCP: 9

**North:**

♠ A654

♥ QT76

♦ Q75

♣ K2

**South:**

♠ KT73

♥ KJ8

♦ T6

♣ Q964

**W****N****E****S**

Pass Out

**Board: 24**

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 11

**North:**

♠ KQJ4

♥ K987

♦ JT53

♣ 4

**South:**

♠ A85

♥ J54

♦ AQ6

♣ 8752

**W****N****E****S**

Pass Out

**Board: 25**

Dealer: North

Vul: None

North HCP: 10

South HCP: 8

**North:**

♠ Q86

♥ KT6

♦ Q752

♣ K87

**South:**

♠ 7432

♥ A842

♦ T

♣ A532

**W****N****E****S**

Pass Out

<b>Board: 26</b>	♠ J94	Partner bids first.
Dealer: South	♥ T8	The opponents are silent.
Vul: N-S	♦ K62	
HCP: 8+1	♣ AT872	

---

<b>Board: 27</b>	♠ T64	You bid first.
Dealer: North	♥ AKJ3	The opponents are silent.
Vul: Both	♦ QJ2	
HCP: 11	♣ T73	

---

<b>Board: 28</b>	♠ J986	Partner bids first.
Dealer: South	♥ 85	The opponents are silent.
Vul: E-W	♦ T98	
HCP: 10	♣ AKQ3	

---

<b>Board: 29</b>	♠ KJ	You bid first.
Dealer: North	♥ T954	The opponents are silent.
Vul: N-S	♦ KQT9	
HCP: 11	♣ Q64	

---

<b>Board: 30</b>	♠ K83	Partner bids first.
Dealer: South	♥ A863	The opponents are silent.
Vul: None	♦ T3	
HCP: 9	♣ Q876	

## Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ J94	♠ KQ7				Pass Out
Vul: N-S	♥ T8	♥ AJ3				
North HCP: 8+1	♦ K62	♦ JT43				
South HCP: 11	♣ AT872	♣ 653				

---

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ T64	♠ KQ85			Pass Out	
Vul: Both	♥ AKJ3	♥ QT52				
North HCP: 11	♦ QJ2	♦ 987				
South HCP: 10	♣ T73	♣ K5				

---

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ J986	♠ AT75				Pass Out
Vul: E-W	♥ 85	♥ QT3				
North HCP: 10	♦ T98	♦ KJ53				
South HCP: 10	♣ AKQ3	♣ 75				

---

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ 9863			Pass Out	
Vul: N-S	♥ T954	♥ AJ62				
North HCP: 11	♦ KQT9	♦ 875				
South HCP: 8	♣ Q64	♣ K2				

---

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ QJ6				Pass Out
Vul: None	♥ A863	♥ J42				
North HCP: 9	♦ T3	♦ AK75				
South HCP: 11	♣ Q876	♣ 532				

<b>Board: 26</b>	♠ KQ7	You bid first.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: N-S	♦ JT43	
HCP: 11	♣ 653	

---

<b>Board: 27</b>	♠ KQ85	Partner bids first.
Dealer: North	♥ QT52	The opponents are silent.
Vul: Both	♦ 987	
HCP: 10	♣ K5	

---

<b>Board: 28</b>	♠ AT75	You bid first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: E-W	♦ KJ53	
HCP: 10	♣ 75	

---

<b>Board: 29</b>	♠ 9863	Partner bids first.
Dealer: North	♥ AJ62	The opponents are silent.
Vul: N-S	♦ 875	
HCP: 8	♣ K2	

---

<b>Board: 30</b>	♠ QJ6	You bid first.
Dealer: South	♥ J42	The opponents are silent.
Vul: None	♦ AK75	
HCP: 11	♣ 532	

## Both hands (Answers Page)

**Board: 26**

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 11

**North:**

♠ J94

♥ T8

♦ K62

♣ AT872

**South:**

♠ KQ7

♥ AJ3

♦ JT43

♣ 653

**W****N****E****S**

Pass Out

**Board: 27**

Dealer: North

Vul: Both

North HCP: 11

South HCP: 10

**North:**

♠ T64

♥ AKJ3

♦ QJ2

♣ T73

**South:**

♠ KQ85

♥ QT52

♦ 987

♣ K5

**W****N****E****S**

Pass Out

**Board: 28**

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 10

**North:**

♠ J986

♥ 85

♦ T98

♣ AKQ3

**South:**

♠ AT75

♥ QT3

♦ KJ53

♣ 75

**W****N****E****S**

Pass Out

**Board: 29**

Dealer: North

Vul: N-S

North HCP: 11

South HCP: 8

**North:**

♠ KJ

♥ T954

♦ KQT9

♣ Q64

**South:**

♠ 9863

♥ AJ62

♦ 875

♣ K2

**W****N****E****S**

Pass Out

**Board: 30**

Dealer: South

Vul: None

North HCP: 9

South HCP: 11

**North:**

♠ K83

♥ A863

♦ T3

♣ Q876

**South:**

♠ QJ6

♥ J42

♦ AK75

♣ 532

**W****N****E****S**

Pass Out



<b>Board: 31</b>	♠ 865	You bid first.
Dealer: North	♥ K43	The opponents are silent.
Vul: N-S	♦ A642	
HCP: 10	♣ K63	

---

<b>Board: 32</b>	♠ AT42	Partner bids first.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: None	♦ JT6	
HCP: 11	♣ K73	

---

<b>Board: 33</b>	♠ KQ74	You bid first.
Dealer: North	♥ K95	The opponents are silent.
Vul: E-W	♦ KT53	
HCP: 11	♣ 76	

---

<b>Board: 34</b>	♠ A872	Partner bids first.
Dealer: South	♥ Q93	The opponents are silent.
Vul: Both	♦ 82	
HCP: 11	♣ KQ98	

---

<b>Board: 35</b>	♠ A842	You bid first.
Dealer: West	♥ Q92	The opponents are silent.
Vul: None	♦ KJ6	
HCP: 10	♣ 865	

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 865	♠ Q32		Pass	Out	
Vul: N-S	♥ K43	♥ QT72				
North HCP: 10	♦ A642	♦ QJ9				
South HCP: 11	♣ K63	♣ A87				

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT42	♠ J7				Pass Out
Vul: None	♥ QJ9	♥ A763				
North HCP: 11	♦ JT6	♦ AQ52				
South HCP: 11	♣ K73	♣ T85				

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ74	♠ JT6		Pass Out		
Vul: E-W	♥ K95	♥ 742				
North HCP: 11	♦ KT53	♦ AJ82				
South HCP: 10	♣ 76	♣ AT2				

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A872	♠ 43				Pass Out
Vul: Both	♥ Q93	♥ KJ64				
North HCP: 11	♦ 82	♦ KQ73				
South HCP: 9	♣ KQ98	♣ 432				

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A842	♠ J76	Pass	Pass	Pass	1 ♣
Vul: None	♥ Q92	♥ AJ53	Pass	1 ♠	All Pass	
North HCP: 10	♦ KJ6	♦ 32				
South HCP: 11	♣ 865	♣ AJ97				
Contract: 1 ♠ North						

**South hands****All\_Pass**

<b>Board: 31</b>	♠ Q32	Partner bids first.
Dealer: North	♥ QT72	The opponents are silent.
Vul: N-S	♦ QJ9	
HCP: 11	♣ A87	

---

<b>Board: 32</b>	♠ J7	You bid first.
Dealer: South	♥ A763	The opponents are silent.
Vul: None	♦ AQ52	
HCP: 11	♣ T85	

---

<b>Board: 33</b>	♠ JT6	Partner bids first.
Dealer: North	♥ 742	The opponents are silent.
Vul: E-W	♦ AJ82	
HCP: 10	♣ AT2	

---

<b>Board: 34</b>	♠ 43	You bid first.
Dealer: South	♥ KJ64	The opponents are silent.
Vul: Both	♦ KQ73	
HCP: 9	♣ 432	

---

<b>Board: 35</b>	♠ J76	Partner bids first.
Dealer: West	♥ AJ53	The opponents are silent.
Vul: None	♦ 32	
HCP: 11	♣ AJ97	

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 865	♠ Q32		Pass	Out	
Vul: N-S	♥ K43	♥ QT72				
North HCP: 10	♦ A642	♦ QJ9				
South HCP: 11	♣ K63	♣ A87				

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ AT42	♠ J7				Pass Out
Vul: None	♥ QJ9	♥ A763				
North HCP: 11	♦ JT6	♦ AQ52				
South HCP: 11	♣ K73	♣ T85				

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ74	♠ JT6		Pass Out		
Vul: E-W	♥ K95	♥ 742				
North HCP: 11	♦ KT53	♦ AJ82				
South HCP: 10	♣ 76	♣ AT2				

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A872	♠ 43				Pass Out
Vul: Both	♥ Q93	♥ KJ64				
North HCP: 11	♦ 82	♦ KQ73				
South HCP: 9	♣ KQ98	♣ 432				

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A842	♠ J76	Pass	Pass	Pass	1 ♣
Vul: None	♥ Q92	♥ AJ53	Pass	1 ♠	All Pass	
North HCP: 10	♦ KJ6	♦ 32				
South HCP: 11	♣ 865	♣ AJ97				
Contract: 1 ♠ North						

<b>Board: 36</b>	♠ KT4	Partner bids first.
Dealer: South	♥ KT4	The opponents are silent.
Vul: E-W	♦ K532	
HCP: 11	♣ Q96	

---

<b>Board: 37</b>	♠ 965	You bid first.
Dealer: North	♥ A962	The opponents are silent.
Vul: N-S	♦ T5	
HCP: 8	♣ AT98	

---

<b>Board: 38</b>	♠ AK8	Partner bids first.
Dealer: South	♥ QJ93	The opponents are silent.
Vul: None	♦ J72	
HCP: 11	♣ 852	

---

<b>Board: 39</b>	♠ 954	You bid first.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: E-W	♦ KT2	
HCP: 11	♣ AJ86	

---

<b>Board: 40</b>	♠ K4	Partner bids first.
Dealer: South	♥ A63	The opponents are silent.
Vul: N-S	♦ T653	
HCP: 10	♣ QJT9	

## Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ Q2				Pass Out
Vul: E-W	♥ KT4	♥ 9763				
North HCP: 11	♦ K532	♦ AJ96				
South HCP: 11	♣ Q96	♣ A54				

---

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ 965	♠ KJ			Pass Out	
Vul: N-S	♥ A962	♥ KJ4				
North HCP: 8	♦ T5	♦ 9732				
South HCP: 11	♣ AT98	♣ QJ76				

---

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ AK8	♠ JT95				Pass Out
Vul: None	♥ QJ93	♥ K8				
North HCP: 11	♦ J72	♦ 9653				
South HCP: 8	♣ 852	♣ A76				

---

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ 954	♠ Q32			Pass Out	
Vul: E-W	♥ QJ9	♥ KT83				
North HCP: 11	♦ KT2	♦ AQ84				
South HCP: 11	♣ AJ86	♣ 95				

---

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ QJ62				Pass Out
Vul: N-S	♥ A63	♥ KJ98				
North HCP: 10	♦ T653	♦ KJ8				
South HCP: 11	♣ QJT9	♣ 42				

<b>Board: 36</b>	♠ Q2	You bid first.
Dealer: South	♥ 9763	The opponents are silent.
Vul: E-W	♦ AJ96	
HCP: 11	♣ A54	

---

<b>Board: 37</b>	♠ KJ	Partner bids first.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: N-S	♦ 9732	
HCP: 11	♣ QJ76	

---

<b>Board: 38</b>	♠ JT95	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: None	♦ 9653	
HCP: 8	♣ A76	

---

<b>Board: 39</b>	♠ Q32	Partner bids first.
Dealer: North	♥ KT83	The opponents are silent.
Vul: E-W	♦ AQ84	
HCP: 11	♣ 95	

---

<b>Board: 40</b>	♠ QJ62	You bid first.
Dealer: South	♥ KJ98	The opponents are silent.
Vul: N-S	♦ KJ8	
HCP: 11	♣ 42	

## Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ Q2				Pass Out
Vul: E-W	♥ KT4	♥ 9763				
North HCP: 11	♦ K532	♦ AJ96				
South HCP: 11	♣ Q96	♣ A54				

---

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ 965	♠ KJ			Pass Out	
Vul: N-S	♥ A962	♥ KJ4				
North HCP: 8	♦ T5	♦ 9732				
South HCP: 11	♣ AT98	♣ QJ76				

---

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ AK8	♠ JT95				Pass Out
Vul: None	♥ QJ93	♥ K8				
North HCP: 11	♦ J72	♦ 9653				
South HCP: 8	♣ 852	♣ A76				

---

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ 954	♠ Q32			Pass Out	
Vul: E-W	♥ QJ9	♥ KT83				
North HCP: 11	♦ KT2	♦ AQ84				
South HCP: 11	♣ AJ86	♣ 95				

---

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ QJ62				Pass Out
Vul: N-S	♥ A63	♥ KJ98				
North HCP: 10	♦ T653	♦ KJ8				
South HCP: 11	♣ QJT9	♣ 42				



# North hands

All\_Pass

<b>Board: 41</b>	♠ A73	You bid first.
Dealer: North	♥ 9432	The opponents are silent.
Vul: None	♦ Q9	
HCP: 8	♣ Q542	

---

<b>Board: 42</b>	♠ J87	Partner bids first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: N-S	♦ A653	
HCP: 9	♣ T964	

---

<b>Board: 43</b>	♠ K76	You bid first.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: Both	♦ J86	
HCP: 10	♣ J853	

---

<b>Board: 44</b>	♠ KQ97	Partner bids first.
Dealer: South	♥ AQ65	The opponents are silent.
Vul: None	♦ 74	
HCP: 11	♣ T87	

---

<b>Board: 45</b>	♠ QJ96	You bid first.
Dealer: North	♥ A72	The opponents are silent.
Vul: E-W	♦ 852	
HCP: 10	♣ K62	

## Both hands (Answers Page)

**Board: 41**

Dealer: North

Vul: None

North HCP: 8

South HCP: 11

**North:**

♠ A73

♥ 9432

♦ Q9

♣ Q542

**South:**

♠ KQT4

♥ JT6

♦ JT75

♣ A9

**W****N****E****S**

Pass Out

**Board: 42**

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 11

**North:**

♠ J87

♥ KJ

♦ A653

♣ T964

**South:**

♠ AQT4

♥ 952

♦ KT7

♣ Q52

**W****N****E****S**

Pass Out

**Board: 43**

Dealer: North

Vul: Both

North HCP: 10

South HCP: 9

**North:**

♠ K76

♥ KQ3

♦ J86

♣ J853

**South:**

♠ A952

♥ JT52

♦ Q52

♣ Q7

**W****N****E****S**

Pass Out

**Board: 44**

Dealer: South

Vul: None

North HCP: 11

South HCP: 11

**North:**

♠ KQ97

♥ AQ65

♦ 74

♣ T87

**South:**

♠ 532

♥ J84

♦ AKQ8

♣ J54

**W****N****E****S**

Pass Out

**Board: 45**

Dealer: North

Vul: E-W

North HCP: 10

South HCP: 10

**North:**

♠ QJ96

♥ A72

♦ 852

♣ K62

**South:**

♠ A54

♥ K864

♦ QJ76

♣ 94

**W****N****E****S**

Pass Out

<b>Board: 41</b>	♠ KQT4	Partner bids first.
Dealer: North	♥ JT6	The opponents are silent.
Vul: None	♦ JT75	
HCP: 11	♣ A9	

---

<b>Board: 42</b>	♠ AQT4	You bid first.
Dealer: South	♥ 952	The opponents are silent.
Vul: N-S	♦ KT7	
HCP: 11	♣ Q52	

---

<b>Board: 43</b>	♠ A952	Partner bids first.
Dealer: North	♥ JT52	The opponents are silent.
Vul: Both	♦ Q52	
HCP: 9	♣ Q7	

---

<b>Board: 44</b>	♠ 532	You bid first.
Dealer: South	♥ J84	The opponents are silent.
Vul: None	♦ AKQ8	
HCP: 11	♣ J54	

---

<b>Board: 45</b>	♠ A54	Partner bids first.
Dealer: North	♥ K864	The opponents are silent.
Vul: E-W	♦ QJ76	
HCP: 10	♣ 94	

## Both hands (Answers Page)

**Board: 41**

Dealer: North

Vul: None

North HCP: 8

South HCP: 11

**North:**

♠ A73

♥ 9432

♦ Q9

♣ Q542

**South:**

♠ KQT4

♥ JT6

♦ JT75

♣ A9

**W****N****E****S**

Pass Out

**Board: 42**

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 11

**North:**

♠ J87

♥ KJ

♦ A653

♣ T964

**South:**

♠ AQT4

♥ 952

♦ KT7

♣ Q52

**W****N****E****S**

Pass Out

**Board: 43**

Dealer: North

Vul: Both

North HCP: 10

South HCP: 9

**North:**

♠ K76

♥ KQ3

♦ J86

♣ J853

**South:**

♠ A952

♥ JT52

♦ Q52

♣ Q7

**W****N****E****S**

Pass Out

**Board: 44**

Dealer: South

Vul: None

North HCP: 11

South HCP: 11

**North:**

♠ KQ97

♥ AQ65

♦ 74

♣ T87

**South:**

♠ 532

♥ J84

♦ AKQ8

♣ J54

**W****N****E****S**

Pass Out

**Board: 45**

Dealer: North

Vul: E-W

North HCP: 10

South HCP: 10

**North:**

♠ QJ96

♥ A72

♦ 852

♣ K62

**South:**

♠ A54

♥ K864

♦ QJ76

♣ 94

**W****N****E****S**

Pass Out

<b>Board: 46</b>	♠ 3	Partner bids first.
Dealer: South	♥ AJ42	The opponents are silent.
Vul: E-W	♦ KQ72	
HCP: 11	♣ J762	

---

<b>Board: 47</b>	♠ 765	You bid first.
Dealer: North	♥ T76	The opponents are silent.
Vul: N-S	♦ A985	
HCP: 9	♣ KQ8	

---

<b>Board: 48</b>	♠ 8532	Partner bids first.
Dealer: South	♥ J95	The opponents are silent.
Vul: None	♦ 98	
HCP: 10	♣ AKQ6	

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<b>Board: 49</b>	♠ AJ9	You bid first.
Dealer: North	♥ K5	The opponents are silent.
Vul: E-W	♦ T543	
HCP: 11	♣ KT74	

---

<b>Board: 50</b>	♠ J643	Partner bids first.
Dealer: South	♥ A652	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 10	♣ KQ43	

## Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ Q652				Pass Out
Vul: E-W	♥ AJ42	♥ KT9				
North HCP: 11	♦ KQ72	♦ 653				
South HCP: 11	♣ J762	♣ AQ4				

---

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ 765	♠ KQ98			Pass Out	
Vul: N-S	♥ T76	♥ 92				
North HCP: 9	♦ A985	♦ Q432				
South HCP: 11	♣ KQ8	♣ A53				

---

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 8532	♠ Q964				Pass Out
Vul: None	♥ J95	♥ AT2				
North HCP: 10	♦ 98	♦ QJ4				
South HCP: 9	♣ AKQ6	♣ 872				

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Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AJ9	♠ QT53			Pass Out	
Vul: E-W	♥ K5	♥ QJ6				
North HCP: 11	♦ T543	♦ AJ9				
South HCP: 11	♣ KT74	♣ J63				

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Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ J643	♠ T8				Pass Out
Vul: N-S	♥ A652	♥ J94				
North HCP: 10	♦ 4	♦ AT85				
South HCP: 9	♣ KQ43	♣ AT96				

**South hands****All\_Pass**

<b>Board: 46</b>	♠ Q652	You bid first.
Dealer: South	♥ KT9	The opponents are silent.
Vul: E-W	♦ 653	
HCP: 11	♣ AQ4	

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<b>Board: 47</b>	♠ KQ98	Partner bids first.
Dealer: North	♥ 92	The opponents are silent.
Vul: N-S	♦ Q432	
HCP: 11	♣ A53	

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<b>Board: 48</b>	♠ Q964	You bid first.
Dealer: South	♥ AT2	The opponents are silent.
Vul: None	♦ QJ4	
HCP: 9	♣ 872	

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<b>Board: 49</b>	♠ QT53	Partner bids first.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: E-W	♦ AJ9	
HCP: 11	♣ J63	

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<b>Board: 50</b>	♠ T8	You bid first.
Dealer: South	♥ J94	The opponents are silent.
Vul: N-S	♦ AT85	
HCP: 9	♣ AT96	

## Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ Q652				Pass Out
Vul: E-W	♥ AJ42	♥ KT9				
North HCP: 11	♦ KQ72	♦ 653				
South HCP: 11	♣ J762	♣ AQ4				

---

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ 765	♠ KQ98			Pass Out	
Vul: N-S	♥ T76	♥ 92				
North HCP: 9	♦ A985	♦ Q432				
South HCP: 11	♣ KQ8	♣ A53				

---

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 8532	♠ Q964				Pass Out
Vul: None	♥ J95	♥ AT2				
North HCP: 10	♦ 98	♦ QJ4				
South HCP: 9	♣ AKQ6	♣ 872				

---

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AJ9	♠ QT53			Pass Out	
Vul: E-W	♥ K5	♥ QJ6				
North HCP: 11	♦ T543	♦ AJ9				
South HCP: 11	♣ KT74	♣ J63				

---

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ J643	♠ T8				Pass Out
Vul: N-S	♥ A652	♥ J94				
North HCP: 10	♦ 4	♦ AT85				
South HCP: 9	♣ KQ43	♣ AT96				